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# INSTA TRANSFER BUSINESS PROPOSAL

www.instatransfer.in

## **START YOUR OWN BUSINESS**





Insta Transfer Biz Pvt. Ltd. is the dream project of the founder, Mr Devendra Virkar. India's most advanced e-commerce platform company start-up working under the sole guidance of our founder who has experience of more than 5 years in the planning and execution of the company. In all market segments which it has explored.

The Insta Transfer Biz Pvt. Ltd. is a relatively new start-up business. Founded in July 2020, we are pretty new in the industry. But the guidance and skills of Mr Devendra Virkar are enough to lead us to new heights in the industry.

Now and then, you might be coming across E-commerce companies claiming to do the work in minimum time & Cost , but how many of those promise you to give you the highest quality of work. Well, it is our motto and our long-term vision to build our E-Commerce rigid and life long. Insta transfer offers customized solutions which are designed according to your organizational needs like Electricity bill payments, travel and tour bookings, cine bookings, mobile and DTH recharge, banking, and financial services at your local area. We offer effective and convenient way to broadcast our franchise network. We deal with traditional store step up in the client's local area

## **UNIQUE FEATURES**







### Aadhaar Enabled Payment Services



### BECOME AADHAAR ATM OF YOUR AREA

GET THE HIGHEST COMMISSION IN THE INDUSTRY

### MULTIPLE DEVICES | IRIS SCANNER | WIRELESS BIOMETRIC

Aadhar Enable Payment System			
Slab (In Rs.)	MD	Distributor	Retailer
0-100	0	0	0
101-1499	0.05%	0.05%	0.20%
1500-2999	0.05%	0.05%	0.22%
3000-6999	0.05%	0.05%	0.22%
7000-10000	0.05%	0.05%	0.22%





Mini Statement





### TRANSFER MONEY INSTANTLY TO ANY BANK ACCOUNT IN INDIA

EARN THE HIGHEST COMMISSION IN THE INDUSTRY MULTIPLE BANKS FOR 100% UPTIME

Domestic Money Transfer			
Slab (In Rs.)	MD	Distributor	Retailer
100-1000	0.10 RS	0.25 Rs	5Rs
1001-1500	0.03%	0.10%	0.50%
1501-2000	0.05%	0.12%	0.50%
2001-3000	0.05%	0.15%	0.50%
3001-4000	0.05%	0.17%	0.50%
4001-5000	0.05%	0.20%	0.50%

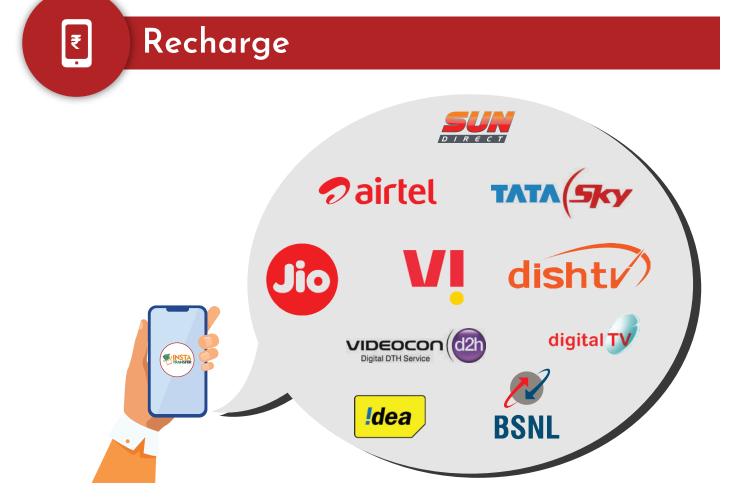


### OFFER ATM SERVICES OF CASH WITHDRAWALS THROUGH DEBIT CARDS

#### WIDE RANGE OF DEVICES AVAILABLE

#### INSTANT SETTLEMENTS, MAX. COMMISSION, LOW-COST DEVICES

Micro ATM			
Slab (In Rs.)	MD	Distributor	Retailer
0-100	0	0	0
101-1499	0.05%	0.05%	0.20%
1500-2999	0.05%	0.05%	0.22%
3000-6999	0.05%	0.05%	0.22%
7000-10000	0.05%	0.05%	0.22%



#### ALL RECHARGES UNDER ONE WALLET WITH MAXIMUM COMMISSION

#### MULTIPLE INTEGRATIONS TO GET A 99% SUCCESS RATIO

Mobile Recharge			
Operator	MD	Distributor	Retailer
Airtel	0.20%	0.30%	1.50%
BSNL	0.50%	0.50%	4%
Idea	0.20%	0.50%	2.50%
Vodafone	0.20%	0.50%	2.50%
Jio	0.20%	0.50%	2.50%

DTH Recharge			
Operator	MD	Distributor	Retailer
Airtel DTH	0.30%	0.40%	2.25%
Dish TV	0.30%	0.40%	2.25%
Tata Sky	0.30%	0.40%	2.25%
Videocon D2h	0.30%	0.40%	2.25%
Sun Direct	0.30%	0.40%	2.25%

### Super Insurance Khata



#### NOW OPEN SUPER INSURANCE KHATA FOR YOUR CUSTOMERS

UNIQUE ACCOUNT WITH MULTIPLE BENEFITS

• UP TO 37.5% RETURNS • STARTS FROM ₹200 • 25 TIMES LIFE COVER

Kotak Life			
Operator	MD	Distributor	Retailer
200	1 Rs.	2 Rs.	12 Rs.
400	2	4	24
600	3	6	36
800	4	8	48
1000	5	10	60

### **Payment Collection**



#### THE WIDEST RANGE OF SOLUTIONS FOR PAYMENT COLLECTION

FREE UPI & QR CODE • AADHAAR PAY • ALL DEBIT & CREDIT CARDS • SMS OR MAIL LINK

Aadhar Pay Charge			
Slab (In Rs.)	MD	Distributor	Retailer
Any Amount	0.28%	0.29%	0.30%
UPI & QR			
Slab (In Rs.)	MD	Distributor	Retailer
Any Amount	Unlimited Free Txn.		

Payment Type	MD	Distributor	Retailer
Cedit card	1.85%	1.90%	2.00%
Debit Card	1.05%	1.10%	1.20%
Internet Banking	12 Rs.	13.50 Rs.	15 Rs.
Wallet	3.00%	3.50%	4%

### Cash Deposit - ICICI

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### NOW YOUR RETAILERS CAN ACCEPT CASH DEPOSITS FOR ICICI BANK ACCOUNT HOLDERS

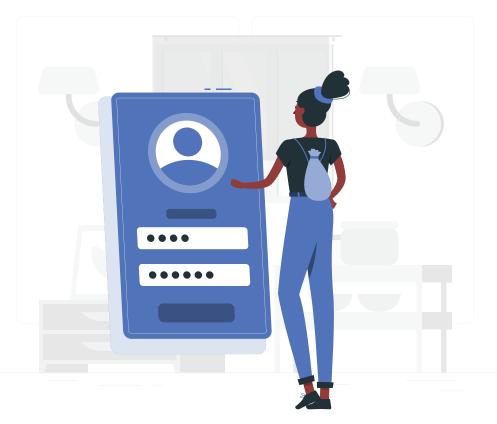
• INSTANT DEPOSIT IN ACCOUNT

ATTRACTIVE COMMISSION • 100% SECURE

Cash Deposit			
Slab (In Rs.)	MD	Distributor	Retailer
100-3000	0.02%	0.03%	0.20%
3001-10000	1 Rs.	1 Rs.	6.50 Rs.

### Account Opening

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### **OPEN ZERO BALANCE SAVINGS ACCOUNTS**

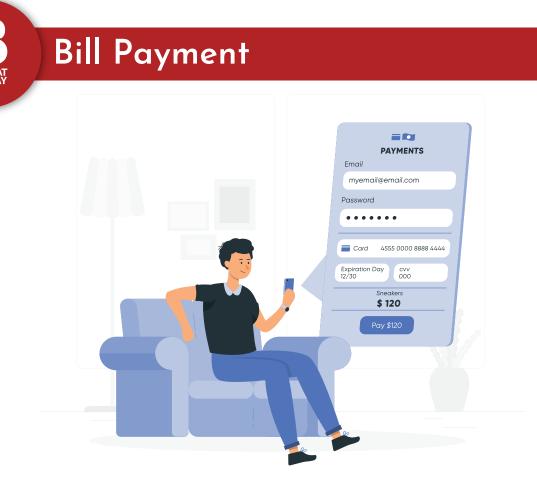
#### • NO PHYSICAL DOCUMENTATION

#### • INSTANT REALTIME ACCOUNT OPENING

• EKYC & AADHAAR BASED ACCOUNT ACTIVATION

NSDL Account Opening			
Slab (In Rs.)	MD	Distributor	Retailer
Zero balance	5Rs	5Rs	45Rs

Axis Account Opening			
Slab (In Rs.)	MD	Distributor	Retailer
Minimum balance	50 Rs	80 Rs	150 Rs



### BILL PAYMENTS FOR MORE THAN 100 BILLERS ACROSS INDIA

• INSTANT BILL FETCH • CONSUMER DETAILS • 100% SECURE

Category	MD	Dist.	Retailer
Electricity	₹1.00	₹0.80	₹0.00
Gas	₹1.00	₹0.80	₹0.00
Water	₹1.00	₹0.80	₹0.00
Landline Post-paid	₹2.75	₹2.25	₹0.00
Mobile Post-paid	₹0.40	₹0.30	₹0.00
Cable	₹2.25	₹1.50	₹0.00
Fastag Recharge	0.20%	O.1%	0%
Education Fee	₹2.25	₹1.50	₹0.00
Health Insurance	₹2.25	₹1.50	₹0.00
Life Insurance	₹2.25	₹1.50	₹0.00
Loan Payment	₹2.25	₹1.50	₹0.00



### OFFER PAN CARD SERVICES IN YOUR **AREA & INCREASE YOUR EARNINGS**

#### NO NEED TO FILL PHYSICAL FORMS & COURIER

Pan card (107Rs charge/ Pan Card)				
Туре	MD	Distributor	Retailer	
Physical	2Rs	3 Rs	2 Rs	
Deigital	2Rs	3 Rs	2 Rs	





DOCUMENTATION



**ONLINE PROCESS** 





#### ORDER ANYTHING FROM AMAZON FOR YOUR CUSTOMERS & GET COMMISSION BRANDING SUPPORT FOR YOUR SHOP

BUY ANYTHING FROM A HUGE VARIETY OF PRODUCTS PAYMENT THROUGH CASH ON DELIVERY

Sr. No.	Description	Commission
1	Apparel & Accessories   Shoes	10.80%
2	Jewelry	10.24%
3	Large Appliances   Movies & TV   Music   Software   Video Games	6.00%
4	Grocery   Health & Beauty   Pantry	5.60%
5	Computers   Electronics   Home Entertainment   Wireless Accessories	4.80%
6	Physical Gift Cards	2.40%
7	Cell Phones & Service	1.60%
8	Gold & Silver Coins	0.24%
9	Gift Card & Vouchers at 0% Advertising FeeA1	0.00%
10	Amazon Money   Bill Payments   Email Gift Cards   Prime	0.00%
11	All Other Categories	8.00%

## Pricing

FEATURES	DIST	MD
Unlimited Agents	$\checkmark$	$\checkmark$
Unlimited Distributors	×	$\checkmark$
Unlimited Super Distributors	×	×
Downline Ratings Category	5	5
Dynamic Commission	$\checkmark$	$\checkmark$
Agency Reallocation	×	$\checkmark$
Back Office User	$\checkmark$	$\checkmark$
Coins Management	$\checkmark$	$\checkmark$
Dynamic Pricing for Services	$\checkmark$	$\checkmark$
Ratings & Category Control	$\checkmark$	$\checkmark$
Complete Reports	$\checkmark$	$\checkmark$
All Services	$\checkmark$	$\checkmark$
Commission Structure	Silver Plan	Gold Plan
Whitelable Partner Creation	×	×
PRICING	₹11700 + GST	₹36000 + GST

### **Important Points**

#### SIGN UP/SET UP FEE

The fee mentioned in this proposal is completely non-refundable & under no circumstances company is liable to refund.

#### **GST REIMBURSEMENT**

You need to provide GST details at the time of signup. If you fail to provide GST details no input claims shall be entertained

#### COMMISSION STRUCTURE

The commission structure mentioned in the proposal is subject to change based on industry standards or company policies.

#### PRODUCT PRICING

The prices of physical devices like MATM, MPOS, Printer, Biometric or any other device may change based on industry standards or the company policies from time to time.

#### LICENSE RENEWABLE & SERVER MAINTENANCE CHARGES

For every white-label created under you, either by you or by any of your Super Distributor, the company will be deducting ₹1000+GST from their respective wallet every month.

#### SERVICES UPTIME

Services/features/portal/application/back offices are all dependent on external factors like technology, server, industry/government policies, etc. Though we try to maintain 100% uptime but we cannot guarantee the same. We may discontinue any service, shut the portal temporarily for maintenance, or resolve any technical issue.

#### **UNETHICAL PRACTICES**

The company reserves the right to shut down your portal or take legal action against you if you are found cross-dealing or poaching any employee of the company. You are prohibited to entertain or initiate any communication/transaction with any employee of the company which results in your or his/her personal gain and causes loss to the company