



BUSINESS PROPOSAL

Your Complete Digital Office.

One platform to manage loans, credit reports, professional services, payments, and your entire business — under your own brand.

THIS PROPOSAL IS IN [ENGLISH](#) · ALSO AVAILABLE IN

हिंदी தமிழ் తెలుగు മലയാളം ਪੰਜਾਬੀ
বাংলা मराठी ગુજરાતી ಕನ್ನಡ

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WHO WE ARE

Building India's Most Powerful SaaS for Financial Services.

VistarKriya is a multi-tenant B2B SaaS platform designed for DSA agents, loan distributors, professional service firms, and financial service providers across India.

We give you a complete digital office — CRM, loan management, credit bureau access, professional services, utility payments, and white-label branding — all integrated in one platform that runs under your own brand.

No coding. No multiple apps. No manual tracking. Just one platform that does everything.



One platform → Multiple branded businesses → Each fully isolated

WHAT WE OFFER

- **Multi-Tenant SaaS**
Each business gets their own isolated environment with full admin control
- **White-Label Branding**
Your domain, your logo, your mobile app — customers see your brand
- **Modular Chapters**
9+ service modules — activate only what you need, pay per chapter
- **All 4 Credit Bureaus**
Experian, CIBIL, CRIF, Equifax — without customer OTP
- **10 Indian Languages**
Regional language auto-detected based on customer's state

Our mission is to make enterprise-grade technology accessible to every financial professional in India.

OFFICES

Dehradun **Physical** — 3rd Floor, Shree Jee Plaza, New Rd, Dalanwala, 248001

New Delhi **Virtual** — 55, 3rd Floor, Westend Marg, Saidullajab, Near Saket Metro, 110030

Phone: 8766268711 | **Website:** vistarkriya.com/website

THE PROBLEM

You're Running a Business with Broken Tools.

If you're a DSA, loan agent, or financial service provider, you already know these pain points. They're costing you time, money, and growth every single day.

01 10 Apps, Zero Integration
Separate apps for CRM, CIBIL, loans, WhatsApp, billing, and tracking. Nothing connects. Data lives in silos.

02 You Look Like an Agent, Not a Business
Customers see the provider's branding, not yours. No custom domain, no app, no identity.

03 The CIBIL OTP Wall
Customers won't share OTP. You can't check eligibility. Deals die before they start.

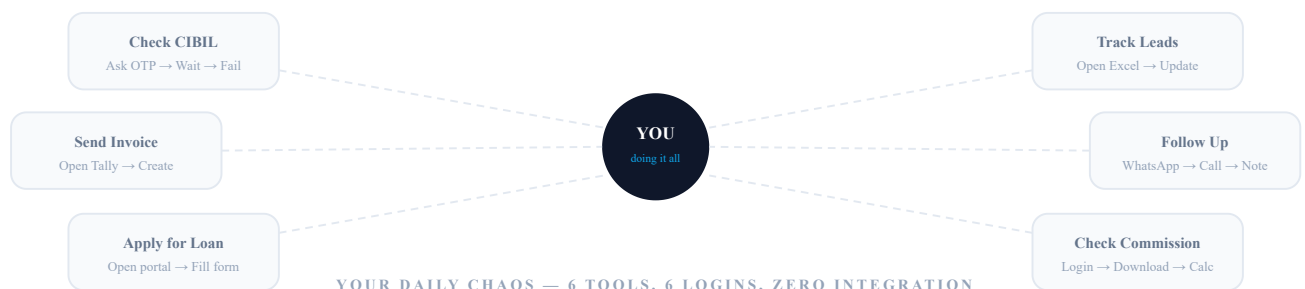
04 Excel is Your CRM
Leads in spreadsheets. Follow-ups in WhatsApp. Commissions in notebooks. No visibility.

05 Customers Can't Self-Serve
Every request comes through calls and messages. No portal, no tracking, no automation.

06 Growth = More Chaos
Hiring people multiplies manual work. Without a system, scaling just creates more firefighting.



The result? You spend more time managing tools than managing your business.



THE SOLUTION

Replace 10 Apps with One Platform.

VistarKriya gives you a complete digital office. Loans, credit reports, professional services, payments, CRM, branding — all integrated, all under your brand, all from day one.

MANAGE

- **Sales CRM**
Leads, follow-ups, pipeline
- **Customer Portal**
B2B & B2C management

EARN

- **Loan Distribution**
AI-powered product matching
- **Professional Services**
Professional Services with markup

GROW

- **Own Branding**
Your logo, domain, mobile app
- **Credit Bureau**
All 4 bureaus, no OTP



No coding required. No technical skills needed. Just sign up and start.

Preview available for all chapters. No lock-in contracts. Cancel anytime.

WHY VISTARKRIYA

✓ **No Coding**
Zero technical skills needed

✓ **No Lock-in**
Cancel anytime, no contracts

✓ **White-Label**
Your brand, your domain

✓ **Pay Per Use**
Activate only what you need

PLATFORM OVERVIEW

9 Chapters. One Platform.

Each chapter is a powerful module. Activate only what you need. Start with one, add more as you grow. Preview available for all chapters.



MODULAR · SCALABLE · YOURS

MLS Micro Loan Services Distribute loans, credit cards, insurance with AI Smart Apply.	ASC Associate Services Professional Services, ROC with lifecycle and markup control.	PNM PAN & More PAN, utility payments, verifications, wallet.
LOM Loan On Me Add your own loan providers and products.	CRM Sales CRM Lead management, Google Sheets sync, AI analysis.	OB Own Branding Custom logo, favicon, tagline, footer.
STY STYLE Library Professional design assets — logos, banners, PDFs.	MSD MSME Digital Government schemes, Udyam, MSME support.	SML Smart Loans Advanced loan processing with eligibility checks.

BUILT-IN FEATURES

Invoicing GST-ready billing	UDS Universal Docs	Projects Custom projects	Credit Check 4 bureau access	Payments Gateway integrated
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Activate what you need. Scale as you grow.

Preview available for all chapters

Chapter Spotlight

MLS

Micro Loan Services

Distribute financial products from multiple providers through one platform. AI-powered Smart Apply finds the best product for your customer in seconds.

- **Smart Apply (VISAI Engine)**

Answer 5 questions → AI ranks all matching products with scores

- **Browse & Apply**

Manually browse all products by category — cards, loans, insurance

- **Commission Dashboard**

Real-time tracking — pending, approved, credited, total earned

- **Lead Lifecycle**

Track every application: submitted → processing → approved → disbursed

- **Customer Database**

Built-in CRM with auto-fill for repeat applications

9+

Product Categories

Credit Cards

Personal Loans

Business Loans

Home Loans

Bank Accounts

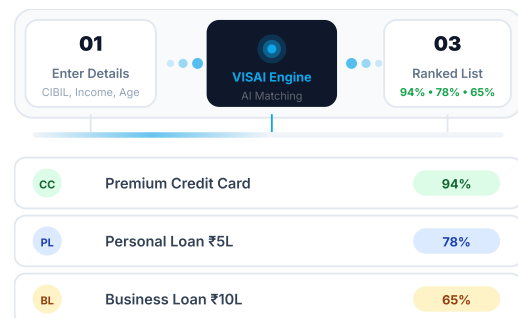
Demat

Insurance

Investments

Savings

HOW SMART APPLY WORKS



Detailed PDF Available

Full 11-page Micro Loan Services chapter guide with complete feature details.

Your customer walks in. You enter their details. AI finds the best product in 10 seconds. You apply with one click. Commission hits your wallet automatically.

The entire journey — from customer to commission — happens inside one platform.

Chapter Spotlight

ASC

Associate Services

Offer professional services and compliance services with your own pricing. Complete request lifecycle from submission to document delivery.

- **GST Registration & Returns**

New registration, monthly/annual filings, amendments

- **Company Incorporation**

Pvt Ltd, LLP, OPC, Partnership — end to end

- **ITR Filing & TDS Returns**

Income tax filing for individuals and businesses

- **ROC Compliance**

Annual returns, event-based MCA filings, deadline tracking

- **Trademark & FSSAI**

Brand protection and food license registration

100+

Professional Services

REQUEST LIFECYCLE

1	Submitted	Request created by customer
2	Docs Pending	Waiting for customer docs
3	Payment Pending	Invoice generated
4	Processing	Work in progress
✓	Completed	Documents delivered

100%

MARKUP CONTROL

7

STATUS STAGES

Addon: MarginMax Unlimited

Remove the 100% markup cap. Charge market rates and earn up to 4X profit on every service.

PRICE LIST		
	GST Registration	₹1,499
	Pvt Ltd Incorporation	₹6,999
	ITR Filing (Individual)	₹999
	Trademark Registration	₹4,999

100+ services with transparent pricing • Download full price list from dashboard

ADDON			
ValueMax	30		
Get 30% discount on professional fees across all associate services.			
GST Registration	₹1,499	₹1,049	-30%
Lower costs = Better margins = More profit for you			

Base cost + government fee + your markup = what the customer pays. You keep the markup. On every single service. That's your profit engine.

Chapter Spotlight

PNM

PAN & More Services

Everyday utility services that keep customers coming back — from PAN cards to bill payments, verifications to travel bookings. High volume, consistent revenue, zero inventory.

- **PAN Card Services**

New PAN, corrections, reprints, minor PAN, NRI PAN — complete lifecycle

- **Verification Services**

Aadhaar, PAN, bank account, GST, DL — instant API-based results

7+

Service Categories

PAN Cards

Mobile Recharge

DTH Recharge

Verification

Broadband

Coupons

Landline

THE CUSTOMER JOURNEY

1	Customer Walks In	Needs PAN / recharge / bill
2	You Process It	One platform, 30 seconds
3	Instant Delivery	PAN / receipt / confirmation
4	Commission Credited	Auto-credited to wallet
✓	Customer Returns	Daily repeat footfall

Zero

INVENTORY REQUIRED

100%

DIGITAL DELIVERY

Detailed PDF Available

Full 10-page PAN & More chapter guide with complete service catalog and pricing.

PAN & More isn't glamorous — but it's the chapter that brings customers to your door every single day. And once they're there, you sell them everything else.

High volume • Low effort • Daily revenue • Zero inventory • 100% digital

Chapter Spotlight

UCB

Unified Credit Bureau

Access all four Indian credit bureaus from one screen — no OTP, no customer involvement. Pull reports instantly, set your own pricing, and earn on every single report.

- **All 4 Bureaus — One Click**
Experian, CIBIL, CRIF High Mark, Equifax — queried simultaneously
- **No OTP Required**
Consent-based pull — just PAN + basic details. No customer phone needed.
- **Your Pricing, Your Margin**
Set markup on each bureau report independently — you control the profit
- **Branded PDF Reports**
Score, credit history, account summary — your branding on every report
- **B2B CIBIL Settings**
Enable/disable bureaus for your B2B partners, separate pricing tiers

4

Credit Bureaus

Experian

Score + Full Report

CIBIL

Score + Full Report

CRIF

Score + Full Report

Equifax

Score + Full Report

HOW IT WORKS — NO OTP

- 1 **Enter PAN Number** + name, DOB, mobile
 - 2 **Select Bureaus** Pick 1, 2, 3, or all 4
 - 3 **API Fetches Report** API, under 30 sec
 - 4 **View Unified Score** Score from each bureau
- ✓ **Download PDF** Branded report, share instantly

No OTP

CUSTOMER NOT NEEDED

30s

REPORT DELIVERY

Detailed PDF Available

Full Unified Credit Bureau chapter guide with bureau comparison and pricing details.

EARNING EXAMPLE

You charge ₹200/report × 20 reports/day = ₹4,000/day

Your cost per report is significantly lower — the rest is pure margin.

₹1.2L

PER MONTH

Every DSA in India needs CIBIL access. Most pay ₹300-500 per report from a broker. With VistarKriya, you become the broker.

Set your own price • Keep the margin • Serve unlimited customers

Platform Feature

VISAI

Smart Apply

AI-powered product matching engine. Your customer answers 5 simple questions — the VISAI engine scans 355+ options across financial products, government schemes, and business services to find the best match instantly.

Financial Products

69 products across 10 categories — credit cards, loans, insurance, demat, savings

Government Schemes

35 schemes across 8 categories — PM schemes, subsidies, welfare programs

Business Setup Services

251 services across 15 categories — registration, compliance, licensing

AI Eligibility Check

VISAI engine checks eligibility criteria and ranks results by match percentage

One-Click Apply

Customer picks from ranked list → apply instantly → lead auto-created

355+

Options Indexed

Credit Cards

Personal Loans

Business Loans

PM Schemes

GST Reg

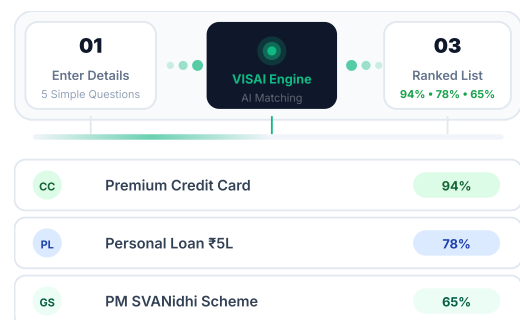
Pvt Ltd

Insurance

Subsidies

Trademark

HOW SMART APPLY WORKS

**69**

FINANCIAL

35

GOVT SCHEMES

251

BUSINESS

FINANCIAL PRODUCTS

Credit Cards, Personal Loans, Business Loans, Home Loans, Bank Accounts, Demat, Insurance, Investments, Savings, Gold Loans

GOVERNMENT SCHEMES

PM SVANidhi, Mudra Loan, Stand-Up India, Startup India, PM Kisan, Ayushman Bharat, Housing Subsidies

BUSINESS SETUP

GST, Pvt Ltd, LLP, OPC, Trademark, FSSAI, MSME, Import Export, ISO, Patent, Copyright Filing

Your customer doesn't know what they're eligible for. Smart Apply does. Five questions, ten seconds, one ranked list — the right product finds the right customer.

Powered by VISAI — VistarKriya's AI matching engine

QR TOOLKIT

Print It. Scan It. Capture Leads.

Turn every business card, poster, and table tent into a lead-capture machine. Branded QR codes that track scans, collect submissions, and route leads into your CRM.

10 BUILT-IN QR TYPES

★ Google Review	WhatsApp
Website	₹ UPI Payment
Menu / Catalog	🔗 Social Links
👤 Contact Card	📶 Wi-Fi Access
Custom QR	📄 Lead Form ★

LEAD FORM BUILDER — FLAGSHIP

- ✓ **Drag-and-drop fields** — text, phone, email, dropdown, radio + conditional visibility
- ✓ **Duplicate detection** — block, time-window, or allow-all + per-IP rate limit
- ✓ **Full design control** — gradient/solid bg, accent color, centered/left layout
- ✓ **One-time ₹99** — create once, edit free forever, unlimited scans

① Design Your Form
Fields, colors, branding

② Print the QR Code
Card, poster, storefront

③ Customer Scans
Opens branded form page

④ Lead in Your CRM
Instant. Automatic.



Unlimited Scans

Every QR stays active forever once created.



Real-Time Analytics

Track scans by date, device, city.



Branded Short Links

yourdomain.com/q/abc123

MESSAGING CHANNELS

One Inbox. Two Channels.

Reach customers on the platforms they already use. Each channel comes with campaigns, chatbot, inbox, and contact management — all under your brand.

**WhatsApp Business API**

LIVE · Meta Cloud API

Campaigns, team inbox, auto-reply chatbot, templates, contact management. ~10 min setup.

Campaigns Chatbot Inbox Templates Contacts

**Email Marketing**

LIVE · Your SMTP

Transactional emails, OTPs, notifications from GoDaddy, Hostinger, Google Workspace, or custom SMTP.

Transactional OTP Notifications SMTP

YOUR ADMIN PANEL

Campaigns · Chatbot · Inbox · Contacts

WhatsApp · Meta API

Email · SMTP

HOW SUBSCRIPTIONS WORK

**Free Trial**

14 days, full access. Setup fee waived if you subscribe during trial.

**Wallet-Based**

Monthly or yearly. Charged from wallet. Auto-renew toggle.

**Unlimited Msgs**

No per-message charge. Provider fees (Meta, carriers) separate.

**Netflix Model**

Access continues until period ends. Cancel anytime.

Feature	WhatsApp	Email
Campaigns	✓	✓
Chatbot	✓	—
Team Inbox	✓	—
Media	✓	✓
OTP / Transactional	✓	✓
Messages	Unlimited	Unlimited
Setup Time	~10 min	~5 min
Free Trial	14 days	14 days

Third-party messaging fees are separate.

Your VistarKriya subscription covers all platform features — campaigns, chatbot, inbox, contacts, unlimited platform-side sends. Charges by Meta (WhatsApp conversations) or email providers (SMTP) are billed independently by those providers.

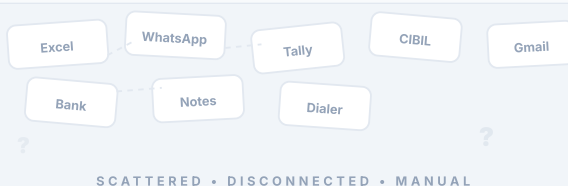
THE TRANSFORMATION

Same Business. Completely Different Outcome.

BEFORE

Without VistarKriya

- **10+ Apps & Logins**
CRM, Excel, WhatsApp, Tally, CIBIL portal, bank apps — all disconnected
- **No Brand Identity**
Customers see the lender's brand, never yours. You're invisible.
- **CIBIL From Brokers**
Pay ₹300-500 per report, wait for OTP, depend on someone else
- **Manual Lead Tracking**
Excel sheets, WhatsApp messages, no pipeline, lost follow-ups
- **No Mobile App**
Customers can't access anything on their phone
- **Commission Guesswork**
No visibility into what's pending, approved, or credited
- **No Customer Portal**
Customers call you for every update. No self-service.
- **Single Revenue Stream**
You only earn from loans. Nothing else.



AFTER

With VistarKriya

- ✓ **One Platform, One Login**
Everything — CRM, CIBIL, loans, billing, customers — in one dashboard
- ✓ **Your Brand Everywhere**
Your domain, your logo, your mobile app — customers see YOUR company
- ✓ **Direct CIBIL Access**
All 4 bureaus, no OTP, 30 seconds, your pricing — you are the broker
- ✓ **Automated Pipeline**
Smart Apply → Lead created → Status tracked → Commission auto-credited
- ✓ **Branded Mobile App**
Android + iOS PWA with your name, icon, and colors — shared via WhatsApp
- ✓ **Real-Time Earnings**
Commission dashboard — pending, approved, credited. Always know where you stand.
- ✓ **B2B Customer Portal**
Customers track their own applications, sign agreements, download certificates
- ✓ **9+ Revenue Streams**
Loans, CIBIL, PAN, GST, ITR, insurance, recharges, travel — all earning



The question isn't whether you can afford VistarKriya.

It's whether you can afford not to have it.

Chapter Spotlight

OB

Your Brand. Their Trust.

White-label your entire platform. Your customers see your company name, your logo, your domain, your mobile app — never VistarKriya. You look like a tech company. You operate like one.

- **Custom Domain**
yourcompany.com — fully branded URL, SSL secured, your identity
- **Logo & Branding**
Upload your logo, set brand colors — reflected across portal, invoices, certificates
- **6 Portal Templates**
Classic, Modern, Starter, Corporate, Elegance, Workspace — pick your look
- **Branded Mobile App (PWA)**
Android + iOS — your app name, icon, splash screen. Share via WhatsApp link.
- **Custom Footer & Navigation**
Multi-column footer, custom links, copyright text — full control over every detail

6

Portal Templates

Classic

Modern

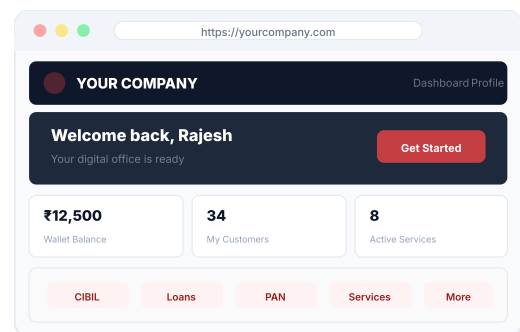
Starter

Corporate

Elegance

Workspace

YOUR BRANDED PORTAL

**100%**
WHITE LABEL**10**
LANGUAGES

Detailed PDF Available

Full 5-page Own Branding chapter guide with template previews and setup instructions.

OWN BRANDING

A small-town DSA with a VistarKriya-powered portal looks exactly like a funded fintech startup. Your customers will never know the difference. That's the point.

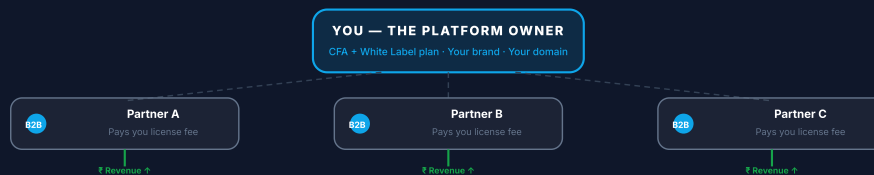
Your domain • Your logo • Your app • Your brand — powered by VistarKriya

B2B PARTNER PROGRAM

Don't Just Use It. Distribute It.

Add a White Label plan on top of your Chapter Full Access. Get your own branded portal, recruit B2B partners, issue licenses, and earn on every customer they bring in. Their growth compounds into your revenue.

HOW THE B2B MODEL WORKS



YOUR WHITE LABEL PLAN

WL-3 · MAX

₹25,999 one-time

Renewal at 20% annually*

- ₹99 per customer license
- 30 free licenses included
- Custom branded domain
- B2B customer portal
- All chapters for your customers
- 10-page website** for your business
- Top-notch support

One plan. Everything included.

No tier decisions, no feature gaps, no upgrade path to worry about later. Every White Label partner gets the full platform — the lowest per-customer license cost we offer, thirty licenses before you pay a rupee more, and a dedicated ten-page website built for your business.

30
FREE LICENSES

₹99
PER LICENSE

10
PAGE WEBSITE

WHAT YOUR WHITE LABEL PLAN INCLUDES



Custom Domain

Your B2B partners access the platform on yoursite.com — VistarKriya runs silently in the background



B2B Wallet System

Partners top up via UPI or bank transfer. 1 Point = ₹1. Full transaction history and withdrawal support



Own Customer Base

Partners recruit and manage their own B2C customers — signup control, KYC, application tracking



Certificate of Trust

Official partner certificate with unique ID, your logo, custom disclaimer — downloadable PDF



6 Portal Templates

Modern, Starter, Corporate, Elegance, Workspace, Default — your partners pick their look



License Markup

Set your own markup on the base license fee. Built-in profit calculator shows your per-customer earnings

₹1L+

POTENTIAL / YEAR

Quick math: We give you **30 licenses free**. Sell them at ₹2,000 each and that is **₹60,000 generated** against your ₹25,999 investment — **over 100% recovered** from the free licenses alone, before you buy a single paid one at ₹99. Every partner after that, and every service commission they generate, is pure upside.

You don't just use the platform. You distribute it. Every B2B partner you create is a revenue stream that compounds — their growth is your growth.

Requires: Chapter Full Access (₹2,999/yr) + White Label plan (one-time) · All prices incl. GST · *Renewal waivable subject to business discussion

DISTRIBUTOR PLAN

Bring The Leads. Or Get The Leads. Earn On Every Order.

Add a Distributor plan on top of your Chapter Full Access. Bring in two-state leads, and earn a recurring share on every Tax, Sales, Insurance, and Loan order your tenants complete — for as long as they keep transacting.

HOW THE DISTRIBUTOR MODEL WORKS



CHOOSE YOUR DISTRIBUTOR PLAN

RECURRING PLAN

₹59,999 one-time

Two-state leads · Recurring commission

20%
TAXATION**30%**
SALES**10%**
INSURANCE**10%**
LOAN

NON-RECURRING PLAN

₹9,999 one-time

Sales leads only · One-time commission

30%
SALES ONLY

No recurring share on Tax, Insurance, or Loan orders — sales commission only, on each order at the time it closes.

HOW COMMISSION IS CALCULATED

**Loan / Sales / Insurance Example**

Recurring % is applied on the amount your tenant earns. If your tenant gets a ₹10,000 loan commission, they keep ₹10,000 and you earn 10% of that = **₹1,000**

**Taxation Example**

Recurring % applies on the professional fee within the order value. On a ₹500 order, you earn 20% on completion = **₹100**

10%–30%
ON EVERY ORDER

All amounts are **GST-exclusive** and credited directly to your Core Wallet — **withdraw anytime**. On the Recurring plan, every order your tenants close across Tax, Sales, Insurance, and Loan keeps paying you — not just the first one.

You bring the leads. Your tenants do the work. You get paid on every order, every time — for as long as the relationship runs.

Requires: Chapter Full Access (₹2,999/yr) + Distributor plan (one-time) · All amounts GST-exclusive, credited to Core Wallet

Platform Feature

API

RESTful API Platform

Integrate VistarKriya's power into your own applications. 6 API modules with 3-layer security, sub-100ms response times, and complete documentation with code samples.

- **Wallet API**

Check balance, transaction history, topup status — programmatic wallet access

- **CIBIL API**

Pull credit reports from all 4 bureaus via API — no UI needed

- **Verify API**

Aadhaar, PAN, bank account, GST verification — instant API responses

- **Marketplace API**

Access marketplace products and services programmatically

- **Kamao & B2C API**

Commission tracking and customer management endpoints

6

API Modules

Wallet

CIBIL

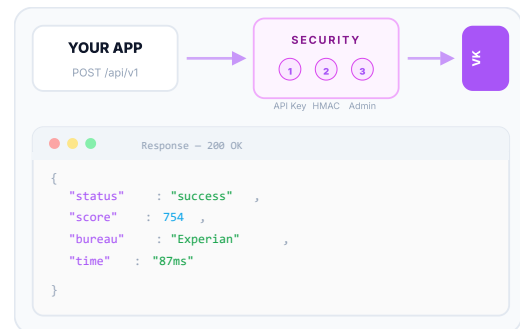
Verify

Marketplace

Kamao

B2C

API REQUEST FLOW

**<100ms**
RESPONSE TIME**3**
SECURITY LAYERS

Code Samples Available

PHP, Python, Node.js, cURL — complete documentation with request/response examples.

CODE SAMPLES

PHP

Python

Node.js

cURL

IP Whitelisting • HMAC-SHA256 • Admin Code

Already have your own app? Don't rebuild — plug in. VistarKriya's API gives you CIBIL, verification, wallet, and marketplace without writing a single backend line.

RESTful • JSON • Sub-100ms • 3-Layer Security • IP Whitelisted

Platform Feature

INV

GST Compliant Invoicing

Professional GST-compliant invoices generated automatically. Three invoice types, four categories, auto GST calculation, customer ledger, credit notes, and UPI QR codes on every invoice.

3 Invoice Types

Tax Invoice, Bill of Supply, Non-Tax Invoice — auto-selected based on GST status

Auto GST Calculation

CGST/SGST for intra-state, IGST for inter-state — calculated automatically

Customer Ledger

Complete payment history per customer — invoices, payments, pending, credit notes

PDF + Email Delivery

Generate branded PDF invoices, send via email with one click

UPI QR Code

Every invoice includes a scannable UPI QR code for instant payment

Payment Gateway Integration

Integrate your own payment gateway and get your invoices paid directly — Cashfree, Razorpay, PhonePe supported

Integrate Your Payment Gateway

Connect your own payment gateway and get your invoices paid directly. Customers pay you — not us.

Cashfree

Razorpay

PhonePe

Professional invoicing isn't optional anymore. GST compliance, branded PDFs, credit notes, UPI QR codes — all automated. You focus on business, the system handles the paperwork.

Tax Invoice • Bill of Supply • Non-Tax • Credit Notes • Customer Ledger

4

Invoice Categories

Custom Invoice

Associate Service

B2B License

MSME Digital

SAMPLE INVOICE

Y

Your Company Name

TAX INVOICE
INV-2026-00142

BILL TO
Rajesh Kumar
GSTIN: 07AAAPZ1234C1ZA

DATE
28 Apr 2026
Due: 28 May 2026

ITEM	HSN	QTY	RATE	AMOUNT
GST Registration	9983	1	₹1,499	₹1,499
ITR Filing - Individual	9983	1	₹999	₹999


Scan to Pay

Subtotal

CGST @9%

SGST @9%

TOTAL

₹2,498

₹224.82

₹224.82

₹2,948

Auto-generated • GST Compliant • Branded with your company details

Powered by VistarKriya Invoicing Engine

GST

FULLY COMPLIANT

UPI QR

ON EVERY INVOICE

Platform Feature

MKT

Digital Marketplace

A built-in digital marketplace where your customers can register domains, purchase digital products, and access premium services — all through your branded portal.

- **Domain Registration**

50+ TLDs — .com, .in, .org, .net, .co.in and more. Search, register, manage.

- **Digital Products**

Software licenses, SaaS tools, digital subscriptions — sell through your store

- **Your Markup, Your Profit**

Set your own pricing on every marketplace product — margin stays with you

yourbusiness Search

AVAILABLE DOMAINS

yourbusiness.com	₹899/yr
yourbusiness.in	₹499/yr
yourbusiness.co.in	₹349/yr

50+ TLDs .com .in .org .net .co.in .info .biz

ALSO AVAILABLE

Service

DEV

Custom Projects

Need something built from scratch? Our development team delivers custom web applications, software solutions, and integrations tailored to your business.

- **Web & Software Development**

Custom portals, dashboards, CRMs, ERPs — built to your specification

- **API Integrations**

Connect third-party services, payment gateways, CRMs into your workflow

- **Mobile App Development**

Android & iOS apps — PWA or native, depending on your needs

50+ PROJECTS DELIVERED

6+ LANGUAGES

99% CLIENT SATISFACTION

24h RESPONSE TIME

PHP JavaScript Python MySQL

React Node.js

The platform handles 90% of what you need. For the other 10% — custom domains, bespoke software, unique integrations — we build it for you.

Marketplace for products • Custom Projects for everything else

THE NUMBERS

How Much Can You Earn?

REVENUE STREAM	PER UNIT	VOLUME / MONTH	MONTHLY EARNING
Loan Commissions Credit cards, personal, business, home	₹500 avg	50 leads	₹25,000
CIBIL Reports All 4 bureaus, your markup pricing	₹150 margin	100 reports	₹15,000
Associate Services GST, ITR, company formation, trademark	₹1,000 markup	10 services	₹10,000
PAN & Utility Services PAN cards, recharges, bill payments	₹25 avg	100 txns	₹2,500
B2B License Fees Markup on partner license conversions	₹2,000 markup	2 partners	₹4,000
Domain & Marketplace Domain registrations, digital products	₹500 avg	4 sales	₹2,000
TOTAL MONTHLY POTENTIAL			₹58,500

MONTHLY ₹58,500	ANNUAL ₹7.02L	WITH 5 B2B PARTNERS ₹15L+
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This is not a job. This is a business you own. Every chapter is a revenue stream. Every B2B partner multiplies your income. The platform scales — your earnings scale with it.

Conservative estimates • Actual earnings depend on your effort and market

WHY US

Enterprise-Grade Technology. Small Business Simplicity.

Multi-Tenant

SAAS ARCHITECTURE

Each business fully isolated, scalable, secure

4

CREDIT BUREAUS

Experian, CIBIL, CRIF, Equifax — all integrated

10

LANGUAGES

Hindi, English, Marathi, Tamil, Telugu & more

6

PORTAL TEMPLATES

Classic, Modern, Starter, Corporate, Elegance, Workspace

9+

CHAPTERS

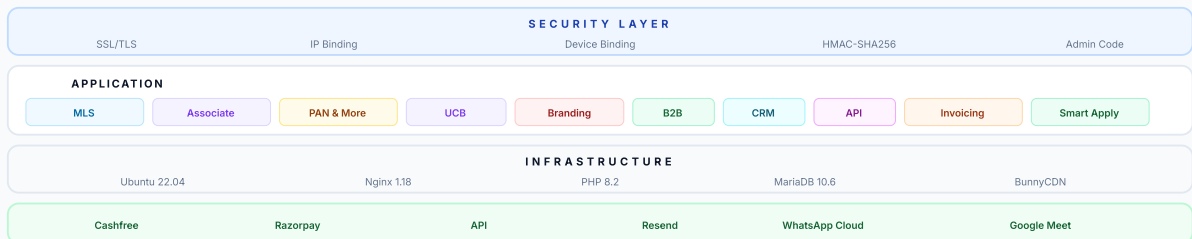
MLS, ASC, PNM, UCB, OB, CRM, STY, MSD, SML

24/7

PLATFORM UPTIME

Cloud-hosted, auto-scaling, secured

PLATFORM ARCHITECTURE



Multi-Tenant Isolation

Each tenant's data completely isolated. No cross-contamination.



PWA Mobile Apps

Android & iOS via PWA — no app store needed.



Dual Payment Gateways

Cashfree + Razorpay with reconciliation and failover.



Multi-Channel Comms

Email (Resend), WhatsApp Cloud API, push notifications.

Built for scale. Secured by design. You get the technology that funded startups spend millions building — included in your subscription.

Dehradun HQ • New Delhi Office • Serving businesses across India

SIMPLE & TRANSPARENT

Choose The Plan That Grows With You.

All chapters, every tier. Pick a duration and extras that match how you want to run your business. One-time payment, all prices inclusive of GST.



YOUR PLAN

Customer

Free

- ✓ Full panel access
- ✓ Own work only



12 CHAPTERS

Basic

₹2,999

One-time (incl. GST)

- ✓ All chapters unlocked
- ✓ Instant activation

MOST POPULAR



10 CHAPTERS

Pro

₹5,999

One-time (incl. GST)

- ✓ Everything in CFA
- ✓ 1 basic website, 5 pages

BEST VALUE



10 CHAPTERS

Business

₹9,999

One-time (incl. GST)

- ✓ Everything in Pro
- ✓ 10-page website
- ✓ 200×50 associate coupons
- ✓ 5 years access

Setup fee: All plans include a ₹2,999 one-time platform setup fee, covering full access to all chapters.

Pro (₹5,999): ₹2,999 setup fee + ₹3,000 for your basic 5-page website. The website comes with free stock images that carry no copyright issues — domain registration and a custom logo are not included and cost extra. If you want images beyond the stock set, you'll need to provide your own.

Business (₹9,999): ₹2,999 setup fee + ₹6,000 for your 10-page business website and 200×50 associate-chapter coupons. The website comes with free stock images that carry no copyright issues — domain registration and a custom logo are not included and cost extra. If you want images beyond the stock set, you'll need to provide your own. Coupons are issued one per request, manually, by our team — they are not generated automatically or available self-service. If an order value is less than ₹200, the coupon is fully consumed regardless of the order amount.

Feature	Customer	Basic	Pro	Business
Price	Free	₹2,999	₹5,999	₹9,999
All chapters unlocked	—	✓	✓	✓
Business website	—	—	5 pages	10 pages
Associate-chapter coupons	—	—	—	200×50

Ready to get started?

Join 5,000+ businesses on VistarKriya

Sign Up Free →

COMMON QUESTIONS

Frequently Asked

How do I get started?

Sign up and get your subdomain instantly. Preview all chapters before subscribing. Pick a combo plan to unlock the modules you need. No credit card required to explore.

Do I need technical skills?

Not at all. Everything is point-and-click — branding, CIBIL reports, invoicing, customer management. If you can use WhatsApp, you can run VistarKriya.

Will my customers see VistarKriya?

No. With a custom domain, everything is white-labeled — your domain, logo, app name, and colors. VistarKriya runs invisibly in the background.

How does CIBIL work without OTP?

We use consent-based API credit pulls. Enter PAN + basic details — reports from all 4 bureaus are fetched instantly without the customer's phone or OTP.

Can I set my own prices on services?

Yes. On Associate Services, CIBIL reports, and B2B license fees — you define your markup. The difference is your profit. MarginMax Unlimited removes any cap.

What is the B2B Partner Program?

Convert your B2C customers into B2B partners. They get their own portal, wallet, and customer base. You earn from their license fee and ongoing usage.

Is there a lock-in or contract?

No contracts, no lock-in. Cancel anytime. Your data belongs to you. Combo plans are billed annually with a 7-day money-back guarantee.

How long does setup take?

Subdomain setup is instant. Custom domain takes 24–48 hours for DNS config, branding setup, and RM assignment.

Do I get a mobile app?

Yes. A branded PWA for Android and iOS — custom name, icon, and colors. Share the install link via WhatsApp. No app store needed.

What support do I get?

All plans include email support and ticket system. Custom domain plans include a dedicated RM, priority processing, WhatsApp support, and onboarding calls.

Can I upgrade my combo later?

Yes. Upgrade to a higher combo anytime — you only pay the price difference. Your subscription period stays the same. All data is preserved.

What happens if my plan expires?

Your data is never deleted. You lose access to chapter features, but everything is preserved. Renew or re-subscribe anytime and continue where you left off.

Have more questions? Reach out at **8766268711** or hello@vistarkriya.com

NEXT STEPS

Ready to transform your business?

Set up your branded portal in 48 hours. Join 2,700+ businesses already growing with Vistarkriya.

01

Schedule a Call

15-minute walkthrough of the platform tailored to your business needs

02

Choose Your Plan

Pick a SaaS plan and chapter combo that fits your business model

03

Go Live

Your branded portal is live within 48 hours with dedicated RM support

WEBSITE

vistarkriya.com

EMAIL

hello@vistarkriya.com

WHATSAPP

[+91 87662 68711](https://wa.me/918766268711)

SCAN TO VISIT



HEADQUARTERS — PHYSICAL

Dehradun, Uttarakhand

3rd Floor, Shree Jee Plaza, Dalanwala



BRANCH OFFICE — VIRTUAL

New Delhi

55, 3rd Floor, Westend Marg, Saidullajab

VISTARKRIYA MARKETINGS PRIVATE LIMITED

API-Powered Platform for Service Professionals

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DISCLAIMER

Professional Services: Vistarkriya acts solely as a facilitator for professional services listed on the platform. All service requests are processed and fulfilled by qualified, independent professionals. Vistarkriya does not itself provide chartered accountancy, legal, tax, or any other professional advisory services.

Loan Products: All loan approvals, disbursements, interest rates, and terms are at the sole discretion of the respective banks and NBFCs. Vistarkriya is a distribution platform and does not guarantee approval or disbursement of any financial product.

Credit Bureau Reports: It is the sole responsibility of the user pulling credit bureau reports through our platform to obtain valid consent from the individual whose report is being accessed, in compliance with applicable laws and bureau guidelines.

Note: This business proposal is a static PDF document and may not reflect the most recent updates to the platform, features, or pricing. For the latest information, please visit vistarkriya.com/website