



BE YOUR OWN BOSS

JOIN THE FINTECH REVOLUTION



ABOUT PRIME PAY

Prime Finverse Pvt. Ltd. is India's fastest-growing fintech startup. It unifies digital payments, lending, insurance, EV financing, and rewards into one powerful Super App for both rural and urban users.

VISION

To build the largest hyperlocal fintech partner network in india, enabling financial access and digital empowerment in every corner of the country. From metros to tier-4 towns and rural villages, Prime Mitra will be the face of digital india at the grassroots level.

MISSION

To empower individuals across india - from cities to the most remote villages - to become digital entrepreneurs and financial enablers. Prime Mitra aims to create jobs, enhance income opportunities, and bridge the urban-rural digital gap through inclusive financial services.

"At Prime Pay, our mission is simple — to make finance smarter, faster, and accessible for everyone. We're building technology that empowers individuals and businesses to take control of their financial future. Thank you for being part of our journey."

— Prem Panigrahi, CEO

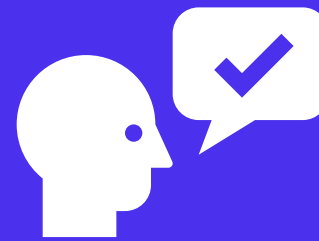


WHY PRIME PAY? << >>



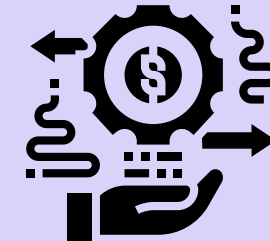
Market Opportunity in Fintech

India's fintech economy is projected to cross \$1.5 trillion by 2030.



Pan India Services

Multi-category services under one license.



Proven Business Model

Proven model with 360° support & tech dashboard. Franchise success model.

WHAT IS PRIME MITRA?

An opportunity to become a certified digital Fintech partner and offer all services under PrimePay to your local area.



WHO CAN JOIN?

**Shopkeepers &
Retailers**

**Insurance &
Loan Agents**

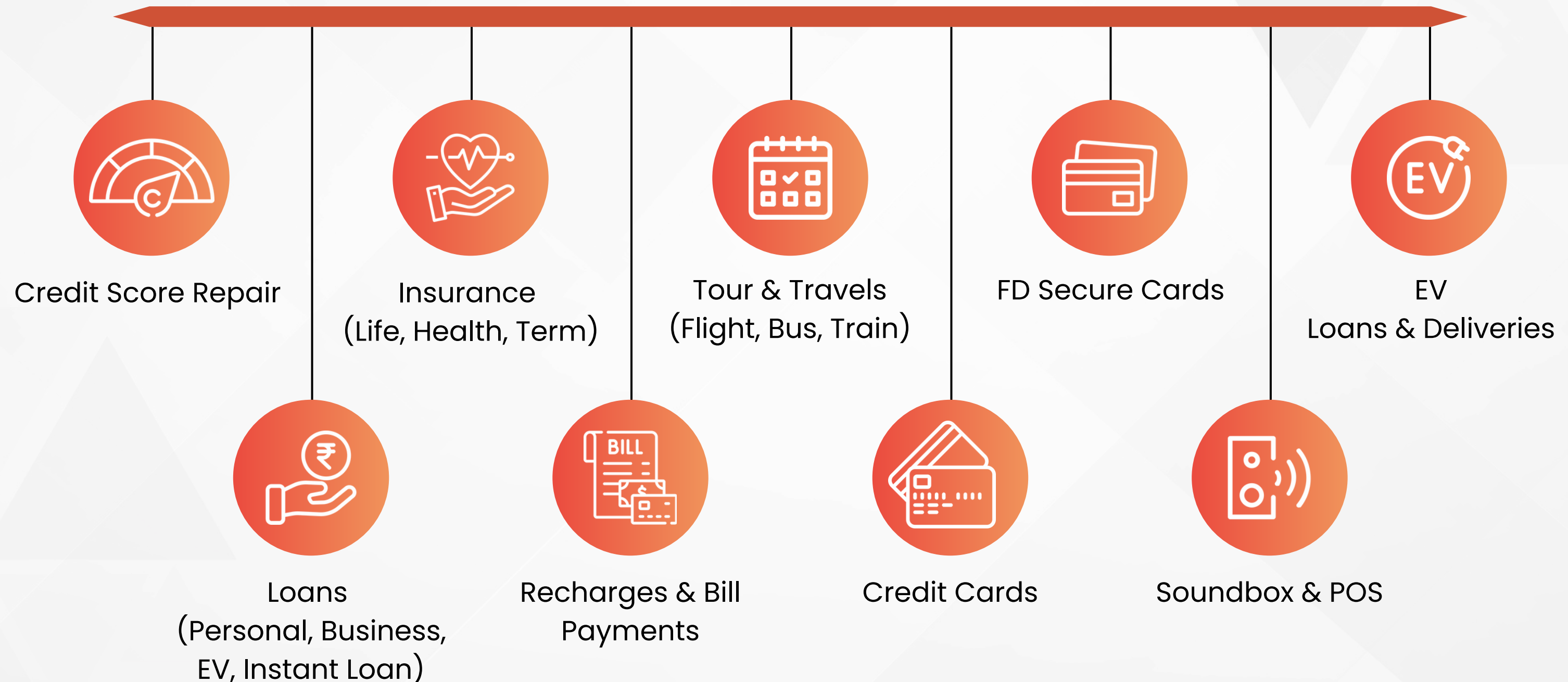
**College
Students &
Women
Entrepreneurs**

EV Dealers

No Technical Experience Needed!

SERVICES YOU CAN SELL

These services will be represented with branded, reusable icons/badges that can be leveraged across marketing campaigns and training modules.



YOUR ROLE AS A PRIME MITRA

As a Prime Mitra, you are the local face of PrimePay – driving digital growth and financial access.

Educate Your Area on the benefits of using PrimePay – secure, rewarding, and future-ready.



Promote PrimePay Products including FD Cards, Credit Cards, Soundbox, EV Loans, and Investment Plans.

Drive Usage to earn recurring commissions from every transaction made through your network.

Be the changemaker in your city, town, or village empowering people with PrimePay.

EARNING MODEL

Upfront Sales Commission

PRODUCT TYPE	COMMISSION (PER SALE)
Personal Loan	Up to 0.1% to 4%
Credit Card	CC 300-3500 FD Card 3% Gift Card 1%
Business Loan	Up to 0.1% to 0.5%
Soundbox Activation	₹300 Flat
Insurance (Health/Term)	Up to 6% to 55%

*Earn instantly when a product is approved/disbursed.

Monthly Recurring Income (MRR)

Enjoy recurring income from your active user base:

Bill Payment Users

Earn 0.2-0.5% per successful transaction

Loan EMI Management

0.5% recurring payout on monthly EMI collections

Example:

If 200 of your users actively use the app for bill payment, you can earn ₹3,000-₹5,000 every month passively.

Bonus & Incentives

Hit monthly targets and unlock bigger earnings!

TARGET	BONUS PAYOUT
Sell 25 Loans	₹5,000 Bonus
10 Insurance	₹5,000 Incentive
50 Credit Cards	₹5,000 + Recognition

Quarterly Rewards Include:

- Prime Performer Trophy
- Feature on our App/Website
- Free Commercial Branding

Sample Calculation Table

Example: Sell 20 Loans in a Month
On an Average Rs.2,50,000

ITEM	UNIT	COMMISSION (AVG)	TOTAL INCOME
Personal Loan	20	₹5,000	₹1,00,000
Credit Cards	20	₹1,000	₹20,000
Soundbox Activations	50	₹300	₹15,000
Recurring Users (100)	-	₹50/user	₹5,000
Bonus (Target Achieved)	-	-	₹15,000

Total Monthly Income

₹ 1,55,000+

And Many More Services

GROWTH LADDER



TRAINING & SUPPORT



**WhatsApp
Support**



**Video Tutorials in
Hindi/Odia/English**



**Zoom Orientation
Sessions**








**Regional Manager
Assistance**

TOOLS YOU GET

ERP Dashboard – Full Business Control





Get a smart Enterprise Resource Planning (ERP) Dashboard to monitor and manage your operations:

-  Track onboarding of customers (loan, insurance, cards, merchants)
-  View commissions, payouts & monthly earnings in real time
-  Manage leads, active clients, and renewal follow-ups
-  Instant alerts for status changes and approval updates
-  Secure login with role-based access for your team (if applicable)

All your business insights – in one place.

Sales CRM Access – Close More Deals





Stay organized and efficient with an inbuilt Sales CRM system:

-  Lead management: Track every potential customer
-  Follow-up reminders: Never miss a sales opportunity
-  Status updates: See lead stage (Contacted, Interested, Converted)
-  Geo-tagging & field activity logs for on-ground sales teams

Built to help you convert faster and smarter.

Training Materials – Learn & Grow

Access a full library of onboarding and growth content:





-  Video guides in Hindi/Odia/English
-  PDF playbooks for selling loans, credit cards, insurance
-  FAQs and objection handling scripts
-  Skill-building modules and product knowledge refreshers

We train you. You win customers.

TOOLS YOU GET

Partner Login Panel – Manage Your Profile





Every Prime Mitra gets a personal login panel:

-  View your user profile and KYC status
-  Track earnings, past performance, and incentive milestones
-  Upload documents and bank details for faster payouts
-  Update business info and marketing preferences

Stay in control of your partnership.

Brand Kit with Posters & Stickers – Be Seen, Be Trusted

Make your presence felt in your area with our PrimePay Branding Kit:

-  Ready-to-print posters for your shop or customer wall
-  Custom QR stickers with your partner ID
-  Social media creatives for WhatsApp/Instagram/Facebook
-  Counter tent cards for foot traffic visibility

Turn your store or network into a branded PrimePay touchpoint.

PRIME MITRA KIT

Every new Prime Mitra receives a customized Welcome Kit packed with tools and branding materials to start strong from Day 1. Here's what's inside:

Welcome Letter – Official Partner Induction

A warm, personalized letter from the PrimePay leadership team:

🎉 Congratulations on becoming a verified Prime Mitra

✅ Outlining your partnership benefits and first steps

🔗 Contains important links (training videos, dashboard login, support)

✍️ Signed digitally by the PrimePay Team

Your official start to the digital fintech revolution.

PrimePay ID Card – Verified Partner Identity

A laminated, durable ID badge featuring:

- Your full name and Prime Mitra ID
- QR Code for quick verification or merchant onboarding
- Validity period and support contact details
- Easy clip-on format for daily field use

Build trust and authenticity with customers and merchants.

PRIME MITRA KIT

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Merchant Posters & Branding Stickers – On-Ground Visibility

Boost your outreach with professionally designed marketing assets:

- 🎯 Custom QR code posters for shop walls, kirana counters, or salons
- 🌟 PrimePay stickers for payment counters and mobile devices
- 📌 “Pay Here with PrimePay” banners in local languages
- 🕒 Ideal for onboarding shops, promoting offers, or scanning payments

Your physical brand presence, ready-to-use.

PrimePay Branded T-Shirt & Cap – Wear Your Brand

Stand out as a PrimePay ambassador with:

- A high-quality branded cotton T-shirt
- Stylish cap with embroidered PrimePay logo
- Youth-focused blue shades designed to look professional in urban & rural areas

Look the part. Sell with pride. Be the brand.

TERRITORY BENEFIT

**Area Lock-in
Rights**

**First Mover
Benefit in your
Taluk**





**Digital Asset
Customization**

MARKETING SUPPORT

At PrimePay, we empower every Prime Mitra with strong marketing tools, digital creatives, and localized campaigns — so you can grow your network faster and build trust in your local community.

Localized Banners, Flexes & Roadshows – Street-Level Branding





We provide region-specific, language-adapted print materials and event support:

-  Banners & flex boards for kirana stores, recharge shops, salons, tailors, medical stores, etc.
-  Location-based language designs: Odia, Hindi, Bengali, Marathi, Tamil, Telugu, etc.
-  Roadshow kits (for active partners): branded canopy, mic set, flyers, and speaker scripts
-  Street activation team support for high-footfall areas (available in major cities)

Market with impact, right where your users live.

Instagram/Facebook Post Templates – Social Selling Simplified

Get ready-to-post designs crafted by fintech marketers, optimized for social reach:

-  Downloadable creatives with offers, updates & payment reminders
-  Editable Canva/Photoshop links for partner customization
-  Business-focused templates to attract merchants and small businesses
-  Social media best practices guide included (hashtags, timing, captions)

Promote your PrimePay ID online like a pro.

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Reels & Shorts Video Scripts – Sell in 30 Seconds

Short-form content = big engagement. We help you create impactful short videos:

- 🎬 Readymade scripts to shoot local language Reels (Instagram, YouTube Shorts)
- 📄 Templates for testimonial, explainer, demo, and success story formats
- 🧠 Topics include: “How to Earn ₹60K Monthly as Prime Mitra”, “Scan & Earn”, “Loan in 2 Minutes”
- 📱 Partner highlight reel: your face, your area, your story

All you need is a smartphone – we’ll give the content.

Festival & Seasonal Campaigns – Sell with Emotion

We plan localized campaigns during festivals and peak events:

- 🎉 Diwali, Holi, Rath Yatra, Onam, Eid, Independence Day, Christmas & New Year
- 💬 Templates in regional languages with slogans like “Ab Har Tyohaar Digital”
- 🛍️ Merchant-focused offers: cashback banners, festive QR codes, digital gifting
- 🎁 Scratch & win cards, “scan to win” events, and refer-to-win contests

Celebrate, connect, and grow your customer base.

HOW TO EARN MORE



**Refer New Mitras &
Earn ₹2000/referral**

A photograph of a financial statement (likely a balance sheet or income statement) with a black calculator resting on it. The calculator has 'AC', 'ON/C', 'CE', and '=' buttons visible. The financial statement shows various line items and numerical values in a table format.

Financing				
Short-term debt maturities of 5	0	(1,000)	0	(186)
Common stock issued	208	660	544	837
Common stock repurchased	(1,042)	(5,052)	(2,976)	(9,451)
Common stock cash dividends paid	(1,683)	(1,363)	(3,024)	(2,481)
Net cash used in financing	(2,513)	(6,751)	(5,382)	(7,390)
Investing				
Additions to property and equipment	(498)	(491)	(934)	(1,055)
Acquisition of companies, net of cash acquired, and purchases of intangible and other assets	(8,627)	(69)	(9,502)	(69)
Purchases of investments	(10,047)	(5,896)	(21,346)	(13,313)
Maturities of investments	6,061	1,836	8,886	2,706
Sales of investments	7,835	2,603	15,371	4,030

**Offer Combos:
EV Loan + Credit Card
+ Personal Loans**



**Sell Soundboxes to
Local Shops**

TESTIMONIALS



I appreciate how much Prime Pay cares about its customers. Their advisors are always available to answer my questions and provide personalized financial advice.

-Ramesh, a Chaiwala turned Digital Pay Center



I appreciate how much Prime Pay cares about its customers. Their advisors are always available to answer my questions and provide personalized financial advice.

-Priya, a college student now earning ₹25,000/mo

PRIMEPAY IMPACT

800⁺

Active Mitras

₹1.2 Cr⁺

Disbursed Loans





2.5L⁺

Users Onboarded

COMPETITOR COMPARISON

PrimePay vs Traditional Agent Models




Understand why Prime Mitra is a smarter, more rewarding upgrade over the conventional field agent setup.

CATEGORY	PRIMEPAY (PRIME MITRA)	TRADITIONAL AGENT MODELS
 Earnings / Payouts	<ul style="list-style-type: none">✓ Higher commission on loans, cards, insurance & QR-based sales✓ Monthly recurring income✓ Bonus & incentives every quarter	<ul style="list-style-type: none">✗ Fixed commissions only✗ No recurring income✗ Delayed payments
 Tech Dashboard	<ul style="list-style-type: none">✓ ERP + CRM Dashboard to track earnings, leads, status & customer base✓ Real-time transaction visibility	<ul style="list-style-type: none">✗ Manual logs & WhatsApp tracking✗ Delayed or no digital reporting
 Documentation & KYC	<ul style="list-style-type: none">✓ One-time KYC through the Prime Mitra app✓ Auto-verified uploads✓ Partner panel access	<ul style="list-style-type: none">✗ Multiple physical forms✗ Errors in paper-based KYC✗ No personal panel
 Branding Support	<ul style="list-style-type: none">✓ Posters, T-shirts, cap, QR stands, social media content✓ Festival-specific creatives	<ul style="list-style-type: none">✗ No official branding kit✗ Agents rely on generic pamphlets

COMPETITOR COMPARISON

PrimePay vs Traditional Agent Models

Understand why Prime Mitra is a smarter, more rewarding upgrade over the conventional field agent setup.

CATEGORY	PRIMEPAY (PRIME MITRA)	TRADITIONAL AGENT MODELS
 Security & Payment Tech	<ul style="list-style-type: none">✓ PCI-DSS secure platform✓ Real-time UPI fraud protection✓ SMS confirmation on each activity	<ul style="list-style-type: none">✗ Unverified apps or Excel sheets✗ No transaction protection
 Training & Support	<ul style="list-style-type: none">✓ Video tutorials + PDF playbooks✓ Local language support✓ Partner success team 24/7	<ul style="list-style-type: none">✗ No structured onboarding✗ Informal mentorship (if any)
 Long-Term Growth	<ul style="list-style-type: none">✓ Recognition, rewards, and leadership roles✓ Team building allowed✓ Regular contests & badges	<ul style="list-style-type: none">✗ Limited growth path✗ No formal leadership program

Key Takeaway

Prime Mitra = Entrepreneur + Digital Banker

Unlike a traditional agent, a Prime Mitra grows like a business owner, earns digitally, and builds a brand around their service.

ELIGIBILITY



Age 18⁺



Aadhaar + PAN



**Smartphone
with Internet**



**Shop Address
(Optional)**

JOINING PROCESS

Start Your Digital Fintech Journey in 5 Simple Steps

Becoming a Prime Mitra is fast, paperless, and completely guided. Here's how you can start earning within days:

Step 1:

Apply via QR Code or Web Form

- 📱 Scan the official PrimePay QR code or visit our partner onboarding page.
- 📝 Fill in basic details: Name, Mobile Number, PAN, Aadhaar, Location, Preferred Services.
- 🔒 Secure KYC upload (auto-verified for speed).
- 🔄 Get confirmation within 24–48 hours.

No need for branch visits. Everything is digital.

Step 2:

Attend Online/Offline Training

- 🎥 Short video tutorials (in Hindi, Odia, English, Bengali, etc.).
- 💬 WhatsApp support for live FAQs and demos.
- 🧠 Learn how to:
 - Sell loans, credit cards, sandbox
 - Onboard merchants
 - Use the ERP dashboard and CRM
 - Handle support queries

One-time training = lifetime earning.

Step 3:

Get Your Prime Mitra Welcome Kit

- 📦 Includes: ID Card, Posters, QR Stickers, Cap, T-Shirt, Welcome Letter.
- 🔊 Soundbox Unit (for eligible partners).
- 🛍️ Branding assets ready for field work.




Be market-ready from Day 1.

PRIME MITRA KIT

Start Your Digital Fintech Journey in 5 Simple Steps




Becoming a Prime Mitra is fast, paperless, and completely guided. Here's how you can start earning within days:

Step 4: Start Selling PrimePay Services

-  Offer UPI & QR solutions to shops and freelancers.
-  Sell personal loans, business loans, insurance and cards.
-  Track commissions and rewards on your dashboard.

Earn from every sale, every scan, every service.

Step 5: Scale & Refer Others

-  Hit monthly sales targets to unlock bonuses and incentives.
-  Refer friends or family and earn commission on their performance, too.
-  Top performers get featured in the app, newsletters & live events.

Your network = Your net worth.

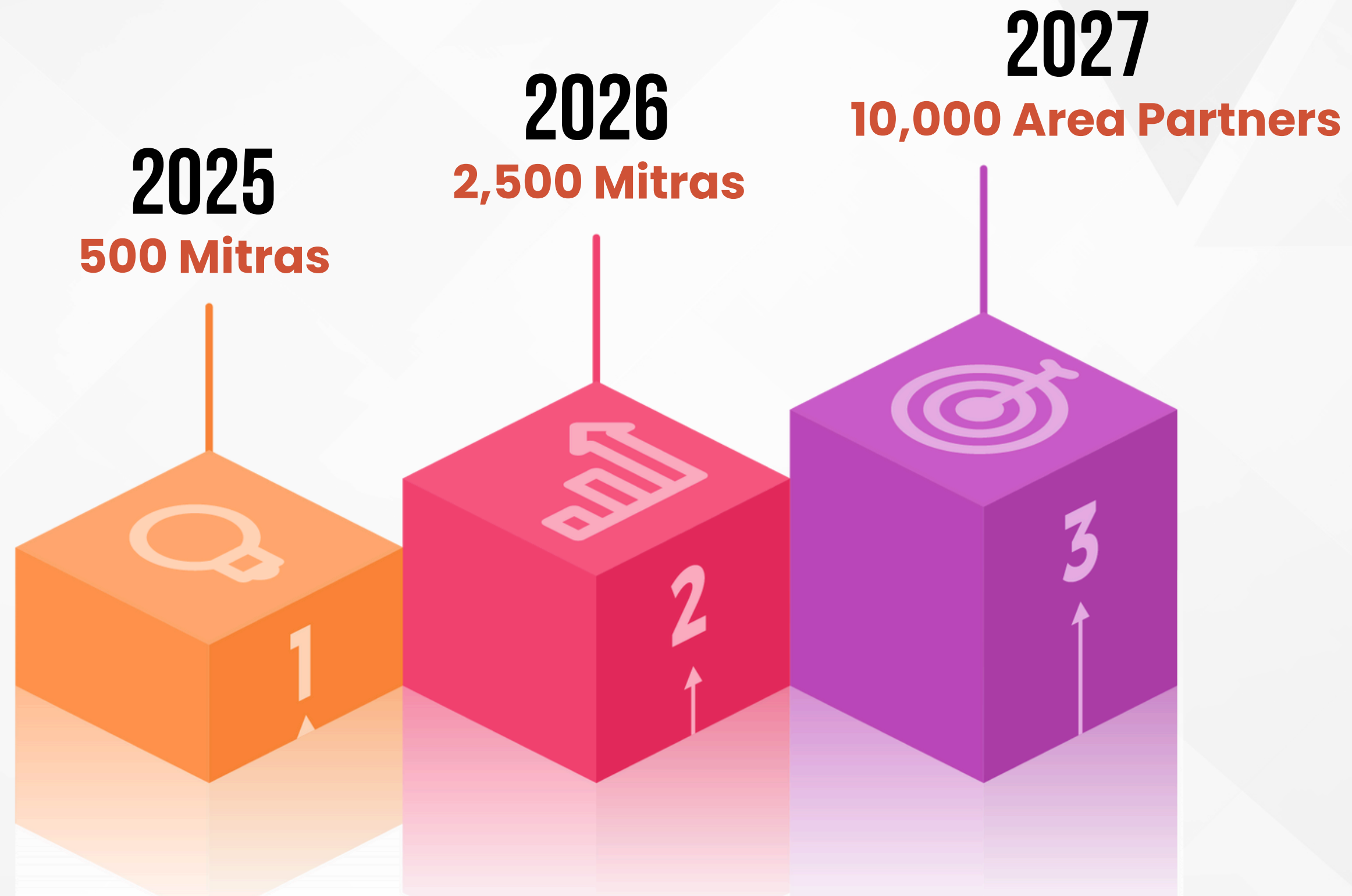
LEGAL & COMPLIANCE

**Digital NDA &
Agreement**

**GST
+
Franchise Code
Allocation**

**KYC/AML
Compliant**

ROADMAP



FAQS

Addressing common queries to help you confidently begin your journey as a Prime Mitra – a trusted local digital financial partner.

Q1: How do I receive commissions?

- ✓ All your commissions are tracked in real-time via the PrimePay ERP dashboard.
- ✓ You receive direct bank transfers to your registered account every week (Friday).
- ✓ Bonus incentives are paid monthly after verification.
- 📄 You can download commission reports from your partner panel anytime.

Q2: Can I operate from home?

Absolutely!

- ✓ You can manage customers, track applications, and even onboard merchants using just your phone and the PrimePay app.
- ✓ Training, support, and partner communication are all remote-enabled.
- 🏪 If needed, you can also partner with local shops as a field presence.

FAQS

Addressing common queries to help you confidently begin your journey as a Prime Mitra – a trusted local digital financial partner.

Q3: What if I miss monthly targets?

No worries!

- ✓ There's no penalty or loss of partnership if you miss targets.
- ✓ You will still earn for every active service or sale you complete.
- ✓ Bonuses and extra incentives are performance-based – you can try again next month.
- 📈 We support growth at your pace, with no pressure.

Q4: Is there any refund or joining assurance?

- ✓ Yes. If you paid for a Prime Mitra Kit and did not receive activation or onboarding within 7 working days, you're eligible for a full refund.
- ✓ We also have a dedicated Grievance Cell in case of any disputes or issues.
- ☎ Contact: grievance@primepay.in or 1800-XXX-XXXX (toll-free)



Beyond Just Payments



JOIN US TODAY

Contact:

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www.primepayindia.com



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