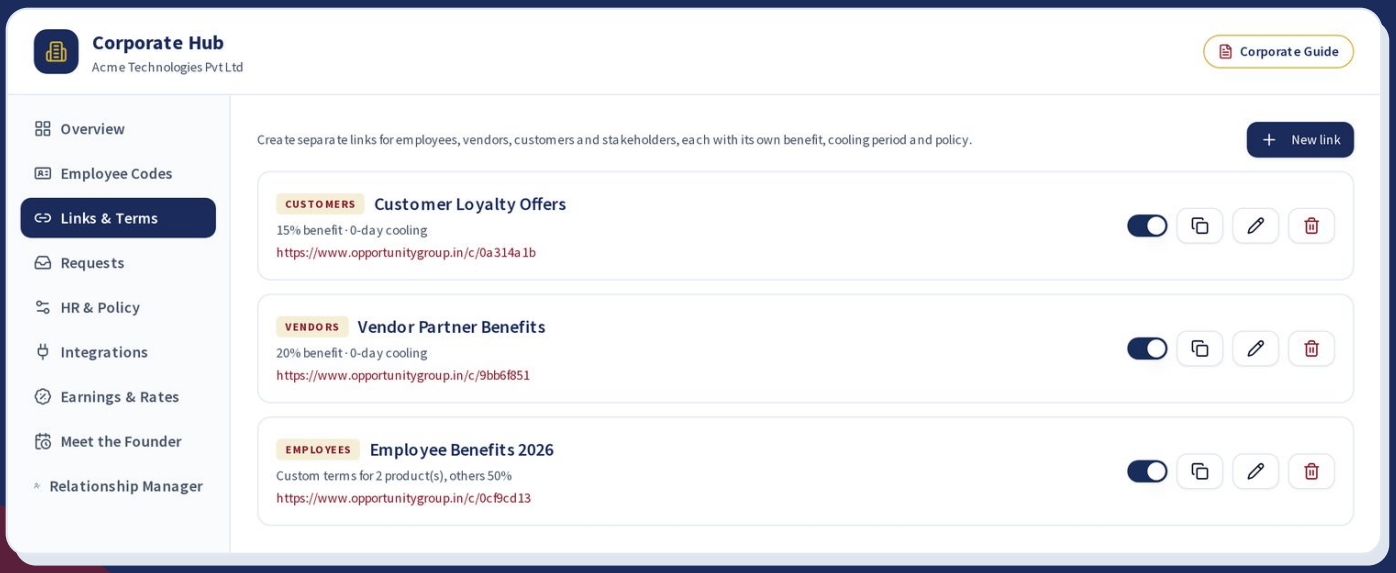
CORPORATE PARTNERS GUIDE · 2026–27

Retain Your People. Reward Their Loyalty.

One trusted platform for your employees' loans, Credit Cards, insurance, investments and accounts. Pass up to 70% of the benefits to your people, on terms your management decides.



Up to 70% of Bill Receivables to Employees | **No OTP · No Mobile · No Spam** | **Your Cooling Period, Your Terms**

Corporate Plans From ₹999 / Month + GST

Registration Fee Waived on Yearly Plans · GST Invoice for Every Payment

www.opportunitygroup.in/partners

A LETTER TO EVERY EMPLOYER

02 From the Founder's Desk



Jagdish Choudhary
FOUNDER, OPPORTUNITY GROUP

Former private banking and real estate professional.

As the Founder of a startup, I have learnt that the most critical part of building Opportunity Group is hiring the right person for the right role. Honestly, it is neither easy nor cheap. **It Is Expensive and Time-Consuming!**

From my years in the private banking sector, meeting corporate clients, I saw one problem hurt growing businesses more than any other: **the Attrition Rate**.

Every organisation does its best to meet industry standards for its people and follows every retention strategy it can. Yet they still struggle, because there is no binding commitment that keeps an employee from leaving, or that provides a replacement on their behalf.

What if I could offer a tested and proven solution, one that is already helping the Public Banking Sector and the **"Toxic"** Private Banking Sector?

Yes, I purposely said **"Toxic"** for the Private Banking Sector!

Too often a private banker does not recommend what you need; they ask you to do what they need. Every day brings a different agenda, and products you never needed are pushed in the name of saving jobs or meeting contest qualifications.

What is rarely shared is that the concessions on their own loans, insurance and other perks are what keep them there. Those who cannot avail them leave, and new faces arrive with the same old tricks. When their agendas are not supported, organisations can face avoidable friction and pressure tactics.

So whom can you trust, when the person advising you is under such heavy sales-target pressure?

Under these circumstances, **Mr. Jagdish Choudhary founded Opportunity Group**, not just for you, but for **all your stakeholders**: your top-level management, employees, vendors, customers and everyone who grows with you.

Jagdish Choudhary
Founder, Opportunity Group

WHAT DRIVES US

03 Vision, Mission & Goal

Everything we build, for partners, corporates and customers, is guided by three commitments.

01

Our Vision

To build a platform where every visitor chooses their own opportunity, free from pushy messages and unsolicited calls. Instead of asking for contact details first, we take the time to genuinely understand their needs and help them make an informed decision.

02

Our Mission

At Opportunity Group, profit alone is not our purpose. We are building a community where people support one another instead of placing their trust in strangers, and where a small token of appreciation becomes extra financial support for a good cause.

03

Our Goal

To reach every Indian with opportunities that match their growing needs, and to guide them towards the right product, at the right time and at the right price, always with honest, unbiased intent.

OUR PROMISE OF TRANSPARENCY

Opportunity Group is transparent in every aspect. We explain everything in detail so that our prospects can trust us, because we want to grow with dignity.

THE PROBLEM & OUR SOLUTION

04 Lower Attrition, by Design

The Problem

- Hiring the right person for the right role is expensive and slow.
- Every exit restarts hiring, training and lost productivity.
- Retention perks rarely create any commitment to stay.
- Bank-led “employee offers” often come with sales agendas attached.

Our Solution

- A one-stop platform for all financial, insurance and investment products.
- **Up to 70% of Bill Receivables** on availed products can be passed on to your employees.
- Your organisation decides the **Cooling Period** and terms for every product.
- Optional **Ask-Back Clause** if the cooling period is not served.

How It Works

1. Join as a Corporate Partner

Register, choose a plan and activate your Corporate Hub.

2. Add Employee Codes

Manually, by CSV upload or automatically from your HR system.

3. Set Benefits & Terms

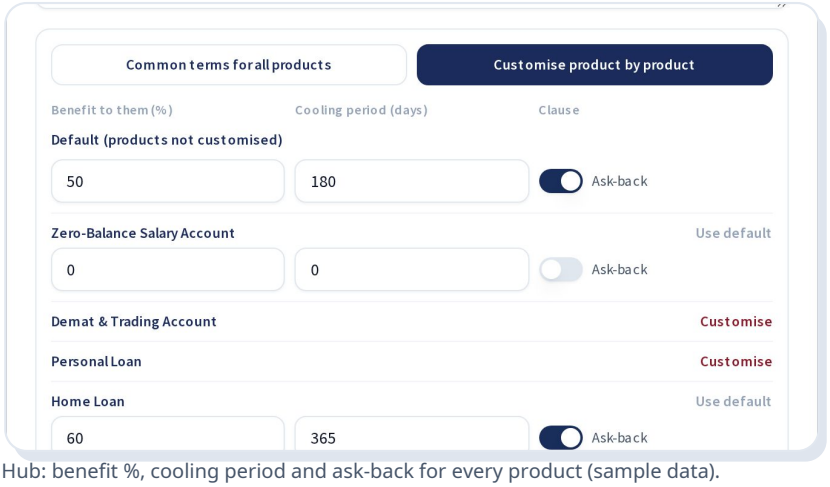
Benefit % (up to 70% of receivables), cooling period and ask-back, per product or common.

4. Share Your Links

Employees confirm only their Employee Code and pick a service.

Your Right to Ask Back

Corporate Partners may reserve an **Ask-Back Clause** to compensate the loss of earnings that would otherwise have been earned by the organisation and was directly forwarded to the employee, in the event that the employee does not serve the cooling period decided by your management. Employees see this clause before they proceed with any service.



Link editor in your Corporate Hub: benefit %, cooling period and ask-back for every product (sample data).

WHAT YOUR PEOPLE CAN AVAIL

05 Financial, Insurance & Investments

Unbiased assistance across 50+ trusted banks, NBFCs, insurers and fund houses, with need-based recommendations only and no sales targets pushed on your people.

All Kinds of Loans

Personal · Home · Business · Loan Against Property · Vehicle · Education · Short-term & credit line, with instant CIBIL check.

Credit Cards

Lifetime-free, rewards, cashback, travel and premium cards compared across issuers.

Insurance

Health & family floater · Term & life · Motor · Group & SME commercial covers from top insurers.

Mutual Funds & SIP

Goal-based SIPs, tax-saving ELSS and long-term wealth plans.

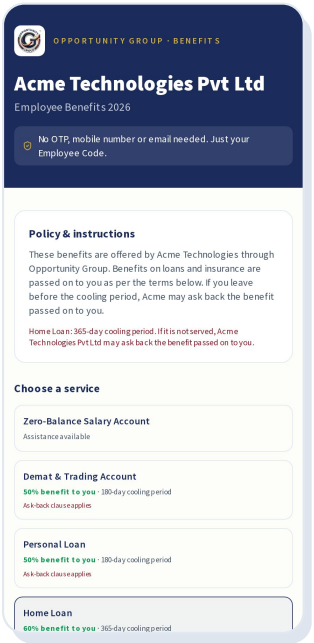
Fixed Deposits & Bonds

Bank and corporate FDs and bonds for stable, predictable returns.

Account Opening

Zero-balance salary accounts, savings and current accounts, and free demat & trading accounts.

Free CIBIL Score Check for every employee, with no impact on their score, so they know where they stand before they apply.



What Your Employee Sees

- Your organisation's name and your policy & instructions first.
- Every service with the benefit % and cooling period you set.
- The ask-back clause, clearly shown before they proceed.
- Only their Employee Code and a confirmation to continue. No OTP, mobile number or email.

WHAT EVERY PRODUCT EARNS

06 Earnings & Rates

Indicative receivables on every successfully availed product. Your organisation can pass **Up to 70%** of these bill receivables on to your employees, on the cooling period and terms your management decides.

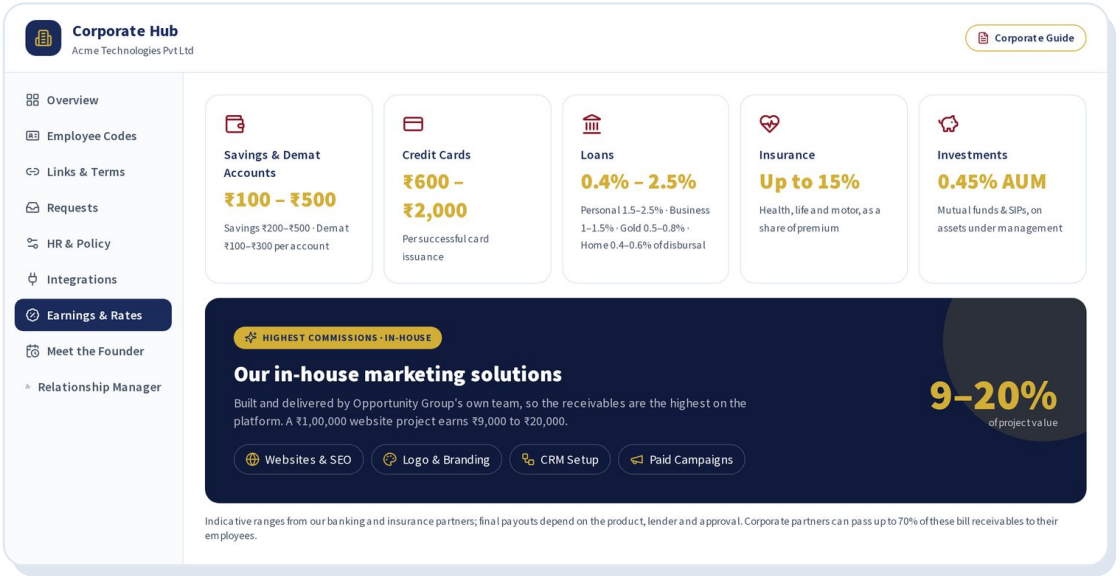
Product	Indicative Range	Details
Savings & Demat Accounts	**₹100 – ₹500** per account	Savings ₹200–₹500 · Demat ₹100–₹300
Credit Cards	**₹600 – ₹2,000** per card	Per successful card issuance
Loans	**0.4% – 2.5%** of disbursal	Personal 1.5–2.5% · Business 1–1.5% · Gold 0.5–0.8% · Home 0.4–0.6%
Insurance	**Up to 15%** of premium	Health, life and Motor Insurance
Investments	**0.45%** of AUM	Mutual funds & SIPs

HIGHEST COMMISSIONS · IN-HOUSE

Our In-House Marketing Solutions

Websites & SEO · Logo & branding · CRM setup · Google & Meta paid campaigns. Built and delivered by Opportunity Group's own team, so these pay the highest receivables on the platform. A ₹1,00,000 website project earns **₹9,000 to ₹20,000**.

9–20%
of project value



Corporate Hub, Earnings & Rates. Indicative ranges; final payouts depend on the product, lender and approval.

OFFERINGS FOR YOUR ORGANISATION

07 Digital Growth for Your Business

Beyond employee benefits, Opportunity Group is a full-service digital growth agency for your own brand and business units.

Full-stack Website Development

Fast, secure, mobile-first websites and web apps with lead capture built in.

SEO & Digital Marketing

Local and national search visibility, content and social media that compound over time.

Paid Marketing (Google & Meta Ads)

Performance campaigns with clear tracking of every rupee spent.

Logo & Brand Identity

Logos, brand guidelines and collateral that build instant trust.

CRM Setup & Automation

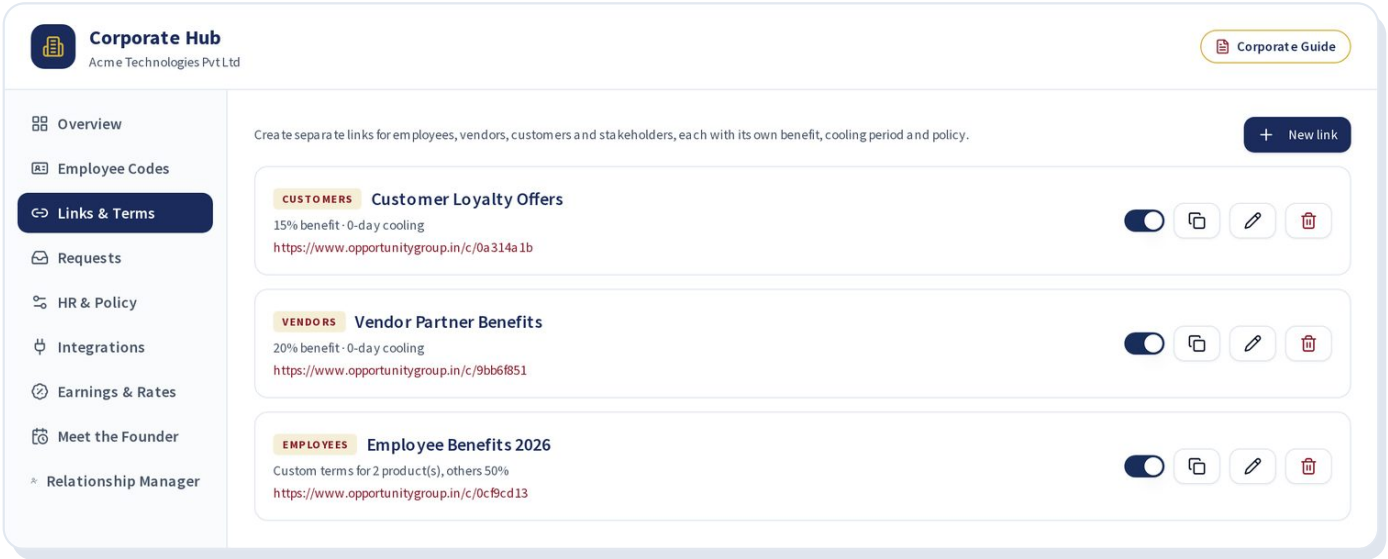
Lead pipelines, follow-ups and reporting set up for your team.

Industries We Serve

SMBs, Real Estate, Chartered Accountants, Lawyers, Doctors & clinics, and corporates.

Cross-Sell to Every Stakeholder

Create separate links for **Employees, Vendors, Customers and Other Stakeholders**, each with its own benefit %, cooling period, policy and terms. Grow goodwill across your whole ecosystem while you earn on every successful service.



Corporate Hub, Links & Terms: separate links for employees, vendors and customers (sample data).

PLATFORM FEATURES

08 Your Corporate Hub

Employee Codes

Add codes one by one, upload a CSV, or sync from your HR system. Only registered codes are accepted.

CRM by Employee Code

See requests, services and closed deals for every employee code in one table.

Links for Every Audience

Employees, vendors, customers, stakeholders or a custom audience, each with its own link.

Benefit % & Cooling Period

Common terms for all products, or customise product by product.

Policy & Disclaimer Tab

Your specific instructions are shown to employees before they avail any service.

HR Contact Routing

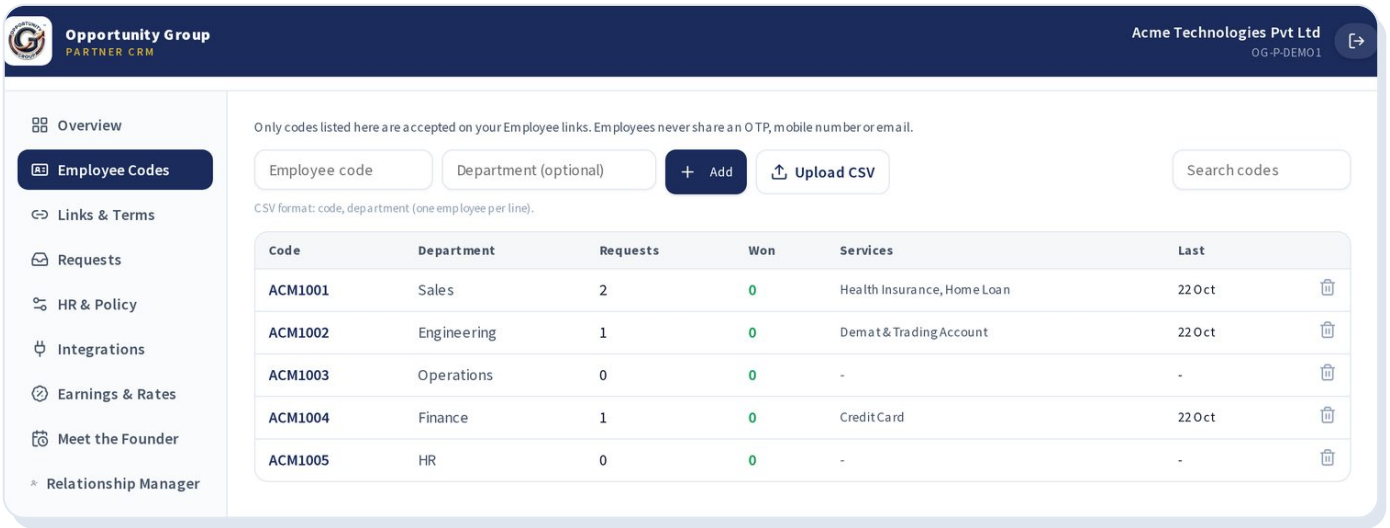
Every employee request is emailed to your HR contact and to our team.

Meet the Founder

Book online or physical meetings with Jagdish Choudhary, right from your Hub.

Relationship Manager

A dedicated RM for your organisation, with the Founder as your interim RM.



Corporate Hub, Employee Codes: requests and services tracked by employee code (sample data).

APPOINTMENTS & RELATIONSHIP MANAGEMENT

09 Meet the Founder & Your RM

Book Time With Jagdish Choudhary

30-minute slots, 10:00 AM to 6:00 PM IST, Monday to Saturday, bookable till 31 March 2027. Sundays and public holidays are unavailable.

Online Meetings

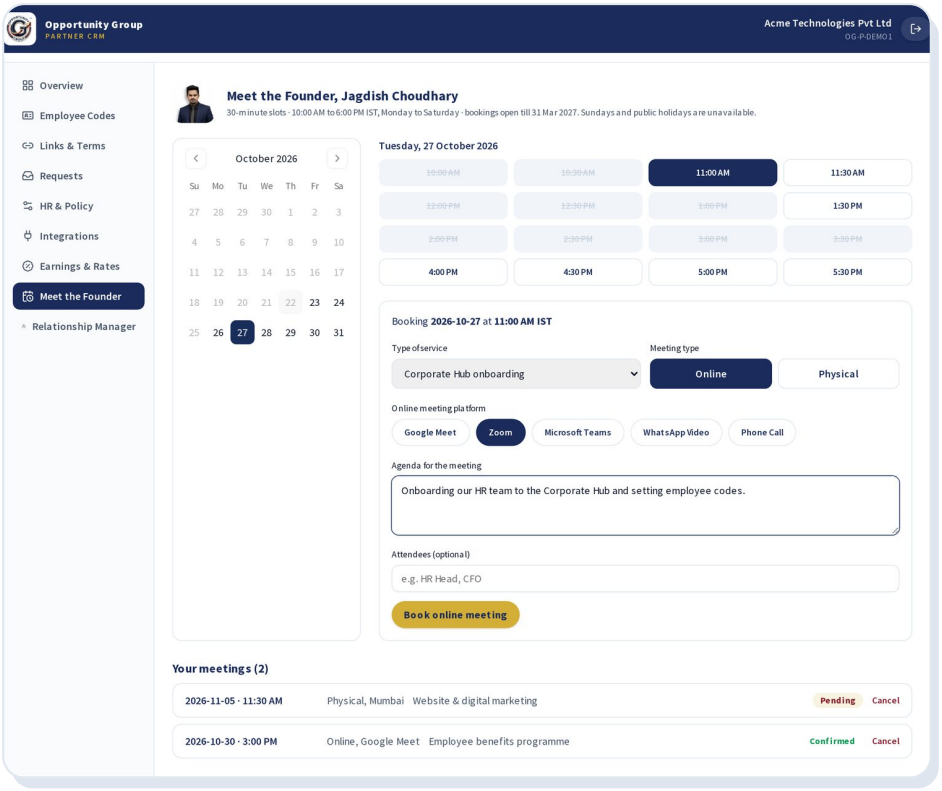
Choose Google Meet, Zoom, Microsoft Teams, WhatsApp Video or a phone call. Online meetings are confirmed instantly, at least 24 hours ahead.

Physical Meetings

Book at least 5 days in advance with your office address and city. Our team confirms at least 24 hours before the slot, otherwise it is auto-cancelled.

Tell Us Your Agenda

Share the agenda, the type of service and your attendees, so every meeting is focused and productive.



YOUR DEDICATED RELATIONSHIP MANAGER

A **Dedicated Relationship Manager** shall be assigned to every Corporate Partner. Until then, our Founder **Jagdish Choudhary** personally manages your account.
Call / WhatsApp **+91 73877 76475** · Email **info@opportunitygroup.in**

Corporate Hub, Meet the Founder: pick a date and slot, then the meeting type, platform and agenda (sample data).

OUR PROMISE

10 Confidentiality & Mutual Benefit

Opportunity Group has a firm belief in mutual benefit with our partners. We do not majorly promote direct business, to keep our operational costs minimal. There should be no pressure of forced sales leading to reputation damage. That is why we do not ask for any contact details apart from the Employee Code registered with your organisation.

No OTP, Mobile or Email

Employees of Corporate Partners only confirm their Employee Code. We never ask them for an OTP, mobile number or email.

Zero Spam

We never spam your employees with calls, push messages, marketing emails or WhatsApp blasts.

Our Agenda: Lower Attrition

We help corporates lower attrition by strongly benefiting their employees' interest and well-being through financial, insurance and investment assistance on a single platform.

Your Customers Stay Yours

Once a customer arrives through a partner link, we remember them. Visiting directly or through any other link still credits the original partner, permanently.

What We Never Do

Never	Why It Matters
Push Products for Sales Targets	Recommendations are need-based only, so your people trust the advice.
Collect Employee Contact Data	Your HR team coordinates; employee privacy stays with your organisation.
Market to Your Employees Directly	No calls, push messages or emails that disturb your workplace.
Bypass the Partner Who Introduced a Customer	Customer lock protects every partner's relationship.

AUTOMATION

11 Integrate With Your HR Systems

Connect your HRMS or payroll so the benefits programme runs itself: new joiners are added automatically and essential services start from day one.

New Employee Onboarding

Employee codes are added from your HR system on joining and removed on exit.

Zero-balance Salary Accounts

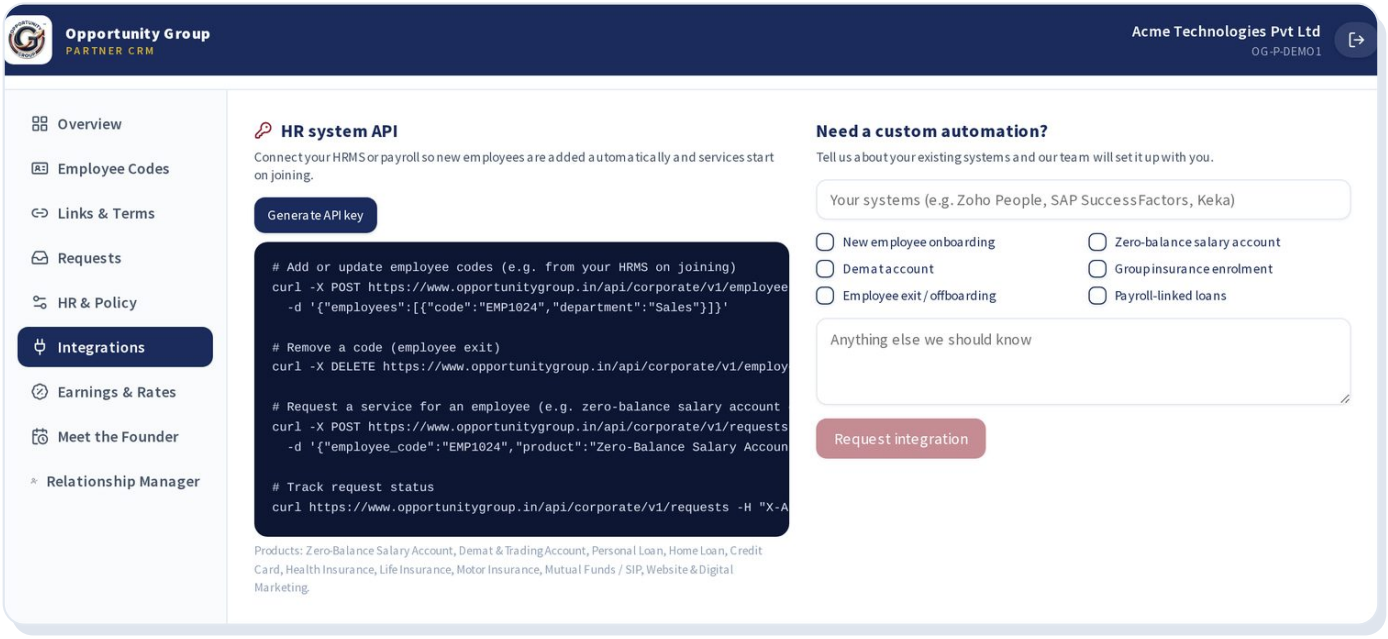
Request salary account opening for new joiners in one API call.

Demat & More

Demat accounts, group insurance enrolment and payroll-linked services on request.

Simple, Secure API

- A private API key from your Corporate Hub (shown once and stored securely).
- Add or remove employee codes, request services and track status.
- Need something custom? Tell us your systems (e.g. Zoho People, SAP SuccessFactors, Keka) and our team will build it with you.



Corporate Hub, Integrations: API key, ready-to-use examples and a custom integration request form.

EXPANSION 2026–27

12 Coming Closer to You

Opportunity Group is opening representative offices so your teams can meet us in person.

PHASE 1 · BY END OF NOVEMBER 2026

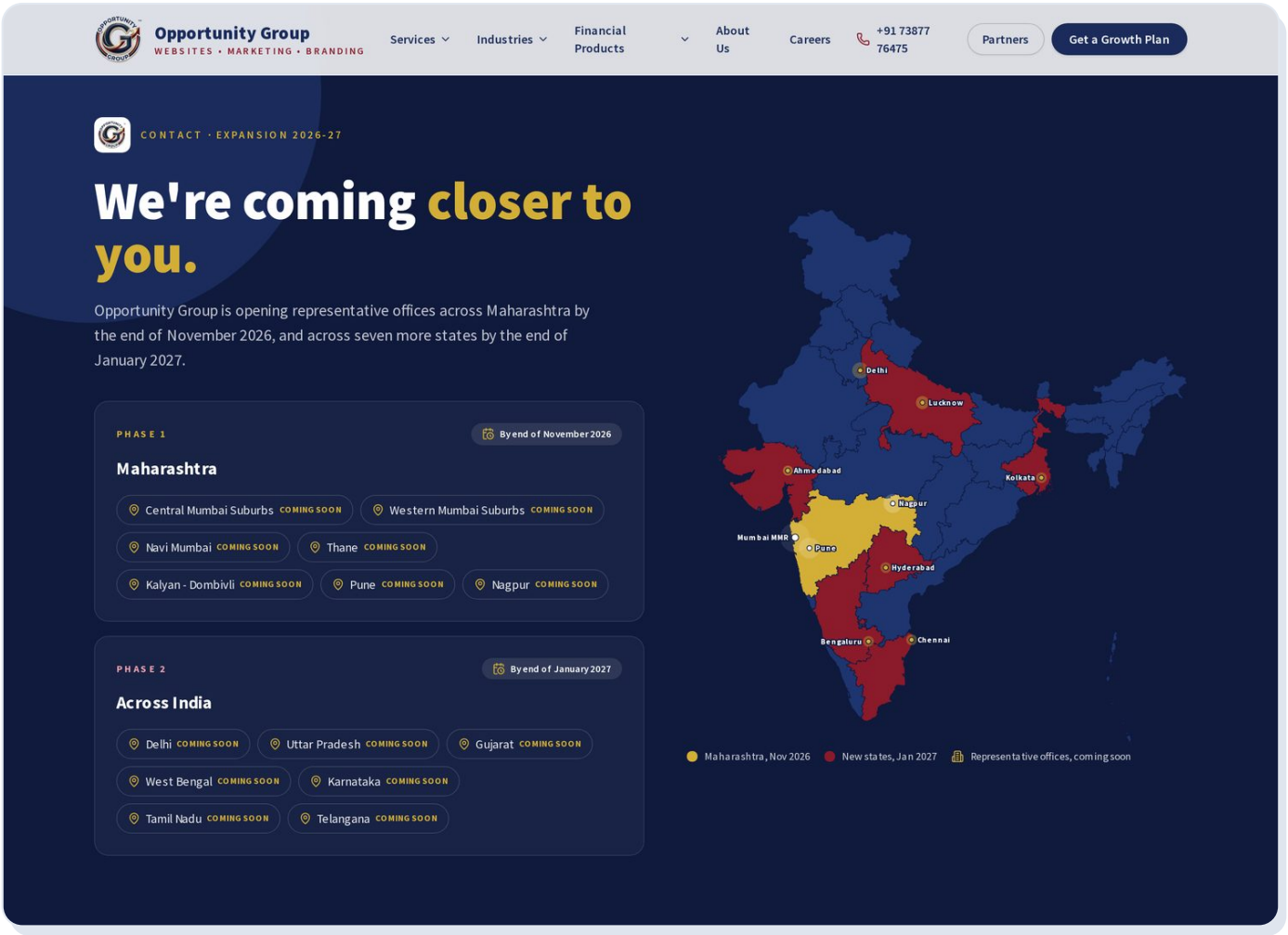
Maharashtra

- Central & Western Mumbai Suburbs
- Navi Mumbai · Thane · Kalyan - Dombivli
- Pune · Nagpur

PHASE 2 · BY END OF JANUARY 2027

Across India

- Delhi · Uttar Pradesh · Gujarat
- West Bengal · Karnataka
- Tamil Nadu · Telangana



Representative offices are coming soon. Until then, we serve you on call, WhatsApp, email and online meetings across India.

PRICING

13 Corporate Plans

Plan	Subscription	Registration	Billing
Corporate Monthly	₹999 / month	₹499 (one-time)	Autopay every month
Corporate Half-Yearly	₹3,999 / 6 months	₹499 (one-time)	Autopay every 6 months
Corporate Yearly	₹5,999 / year	Waived	Autopay every year

All prices exclude 18% GST. A GST tax invoice is issued for every payment. Plans renew automatically via UPI Autopay or card and can be cancelled anytime.

REFERRAL REWARDS

15% · 10% · 5%

On a Referred Partner's First 3 Subscription Payments

Refer another organisation or an Individual Partner and earn 15% of their 1st, 10% of their 2nd and 5% of their 3rd subscription payment (excluding GST). A referred Corporate Yearly plan earns ₹900 + ₹600 + ₹300.

Every Corporate Plan Includes

- Corporate Hub with unlimited employee codes
- Links for employees, vendors, customers & stakeholders
- Benefit %, cooling period & ask-back per product
- Policy & disclaimer tab for your people
- CRM by employee code with HR email routing
- HR-system API & integration support
- Meetings with the Founder & a dedicated Relationship Manager
- Earnings on marketing services (9–20%) and referrals

COMPLETE TRANSPARENCY

14 Fees, Earnings & Refunds

Why a Subscription Fee?

- It funds the technology that keeps our platform fair and unbiased for everyone, and helps us stay true to our vision, mission and goal.
- Anything offered completely free can seem too good to be true, and free memberships are easily taken for granted.
- Each partner's small contribution helps us scale and grow, and partners who invest in the platform become its proudest promoters.

How Does Opportunity Group Make Money?

1 Subscription Plans
Partner membership fees, billed monthly, half-yearly or yearly, with a GST invoice for every payment.

2 A Share of Partner Business
Partners keep **70%** of the receivables on every business they bring, and the remaining **30%** is Opportunity Group's gross income.

3 Annual Kickers
Yearly performance incentives from our associated partner institutions for third-party products.



REFUND POLICY

- **Subscriptions:** subscription fees are non-refundable.
- **Opportunity Group In-House Products** (websites, branding, CRM setup, digital and Paid Marketing): a standard **3-day Free-Look Period** from the date of payment. Cancel within 3 days and the full amount is refunded, minus only the payment gateway's processing charges.

Full policy: www.opportunitygroup.in/refund-policy

HOW TO JOIN

15 Get Started Today

1 Register as a Corporate Partner
Visit the link or scan the QR code and choose Corporate.

2 Choose Your Plan
Monthly, Half-Yearly or Yearly; the registration fee is waived on Yearly.

3 Activate & Set Up
Add employee codes and your HR contact in the Corporate Hub.

4 Create Links & Terms
Set benefit %, cooling period and policy, then share with your people.

Scan to Join as a Corporate Partner
www.opportunitygroup.in/partners

TALK TO THE FOUNDER

Jagdish Choudhary

Phone / WhatsApp: **+91 73570 98733**
Email: **jagdish.choudhary@opportunitygroup.in**
Web: **www.opportunitygroup.in**

Opportunity Group
A 501 Ekdant Pooja, Kulgaon Society, Badlapur East, Thane, Maharashtra 421503 · GSTIN 27BOVPC2265K1ZI · info@opportunitygroup.in

Benefit percentages, cooling periods and ask-back terms are decided by each Corporate Partner. Earnings depend on successfully availed products. Product approvals are subject to the respective bank, NBFC or insurer's policies. T&C; apply.