

BANKS FOR CONSUMER

Location of the investment: **Kolkata, India**

Publication: **23.05.2020 15:19**, no. of the advertisement: **2284**



Nirvik Capital Bank

What is your idea / business and to whom is it addressed?

Hi . Today I'm gonna share my idea to you because I want to start that as soon as possible cause definitely it has big market place in world wide that is banking business which on B2B . Today's Banks works for people I don't believe that because when i see the employees of banks they behaving like they owner of bank and ordered to the consumer to act on their order, I don't like that. Now my bank not gonna do that the same , for my bank consumer , my employees gonna behaving like my bank is the best friends for them and my bank here to solved their emotional problem that is saving just because everyone want to save their money as possible as and consumers satisfied by that much more than anything . This banking not only for consumer that is also for start up because if we got perfect for financing and take this companies share then it can be more better than loan . My banks gonna trade in safe fields that we can't loss our money , I think profit is not all about business , if I fail but I can't loss the money which put to start it that's is business. When we gonna trade is something I don't wanna loss money . Banks offers something more than today's banks . if you compare any business with a banks , I think bank will be winner for his market and consumers satisfaction . This banks feature will be more upgrade and it will be releasing for many stage of people who to put their money on banks as saving account , fixed deposit account and current account . This banks offers debit cards price and interchange fees lower than other banks because today's if I give the same service at low cost audience will surely choose me that's confirm if all that's gonna happened if you give me a little help and when I satisfied the people's with their wish no one can left me in future that's why this bank can have a more great future than others banks in India. Now days not only advertisement promotions are perfect for business because peoples share their personal opinion with the others when they want to because they do that , and when they know about my banking service they can say only one word "awesome". This banks gonna slove middle class people's tensions that is suddenly. if something happens to them what can they do ? ! I will give them a offer which can't offer by any bank in India, that's why my project is more innovative than others banks . And peer to peer everyone things if normally people's has money put in banks deposit for 5 years to 10years and and taking interest form that. They don't know something can more better than Now days , if you support me as well as I want from you.

How should the idea/business earn money?

banks are making profit by giving limits on transaction on ATM's , yearly maintenance charge (check book, cards , drafts , overdraft limits, interchanges fees, loan interest, overdue charges, business loans interest, housing loan interest , Education loan interest, personal loan interest , In Indian There 100 crores audience and in future will be more , I need 1 billions \$ for 7 to 8 years . if you want to get

back you can or you can take 70% share , I will give you per year ROI 15% . 7 to 8 years when bank making profit I will give your share and take some for bank .

At what stage is the idea / business at the moment?

Now this project on paper , I need that money for opening branch's and giving salary to employees , I will trade on \$, properties And many more like bonds and shares, we need to keep money on CCR , SLR, And 4% money under control in RBI , I will research about it everyday. I need 90 days for license from RBI, I need almost 6 months to start it after I got the capital ,

What do you need?

I only need partners and investors