

January 22, 2022

To,

<b>Department of Corporate Relationship BSE Ltd.</b> Phiroze Jeejeebhoy Towers, Dalal Street, Fort, Mumbai - 400001	<b>Corporate Relationship Department National Stock Exchange of India Ltd.</b> Exchange Plaza, Bandra Kurla Complex, Bandra (East), Mumbai -.400 051
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Dear Sir/Madam,

**Sub.:** VAKRANGEE LIMITED Q3 FY2021-22 RESULTS UPDATE PRESENTATION

**Ref.:** Scrip Code – 511431/VAKRANGEE

With reference to the captioned subject and pursuant to Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find attached herewith VAKRANGEE LIMITED Q3 FY2021-22 RESULTS UPDATE PRESENTATION considered in the Board Meeting of the Company held today on January 22, 2022.

Kindly take the above on your record.

Thanking you

Yours faithfully,

For **Vakrangee Limited**

  
**Sachin Khandekar**  
Company Secretary  
(Mem. No.: A50577)



Encl.: A/a

## THE ASSISTED DIGITAL CONVENIENCE STORE



**“GO TO MARKET PLATFORM” : BUILDING INDIA’S LARGEST LAST MILE DISTRIBUTION PLATFORM**

**VAKRANGEE LIMITED**  
**Q3 FY2021-22 RESULTS UPDATE**

January 22, 2022

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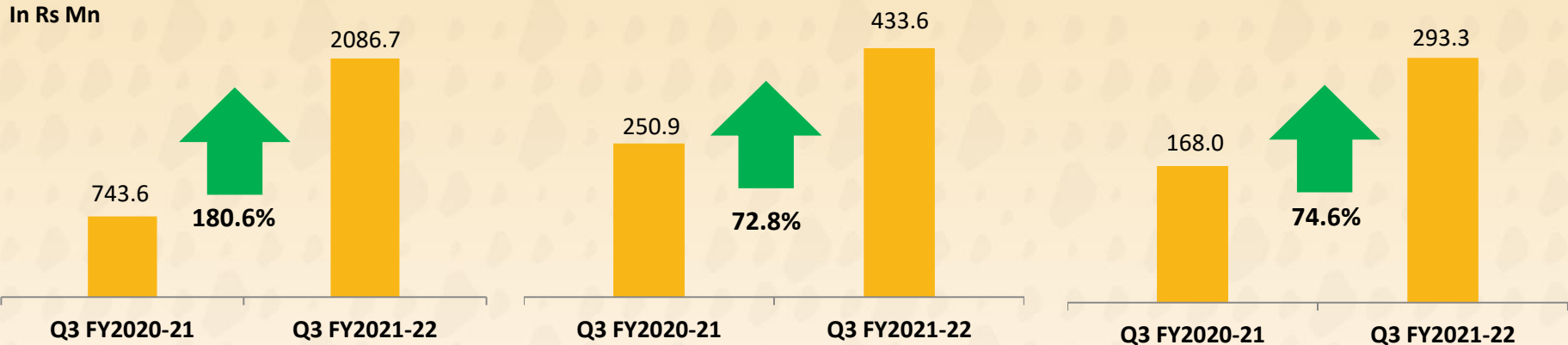
# ***RESULTS PERFORMANCE UPDATE***

**Key Highlights – Q3 FY2021-22 (Y-o-Y Basis)**

**REVENUE FROM OPERATIONS**

**EBITDA**

**PROFIT AFTER TAX (PAT)**



**Sale Revenue & Profitability Growth : Positive**

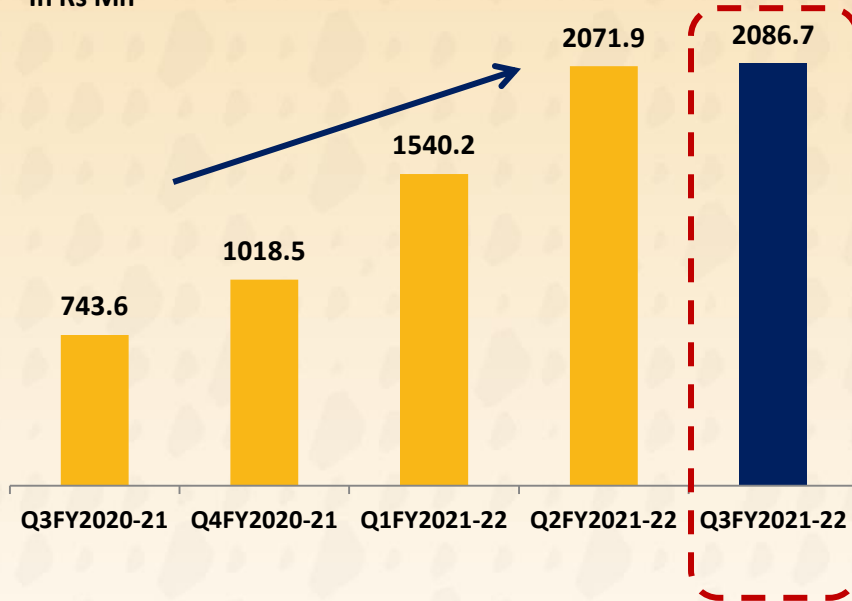
- Witnessed strong Financial & Operational growth. Return to normalcy on the business front has been progressing well as E-commerce, Online Healthcare and other services have become fully operational
- Strong growth witnessed in Revenues due to increase in Number of outlets on a YoY basis as well as services becoming operational.
- EBIDTA Margins have improved at around 20.8% and PAT Margins at 14.1% due to lower employee expenses as well as major contribution has been from BFSI & ATM services
- Implemented Process automation & Technology Initiatives resulting into enhanced profitability
- Strong Operating Leverage to result into significant improvement in profitability

**Planned Target : Return to Normalcy & Strong Growth**

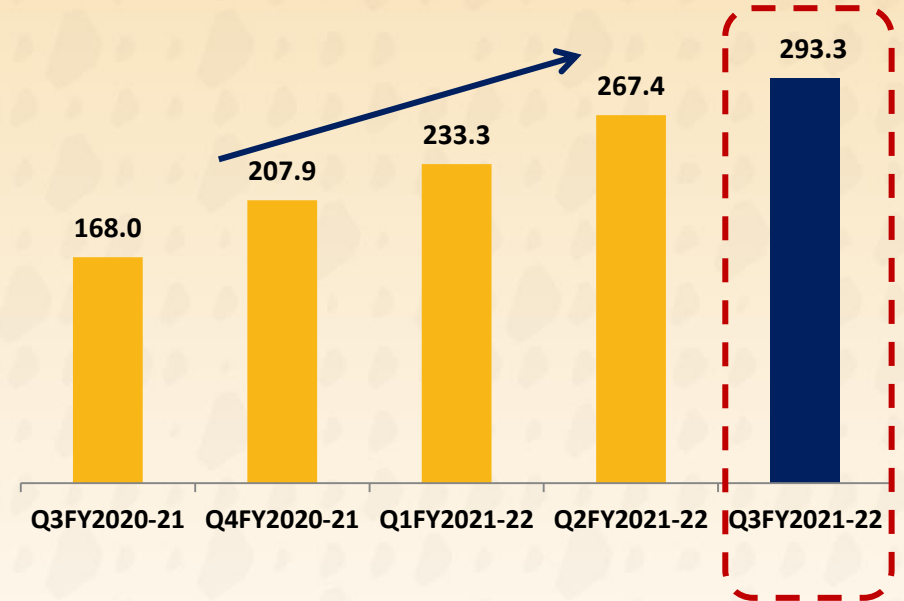
- Well on Plan to achieve our Outlet expansion Target of 25,000 NextGen outlets by FY2022 (March-2022)
- Long term targets to 75,000 NextGen outlets by FY2026

**REVENUE FROM OPERATIONS**

In Rs Mn



**PROFIT AFTER TAX (PAT)**



***Returning to Pre-Covid Growth Path, Witnessing Strong Business Growth Momentum !!***

***We have Reached an Inflection Point, we are now well poised for strong Financial & Operational growth over the coming quarters and future years.***

**PERFORMANCE UPDATE FOR QUARTER ENDED DECEMBER, 2021**

**~Rs. 125.5 Bn**

**Quarterly Throughput on Vakrangee Platform – Q3 FY22 Transaction Value**

**~34.1 Mn**

**Quarterly No. of Transactions on Vakrangee Platform – Q3 FY22**

**19,230+**

**No. of Outlets currently Operational\*\***

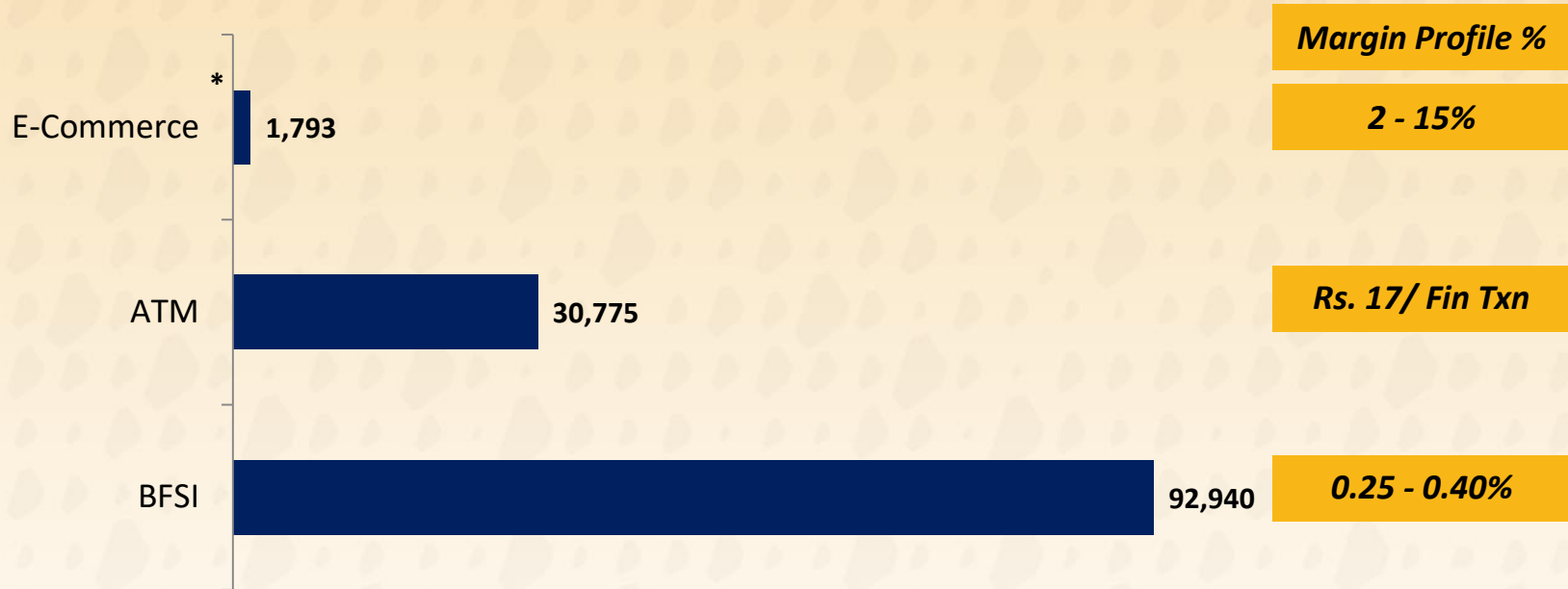
**~US\$6.7 Bn**

**Annual Run Rate Throughput – Transaction Value - basis Current No. of operational Outlets**

**Our Aim to become India's Largest Rural Consumption Platform**



**Q3 FY2021-22 - GMV / THROUGHPUT CONTRIBUTION  
(RS. MN.)**



- BFSI and ATM services witnessed robust QoQ as well as YoY growth as we get back to pre-covid growth path.
- E-Commerce, Online Healthcare and Other services have now become operational and have witnessed YoY growth and is improving.

**VAKRANGEE RECOGNIZED AS A TOP ESG PERFORMER IN 2022**



- ***Vakrangee Limited has been identified as a top ESG performer out of more than 4,000 comprehensive companies that Sustainalytics cover in the global universe.***
- ***In 2022, Vakrangee has been recognized by Sustainalytics as an ESG Global 50 Top Rated company.***
- ***Vakrangee has also been awarded ESG India Leadership Award 2021 for the Category - “Leadership in Data Privacy and Security” organised by ESGRisk.ai, India’s first ESG rating company.***



**SHUBHAM  
KULKARNI**

Franchisee - **SHUBHAM KULKARNI**  
from a Tier-3 location of Maharashtra  
have Earned ₹ **88,373** in just month  
from **BFSI Services**

**Number of Accounts Opened - 91**

**Total Transaction Value -  
₹ 4,86,12,050**



**ABDUL  
HAKIM  
SHEIKH**

Franchisee – **ABDUL HAKIM SHEIKH**  
from a **Tier-5** location of Rajasthan  
have Earned ₹ **1,67,012** in just month  
from **ATM Services**

**Number of Financial Transaction -  
16,418**

**Total Transaction Value –  
₹ 17,95,500**



**DEEPALI  
ANDHARE**

Franchisee - **DEEPALI ANDHARE**  
from a Tier-1 location of Maharashtra have  
Earned ₹ **41,262** in one month from **BFSI-DMT  
Services**

**Number of Transactions - 2,491**

**Total Transaction Value -  
₹ 66,30,608**



**SUNANDAN  
KUMAR**

Franchisee - **SUNANDAN KUMAR** from a  
**Tier-3** location of Punjab have Earned  
₹ **75,994** from **vHealth by Aetna Services**

**Number of Plans Sold - 328**

**Total Transaction Value -  
₹ 3,27,999**

## Key Profit & Loss Statement Items

Particulars (Rs. Mn.)	Q3 FY2021-22	Q3 FY2020-21	YoY%	Q2 FY2021-22	9M FY2021-22
Revenue from Operations	2,086.7	743.6	180.6	2,071.9	5,698.8
Total Expenses	1,698.8	711.8	138.7	1,723.8	4,671.5
EBIDTA	433.6	250.9	72.8	392.0	1,166.4
Profit before Tax (PBT)	379.7	210.0	80.8	352.8	1,037.9
Tax Expenses	86.4	42.0	105.7	85.3	243.9
Profit after Tax (PAT)	293.3	168.0	74.6	267.4	794.0
Earnings per Share (EPS Basic)	0.28	0.16	75.0	0.25	0.75

## Key Balance Sheet Items

Particulars (Rs. Mn.)	H1 FY2021-22	FY2020-21	Particulars (Rs. Mn.)	H1 FY2021-22	FY2020-21
<b>Net Worth</b>	<b>27,000.3</b>	<b>26,640.8</b>	<b>Fixed Assets</b>	<b>1,559.7</b>	<b>1,605.1</b>
Share Capital	1,059.4	1,059.4	Other Non-Current Assets	6,029.6	6,029.9
Other Equity	25,940.9	25,581.4	Inventory	45.9	49.7
<b>Total Debt</b>	<b>0.0</b>	<b>0.0</b>	Trade Receivables	10,903.4	11,203.1
Long Term Debt	0.0	0.0	Cash & Cash Equivalents	345.2	212.8
Short Term Debt	0.0	0.0	Other Current Assets	10,820.2	9,655.7
Other Non-Current Liabilities	50.1	44.4	Less: Trade Payables	837.2	341.4
<b>Total Sources of Funds</b>	<b>27,050.4</b>	<b>26,685.2</b>	Less: Other Current Liabilities	1,816.4	1,729.7
			<b>Net Current Assets</b>	<b>19,461.1</b>	<b>19,050.2</b>
			<b>Total Application of Funds</b>	<b>27,050.4</b>	<b>26,685.2</b>

***STRATEGY 2.0:  
VAKRANGEE'S PHYSICAL NETWORK PLATFORM –  
OUR NEXT 5 YEAR GROWTH PLAN***

**VAKRANGEE CORE BUSINESS – PHYSICAL NETWORK 5-YEAR GROWTH STRATEGY :  
(FY21-22 TILL FY25-26)**

**FY 2025-26 E**

**ANNUAL GMV THROUGHOUT  
USD 50 BN**



**Vakrangee 2.0**

**FY 2025-26 E**

**NO. OF OUTLETS  
75,000**

**FY 2025-26 E**

**NO. OF ANNUAL TRANSACTION  
1 BILLION+**

**FY 2025-26 E**

**STRONG FINANCIAL GROWTH**  
**TAKE RATE (Revenue COMM %) : ~1.2-1.5%**  
**PAT MARGIN % : 10%-12%**  
**TARGET CASH ADJUSTED ROE : 35%+**

**THIS DOES NOT INCLUDE ANY CONTRIBUTION FROM THE DIGITAL PLATFORM – MOBILE APP**

FOCUSSED TO BUILD PAN-INDIA  
PRESENCE COVERING 100%  
POSTAL CODES

FY 2025-26

- 75,000+ Outlets
- 19,000 + Postal codes
- 36 States / UTs
- 740 + Districts
- ~70% Tier V & VI

Q3 FY 2021-22

- 19,230+ Outlets
- 33 States / UTs
- 560+ Districts
- 5,430+ Postal codes
- 80% Tier IV & VI

With Exclusive Branded Format Stores,  
Consistent Service Experience &  
Strong Brand Recall

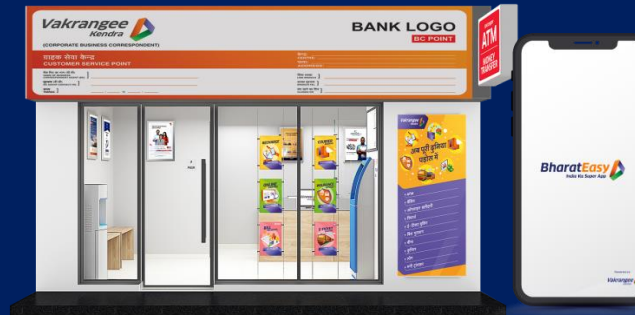
# ***COMPANY OVERVIEW***



<p><b>Banking , ATM &amp; Insurance</b></p>	<p><b>Financial Services / Fintech</b></p>	<p><b>E-Commerce / Online Travel</b></p>	<p><b>Tele Medicine / Pharmacy</b></p>
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**PAN INDIA PRESENCE :**

- > 80% IN TIER 4-6 LOCATIONS
- 5,430+ POSTAL CODES
- 560+ DISTRICTS



**PHYSICAL + DIGITAL  
ECO-SYSTEM**

**“GO TO MARKET PLATFORM” :  
BUILDING INDIA’S LARGEST LAST  
MILE DISTRIBUTION PLATFORM**

**19,230+**  
LAST MILE PHYSICAL OUTLETS

**~25 MN**  
ACTIVE CUSTOMER BASE

**~US\$ 6.7 BN**  
ANNUALIZED GROSS  
TRANSACTION VALUE

**BFSI & ATM SERVICES**



- ATM Cash Withdrawal
- Non-Financial Transactions

(White Label ATM License)



- Opening of Online Demat & Trading Account
- Money Transfer
- Lead Generations of Personal / Home / Business Loans
- Pan Card Service
- CIBIL Score service



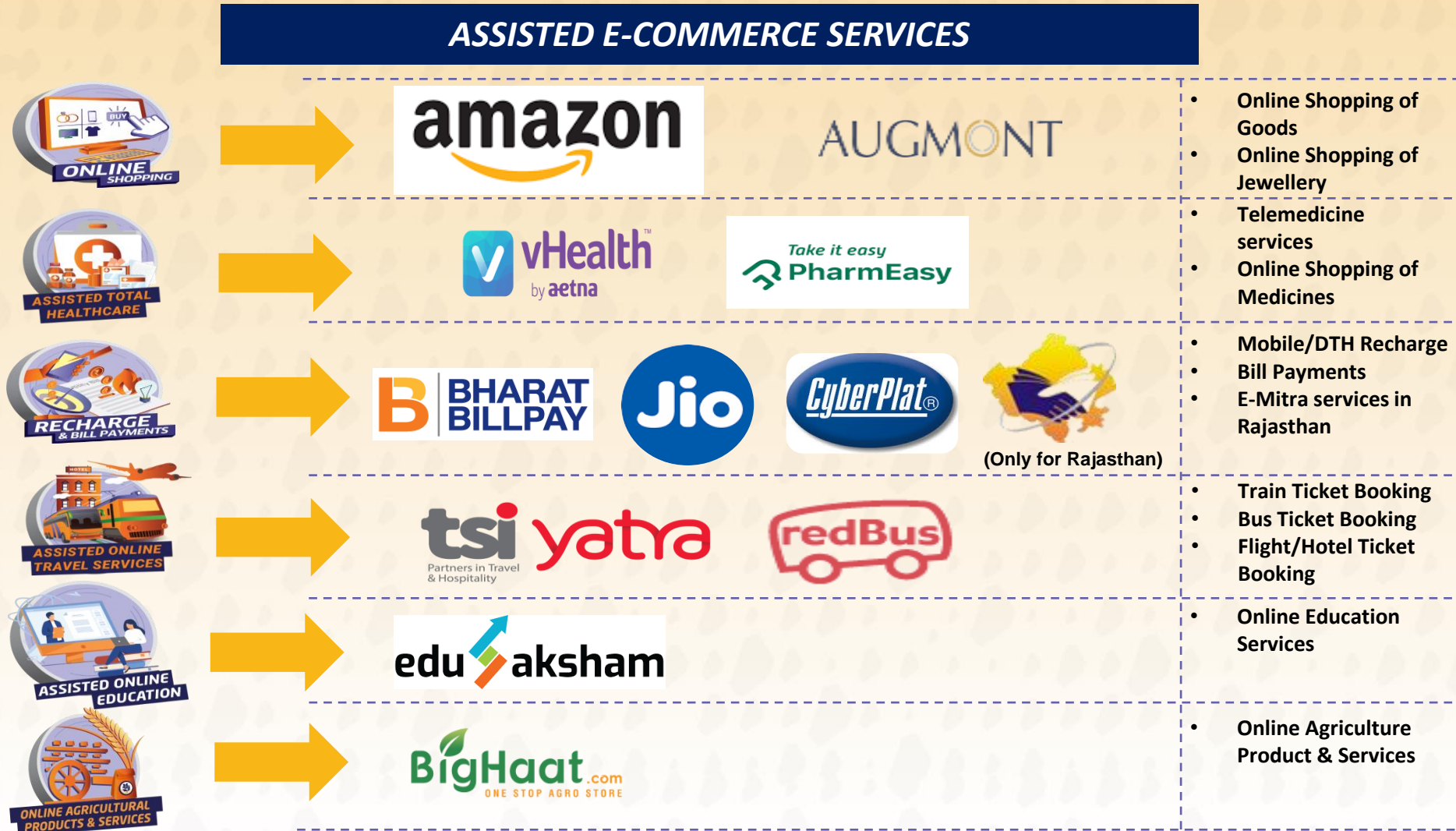
- Life Insurance
- General Insurance
- Health Insurance



- Account Opening
- Cash Withdrawal/ Deposit services
- Other Banking services



Relationships beyond banking.





Amazon Easy point, pilot at Vakrangee Kendra

Link to the Co-Branded Advertisement Campaign - Amazon & Vakrangee :

[https://www.youtube.com/watch?v=MPtZ\\_c62Odg](https://www.youtube.com/watch?v=MPtZ_c62Odg)

<https://www.youtube.com/watch?v=-AJarKHI94c>



अपने नज़दीकी वक्रांगी केंद्र का पता करने के लिए **1800-266-1199** पर मिस्ट कॉल दें

**NEXTGEN VAKRANGEE KENDRA: GOLD, SILVER AND BRONZE MODEL**

Update on Nextgen Vakrangee Kendra Model:-

- As the Bouquet of services have increased over the last few years , the viability of the kendra has increased on a standalone basis resulting into an Exclusive store format.
- Key Mandatory features have been added in the Nextgen Model - CCTV, Digital Signage & Pinpad device for all kind of payment mode.
- Nextgen Vakrangee model includes standardized Look & Feel and Branding as designed by renowned Store Brand consultants Lewis & Hickey.

**Gold Kendra**



**Minimum area of 300 sq. ft.**  
**Four counters, owner desk and ATM**

**Silver Kendra**



**Minimum area of 100 sq. ft.**  
**Two counters and ATM**

**Bronze Kendra**



**Minimum area of 65 sq. ft.**  
**Type 1: One counter and ATM**  
**Type 2: One Counter and Micro ATM**  
**Type 3: Only ATM**

**KEY FEATURES**

**STORE EXCLUSIVITY & CONSISTENT BRANDING**



- Exclusive store model with same service level and same Customer experience
- Standardized layout & design by L&H (Lewis & Hickey)
- Uniform and Consistent Branding for Higher brand recall and visibility

**ATM IN OUTLET**



- ATM at store and located within the store
- Potential to enhance the footfalls significantly
- Additional stream of revenues for both the Franchisee and the company

**CENTRALIZED MONITORING SYSTEM**



- Centralized CCTV system
- Better Security at the store
- Full compliance with RBI guidelines to maintain more than 90 days video recording back up

**DIGITAL ADVERTISING**



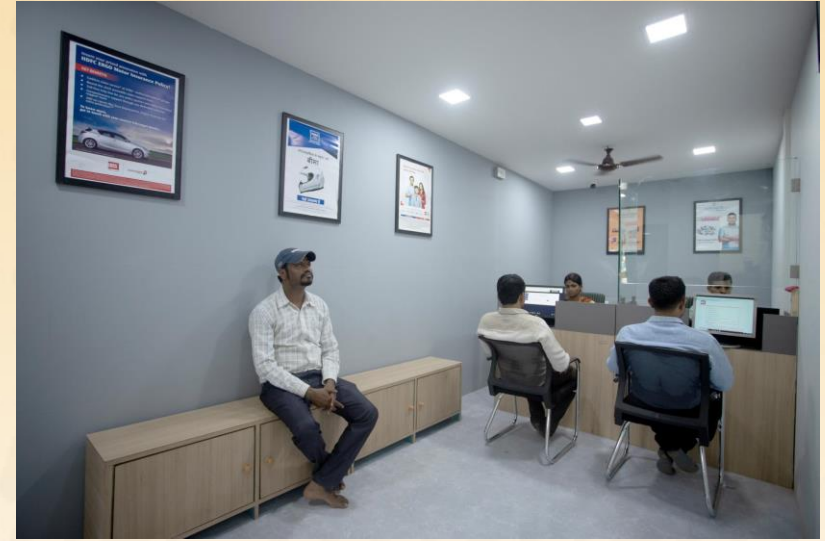
- Digital Signage to enable centrally monitored advertisement campaigns
- To enhance the interaction between Customers and Partners
- Focus to initiate advertising revenue

**PIN-PAD DEVICES**

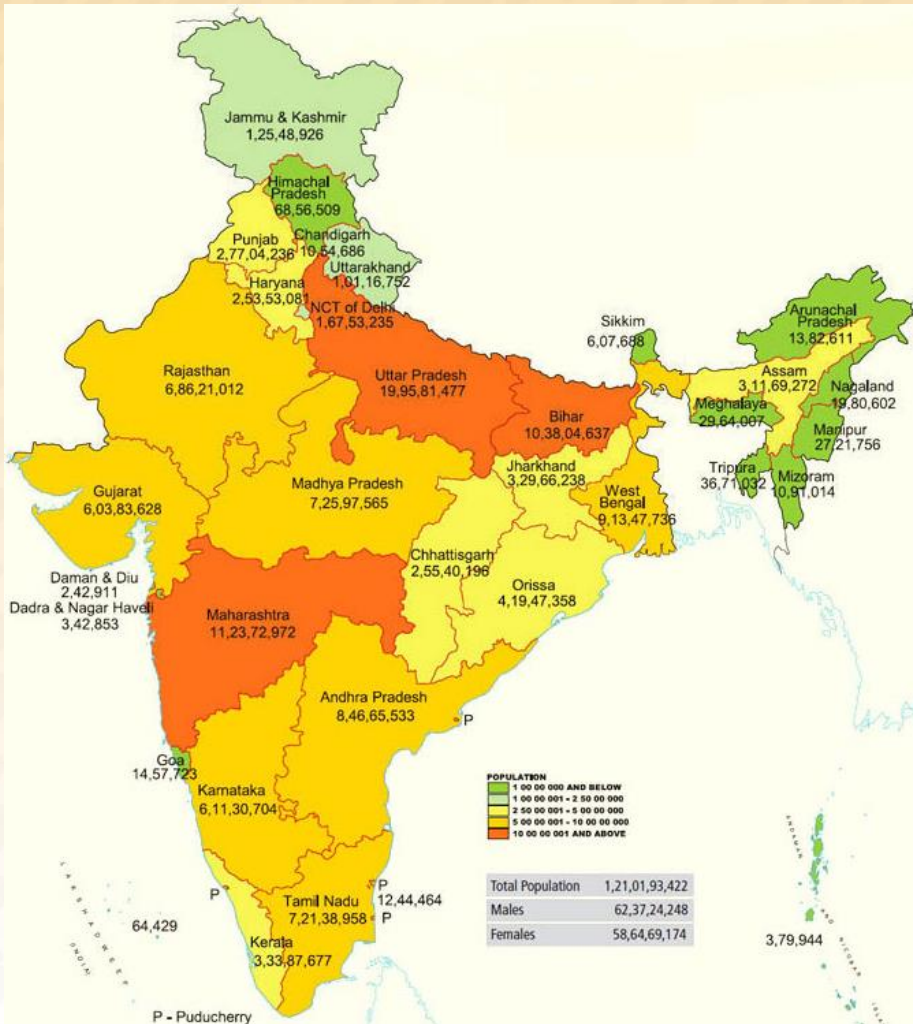


- To enable various kinds of payment modes at any Vakrangee Kendra
- Integration in process to start accepting RuPay / Debit / Credit card payments









**POPULATION**

**1.35 BILLION**



**POLLING STATIONS**

**1 MILLION**



**TOTAL NO OF VILLAGES**

**6,62,986**



**TOTAL NO OF GRAM PANCHAYAT**

**2,53,268**



**TOTAL NO OF URBAN WARDS**

**75,535**



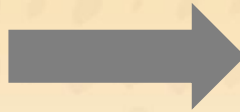
**TOTAL OUTLET POTENTIAL**

**3,28,803**



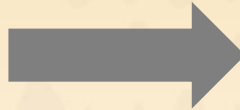
## STORE ECONOMICS OF A NEXTGEN KENDRA

**NextGen Outlet Estimated  
Revenue Per Store**



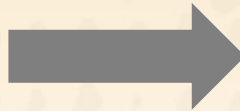
**Avg. Revenue per Month  
Rs. 0.1 mn \***

**NextGen Outlet Estimated  
Commission Sharing Ratio**



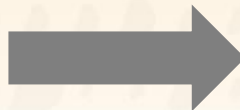
**Ranging from 65:35 to 80:20 based on  
Service Type**

**NextGen Outlet Estimated  
Profit Margins %**



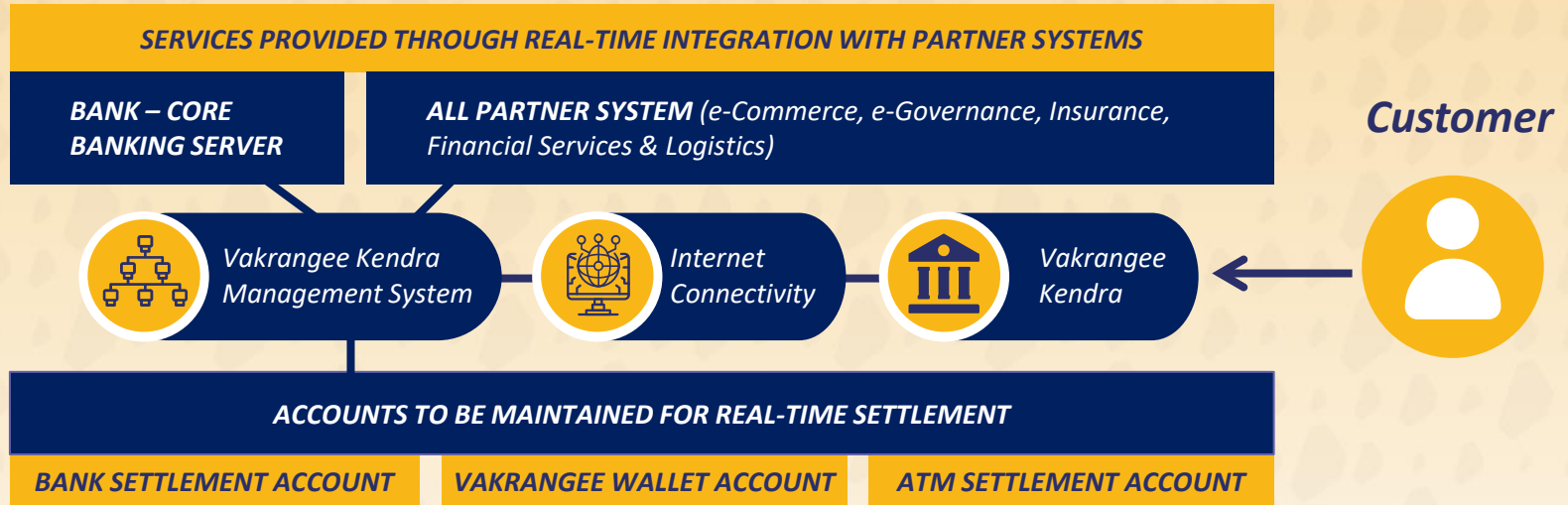
**Vakrangee Margins  
Operational Gross Level – 18-20%  
Sustainable EBIDTA Level – 15-16%**

**NextGen Outlet Estimated  
Capex for Franchisee &  
Breakeven**



**Total Capital Employed for Franchisee –  
Rs. 1.0 – 1.5 mn  
Breakeven Period In Months – 18-24**

## OUR PROPRIETARY TECHNOLOGY PLATFORM



### Technology

- **Technology platform integrated with CBS of various banks, delivering real-time & interoperable banking access**
- **Biometric authentication enabling quick KYC and paper less banking**
- **Integration with all partner systems across E-Commerce, E-Governance, Insurance and Logistics**
- **Technical Support Available - Resources at block level trained to handle day-to-day IT glitches and troubleshooting**

### Internet Connectivity

- **Seamless connectivity through V-SAT or Broadband Internet**

### Security Specifications

- **Defined User Policy -Authentication required for each and every user of the server; Secured and safe transactions**

- India ranks low in the world in terms of ATM Density. We have ATM density of 210 ATMs per Million whereas developed countries like Canada have 2,141 ATMs per Million.
- Low ATM Penetration in Tier 3, 4, 5 and 6 cities creates Huge opportunity for WLAs to bridge the gap between Urban and Rural India
- As on December 2021, India had ~ 254,000 ATMs
- Vakrangee is 3rd largest ATM Deployer in Rural India
- RBI WLA license to Vakrangee –
  - Minimum of 1,000 WLAs to be deployed per year
  - Maintain ATM deployment ratio of 1:2:3 (Metro / Urban : Semi Urban : Rural)

## BENEFITS OF VAKRANGEE WLAS OVER OTHER PLAYERS

Sr. No.	Operating Cost	Vakrangee	Peers
1	Rent Expense	✗	✓
2	Civil Work & Interiors	✓	✓
3	Internet Connectivity	✓	✓
4	Cash Management Charges	✗	✓
5	ATM Operational Costs	✓	✓
6	Security Guard	✗	✓

### COMPETITIVE ADVANTAGES VAKRANGEE MODEL

#### COST SYNERGIES

- No requirement of security guard as the ATM is located inside the Vakrangee Kendra & monitored through centralized CCTV
- Sharing of Civil Work, Internet Connectivity, Rent and Electricity expenses
- CRA activity performed by Franchisee. No additional CRA Cost and dependency for First Line of Maintenance (FLM) calls

- Vakrangee has recently launched an online digital platform to enable seamless services for the consumer at the comfort of their homes. Through this, company has evolved into the unique O2O (Online to Offline) platform, whereby there is Assistance available through the Physical Kendra network along with Digital Online Services.
- The company has Initiated this Unique Hybrid proposition with launch of first Digital service of Total Healthcare services The company plans to make many more existing Vakrangee services live through this platform.
- **The Company is now launching an All in one : “BharatEasy” Mobile Super App based business platform. (Beta Trial Version has been launched)**
- **By downloading a single Vakrangee’s BharatEasy Super App mobile application, our customers would get access to a wide array of Products and Services which would significantly reduce their requirement to switch between multiple apps. This would lead to superior customer experience and convenience for the customer.**
- The Mobile super app platform would be offering various consumer products and services under one umbrella. Consumers would use it every day because our app would offer a seamless, multi-service, integrated, contextualized and efficient experience.

**BharatEasy**  
India Ka Super App

Create account. New to BharatEasy?

Name

Mobile Number

Email

Set Password

Show Password

Referral ID (optional) VK ID

Continue

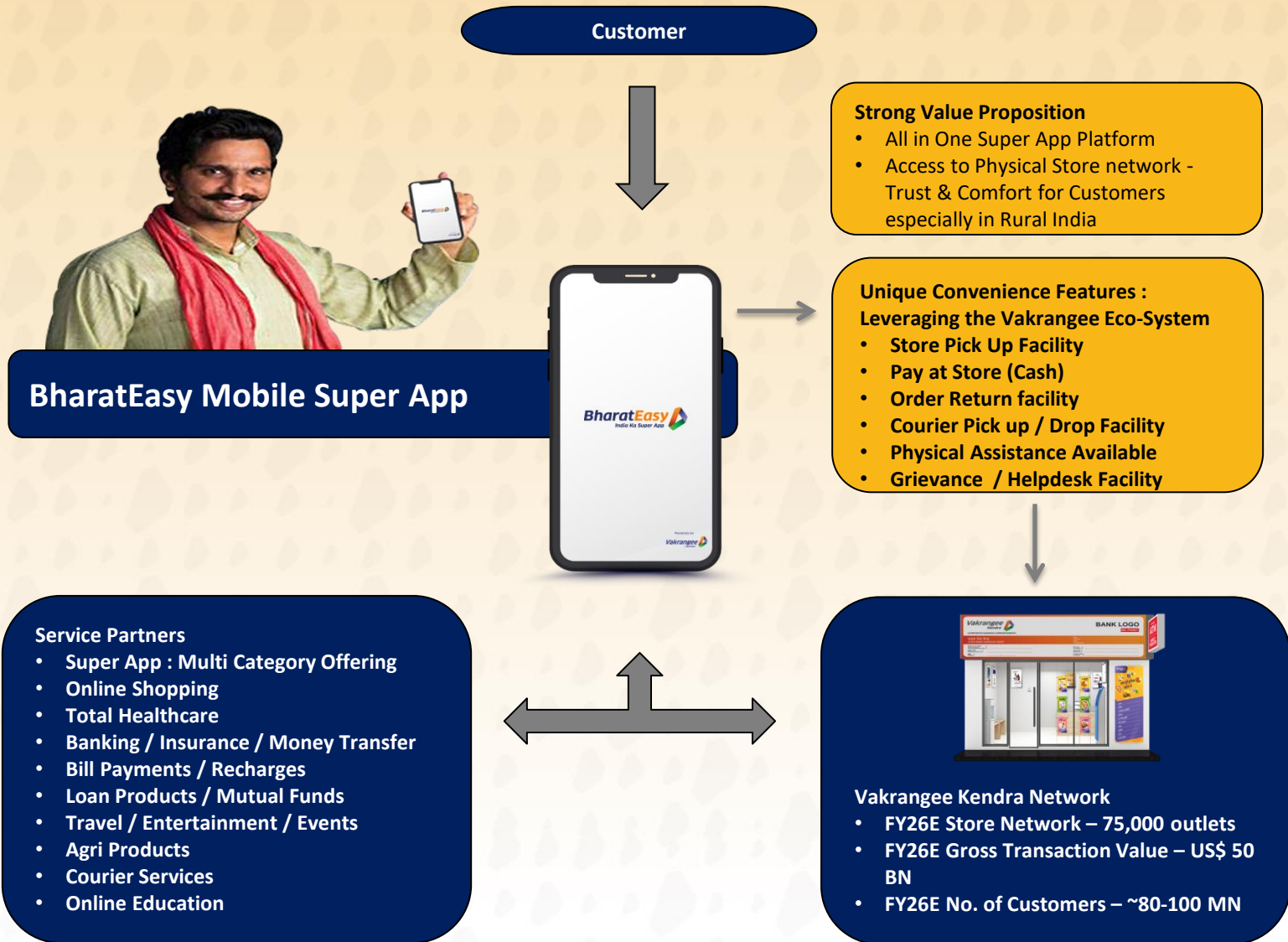
Sign-In. Existing Customer?

By continuing, you agree to Vakrangee's  
[Conditions of Use & Privacy Policy](#)

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Powered by  
**Vakrangee**

# BUSINESS MODEL : OUR UNIQUE OFFERING



# ***DEMERGER UPDATE***

- As on June 19, 2021 the Board of Directors of Vakrangee Limited had approved Demerger of its digital Division.
- However, The Board of Directors have now after due deliberations and detailed discussions, taking into consideration the best interest of all its stakeholders, have finally decided to demerge its E-Governance and IT/ITES division. Whereas the digital division will continue to be part of the current listed entity Vakrangee Limited.

**BOARD DECISION ON DEMERGER:**

**VAKRANGEE TO RESTRUCTURE ITS BUSINESS FOR SHAREHOLDER VALUE CREATION  
TO DEMERGE ITS NON CORE BUSINESS OF E-GOVERNANCE AND IT/ITES AS A SEPARATE ENTITY  
TO BE LISTED**

- Demerger to unlock the potential of the Core Vakrangee kendra Business in the current Listed entity.
- Current Listed Entity “Vakrangee Limited” to consist of existing business of Vakrangee Kendra physical outlets as well as Digital platform of BharatEasy Mobile Super app.
- Vakrangee Kendra Business is Retail centric Consumer facing business. It is an Asset Light, High return on capital business and thereby will get the proper representation post the Demerger.
- The Demerger will enable both the Companies to enhance business operations by streamlining operations, more efficient management control and outlining independent growth strategies.



# PROPOSED DEMERGER STRUCTURE

PRE-DEMERGER

**Vakrangee**

सशक्त परिवर्तन



1

**VAKRANGEE LIMITED –  
CURRENT LISTED ENTITY**

2

**VL E-GOVERNANCE & IT  
SOLUTIONS BUSINESS  
DIVISION – TO BE LISTED**

**TO INCLUDE :-**

- VAKRANGEE KENDRA BUSINESS (PHYSICAL OUTLETS)
- BHARATEASY MOBILE SUPER APP (DIGITAL PLATFORM)

**TO INCLUDE :-**

- E-GOVERNANCE BUSINESS
- IT/ITES BUSINESS
- IT EQUIPMENT PROCUREMENT & TRADING SERVICES

**KEY FEATURES :**

- ASSET LIGHT BUSINESS MODEL
- SCALABLE FRANCHISEE MODEL
- HIGH RETURN ON CAPITAL
- FREE CASH FLOW POSITIVE

**KEY FEATURES:**

- PROJECT BASED BUSINESS
- CAPITAL INTENSIVE BUSINESS
- WORKING CAPITAL INTENSIVE

POST-  
DEMERGER  
ARRANGEMENT

POST-  
DEMERGER  
ARRANGEMENT

**POST DEMERGER :**

**VAKRANGEE LIMITED TO EMERGE AS PURE RETAIL CONSUMER CENTRIC BUSINESS**

**RETAIL CONSUMER  
CENTRIC BUSINESS**

**STRONG RURAL BRAND  
PRESENCE**

**UNIQUE PHYSICAL +  
DIGITAL PLATFORM**

**ASSET LIGHT MODEL**

**SCALABLE FRANCHISEE  
LED MODEL**

**DEBT FREE BALANCE  
SHEET**

**HIGH RETURN ON  
CAPITAL**

**FREE CASH FLOW  
POSITIVE**

**HIGH RETURN ON  
EQUITY**

**VAKRANGEE LIMITED TO EMERGE AS ONE OF INDIA'S LARGEST RURAL DISTRIBUTION  
PLATFORM ALONG WITH DIGITAL PLATFORM OF BHARATEASY MOBILE SUPER APP**

# ***UPDATE ON SUSTAINABILITY ESG INITIATIVES***

**Being Responsible  
& Social Conscious  
Company**

- Being one of the largest franchisee-based, multi-service retail network, Vakrangee is focused on creating India's extensive network of last-mile retail outlets at every postal code in the country, enabling Indians to benefit from financial, social and digital inclusion.

**Being UNGC  
Signatory Member**

- Vakrangee Limited has been accepted as a Signatory of the United Nations Global Compact.
- We are now part of a global network of over 9,500 companies and 3,000 non-business participants that are committed to building a sustainable future.



**Independent ESG  
Risk Assessment &  
Integrated Report  
Assurance**

- Globally ranked No.1 in the Sustainalytics ESG Risk rating rankings out of the 816 companies assessed in the Software and Services industry across worldwide.
- Achieved "B" Score from CDP for Environmental Practices, Better than the Industry's Average (Asia regional average of D, Global Average of C).
- Reasonable Assurance of Integrated Annual report of FY21 by Grant Thornton.

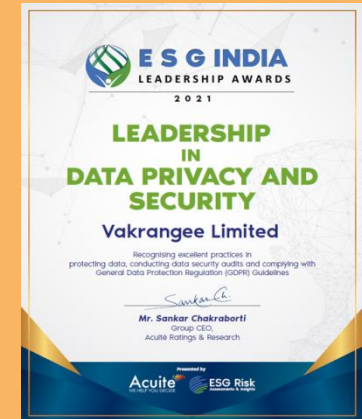
We have mapped our sustainability initiatives with the United Nation's Sustainable Development Goals. Our aim is to efficiently adopt these goals and address the global challenges, which includes poverty, inequality, climate, environmental degradation, prosperity, and peace and justice.

***Global recognition reflects company’s commitment to further enhance its corporate governance and transparency standards. Company has achieved Global recognition across various platforms for its superior ESG performance and long term Business sustainability.***

**Company has been successful in benchmarking its performance on a wide range of industry specific economic, environmental, governance and social criteria that are relevant to the growing focus on Business sustainability and financially relevant to the corporate success.**

Sr. No.	ESG Assessment & Rating platform	Vakrangee Ranking	
1	Sustainalytics ESG Risk Assessment Rating	Globally ranked No.1 in the Sustainalytics ESG Risk rating rankings out of the 816 companies assessed in the Software and Services industry across worldwide	
2	SAM Corporate Sustainability Assessment (CSA) –S&P Global	Globally ranked No. 13 Company in the global industry ranking and ranked No. 9 in the Corporate Governance global industry raking based on RobecoSAM – S&P Global ESG Score.	 Now a Part of <b>S&amp;P Global</b>
3	Bloomberg Gender Equality Index (BGEI)	Included in the Bloomberg’s 2021 Gender-Equality Index (GEI). The 2021 Bloomberg GEI comprises of 380 companies across the world with a combined market capitalization of USD14 Trillion Headquartered in 44 countries and Regions across 11 sectors.	

# ***UPDATE ON AWARDS & RECOGNITION***



- Vakrangee makes history by setting **GUINNESS WORLD RECORDS™** title for the *Most stores launched simultaneously* on 14<sup>th</sup> January 2019
- Launches 1107 Nextgen Vakrangee kendra stores across the country at 11.07 Am on the same day
- This is the highest number of stores opened anywhere in the world

- Vakrangee has been awarded as the best 'FINANCIAL SERVICES RETAILER OF THE YEAR' at the Indian Retail Awards 2019.
- The objective of the Indian Retail Awards is to recognize the Retailers who are closing the gap between operational reality and consumer expectations with great retailing practices.

- Vakrangee has been ranked amongst Top 100 Franchise Opportunities for the year 2021 by the Franchisee India in the Franchising World's Annual Survey.
- Franchise 100 represents the Top-100 best performing franchise brands and opportunities by analyzing their brand strength, franchise growth, size of system, costs and fee as well as franchise friendliness.

- Vakrangee has been awarded ESG India Leadership Award 2021 for the Category - "Leadership in Data Privacy and Security" organised by ESGRisk.ai, India's first ESG rating company.
- We prioritize the trust of all our stakeholders and employees, and place strong emphasis on data privacy and security.

***Thank You***