

Vakrangee Limited "Vakrangee Corporate House", Plot No. 93, Road No. 16, M.I.D.C. Marol, Andheri (East), Mumbai-400093, Maharashtra. W: www.vakrangee.in | L: +91 22 2850 3412 / +91 22 6776 5100 F: +91 22 2850 2017 | CIN: L65990MH1990PLC056669

August 13, 2019

To,

Department of Corporate Relationship BSE Ltd.

Phiroze Jeejeebhoy Towers, Dalal Street, Fort, Mumbai - 400001 Corporate Relationship Department National Stock Exchange of India Ltd. Exchange Plaza, Bandra Kurla Complex, Bandra (East), Mumbai - 400 051

Dear Sir/Madam,

Sub.: Corporate 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 Corporate Presentation considered in the Board Meeting of the Company held today on August 13, 2019.

Kindly take the above on your record.

Thanking you

Yours faithfully,

For Vakrangee Limited

Mehul Raval Company Secretary

(Mem. No.: A18300)

Encl.: A/a



THE ASSISTED DIGITAL CONVENIENCE STORE



VAKRANGEE LIMITED CORPORATE PRESENTATION



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KEY HIGHLIGHTS



KEY HIGHLIGHTS - NEXTGEN OUTLETS

5,000+

- ACHIEVED PLANNED TARGET OF 5,000 INCREMENTAL NEXTGEN
 VAKRANGEE KENDRA. TOTAL NUMBER OF NEXTGEN VAKRANGEE KENDRA
 CURRENTLY STANDS AT 8,500+ OUTLETS.
- ENHANCED THE PRESENCE ACROSS KEY STATES SUCH AS JAMMU & KASHMIR, ANDHRA PRADESH, TELANGANA & TAMIL NADU.
- WELL ON TARGET TO ACHIEVE THE MARCH-2020 PLANNED TARGET OF 25,000 NEXTGEN OUTLETS.



KEY HIGHLIGHTS - NEXTGEN OUTLETS

VISIBILITY ON OPENING OF NEXTGEN OUTLETS

Total Number of Formal Enquiries:

67,000+

The above includes existing Old Format outlet interest as well as new leads generated through Pan India marketing campaign.



Total Number of
Qualified
Applications
currently under
process:

11,000+

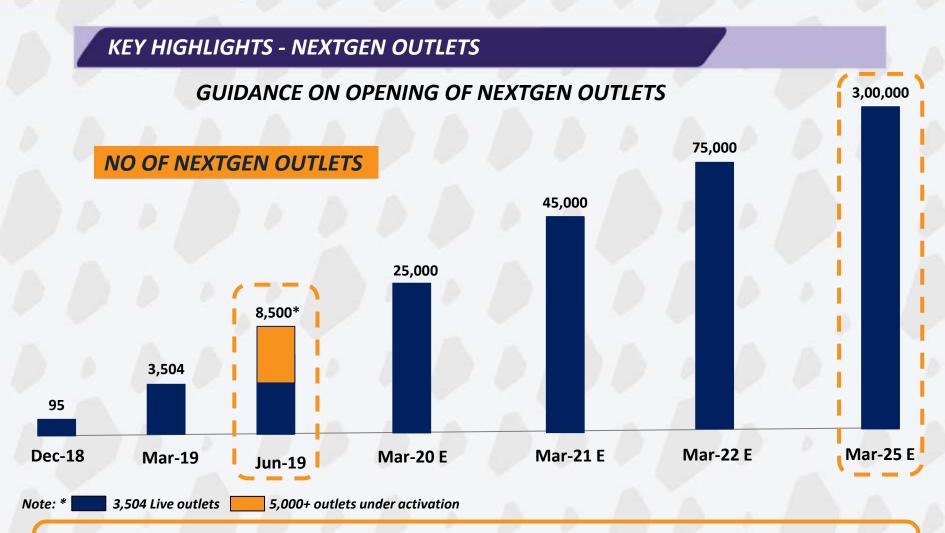
The above excludes the 8,500+ outlets which are already Live or under service activation stage.



Clear
Visibility of
25,000
NextGen
Outlets By
Mar 2020

ENCOURAGING POSITIVE RESPONSE SEEN FROM NEW STATES SUCH AS JAMMU & KASHMIR, TAMIL NADU, WEST BENGAL, ANDHRA PRADESH & TELANGANA.





Planned Target is to have last Mile presence across All Postal codes covering each & every Gram Panchayat in the country.



KEY HIGHLIGHTS - NEXTGEN OUTLETS

Debt Free
Balance
sheet & Zero
Promoter
Pledge

Strong Senior Mgmt. team in Place

WELL POISED FOR STRONG GROWTH Attractive Asset Light Franchisee Model

All Regulatory Compliances in Place Highly
Scalable
with Strong
Operating
Leverage



PERFORMANCE UPDATE



NEXTGEN OUTLETS — PERFORMANCE SCORECARD

8,500+

No. of NextGen Outlets - 3,504 Live outlets & 5,000+ outlets under activation

~Rs. 32.1 Bn

Quarterly Throughput on Vakrangee Platform – Transaction Value (in Rs.)

~US\$ 1.8 Bn

Annual Run Rate Throughput – Transaction Value - basis Current No. of Live NextGen Outlets ~12 Mn

Quarterly No. of Transactions on NextGen Vakrangee Platform

Our Aim to become India's Largest Rural Consumption Platform



NEXTGEN OUTLETS - PERFORMANCE SCORECARD

NextGen Live outlets are currently only 6 months old. The below is the Average Data for the month of June 2019.

As the stores mature, we expect the financials to significantly improve.

Avg. No. of Daily Transactions -

~40-50 transactions per day per ATM

Avg. Total Banking* & ATM
Throughput - Transaction
Value



~ Rs. 10-11 billion per Month (Cumulative for all NextGen Outlets)

Avg. No. of Bill Payments /
Ticket Bookings / Courier /
Money Transfer Txn



~ 40-50 Transactions per Month per Outlet

Avg. GMV Throughput – Transaction Value



~ Rs. 250-350 mn per Month (Cumulative for all NextGen Outlets)



CASE STUDIES: NEXTGEN TOP PERFORMERS

ATM Services – Case study

- Franchisee Location Tier VI
- Monthly Franchisee Commission Income— INR. 91,310
- Number of Financial Transactions **8,099**
- Number of Non-Financial Transactions –
 3,440

Amazon Services - Case study

- Franchisee Location Tier I
- Monthly Franchisee Commission Income— INR. 51,066
- Monthly Number of orders **678**

Banking Services – Case study

- Franchisee Location Tier VI
- Monthly Franchisee Commission Income— INR. 71,436
- Banking Transaction Value INR. 31.2 mn

Netmeds Services - Case study

- Franchisee Location Tier II
- Monthly Franchisee Commission Income— INR. 36,647
- Gross Sale Value **INR. 2,11,323**
- Monthly Number of orders 2,104



CASE STUDIES: NEXTGEN TOP PERFORMERS

BBPS Services – Case study

- Franchisee Location Tier V
- Monthly Franchisee Commission Income— INR. 11,785
- Number of Bill payments 2,329

Domestic Money Transfer Services – Case study

- Franchisee Location Tier I
- Monthly Franchisee Commission Income— INR. 35,020
- Total Remittance Value INR 6.1 mn
- Monthly No. of Transaction 1,899

Jio Services – Case study

- Franchisee Location Tier I
- Monthly Franchisee Commission Income— INR. 16,618
- Gross Sale Value INR. 3,01,477
- Monthly Number of Transaction 1,549

Home Loan Services – Case study

- Franchisee Location Tier IV
- Monthly Franchisee Commission Income— INR. 11,375
- Number of Logins 1



Q1 FY2019-20 RESULTS UPDATE



CONSOLIDATED FINANCIAL STATEMENTS

Key Profit &	Loss Statement Items
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Particulars (Rs. Mn.)	Q1FY2019-20	Q4FY2018-19	QoQ %	FY2018-19
Revenue from Operations	1,267.8	1,014.6	24.9	15,882.0
Total Expenses	1,315.4	1,062.7	23.8	15386.3
EBIDTA	192.6	186.2	3.4	583.0
Profit before Tax (PBT)	157.6	156.1	1.0	513.4
Tax Expenses	79.5	91.6	(13.2)	261.1
Profit after Tax (PAT)	78.1	64.5	21.1	252.3
Earnings per Share (EPS Basic)	0.07	0.06	16.7	0.2

Key Balance Sheet Items

Particulars (Rs. Mn.)	FY2018-19	FY2017-18	Particulars (Rs. Mn.)	FY2018-19	FY2017-18
Net Worth	26,022.0	25,924.1	Fixed Assets	1,562.1	929.8
Share Capital	1,058.8	1,058.8	Other Non-Current Assets	257.3	576.3
Other Equity	24,963.2	24,865.3	Inventory	41.1	171.5
	,	ŕ	Trade Receivables	13,196.2	13,078.9
Total Debt	0.0	0.0	Cash & Cash Equivalents	11,441.7	14,744.5
Long Term Debt	0.0	0.0	Other Current Assets	678.9	425.4
Short Term Debt	0.0	0.0	Less: Trade Payables	338.8	3,401.9
			Less: Other Current Liabilities	759.5	525.4
Other Non-Current Liabilities	57.0	75.0	Net Current Assets	24,259.6	24,493.0
Total Sources of Funds	26,079.0	25,999.1	Total Application of Funds	26,079.0	25,999.1

The Board of Directors of the Company recommended Dividend of ₹ 0.25 per share on fully paid up equity share of ₹ 1/- each for the financial year ended March 31, 2019.



FINANCIAL GUIDANCE

- Revenue as well as Profitability has been materially impacted as these outlets undergo up-gradation process.
- Financials have started improving from Current quarter onwards as more and more Next Gen outlets become operational.
- Further, Financials shall improve as the stores get more and more mature.



Mar-18 till Dec-2018

• Financials have seen the maximum impact of the Up-gradation exercise.

Mar-19 onwards

- Overall 8,500+ Nextgen outlets. Out of this 3,504 are Live outlet & 5,000+ are under activation.

 Target is to reach 25,000 outlets by Mar-20.
- Robust Balance sheet maintained with Debt free status and entire Capex funded through internal accruals.



COMPANY OVERVIEW



NEXTGEN VAKRANGEE KENDRA – SCOPE OF SERVICES

Vakrangee Kendra offers a broad spectrum of services across different sectors to offer a "One Stop Shop" solution for its customers





NEXTGEN VAKRANGEE KENDRA – SCOPE OF SERVICES

Technology Intensive Retail Distribution Platform for last mile touch points delivering services across
Banking & ATM, Insurance, Financial Services, e-Governance, e-Commerce and Logistic services to domains
on a real-time basis

BANKING

- Bank A/C Opening
- Cash Deposits,
 Withdrawals, Money
 Transfer.
- Fixed/ Recurring Deposits.
- Balance Enquiry,
 Statement of Accounts
- Disbursement of money under Direct Benefit Transfer

ATM

- Real time cash withdrawals from all banks through WLA (White Label ATM).
- Co-located ATM in urban/semi-urban branches to cater to holistic banking needs of customers while optimizing cost of operations.

INSURANCE

- Corporate agency tie-up for Life, General and Health Insurance.
- Micro Insurance schemes under Atal Pension Yojna, Jeevan Jyoti Bima Yojna & Pradhan Mantri Suraksha Bima Yojna.

FINANCIAL SERVICES

- Lead generation for Loan Products – Home Loans, Home Improvement, Loan Against Property.
- Distribution of Mutual Fund products
- Domestic Money Transfer Services

E-GOVERNANCE

- Alliance with IRCTC for offering railway E-Ticket booking
- Bharat Bill Payment
 System (BBPS) platform
 to deliver wide range of
 bill payment services
- Payment of Utility Bills, Taxes, Levies, Certificates, Hall tickets, Exam Fee Payments.
- · Online Form Filling.
- Other G2C services based on state to state

E-COMMERCE

- Telecom Mobile recharge
- DTH service Recharge, bill payments
- Assisted E-Commerce Model-
- Alliance with Amazon to facilitate sale of products.
- Alliance with Augmont for Sales of Gold Products
- Alliance with Reliance Jio for issuance of sim connection and sale of mobile handsets
- Alliance with Redbus for offering bus ticketing services.
- Alliance with Netmeds
 Marketplace Limited to offer medicines and other health products
- Alliance with Dish TV India Limited for distribution of subscription recharge
- Alliance with ZEE
 Entertainment Enterprises
 Ltd., to make available
 distribution and subscription
 of ZEE5 service

LOGISTICS

 Alliance with FedEx Express, Aramex India, Delhivery and Vichare for courier and logistics services (Forward Delivery as well as Reverse Pick Up services)



KEY BUSINESS ALLIANCES – STRONG REPUTED PARTNERS

BANKING











Relationships beyond banking.

FINANCIAL SERVICES











ATM



भारतीय रिज़र्व बैंक Reserve Bank of India India's Central Bank



(White Label ATM License)

E-GOVERNANCE







INSURANCE































E-COMMERCE















LOGISTICS



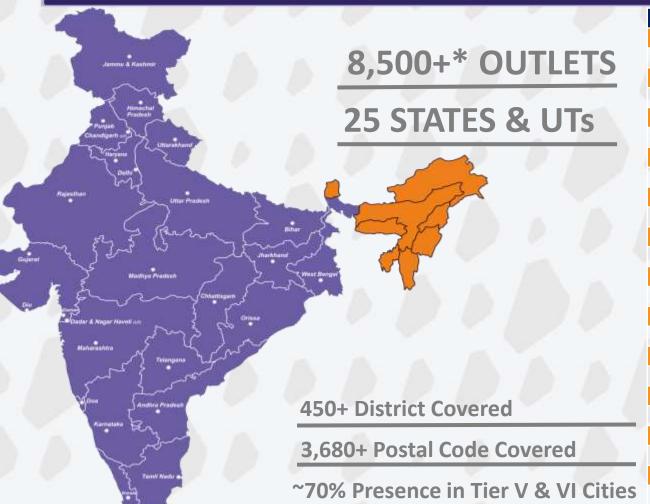








NEXTGEN VAKRANGEE KENDRA – OUR PRESENCE

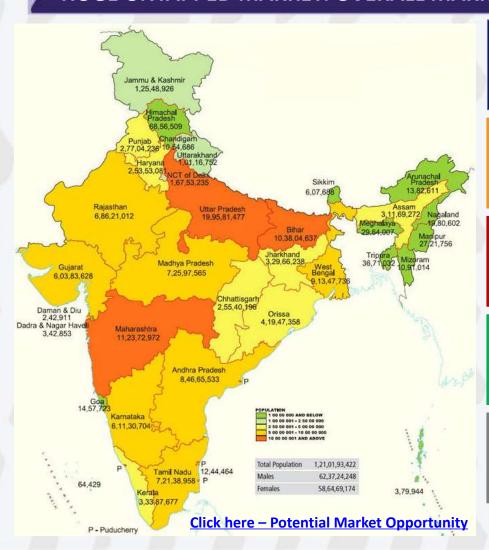


Sr. No	State Name
1	Andhra Pradesh
2	Bihar
3	Chandigarh
4	Chhattisgarh
5	Delhi (NCR)
6	Dadra and Nagar Haveli
7	Daman and Diu
8	Goa
9	Gujarat
10	Haryana
11	Himachal Pradesh
12	Jammu & Kashmir
13	Jharkhand
14	Karnataka
15	Kerala
16	Madhya Pradesh
17	Maharashtra
18	Odisha
19	Punjab
20	Rajasthan
21	Telangana
22	Tamil Nadu
23	Uttar Pradesh
24	Uttarakhand
<i>25</i>	West Bengal

- As of 30th June 2019



HUGE UNTAPPED MARKET: OVERALL MARKET POTENTIAL



POPULATION

1.21 BILLION



TOTAL NO OF VILLAGES

6,54,424



TOTAL OUTLET POTENTIAL

3,69,977



RURAL OUTLET POTENTIAL

2,94,442



URBAN OUTLET POTENTIAL

75,535





ADVANTAGE VAKRANGEE: OUR STRENGTHS

Tie up with
Strong Partners &
Access to Key
Licenses

Technology & Integration Expertise On Ground Field
Presence till the
Block Level

Size and Scale with Strong Franchisee Model









- Portfolio of key
 Licenses &
 Partnership
 empanelment's built
 over last 20 years
- Have built a strong bouquet of products and services

- Over two decades of System Integration Capabilities
- Interoperable banking - Integration with the Core Banking servers of the Banks
- Pioneer in Aadhaar based biometric enabled banking

- Field Level Hierarchy till the Block level – More than 1,250 District and Block Area managers
- Continuous
 Handholding and
 support to
 Franchisee to
 maintain smooth
 Operations and drive
 sales
- Robust store
 Economics leading to
 strong growth in
 stores
- Scale leading to emerge as a Partner of choice



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

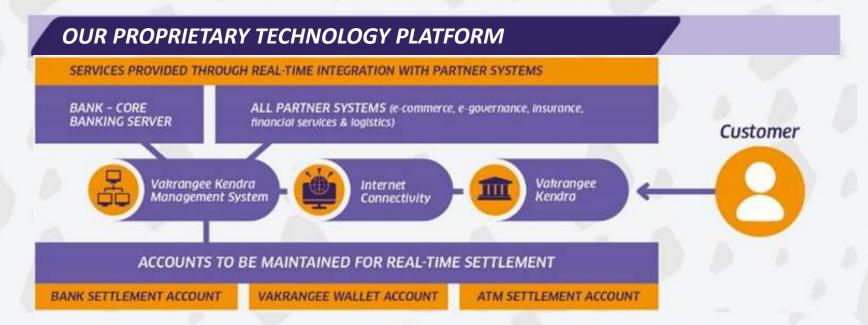


Total Capital Employed for Franchisee – Rs. 1.0 – 1.5 mn Breakeven Pe<u>riod In Months – 18-24</u>

Note: * - Estimate Based on a mature store. Maturity is considered as more than 12 months old outlet.

** - EBIDTA Margins calculated on basis of reaching an Operating leverage of minimum 10,000 operational stores.





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 alitches and troubleshooting

Internet Connectivity

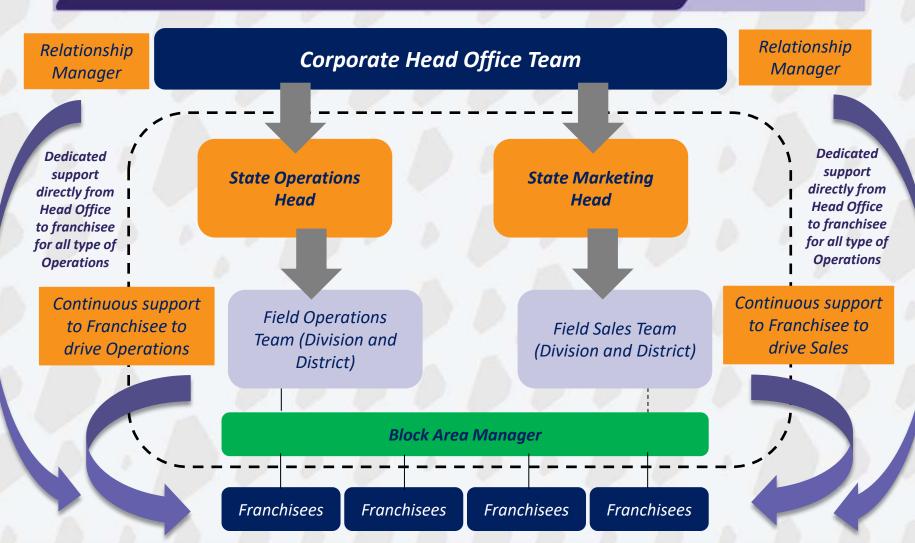
Seamless connectivity through V-SAT or Broadband Internet

Security Specifications

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



FRANCHISEE FOCUSED TEAM STRUCTURE





WHITE LABEL ATM - OPPORTUNITY



- India rank's is 148 in the world in terms of ATM Density
- Low ATM Penetration in Tier 3, 4, 5 and 6 cities ~ Huge opportunity for WLAs to bridge the gap between Urban and Rural India
- As on March 2019, India had ~ 242,000 ATMs.
- RBI WLA license to Vakrangee
 - Set up & Manage minimum 15,000 WLA
 - Maintain rural (Tier III to VI) to urban (Tier I & II) ratio of 2:1 (incl. minimum of 10% to be set up in Tier V & VI)

Benefits of Vakrangee WLAs Over Other Players

1	Sr. N o.	Operating Cost	Vakrangee	Peers
	1	Rent Expense	×	1
1	2	Civil Work & Interiors		
	3	Internet Connectivity		/ / /
	4	Cash Management Charges	X	A V /
	5	ATM Operational Costs	1	
1	6	Security Guard	×	

COMPETITIVE ADVANTAGES VAKRANGEE MODEL

COST SYNERGIES

- No requirement of security guard as the ATM is located inside the Vakrangee Kendra & monitored thro 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



UPDATE ON REGULATORY COMPLIANCES



UPDATE ON COMPLIANCE RELATED MATTERS

SEBI INVESTIGATION



EOW INVESTIGATION



MCA INSPECTION





There were no findings or instance of any stock manipulation by Promoter or Promoter group entities.

Link : Click Here



Clean chit given to promoter & promoter group with respect to price & volume manipulation

Link: Click Here



Update on MCA Inspection

 No Irregularities & no further action pending pertaining to Vakrangee

Link: Click Here



UPDATE ON AWARDS & RECOGNITION



AWARDS & RECOGNITION



- Vakrangee makes history by setting GUINNESS WORLD RECORDSTM title for the *Most stores* launched simultaneously on 14th January 2019
- Launches 1107 Nextgen Vakrangee kendra stores across the country at 11.07 Am on the same day
- Overall the Company launched 3,300+ stores on a Pan India basis
- 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.
- Award recognises company's 'Nextgen Vakrangee Kendras' growth and customer satisfaction in 2018-19.
- 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.



AWARDS AND CERTIFICATIONS

- Guinness World Records Title for the Most Stores Launched Simultaneously on 14th January 2019. Launches 1107 Nextgen Vakrangee Kendra stores across the country at 11.07 am on the same day
- Awarded as the best 'Financial Services Retailer of the year' at the Indian Retail Awards 2019
- CA Entrepreneur Path Breaker Award 2017 by Institute of Chartered Accountants of India
- Selected in the Fortune 500 Companies Fortune India 2017
- Selected in the Super 50 Companies Forbes India 2017
- Selected in the Top 50 BSE 500 Companies by Growth in M-Cap Forbes India 2017
- Vakrangee has been features in 11 Indian companies, up from an all-time low of eight last year by Forbes Asia's Best Under a Billion list for 2015
- ET-500 Companies for 2013 as published by ET
- Nominated (top 5) for the best CEO (IT & ITes) by Business Today in January 2014
- 26th in the Deloitte Technology Fast 50 companies in India, 2012
- 18th in the Deloitte Technology Fast 50 companies in India, 2011
- 226th rank in Deloitte Fastest 500 growing Asia Pacific companies in 2011
- CA. Business Leader SME (3rd Rank) of the Year Award, 2008 to the Chairman by Institute of Chartered Accountants of India
- Economic Times ET 500 best companies in India in 2006-07









DIRECTORS & LEADERSHIP TEAM



INDEPENDENT / NOMINEE DIRECTORS ON THE BOARD

Strong Board of Directors



RAMESH JOSHI Non Executive Independent Director

- Has about 40+ years of business experience in the banking industry.
- Has worked with RBI for over three decades and a former ED of SEBI
- Holds a Bachelor's degree in Arts from the University of Nagpur and a Bachelor's degree in Law from the University of Nagpur.



SUNIL AGARWALNon Executive
Independent Director

- Has over 25+ years of experience in business administration. He is an entrepreneur with varied business interests in the mining industry in Rajasthan.
- Holds a Bachelor's degree in Commerce from the University of Rajasthan.



B. L. MEENANon Executive
Independent Director

- Has about 28+ years of experience, having served in various Government departments. A former Chief Commercial Manager, North Western Railways.
- Holds a Master's degree in Arts from the University of Rajasthan and a Bachelor's degree in Law from the University of Rajasthan



AVINASH VYASNon Executive
Independent Director

- Has wide experience in Audit Certification for externally aided projects funded by foreign agencies such as World Bank and its extended arms
- Holds a Bachelor's Degree in Commerce and is LL.B (professional) which adds to his business acumen.



Ranbir DattNominee Director

- Nominee Director (representing the Life Insurance Corporation of India) of our Company.
- Joined LIC as Assistant Administrative Officer in 1984. Worked as Head of various channels in LIC of India viz., Deptt of Pension & Group Superannuation, Banking Assurance, Micro Insurance, Office Service & Estates etc. Presently Mr. Datt is Executive Director of Corporate Planning /New Projects.



SUJATA
CHATTOPADHYAY
Non Executive
Independent Director

- Fellow member of the Institute of Cost Accountants of India and the Associate member of the Institute of Company Secretaries of India.
- Has over 26+ years of experience across various industries and geographies Choice Capital Advisors Private Ltd, Polygenta Technologies Ltd, Arysta LifeScience India Ltd, Steel Exchange India Limited.



LEADERSHIP TEAM

STRONG MANAGEMENT TEAM IN PLACE TO DRIVE NEXT PHASE OF GROWTH ACROSS ALL BUSINESSES



DINESH NANDWANAFounder Promoter
& Executive
Chairman

- Has about 27+ years of business experience. Main functions and areas of responsibilities in the Company include policy formulation and decision making.
- Has received a memento from the former Honorable President of India, Late Shri Shankar Dayal Sharma in 1996.
- Recipient of the 'CA Business Leader SME (3rd Rank)' award by the Institute of Chartered Accountants of India for the year 1997.
- Holds a Bachelor's degree in Commerce from Rajasthan University & is a certified Chartered Accountant from the Institute of Chartered Accountants of India.



ANIL KHANNA Managing Director & Group CEO

- Mr. Anil Khanna has joined Vakrangee as Managing Director & Group CEO w.e.f. 25th January 2019. Prior to Vakrangee he has been at the position of Managing Director of Blue Dart Express Limited with effect from 21st February 2007. He has a proven track record and is well experienced to lead Vakrangee. He has 40 years of experience in various industries
- Under his leadership and guidance, Blue Dart was able to broaden its strategic focus from being an air express company to a full-fledged logistics organization offering a wide range of products and services, as well as Industry specific solutions in air and ground express segments. He was also responsible for developing business potential, driving strong revenue growths and enhancing service quality. He has proven his capabilities in leading his team to achieve exceptional business results.
- He is a graduate from St Stephen's College, Delhi and holds an MBA degree in Marketing and Finance from UBS, Chandigarh.



DR NISHIKANT HAYATNAGARKARDirector – R&D

 Has about 25+ years of business experience in the information technology sector. Main areas of responsibility in the Company include software development, information technology compliance and technical support. Holds a Doctorate in Computer Science from the Indian Institute of Technology, Mumbai



ANNEXURES





PHASE 1: INITIALLY AN E-GOVERNANCE PLAYER

PHASE 1: CSC & E-MITRA MODEL राजरंश कटारी वित√मृत निद्यास

Services Offered:

E-Governance

OUTLETS WERE PRIMARILY TERMED AS "COMMON SERVICE CENTRE - CSC" OR "E-MITRA KENDRA" :-

- NON-EXCLUSIVE STORE MODEL
- SINGLE LINE OF SERVICE PRIMARILY E-GOVERNENCE SERVICES
- NO STANDARDIZED DESIGN LAYOUT & BRANDING
- KIRANA STORE MODEL



PHASE 1: INITIALLY AN E-GOVERNANCE PLAYER











PHASE 2: E-GOVERNANCE PLAYER TO A BANKING BC POINT MODEL

PHASE 2: BANKING BC POINT MODEL



Services Offered:

- E-Governance
- Banking

COMPANY RECEIVED THE BUSINESS
CORRESPONDENCE BANKING MANDATE AND
STARTED THE BC POINT SERVICES THROUGH
THE KENDRA –

- NON-EXCLUSIVE
- DUAL LINE OF SERVICE E-GOVERNENCE & BANKING SERVICES
- NO STANDARDIZED DESIGN
- INITIATED STANDARD BRANDING IN TERMS
 OF BASIC SIGNAGE & HOARDINGS



PHASE 2: E-GOVERNANCE PLAYER TO A BANKING BC POINT MODEL















PHASE 3: E-GOVERNANCE PLAYER TO MULTI SPECIALITY STORE MODEL

PHASE 3: MULTI-SPECIALITY STORE MODEL





Services Offered:

- E-Governance Insurance
- Banking
 ATM (Optional)
- E-Commerce

EVOLVED INTO A MULTI SPECIALITY STORE MODEL:

- PLANNED AS AN EXCLUSIVE STORE MODEL
- MULTI-LINE OF SERVICES BANKING, E-GOVERNENCE, INSURANCE, E-COMMERCE & OPTIONAL ATM SERVICES
- STANDARDIZED DESIGN
- INITIATED STANDARD BRANDING IN STORE LAYOUT AS WELL AS SIGNAGE
- PARALLEL EFFORTS TO ACTIVATE VARIOUS SERVICES ACROSS ALL OUTLETS AND CONVERSION TO EXCLUSIVE MODEL



PHASE 3: E-GOVERNANCE PLAYER TO MULTI SPECIALITY STORE MODEL















PHASE 4: E-GOVERNANCE PLAYER TO AN EXCLUSIVE NEXTGEN ASSISTED DIGITAL CONVENIENCE STORE

PHASE 4 : NEXTGEN KENDRA MODEL – ASSISTED DIGITAL CONVENIENCE STORE



Services Offered:

- E-Governance
- Banking & Financial Services
- E-Commerce

- Insurance
- ATM (Mandatory)
- Logistics

EVOLUTION INTO AN EXCLUSIVE ASSISTED DIGITAL CONVENIENCE STORE MODEL –

- EXCLUSIVE STORE MODEL
- MULTI-LINE OF SERVICES BANKING &
 FINANCIAL SERVICES, E-GOVERNENCE,
 INSURANCE, E-COMMERCE, LOGISTICS &
 MANDATORY ATM SERVICES
- STANDARDIZED LAYOUT & DESIGN BY L&H (LEWIS & HICKEY)
- STANDARD BRANDING IN STORE LAYOUT AS WELL AS SIGNAGE
- ATM MANDATORY
- DIGITAL SIGNAGE & CCTV MANDATORY
- PINPAD DEVICES TO ENABLE ALL KIND OF PAYMENT MODES ACROSS SERVICES



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 ATM, 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.

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

MANDATORY ATM IN EACH OUTLET



- ATM at each 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



NEXTGEN VAKRANGEE KENDRA: GOLD MODEL











NEXTGEN VAKRANGEE KENDRA: SILVER MODEL









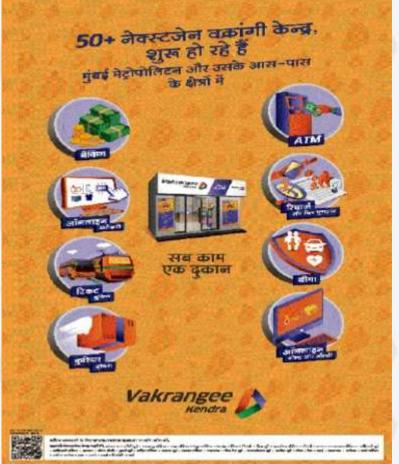


BRANDING & MARKETING CAMPAIGN



NATIONAL LEVEL ADVERTISING - PRINT







NATIONAL LEVEL ADVERTISING - OOH





NATIONAL LEVEL ADVERTISING - OOH





NATIONAL LEVEL ADVERTISING - LOCALISED





Thank You