

May 10, 2019

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.:** 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 May 10, 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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# ***PERFORMANCE UPDATE***

**NEXTGEN OUTLETS – PERFORMANCE SCORECARD**

**3,504**

*No of NextGen Outlets  
Operational*

**~Rs. 9.5 Billion**

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

**~US\$ 1.6 BN**

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

**~4 Million**

*Monthly No of Transactions on  
NextGen Vakrangee Platform*

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

**TARGET ESTIMATES PLANNED ON MATURE BASIS**

***Huge Upside Potential Opportunity on Maturity \****

**3,504**

***No of NextGen Outlets  
- On Maturity***

**~Rs. 25-30 Bn**

***Avg. Monthly Throughput on Maturity –  
Transaction Value Estimate (in Rs.)***

**~US\$ 4-5 BN**

***Annual Run Rate Throughput –  
Transaction Value Estimate - basis  
Current No of Outlets on Maturity***

**~10-12 Million**

***Monthly No of Transactions on  
NextGen Vakrangee Platform***

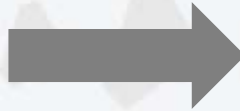
***Our Aim to become India's Largest Rural Consumption Platform***

## NEXTGEN OUTLETS – PERFORMANCE SCORECARD

**NextGen outlets are currently only 3 months old. The below is the Average Data for the month of April 2019.**

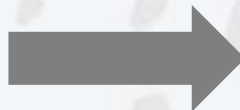
**As the stores mature, we expect the financials to significantly improve.**

**Avg. No of Daily Transactions -  
ATM**



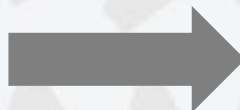
**~40-50 transactions per day per ATM**

**Avg. Total Banking\* & ATM  
Throughput - Transaction  
Value**



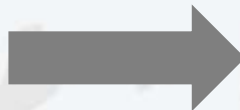
**~ Rs. 7-8 billion per Month  
(Cumulative for all NextGen Outlets)**

**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)**



## NEXTGEN OUTLETS – PERFORMANCE SCORECARD

### NEXTGEN OUTLETS – SERVICE ACTIVATION STATUS

<b>Service</b>	<b>Service Activation Status at NextGen Outlets (%)</b>
<b>Banking*</b>	61%
<b>ATM</b>	99%
<b>Insurance *</b>	74%
<b>Financial Services</b>	
Money Transfer	100%
Home Loan ^	42%
<b>Assisted E-Commerce</b>	
Online Shopping (Amazon / Netmeds / Gold Jewellery)	100%
Bus Ticket Booking, Mobile & DTH recharge	100%
<b>E-Governance</b>	
BBPS	100%
IRCTC	100%
<b>Logistics ^</b>	24%

**Planned Target is to have all services in all outlet by June, 2019.**

Note : \* Franchisee needs to clear the required certification, In some cases Bank is yet to be allocated

^ Based on Partner serviceability

## CASE STUDIES : NEXTGEN TOP PERFORMERS

### *ATM Services – Case study*

- Franchisee Location – **Tier IV**
- Monthly Franchisee Commission Income– **INR. 85,824**
- Number of Financial Transactions – **6,630**
- Number of Non-Financial Transactions – **6,508**

### *Insurance Services – Case study*

- Franchisee Location – **Tier V**
- Monthly Franchisee Commission Income– **INR. 58,550**
- Monthly Number of Policies Sold – **101**

### *Banking Services – Case study*

- Franchisee Location – **Tier IV**
- Monthly Franchisee Commission Income– **INR. 66,454**
- Banking Transaction Value – **INR. 26.1 mn**
- Number of Bank Accounts opened– **6,000**

### *Amazon Services – Case study*

- Franchisee Location – **Tier VI**
- Monthly Franchisee Commission Income– **INR. 31,580**
- Gross Sale Value – **INR. 9,88,528**
- Monthly Number of orders – **123**

## CASE STUDIES : NEXTGEN TOP PERFORMERS

### *BBPS Services – Case study*

- Franchisee Location – **Tier V**
- Monthly Franchisee Commission Income – **INR. 17,190**
- Number of Bill payments – **3,397**

### *Netmeds Services – Case study*

- Franchisee Location – **Tier III**
- Monthly Franchisee Commission Income – **INR. 22,669**
- Gross Sale Value – **INR. 1,28,240**
- Monthly Number of orders – **86**

### *Domestic Money Transfer Services – Case study*

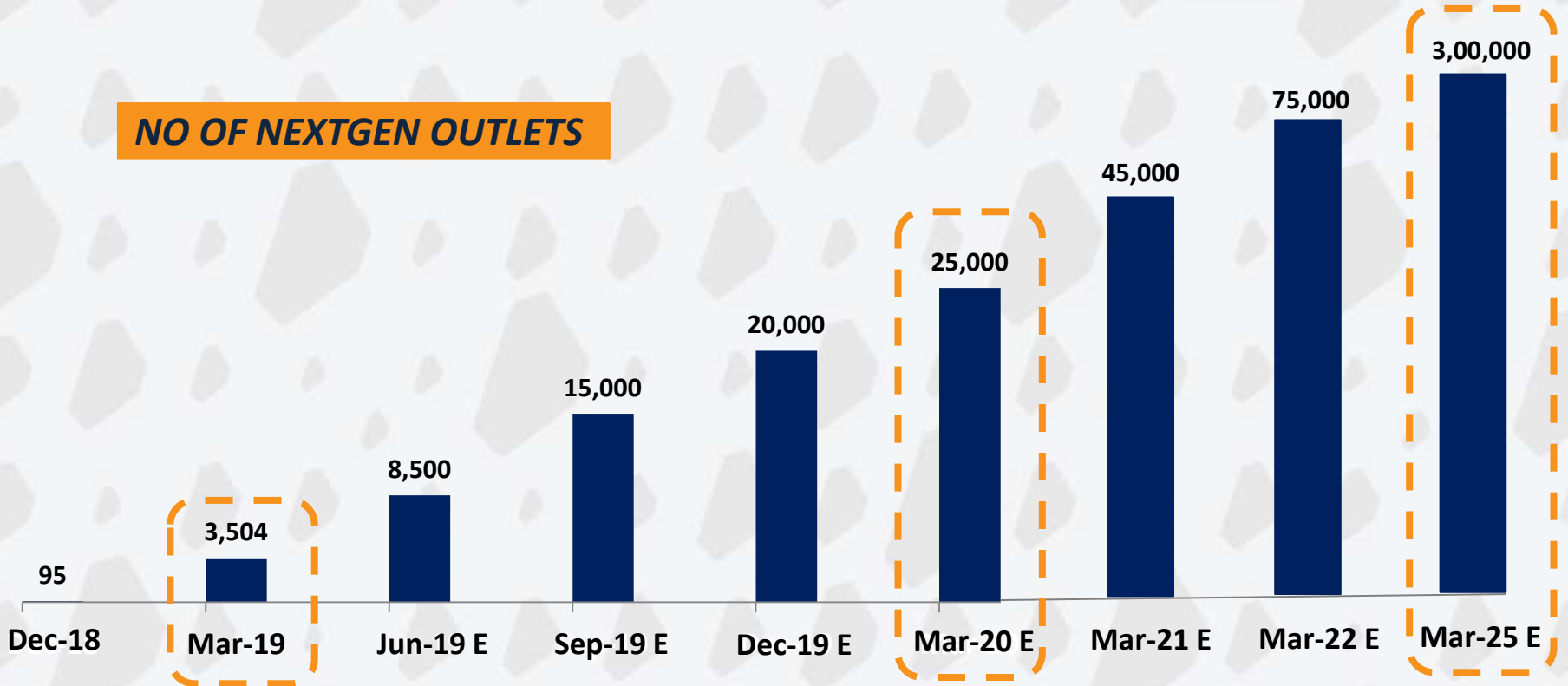
- Franchisee Location – **Tier I**
- Monthly Franchisee Commission Income – **INR. 20,383**
- Total Remittance Value – **INR 3.5 mn**
- No. of Transaction - **927**

### *Home Loan Services – Case study*

- Franchisee Location – **Tier IV**
- Monthly Franchisee Commission Income – **INR. 9,295**
- Number of Logins – **13**

**GUIDANCE ON OPENING OF NEXTGEN OUTLETS**

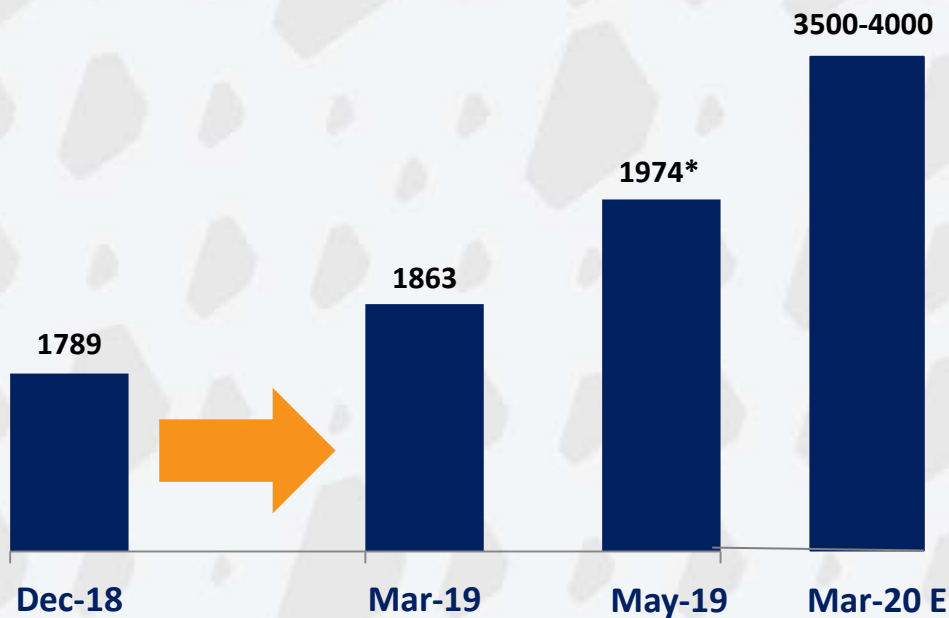
**NO OF NEXTGEN OUTLETS**



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

## NEXTGEN OUTLETS – KEY EMPLOYEE INITIATIVES

### Total Manpower Count - No of Employees



Note : \*As on May 10, 2019

### Key Initiatives taken to enhance Employee Productivity

- Hiring and further strengthening the field team to enhance the ground level reach and availability.
- Attractive Incentive schemes launched for employees based on Targets –
  - Incentive scheme to achieve the set target for Appointment of Franchisees
  - Incentive scheme to achieve the set target of Revenue and Gross Margins %
- Clear Focus on monitoring and improving the employee productivity
  - Daily & weekly performance review dashboards
  - App based activity monitoring

# ***UPDATE ON REGULATORY COMPLAINCES***

## **UPDATE ON MCA INSPECTION**

- **The Company has received an update on the Inspection report from Ministry of Corporate Affairs (dated 2<sup>nd</sup> May, 2019) which clearly states that pursuant to Inspection of Books of Accounts of the company for the last three years there are no irregularities and there is no further action pending pertaining to it with respect to the below mentioned matters.**
- Earlier in September 2018, the Ministry of Corporate affairs (MCA) had ordered the Inspection of Books of Accounts for a period of three financial years to be conducted in terms of Section 206(5) of the Companies Act 2013. The scope, inter alia, included:-
  - Resignation of Price Water House and Co Chartered Accountants LLP as Statutory Auditors of the Company
  - Abnormal trading of the Company stock and consequent action taken by the Stock Exchanges
  - Income Tax Assessment order and Tax Audit report for the last 5 years
  - Shareholding structure of the Company
- **The Ministry of Corporate Affairs finds no irregularities and there is no further action pending pertaining to Vakrangee with respect to the above mentioned matters.**
- The MCA has however asked for certain routine explanatory information regarding the Amount collected from the Franchisee's and with regard to disclosure requirement of Other Assets & Liabilities.

## UPDATE ON COMPLIANCE RELATED MATTERS

### SEBI INVESTIGATION



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

Link : [Click Here](#)

### EOW INVESTIGATION



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

Link : [Click Here](#)

### MCA INSPECTION



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 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
- 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.

# ***Q4 & FY2018-19 RESULTS UPDATE***

## CONSOLIDATED FINANCIAL STATEMENTS

### Key Profit & Loss Statement Items

Particulars (Rs. Mn.)	Q4 FY2018-19	Q3 FY2018-19	QoQ %	FY2018-19
Total Income	1,218.8	1,186.6	2.7	15,882.0
Total Expenses	1,062.7	1,133.5	(6.2)	15,386.3
EBIDTA	186.2	73.7	152.6	583.0
Profit before Tax (PBT)	156.1	70.8	120.5	513.4
Tax Expenses	91.6	33.7	171.8	261.1
Profit after Tax (PAT)	64.5	37.1	73.9	252.3
Earnings per Share (EPS Basic)	0.06	0.04	50.0	0.2

### Key Balance Sheet Items

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

## FINANCIAL GUIDANCE

- *Revenue as well as Profitability has been materially impacted as these outlets undergo up-gradation process.*

- *Financials to start 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**

**Mar-19 onwards**

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

- *Overall 3,504 NextGen outlets operational and 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

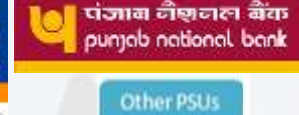
**Technology Intensive Retail Distribution Platform for last mile touch points delivering services across Banking & ATM, Insurance, e-Governance, e-Commerce and Logistic services to domains on a real-time basis**

BANKING	INSURANCE	E-GOVERNANCE	E-COMMERCE	LOGISTICS
<ul style="list-style-type: none"> <li>Bank A/C Opening</li> <li>Cash Deposits, Withdrawals, Money Transfer.</li> <li>Fixed/ Recurring Deposits.</li> <li>Balance Enquiry, Statement of Accounts</li> <li>Disbursement of money under Direct Benefit Transfer</li> </ul>	<ul style="list-style-type: none"> <li>Corporate agency tie-up for Life , General and Health Insurance.</li> <li>Micro Insurance schemes under Atal Pension Yojna, Jeevan Jyoti Bima Yojna &amp; Pradhan Mantri Suraksha Bima Yojna.</li> </ul>	<ul style="list-style-type: none"> <li><b>Alliance with IRCTC</b> for offering railway E-Ticket booking</li> <li><b>Bharat Bill Payment System (BBPS)</b> platform to deliver wide range of bill payment services</li> <li>Payment of Utility Bills, Taxes, Levies, Certificates, Hall tickets, Exam Fee Payments.</li> <li>Online Form Filling.</li> <li>Other G2C services based on state to state</li> </ul>	<ul style="list-style-type: none"> <li>Telecom - Mobile recharge</li> <li>DTH service - Recharge, bill payments</li> <li><b>Assisted E-Commerce Model-</b></li> <li>Alliance with <b>Amazon</b> to facilitate sale of products.</li> <li>Alliance with <b>Augmont</b> for Sales of Gold Products</li> <li>Alliance with <b>Reliance Jio</b> for issuance of sim connection and sale of mobile handsets</li> <li>Alliance with <b>Redbus</b> for offering bus ticketing services.</li> <li>Alliance with <b>Netmeds Marketplace Limited</b> to offer medicines and other health products</li> <li>Alliance with Dish TV India Limited for for distribution of subscription recharge</li> </ul>	<ul style="list-style-type: none"> <li><b>Alliance with FedEx Express and Aramex India</b> for courier and logistics services (Forward Delivery as well as Reverse Pick Up services)</li> </ul>
ATM	FINANCIAL SERVICES			
<ul style="list-style-type: none"> <li>Real time cash withdrawals from all banks through WLA (White Label ATM).</li> <li>Co-located ATM in urban/semi-urban branches to cater to holistic banking needs of customers while optimizing cost of operations.</li> </ul>	<ul style="list-style-type: none"> <li>Lead generation for Loan Products – Home Loans, Home Improvement, Loan Against Property.</li> <li>Distribution of Mutual Fund products</li> <li>Domestic Money Transfer Services</li> </ul>			



**KEY BUSINESS ALLIANCES – STRONG REPUTED PARTNERS**

**BANKING**



Relationships beyond banking.

Other PSUs

**FINANCIAL SERVICES**



**ATM**



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



(White Label ATM License)

**E-GOVERNANCE**



**INSURANCE**



भारतीय जीवन बीमा निगम  
LIFE INSURANCE CORPORATION OF INDIA

INSURANCE

Sar'utha ke jyo!

ERGO

Health Insurance

ADITYA BIRLA CAPITAL

RELIGARE Health Insurance

Atal Pension Yojana

Pradhan Mantri Jeevan Jyoti Bima Yojana

**E-COMMERCE**



(For Mobile/DTH Recharge)

**LOGISTICS**



**NEXTGEN VAKRANGEE KENDRA – OUR PRESENCE**

**3,504\* OUTLETS**

**19 STATES**

**366 District Covered**

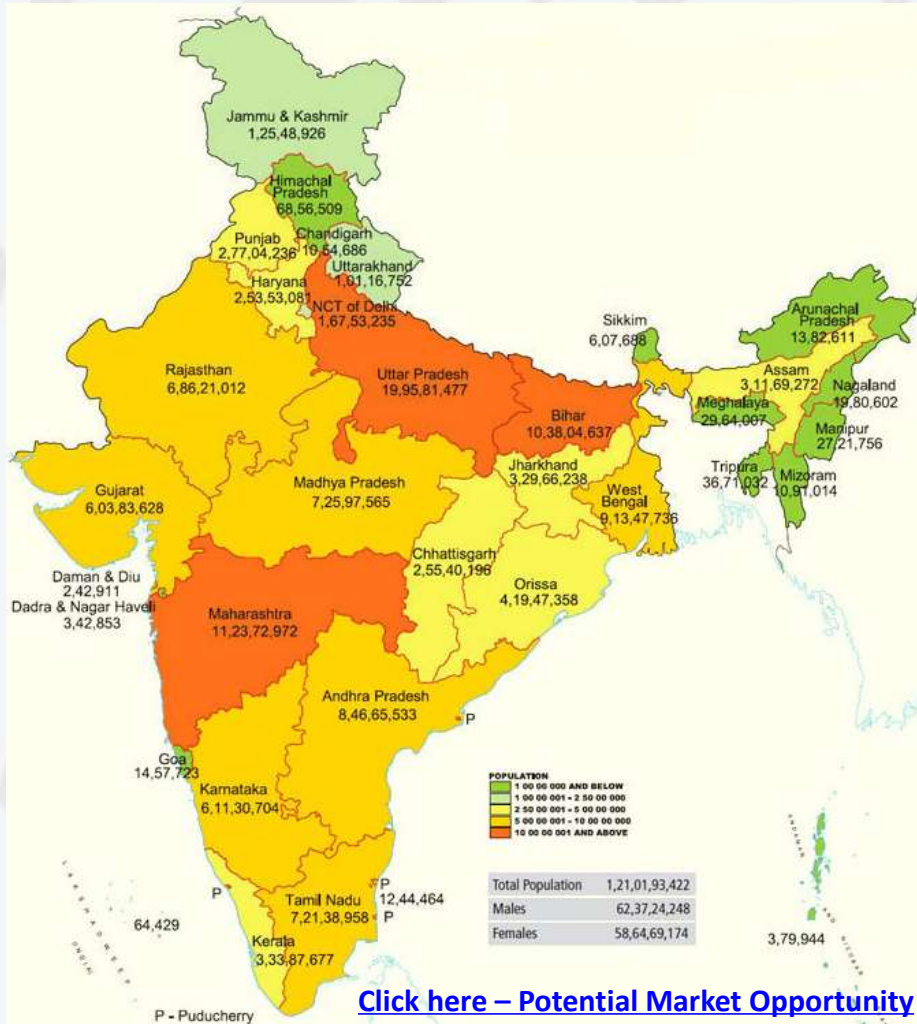
**2,186 Postal Code Covered**

**68% Presence in Tier V & VI Cities**

Sr. No	State Name
1	Bihar
2	Chandigarh
3	Chhattisgarh
4	Delhi (NCR)
5	Goa
6	Gujarat
7	Haryana
8	Himachal Pradesh
9	Jharkhand
10	Karnataka
11	Kerala
12	Madhya Pradesh
13	Maharashtra
14	Odisha
15	Punjab
16	Rajasthan
17	Uttar Pradesh
18	Uttarakhand
19	West Bengal

\* - As of 31<sup>st</sup> March 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**



[Click here – Potential Market Opportunity](#)

## 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**

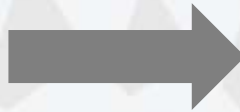
- **Over two decades of System Integration Capabilities**
- **Interoperable banking - Integration with the Core Banking servers of the Banks**
- **Pioneer in Aadhaar based biometric enabled banking**

- **Field Level Hierarchy till the Block level – More than 1,150 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**

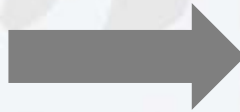
## STORE ECONOMICS OF A NEXTGEN KENDRA

**NextGen Outlet Estimated Revenue Per Store**



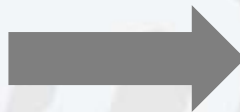
**Avg. Revenue per Month  
Rs. 0.1 mn \***

**NextGen Outlet Estimated Commission Sharing Ratio**



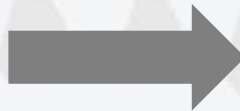
**Ranging from 65:35 to 80:20 based on Service Type**

**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 Period In Months – 18-24**

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.

## OUR PROPRIETARY TECHNOLOGY PLATFORM

SERVICES PROVIDED THROUGH REAL-TIME INTEGRATION WITH PARTNER SYSTEMS

BANK - CORE  
BANKING SERVER

ALL PARTNER SYSTEMS (e-commerce, e-governance, insurance,  
financial services & logistics)



Vakrangee Kendra  
Management System



Internet  
Connectivity



Vakrangee  
Kendra

Customer



ACCOUNTS TO BE MAINTAINED FOR REAL-TIME SETTLEMENT

BANK SETTLEMENT ACCOUNT

VAKRANGEE WALLET ACCOUNT

ATM SETTLEMENT ACCOUNT

### 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**

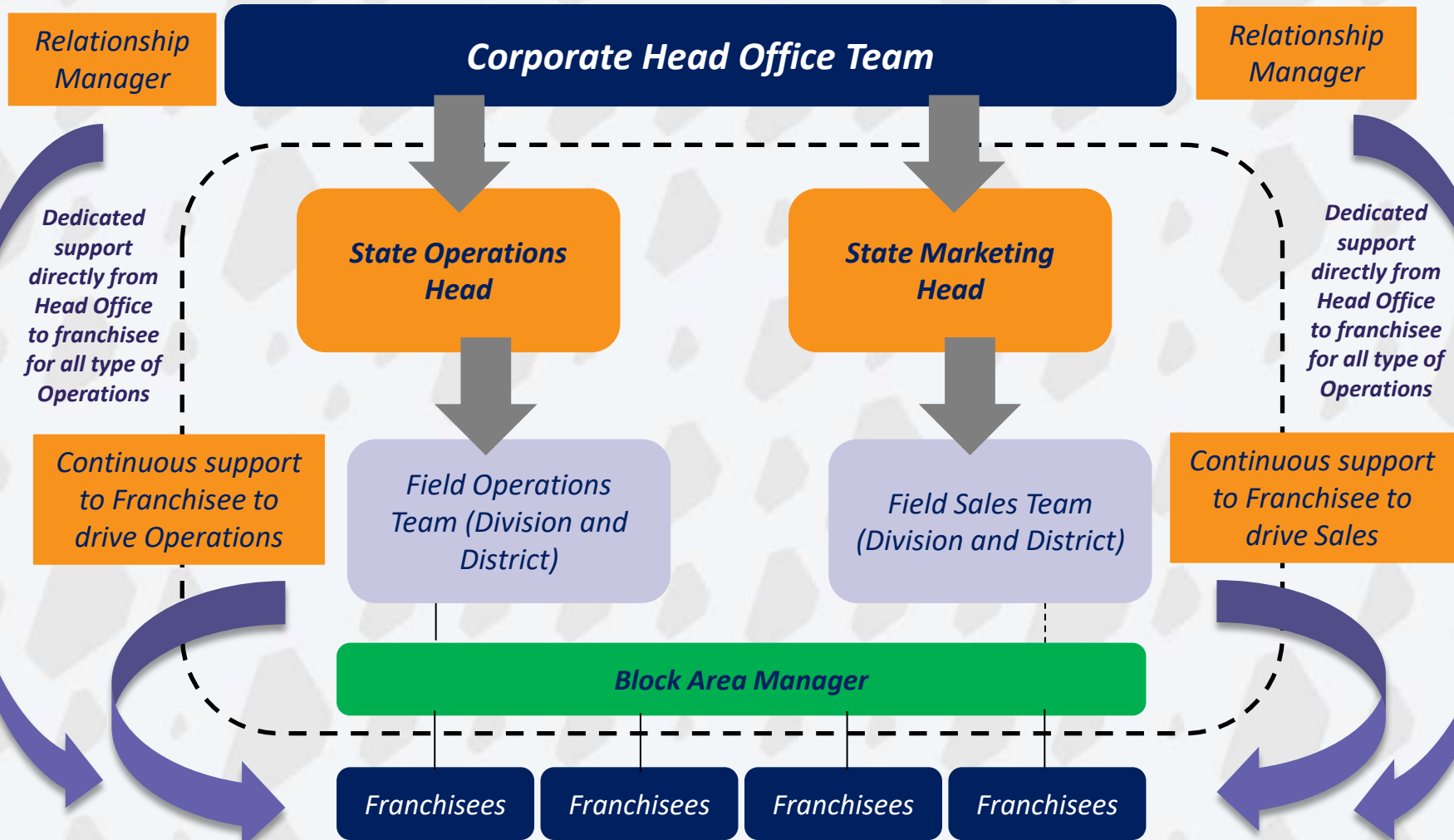
### Internet Connectivity

- **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**

**FRANCHISEE FOCUSED TEAM STRUCTURE**



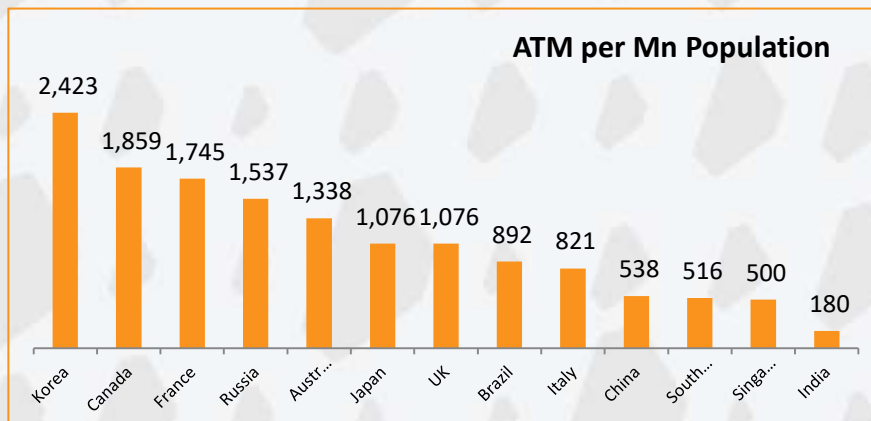
## STRATEGIC TIE UP WITH INDIAN OIL CORPORATION LIMITED

- *Strategic tie-up with Indian Oil Corporation Limited (IOC), India's largest commercial enterprise for setting up Vakrangee Kendra at its retail outlets (distribution network).*
- *To set up Vakrangee Kendra in IOC Retail Outlets (Filling/Gas Station) located in Pan India.*
- *Tie up to increase the customer touch points at the Vakrangee Kendra and ensure a boost in its core objective i.e. Financial Inclusion, Digital Inclusion, Social Inclusion, Employment Generation and Skill Development.*
- *Indian Oil Corporation Limited is planning to almost double its fuel network to 50,000+ retail outlets in next couple of years. This would further create a huge potential opportunity for us to set up Vakrangee kendra at its retail outlets.*





## 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

Sr. N o.	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	✗	✓

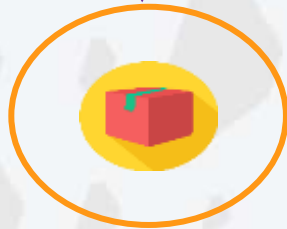
### COMPETITIVE ADVANTAGES VAKRANGEE MODEL

#### COST SYNERGIES

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

## LOGISTICS – OUR BUSINESS MODEL

### VAKRANGEE LOGISTICS



#### Front-end Point for Courier Booking Services

- **Courier Market-Place** - leveraging Vakrangee Kendra presence to enhance the reach for courier booking services
- **Top Class Service Providers**- Tied-up with reputed partners like FedEx Express, Aramex India and First Flight that provides reliable domestic and international reach with service across the globe.



#### Last Mile Delivery Services

- **Market-Place Model for E-commerce Delivery** - leveraging the last mile reach through Vakrangee Kendra
- **Availability of COD** - Enable cash-on-delivery service across all postal codes
- **Ease of Cash Handling** - Immediate cash remittance system using internal wallet



#### Last Mile Reverse Logistics Services

- **Market-Place Model for Reverse Logistics** - leveraging the last mile presence for reverse logistics through Vakrangee Kendra
- **Efficient and Cost-effective solution**- Physical presence on the last mile enable cost-effective Reverse logistics solution for E-com companies

## 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 featured 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**
- **26<sup>th</sup> in the Deloitte Technology Fast 50 companies in India, 2012**
- **18<sup>th</sup> in the Deloitte Technology Fast 50 companies in India, 2011**
- **226<sup>th</sup> 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 AGARWAL**  
Non 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. MEENA**  
Non 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 VYAS**  
Non 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 Datt**  
Nominee 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  
NANDWANA**  
Founder 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  
HAYATNAGARKAR**  
Director – 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

## LEADERSHIP TEAM

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



**SUMIT JAIN**  
CEO -  
eCommerce

- Mr. Sumit Jain joined Vakrangee as Sr. Vice President and is heading the eCommerce vertical.
- He joined Vakrangee Limited from Barclays. Prior to Barclays, he worked with Credit Suisse and Intel Corporation in USA for over a span of 6 years.
- Holds a MBA Degree from Stern School of Business at New York University and has completed B. Tech degree in Computer Science from Indian institute of Technology (IIT) Bombay.



**RAJEEV RANJAN**  
CEO -  
eGovernance

- Mr. Rajeev Ranjan was a former Chief Executive Officer, with Vakrangee e-Solutions INC. at Manila, Philippines, he has led 8500 strong team of professionals and technical resources to deliver world-class and high-quality Land Registration project for Government of Philippines.
- Mr. Ranjan is a Post-graduate and former Tata group senior executive, having vast experience with excellent record of delivering simultaneous National level, large scale and mission-critical projects, on time and within budget.



**SANJEET MAHAJAN**  
CEO –  
FINANCIAL SERVICES

- Mr. Sanjeet Mahajan joined Vakrangee as Head – Financial & Other Services in October 2017. He is responsible to build the Retail & SME Loans, Mutual Fund & Other Allied businesses at Vakrangee Ltd. Prior to joining Vakrangee,
- Mr. Mahajan was associated with HDFC Bank for over 2 decades and served across multiple roles. In his last assignment as a Vice President at HDFC Bank, Mr. Mahajan was responsible to drive over all business and operations for some of the largest metro Retail branches of HDFC Bank.

## LEADERSHIP TEAM

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



**RAHUL DEV PAL**  
CEO – Banking

- Mr. Rahul Dev Pal an economics graduate with a rich experience of 26+ years in the field of sales and marketing. He has an in-depth knowledge of the banking vertical & from the very beginning of his career, he has dealt with different Government departments & has done a lot of work in the BFSI vertical.
- Starting his career with HCL he worked with companies like Xerox, Pertech Computers , BPL & Godrej. His last assignment in Godrej was as a National Head.



**HARISH MANI**  
CEO -  
INSURANCE

- Mr. Harish Mani is a commerce graduate with PGDRM from IRMA. He has 14+ years of rich experience in Insurance & Micro-Finance Industry.
- Prior to joining Vakrangee he worked for Bharti Axa Life Insurance company for 8 years in various functions and prior to Bharti Axa Life he worked for ICICI Lombard General Insurance company for 4+ years.
- He worked on digital systems like ICICI Lombard Point of Sale (ILPOS) which is an pioneering industry leading application for policy issuance today.



**RAJESH  
BHOJWANI**  
CEO - ATM

- Mr. Rajesh Bhojwani joined Vakrangee as Executive Vice President and is heading the ATM vertical.
- He joined Vakrangee from HDFC Bank Ltd, where he had worked in ATM, SME Lending and Retail Branch Banking division for over 12 years. His last assignment at HDFC Bank was Head – ATM Business Process.
- Prior to HDFC Bank, he worked with Chola MS General Insurance Company Ltd & Dewan Housing Finance Corp Ltd (DHFL) for over a span of 5 years. He is Post Graduate (Construction & Project Management) from CEPT University, Ahmedabad. He also holds a B.E. (Civil) degree from DDIT, Nadiad, Gujarat.



**JITENDRA JOG**  
Sr. Vice  
President,  
Operations  
(Logistics)

- Mr. Jitendra Jog is a veteran in the logistics industry, he is a result oriented professional with over 28 years of wide and varied experience in the areas of Business Development, Operations Management, General Management and Client Servicing in this industry.
- He started his career with TNT Express in UK and has worked in Senior management positions with leading logistics companies in India such as Skypak, TNT India, Aramex India, Spoton, etc.



# ***ANNEXURES***

# ***KENDRA EVOLUTION***

## KENDRA EVOLUTION

### PHASE 1: INITIALLY AN E-GOVERNANCE PLAYER

#### PHASE 1: CSC & E-MITRA MODEL



#### 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-GOVERNANCE SERVICES
- NO STANDARDIZED DESIGN LAYOUT & BRANDING
- KIRANA STORE MODEL

## KENDRA EVOLUTION

### PHASE 1: INITIALLY AN E-GOVERNANCE PLAYER



## KENDRA EVOLUTION

### 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-GOVERNANCE & BANKING SERVICES
- NO STANDARDIZED DESIGN
- INITIATED STANDARD BRANDING IN TERMS OF BASIC SIGNAGE & HOARDINGS

## KENDRA EVOLUTION

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



## KENDRA EVOLUTION

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

#### PHASE 3 : MULTI-SPECIALITY STORE MODEL



#### Services Offered :

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

#### EVOLVED INTO A MULTI SPECIALITY STORE MODEL :-

- PLANNED AS AN EXCLUSIVE STORE MODEL
- MULTI-LINE OF SERVICES – BANKING, E-GOVERNANCE, 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

## KENDRA EVOLUTION

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





## KENDRA EVOLUTION

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-GOVERNANCE, 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

## KENDRA EVOLUTION

### NEXTGEN VAKRANGEE KENDRA: SILVER AND GOLD 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.
- Company is in process to upgrade the existing 45,000+ franchisees to Nextgen Vakrangee kendra model - either in Silver or Gold Model
- Nextgen Vakrangee model includes standardized Look & Feel and Branding as designed by renowned Store Brand consultants Lewis & Hickey.

1

#### Silver Kendra

Minimum Area of 200 sq. ft.  
Two counters and ATM

2

#### Gold Kendra

Minimum Area of 300 sq. ft.  
Four counters, Owner Desk and ATM

## KENDRA EVOLUTION

### 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

## KENDRA EVOLUTION

### NEXTGEN VAKRANGEE KENDRA: GOLD MODEL



## KENDRA EVOLUTION

### NEXTGEN VAKRANGEE KENDRA: SILVER MODEL



## KENDRA EVOLUTION

### NEXTGEN VAKRANGEE KENDRA: IOCL



# ***BRANDING & MARKETING CAMPAIGN***

**NATIONAL LEVEL ADVERTISING - PRINT**



**अब पूरी दुनिया पड़ोस में**

**Vakrangee Kendra**

**50+ नेक्स्टजेन वक्रांगी केन्द्र, शुरू हो रहे हैं**  
मुंबई मेट्रोपोलिटन और उसके आस-पास के क्षेत्रों में

**सब काम एक दुकान**

**Vakrangee Kendra**

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## NATIONAL LEVEL ADVERTISING - PRINT



**NATIONAL LEVEL ADVERTISING - OOH**



**NATIONAL LEVEL ADVERTISING - OOH**



**NATIONAL LEVEL ADVERTISING - LOCALISED**



**NATIONAL LEVEL ADVERTISING - RADIO**

**RADIO ADVERTISING AUDIO LINK**

**[RADIO AUDIO MARKETING CAMPAIGN – CLICK  
HERE](#)**

**[RADIO AUDIO MARKETING CAMPAIGN – CLICK  
HERE](#)**

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HERE](#)**

**[RADIO AUDIO MARKETING CAMPAIGN – CLICK  
HERE](#)**

**[RADIO AUDIO MARKETING CAMPAIGN – CLICK  
HERE](#)**

**NEXTGEN VAKRANGEE KENDRA LOCATOR**

**NEXT-GEN VAKRANGEE KENDRA LOCATOR**



[\*\*NEXT-GEN KENDRA LOCATOR – CLICK  
HERE\*\*](#)

**NEXT-GEN VAKRANGEE KENDRA : VIDEO LINK**

[\*\*NEXT-GEN KENDRA VIDEO – CLICK HERE\*\*](#)

***Thank You***