

May 30, 2023

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, C-1, Block G, Bandra Kurla Complex, Bandra (East), Mumbai - 400 051
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Dear Sir/Madam,

Sub.: RESULTS PERFORMANCE UPDATE PRESENTATION – "Q4 & FULL YEAR FY2022-23 RESULTS UPDATE".

Ref.: Scrip Code – 511431/VAKRANGEE

With reference to the above captioned subject and pursuant to Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find attached herewith VAKRANGEE LIMITED "Q4 & FULL YEAR FY2022-23" Results Performance Update Presentation considered in the Board Meeting of the Company held today on May 30, 2023.

Kindly take the above on your record.

Thanking you

Yours faithfully,

For **Vakrangee Limited**

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

Encl.: A/a

SAB KAAM EK DUKAAN



BANKING



FINANCIAL SERVICES



INSURANCE



ATM



ASSISTED TOTAL HEALTHCARE



ONLINE SHOPPING



BILL PAYMENT & RECHARGES



ASSISTED ONLINE TRAVEL SERVICES



ASSISTED ONLINE EDUCATION



ONLINE AGRICULTURAL PRODUCTS & SERVICES

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

VAKRANGEE LIMITED
Q4 & FULL YEAR FY2022-23 RESULTS UPDATE

May 30, 2023

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DEMERGER UPDATE

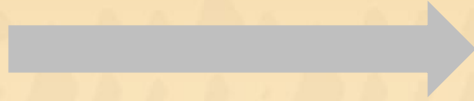
**BOARD DECISION ON DEMERGER:
VAKRANGEE TO RESTRUCTURE ITS BUSINESS
FOR SHAREHOLDER VALUE CREATION
TO DEMERGE ITS NON CORE BUSINESS OF E-
GOVERNANCE AND IT/ITES AS A SEPARATE
ENTITY TO BE LISTED**

- 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 Franchisee led business model thereby will get the proper representation post the Demerger.

UPDATE ON DEMERGER : NCLT APPROVES VAKRANGEE LIMITED DEMERGER

- The Hon’ble National Company Law Tribunal (NCLT) has given the Final approval for the demerger of Vakrangee’s E-Governance & IT Solutions Business.
- NCLT has paved the way towards creation of two separate listed entities viz. Vakrangee Limited and VL E-Governance & IT Solutions Limited.
- Vakrangee Limited is already a listed entity and VL E-Governance & IT Solutions Limited to be listed as a Separate entity.

PRE-DEMERGER



**POST-
DEMERGER
ARRANGEMENT**

1

**VAKRANGEE LIMITED –
CURRENT LISTED ENTITY**

TO INCLUDE :-

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

KEY FEATURES :

- RETAIL CENTRIC CONSUMER BUSINESS (B2C)
- ASSET LIGHT BUSINESS MODEL
- SCALABLE FRANCHISEE MODEL

2

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

TO INCLUDE :-

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

KEY FEATURES:

- PROJECT BASED, B2B & TRADING BUSINESS
- CAPITAL INTENSIVE BUSINESS
- WORKING CAPITAL INTENSIVE



PHASE 1: 1990-2011

PHASE 1 : EMERGED LEADER IN E-GOVERNANCE BUSINESS

- Vakrangee Ltd: Incorporated as a System Integrator for E-Governance Projects
- Worked on Key Mission Mode projects of the Government such as :
 - Central Election Commission
 - MCA-21 for Ministry of Corporate Affairs
 - Rashtriya Swasthya Bima Yojna (RSBY)
 - Digitization of Land and Revenue records
- Worked on Project Passport Seva Kendra (PSK)
- Won UID Enrolment Project for enrolling Aadhaar

PHASE 2: 2012-2018

PHASE 2 : BUILDING KENDRA BUSINESS ALONG WITH E-GOVERNANCE

- Company ventured into G2C & B2C services through Common Service Centers
- Received the BC Banking mandate and started BC Point Banking services through these Centers
- Non Exclusive Store in Store Format outlets
- Emerged National Business Correspondent partner to major PSU banks
- Executed projects such as PMJDY – Financial Inclusion and UIDAI Aadhaar Enrollment services through these Outlets
- Received RBI license for White Label ATMs
- Added Various B2C services such as Assisted e-commerce, Bus ticket booking, mobile and DTH recharge

PHASE 3: 2019-2022

PHASE 3 : NEXTGEN VAKRANGEE KENDRA BUSINESS

- Planned as an exclusive store model with Standardized Consumer & Service experience
- Launched NextGen Kendra with standard branding , Exclusive store layout as well as signage
- Multi-line of services – Banking, E-Governance, Insurance, E-Commerce, Total Healthcare & optional ATM services
- Tie-up for Banking Business Correspondent with Private Banks such as SBM Bank (India) Ltd. & NSDL Payments Bank Ltd.
- Launch of Digital Platform : BharatEasy Super Mobile App

PHASE 4: 2023 (POST DEMERGER)

PHASE 4 : NEXTGEN VAKRANGEE KENDRA & DIGITAL APP BUSINESS

- Demerger to unlock the potential of the Core Vakrangee kendra & Digital App Business
- Kendra Business is Retail centric Consumer facing business. It is an Asset Light Franchisee led business model
- Appointing Exclusive District Level Master Franchisees across the country. Plan to achieve 100% District coverage by March 2024 !
- Clear Focus on expanding and Building India's Largest Last Mile Rural distribution platform

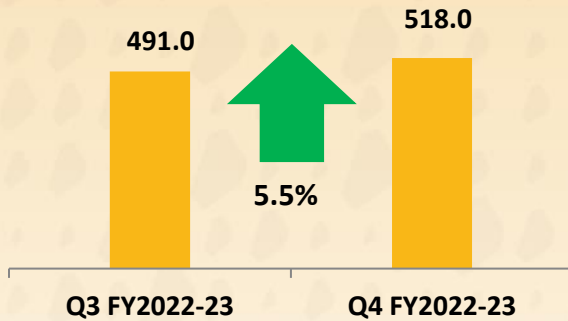


RESULTS PERFORMANCE UPDATE

Key Highlights – Q4 FY2022-23 (Q-o-Q Basis)

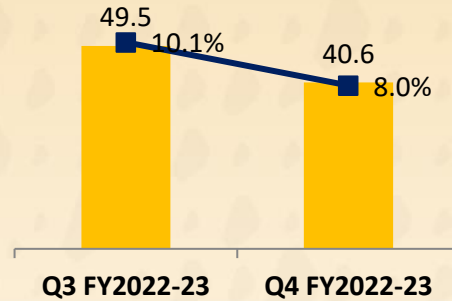
TOTAL INCOME

In Rs Mn



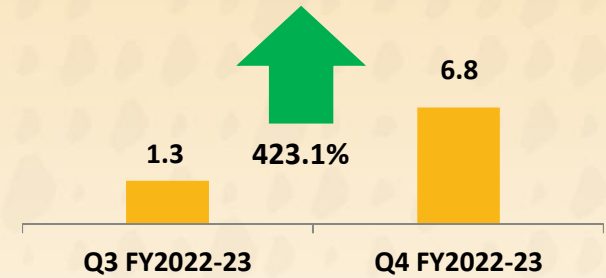
EBITDA & EBITDA MARGIN

In Rs Mn



PROFIT AFTER TAX (PAT)

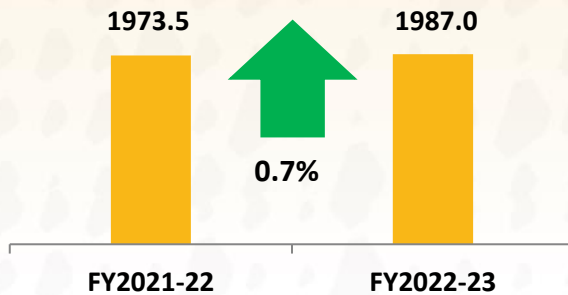
In Rs Mn



Key Highlights – FY2022-23 (Y-o-Y Basis)

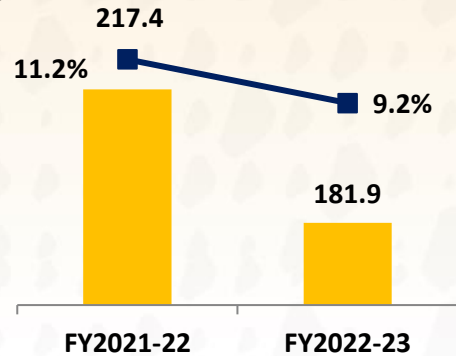
TOTAL INCOME

In Rs Mn



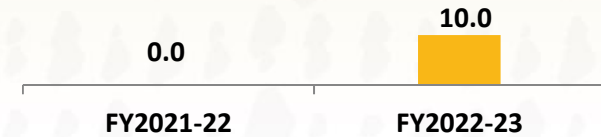
EBITDA & EBITDA MARGIN

In Rs Mn



PROFIT AFTER TAX (PAT)

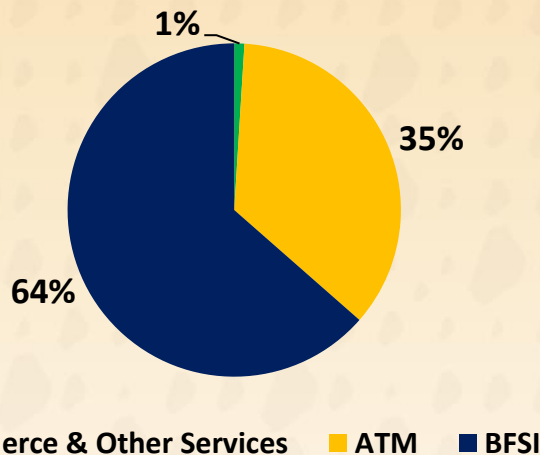
In Rs Mn



- The Hon'ble National Company Law Tribunal (NCLT) has given the Final approval for the demerger of Vakrangee's E-Governance & IT Solutions Business.
- Post De-Merger Q4 FY2023 Results :
 - Q4 FY2023 : Revenue increases by 5.50% on QoQ basis, PAT increases by 423.08% on QoQ basis
 - Q4 FY2023 : Quarterly Gross Transaction Value (GTV) crossed Rs. 137.67 Bn (Rs. 13,767.23 Crores), Quarterly No. of Transactions crossed 32.80 Mn (3.28 Crores).
- Post De-Merger Full Year FY2023 Results :
 - FY2023 : Revenue increases by 0.70% on YoY basis,
 - FY2023 : Full Year Gross Transaction Value (GTV) crossed Rs. 511.64 Bn (Rs. 51,164.34 Crores), No. of Transactions crossed 122.26 Mn (12.23 Crores).
- Appointed Master Franchisees in 234 Districts across 27 States across the Country. Master Franchisee to provide on-ground operational support to the existing franchisee outlets as well as drive new franchisee acquisition. Plan to achieve 100% District coverage by March 2024.
- **Profitability has been impacted** as we are re-investing our Operational cash flows for enhancing Franchisee incentives as well as **building a Pan India district level Master Franchisee network.**
- **Our Current Focus has been on Expanding our Presence through Building Master Franchisee network & to Strengthen our First Mover Advantage. We are currently Building a Pan India District level Master franchisee network which would result in strong on-ground operational management as well as better scalability in future.**

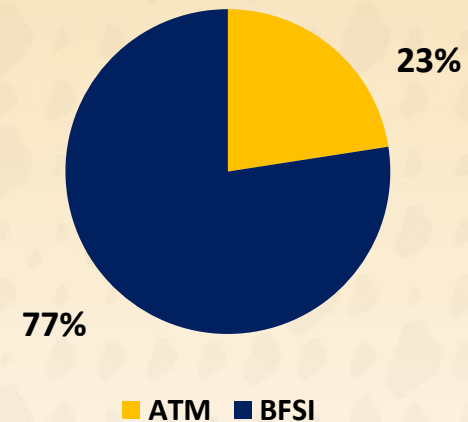
Q4 FY2022-23: REVENUE & GROSS TRANSACTION VALUE CONTRIBUTION BREAK-UP

Revenue Break Up



Revenue from Operations : Rs. 509.4 mn

Gross Transaction Value (GTV)



Total Gross Transaction Value : Rs. 1,37,672 mn

No of Active Transacting Outlets : Kendra Performance

No	Annual Franchisee Commission Range (In Rs.)	Number of Active Transacting Kendra Outlets as on March 31, 2023
1	Total Active Transacting Outlets**	19,543
2	New On-boarded Kendras (Yet to Transact)	856
Total Active Outlets + New On-Boarded Outlets		20,399

* E-Commerce includes online Shopping, Healthcare, Recharges, Travel Ticket Booking, Logistics & other Services

** Active Transacting Outlets : Outlets considered who have done transactions in FY2022-23.

VAKRANGEE : PHYSICAL + DIGITAL ECO-SYSTEM
“GO TO MARKET PLATFORM” : BUILDING INDIA’S LARGEST LAST MILE DISTRIBUTION PLATFORM

PERFORMANCE UPDATE FOR FY2022-23

Our Presence



Total No. of Outlets	Presence in States/UTs	Presence in districts	Presence in Tier IV & VI
20,339	29	566	~79%

Our Platform – Key KPIs



Total Transactions	Total GTV
~ 122.3 mn (~12.23 Cr)	~ ₹ 5,11,643.4 mn (₹ 51,164 Cr)

ATM Service



No. of ATMs	Total Transactions	Total GTV	Presence in Tier IV & VI
6,324	~ 51.1 mn	~ ₹ 1,24,150.1 mn	~77%

Banking Service



No. of Account opened	No. of Insurance / Pension Schemes sold	Total Transactions	Total GTV
~ 1.7 mn	~ 1.1 mn	~ ₹ 71.0 mn	~ ₹ 3,87,302.9 mn

Key Profit & Loss Statement Items (Post Demerger)

Particulars (Rs. Mn.)	Q4 FY2022-23	Q3 FY2022-23	QoQ%	FY2022-23	FY2021-22	YoY%
Total Income	518.0	491.0	5.5	1,987.0	1,973.5	0.7
Total Expenses	511.2	481.7	6.1	1,960.2	1,910.6	2.6
EBIDTA	40.6	49.5	(18.0)	181.9	217.4	(16.3)
Profit before Tax (PBT)	6.7	9.4	(28.7)	26.8	46.0	(41.7)
Tax Expenses	(0.1)	8.1	(101.2)	16.8	46.0	(63.5)
Profit after Tax (PAT)	6.8	1.3	423.1	10.0	0.0	-
Earnings per Share (EPS Basic)	0.01	(0.01)	(200.0)	0.01	0.00	-

Key Balance Sheet Items (Post Demerger)

Particulars (Rs. Mn.)	FY2022-23	FY2021-22	Particulars (Rs. Mn.)	FY2022-23	FY2021-22
Net Worth	1,238.5	1,279.2	Fixed Assets	1,349.1	1,448.5
Share Capital	1,059.5	1,059.5	Other Non-Current Assets	140.6	83.9
Other Equity	179.0	219.7	Inventory	22.1	41.0
Total Debt	577.7	272.7	Trade Receivables	400.7**	421.6
Long Term Debt	124.3	-	Cash & Cash Equivalents	357.6	566.8
Short Term Debt	453.4	272.7*	Other Current Assets	710.5	772.1
Other Non-Current Liabilities	200.5	51.6	Less: Trade Payables	182.4	276.0
Total Sources of Funds	2,016.7	1,603.5	Less: Other Current Liabilities	781.5	1454.4
			Net Current Assets	527.0	71.1
			Total Application of Funds	2,016.7	1,603.5

Fiscal Year (FY) is 12 months ending March

*Borrowings of Consolidated Financial includes Amount of Rs. 272.7 Mn in previous year, this pertains to Unsecured Loans taken by its subsidiary company i.e. Vakrangee E-Solutions Inc. from VL E-governance & IT Solutions Limited.

**Trade Receivables of Consolidated Financial includes amount of Rs. 345.9 Mn receivables by its subsidiary company i.e. Vakrangee E-Solutions Inc.

POST DEMERGER FINANCIALS

Key Profit & Loss Statement Items (Post Demerger) : FY2022-23

S. No	Particulars	For the quarter ended				For the year ended
		30-Jun-22 (Un-Audited)	30-Sep-22 (Un-Audited)	31-Dec-22 (Un-Audited)	31-Mar-23 (Audited)	31-Mar-23 (Audited)
	(Rs. In Mn.)	Restated	Restated	Restated		
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1	Income					
	Revenue from operations	484.7	487.5	491.5	509.4	1,973.0
	Other Income	2.5	3.4	(0.5)	8.6	14.0
	Total Income	487.2	490.9	491.0	517.9	1,987.0
2	Expenses					
	Purchase of stock in trade and other operating expenditure	350.9	363.7	360.9	384.1	1,459.7
	Changes in inventories of stock-in-trade	(0.1)	3.1	2.4	13.6	18.9
	Employee benefits expense	40.7	38.8	40.4	33.2	153.1
	Finance costs	-	-	-	15.2	15.2
	Depreciation and amortisation expense	39.2	41.9	40.1	33.9	155.1
	Other expenses	51.1	38.0	37.9	31.2	158.2
	Total Expenses	482.0	485.4	481.7	511.2	1,960.2
3	Profit before tax & Exceptional item (1-2)	5.2	5.5	9.4	6.7	26.8
4	Exceptional Item	-	-	-	-	-
5	Profit before tax (3+4)	5.2	5.5	9.4	6.7	26.8
6	Total tax expenses	4.7	4.1	8.1	(0.1)	16.8
7	Profit for the period / year (5-6)	0.6	1.4	1.3	6.8	10.0
8	Earnings per Share (EPS) in Rs. (not annualised)					
	(a) Basic	(0.00)	0.00	(0.01)	0.01	0.01
	(b) Diluted	(0.00)	0.00	(0.01)	0.01	0.01

Key Profit & Loss Statement Items (Post Demerger) : FY2021-22

S.No.	Particulars	For the quarter ended				For the year ended
		30-Jun-21 (Un-Audited)	30-Sep-21 (Un-Audited)	31-Dec-21 (Un-Audited)	31-Mar-22 (Audited)	31-Mar-22 (Audited)
	(Rs. In Mn.)	Restated	Restated	Restated	Restated	Restated
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1	Income					
	Revenue from operations	508.8	469.0	479.3	481.0	1,938.1
	Other Income	11.1	5.0	4.4	14.9	35.4
	Total Income	519.9	474.0	483.7	495.8	1,973.5
2	Expenses					
	Purchase of stock in trade and other operating expenditure	405.0	328.4	395.0	430.5	1,558.9
	Changes in inventories of stock-in-trade	3.3	1.4	5.7	(1.3)	9.1
	Employee benefits expense	48.3	60.4	(2.7)	(39.2)	66.7
	Finance costs	-	-	-	-	-
	Depreciation and amortisation expense	35.3	39.2	40.3	39.7	154.6
	Other expenses	23.3	39.0	30.2	28.8	121.3
	Total Expenses	515.2	468.4	468.5	458.5	1,910.6
3	Profit before tax & Exceptional item (1-2)	4.7	5.6	15.3	37.4	62.9
4	Exceptional Item	-	-	(13.6)	(3.3)	-16.9
5	Profit before tax (3+4)	4.7	5.6	1.7	34.1	46.0
6	Total tax expenses	10.3	12.9	11.2	11.5	46.0
7	Profit for the period / year (5-6)	(5.6)	(7.4)	(9.6)	22.6	0.0
8	Earnings per Share (EPS) in Rs. (not annualised)					
	(a) Basic	(0.01)	(0.01)	(0.01)	0.02	0.00
	(b) Diluted	(0.01)	(0.01)	(0.01)	0.02	0.00

CONSOLIDATED BALANCE SHEET (POST DEMERGER)

Particulars (Rs. in Mn.)	As at March 31, 2023	As at March 31, 2022
	(Audited)	(Audited) Restated
(1)	(2)	(3)
I. ASSETS		
1. Non-Current Assets		
(a) Property, plant and equipment	1,270.9	1,385.3
(b) Capital work-in-progress	34.7	19.7
(c) Intangible Assets	-	-
(d) Intangible Assets under development	43.5	43.5
(e) Financial assets		
(i) Investments	29.9	24.1
(ii) Trade Receivable	-	1.0
(iii) Loans	-	-
(iv) Other financial assets	23.9	48.4
(f) Deferred Tax Asset (Net)	-	-
(g) Other non-current assets	86.9	10.5
Total Non-Current Assets	1,489.7	1,532.4
2. Current Assets		
(a) Inventories	22.1	41.0
(b) Financial Assets		
(i) Investments	-	-
(ii) Trade Receivables	400.7	421.6
(iii) Cash and Cash equivalents	258.8	474.4
(iv) Bank balances other than (iii) above	98.7	92.4
(v) Loans	0.2	124.4
(vi) Other Financial Assets	286.1	66.4
(c) Current Tax Assets	21.9	4.6
(d) Other Current Assets	402.3	576.6
Total Current Assets	1,490.9	1,801.5
TOTAL ASSETS	2,980.6	3,334.0

CONSOLIDATED BALANCE SHEET (POST DEMERGER)

Particulars (Rs. in Mn.)	As at March 31, 2023	As at March 31, 2022
	(Audited)	(Audited) Restated
(1)	(2)	(3)
II. EQUITY AND LIABILITIES		
1. Equity		
(a) Equity share capital	1,059.5	1,059.5
(b) Other equity	179.0	219.7
Total Equity	1,238.5	1,279.2
2. Liabilities		
Non Current Liabilities		
(a) Financial liabilities		
(i) Borrowings	124.3	-
(ii) Trade payables		
- Dues of micro enterprises and small enterprises	-	-
- Dues of Creditors other than micro enterprises & small enterprises	0.3	1.2
(iii) Other financial liabilities	142.1	4.1
(b) Deferred Tax Liabilities (net)	24.6	15.5
(c) Employee benefit obligations	33.6	30.8
Total Non-Current Liabilities	324.8	51.6
3. Current Liabilities		
(a) Financial liabilities		
(i) Borrowings	453.4	272.7
(ii) Trade payables		
- Dues of micro enterprises and small enterprises	24.4	10.2
- Dues of Creditors other than micro enterprises & small enterprises	158.1	265.8
(iii) Other financial liabilities	520.2	888.9
(b) Other current liabilities	82.8	380.4
(c) Provisions	167.8	178.1
(d) Employee benefit obligations	10.7	2.5
(e) Current tax liabilities (Net)	-	4.6
Total Current Liabilities	1,417.3	2,003.2
TOTAL EQUITY AND LIABILITIES	2,980.6	3,334.0

GROWTH TARGETS : VISION 2030

GROWTH TARGETS : VISION 2030

	FY 2022-23		FY 2029-30 (E)
NUMBER OF EXCLUSIVE DISTRICT LEVEL MASTER FARNCHISEES	234	➔	764
NUMBER OF ACTIVE TRANSACTING OUTLETS	20,399	➔	3,00,000
NUMBER OF ATM	6,324	➔	15,000
REVENUE (IN RS. BN)	~US\$ 24 MN	➔	US\$ 1 BN
GROSS TRANSACTION VALUE (IN RS. BN)	US\$ 6.2 BN	➔	US\$ 75 BN
PRESENCE IN NUMBER OF DISTRICTS / POSTAL CODES	DISTRICTS: 566 POSTAL CODES: 5159	➔	PAN INDIA COVERAGE

COMPANY OVERVIEW

<p>Banking , ATM & Insurance</p>	<p>Financial Services / Fintech</p>	<p>E-Commerce / Online Travel</p>	<p>Tele Medicine / Pharmacy</p>
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<p>PAN INDIA PRESENCE :</p> <ul style="list-style-type: none"> • 79% IN TIER 4-6 LOCATIONS • 5,159 POSTAL CODES • 566 DISTRICTS 		<p>PHYSICAL + DIGITAL ECO-SYSTEM</p>
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**“GO TO MARKET PLATFORM” :
BUILDING INDIA’S LARGEST LAST
MILE DISTRIBUTION PLATFORM**

20,339
LAST MILE PHYSICAL
OUTLETS

~12.2 CR
TOTAL TRANSACTIONS

~~ 51,164.3 CR
ANNUALIZED GROSS
TRANSACTION VALUE

~US\$ 6.2 BN
ANNUALIZED GROSS
TRANSACTION VALUE

BFSI & ATM SERVICES



(White Label ATM License)

- ATM Cash Withdrawal
- Non-Financial Transactions



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



- Life Insurance
- General Insurance
- Health Insurance



Other PSUs

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

ASSISTED E-COMMERCE SERVICES



(Available only on BharatEasy Mobile Super App)



- Online Shopping of Goods



- Telemedicine services
- Online Shopping of Medicines



(Only for Rajasthan)

- Mobile/DTH Recharge
- Bill Payments
- E-Mitra services in Rajasthan



- Train Ticket Booking
- Bus Ticket Booking
- Flight/Hotel Ticket Booking



- Online Agriculture Product & Services

MODEL 1 : VK WITH ATM WITH PRIVATE BANK BC POINT

MODEL 2 : VK WITHOUT ATM WITH PSU BANK BC POINT

MODEL 3 : VK WITHOUT ATM WITH PRIVATE BANK BC POINT

MODEL 4 : ONLY ATM



Min Area required 65-80 sq. ft.

Min Area required 25-30 sq. ft.

Key Features :

- Exclusive Dedicated Outlet for Banking BC point services
- Exclusive dedicated outlet for ATM & Other services. Design provision such that ATM can be operational for extended hours

Key Features :

- ATM at outlet located within the store
- Potential to enhance the footfall significantly
- CCTV Monitoring system

Highly Recommended
: Store Exclusivity
with Consistent
Branding



- Exclusive store model has Higher Earning Potential and Higher Success
- Dedicated Exclusive outlet for Banking BC point services only.
- Delivers Standardize service level and same customer experience.
- Standardized layout and design by L&H (Lewis & Hickey)

KEY FEATURES

STORE EXCLUSIVITY & CONSISTENT BRANDING



- Exclusive Banking BC Point Outlet
- Exclusive Outlet for ATM and all other services
- Standardized Customer experience with same service level experience
- Uniform and Consistent Branding for Higher brand recall and visibility

ATM IN OUTLET (OPTIONAL)



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

CCTV MONITORING SYSTEM



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

DIGITAL ADVERTISING



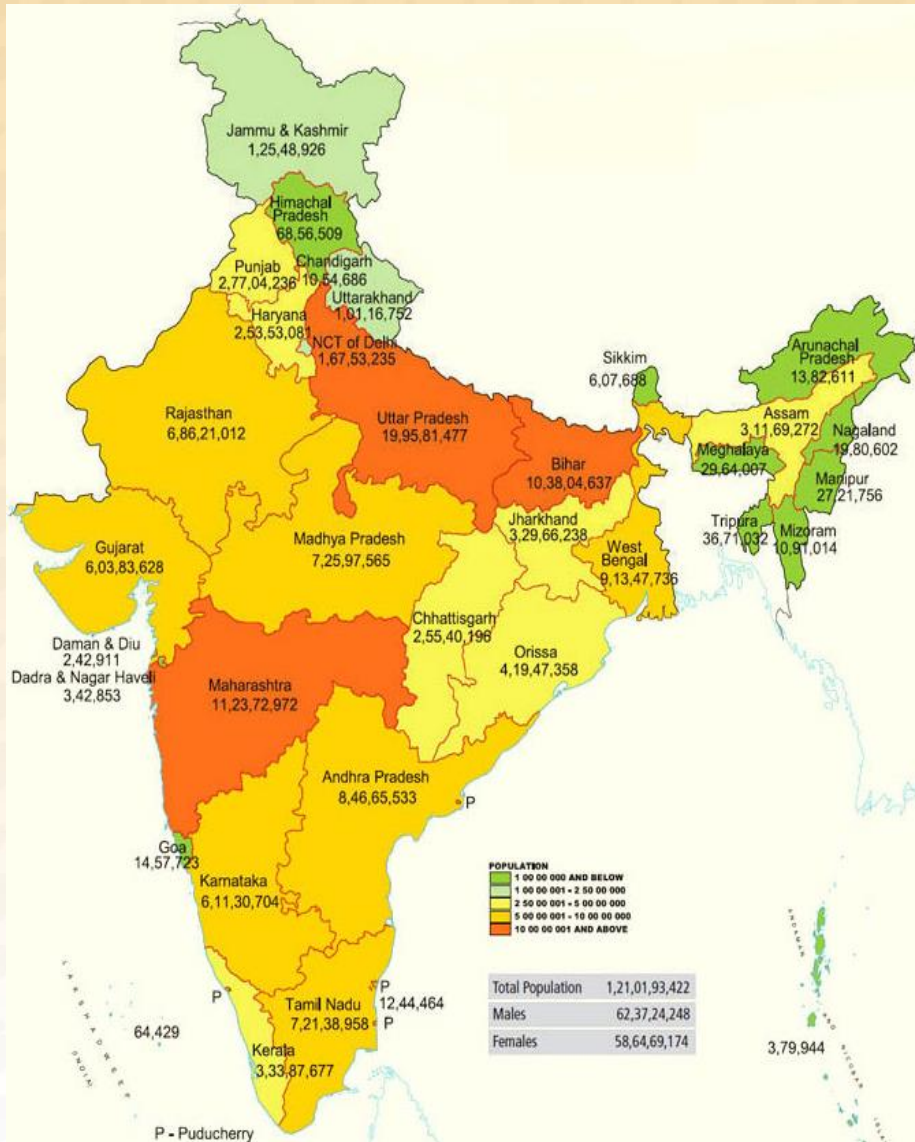
- Digital Signage to enable centrally monitored advertisement campaigns
- To enhance the interaction between Customers and Partners
- Focus to initiate advertising revenue

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

HUGE UNTAPPED MARKET: OVERALL MARKET POTENTIAL



POPULATION
1.35 BILLION



POLLING STATIONS
1 MILLION



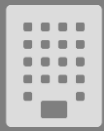
TOTAL NO OF VILLAGES
6,63,027



TOTAL NO OF GRAM PANCHAYAT
2,55,623



TOTAL NO OF URBAN WARDS
88,711



TOTAL DISTRICTS
764



TOTAL OUTLET POTENTIAL
3,44,334



Vakrangee
Kendra
AB POORI DUNIYA PADOS MEIN



Become a Vakrangee **MASTER FRANCHISEE** & get Lifelong Unlimited earning opportunity!

Minimal Investment and High Income!



FREE
ATM
SERVICES

100%*
Refundable Security
Deposit of ₹ 2 Lakhs

BENEFITS OF MASTER FRANCHISEE

- High returns on your investment
- Exclusive district level rights to set up Vakrangee Kendra and ATM Franchisees
- Earn a fixed commission on every new franchisee acquisition in your district
- Recurring monthly revenue-sharing percentage on Franchisee income, acquired by you (New as well existing Franchisees) on all services
- Distribute multiple services such as banking BC point, White label ATM, E-commerce, Money transfer and many more

- **LAUNCH OF NEW ATTRACTIVE MASTER FRANCHISEE SCHEME : A UNIQUE LIFETIME EARNING OPPORTUNITY WHEREBY THE MASTER FRANCHISEE IS ELIGIBLE TO EARN A % OF ACTIVE FRANCHISEE'S EARNINGS ON A ON-GOING PERPETUAL BASIS**
- **DISTRICT LEVEL MASTER FRANCHISEE BEING APPOINTED. THIS INITIATIVE WOULD LEAD TO HELP US SCALE AT A FASTER PACE AND EXPAND ON A PAN INDIA BASIS**
- **MASTER FRANCHISEE SHALL BE RESPONSIBLE FOR END TO END MONITORING AND ENSURING OPERATIONAL COMPLIANCES FOR THERE RESPECTIVE FRANCHISEES**

- **APPOINTED MASTER FRANCHISEES IN 234 DISTRICTS ACROSS 27 STATES ACROSS THE COUNTRY*.**
- **MASTER FRANCHISEE TO PROVIDE ON-GROUND OPERATIONAL SUPPORT TO THE EXISTING FRANCHISEE OUTLETS AS WELL AS DRIVE NEW FRANCHISEE ACQUISITION.**
- **THIS WOULD LEAD TO HELP US SCALE AT A FASTER PACE AND EXPAND ON A PAN INDIA BASIS.**

**Plan to achieve
100% District
coverage by
March 2024 !**

Note - *As on 29th May, 2023

MASTER FRANCHISEE DISTRICT LEVEL OFFICES



**District : Balaghat
State : Madhya Pradesh**



**District : Surguja
State : Chhattisgarh**

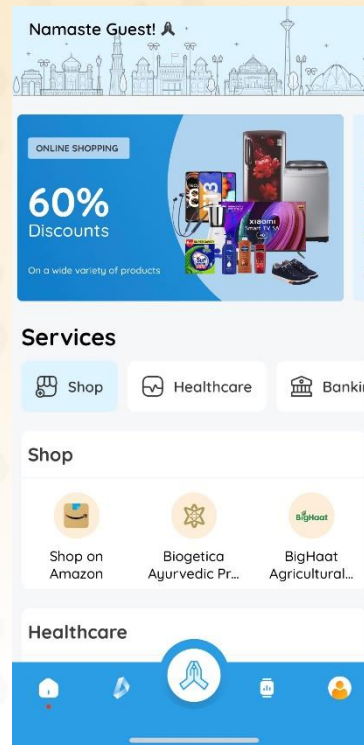


**District : Muzaffarpur
State : Bihar**

- Vakrangee is launching 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 currently launched an upgraded Beta Trial Version of “BharatEasy” Mobile Super App” based business platform.**
- 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.

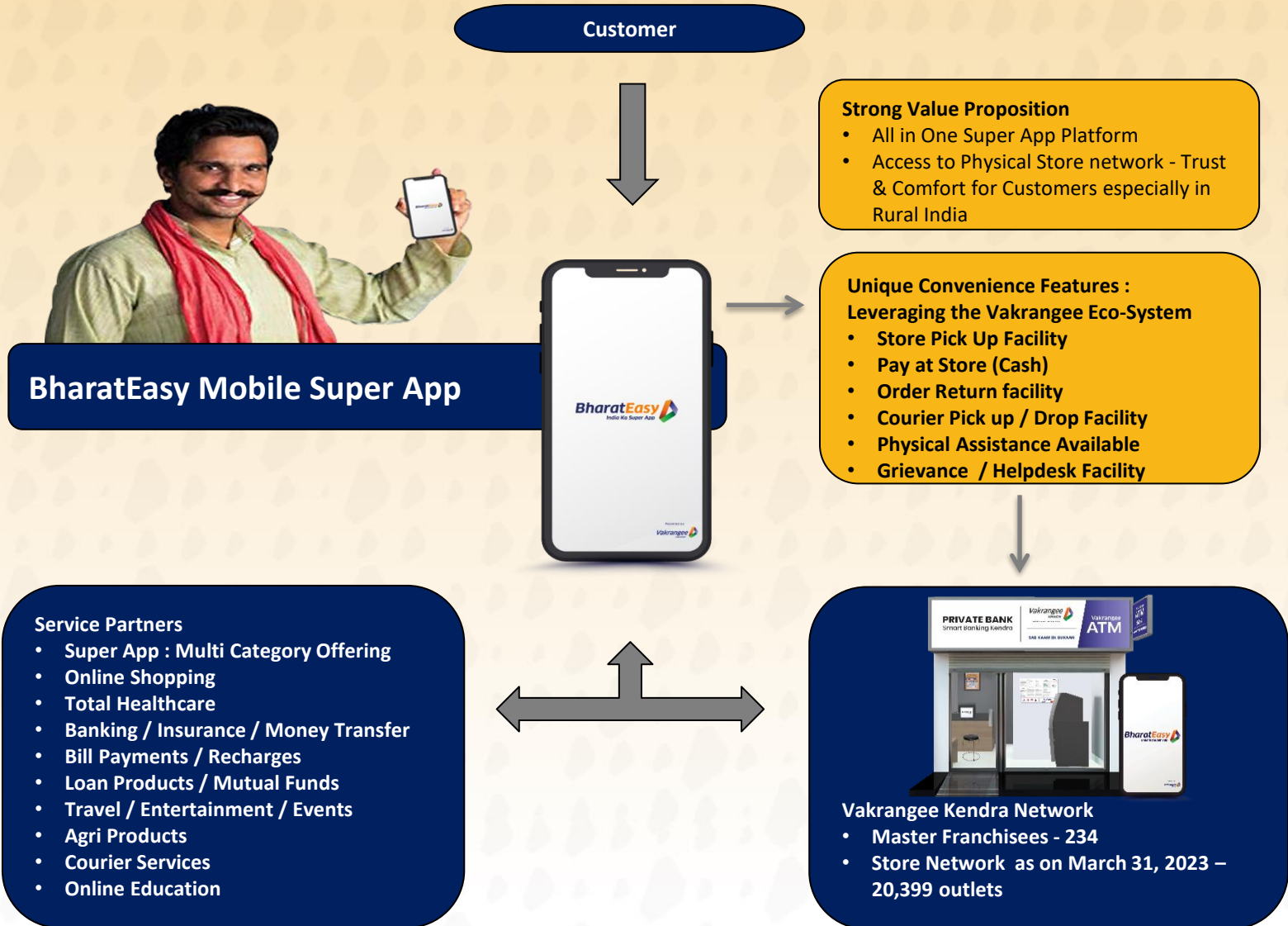


Registration form for BharatEasy India Ka Super App. Fields include: Full Name, Email, Set Password (with strength indicators: 1 lowercase, 1 number, 1 special character), Confirm Password, and Referral Code (Optional). A 'Next' button is at the bottom.



Beta Version Trial Performance Data	As on March, 2023
No of App Downloads	26,357
No of Monthly Active Users	16,220

BUSINESS MODEL : OUR UNIQUE OFFERING



- *With the development of the Digital Economy, India is fastly moving towards Digital Payment Mechanisms and Emerging as a Cashless Society.*
- *With the fast pace of digital payment penetration, Cash transactions such as ATM & Banking transactions are expected to witness slow down. Therefore, there would be profitability & viability challenges for standalone business models such as only White Label ATMs, only Banking (AEPS) provider, only Money Transfer providers which are dependent on cash transactions.*
- **Vakrangee is future ready with a clear focus on building long term sustainable & profitable business model.**
 - ***Non-Cash based Banking Offering such as Account Opening, Loan Product, Insurance Services, Fixed Deposits & NPA Recovery***
 - ***No dependency on single line of product or services such as ATM or Banking Services.***
 - ***Wide portfolio of product & services such as Online Shopping, Total Healthcare Services, Bill Payments, Online Travel Services, Mobile Recharges, CIBIL Score services, Pan Card Services, Online Opening of Demat & Trading Account Opening Services and many more***
 - ***Highest commission in the industry***

BENEFITS OF VAKRANGEE OVER OTHER PLAYERS

Sr. No.	Particular	Vakrangee	Only WLA Peers	Only DMT & AEPS Peers
1	Multiple Line of Product & Services	✓	✗	✗
1.1	Non-Cash based Banking Offering	✓	✗	✗
1.2	Online Shopping & Other E-Commerce Services	✓	✗	✗
2	Highest Commission in the industry	✓	✗	✗

UPDATE ON SUSTAINABILITY ESG INITIATIVES

VAKRANGEE ESG PERFORMANCE UPDATE

VAKRANGEE RECOGNIZED AS A ESG GLOBAL 50 TOP RATED COMPANY BY SUSTAINALYTICS



- In 2022, Vakrangee has been recognized by Sustainalytics as an ESG Global 50 Top Rated company.
- Globally ranked No.1 in the Sustainalytics ESG Risk rating rankings assessed in the Software and Services industry across worldwide.
- 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.

VAKRANGEE EARNS BRONZE CLASS SPOT IN SUSTAINABILITY YEARBOOK 2022 BY S&P GLOBAL



- Vakrangee Limited has been honored to be included in this year's Sustainability Yearbook 2022, published by S&P Global.
- Vakrangee has earned a "**S&P Global Bronze Class**" spot in the yearbook and has score 78 ESG Score ([S&P Global Scores](#)) in the Corporate Sustainability Assessment (CSA) survey.

**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 1074 companies assessed in the Software and Services industry across worldwide.
- Reasonable Assurance of Integrated Annual report of FY22 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.

UPDATE ON AWARDS & RECOGNITION



- Vakrangee makes history by setting **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
- 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 awarded 'ESG Performance Award in Financial Services' at the 2nd Annual ESG Summit & Awards 2022.

- Vakrangee Limited proudly announces its nomination in the 'Top 100 Franchise Opportunities for the Year 2022' by Franchise India Magazine.
- Vakrangee has been bagging this award for the past 2 years and this is the third consecutive year of the 'Top 100 Franchise Opportunities Award'

Thank You