

February 03, 2023

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

**Sub.:** VAKRANGEE LIMITED Q3 FY2022-23 RESULTS UPDATE PRESENTATION

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

With reference to the captioned subject and pursuant to Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find attached herewith VAKRANGEE LIMITED Q3 FY2022-23 RESULTS UPDATE PRESENTATION considered in the Board Meeting of the Company held on February 03, 2023.

Thanking you,

Yours faithfully,

For **Vakrangee Limited**

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

Encl.: A/a

## THE ASSISTED DIGITAL CONVENIENCE STORE



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**  
**Q3 FY2022-23 RESULTS UPDATE**

February 3, 2023

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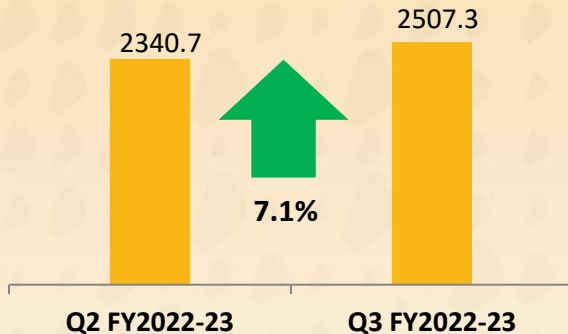
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# ***RESULTS PERFORMANCE UPDATE***

**Key Highlights – Q3 FY2022-23 (Q-o-Q Basis)**

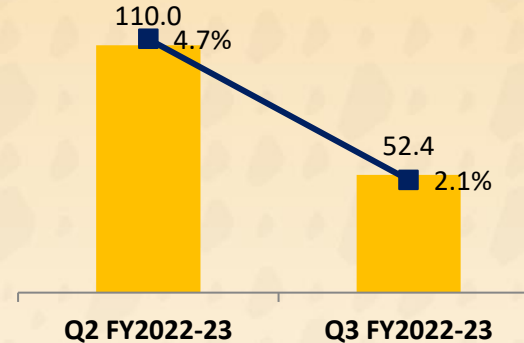
**REVENUE FROM OPERATIONS**

In Rs Mn



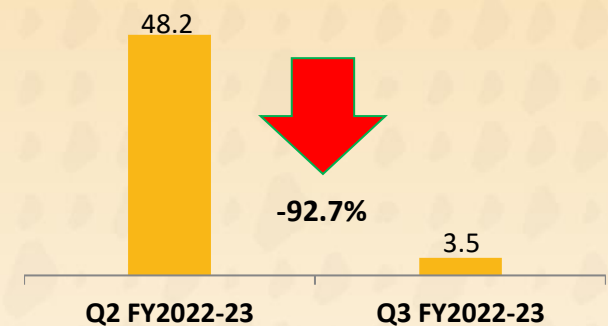
**EBITDA & EBITDA MARGIN**

In Rs Mn



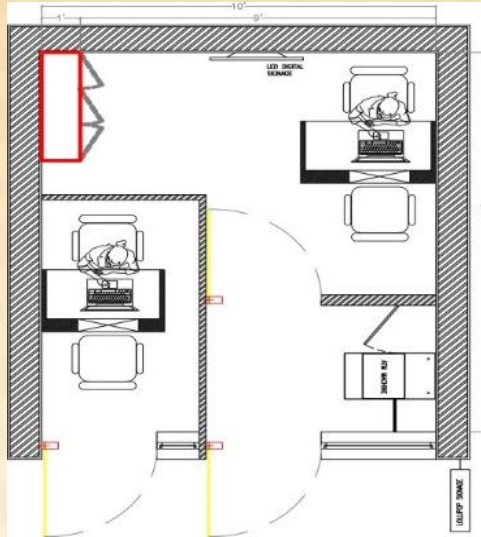
**PROFIT AFTER TAX (PAT)**

In Rs Mn



- Revenue have increased 20.2% on YoY basis and 7.1% on QoQ basis due to increase in Number of outlets (YoY basis) as well as services becoming normalized and fully operational.
- PAT has reduced by 92.7% on QoQ basis. **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**. The Profitability and margin Impact shall be there for the next quarter, post which profitability shall be improving in the subsequent quarters.
- 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.**
- Number of outlets remained stable at 24,887 as we are upgrading the existing outlets to New NextGen 2.0 format especially the outlets opened during the pandemic period.**
- Demerger Update** : NCLT has paved the way towards creation of two separate listed entities viz. Vakrangee Limited and VL EGovernance & IT Solutions Limited. The Hon'ble NCLT, by way of its order dated January 20, 2023 ("Order") has inter alia directed the Company to convene a meeting of its equity shareholders. **Due to demerger process in final stages, we have currently abated the E-Governance and IT/ITES business for the next quarter which shall result into Lower revenue and profitability in the next quarter, post De-merger completion the growth shall get normalized.**
- Further, we have introduced **New attractive pricing** which would help us scale at a much faster pace and thereby **achieve our Long-Term targets well ahead of targeted timelines.**

**Layout Plan : Min Area required 65-80 sq. ft.**



**Look & Feel : Bank BC Point & Vakangee Kendra Outlet**



**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

*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

- **Our Current Focus is to Implement and Upgrade all Existing Kendras in accordance with NextGen 2.0 Format over the next couple of quarters. This would result into better productivity and in alignment with Digital Banking Unit.**
- **Number of outlets remained stable at 24,887 as we are upgrading the existing outlets to New NextGen 2.0 format especially the outlets opened during the pandemic period.**

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

**PERFORMANCE UPDATE FOR Q3 FY2022-23**

**Our Presence**



Total No. of Outlets

**24,887**

Presence in States/UTs

**32**

Presence in districts

**595**

Presence in Tier IV & VI

**~82%**

**Our Platform – Key KPIs**



Total Transactions

**~ 32.9 mn**

Total GTV

**~ ₹ 1,30,679.1 mn**

No. of Active Customers

**~ 25 mn**

**ATM Service**



No. of ATMs

**6,238**

Total Transactions

**~ 12.7 mn**

Total GTV

**~ ₹ 31,236.0 mn**

Presence in Tier IV & VI

**~77%**

**Banking Service**



No. of Account opened

**~ 0.4 mn**

No. of Insurance / Pension Schemes sold

**~ 0.3 mn**

Total Transactions

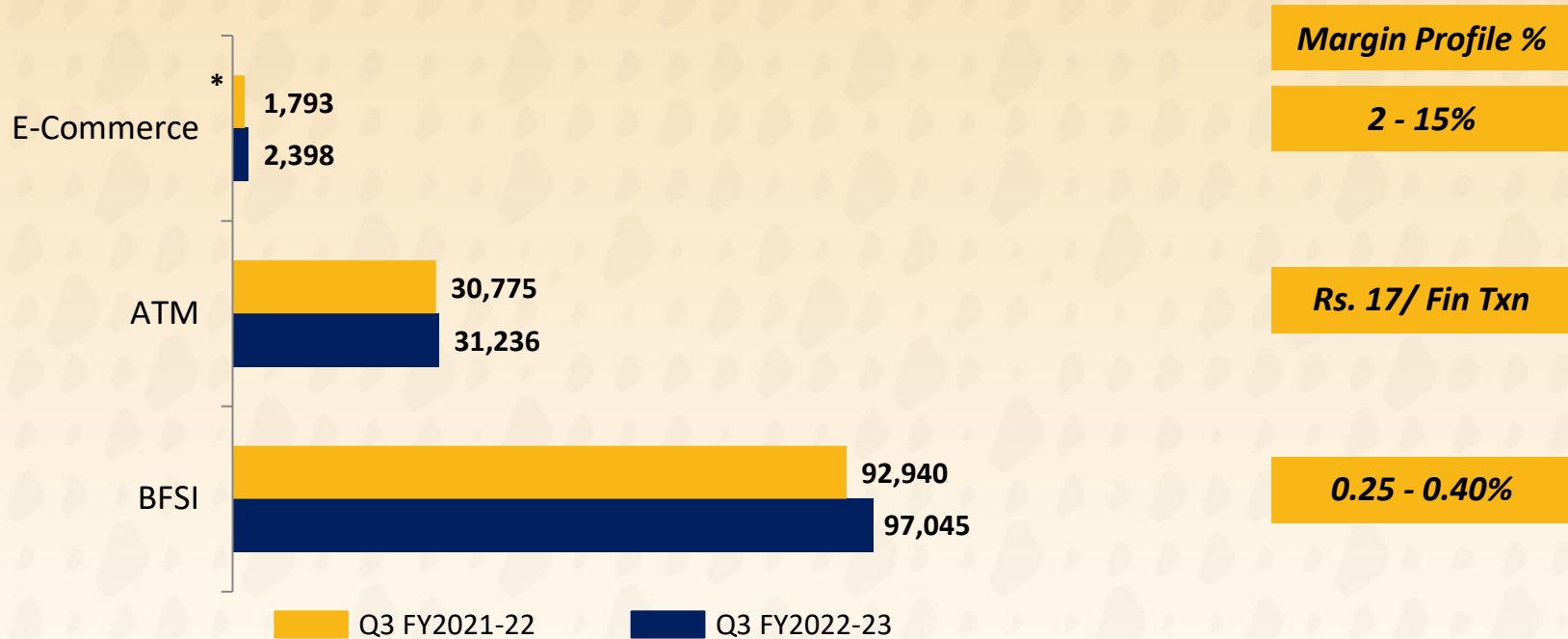
**~ ₹ 18.9 mn**

Total GTV

**~ ₹ 96,741.4 mn**



**GROSS TRANSACTION VALUE CONTRIBUTION (RS. MN.)**



- BFSI and ATM services witnessed stable QoQ as well as YoY growth
- E-Commerce, Online Healthcare and Other services have now become operational and have witnessed YoY growth and is improving.

## Key Profit & Loss Statement Items

Particulars (Rs. Mn.)	Q3 FY2022-23	Q2 FY2022-23	YoY%	9M FY2022-23
Revenue from Operations	2,507.3	2,340.7	7.1%	7,108.3
Total Expenses	2,498.1	2,286.3	9.3%	6,998.4
EBIDTA	52.4	110.0	(52.4%)	266.7
Profit before Tax (PBT)	12.3	68.1	(81.9%)	145.4
Tax Expenses	8.8	19.9	(55.8%)	48.4
Profit after Tax (PAT)	3.5	48.2	(92.7%)	97.0
Earnings per Share (EPS Basic)	0.00	0.05	(100.0%)	0.09

## Key Balance Sheet Items

Particulars (Rs. Mn.)	H1 FY2022-23	FY2021-22	Particulars (Rs. Mn.)	H1 FY2022-23	FY2021-22
<b>Net Worth</b>	<b>27,518.8</b>	<b>27,477.2</b>	<b>Fixed Assets</b>	<b>1,330.9</b>	<b>1,405.1</b>
Share Capital	1,059.5	1,059.5	Other Non-Current Assets	6,000.6	6,023.4
Other Equity	26,459.3	26,417.7	Inventory	38.5	41.0
<b>Total Debt</b>	<b>0.0</b>	<b>0.0</b>	Trade Receivables	10,132.9	9,554.3
Long Term Debt	0.0	0.0	Cash & Cash Equivalents	523.4	567.2
Short Term Debt	0.0	0.0	Other Current Assets	11,514.10	11,768.6
Other Non-Current Liabilities	75.7	43.5	Less: Trade Payables	622.6	365.0
<b>Total Sources of Funds</b>	<b>27,594.5</b>	<b>27,520.7</b>	Less: Other Current Liabilities	1,323.3	1,473.9
			<b>Net Current Assets</b>	<b>20,263.0</b>	<b>20,092.2</b>
			<b>Total Application of Funds</b>	<b>27,594.5</b>	<b>27,520.7</b>



Franchisee – **SAVITA GANESH HAJARE** from a **Tier-6** location of Ahmednagar, Rajasthan have Earned ₹ **1,64,286** in just month from **BFSI – Banking Services**

**Total Transaction Value - ₹  
₹ 1,15,81,520**



Franchisee – **PREM SHANKAR JAT** from a **Tier-6** location of Udaipur, Rajasthan have Earned ₹ **2,57,972** in just month from **ATM Services**

**Number of Financial  
Transaction -22,986**

**Total Transaction Value –  
₹ 1,71,85,300**



Franchisee - **KAJALBEN PATEL** from a **Tier-2** location of Ahmadabad, Gujarat have Earned ₹ **40,407** in one month from **BFSI-DMT Services**

**Number of Transactions –  
2,136**

**Total Transaction Value -  
₹ 62,36,386**

# ***DEMERGER UPDATE***

**BOARD DECISION ON DEMERGER:**

**VAKRANGEE TO RESTRUCTURE ITS BUSINESS FOR SHAREHOLDER VALUE CREATION**

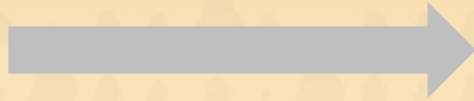
*TO DEMERGE ITS NON CORE BUSINESS OF E-GOVERNANCE AND IT/ITES AS A SEPARATE ENTITY TO BE LISTED*

- 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, High return on capital business and thereby will get the proper representation post the Demerger.
- The Demerger will enable both the Companies to enhance business operations by streamlining operations, more efficient management control and outlining independent growth strategies.

**UPDATE ON DEMERGER :**

- The Company has received the approval for demerger from Stock Exchanges and other stakeholders.
- NCLT paves the way towards creation of two separate listed entities viz. Vakrangee Limited and VL E-Governance & IT Solutions Limited.
- The Hon'ble NCLT, by way of its order dated January 20, 2023 ("Order") has inter alia directed the Company to convene a meeting of its equity shareholders on Friday, 3<sup>rd</sup> March, 2023 at 11.00 am & unsecured creditors on Friday, 3<sup>rd</sup> March, 2023 at 02.00 pm.

**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 :**

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

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 BUSINESS
- CAPITAL INTENSIVE BUSINESS
- WORKING CAPITAL INTENSIVE



**POST DEMERGER :**

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

**RETAIL CONSUMER  
CENTRIC BUSINESS**

**STRONG RURAL BRAND  
PRESENCE**

**UNIQUE PHYSICAL +  
DIGITAL PLATFORM**

**ASSET LIGHT MODEL**

**SCALABLE FRANCHISEE  
LED MODEL**

**DEBT FREE BALANCE  
SHEET**

**HIGH RETURN ON  
CAPITAL**

**FREE CASH FLOW  
POSITIVE**

**HIGH RETURN ON  
EQUITY**

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

# ***STRATEGY UPDATE***





## BECOME A MASTER FRANCHISEE

### VAKRANGEE KENDRA MODEL

**GET COMPLETE PORTFOLIO OF VAKRANGEE SERVICES AT JUST ₹ 9,999/- & GET VAKRANGEE ATM FOR FREE\***

**Offer Like Never Before**

**Become a Banker & Essential Service Provider of your Neighbourhood**



FREE  
ATM  
SERVICES





EXCLUSIVE BANKING BC POINT OUTLET

PORTFOLIO OF VAKRANGEE SERVICES



BANKING BC POINT  
POWERED BY SBM BANK



TOTAL HEALTHCARE SERVICES



MONEY TRANSFER



ONLINE DEMAT & TRADING ACCOUNT OPENING



ONLINE SHOPPING, TRAVEL SERVICES & MANY MORE



FREE ASSURED BANKING BC POINT



FREE ATM\*  
(100% REFUNDABLE DEPOSIT)



ZERO MAINTENANCE CHARGES INCLUDING FREE PARTS REPLACEMENT



HIGHEST COMMISSION

To apply please call us at 022-68230111 (10 am to 7 pm - All Days) or you can apply through <http://apply.vakrangeekendra.in>

\*T&C APPLIED  
\*ATM on cashless basis

- **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 AN 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 113 DISTRICTS ACROSS 21 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 December 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.



< Back

**BharatEasy**  
India Ka Super App

Full Name  
Enter Your Fullname

Email  
Enter Email Address Here

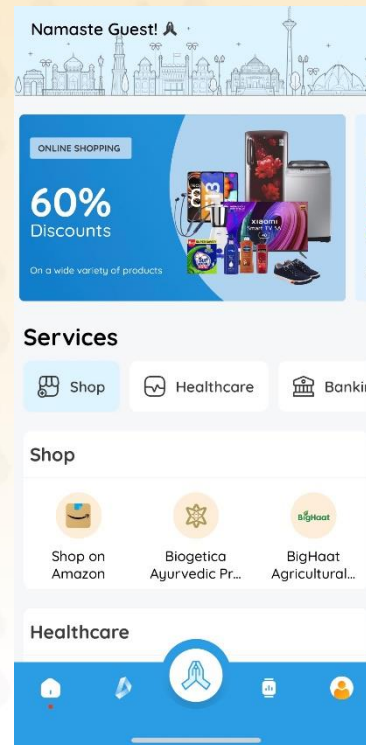
Set Password  
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Confirm Password  
Enter Confirmed Password Here

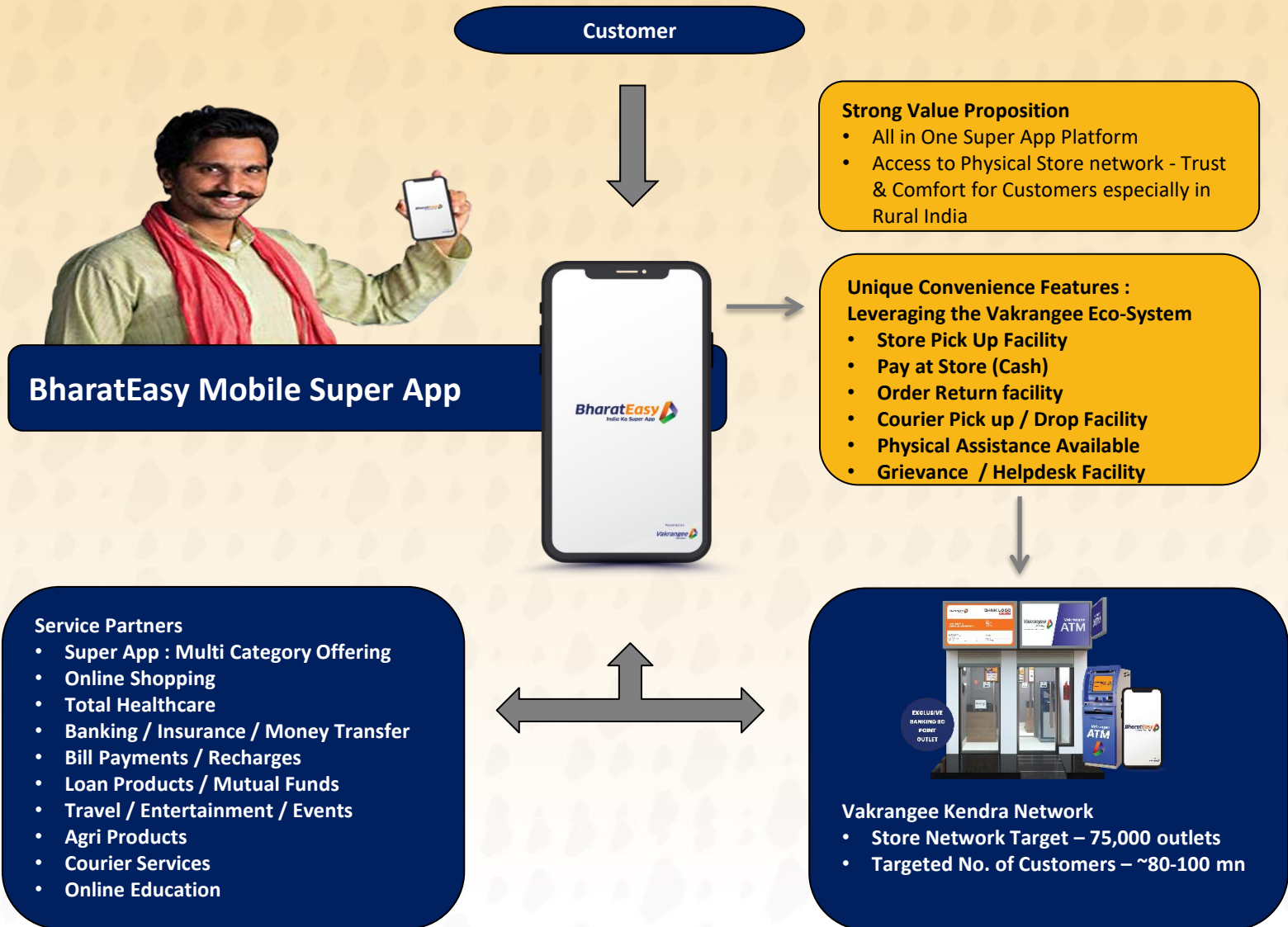
Referral Code (Optional)  
Enter RFR Code

Next



Beta Version Trial Performance Data	As on December, 2023
No of App Downloads	22,214
No of Monthly Active Users	14,948

# BUSINESS MODEL : OUR UNIQUE OFFERING



# ***COMPANY OVERVIEW***

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

- 82% IN TIER 4-6 LOCATIONS
- 5,834 POSTAL CODES
- 595 DISTRICTS

EXCLUSIVE  
BANKING BC  
POINT  
OUTLET

**PHYSICAL + DIGITAL  
ECO-SYSTEM**

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

**24,887**  
LAST MILE PHYSICAL OUTLETS

**~25 MN**  
ACTIVE CUSTOMER BASE

**~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



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

**ASSISTED E-COMMERCE SERVICES**



**amazon**  
(Available only on BharatEasy Mobile Super App)

**DECATHLON**

**DIGIFY**<sup>TM</sup>

- Online Shopping of Goods



**Allianz Partners**

**vHealth**  
by aetna

**MediBuddy**

Take it easy  
**PharmEasy**

- Telemedicine services
- Online Shopping of Medicines



**B BHARAT BILLPAY**

**Jio**



(Only for Rajasthan)

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



**tsi yatra**  
Partners in Travel & Hospitality

**redBus**

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



**BigHaat.com**  
ONE STOP AGRO STORE

- Online Agriculture Product & Services



### VAKRANGEE KENDRA: WITH ATM, WITHOUT ATM AND ONLY ATM MODEL

Update on 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 features have been added in the Model - CCTV, Digital Signage & Pinpad device for all kind of payment mode.
- Vakrangee model includes standardized Look & Feel and Branding as designed by renowned Store Brand consultants Lewis & Hickey.

#### ***Vakrangee Kendra – With ATM***



***Minimum area of 65 sq. ft.  
One counter and ATM***

#### ***Vakrangee Kendra – Without ATM***



***Minimum area of 65 sq. ft.  
One counter without ATM***

#### ***Vakrangee Kendra – Only ATM***



***Minimum area of 25-30 sq. ft.  
Only ATM***

## 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**

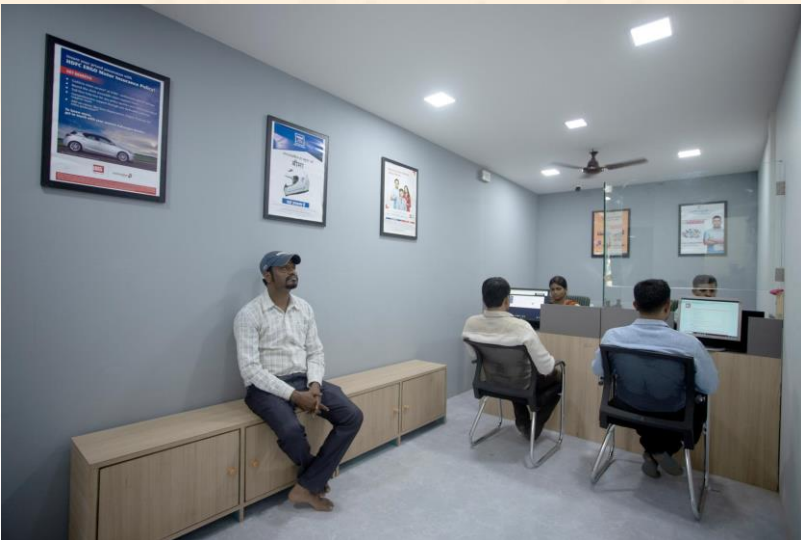


- Digital Signage to enable centrally monitored advertisement campaigns
- To enhance the interaction between Customers and Partners
- Focus to initiate advertising revenue

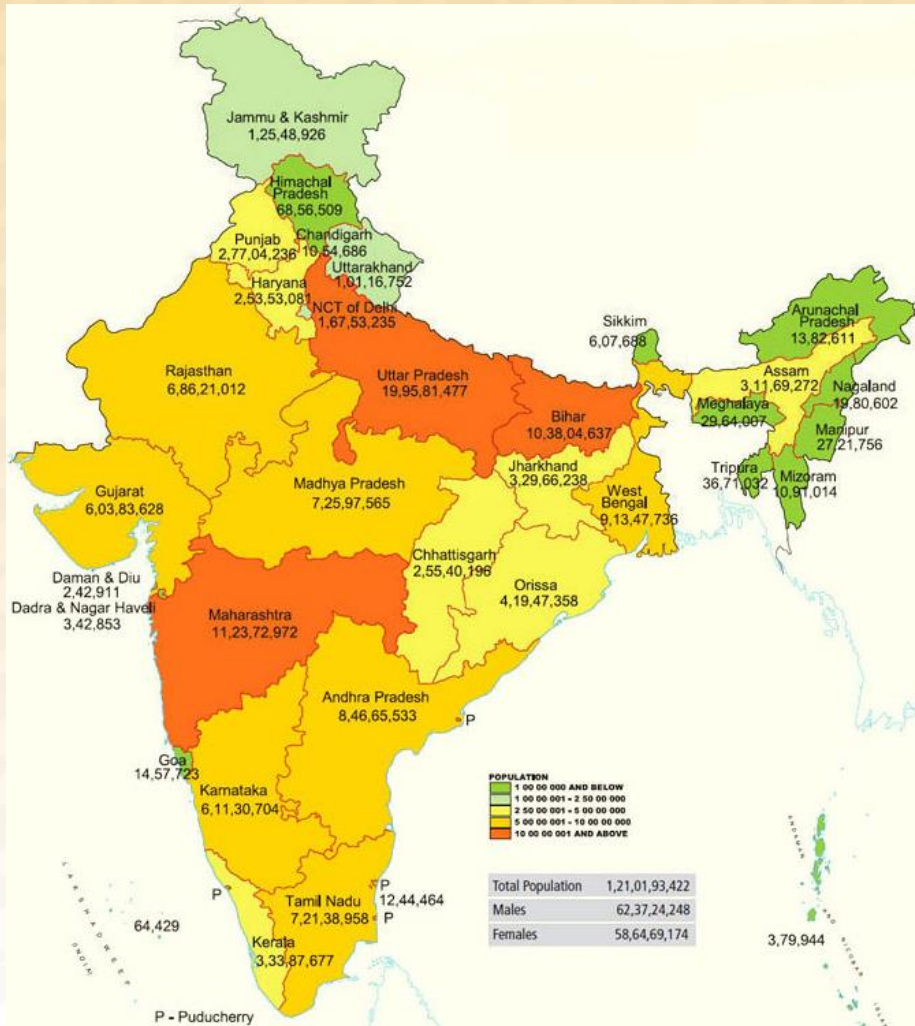
**PIN-PAD DEVICES**



- 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 OUTLET POTENTIAL**  
**3,44,334**



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

**Within 18 Months**

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

**Q3 FY2022-23**

- 24,887 Outlets
- 32 States / UTs
- 595 Districts
- 5,834 Postal codes
- 82% Tier IV & VI

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

# ***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 77 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.**



# ***ANNEXURE : KENDRA EVOLUTION***

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

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



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

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

**PHASE 2: EVOLVED TO A BANKING BC POINT MODEL**

**PHASE 2 : BANKING BC POINT MODEL**



COMPANY RECEIVED THE BC BANKING MANDATE AND STARTED BANKING SERVICES –

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

**PHASE 3: EVOLVED TO MULTI SPECIALITY STORE MODEL**

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



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
- INITIATED STANDARD BRANDING IN STORE LAYOUT AS WELL AS SIGNAGE

**PHASE 4: EXCLUSIVE NEXTGEN DIGITAL CONVENIENCE STORE**

**PHASE 4 : NEXTGEN KENDRA MODEL (2.0 FORMAT)– DIGITAL CONVENIENCE STORE**



EXCLUSIVE BANKING BC POINT OUTLET

EVOLUTION INTO AN EXCLUSIVE ASSISTED DIGITAL CONVENIENCE STORE MODEL :-

- EXCLUSIVE BANKING BC POINT OUTLET
- EXCLUSIVE OUTLET FOR ATM AND ALL OTHER SERVICES
- MULTI-LINE OF SERVICES – STANDARDIZED CUSTOMER EXPERIENCE WITH SAME SERVICE LEVEL EXPERIENCE
- STANDARD BRANDING IN STORE

***Thank You***