

Vakrangee

सशक्त परिवर्तन



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 : L65990MH1990PLCC056669

May 13, 2022

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.: RESULTS PERFORMANCE UPDATE PRESENTATION - Q4 FY2021-22 & FULL YEAR FY2021-22.

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 FY2021-22 & FULL YEAR FY2021-22 Results Performance Update Presentation considered in the Board Meeting of the Company held today on May 13, 2022.

Kindly take the above on your record.

Thanking you

Yours faithfully,

For Vakrangee Limited

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



Encl.: A/a

THE ASSISTED DIGITAL CONVENIENCE STORE



BANKING



FINANCIAL SERVICES



INSURANCE



ATM



ONLINE SHOPPING



ASSISTED ONLINE PHARMACY



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 FY2021-22 & FULL YEAR FY2021-22

May 13, 2022

This presentation has been prepared by Vakrangee Limited (“Vakrangee” or “VL” or the “Company”) solely for your information and for your use and may not be taken away, reproduced, redistributed or passed on, directly or indirectly, to any other person (whether within or outside your organization or firm) or published in whole or in part, for any purpose. By attending this presentation, you are agreeing to be bound by the foregoing restrictions and to maintain absolute confidentiality regarding the information disclosed in these materials.

The information contained in this presentation does not constitute or form any part of any offer, invitation or recommendation to purchase or subscribe for any securities in any jurisdiction, and neither the issue of the information nor anything contained herein shall form the basis of, or be relied upon in connection with, any contract or commitment on the part of any person to proceed with any transaction. The information contained in these materials has not been independently verified. No representation or warranty, express or implied, is made and no reliance should be placed on the accuracy, fairness or completeness of the information presented or contained in these materials.

Any forward-looking statements in this presentation are subject to risks and uncertainties that could cause actual results to differ materially from those that may be inferred to being expressed in, or implied by, such statements. Such forward-looking statements are not indicative or guarantees of future performance. Any forward-looking statements, projections and industry data made by third parties included in this presentation are not adopted by the Company and the Company is not responsible for such third party statements and projections.

This presentation may not be all inclusive and may not contain all of the information that you may consider material. The information presented or contained in these materials is subject to change without notice and its accuracy is not guaranteed. Neither the Company nor any of its affiliates, advisers or representatives accepts liability whatsoever for any loss howsoever arising from any information presented or contained in these materials.

THIS PRESENTATION IS NOT AN OFFER OF SECURITIES FOR SALE IN THE UNITED STATES OR ELSEWHERE.

Results Performance Update	04
Strategy Update	08
Performance Update	16
Demerger Update	22
Update on Sustainability ESG Initiatives	26
Company Overview	30
Annexure : Kendra Evolution	38

RESULTS PERFORMANCE UPDATE

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

Our Presence



Total No. of Outlets	Presence in States/UTs	Presence in districts	Presence in Tier IV & VI
22,042	32	564	~84%

Our Platform – Key KPIs



Total Transactions - FY22	Total GTV - FY22	No. of Active Customers
~128.0 mn	~ ₹ 4,74,758 mn	~25 mn

ATM Service



No. of ATMs	Total Transactions - FY22	Total GTV - FY22	Presence in Tier IV & VI
5,880+	~53.2 mn	~ ₹ 1,13,511.1 mn	~77%

Banking Service

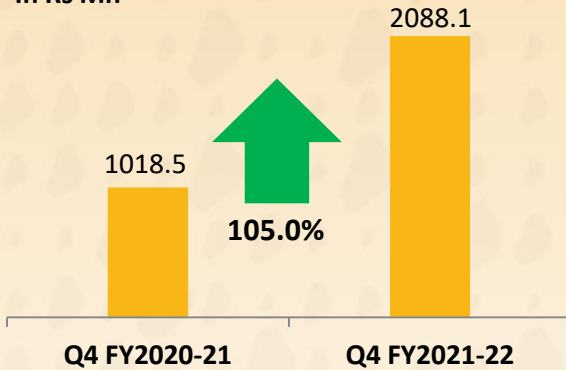


No. of Account opened	Total Transactions - FY22	Total GTV - FY22
~2.68 mn	~69.7 mn	~ ₹ 3,52,253.0 mn

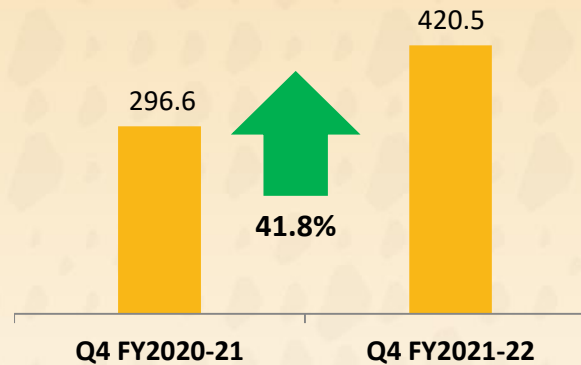
Key Highlights – Q4 FY2021-22 (Y-o-Y Basis)

REVENUE FROM OPERATIONS

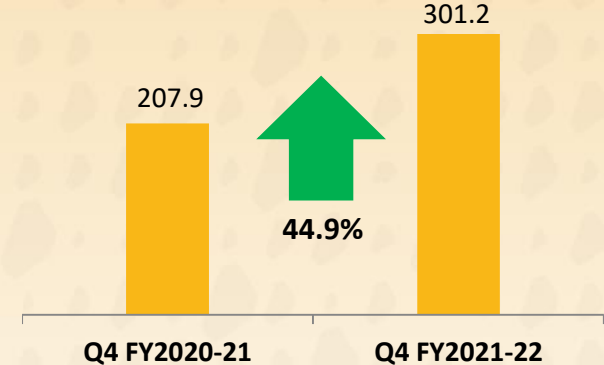
In Rs Mn



EBITDA



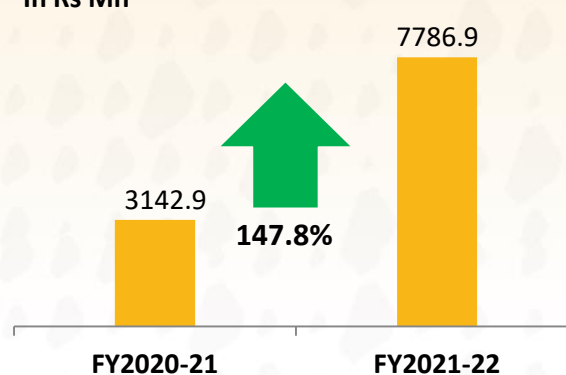
PROFIT AFTER TAX (PAT)



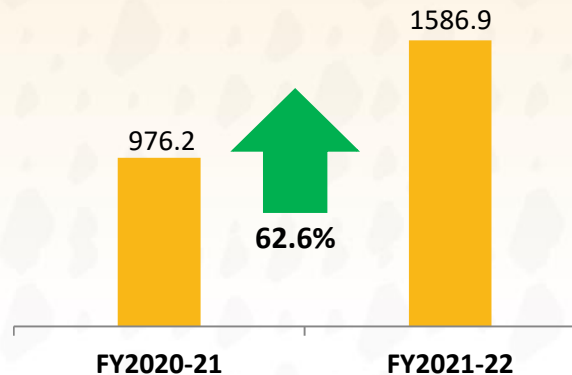
Key Highlights – Full Year FY2021-22 (Y-o-Y Basis)

REVENUE FROM OPERATIONS

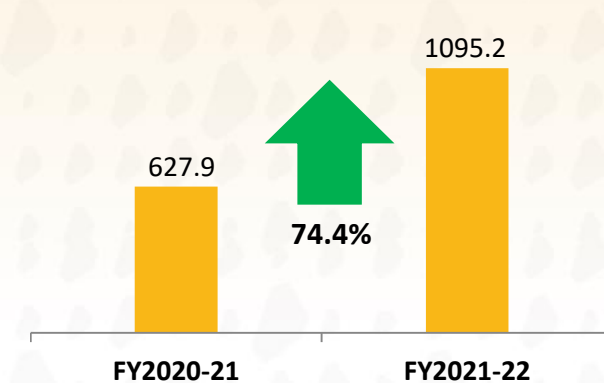
In Rs Mn



EBITDA



PROFIT AFTER TAX (PAT)



Strong Growth witnessed during Q4 FY2022 & Full Year FY2022 : Positive

- Witnessed strong Financial & Operational growth. Return to normalcy on the business front as E-commerce, Online Healthcare and other Financial services have become operational.
- Strong growth witnessed in Revenues due to increase in Number of outlets on a YoY basis as well as services becoming operational.

Focus on New Verticals : Neo-Banking including Demat and Stock Trading Services, Digital Healthcare (eHealth)

- With a strong Physical as well as Digital eco-system in place till the last mile, Vakrangee is well placed to transition into Neo-banking segment.
- Launched a successful pilot for Digital healthcare services across 1,000+ outlets in Q4 FY2021-22. Registered a 700%+ growth on MoM basis during the said quarter.
- Launched a successful pilot for Demat services across 3,500+ outlets in Q4 FY2021-22.

Planned Target for Future Growth : To Focus on Market Expansion & strengthen First Mover Advantage

- Aligned our Strategy with one of the Existing Service partner to expand our presence across the country in every Gram Panchayat level.
- **To Fast pace our strategy and capture market to achieve our Long Term targets well ahead of targeted timelines through :-**
 - Launching Additional Franchisee incentive schemes through re-investing cash flows which would lead to quick payback for them as well as drive strong franchisee interest.
 - Aggressive marketing on Pan India basis which would result in to Higher lead funnel for Franchisee acquisition.
 - Near Term Profitability may get impacted as we re-invest our Operational cash flows for enhancing Franchisee incentives and increase our marketing spends. However, this strategic initiative shall lead to significant growth in profitability in the long run.
- **Plan to achieve our Long Term Outlet expansion Target of 75,000 Next-Gen outlets within the next 12 -18 Months.**

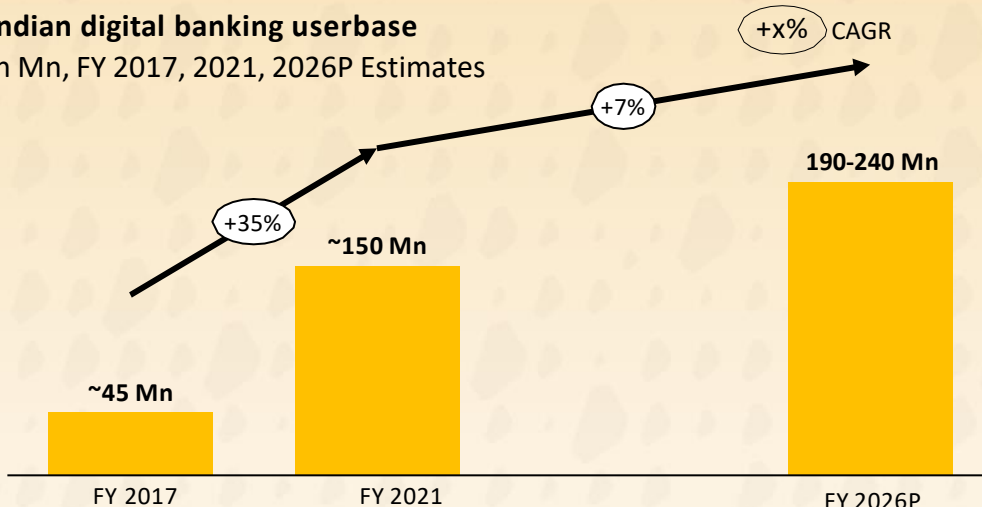
STRATEGY UPDATE

**DIGITAL BANKING : MOVING TOWARDS NEO BANK –
VAKRANGEE WELL PLACED TO ENTER THE NEO BANKING SEGMENT**

While currently nascent, the Indian Neobanking userbase is expected to grow fast – at 80%+ yearly till FY26

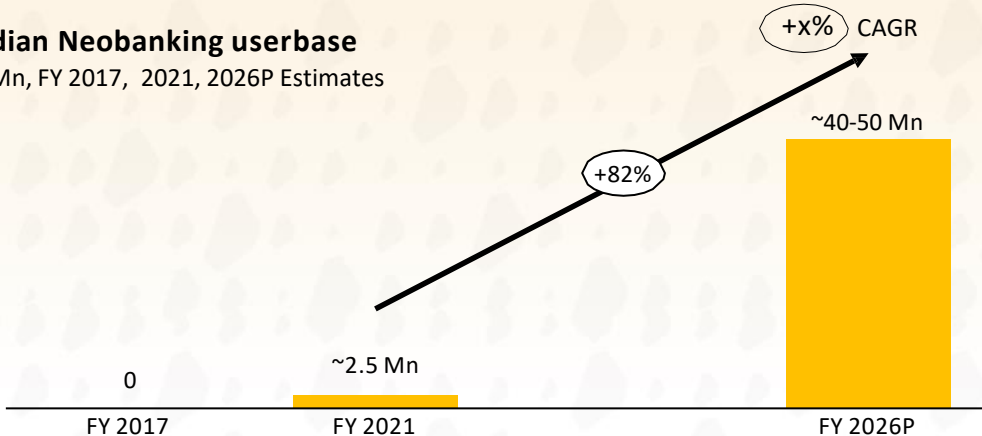
Indian digital banking userbase

In Mn, FY 2017, 2021, 2026P Estimates



Indian Neobanking userbase

In Mn, FY 2017, 2021, 2026P Estimates



Opportunities

Underpenetrated Rural market : Last Mile Retail Customer Base

Lack of trust within the current user base. Therefore, Physical Presence & Assistance is a Key Differentiator

Diversified service offerings : BFSI Services like Demat, MFs, insurance, and lending

Opportunity to tap into the MSME market

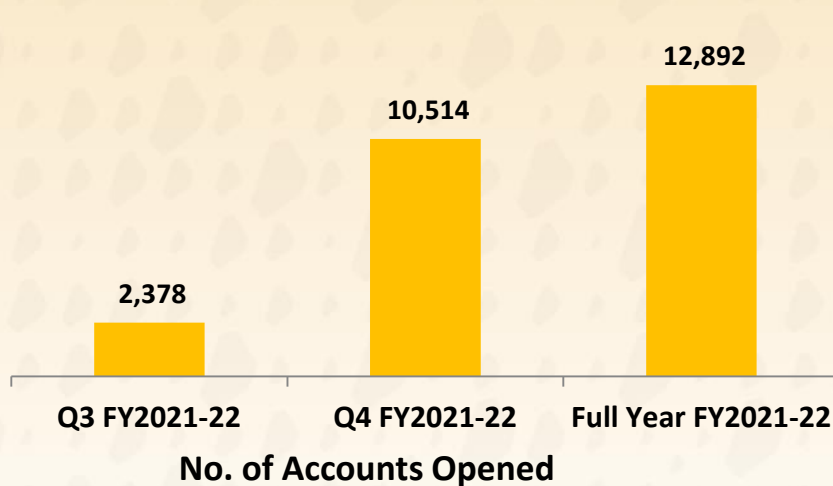
**MOVING TOWARDS TRANSITIONING INTO A NEO BANK –
VAKRANGEE WELL PLACED TO ENTER THE NEO BANKING SEGMENT**

PERFORMANCE FOR BANKING SERVICES

	Q4 FY2021-22	FY2021-22	KEY DIFFERENTIATORS :
Number of Bank Accounts Opened	~ 1.1 MILLION	~ 2.7 MILLION	DIGITAL AS WELL AS PHYSICAL ECO-SYSTEM IN PLACE TILL THE LAST MILE
Number of Transactions	~18.8 MILLION	~69.7 MILLION	STRONG EXISTING RETAIL & MSME CUSTOMER BASE PRIMARILY RURAL FOCUSED
Total Transaction Value	~₹ 94,717.4 MILLION	~₹ 3,52,253.0 MILLION	STRONG FOCUS ON USER EXPERIENCE, PHYSICAL ASSISTANCE & AFFORDABLE PRICING

VAKRANGEE WELL PLACED TO ENTER THE NEO BANKING SEGMENT
BFSI SERVICES : DEMAT & STOCK BROKING SERVICES

PERFORMANCE FOR PILOT PROJECT : ONLINE DEMAT & TRADING ACCOUNT OPENING



Q4 FY2021-22

**Number of Demat
Accounts Opened –
10,500+**

FY2021-22

**Number of Demat
Accounts Opened –
12,890+**

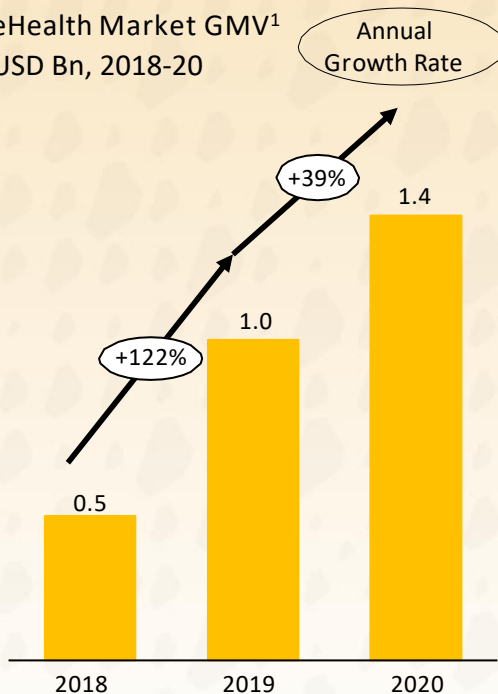
**Number of Outlet Transacted in PILOT Phase -
3500+**

- Recently launched an online Demat & trading account services on Pilot basis in December, 2021 to enable seamless online digital demat account opening services for the customers.
- The company has rolled out the pilot across 3,500 outlets on Pan India basis. The Service is available on both Digital Platform (BharatEasy App) as well as Physical network of Vakrangee kendras.
- Services would be rolled out now across the entire Network in the current FY2022-23.

Digital (eHealth) Healthcare Opportunity:

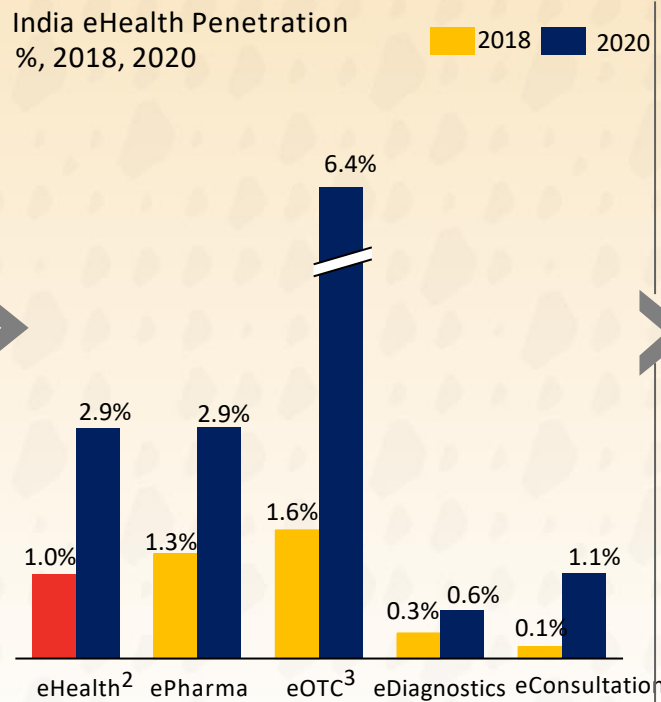
eHealth sector has been witnessing rapid growth, whereas the overall penetration rates across segments still remain low, providing Huge Long Term Growth potential !!

eHealth Market GMV¹
USD Bn, 2018-20

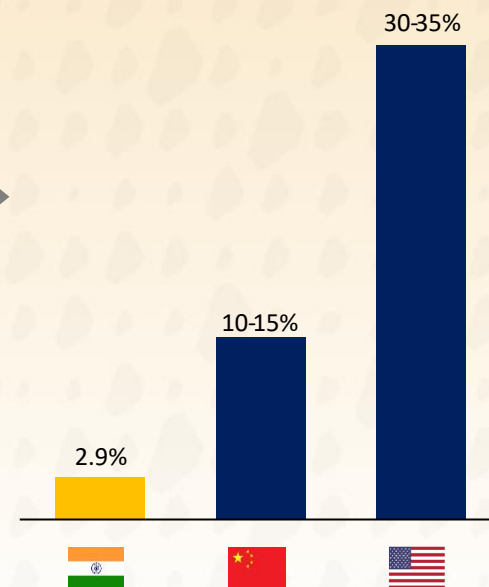


~70% of the market was led by metro cities in 2020, although the non-metro segment is growing much faster

India eHealth Penetration %
%, 2018, 2020



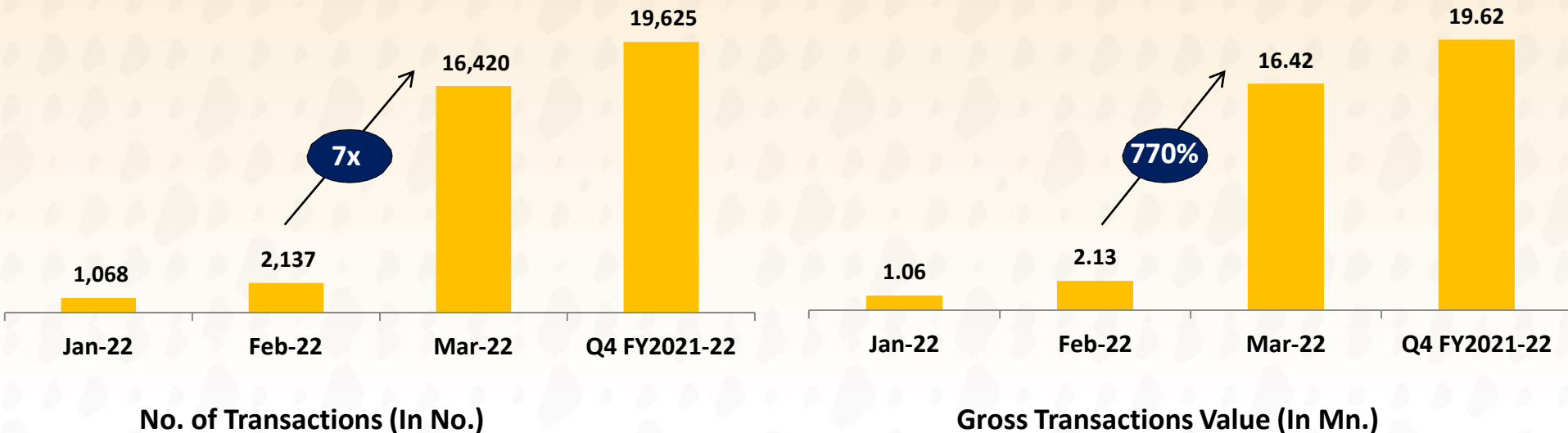
ePharma & eHealth Penetration- Global Benchmarks %, 2020



DIGITAL HEALTHCARE OPPORTUNITY :

- **Current Rural consumer requires assistance to understand different healthcare services**
- **Limited availability of physical doctors in rural locations**
- **Lack of access to Health Infrastructure & Expert Consultation**

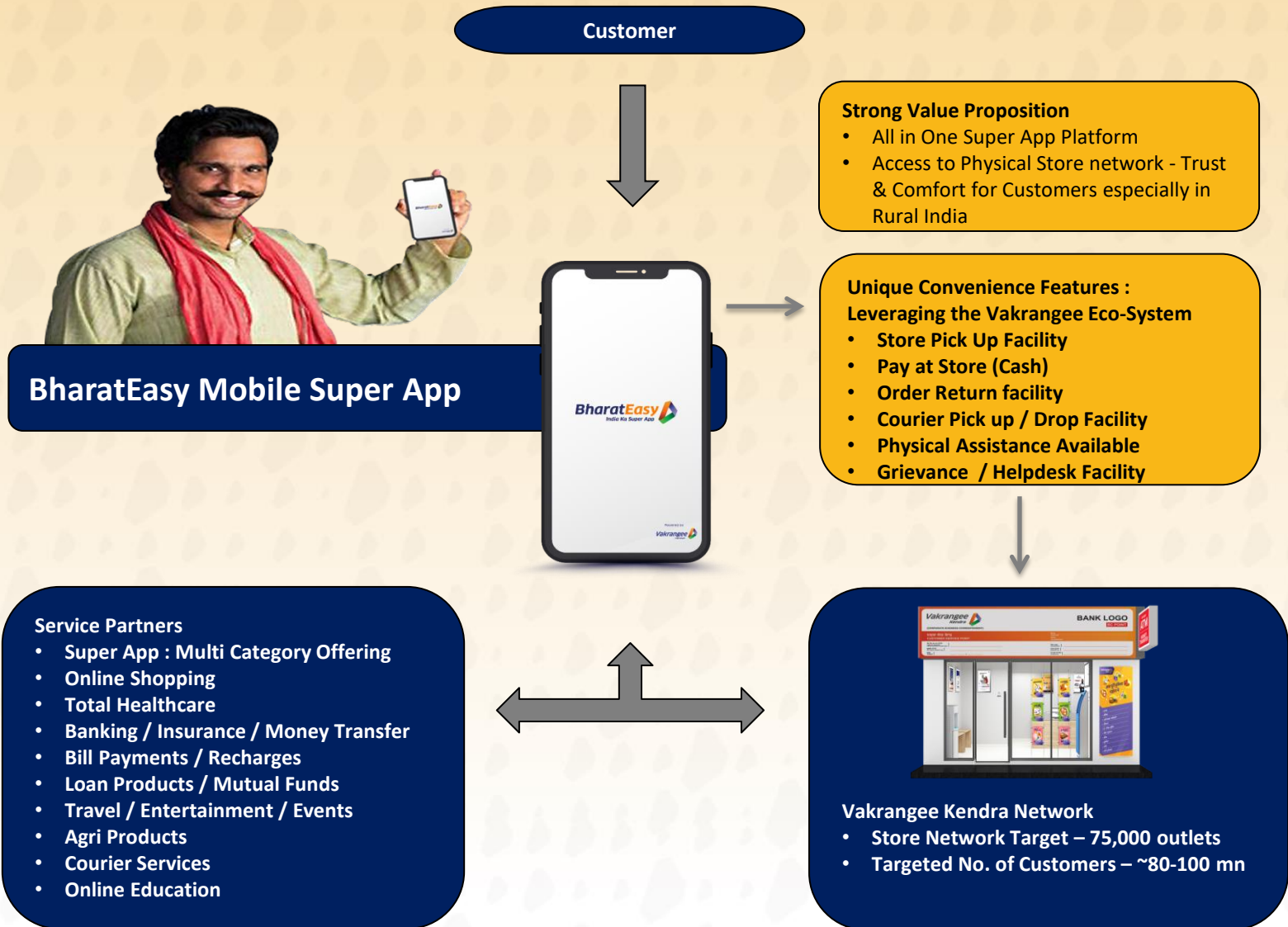
PERFORMANCE FOR PILOT PROJECT : LAUNCHED PILOT FOR HELATHCARE SERVICES IN 1,000+ OUTLETS IN Q4FY2021-22



- Vakrangee would be 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 would be launching an All in one : “BharatEasy” Mobile Super App based business platform. (Currently Beta Trial Version has been launched)**
- **By downloading a single Vakrangee’s BharatEasy Super App mobile application, our customers would get access to a wide array of Products and Services which would significantly reduce their requirement to switch between multiple apps. This would lead to superior customer experience and convenience for the customer.**
- The Mobile super app platform would be offering various consumer products and services under one umbrella. Consumers would use it every day because our app would offer a seamless, multi-service, integrated, contextualized and efficient experience.

Beta Version Trial Performance Data	Q4 FY2022
No of App Downloads	9,495
No of Avg. Monthly Active Users	5,542
No of Avg. Monthly Transacting Users	1,751

BUSINESS MODEL : OUR UNIQUE OFFERING



PERFORMANCE UPDATE

PERFORMANCE UPDATE FOR QUARTER ENDED MARCH, 2021

~Rs. 126.6 Bn

Quarterly Throughput on Vakrangee Platform – Q4 FY22 Transaction Value

~32.9 Mn

Quarterly No. of Transactions on Vakrangee Platform – Q4 FY22

PERFORMANCE UPDATE FOR FULL YEAR FY2021-22

~Rs.474.8 Bn

Annual Throughput on Vakrangee Platform – FY22 Transaction Value

~128.0 Mn

Annual No. of Transactions on Vakrangee Platform – FY22

Our Aim to become India's Largest Rural Consumption Platform

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



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

Key Profit & Loss Statement Items

Particulars (Rs. Mn.)	Q4 FY2021-22	Q4 FY2020-21	YoY%	FY2021-22
Revenue from Operations	2,088.1	1,018.5	105.0%	7,786.9
Total Expenses	1,722.2	919.4	87.3%	6,393.7
EBIDTA	420.5	296.6	41.8%	1,586.9
Profit before Tax (PBT)	377.6	275.6	37.0%	1,415.5
Tax Expenses	76.4	67.7	12.9%	320.2
Profit after Tax (PAT)	301.2	207.9	44.9%	1,095.2
Earnings per Share (EPS Basic)	0.28	0.20	40.0%	1.03

Key Balance Sheet Items

Particulars (Rs. Mn.)	FY2021-22	FY2020-21	Particulars (Rs. Mn.)	FY2021-22	FY2020-21
Net Worth	27,477.2	26,640.8	Fixed Assets	1,405.1	1,605.1
Share Capital	1059.5	1,059.4	Other Non-Current Assets	6,023.4	6,029.9
Other Equity	26417.7	25,581.4	Inventory	41.0	49.7
Total Debt	0.0	0.0	Trade Receivables	9,554.3	11,203.1
Long Term Debt	0.0	0.0	Cash & Cash Equivalents	567.2	212.8
Short Term Debt	0.0	0.0	Other Current Assets	11,768.6	9,655.7
Other Non-Current Liabilities	43.5	44.4	Less: Trade Payables	365.0	341.4
Total Sources of Funds	27,520.7	26,685.2	Less: Other Current Liabilities	1,473.9	1,729.7
			Net Current Assets	20,092.2	19,050.2
			Total Application of Funds	27,520.7	26,685.2

CASE STUDIES : NEXTGEN TOP PERFORMERS

**SHAWAN
ALI**

Franchisee – **SHAWAN ALI** from a Tier-3 location of Uttar Pradesh have Earned ₹ **1,17,114** in just month from **BFSI – Banking Services**

Number of Accounts Opened - 53

**Total Transaction Value -
₹ 3,04,31,630**

**PREM
SHANKAR
JAT**

Franchisee – **PREM SHANKAR JAT** from a Tier-6 location of Rajasthan have Earned ₹ **1,53,958** in just month from **ATM Services**

**Number of Financial Transaction -
13,348**

**Total Transaction Value –
₹ 1,24,36,900**

**KAJALBEN
PATEL**

Franchisee - **KAJALBEN PATEL** from a Tier-2 location of Gujarat have Earned ₹ **90,160** in one month from **BFSI-DMT Services**

Number of Transactions – 4,096

**Total Transaction Value -
₹ 1,40,22,953**

**DEEPAK
KUMAR**

Franchisee - **DEEPAK KUMAR** from a Tier-3 location of Haryana have Earned ₹ **8,15,847** in just month from **Healthcare Services**

Number of Plans Sold – 2,494

**Total Transaction Value -
₹ 24,94,000**

**DANIEL
THINSEEN**

Franchisee - **DANIEL THINSEEN** from a Tier-6 location of North East have Earned ₹ **49,250** in just month from **Online Demat Account Opening Services**

**Number of Account Opened -
255**

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

Within 12-18 Months

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

Q4 FY 2021-22

- 22,042 Outlets
- 32 States / UTs
- 564 Districts
- 5,510 Postal codes
- 84% Tier IV & VI

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

DEMERGER UPDATE

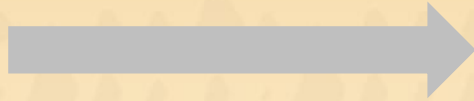
- As on June 19, 2021 the Board of Directors of Vakrangee Limited had approved Demerger of its digital Division.
- However, The Board of Directors have now after due deliberations and detailed discussions, taking into consideration the best interest of all its stakeholders, have finally decided to demerge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

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.

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**

UPDATE ON SUSTAINABILITY ESG INITIATIVES

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

Sustainability Award
Bronze Class 2022

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.*
- *The Sustainability Yearbook 2022, published by S&P Global is one of the world's most comprehensive publications providing in-depth analysis on corporate responsibility. This annual ranking showcases the sustainability performance of the world's largest companies in each industry as determined by their score in the annual Corporate Sustainability Assessment (CSA). In 2022 S&P Global has assessed over 7,500 companies across 61 industries this year.*

Link for Sustainability Yearbook 2022: https://vakrangee.in/pdf/Policies-PDF/SP%20Global_sustainability_yearbook_2022.pdf

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



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

**Being Responsible
& Social Conscious
Company**

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

**Being UNGC
Signatory Member**

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

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

- Globally ranked No.1 in the Sustainalytics ESG Risk rating rankings out of the 816 companies assessed in the Software and Services industry across worldwide.
- Reasonable Assurance of Integrated Annual report of FY21 by Grant Thornton.

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

COMPANY OVERVIEW

Banking , ATM & Insurance

Financial Services / Fintech

E-Commerce / Online Travel

Tele Medicine / Pharmacy

PAN INDIA PRESENCE :

- 84% IN TIER 4-6 LOCATIONS
- 5,510 POSTAL CODES
- 564 DISTRICTS

PHYSICAL + DIGITAL ECO-SYSTEM

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

22,042
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 / Home / 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 Easy point, pilot at Vakrangee Kendra

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

https://www.youtube.com/watch?v=MPtZ_c62Odg

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



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

KEY FEATURES

STORE EXCLUSIVITY & CONSISTENT BRANDING



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

ATM IN OUTLET



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

CENTRALIZED MONITORING SYSTEM



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

DIGITAL ADVERTISING

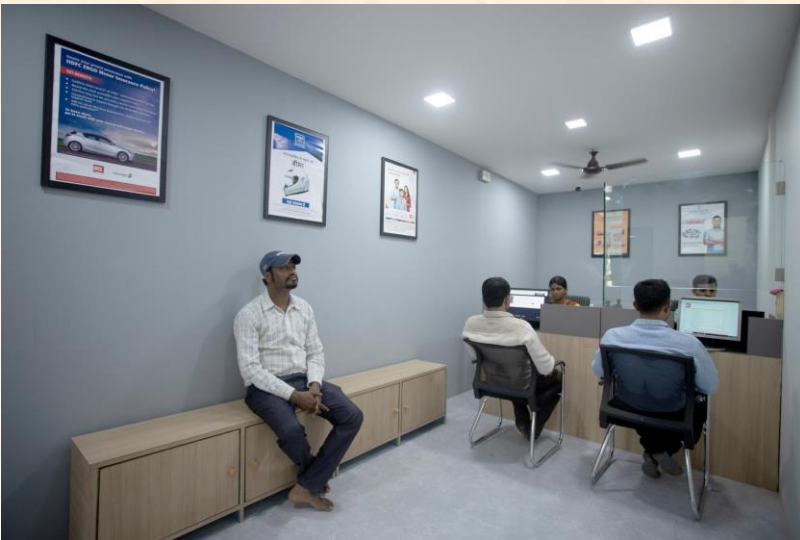


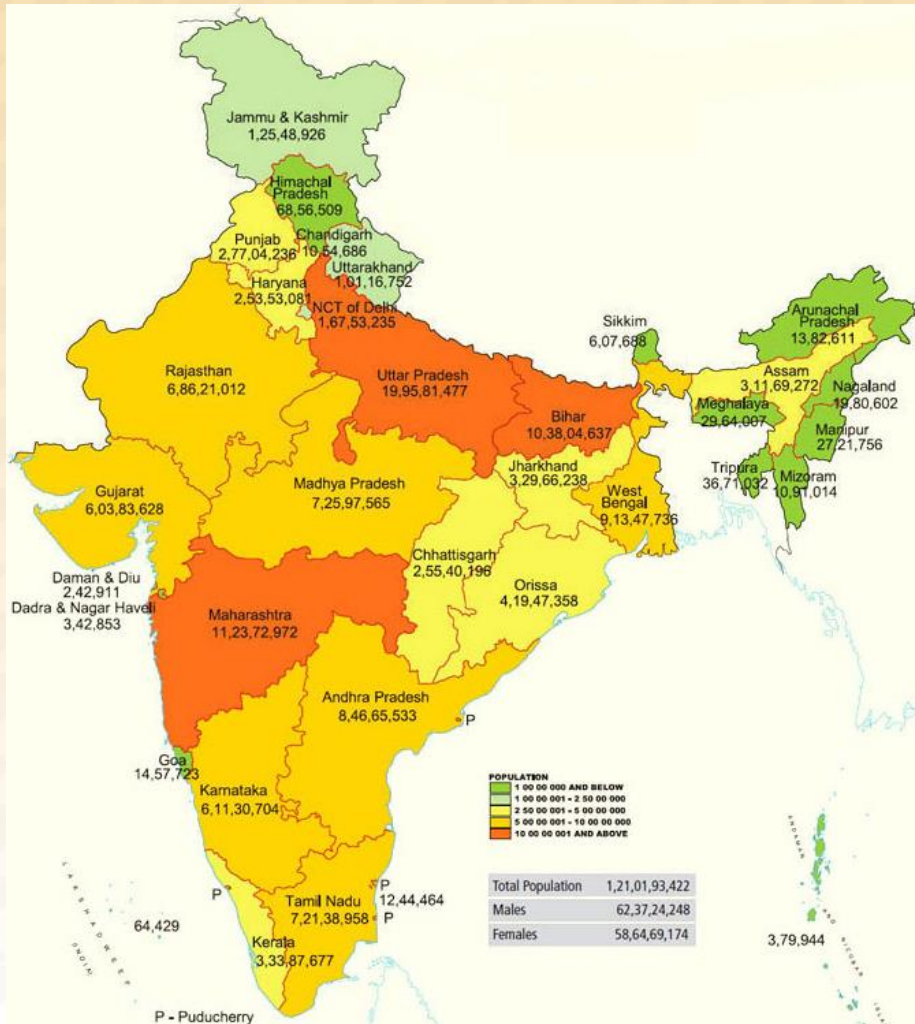
- Digital Signage to enable centrally monitored advertisement campaigns
- To enhance the interaction between Customers and Partners
- Focus to initiate advertising revenue

PIN-PAD DEVICES



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





POPULATION

1.35 BILLION



POLLING STATIONS

1 MILLION



TOTAL NO OF VILLAGES

6,62,986



TOTAL NO OF GRAM PANCHAYAT

2,53,268



TOTAL NO OF URBAN WARDS

75,535



TOTAL OUTLET POTENTIAL

3,28,803



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 –DIGITAL CONVENIENCE STORE



EVOLUTION INTO AN EXCLUSIVE ASSISTED DIGITAL CONVENIENCE STORE MODEL –

- EXCLUSIVE STORE MODEL
- MULTI-LINE OF SERVICES – STANDARDIZED LAYOUT & DESIGN BY L&H (LEWIS & HICKEY)
- STANDARD BRANDING IN STORE DIGITAL SIGNAGE & CCTV MANDATORY

Thank You