



NEW BUSINESS OPPORTUNITY

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

100%*
Refundable Security
Deposit of ₹ 2 Lakhs

75
Azadi Ka
Amrit Mahotsav

Limited Period Offer
Valid for **1st 1,000**
Applicants Only!!



PORTFOLIO OF VAKRANGEE SERVICES



**FREE ASSURED
BANKING
BC POINT**



FREE ATM*
(100% REFUNDABLE
DEPOSIT)



**ZERO MAINTENANCE
CHARGES INCLUDING FREE
PARTS REPLACEMENT**



**HIGHEST
COMMISSION**

*T&C APPLIED
*ATM on custodian basis



ONCE IN A LIFE TIME OFFER !!!

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

PORTFOLIO OF VAKRANGEE SERVICES



- **Highest Commission In The Market**
- **Real Time Digital Account Opening Facility**
- **Bank Account Holders from Any Bank can withdraw money here**

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

**OPPORTUNITY TO EARN ₹ 50,000* TO ₹ 1,00,000*
PER MONTH THROUGH THESE SERVICES**





INSTALL VAKRANGEE'S ATM FOR **FREE**

& GROW YOUR BUSINESS BY ATTRACTING HIGHER FOOTFALL

BUILD TRUST & RESPECT IN YOUR LOCAL NEIGHBOURHOOD !!



100%*
Refundable Security
Deposit of ₹ 2 Lakhs

**"ONLY ATM" OPTION
ALSO AVAILABLE**

FREE
ATM
SERVICES



Zero Maintenance Charges
Including free parts replacement



No AMC or Monthly
Charges



Cash & ATM
insurance included

**Earn between ₹ 25,000* to ₹ 50,000* per month
with this dhamaka model**

Vakrangee ATM Structure

Earnings	Commission Structure
ATM Commission Structure	₹ 9 per ATM Cash Withdrawal Transaction

*Best in Class Equipment included in the package
along with ATM*

- CCTV Camera with NVR
- VPN Connectivity



Highest commission
in the market

Complete Portfolio of Vakrangee Services at just ₹ 9,999/-



BANKING BC POINT
POWERED BY SBM BANK



**TOTAL HEALTHCARE
SERVICES**



**ONLINE DEMAT
& TRADING ACCOUNT OPENING**



**ONLINE SHOPPING,
TRAVEL SERVICES & MANY MORE**



**RECHARGES &
BILL PAYMENTS**



**MONEY
TRANSFER**



**INSURANCE
SERVICES**



**PAN CARD
SERVICES**

Limited Period Offer!

PORTFOLIO OF VAKRANGEE SERVICES



TOTAL HEALTHCARE SERVICES

Allianz Partners

vHealth
by aetna

MediBuddy

PharmEasy



Corival Lifesciences Pvt Ltd

DocOnline
GET HEALTHCARE ANYWHERE

- Total Healthcare Packages



ONLINE SHOPPING

amazon

DECATHLON

BigHaat

- Online Shopping of Goods



TOTAL FINANCIAL SERVICES

5paisa.com

GOODWILL

JIFFY

NSDL

TransUnion CIBIL

LENDINGKART

Think Cash, Think Lendinkart Smart

EKO/-

ADITYA BIRLA CAPITAL

ANANDRATHI

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



TOTAL INSURANCE

LIC
भारतीय जीवन बीमा निगम
LIFE INSURANCE CORPORATION OF INDIA

HDFC ERGO

Star Union Dai-ichi
Life Insurance

- Life Insurance
- General Insurance
- Health Insurance



COMPLETE TELECOM & BILL PAYMENT

BHARAT BILLPAY

Jio

- Mobile/DTH Recharge
- Bill Payments
- Mobile Handsets (To be launched)



TOTAL TRAVEL SERVICES

tsi yatra
Partners in Travel & Hospitality

redBus

- Bus Ticket Booking
- Flight/Hotel Ticket Booking

Vakrangee (SBM Banking BC Point) – Key Features

KEY FEATURES OF SBM BANKING BC POINT :

**FREE ASSURED BANKING BC POINT
WITHOUT ANY EXTRA CHARGES /
FEES / DEPOSITS**

**HASSLE FREE BC POINT ACTIVATION
WITHIN A WEEK**

**NO EXTERNAL DEPENDENCY ON
BANK FOR BC POINT ACTIVATION**

**REAL-TIME FREE ZERO BALANCE
AADHAAR BASED ACCOUNT
OPENING**

**INTEROPERABLE BANKING : CASH
WITHDRAWAL FROM ALL BANK
ACCOUNTS**

**NO PRESSURE OR TARGETS FOR
SALE OF SSS SCHEMES**

**NO CHARGES FOR CASH
WITHDRAWAL / CASH DEPOSIT
TRANSACTIONS**

**COMMISSION ON CASA & OTHER
SERVICES**

**MINOR ACCOUNT OPENING
FACILITY AVAILABLE**

**PHYSICAL DEBIT CARD :
CO-BRANDED SBM & VAKRANGEE
DEBIT CARD**



























Vakrangee (SBM Banking BC Point) – High Earnings for Franchisees

HIGHEST COMMISSIONS IN THE INDUSTRY : EARNINGS COMPARISION

Particulars	Vakrangee*	PSU Bank's BC Point	Private/Payment Bank's BC Point	Earning Potential in SBM
Account Opening	Rs. 40 (Free Account Opening for Customer)	Rs. 10 – Rs. 16 (Free Account Opening for Customer)	Rs. 50 - Rs. 150 (Customer is charged Rs. 150 to Rs. 300 for Account Opening)	If Franchisee opens around 5,000 Accounts then Earning would be Rs. 2 lakh (Rs 40 per Account in SBM BC point)
Fixed Deposit	Variable Fee: 0.35% of Amount	Fixed Fee Rs. 4 – 20	Variable Fee: 0.25% of Amount	If Franchisee does a Fixed Deposit for a customer of Rs. 1 lakh then the Earning would be Rs. 350
Commission for Cash Deposit / Cash Withdrawal	0.31%	0.25% - 0.28%	0.25% - 0.30%	For Avg Ticket size of Rs. 3,000 , the Earning for Franchisee would be Rs. 9.2 per Txn in case of SBM BC point as compared to Rs. 8-8.5 per Txn for Other Banks
Commission on CASA (Balance in the Accounts Opened)	0.5% p.a	Nil	Nil	In case of Avg. Balance of Rs. 1 cr (Total of all Accounts opened), Franchisee stands to Earn Rs. 50,000 per annum as commission on CASA
Yearly maintenance charges for Bank Account	Zero Maintenance Charges	Zero Maintenance Charges	Rs. 400 – Rs. 500 per year recurring	

Banking BC Point Offering Details : Vakrangee Vs. Peers

Particulars	SBM BC Point	PSU Bank's BC Point	Private/Payment Bank's BC Point
Time to activate a BC Point	Less than a week	3 – 6 months	1 month
External Dependency on Bank : Physical Branch Inspection Required			
Distance travelled to Bank Branch for Cash Withdrawal / Cash Deposit	Less distance as Bank Branch of any Bank will work	More distance as Bank Branch of only particular tied up Bank	Less distance as Bank Branch of any Bank will work
Real-time Instant account opening facility without physical documentation			
SSS Transaction Targets			
Cash Withdrawal facility allowed from ALL Banks through AEPS			
Bank Server Issues			
Free Account Opening & Free Debit Card			
Commission on CASA			
Charges for Cash Withdrawal and Cash Deposit Transactions	No Charges	Yes after 5 free transactions in a month	Yes after 5 free transactions in a month
Yearly maintenance charges for Bank Account			

**Vakrangee (SBM BC Point):
Highest Commission
Structure in the Industry &
Monopolistic Position for
Customer transactions**

**Features to be Launched
soon :-**

- Micro ATM Facility
- DBT Subsidy Payment facility

SBM Banking BC Point : Set-up Process Details

BCA Appointment

- Franchisee himself can become the BCA or he can appoint an employee or a family member as an BCA agent.
- Franchisee has to enter the details in the VKMS (Vakrangee Kendra Management System).

SETTLEMENT ACCOUNT

- To open dedicated Settlement Account in the nearby Bank Branch.
 - For TDS exemption account should be tagged under section 194N
 - Account to be open in the name of BCA.
- Franchisee to send account details in required format to Vakrangee banking team for activation of Banking Service.

ACTIVATION OF SERVICE

- Vakrangee will verify the BC details.
- Vakrangee will send the BC details to Bank for approval of BC Code.
- Vakrangee will provide the letter for opening of Settlement account.
- Vakrangee will verify the account details and map the account in VKMS to activate the Banking service in VKMS.

FRANCHISEE RESPONSIBILITY

VAKRANGEE RESPONSIBILITY

Banking BC Service of SBM Bank will be activated within 7 days*

AMAZING PRODUCTS & SERVICES...

ATTRACTIVE PRICING & HIGH EARNINGS !!

AMAZING PRODUCTS
& SERVICES...
ATTRACTIVE PRICING
& HIGH EARNINGS

01

NEWLY LAUNCHED SERVICES

1. HEALTHCARE SERVICES
2. ONLINE DEMAT & TRADING ACCOUNT OPENING SERVICES

02

HUGE DISCOUNTED PRICING
ON HEALTHCARE & FREE DEMAT
ACCOUNT OPENING

03

HIGHEST
COMMISSION IN THE
INDUSTRY

04

OPPORTUNITY TO EARN
₹ 3 TO ₹ 5 LAKHS IN LESS
THAN 3 MONTHS

DID YOU KNOW

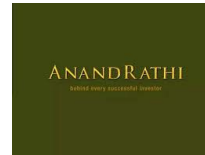
YOU CAN EASILY MAKE ENOUGH IN
JUST 3 MONTHS TO COVER THE
COMPLETE INVESTMENT:

1. STORE INTERIORS
2. ATM REFUNDABLE DEPOSIT & OTHER EQUIPMENT
3. WORKING CAPITAL FOR BANK & ATM

EARNING POTENTIAL : JUST BY SELLING 2,000 PLANS OF HEALTHCARE PACKAGES OR OPENING FREE DEMAT ACCOUNTS, YOU CAN EARN UPTO RS. 3-5 LAKH AND RECOVER ALL CAPITAL INCLUDING REFUNDABLE DEPOSIT !!

Online Demat Account Opening Services

UNIQUE FEATURES OF DEMAT & TRADING ACCOUNT



FREE DEMAT
/ TRADING
ACCOUNT
ONLINE

INSTANT
PAPERLESS
ACCOUNT
OPENING

IPO
INVESTMENTS

LOW
BROKERAGE

MUTUAL
FUNDS
INVESTMENTS

Vakrangee
Kendra
AB POORI DUNIYA PADOS MEIN

**Open Demat And Trading Account
For Trading In Share Market For FREE!**

Services of Demat Account

- Equity Trading
- Derivative Trading
- Currency Trading
- Commodity Trading

Key Features/ Benefits

- Zero account opening fee
- Instant paperless account opening
- Quick apply for IPO
- Live market data and Easy Trade
- Tips on stock and expert consultation

IPO **Trading**

**Attractive
Earnings upto
Rs. 100 per Demat
Account !**

Lucrative offering & Attractive Earnings !






Health Packages : Lucrative offering & Attractive Earnings !



Vakrangee Kendra : Services Commission Structure

Sr. No.	Service Type	Commissions (excl of GST) in INR	Commissions (incl of GST) in INR
Banking & Money Transfer Services			
1	Aadhaar Based Account Opening	Rs. 40 per Account	Rs. 47.2 per Account
2	Cash Deposit / Withdrawal	0.31% of the Amount	0.36% of the Amount
3	Fixed Deposit	0.35% of the Amount	0.41% of the Amount
4	CASA	0.50% Per Annum	0.59% Per Annum
5	EMI Collection	0.28% of Amount collected	0.33% of Amount collected
6	Domestic Money Transfer	0.6% of the Transaction Amount	0.7% of the Transaction Amount
Other Key Services			
6	Total Healthcare Packages	Upto 15% Commission Per plan (based on membership plan option)	
7	Demat & Trading Account Opening & Activation	Upto Rs. 100 per Account Opening & activation	
8	PAN Card Services	9.83 per Application	11.59 per Application

Case Studies : Our Shinning Franchisees – Vakrangee Services


 <p>SHAWAN ALI</p>	<p>Franchisee – SHAWAN ALI from a Tier-3 location of Uttar Pradesh have Earned ₹ 1,17,114 in just month from BFSI – Banking Services</p>	<p>Number of Accounts Opened - 53</p> <p>Total Transaction Value - ₹ 3,04,31,630</p>
 <p>PREM SHANKAR JAT</p>	<p>Franchisee – PREM SHANKAR JAT from a Tier-6 location of Udaipur, Rajasthan have Earned ₹ 1,53,958 in just month from ATM Services</p>	<p>Number of Financial Transaction - 13,348</p> <p>Total Transaction Value – ₹ 1,24,36,900</p>
 <p>KAJALBEN PATEL</p>	<p>Franchisee - KAJALBEN PATEL from a Tier-2 location of Ahmadabad, Gujarat have Earned ₹ 90,160 in one month from BFSI-DMT Services</p>	<p>Number of Transactions – 4,096</p> <p>Total Transaction Value - ₹ 1,40,22,953</p>
 <p>DEEPAK KUMAR</p>	<p>Franchisee - DEEPAK KUMAR from a Tier-3 location of Kaithal, Haryana have Earned ₹ 8,15,847 in just month from Healthcare Services</p>	<p>Number of Plans Sold – 2,494</p> <p>Total Transaction Value - ₹ 24,94,000</p>
 <p>DANIEL THINSEEN</p>	<p>Franchisee - DANIEL THINSEEN from a Tier-6 location of Sivasagar, North East have Earned ₹ 49,250 in just month from Online Demat Account Opening Services</p>	<p>Number of Account Opened - 255</p>

Case Studies : Our Shining Franchisees – Vakrangee Services

Franchisee Success Stories

Vakrangee
Kendra
AB POORI DUNIYA PADOS MEIN


किस्से बढ़ोतरी के
वक्रांगी ला रहा है गांव-गांव में प्रगति और विकास



दीपक कुमार

“ मेरी कुल मासिक कमाई ₹2-3 लाख है, जिसमे से 75% कमाई हेल्थ सेवाओं से ही होती है। ”

वक्रांगी केंद्र, कैथल, हरियाणा, टीयर 3
सर्विस - TOTAL HEALTHCARE SERVICES (vHEALTH BY AETNA)



अपने मौजूदा व्यवसाय को बढ़ाए!

Link for Youtube Video –
<https://youtu.be/wL6IP3XOzSc>

Vakrangee
Kendra
AB POORI DUNIYA PADOS MEIN

किस्से बढ़ोतरी के
वक्रांगी ला रहा है गांव-गांव में प्रगति और विकास



अनवर हुसैन

“ प्रति माह 130,000 तक की आय के साथ, मुझे पहले ही अपने प्रारंभिक निवेश से अधिक प्राप्त हो चुका है ”

वक्रांगी केंद्र, बारपेटा, असम, टीयर 6
सर्विस - SBM BANKING BC POINT



अपने मौजूदा व्यवसाय को बढ़ाए!

Link for Youtube Video –
<https://youtu.be/Y3zgxMAQJ7U>

Vakrangee ATM Service Details

Vakrangee ATM Key Features

Key Services / Facilities Available at the Vakrangee ATM



All Bank Cards
Accepted



Fast Cash



Cash Withdrawal



Pin Change



Mini Statement



Balance Enquiry



Value added Services

Vakrangee ATM services are just like any other bank ATM services:

- Customers of all banks can enjoy services like cash withdrawal, balance enquiry, mini statement, and pin change across PAN India.
- Accepts all domestic debit cards. International cards or Cards issued outside India are not accepted.
- Intuitive user interface with multilingual messaging for ease of usage for consumers across various regions.
- Privacy screen filters, keypad shields, electronic surveillance for completely secure transactions.
- EMV Enabled dip ATM Machines to ensure that cards are not swallowed.



ATM Commission Structure & Payout Details

COMMISSION STRUCTURE			
Sr. No.	Service Type	Commissions (excl of GST) in INR	Commissions (incl of GST) in INR
Financial Transaction			
1	Cash Withdrawal	9	10.62
Non Financial Transactions			
2	Pin Change	2.5	2.95
3	Balance Enquiry	2.5	2.95
4	Mini Statement	2.5	2.95
Value Added services			
5	Fund Transfer (Card to Card)	9	10.62
6	Aadhaar Seeding	2.5	2.95
7	Mobile Banking registration	2.5	2.95
8	Cheque Book Request	2.5	2.95
9	Statement Request	2.5	2.95

Commission Pay out Cycle : T + 15 days

For the Commission pay out, “T” is the Transaction Month

For example, in case of T + 15 days commission pay out period – the commissions for the month of October i.e., the transaction month (T) will be paid out to the franchisee in the November month before 15th July.

ATM Offering Details : Vakrangee Vs. Peers

ATM Players	Vakrangee	Peer 1	Peer 2	Peer 3	Peer 4	Peer 5
Upfront Investment*	Rs. 2,00,000 (100% Refundable)	Rs. 2,88,800	Rs. 2,29,800	Rs. 91,300	Rs. 6,00,000	Rs. 5,00,000
Refundable Deposit	Rs. 2,00,000	Rs. 1,00,000	Rs. 1,00,000	Rs. 50,000	-	Rs. 1,50,000
Fixed Monthly Charges	ZERO	ZERO	ZERO	Amount to be recovered from franchisee for cash txns < 800 (Rs. 17 per txn)	ZERO	ZERO
Commission : Financial Transaction	Rs. 9/- per txn	For first 2600 txn Rs. 6, then Rs. 8.5 from 1st txn	For first 2100 txn Rs. 6, then Rs. 8.5 from 1st txn	For 800 cash txn, Rs. 0, then 801 - 1500 - Rs. 11, then 1501 - 2000 - Rs. 12, then 2001 and above - Rs. 13	For first 65 txn per day Rs. 7 and above 65, Rs. 5	Rs. 8 per txn
Commission : Non-financial Transaction	Rs. 2.5/- per txn	Rs. 2/- per txn	Rs. 2/- per txn	For 150 non-cash txn Rs. 1, then 151 and above - Rs. 2. If 800 cash txn not crossed, no commission will be paid	For first 35 txn per day Rs. 2 and above 35 Rs. 0	Rs. 2/- per txn
AMC & Insurance Included	YES					
Additional Equipment's	ATM machine Additional Equipment Included in the Package price 1 - CCTV camera with NVR along with hard disk with 90 days capacity 2 - VPN connectivity 3 - POE Switch 4 - Annual Maintenance Work with free replacement of parts	CRM, VSAT, UPS + batteries, Annual Maintenance Work	ATM, VSAT, UPS + batteries, Annual Maintenance Work	ATM, VSAT, UPS + batteries, Annual Maintenance Work	ATM, VSAT, UPS + batteries, CCTV, NVR, Annual Maintenance Work	ATM, VSAT, UPS + batteries, Annual Maintenance Work
Additional Earning Potential through Advertisement	YES (ATM SCREENS)	NO	NO	NO	NO	NO

Earning Comparison : Vakrangee Vs. Peers

ATM Players

Vakrangee

Peer 1

Peer 2

Peer 3

Peer 4

Peer 5

ILLUSTRATION OF MONTHLY EARNINGS - SCENARIO 1 (100 Transactions per Day)

No of Financial Transaction per Day	100	100	100	100	100	100
No of Days per Month	30	30	30	30	30	30
Total No of Transactions	3000	3000	3000	3000	3000	3000
Total Earning	27,000	25,500	25,500	26,700	21,000	24000
Fixed Monthly Charges if any	0	0	0	0	0	0
Net Earning Per Month	Rs. 27,000	Rs. 25,500	Rs. 25,500	Rs. 26,700	Rs. 21,000	Rs. 24,000

ILLUSTRATION OF MONTHLY EARNINGS - SCENARIO 2 (50 Transactions per Day)

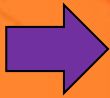
No of Financial Transaction per Day	50	50	50	50	50	50
No of Days per Month	30	30	30	30	30	30
Total No of Transactions	1500	1500	1500	1500	1500	1500
Total Earning	13,500	9,000	9,000	7,700	7,550	12,000
Fixed Monthly Charges if any	0	0	0	0	0	0
Net Earning Per Month	Rs. 13,500	Rs.9,000	Rs.9,000	Rs.7,700	Rs. 7,500	Rs.12,000

ILLUSTRATION OF MONTHLY EARNINGS - SCENARIO 3 (25 Transactions per Day)

No of Financial Transaction per Day	25	25	25	25	25	25
No of Days per Month	30	30	30	30	30	30
Total No of Transactions	750	750	750	750	750	750
Total Earning	6,750	4,500	4,500	0	3,750	6000
Fixed Monthly Charges if any	0	0	0	12,750	0	0
Net Earning Per Month	Rs. 6,750	Rs.4,500	Rs.4,500	Rs. -12,750	Rs. 3,750	Rs.6,000

VAKRANGEE OFFERS LOW RISK, MINIMAL INVESTMENT & HIGH RETURN POTENTIAL !!

RBI Compliances : Key Regulatory Requirements



01

Cash loaded in the ATMs should be sourced **ONLY** from any scheduled Bank, including Cooperative Banks and Regional Rural Banks

02

Dedicated ATM settlement account should be opened for ATM cash filling purpose. Cash withdrawn from account should be used **ONLY** for the purpose of loading in the ATM

In case of cash out of more than 10 hours in a month, RBI has decided to put penalty of Rs. 10,000 per month !! Best practice is to keep 3 days working capital in your ATM to ensure 100% cash availability !!



03

CCTV should be installed correctly and should be always functional with the right settings for 90 days backup. Franchisee should provide access of CCTV to Vakrangee HO Team for Centralized monitoring. This will be done while onboarding the ATM and Vakrangee team will monitor the ATM using CCTV on regular basis.

ATM Set-up Process Details

ATM DISPATCH & INDUCTION TRAINING

- ATM shall be dispatched & Intimation shall be sent to the franchisee with tracking details.
- ATM Machine, CCTV with NVR and VPN device Will be delivered at the outlet
- Induction Training session is conducted on ATM Services on Weekly basis through VC meetings which cover -
 - Training & Details on Pre-Delivery / Post-Delivery Checklist requirements is provided
 - Grievances & Support Mechanism

ATM PRE-DELIVERY CHECKLIST

- To ensure Proper Earthing is done for the ATM
- To install Internet connection with a minimum speed of 10 MBPS.
- To purchase a UPS and carry out UPS – Battery connection.
- To open dedicated Settlement Account in the nearby Bank Branch.
 - For TDS exemption should be tagged under section 194N
 - Account Holder name should be same as Name under franchisee Application.

ATM POST-DELIVERY CHECKLIST

- Franchisee to install CCTV at the outlet through local CCTV engineers.
- Franchisee needs to setup the VPN
- RBI Guidelines to be put up in ATM in visible spot for customers
- Sticker mentioning the below needs to be pasted on the ATM
 - ATM ID
 - Location Type (Metro/Non-Metro)
 - Helpdesk Number
- Sample Format shall be shared on Registered Email id

ATM SET UP, TRAINING & CASH LIVE

- ATM OEM Engineer will visit the site as per schedule to Install the ATM and make it live.
- Franchisee receives the following training from the OEM Engineer –
 - Cash Loading training in the ATM
 - Entries to be done in the ATM while loading cash
 - Basic First Level Maintenance Activities

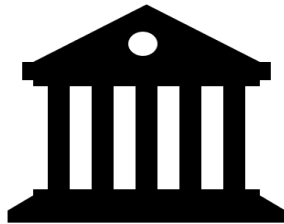
VAKRANGEE RESPONSIBILITY

FRANCHISEE RESPONSIBILITY

VAKRANGEE RESPONSIBILITY

ATM Service Operations

Franchisee to open dedicated Current Account in the nearby Bank Branch



Bank



- Open current account in nearby bank branch where cash would be easily available & cash withdrawal charges are minimum.
- Submit all documents for TDS exemption by tagging account under section 194N.



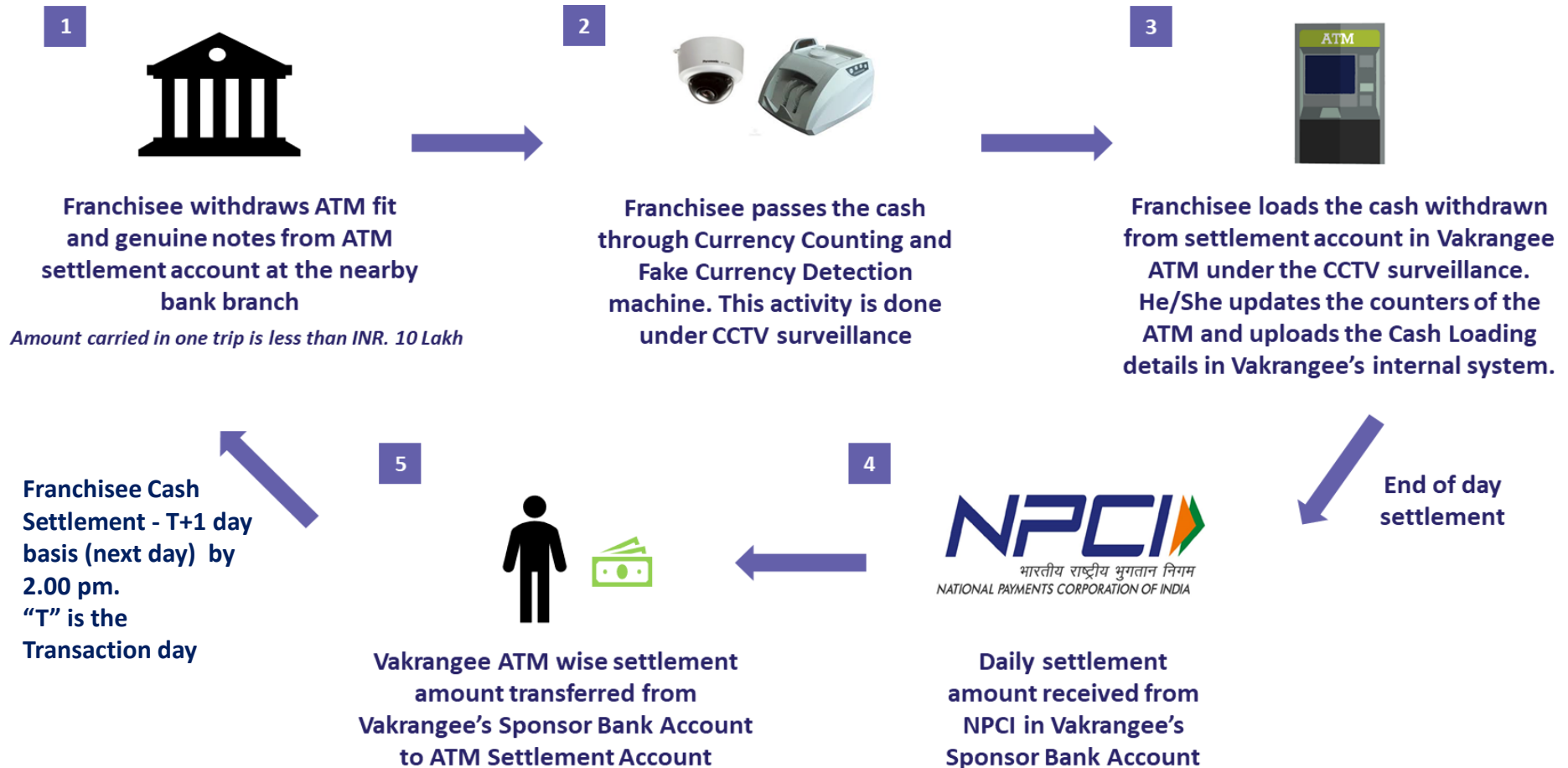
Franchisee

Following documents will be provided by Vakrangee for opening dedicated Current Account in Bank :

- Gazette notification for waiver of TDS to WLAO franchisees
- Vakrangee White Label ATM RBI License
- Franchisee Agreement between Vakrangee and Franchisee
- Account Opening Letter for TDS Exemption

ATM Service Operations

Cash Management Process - How to carry out cash loading in the ATM



ATM Service Operations

DO's and DON'T's for ATM Service

Do's –

- Always load the cash which is withdrawn from the bank using your ATM settlement account
- Always maintain the settlement account dedicatedly for ATM services
- Always pass the notes through cash counting and fake currency detection machine under CCTV surveillance before loading
- Always ensure to update cash withdrawal and cash loaded details in VKMS correctly
- Purchase a multimeter and check Earthing on daily basis in the morning before starting the ATM
- Always ensure that the ATM is connected to power supply from UPS and not directly
- Always ensure that CCTV is in working condition and 90 days backup is being stored in NVR
- Always display ATM ID, customer helpline no. and ATM geographical location on ATM sticker

DON'T's –

- Never load the cash in ATM which is obtained from any source other than the bank withdrawal from your dedicated ATM settlement account
- Don't use cash withdrawn from another bank's ATM to load in your ATM
- Never use the cash withdrawn for loading into ATM for any other purpose including for Vakrangee BC services
- Never withdraw or carry more than 10 Lakhs in one trip from bank branch
- Don't use cash of your retail outlet / shop to load in the ATM
- Do not carry out any fake multiple transactions in the ATM otherwise RBI cancel the ATM services
- Don't violate any guideline of RBI or any other regulatory body communicated to you from time to time

Case Studies : Our Shining Franchisees – ATM Service

**PREM
SHANKAR JAT**

Franchisee – **PREM SHANKAR JAT** from a **Tier-6** location of Udaipur, 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**

**SAITAN
DARA**

Franchisee – **SAITAN DARA** from a **Tier-2** location of Nagaur, Rajasthan has earned **Rs. 1,36,657** in just one month from **ATM Services**

**Number of Financial
Transaction-12,583**

**Total Transaction Value-
₹ 63,87,600**

**ABHIMANYU
YADAV**

Franchisee – **ABHIMANYU YADAV** from a **Tier- 3** location of Mainpuri, Uttar Pradesh has earned **Rs. 91,097** in just one month from **ATM Services**

**Number of Financial
Transaction- 8,235**

**Total Transaction Value -
₹ 60,65,550**

Case Studies : Our Shining Franchisees – ATM Service

Franchisee Success Stories

Vakrangee
Kendra
AB POORI DUNIYA PADOS MEIN

किस्से बढ़ोतरी के
वक्रांगी ला रहा है गांव-गांव में प्रगति और विकास



जय कनक सिंह

“ मैंने अपने पहले वक्रांगी एटीएम की सफलता को देखते हुए एक और वक्रांगी ATM शुरू करने की योजना बनाई है। ”

वक्रांगी केंद्र, कलोल, गुजरात, टीयर - 6
सर्विस - एटीएम



अपने मौजूदा व्यवसाय को बढ़ाए!

Link for Youtube Video -
<https://youtu.be/BpPS5Thmx84>

Vakrangee
Kendra
AB POORI DUNIYA PADOS MEIN

किस्से बढ़ोतरी के
वक्रांगी ला रहा है गांव-गांव में प्रगति और विकास



प्रवीण कुमार गुप्ता

“ औसत रूप से हर रोज़ मेरे केंद्र में तकरीबन 350-400 लोग आते हैं। उनमें से अधिकतम लोग ATM व बैंकिंग की सुविधाओं का लाभ उठाते हैं। आज मेरी आमदनी 1 लाख हो गयी है। ”

वक्रांगी केंद्र, आजमगढ़, उत्तर प्रदेश, टीयर -
सर्विस - एटीएम और बैंकिंग



अपने मौजूदा व्यवसाय को बढ़ाए!

Link for Youtube Video -
<https://youtu.be/MnaJL5KRg38>

Financials



Limited Period Offer,
Valid for **1st 1,000**
Applicants Only !!

Azadi Ka Amrit Mahotsav Offer : Vakrangee Model

Option: 1

Vakrangee
Kendra with
ATM :
Rs. 2,09,999/-
all inclusive

FEE OF RS. 9,999/-
FREE ATM SERVICES
(Refundable Security Deposit
of Rs. 2,00,000/-*)

EQUIPMENT LIST

AGREEMENT SIGNING &
VAKRANGEE KENDRA ID
GENERATION

ATM MACHINE ALONG
WITH SOFTWARE
LICENSES

CCTV CAMERA, NVR &
HARD DISK WITH 90 DAYS
BACKUP CAPACITY

VPN DEVICE

Option: 2

Vakrangee Only
ATM :
Rs. 2,00,000/-
all inclusive

FREE ATM SERVICES
(100%* Refundable Security
Deposit of Rs. 2,00,000/-)

EQUIPMENT LIST

ADDITIONAL BEST-IN CLASS EQUIPMENTS LIKE CCTV & VPN INCLUDED IN THE PACKAGE

ATM, CCTV with NVR & VPN device will be provided on Custodian basis

Note * : Agreement tenure is for 5 years. Amount of Rs. 1 lakh will be deducted from security deposit if closure done in the first 3 years. Amount of Rs. 50,000 will be deducted from security deposit if closure done in the 4th or 5th year, subject to taxes if applicable.

Azadi Ka Amrit Mahotsav Offer : Vakrangee Model

Option: 3

Vakrangee
Kendra without
ATM:
Rs. 9,999/-
all inclusive

FEE OF RS. 9,999/-*

AGREEMENT SIGNING &
VAKRANGEE KENDRA ID
GENERATION

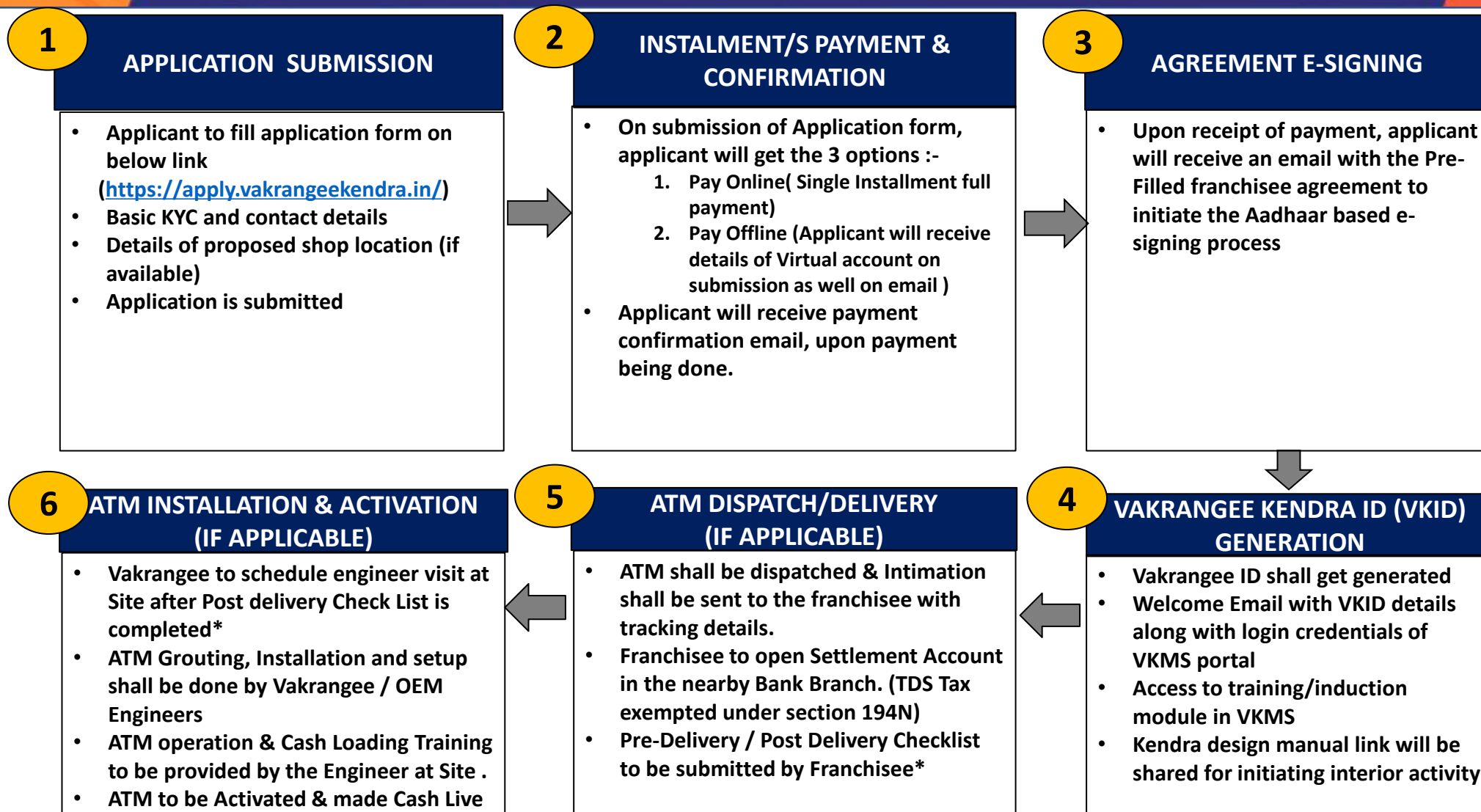


Limited Period Offer,
Valid for **1st 1,000**
Applicants Only !!

**ASSURED BC POINT WITH OTHER KEY SERVICES
SUCH AS TOTAL HEALTHCARE SERVICE, ONLINE DEMAT & TRADING ACCOUNT OPENING
SERVICE, MONEY TRANSFER, ONLINE SHOPPING AND MANY MORE
FOR YOUR NEIGHBOURHOOD**

Vakrangee Kendra : On-Boarding Process

Understanding Franchisee On-Boarding Process



Note * : Kindly refer slide number 22 for Pre-Delivery / Post Delivery Checklist for ATM Services.

Understanding Franchisee On-Boarding Process

7 PROCUREMENT & INSTALLATION OF HARWARE EQUIPMENTS / KENDRA INTERIOR DESIGN

- Franchisee to procure the Hardware kit as specified in the presentation
- Franchisee to Install the Hardware Equipment's
- Franchisee to complete Kendra interior work as per design manual
- Mandatory Branding to be completed on priority, rest of interiors can be completed within maximum 3 months
- Franchisee uploads site photos in Vakrangee Franchisee App which is checked and approved by FRM/Master Franchisee via VMKS

8 SERVICE ACTIVATION & KENDRA INAUGURATION / LAUNCH

- Activation of SBM Banking BC Point within 7 days post opening of settlement account
- All other key services will be activated in VKMS system
- Franchisee to plan Kendra inauguration activity for creating visibility

CONGRATULATIONS & BEST WISHES !!

9 ON-GOING OPERATIONAL SUPPORT

- Live induction & training with our expert team to be provided through VC on Weekly basis
- Dedicated Relationship Manager and Master Franchisee for day to day operations and support
- In case of any issues, Ticket mechanism available in VKMS system
- For ATM Services, remote support is also available from the local ATM engineer

A DOCUMENTS REQUIRED FROM APPLICANT

- Basic KYC – PAN & Proof of Address
- Shop Address Proof –
 - Lease agreement/Rent agreement **OR**
 - Proof of direct ownership **OR**
 - Power of Attorney
- GST registration certificate
- Proof of Bank Account
- Other Documents if any as required by Partners / Regulatory Bodies



Understanding Franchisee On-Boarding Process

KEY OPERATIONAL TIMELINES

- Assured Banking BC Point within 7 days post opening of settlement account
- All Other Services to be activated post VKID creation within 7 days
- ATM delivery & Cash Live – Within 15-30 days post Agreement e-signing
- Cash Settlement for ATM Services- T+1 day (next day) basis by 2.00 pm
- Commission Payment for ATM Services - 15th of next month

INDUCTION & TRAINING

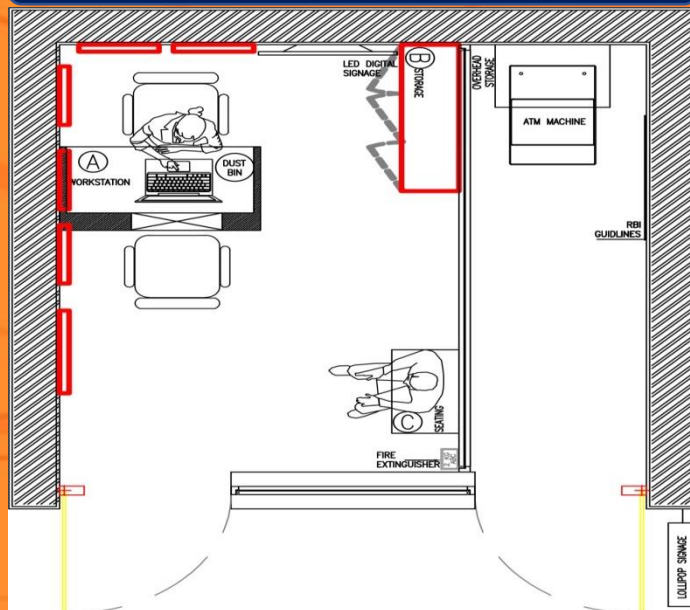
- Physical at Site : 1st Time Initial training to be provided by Vakrangee for ATM operations
- Live induction & training to be provided through VC on weekly basis
- Dedicated Relationship Manager for day to day operations

Vakrangee Kendra : Look & Feel

Vakrangee Kendra with ATM Model : Look & Feel

Layout Plan

Min Area required 65-80 sq. ft.



Clear demarcation with separate Entry Gates & Shutter for ATM & BC Point Services. This will enable the franchisee to open the ATM for extended hours

Look & Feel : SBM Bank BC Point



Look & Feel : PSU Bank BC Point



Highly Recommended :
Store Exclusivity
with Consistent
Branding

BRANDING

- Exclusive store model has Higher Earning Potential and Higher Success
- Delivers Standardize service level and same customer experience.
- Standardized layout and design by L&H (Lewis & Hickey)

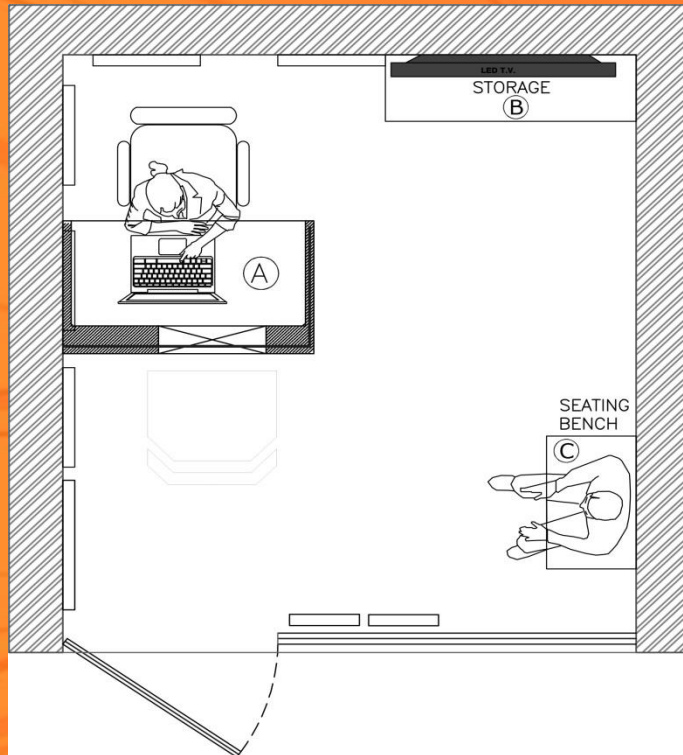
It is strongly recommended that the store Interior and Branding should be done by the franchisee as per the Design Manual provided by Vakrangee to generate Better Growth & Higher Sales.

Link for Design Manual – [Vakrangee Kendra With ATM](#)

Vakrangee Kendra without ATM Model : Look & Feel

Layout Plan

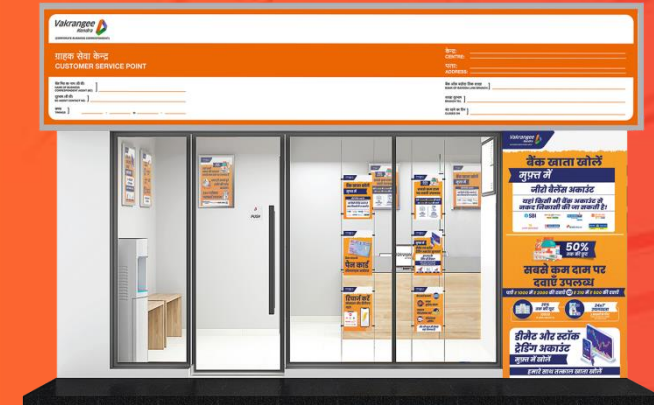
Min Area required 65-80 sq. ft.



Look & Feel : SBM Bank BC Point



Look & Feel : PSU Bank BC Point



Option 1:
Highly Recommended :
Store Exclusivity with Consistent Branding

BRANDING

Option 2 :
Dedicated Counter in the store with Branding

BRANDING

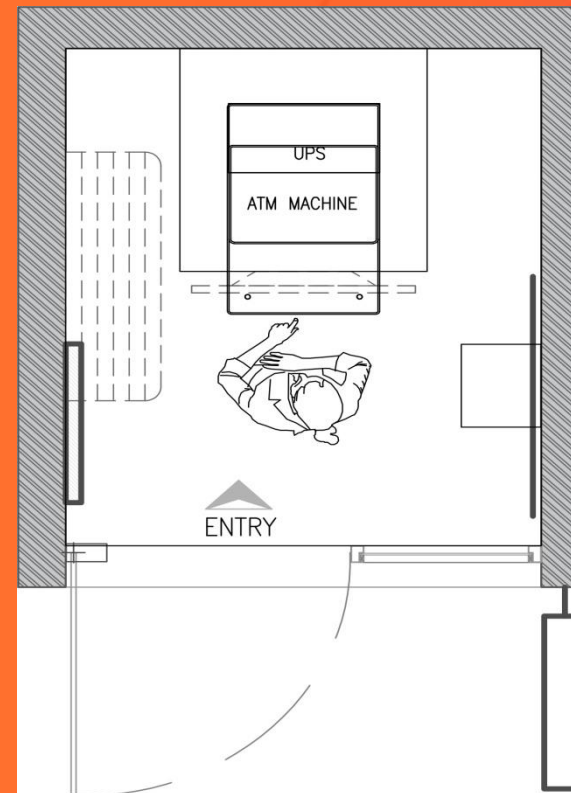
- Exclusive store model has Higher Earning Potential and Higher Success
- Delivers Standardize service level and same customer experience.
- Standardized layout and design by L&H (Lewis & Hickey)
- Franchisee to provide a dedicated counter within the Existing Outlet
- Counter Branding to be done as per Vakrangee Brand Guidelines

It is strongly recommended that the store Interior and Branding should be done by the franchisee as per the Design Manual provided by Vakrangee to generate Better Growth & Higher Sales.

Vakrangee Model (Only ATM) : Look & Feel

Look & Feel : Only ATM

Consistent Branding		<ul style="list-style-type: none"> Standardized layout and design to be done as per our design manual
ATM in store		<ul style="list-style-type: none"> ATM at outlet located within the store Potential to enhance the footfall significantly Minimum area required only 25-30 Sq. ft.
CCTV Monitoring System		<ul style="list-style-type: none"> CCTV Monitoring system. Better security at the store Full compliance with RBI guidelines



The Interior and Branding of the ATM should be done by the franchisee as per the Design Manual provided by Vakrangee.

Link for the Design Manual – [Vakrangee Only ATM Model](#)

Responsibility Matrix : Vakrangee & Franchisee (For All Services)

Activity	Vakrangee	Franchisee
Payment of Rs. 9,999/- for all services except ATM Service		✓
Equipment – Laptop, POS Device, Biometric Device, Safe with Lock, Display Monitor, All in one Printer Optional Equipment - Weighing Scale		✓
Outlet location to be finalized		✓
Working Capital required for BC Banking Services (for daily transactions)		✓
Current Account Opening for BC Banking Services (Tagged for waiver as per 194N)		✓
Local level Marketing and awareness	Marketing artwork to be provided	
Transaction Settlement	✓	
Activation & Training of All Services	✓	

Responsibility Matrix : Vakrangee & Franchisee (For ATM Services)

Activity	Vakrangee	Franchisee
Payment (Refundable Security Deposit)		✓
ATM, CCTV with NVR & VPN device to be provided on custodian basis	✓	
Equipment – 1 : UPS 2 : Currency Counting Fake Note detector Machine		✓
Outlet location to be finalized		✓
Working Capital required (for daily transactions)		✓
Current Account Opening (Tagged for waiver as per 194N)		✓
Local level Marketing and awareness	Marketing artwork to be provided	✓
Cash loading in ATM		✓
ATM First Level Maintenance		✓
ATM Second Level Maintenance	✓	
Transaction Settlement	✓	
Cash and ATM Insurance	✓	
Monthly Maintenance including ATM parts repair / replacement	✓	

Equipment Specification: Franchisee

Sr. No.	Equipment	Specification
1	Laptop	Laptop: Essential : 4GB RAM, 128/256 GB SSD Drive, Micro SD Card Slot, Windows 10 Home, 1HDMI Port, 2 USB 2.0
2	Single Finger Biometric Device	Mantra Model #MFS 100 or Morpho Model MSO1300 E3 USB
3	Pin Pad Device with Card Swipe-Secrecy	PAX POS : D180S PCI X3 Mpos
4	Display Monitor	LCD / LED Monitor: TFT-LCD / LED Panel
5	Multi Function Device	Multi Function Color Printer, Scanner and Copier
6	Cash Counting and Fake Currency Machine	Currency Counting & Fake note Detector: UV/MG/IR Detection, Feeder & Holder capacity-100 note or higher
7	UPS (Applicable for ATM Service)	1 KVA UPS with battery backup of minimum of 1 hour (Backup should be decided depending on the power situation in the Kendra location)

Vakrangee Kendra : Site Sourcing & Selection

LOCATION SELECTION IS KEY TO THE SUCCESS FOR YOUR Business !!

***Site Sourcing /
Location
Shortlisting for
Vakrangee
Kendra Site***



Ideal Locations to establish your Vakrangee Kendra is:

- High footfall, Low penetrated locations
- Shops near a Station / Bus Stand
- High density areas such as College, Hostels & Campuses
- Shops in block town connecting villages with large population
- Ideal for People running Bank CSP, Money Transfer Center & Cash collection centre of Finance Companies
- Catchment area with a lot of footfalls such as Main Market Area, Large Housing societies nearby, Commercial / Industrial hubs

NextGen Vakrangee Kendra : Committed to ESG & UN SDGs

Sustainability ESG Performance Update

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

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.*

About Vakrangee

About Vakrangee

Vakrangee is a technology-driven company, focusing on creating India's largest network of last-mile retail outlets. We have emerged as a "one-stop shop" digital convenience store providing a variety of services such as banking, insurance, ATM, e-governance, e-commerce, logistics and financial services.

"Vakrangee aims to be the most trustworthy physical as well as online convenience store across India."



24,887 Vakrangee Kendras*

One of the large franchisee network companies with presence in 5,834 postal codes

5,987 ATMs

3rd Largest ATM Operator in Rural India

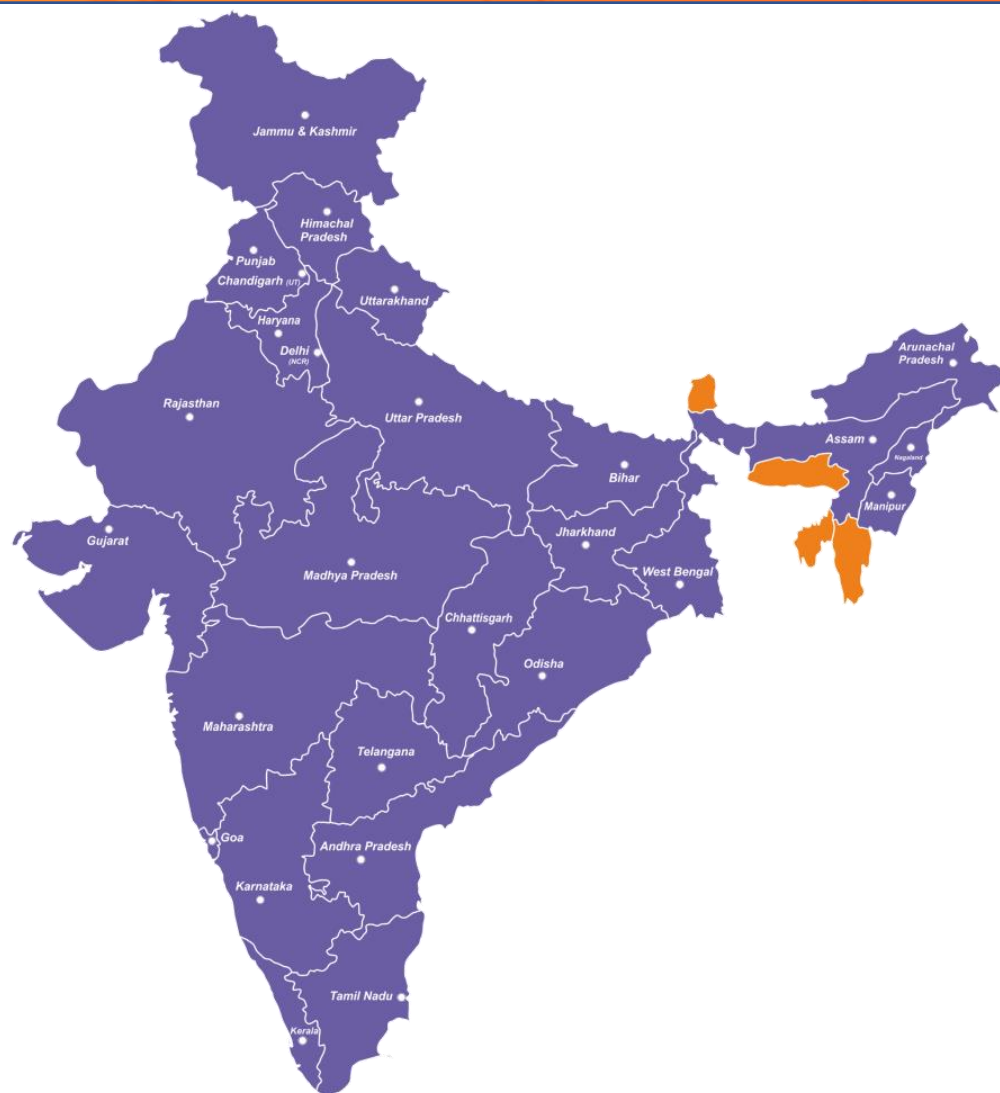
30+ Years

Founded in the year 1990, Vakrangee has 30+ years of service excellence

Debt-free Company

A company with zero debt

Our Presence



24,887 OUTLETS*

33 STATES & UTs

595 Districts Covered

5,834 Postal Code Covered

82% Presence in Tier IV, V & VI Cities

Contact Us

Apply For This Unmissable Opportunity*



Apply Now at - <https://apply.vakrangeekendra.in>



For more details:

- Please call us on – 022-68230111
(10 am to 7 pm – All days)**



Visit - www.vakrangee.in

**Above stated details are the only official channels to contact Vakrangee Limited.*

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