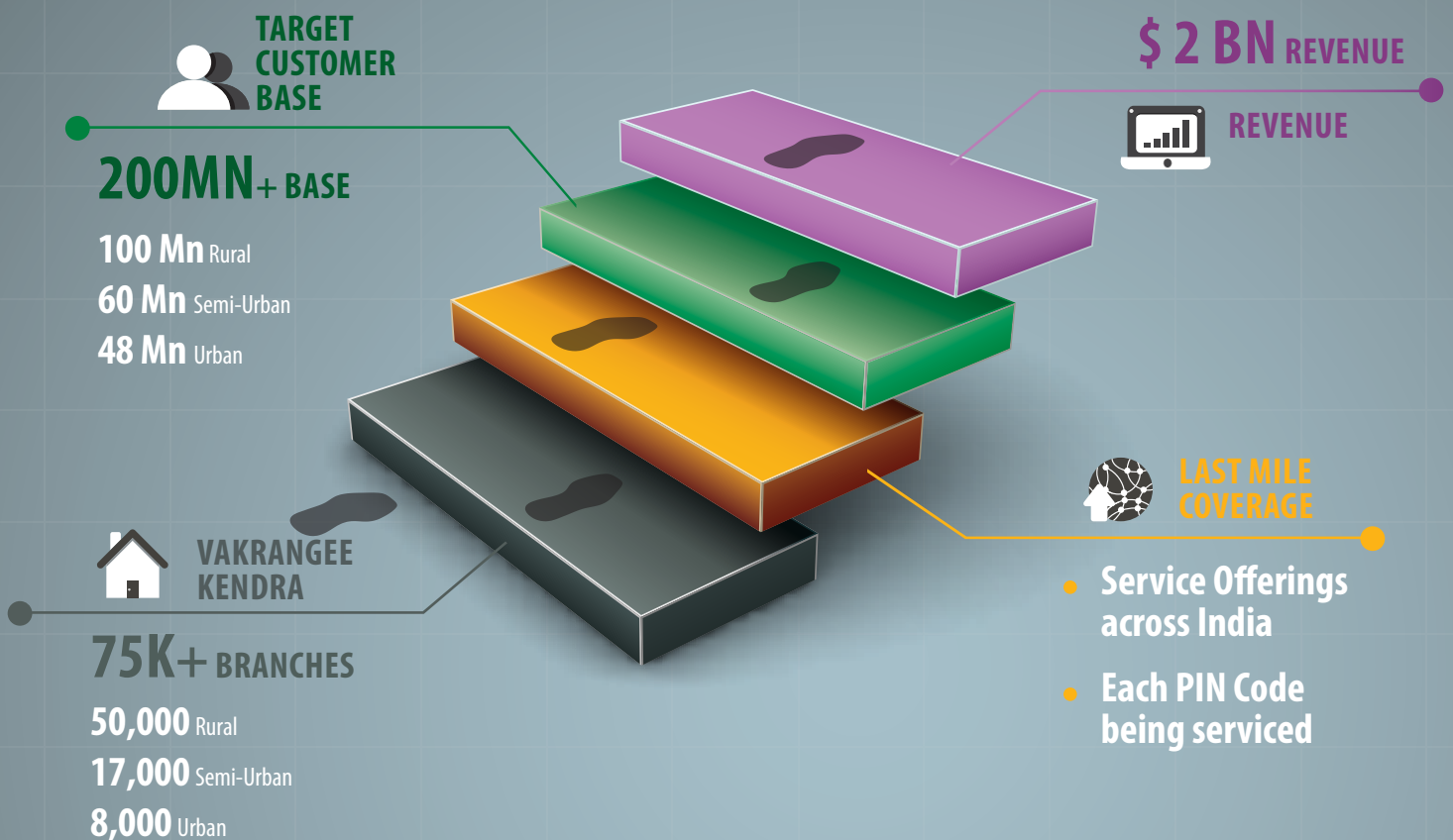


VISION 2020

Channelising India's Potential



Vakrangee has embarked on a journey to be the preferred Last-mile link across the nation for providing all services and products through its "Vakrangee Kendra" Model. With a technologically sound base and a host of service and product offerings, we would be the choice of citizens for availing the needs of household necessities to conducting daily transactions.

We wish to encompass an ecosystem of services that would allow customers to avail a bouquet of services under one roof. With our wide spread network and robust technology, we would be the strategic partner for distribution of services & products for prominent companies desiring to tap into the true potential of India.

1. Environment

Environmentally conscious, Vakrangee was an early adopter of Paperless banking within our network of business correspondent outlets. We have expanded that policy to other services and envisage an ecosystem which would eliminate use of products harming the environment. We promote the use of alternate energy and continue to explore ways to efficiently widen their usage.

2. Social Impact



Social Impact vision has been always at our forefront with ensuring the underserved and unserved citizens can avail the same services as the rest of the classes. Vakrangee envisions enabling more than 75,000 of Entrepreneurs who would in-turn drive capacity building to the tune of more than 2.25 lakhs, enabling the economy at the grass-root levels. These Kendras would rely on Customer Relationship building through regional connect and proving complete information to the customer.

Workforce diversity is self-built into the system due to infusion of local talent into the system. The Model would lead to a strong impact on the local communities by providing opportunities and also services in a customised manner to the target audience.

3. Corporate Governance

Corporate Governance practices followed would be as per the best in the industry standards. We would ensure corporate efficiency and maximise productivity, utilising the best talents right from the management level upto the field staff.

4. Technology

Vakrangee will be a technology intensive company empowering transformation by providing the best and consistent customer experience in services and products even for lowest of the low income households' ensuring the entire economy is integrated in the system.

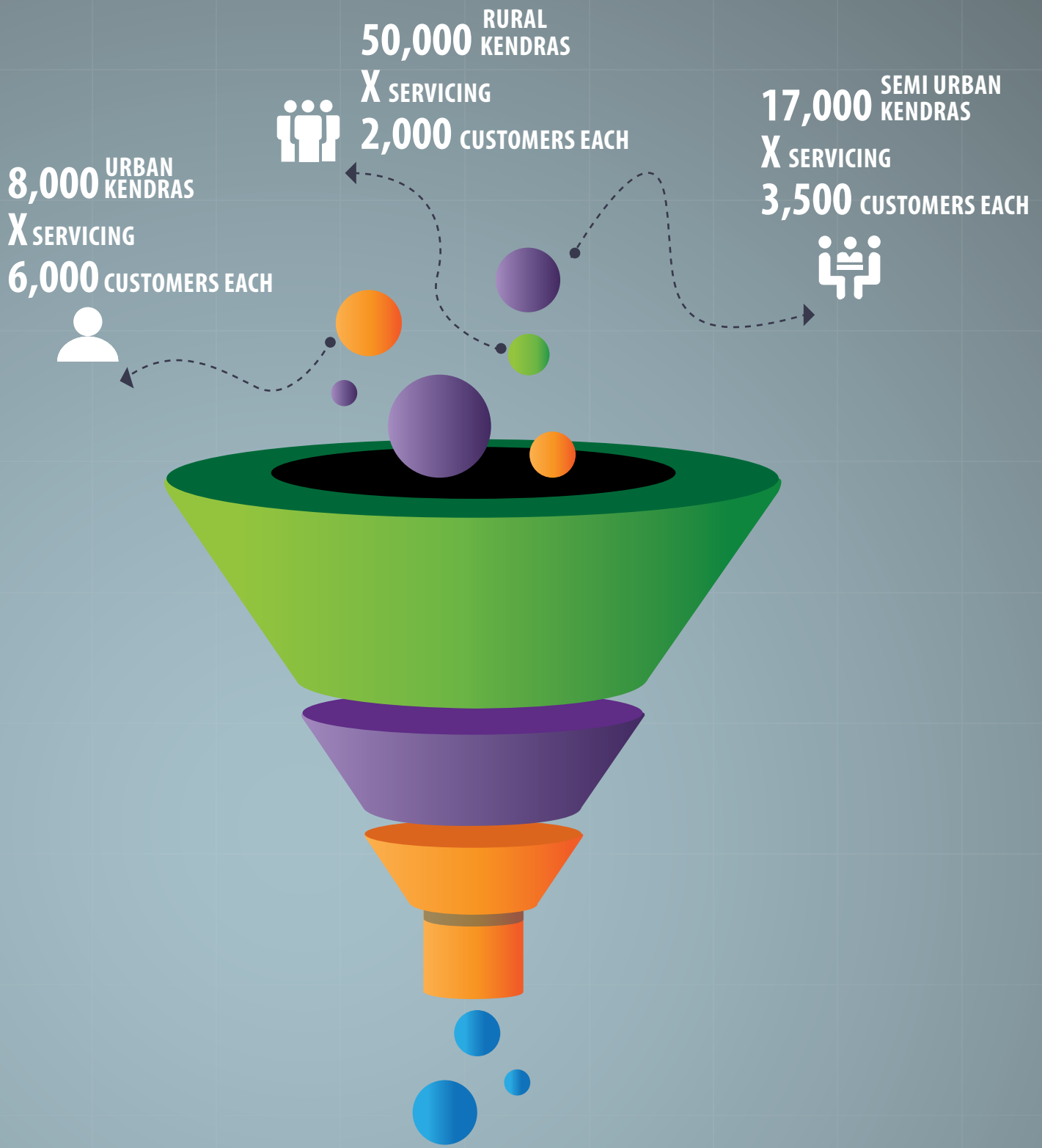
With advancement of technology we would ensure robustness towards ensuring Privacy & Data Security of all stakeholders. Processes and system would be enhanced to ensure that the Products being provided would meet the highest Product Safety & Quality standards. Simultaneously Health & Safety concerns would be addressed and followed.

5. Customer Experience

Vakrangee's constant endeavor has been to connect India's unserved and underserved citizens to modern ecosystem. Vakrangee believes in working from the ground upwards by empowering the lives of citizens who have not been able to benefit from the financial and social system.

We strive to create a customer centric company by ensuring that our offerings and operations are driven by what is best for the customer and which ultimately would be best for the company.

We envisage that the Vakrangee Kendras will be a one-stop hub for citizens in their neighborhood for availing a host of goods and services at global quality and service standards. A consistent and high quality service delivery would be ensured for best customer experience at Vakrangee Kendras.



More than **20 Crore** Citizens across India being Served

Vakrangee Kendra Expansion Vision

	MARCH 2016	MARCH 2017	MARCH 2018	MARCH 2019	MARCH 2020
TOTAL	20,000	35,000	50,000	65,000	75,000
RURAL KENDRAS	15,000	25,000	35,000	45,000	50,000
SEMI URBAN KENDRAS	3,500	7,000	10,000	13,500	17,000
URBAN KENDRAS	1,500	3,000	5,000	6,500	8,000

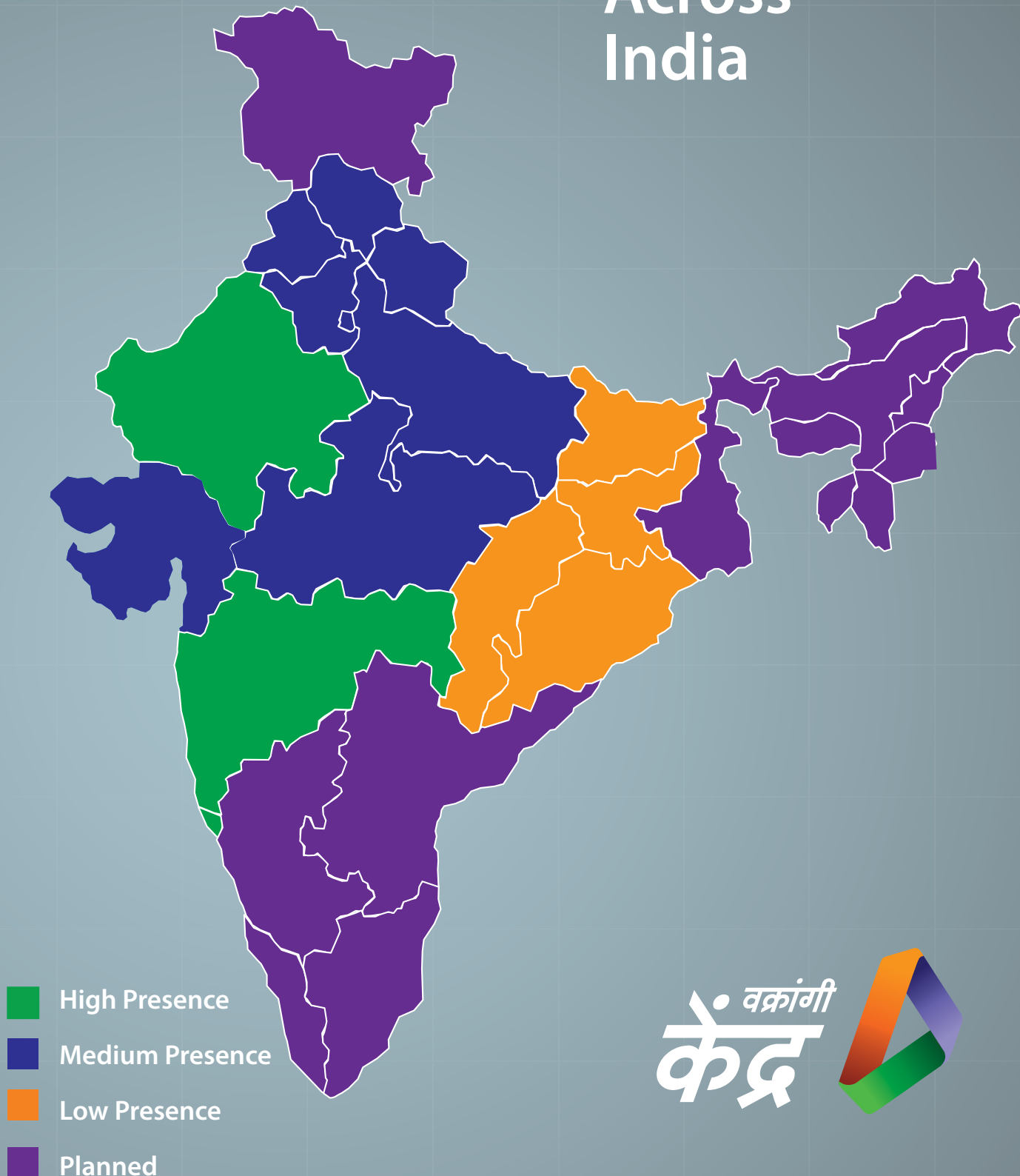


Revenue Growth





Service Coverage Across India





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