



THE ASSISTED DIGITAL CONVENIENCE STORE



VAKRANGEE LIMITED CORPORATE PRESENTATION

October 30, 2018

DISCLAIMER



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.

TABLE OF CONTENTS

❑ Company Overview	04
❑ Company Overview - Strategy Update	17
❑ Q2 & H1 FY2018-19 Results Update	22
❑ Branding & Marketing Campaign	24
❑ Directors & Leadership Team	52
❑ Annexures	56
❑ Kendra Evolution	57

COMPANY OVERVIEW

COMPANY OVERVIEW:

NEXTGEN VAKRANGEE KENDRA – SCOPE OF SERVICES



Vakrangee Kendra offers a broad spectrum of services across different sectors to offer a “One Stop Shop” solution for its customers



COMPANY OVERVIEW:

NEXTGEN VAKRANGEE KENDRA - SCOPE OF SERVICES



Technology Intensive Retail Distribution Platform for last mile touch points delivering services across

Banking & ATM, Insurance, e-Governance, e-Commerce and Logistic services to domains on a real-time basis to potential customers across underserved rural and urban India

VAKRANGEE VITT

BANKING

- Bank A/C Opening
- Cash Deposits, Withdrawals, Money Transfer.
- Fixed/ Recurring Deposits.
- Balance Enquiry, Statement of Accounts
- Disbursement of money under Direct Benefit Transfer

INSURANCE

- Corporate agency tie-up for Life , General and Health Insurance.
- Micro Insurance schemes under Atal Pension Yojna, Jeevan Jyoti Bima Yojna & Pradhan Mantri Suraksha Bima Yojna.

ATM

- Real time cash withdrawals from all banks through WLA (White Label ATM).
- Co-located ATM in urban/semi-urban branches to cater to holistic banking needs of customers while optimizing cost of operations.

FINANCIAL SERVICES

- Lead generation for Loan Products – Home Loans, Home Improvement, Loan Against Property, Personal Loan and Business Loan.
- Distribution of Mutual Fund products
- Domestic Money Transfer Services

VAKRANGEE NAGRIK

E-GOVERNANCE

- Payment of Utility Bills, Taxes, Levies, Certificates, Hall tickets, Exam Fee Payments.
- Online Form Filling.
- **Alliance with IRCTC** for offering railway E-Ticket booking
- **Bharat Bill Payment System (BBPS)** platform to deliver wide range of bill payment services
- Other G2C services based on state to state

VAKRANGEE BAZAAR

E-COMMERCE

- Telecom - Mobile recharge
- DTH service - Recharge, bill payments
- **Assisted E-Commerce Model-**
- Alliance with **Amazon** to facilitate sale of products.
- Alliance with **Augmont** for Sales of Gold Products
- Alliance with **Reliance Jio** for issuance of sim connection and sale of mobile handsets
- Alliance with **Redbus** for offering bus ticketing services.
- Alliance with **Netmeds Marketplace Limited** to offer medicines and other health products
- Alliance with **Cinestaan Digital Private Limited** to offer free and offline videos to citizens

LOGISTICS

- **Alliance with FedEx Express, Aramex India, Delhivery , First Flight and Blue dart** for courier and logistics services (Forward Delivery as well as Reverse Pick Up services)

COMPANY OVERVIEW:

KEY BUSINESS ALLIANCES – STRONG REPUTED PARTNERS



BANKING



FINANCIAL SERVICES



E-GOVERNANCE



INSURANCE



E-COMMERCE

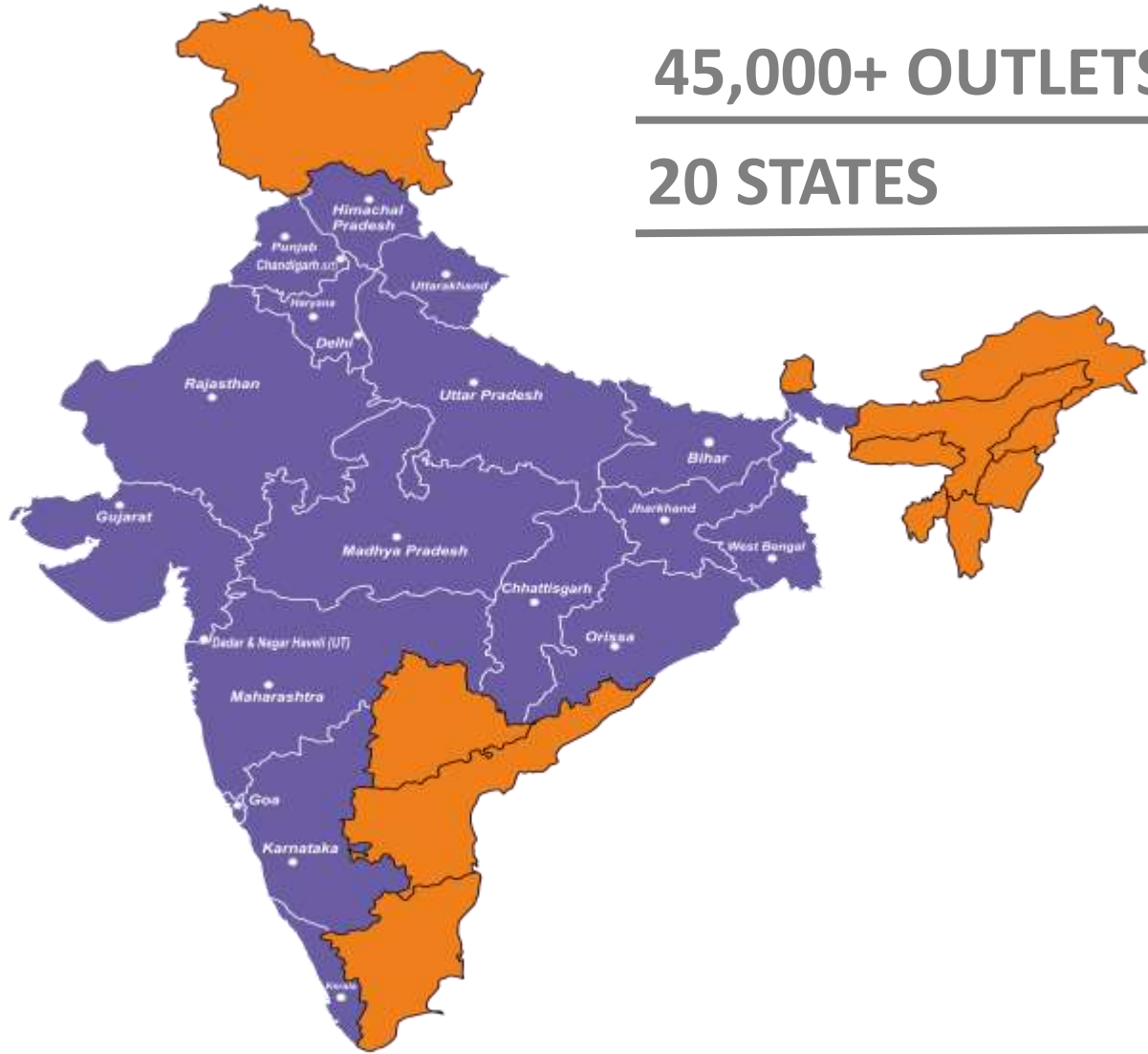


LOGISTICS



COMPANY OVERVIEW:

OUR PRESENCE



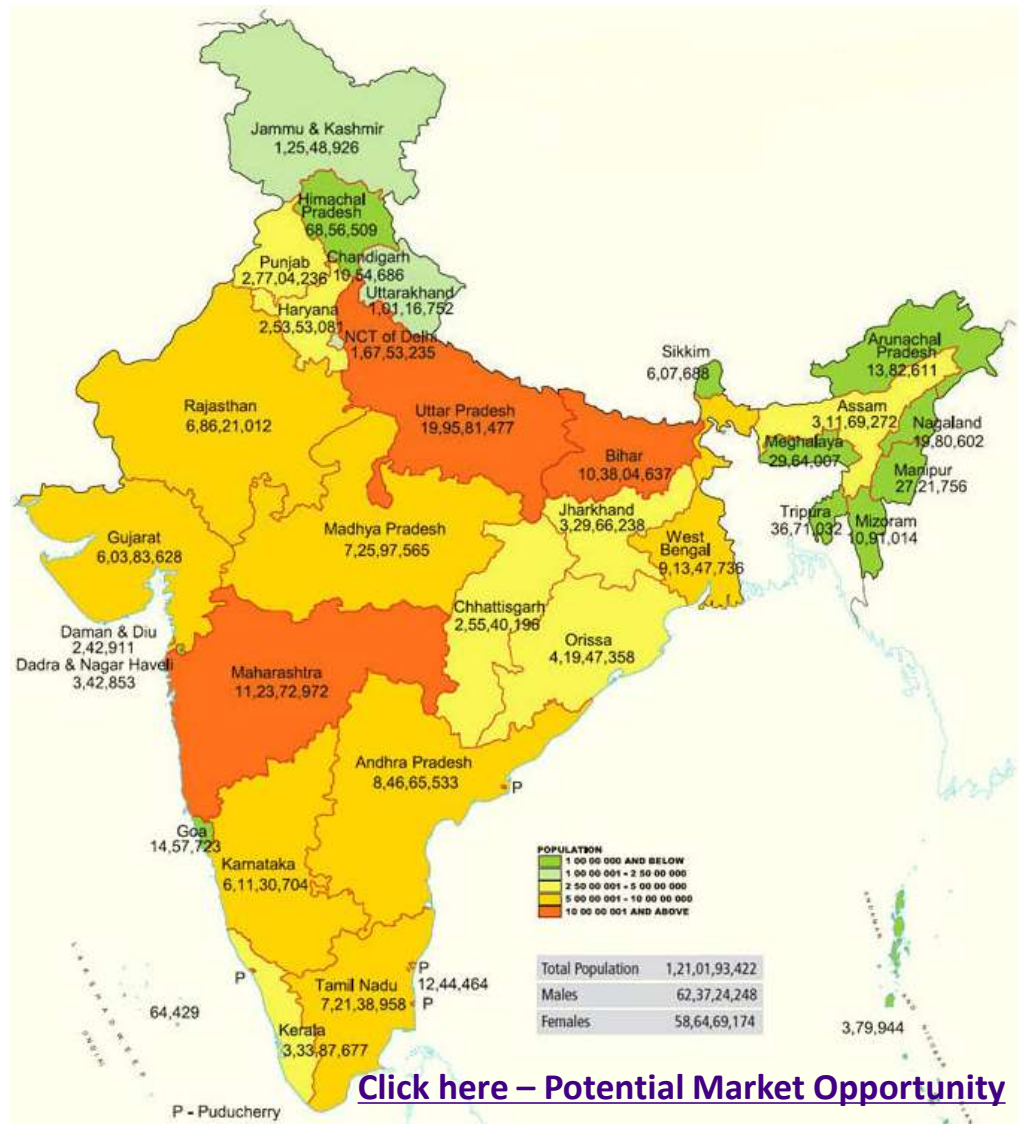
45,000+ OUTLETS

20 STATES

Sr. No.	State Name
1	Bihar
2	Chandigarh
3	Chhattisgarh
4	Dadra and Nagar Haveli
5	Delhi
6	Goa
7	Gujarat
8	Haryana
9	Himachal Pradesh
10	Jharkhand
11	Karnataka
12	Kerala
13	Madhya Pradesh
14	Maharashtra
15	Odisha
16	Punjab
17	Rajasthan
18	Uttar Pradesh
19	Uttarakhand
20	West Bengal

COMPANY OVERVIEW:

HUGE UNTAPPED MARKET: OVERALL MARKET POTENTIAL



[Click here – Potential Market Opportunity](#)

POPULATION

1.21 BILLION

TOTAL NO OF VILLAGES

6,54,424

TOTAL OUTLET POTENTIAL

3,69,977

RURAL OUTLET POTENTIAL

2,94,442

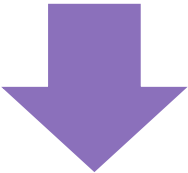
URBAN OUTLET POTENTIAL

75,535

COMPANY OVERVIEW:
ADVANTAGE VAKRANGEE : OUR STRENGTHS

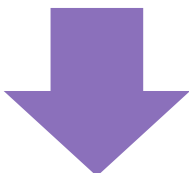


Tie up with Strong Partners & Access to Key Licenses



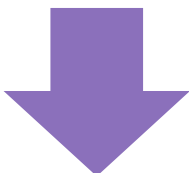
- Portfolio of key Licenses & Partnership empanelment's built over last 20 years
- Have built a strong bouquet of products and services

Technology & Integration Expertise



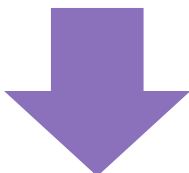
- Over two decades of System Integration Capabilities
- Interoperable banking - Integration with the Core Banking servers of the Banks
- Pioneer in Aadhaar based biometric enabled banking

On Ground Field Presence till the Block Level



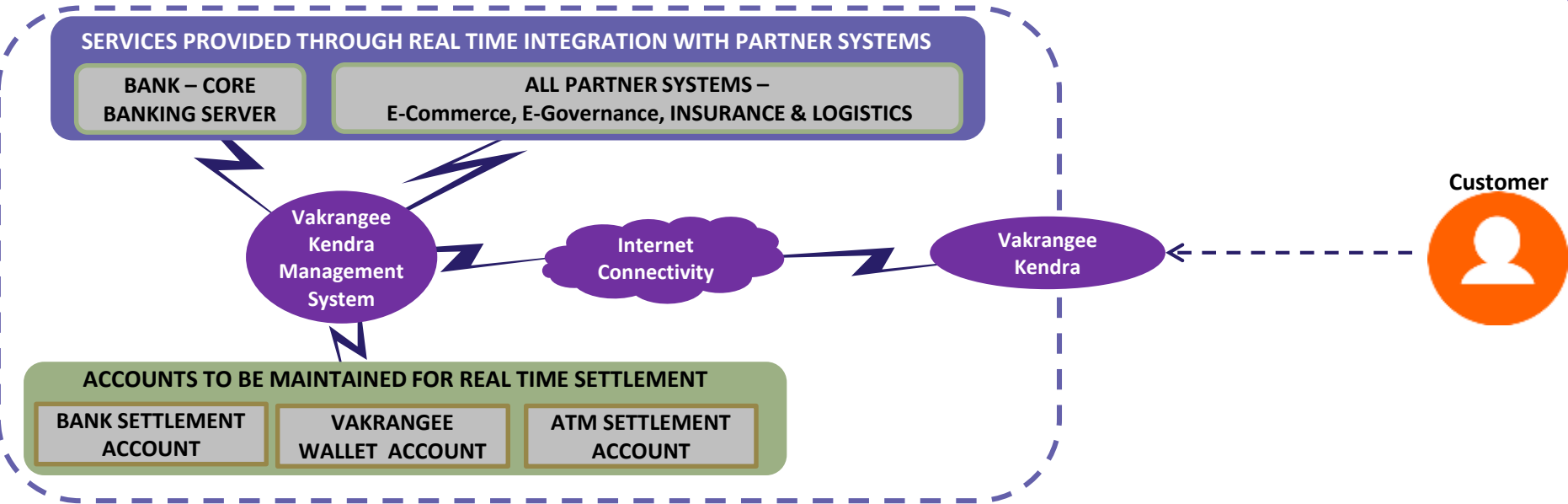
- Field Level Hierarchy till the Block level – More than 1,150 District and Block Area managers
- Continuous Handholding and support to Franchisee to maintain smooth Operations and drive sales

Size and Scale with Strong Franchisee Model



- Robust store Economics leading to strong growth in stores
- Scale leading to emerge as a Partner of choice

COMPANY OVERVIEW: OUR PROPRIETARY TECHNOLOGY PLATFORM



Technology

- **Technology platform integrated with CBS of various banks, delivering real-time & interoperable banking access**
- Biometric authentication enabling quick KYC and paper less banking
- **Integration with all partner systems across E-Commerce, E-Governance, Insurance and Logistics**
- Technical Support Available - Resources at block level trained to handle day-to-day IT glitches and troubleshooting

Internet Connectivity

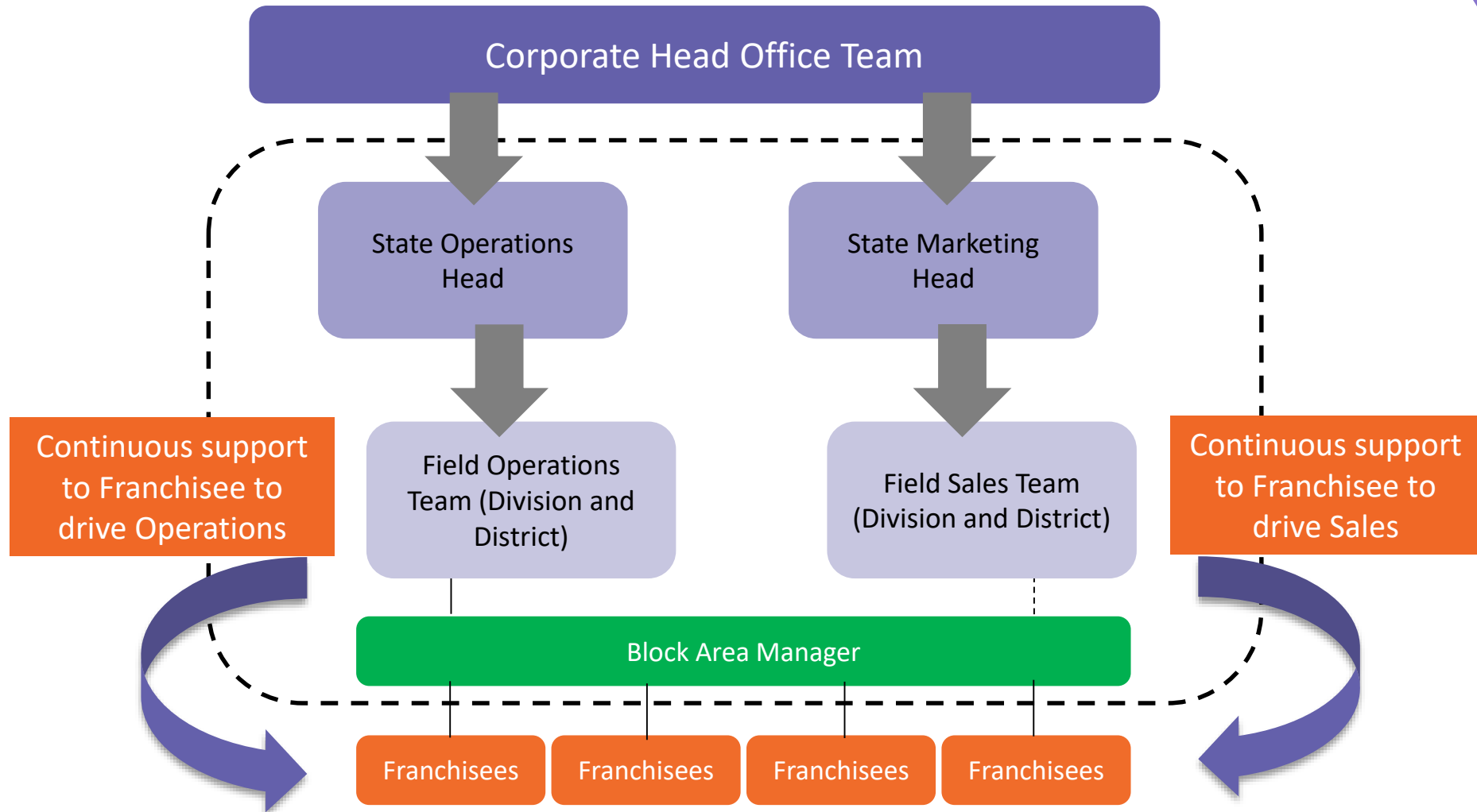
- Seamless connectivity through V-SAT or Broadband Internet

Security Specifications

- Defined User Policy -Authentication required for each and every user of the server; Secured and safe transactions

COMPANY OVERVIEW:

FRANCHISEE FOCUSED TEAM STRUCTURE



COMPANY OVERVIEW:

STRATEGIC TIE UP WITH INDIAN OIL CORPORATION LIMITED FOR PAN INDIA

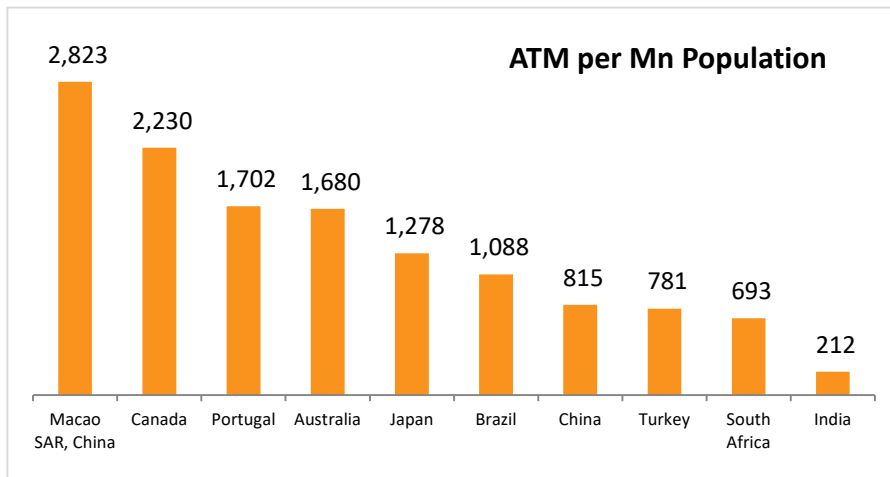


- Strategic tie-up with Indian Oil Corporation Limited (IOC), India's largest commercial enterprise for setting up Vakrangee Kendra at its retail outlets (distribution network).
- To set up Vakrangee Kendra in IOC Retail Outlets (Filling/Gas Station) located in Pan India.
- Tie up to increase the customer touch points at the Vakrangee Kendra and ensure a boost in its core objective i.e. Financial Inclusion, Digital Inclusion, Social Inclusion, Employment Generation and Skill Development.



COMPANY OVERVIEW:

WHITE LABEL ATM – OPPORTUNITY



- India rank's is 148 in the world in terms of ATM Density
- Low Penetration = Huge opportunity for WLAs
- As on March 2018, India had ~ 240,000 ATMs. It is expected to cross 350,000 ATMs by 2020 in India.
- RBI WLA license to Vakrangee –
 - Set up & Manage 15,000 WLA
 - Maintain rural (Tier III to VI) to urban (Tier I & II) ratio of 2:1 (incl. minimum of 10% to be set up in Tier V & VI)

Benefits of Vakrangee WLAs Over Other Players

Sr. N o.	Operating Cost	Vakrangee	Peers
1	Rent Expense	✗	✓
2	Civil Work & Interiors	✓	✓
3	Internet Connectivity	✓	✓
4	Cash Management Charges	✗	✓
5	ATM Operational Costs	✓	✓
6	Security Guard	✗	✓

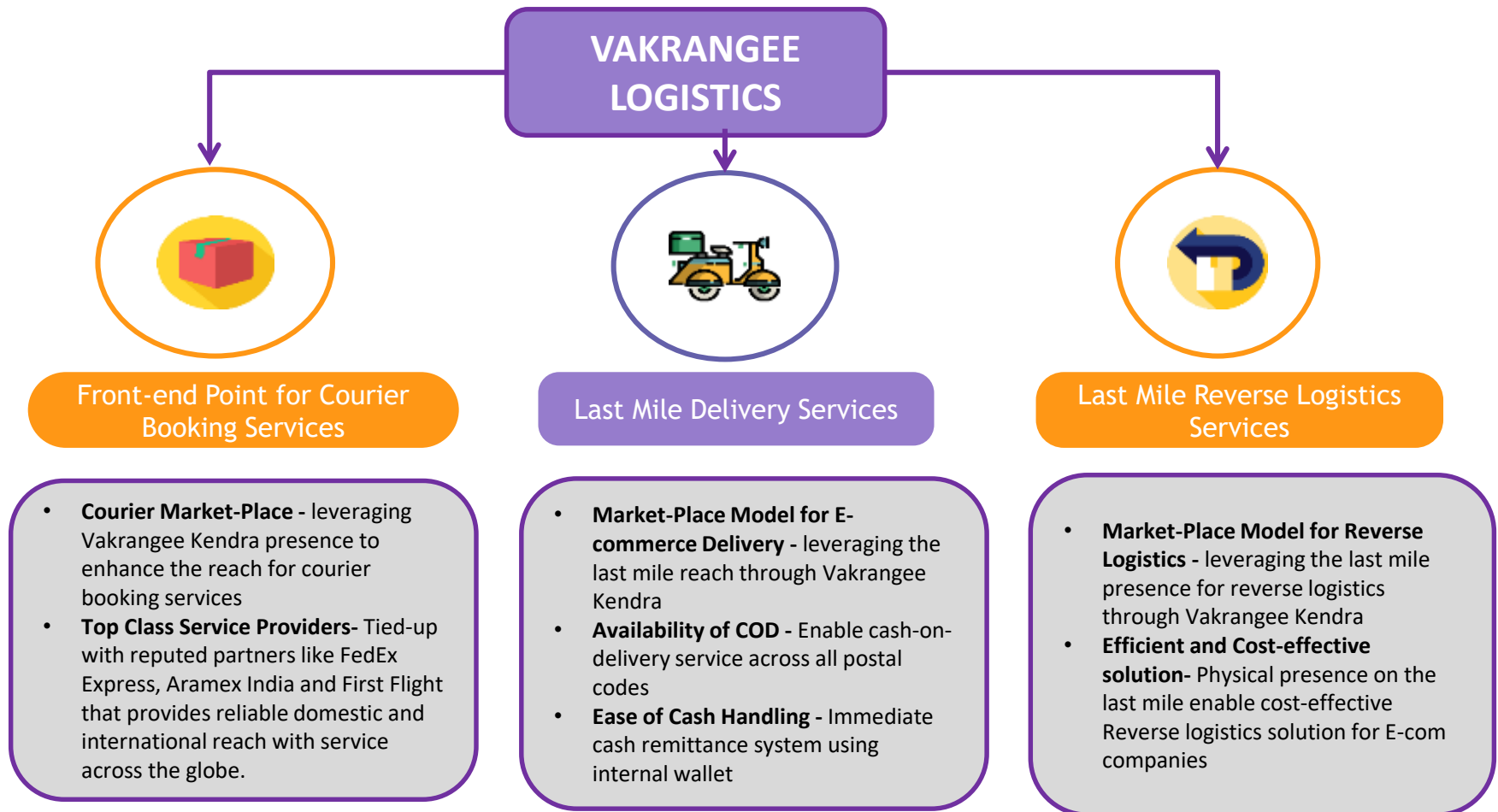
COMPETITIVE ADVANTAGES VAKRANGEE MODEL

COST SYNERGIES

- No requirement of security guard as the ATM is located inside the Vakrangee Kendra
- Sharing of Civil Work, Internet Connectivity, Rent and Electricity expenses
- CRA activity performed by Franchisee. No CRA Cost and dependency for First Line of Maintenance (FLM) calls

COMPANY OVERVIEW:

LOGISTICS – OUR BUSINESS MODEL



COMPANY OVERVIEW:

AWARDS AND CERTIFICATIONS



Awards and Accolades

- CA Entrepreneur Path Breaker Award 2017 by Institute of Chartered Accountants of India
- Selected in the Fortune 500 Companies – Fortune India 2017
- Selected in the Super 50 Companies – Forbes India 2017
- Selected in the Top 50 BSE 500 Companies by Growth in M-Cap - Forbes India 2017
- Vakrangee has been featured in 11 Indian companies, up from an all-time low of eight last year by Forbes Asia's Best Under a Billion list for 2015
- ET-500 Companies for 2013 as published by ET
- Nominated (top 5) for the best CEO (IT & ITes) by Business Today in January 2014
- 26th in the Deloitte Technology Fast 50 companies in India, 2012
- 18th in the Deloitte Technology Fast 50 companies in India, 2011
- 226th rank in Deloitte Fastest 500 growing Asia Pacific companies in 2011
- CA. Business Leader - SME (3rd Rank) of the Year Award, 2008 to the Chairman by Institute of Chartered Accountants of India
- Economic Times ET 500 best companies in India in 2006-07

Certifications



COMPANY OVERVIEW : STRATEGY UPDATE

COMPANY OVERVIEW: STRATEGY UPDATE



STRATEGY UPDATE – FOCUS ON UPGRADATION TO NEXT-GEN VAKRANGEE KENDRA MODEL

1

- Focus to achieve the conversion / upgrade of all 45,000+ outlets to the new Nextgen Vakrangee kendra – Silver or Gold model with standardized Look & Feel
- Post the succesful pilot of ~4000 outlets, we have started the process for upgrading all the remaining 41,000 outlets into Next Gen Vakrangee Kendras and which will be upgraded within 2019.
- Confident on Long term target of 75,000 Next-gen Vakrangee kendra outlets by 2020

STRATEGY UPDATE – UPDATE ON CURRENT PROGRESS FOR THE NEXT-GEN FRANCHISEE MODEL

2

- Launched 50+ Next Gen Vakrangee kendra outlets in Mumbai Metropolitan Region and 40+ Next Gen Vakrangee Kendras in National Capital Region (NCR).
- Response to Next Gen outlets has been very positive and encouraging.
- Overall ~4,000 outlets are under advanced stage of completion and would be operational during the current quarter before 31st December. These outlets are spread across 380 districts and 2,548 postal codes of the country, out of which more than 3,000 outlets are from Tier 5 and Tier 6 cities.

COMPANY OVERVIEW: STRATEGY UPDATE



STRATEGY UPDATE – IMPACT ON PROFITABILITY & REVENUE GROWTH

3

- We have started the process for upgrading all the remaining 41,000 outlets into Next Gen Vakrangee Kendras and which will be upgraded within 2019.
- All outlets have been notified to upgrade or churn, accordingly franchisees have been given 6 to 9 months to complete the up-gradation process.
- During the current financial year, FY2018-19 the entire focus is on upgradation of kendras into Next-Gen Vakrangee kendra model, hence the financials for the current September quarter, forthcoming December and March quarter would be impacted accordingly

STRATEGY UPDATE – TO INCUR CAPEX FOR THE ATM BUSINESS

4

- ATM is mandatory in the Next gen Vakrangee kendra model and is key to standardization of the outlet.
- ATMs to be provided to all the Nextgen Franchisees on Custodian Basis by the Company.
- Capex to be incurred by the Company to support the same. Return on Investment is lucrative compared to current return ratios. Management to decide on capital allocation policy post the completion of the Pilot phase rollout.

COMPANY UPDATE:

IMPACT OF UPGRADATION ON FINANCIALS



IMPACT OF UPGRADATION ON COMPANY FINANCIALS

- Already launched 50+ Next Gen Vakrangee kendras in Mumbai Metropolitan Region and 40+ Next Gen Vakrangee Kendras in National Capital Region (NCR). Overall ~4,000 outlets are under advanced stage of completion and would be operational during the current quarter before 31st December.
- Company has already started the process for Up-gradation exercise for rest of the 41,000 outlets. All outlets have been notified to upgrade or churn, accordingly franchisees have been given 6 to 9 months to complete the up-gradation process.
- The financials for the current year including the revenue as well as profitability would be materially impacted as these outlets undergo refurbishment or up-gradation process.
- Therefore, the financials for current quarter, have been significantly impacted and also December quarter and March quarter would get materially impacted accordingly.
- By FY2019-20, as we complete this large scale re-hauling exercise, we expect to continuously demonstrate strong resilience in delivering value through strong financial and operational performance. As for the future, we maintain our long term target of setting up 75,000 Next Gen Kendras by 2020.

COMPANY UPDATE:

UPDATE ON MCA ORDER



UPDATE ON MCA ORDER

- Ministry of Corporate affairs (MCA) has ordered Inspection of Books of Accounts for a period of three financial years to be conducted in terms of Section 206(5) of the Companies Act 2013.
- MCA has started the inspection of books of accounts for a period of three financial years.
- The scope shall, inter alia, include resignation of Price Water House and Co Chartered Accountants LLP as Statutory Auditors of the Company, Income Tax Assessment order and Tax Audit report for the last 5 years, number of Vakrangee Kendras located in India and deposit amount, if any, collected from franchisees, shareholding structure of the Company.
- We have welcomed the decision by MCA as it would help us clear all the doubts and rumours with respect to our financials and books of accounts. We are fully co-operating on this and would try to complete this exercise at the earliest.

Q2 & H1 FY2018-19 RESULTS UPDATE

CONSOLIDATED FINANCIAL STATEMENTS



Key Profit & Loss Statement Items

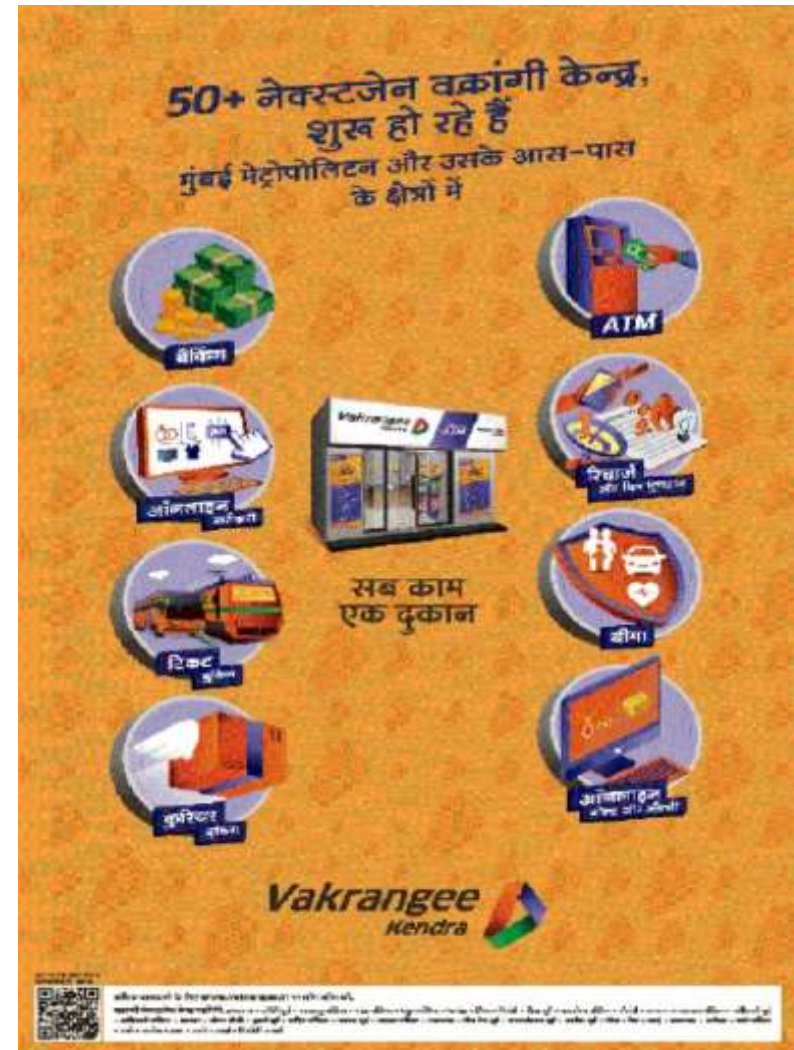
Particulars (Rs. Mn.)	Q2 FY2018-19	Q1 FY2018-19	QoQ %	H1 FY2018-19
Total Income from Operations	3,200.6	10,276.0	(68.9)	13,476.6
Total Expenses	3,146.8	10,043.3	(68.7)	13,190.1
EBIDTA	72.1	251.1	(71.3)	323.2
Profit before Tax (PBT)	53.8	232.6	(76.9)	286.5
Tax Expenses	34.4	101.4	(66.0)	135.8
Total Comprehensive Income for the Period	34.9	139.7	(75.0)	174.5
Earnings per Share (EPS Basic)	0.02	0.12	(83.3)	0.14

Key Balance Sheet Items

Particulars (Rs. Mn.)	H1 FY2018-19	FY2017-18	Particulars (Rs. Mn.)	H1 FY2018-19	FY2017-18
Net Worth	25,858.0	25,924.1	Fixed Assets	943.6	929.8
Share Capital	1,058.8	1,058.8	Other Non-Current Assets	530.1	566.4
Other Equity	24,799.2	24,865.3	Inventory	262.7	171.5
Total Debt	0.0	0.0	Trade Receivables	12,902.3	13,078.9
Long Term Debt	0.0	0.0	Cash & Cash Equivalents	12,193.7	14,744.5
Short Term Debt	0.0	0.0	Other Current Assets	397.1	435.4
Other Non-Current Liabilities	59.4	75.0	Less: Trade Payables	189.4	3,465.6
Total Sources of Funds	25,917.3	25,999.1	Less: Other Current Liabilities	1,122.8	461.8
			Net Current Assets	24,443.6	24,502.9
			Total Application of Funds	25,917.3	25,999.1

BRANDING & MARKETING CAMPAIGN

BRANDING & MARKETING CAMPAIGN: NATIONAL LEVEL ADVERTISING - PRINT



BRANDING & MARKETING CAMPAIGN: NATIONAL LEVEL ADVERTISING - PRINT



BRANDING & MARKETING CAMPAIGN: NATIONAL LEVEL ADVERTISING - OOH



BRANDING & MARKETING CAMPAIGN: NATIONAL LEVEL ADVERTISING - OOH



BRANDING & MARKETING CAMPAIGN: NATIONAL LEVEL ADVERTISING - OOH



BRANDING & MARKETING CAMPAIGN: NATIONAL LEVEL ADVERTISING - OOH



BRANDING & MARKETING CAMPAIGN: NATIONAL LEVEL ADVERTISING - OOH



BRANDING & MARKETING CAMPAIGN: NATIONAL LEVEL ADVERTISING - OOH



BRANDING & MARKETING CAMPAIGN: NATIONAL LEVEL ADVERTISING - OOH



BRANDING & MARKETING CAMPAIGN: NATIONAL LEVEL ADVERTISING - OOH



BRANDING & MARKETING CAMPAIGN: NATIONAL LEVEL ADVERTISING - OOH



BRANDING & MARKETING CAMPAIGN: NATIONAL LEVEL ADVERTISING - OOH



BRANDING & MARKETING CAMPAIGN: NATIONAL LEVEL ADVERTISING - OOH



BRANDING & MARKETING CAMPAIGN: NATIONAL LEVEL ADVERTISING - LOCALISED



MS-0707
Parel O/S KEM Hospital

18.08.2018

BRANDING & MARKETING CAMPAIGN: NATIONAL LEVEL ADVERTISING - LOCALISED



Vakrangee
स्वास्थ्य परिवर्तन



BRANDING & MARKETING CAMPAIGN: NATIONAL LEVEL ADVERTISING - LOCALISED



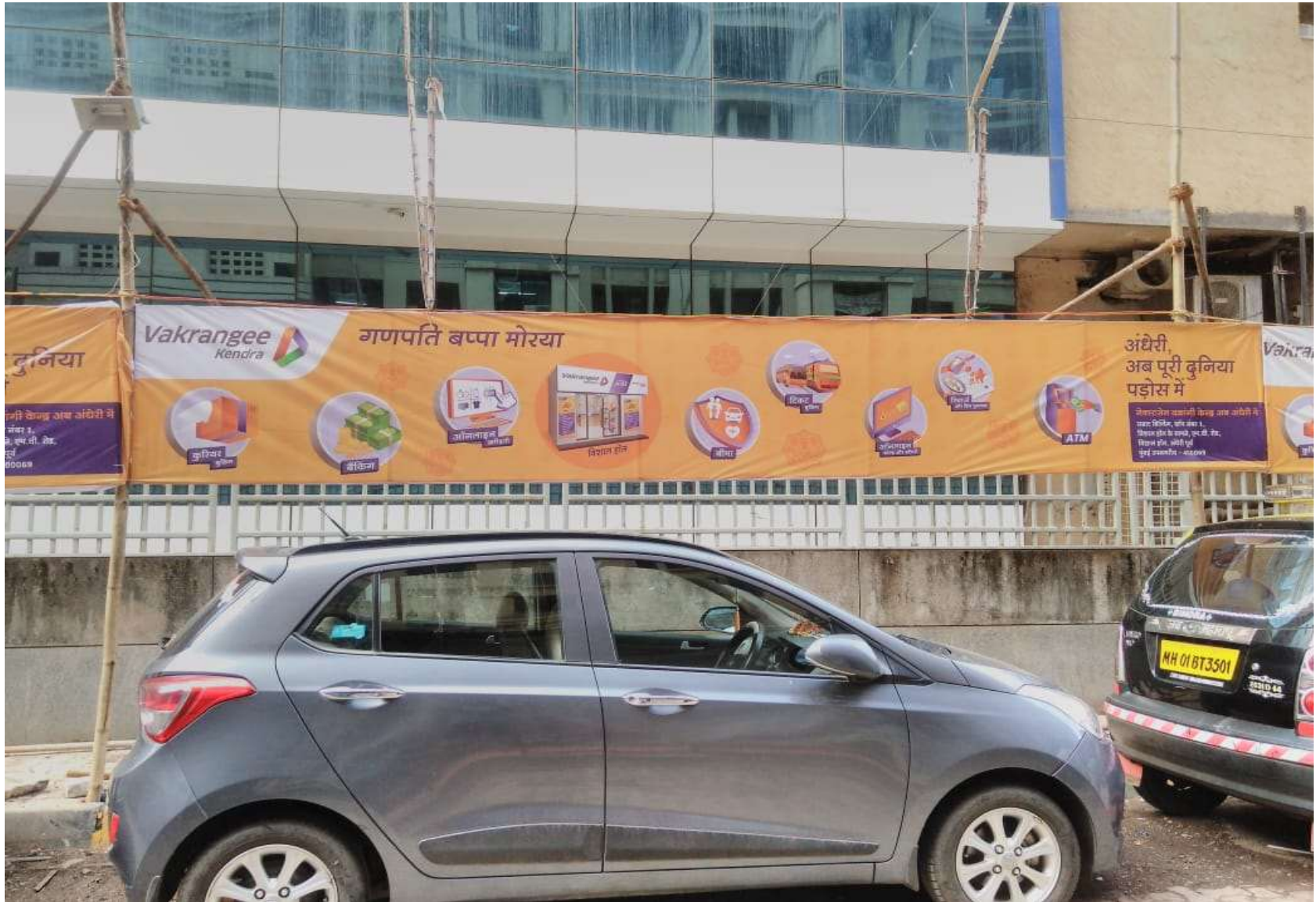
BRANDING & MARKETING CAMPAIGN: NATIONAL LEVEL ADVERTISING - LOCALISED



BRANDING & MARKETING CAMPAIGN: NATIONAL LEVEL ADVERTISING - LOCALISED



BRANDING & MARKETING CAMPAIGN: NATIONAL LEVEL ADVERTISING - LOCALISED



BRANDING & MARKETING CAMPAIGN: NATIONAL LEVEL ADVERTISING - LOCALISED



BRANDING & MARKETING CAMPAIGN: NATIONAL LEVEL ADVERTISING - LOCALISED



BRANDING & MARKETING CAMPAIGN: NATIONAL LEVEL ADVERTISING - LOCALISED



BRANDING & MARKETING CAMPAIGN: NATIONAL LEVEL ADVERTISING - LOCALISED



BRANDING & MARKETING CAMPAIGN: NATIONAL LEVEL ADVERTISING - LOCALISED



**BRANDING & MARKETING CAMPAIGN:
NATIONAL LEVEL ADVERTISING - RADIO**



RADIO ADVERTISING AUDIO LINK

***RADIO AUDIO MARKETING CAMPAIGN – CLICK
HERE***

***RADIO AUDIO MARKETING CAMPAIGN – CLICK
HERE***

***RADIO AUDIO MARKETING CAMPAIGN – CLICK
HERE***

***RADIO AUDIO MARKETING CAMPAIGN – CLICK
HERE***

***RADIO AUDIO MARKETING CAMPAIGN – CLICK
HERE***

***RADIO AUDIO MARKETING CAMPAIGN – CLICK
HERE***

BRANDING & MARKETING CAMPAIGN: NEXTGEN VAKRANGEE KENDRA LOCATOR



**NEXT-GEN VAKRANGEE KENDRA LOCATOR :
MUMBAI METROPOLITAN REGION**



**[MMR NEXT-GEN KENDRA LOCATOR –
CLICK HERE](#)**

**NEXT-GEN VAKRANGEE KENDRA LOCATOR :
NATIONAL CAPITAL REGION**



**[NCR NEXT-GEN KENDRA LOCATOR –
CLICK HERE](#)**

**NEXT-GEN VAKRANGEE KENDRA :
LAUNCH VIDEO LINK**

[MMR NEXT-GEN KENDRA LAUNCH VIDEO – CLICK HERE](#)

[NCR NEXT-GEN KENDRA LAUNCH VIDEO – CLICK HERE](#)

DIRECTORS & LEADERSHIP TEAM

INDEPENDENT / NOMINEE DIRECTORS ON THE BOARD

Strong Board of Directors

	RAMESH JOSHI <i>Non Executive Independent Director</i>	- Has about 40+ years of business experience in the banking industry. - Has worked with RBI for over three decades and a former ED of SEBI - Holds a Bachelor's degree in Arts from the University of Nagpur and a Bachelor's degree in Law from the University of Nagpur.
	SUNIL AGARWAL <i>Non Executive Independent Director</i>	- Has over 25+ years of experience in business administration. He is an entrepreneur with varied business interests in the mining industry in Rajasthan. - Holds a Bachelor's degree in Commerce from the University of Rajasthan.
	B. L. MEENA <i>Non Executive Independent Director</i>	- Has about 28+ years of experience, having served in various Government departments. A former Chief Commercial Manager, North Western Railways. - Holds a Master's degree in Arts from the University of Rajasthan and a Bachelor's degree in Law from the University of Rajasthan
	AVINASH VYAS <i>Non Executive Independent Director</i>	- Has wide experience in Audit Certification for externally aided projects funded by foreign agencies such as World Bank and its extended arms - Holds a Bachelor's Degree in Commerce and is LL.B (professional) which adds to his business acumen.
	Ranbir Datt <i>Nominee Director (Independent)</i>	- Nominee Director (representing the Life Insurance Corporation of India) of our Company. - Joined LIC as Assistant Administrative Officer in 1984. Worked as Head of various channels in LIC of India viz., Deptt of Pension & Group Superannuation, Banking Assurance, Micro Insurance, Office Service & Estates etc. Presently Mr. Datt is Executive Director of Corporate Planning /New Projects.
	SUJATA CHATTOPADHYAY <i>Additional Director (Independent)</i>	- Fellow member of the Institute of Cost Accountants of India and the Associate member of the Institute of Company Secretaries of India. - Has over 26+ years of experience across various industries and geographies - Choice Capital Advisors Private Ltd, Polygenta Technologies Ltd, Arysta LifeScience India Ltd, Steel Exchange India Limited.

STRONG MANAGEMENT TEAM IN PLACE TO DRIVE NEXT PHASE OF GROWTH ACROSS ALL BUSINESSES



**DINESH
NANDWANA**
Managing
Director and CEO

- Has about 27+ years of business experience. Main functions and areas of responsibilities in the Company include policy formulation and decision making.
- Has received a memento from the former Honorable President of India, Late Shri Shankar Dayal Sharma in 1996.
- Recipient of the 'CA Business Leader - SME (3rd Rank)' award by the Institute of Chartered Accountants of India for the year 1997.
- Holds a Bachelor's degree in Commerce from Rajasthan University & is a certified Chartered Accountant from the Institute of Chartered Accountants of India.



**DR NISHIKANT
HAYATNAGARKAR**
Director – R&D

- Has about 25+ years of business experience in the information technology sector. Main areas of responsibility in the Company include software development, information technology compliance and technical support. Holds a Doctorate in Computer Science from the Indian Institute of Technology, Mumbai



SUMIT JAIN
CEO -
eCommerce

- Mr. Sumit Jain joined Vakrangee as Sr. Vice President and is heading the eCommerce vertical.
- He joined Vakrangee Limited from Barclays. Prior to Barclays, he worked with Credit Suisse and Intel Corporation in USA for over a span of 6 years.
- Holds a MBA Degree from Stern School of Business at New York University and has completed B. Tech degree in Computer Science from Indian institute of Technology (IIT) Bombay.



RAJEEV RANJAN
CEO -
eGovernance

- Mr. Rajeev Ranjan was a former Chief Executive Officer, with Vakrangee e-Solutions INC. at Manila, Philippines, he has led 8500 strong team of professionals and technical resources to deliver world-class and high-quality Land Registration project for Government of Philippines.
- Mr. Ranjan is a Post-graduate and former Tata group senior executive, having vast experience with excellent record of delivering simultaneous National level, large scale and mission-critical projects, on time and within budget.

STRONG MANAGEMENT TEAM IN PLACE TO DRIVE NEXT PHASE OF GROWTH ACROSS ALL BUSINESSES



SANJEET MAHAJAN
CEO –
FINANCIAL
SERVICES

- Mr. Sanjeet Mahajan joined Vakrangee as Head – Financial & Other Services in October 2017. He is responsible to build the Retail & SME Loans, Mutual Fund & Other Allied businesses at Vakrangee Ltd. Prior to joining Vakrangee,
- Mr. Mahajan was associated with HDFC Bank for over 2 decades and served across multiple roles. In his last assignment as a Vice President at HDFC Bank, Mr. Mahajan was responsible to drive over all business and operations for some of the largest metro Retail branches of HDFC Bank.



RAHUL DEV PAL
CEO – Banking

- Mr. Rahul Dev Pal an economics graduate with a rich experience of 26+ years in the field of sales and marketing. He has an in-depth knowledge of the banking vertical & from the very beginning of his career, he has dealt with different Government departments & has done a lot of work in the BFSI vertical.
- Starting his career with HCL he worked with companies like Xerox, Pertech Computers , BPL & Godrej. His last assignment in Godrej was as a National Head.



HARISH MANI
CEO -
INSURANCE

- Mr. Harish Mani is a commerce graduate with PGDRM from IRMA. He has 14+ years of rich experience in Insurance & Micro-Finance Industry.
- Prior to joining Vakrangee he worked for Bharti Axa Life Insurance company for 8 years in various functions and prior to Bharti Axa Life he worked for ICICI Lombard General Insurance company for 4+ years.
- He worked on digital systems like ICICI Lombard Point of Sale (ILPOS) which is an pioneering industry leading application for policy issuance today.



RAJESH BHOJWANI
CEO - ATM

- Mr. Rajesh Bhojwani joined Vakrangee as Executive Vice President and is heading the ATM vertical.
- He joined Vakrangee from HDFC Bank Ltd, where he had worked in ATM, SME Lending and Retail Branch Banking division for over 12 years. His last assignment at HDFC Bank was Head – ATM Business Process.
- Prior to HDFC Bank, he worked with Chola MS General Insurance Company Ltd & Dewan Housing Finance Corp Ltd (DHFL) for over a span of 5 years. He is Post Graduate (Construction & Project Management) from CEPT University, Ahmedabad. He also holds a B.E. (Civil) degree from DDIT, Nadiad, Gujarat.



JITENDRA JOG
Sr. Vice
President,
Operations
(Logistics)

- Mr. Jitendra Jog is a veteran in the logistics industry, he is a result oriented professional with over 28 years of wide and varied experience in the areas of Business Development, Operations Management, General Management and Client Servicing in this industry.
- He started his career with TNT Express in UK and has worked in Senior management positions with leading logistics companies in India such as Skypak, TNT India, Aramex India, Spoton, etc.

ANNEXURES

KENDRA EVOLUTION

KENDRA EVOLUTION

PHASE 1 : INITIALLY AN E-GOVERNANCE PLAYER

PHASE 1: CSC & E-MITRA MODEL



Services Offered :

- E-Governance

OUTLETS WERE PRIMARILY TERMED AS
“COMMON SERVICE CENTRE - CSC” OR
“E-MITRA KENDRA” :-

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

KENDRA EVOLUTION

PHASE 1 : INITIALLY AN E-GOVERNANCE PLAYER



KENDRA EVOLUTION

PHASE 2 : E-GOVERNANCE PLAYER TO A BANKING BC POINT MODEL



PHASE 2 : BANKING BC POINT MODEL



Services Offered :

- E-Governance
- Banking

COMPANY RECEIVED THE BUSINESS CORRESPONDENCE BANKING MANDATE AND STARTED THE BC POINT SERVICES THROUGH THE KENDRA –

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

KENDRA EVOLUTION

PHASE 2 : E-GOVERNANCE PLAYER TO A BANKING BC POINT MODEL



KENDRA EVOLUTION

PHASE 3 : E-GOVERNANCE PLAYER TO MULTI SPECIALITY STORE MODEL



PHASE 3 : MULTI-SPECIALITY STORE MODEL



Services Offered :

- E-Governance
- Banking
- E-Commerce
- Insurance
- ATM (Optional)

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
- STANDARDIZED DESIGN
- INITIATED STANDARD BRANDING IN STORE LAYOUT AS WELL AS SIGNAGE
- PARALLEL EFFORTS TO ACTIVATE VARIOUS SERVICES ACROSS ALL OUTLETS AND CONVERSION TO EXCLUSIVE MODEL

KENDRA EVOLUTION

PHASE 3 : E-GOVERNANCE PLAYER TO MULTI SPECIALITY STORE MODEL



KENDRA EVOLUTION – PHASE 4 : E-GOVERNANCE PLAYER TO AN EXCLUSIVE NEXTGEN ASSISTED DIGITAL CONVENIENCE STORE



PHASE 4 : NEXTGEN KENDRA MODEL – ASSISTED DIGITAL CONVENIENCE STORE



Services Offered :

- E-Governance
- Banking & Financial Services
- E-Commerce
- Insurance
- ATM (Mandatory)
- Logistics

EVOLUTION INTO AN EXCLUSIVE ASSISTED DIGITAL CONVENIENCE STORE MODEL –

- EXCLUSIVE STORE MODEL
- MULTI-LINE OF SERVICES – BANKING & FINANCIAL SERVICES, E-GOVERNANCE, INSURANCE, E-COMMERCE, LOGISTICS & MANDATORY ATM SERVICES
- STANDARDIZED LAYOUT & DESIGN BY L&H (LEWIS & HICKEY)
- STANDARD BRANDING IN STORE LAYOUT AS WELL AS SIGNAGE
- ATM MANDATORY
- DIGITAL SIGNAGE & CCTV MANDATORY
- PINPAD DEVICES TO ENABLE ALL KIND OF PAYMENT MODES ACROSS SERVICES

KENDRA EVOLUTION

NEXTGEN VAKRANGEE KENDRA: SILVER AND GOLD MODEL



Update on Nextgen 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 Mandatory features have been added in the Nextgen Model – ATM, CCTV, Digital Signage & Pinpad device for all kind of payment mode.
- Company is in process to upgrade the existing 45,000+ franchisees to Nextgen Vakrangee kendra model - either in Silver or Gold Model
- Nextgen Vakrangee model includes standardized Look & Feel and Branding as designed by renowned Store Brand consultants Lewis & Hickey.

1

Silver Kendra

Minimum Area of 200 sq. ft.
Two counters and ATM

2

Gold Kendra

Minimum Area of 300 sq. ft.
Four counters, Owner Desk and ATM

KENDRA EVOLUTION

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

MANDATORY ATM IN EACH OUTLET



- ATM at each 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

KENDRA EVOLUTION

NEXTGEN VAKRANGEE KENDRA: GOLD MODEL



KENDRA EVOLUTION

NEXTGEN VAKRANGEE KENDRA: SILVER MODEL



KENDRA EVOLUTION

NEXTGEN VAKRANGEE KENDRA: IOCL



KENDRA EVOLUTION

NEXTGEN VAKRANGEE KENDRA: MMR



KENDRA EVOLUTION

NEXTGEN VAKRANGEE KENDRA: NCR





Thank You