

THE ASSISTED DIGITAL CONVENIENCE STORE



**VAKRANGEE LIMITED
CORPORATE PRESENTATION**

August 13, 2019

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

Key Highlights - Nextgen Outlets	04
Performance Update	09
Q1 FY2019-20 Results Update	14
Company Overview	17
Update on Regulatory Compliances	28
Update on Awards & Recognition	30
Directors & Leadership Team	33
Annexures	36
Kendra Evolution	37
Branding & Marketing Campaign	49

KEY HIGHLIGHTS

KEY HIGHLIGHTS - NEXTGEN OUTLETS

5,000+

- *ACHIEVED PLANNED TARGET OF 5,000 INCREMENTAL NEXTGEN VAKRANGEE KENDRA. TOTAL NUMBER OF NEXTGEN VAKRANGEE KENDRA CURRENTLY STANDS AT 8,500+ OUTLETS.*
- *ENHANCED THE PRESENCE ACROSS KEY STATES SUCH AS JAMMU & KASHMIR, ANDHRA PRADESH, TELANGANA & TAMIL NADU.*
- *WELL ON TARGET TO ACHIEVE THE MARCH-2020 PLANNED TARGET OF 25,000 NEXTGEN OUTLETS.*

KEY HIGHLIGHTS - NEXTGEN OUTLETS

VISIBILITY ON OPENING OF NEXTGEN OUTLETS

Total Number of
Formal Enquiries :

67,000+

The above includes
existing Old Format
outlet interest as
well as new leads
generated through
Pan India marketing
campaign.



Total Number of
Qualified
Applications
currently under
process:

11,000+

The above excludes
the 8,500+ outlets
which are already
Live or under service
activation stage.



**Clear
Visibility of
25,000
NextGen
Outlets By
Mar 2020**

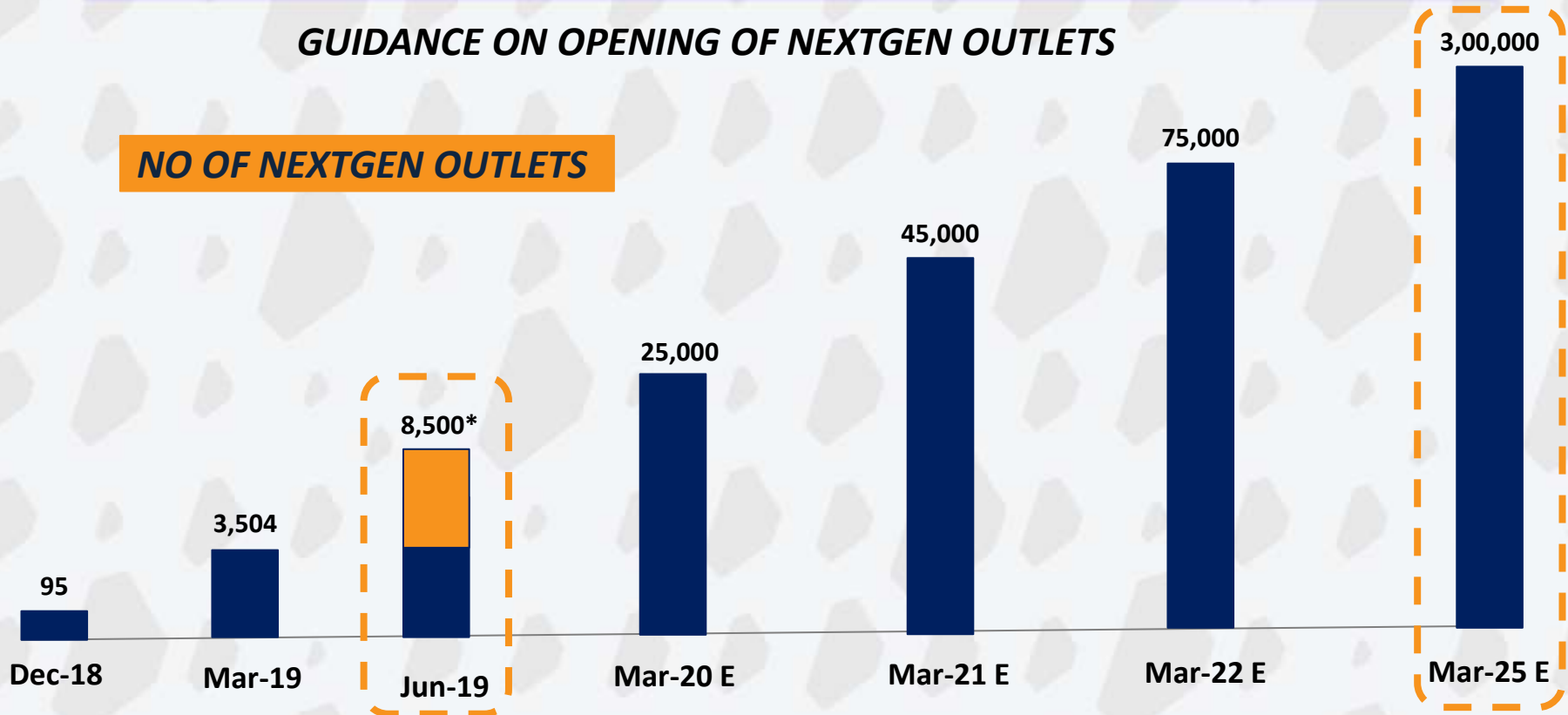
ENCOURAGING POSITIVE RESPONSE SEEN FROM NEW STATES SUCH AS JAMMU & KASHMIR, TAMIL NADU, WEST BENGAL, ANDHRA PRADESH & TELANGANA.



KEY HIGHLIGHTS - NEXTGEN OUTLETS

GUIDANCE ON OPENING OF NEXTGEN OUTLETS

NO OF NEXTGEN OUTLETS



Note: * 3,504 Live outlets 5,000+ outlets under activation

Planned Target is to have last Mile presence across All Postal codes covering each & every Gram Panchayat in the country.

KEY HIGHLIGHTS - NEXTGEN OUTLETS



PERFORMANCE UPDATE

NEXTGEN OUTLETS – PERFORMANCE SCORECARD

8,500+

No. of NextGen Outlets - 3,504 Live outlets & 5,000+ outlets under activation

~Rs. 32.1 Bn

Quarterly Throughput on Vakrangee Platform – Transaction Value (in Rs.)

~US\$ 1.8 Bn

Annual Run Rate Throughput – Transaction Value - basis Current No. of Live NextGen Outlets

~12 Mn

Quarterly No. of Transactions on NextGen Vakrangee Platform

Our Aim to become India's Largest Rural Consumption Platform

NEXTGEN OUTLETS – PERFORMANCE SCORECARD

NextGen Live outlets are currently only 6 months old. The below is the Average Data for the month of June 2019.

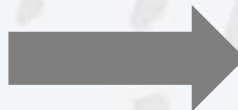
As the stores mature, we expect the financials to significantly improve.

Avg. No. of Daily Transactions - ATM



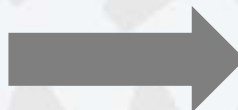
~40-50 transactions per day per ATM

Avg. Total Banking* & ATM Throughput - Transaction Value



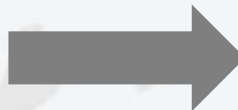
**~ Rs. 10-11 billion per Month
(Cumulative for all NextGen Outlets)**

Avg. No. of Bill Payments / Ticket Bookings / Courier / Money Transfer Txn



~ 40-50 Transactions per Month per Outlet

Avg. GMV Throughput – Transaction Value



**~ Rs. 250-350 mn per Month
(Cumulative for all NextGen Outlets)**

Note - * - Banking include Deposits / withdrawals

CASE STUDIES : NEXTGEN TOP PERFORMERS

ATM Services – Case study

- Franchisee Location – **Tier VI**
- Monthly Franchisee Commission Income– **INR. 91,310**
- Number of Financial Transactions – **8,099**
- Number of Non-Financial Transactions – **3,440**

Banking Services – Case study

- Franchisee Location – **Tier VI**
- Monthly Franchisee Commission Income– **INR. 71,436**
- Banking Transaction Value – **INR. 31.2 mn**

Amazon Services – Case study

- Franchisee Location – **Tier I**
- Monthly Franchisee Commission Income– **INR. 51,066**
- Monthly Number of orders – **678**

Netmeds Services – Case study

- Franchisee Location – **Tier II**
- Monthly Franchisee Commission Income– **INR. 36,647**
- Gross Sale Value – **INR. 2,11,323**
- Monthly Number of orders – **2,104**

CASE STUDIES : NEXTGEN TOP PERFORMERS

BBPS Services – Case study

- Franchisee Location – **Tier V**
- Monthly Franchisee Commission Income– **INR. 11,785**
- Number of Bill payments – **2,329**

Jio Services – Case study

- Franchisee Location – **Tier I**
- Monthly Franchisee Commission Income– **INR. 16,618**
- Gross Sale Value – **INR. 3,01,477**
- Monthly Number of Transaction – **1,549**

Domestic Money Transfer Services – Case study

- Franchisee Location – **Tier I**
- Monthly Franchisee Commission Income– **INR. 35,020**
- Total Remittance Value – **INR 6.1 mn**
- Monthly No. of Transaction – **1,899**

Home Loan Services – Case study

- Franchisee Location – **Tier IV**
- Monthly Franchisee Commission Income– **INR. 11,375**
- Number of Logins – **1**

Q1 FY2019-20 RESULTS UPDATE

CONSOLIDATED FINANCIAL STATEMENTS

Key Profit & Loss Statement Items

Particulars (Rs. Mn.)	Q1FY2019-20	Q4FY2018-19	QoQ %	FY2018-19
Revenue from Operations	1,267.8	1,014.6	24.9	15,882.0
Total Expenses	1,315.4	1,062.7	23.8	15386.3
EBIDTA	192.6	186.2	3.4	583.0
Profit before Tax (PBT)	157.6	156.1	1.0	513.4
Tax Expenses	79.5	91.6	(13.2)	261.1
Profit after Tax (PAT)	78.1	64.5	21.1	252.3
Earnings per Share (EPS Basic)	0.07	0.06	16.7	0.2

Key Balance Sheet Items

Particulars (Rs. Mn.)	FY2018-19	FY2017-18	Particulars (Rs. Mn.)	FY2018-19	FY2017-18
Net Worth	26,022.0	25,924.1	Fixed Assets	1,562.1	929.8
Share Capital	1,058.8	1,058.8	Other Non-Current Assets	257.3	576.3
Other Equity	24,963.2	24,865.3	Inventory	41.1	171.5
Total Debt	0.0	0.0	Trade Receivables	13,196.2	13,078.9
Long Term Debt	0.0	0.0	Cash & Cash Equivalents	11,441.7	14,744.5
Short Term Debt	0.0	0.0	Other Current Assets	678.9	425.4
Other Non-Current Liabilities	57.0	75.0	Less: Trade Payables	338.8	3,401.9
Total Sources of Funds	26,079.0	25,999.1	Less: Other Current Liabilities	759.5	525.4
			Net Current Assets	24,259.6	24,493.0
			Total Application of Funds	26,079.0	25,999.1

The Board of Directors of the Company recommended Dividend of ₹ 0.25 per share on fully paid up equity share of ₹ 1/- each for the financial year ended March 31, 2019.

FINANCIAL GUIDANCE

- *Revenue as well as Profitability has been materially impacted as these outlets undergo up-gradation process.*

- *Financials have started improving from Current quarter onwards as more and more Next Gen outlets become operational.*
- *Further, Financials shall improve as the stores get more and more mature.*



Mar-18 till Dec-2018

- *Financials have seen the maximum impact of the Up-gradation exercise.*

Mar-19 onwards

- *Overall 8,500+ Nextgen outlets. Out of this 3,504 are Live outlet & 5,000+ are under activation. Target is to reach 25,000 outlets by Mar-20.*
- *Robust Balance sheet maintained with Debt free status and entire Capex funded through internal accruals.*

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



NEXTGEN VAKRANGEE KENDRA – SCOPE OF SERVICES

Technology Intensive Retail Distribution Platform for last mile touch points delivering services across Banking & ATM, Insurance, Financial Services, e-Governance, e-Commerce and Logistic services to domains on a real-time basis

BANKING	INSURANCE	E-GOVERNANCE	E-COMMERCE	LOGISTICS
<ul style="list-style-type: none"> Bank A/C Opening Cash Deposits, Withdrawals, Money Transfer. Fixed/ Recurring Deposits. Balance Enquiry, Statement of Accounts Disbursement of money under Direct Benefit Transfer 	<ul style="list-style-type: none"> 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. 	<ul style="list-style-type: none"> Alliance with IRCTC for offering railway E-Ticket booking Bharat Bill Payment System (BBPS) platform to deliver wide range of bill payment services Payment of Utility Bills, Taxes, Levies, Certificates, Hall tickets, Exam Fee Payments. Online Form Filling. Other G2C services based on state to state 	<ul style="list-style-type: none"> 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 Dish TV India Limited for distribution of subscription recharge Alliance with ZEE Entertainment Enterprises Ltd., to make available distribution and subscription of ZEE5 service 	<ul style="list-style-type: none"> Alliance with FedEx Express, Aramex India, Delhivery and Vichare for courier and logistics services (Forward Delivery as well as Reverse Pick Up services)
ATM	FINANCIAL SERVICES			
<ul style="list-style-type: none"> 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. 	<ul style="list-style-type: none"> Lead generation for Loan Products – Home Loans, Home Improvement, Loan Against Property. Distribution of Mutual Fund products Domestic Money Transfer Services 			

KEY BUSINESS ALLIANCES – STRONG REPUTED PARTNERS

BANKING



FINANCIAL SERVICES



ATM



(White Label ATM License)

E-GOVERNANCE



INSURANCE



E-COMMERCE



(For Mobile/DTH Recharge)

LOGISTICS



NEXTGEN VAKRANGEE KENDRA – OUR PRESENCE

8,500+* OUTLETS

25 STATES & UTs

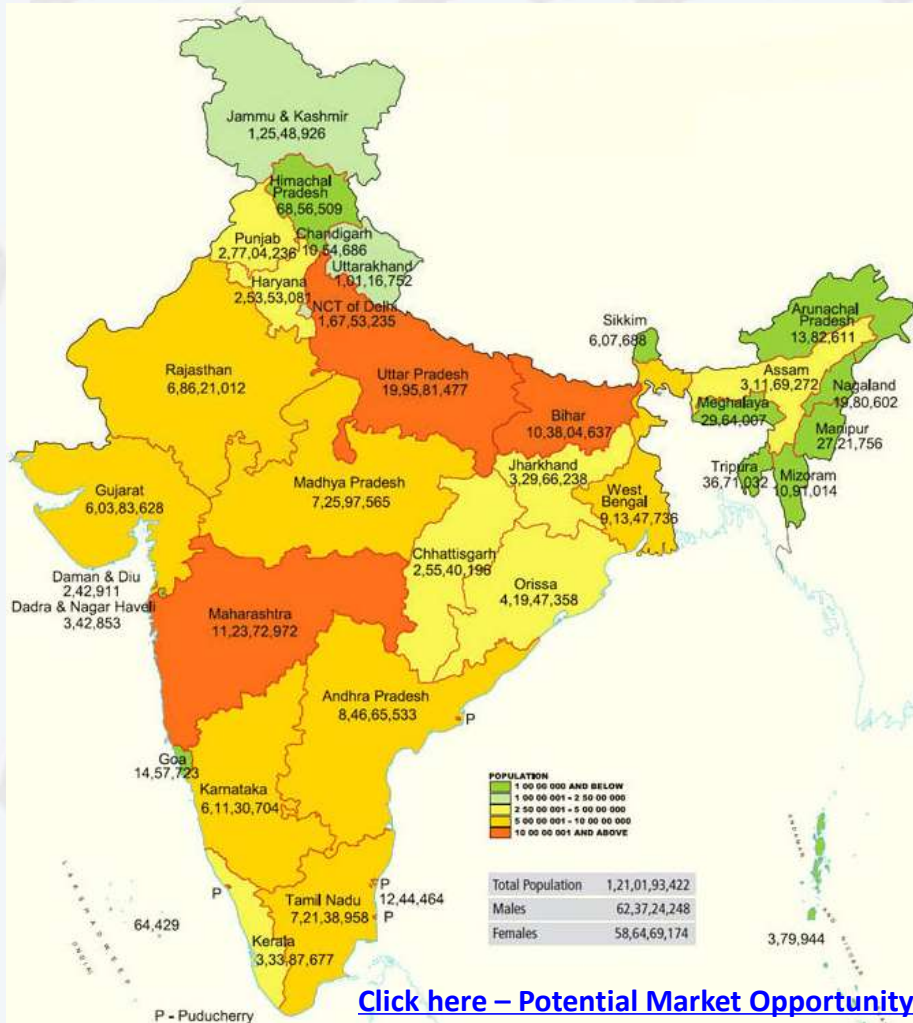
450+ District Covered

3,680+ Postal Code Covered

~70% Presence in Tier V & VI Cities

Sr. No	State Name
1	Andhra Pradesh
2	Bihar
3	Chandigarh
4	Chhattisgarh
5	Delhi (NCR)
6	Dadra and Nagar Haveli
7	Daman and Diu
8	Goa
9	Gujarat
10	Haryana
11	Himachal Pradesh
12	Jammu & Kashmir
13	Jharkhand
14	Karnataka
15	Kerala
16	Madhya Pradesh
17	Maharashtra
18	Odisha
19	Punjab
20	Rajasthan
21	Telangana
22	Tamil Nadu
23	Uttar Pradesh
24	Uttarakhand
25	West Bengal

HUGE UNTAPPED MARKET: OVERALL MARKET POTENTIAL



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



[Click here – Potential Market Opportunity](#)

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 1,250 District and Block Area managers*
- *Continuous Handholding and support to Franchisee to maintain smooth Operations and drive sales*

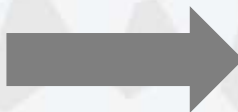
***Size and Scale
with Strong
Franchisee Model***



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

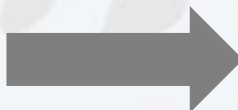
STORE ECONOMICS OF A NEXTGEN KENDRA

**NextGen Outlet Estimated
Revenue Per Store**



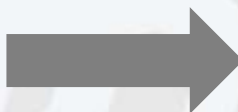
**Avg. Revenue per Month
Rs. 0.1 mn ***

**NextGen Outlet Estimated
Commission Sharing Ratio**



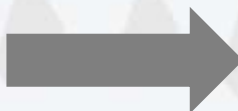
**Ranging from 65:35 to 80:20 based on
Service Type**

**NextGen Outlet Estimated
Profit Margins %**



**Vakrangee Margins
Operational Gross Level – 18-20%
Sustainable EBIDTA Level – 15-16%****

**NextGen Outlet Estimated
Capex for Franchisee &
Breakeven**



**Total Capital Employed for Franchisee –
Rs. 1.0 – 1.5 mn
Breakeven Period In Months – 18-24**

Note: * - Estimate Based on a mature store. Maturity is considered as more than 12 months old outlet.

** - EBIDTA Margins calculated on basis of reaching an Operating leverage of minimum 10,000 operational stores.

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

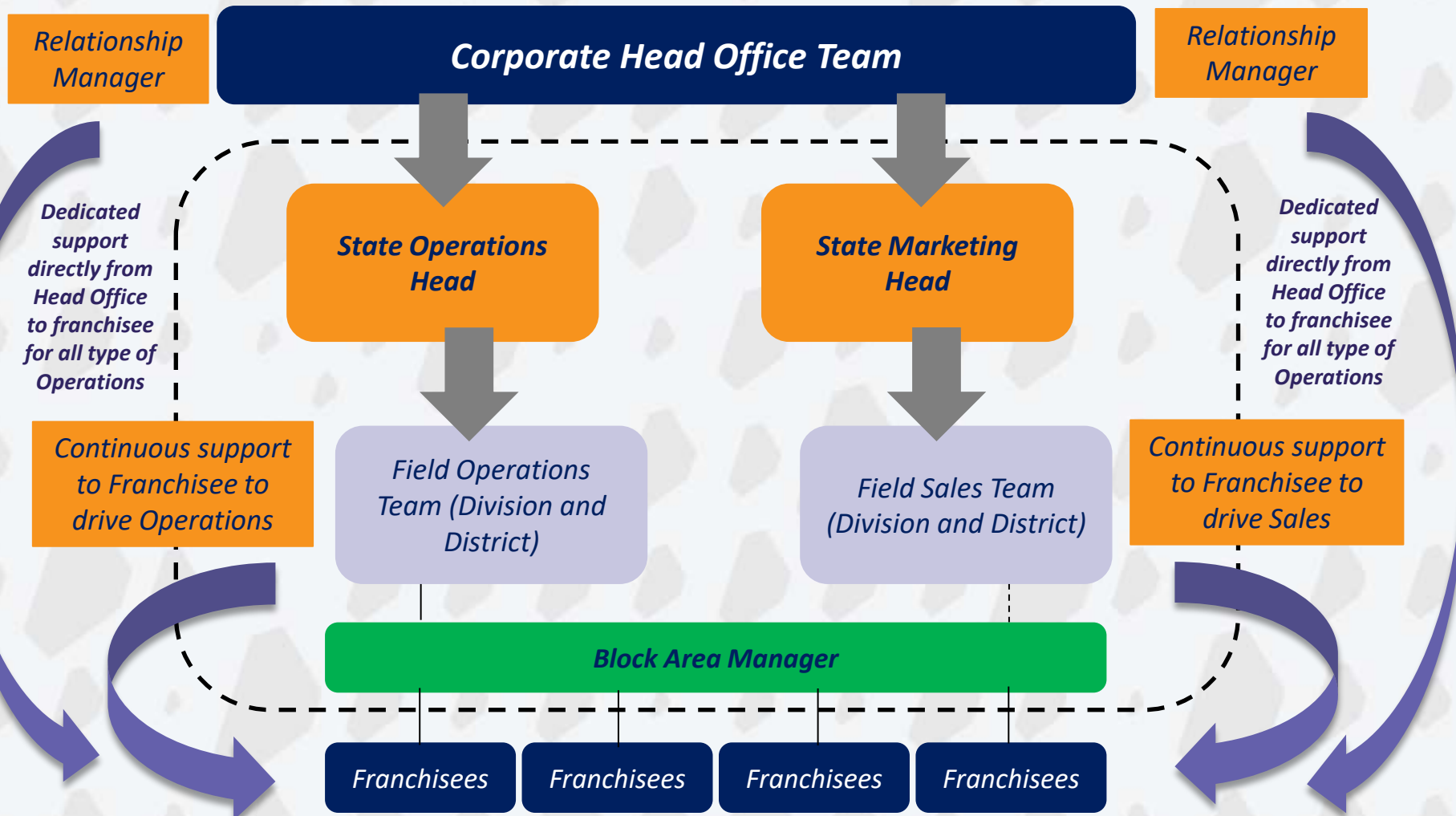
- **Seamless connectivity through V-SAT or Broadband Internet**

Security Specifications

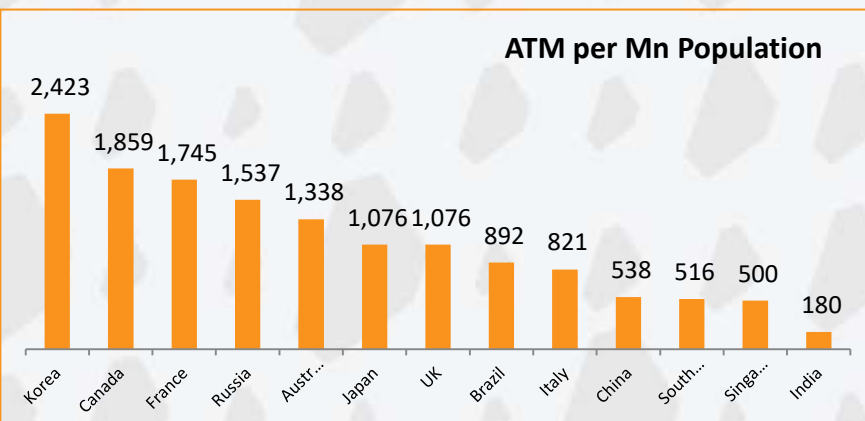
- **Defined User Policy -Authentication required for each and every user of the server; Secured and safe transactions**



FRANCHISEE FOCUSED TEAM STRUCTURE



WHITE LABEL ATM – OPPORTUNITY



- India rank's is 148 in the world in terms of ATM Density
- Low ATM Penetration in Tier 3, 4, 5 and 6 cities ~ Huge opportunity for WLAs to bridge the gap between Urban and Rural India
- As on March 2019, India had ~ 242,000 ATMs.
- RBI WLA license to Vakrangee –
 - Set up & Manage minimum 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 & monitored thro centralized CCTV
- Sharing of Civil Work, Internet Connectivity, Rent and Electricity expenses
- CRA activity performed by Franchisee. No additional CRA Cost and dependency for First Line of Maintenance (FLM) calls

UPDATE ON REGULATORY COMPLIANCES

UPDATE ON COMPLIANCE RELATED MATTERS

SEBI INVESTIGATION



There were no findings or instance of any stock manipulation by Promoter or Promoter group entities.

Link : [Click Here](#)

EOW INVESTIGATION



Clean chit given to promoter & promoter group with respect to price & volume manipulation

Link : [Click Here](#)

MCA INSPECTION



Update on MCA Inspection - No Irregularities & no further action pending pertaining to Vakrangee

Link : [Click Here](#)

UPDATE ON AWARDS & RECOGNITION

AWARDS & RECOGNITION



- Vakrangee makes history by setting GUINNESS WORLD RECORDS™ title for the *Most stores launched simultaneously* on 14th January 2019
- Launches 1107 Nextgen Vakrangee kendra stores across the country at 11.07 Am on the same day
- Overall the Company launched 3,300+ stores on a Pan India basis
- This is the highest number of stores opened anywhere in the world



- Vakrangee has been awarded as the best 'FINANCIAL SERVICES RETAILER OF THE YEAR' at the Indian Retail Awards 2019.
- Award recognises company's 'Nextgen Vakrangee Kendras' growth and customer satisfaction in 2018-19.
- The objective of the Indian Retail Awards is to recognize the Retailers who are closing the gap between operational reality and consumer expectations with great retailing practices.

AWARDS AND CERTIFICATIONS

- *Guinness World Records Title for the Most Stores Launched Simultaneously on 14th January 2019. Launches 1107 Nextgen Vakrangee Kendra stores across the country at 11.07 am on the same day*
- *Awarded as the best 'Financial Services Retailer of the year' at the Indian Retail Awards 2019*
- *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 features 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*



DIRECTORS & LEADERSHIP TEAM

INDEPENDENT / NOMINEE DIRECTORS ON THE BOARD

Strong Board of Directors

	RAMESH JOSHI Non Executive Independent Director	<ul style="list-style-type: none"> 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 Non Executive Independent Director	<ul style="list-style-type: none"> 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 Non Executive Independent Director	<ul style="list-style-type: none"> 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 Non Executive Independent Director	<ul style="list-style-type: none"> 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 Nominee Director	<ul style="list-style-type: none"> 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 Non Executive Independent Director	<ul style="list-style-type: none"> 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.

LEADERSHIP TEAM

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



**DINESH
NANDWANA**
Founder Promoter
& Executive
Chairman

- 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.



ANIL KHANNA
Managing Director
& Group CEO

- *Mr. Anil Khanna has joined Vakrangee as Managing Director & Group CEO w.e.f. 25th January 2019. Prior to Vakrangee he has been at the position of Managing Director of Blue Dart Express Limited with effect from 21st February 2007. He has a proven track record and is well experienced to lead Vakrangee. He has 40 years of experience in various industries*
- *Under his leadership and guidance, Blue Dart was able to broaden its strategic focus from being an air express company to a full-fledged logistics organization offering a wide range of products and services, as well as Industry specific solutions in air and ground express segments. He was also responsible for developing business potential, driving strong revenue growths and enhancing service quality. He has proven his capabilities in leading his team to achieve exceptional business results.*
- *He is a graduate from St Stephen's College, Delhi and holds an MBA degree in Marketing and Finance from UBS, Chandigarh.*



**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

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

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: GOLD, SILVER AND BRONZE 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.
- Nextgen Vakrangee model includes standardized Look & Feel and Branding as designed by renowned Store Brand consultants Lewis & Hickey.

Gold Kendra



Minimum area of 300 sq. ft.
Four counters, owner desk and
ATM

Silver Kendra



Minimum area of 100 sq. ft.
Two counters and ATM

Bronze Kendra



Minimum area of 65 sq. ft.
One counter 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



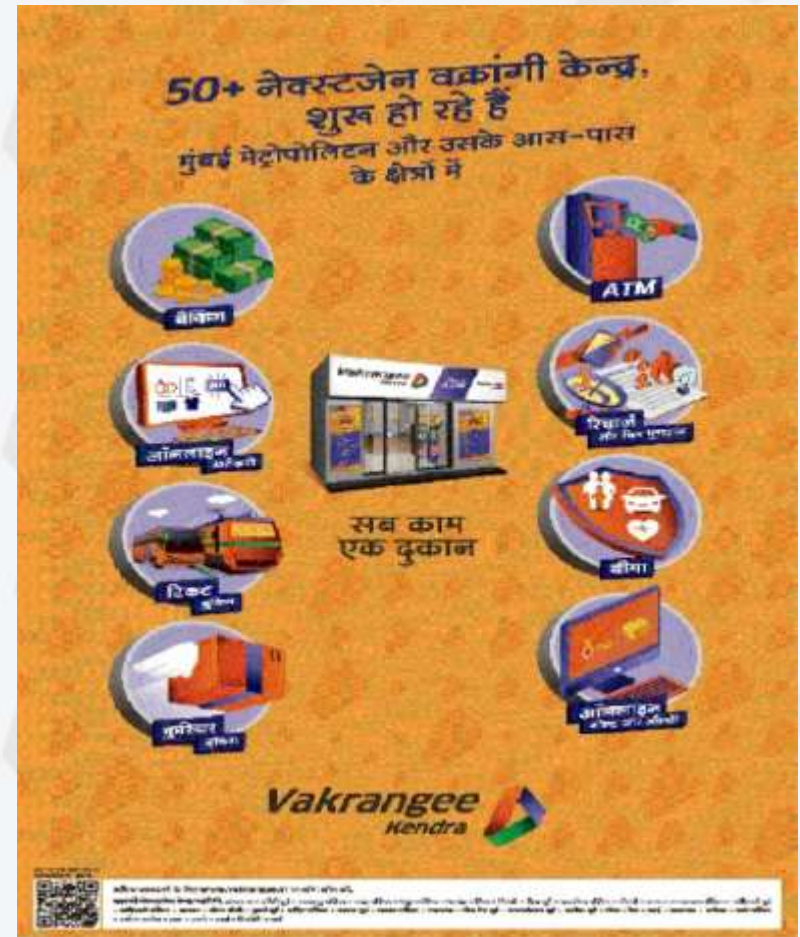
KENDRA EVOLUTION

NEXTGEN VAKRANGEE KENDRA: SILVER MODEL



BRANDING & MARKETING CAMPAIGN

NATIONAL LEVEL ADVERTISING - PRINT



NATIONAL LEVEL ADVERTISING - OOH



NATIONAL LEVEL ADVERTISING - OOH



NATIONAL LEVEL ADVERTISING - LOCALISED



Thank You