

THE ASSISTED DIGITAL CONVENIENCE STORE



**VAKRANGEE LIMITED
RESULTS UPDATE – Q2FY2019-20**

November 13, 2019

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TABLE OF CONTENTS

Results Performance Update	04
Q2 & H1 FY2019-20 Results Update	17
Strong Corporate Governance – Regulatory Compliances	19
Company Overview	21
Update on Awards & Recognition	38
Directors & Leadership Team	41
Annexures	44
Kendra Evolution	45
Branding & Marketing Campaign	53

RESULTS PERFORMANCE UPDATE

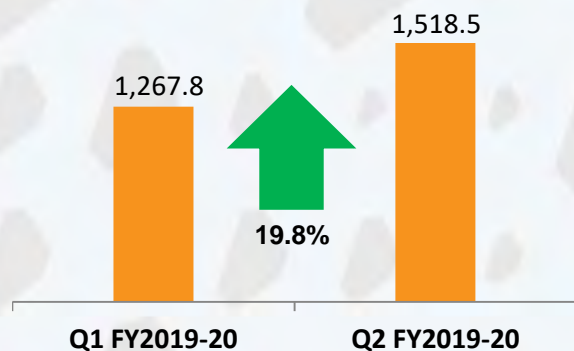


RESULTS PERFORMANCE UPDATE

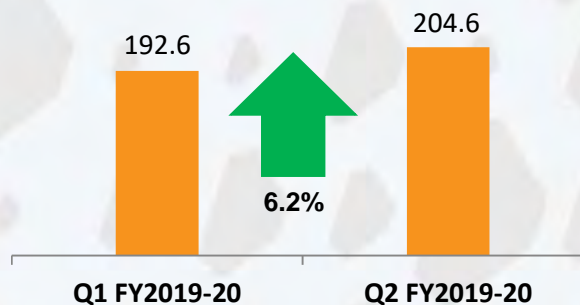
Key Highlights - Q2 FY2019-20

REVENUE FROM OPERATIONS

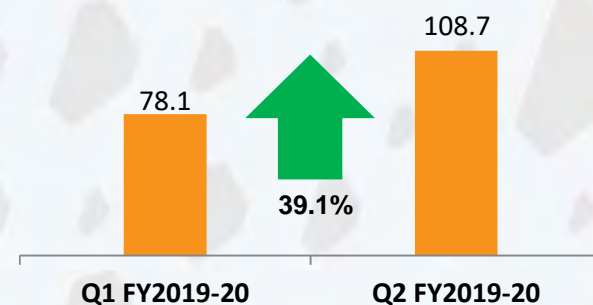
In Rs Mn



EBITDA



PROFIT AFTER TAX (PAT)



- Robust growth seen in Financials due to clear focus on Store profitability and service activation across the network.
- PAT has increased by 39.1% QoQ basis due to strong operating leverage as well as impact of lower Tax rates.
- Strong Operating metrics – NextGen overall throughput increased by ~17% and Number of Transactions increased by 28% on QoQ basis.

NEXTGEN OUTLETS – PERFORMANCE UPDATE

~Rs. 37.5 Bn

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

8,500+

*No. of NextGen Outlets currently
operational*

~US\$ 2.1 Bn

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

~15.1 Mn

*Quarterly No. of Transactions on
NextGen Vakrangee Platform*

Our Aim to become India's Largest Rural Consumption Platform

NEXTGEN OUTLETS – PERFORMANCE UPDATE

VISIBILITY ON OPENING OF NEXTGEN OUTLETS

Total Number of
Operational Outlets :

8,500+



Total Number of
Formal Expression of
Interest :

74,000+



Outlets under
On-Boarding
Process :

12,500+

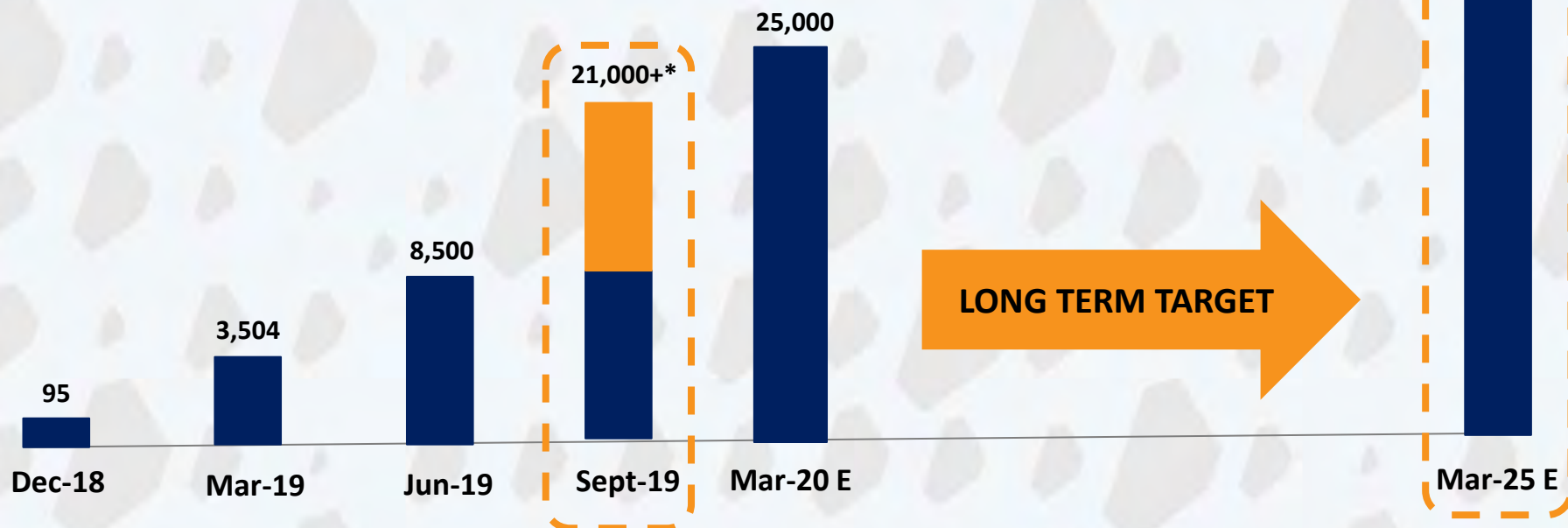
CLEAR VISIBILITY OF 25,000 NEXTGEN OUTLETS BY MAR 2020



NEXTGEN OUTLETS – PERFORMANCE UPDATE

GUIDANCE ON OPENING OF NEXTGEN OUTLETS

NO OF NEXTGEN OUTLETS



Note: * Operational outlets Outlets under On-Boarding Process

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

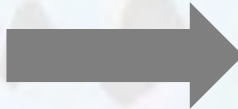


NEXTGEN OUTLETS – PERFORMANCE UPDATE

NextGen Live outlets are currently only 9 months old. The below is the Average Data for the month of September 2019.

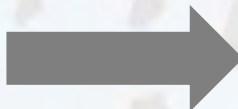
As the stores mature, we expect the financials to significantly improve.

**Avg. No. of Daily Transactions -
ATM**



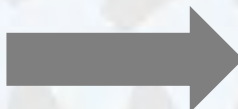
~40-50 transactions per day per ATM

**Avg. Total Banking* & ATM
Throughput - Transaction
Value**



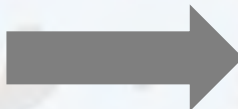
**~ Rs. 10-12 billion per Month
(Cumulative for all NextGen Outlets)**

**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)**

NEXTGEN OUTLETS - PERFORMANCE SUMMARY



CASE STUDIES : NEXTGEN TOP PERFORMERS



SANTIDEV BAG

West Bengal

TIER 5 LOCATION

AGEING OF OUTLET –11 Months

“I have earned
Rs. 3,05,145
From Assisted Online Shopping
in just 1 month”



Number of Orders

305



Total Sale Value

₹ 15,87,009

CASE STUDIES : NEXTGEN TOP PERFORMERS



MAHTAB ALAM

Uttar Pradesh

TIER 3 LOCATION

AGEING OF OUTLET – 11 Months

“I have earned
Rs. 2,22,676
From Assisted Online Shopping
in just 1 month”



Number of Orders

618



Total Sale Value

₹ 11,76,393

CASE STUDIES : NEXTGEN TOP PERFORMERS



SATENDRA KUMAR

Uttar Pradesh

TIER 1 LOCATION

AGEING OF OUTLET – 11 Months

“I have earned
Rs. 1,72,462
From Assisted Online Shopping
in just 1 month”



Number of Orders

2,074



Total Sale Value

₹ 2,89,784

CASE STUDIES : NEXTGEN TOP PERFORMERS



SUPARNA RAJE

West Bengal

TIER 2 LOCATION

AGEING OF OUTLET – 11 Months

“I have earned
Rs. 35,291
From Assisted Online Pharmacy
in just 1 month”



**Number of
Transaction**

2,411



**Total Transaction
Value**

₹ 2,37,393

CASE STUDIES : NEXTGEN TOP PERFORMERS



BABURAO DEVKATE

Maharashtra

TIER 4 LOCATION

AGEING OF OUTLET – 3 Months

“I have earned

Rs. 54,886

From BFSI – Banking Services in
just 1 month”



**Number of Accounts
Opened**

165



**Total Transaction
Value**

₹ 2,29,85,527

CASE STUDIES : NEXTGEN TOP PERFORMERS



RUSHIKESH BANKATRAO

Maharashtra

TIER 6 LOCATION

AGEING OF OUTLET – 9 Months

“I have earned
Rs. 1,10,693
From BFSI – ATM Services in just
1 month”



**Number of Financial
Transaction**

10,001



**Total Transaction
Value**

₹ 2,21,35,300

Q2 & H1 FY2019-20 RESULTS UPDATE

CONSOLIDATED FINANCIAL STATEMENTS

Key Profit & Loss Statement Items

Particulars (Rs. Mn.)	Q2FY2019-20	Q1FY2019-20	QoQ %	H1FY2019-20
Revenue from Operations	1,518.5	1,267.8	19.8	2,786.3
Total Expenses	1,558.9	1,315.4	18.5	2,874.3
EBIDTA	204.6	192.6	6.2	397.2
Profit before Tax (PBT)	168.5	157.6	6.9	326.2
Tax Expenses	59.9	79.5	(24.7)	139.3
Profit after Tax (PAT)	108.7	78.1	39.1	186.8
Earnings per Share (EPS Basic)	0.11	0.07	57.1	0.18

Key Balance Sheet Items

Particulars (Rs. Mn.)	H1FY2019-20	FY2018-19	Particulars (Rs. Mn.)	H1FY2019-20	FY2018-19
Net Worth	26,022.7	26,022.0	Fixed Assets	1,543.3	1,562.1
Share Capital	1,059.4	1,058.8	Other Non-Current Assets	179.7	257.3
Other Equity	24,963.3	24,963.2	Inventory	157.3	41.1
Total Debt	0.0	0.0	Trade Receivables	13,270.5	13,196.2
Long Term Debt	0.0	0.0	Cash & Cash Equivalents	11,463.9	11,441.7
Short Term Debt	0.0	0.0	Other Current Assets	1,255.1	678.9
Other Non-Current Liabilities	51.4	57.0	Less: Trade Payables	546.3	338.8
Total Sources of Funds	26,074.1	26,079.0	Less: Other Current Liabilities	1,249.4	759.5
			Net Current Assets	24,351.1	24,259.6
			Total Application of Funds	26,074.1	26,079.0

***STRONG CORPORATE GOVERNANCE :
ALL REGULATORY DUE DILIGENCE
ALREADY IN PLACE***

STRONG CORPORATE GOVERNANCE

ALL REGULATORY DUE DILIGENCE ALREADY IN PLACE

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](#)

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

ASSISTED E-COMMERCE :



Assisted Online Shopping and Pharmacy



Bill Payments and Recharge



Logistics



BFSI & ATM SERVICES :

ATM



Insurance Services



Banking and Financial Services





NEXTGEN VAKRANGEE KENDRA – SCOPE OF SERVICES

ASSISTED E-COMMERCE SERVICES



amazon

AUGMONT

- Online Shopping of Goods
- Online Shopping of Jewellery



netmeds.com
India Ki Pharmacy

- Online Shopping of Medicines



B BHARAT
BILLPAY



(Only for Rajasthan)

- Mobile/DTH Recharge
- Bill Payments
- E-Mitra services in Rajasthan



tsi yatra
Partners in Travel & Hospitality

- Train Ticket Booking
- Bus Ticket Booking
- Flight/Hotel Ticket Booking

E-COMMERCE MARKETING INITIATIVES



Amazon Easy point, pilot at Vakrangee Kendra

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

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

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



अपने नज़दीकी बज़ांगी केंद्र का पता करने के लिए **1800-266-1199** पर ग्रीन कॉल करें



NEXTGEN VAKRANGEE KENDRA – SCOPE OF SERVICES

UNIQUE FEATURES OF ASSISTED ONLINE SHOPPING

**Own The World's
Biggest E-mall : More than
1 Crore+ products**



**Monopolistic
Offering of Marketplace**

**Zero Working Capital
Requirement***



**POTENTIAL EARNING OF
Rs. 1,00,000+
per month**



**High Quality Products at
Competitive Prices**



**Zero
Inventory Model**

NEXTGEN VAKRANGEE KENDRA – SCOPE OF SERVICES

BFSI SERVICES



भारतीय रिज़र्व बैंक
Reserve Bank of India
India's Central Bank

(White Label ATM License)



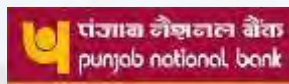
- ATM Cash Withdrawal
- Non-Financial Transactions



- Money Transfer
- Lead Generations of Personal/Home/Business Loans



- Life Insurance
- General Insurance
- Health Insurance



Relationships beyond Banking

Other PSUs

- Account Opening
- Cash Withdrawal/Deposit services
- Other Banking services

FORMATS OF NEXTGEN VAKRANGEE KENDRA

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*

KEY FEATURES – NEXTGEN VAKRANGEE KENDRA

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

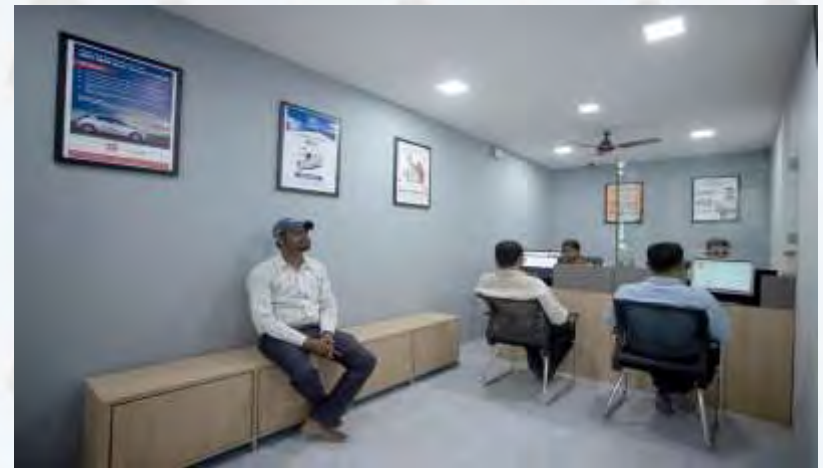
NEXTGEN VAKRANGEE KENDRA – GOLD MODEL

NEXTGEN VAKRANGEE KENDRA: GOLD MODEL

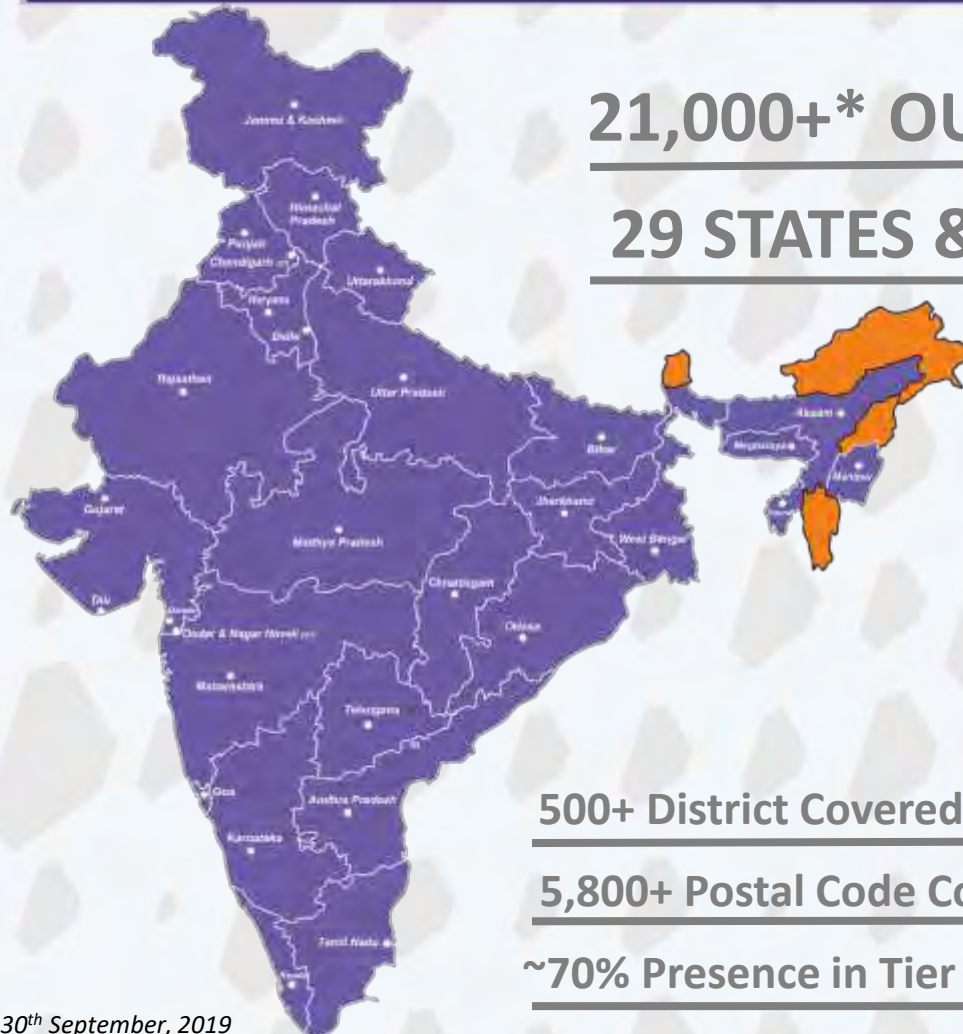


NEXTGEN VAKRANGEE KENDRA – SILVER MODEL

NEXTGEN VAKRANGEE KENDRA: SILVER MODEL



NEXTGEN VAKRANGEE KENDRA – OUR PRESENCE



21,000+* OUTLETS

29 STATES & UTs

500+ District Covered

5,800+ Postal Code Covered

~70% Presence in Tier V & VI Cities

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

- As of 30th September, 2019
- 8,500 Operational outlets & 12,500+ outlets under on-boarding process

HUGE UNTAPPED MARKET: OVERALL MARKET POTENTIAL

POPULATION

1.21 BILLION



TOTAL NO OF VILLAGES

6,54,424



TOTAL OUTLET POTENTIAL

3,69,977



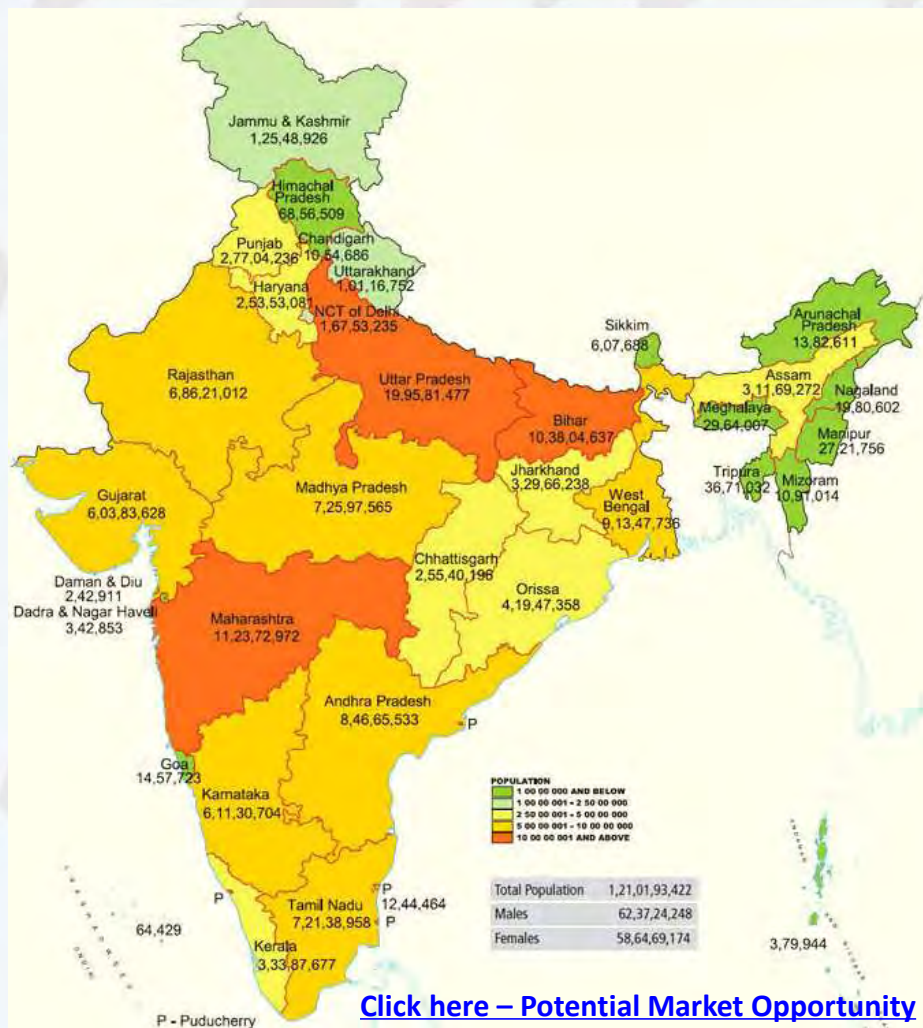
RURAL OUTLET POTENTIAL

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 1,000 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***

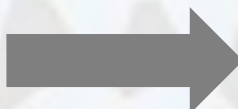


- *Robust store Economics leading to strong growth in stores*
- *Scale leading to emerge as a Partner of choice*



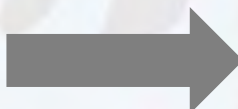
STORE ECONOMICS OF A NEXTGEN KENDRA

NextGen Outlet Estimated Revenue Per Store



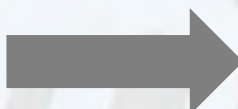
**Avg. Revenue per Month
Rs. 0.1 mn ***

NextGen Outlet Estimated Commission Sharing Ratio



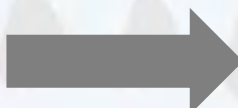
Ranging from 65:35 to 80:20 based on Service Type

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

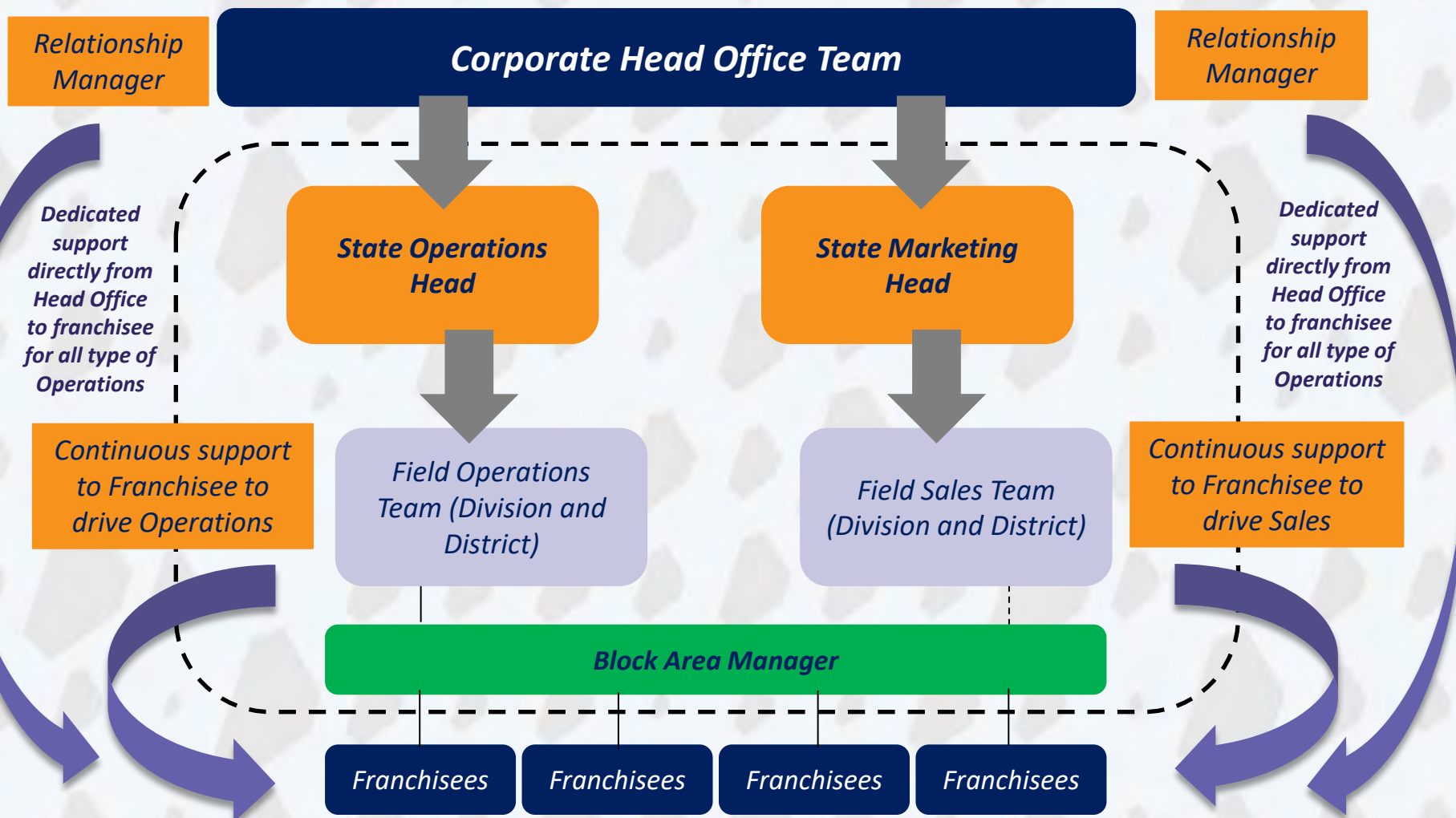
- **Seamless connectivity through V-SAT or Broadband Internet**

Security Specifications

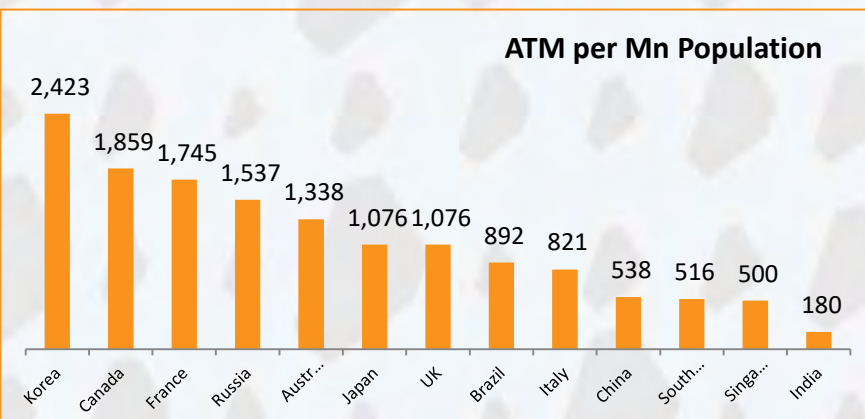
- **Defined User Policy -Authentication required for each and every user of the server; Secured and safe transactions**



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 September 2019, India had ~ 243,000 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 through 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 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
- 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 :

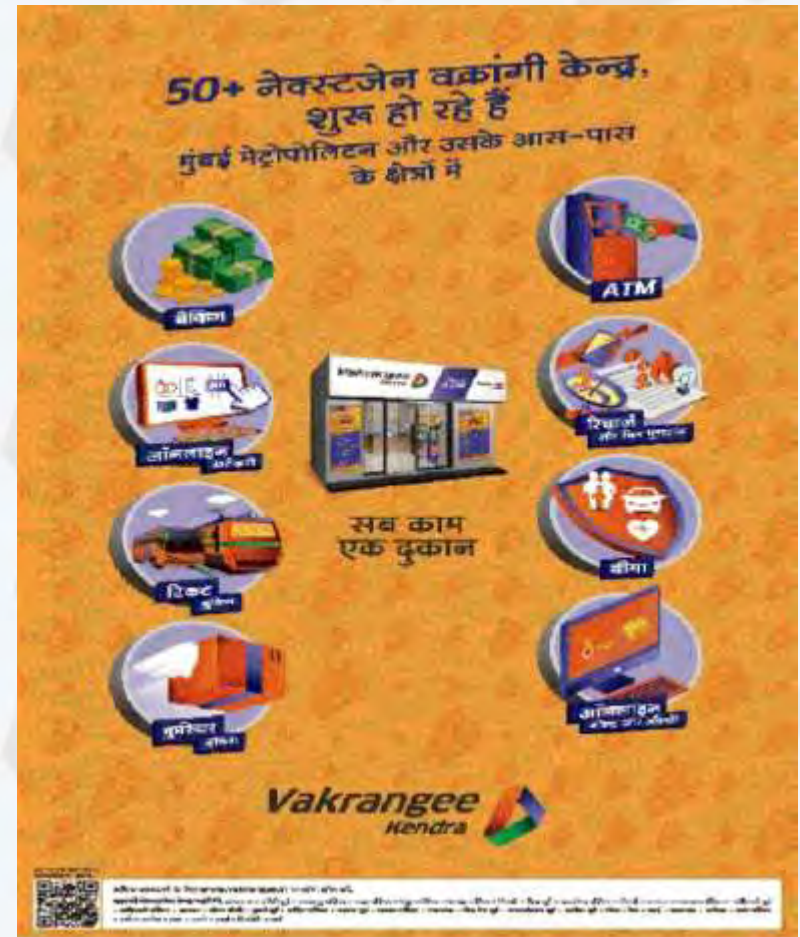
- E-Governance
- Banking & Financial Services
- E-Commerce
- Insurance
- ATM (Mandatory)
- Logistics

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

BRANDING & MARKETING CAMPAIGN

NATIONAL LEVEL ADVERTISING - PRINT



NATIONAL LEVEL ADVERTISING - OOH



NATIONAL LEVEL ADVERTISING - OOH



NATIONAL LEVEL ADVERTISING - LOCALISED



Thank You