THE ASSISTED DIGITAL CONVENIENCE STORE

"GO TO MARKET PLATFORM" : BUILDING INDIA'S LARGEST LAST MILE DISTRIBUTION PLATFORM

VAKRANGEE LIMITED
Q4 FY2021-22 & FULL YEAR FY2021-22

May 13, 2022

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VAKRANGEE : PHYSICAL + DIGITAL ECO-SYSTEM
"GO TO MARKET PLATFORM" : BUILDING INDIA'S LARGEST LAST MILE DISTRIBUTION PLATFORM

Our Presence

Total No. of Outlets	Presence in States/UTs	Presence in districts	Presence in Tier IV & VI
22,042	32	564	~84%

Our Platform – Key KPIs

Total Transactions - FY22	Total GTV - FY22	No. of Active Customers
~128.0 mn	~ ₹ 4,74,758 mn	~25 mn

ATM Service

No. of ATMs	Total Transactions - FY22	Total GTV - FY22	Presence in Tier IV & VI
5,880+	~53.2 mn	~ ₹ 1,13,511.1 mn	~77%

Banking Service

No. of Account opened	Total Transactions - FY22	Total GTV - FY22
~2.68 mn	~69.7 mn	~ ₹ 3,52,253.0 mn

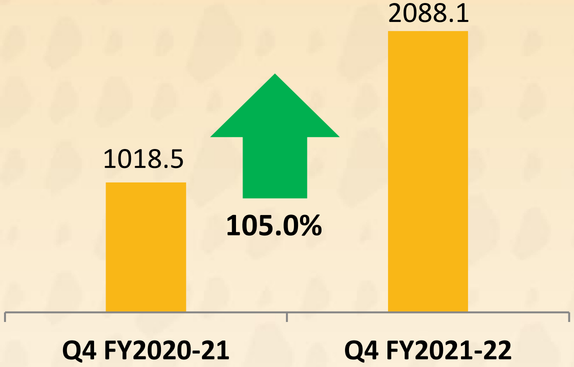
Note: GTV – Gross Transaction Value

RESULTS PERFORMANCE UPDATE

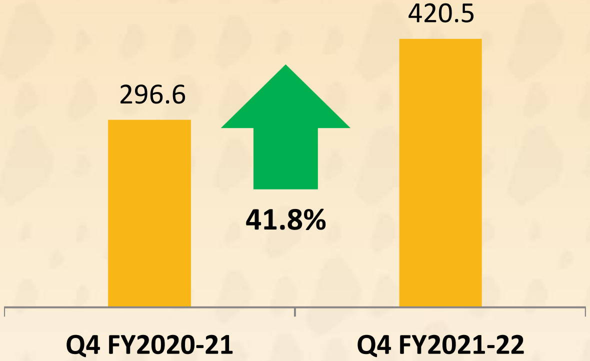
Key Highlights – Q4 FY2021-22 (Y-o-Y Basis)

REVENUE FROM OPERATIONS

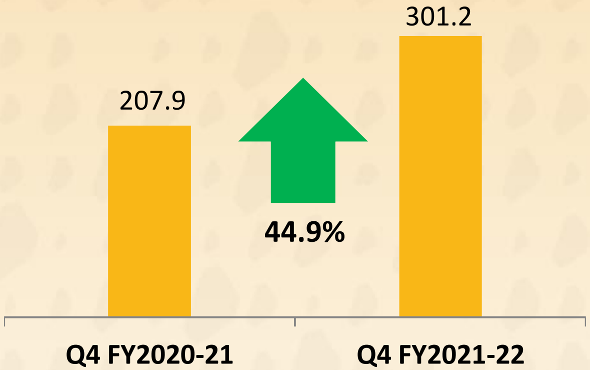
In Rs Mn



EBITDA



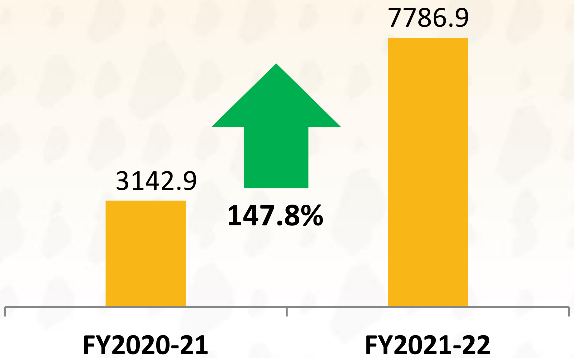
PROFIT AFTER TAX (PAT)



Key Highlights – Full Year FY2021-22 (Y-o-Y Basis)

REVENUE FROM OPERATIONS

In Rs Mn



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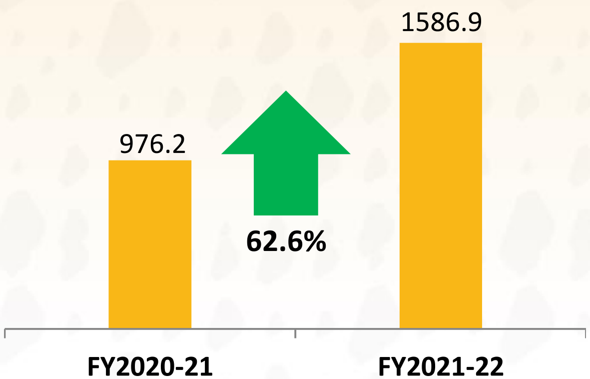

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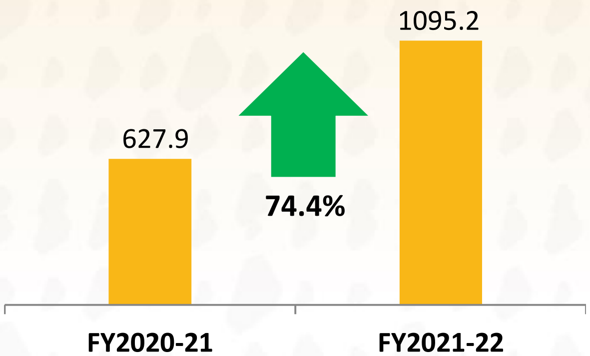


Vakrangee सशक्त परिवर्तन

RESULTS PERFORMANCE UPDATE

Strong Growth witnessed during Q4 FY2022 & Full Year FY2022 : Positive

- Witnessed strong Financial & Operational growth. Return to normalcy on the business front as E-commerce, Online Healthcare and other Financial services have become operational.
- Strong growth witnessed in Revenues due to increase in Number of outlets on a YoY basis as well as services becoming operational.

Focus on New Verticals : Neo-Banking including Demat and Stock Trading Services, Digital Healthcare (eHealth)

- With a strong Physical as well as Digital eco-system in place till the last mile, Vakrangee is well placed to transition into Neo-banking segment.
- Launched a successful pilot for Digital healthcare services across 1,000+ outlets in Q4 FY2021-22. Registered a 700%+ growth on MoM basis during the said quarter.
- Launched a successful pilot for Demat services across 3,500+ outlets in Q4 FY2021-22.

Planned Target for Future Growth : To Focus on Market Expansion & strengthen First Mover Advantage

- Aligned our Strategy with one of the Existing Service partner to expand our presence across the country in every Gram Panchayat level.
- **To Fast pace our strategy and capture market to achieve our Long Term targets well ahead of targeted timelines through : -**
    - Launching Additional Franchisee incentive schemes through re-investing cash flows which would lead to quick payback for them as well as drive strong franchisee interest.
    - Aggressive marketing on Pan India basis which would result in to Higher lead funnel for Franchisee acquisition.
    - Near Term Profitability may get impacted as we re-invest our Operational cash flows for enhancing Franchisee incentives and increase our marketing spends. However, this strategic initiative shall lead to significant growth in profitability in the long run.
- **Plan to achieve our Long Term Outlet expansion Target of 75,000 Next-Gen outlets within the next 12 -18 Months.**

STRATEGY UPDATE

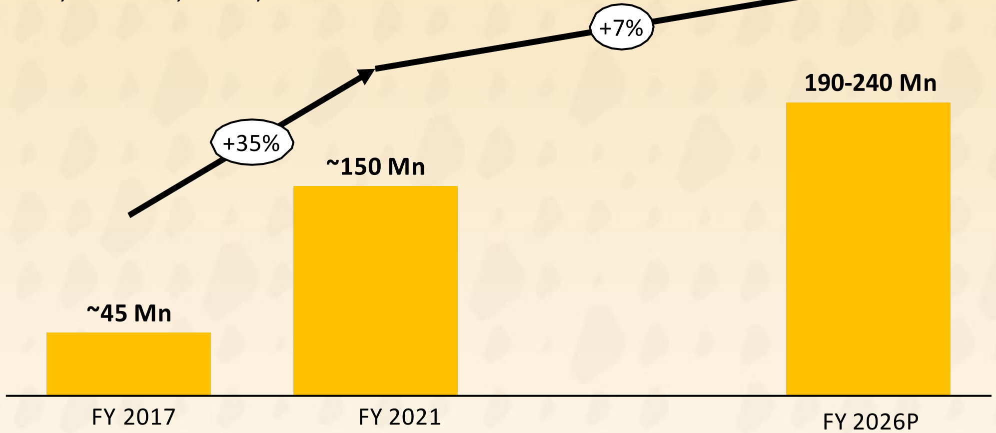
STRATEGY UPDATE – DIGITAL BANKING

DIGITAL BANKING : MOVING TOWARDS NEO BANK – VAKRANGEE WELL PLACED TO ENTER THE NEO BANKING SEGMENT

While currently nascent, the Indian Neobanking userbase is expected to grow fast – at 80%+ yearly till FY26

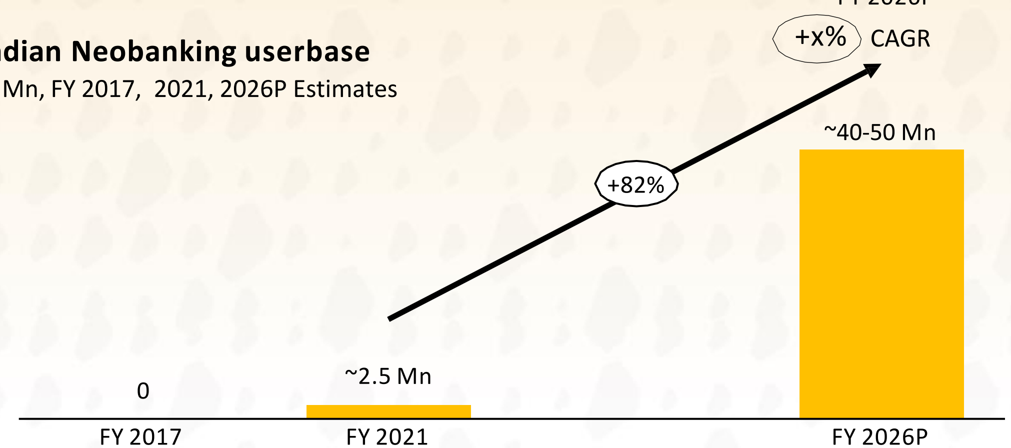
Indian digital banking userbase

In Mn, FY 2017, 2021, 2026P Estimates



Indian Neobanking userbase

In Mn, FY 2017, 2021, 2026P Estimates



Opportunities

Underpenetrated Rural market : Last Mile Retail Customer Base

Lack of trust within the current user base. Therefore, Physical Presence & Assistance is a Key Differentiator

Diversified service offerings : BFSI Services like Demat, MFs, insurance, and lending

Opportunity to tap into the MSME market

Souíce(s): India Post, Primary Research, RedSeer Estimates

STRATEGY UPDATE – DIGITAL BANKING

MOVING TOWARDS TRANSITIONING INTO A NEO BANK – VAKRANGEE WELL PLACED TO ENTER THE NEO BANKING SEGMENT

PERFORMANCE FOR BANKING SERVICES

	Q4 FY2021-22	FY2021-22
Number of Bank Accounts Opened	~ 1.1 MILLION	~ 2.7 MILLION
Number of Transactions	~18.8 MILLION	~69.7 MILLION
Total Transaction Value	~₹ 94,717.4 MILLION	~₹ 3,52,253.0 MILLION

KEY DIFFERENTIATORS :

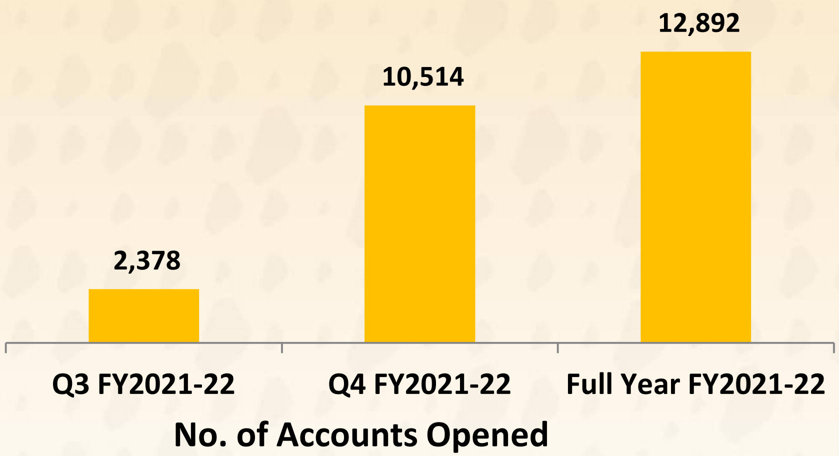
- *DIGITAL AS WELL AS PHSYICAL ECO-SYSTEM IN PLACE TILL THE LAST MILE*
- *STRONG EXISTING RETAIL & MSME CUSTOMER BASE PRIMARILY RURAL FOCUSSED*
- *STRONG FOCUS ON USER EXPERIENCE, PHYSICAL ASSISTANCE & AFFORDABLE PRICING*

STRATEGY UPDATE – DIGITAL BANKING

VAKRANGEE WELL PLACED TO ENTER THE NEO BANKING SEGMENT

BFSI SERVICES : DEMAT & STOCK BROKING SERVICES

PERFORMANCE FOR PILOT PROJECT : *ONLINE DEMAT & TRADING ACCOUNT OPENING*



Q4 FY2021-22	FY2021-22
Number of Demat Accounts Opened – 10,500+	Number of Demat Accounts Opened – 12,890+

Number of Outlet Transacted in PILOT Phase - 3500+

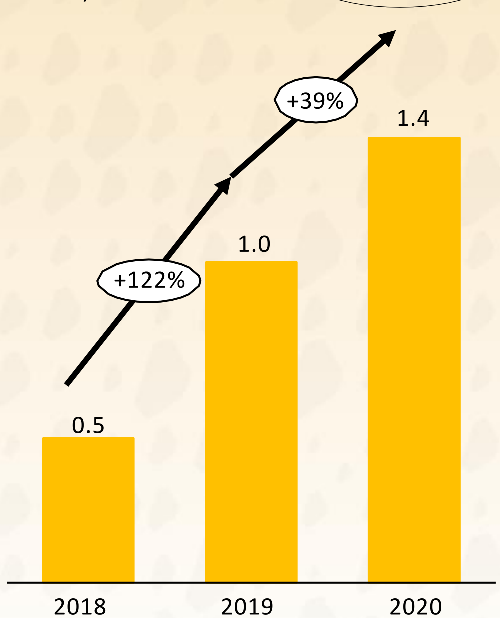
- Recently launched an online Demat & trading account services on Pilot basis in December, 2021 to enable seamless online digital demat account opening services for the customers.
- The company has rolled out the pilot across 3,500 outlets on Pan India basis. The Service is available on both Digital Platform (BharatEasy App) as well as Physical network of Vakrangee kendras.
- Services would be rolled out now across the entire Network in the current FY2022-23.

Digital (eHealth) Healthcare Opportunity:

eHealth sector has been witnessing rapid growth, whereas the overall penetration rates across segments still remain low, providing Huge Long Term Growth potential !!

eHealth Market GMV[1]
USD Bn, 2018-20

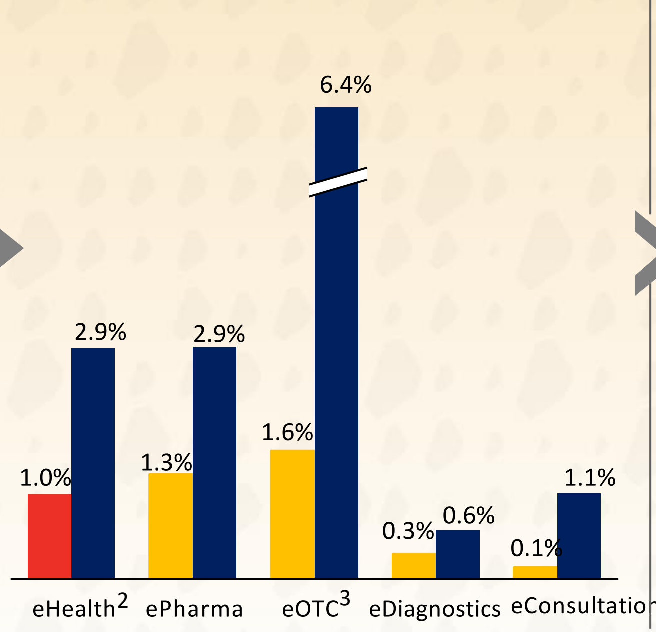
Annual Growth Rate



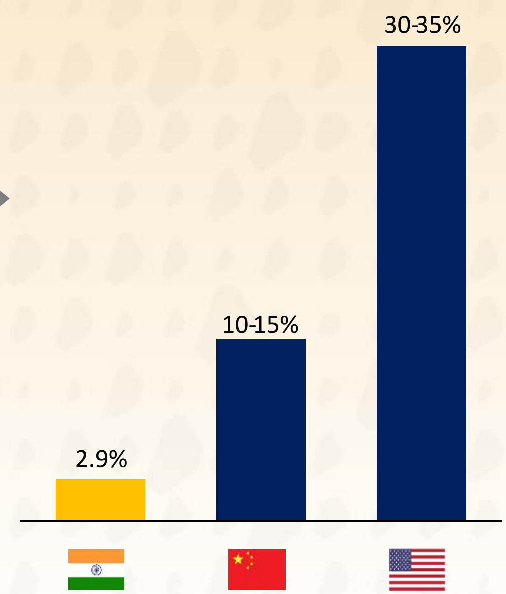
~70% of the maret was led by metro cities in 2020, although the non-metro segment is growing much faster

India eHealth Penetration
%, 2018, 2020

2018 2020



ePharma & eHealth Penetration- Global Benchmarks %, 2020

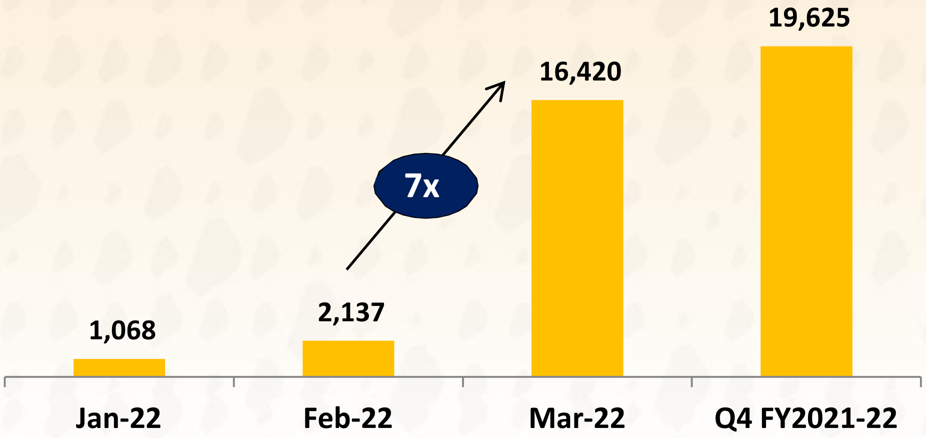


STRATGEY UPDATE – DIGITAL HEALTHCARE

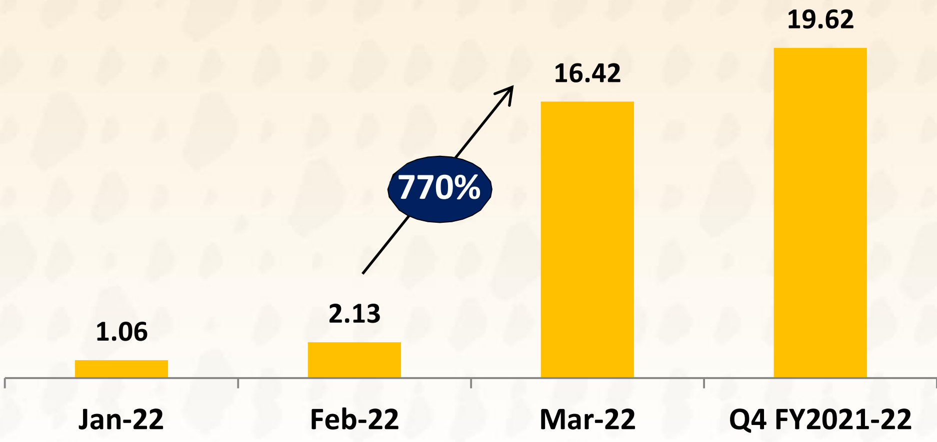
DIGITAL HEALTHCARE OPPORTUNITY :

- ***Current Rural consumer requires assistance to understand different healthcare services***
- ***Limited availability of physical doctors in rural locations***
- ***Lack of access to Health Infrastructure & Expert Consultation***

PERFORMANCE FOR PILOT PROJECT : *LAUNCHED PILOT FOR HELATHCARE SERVICES IN **1,000**+ OUTLETS IN Q4FY2021-22*



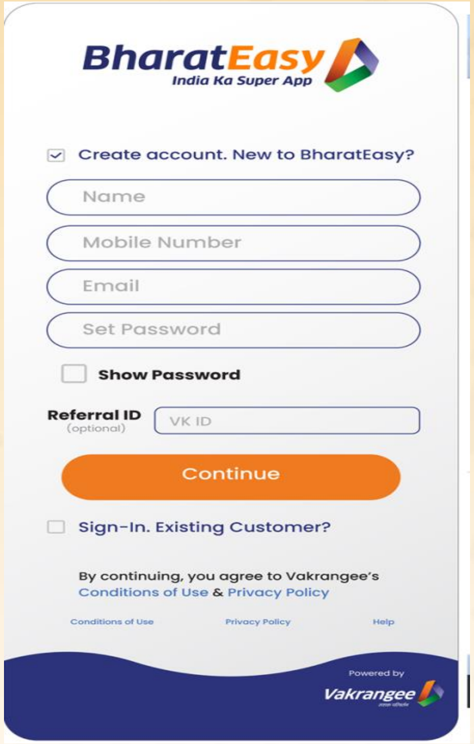
No. of Transactions (In No.)



Gross Transactions Value (In Mn.)

BHARATEASY MOBILE SUPER APP UPDATE

- Vakrangee would be launching an online digital platform to enable seamless services for the consumer at the comfort of their homes. Through this, company has evolved into the unique O2O (Online to Offline) platform, whereby there is Assistance available through the Physical Kendra network along with Digital Online Services.
- **The Company would be launching an All in one : “BharatEasy” Mobile Super App based business platform. (Currently Beta Trial Version has been launched)**
- **By downloading a single Vakrangee’s BharatEasy Super App mobile application, our customers would get access to a wide array of Products and Services which would significantly reduce their requirement to switch between multiple apps. This would lead to superior customer experience and convenience for the customer.**
- The Mobile super app platform would be offering various consumer products and services under one umbrella. Consumers would use it every day because our app would offer a seamless, multi-service, integrated, contextualized and efficient experience.



Beta Version Trial Performance Data	Q4 FY2022
No of App Downloads	9,495
No of Avg. Monthly Active Users	5,542
No of Avg. Monthly Transacting Users	1,751

BUSINESS MODEL : OUR UNIQUE OFFERING

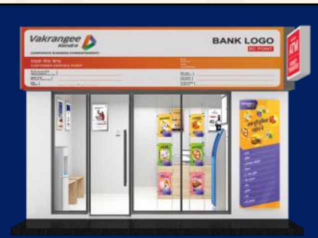
Customer

Strong Value Proposition
- All in One Super App Platform
- Access to Physical Store network - Trust & Comfort for Customers especially in Rural India

BharatEasy Mobile Super App

Unique Convenience Features : Leveraging the Vakrangee Eco-System
- **Store Pick Up Facility**
- **Pay at Store (Cash)**
- **Order Return facility**
- **Courier Pick up / Drop Facility**
- **Physical Assistance Available**
- **Grievance / Helpdesk Facility**

Service Partners
- **Super App : Multi Category Offering**
- **Online Shopping**
- **Total Healthcare**
- **Banking / Insurance / Money Transfer**
- **Bill Payments / Recharges**
- **Loan Products / Mutual Funds**
- **Travel / Entertainment / Events**
- **Agri Products**
- **Courier Services**
- **Online Education**



Vakrangee Kendra Network
- **Store Network Target – 75,000 outlets**
- **Targeted No. of Customers – ~80-100 mn**

PERFORMANCE UPDATE

VAKRANGEE KENDRA OUTLETS – PERFORMANCE UPDATE

PERFORMANCE UPDATE FOR QUARTER ENDED MARCH, 2021

~Rs. 126.6 Bn

Quarterly Throughput on Vakrangee Platform – Q4 FY22 Transaction Value

~32.9 Mn

Quarterly No. of Transactions on Vakrangee Platform – Q4 FY22

PERFORMANCE UPDATE FOR FULL YEAR FY2021-22

~Rs.474.8 Bn

Annual Throughput on Vakrangee Platform – FY22 Transaction Value

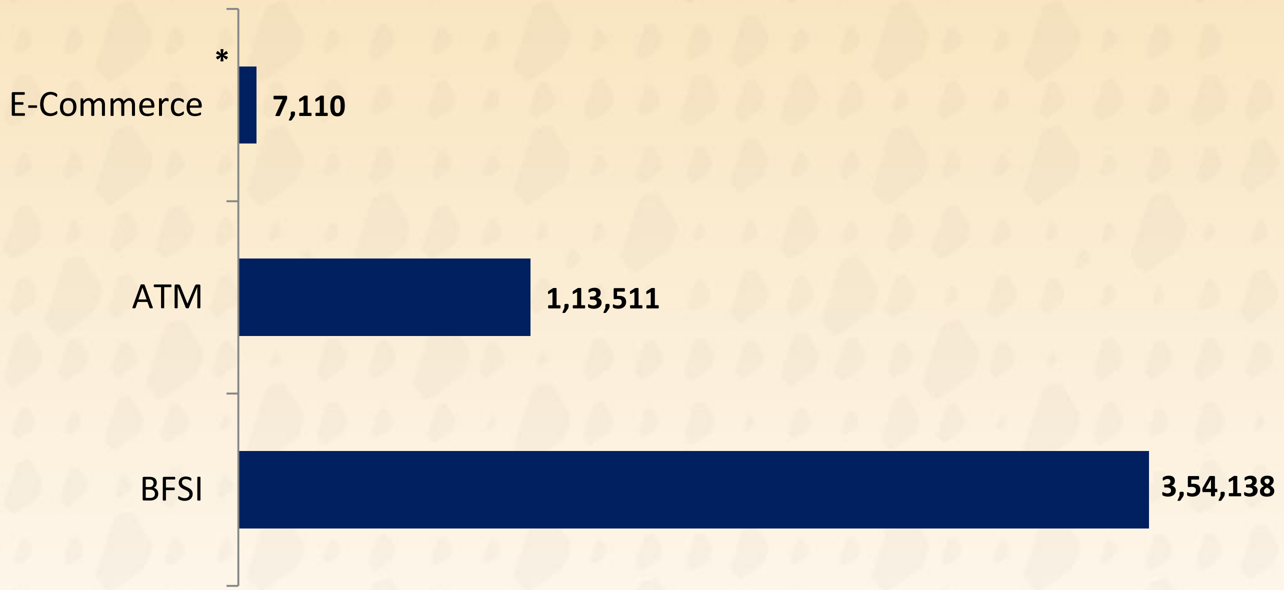
~128.0 Mn

Annual No. of Transactions on Vakrangee Platform – FY22

Our Aim to become India's Largest Rural Consumption Platform

VAKRANGEE KENDRA OUTLETS – PERFORMANCE UPDATE

Full Year FY2021-22 - GMV / THROUGHPUT CONTRIBUTION (RS. MN.)



Margin Profile %
2 - 15%
Rs. 17/ Fin Txn
0.25 - 0.40%

- BFSI and ATM services witnessed robust QoQ as well as YoY growth as we get back to pre-covid growth path.
- E-Commerce, Online Healthcare and Other services have now become operational and have witnessed YoY growth and is improving.

* E-Commerce includes online Shopping, Online Pharmacy, Travel Ticket Booking, Logistics & other Services

CONSOLIDATED FINANCIAL STATEMENTS

Key Profit & Loss Statement Items

Particulars (Rs. Mn.)	Q4 FY2021-22	Q4 FY2020-21	YoY%	FY2021-22
Revenue from Operations	2,088.1	1,018.5	105.0%	7,786.9
Total Expenses	1,722.2	919.4	87.3%	6,393.7
EBIDTA	420.5	296.6	41.8%	1,586.9
Profit before Tax (PBT)	377.6	275.6	37.0%	1,415.5
Tax Expenses	76.4	67.7	12.9%	320.2
Profit after Tax (PAT)	301.2	207.9	44.9%	1,095.2
Earnings per Share (EPS Basic)	0.28	0.20	40.0%	1.03

Key Balance Sheet Items

Particulars (Rs. Mn.)	FY2021-22	FY2020-21
Net Worth	**27,477.2**	**26,640.8**
Share Capital	1059.5	1,059.4
Other Equity	26417.7	25,581.4
Total Debt	**0.0**	**0.0**
Long Term Debt	0.0	0.0
Short Term Debt	0.0	0.0
Other Non-Current Liabilities	43.5	44.4
Total Sources of Funds	**27,520.7**	**26,685.2**

Particulars (Rs. Mn.)	FY2021-22	FY2020-21
Fixed Assets	**1,405.1**	**1,605.1**
Other Non-Current Assets	6,023.4	6,029.9
Inventory	41.0	49.7
Trade Receivables	9,554.3	11,203.1
Cash & Cash Equivalents	567.2	212.8
Other Current Assets	11,768.6	9,655.7
Less: Trade Payables	365.0	341.4
Less: Other Current Liabilities	1,473.9	1,729.7
Net Current Assets	**20,092.2**	**19,050.2**
Total Application of Funds	**27,520.7**	**26,685.2**

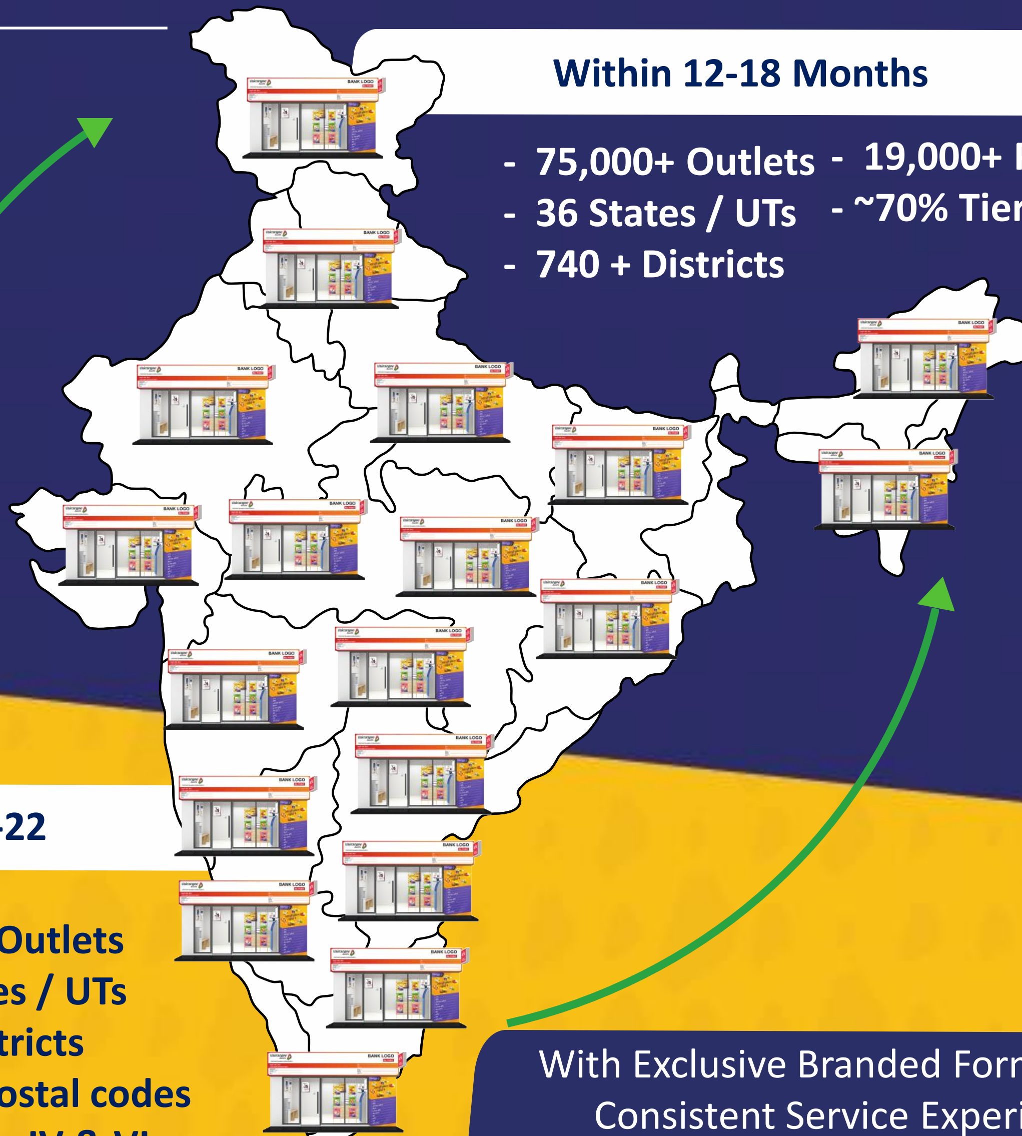
Fiscal Year (FY) is 12 months ending March

CASE STUDIES : NEXTGEN TOP PERFORMERS

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

Note: The income includes commission & incentives.

FOCUSSED TO BUILD PAN-INDIA PRESENCE COVERING 100% POSTAL CODES



Within 12-18 Months

- 75,000+ Outlets
- 36 States / UTs
- 740 + Districts
- 19,000+ Postal codes
- ~70% Tier V & VI

Q4 FY 2021-22

- 22,042 Outlets
- 32 States / UTs
- 564 Districts
- 5,510 Postal codes
- 84% Tier IV & VI

With Exclusive Branded Format Stores, Consistent Service Experience & Strong Brand Recall

DEMERGER UPDATE

DEMERGER UPDATE

- As on June 19, 2021 the Board of Directors of Vakrangee Limited had approved Demerger of its digital Division.
- However, The Board of Directors have now after due deliberations and detailed discussions, taking into consideration the best interest of all its stakeholders, have finally decided to demerge its E-Governance and IT/ITES division. Whereas the digital division will continue to be part of the current listed entity Vakrangee Limited.
- The Company has received the approval for demerger from Stock Exchanges and has filed the application for NCLT approval.

BOARD DECISION ON DEMERGER:

VAKRANGEE TO RESTRUCTURE ITS BUSINESS FOR SHAREHOLDER VALUE CREATION

TO DEMERGE ITS NON CORE BUSINESS OF E-GOVERNANCE AND IT/ITES AS A SEPARATE ENTITY TO BE LISTED

- Demerger to unlock the potential of the Core Vakrangee kendra Business in the current Listed entity.
- Current Listed Entity "Vakrangee Limited" to consist of existing business of Vakrangee Kendra physical outlets as well as Digital platform of BharatEasy Mobile Super app.
- Vakrangee Kendra Business is Retail centric Consumer facing business. It is an Asset Light, High return on capital business and thereby will get the proper representation post the Demerger.
- The Demerger will enable both the Companies to enhance business operations by streamlining operations, more efficient management control and outlining independent growth strategies.

PROPOSED DEMERGER STRUCTURE

PRE-DEMERGER

Vakrangee
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POST-DEMERGER ARRANGEMENT

1

VAKRANGEE LIMITED – CURRENT LISTED ENTITY

TO INCLUDE :-
- **VAKRANGEE KENDRA BUSINESS (PHYSICAL OUTLETS)**
- **BHARATEASY MOBILE SUPER APP (DIGITAL PLATFORM)**

KEY FEATURES :
- **ASSET LIGHT BUSINESS MODEL**
- **SCALABLE FRANCHISEE MODEL**
- **HIGH RETURN ON CAPITAL**
- **FREE CASH FLOW POSITIVE**

2

VL E-GOVERNANCE & IT SOLUTIONS BUSINESS DIVISION – TO BE LISTED

TO INCLUDE :-
- **E-GOVERNANCE BUSINESS**
- **IT/ITES BUSINESS**
- **IT EQUIPMENT PROCUREMENT & TRADING SERVICES**

KEY FEATURES:
- **PROJECT BASED BUSINESS**
- **CAPITAL INTENSIVE BUSINESS**
- **WORKING CAPITAL INTENSIVE**

POST-DEMERGER ARRANGEMENT

VAKRANGEE KENDRA BUSINESS – POST DEMERGER

POST DEMERGER :

VAKRANGEE LIMITED TO EMERGE AS PURE RETAIL CONSUMER CENTRIC BUSINESS

RETAIL CONSUMER CENTRIC BUSINESS	STRONG RURAL BRAND PRESENCE	UNIQUE PHYSICAL + DIGITAL PLATFORM
ASSET LIGHT MODEL	SCALABLE FRANCHISEE LED MODEL	DEBT FREE BALANCE SHEET
HIGH RETURN ON CAPITAL	FREE CASH FLOW POSITIVE	HIGH RETURN ON EQUITY

VAKRANGEE LIMITED TO EMERGE AS ONE OF INDIA'S LARGEST RURAL DISTRIBUTION PLATFORM ALONG WITH DIGITAL PLATFORM OF BHARATEASY MOBILE SUPER APP

UPDATE ON SUSTAINABILITY ESG INITIATIVES

VAKRANGEE EARNS BRONZE CLASS SPOT IN SUSTAINABILITY YEARBOOK 2022 BY S&P GLOBAL

Sustainability Award
Bronze Class 2022

S&P Global

- ***Vakrangee Limited has been honored to be included in this year's Sustainability Yearbook 2022, published by S&P Global.***
- *Vakrangee has earned a **"S&P Global Bronze Class"** spot in the yearbook and has score 77 ESG Score (S&P Global Scores) in the Corporate Sustainability Assessment (CSA) survey.*
- *The Sustainability Yearbook 2022, published by S&P Global is one of the world's most comprehensive publications providing in-depth analysis on corporate responsibility. This annual ranking showcases the sustainability performance of the world's largest companies in each industry as determined by their score in the annual Corporate Sustainability Assessment (CSA). In 2022 S&P Global has assessed over 7,500 companies across 61 industries this year.*

Link for Sustainability Yearbook 2022: https://vakrangee.in/pdf/Policies-PDF/SP%20Global_sustainability_yearbook_2022.pdf

Vakrangee सशक्त परिवर्तन

SUSTAINABILITY ESG PERFORMANCE UPDATE

VAKRANGEE RECOGNIZED AS A ESG GLOBAL 50 TOP RATED COMPANY BY SUSTAINALYTICS

- ***Vakrangee Limited has been identified as a top ESG performer out of more than 4,000 comprehensive companies that Sustainalytics cover in the global universe.***
- ***In 2022, Vakrangee has been recognized by Sustainalytics as an ESG Global 50 Top Rated company.***
- ***Vakrangee has also been awarded ESG India Leadership Award 2021 for the Category - “Leadership in Data Privacy and Security” organised by ESGRisk.ai, India’s first ESG rating company.***

KEY INITIATIVES : SUSTAINABILITY IMPACT & ESG

Being Responsible & Social Conscious Company	• Being one of the largest franchisee-based, multi-service retail network, Vakrangee is focused on creating India's extensive network of last-mile retail outlets at every postal code in the country, enabling Indians to benefit from financial, social and digital inclusion.
Being UNGC Signatory Member	• Vakrangee Limited has been accepted as a Signatory of the United Nations Global Compact. • We are now part of a global network of over 9,500 companies and 3,000 non-business participants that are committed to building a sustainable future.
Independent ESG Risk Assessment & Integrated Report Assurance	• Globally ranked No.1 in the Sustainalytics ESG Risk rating rankings out of the 816 companies assessed in the Software and Services industry across worldwide. • Reasonable Assurance of Integrated Annual report of FY21 by Grant Thornton.

We have mapped our sustainability initiatives with the United Nation's Sustainable Development Goals. Our aim is to efficiently adopt these goals and address the global challenges, which includes poverty, inequality, climate, environmental degradation, prosperity, and peace and justice.

COMPANY OVERVIEW

NEXTGEN VAKRANGEE KENDRA – SCOPE OF SERVICES

Banking , ATM & Insurance
SBM bank, NPCI, Union Bank of India, Bank of Baroda, TATA AIG Insurance, LIC, HDFC Life, HDFC ERGO

Financial Services / Fintech
AngelOne, LENDINGKART, JIFFY, LenDen club, TransUnion CIBIL

E-Commerce / Online Travel
amazon, Jio, BigHaat.com, tsi, yatra, redBus, BHARAT BILLPAY

Tele Medicine / Pharmacy
vHealth by aetna, MediBuddy, PharmEasy

PAN INDIA PRESENCE :
- 84% IN TIER 4-6 LOCATIONS
- 5,510 POSTAL CODES
- 564 DISTRICTS

PHYSICAL + DIGITAL ECO-SYSTEM

"GO TO MARKET PLATFORM" : BUILDING INDIA'S LARGEST LAST MILE DISTRIBUTION PLATFORM

22,042	~25 MN	~US$ 6.2 BN
LAST MILE PHYSICAL OUTLETS	ACTIVE CUSTOMER BASE	ANNUALIZED GROSS TRANSACTION VALUE

NEXTGEN VAKRANGEE KENDRA – SCOPE OF SERVICES

BFSI & ATM SERVICES

ATM

(White Label ATM License)

- ATM Cash Withdrawal
- Non-Financial Transactions

FINANCIAL SERVICES

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

INSURANCE

- Life Insurance
- General Insurance
- Health Insurance

BANKING

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

Other PSUs

NEXTGEN VAKRANGEE KENDRA – SCOPE OF SERVICES

ASSISTED E-COMMERCE SERVICES

amazon

- Online Shopping of Goods

vHealth by aetna | MediBuddy | Take it easy PharmEasy

- Telemedicine services
- Online Shopping of Medicines

BHARAT BILLPAY | Jio | CyberPlat | (Only for Rajasthan)

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

tsi Partners in Travel & Hospitality | yatra | redBus

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

BigHaat.com ONE STOP AGRO STORE

- Online Agriculture Product & Services

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 वक्रांगी केंद्र का पता करने के लिए 1800-266-1199 पर मिस्ड कॉल दें

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

ATM IN OUTLET

- ATM at 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

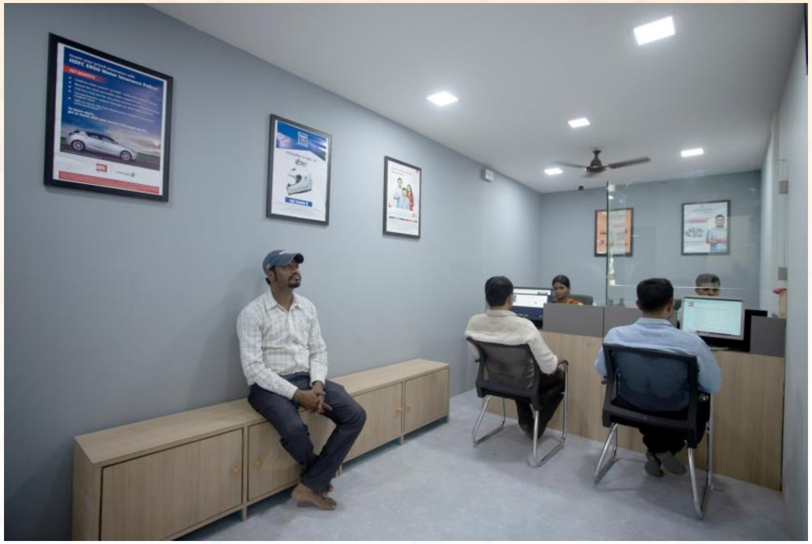
DIGITAL ADVERTISING

- Digital Signage to enable centrally monitored advertisement campaigns
- To enhance the interaction between Customers and Partners
- Focus to initiate advertising revenue

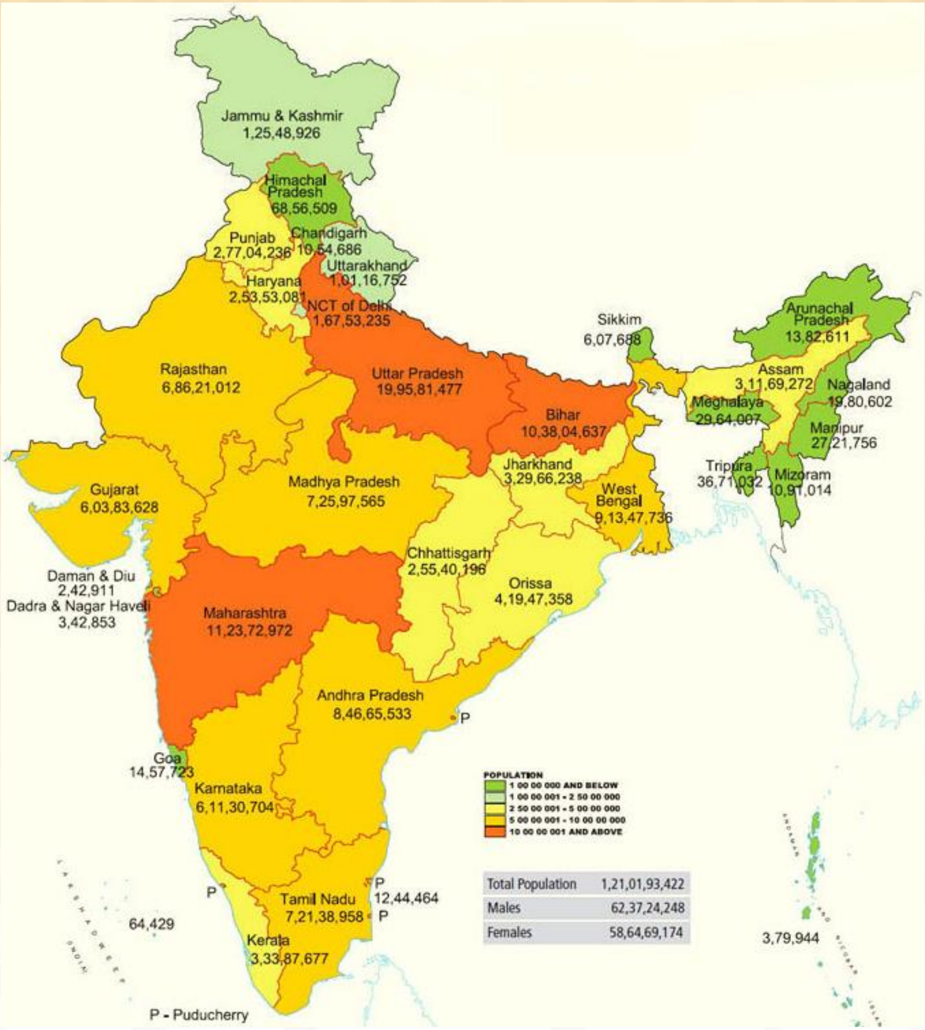
PIN-PAD DEVICES

- 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 MODEL



HUGE UNTAPPED MARKET: OVERALL MARKET POTENTIAL



POPULATION
1.35 BILLION

POLLING STATIONS
1 MILLION

TOTAL NO OF VILLAGES
6,62,986

TOTAL NO OF GRAM PANCHAYAT
2,53,268

TOTAL NO OF URBAN WARDS
75,535

TOTAL OUTLET POTENTIAL
3,28,803

ANNEXURE :

KENDRA EVOLUTION

KENDRA EVOLUTION

PHASE 1: INITIALLY AN E-GOVERNANCE PLAYER

PHASE 1: CSC & E-MITRA MODEL

OUTLETS WERE TERMED AS "COMMON SERVICE CENTRE - CSC" OR "E-MITRA KENDRA" :-

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

PHASE 2: EVOLVED TO A BANKING BC POINT MODEL

PHASE 2 : BANKING BC POINT MODEL

COMPANY RECEIVED THE BC BANKING MANDATE AND STARTED BANKING SERVICES –

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

PHASE 3: EVOLVED TO MULTI SPECIALITY STORE MODEL

PHASE 3 : MULTI-SPECIALITY STORE MODEL

EVOLVED INTO A MULTI SPECIALITY STORE MODEL :–

- PLANNED AS AN EXCLUSIVE STORE MODEL
- MULTI-LINE OF SERVICES – BANKING, E-GOVERNENCE, INSURANCE, E-COMMERCE & OPTIONAL ATM SERVICES
- INITIATED STANDARD BRANDING IN STORE LAYOUT AS WELL AS SIGNAGE

PHASE 4: EXCLUSIVE NEXTGEN DIGITAL CONVENIENCE STORE

PHASE 4 : NEXTGEN KENDRA MODEL –DIGITAL CONVENIENCE STORE

EVOLUTION INTO AN EXCLUSIVE ASSISTED DIGITAL CONVENIENCE STORE MODEL –

- EXCLUSIVE STORE MODEL
- MULTI-LINE OF SERVICES – STANDARDIZED LAYOUT & DESIGN BY L&H (LEWIS & HICKEY)
- STANDARD BRANDING IN STORE DIGITAL SIGNAGE & CCTV MANDATORY

Vakrangee
सशक्त परिवर्तन

Thank You