

# Become A Franchisee!!

**Own India's Biggest Mall And Provide Essential Services In Your Neighborhood**



**BANKING**



**ATM**



**HEALTH INSURANCE**



**HOME BLOOD TEST  
FACILITY**



**ONLINE PHARMACY**



**EXPERT DOCTOR'S  
TELE-CONSULTATION**



**MOBILE RECHARGES**

## Nextgen Vakrangee Kendra Services

***Essential Services you can offer in Your Neighbourhood!!!***

### BFSI & ATM SERVICES :



ATM



Banking and Financial  
Services\*



Insurance Services



### ASSISTED E-COMMERCE :



Assisted Online Shopping and  
Online Pharmacy



Bill Payments and Recharge



Tele-Medicine : Consultation  
with Expert Doctors

## BFSI Services available at your Kendra



(White Label ATM License)



- ATM Cash Withdrawal
- Non-Financial Transactions



Other PSUs

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



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



- Life Insurance
- General Insurance
- Health Insurance

## Assisted E-Commerce Services available at your Kendra



**amazon**

AUGMONT

- Online Shopping of Goods
- Online Shopping of Jewellery



**netmeds**.com  
India Ki Pharmacy

**vHealth**  
by aetna

- Online Shopping of Medicines
- Telemedicine services



**B BHARAT BILLPAY**

**Jio**

**CyberPlat**



(Only for Rajasthan)

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



**IRCTC**

**redBus**

**tsi yatra**  
Partners in Travel & Hospitality

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

## **E-Commerce : 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**



## Total Health Package Offering at Vakrangee



**EXPERT DOCTOR'S  
TELE-CONSULTATION**

**UPTO 90%  
DISCOUNT**



**HOME BLOOD TEST  
FACILITY**

**UPTO 90%  
DISCOUNT**



**ONLINE PHARMACY**

**UPTO 20%  
DISCOUNT**



**HEALTH  
INSURANCE**

- UNLIMITED TELEPHONE & VIDEO CONSULTATION WITH DOCTORS
- BETTER SERVICE WITH EXPERT DOCTORS
- REGULAR HEALTH FOLLOW-UPS

- HOME BLOOD TEST FACILITY WHICH INCLUDES UPTO 84 TEST
- AVAILABILITY OF BLOOD TEST THAT INCLUDES LIVER, THYROID, LIPID, DIABETES, IRON DEFICIENCY, ETC

- ORDER MEDICINES FROM VAKRANGEE KENDRA And GET FLAT 20% OFF
- HOME DELIVERY
- CASH ON DELIVERY
- GENERAL MEDICINES ARE ALSO AVAILABLE

- COVERS ANY RISKS DUE TO CORONA VIRUS
- IN- PATIENT HOSPITALIZATION
- PRE/POST HOSPITALIZATION
- EMERGENCY AMBULANCE FACILITY
- CASHLESS CLAIM SETTLEMENT FACILITY

## Tele-Medicine : Unique Features of vHealth by Aetna



### Unlimited Doctor Consultations on Phone / Video

Telemedicine trained Doctors will provide unlimited Phone/Video Consultation along with regular follow ups.



### Home Blood Test Checkup Facility 84 Tests

vHealth team's will arrange home Blood sample collect from their network partner.



### Diet Consultation

vHealth dieticians will provide lifestyle related diet management program along with customized diet plan.

## Product features

| Product features                          | Variant 1*            | Variant 2*            | Variant 3*            | Variant 4*            | Variant 5           | Variant 6        |
|-------------------------------------------|-----------------------|-----------------------|-----------------------|-----------------------|---------------------|------------------|
| Unlimited tele/ video Consultation        | Yes                   | Yes                   | Yes                   | Yes                   | Yes                 | Yes              |
| Blood Test Check up (Number of Vouchers)* | 2 vouchers (30 tests) | 1 vouchers (84 tests) | 1 vouchers (30 tests) | 1 vouchers (61 tests) | NA                  | Na               |
| Diet Consultation (Number of Vouchers)*   | 2                     | 1                     | 2                     | 1                     | 0                   | 0                |
| Validity                                  | 12 months             | 12 months             | 12 months             | 12 months             | 12 months           | 12 months        |
| Members Covered                           | 2 family members      | 2 family members      | 2 family members      | 2 family members      | 2 family members    | 4 family members |
| <b>Membership Cost</b>                    | <b>999/-</b>          | <b>899/-</b>          | <b>699/-</b>          | <b>699/-</b>          | <b>170/-</b>        | <b>330/-</b>     |
| Actual costing MRP                        | 8,000/-               | 6,750/-               | 4,500/-               | 5,750/-               | Vakrangee Exclusive |                  |

Number of Vouchers is the number of times the Blood test or Diet consultation can be used. These Vouchers can be used by any of the family members mentioned by the customer during enrolment.

## **Nextgen Vakrangee Kendra – Sustainable Business Model**

***Vakrangee Kendra business model is a Long Term sustainable business model as we are a Provider of Emergency and Essential Services***

***Even during the current COVID-19 Pandemic situation, Our Vakrangee kendras have been Exempted from Lockdown and are Operational, thereby resulting into Sustainable Earnings***

Ministry of Home Affairs circular for lockdown dated 24<sup>th</sup> March - [Link to Circular](#)

**Vakrangee Kendra outlets are one stop shops providing key Essential services to the citizens of the country such as –**

- Banking Services
- ATM Services
- Online Pharmacy
- Telemedicine health services – Including Unlimited Tele & Video Consultation with expert doctors & Home Blood test facility
- Online shopping of Groceries

**During COVID-19 Pandemic, Our more than 10,000 Vakrangee Kendras are operational to provide the key essential services and thus serving the Nation. 80% of our outlets are in Tier 5 & 6 Rural locations thereby benefiting the unserved and underserved bottom of the Pyramid population.**

COVID-19 update note on Vakrangee - [Link to Circular](#)

## Nextgen Vakrangee Kendra – Sustainable Business Model

**Vakrangee Kendras disbursing Government DBT Subsidies and Providing Essential Services during Lockdown:-**



Please view Video Links for more Details :-

- Vakrangee Cares : Serving the Nation: <https://www.youtube.com/watch?v=4-eHcPznPTM>
- Doorstep Banking:
  - <https://www.youtube.com/watch?v=Fi0aoR118CU>
  - <https://www.youtube.com/watch?v=rfkNwTX58jQ&t=82s>
  - <https://www.youtube.com/watch?v=jHGSP4PNaTc>

# ***NextGen Vakrangee Kendra***

## *Silver Model Look & Feel*

**Min. Area of 100 sq. ft**

**Two counters for services**



*The Interior and Branding of the outlet should be done by the franchisee as per the Design Manual provided by Vakrangee*

## Key Features

|                                                    |                                                                                     |                                                                                                                                                                                                                                                                                            |
|----------------------------------------------------|-------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Store Exclusivity &amp; Consistent Branding</b> |    | <ul style="list-style-type: none"> <li>• Exclusive store model with same service level and same customer experience</li> <li>• Standardized layout and design by L&amp;H (Lewis &amp; Hickey)</li> <li>• Uniform and consistent branding for higher brand recall and visibility</li> </ul> |
| <b>ATM in Each Outlet</b>                          |    | <ul style="list-style-type: none"> <li>• ATM at each outlet located within the store</li> <li>• Potential to enhance the footfall significantly</li> <li>• Additional stream of revenues for the franchisee</li> </ul>                                                                     |
| <b>Centralized Monitoring System</b>               |   | <ul style="list-style-type: none"> <li>• Centralized CCTV system</li> <li>• Better security at the store</li> <li>• Full compliance with RBI guidelines to maintain more than 90 days video recording back up</li> </ul>                                                                   |
| <b>Digital Advertising</b>                         |  | <ul style="list-style-type: none"> <li>• Digital signage to enable centrally monitored advertisement campaigns</li> <li>• To enhance the interaction between customers and partners</li> <li>• Focus to initiate advertising revenue</li> </ul>                                            |
| <b>PIN-Pad Devices</b>                             |  | <ul style="list-style-type: none"> <li>• To enable various kinds of payment modes at any Vakrangee Kendra</li> <li>• Integration in process to start accepting RuPay/Debit/Credit card payments</li> </ul>                                                                                 |

# ***LOAN FACILITY OPTION FOR FRANCHISEES***

**SIDBI – PSBLOANSIN59MINUTES.COM**

**TERMS – LOAN AMOUNT, TENURE & INTEREST**

**Loan Amount:**

- In-principle approval: Mudra Loan upto INR 10 Lacs
- MSME -Term Loan and Working Capital Loan from INR 1 Lac to INR 5 Crore

**Convenience & Fast Processing :**

- Apply for In-principle approval of loan with multiple banks at one go
- Get In-principle approval in 59 minutes through easy application process

**Flexible Terms :**

- Flexible tenures with an affordable interest rate (starting from 8.5%)
- No Collateral Required

**PSB Integration :**

- More than 25 Public & Private Sector Banks and NBFCs have on-boarded on the Platform for providing MSME finance

## *Loan facility for Franchisees*

*The Franchisee has now option of availing the loan facility under “Psbloansin59minutes of SIDBI”*

The franchisee can apply for the Term Loan and Working Capital Loan online on clicking the below link:

Apply for Loan: <https://www.psbloansin59minutes.com/signup>

The details of the application process is given in the below video:

Video Link: <https://www.youtube.com/watch?v=yN9sajkvgho&feature=youtu.be>

### *Mandatory Documents for Online Application under “Psbloansin59minutes of SIDBI”*

- **GST Registered** – Franchisee has to have GST registration for online application. Incase he does not have the GST registration than he need to apply for the same.
- **ITR for minimum one year** - Franchisee has to have minimum one year of Income tax return filled. In case he does not have the same he can apply for the ITR before 30<sup>th</sup> June, 2020.
- **Annual Accounts:** Last two years balance sheets of the units along with income tax/sales tax return etc.
- **Projected Annual Accounts:** Projected balance sheets for one year in case of working capital limit and for the period of the loan in case of Term loan.
- **Sales:** Sales achieved during current financial year upto the date of submission of application.
- **KYC Documents**

# ***Franchisee Financials***

## Financials for Silver Model

### 1<sup>st</sup> Instalment

**Rs. 9,999**

#### Location Allocation and Agreement Signing

Upon Agreement Signing, the activation process will be initiated for all the services.  
Maximum services will be activated\* and available for transactions post First Instalment itself.

### 2<sup>nd</sup> Instalment

Rs. 80,001 + 5,000 (Freight Charges)  
+ 17,100 (GST)  
= **Rs. 1,02,101**

Payment to be done within 30 days of agreement signing

#### Equipment List

- Laptop
- POS Device
- Biometric Device
- Display Monitor
- Safe with Lock
- Fake Note Detector
- Digital Signage
- All in one Printer
- Weighing Scale
- Main Signage Flex
- Software Licenses (Excluding ATM)

### 3<sup>rd</sup> Instalment

Rs. 2,10,000 + 10,000 (Freight Charges)  
+ 39,600 (GST)  
= **Rs. 2,59,600**

Payment to be done within 90 days of agreement signing

- CCTV Camera with NVR
- VPN Connectivity
- Software Licenses (Including ATM)

Financing Options are also available

\* - Laptop and internet connection is mandatory to operate these services

## ***Silver Model – Hardware Equipment Details***



*Silver Kendra has Two counters*

### ***Counter 1*** ***Banking Related Equipment***

- *Laptop*
- *Display monitor*
- *Biometric Device*
- *POS Machine*

### ***Counter 2*** ***All Other Services***

- *Laptop*
- *Display monitor*
- *Biometric Device*
- *Weighing Scale*

### ***Common Infrastructure***

- *Digital signage*
- *CCTV camera with NVR*
- *All in one Printer*
- *Fake Note Detector*
- *Safe with lock*
- *Main signage Flex*
- *Software licenses*

## ATM Service



**HURRY UP!!**  
LIMITED TIME OFFER

**Huge Earning potential**

ATM will be provided on custodian basis and service will be started only after the full payment is received

## Expected Earnings from the NextGen Kendra

| <i>Expected Monthly Revenue From Sales Of Services</i>                 | <i>Amount in Rs.</i> |
|------------------------------------------------------------------------|----------------------|
| BFSI : ATM services                                                    | 25,000               |
| BFSI : Banking services                                                | 25,000               |
| BFSI : Insurance, Financial and other services                         | 20,000               |
| E-Commerce : Assisted Online Shopping & Pharmacy                       | 15,000               |
| E-Commerce : Telecom & Bill Payments                                   | 5,000                |
| E-Commerce : Travel & Logistics                                        | 5,000                |
| <b>Total Monthly Earnings (A)</b>                                      | <b>95,000</b>        |
| <i>Expected Monthly Operating Expenses</i>                             | <i>Amount in Rs.</i> |
| Manpower Charges (For 1 operator)                                      | 10,000               |
| Rent                                                                   | 5,000                |
| Office expenses including electricity charges and connectivity charges | 5,000                |
| Maintenance charges to be paid to Vakrangee                            | 5,000                |
| Localised marketing cost                                               | 5,000                |
| <b>Total Monthly Operating Expenses (B)</b>                            | <b>30,000</b>        |
| <b>Net monthly earning for franchisee (A-B)</b>                        | <b>65,000</b>        |

Monthly Earning  
Potential of  
**Rs. 65,000+**

The above calculations are based on estimated working and actuals will differ based on the location, demography and capability of the franchisee. Please also refer to the disclaimer clause given in the Presentation.

**Future earning potential** - Advertising income and additional services income that might be added.

## Our **Shining** Franchisee



**SANTIDEV BAG**  
*West Bengal*

**TIER 5 LOCATION**

"I have earned  
**Rs. 3,05,145**  
From Assisted Online Shopping  
in Oct 2019"



**Number of Orders**

**305**



**Total Sale Value**

**₹ 15,87,009**

## Our **Shining** Franchisee



**MAHTAB ALAM**  
*Uttar Pradesh*

**TIER 3 LOCATION**

"I have earned  
**Rs. 2,22,676**  
From Assisted Online Shopping  
in Oct 2019"



**Number of Orders**

**618**



**Total Sale Value**

**₹ 11,76,393**

## Our **Shining** Franchisee



**SATENDRA KUMAR**  
*Uttar Pradesh*

**TIER 1 LOCATION**

"I have earned  
**Rs. 1,72,462**  
From Assisted Online Shopping  
in Oct 2019"



**Number of Orders**

**2,074**



**Total Sale Value**

**₹ 2,89,784**

## Our **Shining** Franchisee



**RAHUL JADHAV**  
*Maharashtra*

**TIER 3 LOCATION**

"I have earned  
**Rs. 56,802**  
From Assisted Online Shopping  
in Oct 2019"



**Number of Orders**

**579**



**Total Sale Value**

**₹ 7,97,111**

## Our **Shining** Franchisee



**SUPARNA RAJE**  
*West Bengal*

**TIER 2 LOCATION**

"I have earned  
**Rs. 35,291**  
From Assisted Online Pharmacy"



**Number of  
Transaction**

**2,411**



**Total Transaction  
Value**

**₹ 2,37,393**

## Our **Shining** Franchisee



**RUSHIKESH BANKATRAO**  
*Maharashtra*

**TIER 6 LOCATION**

"I have earned  
**Rs. 1,10,693**  
From BFSI – ATM Services"



**Number of Financial  
Transaction**

**10,001**



**Total Transaction  
Value**

**₹ 2,21,35,300**

## Our **Shining** Franchisee



**JAGDISH GHARAT**  
**MMR**

**TIER 6 LOCATION**

"I have earned  
**Rs. 23,282**  
From BFSI – Domestic Money  
Transfer (DMT) Services"



**Number of  
Transaction**

**1,487**



**Total Transaction  
Value**

**₹ 37,44,636**

## Our **Shining** Franchisee



**RUNI KUMARI PRATAP**  
*Bihar*

**TIER 5 LOCATION**

"I have earned  
**Rs. 55,164**  
From BFSI – Banking Services"



**Number of Accounts  
Opened**

**55**



**Total Transaction  
Value**

**₹ 1,59,77,280**

# ***NextGen Vakrangee Kendra : Committed to ESG & UN SDGs***

## COMMITMENT TO ESG INITIATIVES & UN SDGs

### Vakrangee is committed to being a Responsible and Socially 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.

Our Vakrangee Kendra Business model is mapped with sustainability initiatives along with the United Nation's Sustainable Development Goals. (UN SDGs)

The goals are a blueprint to achieve a better tomorrow. 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.

**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.**

The UN SDG goals are interconnected, and we intend to implement them in order to make the world a better place. We believe that businesses can have a positive impact on the societies they serve.

**WE SUPPORT**



## VAKRANGEE KENDRA – ENVIRONMENTAL INITIATIVES

**13** CLIMATE ACTION



**9** INDUSTRY, INNOVATION AND INFRASTRUCTURE



**12** RESPONSIBLE CONSUMPTION AND PRODUCTION



**11** SUSTAINABLE CITIES AND COMMUNITIES



### Technology Innovation:

- We make use of disruptive technology such as e-KYC, interoperability, and real-time transactions.
- Advanced features that are environment-friendly, such as paperless banking, and biometric evaluation.
- Being digital and paperless in nature, our Kendras generate negligible paper waste and zero plastic waste.

### Reducing carbon footprint:

- Our Vakrangee Kendras contribute towards reducing carbon footprint. We cater to our customers by offering them a bouquet of products and services within walking distance, which is time effective and saves fuel cost.
- Our Kendras are also helping towards saving substantial carbon emissions by being located at walkable distances.

### Responsible Consumption:

- We have adopted 'Go Green' initiatives. Our banking processes run on AePS model. Moreover, ATM transactions do not generate printed receipts. The transaction acknowledgments are sent via SMS.
- Our Kendras also minimise hazardous waste by using refillable ink cartridges. Minimal generation of waste prevents exposure of community members to hazardous and non-hazardous waste.

### Sustainable sourcing & Procurement:

- Incorporated environmental considerations in procurement decisions related to purchase of products to minimize the environmental impact which we or our franchisees procure.
- Entire Hardware Kit is procured as per our Green procurement policy. Our KDB Design manual enlists the approved list of vendors and products which are aligned to our Sustainable sourcing policy.

## VAKRANGEE KENDRA – SOCIAL INITIATIVES

### 10 REDUCED INEQUALITIES



### 1 NO POVERTY



### 8 DECENT WORK AND ECONOMIC GROWTH



### 11 SUSTAINABLE CITIES AND COMMUNITIES



#### Social Equalizer:

- We are taking the financial and digital literacy to the bottom of the socio-economic pyramid and serving as the last-mile link to connect India's unserved and underserved rural and urban citizens
- Offering them the same products and services at the same time, competitive price and same service levels.
- We are acting as the biggest equaliser by bridging the gap between the urban and rural population in India.

#### Financial Inclusion:

- We are driving the Financial Inclusion initiatives of the Government by providing access to basic Banking and Insurance services.
- Vakrangee kendra enables transfer of Government subsidies directly into the bank accounts of citizens through the Government's Direct Benefit Transfer (DBT) scheme.

#### Decent Work. Economic Growth & Skill development:

- We are driving rural consumption and rural growth through our Kendras.
- Our franchisees create local work opportunities by hiring resources and undertaking skill development, with certification for banking and insurance services. We make people contribute to India's economic growth to achieve fair globalisation and poverty reduction.

#### Work Opportunities for Underrepresented Groups:

- We provide equal and right opportunities to people – to get work that is productive, stable, and well- paid.
- Special Preference to Women Entrepreneurs, Ex-military Professionals and Individuals with special abilities.
- No discrimination on the basis of race, sex, colour, national or social origin, ethnicity, religion, age, disability, sexual orientation, gender identification or any other status protected by applicable law.

## VAKRANGEE KENDRA – GOVERNANCE INITIATIVES

### ZERO TOLERANCE : BRIBERY & CORRUPTION

- Vakrangee do not tolerate bribery or corruption in any form. This commitment underpins everything that we do.
- Our franchisees and Franchisee's Employees should not, directly or indirectly, offer or receive any illegal or improper payments or comparable benefits that are intended or perceived to obtain undue favors for the conduct of our business.

### ALCHOL & DRUG FREE WORKPLACE

- The Franchisee must maintain a work environment that is healthy and free from substance abuse. Franchisee or Franchisee's Employees who are under the influence of alcohol, drugs result in low performance not only for themselves but also, they affect the Company's performance and tarnish the Brand reputation of the company.
- We thus encourage our Franchisees as well their employees to practice anti-drug and alcohol-free lifestyle.
- If any franchisee or his/her employee is found to have violated this, then strict action shall be taken in accordance to the Business conduct policy of the Company.

### PROTECTING CUSTOMER & BUSINESS INFORMATION

- Franchisee should be committed to handling all confidential and proprietary information with great care and in compliance with applicable laws. Confidential information includes all non-public information. It also includes personal information that we obtain in the course of business.
- All confidential information must be processed on instructions from the company in accordance with laid out Data privacy and Data security policies of the company as well as applicable privacy laws and regulations.
- Franchisee and Franchisee's Employees must not discuss confidential or proprietary information with others, including family, friends, and even other colleagues, unless those fellow colleagues have a legitimate business need to know the information.

# ***About Vakrangee***

## About Vakrangee

Vakrangee is a technology-driven company, focusing on creating India's largest network of last-mile retail outlets. We have emerged as a "one-stop shop" digital convenience store providing a variety of services such as banking, insurance, ATM, e-governance, e-commerce, logistics and financial services.

*"Vakrangee aims to be the most trustworthy physical as well as online convenience store across India."*



### 23,000+ Nextgen Kendras\*

One of the large franchisee network companies with presence in 6,150 postal codes

### 25+ Years

Founded in the year 1990, Vakrangee has 25+ years of service excellence.

### Debt-free Company

A company with zero debt

- \* As of 31<sup>st</sup> December 2019, - 10,000+ Operational & 13,000+ outlets under on-boarding process
- Source: Company

## Vakrangee Awards and Recognition



- Vakrangee makes history by setting GUINNESS WORLD RECORDS™ title for the *Most stores launched simultaneously* on 14<sup>th</sup> January 2019
- Launched 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.

## Our Presence



**23,000+** OUTLETS\*

**30** STATES & UTs

**500+** Districts Covered

**6,150** Postal Code Covered

**70%** Presence in Tier V & VI Cities

**Nextgen Vakrangee Kendra Locator**



\* - As of 31<sup>st</sup> December, 2019

\* - 10,000+ Operational outlets & 13,000+ outlets under on-boarding process

## Contact Us

### Apply For This Unmissable Opportunity\*



Toll-free number - **1800 274 4427** | Available from - **9 AM to 8 PM**



Visit - **[www.vakrangee.in](http://www.vakrangee.in)**



Enquire at - **<https://apply.vakrangeekendra.in>**

*\*Above stated details are the only official channels to contact Vakrangee Limited.*

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