

**SAB KAAM EK DUKAAN**

**सब काम एक दुकान**

# VAKRANGEE MASTER FRANCHISEE PRESENTATION



**VK WITH MINI ATM WITH PRIVATE BANK BC POINT**



**VK WITHOUT ATM WITH PSU BANK BC POINT**



**VK WITHOUT ATM WITH PRIVATE BANK BC POINT**



**VK WITHOUT ATM WITH RRB GRAMIN BANK BC POINT**

**GOLDEN OPPORTUNITY TO BECOME DISTRIBUTOR / CHANNEL PARTNER OF VAKRANGEE KENDRA FRANCHISEE IN YOUR DISTRICT**

# ABOUT VAKRANGEE

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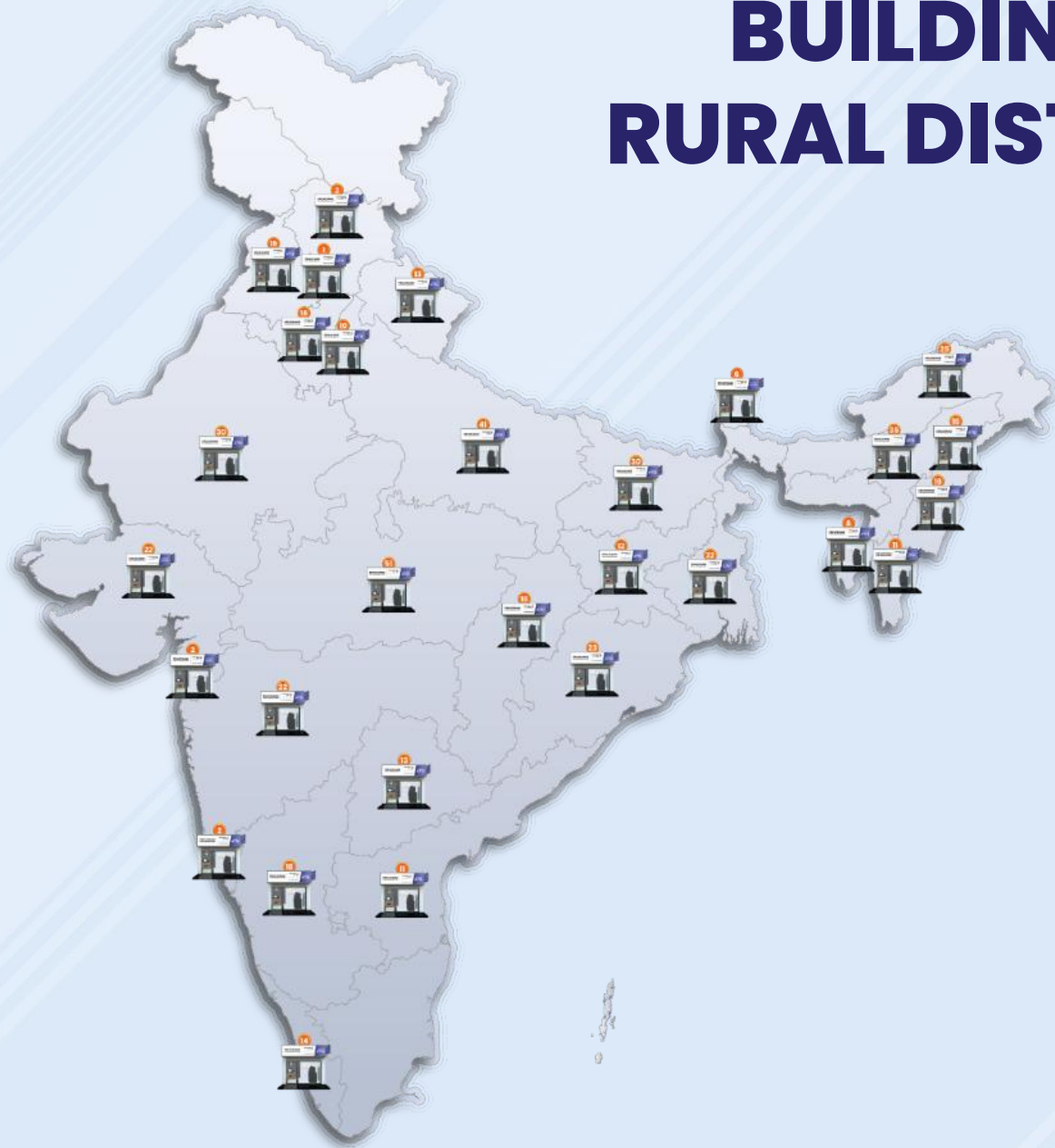
Founded in the year 1990, Vakrangee has **35+ years** of service excellence.

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** and **Financial Services**.

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





# BUILDING INDIA'S LARGEST RURAL DISTRIBUTION PLATFORM

**23,034** Vakrangee Kendras

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**5,905** ATMs

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**~84%** in Tier 4, 5 & 6 Locations

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**5,822** Postal Codes Covered

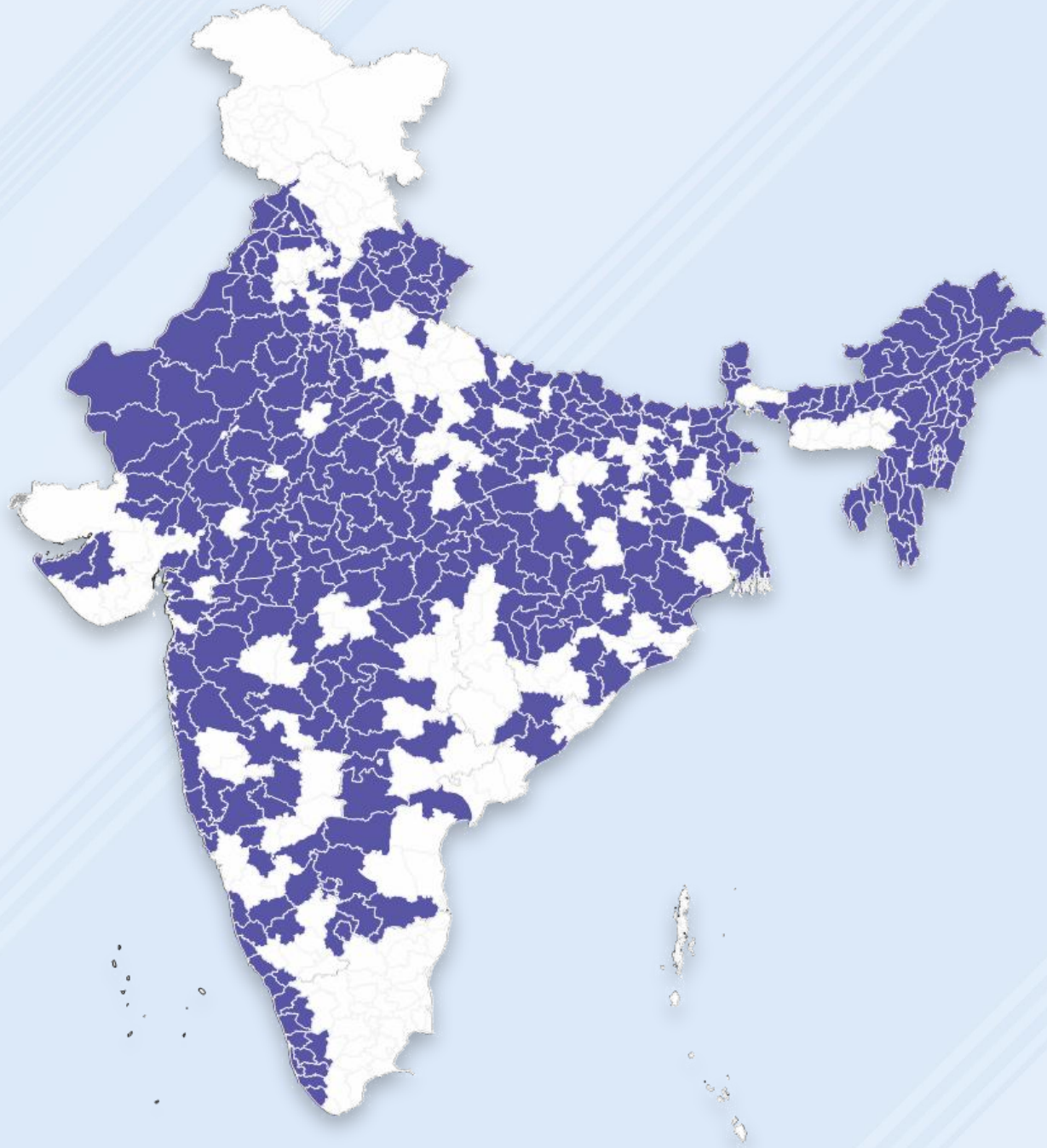
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**32** States & UTs

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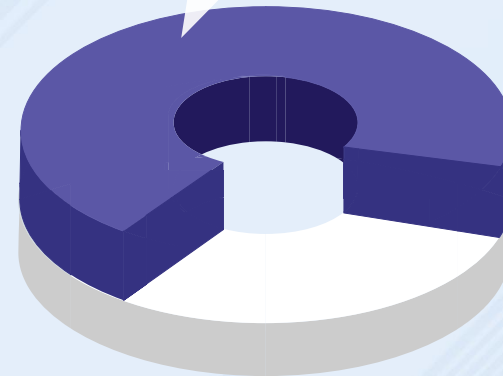
**609** Districts Covered

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# Pan India District Level Master Franchisee Coverage

**70%  
Covered**



# OVERALL MARKET POTENTIAL



Total No. of Gram Panchayat : 2,50,000+

Total No. of Urban Wards : 50,000+

Total Districts : 764

Total Outlet Potential : 3,00,000+



No. of Vakrangee Kendra outlets: State-wise targets

# FRANCHISEE BUSINESS OPPORTUNITY

# LIMITED PERIOD OFFER



**Kendra with  
Mini ATM @**

**₹36,780\***





## **FASTER SETTLEMENT**

Receive ATM Settlement Next Morning – ONE DAY SETTLEMENT



# **KEY FEATURES**



## **UPI ENABLED CASH WITHDRAWAL**

Get money easily Without Cards through your phone – 24X7

# FEATURES OF MINI ATM

1

UPI Based Transactions can be done from this MINI ATM

2

Faster Delivery Timeline (Within 30 to 45 Days from Payment & Site Approval Date)

3

ZERO\* AMC including Free Parts Replacement

4

Very Low Power Consumption (70 Watts)

5

Works Without Air Conditioning



\*Minimum monthly Financial Transactions of 750 required

# LOWEST INVESTMENT AMOUNT

## Kendra with Mini ATM



@ Just ₹36,780\*

\*Non-Refundable Amount (Excluding GST) | \*CCTV & Accessories are to be purchased by franchisee

# INVESTMENT BREAKUP – KENDRA WITH MINI ATM

## Kendra with MINI ATM

**₹ 36,780**

(Base Investment Amount\*)

+

**₹ 6,620** (18% GST\*)

**₹ 43,400**  
(Total Investment Amount)

+

**₹ 1,00,000**

(Working Capital\*\*)

**\*\*Working Capital amount is 100% Refundable once ATM is Cash Live**

\*Non-Refundable Amount | \*CCTV & Accessories are to be purchased by franchisee

# VAKRANGEE PRESENTS ONLY KENDRA MODEL

Kendra with PSU  
Bank BC

Kendra with Private  
Bank BC

Kendra with RRB Gramin  
Bank BC



\*Non-Refundable Amount | \*CCTV & Accessories are to be purchased by franchisee

# INVESTMENT BREAKUP – ONLY KENDRA

Only Kendra with  
PSU Bank BC Point

**₹ 9,999**

(Total Investment Amount)

**₹ 8,474**

(Base Investment Amount\*)

+

**₹ 1,525** (18% GST\*)

Only Kendra with  
Private Bank BC Point

**₹ 2,100**

(Total Investment Amount)

**₹ 1,780**

(Base Investment Amount\*)

+

**₹ 320** (18% GST\*)

Only Kendra with  
RRB Gramin Bank BC Point

**₹ 2,100**

(Total Investment Amount)

**₹ 1,780**

(Base Investment Amount\*)

+

**₹ 320** (18% GST\*)

## PSU Banks

यूनियन बैंक ऑफ इंडिया  
Union Bank of India  
A Government of India Undertaking

बैंक ऑफ़ बड़ौदा  
Bank of Baroda

pnb punjab national bank  
...the name you can BANK upon!

बैंक ऑफ़ महाराष्ट्र  
Bank of Maharashtra  
भारत सरकार का उद्यम  
एक परिवार एक बैंक

केनरा बैंक  
Canara Bank

सेंट्रल बैंक ऑफ़ इंडिया  
Central Bank of India

यूको बैंक  
UCO BANK

## RRB Gramin Banks

ওয়েষ্ট বেঙ্গল গ্রামীণ ব্যাঙ্ক  
WEST BENGAL GRAMIN BANK

उत्तर प्रदेश ग्रामीण बैंक  
UTTAR PRADESH GRAMIN BANK  
(Scheduled Bank Owned by Government)

उत्तराखण्ड ग्रामीण बैंक  
UTTARAKHAND GRAMIN BANK  
SCHEDULED BANK OWNED BY GOVERNMENT

राजस्थान ग्रामीण बैंक  
RAJASTHAN GRAMIN BANK  
Scheduled Bank Owned by Government

Nainital Bank  
amulya rishto ka atoot bandhan

महाराष्ट्र ग्रामीण बैंक  
MAHARASHTRA GRAMIN BANK  
(Scheduled Bank Owned by Government)

गुजरात ग्रामीण बैंक  
GUJARAT GRAMIN BANK  
Scheduled Bank Owned by Government

छत्तीसगढ़ ग्रामीण बैंक  
CHHATTISGARH GRAMIN BANK  
Scheduled Bank Owned by Government

## Private Banks

kotak  
Kotak Mahindra Bank

Karnataka Bank Ltd.  
Your Family Bank. Across India.

SBM bank

# PORTFOLIO OF VAKRANGEE SERVICES



## BANKING



- Account Opening
- Cash Withdrawal / Deposit
- FD & RD
- Other Banking Services



## TOTAL FINANCIAL SERVICES



- Demat & Trading Account Opening
- AePS, DMT & CMS
- Lead Generations of Personal / Business Loans
- PAN Card Service
- I.T. Return Filing



## TOTAL INSURANCE



- Life Insurance
- General Insurance
- Health Insurance
- Social Service Schemes (SSS)



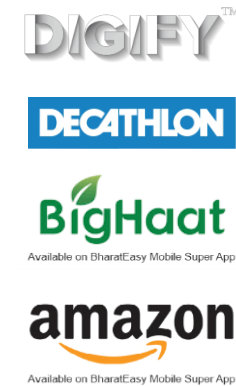
## COMPLETE TELECOM & BILL PAYMENT



- Mobile / DTH Recharge
- Bill Payment
- Lead Generation for JIO Air Fiber
- MAX TV Subscription



## ONLINE SHOPPING



- New & Refurbished Smartphones
- Online Shopping of Goods (Consumer durable, Sports, Agricultural)



## TOTAL TRAVEL BOOKING SERVICES



- Flight Ticket / Hotel Booking
- Bus Ticket Booking



## TOTAL HEALTHCARE SERVICES



- Total Healthcare Packages

# **VAKRANGEE KENDRA : LOOK & FEEL**

# VAKRANGEE MODEL : LOOK & FEEL



## Vakrangee Kendra and MINI ATM with Private Bank BC Point

Min Area required **65-100 sq. ft.**

- Private Banking BC point services.
- Exclusive dedicated outlet for Mini ATM & Other services. Design provision such that Mini ATM can be operational for extended hours.

It is strongly recommended that the store Interior and Branding should be done by the franchisee as per the **Design Manual** provided by Vakrangee

# VAKRANGEE MODEL : LOOK & FEEL



## Vakrangee Kendra without ATM (PSU Bank BC Point)

Min Area required **65-80 sq. ft.**

- Exclusive Dedicated Outlet for Banking BC point services.
- Exclusive dedicated outlet for Vakrangee services.

It is strongly recommended that the store Interior and Branding should be done by the franchisee as per the **Design Manual** provided by Vakrangee

# VAKRANGEE MODEL : LOOK & FEEL



## Vakrangee Kendra without ATM (RRB Gramin Bank BC Point)

Min Area required **65-80 sq. ft.**

- Exclusive Dedicated Outlet for Banking BC point services.
- Exclusive dedicated outlet for Vakrangee services.

It is strongly recommended that the store Interior and Branding should be done by the franchisee as per the **Design Manual** provided by Vakrangee



## Vakrangee Kendra without ATM (Private Bank BC Point)

Min Area required **65-80 sq. ft.**

- Exclusive Dedicated Outlet for Banking BC point services.
- Exclusive dedicated outlet for Vakrangee services.

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# **MASTER FRANCHISEE OPPORTUNITY**

# WHY BECOME VAKRANGEE'S MF

*Golden LIFETIME BUSINESS AND CAREER opportunity to become a Master Franchisee with one of the India's largest retail outlet network and 4th largest rural ATM operator in India*

**1**

HIGHEST  
COMMISSION IN  
THE INDUSTRY

**2**

A UNIQUE LIFETIME  
EARNING  
OPPORTUNITY

**3**

HIGHEST ONE TIME  
INITIAL EARNING  
OPPORTUNITY

**4**

MONTHLY  
RECURRING  
COMMISSION

**5**

MINIMAL INVESTMENT  
& HIGH INCOME

**6**

OWNERSHIP  
TRANSFER  
COMMISSION

**7**

ACCESS TO WIDEST  
PORTFOLIO OF KEY  
LICENSES AND  
PARTNERSHIPS

**8**

ACCESS TO CAPTIVE  
BASE OF EXISTING\* &  
NEW NETWORK

**9**

EXISTING BASE\* OF  
IOCL & NAYARA FOR  
NEW FRANCHISEE  
ACQUISITIONS

# WHO CAN BECOME MASTER FRANCHISEE

- *Distributor having network of Merchants, Retailers, CSP, LSP or BC*
- *Distributor of Financial Services*
- *Channel Partner/Distributor of ATM Industry*
- *Channel Partner/Distributor of Payments Bank*
- *Channel Partner/Distributor of Remittance Industry*
- *Distributor of Telecom/FMCG /Pharma /Banking/Real-Estate or any other Industry*
- *Any sales guys having Existing Retail Base Network*

- *Distribution and/or Sales experience*
- *Financial Soundness with strong liquid net worth*
- *Business Network, Socially Influential and Market Connectivity*
- *Basic Knowledge of field or industry*
- *Good Communication Skills*
- *Selection on basis of interview with State team and Head Office team*
- *Prospective Master Franchisees will be required to pay a REFUNDABLE security deposit based on the district demographic parameters\**

# REFUNDABLE SECURITY DEPOSIT

Parameters	District with population above 25 lakhs	District with population between 25 lakhs and 10 lakhs	District with population below 10 lakhs
Security Deposit (Refundable)	₹ 1,50,000	₹ 1,00,000	₹ 50,000

## *List of Document for Becoming Master Franchisee (Self Attested Document) :*

- *KYC Documents: Pan Card and Aadhaar Card*
- *Address Proof*
- *Business Proof : Pan Card / Incorporation Certificate / MSME Certificate (Udyog Aadhaar) / Shop & Establishment Certificate*
- *Business Address Proof*
- *Bank Account details*
- *Cancelled Cheque or Passbook*
- *Passport size Photographs*
- *GST Registration*

# ON-GOING SUPPORT FROM VAKRANGEE

- *Digital Authorization letter from Vakrangee team, to represent the company in their respective territory.*
- *Induction and Training for Master Franchisee and Franchisees*
- *Training and Support for Social Media and Digital Marketing*
- *Centralized Support for Franchisee Acquisition through our Sales and Marketing Team*
- *Artwork of Marketing Material to be provided by Vakrangee Team for franchisee acquisitions*
- *Direct connect with State Team, Vertical Head & Franchisee Channel Head*
- *Planning/Strategy support to expand your Business with State Team, Vertical Head & Channel Head*
- *Vakrangee Kendra Management System (VKMS) Portal Access*
- *Franchisee performance MIS report (VKMS)*

- *Welcome Kit Bag –*
  - *Digital Certificate of Master Franchisee*
  - *Digital Authorization Letter*
  - *Digital Vakrangee Vision Statement*
  - *Digital Guinness Book of World Records Certificate*
- *SPOC Details*
- *Artwork of Marketing Materials, Newspaper and Social Media Advertisement*
- *Training Documents and Videos (Including Sales Pitch Video)*
- *Artwork for Master Franchisee Visiting Card & ID Card, SPOC's ID Card*

# MASTER FRANCHISEE RATING CATEGORY

## Master Franchisee Performance Rating Based On Monthly Commission Earned

Districts MF Rating Category	MF Commission Range
In Active Districts MF	Zero in last month
1 Star	Greater than equal to 1/- & Less than or equal to 5,000/-
2 Star	Greater than 5,000/- & Less than or equal to 10,000/-
3 Star	Greater than 10,000/- & Less than or equal to 20,000/-
4 Star	Greater than 20,000/- & Less than or equal to 30,000/-
5 Star	Greater than 30,000/- & Less than or equal to 50,000/-
Platinum	Greater than 50,000/-



# **MASTER FRANCHISEE ON-BOARDING**

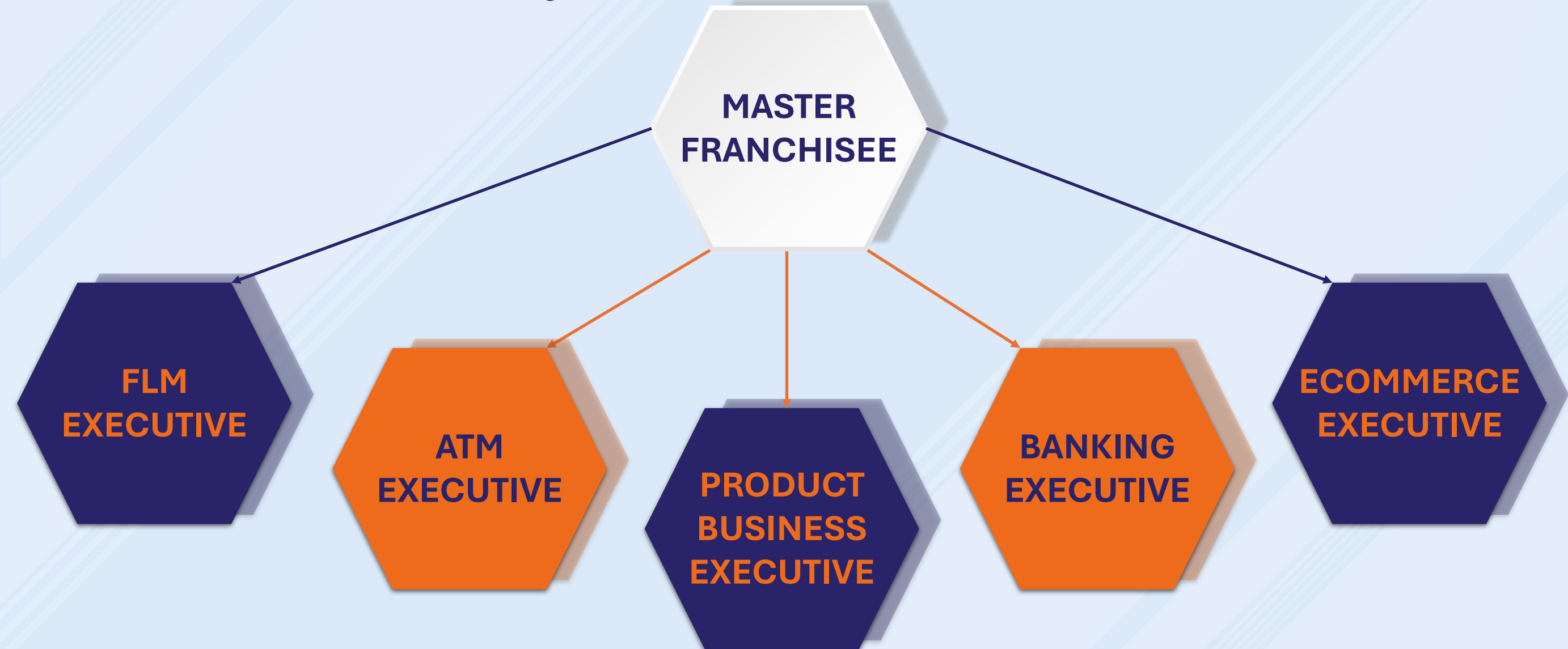
# MF OFFICE INAUGURATION

- **We would request the Master Franchisee to complete his/her Office Branding at the earliest on priority basis. (Within 30 days post Agreement)**
- Branding Artwork material is available with the KDB / FLM team.
- Master Franchisee to have a proper Office Launch event and Invite the following:
  - ATM Settlement Account Link Branch staff.
  - Bank RO / Bank BC point local link branch staff.
  - ATM OEM local Engineer staff.
  - Existing Franchisees of the district / Prospective Franchisees.



# MF OFFICE ORGANIZATION CHART

*We would request the Master Franchisee to complete Org Structure and Appoint min 2 Key SPOCs (MF + 2) in each of the assigned district at the earliest on priority basis. (Within 30 days post agreement signing). The Respective MF SPOCs can in turn co-ordinate with HO Vakrangee team SPOCs.*



# REQ SKILL SET OF SPOC'S FOR MF

- **ATM SPOC OF MASTER FRANCHISEE REQ SKILL-SET**

- Candidate should have a Diploma Holder with Electrical/ Electronic/ Mechanical Engineering or,
- 12th Pass with Hardware & Networking or,
- ITI Holder in Electrical/ Electronic/ Mechanical
- Candidate should have a basic knowledge of ATM & Computer components
- Candidate should have a basic knowledge of Network, Hardware & Software

- **BANKING SPOC OF MASTER FRANCHISEE – E MITRA REQ SKILL-SET**

- Candidate must be a graduate
- Candidate must have a certified computer course for not less than 6 months Ex. RSCIT



# EXISTING VAKRANGEE KENDRA STRATEGY

# MF RESPONSIBILITY: EXISTING KENDRA

## **Low Transacting Kendra Outlets**

Master Franchisee to support all franchisees to improve their Revenue through :-

- Working capital assistance
- To resolve operational issues if any
- Support Franchisees through Marketing activities

## **Existing PSU Bank BC Point with ATM Service**

- ATM & PSU Bank BC Point cannot be operational under the same premises.
- Master Franchisee to ensure both ATM and PSU Bank BC point is segregated.

## **Existing Kendra / ATM with Zero Transactions**

Master Franchisee to drive Change of Ownership through :-

- Transfer of BC point / Used ATM within the district to another franchisee.

## **Existing Franchisee Without Bank BC Point**

Master Franchisee to ensure Existing kendra are provided with Banking BC point at the earliest.

# NEW FRANCHISEE ACQUISITION TARGETS

Period	No of Vakrangee Kendra With ATM / Only ATM per District	No of Vakrangee Kendra Without ATM per District
Monthly Target for Master Franchisee	1	5

# NEW FRANCHISEE ACQUISITION

## ***MF ACTION PLAN FOR NEW FRANCHISEE ACQUISITION: SOCIAL MEDIA MARKETING ACTIVITY***

- *MF to create Facebook Page and Initiate Social Media Campaign through Facebook, Instagram, WhatsApp & YouTube.*
- *HO Team will provide Digital Marketing Artwork, Training & Sales Pitch.*
- *Centralized Social Media Campaign to be conducted by HO to generate new & genuine “FILTERED” leads.*

## MF ACTION PLAN FOR NEW FRANCHISEE ACQUISITION: FIELD LEVEL MARKETING ACTIVITY

### Newspaper Activity



### Leaflet & Poster Activity



### Hoarding & Van Activity



- *All payments by franchises to be made only in the official Vakrangee account by applicants accounts only.*
- *Master Franchisee is not authorized to receive or take any cash, online payment or in kind/gifts or any payment from Franchisee on behalf of Vakrangee Limited.*
- *While Master Franchisees are onboarding prospective Franchisee, they need to ensure that the payment for the model opted by Franchisee is being made from the applicants account **NO THIRD-PARTY PAYMENTS ALLOWED.***
- *ZERO tolerance policy towards non-adherence of rules set by Vakrangee, RBI, NPCI or any other regulatory bodies.*



# COMMISSION STRUCTURE FOR MASTER FRANCHISEE

# MF ONE TIME COMMISSION SCHEME

MF Incentive for New MINI ATM	Eligibility
₹ 5,000	Cash Live within 30 days of ATM Delivery.
₹ 5,000	After 1000 Financial Transaction within 90 days after Cash Live.
₹ 3,000	Onboarding Franchisee of Vakrangee Kendra Without ATM. (₹ 9,999)
₹ 500	Onboarding Franchisee of Vakrangee RRB Gramin Bank Kendra Without ATM. (₹ 2,100)

## MINI ATM Commission Structure

HIGHEST  
COMMISSION  
IN THE  
INDUSTRY

Transaction Type	Commission Structure	
	FRANCHISEE	MASTER FRANCHISEE
<b>Per ATM Financial Transaction</b>		
1 - 500 txns	₹ 4.5	₹ 0.5
501 - 1000 txns	₹ 7.5	₹ 1
1001 - 1500 txns	₹ 9	₹ 1
1501 - 3000 txns	₹ 10.5	₹ 1
Above 3001 txns	₹ 11	₹ 2
<b>Per ATM Non-Financial Transaction / Value Added Services</b>	₹ 2	₹ 1

Example: If Franchisee does 1200 financial transactions in a month, then his commission amount will be  
 $1200 \times 9 = \text{Rs.}10,800/-$

## Banking Commission Structure

HIGHEST  
COMMISSION  
IN THE  
INDUSTRY

### (PVT) Banking Service

### Commission Structure

Service Type	Franchisee Share	Master Franchisee Share
Account Opening (CASA)	₹ 25 to ₹ 40	Up To ₹ 2 - ₹ 10
Cash Transactions	Up To ₹ 10.5	Up to ₹ 1.5
PMJJBY	₹ 20	-
PMSBY	₹ 10	-
RD	-	-
Term Deposit	Up to ₹ 175	Up To ₹ 25
Mobile Seeding	Up to ₹ 10	-
Lending / Loan Lead Generation	Up To 0.6%	Up to 0.1%

\*T&C Apply

## Banking Commission Structure

HIGHEST  
COMMISSION  
IN THE  
INDUSTRY

### (PSU) Banking Service

### Commission Structure

Service Type	Franchisee Share	Master Franchisee Share
Account Opening (CASA)	Up To ₹ 7 - ₹ 72	5% of Franchisee Commission Amount
Cash Transactions	Up To ₹ 0.8 - ₹ 20	
Social Service Scheme (SSS)	Up To ₹ 0.8 - ₹ 40	
FD / RD	₹ 0.8 - ₹ 24	
Term Deposit	-	
Mobile Seeding	₹ 4	
Lending / Loan Lead Generation	0.35% -Up To 0.1%	
Loan Recovery	2% Up To 5%	



## AePS Commission Structure

Amount Slab	Franchisee Commission		Distributor Commission		Super Distributor Commission		Master Franchisee Commission	
	Incl. TDS	Excl. TDS	Incl. TDS	Excl. TDS	Incl. TDS	Excl. TDS	Incl. TDS	Excl. TDS
400 – 999	₹ 0.75	₹ 0.74	₹ 0.30	₹ 0.29	₹ 0.05	₹ 0.049	₹ 0.05	₹ 0.049
1,000 – 1,499	₹ 2.25	₹ 2.21	₹ 0.50	₹ 0.49	₹ 0.10	₹ 0.098	₹ 0.05	₹ 0.049
1,500 – 1,999	₹ 4.25	₹ 4.17	₹ 0.75	₹ 0.74	₹ 0.10	₹ 0.098	₹ 0.05	₹ 0.049
2,000 – 2,499	₹ 6.00	₹ 5.88	₹ 1.00	₹ 0.98	₹ 0.50	₹ 0.49	₹ 0.05	₹ 0.049
2,500 – 2,999	₹ 7.50	₹ 7.35	₹ 1.00	₹ 0.98	₹ 0.50	₹ 0.49	₹ 0.05	₹ 0.049
3,000 – 10,000	₹ 11.50	₹ 11.27	₹ 1.00	₹ 0.98	₹ 0.50	₹ 0.49	₹ 0.05	₹ 0.049



## DMT Commission Structure

Amount Slab	Customer Service Charge	Franchisee Gross Commission		Distributor Gross Commission		Super Distributor Gross Commission	
		Excl. GST	Incl. GST	Excl. GST	Incl. GST	Excl. GST	Incl. GST
100 – 1500	1% customer service charge of the trx amount or Minimum service charges ₹ 10	34%	40%	17% of	20% of	1.7% of	2% of
1,501 – 1,800		42%	50%	Customer	Customer	Customer	Customer
1,801 – 1,999		49%	58%	Charges	Charges	Charges will	Charges will
2,000 – 5,000		50%	59%	will be applicable	will be applicable	be applicable	be applicable

HIGHEST  
COMMISSION  
IN THE  
INDUSTRY

## DocOnline Commission Structure

Plan Type	Franchisee Share		Master Franchisee Share	
	Excl. GST	Incl. GST	Excl. GST	Incl. GST
Variant 1 – ₹ 125	₹ 15	₹ 17.70	₹ 10	₹ 11.80
Variant 2 – ₹ 499	₹ 75	₹ 88.50	₹ 50	₹ 59
Variant 3 – ₹ 999	₹ 150	₹ 177	₹ 100	₹ 118

# RECURRING COMMISSION STRUCTURE

- **For New Outlets - ATM Services & Banking (PSU & RRB Gramin Bank):** Master Franchisee to receive Commission as per page no. 42.
- **For New Outlets - ATM Services (Recurring):** Master Franchisee to receive Commission as per page no. 43.
- **For New Outlets - PSU & RRB Gramin Banking BC Point Services (Recurring):** Master Franchisee to receive 5% of franchisee commission amount.
- **For Existing Outlets - ATM Services:** Master Franchisee to receive Rs. 1 Per Financial & Non-Financial Transaction on incremental business if applicable.
- **For Existing Outlets - PSU & RRB Gramin Banking BC Point Services:** Master Franchisee to receive 5% of franchisee commission on incremental business if applicable.
- **For New / Existing Outlets - Private BC Point Services:** Master Franchisee to receive the Commission as per the New franchisee outlets commission structure (As per page no. 44).
- **For Existing Outlets – AePS, DMT & DocOnline Services:** Master Franchisee to receive the Commission as per the New franchisee outlets commission structure if applicable (As per page no. 46 to 48).

# CONTACT US

# CONTACT OUR STATE HEADS & HO TEAM

## List of State Heads

Sr. No.	Employee Name	Job Role	State	Official Tel No.	Email ID
1	Manoj Nandwana	State Head	Haryana & Himachal Pradesh	7508180058 / 9829600456	<a href="mailto:manojn@vakrangee.in">manojn@vakrangee.in</a>
2	Manoj Gupta	State Head	Eastern UP	7705801452	<a href="mailto:manojg@vakrangee.in">manojg@vakrangee.in</a>
3	Ankit Mittal	State Head	Western UP	9321627058	<a href="mailto:ankit.mittal@vakrangee.in">ankit.mittal@vakrangee.in</a>
4	Rahul Sain	State Head	Rajasthan	9783947776	<a href="mailto:rahul.sain@vakrangee.in">rahul.sain@vakrangee.in</a>
5	Vemuluri sankar	State Head	Andhra Pradesh	7021117921	<a href="mailto:vemuluri.sankar@vakrangee.in">vemuluri.sankar@vakrangee.in</a>
6	Harish Shrivastava	State Head	Odisha	8779140137	<a href="mailto:harish.shrivastava@vakrangee.in">harish.shrivastava@vakrangee.in</a>
7	Nitish Baghel	State Head	Chhattisgarh	7021097590	<a href="mailto:nitish.baghel@vakrangee.in">nitish.baghel@vakrangee.in</a>
8	Madhu	State Head	Karnataka	7021098548	<a href="mailto:madhu.huvaiah@vakrangee.in">madhu.huvaiah@vakrangee.in</a>
9	Ashish Thothan	ASM	Gujarat	8591614874	<a href="mailto:ashish.thothan@vakrangee.in">ashish.thothan@vakrangee.in</a>
10	Ajay Thakur	State Head	Bihar	9321634559	<a href="mailto:ajay.thakur1@vakrangee.in">ajay.thakur1@vakrangee.in</a>
11	Maheshwar Kumar	State Head	Jharkhand	9534131005	<a href="mailto:maheshwar.kumar@vakrangee.in">maheshwar.kumar@vakrangee.in</a>
12	Sanjay Agrika	Regional Head	Western UP, Delhi (NCR), Punjab, Chandigarh & J & K	9829004043	<a href="mailto:sanjay.agrika@vakrangee.in">sanjay.agrika@vakrangee.in</a>
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