

BECOME A BANKER!!

OWN INDIA'S BIGGEST MALL AND PROVIDE ESSENTIAL SERVICES IN YOUR NEIGHBORHOOD

ASSURED BANKING
BC POINT



ATM



TOTAL HEALTHCARE
SERVICES



ASSISTED ONLINE
SHOPPING AND TRAVEL
SERVICES



VAKRANGEE KENDRA: WITH ATM

**Earn Between ₹ 25,000* to ₹ 1,00,000*
per month with our custom designed
Business Models**

NEW YEAR

DHAMAKA OFFER!

With 'ATM' Business Model



Become the Banker & Essential Service Provider of your Neighbourhood!!

Highest Commission in the Market

Vakrangee's BC & ATM Model

₹ 40*
per Bank Account Opening

0.35%*
of the Fixed Deposit Amt. (Banking)

₹ 10/ ₹ 11
per ATM transaction

With Other Peer's Model

₹ 16
per Bank Account Opening

₹ 4 to ₹ 20
fixed fee per fixed deposit

₹ 5 / ₹ 8
per ATM transaction

Essential Services



Banking



ATM Services



Online Demat & Trading account opening



Assisted Online Shopping



Total Healthcare Services



Recharges & Bill Payments



**Travel Ticket & Hotel Booking
& many more**



Vakrangee's with ATM model price ₹ 2,05,000* only.

Best in Class Equipment Included in the packages

- CCTV Camera with NVR
- VPN Connectivity
- NEW ATM Machine

* - GST shall be charged extra. Kindly refer to our franchisee presentation for more details.
* - Based on Bank provided for BC point services.
* - Actual earnings may vary based on shop location, demography & franchisee ambition.

For more details, give us a call on 022 4521 4888

To Apply : apply.vakrangeekendra.in

BFSI Services available at your kendra

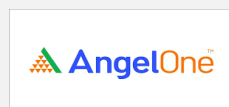


भारतीय रिज़र्व बैंक
Reserve Bank of India
India's Central Bank



(White Label ATM License)

- ATM Cash Withdrawal
- Non-Financial Transactions



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



- Life Insurance
- General Insurance
- Health Insurance



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

Assisted E-Commerce services available at your kendra



amazon

AUGMONT

- Online Shopping of Goods
- Online Shopping of Jewellery



vHealth
by aetna

Take it easy
PharmEasy

- Telemedicine services
- Online Shopping of Medicines



**B BHARAT
BILLPAY**

Jio

CyberPlat



(Only for Rajasthan)

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



tsi yatra
Partners in Travel
& Hospitality

redBus

- Bus Ticket Booking
- Flight/Hotel Ticket Booking



edu aksham

- Online Education Services



BigHaat.com
ONE STOP AGRO STORE

- Online Agriculture Product & Services

Assured Banking BC Point – Key Benefits To Franchisees

FREE ASSURED BANKING BC POINT WITHOUT ANY EXTRA CHARGES / FEES / DEPOSITS

NO EXTERNAL DEPENDENCY ON BANK FOR BC POINT ACTIVATION

HASSLE FREE BC POINT ACTIVATION WITHIN A WEEK







REAL-TIME DIGITAL ACCOUNT OPENING FACILITY WITHOUT PHYSICAL DOCUMENTATION

HIGHEST COMMISSIONS IN THE INDUSTRY !!



Particulars	Vakrangee*	Other Banks
Account Opening	Rs. 40	Rs. 16 – Rs. 20
Fixed Deposit	0.35% of the Amount	Rs. 4 – 20 Fixed Fee
Commission for Cash Deposit / Cash Withdrawal till transaction size of Rs. 4000	↑	↓

Benefits of SBM Assured Banking BC Point

Particulars	SBM BC Point	Other Bank BC Point
Time to activate a BC Point	Less than a week	3 – 6 months
Physical Branch Inspection Required		
External Dependency on the Bank		
Distance travelled to Bank Branch for Cash Withdrawal / Cash Deposit	Less distance as Bank Branch of any Bank will work	More distance as Bank Branch of only particular tied up Bank
Account Opening - Commission to Franchisee	Rs. 40	Rs. 16 – Rs. 20
Commission for Cash Deposit / Cash Withdrawal till transaction size of Rs. 4000		

SBM BC Point :
Highest Commission
Structure in the Industry &
Monopolistic Position for
Customer transactions

QUICK PAYBACK & PROFITABILITY

Illustration : If Franchisee opens 5000 accounts in the first 3 months, then the Income commission from the same is

Rs. 2,00,000 !!
(5k accounts at Rs.40)

Invest Today, Secure Your Tomorrow

**QUICK PAYBACK
WITH HIGH
COMMISSIONS !!**

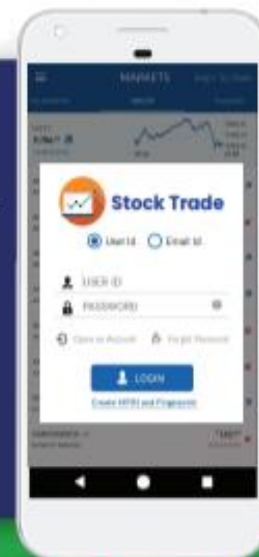
Open Demat And Trading Account

For Trading In Share Market For FREE!

Trade **NOW**
Secure **FUTURE**

Services of Demat Account

- Equity Trading
- Derivative Trading
- Currency Trading
- Commodity Trading



Key Features/ Benefits

- Zero account opening fee
- Instant paperless account opening
- Quick apply for IPO
- Live market data and Easy Trade
- Tips on stock and expert consultation

Enjoy lifetime free delivery trade*



Mutual Fund



IPO



Trading



Basic documents needed
(Aadhar card, Bank account & PAN Card)



**Get a digital PAN Card
made in just 30 minutes!**

ATM Service at Attractive price



HURRY UP!!
LIMITED TIME OFFER

***HUGE EARNING
POTENTIAL,
ATTRACT HIGHER
FOOTFALLS TO
KENDRA !!***

***Opportunity to Earn Rs.
25,000-50,000 per Month !!***

ATM and VPN device will be provided on custodian basis

ATM Offering Details : Vakrangee vs. Peers

ATM Players	Vakrangee	Peer 1	Peer 2	Peer 3	Peer 4	Peer 5
Upfront Investment*	Vakrangee Kendra with New ATM : Rs. 2,05,000	Rs. 2,00,000	Rs. 50,000	Rs. 1,25,000	Rs. 2,10,000	Rs. 2,60,000
Fixed Monthly Charges	ZERO	ZERO	Rs. 12,500/-	Rs. 8,500	ZERO	ZERO
Commission : Financial Transaction	Rs. 10/- till 2500 Txn Rs. 11/-from 2501	Rs. 8/- per Txn	Rs. 14 till 1080 Txn, Rs. 11 from 1081 Txn	Rs. 9/- per Txn	Rs. 8.5/- per Txn	Rs. 8.5/- per Txn
Commission : Non-financial Transaction	Rs. 3/- per Txn	Rs. 2/- per Txn	Rs. 4 till 1080 Txn, Rs. 2 from 1081 Txn	Rs. 2/- per Txn	Rs. 2/- per Txn	Rs. 2/- per Txn
AMC & Insurance Included	YES					
Additional Equipment's	ATM machine Additional Equipment Included in the Package price 1 - CCTV camera with NVR 2 - VPN connectivity	Only ATM & VPN	Only ATM & VPN	Only ATM & VPN	Only ATM & VPN	Only ATM & VPN
Additional Earning Potential through Advertisement	YES (ATM SCREENS)	NO	NO	NO	NO	NO

Earning comparison : Vakrangee vs. Peers

ATM Players

Vakrangee

Peer 1

Peer 2

Peer 3

Peer 4

Peer 5

ILLUSTRATION OF MONTHLY EARNINGS - SCENARIO 1 (100 Transactions per Day)

No of Financial Transaction per Day	100	100	100	100	100	100
No of Days per Month	30	30	30	30	30	30
Total No of Transactions	3000	3000	3000	3000	3000	3000
Total Earning	30500	24000	36240	27000	25500	25500
Fixed Monthly Charges if any	0	0	12500	8500	0	0
Net Earning Per Month	Rs. 30,500	Rs. 24,000	Rs. 23,740	Rs. 18,500	Rs. 25,500	Rs. 25,500

ILLUSTRATION OF MONTHLY EARNINGS - SCENARIO 2 (50 Transactions per Day)

No of Financial Transaction per Day	50	50	50	50	50	50
No of Days per Month	25	25	25	25	25	25
Total No of Transactions	1250	1250	1250	1250	1250	1250
Total Earning	12500	10000	17500	11250	10625	10625
Fixed Monthly Charges if any	0	0	12500	8500	0	0
Net Earning Per Month	Rs. 12,500	Rs.10,000	Rs.5,000	Rs,2,750	Rs.10,625	Rs.10,625

ILLUSTRATION OF MONTHLY EARNINGS - SCENARIO 3 (25 Transactions per Day)

No of Financial Transaction per Day	25	25	25	25	25	25
No of Days per Month	25	25	25	25	25	25
Total No of Transactions	625	625	625	625	625	625
Total Earning	6250	5000	8750	5625	5312.5	5312.5
Fixed Monthly Charges if any	0	0	12500	8500	0	0
Net Earning Per Month	Rs. 6,250	Rs.5,000	Rs. -3,750	Rs. -2,875	Rs. 5,312.5	Rs.5,312.5

VAKRANGEE OFFERS LOW RISK, MINIMAL INVESTMENT & HIGH RETURN POTENTIAL !!

Unique Features of Assisted E-Commerce

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



**Monopolistic
Offering of Marketplace &
Assisted Healthcare**

**Complete Healthcare Package :
Tele medicine services and
doorstep delivery of Medicines**



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



**High Quality Products &
Services at Competitive Prices**

**Zero Working Capital
Requirement***



**Zero
Inventory Model**

Tele-Medicine : Unique Features of vHealth by Aetna



Your Complete Health Package

- No need to travel to Clinics or Hospitals during the COVID-19 pandemic!
- Tele consultation to evaluate symptoms of COVID-19, Treatment / advise on illnesses, management for chronic diseases, guidance on Staying healthy!



LIMITED TIME OFFER

FOR JUST

₹ 8000/- ₹ 999/- <small>* validity 6 months</small>	Unlimited Tele/ Video Consultations From The Best Doctors For 2 MEMBERS	Blood Tests 31 PARAMETERS	 Online Pharmacy MEDICINE VOUCHERS WORTH ₹ 1000/-	Upto 20% off on more than 16500 network partners including hospitals
₹ 7500/- ₹ 699/- <small>* validity 12 months</small>	Unlimited Tele/ Video Consultations From The Best Doctors For 2 MEMBERS	Blood Tests 61 PARAMETERS	Diet Consultation FROM THE BEST DIETICIANS	Upto 20% off on more than 16500 network partners including hospitals
₹ 1500/- ₹ 170/- <small>* validity 12 months</small>	Unlimited Tele/ Video Consultations From The Best Doctors For 2 MEMBERS			
₹ 8000/- ₹ 1000/- <small>* validity 6 months</small>	Unlimited Tele/ Video Consultations From The Best Doctors For 2 MEMBERS		 Online Pharmacy MEDICINE VOUCHERS WORTH ₹ 1500/-	Upto 20% off on more than 16500 network partners including hospitals



Bronze Model Look & Feel

Min. Area of 65 sq. ft



<i>Store Exclusivity & Consistent Branding</i>		<ul style="list-style-type: none"> • Exclusive store model with same service level and same customer experience. • Standardized layout and design by L&H (Lewis & Hickey)
<i>ATM in Outlet</i>		<ul style="list-style-type: none"> • ATM at outlet located within the store • Potential to enhance the footfall significantly
<i>Centralized Monitoring System</i>		<ul style="list-style-type: none"> • Centralized CCTV system. Better security at the store . • Full compliance with RBI guidelines
<i>Digital Advertising</i>		<ul style="list-style-type: none"> • Digital signage to enable centrally monitored advertisement campaigns • Focus to initiate advertising revenue
<i>PIN-Pad Devices</i>		<ul style="list-style-type: none"> • To enable various kinds of payment modes at any Vakrangee Kendra

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

Franchisee Financials

EXCLUSIVE NEW YEAR DHAMAKA OFFER : BRONZE MODEL WITH ATM

Single
Instalment :
All Inclusive

Rs. 2,05,000*

+ 15,000 (Freight Charges) +
39,600 (GST)
= Rs. 2,59,600

EQUIPMENT LIST

AGREEMENT SIGNING &
VAKRANGEE KENDRA ID
GENERATION

CCTV CAMERA

SOFTWARE LICENSES
(Including ATM
Machine)

VPN DEVICE

**Offer Prices Valid
Only for First 500
Applicants !!**

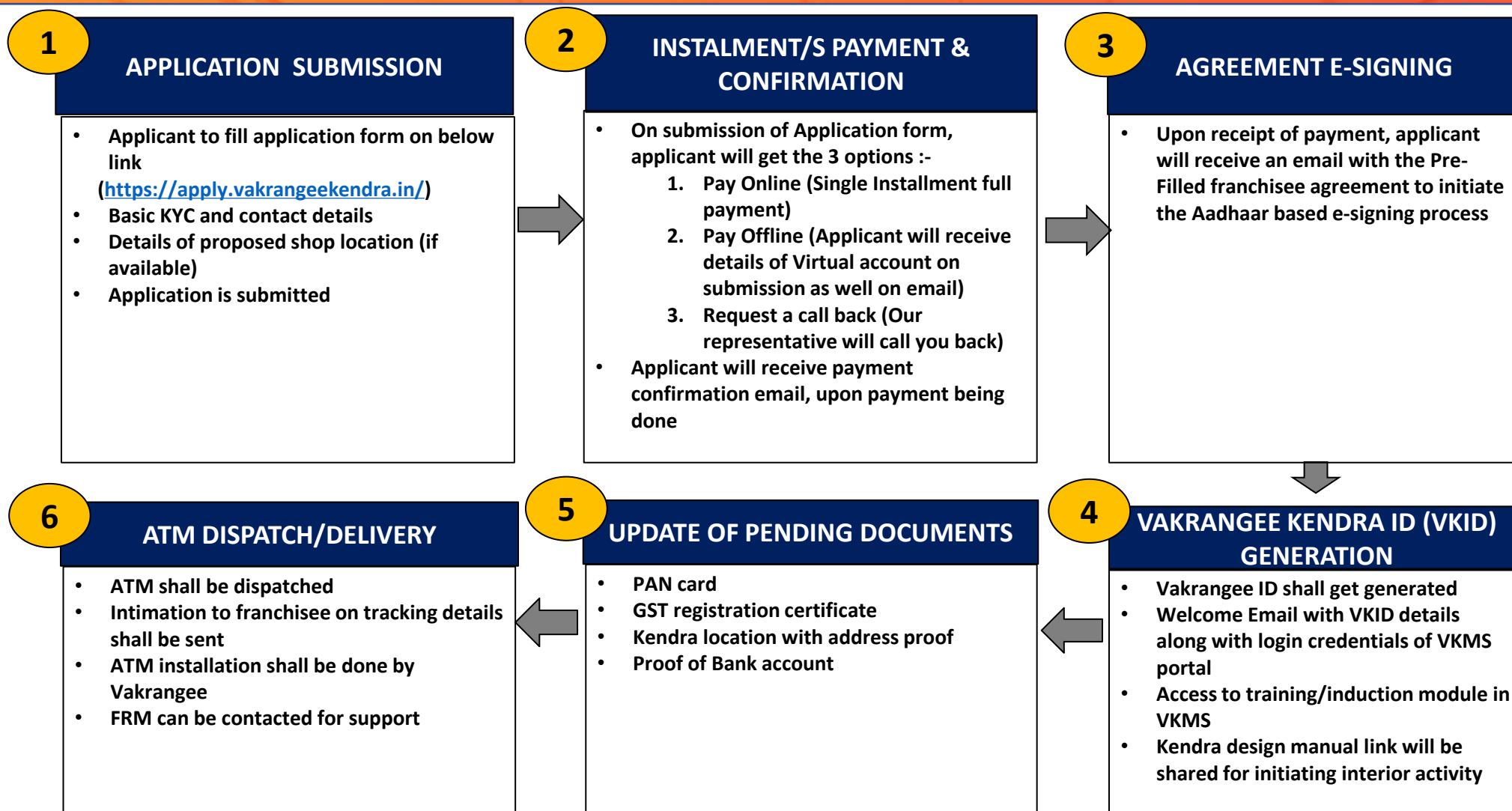


ADDITIONAL BEST-IN CLASS EQUIPMENTS LIKE CCTV & VPN INCLUDED IN THE PACKAGE

ATM & VPN device will be provided on Custodian basis

*Amount is Non Refundable

Understanding Franchisee On-Boarding Process



Understanding Franchisee On-Boarding Process

7

ATM ACTIVATION

- ATM activation done once the ATM onboarding checklist is completed
- Franchisee to receive training once the ATM is made live

A

DOCUMENTS REQUIRED FROM APPLICANT

- Basic KYC – PAN & Proof of Address
- Shop Address Proof –
 - Lease agreement/Rent agreement
 - OR
 - Proof of direct ownership OR
 - Power of Attorney
- GST registration certificate
- Proof of Bank Account
- Other Documents if any as required by Partners / Regulatory Bodies

8

KENDRA EQUIPMENTS & INTERIOR DESIGN

- Franchisee to purchase the list of key equipment's to start the Kendra.
- Franchisee to complete Kendra interior work as per design manual
- Franchisee to upload of photos by franchisee for Go-Live readiness
- FRM can be contacted for any query resolution



9

SERVICE ACTIVATION

- All services will be activated as per applicability in the franchisee location with one transaction in each service
- Training material and videos will be provided in VKMS Training Module
- FRM can be contacted for support

KENDRA INAUGURATION & LAUNCH

- Franchisee to plan Kendra inauguration activity for creating visibility

CONGRATULATIONS & BEST WISHES !!

Responsibility Matrix : Vakrangee & Franchisee

Activity	Vakrangee	Franchisee
Payment		✓
NEW ATM Machine & VPN device to be provided on custodian basis	✓	
Additional Equipment to be provided - CCTV Camera with NVR	✓	
Equipment – Laptop, POS Device, Biometric Device, Safe with Lock, Currency Counting Fake Note detector, UPS, Display Monitor, All in one Printer Optional Equipment - Digital Signage, Weighing Scale		✓
Outlet location to be finalized		✓
Working Capital required (for daily transactions)		✓
Local level Marketing and awareness	Marketing artwork to be provided	✓
Cash loading in ATM		✓
ATM First Level Maintenance		✓
ATM Second Level Maintenance	✓	
Transaction Settlement	✓	
Cash and ATM Insurance	✓	
Monthly Maintenance including ATM parts repair / replacement	✓	

Equipment Specification: Franchisee

Sr. No.	Equipment	Specification
1	Laptop	Laptop: Essential : 4GB RAM, 128/256 GB SSD Drive, Micro SD Card Slot, Windows 10 Home, 1HDMI Port, 2 USB 2.0
2	Single Finger Biometric Device	Mantra Model #MFS 100 or Morpho Model MSO1300 E3 USB
3	Pin Pad Device with Card Swipe-Secrecy	PAX POS : D180S PCI X3 Mpos
4	Display Monitor	LCD / LED Monitor: TFT-LCD / LED Panel
5	Multi Function Device	Multi Function Color Printer, Scanner and Copier
6	Digital Signage (Optional)	Android Display 32": Resolution-1366x768, Android Operating System, 1GB RAM, 8GB ROM, 2 HDMI Ports, 2 USB Ports, 1 Lan Port, Wall Mount – Included
7	CC TV Camera	2 MP Dome IP Camera , 4 Channel NVR 1 TB surveillance HDD:- 01 Nos.4. 4 Port POE Switch (HIKVISION, Dlink, TPlink)
8	UPS	1 KVA UPS with battery backup of minimum of 1 hour (Backup should be decided depending on the power situation in the Kendra location)

RBI Compliances : Key Regulatory Requirements



01

Cash loaded in the ATMs should be sourced **ONLY** from any scheduled Bank, including Cooperative Banks and Regional Rural Banks

02

Dedicated ATM settlement account should be opened for ATM cash filling purpose. Cash withdrawn from account should be used **ONLY** for the purpose of loading in the ATM

In case of cash out of more than 10 hours in a month, RBI has decided to put penalty of Rs. 10,000 per month !! Best practice is to keep 3 days working capital in your ATM to ensure 100% cash availability !!



03

CCTV should be installed correctly and should be always functional with the right settings for 90 days backup. Franchisee should provide access of CCTV to Vakrangee HO Team for Centralized monitoring. This will be done while onboarding the ATM and Vakrangee team will monitor the ATM using CCTV on regular basis.

Case Studies : Nextgen Top Performers



Nand Lal Swami

Franchisee -**Nand Lal Swami** from a Tier-5 location of Rajasthan have Earned **76,186** in just month from **BFSI Services**

**Number of Accounts
Opened-36**

**Total Transaction Value-
2,55,27,850**



SHASHI JAIN

Franchisee -**SHASHI JAIN** from a Tier-3 location of Rajasthan have Earned **1,45,460** in just month from **ATM Services**

**Number of Financial
Transaction-11,591**

**Total Transaction Value-
96,78,600**



DEEPALI ANDHARE

Franchisee -**DEEPALI ANDHARE** from a Tier-1 location of Maharashtra have Earned **41,262** in one month from **BFSI-DMT Services**

**Number of Transaction-
2,491**

**Total Transaction Value-
66,30,608**



KANHAIYA LAL

Franchisee -**KANHAIYA LAL** from a Tier-3 location of Rajasthan have Earned **27,300** from **vHealth by Aetna Services**

Number of Transaction-182

**Total Transaction Value-
1,82,000**

NextGen Vakrangee Kendra : Committed to ESG & UN SDGs

Sustainability ESG Performance Update

Global recognition reflects company's commitment to further enhance its corporate governance and transparency standards. Company has achieved Global recognition across various platforms for its superior ESG performance and long term Business sustainability. Vakrangee Limited has been accepted as a Signatory of the United Nations Global Compact.

Company has been successful in benchmarking its performance on a wide range of industry specific economic, environmental, governance and social criteria that are relevant to the growing focus on Business sustainability and financially relevant to the corporate success.

Sr. No.	ESG Assessment & Rating platform	Vakrangee Ranking	
1	Sustainalytics ESG Risk Assessment Rating	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	
2	SAM Corporate Sustainability Assessment (CSA) –S&P Global	Globally ranked No. 13 Company in the global industry ranking and ranked No. 9 in the Corporate Governance global industry raking based on RobecoSAM – S&P Global ESG Score	 Now a Part of S&P Global
3	Bloomberg Gender Equality Index (BGEI)	Included in the Bloomberg's 2021 Gender-Equality Index (GEI). The 2021 Bloomberg GEI comprises of 380 companies across the world with a combined market capitalization of USD14 Trillion Headquartered in 44 countries and Regions across 11 sectors	

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."



13,200+ Nextgen Kendras*

One of the large franchisee network companies with presence in 4,860 postal codes

30+ Years

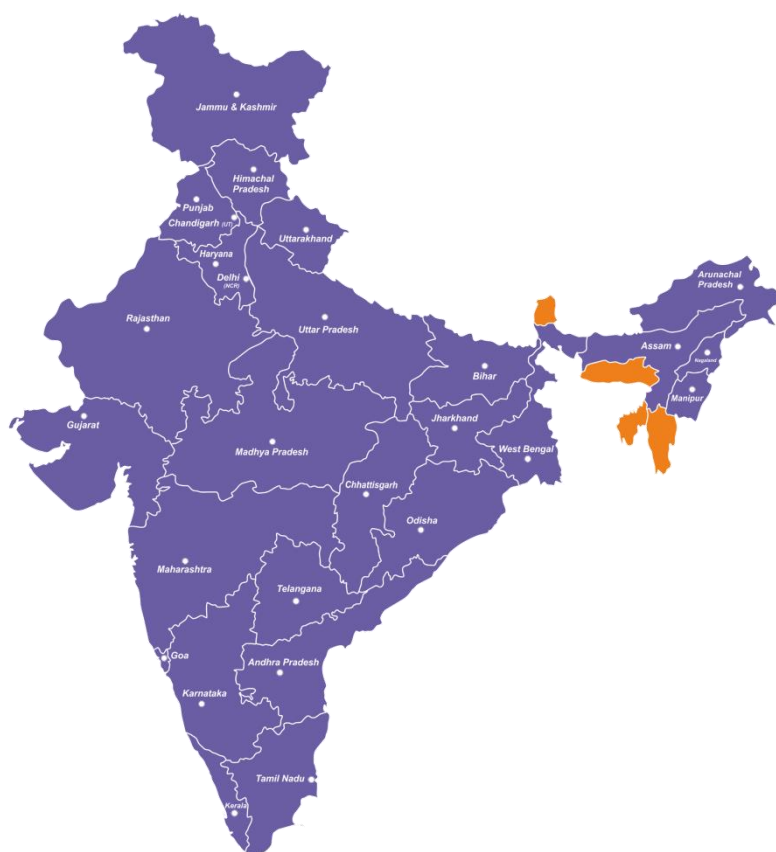
Founded in the year 1990, Vakrangee has 30+ years of service excellence.

Debt-free Company

A company with zero debt

- * As of 30th September 2021,
- Source: Company

Our Presence



13,200+ OUTLETS*

28 STATES & UTs

560+ Districts Covered

4,860+ Postal Code Covered

70% Presence in Tier V & VI Cities

Nextgen Vakrangee Kendra Locator



Contact Us

Apply For This Unmissable Opportunity*



Apply Now at - <https://apply.vakrangeekendra.in>



**For more details please call on – 022 4521 4888
(9 am to 8 pm - Monday to Saturday)**



Visit - www.vakrangee.in

Disclaimer

This presentation (the “Presentation”) has been prepared by Vakrangee Limited (“Vakrangee” or “VL” or the “Company”) solely for the information of interested franchisees for explaining the Vakrangee Kendra model and may not be taken away, reproduced, redistributed or passed on, directly or indirectly, to any other person (whether within or outside your organisation or firm) or published in whole or in part, for any purpose.

The information contained in the Presentation has not been independently verified. No representation or warranty, express or implied, is made on the accuracy, fairness or completeness of the information presented or contained in the Presentation. The financial data / forward looking statements relating to expected investment, working capital, earnings and expenses given in the Presentation are only indicative and shall vary based on location / demography / price of equipment, materials, taxes, capability of the franchisee etc. and are subject to various business / geographical, political risks and uncertainties that may cause actual results to differ materially from those that may be inferred to or being expressed in or implied by the Presentation. The activation/ availability of services and the timelines are dependent on the availability of equipment, connectivity and various approvals / service ability / software / connectivity / activation from Business partners and their continued relationship with the Company. The availability / activation of none of the services and the timelines are guaranteed / promised by the Company or its representatives.

The Vakrangee does not explicitly or implicitly endorse third parties in exchange for advertising and advertising does not influence editorial content, products, or services. Posting of any advertisement in the presentation shall not be considered an endorsement of the Vakrangee, or of the product or service involved.

The contents of this Presentation may at any time be altered / modified / deleted / changed as per the sole decision of the Company, without any prior intimation or consent. Such modification in the Presentation may have a direct/ indirect impact on the operation of the Vakrangee Kendra model and / or the franchisees. The franchisees agree and acknowledge that the Company shall have the sole right / authority to make any such modification to the content of this Presentation at its sole discretion, without having any liability / obligation towards the franchisees in any manner whatsoever.

Attendees / readers of this Presentation should not construe the contents of the Presentation or any prior or subsequent communication from or by the Company or its representatives as an investment proposal or legal / financial advice and should make their own evaluation / judgement regarding accuracy, relevancy and adequacy of the information provided throughout this Presentation and take necessary advice from their financial advisors before taking any decision based on this presentation. Neither the Company nor any of its affiliates, advisers or representatives accepts any liability whatsoever for any loss, howsoever, arising from any action or decision based on the information presented, inferred, implied or contained in this Presentation.

Thank You