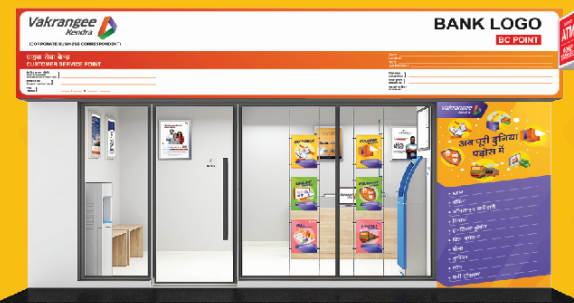


OWN INDIA'S BIGGEST MALL AND PROVIDE ESSENTIAL SERVICES IN YOUR NEIGHBORHOOD



Starting Your Own Business Has Never Been Easier !!



GOLD	SILVER	BRONZE	BRONZE Without ATM	BRONZE Only ATM - New	BRONZE Only ATM - Used
₹ 2,03,000 Revenue Potential **	₹ 95,000 Revenue Potential **	₹ 85,000 Revenue Potential **	₹ 60,000 Revenue Potential **	₹ 40,000 Revenue Potential **	₹ 40,000 Revenue Potential **
300 sq. ft area	100 sq. ft area	65 sq. ft area	65 sq. ft area	40 sq. ft area	40 sq. ft area
4 + 1 (Manager) Counters	2 Counters	1 Counter	1 Counter	1 Counters	1 Counter
ATM Service	ATM Service	ATM Service	-	ATM Service	ATM Service
Assured BC Point	Assured BC Point	Assured BC Point	Assured BC Point	-	-
Assisted E - Commerce	Assisted E - Commerce	Assisted E - Commerce	Assisted E - Commerce	-	-
Total Healthcare	Total Healthcare	Total Healthcare	Total Healthcare	-	-
Financial Services including Insurance	Financial Services including Insurance	Financial Services including Insurance	Financial Services including Insurance	-	-
Travel & Telecom	Travel & Telecom	Travel & Telecom	Travel & Telecom	-	-
₹ 3,84,999 * franchisee financials	₹ 3,35,999 * franchisee financials	₹ 3,19,999 * franchisee financials	₹ 84,999 * franchisee financials	₹ 2,54,999 * franchisee financials	₹ 1,54,999 * franchisee financials

NextGen Vakrangee Kendra: Only ATM Model

Only ATM Model



Grab the chance to setup an ATM in your neighborhood!!

Franchisee Financials

EXCLUSIVE OFFER : NEW ATM MODEL

Offer Prices Valid from 21st June 2021 to 30th September 2021

1st Instalment

Rs. 9,999

EQUIPMENT LIST

LOCATION ALLOCATION
AND AGREEMENT
SIGNING

2nd Instalment

Rs. 2,30,000 + 15,000
(Freight Charges) +
45,900 (GST)
= Rs. 2,90,900

EQUIPMENT LIST

DIGITAL SIGNAGE

CURRENCY COUNTING
AND FAKE NOTE DETECTION
MACHINE

CCTV CAMERA

SOFTWARE LICENSES
(INCLUDING ATM)



ATM & VPN device will be provided on Custodian basis

Above equipment list has a market price of about Rs. 5 Lakhs but is available at heavily discounted prices through Vakrangee.

Franchisee should ensure stable internet connectivity at the outlet. Franchisee should have wired broadband connection as primary option and dongle connection as a secondary option



EXCLUSIVE OFFER : USED ATM MODEL

Offer Prices Valid from 21st June 2021 till stocks last

1st Instalment

Rs. 9,999

EQUIPMENT LIST

LOCATION ALLOCATION
AND AGREEMENT
SIGNING

2nd Instalment

Rs. 1,30,000+ 15,000
(Freight Charges) +
27,900 (GST)
= Rs. 1,72,900

EQUIPMENT LIST

DIGITAL SIGNAGE

CURRENCY COUNTING
AND FAKE NOTE DETECTION
MACHINE

CCTV CAMERA

SOFTWARE LICENSES
(INCLUDING ATM)



Used ATM & VPN device will be provided on Custodian basis



All ATMs are in good working conditions & quality check & Health Check up will be undertaken by Vakrangee, before sending it to franchisee location



Franchisee should ensure stable internet connectivity at the outlet. Franchisee should have wired broadband connection as primary option and dongle connection as a secondary option

ATM Service



HURRY UP!!
LIMITED TIME OFFER

Huge Earning potential

ATM and VPN device 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>
ATM services	40,000
Total Monthly Earnings (A)	40,000

<i>Expected Monthly Operating Expenses</i>	<i>Amount in Rs.</i>
Rent	2,000
Office expenses including electricity charges and connectivity charges	2,000
Maintenance charges to be paid to Vakrangee	5,000
Localised marketing cost	1,000
Total Monthly Operating Expenses (B)	10,000

Net monthly earning for franchisee (A-B)	30,000
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Monthly Earning
Potential of
Rs. 30,000+

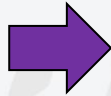
The above calculations are based on estimated working and actuals will differ based on the location, demography and capability of the franchisee. Please also refer to the disclaimer clause given in the Presentation.

Future earning potential - Advertising income might be added.

Responsibility Matrix : Vakrangee & Franchisee

Activity	Vakrangee	Franchisee
Payment		✓
Equipment to be provided (as specified in the presentation)	✓	
ATM to be provided on custodian basis	✓	
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 (This will be a part of Monthly maintenance cost paid by Franchisee)	✓	

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

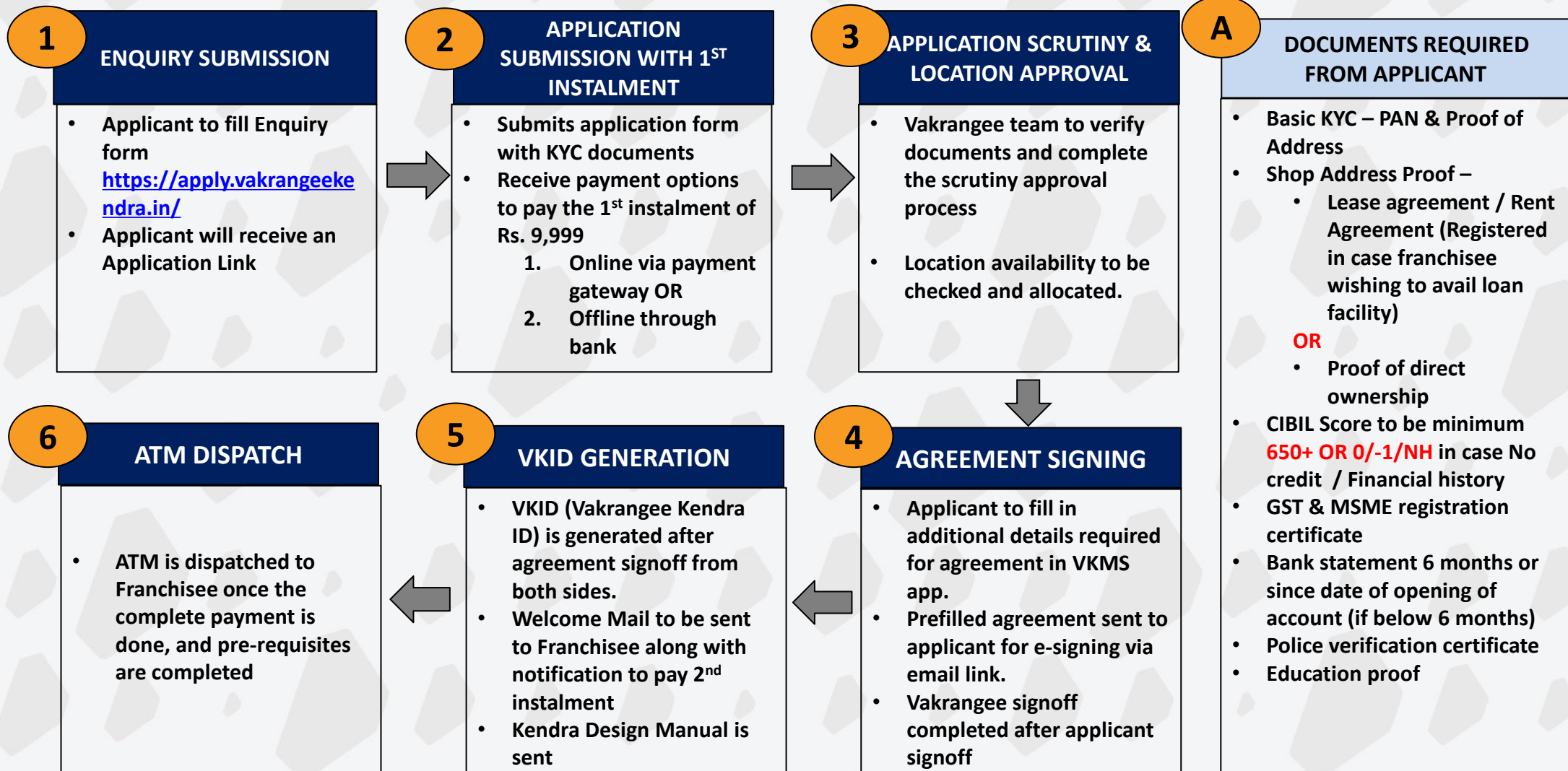
Dedicated ATM settlement account should be opened for ATM cash filling purpose. Cash withdrawn from account should be used **ONLY** for the purpose of loading in the ATM



03

CCTV provided by Vakrangee 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.

Understanding Franchisee On-Boarding Process

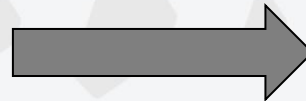


Understanding Franchisee On-Boarding Process

7

KENDRA APPROVAL

- Franchisee to complete interior requirements as per design manual
- Approval of the interior will be done by Vakrangee team



8

ATM ACTIVATION

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

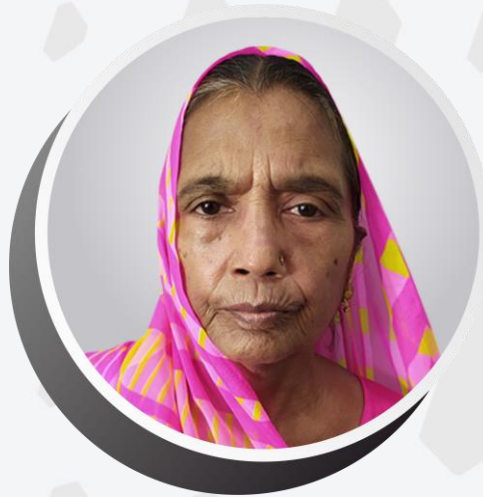
Service Activation Timelines				
Services	Quarter 1	Quarter 2	Quarter 3	Quarter 4
ATM*				

*Separate account for ATM settlement to be opened by the franchisee at the time-of-service activation.

Note: ATM delivery timeline will depend on the availability of ATM by the manufacturer

Case Studies

Our **Shining** Franchisee



SHASHI JAIN
RAJASTHAN
TIER 3 LOCATION

"I have earned
Rs. 1,45,460
From ATM Services in just 1
month"



**Number of Financial
Transaction**

11,591



**Total Transaction
Value**

₹ 96,78,600

Our **Shining** Franchisee



RUSHIKESH BANKATRAO
Maharashtra

TIER 6 LOCATION

"I have earned
Rs. 1,10,693
From ATM Services in just 1
month"



**Number of Financial
Transaction**

10,001



**Total Transaction
Value**

₹ 2,21,35,300

NextGen Vakrangee Kendra : Committed to ESG & UN SDGs

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.

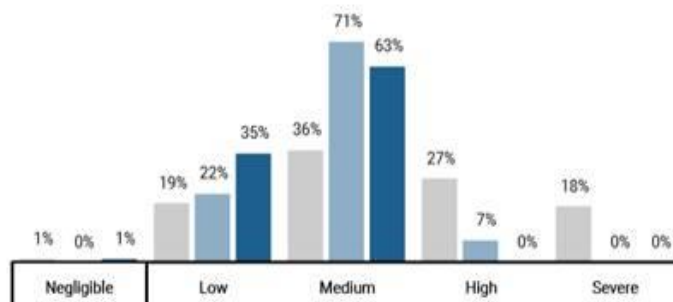
Independent ESG Risk Assessment & Integrated Report Assurance

- Globally ranked No.1 in the Sustainalytics ESG Risk rating rankings out of the 668 companies assessed in the Software and Services industry across worldwide.
- Achieved "B" Score from CDP for Environmental Practices, Better than the Industry's Average (Asia regional average of D, Global Average of C)
- Independent Assurance of Integrated Annual report of FY20 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.

Highlights Of Sustainalytics ESG Assessment Report

ESG Risk Rating Distribution



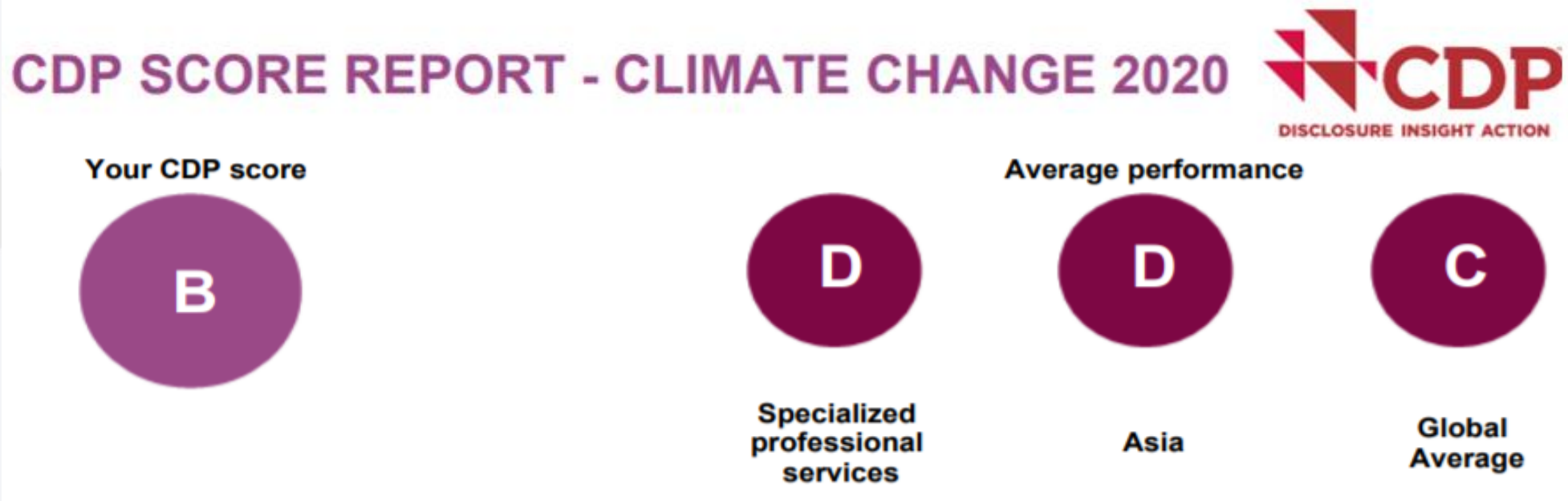
Relative Performance

	Rank (1 st = lowest risk)	Percentile (1 st = lowest risk)
Global Universe	14 out of 12076	1st
Software & Services (Industry Group)	1 out of 668	1st
Data Processing (Subindustry)	1 out of 68	1st

	ESG Risk rating	Exposure	Management
Vakrangee Limited	7.4 Negligible	30.0 Low	81.4 Strong

- Vakrangee has been globally ranked No.1 in the Sustainalytics ESG Risk rating rankings out of the 668 companies assessed in the Software and Services industry across worldwide.
- Rating Overview - The company is at negligible risk of experiencing material financial impacts from ESG factors, due to its low exposure and strong management of material ESG issues. Furthermore, the company has not experienced significant controversies.
- Sustainalytics has recognised the company's leadership in sustainability-related matters by giving a score of 7.4 Negligible in ESG risk rating. Sustainalytics mentions that the company's overall management of material ESG issues is strong.
- Link to report: <https://vakrangee.in/pdf/Policies-PDF/Vakrangee%20Ltd%20-%20Sustainalytics%20ESG%20Risk%20Rating%20Summary%20Report.pdf>

Highlights Of CDP Score Report



- Vakrangee Demonstrates Environmental Transparency and achieves “B” Score from CDP for Environmental Practices, Better than the Industry’s Average.
- This is higher than the Asia regional average of D, Global Average of C and Higher than the specialized professional services sector average of D.
- It is a proof and recognition of the concrete and constant commitment of the Company in its efforts to fight against climate change.
- Link to report: https://vakrangee.in/pdf/Policies-PDF/2020_Climate_Change_Vakrangee_Ltd.pdf

Highlights Of RobecoSAM – S&P Global ESG Score

Vakrangee ranked No. 13 Company in the global industry ranking and ranked No. 9 Company in the Corporate Governance global industry ranking based on RobecoSAM – S&P Global ESG Score.

Rank	Score	Company Name	Rank	Score	Company Name
1	80	Wipro Limited	1	85	Atos SE
2	80	Indra Sistemas, S.A.	2	84	Indra Sistemas, S.A.
3	79	Tech Mahindra Limited	3	82	Nomura Research Institute, Ltd.
4	78	Atos SE	4	82	Wipro Limited
5	78	Nomura Research Institute, Ltd.	5	81	NTT DATA Corporation
...			...		
7	75	NTT DATA Corporation	11	71	Infosys Limited
8	72	NEC Corporation	12	71	Cielo S.A.
9	69	Vakrangee Limited	13	70	Vakrangee Limited
10	67	Infosys Limited	14	68	Worldline S.A.
11	65	Fujitsu Limited	15	67	Capgemini SE

Highlights Of Bloomberg GEI Score



- Vakrangee is globally recognized & included in 2021 Bloomberg Gender-Equality Index.
- 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.
- The Average overall GEI score is 66% however Vakrangee have score 70.86%. As we strongly stand with gender equality and it reflects company's long-standing commitment to being a fully inclusive company and to the women who make business successful every day.
- The Bloomberg GEI index measures gender equality across five pillars: female leadership and talent pipeline, equal pay and gender pay parity, inclusive culture, sexual harassment policies, and pro-women brand.
- Link to report: https://vakrangee.in/pdf/press_release/Press%20Release%20-Vakrangee%20included%20in%202021%20Bloomberg%20Gender-Equality%20Index.pdf

Commitment To ESG Initiative & 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."



11,700+ Nextgen Kendras*

One of the large franchisee network companies with presence in 4,580 postal codes

30+ Years

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

Debt-free Company

A company with zero debt

Vakrangee Awards and Recognition

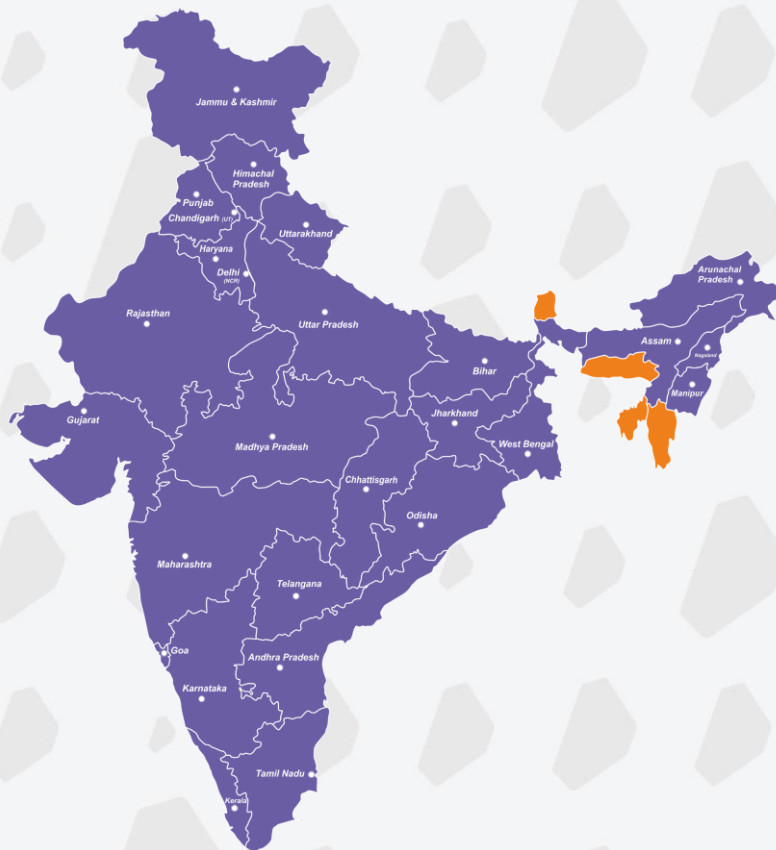


- Vakrangee makes history by setting GUINNESS WORLD RECORDS™ title for the *Most stores launched simultaneously* on 14th January 2019
- Launched 1107 Nextgen Vakrangee kendra stores across the country at 11.07 Am on the same day
- Overall the Company launched 3,300+ stores on a Pan India basis
- This 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



11,700+ OUTLETS*

27 STATES & UTs

510+ Districts Covered

4,580+ Postal Code Covered

70% Presence in Tier V & VI Cities

Nextgen Vakrangee Kendra Locator



Contact Us

Apply For This Unmissable Opportunity*



Give Us Miss Call on - **09355133599**



Visit - 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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