

# NEW BUSINESS OPPORTUNITY

GET COMPLETE PORTFOLIO OF VAKRANGEE SERVICES AT JUST ₹ 9,999/-  
& **GET VAKRANGEE ATM FOR FREE\***

OFFER LIKE NEVER BEFORE

BECOME A BANKER & BUILD YOUR RESPECT IN THE SOCIETY

MODEL 1: VAKRANGEE KENDRA WITH ATM WITH PRIVATE BANK BC POINT



**FREE**  
ATM  
SERVICES

LIMITED PERIOD  
OFFER

**VALID FOR 1<sup>ST</sup> 1000  
APPLICANTS ONLY!!**



100%\*  
Refundable Security  
Deposit of ₹ 2 Lakhs

## SAB KAAM EK DUKAAN



BANKING BC POINT  
POWERED BY SBM BANK



TOTAL HEALTHCARE  
SERVICES



DOMESTIC MONEY  
TRANSFER



ONLINE  
DEMAT & TRADING  
ACCOUNT OPENING



ONLINE SHOPPING,  
TRAVEL SERVICES  
& MANY MORE



CMS FACILITY



FREE ASSURED  
BANKING  
BC POINT



FREE ATM\*  
(100% REFUNDABLE  
DEPOSIT)



ZERO MAINTENANCE  
CHARGES INCLUDING FREE  
PARTS REPLACEMENT



HIGHEST  
COMMISSION  
IN THE INDUSTRY



# ONCE IN A LIFE TIME OFFER !!!

GET COMPLETE PORTFOLIO OF VAKRANGEE SERVICES AT JUST ₹ 9,999/- & **GET VAKRANGEE ATM FOR FREE\***

## MODEL 2 : VAKRANGEE KENDRA WITHOUT ATM WITH PSU BANK BC POINT



### WIDEST PORTFOLIO OF VAKRANGEE SERVICES



## MODEL 3 : VAKRANGEE KENDRA WITHOUT ATM WITH PRIVATE BANK BC POINT



## Become a Banker & Essential Service Provider of your Neighbourhood

- **Assured Banking BC Point**
- **Highest Commission in the Industry**
- **Real Time Digital Free Account Opening Facility**
- **Free Deposit & Withdrawal (AEPS)**
- **Bank Account Holders from Any Bank can withdraw money here**
- **CMS Facility (Loan EMI Collection Point)**
- **Real Time Commission**
- **Non-Cash Banking Products Offering:**
  - Loan Product & Insurance Services
  - Fixed Deposits
  - NPA Recovery
- **Additional Portfolio of Services with High Commission :**
  - Sale of New & Used Mobile Handsets
  - Online Shopping (Consumer Durable Products)
  - Total Healthcare Services
  - Pan Card / CIBIL Services



# INSTALL VAKRANGEE'S ATM FOR **FREE**

## & GROW YOUR BUSINESS BY ATTRACTING HIGHER FOOTFALL

**BUILD TRUST & RESPECT IN YOUR LOCAL NEIGHBOURHOOD !!**

**Earn between ₹ 25,000\* to ₹ 50,000\* per month with this dhamaka model**

### MODEL 4 : ONLY ATM



Vakrangee ATM Structure	
Earnings	Commission Structure
ATM Commission Structure	<b>₹ 9</b> per ATM Cash Withdrawal Transaction

*Best in Class Equipment included in the package along with ATM*

- CCTV Camera with NVR
- VPN Connectivity



"ONLY ATM" OPTION  
ALSO AVAILABLE

**FREE**  
ATM  
SERVICES

**100%\***  
Refundable Security  
Deposit of ₹ 2 Lakhs



**Highest commission  
in the market**



**Zero Maintenance Charges  
Including free parts replacement**



**No AMC or Monthly  
Charges**



**Cash & ATM  
insurance included**



# PORTFOLIO OF VAKRANGEE SERVICES



## BANKING



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



## TOTAL HEALTHCARE SERVICES



- Total Healthcare Packages



## ONLINE SHOPPING



Available on BharatEasy Mobile Super App

- New and Refurbished Smartphones
- Online Shopping of Goods



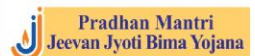
## TOTAL FINANCIAL SERVICES



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



## TOTAL INSURANCE



- Life Insurance
- General Insurance
- Health Insurance



## COMPLETE TELECOM & BILL PAYMENT



- Mobile/DTH Recharge
- Bill Payments



## TOTAL TRAVEL & COURIER BOOKING SERVICES



- Bus Ticket Booking
- Flight/Hotel Ticket Booking
- Courier Booking Service

## Vakrangee (SBM Banking BC Point) – Key Features

### KEY FEATURES OF SBM BANKING BC POINT :

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

**HASSLE FREE BC POINT ACTIVATION  
WITHIN A WEEK**

**NO EXTERNAL DEPENDENCY ON  
BANK FOR BC POINT ACTIVATION**

**REAL-TIME FREE ZERO BALANCE  
AADHAAR BASED ACCOUNT  
OPENING**

**INTEROPERABLE BANKING : CASH  
WITHDRAWAL FROM ALL BANK  
ACCOUNTS**

**NO PRESSURE OR TARGETS FOR  
SALE OF SSS SCHEMES**

**NO CUSTOMER CHARGES FOR CASH  
WITHDRAWAL / CASH DEPOSIT  
TRANSACTIONS**

**HIGHEST COMMISSION IN THE  
INDUSTRY**

**MINOR ACCOUNT OPENING  
FACILITY AVAILABLE**

**PHYSICAL DEBIT CARD :  
CO-BRANDED SBM & VAKRANGEE  
DEBIT CARD**



## Vakrangee (SBM Banking BC Point) – High Earnings for Franchisees

### HIGHEST COMMISSIONS IN THE INDUSTRY : EARNINGS COMPARISION

(Our Revised Commission Applicable from 1st March 2023)  
(Excluding GST)

				Competition Benchmarking	
Sr. No	Particulars	Charges from Customer (In Rs.)	Vakrangee Commission Structure	Peer 1	Peer 2
			Franchisee Share (In Rs.)	Franchisee Share (In Rs.)	Franchisee Share
1	A/C with Virtual Card	0	Rs. 30 Per Account Opened	Rs. 15 Per Account Opened	Rs. 20 and additional Rs. 10 (for pan validation) *
2	A/C with Physical Debit Card (Launching Soon)	Rs. 175+ GST	Rs. 50 Per Account Opened	Rs. 35 Per Account Opened	NA
3	Only Physical Debit Card (Launching Soon)	Rs. 175+ GST	Rs. 20	Rs. 35	NA
4	Fixed Deposit	0	0.30% of the Amount	NA	NA
5	Cash Transactions	0	0.31% of the amt to max. cap of Rs. 10	0.1% of the amt or Rs. 15	Up to 1 lac 0.15%, 1 lac to 3 lac 0.10%

All Competitor are charging customers anywhere between Rs. 199 to Rs. 500 for Physical Debit Card. \* Rs 50 charged for Account Opening. Vakrangee SBM BC Point is offering Best prices for customer along with highest commission for Franchisees & Master Franchisees partners.



## Banking BC Point Offering Details : Vakrangee Vs. Peers

Particulars	SBM BC Point	PSU Bank's BC Point	Private/Payment Bank's BC Point
Time to activate a BC Point	Less than a week	3 – 6 months	1 month
External Dependency on Bank : Physical Branch Inspection Required	✗	✓	✗
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	Less distance as Bank Branch of any Bank will work
Real-time Instant account opening facility without physical documentation	✓	✗	✓
SSS Transaction Targets	✗	✓	✗
Cash Withdrawal facility allowed from ALL Banks through AEPS	✓	✓	✓
Bank Server Issues	✗	✓	✗
Charges for Cash Withdrawal and Cash Deposit Transactions	No Charges	Yes after 5 free transactions in a month	Yes after 5 free transactions in a month
Yearly maintenance charges for Bank Account	✗	✓	✓

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

**Features to be Launched  
soon :-**

- Micro ATM Facility
- DBT Subsidy Payment facility
- CMS Facility

# AMAZING PRODUCTS & SERVICES...

## ATTRACTIVE PRICING & HIGH EARNINGS !!

### STRONG PORTFOLIO OF E-COMMERCE SERVICES WITH HIGH COMMISSION:

#### DID YOU KNOW

YOU CAN EASILY MAKE ENOUGH IN  
JUST 3 MONTHS TO COVER THE  
COMPLETE INVESTMENT:

1. STORE INTERIORS
2. ATM REFUNDABLE DEPOSIT & OTHER EQUIPMENT
3. WORKING CAPITAL FOR BANK & ATM

AMAZING PRODUCTS  
& SERVICES...  
ATTRACTIVE PRICING  
& HIGH EARNINGS

01

#### NEWLY LAUNCHED SERVICES

1. ONLINE SALE OF REFURBISHED SMART PHONES
2. ONLINE SHOPPING - VAKRANGEE E-MART
3. HEALTHCARE SERVICES

02

HUGE DISCOUNTED PRICING  
ON HEALTHCARE & FREE DEMAT  
ACCOUNT OPENING

03

HIGHEST  
COMMISSION IN THE INDUSTRY

04

OPPORTUNITY TO EARN  
₹ 3 TO ₹ 5 LAKHS IN LESS  
THEN 3 MONTHS

**IN ADDITION TO BANKING & ATM SERVICES, VAKRANGEE HAS A STRONG PORTFOLIO OF E-COMMERCE SERVICES  
YOU CAN EARN UPTO RS. 3-5 LAKH FROM E-COMMERCE SERVICES AND RECOVER ALL CAPITAL INCLUDING REFUNDABLE  
DEPOSIT !!**



## Vakrangee E-Mart (Wide Range of Products)

Huge Range of Branded Products and Consumer Durables to choose from, at Lowest Prices than most of the online ecommerce and online shopping portals.

**MEGA  
SALE**

UPTO 60% OFF

**EXCLUSIVE ONE STOP SHOP  
FOR ONLINE SHOPPING**

**Vakrangee**  
Kendra  
AB POORI DUNIYA PADOS MEIN

**FAN**



Hindware Puro Fans



Hindware Stunner Fans



Hindware Zeel Fans



Hindware Thriver Fans

**IRON**



JAIPAN DESIGNER IRON



JAIPAN LIGHT  
WEIGHT IRON



JAIPAN DESIRE  
IRON 1000W



JAIPAN HOTEL STAR MIXER  
GRINDER 2 SS JAR



JAIPAN MEGAMIX  
3 SS JAR (900 W)



JAIPAN MIXING

**MIXER GRINDER**

ORDER NOW

For more information visit your nearest **Vakrangee Kendra** today.

**Highest  
Discounts**



## ADDITIONAL BENEFITS



- Bulk Purchase is allowed
- No Restriction on Quantity



- Reselling is allowed
- B2B Selling can also be planned by Franchisee / Master Franchisee partners

**SUPER**  
**SAVER**  
**DEAL**



**EARN GOOD REWARDS BY SELLING**

**HUGE**  
**DISCOUNTS**

**LIMITED**  
**PERIOD OFFER**

**BIG**  
**EARNING**  
**DAYS**



**GREAT OFFERS ON**  
**SMARTPHONES &**  
**ACCESSORIES**



**HUGE DISCOUNTS**  
**ON HEALTHCARE**  
**PLANS**



**LIMITED STOCK AVAILABLE**  
**OFFER VALID TILL STOCK LASTS!**



## **Health Packages : Lucrative offering & Attractive Earnings !**

**Accidental Death  
coverage of up to ₹ 3,00,000**



**Medical Insurance Coverage  
of ₹ 50,000 (Critical illness)**



**Get Up to 40% discount  
Every time Radiology treatments**



**Get Up to 40% discount  
Every time On Blood Tests**



**We got you  
covered at  
each step!**

**Get Extra Discount Every  
time on Non - OTC & OTC  
Pharmacy Orders**



**24x7 Unlimited  
Tele-Consultation Available  
in Regional Languages**



## Best Comprehensive Health Plans by DocOnline

Benefits	Variant 1	Variant 2	Variant 3
Unlimited Tele & Video consultation	Yes	Yes	Yes
Pathology Discounts (Blood Test)	Up to 40% discount every time on pathology (Blood Test)		
Radiology Discounts	Up to 40% discount every time on pathology (Blood Test)		
Pharmacy Discounts	Extra Discount every time on Pharmacy orders		
Dental Treatments	<ul style="list-style-type: none"> <li>100% discount on consultation</li> <li>50% discount on X-ray and scaling</li> <li>10% discount on treatments</li> </ul>		
Daily Hospital Cash (Only for Primary Member)	-	₹ 500 per day for 30 days	₹ 1000 per day for 30 days
Accidental Death, Permanent Total Disability and Permanent partial Disability Cover (Only for Primary Member)	-	₹ 1,00,000/-	₹ 3,00,000/-
Medical Insurance Coverage (Critical Illness) (Only for Primary Member)	-	-	₹ 50,000/-
Count of Members Covered	2	4	4
<b>Exclusive Price for Vakrangee Customers (Incl of GST)</b>	<b>₹ 125/-</b>	<b>₹ 499/-</b>	<b>₹ 999/-</b>
<b>Market Cost</b>	<b>₹ 5,000/-</b>	<b>₹ 11,000/-</b>	<b>₹ 15,000/-</b>



## Online Demat Account Opening Services

### UNIQUE FEATURES OF DEMAT & TRADING ACCOUNT



FREE DEMAT  
/ TRADING  
ACCOUNT  
ONLINE

INSTANT  
PAPERLESS  
ACCOUNT  
OPENING

IPO  
INVESTMENTS

LOW  
BROKERAGE

MUTUAL  
FUNDS  
INVESTMENTS

Attractive  
Earnings upto  
Rs. 100 per Demat  
Account !

Lucrative offering & Attractive Earnings !

Vakrangee  
Kendra  
AB POORI DUNIYA PADOS MEIN

**Open Demat And Trading Account  
For Trading In Share Market For FREE!**

**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

**IPO** **Trading**






## Vakrangee Kendra : Services Commission Structure

HIGHEST COMMISSION IN THE INDUSTRY WITH WIDE RANGE OF PRODUCT & SERVICES

Sr. No.	Service Type	Commissions in INR + GST
<b>Other Key Services</b>		
1	Domestic Money Transfer	0.56% of the Transaction Amount (incl. GST)
2	Total Healthcare Packages	Upto 15% Commission Per plan (based on membership plan option)
3	Refurbished Mobile Handsets	6.00% commission on customer base price (Maximum Rs. 675)
4	Consumer Durable Goods	10.00% of Product Base Price
5	New Mobile Handsets	Upto 5% on Customer Selling Price
6	Demat & Trading Account Opening & Activation	Upto Rs. 100 per Account Opening & activation
7	PAN Card Services	9.88 per Application



## Case Studies : Our Shinning Franchisees – Vakrangee Services

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

## Case Studies : Our Shining Franchisees – Vakrangee Services

### Franchisee Success Stories

**Vakrangee**  
Kendra  
AB POORI DUNIYA PADOS MEIN

**किस्से बढ़ोतरी के**  
वक्रांगी ला रहा है गांव-गांव में प्रगति और विकास



**दीपक कुमार**

“ मेरी कुल मासिक कमाई ₹2-3 लाख है,  
जिसमे से 75% कमाई हेल्थ सेवाओं से ही होती है। ”

वक्रांगी केंद्र, कैथल, हरियाणा, टीयर 3  
सर्विस - TOTAL HEALTHCARE SERVICES (vHEALTH BY AETNA)



**अपने मौजूदा व्यवसाय को बढ़ाए!**

Link for Youtube Video –  
<https://youtu.be/wL6IP3XOzSc>

**Vakrangee**  
Kendra  
AB POORI DUNIYA PADOS MEIN

**किस्से बढ़ोतरी के**  
वक्रांगी ला रहा है गांव-गांव में प्रगति और विकास



**अनवर हुसैन**

“ प्रति माह 130,000 तक की आय के साथ,  
मुझे पहले ही अपने प्रारंभिक निवेश से  
अधिक प्राप्त हो चुका है ”

वक्रांगी केंद्र, बारपेटा, असम, टीयर 6  
सर्विस - SBM BANKING BC POINT



**अपने मौजूदा व्यवसाय को बढ़ाए!**

Link for Youtube Video –  
<https://youtu.be/Y3zgxMAQJ7U>



# ***Vakrangee ATM Service Details***

## Vakrangee ATM Key Features

### Key Services / Facilities Available at the Vakrangee ATM



All Bank Cards  
Accepted



Fast Cash



Cash Withdrawal



Pin Change



Mini Statement



Balance Enquiry



Value added Services

### Vakrangee ATM services are just like any other bank ATM services:

- Customers of all banks can enjoy services like cash withdrawal, balance enquiry, mini statement, and pin change across PAN India.
- Accepts all domestic debit cards. International cards or Cards issued outside India are not accepted.
- Intuitive user interface with multilingual messaging for ease of usage for consumers across various regions.
- Privacy screen filters, keypad shields, electronic surveillance for completely secure transactions.
- EMV Enabled dip ATM Machines to ensure that cards are not swallowed.



## ATM Commission Structure & Payout Details

COMMISSION STRUCTURE		
Sr. No.	Service Type	Commissions (excl of GST) in INR
<b>Financial Transaction</b>		
1	Cash Withdrawal	9
<b>Non Financial Transactions</b>		
2	Pin Change	2.5
3	Balance Enquiry	2.5
4	Mini Statement	2.5
<b>Value Added services</b>		
5	Fund Transfer (Card to Card)	9
6	Aadhaar Seeding	2.5
7	Mobile Banking registration	2.5
8	Cheque Book Request	2.5
9	Statement Request	2.5

### Commission Pay out Cycle : T + 15 days

For the Commission pay out, “T” is the Transaction Month

**For example**, in case of T + 15 days commission pay out period – the commissions for the month of October i.e., the transaction month (T) will be paid out to the franchisee in the November month before 15<sup>th</sup> November.



## ATM Offering Details : Vakrangee Vs. Peers

ATM Players	Vakrangee	Peer 1	Peer 2	Peer 3	Peer 4	Peer 5
<b>Upfront Investment*</b>	<b>Rs. 2,00,000 (100% Refundable)</b>	Rs. 2,88,800	Rs. 2,29,800	Rs. 91,300	Rs. 6,00,000	Rs. 5,00,000
<b>Refundable Deposit</b>	<b>Rs. 2,00,000</b>	Rs. 1,00,000	Rs. 1,00,000	Rs. 50,000	-	Rs. 1,50,000
<b>Fixed Monthly Charges</b>	<b>ZERO</b>	ZERO	ZERO	Amount to be recovered from franchisee for cash txns < 800 (Rs. 17 per txn)	ZERO	ZERO
<b>Commission : Financial Transaction</b>	<b>Rs. 9/- per txn</b>	For first 2600 txn Rs. 6, then Rs. 8.5 from 1st txn	For first 2100 txn Rs. 6, then Rs. 8.5 from 1st txn	For 800 cash txn, Rs. 0, then 801 - 1500 - Rs. 11, then 1501 - 2000 - Rs. 12, then 2001 and above - Rs. 13	For first 65 txn per day Rs. 7 and above 65, Rs. 5	Rs. 8 per txn
<b>Commission : Non-financial Transaction</b>	<b>Rs. 2.5/- per txn</b>	Rs. 2/- per txn	Rs. 2/- per txn	For 150 non-cash txn Rs. 1, then 151 and above - Rs. 2. If 800 cash txn not crossed, no commission will be paid	For first 35 txn per day Rs. 2 and above 35 Rs. 0	Rs. 2/- per txn
<b>AMC &amp; Insurance Included</b>	<b>YES</b>					
<b>Additional Equipment's</b>	ATM machine <b>Additional Equipment Included in the Package price</b> 1 - CCTV camera with NVR along with hard disk with 90 days capacity 2 - VPN connectivity 3 - POE Switch 4 - Annual Maintenance Work with free replacement of parts	CRM, VSAT, UPS + batteries, Annual Maintenance Work	ATM, VSAT, UPS + batteries, Annual Maintenance Work	ATM, VSAT, UPS + batteries, Annual Maintenance Work	ATM, VSAT, UPS + batteries, CCTV, NVR, Annual Maintenance Work	ATM, VSAT, UPS + batteries, Annual Maintenance Work
<b>Additional Earning Potential through Advertisement</b>	<b>YES (ATM SCREENS)</b>	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	27,000	25,500	25,500	26,700	21,000	24000
Fixed Monthly Charges if any	0	0	0	0	0	0
Net Earning Per Month	<b>Rs. 27,000</b>	Rs. 25,500	Rs. 25,500	Rs. 26,700	Rs. 21,000	Rs. 24,000

### 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	30	30	30	30	30	30
Total No of Transactions	1500	1500	1500	1500	1500	1500
Total Earning	13,500	9,000	9,000	7,700	7,550	12,000
Fixed Monthly Charges if any	0	0	0	0	0	0
Net Earning Per Month	<b>Rs. 13,500</b>	Rs.9,000	Rs.9,000	Rs.7,700	Rs. 7,500	Rs.12,000

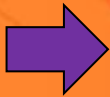
### ILLUSTRATION OF MONTHLY EARNINGS - SCENARIO 3 (25 Transactions per Day)

No of Financial Transaction per Day	25	25	25	25	25	25
No of Days per Month	30	30	30	30	30	30
Total No of Transactions	750	750	750	750	750	750
Total Earning	6,750	4,500	4,500	0	3,750	6000
Fixed Monthly Charges if any	0	0	0	12,750	0	0
Net Earning Per Month	<b>Rs. 6,750</b>	Rs.4,500	Rs.4,500	<b>Rs. -12,750</b>	Rs. 3,750	Rs.6,000

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



## ***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 : Our Shining Franchisees – ATM Service

**PREM  
SHANKAR JAT**

Franchisee – **PREM SHANKAR JAT** from a **Tier-6** location of Udaipur, Rajasthan have Earned **Rs. 1,53,958** in just month from **ATM Services**

**Number of Financial  
Transaction -13,348**

**Total Transaction Value –  
Rs.1,24,36,900**

**SAITAN  
DARA**

Franchisee – **SAITAN DARA** from a **Tier-2** location of Nagaur, Rajasthan has earned **Rs. 1,36,657** in just one month from **ATM Services**

**Number of Financial  
Transaction-12,583**

**Total Transaction Value-  
Rs.63,87,600**

**ABHIMANYU  
YADAV**

Franchisee – **ABHIMANYU YADAV** from a **Tier- 3** location of Mainpuri, Uttar Pradesh has earned **Rs. 91,097** in just one month from **ATM Services**

**Number of Financial  
Transaction- 8,235**

**Total Transaction Value -  
Rs. 60,65,550**



## Case Studies : Our Shining Franchisees – ATM Service

### Franchisee Success Stories

**Vakrangee**  
Kendra  
AB POORI DUNIYA PAADOS MEIN

**किस्से बढ़ोतरी के**  
वक्रांगी ला रहा है गांव-गांव में प्रगति और विकास



**जय कनक सिंह**

“ मैंने अपने पहले वक्रांगी एटीएम की सफलता को देखते हुए एक और वक्रांगी ATM शुरू करने की योजना बनाई है। ”

वक्रांगी केंद्र, कलोल, गुजरात, टीयर - 6  
सर्विस - एटीएम



**अपने मौजूदा व्यवसाय को बढ़ाए!**

Link for Youtube Video -  
<https://youtu.be/BpPS5Thmx84>

**Vakrangee**  
Kendra  
AB POORI DUNIYA PAADOS MEIN

**किस्से बढ़ोतरी के**  
वक्रांगी ला रहा है गांव-गांव में प्रगति और विकास



**प्रवीण कुमार गुप्ता**

“ औसत रूप से हर रोज़ मेरे केंद्र में तकरीबन 350-400 लोग आते हैं। उनमें से अधिकतम लोग ATM व बैंकिंग की सुविधाओं का लाभ उठाते हैं। आज मेरी आमदनी 1 लाख हो गयी है। ”

वक्रांगी केंद्र, आजमगढ़, उत्तर प्रदेश, टीयर -  
सर्विस - एटीएम और बैंकिंग



**अपने मौजूदा व्यवसाय को बढ़ाए!**

Link for Youtube Video -  
<https://youtu.be/MnaJL5KRg38>

# ***Financials***



## Azadi Ka Amrit Mahotsav Offer : Vakrangee Model

**MODEL 1 : VK WITH ATM WITH PRIVATE BANK BC POINT**

**Vakrangee Kendra with ATM :**  
**Rs. 2,09,999/-**  
all inclusive

**FEE OF RS. 9,999/-**  
**FREE ATM SERVICES**  
(Refundable Security Deposit of Rs. 2,00,000/-\*)



**EQUIPMENT LIST**

AGREEMENT SIGNING & VAKRANGEE KENDRA ID GENERATION

ATM MACHINE ALONG WITH SOFTWARE LICENSES

CCTV CAMERA, NVR & HARD DISK WITH 90 DAYS BACKUP CAPACITY

VPN DEVICE

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

ATM, CCTV with NVR & VPN device will be provided on Custodian basis

Note \* : Agreement tenure is of 5 years. Amount of Rs. 1 lakh will be deducted from security deposit if closure is done in 4th or 5th year. Entire amount will be deducted, If closure is done in first 3 years. Post 5 years entire amount will be refunded. Subject to taxes if applicable

## Azadi Ka Amrit Mahotsav Offer : Vakrangee Model

**MODEL 2 : VAKRANGEE  
KENDRA WITHOUT ATM  
WITH PSU BANK BC POINT**



**MODEL 3 : VAKRANGEE  
KENDRA WITHOUT ATM  
WITH PRIVATE BANK BC  
POINT**



**Vakrangee Kendra  
without ATM:  
Rs. 9,999/-  
all inclusive**

**FEE OF RS. 9,999/-\***

**AGREEMENT SIGNING &  
VAKRANGEE KENDRA ID  
GENERATION**

**ASSURED BC POINT WITH OTHER KEY SERVICES  
SUCH AS TOTAL HEALTHCARE SERVICE, ONLINE DEMAT & TRADING ACCOUNT OPENING  
SERVICE, MONEY TRANSFER, ONLINE SHOPPING AND MANY MORE  
FOR YOUR NEIGHBOURHOOD**

*Note \* : Amount is Non Refundable and no hardware or equipment's to be provided from Vakrangee.*

## Azadi Ka Amrit Mahotsav Offer : Vakrangee Model

**MODEL 4 : ONLY ATM**

**Vakrangee Only ATM :**  
**Rs. 2,00,000/-**  
all inclusive

**FREE ATM SERVICES**  
(100%\* Refundable Security  
Deposit of Rs. 2,00,000/-)



**EQUIPMENT LIST**

AGREEMENT SIGNING &  
VAKRANGEE KENDRA ID  
GENERATION

ATM MACHINE ALONG  
WITH SOFTWARE  
LICENSES

CCTV CAMERA, NVR &  
HARD DISK WITH 90 DAYS  
BACKUP CAPACITY

VPN DEVICE

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

ATM, CCTV with NVR & VPN device will be provided on Custodian basis

Note \* : Agreement tenure is of 5 years. Amount of Rs. 1 lakh will be deducted from security deposit if closure is done in 4th or 5th year. Entire amount will be deducted, If closure is done in first 3 years. Post 5 years entire amount will be refunded. Subject to taxes if applicable



## Vakrangee Kendra : Long Term Sustainable & Profitable Business Model

- With the development of the Digital Economy, India is fastly moving towards Digital Payment Mechanisms and Emerging as a Cashless Society.
- With the fast pace of digital payment penetration, Cash transactions such as ATM & Banking transactions are expected to witness slow down. Therefore, there would be profitability & viability challenges for standalone business models such as only White Label ATMs, only Banking (AEPS) provider, only Money Transfer providers which are dependent on cash transactions.
- **Vakrangee is future ready with a clear focus on building long term sustainable & profitable business model.**
  - **Non-Cash based Banking Offering such as Account Opening, Loan Product, Insurance Services, Fixed Deposits & NPA Recovery**
  - **No dependency on single line of product or services such as ATM or Banking Services.**
  - **Wide portfolio of product & services such as Online Shopping, Total Healthcare Services, Bill Payments, Online Travel Services, Mobile Recharges, CIBIL Score services, Pan Card Services, Online Opening of Demat & Trading Account Opening Services and many more**
  - **Highest commission in the industry**

### BENEFITS OF VAKRANGEE OVER OTHER PLAYERS

Sr. No.	Particular	Vakrangee	Only WLA Peers	Only DMT & AEPS Peers
1	Multiple Line of Product & Services	✓	✗	✗
1.1	Non-Cash based Banking Offering	✓	✗	✗
1.2	Online Shopping & Other E-Commerce Services	✓	✗	✗
2	Highest Commission in the industry	✓	✗	✗

# ***Vakrangee Kendra : Look & Feel***

## Vakrangee Kendra with ATM Model : Look & Feel

### MODEL 1 : VK WITH ATM WITH PRIVATE BANK BC POINT

Min Area required 65-80 sq. ft.

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



**Highly Recommended :**  
Store Exclusivity with  
Consistent Branding



- Exclusive store model has Higher Earning Potential and Higher Success
- Dedicated Exclusive outlet for Banking BC point services only.
- Delivers Standardize service level and same customer experience.
- Standardized layout and design by L&H (Lewis & Hickey)

**It is strongly recommended** that the store Interior and Branding should be done by the franchisee as per the Design Manual provided by Vakrangee to generate Better Growth & Higher Sales.

Link for Design Manual – [Vakrangee Kendra With ATM](#)



## Vakrangee Kendra without ATM Model : Look & Feel

### MODEL 2 : VK WITHOUT ATM WITH 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.

### MODEL 3 : VK WITHOUT ATM WITH PRIVATE BANK BC POINT



**Option 1:**  
**Highly Recommended : Store Exclusivity with Consistent Branding**



- Exclusive store model has Higher Earning Potential and Higher Success
- Dedicated Exclusive outlet for Banking BC point services only.
- Delivers Standardize service level and same customer experience.
- Standardized layout and design by L&H (Lewis & Hickey)

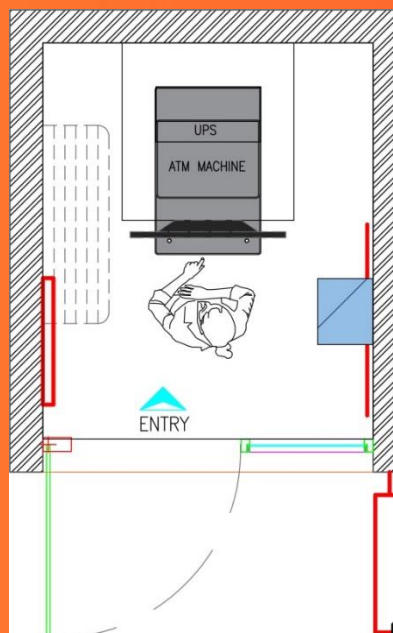
**It is strongly recommended that the store Interior and Branding should be done by the franchisee as per the Design Manual provided by Vakrangee to generate Better Growth & Higher Sales.**

Link for Design Manual – [Vakrangee Kendra Without ATM](#)

## Vakrangee Model (Only ATM) : Look & Feel

### MODEL 4 : ONLY ATM

Consistent Branding		<ul style="list-style-type: none"> <li>Standardized layout and design to be done as per our design manual</li> </ul>
ATM in store		<ul style="list-style-type: none"> <li>ATM at outlet located within the store</li> <li>Potential to enhance the footfall significantly</li> <li>Minimum area required only 25-30 Sq. ft.</li> </ul>
CCTV Monitoring System		<ul style="list-style-type: none"> <li>CCTV Monitoring system. Better security at the store</li> <li>Full compliance with RBI guidelines</li> </ul>



### Look & Feel : Only ATM



**The Interior and Branding of the ATM should be done by the franchisee as per the Design Manual provided by Vakrangee.**  
**Link for the Design Manual – [Vakrangee Only ATM Model](#)**

# ***Responsibility Matrix***



## Responsibility Matrix : Vakrangee & Franchisee (For All Services)

Activity	Vakrangee	Franchisee
Payment of Rs. 9,999/- for all services except ATM Service		✓
Equipment – Laptop, POS Device, Biometric Device, Safe with Lock, Display Monitor, All in one Printer <b>Optional Equipment</b> - Weighing Scale		✓
Outlet location to be finalized		✓
Working Capital required for BC Banking Services (for daily transactions)		✓
Current Account Opening for BC Banking Services (Tagged for waiver as per 194N)		✓
Local level Marketing and awareness	Marketing artwork to be provided	✓
Transaction Settlement	✓	
Activation & Training of All Services	✓	

## Responsibility Matrix : Vakrangee & Franchisee (For ATM Services)

Activity	Vakrangee	Franchisee
Payment (Refundable Security Deposit)		✓
ATM, CCTV with NVR & VPN device to be provided on custodian basis	✓	
Equipment – 1 : UPS 2 : Currency Counting Fake Note detector Machine		✓
Outlet location to be finalized		✓
Working Capital required (for daily transactions)		✓
Current Account Opening (Tagged for waiver as per 194N)		✓
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 and Site Selection***



## Equipment Requirement Details: Franchisee

### Equipment's To be Arranged by Franchisee

Sr. No.	Equipment	Kendra with ATM	Kendra without ATM	Only ATM
1	Laptop	Required ( Qty - 2 )	Required ( Qty - 2 )	NA
2	Single Finger Biometric Device	Required ( Qty - 1 )	Required ( Qty - 1 )	NA
3	Pin Pad Device with Card Swipe- Secrecy	Required ( Qty - 1 )	Required ( Qty - 1 )	NA
4	Display Monitor (Any)	Required ( Qty - 2 )	Required ( Qty - 2 )	NA
5	All in One Printer (Any)	Required ( Qty - 2 )	Required ( Qty - 2 )	NA
6	Cash Counting and Fake Currency Machine	Required ( Qty - 1 )	Required ( Qty - 1 )	Required ( Qty - 1 )
7	CC TV Camera	CCTV For ATM – To be Provided By Vakrangee Additional Required 1 Qty for BC Outlet	Required for BC Outlet ( Qty - 1 )	By Vakrangee
8	UPS	Required ( Qty - 1 )	NA	Required ( Qty - 1 )
9	Safe with Lock (Any)	Required ( Qty - 1 )	Required ( Qty - 1 )	NA
10	Weighing Scale (For Future Service)	Optional	Optional	NA
11	Digital Signage (Optional)	Optional	Optional	NA

## 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	Cash Counting and Fake Currency Machine	Currency Counting & Fake note Detector: UV/MG/IR Detection, Feeder & Holder capacity-100 note or higher
7	UPS (Applicable for ATM Service)	1 KVA UPS with battery backup of minimum of 1 hour (Backup should be decided depending on the power situation in the Kendra location)

## ***Vakrangee Kendra : Site Sourcing & Selection***

***LOCATION SELECTION IS KEY TO THE SUCCESS FOR YOUR Business !!***

***Site Sourcing /  
Location  
Shortlisting for  
Vakrangee  
Kendra Site***



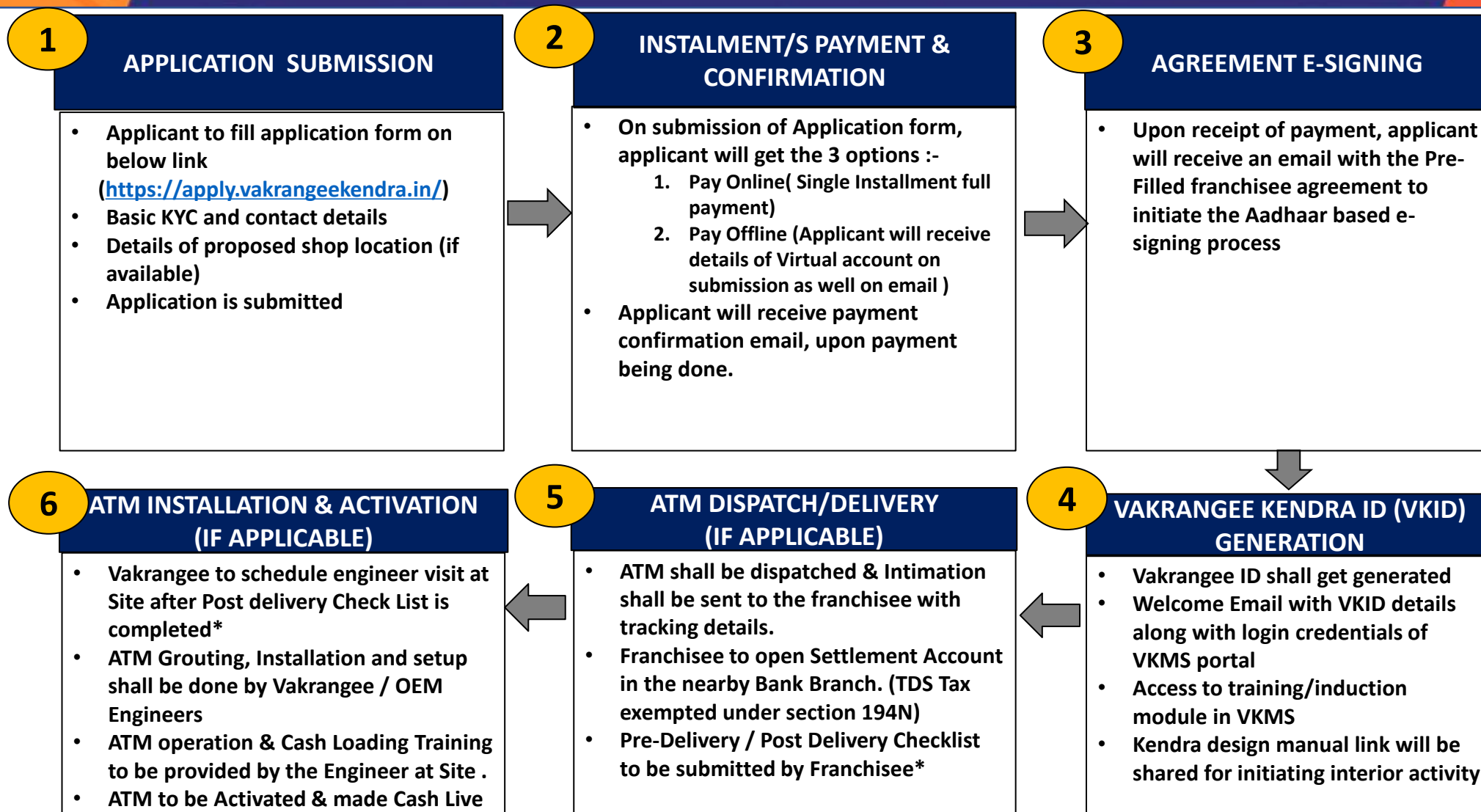
**Ideal Locations to establish your Vakrangee Kendra is:**

- High footfall, Low penetrated locations
- Shops near a Station / Bus Stand
- High density areas such as College, Hostels & Campuses
- Shops in block town connecting villages with large population
- Ideal for People running Bank CSP, Money Transfer Center & Cash collection centre of Finance Companies
- Catchment area with a lot of footfalls such as Main Market Area, Large Housing societies nearby, Commercial / Industrial hubs



# ***Vakrangee Kendra : On-Boarding and Set Up Process***

## Understanding Franchisee On-Boarding Process



Note \* : Kindly refer slide number 47 for Pre-Delivery / Post Delivery Checklist for ATM Services.

## Understanding Franchisee On-Boarding Process

### 7 PROCUREMENT & INSTALLATION OF HARWARE EQUIPMENTS / KENDRA INTERIOR DESIGN

- Franchisee to procure the Hardware kit as specified in the presentation
- Franchisee to Install the Hardware Equipment's
- Franchisee to complete Kendra interior work as per design manual
- Mandatory Branding to be completed on priority, rest of interiors can be completed within maximum 3 months
- Franchisee uploads site photos in Vakrangee Franchisee App which is checked and approved by FRM/Master Franchisee via VMKS

8

### SERVICE ACTIVATION & KENDRA INAUGURATION / LAUNCH

- Activation of SBM Banking BC Point within 7 days post opening of settlement account
- All other key services will be activated in VKMS system
- Franchisee to plan Kendra inauguration activity for creating visibility

**CONGRATULATIONS & BEST WISHES !!**

9

### ON-GOING OPERATIONAL SUPPORT

- Live induction & training with our expert team to be provided through VC on Weekly basis
- Dedicated Relationship Manager and Master Franchisee for day to day operations and support
- In case of any issues, Ticket mechanism available in VKMS system
- For ATM Services, remote support is also available from the local ATM engineer

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





## **Understanding Franchisee On-Boarding Process**

### **KEY OPERATIONAL TIMELINES**

- Assured Banking BC Point within 7 days post opening of settlement account
- All Other Services to be activated post VKID creation within 7 days
- ATM delivery & Cash Live – Within 30-45 days post Agreement e-signing
- Cash Settlement for ATM Services- T+1 day (next day) basis by 2.00 pm
- Commission Payment for ATM Services - 15<sup>th</sup> of next month

### **INDUCTION & TRAINING**

- Physical at Site : 1<sup>st</sup> Time Initial training to be provided by Vakrangee for ATM operations
- Live induction & training to be provided through VC on weekly basis
- Dedicated Relationship Manager for day to day operations

## SBM Banking BC Point : Set-up Process Details

### BCA Appointment

- Franchisee himself can become the BCA or he can appoint an employee or a family member as an BCA agent.
- Franchisee has to enter the details in the VKMS (Vakrangee Kendra Management System).

### SETTLEMENT ACCOUNT

- To open dedicated Settlement Account in the nearby Bank Branch.
  - For TDS exemption account should be tagged under section 194N
  - Account to be open in the name of BCA.
- Franchisee to send account details in required format to Vakrangee banking team for activation of Banking Service.

### ACTIVATION OF SERVICE

- Vakrangee will verify the BC details.
- Vakrangee will send the BC details to Bank for approval of BC Code.
- Vakrangee will provide the letter for opening of Settlement account.
- Vakrangee will verify the account details and map the account in VKMS to activate the Banking service in VKMS.

**FRANCHISEE RESPONSIBILITY**

**VAKRANGEE RESPONSIBILITY**

**Banking BC Service of SBM Bank will be activated within 7 days\***

## ***Vakrangee Banking BC Point Outlet –Mandatory Requirements***

### **Exclusive Banking BC Outlet**

- Franchisee to operate a dedicated exclusive “Banking BC Outlet” for Banking Services of the partner bank (business partner) as instructed by Vakrangee.
- The Banking BC outlet shall use the signage, logo, any other marketing materials authorized by the partner bank and Vakrangee only for the Banking Services.

### **Exclusive Dedicated Banking BC Agent at the Outlet**

- The Franchisee or Franchisee appointed BC Agent shall act as an Agent exclusively for the Banking Services of the partner bank as instructed by Vakrangee.
- The Agent shall not do any similar business/ activity such as banking, ATM, insurance or any other financial services of any other entity except partner bank within the dedicated banking BC Outlet.

### **Minimum Working Capital Requirement**

- The Franchisee is required to arrange the required minimum Working Capital for 3 days for running the day-to-day Banking BC Point operations
- Franchisee shall ensure that at all times; the Working Capital is maintained at such amount such that there is no denial of Banking Services to the customers.



## ATM Set-up Process Details

### ATM DISPATCH & INDUCTION TRAINING

- ATM shall be dispatched & Intimation shall be sent to the franchisee with tracking details.
- ATM Machine, CCTV with NVR and VPN device Will be delivered at the outlet
- Induction Training session is conducted on ATM Services on Weekly basis through VC meetings which cover -
  - Training & Details on Pre-Delivery / Post-Delivery Checklist requirements is provided
  - Grievances & Support Mechanism

### ATM PRE-DELIVERY CHECKLIST

- To ensure Proper Earthing is done for the ATM
- To install Internet connection with a minimum speed of 10 MBPS.
- To purchase a UPS and carry out UPS – Battery connection.
- To open dedicated Settlement Account in the nearby Bank Branch.
  - For TDS exemption should be tagged under section 194N
  - Account Holder name should be same as Name under franchisee Application.

### ATM POST-DELIVERY CHECKLIST

- Franchisee to install CCTV at the outlet through local CCTV engineers.
- Franchisee needs to setup the VPN
- RBI Guidelines to be put up in ATM in visible spot for customers
- Sticker mentioning the below needs to be pasted on the ATM
  - ATM ID
  - Location Type (Metro/Non-Metro)
  - Helpdesk Number
- Sample Format shall be shared on Registered Email id

### ATM SET UP, TRAINING & CASH LIVE

- ATM OEM Engineer will visit the site as per schedule to Install the ATM and make it live.
- Franchisee receives the following training from the OEM Engineer –
  - Cash Loading training in the ATM
  - Entries to be done in the ATM while loading cash
  - Basic First Level Maintenance Activities

**VAKRANGEE RESPONSIBILITY**

**FRANCHISEE RESPONSIBILITY**

**VAKRANGEE RESPONSIBILITY**

## ATM Service Operations

**Franchisee to open dedicated Current Account in the nearby Bank Branch**



**Bank**



- Open current account in nearby bank branch where cash would be easily available & cash withdrawal charges are minimum.
- Submit all documents for TDS exemption by tagging account under section 194N.



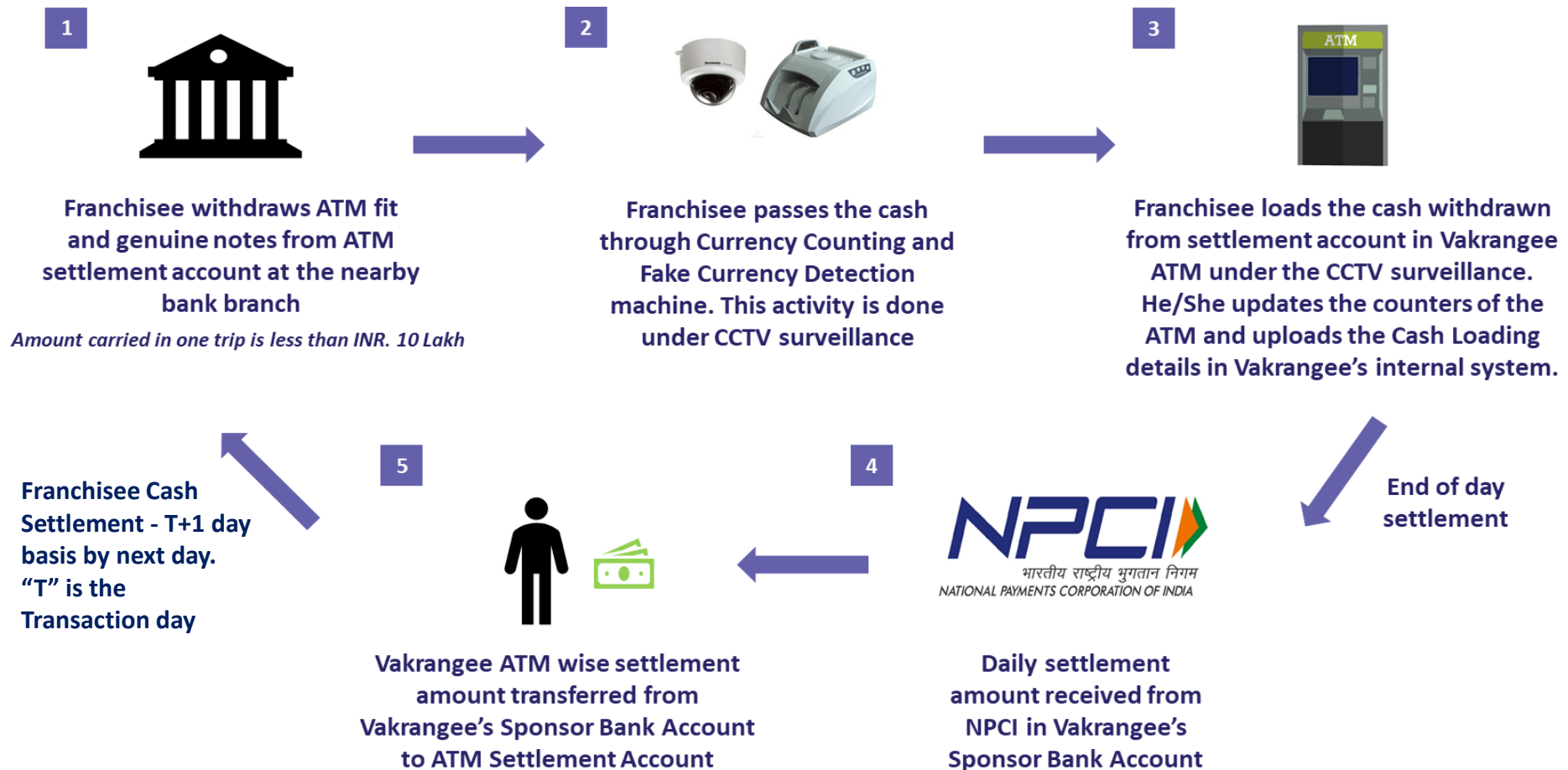
**Franchisee**

**Following documents will be provided by Vakrangee for opening dedicated Current Account in Bank :**

- Gazette notification for waiver of TDS to WLAO franchisees
- Vakrangee White Label ATM RBI License
- Franchisee Agreement between Vakrangee and Franchisee
- Account Opening Letter for TDS Exemption

## ATM Service Operations

### Cash Management Process - How to carry out cash loading in the ATM





## ***ATM Service Operations***

### ***DO's and DON'T's for ATM Service***

#### **Do's –**

- Always load the cash which is withdrawn from the bank using your ATM settlement account
- Always maintain the settlement account dedicatedly for ATM services
- Always pass the notes through cash counting and fake currency detection machine under CCTV surveillance before loading
- Always ensure to update cash withdrawal and cash loaded details in VKMS correctly
- Purchase a multimeter and check Earthing on daily basis in the morning before starting the ATM
- Always ensure that the ATM is connected to power supply from UPS and not directly
- Always ensure that CCTV is in working condition and 90 days backup is being stored in NVR
- Always display ATM ID, customer helpline no. and ATM geographical location on ATM sticker

#### **DON'T's –**

- Never load the cash in ATM which is obtained from any source other than the bank withdrawal from your dedicated ATM settlement account
- Don't use cash withdrawn from another bank's ATM to load in your ATM
- Never use the cash withdrawn for loading into ATM for any other purpose including for Vakrangee BC services
- Never withdraw or carry more than 10 Lakhs in one trip from bank branch
- Don't use cash of your retail outlet / shop to load in the ATM
- Do not carry out any fake multiple transactions in the ATM otherwise RBI cancel the ATM services
- Don't violate any guideline of RBI or any other regulatory body communicated to you from time to time

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

## 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 Sustainability cover in the global universe.*
- In 2022, Vakrangee has been recognized by Sustainability as an ESG Global 50 Top Rated company.*
- Globally ranked No.1 in the Sustainability ESG Risk rating rankings assessed in the Software and Services industry across worldwide*

### 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 78 ESG Score ([S&P Global Scores](#)) in the Corporate Sustainability Assessment (CSA) survey.*



# *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."*



**20,399 Vakrangee  
Kendras\***

*One of the large franchisee  
network companies with  
presence in 5,159 postal codes*



**6,324 ATMs**

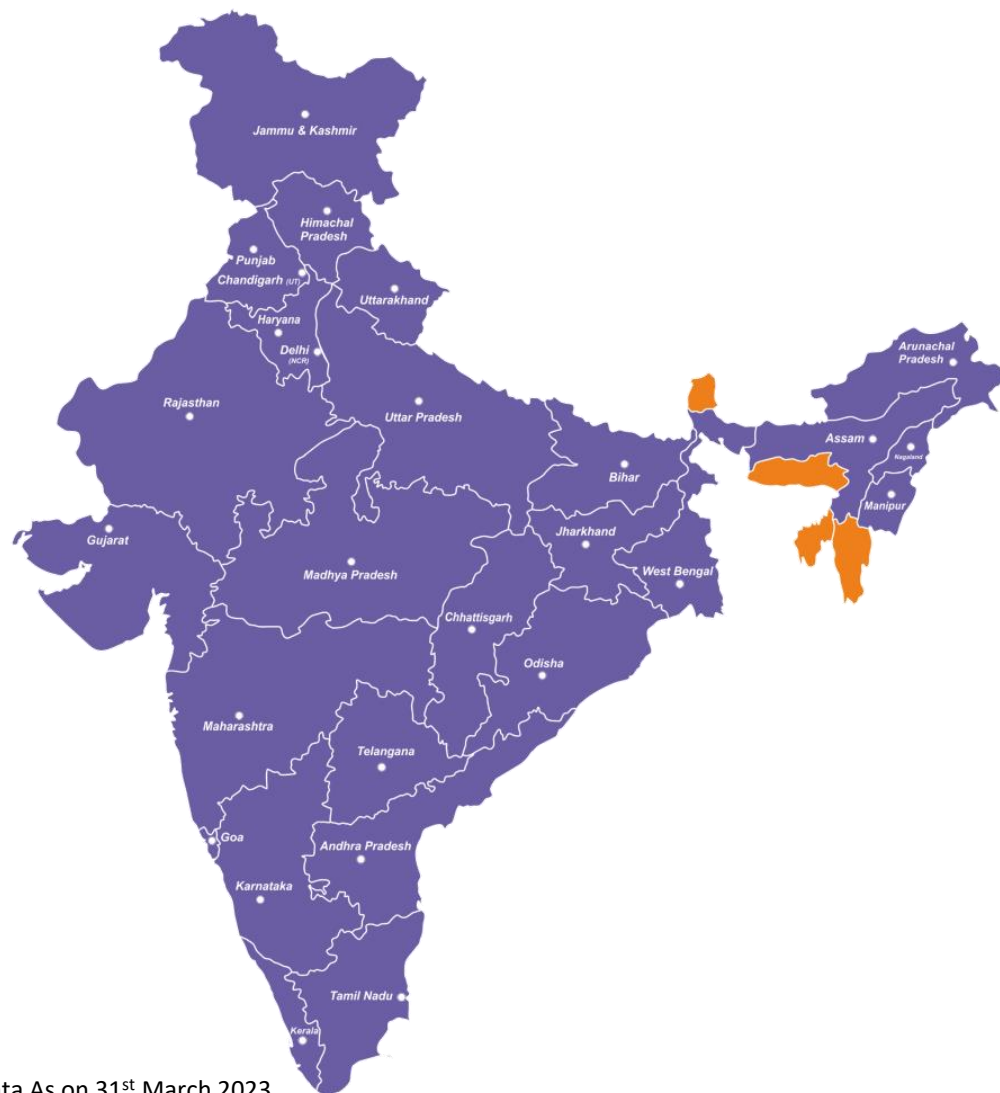
*4<sup>th</sup> Largest ATM Operator in  
Rural India*



**30+ Years**

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

## Our Presence



**234** NUMBER OF EXCLUSIVE  
DISTRICT LEVEL MASTER FRANCHISEES

**20,399** OUTLETS\*

**29** STATES & UTs

**566** Districts Covered

**5,159** Postal Code Covered

**79%** Presence in Tier IV, V & VI Cities

## Contact Us

**Apply For This Unmissable Opportunity\***



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



**For more details:**

- **Please call us on – 022-68230111**  
**(10 am to 7 pm – All days)**



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

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



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