

Own India's biggest mall and provide essential services in your neighbourhood

**Assured Banking
BC Point**



**Total Healthcare
Services**



ATM



**Assisted
Online Shopping &
Travel Services**

VAKRANGEE KENDRA : WITH ATM

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



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

EARNING COMPARISON WITH COMPETITORS

VAKRANGEE'S BC & ATM MODEL

₹ 40*

Per Bank Account Opening



WITH OTHER PEER'S MODEL

₹ 16

Per Bank Account Opening

0.35%*

of the Fixed Deposit Amt (Banking)



₹ 4 to ₹ 20

Fixed Fee per Fixed Deposit

₹ 10/ ₹ 11

per ATM Transaction



₹ 8/ ₹ 9

Per ATM Transaction

ESSENTIAL SERVICES



Banking BC Point Service



ATM Services



Online Demat & Trading account opening



Total Healthcare Services



Assisted Online Shopping



Recharges & Bill Payments



Travel Ticket & Hotel Booking
& many more

* Terms & conditions applied

Vakrangee's with ATM Model Price ₹2,05,000* only

Best in Class Equipment included in the Package

- 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.

To Apply : apply.vakrangeekendra.in

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

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

01

NEWLY LAUNCHED SERVICES

1. HEALTHCARE SERVICES
2. ONLINE DEMAT & TRADING ACCOUNT OPENING 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
THAN 3 MONTHS

DID YOU KNOW

YOU CAN EASILY MAKE ENOUGH IN
2 - 3 MONTHS TO COVER THE
COMPLETE INVESTMENT:

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

BFSI Services available at your kendra



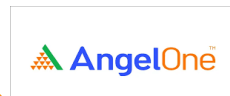
भारतीय रिज़र्व बैंक
Reserve Bank of India
India's Central Bank



भारतीय राष्ट्रीय भुगतान निगम
NATIONAL PAYMENTS CORPORATION OF INDIA

(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
- CIBIL Score service



भारतीय जीवन बीमा निगम
LIFE INSURANCE CORPORATION OF INDIA



Sar utha ke jiyo!



- 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

MediBuddy

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



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 !!

INTEROPERABLE BANKING FACILITY : CASH WITHDRAWAL FROM ALL BANK ACCOUNTS



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)

NEW ATTRACTIVE HEALTHCARE SERVICES ACTIVATED AT YOUR KENDRA

TOTAL HEALTHCARE SERVICES AT HUGE DISCOUNTED PRICING

01

EXCITING BENEFITS WITH NEW
COMPREHENSIVE HEALTH PLANS
AT JUST ₹ 999 & ₹ 1000

02

FREE MEDICINES WORTH
₹ 1500 (PLAN ₹ 999) &
₹ 2000 (PLAN ₹ 1000)

03

FULL BODY HEALTH CHECKUP -
3 VOUCHERS OF 61 TESTS
(INCLUDED WITH PLAN ₹ 999)

04

UNLIMITED 24x7
TELE/ VIDEO CONSULTATION
WITH EXPERT DOCTORS

MediBuddy TOTAL HEALTHCARE PACKAGE



Get Medicines Worth
₹1500
Online Prescription Available

Full Body Health
Checkup*
2 Vouchers of 61 tests

Unlimited tele-video
doctor consultation
24/7 Availability

ONLY @
~~₹8000/-~~ **₹999**

YOU ALSO GET

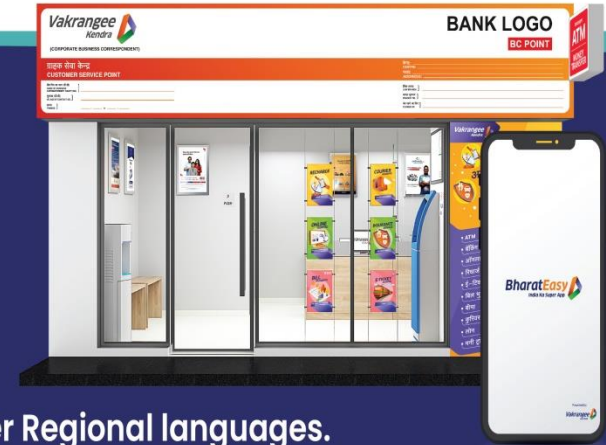
- Free Lab Test facility
2 Voucher of 61 tests
- Specialist consultation
For 2 Members
- Free Medicine +
Online prescription
Worth Rs. 1500

Available at your nearest Vakrangee kendra or
through BharatEasy mobile app





Your Complete Health Package



- No need to travel to Clinics or Hospitals for any Medical need.
- Unlimited Tele consultation with the Best Doctors available in English, Hindi & many other Regional languages.

Variant - 1

Option - 1

3 Blood Test Vouchers
(61 Parameters)



Unlimited 24/7 availability*

Tele / Video Consultation from the best doctors for 2 Members



FREE Medicines

Vouchers worth upto
₹ 1500/-
of Netmeds.com



Option - 2

3 Blood Test Vouchers
(61 Parameters)

Unlimited 24/7 availability*

Tele / Video Consultation from the best doctors for 2 Members

FREE Medicines

Vouchers worth upto
₹ 1500/-
of easymedico

MRP ₹. 19,900/-
FOR JUST ₹ 999/-
INC. GST
LIMITED TIME OFFER

Variant - 2

Option - 1

Upto 20% off
On more than
16500 Hospitals



Unlimited 24/7 availability*

Tele / Video Consultation from the best doctors for 2 Members



FREE Medicines

Vouchers worth upto
₹ 2000/-
of Netmeds.com



Option - 2

Upto 20% off
On more than
16500 Hospitals

Unlimited 24/7 availability*

Tele / Video Consultation from the best doctors for 2 Members

FREE Medicines

Vouchers worth upto
₹ 2000/-
of easymedico

MRP ₹. 10,600/-
FOR JUST ₹ 1000/-
INC. GST
LIMITED TIME OFFER

FREE MEDICINES



netmeds.com
India Ki Pharmacy

- OR -

easymedico
Pharmacy. Health. Wellness

VISIT YOUR NEAREST VAKRANGEE KENDRA

DOWNLOAD BharatEasy ON



NEW LAUNCHED DEMAT ACCOUNT SERVICE

UNIQUE FEATURES OF DEMAT & TRADING ACCOUNT



FREE DEMAT/
TRADING
ACCOUNT
ONLINE

INSTANT
PAPERLESS
ACCOUNT
OPENING

IPO
INVESTMENTS

LOW
BROKERAGE

MUTUAL
FUNDS
INVESTMENTS

HUGE EARNING POTENTIAL!!

Invest Today, Secure Your Tomorrow

**QUICK PAYBACK
WITH HIGH
COMMISSIONS !!**

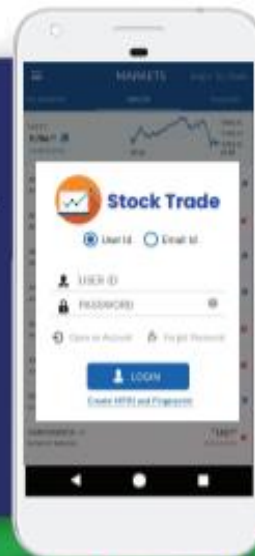
Open Demat And Trading Account

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
from ATM Service!!***

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**

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

SUMMER SPECIAL 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 !!**

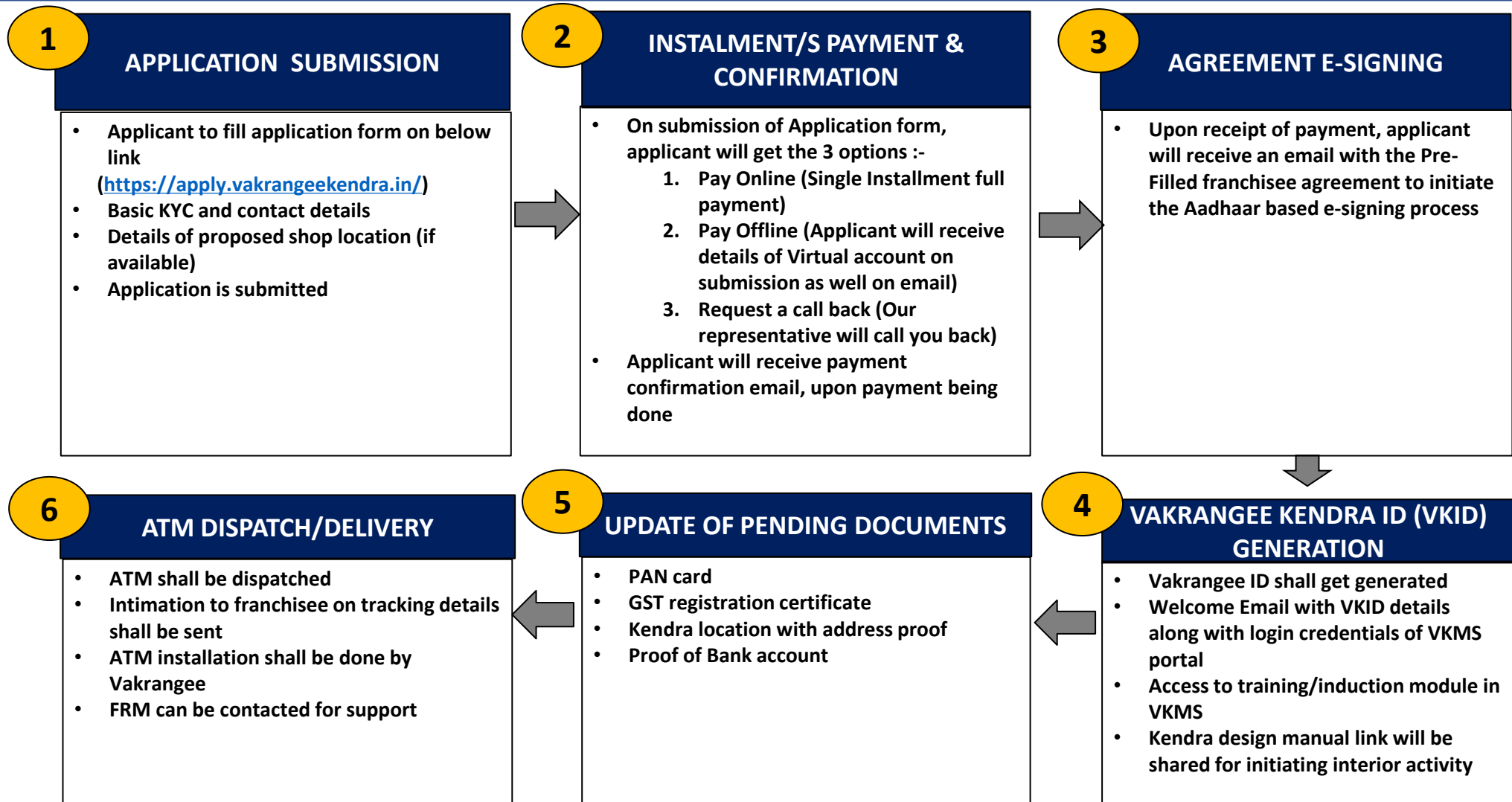
HURRY UP!
LIMITED TIME OFFER

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 !!

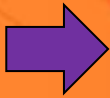
Responsibility Matrix : Vakrangee & Franchisee

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 2 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



**SHAWAN
ALI**

Franchisee – **SHAWAN ALI** from a **Tier-3** location of Uttar Pradesh have Earned **1,30,483** in just one month from **BFSI – Banking Services**

**Number of Accounts
Opened-39**

**Total Transaction Value-
2,57,16,790**



**SHAITAN
DARA**

Franchisee –**SHAITAN DARA** from a **Tier-2** location of Rajasthan have Earned **1,09,836** in just one month from **ATM Services**

**Number of Financial
Transaction-10,932**

**Total Transaction Value -
56,48,000**



**KAJALBEN
PATEL**

Franchisee – **KAJALBEN PATEL** from a **Tier-2** location of Gujarat have Earned **28,065** in just one month from **BFSI-DMT Services**

**Number of Transaction-
1,266**

**Total Transaction Value-
43,56,847**



**DEEPAK
KUMAR**

Franchisee – **DEEPAK KUMAR** from a **Tier-3** location of Haryana have Earned **4,13,400** in just one month from **Healthcare Services**

**Number of Transaction-
2067**

**Total Transaction Value-
20,67,000**

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 
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."



19,230+ Nextgen Kendras*

One of the large franchisee network companies with presence in 5,430+ postal codes

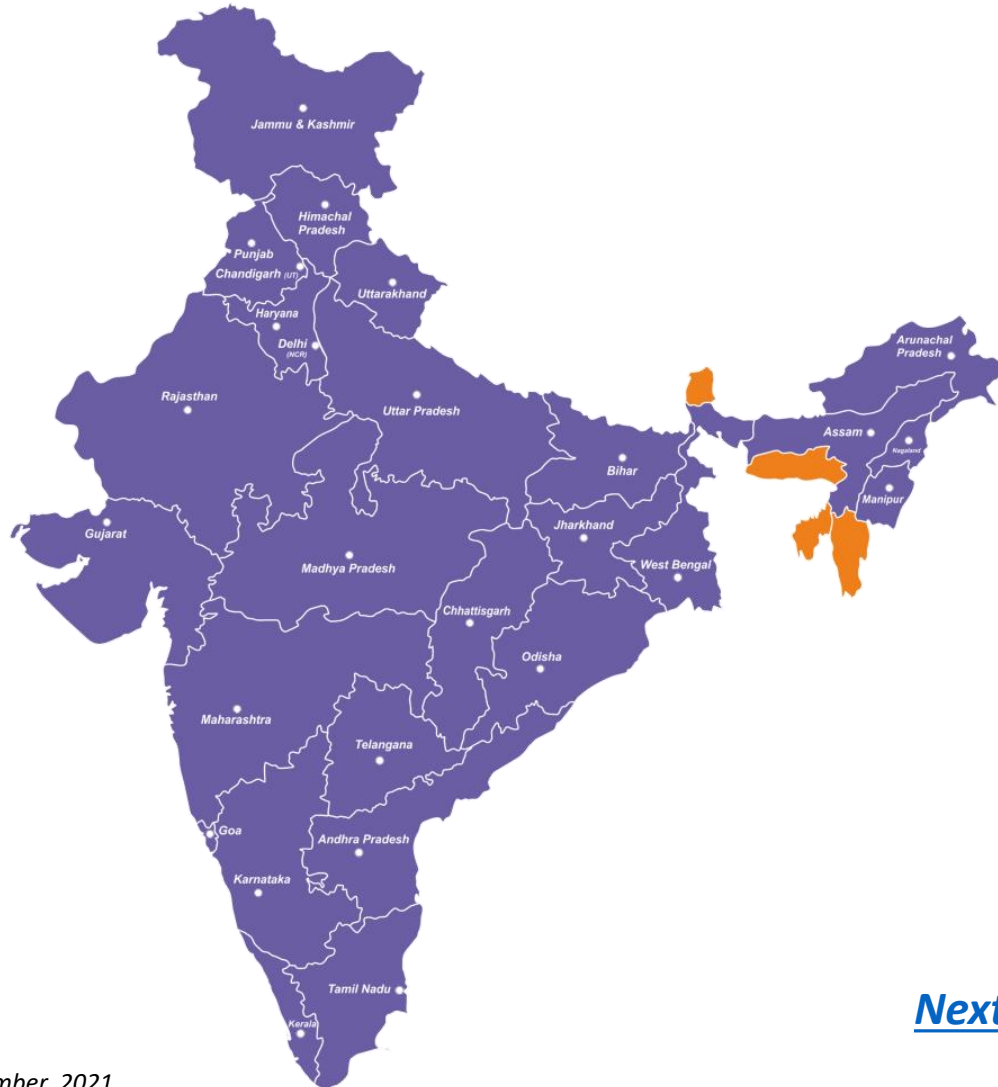
30+ Years

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

Debt-free Company

A company with zero debt

Our Presence



19,230+ OUTLETS*

33 STATES & UTs

560+ Districts Covered

5,430+ Postal Code Covered

80% Presence in Tier IV & VI Cities

[Nextgen Vakrangee Kendra Locator](#)



- As of 31st December, 2021
- No of Outlets 13,610+ fully Operational outlets and 5,620+ Outlets are under Service Activation stage

Contact Us

Apply For This Unmissable Opportunity*



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



For more details:

- Please give miss call on – 9355133599 or call on - 022-69001726
(10 am to 7 pm - Monday to Saturday)**



Visit - www.vakrangee.in

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