



SAB KAAM EK DUKAAN



“GO TO MARKET PLATFORM” : BUILDING INDIA’S LARGEST LAST MILE DISTRIBUTION PLATFORM

VAKRANGEE LIMITED
Q4 & FULL YEAR FY2024-25 RESULTS UPDATE

April 26, 2025

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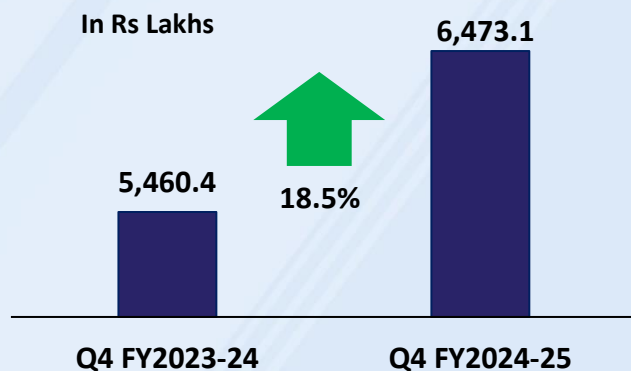
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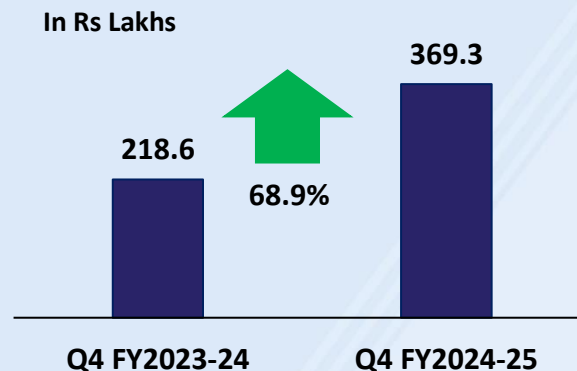
RESULTS PERFORMANCE UPDATE

Key Highlights – Q4 FY2024-25 (Y-o-Y Basis) – Consolidated Financials

TOTAL INCOME

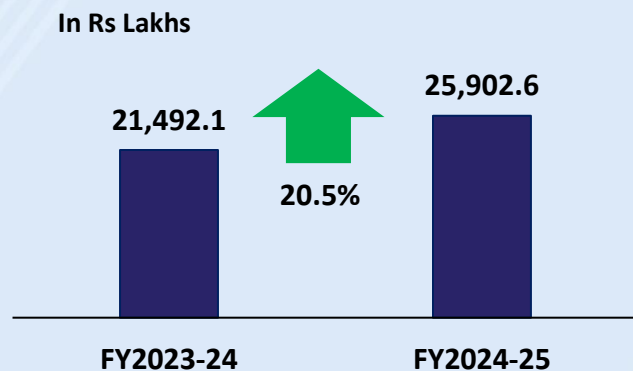


PROFIT BEFORE TAX

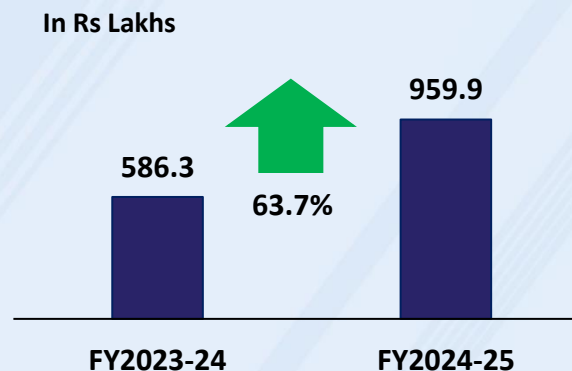


Key Highlights – Full Year FY2024-25 (Y-o-Y Basis) – Consolidated Financials

TOTAL INCOME

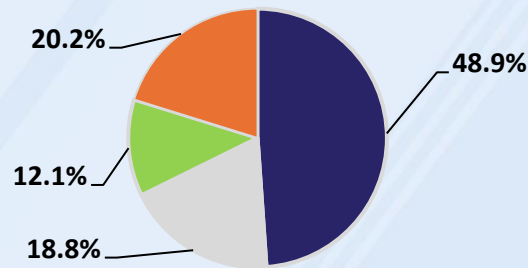


PROFIT BEFORE TAX



BUSINESS : Q4 FY2024-25 REVENUE & GROSS TRANSACTION VALUE CONTRIBUTION BREAK-UP

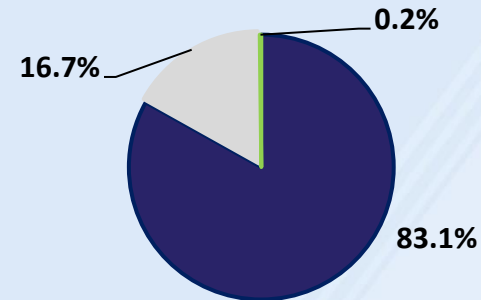
Revenue from Operations Break-up



■ BFSI ■ ATM ■ E-Commerce & Other Services ■ Sale of ATM Product / Service

Revenue from Operations : Rs. 63.2 Cr

Gross Transaction Value (GTV)

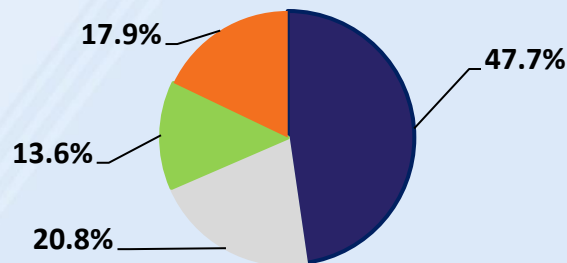


■ BFSI ■ ATM ■ E-Commerce & Other Services

Total Gross Transaction Value : Rs. 13,655.5 Cr

BUSINESS : FY2024-25 REVENUE & GROSS TRANSACTION VALUE CONTRIBUTION BREAK-UP

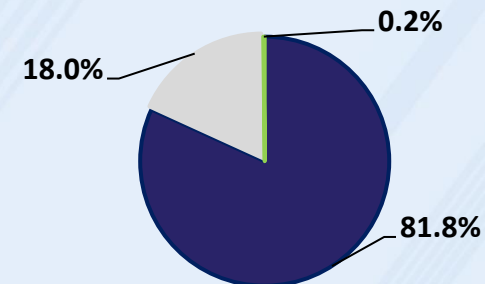
Revenue from Operations Break-up



■ BFSI ■ ATM ■ E-Commerce & Other Services ■ Sale of ATM Product / Service

Revenue from Operations : Rs. 255.0 Cr

Gross Transaction Value (GTV)



■ BFSI ■ ATM ■ E-Commerce & Other Services

Total Gross Transaction Value : Rs. 54,258.5 Cr



- Q4 FY2024-25 Results: Revenue grows by 18.5% on YoY basis, Profit Before Tax increases by 68.9% on YoY basis & Profit After tax increases by 14.9% on YoY basis. ~Rs. 5.7 Crores revenue was eliminated during consolidation due to intercompany sales of ATM products and services.
- FY2024-25 Results: Revenue grows by 20.5% on YoY basis, Profit Before Tax increases by 63.7% on YoY basis & Profit After tax increases by 46.8% on YoY basis.



- Q4FY2024-25: Quarterly Gross Transaction Value (GTV) crossed Rs. 13,655.5 Crores & Quarterly No. of Transactions crossed 3.1 Crores.
- FY2024-25: Annual Gross Transaction Value (GTV) crossed Rs. 54,258.5 Crores & Annual No. of Transactions crossed 12.6 Crores.



- Vortex Engineering, a subsidiary company, recorded a 26.3% year-on-year revenue growth and a 36.6% increase in ATM machines shipped in FY2024-25.
- 1,596 no. of ATM machines were shipped in FY2024–25, with strong order visibility for over 5,000 ATMs in FY2025–26.



- Vakrangee Limited, along with its subsidiary companies, is debt-free and maintains a robust balance sheet.
- This strong financial position enables us to confidently support our expansion plans and pursue sustained long-term growth.



- Strategic focus on high-margin business for better profitability & phasing out low-margin business to optimize operations.
- Long-term aim to enhance margin expansion and sustainable growth.

PERFORMANCE UPDATE FOR FULL YEAR FY2025-26

Our Presence

Total No. of Outlets

22,986

Presence in States/UTs

32

Presence in districts

609

Presence in Tier IV, V & VI

~83%

Our Platform – Key KPIs

Total Transactions

12.6 Cr

Total GTV

~ ₹54,258.5 Cr

No. of Master Franchisee (Districts Covered)

546

ATM Service

No. of ATMs

6,098

Total Transactions

~ 3.5 Cr

Total GTV

~ ₹9,773.3 Cr

Presence in Tier IV, V & VI

~77%

Banking Service

No. of Account opened

~ 12.9 Lakhs

No. of Insurance /
Pension Schemes sold

~ 14.8 Lakhs

Total Transactions

~ 8.8 Cr

Total GTV

~ ₹44,354.7 Cr

Key Performance KPIs for FY2024-25

- 1,596 - No. of ATM Machine shipped
- 36.6% - YoY Growth in No. of ATM Machine shipped
- 26.3% - YoY Revenue Growth
- 23.4% - YoY Revenue Growth in AMC business

Poised for Strong, Long-Term Growth

- Strong order visibility of over 5,000 ATMs in FY2025–26
- High-margin IP software (PERFO) business witnessing strong growth & profitability
- AMC business showing solid growth with rising annuity-based revenue

Debt Free Company

- Debt-free company with capital infusion from Vakrangee to support working capital needs

Key Profit & Loss Statement Items

Particulars (Rs. in Lakhs.)	Q4 FY2024-25	Q4 FY2023-24	YoY%	FY2024-25	FY2023-24	YoY%
Total Income	6,473.10	5,460.4	18.5%	25,902.6	21,492.1	20.5%
Total Expenses	6,103.70	5,209.7	17.2%	24,942.7	20,960.3	19.0%
EBIDTA	838.6	832.3	0.8%	2,812.3	2,872.1	(2.1%)
Profit before Tax & Exceptional Item	369.3	250.8	47.2%	959.9	531.8	80.5%
Profit before Tax (PBT)	369.3	218.6	68.9%	959.9	586.3	63.7%
Tax Expenses	117.5	(0.51)	-	320.9	151.0	112.5%
Profit after Tax (PAT)	251.8	219.2	14.9%	639.0	435.3	46.8%
Cash Profit (PAT + Depreciation)	680.8	604.6	12.6%	2,308.7	2,004.3	15.2%

Key Balance Sheet Items

Particulars (Rs. in Lakhs)	FY2024-25	FY2023-24	Particulars (Rs. in Lakhs)	FY2024-25	FY2023-24
Net Worth	21,166.9	16,211.1	Fixed Assets	12,705.3	12,443.1
Share Capital	10,831.9	10,595.1	Other Non-Current Assets	2,407.9	1,862.8
Other Equity	9,411.7	5,616.0	Inventory	1,830.0	70.6
Non-Controlling Interest	923.3	-	Trade Receivables	2,701.6	4,388.7
Total Debt	-	1,205.7	Cash & Cash Equivalents	8,188.2	4,868.0
Long Term Debt	-	760.4	Other Current Assets	3,031.1	6,366.3
Short Term Debt	-	445.3	Less: Trade Payables	1,778.7	1,936.6
Other Non-Current Liabilities	2,382.2	1,836.9	Less: Other Current Liabilities	5,536.3	8,809.2
Total Sources of Funds	23,549.1	19,253.7	Net Current Assets	8,435.9	4,947.8
			Total Application of Funds	23,549.1	19,253.7

GROWTH STRATEGY INITIATIVES



FASTER EXPANSION OF THE KENDRA NETWORK LEVERAGING MASTER FRANCHISEES

- Master Franchisees appointed in 546 Districts across 32 States/UTs across the Country.
- MFs provide on-ground operational support to existing outlets and drive new franchisee acquisition.
- Plan to achieve 100% District coverage by March 2026 to fast track kendra network expansion



EXPANSION OF ATM NETWORK

- Launched Mini ATM - an ultra low-cost ATM machine.
- Driving expansion by offering ATMs at low-cost to accelerate network expansion and enhance market share.
- Planned deployment of 3,000 new ATM Machines in FY2025-26.



INCREASE IN INTERCHANGE FEE: BOOSTING ATM EXPANSION & MARGINS

- RBI has increased interbank fee from INR 17 to INR 19 per transaction, effective May 1, 2025, which improves ATM deployment economics and supports deeper penetration.
- Expected to boost the ATM business margins and positively impact on EBITDA by ~INR 5–10 Cr in FY2025–26.



STRATEGIC FOCUS ON EXPANSION OF FINANCIAL SERVICES

- Focused expansion on financial services such as Loans, Insurance, Mutual Funds & Equities —targeting Tier 3–6 cities where Vakrangee has a strong presence.
- Introducing affordable, small-ticket products tailored for rural and semi-urban customers.



FORAY INTO PRIVATE LABEL PRODUCTS UNDER E-COMMERCE CATEGORY ACROSS KENDRA NETWORK

- Launched Private & White Label apparel range — trendy, comfortable, and affordable.
- Plans to diversify into new consumer and retail categories to expand market footprint.

NEW INSURANCE PARTNERSHIPS ADDED DURING THE QUARTER



EMPOWERING BHARAT: EXPANDING INSURANCE REACH THROUGH STRATEGIC PARTNERSHIPS & TAILORED OFFERINGS

- Insurance penetration in India stands at ~4.2% of GDP, with a significant portion of the rural population remaining uninsured.
- Recently onboarded multiple insurance partners to enhance product offerings and distribution capabilities.
- Launched affordable, small-ticket insurance products specifically tailored for rural and semi-urban customers.
- Introduced a diverse range of products including Home Insurance, Shop Insurance, and other general insurance products to address varied customer needs.

AT AN INFLECTION POINT, POISED FOR STRONG GROWTH

Large growing domestic & replacement market

- India's installed ATM capacity: ~250k+ machines.
- **Banking Sector branch expansion: 20,000+ new ATMs.**
- Global ATM replacement: Switch from Windows 7 to Windows 10.
- **Banking refresh cycle: 80,000+ ATM refresh cycle over next 18-24 months.**

Global Market Opportunity

- **Global ATM market size reached ~\$20.2 bn in 2020 and is expected to grow at a ~8.12% CAGR until 2027**
- Rising demand for ATMs and banking automation in emerging economies.
- **Expansion plans: Targeting high-potential regions like Latin America and Asia-Pacific**

Strong Growth Visibility

- **In FY2025, ~1,596 ATM machines were successfully supplied.**
- **Strong Revenue Visibility in FY2026 with robust Order of 5,000 ATM Machines.**
- Annuity nature of the AMC business derives value from the growing scale of the installed base of ATMs.
- **Strong growth & profitability for the IP Product Software Business (Perfo).**



COMPANY OVERVIEW

- Incorporated in 2001, Vortex is an India-based technology company, incubated by IIT-Madras, and a pioneer in low-power ATMs.
- Company is an innovative and leading provider of ATMs and multi-vendor ATM management software products. **Vortex is a leader in switch-connected, cash management technology.**
- Headquarters and manufacturing facility are in Chennai, India with **annual production capacity of over 12,000 ATMs translating to a hardware sales potential of about INR 400 - INR 500 cr.**
- Clients include most of the major PSU banks, private banks, brown and white label ATM operators and co-operative banks.
- **Significant international business - ~25% of total revenue. Clients in >50 countries, mainly across growth markets**



UNIQUE OFFERINGS SUITED TO EMERGING MARKET

- Proprietary Linux based Operating Software; also compatible with Windows via XFS layer.
- Value for money products developed using technology, design innovation and in-house software leading to lower TCO (Total Cost of Ownership) translating to operational breakeven at lower footfalls compared to conventional ATMs.
- Has own cash dispensers (core part of an ATM), with lowest life cycle cost compared to its competitors.
- Ability to endure high up-time under harsh operating conditions. Ability to accept soiled notes.
- In-house developed critical components.
- Software IP Product Play : Perfo®- Multi-vendor ATM Monitoring and Incident Management Solution



CORPORATE STRUCTURE

- Reputed PE investors who had invested earlier Aavishkaar Capital, Tata Capital, Bamboo Capital and IFC
- Change in Ownership : Vakrangee Group hold ~99% stake in the Company
- Seasoned and experienced management
- Auditor - Ernst & Young (E&Y)
- Debt free Company

GROWTH STRATEGY

Strong Revenue Visibility -
Order of 5,000+ ATMs



Strong export business opportunity
with high profitability



Strong software IP product play
"Perfo®" highly scalable & profitability



1,596
no. of ATM units shipped



9 Patents / IP
in the field of ATM & Cash Dispensers



10,000+
ATMs shipped across India, Africa & South Asia



CUSTOMER PROFILE AND KEY ATM OFFERINGS

Key Customers

Indian Public and Private Sector Banks



Operators



Hitachi Payment Services

Exports



Key ATM Offerings

Ecoteller – Front Load ATM



- Very low operating expenses
- Can operate under power fluctuations and power failures
- Easy to use; provides biometric authentication
- Electronic journal – saves paper
- Very compact – uses less real estate
- Built-in Digital Video Surveillance System

Desktop ATM – Ecoteller Mini



- Wall mountable or Tabletop model
- Suitable for Mobile Application
- Supports Aadhar based bio-metric authentication &
- Extendable to include Cash deposit function
- Lowest Capex product in the market

Through-the-wall ATM



- Designed specifically for export markets
- CEN L / 1 Certified Safe
- Complies with all international standards and certified with all major switches
- Suitable for outdoor installations
- Bunch presenter with a maximum capacity of 40 notes per transaction
- Eco-Friendly and User-Friendly

Bunch Note Acceptor/Recycler



- Developed for both indoor & outdoor installations
- Suitable for large volume deposits
- UL291 Level 1-certified chest
- Reliable Fake note detection
- Interfaces with Switch (NDC+)
- 7 notes/second note acceptance (high-speed)
- Large capacity: 100 notes per transaction



**Front Load / Lobby
ATM Machine**



**Through-the-Wall
(TTW) ATM**



**Mini / Desktop /
Mobile ATM**



**Banking Automation
Products : Digital
Banking Unit (DBU)**



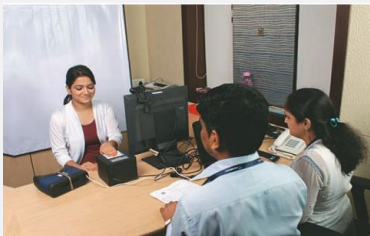
- Recently launched 2 new products i.e. Android ATM and MINI ATM
- Banking Automation Products: Plan to launch Digital Banking Unit (DBU) kiosk, an alternate to Physical Bank Branch
- Android ATM is with advance Digital Banking features, an alternate to Physical Bank Branch along with Next-Generation User Interface powered by Open-Source Android OS

COMPANY OVERVIEW

PHASE 1: 1990-2011

PHASE 1 : EMERGED LEADER IN E-GOVERNANCE BUSINESS

- Vakrangee Ltd:
Incorporated as a System Integrator for E-Governance Projects
- Worked on Key Mission Mode projects of the Government such as :
 - Central Election Commission
 - MCA-21 for Ministry of Corporate Affairs
 - Rashtriya Swasthya Bima Yojna (RSBY)
 - Digitization of Land and Revenue records
- Worked on Project Passport Seva Kendra (PSK)
- Won UID Enrolment Project for enrolling Aadhaar



PHASE 2: 2012-2018

PHASE 2 : BUILDING KENDRA BUSINESS ALONG WITH E-GOVERNANCE

- Ventured into G2C & B2C services via Common Service Centers
- Received BC Banking mandate & started BC Point Banking services
- Non-Exclusive Store in Store Format outlets
- Emerged National BC partner to major PSU banks
- Executed projects such as PMJDY - FI & UIDAI Aadhaar Enrollment services
- Received RBI license for White Label ATMs
- Expanded B2C services - Assisted e-commerce services



PHASE 3: 2019-2022

PHASE 3 : NEXTGEN VAKRANGEE KENDRA BUSINESS

- Planned as an exclusive store model with Standardized Consumer & Service experience
- Launched **NextGen Kendra** with standard branding , Exclusive store layout as well as signage
- Multi-line of services – Banking, E-Governance, Insurance, E-Commerce, Total Healthcare & optional ATM services
- Tie-up for Banking Business Correspondent with Private Banks
- Launch of Digital Platform : “**BhratEasy Super Mobile App**”



PHASE 4: 2023 ONWARDS (POST DEMERGER)

PHASE 4 : NEXTGEN VAKRANGEE KENDRA & DIGITAL APP BUSINESS

- Demerger to unlock the potential of the Core **Vakrangee kendra & Digital App Business**
- Kendra Business is Retail centric Consumer facing & Asset Light Franchisee model
- Appointing District Level MF nationwide aiming for 100% District coverage by March 2026!
- Clear Focus on expanding and Building India's Largest Last Mile Rural distribution platform
- Acquisition of **Vortex Engineering Pvt Ltd** (Subsidiary of Vakrangee)



BFSI & ATM SERVICES



ATM



**White Label ATM
Operator**

- ATM Cash Withdrawal
- Non-Financial Transactions



FINANCIAL SERVICES



LENDINGKART
Think Cash, Think Lendingkart Group!



- Opening of Online Demat & Trading Account
- Money Transfer
- Lead Generations of Personal / Business Loans
- Pan Card Service
- CIBIL Score service
- Filing of I.T returns Services



INSURANCE



WITH YOU ALWAYS



- Life Insurance
- General Insurance
- Health Insurance



BANKING



Other PSUs

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

ASSISTED E-COMMERCE SERVICES



ONLINE
SHOPPING

amazon

(Available only on BharatEasy
Mobile Super App)

DECATHLON

DIGIFY

- Online Shopping of Goods



ASSISTED TOTAL
HEALTHCARE

DocOnline
GET HEALTHCARE ANYWHERE

- Telemedicine services
- Online Shopping of Medicines



RECHARGE &
BILL PAYMENTS

MAX TV
ANYTHING ANYTIME ANYWHERE

**B | BHARAT
BILLPAY**



(Only for Rajasthan)

- Mobile/DTH Recharge
- Bill Payments
- Subscription based OTT Plans
- E-Mitra services in Rajasthan



ASSISTED ONLINE
TRAVEL SERVICES

yatra



- Train Ticket Booking
- Bus Ticket Booking
- Flight/Hotel Ticket Booking



ONLINE AGRICULTURE
PRODUCTS &
SERVICES

BigHaat.com
ONE STOP AGRO STORE

- Online Agriculture Product & Services

VAKRANGEE KENDRA (VK) MODEL : LOOK & FEEL

MODEL 1 : VK WITH ATM WITH PRIVATE BANK BC POINT

MODEL 2 : VK WITHOUT ATM WITH PSU BANK BC POINT

MODEL 3 : VK WITHOUT ATM WITH PRIVATE BANK BC POINT

MODEL 4 : ONLY ATM



Min Area required 65-80 sq. ft.

Min Area required 25-30 sq. ft.

Key Features :

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

Key Features :

- ATM at outlet located within the store
- Potential to enhance the footfall significantly
- CCTV Monitoring system

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)

- 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	✓	✗	✗

A UNIQUE LIFETIME EARNING OPPORTUNITY

- Master Franchisee (MF) is eligible to earn a % of active franchisee's earnings on an on-going perpetual basis.
- Responsible for end-to-end monitoring and ensuring operational compliance for there respective franchisees.
- MF to provides on-ground support to existing outlets & drives new franchisee acquisition for growth.
- District level Master Franchisee appointed in 546 districts across 32 states across the Country (as on March 31, 2025).
- This would lead to help us scale at a faster pace and expand on a pan India basis.

Plan to achieve
100%

District coverage
by March
2026

MASTER FRANCHISEE DISTRICT LEVEL OFFICES

District : Balaghat
State : Madhya Pradesh



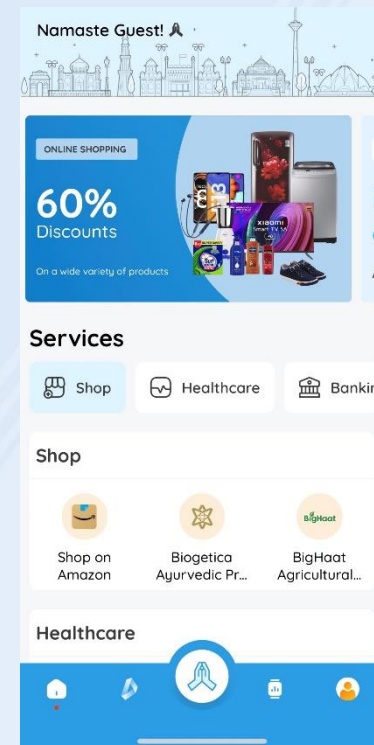
District : Surguja
State : Chhattisgarh



District : Muzaffarpur
State : Bihar



- Vakrangee is launching an online digital platform to enable seamless services for the consumer at the comfort of their homes. Through this, company has evolved into the unique O2O (Online to Offline) platform, whereby there is Assistance available through the Physical Kendra network along with Digital Online Services.
- The Company has currently launched an upgraded Beta Trial Version of “BharatEasy” Mobile Super App” based business platform.**
- The Mobile super app platform would be offering various consumer products and services under one umbrella. Consumers would use it every day because our app would offer a seamless, multi-service, integrated, contextualized and efficient experience.

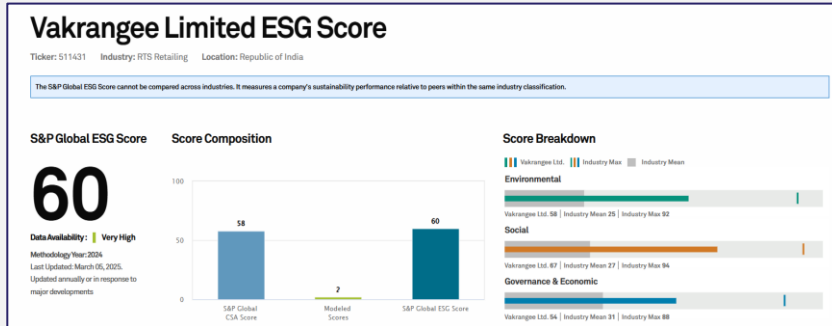

The registration form for the BharatEasy app is displayed on a white background. It includes a 'Back' button at the top left. The form fields are: 'Full Name' (with a placeholder 'Enter Your Fullname'), 'Email' (with a placeholder 'Enter Email Address Here'), 'Set Password' (with a placeholder 'Enter Password Here' and a strength indicator showing '1 lowercase', '1 number', and '1 special character'), 'Confirm Password' (with a placeholder 'Enter Confirmed Password Here'), and 'Referral Code (Optional)' (with a placeholder 'Enter RFR Code'). A 'Next' button is at the bottom.




UPDATE ON SUSTAINABILITY ESG INITIATIVES

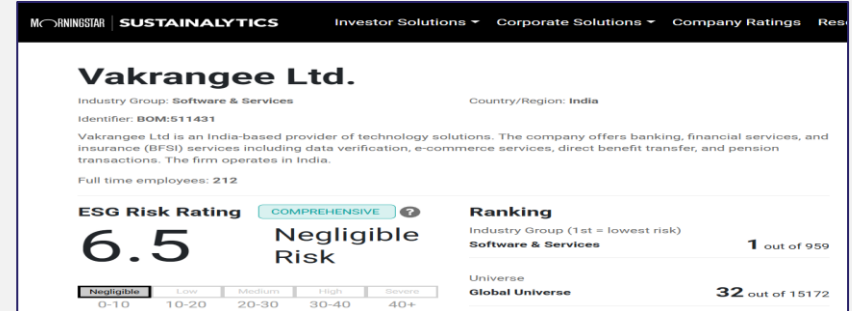
VAKRANGEE ESG PERFORMANCE UPDATE

S&P Global ESG Score



Vakrangee has earned a **"S&P Global Bronze Class"** spot in the yearbook and has score 60 ESG Score (S&P Global Scores) in the Corporate Sustainability Assessment (CSA) survey.

Sustainalytics ESG Score



Source Link : <https://www.sustainalytics.com/esg-rating/vakrangee-ltd/1028256073>

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.

Independent ESG Risk Assessment & Integrated Report Assurance

- Earned a "S&P Global Bronze Class" spot in the sustainability yearbook 2022 and has score 60 ESG Score in the Corporate Sustainability Assessment (CSA) survey.
- Reasonable Assurance of Integrated Annual report of FY24 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, peace & justice.

Thank You