

Be A Superhero!!

Own India's Biggest Mall And Provide Essential Services In Your Neighborhood



BANKING







HEALTH INSURANCE











Nextgen Vakrangee Kendra Services

Essential Services you can offer in Your Neighbourhood!!!

ASSISTED E-COMMERCE:



Assisted Online Shopping and Online Pharmacy



Bill Payments and Recharge



Tele-Medicine : Consultation with Expert Doctors



BFSI & ATM SERVICES:

Banking and Financial
Services*



ATM



Insurance Services





BFSI Services available at your Kendra







(White Label ATM License)



- **ATM Cash Withdrawal**
- Non-Financial **Transactions**















- **Money Transfer**
- **Lead Generations of** Personal/Home/ **Business Loans**























- Life Insurance
- **General Insurance**
- **Health Insurance**



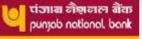














Other PSUs

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



Assisted E-Commerce Services available at your Kendra









- Online Shopping of Goods
- Online Shopping of Jewellery









- Online Shopping of Medicines
- Telemedicine services





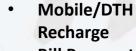








(Only for Rajasthan)



- Bill Payments
- E-Mitra services in Rajasthan











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



E-Commerce: Unique Features of Assisted Online Shopping

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



M

Monopolistic
Offering of Marketplace

Zero Working Capital Requirement*



Rs. 1,00,000+
per month



High Quality Products at Competitive Prices



Zero Inventory Model

*Applicable only for Amazon service Source: Company



Total Health Package Offering at Vakrangee









- UNLIMITED TELEPHONE & VIDEO CONSULTATION WITH DOCTORS
- BETTER SERVICE WITH EXPERT DOCTORS
- REGULAR HEALTH FOLLOW-UPS

- HOME BLOOD TEST FACILITY WHICH INCLUDES UPTO 84 TEST
- AVAILABILITY OF BLOOD TEST THAT INCLUDES LIVER, THYROID, LIPID, DIABETES, IRON DEFICIENCY, ETC
- ORDER MEDICINES FROM VAKRANGEE KENDRA ANG GET FLAT 20% OFF
- HOME DELIVERY
- CASH ON DELIVERY
- GENERAL MEDICINES ARE ALSO AVAILABLE

- COVERS ANY RISKS DUE TO CORONA VIRUS
- IN- PATIENT HOSPITALIZATION
- PRE/POST HOSPITALIZATION
- EMERGENCY AMBULANCE FACILITY
- CASHLESS CLAIM
 SETTLEMENT FACILITY



Tele-Medicine: Unique Features of vHealth by Aetna



Unlimited Doctor Consultations on Phone / Video

Telemedicine trained Doctors will provide unlimited Phone/Video Consultation along with regular follow ups.



Home Blood Test **Checkup Facility 84 Tests**

vHealth team's will arrange home Blood sample collect from their network partner.



Diet Consultation

vHealth dieticians will provide lifestyle related diet management program along with customized diet plan.

Product features

Product features	Variant 1*	Variant 2*	Variant 3*	Variant 4*	Variant 5	Variant 6
Unlimited tele/ video Consultation	Yes	Yes	Yes	Yes	Yes	Yes
Blood Test Check up (Number of Vouchers)*	2 vouchers (30 tests)	1 vouchers (84 tests)	1 vouchers (30 tests)	1 vouchers (61 tests)	NA	Na
Diet Consultation (Number of Vouchers)*	2	1	2	1	0	o
Validity	12 months	12 months	12 months	12 months	12 months	12 months
Members Covered	2 family members	2 family members	2 family members	2 family members	2 family members	4 family members
Membership Cost	999/-	899/-	699/-	699/-	170/-	330/-
Actual costing MRP	8,000/-	6,750/-	4,500/-	5,750/-	Vakrangee	Exclusive

Number of Vouchers is the number of times the Blood test or Diet consultation can be used. These Vouchers can be used by any of the family members mentioned by the customer during enrolment.

^{*} Available at select locations only



Nextgen Vakrangee Kendra – Sustainable Business Model

Vakrangee Kendra business model is a Long Term sustainable business model as we are a Provider of Emergency and Essential Services

Even during the current COVID-19 Pandemic situation, Our Vakrangee kendras have been Exempted from Lockdown and are Operational, thereby resulting into Sustainable Earnings

Ministry of Home Affairs circular for lockdown dated 24th March - Link to Circular

Vakrangee Kendra outlets are one stop shops providing key Essential services to the citizens of the country such as -

- Banking Services
- ATM Services
- Online Pharmacy
- Telemedicine health services Including Unlimited Tele & Video Consultation with expert doctors & Home Blood test facility
- Online shopping of Groceries

During COVID-19 Pandemic, Our more than 10,000 Vakrangee Kendras are operational to provide the key essential services and thus serving the Nation. 80% of our outlets are in Tier 5 &6 Rural locations thereby benefiting the unserved and underserved bottom of the Pyramid population.

COVID-19 update note on Vakrangee - Link to Circular



NextGen Vakrangee Kendra



Bronze Model Look & Feel





One counter for services

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



Key Features

Store Exclusivity & Consistent Branding	BRANDING	 Exclusive store model with same service level and same customer experience Standardized layout and design by L&H (Lewis & Hickey) Uniform and consistent branding for higher brand recall and visibility
ATM in Each Outlet	11	 ATM at each outlet located within the store Potential to enhance the footfall significantly Additional stream of revenues for the franchisee
Centralized Monitoring System		 Centralized CCTV system Better security at the store Full compliance with RBI guidelines to maintain more than 90 days video recording back up
Digital Advertising	ADS	 Digital signage to enable centrally monitored advertisement campaigns To enhance the interaction between customers and partners Focus to initiate advertising revenue
PIN-Pad Devices		 To enable various kinds of payment modes at any Vakrangee Kendra Integration in process to start accepting RuPay/Debit/Credit card payment



LOAN FACILITY OPTION FOR FRANCHISEES



SIDBI – PSBLOANSIN59MINUTES.COM

TERMS – LOAN AMOUNT, TENURE & INTEREST

Loan Amount:

- In-principle approval: Mudra Loan upto INR 10 Lacs
- MSME -Term Loan and Working Capital Loan from INR 1 Lac to INR 5 Crore

Convenience & Fast Processing:

- Apply for In-principle approval of loan with multiple banks at one go
- Get In-principle approval in 59 minutes through easy application process

Flexible Terms:

- Flexible tenures with an affordable interest rate (starting from 8.5%)
- No Collateral Required

PSB Integration:

More than 25 Public & Private Sector Banks and NBFCs have on-boarded on the Platform for providing MSME finance



Loan facility for Franchisees

The Franchisee has now option of availing the loan facility under "Psbloansin59minutes of SIDBI"

The franchisee can apply for the Term Loan and Working Capital Loan online on clicking the below link:

Apply for Loan: https://www.psbloansin59minutes.com/signup

The details of the application process is given in the below video:

Video Link: https://www.youtube.com/watch?v=yN9sajkvgho&feature=youtu.be

Mandatory Documents for Online Application under "Psbloansin59minutes of SIDBI"

- **GST Registered** Franchisee has to have GST registration for online application. Incase he does not have the GST registration than he need to apply for the same.
- ITR for minimum one year Franchisee has to have minimum one year of Income tax return filled. In case he does not have the same he can apply for the ITR before 30th June, 2020.
- Annual Accounts: Last two years balance sheets of the units along with income tax/sales tax return etc.
- **Projected Annual Accounts:** Projected balance sheets for one year in case of working capital limit and for the period of the loan in case of Term loan.
- Sales: Sales achieved during current financial year upto the date of submission of application.
- KYC Documents



Franchisee Financials



Exclusive Offer - Scheme A

1st Instalment

Rs. 9,999



Location Allocation and Agreement Signing

Upon Agreement Signing, the following services* will be activated

- Online Shopping of Goods
- Mobile/DTH Recharge
- Online Shopping of Medicines
- Bus Ticket Booking

2nd Instalment

Rs. 30,000 + 5,000 (Freight Charges) + 8,100 (GST)

Payment to be done within 30 days of agreement signing

= Rs. 43,100



- Digital Signage
 - **Display Monitor**
 - All in one Printer
- Equipment List
- Safe with Lock
- Weighing Scale
- Fake Note Detector
- Main Signage Flex
- Software Licenses (Excluding ATM)

3rd Instalment

Rs. 2,10,000 + 10,000 (Freight Charges) + 39,600 (GST) = Rs. 2,59,600

– NS. 2,55,000



Payment to be done within 90 days of agreement signing

- CCTV Camera with NVR
- VPN Connectivity
- Software Licenses (Including ATM)

Financing Options are also available
Or the same can be earned from Online Shopping
services within a few months

^{* -} Laptop and internet connection is mandatory to operate these services



Exclusive Offer – Scheme B

1st Instalment

Rs. 9,999



Location Allocation and Agreement Signing

Upon Agreement Signing, the following services* will be activated

- Online Shopping of Goods
- Mobile/DTH Recharge
- Online Shopping of Medicines
- Bus Ticket Booking

2nd Instalment

Rs. 35,000 + 5,000 (Freight Charges) + 9,000 (GST) = Rs. 49,000

Payment to be done within 30 days of agreement signing



Digital Signage

- **Display Monitor**
- All in one Printer
- POS Device

Equipment List

- Safe with Lock
- Weighing Scale
- Fake Note Detector
- Main Signage Flex
- Software Licenses (Excluding ATM)

3rd Instalment

Rs. 2,10,000 + 10,000 (Freight Charges) + 39,600 (GST) = Rs. 2,59,600

Payment to be done within 90 days of agreement signing



- CCTV Camera with NVR
- VPN Connectivity
- Software Licenses (Including ATM)

Financing Options are also available
Or the same can be earned from Online Shopping
services within a few months

^{* -} Laptop and internet connection is mandatory to operate these services



Exclusive Offer – Scheme C

1st Instalment

Rs. 9,999



Location Allocation and Agreement Signing

Upon Agreement Signing, the following services* will be activated

- Online Shopping of Goods
- Mobile/DTH Recharge
- Online Shopping of Medicines •
- **Bus Ticket Booking**

2nd Instalment

Rs. 55,000 + 5,000 (Freight Charges) + 12,600 (GST) = Rs. 72,600

Payment to be done within 30 days of agreement signing



- Laptop
- **POS Device**
- Biometric Device •
- Display Monitor •
- Safe with Lock
- Fake Note Detector

Equipment List

- Digital Signage
- All in one Printer
- Weighing Scale
- Main Signage Flex
- Software Licenses (Excluding ATM)

3rd Instalment

Rs. 2,10,000 + 10,000 (Freight Charges) + 39,600 (GST) = Rs. 2,59,600

Payment to be done within 90 days of agreement signing



- **CCTV Camera with NVR**
- **VPN** Connectivity
- Software Licenses (Including ATM)

Financing Options are also available Or the same can be earned from Online Shopping services within a few months

^{* -} Laptop and internet connection is mandatory to operate these services



Bronze Model – Schemes

Equipment List	Scheme A	Scheme B	Scheme C
Laptop	Already available with Franchisee	 Already available with Franchisee	V
Biometric Device	Already available with Franchisee	Already available with Franchisee	V
POS Device	Already available with Franchisee	~	
Display Monitor	~	V	V
Digital Signage	~	~	
All in one Printer	~	~	✓
Fake Note Detector	~	~	
Safe with lock	~	~	/
Weighing Scale	~	~	\
Main Signage Flex	~	~	/
Software Licenses	~	~	V
CCTV Camera with NVR (will be dispatched with ATM)	✓	~	-





ATM Service





Huge Earning potential

ATM will be provided on custodian basis and service will be started only after the full payment is received



Expected Earnings from the NextGen Kendra

Expected Monthly Revenue From Sales Of Services	Amount in Rs.
E-Commerce: Assisted Online Shopping & Pharmacy	30,000
E-Commerce: Telecom & Bill Payments	5,000
E-Commerce: Travel & Logistics	5,000
BFSI : ATM services	20,000
BFSI: Banking services	15,000
BFSI: Insurance, Financial and other services	5,000
Total Monthly Earnings (A)	80,000

Expected Monthly Operating Expenses	Amount in Rs.
Rent	5,000
Office expenses including electricity charges and	5,000
connectivity charges	
Maintenance charges to be paid to Vakrangee	5,000
Localised marketing cost	5,000
Total Monthly Operating Expenses (B)	20,000

Monthly Earning
Potential of
Rs. 60,000+

Net monthly earning for franchisee (A-B) 60,000

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.





SANTIDEV BAG
West Bengal

TIER 5 LOCATION





Number of Orders

305



Total Sale Value

₹ 15,87,009





MAHTAB ALAM
Uttar Pradesh

TIER 3 LOCATION





Number of Orders

618



Total Sale Value

₹ 11,76,393





SATENDRA KUMAR *Uttar Pradesh*

TIER 1 LOCATION





Number of Orders

2,074



Total Sale Value

₹ 2,89,784





RAHUL JADHAV *Maharashtra*

TIER 3 LOCATION





Number of Orders

579



Total Sale Value

₹ 7,97,111





SUPARNA RAJE

West Bengal

TIER 2 LOCATION





Number of Transaction



2,411

₹ 2,37,393





RUSHIKESH BANKATRAO *Maharashtra*

TIER 6 LOCATION





Number of Financial Transaction



Total Transaction
Value

10,001

₹ 2,21,35,300





JAGDISH GHARAT

MMR

TIER 6 LOCATION





Number of Transaction



1,487

₹ 37,44,636





RUNI KUMARI PRATAP

Bihar

TIER 5 LOCATION





Number of Accounts
Opened



Total Transaction
Value

55

₹ 1,59,77,280



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, egovernance, e-commerce, logistics and financial services.

"Vakrangee aims to be the most trustworthy physical as well as online convenience store across India."







23,000+ Nextgen Kendras*

One of the large franchisee network companies with presence in 6,150 postal codes

25+ Years

Founded in the year 1990, Vakrangee has 25+ years of service excellence.

Debt-free Company

A company with zero debt

- * As of 31st December 2019, 10,000+ Operational & 13,000+ outlets under on-boarding process
- Source: Company



Vakrangee Awards and Recognition



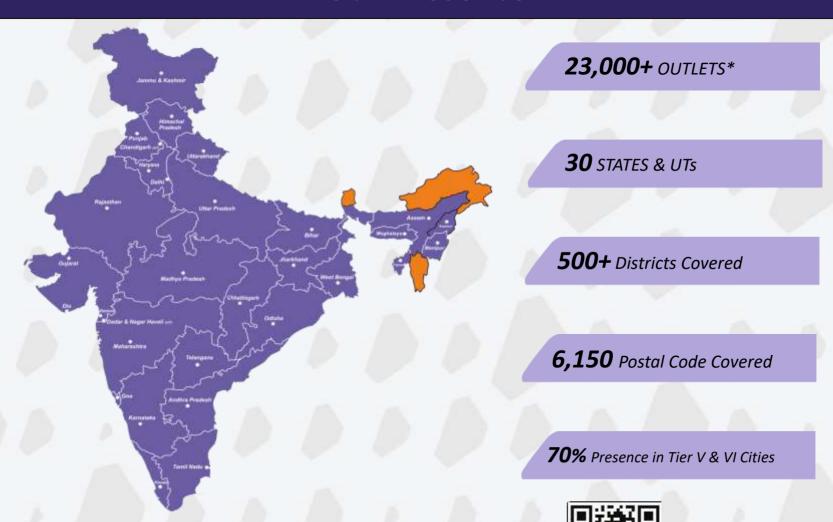
- Vakrangee makes history by setting GUINNESS WORLD RECORDSTM title for the *Most stores* launched simultaneously on 14th January 2019
- Launched 1107 Nextgen Vakrangee kendra stores across the country at 11.07 Am on the same day
- Overall the Company launched 3,300+ stores on a Pan India basis
- This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



Nextgen Vakrangee Kendra Locator

^{* -} As of 31st December, 2019

^{* - 10,000+} Operational outlets & 13,000+ outlets under on-boarding process



Contact Us

Apply For This Unmissable Opportunity*



Toll-free number - **1800 274 4427** | Available from - **9 AM** to **8 PM**



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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