

Franchisee Presentation (VAKRANGEE KENDRA WITH MINI ATM & KENDRA WITHOUT ATM MODEL)



VK WITH MINI ATM WITH PRIVATE BANK BC POINT

VK WITHOUT ATM (PSU BANK BC POINT)

VK WITHOUT ATM (PRIVATE BANK BC POINT)

PRIVATE BANK















Vakrangee 🦒

SAB KAAM EK DUKAAN









ABOUT VAKRANGEE

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

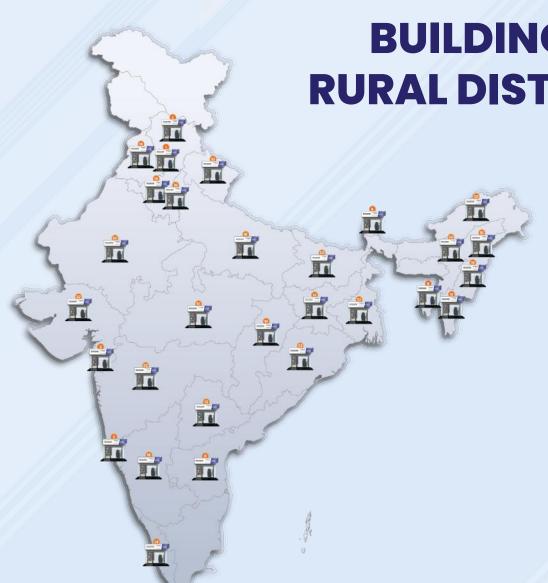
Vakrangee is a technology-driven company, focusing on creating India's largest network of last-mile retail outlets.

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 and Financial Services.

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







BUILDING INDIA'S LARGEST RURAL DISTRIBUTION PLATFORM

22,986 Vakrangee Kendras

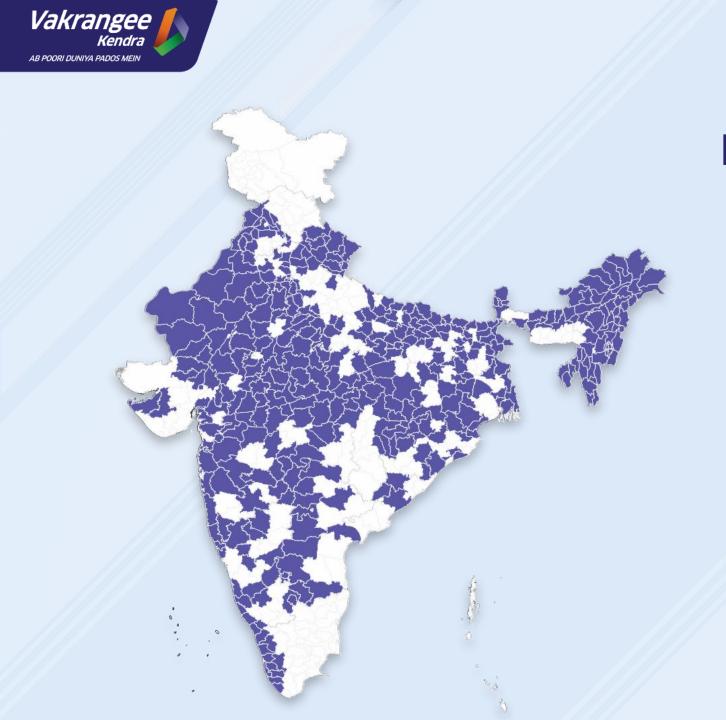
6,098 ATMs

~83% in Tier 4, 5 & 6 Locations

5,835 Postal Codes Covered

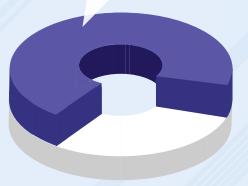
32 States & UTs

609 Districts Covered



Pan India Exclusive District Level Master Franchisee Coverage

70% Covered





LIMITED PERIOD OFFER







LOWEST INVESTMENT AMOUNT

VK with Mini ATM With Private Bank BC Point





INVESTMENT BREAKUP - KENDRA WITH MINI ATM

VK with MINI ATM With Private Bank BC Point

₹ 26,780

(Base Investment Amount*)

+

₹4,820 (18% GST*)

₹31,600

(Total Investment Amount)

+

₹1,00,000

(Working Capital**)

**Working Capital amount is 100% Refundable once checklist is approved by ATM HO team



KEY FEATURES



FASTER SETTLEMENT

Receive ATM Settlement Next
Morning - ONE DAY SETTLEMENT

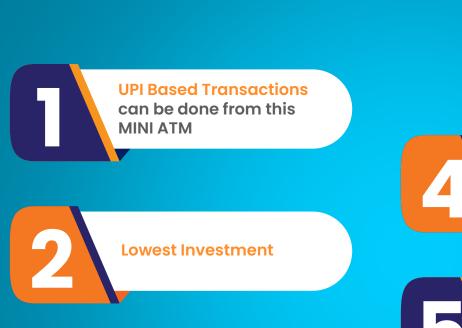




Get money easily Without Cards through your phone – 24X7



FEATURES OF MINI ATM



ZERO* AMC including Free

Parts Replacement

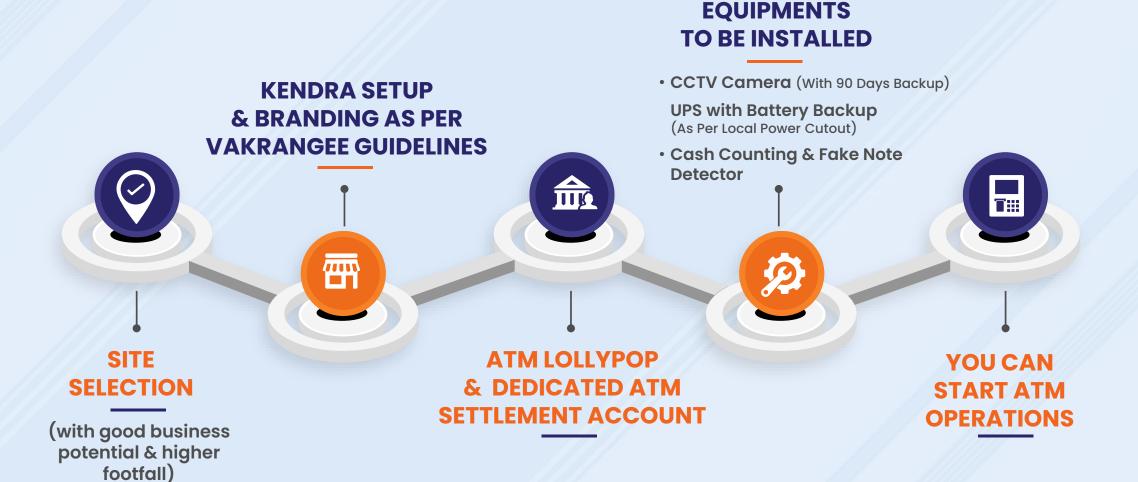
Fastest Settlement Next Morning

Best Commission in the Industry





REQUIREMENTS FROM FRANCHISEE'S





FRANCHISEE COMMISSION STRUCTURE

MINI ATM Commission Structure

Transaction Type	Commission Structure
Per ATM Financial Transaction	MINI ATM
0 - 500 txns	₹ 4.5
501 - 1000 txns	₹ 7.5
1001 - 1500 txns	₹ 9
1501 - 3000 txns	₹ 10.5
Above 3000 txns	₹ 11
Per ATM Non-Financial Transaction / Value Added Services	₹2



COMPARISON WITH PEERS

	31111111111												
Sr. Details		Vakrangee	Peer 1					Peer 2	Peer 3				
No.	Details	MINI ATM	Model 1	Model 2	Model 3	Model 4	Model 5	Model 6	Model 7	Model 1	Model 1		
1	Total Investment Amount	₹ 25,000	₹ 1,25,000	₹ 1,50,000	₹ 1, 25,000	₹ 75,000	₹ 2,10,000	₹ 2,90,000	₹ 1,60,000	₹ 1,91,000	₹ 5,00,000		
2	Non-Refundable Fee (Excl. GST)	₹ 25,000	₹ 50,000	₹ 50,000	₹ 50,000	₹ 20,000	₹ 10,000	₹ 40,000	₹ 10,000	₹ 50,000	₹ 5,00,000		
3	Refundable Deposit	-	₹ 70,000	₹ 1,00,000	₹ 75,000	₹ 55,000	₹ 2,00,000	₹ 2,50,000	₹ 1,50,000	₹ 1,41,000	-		
4	Monthly Charges	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL		
5	Commission per Financial Transactions		0 - 500 txn - ₹ 4.5	0 - 700 txn - ₹ 0	0 - 700 txn - ₹ 0	0 - 800 txn - ₹ 0	0 - 630 txn - ₹ 0	1 - 700 txn - ₹ 0	1 - 1500 txn - ₹ 4	1 - 700 txn - ₹ 0	1 & above Txn - ₹ 8	0 to 65 txn - ₹ 7	
		501 - 1000 txn - ₹ 7.5	701 - 1100 txn - ₹ 7	701 – 1100 txn – ₹ 7	801 - 1500 txn - ₹ 12	631 - 2000 txn ₹ 10	701 - 1000 txn ₹ 12	1501 & Above txn -₹ 11	701 & 1200 txn - ₹ 10	-	(Transactions are day average for full month)		
		Financial	Financial	1001 - 1500 txn - ₹ 9	1101 - 1500 txn - ₹ 8.5	1101 - 1500 txn - ₹ 8.5	1501 - 2000 txn -₹ 12	2001 & Above txn - ₹ 10	1001 & 1500 txn -₹ 10	-	1201 to 2400 txn - ₹ 8	-	65 & Above Txn - ₹ 5
		1501 - 3000 txn - ₹ 10.5	1500+ txn - ₹ 10.5	1500+ txn - ₹ 10.5	2001+ txn - ₹ 13	-	1501 & Above txn -₹ 8	-	2401 & Above txn - ₹ 7	-	(Transactions are day average for full month)		
		Above 3000 txn - ₹ 11	-	-	-	-	-	-	-	-	-		
6	Commission per Non-Financial Transactions	Commission per Non-Financial Transactions 151 to 25	1 to 150 - ₹ 1	1 to 150 - ₹ 1	1 to 150 - ₹1	1 to 150 - ₹ 0	1 to 150 - ₹ 0	1 to 150 - ₹ 0	1 to 150 - ₹ 0	1 & Above - ₹ 2	-		
			151 to 250 - ₹ 2	151 to 250 - ₹ 1	151 & Above - ₹ 2	151 & Above - ₹ 2	151 & Above - ₹ 2	151 & Above - ₹ 2	151 & Above - ₹ 2	-	-		
			251 to 350 - ₹ 2	251 to 350 - ₹ 2	_	_	-	_	_	-	-		
				350+ - ₹ 2	350+ - ₹ 2						-	-	



RBI COMPLIANCE REQUIREMENTS



- Dedicated ATM
 Settlement Account.
- Cash withdrawn from settlement account for loading in the ATM.



- Ensure adequate cash is maintained in ATM.
- If ATM remains out of cash for 10 hours, then penalty of ₹10,000 is levied as per RBI guidelines.
- Keep 3 days working capital in your ATM.



- CCTV should be installed with 90 days backup.
- Franchisee should provide access of CCTV to Vakrangee HO Team.



VAKRANGEE PRESENTS ONLY KENDRA MODEL

VK without ATM (PSU Bank BC Point)



VK without ATM (Private Bank BC Point)





INVESTMENT BREAKUP - ONLY KENDRA

VK without ATM (PSU Bank BC Point)

₹9,999

(Total Investment Amount)

₹8,474

(Base Investment Amount*)

٠

₹ 1,525 (18% GST*)

VK without ATM (Private Bank BC Point)

₹ 2,100

(Total Investment Amount)

₹1,780

(Base Investment Amount*)

+

₹ 320 (18% GST*)



PORTFOLIO OF VAKRANGEE SERVICES















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

- Demat & Trading
 Account Opening
- AePS, DMT & CMS
- Lead Generations of Personal / Business Loans
- PAN Card Service
- I.T. Return Filing

- Life Insurance
- General Insurance
- Health Insurance
- Social Service Schemes (SSS)

- Mobile / DTH Recharge
- Bill Payment
- Lead Generation for
 JIO Air Fiber
- MAX TV Subscription

- New & Refurbished
 Smartphones
- Online Shopping of Goods (Consumer durable, Sports, Agricultural)
- Flight Ticket / Hotel Booking
- Bus Ticket Booking
- Total Healthcare Packages



PSU Banks

































Private Banks













BANKING MADE EASY WITH KOTAK MAHINDRA AT VAKRANGEE KENDRA



Zero Balance Account



No Account Opening Charges



Instant Account Opening



Used Vehicle / Commercial Vehicle Loan



Multiple types of Loans





Direct Benefit Transfer (DBT)



SSS schemes



Instant UPI Activation



Internet /
Mobile Banking



Free Physical Debit Card

Visit your nearest Vakrangee Kendra today







SURAKSHIT, LAABHKARI, AUR AASAN KARNATAKA BANK SAVINGS ACCOUNT!

FREE BENEFITS



Direct Benefit Transfer (DBT)



Debit Card



Internet **Banking**



Mobile **Banking**



SMS Alert



Missed Call Banking



mPassBook (Mobile App)



Bhim KBL UPI (Mobile App for Transaction)

Visit your nearest Vakrangee Kendra today



BANKING SERVICES KEY FEATURES

PRIVATE BANK

- Account Opening (CASA)
- Cash Withdrawal / Deposits
- · FD / RD
- Loan Facilities
- DBT / Any Govt. Subsidy
- Social Security Scheme
- Doorstep Banking
- Free ATM card, Internet & Mobile Banking
- Insurance & several other benefits

AVERAGE COMMISSIONS:

- Account Opening (CASA): Up to ₹30 ₹49
- Cash Transections: Up to ₹10
- FD / RD: Up to 0.07%
- Loan Lead Generation: Up to 52.50%
- SSS: Up to ₹7

PSU BANK

- Premium Account Opening
- Cash Withdrawal / Deposits
- DBT / Any Govt. Subsidy
- AePS Transaction
- Passbook Printing
- FD / RD
- Loan Facilities
- NPA Recovery
- Social Security Scheme

AVERAGE COMMISSIONS:

- Account Opening: Up to ₹7 ₹72
- Cash Transections: Up to ₹0.8 ₹20
- SSS: Up to ₹0.8 ₹40
- FD / RD: ₹0.8 ₹24
- Mobile Seeding: ₹4
- Lending: Up to 0.4%



ADDITIONAL SERVICES WITH PRIVATE BANK BC

ACCOUNT OPENING

- E-KYC Account
- Zero Balance Account
- Current Account
- Free ATM Card, Mobile & Internet Banking
- · BSBDA / Jan Dhan Account



- Withdraw / Deposit money instantly through a Biometric device
- · Balance Enquiry, Mini Statement services are there.
- Instant Commission Payout.

DMT

- Transfer Money through IMPS / NEFT.
- Fast & Secure way to transfer Money across any banks in India.



- Collect Cash for more than 200+ Lender Companies.
- · Cash Collected can be used as Working Capital for Kendra Services.
- Real-Time Commission.

LOAN SERVICES

- Agri Loan
- Housing Loan
- Vehicle Loan
- Gold Loan
- Working Capital Loan and many more...

COMMISSION:

₹30 to ₹49

COMMISSION:

₹1 to ₹11.50 (As per Transaction Slab)

COMMISSION:

0.50% of Transfer **Amount**

COMMISSION:

0.04% to 0.21% of **EMI Collected Amount**

COMMISSION:

0.18% to 1% of **Disbursed Amount**



TOTAL HEALTHCARE SERVICES



- Unlimited Tele consultation 24*7 in Regional languages. (Covers Up to 4 Members)
- Get Cover for AD, PTD, PPD,
 CI & Daily Hospital Cash
 Benefit.
- Get extra Discounts on Pharmacy Orders, Blood Test, Radiology Treatment & Dental Treatment.

COMMISSION: Variant 1 (₹125) ₹15 Variant 2 (₹499) ₹75 Variant 3 (₹999) ₹150



Corival Lifesciences Pvt Ltd

- Free Consultations & Personalized Solutions
- Get Products like:
- Immunofree (30 / 60 Tablets)
- Reginmune Capsules
- Core Immunity Kit (Immunofree + Reginmune)

COMMISSION:

32% on Selling Price



ONLINE SHOPPING SERVICES



- No Inventory, Investment/ Working capital required.
- · Bulk Purchase is allowed.
- Discounts & Wide Range of Branded consumer durables with Free Home Delivery.



(Available at selected locations)

- Huge variety of Smart, Stylish, Innovative and affordable sports products and equipment at reasonable price.
- Easy 90 day return policy.



- Refurbished Smartphones with Assured 37-point strict quality check.
- Certified, high-quality products in Attractive Pricing with free delivered at Vakrangee Kendra.



(Available on BharatEasy Mobile Super App)

- Offering 360-degree solution to farmers.
- Get Agricultural products such as, Agricultural Machinery / Equipment, Chemical Pesticides, Organic Insecticides, etc.

COMMISSION:

10% of Product Base Price

COMMISSION:

Up to 1.75% (Max ₹ 3.5)

COMMISSION:

6.78% of product base price (Max ₹ 675)

COMMISSION:

Up to 9.15% of Product Amount

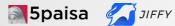


FINANCIAL SERVICES



- Quick & Easy Income Tax Return (ITR) Filing.
- Earn Attractive Commission on ITR Filing.

DEMAT SERVICES







- Free Demat / Trading account opening with Instant paperless process.
- Apply for IPO's / Mutual Funds.

LENDING FACILITIES



Credit**Links**

- Generate Leads for Personal / Business Loan.
- 100% digital process with fewer documents required.
- Flexible repayment options & loan tenures in reasonable interest rates.

COMMISSION:

Up to 26% of Plan Price

COMMISSION:

Up to ₹ 100

10% of Brokerage Amount

COMMISSION:

Credit Links (PL): 0.9% LendingKart (BL): 1.5%



FINANCIAL SERVICES



- Pay Active LIC Policies premium.
- Attract non Vakrangee customers as well.
- Earn attractive commission on premium collection.



- Same day PAN generation.
- No physical document handling, Digital paperless.
- Large customer base, useful for rural area.

COMMISSION:

0.25% of Premium Collected Amount

COMMISSION:

₹ 9.88 Per Physical / E-PAN



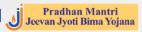
INSURANCE SERVICES





















- HEALTH INSURANCE
- GENERAL INSURANCE
- · Compare Insurance offering from various companies before Purchase, Complete Insurance purchase product in 5 mins.
- Best Motor Insurance available on one click.
- Health Insurance (for Individual & Family)
- Exclusive opportunities for Franchisee to increase Income through Insurance.

COMMISSION:

Life Insurance : Average 25% of Net Premium

: Average 20% of Net Premium Health Insurance

General Insurance: Average 15% of Net Premium



RECHARGE & BILL PAYMENT SERVICES

MOBILE & DTH RECHARGE

- Mobile: Reliance JIO, Airtel, Vodafone, BSNL, MTNL (Delhi / Mumbai)
- DTH: Airtel DTH, Dish TV DTH, Sun Direct, Tata Play D2H, Videocon D2H



- Pay Bills for More than 150+ billers from across India with Instant payment confirmation.
- Pay bills for Multiple Services.



- 800+ Digital HD Channels with Catch-up TV, Weather-proof entertainment, 24/7 service.
- High-Speed Secured Data with latest 5G technology.



- Various OTT app subscription plans at affordable prices.
- Additional Cashback benefits on subscribing OTT plans. Through Vakrangee Kendras.

COMMISSION:

Mobile & DTH Recharge: Up to 2.77%

COMMISSION:

Electric, Gas & Water: ₹ 5.06

Telecom: ₹ 6.91

DTH: 1.65%

COMMISSION:

₹ 169.49 Per Lead Generation

COMMISSION:

8.14% of Plan Amount



TRAVEL & HOTEL BOOKING SERVICES



- A large available customer base.
- Start with a minimum rolling investment. (working capital)
- Earn good income through commissions.
- Covers over 100,000 routes across countries.
- No extra manpower is required.

COMMISSION:

5.42% of Base Fare

yatra

- All kind of flight booking at affordable rates.
- Amazing discounts on flight & hotel booking.
- Get wide range of hotels.
- Enjoy easy & quick booking service.
- Get customer care support for your help.
- Booking confirmation also available.

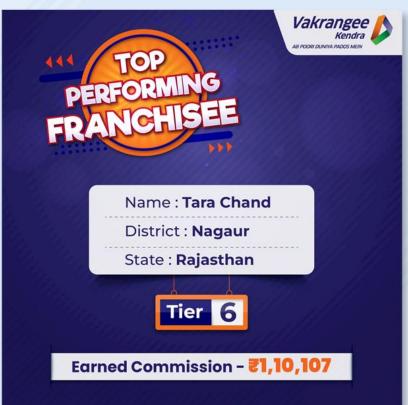
COMMISSION:

₹ 127.11 (Per Passenger Booking)



TOP PERFORMER

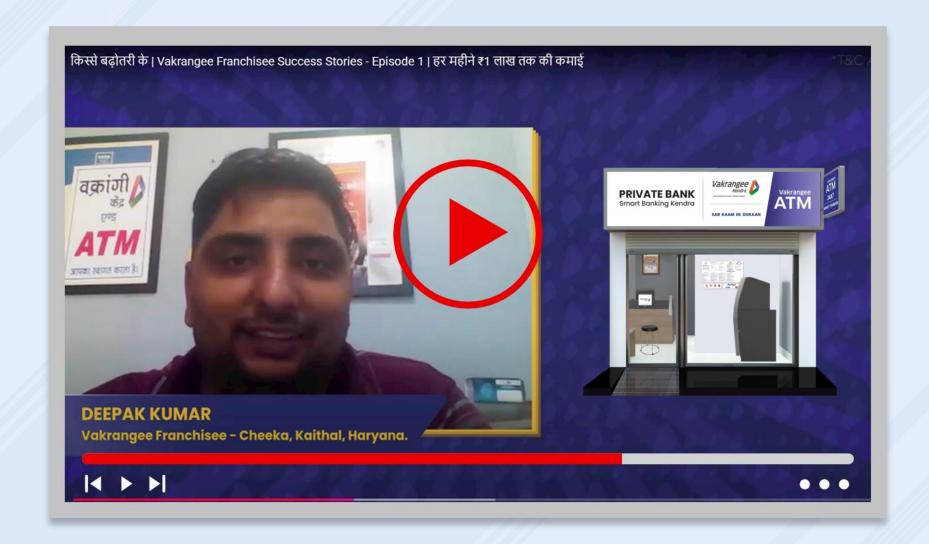








YOUTUBE REVIEW





VAKRANGEE KENDRA: LOOK & FEEL



VAKRANGEE MODEL: LOOK & FEEL



Vakrangee Kendra with MINI ATM with Private Bank BC Point

Min Area required 65-80 sq. ft.

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

It is strongly recommended that the store Interior and Branding should be done by the franchisee as per the Design Manual provided by Vakrangee



VAKRANGEE MODEL: LOOK & FEEL



Vakrangee Kendra without ATM (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.

It is strongly recommended that the store Interior and Branding should be done by the franchisee as per the Design Manual provided by Vakrangee



VAKRANGEE MODEL: LOOK & FEEL



Vakrangee Kendra without ATM (Private Bank BC Point)

Min Area required 65-80 sq. ft.

- Exclusive Dedicated Outlet for Banking BC point services.
- Exclusive dedicated outlet for Vakrangee services.

It is strongly recommended that the store Interior and Branding should be done by the franchisee as per the Design Manual provided by Vakrangee



RESPONSIBILITY MATRIX



RESPONSIBILITY MATRIX

Vakrangee & Franchisee (For All Services)

Activity	Vakrangee	Franchisee
Payment of respective services except ATM Service		✓
Equipment – Laptop, POS Device, Biometric Device, Safe with Lock, Display Monitor, All in one Printer Optional Equipment: 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 New ATM Services)

Activity	Vakrangee	Franchisee
Payment (Refundable Security Deposit)		✓
New ATM along with software license to be provided on custodian basis.	✓	
Equipment – 1: UPS 2: Currency Counting Fake Note detector Machine 3: CCTV Camera with 90 days backup & VPN device		✓
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 AND SITE SELECTION

Equipment Requirement Details: Franchisee

SR. No.	Activity	Kendra with ATM	Kendra without ATM
1	Laptop	Required (Qty - 1)	Required (Qty - 1)
2	Single Finger Biometric Device	Required (Qty - 1)	Required (Qty - 1)
3	Pin Pad Device with Card Swipe - Secrecy	Required (Qty - 1)	Required (Qty - 1)
4	Display Monitor (Any)	Required (Qty - 1)	Required (Qty - 1)
5	All in One Printer (Any)	Required (Qty - 1)	Required (Qty - 1)
6	Cash Counting and Fake Currency Detection Machine	Required (Qty - 1)	Required (Qty - 1)
7	CCTV Camera	Required (Qty - 2)	Required (Qty - 1)
8	UPS Along with Battery Backup of Minimum 1 Hour	Required (Qty - 1)	NA
9	Safe with Lock (Any)	Required (Qty - 1)	Required (Qty - 1)
10	Weighing Scale (For Future Service)	Optional	Optional
11	Digital Signage (Optional)	Optional	Optional



EQUIPMENT AND SITE SELECTION

Equipment Specification: Franchisee

SR. No.	Activity	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 110 or Morpho Model MSO1300 E3 RDL1
3	Pin Pad Device with Card Swipe - Secrecy	PAX POS: D180S PCI X3 Mpos
4	Display Monitor (Any)	LCD / LED Monitor: TFT-LCD / LED Panel
5	All in One Printer	Multi Function Color Printer, Scanner and Copier
6	ССТУ	2 MP Dome IP Camera , 4 Channel NVR, 1 TB surveillance HDD, 4 Port POE Switch.
7	Cash Counting and Fake Currency Machine	Currency Counting & Fake note Detector: UV/MG/IR Detection, Feeder & Holder capacity-100 note or higher
8	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!!



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.



VAKRANGEE KENDRA: ON-BOARDING AND SET UP PROCESS



ON-BOARDING PROCESS FOR: KENDRA WITH MINI ATM





ON-BOARDING PROCESS FOR: ONLY KENDRA (PVT BANK / PSU BANK)





CONTACT US

Apply for This unmissable opportunity*



apply.vakrangeekendra.in



www.vakrangee.in

^{*}Above stated details are the only official channels to contact Vakrangee Limited.

^{*}Vakrangee does not accept Cash payment.



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