

# Franchisee Presentation

## (VAKRANGEE KENDRA WITH MINI ATM & KENDRA WITHOUT ATM MODEL)



# ABOUT VAKRANGEE

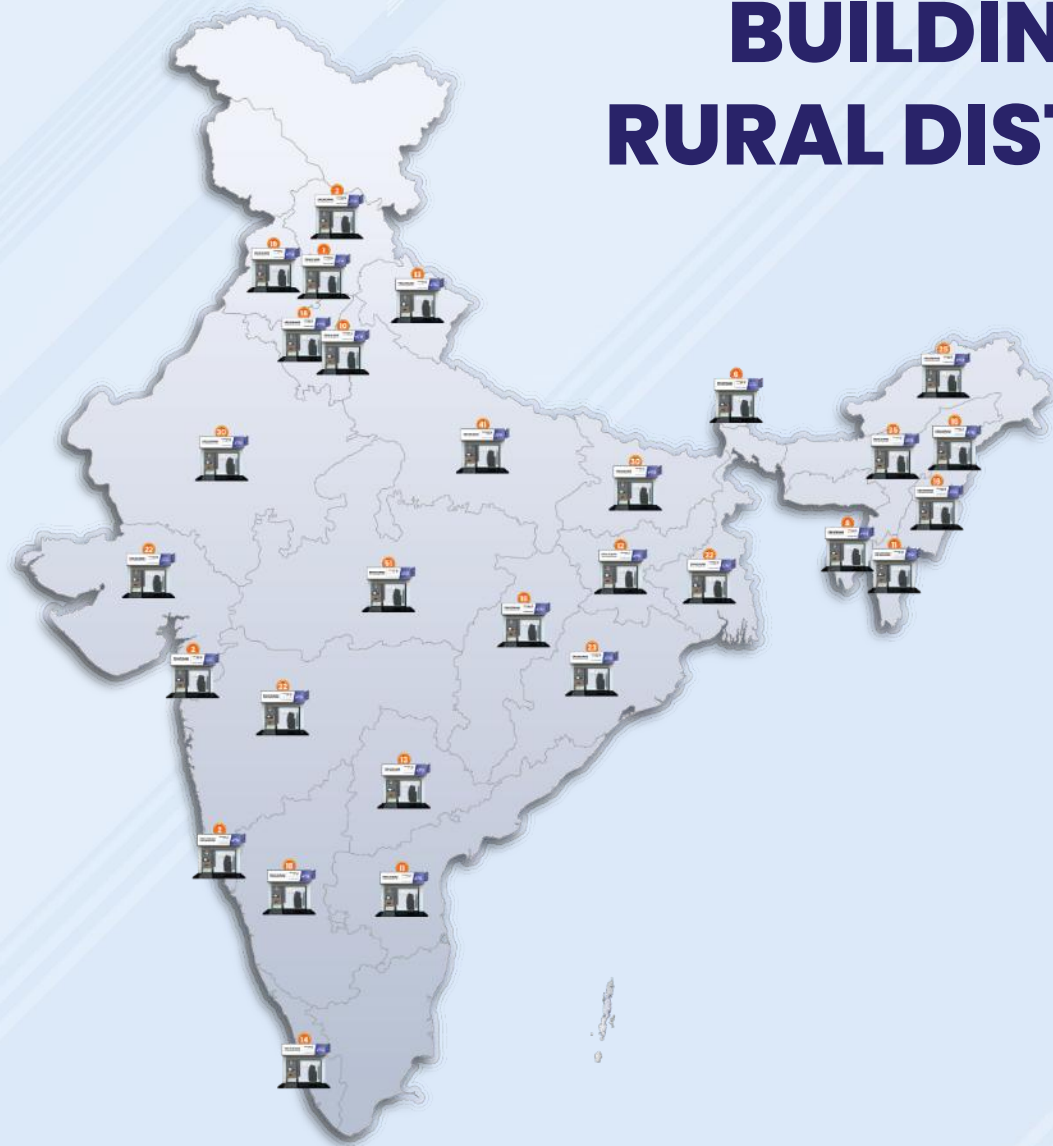
Founded in the year 1990, Vakrangee has **30+ years** of service excellence.

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

**23,034** Vakrangee Kendras

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**5,905** ATMs

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**~84%** in Tier 4, 5 & 6 Locations

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**5,822** Postal Codes Covered

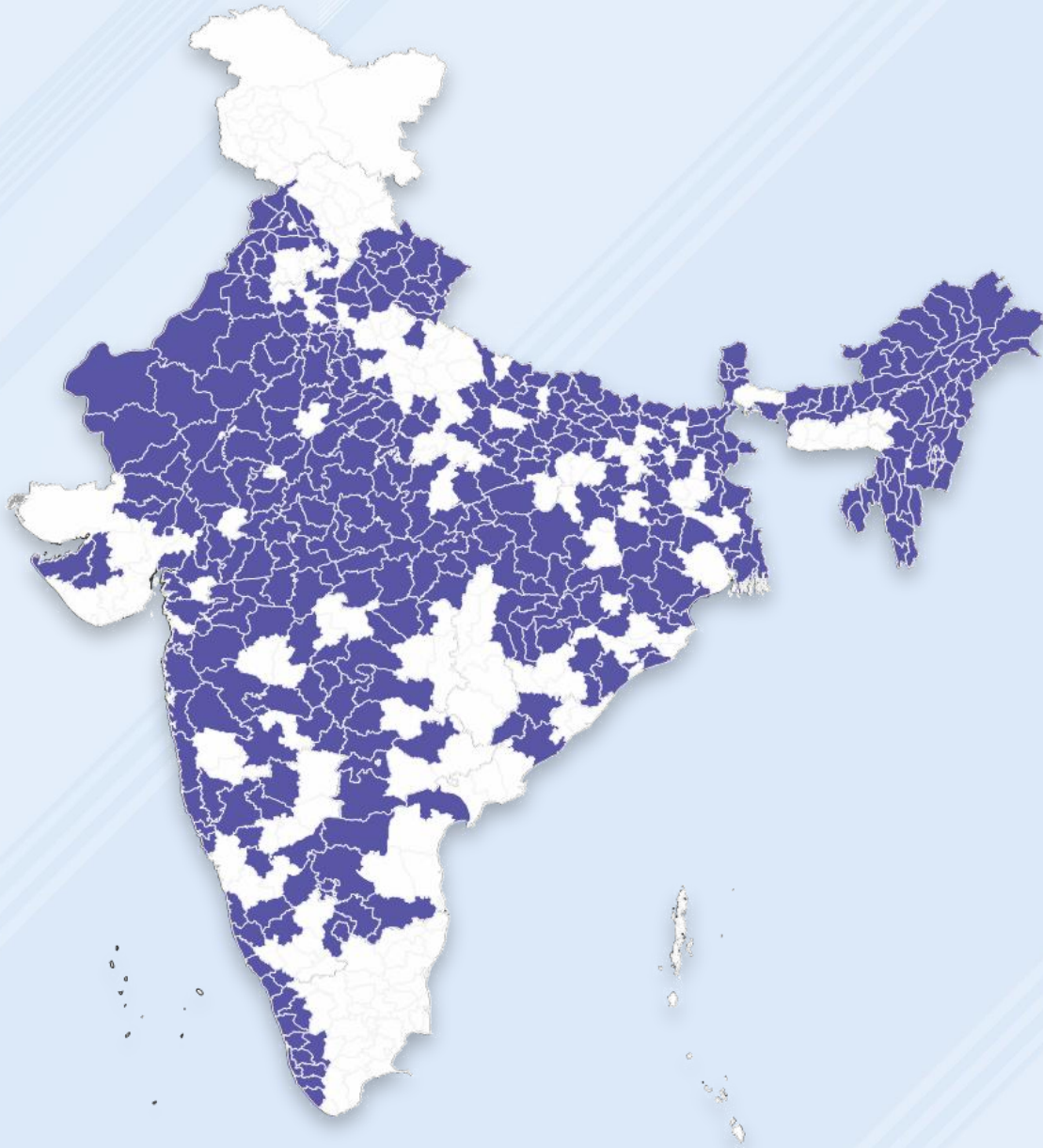
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**32** States & UTs

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**609** Districts Covered

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# Pan India Exclusive District Level Master Franchisee Coverage



# LIMITED PERIOD OFFER



**Kendra with  
Mini ATM @**

**₹36,780\***



\*T&C Apply

# LOWEST INVESTMENT AMOUNT

## VK with Mini ATM With Private Bank BC Point



@ Just **₹36,780\***

\*Non-Refundable Amount (Excluding GST) | \*CCTV & Accessories are to be purchased by franchisee

# INVESTMENT BREAKUP – KENDRA WITH MINI ATM

## VK with MINI ATM With Private Bank BC Point

**₹ 36,780**

(Base Investment Amount\*)

+

**₹ 6,620** (18% GST\*)

**₹ 43,400**

(Total Investment Amount)

+

**₹ 1,00,000**

(Working Capital\*\*)

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

\*Non-Refundable Amount | \*CCTV & Accessories are to be purchased by franchisee



## FASTER SETTLEMENT

Receive ATM Settlement Next  
Morning – ONE DAY SETTLEMENT



## UPI ENABLED CASH WITHDRAWAL

Get money easily Without Cards  
through your phone – 24X7

# FEATURES OF MINI ATM

1

UPI Based Transactions  
can be done from this  
MINI ATM

2

Lowest Investment

3

ZERO\* AMC including Free  
Parts Replacement

4

Fastest Settlement  
Next Morning

5

Best Commission in  
the Industry



\*Minimum monthly Financial Transactions of 750 required

# REQUIREMENTS FROM FRANCHISEE'S

## KENDRA SETUP & BRANDING AS PER VAKRANGEE GUIDELINES



### SITE SELECTION

(with good business  
potential & higher  
footfall)



### ATM LOLLYPOP & DEDICATED ATM SETTLEMENT ACCOUNT



## EQUIPMENTS TO BE INSTALLED

- CCTV Camera (With 90 Days Backup)
- UPS with Battery Backup  
(As Per Local Power Cutout)
- Cash Counting & Fake Note  
Detector



### YOU CAN START ATM OPERATIONS



# FRANCHISEE COMMISSION STRUCTURE

## MINI ATM Commission Structure

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

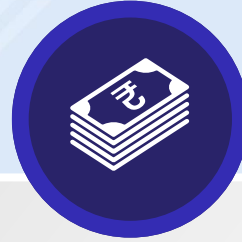
Example: If Franchisee does 1200 financial transactions in a month, then his commission amount will be  $1200 \times 9 = \text{Rs.}10,800/-$



# 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

**Kendra with PSU  
Bank BC**



**Kendra with Private  
Bank BC**



**Kendra with RRB Gramin  
Bank BC**



\*Non-Refundable Amount | \*CCTV & Accessories are to be purchased by franchisee

# INVESTMENT BREAKUP – ONLY KENDRA

Only Kendra with  
PSU Bank BC Point

**₹ 9,999**

(Total Investment Amount)

**₹ 8,474**

(Base Investment Amount\*)

+

**₹ 1,525** (18% GST\*)

Only Kendra with  
Private Bank BC Point

**₹ 2,100**

(Total Investment Amount)

**₹ 1,780**

(Base Investment Amount\*)

+

**₹ 320** (18% GST\*)

Only Kendra with  
RRB Gramin Bank BC Point

**₹ 2,100**

(Total Investment Amount)

**₹ 1,780**

(Base Investment Amount\*)

+

**₹ 320** (18% GST\*)

\*Non-Refundable Amount | \*CCTV & Accessories are to be purchased by franchisee

# PORTFOLIO OF VAKRANGEE SERVICES



## BANKING



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



## TOTAL FINANCIAL SERVICES



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



## TOTAL INSURANCE



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



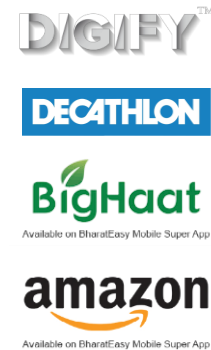
## COMPLETE TELECOM & BILL PAYMENT



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



## ONLINE SHOPPING



- New & Refurbished Smartphones
- Online Shopping of Goods (Consumer durable, Sports, Agricultural)



## TOTAL TRAVEL BOOKING SERVICES



- Flight Ticket / Hotel Booking
- Bus Ticket Booking



## TOTAL HEALTHCARE SERVICES



- Total Healthcare Packages

## PSU Banks



## RRB Gramin Banks



## Private Banks





# BANKING MADE EASY WITH KOTAK MAHINDRA AT VAKRANGEE KENDRA

## FREE BENEFITS



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 Transactions : 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 Transactions: Up to ₹0.8 - ₹20
- SSS: Up to ₹0.8 - ₹40
- FD / RD: ₹0.8 - ₹24
- Mobile Seeding: ₹4
- Lending: Up to 0.4%

# SERVICES AT VAKRANGEE KENDRA

## 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

**COMMISSION:**

₹30 to ₹49



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

**COMMISSION:**

₹1 to ₹11.50  
(As per Transaction Slab)

### DMT

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

**COMMISSION:**

0.50% of Transfer Amount

### CMS



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

**COMMISSION:**

0.04% to 0.21% of EMI Collected Amount

### LOAN SERVICES


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

**COMMISSION:**

0.18% to 1% of Disbursed Amount

# SERVICES AT VAKRANGEE KENDRA

## TOTAL HEALTHCARE SERVICES





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- 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

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

**COMMISSION:**  
32% on Selling Price

# SERVICES AT VAKRANGEE KENDRA

## ONLINE SHOPPING SERVICES

### DECATHLON

(Available at selected locations)

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

**COMMISSION:**

Up to 1.75% (Max ₹ 3.5)

### DIGIFY

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

**COMMISSION:**

6.78% of product base price  
(Max ₹ 675)

### BigHaat

(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:**

Up to 9.15% of Product Amount

# SERVICES AT VAKRANGEE KENDRA

## FINANCIAL SERVICES



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

### COMMISSION:

Up to 26% of Plan Price

### DEMAT SERVICES



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

### COMMISSION:

Up to ₹ 100  
+  
10% of Brokerage Amount

### LENDING FACILITIES



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

### COMMISSION:

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

# SERVICES AT VAKRANGEE KENDRA

## FINANCIAL SERVICES



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

### COMMISSION:

0.25% of Premium Collected Amount



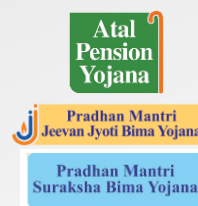
- Same day PAN generation.
- No physical document handling, Digital paperless.
- Large customer base, useful for rural area.

### COMMISSION:

₹ 9.88 Per Physical / E-PAN

# SERVICES AT VAKRANGEE KENDRA

## INSURANCE SERVICES



- LIFE INSURANCE
- 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
Health Insurance	: Average 20% of Net Premium
General Insurance	: Average 15% of Net Premium

# SERVICES AT VAKRANGEE KENDRA

## 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

#### COMMISSION:

Mobile & DTH Recharge:  
Up to 2.77%



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

#### COMMISSION:

Electric, Gas & Water : ₹ 5.06  
Telecom : ₹ 6.91  
DTH : 1.65%



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

#### COMMISSION:

8.14% of Plan Amount

# SERVICES AT VAKRANGEE KENDRA

## 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



- 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)

**Vakrangee**  
Kendra  
AB POORI DUNIYA PADOS MEIN

**TOP PERFORMING FRANCHISEE**

Name : **Asif Irfan Ansari**  
District : **Saran**  
State : **Bihar**

**Tier 5**

Earned Commission - **₹1,16,459**

**Vakrangee**  
Kendra  
AB POORI DUNIYA PADOS MEIN

**TOP PERFORMING FRANCHISEE**

Name : **Tara Chand**  
District : **Nagaur**  
State : **Rajasthan**

**Tier 6**

Earned Commission - **₹1,10,107**

**Vakrangee**  
Kendra  
AB POORI DUNIYA PADOS MEIN

**TOP PERFORMING FRANCHISEE**

Name : **Akeel Ahmad Khan**  
District : **Sultanpur**  
State : **Uttar Pradesh**

**Tier 6**

Earned Commission - **₹1,26,190**

किस्से बढ़ोतरी के | Vakrangee Franchisee Success Stories - Episode 1 | हर महीने ₹1 लाख तक की कमाई



**DEEPAK KUMAR**  
Vakrangee Franchisee - Cheeka, Kaithal, Haryana.



# **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 (RRB Gramin 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**

## 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 <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	✓	

## 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	✓	
<b>**Cash and ATM Insurance</b>	✓	
<b>**Monthly Maintenance including ATM parts repair / replacement</b>	✓	

# **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)	<b>Optional</b>	<b>Optional</b>
11	Digital Signage (Optional)	<b>Optional</b>	<b>Optional</b>

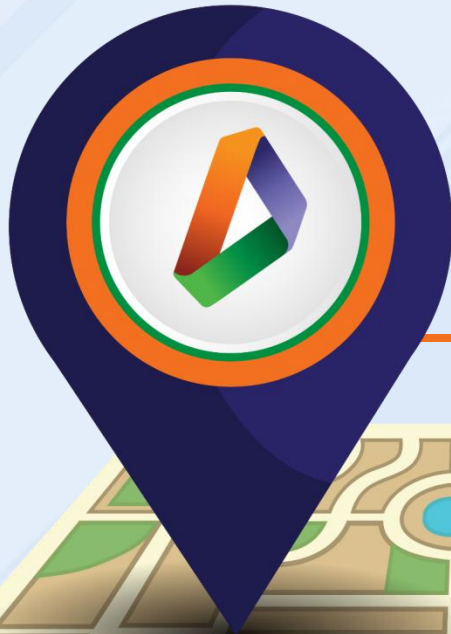
# EQUIPMENT AND SITE SELECTION

## 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	CCTV	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 !!**



**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.

# **VAKRANGEE KENDRA : ON-BOARDING AND SET UP PROCESS**

# ON-BOARDING PROCESS FOR: KENDRA WITH MINI ATM



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



# CONTACT US

**Apply for This unmissable opportunity\***



[apply.vakrangeekendra.in](https://apply.vakrangeekendra.in)

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[www.vakrangee.in](https://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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