

Vakrangee Limited "Vakrangee Corporate House", Plot No. 93, Road No. 16, M.I.D.C, Marol, Andheri (East), Mumbai 400093, Maharashtra W: www.vakrangee.in | L: +91 22 2850 3412 / +91 22 6776 5100 F: +91 22 2850 2017 | CIN: L65990MH1990PLC056669

November 13, 2019

To,

Department of Corporate Relationship

BSE Ltd.

Phiroze Jeejeebhoy Towers,

Dalal Street, Fort,

Mumbai - 400001

Corporate Relationship Department

National Stock Exchange of India Ltd.

Exchange Plaza, Bandra Kurla Complex,

Bandra (East), Mumbai - 400 051

Dear Sir/Madam,

Sub.: PRESENTATION - RESULTS UPDATE - Q2FY2019-20

Ref.: Scrip Code - 511431/VAKRANGEE

With reference to the captioned subject and pursuant to Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find attached herewith Presentation on Results Update: Q2FY2019-20 considered in the Board Meeting of the Company held today on November 13, 2019.

Kindly take the above on your record.

Thanking you

Yours faithfully,

For Vakrangee Limited

Mehul Raval

Company Secretary

(Mem. No.: A18300)



# THE ASSISTED DIGITAL CONVENIENCE STORE



VAKRANGEE LIMITED RESULTS UPDATE – Q2FY2019-20



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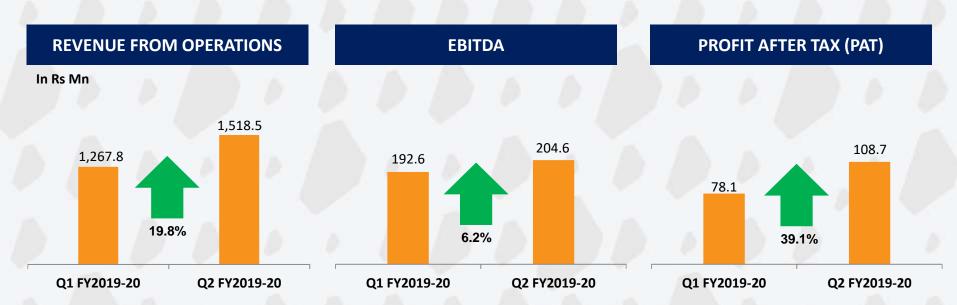


# RESULTS PERFORMANCE UPDATE



#### RESULTS PERFORMANCE UPDATE

#### Key Highlights - Q2 FY2019-20



- Robust growth seen in Financials due to clear focus on Store profitability and service activation across the network.
- PAT has increased by 39.1% QoQ basis due to strong operating leverage as well as impact of lower Tax rates.
- Strong Operating metrics NextGen overall throughput increased by ~17% and Number of Transactions increased by 28% on QoQ basis.



#### **NEXTGEN OUTLETS - PERFORMANCE UPDATE**

~Rs. 37.5 Bn

Quarterly Throughput on Nextgen Vakrangee Platform – Transaction Value (in Rs.) 8,500+

No. of NextGen Outlets currently operational

~US\$ 2.1 Bn

Annual Run Rate Throughput – Transaction Value - basis Current No. of operational NextGen Outlets ~15.1 Mn

Quarterly No. of Transactions on NextGen Vakrangee Platform

Our Aim to become India's Largest Rural Consumption Platform



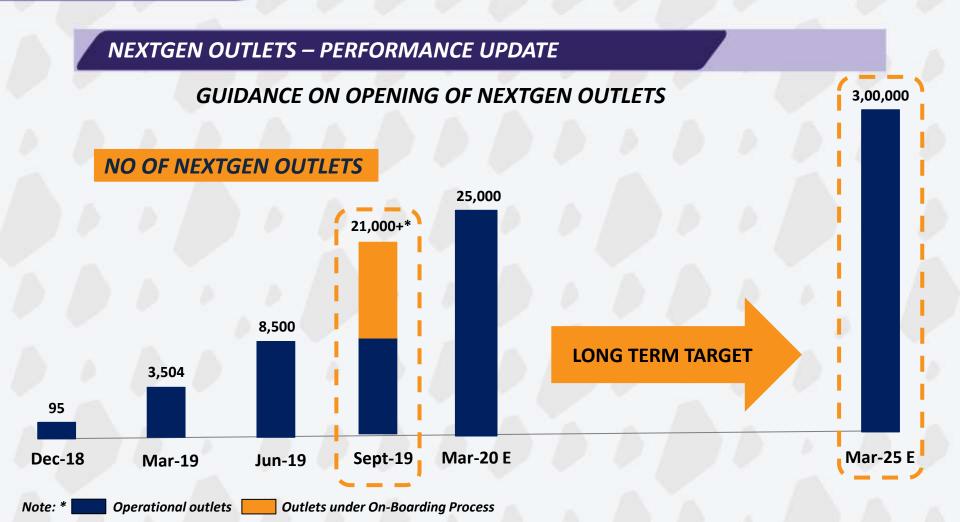
# NEXTGEN OUTLETS - PERFORMANCE UPDATE

#### **VISIBILITY ON OPENING OF NEXTGEN OUTLETS**



**CLEAR VISIBILITY OF 25,000 NEXTGEN OUTLETS BY MAR 2020** 





Planned Target is to have last Mile presence across All Postal codes covering each & every Gram Panchayat in the country.



# NEXTGEN OUTLETS - PERFORMANCE UPDATE

NextGen Live outlets are currently only 9 months old. The below is the Average Data for the month of September 2019.

As the stores mature, we expect the financials to significantly improve.

Avg. No. of Daily Transactions -

~40-50 transactions per day per ATM

Avg. Total Banking\* & ATM
Throughput - Transaction
Value



~ Rs. 10-12 billion per Month (Cumulative for all NextGen Outlets)

Avg. No. of Bill Payments /
Ticket Bookings / Courier /
Money Transfer Txn



~ 40-50 Transactions per Month per Outlet

Avg. GMV Throughput – Transaction Value



~ Rs. 250-350 mn per Month (Cumulative for all NextGen Outlets)



# **NEXTGEN OUTLETS - PERFORMANCE SUMMARY**

Debt Free & Cash Rich Balance Sheet

Strong Senior Mgmt. team in Place

WELL POISED FOR STRONG GROWTH Zero
Promoter
Pledge &
Promoter
Stake
Increased

All Regulatory Compliances in Place Scalable
Franchisee
Model with
Strong
Operating
Leverage





"I have earned

Rs. 3,05,145

From Assisted Online Shopping in just 1 month"

SANTIDEV BAG

West Bengal

TIER 5 LOCATION

AGEING OF OUTLET –11 Months



**Number of Orders** 

305



**Total Sale Value** 

₹ 15,87,009





MAHTAB ALAM

Uttar Pradesh

TIER 3 LOCATION

AGEING OF OUTLET – 11 Months





**Number of Orders** 

618



**Total Sale Value** 

₹ 11,76,393





SATENDRA KUMAR

Uttar Pradesh

TIER 1 LOCATION

AGEING OF OUTLET – 11 Months





**Number of Orders** 

2,074



**Total Sale Value** 

₹ 2,89,784





SUPARNA RAJE

West Bengal

TIER 2 LOCATION

AGEING OF OUTLET – 11 Months





Number of Transaction

Total Transaction Value 2,411

₹ 2,37,393





**BABURAO DEVKATE** Maharashtra **TIER 4 LOCATION AGEING OF OUTLET – 3 Months** 





**Number of Accounts Opened** 

Total Transaction

165



₹ 2,29,85,527





RUSHIKESH BANKATRAO

Maharashtra

TIER 6 LOCATION

AGEING OF OUTLET – 9 Months





Number of Financial Transaction



Total Transaction Value

₹ 2,21,35,300

10,001



# Q2 & H1 FY2019-20 RESULTS UPDATE



# CONSOLIDATED FINANCIAL STATEMENTS

Key Profit & Loss Statement Iten
----------------------------------

Particulars (Rs. Mn.)	Q2FY2019-20	Q1FY2019-20	QoQ %	H1FY2019-20
Revenue from Operations	1,518.5	1,267.8	19.8	2,786.3
Total Expenses	1,558.9	1,315.4	18.5	2,874.3
EBIDTA	204.6	192.6	6.2	397.2
Profit before Tax (PBT)	168.5	157.6	6.9	326.2
Tax Expenses	59.9	79.5	(24.7)	139.3
Profit after Tax (PAT)	108.7	78.1	39.1	186.8
Earnings per Share (EPS Basic)	0.11	0.07	57.1	0.18

#### **Key Balance Sheet Items**

Particulars (Rs. Mn.)	H1FY2019-20	FY2018-19
Net Worth	26,022.7	26,022.0
Share Capital	1,059.4	1,058.8
Other Equity	24,963.3	24,963.2
Total Debt	0.0	0.0
Long Term Debt	0.0	0.0
Short Term Debt	0.0	0.0
Other Non-Current Liabilities	51.4	57.0
Total Sources of Funds	26,074.1	26,079.0

Particulars (Rs. Mn.)	H1FY2019-20	FY2018-19
Fixed Assets	1,543.3	1,562.1
Other Non-Current Assets	179.7	257.3
Inventory	157.3	41.1
Trade Receivables	13,270.5	13,196.2
Cash & Cash Equivalents	11,463.9	11,441.7
Other Current Assets	1,255.1	678.9
Less: Trade Payables	546.3	338.8
Less: Other Current Liabilities	1,249.4	759.5
Net Current Assets	24,351.1	24,259.6
Total Application of Funds	26,074.1	26,079.0



# STRONG CORPORATE GOVERNANCE: ALL REGULATORY DUE DILIGENCE ALREADY IN PLACE



# STRONG CORPORATE GOVERNANCE

# ALL REGULATORY DUE DILIGENCE ALREADY IN PLACE

#### **SEBI INVESTIGATION**



#### **EOW INVESTIGATION**



#### **MCA INSPECTION**





There were no findings or instance of any stock manipulation by Promoter or Promoter group entities.

Link: Click Here



Clean chit given to promoter & promoter group with respect to price & volume manipulation

Link: Click Here



**Update on MCA Inspection** 

 No Irregularities & no further action pending pertaining to Vakrangee

Link: Click Here



# **COMPANY OVERVIEW**



# **NEXTGEN VAKRANGEE KENDRA – SCOPE OF SERVICES**

Vakrangee Kendra offers a broad spectrum of services across different sectors to offer a "One Stop Shop" solution for its customers





#### **NEXTGEN VAKRANGEE KENDRA – SCOPE OF SERVICES**

#### **ASSISTED E-COMMERCE SERVICES**









- Online Shopping of Goods
- Online Shopping of Jewellery







 Online Shopping of Medicines













(Only for Rajasthan)

- Mobile/DTH Recharge
- Bill Payments
- E-Mitra services in Rajasthan











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



### **E-COMMERCE MARKETING INITIATIVES**



Link to the Co-Branded Advertisement Campaign - Amazon & Vakrangee :

https://www.youtube.com/watch?v=MPtZ\_c62
Odg

https://www.youtube.com/watch?v=-AJarKHI94c







#### **NEXTGEN VAKRANGEE KENDRA – SCOPE OF SERVICES**

#### UNIQUE FEATURES OF ASSISTED ONLINE SHOPPING

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





Monopolistic
Offering of Marketplace□

Zero Working Capital Requirement\*



POTENTIAL EARNING OF Rs. 1,00,000+ per month High Quality Products at Competitive Prices



Zero Inventory Model

\*Applicable only for Amazon service Source: Company



#### **NEXTGEN VAKRANGEE KENDRA – SCOPE OF SERVICES**

#### **BFSI SERVICES**





(White Label ATM License)



- ATM Cash Withdrawal
- Non-Financial
  Transactions















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







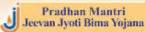














- Life InsuranceGeneral Insurance
- General insurance

















Other PSUs

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



#### FORMATS OF NEXTGEN VAKRANGEE KENDRA

#### **NEXTGEN VAKRANGEE KENDRA: GOLD, SILVER AND BRONZE MODEL**

#### Update on Nextgen Vakrangee Kendra Model:-

- As the Bouquet of services have increased over the last few years, the viability of the kendra has increased on a standalone basis resulting into an Exclusive store format.
- Key Mandatory features have been added in the Nextgen Model ATM, CCTV, Digital Signage & Pinpad device for all kind of payment mode.
- Nextgen Vakrangee model includes standardized Look & Feel and Branding as designed by renowned Store Brand consultants Lewis & Hickey.

# Gold Kendra



Minimum area of 300 sq. ft. Four counters, owner desk and ATM

#### Silver Kendra



Minimum area of 100 sq. ft.
Two counters and ATM

#### **Bronze Kendra**



Minimum area of 65 sq. ft.
One counter and ATM



#### KEY FEATURES – NEXTGEN VAKRANGEE KENDRA

#### **KEY FEATURES**

STORE EXCLUSIVITY & CONSISTENT
BRANDING



- Exclusive store model with same service level and same Customer experience
- Standardized layout & design by L&H (Lewis & Hickey)
- Uniform and Consistent Branding for Higher brand recall and visibility

MANDATORY ATM IN EACH OUTLET



- ATM at each store and located within the store
- Potential to enhance the footfalls significantly
- Additional stream of revenues for both the Franchisee and the company

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** 



- 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 payments



# NEXTGEN VAKRANGEE KENDRA – GOLD MODEL

#### **NEXTGEN VAKRANGEE KENDRA: GOLD MODEL**











# NEXTGEN VAKRANGEE KENDRA – SILVER MODEL

#### **NEXTGEN VAKRANGEE KENDRA: SILVER MODEL**



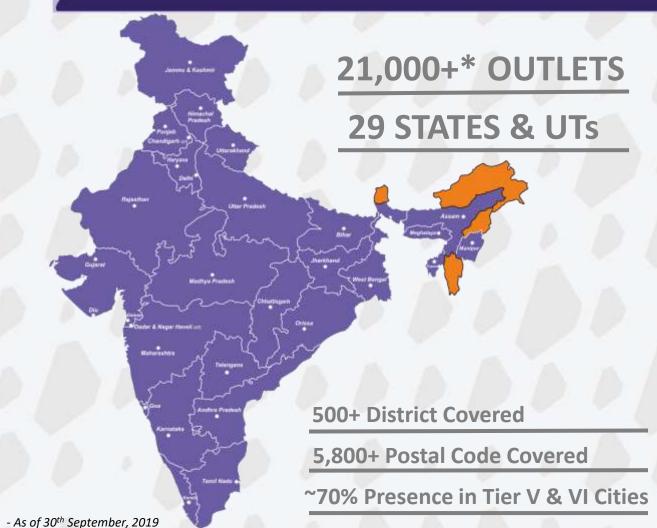








# **NEXTGEN VAKRANGEE KENDRA – OUR PRESENCE**

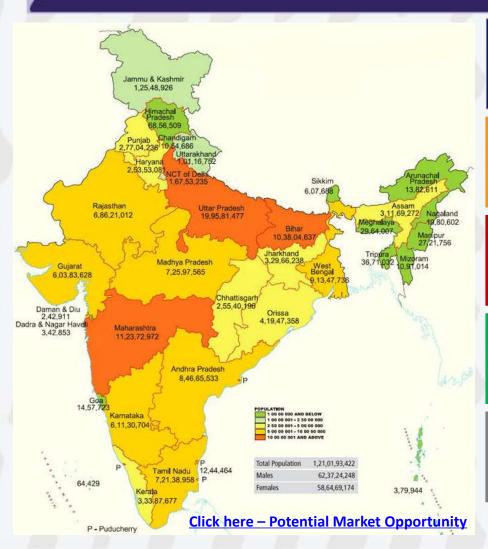


Sr. No.	State & UT Name
1	Andhra Pradesh
2	Assam
3	Bihar
4	Chandigarh
5	Chhattisgarh
6	Dadra and Nagar Haveli
7	Daman and Diu
8	Delhi (NCR)
9	Goa
10	Gujarat
11	Haryana
12	Himachal Pradesh
13	Jammu and Kashmir
14	Jharkhand
15	Karnataka
16	Kerala
17	Madhya Pradesh
18	Maharashtra
19	Manipur
20	Meghalaya
21	Odisha
22	Punjab
23	Rajasthan
24	Tamil Nadu
25	Telangana
26	Tripura
27	Uttar Pradesh
28	Uttarakhand
29	West Bengal

• - 8,500 Operational outlets & 12,500+ outlets under on-boarding process



#### HUGE UNTAPPED MARKET: OVERALL MARKET POTENTIAL



**POPULATION** 

**1.21 BILLION** 



**TOTAL NO OF VILLAGES** 

6,54,424



**TOTAL OUTLET POTENTIAL** 

3,69,977



**RURAL OUTLET POTENTIAL** 

2,94,442



**URBAN OUTLET POTENTIAL** 

75,535





#### **ADVANTAGE VAKRANGEE: OUR STRENGTHS**

Tie up with
Strong Partners &
Access to Key
Licenses

Technology & Integration Expertise On Ground Field
Presence till the
Block Level

Size and Scale with Strong Franchisee Model









- Portfolio of key
  Licenses &
  Partnership
  empanelment's built
  over last 20 years
- Have built a strong bouquet of products and services

- Over two decades of System Integration Capabilities
- Interoperable
   banking Integration
   with the Core
   Banking servers of
   the Banks
- Pioneer in Aadhaar based biometric enabled banking

- Field Level Hierarchy till the Block level – More than 1,000 District and Block Area managers
- Continuous
   Handholding and
   support to
   Franchisee to
   maintain smooth
   Operations and drive
   sales
- Robust store
   Economics leading to strong growth in stores
- Scale leading to emerge as a Partner of choice



#### STORE ECONOMICS OF A NEXTGEN KENDRA

NextGen Outlet Estimated
Revenue Per Store

o A

Avg. Revenue per Month Rs. 0.1 mn \*

NextGen Outlet Estimated Commission Sharing Ratio



Ranging from 65:35 to 80:20 based on Service Type

NextGen Outlet Estimated
Profit Margins %



Vakrangee Margins
Operational Gross Level – 18-20%
Sustainable EBIDTA Level – 15-16%\*\*

NextGen Outlet Estimated
Capex for Franchisee &
Breakeven

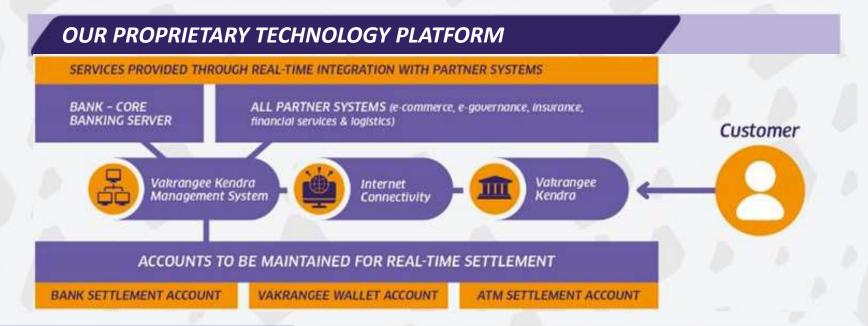


Total Capital Employed for Franchisee – Rs. 1.0 – 1.5 mn Breakeven Pe<u>riod In Months – 18-24</u>

Note: \* - Estimate Based on a mature store. Maturity is considered as more than 12 months old outlet.

\*\* - EBIDTA Margins calculated on basis of reaching an Operating leverage of minimum 10,000 operational stores.





#### Technology

- Technology platform integrated with CBS of various banks, delivering real-time & interoperable banking access
- Biometric authentication enabling quick KYC and paper less banking
- Integration with all partner systems across E-Commerce, E-Governance, Insurance and Logistics
- Technical Support Available Resources at block level trained to handle day-to-day IT alitches and troubleshooting

#### **Internet Connectivity**

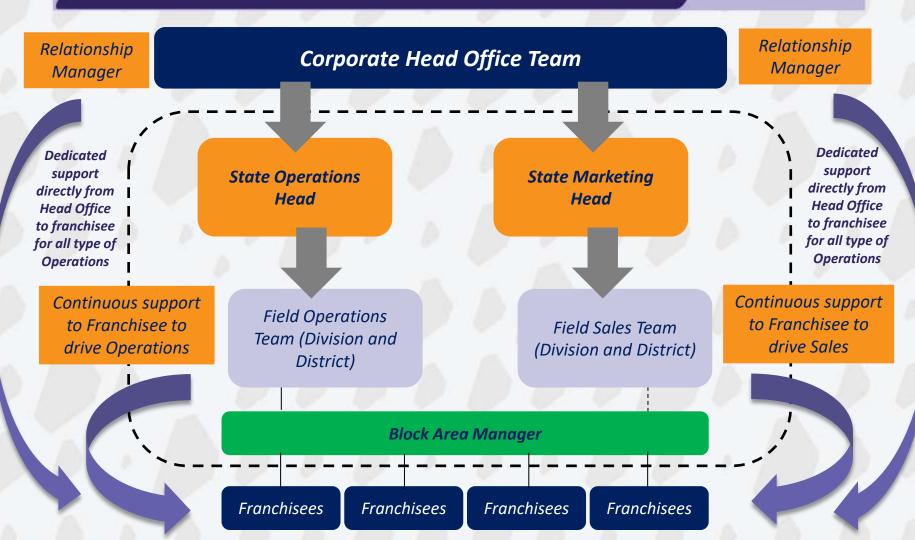
Seamless connectivity through V-SAT or Broadband Internet

#### **Security Specifications**

Defined User Policy -Authentication required for each and every user of the server; Secured and safe transactions



#### FRANCHISEE FOCUSED TEAM STRUCTURE





#### WHITE LABEL ATM - OPPORTUNITY



- India rank's is 148 in the world in terms of ATM Density
- Low ATM Penetration in Tier 3, 4, 5 and 6 cities ~ Huge opportunity for WLAs to bridge the gap between Urban and Rural India
- As on September 2019, India had ~ 243,000 ATMs.
- RBI WLA license to Vakrangee
  - Set up & Manage minimum 15,000 WLA
  - Maintain rural (Tier III to VI) to urban (Tier I & II) ratio of 2:1 (incl. minimum of 10% to be set up in Tier V & VI)

#### **Benefits of Vakrangee WLAs Over Other Players**

Sr. N o.	Operating Cost	Vakrangee	Peers
1	Rent Expense	×	<b>₹</b>
2	Civil Work & Interiors		
3	Internet Connectivity	1	
4	Cash Management Charges	×	A 1
5	ATM Operational Costs	1	1
6	Security Guard	×	AV

## COMPETITIVE ADVANTAGES VAKRANGEE MODEL

#### **COST SYNERGIES**

- No requirement of security guard as the ATM is located inside the Vakrangee Kendra & monitored through centralized CCTV
- Sharing of Civil Work, Internet Connectivity, Rent and Electricity expenses
- CRA activity performed by Franchisee. No additional CRA Cost and dependency for First Line of Maintenance (FLM) calls



# UPDATE ON AWARDS & RECOGNITION



#### **AWARDS & RECOGNITION**



- Vakrangee makes history by setting GUINNESS WORLD RECORDS<sup>TM</sup> title for the *Most stores* launched simultaneously on 14<sup>th</sup> January 2019
- Launches 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.



#### **AWARDS AND CERTIFICATIONS**

- Guinness World Records Title for the Most Stores Launched Simultaneously on 14th January 2019. Launches 1107 Nextgen Vakrangee Kendra stores across the country at 11.07 am on the same day
- Awarded as the best 'Financial Services Retailer of the year' at the Indian Retail Awards 2019
- CA Entrepreneur Path Breaker Award 2017 by Institute of Chartered Accountants of India
- Selected in the Fortune 500 Companies Fortune India 2017
- Selected in the Super 50 Companies Forbes India 2017
- Selected in the Top 50 BSE 500 Companies by Growth in M-Cap Forbes India 2017
- Vakrangee has been features in 11 Indian companies, up from an all-time low of eight last year by Forbes Asia's Best Under a Billion list for 2015
- ET-500 Companies for 2013 as published by ET
- Nominated (top 5) for the best CEO (IT & ITes) by Business Today in January 2014
- 26th in the Deloitte Technology Fast 50 companies in India, 2012
- 18th in the Deloitte Technology Fast 50 companies in India, 2011
- 226<sup>th</sup> rank in Deloitte Fastest 500 growing Asia Pacific companies in 2011
- CA. Business Leader SME (3rd Rank) of the Year Award, 2008 to the Chairman by Institute of Chartered Accountants of India
- Economic Times ET 500 best companies in India in 2006-07









# **DIRECTORS & LEADERSHIP TEAM**



### INDEPENDENT / NOMINEE DIRECTORS ON THE BOARD

#### **Strong Board of Directors**



RAMESH JOSHI Non Executive Independent Director

- Has about 40+ years of business experience in the banking industry.
- Has worked with RBI for over three decades and a former ED of SEBI
- Holds a Bachelor's degree in Arts from the University of Nagpur and a Bachelor's degree in Law from the University of Nagpur.



**SUNIL AGARWAL**Non Executive
Independent Director

- Has over 25+ years of experience in business administration. He is an entrepreneur with varied business interests in the mining industry in Rajasthan.
- Holds a Bachelor's degree in Commerce from the University of Rajasthan.



**B. L. MEENA**Non Executive
Independent Director

- Has about 28+ years of experience, having served in various Government departments. A former Chief Commercial Manager, North Western Railways.
- Holds a Master's degree in Arts from the University of Rajasthan and a Bachelor's degree in Law from the University of Rajasthan



**AVINASH VYAS**Non Executive
Independent Director

- Has wide experience in Audit Certification for externally aided projects funded by foreign agencies such as World Bank and its extended arms
- Holds a Bachelor's Degree in Commerce and is LL.B (professional) which adds to his business acumen.



**Ranbir Datt**Nominee Director

- Nominee Director (representing the Life Insurance Corporation of India) of our Company.
- Joined LIC as Assistant Administrative Officer in 1984. Worked as Head of various channels in LIC of India viz., Deptt of Pension & Group Superannuation, Banking Assurance, Micro Insurance, Office Service & Estates etc. Presently Mr. Datt is Executive Director of Corporate Planning /New Projects.



SUJATA
CHATTOPADHYAY
Non Executive
Independent Director

- Fellow member of the Institute of Cost Accountants of India and the Associate member of the Institute of Company Secretaries of India.
- Has over 26+ years of experience across various industries and geographies Choice Capital Advisors Private Ltd, Polygenta Technologies Ltd, Arysta LifeScience India Ltd, Steel Exchange India Limited.



#### **LEADERSHIP TEAM**

#### STRONG MANAGEMENT TEAM IN PLACE TO DRIVE NEXT PHASE OF GROWTH ACROSS ALL BUSINESSES



**DINESH NANDWANA**Founder Promoter
& Executive
Chairman

- Has about 27+ years of business experience. Main functions and areas of responsibilities in the Company include policy formulation and decision making.
- Has received a memento from the former Honorable President of India, Late Shri Shankar Dayal Sharma in 1996.
- Recipient of the 'CA Business Leader SME (3rd Rank)' award by the Institute of Chartered Accountants of India for the year 1997.
- Holds a Bachelor's degree in Commerce from Rajasthan University & is a certified Chartered Accountant from the Institute of Chartered Accountants of India.



ANIL KHANNA Managing Director & Group CEO

- Mr. Anil Khanna has joined Vakrangee as Managing Director & Group CEO w.e.f. 25th January 2019. Prior to Vakrangee he has been at the position of Managing Director of Blue Dart Express Limited with effect from 21st February 2007. He has a proven track record and is well experienced to lead Vakrangee. He has 40 years of experience in various industries
- Under his leadership and guidance, Blue Dart was able to broaden its strategic focus from being an air express company to a full-fledged logistics organization offering a wide range of products and services, as well as Industry specific solutions in air and ground express segments. He was also responsible for developing business potential, driving strong revenue growths and enhancing service quality. He has proven his capabilities in leading his team to achieve exceptional business results.
- He is a graduate from St Stephen's College, Delhi and holds an MBA degree in Marketing and Finance from UBS, Chandigarh.



DR NISHIKANT HAYATNAGARKAR Director – R&D

 Has about 25+ years of business experience in the information technology sector. Main areas of responsibility in the Company include software development, information technology compliance and technical support. Holds a Doctorate in Computer Science from the Indian Institute of Technology, Mumbai



# **ANNEXURES**





#### PHASE 1: INITIALLY AN E-GOVERNANCE PLAYER

# PHASE 1: CSC & E-MITRA MODEL राजरंश कटारी क्रि. युल निशास

#### **Services Offered:**

E-Governance

OUTLETS WERE PRIMARILY TERMED AS "COMMON SERVICE CENTRE - CSC" OR "E-MITRA KENDRA" :-

- NON-EXCLUSIVE STORE MODEL
- SINGLE LINE OF SERVICE PRIMARILY E-GOVERNENCE SERVICES
- NO STANDARDIZED DESIGN LAYOUT & BRANDING
- KIRANA STORE MODEL



#### PHASE 1: INITIALLY AN E-GOVERNANCE PLAYER











#### PHASE 2: E-GOVERNANCE PLAYER TO A BANKING BC POINT MODEL

#### PHASE 2: BANKING BC POINT MODEL



#### **Services Offered:**

- E-Governance
- Banking

COMPANY RECEIVED THE BUSINESS
CORRESPONDENCE BANKING MANDATE AND
STARTED THE BC POINT SERVICES THROUGH
THE KENDRA –

- NON-EXCLUSIVE
- DUAL LINE OF SERVICE E-GOVERNENCE & BANKING SERVICES
- NO STANDARDIZED DESIGN
- INITIATED STANDARD BRANDING IN TERMS
   OF BASIC SIGNAGE & HOARDINGS



#### PHASE 2: E-GOVERNANCE PLAYER TO A BANKING BC POINT MODEL















#### PHASE 3: E-GOVERNANCE PLAYER TO MULTI SPECIALITY STORE MODEL

#### PHASE 3: MULTI-SPECIALITY STORE MODEL





#### **Services Offered:**

- E-Governance Insurance
- Banking
   ATM (Optional)
- E-Commerce

# **EVOLVED INTO A MULTI SPECIALITY STORE MODEL:**

- PLANNED AS AN EXCLUSIVE STORE MODEL
- MULTI-LINE OF SERVICES BANKING, E-GOVERNENCE, INSURANCE, E-COMMERCE & OPTIONAL ATM SERVICES
- STANDARDIZED DESIGN
- INITIATED STANDARD BRANDING IN STORE LAYOUT AS WELL AS SIGNAGE
- PARALLEL EFFORTS TO ACTIVATE VARIOUS SERVICES ACROSS ALL OUTLETS AND CONVERSION TO EXCLUSIVE MODEL



#### PHASE 3: E-GOVERNANCE PLAYER TO MULTI SPECIALITY STORE MODEL















PHASE 4: E-GOVERNANCE PLAYER TO AN EXCLUSIVE NEXTGEN ASSISTED DIGITAL CONVENIENCE STORE

PHASE 4 : NEXTGEN KENDRA MODEL – ASSISTED DIGITAL CONVENIENCE STORE



#### **Services Offered:**

- E-Governance
- Banking & Financial Services
- E-Commerce

- Insurance
- ATM (Mandatory)
- Logistics

# EVOLUTION INTO AN EXCLUSIVE ASSISTED DIGITAL CONVENIENCE STORE MODEL –

- EXCLUSIVE STORE MODEL
- MULTI-LINE OF SERVICES BANKING &
  FINANCIAL SERVICES, E-GOVERNENCE,
  INSURANCE, E-COMMERCE, LOGISTICS &
  MANDATORY ATM SERVICES
- STANDARDIZED LAYOUT & DESIGN BY L&H (LEWIS & HICKEY)
- STANDARD BRANDING IN STORE LAYOUT AS WELL AS SIGNAGE
- ATM MANDATORY
- DIGITAL SIGNAGE & CCTV MANDATORY
- PINPAD DEVICES TO ENABLE ALL KIND OF PAYMENT MODES ACROSS SERVICES

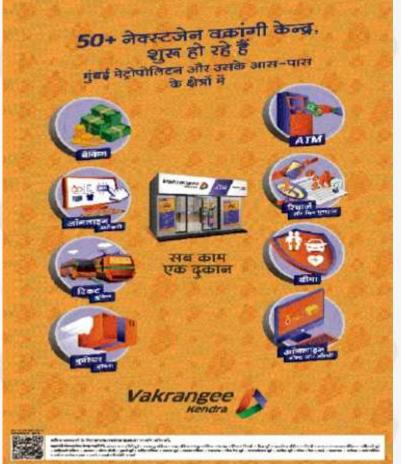


# BRANDING & MARKETING CAMPAIGN



### NATIONAL LEVEL ADVERTISING - PRINT







## NATIONAL LEVEL ADVERTISING - OOH





## NATIONAL LEVEL ADVERTISING - OOH





## NATIONAL LEVEL ADVERTISING - LOCALISED





# **Thank You**