

November 11, 2023

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, C-1, Block G, Bandra Kurla Complex, Bandra (East), Mumbai - 400 051 |
|--|---|

Dear Sir/Madam,

Sub.: RESULTS PERFORMANCE UPDATE PRESENTATION – “Q2 FY2023-24 RESULTS UPDATE”.

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 Results Update Presentation Q2 FY2023-24 considered in the Board Meeting of the Company held today on November 11, 2023.

Kindly take the above on your record.

Thanking you

Yours faithfully,

For **Vakrangee Limited**

Sachin Khandekar
Company Secretary
(Mem. No.: A50577)

Encl.: A/a

SAB KAAM EK DUKAAN



BANKING



FINANCIAL SERVICES



INSURANCE



ATM



ASSISTED TOTAL HEALTHCARE



ONLINE SHOPPING



BILL PAYMENT & RECHARGES



ASSISTED ONLINE TRAVEL SERVICES



ASSISTED ONLINE EDUCATION



ONLINE AGRICULTURAL PRODUCTS & SERVICES

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

VAKRANGEE LIMITED
Q2 FY2023-24 - RESULTS UPDATE

November 11, 2023

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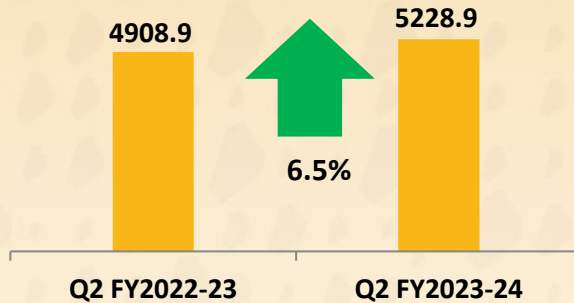
| | |
|---|----|
| <u>Results Performance Update</u> | 04 |
| <u>Company Overview</u> | 09 |
| <u>Vision 2030 : Growth Targets</u> | 21 |
| <u>Update on Sustainability ESG Initiatives</u> | 26 |

RESULTS PERFORMANCE UPDATE

Key Highlights – Q2 FY2023-24 (Y-o-Y Basis)

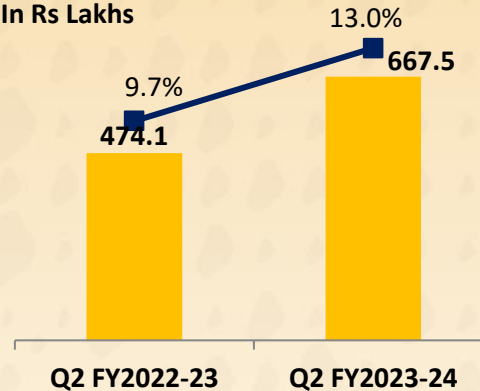
TOTAL INCOME

In Rs Lakhs



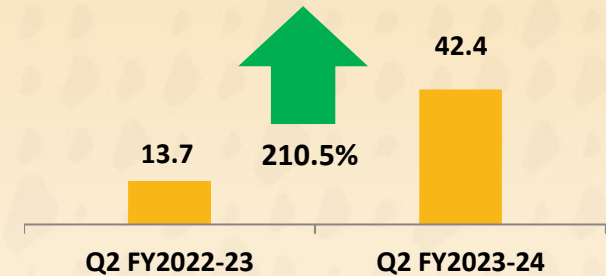
EBITDA & EBITDA MARGIN

In Rs Lakhs



PROFIT AFTER TAX (PAT)

In Rs Lakhs



Q2 FY2023-24 Results :

- Q2 FY2024 : Revenue increases by 6.5% on YoY basis, PAT increases by 209.5% on YoY basis.
- Q2 FY2024 : Quarterly Gross Transaction Value (GTV) crossed Rs. 13,074.5 Crores, Quarterly No. of Transactions crossed 3.3 Crores.

Revenue and Profitability has improved on YoY basis however reduced on QoQ basis primarily due to Business seasonality factor as Q2 is usually a weak quarter and Q3 has better growth prospects due to festive season impact. Further, our growth in margins and profitability shall continue as we scale up our network and operating leverage kicks in.

Our Current Focus has been on Expanding our Presence through Building Master Franchisee network & to Strengthen our First Mover Advantage. We are currently Building a Pan India District level Master franchisee network which would result in strong on-ground operational management as well as better growth scalability in future.

Appointed Master Franchisees in 341 Districts across 26 States across the Country. Master Franchisee to provide on-ground operational support to the existing franchisee outlets as well as drive new franchisee acquisition. Plan to achieve 100% District coverage by March 2024.

Launch of "VISION 2030" : Our Vision 2030 target is to reach 3 lakh + outlets along with Minimum 15,000+ ATMs. With this, Our plan is to achieve a Revenue target of US\$ 1 Billion by 2030 along with a Gross Transaction Value of more than US\$ 150 Billion.

VAKRANGEE : PHYSICAL + DIGITAL ECO-SYSTEM
“GO TO MARKET PLATFORM” : BUILDING INDIA’S LARGEST LAST MILE DISTRIBUTION PLATFORM

PERFORMANCE UPDATE FOR Q2 FY2023-24

Our Presence



| Total No. of Outlets | Presence in States/UTs | Presence in districts | Presence in Tier IV & VI |
|----------------------|------------------------|-----------------------|--------------------------|
| 21,240 | 31 | 560 | ~84% |

Our Platform – Key KPIs



| Total Transactions | Total GTV |
|--------------------|-------------------|
| ~ 3.3 Cr | ~ Rs. 13,074.5 Cr |

ATM Service



| No. of ATMs | Total Transactions | Total GTV | Presence in Tier IV & VI |
|-------------|--------------------|------------------|--------------------------|
| 6,426 | ~ 1.2 Cr | ~ Rs. 2,928.3 Cr | ~76% |

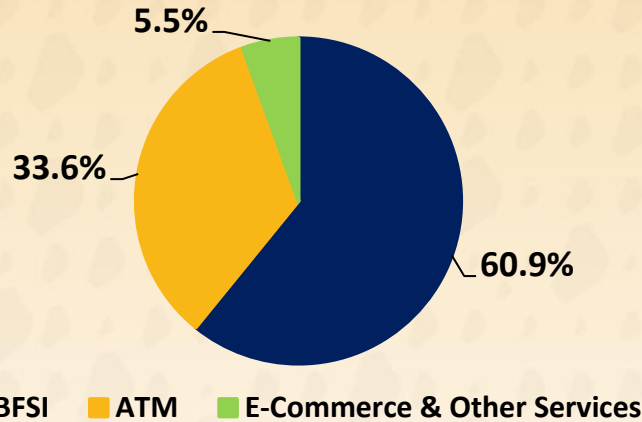
Banking Service



| No. of Account opened | No. of Insurance / Pension Schemes sold | Total Transactions | Total GTV |
|-----------------------|---|--------------------|-----------------|
| ~ 4.0 Lakhs | ~ 4.4 Lakhs | ~ Rs. 2.1 Cr | ~Rs.10,101.7 Cr |

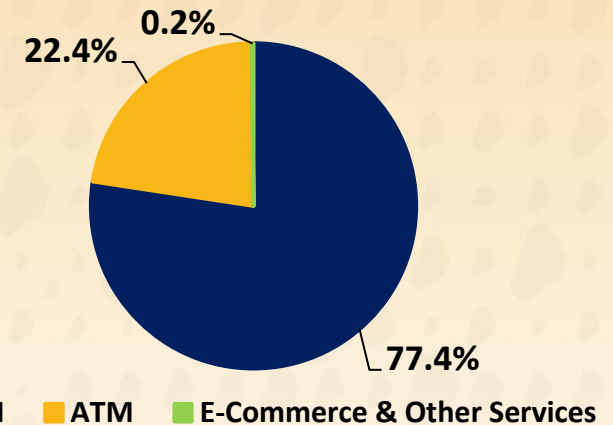
Q2 FY2023-24: REVENUE & GROSS TRANSACTION VALUE CONTRIBUTION BREAK-UP

Revenue Break Up



Revenue from Operations : Rs. 51.5 Cr

Gross Transaction Value (GTV)



Total Gross Transaction Value : Rs. 13,074.5 Cr

No of Active Transacting Outlets : Kendra Performance

| No | Annual Franchisee Commission Range (In Rs.) | Number of Active Transacting Kendra Outlets as on September 30, 2023 |
|--|---|--|
| 1 | Total Active Transacting Outlets** | 20,290 |
| 2 | New On-boarded Kendras (Yet to Transact) | 950 |
| Total Active Outlets + New On-Boarded Outlets | | 21,240 |

* E-Commerce includes online Shopping, Healthcare, Recharges, Travel Ticket Booking, Logistics & other Services

** Active Transacting Outlets : Outlets considered who have done transactions in last trailing 12 months.

Key Profit & Loss Statement Items

| Particulars (Rs. in Lakhs.) | Q2 FY2023-24 | Q2 FY2022-23 | YoY% | H1 FY2023-24 | FY2022-23 |
|-----------------------------|--------------|--------------|--------|--------------|-----------|
| Total Income | 5,228.9 | 4908.9 | 6.5% | 10,818.7 | 19,870.5 |
| Total Expenses | 5,140.8 | 4854.1 | 5.9% | 10631.5 | 19,602.5 |
| EBIDTA | 667.5 | 474.1 | 40.8% | 1360.8 | 1970.9 |
| Profit before Tax (PBT) | 99.3 | 54.8 | 81.2% | 198.5 | 268.0 |
| Tax Expenses | 56.9 | 41.1 | 38.4% | 106.7 | 167.5 |
| Profit after Tax (PAT) | 42.4 | 13.7 | 209.5% | 91.8 | 100.5 |

Key Balance Sheet Items

| Particulars (Rs. in Lakhs) | H1 FY2023-24 | FY2022-23 | Particulars (Rs. in Lakhs) | H1 FY2023-24 | FY2022-23 |
|-------------------------------|-----------------|-----------------|-----------------------------------|-----------------|-----------------|
| Net Worth | 11,929.7 | 12,385.1 | Fixed Assets | 13,005.5 | 13,491.0 |
| Share Capital | 10,595.1 | 10,595.1 | Other Non-Current Assets | 1,467.4 | 1,406.3 |
| Other Equity | 1,334.6 | 1,799.0 | Inventory | 179.8 | 220.8 |
| Total Debt | 5,328.1 | 5,777.1 | Trade Receivables | 3,781.0 | 4,007.5 |
| Long Term Debt | 834.7 | 1,242.9 | Cash & Cash Equivalents | 3,895.3 | 3,575.5 |
| Short Term Debt | 4,493.4 | 4,534.2 | Other Current Assets | 7,862.4 | 7,105.3 |
| Other Non-Current Liabilities | 2,103.8 | 2005.4 | Less: Trade Payables | 1,909.7 | 1,824.3 |
| Total Sources of Funds | 19,361.6 | 20,167.6 | Less: Other Current Liabilities | 8,920.1 | 7,814.5 |
| | | | Net Current Assets | 4,888.7 | 5,270.3 |
| | | | Total Application of Funds | 19,361.6 | 20,167.6 |

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

- Company ventured into G2C & B2C services through Common Service Centers
- Received the BC Banking mandate and started BC Point Banking services through these Centers
- Non Exclusive Store in Store Format outlets
- Emerged National Business Correspondent partner to major PSU banks
- Executed projects such as PMJDY – Financial Inclusion and UIDAI Aadhaar Enrollment services through these Outlets
- Received RBI license for White Label ATMs
- Added Various B2C services such as Assisted e-commerce, Bus ticket booking, mobile and DTH recharge

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 such as SBM Bank (India) Ltd. & NSDL Payments Bank Ltd.
- Launch of Digital Platform : BharatEasy Super Mobile App

PHASE 4: 2023 (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 business. It is an Asset Light Franchisee led business model
- Appointing Exclusive District Level Master Franchisees across the country. Plan to achieve 100% District coverage by March 2024 !
- Clear Focus on expanding and Building India's Largest Last Mile Rural distribution platform



| | | | |
|--|--|--|--|
| <p>Banking, ATM & Insurance</p> | <p>Financial Services / Fintech</p> | <p>E-Commerce / Online Travel</p> | <p>Tele Medicine / Pharmacy</p> |
|--|--|--|--|

| | | |
|---|--|---|
| <p>PAN INDIA PRESENCE :</p> <ul style="list-style-type: none"> • 84% IN TIER 4-6 LOCATIONS • 5,378 POSTAL CODES • 560 DISTRICTS | | <p>PHYSICAL + DIGITAL ECO-SYSTEM</p> |
|---|--|---|

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

| | | | |
|---|--|--|---|
| <p>21,240 LAST MILE PHYSICAL OUTLETS</p> | <p>~3.3 CR TOTAL TRANSACTIONS</p> | <p>~Rs. 13,074.5 CR GROSS TRANSACTION VALUE</p> | <p>~US\$ 6.3 BN ANNUALIZED GROSS TRANSACTION VALUE</p> |
|---|--|--|---|

BFSI & ATM SERVICES



- ATM Cash Withdrawal
- Non-Financial Transactions



- Opening of Online Demat & Trading Account
- Money Transfer
- Lead Generations of Personal / Business Loans
- Pan Card Service
- CIBIL Score service



- Life Insurance
- General Insurance
- Health Insurance



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

ASSISTED E-COMMERCE SERVICES



amazon

(Available only on BharatEasy Mobile Super App)

DECATHLON

DIGIFY™

- Online Shopping of Goods



Doconline
GET HEALTHCARE ANYWHERE

- Telemedicine services
- Online Shopping of Medicines



B BHARAT BILLPAY



(Only for Rajasthan)

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



tsi yatra
Partners in Travel & Hospitality



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



BigHaat.com
ONE STOP AGRO STORE

- Online Agriculture Product & Services

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)

KEY FEATURES

STORE EXCLUSIVITY & CONSISTENT BRANDING



- Exclusive Banking BC Point Outlet
- Exclusive Outlet for ATM and all other services
- Standardized Customer experience with same service level experience
- Uniform and Consistent Branding for Higher brand recall and visibility

ATM IN OUTLET (OPTIONAL)



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

CCTV MONITORING SYSTEM



- CCTV Monitoring 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

- *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 | ✓ | ✗ | ✗ |

Vakrangee
Kendra
AB POORI DUNIYA PADOS MEIN



Become a Vakrangee **MASTER FRANCHISEE** & get Lifelong Unlimited earning opportunity!

Minimal Investment and High Income!



FREE
ATM
SERVICES

100%*
Refundable Security
Deposit of ₹ 2 Lakhs

BENEFITS OF MASTER FRANCHISEE

- High returns on your investment
- Exclusive district level rights to set up Vakrangee Kendra and ATM Franchisees
- Earn a fixed commission on every new franchisee acquisition in your district
- Recurring monthly revenue-sharing percentage on Franchisee income, acquired by you (New as well existing Franchisees) on all services
- Distribute multiple services such as banking BC point, White label ATM, E-commerce, Money transfer and many more

- **LAUNCH OF NEW ATTRACTIVE MASTER FRANCHISEE SCHEME : A UNIQUE LIFETIME EARNING OPPORTUNITY WHEREBY THE MASTER FRANCHISEE IS ELIGIBLE TO EARN A % OF ACTIVE FRANCHISEE'S EARNINGS ON A ON-GOING PERPETUAL BASIS**
- **DISTRICT LEVEL MASTER FRANCHISEE BEING APPOINTED. THIS INITIATIVE WOULD LEAD TO HELP US SCALE AT A FASTER PACE AND EXPAND ON A PAN INDIA BASIS**
- **MASTER FRANCHISEE SHALL BE RESPONSIBLE FOR END TO END MONITORING AND ENSURING OPERATIONAL COMPLIANCES FOR THERE RESPECTIVE FRANCHISEES**

- **APPOINTED MASTER FRANCHISEES IN 341 DISTRICTS ACROSS 26 STATES ACROSS THE COUNTRY*.**
- **MASTER FRANCHISEE TO PROVIDE ON-GROUND OPERATIONAL SUPPORT TO THE EXISTING FRANCHISEE OUTLETS AS WELL AS DRIVE NEW FRANCHISEE ACQUISITION.**
- **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 2024 !**

Note - *As on 31st October, 2023

MASTER FRANCHISEE DISTRICT LEVEL OFFICES



**District : Balaghat
State : Madhya Pradesh**

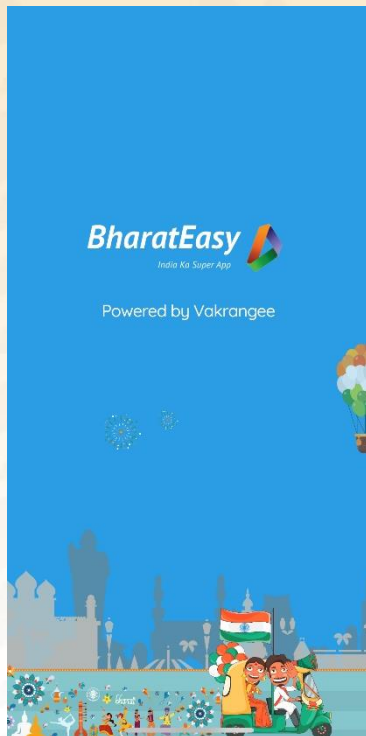


**District : Surguja
State : Chhattisgarh**

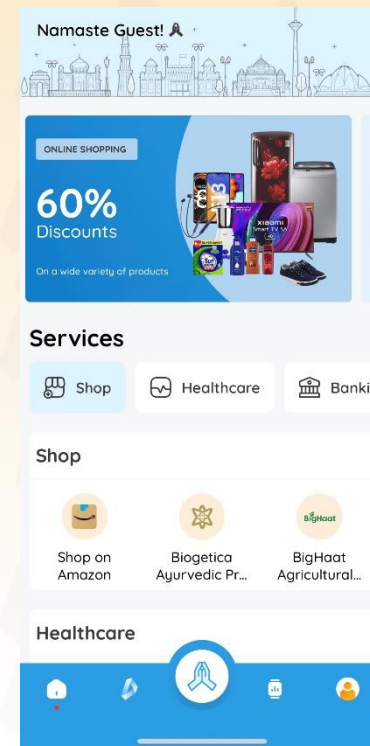


**District : Muzaffarpur
State : Bihar**

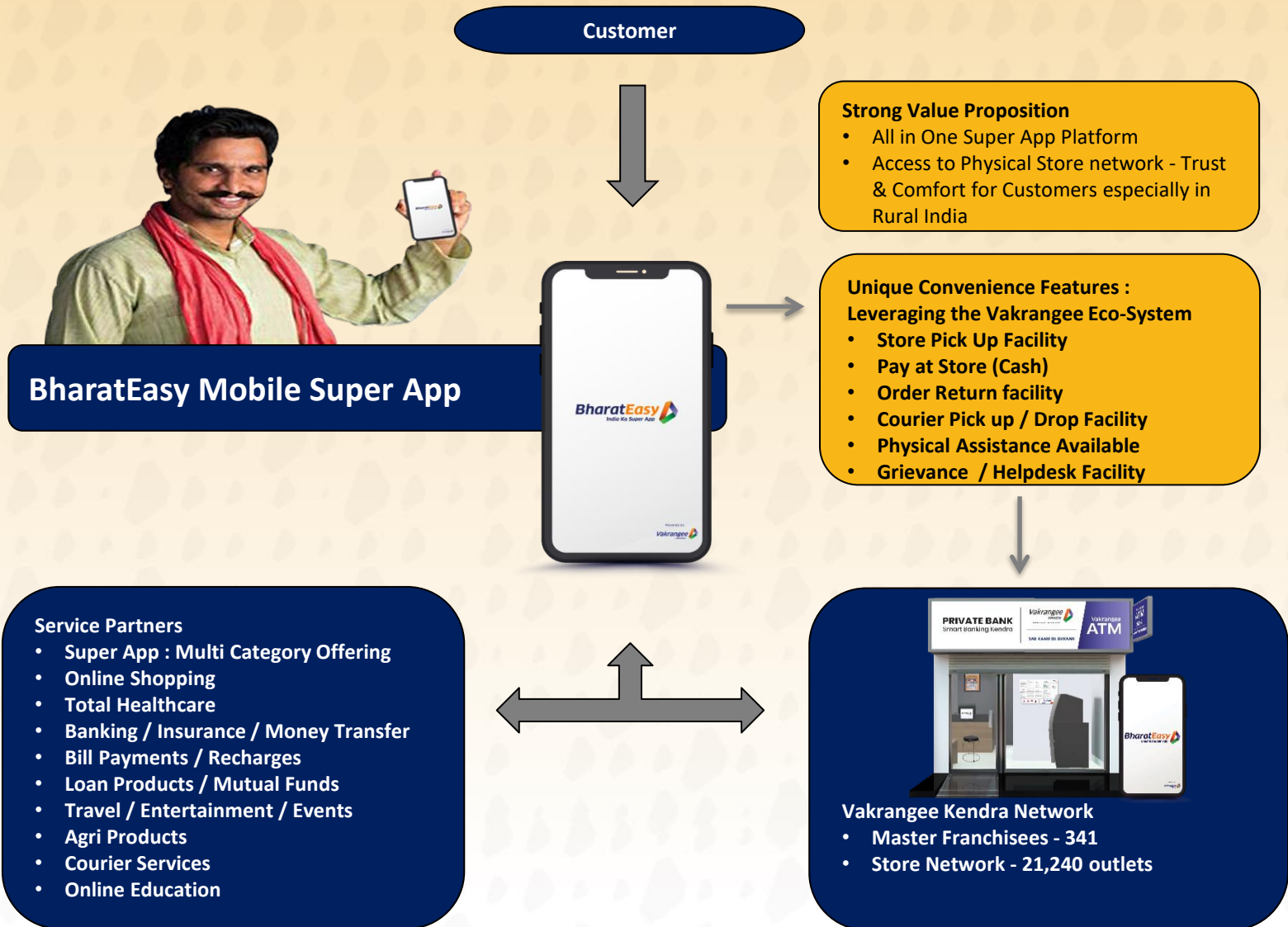
- Vakrangee is launching an online digital platform to enable seamless services for the consumer at the comfort of their homes. Through this, company has evolved into the unique O2O (Online to Offline) platform, whereby there is Assistance available through the Physical Kendra network along with Digital 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 image shows a registration form for the BharatEasy app. The form includes fields for Full Name, Email, Set Password, Confirm Password, and Referral Code (Optional). The password requirements are 1 lowercase, 1 number, and 1 special character. A 'Next' button is at the bottom.



BUSINESS MODEL : OUR UNIQUE OFFERING



VISION 2030 : GROWTH TARGETS

VISION 2030

764

Number of Exclusive District Level Master Franchisees

3,00,000

Vakrangee Kendras

15,000

Number of ATMs

US\$ 1 BN

Revenue from Operations

US\$ 150 BN

Gross Transaction Value (GTV)

Building Digital Platform

BharatEasy Mobile Super App

100% Population to be covered

PAN India coverage through Last Mile Physical Vakrangee Kendra Outlets along with Digital BharatEasy Mobile Super App Platform



- *Vakrangee has emerged as One of India's Largest last mile distribution platform with a Physical as well as Digital ecosystem in place with a Pan India Presence.*
- *Vakrangee aims to be most trustworthy Physical as well as Digital Convenience store across India. We will keep expanding this network until we are close proximity to the last excluded person within the country.*

You can access the detailed Vision 2030 document through the below link:

<https://vakrangee.in/pdf/Policies-PDF/Vakrangee-Vision-2030.pdf>

HUGE UNTAPPED MARKET : OVERALL MARKET POTENTIAL

Total No. of Gram Panchayat : 2,50,000+

Total No. of Urban Wards : 50,000+

Total Districts : 764

Total Outlet Potential : 3,00,000+

● No. of Vakrangee Kendra outlets: State-wise targets



DETAILED EXPANSION PLAN

| Sr. No. | Particulars | As on March 31, 2023 | FY2023-24 Est. | FY2024-25 Est. | FY2025-26 Est. | FY2026-27 Est. | FY2027-28 Est. | FY2028-29 Est. | FY2029-30 Est. |
|-------------------|---|----------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| Cumulative | | | | | | | | | |
| 1 | Master Franchisee (Exclusive District Level Business Partner) | 158 | 764 | 764 | 764 | 764 | 764 | 764 | 764 |
| 2 | Vakrangee Kendra Outlets (Exclusive Standardized Outlet) : Same Look & Feel | 20,399 | 27,000 | 37,000 | 57,000 | 85,000 | 1,30,000 | 2,10,000 | 3,00,000 |
| 3 | No. of White Label ATMs | 6,324 | 7,300 | 9,000 | 11,000 | 13,000 | 15,000 | 15,000 | 15,000 |

FINANCIAL GROWTH PLAN

FY 2022-23

FY 2029-30 (E)

Revenue Rs.197.3 CR

Revenue **US\$ 1 BN**
(~Rs. 8,200 CR)

EBITDA Margin ~10.0%

EBITDA Margin (Range) 15.0% - 16.0%

PAT Margin ~0.5%

PAT Margin (Range) 10.0% - 12.0%

Gross Transaction Value (GTV) US\$ 6.2 BN
(Rs. 51,164 CR)

Gross Transaction Value (GTV) **US\$ 150 BN**
(~Rs. 12,30,000 CR)

UPDATE ON SUSTAINABILITY ESG INITIATIVES

VAKRANGEE ESG PERFORMANCE UPDATE

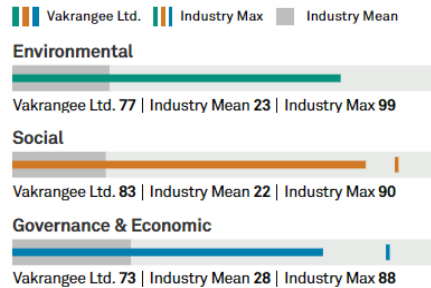
Vakrangee Limited ESG Score

Ticker: 511431 Industry: TSV IT services Location: Republic of India

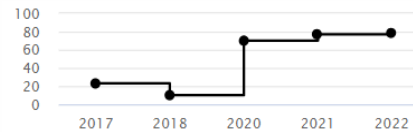
ESG Score Result

78

Methodology Year: 2022



Score History
Y/Y Change: 1



Vakrangee has earned a “**S&P Global Bronze Class**” spot in the yearbook and has score 78 ESG Score ([S&P Global Scores](#)) in the Corporate Sustainability Assessment (CSA) survey.

Last Updated: February 17, 2023. Updated annually or in response to major developments

Data Availability: ■ Very High

VAKRANGEE EARNS BRONZE CLASS SPOT IN SUSTAINABILITY YEARBOOK 2022 BY S&P GLOBAL

**Sustainability Award
Bronze Class 2022**



- Vakrangee Limited has been honored to be included in Sustainability Yearbook 2022, published by S&P Global.

**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.

**Being UNGC
Signatory Member**

- Vakrangee Limited has been accepted as a Signatory of the United Nations Global Compact.
- We are now part of a global network of over 9,500 companies and 3,000 non-business participants that are committed to building a sustainable future.

**Independent ESG
Risk Assessment &
Integrated Report
Assurance**

- Globally ranked No.1 in the Sustainalytics ESG Risk rating rankings out of the 1074 companies assessed in the Software and Services industry across worldwide.
- Reasonable Assurance of Integrated Annual report of FY23 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, and peace and justice.

Thank You