

We Provide the Last Mile Banking



Vakrangee Limited

**Q4 & Full Year FY15
Results Update**

May 30, 2015

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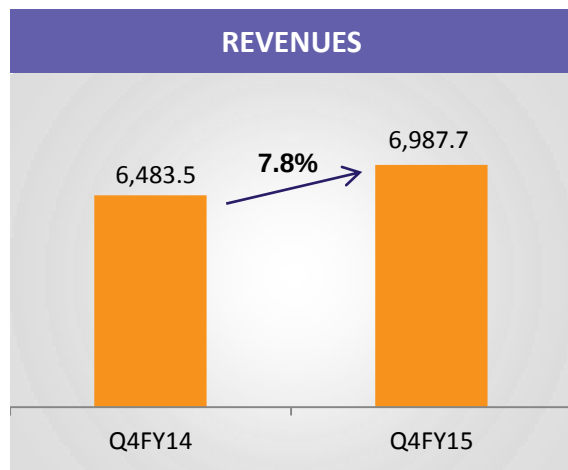
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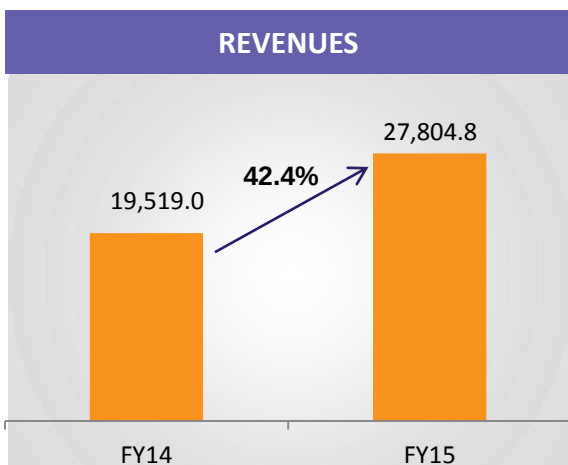
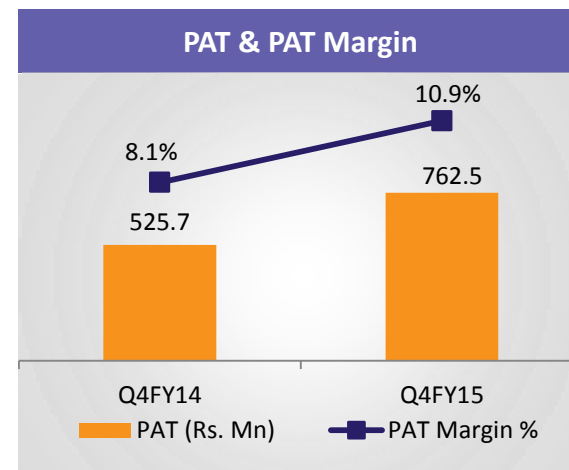
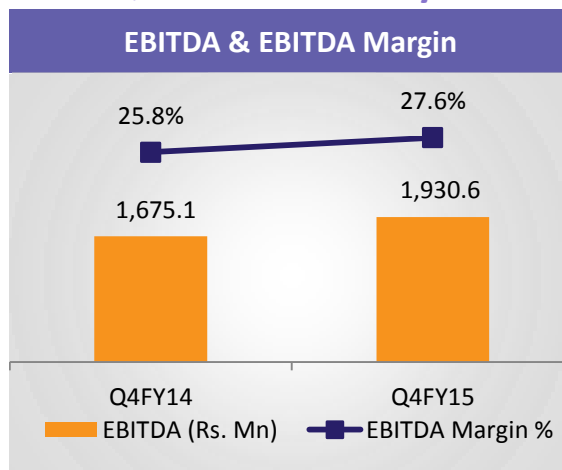
Q4 & Full Year FY15 Results Update

Q4 & Full Year FY15 Results Highlights (Consolidated)

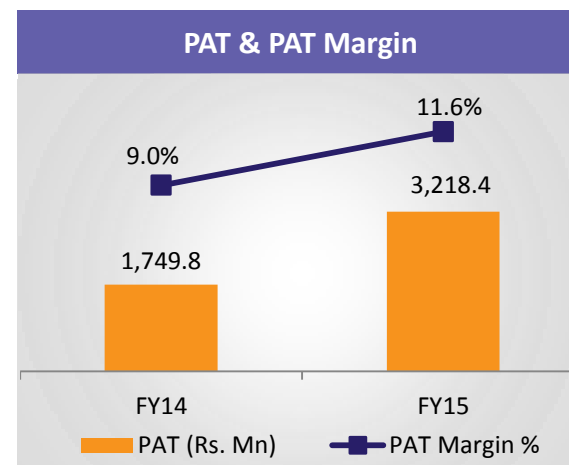
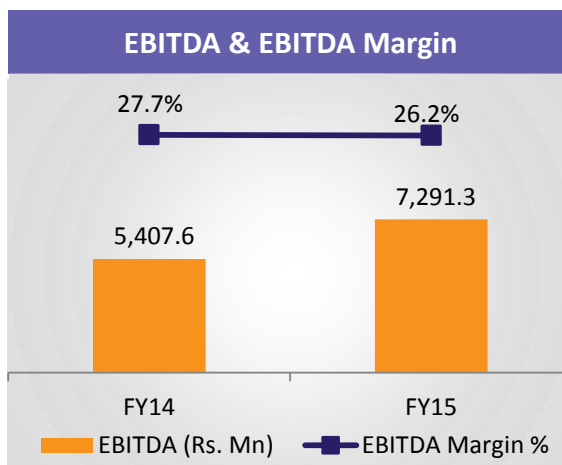
In Rs Mn



Q4 FY15 YoY Analysis

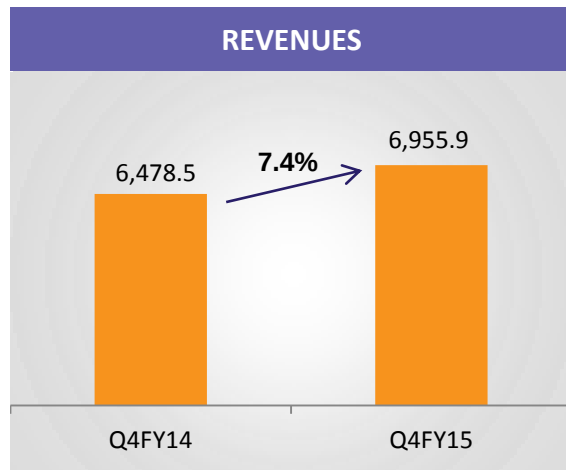


FY15 YoY Analysis

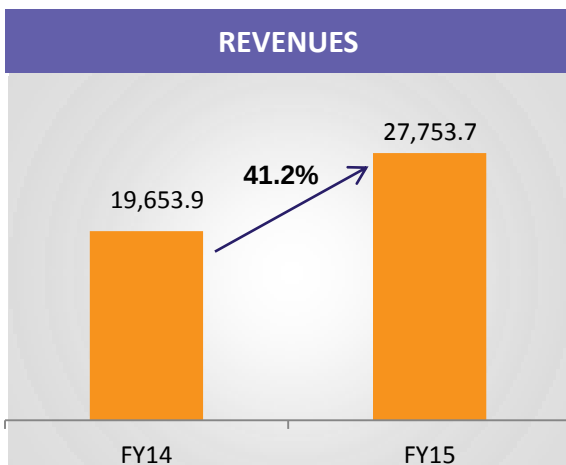
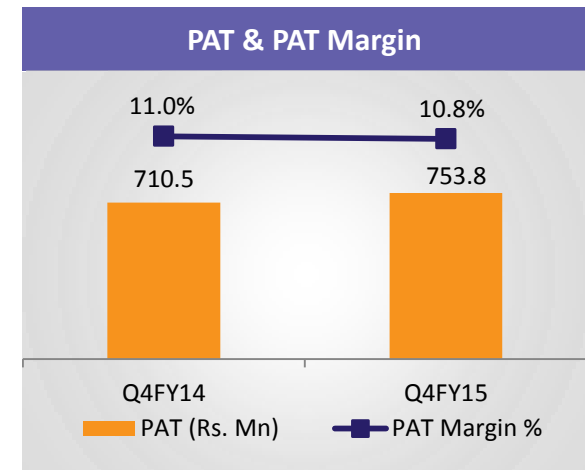
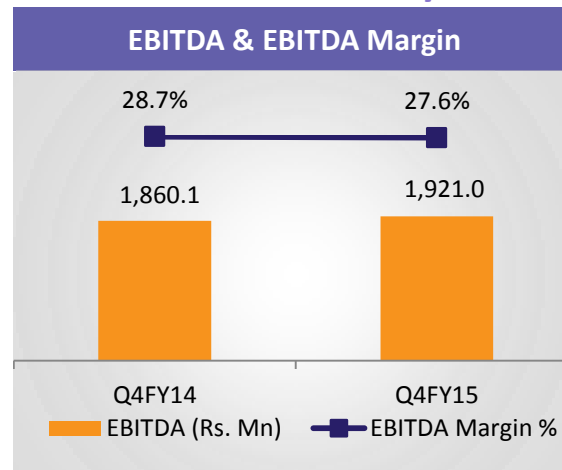


Q4 & Full Year FY15 Results Highlights (Standalone)

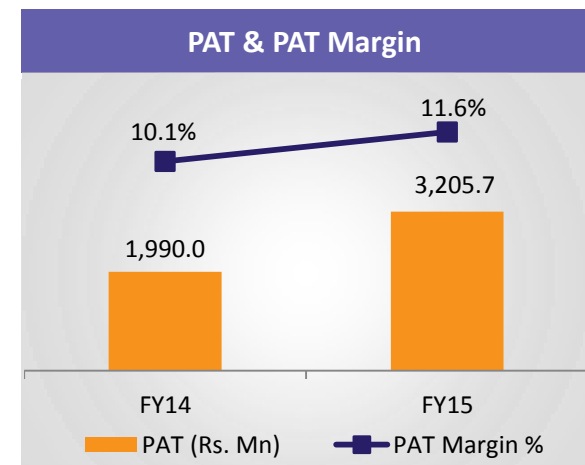
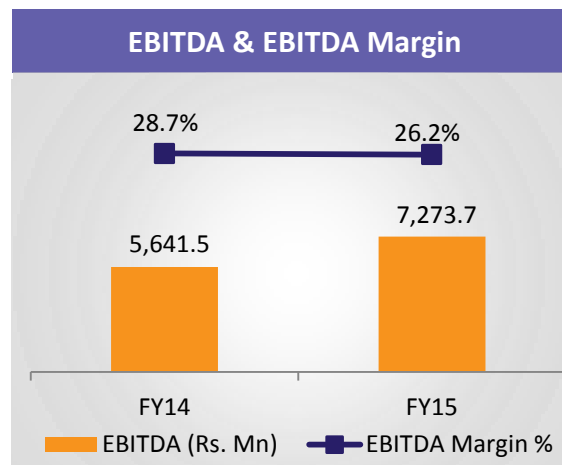
In Rs Mn



Q4 FY15 YoY Analysis



FY15 YoY Analysis



Segmental Analysis (Standalone)

Particulars (Rs Mn)	Q4 FY15		Q4 FY14		YoY %	FY15		FY14		YoY %
		% of Total		% of Total			% of Total		% of Total	
Total Revenues	6,955.9	100	6,478.5	100	7.4	27,753.7	100	19,653.9	100	41.2
Vakrangee Kendra	2,945.4	42.3	2,378.9	36.7	23.8	11,883.7	42.8	7,611.6	38.7	56.1
E-Governance	4,010.5	57.7	4,099.6	63.3	(2.2)	15,870.0	57.2	12,042.3	61.3	31.8
Total EBITDA	1,921.0	100	1,860.1	100	3.3	7,273.7	100	5,641.5	100	28.9
Vakrangee Kendra	784.6	40.8	736.7	39.6	6.5	3,593.2	49.4	2,371.2	42.0	51.5
E-Governance	1,136.4	59.2	1,123.4	60.4	1.2	3,680.5	50.6	3,270.3	58.0	12.5
EBITDA Margin %	27.6		28.7			26.2		28.7		
Vakrangee Kendra	26.6		31.0			30.2		31.2		
E-Governance	28.3		27.4			23.2		27.2		

Note: Fiscal Year (FY) is 12 months ending March

Q4 & Full Year FY15 Business Update

Vakrangee Kendra:

Rollout Status as on March 31, 2015

States	Rural Branches	Urban Branches	Total
Maharashtra	3,020	406	3,426
Rajasthan	5,730	540	6,270
Delhi	0	11	11
Uttar Pradesh	1,888	275	2,163
Gujarat	187	0	187
Goa	11	2	13
Haryana	74	7	81
Punjab	38	34	72
Madhya Pradesh	231	10	241
Chattisgarh	16	3	19
Himachal Pradesh	25	0	25
Bihar	60	0	60
TOTAL	11,280	1,288	12,568

Bank Tie-Ups	Rural Branches	Urban Branches	Total
Bank of Baroda	1,052	468	1,520
Bank of India	651	303	954
Bank of Maharashtra	1,014	9	1,023
Baroda Raj. Kshetriya Gramin Bank	1,819	7	1,826
Central Bank of India	550	56	606
Maharashtra Gramin Bank	594	3	597
Rajasthan Marudhara Gramin Bank	1,327	116	1,443
Punjab National Bank	571	141	712
Union Bank of India	903	42	945
Vidarbha Kshetriya Gramin Bank	58	0	58
Allahabad Bank	155	0	155
Baroda UP Gramin Bank	1,008	113	1,121
Kashi Gomti Samyut Gramin Bank	471	14	485
State Bank of Bikaner & Jaipur	927	16	943
Baroda Gujarat Gramin Bank	180	0	180
Total	11,280	1,288	12,568

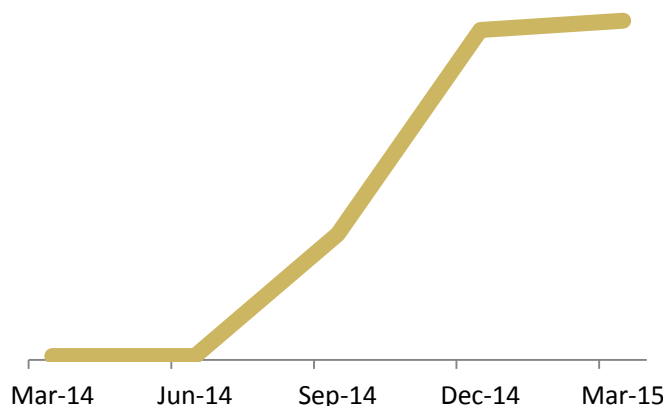
Vakrangee Kendra:

Strong Focus from Financial Inclusion to Financial Security



Quarter Ending	Urban Branches
Mar-14	15
Jun-14	15
Sep-14	478
Dec-14	1,253
Mar-15	1,288

Strong Ramp-up of Urban Branches



New Initiatives to promote Financial Security



Financial Insurance Push to the bottom of the pyramid

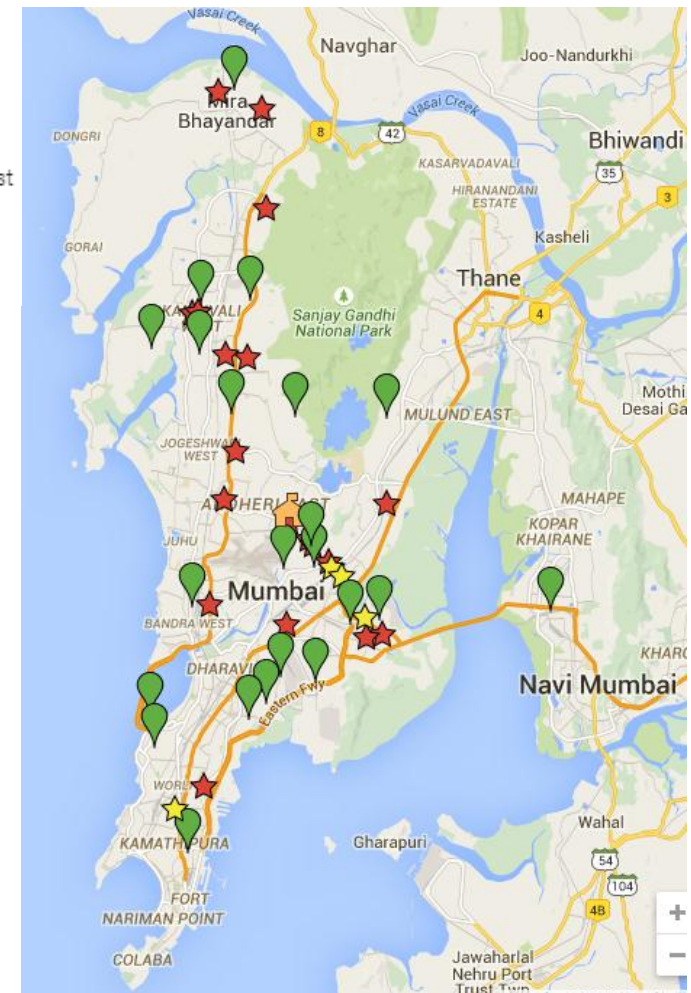
Post the launch of PMJDY by government there has been a strong push from the banks to expand their BC network not only in rural but also in urban areas

Hence there has been a strong ramp-up in urban branches from around 15 urban branches in Mar-14 to 1,288 branches by Mar-15

Vakrangee Kendra: Urban Branches in Mumbai

45 BRANCHES UP & RUNNING ACROSS MUMBAI

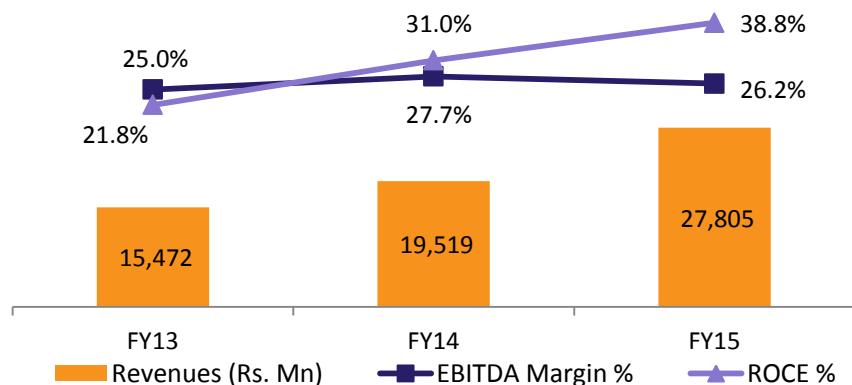
- | | | |
|-----------------------------------|--------------------------------|---------------------------------|
| 🏠 Vakrangee Limited - Head Office | ★ Ghatkopar West (BOB) | 📍 Chembur |
| ★ Andheri East (UBI) | ★ Ghatkopar East (UBI) | 📍 Asalpa Ghatkopar |
| ★ SagBaug - Andheri East (BOB) | ★ Byculla (BOB) | 📍 Malvani Malad West |
| ★ Sakinaka Kherani Road (BOB) | ★ Shivaji Nagar, Govandi (BOB) | 📍 Thakur Complex Kandivali East |
| ★ Kurla East (CBI) | 📍 Bail Bazar Kurla West (CBI) | 📍 Kandivali West |
| ★ Malad East (BOB) | 📍 Antop Hill (Sanqam Naqar) | 📍 Vashi Naka, Chembur |
| ★ Bhayander West (UBI) | 📍 Wadala East (Korba Mithagar) | |
| ★ Mira Road East (BOB) | 📍 Sion Koliwada (Rawli Camp) | |
| ★ Khar East (PNB) | 📍 Worli Koliwada | |
| ★ Mankhurd (BOB) | 📍 BDD Chowli Worli | |
| ★ Govandi (BOB) | 📍 Sandhurst Road | |
| ★ Vikhroli (BOB) | 📍 Khar West | |
| ★ Ghatkopar West (UBI) | 📍 Arey Colony, Goregaon East | |
| ★ Cotton Green (UBI) | 📍 Goregaon East | |
| ★ JVLR Jogeshwari East (PNB) | 📍 Malad West | |
| ★ Malad East (BOB) | 📍 Phoenix Mall Ghatkopar West | |
| ★ Kandivali West (BOB) | 📍 Baigan wadi, Govandi | |
| ★ Kandivali West (UBI) | 📍 Bhandup West | |
| ★ Dahisar East (BOB) | 📍 Sanpada Navi Mumbai | |
| ★ Asalpa Ghatkopar West | 📍 Bhayander East | |



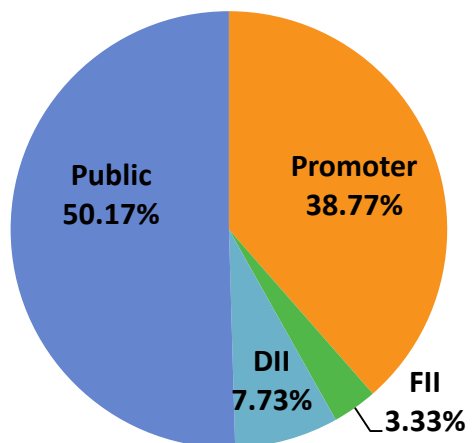
Company Overview

Financial Overview & Shareholding Structure

Last 3 Year Financials



Shareholding Pattern – Mar 2015



As on 29.05.15 (BSE)

Market cap (Rs. Mn)	55,282.3
Price (Rs.)	109.80
No. of shares outstanding (Mn)	503.48
Face Value (Rs.)	1.00
52 wk High-Low (Rs.)	154.00/90.90

- Vakrangee has been classified in the Specialty Retail industry by Bombay Stock Exchange (BSE).
- Vakrangee is included in CNX 500 & BSE 200/500 & Mid-Cap Index and is also included in MSCI Global Small Cap Index on 30th May 2014.
- Vakrangee is also got included in Group 'A' stocks of BSE.
- Group A classification is based on qualitative factors - Corporate Governance, Compliance track record, Responsible/Sustainable Investment etc. and quantitative factors - market capitalisation, public share holding, floating stock, trading volume etc.

Consolidated Financial Statements



Key Profit & Loss Statement Items

Particulars (Rs. Mn.)	Q4 FY15	Q4 FY14	YoY %		FY15	FY14	YoY %
Total Income from Operations	6,987.7	6,483.5	7.8%		27,804.8	19,519.0	42.4%
Total Expenses	5,061.6	4,782.5	5.8%		20,572.6	14,173.0	45.2%
EBIDTA	1,930.6	1,675.1	15.3%		7,291.3	5,407.6	34.8%
EBIDTA Margin %	27.6%	25.8%	179.2 bps		26.2%	27.7%	-148.4 bps
Depreciation Expense	419.0	526.3	-20.4%		1,648.6	1,808.7	-8.9%
Finance Cost	143.8	167.0	-13.9%		749.5	778.9	-3.8%
Profit before Tax (PBT)	1,367.8	981.7	39.3%		4,893.3	2,819.9	73.5%
Tax Expenses	605.3	456.1	32.7%		1,674.8	1,070.1	56.5%
Profit after Tax (PAT)	762.5	525.7	45.0%		3,218.4	1,749.8	83.9%
PAT Margin %	10.9%	8.1%	279.8 bps		11.6%	9.0%	260.7 bps
Earnings per Share (EPS Basic)	1.51	1.05	43.8%		6.39	3.48	83.6%

Key Balance Sheet Items

Particulars (Rs. Mn.)	FY15	FY14	Particulars (Rs. Mn.)	FY15	FY14
Net Worth	12,073.4	7,795.0	Fixed Assets	2,829.2	4,845.3
Share Capital	503.5	503.5	Other Non-Current Assets	199.8	730.5
Reserves and Surplus	9,069.9	6,270.0	Inventory	1,693.6	1,624.9
Money received against share warrants	2,500.0	1,021.5	Trade Receivables	11,993.2	7,683.0
Total Debt	4,158.6	4,902.7	Cash & Cash Equivalents	382.0	293.4
Long Term Debt & Current Portion of LT Debt	1,002.9	1,686.4	Other Current Assets	3,274.5	2,069.2
Short Term Debt	3,155.7	3,216.3	Less: Trade Payables	2,131.3	2,524.3
Other Non-Current Liabilities	592.0	744.8	Less: Other Current Liabilities	1,417.1	1,279.5
Total Sources of Funds	16,824.0	13,442.5	Net Current Assets	13,795.0	7,866.6
			Total Application of Funds	16,824.0	13,442.5

Note: Fiscal Year (FY) is 12 months ending March
Vakrangee Limited

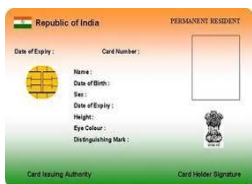
Our Businesses



E-GOVERNANCE

Systems Integrator & End-to-End Services Provider

- More than 20 years of consistent execution experience.
- **Business Evolution:** Sub-contractor to Consortium Partner to Prime / Independent Bidder.
- **Current Projects: (under NeGP)**
 - UID - Unique Identification Project
 - SSA - Sarva Siksha Abhiyan
 - PDS - Public Distribution System
 - RSBY - Rashtriya Swasthya Bima Yojana
 - IGRS - Inspector General of Registration & Stamps
 - PMS / DMS - Electoral Data



VAKRANGEE KENDRA

Business Correspondent (BC) Bank Branches

- Setup & manage 50,000 BC bank branches across 16 states by FY17, under Common BC and National BC agreements with various public sector & private banks.
- 35,000 rural & 15,000 urban BC bank branches.
- Offer 33 different banking services as outlined by RBI, earning transaction fee from respective banks.
- Permitted to offer various services (Insurance, B2C & G2C) and products from these BC branches.



VAKRANGEE KENDRA

White Label ATMs (WLA)

- Received License from RBI to setup & manage minimum 15,000 WLAs across India over next 3 years.
- Earning transaction fee from financial & non-financial transactions.
- Other revenue generating avenues like OOH advertisements and value added services.



Business Evolution & Future Transformation

BUSINESS EVOLUTION (E-GOVERNANCE)

1990	Company Incorporation
1993	Computerisation of Central Election Commission
2005	MCA 21 Project - Ministry of Corporate Affairs
2007	1. Land Record Digitization in UP 2. RSBY (Smart Card Project) – UP, Haryana & Rajasthan
2009	Land Record Digitisation for Govt. of Philippines
2010	1. Passport Seva Kendra Project & CSC Project in Punjab 2. Sarva Shiksha Abhiyan
2011	1. UID Enrollments 2. UID linked Haryana PDS
2013	1. IGRS 2. National Population Register 3. CSC Project in Rajasthan

STRONG PROJECT EXECUTION CAPABILITIES

- Last mile infrastructure & grass root level footprint to deliver Mission Mode Projects at village level.
- Experience of on-ground complexities in rural regions – flexible timings, power & connectivity issues, manpower training.
- Expertise from data digitization to technology management.
- Deep understanding of rural consumer behavior and mindset.

BUSINESS TRANSFORMATION (VAKRANGEE KENDRA)

2013	Financial Inclusion Project – MoF & RBI
2014	WLA License – RBI

CREATION OF 50,000 VAKRANGEE KENDRA FRANCHISE NETWORK ACROSS 16 STATES IN INDIA

- 35,000 ultra small rural BC bank branches.
- 15,000 urban / semi-urban BC bank branches including 15,000 WLAs.
- Resulting in an Expansive Distribution Platform of 50,000 last mile touch points delivering Banking, Insurance, G2C, B2C services and products to underserved rural and urban India.

VAKRANGEE'S BUSINESS IS FAST TRANSFORMING DRIVEN BY THE RISING SHARE OF VAKRANGEE KENDRA (BC & WLA) BUSINESS

VAKRANGEE KENDRA (% REVENUES)			
FY13	FY14	FY15	FY17
34%	39%	43%	~80%

Business Transformation –

Unique Opportunity, Expansive Growth Potential

UNIQUE CAPABILITIES

- **Robust Technology** - seamless real-time VSAT connectivity (transaction time < 45 sec) and backend integration with banks' CBS, B2C & G2C partner systems.
- **Real-time Interoperability** with CBS of various banks.
- **Biometric authentication** at BC branches & White Label ATM (first time across the globe), requiring no paperwork / card-handling.
- **Deep understanding of rural India** from grass root level execution experience.

UNIQUE OPPORTUNITIES

- **Financial Inclusion** - i) underpenetrated banking access with only 35.2% bank accounts per population, ii) underpenetrated ATM market with only 112 ATMs per million of population.
- **Government Initiative “Jan Dhan Yojana”** - To provide at least 1 bank account per household by Aug 2015.
- **“Common BC” & “National BC” agreements** with banks to open 50,000 BC bank branches.
- **RBI WLA license** to open minimum 15,000 WLA across India.
- **Applied for Payment Bank license.**

EXPANSIVE GROWTH POTENTIAL

Access to more than 250 mn potential customers across underserved rural and urban India

- **Exclusivity** - i) Exclusive BC in SSA under Financial Inclusion Project, ii) Government empanelled agency to offer G2C services, iii) key B2C partner alliances.
- **Operational Scalability** - Entire execution through the **asset light franchise model** requiring minimal capex and working capital.
- **Economies of Scale & Scope** - Long Term Growth using the network to offer wide range of services and products to more than **250 mn potential customers across underserved rural and urban India.**

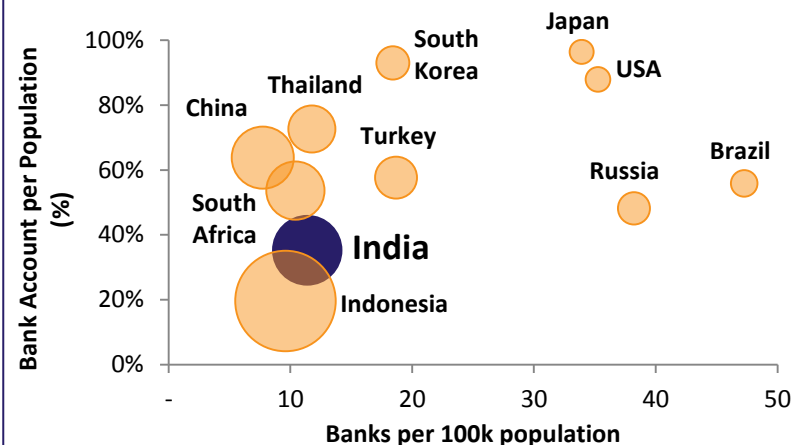
SSA: Sub-service Area with minimum 1000 households or 5000 population

Financial Inclusion Opportunity: India is Still Largely Under-Banked

SIGNIFICANT UNDER-PENETRATION OF FINANCIAL SERVICES IN INDIA

- India is still largely under-banked, with only 35.2% of population having bank accounts.
- There are only 11.4 bank branches per 100k population in India, of which only 30% are located in rural areas.
- Around 70% of population lives in rural areas, of which 46% does not have banking access. Further, even in urban areas ~32% population does not have banking access.

FINANCIAL INCLUSION OPPORTUNITY



STRONG GOVERNMENT FOCUS ON FINANCIAL INCLUSION IN INDIA

- The current government has taken cognizance of the banking access problem in India, and has launched a comprehensive financial inclusion initiative – “Pradhan Mantri Jan Dhan Yojana”
- This initiative aims to ensure at least one bank account per household by Aug 2015, followed by rollout of various financial services like bank overdraft, insurance and pension schemes.
- **Vakrangee is at forefront to leverage this growth opportunity and is set to become one of the leading players in implementation of financial inclusion in India.**
 - **Vakrangee has signed Common BC and National BC agreements with various banks under the financial inclusion initiative.**

Vakrangee Kendra: Scope of Services

Technology Intensive Retail Distribution Platform of 50,000 last mile touch points delivering services across BFSI, G2C and B2C domains on a real-time basis to potential 250 mn customers across underserved rural and urban India

VAKRANGEE KENDRA

- Vakrangee has been appointed as **Business Correspondent (BC)** by various banks under the **“Common BC” and “National BC” agreements**, with a contract period of 5 + 2 years.
- Vakrangee will set up & manage 50,000 BC bank branches (35,000 rural and 15,000 urban) across 16 states in India.
- Vakrangee will act as an **Exclusive BC to banks** in any allocated SSA – Sub Service Area (catchment area with minimum 1,000-1,500 households or 5,000 population).
- Further, in addition to BFSI services, Vakrangee Kendra is allowed to also offer various G2C and B2C services & products.

BANKING & INSURANCE

- Bank A/C Opening - Savings, Current, Recurring
- Transactions - Deposits, Withdrawals, Remittances
- Balance Enquiry, Statement of Accounts
- Direct Benefit Transfer
- Pension Disbursement
- Food Security related DBT
- Insurance - Life & Non Life, premium payments
- Retail Loans, ODs, FDs
- Recovery of Loans

B2C (E-Commerce)

- Telecom - Mobile recharge
- DTH service - Recharge, bill payments
- Education



G2C

- Enrolments-UID Card, NREGA job Card, Election Card
- Land Record Digitization, Electoral Rolls
- Payment of Utility Bills, Taxes, Levies
- Railway Tickets, Certificates, Hall tickets
- Exam Fee Payments, Online Form Filling

Vakrangee Kendra:

BC Agreements with Banks

National BC Agreements

Sr No	Bank Tie-Ups
1	Bank of India
2	Punjab National Bank
3	Union Bank of India
4	Allahabad Bank
5	State Bank of India
6	Baroda Gujarat Gramin Bank
7	Baroda Uttar Pradesh Gramin Bank

50,000 BC Bank branches to be opened under Common BC and National BC Agreements with public sector banks

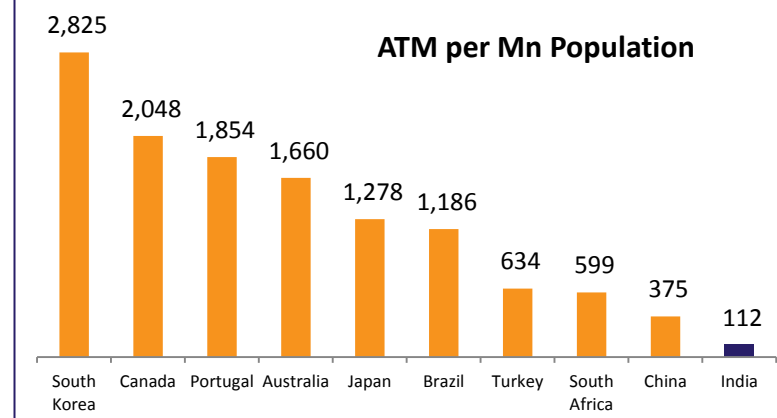
Common BC Agreements

Sr No	Bank Tie-Ups
1	Bank of Baroda
2	Bank of India
3	Baroda Rajasthan Gramin Bank
4	Indian Bank
5	Indian Overseas Bank
6	Jaipur The Gramin Bank
7	Oriental Bank of Commerce
8	Punjab National Bank
9	Rajasthan Gramin Bank
10	Union Bank of India
11	UCO Bank
12	Vijaya Bank
13	State Bank of Bikaner & Jaipur
14	Bank Of Maharashtra
15	Dena Bank
16	Syndicate Bank
17	Canara Bank
18	Allahabad Bank
19	Andhra Bank
20	Corporation Bank
21	Punjab & Sind Bank
22	Central Bank of India
23	Hadoti Kshetriya Gramin bank
24	Marwar Ganganagar Bikaner Gramin Bank
25	State Bank of India
26	United Bank of India
27	Maharashtra Gramin Bank (MGB)
28	State Bank of Hyderabad (SBH)
29	Vidarbha Kshetriya Gramin Bank
30	Waiganga Krishna Gramin Bank
31	IDBI bank

White Label ATM Opportunity: India has one of the lowest ATM Penetration

ATM PENETRATION IN INDIA: ONE OF THE LOWEST

- There is huge opportunity for ATM growth through the white label model.
- As on Feb 2015, India had ~ 190,000 ATMs. It is expected to cross 350,000 ATMs by 2017 in India.
- RBI WLA license to Vakrangee –
 - Set up minimum of 5,000 WLAs every year for 3 years
 - 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)



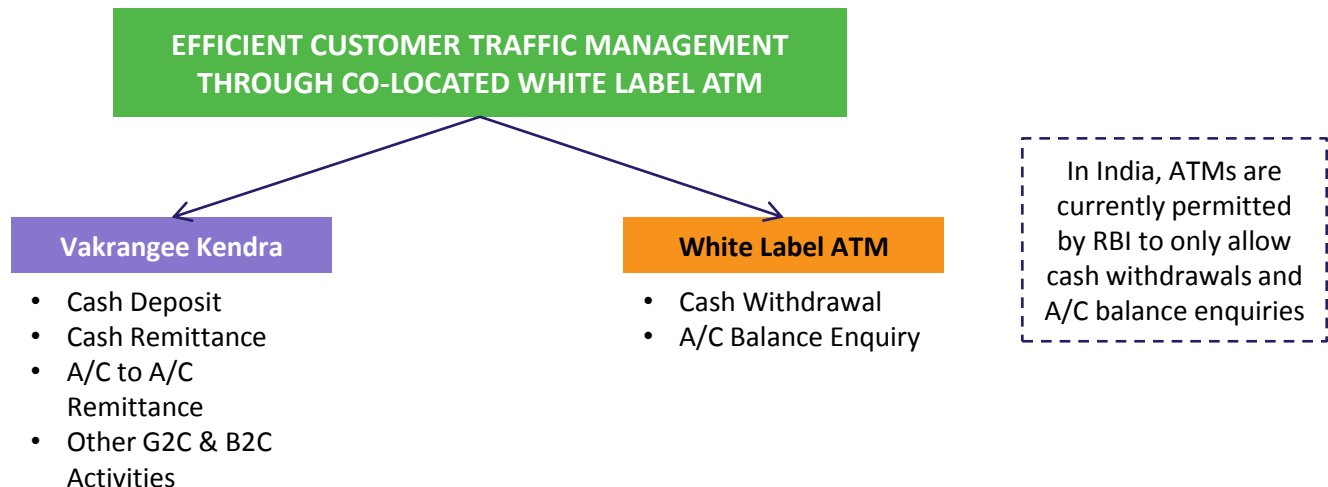
VAKRANGEE WLA STRATEGY

- Co-located WLA annexed to urban Vakrangee Kendra to exploit revenue and cost synergies.
- AEPS / Biometric authentication to provide flexibility of accessing ATM either through fingerprint or bank card.
- Co-located urban branch will help in building the account / card base, thus improving the viability of WLA.
- Combination of owned model and franchisee model for the WLAs.
- Derive revenue from financial (Rs 15) & non financial (Rs 5) transactions, OOH advertisements and value added services.

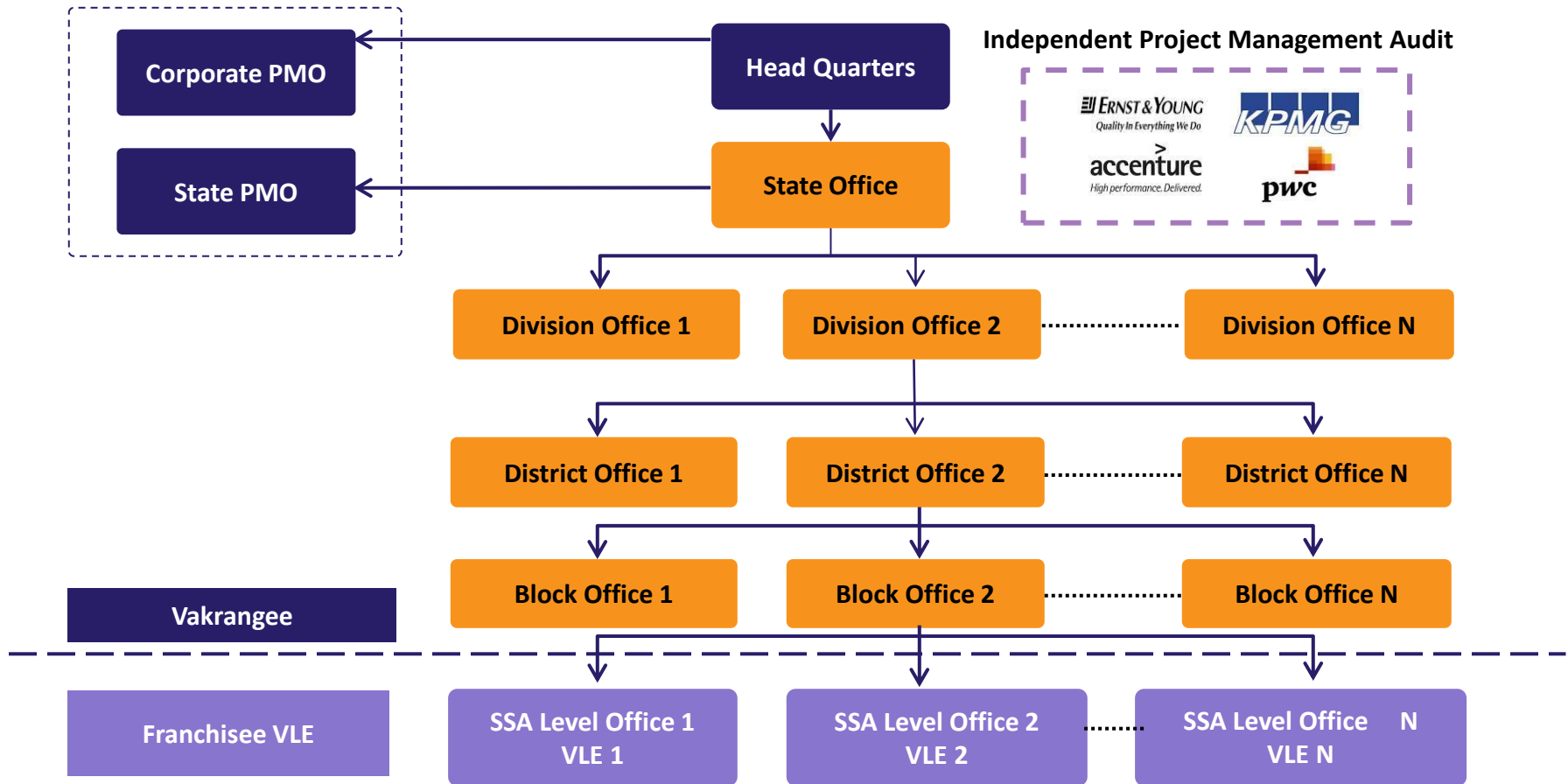
Efficient Customer Traffic Management with Co-located WLA

FINANCIAL INCLUSION IS A MAJOR PROBLEM EVEN IN URBAN INDIA

- Around 32% of urban households do not have formal banking access.
- According to the 2011 study by Analysys Mason, a global think tank, the total transaction value of domestic remittances in India stood at around Rs 794 bn in 2010 (80% directed from urban to rural India) and was expected to cross Rs 1,000 bn by 2014, growing at 12% CAGR.
- Further, significant amount of remittances, especially by migrant population (with no bank account) happen through unorganised route.
- **Thus, the overall banking transaction activity at urban BC branches can be significantly higher compared to rural BC branches.**



Vakrangee Kendra: Well Established Last Mile Infrastructure



Vakrangee requires minimal additional human resources for incremental setup of Vakrangee Kendras through franchise route

E-Governance Projects

Vakrangee undertakes only **Mission Mode Projects under the National E-Governance Plan (NEGP)** which continue to be **implemented regardless of the changing political parties and bureaucrats.**

There is **strict compliance** in the NEGP project tendering process, which is **governed by the World Bank Procurement Standards**, and takes place through **E-Procurement Auction** without any human intervention.

Current E-Governance Projects under Implementation

UID (Unique Identification Project)

- Issue UID to all residents, which shall help in efficient delivery of all government benefit schemes.
- Vakrangee is one of the leading enrolment agencies empanelled with UIDAI on pan India basis under highest T3F4 category.
- Services include deployment of UID Client software, setup of ~4,000 enrolment centers across India, capturing demographic & biometric data of residents and setup data center for storing data.

SSA Sarva Shiksha Abhiyan

- Provide universal access to elementary education for children between the ages of 6 and 14.
- Services include distribution of books for children and setting up computer aided learning systems in schools.

PDS Public Distribution System

- Implement Biometric Smart Card based PDS in Haryana through computerization of PDS scheme.
- Services include procurement, commissioning & maintenance of IT and Smart Card infrastructure, installation & operation of ~9,300 Smart Card POS Terminals, networking & connectivity across sites, development of software for POS, data digitization, Smart Card personalization & printing and setting up call centre for technical support.

RSBY Rashtriya Swasthya Bima Yojana

- Provide Health Insurance Scheme for Below Poverty Line (BPL) families.
- Services include collection of biometric data from different villages, centre management, system integration, issue & renewal of Smart Cards and printing of RSBY booklets.

IGRS Inspector General of Registration & Stamps

- Computerize the process of registration of documents and recovery of stamp duty as per the Indian Stamp Act.
- Services include computerized registration of marriages, societies, firms, non trading companies, etc.

PMS / DMS Computerisation of Election Commission

- Generated election voter ID cards and managed citizen facilitation centers across Maharashtra, Rajasthan, Gujarat and UP.
- Completed collection of electoral roll data across 38,450 gram panchayats in UP.
- Scope of services includes – i) Design Multi-lingual software, ii) Publish Draft List in local language & English twice in a year, iii) Provide updated List to Electoral Commission to update central database, iv) Print and distribute Voters Slip for political parties.

Vakrangee Kendra - Snapshots

Vakrangee Kendra and ATM



Vakrangee Kendra in Kurla, Mumbai



Vakrangee Kendra in Andheri East, Mumbai



Vakrangee Kendra in Malad, Mumbai



Vakrangee Kendra in Khar, Mumbai



Vakrangee Kendra and ATM

Vakrangee Kendra in Goregaon (E), Mumbai



Vakrangee Kendra in Ghatkopar (W), Mumbai



Vakrangee Kendra in Cotton Green, Mumbai



Vakrangee Kendra in Govandi, Mumbai



Vakrangee Kendra and ATM



Vakrangee Kendra in Ghatkopar (E), Mumbai



Vakrangee Kendra in JVLR Jogeshwari (E), Mumbai



Vakrangee Kendra in Asalpa, Ghatkopar (W), Mumbai



Vakrangee Kendra in Bhayander (W), Mumbai



Vakrangee Kendra

Urban Kendra



Rural Kendra



Vakrangee Kendra: Advertisement for Franchisee Tie-up



Franchisee Opportunity

Join the Pradhan Mantri Jan Dhan Yojana



**A Retail Kendra for
Financial Products**

Vakrangee Limited a Rs. 5000+ crore BSE/NSE listed enterprise brings you the business opportunity to setup a Business Correspondent Outlet equipped with ATM services

Opportunity to become an Entrepreneur in Banking and Other Services

Banking:

- PMJDY Account Opening
- Direct Benefit Transfer
- Aadhaar Authentication Based Real Time Banking

ATM

- RuPay / Visa / Master Card enabled ATM

Insurance

- New Insurance & Premium renewal
- Pradhan Mantri Suraksha Bima Yojna
- Pradhan Mantri Jeevan Jyoti Bima Yojna
- Atal Pension Yojna

G2C

- Aadhaar (Permanent) Enrolment Center
- Aadhaar Updation
- Utility Bill Payment

e-Commerce

- New Mobile Connection
- New DTH Connection
- Mobile & DTH Recharge



Pradhan Mantri
Suraksha Bima Yojana

Pradhan Mantri
Jeevan Jyoti Bima Yojana

Requirement: Franchisee preferably belongs from the same locations that it applies from. Has an owned or leased outlet space of about 200sq. ft. & ready to invest fund of Rs.25 Lacs immediately.

Contact: Visit our Website: www.vakrangee.in for further details on availability of opportunities near you and application process



Thank You