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 28502017 | CIN: L65990MH1990PLC056669``

VKL/C&L/2026/34

July 29, 2026

To,

Department of Corporate Relationship **BSE Ltd.** Phiroze Jeejeebhoy Towers, Dalal Street, Fort, Mumbai - 400001 Scrip Code: 511431	**Corporate Relationship Department** **National Stock Exchange of India Ltd.** Exchange Plaza, C-1, Block G, Bandra Kurla Complex, Bandra (East), Mumbai - 400 051 SYMBOL: VAKRANGEE

Dear Sir/Madam,

Sub.: RESULTS PERFORMANCE UPDATE PRESENTATION – “Q1 FY2026-27 RESULTS UPDATE”.

With reference to the captioned subject and pursuant to Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find attached herewith VAKRANGEE LIMITED **“Q1 FY2026-27 RESULTS UPDATE”** investor/analyst presentation with respect to financial results for the Quarter and Three Months ended June 30, 2026 considered in the Board Meeting of the Company held on July 29, 2026.

Thanking you,

Yours faithfully,

For Vakrangee Limited

AMIT VIJAY
GADGIL

Digitally signed by AMIT VIJAY GADGIL
DN: c=IN, o=PERSONAL, title=5553,
pseudonym=d1c4d731645648e2bd7846756323dd37,
2.5.4.20=98c6d69eeddb1d172fbc1b83410d80bac86a916ecbcb6aeb18a9b975664efe71,
postalCode=400057, st=Maharashtra,
serialNumber=9c93d8231afd6a9a378c785fcbe636d6062f3c897e2faec047176b6fc6f3bae7, cn=AMIT VIJAY GADGIL
Date: 2026.07.29 17:52:03 +05'30'

Amit Gadgil
Company Secretary & Compliance Officer
(Mem. No.: A49442)

Encl.: A/a

SAB KAAM EK DUKAAN

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

VAKRANGEE LIMITED
Q1 FY2026-27 RESULTS UPDATE

July 29, 2026

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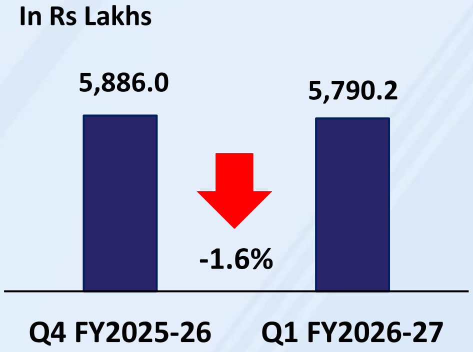
TABLE OF CONTENTS

RESULTS PERFORMANCE UPDATE

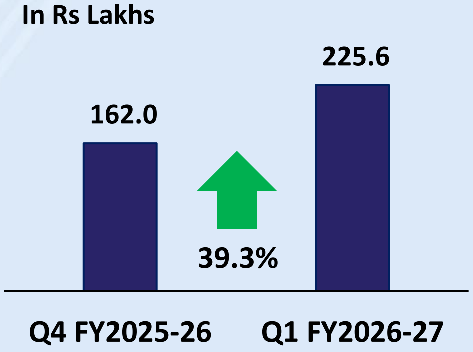
RESULTS PERFORMANCE UPDATE FOR Q1 FY2026-27

Q1 FY2026-27 (Q-o-Q Basis)

TOTAL INCOME



PROFIT AFTER TAX



Q1 FY27 consolidated revenue impacted due to strategic reduction in low-margin business & inter-company sales elimination

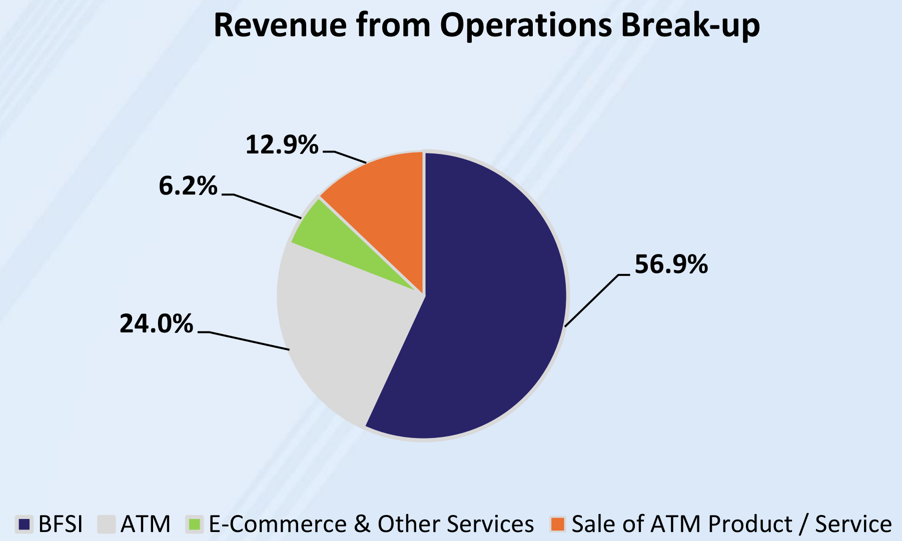
PAT increased 39.3% QoQ, reaching Rs. 225.6 Lakhs in Q1 FY2027

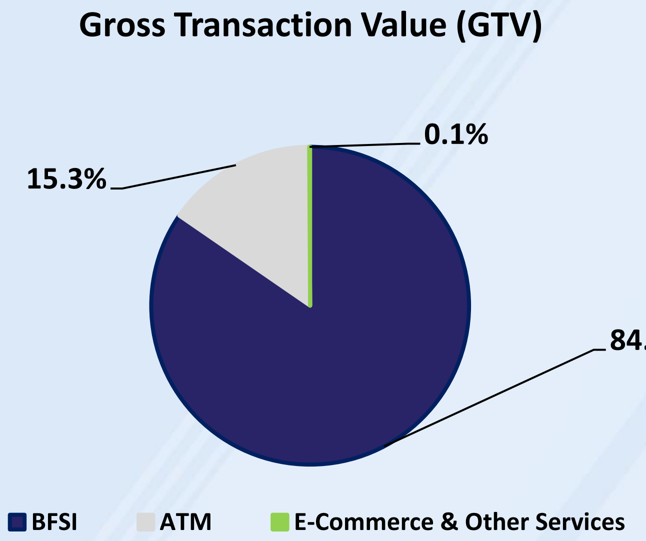
EBITDA grew 24.9% QoQ in Q1 FY27 with margins expanding to 15.4% up from 12.2%

PAT margins for Q1 FY27 have improved by ~110 bps, reaching 4.0% in Q1 FY27

**Consolidated Financials*

BUSINESS : Q1 FY2026-27 REVENUE & GROSS TRANSACTION VALUE CONTRIBUTION BREAK-UP





Revenue from Operations : Rs. 55.9 Cr

Total Gross Transaction Value : Rs. 14,056.4.Cr

Q1 FY2026-27 PERFORMANCE UPDATE

- **Q1 FY2026-27 Results**: Vakrangee achieved a significant **39.3% QoQ surge in Profit After Tax to ₹2.3 crore**.
- **EBITDA margin expanded by 330 basis points.**
- **With a debt-free balance sheet and cash profit rising 16.0% to ₹6.8 crore**, the Company is well positioned to drive scalable, profitable growth

- **Q1 FY2026-27: Quarterly Gross Transaction Value (GTV) crossed Rs. 14,056.4 Cr and Quarterly No. of Transactions crossed 2.8 Cr.**
- Going forward, the Company is strategically focusing on Non-Cash based Banking Offering such as Account Opening, Loan Product, Insurance Services, Fixed Deposits, Mutual Funds & NPA Recovery to drive deeper financial inclusion and value-added offerings.

- **Vortex Engineering, a subsidiary company, recorded a revenue of ₹908.6 lakhs in Q1 FY27.**
- **139 ATMs shipped in Q1 FY27 and 15,574 ATM Machine shipped since inception to till date.**
- **New orders secured in Q1 FY27: ATM and Perfo® licence order received from Public Sector Banks.**

- **Vakrangee Limited, along with its subsidiary companies, is debt-free and maintains a robust balance sheet.**
- This strong financial position enables us to confidently support our expansion plans and pursue sustained long-term growth.

- **Strategic focus on high-margin business for better profitability & phasing out low-margin business to optimize operations.**
- Long-term aim to enhance margin expansion and sustainable growth.

Vakrangee सशक्त परिवर्तन

VAKRANGEE KENDRA - PERFORMANCE UPDATE

PERFORMANCE UPDATE FOR Q1 FY2026-27

Our Presence

Total No. of Outlets	Presence in States/UTs	Presence in districts	Presence in Tier IV, V & VI
23,276	32	609	~85%

Our Platform – Key KPIs

Total Transactions	Total GTV	No. of Master Franchisee (Districts Covered)
2.8 Cr	~ ₹14,056.4 Cr	553

ATM Service

No. of ATMs	Total Transactions	Total GTV	Presence in Tier IV, V & VI
5,630	~ 76.6 Lakh	~ ₹2,145.3 Cr	~76%

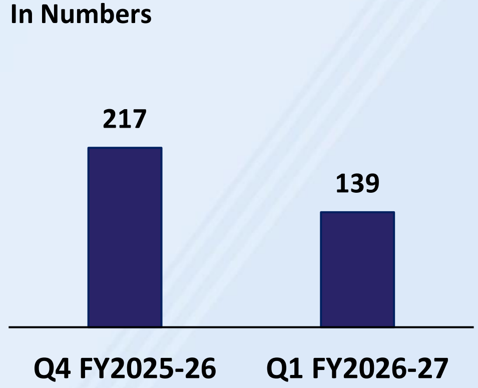
Banking Service

No. of Account opened	No. of Insurance / Pension Schemes sold	Loan Leads Converted	Total Transactions	Total GTV
~ 2.8 Lakhs	~ 2.0 Lakhs	~ ₹371.7 Cr	~ 2.0 Cr	~ ₹11,894.6 Cr

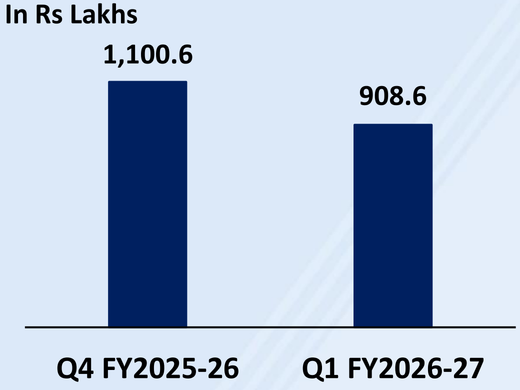
VORTEX ENGINEERING - PERFORMANCE UPDATE

Q1 FY2026-27 (Q-O-Q Basis)

ATM MACHINE SHIPPED



TOTAL INCOME



ATM & Perfo software order received from Public Sector Banks

Strong Revenue Visibility for the upcoming quarters

High-margin IP software (PERFO) business witnessing strong growth & profitability

Vakrangee सशक्त परिवर्तन

CONSOLIDATED FINANCIAL STATEMENTS

Key Profit & Loss Statement Items

Particulars (Rs. in Lakhs.)	Q1 FY2026-27	Q4 FY2025-26	QoQ%	FY2025-26
Total Income	**5,790.2**	**5,886.0**	**(1.6)**	**26,136.2**
Total Expenses	5,421.2	5657.3	(4.2)	24,622.1
EBIDTA	**861.9**	**690.0**	**24.9**	**3,426.1**
Profit before Tax & Exceptional Item	369.0	228.7	61.3	1,514.1
Profit before Tax (PBT)	366.8	219.4	67.2	1,518.8
Tax Expenses	141.1	57.3	146.2	406.9
Profit after Tax (PAT)	**225.6**	**162.0**	**39.3**	**1,111.9**
Cash Profit (PAT + Depreciation)	**680.0**	**586.1**	**16.0**	**2,872.0**

Key Balance Sheet Items

Particulars (Rs. in Lakhs)	FY2025-26	FY2024-25
Net Worth	**22,335.4**	**21,166.9**
Share Capital	10,831.9	10,831.9
Other Equity	10,541.8	9,411.7
Non-Controlling Interest	961.7	923.3
Total Debt	-	-
Long Term Debt	-	-
Short Term Debt	-	-
Other Non-Current Liabilities	2,291.1	2,382.2
Total Sources of Funds	**24,626.5**	**23,549.1**

Particulars (Rs. in Lakhs)	FY2025-26	FY2024-25
Fixed Assets	**12,569.2**	**12,705.4**
Other Non-Current Assets	6,737.0	2,407.9
Inventory	1,617.0	1,830.0
Trade Receivables	2,047.4	2,701.6
Cash & Cash Equivalents	5,693.4	8,188.2
Other Current Assets	2,494.4	2,991.9
Less: Trade Payables	1,696.9	1,778.7
Less: Other Current Liabilities	4,835.0	5,497.1
Net Current Assets	**5,320.3**	**8,435.8**
Total Application of Funds	**24,626.5**	**23,549.1**

GROWTH STRATEGY INITIATIVES

GROWTH STRATEGY INITIATIVES

FASTER EXPANSION OF THE KENDRA NETWORK LEVERAGING MASTER FRANCHISEES

- **Master Franchisees appointed in 553 Districts across 31 States/UTs across the Country with ongoing momentum in expansion of network pan-India.**
- MFs provide on-ground operational support to existing outlets and drive new franchisee acquisition.
- Plan to achieve 100% District coverage to fast track kendra network expansion.

EXPANSION OF ATM NETWORK

- **Launched Mini ATM - an ultra low-cost ATM machine.**
- Driving expansion by offering ATMs at low-cost to accelerate network expansion and enhance market share.
- **Deployed more than 1,525 new ATM Machines since Apr'25.**

STRATEGIC FOCUS ON EXPANSION OF FINANCIAL SERVICES

- **Focused expansion on financial services such as Loans, Insurance, Mutual Funds & Equities —targeting Tier 3–6 cities where Vakrangee has a strong presence.**
- Introducing affordable, small-ticket products tailored for rural and semi-urban customers.

FORAY INTO PRIVATE LABEL PRODUCTS UNDER E-COMMERCE CATEGORY ACROSS KENDRA NETWORK

- **Launched Private & White Label apparel range — trendy, comfortable, and affordable.**
- Plans to diversify into new consumer and retail categories to expand market footprint.

SCALING FOR SUSTAINABLE EXPANSION

- Awarded the prestigious **Uttar Pradesh Skill Development Mission (UPSDM) project as an Industrial Training Partner.**

Strategic Alliances Strengthening Our Platform

12 strategic alliances and ATM shipment mandates secured during Apr'25–Jun'26

| 7 Insurance | 5 Lending | WLA license renewal | 3 Major ATM Shipment mandates for Vortex |

INSURANCE

Broadening protection-led product access

- Universal Sompo
- Shriram General
- SBI General
- Bajaj General Insurance
- Ageas Federal Life Insurance
- IndiaFirst Life Insurance
- Aditya Birla Health Insurance

LENDING

Expanding assisted credit access

- Muthoot Fincorp
- Tyger Capital
- Tyger Home Finance
- Aadhaar Housing
- Piramal Finance
- MSME loans
- LAP, home loans, vehicle-linked finance.

ATM/ACCESS

Reinforcing physical financial access

- RBI WLA authorization renewed till 31st March 2027
- Public Sector Banks ATM shipment mandate
- Secured various software deals

GROWTH STRATEGY: UPDATE ON BANKING SERVICES

NEW BANKING PARTNERSHIP OPERATIONAL DURING THE QUARTER

Jio Payments Bank Ltd.

EXPANDING ACCESS, EMPOWERING EVERY CORNER

- **Expanded Banking Network:** Operationalized new partners banks to deepen rural reach.
- **Extensive BC Network:** More than **15,000 Banking BC points** enabling AePS-based biometric services.
- **Financial Inclusion Leader: 30+ million PMJDY accounts** opened across India.
- **Last-Mile Presence:** Strengthening access in underserved and remote regions.

GROWTH STRATEGY: STRONG FOCUS AREAS

Key Growth Drivers Accelerating Vakrangee's Next Phase of Expansion

- Insurance
- Loans
- Equity
- Mutual Funds

Empowering Bharat with Wider Access & Stronger Margins

- **Stronger partnerships:** Added multiple partners to expand reach & enhance service delivery.
- **Affordable offerings:** Small-ticket products for rural & semi-urban customers.
- **Strategic focus:** Driving high-margin business to improve operational efficiency.
- **Sustainable growth:** Building a scalable and profitable model.

AT AN INFLECTION POINT, POISED FOR STRONG GROWTH

Large growing domestic & replacement market

- India's installed ATM capacity: ~250k+ machines.
- **Banking Sector branch expansion: 20,000+ new ATMs.**
- Global ATM replacement: Switch from Windows 7 to Windows 10.
- **Banking refresh cycle: 80,000+ ATM refresh cycle over next 18-24 months.**
- **Migration to Windows 11 & Hardware Upgrade: Banks are transitioning to Windows 11 & upgrading ATM hardware from 9th to 12th Gen motherboards for future-readiness.**

Global Market Opportunity

- **Global ATM market size reached ~$20.2 bn in 2020 and is expected to grow at a ~8.12% CAGR until 2027**
- Rising demand for ATMs and banking automation in emerging economies.
- **Expansion plans: Targeting high-potential regions like Latin America, MEA, and Asia-Pacific**

Strong Growth Visibility

- **Till now, more than 15,574 ATM machines are successfully supplied.**
- **In Q1 FY27, 139 ATM machines were successfully supplied.**
- **Strong Revenue & Profitability Visibility in FY27 Driven by Robust ATM Machine Orders.**
- Annuity nature of the AMC business derives value from the growing scale of the installed base of ATMs.
- **Strong growth & profitability for the IP Product Software Business (Perfo).**

BUSINESS STRATEGY UPDATE: VORTEX ENGINEERING

COMPANY OVERVIEW

- Incorporated in 2001, Vortex is Pioneer in low-power ATMs (Swadeshi ATM) and is an India-based technology company incubated by IIT-Madras.
- Company is an innovative and leading provider of ATMs and cross-platform ATM management software products. **Vortex is a leader in switch-connected, cash management technology.**
- Headquarters and manufacturing facility are in Chennai, India with **annual production capacity of over 12,000 ATMs.**
- Clients includes leading PSU banks, private sector banks, co-operative banks, as well as major brown-label and white-label ATM operators. The company also has a strong international footprint, serving clients in over 50 countries across key growth markets.
- **Debt-free company backed by a seasoned management team and audited by Ernst & Young (E&Y), ensuring strong leadership, financial integrity, and robust governance.**

UNIQUE OFFERINGS SUITED TO EMERGING MARKET

- **9 patents in the field of ATM & Cash Dispensers (Make in India – Atmanirbhar Bharat).**
- Proprietary Linux based Operating Software; also compatible with Windows via XFS layer.
- Value for money products developed using technology, design innovation and in-house software leading to lower TCO (Total Cost of Ownership) translating to operational breakeven at lower footfalls compared to conventional ATMs.
- Has own cash dispensers (core part of an ATM), with lowest life cycle cost compared to its competitors.
- Ability to endure high up-time under harsh operating conditions. Ability to accept soiled notes.
- In-house developed critical components.
- Software IP Product Play: Perfo®- cross-platform ATM Monitoring and Incident Management Solution.

GROWTH STRATEGY

- **Strong Revenue Visibility** with new ATMs Order
- **Strong export** business opportunity with high profitability
- **Strong software** IP product play "Perfo®" highly scalable & profitability

KEY METRICS

- **139** no. of ATM units shipped in Q1 FY27
- **9 Patents / IP** in the field of ATM & Cash Dispensers
- **15,500+** ATMs shipped across India, Africa & South Asia

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FOCUS ON INNOVATION WITH "MAKE IN INDIA"

स्वदेशी
TECHNOLOGY
MAKE IN INDIA

Front Load / Lobby ATM

Through-the-Wall (TTW) ATM

Mini / Desktop / Mobile ATM

Smart Recycler ATM

Next Gen / Android ATM

- **Recently launched new products i.e. Android ATM, MINI ATM and Recycler ATM**
- Android ATM is with advance Digital Banking features, an alternate to Physical Bank Branch along with Next-Generation User Interface powered by Open-Source Android OS

ECOTELLER® FL/ LOBBY ANDROID ATM

ANDROID ATM SERVICES

Personalized Card Dispenser
(Debit /Credit /NCMC Card)

QR Code Printing

Cheque Scanning

Cheque Printing

Cash Module

Passbook Printing

Statement Printing

Custom Bank Application and Product Integration
(On-demand)

SECURED

NO JACKPOTTING

NO PROXY SWITCH

NO MALWARE

OMNI CHANNEL INTEGRATION

EXPANDING OUR PRESENCE: VORTEX ENGINEERING

15,500+
Ecoteller® ATM SHIPMENTS

11,000+
Perfo® manages multi-vendor ATM terminals across multiple locations.

EXPANDING
PARTNER NETWORKS

MEA, Europe & Americas Regions

Botswana | Burkina Faso | Caribbean | Djibouti | DR Congo | Ghana | Ivory Coast | Kenya | Mauritania | Mauritius | Mozambique | Nigeria | Seychelles | South Africa | Tanzania | Uganda | Zambia

APAC Region

India | Bangladesh | Nepal

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OUR PROUD CUSTOMERS : VORTEX ENGINEERING

APAC Region

Union Bank of India
pnb
KVB Karur Vysya Bank
Smart way to bank
city bank
making sense of money
यूको बैंक UCO BANK
इंडियन बैंक Indian Bank
Punjab & Sind Bank
(A Govt. of India Undertaking)
Where service is a way of life
JSCB
Siddhartha Bank
THE ANDHRA PRADESH STATE CO-OPERATIVE BANK LIMITED
STATE GOVERNMENT PARTNERED SCHEDULED BANK
साङ्ग्रिला डेभलपमेन्ट बैंक लि.
Shangri-la Development Bank Ltd.
SOUTH INDIAN Bank
Global IME Bank
ग्लोबल आइएमई बैंक लि.
মিউচুয়াল ট্রাস্ট ব্যাংক পিএলসি
Mutual Trust Bank PLC
you can bank on us
एभरेष्ट बैंक
EVEREST BANK
"Access to All"
गरिमा विकास बैंक लिमिटेड
Garima Bikas Bank Limited
Vakrangee
सशक्त परिवर्तन

MEA, Europe & Americas Regions

absa
BDU - BF
LA BANQUE DE L'UNION
DTB DIAMOND TRUST BANK
FIDELITY BANK
Believe with us.
FirstBank
Since 1894
Ecobank
The Pan African Bank
THE BANK OF NEVIS LIMITED
"Improving the Quality of Life"
POLARIS BANK
PRIDE MICROFINANCE
SEAP MICROFINANCE BANK
SMFBL
Salaam Bank
zanaco

SWITCH INTEGRATION

FIS
Euronet WORLDWIDE
ogs PayLab
Switching Innovations
Sarvatra TECHNOLOGIES
TANGO
Yalamanchili
FINACUS
Powered By Innovation

COMPANY OVERVIEW

VAKRANGEE JOURNEY SO FAR

2023 ONWARDS (POST DEMERGER)
NEXTGEN VAKRANGEE KENDRA & DIGITAL APP BUSINESS

PHASE 4

- **Asset-light, retail-focused franchise model**
- **District-level M**F rollout for full coverage
- Focus on scaling **last-mile rural distribution**
- Acquisition of **Vortex Engineering** (Subsidiary of Vakrangee)

PHASE 3

- Launched **NextGen Kendra** with standard branding
- Multi-line of services – Banking, E-Governance, Insurance, E-Commerce, Total Healthcare & optional ATM services
- Launch of Digital Platform : "**BhrartEasy Super Mobile App"**

2019-2022
NEXTGEN VAKRANGEE KENDRA BUSINESS

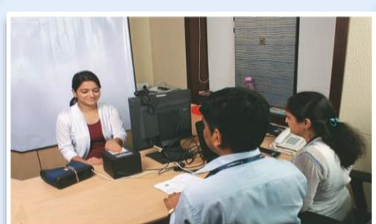
2012-2018
BUILDING KENDRA BUSINESS ALONG WITH E-GOVERNANCE

PHASE 2

- BC Banking mandate – **Financial Inclusion,** Emerged National BC partner to major PSU banks
- **Launched Vakrangee Kendra model** (Store in Store Format)
- Received **RBI license for White Label ATMs**
- Ventured into **G2C & B2C services**

- **Incorporated in 1990** as a System Integrator for E-Governance Projects
- Worked on various **Key Mission Mode projects** such as Central Election Commission, MCA-21, RSBY, & PSK.
- Won **UID Enrolment Project** for enrolling Aadhaar

PHASE 1



1990-2011
EMERGED LEADER IN E-GOVERNANCE BUSINESS

VAKRANGEE KENDRA – SCOPE OF SERVICES

BFSI & ATM SERVICES

ATM

White Label ATM Operator

- ATM Cash Withdrawal
- Non-Financial Transactions

FINANCIAL SERVICES

- Opening of Online Demat & Trading Account
- Money Transfer
- Lead Generations of Personal / Business Loans
- Pan Card Service
- CIBIL Score service
- Filing of I.T returns Services

INSURANCE

- Life Insurance
- General Insurance
- Health Insurance

BANKING

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

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VAKRANGEE KENDRA – SCOPE OF SERVICES

ASSISTED E-COMMERCE SERVICES

ONLINE SHOPPING

amazon
(Available only on BharatEasy Mobile Super App)
DECATHLON
DIGIFY

- Online Shopping of Goods

ASSISTED TOTAL HEALTHCARE

DocOnline

- Telemedicine services
- Online Shopping of Medicines

RECHARGE & BILL PAYMENTS

MAX TV
BHARAT BILLPAY
(Only for Rajasthan)

- Mobile/DTH Recharge
- Bill Payments
- Subscription based OTT Plans
- E-Mitra services in Rajasthan

ASSISTED ONINE TRAVEL SERVICES

yatra
redBus

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

ONLINE AGRICULTURE PRODUCTS & SERVICES

BigHaat.com

- Online Agriculture Product & Services

VAKRANGEE KENDRA (VK) MODEL : LOOK & FEEL

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

Min Area required 65-80 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

Min Area required 25-30 sq. ft.

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*

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)

VAKRANGEE KENDRA : LONG TERM SUSTAINABLE & PROFITABLE BUSINESS MODEL

- *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	✓	✗	✗

A UNIQUE LIFETIME EARNING OPPORTUNITY

- **Master Franchisees (MF) are eligible to earn a % of active franchisee's earnings on an on-going perpetual basis.**
- Responsible for end-to-end monitoring and ensuring operational compliance for there respective franchisees.
- MF to provide on-ground support to existing outlets & drives new franchisee acquisition for growth.
- **District level Master Franchisee appointed in 553 districts across 31 states across the Country (as on June 30, 2026).**
- **This would lead to help us scale at a faster pace and expand on a pan India basis.**

Plan to achieve

100%

District coverage

MASTER FRANCHISEE DISTRICT LEVEL OFFICES

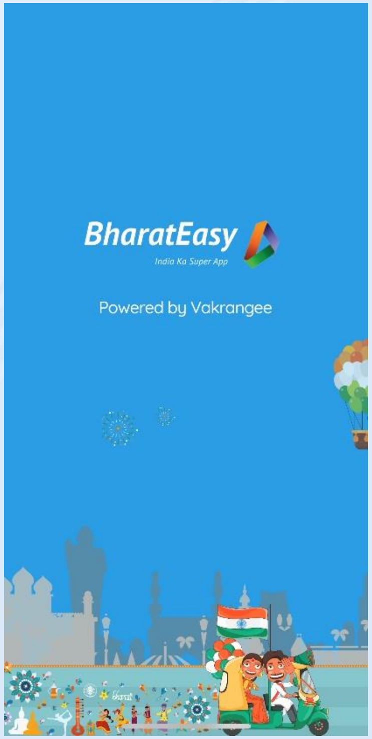
District : Balaghat
State : Madhya Pradesh

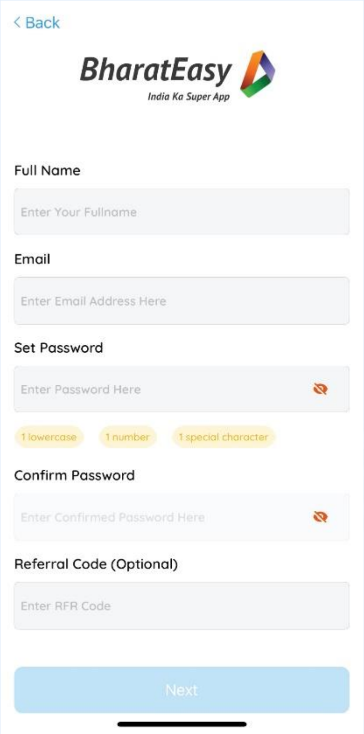
District : Surguja
State : Chhattisgarh

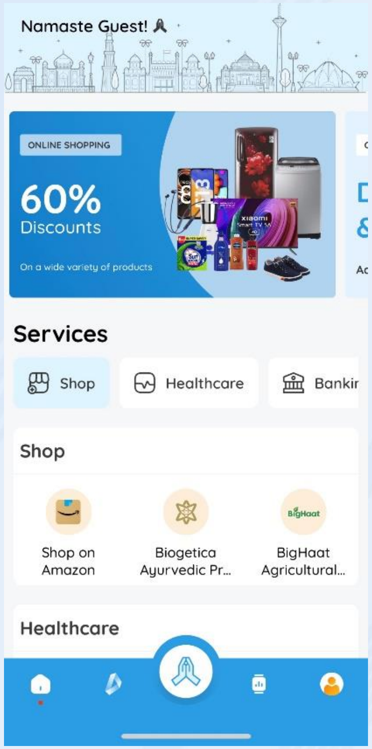
District : Muzaffarpur
State : Bihar

UPDATE ON BHARATEASY MOBILE SUPER APP

- 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.







BUSINESS MODEL : OUR UNIQUE OFFERING

Customer

Strong Value Proposition

- All in One Super App Platform
- Access to Physical Store network - Trust & Comfort for Customers especially in Rural India

Unique Convenience Features :
Leveraging the Vakrangee Eco-System

- **Store Pick Up Facility**
- **Pay at Store (Cash)**
- **Order Return facility**
- **Courier Pick up / Drop Facility**
- **Physical Assistance Available**
- **Grievance / Helpdesk Facility**

BharatEasy Mobile Super App

Service Partners

- **Super App : Multi Category Offering**
- **Online Shopping**
- **Total Healthcare**
- **Banking / Insurance / Money Transfer**
- **Bill Payments / Recharges**
- **Loan Products / Mutual Funds**
- **Travel / Entertainment / Events**
- **Agri Products**
- **Courier Services**
- **Online Education**

Vakrangee Kendra Network

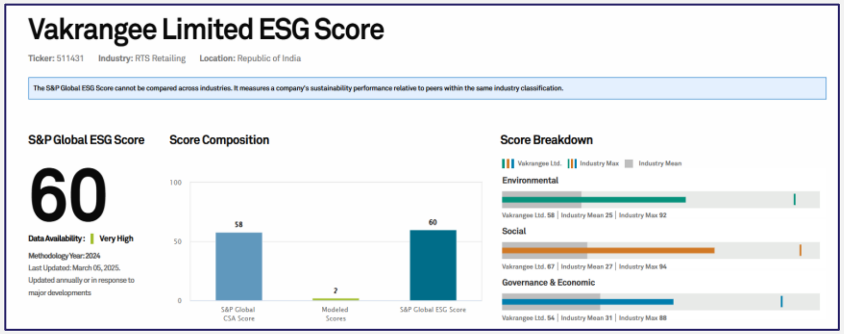
- **Master Franchisees - 553**
- **Store Network – 23,276 outlets**

UPDATE ON SUSTAINABILITY ESG INITIATIVES

KEY INITIATIVES : SUSTAINABILITY IMPACT & ESG

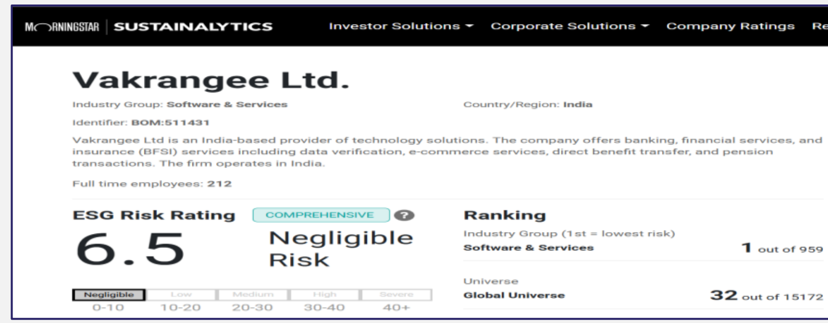
VAKRANGEE ESG PERFORMANCE UPDATE

S&P Global ESG Score



*Vakrangee has earned a **"S&P Global Bronze Class"** spot in the yearbook and has score 60 ESG Score (S&P Global Scores) in the Corporate Sustainability Assessment (CSA) survey.*

Sustainalytics ESG Score



***Source Link :** www.sustainalytics.com*

SUSTAINABILITY IMPACT & ESG

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.

Independent ESG Risk Assessment

- Earned a "S&P Global Bronze Class" spot in the sustainability yearbook 2022 and has score 60 ESG Score in the Corporate Sustainability Assessment (CSA) survey.

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, peace & justice.

Thank You