



# VEDAVAAG SYSTEMS LIMITED

A Corporate Presentation

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# Key Financial Indicators

(Consolidated)



(in ₹ Crore)

| Particulars            | 2023-24 | 2022-23 | 2021-22 |
|------------------------|---------|---------|---------|
| Income from Operations | 86.70   | 85.00   | 95.45   |
| EBIDTA                 | 16.77   | 16.47   | 17.17   |
| PAT                    | 7.88    | 7.57    | 8.30    |
| Equity                 | 22.93   | 22.93   | 22.93   |
| Reserves & Surplus     | 110.56  | 104.25  | 98.49   |
| Earning per share      | 3.44    | 3.31    | 3.62    |

# About us



Established in 1998, as an e-Governance company, Vedavaag is a niche player in Citizen Services Delivery that includes Financial Inclusion, Internet of Things (IOT) & other e-Governance solutions, and Education services.

Headquartered in Hyderabad, Telangana, India, the Company has operations spread across 23 states in India.

An **ISO 9001:2015** and **ISO/IEC -27001:2013** certified enterprise, the Company is listed on the Bombay Stock Exchange (BSE: **533056**) since 2009.

**86cr**

Revenue in ₹  
FY 23-24

**255**

Team size

**114cr**

Market Capitalisation in ₹  
May 31, 2024

# Business focus



VedaEdutech

FI-Banking  
(Rural) &  
Insurance

IoT, AI & ML  
Products

VedaWani

Financial  
Products -  
Distribution

Enterprise  
Management Platform



# Top Clients/ Business Associates



# Our Business Moat



## Multi-sector presence

Reduces enterprise risk.  
Leverage for growth.

## Liquidity

Assured cash flows from large,  
growing BC business.  
Cross subsidizes and reduces debt.

## Management bandwidth

Experienced and competent  
management team with a  
diverse background

## Focus on Priority Sectors

Business plan dovetailing  
government priorities.

## Proven track record

Successfully executed large-scale  
challenging projects: municipal e-  
governance, Transport services,  
Aadhaar, NPR, SECC and SES.

## New initiatives

New-age tech spaces (AI, ML &  
IOT) Incubating strategic verticals:  
VedaEdutech, VedaWani and  
Enterprise management “SaaS”  
platforms.



## Business vertical-1

# FI - Services (Rural)



# Financial Inclusion

## Business Correspondent (BC)



Vedavaag holds a prominent position as the **National Business Correspondent** for **State Bank of India, Bank of Baroda, Punjab National Bank, and Baroda UP Gramin Bank.**

### FY 2023-24

23

Presence in states

4,800+

CSPs

19,212

GTV in ₹ Crore

29m

Transactions

32Lac

Household served

### FY 2022-23

20

Presence in states

3,780

CSPs

15,640

GTV in ₹ Crore

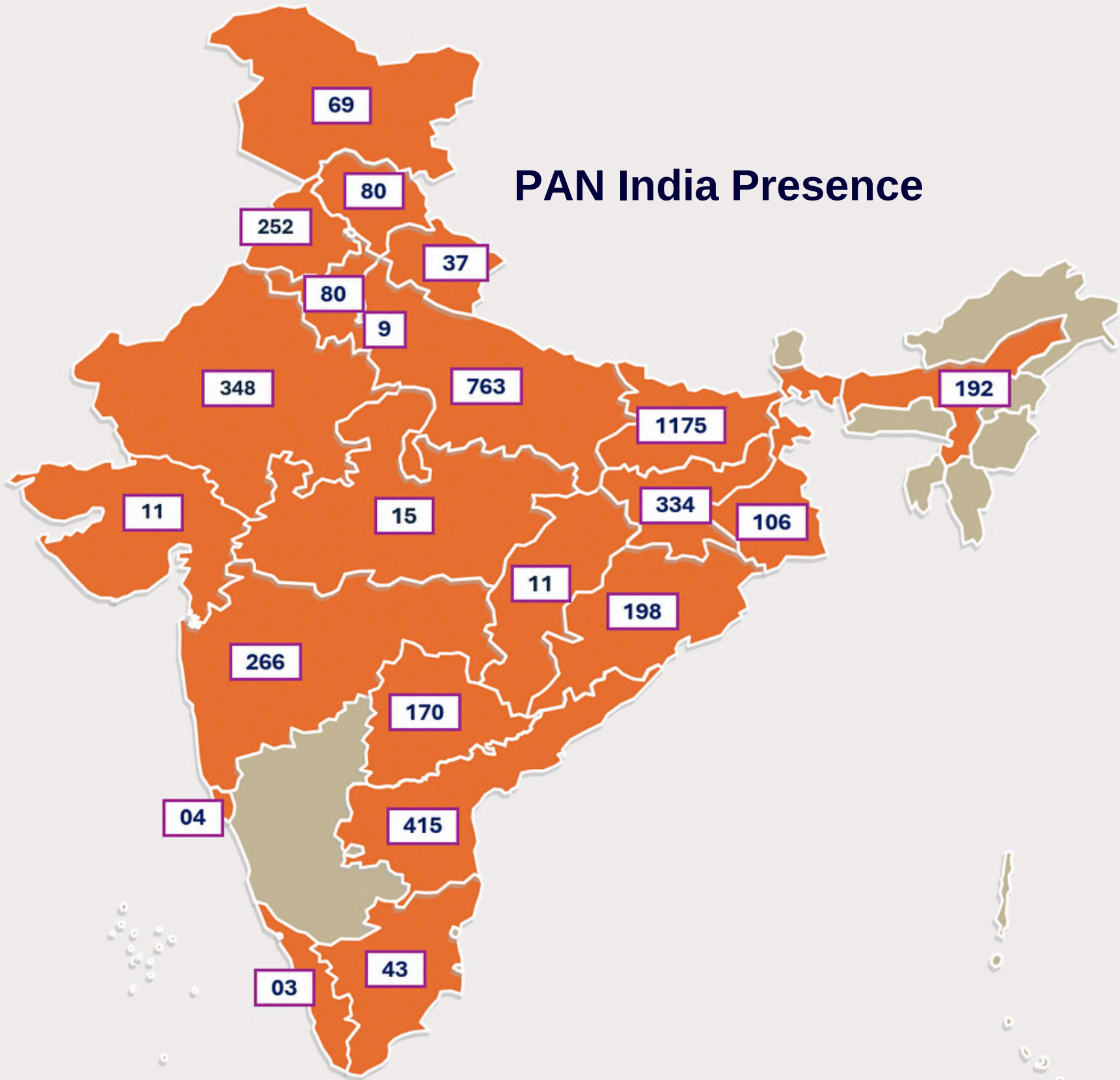
25m

Transactions

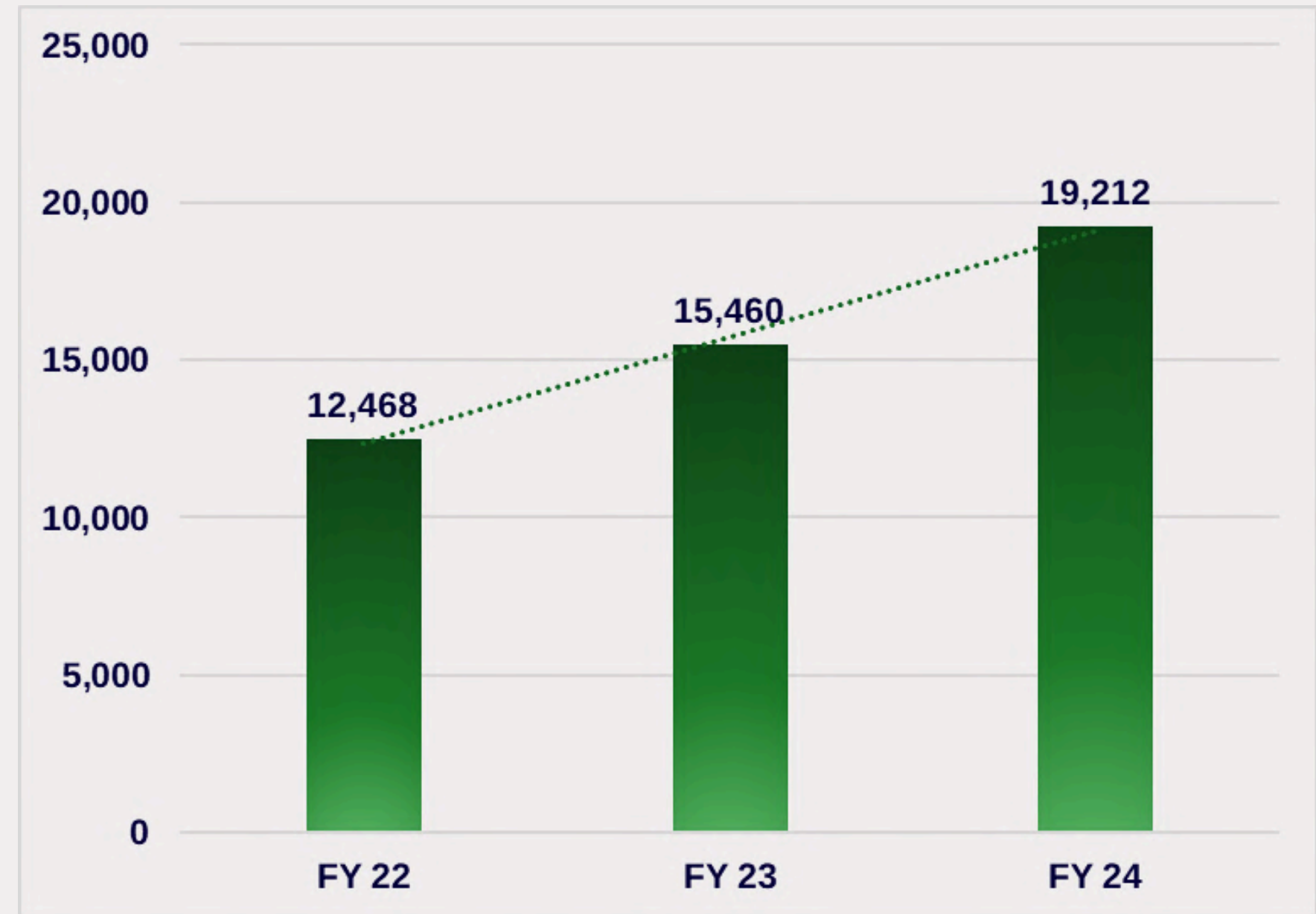
28Lac

Household served

# FI - Services



### Gross Transaction Value (in ₹ Crores)



# FI – Services : Future



**Vedavaag aims to expand its CSP network to over 6,000 outlets by the end of the current financial year.**





# Awards



Outstanding performance in Activation of CSP Outlets FY 2021-22

# Awards



Super Achiever for SSS Account Opening  
Feb'23 - Mar'23



Best BC performance Awarded by DGM,  
SBI Zone 1 Bhubaneswar



Rewarded by DFS for Best Performing BC  
2019-20 (Shining Star Campaign)



FI Excellence Award Overall Performance  
2019-2020



# Insurance



**Vedavaag** is an IRDAI registered corporate agent (IRDAI License no. CA0613) to engage in soliciting and obtaining insurance business within India through its network.

**Vedavaag** is meeting the needs of both urban and rural residents through its network.

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**Life Insurance:** The Company offers multiple products such as endowment plans, term plans (individual & group), pension plans, savings plan, children protection & education plans, women wealth plans and others.



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**General Insurance:** The Company's product basket includes motor insurance, health insurance and home insurance.





**Business vertical-2**

**AI & ML,  
IoT &  
Cloud**

# Abhayam - An IoT+Cloud based solution

For the safety of Women and Child



Vedavaag is executing a ₹92 crore (supply and installation ₹61 crore and AMC for 5 years ₹31 crore) under the Abhayam initiative launched by the Government of Andhra Pradesh. The project is envisaged as a first of its kind implementation under Nirbhaya Scheme initiated by Government of India.

The scope of the project includes supply, installation, and commissioning of 1,00,000 devices in public utility vehicles and connected over cloud to the Data Center to enable real time monitoring and rapid response in times of emergency.

## The Abhayam Initiative

- It is a technology-driven initiative of Government of Andhra Pradesh to ensure safety of people (especially women and children) during their regular commuting.
- It promises to provide swift and efficient relief and rescue measures during accidents, emergency and casualty using latest technology such as IoT.





# Abhayam - An IoT+Cloud based solution

For the safety of Women and Child



## Vedavaag's comprehensive solution

- Install IoT device with in-built GNSS and GSM/GPRS in autorickshaws
- Provide a real-time location tracking and data communication solution.
- Provide an integrated system that connect the IoT device, the user (mobile app), driver (web app), Transport Department and Police Department for swift and real-time communication.
- Provide a Web-application for registration of vehicle and managing the IoT dashboard and back-end operations such as registration of driver, vehicle, trip etc.



# V-DAMS Driver Activity Monitoring Solution



V-DAMS is an AI & ML based solution to assist in reducing road accidents

## Features of V-DAMS

Drowsiness Detection | Activity Detection | Emotion Recognition |  
Abnormal Activities | Road Rules Violations | Driver Identification |  
Alert Generation | Driver Analytics.

V-DAMS comes in two variants

### V-DAMS Basic

Standalone device fixed in the vehicle to alert the driver in real time.

### V-DAMS Pro

Connected devices are fixed in the vehicle to alert the driver real time and facilitate monitoring from the Command Control Centre (CCC).





# VedaCSP Tracker



Vedavaag is in the process of creating an AI & ML-based tracker to address the security requirements of banking, women and child travel, and private fleet owners.

- **GPS Tracking** - Highly sensitive GPS chip which sends the vehicle's exact location to our cloud servers, and you can watch your vehicle's live location plus full day driving history on our user-friendly mobile app.
- **Anti-Theft Alarm** - Get informed in case of theft by alarm notification.
- **Over-speed Alarm** - Define various zones on a map and get alerts when the vehicle enters/exits those zones.
- **Intruder Identification**



# VedaWani (PM-Wani) In Rural Areas



## VedaWani to Provide Wi-Fi connectivity through Public Hotspots

The plan would empower our local shop owners to offer Wi-Fi services, increasing their earnings and providing uninterrupted internet access for our youth. Furthermore, it will support our Digital India initiative.

- **No license required to operate Wi-Fi hotspot**
- **A minimal investment in Wi-Fi devices and internet fiber link to the hotspot**
- **Capital investment returned in 6 months revenue from users**
- **App based one time user KYC**
- **High Speed - Unlimited data**
- **Daily/weekly/monthly user plans**

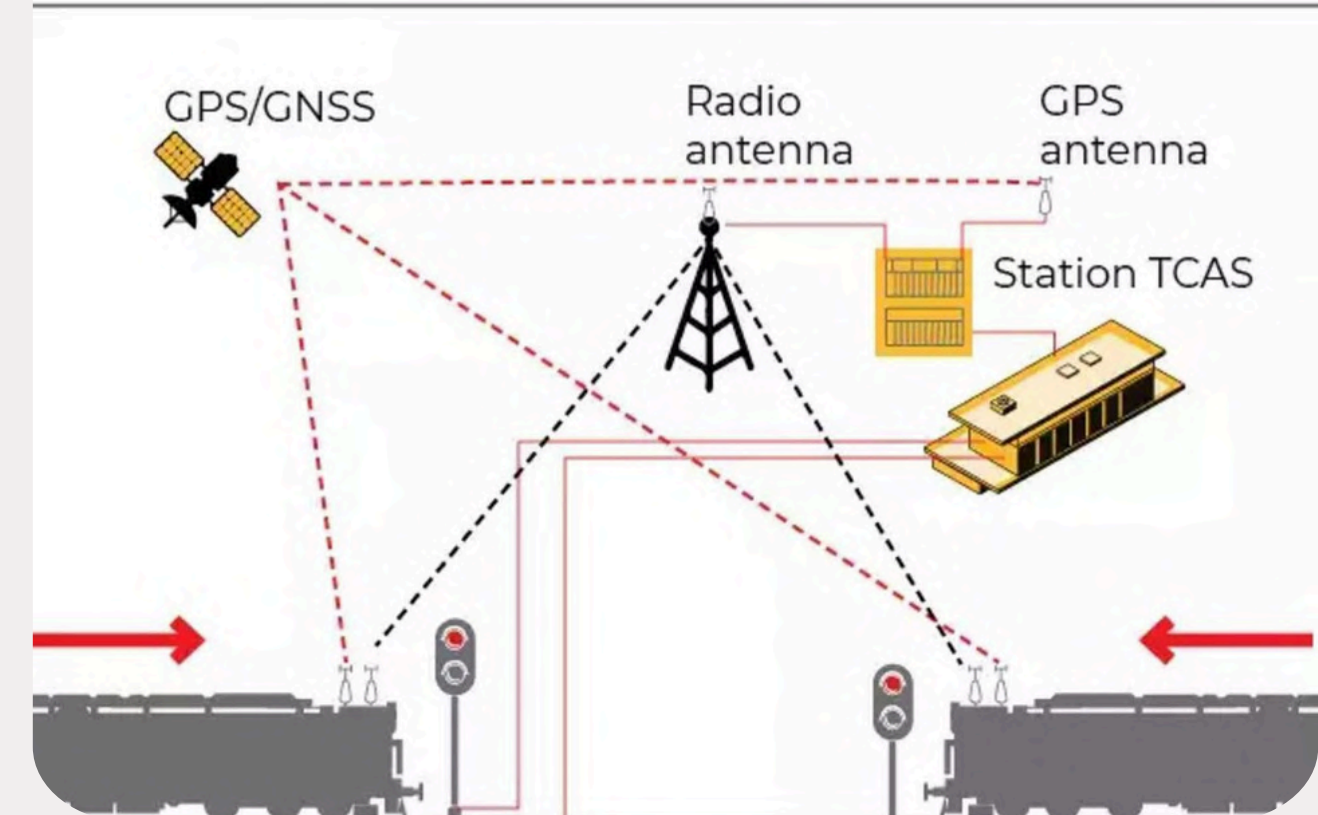
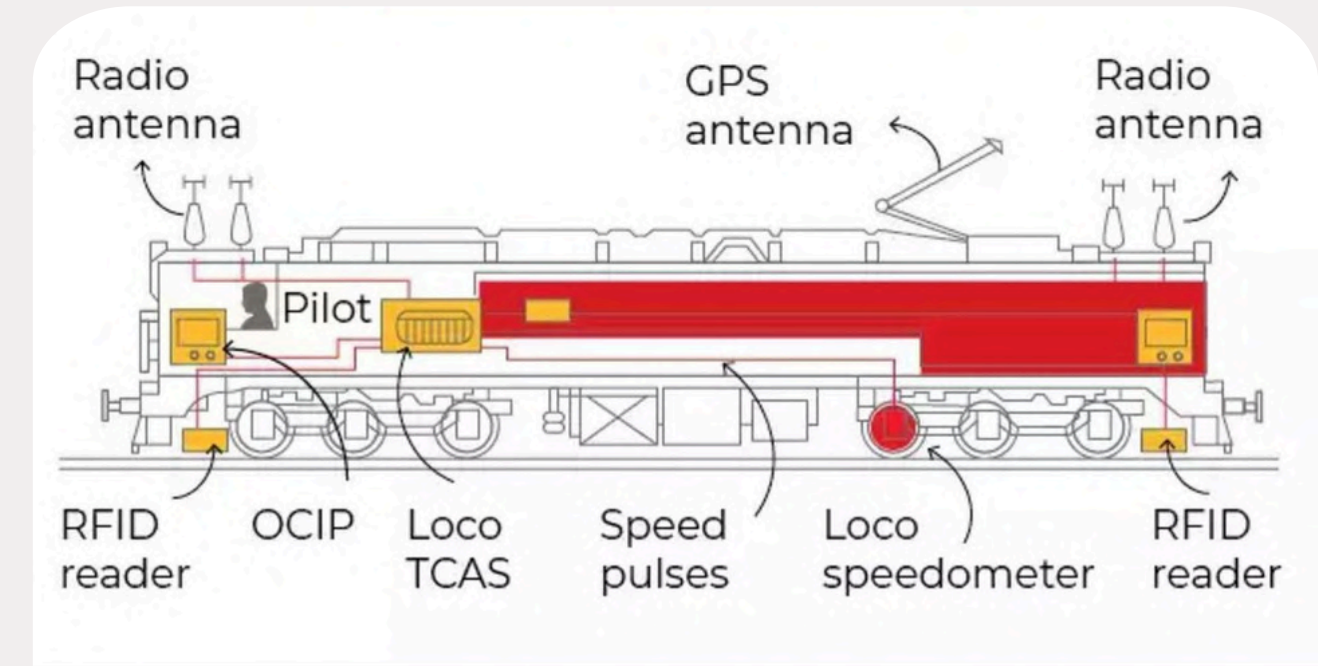




# Anti Collision Antennas



- Estimated project size: Rs.780Cr
- Import substation product.
- In association with ITI Limited.
- Design team identified.
- Work in process



# VedaEdutech

75% of India stays in rural, but they win only 25% of the IIT/NEET seats. VedaEdutech has been conceived to provide an equal opportunity to rural India's students to make it through competitive examinations which will improve their, and their family's tomorrow. With this goal, it has launched this online education services with a focus on rural India.

The faculty members are graduates of esteemed IITs.

## We admit students from Class 9 to Class 12.

- 9 & 10 (CBSE): IIT JEE Foundation + School syllabus
- 11 & 12 (CBSE): IIT-JEE + NEET + School Syllabus

## A huge opportunity beckons

India, with more than 333 million 10-24-yearolds, has the world's largest youth population. Meeting their needs will be a considerable challenge.

## VedaEdutech's promising proposition

AFFORDABLE  
FEES

DAILY VIDEO  
LINK

KNOWLEDGEABLE &  
TRAINED FACULTY

CONCEPT VIDEO  
LECTURES

PRACTICE TESTS  
WITH SOLUTIONS

AWARDS FOR GOOD  
PERFORMANCE





# VedaEdutech - Remote Teaching

Remote Teaching Class:

[Remote Teaching-1](#)

[Remote Teaching-2](#)

Schools





# Promoters



## **JSR Durga Prasad**

A Member of the Institute of Chartered Accountants of India and an Associate Member of the Institute of Cost and Works Accountants of India, with over 20 years of experience in independent practice specializing in Taxation and Project Finance. Formerly associated with Bharat Heavy Electricals Limited.

## **Muralikrishna Jonnavittula**

Having earned an MBA from Jamnalal Bajaj Institute of Management Studies, he has led the IT departments at Indian Express, ITW Signode India Limited, and Bakelite Hylam Limited.

# Board of Directors



## **Dr. Ananth Jonnavittula**

Ananth comes with Ph.D in AI and deep learning from Virginia Polytechnic, USA and MS in Robotic Engineering from Worcester Polytechnic Institute, USA. Additionally, he holds a patent for legged wheelchair capable of bearing human weight and related technologies. He drives AI&ML initiatives at Vedavaag.

## **Ramesh Sinha D**

Former Chief General Manager at APCOB with an M. Com degree.

## **Srinivas Pannala**

A graduate from IIT, Kharagpur and a post-graduate diploma holder from IIM Bangalore. Subject Matter Expert and Management Consultant with nearly 30 years of experience in Portfolio Project Management, EPMO, Corporate Planning, Change Management, and Leadership Choices and Decision Making.

He advises on Corporate planning and new product initiatives in Vedavaag.

## **Pradeep Kumar N**

Mechanical Engineer with a postgraduate degree from NITIE, a prestigious business school. Experienced in senior roles in the corporate world and now a well-known management consultant.

## **Mrs. Sujatha Jonnavittula**

Postgraduate in History from Nagarjuna University and currently working in the field of education.

# Our Team



**K Krishna**  
CEO, FI



**T B Krishna Mohan**  
CFO



**Vamsi Teja**  
CS



**R R S Kumar**  
Head-Business  
Development



**M Satya Sankar**  
Head- HR & Projects



**Chaitanya N Ram**  
Technology



**B Bala Krishna**  
AI & ML, IoT



**Saket Tarun**  
VedaWani



**Sajjan Kumar**  
COO-Edutech

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