VEDIC ECOMMERCE

Your Bridge to ecommerce world

Invigorative.
Innovative.
Intuitive

Company Profile.
Product & Services Offerings

Phillips Brooks:

"No man has come to true greatness who has not felt in some degree that his life belongs to humanity and that what God gives him, He gives him for mankind."

Philosopher Voltaire says:
"I know of no great persons except those who have rendered great services to the human race."

Trade & Commerce Has Been In Existent Since Time Immemorial Only Its Approach Has Constantly Evolved / Refined & with the Advent of Internet / Net Computing eCommerce has become they way of life and both Trade the World is at your doorstep.

Vedic Ecommerce
Advisory Introducing

Our Vision
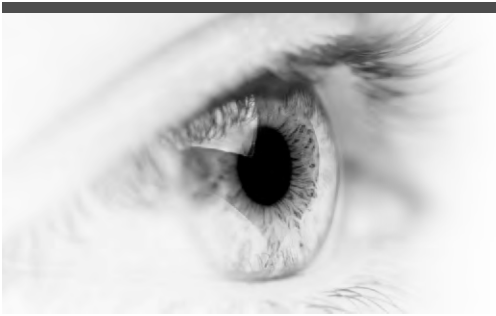
To be the leading Ecommerce solution provider which develops products and services which are simple in nature but essential in use the day to day life every human being

Our Philosophy

True Knowledge, Wisdom, Ethical Business Betterment of all

Our Objectives

To be a leading service provider in the eCommerce World

- Bring in Products and Value Added Services in a Single Portal Environment

- Leadership in the eCommerce Payment Gateway Solution

- To Create a comprehensive Portal for a complete consumer offering and experience

- Create a product and services offering for the consumer at one place

- To create a model that can be replicated across countries

Vedic Ecommerce
profile

Vedic Ecommerce & Information Technology Pvt Ltd., is a leading products & services catering to various verticals. It is one of the leaders and thought bearers where simple issues which are effecting the day to day life of every common a solution which can transform the way one conducts business.

Vedic Ecommerce & Information Technology Pvt Ltd. here in after called Vedic Ecommerce, consists of Thought Leaders who are specialist in compliances, Digital solution Services, Ecommerce Solution and VAS.
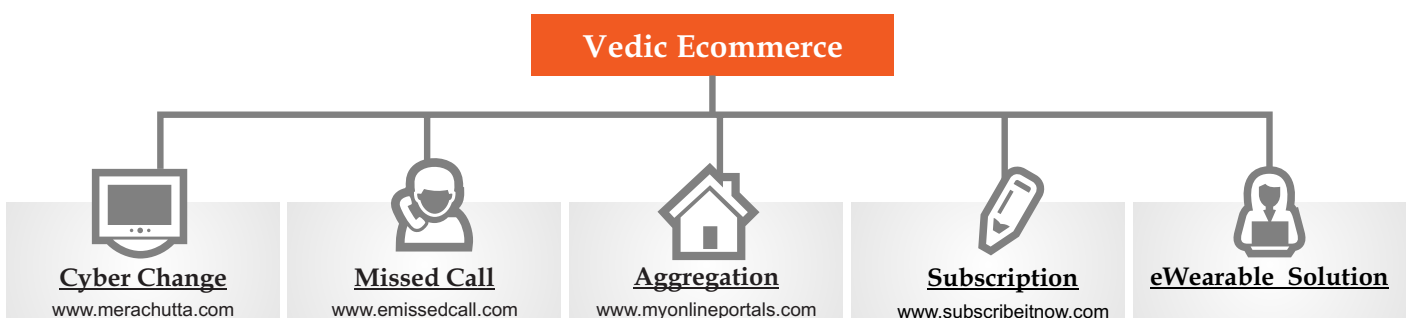
It is a leading Financial Advisory and Ecommerce Solution Services Co.,

It is primary focus is to guide its client in the areas of Financial GRC Management , help

its B2C and M2M customers to leverage the Ecommerce World by bringing in specialized products and service , increase their productivity by simplifying the usage of Technology

Vedic Ecommerce operates Globally and is well versed with country specific regulatory issues and suggest solutions for its Multinational .

Vedic Ecommerce works with Global Payment players and Ecommerce Switch Solution providers . It currently has developed Four lines of Products & Services which are cutting edge and badly need of the hour of the nation

Vedic Ecommerce				
Cyber Change	**Missed Call**	**Aggregation**	**Subscription**	**eWearable Solution**
www.merachutta.com	www.emissedcall.com	www.myonlineportals.com	www.subscribeitnow.com	

About Us

Incorporated in 2014 we are India's leading e-commerce VAS provider with clear focus in delivering communication and engagement tools with telecom, Internet, Digital and over the Air (OTA) Media .We also provide seamless and integrated end to end solutions on various platforms like:

- SMS
- Mobile Applications

- Voice
- Social Media / Mobile internet

Work
Culture

Passion +

Knowledge & Experience +

Method +

= Happy Customers

Support our customers for creating engagement with their existing and prospect stake holders to drive business growth.

Ensure that our customers get value for money

Create a "WOW" experience in every task done for our customers.

Deliver "ON TIME – EVERY TIME".

Advantage
at Vedic Ecommerce

State of the Art infrastructure

SMSC exclusively for enterprise segment

Strong Tie-ups with all major Telecom operator in India

Customized IVR services with Audio call - Conferencing

Integrated toll free and 10 digit mobile solution on multi operators and circles

Real time DASH BOARD to scrutinize participation

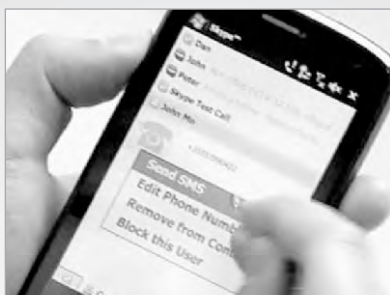Data Canter Services – Comprising of co location services and remote hand support

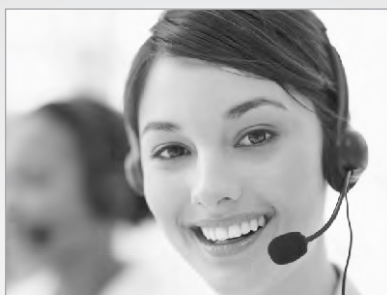24x7 qualified support & operations team

Vedic
Allied Services Offerings

SMS

- Bulk SMS Push Services
- 2 Way Messaging Solutions
- Integrated Applications

Voice

- Customised intelligentc
- 10 digit MVN (Mobile Virtual Number) solution
- Miss Call Applications
- DTMF & Voice Recognition support
- Audio call conferencing

Integrated Marketing Initiatives

- Creative engagement
- Brand Activations
- End to end implementations
- Real time campaign analysis
- Database profiling

Telecom VAS

- USSD
- SMS Chat
- SMS Gateway
- Subscription / Search engine

Capabilities

- Java
- Windows phone
- iPad
- Android
- Blackberry

Type of Mobile applications

- Content aggregation
- Mobile commerce
- LBS
- Utility Services
- Social Engagement

Vedic
Allied Services Offerings

Social Media

- Facebook Apps/ Page Management
- You tube channels
- Twitter
- Goggle +
- Desktop Widgets
- Twitter updates on Mobile Via SMS
- Brands on WhatsApp

Target Segments

- Media Agencies
- Education instituted
- FMCG
- Service Industry
- Real Estate
- Government Bodies
- Health Care
- BFSI
- Telecom Industry
- Logistics

Target Verticals

- Advertising and Media Companies
- Mutual Funds
- Stock Broking Houses
- BFSI
- FMCG
- Govt. Organisations
- B2C and BTB Portals
- Political Parties
- Automobile Industry
- Tours & Travels

Twitter Updates to Non Twitter Users

Interested Caller gives miss call on 9XXXXXXX to follow X Celebrity

(Celebrities "Twitter Account is mapped internally with a long code number)

Subscribers Mobile Numbers are stored in Pinnacle Database for further action

Whenever Celebrity post a Tweet, All who had subscribed by giving missed call get the tweet the form of SMS

Tweet Through PUMPKIN Interface

Tweet Through Twitter
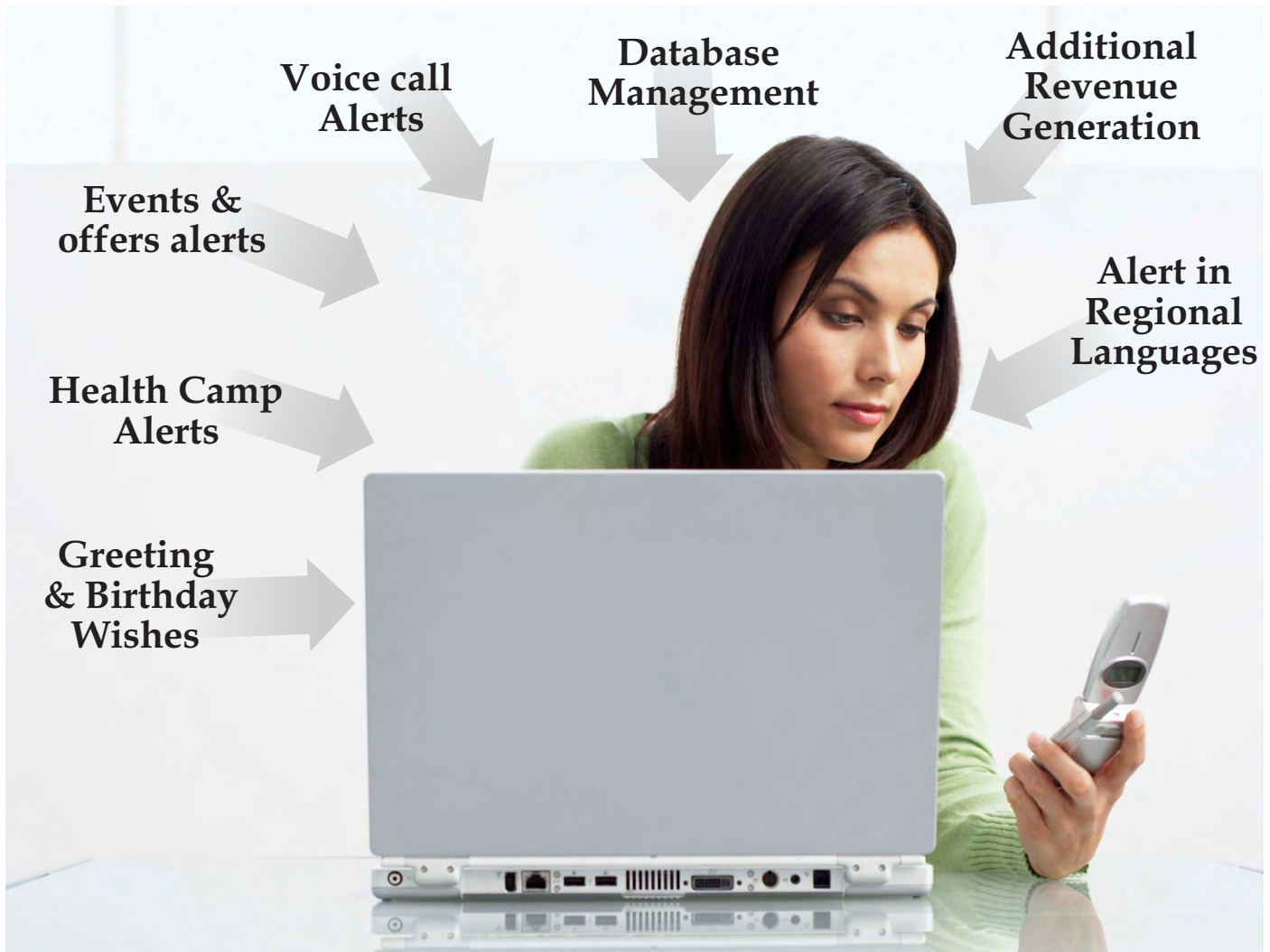
SMS

Automated SMS send to the Subscribers

Features of Twitter SMS Application:

- Subscriber receive tweets on their handset without logging into their Twitter account or being online
- A consumer need not necessarily have to be a Twitter member to participate
- Easy & convenient way of reaching out to non Twitter users.

Well Thought Enterprise
Risk Management

Voice call
Alerts

Database
Management

Additional
Revenue
Generation

Events &
offers alerts

Alert in
Regional
Languages

Health Camp
Alerts

Greeting
& Birthday
Wishes

Every Products and Services that is offered by Vedic , due security and Risk management has been in built . Each service especially in terms of payment gate way , customer data base is all based on PCIDSS norms and ensuring the entire process is DND based so that it is non intrusive and exclusive on invitation base where people opt for service on their own choice.

Every customer is well researched of their back ground and qualified to be part of a Bank / Financial sector where in necessary KYC has already been done .

Every information is highly secured and ensure necessary security features in terms as per ISO 27001 has been well incorporated .

We can create such applications for all verticals...this is only possible with the help of mVAS.

Revolution Happening
In The Digital Economy / Ecommerce Space ──

India is poised for big leap in E-Commerce and Payments systems . The National Payment Corporation of India (NPCI) an initiative of RBI has revolutionised the entire payments system has simplified the Mobile Payment System with this the entire Mobile Banking is brought to the hands of every smart phone user of India.

- On Payments India is witnessing Transoformation from a Large Cash Economy to Electornic format coupled with

- Emergence of Multi Payments solutions

- Payment convergence

- On E-Commerce

- Is coming of an age with education being pushed, facilities being offered, deals being churned and adoption gaining momentum

- Market and investments are open for newer ideas and also scaling the business with willingness to stay invested

- New Apps continues to be developed bridging gap between traditional way of doing business and eCommerce based Digital economy.

Ecommerce Market Size

According to eMarketer's latest forecasts, worldwide business-to-consumer (B2C) ecommerce sales will increase by 20.1% this year to reach $1.500 trillion. Growth will come primarily from the rapidly expanding online and mobile user bases in emerging markets, increases in mcommerce sales, advancing shipping and payment options, and the push into new international markets by major brands.

- India's e-commerce market grew at a staggering 88 per cent in 2013 to $ 16 billion, riding on booming online retail trends and defying slower economic growth and spiralling inflation, according to a survey by industry body Assocham.

- "The increasing Internet penetration and availability of more payment options boosted the e-commerce industry in 2013," Assocham Secretary General D S Rawat said.

Besides electronics gadgets, apparel and jewellery, home and kitchen appliances, lifestyle accessories like watches, books, beauty products and perfumes, baby products witnessed significant upward movement in last one year," Rawat said.
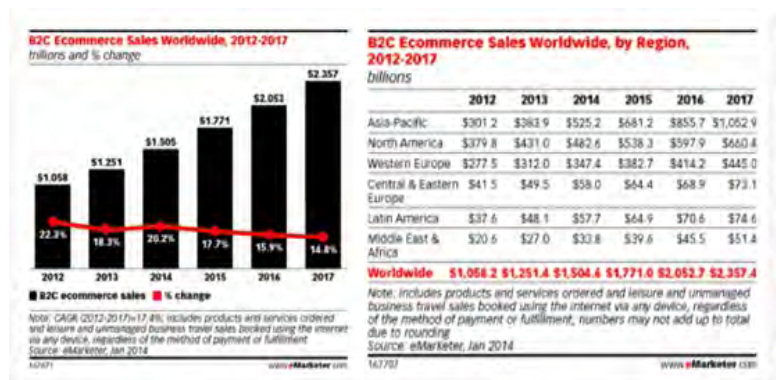
According to the survey, India's e-commerce market, which stood at $2.5 billion in 2009, reached $8.5 billion in 2012 and rose 88 per cent to touch $16 billion in 2013. The survey estimates the country's e-commerce market to reach $56 billion by 2023, driven by rising online retail.

As per responses by 3,500 traders and organised retailers in Delhi, Mumbai, Chennai, Bangalore, Ahmedabad and Kolkata who participated in the survey, online shopping grew at a rapid pace in 2013 due to aggressive online discounts, rising fuel prices and availability of abundant online options.

Among the cities, Mumbai topped the list of online shoppers followed by Delhi, while Kolkata ranked third, the survey found.

The age-wise analysis revealed that 35 per cent of online shoppers are aged between 18 years and 25 years, 55 per cent between 26 years and 35 years, 8 per cent in the age group of 36-45 years, while only 2 per cent are in the age group of 45-60 years. Besides, 65 per cent of online shoppers are male while 35 per cent are female.

To make the most of increasing online shopping trends, more companies are collaborating with daily deal and discount sites, the survey pointed out.

B2C Ecommerce Sales Worldwide, 2012-2017
trillions and % change

	2012	2013	2014	2015	2016	2017
B2C ecommerce sales	$1.058	$1.251	$1.505	$1.771	$2.053	$2.357
% change	22.3%	18.3%	20.2%	17.7%	15.9%	14.8%

B2C Ecommerce Sales Worldwide, by Region, 2012-2017
billions

	2012	2013	2014	2015	2016	2017
Asia-Pacific	$301.2	$383.9	$525.2	$681.2	$855.7	$1,052.9
North America	$379.8	$431.0	$482.6	$538.3	$597.9	$660.4
Western Europe	$277.5	$312.0	$347.4	$382.7	$414.2	$445.0
Central & Eastern Europe	$41.5	$49.5	$58.0	$64.4	$68.9	$73.1
Latin America	$37.6	$48.1	$57.7	$64.9	$70.6	$74.6
Middle East & Africa	$20.6	$27.0	$33.8	$39.6	$45.5	$51.4
Worldwide	**$1,058.2**	**$1,251.4**	**$1,504.6**	**$1,771.0**	**$2,052.7**	**$2,357.4**

Note: CAGR (2012-2017)=17.4%; includes products and services ordered and leisure and unmanaged business travel sales booked using the internet via any device, regardless of the method of payment or fulfillment
Source: eMarketer, Jan 2014

Note: includes products and services ordered and leisure and unmanaged business travel sales booked using the internet via any device, regardless of the method of payment or fulfillment; numbers may not add up to total due to rounding
Source: eMarketer, Jan 2014

www.eMarketer.com

Revolution Happening
In The Digital Economy / Ecommerce Space ─────

The products that are sold most are in the tech and fashion category, including mobile phones, ipads, accessories, MP3 players, digital cameras and jewellery, among others, it found.

India has Internet base of around 150 million as of August, 2013, the survey said.

"Having close to 10 per cent of Internet penetration in India throws a very big opportunity for online retailers to grow and expand as future of Internet seems very bright," Rawat said.

Those who are reluctant to shop online cited reasons like preference to research products and services online (30 per cent), finding delivery costs too high (20), fear of sharing personal financial information online (25) and lack of trust on whether products would be delivered in good condition (15), while 10 per cent do not have a credit or debit card

India is predominantly a cash economy

- 90% of payments are in cash
- 3.2 % of all payments are
- electronic
- Cheque payment still exists and is greater than electronic payments
- More than 50% of the Indian population do not have a bank account
- India has 6 non cash transactions a year on an average

- 63 ATMs and 497 POS terminals per million of population
- Less than 1% of the 15 Mn retailers in India can accept card payments
- Indian retail market is 500 Bn USD retail economy and expected to grow to 1 trillion USD by 2020
- Electronic transactions size is 16 Bn (estimated in 2013)
- Indian GDP in 2013 was 1877 Bn USD
- 12% of GDP is bank notes and coins in circulation
- 225 Bn is the currency in circulation

The Ecommerce economy ofcourse will not replace the brick and mortar solution , but it definitely brings the customer closer in terms he decides what brand preferance he can buy when , the payment options he / she chooses and for every payment made can a workable Loyalty program can it be added and accordingly reward him / her from time to time .

The Ecommer Medium combined Mobility based solution which has today a subscriber based of over 73 Crores across India and CAGR of over 30% Growth is bridging the gap beween City based economy and Rural economy .

Revolution Happening
In The Digital Economy / Ecommerce Space

The Loose Change Problem You go to a store to buy a few things and when it's time to pay, you hand over the cash. But the cashier's run out of change. Instead of the few rupees you're owed, the cashier gives you one or two candies, or a stick of chewing gum, to make up the shortfall. You want those coins, the exchange doesn't feel quite fair – and it's bad for your teeth – but you're reluctant to make a fuss. And so you walk out, feeling a little short-changed. If this chimes with you, then you're not alone.

A survey conducted in 2012 by the Reserve Bank of India, in response to complaints from the public, found that 44% of people in 12 Indian cities had the same experience; candies instead of coins for change.

The government thought the shortage of coins so serious that it formed a high-level committee to investigate the gaps in demand and supply. More on their findings later. Over half (56%) of shopkeepers questioned in the survey said they found it hard to give correct change as coins weren't easily available. Another 27% said they did not want to keep coins in stock. But 11% were even more candid. For them it was too much hassle to select, count and give customers their exact change, the survey said. Lethargic shopkeepers aside, what are the economic factors contributing to the shortage of small change in India?

Data from the RBI's latest annual report in 2012 show the total supply of small coins, those of less than one rupee denomination, fell sharply to under 15 billion pieces by the end of March 2012 from about 55 billion in 2011. The reason for the drastic decrease was a decision to withdraw the 25 paise piece (worth a quarter of a rupee) from circulation. However, there wasn't a corresponding increase in coins of one rupee denomination. There were about 34.4 billion one rupee pieces in circulation at the end of March 2012 compared with 32.7 billion at the same point in 2011, according to RBI data.

The 'RBIs annual Monetary Policy Statement for 2012-13 (a review of credit supply in the economy) called on local banks to strengthen their distribution systems and procedures to cater better to the needs of citizens. Overall supply also doesn't seem to be keeping pace with demand.

In 2011-12, the RBI ordered 1.6 billion one rupee pieces but 1.48 billion were supplied. It also ordered 1 billion 10 rupee pieces but only received 403 million.

The government mints the coins on the basis of orders it receives from the RBI. A government spokesperson was not immediately available for comment on why there was a shortfall in supply of certain denominations of coin in 2011-12, as the RBI data suggests.

The capacity of India's four mints in Mumbai, Hyderabad, Kolkata and Noida to produce enough money for circulation in the economy, has proved a problem in the past. Between 2000 and

Revolution Happening
In The Digital Economy / Ecommerce Space ⎯⎯⎯⎯

2003 India imported rupee coins to supplement the supply from its mints. The mints have now been modernized, according to the RBI. The bank bases the amount of coins it orders on economic growth, inflation levels and the results of statistical modeling, according to Ms. Killawala.

The RBI issues notes and manages currency through its 18 offices across the country and 4,221 currency chests (bank storehouses where notes and coins are stocked on behalf of the RBI) and 4,018 small coin depots

at some bank branches which distribute them to other banks. Despite the introduction of card payments, the demand for notes and coins continues to rise .Shiv Kumar, the manager at the Religare pharmacy in Hauz Khas market in South Delhi, says he often returns empty handed from banks because of short supply. "There is a continuous shortage of one, two and even five and 10 rupee coins," Mr. Kumar said."We have to wait for supplies from our head office," he added. In most cases the shop foregoes the one or two rupees extra on a customer's bill, he says, but also issues IOU receipts to customers. It also gives cough lozenges in place of coins with customers' change.

Mr. Kumar denied the store did so and would not say why the cash register is often filled with candies. Anuj Sharma, a manager at Café Coffee Day in central Delhi, said that he doesn't go to the bank for change. "We would have to stand in line for coins and lose business," Mr. Sharma said on a recent afternoon.

Instead he uses a local "change vendor," a freelancer who comes to the coffee shop every day with stacks of small change and takes a commission on the money exchanged. On a recent day, the vendor was late. "We've been giving customers pieces of chewing gum worth five rupees or cookies worth 12 rupees because we don't have the right change," Mr. Sharma said. Or customers can come back later for the full balance, he added.

The high-level committee investigating the coin shortage is chaired by K.C. Chakrabarty, deputy governor of the RBI. It has recommended that in order to improve the system for delivering small coins directly to stores, banks should consider outsourcing the distribution of coins to outside agencies to improve so-called last mile delivery. Additional storage points or underground silos should be created in mints where coins can be stored in surplus years and released during shortages, the committee added in its report published in August 2012. For those in need of smaller quantities, say for instance taxi drivers, Ms. Killawala says they can place bulk requests for coins through their unions or associations.

Projecting future demand for coins and bank notes should be part of the logistical economic considerations planned by any government. Unfortunately for India the demand for "small change" in both mediums continues to outstrip the supply.There are multiple reasons that are likely to blame for why these shortages are becoming a long-term problem. Regardless of who may be to blame the problem has to be solved. Some of the short term solutions are innovative and typically non-mainstream. According to the February 12 The Times of India newspaper, "In the absence of small denomination currencies, the grocery shops and tea vendors have evolved a unique way to address the issue. They are offering chocolates against balance, in place of the small denomination currencies or coins."Rajwada Cloth Market Merchant Association President Dhanraj Wadhwani told the same newspaper, "In the absence of small denomination currencies, we issue coupons to customers against balance amount."

The issue is on going issue problem whether it is at the Rickshaw Driver level / Taxi Driver level / Pan Bandar level or local Kirana level the Saga of loose change continues unabated

- Loose change continues to be huge problem in India & Across the Globe

- In India we hear the common buzz word any where one enters " Chutta Nahin Hai, Tender Exact Change "

- This problem is multifold and has lead to several branch of problems.

Revolution Happening
In The Digital Economy / Ecommerce Space

Central Bank Level

- Minting of coins is extremely expensive and unable to meet the supply versus demand.

- Coins misuse for example it being metal , when melted gives higher money than in circulation .

- Therefore perennial short supply in the system .

- The time to delivery and distribution through its Banking and Agency channel there is a huge Paucity / GAP

- Thus the cost of getting an loose change can be between 2% to 15%

Merchant/Vendor Level

- There issue is cost of procurement of cash could be between 2% to 10% minimum.

- Minimum planning for coin management is one week .

- Minimum stocking level could be 10 to 15 % of your daily / weekly sales turn over

- This means blocking of your working capital .

- Handling cost as dedicated man powers to make sure the availability on time .

- In the absence of change than planning with replacement either candies / any other thing

merachutta.com

Understanding Reverse
Cash Transactions

- Any cash transaction largely gets into a form of corresponding reverse transaction

- This transaction is called Loose Change

- Loose change features

  — They are of small denominations

  — They are money that exchange hands but not do business immediately – slow velocity of this money

  — 10 to 15 % of daily average sales at a store is kept as coins and currency as loose change

  — Cost of Loose change ranges from 2% from banks to 15% from agents

- Traditional way is to create a website and acquire customers

- Travelled from segmented e-commerce to aggregated e-commerce to market place

- E-commerce now focusses on largely the products

- E-Commerce on services are yet to be aggregated and are still fragmented

- Are always in short supply and retailer often ends up in giving credit forcibly

www.merachutta.com

Services On
eCommerce

- Market of 16 Bn USD grew by 88% in 2013
- Online market features
  - 0.2% of all sales is online market
  - 3% of all payments are done by electronic payments
  - 70% of online sales is travel sales largely split between Railways, airlines and bus
  - 5% of private bus tickets were sold online
  - 2% of the insurance products are sold online

So Is there any respite to the problem or would it continue ………..!!!

Vedic Fin as part of its Advanced Strategy brings to you a simple practical way of alternative solution to " The Loose Change problem which has been existing for years " Cyber Loose Change "

Opportunity

- To capture a share of Loose change market.
- Estimated Market size of 10 Bn USD
- Help the RBI intent to grow the electronic payment from cash
- Create a velocity for the Loose change
- Create various business case via Loose change
- Marrying the payment business with e-commerce
- Oppurtunity to take leadership role of becoming loose change facilitator
- Creation of huge customer data base which can further lead to cross selling loyalty applications
- Create an Eco System for pushing newer products and services with in this new domain

Loose Cyber Change Solution Approach

Phase 1

Loose Cyber Change Solution Approach

Create a " Loose Change Ecosystem of touch points for accepting Loose Change & Start the transaction – Partnership with Bank to give more authenticity to the program .

- A Program to acquire the customers through the retail touch

Phase 2

Launch an Services & Products eCommerce Website & Divert customers to the website

Create eCommerce Aggregation.

- The way to bring the acquired customer is to use the Loose Change Account Platform Online apart walk in Customer

Phase 3

Accept Payment Through Loose Change Account

- Make payment for any ecommerce website through this loose Change Account through the payment gateway
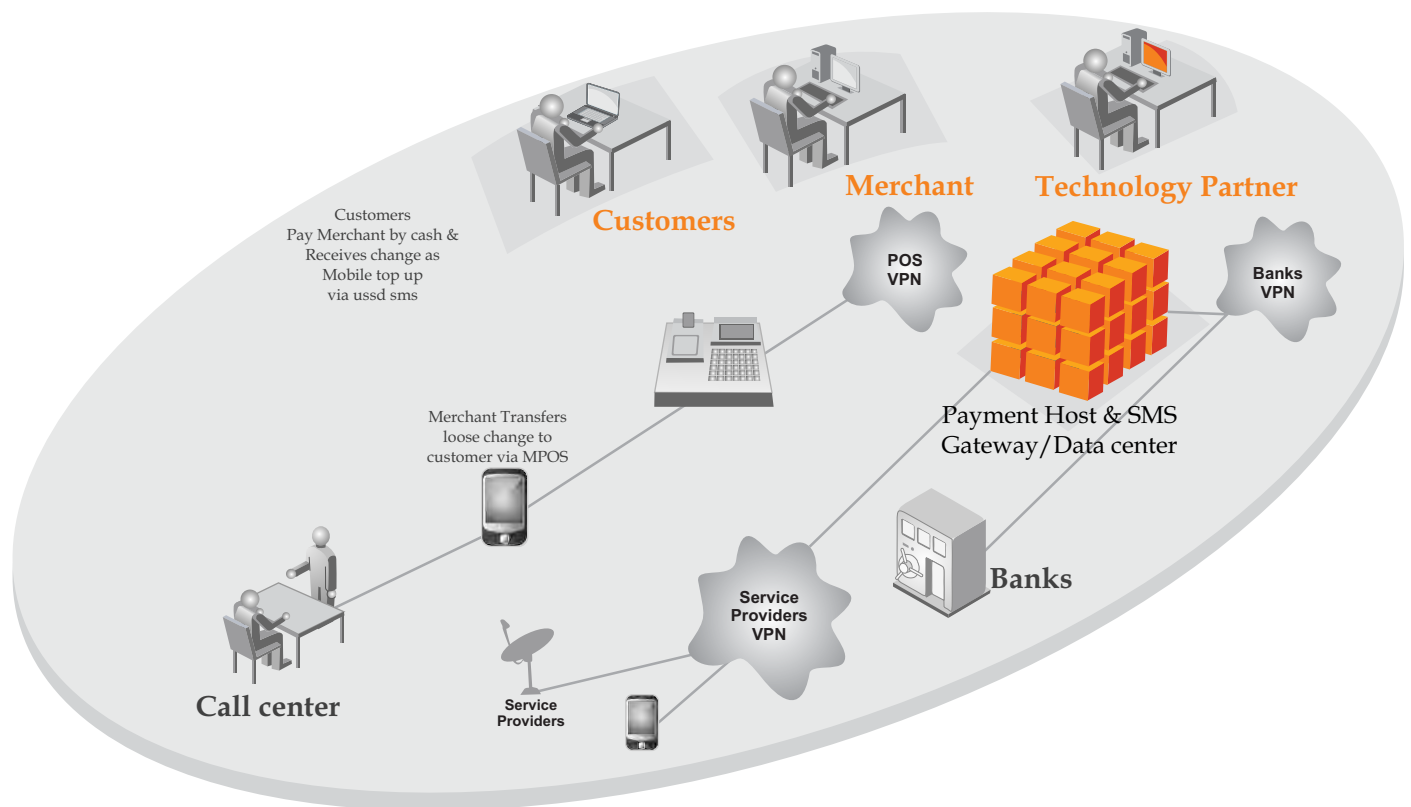
Services On
eCommerce

The Cyber Loose Change Solution as mentioned above in phases has already been architected and ready for roll out .

We have identified Merchant Vendors , Banks , Institutions , and Public at large by which the solution will be rolled out .

A One time registration process for each of the participants has already been thought through . Process of Automation has already commenced.
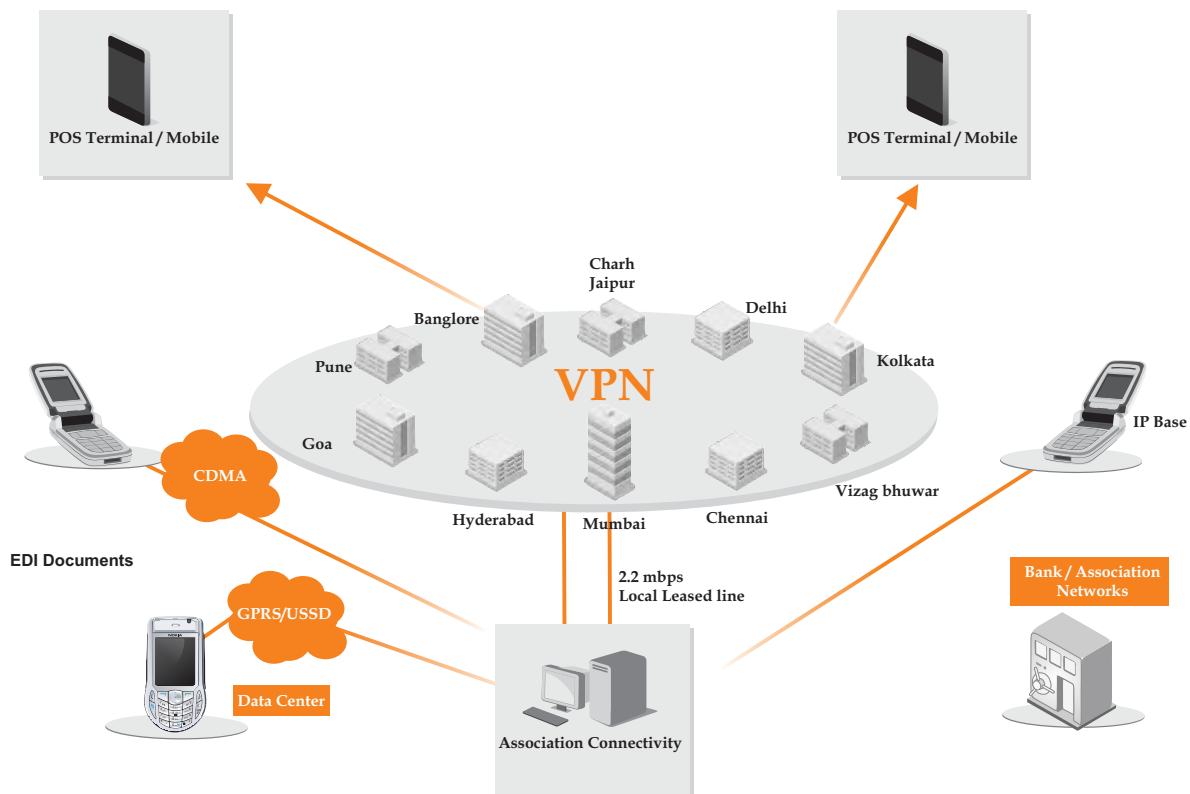
Medium of communication at each levels that Merchants / Vendors , Banks , Institutions and Public at large is being discussed out .

Solutions Architecture

Services On
eCommerce

An Intelligent Network Infrastructure

POS Terminal / Mobile

POS Terminal / Mobile

Charh
Jaipur

Delhi

Banglore

Kolkata

Pune

VPN

IP Base

Goa

CDMA

EDI Documents

Vizag bhuwar

Hyderabad   Mumbai   Chennai

Bank / Association
Networks

2.2 mbps
Local Leased line

GPRS/USSD

Data Center

Association Connectivity

Cyber Change Solution from Vedic Fin , Impact to the Retailer

It accelerates the customer service at cash-desks;

No need for ordering coins and small bills from the bank;

It reduces delays while exchanging cash including other cashiers;

It helps to avoid the situations when customers waive purchases due to lack of change or negative emotions while standing in queues;
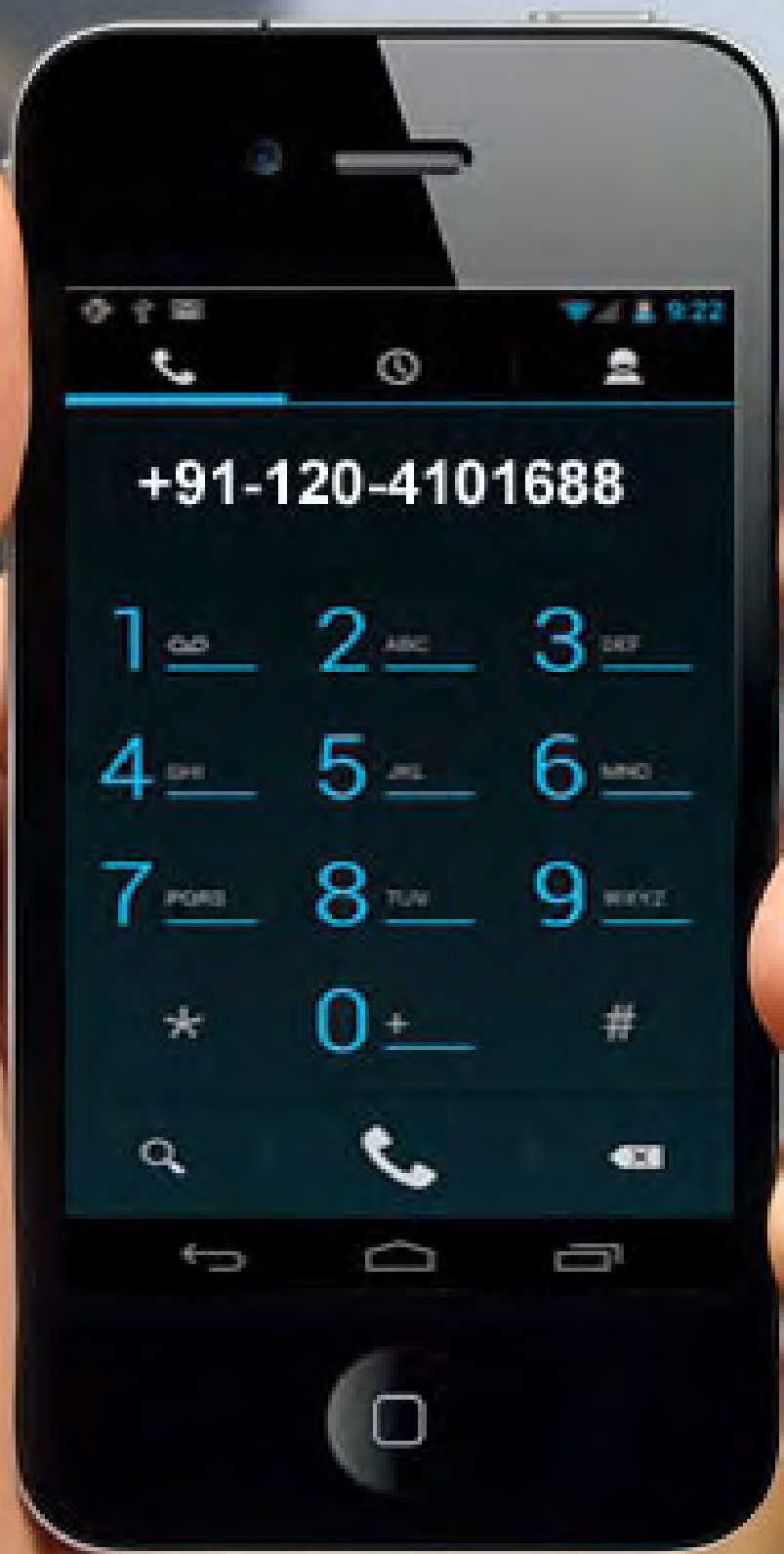
Increase in revenues and savings on cashier wages;

Increase in cashier efficiency and psychological comfort;

It attracts the customers who commit impulse purchases;

Marketing actions in the form of bonuses to CyberChange cards at the end of the year (quarter) in order to motivate customers and increase their loyalty.

+91-120-4101688

emissedcall.com

Services on emissedcall.com
eCommerce

Missed Call-Recharge

www.emissedcall.com

India accounts for more than 730 Miliion subscribers , out of the over 96% are in the Pre paid category . About 4 % approx fall in the Post paid category .

The Pre paid subscribers has to ensure regularly the Top up have to be be pre planned and the have to ensure they either buy on time from the local vendor / they have to log in and make payments through their Debit / Credit card . In both the conditions where in your unable to go out and buy because of various personal / business constraints or unable to get necessary internet line than does this mean the on going business / personal comms activity needs to come a grinding halt ???

The Answer is No and it never should be a situation .

Every service provider as part of its VAS does recharge facility , but it is more personal interventional , than pull kind of scenario , Vedic – Fin has thought through the problem and has comeout with a revolutionary solution where people does not have to firstly miss any communication making while on the go / business trip or any other important work , Second they Top up when they desire at the moment when they have time and that too on a concept of Dialing into a single number which disconnects automatically ,without incurring any cost .

- Give a missed call & top-up your prepaid mobile by a predefined amount

- One time registration required

- Money deducted automatically from your bank account

Services on emissedcall.com
eCommerce

Missed call

Recharge

Vedic Fin Swith
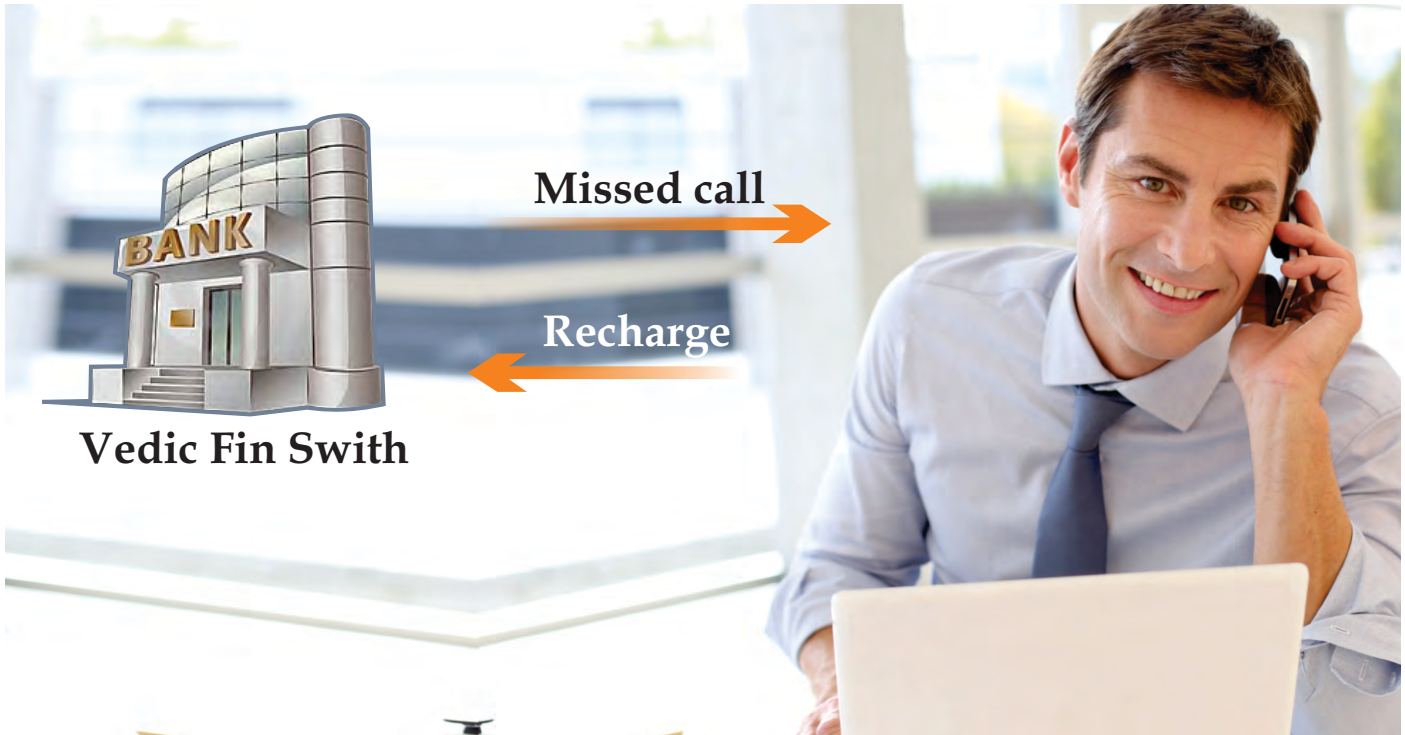
Register 1

- Consumer must register to use the Easy Recharge
- service
- Easiest registration is by sending SMS

Mobile <Recharge Amt> <Operator> <last 6 digits of Yes Bank A/C Num>

E.g. Mobile 100 VODA 123456

"Mobile" to define service name

- Default top-up amount (Mandatory)
- Mobile operator name (Mandatory)
- Last 6 digits of the Yes Bank account number (Optional for no-frills accounts)
- Other registration mechanisms can be implemented as well
- Opt-in with the bank through paper form or net-banking site
- Assisted registration through banking correspondent or associates at the bank branch

Exceptions / Error Handling Conditions

Registration request:

- Mobile number does not map to an Yes Bank account number
- Inform Consumer to get in touch with bank
- Default amount requested is too large
- Inform Consumer that maximum amount allowed is Rs. 500 only
- Wrong syntax for registration message
- Inform Consumer for correct and acceptable syntax

Missed Call:

- Mobile number not registered
- Inform Consumer on how to register
- Insufficient balance in bank account
- Inform Consumer about lack of balance
- Top-up failure from Mobile Operator
- Inform Consumer to try after some time

Services on emissedcall.com
eCommerce

Transaction Flow

Customer	CyberPlat	Bank	Operator

- **Registration Request Mobile VODA 100** → **Send Request to Bank (Sender Mobile #, AMT** → **Authenticate Registered mobile num**
- **Miss call** → **Send request to bank (Sender Mobile # Amt)** → **Debit Amount from user account, credit to Cyber plat**
- **Send request to Operator (Mobile #, Operator, Amt** ↔ **Debit Amount from user account, credit to Cyber plat**
- **Receive Confirmation message from Operator**
- **Send MIS To bank**

Services on emissedcall.com
eCommerce

Registration Confirmation

- Confirm User(Mobile Number)

- Confirm User(Mobile Number, last 6 digits of account number)

- Yes bank will return SUCCESS if the mobile number is registered against a valid bank account

Debit Account

Debit UserAcc(Mobile Number, Amount)

Reverse Transaction

- Credit UserAcc(Mobile Number, Amount)

- Transaction Confirmation (for MIS to the bank)

- Recharge Confirmation(Mobile Number, Amount)

- All interfaces must return SUCCESS or FAILURE, an error code in case of failure, and a Transaction Id

Other services on emissedcall.com
DTH Topup, Bill payments etc

Separate numbers for different services, same process

Additionally register friends and family – multiple mobile phones, one account

- Registration done from account holder's registered mobile number E.g. MOBILE 50 IDEA XXXXXXXXX

- We validate the SMS sender's number with the bank (must be registered with an account at the bank)

- If successful, we register the new number as a "child" of the SMS sender

- "Child" number gives missed call for Easy Recharge. We send request to bank to debit the account of the SMS Sender number (the registered mobile number)

- "Child" number is topped up with the predefined amount

- Checks and balances can be set up regarding frequency of recharge

- We can provide plugins for the bank to use on their website for allowing their customers to register for the Easy

- Recharge servicean be exte

1. Register

No Frills Account

- Send an SMS (e.g.) Mobile BSNL 10

- We Send Mobile Number info to bank & confirm that this is a valid customer

- Send an OTP to the customer for double confirmation

- Register user for easy recharge

- Optionally, Second confirmation possible through IVRS

Core Banking

- Send an SMS (e.g.) Mobile VODA 100 xxxx

- The 6 digits XXXXX are the last 6 digits of the user's Yes bank account numbers

- We Send mobile number and account number to bank & confirm that this is a valid customer

- Register user for easy recharge

Other services on emissedcall.com

DTH Topup, Bill payments etc ———

2. Recharge

Consumer give a missed call
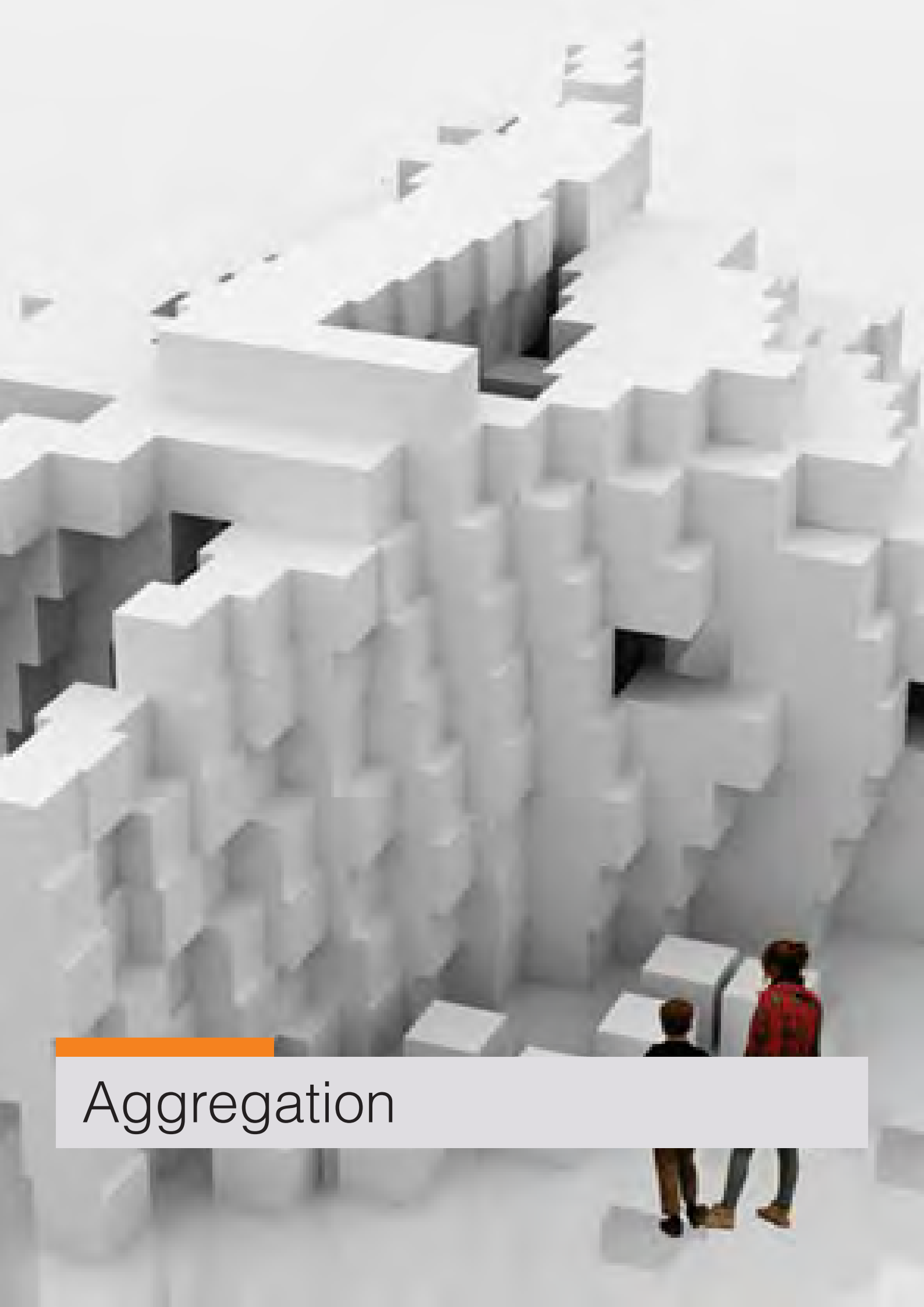
- If consumer is registered for the Easy Recharge Service, Recharge would take place

- if consumer is not registered for the easy recharge service, a help message would arrive giving them instruction how to register

3. Receive

Consumer give a missed call

- If Easy Recharge is successfully completed, consumer will get a confirmatory SMS on his mobile phone

Aggregation

eCommerce
Aggregation (www.myonlineportals.com)

The traditional Ecommerce site is monolithic and allows one application to be managed at a time , for example if is doing Airline ticket booking or combined with it Hotel booking , than one would visit sites like Make My Trip .com / Cleartrip.com / Priceline.com , if one wants to do cinema ticket booking than one would visit :bookmyshow.com, if one wants travel by buy than one would go to Redbus.com , if one wants to pay utility bill than one would need to visit : billdesk.com , if one would want to do electronics / apparel buying , than one would visit Flipkart.com

The biggest challenge in these single portal sites are :

01. Every time one does a transaction completes the same and than one needs to log in to the next one .

02. So every portal offers a different type of service due to multiple stenos experience and offers stickiness

03. Second every portal needs to remember you / your transaction and the various payments have to be every now an than authenticated.

04. Every portal has a different experience and therefore you have to search and confirm which is the most optimal costing one get and than move forward with the transaction.

05. Every time one does a transaction and if one looses the site / crash takes the entire process is started all over .

The whole eCommerce experience which is supposed to give an ease of experience , plus provide a platform which searches and comes back with best pricing concept through an Algorithms of search of various sites and throw out the most optimum cost . Second portal needs to remember just one time and if the experience can be linked to your Saving / current / Retail account than the experience is completely different .

Vedic Fin introduces a revolutionary concept of an Aggregated Portal System

Vedic Fin offers this experience in a much more secure way of eCommerce in conjunction with your own bankers .

Each of the Bankers who have a huge customer base , offers one single portal experience where one does all kind so banking activities and supposing an Aggregrated eCommerce Banking experience if provided , customers will have look forward to such huge one site experience that too under secure payment .

- The biggest advantage as compared to traditional single site ecommerce portal experience :

- For the Bank its offering an additional product to its existing customers.

- It ensures money float is controlled with in the bank for all its customers

- It ensure customer stickiness

- For customer they do not have to visit multiple site and worry about competitive pricing

- Bank offers a complete single site solution

- Bank integrates the entire Vedic Fins solution in a white Label form as their solution

- The eCommerce Market is almost 3 Trillion USD .

eCommerce
Aggregation (www.myonlineportals.com)

One Single Site eCommerce Aggregation Platform

Travel		General	UTILITY	Bill Getway	
	Landline mobile		GAS		Electricity
General		Miss call		Recharge	
	DTH		Data Card		Wallets
General		Entertai-nment		Book my show	book my show
	Concert		Festival		Money Transfer
Interna-tional		Goods		Coupon Offers	

eCommerce
Aggregation (www.myonlineportals.com)

Additional Features

- **Recharge and Reward**
  - m-Coupon

- **Recharge and Earn**
  - Loyalty Points
  - Levels based on Volume and number of times recharges

- **Recharge and bid**
  - Bid for larger value of recharge

- **Recharge anytime**
  - store in wallet and recharge by sms
  - store in wallet and emergency recharge by missed call

eCommerce
Aggregation (www.myonlineportals.com)

Drivers	Defined	USP
Product	- A Large Category of Service /Offerings - Across Need to Aspiration Offerings	- Reminders - Tracking - Account Management - Scheduling
Consumer Engagement	- Offers and Promotions - Loyalty Program of Earn, Burn and Earn	Creates hook for next purchase
Convenience	Consumption through net, Mobile and SMS	Anytime and anywhere
Innovation	- Signature Products for Categories - Tokens to be sold through retail for payment	- Creating advance Sales - Creating Value

eCommerce
Aggregation (www.myonlineportals.com)

The Single site aggregated experience provides:

01.   Log in Account for each customer
Each Customer whether he is part of the
Banking Customer / NBFC Customer or any
customer He/She is given a dedicated Portal
account , where they do day to day Business
Transaction with the bank .

They provided a single point Portal where in all
the Apps exists as mentioned above . Customer
can accomplish any ecommerce application
between the multiple through single log on
single payment / multi payments , the portal will
completely remember your buying pattern , what
are your interests , payments are through single
or designated payment which are completely
auto and do not have to go through multiple
times of security , the experience is rich , quick ,
easy and very intutitive driven with ensuring the
best price option.

02.   Purchase Tracker
The entire users purchase mode is completely
tracked and what are all the brand preferenace /
purchasing ability / buying power / preference
in terms of products and services a complete
track is maintained and based on that specific
user profile can be created

03.   Spend Monitor
Based on the buying pattern , a detailed spend
monitor progress track is maintained and based
on that a lot incentive and discounts and loyalty
program can be stitched towards the same

04.   Spend Based Incentives
Special Incentives can be worked out , including
additional credit facility / ability to buy products
and services of certain limits , therefore
depending upon the spend pattern and ability to
repay , the discount and credit rating can be
improved for individual

05.   Loyalty Offers

How to Increase Customer Loyalty Using
Coupons & special Discount schemes

Marketers crave loyal customers. From a
businessperson's point-of-view, a loyal customer
is the closest thing there is to a Money Tree.
Imagine, a constant source of revenue! But look a
little deeper and you will discover that
customers aren't born loyal. They become loyal
because a company did something to earn that
loyalty. Customer loyalty is no accident.

Your customer paid good money for your
product. They could have selected any product,
but they picked YOU. And now they have your
product in hand. It's the perfect time to begin
earning their loyalty.

An offer inserted inside the product's packaging
gives you the chance to thank them for their
purchase. You can offer them a discount on their
next purchase (and in the process, make sure
they don't defect to a competitor). You could
suggest other products from your product line
that compliment the item they bought today.
Perhaps you insert a game card, recipe, stickers,
or creative ways to use the product. Encourage
them to join your electronic newsletter or club.
Or offer a mail-in rebate.

Build a strong relationship by thanking them for
their trust. Keep them from switching brands.
Promote long-term loyalty by encouraging them
to make another purchase. Start earning loyal
customers with an in-pack promotion

Facts About
Coupon Marketing (www.myonlineportals.com)

1. Coupons are more influential than you know.
Studies show that coupons are second only to word-of-mouth when it come to influencing consumer purchasing decisions. Recommendations from trusted friends are influential, but many are surprised to learn that coupons carry a similar power. A coupon in hand can defeat many obstacles typically faced by marketers.

2. Coupon marketing is one of the only measurable forms of marketing.
Most advertising and marketing is impossible to accurately measure. But coupons can be easily tracked by redemption rate and redemption location, giving you valuable insight into your consumer and justifying your marketing budget. Advanced coupons can even gather consumer data (just ask them to fill in a few blanks, or submit a form online!).

3. Coupons get you "in".
Advertised promotions are quickly forgotten, but a coupon is carried by consumers *in* a purse or wallet to their store, with your name and photo all over it. They actually volunteer to carry your ad with them to the store! Doing so greatly reduces the risk of them forgetting your name and/or buying a competitor's product.

4. Coupons offer a one-to-one personal moment.
Unlike print ads, radio, TV, and most other forms of advertising, coupons offer a private, distraction-free communication moment. A coupon in a consumer's hand offers an opportunity to establish your brand, share detailed information, invite the reader to join a club or community, and much more (check out 50 coupon campaign ideas).

5. Coupons reach affluent consumers.
A recent study concluded that households with at least $100,000 annual income are roughly twice as likely to use coupons than people with lower income

06. Referral Offers

Customers who refer our site / services / products , given them special incentives / additional discount coupons / special saving schemes . therefore idea is to incentivize as much as possible

07. Standing Instructions

Standing instructions can be worked , for example utility bill payment will be automatically happen via the service provider he frequently visits the portal , similar any services / products he / she buys and they want the item to be delivered on a sustained basis , than the same can be debited to his individual account and services are rendered effortlessly / automatically with termination notice etc .

Facts About
Coupon Marketing (www.myonlineportals.com)

The Selling Preposition for Consumers

All in one portal	**Built in loyalty Program**	**Wallet Features**
Payment Gateway for all types of electronic payments	**market place for brands to rent for short period**	**Special Offers**

The Aggregated way of business could be a major game changer both from the customer experience and the banking experience point of view .

The market opportunity is huge that one could provide such service to all kinds of Banking , Financial Institutions etc .,

Vedic for Merchant
Acquisition strategies (www.myonlineportals.com)

Vedic for Merchant Acquisition strategies ... across LOBs

Acquiring	Issuing	Others

Acquiring

- New Merchant Enrolment
- End to transaction processing
- Data/Transaction Management
- PoS Terminal Deployment & Maintenance
- Merchant Care
- Authorization Processing
- Merchant Settlement
- Transaction delivery
- Customer Support 24/7
- Merchant Helpdesk
- Risk Management Reports
- Merchant payment processing

Issuing

- Application Processing
- New Loose Change # Issuance & Renewal
- Client Database
- Client Accounting
- Billing & Collection Report
- Statement Generation and Mailing
- Document Storage and Retrieval
- Recovery and Collection
- Consumer Helpdesk
- Bad Debt & Risk Management Reporting
- Reconciliation

Others

- End to end Reward & Loyalty Program Solutions
- Pre-paid card products
- Consulting
- Smart Card based Solutions and Services
- Software Solutions
- 3-D Secure
- Internet Payment Gateway
- Recharge management solutions & services

Vedic for Merchant
Acquisition strategies (www.myonlineportals.com) ──────

Merchants Categorizations …

- **Mom and Pop Stores**
- **Categories**
  - *Groceries*
  - *Chemist*
  - *Garment*
  - *Superstore*
  - *Restaurant*
  - *Footwear*
  - *Coffee Shops like CCD/Cost Coffee etc.,*

Leverage Relationships with …

- **PSUs like …**
  - IOCL
  - BPCL
  - HPCL

- **Retailers like …**
  - Big Bazaar
  - Reliance (all formats)
  - Beauty Centre Outlets
  - Restaurant Chains
  - More
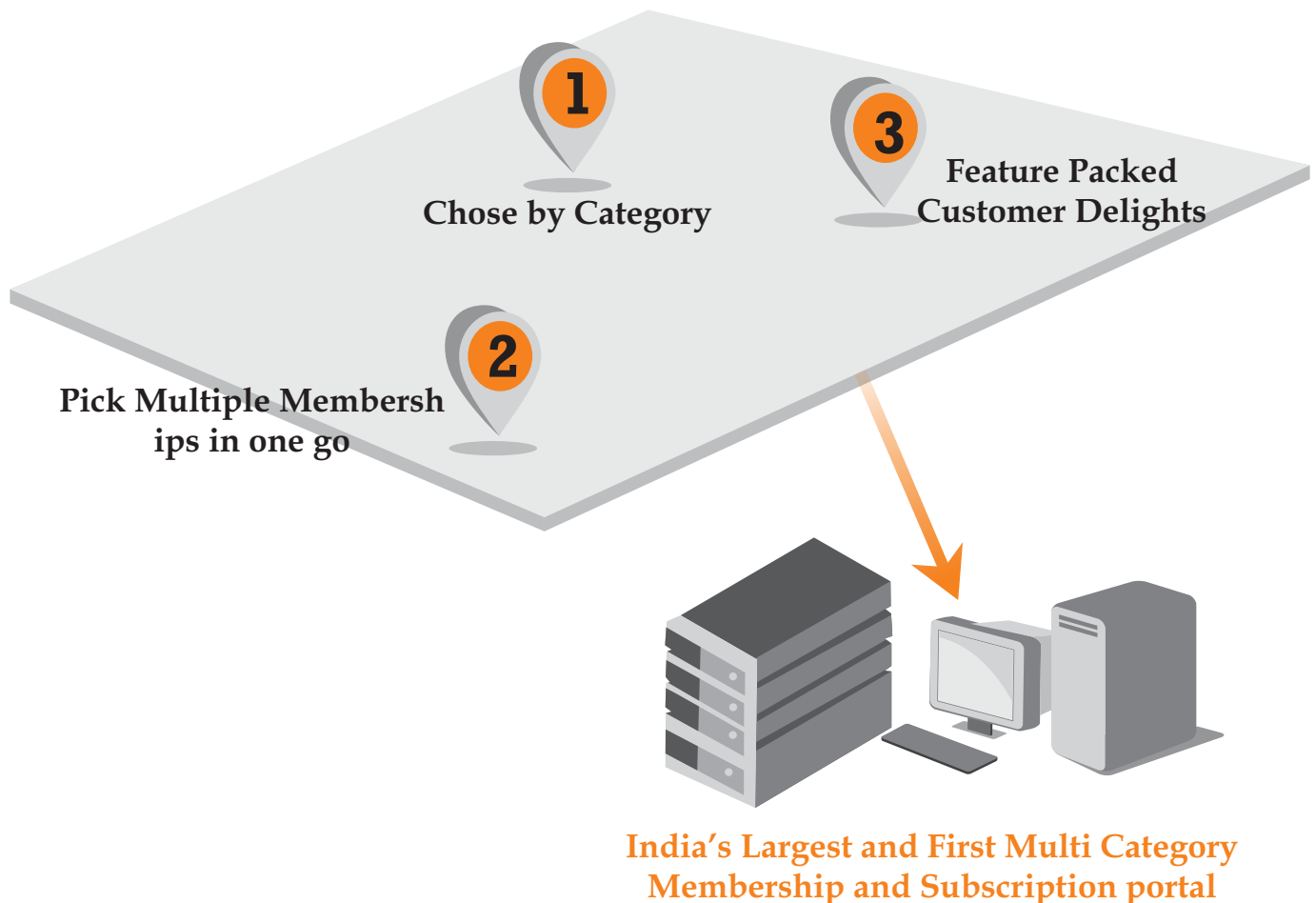 - Host of Super Market
  - Mithai Shops
  - Medical Stores

eSubcription

Introduction to
eSubcription Services ───────────────────────

- Today best things in the world require membership/subscription.

- Across category there are no sites that brings the world of memberships together for the consumers at one place

- There are no programs which allows the consumers to subscribe or become member of multiple program at one go.

1 Chose by Category

3 Feature Packed Customer Delights

2 Pick Multiple Memberships in one go

India's Largest and First Multi Category Membership and Subscription portal

Concepts of
eSubcription Services

- suscribeitnow.com offers the consumers one place largest assortment of the memberships and subscriptions.

- Consumers can query, select and buy any subscription on the portal using the payment gateway.

- Once booked, the request is sent to the seller on real-time basis to process the fulfillment as per the agreed SLA.

- Customer gets the confirmation by print out, email and sms.

- There are special incentives for the customers to buy these memberships and a reward for all renewals.

Key Features
eSubcription Services

Key Features - Consumers

Dashboard	Reminders	Offers

Combos	Bargains	Compare

Key Features -Partners

Online listing	Link to Websites	Dashboard

Market place	Offer Corner	Panel for upload & change
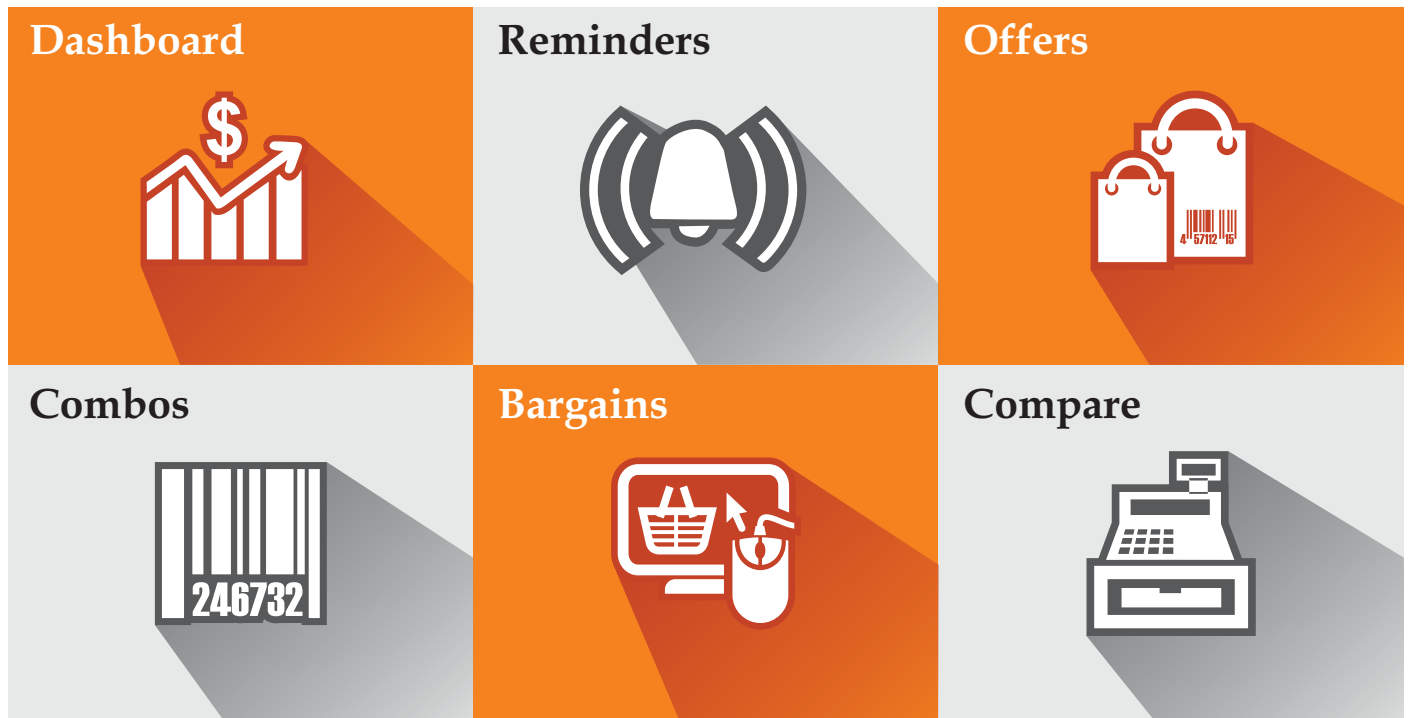
eSubcription
Categories

Categories	Description	Categories	Description	Categories	Description
Newspaper	Annual subscriptions	Library	Memberships	AMCs	Subscriptions
Magazines	Annual subscriptions	Sports Clubs	Memberships	Websites	Memberships
Hotels	Memberships	Associations/ Institutions	Memberships	Coaching Classes	Memberships
Restaurants	Memberships	Gymkhana	Memberships	Reports	Subscriptions
Clubs Fan/ Loyalty Club	Memberships	DTH	Subscriptions	Health Clubs	Memberships
NGO	Subscriptions	Software	Subscriptions	Time Share	Memberships
VAS	Subscriptions	Application	Subscriptions	SOS services/ Medical/ Breakdown etc	Memberships

Advantage esubcriptionnow.com

- Rationalize your investment into various subscriptions.

- Get maximum by paying minimum

- Enhance & Demand the qualiaty of service

- Avail all the service in one single portal

eWerable Technology

Market
& Applications

Fitness and Wellness – monitor activity and emotions

- Activity monitors, foot pods and pedometers, sleep sensors, heart rate monitors
- Emotional measurement
- Smart clothing, smart watches, heads-up displays

Healthcare and Medical – monitor vital signs

- Blood pressure monitors, ECG monitors, continuous glucose monitoring

- Insulin pumps, drug delivery products

Infotainment – entertain and enhance lifestyle

- Headsets
- Smart glasses, smart watches

Industrial – receive/transmit real-time data

- Hand-worn terminals, heads-up displays, smart clothing, wearable detection devices

Acitivty
Tracking

An **activity tracker** is a device, monitoring and tracking, fitness-related metrics such as distance covered walking or running, calorie consumption, and quality of sleep that are synced wirelessly, to smartphone for long-term data tracking, that makes them effective tools in increasing personal fitness and making it into a game with social dimension of sharing via social media
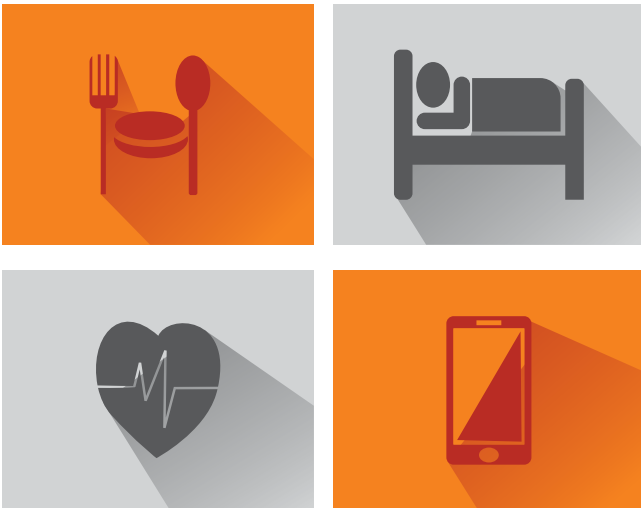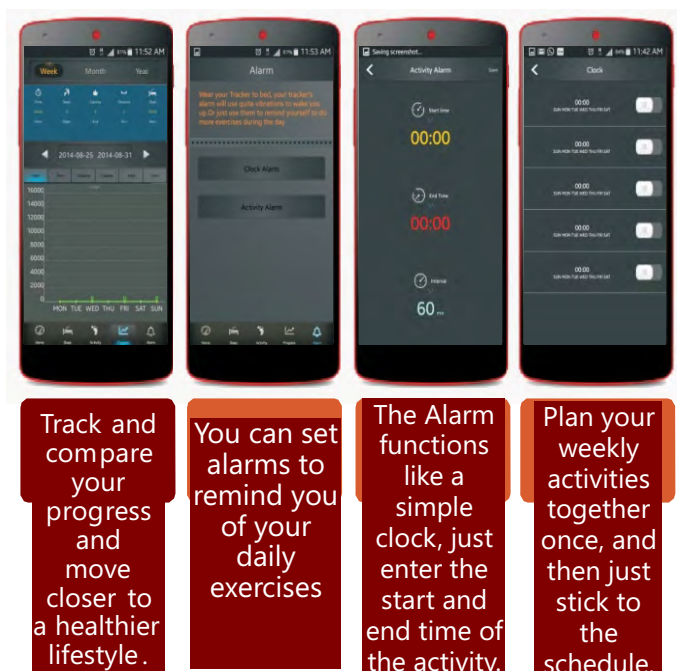
FiTrack will be a fitness and wellness system that will encourage people to lead a healthy lifestyle by creating desirable health habits.

It includes a activity tracker, an app and a third party ecosystem that encourages and motivates people to achieve their health goals .

The FiTrack system will help in creating health habits, add social motivation and reinforce the goals.

Acitivty
Tracking

Workout Log Track steps Health tracker Calories burned

Bluetooth sync and wireless DataTransfer

App and Online Dashboard

Idle Alert

Time Display

10:10

Social Connect and Compete

Bluetooth

Goal Setting and achieved percentage

Lighter

SOS

waterproof

Track distance Track sleep Rechargeable li-on battery USB

| Track and compare your progress and move closer to a healthier lifestyle . | You can set alarms to remind you of your daily exercises | The Alarm functions like a simple clock, just enter the start and end time of the activity. | Plan your weekly activities together once, and then just stick to the schedule. |

Product Strategy + Solution+
Services Ecosystem + Market Distribution

- Sweat & Splash proof Rechargeable li-on battery 3d Acceleration Center Social Connect and Compete App and Online Dashboard

- LBS connect to Gyms, Diagnostic centers , health products and experts

- Health tracker E-health Reora

- Integrated with 3rd party application

M|F who go to the Gym, Jog and are fitness conscious
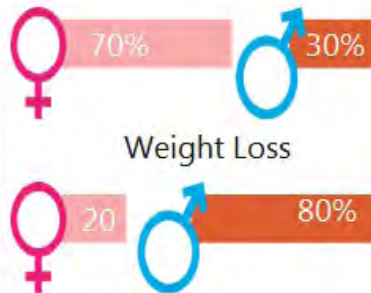
Sports & Fitness Enthusiast   Age: 18 - 35

60%   40%

Geo: Top 30 Indian cities

Lifestyle related problems, obesity age related health issues
Age: 40+

Lifestyle + Health Improvement

70%   30%

Weight Loss

20   80%

Geo: Top 30 Indian cities

Companies where Health & Wellness are a part of HR strategy

Corporate Wellness Programs

Age: 24 - 60
Companies with 1000+ employees

60%   40%

Geo: Mumbai, Bangalore, Hyderabad, Delhi, Chennai, Kolkata & Pune

HealthKit   Google Fit   RunKeeper

Product Strategy + Solution+
Services Ecosystem + Market Distribution

Stayfit

Tracker + Checkup + Spa + Rejuvenation Privilege Card

Fit Rewards Corporate Wellness Program

Tracker + Checkup + Spa + Rejuvenation Privilege Card

Sportster

Diet Tracker , Work out Color bands Gratification, Sports linked Privileges

Healthwatch

Tracker + CHR +

BP Monitor + Gratification + Health Checkup + Rejuvenation + Spa + Privilege Card

Weight Management System (APP + Web)

Tracker + Diet Plan + Work out Plan + Supplement + Weigh Scale + Privilege Card

Croma ←→ Shoppers Stop

Central ⤴ ⤵ Landmark

Distribution
Modern Retail

Health Care
Centres

Institutional Sales +
Program Marketing

IPL

Indian Super
League — Events

IPL

School Campus

Offline

Distribution
Sports Shop

Trainer Community

Gym Partnership

Opportunity

- Fitness & Slimming Industry is Estimated to be 10000 Crs Industry according to recent report by PWC for FII

- 40 – Plus age group will be the largest potential customer base for the wellness industry. The 40-plus age group constitutes nearly 29% of the India population and it is expected to touch 500 MN by 2025

- Indians are becoming more health conscious and health India has one of the highest population of people with life style diseases

- Health consciousness is on the rise

- Companies are increasing introducing worksite health and well ness programs

- Four out of the five respondents from India are willing to buy some kind of Werable Tech

- Consumers in India are very much interested in buying montiors 80% , smart watches 70% and Internet Enabled Eyeglassess 74%

Health + Life Sciences
+ EMR

- Patient Information Management on Wearable Technology

- Patient Health tracking , BP , Diabetes through in built sensors

- Advance beaming of information to Doctors before visit .

- Patient Records management /historical/pathological Medicinal + EMR

- Patient Health Performance Tracking

- Patient Emergency Management

Health + Life Sciences
+ EMR

Enterprise RISK &
Fraud Management

ERM activities at all levels of the organization:

- **Enterprise-level**
- **Division or subsidiary**
- **Business unit processes**

Financial Revenue Plan

Business LOB Wise .

- P&L and Cash flow Loose Cyber change Solution
- P&L & Cash flow Missed Call
- P&L & Cash flow eCommerce
- Consolidated P&L & Cash flow requirement.
- Over all project Consolidation P&L , cash flow & BS

The below mentioned items will need to jointly addressed .

Project Implementation steps.

Process implementation for each of the LOB

Sales and branding strategy

Bank acquisition strategy.