VALMO

LATENT PERSONA

ProuD_ProD'26 IIT(BHU)Varanasi

India's fastest-growing e-commerce platform focused on empowering small businesses by offering affordable products, primarily in Tier 2 and Tier 3 cities

In FY24

187M Consumers

1.3B Orders

Revenue (FY24): ₹7,615 crore ($917 million), a 36% YoY growth

Business Model
- Zero-commission policy
- Reseller-based model

Social Commerce model

Revenue Sources
- **Logistics and shipping charges**
- Advertising services
- Float income

Tier 2 cities are projected to contribute 63 percent of India's online shoppers by FY29, up from 57 percent in FY24.

Valmo is the in-house logistics service of the Indian e-commerce company Meesho, which handles over 45% of Meesho's daily deliveries

100+	180+	2700+	Asset
Cities	Sorting Centers	Delivery HUbs	light model

- Meesho's logistics arm has scaled to around 15,000 pin codes, handles over 50% of Meesho's daily orders
- Costs went down in FY24 as Valmo helped Meesho lower its reliance on third-party logistics players for shipments.

Indian Logistics Market

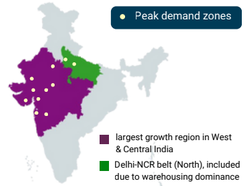
The India logistics market size was valued at USD 228.4 Billion in 2024 and is projected to reach USD 428.7 Billion by 2033.

CAGR : 6.50% (2025-2033)
Largest Region : West and Central India

Driving Trends
- E-commerce Growth and Digital Adoption
- Government Initiatives and Infrastructure
- Rising Demand for 3PL and Warehousing
- Adoption of AI and ML Technologies

Major Players

Growth Hotspots

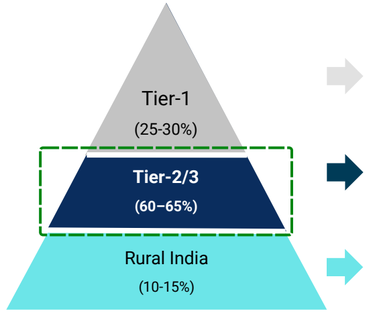


By 2033, India's logistics market will nearly double, opening space for new-age players like Valmo: ***Logistics for Bharat, built by Bharat.***

Competitive Landscape

Factors	Focus	Revenue	Coverage	RTO %	AOV
VALMO	Low-cost last mile for Meesho's low AOV orders	handled ~ 50% of* Meesho's orders	15,000 PIN codes	Higher (25–30%) due to low AOV orders in Tier-2/3	Focuses on Meesho's ₹300–400 AOV
eKart	Urban logistics at scale, serving Flipkart primarily	₹12,115 crore, with a net loss of ~ ₹1,718 crore.	98% of Indian postal codes	12-14%	Typically servicing ₹500–600+ AOV orders.
ATS amazon	Pan-India, high SLA delivery for Amazon ecosystem	₹4,889 crore, up from ₹4,543 crore previous year.	Nationwide Amazon network	13-15%	Typically servicing ₹500–600+ AOV orders.

Region-Wise Characteristics of Orders & Last-Mile Needs



Region-Wise Share of India's E-commerce Orders

Order Nature	Delivery Characteristics	Last-Mile Needs(Latent Personas)
Higher AOV (₹500–600)	• High density = 30–50 parcels per society • Lower RTO than Tier-2/3, but reattempts more costly	• Cluster-based bulk drops (e.g., **RWA booths**, society tie-ups) • Faster SLAs (same/next-day expected)
Low AOV (₹300–400)	• 50 orders/pincode/day spread across 17 sq. km • Returns & RTO highest (25–30%) • COD heavy	• **Kirana stores** every 200–400m for parcel storage/pickup • Flexible pickup/delivery to reduce failed attempts
Very Low AOV (₹200–300)	• Sparse orders, scattered villages • Returns/RTO very costly	• **CSCs** / SHGs / **Doodhwalas** as anchor nodes • Trust-based local delivery + aggregation required

Regional Split = Regional Solutions

Tier-1: Dense orders, low RTO	Tier-2/3: Largest share, high RTO	Rural: Sparse demand, high costs
★ Efficiency > Reach	★ Flexibility > Speed	★ Trust > Scale

Why Kirana Model failed earlier

Amazon and Flipkart piloted kirana-based last mile earlier, but low volumes and weak incentives led to failure.

Low Volume per Store	Operational Complexity	Weak Incentives & Digitization	Experience Issues	Accountability & Trust Gap
Many kiranas got fewer than 10 parcels/day.	Deliveries spread across many kiranas → longer routes.	No structured payouts, gamification.	Shops shut during odd hours, limited pickup slots.	No OTP/scan system, parcels left loosely at shops.
Too little income, high dropout	***High cost, courier-like expenses***	***Low motivation, poor accountability***	***Missed parcels, unhappy customers***	***Parcel mishandling, no trust***

Future Growth = Tier-2/3 Will Lead

Tier-2 cities = 57% of India's online shoppers in FY24

By FY29 = projected to reach 63% share of online shoppers

With India's orders expected to double -

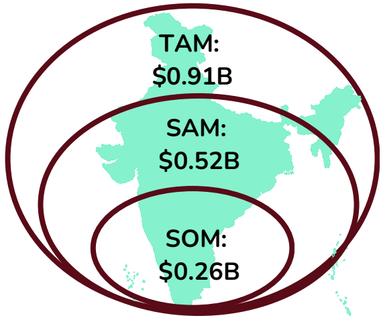
3Billion → 6Billion (by FY29)

Tier-2/3 = 3.7–3.8B orders annually

The biggest growth wave will come from Tier-2/3 shoppers (Meesho's Primary Target)

Challenge : High RTOs, CODs and low margins

E-commerce Last-Mile Logistics Opportunity in India



Calculations Assumptions

The Challenge Behind the Opportunity

- **High RTOs: 25–30% in Tier-2/3**
  $120M lost annually in failed deliveries
- **COD Dependence**
  60% Tier-2/3 orders still on COD, 2X RTO risk
- **Margin Squeeze**
  Logistics fee = 6–12% "hidden commission"

Opportunity for Kirana Stores

Average 15 parcels/day ····▶ Rs 8–12 per parcel ····▶
Rs120–180/day ····▶ **Rs 3,000–6,000/month extra income**

- **For small Kiranas, this is 10–15% uplift in monthly profit.**
- This immediately answers: **"Why would kiranas care?"**

Problem Landscape – Why Current Last Mile Fails

The Broken Model (Current Chain)

Supplier → Source Sort Center → Destination Sorting Centre → Last mile Delivery → Customer

3 core issues

- ₹20/parcel cost (too high vs ₹300–400 AOV)
- Failed deliveries & reattempts → RTO at 15-20%.
- Weak past kirana pilots (low volumes, no accountability)

Poor Customer Experience

- Delivery time slots rigid → customers miss parcels.
- Refunds take time when parcels return via courier chain.
- No flexibility to choose pickup vs home delivery.

Problems Categorization

- **A** Low Delivery Productivity
- **B** High RTOs & COD Dependence
- **C** Customer Experience Gaps
- **D** Unsustainable Economics

Problems Prioritisation

Category	Impact (50%)	Urgency (30%)	Feasibility (20%)	Weighted Score
A	4 (200)	4 (120)	4 (80)	400
B	5 (250)	5 (150)	2 (40)	440 ★
C	3 (150)	3 (90)	5 (100)	340
D	4 (200)	2 (60)	2 (40)	300

- RTOs & COD cause the largest direct cash burn, making them the most critical issue → **B > A > C > D**
- Delivery Productivity improvements are easier to implement and show quick cost savings → **A > B > C > D**
- Customer Experience Gaps hurt trust and retention, though impact on cost is smaller → **C > A > B > D**
- Economics are structural and tied to the business model, hence a long-term challenge → **D > A > B > C**

Problems Validation

High RTOs & COD Dependence (Estimating the financial burn due to RTOs)

1.7 Bn annual orders → Tier-1 / Tier-2/3 (nearly 70% orders)

1.19 Bn annual orders → 18% RTO → 0.21Bn annual orders X Rs 35 Economic loss per RTO = ₹7.5 Bn Annual RTO cost

Forward Logistics* (Rs12–15) | Reverse Logistics* (Rs14–15) | Packaging / Handling (Rs 5–7) | Customer Support + Refund (Rs 2-3)

COD Risks (Quick Data Point)

- RTO for COD orders is 25–30%, nearly 2 × prepaid (10–12%)
- 60%+ of Tier-2/3 orders are COD, making RTO Cost Burden.

- Meesho's 0% commission model shifts seller cost to logistics fees, effectively acting as a hidden commission (6–12% of AOV).
- RTOs still incur fuel, reverse & refund costs borne by Valmo.

Low Delivery Productivity (Lost Deliveries per Rider Due to Low Productivity)

Riders Shift Length = ~8 hours/day

Cost - Rs 20/ Order

- Tier-1 rider → 6–7 deliveries/hr (dense societies, shorter trips)
- Tier-2/3 rider → 3–4 deliveries/hr (scattered areas, longer trips)

GAP → 3 deliveries/hr → 24 deliveries/hr

- **Lost capacity** = 24 parcels/day per rider
- **Lost revenue opportunity** = 24 parcels × ₹20 logistics fee = ₹480/day/rider

- At scale (say 100k riders active in Tier-2/3 network) → 100k × ₹480 × 300 days = ₹14,400M ≈ ₹14.4B annual productivity loss.

Customer Trust & Experience Angle

- High RTOs frustrate both customers and sellers → loss of trust
- Low rider productivity = longer delays → poor experience.

Primary Research

Valmo Pilots

40-60

Valmo Pilot Daily Avg. Orders

Google Form Link

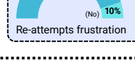
Income & Incentives



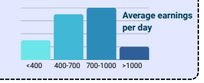
Use other apps for extra income

Pilots complain -
RTOs = no earnings, waste of fuel/time
Reattempt deliveries = "no payout"

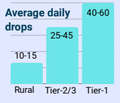
8/10 feel unsafe carrying COD cash

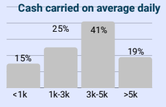


Re-attempts frustration



Operations & Workload





- Average shift = 10–12 hrs, with only 6–7 productive hours (rest wasted on waiting, retries, navigation).
- 20–30% parcels are COD → double RTO risk

Voices from the Ground

" Bhaiya bahut dar lagta hai din bhar paise lekar ghumne main, waise bhi mahaul kharab hai aaj kal ka. Par kar bhi kya sakte majboori hai"

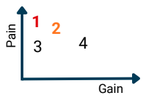
"Itni baar phone lagana padhta hai bhai, dhoop main dolte rahte , phir bhi paisa nhi milta jabki customer ki galti hai"

"Anjaan jagah jaate hai order dene, aadhe address galat daalte jo kisi ko pata hi nhi ho, ooper se puchne par gussa bhi karte hai, ab hum kaise jaane kaun kaha rahta"

Key Takeaways

1. **RTOs + reattempts** = hidden income loss (major driver)
2. **COD handling** = safety risk + mental stress
3. Long shifts, but only **6–7** productive hours
4. **Pilots diversify income** → low loyalty to Valmo

Pain-Gain Matrix



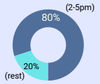
Cost of Inaction

- **Churn Risk** — 20–25% riders may switch app
- **Service Quality Dip** — missed deliveries & unhappy customers
- **Burn Escalation** — ₹35–40 loss per failed order

For Meesho, In tier-2/3 daily orders, even a ₹1 inefficiency per parcel results into **₹2.1Cr** monthly burn, proving how small leaks create massive losses.

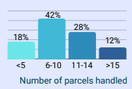
Kirana Stores

Business & Income Dynamics

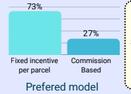


Daily Idle time

- Quick-commerce & supermarkets erode sales → 10–15% drop in monthly turnover.
- Avg kirana earns ₹20k–25k/month; most aspire to add ₹5k–10k extra/month for stability.



Number of parcels handled



Prefered model

Idle time = hidden capacity

80% kiranas have 2–5 hrs downtime daily → perfect window for parcel handling

Operational & Trust Dynamics(direct insights)

- 200–400 sq. ft., limiting storage to 10–15 parcels at a time.
- Shopkeepers cannot leave store, want customers to self-pick or timed handover.
- 80% kiranas say community already trusts them with credit (udhaar) → natural fit as micro-hubs.

Right Fit Kiranas → Not All Can Onboard

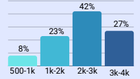
- Must be inside dense residential clusters (200–400m radius) for walk-in convenience and ≥200 sq.ft. area with safe space for parcel storage.
- At least 1 extra worker besides the owner to handle dual workload.
- Shops with consistent opening hours (10–12 hrs/day) to ensure reliable access.
- Willing to accept digital/UPI settlements for payouts, ensuring accountability.

Motivation Dynamics(Behavior Lens)

(If incentives are clear)



Willing to onboard



Satisfactory extra income

Take-aways

- Loyalty grows if delivery income = 10–15% of monthly profit → meaningful, not token.
- Kiranas value status & visibility (e.g., signage, recognition as Valmo partner).

Voices from the Ground

"Din mein dukaan khaali hi rehti hai, bahut kam grahak aate hai, to accha hi hai kuch paisa bhi ban jaayega"

"Blinkit(Quick-Commerce) se grahak chhin gaye, ab kuch purane grahak aur udhaar wale hi hum par bharosa karte hain"

Opportunity Landscape – Why Kiranas, RWAs & CSCs Fit Best

What Others Missed

Amazon & Flipkart piloted kirana delivery, but failed due to single-channel reliance (kiranas only)

Valmo's advantage = multi-pronged hybrid → Kirana (Tier-2/3) + RWA (Tier-1) + CSC (Rural)

Key gaps in those attempts

- **Low Order Density** — Many kiranas got <10 parcels/day
- **Weak Incentives** — ₹500–1,000/month extra wasn't meaningful
- **Process Complexity** — Rider Coordination + Messy parcel reconciliation
- **Trust Deficit** — Kiranas didn't see this "core," so weak accountability
- **Scalability Issues** — Couldn't expand beyond pilots due to inconsistency

Core Misalignment Summary

- Aspires extra ₹4k/month predictable income.
- Needs easy ops (storage, digital payout).
- Already strained by quick-commerce.

Not all kiranas are viable → limits scalability of model.

- Wants fair payout per drop.
- Frustrated with RTOs/reattempts (no income).
- Feels unsafe carrying COD cash.

Riders need more earnings, but Valmo's focus is lower costs.

- Wants flexibility (delivery/pickup)
- Hates delays & reattempts
- Enjoys free delivery always

Free delivery expectation = no buffer to offset inefficiencies.

VALMO

- Keep customer delivery free
- Recover costs via logistics fee from sellers
- Maintain low per-parcel cost at scale.

System Outcomes

Customer ▲ Rider ▼ Meesho ▲ Valmo ▼

Customer

Tension Equation

Free Delivery + High RTO + Low AOV = Misaligned Incentives Across Stakeholders

Tier-1 (RWA Booths)

- Dense clusters with 30–50 parcels per society daily = high density, low cost per drop
- Built-in accountability (security guards + fixed hours for handover).
- Supports faster SLAs (same/next day), keeping pace with competition (e.g., Amazon, Blinkit).
- RTOs significantly lower than Tier-2/3 (<12–14%)

Top 8 metro cities have 120k RWAs, each can handle 30–50 parcels daily = **huge Tier-1 efficiency gain.**

Tier-2/3 (Kirana Stores)

- High idle capacity in afternoons (2–5 pm = 2–3 idle hours daily)

15 orders (5 min/ order) = 75min = 1.25hr
(benefit of location awareness and 200-400m radius)

- Naturally embedded in residential clusters (200–400m radius), offering trust & easy pickup.
- Can handle minimum 10 parcels/day, enough to reduce RTO risk and delivery reattempts in scattered low-AOV markets.
- Avg. income uplift of ₹3k-6k/month = strong motivation to stay consistent.

Rural India (CSCs)

- Already present in 6.5 lakh villages under govt-backed Common Service Center program.
- Provide digital infra (internet, Aadhaar, payments), enabling cash + digital settlement.
- Low order density (10–15/day), but CSCs ensure reliable pickup & community trust at scale (no permanent
- Reduces last-mile cost escalation in rural (currently ₹25+/parcel vs ₹20 in cities)



Valmo Pilot

Name: Jatin Goyal
Age: 24 years
Location: Noida, Uttar Pradesh
Work Hours: 8 hours/day
Current Income: ₹13,000–₹15,000/month
Aspirational Income: ₹25,000–₹30,000/month

Risk Tolerance (Financial) ●●●○○
Income Dependence ●●●●○
Work Endurance ●●●●○
Adaptability to Change ●●●◐○

"Roz 50–70 stops karta hoon par lagta hai mehnat ka pura faayda nahi milta. Mujhe stable income chahiye, kam failed deliveries aur COD ka tension bhi kam ho, taaki apne parivaar ko aaram se sambhaal paoon."

Goals

- Achieve daily earnings of **1k- 1.2K INR** to secure monthly income of **25k-30k.**
- Build financial stability for his family, especially against rising living costs.
- Reduce anxiety from carrying large amounts of **COD** cash.
- Save money for long-term stability (health expenses, emergencies).
- Earn respect for his work, proving it's not just "unstable gig work."

Pain Points



Exhausting Stops
50–70 stops per day drains him physically and mentally.



Failed Deliveries
Direct loss of time, fuel, and income with zero return.



COD Anxiety
Fear of theft and penalties from carrying COD cash



Unstable Earnings
Incentives feel opaque; maintenance eats into income

Traits & Behavioural

- 2–5 years of **delivery experience** comfortable with routes & customer interactions,
- **supports family** of 3–5 dependents relying on his earnings

Motivators



Flexible work,
Daily payouts,
Community respect.

Frustrators



COD anxiety,
Unpaid reattempts,
Unstable income.

Tech & Tools Usage

- He manages most coordination through simple WhatsApp messages or **direct phone calls** for parcel delivery
- Depends on **Google Maps** every day, but gets frustrated when pins are inaccurate.





Kirana Shop Onwer

Name: Vivek Kumar
Age: 29 years
Location: Varanasi, Uttar Pradesh
Occupation: Owner of **NeeA** kirana Store
Work Hours: 8 hours/day
Current Income: ₹13,000–₹15,000/month
Aspirational Income: ₹25,000–₹30,000/month

Community Trust ●●●●◐
Time Utilization ●●○○○
Reputation Sensitivity ●●●●○
Risk Aversion ●●◐○○

"Dupehar 1 se 4 baje tak dukaan pe kaam kam hota hai, time waste lagta hai. Margin bhi din-ba-din kam ho raha hai. Mujhe safe tareeke chahiye jisse extra kamaa sakoon, bina counter chhode/ kam time ke liye counter chhod skta hu, aur bina apni shop ki izzat khatre mein daale, khaaskar jab quick-commerce mere customers kheench raha hai."

Goals

- Earn predictable **supplemental income** to uplift his shop profits.
- Make use of **Non-peak** afternoon **hours** productively.
- **Safeguard his business** from quick-commerce disruption.
- Build **financial stability** for emergencies, upgrades, and family needs.
- Maintain his **reputation** and independence **in the community.**

Pain Points



Unproductive Hours
Afternoons feel wasted, causing frustration about lost income.



Tied to the Counter
Cannot leave shop, which limits opportunities outside.



Competitive Pressure
Quick-commerce apps threaten to take away loyal customers



Thin Margins
Low, unstable earnings make it hard to invest or experiment.

Traits & Behavioural

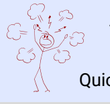
- **Practical & careful** with money, he prefers small, sure earnings over risky big ones.
- **People-focused**, trusts calls and **face-to-face talk** more than automated apps.

Motivators



Predictable income
Simple payouts
Low risk

Frustrators



Tied-to-counter
Idle afternoons
Quick-commerce threat

Tech & Tools Usage

- **Comfortable** with WhatsApp groups, customer **calls**, and simple payment apps like PhonePe, **Google Pay,** Paytm
- Prefers to manage his budget either by writing it in a **diary** or by using a simple **Excel sheet.**





Watch Man(RWA staff)

Name: Ankit Kesharia
Age: 38
Location: Delhi, Delhi
Work Hours: 8–12 hours/day (morning to late night shift)
Current Income: ₹10,000–12,000/month
Aspirational: Extra income through side work

Personal Trustworthiness ●●●●◐
Idle Time Availability ●●●●○
Physical Capacity ●●◐○○
Motivation for Extra Earnings: ●●●◐○

Main poore din building ke gate pe baitha rehta hoon, zyadaatar time karne ko kuch nahi hota . Society ke sab log mujh par bharosa karte hain, to chhote-mote kaam kar deta hoon aur thoda bahut tip mil jaata hai, aur kabhi kabhi tips bhi nhi milti, khali samay me paise kamane ke liye kuch chahiye, aur abhi mai jyada tr parcel pohchvata hu."

Goals

- Make productive use of free afternoons/evenings instead of just waiting at the gate.
- Support his family's rising expenses (education, healthcare) beyond fixed salary.
- Build trust and respect in the society by being seen as reliable and helpful.
- Get small, consistent earning opportunities from everyday tasks like parcel handovers or deliveries inside the society.

Pain Points



Fixed low salary
with no formal way to earn extra income.



No incentives
for handling parcels or doing small tasks for residents.



Boredom
from idle hours, especially afternoons and late evenings.



Physical strain
of doing deliveries inside society without additional pay.

Traits & Behavioural

- **Community connected,** knows every resident personally & maintains good relationships.
- **Helpful & flexible** willing to take up extra small tasks beyond his duty if asked.

Motivators



- Extra income for family support
- simple earning opportunities
- Respect & recognition in community



Frustrators



- Boredom from long idle hours
- Low, fixed income
- No incentives for extra Informal tasks



Tech & Tools Usage

- Uses a **basic smartphone** for **calls,** WhatsApp, and intercom to update residents about visitors or parcels.
- Maintains a visitor diary/register for records And use **UPI** only for personal use.

The Hybrid Kirana Model bundles orders based on local demand density and delivers them in bulk to kirana hubs. Customers can then choose pickup (rewarded) or home delivery, riders earn through high-value per-stop payouts instead of scattered drops, and kiranas gain predictable extra income, together reducing RTOs and cutting last-mile costs.

Zone creation & dynamics → Static assignment (biweekly recompute)

- Divide city into circles of 200–400m radius
- Use past data to measure daily demand.
- Classify zones & keep them updated.

Zones Classification (Order density)

Green zone	=	≥30 orders/day
Orange zone	=	15–29 orders/day
Blue Zone	=	6–14 orders/day
Standard zones	=	<6 orders/day

→ **Dynamic Overrides** (Real Time)

Surge bump If today's orders ≥ (1.25 * mean_7) → bump zone one level up **for next 24-48h**

If today's orders cross 125% of average, zone is upgraded temporarily.(**Blue** → **Orange** / **Orange** → **Green**)

Decay rule If rolling mean < Zone's threshold value **for 14 days** → Downgrade

Decay ensures zones don't stay over-prioritized when demand drops, keeping allocation efficient.

Event pre-promotion

- Pre-flag known high-demand dates (Diwali, Big Sale) to temporarily bump a zone ahead of time.
- By forecasting special days, zones are pre-classified to avoid last-minute delivery chaos.

Kirana → Customer delivery

2 Modes → Pickup (customer opted pickup)

Customer get mode confirmation message on day of delivery → Collects parcel with OTP → Rewarded with loyalty points → Kirana earns ₹5/parcel handling fee → Lower RTO risk & faster availability.

Home Delivery by Kirana

Kirana worker uses role-based app access (limited) to perform the final delivery to customer home locally (200–400m)

Customer get mode confirmation message on day of delivery → Collects parcel with OTP → Kirana earns ₹10/parcel → **Customer convenience preserved, still free delivery**

- **Lower RTOs & failed attempts with flexible pickup/home options.**
- **Free delivery for customers, extra income for Kiranas, and cost savings for Valmo.**

Bundling logic & DC changes (practical SOP)

DC → Circle bundle creation

- Destination sort writes circle id on each parcel label. (Circle ID = Analogous to pincode)
- DC operator runs a bundle job: group orders by circle_id and pickup tag (PICKUP/HOME).
- Generate physical bundle label: circle id, kirana id, bundle_size (for zone allocation)
- Move bundle to staging area.

Bundle size rules (operational)

Green circle bundles contain all orders for that circle for the day (≥30).
Rider will get Rs 100/stop in these zones.
Another rule: max bundle size cap 60 to avoid overloading a kirana in one go .

Orange: Bundles of 15–30/ circle. Pair 2 oranges to one rider if geography allows.
Rider will get Rs 75/ stop in these zones.

Blue: small bundles 6–14; rider may carry 2–3 small bundles per run.
Rider will get Rs 35/ stop in these zones.

COD & settlement

Collection at Kirana (Front-end)	Settlement with Valmo (Back-end)
Customer pays COD in Cash/UPI at pickup/home delivery.	Reflected as pending settlement entry for Valmo.
Order confirmed via OTP on app	Auto-update in Kirana's dashboard for reconciliation.
Amount shows in daily earnings summary.	Valmo releases payout daily/weekly minus holdback.

- **OTP-verified collections sync directly into Valmo's system, giving Kiranas real-time visibility while ensuring accountability and trust.**
- **Payouts are structured as daily earnings summaries with weekly settlements minus holdback, balancing Kirana liquidity with Valmo's risk control.**



Kirana receipt SOP

- Kirana scans barcode(s) on bundle → system records inbound scan (photo + GPS).
- App shows expected pickup window, orders count, OTP generation for each order.
- Kirana gets holding fee credited instantly (or in daily payout ledger) per parcel: ₹5 pickup / ₹10 home.

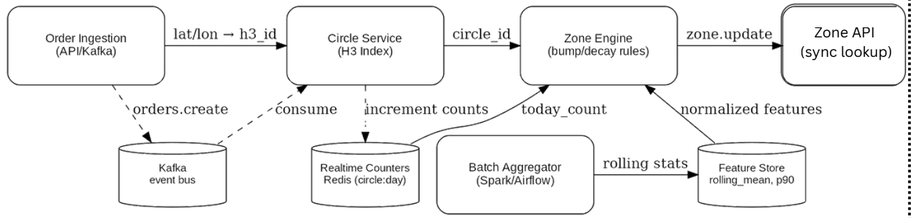
Rider assignment & runs (detailed ops)

Rider receives run manifest (list of kirana stops with bundle IDs, ETA windows) in app → Rider collects assigned bundles . System marks bundle as out for delivery with run id.

If rider fails to scan, run flagged; payment withheld until reconciliation (max 48 hrs).

On completion, rider uploads GPS trace & returns to DC. Any missing scans trigger exception workflow. ← For each stop rider scans kirana QR, records bundle handover. Rider receives per-stop payout.

Technical Design



Detailed Modified Journey

Customer
Select items to purchase
While checkout, selects Delivery Mode (Pick-up/home delivery)
System tags each order and logs payment type

→ Source Sort Center (Assigns the circle ID)

→ **Destination Sorting Centre** → Surge Bump & Decay Rules auto-adjust zone status → Orders are batched into bundles for each zone

→ **Rider** → Collects bundled parcels from Destination Sort Center (DSC) → Instead of 40–60 door-to-door stops, rider makes 3-4 Kirana drops only. → Rider payout per Kirana stop (₹35–70–100), not per individual parcel

No repeated calls, no address confusion, no wasted reattempts.

→ **Kirana Store** → Secured Handling of order bundle to kirana store by Valmo Pilot → Kirana receives parcel-level breakdown on dashboard (pickup vs home delivery). → Orders are delivered by Kirana owner /worker with role-based access (OTP-access only).

Customer notified in morning: order arriving today, with option to switch delivery mode, and OTP provided for verification.

Home Delivery

- Kirana assigns delivery to own worker via limited app access.
- OTP verified at doorstep → delivery complete.
- Kirana earns ₹10/parcel.
- Customer convenience preserved, still free delivery.

Customer

Pick-up

- Customer notified: "Your parcel is ready at XYZ Kirana, use OTP XXXX."
- Kirana earns ₹5/parcel.
- Customer gets loyalty reward.
- Lower RTO risk, higher pickup reliability.

COD Handling & Settlement

At Customer End	At Kirana End	At Valmo Back-end
• Pays COD at pickup/home via Cash/UPI. • OTP confirmation → locks delivery + payment.	• Payment logged in daily earnings summary. • Cash/UPI reflected in app dashboard → transparent record.	• COD shown as pending settlement in Valmo system. • Daily payouts with reconciliation weekly, adjusted for holdback buffer.

Failed Deliveries & RTO

Failed Delivery Attempts	RTO Handling
• Delivery radius only 200–400m, so retries happen same/next day with negligible cost. • Up to 3 retries before RTO, higher success rate vs current costly reattempts.	• If order marked RTO, held at Kirana hub until next rider bundle pickup. • Rider collects during next trip, no special reverse trip needed. • Saves ₹15-20/parcel vs current reverse logistics.

Source :- Problem Statement, COD, Flipkart Last mile delivery

Onboarding

Eligibility Screening

- Minimum 200 sq. ft. (space for storage) shop size.
- At least 1 additional worker besides owner.
- Operating Hours to be ≥10 hours/day.
- UPI-enabled smartphone, basic app usage.
- Local reputation check (references from nearby customers).
- Geotagging using smartphone GPS while onboarding

Ensures only reliable kiranas are onboarded, avoiding capacity or trust issues later.

Application and Screening

Details Submission



Submit shop details via form/field agent (photos, location, reviews, staff info)

- Ensures basic eligibility check before moving to KYC.
- Digital entry reduces paperwork & speeds onboarding.

Details submitted via app, campaign, or call agent for process initiation.

STEP-1

KYC Verification

Validate Documents

= (Owner ID, address proof, and GST)

Purpose

Confirms legal identity and verifies shop authenticity.

Impact

Prevents fraud and filters out unreliable kiranas.

STEP-2

Field Visit Validation

- Ops team visits shop to check size, staff, storage area.
- Confirms kirana can handle parcels securely.
- Builds local trust & accountability before activation.

On-site checks build trust of kirana and accountability, creating stronger long-term reliability

STEP-3

Training & Setup

In-person Training (2–3 hrs):



How to scan parcels in/out.



OTP verification for pickups/deliveries.



COD handling (cash/UPI reconciliation)



Role-based access for workers .

Tech Setup

- Kirana App installed → Dashboard + Worker Access.
- QR scanner/labels provided if needed.

Reduces operational errors, ensures smooth customer experience from Day 1



Commercial Onboarding

A one-time refundable deposit of ₹2,000 is collected from each kirana. This ensures commitment and also acts as a primary risk buffer for misplaced parcels or settlement delays.



₹5 per parcel for pickups



₹10 per home deliveries

Bonus incentives for achieving high compliance (e.g., >95% OTP scans).

Settlement Structure

- 90% daily payout: Ensures kiranas have steady cash flow for daily operations.
- 10% rolling holdback reconciled weekly, adjusted for RTOs or disputes.

- Kirana app dashboard shows real-time earnings, COD collected, holdback balance, and upcoming payouts.

This step establishes clear financial expectations, secures both kirana and Valmo, and sets the ground for accountability.

Pilot Phase (First 2 Weeks)

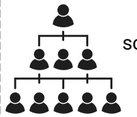
- Assisted Ops (Week 1): Kiranas get on-ground training from a Valmo field agent on scanning, OTP, and COD handling, with daily check-ins for support.
- Reduced Penalties: Early mistakes (late scans, delayed COD) treated as training errors; only fraud or repeated negligence penalized.
- Performance Tracking: Metrics monitored from Day 1 — scan compliance (≥95%), COD settlement (≤24 hrs), RTO rate (<5%) — with regular feedback to kiranas.
- Evaluation (End of Week 2): Strong performers move to full ops, borderline kiranas get a 1-week extension, and underperformers are deactivated.

A/B Testing Points

Pickup Incentive	₹5 Meesho Cash reward for pickup.	No reward for pickup
Kirana Handling Fee	₹5 (pickup), ₹10 (home)	₹7 (pickup), ₹12 (home)
Rider Payout Per Stop	₹70/₹100/₹35 per stop (Green/Orange/Blue)	Slightly higher rates (₹85/₹120/₹45)
COD Settlement Frequency	Daily payout + weekly holdback releas	Weekly payout only
Customer Experience	Default option = Pickup (with reward)	Default option = Home delivery

Security & Privacy Framework

Role Based Access



Role-based access limits kirana workers to scanning and OTP tasks, while only owners control payouts and settlement.

Prevents misuse of financial or customer data.

Order & Delivery Security



- Every pickup/home delivery requires OTP entry.
- Prevents fraud and fake deliveries.



- Scans tagged with location & timestamp for audit.
- Strengthens accountability and trust.



- Tracks parcels in/out, reducing chances of loss.
- Enables real-time reconciliation and control.

COD Safety & Reconciliation (Kirana)



- Encourages digital collection, making transactions safer and reducing cash-handling risks.



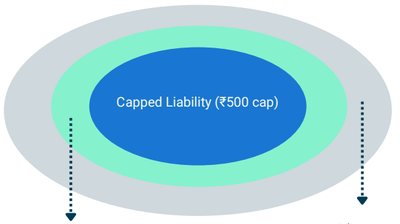
- Every transaction auto-updates in the app, giving kiranas real-time visibility of their dues.



- 5–10% retained temporarily to cover RTOs or disputes, ensuring risk-free payouts.

Misplaced Orders & Penalties

Tiered Shield



Holdback/Deposit

- Small % of daily payout kept aside.
- Automatically offsets minor losses or delays.
- Keeps kiranas accountable without cash stress.

Insurance Pool

- Central fund covers big-ticket losses (>₹500).
- Shared risk across Valmo + kiranas.
- Ensures customer always gets refund on time.

A tiered shield balances risk: kiranas stay protected, Valmo shares accountability, and customers remain fully covered.

RWA Staff Model & CSC Model : Last-Mile Redefined

RWA Staff Model (Tier-1 Cities)

How it work?

Riders bulk-drop society parcels to RWA staff (guard) who hold, verify and either hand over at gate (pickup) or perform short in-society micro-delivery, everything controlled by role based, auditable access.

DC sorting
At this stage, customer will get notification to change his/her willingness for delivery i.e Drop to door/PickUp from gate

Rider bulk Drop
Rider drop the batch of parcel's to the gate of society, handover to RWA staff

Scan & secure
RWA staff will scan the batch and Make Pickup / Micro-delivery, according to the delivery status of the parcel i.e Drop to door/PickUp from gate

In-society home delivery
RWA staff/watch man will make door step delivery

Pickup at gate
Customer will come to the gate and take parcel

recieve payement in case of COD(UPI/Cash)

COD & settlement
If COD, guard records collection in app ledger. Guard remits COD via UPI or hands cash to rider in next day or in RTO round

RTO handling
Uncollected after N days / failed micro-attempts → mark RTO. Rider picks up RTO parcels on his next scheduled bulk run (no separate trip)

Unit Economics

Bundle drop kme me maja aa rha hai!! km kam aur jyada paise

Rider to customer

Cost per delivery	*	Number of orders per building	=	Total cost for deliveries
₹20	*	10	=	₹200

RWA staff /watchman
Pickup ₹5 /order
home delivery ₹10 /order

Hybrid pickup total cost
=Rider route cost 1 parcel + guard payout
= ₹6 + (₹5 to 10)
= ₹11.00 to ₹16.00

Rider to RWA staff/Watchman

Cost per delivery	*	Number of Batch per building	=	Total cost for deliveries
₹100	*	1	=	₹100

Rider route cost for 10 parcels ₹6

If society processes 50 parcels/day and 70% choose pickup:
Hybrid cost/day = 35 * ₹11.00=₹385.00
Doorstep cost/day = 50 * ₹20 = ₹1000.
Net save from RWA model = ₹615 per 50 orders

Calculation

Role & access abilities

RWA Admin
- Registers the society
- Receives settlement reports
- can manage multiple guard accounts

Guard/Watchman
- Scan-on-drop
- Verify OTP
- Mark pickup/delivery
- Log COD amounts

No access to settlement dashboard or full financials.

Why it fits?

These societies already have an **organised gate system** and **trusted RWA staff** (guards) who naturally handle visitor flow and parcels. **Leveraging** them **turns** many scattered doorstep trips into concentrated, **low cost handovers.**

RWA staff model - RTO handling

- Zero extra trips for RTOs Guard reattempts locally, returns to rider after 2-3 attempt's, only on bulk pickup on next day so no wasted rider cost.
- Impact : Reduse CO2 emission & save time and fuel of rider

Trust factor

Residents already know the guard, high acceptance for parcel handover

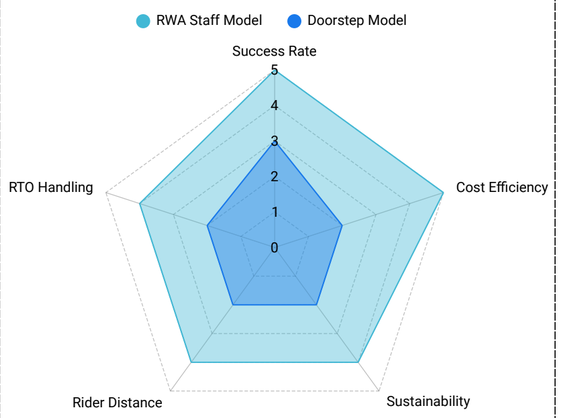
Customer experience & communications

Pickup reminders at 24h and 48h before RTO. In-society delivery window notification when helper is dispatched. Simple, clear OTP flow to reassure customers of secure handove

Pre-delivery SMS: "Your order #123 arrived at Society Gate [Name]. OTP: 1234. Collect by DD/MM or request delivery."

Impact Metrics

Impact Comparison: Doorstep vs RWA Staff Model



Common Service Centers model (Tier 4/5 city/village))

Why CSCs work ??

Nationwide footprint
- Immediate geographic reach without heavy new capex.
- Enables consistent last-mile touchpoints in low-density geographies where door-to-door rider trips are costly and slow.

Trust & familiarity
- Increased acceptance means fewer failed deliveries and lower RTO.
- Customers are more likely to pick up or accept a delivery from a familiar face, improving conversion and collection rates for COD.

Digital readiness
- Faster partner onboarding (no need to provision hardware broadly).
- You can implement scan-on-drop, OTP verification, COD ledgers, and simple dashboards quickly.

Cost efficiency
- Direct reduction in per-parcel last-mile cost.
- Lower number of failed long trips (hence fewer wasted driver-hours). Better rider productivity, more parcels delivered per route.

Income creation
- Incentivises CSCs/VLEs to provide reliable, timely service and invest in better processes.
- Creates local employment (helpers, delivery assistants) and builds loyalty to the program.

High-level flow

DC sorts and groups orders by village/CSC zone → generates a CSC bundle manifest.

Rider picks up bundle(s) for cluster of villages → drops all at the assigned CSC(s).

CSC scans-on-drop, stores parcels securely, updates manifest (scan + photo optional).

Customer receives SMS/WhatsApp: "Your order at CSC X is ready. OTP: 123456. Pick up by DD/MM or request home delivery."

Customer chooses pickup or home delivery (at checkout or via notification).

If pickup: customer arrives, presents OTP/ID then CSC verifies and hands over (scan).
If local home delivery: CSC helper delivers within 1–2 km, verifies OTP on doorstep.

recieve payement in case of COD(UPI/Cash)

CSC records COD collection (if any),remits per SLA (UPI or cash handover routes).

Unclaimed parcels after N days (marked RTO), rider picks them up during next bulk run.

Impact on Riders (valmo rider)

Fuel & variable-cost savings
- Less km → lower petrol/battery spend for riders/company. Saved fuel cost is immediate ops saving; part of it can be shared as rider bonus.

Earnings & welfare effects
- Fewer wasted attempts → less stress and better on-target earnings.
- If company shares 20% of monthly net savings (≈ ₹192,810/month) → rider pool bonus = ₹38,562/month.
- With 12 active riders (600/50) → ~₹3,213 per rider / month.
- Non-monetary: reduced fatigue, fewer late returns, improved retention.

Operational caveat
- Riders may lose micro-delivery fee income; mitigate with bundle incentives, pay-per-bulk-drop, or the shared-savings bonus so net rider pay doesn't fall.

Calculation

Impact on valmo

- Reduce RTOs and failed delivery attempts.
- Lower last-mile costs and improve operational efficiency.
- Boost rider productivity and reduce wasted trips.
- Create steady local income for CSC partners and lower environmental emissions.

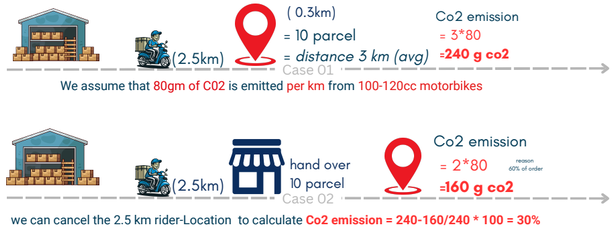
Hybrid-Kirana Model: Pilot Insights & Efficiency Gains

Chosen Pilot Cities





- Varanasi (Tier-2/3): Local research base, high COD/RTO, ideal to validate kirana-first adoption.
- Delhi (Tier-1): Logistics hub with high volumes, perfect to stress-test bundling & scalability.
- Complementary Learning: Covers both affordability-driven Tier-2/3 and scale-driven Tier-1 needs.



Assumptions

- Standard Model Failure Rate: ~27% of deliveries fail on the first attempt, requiring a second attempt.
- Kirana Model Success Rate: 100% first-attempt success (either via customer pickup or easy local delivery).
- Hyperlocal Bike Distance: 60% of parcels delivered from the Kirana by bike travel an average of 2-2.1 km per round trip per day

With RTO trip - CO_2 emission

Routes	Attempts	CO_2/10order	Monthly (30 d)	Annual (365 d)
Case 01	single attempt	240 g	7.20 kg	87.60 kg
Case 01	two attempts	480 g	14.40 kg	175.20 kg
Case 02	single attempt	160g	5.04 kg	61.32 kg
Case 02	two attempts	320 g	10.08 kg	122.64 kg

Calculation



Order Density Heatmap – IIT (BHU), Varanasi

Hybrid-Kirana Model: Cost Analysis & Efficiency

Assumptions-

- Each delivery partner handles ~80 parcels/day on average.
- Parcels are concentrated in Orange Zones (15–30 orders per zone).
- Average delivery radius per zone = 200–400m, minimizing travel cost.
- Mix of delivery modes – 60% home delivery, 40% pickup.
- Rider payout = ₹75 per Orange Zone stop.

Pincode region is segmented into 200–400m circles based on order density insights gathered from user interviews.

Current status for rider - Rs 20/order (Given)
Order capacity - 50 order / visit
Total Earning for the day - Rs 700-800
Current cost for order last mile - Rs20/order

Let's assume, In Orange Zones, a rider delivers 2 bundles of 25 parcels each (50 total) per ride, completing 5 such rides a day and covering 10 stops.

Per Stop Charge for rider : - Rs 75

Total Earning for the day : - Rs 75 X 10 = **Rs 750**

(Rider is earning almost same, for almost 1/4th of the stops, unnecessary calls and wait, thus giving more time for extra income sources and increasing loyalty for **VALMO**)

Total Kirana Earnings Per Month

Expected average daily orders = 20, orange zone

Considering 60% Home delivery and 40% pick-ups, earning per day = (20 X 0.6 X 10) + (20 X 0.4 X 5)= 120+40 = 160Rs

Total earning in a month = 160 X 30 = **Rs 4800**

The hidden loss in RTO (Tier-2/3 Valmo pilot)

Rider to customer

Total orders/day	RTO / Returns rate	Orders lost/day
600	27%	162

Rider next day capacity	Old parcels handled next day	New orders, rider can deliver next day
50	14	36

12 pincodes covered
= 13.4 RTO orders/pin/day
= ~14

These 14 old parcels will be re-attempted in the next day.

Rider-to-customer model

'Riders attempt direct delivery to customers. When customers are unavailable, each failed attempt means the rider wastes a trip and fuel",as per RTO policy, the cost of reattempt is ₹0 in valmo

loss per RTO order (rider trip) = ₹20

Loss per pincode on RTO = 14 × ₹20 = ₹280/day

₹1000/day	₹720/day
Rider income without RTO/reattempt	Rider income with RTO/reattempt



Annual Loss across 12 pincodes = ₹11,82,600 (~ ₹11.83 lakh)

Calculation

Hybrid-Kirana model - RTO handling





Additional criteria to make that 90–100% outcome real



Hybrid-Kirana Model: Cost Analysis & Efficiency

Total number of parcels in 5 trips of rider = 5 X 25 = 125
(Considering the same assumptions and situation as above)

Cost/ parcel (earlier) = Rs 20

Cost/ parcel (now) = Total pay to (rider+kirana) / number of orders
= (75 X 10 + 125 X 0.6 X 10 + 125 X 0.4 X 5)/125
= **Rs14**

Since we save ~₹6 per parcel, in pilot or future phases we can raise kirana payouts to ₹7 (pickup) and ₹12 (home delivery), while using the leftover margin to fund onboarding and early support.

Key Takeaways & Benefits

- The model delivers ~₹6 savings per parcel, cutting last-mile delivery costs by nearly 25% and improving overall unit economics.
- A part of these savings is redirected to increase kirana payouts (₹7–12 per parcel), creating stronger trust, motivation, and retention.
- Riders become more efficient and productive, as bundled deliveries reduce unnecessary stops, idle travel, and time wasted in locating addresses.
- RTO losses are minimized since hyperlocal retries and kirana store handling make failed deliveries cheaper and faster to resolve.
- The savings are strategically reinvested into onboarding, training, and a risk cover pool, ensuring smoother adoption and security in the early phases.

Key Risks	Mitigation Strategy
Inaccurate demand forecasting for dynamic zones	AI-led demand forecasting with real-time adjustments
Low kirana adoption or resistance	Incentives, training, and onboarding support
Rider dissatisfaction with new payout model	Transparent payout structure & rider engagement programs
Operational bottlenecks in bundle preparation at DC	Automated DC bundling with process standardization
COD fraud or delayed kirana settlements	OTP verification and strict COD settlement timelines
Customer reluctance toward kirana pickup option	Loyalty rewards to drive pickup adoption
Data security & role-based access misuse	Role-based access with audit and monitoring
Surge mismanagement during festivals/sales	Pre-surge planning and dynamic resource allocation
RTO handling lapses despite kirana integration	Centralized RTO tracking and streamlined returns flow
Higher onboarding/training costs for kiranas	Scalable training modules and digital onboarding
Fragmented customer experience across pickup & delivery	Unified customer journey with consistent service standards
Regulatory concerns around kirana-as-micro-hubs	Early compliance checks with regulatory collaboration

Mitigation Strategies Implementation

Operational Excellence and Technology

- ***AI-led demand forecasting with real-time adjustments:*** Deploy ML forecasting models, calibrate with live order inflow, continuously refine using seasonal + festival data
- ***Automated DC bundling with process standardization:*** Introduce bundle-sorting automation, monitor accuracy of packaging, scale SOPs across all hubs
- ***Pre-surge planning & dynamic resource allocation:*** Pre-map demand hotspots, keep standby riders & kiranas, auto-scale zones during sales/festivals
- ***Centralized RTO tracking and streamlined returns flow:*** Enable RTO dashboard visibility, optimize reverse pickup scheduling, reduce cycle-time via automation

Partner & Workforce Enablement

- ***Incentives, training, and onboarding support:*** Onboard with digital KYC, offer training & demo bundles, retain via milestone-linked incentives
- ***Transparent payout structure & rider engagement programs:*** Publish standardized payout slabs, provide instant payment tracking, reinforce trust via feedback loops
- ***Scalable training modules and digital onboarding:*** Create app-based training flows, track module completion, refresh content quarterly for updates
- ***Role-based access with audit and monitoring:*** Enable tiered user roles, log every delivery action, audit anomalies to prevent misuse

Customer Experience & Trust

- ***Loyalty rewards to drive pickup adoption:*** Launch Meesho Cash reward, track adoption %, expand with gamified milestones
- ***OTP verification and strict COD settlement timelines:*** OTP for every pickup/home delivery, auto-track COD balances, escalate late settlements instantly
- ***Unified customer journey with consistent service standards:*** Standardize pickup/home experience, monitor NPS, resolve complaints within fixed SLA
- ***Early compliance checks with regulatory collaboration:*** Engage local compliance consultants, validate processes with audits, publish compliance readiness updates

Future scope and hyper local ecosystem

Community & Hyperlocal Nodes (SHGs + Milkmen)

Leverage SHGs, women collectives, and local milkmen as trusted hyperlocal nodes for parcel pickup and delivery

As of '23
12M
SHGs



Proposed Model

Integrate daily milkmen (and similar door-step micro-services like bread, eggs) as hyperlocal micro-fulfilment points or delivery partners for small, time-sensitive items.

milkmen already visit houses daily, know residents, and operate in the early morning / evening windows , ideal for same-day micro-deliveries and reverse pickups.

Expectations

80% adoption rate in SHG pilots
Who your business serves.

Value Propositions
Can be translated to similar orgs like
- Farmer Producer Organizations (FPOs)
- India Post & Local Courier Aggregators
- Local Youth Groups / NSS / Volunteers

Fixed daily slots:
5–8 AM & 6–9 PM

Serviceable radius
100-200 m per hub

Community nodes (SHGs, milkmen) → High order density (1–2 km clusters) → Pooling & bundling → Kirana hubs

Micro-cost per delivery: ₹5–7

Job creation for local women groups

Kirana Store Monetisation (Branding & Services)

Transforms kiranas into Meesho-branded partner points for pickups $ returns

In-store branding boosts walk-in footfall and Meesho visibility

Commission based model increases kirana and latent persona earnings by 15-20%

Branded kiranas double as micro-marketing nodes

Expectations

50%
50% higher brand recall in localities
Who your business serves.

+25% store footfall due to parcel pickups

Target
50,000 kiranas in **12** months

COD resolutions
>95% COD reconciliation accuracy

Visibility
- Signage
- POS branding and
- Affiliation program.

Trust
Kiranas earn rental/commission, Meesho gains local marketing + trust and additional physical presence

Kirana → Micro-Fulfillment (Quick Commerce)

Upgrade kiranas into dark-store style micro-fulfillment hubs
Integrates kiranas into the quick-commerce ecosystem
Leverage **kirana inventory** for express delivery without warehousing costs

"Local store stock leveraged for instant fulfillment without warehousing."	***Kirana inventory***
"Dark-store style hub enabling faster order aggregation and dispatch."	***Micro-fulfillment node***
"Optimized delivery partner ensuring 10–20 min last-mile turnaround."	***Fast rider***
"Receives hyperlocal delivery with trust, speed, and convenience."	***Customer***

Service expansion to 20 Tier-1 cities in 12 months

Target: 5,000 micro-fulfillment kiranas in Phase 1

"Future-proof Meesho's presence in hyperlocal quick commerce"

Source: Government of India Press Information Bureau

STRATEGIC ROADMAP

Q1 (1-3 months)
- Conduct market research & finalize DC + zone redesign
- Identify & onboard kirana partners in pilot cities
- Train kirana owners & set up role-based access
- Define payout slabs, loyalty rewards & COD settlement flows
- Create SOPs for bundling & distribution at DCs
- Develop digital onboarding assistant for kirana partners
- Pilot pickup vs. home-delivery model in 1–2 Tier 2 cities

Q2 (4-6 months)
- Automate order bundling at DCs for trial zones
- Conduct retailer/kirana training workshops
- Expand kirana onboarding to 5–7 pilot cities
- Roll out compliance check framework
- Test failed-attempts flow (3 retries → RTO via kirana)
- Establish quality & compliance standards for kirana stores
- Implement COD tracking dashboards for kiranas

Q3 (7-9 months)
- Scale dynamic zoning model across Tier 2 & 3 cities
- Introduce predictive surge handling (festivals/sales spikes)
- Roll out customer pickup/home-delivery choice with rewards
- Optimize payout slabs based on partner performance
- Monitor KPIs like RTO%, cost/order, capacity utilization, NPS

Q4 (10-12 months)
- Full rollout of dynamic zones in top 20 cities
- Expand kirana digital tools for delivery tracking
- Conduct end-of-year performance review
- Launch enhanced loyalty & rewards program
- Strengthen compliance checks & random audits
- Evaluate savings per order (pickup vs home-delivery)
- Run customer awareness campaigns for kirana pickup
- Pilot rural expansion with kirana clusters
- Ensure compliance with quality control standards and conduct periodic evaluations.
- Plan AI-based demand prediction integration
- Analyze payout model efficiency & costs

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RWA Unit Economics

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Scenario	Calculation	Result
Rider to Customer (10 deliveries)	₹20 x 10	₹200
Rider to RWA Staff/Watchman (10 parcels)	₹60 ÷ 10 = ₹6	₹6
Hybrid Pickup (per order)	₹6 + (₹5 to ₹10)	₹11 to ₹16
If society processes 50 parcels/day and 70% choose pickup:		
Hybrid Cost (35 parcels/day)	35 × ₹11	₹385
Doorstep Cost (50 parcels/day)	50 × ₹20	₹1000
Net Savings (per 50 orders)	₹1000 - ₹385	₹615

Impact on Riders (valmo rider)

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Category	Calculation	Result
Monthly Net Savings	Given: ₹192,810	₹192,810
Company Share to Rider Pool (20%)	₹192,810 × 20%	₹38,562
Number of Active Riders	600 ÷ 50 = 12 riders	12
Bonus per Rider / Month	₹38,562 ÷ 12	₹3,213