



**indicash**<sup>®</sup> **ATM**  
A TATA PRODUCT

# ATM Franchise Model

# About Tata Communication Payment Solutions Limited (TCP SL)

## TCP SL

Wholly-owned subsidiary  
of TATA Communications

## INDICASH

Indicash is the first and  
one of the largest  
deployer of White Label  
ATMs  
**~7000 ATMs\***

## LEADING PAYMENT SOLUTIONS SPECIALIST

Banking &  
Financial Services  
focus

## ESTABLISHED EXPERTISE

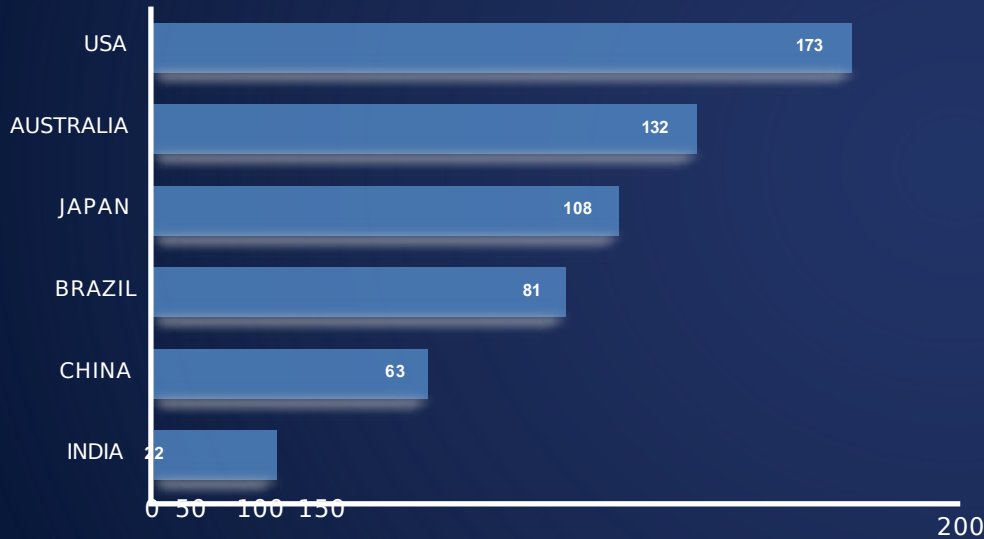
Managed services for Banks  
**40,000+**  
ATMs MANAGED



# Huge Opportunity for Growth

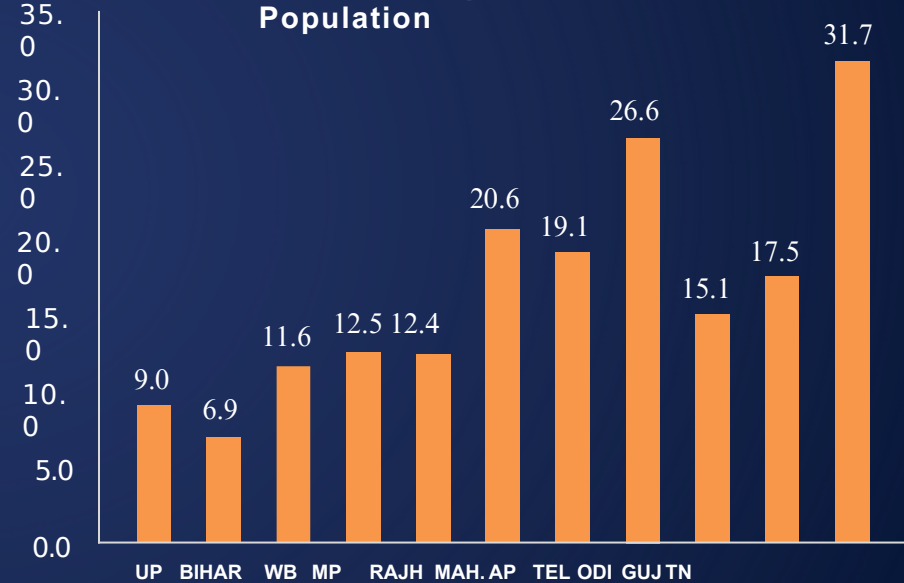
- ▶ India is an underserved ATM market with only 22 ATMs per lac population, as compared to developed economies.
- ▶ Currently the total ATM base in India is 2.24 lacs (Oct - 2020). There is a huge potential for ATM penetration.

**ATM Penetration per Lac**



Unpenetrated ATM market  
India ranks amongst the lowest ATM penetration per lac pop.  
(As on Dec '20)

**No. of ATMs per Lac Population**



Indian states are underpenetrated ATM markets  
(As on Dec '20)

▶ Continuing the Tata legacy of pioneering innovations, TCPSL launched Indicash which has become India's largest white label ATM network today.

▶ Extensive network fueling cash accessibility  
**~7000 ATMs | ~ Top 100 Cities | 21 States | 4000 Towns & Villages**

▶ Driving ATM accessibility to millions across cities to Rural India

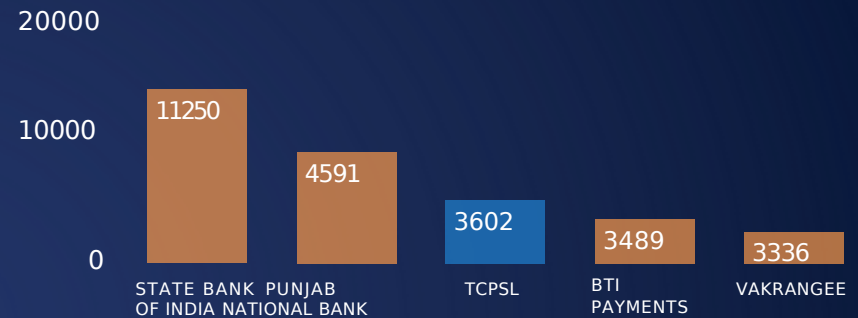
~1.5 cr users per month

~2000 Avg. withdrawal

75% ATMs Semi Urban & Rural India

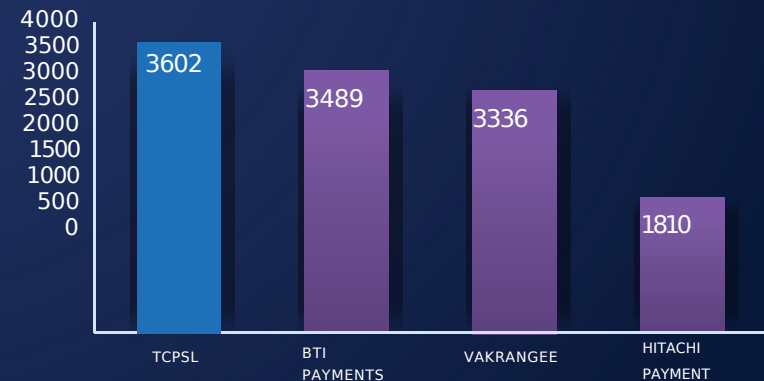
▶ One of the Largest WLA Operator in Rural Market

ATMs in Rural Centres



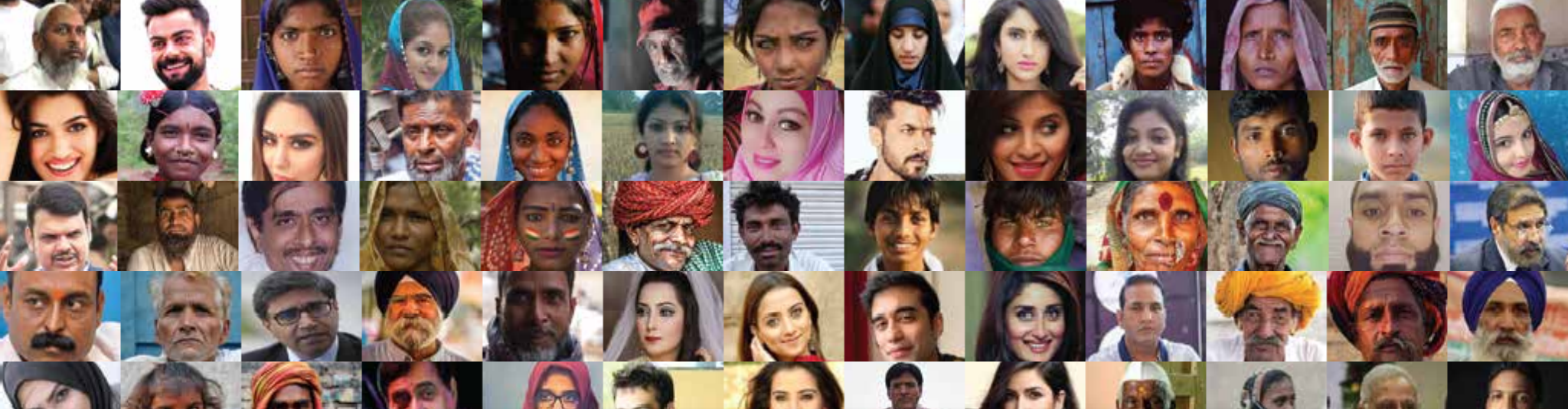
(As on Sep '20)

WLA operators in Rural Centres



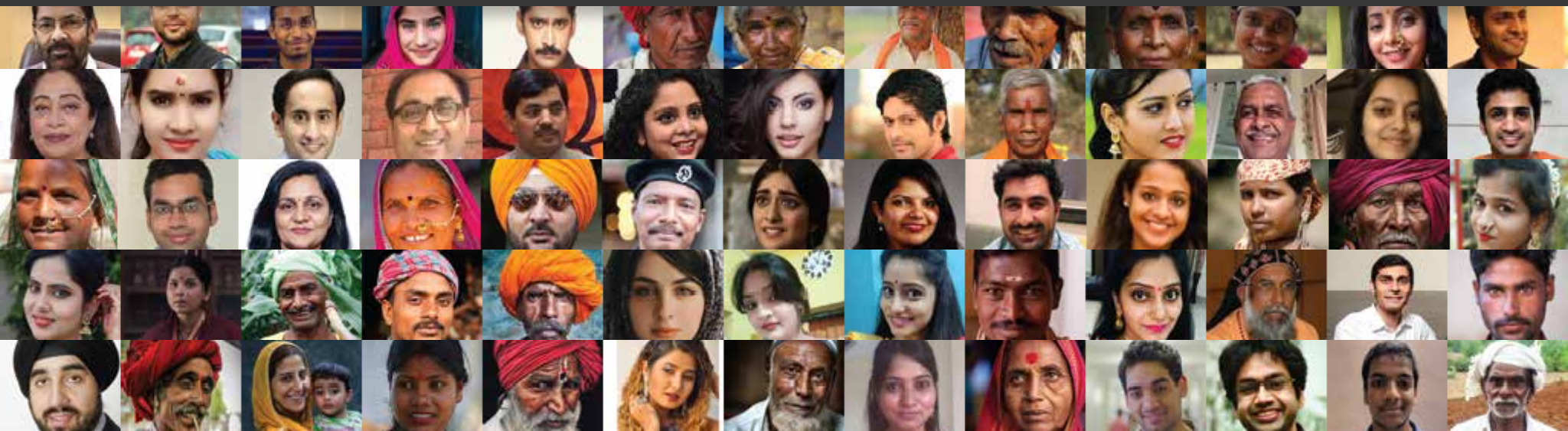
(As on Sep '20)





In sync with the Tata Ethos of empowering masses, Indicash now brings a new exciting business opportunity to spearhead ATM accessibility in the country.

**CASH EMPOWERS MASSES. INDICASH EMPOWERS INDIA.**





.....Presenting.....

# **Indicash ATM Franchise**

Minimum Investment | High Margin Business Model



# Why become Indicash ATM Franchisee?



## Refundable Investment

Franchise deposit is refundable\* after contract period



## Steady increase in ROI# over time

ROI# @ 33% in year 1 and potential to move up to 53% in year 5



## End to End Responsibility

Site Launch, Marketing, Cash Sourcing, First Level Maintenance



## Partner with a Trusted Brand

One of India's largest WLA Operator, backed by Tata Group

## Flexibility in Business Model

Self-owned/leased commercial space



## Flexibility to load Cash

Cash collection and loading by the Franchise Partner himself



\*Based on the Business Model | #Based on calculation of 100 transactions/ATM/month in year 1 with 10% increment each corresponding year.

# An Investment Lite Business Model that offers promising Revenue Generation Potential



Low Investment : **2.2 Lakhs with Refundable Deposit of 51K (Refurbished ATM Machine)**  
 Minimum working capital investment Rs 2 Lakhs

Earnings: Earn **Rs 8 for every cash transaction and Rs 2 for every non-cash**

Per ATM	Year 1	Year 2	Year 3	Year 4	Year 5
Investment (Aprox including working capital of 3 Lakhs)	₹ 5,00,000	₹ 5,00,000	₹ 5,00,000	₹ 5,00,000	₹ 5,00,000
Expected Transactions	100	110	121	133	146
Expected Cash Transactions Ratio	65%	65%	65%	65%	65%
Expected Cash Transactions	65	72	79	87	95
Expected Non-Cash Transactions	35	39	42	47	51
Expected Annual Growth	10%	10%	10%	10%	10%
<b>Gross Earnings**</b>	<b>2,15,350</b>	<b>2,36,885</b>	<b>2,60,574</b>	<b>2,86,631</b>	<b>3,15,294</b>
Expenses (per month)					
Rent	3000	3000	3000	3000	3000
Electricity Bill	1000	1000	1000	1000	1000
<b>Total Expenses</b>	<b>48000</b>	<b>48000</b>	<b>48000</b>	<b>48000</b>	<b>48000</b>
<b>Net Earnings** (includes Expenses)</b>	<b>1,67,350</b>	<b>1,88,885</b>	<b>2,12,574</b>	<b>2,38,631</b>	<b>2,67,294</b>
<b>ROI#</b>	<b>33%</b>	<b>38%</b>	<b>43%</b>	<b>48%</b>	<b>53%</b>

- 1.No Minimum Transaction Threshold for Earnings\*\*
- 2.Potential to earn up to 33% ROI# in the first year itself & up to 53% within a span of only 5 years

Note - A clawback of ₹ 1,00,000 will be applicable, if the franchise exits within the first year

\*Based on the Business Model | \*\* Based on Business Estimates |  
 #Based on calculation of 100 transactions/ATM/month in year 1 with 10% increment each corresponding year.



# How it Works?

## Shortlisting of Site

Based on business requirement, either Self-owned or leased commercial space



## Franchise Onboarding

Contractual Agreement, Security Deposit (refundable\*), Documentation and Account Opening



## ATM Room Readiness\*

Civil, Carpentry, Cash Loading by Franchisee



## ATM Go Live Support\*

ATM, VSAT, Batteries, Branding and RBI mandated Marketing Collaterals, Training and Support by TCPSL



## Earn with Every Transaction

Opportunity to earn revenue with every cash and non-cash transaction



## Manage ATM Operations

Regular Cash Loading, First Level Maintenance, and Promotions by Franchisee



## Launch of ATM

Inaugural of the Indicash ATM Franchise site



## Scope of Responsibilities:

### TCPSL

- ✓ Capital Expenditure - ATM & Other Assets
- ✓ Brandings at Site
- ✓ Asset AMC
- ✓ Switching Infrastructure
- ✓ Transaction Reconciliation
- ✓ Second Line Maintenance

### Franchisee

- ✓ Site Sourcing & Construction
- ✓ Site Rental & Landlord Management
- ✓ Electricity Bill Payment
- ✓ Bank account opening & Cash Replenishment
- ✓ First Line Repair & Maintenance
- ✓ Upkeep & General Maintenance as per Quality Guidelines

# Why Partner with Us?



**Association with  
Tata Brand**



**Entrepreneurial  
Opportunity**



**Minimal  
Investment**



**High Return  
on Investment**



**Dedicated Support  
and Training**



# JOIN US IN OUR ENDEAVOUR TO EMPOWER INDIA WITH CASH

Sales and Marketing by Official Partner :  
Nexus Group of Companies

IND-KL ACE NEXUS SERVICES (OPC) PRIVATE LIMITED

Bank Details:

ADMINISTRATIVE OFFICE:

NEXUS GROUP OF COMPANIES  
KC BUILDING, OPP: MINI CIVIL STATION  
THAMARASSERY, CALICUT  
KERALA 673573

IND-KL ACE NEXUS SERVICES (OPC) PRIVATE LIMITED  
ICICI BANK : 267205001179  
IFSC CODE: ICIC0002672



GST NO : 32AAGCI2744C1Z2



## CONTACT US FOR FRANCHISE

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Disclaimer: Return on investment (ROI) projections are based on Business/Market estimates/past performances and does not furnish any type of guarantees or assured returns on the investments. Each Franchisee's success depends on their individual efforts and circumstances. TCPNL is not liable for any kind of express or implied loss/claims/ damages on investments to franchisee due to any reason which includes but not limited to the data accuracy, availability, any information or the given business projections, the investment decision of the franchisee should be based on their independent business acumen and not to be influenced by any proposed projections.