



indicash
A TATA PRODUCT **ATM**

ATM Franchise Model

Official Partner



About Tata Communication Payment Solutions Limited (TCPSL)



TCPSL

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

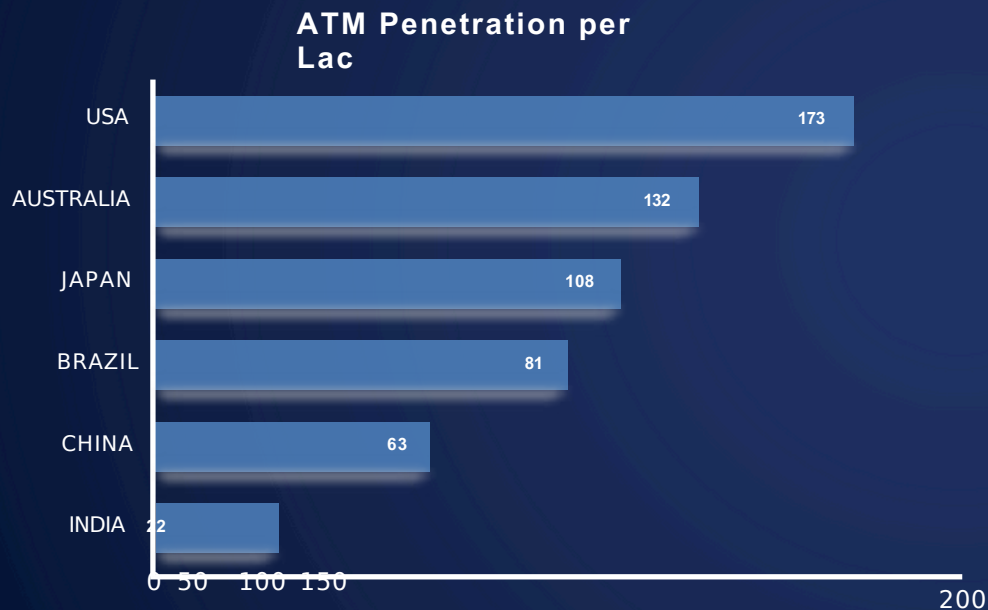
ESTABLISHED EXPERTISE

Managed services for Banks
40,000+
ATMs MANAGED

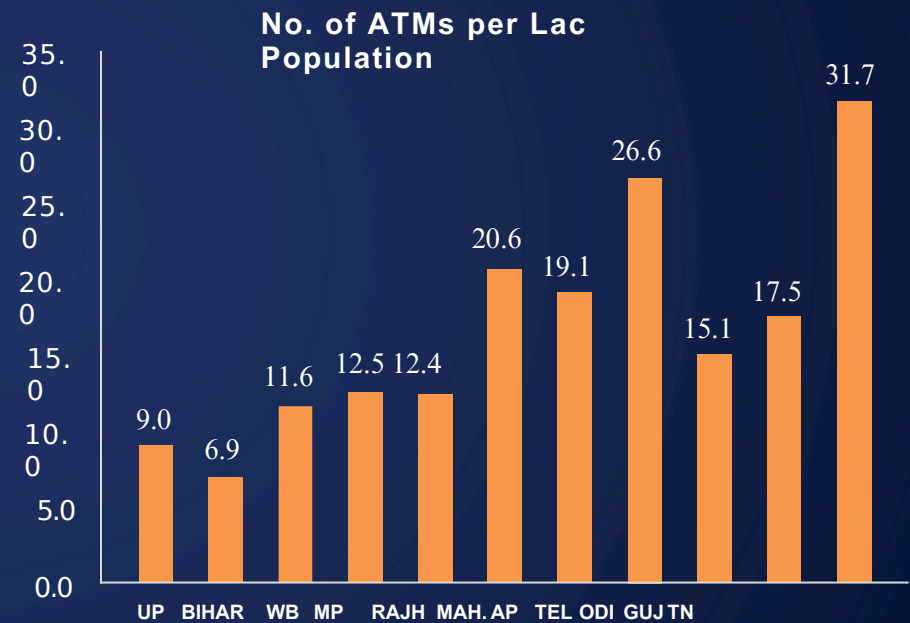


Huge Opportunity for Growth

- ▶ 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.



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



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

India Uses Indicash



- ▶ 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

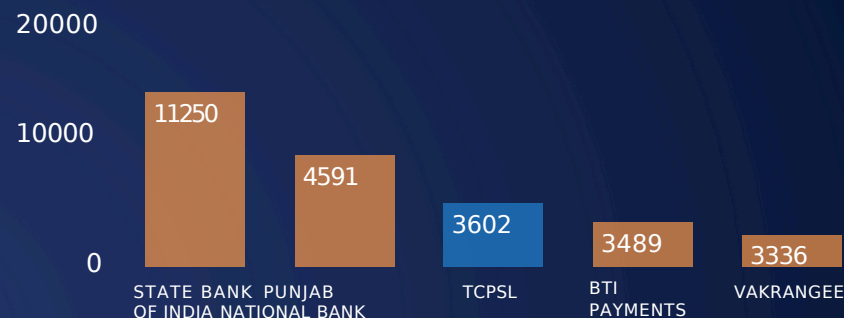
~1.5 cr users
per month

~2000
Avg.
withdrawal

75% ATMs
Semi Urban & Rural
India

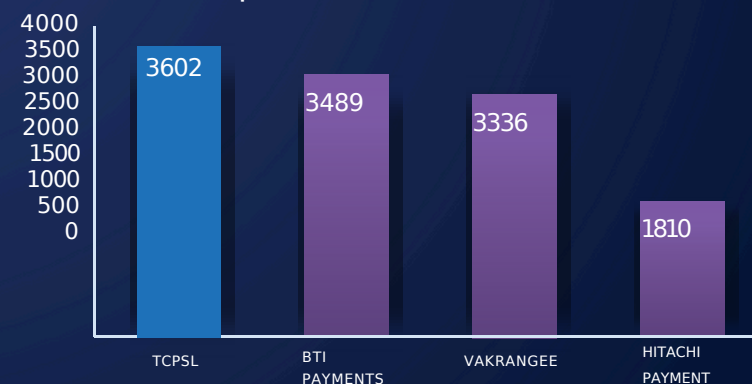
- ▶ One of the Largest WLA Operator in Rural Market

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 : **1.99 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%
Gross Earnings**	2,15,350	2,36,885	2,60,574	2,86,631	3,15,294
Expenses (per month)					
Rent	3000	3000	3000	3000	3000
Electricity Bill	1000	1000	1000	1000	1000
Total Expenses	48000	48000	48000	48000	48000
Net Earnings** (includes Expenses)	1,67,350	1,88,885	2,12,574	2,38,631	2,67,294
ROI#	33%	38%	43%	48%	53%

1.No Minimum Transaction Threshold for Earnings**

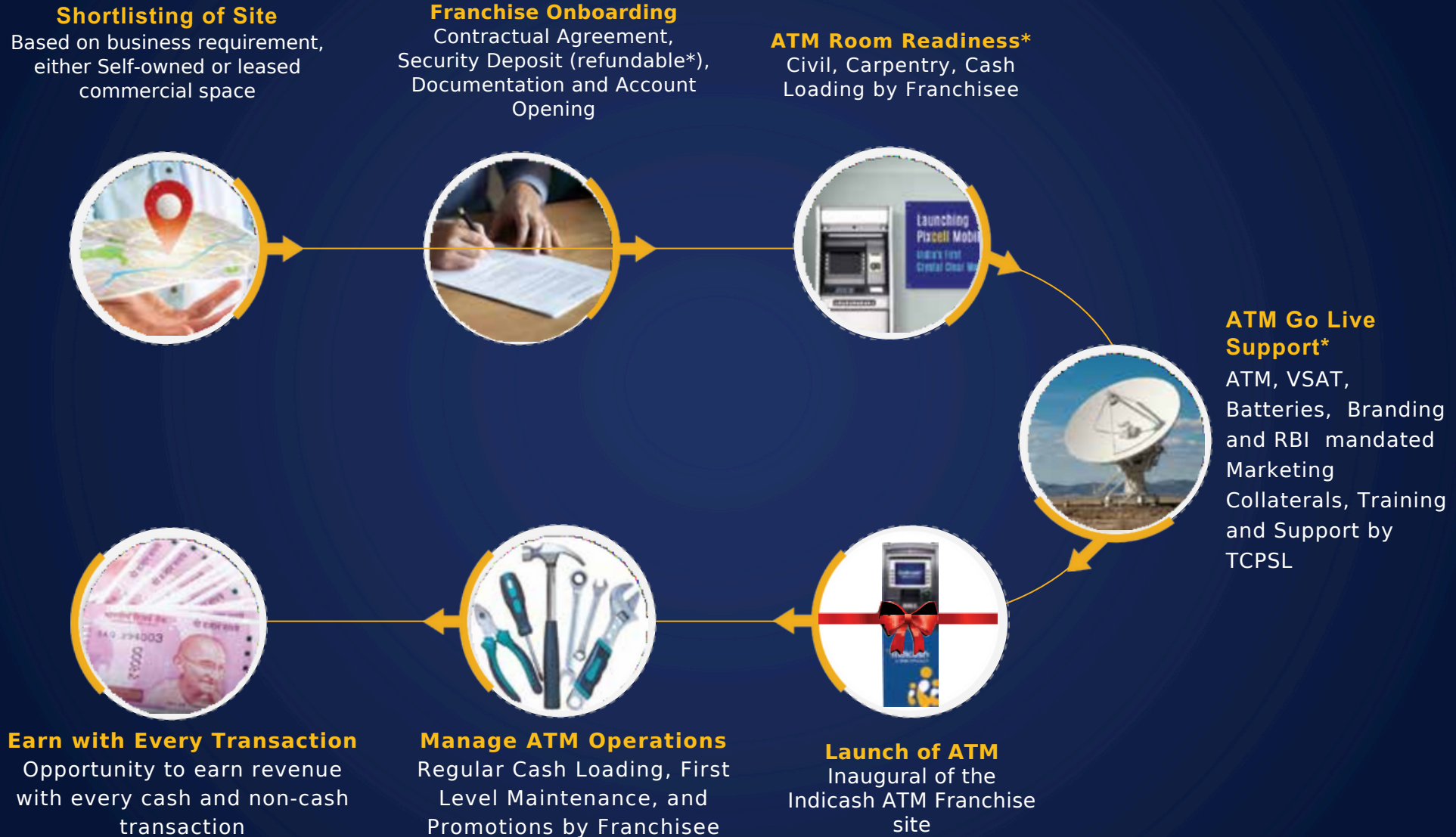
2.Potential to earn up to 33% ROI# in the first year itself & up to 53% within a span of only 5 years

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?



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**

Sales and Marketing by Official Partner :
Nexus Group of Companies

JOIN US IN OUR ENDEAVOUR TO EMPOWER INDIA WITH CASH

ADMINISTRATIVE OFFICE:

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

Branch Office Karnataka

NEXSERV GROUP OF COMPANIES
4TH FLOOR, VERTEX ONE
GATEWAY BUILDING, MG ROAD
BALLALBAGH, MANGALURU
KARNATAKA 575003

Bank Details:

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

GST NO : 32AAGCI2744C1Z2

CONTACT US FOR FRANCHISE KERALA

9 9 9 5 3 1 3 7 1 4 , 9 4 4 6 1 4 3 7 1 4
8 0 7 8 3 1 4 8 8 3 , 9 7 7 8 4 2 4 5 4 4
9 0 3 7 2 5 3 7 1 4 , 8 8 4 8 0 4 3 3 2 5

CONTACT US FOR FRANCHISE KARNATAKA

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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. TCPSL 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.