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ACE Nexus Online

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DIGITAL
SOLUTIONS

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CASH
SOLUTIONS



WLA ATM SERVICE

**AHD VENTURES
&**



Non Judicial



Indian-Non Judicial Stamp Haryana Government



Date : 30/09/2020

Certificate No. G0302020I3593



Stamp Duty Paid : ₹ 101
(Rs. Only)

GRN No. 67798732



Penalty : ₹ 0

(Rs. Zero Only)

Seller / First Party Detail

Name: Ahd ventures limited Liability partnership

H.No/Floor : F/30

Sector/Ward : 50

LandMark : South city

City/Village : Na

District : Gurgaon

State : Haryana

Phone: 99*****00



Buyer / Second Party Detail

Name : Ace nexus online

H.No/Floor : Na

Sector/Ward : Na

LandMark : Na

City/Village: Calicut

District : Kerla

State : Kerla

Phone : 99*****00

Others : Sajith np

Purpose : Agreement

Hitachi WLA ATM/CRM

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Roles & Responsibilities

Particulars	/Hitachi	Remarks
CRM/ATM at Site	Franchise	FRANCHISE will provide site/Space for CRM/ATM deployment.
Site Implementation. Full TIS work scope: 1. Painting, 2. Electrical wiring, 3. LED lights, 4. Poster. 5. Signage & lollypop, 6. Cabinet and Glass door. 7. Machine grouting.	Hitachi	Hitachi will develop the site (no A.C, false ceiling, and flooring) for CRM installation. Any Civil work is in the scope of franchisee.
Rent & Electricity Bill	Franchise	Franchise shall be responsible for any rent and electricity bill for the CRM site
Supply of CRM/ATM& battery & UPS, VSAT	Hitachi	Hitachi shall deploy and manage these assets
Maintenance of CRM/ATM machine V-SAT Battery & UPS.	Hitachi	Hitachi shall managed SLM for hardware's

Particulars	/Hitachi	Remarks
Managed Services Switching, Reconciliation Settlement Monitoring Hardware maintenance, Receipt rolls.	Hitachi	Hitachi shall provide managed services such as Switching, Reconciliation, Monitoring and Hardware maintenance, Receipt rolls etc.
Cash Management	Franchise	FRANCHISE shall be responsible for cash supply & cash replenishment. Hitachi shall provide admin/deposit cards to Franchisee for cash loading. Evacuation of excess cash from the machine and EOD will be responsibility of Franchisee.
Accounting Process	Hitachi and Franchise	Accounting process will be decided on mutually agreed terms.
Housekeeping	Franchise	FRANCHISE shall do the cleaning and mopping of the site
Regulatory approvals	Hitachi	Hitachi shall be responsible for regulatory approvals.
Signage	Hitachi	Hitachi will have signage at site.



Cash Settlement:

- Whatever cash gets dispensed in a day (midnight to midnight) will be transferred back to the Franchisee account on the following business day.
- Cash that is not dispensed in the current day remains in the CRM/ATM and belongs to the Franchisee. Any cash remaining in the CRM/ATM will be returned to the Franchisee as and when the CRM/ATM site is shut down.
- The pay-outs will be made to the Franchisee on or before 15th day of every succeeding month for the transactions held in the previous month.



REQUIREMENT

Sr. No.	Element	Arrangement
1	ROOM SPACE	FRANCHISE SHOULD ARRANGE GROUND FLOOR ROOM SPACE.
2	CASH INVESTMENT	FRANCHISE SHOULD INVEST CASH AS PER PACKAGES
3	Rent & Electricity Bill	FRANCHISE SHOULD PAY RENT AND ELECTRICITY BILL



BUSINESS PLAN



**Cash Recycling Machines (CRM)
OR
CASH DEPOSIT & WITHDRAWAL (CDM ATM)**

CASH DEPOSIT SUPPORTING BANKS

Bank Name	Acquirer	Beneficiary	Issuer
Andhra Bank	Live	Live	Live
Punjab & Maharashtra Co-op Bank	Live	Live	Live
South Indian Bank	Live	Live	Live
Kurla Nagarik Sahakari Bank	Live	Live	Live
The Kalupur Commercial Co-Operative Bank Ltd.	Live	Live	Live
The Kranthi Co Operative Urban Bank Ltd	Live	Live	Live
TJSB Sahakari Bank	Live	Live	Live
Union Bank of India	Live	Live	Live
YES Bank	Live	Not Live	Not Live
The Pochampally Co-operative Urban bank Ltd	Live	Not Live	Live
The Ahmedabad Mercantile Co-op Bank Ltd	Live	Not Live	Live
The A.P. Rajarajeswari Mahila Co-Op. Urban Bank Ltd.	Live	Live	Live
Sri Vasavamba Co-Op. Bank Ltd.	Live	Live	Live
Canara Bank	Ready to Go Live	Live	Live
Hitachi Payments (WLAO)	Live	NA	NA
Kotak Mahindra Bank	Pilot -Live	Pilot -Live	Pilot -Live
Equitas Small Finance Bank Ltd.	Live	Live	Live

COMING: BOB,BOI,INDIAN BANK AND SBI



1. For CRM Machine: OPTION-1 (SAPPHIRE model)

<p>Initial Investment: 1,00,000 (Refundable Deposit) ATM Cash Loading Rs :1,00,000 Total Rs: 200000/-</p>	<p>Franchise revenue to Franchise sharing per txn</p>		
<p>Fixed Fee: Rs. 14,500 /Month</p>			
Transaction Slab	Cash Txn	Non Cash Txn	Deposit (From 1st Deposit)
<p>For the First 1310 successful Transactions</p>	<p>14</p>	<p>4</p>	<p>14</p>
<p>From 1311 successful transactions and above</p>	<p>11</p>	<p>2</p>	<p>11</p>



2. For CRM Machine: OPTION-2 (EMERALD model)

<p>Initial Investment: Rs. 2,60,000 Refundable Deposit: Rs. 1,00,000 Upfront Fees: Rs. 1,60,000+ GST</p> <p>ATM Cash Loading Rs :1,00,000 Total Rs: 3,60,000/-</p>	<p>franchise revenue sharing per txn</p>		
<p>No Monthly Fee for 9 Years</p>			
<p>Transaction Slab</p>	<p>Cash Txn</p>	<p>Non CashTxn</p>	<p>Deposit (From 1st Deposit)</p>
<p>Transactions</p>	<p>8.5</p>	<p>2</p>	<p>8</p>



Withdrawal Only Machines (ATM)



3. ATM Machine regular Model (OPTION-3)

<p>Initial Investment: Refundable Deposit: Rs. 50,000</p> <p>ATM Cash Loading Rs :1,00,000 Total Rs: 150000/-</p>	<p>Franchise revenue sharing per txn</p>	
<p>Fixed Fee per Month – Rs.12,500</p>		
Transaction Slab	Cash	Non-Cash
For Initial 1080 transactions	14	4
From 1081 transaction	11	2



4. HPY WLA Model ATM – Topaz (OPTION- 4)

Initial Investment: Rs.2,10,000 Refundable Deposit – Rs.1,00,000 Upfront Fees Rs.1,10,000+ GST ATM Cash Loading Rs :1,00,000 Total Rs: 3,10,000/-	Franchise revenue sharing per txn	
No Monthly Fee for 9 Years		
Transaction Slab	Cash Txn	Non CashTxn
Transactions	8.5	2



5. HPY WLA Model ATM – Pearl (OPTION- 5)

<p>Initial Investment:Rs.1,25,000 Refundable Deposit –Rs.50,000 Upfront Fees Rs. 75,000 +GST</p> <p>ATM Cash Loading Rs :1,00,000 Total Rs: 225000/-</p>	<p>Franchise revenue sharing per txn</p>	
<p>Fixed Fee – 8,500/per month</p>		
<p>Transaction Slab</p>	<p>Cash Txn</p>	<p>Non CashTxn</p>
<p>Transactions</p>	<p>9</p>	<p>2</p>

Site sourcing Guidelines



- The selected site should be in a high footfall location, with high population of carded customers. In order to find high footfall areas, follow these guidelines:
- Look for sites next to ATMs, which have long queues and high no. of txns (>300)



- ✓ Look for sites close to key transit points –
 - Railway stations
 - With large crowd coming out and no ATMs near exit
 - Having ATMs doing very high txns
 - Bus stands and ticketing offices of inter-city buses

Site sourcing Guidelines



- ✓ Look for sites where major roads cross & high foot traffic is seen
Typically - main circle or chowk in the city/ highways & major roads for semi-urban/rural cities



- ✓ Sites close to recently come-up residential complexes
Look for sites close to clusters of such complexes
Sites within the complex, if a minimum of 500 flats in the complex along with foot traffic from outside

Site sourcing Guidelines



✓ Proximity to following places of interest –

Educational Institutes / university with on-campus living

Should have a minimum intake of 1000

Site preferably near entry/exit - accessible from outside

Hospitals -Look for minimum size of 100 bed hospital

Tourist hot-spots (such as famous temples, buildings, etc.)

IT Park/KPOs

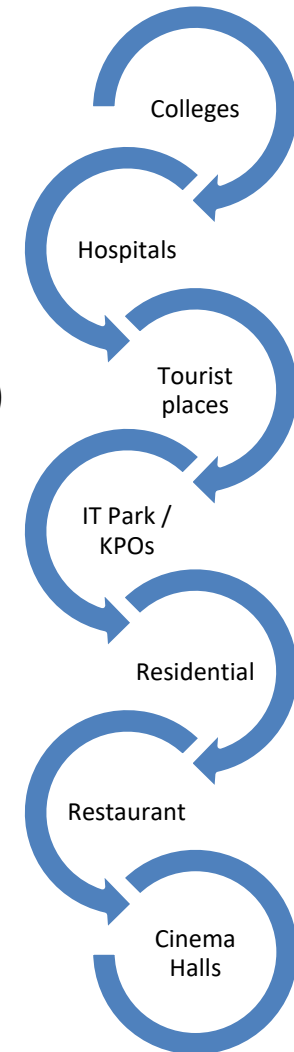
✓ Retail market-places with following attributes –

Shopping complexes

Food/restaurants (e.g. coffee houses like café coffee day)

Presence of pan-India retailers

Cinema halls



Surrogates with Positive impact on site performance



Metro Cities

- Restaurant Hubs
- Pan India Retail
- Municipal Offices
- Pvt Colleges
- Pvt Hospitals

Urban Cities

- District Courts/Tehsils
- Govt Colleges
- Pvt Colleges
- Pvt Hospitals
- Offices- BPOs / KPOs / IT

Semi Urban Towns

- Pan India Retail
- Govt Hospitals
- Govt / Pvt Colleges
- District Courts/Tehsils
- Municipal Offices

Rural Towns

- Market Place
- Connectivity hubs
- Bank Branches
- Cluster village
- Rural / Distribution Centres

Site Specific Do's and Don't's



Do's		Don'ts
<i>Must Have's</i> <i>(most important)</i>	<i>Good to have</i> <i>(prefer these factors)</i>	<i>Should not have (not acceptable)</i>
Good frontage	No steps/ramp	Broken front road
Ease of Accessibility	More than 180 degree visibility	Pits in the front
Ground floor	Parking space in front	Obstructions in front/side
Good visibility for site & signage	Need to view the left & Right directions of ATM	In an unoccupied building
Good building condition	Corner shops	In an unsafe spot
		Garbage House next to site or opposite to site
		Transformer in front of the site

Site Selection Model



Key Parameters evaluated

- ✓ Type of Area
Residential, Commercial, Market place, Industrial, Residential with retail
- ✓ Type of Road
Major Road, Street, National Highway, State highway, By-lane
- ✓ Number of shops around the site
- ✓ Signage visibility
- ✓ Parking space
- ✓ Positioning of shop
- ✓ Catchment area
- ✓ Distance from transit points:
 - Bus Stand / Depot
 - Railway Station
 - Taxi – Auto stand
 - Local bus stop / stand

Footfall - High

- **High footfall** (Repeat and Fresh footfall) in a Tier 3 & below site would be in a busy commercial area with good supporting catchment. **High preference.**
- Likelihood of the site to be **accessed by a large number of NEW people / FRESH people traffic** improves the transaction potential

Examples



Footfall - Medium

Medium footfall (e.g. Fresh footfall locations) in a Tier 3 & below site would be in a busy commercial area or a transit site where new crowd turns up everyday but it does not have a supporting catchment of its own. **Medium preference.**

Examples



Footfall - Low

Low footfall (e.g. Repeat footfall only) in a Tier 3 & below site would be in a residential area with residential catchment but no commercial activity or transit location nearby to attract fresh crowd everyday. **Low preference.**

Examples



No Footfall

No footfall in a Tier 3 & below site would mainly be roads with just passing vehicular traffic – not surrounded by any commercial or residential catchment giving anybody a reason to stop and transact.

Site not to be considered as potential for transactions

Examples

Right View



Left View



'Proximity to Junction Road/ Highway' sites

Junction Road/Highway sites are located at the intersection of roads, crowded highways, etc.

Examples



Hub of Govt. offices / Industrial area

Hub of Govt./ Corp. offices : Typically hub areas in Tier 3 & below towns, having several govt./corp. offices like city court, municipal offices, RTO or other private offices in the vicinity. Should have more than a few offices to qualify as a hub.

Industrial area should be locations where there is a concentration of several factories or organisations. Eg., IDCs, SEZs

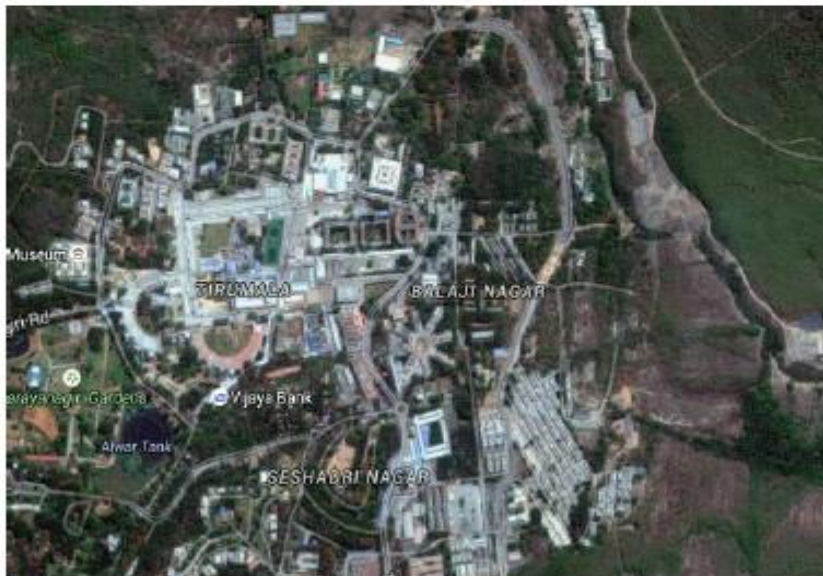
Examples



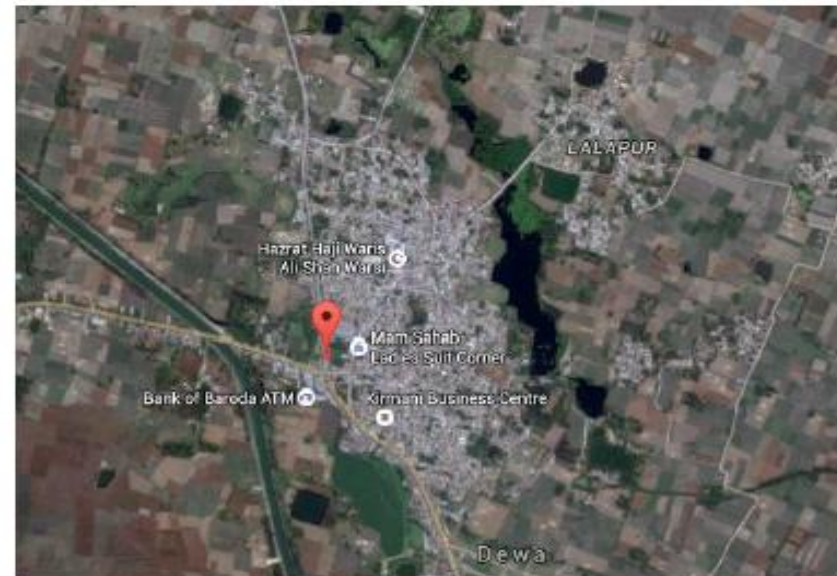
Religious / Tourist locations

Religious / Tourist locations are famous tourist locations which attract crowd throughout the year & would enable the ATM to garner transactions.

Examples



Tirumala, AP



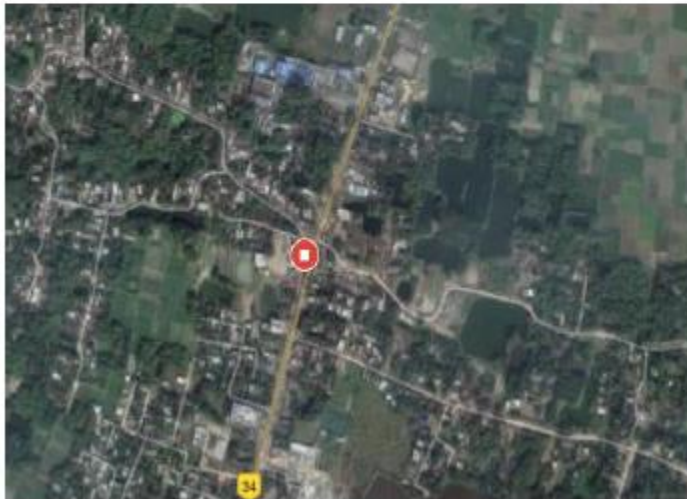
Dewa, Barabanki, UP

Town with Bank branch without ATM

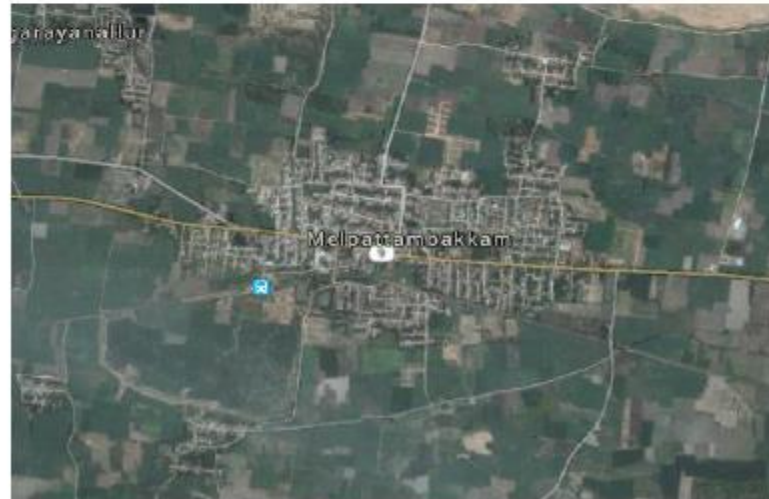
Town with bank branch without ATM : Towns which have good catchment with a bank branch already present but no ATMs.

- Typically Cooperative Banks and Grameen banks are **not** be considered (may lack card base)

Examples



Maynagadi, WB



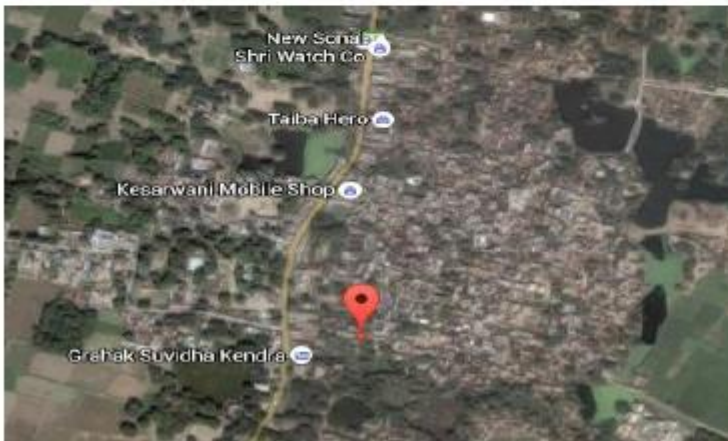
Melpattampakkam, TN

Highway town with commercial activities

Highway town with commercial activities would mean a town with active markets, shops and businesses which is connected through a highway road.

The highway road should be passing through the town.

Examples



Chail, UP



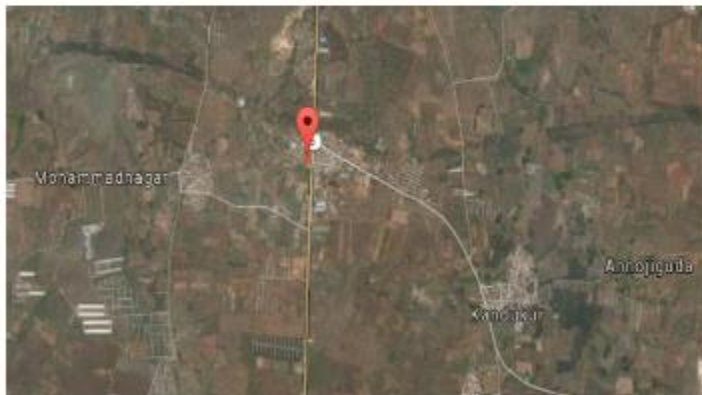
Safapur, UP

Junction town with connected villages

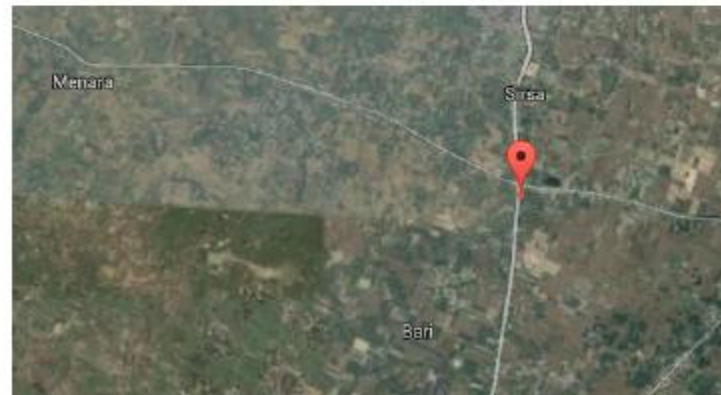
Junction town with connected villages : A town with its own supporting catchment + has a few other villages/small towns closely connected to it.

- Generally be a hub for all the commercial activities for connected villages

Examples



Kandukur, AP



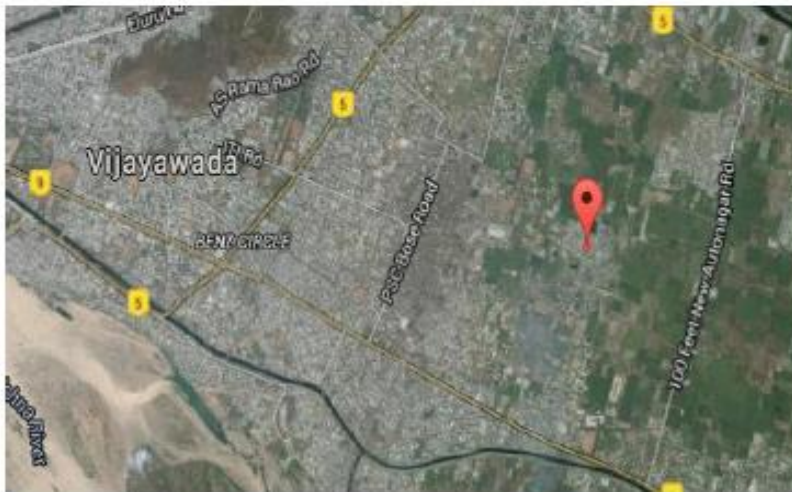
Sirsa, UP

Tier 1 outskirts town with good catchment

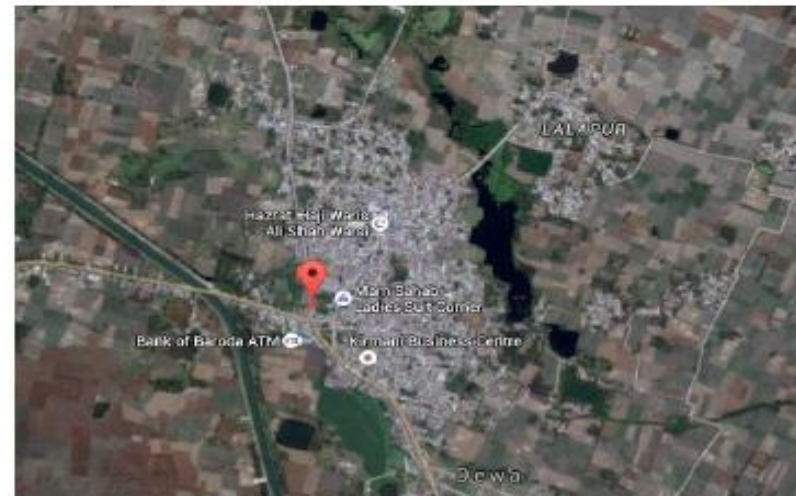
Tier 1 outskirts with supporting catchment : Typically out-growths of dense Tier-1 towns

- Usually classified as Tier 3 & Below
- Likely to have untapped potential
- Site location should have reasonable catchment to support ATM

Examples



Kanuru ,AP



Dewa, Barabanki, UP



END

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