



**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

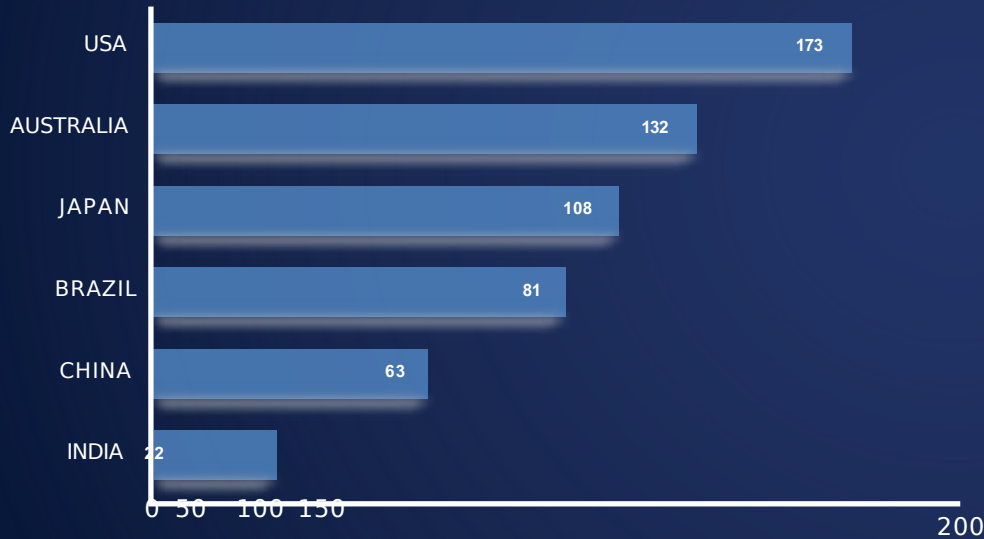
Managed services for Banks  
**40,000+**  
ATMs MANAGED



# Huge Opportunity for Growth

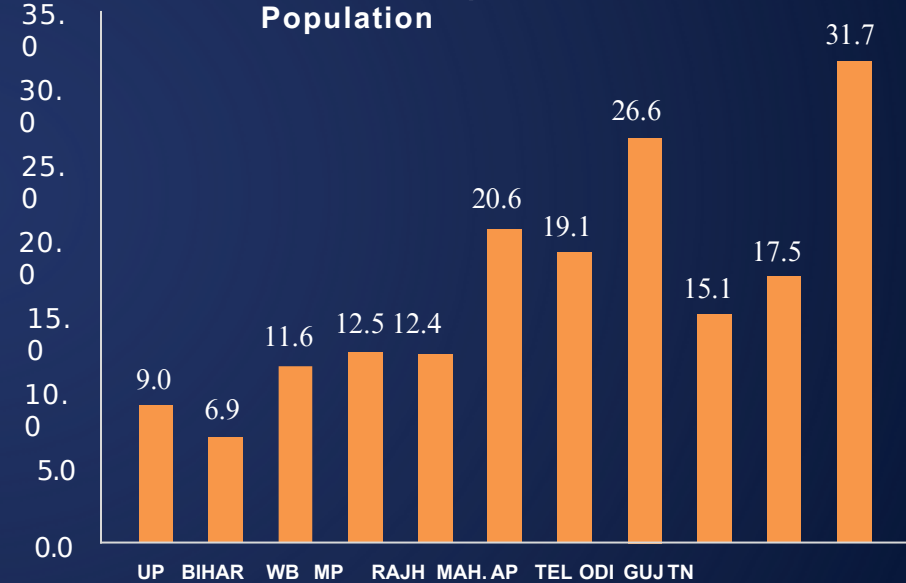
- ▶ India is an underserved ATM market with only 22 ATMs per lac population, as compared to developed economies. Currently the total ATM base in India is 2.24 lacs (Oct - 2020). There is a huge potential for ATM penetration.

### 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

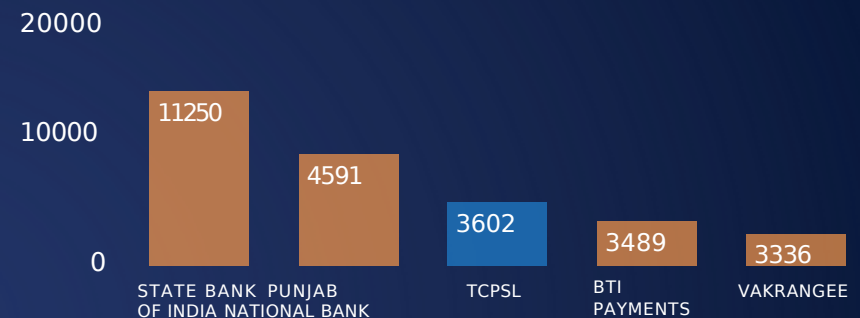
~1.5 cr users per month

~2000 Avg. withdrawal

75% ATMs Semi Urban & Rural India

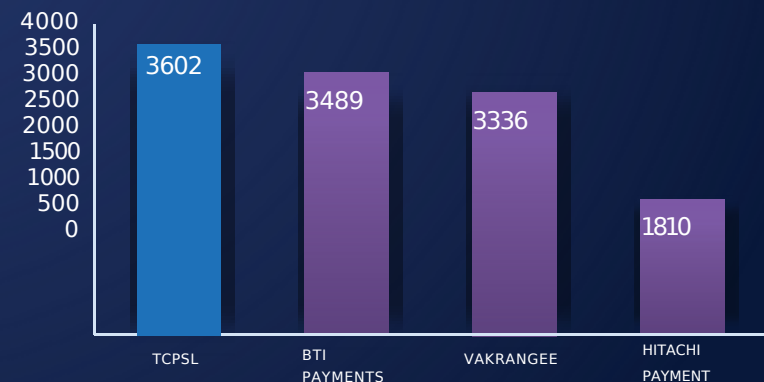
▶ One of the Largest WLA Operator in Rural Market

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 : **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%
<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**

Sales and Marketing by Official Partner :  
Nexus Group of Companies

# JOIN US IN OUR ENDEAVOUR TO EMPOWER INDIA WITH CASH

**ADMINISTRATIVE OFFICE:**

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

**Branch Office Karnataka**

NEXUS 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**

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



**EMAIL :**  
info@acenexus.in



**WEB:**  
www.acenexus.in

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.