

**Move Ahead With Us**



# **Become an Indicash ATM Franchise Owner**

**Minimum Investment | High Margin Business Model**

## About Indicash

The Indicash ATM network is operated and managed by Tata Communications Payment Solutions Ltd. (TCPSP), a wholly-owned subsidiary of Tata Communications Limited, backed by the Tata group.

Indicash, is the first and one of the largest White Label ATM Operator in the country. The brand is spearheading ATM penetration in a country that has one of the lowest ATM accessibility, with **22 ATMs** per lac population as compared to developed countries. Driven by Tata's ethos of empowering masses, Indicash today enjoys the trust of **~1.5 cr users per month** and is also the largest private ATM operator in rural geographies.

Indicash now brings an exciting business proposition for entrepreneurs with **Indicash ATM Franchise Business Model - An Asset Lite, High Margin Business Opportunity with Minimal Investment**. Join us in our endeavour to keep India #CashEmpowered.

## India Uses Indicash



**~1.5 cr** users  
per month



**~7000** ATMs\*



**4000** towns  
and villages



**21** states

# Why become an Indicash ATM Franchisee?



## Entrepreneurial Opportunity

Partner with India's largest White Label ATM Operator, backed by the trusted TATA group



## Minimal Investment

Make an initial investment with refundable\* security deposit



## High Return on Investment

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



## Flexible Business Model

Leverage an existing Indicash site or propose self-owned/leased commercial space



## Complete Ownership to Drive ATM Uptime

Cash Loading, First Line Maintenance and Promotions by Franchisee



## Training and Technical Support

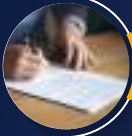
Dedicated backend support team by TCPSL

## How does it work?



### Shortlisting of Site

Based on business requirement, either choose from existing Indicash site/s or propose self-owned/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



### Launch of ATM

Inaugural of the Indicash ATM Franchise site



### Manage ATM Operations

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



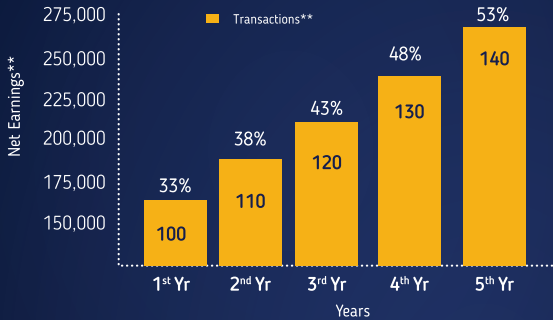
### Earn with Every Transaction

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

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

**Minimal Investment:** Refundable\* Deposit of ₹ 5 lacs per ATM

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



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

## 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
- ✓ Cash Replenishment
- ✓ First Line Repair & Maintenance
- ✓ Upkeep & General Maintenance as per Quality Guidelines

\*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.

## 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**

## #CashEmpowers

Toll Free Number : 1800 266 2660

Follow us on  | [www.indicash.co.in](http://www.indicash.co.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.