

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



*As on Dec '20

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 TCP SL

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

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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 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.