

**Inviting Aspiring and Established Entrepreneurs**

# Exciting Opportunity to join Indicash ATM Franchise

**Minimal One-Time Investment | Asset Lite Business | High Returns**

 [www.indicash.co.in](http://www.indicash.co.in)



## About Indicash

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

Indicash is the leading White Label ATM Operator in the country. Driven by Tata's ethos of empowering masses, Indicash today have earned the trust of more than 1.5 cr users per month and is also one of 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



**8300+** ATMs\*



**5500+** towns  
and villages



**27** states

# Why become an Indicash ATM Franchisee?



## Entrepreneurial Opportunity

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



## Minimal & One-Time Investment

Make an initial investment with refundable\* security deposit



## High Return on Investment

Potential to achieve ROI of upto 33% in year 1 and upto 53% in year 5



## Flexible Business Model

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



## 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, provided by TCPSL



## Launch of ATM

Inauguration of the Indicash ATM Franchise site



## Manage ATM Operations

Regular Cash Loading, First Level Maintenance and Upkeep of Equipments & Site



## Earn with Every Transaction

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

## Requirements for ATM site



Space for ATM

**6ft. x 6ft.**  
with TCPSL BOQ  
Min. Room Size



Signage Space

**W 8ft. X H 3ft.**



Space for VSAT  
on the roof

**6ft. X 6ft.**  
With proper platform with railing  
for safety along with clear accessibility



Single Phase  
Electricity  
Connection

**1KW Power**

## Shop in Shop



**An exceptional opportunity to earn additional revenue!**

For store owners with additional space in their store, you can also install a shop-in-shop ATM.

All you need is a **4ft x 6.25ft** space to setup an Indicash ATM in your shop.

# Starting a Franchisee Under BLS

## One Time Investment

Security Deposit \*1,10,000/-



Cash Loading Fund 2,00,000/-

**Start earning from your first ATM Transaction!**

Cash Transactions

8

Non Cash Transactions

2

★ Interest Free Refundable deposit: Waived off for BLS ★

59,000 is Non-Refundable towards Transportation & Logistics Fees

## Scope of Responsibilities

### TCPSL

- ✓ Capital Expenditure - ATM & Other Assets
- ✓ Brandings at Site
- ✓ Asset AMC
- ✓ Switching Infrastructure
- ✓ Transaction Reconciliation
- ✓ Second Line Repair and Maintenance

### Franchisee

- ✓ Site Sourcing & Construction
- ✓ Site Rental & Landlord Management
- ✓ Electricity Bill Payment
- ✓ Cash Replenishment
- ✓ First Level Maintenance
- ✓ Upkeep & General Maintenance as per Quality Guidelines

# Franchise Monthly Earning

Daily Txn	Total Txn	Cash Txn	Non-Cash Txn	Cash Payout (Cash Txn x INR 8)	Non-Cash Payout (Non-Cash Txn x INR 2)	Monthly Payment	Security Deposit	Cash Loading	Total Investment	Monthly Earning
75	2250	1575	675	12600	1350	13950	200000	300000	500000	3%
100	3000	2100	900	16800	1800	18600	200000	325000	525000	4%
150	4500	3150	1350	25200	2700	27900	200000	375000	575000	5%
200	6000	4200	1800	33600	3600	37200	200000	425000	625000	6%
250	7500	5250	2250	42000	4500	46500	200000	475000	675000	7%

**Total Transaction = Daily Txn x 30 days**

**Cash Txn = 70% of Total Txn**

**Non Cash Txn = 30% of Total Txn**

**Monthly Payment = Total Cash Payout + Non-Cash Payout**

**Monthly Earning = (Monthly Payment/Total Investment)**

- The initial investment is excluding cash loading fund of minimum 2 Lacs. The cash loading fund will increase according to the disperse from the ATM to maintain cash of minimum ATM.
- Franchise can opt to relocate the existing ATM (as per agreement) with a small amount, be deducted from the initial investment depending on the new location.
- 0 Monthly Fixed fee.
- Franchise's Responsibility: Cash Replenishment, Site Rent (if applicable), Electricity Bill and House Keeping.



## Why Partner With Us ?



**India's Leading  
White-Label  
ATM Operator**



**Low Risk  
Entrepreneurial  
Journey**



**Minimal &  
One-Time  
Investment**



**High Return  
on Investment**



**Dedicated Support  
and Training**

Join us in our endeavour to  
**EMPOWER INDIA WITH CASH**

**Call : 0120-6921425**

**Contact Your District Incharge**

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.