

India ATM Industry Outlook to 2018 - Increasing Penetration of White Label ATMs to Intensify Growth

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Abstracts

The report titled India ATM Industry Outlook to 2018: Increasing Penetration of White Label ATMs to Intensify Growth provides a comprehensive analysis of the market size of the Indian ATM industry by number of ATM terminals and by number of transactions through debit and credit cards, market segmentation by on-site and off-site ATM's, by public sector, private sector and foreign banks, by regions as well as it is also segmented on the basis of financial and non-financial and on-us and off-us transactions. The report entails outsourced ATM market in India and the market share of major outsourcing companies along with the market share of major manufacturers of ATM's in the industry. The report also includes sections on development of white-label ATM's, solar powered ATMs market size and market share of major solar ATM companies, ATM cash management market size and market share of major cash management companies and development of machine to machine ATM solutions market in India.

Over the last 20 years, ATM's have changed the landscape of the Indian banking industry. Increasing economic development, rise in the personal disposable income levels (especially in the urban areas) and the evolution of class banking to mass banking have driven the industry growth during the past decade. However, despite speedy ATM growth throughout the country over the last decade, several rural areas in the country have still remained under served in terms of the number of ATMs.

The ATM industry in India has grown at a CAGR of 26.8% over the period, FY'2008-FY'2013 and the number of ATM terminals has reached nearly 1,14,000 in FY'2013. The contribution of cash deposit ATM's to the total number of ATM's in India was nearly ~% in FY'2013. Financial transactions through ATMs, including withdrawal of money from ATM, bill payments as well as booking of railways, airways, hotels and other tickets accounted for ~% share in the overall number of transactions in FY'2013

while the rest ~% was captured by non-financial transactions. On-us and off-us transactions accounted for ~% and ~% share in the number of transactions through ATMs in FY'2013 respectively. Souther region of India has the highest number of ATMs in India followed by Western and Norther region with a share of ~% and ~% respectively in FY'2013.

Banks in India are progressively outsourcing ATM deployment and management to third party vendors, which is ultimately aiding the banks to emphasize more on their core banking activities. The total number of outsourced ATM's in India in FY'2012 stood at ~. Some of the leading ATM outsourcing companies in the country are- AGS with a market share of ~% followed by Tata Communications for Payment Solutions and Prizm payments holding ~% share in the market. FIS, Accura, Euronet, Mphasis and EPS are some of the leading players in the market holding a combined a market share of around 28%.

The ATM industry in India has been predominantly held by 3 major ATM manufacturers such as NCR corporation, Diebold and Wincor. NCR has been the market leader in the ATM manufacturing with a share of ~% in FY'2013. There are a total of ~ solar ATM's in the country at present. Vortex is the largest manufacturer of solar panel based ATM's in India with a market share of around ~% in FY'2013 followed by Diebold and others which together held around ~% of the solar panel based ATMs in India in FY'2013.

In an effort to extend the reach of banking services in India specially in the rural areas, white-label ATM's have been introduced by RBI. On June 25th, 2013 Federal Bank became the first bank in India to declare the tie-up with Tata Communication for Payment Solutions Limited (TCPSP) for acting as a sponsor bank for deploying White-label ATMs in India.

Cash Management is another aspect of ATM industry in India. The current cash cycle management of ATMs involves cash pick up, cash movement, grading, counting, replenishment and others. The market size of ATM cash management market in India was around INR ~ crore in FY'2011 which increased to INR ~ crore in FY'2013.

Machine to machine solutions is a recent phenomena which has emerged into the Indian ATM industry in order to connect the ATM's under a centralized control system. WebNMS is a company which has designed and developed such solutions, known as 'ATM site manager'. The Indian ATM M2M solution market is estimated to be around INR ~ crores as of FY'2012.

Key Topics Covered in the Report:

The market size of the Indian ATM Industry by number of ATM terminals, FY'2008-FY'2013

The market size of the Indian ATM Industry by number of transactions, FY'2012-FY'2013

Market segmentation by On-site and Off-site ATM's, FY'2008-FY'2013

Market segmentation by Public, Private and Foreign Banks, FY'2008-FY'2013

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Market Share of Major ATM Manufacturers in India, FY'2013

Development of White-label ATM's in India

Market size and market share of ATM cash management system market in India, FY'2011-FY'2013

Development of Machine to Machine Solutions market in India

Trends and Developments in the Indian ATM Industry

Company Profiles of Major ATM Outsourcers and manufacturers

Future Outlook and Projections by on site and off site ATMs in the Indian ATM Industry, FY'2014-FY'2018

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