

Date: May 27, 2023

<p>To, BSE Limited, Phiroze Jeejeebhoy Towers, Dalal Street, Fort, Mumbai - 400001</p> <p>BSE Scrip Code: 543451</p>	<p>To, National Stock Exchange of India Limited, Exchange Plaza, Bandra Kurla Complex, Bandra (East), Mumbai - 400051</p> <p>NSE Scrip Symbol: AGSTRA</p>
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Sub: Intimation under Regulation 30 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations")

Pursuant to Regulation 30 of the Listing Regulations, please find enclosed, the Investor Presentation on Audited Financial Results (Standalone and Consolidated) of the Company for the quarter and financial year ended March 31, 2023.

You are requested to kindly take the same on your record.

Thanking You,
Yours Sincerely,

For **AGS Transact Technologies Limited**

Sneha Kadam
Company Secretary and Compliance Officer
(Mem No: ACS 31215)

Place: Mumbai

Enclosure: As above



AGS Transact Technologies Ltd.

www.agsindia.com

REGISTERED OFFICE

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Phone: +91-22-6781 2000

Fax: +91-22-2493 5384

CIN-L72200MH2002PLC138213

CORPORATE OFFICE

1401-A & 1402,
One International Centre,
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Prabhadevi (W), Mumbai - 400 013
Phone: +91-22-7181 8181



Payment Solutions (Cash & Digital) | Banking Automation Solutions | Other Automation Solutions

AGS TRANSACT TECHNOLOGIES LIMITED

INVESTOR PRESENTATION MAY 2023

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KEY HIGHLIGHTS OF THE QUARTER

A decorative graphic consisting of a solid orange horizontal bar on the right side, with a yellow diagonal line extending from the top left corner of the bar towards the left edge of the slide.

“The performance for this quarter and full-year period has been muted due to external challenges and some delays in execution. For the quarter, our total income from revenue grew by 7% YoY. From an annual performance point of view, our total income from revenue fell by 5%. However, the PAT turned a leaf - from a loss of Rs. 825 Mn in FY22, we recorded a profit of Rs. 370 Mn. This is predominantly due to the reduced finance costs, change in revenue mix and improved expense management.

During FY23, we have consciously moved towards a greater service mix with higher margins and are moving away from value dilutive businesses to unlock higher returns. These changes in our revenue mix are expected to improve our margins and help streamline our business lines. We have taken a provision of Rs.387 Mn this quarter on account of certain aged receivables.

On the order book front, integration of the recently won order of 8,000 ATMs/CRMs under Managed Services Portfolio, is on track. We will continue to strengthen our order book in the coming quarters, based on rising trend of banks outsourcing ATM/CRM management. Additionally, the MHA guidelines which mandates implementation of cassette swapping across ATM/CRM network will provide added revenue generating opportunities for our cash management business.





The Cash Management Market is poised for a strong growth over the next few years. As of FY23, the ATM Cash Management, Retail Cash Management and Dedicated Cash-in-transit Vans market cumulatively amounted to 3,920 crores and is expected to reach Rs. 7,900 crores by FY27. The cash in circulation now stands at Rs. 33.5 trillion, up from Rs. 31.5 trillion at the end of FY22 and Rs. 28.5 trillion at the end of FY21. This increase is in line with our commentary over the past few quarters and we are confident of the trend continuing, which will fuel the growth trajectory of the ATM/CRM network in the country.

On the overall strategy front, we aim to optimize our business lines, rationalize our costs by focusing on areas of strategic importance and therefore improve our unit economics significantly. From digital payments standpoint, we are leveraging our digital payment platform Ongo to provide payment-as-a-convenience to corporates, merchants and consumers through our complete portfolio mix entailing all-in-one Ongo POS and Value-added Services (VAS) like prepaid or loyalty programs.”



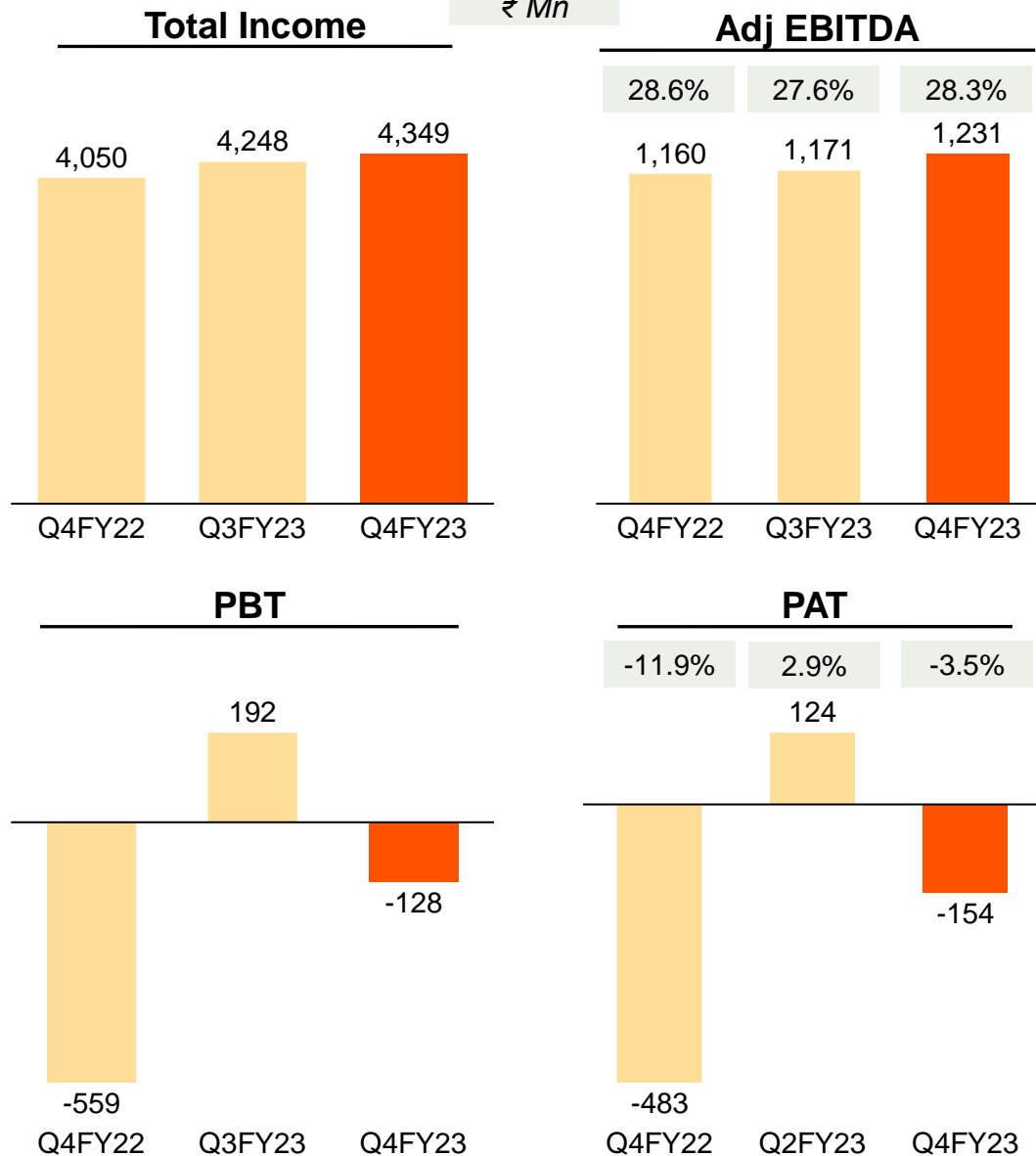
Ravi B. Goyal

**Chairman & Managing
Director**

Business Entity	Business Area	FY23 Performance	FY24 - Road Ahead
	ATM Outsourcing Solutions	Total Income – Rs. 8,962 mn EBIDTA – Rs. 2,640 mn EBITDA Margin – 29.5%	Expected to grow faster at YoY with 8,000 new ATMs coming under fold. This is a capex light expansion. Revenue growth in ATM Outsourcing solutions dependent on volume of transactions; expect a constant margin on the back of increasing share of capex light expansions.
	Banking & Other Automation	Total Income – Rs. 3,426 mn EBIDTA – Rs. 482 mn EBITDA Margin – 14.1%	Strategically scaling down operations on product side of other automation business which is close to Rs. 760 mn in terms of topline and has a very low margin profile. This business is also working capital heavy.
	Cash Management Solutions	Total Income – Rs. 4,772 mn EBIDTA – Rs. 945 mn EBITDA Margin – 19.8%	This segment will grow in line with ATM outsourcing which is already captured in ATM outsourcing growth. 2 nd Largest player in the market. Will leverage this as market is looking for strong compliant player.
	Digital Payment Solutions	Total Income – Rs. 1,937 mn EBIDTA – Rs. 101 mn EBITDA Margin – 5.2%	New age business - Aim to leverage our PPI Licence And Ongo Digital Strategy (for more details refer slide no 17) 

- Scaling down lower margin/high working capital business lines and tapping high growth business lines with better profitability
- Improvement in steady state margins
- Cost Rationalization measures for more streamlined operations, to drive operating leverage
- Change in revenue mix by increasing the percentage of service revenues in the overall revenue
- Execution of Digital Strategy: “Ongo universe”- Fuel, Co-branded cards, Gift Cards, Prepaid Cards, NCMC Cards and others

₹ Mn



- In Q4FY23, the total income increased by 7% on YoY basis
- In Q4FY23, Adjusted EBITDA witnessed an increase of 6% YoY, primarily on account of change in Revenue Mix
- Adjusted EBITDA Margins were 28.3% in Q4FY23 as compared to 28.6% in Q4FY22
- During Q4FY23, the company's finance cost declined by 46% to Rs. 391 mn due to redemption of NCDs post IPO of the company on YoY basis
- The company's Consolidated net debt stood at Rs. 6,769 mn as on March 31, 2023
- The company reported a loss of Rs. 154 mn in Q4FY23 against a loss of Rs. 483 mn for Q4FY22.
- The write-off of Rs. 387 Mn was on account of aged trade receivables which management had assessed basis pendency due to certain service level credits (including reconciliations) with the customers being banks, government and large corporates having a low credit risk

Consolidated Statement of Profit and Loss

(In ₹mn)	Q4FY23	Q4FY22	YoY	Q3FY23	QoQ	FY23	FY22	YoY
Revenue from operations	4,247	3,988		4,154		16,713	17,718	
Other income	102	62		94		362	254	
Total income	4,349	4,050	7%	4,248	2%	17,075	17,972	-5%
Expenses								
Cost of raw materials and components consumed	528	471		290		1,622	2,014	
Purchase of traded goods	38	(56)		88		164	196	
(Increase)/ Decrease in inventories of finished goods and traded goods	(66)	(60)		161		(3)	71	
COGS	500	355		539		1,782	2,280	
Employee benefit expenses	577	606		584		2,328	2,547	
Other expenses	2,041	1,929		1,953		8,058	8,355	
Total expenses before Interest, depreciation and amortization	3,119	2,890	8%	3,077	1%	12,168	13,182	-8%
Adjusted EBITDA	1,231	1,160	6%	1,171	5%	4,907	4,790	2%
% Margin	28.3%	28.6%		27.6%		28.7%	26.7%	
ESOP	8	37		14		75	113	
Non-recurring expenses	387	308		55		512	314	
Reported EBITDA	835	814	3%	1,102	-24%	4,319	4,363	-1%
Finance costs	391	719		349		1,437	2,502	
Depreciation and amortization expense	572	654		561		2,306	2,519	
PBT	(128)	(559)	NA	192	NA	575	(658)	NA
Share of net profit (loss) of associate	0	0		0		0	(8)	
Profit before tax	(128)	(559)	NA	192	NA	575	(666)	NA
Total tax expense	26	(76)		67		206	159	
PAT	(154)	(483)	NA	124	NA	370	(825)	NA

Includes Ind AS 116 component as given below

	FY23	FY22
Interest	377	440
Depreciation	953	1,065

Adjusted EBITDA and PBT Bridge

<i>(In ₹mn)</i>	Q4FY23	Q4FY22	Q3FY23	FY23	FY22
Reported EBITDA	835	814	1,102	4,319	4,363
Add: ESOP Expenses	8	37	14	75	113
Add: Non-recurring items					
Loss allowance on trade receivables	387	247	50	492	247
Expenses incurred for IPO	0	13	0	0	13
Forex Loss due to devaluation of currency of Sri Lanka	0	49	5	20	54
Adj EBITDA	1,231	1,160	1,171	4,907	4,790
Less: Total finance costs	(391)	(719)	(349)	(1,437)	(2,502)
Less: D&A	(572)	(654)	(561)	(2,306)	(2,519)
Less: Share of net profit (loss) of associate	0	0	0	0	(8)
Add: Non-recurring items included in finance cost	0	0	0	0	0
Interest on Listed NCDs	0	293	0	0	1034
Prepayment Charges on Loans and NCDs closures	0	67	0	0	74
Adj PBT	268	147	261	1,163	869

Consolidated Balance Sheet

(In ₹mn)	Mar-23	Mar-22
Non-current assets		
Property, plant and equipment	4,975	5,425
Right – of – use Asset	2,619	3,210
Capital work-in-progress	345	435
Goodwill	29	27
Other intangible assets	417	439
Intangible assets under development	51	3
Financial assets		
Investments	0	0
Other financial assets	627	948
Deferred tax assets (net)	504	551
Other non-current assets	434	219
Other non-current tax assets (net)	674	431
Total non-current assets	10,675	11,687
Current assets		
Inventories	740	649
Financial assets		
Investment	9	0
Trade Receivables	7,030	7,224
Unbilled Receivables	2,008	1,923
Cash and cash equivalents	158	300
Bank balances other than above	782	506
Loans	306	110
Other Financial assets	289	202
Other Current tax assets	836	925
Total current assets	12,159	11,840
Total assets	22,834	23,527

(In ₹mn)	Mar-23	Mar-22
Equity and liabilities		
Equity		
Equity share capital	1,205	1,202
Other equity	4,146	3,616
Total Equity	5,351	4,818
Non-current liabilities		
Financial liabilities		
Borrowings	5,494	4,597
Lease Liabilities	2,188	2,576
Other financial liabilities	0	5
Provisions	245	265
Other non-current liabilities	18	26
Total non-current liabilities	7,945	7,469
Current liabilities		
Financial liabilities		
Borrowings	3,291	2,523
Lease Liabilities	1,336	1,345
Trade payables		
Total outstanding dues of micro and small enterprise	322	497
Total outstanding dues of creditors other than MSEs	3,348	4,605
Other financial liabilities	809	910
Other current liabilities	274	1,193
Provisions	158	167
Total current liabilities	9,538	11,241
Total equity and liabilities	22,834	23,527

Consolidated Cashflow Statement

(In ₹mn)	FY23	FY22
(A) Cash flow from operating activities		
Net restated profit/(loss) before tax	575	(666)
Adjustments:	3,981	5,159
	4,557	4,494
Changes in working capital :		
Decrease / (increase) in inventories	(96)	48
(Increase) / decrease in trade receivables	(256)	(1,175)
Decrease / (increase) in loans and other financial assets	114	56
(Increase) / decrease in other current assets	128	(269)
Decrease in other non-current assets	10	22
Increase in trade payables	(473)	828
Increase in other current liabilities	(1,063)	(318)
(Decrease) / increase in other non-current liabilities	(13)	(62)
Increase in provisions	(10)	(17)
Cash generated from operations	2,896	3,608
Direct taxes paid (net)	(404)	(362)
Net cash flow generated from operating activities (A)	2,493	3,246
(B) Cash flow from investing activities		
Net cash (used in) investing activities (B)	(1,262)	(121)
(C) Cash flow from financing activities		
Net cash (used in) / generated from financing activities (C)	(1,373)	(8,748)
Net increase / (decrease) in cash and cash equivalents (A+B+C)	(142)	(5,623)
Cash and cash equivalents at the beginning of the year	300	5,923
Cash and cash equivalents at the end of the year	158	300

One of the largest integrated omni-channel payment solutions provider in India¹ catering to banks & corporate clients² serving across diverse industries including retail, petroleum, ecommerce and fintech sectors

Established Leadership position in the Indian ATM Industry; second largest ATM managed service & cash management Company in India² with presence across **~2,200 cities and towns**

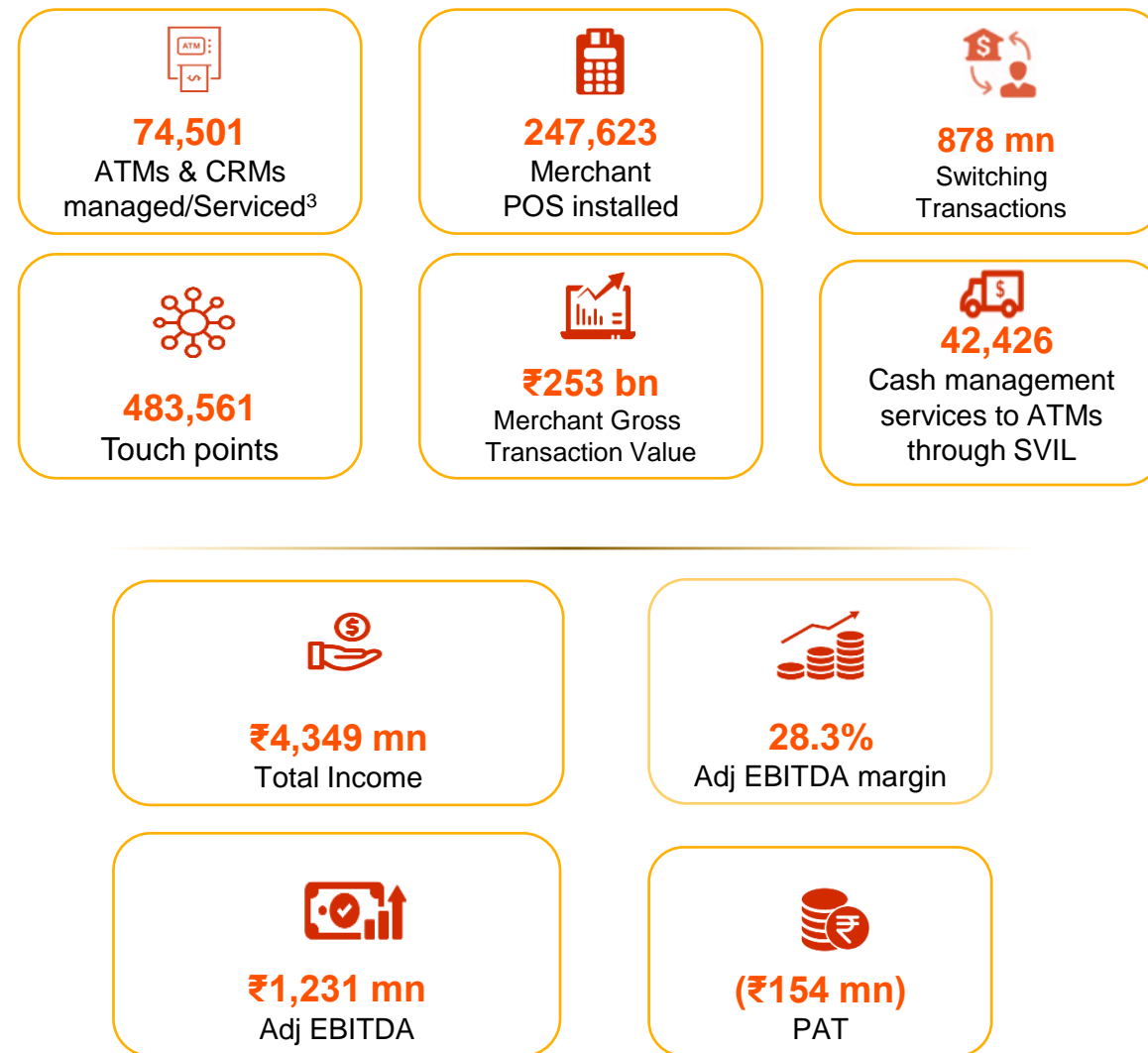
Built digital payment solutions such as **Ongo & Fastlane**; One of the largest deployers of POS terminals at petroleum outlets in India²

Dedicated in-house infrastructure & technology capabilities with ability to innovate and offer customized payment solutions

Established **track record of delivering robust financial performance** as well as continued growth

Strong management team with significant industry experience and established relationships with customers

Operational and Financial Snapshot (As of Q4FY23)



1. In terms of providing digital & cash-based solutions; 2. Source: Ken Research Report

3. Includes installed, maintained or managed ATMs



Evolution of AGS Transact Technologies

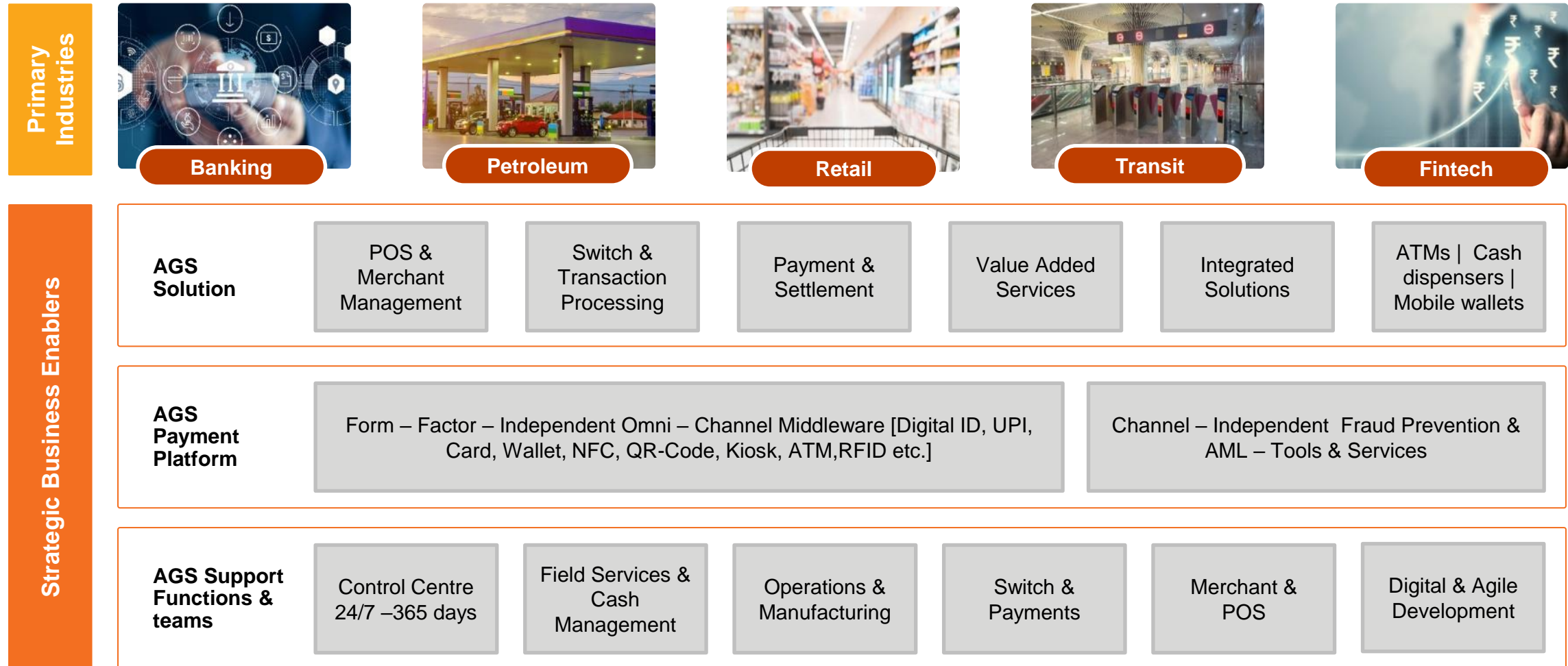


Continuously **evolving and expanding**

Integrated Omni-Channel Payment Solutions Provider (1/2)

Preferred partner for cash and digital payment solutions

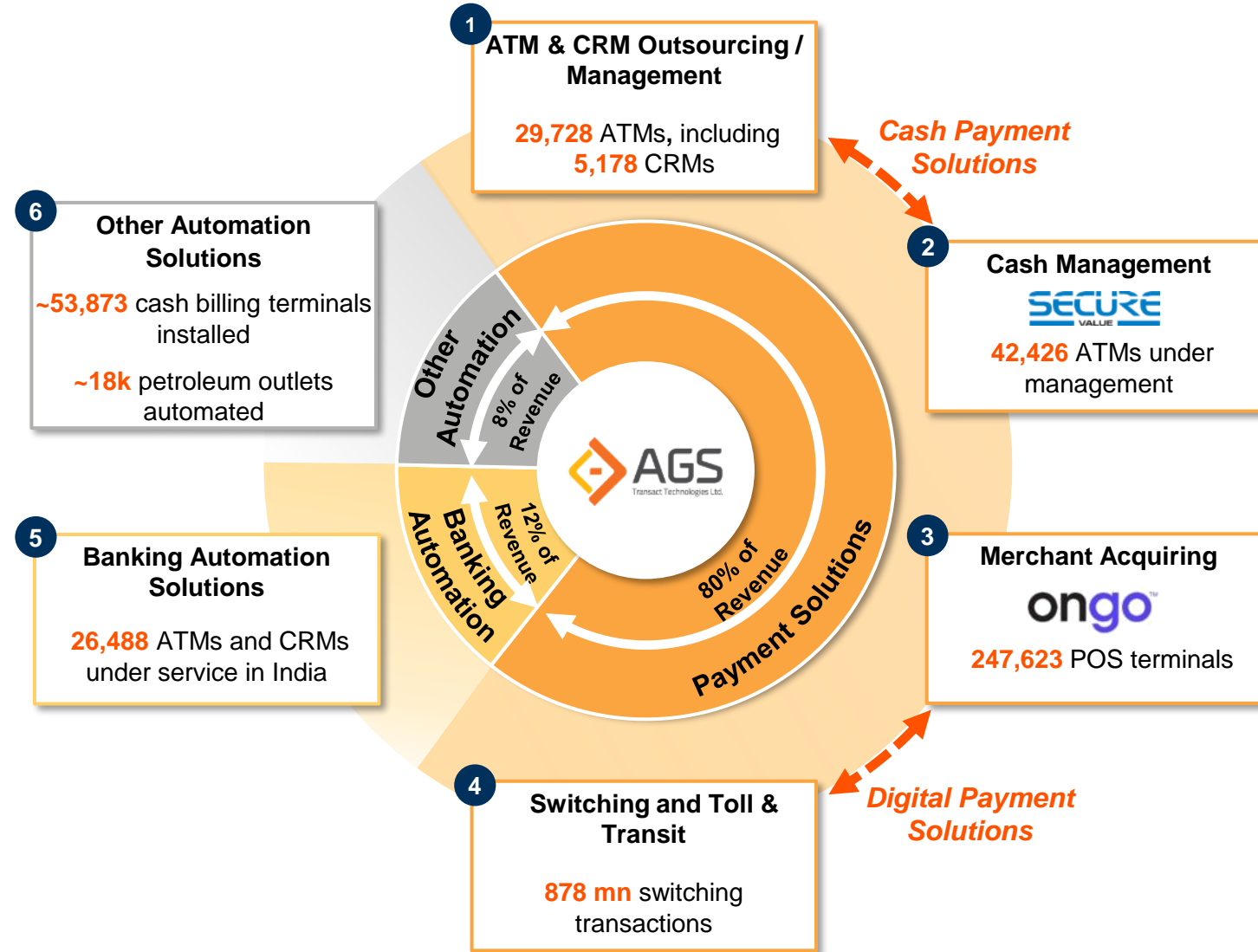
AGS offers end-to-end Cash & Digital Payment solutions across industries supported by inhouse service teams and technology platform



Integrated Omni-Channel Payment Solutions Provider (2/2)

Preferred partner for cash and digital payment solutions

End-to-end cash and digital payment solutions and technology provider with a dominant presence across India (As of Q4 FY23)



S.no.	Revenue Mix	% of sales Q4FY23
1.	Payment Solutions	80%
	i. Cash Payment Solutions	63%
	ii. Digital payment solutions	17%
2.	Banking Automation Solutions	12%
3.	Other Automation Solutions	8%
	Total	100%

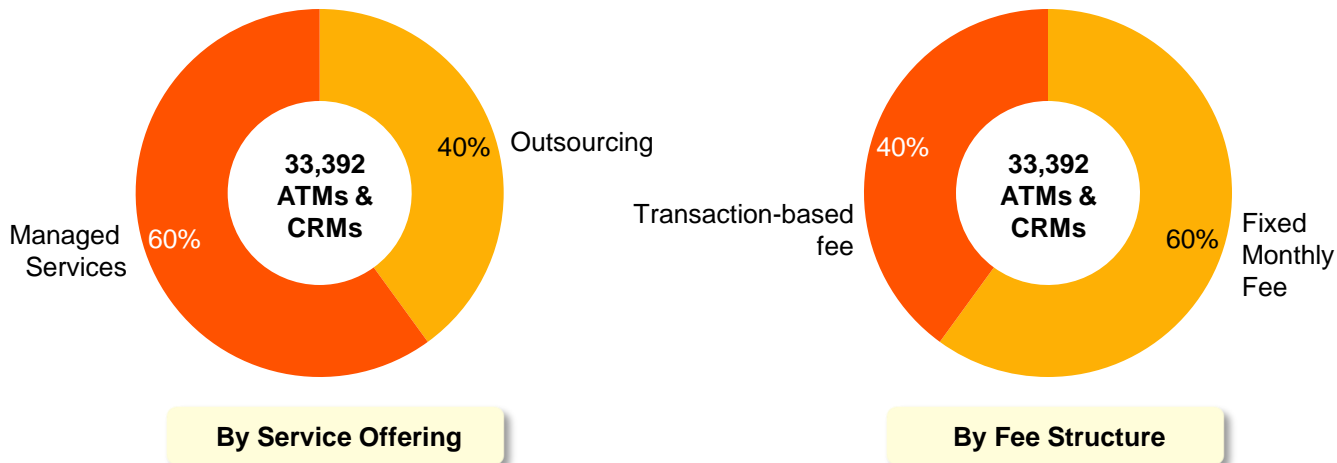
End-to-End Provider of Cash Payment Solutions

Established Leadership Position in the ATM Industry

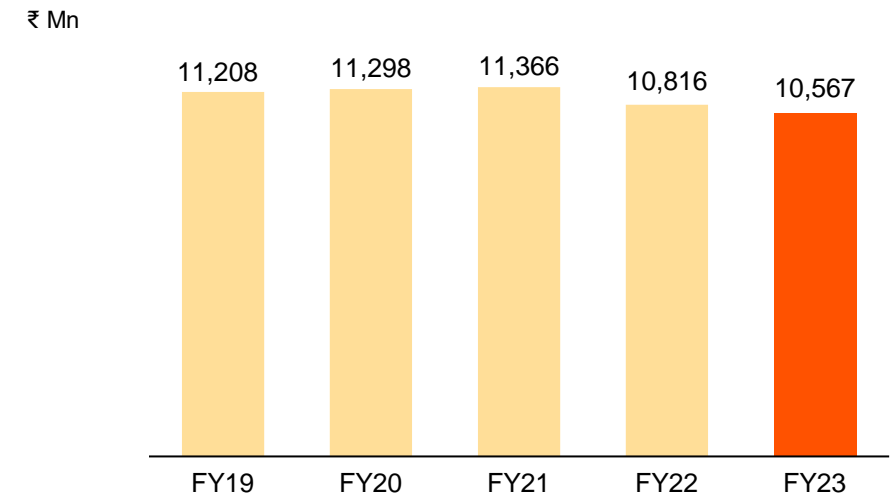
“Only” company in India to provide the full range of services in the ATM managed services market*



Breakdown of ATMs & CRMs as on March 31, 2023



Cash Payment Solution Revenues



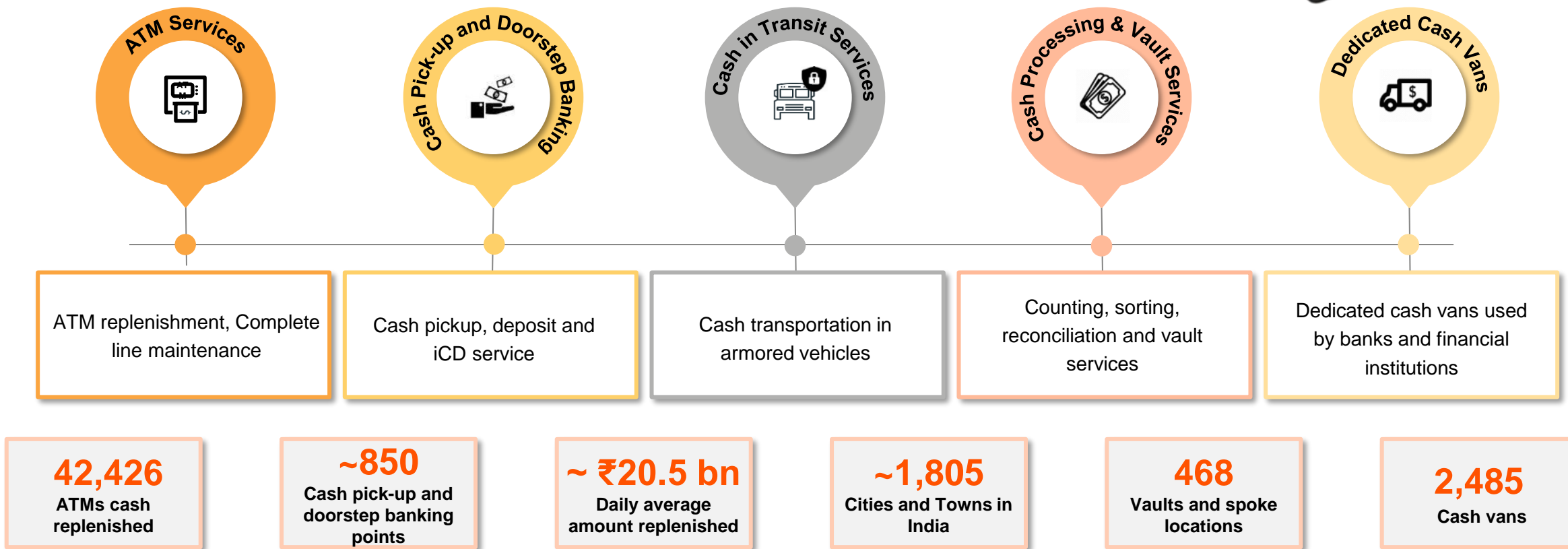
*As per Ken Research



End-to-End Provider of Cash Payment Solutions

In-House Cash Management Capabilities

SVIL | Second largest cash management company in India, in terms of revenue from cash management and number of ATMs replenished¹



1. Source: Ken Research Report
 2. As of March 2023



End-to-end digital payment solutions provider

Comprehensive Suite of Merchant Solutions

Payment Acceptance (Device-based and device-less)



Value Added Services

Integrated Payments Solution (IPS)



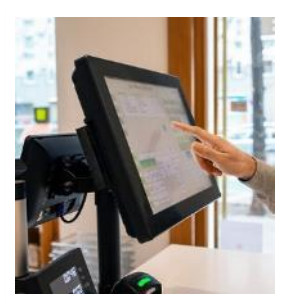
Merchant Application and Portal



Loans Against Card Receivables



Billing Software



CUG Prepaid & Loyalty



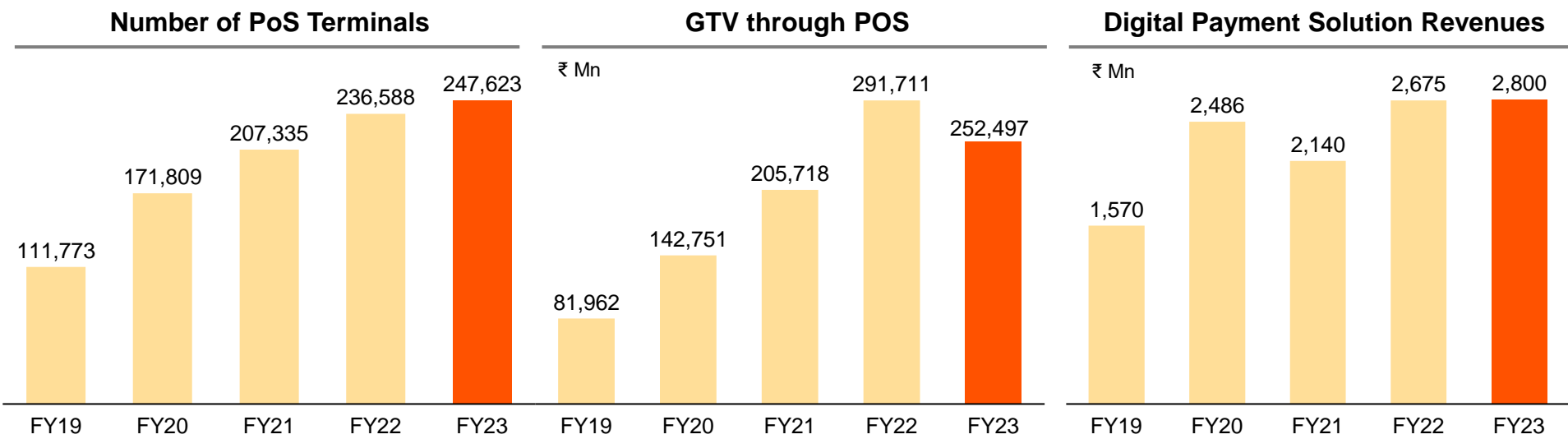
Financial and Operational Metrics for Merchant Services

Petroleum

- One of the largest deployers of POS terminals at petroleum outlets in India¹
- Pioneered IPS with OMCs¹

Banking

- 86 Co-operative bank partnerships catering to the POS



1. Source: Ken Research Report



End-to-end digital payments platforms

Offering Value Added Services to Monetize POS Network

Continue to monetise POS network to cross-sell VAS to merchants



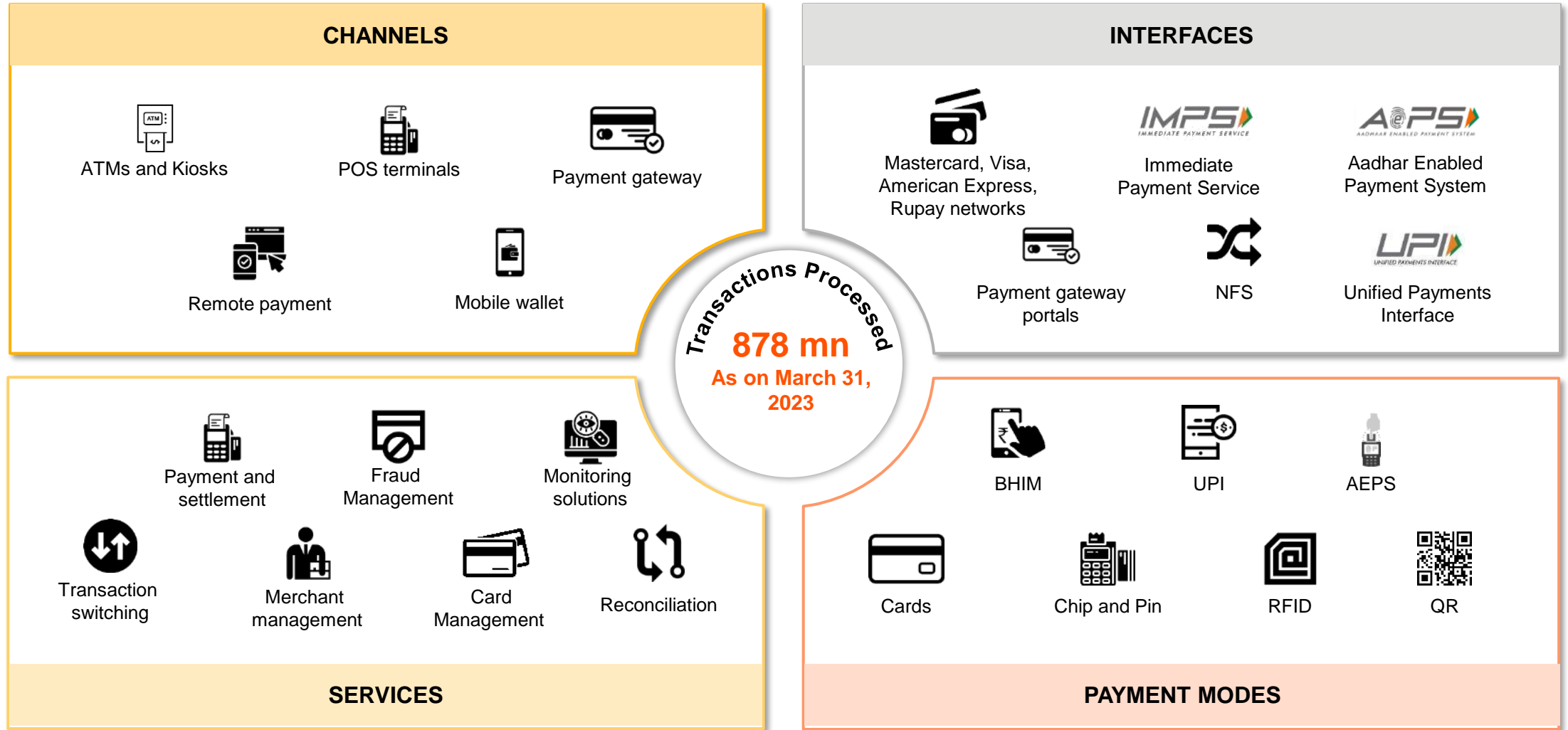
Continue to expand Ongo ecosystem and provide a larger suite of VAS that rely on mobile payments & other digital-based services and application



End-to-end digital payment solutions provider

Ability to innovate and offer digital payment solutions

Built Omni Channel Payment Platform Capabilities



Board of Directors and Senior Management Team



Ravi B. Goyal
(Chairman &
Managing Director)

- **One of the Promoters** of the Company
- Responsible for the management of the overall operations of our Company and our Subsidiaries
- Prior to establishing AGS, founded Advanced Graphic Systems, a proprietary concern, to market computer-aided textile designing software
- **Over 26 years of experience in the field of technology**

Board of Directors



Sudip Bandyopadhyay
Non-Executive, Non-Independent Director

- Serves as a director on the boards of the company's subsidiaries, ITSL and SVIL



Subrata Kumar Mitra
Non-Executive, Independent Director

- Experienced in the fields of management and finance



Rahul Narain Bhagat
Independent, Non-Executive Director

- Over 30 years of experience in consumer banking



Jhuma Guha
Independent, Non-Executive Director

- Expertise in Corporate Affairs, Compliance, Financial Management, M&A, Strategic Management.



Mr. Sivanandhan Dhanushkodi
Non-Executive, Independent Director

- Expertise entails Security Advisory
- IPS officer with an illustrious career spanning 36 years



Stanley Johnson P.
Executive Director

- Over 26 years of experience in the payment industry strengthened & expanded our banking outsourcing operations



Vinayak R. Goyal
Executive Director

- Drives strategic and business initiatives
- Non-executive director on board of ITSL

Management Team



Saurabh Lal
CFO of AGS and our Subsidiary, SVIL

- Over 15 years of experience in the financial service Industry



Ricardos El Khoury
CEO & Director of Novus SGP (Subsidiary)

- Over 28 years of experience in information technology sector



Satish Zope
Head - Petroleum Business

- Over 25 years of experience in sales & business development



Shailesh S Shetty
Managing Director of SVIL (Subsidiary)

- Over 25 years of experience in the fields of supply chain and after-sales service



Ashish Mehta
Head – IT and Infrastructure

- Over 21 years of management & technical experience in banking and payment Industry



Nikesh Samaiya
Executive Vice President – Technology

- Over 18 years of experience in IT & software development



Sudheer Parappurath
Head – Risk & Operations of ITSL (Subsidiary)

- Over 26 years of experience in payment industry

WAY FORWARD





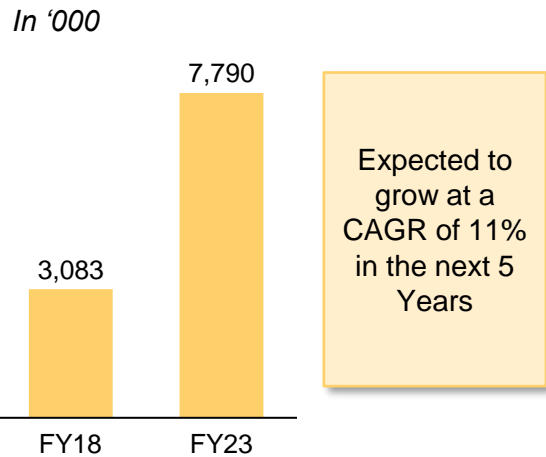
Fast Growing Digital Payments Industry

Digital Payments growth momentum expected to continue

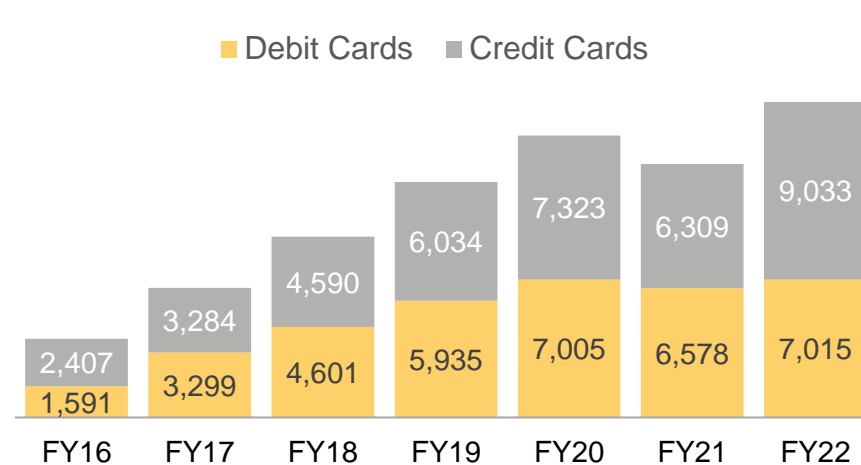
Extraordinary growth in Indian digital payment space in the last few years

Digital Payment Industry

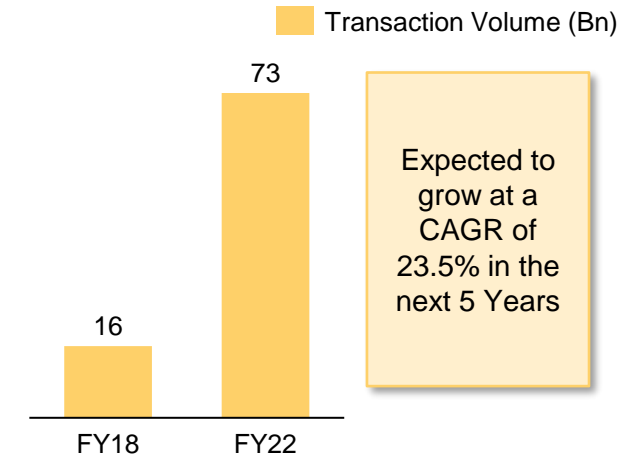
Number of PoS Terminals



Transaction Value* (₹ Bn)

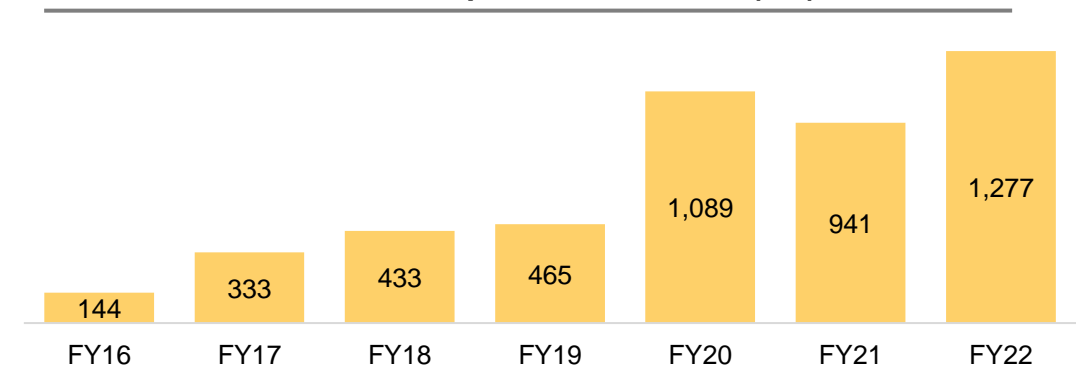


Payment Services Market



Payment Modes	Number of Transactions in FY21 (Mn)	Growth FY22
UPI	45,967	105.4% ▲
IMPS	2,864	99.2% ▲
AePS	4,314	10.0% ▲
BHIM App	294	17.3% ▲

Number of Prepaid Cards Issued (Mn)



Source: Ken Research Report

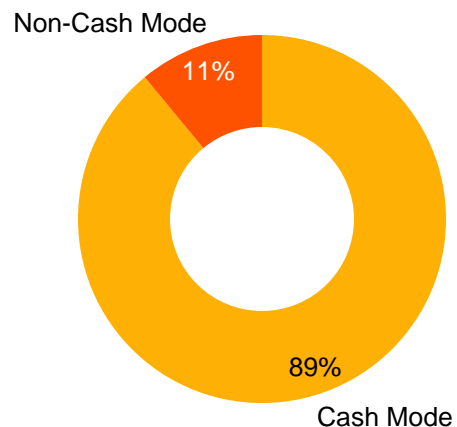
* RBI Report

Strong Growth in the Cash Payments Industry

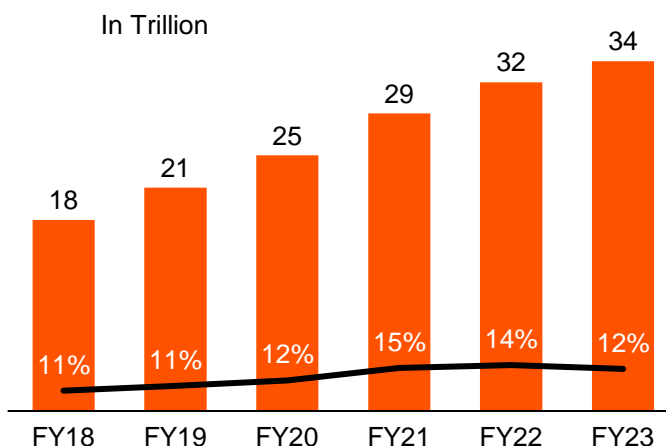
Despite the growth of cashless transactions, people in India rely heavily on cash transactions in their day-to-day life

Cash Payments Industry

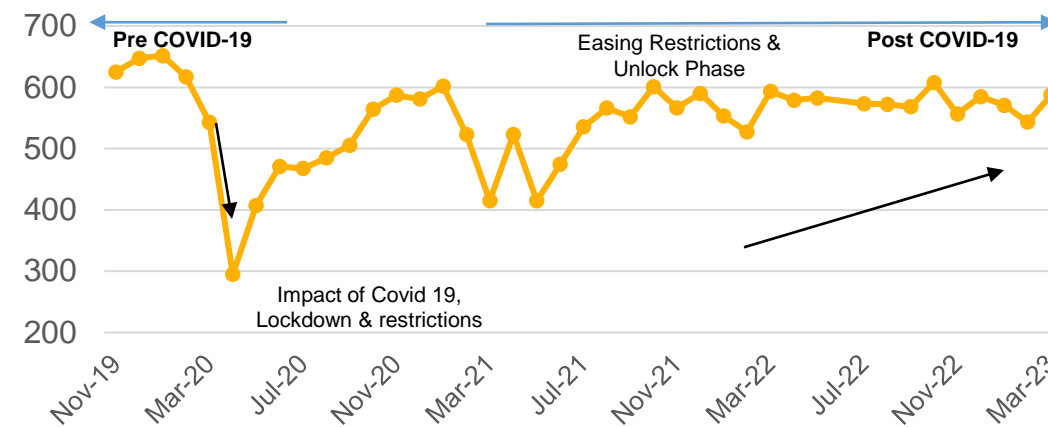
Cash Transactions account for 89% of all transactions (FY23)



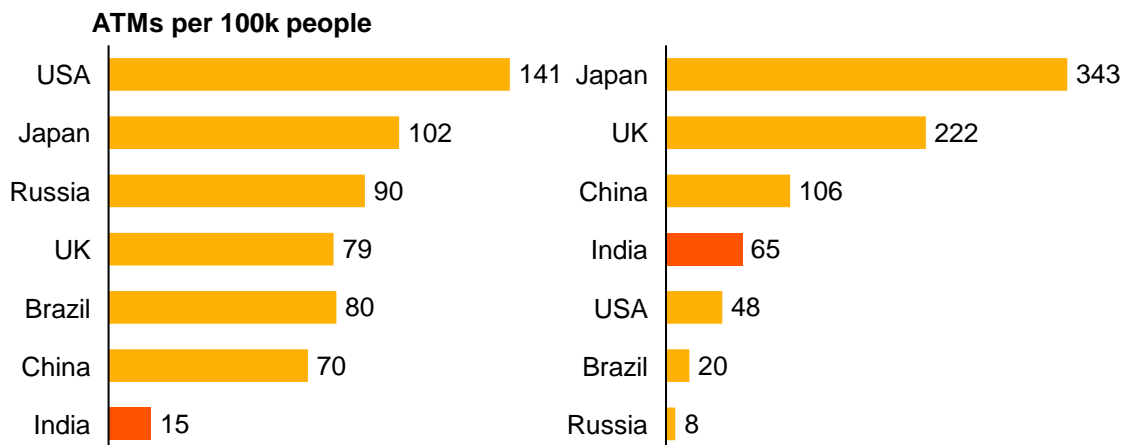
Cash in circulation as a % of GDP*



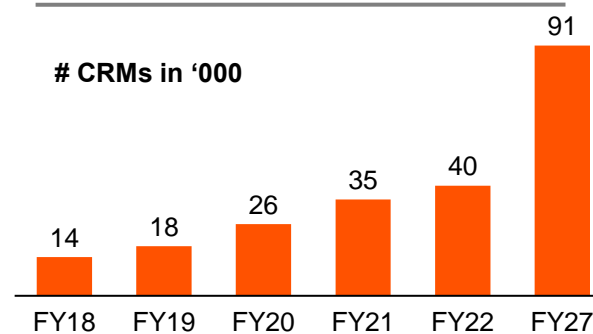
Cash withdrawal from ATMs back to PreCovid levels



ATM Penetration (2022)



Number of ATMs are expected to grow driven by CRMs

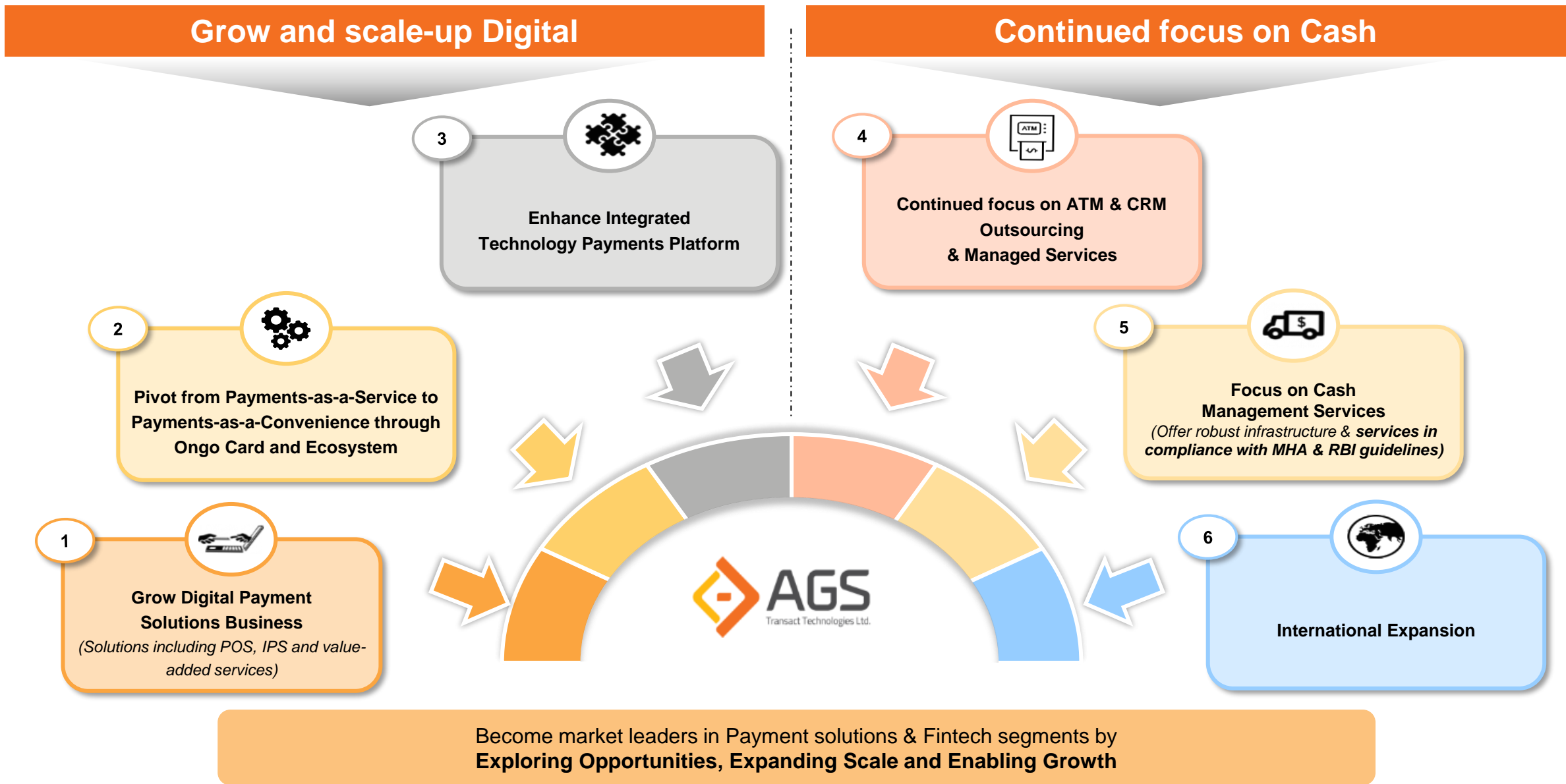


Cash deposit interoperability to give a boost to CRMs. CRMs are expected to grow at a CAGR of 23% to in the next 5 Years

Increase in interchange fee per transaction from ₹15 to ₹17 for financial transactions by RBI (effective from August 1, 2021) to enhance margins

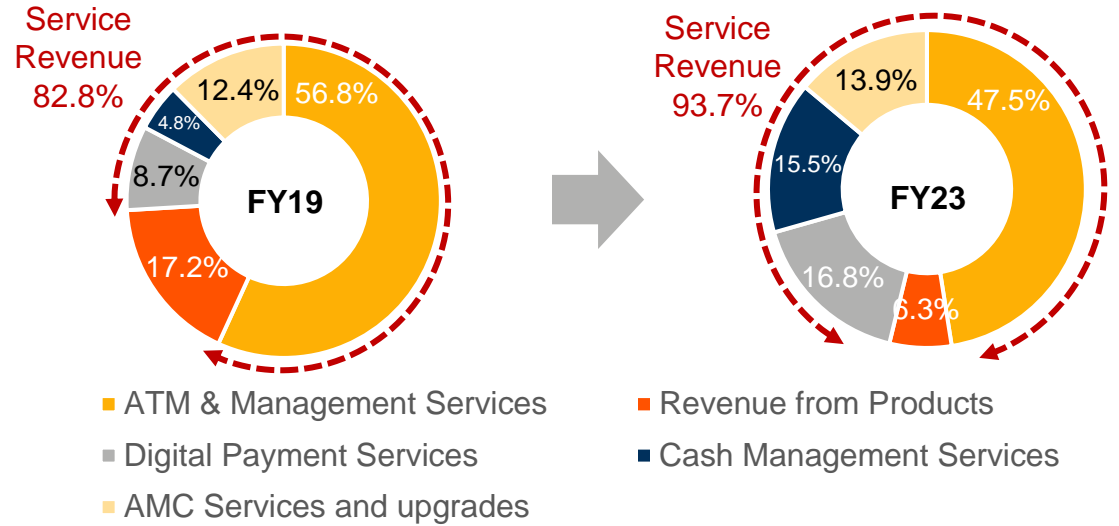
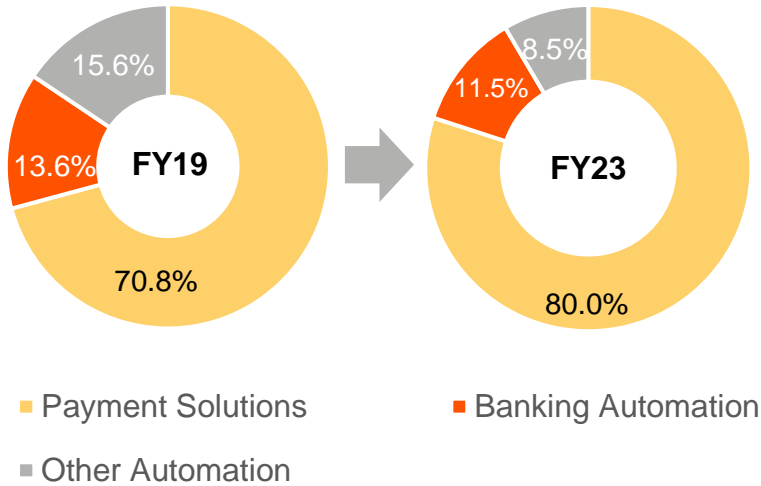
1.1% Interchange fee on PPI-based UPI Transactions imposed by NPCI from April 1, 2023

With additional scope of service there is an increase revenue per ATM per month with implementation of RBI & MHA guidelines and Cassette swap

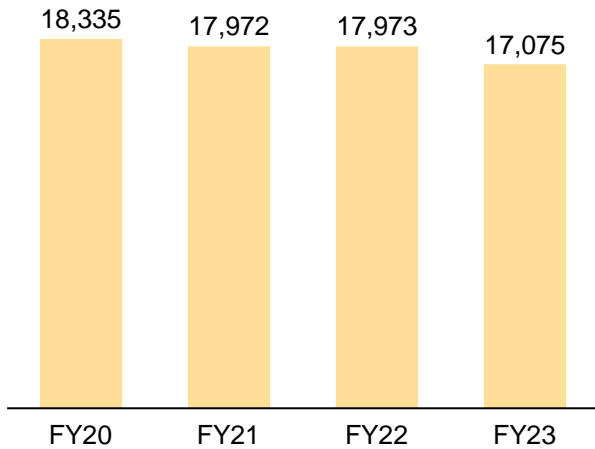


HISTORICAL FINANCIALS

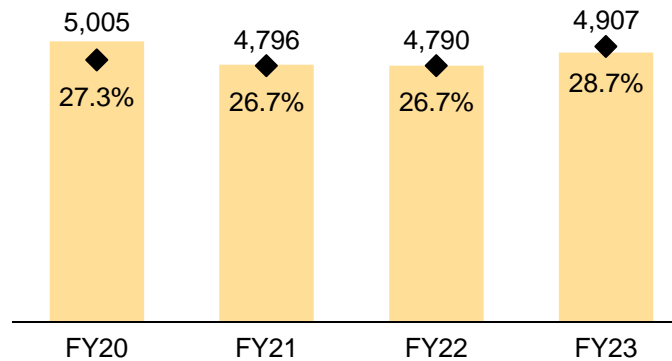
Revenue from operations Breakdown



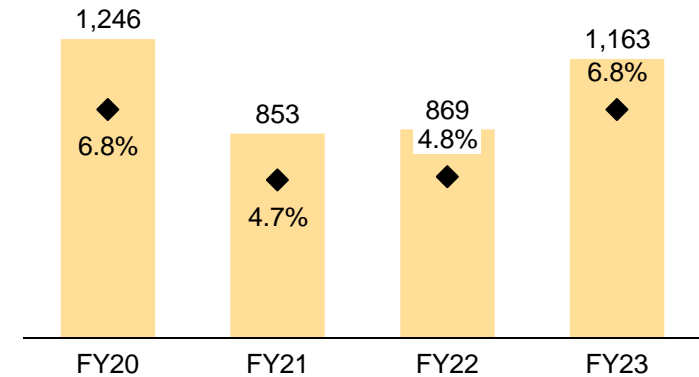
Total Income



Adjusted EBITDA & EBITDA Margin



Adjusted Profit Before Tax & Margin



₹ Mn

Notes: 1. Amount in ₹ million; Certain figures have been rounded off to the nearest million (mn) with zero or one decimal

Consolidated Statement of Profit and Loss

(In ₹mn)	FY23	FY22	YoY	FY21
Revenue from operations	16,713	17,719		17,589
Other income	362	254		382
Total income	17,075	17,973	-5%	17,972
Expenses				
COGS	1,782	2,281		2,630
Employee benefit expenses	2,328	2,547		2,749
Other expenses	8,058	8,355		7,797
Adjusted EBITDA	4,907	4,790	-6%	4,796
ESOP	75	113		23
Non-recurring expenses	512	314		5
Reported EBITDA	4,319	4,363	-1%	4,768
Finance costs	1,437	2,502		1,331
Depreciation and amortization expense	2,306	2,519		2,596
Share of net profit (loss) of associate	0	(8)		(16)
Profit before tax	575	(666)		824
Total tax expense	206	159		276
PAT	370	(825)	NM	548
Cash PAT	2,751	1,807		3,167
Earnings per equity share				
Basic earnings per share (₹)	3.07	(6.93)		4.62
Diluted earnings per share (₹)	3.01	(6.93)		4.55

Consolidated Summary Statement of Assets and Liabilities

(In ₹mn)	FY23	FY22	FY21
Non-current assets			
Property, plant and equipment	4,975	5,425	6,032
Right – of – use Asset	2,619	3,210	3,207
Capital work-in-progress	345	435	469
Goodwill	29	27	25
Other intangible assets	417	439	383
Intangible assets under development	51	3	113
Financial assets			
Investments	0	0	8
Other financial assets	627	948	769
Deferred tax assets (net)	504	551	559
Other non-current assets	434	219	615
Other non-current tax assets (net)	674	431	175
Total non-current assets	10,675	11,687	12,355
Current assets			
Inventories	740	649	720
Financial assets			
Investment	9	0	97
Trade Receivables	7,030	7,224	4,905
Unbilled Receivables	2,008	1,923	3,183
Cash and cash equivalents	158	300	5,923
Bank balances other than above	782	506	1,019
Loans	306	110	244
Other Financial assets	289	202	644
Other Current tax assets	836	925	48
Total current assets	12,159	11,840	16,784
Total assets	22,834	23,527	29,138

(In ₹mn)	FY23	FY22	FY21
Equity and liabilities			
Equity			
Equity share capital	1,205	1,202	1,186
Other equity	4,146	3,616	4,401
Total Equity	5,351	4,818	5,587
Non-current liabilities			
Financial liabilities			
Borrowings	5,494	4,597	8,662
Lease Liabilities	2,188	2,576	2,588
Other financial liabilities	0	5	32
Provisions	245	265	262
Other non-current liabilities	18	26	61
Total non-current liabilities	7,945	7,469	11,604
Current liabilities			
Financial liabilities			
Borrowings	3,291	2,523	3,668
Lease Liabilities	1,336	1,345	1,306
Trade payables			
Total outstanding dues of micro and small enterprise	322	497	92
Total outstanding dues of creditors other than MSEs	3,348	4,605	4,176
Other financial liabilities	809	910	810
Other current liabilities	274	1,193	1,689
Provisions	158	167	207
Total current liabilities	9,538	11,241	11,947
Total equity and liabilities	22,834	23,527	29,138

Consolidated Summary Statement of Cash Flows

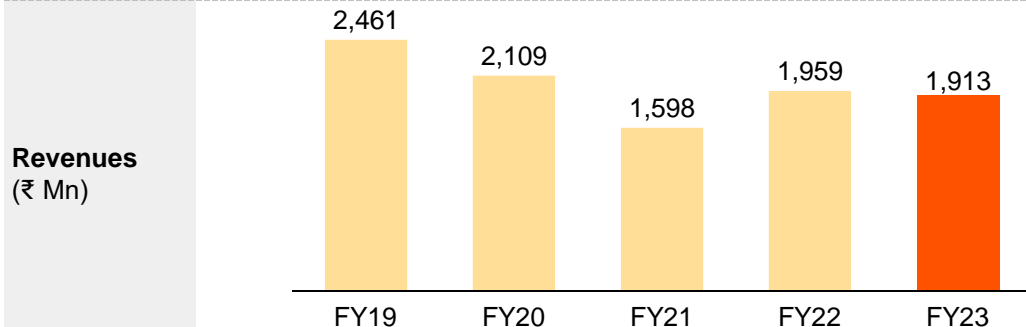
<i>(In ₹mn)</i>	FY23	FY22	FY21
(A) Cash flow from operating activities			
Net restated profit/(loss) before tax	575	(666)	824
Adjustments:	3,981	5,159	3,687
	4,557	4,494	4,511
Changes in working capital :			
Decrease / (increase) in inventories	(96)	48	(81)
(Increase) / decrease in trade receivables	(256)	(1,175)	(1,925)
Decrease / (increase) in loans and other financial assets	114	56	36
(Increase) / decrease in other current assets	128	(269)	97
Decrease in other non-current assets	10	22	99
Increase in trade payables	(473)	828	644
Increase in other current liabilities	(1,063)	(318)	946
(Decrease) / increase in other non-current liabilities	(13)	(62)	(88)
Increase in provisions	(10)	(17)	11
Cash generated from operations	2,896	3,608	4,251
Direct taxes paid (net)	(404)	(362)	(75)
Net cash flow generated from operating activities (A)	2,493	3,246	4,176
(B) Cash flow from investing activities			
Net cash (used in) investing activities (B)	(1,262)	(121)	(1,563)
(C) Cash flow from financing activities			
Net cash (used in) / generated from financing activities (C)	(1,373)	(8,748)	3,205
Net increase / (decrease) in cash and cash equivalents (A+B+C)	(142)	(5,623)	5,817
Cash and cash equivalents at the beginning of the year	300	5,923	106
Cash and cash equivalents at the end of the year	158	300	5,923

ANNEXURE



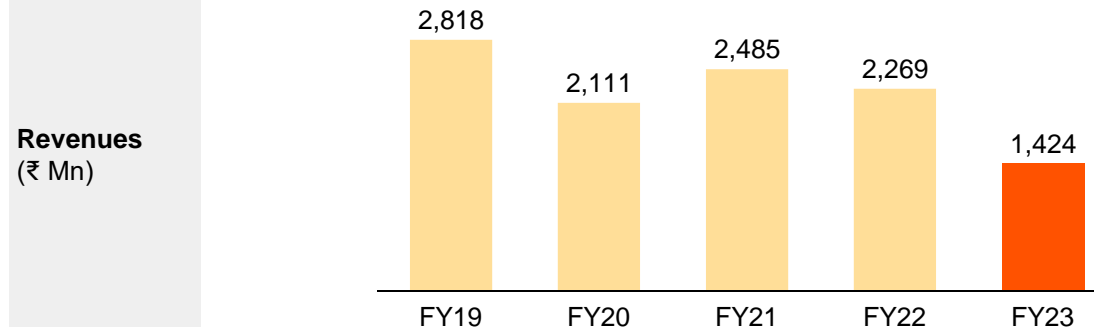
Banking Automation Solutions

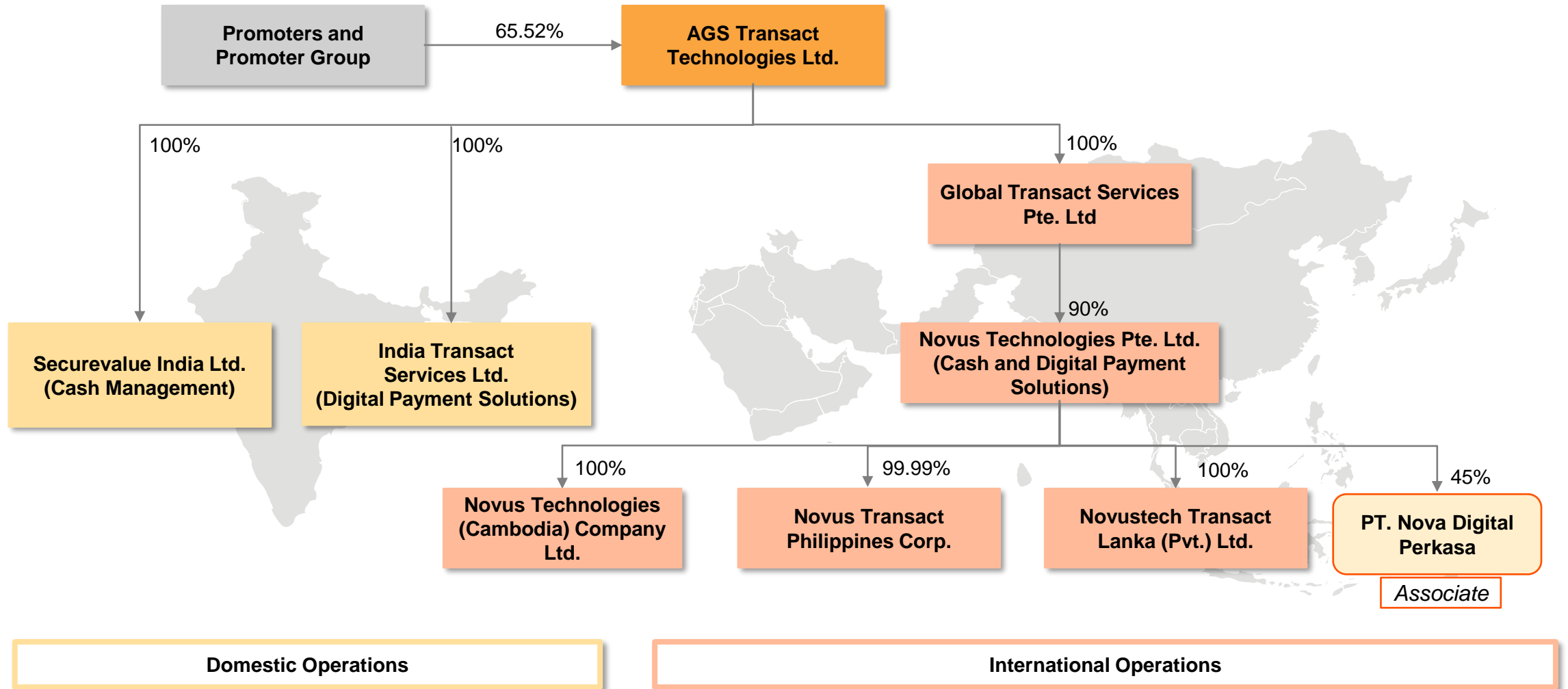
- Products**
- **Cash Dispensers:** Enable customers to access their bank accounts to make cash withdrawals (or credit card cash advances), fund transfers, check balances etc.
 - **CRMs:** Cash Recycling Machine or CRM allows a bank's customer to make deposits which are sorted into various denominations and are used for cash dispensing
 - **Banking Transaction Terminals:** Includes a variety of self-serving banking platforms like automated cheque deposit terminals and multifunction self-service kiosks
 - **Note Sorters:** Authenticate and classify banknotes, and can perform functions such as note counting, value counting and sorting notes by denomination etc.
- Services**
- **Annual Maintenance:** Second line maintenance for ATMs and CRMs
 - **Upgrades and Software:** Hardware and software upgrades services for ATMs and CRMs
 - **Spare Parts:** Stocks spare parts of ATMs and other automated products



Other Automation Solutions

- Retail Sector Operations**
- **Cash Billing Terminals:** Offers cash billing terminals and solutions to retail establishments, such as supermarkets, multiplexes, etc.
 - **Digital Signage Software:** To manage customized marketing and information messages, scheduling, logs & alerts etc.
 - **Services:** Provides maintenance services, software customization, hardware upgrades and spare parts for repairs of POS terminals and other automation equipment
- Petroleum Sector Operations**
- **Products:** Offers "forecourt controller", a device which interfaces with various dispensers and tanks in the outlet
 - **Services:** (1) Operational implementation & support services; (2) maintenance support; (3) helpdesk & remote support; (4) software upgrade & customization
- Colour Sector Operations**
- Offers automatic paint dispensers to deliver the right shade of colour
 - Manages the entire lifecycle of the machines including deployment, implementation and maintenance





THANK YOU



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SGA Strategic Growth Advisors

Strategic Growth Advisors Pvt Ltd.

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