## VIDYUT-TECH EV Finance

# Battery subscription & Term Loan



Presented by
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### **About: Vidyuttech Services Pvt Ltd**





**Gaurav Srivastava**Ex VP - Bounce , ex- BCG, IIM-A, IIT
Kharagpur



**Xitij Kothi**Ex VP- Swiggy, ex-Rivigo, ex-Flipkart, IIT
Bombay



**Divanshu Singh** 9+ years of Experience, Ex PayTM, Ex- VP at Goldman Sachs.

Founded on September 2021 and started operation from March 2022.

Focused on Electric vehicles financing and Lifecycle management services.

Currently we have physical presence all over Major cities in our country.

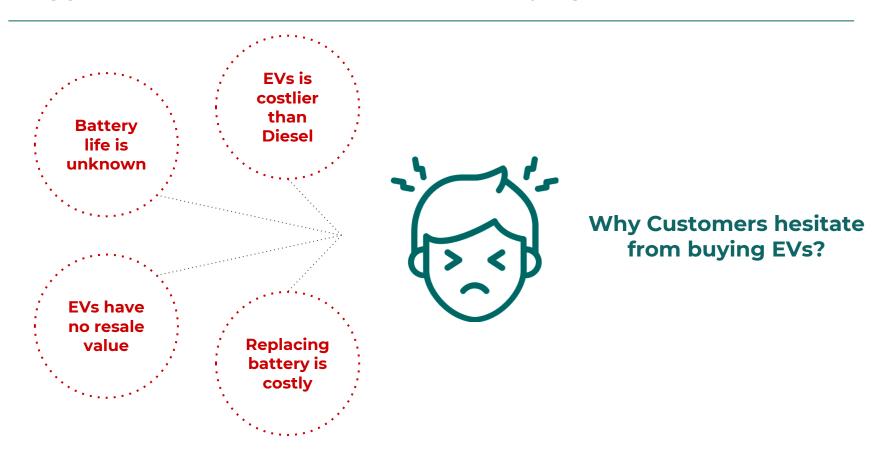




Subscription (Hybrid Financing)



## **Biggest Consumer Pain Points When Buying EVs**





## But what If we told you that

Price of EV is lower that Diesel vehicle

Running cost of EVs is less than Diesel

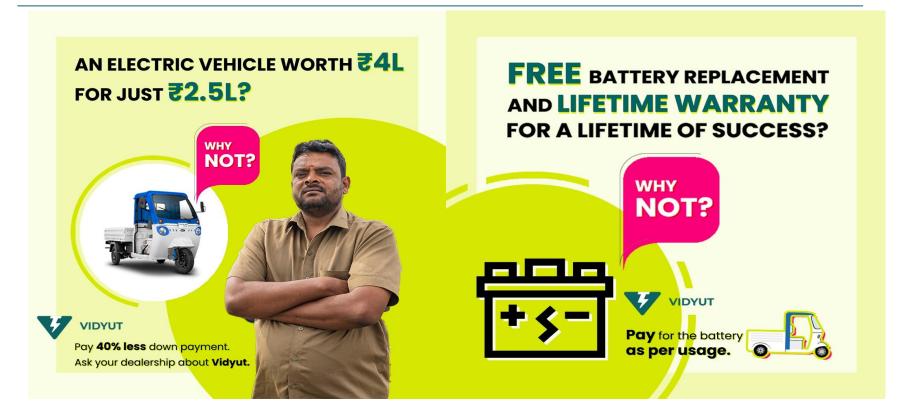
EVs come with Free Battery Replacement

EVs have great resale value

It's Possible Kyunki "Yeh Vidyut Ka Zamana Hain"



## Vidyut Offers The Most Unique and 1 of a kind Ownership Plan





#### **How It Works**

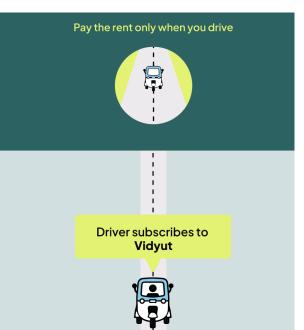


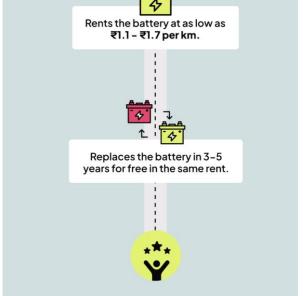
Customer buys the vehicle VT buys the

battery. VT Offers customer loan for

buying vehicle.







Customer Pays as low as Rs. 1 - 1.5 per km as rent. VT replaces battery every 5 yrs or after 1 lac kms for free on same rent.

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Greave ePRO cargo	345000	Approx Pric	pprox Price**	
Chassis value	211051			
Battery value	133949			
Loan terms for Chassis Loan				
LTV ( Loan to Chassis Value)	90%			
Loan Tenure	3	3 Years		7
ROI (Reducing)	18%	IRR between-18% to 22%		7
EMI/Monthly	₹6,867	mn betwee	11-10/0 to 22/0	
	,			
Warranty on Greave ePRO ca	argo ( VIDYUT	TECH Batte	ry Subscription)	
Years	5 Years			
Kms	1,00,000 km			
Battery is replaced with a new	one after 1,00	0,000 kms o	r 5 years, whatever c	omes first
Monthly Usage Slab	Rent ner km	Ave usage	Monthly rental	EMI
<1500		1250	2,788	6,867
1500-2000		1750	3,378	6,867
2000-2500		2250	3,803	6,867
2500-3000		2750	4,290	6,867
3000-3500		3250	4,810	6,867
3500-4000		3750	5,288	6,867
4000-4500	1.36	4250	5,780	6,867
4500-5000	1.3	4750	6,175	6,867
5000-5500	1.3	5250	6,825	6,867
5500-6000	1.26	5750	7,245	6,867
6000+	1.22	6100	7,442	6,867



## **Basic Documents required for EV financing**

#### Retail case basic documents

- 1. Driving licence
- 2. PAN card
- 3. Aadhar card
- 4. 3 month Bank statement

#### **B2B** case basic documents

- 1. Company GST & PAN card
- 2. If Pvt Ltd (AOA, MOA & COA)
- 3. Directors -PAN card and Aadhar card
- 4. Bank statement





Term Loan



## **Vidyut Also Offers Traditional Term Loan Financing**

- LTV 90% to 95% (Funding on On road price)
- ROI 18% 24% (Flat rate 10.05% -13%)
- Tenure Upto 3 years.

## **Life Cycle Management services:**

- Buy back guarantee upto 40% of onroad price.
- Interest free battery loans for the life of the vehicle.



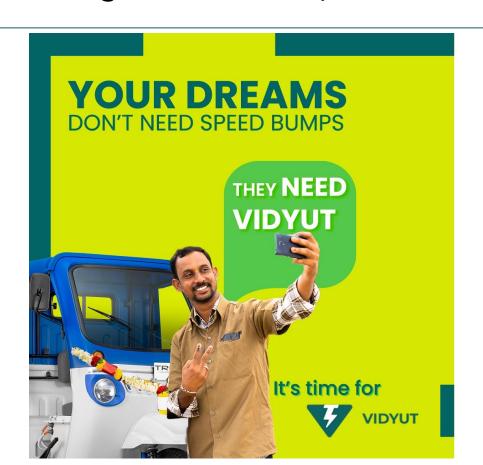
## **Service Charges for Term loan**

- Loan Processing Fee\*(PF) is 2%+GST.
- Life Cycle Management Fee\*(LCM) is 2%+GST.
- Stamp duties are extra and will be paid by the customer.

<sup>\*</sup> PF and LCM fees are on Loan amount and are non refundable.



## With Vidyut Owning EVs is Risk Free, Stress Free & Affordable





## **Q & A**