evRev.in

A platform for EV Manufacturers and users..

EV Explore Here

Agenda

Bridging Gaps
Unlock Business Potential

Flow Dynamics
From Concept to Demand

Enhanced CX
Mapping the experience

Bridging Gaps

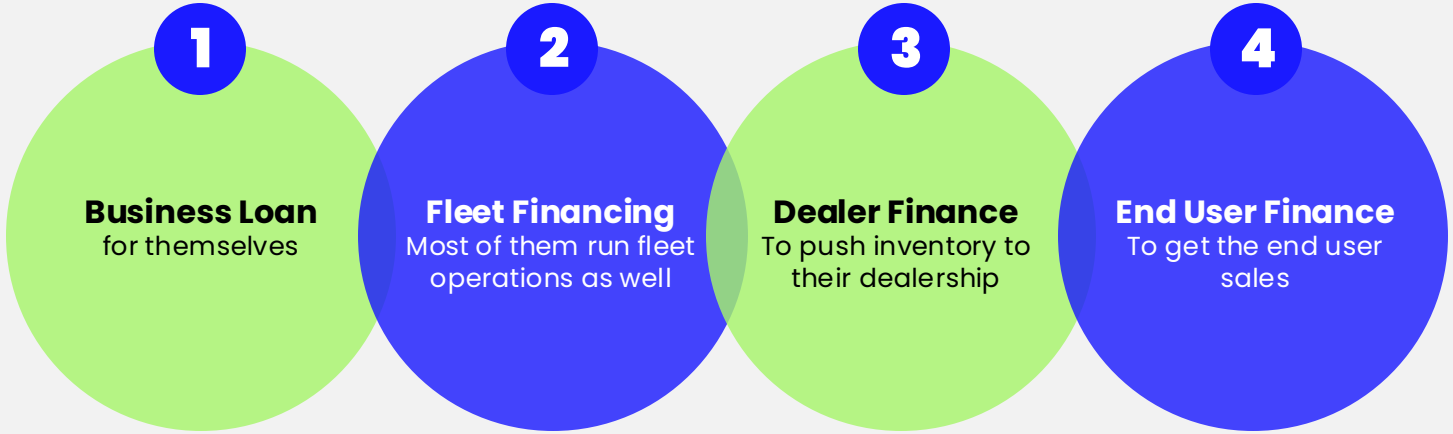
Unlock Business Potential

The need

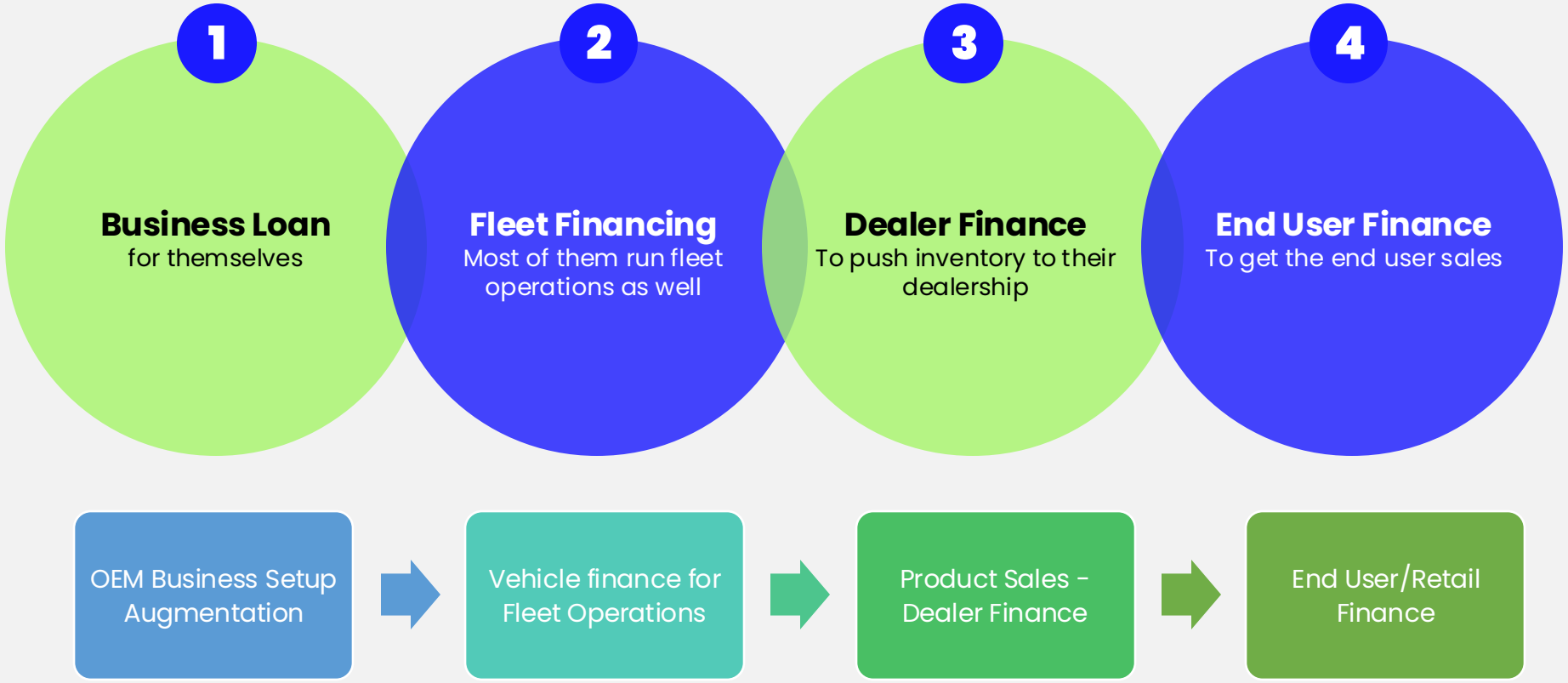
The EV industry specially the 2W and 3W (Both L3 and L5) is witnessing innovation at rapid pace powered by the new players.

Manufacturers lack lending product knowledge and access to suitable financiers, making loans hard to secure. Meanwhile, financiers struggle to find well-qualified lending opportunities.

They are on the look out for following debt financing options –



The need Life Cycle



Inefficiency and Gap

Manufacturer and Buyer

- The OEMs are looking to sell the products, they know that the market exists.
- The buyer (Retail predominantly) needs finance to purchase the batteries which are nearly 50% of the cost of the vehicles.
- The buyers are using these vehicles to earn their livelihood and don't have money to spend upfront.
- OEMs know that there is very little elasticity on the Rate of Interest for the borrowers.
- The purchase happens wherever easy financing is available.
- They lack understanding of who all are there to provide such loans at the efficient rates.
- How to apply for loans is an issue for the OEM dealerships as typically a representative is needed..

Financial Institutions

- Financial institutions are looking to deploy their funds with efficiency in the businesses.
- They don't have the depth and breadth of knowing what and when a new OEM has produced and how that would change the market scenario.
- They are looking to ensure to enhance their market presence and market share.
- ROI is in excess of 24% and on top of it there may be a processing fee making it very lucrative business.
- The near zero elasticity of the borrowers and near monopoly in financing makes it even better proposition.
- Since batteries are on the financiers' books, they can go into Carbon Credit business to add further revenue stream.

Connecting EV Finance Ecosystem

Build a platform that connects EV makers, borrowers, and lenders for smooth transactions.

Help EV manufacturers get business, fleet, and dealer loans easily through digital access.

Allow retail buyers to get loans for EVs, batteries, insurance, and repairs all in one place.

The Market

L3 Purchase

- All of L3s are purchased by **"Bottom of Pyramid"** persons or to be leased/rented to them for their livelihood.
- **The Borrowers** are therefore not willing or unable to make down payments.
- Such vehicles usually come with **Lead Acid Batteries and a life of 12 months** with a usable cycle time of 4 hrs.
- **The battery replacement costs around 35000** for same type of battery.

Replacement Market

- **Li based batteries** are preferred by the buyers to enhance range to 8 hrs charge cycle.
- The cost of such batteries is Rs **75000.**
- The **L3 EVs owners need finance** to purchase such batteries.
- The buyers are comfortable **paying upto 30% ROI,** as they tend to pay back within a year.

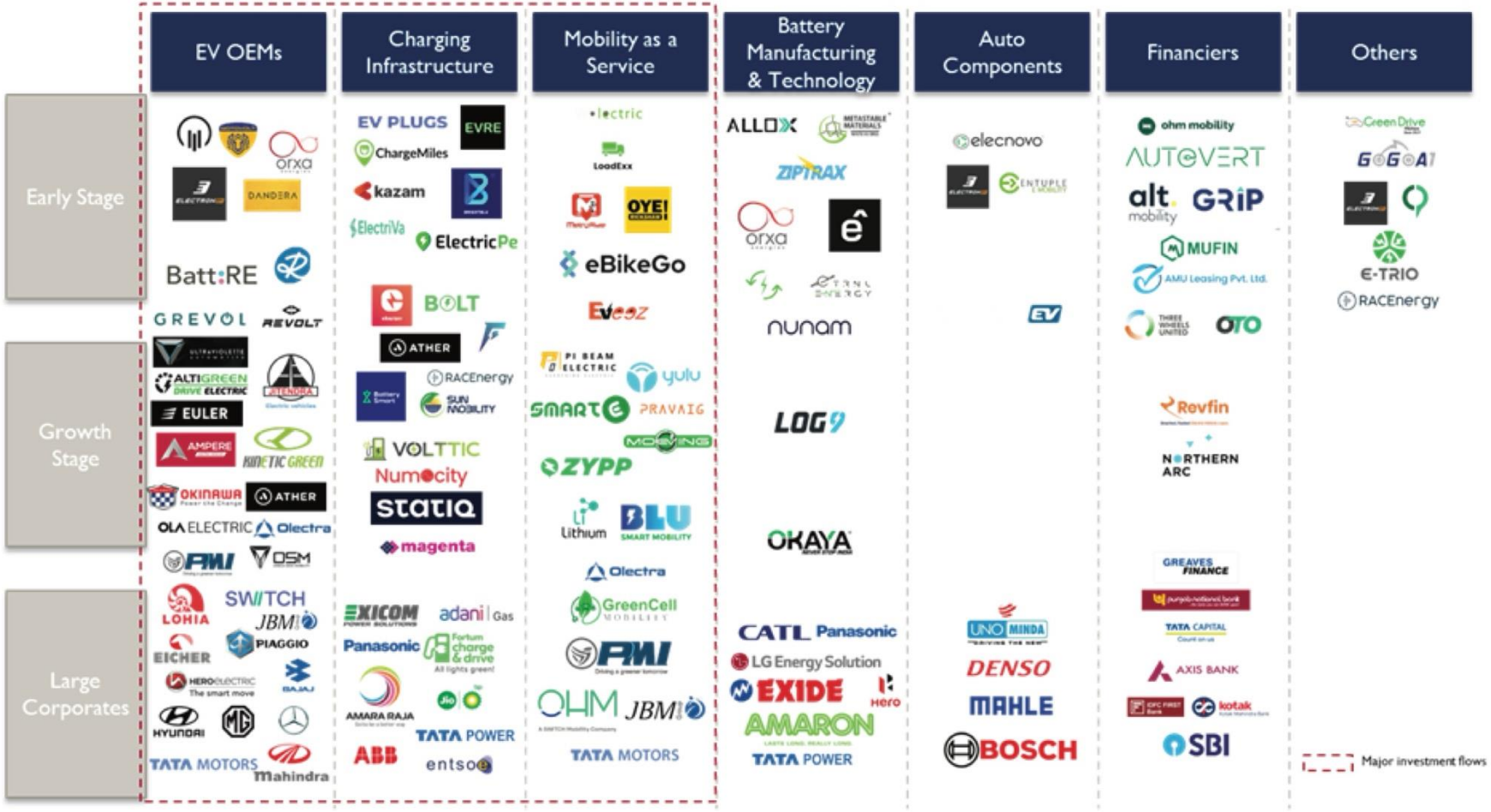
Volumes

- The pilot with two of the OEMs, servicing eastern side of India and Delhi serving NCR –
- **3000 Batteries** per month are being sold
- The lending opportunity is therefore of **Rs 22.5 Crore** per month.
- Both parties the OEMs and the FIs are **willing to pay** for the efficiency gain.
- Pan India around **30 Lacs vehicles** need replacement within next 18 months.

Flow Dynamics

From Concept to Demand

Representative OEMs List



Concept Flow

From OEM Perspective

The Demand Side

- Fis get an opportunity to onboard the Portal to get access to potential Borrowers for both B2B and B2C customers and access to new OEMs to be able to white label the products.
- Fis also get an opportunity to get CAM of the borrowers, after completion of entire due diligence thereby avoiding the duplication of efforts.
- If need is felt FIs BRE may make decisioning through the platform entirely digitally or through the STP route.

The Supply Side

- The OEMs get an opportunity to get their products approved for lending across segments and also an opportunity to get newer offerings go through white labeling process.
- OEMs get enabled to get the Loan Originated right at the POS and an access to multiple financiers.
- The end clients of OEMs get multiple offers and feel empowered to take an informed decision on what best suited them, increasing stickiness.
- The Loan Origination happens assisted or STP digitally thereby making the opportunity to apply for loan 24x7.

Faster Loan Approval

Pre white listed products

Since the products are already white listed selection of SKU is easy for seeking finance, therefore, faster loan approval.

Quick Decision Making

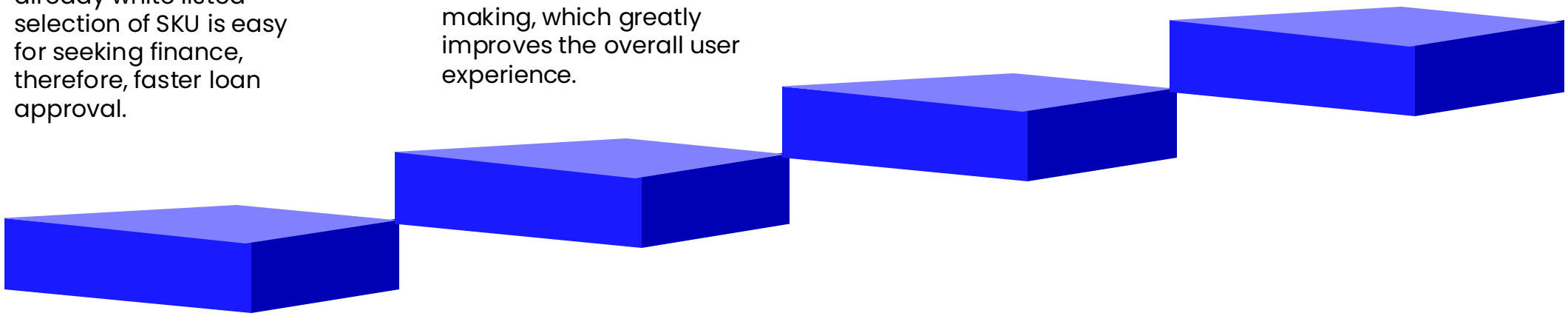
Implementing efficient processes and cutting-edge digital technology enables faster decision making, which greatly improves the overall user experience.

Automated Credit Scoring

Leveraging automated systems for credit scoring streamlines the approval process, allowing for quicker response times and improved accuracy.

Scorecard based Digital Decisioning

The Fis BRE would facilitate in decisioning on ROI, Tenure etc thereby making the process digital end to end.



Enhanced CX

Mapping the experience

Single Pane to gaze

Borrowers, OEMs and FIs

Easy access to products, services

- End customers get to select suitable SKU for their vehicles and make an informed decision.
- They get a chance to select suitable loan product for their capital needs. Fis enforced warranty and service contract, services are taken care.

Access to qualified borrowers looking for pre approved products

- With state of the art entirely Digital Loan origination Borrowers are evaluated for their quality and therefore, having an access to them means better decision on credit. Entire journey is digital therefore human efforts and biases are minimized.

Platform for EVs & Batteries

Retail buyers

- Lack knowledge about the L3/L5 Vehicles.
- Use EVs (L3/L5) for business for livelihood
- Rely heavily on financing for acquisition
- Near Zero elasticity on ROI.
- Lack of knowledge on the usage and care of Batteries..

Logistics operators like Porter to avoid capital outlay and mitigate risks

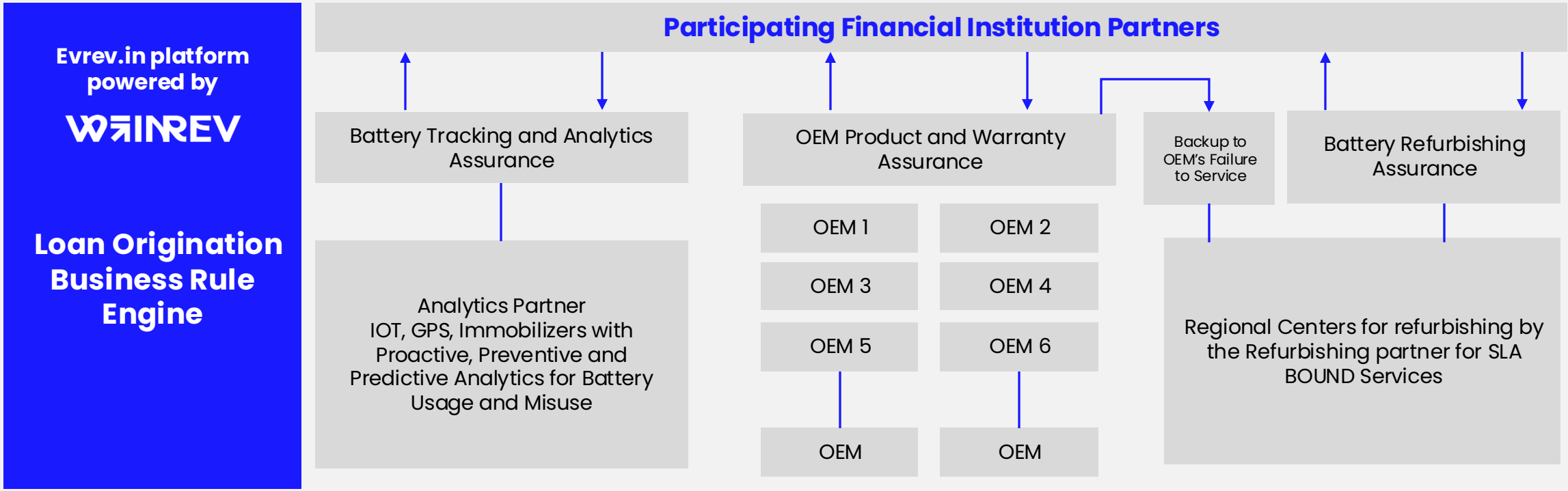
- Prefer to lease vehicles with driver and helper.
- Need minimum range in Km per charge basis.

OEMs

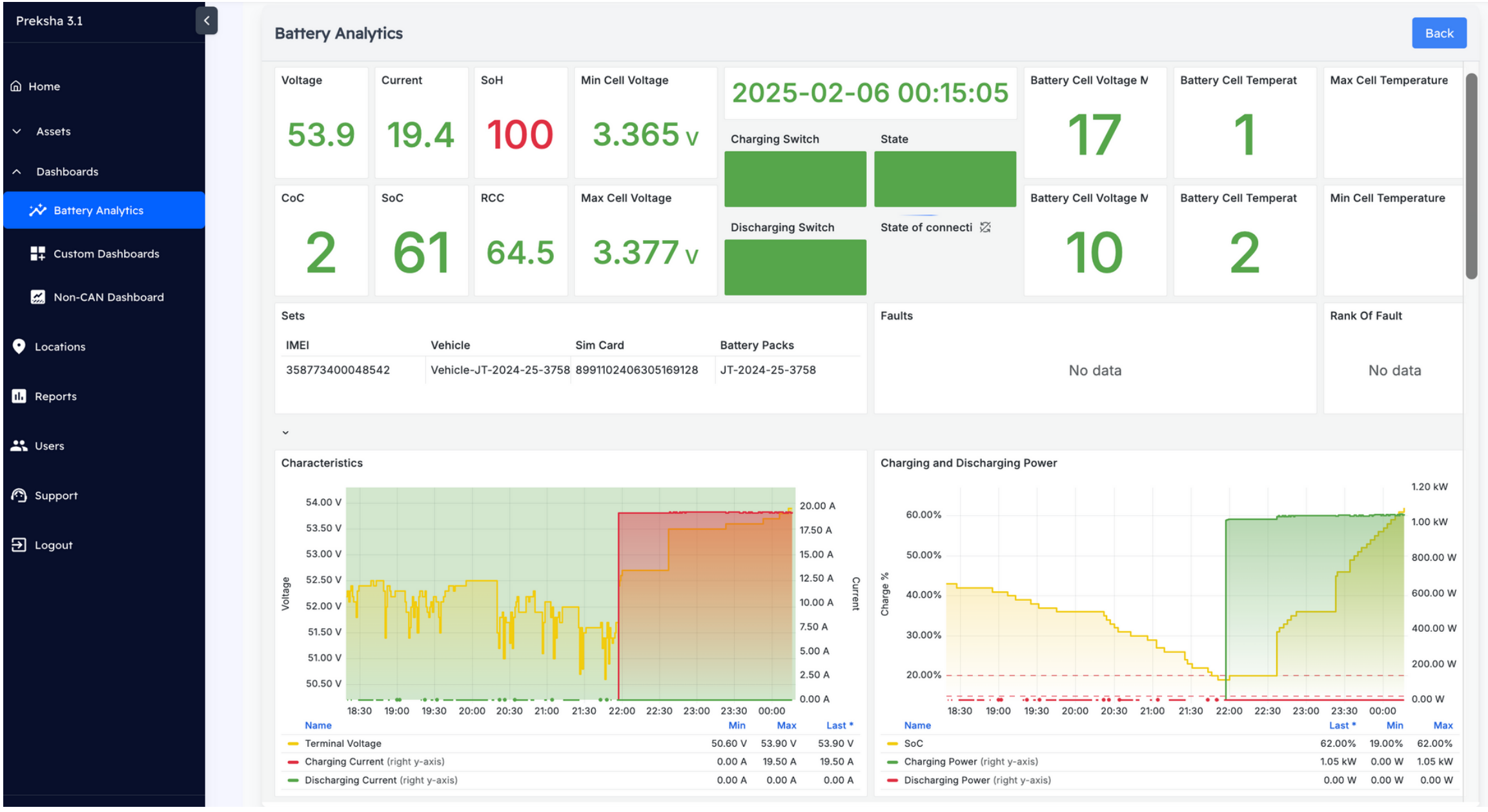
- Require financial assistance availability to make the products affordable for retail and fleet buyers.
- Need to ensure avoidance of misuse
- Reduce risk of default on EV Batteries,
- Need to enable Dealers to facilitate lending for clients

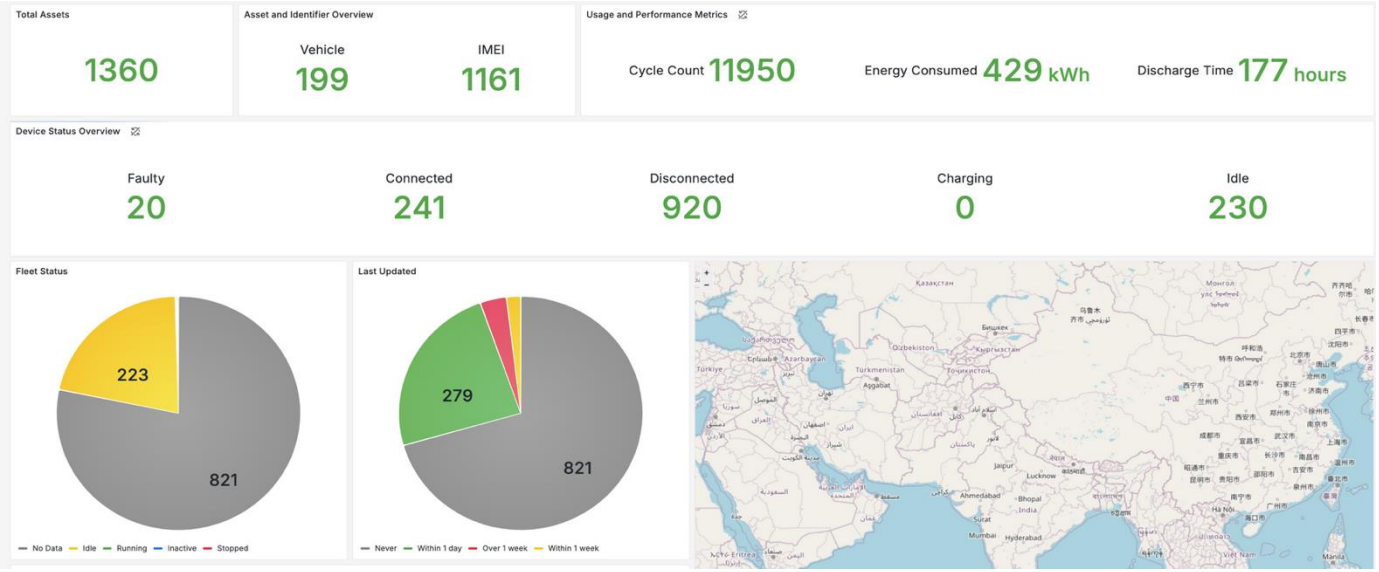
Features of the Platform

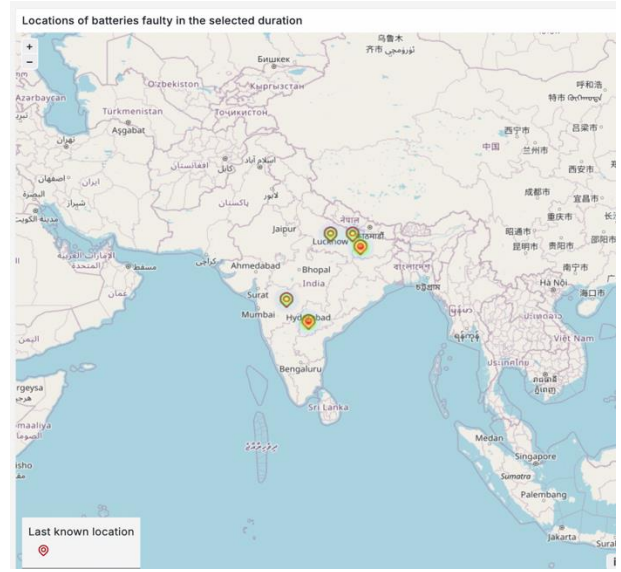
for EVs, EV Batteries and CPOs



Battery Analytics Dashboard

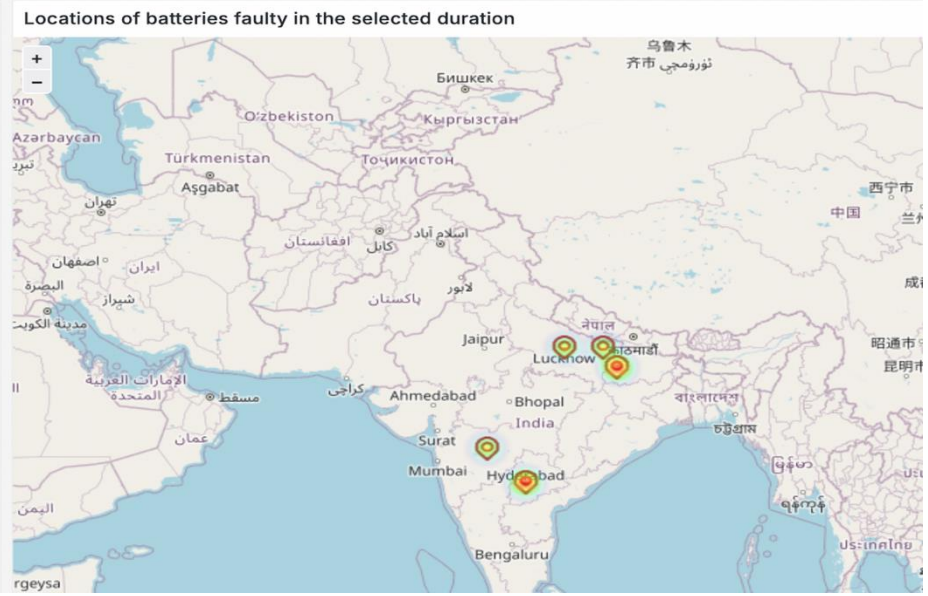

Preksha 3.1
Home
Assets
Dashboards
Battery Analytics
Custom Dashboards
Non-CAN Dashboard
Locations
Reports
Users
Support
Logout
Battery Analytics
Back
Voltage
53.9
Current
19.4
SoH
100
Min Cell Voltage
3.365 V
2025-02-06 00:15:05
Charging Switch
State
Discharging Switch
State of connecti
Battery Cell Voltage M
17
Battery Cell Temperat
1
Max Cell Temperature
CoC
2
SoC
61
RCC
64.5
Max Cell Voltage
3.377 V
Battery Cell Voltage M
10
Battery Cell Temperat
2
Min Cell Temperature
Sets
IMEI
Vehicle
Sim Card
Battery Packs
358773400048542
Vehicle-JT-2024-25-3758
8991102406305169128
JT-2024-25-3758
Faults
No data
Rank Of Fault
No data
Characteristics
54.00 V
53.50 V
53.00 V
52.50 V
52.00 V
51.50 V
51.00 V
50.50 V
Voltage
20.00 A
17.50 A
15.00 A
12.50 A
10.00 A
7.50 A
5.00 A
2.50 A
0.00 A
Current
18:30 19:00 19:30 20:00 20:30 21:00 21:30 22:00 22:30 23:00 23:30 00:00
Name Min Max Last *
Terminal Voltage 50.60 V 53.90 V 53.90 V
Charging Current (right y-axis) 0.00 A 19.50 A 19.50 A
Discharging Current (right y-axis) 0.00 A 0.00 A 0.00 A
Charging and Discharging Power
60.00%
50.00%
40.00%
30.00%
20.00%
Charge %
1.20 kW
1.00 kW
800.00 W
600.00 W
400.00 W
200.00 W
0.00 W
18:30 19:00 19:30 20:00 20:30 21:00 21:30 22:00 22:30 23:00 23:30 00:00
Name Last * Min Max
SoC 62.00% 19.00% 62.00%
Charging Power (right y-axis) 1.05 kW 0.00 W 1.05 kW
Discharging Power (right y-axis) 0.00 W 0.00 W 0.00 W





Status of batteries faulty in the selected duration

name	timestamp	type	level	status_la
862843049363351	2025-02-06 00:23:23	Cell Overvoltage State	1	end
P56HFFA5HXK000089	2025-02-06 00:15:33	Cell Overvoltage State	1	start
862843049279250	2025-02-06 00:09:11	Cell Overvoltage State	1	start
P56HFFA5HXK000100	2025-02-06 00:08:04	Cell Overvoltage State	1	end
862843049363351	2025-02-06 00:02:53	Cell Overvoltage State	1	start
P56HFFA5HXK000087	2025-02-05 23:54:29	Cell Overvoltage State	1	start
P56HFFA5HXK000100	2025-02-05 23:53:40	Cell Overvoltage State	1	start



Platform for EVs and EV Batteries

EV, EV Battery Journey Retail (B2C)

- Adhaar/PAN
- Bureau (CIBIL) Soft Pull
- Bank Statement/ ITR / AML / Other

- Onboarding
- Pre-Qualification
- Evaluation
- Score Card

EV, EV Battery Journey Business (B2B)

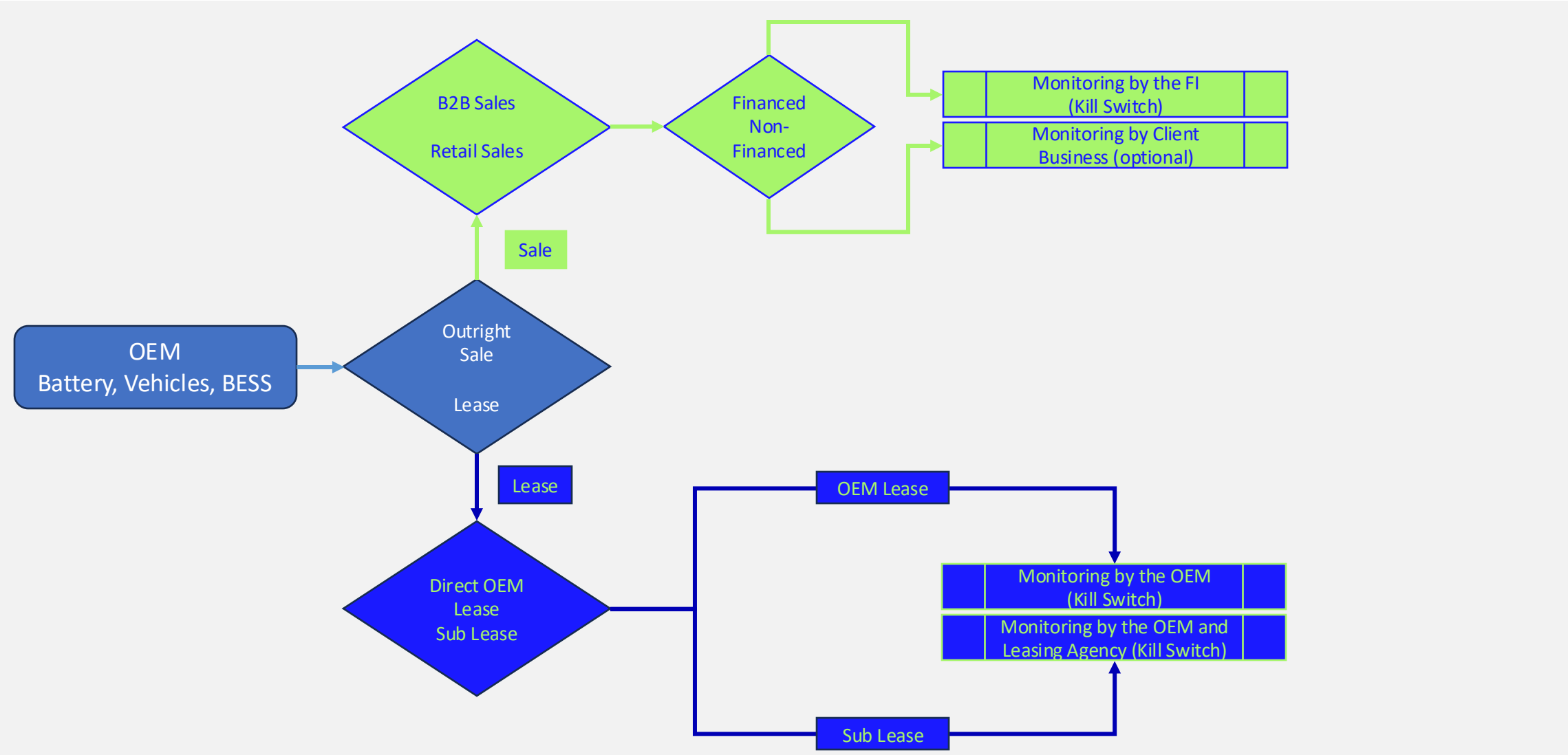
- MSME / PAN / CIN
- GST / Balance Sheet
- Bank Statement / AML / DIN

Business Rule Engine

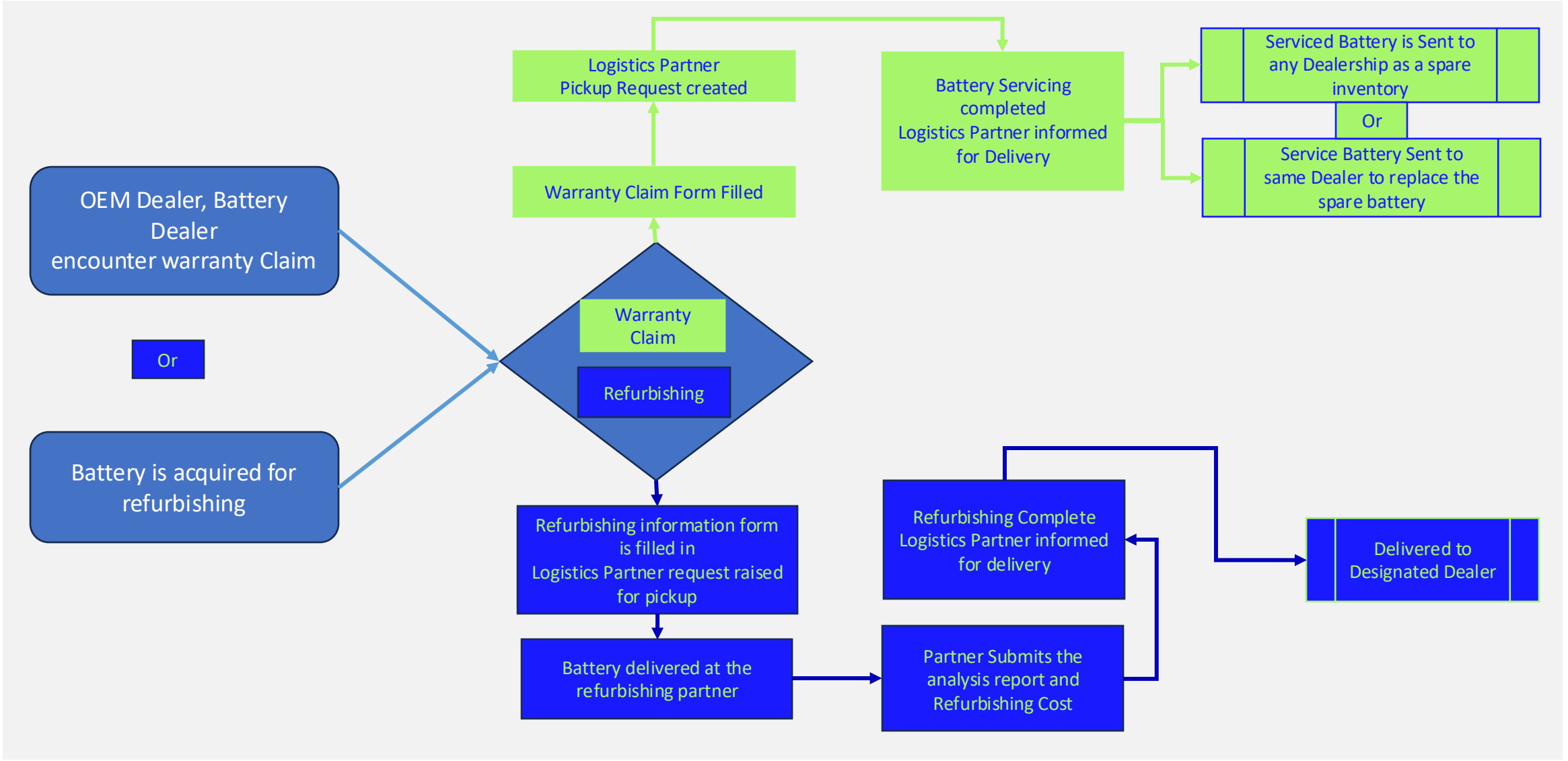
Participating Financial Institution

Offers → Accepted Offer → CAM, Bureau Hard Pull → Penny Drop, Contract, Hypothecation, eNACH → Disbursal

Business Flow



Business Flow – Warranty and Refurbishment



Thank You!

For further details - contactus@wrinrev.ai