

Rooftop Solar Financing

Clean energy support (by Government and OMCs) along with constantly rising electricity tariffs are making retail solar a very compelling proposition. The Indian Government has a target of 100 GW of solar by 2022, with 40 GW of that being rooftop solar. Solar offers long term energy cost savings and protects against rising electricity tariffs in the future.

OMCs are supporting the clean energy transition and encouraging petrol dealers to adopt solar with attractive incentive schemes. Attractive incentive and competitive equipment costs has made solar very compelling for early movers. **PetroMoney has tied up with Tier 1 Manufactures & suppliers to offer customized solar solutions with convenient financing.**

- Solar available in standard 5/10/15 kw units and custom solution on request
- EMI financing available for up to 85% of equipment value
- Flexible loan tenures of 3/4/5/7 years
- Supplier will guide customers with net metering application process
- Attractive financing terms; EMI commences 60 days from date of delivery
- No penalty on pre-payments after 6 months
- Off-grid solutions available

Benefits for Dealers

Long life of Solar (20+years) provides continued savings as electricity tariffs rise

Simple pre-approved loan process with customized tenors

Save interest on borrowings



Attractive subsidy available from OMCs for early movers: Offsets costs and reduces upfront investment

Savings in electricity bill can be used for EMI



OMCs



Banks



Tech



Solar Tech



Commercial



Petro Money Fintech

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SAY
HELLO TO
THE **FUTURE**

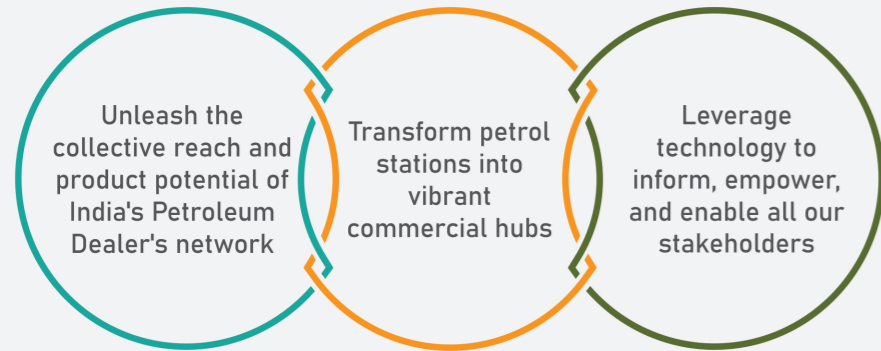
It's time to think beyond fuel. Let's transform your business with PetroMoney

PetroMoney is a technology based solution provider that enables Petroleum Dealers to offer new products and services through their network. Our platform comprises a fully integrated suite of Products (eg Micro ATMs, Fuel Credit, Vehicle Insurance, Warehousing, Solar Power etc) that enables Petroleum Dealers to rapidly and seamlessly roll-out various products and services to their end customers.

Fuel Today... Petro Mall Tomorrow

Our platform offers an integrated suite of value added products and services. PetroMoney helps petrol stations increase revenue, ease working capital and optimize costs.

The PetroMoney Mission



Multiple products. Singular Focus.

PetroMoney works closely with several technology, financial and commercial partners in developing fully integrated and end-to-end product offerings. This enables Petroleum Dealers to simply switch on various products and services by installing and integrating the PetroMoney Solution.



Move to a higher level of profitability with the powerful PetroMoney product suite

Fuel Credit

GoCash ATM™

Rooftop Solar

Fuel Credit

Petroleum dealers find that substantial portion of their diesel sales are driven by credit. Large fleet owners have arrangements with financial institutions but small truck/fleet operators often find themselves underserved for credit. Petroleum dealers have filled some of this gap by providing fuel credit to small truck operators on a case to case basis. However, these arrangements are relatively unstructured, very informally underwritten and poorly monitored, all of which result in increased credit risk.

PetroMoney offers fuel customers convenient credit facilities using its lending platform that also enables petroleum dealers to assess and monitor credit risk.

- Fuel credit for SRTOs with less than 5 vehicles
- Loan per borrower Rs.1 Lac subject to a maximum of Rs.30 lacs per dealer
- Revolving credit of 15 days
- Dealers and truck owners are co-borrowers
- Dealers originates loans, processes them through the PetroMoney risk system, and collects the repayments
- The loan amount is loaded on the prepaid fuel card which can be used at the designated outlet
- Attractive finance terms

Benefits for Dealers



GoCash ATM™

The Physical cash supply chain in India is very inadequate with the number of ATM machines in the country actually shrinking in the past 2 years despite an increase in number of transactions. The high servicing cost and regulatory burden of physical ATM infrastructure continues to be a major obstacle to growth of access to cash withdrawal, with semi-urban and rural areas suffering the most.

The GoCash ATM™ solution addresses this challenge by capitalizing on the cash pools held by merchants and monetizing them through Micro-ATMs. The GoCash™ ATM solution utilizes cash held by merchants to service customers seeking cash withdrawal using a Micro-ATM.

- Android Pos device enabled for debit cards and Aadhar biometric for transactions
- SIM and wifi enabled, latest generation 4G device
- Approved for secure transaction by the National Payment Corporation of India (NPCI)
- Enabled for cash withdrawals and balance enquiry
- Money credit to merchant's existing bank account the same day
- Cash settled through leading Indian scheduled banks

Benefits for Dealers

