



**DEALER
PREPAREDNESS**

**Annexure 3.3
PayTm MPOS Machine**



FRIENDLY



PayTm MPOS Machine

We have made an arrangement with PayTm for providing Android MPoS machine for all e-Ashwa outlets for payment of vehicle against Debit and Credit Card financing with an option of fixing EMIs for duration of 6 months to 18 months.

Specification of the machine:

- ✚ Connected through mobile using Bluetooth facility.
- ✚ Monthly Rental of machine is Rs. 850/- which we have negotiated to Rs. 700/- provided 5 months rental is paid in advance. Dealer can opt of either of two options
- ✚ Rs. 1,500/- installation charge which we have negotiated to Nil in the 5 months advance rental option.
- ✚ Monthly rental - 6th month onwards would be Rs. 700 + GST but we have negotiated Rental reversal clause- 6th Month onwards with the condition that EMI transaction of 1.5 lac happens through the machine

Cost per transaction would be as follows:

Using Debit Card:

- ✚ For transaction value upto Rs. 2,000/- → 0.40% of the transaction value.
- ✚ For transaction value above Rs. 2,000/- → 0.90% of the transaction value.

Using Credit Card:

- ✚ 1.85% for cities.

Banks whose Debit cards are allowed for EMI option as per limits available

- ✚ HDFC Bank [SMS MYHDFC to 5676712 from Registered Mobile No.]
- ✚ ICICI Bank [SMS DC EMI<Space> Last 4 digit Debit Card to 5676766]
- ✚ Axis Bank [SMS DC EMI<Space> Last 4 digit Debit Card to 56161600]
- ✚ Federal Bank [SMS DC<Space> EMI to 5676762 or give missed call to 7812900900]
- ✚ State Bank of India [SMS DC<Space>EMI to 567676 from Registered Mobile No.]
- ✚ Kotak Mahindra Bank [SMS DC EMI<Space> Last 4 digit Debit Card to 5676788]
- ✚ Bank of Baroda [SMS DC EMI<Space> Last 4 digit Debit Card to 8422009988]



INTRODUCING

Paytm

ALL-IN-ONE POS



Paytm Wallet



All UPI Apps

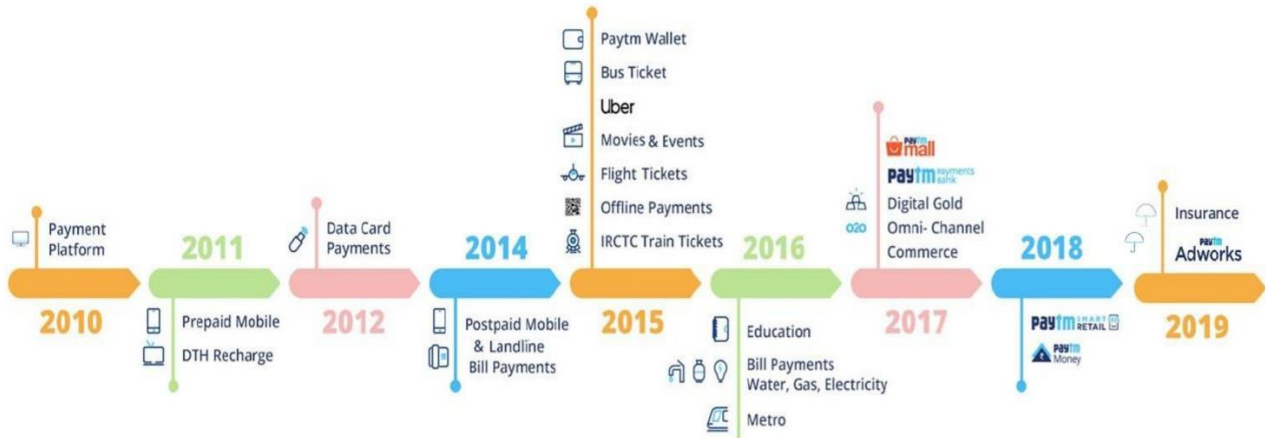


All Debit & Credit Cards



EMI

Paytm Journey



500Mn+ Registered Users & Counting..

Our Reach

Vision to bring **Half a Billion** Indians to mainstream economy

15 000 +
employees globally

40 crore +
Registered users

1 Crore
Merchants

221 Million
UPI Transactions

\$50 Billion
Annual GMV and growing

5 Billion
Transactions Annually

Unparalleled trust among top Brands



Bank offers to grow your sales

Process EMI from Banks & Brands at the point of sale:

- Debit & Credit Card EMIs
- NBFC EMIs
- Brand Affordability Schemes & Offers
- Paytm Ecosystem Offers

EMI partner Banks



Partner Brands



 Paytm Wallet



All Debit & Credit Cards

 All UPI Apps



EMI (Credit Card, Debit Card)

 Online Payment Gateway Mode



Timeline	Rental	Rental reversal clause
Device Enrolment Price (First 5 months together)	3500 + GST	
Monthly rental - 6th month onwards	600 + GST	100% rental reversal on EMI transaction of 1.5lacs

- ₹ 1.5 lac target on EMIs transaction will be monthly from 6th month onwards
- Rental reversal will be credited to the dealers account

MDR	Rates
Rupay DC	0%
Debit card (<=2000)	0.40%
Debit card (>2000)	0.90%
Credit Cards	1.99%
Amex Card	2.70%
Additional surcharge for EMI (per transaction)	0.50%

* Above rates are (excluding 18% GST)



E-Ashwa Automotive



Credit & Debit EMI Rates (%) Bank Wise



Minimum Ticket Size	Bank with CC EMI	3 Months	6 Months	9 Months	12 Months	18 Months	24 Months	36 Months
3,000/-	Axis	2.17%	3.83%	5.92%	7.74%	12.29%	16.37%	
2,500/-	BOB	2.17%	3.83%	5.49%	7.18%	12.29%	16.37%	
3,000/-	Citi	2.17%	3.83%	6.35%	8.31%	12.29%	16.37%	
2,000/-	HSBC	2.09%	3.68%	5.71%	7.46%	11.03%	16.00%	
1,500/-	ICICI	2.17%	4.12%	5.92%	7.74%	12.28%	16.36%	
3,000/-	IDBI	3.25%	6.50%	9.75%	13%			
2,000/-	Indusind	2.17%	3.83%	5.49%	6.62%	9.77%	12.98%	19.57%
500/-	Kotak	2.01%	3.53%	5.92%	7.74%	12.29%	16.37%	
500/-	RBL	2.17%	3.83%	5.49%	7.18%	10.61%	14.10%	
2,000/-	Standard Chartered	3.83%	5.92%	7.74%	12.29%	16.37%	16.37%	
1,500/-	YesBank	2.17%	3.83%	5.92%	7.74%	12.29%	16.37%	

Minimum Ticket Size	Bank with DCEMI	3 Months	6 Months	9 Months	12 Months	18 Months	24 Months
5,000/-	ICICI	2.68%	4.72%	6.78%	8.88%		
5,000/-	Axis	2.34%	4.12%	6.78%	8.88%	13.14%	17.51%
5,000/-	HDFC	2.65%	4.50%	6.40%	8.20%	11.65%	14.90%



Customer Interest Calculation



EMI Tenure (months)	3	6	9	12	18	24
Txn Amt (INR)	10,000	10,000	10,000	10,000	10,000	10,000
Rate of Interest (ref - HDFC Credit Card)	2.15%	3.70%	5.60%	7.20%	10.95%	14.07%
Subvention Cost per Txn (INR)	215	370	560	720	1095	1407



E-Ashwa Automotive

Bank offers


paytm



Bank of Baroda
Credit Card

Extra 10% Cashback*
on using Bank of Baroda Credit Cards &
EMI Transactions.

Valid from 1st Oct. - 30th Nov. • Max. Cashback of ₹3,000 on a min. purchase of ₹20,000 • *T&C Apply



**Pay using YES BANK Credit Card
on Paytm Card Machine.**

Get up to
₹2,000 Cashback

Offer only valid on Credit Card EMI transactions

 E-Ashwa
Automotive

paytm
Proudly Indian

Thank You !



Ajay Singh Rajawat - 7600566063

GO **BIG** OR
GO Home