

**SELCO**<sup>®</sup>

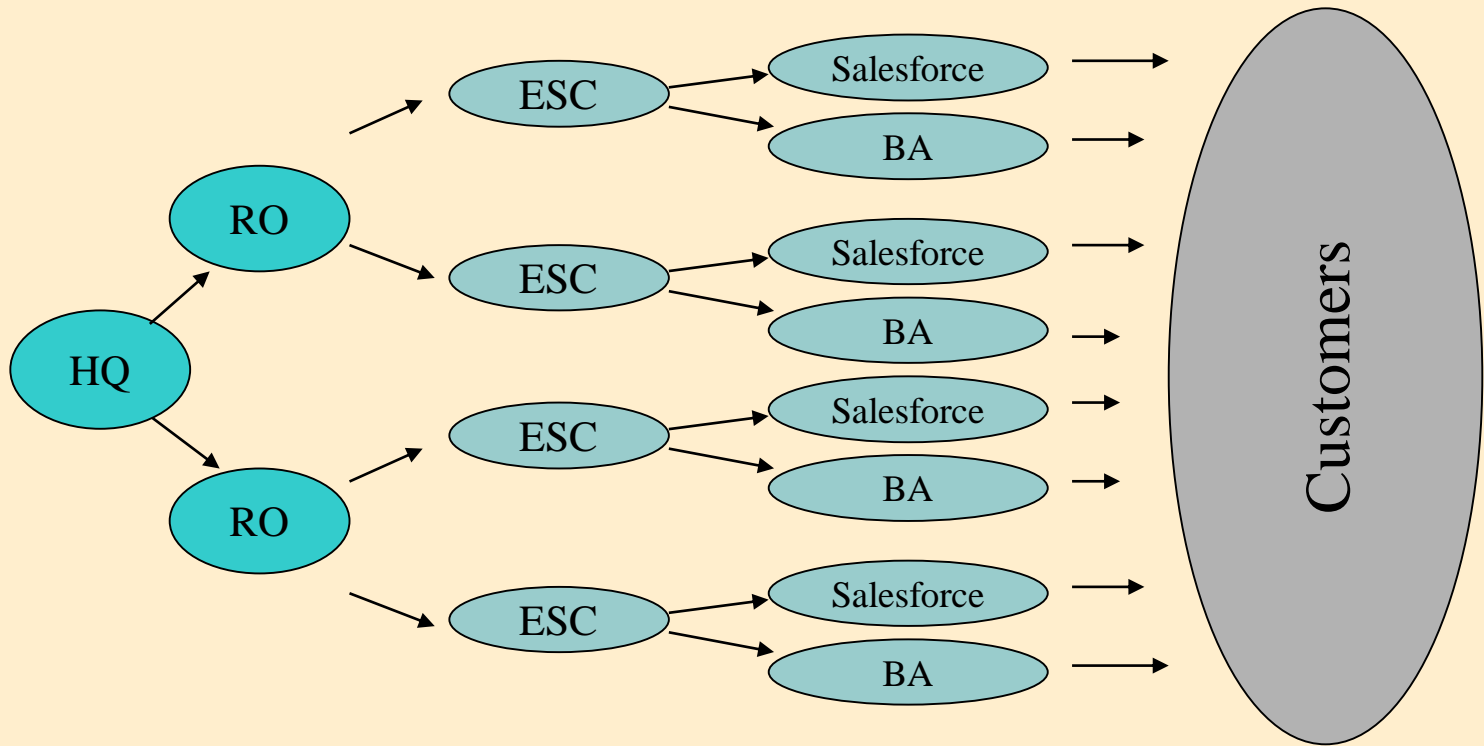
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**OPERATIONS**

# USP

- ❖ Positioning
  - Product vs. Service
  - Utility
  - Expenditure Vs. Investment
- ❖ Customised System based on need
- ❖ Third Party Door Step Financing
- ❖ After Sales Service
- ❖ Branch vs franchise model

# OPERATIONAL STRUCTURE



**HQ:**

SELCO INDIA headquarters is located in Banaglore.

**Regional Offices**

Located strategically throughout service territories, each office directly manages between 5-10 SSCs

**ESCs**

SELCO’s retail showroom, inventory depot, and base of sales and service operations. Located in central rural towns.

**Salesforce & BA**

SELCO’s direct sales force and Business Associates market SELCO’s products to potential customers

# Supporting Departments

- ❖ Accounts & Finance with IAP
- ❖ Customer Support & Logistics & godown
- ❖ Financial Institutions & training
- ❖ HR & Admin.
- ❖ Business Associate Relation & Devp.
- ❖ Projects & design – SHLS & SWHS
- ❖ Mission

# PRESENCE

- ❖ Direct
  - Karnataka, (Kerala, Gujarat, Maharashtra, Tamilnadu, Bihar)
    - 43 Energy Service Centers
- ❖ Partners/ Entrepreneurs
  - Partners through Incubation
  - Partnerships like SKDRDP
- ❖ Institutional Project – Many More States
- ❖ 2,00,000 Customers
  - 80% Rural

# CLIENT PROFILE

## ❖ 75 %

- Small Farmers – Annual Income Rs.60 - 75000
- Individual working households – Monthly Rs.5000 – 7500
- Informal/ Home based workers/ Street Hawkers – Daily Rs. 10 – 20

## ❖ 10 – 15 %

- Lower middle income – Annual Rs 125000 – 250000

## ❖ 10 – 15 %

- Rural Institutions – Schools, Hostels, Health Centers, Banks, Religious Places, Refugee Camps

# BRANCH STRUCTURE

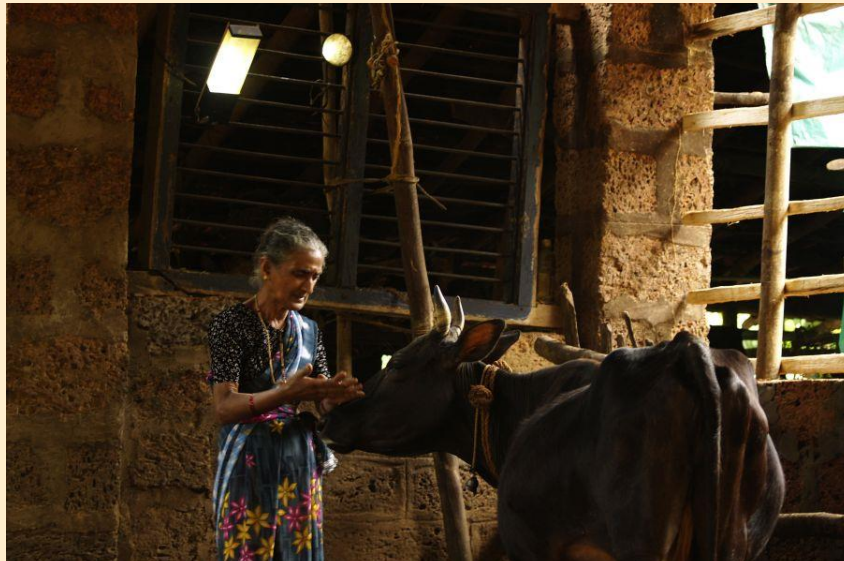
- ❖ 25 – 50 Km radius
- ❖ Sales
  - Per month = Rs. 3 L to 10 L
  - 15 – 35 Units / month
- ❖ 1000 – 8000 customer base
- ❖ 5-6 Staff – 2 Sales (1 manager), 2 Customer Support, 1 Administrator
- ❖ 5 – 10 Business Associates

# FINANCING

- ❖ 75% Sales Financed
- ❖ Regional Rural Banks, State Commercial Banks, Credit Co-operatives, Micro Finance Institutions
- ❖ Partnerships – Product/ Service Development
- ❖ SHLS 2 – Costs \$ 200 / Rs. 8500 to 10500
  - Banks
    - 15% Down payment
    - Ask for collateral
    - Interest Rate – 12 – 14%
    - Repay \$ 4 - 6 = Rs. 200 to 300 monthly over 5 years
  - MFIs
    - No Down payment
    - No Collateral
    - Interest Rate – 15 – 24%
    - Repay Weekly or Monthly
- ❖ Risk Sharing



# Rural Customers



# Urban Customers



# Institutional Customers





# With Regards....

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Thank you