

CAR CONTROL

CASE: 1	AT 25 KM (PER DAY COST)		
	Buying a car on loan	Buying a car (fully paid)	Uber/Ola (assuming surge @1.5x at 40% of the time)
(All figure in ₹)			
Down payment	71	356	-
Cost of capital (@8%)	33	167	
Instalment	377	-	-
Insurance	22	22	
Parking	50	50	-
Residual value	-110	-110	
Fuel	150	150	-
Maintenance	32	32	
Sum total (self-driven)	626	668	420
Sum total (chauffer-driven)	1,026	1,068	

CASE: 2	AT 75 KM (PER DAY COST)		
	Buying a car on loan	Buying a car (fully paid)	Uber/Ola (assuming surge @1.5x at 40% of the time)
(All figure in ₹)			
Down payment	71	356	
Cost of capital (@8%)	33	167	
Instalment	377	-	-
Insurance	22	22	
Parking	50	50	-
Residual value	-96	-96	
Fuel	450	450	
Maintenance	32	32	
Sum total (self-driven)	943	984	1,080
Sum total (chauffer-driven)	1,343	1,384	

CASE: 3	AT 125 KM (PER DAY COST)		
	Buying a car on loan	Buying a car (fully paid)	Uber/Ola (assuming surge @1.5x at 40% of the time)
(All figure in ₹)			
Down payment	71	356	
Cost of capital (@8%)	33	167	
Instalment	377	-	-
Insurance	22	22	
Parking	50	50	-
Residual value	-82	-82	
Fuel	750	750	
Maintenance	38	38	
Sum total (self-driven)	1,259	1,301	1,650
Sum total (chauffer-driven)	1,659	1,701	

> ASSUMPTIONS

All values used, are at current prices

Petrol car value: ₹ 6.5 lakh; 20% downpayment

Interest cost: 11% of 5.2 lakh, 5 years (11,306 per month)

Replacement cycle assumed at 5 years

Fuel cost: ₹ 6 per km (assuming city-driving-average of around 10km/litre)

Residual value of car after five years:

For vehicle travelled <50 km per day: ₹2 lakh

For vehicle travelled 50 – 100 km/daily: ₹1.75 lakh

For vehicle travelled >100 km per day: ₹1.5 lakh

Uber fare (factoring average of base fare, per km/per min pricing):

0–50 km: ₹ 14 per km

50–100km: ₹ 12 per km

>100km: ₹ 11 per km

Chauffer cost per month (₹12,000)

UBER PRICING

Base fare (₹)	40
Per km (₹)	7
per min (₹)	1