Fintech mobility platform to modernize vehicle financing

About Ohm Mobility

Ohm Mobility is digitizing and expanding vehicle financing in India, revolutionizing urban mobility by enabling the adoption of clean, shared transport - starting with 3-wheeled vehicles.

Why Ohm Mobility

Most major cities struggle with air pollution, traffic congestion and poor transport infrastructure that is unable to serve their increasing urban populations. Yet, the adoption of electric vehicles as a more sustainable transport solution in India remains low, accounting for less than 1% of sales each year. Additionally, for low-income people using their vehicle as a productive asset, the process of availing a loan and repaying it is inefficient, inflexible and lacks transparency.

Ohm mobility’s technology platform combines daily digital payments, loan management software and data science to help vehicle lenders reduce costs and modernize vehicle financing via pay-as-you-go models.

How it works

1. Formal and informal vehicle financiers onboard onto Ohm’s loan management system (LMS), which is integrated with a customer payment app

2. Loan customers download the Ohm app, link it to their loan account and can start making daily, digital, flexible payments back to their vehicle loan

3. Customers can view transaction history and access information regarding their loan

4. Ohm builds credit scores and is able to upsell /cross-sell products & services
Who we are

Nikhil Nair
Founder and CEO

Former director of Africa’s leading PAYGo fintech/energy company-Kopa Solar, Nikhil has over 12 years of experience working and growing business in E.Africa, Middle East and India. He holds an MBA from Oxford University

Sajesh N
Head of Product

With over 21 years of experience in technology, product and startups, Sajesh has implemented over 200 tech products throughout his career. He founded two tech companies and successfully exited his first venture.

Maymon MS
Senior Tech Lead

With experience in back-end technology and micro-services, Maymon brings over 15 years of experience having worked for companies such as Oracle, Sapient and IBM Research. Masters from IIT-Bombay

Unni K
Operations and data

With a background in engineering, Unni has experience in business operations, planning and project management. He has previously worked with Mahindra & Mahindra

Key partners

Awards + recognition

Selected by Catalyst Fund accelerator