



VOLTMART

Building one stop solution for EV financing, battery leasing and servicing.

The EV Financing Problem:

Based on our ground research:

1

Availability of Finance

Gig workers face significant barriers in accessing EV financing, unlike mobile phones.

2

Ease of Finance

Complex paperwork leads to high turnaround times, discouraging potential EV buyers.

3

Affordability

High upfront costs and low loan-to-value ratios make EVs less affordable for many buyers.

4

Battery Swapping Remains Costly

Even though battery prices are falling, end consumers are not benefiting.

5

Comprehensive Selling approach

Successful EV sales require additional support like service, insurance, and resale options.

A Growing market for EV Financing:

Our goal is to capture a 10% market share among the growing adoption of EVs by low- and middle-income customers.

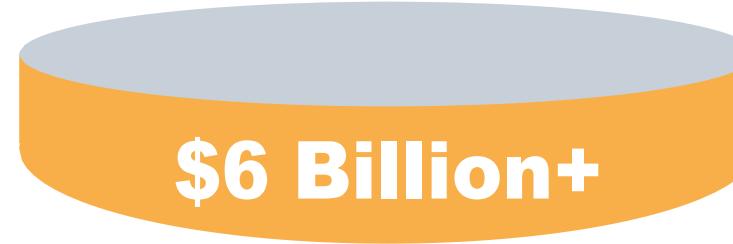
EV 2W Financing Market by 2030:



Current EV 3W Battery Financing Market & growing



Low/Middle income group share:



10% Obtainable share



Voltmart's Full Stack Solution:



Multi Brand Dealership

Collaborating with OEMs and dealers to establish offline and online distribution centers.



Affordable Credit Offerings

Tailored financing solutions designed to make EV ownership accessible for a wider audience.



Vehicle & Battery service support

Providing comprehensive post-sale service to enhance overall customer satisfaction and trust.



Resale enablement

Developing a secondary market for EVs to promote affordability and accessibility for potential buyers.

The Right time to build is NOW



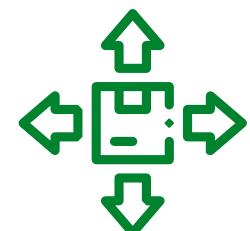
Favorable govt policy

conducive policies & supportive regulations



Favorable TCO

triggering organic adaption



Fragmented distribution

an opportunity to build differentiated origination model



Increasing adoption among low-income group

Increasing adaption of EVs among low- & middle-income customers from Tier2+ provides an opportunity to create impact

Product



EV 2W Sale and Financing

Customer

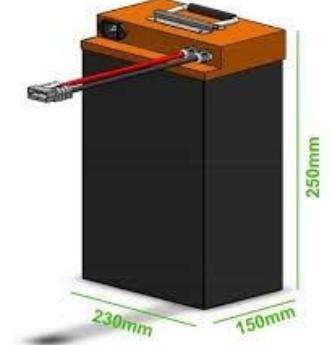
Low income individuals
or First time buyer

Credit Profile

New-To-Credit

Sourcing

Digital & Offline Centre



Battery Leasing/Financing

Credit Profiling

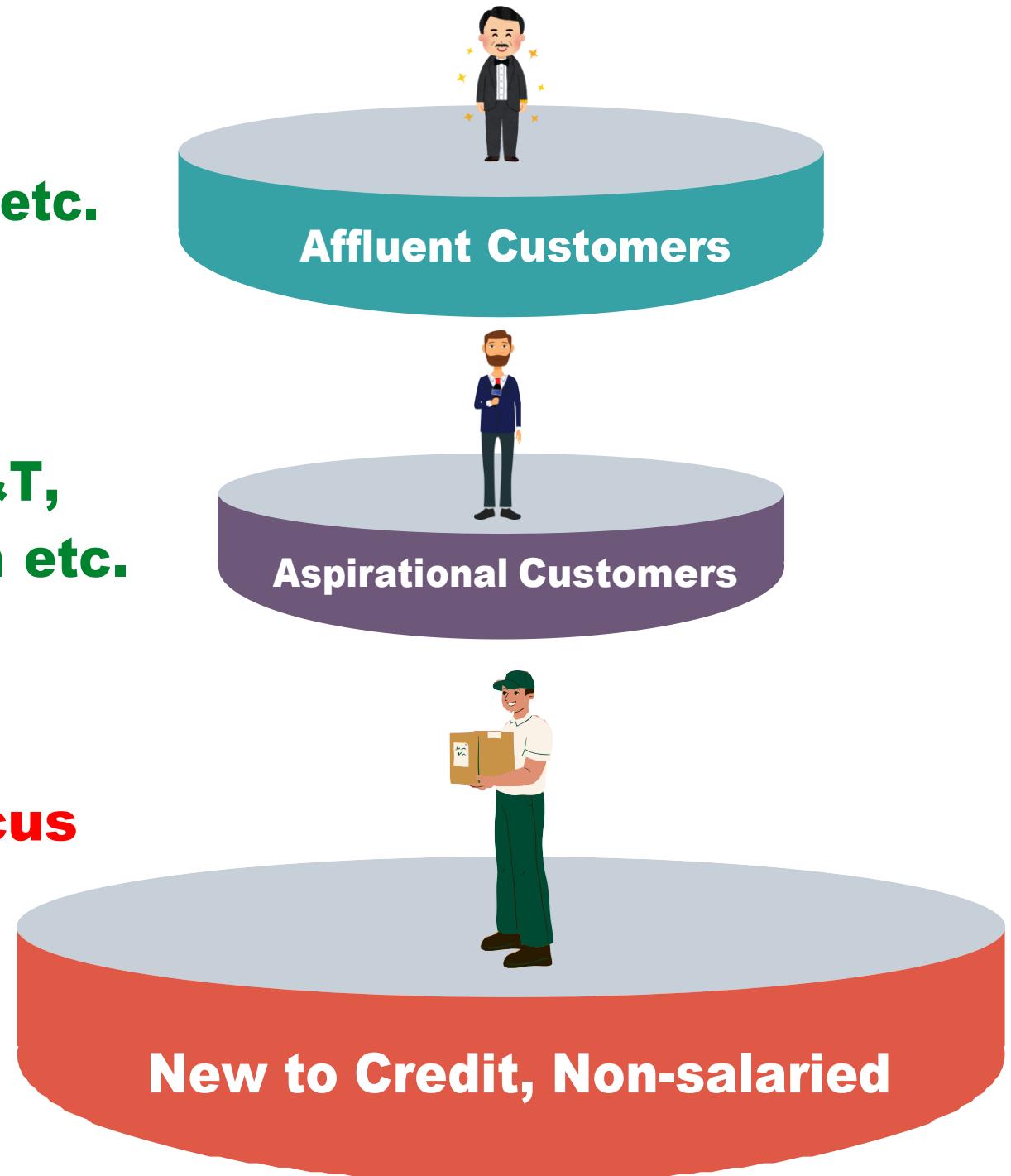
Assess customer risk through alternative scoring, field investigation, asset risk in collaboration with OEMs

EV 2W Financing Landscape

Key lenders:
Axis,HDB,ICICI etc.

Key lenders: L&T,
Kotak, Shriram etc.

Missing/Our focus



Voltmart

Own distribution centers

To sell vehicle to
our TA

Battery Swapping Alliances

TAT: 2 Mins

Refurbishing centers

Repairing & Servicing

Re-Sale centers

Building secondary
market

EV 2W Battery Financing Landscape:

Battery Swapping offerings

Cost of battery going down but benefit is not getting transferred to customers.



Battery leasing/financing

Battery leasing/financing to 2W riders through own centers.

Servicing for battery

Providing servicing for battery

**Commercial: 1.6 Swaps/Day ~ INR 100/Day.
26 Days active ~ INR 2600**

Cost of Battery+Charger ~ INR 36K for 18 Months at 25% ~ INR 2420

Business Model Execution

Key component of our operation



Revenue Streams

- Sales of EV 2Ws
- Financing of EV 2Ws
- Battery swapping/leasing
- Service of EV 2Ws
- Resale of EV 2Ws



Target Market

Lower income group who needs vehicle primarily to earn i.e **Gig workers**, small businesses like **Milk man** etc.



Partnership

Collaboration with

- EV 2W OEMS
- NBFCs/Banks
- Battery manufacturers



Distribution Channels

We leverage both:

- Online Platforms
- Brick-and-Mortar sto

Thank You!



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