

Investor Presentation Q1 FY 2027



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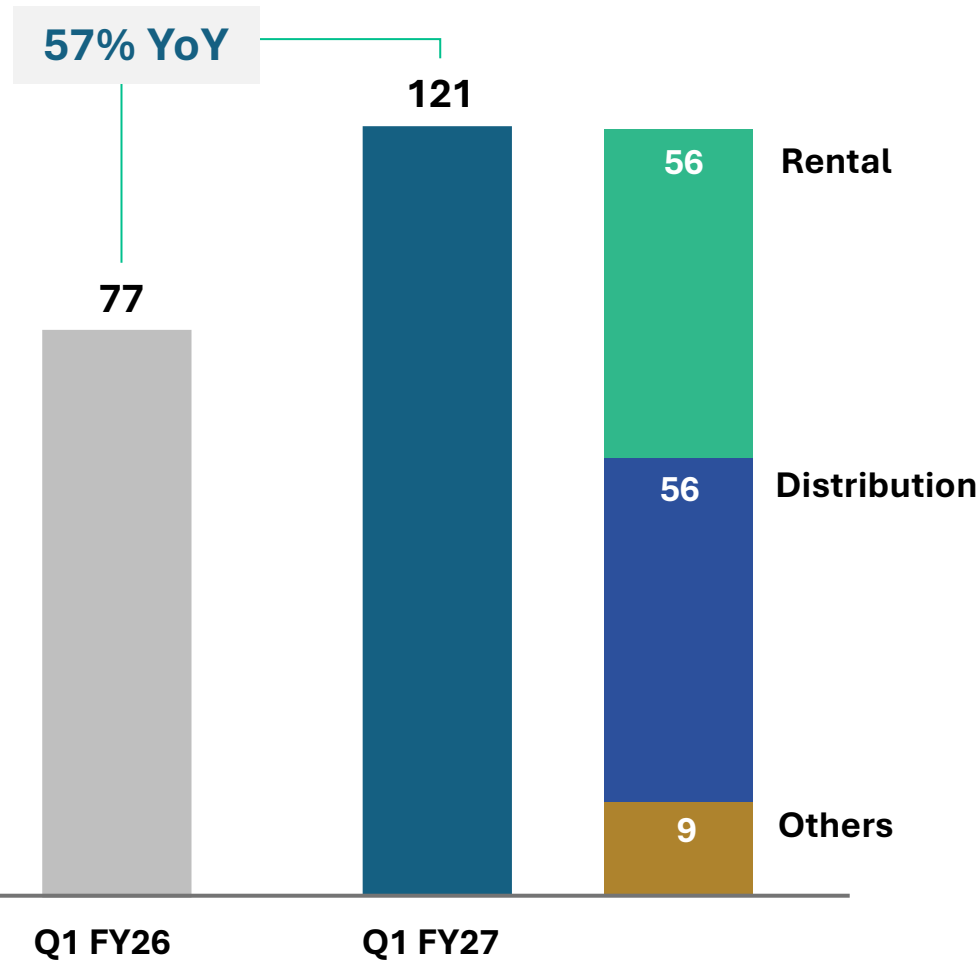
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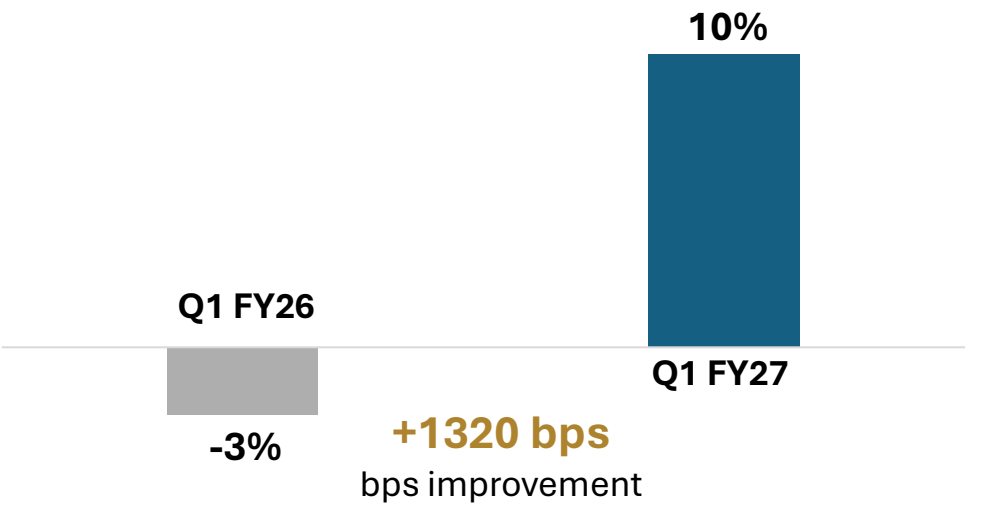
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Continued growth, improving margins, and a third consecutive profitable quarter

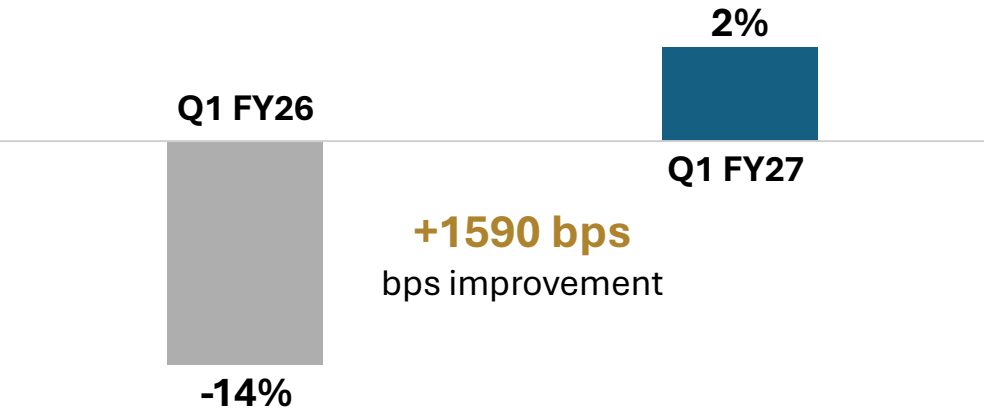
Total Income (₹ Cr.)



Adjusted EBITDA (%)



PBT Margin (%)



Notes: As on 30th June 2026. Figures rounded off.

Rental

46%

₹56 Cr.

Q1 FY27 REVENUE

₹2 Cr.

SEGMENT PROFIT

OFFERINGS



Rental Marketplace & Management Suite



Co-living spaces for students & young professionals

Distribution

46%

₹56 Cr.

Q1 FY27 REVENUE

₹8 Cr.

SEGMENT PROFIT

OFFERINGS



Data Analytics & Lead generation platform



Real estate sales CRM



Home buying advisory platform

Capital

<2%

₹2 Cr.

Q1 FY27 REVENUE

(₹5) Lakhs

SEGMENT LOSS

OFFERINGS



SM REIT investment platform



Tech-driven lending and credit platform

Key Business Performance Metrics – Q1 FY27 (vs Q1 FY26)

Consolidated Financials

+ 57%

Total income Growth

+ 1320 bps

Adj. EBITDA% improvement¹

+1590 bps

PBT margin% improvement

Rental Marketplace & Management Suite

9,278 (-28%)

Number of Signed Units

₹ 34 Cr.

Rent Collected (GMV)

₹ 25 Lakhs

Net Revenue per Team Member²

Operated by



Co-living spaces for students & professionals

16,463 (-8%)

No. of Beds under Management

81%

Overall Occupancy

₹ 1.3 Cr.

Revenue per Team Member²

Operated by



Data Analytics & Lead generation platform

276 (+20%)

Number of Projects

1,34,221 (+77%)

Number of Leads Sold

₹ 48 Lakhs

Revenue per Team Member²

Operated by



Real estate sales CRM

11,814 (+41%)

Number of Active Licenses

53%

Gross Margin

₹ 32 Lakhs

Revenue per team member²

Operated by



Home buying advisory platform

662

Number of Transactions

₹ 784 Cr.

Value of homes sold

₹ 27 Lakhs

Revenue per team member²

Operated by



End-to-end Rental & Co-Living Platform

Rental Marketplace & Management Suite

Scaled platform to **9,200+ rentable units across 4,855 houses**

320 rooms signed; **25 live clusters** for Nestaway Select

Deployed **AI agents** for **lead qualification** and customer support

Co-living spaces

255+ active coliving spaces across 16+ cities

HelloWorld 2.0 launched - brand repositioning from coliving operator to lifestyle identity platform

4.3+ average customer rating across platform

AI-Powered Real Estate Distribution Stack

Data Analytics & Lead generation

145+ active clients with **275+** projects signed

1,34,000+ leads sold in Q1 FY27 (**77% YoY growth**)

Launched AI suite - Aurum Lens (insights), Aurum Converse (voice), Aurum Qonvo (WhatsApp)

Real estate sales CRM

20+ new developers onboarded; **400+** new licenses added

18 customers signed for AI Calling Feature

Outcome-based pricing models launched with site-visit success POCs underway

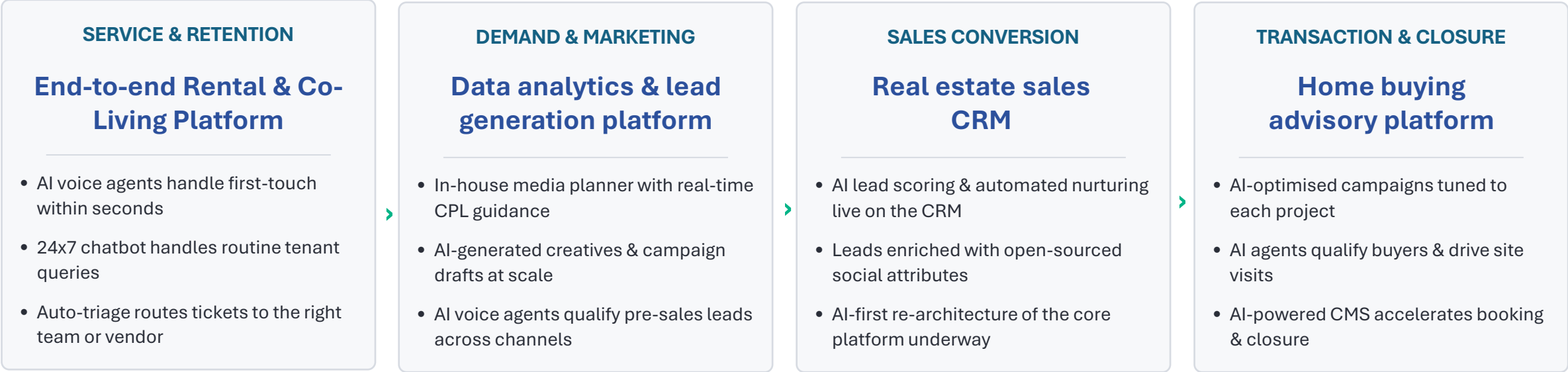
Home buying advisory platform

155+ active developer clients; **11** active mandates

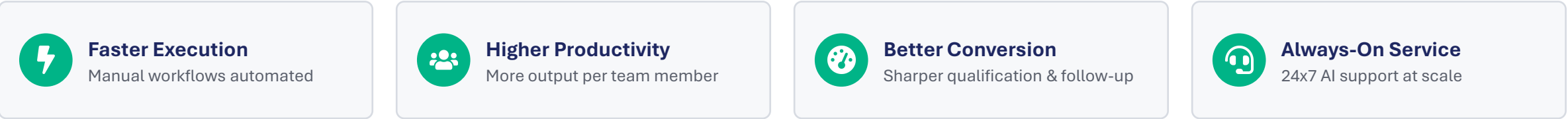
60% YoY growth in gross commission

PropPartnerX broker app live across all cities for end-to-end bookings, payouts, and invoicing

One plug-and-play AI stack, now live across the value chain, turning last quarter's roadmap into deployed capability



CONSISTENT EFFICIENCY OUTCOMES ACROSS THE PORTFOLIO



AI Stack

 Claude

 MonkSpaces.AI

 OpenAI

 CONVIN

 Grok

 gnani.ai

 Razorpay

What is Housing.com?



India's leading consumer property platform - connecting millions of home seekers with properties through AI-powered search, rich content and intelligent lead generation, across 1,700+ active developers, 18,500+ active partners and 11,500+ paying consumers.

₹301 Cr

FY25 REVENUE

12 Mn+

MONTHLY ACTIVE USERS

58 Mn+

MONTHLY TRAFFIC

1 Mn+

ACTIVE LISTINGS

The transaction



Aurum to acquire 100% of Housing.com

India's leading consumer property platform and a leading real-estate destination to enter the Aurum PropTech ecosystem



REA India to become a strategic partner

This partnership shall strengthen Aurum's ecosystem and create enduring intangible strategic value for Aurum PropTech



All-equity consideration

1,97,93,309 new Aurum PropTech equity shares to be issued to REA India, total shareholding in Aurum PropTech shall reach ~24.9%



One ecosystem to be built for the long term

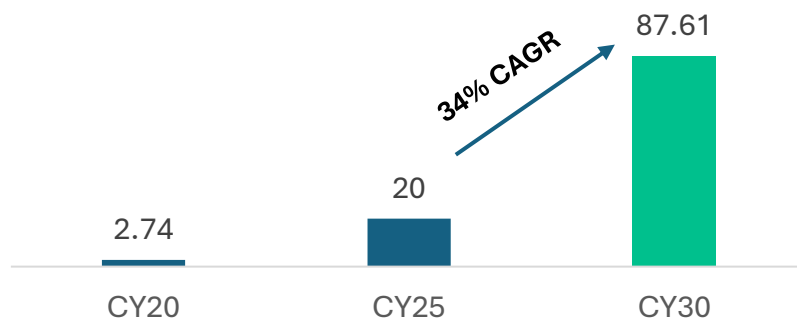
Housing.com shall join PropTiger, NestAway, HelloWorld, Sell.do and Aurum Analytica, bringing the full property lifecycle under one portfolio

Aurum PropTech

About Us, Our Offerings



PropTech Market in India (USD Bn.)



The Rise of PropTech in India

>90%

Buyers use digital channels to search homes

58%

Homebuyers use virtual tours before buying a property

60%

Share of sales & marketing budget spent on digital strategies

75%

Channel Partners use technology tools for lead generation & customer relationship management

Early 2000s



Broker-driven & Offline Markets

Real estate discovery driven by brokers, personal networks, and fragmented, non-transparent information.

2000-2010



Digital Discovery of real estate

Property portals bring search and price visibility online.

2011-2019



Ecosystem Expansion Beyond Listings

PropTech unlocks services across lead generation, transactions, and customer management.

2020-2025



Covid triggers PropTech adoption

The pandemic accelerates adoption, embedding digital workflows across the real estate value chain.

Current



Rise of PropTech ecosystem

AI, data, platforms, and fintech now power discovery, transactions, and asset lifecycle management.

An Integrated Technology Ecosystem for India’s Real Estate Value Chain



Talent pool spread across 15 Cities

Delhi NCR	273
Bangalore	251
Mumbai	179
Pune	169
Hyderabad	40
Other Cities	145



10

Entrepreneurs



10+

Products



1000+

Team Members



1100+

Real estate developer relations



25,000+

Active Customers



25,700+

Rental Units Capacity

Rental



Student Living, Co-Living and Family Rentals

Distribution



Data analytics, Marketing, Sales Automation & Transaction Mgt.

Capital



SM REIT



Digital Lending Platform

Integrated PropTech Ecosystem

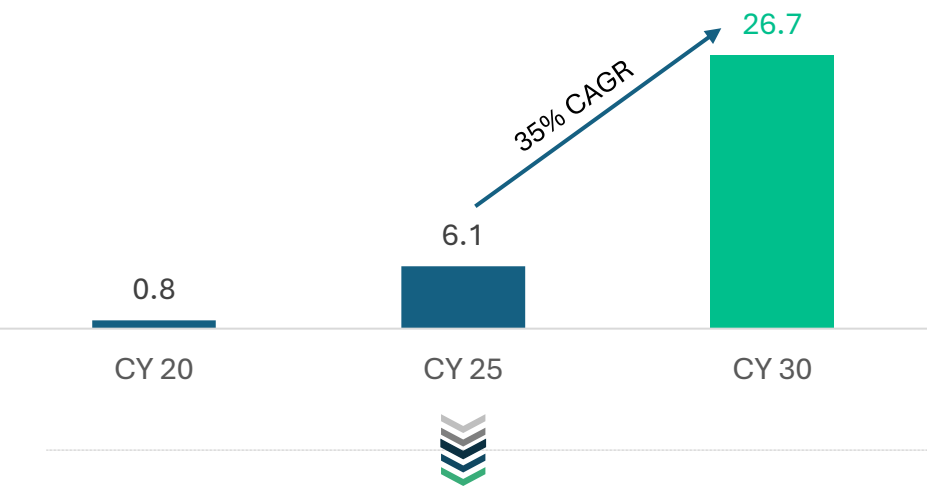
India's sole integrated technology ecosystem that encompasses the entire real estate value chain, catering to both consumers and businesses through its comprehensive range of C2C, B2C, and B2B products, platforms, and services

Rental PropTech

Opportunity, Offerings



PropTech Rental Market Size (USD Bn.)



Demand for 2 crore rental units across co-living and family rentals

23 x demand supply gap

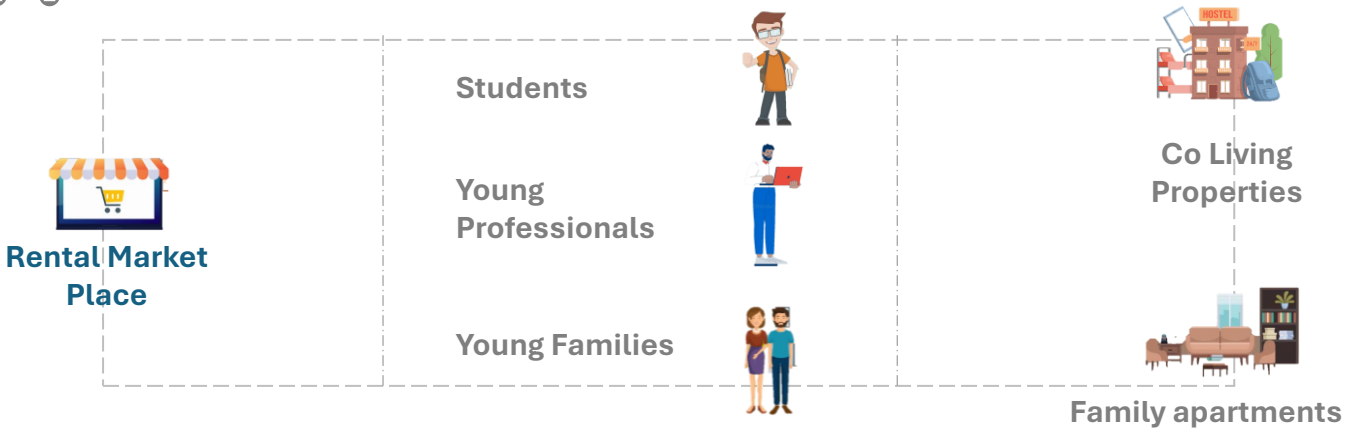
Top Cities by demand
NCR | MMR | Bengaluru | Hyderabad | Chennai | Pune

Organized supply of 9 lakh rental units across co-living and family rentals

Rental Value Chain	Usage Type	Our rental offering
 Students or Young professionals 18-26 years  ₹8,500 to ₹16,000 paid for rent	Shared accommodation –Common living and shared amenities space	 HelloWorld Co living
 Young Families & High income professionals 27 years - 34 years  ₹20,000 to ₹80,000 paid for rent	Single apartment rented by one household (non sharing)	 Nestaway Family Rentals



Tech enabled C2C Marketplace model







Supply Demand analytics	Property Sourcing	Demand Gen. & Management	Services & Utilities	Community
Micro-Market Signal Monitoring	Long term agreements (5-7 yrs)	Omni-Channel outreach	On App booking & service management	Round- the-year events/ activities
Supply acquisition in high demand areas	HelloWorld lock-in typically 1-2 years	Colleges & Corporates relationships	Hub and spoke service delivery	Exclusive offerings from alliance partners
Occupancy Forecasting	Property Due Diligence	Digital onboarding & KYC	On-time service fulfillment	Interest-based communities

HelloWorld offers a fully integrated, tech-enabled, affordable, and flexible Co living platform

- Proprietary algorithms for analysis & discovery
- Paperless documentation and end to end asset management
- First-in-class inventory and customer management
- Digital services booking with last mile fulfillment
- Single window consumer app for community focused interventions



One of the largest Co-living player in India

16+
Cities Presence

255+
Co-living spaces

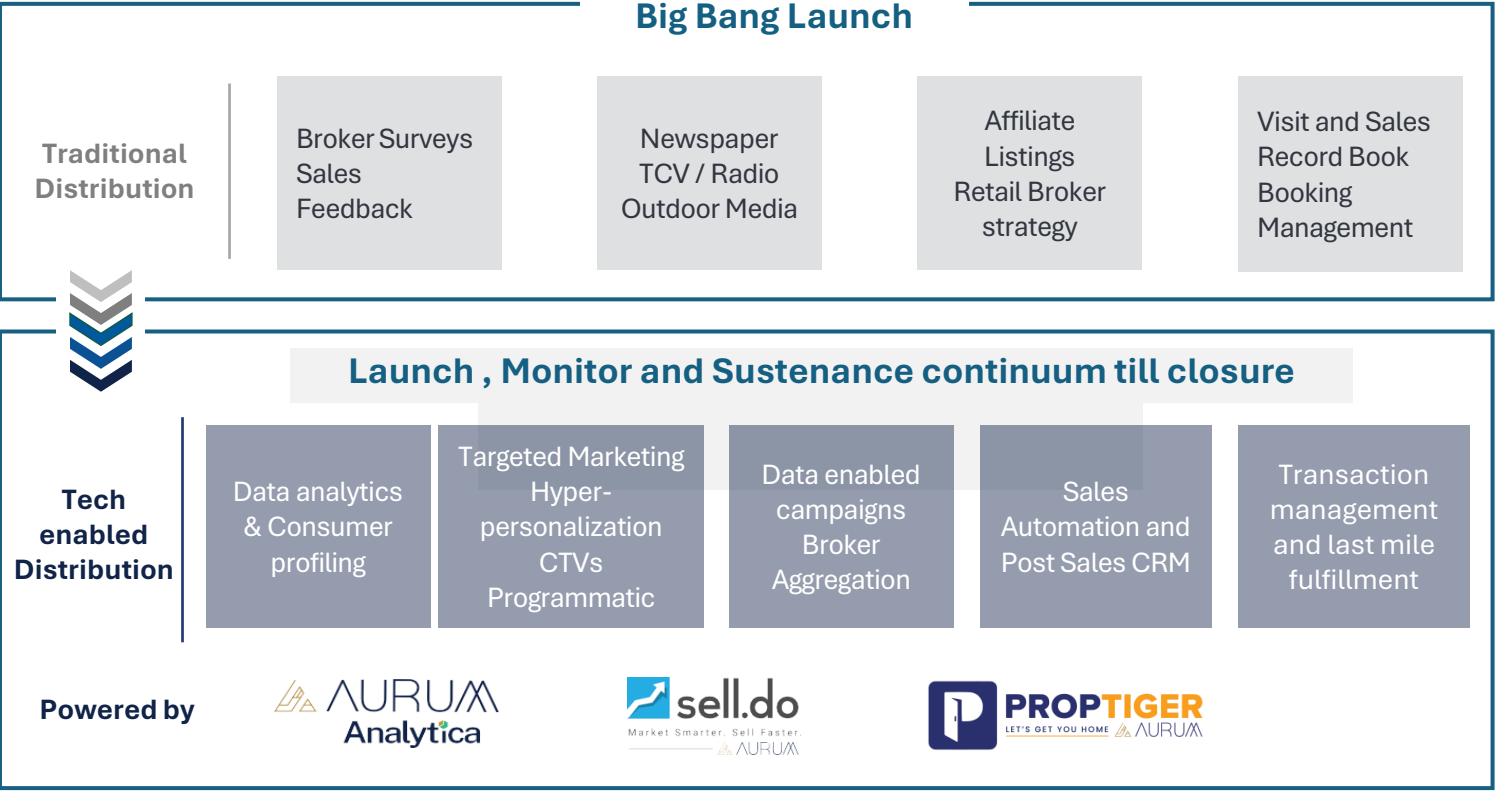
16,460+
Rental Units under Management

- Asset Light & scalable business model**
- Longer term inventory control**
- Strong unit economics at the property level**
- Proprietary pricing & recommendations tech stack**
- A single tenant app for all their needs**

Distribution PropTech

Opportunity, Offerings





A ₹39,000 crore Opportunity

Annual spending on real estate distribution underscores the scale of efficiency:

 **₹1,000 crore**
On Aggregator Websites

 **₹4,000 crore**
On Social Media

 **₹34,000 crore**
On Channel Sales

Tech adoption benefits across Distribution value chain

 Centralized digital ecosystem integrating brokers, developers, and buyers

 AI-driven lead scoring and predictive conversion insights

 Real-time performance tracking and ROI-optimized campaign allocation

 Data-led personalization enhancing buyer experience and brand trust



Real Estate Developer Distribution Challenges



Poor Lead Quality



High number of unqualified/cold leads



High Customer Acquisition Cost



Lack of visibility of campaign effectiveness



Limited intelligence on channel partners sourcing



Complex inventory management module



Aurum Analytica Solution Stack



Data lake of 150M+ social profiles



Hyper targeted digital campaigns



High Quality Leads



Broker Aggregation Platform



inventory management module



AI/ML-powered look like audience modelling



Lead Capturing

Marquee Clients



TRIBECA



14,000+
Properties marketed

275+
Projects

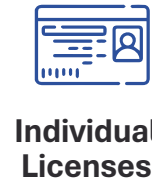
1,20,000+
Thriving agents' community

145+
Clients

\$1.25 Bn+
Property value transaction enabled

RE Developer Sales & Marketing challenges

-  Leads scattered across multiple platforms
-  Disjointed communication with prospects
-  Inability to prioritize high-intent buyers
-  No real-time inventory visibility
-  Leads go cold due to inconsistent follow-ups
-  Manual handling of documents and payments
-  Unclear returns on marketing spends
-  Missed or untracked customer visits



Sell.do empowers real estate developers and brokers to manage, automate, and optimize the entire sales lifecycle on one integrated, real estate-specific CRM platform

Pre Sales

Automate lead capture, scoring, nurturing, and marketing ROI tracking across channels.

Sales

Seamless site visit scheduling, real-time communication & inventory tracking

Post Sales

Digital document handling, payment tracking, possession updates, and full sales pipeline visibility

Marquee Clients



\$ 25 Bn+
Worth Inventory Sold

15+ Years
Real estate experience

50 Mn+
Leads managed

7 Days
Set-up & Deploy

45 Mn+
Customer interaction managed



Real Estate Sales Execution & Fulfilment Challenges



Fragmented sales & brokerage system



Weak data-led buyer targeting



Limited reach to qualified homebuyers



Inefficient lead follow-up and weak conversions



Low sales velocity & unsold inventory build-up



Lack of data-driven visibility across sales funnel

Plan

Market

Sell

Finance

Build

Direct buyer sales



Digital Lead Generation & Qualification



On-ground salesforce for conversions



Buyer financing & documentation support

Project-level sales & marketing execution



Build and execute project marketing strategies



Drive sales via direct buyer engagement and optimized spends



Manage sales offices and CRM for a seamless buyer journey



END-TO-END DEAL CLOSURE

Marquee Clients



44,000+
Happy Customers

350+
Relationship Managers

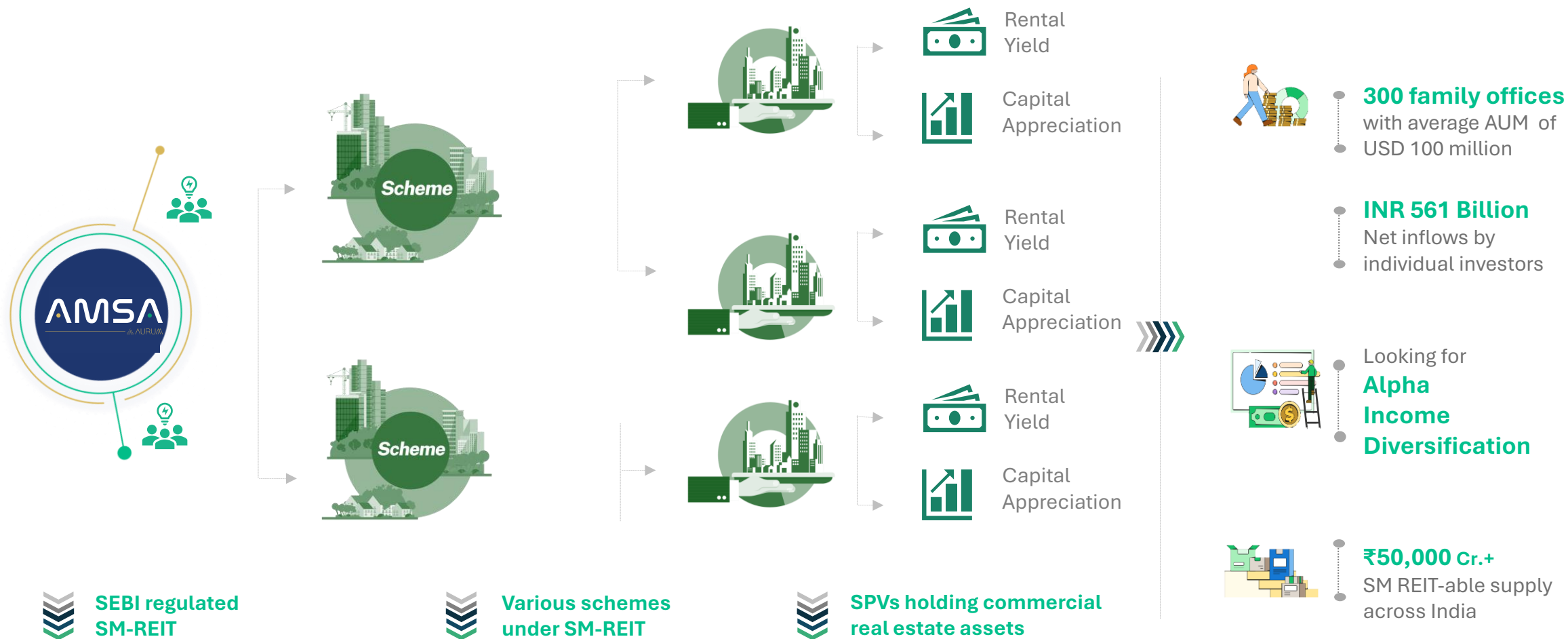
10+
Cities

₹ 30,000Cr+
Homes Sold

₹ 5,000Cr+
Loans Facilitated

Capital PropTech Opportunity





Investors looking for investments in Small and Medium Size Real Estate Assets pool in money in SM-REIT

SM-REIT can create separate schemes for different properties

Properties generate rent and potential long-term value appreciation. These returns are passed on to investors

Profit & Loss

Adjusted EBITDA



Profit & Loss - Reconciliation of Adjusted EBITDA

		Q1 FY26	Q1 FY27
PBT/TI	PBT / Total Income (%)	-14.0 %	1.9%
EBITDA/TI	EBITDA / Total Income (%)	28.4 %	31.9%
EBITDA _r /TI _r	Adjusted EBITDA / Adjusted Income (%)	-3.0%	10.2%
Profit & Loss Build-up (figures in ₹ Cr.)			
TI _r	Adjusted Income	73.26	117.80
	Add: Other income related to RoU assets	3.71	2.99
TI	Total Income	76.96	120.79
	Less: Employee benefits costs & Other expenses	55.09	82.22
EBITDA	EBITDA	21.87	38.56
	Add: ESOP Costs	1.22	0.81
	Less: Other income related to ROU assets	3.71	2.99
	Less: Long term lease payments	21.61	24.31
EBITDA_r	Adjusted EBITDA (before ESOP & RoU)	-2.23	12.07
	Less: ESOP Costs	1.22	0.81
	Less: Finance costs	1.66	1.06
	Less: Depreciation costs	5.67	6.39
	Less: Impact of IND AS		1.47
PBT	PBT (before Exceptional Items)	-10.78	2.35

Year on year, the business has demonstrated **improving Expense to Total Income ratios from Q1FY26 to Q1FY27**

- **57%** YoY improvement of Total Income
- **1590 bps** YoY improvement of PBT Margin
- **1320 bps** YoY improvement of Adjusted EBITDA Margin

Note: - Ind AS 116 requires lessees to record a right-of-use (RoU) asset and a lease liability when a lease begins. A ROU asset is initially measured at cost, which includes The lease liability, lease payments, initial direct costs, and estimated restoration costs. The asset is then adjusted for accumulated depreciation and impairment losses. The lease liability is also adjusted for changes in lease terms, payments, or discount rates. The costs here are net of all such considerations.

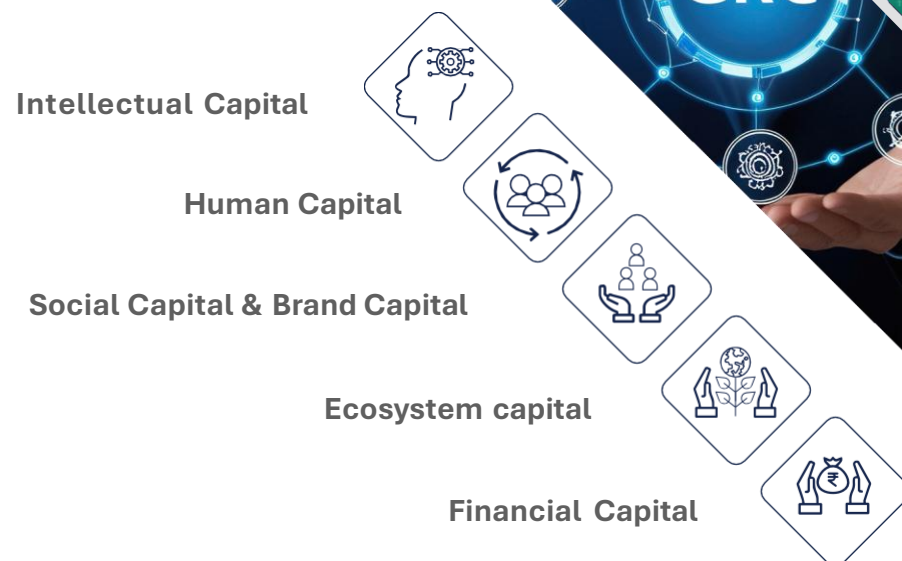
Our Values & Leadership

Ecosystem strength



Governance, Risk and Compliance (GRC) Framework

- Each focus area, ensuring the best GRC practices, is monitored by a member of the leadership team
- The Board periodically reviews and evaluates these focus areas

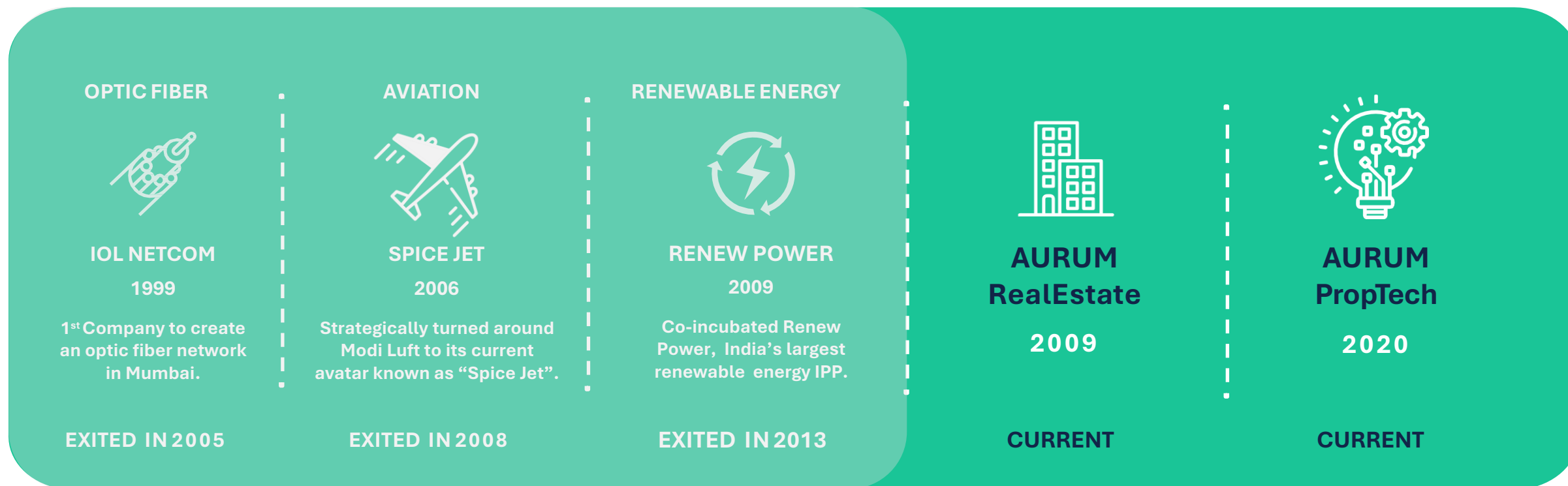


Our Vision and Values

To enhance enterprise efficiency and enhance consumer experience with Technology in Real Estate

To be the most preferred PropTech company in India







Mr. Ashish Deora

Non-Executive
Chairman

Mr. Ashish Deora is a **first-generation entrepreneur**. Over the last three decades, he has built several businesses and created value in multiple industries including mining, telecom, aviation, renewable energy, RealEstate and PropTech. He is a firm believer of **technology, innovation and entrepreneurship**. He is the **founder of Aurum Ventures**, the parent company of Aurum PropTech (striving to build the largest integrated property technology ecosystem in India) and Aurum RealEstate (engaged in real estate development in the MMR region). He has laid the foundation for **Aurum नींव** to give impetus to the philanthropic initiatives of Aurum. A proud alumnus of **Harvard Business School**, he has a proven track record of strategic investments in businesses across the Asia-Pacific, Africa and South America and successful exits to global capital allocators.



Ramashrya Yadav

Non-Executive
Director

A Harvard Business School alumnus with **26+ years** of experience in real estate, banking, and investments. **Founded India's first real estate-focused asset management firm** after leading Edelweiss's Real Estate Advisory and serving as CEO of Orbit Corporation. Known for driving transformative growth through strategic innovation.



Onkar Shetye

Executive Director

With **18 years of multisectoral experience** spanning across India, Europe and Africa, he has driven **strategic and transformational initiatives at multiple organizations** across industries like Energy, Real Estate, and Information Technology. He has previously led teams in the capacity of Chief Operating Officer. He is an alumnus of the IIM Ahmedabad and has completed his Master's from the Russel Group of Universities, UK. He has been part of the **Aurum Group since June 2012**.



Vasant Gujarathi

Independent
Director

A seasoned Chartered Accountant with over **38 years of experience**, including 22 years as **Partner at PwC India**. Led assurance and advisory services for major multinational clients and represented PwC on its Global Industrial Products Committee. Brings deep expertise in audit, risk management, governance, and regulatory compliance. Holds a bachelor's degree in Commerce(Hons.) and is a **fellow member of the ICAI**.



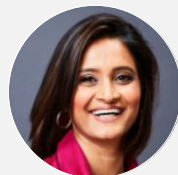
Ajit Joshi
Independent
Director

A global business leader with **37+ years** of experience across industries including technology, healthcare, and renewables. Has led multiple M&A deals, launched Sequoia- and Intel-funded startups, and built ventures across **India, the Middle East, and Southeast Asia**. Currently advises global companies and a **Canadian VC fund**. Holds an MBA from Symbiosis Institute of Business Management, Pune.



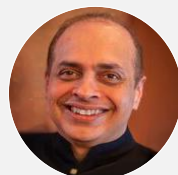
Padma Deosthali
Independent
Director

A social scientist with over **23 years** of experience in public health and gender equity, having led CEHAT for 11 years and collaborated with **UNFPA, UNDP, and WHO**. Her work spans gender-based violence, health policy, and human rights. Currently serves as **Program Director for Sexual and Reproductive Health at CREA**. Dr. Padma holds a Master's degree in Social Work (MSW) and a PhD from the Tata Institute of Social Sciences.



Lakshmi Naga Potluri
Independent
Director

A seasoned business leader with extensive experience across entrepreneurship, venture capital, and global business development. She currently serves as **Chief Revenue Officer at Tira Beauty**. She has previously led Asia Business Development at B Capital Group and was CEO of DCF Ventures, driving innovation and strategic partnerships. She holds an **MBA in Finance from Columbia Business School**, along with an MS in Computer Science.



Dr. Ashim A. Desai
Independent
Director

A distinguished **ENT surgeon and healthcare entrepreneur** with over three decades of experience in Otorhinolaryngology. He serves as Chief ENT Surgeon at ABR Desai ENT Hospital, Mumbai. He is an award-winning contributor to Endoscopic Sinus Surgery and co-author of New Horizon in Endoscopic Surgery. He is the **Founder of Evexia Lifesciences and Lozet Pharma**, with expertise spanning healthcare innovation and product development.

Name	Academic Qualifications	Career Highlights, Key Achievements	Previous Organizations
Ajay Kumar Co-Founder and MD, MonkTechLabs	B. Tech. (Civil Engineering)- NIT Surat	Proven track record of building PropTech solutions in co-living and property management. A revered voice in SaaS and PropTech expertise in the startup community.	Monk Tech Labs Cozee Homes Mu Sigma
Balaji Varadharajan Co-Founder and MD, MonkTechLabs.	B.E.(Mechanical) Anna university- SCVE	Proven track record of building PropTech solutions in property management. Excels in propelling growth, building teams and strategic leadership.	Monk Tech Labs Cozee Homes TVS Motor Company
Ismail Khan Chief Business Officer, NestAway	B. Tech. (Computer Science & Engineering) NIT Surathkal	Youngest AIX Performance Tools Architect at IBM, holder of three patents. Founding member of TaxiForSure; Grew NestAway's Bangalore business to ₹ 50 Cr. ARR.	NestAway TaxiForSure IBM
Jitendra Jagadev Co Founder and CEO NestAway, CEO at HelloWorld	B. Tech. (Computer Science), NIT Surathkal	Co-founded Nestaway that secured \$100M+ in funding and founded BrizzTV – world's first cloud-connected content delivery platform via satellite TV network. Conferred several awards such as Fortune India's 40 under 40, ET Startup award and Global Effie Award.	Nestaway Cisco Philips
Ketan Sabnis CEO at Sell.do	Bachelor of Technology College of Engineering, Pune	Successfully built & scaled Sell.do, India's largest RealEstate Sales & Marketing CRM.	Amazon India
Kunal Karan CFO, Aurum PropTech	CA, CPA	>25 years of excellence and rich experience in corporate finance, having worked in global setup as well as a large Indian corporate	Majesco Mastek Reliance

Name	Academic Qualifications	Career Highlights, Key Achievements	Previous Organizations
Onkar Shetye Executive Director, Aurum PropTech	SMP General Management IIM-A, M.Sc. Enterprise Management	15 years of multisectoral experience and has driven strategic and transformational initiatives at multiple organizations across industries like Energy, Real Estate, Mineral Exploration and Information Technology. He has worked with diverse teams across India, Europe and Africa.	Aurum RealEstate Developers Accenture Cognizant
Prakash Tejwani CEO & Executive Director at Aurum Analytica, Non Executive Director at PropTiger	Masters of Science (Computer Science)	Led Pitney Bowes' Accelerator Program and nurtured 16 startups in the field of AI, Deep-Tech & analytics. Worked closely with Indian Start up ecosystem to promote NASSCOM's 10K Startup initiative.	Pitney Bowes AL Maya Dubai
Ram Yadav Founder and CEO, Integrow	MBA Finance, Madurai GMP, Harvard Business School	An industry leader in India's Real Estate financing world; Had successfully filed the first IPO for a real estate company in Sept 2006. Built India's first active lending book with an integrated distribution platform. Led and achieved turnarounds on 15+ stressed projects at Shapoorji Pallonji.	Edelweiss Orbit Corporation Shapoorji Pallonji
Sahil Rathore Chief Business Officer, Aurum Analytica	B. Tech. Rajasthan Technical University	Transformed the SMB strategy at Pitney Bowes, making it the largest BU with \$1.7Bn in Revenue and 1+ Mn customers. At Appirio, contributed to global Salesforce implementations for large global enterprises.	Pitney Bowes Appirio (A Wipro Company)
Vinayak Katkar Co-Founder at Sell.do	B.Tech. (Computer Science), College of Engineering Pune	Successfully built & scaled Sell.do, India's largest RealEstate CRM; Built the ground-breaking transaction platform IRIS under it. Later upgraded the Sell.Do platform into an industry agnostic CRM platform.	Sun Microsystems
Vishal Sharma Chief Technical Officer, Aurum Analytica	M. Tech. (Computer Science) BITS, Pilani	Built a cutting-edge mobile app for ad fraud prevention system; Played a pivotal role in groundbreaking research at Karachain and the implementation of a new blockchain protocol.	Karachain UX Army

For further information, contact:

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Investor Relations

Rihen Shah

E-mail: rihen.shah@aurumproptech.in

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