

Date: October 16, 2026

To,
Listing Department
BSE Limited
Phiroze Jeejeebhoy Towers
Dalal Street, Fort
Mumbai-400 001

Listing Department
National Stock Exchange of India Limited
Bandra Kurla Complex
Bandra East
Mumbai – 400 051

BSE Scrip Code: 539289

NSE Symbol: AURUM

Sub: Investor Presentation

Dear Sir/Madam,

With reference to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"), this is to inform you that "Aurum PropTech Limited – Investor Presentation Q2 FY 2026-27" is hereby enclosed.

The above presentation is also uploaded on the website of the Company at <https://www.aurumproptech.in/investor/presentations>.

You are requested to take the above on record.

Thanking you.

For **Aurum PropTech Limited**

Pranali
Pratap Desale

Digitally signed by
Pranali Pratap Desale
Date: 2026.10.16
13:27:30 +05'30'

Pranali Desale
Company Secretary & Compliance Officer

Investor Presentation

Q2 FY 2027



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Forward-looking statement

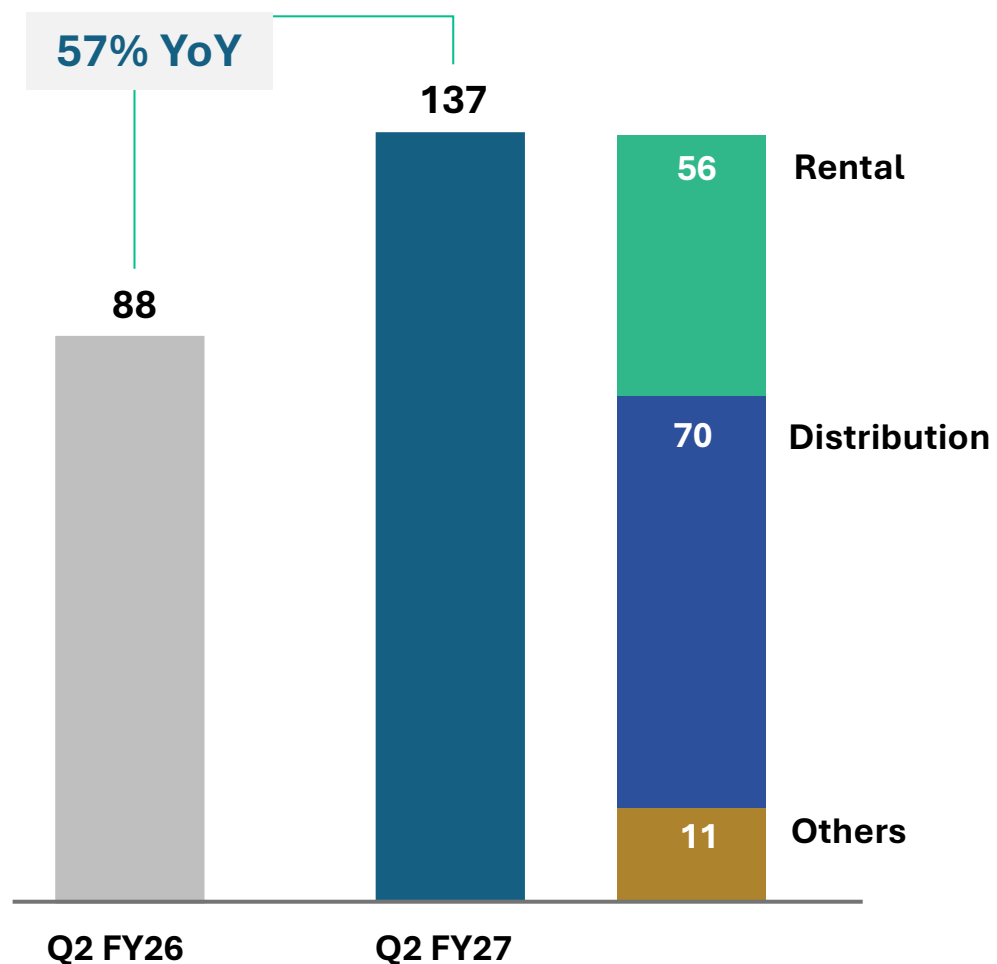
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No offer or solicitation

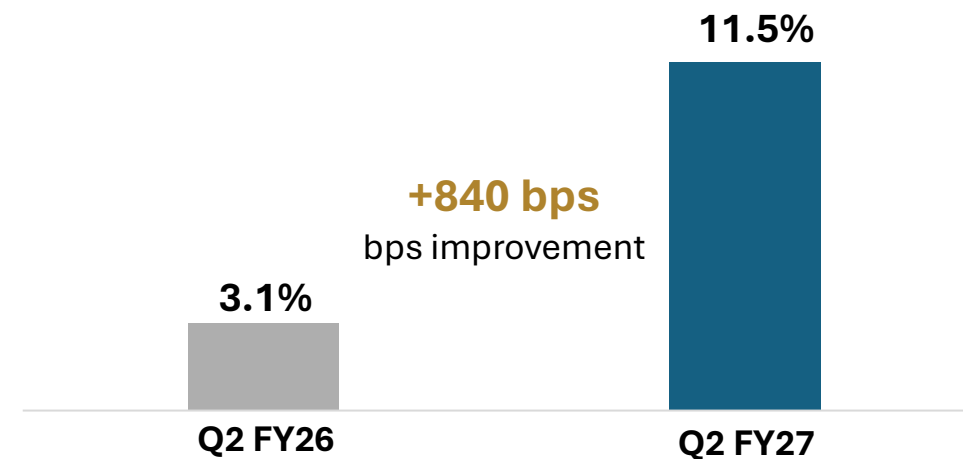
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Continued growth, improving margins, and a sustained profitable quarter

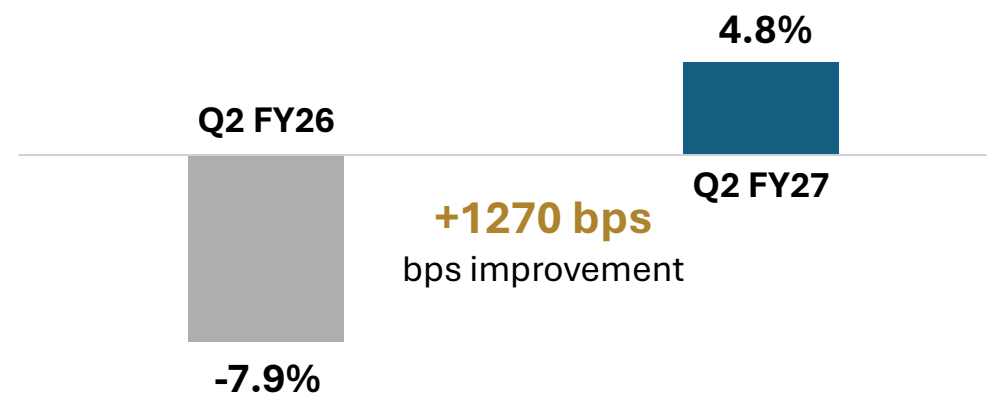
Total Income (₹ Cr.)



Adjusted EBITDA (%)



PBT Margin (%)



Rental

43%

₹56 Cr.

Q2 FY27 REVENUE

₹93 Lakhs

SEGMENT PROFIT

OFFERINGS



Rental Marketplace & Management Suite



Co-living spaces for students & young professionals

Distribution

54%

₹70 Cr.

Q2 FY27 REVENUE

₹11 Cr.

SEGMENT PROFIT

OFFERINGS



Data Analytics & Lead generation platform



Real estate sales CRM



Home buying advisory platform

Capital

3%

₹4 Cr.

Q2 FY27 REVENUE

₹45 Lakhs

SEGMENT PROFIT

OFFERINGS



SM REIT investment platform



Tech-driven lending and credit platform

Key Business Performance Metrics – Q2 FY27 (vs Q2 FY26)

Consolidated Financials

+ 57%

Total income Growth

+ 840 bps

Adj. EBITDA% improvement¹

+1270 bps

PBT margin% improvement

Rental Marketplace & Management Suite

8,866 (-25%)
Number of Signed Units

₹ 35 Cr.
Rent Collected (GMV)

₹ 27 Lakhs
Net Revenue per Team Member²

Operated by



Co-living spaces for students & professionals

16,502 (-14%)
No. of Beds under Management

82%
Overall Occupancy

₹ 1.5 Cr.
Revenue per Team Member²

Operated by



Data Analytics & Lead generation platform

280 (+9%)
Number of Projects

1,71,571 (+79%)
Number of Leads Sold

₹ 60 Lakhs
Revenue per Team Member²

Operated by



Real estate sales CRM

10,560 (+8%)
Number of Active Licenses

62%
Gross Margin

₹ 24 Lakhs
Revenue per team member²

Operated by



Home buying advisory platform

816
Number of Transactions

₹ 838 Cr.
Value of homes sold

₹ 32 Lakhs
Revenue per team member²

Operated by



End-to-end Rental & Co-Living Platform

Rental Marketplace & Management Suite

Scaled platform to **8,500+ rentable units across 4,300 houses**

358 units signed across **95 houses** for Nestaway Select

Achieved **7.6x QoQ growth** in bookings through AI-led lead conversion

Co-living spaces

260+ active coliving spaces across 16+ cities

82% average occupancy, with **137** buildings recording **occupancy above 90%**

4.3+ average customer rating across platform

AI-Powered Real Estate Distribution Stack

Data Analytics & Lead generation

130+ active clients with **280+** projects signed

1,71,500+ leads sold in Q2 FY27 (**79% YoY growth**)

Scaled Aurum Qonvo's WhatsApp AI platform, onboarded **3 developers**

Real estate sales CRM

Achieved **₹1.7 Cr in new sales**, with 125 closures adding 980 licenses

Enabled **AI-powered CRM** interactions through ChatGPT and Claude

Introduced **AI-led Lead Enrichment**, with buyer profiling, lead scoring and a new pay-per-use revenue stream

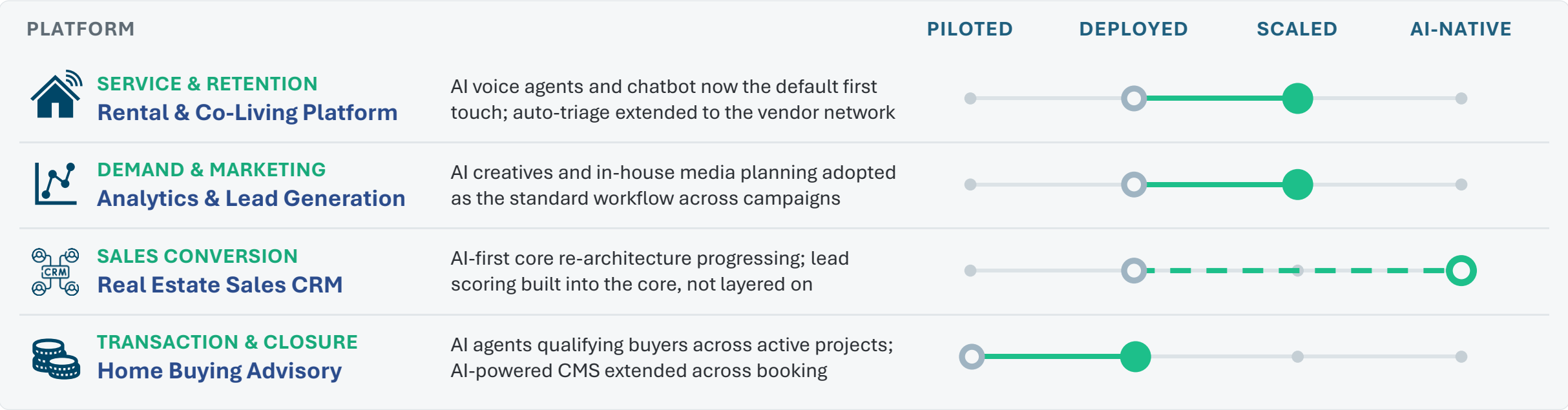
Home buying advisory platform

125+ active developer clients; **15** active mandates

144% YoY growth in gross commission

13% YoY growth in average transaction value with **70 deals above ₹2 Cr.**

AI is now embedded across our platforms, strengthening growth, efficiency and scalability



What it drives for the business

 Last quarter  Now  Now · in progress

 **Revenue growth**
Sharper qualification & faster follow-up lift conversion

 **Customer experience**
Instant, always-on response for tenants and homebuyers, 24x7

 **Operating leverage**
Automation lets volumes scale without proportional growth

 **Durable advantage**
Proprietary data and an AI-native core that compound over time

AI Stack

 Claude

 MonkSpaces.AI

 OpenAI

 CONVIN

 Grok

 gnani.ai

 Razorpay

Housing.com

Model, Offerings



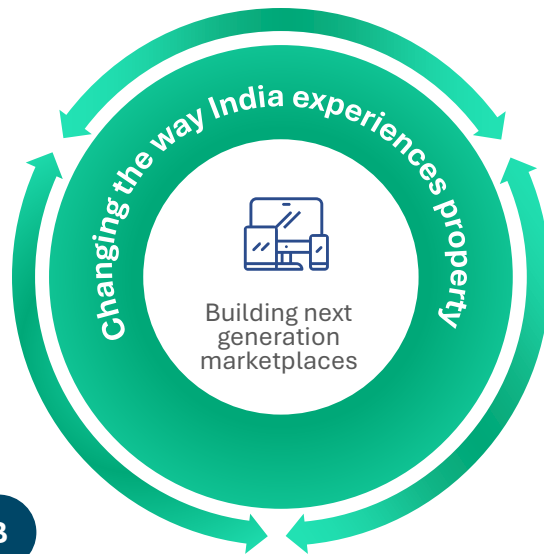
Housing's marketplace is built around a strong consumer value proposition, creating a reinforcing ecosystem across demand, supply & data



A

Largest audiences, highly engaged consumers

Driven by core marketplace and adjacent services



B

Superior customer value

For Brokers, Developers & DIY sellers

C

Rich property data & insights

Underpinning authenticity and trust



A reinforcing marketplace model:

Better consumer experience → More demand → More supply →
Richer data → Better experience

A

Audience & consumer engagement



Scaled, highly engaged audience

Strong organic reach, a high-engagement app and a trusted brand

B

Customer & customer value



Deep inventory, real value for partners

New homes, resale and rentals, serving brokers, developers and DIY sellers

C

Data, technology & trust



Data and AI that build trust

Rich property data, AI-led personalization and verification power better decisions

Housing powers discovery and trusted connections across real estate segments

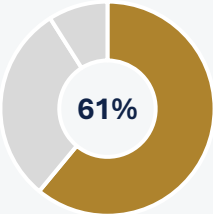


Agents/Brokers

Enable professionals to serve more buyers and renters

- ✓ New home sale
- ✓ Home resale
- ✓ Home rental

- Access to high-intent buyers and renters
- Tools to generate and convert leads
- Advertising subscriptions & targeted new project solutions

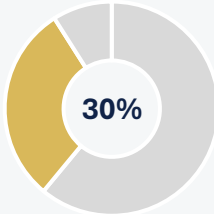


Developers

Drive project visibility and buyer engagement

- ✓ New home sale
- Home resale
- Home rental

- Reach a large, engaged audience of property seekers
- Integrated marketing and visibility solutions
- Advertising fees for visibility, retargeting, CX & content solutions

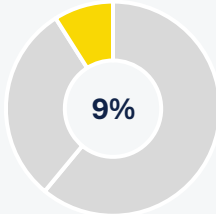


DIY (Homeowners)

Simplify the home search and rental journey

- New home sale
- ✓ Home resale
- ✓ Home rental

- Enables homeowners to list directly and connect with buyers
- Self-serve tools across resale and rental journeys
- Freemium model with self-serve & assisted tiers



Transaction type



Customer value proposition



Revenue model



FY26 Collection contribution

Market leadership in audience

Expand audience reach and strengthen brand leadership with effective engagement across channels



Superior consumer experience

Differentiate through a superior, seamless and personalised property discovery experience



Stronger monetization in core

Drive growth through superior products, our winning sales approach and geographical expansion



More value for consumers

Build digitally enabled user journeys to extract a higher share of wallet through DIY and adjacent services

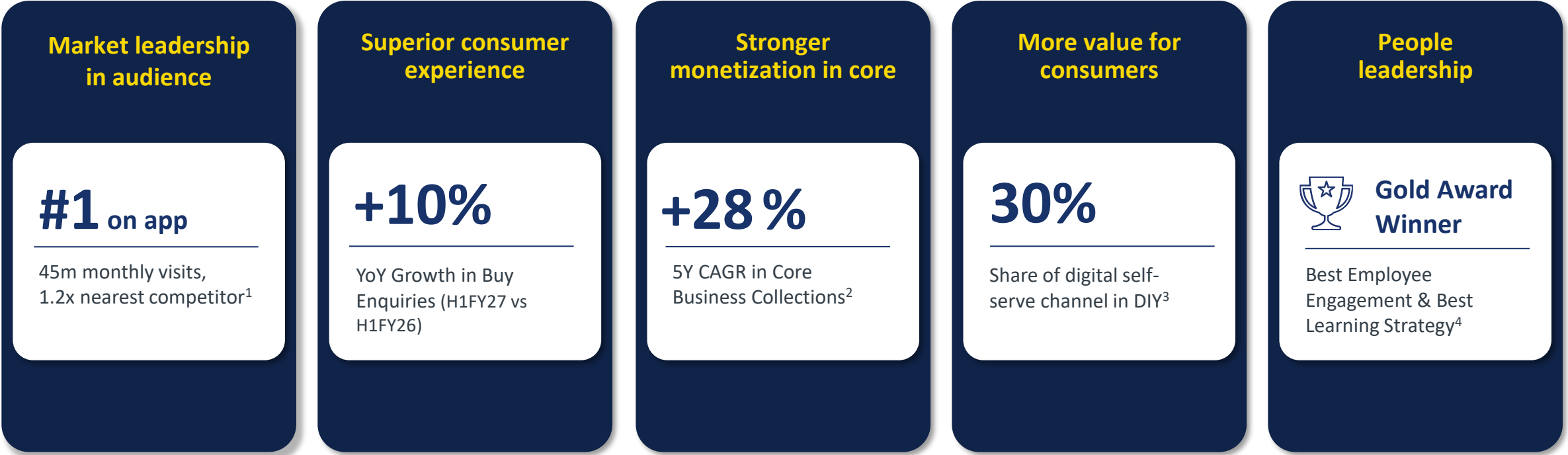


People leadership

Create a highly skilled and motivated team to deliver the best property experience and execute our strategic priorities



Strong execution on growth strategy and audience scale



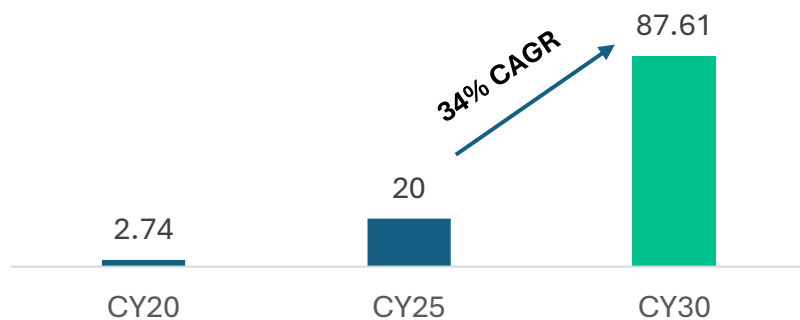
(1) Average monthly visits as per Sensortower data YTD FY27 (Apr-Sep’26) | (2) FY21 to FY26 | (3) As per FY26 collections | (4) Brandon Hall Group™ HCM Excellence Awards 2025

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.



PropTiger Marketing Services Private Limited
Transaction Management



NestAway Technologies Private Limited
Leading residential rental platform and proptech brand in India



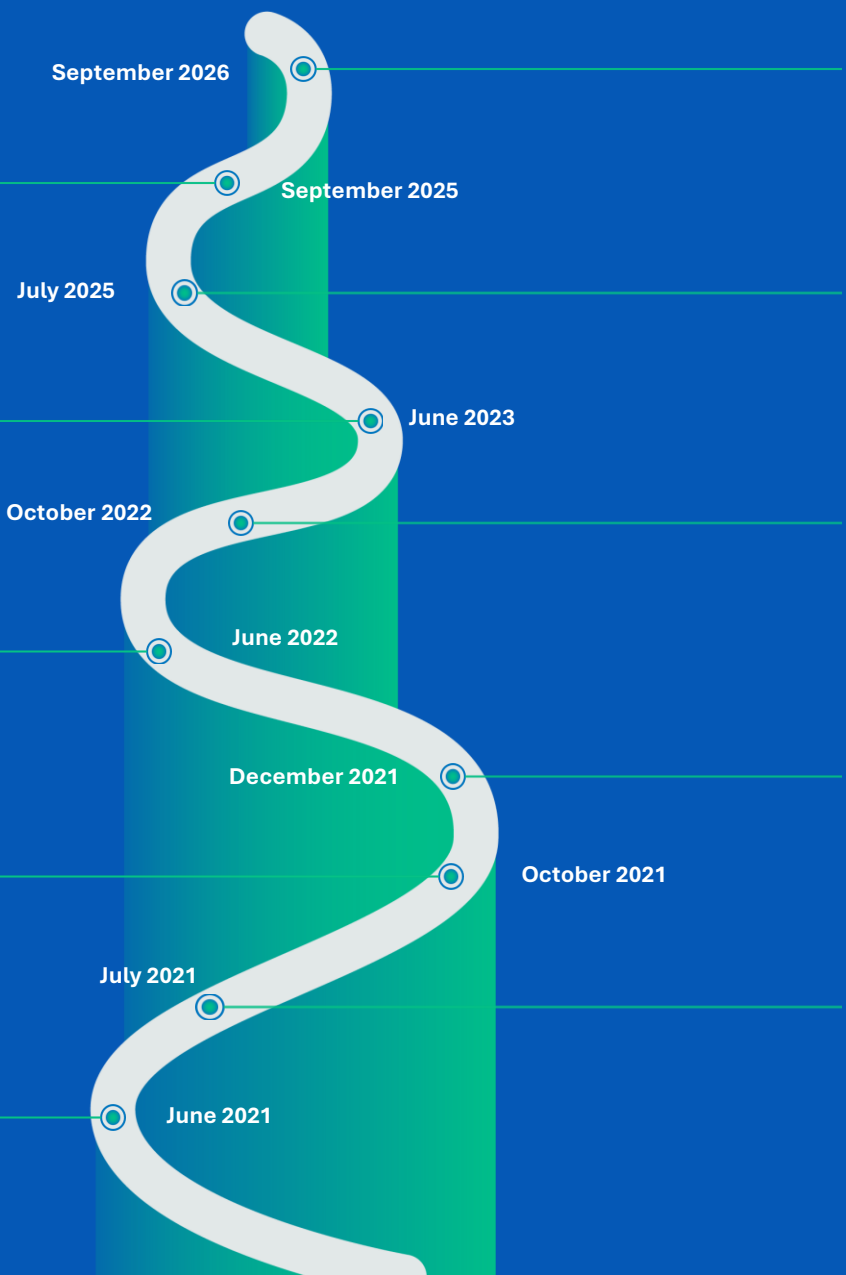
HelloWorld Technologies India Private Limited
One of the largest co-living operators in India



Integrow Asset Management Private Limited
Tech-driven real estate AMC



Aurum PropTech Private Limited
Integrated PropTech Ecosystem



Housing.com
Joined forces with REA Group to bring Housing.com into Aurum's integrated PropTech ecosystem



AMSA SM - REIT
Received SM-REIT registration from SEBI



Aurum Analytica Private Limited
Data-driven solution that accelerates performance marketing and channel sales



Monk Tech Labs Pte Limited
B2b SaaS product for property & community management



K2V2 Technologies Private Limited
India's largest real estate CRM for developers and channel partners

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



Talent pool spread across 15 Cities

Delhi NCR	284
Bangalore	255
Mumbai	181
Pune	177
Chennai	57
Other Cities	142



10

Entrepreneurs



10+

Products



1000+

Team Members



1100+

Real estate developer relations



25,000+

Active Customers



25,000+

Rental Units Capacity

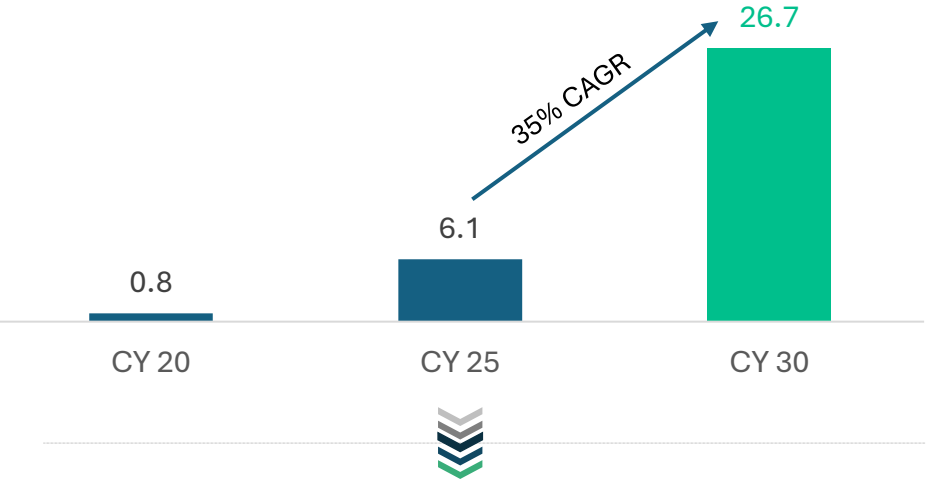
Notes: Data as on 30th September 2026. Housing.com figures to be integrated from next quarter.

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

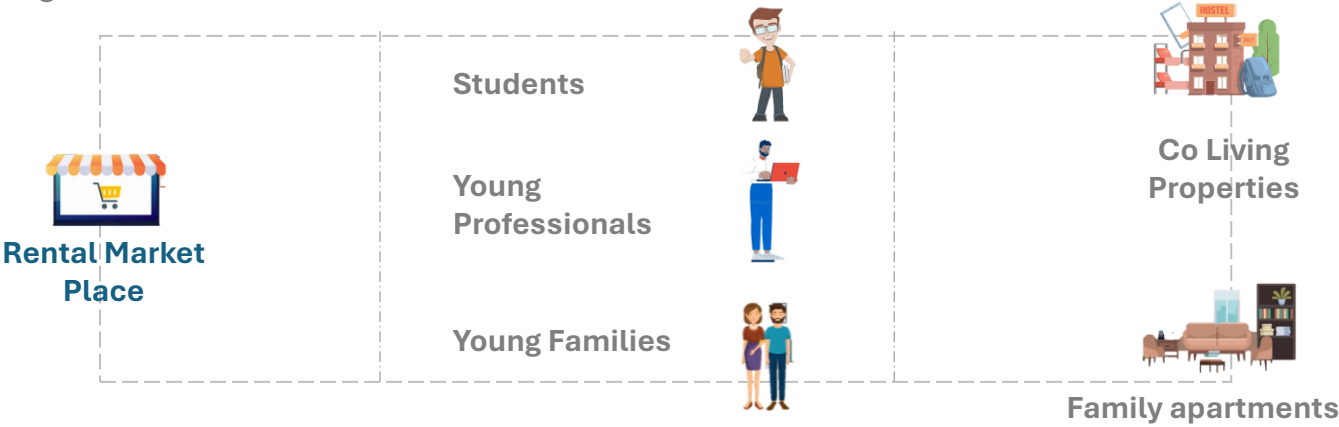
Top Cities by demand
NCR | MMR | Bengaluru | Hyderabad | Chennai | Pune

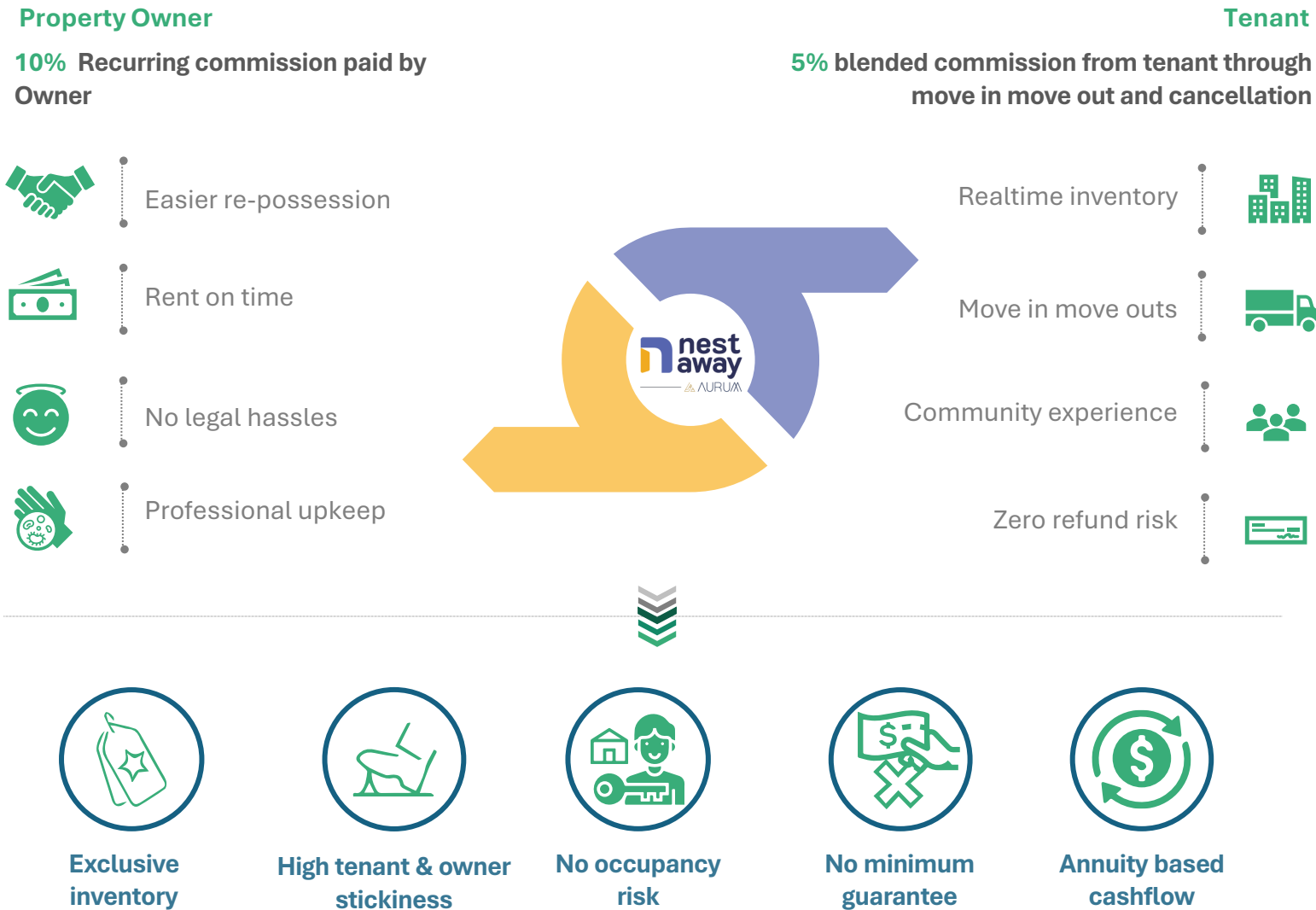
Organized supply of 9 lakh rental units across co-living and family rentals

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





Two-sided business model provides Nestaway end to end control over the entire rental process

- To be the trusted companion for every home throughout its lifetime
- To simplify every aspect of home management, from renting to resale
- Creating seamless, digital solutions, making homes as easy to manage as any digital asset



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

260+ Co-living spaces

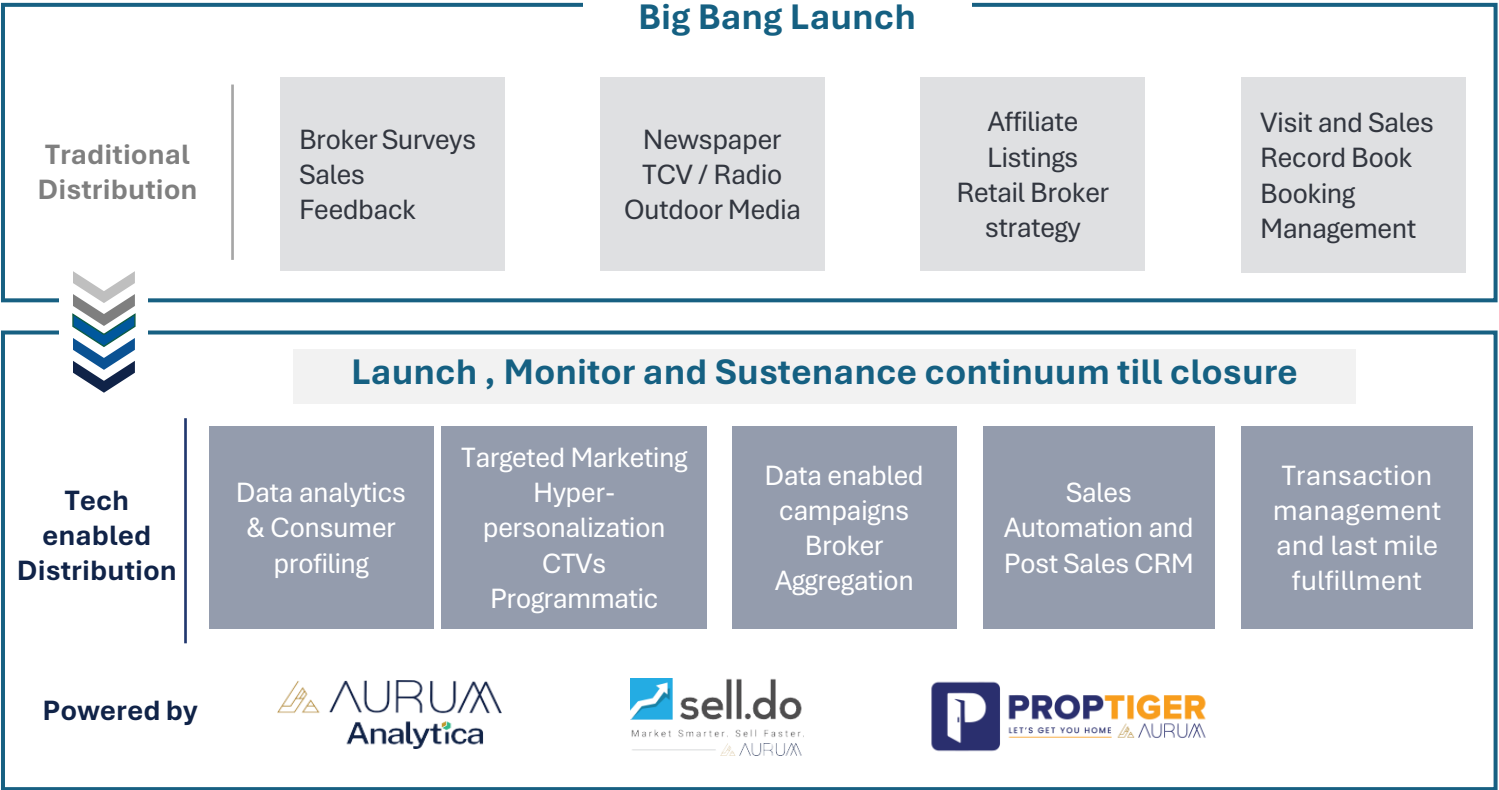
16,500+ Rental Units under Management



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





Real Estate Developer Distribution Challenges



Poor Lead Quality



High number of unqualified/cold leads



High Customer Acquisition Cost



Lack of visibility of campaign effectiveness



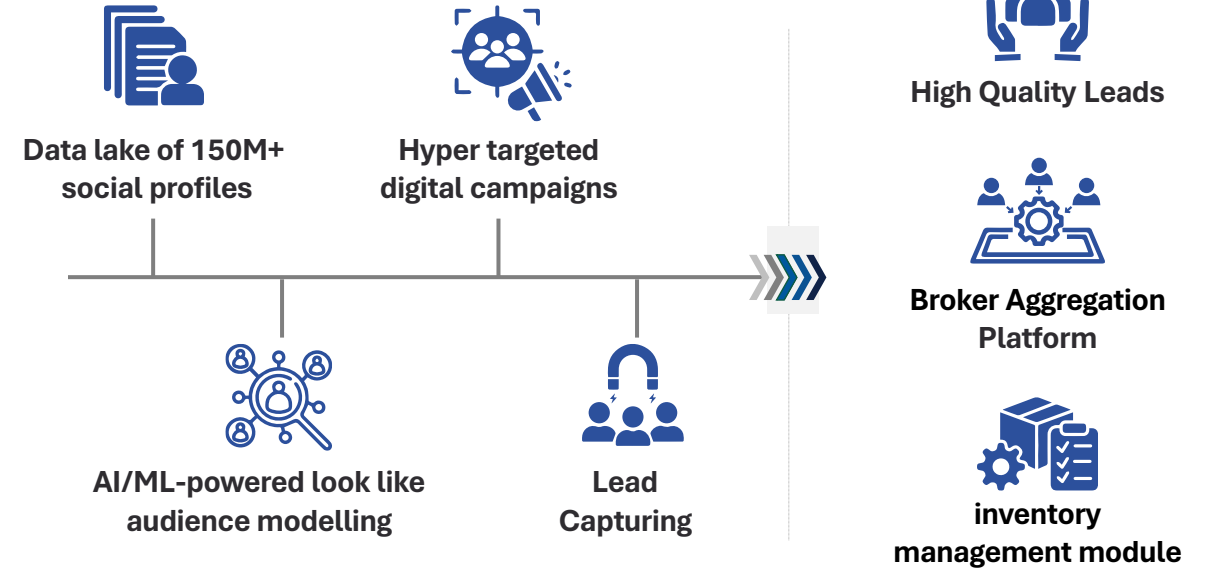
Limited intelligence on channel partners sourcing



Complex inventory management module



Aurum Analytica Solution Stack



Marquee Clients



TRIBECA



14,000+
Properties marketed

280+
Projects

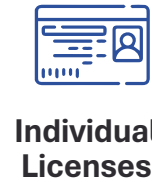
1,20,000+
Thriving agents' community

130+
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

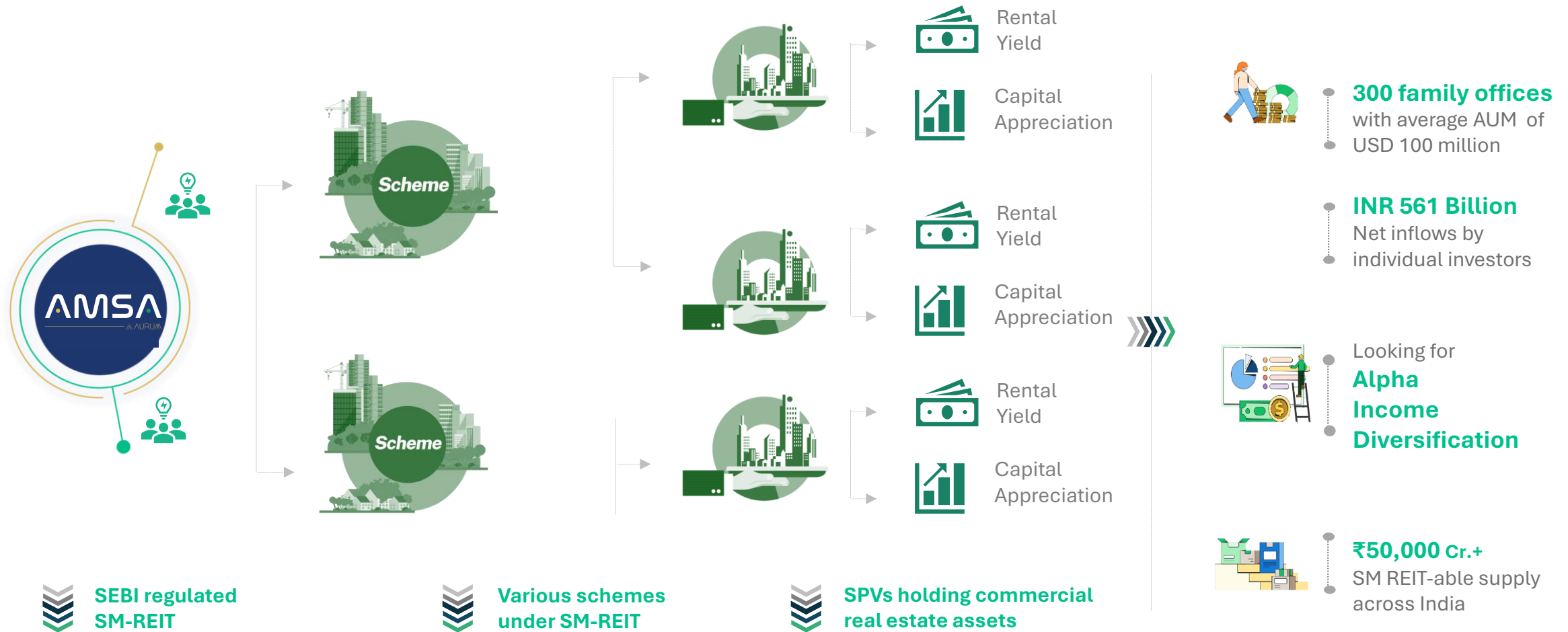
10+
Cities

₹ 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

		Q2 FY26	Q2 FY27
PBT/TI	PBT / Total Income (%)	-7.9 %	4.8 %
EBITDA/TI	EBITDA / Total Income (%)	30.1 %	29.8 %
EBITDA _r /TI _r	Adjusted EBITDA / Adjusted Income (%)	-3.2%	11.5 %
Profit & Loss Build-up (figures in ₹ Cr.)			
TI _r	Adjusted Income	84.80	134.81
	Add: Other income related to RoU assets	2.86	2.50
TI	Total Income	87.66	137.31
	Less: Employee benefits costs & Other expenses	61.25	96.33
EBITDA	EBITDA	26.41	40.98
	Add: ESOP Costs	0.38	1.21
	Less: Other income related to ROU assets	2.86	2.50
	Less: Long term lease payments	21.28	24.25
EBITDA_r	Adjusted EBITDA (before ESOP & RoU)	2.65	15.44
	Less: ESOP Costs	0.38	1.21
	Less: Finance costs	1.24	0.01
	Less: Depreciation costs	5.73	6.44
	Less: Impact of IND AS	2.27	1.19
PBT	PBT (before Exceptional Items)	-6.96	6.60

Year on year, the business has demonstrated **improving Expense to Total Income ratios from Q2FY26 to Q2FY27**

- **57%** YoY improvement of Total Income
- **1270 bps** YoY improvement of PBT Margin
- **840 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.

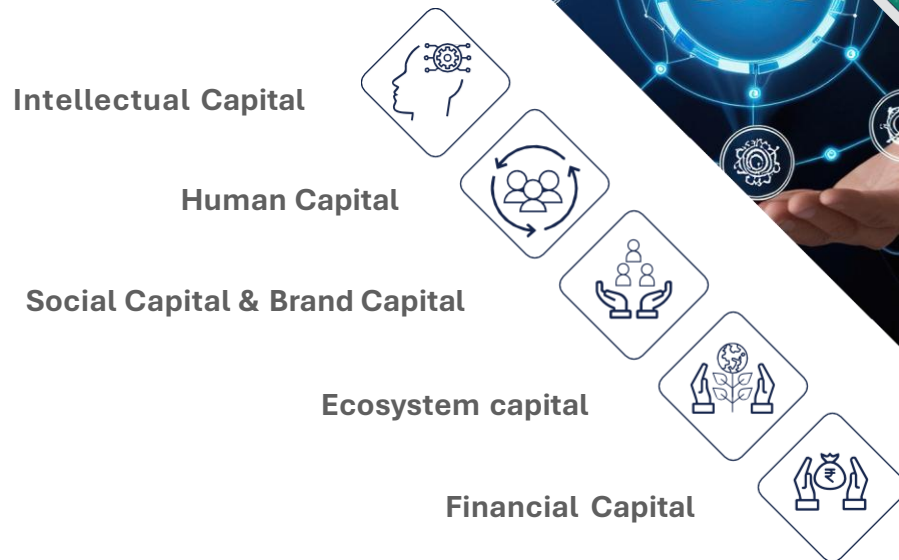
Our Values & Leadership

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

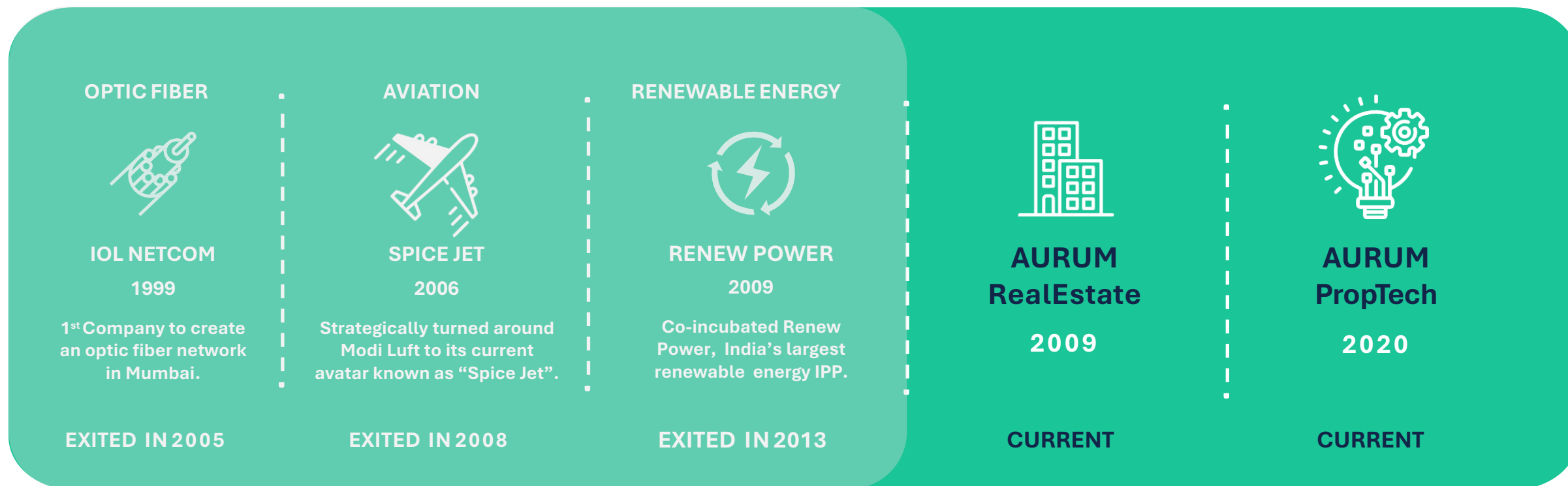


Our Vision and Values

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

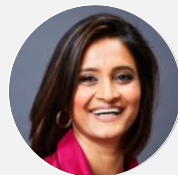
A seasoned Chartered Accountant with over **38 years of experience**, including 22 years as **Partner at PwC India**. Led assurance and advisory services for major multinational clients and represented PwC on its Global Industrial Products Committee. Brings deep expertise in audit, risk management, governance,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



Ajit Joshi

Independent
Director

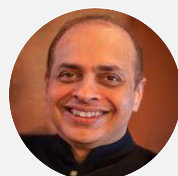
A global business leader with **37+ years** of experience across industries including technology, healthcare, and renewables. Has led multiple M&A deals, launched Sequoia- and Intel-funded startups, and built ventures across **India, the Middle East, and Southeast Asia**. Currently advises global companies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



**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
Praveen Sharma CEO, Housing.com	MBA Marketing, MICA	A digital, ad-tech and payments leader with 25+ years across India and APAC. Built Paytm's advertising business from scratch into a highly profitable unit and led Paytm Payments as MD & CEO. Scaled Google's YouTube, Display and APAC Performance Media businesses over nearly a decade.	Paytm Google Madison Media
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:

Aurum PropTech Ltd.,
Investor Relations

Rihen Shah
E-mail: rihen.shah@aurumproptech.in

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