

Date: May 07, 2026

**To,**  
**Department of Corporate Services,**  
**BSE Limited**  
Phiroze Jeejeebhoy Towers,  
Dalal Street  
Mumbai - 400001  
**Scrip Code: 543333**  
**ISIN: INE290S01011**

**To,**  
**Listing Department,**  
**National Stock Exchange of India Limited**  
Exchange Plaza, Plot No. C/1, G Block  
Bandra Kurla Complex, Bandra East,  
Mumbai – 400051  
**Scrip Symbol: CARTRADE**

Dear Sir/Madam(s),

**Ref: Disclosure under Regulation 30 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015.**

**Sub: Investors Update/Presentation on Audited Financial Results of the CarTrade Tech Limited (the “Company”) for the fourth quarter and financial year ended March 31, 2026.**

Pursuant to Regulation 30 (read with Para A of Part A of Schedule III) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we enclose herewith the copy of Investor Presentation for the Audited Financial Results of the Company for the fourth quarter and financial year ended March 31, 2026.

The same is also made available on the website of the Company at <https://www.cartradetech.com/>

The above is for your information and record.

**Yours faithfully**  
**For CarTrade Tech Limited**

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**Lalbahadur Pal**  
**Company Secretary and Compliance officer**  
**Mem. No. A40812**

**Enclosed: a/a**

**CarTrade Tech Limited**

Reg. Off. &amp; Corp. Off.: 12th Floor, Vishwaroop IT Park, Sector 30A, Vashi, Navi Mumbai 400705.

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CarTradeTech

# Investor Presentation

Q4 FY26 Quarter ended

May 2026

 carwale

 bikewale

CarTrade.com

 SHRIRAM  
automall  
THE POWER OF CHOICE

 ADROIT AUTO™

 oix  
INDIA

DRIVE A *Smile*

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The Company’s future levels of growth and expansion, technological implementation, changes and advancements, changes in revenue, income or cash flows, the Company’s market preferences and its exposure to market risks, as well as other risks. The Company’s actual results, levels of activity, performance or achievements could differ materially and adversely from results expressed in or implied by this Presentation. The Company assumes no obligation to update any forward-looking information contained in this Presentation. Any forward-looking statements and projections made by third parties included in this Presentation are not adopted by the Company and the Company is not responsible for such third-party statements and projections.

# INNOVATION DRIVES GROWTH AND PROFITS

🚩 Founded in 2010

📍 Listed in 2021

## 3 years Growth Story [FY 2023 to FY 2026]

### COMPOUNDING AT SCALE

Revenue CAGR **29%**

EBITDA CAGR **98%**

PAT CAGR **82%**

STRUCTURAL MARGIN EXPANSION

**9% → 33%**

### CAPITAL STRENGTH

**₹1,244 Cr**  
CASH RESERVES

Debt Profile | Zero Debt

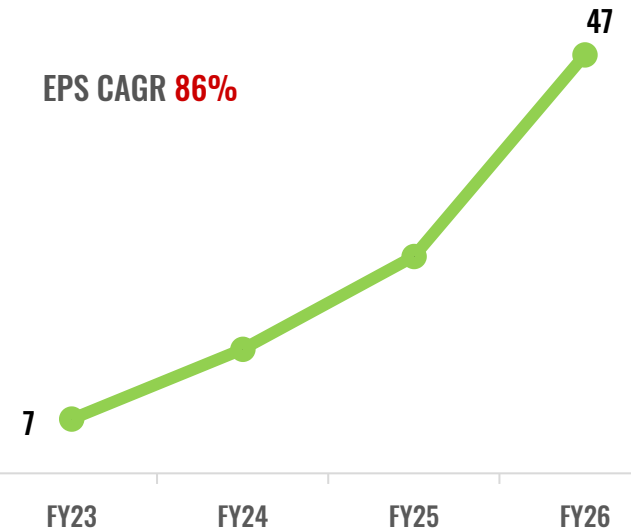
Cash Balance Change | ~ 300 Crores (FY26)

**Return On Equity → 10%**

### SHAREHOLDER VALUE

Share Price CAGR **62%**

EPS CAGR **86%**



● Earnings Per Share

**Profit after tax ₹244 Cr** - Among India's most profitable listed digital platforms

# PAT at ₹244 Crores, Up 68% for FY26

Amount in Rs lakhs

Particulars	Quarter ended				Year ended		
	Mar 31, 2026	Dec 31, 2025	Mar 31, 2025	Y-o-Y	Mar 31, 2026	Mar 31, 2025	Y-o-Y
<b>Income</b>							
Revenue from operations (A)	20,314.31	20,967.18	16,951.38	20%	77,926.72	64,145.73	21%
Other income	1,760.87	1,870.10	1,994.75	-12%	9,050.22	6,987.97	30%
<b>Total Income</b>	<b>22,075.18</b>	<b>22,837.28</b>	<b>18,946.13</b>	<b>17%</b>	<b>86,976.94</b>	<b>71,133.70</b>	<b>22%</b>
Employee cost	7,812.96	7,618.37	7,075.78	10%	30,708.62	28,436.02	8%
Marketing	808.90	806.82	850.90	-5%	3,271.58	3,190.98	3%
Other expenses	4,527.59	4,717.00	4,408.17	3%	18,246.72	17,431.83	5%
<b>Total expenses (B)</b>	<b>13,149.45</b>	<b>13,142.19</b>	<b>12,334.85</b>	<b>7%</b>	<b>52,226.92</b>	<b>49,058.83</b>	<b>6%</b>
<b>EBITDA (A) - (B)</b>	<b>7,164.86</b>	<b>7,824.99</b>	<b>4,616.53</b>	<b>55%</b>	<b>25,699.80</b>	<b>15,086.90</b>	<b>70%</b>
<b>EBITDA %</b>	<b>35%</b>	<b>37%</b>	<b>27%</b>		<b>33%</b>	<b>24%</b>	
Finance cost	334.32	307.59	313.61	7%	1,247.86	1,152.67	8%
Depreciation and amortization expense	1,091.52	937.50	964.33	13%	3,868.54	4,086.02	-5%
<b>Profit before exceptional item and tax</b>	<b>7,499.89</b>	<b>8,450.00</b>	<b>5,333.34</b>	<b>41%</b>	<b>29,633.62</b>	<b>16,836.18</b>	<b>76%</b>
Exceptional Item - Labour law impact	-	650.71	-		650.71	-	
<b>Profit Before Tax</b>	<b>7,499.89</b>	<b>7,799.29</b>	<b>5,333.34</b>	<b>41%</b>	<b>28,982.91</b>	<b>16,836.18</b>	<b>72%</b>
Current tax	-96.49	800.23	333.65	-129%	1,853.77	982.85	89%
Deferred tax adjustment	511.81	846.76	388.99	32%	2,778.36	1,326.76	109%
<b>Profit After Tax</b>	<b>7,084.58</b>	<b>6,152.30</b>	<b>4,610.70</b>	<b>54%</b>	<b>24,350.79</b>	<b>14,526.57</b>	<b>68%</b>
<b>Adjusted EBITDA</b>	<b>9,323.56</b>	<b>10,122.62</b>	<b>7,124.06</b>	<b>31%</b>	<b>36,301.75</b>	<b>24,137.12</b>	<b>50%</b>
<b>Adjusted EBITDA %</b>	<b>42%</b>	<b>44%</b>	<b>38%</b>		<b>42%</b>	<b>34%</b>	

# Consumer Group growth: Revenue 30% | EBITDA 96% (Y-o-Y)

Amount in Rs lakhs

Particulars	Quarter ended				Year ended		
	Mar 31, 2026	Dec 31, 2025	Mar 31, 2025	Y-o-Y	Mar 31, 2026	Mar 31, 2025	Y-o-Y
<b>Income</b>							
<b>Revenue from operations (A)</b>	7,938.95	8,631.47	6,364.19	25%	30,833.33	23,771.86	30%
Other income	901.99	944.12	1,183.09	-24%	4,014.04	4,084.11	-2%
<b>Total Income</b>	8,840.94	9,575.59	7,547.28	17%	34,847.37	27,855.97	25%
Employee cost	3,147.76	3,111.23	3,073.60	2%	12,376.01	11,956.23	4%
Marketing	803.92	777.74	762.75	5%	3,102.10	2,796.18	11%
Other expenses*	868.57	1,072.25	713.93	22%	3,555.42	2,989.54	19%
<b>Total expenses (B)</b>	4,820.25	4,961.22	4,550.28	6%	19,033.53	17,741.94	7%
<b>EBITDA (A) - (B)</b>	3,118.70	3,670.25	1,813.90	72%	11,799.79	6,029.92	96%
<b>EBITDA %</b>	39%	43%	29%		38%	25%	
Finance cost	34.06	14.96	18.47	84%	86.34	72.65	19%
Depreciation and amortization expense	373.70	232.05	227.48	64%	1,086.44	949.53	14%
<b>Profit before exceptional item and tax</b>	3,612.93	4,367.36	2,751.05	31%	14,641.05	9,091.84	61%
Exceptional Item - Labour law impact	-	650.71	-		650.71	-	
<b>Profit Before Tax</b>	3,612.93	3,716.65	2,751.05	31%	13,990.35	9,091.84	54%
Current Tax	-758.15	-	-		-758.15	-	
Deferred tax adjustment	853.44	856.07	606.97	41%	3,201.95	1,646.10	95%
<b>Profit After Tax</b>	3,517.64	2,860.58	2,144.08	64%	11,546.55	7,445.74	55%
<b>Adjusted EBITDA</b>	4,215.84	4,778.56	3,270.49	29%	16,436.12	11,223.57	46%
<b>Adjusted EBITDA %</b>	48%	50%	43%		47%	40%	

\*Other expenses includes Due Diligence cost of 1.8 crores in Q3FY26

# Remarketing Business growth: Revenue 22% | PAT 66% (Y-o-Y)

Amount in Rs lakhs

Particulars	Quarter ended				Year ended		
	Mar 31, 2026	Dec 31, 2025	Mar 31, 2025	Y-o-Y	Mar 31, 2026	Mar 31, 2025	Y-o-Y
<b>Income</b>							
Revenue from operations (A)	7,166.39	6,563.10	5,869.10	22%	25,931.49	21,238.07	22%
Other income	524.92	628.93	571.46	-8%	2,409.85	2,151.34	12%
<b>Total Income</b>	<b>7,691.31</b>	<b>7,192.03</b>	<b>6,440.56</b>	<b>19%</b>	<b>28,341.34</b>	<b>23,389.41</b>	<b>21%</b>
Employee cost	2,839.41	2,527.22	2,437.75	16%	10,560.90	9,007.89	17%
Other expenses	2,119.00	2,081.44	2,013.58	5%	8,190.03	7,653.30	7%
<b>Total expenses (B)</b>	<b>4,958.41</b>	<b>4,608.66</b>	<b>4,451.33</b>	<b>11%</b>	<b>18,750.93</b>	<b>16,661.19</b>	<b>13%</b>
<b>EBITDA (A) - (B)</b>	<b>2,207.98</b>	<b>1,954.44</b>	<b>1,417.77</b>	<b>56%</b>	<b>7,180.56</b>	<b>4,576.88</b>	<b>57%</b>
<b>EBITDA %</b>	<b>31%</b>	<b>30%</b>	<b>24%</b>		<b>28%</b>	<b>22%</b>	
Finance cost	282.88	281.84	281.12	1%	1,112.25	1,024.96	9%
Depreciation and amortization expense	597.20	616.15	570.49	5%	2,376.99	2,121.13	12%
<b>Profit Before Tax</b>	<b>1,852.82</b>	<b>1,685.38</b>	<b>1,137.62</b>	<b>63%</b>	<b>6,101.17</b>	<b>3,582.13</b>	<b>70%</b>
Current Tax	455.73	423.44	332.99	37%	1,584.49	980.34	62%
Deferred tax adjustment	-2.75	-9.30	-179.52		-84.71	-162.02	
<b>Profit After Tax</b>	<b>1,399.84</b>	<b>1,271.24</b>	<b>984.15</b>	<b>42%</b>	<b>4,601.39</b>	<b>2,763.81</b>	<b>66%</b>
<b>Adjusted EBITDA</b>	<b>2,735.85</b>	<b>2,586.39</b>	<b>1,994.94</b>	<b>37%</b>	<b>9,602.38</b>	<b>6,751.39</b>	<b>42%</b>
<b>Adjusted EBITDA %</b>	<b>36%</b>	<b>36%</b>	<b>31%</b>		<b>34%</b>	<b>29%</b>	

# OLX India Growth: Revenue 22% | PAT 77% (Y-o-Y)

Amount in Rs lakhs

Particulars	Quarter ended				Year ended		
	Mar 31, 2026	Dec 31, 2025	Mar 31, 2025	Y-o-Y	Mar 31, 2026	Mar 31, 2025	Y-o-Y
<b>Income</b>							
Revenue from operations (A)	5,512.35	5,877.25	4,771.01	16%	21,755.68	19,213.06	13%
Other income	344.42	294.57	256.84	34%	2,629.56	818.68	221%
<b>Total Income</b>	<b>5,856.77</b>	<b>6,171.82</b>	<b>5,027.85</b>	<b>16%</b>	<b>24,385.24</b>	<b>20,031.74</b>	<b>22%</b>
Employee cost	1,780.50	1,935.38	1,524.39	17%	7,592.49	7,318.72	4%
Other expenses	1,902.22	1,741.16	1,880.37	1%	7,451.94	7,538.22	-1%
<b>Total expenses (B)</b>	<b>3,682.72</b>	<b>3,676.54</b>	<b>3,404.75</b>	<b>8%</b>	<b>15,044.43</b>	<b>14,856.93</b>	<b>1%</b>
<b>EBITDA (A) - (B)</b>	<b>1,829.63</b>	<b>2,200.73</b>	<b>1,366.26</b>	<b>34%</b>	<b>6,711.25</b>	<b>4,356.13</b>	<b>54%</b>
<b>EBITDA %</b>	<b>33%</b>	<b>37%</b>	<b>29%</b>		<b>31%</b>	<b>23%</b>	
Finance cost	17.38	10.79	14.03	24%	49.27	55.07	-11%
Depreciation and amortization expense	120.62	89.31	105.45	14%	405.12	475.86	-15%
<b>Profit Before Tax</b>	<b>2,036.05</b>	<b>2,395.18</b>	<b>1,503.61</b>	<b>35%</b>	<b>8,886.42</b>	<b>4,643.87</b>	<b>91%</b>
Current Tax	205.04	376.06	-	0%	1,024.52	-	0%
Deferred tax adjustment	-338.88	-	-	0%	-338.88	-	0%
<b>Profit After Tax</b>	<b>2,169.89</b>	<b>2,019.12</b>	<b>1,503.61</b>	<b>44%</b>	<b>8,200.78</b>	<b>4,643.87</b>	<b>77%</b>
<b>Adjusted EBITDA</b>	<b>2,373.79</b>	<b>2,755.62</b>	<b>1,856.68</b>	<b>28%</b>	<b>10,258.29</b>	<b>6,104.35</b>	<b>68%</b>
<b>Adjusted EBITDA %</b>	<b>41%</b>	<b>45%</b>	<b>37%</b>		<b>42%</b>	<b>30%</b>	

# Segmental Results - Diversified Growth. Profitable Segments. One Platform.

Amount in Rs lakhs

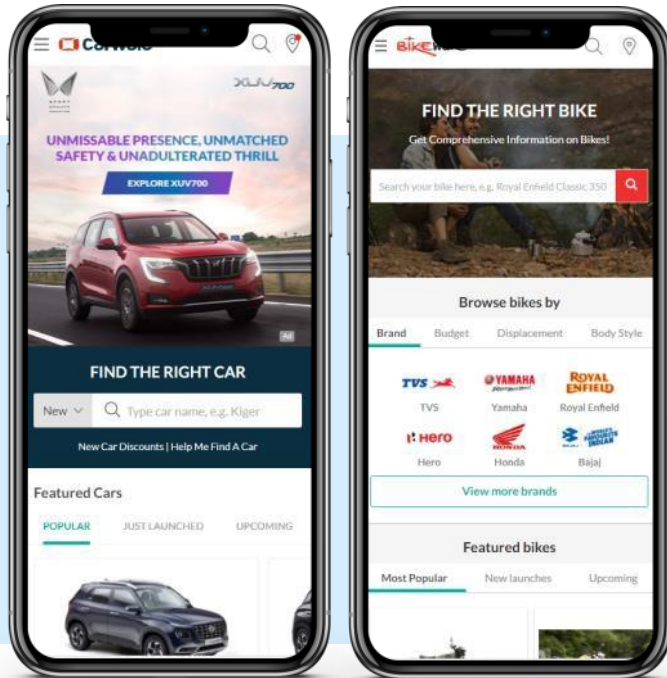
Particulars	Quarter ended				Year ended		
	Mar 31, 2026	Dec 31, 2025	Mar 31, 2025	Y-o-Y	Mar 31, 2026	Mar 31, 2025	Y-o-Y
<b>Segment Revenue</b>	<b>20,314.31</b>	<b>20,967.18</b>	<b>16,951.38</b>	<b>20%</b>	<b>77,926.72</b>	<b>64,145.73</b>	<b>21%</b>
Consumer	7,938.95	8,631.47	6,364.19	25%	30,833.33	23,771.86	30%
Remarketing	7,166.39	6,563.10	5,869.10	22%	25,931.49	21,238.07	22%
Classifieds	5,512.35	5,877.25	4,771.01	16%	21,755.68	19,213.06	13%
Less: Intersegment eliminations	-303.38	-104.64	-52.92		-593.78	-77.26	
<b>Segment Result</b>	<b>7,562.70</b>	<b>8,252.52</b>	<b>5,129.31</b>	<b>47%</b>	<b>27,251.54</b>	<b>17,149.15</b>	<b>59%</b>
Consumer	3,313.84	3,834.43	2,087.42	59%	12,422.05	7,139.46	74%
Remarketing	2,210.93	1,957.46	1,423.48	55%	7,192.53	4,600.05	56%
Classifieds	2,029.31	2,461.06	1,599.83	27%	7,628.69	5,285.68	44%
Less: Intersegment eliminations	8.62	-0.43	18.58		8.27	123.96	
<b>Unallocated</b>	<b>-62.81</b>	<b>197.48</b>	<b>204.03</b>		<b>2,382.08</b>	<b>-312.97</b>	
Add: Other income	1,760.87	1,870.10	1,994.75	-12%	9,050.22	6,987.97	30%
Less: Finance Cost	-334.32	-307.59	-313.61	7%	-1,247.86	-1,152.67	8%
Less: Depreciation and Amortisation expenses	-1,091.52	-937.50	-964.33	13%	-3,868.54	-4,086.02	-5%
Less: Share based expenses	-397.84	-427.53	-512.78	-22%	-1,551.74	-2,062.25	-25%
<b>Profit before exceptional item and tax</b>	<b>7,499.89</b>	<b>8,450.00</b>	<b>5,333.34</b>	<b>41%</b>	<b>29,633.62</b>	<b>16,836.18</b>	<b>76%</b>
Less: Exeptional Item	-	-650.71	-		-650.71	-	
<b>Profit before Tax</b>	<b>7,499.89</b>	<b>7,799.29</b>	<b>5,333.34</b>	<b>41%</b>	<b>28,982.91</b>	<b>16,836.18</b>	<b>72%</b>
Tax	-415.32	-1,646.99	-722.64	-43%	-4,632.13	-2,309.61	101%
<b>Profit after Tax</b>	<b>7,084.57</b>	<b>6,152.30</b>	<b>4,610.70</b>	<b>54%</b>	<b>24,350.78</b>	<b>14,526.57</b>	

## Consumer Group



New & Used Cars

Two Wheelers



Online platforms for customers, dealers, and OEMs to buy and sell new and used vehicles seamlessly. Powered by tech-enabled ERP and CRM solutions.

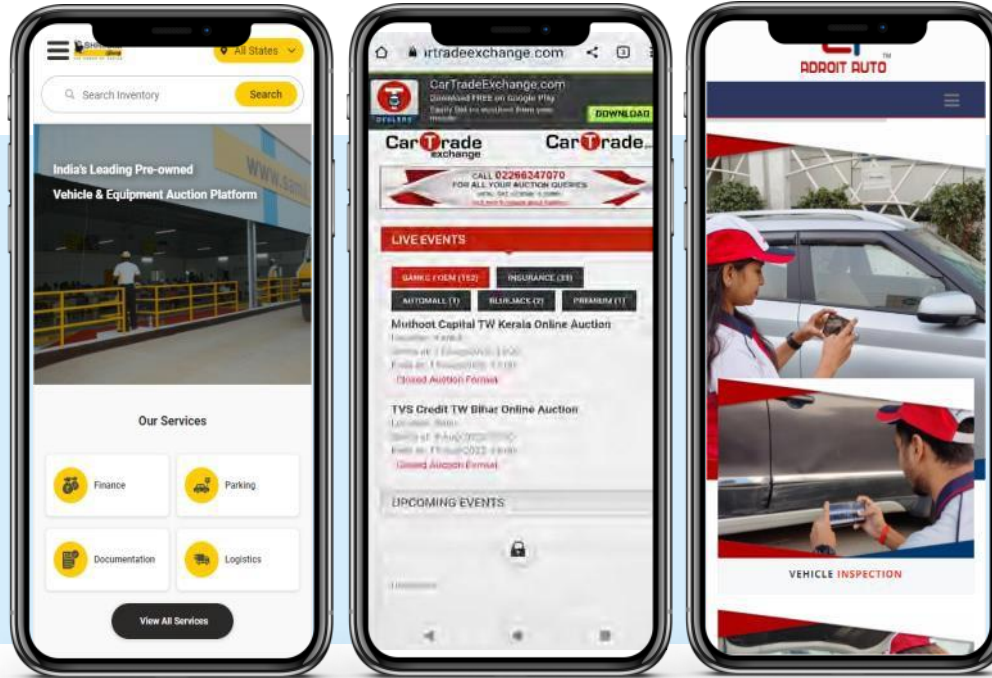
## Remarketing Group



Phygital Auction Services

Online Auction Services

Inspection Services



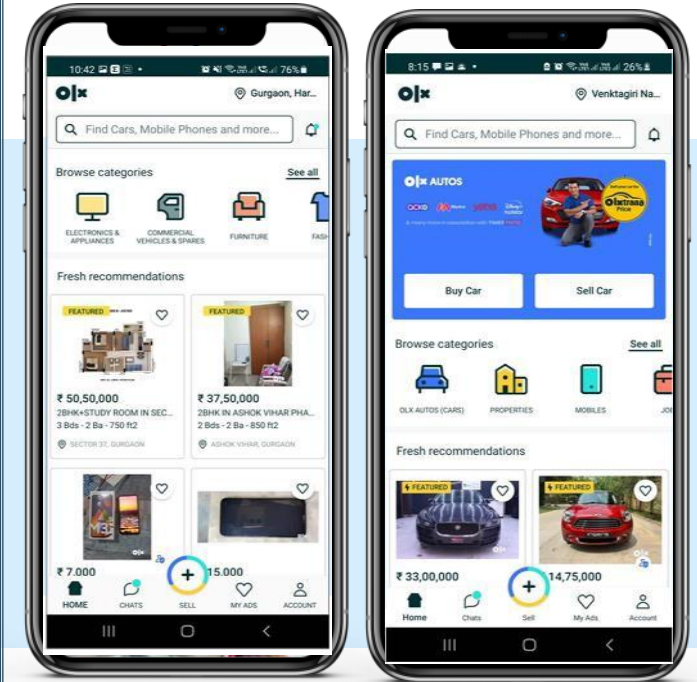
Online-offline auction platform used by consumers, business sellers, dealers, and fleet owners

Inspection and valuation services

## OLX India



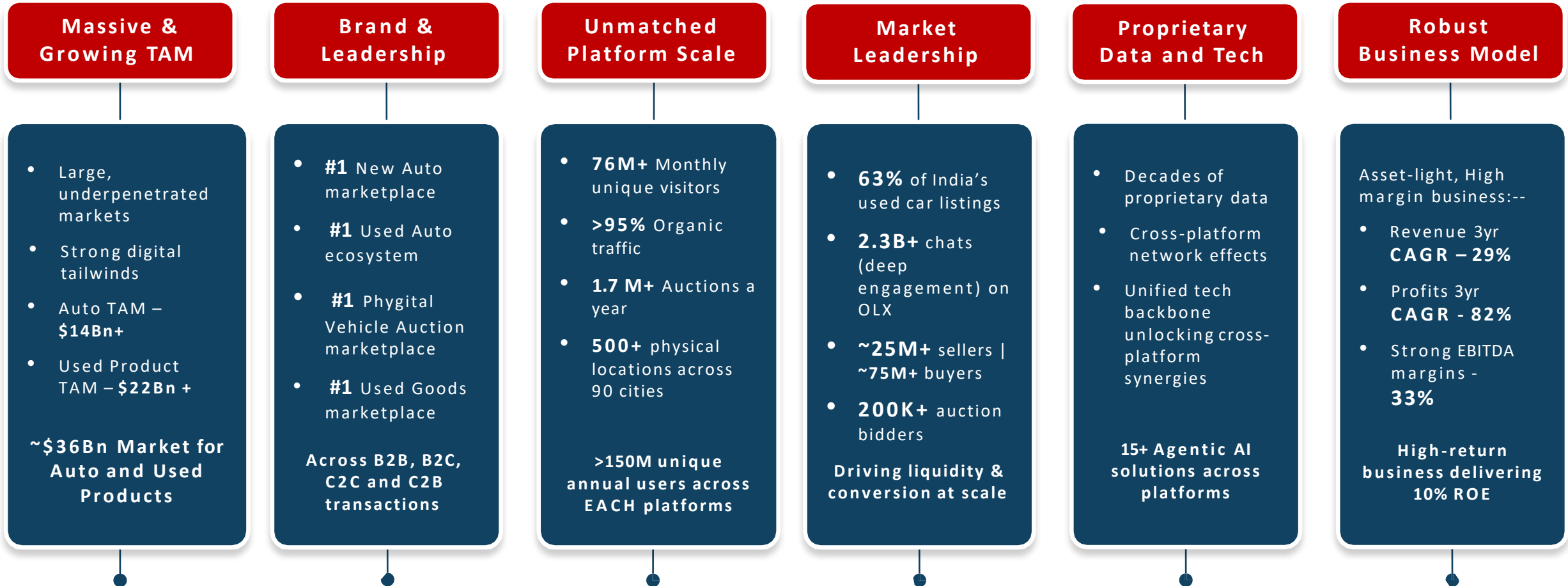
Used Classifieds Business



Online classifieds platform across 12 categories (include Auto, Real estate, Mobiles/ Electronics, Furniture, etc).

# India's Leading Multi-Category Marketplace

150 million unique customers on three different platforms



**Scale × Trust × Profitability × Network Effects × Tech = Market Leadership**



## Consumer Group

# CarTrade New Auto : Why we are winning

## ❑ Large and Growing Market Opportunity

India's new auto market continues to scale with strong demand across segments

~4–4.5 million passenger vehicles

~18–20 million 2-wheelers

**Largest high-intent digital discovery market – 14bn\$ TAM**

## ❑ Market Leadership in New Auto

Our platforms are the starting point for auto discovery

150M+ annual users on each of our platforms

55M+ unique monthly engaged users

> 90% Organic Traffic

**#1 destination for New Cars & Bikes online**

## ❑ Strong OEM Partnership and Dealer Network

Trusted platform for OEMs and dealers to drive demand at scale

Strong technology and data integration

Giving differentiated experience to consumers

**Future opportunities: Online Buying | Financing | AI\* Brand**

# The Future of Buying new vehicles

Sales Agent

Offer Agent

FinTech

OEM and Dealer Integrations

AI\* Brand Trust Connect

AI\* Customer connect

Brand and Trust

Differentiated Data

Transaction Technology

*Powering a unique unmatched  
buying experience*

# CarTrade Used Auto : Why we are winning

## ❑ Large and Growing Market Opportunity

**India's used car market continues to expand with rising ASPs.**

~5.5 million used cars sold annually

Average selling price: ₹5-6 lakh

Dealer margin: ~10% per car (~₹60,000)

**Total dealer margin pool: ~₹30,000 crore annually**

## ❑ Market Dominance and Platform Scale

Our platforms host the largest used car inventory

**~2.3 million car sellers**

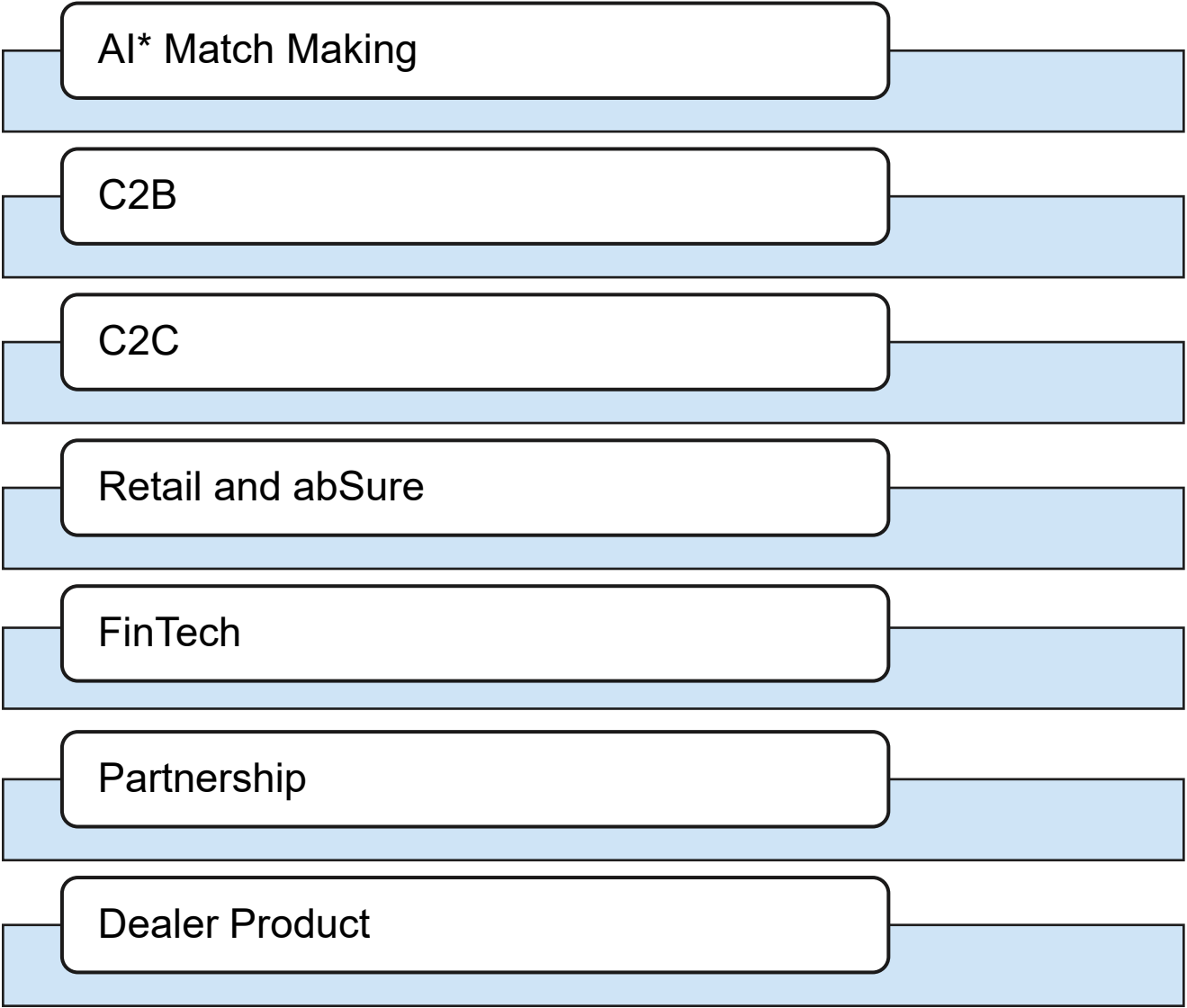
**~15.5 million car buyers**

**63% of all used car listings of India**

## ❑ Multiple Opportunities in the Ecosystem

B2C | C2B | C2C | Retail | Partnerships | FinTech

# Largest Tech-led Used Car Ecosystem

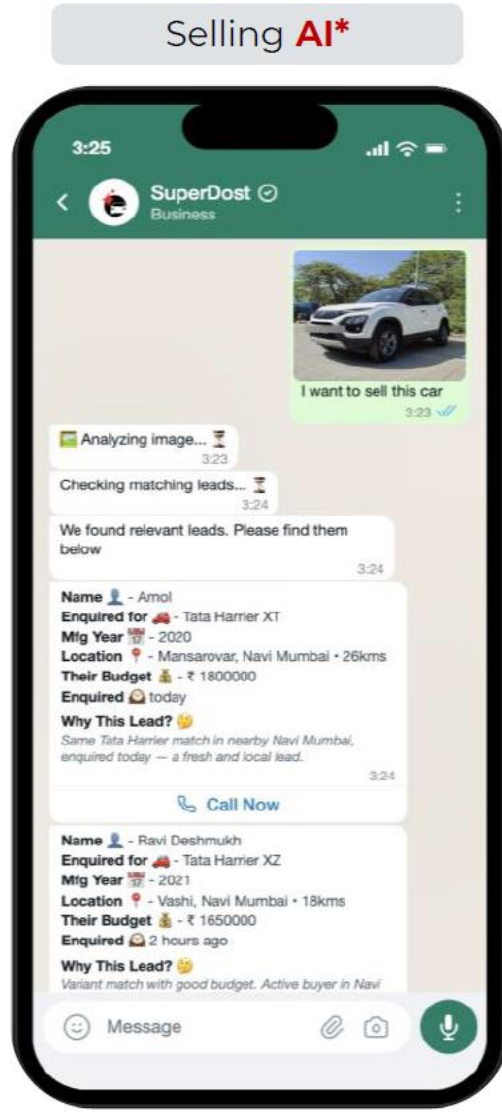
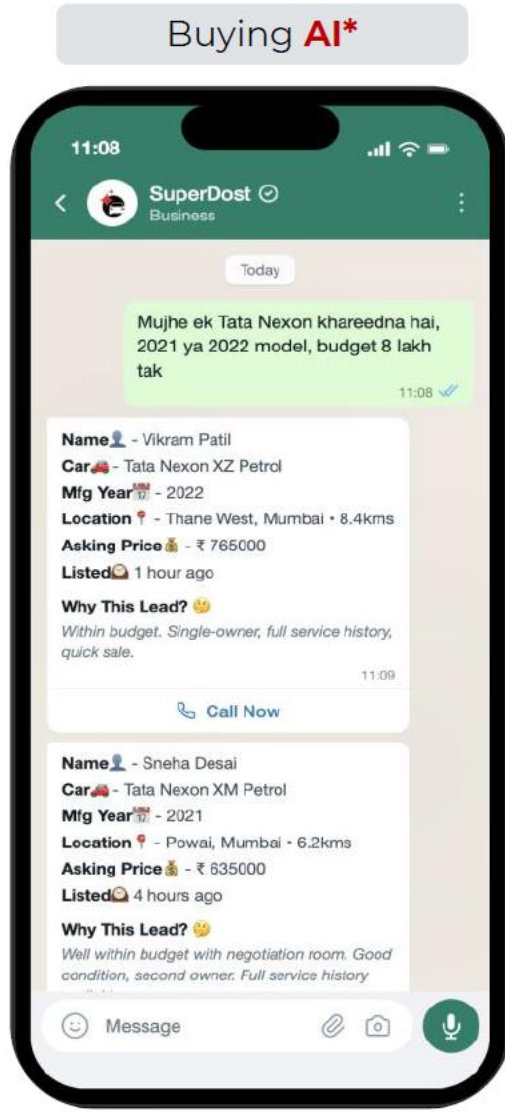


Buyer Seller Scale

Across C2C, C2B, B2C

Integrated Tech-led Services

*Enabling seamless transactions across ecosystem*



Talk in your regional language

Find the best cars in your area

Filters for Relevance

Works directly on WhatsApp

Powered by India's Largest Car Marketplaces

2 Million+ Buyers and Sellers

SuperDost connects you with the most relevant matches based on your exact preferences - quickly and efficiently.

Instant Buyer, Instant Sale

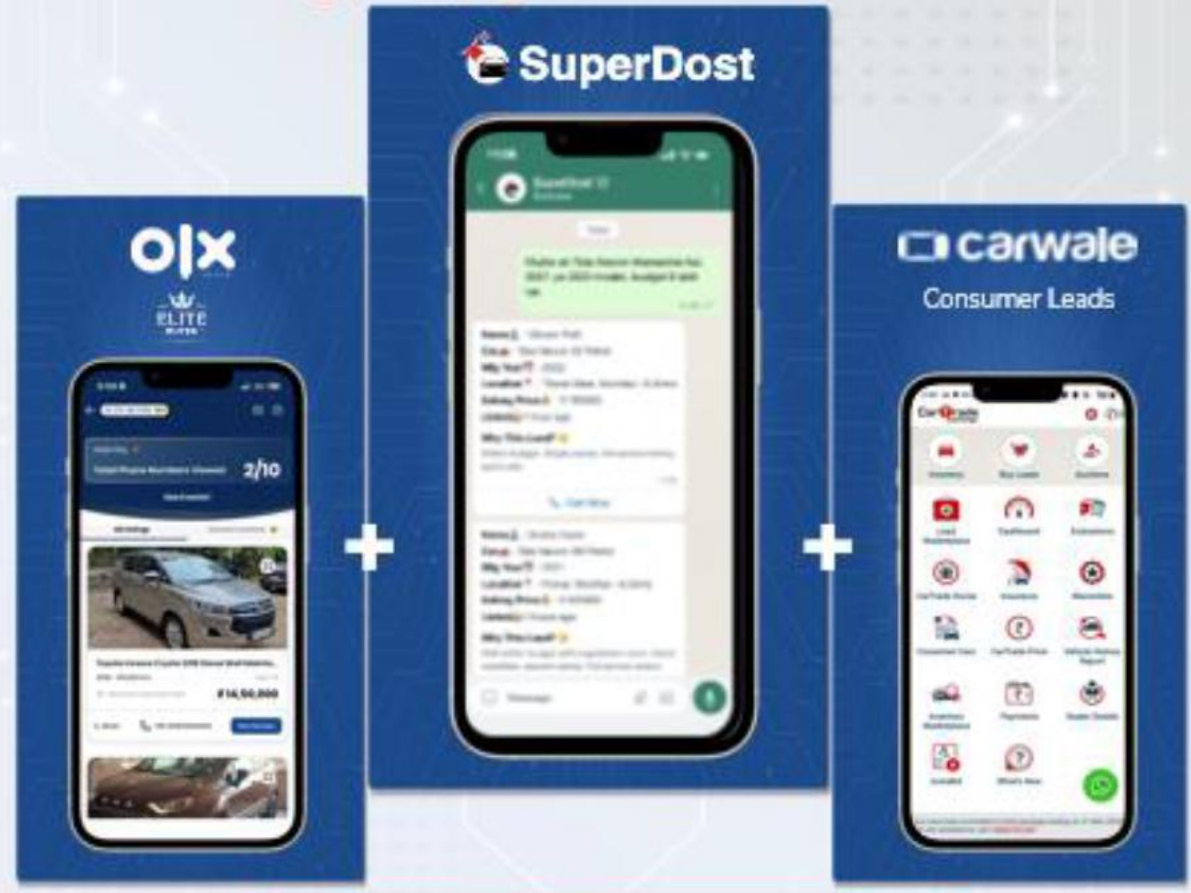
Dealers can seamlessly find buyers for their inventory and discover the right vehicles from sellers, all in one powerful solution.

Sell with Just an Image

Simply upload your car's photo and let SuperDost match you with the most relevant buyers - fast, smart, and hassle-free

# Super Buyer Gold <sup>AI</sup>

Right Car, Right Time - in One Click.



## Buy Right -with Power of AI

*SuperDost scans the market  
Finds matching sellers  
Connects you directly to high-quality opportunities.*

-  Tell SuperDost your requirement
-  Our AI agent finds matching cars from real sellers near you
-  Connect instantly with the seller





# OLX India

# OLX India : Why we are winning

## ❑ Large and Growing Market Opportunity

Many New Product Online and offline Players,

OLX is the **ONLY** scaled platform for used products.

India is the largest markets globally for Mobiles & Bikes

**India's used goods TAM is as large as, if not larger than, the New product TAM**

## ❑ Proven Product - Value for Dealers

Our marketplace generates significant engagement and Sales

**Avg ~24 replies per listing**

> 2.3 bn Chats on OLX

18% Mark as sold on OLX

**~3bn\$ GMV Worth Used products sold on OLX**

## ❑ Unmatched Scale & Reach

~30M monthly users

~ 2M listings every month

~ 6M buyers on the platform

**~ 180M+ unique users annually (~100% organic)**

## ❑ Proprietary data and World class Tech

Millions of users and their behaviors over years

**~57% of Users on OLX are on the platform for > 5 years**

Using data intelligence and AI to deliver differentiated experience

**OLX Data enabled, series of Agents for Buyers and sellers**

## ❑ Multiple Monetisation Engines

Revenue opportunities across the ecosystem:

Dealer products

**C2C listings**

Partnerships

**Future opportunities :** Fintech | Escrow | Logistics | Retail etc.

# AI-led experience for Used Goods

Elite Buyer - AI

Elite Seller - AI

Verification

C2C - Logistics | Escrow

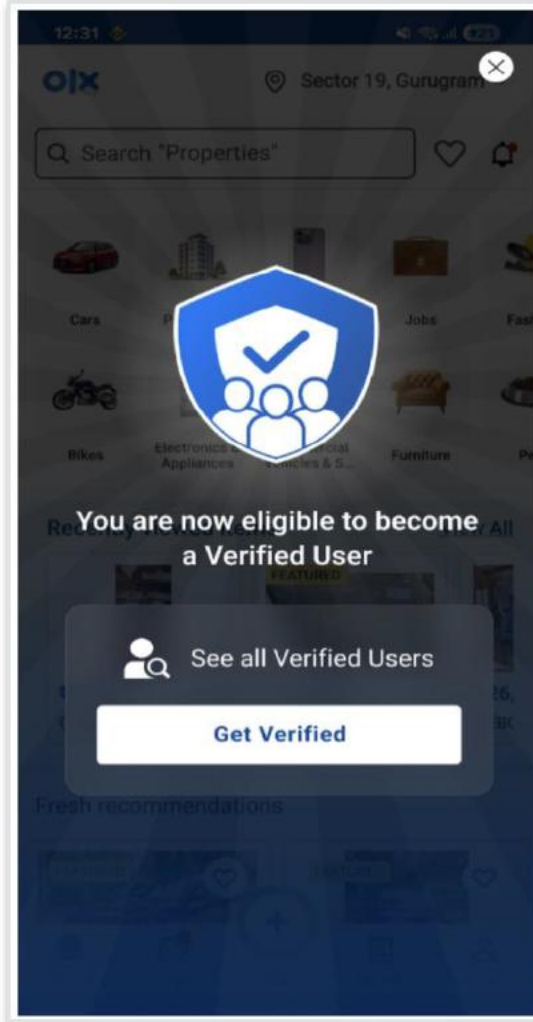
Retail

Partnership

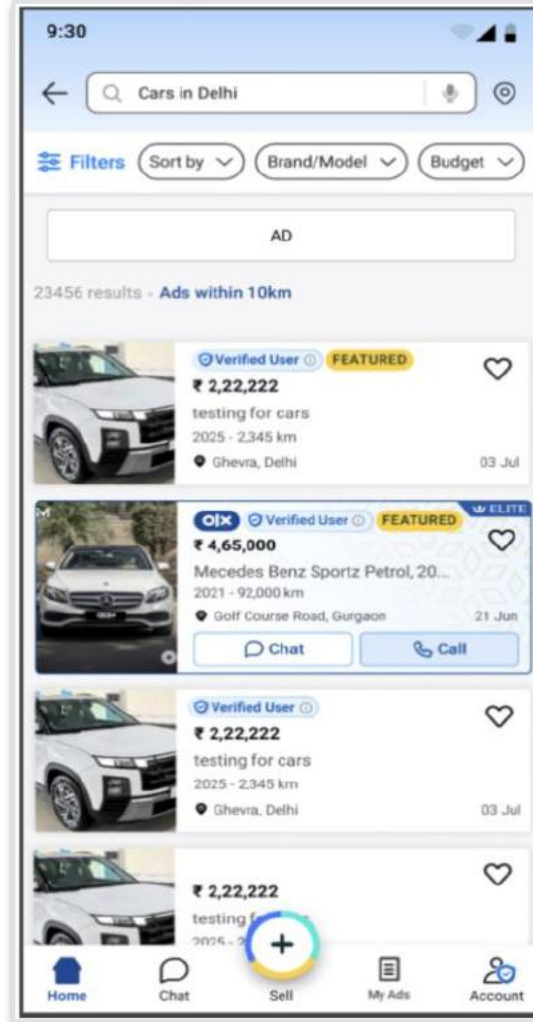
FinTech



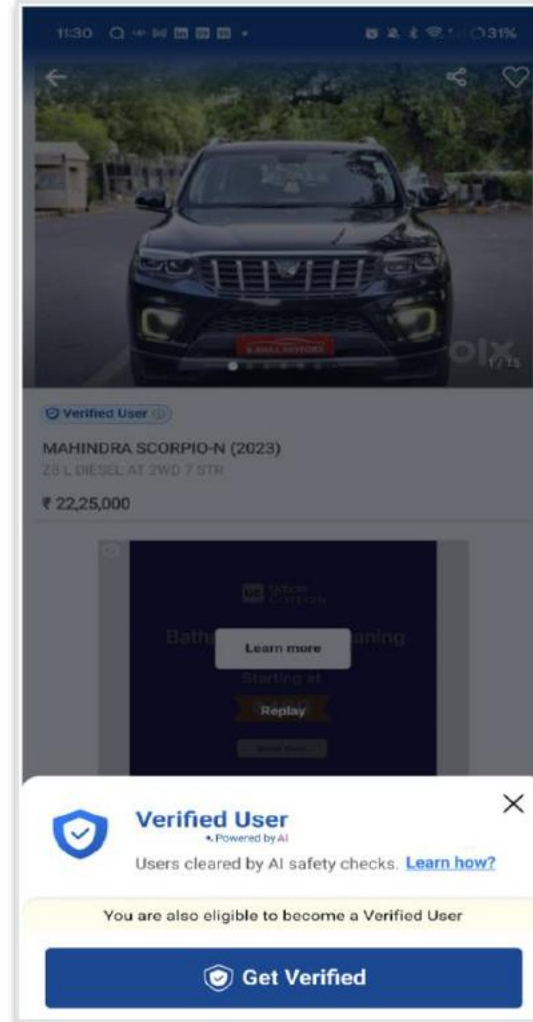
## Eligible Users



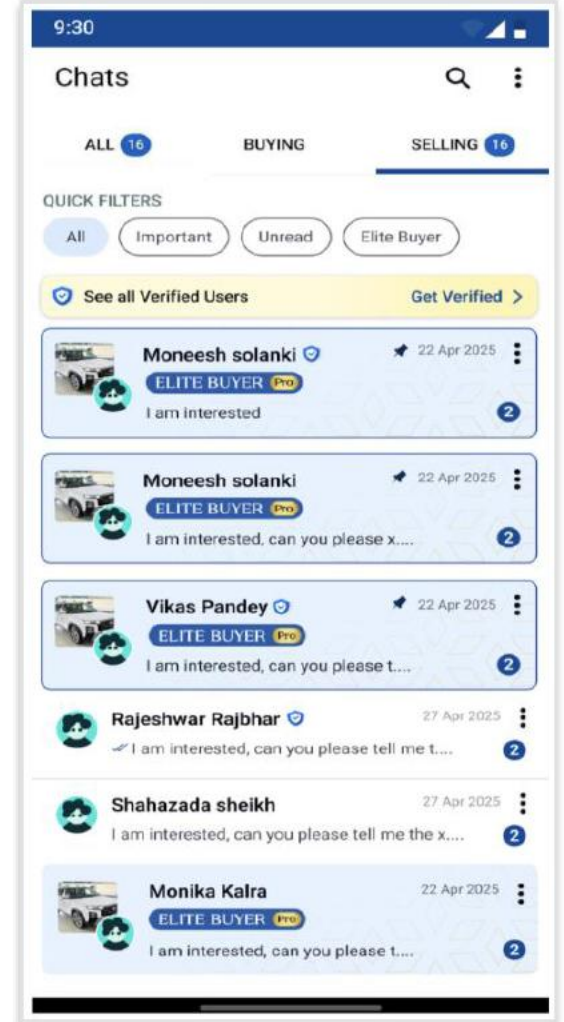
## Listing page experience



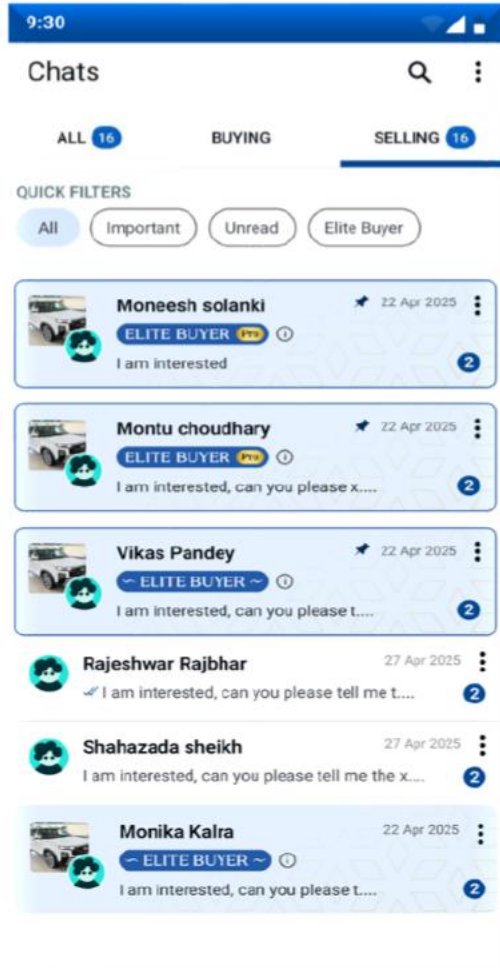
## ADPV Experience



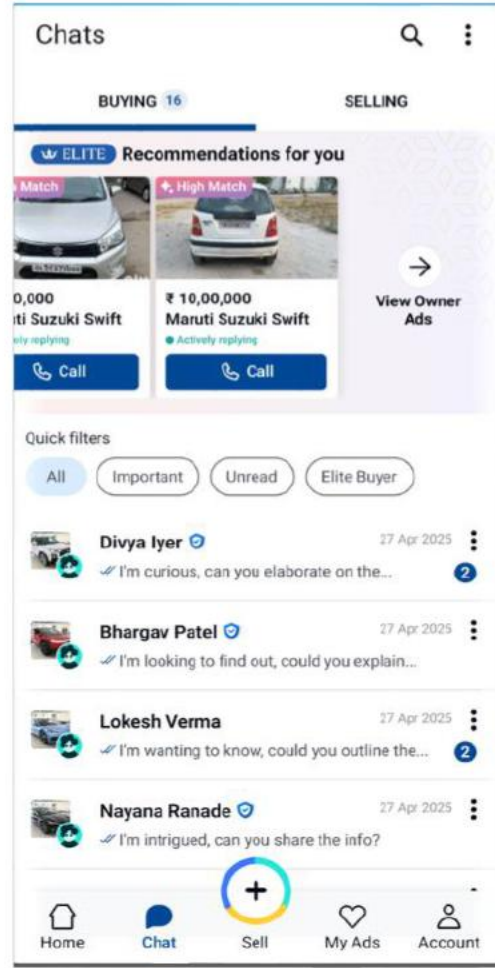
## Chat Experience



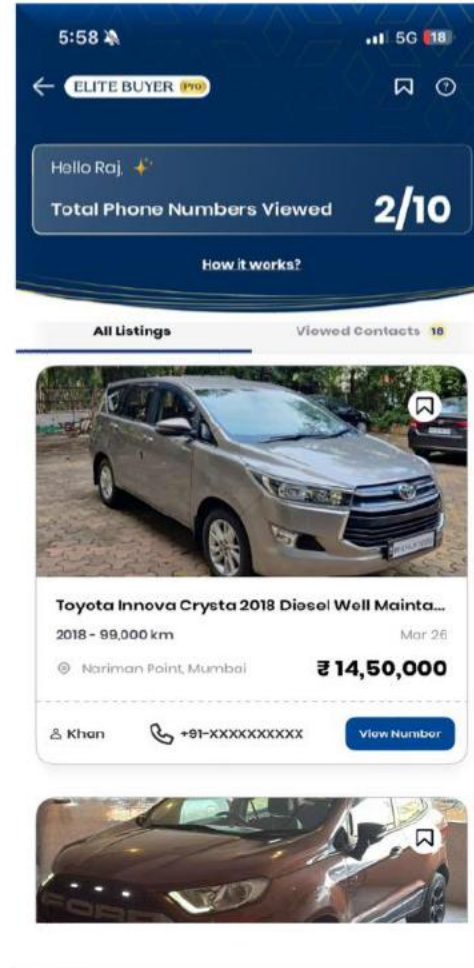
## Badge and Pin to Chat



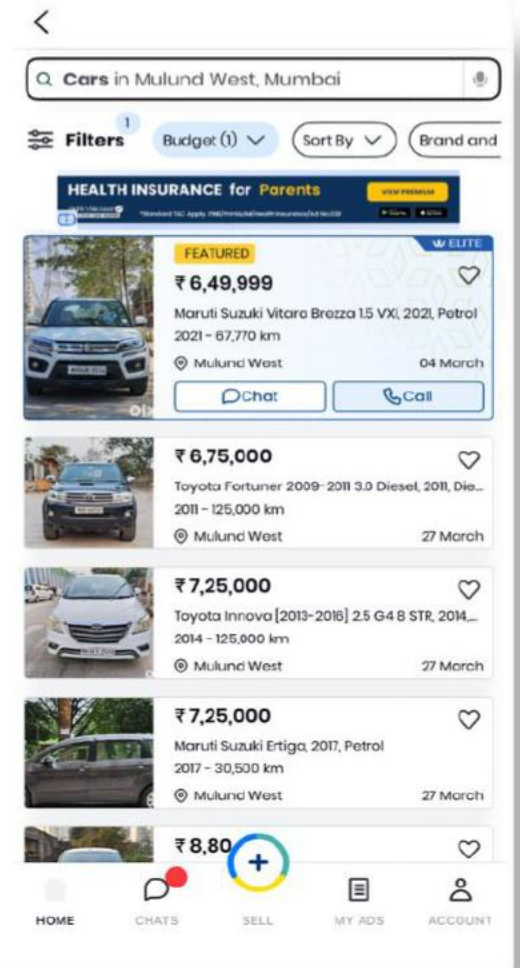
## AI - Match Making



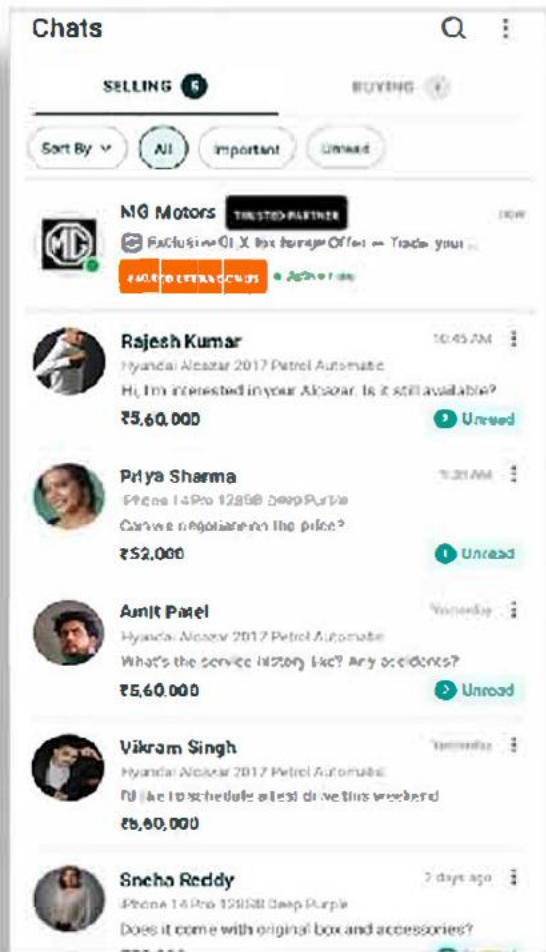
## Elite Dashboard



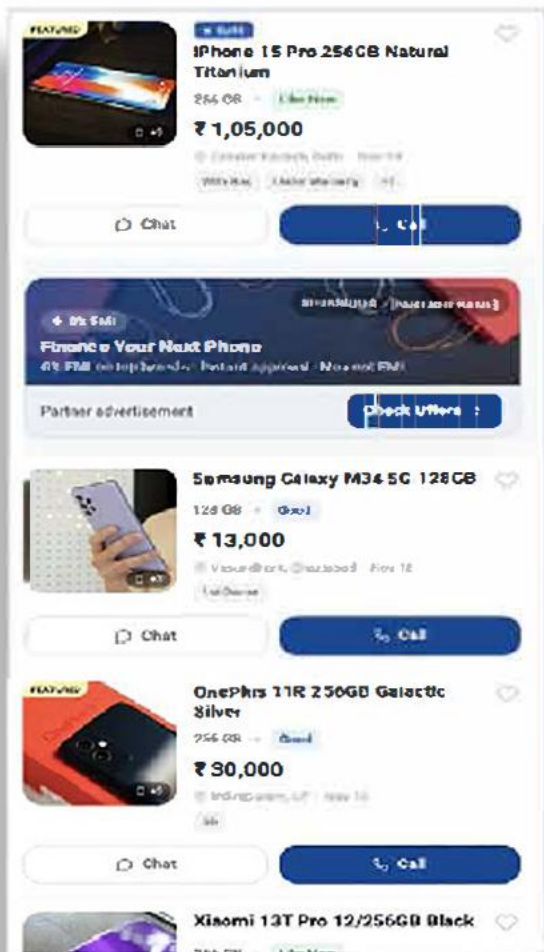
## Elite Listing Experience



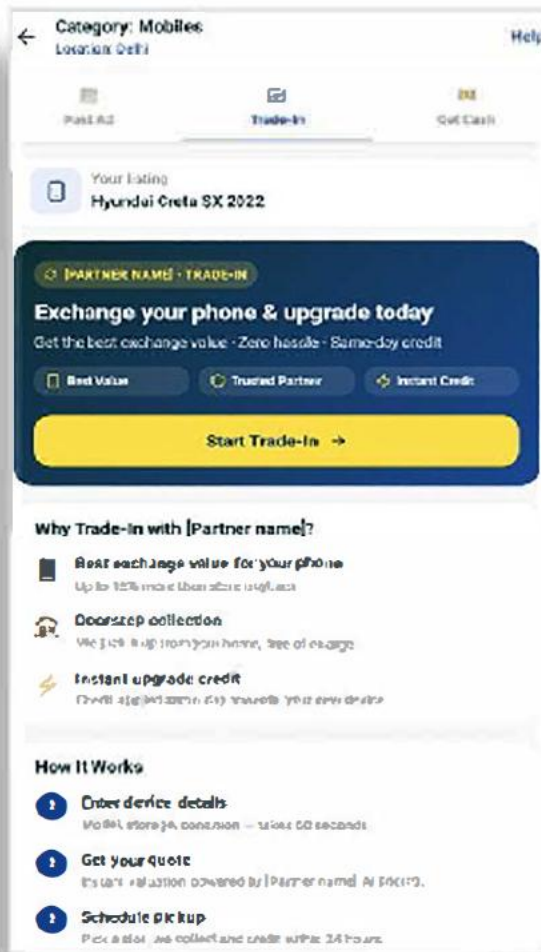
## Partner offers - Chat



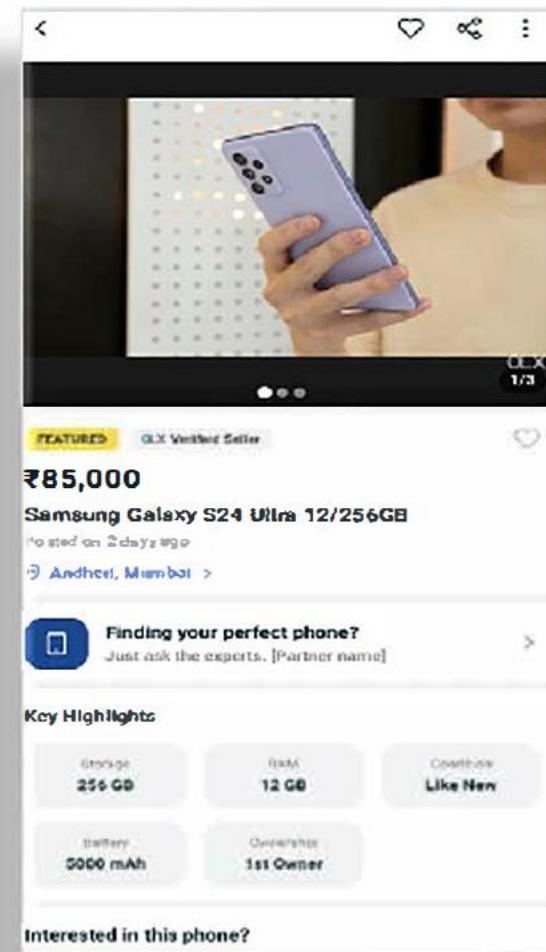
## Ad Listing - Offer



## My Listing - Trade-in



## ADPV - Partner Offer





# Remarketing

# Remarketing : Why we are winning

## ❑ Unmatched Scale & Reach

~1.7 million auctions a year

~ 134 Automalls across 90 cities

~ 200,000 registered buyers on the platform

~ **Largest phygital auction marketplace**

## ❑ Large Opportunity and TAM

Large and growing used vehicle market

Institutional supply accelerating

Low auction penetration and Highly fragmented ecosystem

**Globally a 40bn\$ business**

## ❑ Proven Product

2.5 lakh+ vehicles transacted annually

Scaled volumes across CV, PV, 2W, FE, CE

> 40% of business from Retail segment

~**5300 crores GMV processed on the platform**

## ❑ High-Barrier Physical + Digital Infrastructure

Pan-India yard & logistics network

Institutional relationships (Banks, NBFCs, OEMs)

~15,000 active Retail suppliers

~**100,000 addressable base (~1.5% penetration)**

## ❑ Proprietary data and World class Tech

Pricing intelligence built on transaction data

Demand-supply matching engines

Automation across lifecycle

Leveraging Tech and Data, to fuel Inter-Geo

# Technology Scaled Infrastructure

AI\* Match Making

Cross Geography Product

Pricing tool

Trade-in

FinTech

Partnership



**THANK YOU !**