

Date: December 3, 2024

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**

Dear Sir/Madam,

**Sub: Presentation at the Analyst Day “India PropTech Summit, 2024.**

In continuation of our letter dated November 6, 2024, intimating that the Company would be holding its Analyst Day “India PropTech Summit, 2024. In this regard, please find enclosed herewith the presentation made at the aforesaid event.

A copy of the above presentation(s) is also available on the website of the Company at <https://www.aurumproptech.in/investor/presentations>.

Kindly take the same on record.

Thanking you.

For **Aurum PropTech Limited**

**Sonia Jain**

**Company Secretary &**

**Compliance Officer**

The banner features a blue background with a white geometric network pattern of dots and lines. A green swoosh is positioned above the word 'Tech'. The main title 'India PropTech Summit 2024' is centered in large, bold, white and green text. Below it, the subtitle 'Rental, Distribution & Capital' is written in a smaller, dark blue font. The bottom half of the image shows a cityscape with a prominent orange archway, modern skyscrapers, green trees, and a road with cars and a bus. A small green bar chart icon is visible in the sky area.

# India PropTech Summit 2024

**Rental, Distribution & Capital**

## **Disclaimer**

This presentation (the "presentation") is for informational purposes only and does not constitute an offer to sell, a solicitation of an offer to buy, or a recommendation to purchase any equity, debt or other financial instruments of Aurum PropTech Limited or any of its affiliates. This presentation and the related oral commentary is confidential and is to be maintained in strict confidence.

## **Forward-looking statement**

This presentation contains forward-looking statements which may be identified by their use of words like "plans," "expects," "will," "anticipates," "believes," "intends," "projects," "estimates" or other words of similar meaning. All statements that address expectations or predictions about the future, including, but not limited to, statements about the strategy for growth, product development, market position, expenditures, and financial results are forward-looking statements. Forward-looking statements are based on certain assumptions and expectations of future events. The companies referred to in this presentation cannot guarantee that these assumptions and expectations are accurate or will be realised. The actual results, performance or achievements, could thus differ materially from those projected in any such forward-looking statements. The company assumes no responsibility to publicly amend, modify or revise any forward-looking statements on the basis of subsequent developments, information or events, or otherwise.

## **No offer or solicitation**

This presentation shall not constitute a solicitation of a proxy, consent or authorisation with respect to any securities or in respect of the business combination. This presentation shall also not constitute an offer to sell or the solicitation of an offer to buy any securities pursuant to the business combination or otherwise, nor shall there be any sale of securities in any jurisdiction in which the offer, solicitation or sale would be unlawful prior to the registration or qualification under the securities laws of any such jurisdiction.

# Integrated PropTech Ecosystem

**By Onkar Shetye**

**Executive Director, Aurum PropTech Limited**



## With Technology



## Increase efficiency

Of real estate enterprises

Across renting, selling  
and financing

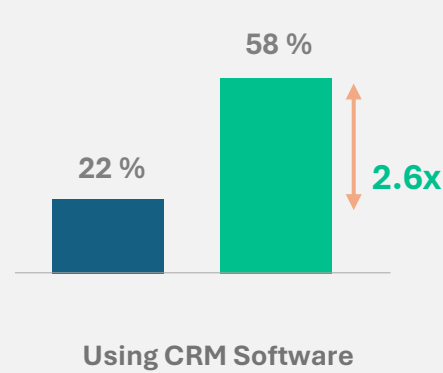
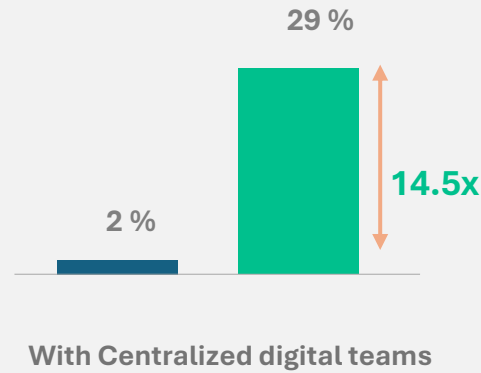
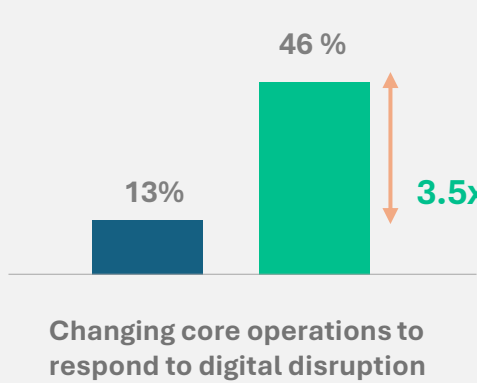
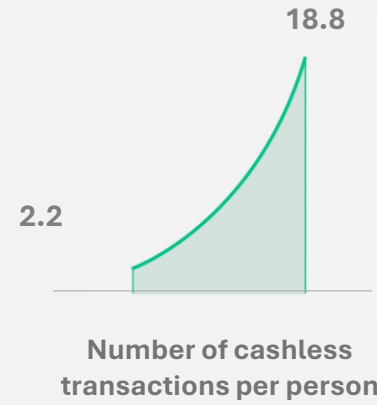
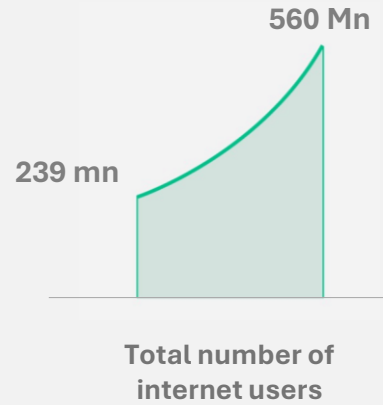
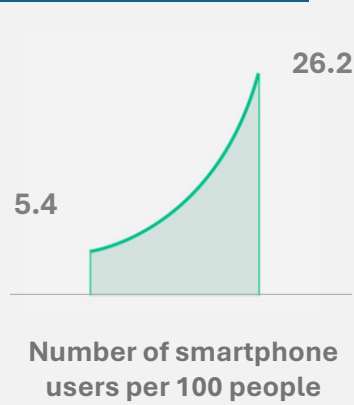


## Enhance Experience

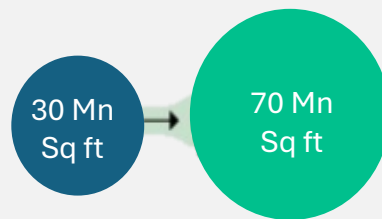
For real estate consumers

Across renting, purchasing  
and investing





Increase in Urbanization



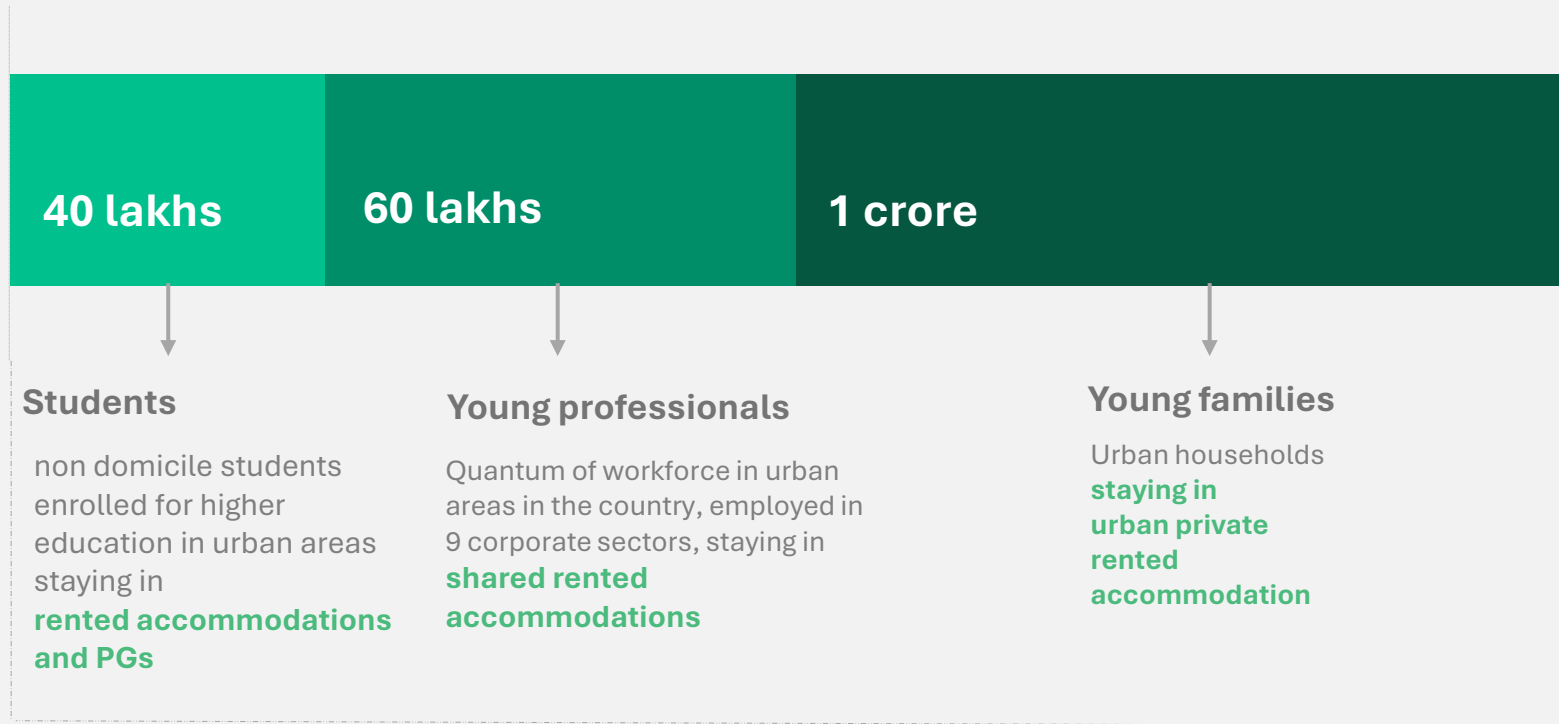
Commercial Real Estate Absorption



Private Credit in Real Estate From Jan 2022 to June 24

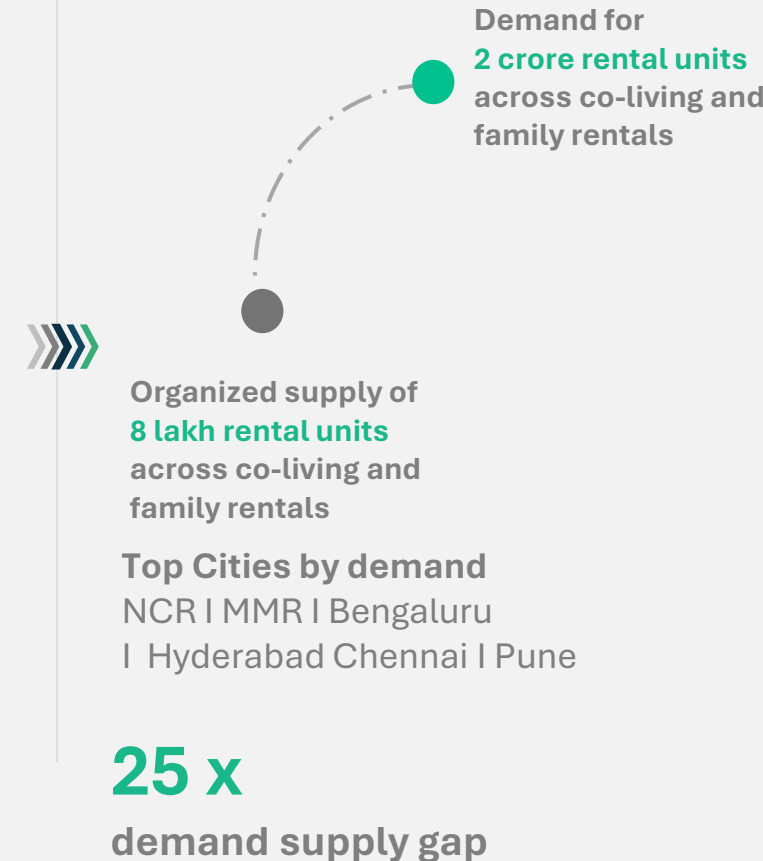


# PropTech Opportunity – Rentals



## 2 crore rental consumers

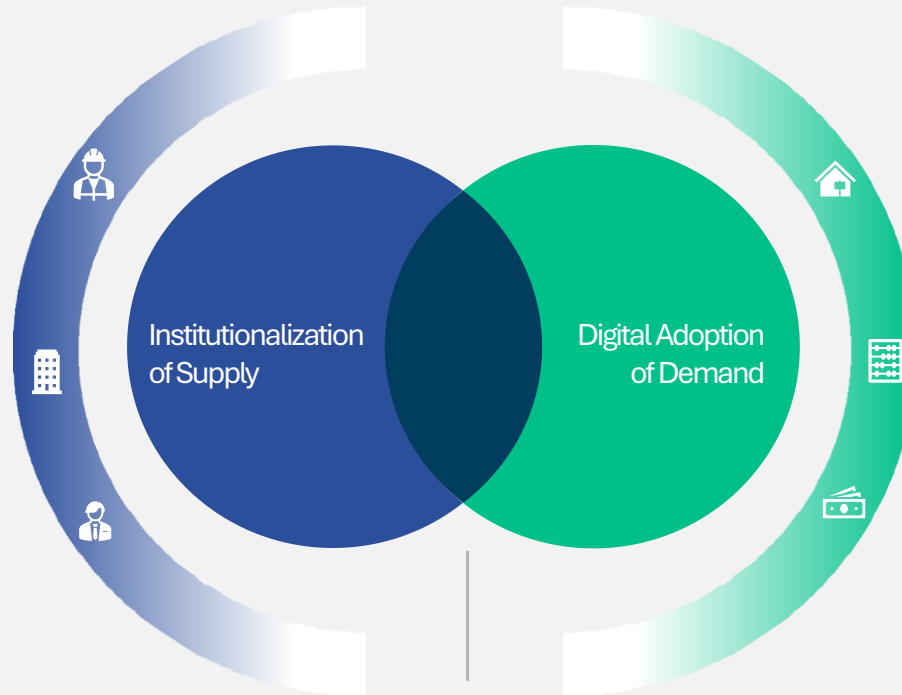
struggling to discover, move in and stay in rental properties in urban areas



**43,000+**  
RERA Registered  
Real Estate Developers

**20,000+**  
RERA Registered  
Active projects

**90,000+**  
RERA Registered  
Channel Partners



**78 Million**  
Urban Housing demand  
between 2024 to 2034

**4,80,000+**  
Annual Housing sale  
in top 8 cities

**~₹ 4,00,000 Crore**  
Annual value  
of Homes purchased

Adoption of **Technology in sales and marketing** efforts of developers is a must to succeed in the dynamic housing market.

## PropTech in Real Estate Distribution

Driven by need for Enterprise Efficiency and Consumer Experience



Institutional capital demanding process and scale



Growing competition in micro-market and diversification of location



Digitization of Channel Partner community



Increased digital adoption of real estate buyers



Lack of trust and transparency across consumers



Fragmented purchase journey and multiple stakeholders



**300 family offices**

with average AUM  
of  
USD 100 million

**INR 561 Billion**

Net inflows by individual  
investors



**Alpha  
Income**



**Diversification**

**32.8 Crore Sq Ft**  
SM-REIT able office space

# Our Right to Win – Scalable Business Models

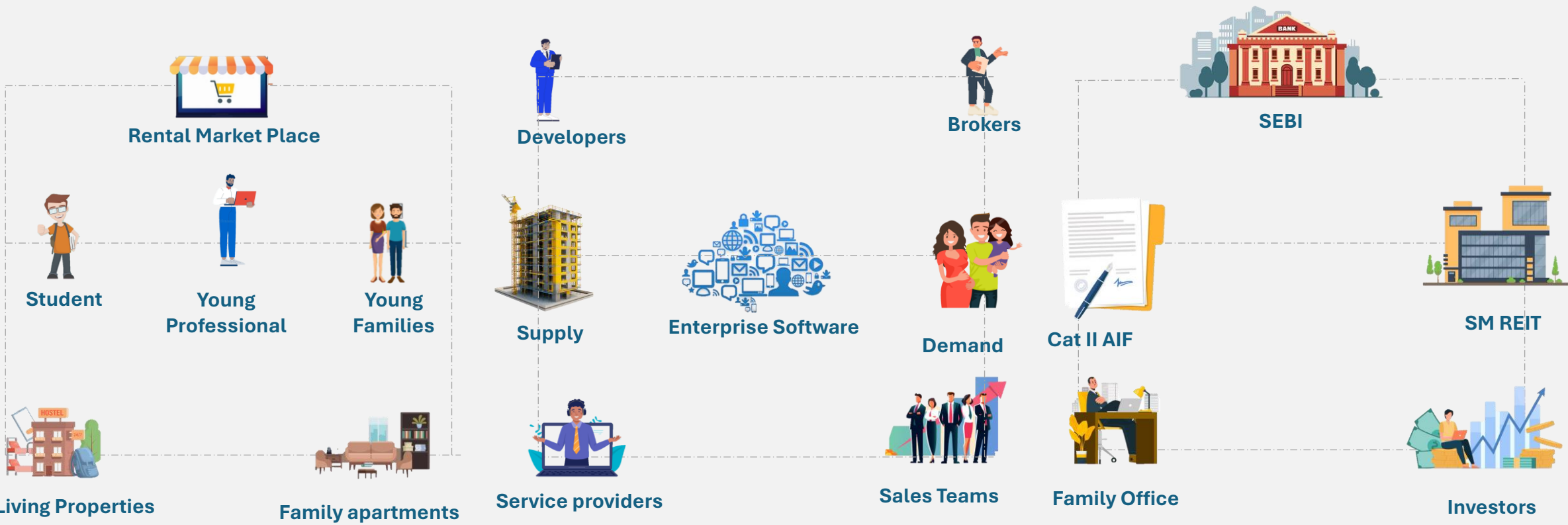
Tech enabled Marketplace play



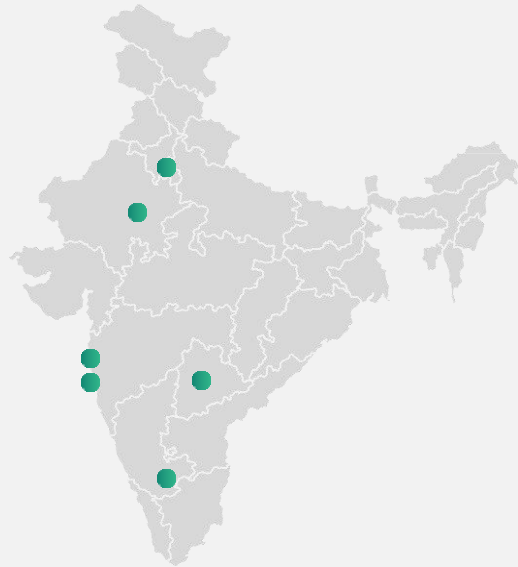
AI enabled Product play



Tech enabled Regulatory play



# Our Right to Win – Network



Mumbai  
Pune  
Bangalore  
Delhi  
Hyderabad  
Other Cities



**17**  
Cities



**12+**  
Offerings



**650+**  
Team Members



**650+**  
Real Estate Developer  
Relations



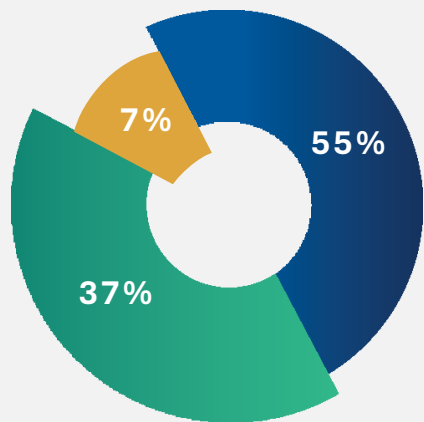
**20,000+**  
Active Customers



**32,000**  
Rental Units  
Capacity

# Our Right to Win – Talent Pool

Talent pool across clusters **₹ 650+**



**nest away** | **hello world** | **MONK Tech Labs**

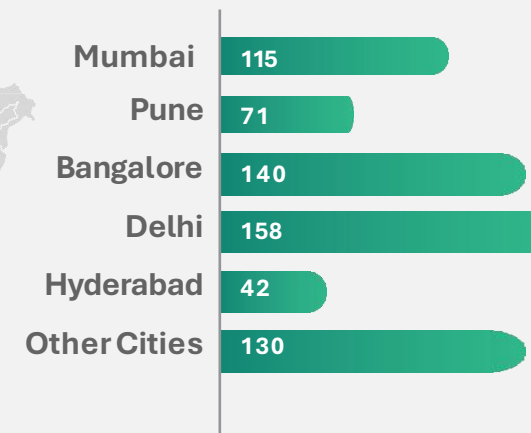
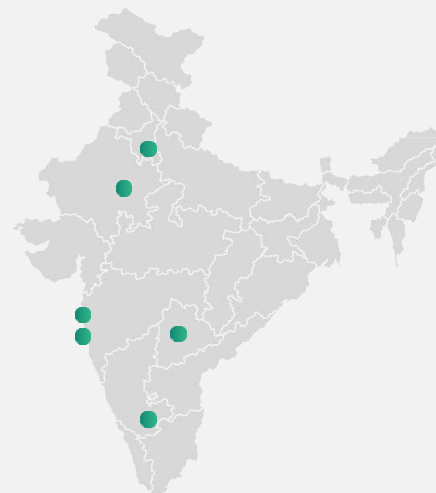
**Distribution**

**AURUM Analytica** | **sell.do**

**Capital**

**Integrow Asset Management** | **WiseX** | **AURUM Kuber<sup>x</sup>**

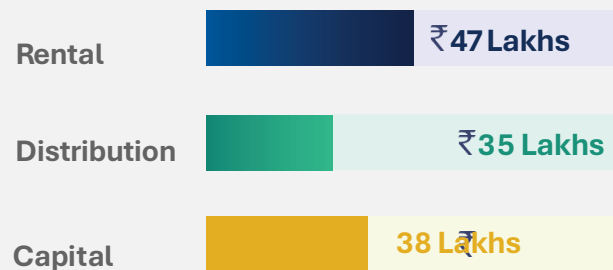
Country spread **17** Cities



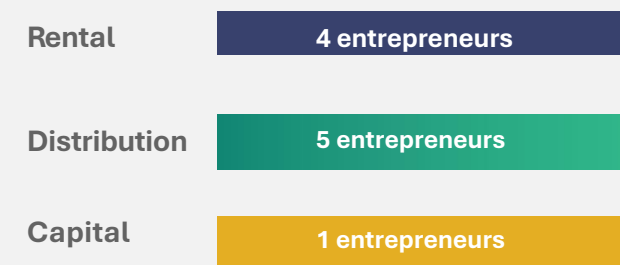
Key Functions **6**



Revenue per team member **₹42 Lakhs**



Entrepreneurs **10**



Notes:

- As on 30<sup>th</sup> September 2024.
- On the basis of average HC for the year

## 10 Entrepreneurs

Rental + Distribution + Capital

Integrated PropTech play



<b>Rental</b>	  
	<b>Largest Residential Rental Real Estate Manager</b>
<b>Distribution</b>	 
	<b>Smartest Enterprise Technology Suite</b>
<b>Capital</b>	 
	<b>Democratizing real estate investments</b>



### Integrated PropTech Ecosystem

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

## Rental

## Distribution

## Capital

### Business Model

#### Residential Tenants

- Discovery
- Booking
- Moving In
- Living
- Moving-out

#### Property Owners

- Rent Estimation
- Tenant Discovery
- Tenant Onboarding
- Rent Collection
- Tenant Management

#### Real Estate Developers

- Consumer Profiling
- Targeted Marketing
- Direct to Consumer
- Quality Leads
- Sales Velocity

#### Marketing, Sales, Channel Partners

- Campaign Management
- Lead Management
- Sales Automation
- Channel Management
- Reporting and BI

#### Real Estate Developers

- Investor Discovery
- Reporting and MIS
- Fund Management

#### Real Estate Investors

- Property Discovery
- Portfolio Management
- Size of Investment

### India Opportunity Size

**\$ 50 Billion** Market Size

**\$ 23 Billion** Market Size

**\$ 10 Billion** Market Size

### Sectoral Peers and Valuation

**\$ 5.1 Billion**



**\$ 2.2 Billion**  
Valuation



**\$ 900 Million**



**\$ 700 Million**  
Valuation



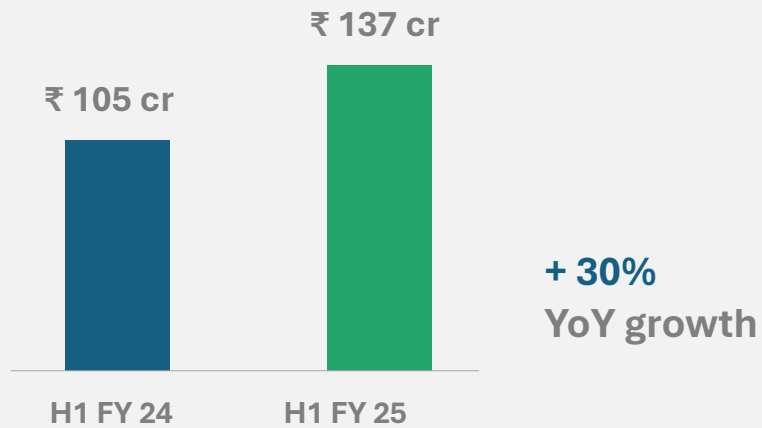
**\$ 164 Million**  
Valuation



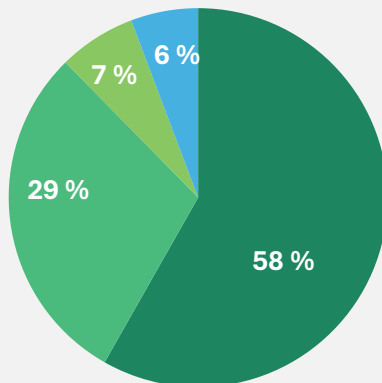
**\$ 195 Million**



## Total Income



## Segmental Income



## Key Highlights

- The Co living business added two new cities, Ahmedabad and Goa, increased number of properties and launched short stays to contribute higher revenue growth
- Apart from increase in rental units, the Family Rentals business added more revenue streams with NestAway lite and managed services thus increasing customer base and wallet share.
- Increased client account base and penetration, addition of new locations, increased business development effort has yielded outstanding efforts to the Data Analytics business
- The realignment of business has improved revenue quality of the marketing and sales automation business with more tech and less services. More details in annexure.
- Successful Go-to-Market of fractional asset and movement to SM-REIT structure has resulted in a good H1 performance for the SM-REIT (under application) business.

	Revenue H1 FY24	Revenue H1 FY25	Growth H1 FY25
Rental	₹ 60 crores	₹ 80 crores	33%
Distribution	₹ 34 crores	₹ 40 crores	18%
Capital	₹ 2 crores	₹ 9 crores	350%
Other Income	₹ 8 crores	₹ 8 crores	-



# Rental Opportunity

**Jitendra Jagadev**  
Chief Executive Officer, HelloWorld Technologies



## OWNER CHALLENGES



Delayed rent



Lack of protection in disputes

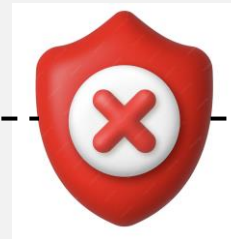


Maintenance & damages



High tenant churn

**Owner has the upper hand before house is rented**



**Trust deficit !**

## TENANT CHALLENGES



Discrimination



Unpredictable stay



Large deposit & refund risk



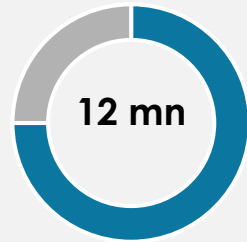
Lack of community

**Tenant has the upper hand once he moves in**

**16 Mn.**  
number of units in  
home rental  
market<sup>1</sup>

## House split by occupancy

Occupied houses

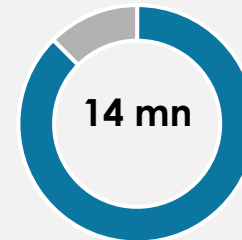


Vacant houses

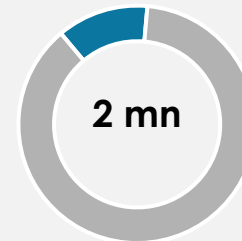


## Type of supply

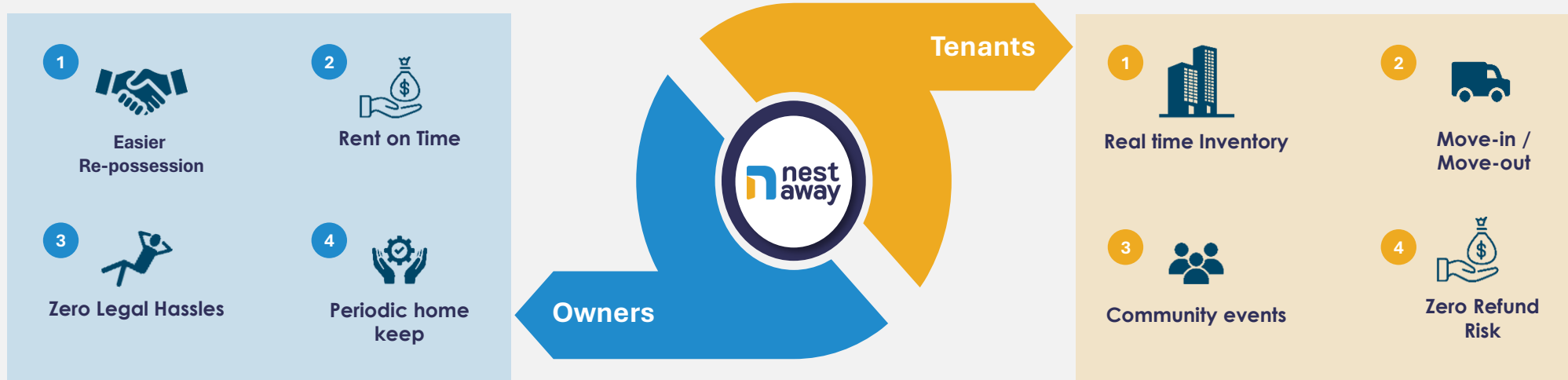
Single Homes



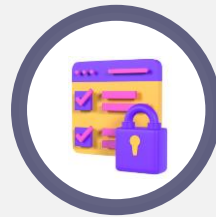
Bulk homes



**~\$50 bn**  
**Total Market  
Opportunity**



**Exclusive Inventory**



**High tenant & owner stickiness**



**No Occupancy risk**



**Annuity based cashflow**



**No minimum guarantee**

Home / Bangalore / Properties for Rent in Hsr layout bda complex

Bangalore | HSR Layout BDA Complex

Property Type | Looking For | Tenant Type | Sort | Filters

Entire House | Room | Bed | Independent House | Apartment

### 33 - Rental Properties in HSR Layout BDA Complex

List View | My Wishlist

Driving | Walk | Select Preference

Time: 10 Min, 15 Min, 30 Min

Distance: 2.5 KM, 5 KM, 10 KM

Save Preference

Fully furnished 3 BHK in sector 3, hsr layout  
Boys  
₹ 7,500 Rent /month | 4 Months Security Deposit | 1,000 sq-ft Area  
Book a Visit

Fully furnished 3 BHK in sector 2, hsr layout  
Boys | Double  
₹ 8,500 Rent /month | 4 Months Security Deposit | 1,300 sq-ft Area

INDEX	NAME AS PER SOURCE	TENANT TYPE	LOCALITY	CITY	TIMELINE	BUDGET	BOOKING TYPE	PROPERTY TYPE	HOUSE ID	REQUEST TYPE	SOURCE
NEW	GAUTAM		HSR LAYOUT / HSR LAYOUT /	BANGALORE		30K +	HOUSE			EXIT_INTENT	SRP

NO	ENTITY	CREATED AT	SCHEDULE DATE	HOUSE ID	LOCALITY	CITY	DISPOSITION_1	DISPOSITION_2	AREA MANAGER	ZONAL MANAGER	CALLING	UTM SOURCE	UTM FROM

HOUSE	TITLE	HOUSE TYPE	AREA	ADDRESS	AVAILABLE FROM	GENDER	AVAILABLE BOOKING TYPES	RENT	PHOTOS
390033	Viney reddy Nest -03	Independent Apartment	800 sq.ft	munireddy layout, hsr layout, bangaluru	2024-09-15	boys, girls, family	House	₹28,000.00	
390035	Residency park Nest	Independent Apartment	1000 sq.ft	sector 2, hsr layout, bangaluru	2024-09-15	boys, girls, family	House	₹30,000.00	

**Time - Distance**  
based search and tech supremacy drive platform scalability

**Online**  
KYC validation, service tickets, and seamless move-in/move-out

**Geo-tagged tasks**  
for agents with optimized visit scheduling

**Personalized AI**  
matchmaking

**Plug-and-play**  
model from secondary sales to international markets



Community living as easy as using an app

**16000**  
signed beds

**77%**  
occupancy

**87%**  
YoY growth

**4.5+**  
customer experience  
scores

**30000 +**  
Tenants Served

**Profitable**  
In all zones in FY 23-24



## Pricing Algorithm

Determines owner commercials & customer pricing for any property to be on-boarded on the platform



## Growth Engine

Automated digital marketing across multiple channels with surge & flexi pricing algorithms for efficiency in revenue metrics



## Property Management Stack

Minimises human judgement through task-based property operations and hospitality



## Smart Safety

Secure living environment with continuous monitoring via IoTs and applications for both owners and tenants

Highest contribution margins  Profits from all properties

Highest customer NPS  Longest Duration of Stay

Lowest Acquisition cost  Lean team structures

Lowest Opex per bed  Highest LTV

## Strong network effects playing out



### Owner stickiness

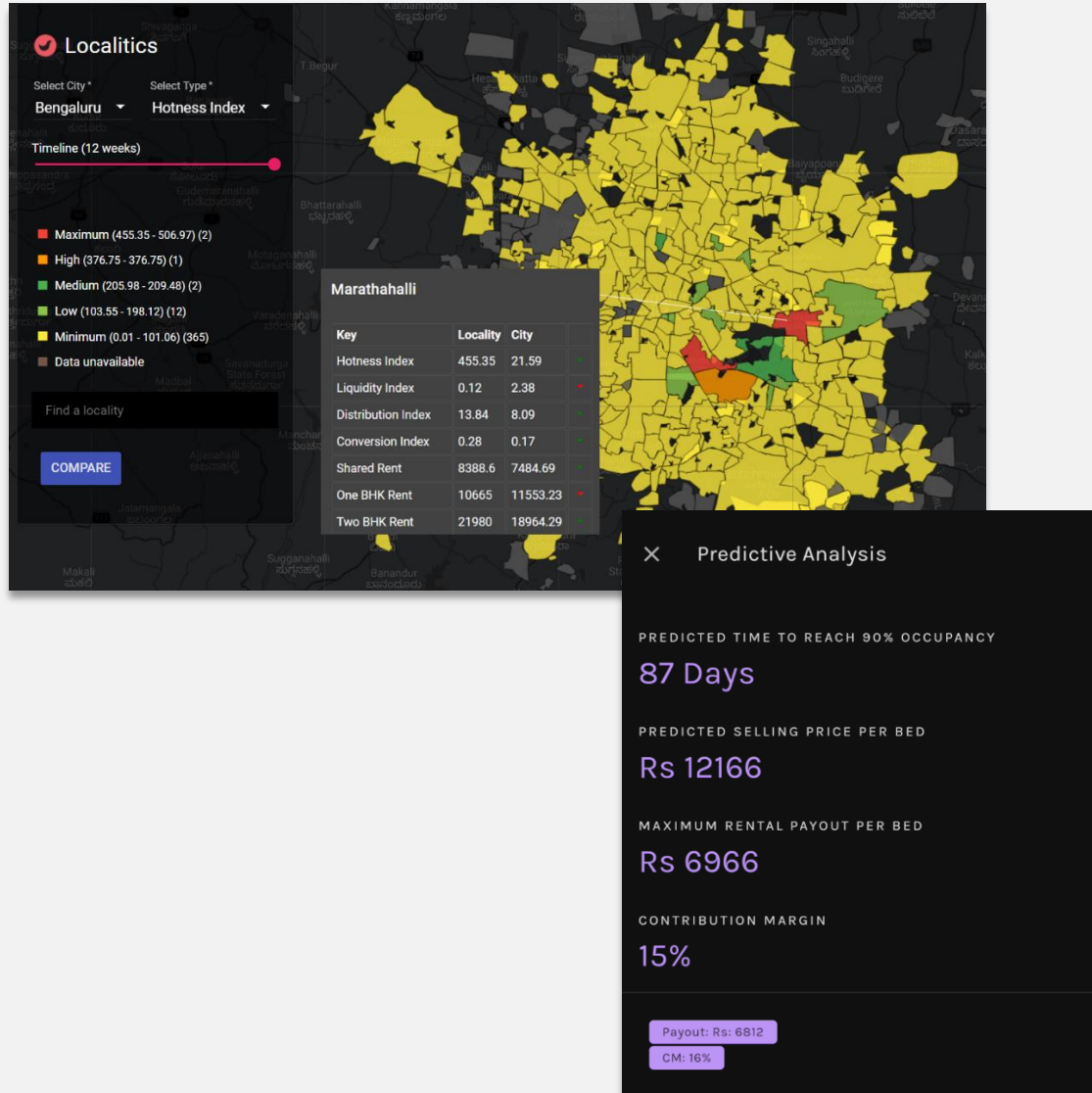
Owners add 2x more beds as compared to two years ago



### Tenant retention

Enable 20% of the tenants to move within the network



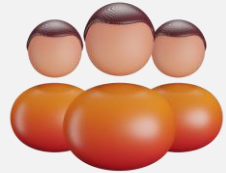


**AI-powered**  
rent & occupancy velocity prediction

**Dynamic pricing**  
of properties based on demand

**Measurement of demand velocity**  
via listing across price slabs

**Better supply acquisition**  
with extended grace period & lower rates



## Distribution Network

Strong Brand awareness

Largest unmanaged broker network

Partnerships with marquee builders

Online & offline lead generation



## Data Repository

Benchmark pricing

Location selection

Vendor relationship

Lead Generation



## Strong network effects

Owner stickiness

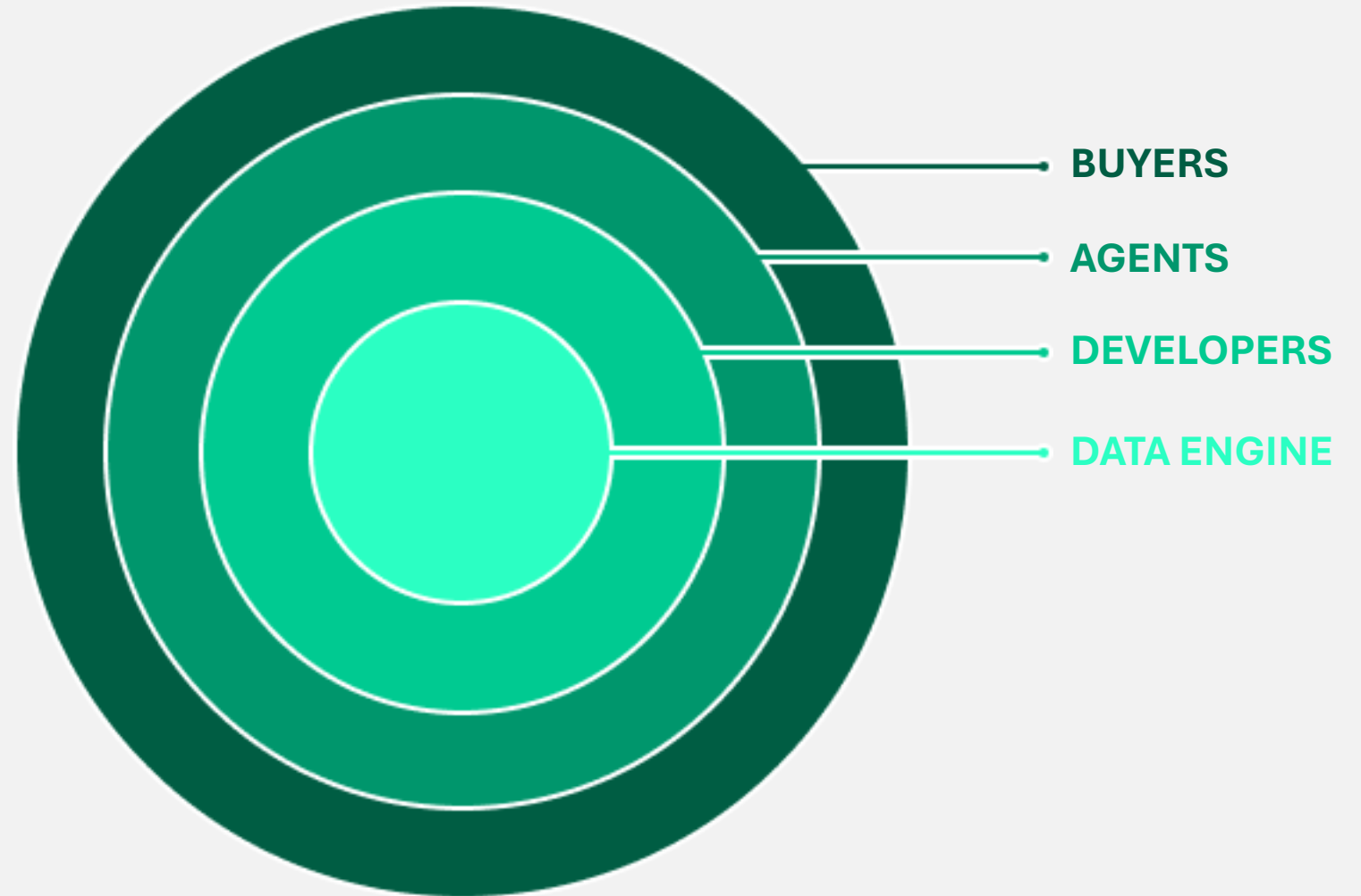
Tenant retention

# Distribution Opportunity

**Prakash Tejwani**  
Founder & CEO, Aurum Analytica



*A Unified*  
**Cohesive Product**





1. Research

2. Lead

3. Shortlisting

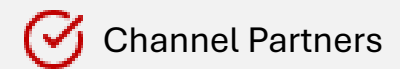
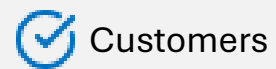
4. Negotiation

5. Post Purchase

Aurum Analytica

Sell.do

IRIS for Site Visit  
Digitization  
*By sell.do*



# Aurum Analytica at a Glance



**150 Mn+**  
Social Profiles

**6 Bn+**  
Data Points Processed

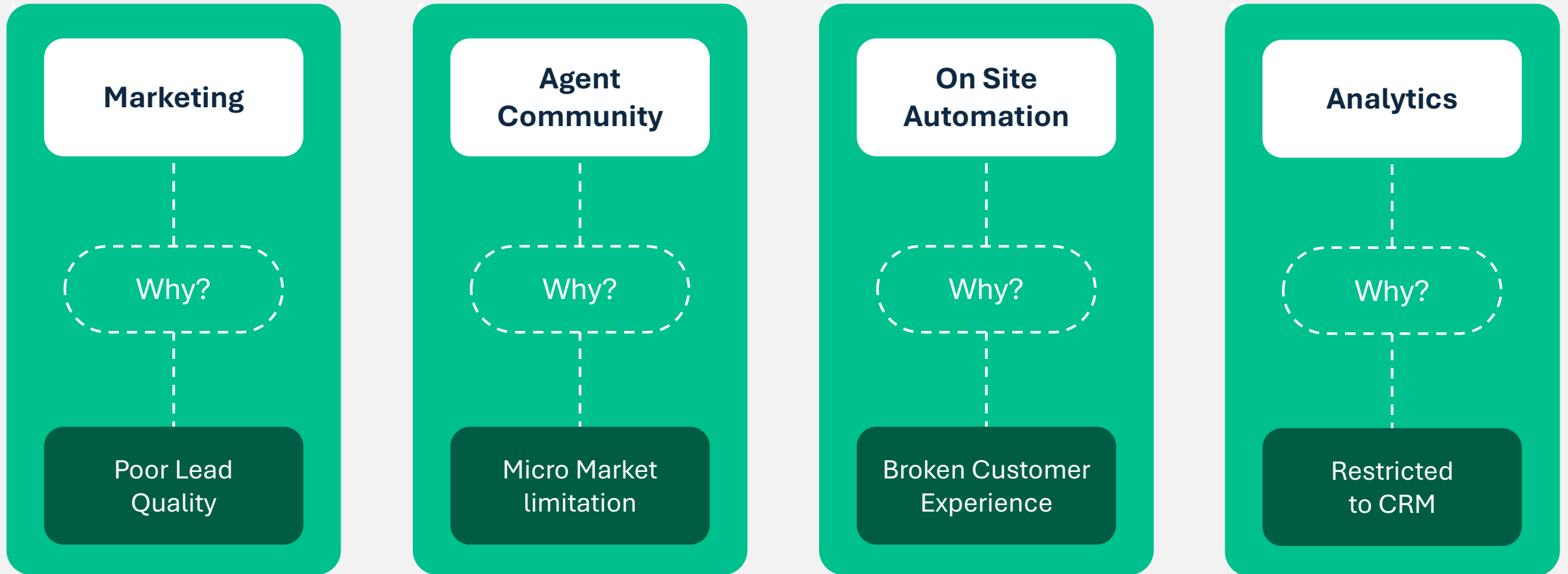
**220+**  
Projects

**120+**  
Clients

**100K+**  
Agents Across India

**110+**  
Analytica Team Size

# Major Challenges



Automate Leads & Analytics



Pay Per Lead



### Audience Recommendation System

**TATA La Vida** Analyse Data  
✈️ 8.11 KM

**Doctors** Analyse Data  
Likelihood To Run Campaign: 38.46%

**Lawyers** Analyse Data  
Likelihood To Run Campaign: 38.46%

**Similar Projects (2)**

Chintel Serenity	Sobha City
1.25 Crores 3 KM	1.39 Crores 3.17 KM

**Industries (20)** Analyse Data  
Likelihood To Run Campaign: 38.46%

Industry Name	Distance
Drishti Creations	2.2 KM
North Star Packers Movers	2.01 KM
Oswal	2.81 KM
Sealux Industries	2.75 KM
Red Fox Securities	3.01 KM
Patilntra Chemicals	2.99 KM

**PSUS (20)** Analyse Data  
Likelihood To Run Campaign: 38.46%

PSU Name	Distance
Zara Rossa	0.99 KM
Manor One Company	2.18 KM
BJP Office	2.76 KM

**IT Companies (41)** Analyse Data  
Likelihood To Run Campaign: 78.85%

Company Name	Distance
Panchisoft	4.19 KM
Software Solution Point	6.12 KM
Solver solutions GST ERP software company	6.66 KM
Bambi software	4.82 KM
MetaDesign Solutions - Software Development Company	6.27 KM

**BFSI Group (52)** Analyse Data  
Likelihood To Run Campaign: 100%

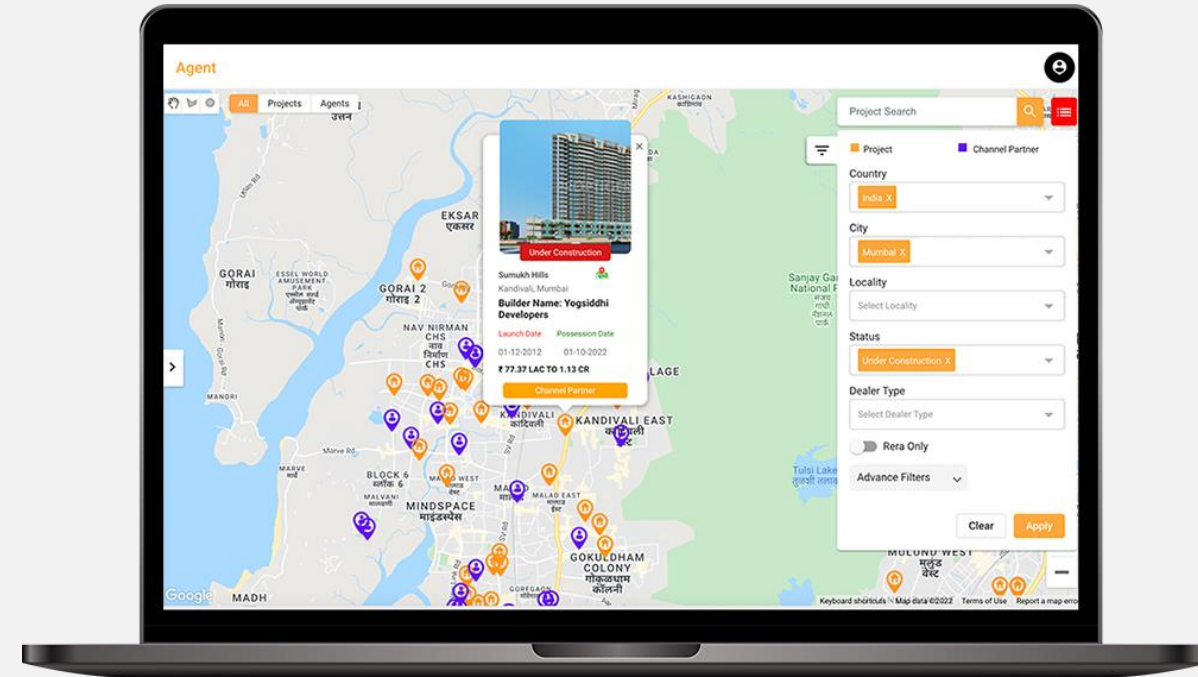
Industry Name	Distance
Punjab National Bank	3.37 KM
State Bank of India	3.01 KM
HDFC Bank	0.71 KM



Agent Connect



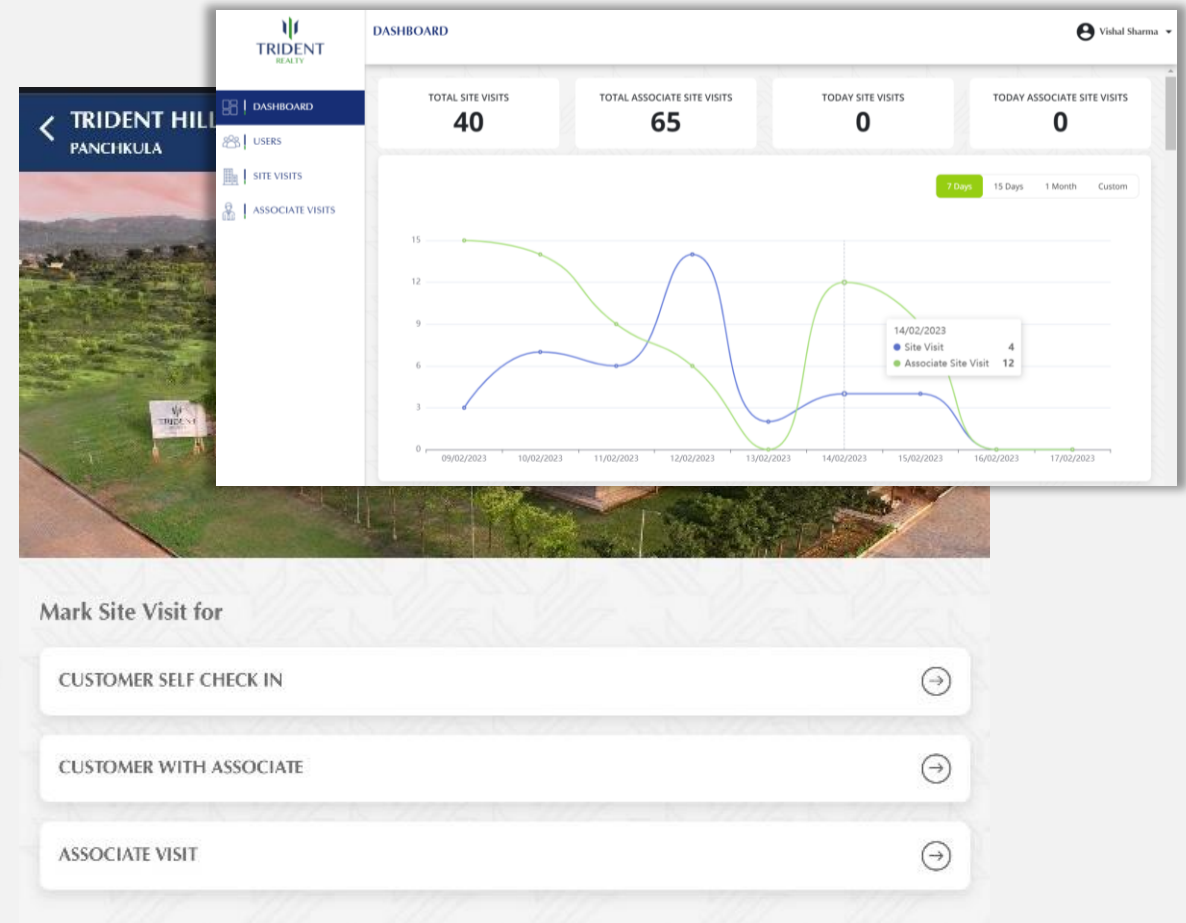
Subscription /  
Pay Per Agent



On Site CX Suite



License



# Segment TAM

## SUPPLY SIDE

## TRANSACTIONS

Live Housing  
Projects

**18,000 +**

**4,82,000**

New Homes  
Sold

Active  
Developers

**11,000 +**

**₹ 4,00,000 Cr**

Value of  
homes sold

Unsold  
Inventory

**10,40,000 +**

**34,000 Cr**  
Brokers & Mortgage

Sales Automation

**3,000 Cr**  
Social Media

Data Analytics

**1,000 Cr**  
Digital Classifieds

Marketing Automation

## 150 Million+

Custom Data of Social Profiles

## AI Driven

Look-A-Like Audience recommendation Engine

## Precise Targeting

Look-A-Like Audience using AI driven Engine

## Sentiment Analysis

For smart lead assignment

## Integrations

of Automate Leads With Salesforce and SAP

## Enrichment APIs

To understand social behavior of prospects

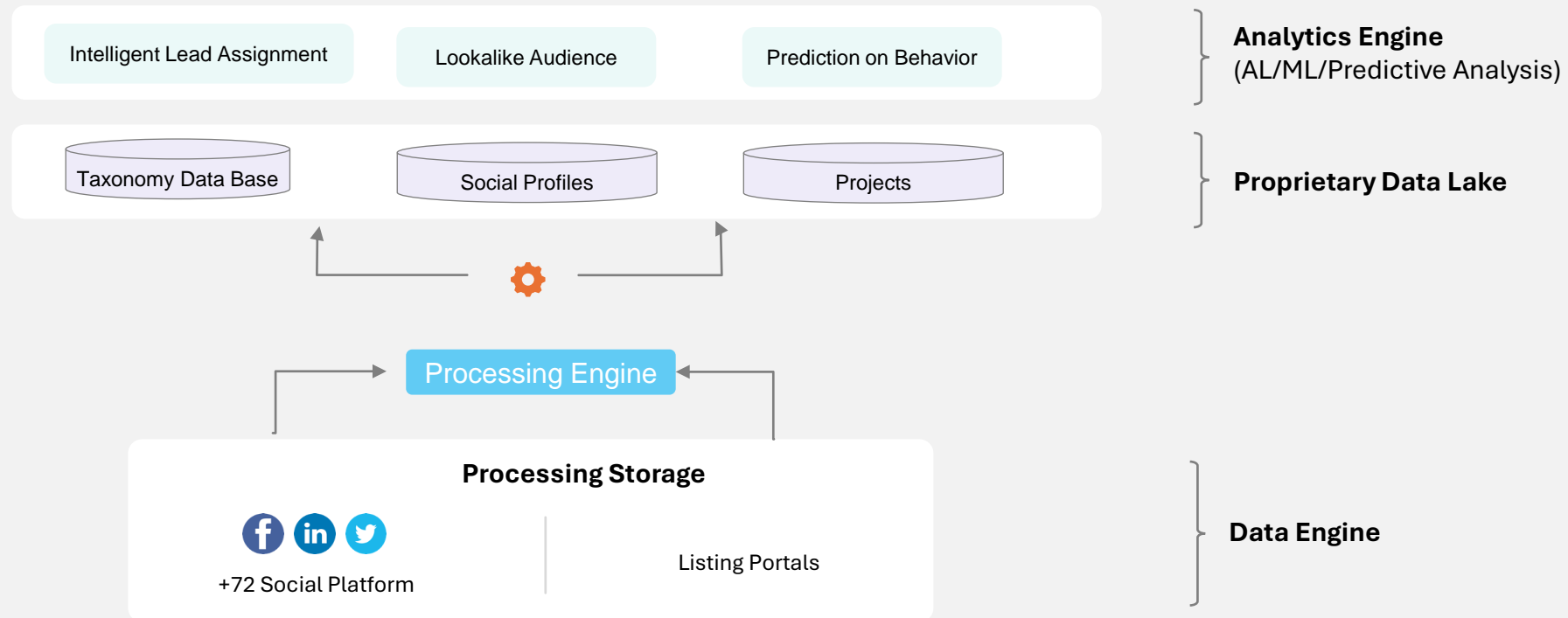
## ML Feedback System

To auto tune campaigns

## Lead Audit

With In-built omnichannel communication

# Aurum Analytica Architecture



*Aurum Analytica Data Driven Solutions and automated workflow helps to bring efficiency in ecosystem*

# Capital Opportunity

**Hiren Ladva**  
Chief Executive Officer, Aurum WiseX



## Investment Opportunities

**9.3 Crore units**  
Housing demand by 2036

**30 Crore Sq Ft**  
New Grade A office stock  
between 2024 to 2030

**11,000+**  
Active Developers in 2023

**32.8 Crore Sq Ft**  
SM-REIT able office space in 2023

**~₹ 80,000+  
Crore**

Total investments per  
year into India's Real  
Estate sector over last  
3 years

## Investor Community

**13,000+**  
Ultra rich Indians

**2,400+**  
Wealth Managers

**900+**  
Institutional investors

**300+**  
Family Offices










## Investment Enablement

A series of path-breaking regulations and reforms:

Land Acquisition Act | RERA | REITs SM REITs | IBC | GST | Infrastructure status to affordable housing

**Aurum PropTech's Capital portfolio of businesses aims to empower investors through its tech-driven investment platforms that ensure transparency, convenience and compliance.**

# Regulated Financial Products in Real Estate

Key SEBI regulated products	Minimum Investment	Traded on Stock Exchanges	Risk Profile	Expected Returns (Approximate)	# of Funds	AUM Size in ₹ Cr.
Mutual Funds	 500		Medium-High	Index +/- 2-4%	8-10	~₹5,000 Cr.
Fixed Income Bonds, NCDs	 10K		Low-Medium	FD + 2-4%	Several#	N.A. # (₹ 10,000+ Cr.)
SM REITs Fractional Ownership	 10 Lac		Low	8-9% yield + 5-6% Capital Gains	3*	0*
Public REITs	 N.A.		Medium	6-7% yield + 8-10% Capital Gains	6	₹1,40,000+ Cr.
Alternatives Cat II AIFs	 1 Cr		High	High $\alpha$ (17-25% IRR)	~90	₹80,000+ Cr.

Note: #: No official estimates are available for the NCDs market, number indicates an approximation; \* 3 SM-REITs have registered till date, 3 applications are under process, 1<sup>st</sup> issue of size ₹ 353 Cr. launched for subscription on 2<sup>nd</sup> December 2024

Source: NSE, SEBI, Media reports, Aurum research



# Aurum PropTech – Key Stats



AIF



SM-REIT

₹ 600 cr

Cumulative Capital Commitments  
Sept 2024

70,000+

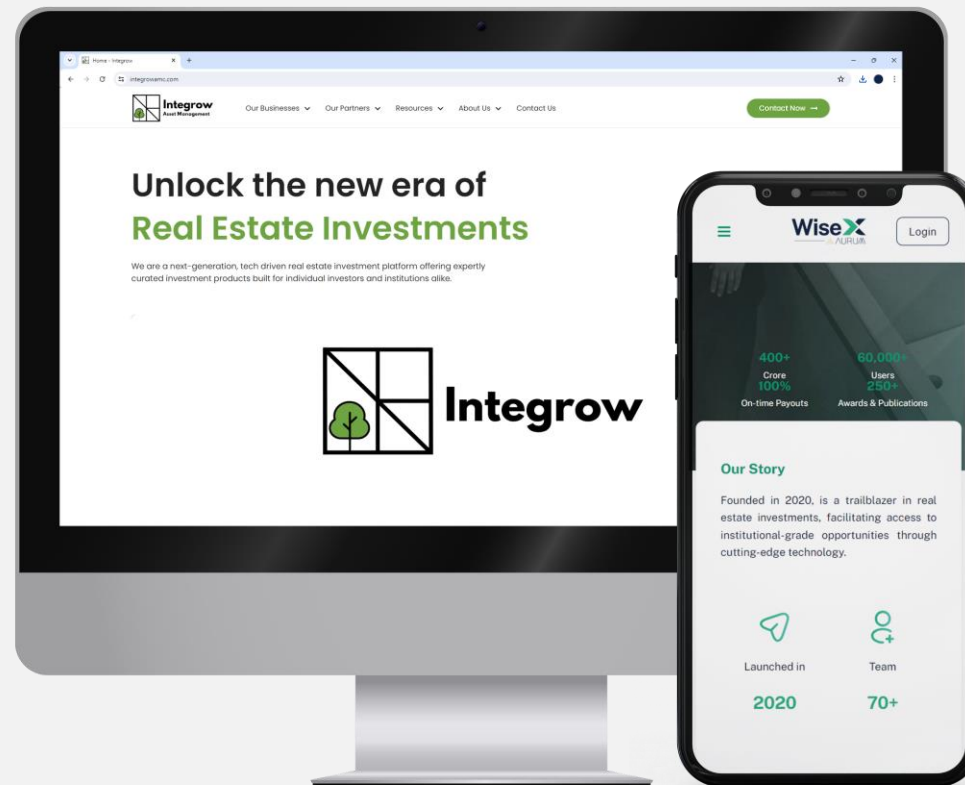
Registered Investors

700+

Active Investors

₹ 240 crore

Active AUM



## Investors

### Web based dashboard

- Identify investment projects
- Index properties
- Discover investments
- Manage portfolio

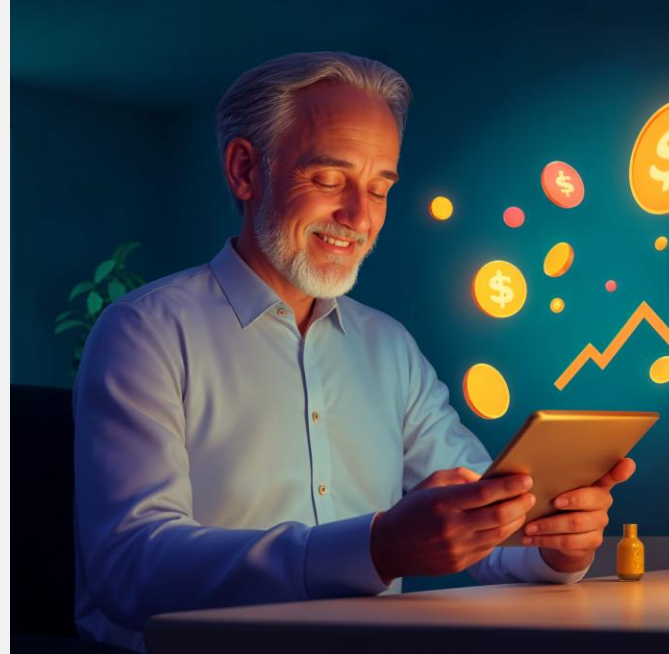
## Real Estate Developers

### Web based dashboard

- Aggregate Brokers
- Manage transactions
- Pay incentives



Transforming traditional capital investments into **technology-enabled platforms** for real estate



**Democratizing** access to wealth creation opportunities through innovative investment products



Enabling **transparency, accessibility, and efficiency** in capital markets for real estate investments



The SM REIT Opportunity



SEBI introduced the regulatory framework for small and medium REITs (**SM REITs**) on **8<sup>th</sup> Mar 2024** under the SEBI REIT Regulations 2014.

## Key Features of SM REIT

₹ 50-500 Cr.  
AUM per scheme

5%/15%  
Investment by IM

₹ 10L Min.  
Investment Size

Units listed on  
BSE & NSE

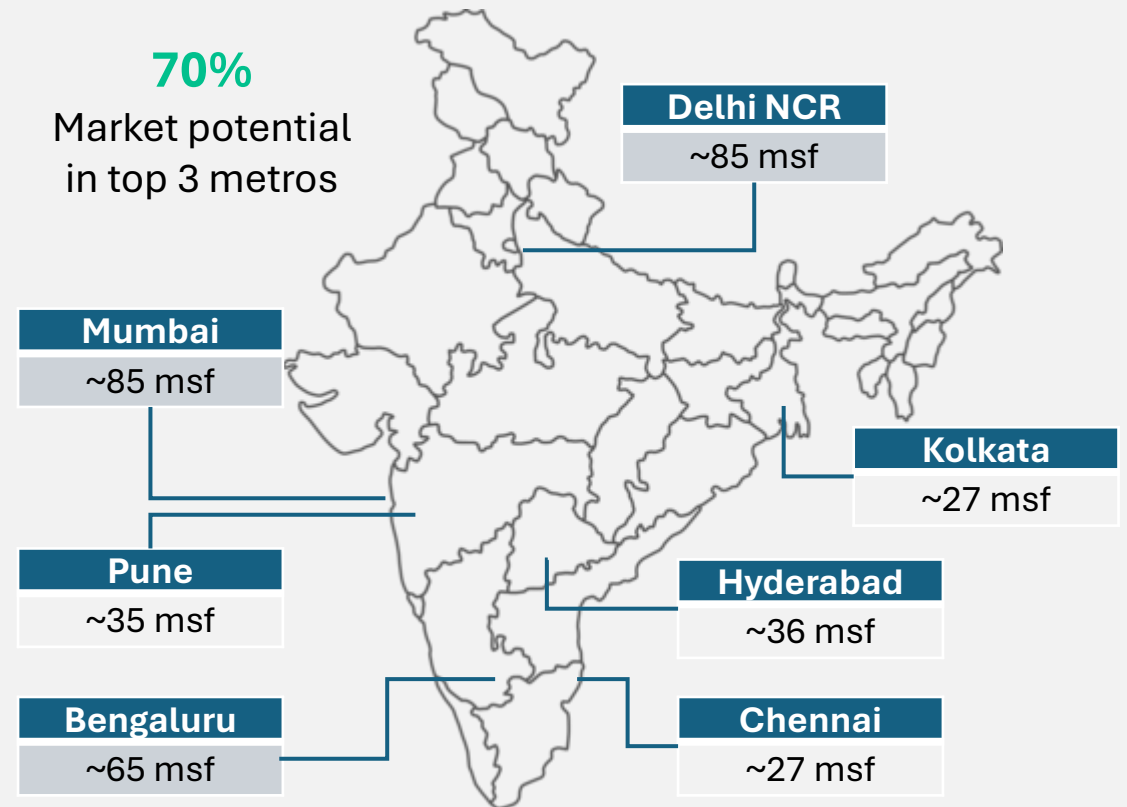
Regular income +  
growth

Choice of asset  
& market

## Potential SM REITs Market Size

**350 Mn.** sq ft.  
completed commercial  
office space by FY 26

**₹50,000 Cr.+**  
Potential size of AUM  
under SM REITs by FY26



# SM REITs vs Traditional REITs – Key Differences

	SM REITs	Traditional REITs
<b>Asset Size</b>	₹ 50 – 500 Cr.	> 500 Cr.
<b>Investment Strategy</b>	Focused single asset approach	Portfolio of multiple assets
<b>Type of Assets</b>	100% leased	Leased, under-construction & land
<b>Under construction assets</b>	Not permitted	Permitted up to 20% of the REIT value
<b>Minimum Unit Price</b>	₹ 10 lakhs	Not defined
<b>Minimum trading lot</b>	1 Unit	1 Unit
<b>AUM Deployment</b>	95%+ in developed & revenue generating assets	80%+ in developed & revenue generating assets
<b>Related party transaction</b>	Not permitted	Permitted
<b>Returns Expectations</b>	<b>8-9% yield + 5-6% Capital Gains</b>	<b>6-7% yield + 8-10% Capital Gains</b>

## Play on Our Strengths

- Our **expertise** in real estate development, investment, & asset management
- Strategic access to **ICPs & industry relationships**
- Direct access to **70,000+ investors**
- Highest standards of **transparency, governance and compliance**

## Choice of Assets

- **Grade A** commercial assets in metro cities, **rental yield of 8%+**
- Subsequently **diversify** into other assets
- Extensive **due diligence**

## Smart Distribution

- Leverage Aurum PropTech’s AI based distribution capabilities
- Focus on digital distribution network of decision makers as well as influencers

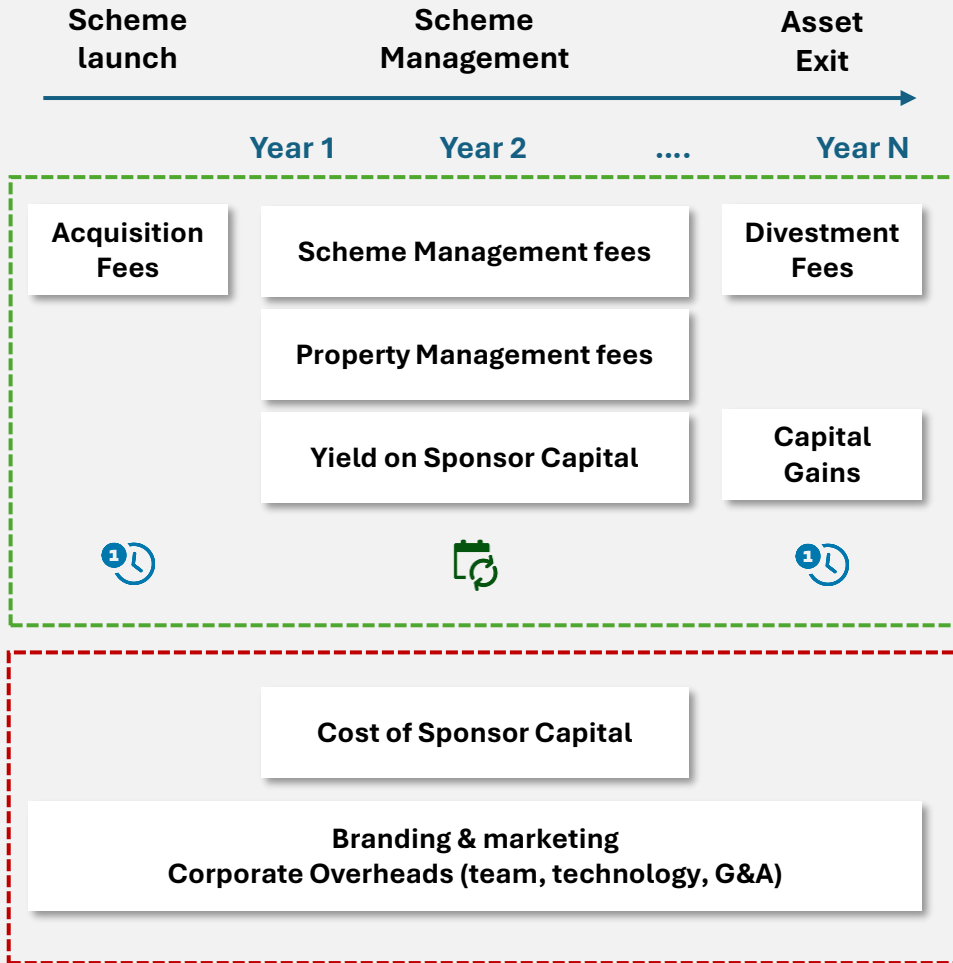
## Leverage Technology

- Property portals and marketing technology
- Investor portals
- Asset management tools
- Underwriting tools

## Our Promise to Clients (SM REIT Investors)

- **Quality of Returns**
- **Transparency & Governance**
- **Convenience (throughout lifecycle of investment)**

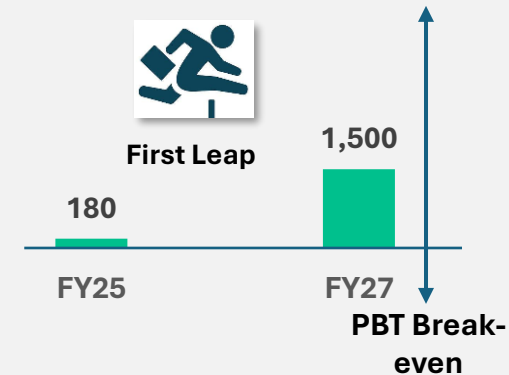
## Investment Manager Revenue Model:



## FY30 Aspiration

Figures in Rs. Cr.

AUM



Thank You

---

