

Date: March 30, 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,

Sub: Disclosure under Regulation 30 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 - Investors Presentation

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 enclosed herewith the copy of Investor Presentation.

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

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

Enclosed: a/a

CarTrade Tech Limited

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

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CarTradeTech

Investor
Presentation

Safe Harbor

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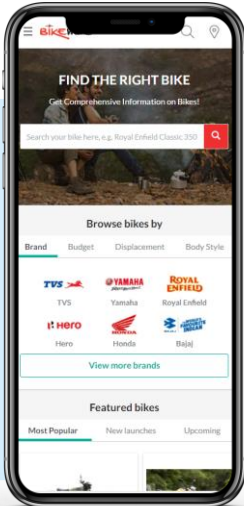
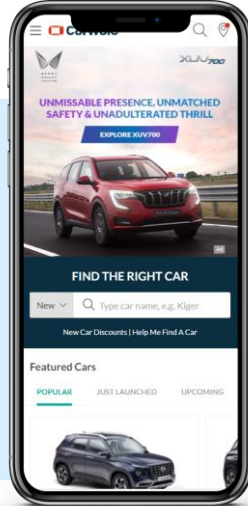
The Company’s future levels of growth and expansion, technological implementation, changes and advancements, changes in revenue, income or cash flows, the Company’s market preferences and its exposure to market risks, as well as other risks. The Company’s actual results, levels of activity, performance 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.

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.

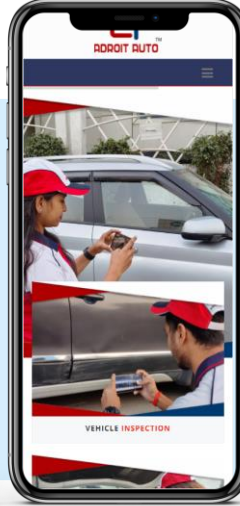
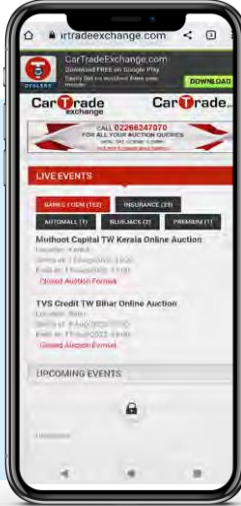
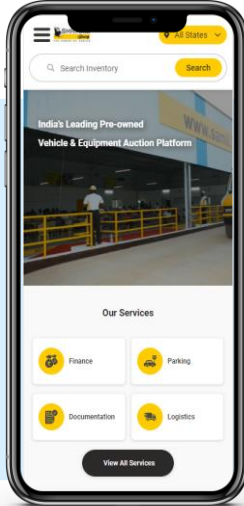
Remarketing Group



Phygital Auction Services

Online Auction Services

Inspection Services



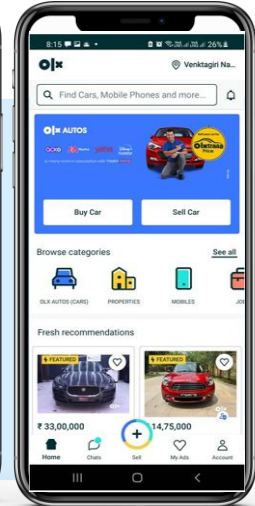
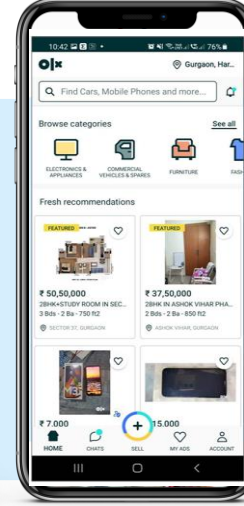
Online-offline auction platform used by consumers, business sellers, dealers, and fleet owners

Inspection and valuation services

OLX India



Used Classifieds Business



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

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 **32%**

EBITDA CAGR **112%**

PAT CAGR **83%**

STRUCTURAL MARGIN EXPANSION

9% → **37%**

CAPITAL STRENGTH

₹1,145+ Cr

CASH RESERVES

Debt Profile | Zero Debt

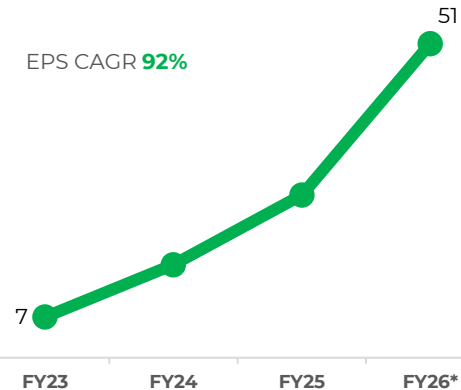
Cash Generated | ~400 Crores* (Adj. EBITDA)

Return On Equity → **10%**

SHAREHOLDER VALUE

Share Price CAGR **65%**

EPS CAGR **92%**



● Earnings Per Share

*FY 2026 numbers are Q3 annualized numbers

Profit after tax ~₹250 Cr* - Among a select set of profitable listed digital platforms

CarTrade Tech Group – Q3 FY26 Performance

Amount in Rs lakhs

Particulars	Quarter ended				Nine Months ended			Year ended
	Dec 31, 2025	Sep 30, 2025	Dec 31, 2024	Y-o-Y	Dec 31, 2025	Dec 31, 2024	Y-o-Y	Mar 31, 2025
Income								
Revenue from operations (A)	20,967.18	19,341.26	17,621.54	19%	57,612.41	47,194.35	22%	64,145.73
Other income	1,870.10	2,873.14	1,672.68	12%	7,289.35	4,993.22	46%	6,987.97
Total Income	22,837.28	22,214.40	19,294.22	18%	64,901.76	52,187.57	24%	71,133.70
Employee cost	7,618.37	7,755.07	7,305.42	4%	22,895.66	21,360.24	7%	28,436.02
Marketing	806.82	784.47	808.92	0%	2,462.68	2,340.08	5%	3,190.98
Other expenses	4,717.00	4,442.36	4,499.41	5%	13,719.13	13,023.66	5%	17,431.83
Total expenses (B)	13,142.19	12,981.90	12,613.75	4%	39,077.47	36,723.98	6%	49,058.83
EBITDA (A) - (B)	7,824.99	6,359.36	5,007.79	56%	18,534.94	10,470.37	77%	15,086.90
EBITDA %	37%	33%	28%		32%	22%		24%
Finance cost	307.59	303.47	290.52	6%	913.54	839.06	9%	1,152.67
Depreciation and amortization expense	937.50	936.56	1,051.14	-11%	2,777.02	3,121.69	-11%	4,086.02
Profit before exceptional item and tax	8,450.00	7,992.47	5,338.81	58%	22,133.73	11,502.84	92%	16,836.18
Exceptional Item - Labour law impact	650.71	-	-		650.71	-		-
Profit Before Tax	7,799.29	7,992.47	5,338.81	46%	21,483.02	11,502.84	87%	16,836.18
Current tax	800.23	717.48	195.55	309%	1,950.26	649.20	200%	982.85
Deferred tax adjustment	846.76	867.40	589.88	44%	2,266.55	937.77	142%	1,326.76
Profit After Tax	6,152.30	6,407.59	4,553.38	35%	17,266.21	9,915.87	74%	14,526.57
Adjusted EBITDA	10,122.62	9,573.36	7,016.96	44%	26,978.19	17,013.06	59%	24,137.12
Adjusted EBITDA %	44%	43%	36%		42%	33%		34%

India's Leading Multi-Category Marketplace

150 million unique customers on three different platforms

Massive & Growing TAM

- Large, underpenetrated markets
- Strong digital tailwinds
- Auto TAM – **\$14Bn+**
- Used Product TAM – **\$22Bn+**

~\$36Bn Market for Auto and Used Products

Brand & Leadership

- **#1** New Auto marketplace
- **#1** Used Auto ecosystem
- **#1** Phygital Vehicle Auction marketplace
- **#1** Used Goods marketplace

Across B2B, B2C, C2C and C2B transactions

Unmatched Platform Scale

- **85M+** Monthly unique visitors
- **>95%** Organic traffic
- **1.9 M+** Auctions a year
- **500+** physical locations across 90 cities

>150M unique annual users across EACH platforms

Market Leadership

- **63%** of India's used car listings
- **2.3B+** chats (deep engagement) on OLX
- **~25M+** sellers | **~75M+** buyers
- **200K+** auction bidders

Driving liquidity & conversion at scale

Proprietary Data and Tech

- Decades of proprietary data
- Cross-platform network effects
- Unified tech backbone unlocking cross-platform synergies

15+ Agentic AI solutions across platforms

Robust Business Model

Asset-light, High margin business:--

- Revenue 3yr **CAGR – 32%**
- Profits 3yr **CAGR - 83%**
- Strong margins - **37%**

High-return business delivering 10% ROE

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

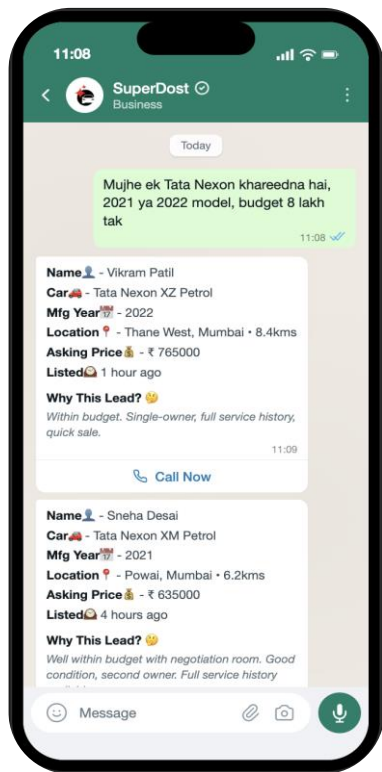
63% of all used car listings of India

❑ Multiple Opportunities in the Ecosystem

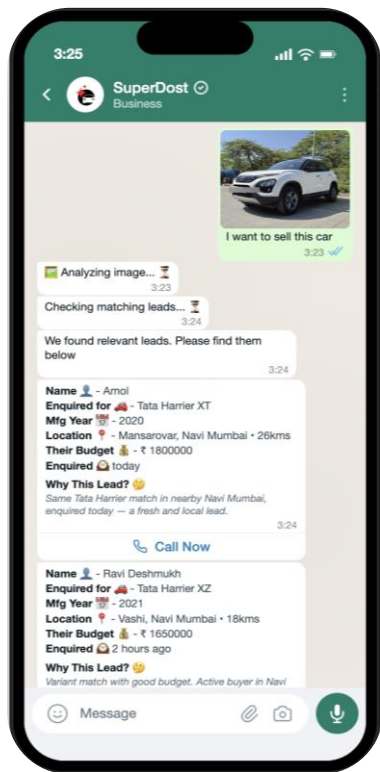
B2C | C2B | C2C | Retail | Partnerships | FinTech

SuperDost Sahi Deal, Full Speed

Buying AI*



Selling AI*



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

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

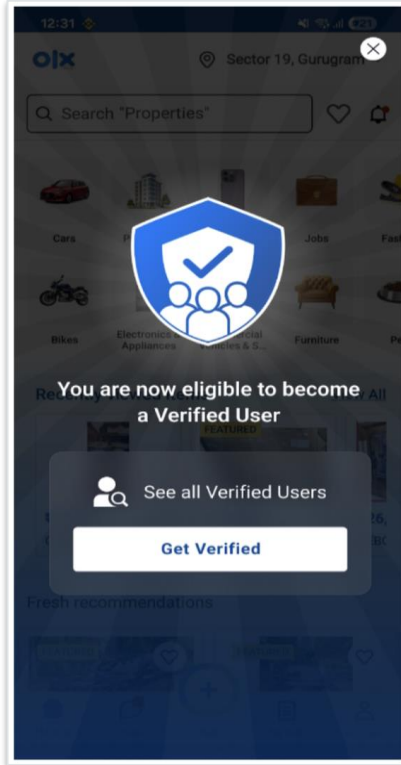
Retail

Partnership

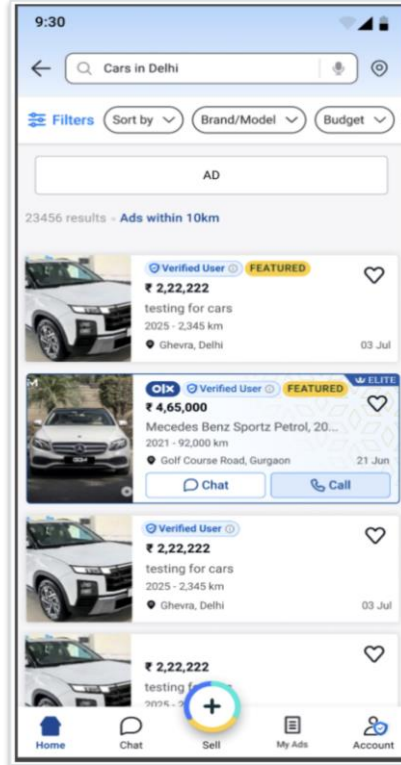
FinTech



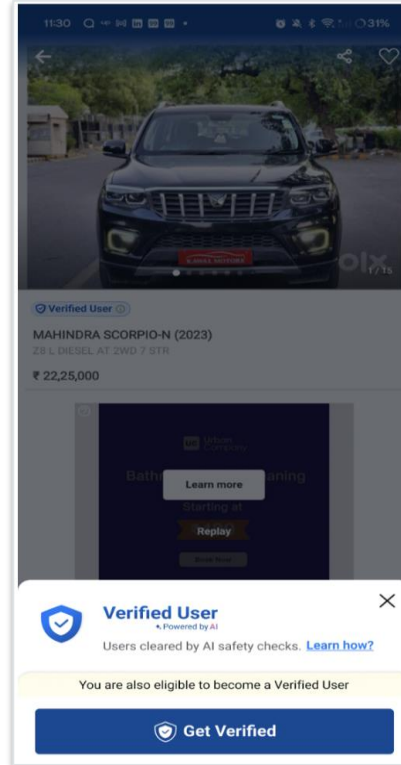
Eligible Users



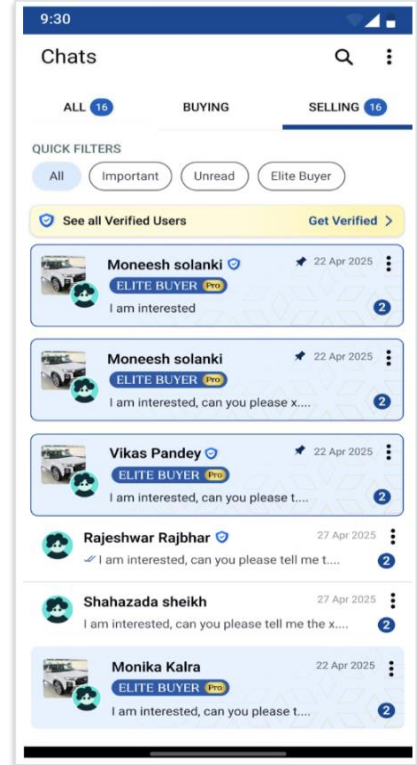
Listing page experience



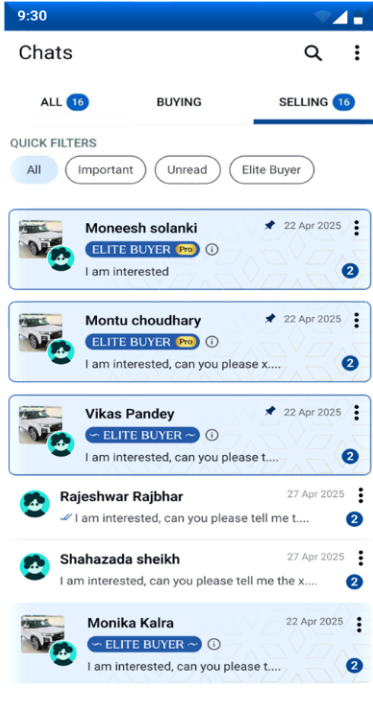
ADPV Experience



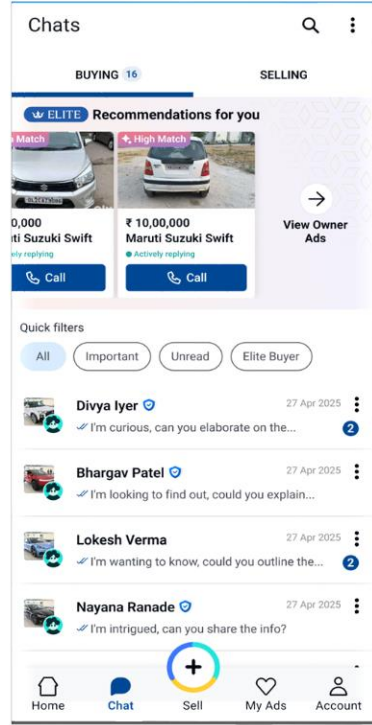
Chat Experience



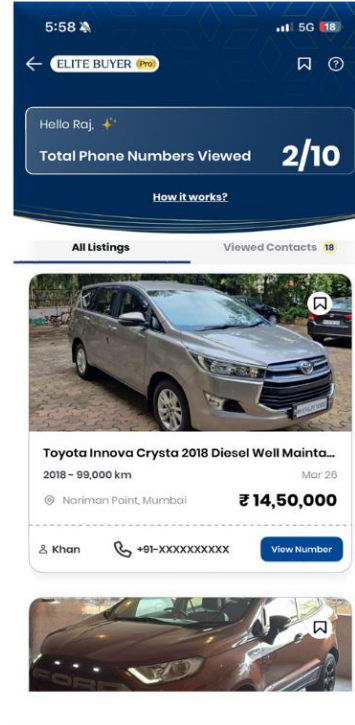
Badge and Pin to Chat



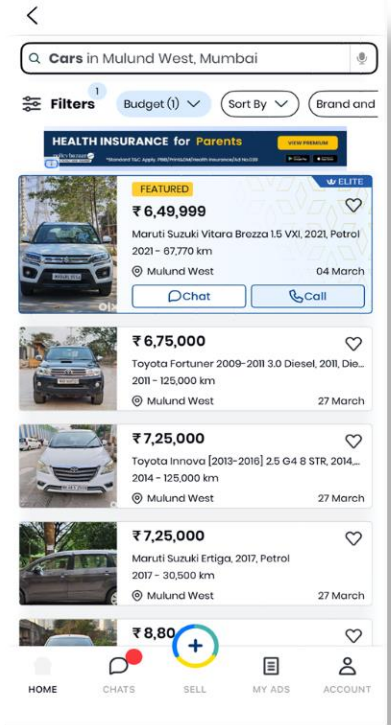
AI - Match Making



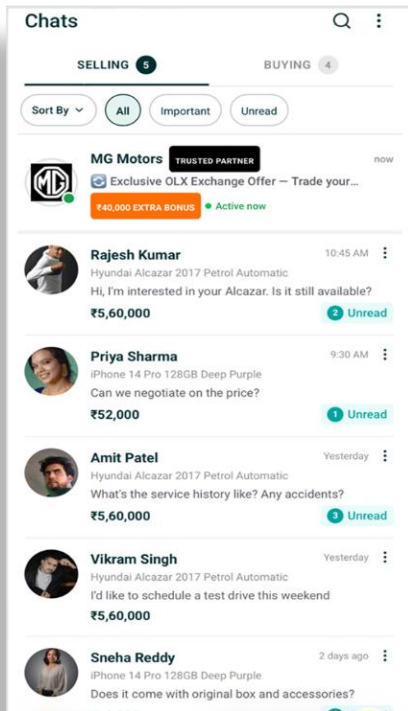
Elite Dashboard



Elite Listing Experience



Partner offers - Chat



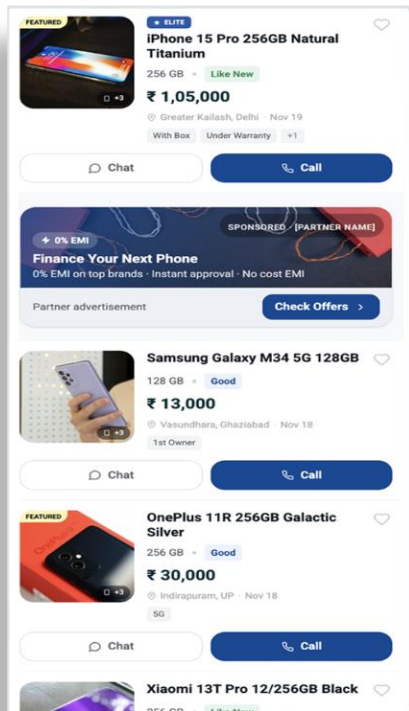
Chats

SELLING 5 BUYING 4

Sort By: All, Important, Unread

- MG Motors** (Trusted Partner)
 - Exclusive OLX Exchange Offer – Trade your...
 - ₹40,000 EXTRA BONUS
 - Active now
- Rajesh Kumar** (10:45 AM)
 - Hyundai Alcazar 2017 Petrol Automatic
 - Hi, I'm interested in your Alcazar. Is it still available?
 - ₹5,60,000
 - Unread
- Priya Sharma** (9:30 AM)
 - iPhone 14 Pro 128GB Deep Purple
 - Can we negotiate on the price?
 - ₹52,000
 - Unread
- Amit Patel** (Yesterday)
 - Hyundai Alcazar 2017 Petrol Automatic
 - What's the service history like? Any accidents?
 - ₹5,60,000
 - Unread
- Vikram Singh** (Yesterday)
 - Hyundai Alcazar 2017 Petrol Automatic
 - I'd like to schedule a test drive this weekend
 - ₹5,60,000
- Sneha Reddy** (2 days ago)
 - iPhone 14 Pro 128GB Deep Purple
 - Does it come with original box and accessories?

Ad Listing - Offer



iPhone 15 Pro 256GB Natural Titanium

256 GB - Like New

₹ 1,05,000

Greater Kailash, Delhi - Nov 19

With Box Under Warranty +1

Chat Call

Finance Your Next Phone

0% EMI on top brands - Instant approval - No cost EMI

Partner advertisement Check Offers

Samsung Galaxy M34 5G 128GB

128 GB - Good

₹ 13,000

Vasundhara, Ghaziabad - Nov 18

1st Owner

Chat Call

OnePlus 11R 256GB Galactic Silver

256 GB - Good

₹ 30,000

Indrapuram, UP - Nov 18

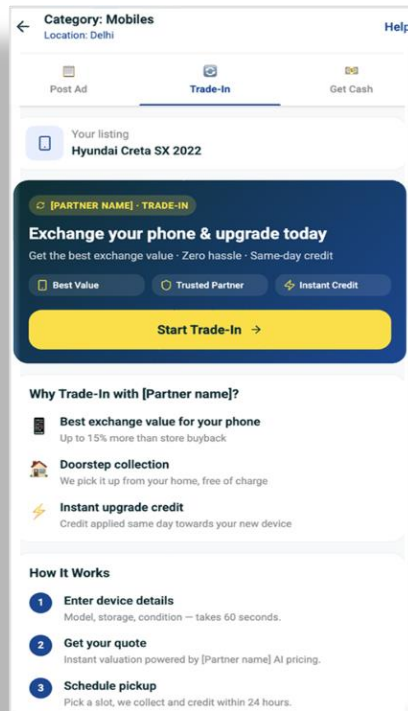
5G

Chat Call

Xiaomi 13T Pro 12/256GB Black

12 GB - Like New

My Listing - Trade-in



Category: Mobiles Location: Delhi Help

Post Ad Trade-in Get Cash

Your listing: **Hyundai Creta SX 2022**

[PARTNER NAME] - TRADE-IN

Exchange your phone & upgrade today

Get the best exchange value - Zero hassle - Same-day credit

Best Value Trusted Partner Instant Credit

Start Trade-In

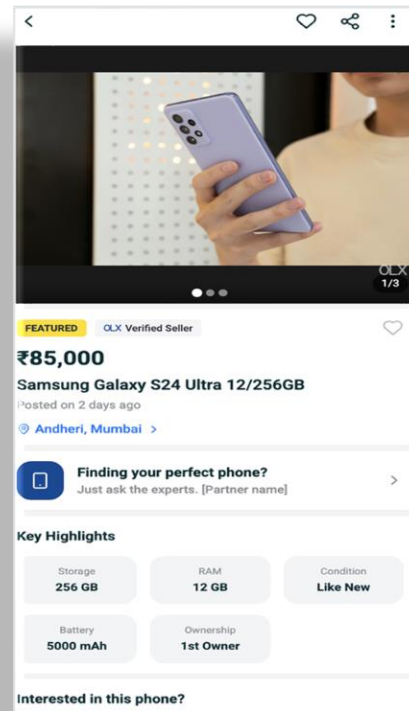
Why Trade-In with [Partner name]?

- Best exchange value for your phone**
Up to 15% more than store buyback
- Doorstep collection**
We pick it up from your home, free of charge
- Instant upgrade credit**
Credit applied same day towards your new device

How it Works

- Enter device details**
Model, storage, condition – takes 60 seconds.
- Get your quote**
Instant valuation powered by [Partner name] AI pricing.
- Schedule pickup**
Pick a slot, we collect and credit within 24 hours.

ADPV - Partner Offer



OLX Verified Seller

₹85,000

Samsung Galaxy S24 Ultra 12/256GB

Posted on 2 days ago

Andheri, Mumbai

Finding your perfect phone?
Just ask the experts. [Partner name]

Key Highlights

- Storage: 256 GB
- RAM: 12 GB
- Condition: Like New
- Battery: 5000 mAh
- Ownership: 1st Owner

Interested in this phone?



Remarketing

Remarketing : Why we are winning

❑ Unmatched Scale & Reach

~1.9 million auctions a year

~ 140 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 !