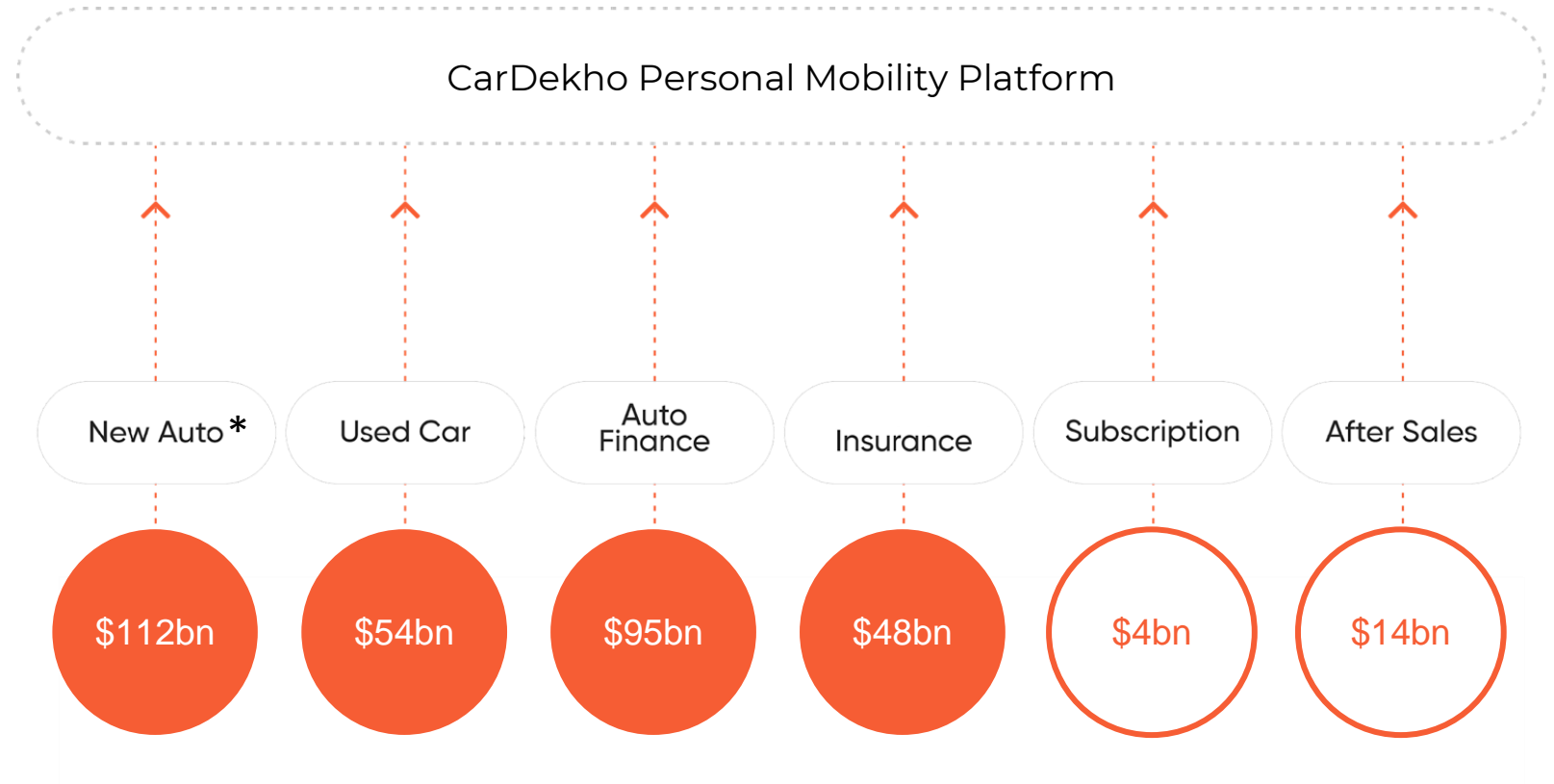


The Home of **Indian Autos**

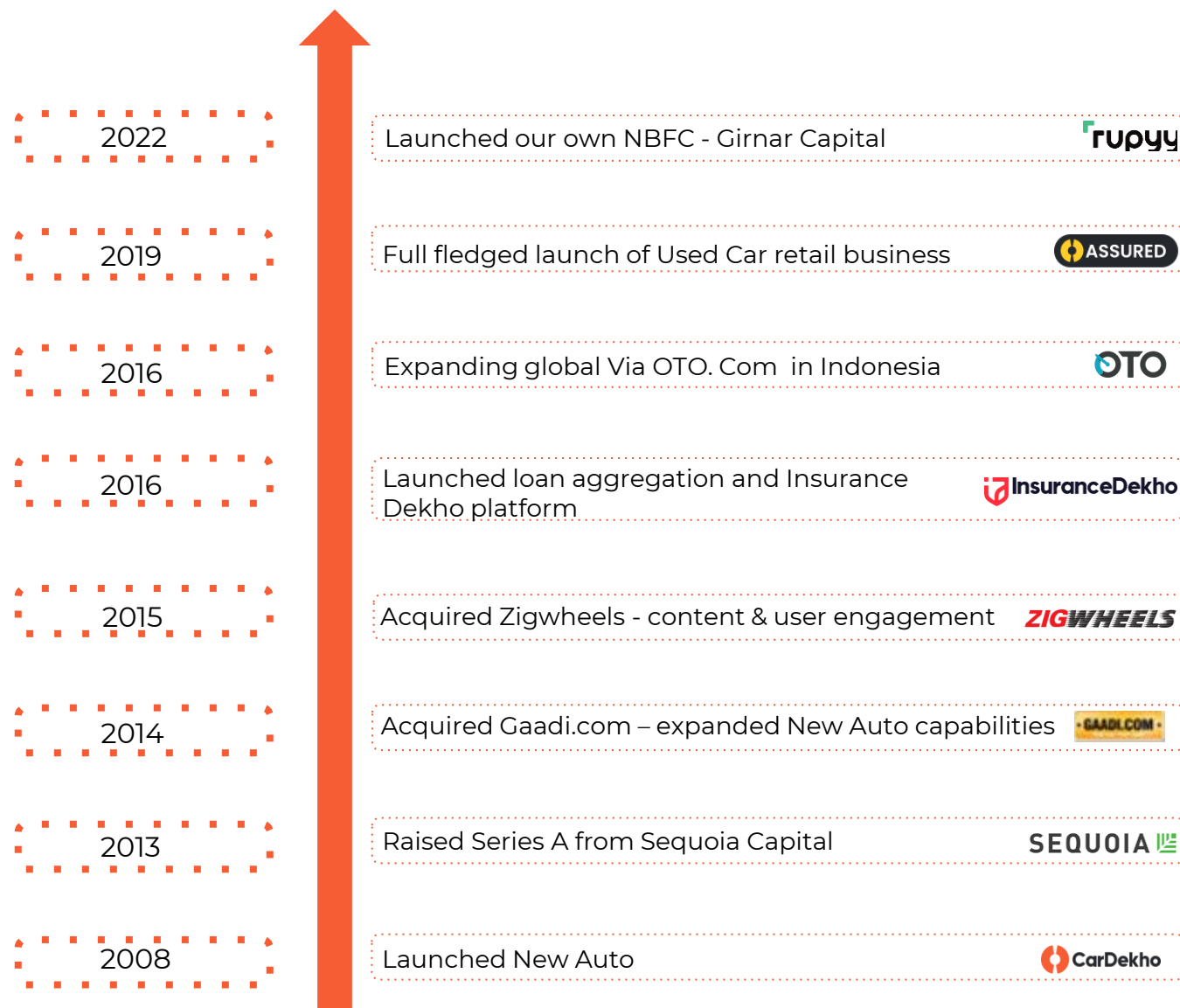


Gigantic market opportunity in Auto ecosystem










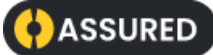






















CarDekho: Market Size
FY '27 - \$327bn

Girnar Journey – Impeccable execution Capability to build the Ecosystem

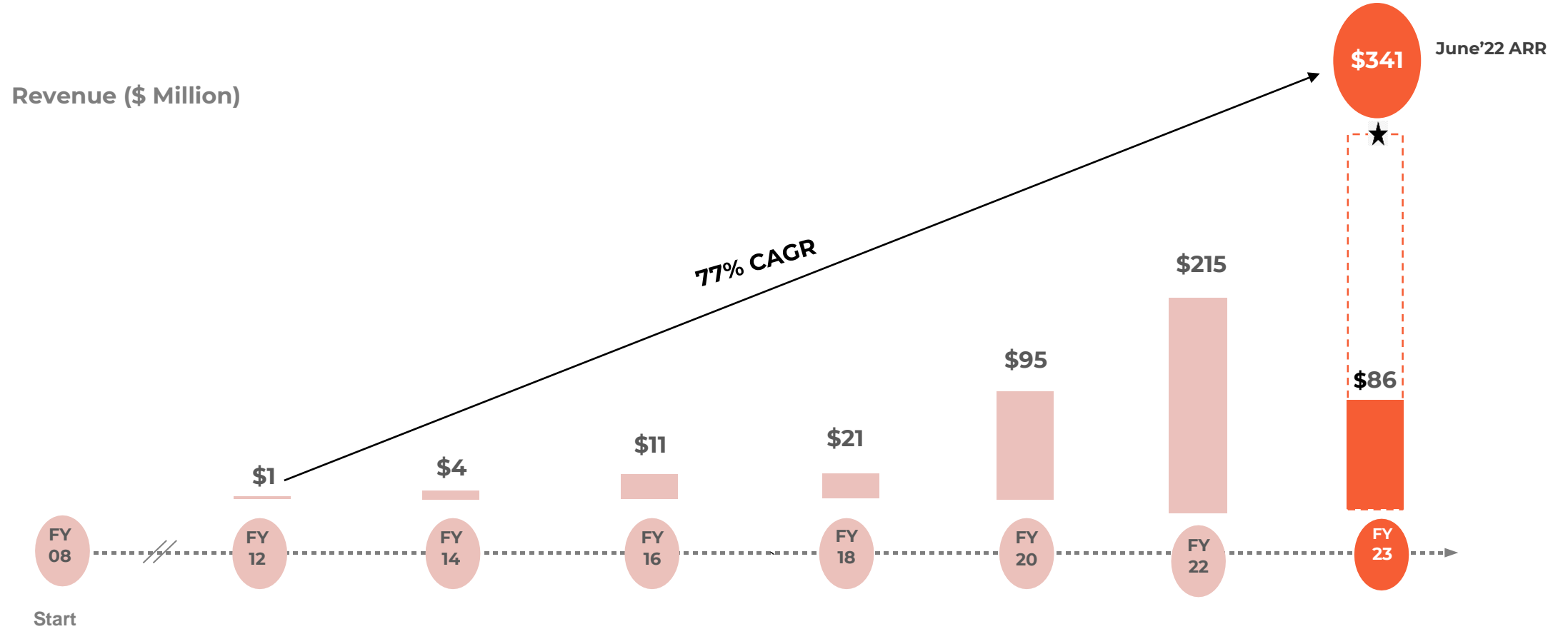


Strong portfolio of businesses built organically at scale; leaders in their segments

	New Auto    New Auto Platform		  	Lead Generation Advertisement Content and Solution
	Used Cars  Auto-tech player in UC		  	Retail Transactions Wholesale B2B Auctions
	Insurance  B2B2C Insure-Tech player		  	Auto Insurance Life Insurance Health Insurance
	Financial Services  UC loan aggregator		 	NBFC Loan Aggregation Platform
	International  UC finance aggregator in Indonesia		 	New Auto Used car Finance

girnarSOFT

Track record of growing consistently with 77% CAGR over a decade



Consumer

Enterprise

Problems

01



Product Discovery



Price Discovery



Deal Discovery



Poor leads conversion



Limited market visibility

Solutions

02



Expert & user generated content with unbiased opinion



Bundled Price Value Proposition



Auto Tech Solutions



Attractive AI



Market Magnification

Value Creation

03



No. 1 Player in Autotech Ecosystem



First Mover Advantage with Dedicated EV Portal



Creating New Age solutions for competitive dealer market

Consumer

Problems

01



Limited options



Dealers inventory size is ~10 to 15 units



Vague Pricing



Price haggling with dealers



Quality Issues



No quality assurance. No recourse in case of hidden issues

Solutions

02



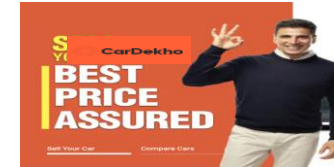
variety of assortment



large inventory at one place ; pool of choices for customers`



Competitive fixed price



No hidden cost. Price includes RC transfer, third party insurance, warranty & RSA



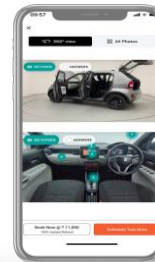
Quality Assurance



High quality Cars with 200 points check & 6 months warranty; 7 days money back guarantee

Value Creation

03



Omnichannel Play

Enabling consumer journey in online and offline mode

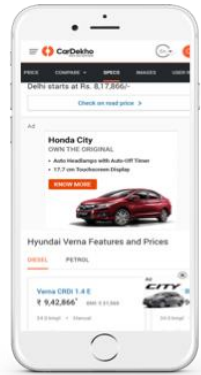


Building Brand

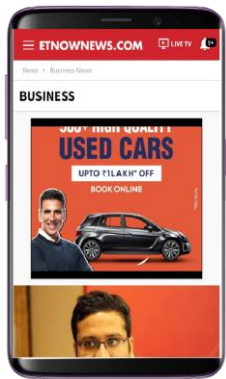
Promise of 'Trust' & 'High Quality'

At CarDekho Customer always comes first

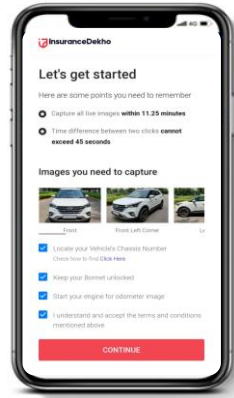
Technology based solutions across complete journey



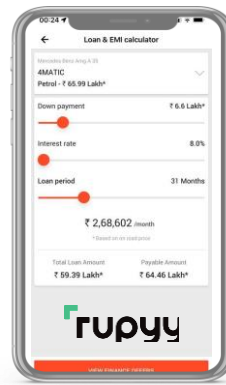
New Auto



Used Auto



Insurance



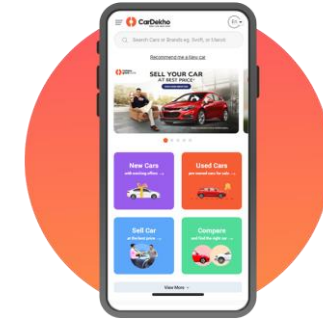
Financing

With human touch to the sentimental moment



Makes CarDekho a place where India loves to buy cars

4.7 ★★★★★



CarDekho Mall Rating
(609+ Google Reviews)



Miss DevikaVedika
It's a very Good experience with Car Dekho as I got expected price for my car. Received payment directly in my account was very nice. Appreciate Car Dekho team also for their assistance.

★★★★★



Rishika Sinha
2 reviews
It was Really a great experience with Cardekho. Their Service is really good. The employees are very polite.

★★★★★



Mukund Kumar
2 reviews - 4 photos
Best Place to buy pre owned car. Huge range of cars with 6 month warranty. The vehicle in store is very excellent condition and well maintained. Highly recommended.

★★★★★



Rakesh Verma
Fantastic service by entire team . Thank you gaadi Store

★★★★★



Dolu Meena
Amazing and energetic staff . The guy Gurjeet singh give me best price with positive attitude , always smiling face. All the best...

★★★★★



noopur ghiya
2 reviews
I bought baleno car and it was a great experience with cardekho

★★★★★



Trending Ones
2 reviews
Recently visited, treatment which we got there was awesome. Me and family were attended in a very lovely way. Cars over there were actually in exquisite condition. Overall experience was good and was worthy of the time which I gave.

★★★★★

Consumer

Enterprise

Problems

01



Limited access beyond tier-1 City



Lack Of Trust



Outdated processes



Poor support on claims/service



Concentration in tier-1 cities

Solutions

02



Reach in 1,300+ cities



Trust of buying from local ID partner



L&D & full-stack tech enabled journey



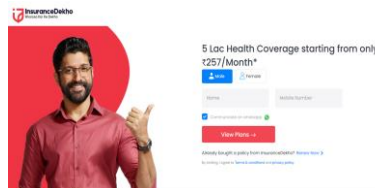
End-to-end pre and post policy support



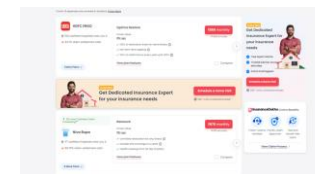
Tap new business in Tier II+ cities

Value Creation

03



Stronger Sourcing Network:
Large active partner network built on trust and brand loyalty



one-stop-shop for more than 300+ plans integrated with 40+ insurance partners

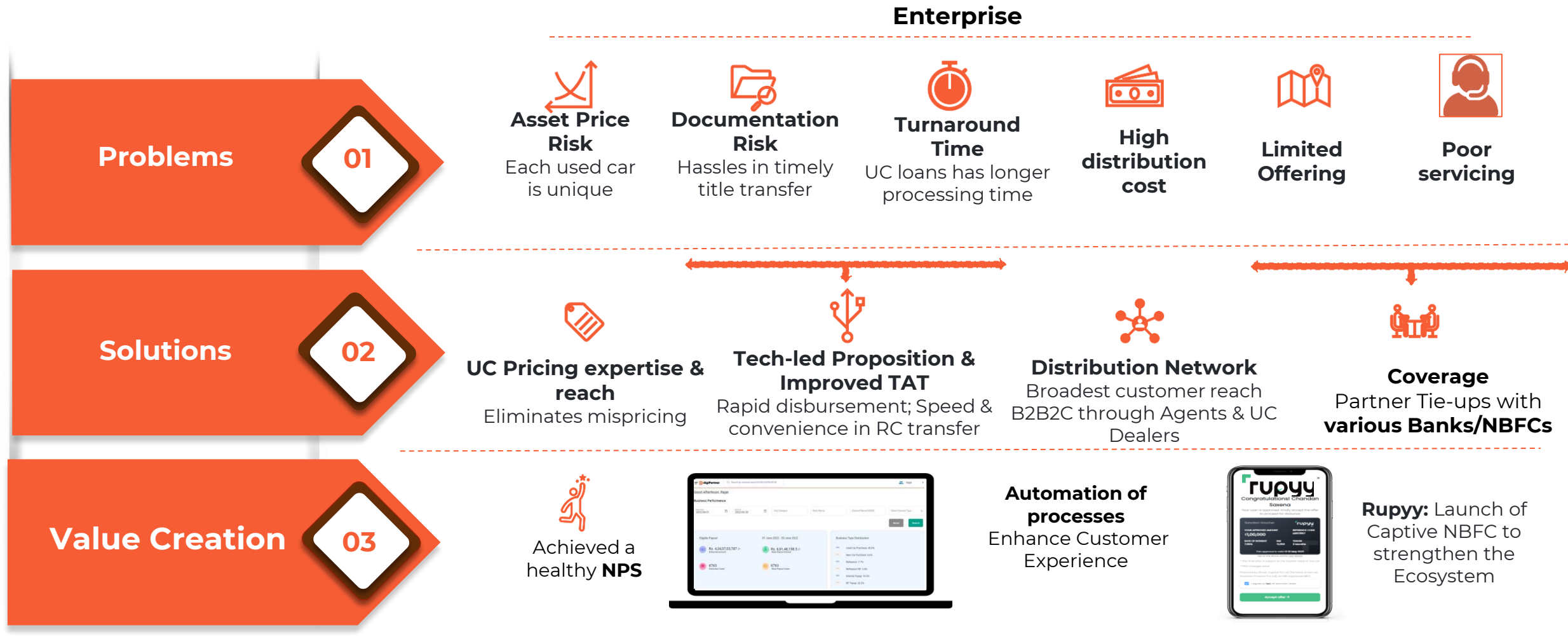


Achieved a healthy **NPS**



Financial Inclusion:
More than 50% Agents from Tier-2 and Tier-3 Cities

Financial Services - Unique proposition solves multiple pain points



Growing international presence - Finance Loan Aggregation and New Auto

Enterprise

Problems

01



Turnaround time



Poor servicing



Limited coverage



Low pay-out



Lack of distribution network

Solutions

02



Advanced Tech competencies with



Partnership with multiple financiers



Competitive payout structures for dealer partners and agents



Strong distribution network of dealers and agents

Value Creation

03



Expanding our base:
Launched our UC loans marketplace in Philippines



Network of multiple used car dealers and agents across Indonesia



Strongest Tech Stack

Digital disruption in Autotech using AI/ML



Agility towards Future

Innovating new products across verticals to strengthen the ecosystem play



Ecosystem play with market leadership position

Execution capability of transacting on Organic traffic with lowest CAC gives the strongest moat



IPO Readiness

Marching towards D- street debut with clear focus on profitability and sustainable growth



Visionary leadership with focus on ESG

Environment conscious and highest governance company

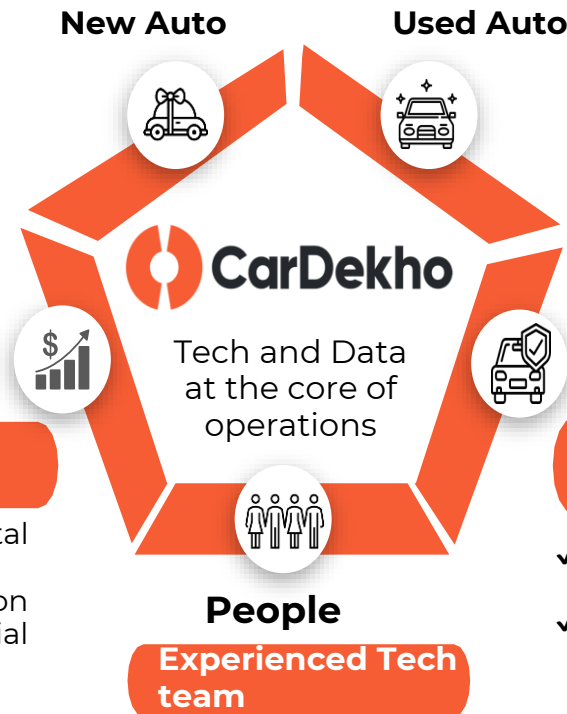
Solving deep problems of Auto Ecosystem through disruptive technological solutions

Analytics/ ML based solutions

- ✓ Efficient tools such as: Connecto, Loan Box, LMS, AR, VR
- ✓ Intuitive discovery and search personalization

AI / Big data analysis powered pricing engines

- ✓ Adaptive retail pricing powered by AI
- ✓ Tech enabled test drive solutions



- ✓ Complete B2B2C digital platform
- ✓ State of art live interaction system with Financial Institutions.

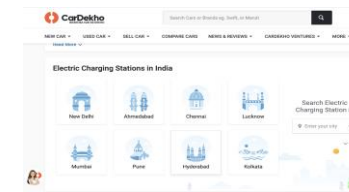
Industry-first tech innovations

- ✓ AI/ML backed inspection flow
- ✓ Gamified partner loyalty program

- ✓ Completely focused on employee well being operating under hybrid working model

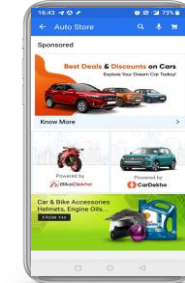
Pivoting new projects

Launch of EV charging station discovery utility



- ✓ Connecting users with EV charging stations across cities

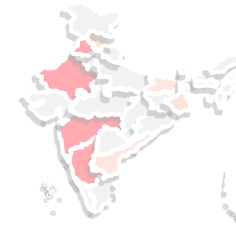
Strategic tie up with Flipkart



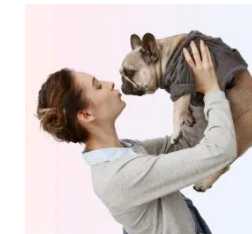
- ✓ Fully Integrated with Flipkart for Cars and Bike Discovery



Introducing new products with focused cross sell



SME business was launched



First in industry to launch Pet Insurance




Health & Life contribute a healthy percentage of total premium

Launch of Rupy brand and captive NBFC

rupy

Girnar Capital Pvt Ltd

Visionary Founders

 Amit Jain CEO and Co-Founder IITD TRILOGY	 Anurag Jain Co-Founder, COO IITD Sabre	 Umang Kumar Co-Founder, President ISB egaadi
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Experienced and Professional Executive Management

 Mayank Gupta Group CFO ICAI GE TATA 1mg	 Manish Wadhwa Chief People Officer IMT airtel Flipkart	 Mir M U Zaman CPTO Kashmir University Teleperformance
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Key Management

 Mayank Jain CEO, New Auto INSEAD Network 18 Star	 Sharad Saxena CEO, Used Car IIMA McKinsey & Company OYO	 Namit Jain CEO, Financial Services ISB McKinsey & Company	 Ankit Agrawal CEO, Insurance DU UBS
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Promoted by Marquee Investors

SEQUOIA	HILLHOUSE Hillhouse Capital	CapitalG	PINGAN	Advent International GLOBAL PRIVATE EQUITY	LEAPFROG INVESTMENTS
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Thank You



Girnarsoft Private Limited

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