

NSE Symbol: SUMIT

ISIN: INE748Z01013

17/07/2019

The Manager,
Listing Department,
The National Stock Exchange of India Limited,
'Exchange Plaza', C-1 Block G,
Bandra Kurla Complex, Bandra (E)
Mumbai – 400051

Sub: Analyst / Investor Meeting

Dear Sir/Madam,

Pursuant to Regulations 30 of SEBI (LODR) Regulations, 2015, we would like to inform you that the management of the Company have provided an Investor presentation enclosed herewith on general business updates and does not involve any forward looking statements or unpublished price sensitive information.

Kindly take the same on your record and oblige.

Thanking You,

Yours faithfully,

For SUMIT WOODS LIMITED


Mitaram Jangid
(Managing Director)
DIN: 00043757



SUMIT WOODS LTD.



**Investor Presentation
March 2019**

EXECUTIVE SUMMARY



Company Overview

- Sumit Woods Ltd. is the flagship company of Sumit Group, which was incorporated in the year 1997.
- It is a real estate company operating in Mumbai, Thane and Goa with three decades of experience.
- The company is focused on development and re-development of residential and commercial buildings.
- The focus lies in providing housing units to the mid-income and low-income community with high quality living spaces and great value for money.
- The company has a track record of completing projects on a timely basis with all necessary approvals in place.



Business Mix

Development: Conversion of raw land into construction ready housing, commercial, or industrial building sites. Generally land is developed through a Joint Development Agreement or a Joint venture to reduce costing.

Redevelopment: It is the process of demolishing existing old building by appointing a developer who can construct and handover new flats to existing members free of cost with some additional benefit and make profit by utilizing balance plot potential by constructing extra flats or shops as per approvals.

CONSOLIDATED FINANCIAL HIGHLIGHTS

	Total Revenue*	EBITDA	EBITDA Margin	PAT	PAT Margin	Total Inventory Value
FY 18	INR343 Mn	INR169 Mn	49.27%	INR77 Mn	22.45%	INR673 Mn
FY 19	INR432 Mn	INR144 Mn	33.33 %	INR68 Mn	15.74%	INR623 Mn

SNAPSHOT

Business Overview

Competed more than 50 residential and commercial projects

Focus on Budget housing for mid income and low income group

8 on going projects across Mumbai, Goa, Vasai/Virar and Thane

Successfully completed 11 re-development projects

Handed over more than 4,700 units

4 projects in the pipeline

2,02,815 Total Unsold carpet area of ongoing projects

1,19,700 Total saleable area of projects in pipeline

Nearly 95% of inventory sold by the time project is completed

Financial Overview

Revenue 3 Year CAGR:
13.43%

EBITDA 3 Year CAGR:
18.29%

PAT 3 Year CAGR:
113.37%

Self funded
5 out of 8 on-going projects

Debt to Equity: 0.40

ROE: 8.87%

ROCE: 13.56%

COMPANY OVERVIEW

- 100 % PROJECT DELIVERY RATE.
- 50+ Projects in 33+ Years.
- 4700+ Happy Family.
- 30 Lakhs + square feet area constructed.
- Patron Members of M.C.H.I, B.A.I & NAREDCO India

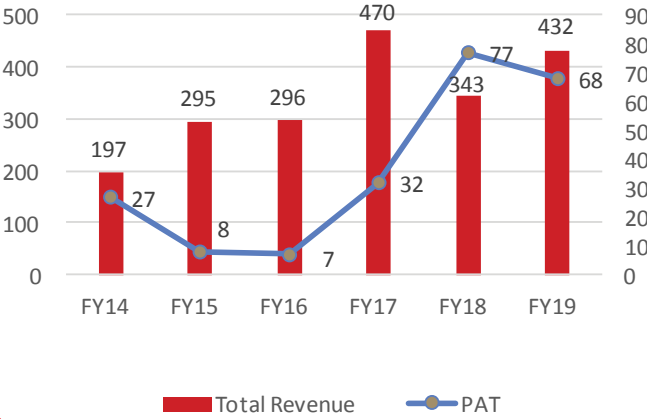
ABOUT US

Our Company was originally incorporated as “Sumit Woods Private Limited” at Goa on January 09, 1997 under the provisions of the Companies Act, 1956 vide Certificate of Incorporation issued by the Registrar of Companies, Goa, Daman and Diu at Panaji, Goa. The Registered Office of the Company was thereafter shifted to Mumbai with effect from March 24, 2005. Subsequently, our company was listed on NSE EMERGE PLATFORM as “Sumit Woods Limited” on September 10, 2018.

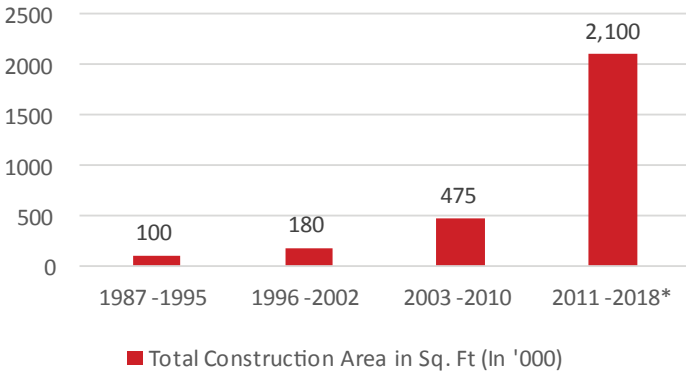
OUR BELIEVES

- CHANGING DREAMS TO REALTY
- BUILDING ON TRUST
- QUALITY MAKES US WHO WE ARE
- TRANSPARENCY IS OUR TRADEMARK.
- GIVING BACK TO SOCIETY
- BUILDING FUTURE

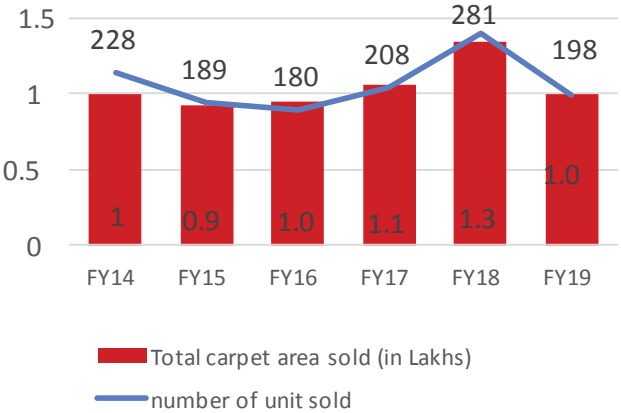
Historical Consolidated Revenue



30 years Growth Record



Sales in the last 5 Years.



KEY MILESTONES



1986-2003



Started their first project.

Completed 4 projects with a total built-up area of 80,000 sq. ft.

A new firm "Sumit Constructions" was formed and completed 15 projects with a total built-up area of 3,50,000 sq. ft.

New Company "Sumit Woods Private Ltd" was incorporated in Goa on January 09, 1997.

2003-2011



The first project under Sumit Woods Pvt. Ltd. was "Kandivali Mitnayan Co-Op Housing Society" in Mumbai.

15 projects completed with a total area of 3,70,000 sq. ft.

2011-2012



Completed 4 Projects in Mumbai & Goa.

2012 - 2014



Launched 2 of the company's biggest projects: "Sumit Greendale" with a total carpet area of 5,41,000 & "Sumit Greendale NX" with a total carpet area of 1,50,260.

2014-2016



Launched 5 new projects and completed a project called "Sumit Bhoomi"

Received Special Recognition as a Best Stall Design award.

Celebrated our completion of 30 years in the real estate business.

Nominated for CNBC Awaaz - Real Estate Awards.

2016-2017



Completed a total of 7 projects along with full OC despite various unfavourable conditions in Real Estate Sector.

Received "Iconic Developer - Western Award" for our Project "Sumit Greendale".

2017-2018



Started taking projects in development management model.

Sumit Group of Companies was awarded "The Developer of the year in the residential category" by "DNA Real Estate & Infrastructure Awards 2017."

Projects received OC post RERA:

Gorai Mitasu

Sumit Proxima

2018-2019



Listed on NSE EMERGE 10th SEP 2018.

Accommodation Times Upcoming Project of the year - Central Suburbs - SUMIT LATA

Projects received OC:

Sai Prasad

Sumit Greendale Nx

BOARD OF DIRECTORS



Shri Mitaram Jangid

Promoter, Managing Director

- Is on board since inception.
- Has over 35 years of experience in the real estate industry.
- Heads the Department of Design Development and is involved in the formulation of corporate strategy.



Shri Bhushan Nemlekar

Promoter, Whole Time Director

- Is an Executive MBA from Havard Business School, Boston, USA
- Is on board since 2002
- Has over 15 years of experience in real estate industry.
- Heads Sales and Project Financing.



Shri Subodh Nemlekar

Promoter, Non-Executive Director

- On board since inception
- Holds a master degree in economics
- He worked earlier in the Vigilance branch – DIG's Office, Western Railway, Churchgate.
- Involved in the business development activities of our company.

KEY MANAGEMENT

BOARD OF DIRECTORS

PROMOTER AND DIRECTOR (HEAD OF DESIGN AND DEVELOPMENT)

Head of Project Execution

Mr. Clint P Dos Santos:

He is responsible for the execution, monitoring, control and completion of projects and comes with 20 years of experience.

Head of Purchase

Mr. Kunal Sonawane:

His core job specifications are to develop Purchasing Policy and Planning, Procurement and comes with 7 years of experience.

Head of Legal

Mr. Ramesh Sharma:

His role is handling all Litigation, Legal proceedings and Documentations and comes with 17 years of experience.

Head of Design & Development

Mr Swapnil Ambre:

His core job is to look after the feasibility, planning and designing of projects as well as coordination with various consultants. He has 10 years of experience in the field.

PROMOTER AND WHOLE TIME DIRECTOR (HEAD OF SALES AND MARKETING)

Head of Accounts and Finance

Ms. Priyanka Waghela:

Her core job specifications are overseeing the Finances, compliance of the Company along with supervision and she comes with an experience of 8 years.

Company Secretary and Compliance Officer

Ms. Sayli Munj:

Her core job specifications are to handle all the compliance matters relating to the Company and she has 4 years of experience.

Head of HR & Admin Department

Mrs. Karishma Panchal:

She coordinates the administrative functions of an organization and has a total 6 years of experience.

Manager-Marketing & Branding Operations

Ms. Amruta Mitaram Jangid:

She leads in the development, implementation and execution of a comprehensive brand management plan and also looks after the compliance of the company with RERA.

AWARDS AND ACCOLADES



2014 - MCHI
excellence in design
(Sumit Group)



2016 - ABCI (Silver)
Publication Award
(Sumit Woods Ltd)



2016 - Mid Day - Iconic
Township, Palghar, Dist.,
(Sumit Greendale and NX,
Virar)



2017- Mid Day - Iconic
Planned Project,
(Sumit Bells, Goa)



2017 - DNA - Developer
of the Year, Residential



2013 - ABCI (Bronze)
Corporate Headline
(Sumit Woods Ltd)



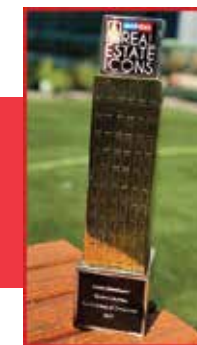
2015 - MCHI
Participation Award,
(Sumit Group)



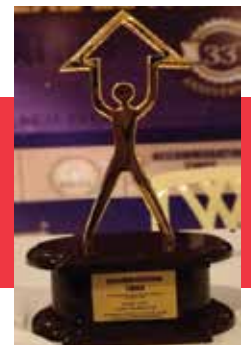
2016 - ABCI (Bronze)
-External Magazine
(Sumit Woods Ltd)



2016-ABCI (Silver)
Brochure Design (Sumit
Woods Ltd)



2017-Mid Day - Iconic
Developer -Western
Mumbai



2019-Accommodation Times
- Upcoming
Project of the year
Central Suburbs
(SUMIT LATA - SION)

KEY STRENGTHS



Experienced Promoters with well trained employee base

- 3 decades of experience in the real estate industry.
- Promoters, with significant experience, have been instrumental for the company's significant growth.
- A dedicated team of professionals for efficient management of projects.

The company has a customer centric approach

- Delighting customers through timely delivery and execution.
- Selling what is promised as per the specification.
- Treating real estate as a consumption business - selling large volumes of a product, which is a basic human necessity through a strong sales and marketing network, leveraging strong brand presence and replenishing inventory which is utilized.

Financial Strength

- The net worth of the company has been continuously increasing.
- The company has a track record of completing a project within 3-4 years after all approvals, with nearly all units sold.
- The company is following financial discipline and financial prudence for the last 30 years in RERA spirit.

Established Brand Name

- Over the year, the company has established themselves as a reliable brand in Mumbai and Goa.
- Quality, Consistency and Continuous Performance has built trust amongst home buyers.

Projects in Prime Locations

- The management has continuously been able to identity prime locations across Mumbai and Goa.
- Has been able to provide housing in prime locations at a reasonable rate.



OUR FINANCE PARTNERS

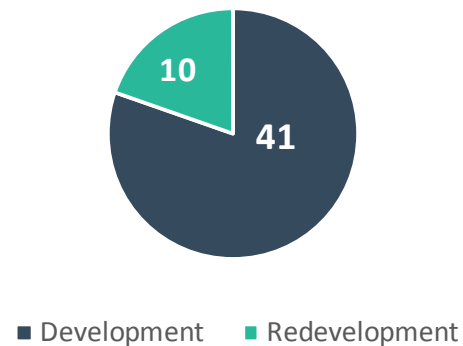


BUSINESS OVERVIEW

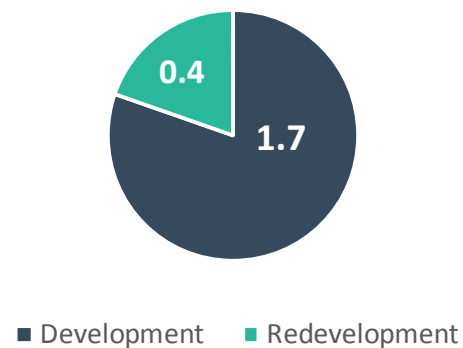
BUSINESS OVERVIEW



Type of Projects



Carpet Area (Sq ft in Mn)



Re-Development

- During the period 2012-17, the company was mainly in the business activities of redevelopment of Old Buildings, (CESS Building Redevelopment / MHADA Redevelopment), and residential projects in Mumbai and in the state of Goa.
- With limited availability of open land parcels in Mumbai, major developers are now looking at venturing into the re-development space.
- Over 20,000 housing societies, 17,000 cessed buildings and over 3,000 MHADA structures are waiting for redevelopment proposals.

Development

- Land is a very durable product but it is also a very scarce product. Therefore land ownership and acquisition are important steps in urban land development.
- Land developers purchase tracts of land for the construction of commercial, industrial, or residential projects. The company works with local governments to acquire permits and ensures that the development complies with the regulations. The company then manages the building of the project, labour, budget, and sales.

BUSINESS MODEL

Project Feasibility

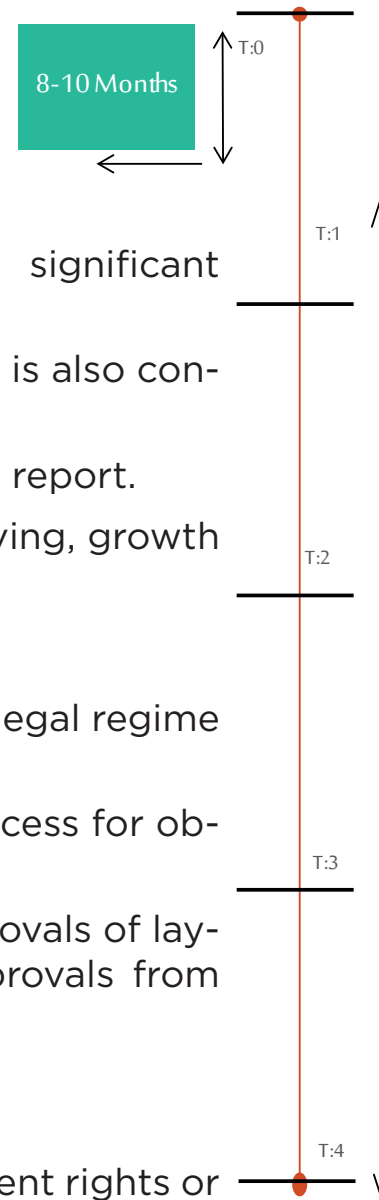
- The company identifies appropriate projects with significant growth potentials.
- The views of a local real estate marketing professional is also considered and collected.
- After an initial survey, the company makes a feasibility report.
- The report includes certain criteria like standards of living, growth drivers, disposable income, financial liability, etc.

Evaluating law and obtaining approvals.

- Post the feasibility report, the company evaluates the legal regime of the particular state.
- The company evaluates the factors that affect the process for obtaining the necessary approvals.
- Generally required approvals are:- building plans, approvals of layouts, approvals for certain infrastructure facilities, approvals from the fire authority, etc.

Obtaining development rights or Land Acquisition

- Negotiation with the land owners to acquire development rights or outright buys the properties rights.
- The Company may enter into joint ventures or similar arrangements. On occasions, the company acquires the right to develop properties through collaboration with other entities that hold development rights.



Planning, Design and Approval phase.

- Planning and Conceptualisation is completed either in-house or via reputable architects and structural consultants engaged by the company.
- Project estimates are always developed by the in-house planning team.
- Preparation of the Plan.
- Obtaining the necessary statutory approvals.

Project Execution

- Construction outsourced to reputed international and domestic contractors.
- Internal project monitoring teams to ensure on-time, on-spec and on-budget execution with high standards of quality and safety.

Sales and Marketing

- Direct sales through the sales executives of the company.
- Indirect sales through a broker network.

Completion and handover of Project

- The projects are completed on a timely basis.
- The company ensures the entire construction is paid for before handing over of the units to the home buyers.

BUSINESS STRATEGIES



Vision to create lifestyle enhancing, eco-friendly benchmarks that provide comfort and convenience to the community at large.

Impeccable record of planning and execution of projects backed by a professional management along with timely construction of all projects with an Occupation Certificate.

Focus on budget housing for the mid-income and low-income group in Mumbai and mid and upper mid income group in Goa.

Expansion of business through Joint Ventures/Joint Development Projects/Developer Management Models.

Improving functional efficiency. Proven ability to predict growth areas and establish presence ahead of the curve.

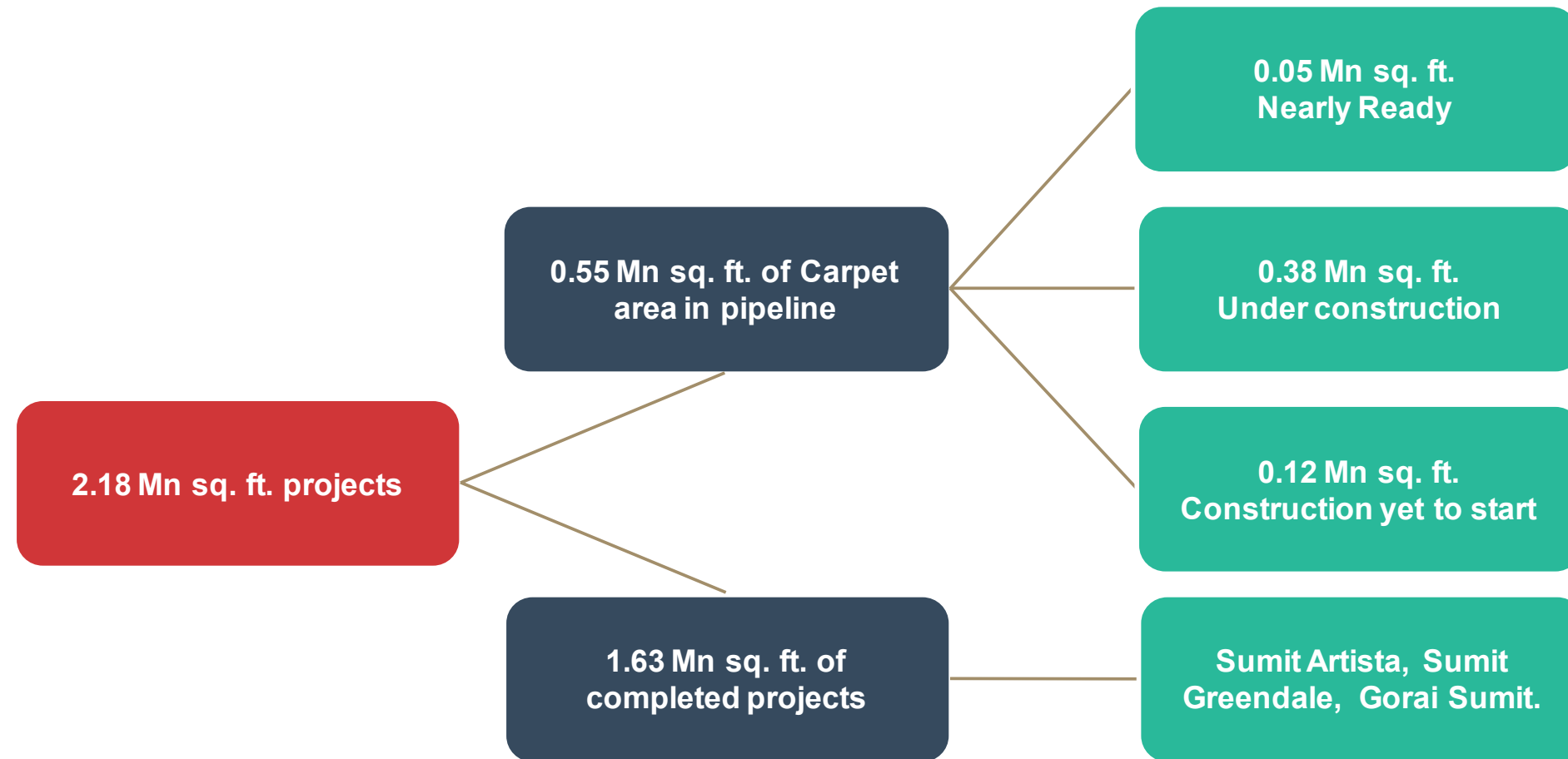
Mumbai being a land-locked city makes re-development the most preferred mode of development going forward which also represents a huge opportunity.

Improve sales turnaround time.

Presence in Goa also gives the company a geographical diversification. The company also intends to expand to other states in the future.



ROBUST PROJECT



~Projects commence construction only after all approvals are in place.



RECENTLY COMPLETED PROJECTS

Sr. No	Name of the Project	Location	Type of Project	Start Year	Completion Year	Total No. of Units	Units Sold	% of Unsold Units
1	Sai Prasad	Vile Parle , Mumbai	Residential	2016	2019	6	5	83%
2	Sumit Greendale Nx Sharda	Virar (W), Virar	Residential	2014	2019	386	347	90%
3	Sahaniwas - Wing B	Borivali , Mumbai	Residential	2013	2018	53	53	0%
4	Sumit Mount Building 3	Goa	Residential	2013	2018	28	26	7%
5	Gorai Mitasu	Borivali , Mumbai	Residential	2007	2017	52	52	0%
6	Sumit Hendre Residency	Byculla West, Mumbai, Maharashtra	Residential	2015	2017	20	20	0%
7	Sumit Artista	Kalina, Santacruz East, Mumbai, Maharashtra	Residential	2014	2017	112	111	1%
8	Sumit Greendale (B2)	Virar, Maharashtra	Residential	2013	2017	470	465	1%
9	Sun Sumit Enclave	Borivali West, Mumbai, Maharashtra	Residential	2013	2016	41	34	0%
10	Sumit Abode -II	Mahim, Mumbai, Maharashtra	Residential	2013	2016	11	11	0%
11	Sumit Bells - Plot B	Goa	Residential	2012	2016	10	10	0%



Sumit Proxima

Carpet Area (sq. ft.): 52,000 (Saleable)



Sumit Greendale NX

Carpet Area (sq. ft.): 350,000 (saleable)



SUMIT Sai Prasad

Carpet Area (sq. ft.): 14,000 (Saleable)



Sumit Artista

Carpet Area (sq. ft.): 99,261 (Saleable)

ON-GOING PROJECTS

Name of the Project	Location	Carpet area	Sold area (sq. ft.)	Total units	Units Sold	% Unit Sold	Project Status	Avg. Selling rate	Value of sold area (INR Mn)	Amount received (INR Mn)	Balance receivable (INR Mn)	Economic Interest
Sumit Bells Plot C	Salcete , Goa	33,907	-	17	-	0%	Sample row house	Sales not yet started	-	-	-	100%
Sumit Garden Grove	Borivali (W), Mumbai	57,064	32,508.00	65	37	57%	All Slab completed	15,243.13	5,102.00	2,750.00	2,352.00	12.50%
Sumit Lata	Sion, Mumbai	19,167	8,568.00	20	11	55%	18th Slab completed	30,310.54	2,469.00	2,025.00	444.00	30%
Sumit Province -II	Ponda , Goa	51,322	41,266.00	38	30	79%	OC for Wing A, B and C received	2,946.42	1,167.80	1,056.39	111.41	50%
Span Trident - Tower C	Bhayandar , Mumbai	51,926	3,772.00	80	6	8%	Plinth under construction	6,341.00	239.11	70.50	168.62	25%
Sudamapuri®	Borivali , Mumbai	25,500	-	-	-	-	Submitted for approval	-	-	-	-	100%
Sumit Plumeria	Goa	50,041	-	-	-	-	Submitted for approval	-	-	-	-	100%
Arcencial	Mulund, Mumabi	95,000	-	-	-	-	IOD received	20000	-	-	-	100%

Recently Added

Name of the Project	Location	Carpet area	Project Status	Economic Interest
Gurukrishna	Vile Parle	44,200	Development right acquired and approval in process	100%
Sumit Mount - Building 5	Goa	16,000	Land acquired and approval in process	100%
Bhaktisudha	Santacruz	59,500	-	50%
Saivan Plot	Vasai		Planning and execution stage	
Saint Green	Goa		Planning and execution stage	
Sakharam Bhuvan -Proposed Sumit Abode III	Matunga		Planning and execution stage	

ON-GOING PROJECTS



Sumit Bells III
Goa Rera No: PRGO06180472
Carpet Area (sq. ft.): - 33,907
(saleable area)



Sumit Mount III
Goa Rera Number : PRG011180246
Carpet Area (sq. ft.): 27,868
(saleable area)



Span Trident- Tower C
Maha Rera No. - P51700008468
Carpet Area (sq. ft.): - 51,927



Sumit Garden Grove
Maha Rera No: P51800009864
Carpet Area (sq. ft.): 57,300



Sumit Lata
Maha Rera Number : P51900012481
Carpet Area (sq. ft.): 19,167



Sumit Province-II
Goa Rera Number : PRGO10180476
Carpet Area (sq. ft.): 89,742

GROWTH DRIVERS

Mumbai Development plan 2034

- The Proposed Mumbai Development Plan 2034 approved by the Maharashtra government increased the floor space index

Type of Project	FSI In Island City		FSI In Suburbs	
	New	Old	New	Old
Residential	3	1.33	2.5	2
Commercial	5	1.33	5	2.5

- Salt-pan land will now be available for construction and development increasing hopes of land parcels in building affordable housing.
- Out of the 3,355 hectares in no-development zone, BMC has earmarked 2,100 hectares as well as 330 hectares of salt pan land for affordable housing.

Development Management Model (DMM)

- There has been an increase in the number of distressed real estate assets, self developed housing societies and barren land in the MMR and Goa region.
- To manage such kind of unique projects requires an organization to have expertise and thorough knowledge.
- DMM plays multifaceted roles in such projects and provides end to end services. This includes overall planning, coordination, monitoring, marketing and sales in order to produce a financially viable project that will be completed on time.
- In return for their services the company gets a percentage share of the revenue.

Advantages of DMM

To Land Owner

Brand Association

Quality Construction

Timely Delivery

Disciplined Execution

To Developer

Entry into new markets

Access to region-specific experience

Asset-light Business

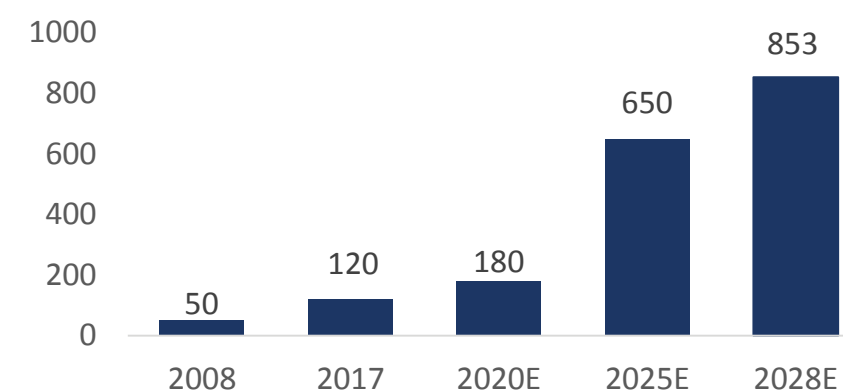
Local risk addressed by regional partner

INDUSTRY OVERVIEW

INDUSTRY OVERVIEW

- The real estate sector in India is expected to reach a market size of US\$ 180 billion by 2020. The housing sector is expected to contribute around 11 per cent to India's GDP by 2020.
- Mumbai and Bengaluru have been rated as the top real investment destinations in Asia.
- Rapid urbanisation bodes well for the sector. The number of Indians living in urban areas is expected to reach 543 million by 2025. More than 70 per cent of India's GDP will be contributed by the urban areas by 2020.
- Construction is the fourth largest sector in terms of FDI inflows. FDI in the sector stood at USD 24.83 Bn from April 2000 to March 2018.

Indian real estate - Market size
(USD Billion)



Maharashtra RERA Financial Discipline & Compliance

70% of the funds collected from allottees need to be deposited in the project account.

Developers to share the details of the projects on MahaRERA website, launched in the last 5 years with the status and reasons for the delay.

Provisions for MahaRERA to freeze project bank accounts upon non-compliance.

Promoters to compensate buyers for any false or incorrect statements along with a full refund of the property cost with interest.

Withdrawals, to cover construction and land cost, to be in proportion to the percentage of completion of project.

Withdrawals to be certified by the Engineer, Architect and CA.

Project Accounts to be audited annually and a copy to be put up on the MahaRERA website.

Maximum of 1 year of extension in case of delays due to no fault of the developer. Unbiased Interest on delays.

INDUSTRY OVERVIEW

Affordable housing, housing for all

The housing shortage in India stood at 63 million units in 2012. While the overall demand continues to swell, affordable housing has emerged as a trigger for the sector's overall growth, driven by the Central Government.

The government has taken an aggressive stance to promote affordable housing in the country.

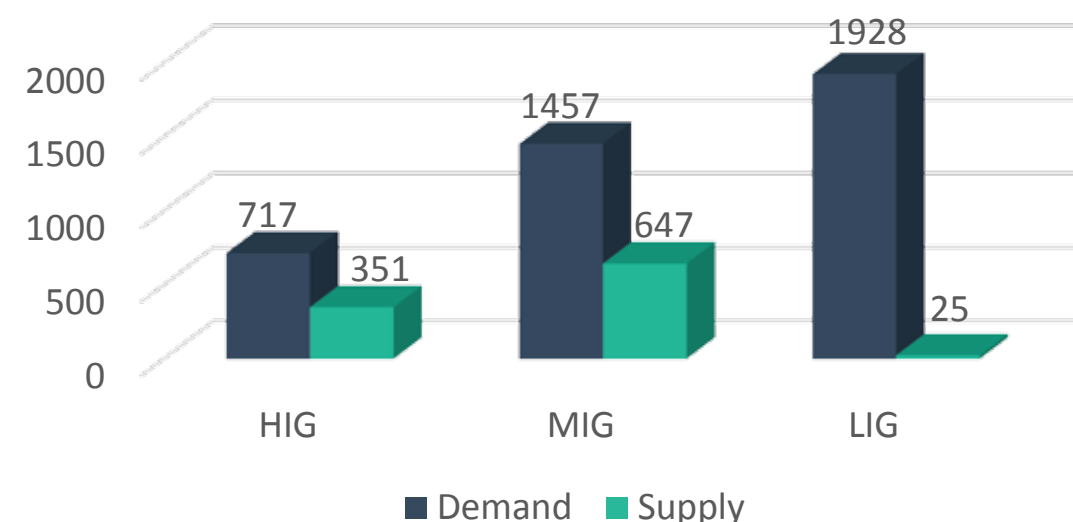
It launched an initiative, 'Housing for All by 2022', or Pradhan Mantri Awas Yojana (PMAY, Urban and Grameen) with a goal of building 20 million affordable houses by 31 March 2022 for urban poor through financial assistance of INR2 trillion (USD29 billion)²¹.

Who are the buyers

Economically Weaker Section (EWS) and Lower Income Group (LIG) households with an annual income of upto INR0.6 million²³

-- Along with encouragement to private investments and PPP projects, the government is expected to inject approximately INR1 trillion in affordable housing projects over the next three to four years.

Cumulative Housing Demand-Supply in top 8 Cities('000) 2016-20



REGULATORY REFORMS

RERA

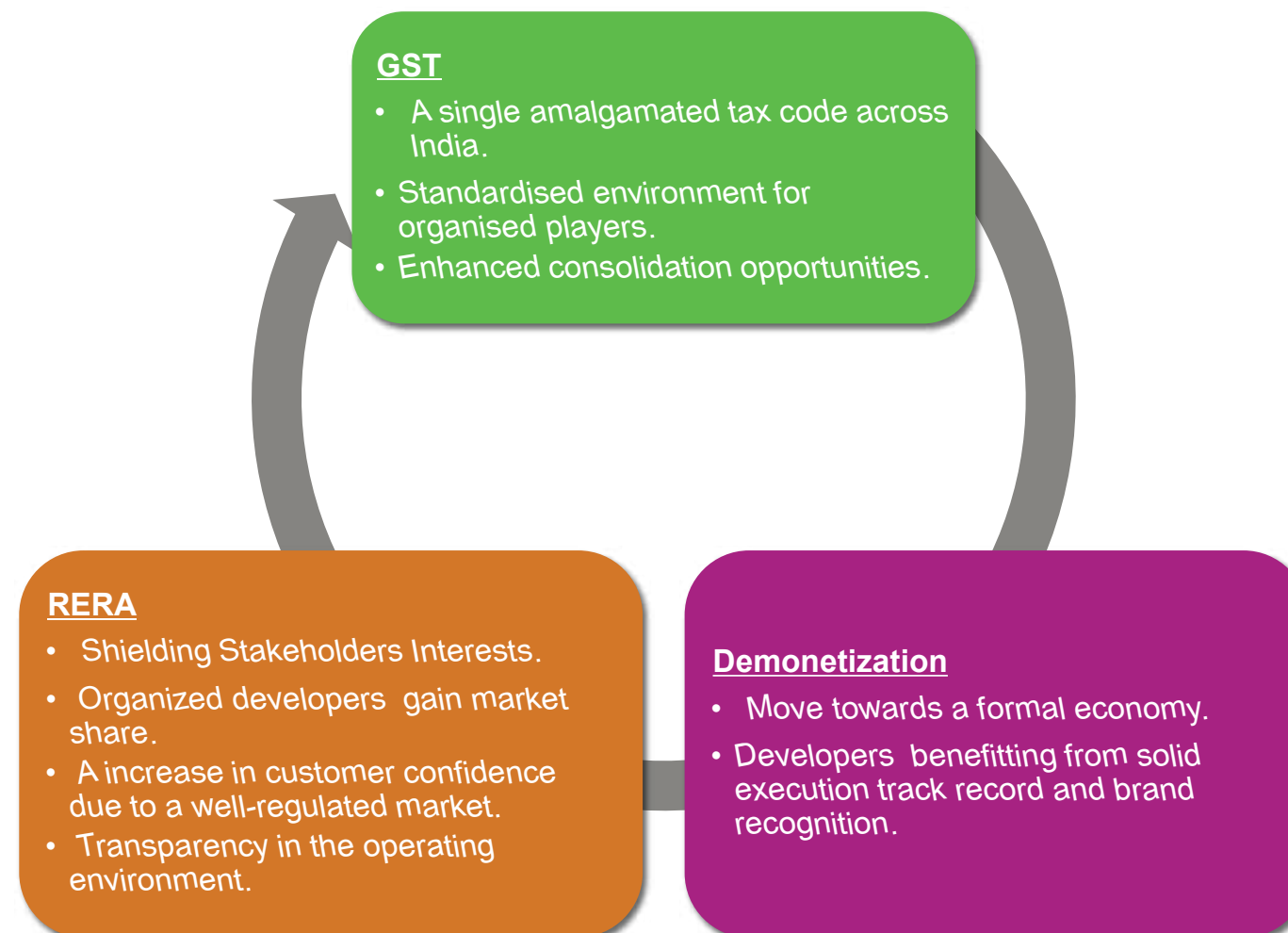
RERA will improve the buyers' confidence and boost the demand for real estate.

Delays in handover of projects are likely to decline as RERA mandates commitment from developers to complete projects as per the schedule.

RERA has mandatory disclosure clauses, which would provide clarity on the project standards and timelines for completion.

RERA protects the buyers against project delays by requiring developers to refund the amount paid along with the interest in the event of a delay.

RERA mandates the developers to deposit 70% of the amount realized from the allottees in an escrow account to cover the construction costs.



MUMBAI REAL ESTATE SECTOR



A significant portion of the populace is salaried and for most of them owning a house remains a distant dream. In response to this disconnect, developers are now launching smaller sized units to be able to bring down the ticket size. In this way, houses become affordable for the populace and developers benefit from the increased number of transactions.

Launch of the 'Housing for All by 2022' has given a further boost to projects with smaller ticket sizes, as eligible consumers can now avail the various incentives offered under this scheme.

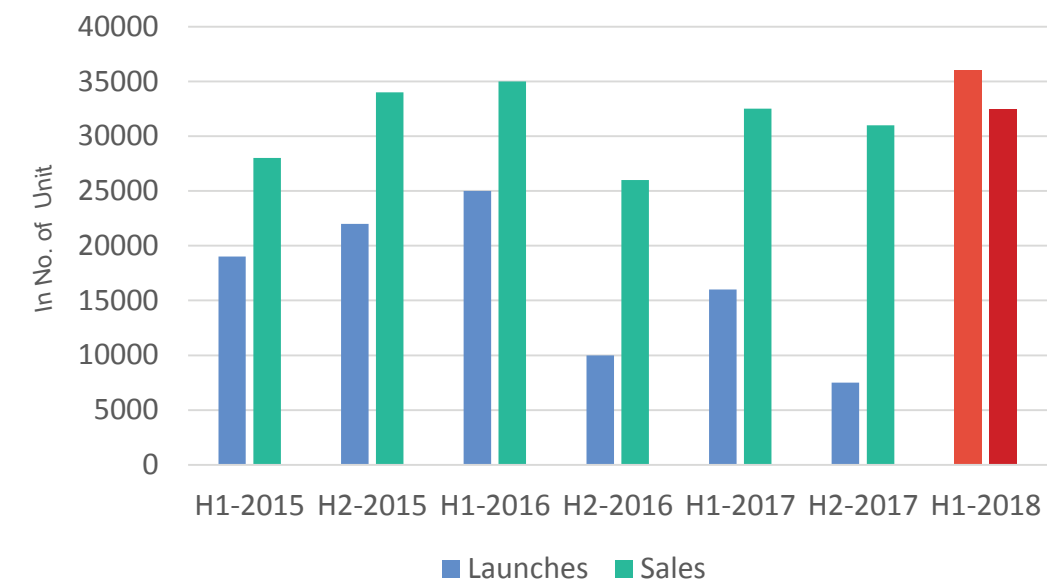
A strong momentum in launches can also be expected in H2 2018 and H1 2019 as a large number of developers are expediting the process of taking approvals of new project launches and are preparing a launch pipeline for the next 6-12 months.

More than 70% of the total sales volume came from the low to mid segment markets like Peripheral Central Suburbs, Western Suburbs, Thane and Navi Mumbai.

The highest sales were observed in the Peripheral Central Suburbs with sales of 9,200 units out of the total 35,974 units sold in H1 2018 in MMR.

Home buyers are opting to make the purchase only in Occupation Certificate (OC) received projects. This helps them avoid the 12% GST. As a result, it makes sense for the buyers to postpone their purchase till the project is complete, as GST is not applicable on OC-ready projects.

Mumbai Metropolitan Region(MMR) Snapshot		
Parameter	H1-2018	Change YoY
Launches (Housing Units)	35,974	128%
Sales (Housing Units)	32,412	1%
Price (Weighted Average)	INR 7,333/sq.ft.	-9%
Unsold Inventory (Housing unit)	1,19,526	-14%
Quarter to Sell	8	
Age of Unsold Inventory(in quarters)	15	



Source: Frank Knight Report

FINANCIAL OVERVIEW

STANDALONE INCOME STATEMENT



Particulars (INR Mn)	FY15	FY16	FY17	FY18	FY19
Total Revenue*	200	229	390	187	206
Total Expenses	94	153	291	86	116
EBITDA	106	76	99	101	90
EBITDA Margin (%)	53.00%	33.19%	25.38%	54.00%	43.69%
Finance Cost	83	60	58	48	34
Depreciation	11	9	10	7	5
PBT	12	7	31	46	51
Tax Expense	2	1	5	13	13
PAT	10	6	26	33	38
PAT Margin (%)	5.00%	2.62%	6.67%	17.65%	18.45%
Basic EPS	0.92	0.51	3.38	2.99	2.47

* Included Other Income

STANDALONE BALANCE SHEET

Particulars (INR Mn)	FY18	FY19	Particulars (INR Mn)	FY18	FY19
EQUITY & LIABILITIES			ASSETS		
Shareholder's Funds	463	732	Non-Current Assets	396	480
(A) Share Capital	108	153	(A) Tangible Assets	76	71
(B) Reserves & Surplus	355	579	(B) Non -Current Investments	299	387
Non-Current Liabilities	298	210	(C) Deferred Tax Assets	1	2
(A) Long term borrowing	296	207	(D) Long Term Loans and Advances	20	20
(B) Long Term Provisions	2	3	Current Assets	554	587
Current Liabilities	189	125	(A) Inventories	446	448
(A) Short Term Borrowings	69	53	(B) Trade Receivables	74	58
(B) Trade Payables	37	22	(C) Cash & Cash Equivalents	15	4
(C) Other Current Liabilities	83	50	(D) Short Term Loans & Advances	14	54
			(E) Other Current Assets	5	23
Total	950	1,067	Total	950	1,067

CONSOLIDATED INCOME STATEMENT

Particulars (INR Mn)	FY15	FY16	FY17	FY18	FY19
Total Revenue*	295	296	470	343	432
Total Expenses	185	209	355	174	288
EBITDA	110	87	115	169	144
EBITDA Margin (%)	37.29%	29.39%	24.47%	49.27%	33.33%
Finance Cost	89	69	65	61	43
Depreciation	11	9	10	7	5
PBT	10	9	40	101	96
Tax Expense	2	2	8	24	28
PAT	8	7	32	77	68
PAT Margin (%)	2.71%	2.36%	6.81%	22.45%	15.74%
Basic EPS	0.81	0.71	4.06	7.14	4.43

* Included Other Income

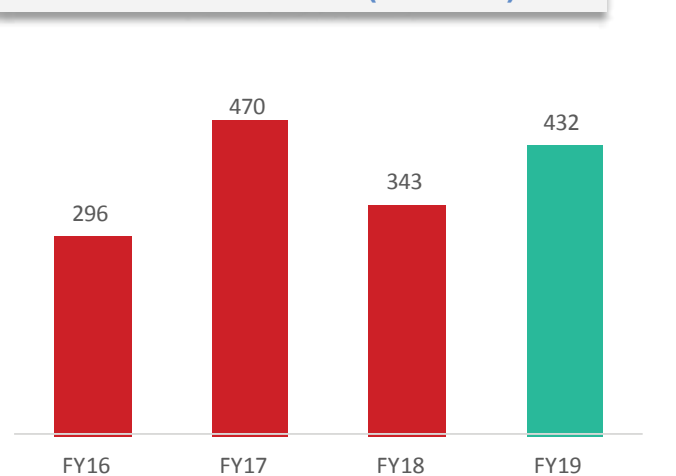
CONSOLIDATED BALANCE SHEET



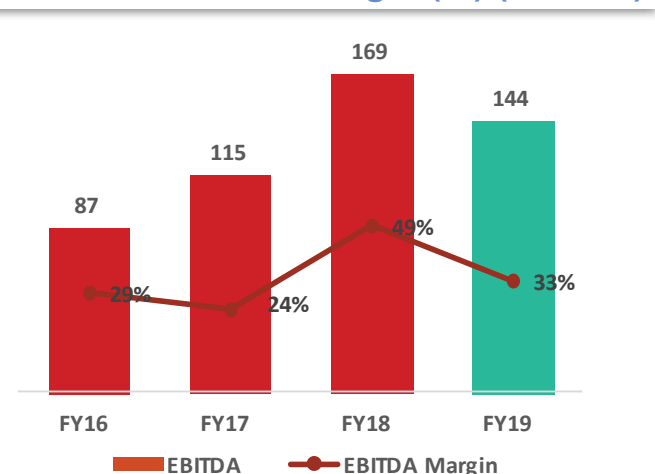
Particulars (INR Mn)	FY18	FY19	Particulars (INR Mn)	FY18	FY19
EQUITY & LIABILITIES			ASSETS		
Shareholder's Funds	495	763	Non-Current Assets	315	322
(A) Share Capital	108	153	(A) Tangible Assets	76	72
(B) Reserves & Surplus	387	610	(B) Non -Current Investments	218	229
Non-Current Liabilities	406	265	(C) Deferred Tax Assets	1	1
(A) Long term borrowing	404	263	(D) Long Term Loans and Advances	20	20
(B) Long Term Provisions	2	2	Current Assets	860	870
Current Liabilities	274	164	(A) Inventories	673	623
(A) Short Term Borrowings	68	53	(B) Trade Receivables	88	62
(B) Trade Payables	56	36	(C) Cash & Cash Equivalents	30	12
(C) Other Current Liabilities	128	49	(D) Short Term Loans & Advances	22	82
(D) Short Term Provisions	22	26	(E) Other Current Assets	47	91
Total	1,175	1,192	Total	1,175	1,192

KEY FINANCIAL HIGHLIGHTS

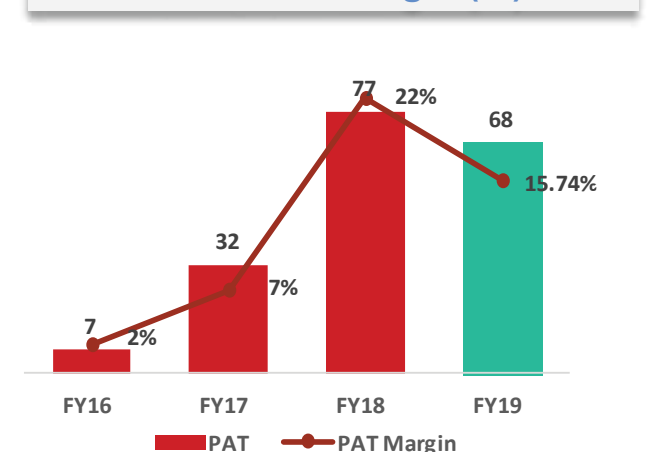
Total Revenue* (INR Mn)



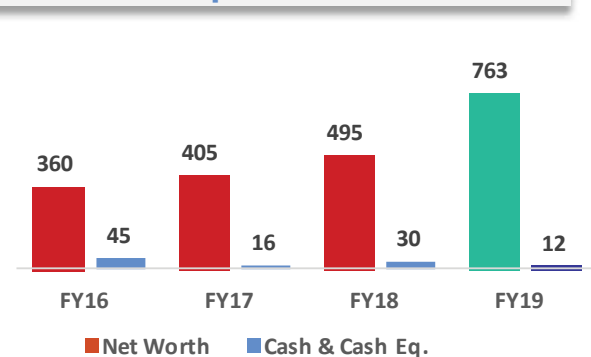
EBITDA & EBITDA Margin (%) (INR Mn)



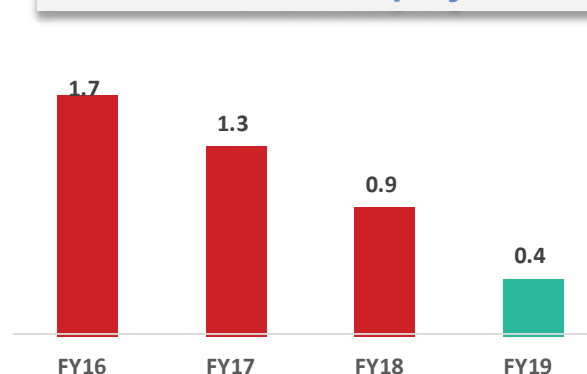
PAT & PAT Margin (%)



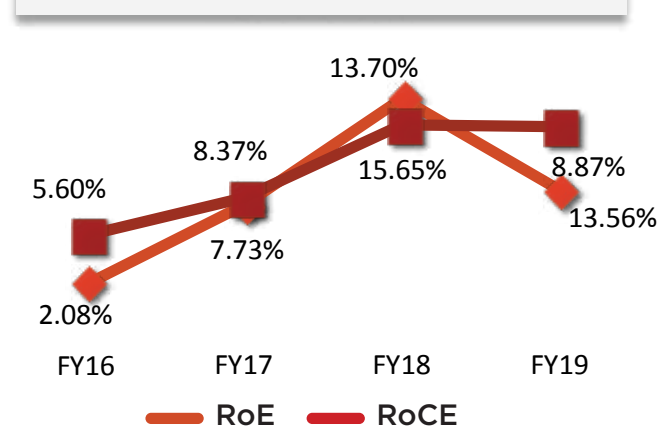
Net Worth & Cash & Cash Equivalent



Debt to Equity



ROE & RoCE



* Included Other Income

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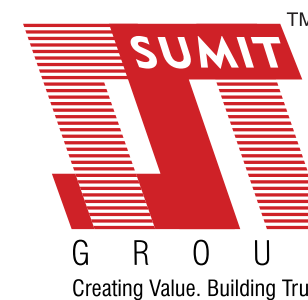
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THANK YOU



ANNEXURE- GROSS TOTAL SALES



Details of Gross Total Sales for the last five years (In INR Mn)

Sr No.	Name of Entity	Economic interest	FY19	FY18	FY17	FY16	FY15	FY14
1	Mitasu Developers Private Limited	100%	-	-	-	-	-	-
2	Sumit Chetna Venture	67%	228.74	170.82	9.65	26.08	91.88	-
3	Sumit Snehashish Venutre	30%	36.03	36.89	152.51	-	-	-
4	Sumit Snehashish Joint Venutre	50%	80.40	-	-	-	-	-
5	Sumit Pragati Shelters LLP	35%	174.66	448.33	360.19	393.68	267.50	370.25
6	Sumit Pragati Ventures LLP	50%	0.03	13.29	4.91	145.04	-	-
7	Sumit Star Land Developers LLP	25%	-	-	-	-	-	-
8	Milestone Construction & Developers LLP	50%	1.90	61.41	215.60	-	-	-
9	Sumit Realty Private Limited	35%	77.14	647.20	129.23	202.83	528.01	-
10	Sumit Woods Private Limited	100%	206.19	191.33	389.95	224.83	193.76	138.82
11	Sumit Pramukh Venutre	60%	0.22	0.31	0.23	-	-	-
12	Sun Sumit Venture	25%	20.03	25.17	75.50	-	-	-
13	Sumit Kundil Joint Venture	50%	35.61	12.29	16.75	81.80	27.55	11.43
14	Sumit Garden Grove Construction LLP	12.50%	254.92	-	-	-	-	-
Total			1,116	1,607	1,355	1,074	1,109	520

ANNEXURE- CASE STUDY

Sumit Artista - Joint Venture Model (Located at Kalina, Santacruz East, Mumbai, Maharashtra)

Was an open plot and out right buy with the help of financial institution like india infoline, India bulls, Bajaj finance.

The company did a market survey before survey before buying the plot.

The plot had proximity to BKC, commercial hub of Mumbai and there was huge demand for middle class and upper middle class housing in the micro market

Along with the residential demand there was also a requirement for shopping line in the area.

Height restriction due to aviation after survey the company decided to target upper middle class housing and looking at the requirement designed compact 2 BHK in 555 carpet area. Approx. value of unit of INR 20 Mn.

Three wings were designed with minimum wastage along with two basement for car park.

Completed the project in three and half years' time.

As on today all units are sold and society is formed as on date

**Plot Size :
25000 sq. ft.**

**Total Carpet area :
99,261 sq. ft.**

**Total construction
area:
1,70,000 sq ft.**

**Total no of units
planned:
112**

**Residential :
101**

**Ground floor shops :
11**

**Price range - INR
16,000 to INR 23,000
(on built up)**

**Approval of plans:
17 Dec 2013**

**Commencement
Certificate :
2 Jan 2014**

**Building completed
with Occupation
Certificate :
29 May 2017**



ANNEXURE- CASE STUDY

Sumit Garden Grove - Joint Venture Model / DMM (Located at Chikuwadi Borivali (West), Mumbai, Maharashtra)

Construction cost is being funded by Piramal Capital and Housing Finance Limited

Sumit Woods Limited is the development Manager for this project because of the company's expertise in construction and execution of project.

Expertise in planning and design as per requirement of micro market.

2BHK and 2.5BHK planned for upper middle class housing in borivali.

Another advantage of the company is a well known brand in western sub of Mumbai.

Possession date as per RERA : December 2020



**Plot Area :
61,107 sq ft**

**Sumit Woods stake :
12.50%**

**Approval of plan:
29 Sept 2017 of 22
stories**

**Two basement and
plinth completed in
January 2018**

**Current Status :
Under Construction
18th Slab Complete**

**Further CC of 22
Stories received on
12 March 2018**