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## **Consolidated Profit & Loss Statement**



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Particulars	Q3 FY25	Q3 FY24	Particulars	9M FY25	9M FY2
Net Sales	29.81	42.85	Net Sales	107.91	115.06
Other Income	1.09	0.51	Other Income	2.37	1.44
Total Income	30.90	43.36	Total Income	110.28	116.50
Total Expenditure	25.10	35.55	Total Expenditure	93.22	96.90
EBIDTA	5.85	7.81	EBIDTA	16.85	19.58
EBITDA Margin	18.94%	15.28%	EBITDA Margin	15.28%	16.81%
Interest	1.90	4.04	Interest	8.12	12.29
Depreciation	0.13	0.15	Depreciation	0.38	0.44
РВТ	3.83	3.62	PBT	8.35	6.84
TAX Expense (Including Deferred Tax)	1.80	1.35	TAX Expense (Including Deferred Tax)	2.06	2.01
PAT	2.03	2.27	PAT	6.29	4.83
PAT Margin	6.56%	5.24%	PAT Margin	5.70%	4.15%

## **Standalone Profit & Loss Statement**



rticulars Q3 FY25 Q3 FY24	Particulars	Particulars 9M FY25
Sales 25.58 17.15	Net Sales	Net Sales 65.17
ner Income 1.04 0.43	Other Income	Other Income 2.57
al Income 26.62 17.58	Total Income	Total Income 67.74
al Expenditure 22.68 13.52	Total Expenditure	Total Expenditure 53.06
DTA 3.94 4.06	EBIDTA	EBIDTA 14.68
TDA Margin 14.80% 23.11%	EBITDA Margin	EBITDA Margin 21.67%
erest 1.77 2.71	Interest	Interest 6.99
preciation 0.08 0.11	Depreciation	Depreciation 0.25
Γ 2.09 1.24	РВТ	PBT 7.44
( Expense (Including Deferred Tax) 1.09 -0.02	TAX Expense (Including Def	TAX Expense (Including Deferred Tax) 1.41
Г 1.00 1.26	PAT	PAT 6.03
Γ Margin 3.76% 7.18%	PAT Margin	PAT Margin 8.90%

#### Management Comment On The Financial Performance Of Q3 & 9M FY25



"We are pleased to share that our Q3 & 9M FY25 performance has been consistent, demonstrating our resilience and focus on execution in a dynamic market environment. While the overall sector has faced challenges, we remain optimistic about the future.

The Reserve Bank of India's recent rate cut is expected to positively impact affordability and demand in the real estate sector, providing a strong foundation for growth. Additionally, the revised income tax slabs with expanded thresholds are expected to enhance disposable incomes, ensuring more taxpayers benefit from lower rates, which could further stimulate housing demand. We are particularly excited about our robust pipeline of new projects, with significant launches expected in the coming quarters. As we expand, our commitment to sustainability remains at the core of our operations. We continue to integrate environmentally responsible practices and innovative designs to deliver value to our customers and contribute to a greener future.

With these efforts and improving market conditions, we are confident in our ability to deliver strong outcomes and drive long-term value. We look forward to a promising year ahead."

## 39 Years Of Building Trust & Transforming Spaces: Company Overview



Established in 1986 by industry visionaries Mr. Subodh Nemlekar and Mr. Mitaram Jangid, Sumit Group has become a symbol of precision and excellence in real estate development. With nearly four decades of experience, the company has established itself as one of Mumbai and Goa's most trusted developers, delivering quality projects that meet the highest design and construction standards.

Over the years, Sumit Group has completed 65+ projects, encompassing a total built-up area of more than 50 lakh square feet approx, while rehabilitating thousands of families.

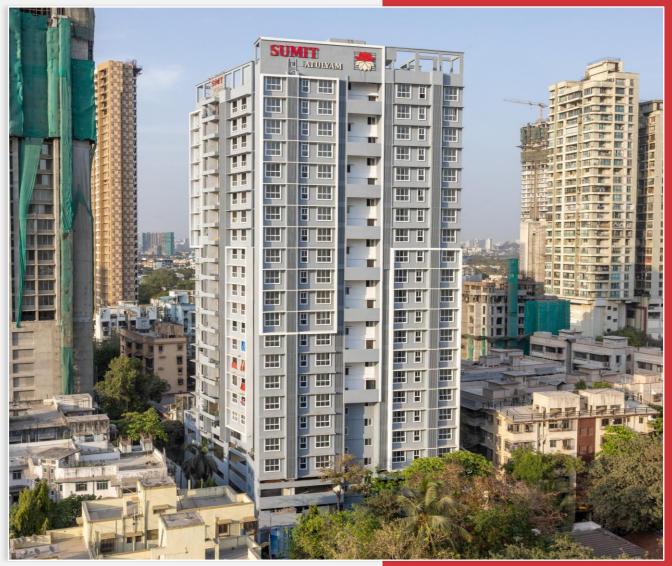
Since its inception, Sumit Group has steadfastly committed to enhancing urban living spaces.

The company's journey is marked by remarkable residential and commercial real estate achievements, with its projects extending across Mumbai—from Virar to Churchgate—and Goa.

Sumit Group's expertise spans diverse development segments, including:

`\*Open Plots/Freehold Land \*Society Redevelopment \*SRA (Slum Rehabilitation Authority) Projects \*MHADA (Maharashtra Housing and Area Development Authority) Developments \*Collector's Land Projects \*Amenity Plots \*Projects developed under various DCPR schemes, like 33-5, 33-7, 33-9, 33-11, and 33-12 schemes.

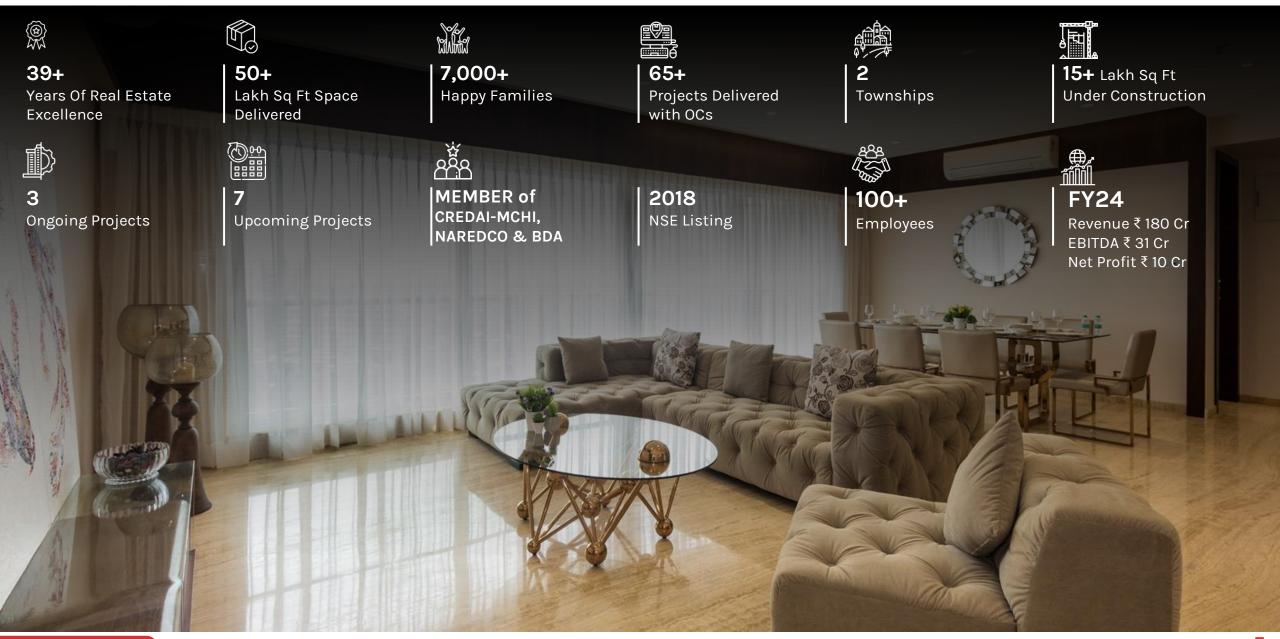
Currently, the group is actively engaged in key projects, namely, Sumit Gurukrishna (Ville Parle), Hedavkar Wadi No. 1 (Prabhadevi) and Sumit KMR Param (Borivali West),) each reflecting the company's commitment to excellence. Backed by a team of experienced professionals.



Actual image - Sumit Atulyam, Matunga West

## Every Milestone, A Story Of Progress : Key Highlights





## **Guiding Principles For Sustainable Growth**





#### **Mission**

To set new standards in eco-friendly living, providing comfort and convenience to the entire community. By focusing on sustainable development, we aim to create lifestyle-enhancing benchmarks that not only meet the needs of today but also ensure a greener and more



#### Vision

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



#### **Values**

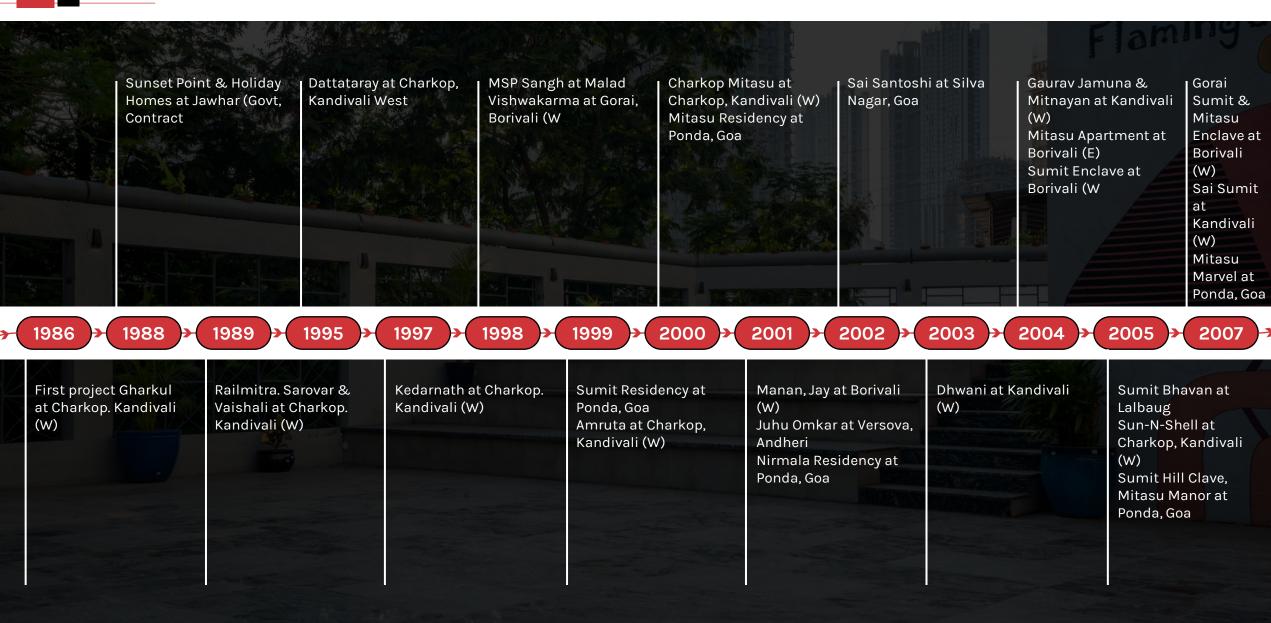
Innovation Trust Quality **Customers Centricity** Teamwork

Social Responsibility



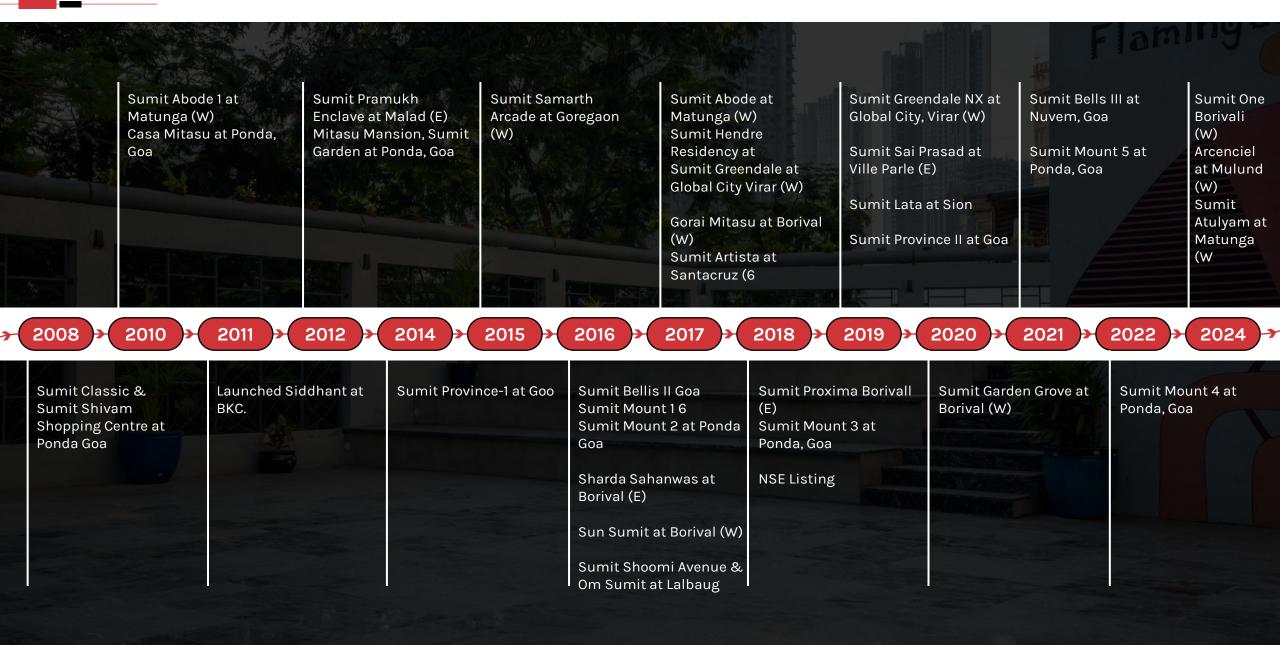
#### A Timeline Of Achievements





#### A Timeline Of Achievements

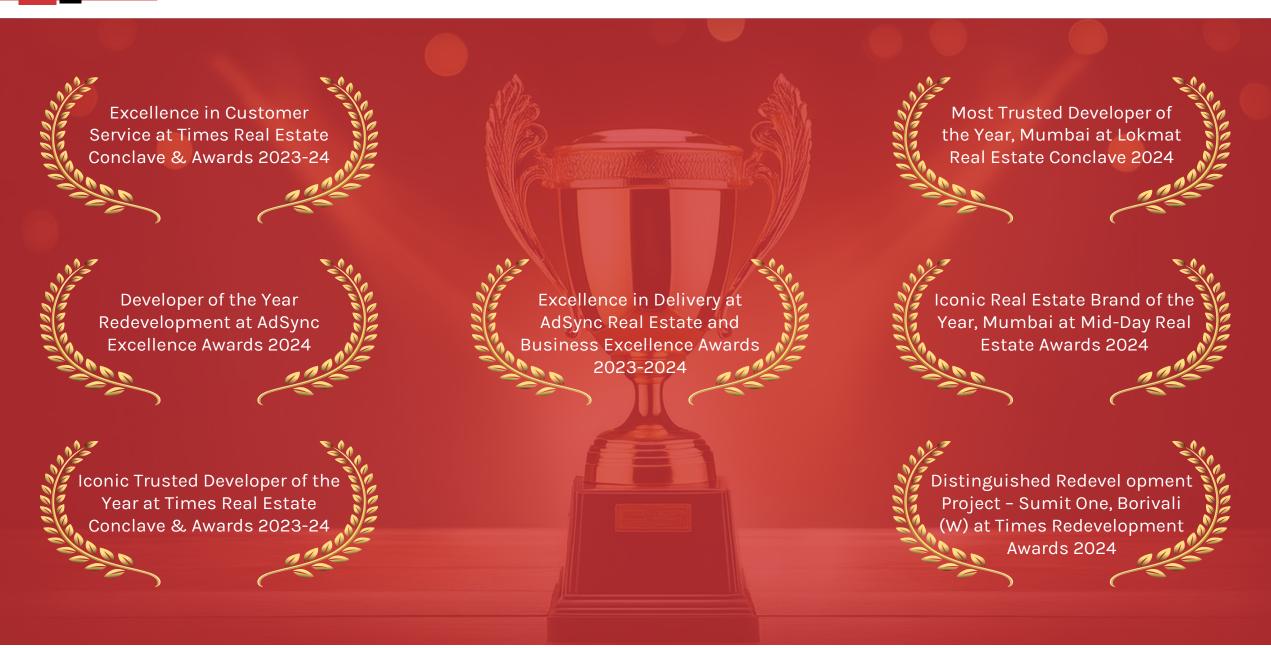




10

## Milestones Of Success & Recognition





#### Trailblazers In Business Excellence: Core Leadership Team



#### Bhushan Nemlekar, Head – Marketing & Branding Operations.

A Harvard-certified leader with 18+ years of experience, Mr. Nemlekar focuses on project financing, sales, and strategy. His dynamic approach drives Sumit Group's expansion and success.



Amruta Jangid,
Head – Marketing & Branding Operations
She manages RERA compliance for all Sumit Group
projects, contributes to marketing, and oversees
interior design and amenity concepts.

# Subodh Nemlekar, Co-Founder & Non-Executive Director A visionary with deep expertise in marketing and public relations, Mr. Nemlekar has been pivotal in establishing Sumit Group's reputation as a trusted name in real estate.

Mitaram Jangid,
Co-Founder & Managing Director
With 40+ years in construction, Mr. Jangid
ensures every project is designed for maximum
utility and value. His hands-on approach and
vision have been instrumental in creating
spaces that enrich lives.

## **Total Projects Delivered In Mumbai**



- Matunga
- Sumit Abode I
- Sumit Abode II
- Sumit Atulyam
- Lalbaug
- Sumit Bhoomi Avenue
- Om Sumit
- Sumit Bhavan
- Sion
- Sumit Lata
- Byculla
- · Sumit Hendre Residency
- Ville Parle
- · Sumit Sai Prasad
- Andheri West
- Juhu Omkar
- Jawhar
- Sunset Point & Holiday Homes (Govt. Contract)
- Goregaon West
- Sumit Samarth Arcade
   (Commercial & Residential Project)
- Yamunabai Pada

- Malad East
- Sumit Pramukh Enclave
- Yamunabai Pada (SRA)
- Borivali West
- Sumit Garden Grove
- Manan
- Sumit Enclave
- Mitasu Enclave
- Sun Sumit
- Mitasu Apartment
- Sumit One
- Borivali East
- Sumit Proxima
- Sharda Sahaniwas
- Virar West
- Sumit Greendale (Township)
- Sumit Greendale Nx (Township)
- Gorai
- Gorai Sumit
- Vishwakarma
- Jay
- Gorai Mitasu

- Kandivali West
- Gaurav Jamuna
- Railmitra
- Sarovar
- Dattataray
- Charkop Mitasu
- Vaishali
- Kedarnath
- Sun-n-shell
- Amruta
- Gharkul
- Mitnayan
- Sai Sumit
- Dhwani
- Mulund
- Arcenciel
- Bandra
- Siddhant

(Govt. Contract)



Investor Presentation \_\_\_\_\_

## **Total Projects Delivered In Goa**



PONDA

NUVEM

• Casa Mitasu

• Sumit Bells I

Mitasu Manor

• Sumit Bells II

- Mitasu Mansion
- Sumit Bells III

- Mitasu Marvel
- Mitasu Residency
- Nirmala Residency
- Sumit Classic
- Sumit Garden
- Sumit Hill Clave
- Sumit Mount 1
- Sumit Mount 2
- Sumit Mount 3
- Sumit Mount 4
- Sumit Mount 5
- Sai Santoshi
- Sumit Residency
- Sumit Province I
- Sumit Province II
- Sumit Plumeria



## Redevelopment: Sumit Wood's Core Strength



Sumit Woods Limited specializes in redevelopment projects, which is a core focus of our business strategy and expertise. While the company has experience in brandnew projects involving land acquisition, redevelopment remains Sumit Wood's distinguishing strength Why Focus On Redevelopment **Addressing Urban Challenges:** Redevelopment caters to the pressing need for upgrading old and dilapidated structures in densely populated cities like Mumbai. **Efficient Land Utilization:** Unlike new projects that require extensive land acquisition, redevelopment maximizes the use of existing land and infrastructure **Community Focus:** Redevelopment provides residents with larger, welldesigned homes, modern amenities, and improved living conditions at no additional cost, fostering customer satisfaction

## Scaling Up With Asset Light Business Model





Enhanced Asset Efficiency & Profitability:

By prioritizing partnerships, joint ventures, and strategic collaborations, Sumit Woods executes more projects with a smaller fixed asset base. This directly improves the asset turnover ratio, demonstrating efficient capital utilization and driving higher revenue generation.



Agile Operations & Optimized Cash Flow:

Minimizing upfront investments in land and infrastructure allows for quicker project initiation, reduced financial strain, and optimized cash flow management. This translates to greater operational efficiency and faster project cycles.



Scalable Growth & Diversified Risk:

The asset-light approach facilitates both geographic and project diversification without overextending the balance sheet. This mitigates financial risk, enhances responsiveness to market opportunities, and supports sustainable, profitable growth.



Increased Project Capacity:

Collaborations for land acquisition and development empower Sumit Woods to manage a greater volume of projects concurrently, significantly scaling business operations.



Strategic Resource Deployment:

Reduced reliance on fixed assets frees up resources for strategic investments in innovation, marketing, and customer experience, further enhancing scalability and competitive advantage.



## A Network Of Financial Powerhouses: Strategic Alliances





























## Delivering Excellence: 2024 Portfolio





Sumit One, Borivali West Delivered Jan 2024



Arcenciel, Mulund West Delivered April 2024



Sumit Atulyam, Matunga West Delivered July 2024





Sumit Bells I, Nuvem Delivered September 2024

## **Progress In Motion: Current Developments**



## **Sumit Gurukrishna**

Location Vile Parle

No of Units 138 Units (Including Members)

Total Saleable Area 138 Units (Including Members)

Current Stage Finishing work going on

Expected Completion March 2025



## **Progress In Motion: Current Developments**



## **Sumit KMR Param**

Location Borivali

No of Units 152 Units

Total Saleable Area 1,28,992 Sq Ft

Current Stage 2nd Slab Complete

Expected Completion March 2029



## **Progress In Motion: Current Developments**



## Hedavkarwadi

Location Prabhadevi 90 Units (Approx) No of Units Total Saleable Area 95,000 Sq Ft (Approx) **Current Stage** DA Registered **Expected Completion** Year 2030



Tenant Building

## **Future Ventures: Upcoming Projects**



Sr. No	Name of Firm	Project Name	Location	Land Area Sq mtr	Type of Project	Category	Usage Type	Free Sale FSI Approx Sq Ft	Est. Project Sales of Sumit Woods Limited Cr
1	Sumit Woods Limited	Vidhyavihar	Dadar	1,100	Re-development	Aspirational	Residential	40,000	160
2	Sumit Woods Limited	Dattani Trade centre	Borivali	3,100	Re-development	Boutique A Category	Commercial	1,50,000	445
3	Sumit Woods Limited	Jai Shivam CHSL	Malad	5,000	Re-development	Premium	Residential	75,000	230
4	Sumit Hills Private Limited	Brothers	Mahim	6,600	Re-development	Super Premium	Residential	1,70,000	737
5	Sumit Star Land Developers LLP	Span Trident	Bhayandar	2,000	Open Development	Aspirational	Residential	50,000	19
6	Sumit Pragati Venture LLP	Bhakti Sudha	Santacruz	3,600	Re-development	Aspirational	Residential	64,000	50
7	Sumit Luxe Ventures LLP	Makwana Society	Vile Parle	922	Re-development	Premium	Residential	20,000	43
	Sumit Woods' upco	oming projects offe	er a Free Sa	ale ESI of 5	569 000 sa. ft v	with an estimated s	sales value o	Total 5,69,000 f ₹1,684 crore	Total 1,684

Sumit Woods' upcoming projects offer a Free Sale FSI of 5,69,000 sq. ft., with an estimated sales value of ₹1,684 crore, driving strategic growth in residential and commercial spaces.

## **Eco-innovation: Sustainability At The Core**



#### **Green Construction**

Practices Using eco-friendly materials and energy-efficient designs to minimize environmental impact



#### Focus on Long-Term Value

Designing developments that balance environmental responsibility with economic efficiency.

#### Sustainable Living Spaces

Incorporating rainwater harvesting, solar energy, and waste management systems in our projects.

# Contributing to Urban Resilience

Creating spaces that adapt to climate challenges while enhancing the quality of life for communities.

At Sumit Group, sustainability is not an add-on—it's the foundation of every project we undertake.

## **Key Growth Drivers for the Real Estate Industry**



#### O Urbanization and Population Growth:

Increasing urban migration fuels demand for residential, commercial, and redevelopment projects in high-density areas.

#### Rising Incomes and Preferences:

Growth in disposable income and shifting consumer demand for luxury housing and smart homes drive sales.

#### Favorable Financing:

Low interest rates and accessible home loans encourage real estate investments. (1)

#### Government Initiatives:

Policies like PMAY, Smart Cities Mission, and infrastructure development (metros, highways) enhance market opportunities.

#### Sustainability Trends:

Rising demand for eco-friendly buildings with green certifications and energy-efficient technologies.

#### Technological Advancements:

Tools like BIM, 3D printing, and automation enable cost-efficient, timely project delivery.

#### Redevelopment Opportunities:

Urban renewal projects in cities like Mumbai offer significant growth potential. 10%-20% of Mumbai's

property registrations now stem from redevelopment projects, signalling a major growth driver.

#### o FDI and Reforms:

Policies like RERA and REITs attract foreign investments, boosting transparency and confidence.

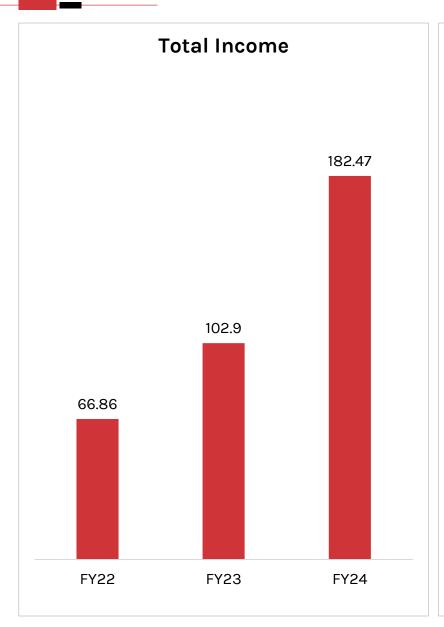
#### Post-Pandemic Shift:

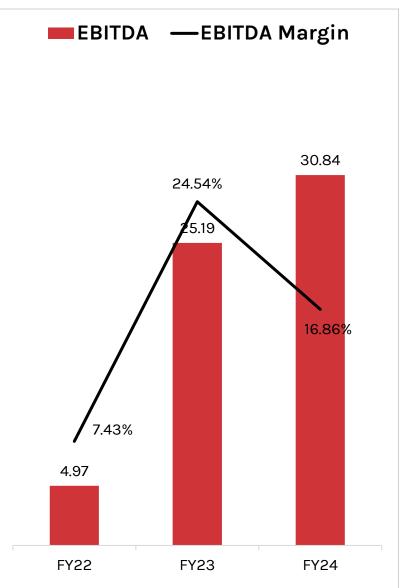
Demand for larger, suburban homes grows as hybrid work models gain traction. These drivers collectively shape the real estate industry, offering immense opportunities for growth and innovation.

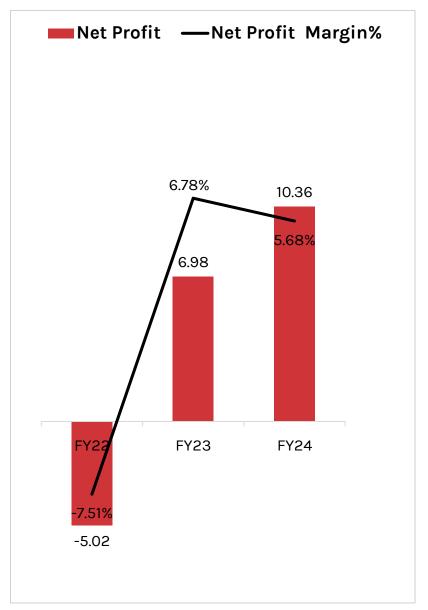
Source: IBEF, BS (1), ET

## **Key Consolidated Financial Highlights**









All Amount in ₹ Cr & Margin in %

## **Consolidated Profit & Loss Statement**



26

			(In ₹ Cr)
Particulars	FY22	FY23	FY24
Net Sales	66.08	101.44	180.46
Other Income	0.78	1.46	2.01
Total Income	66.86	102.90	182.47
Expenses			
Changes in Inventories	-27.44	-29.79	30.81
Employee Cost	7.50	10.93	13.89
Other Expenses	52.68	66.77	137.74
Total Expenditure	60.19	77.71	151.63
EBIDTA	6.67	25.19	30.84
Interest	8.00	15.39	17.32
Depreciation	0.63	0.71	0.60
PBT	-1.96	9.10	12.92
Share of P/L in Associate & JV	-1.70	0.06	-0.07
PBT after exceptional item	-3.66	9.15	12.85
Tax	1.36	2.17	2.48
Net Profit	-5.02	6.98	10.36
Reported Net Profit	-5.02	6.98	10.36
Other Comprehensive Income	-0.01	-0.24	-0.09
Total Comprehensive Income	-5.03	6.74	10.28
Diluted EPS	0.3	2.31	2.44

## **Consolidated Balance sheet**



							(In ₹ Cr)
Equities & Liabilities	FY22	FY23	FY24	Assets	FY22	FY23	FY24
Equity	30.59	30.59	30.59	Non Current Assets			
Other Equity	25.38	36.53	45.43	Fixed assets	7.31	7.31	6.73
Net Worth	55.96	67.12	76.02	Non Current Investments	19.56	14.19	8.86
Non Controlling Interests	20.21	21.23	24.77	Other Non Current Financial Assets	8.56	13.50	18.98
Non Current Liabilities				Non Current Assets	1.01	1.90	2.27
Non Current Borrowings	102.49	125.00	103.16	Other Non Current Assets	2.58	5.31	5.64
Deferred Tax Liability	0.57	0.59	0.32	Total Non Current Assets	39.02	42.22	42.48
Long Term Provision	0.06	0.36	0.48	— Current Assets			
Total Non Current Liabilities	103.12	125.95	103.96		147.50	100.00	170.00
Current Liabilities				Inventories	147.53	188.99	170.22
Current Borrowings	7.97	13.39	16.27	Trade receivables	15.11	25.23	38.70
Trade Payables	7.68	10.96	11.84	Cash & Bank Balance	9.08	5.50	4.08
Current Tax Liabilities (Net)	0.74	1.47	1.67	Other Current Financial Assets	6.14	5.65	6.07
Short Term Provisions	0.09	0.18	0.28	Current Tax Assets (Net)	0.00	0.17	0.43
Other Current Liabilities	25.90	33.49	33.57	Other Current Assets	4.78	6.02	6.39
Total Current Liabilities	42.37	59.50	63.62	Total Current Assets	182.64	231.56	225.89
Total Liabilities	221.67	273.78	268.37	Total Assets	221.67	273.78	268.37

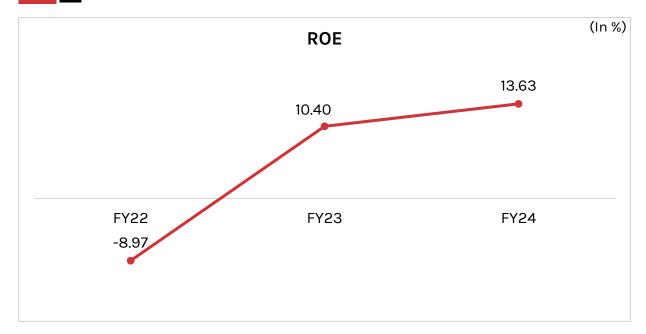
## **Cashflow Statement**

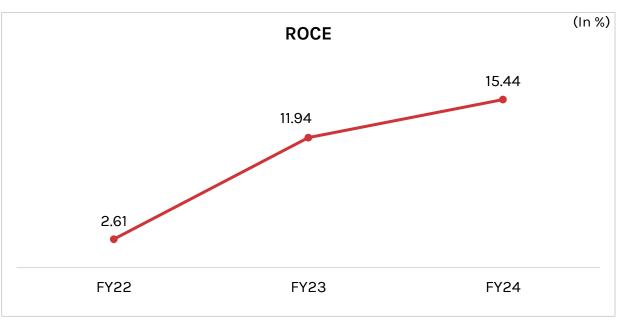


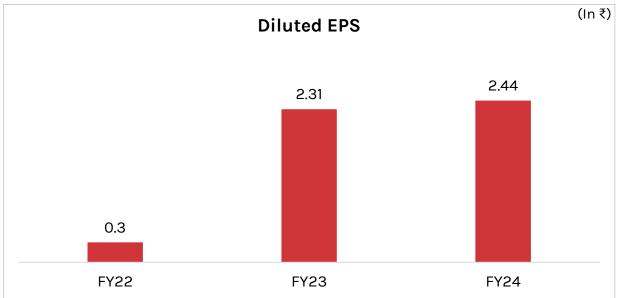
			(In ₹ Cr)
Particulars	FY22	FY23	FY24
Cashflow From Operations	-28.27	-15.18	35.99
Cashflow From Investments	-3.44	-4.17	-5.13
Cashflow From Financing	35.48	17.79	-32,24
Net Cash Flow	3.77	-1.56	-1.38
Opening Cash Balance	3.24	7.01	5.46
Closing Cash Balance	7.01	5.46	4.07

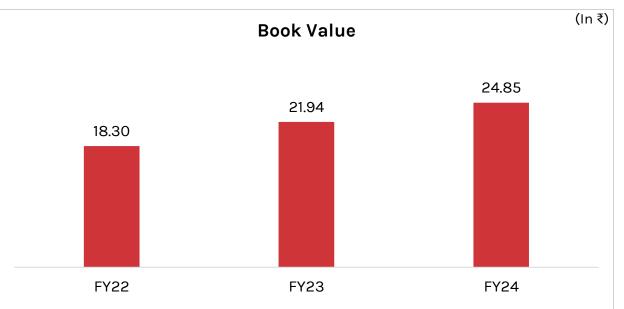
## **Key Ratios**





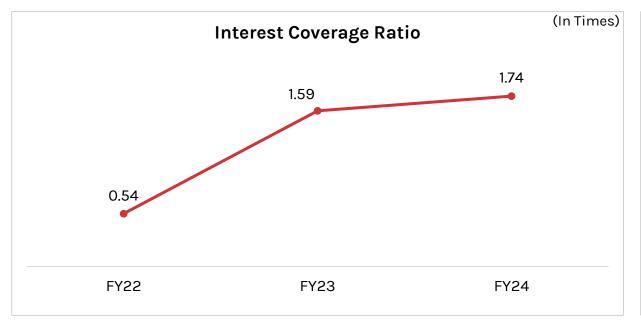


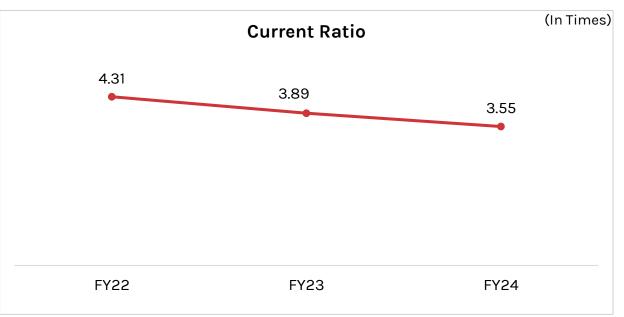


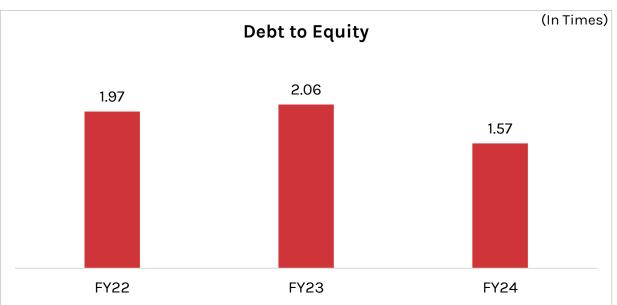


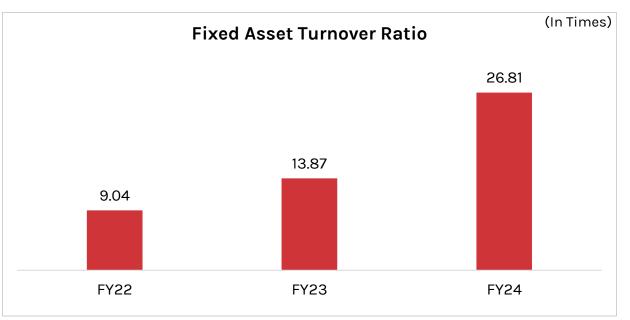
## **Key Ratios**





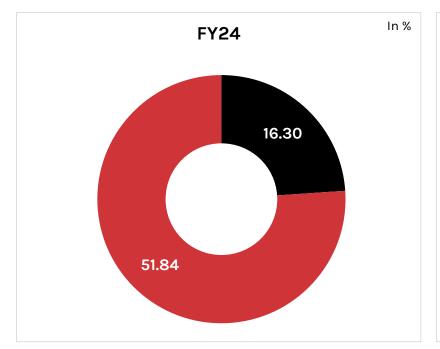


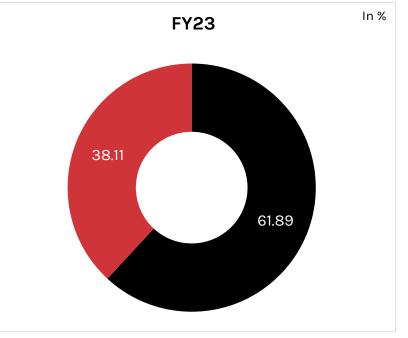


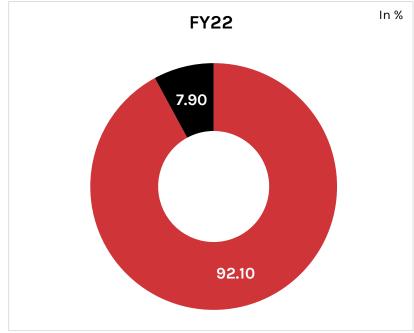


## **Revenue Bifurcation**









Redevelopment	Open Land
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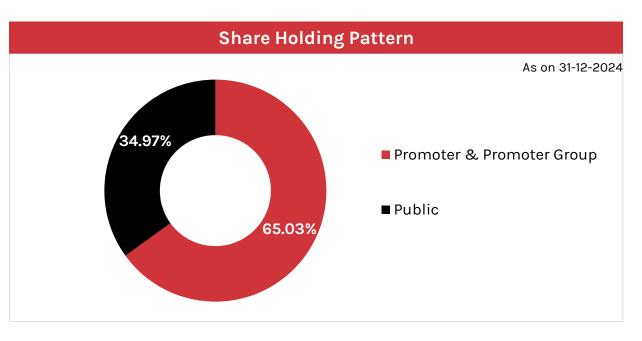
(In ₹ Cr)

Particulars	FY24	FY23	FY22
Open Land	28.58	60.87	54.81
Redevelopment	146.79	37.48	4.71
Total (From Sale of Units)	175.37	98.35	59.52

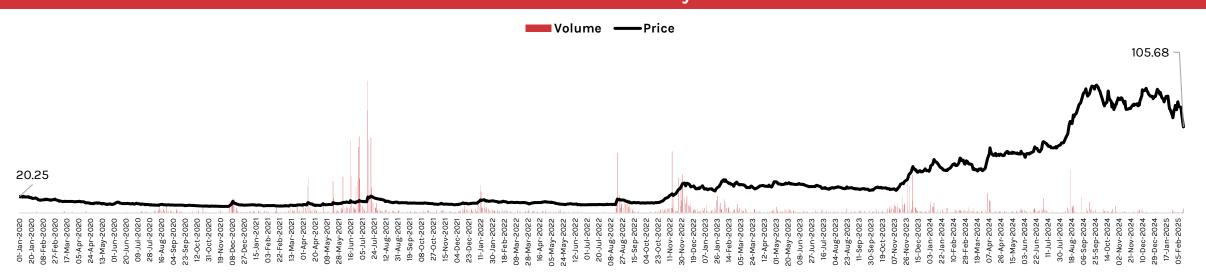
#### **Stock Data**



NSE: SUMIT	
Source NSE	As on 15-01-2025
Share Price (₹)	105.68
Market Capitalization (₹ Cr)	426
No. of Shares Outstanding	4,05,87,044
Face Value (₹)	10
52 Week High	157.75
52 Week High-Low (₹)	50.30



#### Share Performance From 1st January 2020 Till Date



#### The Sumit Edge: Investment Rational















#### Long-Standing Experience:

Active since 1986, with a 39+ year legacy of delivering high-quality real estate projects in Mumbai and Goa. Successfully completed 65+ projects, covering over 50 lakh sq. ft., with 15 lakh sq. ft. under construction.



#### **Expertise in Redevelopment:**

Specialization in redevelopment projects, including open plots, SRA, MHADA, and collector land, under diverse DCPR 2034 schemes (33-5/7/9/11/12). Recognized for delivering award-winning projects like Sumit One, Borivali (W).



#### **Financial Growth and Resilience:**

87.89% YoY growth in standalone revenue for FY 2023-24. EBITDA margin at 24.52% and net profit margin at 7.49%, showcasing operational efficiency and profitability. Steady improvement in debt-to-equity ratio, reflecting prudent financial management.



#### **Strategic Project Portfolio:**

Ongoing and upcoming projects in prime urban locations, targeting aspirational and premium residential and commercial segments. Notable projects: Sumit Arcenciel (Mulund), Sumit Atulyam (Matunga), and Sumit Param (Borivali).



#### **Recognized and Trusted Brand:**

Member of CREDAI-MCHI, NAREDCO, and BDA, reflecting credibility and adherence to industry standards. Accolades include "Developer of the Year – Redevelopment" at AdSync Excellence Awards 2024. "Distinguished Redevelopment Project" at Times Redevelopment Awards 2024.



#### Sustainability and Innovation:

Commitment to eco-friendly developments and lifestyle-enhancing benchmarks. Focus on modern designs, sustainability, and community-centric living spaces.

## Thank You



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(Sumit Gurukrishna) This project is registered under Maharera No. P51800050062. And available on the website https://maharera.mahaonline.gov.in/