

www.sumitwoods.com



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
FY18	INR343 Mn	INR169 Mn	49.27%	INR77 Mn	22.45%	INR673 Mn
H1-FY19	INR258 Mn	INR95 Mn	36.82%	INR45 Mn	17.44%	INR658 Mn

SNAPSHOT

Business Overview

Completed more than 50 residential and commercial projects

Focus on Budget housing for mid income and low income group

6 on going projects across Mumbai, Goa and Thane

Successfully completed 11 re-development projects

Handed over more than 4,700 units

4 projects in the pipeline

1,47,682 Total Unsold carpet area of ongoing projects

1,78,817 Total Sq ft area of projects in pipeline

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

Financial Overview

Financial Overview

EBITDA 3 Year CAGR:
15.06%

PAT 3 Year CAGR:
108.58%

Self funded
5 out of 6 on-going projects

Debt to Equity: 0.46

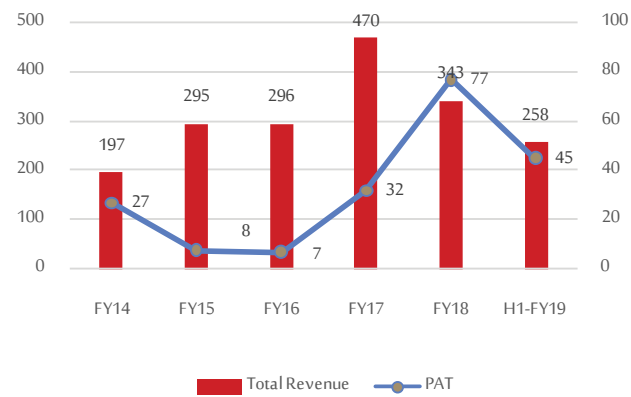
ROE: 15.65%

ROCE: 18.00%

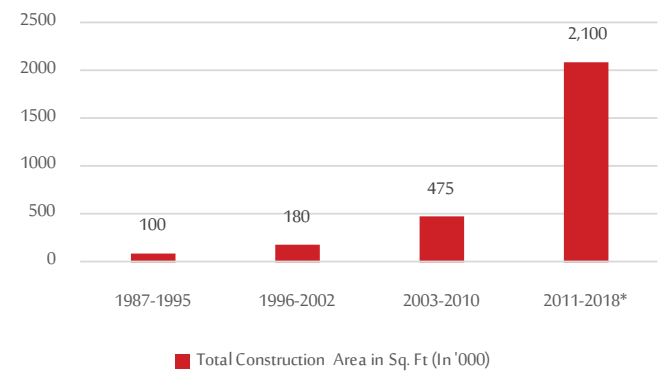
COMPANY OVERVIEW

- 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

Historical Consolidated Revenue

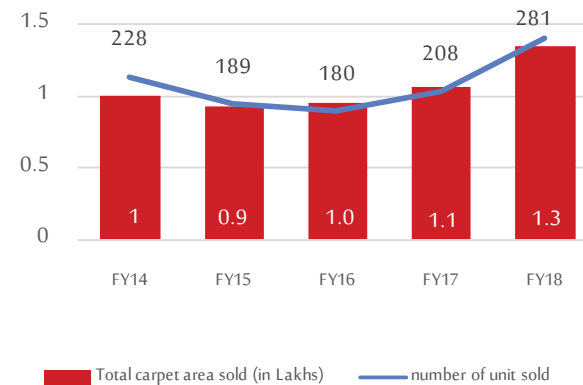


30 years Growth Record



* Includes on-going projects

Sales in the last 5 Years.



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

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:

1. Gorai Mitasu
2. Sumit Proxima

2019



*Listed on NSE EMERGE 10th SEP 2018

*Project Received OC

SUMIT SAI PRASAD

SUMIT GREENDALE NX

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

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, Director of Finance)

- Is an Executive MBA from Harvard 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, 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)**

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

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 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 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.

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)



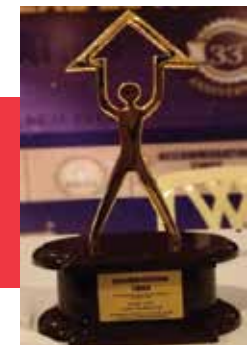
2016 - ABCI (Bronze)
-External Magazine
(Sumit Woods Ltd)



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



2017-Mid Day - Iconic
Developer -Western
Mumbai



2019-Accomadation 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 identify prime locations across Mumbai and Goa.
- Has been able to provide housing in prime locations at a reasonable rate.



OUR FINANCE PARTNERS





BUSINESS
OVERVIEW

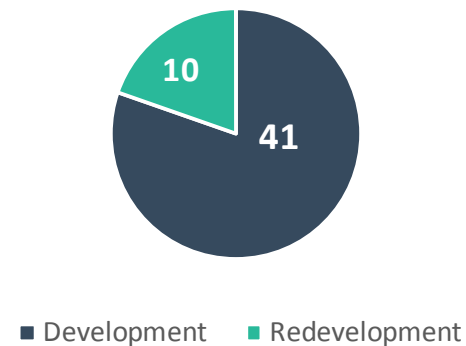
The graphic features a hand holding a tray with a city skyline, overlaid with a grid and upward-pointing blue arrows, symbolizing growth and business overview.

BUSINESS OVERVIEW

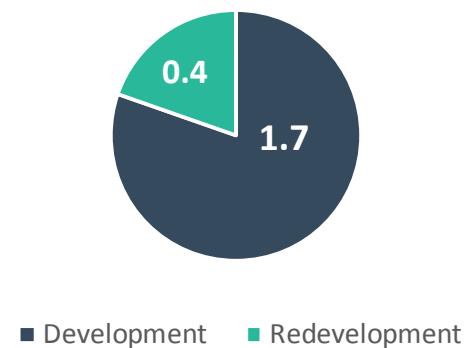


Completed Projects

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

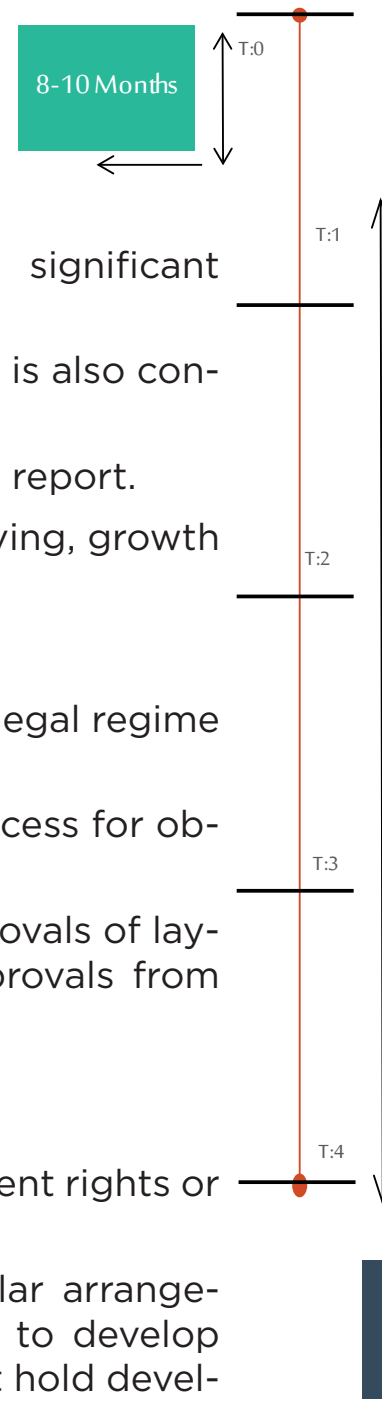
- The company identifies appropriate projects with significant growth potentials.
- The views of a local real estate marketing professional is also considered and collected.
- After an initial survey, the company makes a feasibility report.
- The report includes certain criteria like standards of living,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

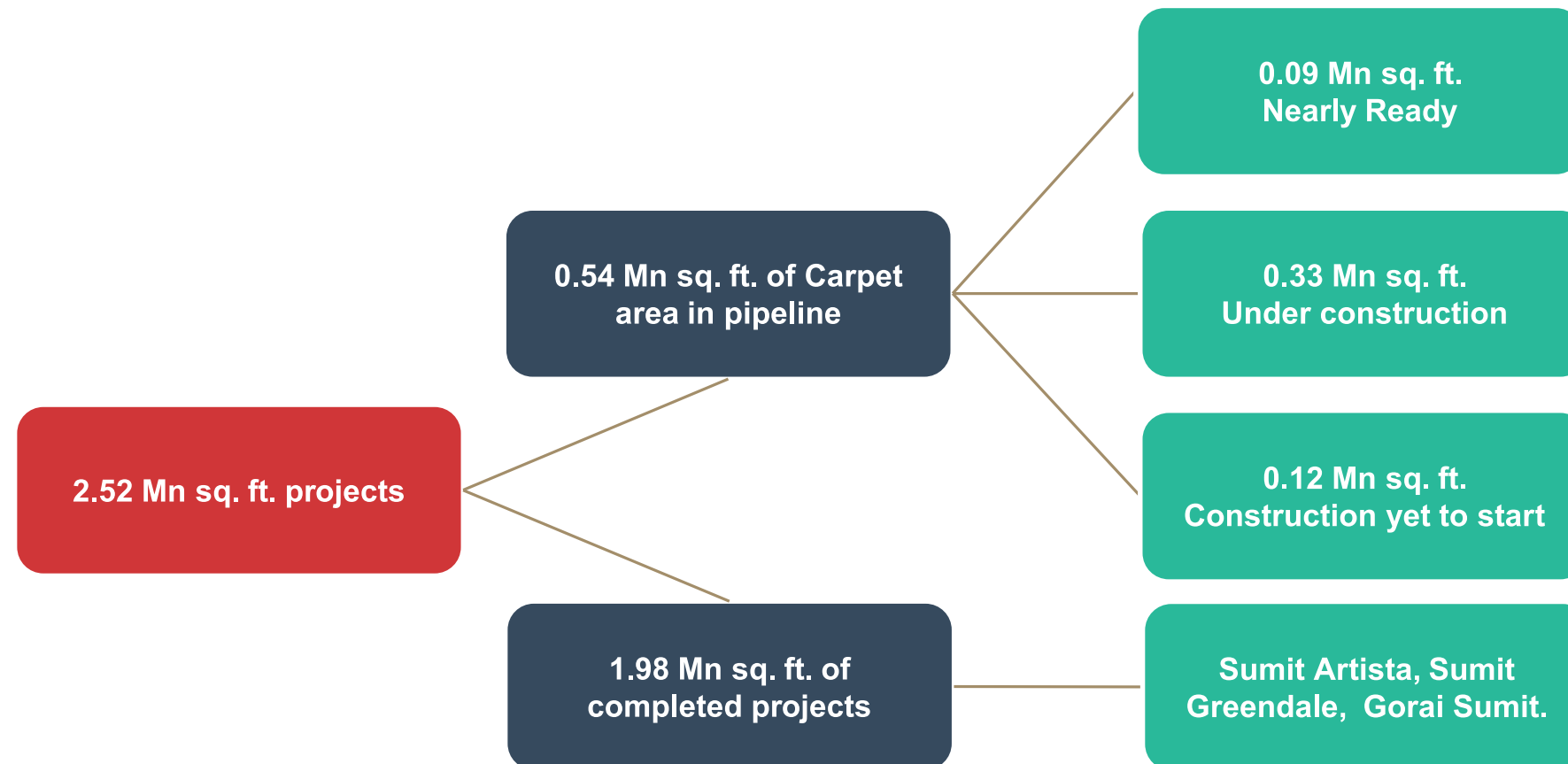
Mumbai being a land-locked city makes re-development the most preferred mode of development going forward which also represents a huge opportunity.

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	17%
2	Sumit Greendale Nx	Virar (W), Virar	Residential	2014	2019	386	339	12%
3	Sharda Sahaniwas	Borivali, Mumbai	Residential	2013	2018	53	51	4%
4	Sumit Mount Building 3	Ponda, Goa	Residential	2013	2018	28	24	14%
5	Gorai Mitasu	Borivali, Mumbai	Residential	2007	2017	52	52	0%
6	Sumit Hendre Residency	Byculla, Mumbai	Residential	2015	2017	20	20	0%
7	Sumit Artista	Santacruz (E), Mumbai	Residential	2014	2017	112	110	2%
8	Sumit Greendale (B2)	Virar	Residential	2013	2017	470	465	1%
9	Sun Sumit Enclave	Borivali, Mumbai,	Residential	2013	2016	31	28	10%
10	Sumit Abode -II	Mahim, Mumbai,	Residential	2013	2016	11	11	0%
11	Sumit Bells - Plot B	Salcete, 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.)	% Area Sold	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 Garden Grove	Borivali (W), Mumbai	57,064	33,326	58%	65	38	58.46%	17 th Slab completed	15,593	519.64	221.26	298.38	12.50%
Sumit Lata	Sion (W), Mumbai	19,167	8,568	45%	20	11	55.00%	19 th Slab completed	28,819	246.92	202.47	44.45	30%
Span Trident - Tower C	Bhayandar (W), Thane	51,927	3,772	7%	80	7	8.75%	Plinth Completed	6,341	29.81	7.05	22.76	25%
Sumit Province-II	Ponda, Goa	89,696	77,296	86%	65	55	84.62%	Wing A,B,D,E: 100% Wing C: 25%	2,878	222.45	212.45	10.12	50%
Sumit Bells-Plot C	Salcete, Goa	33,907	Sales will start in H2-FY19		18	-	-	-	-	-	-	-	100%
Sumit Mount Building 5	Goa	16,246	-	-	12			Approvals Received and RERA registration in process.					

Recently Added

Name of the Project	Location	Carpet area	Project Status	Economic Interest
Sumit Shrinath Icon	Mulund (W), Mumbai	90,000	Early Planning and Execution stage	100% (Currently)
Daag Plot	Ponda, Goa	49,742	Plans are finalized and put for approval	100%
Sudamapuri	Borivali (W), Mumbai	25,500	Approval in process. Plans are finalized	100%
Gurukrishna	Vile Parle, Mumbai	44,200	Development right acquired and approval in process	100%

ON-GOING PROJECTS



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



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



Span Trident- Tower C
MahaRERA 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
Applied for Goa RERA
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

To Developer

Brand Association

Entry into new markets

Quality Construction

Access to region-specific experience

Timely Delivery

Asset-light Business

Disciplined Execution

Local risk addressed by regional partner

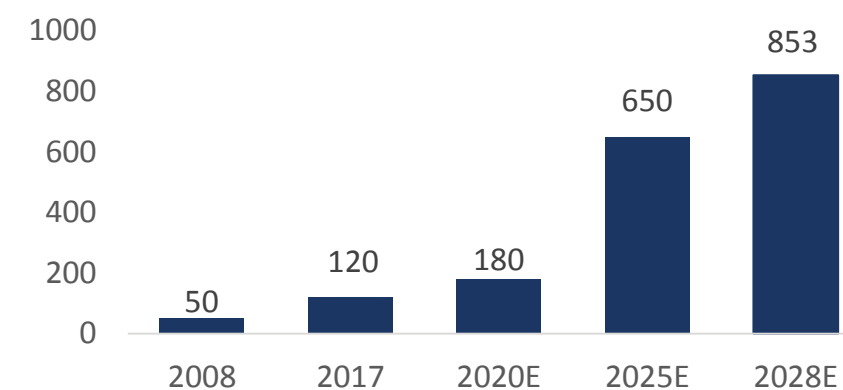
INDUSTRY OVERVIEW



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.

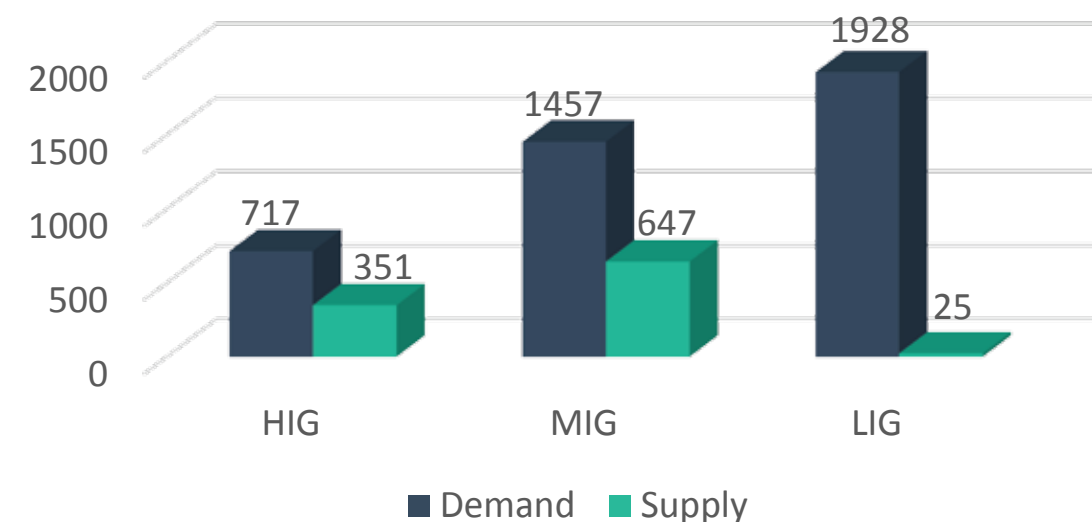
It launched an initiative, 'Housing for All by 2022', or Pradhan Mantri Awas Yojana (PMAY, Urban and Grameen) with a goal of building 20 million affordable houses by 31 March 2022 for urban poor through financial assistance of INR2 trillion (USD29 billion)²¹.

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

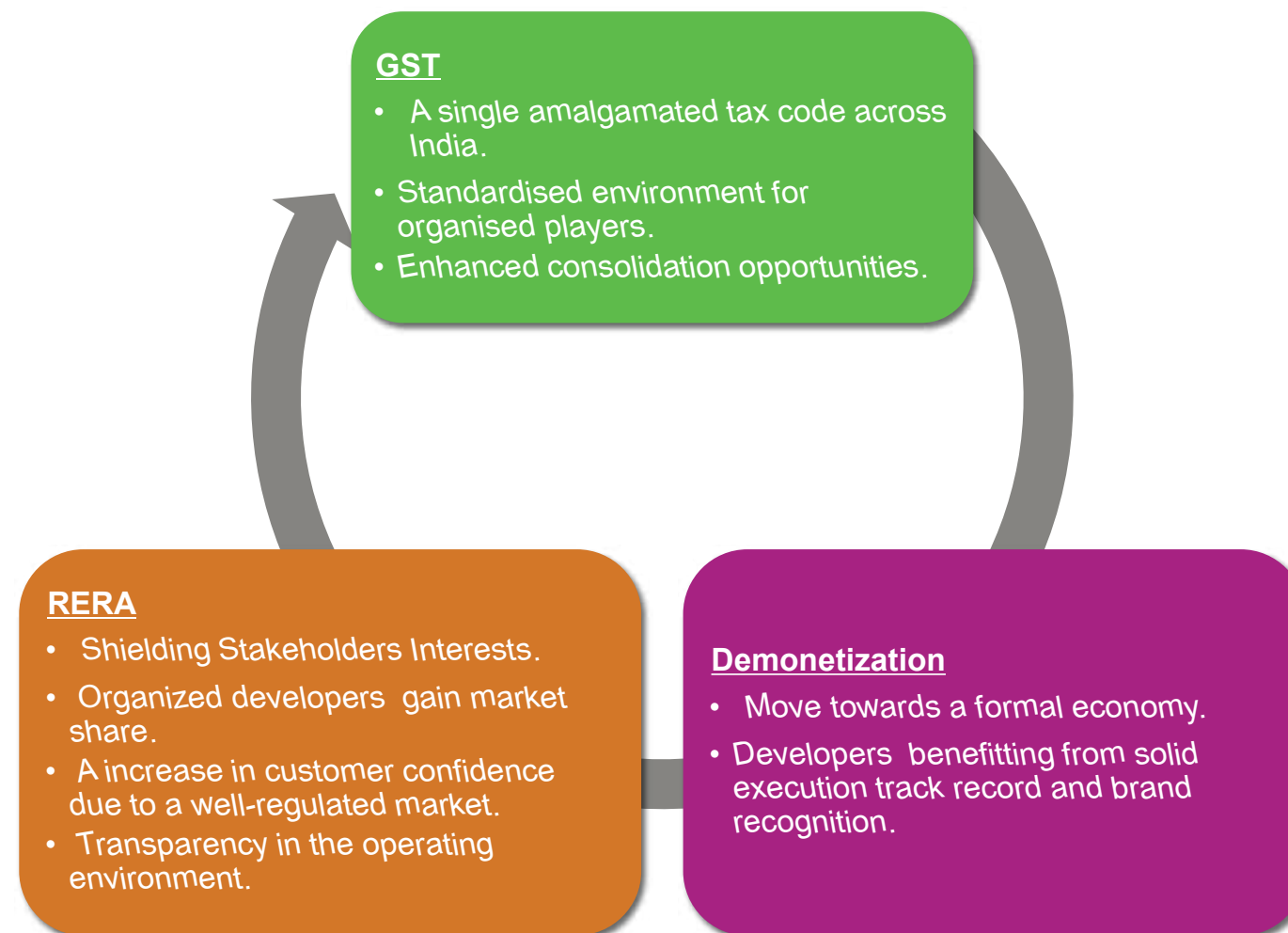
RERA will improve the buyers' confidence and boost the demand for real estate.

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.

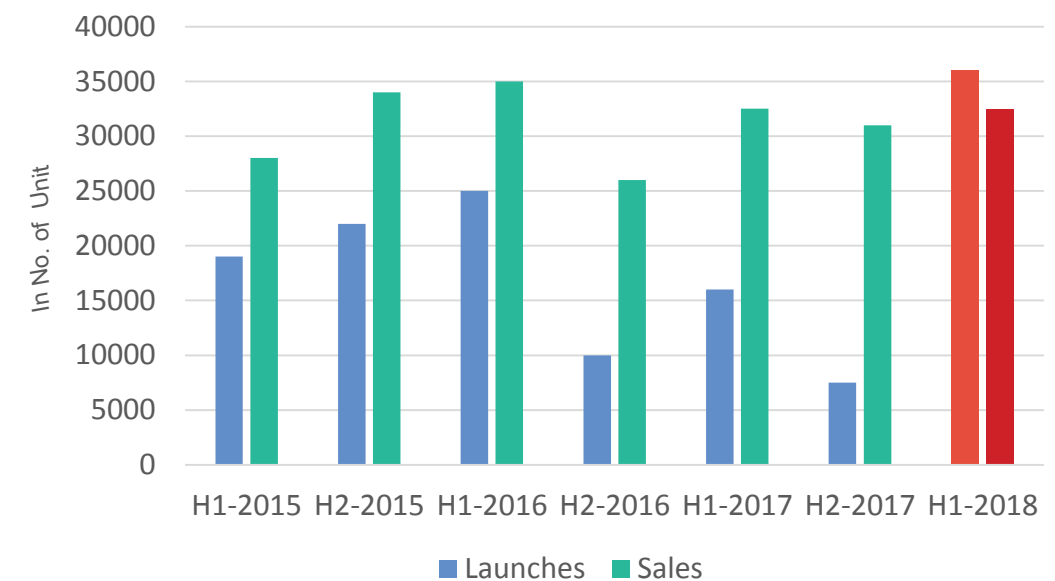
A strong momentum in launches can also be expected in H2 2018 and H1 2019 as a large number of developers are expediting the process of taking approvals of new project launches and are preparing a launch pipeline for the next 6-12 months.

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

STANDALONE INCOME STATEMENT



Standalone	FY15	FY16	FY17	FY18	H1-FY19
Total Revenue*	200	229	390	211	93
Total Expenses	94	153	291	86	50
EBITDA	106	76	99	125	43
EBITDA Margin (%)	53.00%	33.19%	25.38%	59.24%	46.24%
Finance Cost	83	60	58	48	19
Depreciation	11	9	10	7	3
PBT	12	7	31	70	21
Tax Expense	2	1	5	13	5
PAT	10	6	26	57	16
PAT Margin (%)	5.00%	2.62%	6.67%	27.01%	17.20%
Basic EPS (INR)	0.92	0.51	3.38	5.29	1.05

* Included Other Income

STANDALONE BALANCE SHEET



Particulars (INR Mn)	FY17	FY18	H1-FY19	Particulars (INR Mn)	FY17	FY18	H1-FY19
EQUITY & LIABILITIES				ASSETS			
Shareholder's Funds				Non- Current Assets			
(A) Share Capital	78	108	153	(A) Tangible Assets	82	76	74
(B) Reserves & Surplus	313	355	527	(B) Intangible Assets	1	-	-
				(C) Non-Current Investments	230	299	325
				(D) Deferred Tax Assets	-	1	2
NonCurrent Liabilities				(E) Long Term Loans and Advances			
(A) Long term borrowing	394	296	202		9	20	23
(B) Deferred Tax Liability	-	-	-	Current Assets			
(C) Long Term Provisions	3	2	3	(A) Current Investments	-	-	-
Current Liabilities				(B) Inventories	463	446	456
(A) Short Term Borrowings	74	69	34	(C) Trade Receivables	161	74	8
(B) Trade Payables	45	37	20	(D) Cash & Cash Equivalents	9	15	9
(C) Other Current Liabilities	104	83	32	(E) Short Term Loans & Advances	51	14	63
(D) Short Term Provisions	-	-	-	(F) Other Current Assets	5	5	11
Total	1,011	950	971	Total	1,011	950	971

CONSOLIDATED INCOME STATEMENT

Particulars (INR Mn)	FY15	FY16	FY17	FY18	H1-FY19
Total Revenue*	295	296	470	343	258
Total Expenses	185	209	355	174	163
EBITDA	110	87	115	169	95
<i>EBITDA Margin (%)</i>	<i>37.29%</i>	<i>29.39%</i>	<i>24.47%</i>	<i>49.27%</i>	<i>36.82%</i>
Finance Cost	89	69	65	61	25
Depreciation	11	9	10	7	3
PBT	10	9	40	101	67
Tax Expense	2	2	8	24	22
PAT	8	7	32	77	45
<i>PAT Margin (%)</i>	<i>2.71%</i>	<i>2.36%</i>	<i>6.81%</i>	<i>22.45%</i>	<i>17.44%</i>
EPS	0.81	0.71	4.06	9.98	2.97

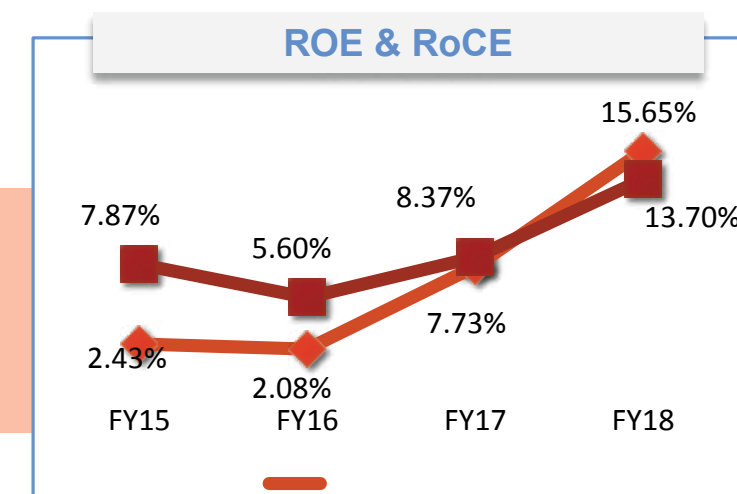
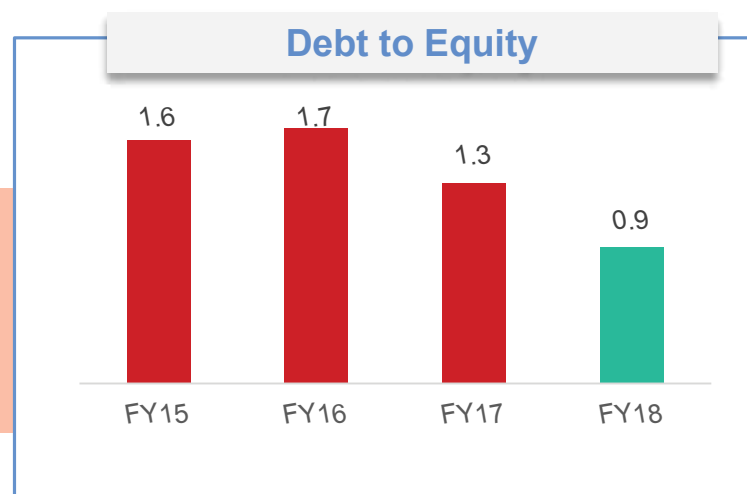
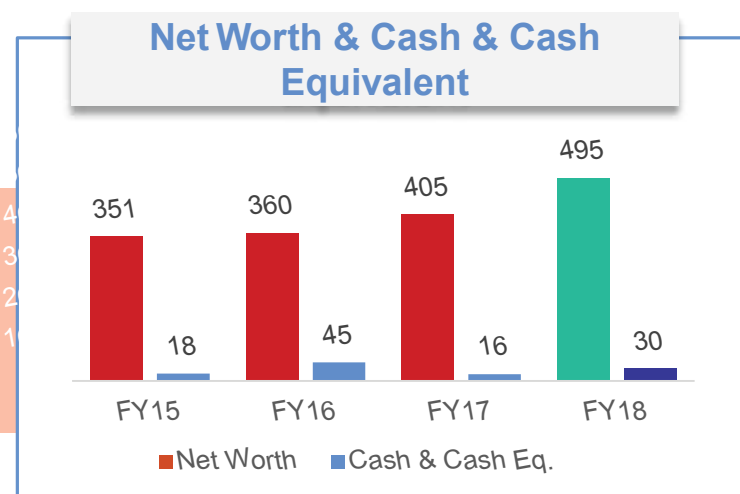
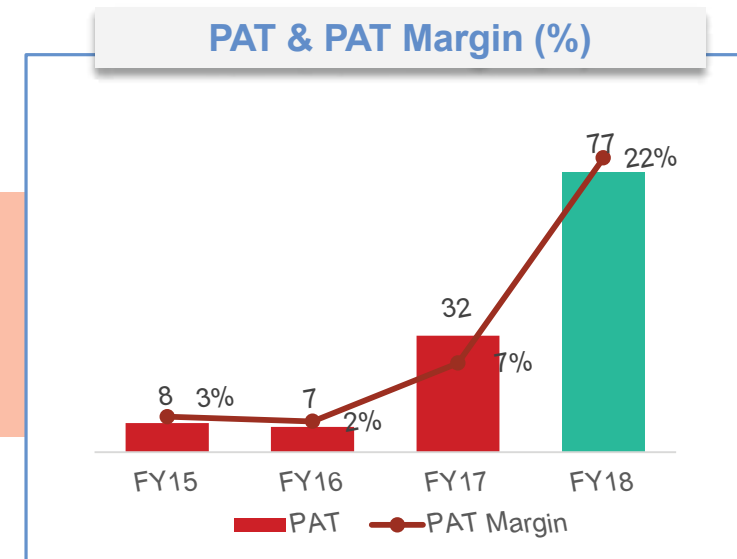
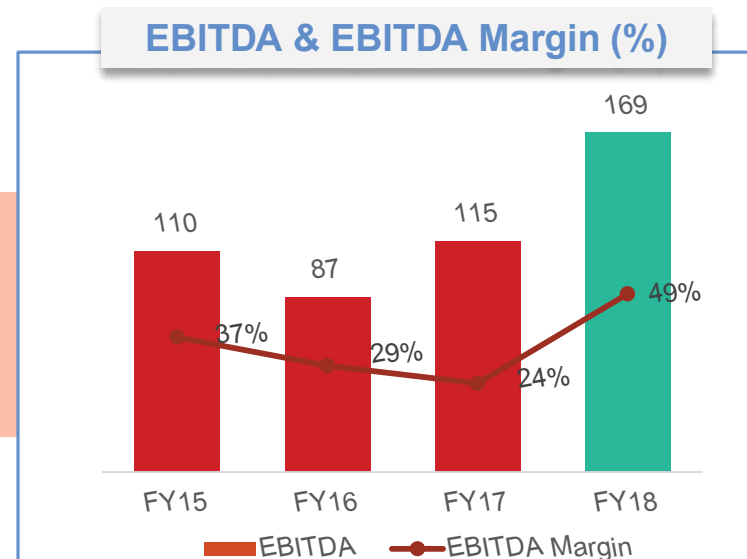
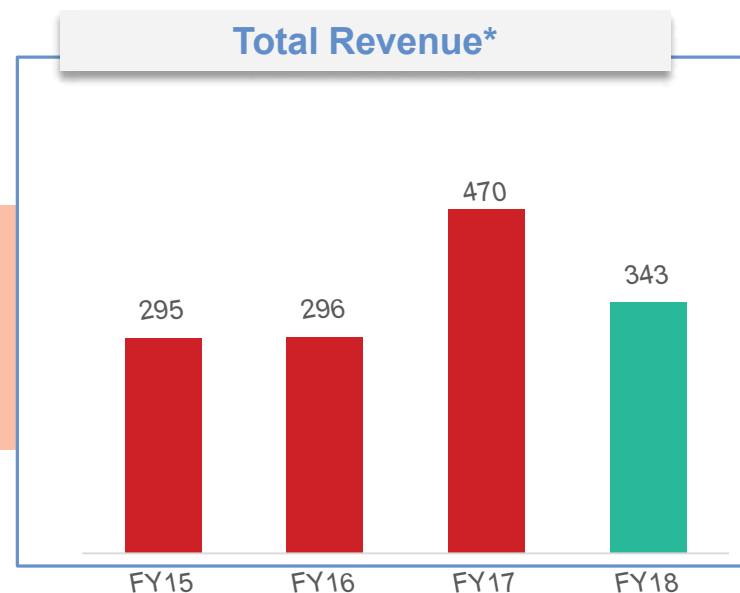
* Included Other Income

CONSOLIDATED BALANCE SHEET



Particulars (INR Mn)	FY17	FY18	H1-FY19	Particulars (INR Mn)	FY17	FY18	H1-FY19
EQUITY & LIABILITIES				ASSETS			
Shareholder's Funds				NonCurrent Assets			
(A) Share Capital	78	108	153	(A) Tangible Assets	82	76	74
(B) Reserves & Surplus	327	387	588	(B) Intangible Assets	1	-	-
				(C) Non-Current Investments	173	218	252
				(D) Deferred Tax Assets	-	1	2
NonCurrent Liabilities				Current Assets			
(A) Long term borrowing	480	404	306	(E) Long Term Loans and Advances	9	20	23
(B) Deferred Tax Liability	-	-	-	(A) Current Investments	-	-	-
(C) Long Term Provisions	-	2	3	(B) Inventories	680	673	658
Current Liabilities				(C) Trade Receivables	161	88	18
(A) Short Term Borrowings	74	68	34	(D) Cash & Cash Equivalents	16	30	20
(B) Trade Payables	67	56	31	(E) Short Term Loans & Advances	57	22	101
(C) Other Current Liabilities	197	128	73	(F) Other Current Assets	45	47	58
(D) Short Term Provisions	1	22	18				
Total	1,224	1,175	1,206	Total	1,224	1,175	1,206

KEY FINANCIAL HIGHLIGHTS



* Included Other Income

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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	FY18	FY17	FY16	FY15	FY14
1	Mitasu Developers Private Limited	100%					
2	Sumit Chetna Venture	67%	170.82	9.65	26.08	91.88	-
3	Sumit Snehashish Venutre	30%	36.89	152.51	-	-	-
4	Sumit Snehashish Joint Venutre	50%	-	-	-	-	-
5	Sumit Pragati Shelters LLP	35%	448.33	360.19	393.68	267.50	370.25
6	Sumit Pragati Ventures LLP	50%	13.29	4.91	145.04	-	-
7	Sumit Star Land Developers LLP	25%	-	-	-	-	-
8	Milestone Construction & Developers LLP	50%	61.41	215.60	-	-	-
9	Sumit Realty Private Limited	35%	647.20	129.23	202.83	528.01	-
10	Sumit Woods Private Limited	100%	191.33	389.95	224.83	193.76	138.82
11	Sumit Pramukh Venutre	60%	0.31	0.23	-	-	-
12	Sun Sumit Venture	25%	25.17	75.50	-	-	-
13	Sumit Kundil Joint Venture	50%	12.29	16.75	81.80	27.55	11.43
14	Sumit Garden Grove Construction LLP	12.50%	-	-	-	-	-
	Total		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 Hosuing Finance Ltd.

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 housng in borivali.

Another advantage of the company is a well know 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

Further CC of 22
Stories received on
12 March 2018

Current status:
Under construction:
17th Slab completed

Two basement and
plinth completed in
January 2018

Further CC of 22
Stories received on
12 March 2018