

SRL/SE/58/19-20

Date: 13th February, 2020

The Manager, Listing Department
National Stock Exchange of India Ltd
Exchange Plaza,
Plot no. C/1, G Block,
Bandra-Kurla Complex
Bandra (East), Mumbai- 400 051
Scrip Code: SUNTECK

The Secretary, Listing Department,
Department of Corporate Services
BSE Limited
Phiroze Jeejeebhoy Tower,
Dalal Street,
Mumbai – 400 001
Scrip Code: 512179

Sub: Investor Presentation on Q3FY20 results

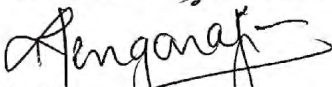
Dear Sir / Madam,

Pursuant to Regulation 30(6) of SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015, please find enclosed the Investor Presentation with regard to unaudited Financial Results for the quarter and nine months ended 31st December, 2019.

The copy of the same is enclosed herewith for your records. The Investor Presentation shall also be placed on the Company's website.

Kindly take the same on record and disseminate to all the concerned.

Thanking You,
For Sunteck Realty Limited


Rachana Hingarajia
Company Secretary
Encl: a/a





Results Presentation
3rd Quarter, FY2020

NSE: SUNTECK | BSE: 512179 | Bloomberg: SRIN: IN |
Reuters: SUNT.NS / SUNT.BO

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Note The project elevations are for representation purposes only and are the sole property of the Company and may not be reproduced, copied, projected, edited in any way without written permission from the Company.

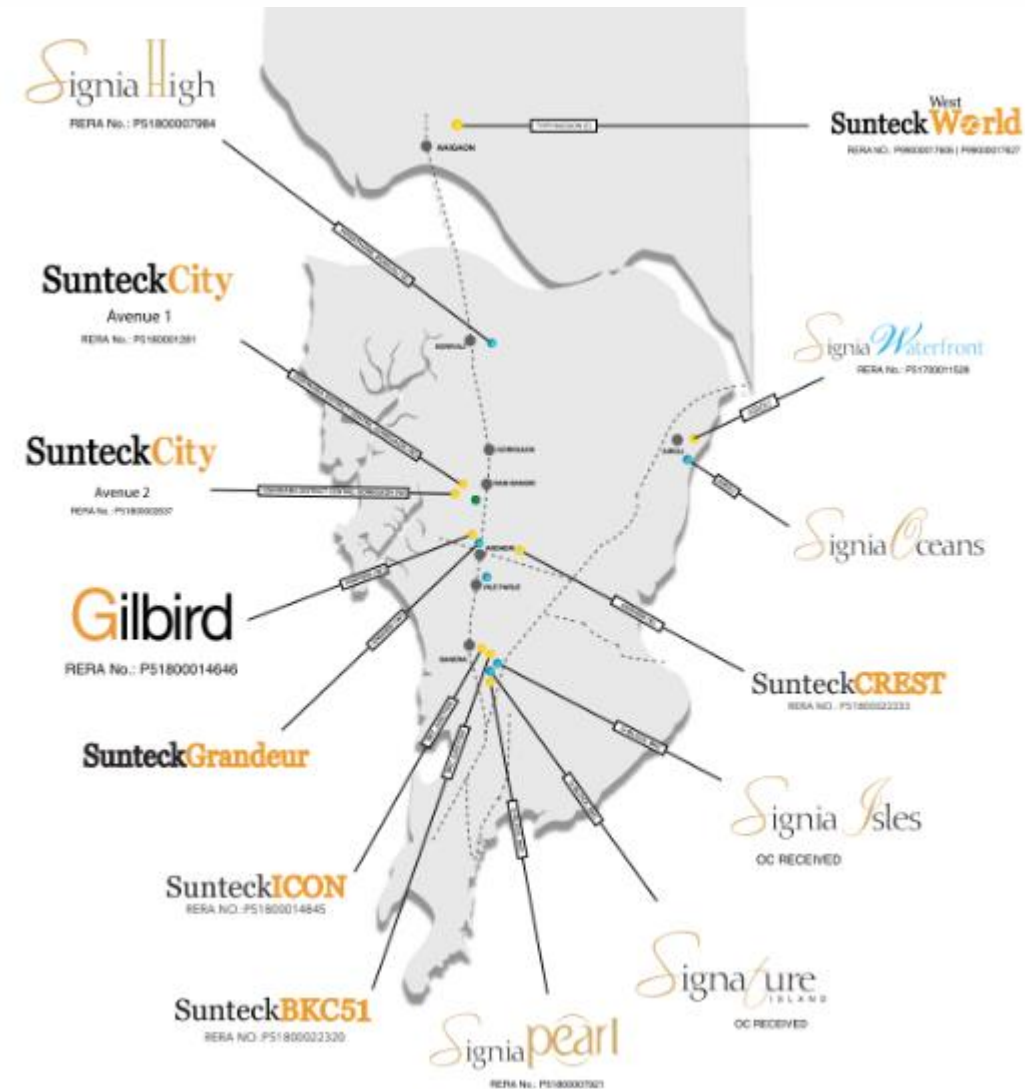
AGENDA

1. Company Overview
2. Operational Highlights
3. Financial Highlights
4. Annexures

COMPANY OVERVIEW

- One of the **fastest growing** Mumbai-based premium real estate development company
- Focused on a city-centric development portfolio of **~31 million sq. ft. spread across 26 projects***
- Successfully delivered projects worth **>USD 1 billion**
- One of the strongest balance sheets in real estate with **negligible debt levels** and **visible cash flows**

**Includes completed, ongoing and future projects*



KEY STRENGTHS

Asset Light Strategy

- Efficient RoE Model in capital intensive MMR
- JV / JDA Model preferred

Balance Sheet Strength

- Optimal leverage and cost of borrowing
- Fiscal discipline through prudent cash flow management

Research Based Acquisitions

- Proven ability to identify strategic locations along the growth vector
- Aggressive acquisitions during market slowdown

Insourced Capabilities

- Independent execution teams for various brands
- Firm control on costs and quality

Premium Positioning

- Well established luxury brands catering to diversified income segments
- Value creation through marquee projects that elevate micro-market profile

SUNTECK BRAND PORTFOLIO

RESIDENTIAL

Signature

Uber Luxury Residences

Signia

Ultra Luxury Residences

SunteckCity

Premium Luxury Residences

SunteckWorld

Aspirational Luxury Residences

COMMERCIAL

Sunteck

Commercial & Retail

AWARDS AND RECOGNITIONS

Corporate Awards

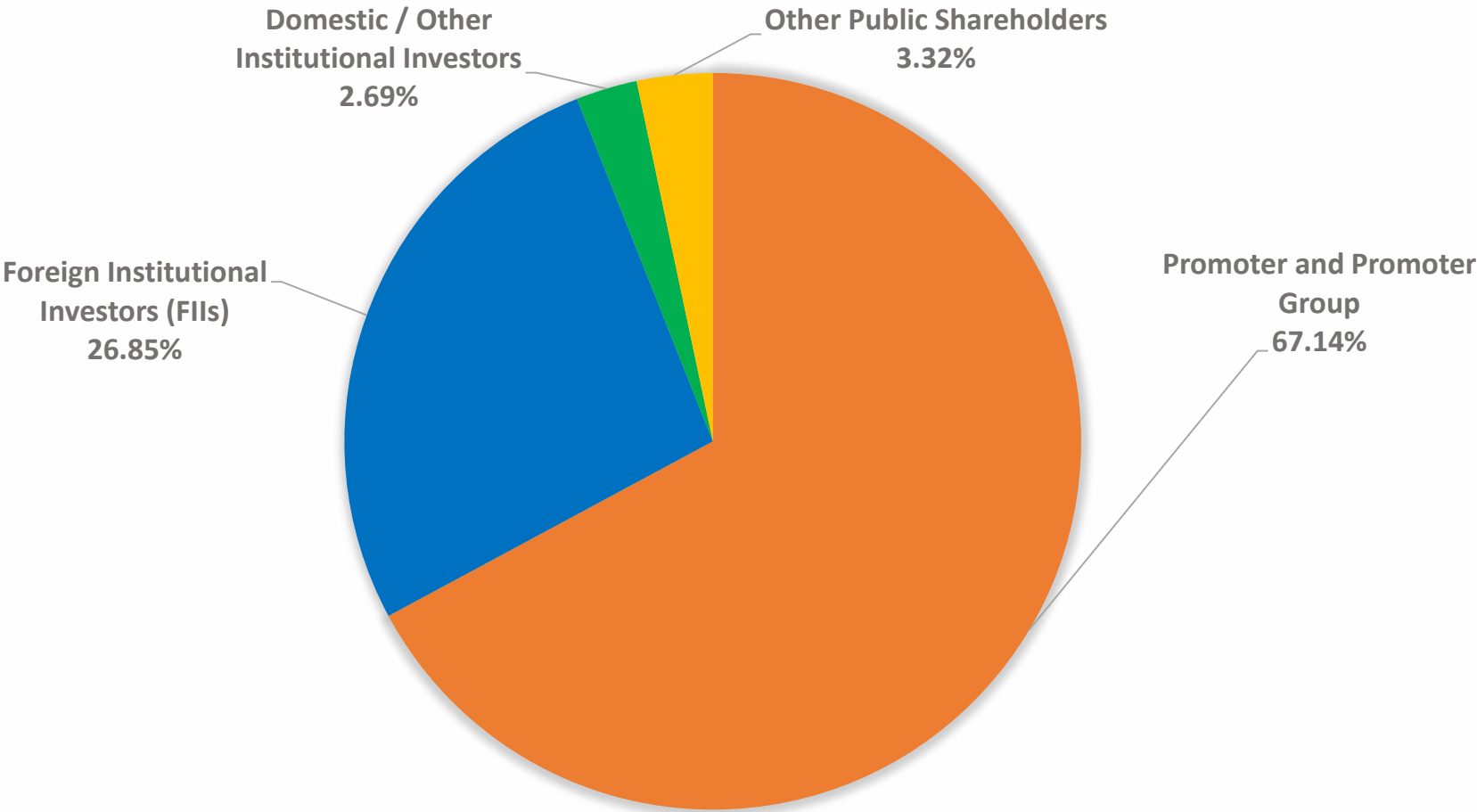
- **Most Trusted Brand of the Year 2019**
ET NOW Real Estate Awards
- **Developer of the year 2018**
Realty Plus - 10th Conclave & Excellence Awards
- **Best Stand Out IR Mid Cap 2018**
IR Society Awards

Project Awards

- **Sunteck WestWorld**
Zee Business National Real Estate Leadership Award
for Affordable Housing Project of the Year 2019

Best Affordable Housing Project of the Year 2019 -
ET NOW Real Estate Awards
- **Signia High**
Luxury Residential Project of the Year 2019 - ET
NOW Real Estate Awards
- **Signia Waterfront**
Zee Business National Real Estate Leadership
Award for Iconic Project of the Year 2019

SHAREHOLDING PATTERN



Note: No shares held by the Promoter and Promoter Group have been pledged

KEY BUSINESS UPDATES

- Launch of 4th Avenue at Sunteck City gets a geared response
 - Two towers, admeasuring ~0.9 mn sft, comprising only 2 & 3 BHKs apartments
 - Limited floors in Tower 1 open for sale; > 50% of launched inventory sold in 3 weeks
 - Pre-sales of 123 apartments, worth ~Rs 2,070 mn in Q3 FY 2020
 - Construction initiated; excavation work already in full-swing



KEY BUSINESS UPDATES (CONTD.)

- Focus on upcoming Sunteck Maxx World launch in Q4 FY 2020
 - Phase II, admeasuring ~2 mn sft spread across 15 acres
 - Introduction of 3 BHK apartments basis demand in Sunteck West World
 - 50+ amenities; ~70% open spaces & tallest towers in Naigaon
 - One of the largest sales experience centres in all of Mumbai
 - Phenomenal response received, > 3,000 channel partners participated in launch preview

MaxX
Sunteck World
NAIGAON



KEY BUSINESS UPDATES (CONTD.)

- Tie-up with State Bank of India for Residential Builder Finance with Buyer Guarantee scheme
 - First such tie-up for the bank – a reflection of our brand name, credibility and financial strength in the industry
 - Innovative product to boost demand for upcoming projects



LAUNCHES FIRST-EVER PRODUCT 'RBBG' FOR HOMES PRICED UP TO ₹2.5 CR ACROSS 10 CITIES

Get Your New Home on Time, or Get Your Money Back with SBI Guarantee

Home loan customers in projects financed under the plan to get assurance of timely delivery

Our Bureau

Mumbai: The State Bank of India (SBI), the country's largest commercial bank, has come up with a product to provide assurance of project delivery or returning the home-buyers' funds to address uncertainties related to delivery of housing projects. The scheme is currently available in 10 cities.

This is the first time ever any financial institution is offering guarantee with regards to any housing project's delivery. Under the newly launched 'Residential Builder Finance with Buyer Guarantee (RBBG)', the bank will provide guarantee for completion of projects to customers availing SBI Home Loans. This will be to ensure that homebuyers' financial interests are secured.

Customers will be able to secure their investment in the ongoing home projects financed by the bank itself, the bank said in a release. As part of this new product, SBI and realty developer Sunteck Realty entered into a pact for the scheme with bank guarantee to home buyers under the Builder Finance scheme.

"We believe that RBBG will build confidence among home buyers by securing their hard-earned money and at the same time will boost under-stress real estate sector... Based on the response from both builders and customers, we may consider extending this product to other parts of the country," said Rajnish Kumar, chairman, SBI.

Initially, the new product RBBG will focus on affordable housing segment with home prices of up to ₹2.50 crore in seven Indian geographies. Under this product, established developers fulfilling the prescribed criteria by the bank can avail of loans between ₹50 crore and ₹400 crore and the criteria for selection include Star rating and CIBIL score.

"We expect home sale velocity to double but we risks only with those developers who can deliver projects on time," said Kumar. "There will be a thorough due diligence and only those projects will be pre-approved that pass muster."

SBI had also recently slashed its external benchmark rate by 25 basis points to 7.8%, bringing cheer to mortgage borrowers. New home loan borrowers can avail mortgages starting at 7.9% compared with 8.15% earlier. The state-owned lender

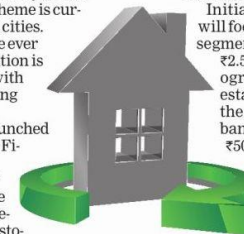
has 22% market share in home loans. Kumar also said that the structure of the scheme will be bankruptcy remote as the builder will not be able to avail of services on credit through operational creditors. Also, the cash flow of the project will be ring-fenced through the escrow account mechanism. Initially the scheme will cover projects in 10 cities and will be expanded later.

"This is an endorsement of our strong brand and product offerings, our track record of timely delivery, our pristine balance sheet and adherence to compliance. This MoU is a win-win for our customers who would get the best value proposition for the best quality homes," said Kamal Khetan, CMD, Sunteck Realty.

Residential real estate sector has been reeling under debt pressure and sluggish sales momentum in the backdrop of delay in delivery of housing projects. According to government estimates, around 4.58 lakh housing units have been facing delayed delivery across 1,600 stuck projects.

The delay has resulted in several rising consumer activism, number of litigations in consumer forums and even the National Company Law Tribunal (NCLT).

One of the key challenges currently impacting the supply dynamics for the residential realty is the liquidity crunch in non-banking financial companies (NBFC) and housing finance companies.



KEY BUSINESS UPDATES (CONTD.)

- Accelerated execution at Naigaon
 - All slabs for 12 towers casted in a year's time
 - Progress significantly ahead of schedule
- Stringent supervision on costs and quality
- Increased confidence amongst customers basis progress achieved to drive long term demand

West
SunteckWorld
NAIGAON



KEY BUSINESS UPDATES (CONTD.)

- Pre-sales surge with ongoing launches and strong momentum likely to continue with planned launches in Q4 FY20 and FY21
 - Growth of 220% Q-o-Q: Rs 3,254 mn in Q3 FY20 vs Rs 1,016 mn in Q2 FY20, aided by successful launch of 4th Avenue at Sunteck City
 - Focus on aspirational and premium segment in strategic micro-markets, with ticket prices ranging from Rs 3 mn to Rs 30 mn, driven by in-house research and current demand dynamics
- Strong cash flow generation as a function of continuous progress across all ongoing projects and pre-sales in new launches
 - Collections grew by
 - 19% Y-o-Y : Rs 5,401 mn in 9M FY20 vs Rs 4,544 mn in 9M FY19
 - 8% Y-o-Y : Rs 1,655 mn in Q3 FY20 vs Rs 1,529 mn in Q3 FY19
- Reactivations in upcoming quarters will further strengthen sales traction of existing portfolio

Robust Operational and Financial Performance

Operational Data	Q3FY20	Q2FY20	QoQ %	Q3FY19	YoY %
Pre-sales (new bookings)	3,254	1,016	220%	3,106	5%
Collections	1,655	1,854	(11%)	1,529	8%

All figures are in Rs. Million

Q3 FY20 MIX

PRE-SALES

10%	64%	26%
BKC	ODC	OTHERS

COLLECTIONS

15%	41%	34%	10%
BKC	ODC	NAIGAON	OTHERS

Operational Performance – Q3 FY2020

S.No.	Project Name	Q3 FY20 Performance			
		Sales	Collections	Area Sold	Units Sold
		Rs Mn	Rs Mn	Lac Sq.Ft.	Nos.
1	BKC Projects	340	253	0.07	1
2	Sunteck City, ODC	2,070	677	1.43	123
3	Sunteck West World, Naigaon	-	558	-	-
4	Others	844*	166	0.37	2
Total		3,254	1,654	1.87	126

* Includes strata sale in our commercial projects

P&L (CONSOLIDATED)

Particulars	Q3FY20	Q2FY20	QoQ %	Q3FY19	YoY %
Revenue from Operations	1,939	1,348	44%	1,951	(1%)
EBITDA	502	414	21%	852	(41%)
Operating Margin	26%	31%		44%	
Net Profit	336	302	12%	490	(31%)
Net Profit Margin	17%	22%		25%	

All figures are in Rs. Million

BALANCE SHEET (CONSOLIDATED)

Liabilities	H1 FY 20	FY 19	Assets	H1 FY 20	FY 19
Shareholders Funds	28,724	28,337	Trade Receivables	3,655	3,135
Minority Interest	953	910	Inventories	26,558	26,321
Secured Loans	6,762	5,857	Loans & Advances	1,207	610
Unsecured Loans	618	489	Cash & Bank balances	1,265	1,479
Others	3,694	3,634	Others	8,066	7,684
Total	40,751	39,228	Total	40,751	39,228

All figures are in Rs. Million

AMONGST THE STRONGEST BALANCE SHEET

Particulars	H1 FY 20	FY 19
Secured Debt	6,762	5,857
Cash & Bank Balance	1,265	1,479
Net Secured Debt	5,497	4,378
Unsecured Debt	619	489
Net Debt	6,116	4,867
Net Worth	28,724	28,337
Net Debt / Equity	0.21	0.17

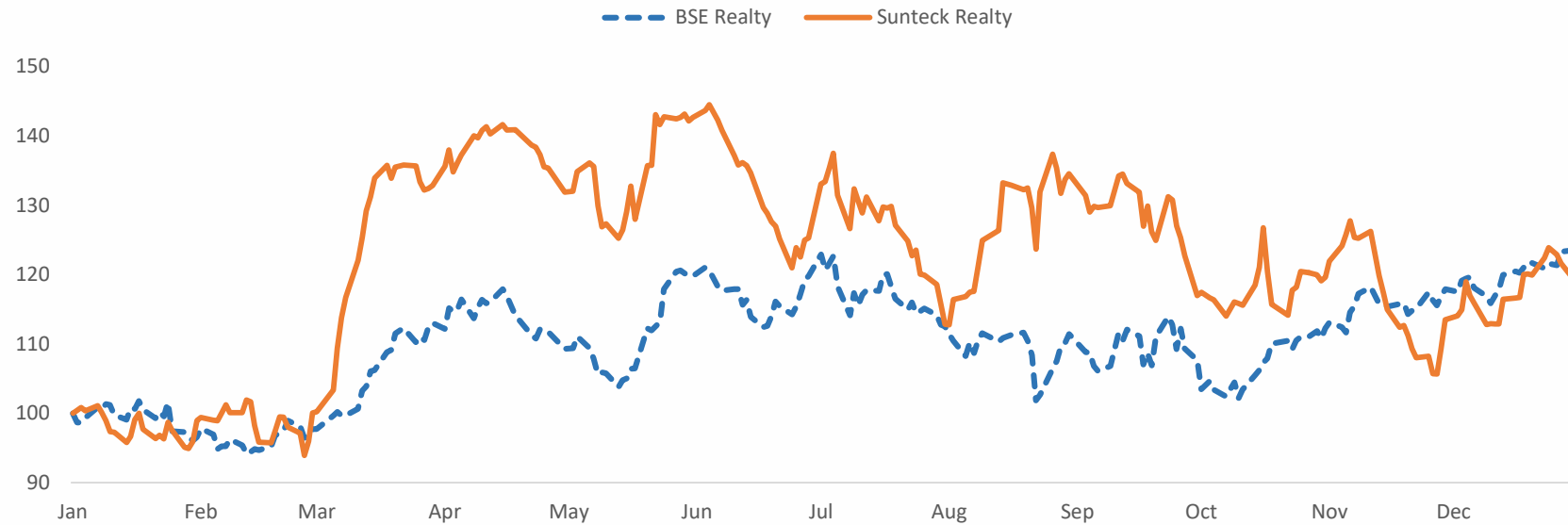
All figures are in Rs. Million

ROBUST CASH FLOW UTILIZATION – Q3 FY20

Particulars	Q3 FY20
Gross Customer Advances	1,655
Less : Cost Incurred	1,123
Less : Overheads	194
Gross Operating Cash Flow	337
Less : Interest Payments	194
Less : Statutory Payments	139
Gross Cash Flow	5

All figures are in Rs. Million

STOCK PERFORMANCE – LAST 12 MONTHS



12 MONTHS RETURNS

20%

BSE:512179 (SUNTECK)

Note: The information in this page contains publicly available data taken from BSE website as on 1st February, 2020. The indexes have been rebased to 100 using closing level (as on 1st January, 2019) of 1,837.5 for BSE Realty and closing price of Rs. 346.8 for Sunteck Realty respectively.

CORPORATE SOCIAL RESPONSIBILITY – SPREADING SMILES



A little time for a
priceless act of kindness

Sunteck cordially invites you to volunteer in the "Spreading Smiles" initiative where you can distribute goodie bags to the underprivileged school children who need your push of encouragement.
Come and help these children fulfil their dreams.

Spreading Smiles

AN INITIATIVE BY

Sunteck

At Naigaon on 4th October, 2019

To Volunteer for this initiative, email us at hr@sunteckindia.com



Completed Projects

Under Construction Projects



Signature
ISLAND
by Sunteck Realty

Completed Projects

Under Construction Projects



Signia Isles
by Sunteck Realty

Completed Projects

Under Construction Projects



Signia **pearl**
by Sunteck Realty



Completed Projects

Under Construction Projects



Signia Oceans

Completed Projects



Under Construction Projects



Signia Skys

Completed Projects

Under Construction Projects



Signia High

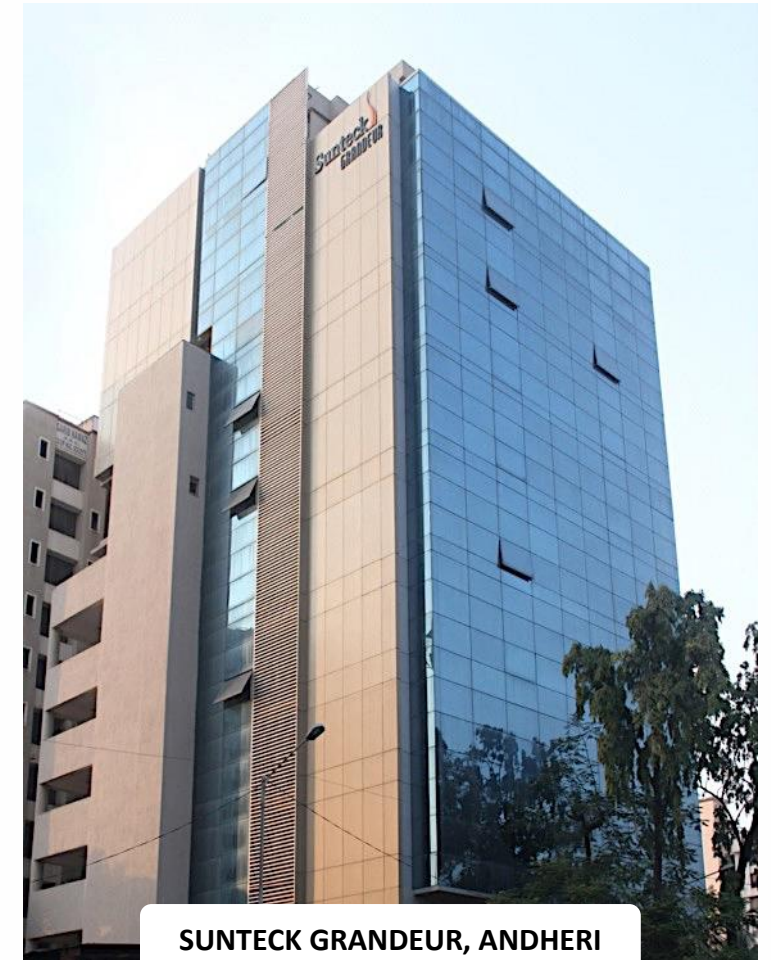


Completed Projects

Under Construction Projects



COMMERCIAL PROJECTS



Completed Projects

Under Construction Projects

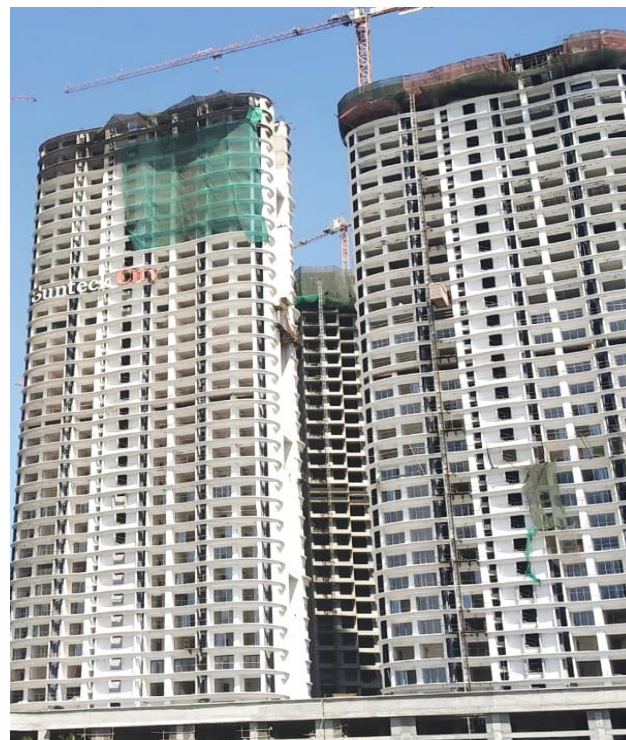


West
Sunteck World
NAIGAON

Completed Projects



Under Construction Projects



SunteckCity

OSHIWARA DISTRICT CENTRE, GOREGAON (W)

AVENUE 1



Completed Projects

Under Construction Projects



SunteckCity

OSHIWARA DISTRICT CENTRE, GOREGAON (W)

AVENUE 2



Completed Projects



Under Construction Projects



4TH AVENUE

FINEST RESIDENCES

IN THE HEART OF 5TH AVENUE

Completed Projects



Under Construction Projects



Signia Waterfront
Airoli

Completed Projects

Under Construction Projects



Gilbird
Andheri (W)

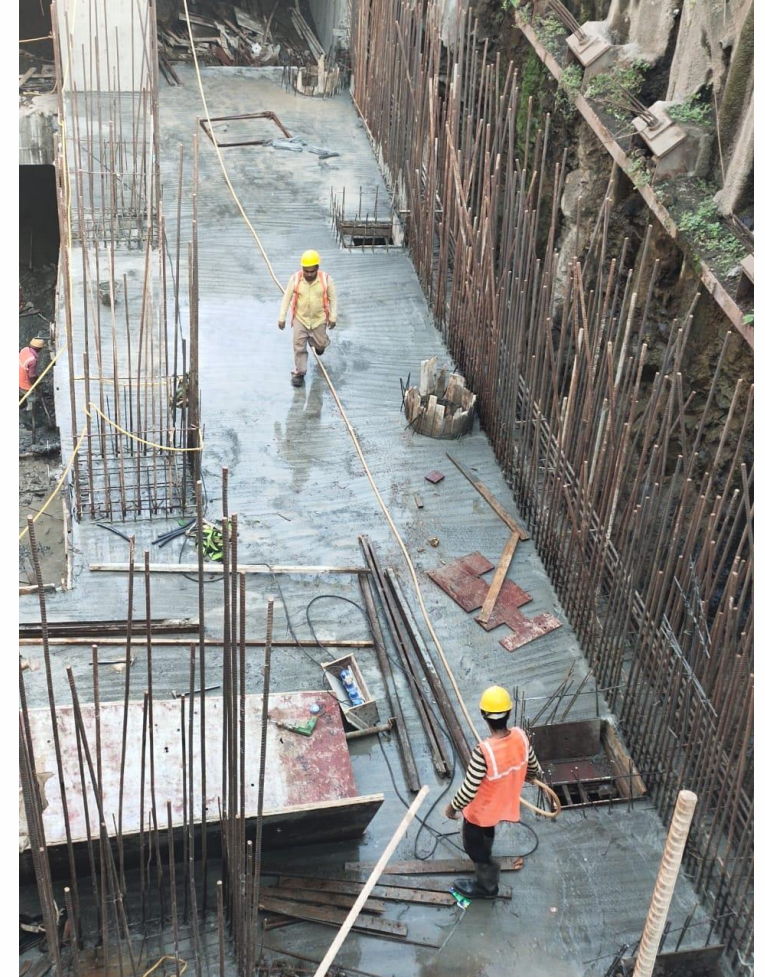


Completed Projects



SunteckBKC51
BKC JUNCTION, MUMBAI

Under Construction Projects



Completed Projects

Under Construction Projects



Sunteck**ICON**
BKC JUNCTION, MUMBAI



Completed Projects

Under Construction Projects



SunteckCREST

ANDHERI KURLA ROAD

ANDHERI (E)

Thank You!

Corporate Office

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