

Date: 11<sup>th</sup> August, 2022

**SRL/SE/ 28 /22-23**

**National Stock Exchange of India Ltd**  
Exchange Plaza, Plot no. C/1, G Block,  
Bandra-Kurla Complex, Bandra (East),  
Mumbai- 400 051  
**Symbol: SUNTECK**

**BSE Limited**  
Phiroze Jeejeebhoy Tower,  
Dalal Street,  
Mumbai – 400 001  
**Scrip Code: 512179**

**Sub: Investor Presentation on Q1 FY23 results**

Dear Sir / Madam,

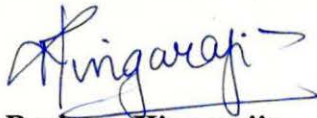
Pursuant to Regulation 30(6) of SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015, please find enclosed the Investor Presentation with regard to unaudited Financial Results for quarter ended 30<sup>th</sup> June, 2022.

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



# Sunteck Realty Limited

---

## Investor Presentation

Q1 FY2023

# Disclaimer

By attending the meeting where this presentation is made and any additional material is provided ("Presentation") or by reading the Presentation, you ("Recipient"), agree to be bound by the following limitations. This Presentation has been prepared on the basis of the estimates of the management of Sunteck Realty Limited (the "Company" or "Sunteck"), for the sole and exclusive purpose of providing information to the Recipient about the Company and its business, and is not and should be construed to be, directly or indirectly, an offer and / or an invitation and / or a recommendation and / or a solicitation of an offer to buy or sell any securities of the Company in any jurisdiction, nor shall part, or all, of this Presentation form the basis of, or be relied on in connection with, any contract or binding commitment or investment decision in relation to any securities of the Company. No offering of securities of the Company will be made except by means of an offering document containing detailed information about the Company. Securities may not be offered or sold in the United States unless they are registered or exempt from registration requirements under the U.S. Securities Act of 1933, as amended. There will be no offer of securities in the United States.

The distribution of this Presentation in certain jurisdictions may be restricted by law and persons into whose possession this Presentation comes should inform themselves about and observe any such restrictions. This Presentation is strictly confidential and may not be copied, published, distributed or transmitted to any person, in whole or in part, by any medium or in any form for any purpose without the prior written consent of the Company. The information in this Presentation is being provided by the Company solely for the purposes set out herein and is subject to change without notice. Further, this Presentation does not purport to be all-inclusive or necessarily include all the information that the Recipient desires in its evaluation of the Company. The Company relies on information obtained from sources believed to be reliable but does not guarantee its accuracy or completeness.

The audited consolidated financial statements for Fiscals 2016 onwards have been prepared in accordance with Ind AS and the same for prior years have been prepared in accordance with Indian GAAP. This Presentation contains statements which may pertain to future events and expectations and therefore may constitute forward-looking statements. Any statement in this Presentation that is not a statement of historical fact shall be deemed to be a forward-looking statement, and the Recipient agrees that such statements may entail known and unknown risks, uncertainties and other factors which may cause the Company's actual results, levels of activity, performance or achievements to be materially different from any future results, performance or achievements expressed or implied by such forward-looking statements. There can be no assurance that the results and events contemplated by the forward-looking statements contained herein will in fact occur. None of the future projections, expectations, estimates or prospects in this Presentation should be taken as forecasts or promises nor should they be taken as implying any indication, assurance or guarantee that the assumptions on which such future projections, expectations, estimates or prospects have been prepared are correct or exhaustive or, in the case of the assumptions, fully stated in the Presentation. The Company assumes no obligations to update the forward-looking statements contained herein to reflect actual results, changes in assumptions or changes in factors affecting these statements.

The Recipient acknowledges that it shall be solely responsible for its own assessment of the market and the market position of the Company and that it shall conduct its own analysis and be solely responsible for forming its own view of the potential future performance of the business of the Company. The information contained in this Presentation is as of March 31, 2022 except as may be stated otherwise. Neither the delivery of this Presentation nor any further discussions of the Company with any of the Recipients shall, under any circumstances, create any implication that there has been no change in the affairs of the Company since that date. The Company is not under any obligation to update the contents of this Presentation or inform Recipient of any changes in the affairs of the Company. The Company hereby expressly disclaims liability for any errors, inaccuracies, or omissions, and representations and warranties - express or implied, as provided within or in connection with this Presentation. Any clarifications, queries or future communication regarding the matters stated in this Presentation should be addressed to the Company directly. The information given in this Presentation in the form of pictures, artistic renders, areas, consideration, project details etc. should not be construed to be or constitute advertisements, solicitations, marketing, offer for sale, invitation to offer or invitation to acquire. The intention of this Presentation is not to sell or market the unit/s of any of the projects of the Company and is limited to only providing information to Recipient of the Presentation. 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. All data and project related numbers are basis revenue recognition and operational performance excl. overheads for completed, ongoing and future projects respectively

# Agenda

- ▷ Who are we
- ▷ What have we achieved
- ▷ What we aspire for
- ▷ Key Numbers
- ▷ Risk Factors
- ▷ Industry Insights
- ▷ Awards
- ▷ Summary

Who are we

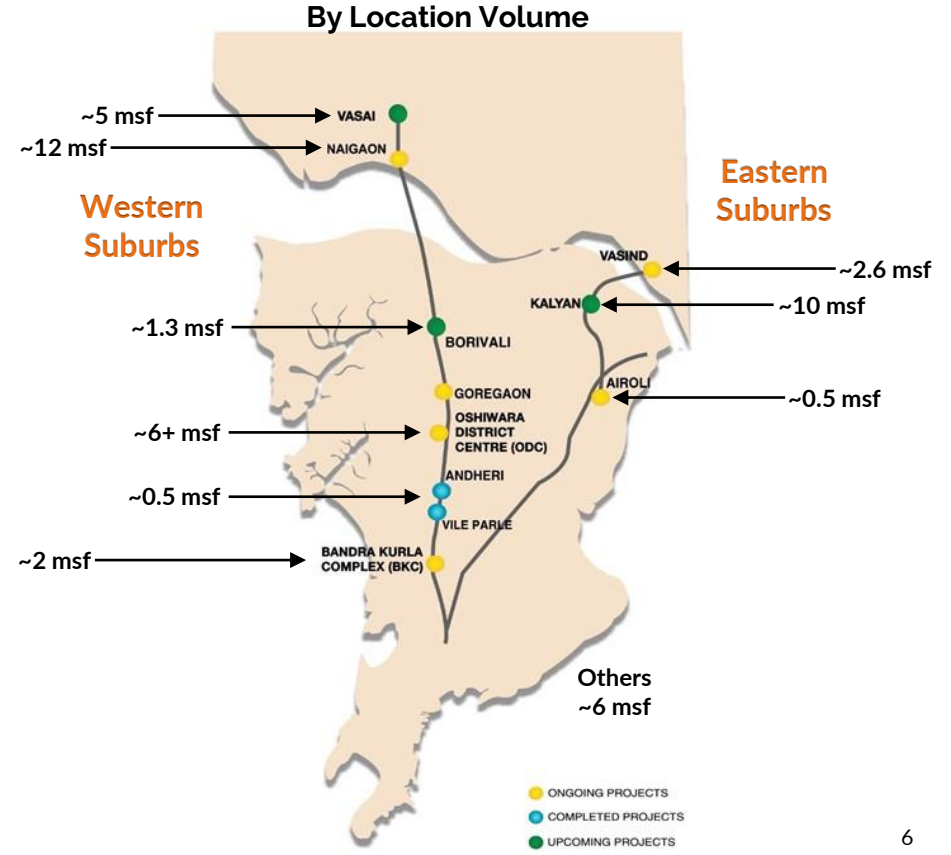
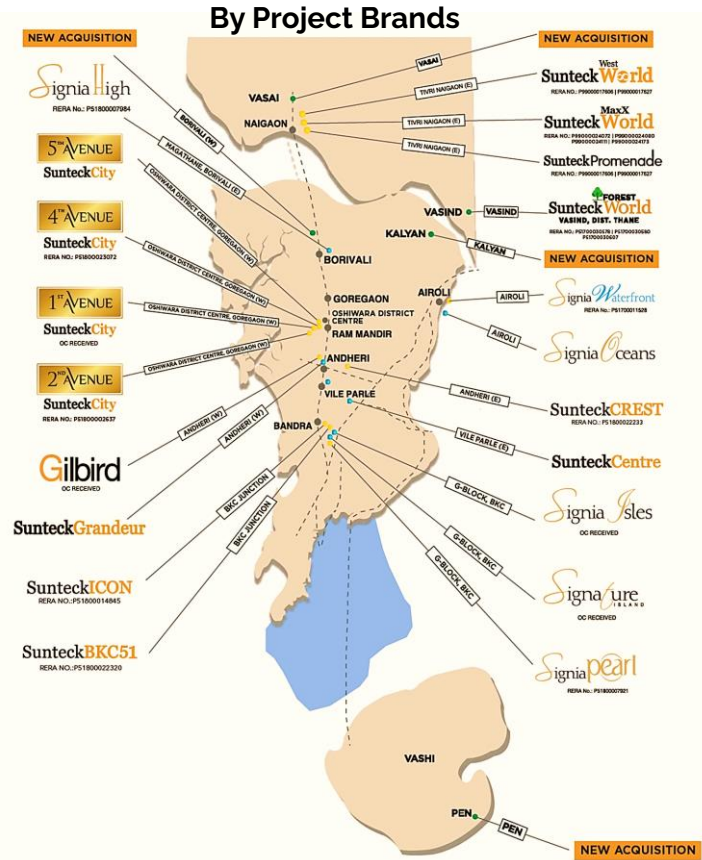
---

# Executive Summary

- ▷ NSE and BSE listed organization with **development focus** in the **Mumbai Metropolitan Region (MMR)** market.
- ▷ **One of the largest developer in the Western Suburbs** of MMR from Bandra to Virar.
- ▷ **Delivered projects worth > US\$ 1 bn (~Rs 9,000 cr) GDV** till date.
- ▷ Presently have **~50\* mn sq ft development portfolio across 19 projects**.
- ▷ Monetization of upcoming project portfolio to generate **~US\$ 3.7 bn (~Rs 28,600 cr) of est. GDV in coming 7-8+ years**.
- ▷ **Financial discipline & steadily growing cash flows** has enabled to maintain a **strong balance sheet over the years**.
- ▷ **Both equity and debt utilized judiciously**.

# Mumbai (MMR) presence

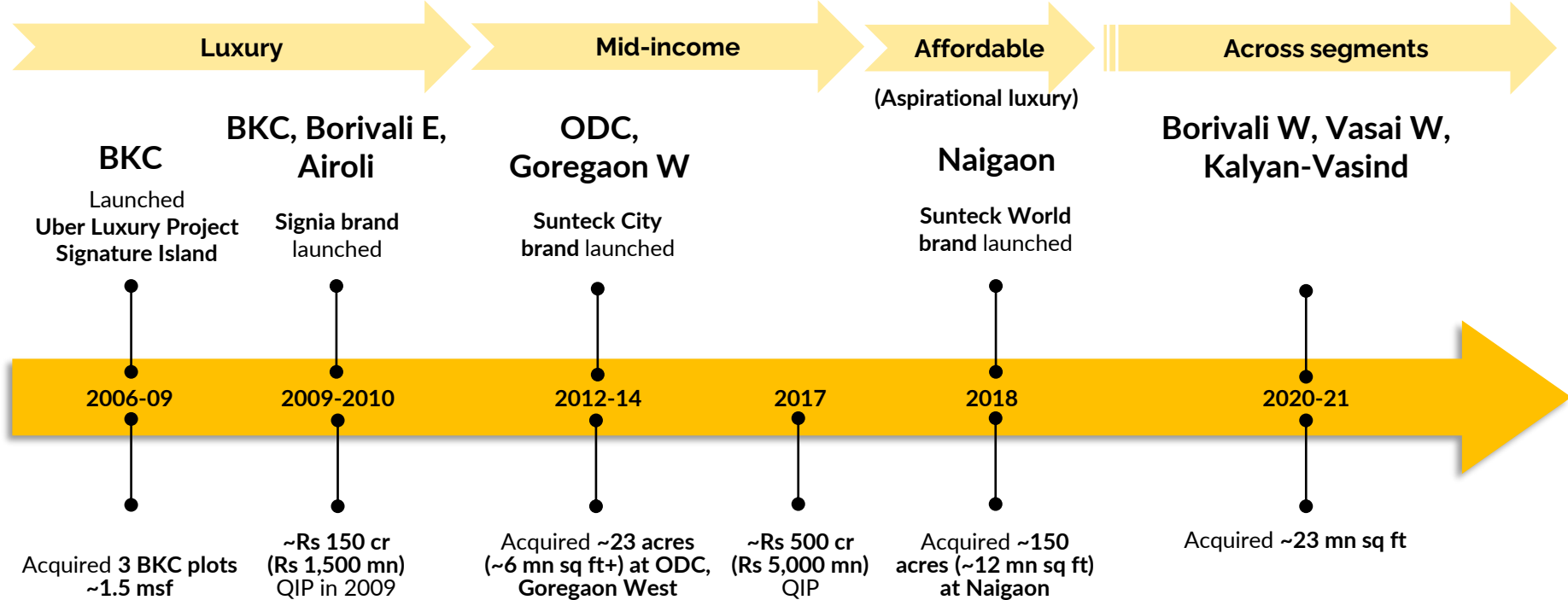
One of the largest developer on Western suburbs with ~18.1 mn sq ft of balance development  
 Expanded to Eastern suburbs with ~12.1 mn sq ft of balance development



# Company Overview

Real Estate Developer with 2 Decades of Experience

MMR-focus residential play and pivot from high-end luxury segment towards mid-income & affordable segment





# Our Brands

**Premium positioning** by creating **different luxury brands** across all the segments



Presence across the pricing spectrum from uber-luxury to affordable



# Our Partnerships

## Partnership with Ajay Piramal Group

- India REIT private equity invested at Signature Island in **2006** and exited at >20% IRRs within ~3 years
- 50:50 JV - **Piramal Sunteck Realty Pvt. Ltd. (PSRPL)** formed in **2007** to undertaken multiple projects

## Partnership with Kotak Group

- Kotak Real Estate Fund (KREF) has invested in the listed entity in the past.
- KREF has done PE SPV funding at Signia Isles in **2009** and Sunteck City in **2012**, and exited at >20% IRRs within ~2-4 years

# Board of Directors

200+ years of combined experience across real estate, banking & finance, law & compliance



**Kamal Khetan**  
CMD

- 1<sup>st</sup> generation entrepreneur
- Close to 3 decades of experience in the Real Estate industry
- Formulate corporate strategy, acquisition, execution & diversification plans



**Atul Poopal**  
Executive Director

- Over 3 decades of experience in the field of civil engineering, development regulations and project assessments
- Previous role was with MCGM



**V P Shetty**  
Ind. Director

- Over 4 decades of experience in Banking
- Has held C&MD position in UCO, Canara and IDBI Bank.
- Recipient of “Banker of the Year-2003” award



**Mukesh Jain**  
Ind. Director

- Over 4 decades of experience in Banking, Real Estate and Insolvency
- Presently, practicing law
- Alumnus of SRCC, New Delhi



**Rachana Hingrajia**  
Director

- Close to 2 decades of experience in corporate law compliances with Sunteck Realty
- Company Secretary of Sunteck Realty



**Chaitanya Dalal**  
Ind. Director

- Practicing CA
- Over 3 decades of experience in audits including Statutory and CAG audits
- Also, teaches accountancy in colleges of Mumbai University

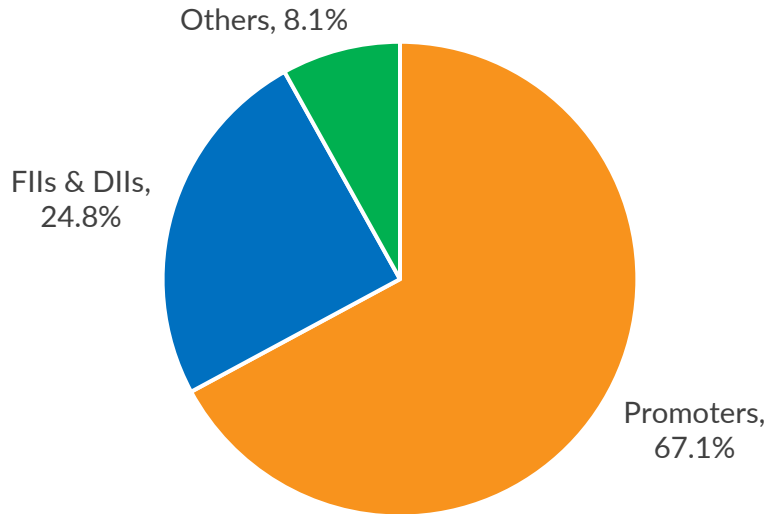


**Sandhya Malhotra**  
Ind. Director

- Close to 2 decades of experience in corporate law compliances
- Presently, practicing CS and law graduate
- Active involvement in human rights and CSR matters

# Shareholding Pattern

June-2022



*\*Nil shares are pledged*

▶ Market Cap - ~Rs. 7,257.33 crore / ~ US\$ 930.43 million (8<sup>th</sup> August, 2022)

US\$ 1 = ~Rs 78

What have we achieved

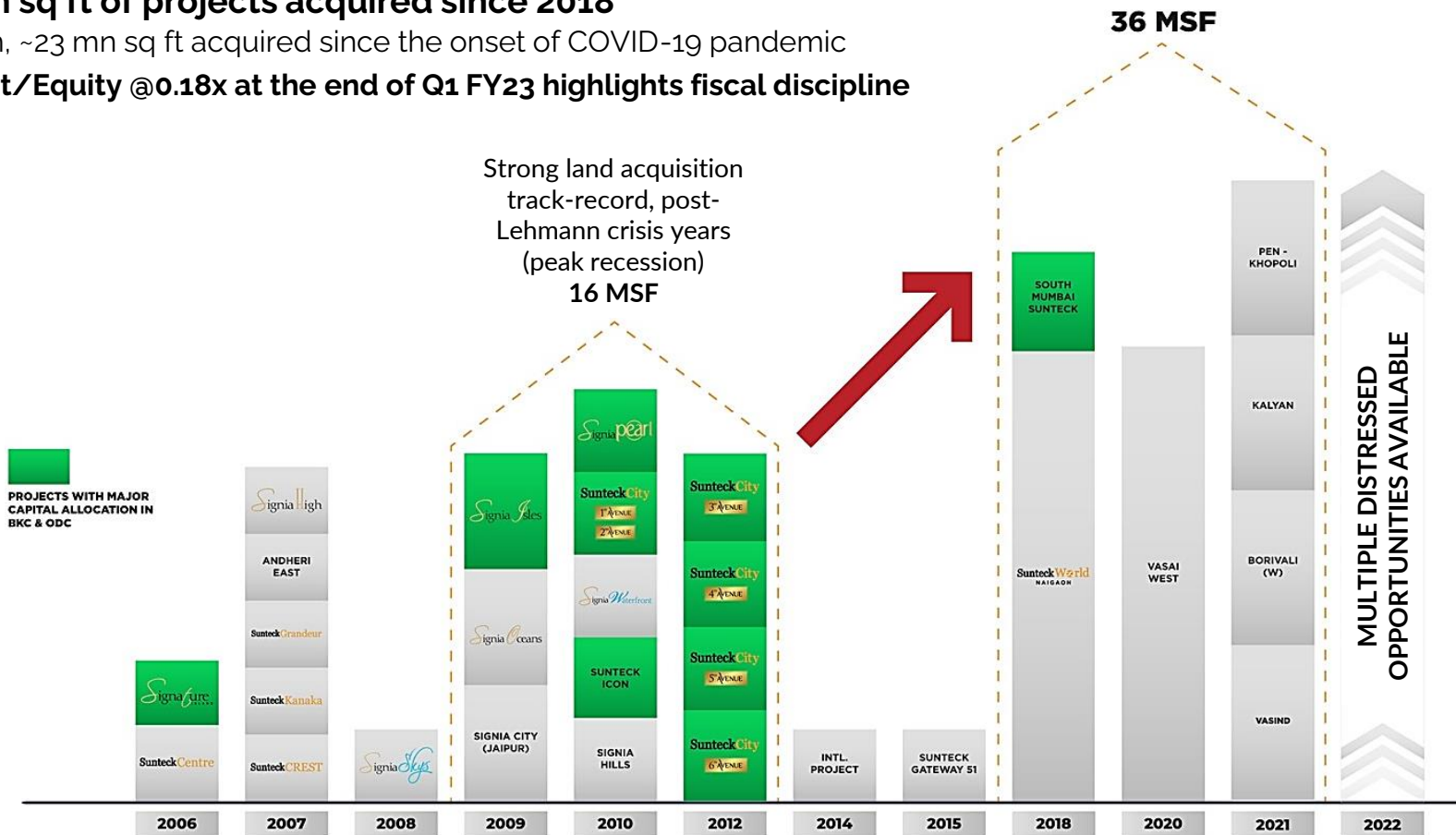
---

# Well-timed Capital Allocation

~36 mn sq ft of projects acquired since 2018

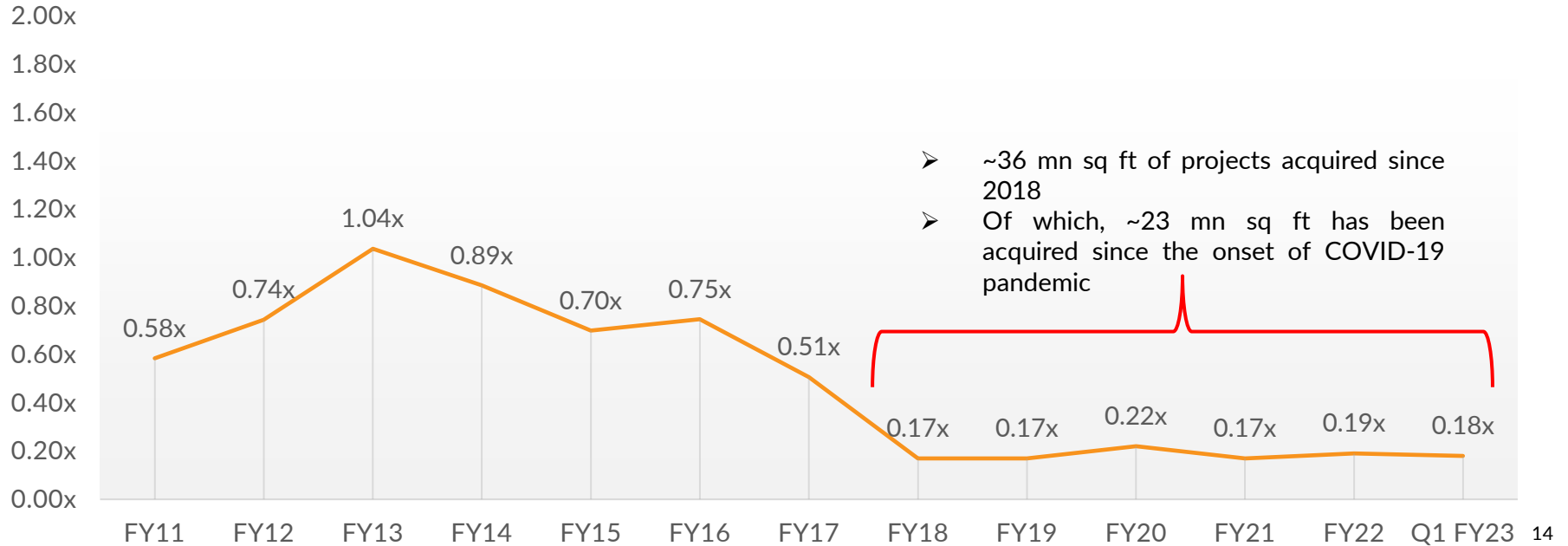
Of which, ~23 mn sq ft acquired since the onset of COVID-19 pandemic

Net Debt/Equity @0.18x at the end of Q1 FY23 highlights fiscal discipline



# Net Debt/Equity discipline

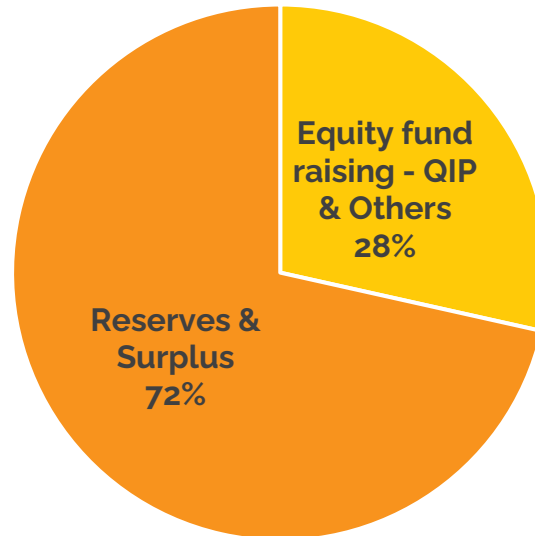
- ▷ Despite acquisitions of 36 mn sq ft since 2018, the leverage discipline has been maintained
- ▷ No compromise on financial prudence and fiscal discipline



# Equity fund raising done judiciously

- ▷ Sunteck has raised external equity twice through QIP in 2009 (~Rs 150 cr) and 2017 (~Rs 500 cr)
- ▷ Since 2007, cumulative equity fund raising account for ~28% of FY22 Networth

## Networth break-up





# Completed Projects

14 (residential+commercial) projects delivered worth ~Rs 9,000 crore (~US\$ 1.2 bn)



Signature Island, BKC



Signia Isles, BKC



Signia Pearl, BKC



Signia High, Borivali E



Signia Oceans, Airoli



Signia Skys, Nagpur



Sig. Waterfront, Airoli



Gilbird Hill, Andheri W



S. City Avenue 1, ODC



S. City Avenue 2, ODC

# Completed Commercial Projects



Sunteck Center, Vile Parle E



Sunteck Kanaka, Goa



Sunteck Grandeur, Andheri E

# Completed Projects – Residential

~2 mn sq ft completed in Q1 FY23



West  
**SunteckWorld**  
NAIGAON



# Ongoing Projects - Residential

~4 mn sq ft of execution underway across segments



MaxX  
SunteckWorld  
NAIGAON

4<sup>TH</sup> AVENUE  
FINEST RESIDENCES  
IN THE HEART OF 5<sup>TH</sup> AVENUE

# Ongoing Projects - Commercial

~4 mn sq ft of execution underway across segments



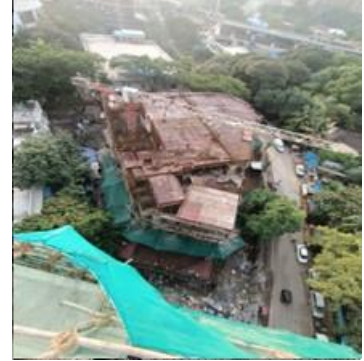
Sunteck BKC 51, BKC Jn.



Sunteck Icon, BKC Jn.



Sunteck Crest, Andheri E



Pinnacle, ODC

# Key Performance Highlights (FY18 - FY22)

Delivering sustainable operational growth and operating margins



Pre-sales  
CAGR  
(18-22)

**~22.03%**

Collections  
CAGR  
(18-22)

**~18.68%**

Average  
EBITDA  
Margin  
(18-22)

**~33.51%**

*\*Company follows project completion method of accounting*

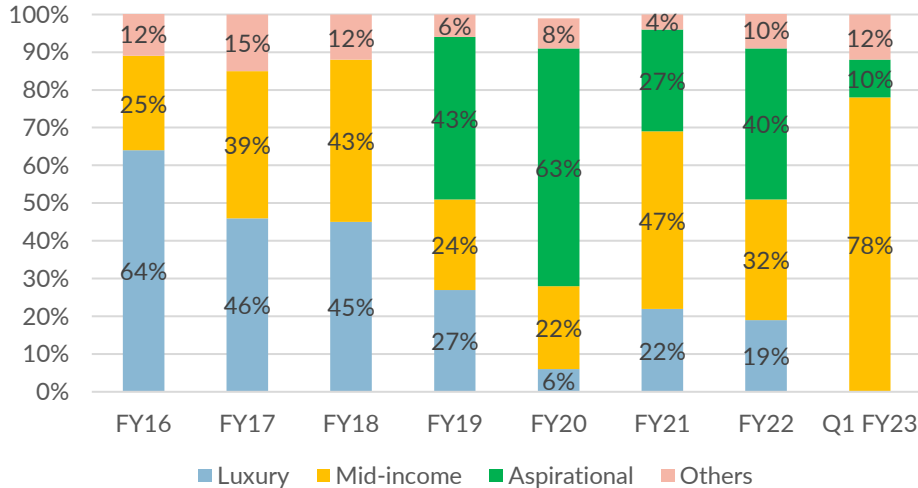
Rs 1 cr = Rs 10 mn

# Operational Performance Trend

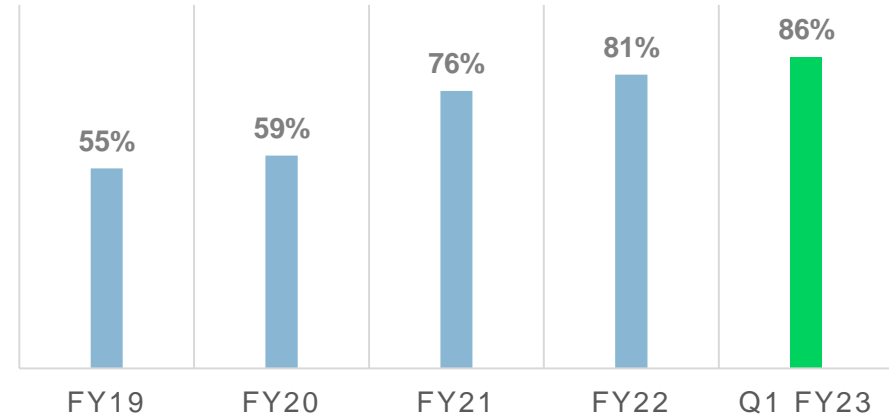
## Pre-sales mix & Collections efficiency

- ▷ Pre-sales mix has pivoted from Luxury to Mid-Income and Affordable segment.
- ▷ Collections Efficiency has improved to 81% in FY22 against 76% in FY21. In Q1 FY23, CE stands at 86%.

### Healthy Pre-sales mix



### Collections efficiency (Collections/Pre-sales)



# ESG Performance Highlights

## Environmental



- 'Go Green' CSR campaign
- Digital transformation to reduce resource consumption
- Rainwater harvesting and use of STP water
- Dual fitting tanks and LED lights to reduce energy use
- Fly ash and GGBS, which are waste generated from thermal power plant and steel plant, are used in concrete to reduce waste and make concrete durable

## Social



- Support for migrant labourers and frontline workers following the COVID-19 outbreak
- Donation of warm clothes, medicines and food at the Little Sister of the Poor home
- Support for nutrition and health of communities through Project Roshan
- Support for Wadia Hospital's stem cell transplant centre
- Promotion of hand-made, indigenous Diwali products
- Promotion of higher education at Plaksha in Mohali

## Governance



- Philosophy on code of governance
- Policy framework consisting of Code of Conduct, Whistleblower Policy and CSR Policy
- Disclosures on corporate governance, including committee composition, skills and competencies of directors, directors' remuneration, CSR governance, etc.



What we aspire for

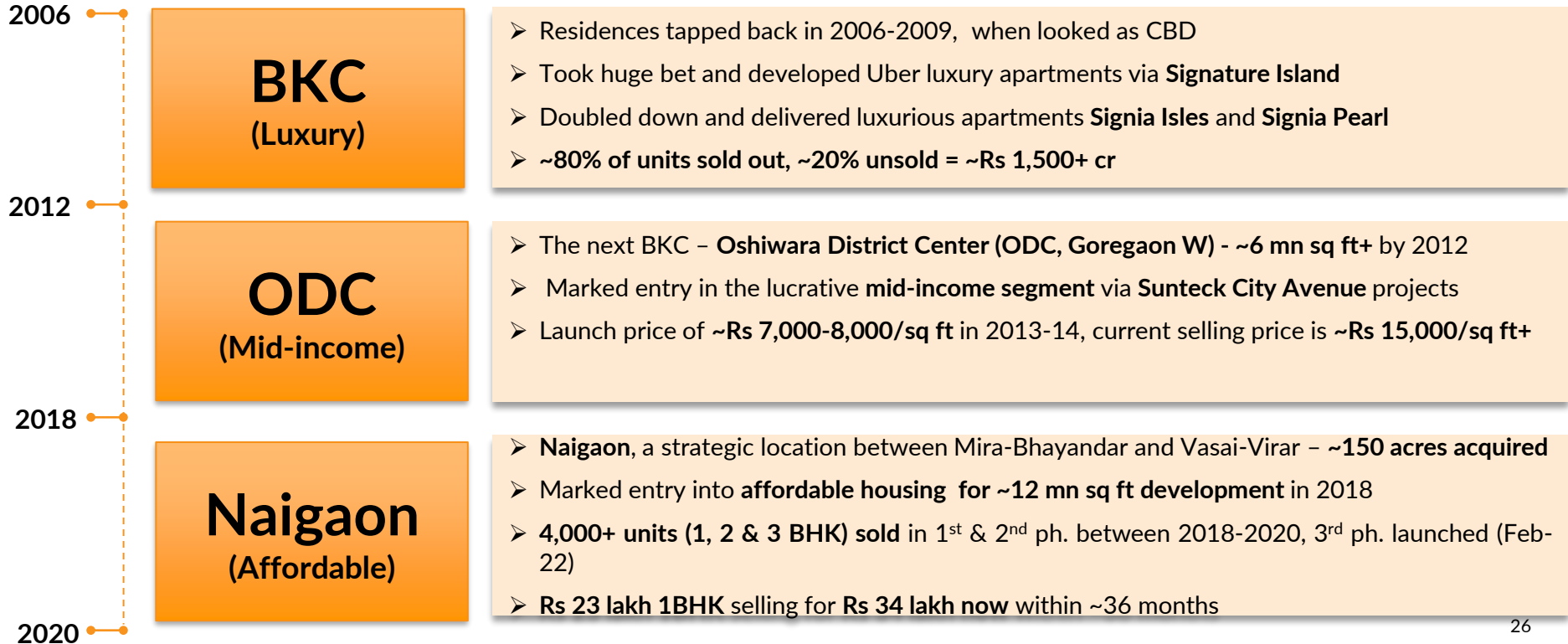
---

# Embarking on Sunteck 3.0

- ▷ **Sunteck 1.0** journey was initiated as a Business Center Operator in 2000 and after 6 years with the acquisition of the Signature Island, BKC – under **Sunteck 2.0** – the company grew into a pure play RE developer with projects in BKC and ODC, Goregaon W.
- ▷ **The salient aspects of Sunteck 3.0 are:**
  - **Maintain a strong balance sheet**
    - Sell off our finished inventory in the next 4-5 years
    - Focus on large projects like Naigaon, Vasai, Kalyan and Borivali with low capex
    - Acquire land if opportunity is extremely compelling
    - Maintain non-recourse, muted debt levels
  - **Leverage our brand and leading market position to grow the business**
  - **Invest in and incentivize our team**

# Existing Growth Engines of Sunteck 3.0

Sunteck's strategy is to enter markets underpenetrated by organized players and bet big to realize attractive returns



# Future Growth Engines of Sunteck 3.0

The launch and execution of these new growth engines will scale up the sales engine of Sunteck

2020

## Vasai W (Mid-income)

- ~50 acres acquired with a development potential of ~5 mn sq ft
- Est. GDV of ~Rs 5,000 crores in the coming 6-7 years
- Tap big demand potential of hitherto untapped micro market with focus on middle income grp
- **Unobstructed sea views residences offering luxurious lifestyle relative to micro-market**

## Kalyan & Vasind (Affordable)

- After western suburbs, Kalyan (Shahad) and Vasind marks the entry in the eastern micro-markets of MMR
- With more than ~12 mn sq ft of potential, these projects under the aspirational luxury segment will offer an est. GDV of ~Rs 10,000 crores in the coming 7-8 years

## Borivali West (Luxury)

- Acquired Borivali West, a strategic location for luxurious waterfront residences in the strong residential market of Western suburbs.
- **Borivali West has a potential est. GDV of ~Rs 2,000 crores in the coming 4-5 years**

2022

# Development Potential & Launch Timelines

▷ Est. Gross Sales Visibility of ~Rs. 28,600 (~US\$ 3.7 bn) crores from the 6 (six) growth engines

Projects	Project Size	Already Launched	Balance Potential	Estimated Sales Visibility	FY22-23 E	FY23-24 E	Beyond FY24 E
	(~ mn sq ft)	(~ mn sq ft)	(~ mn sq ft)	(~ Rs crores)	(~ mn sq ft)	(~ mn sq ft)	(~ mn sq ft)
ODC, Goregaon W	6.0	2.3	3.7	5,200	0.60	0.60	2.50
Naigaon	12.0	3.6	8.4	4,500	1.00	1.00	5.15
Vasai W	5.0	-	5.0	5,000	0.75	0.75	3.50
Kalyan & Vasind	12.6	0.5	12.1	9,900	1.00	1.00	10.1
Borivali W	1.0	-	1.0	2,000	-	0.50	0.50
Others	6.0	-	6.0	2,000	-	1.00	5.00
<b>Total</b>	<b>42.1</b>	<b>6.4</b>	<b>36.2</b>	<b>28,600</b>	<b>3.35</b>	<b>4.85</b>	<b>26.75</b>

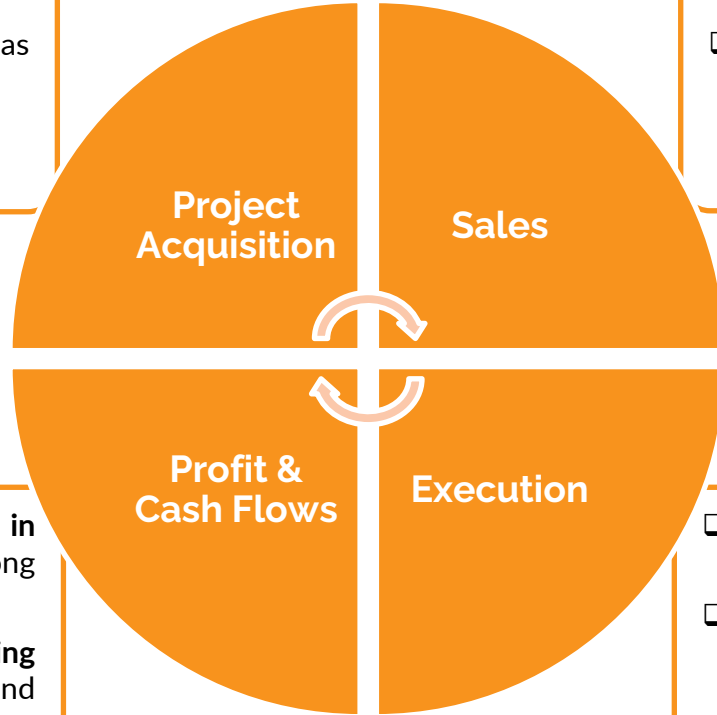
Estimates - subject to material variances due to business risks, market risks and other risks, ~-approx.

Rs 1 cr = Rs 10 mn

# The 'Sunteck' approach to 'Continuous Growth'

- ❑ ~23 msf acquired since the onset of the COVID-19 pandemic.
- ❑ In the last 3 years, the company has acquired ~36 msf.

- ❑ Estimated GDV of acquisitions is ~Rs. 28,600 cr (~US\$ 3.7 bn).
- ❑ The monetization of these projects will lead to continuous growth in sales over the 7-8 years.



- ❑ Sunteck's collections are growing in double-digits leading to strong operational cash flows.
- ❑ The margins are also trending upwards driven by price growth and cost optimization.

- ❑ In-house execution capability to ensure accelerated execution.
- ❑ Stringent supervision on costs & quality, drive confidence amongst customers - basis of long term demand.

SHAREHOLDER VALUE CREATION

 **~US\$ 3.7 billion**

Est. Gross Development Value (GDV) of upcoming project pipeline

 **~36 million sq ft**

Across 6 projects at BKC, ODC, Naigaon, Vasai West, Kalyan-Vasind, and Borivali West in MMR

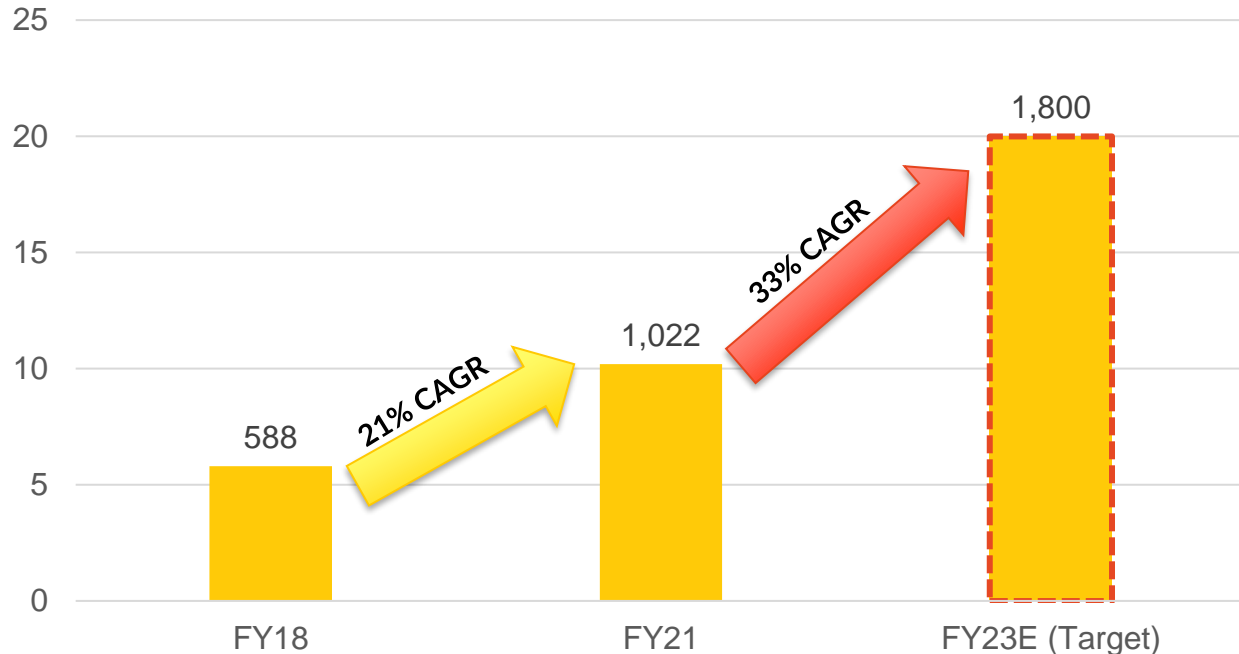
 **~0.18x**

One of the lowest Net Debt/Equity ratio across the sector

# Pre-sales growth multiple to improve

On the back of new project launches

- ▷ The phase-wise launch of new projects at Vasai West, Kalyan-Vasind, Borivali West and new phases of existing projects such as Sunteck City ODC and Sunteck World Naigaon could be a **tailwind for sales growth**.



Rs 1 cr = Rs 10 mn

All figures are in Rs. Crores. Subject to material variances due to business risks, market risks and other risks

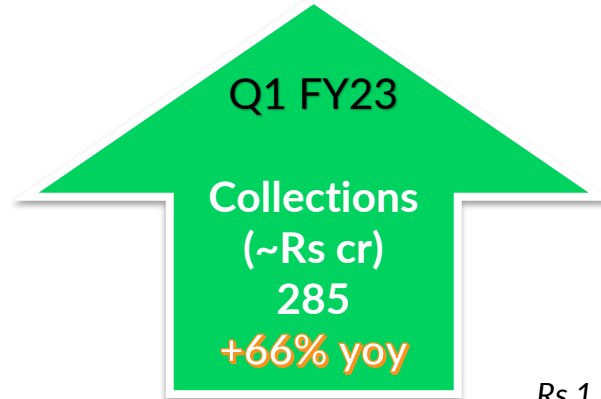
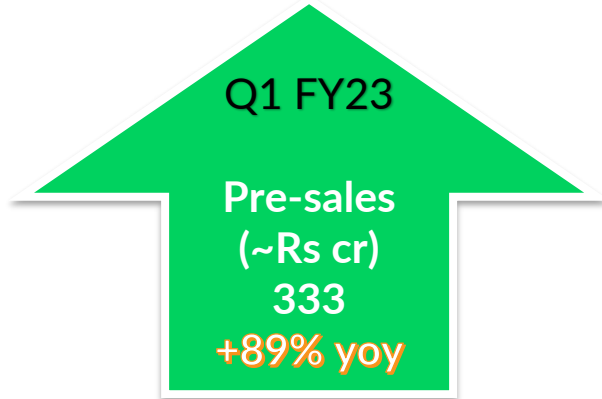
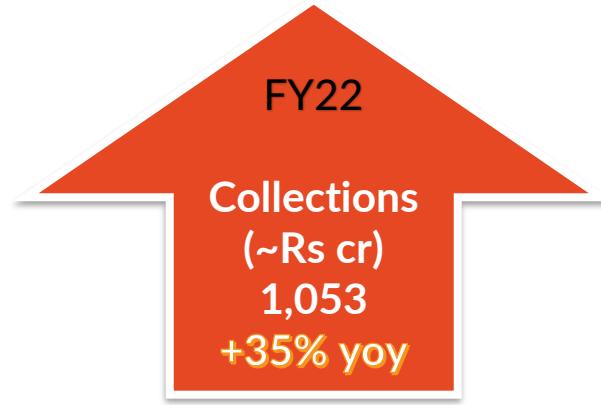
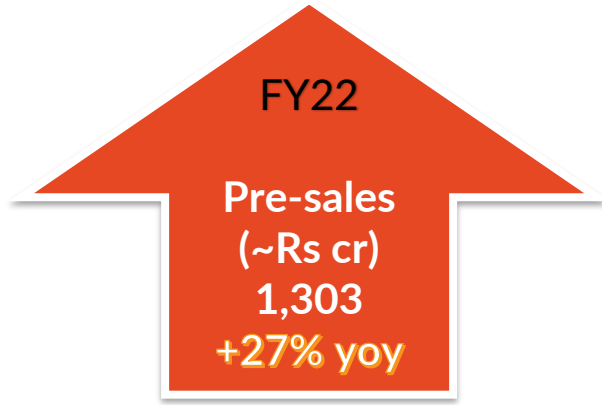


# Key Numbers

Operational Performance and Financial Statements

---

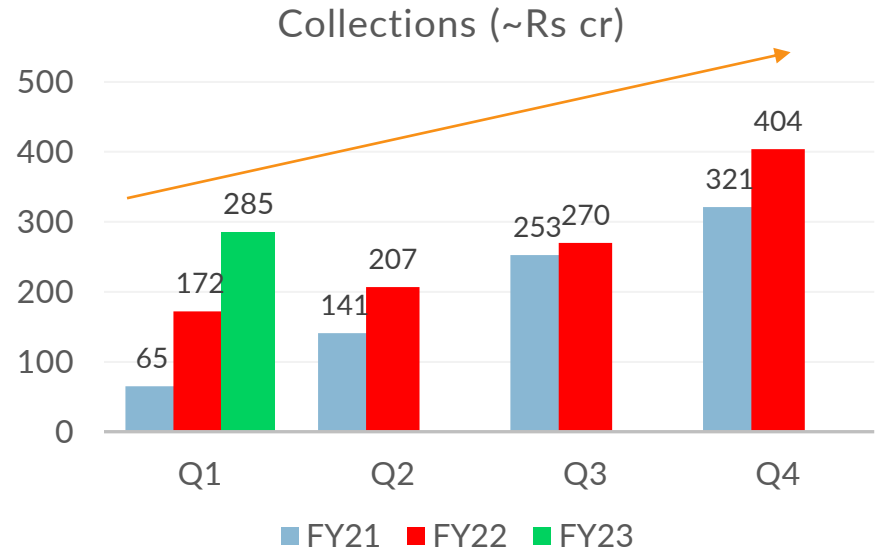
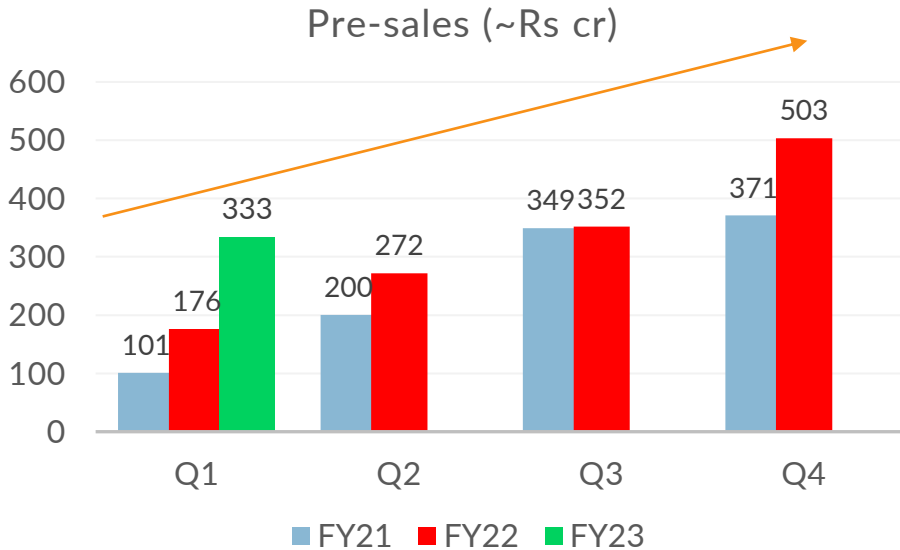
# Operational Snapshot



Rs 1 cr = Rs 10 mn

# Operational Performance Trend (Quarter-wise)

Both pre-sales and collections are **GROWING STRONGLY** on a sequential (quarterly) as well as yearly basis



Rs 1 cr = Rs 10 mn

# Operational Performance (Pre-sales Segment-wise)

The **pre-sales** mix for the quarter is dominated by the **mid-income** segment contributing **78% of the total bookings**. **Sunteck Beach Residences (SBR)** at Vasai (W) was launched in the first-quarter.

Segment	Brands	Q1 FY23 (~Rs cr)	Mix (%)
Mid-income	Sunteck City, SBR	260	78%
Aspirational	Sunteck World	33	10%
Commercial	Sunteck	40	12%
<b>Total</b>		<b>333</b>	<b>100%</b>

# Operational Performance (Collections Segment-wise)

The **collections** mix for the quarter is broad-based with all segments performing well.

Segment	Brands	Q1 FY23 (~Rs cr)	Mix (%)
Luxury	Signature, Signia	84	29%
Mid-income	Sunteck City, SBR	74	26%
Aspirational	Sunteck World	116	41%
Commercial	Sunteck	11	4%
<b>Total</b>		<b>285</b>	<b>100%</b>

# Robust operational cash flows

~ **Rs 600 cr operating surplus generated in 2+ years** – used in Buss. Dev., debt reduction and adv. premium payment

~**Rs 74 cr of operating cash flow surplus** generated in Q1 FY2023.

Particulars	FY 2021	FY2022	Q1 FY2023 <sup>#</sup>
<b>OPERATING CASH FLOW</b>			
<b>Total Operating Cash Flow Surplus</b>	<b>281</b>	<b>239</b>	<b>74</b>
Less: Landowner / JDA cost*	(30)	(68)	(9)
Less: One-time advance payment of approval premiums at 50% rebate*	-	(202)	-
<b>Net cash flow – Operating Activities</b>	<b>251</b>	<b>-31</b>	<b>65</b>
<b>INVESTING CASH FLOW</b>			
- Business Acquisition, Interest, Dividends, Investments & Others	50	33	22
<b>Net cash flow – Investing Activities</b>	<b>50</b>	<b>33</b>	<b>19</b>
<b>FINANCING CASH FLOW</b>			
- (Repayment) / Drawdown of Loans	(197)	133	(85)
- Finance Cost	(86)	(74)	(19)
- Dividends Paid & Others	(13)	13	-
<b>Net cash flow – Financing Activities</b>	<b>(297)</b>	<b>46</b>	<b>(103)</b>

\*Part of Working Capital Changes #Provisional

# Strong Balance Sheet

In FY22, the **consolidated net debt to equity** has been strong at **0.18x**.

Particulars	Q1 FY23
<b>Total Debt</b>	<b>621</b>
Less: Cash & Bank Balance	79
Less: Loans to JDA partners	43
<b>Net Debt</b>	<b>499</b>
Net Worth	2,794
<b>Net Debt / Equity</b>	<b>0.18x</b>
Quasi-Equity and Others*	91
Adjusted Net Debt	590
Adj. Net Debt / Equity	0.21x

\*With effect from 9th March, 2020, Starlight Systems (I) LLP became a wholly owned subsidiary of SRL pursuant to the retirement of PDL Realty Private Limited (Retired Partner). The Retired Partner's balance of current capital and fixed capital in the SSILLP, aggregating to ~910 mn have been converted into a loan. The said loan will be in the form of 1% secured Non-Convertible Debentures (NCDs), which will be redeemed at premium out of the future free cash flow from the specified projects only with a tenure of 20 years.

# Key Financials

- ▷ In Q1 FY23, Revenue from operations stood at Rs 144 cr (Rs 1,435 mn) against Rs 93 cr (Rs 927 mn) for Q1 FY22
- ▷ EBITDA for Q1 FY23 stood at Rs 45 cr (Rs 452 mn) against Rs 21 cr (Rs 206 mn) for Q1 FY22
- ▷ EBITDA margin stood at 32% for Q1 FY23 against 22% in Q1 FY22

Particulars	Q1 FY23	Q4 FY22	QoQ %	Q1 FY22	YoY %	FY22
Revenue from Operations	144	156	-8%	93	55%	513
EBITDA	45	6	613%	21	119%	95
<b>Operating Margin</b>	<b>32%</b>	<b>4%</b>		<b>22%</b>		<b>19%</b>
Net Profit	25	-4	NM	3	724%	25

\*Company follows project completion method of accounting

Rs 1 cr = Rs 10 mn <sup>39</sup>



# Key Financials

<b>BALANCE SHEET – FY22 (Consol)</b>			
<b>Liabilities</b>	<b>Rs Cr</b>	<b>Assets</b>	<b>Rs Cr</b>
Networth	2,790	Receivables	271
MI	-	Inventories	4,042
Borrowings	787	L & A	113
Others	1,917	Cash & Bank	97
Provisions	5	Others	976
<b>Total</b>	<b>5,499</b>	<b>Total</b>	<b>5,499</b>

# Superior Credit Rating

- ▷ Sunteck has Top Tier Credit Profile which is a Testimonial for its Strong Fundamentals.

 <p>India Ratings &amp; Research A Fitch Group Company</p>	<p><b>AA- / Positive</b></p>
 <p>ICRA A MOODY'S INVESTORS SERVICE COMPANY</p>	<p><b>AA- / Stable</b></p>

- ▷ Key Rating drivers are –

- Healthy track record in real estate development in MMR
- Adequate committed cash flow visibility
- Prudent Financial Policies; Strong Credit Metrics
- Prudent cash flow management with adoption of asset light JDA model for new projects
- Price-Point diversity; Locational Advantage
- Low Execution Risk

# Risk Factors

---

# Risk Factors

- ▷ Impact of COVID-19 pandemic on overall economy and real estate sector in particular is still being quantified and uncertain.
- ▷ Exposure to cyclical in real estate business – the residential real estate sector have been adversely impacted by liquidity crunch, high inventory and subdued demand conditions in the past.
- ▷ Cost inflation can negatively impact profitability and margins.
- ▷ Any other unforeseen risks related to project acquisitions, delay in launches, approval risks, delay in execution, subdued demand, home loan risks and others.

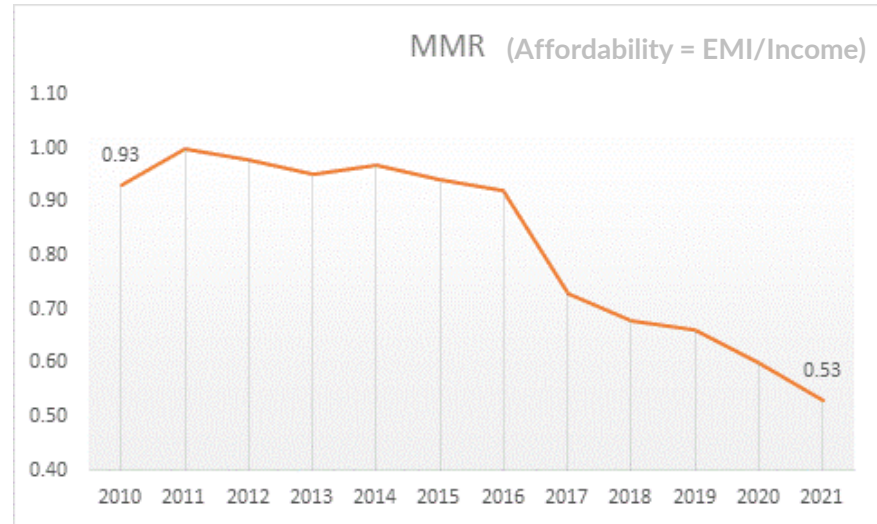
# Industry Insights

---

# Improved Affordability

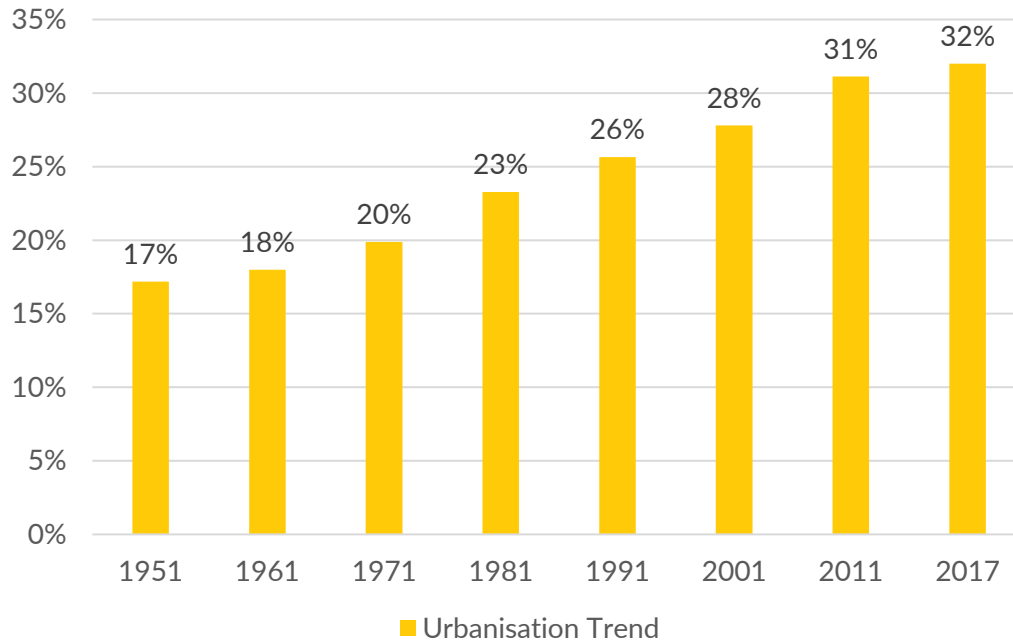
- ▷ Rise in income-levels and favourable demographics (66% of Indian population is less than 35 years of age) has led to best affordability in the last 25 years.
- ▷ MMR affordability has improved the most in the last 10 years since 2011.

Best affordability in 2.5 decades  
Government support towards housing has helped improve affordability



# Rising Urbanisation

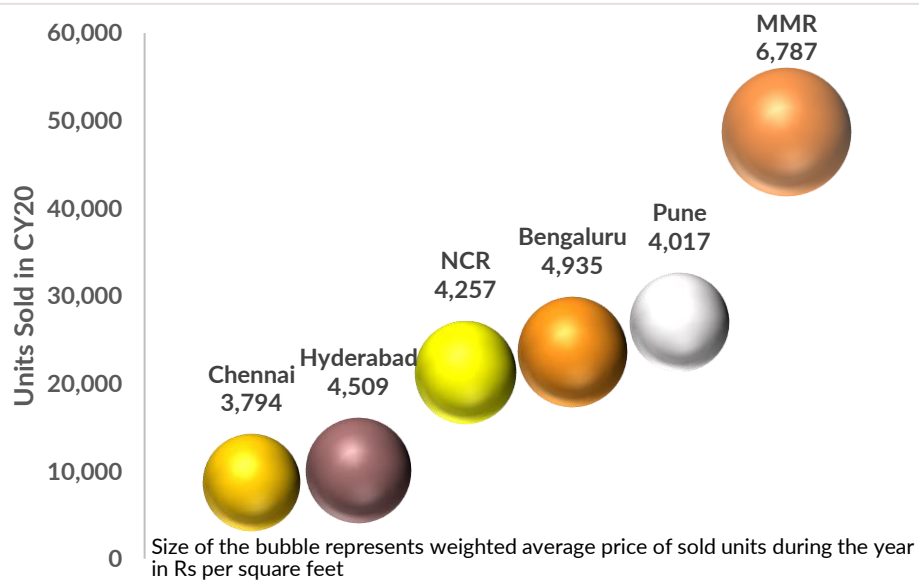
- ▶ By 2030, almost 40% of the population is expected to be living in urban centers.



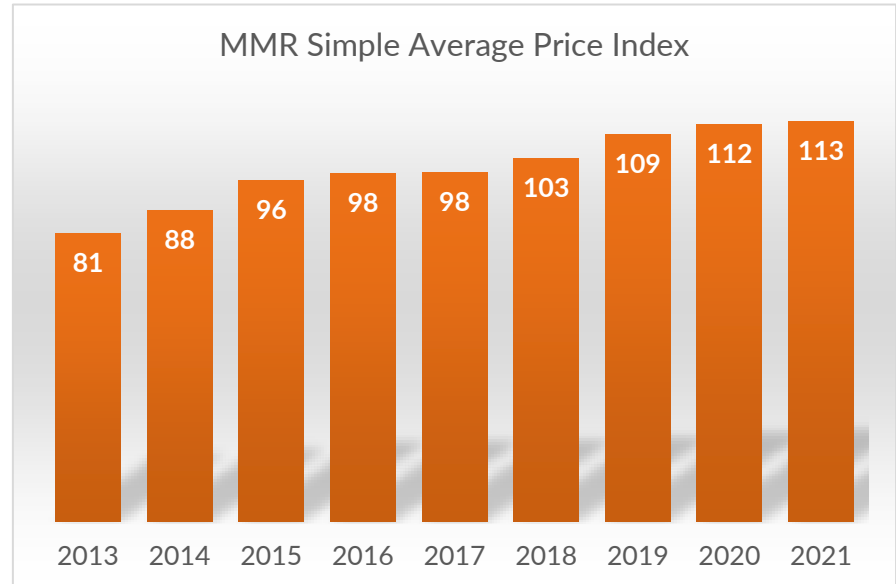
Source: ADB, Census 2011, Knight Frank Research data

# MMR Dominates the Residential Real Estate Market in India

- ▷ MMR both in terms of pricing and units sold is the largest micro-market in India. The average pricing at Rs6,787 per square feet is higher than other cities
- ▷ Over the past 5 years, the pricing in MMR has remained stable



Source: Knight Frank Research data

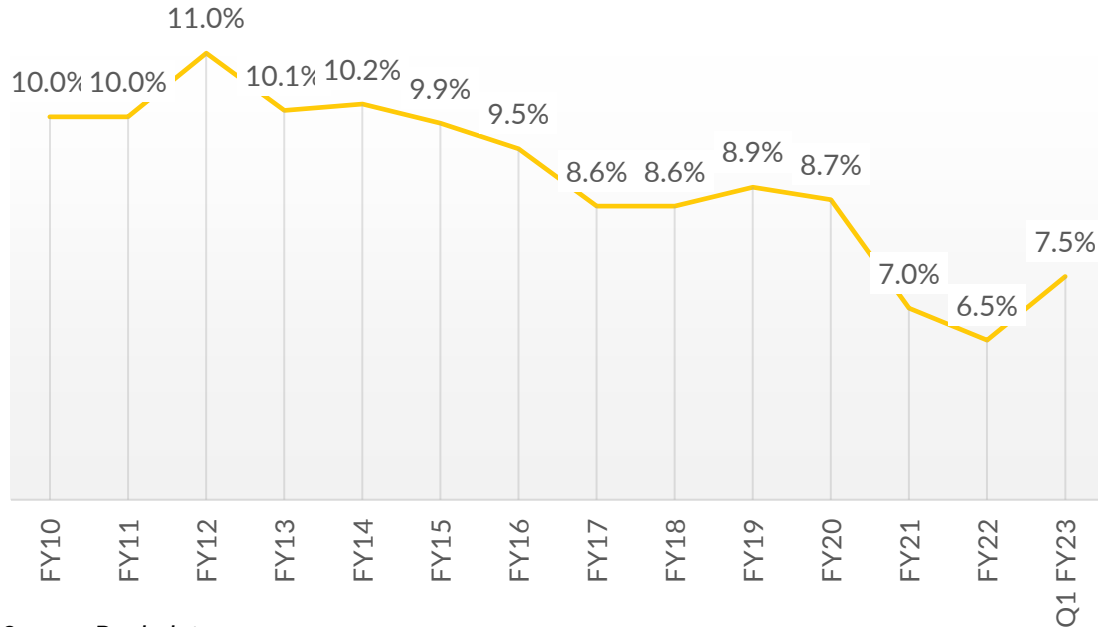


Source: NHB data



# Home loan rates are benign

- ▷ Housing loan rates are at decadal lows, thereby improving affordability and savings on EMI.
- ▷ Average of last 13 years is ~9.2%.



Source: Bank data

# Awards

---



★★★★★  
**MIXED-USE**  
PROJECT OF THE YEAR

FOREST  
**Sunteck World**  
VASIND, THANE DISTRICT  
P278A000026 | P278A000027 | P278A000028



★★★★★  
**INTEGRATED TOWNSHIP**  
PROJECT OF THE YEAR

MaxX  
**Sunteck World**  
NAIGAON

P280A000441 | P280A000442 | P280A000443 | P280A000444



★★★★★  
**BEST DEVELOPER**  
(MUMBAI)  
PROJECT OF THE YEAR

**Sunteck**



★★★★★  
**BEST LANDSCAPE**  
**ARCHITECTURAL**  
**DESIGN**  
PROJECT OF THE YEAR

**Sunteck World**  
NAIGAON

P280A000441 | P280A000442 | P280A000443 | P280A000444  
P280A000445 | P280A000446 | P280A000447 | P280A000448

# Thank You

[ir@sunteckindia.com](mailto:ir@sunteckindia.com)

---