Investor Presentation

Hubtown Limited

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Company Overview

Hubtown Limited

At a Glance

35+ Years of Legacy

Established in 1989, listed on the NSE and BSE in 2007

Delivered 47 projects

12.6 msf sale area in completed projects;
1.4 msf completed area in ongoing projects;
9 msf rehabilitation area

Diversified Presence

Segments: Residential, Commercial and Infrastructure
Regions: Mumbai, Thane, MMR (Main); Gujarat and Pune (Small)

360° Delivery Capabilities

In-house capabilities in land procurement, approvals, project execution and sales

High Potential Land Bank

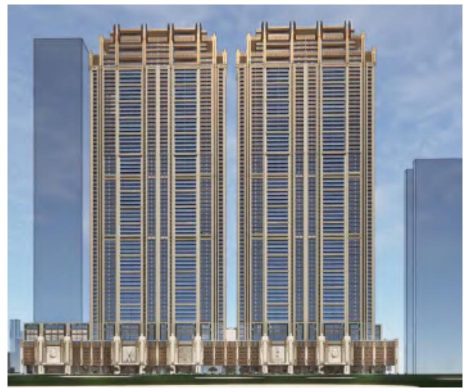
23.1 mn sq ft launch ready

Prime Land Bank

In MMR Region

Key Projects

Hubtown Seasons (Chembur)



25 Downtown (Mahalaxmi)

Hubtown Rising City (Ghatkopar)

25 South (Prabhadevi)

25 Estates (Khalapur)

25 West (Bandra)

Pioneer in Diverse Real Estate Developments

Slum Rehablitation

Amongst Pioneer in PPP project for Slum Rehabilitation by MIDC (Andheri)

Private Slum Rehablitation

Amongst Pioneer in Private Slum Rehabilitation project in Maharashtra completed in Dharavi by Hubtown (Akruti Laxmi)

Municipal Corporation PPP Project

Amongst Pioneer in PPP project by Municipal Corporation of greater Mumbai (Hubtown Skybay)

PPP by Maharashtra Government

Amongst Pioneer in real estate PPP project by PWD, Govt. of Maharashtra (Rising city project, Ghatkopar)

Urban Renewal Scheme

Amongst Pioneer in project under urban renewal scheme in Mumbai (Tulsiwadi)

Textile Park

Amongst Pioneer in PPP project for development of an integrated textile park (Asmeeta Texpa, Bhiwandi)

GSRTC

Amongst Pioneer in PPP project with GSRTC (GUJARAT GOVT) for redevelopment of bus stations

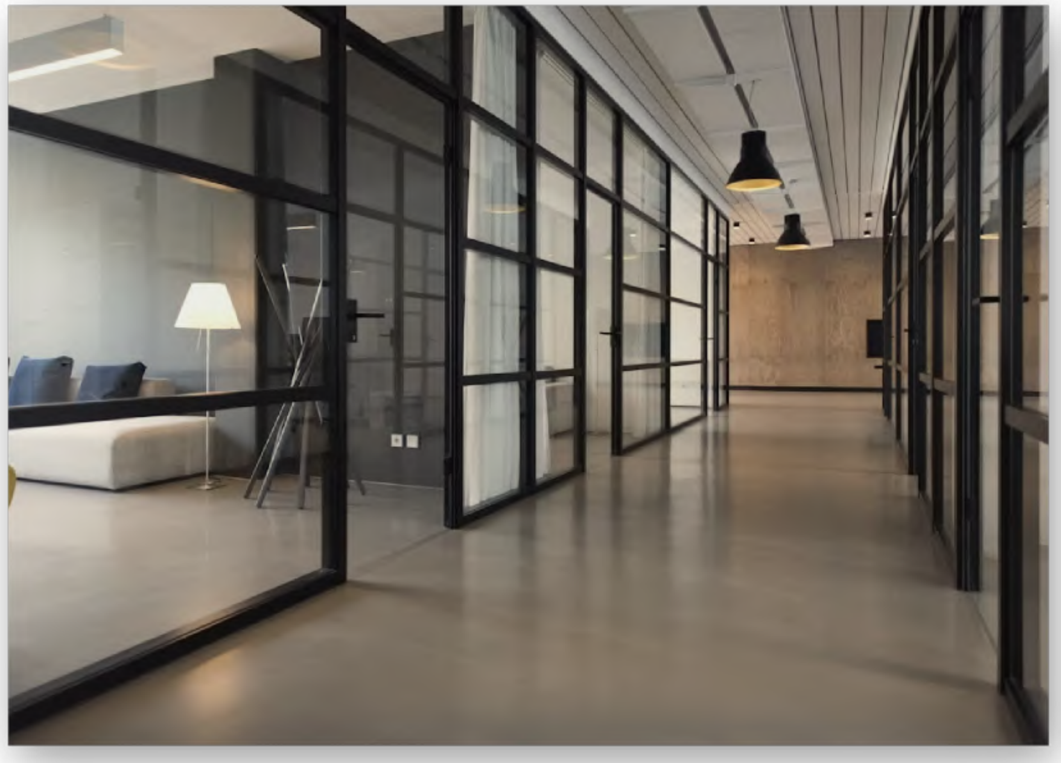
Affordable Housing

Amongst Pioneer in project of Affordable Housing with 320 sq ft carpet area 2BHK apartments (Palmrose, Andheri)

Presence across multiple segments

Residential

Constructed **30+ residential** projects including luxury to affordable housing projects across various locations in Mumbai and Pune



Commercial / Office

Constructed **10+ delivered** office space projects across Mumbai and Pune, including Built-to-suit spaces for large MNCs and corporates across a range of sectors including IT and SEZ

Industrial / Infrastructure

Constructed **industrial and infrastructure projects** across Mumbai and Gujarat, including bus terminals, factory and mixed-use buildings

Key Growth Drivers

Where we are Heading

Mumbai Growth Pipeline

Key Factors Fueling Expansion

1. High-Potential Portfolio

Develop Existing Land Bank

Focused on Development of
- Premium Projects
- Second Homes & Plotted Development

2. Merger of Hubtown Promoter Group Entities

Ongoing merger**

Hubtown Ltd + **3 Promoter Group Projects**

25 West	25 South	25 Downtown*
Bandra	Prabhadevi	Mahalaxmi

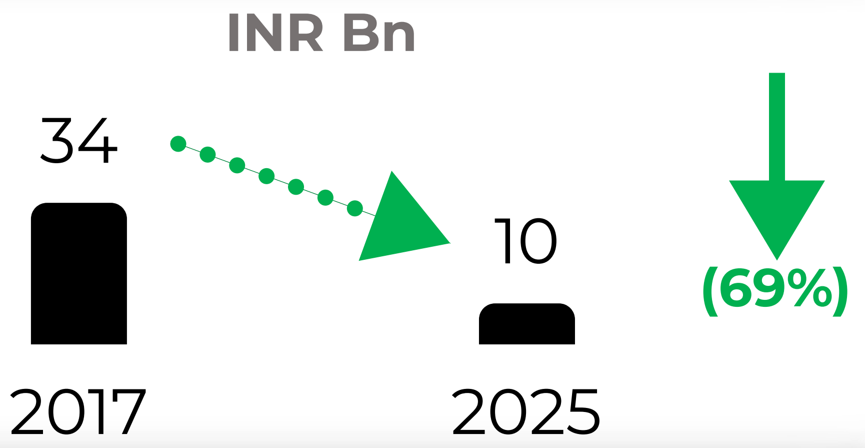
Development Value	Developable Area
INR ~400+ Bn	4.5 msf

*25% of 25 Downtown Realty Limited is already owned by the Listed Entity.
** Mergers shall be by way of Two Separate Schemes

3. Disciplined Approach for Improving Balance Sheet

A Continuous Approach to Debt Reduction

Ongoing - Strategic Debt Reduction



Clear strategy in place for further debt reduction

Note: does not include debt of the entities proposed to be merged, does not include contingent liabilities

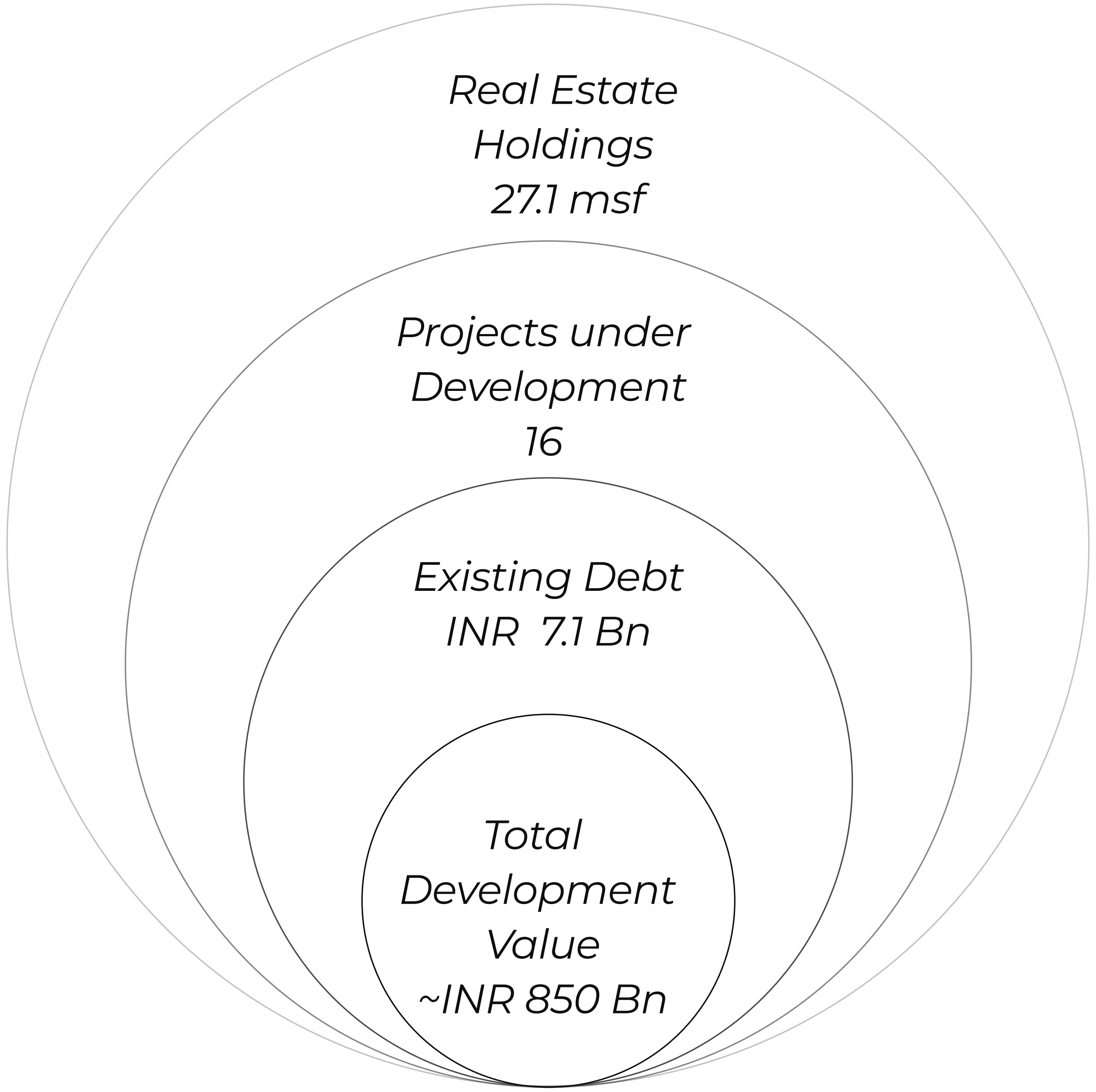
2. Merger of Promoter Group Entities

Merger Summary

- The group consists of various projects under listed entity **"Hubtown Limited", and 3 major projects i.e., 25 West, 25 South, 25 Downtown**
  - held under Promoters entities:
    - **25 West Realty Private Limited:** entity developing the Bandra (W) project
    - **Twenty Five South Realty Limited:** entity developing the Prabhadevi project
    - **Twenty Five Downtown Realty Limited:** 75% of the entity developing the Mahalaxmi Project*
  - **Announced Merger** of 25 West Realty Private Limited with Hubtown Limited to integrate the 25 West project into the company, in accordance with the scheme of arrangement dated 30th June 2025. Additionally, the company announced merger of Nitant Real Estate Private Limited, Amazia Developers Private Limited and Distinctive Realty Private Limited for the proposed merger of 25 South and 25 Downtown projects into the Hubtown Limited as per the scheme of arrangement dated 26th August 2025
  - Total Development value **INR ~400+Bn****
  - The combined developable area being added into the listed entity is 4.5 Mn sq ft
  - The announcements of the mergers have been made, and are awaiting the regulatory approvals
    - The unlisted entities are planned to be merged into the listed entity over the next 12 months.
    - The merger valuations of the three companies are being computed by reputed third party agencies.
- The groups combined entity will be used to conduct all its real estate activities going forward

*25% of 25 Downtown Realty Limited is already owned by the Listed Entity
**Mergers shall be by way of two separate schemes

listed entity without merger



listed entity after merger

Snapshot of Major Entities Being Merged

25 WEST REALTY PRIVATE LIMITED

- Project Location: Mount Mary, Bandra (W)
- Sale Area: 600k sq ft
- Completion Timeline: June 2030
- Project Status: construction commenced, sales commenced
- Development Value: INR 53 Bn
- Sales Achieved Till Date: ~INR 5 Bn
- Funded by: NHP Realty, Woodstock Realty

25 SOUTH REALTY LIMITED

- Project Location: Prabhadevi
- Sale Area: 1 mn sq ft
- Completion Timeline: Dec 2026
- Project Status: advanced stage of construction, 85% sold out
- Development Value: INR 62 Bn
- Sales Achieved Till Date: ~INR 50 Bn
- Funded by: Oaktree Capital/ Indiabulls

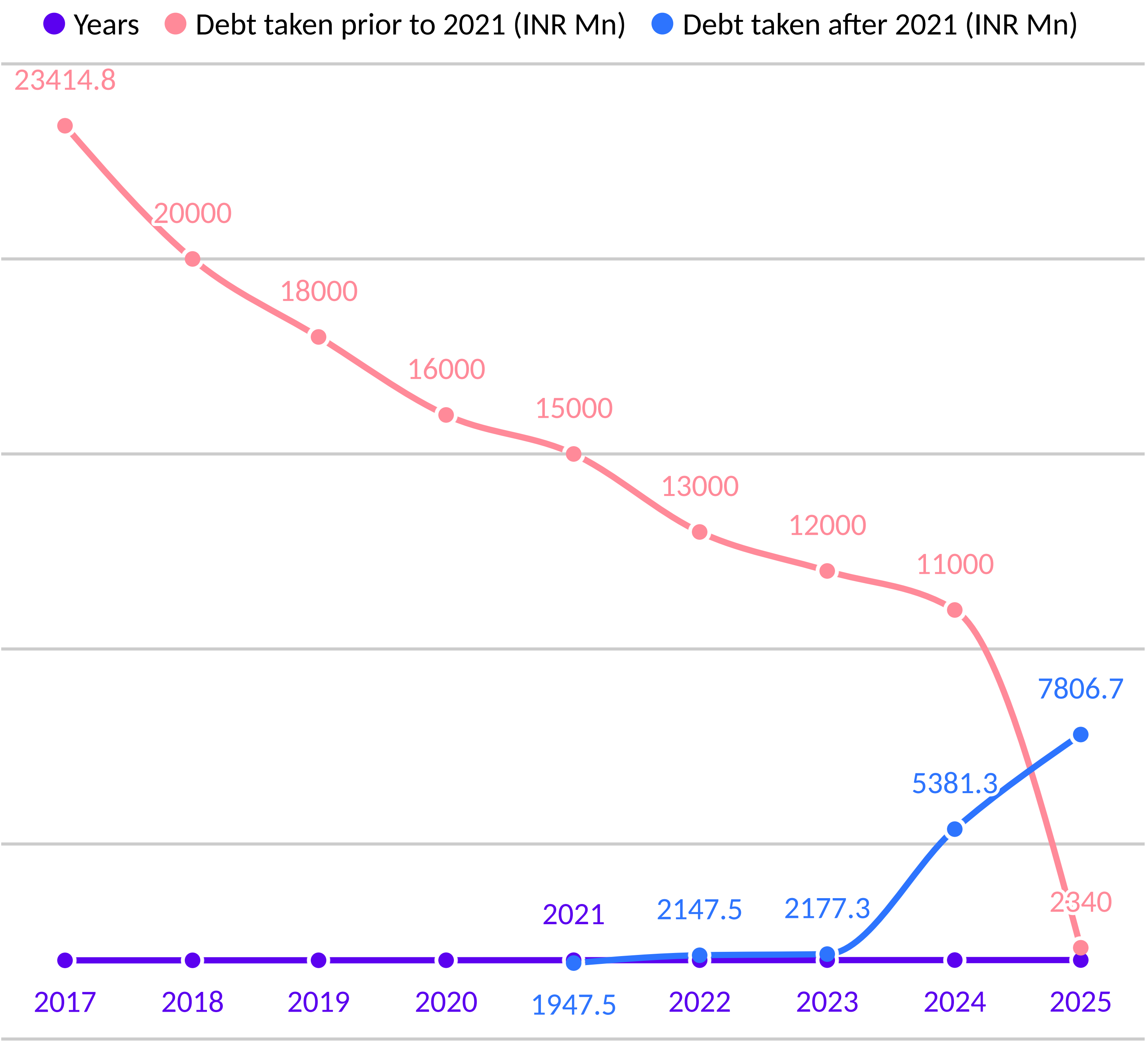
25 DOWNTOWN REALTY LIMITED

- Project Location: Mahalakshmi
- Sale Area: 2.9 mn sq ft
- Completion Timeline: Dec 2034
- Project Status: construction commenced, sales commenced
- Development Value: INR 277 Bn
- Sales Achieved Till Date: ~INR 40 Bn
- Project Funded by: Oaktree Capital

3. Disciplined Approach for Improving Balance Sheet

Listed Company Debt Overview

- The debt (principal) o/s on the listed company is ~ **10.76 Bn**
  - The expected settlement value (if the debt were to be paid off is ~ INR 12.0 Bn (including interest, etc), as of Sep'25
  - **INR 10.12 Bn** is self-liquidating debt (project backed)
  - **INR 1.88 Bn** is corporate (non-project backed), which shall be serviced from corporate cash flows and project surplus.
- From 2017, when the debt exceeded ~INR 34 Bn, the group has taken steps to reduce the debt down to ~INR 10 Bn (as of Sep'25) (including new facilities taken after 2021), **representing a ~69% reduction in list co debt**
- There is one contingent liability of INR 4.8 Bn (for one facility which the company has disputed).



Listed company debt overview

(INR Mn)

Sr No.	Lender	Facility Availed	~o/s Sep 2025	Increase/Decrease
	As of 2017			
1	Banks	9,140	0	-100%
2	NBFCs / Domestic Funds	8,085	0	-100%
3	HNIs / Private	1,642	643	-61%
4	**Foreign Funds**	4,546	0	-100%
	Post 2021			
5	NBFCs / Domestic Funds	11,052	10,121	-9%
	TOTAL	**34,467**	**10,764**	**-69%**

- The principal creditors as on date (out of INR 10.12 Bn): NBFC: **~INR 6.0 Bn** and Special Window Fund: **~INR 2.0 Bn** are currently the largest creditors
- Does not include contingent liability of **INR 4.83 Bn**

Private companies' Debt Overview

(INR Mn)

Sr. No.	Lender	Facility Availed	~o/s Sep 2025*	Increase/Decrease
1	25 South (Institution / Fund)	25,914	18,223	-30%
2	25 Downtown (Fund)	8,426	8,426	0%
	TOTAL	**34,340**	**26,649**	**-22%**

- There is no debt currently on 25 West, whereas the debt on 25 South and 25 Downtown is with Fund / Institution
- The 25 South project has already generated enough sales to pay off its own debt and also a substantial amount of the debt of the 25 Downtown facility

Key Strengths

What Will Facilitate Our Success

Robust Execution Track Record

HUBTOWN

Slum Rehabilitation

- Pioneer company to undertake & complete slum rehabilitation schemes
- Hubtown has delivered more than 15,000+ free homes across Mumbai
- 4 ongoing slum rehabilitation projects

PPP (State Government)

- Pioneer in real estate PPP with state government through development of staff quarters in Ghatkopar.
- 2 more such PPP Projects ongoing

Society Redevelopment

- Undertaken several redevelopment projects (including in prestigious locations such as South Mumbai, Matunga, Andheri and Bandra)

MMRDA Scheme

- Executed rental housing scheme in Thane with more than 400+ rental housing units

PPP (National Government)

- Pioneer in PPP project with national & state government in textile sector through an industrial park in Bhiwandi, Maharashtra

Redevelopment of Mill Lands

- Developed projects on erstwhile textile mills, in Prabhadevi, under Mill Land development policy

Public Private Partnership (Local government)

- Implemented the PPP project with MCGM, by building robotic car parking system in Breach Candy, Mumbai

Urban Renewal Scheme

- Pioneer in urban renewal scheme in Mumbai

PPP (Other states) & Infra

- Redeveloped 4 bus stands in Gujarat through PPP Policy

Promoters

Mr. Hemant Shah
Chairman & Co-Founder

He is a civil engineer by education, having more than 45 years of experience. He handles all aspects of project execution and design.

Mr. Vyomesh Shah
MD & Co-Founder

He is a chartered accountant by education, having more than 40 years of experience, and handling all the finance, approvals and legal aspects of the company.

Mr. Rushank Shah

He is a graduate of the University of Illinois - Urbana Champagne (BSc), and Columbia University, (MsRED).

Mr. Khilen Shah

He is a graduate of the Stern School of Business, New York University (BSc), and the London Business School (MBA).

Mr. Kushal Shah

He is a graduate of Mumbai University (BMS).

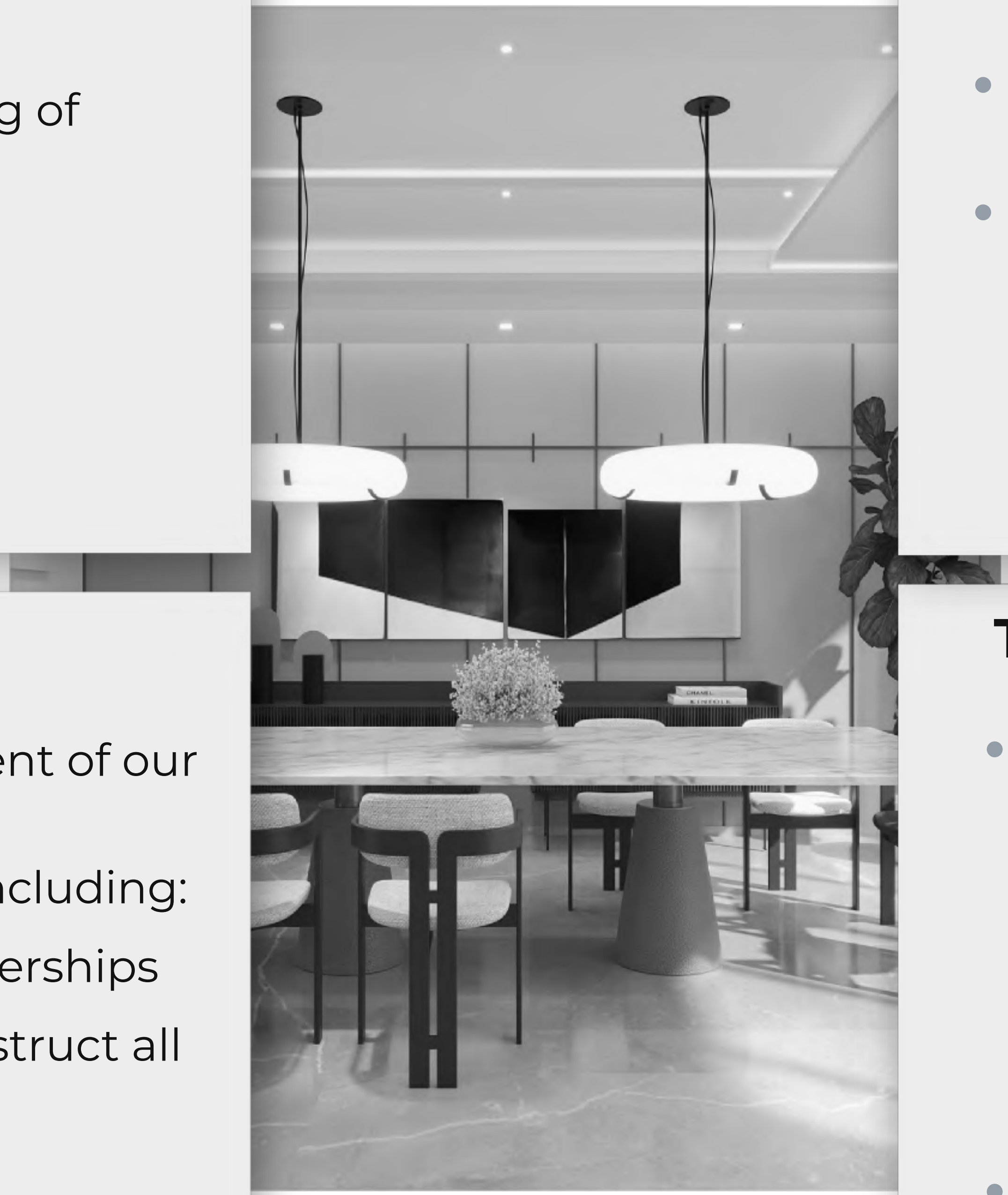
Competitive Strengths & Differentiators

Exceptional Land Bank

- Our land bank has been acquired through years of patience and deep local expertise
- Each project reflects our strategic understanding of micro-markets

Deep Knowledge

- We are experienced in complex projects across various aspects in Mumbai.
- We have achieved success in some of the complex projects in Mumbai.
- We have consistently demonstrated our ability to use this knowledge to increase buildable area across all our projects.



Flexible Business Model

- We are flexible and adaptable in the development of our projects.
- We work with partners under various models, including:
  - Development Management and Equity Partnerships
- We have the experience and knowledge to construct all kinds of real estate products, ranging from:
  - High-Rise Buildings to Commericial Projects

Track Record

- We have delivered varied types of projects in Mumbai, including:
  - Freehold Land Development
  - Slum Rehabilitation Authority (SRA) Projects
  - Redevelopment Projects
  - Public-Private Partnership (PPP) Projects
- Our portfolio spans a wide range of verticals, including Residential and Commercial

Project Portfolio

Ongoing Projects

25 SOUTH, PRABHADEVI

- Landmark project at prime location between the Siddhivinayak temple and the Prabhadevi beach
- 5.5 acres freehold land, with 3 towers of 57 storeys each.
- Comprises of large apartments, average size of apartments is approx 3,500 sq ft (carpet area)
- 1 mn sq ft- 90%+ sold
- One tower handed over, two towers under construction
- Project completion timeline - December 2026
- Project was the first one in "25 Residences" brand
- Project funded by: Oaktree Capital / Indiabulls
- **Entity developing to the project proposed to be merged**

25 WEST, MOUNT MARY, BANDRA (W)

- A large project in Bandra (W), located between the Mount Mary church and the Sea link
- Total project land is 4.5 acres, which includes SRA (3.5 acres) and society redevelopment (1 acre) component
- The project comprises of 4 towers of a total 600k sq ft
- 1 tower has been launched till date, which is approx 140,000 sq ft, of which approx 50% has been sold till date.
- One tower under construction, three yet to be commenced, planned commencement within FY 26/27.
- Project completion timeline - December 2030
- Direct access to Sea Link via service road
- Project boasts large amenity spaces, rare for Bandra (W)
- **Entity developing to the project proposed to be merged**

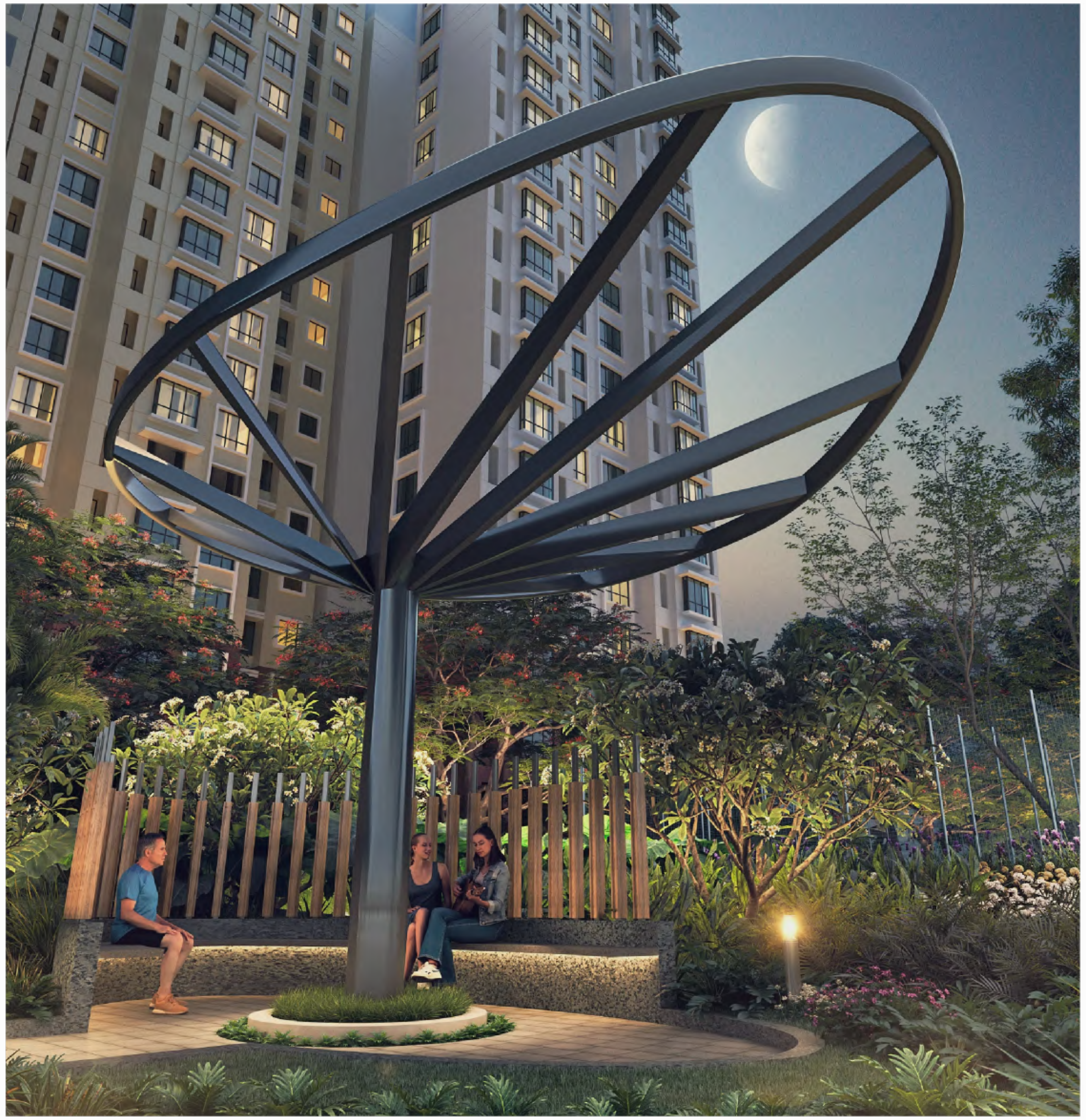
25 DOWNTOWN, MAHALAXMI

- A large project in South Mumbai Golden Triangle area in terms of revenue and area under development,abutting the Willingdon Golf Course, opposite the Mahalaxmi Race Course.
- The project comprises of 3.6 mn sq ft of area, comprised in 5 residential towers plus a proposed commercial tower
- The project is part of an urban renewal scheme, which also includes construction of rehabilitation of existing occupants on the land and also building housing and amenities for the government free of charge.
- 3 of the 5 residential towers have been launched, and more than 40% (~8 lac sq ft) of the launched inventory has been sold off within 6 months of launch.
- **Entity developing to the project proposed to be merged**

HUBTOWN SEASONS, CHEMBUR

- A 10-acre land development in the prime neighbourhood of Chembur
- Located just off the Eastern Express Highway, and minutes from Chembur station, just 10 mins from BKC and 30 mins from South Mumbai's CBD
- 1 mn sq ft- total 11 towers, 6 towers launched and 3 are already completed and a further 3 expected completion within FY 2026.
- PPP project with Govt. of Maharashtra, have to build 1.7 mn sq ft free of cost for govt as part of the PPP commitment
- Forest themed development, with 5 acres of open space with 25+ lifestyle amenities
- Project completion timeline - December 2028

HUBTOWN RISING CITY, GHATKOPAR



- Part of the larger project, Rising City is a residential complex on 5-acres of land comprising of 1-3 BHK apartments
- The project is located on a land parcel between the Eastern Express highway and the Ghatkopar Mankhurd Link Road, just 1 minute away from the Eastern Freeway.
- PPP project with Govt. of Maharashtra, have to build 1 mn sq ft free of cost for govt as part of the PPP commitment
- The 6 towers comprise of 650k sq ft - and approximately ~75% is sold. 2 towers have received the occupation certficiate and the balance towers are expected to be completed within FY 2026.
- The project offers 40+ lifestyle amenities to its residents including large pools, sports facilities and landscaped areas
- Project funded by: SWAMIH Fund

HUBTOWN PREMIERE, ANDHERI (W)

- A 5.5-acre land parcel in Andheri (W), adjacent to the Kokilaben Ambani hospital on the main J. P. Road
- 500k sq ft - total 5 towers, 4 towers launched and ~98% sold out
- Construction of 2 towers and retail fully complete. Another 2 towers expected to be completed in FY 2026
- Large podium with 25+ amenities for residents including pools, landscaped areas and wellness
- 4 Towers completion - December 2026
- PPP project with Govt. of Maharashtra, have to build 500,000 sq ft free of cost for govt as part of the PPP commitment
- Project funded by: Edelweiss

4x GUJARAT PROJECTS

- Acquired in PPP mode through tender from GSRTC (Govt. of Gujarat).
- Govt. component includes the redevelopment of old bus stations into modern bus terminals, in lieu of which developer gets sale area
- Vadodara and Surat project are completed. Surat is 100% sold, Vadodara is 50% sold
- Ahmedabad / Mehsana are partly completed (what is completed is sold)
- Phase 2 of Ahmedabad and Mehsana are under advanced stage of completion , will be complete by December 2026
- All 4 projects have commercial and retail spaces for amounts as little as INR 2 mn
- All projects are debt free

27 WEST, BALEWADI - PUNE

- Project constructed on 2.5-acre land parcel, with more than 300 ft frontage on the Mumbai Pune Highway
- 378k sq ft of area available for sale, and expected topline of more than INR 6.2 Bn
- All approvals in place, project is RERA registered and launched in 2024 and has received excellent sales response as well
- Project being executed by local partner - Sanas Group - on Development Management basis
- Hubtown is acting as the landowner and is entitled to all surplus of the project
- Project Completion Timeline is December 2027
- Project financed by: Private Lender

Major Upcoming Projects

25 ESTATES: WEEKEND HOMES, MMR

- Located on the lush green hills of the bio-diverse Western Ghats, a mere 1 hour from Mumbai city
- Approx. 175 acre land parcel and under process of further aggregation, extremely low density development planned, less than one house per acre (total only up to 160 villas), starting at INR 25 Crores each
- More than 60% community open space with landscaping, treks.
- Completed homes with the option of finished interiors (plug and play)
- Exclusive profiled community. No renters, no short term stays.
- In planning stage.
- Total Project Timeline: 5 years

25 VISTAS, THANE

- Located in Thane's most upmarket residential area, a ~7 acre land parcel located between the Upvan Lake and Yeoor Hills, on Pokhran Road.
- Development potential of ~1 mn sq ft
- Each apartment will have its own private lift lobby, and boast mesmerizing views of the lake and the forest.
- Current status: approvals applied, LOI /plan approvals received
- Total timeline: 5 years

BREACH CANDY RESIDENTIAL

- Located at the most prestigious area of Breach Candy, on Bhulabhai Desai Road, and overlooking 270-degree sea views, this is a boutique residential project, which is planned to be a landmark in the neighbourhood
- The project is part of a PPP project with the MCGM, and offers approx 40,000 sq ft of free sale area
- Planned configurations of ~3,000 sq ft apartments, marketed very selectively to an exclusive gentry
- The project is in planning stages, and shall be launched within FY 27

GHATKOPAR COMMERCIAL

- Part of the larger Rising City project, the commercial office park
- Located minutes from major road and public transport and only 30-40 mins from both airports, the site offers unparalleled connectivity.
- Shall comprise of multiple buildings which contain flexible office spaces catering to small and large businesses
- Project is in planning stage and expected to launch in FY 27.
- Amenities shall include a large club, 4 acres of gardens and retail establishments

SUNSTREAM CITY, MULUND-THANE

- ~150 acres freehold, un-enroached land with a single title, spread over Mulund and Thane
- Within 5-minutes walking distance of Thane station and the Eastern Express highway
- Project is envisaged to be developed as a gated township with walk-to-work concept
- Total development potential is approx 30 mn sq ft, with approximately half utilized towards residential and half for commercial
- Approvals are in place, construction has not been commenced.
- Hubtown holds 42% stake in the project

Other Upcoming Projects

PLOTTED DEVELOPMENTS

The company plans to launch plotted development schemes in the MMR region, especially in the Karajat Khopoli Khalapur belt, where it holds land banks.

HUBTOWN BANDRA COMMERCIAL

270,000 sq ft project for premiumoffice spaces, located between BKC and the Western Express Highway. At planning stage, part of SRA scheme.

ANDHERI AFFORDABLE HOUSING

150,000 sq ft affordable housing project to be done in JV/ partnership, part of a larger SRA scheme Approvals in place.

BIOTECH PARK, VADODARA

The company holds 122 acres in Savli, Vadodara, for the purpose of development of a biotech park in partnership with the GIDC and state government.

Completed Projects

Completed Projects Summary

Sr No.	Project	Location	Type	Saleable Area (sq ft)	Completion Date
1	Iswari Kailash	Dharavi	Residential	-	Mar-98
2	Ackruti Avishkar	Grant Road	Residential	35,404	Jan-99
3	Ackruti Elegance A & B Wing	Mulund	Residential	62,605	Jun-99
4	Ackruti Aditi	Jogeshwari	Residential	13,563	Jun-99
5	Ackruti Aditya	Grant Road	Residential	29,146	May-00
6	Ackruti Softech Park	Andheri	Commercial	102,302	Nov-00
7	Vaibhavi	Dharavi	Residential	-	Jan-01
8	Ackruti Laxmi	Dadar	Residential	16,352	Feb-01
9	Ackruti Arcade	Andheri	Commercial	41,051	Feb-02
10	Ackruti Classic	Mulund	Residential	11,510	Mar-02
11	Ackruti Business Port	Andheri	Commercial	139,135	Oct-02
12	Ackruti Trade Centre	Andheri	Commercial	214,416	Mar-03
13	Ackruti Astha	Walkeshwar	Residential	25,038	Aug-03
14	Ackruti Aneri	Andheri	Residential	80,000	Sep-03

Completed Projects Summary

Sr No.	Project	Location	Type	Saleable Area (sq ft)	Completion Date
15	Tata Nagar	Mankhurd	Residential	-	Mar-05
16	Ackruti Centre Point	Andheri	Commercial	2,15,611	Dec-05
17	Ackruti Niharika	Andheri	Residential	3,26,154	Jan-06
18	Ackruti Aditya (Ext)	Grant Road	Residential	15,240	Jan-06
19	Ackruti Orion	Vile Parle	Commercial	1,12,613	Dec-06
20	Ackruti Erica	Vile Parle	Residential	83,886	Mar-07
21	Ackruti Orchid Park	Andheri	Residential	3,79,340	Mar-08
22	DLF Ackruti IT Park	Hinjewadi	Commercial	15,00,000	Mar-08
23	Ackruti S Mall	Thane	Commercial	1,54,336	Apr-09
24	Ackruti K Mall	Kanjurmarg	Commercial	1,62,811	May-09
25	Ackruti Gold	BKC, Bandra	Commercial	70,000	Mar-10
26	ACKRUTI STAR	Andheri	Commercial	492,587	Mar-10
27	Skypark- Mahalaxmi	Mahalaxmi	Commercial	35,000	Mar-09

Completed Projects Summary

Sr No.	Project	Location	Type	Saleable Area (sq ft)	Completion Date
28	Hubtown Shikhar	Andheri	Residential	120,000	Mar-13
29	Swargate	Pune	Residential	25,000	Mar-14
30	Hubtown Gardenia	Mira Road	Residential	988,705	Mar-16
31	Hubtown Countrywood	Pune	Residential	1,003,335	Mar-17
32	Hubtown Viva	Jogeshwari	Commercial	189,896	Dec-17
33	Geeta Mandir (South Plot)	Ahmedabad	Commercial	450,263	Mar-18
34	Asmeeta Texpa	Bhiwandi	Commercial	2,100,000	Mar-18
35	Hubtown Sunmist	Andheri	Residential	280,446	Jun-18
36	MIDC Pocket 8	Andheri East	Residential	-	Mar-19
37	MIDC Pocket 11	Andheri East	Residential	-	Mar-19
38	Hubtown Joyos - Adajan	Adajan	Commercial	230,000	Mar-21
39	Hubtown Solaris	Andheri	Commercial	868,208	Apr-21
40	Hubtown Joyos - Makarpura	Vadodra	Commercial	257,000	Mar-22

Completed Projects Summary

Sr No.	Project	Location	Type	Saleable Area (sq ft)	Completion Date
41	Palmrose	Andheri East	Residential	85,000	Mar-22
42	Hubtown Greenwood	Thane	Residential	716,000	Dec-22
43	Hubtown Sunstone	Bandra	Residential	328,407	Mar-23
44	Hubtown Vedant	Sion	Residential	97,000	Mar-23
45	Hubtown Hillcrest	Andheri	Residential	450,000	Mar-23
46	Diviniti - Rajeev Nagar	Mahalaxmi	Residential	34,445	Sep-23
47	Hubtown Harmony	Matunga East	Residential	218,588	Aug-24

Total: 12,760,393 Sq ft

THANK YOU

QUERIES:

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