ADVIT JEWELS LIMITED
(Formerly Known as Advit Jewels Private Limited)
Corporate Office: Flat No. 201 and Basement, Pearl Premier, Plot No. 4,
Jamna Lal Bajaj Marg, C-Scheme, Jaipur – 302001, Rajasthan, India

Ref: AJL/CS/2026-27/38
To,
BSE Limited
Department of Corporate Services
Pheroze Jeejeebhoy Towers, Dalal Street,
Mumbai –400001
Scrip Code: 544803

Date: November 02, 2026
To,
National Stock Exchange Limited
Exchange Plaza, 5th Floor,
Plot No. C/1, G Block,
Bandra-Kurla Complex, Mumbai – 400051
Trading Symbol: RAMBHAJO

Subject: Investor Presentation or Communication

Dear Sir/Madam,

We hereby inform you that in compliance with the applicable requirements of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"), as amended, from time to time, enclosing herewith a copy of the Investor Presentation or Communication, in connection with the un-audited Financial Results of the Company for the quarter and half year ended on September 30, 2026.

In compliance with the Regulation 46 of the Listing Regulations, the aforesaid presentation will also be hosted on the website of the Company and same can be accessed at www.rambhajo.com.

Kindly take the same on record.

Thanking You,

Yours faithfully
For Advit Jewels Limited

PRATIBHA SONI
Digitally signed by PRATIBHA SONI
Date: 2026.11.02 11:58:50 +05'30'

Pratibha Soni
Company Secretary and Compliance Officer
M. NO.: A71116

Enclosure: as above







RAMBHAJO

SINCE 1921

Advit Jewels Limited

Q2 FY27 Presentation



Disclaimer

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This Presentation has been prepared by the Company based on information and data which the Company considers reliable, but the Company makes no representation or warranty, express or implied, whatsoever, and no reliance shall be placed on, the truth, accuracy, completeness, fairness and reasonableness of the contents of this Presentation. This Presentation may not be all inclusive and may not contain all of the information that you may consider material. Any liability in respect of the contents of, or any omission from, this Presentation is expressly excluded.

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These risks and uncertainties include, but are not limited to, the performance of the Indian economy and of the economies of various international markets, the performance of the industry in India and world-wide, competition, the company's ability to successfully implement its strategy, the Company's future levels of growth and expansion, technological implementation, changes and advancements, changes in revenue, income or cash flows, the Company's market preferences and its exposure to market risks, as well as other risks.

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Advit Jewels At A Glance



Advit Jewels Limited is engaged in the design, manufacturing and sale of traditional and contemporary jewellery, with a focus on **Kundan, Polki, Diamond & Studded Jewellery**. The Company operates from Jaipur, Rajasthan, a recognized hub for gemstone and jewellery craftsmanship, and manufactures a range of bridal, antique and customized jewellery pieces catering to diverse customer preferences.

The Company follows an integrated business model with **in-house design, manufacturing, stone setting, polishing and quality control processes**, enabling it to manage production from raw material procurement to finished jewellery. Advit Jewels primarily serves **jewellery retailers and dealers through a B2B model**, while also catering to select customers through customized orders.

The promoters are associated with a jewellery business with roots dating back to **1921**, and the Company continues this legacy through design-led product development and traditional craftsmanship. With a manufacturing facility in Jaipur and a customer base spread across multiple states in India, Advit Jewels focuses on producing handcrafted jewellery aligned with market demand and customer specifications.

Key Facts & Figures



100+
Years Legacy of Business

2019 Incorporation

10
Jewellery Product Categories

21
States Geographic Sales Presence



Q2 FY27 Highlights

₹ 5,880.97 Lakhs
Operating Revenue

27.80%
EBITDA Margin

21.59%
Net Profit Margin

Rambhajo Leases Showroom Space in New Delhi



Bringing handcrafted Kundan, Polki & Jadau designs to Delhi NCR, one of India's largest jewellery markets, in line with the Company's calibrated retail expansion strategy.

~2,200 sq. ft.	9 Years	Defence Colony
Super Built-Up Area	Lease Tenure	South Delhi

Lease Secured · Completed

Showroom Inauguration · Upcoming
In Q4 FY27

Board Of Directors & Key Managerial Personnel



Mr. Nitin Gilara

Chairman & Managing Director
26 Years In The Jewellery Segment

He completed his Bachelor of Commerce from the University of Rajasthan in 1995. He has been associated with Rambhajo Jewellers since 1999. He oversees the overall operations of the business and provides strategic direction for the Company's growth and development.



Mr. Abhishek Gilara

Joint Managing Director
25+ Years In The Jewellery Segment

He has over 25 years of experience in the jewellery industry and has been associated with the growth and expansion of the Rambhajo's brand. He has experience in strategic business planning, manufacturing, branding and finance, and has completed executive leadership and management programmes from reputed national and international institutions.



Mr. Prateek Gilara

Whole Time Director
18 Years In The Jewellery Segment

He has been associated with Rambhajo Jewellers since 2003 and brings 18 years of industry experience. He oversees vendor relations, manufacturing operations, product innovation, and brand development of the Company.



Mr. Vipul Gilara

Whole Time Director & CEO
14+ Years In The Jewellery Segment

He has been associated with our Company since its incorporation as a Director and was re-designated as Whole Time Director in 2025. He oversees new business development, market expansion, digital transformation, and strategic alliances.



Mr. Sidharth Bafna
Independent Director



Mr. Amit Bardia
Independent Director



Mr. Divyank Bader
Independent Director



Ms. Arzoo Mantri
Independent Director

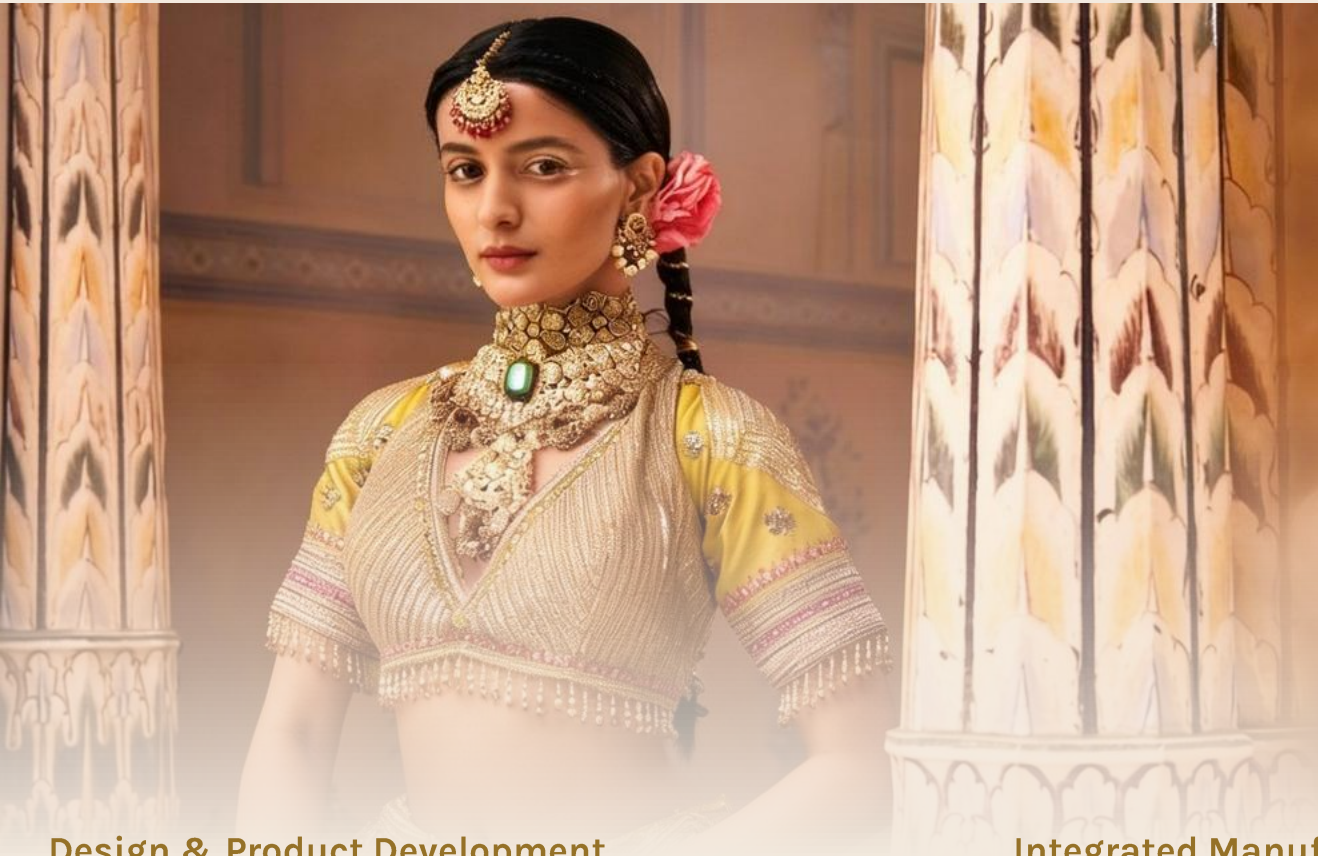


Mr. Deepesh Sharma
Chief Financial Officer



Ms. Pratibha Soni
Company Secretary Cum Compliance Officer

Integrated Jewellery Manufacturing & Distribution Model



Value Chain

Design → Manufacturing → Quality Control → Distribution

Design & Product Development

- In-house jewellery design using **CAD and prototype development**
- Portfolio includes **Kundan, Polki, Diamond and Studded jewellery**
- Customized designs based on **customer requirements**

Integrated Manufacturing

- Manufacturing facility located in **Jaipur**
- Installed capacity of **400 kg annually**
- In-house processes including **casting, stone setting, polishing and finishing**

Sales & Distribution Network

- **B2B sales** to jewellery retailers and wholesalers across India
- **B2C customised jewellery orders**
- Customer presence across **21 Indian states**

Diversified Jewellery Portfolio Across Traditional & Bridal Categories

Core Specialization



Kundan Jewellery



Polki Jewellery

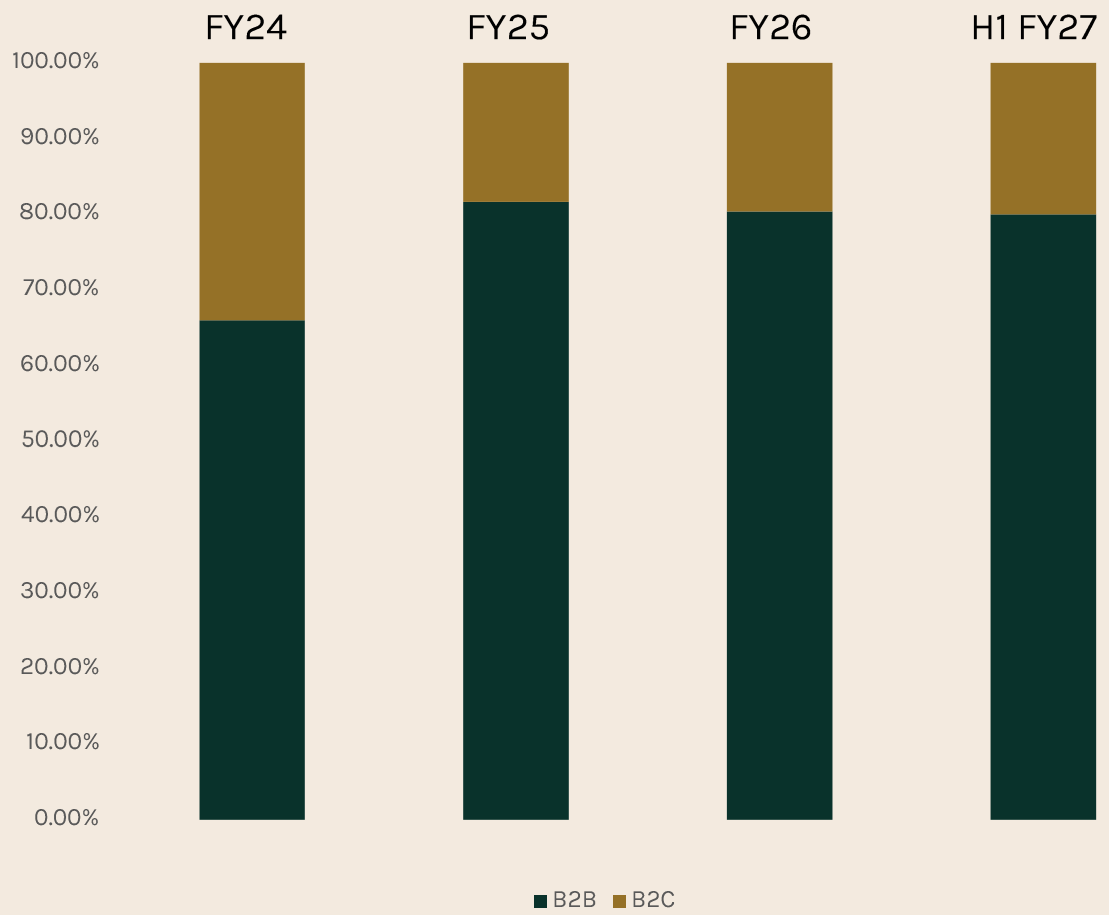


Diamond Studded Jewellery



Antique Bridal Jewellery

Segment wise Revenue Breakup



Signature Jewellery Collections

Earrings




Bangles




Brooch




Nath




Necklace




Rings




Integrated Jewellery Manufacturing Facility

Location **Jaipur, Rajasthan**

Annual Installed Capacity **400 Kg**

Built up Area **6,450 Sq ft**

Integrated Operations

- **Design**
- **Casting**
- **Stone Setting**
- **Polishing & Finishing**

Equipped With

- **3D Printers**
- **Casting Machines**
- **Jewellery Manufacturing Equipment**

56 Skilled Artisan For **Handcrafted Jewellery Production**








Multi-Stage Quality Assurance Framework

Order Verification

- Purchase order verified against **approved jewellery design specifications**

Stone Setting Inspection

- **Micro and normal inspections** conducted after stone setting
- Defective stones identified and replaced

Frame (Ghaat) Inspection

- Verification of **metal purity (14K / 18K), weight, dimensions & design alignment**

Post-Manufacturing Inspection

- **Microscope checks** to verify stone placement and finishing accuracy

Diamond & Polki Testing

- Diamonds and polkis tested using **CVD testing machines**
- Ensures use of **natural stones & authenticity**

Final Quality Approval

- Final inspection for **stone setting, design accuracy and carat compliance**
- Products dispatched only after **QC supervisor approval**





Multi-Channel Sales & Distribution Network

Business-to-Business (Wholesale & Direct Orders)

- Supplies ready-to-sell and made-to-order jewellery to wholesale and domestic clients
- Products offered in **private label and white-label formats**
- Customization of **designs, materials and finishes** based on retailer requirements
- Established brand credibility supporting long-term relationships with business buyers

Direct Sales (B2C Display Centre)

- Direct-to-consumer sales through **display centre and appointment-based consultations**
- Customers connect via **phone, email and social media for personalized consultations**
- Enables **control over pricing, customer experience & product customization**
- Focus on relationship-driven sales for customized jewellery purchases



Marketing Channels & Brand Promotion

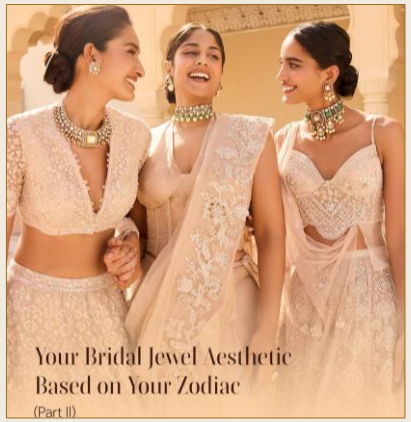
- Combination of **traditional marketing and digital promotion initiatives**
- Participation in **jewellery exhibitions and trade fairs such as Couture India**
- Partnerships with **wedding planners, stylists, luxury lifestyle boutiques & designers**
- Engagement with customers through **social media and brand visibility initiatives**



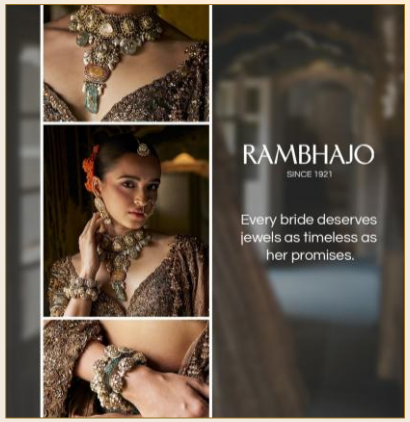
Instagram
No. of followers
1,14,000
(As of 1st November, 2026)

Facebook
No. of followers
2,425
(As of 1st November, 2026)













Key Competitive Strengths



Organized Manufacturing Under One Roof

- Integrated manufacturing facility in **Jaipur (6,450 sq. ft.)**
- In-house processes including **casting, engraving, stone setting and polishing**
- Centralized production supporting **operational efficiency and quality control**

Design and Innovation: Diversified Product Offering Across Customer Segments

- Jewellery collections across **Antique, Bridal, Traditional & Contemporary styles**
- In-house design team developing products based on **customer preferences**

Robust Operational Systems and Risk Mitigation Framework

- Internal systems supporting **process control and compliance**
- Raw materials sourced from **authorized bullion suppliers**
- Security measures including **CCTV surveillance and secure storage**

Experienced Leadership with Proven Execution Capability

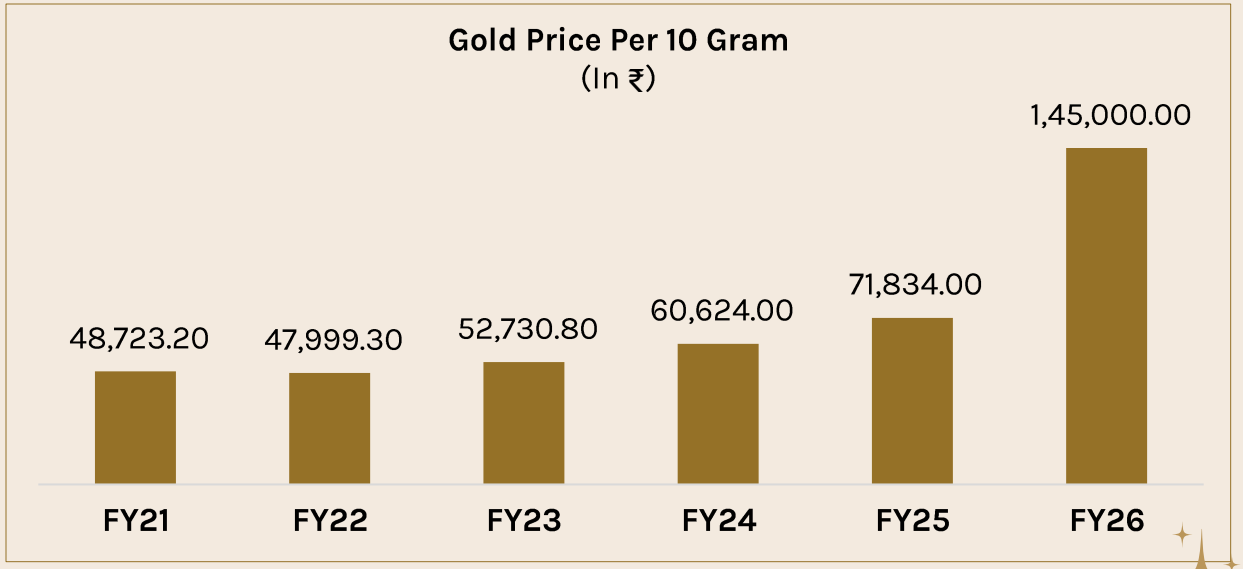
- Promoters with **long-standing experience in the jewellery industry**
- senior management team with **expertise in design, operations, marketing and finance.**

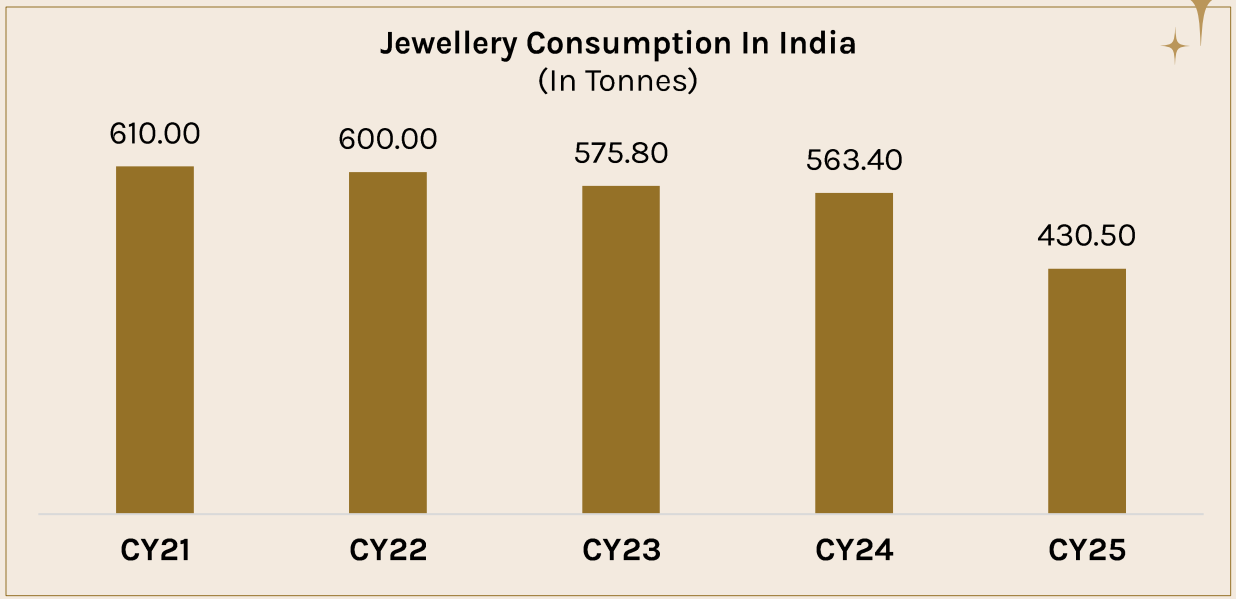
Unwavering Commitment to Quality

- **Multi-stage quality inspection** across manufacturing stages
- Focus on **design accuracy, stone setting and finishing quality**

Indian Gems & Jewellery Industry Overview

- Valued at USD 80–85 billion in FY 2024, the Indian gems and jewelry retail market is projected to reach USD 140–155 billion by FY 2028.
- India's gems and jewelry retail sector is a key economic driver, contributing 7% to the national GDP and employing approximately 4.6 to 5 million people.
- The sector is a global leader, accounting for 15% of India's merchandise exports and handling 75% of the world's polished diamond exports.
- The organized segment is expected to grow from a 36-38% market share in FY 2024 to 42-43% by FY 2028, led by digital retail penetration, evolving luxury tastes, and modern retail infrastructure
- Average gold prices have shown a steady upward trajectory, rising from INR 48,723.2 per 10 grams in FY 2021 to INR 71,834.0 in FY 2025, marking an almost 19% year-on-year increase.



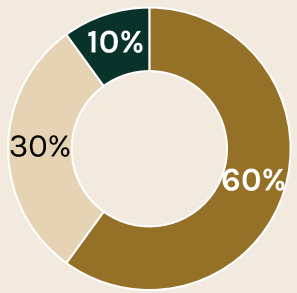


Source: Ministry of Commerce & Industry (DGFT / DGEP), Ministry of Commerce – GJEPC

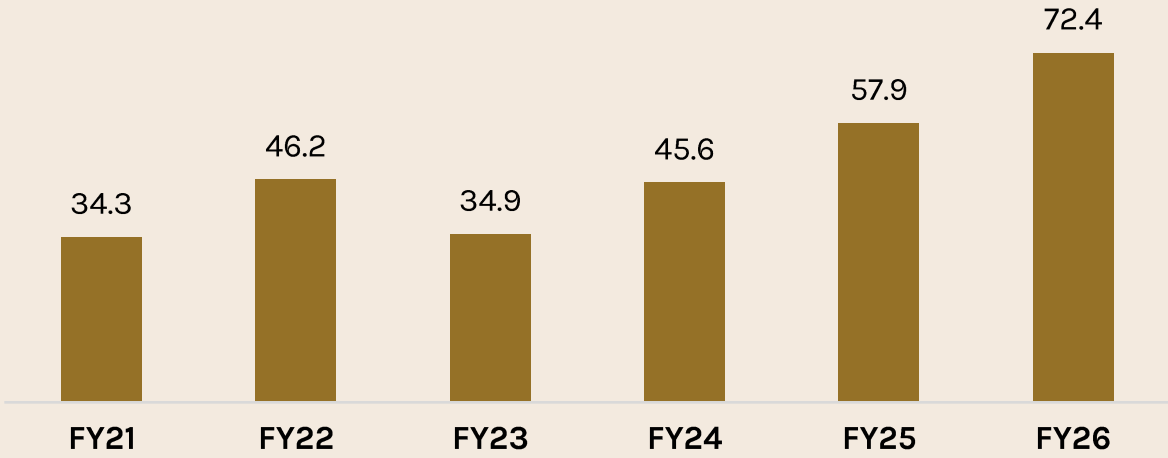
Gold Jewellery Retail: Demand Mix & Expansion Trends

- Industry value is expected to grow around 15% in FY27, supported by elevated gold prices, even as jewellery volumes contract by around 15%.
- Bridal jewellery accounts for around 60% of domestic gold jewellery consumption, providing resilient, occasion-led demand; daily wear and fashion make up the balance.
- Gold prices rose around 60% in FY26, lifting the value of India's gold imports to around US$72 billion.
- Recycled gold rose to around 12% of domestic gold supply in FY26 and is expected to increase further in FY27.
- Organised retail expansion continues, with store count growth of 12–15% expected in FY27 and large jewellers increasingly using the franchisee model.

Domestic Gold Jewellery Consumption Mix
(In %)



Value Of Gold Imports Into India
(In US$ Billion)



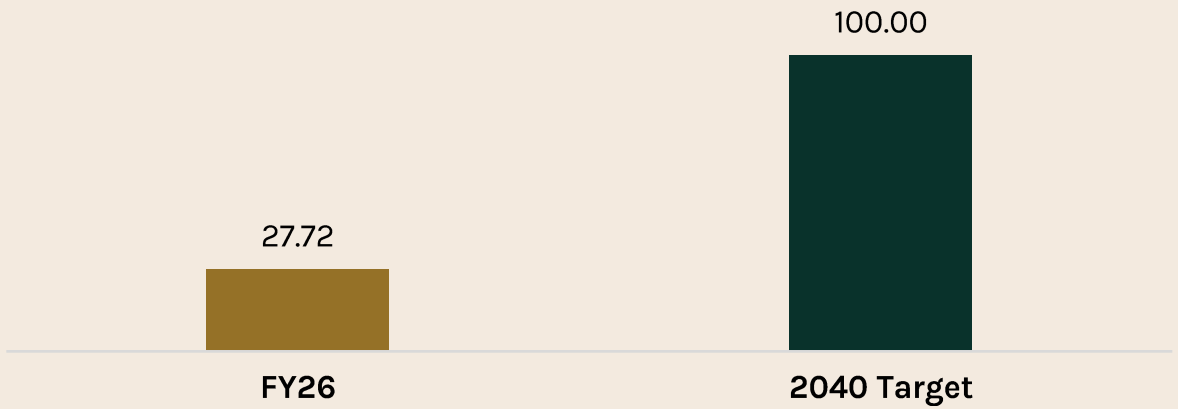
Source: ICRA Research; RBI, Ministry of Commerce

Gems & Jewellery 2040 Roadmap: Towards US$100 Billion Exports

- The Department of Commerce, together with GJEPC, set out a 2040 Roadmap for the gems & jewellery sector at the Chintan Shivir held in August 2026.
- The roadmap targets exports of US$100 billion by 2040, up from US$27.72 billion in FY26, with the sector contributing 1.2% of India's GDP and 14% of merchandise exports.
- Manufacturing output is targeted to double to around ₹15 lakh crore, with the overall economic value of the sector reaching nearly ₹60 lakh crore.
- The central theme is value addition: moving from OEM to design-led, branded jewellery under "Crafted in India", leveraging AI, 3D printing and India's heritage in design.
- Policy support includes an expanding FTA network, a 15-year tax exemption on rough diamond sales through Special Notified Zones and stronger MSME support.

Source: Department of Commerce & GJEPC – 2040 Roadmap; GJEPC

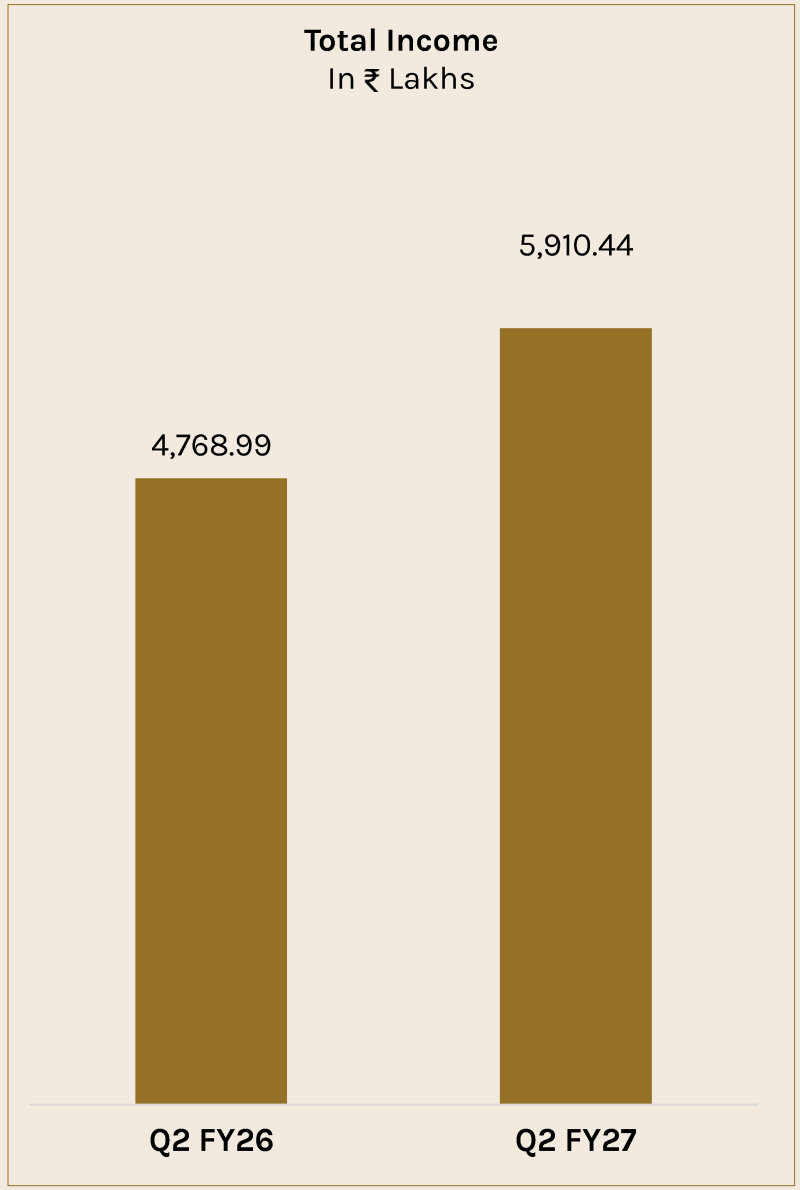
Gem & Jewellery Exports: FY26 Vs 2040 Target
(In US$ Billion)

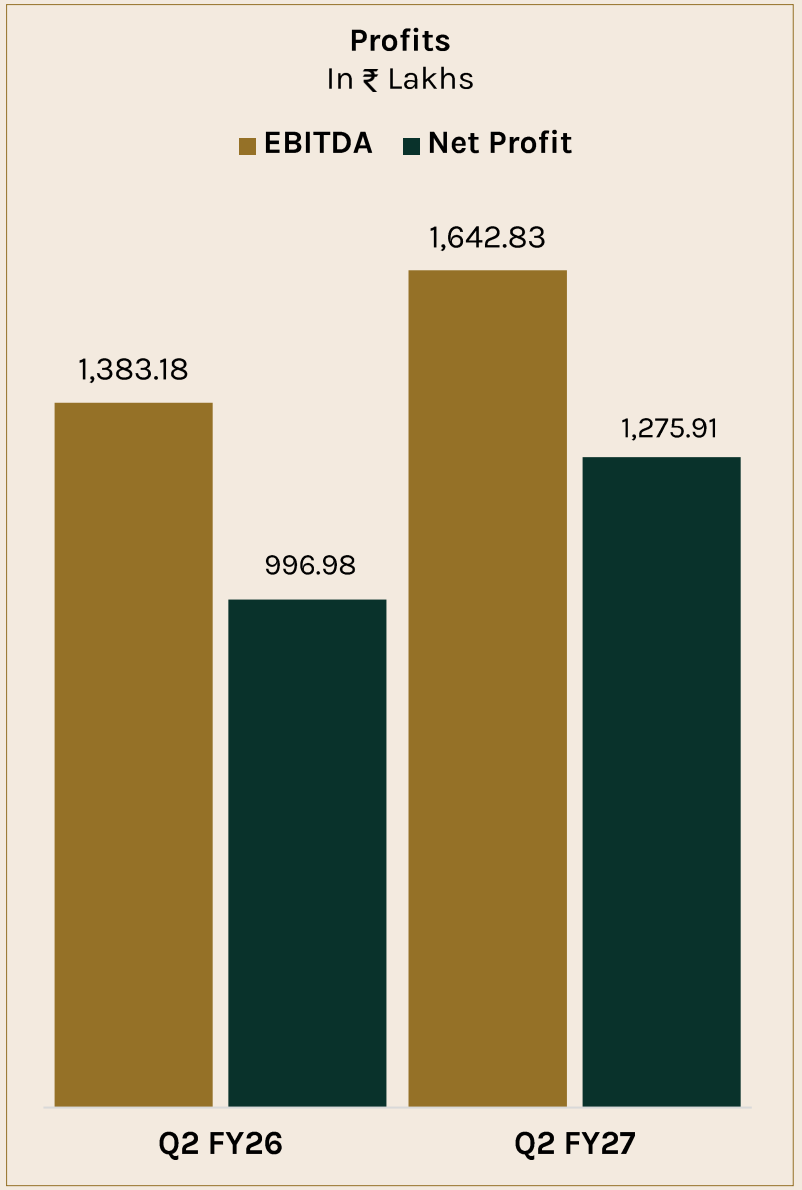


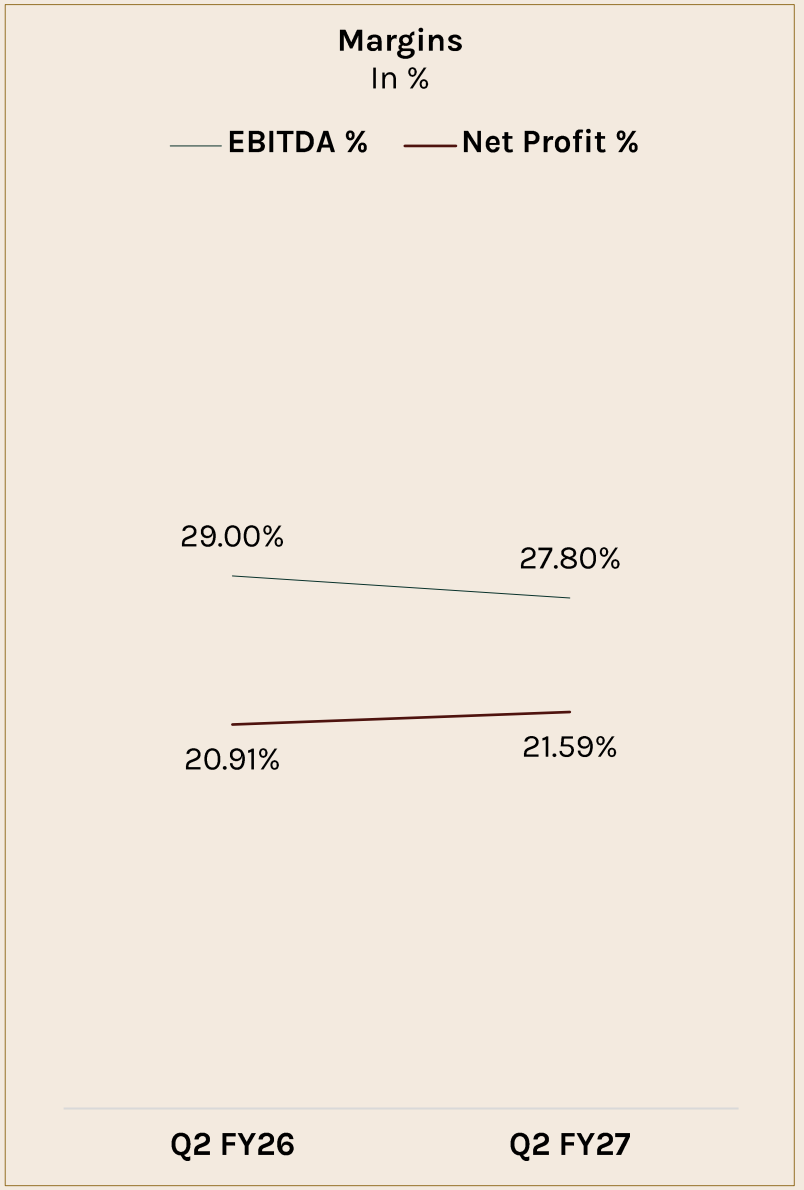
Five Priority Missions

1. **Global Market Access**
   Leverage India's expanding FTA network to raise global share
2. **MSME Scale-Up**
   Better access to finance, technology and markets
3. **Export-Import Fast Track**
   Simpler, faster and more predictable cross-border processes
4. **Crafted By India**
   Global recognition through design, IP and branding
5. **Next-Generation Talent & Design**
   Skills, design capability and talent pipeline

Q2 FY27 | Financial Snapshot







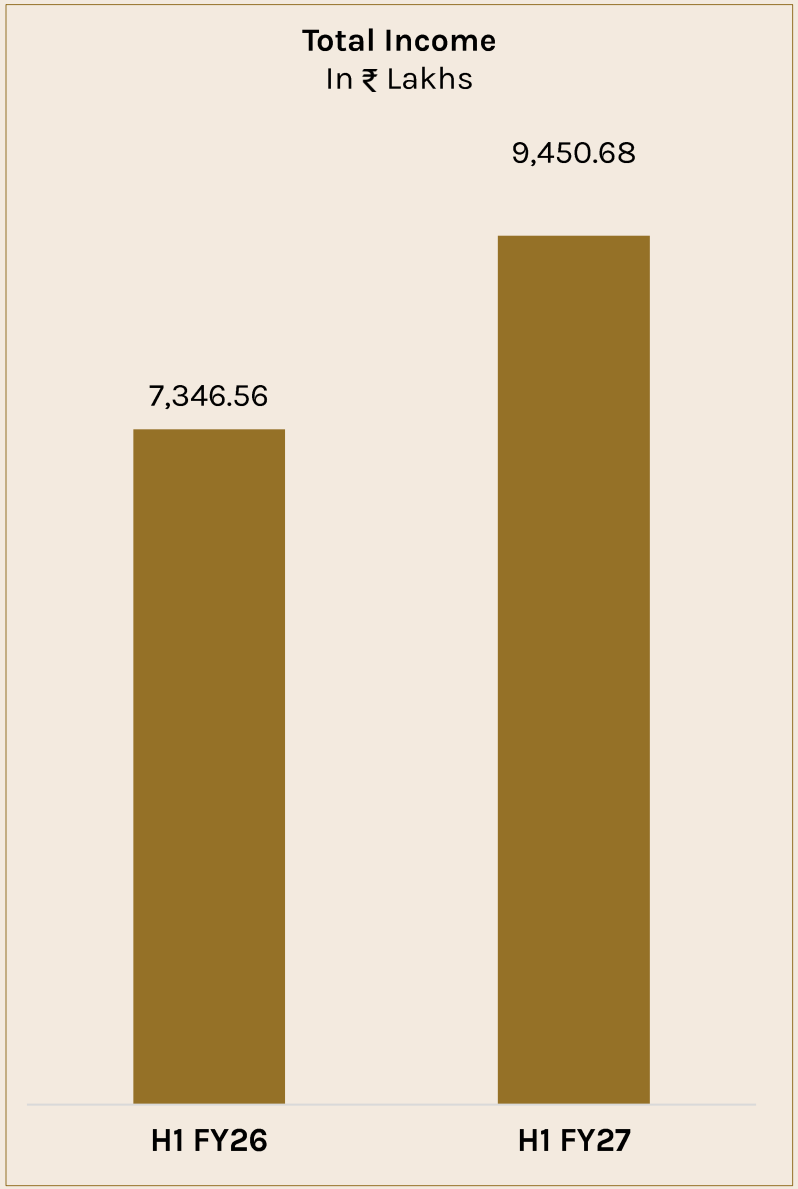
Q2 FY27 | Profit and Loss Statement

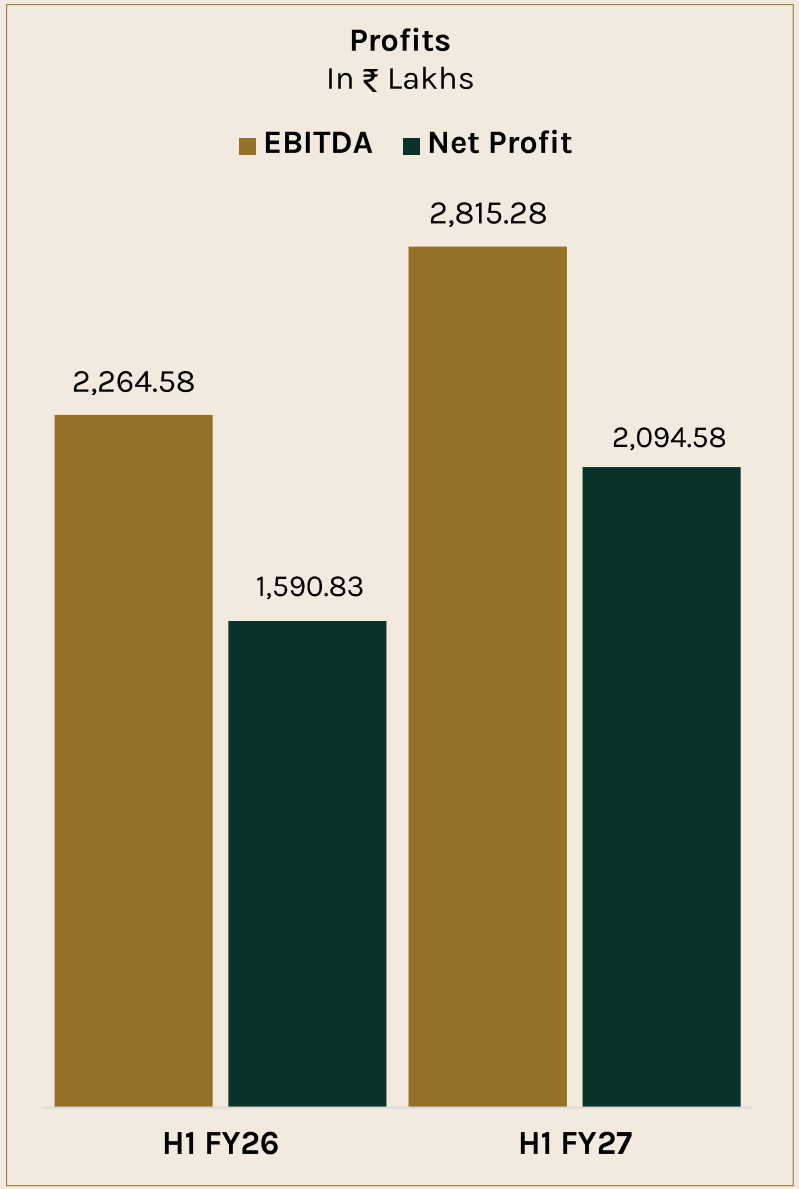
All Amount ₹ In Lakh & Margins In %

Particulars	Q2 FY26	Q2 FY27	YoY
Revenue from Operations	4,768.79	5,880.97	23.32%
Other Income	0.20	29.47	
Total Income	**4,768.99**	**5,910.44**	**23.93%**
Cost of Materials Consumed	1,462.61	6,509.70	
Changes in Inventories of Finished, Work in Progress & Stock in Trade	1,621.78	(2,773.48)	
Employee Benefit Expenses	86.58	100.39	
Other Expense	214.84	431.00	
Total Expenditure	**3,385.81**	**4,267.61**	
EBITDA	**1,383.18**	**1,642.83**	**18.77%**
EBITDA (%)	**29.00%**	**27.80%**	
Finance Costs	159.51	50.53	
Depreciation and Amortisation Expense	15.97	34.52	
PBT	**1,207.70**	**1,557.78**	
Tax	210.72	281.87	
Net Profit	**996.98**	**1,275.91**	**27.98%**
Net profit Margin (%)	**20.91%**	**21.59%**	**68 bps**
Earnings Per Share*	3.11	2.83	

*Q2 FY27 EPS on a larger share base

H1 FY27 | Financial Snapshot





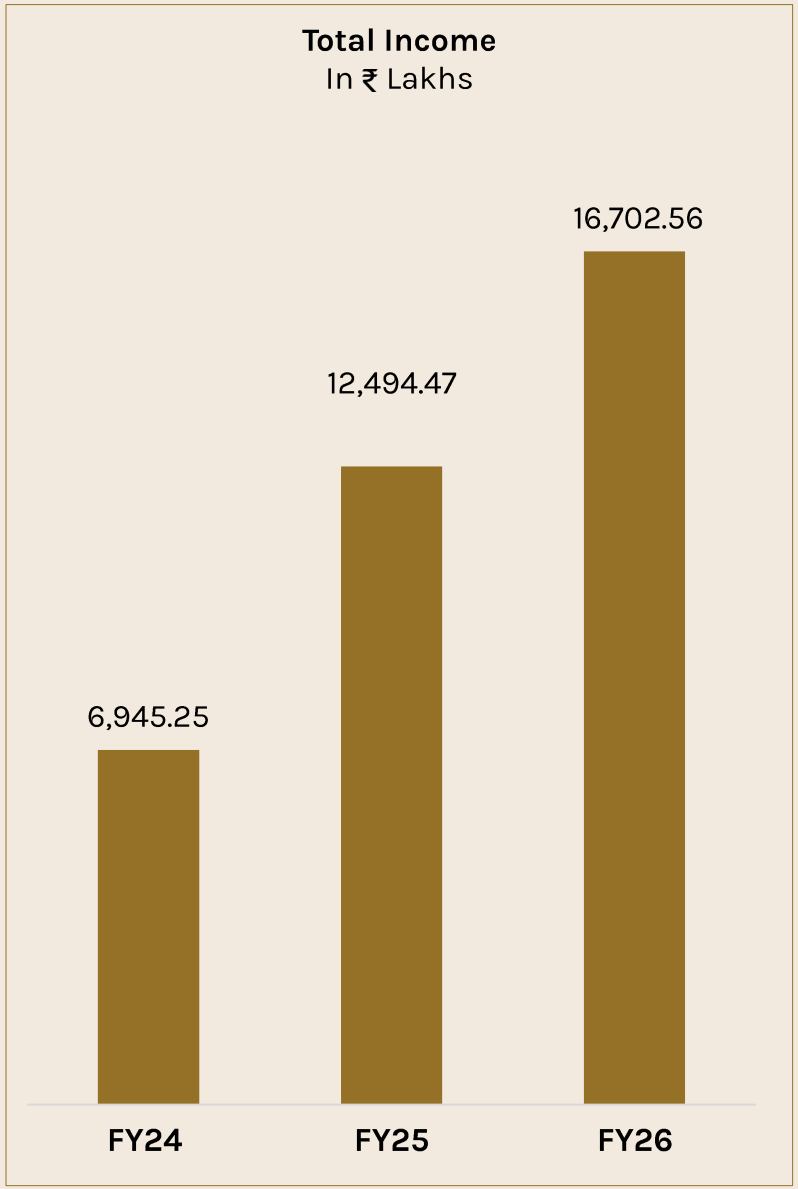


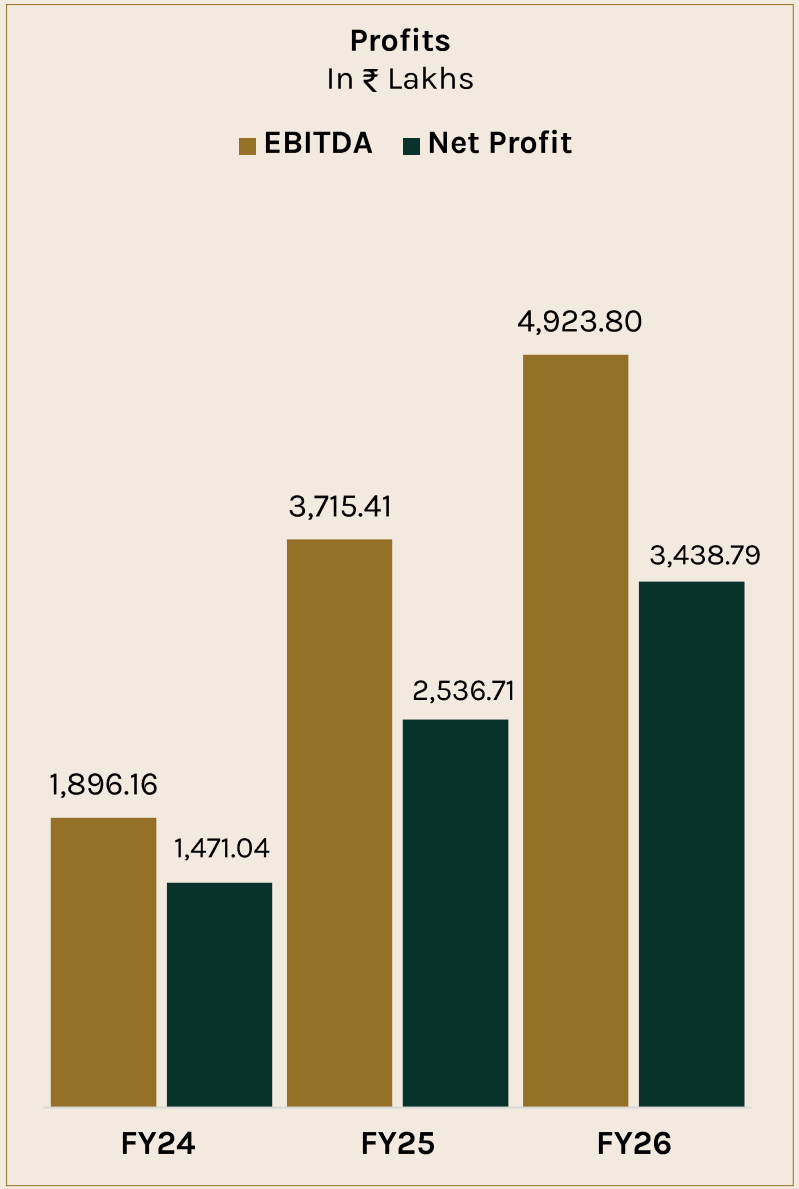
H1 FY27 | Profit and Loss Statement

All Amount ₹ In Lakh & Margins In %

Particulars	H1 FY26	H1 FY27	YoY
Revenue from Operations	7,346.16	9,413.07	28.14%
Other Income	0.40	37.61	
Total Income	**7,346.56**	**9,450.68**	**28.64%**
Cost of Materials Consumed	3,215.53	8,498.05	
Changes in Inventories of Finished, Work in Progress & Stock in Trade	1,468.64	(2,605.69)	
Employee Benefit Expenses	143.03	203.96	
Other Expense	254.78	539.08	
Total Expenditure	**5,081.98**	**6,635.40**	
EBITDA	**2,264.58**	**2,815.28**	**24.32%**
EBITDA (%)	**30.83%**	**29.79%**	
Finance Costs	309.42	195.74	
Depreciation and Amortisation Expense	30.79	73.00	
PBT	**1,924.37**	**2,546.54**	
Tax	333.54	451.96	
Net Profit	**1,590.83**	**2,094.58**	**31.67%**
Net profit Margin (%)	**21.65%**	**22.16%**	
Earnings Per Share	4.97	5.29	

Financial Performance Snapshot







Profit & Loss And Cash Flow Statement

All Amount ₹ In Lakh & Margins In %

Particulars	FY24	FY25	FY26
Revenue from Operations	6,944.26	12,493.73	16,701.56
Other Income	0.99	0.74	1.00
Total Income	**6,945.25**	**12,494.47**	**16,702.56**
Cost of Materials Consumed	7,760.17	13,011.95	13,156.16
Changes in Inventories of Finished, Work in Progress & Stock in Trade	(2,815.06)	(4,803.03)	(2,332.03)
Employee Benefit Expenses	25.40	211.10	336.24
Other Expense	78.58	359.04	618.39
Total Expenditure	5,049.09	8,779.06	11,778.76
EBITDA	**1,896.16**	**3,715.41**	**4,923.80**
EBITDA (%)	**27.30%**	**29.74%**	**29.48%**
Finance Costs	79.90	582.51	645.23
Depreciation and Amortisation Expense	37.42	62.75	116.38
PBT	**1,778.84**	**3,070.15**	**4,162.19**
Tax	307.80	533.44	724.20
Net Profit	**1,471.04**	**2,536.71**	**3,438.79**
Net profit Margin (%)	**21.18%**	**20.30%**	**20.59%**
Earnings Per Share	4.60	7.92	10.74
Cash Flow Statement			
Cash Flow from Operating Activities	(1,049.33)	(3,697.69)	1,333.17
Cash Flow from Investing Activities	(202.26)	(1,326.38)	(667.00)
Cash Flow from Financing Activities	1,379.32	4,902.12	(903.09)
Net Increase in Cash & Cash Equivalents	**127.73**	**(121.95)**	**(236.92)**

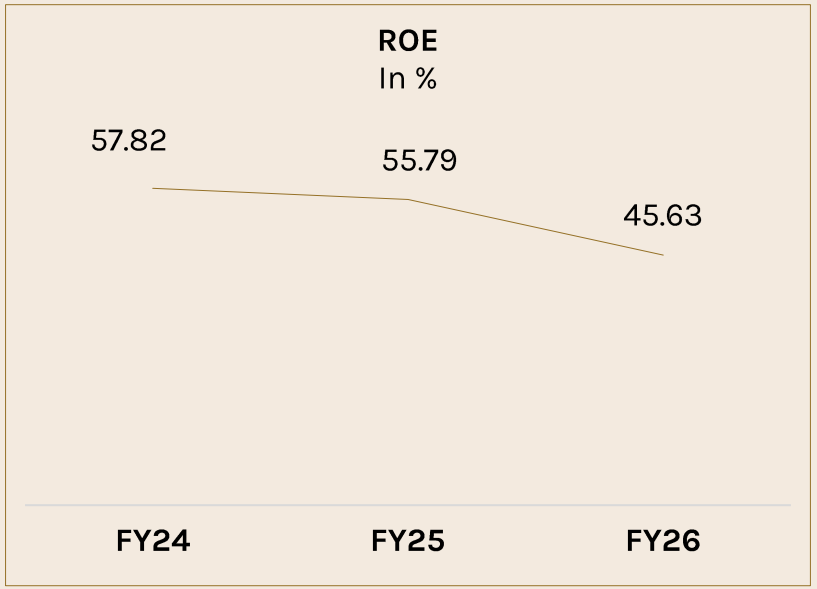
Balance Sheet

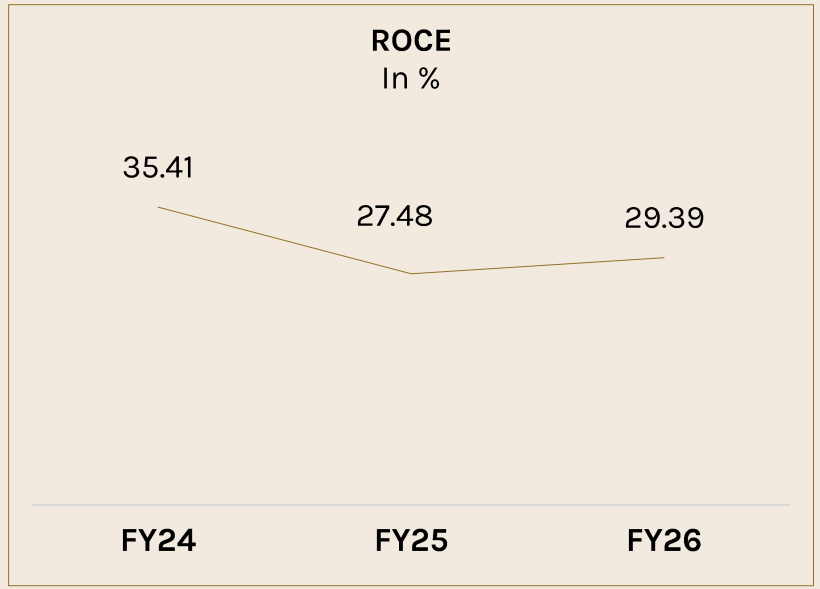
All Amount In ₹ Lakhs

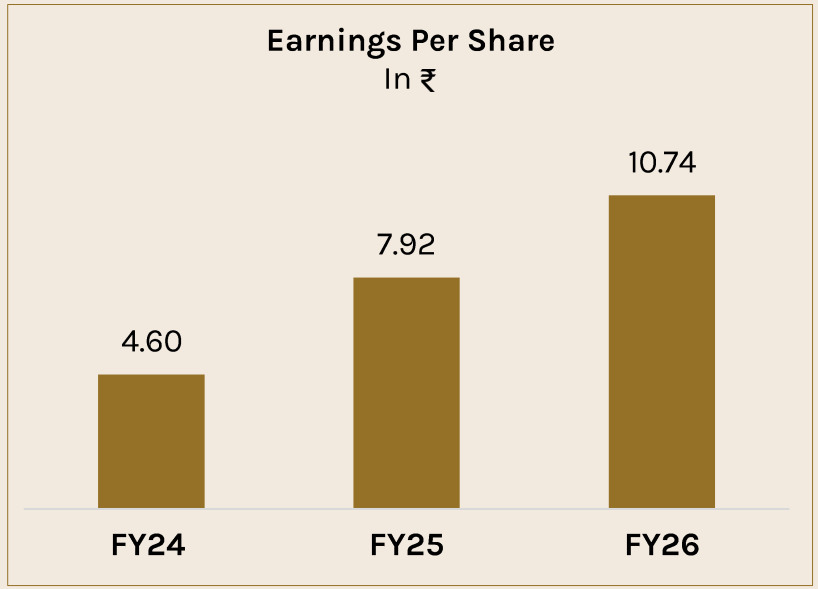
Equities & Liabilities	FY24	FY25	FY26
Equity Share Capital	1.00	1.00	3,201.00
Other Equity	3,279.29	5,811.01	6,058.25
Total Equity	**3,280.29**	**5,812.01**	**9,259.25**
Non-Current Liabilities			
Long Term Borrowings	-	1,060.27	948.53
Long Term Lease Liabilities	63.33	41.14	119.11
Provision	2.78	9.82	7.07
Total Non-Current Liabilities	**66.11**	**1,111.23**	**1,074.71**
Current Liabilities			
Short Term Borrowings	1,969.51	6,419.57	6,153.70
Short Term Lease Liabilities	32.87	30.14	71.12
Trade Payables	896.44	257.18	92.44
Other Financial Liabilities	27.97	115.86	57.85
Provisions	7.10	20.98	12.40
Other Current Liabilities	440.64	145.44	430.09
Current Tax Liabilities (Net)	-	172.99	24.69
Total Current Liabilities	**3,374.53**	**7,162.16**	**6,842.29**
Total Equity & Liabilities	**6,720.93**	**14,085.40**	**17,176.25**

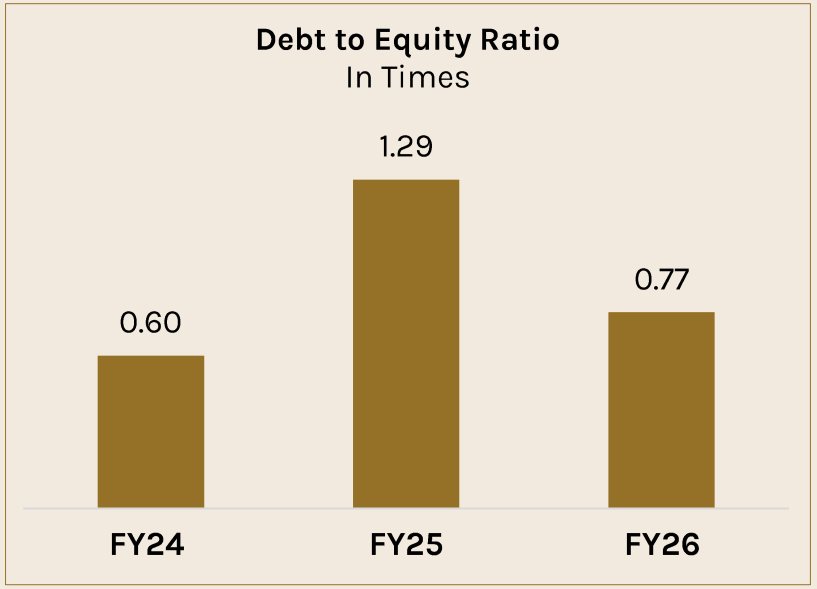
Assets	FY24	FY25	FY26
Non-Current Assets			
Property, Plant and Equipment	106.30	1,396.34	1,434.48
Right of use of Assets	86.82	60.42	170.54
Intangible Assets	-	-	175.73
Capital Work In Progress	-	-	226.63
Financial Assets	7.44	8.18	8.99
Deferred Tax Assets (Net)	9.67	14.31	18.87
Total Non-Current Assets	**210.23**	**1,479.25**	**2,035.24**
Current Assets			
Inventories	4,491.67	10,723.91	13,819.93
Trade receivables	757.50	1,477.54	899.90
Cash and Cash Equivalents	385.12	263.17	26.25
Loans	0.02	0.80	0.00
Other Financial Assets	-	0.10	1.20
Current Tax Assets	25.12	-	-
Other Current Assets (Net)	851.27	140.63	393.73
Total Current Assets	**6,510.70**	**12,606.15**	**15,141.01**
Total Assets	**6,720.93**	**14,085.40**	**17,176.25**

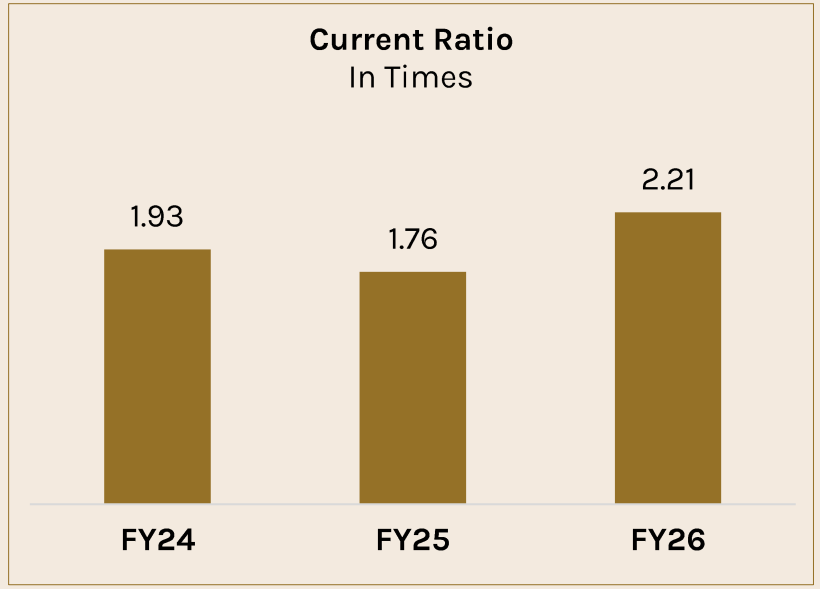
Key Ratios

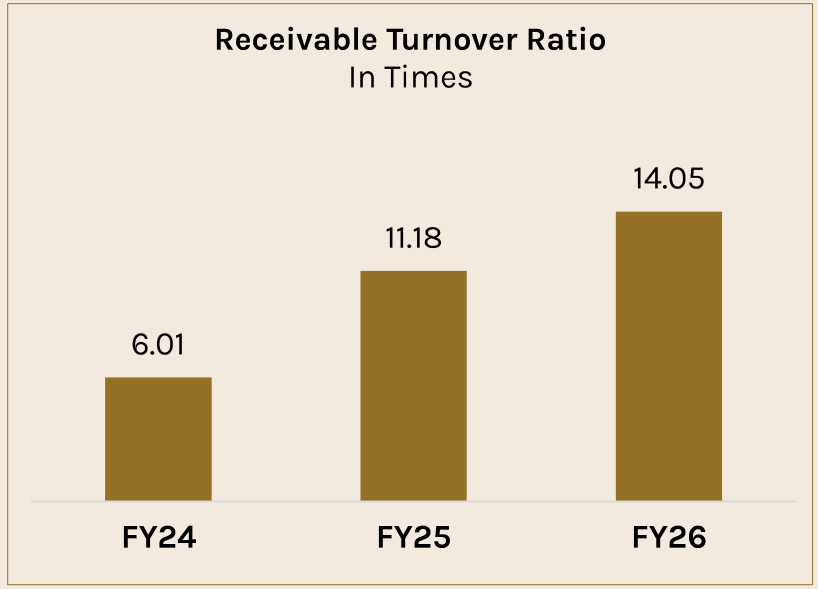

ROE
In %
57.82
55.79
45.63
FY24
FY25
FY26


ROCE
In %
35.41
27.48
29.39
FY24
FY25
FY26


Earnings Per Share
In ₹
4.60
7.92
10.74
FY24
FY25
FY26


Debt to Equity Ratio
In Times
0.60
1.29
0.77
FY24
FY25
FY26


Current Ratio
In Times
1.93
1.76
2.21
FY24
FY25
FY26


Receivable Turnover Ratio
In Times
6.01
11.18
14.05
FY24
FY25
FY26

Stock Data

NSE: RAMBHAJO | BSE: 544803

As on 30-10-2026

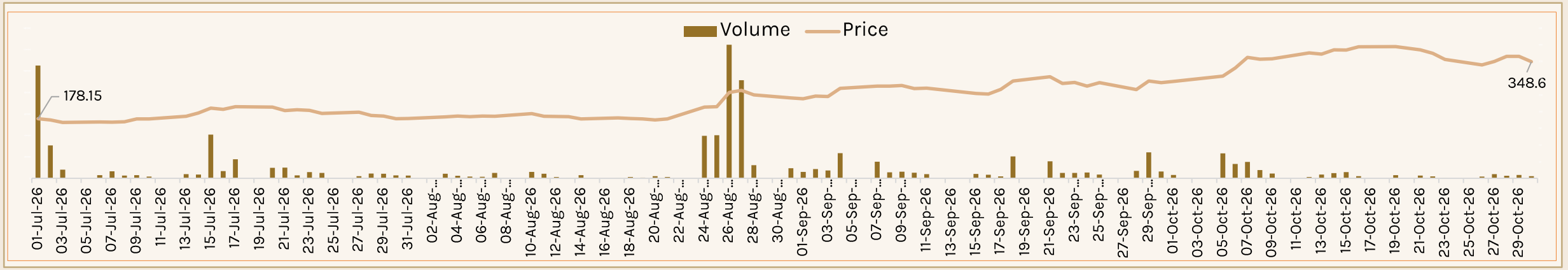
Share Price ₹	348.60
Market Capitalisation ₹ Cr	~1,596.94
No. of Shares Outstanding	4,58,10,000
Face Value ₹	10.00
52 Week High–Low ₹	406.80 – 161.60

Shareholding Pattern

As on 30-09-2026



Share Performance since Listing (1st July 2026 – 30th October 2026)



Source: NSE, BSE









Thank You

RAMBHAJO
SINCE 1921

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