

Date: 17/11/2017

To,
The Listing Compliance Department,
BSE Limited,
P. J. Tower, Dalal Street,
Mumbai – 400 001

To,
The Listing Compliance Department, Jeweller for generations
National Stock Exchange of India Limited,
Exchange Plaza, Bandra Kurla Complex,
Bandra (East), Mumbai - 400051

Sub.: Intimation of Schedule of Analysts / Investors Meets

Ref.: PC Jeweller Limited (Scrip Code: 534809, Symbol: PCJEWELLER)

Dear Sir / Madam,

Pursuant to Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 this is to inform you that the Company officials will attend the Analysts / Investors meetings organised by Citigroup Global Markets Pvt. Ltd., as per the details specified hereunder:

Date of Meeting	Programme Name	Name of Analyst / Investor	Type of Meeting	Place of Meeting
20/11/2017 - 23/11/2017	Non-Deal Roadshow	Various	One-on-One / Group Meeting	London, Stockholm and Frankfurt

The Company will also share a Corporate Presentation titled as “Investor Presentation November 2017” at the aforesaid meetings. This presentation is already submitted with you and uploaded on the Company’s website.

This Schedule of Analysts / Investors meetings is also being uploaded on the Company’s website www.pcjeweller.com in the Investors section.

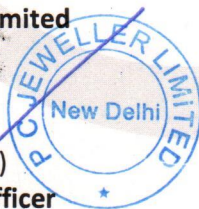
Kindly note that changes may happen due to exigencies on the part of the host / the Company.

This is for your information and record.

Thanking you.

Yours sincerely,
For PC Jeweller Limited

(SANJEEV BHATIA)
Chief Financial Officer



PC Jeweller Limited

REGD. & CORPORATE OFF: C - 54, PREET VIHAR, VIKAS MARG, DELHI - 110 092 PH: 011 - 49714971 FAX : 011 - 49714972

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PC Jeweller

Investor Presentation

November 2017



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Agenda

Industry Overview

World of PC Jeweller

Financial Overview

Way Forward

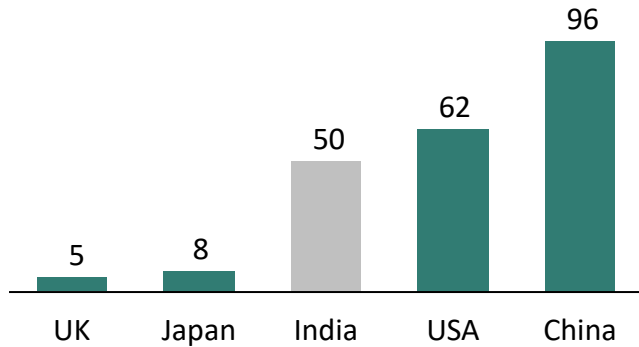


Industry Overview

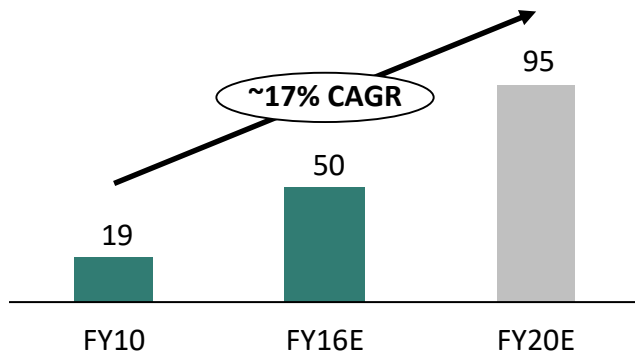


India's Love for Jewellery

One of the largest jewellery markets in the world* (USD Bn)



Expected to cross US\$ 95 bn by 2020E*



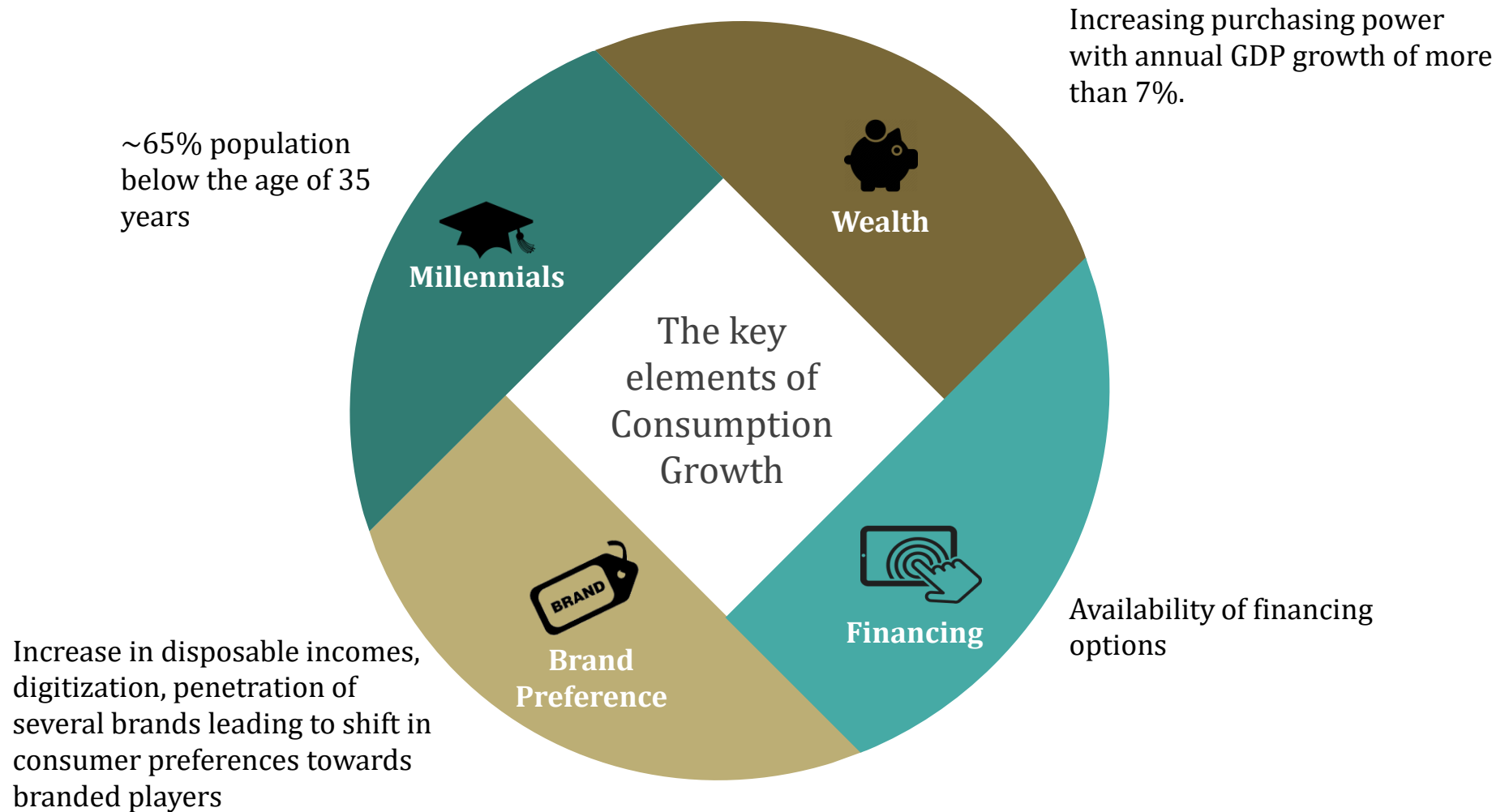
The Quirk's of the Indian Market

- ✓ Gold is considered as a status symbol as well as auspicious
- ✓ Indians spend a significant proportion of their wedding budget on jewellery
- ✓ It is considered as an important mode of saving by the female of the house
- ✓ Many families start buying gold for a girl child from the 1st year in preparation for her wedding
- ✓ Mid-size retailers account for 70% of sales with expected shift to regional and national chain on the back of increasing regulatory compliances

* Industry Sources

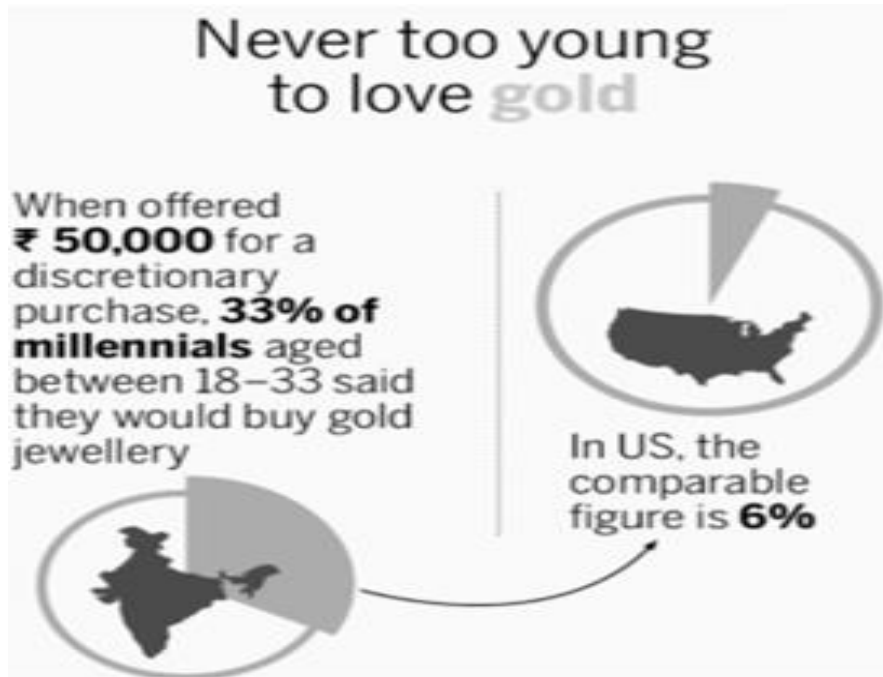


Increasing affordability of Indians

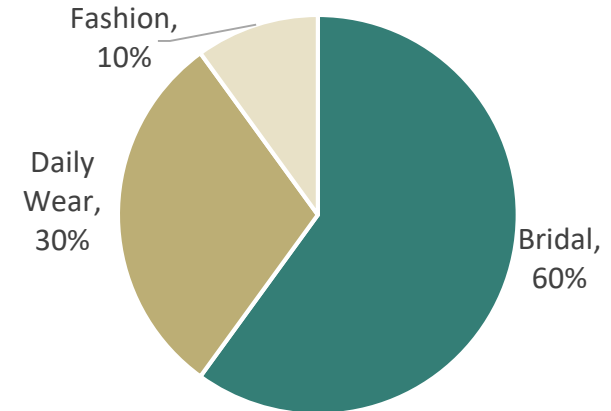


How India buys its gold jewellery

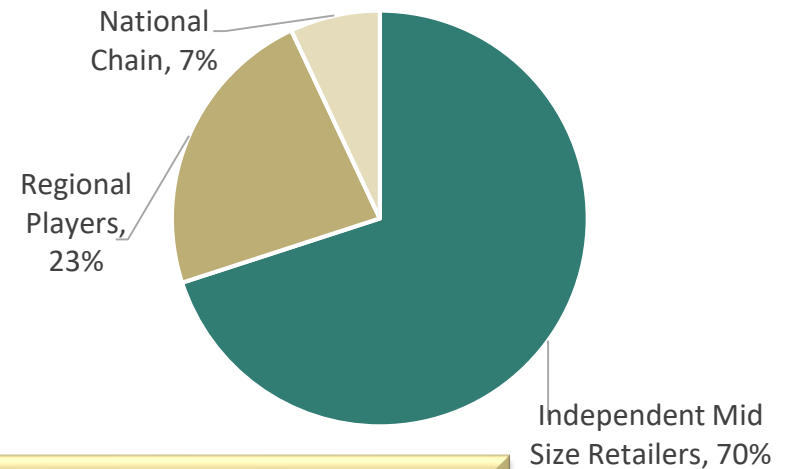
- ✓ India sees ~8-10 mn weddings each year which contribute to over 60% of the jewellery demand
- ✓ Bangles & Chains are most popular item sold



Type of Jewellery People Spend ON



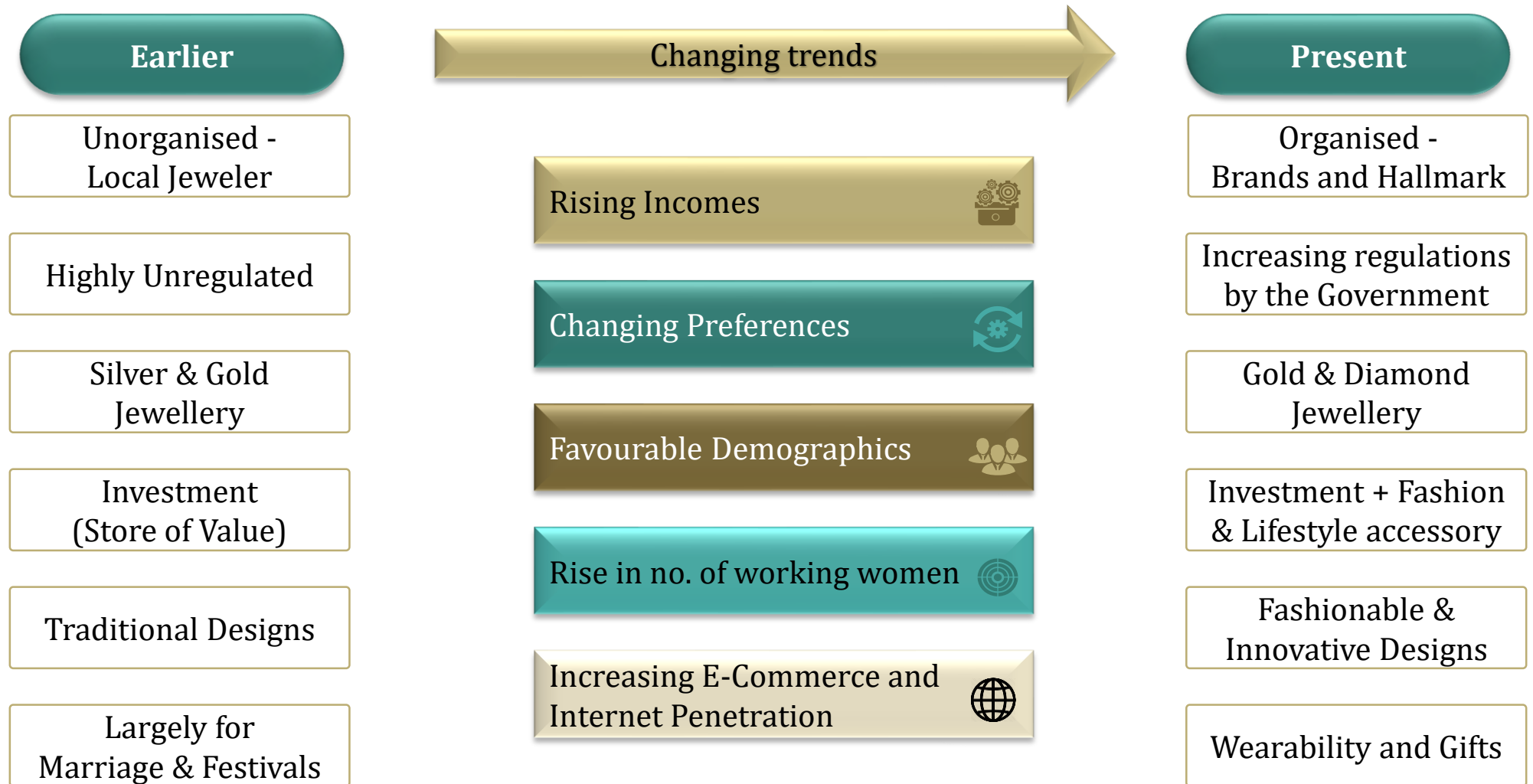
Market Share



Regional and National Chains are growing in popularity and make up 30% of the market now



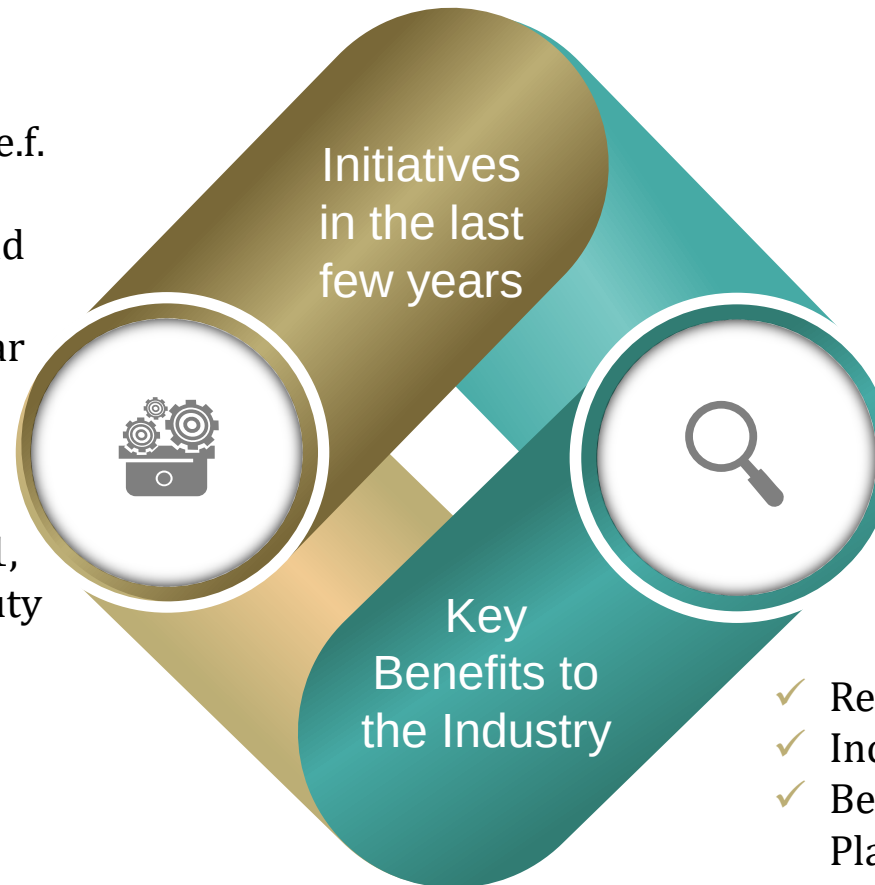
Visible shift in Demand Scenario



Along with increasing Regulations by the Government...

....Driving towards an Organised Market

- ✓ Mandatory PAN card on transactions above Rs. 2 lacs w.e.f. Jan 1, 2016
- ✓ Compulsory Hallmarking of Gold Jewellery
- ✓ Levy of 1% excise duty w.e.f. Mar 1, 2016
- ✓ Demonetisation of higher currency notes
- ✓ 3% GST on Jewellery w.e.f July 1, 2017, replacing VAT & excise duty



- ✓ Regularising the industry
- ✓ Increasing Transparency
- ✓ Benefitting Organised Players



GST: A Strong Platform for Organised Retailers

Earlier Tax Rate :
Gold Jewellery: ~2%

Post GST:
Gold Jewellery: 3%

Modest increase in
tax rate not expected
to impact demand

Benefit For Organised Player:

- ✓ Under GST firms manufacturing inhouse will have advantage
- ✓ A firm can offset tax it pays against its revenues using input tax credits so that the effective cost to the consumers is expected to remain more or less constant at the existing rates only
- ✓ GST Compliance to be more cost effective for the organised retailers because of their large scale of operation
- ✓ Rapid formalisation and better financing options to help the organised sector to outpace the industry
- ✓ PCJ is expected to benefit as it will save ~ 1% tax on the inter state sale of jewellery.

Better supply-chain efficiencies and enhanced transparency to help gain market share



World of PCJ



The world of PC Jeweller

Established in 2005
today the 2nd Largest
listed jewellery
retailer in India

A Leading player in
Indian Wedding
Jewellery Market

Featured
in the list of 20 fastest
growing Luxury Goods
companies across the
world

Alongside: Pandora, Fossil, Graff
Diamonds, Michael Kors, etc.

#44 in the Top 100
Luxury Goods
Companies Globally –
Deloitte report



Source: Deloitte – Global Power of Luxury Goods 2016

Our DNA built for performance...

*Grown from 1 showroom in Karol Bagh (in 2005) to **84** showrooms today*

- ✓ Focussed on Tier I & Tier II locations to leverage the income growth and brand awareness in such locations
- ✓ Consistently innovating in terms of designs, product ranges and leveraging technology

Committed to our principles

- ✓ Hedging Gold and Currency since initial years
- ✓ Continuously enhancing design team and manufacturing facilities to ensure we are ahead of competition in terms of designs and cost efficiency
- ✓ Focus on diamond jewellery and wedding jewellery

And combining Key Elements

- ✓ Ability to have a long term vision and plan ahead
- ✓ High Growth ambitions tempered with conservatism
- ✓ Risk taking qualities with stop-loss mind set



<p>“#2 largest listed jeweller in India in a span of 10 years”</p>		<div>AZVA</div>		<div>AZVA</div>	
		<div>Online Platform</div>		<div>Online Platform</div>	
		<div>5 Franchisee Stores</div>		<div>9 Franchisee Stores</div>	
		<div>75 Showrooms</div> <div>17 instore Exclusive Lounges</div> <div>Bridal, Fashion and Lifestyle Jewellery</div>		<div>84 Showrooms</div> <div>17 instore Exclusive Lounges</div> <div>Bridal, Fashion and Lifestyle Jewellery</div>	
<div>1 Flagship Showroom</div>	<div>24 Showrooms</div> <div>Bridal Jewellery</div>				
FY06	FY12	FY17	CAGR	H1 FY18	
Sales (Rs. Crores)	3,042	8,099	21.6%	4,741	
EBIDTA* (Rs. Crores)	349	855	19.9%	554	
PAT (Rs. Crores)	230	431	13.4%	286	

...With PAN India Presence



- ✓ 84 showrooms as of November 2017
- ✓ 67 cities and 20 states
- ✓ Exclusive lounges at 17 showrooms
- ✓ Manufacturing Facility FY16 ~ 83,000 sq.ft
- ✓ Manufacturing Facility FY17 ~ 107,000 sq.ft (increase by ~30%)



Map not to scale

We stand apart with our offerings...



Flagship Store at Karol Bagh, New Delhi

High Street Locations

Mass Market Locations

Franchisee

Exports

Online Platform

Bridal to Fashion Offerings



Targeted market approach

Customer Segment	Metro	Tier I	Tier II	Tier III
Ultra Rich	<ul style="list-style-type: none"> ✓ Exclusive Lounges ✓ Started this concept in select showrooms ~3 years back. ✓ Focused on high end designer pieces 			
Rich and Upper Middle Class	<ul style="list-style-type: none"> ✓ High Street Showroom (avg. 5,000 sq ft) ✓ Own showrooms across Metro, Tier 1 and Tier 2 ✓ Focused on exclusive gold and diamond jewellery for weddings and occasions 			<ul style="list-style-type: none"> ✓ Franchisee showrooms across Tier 2 and Tier 3 ✓ Relatively large (1500 – 2500 sq. ft.)
Youngsters, Young couples and Working Women	<ul style="list-style-type: none"> ✓ SIS concept planned across malls and high footfall areas primarily metros and Tier 1 for youth oriented jewellery like Flexia, Smart jewellery etc. ✓ E-Commerce platform - Penetration across Metro, Tier 1 and Tier 2 ✓ Focused on light weight, everyday and work wear jewellery 			
Middle and Lower Middle Class	<ul style="list-style-type: none"> ✓ Mass Market Stores (~ 1,000-1,500 sq ft) ✓ Smaller local markets at locations where PCJ already has a presence on high street as well as towns with population at least 0.5 million ✓ Focused on gold (primarily) and small ticket diamond jewellery 			



High Street Stores – creates favorable brand image

Trust and Ambience

- ✓ Located at high street locations in the city
- ✓ An element of 'Trust' to customers seeking one-stop for wedding jewellery products

Large Product Variety

- ✓ Have larger variety across price range, much wider than its competitors
- ✓ More buying options ensure higher share of customer wallet

Intelligent Pricing

- ✓ Lower making charges on 'comparable' products to give comfort & trust to the customer
- ✓ High margins on unique, designer and exclusive pieces which are not 'comparable'

Customer Friendly Policies

- ✓ 7 days returns policy, buyback policy, lifetime free service
- ✓ Karatmeters at all showrooms to test Gold purity



Mass Market Stores – taps into newer micro markets

- ✓ In our endeavour to innovate and target newer micro markets, we have moved beyond high street locations to local markets.
 - ✓ Target middle class/ lower middle class customers who are not very comfortable in visiting showrooms at high street locations
 - ✓ We believe such customers have a limited budget and preference for gold jewellery
 - ✓ Ideal location for such stores is busy local markets which mostly have unorganized players
 - ✓ However, the interiors are in line with the PCJ brand
- ✓ Idea is to leverage PCJ brand and gain market share from unorganized market segment
 - ✓ Focus on gold jewellery and small ticket diamond jewellery
 - ✓ Average store size expected to have an area of ~ 1,500 sq. ft.
 - ✓ Target cities where PCJ has a strong brand recall and a presence on high street
- ✓ We have already opened 10+ stores under this format till date
 - ✓ Response to this format has been very encouraging and Company would continue to roll out at regular intervals
 - ✓ We are extending this model to newer towns as well



Franchisee Showrooms

- ✓ Targets smaller Indian cities (Tier 2 and 3)
 - ✓ Majority of smaller Indian cities still lack branded jewellery outlets
 - ✓ However, the consumers of these locations also are brand conscious and want assurance of purity, quality as well as variety and range
- ✓ In light of this, we have developed franchisee model with a win-win proposition for PCJ and Franchisee
 - ✓ Leverage on PCJ brand and utilize the infrastructure and resources of local jewellers/ investors
 - ✓ Smaller Cities, Tier II - III cities do not require significant inventory levels (relative to Metros and Tier 1 cities) and hence we expect that franchisees should be able to meet the capital requirements. However , depending on Franchises investment appetite we can consider franchise even for Tier 1 city
 - ✓ Robust compliance, monitoring and control systems put in place to ensure meeting brand standards
 - ✓ Strict Franchise Selection process – Parameters include financial strength, market goodwill, previous track record, other business interests
- ✓ We have opened 9 franchise showrooms till date. We are working to scale this model at a rapid pace now and expect franchise business to be a significant ROE booster for us as the entire investment (Capex + Inventory) is made by the Franchisees
- ✓ Going forward, we are targeting that around 75% of our new showrooms should be under the franchisee vertical only



- ✓ Indian Online jewellery segment is ripe for disruption and is expected to reach 2-3% of jewellery market in next 4 years creating a \$2-3 bn market. Currently it is estimated at only 0.20% of the total jewellery market
- ✓ Considering the potential we launched our ecommerce vertical as a curated jewellery marketplace three years back.
- ✓ Online platform is a great complement to our physical showrooms and this aligns with our strategy of targeting future wedding jewellery customers at an early age
 - ✓ Target the growing Work Wear/ Daily Wear jewellery segment which was not being targeted earlier
 - ✓ Help us catch the target segment young - A regular visitor/ buyer on our online platform is more likely to visit/ prefer nearby PCJ Showrooms when she/ he has to evaluate a high-ticket wedding jewellery purchase
 - ✓ A strong online presence helps us to create online offline synergies as many consumers like to browse online before visiting a physical store

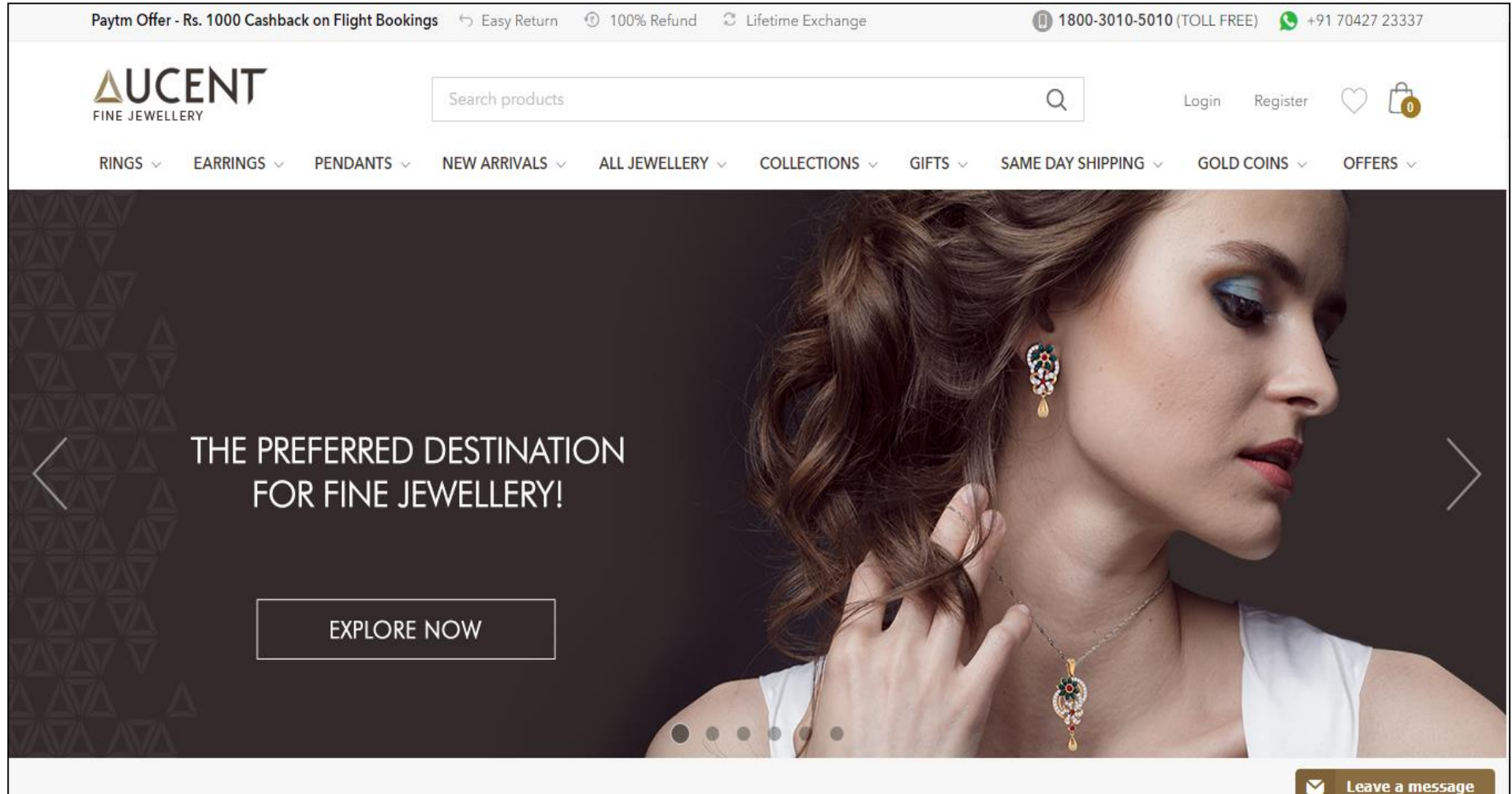
In order to provide a further thrust to this segment Company is revamping its online business by rebranding the same to [www. Aucent.com](http://www.Aucent.com) and including some state of art technology features to make it more appealing to the young consumers



WearYourShine.com is now Aucent.com



We have rebranded and relaunched our online portal with a fresh look and brand new features.



Aucent.com – What's New

Online-Offline Integration

- Integrated inventory of stores in Delhi / NCR with online database for ready dispatch of orders
- 1,000+ designs available for shipping the same day
- Rolling out for rest of the stores in process

New Products / Collections

- New collections from PC Jeweller
- Aucent.com has now the largest collection of curated jewellery designs – 12,000+
- Introduced silver based studded jewellery

Virtual Home Try-Ons

- Launched Try at Home for Delhi / NCR customers on trial basis; very strong positive response so far
- Leveraging technology (Augmented Reality on tabs) to enhance the customer experience



Digitizing inventory across
showrooms



- Reducing Capital Blockage and increasing consumer choice
- Inventory at all showrooms visible to customer at every showroom

Online kiosk stores across all the
existing showrooms



- Online Offline integration
- Catering to customers beyond wedding jewellery

Virtual reality Technology



- Expansion without Investment



Exports

- ✓ Promoters have over 2 decades of experience in Exports
 - ✓ Focus on handmade designer gold jewellery
 - ✓ Target: Indian diaspora and local population outside India
 - ✓ Provides economies of scale to Company
 - ✓ Provides access to international designs and trends which can be leveraged for domestic market also
- ✓ Attractive, Cash Flow positive business model
 - ✓ Gold is procured on lease from international banks
 - ✓ Negative working capital, high RoCE business but lower margins
- ✓ Exploring newer markets for exports of high margin jewellery (both diamond studded and gold)
- ✓ Participation in Overseas Exhibitions for - Azva, Flexia, and other designer items

Further exploring potential of...



Branded
Jewelry



International
Stores



Brand Ambassadors

- ✓ Being in to jewellery retail business and having a pan India presence we needed a face for our brand to which the customers can connect and which helps to create trust and faith in our products
- ✓ We have signed Akshay Kumar & Twinkle Khanna as our brand ambassadors which fulfil the above objective adequately and reinforces our tagline of “Jewellers for Generations”.

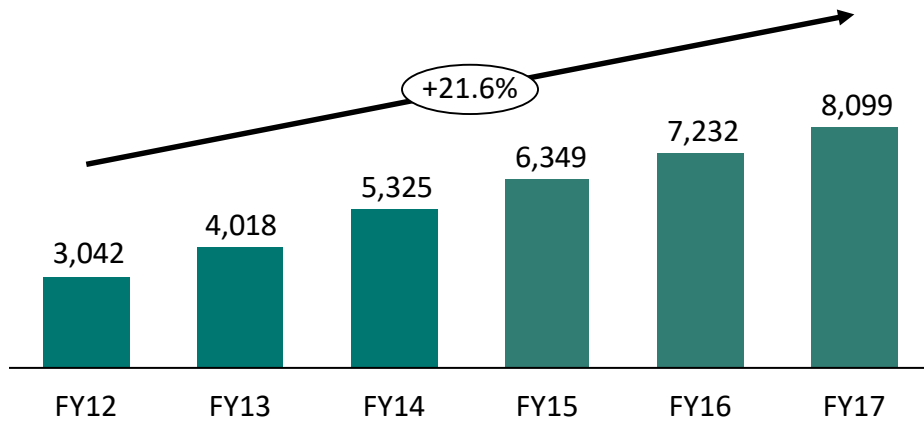


Financial Overview

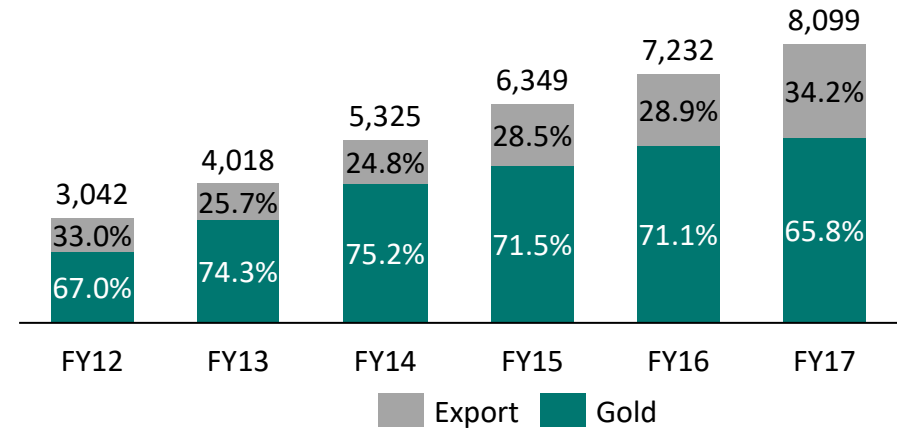


Performance since IPO (Dec 2012)

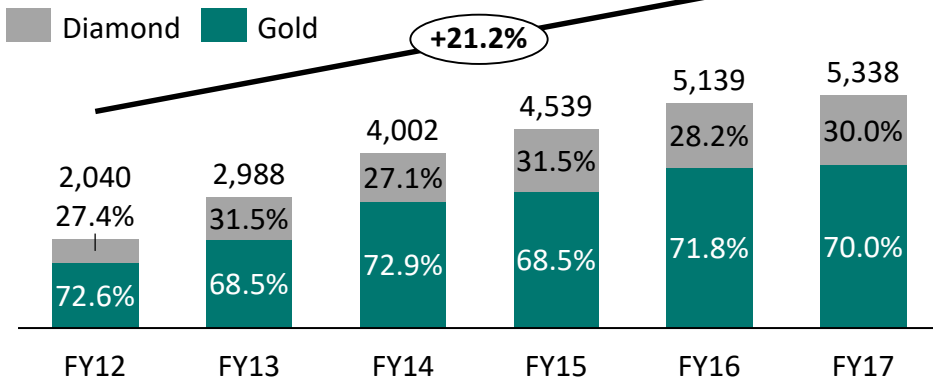
Revenues (Rs. Crores)



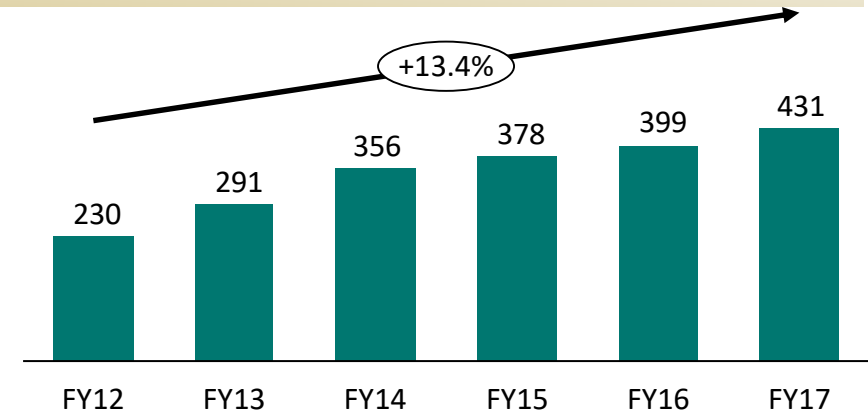
Consistent focus on Retail Sales (Rs. Crores)



Focus on Diamond Jewellery (Rs. Crores) *



Robust Profitability (Rs. Crores)



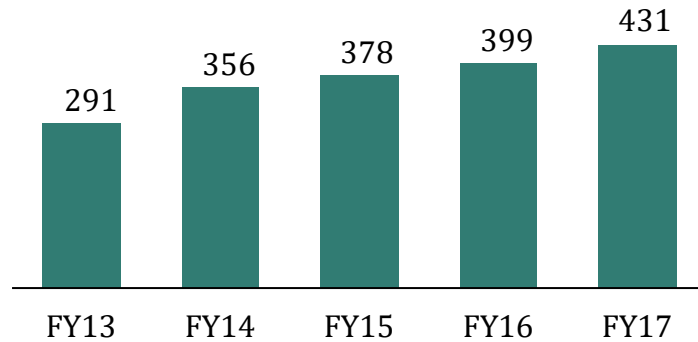
* Domestic net operating revenues



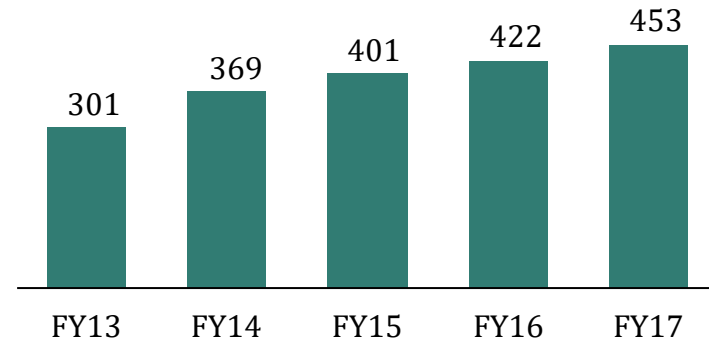
Leverage Strategy

We make PROFITS, We pay DIVIDENDS, and We maintain extremely LOW LEVERAGE

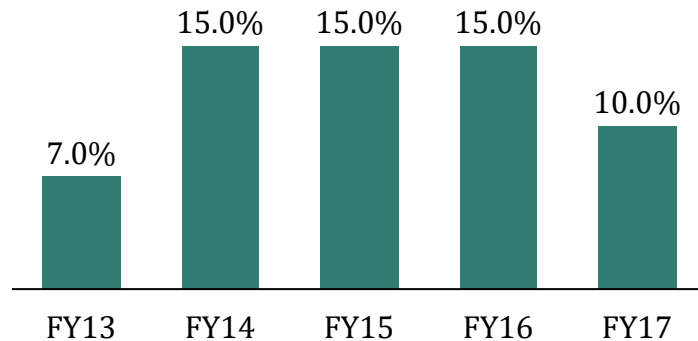
PAT (Rs Crores)



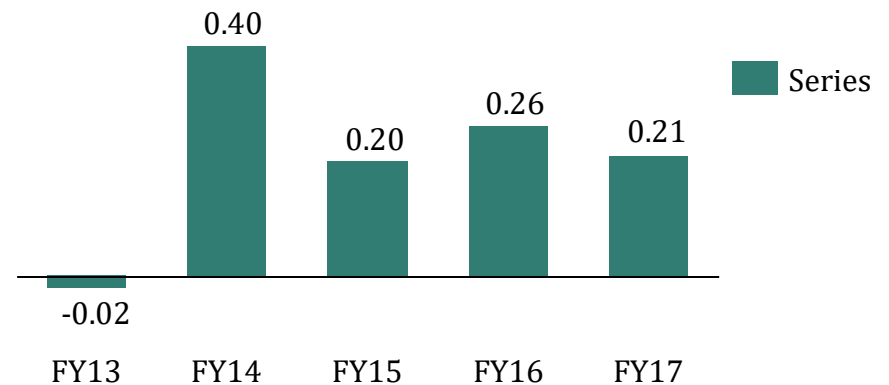
Strong CASH PAT generation (Rs. Crores)



Dividend Payout Ratio



Debt to Equity Ratio



Financial Performance : Profit & Loss Statement

Particulars (Rs. Crores)	Q2 FY 2018	Q2 FY 2017	H1 FY 2018	H1 FY 2017
Revenue from Operations	2,622.32	2,174.29	4,740.86	3,838.75
Domestic Retail	1,850.96	1,422.38	3,233.51	2,472.15
Exports	771.36	751.92	1,507.35	1,366.59
Gross Margins (%)	12.92%	12.43%	13.49%	13.76%
Domestic Retail	14.65%	14.33%	16.55%	17.06%
Exports	8.74%	8.84%	6.93%	7.80%
Expenses (% of total Revenue)				
Employee Expenses	0.85%	0.82%	0.92%	0.99%
Advertisements	0.18%	0.23%	0.25%	0.26%
Rentals	0.59%	0.55%	0.63%	0.61%
Other Income	(0.79%)	(0.46%)	(0.89%)	(1.59%)
Other Costs	0.68%	1.22%	0.90%	2.40%
EBITDA Margins	11.41%	10.07%	11.68%	11.09%
PBT Margins	8.31%	7.02%	8.61%	7.81%
PAT Margins	5.74%	4.92%	6.04%	5.56%

*The figures have been restated to conform to IND AS norms



Financial Performance Q2 & H1FY18 Highlights

Highlights: Domestic Business

Particulars (Rs. Crores)	Q2 FY 2018	Q2 FY 2017	H1 FY 2018	H1 FY 2017
Revenue from Operations	1,850.96	1,422.38	3,233.51	2,472.15
Gross Margins (%)	14.65%	14.33%	16.55%	17.06%
EBITDA Margins (%)	12.15%	11.08%	13.54%	13.28%
PBT Margins (%)	9.73%	8.38%	10.84%	10.11%
PAT Margins (%)	6.74%	5.85%	7.63%	7.20%

Highlights: Export Business

Particulars (Rs. Crores)	Q2 FY 2018	Q2 FY 2017	H1 FY 2018	H1 FY 2017
Revenue from Operations	771.36	751.92	1,507.35	1,366.59
Gross Margins (%)	8.74%	8.84%	6.93%	7.80%
EBITDA Margins (%)	9.63%	8.18%	7.69%	7.13%
PBT Margins (%)	4.89%	4.44%	3.80%	3.64%
PAT Margins (%)	3.35%	3.16%	2.64%	2.60%

*The figures have been restated to conform to IND AS norms



Financial Performance : Balance sheet

Particulars (Rs. Crores)	As on 30-Sep-17	As on 31-Mar-17
Equity	3,642	3,367
Equity share capital	394	179
Other equity	3,248	3,188
Total Debt	644	692
Long Term Borrowings	42	58
Short Term Borrowings	602	634
Trade Payables	2,995	2,807
Other Liabilities	415	352
Fixed Assets	82	84
Investments	152	143
Inventory	4,386	4,119
Debtors	1,359	1,274
Cash & Bank Balance	1,381	932
Other Assets	337	664

*The figures have been restated to conform to IND AS norms



Way Forward



Our Curated focus areas



Franchising – A Strategy for Growth

Reduced capital outlay



Scalability with negligible capex

Lower inventory costs
No establishment expense

Higher Profitability



Strong Operating Leverage

Economies of Scale to kick in as transaction volumes increase over time, with no incremental capex & operating cost benefiting from high operating leverage

Higher ROCE



Higher ROCE

No major capex required for expansion and payback period is... months
Better and sustainable ROCE from franchise model



What we are focussed on for Future

- ✓ Extensive focus on growth and capture of more market share by speeding up the store opening process
- ✓ Focus on Topline without diluting Bottom line
 - ✓ Moving up the value chain by introducing “different” type of jewellery like Flexia, Azva etc.
 - ✓ Emphasis on diamond jewellery
- ✓ Growth with increasing ROE
- ✓ E-commerce Vertical will help the company to expand its reach across geographies and consumers without any investment in physical assets like inventory, retail stores etc
- ✓ The strategy of opening stores in mass markets of big cities permits us to target the huge consumer base at the “bottom of the pyramid” with minimum capital.
- ✓ Rapid expansion in Tier II & III locations enables the company to move in areas which do not have presence of branded jewellers and take the First Mover Advantage.
- ✓ Increase of manufacturing capacity to enhance in-house production
 - ✓ Helps in control of manufacturing costs
 - ✓ Shortening product development cycle and meeting deadlines
 - ✓ Ability to launch increasing variety of collections



What we are focussed on for Future

- ✓ Focus on promoting Hallmarked Gold jewellery to enable conversion of customers from unorganised to organised
- ✓ Extensive focus on CRM (data capture, data analysis and usage) across all showrooms for marketing/ offering/ branding of our products
- ✓ Focus on Digital marketing by active presence on all social media, Digital Branding and Youth Marketing Initiatives
 - ✓ As on date we have highest no of followers on facebook (1.3 mn) amongst the jewellery players
- ✓ Role of Technology
 - ✓ In improving manufacturing productivity
 - ✓ Creating a new shopping experience by setting up Virtual Reality Zones at our showrooms



AZVA

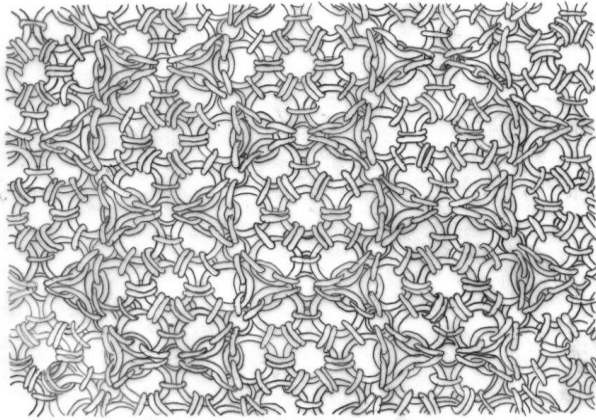


Product Design

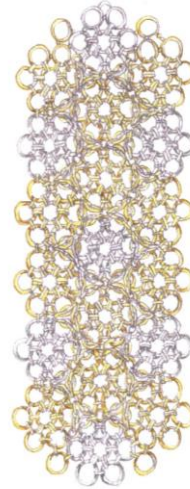
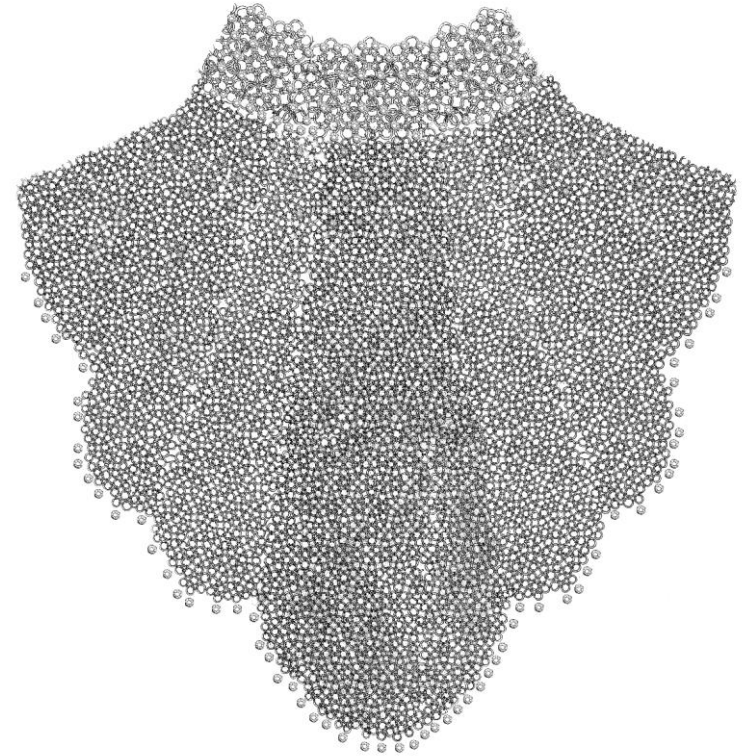
- ✓ New collection for the season introduced with 150+ new designs including new studded range with uncut diamonds in handcrafted gold



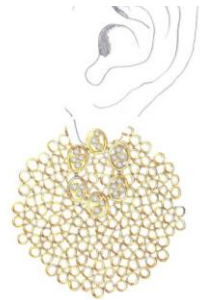
Collaboration with University of Arts, London



Design pattern with Seven circles symbolising the seven vows, core idea of the brand



Finest of Indian handcrafting interpreted by designers with western sensibilities in a wide array of designs – statement shows topper to everyday contemporary products



New brand acquisition

- ✓ LPTPL signed agreement to acquire LoveGold
- ✓ Created in 2012 by the World Gold Council, LoveGold is a unique global digital ecosystem leveraging style, designers and jewellery
- ✓ Community of 700K global jewellery audience with a high desire to buy jewellery online
- ✓ Instantly appealing name and sharp brand identity with registered trademarks in key global geographies.
- ✓ LPTPL will leverage its upstream capabilities to develop and promote youth oriented products across key markets



Upstream integration (AZVA)

- ✓ Own manufacturing unit in Mumbai now fully operational integrated to the in-house design studio
- ✓ The facility is contributing to increasing share of in-house volumes, better margins and greater exclusivity on design and craftsmanship
- ✓ Developed new products with Japanese technique 'Mokume-Gane' with leading German master designer, first time ever in India
- ✓ New manufacturing facility on 1600 Square meter plot with 13000 sft built up space(expandable to 30,000+ sft) acquired in prime jewellery manufacturing zone in Jaipur, to be made operational in Q3



Designed and manufactured in LPTPL's Mumbai facility

Highlight – Retail (AZVA)

Prominent branding in AZVA brand lounges and zones in 32 leading stores in India



New Campaign Imagery

Contemporary bridal and “Life Beyond Lockers”



PCJ Collections



Swarn Dharohar collection to be launched soon



Sagar Manthan collection to be launched soon



Successfully Running Collections

Garland of Love

Glimpse at the jewellery



The Edith's Copper Pendant



The Crimson Rose Necklace



The Dainty Sulphur Bracelet



The Sephisa Chandra Bracelet



Successfully Running Collections

Ferns and Turns

Glimpse at the jewellery



The Green Dusk Earring



The June Dusk Earring



The Opalive Earrings



The Zelen Bracelet



Successfully running Collections



Successfully running Collections



Expanding Product Offerings

New Collections Launched in Q2 FY18 - Grecia



A fine range of diamond jewelry that are an epitome of grace, delicacy and brilliance. The collection comprises of both minimal and chic daily wear as well as flamboyant occasion wear which are fully studded with diamonds and could never go un-noticed



Expanding Product Offerings

New Collections Launched in Q2 FY18 - Amalia



Is for Young at heart women, who love to experiment their looks with tradition yet elegant accessories to match their ensemble and shine out in parties and occasional get togethers



Expanding Product Offerings

New Collections Launched in Q2 FY18 – Holy Spin



Inspired by the Tibetan praying wheel, the collection comprises of delicate long jhumkas that are appropriate for any festive or social gatherings. Can be worn as either a stud or big dangling jhumka, the jewelry is versatile and gives both simpler as well as bolder looks



Expanding Product Offerings

New Collections Launched in Q2 FY18 – SWAY WITH ME



A perfect piece for your friends reception or any party, to turn all heads towards you and leave them awestruck. Light weight collection that doesn't stop you from dazzling on the dance floor. "Swaying in the most spectacular motion while moving – this piece is sure to leave the wearer as well as someone who lays their sight on the precious ornament spellbound"



For further information, please contact:

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