

Ref: SEC/SE/72/2024-25

Date: 20th November, 2024

The Manager- Listing The National Stock Exchange of India Limited "Exchange Plaza", Bandra - Kurla Complex, Bandra (EAST), Mumbai - 400051 NSE SYMBOL: SENC0	The Manager - Listing BSE Limited Corporate Relationship Department Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai - 400001 BSE SCRIP CODE: 543936
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Dear Sir(s)/Madam(s),

Sub: Corporate Presentation of the Company.

Pursuant to Regulation 30 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed Corporate Presentation of the Company.

This update shall also be available on the website of the Company at:
www.sencogoldanddiamonds.com

This is for your information and records.

Yours sincerely,

For SENC0 GOLD LIMITED



Mukund Chandak
Company Secretary & Compliance Officer
Membership No. A20051



Encl: As above

Senco Gold Limited

CIN NO. : L36911WB1994PLC064637

Registered & Corporate Office : "Diamond Prestige",

41A, A.J.C. Bose Road, 10th Floor, Kolkata - 700 017

Phone : 033 4021 5000 / 5004, Fax No. : 033-4021 5025

Email : contactus@sencogold.co.in

Website : www.sencogoldanddiamonds.com



India's 2nd Most
Trusted Jewellery
Brand 2024
by TRA report.





India's 2nd Most Trusted* &
2nd Most Desired Jewellery Brand**

*4th year in a row
** as per TRA report 2024



Senco Gold Limited

Corporate Presentation

20th November 2024



BSE – 543936
NSE - Senco
Bloomberg – Senco:IN

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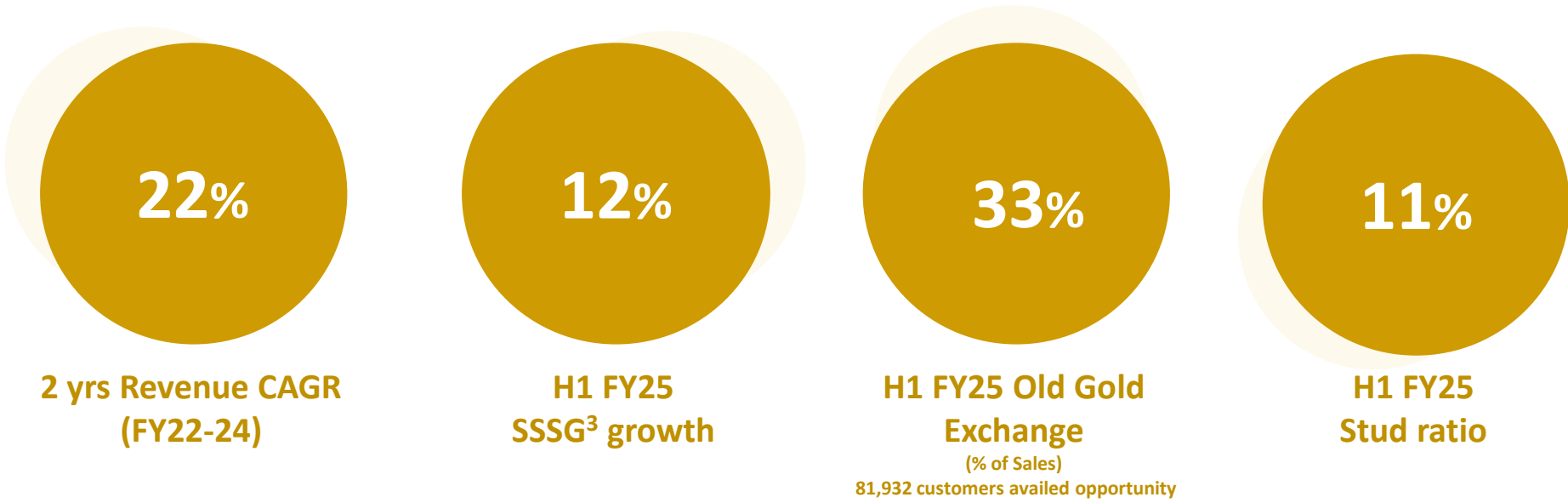
- 01** **Company Overview**
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01

Company Overview

Key Highlights¹



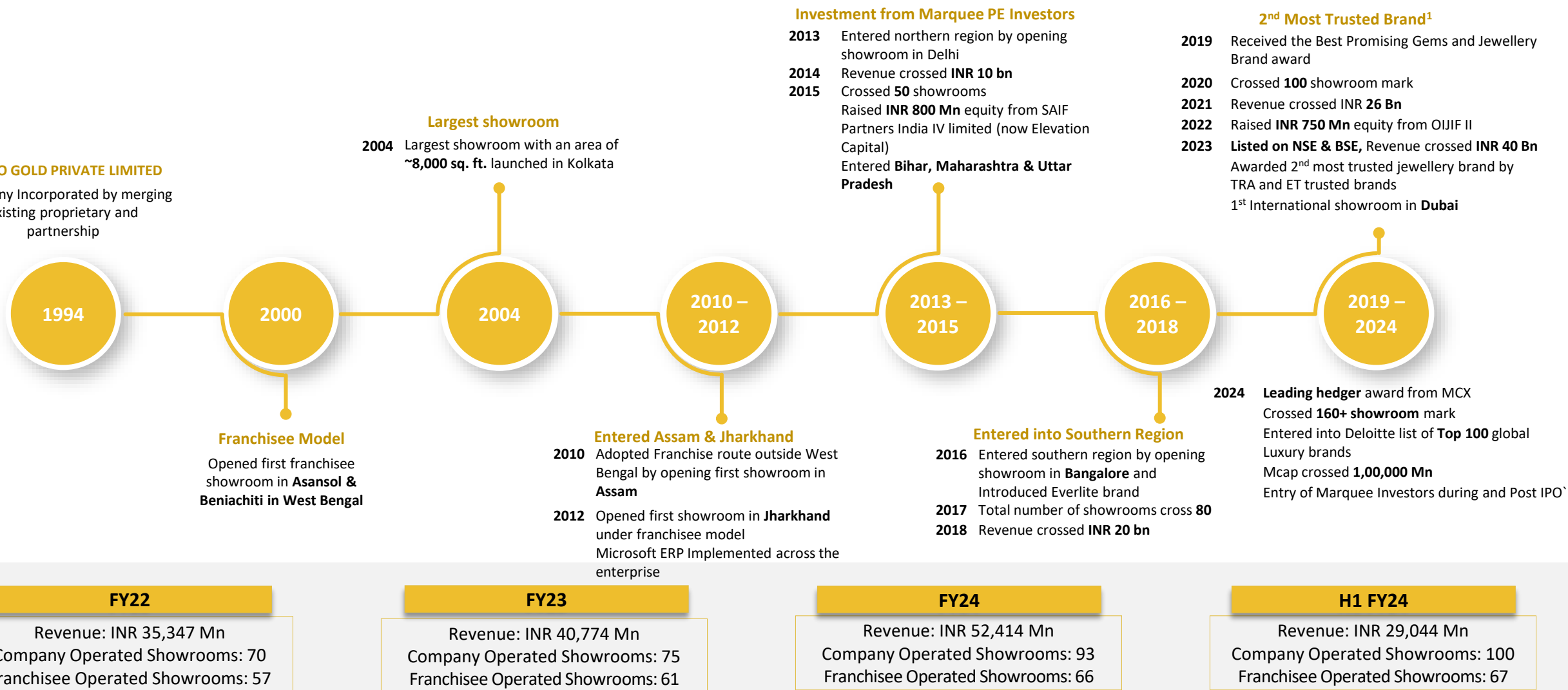
81,932 customers availed opportunity

Notes: 1) All details are as of H1 FY25 except otherwise mentioned explicitly; 2) Including 1 in Dubai, 3) Same stores sales growth primarily from COCO and secondarily from FOFO & FOCO Stores

Over Five Decades of Journey

SENCO GOLD PRIVATE LIMITED

Company Incorporated by merging existing proprietary and partnership



Experienced Board of Directors



RANJANA SEN

Chairperson and Whole Time Director

- Over 30 years of experience in the jewellery industry
- Associated with the company since the inception
- Holds a bachelors degree in arts from the University of Calcutta
- Awarded Ratna Garbha award by Bengal Chamber of Commerce & Industry (BCCI)



SUVANKAR SEN

Managing Director and CEO

- 19+ years of experience in the jewellery industry
- Bsc.(Hons) in economics from St Xavier college and PGDM from IMT, Ghaziabad
- Associated with the company since 2005
- Awarded CEO of the year for Phygital Technology Impact at the Retail Jewellery MD & CEO Awards, 2022
- Committee and Board member of GJEPC, ICC gems and jewellery panel and ASSOCHEM bullion and jewellery council
- Received Rising star 40 under 40 Award



JOITA SEN

Whole Time Director & Head Marketing & Design

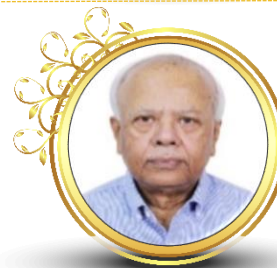
- Experience of 15+ years including 11+ years in jewellery designing and marketing
- BA English (Hons) from St. Xavier's College, Kolkata, and Masters in English from Presidency College
- Joined the company in 2009 and has been instrumental in conceptualizing and launching brands like Gossip. She keeps a pulse on changing customer demographics and design preferences. Under her leadership, the company has won numerous awards, including the Jagran Achiever's Award 2023 for receiving New Powerful Women Entrepreneur award



SHANKAR PRASAD HALDER

Independent Director

- Holds a degree of Bachelor's in engineering (BE) in Electronics and Telecommunication from Indian Institute of Engineering Science and Technology with over 3 decades of experience in Telecom and Technology domain at Bharti Airtel, Modi Telstra and Escotel Communication
- Founder and CEO of Pinnacle Digital Analytics - A data analytics and AI company



BHASKAR SEN

Independent Director

- Experience of more than four decades in the banking sector
- Previously associated with Bandhan Bank Limited as an independent director, United Bank of India as the Chairman and Managing Director, and at Dena Bank as an executive director



KUMAR SHANKAR DATTA

Independent Director

- Experienced Finance professional (M.Com, FCA, AICWA)
- Holds a bachelor's and master's degree in commerce from the University of Calcutta
- Has over 30 years of experience in finance, functional and project management in different corporate organisations



SUMAN VARMA

Independent Director

- Holds a master's degree in comparative literature from the Jadavpur University
- Highly experienced marketing and branding professional with over three decades of experiences. Earlier associated with J Walter Thompson (India), Rediffusion – Y & R (India) and Hamdard Laboratories(India)



02

Investment Highlights

Senco Gold – Competitive Strengths¹

1 Rich heritage and legacy

of over **Five decades**
~**39x growth** in revenue from INR 1,340 Mn (FY08) to INR 52,414 Mn (FY24)

8 In-house modern and tech enabled manufacturing facilities

Two factories near Kolkata, West Bengal
Meticulous craftsmanship of 175+ Karigars/Karigar entities

7 Omni-channel experience

Showrooms, Websites, **'MySenco'** app, DigiGold, DigiSilver app, Sencoverse (Virtual Reality Platform), E-commerce marketplaces, Video calling and tele calling facility

6 Successful Asset Light Franchise model

67 Franchisee showrooms with 57 of them in Tier III & below cities

Bouquet of Brands with Portfolio of unique designs 2

With brands like **Everlite, Gossip, Aham, Sennes** etc. targeting all generations including Gen Alpha³, Gen Z³ and Millennials³

1,64,000+ Gold jewellery designs

94,000+ Diamond jewellery designs

Amongst the most trusted brand 3

India's 2nd Most Trusted & 2nd Most Desired Jewellery Brand for the 4th Year in a Row²

Best Hedger Award by MCX Awards 2024

Best Jewellery Retailer of the Year by IREC Awards 2024

Light Weight Jewellery 4

Calibrated focus on light weight jewellery Catering to upwardly mobile and younger generation

Largest organized jewellery retail player 5

in the Eastern & North Eastern region of India

PAN India presence with **166 showrooms** & **1 International Showroom in Dubai**

India's 2nd Most Trusted & 2nd Most Desired Jewellery Brand²

1 Strong Brand Name with Rich Heritage & Legacy

Quality Standards and Transparency

Design and Innovation

Consumer Trust

Run by 4th generation professional entrepreneur

Meticulous craftsmanship of our 175+ Karigars/Karigar entities

Awards:

- Leading Hedger Award by MCX Awards 2024
 - Best Jewellery Retailer of the Year by IREC Awards 2024
 - Most Trusted Jewellery Brand by TRA's Brand Trust Report 2024
- 2nd Most Desired Jewellery Brand in India by TRA
 - IWMBuzz Digital Awards 2024

- GEMEX, GIA, SGL and IGI certifications, hallmarked & HUID Jewelleries
- Attractive replacement and exchange policies
- Diamond jewellery on EMI
- One-year free insurance
- Marigold Scheme – Savings plan that makes buying jewellery more affordable and flexible

BIS Hallmarking of Gold Jewellery since 2012

Brand ambassadors like Kartik Aryan, Kiara Advani, Sourav Ganguly, Vidya Balan etc.



2a Bouquet of Brands with Portfolio of Unique Designs

Bouquet of Brands

everlite™

Lightweight, Everyday fine Jewellery

GOSSIP™

SILVER & FASHION JEWELLERY

Silver and Fashion Jewellery



PERFECT LOVE DIAMONDS

Solitaire Diamonds

VIVA AH COLLECTION

Bridal Jewellery

AHAM™

MEN'S JEWELLERY

Men's Jewellery

SENNES

Leather Bags & Lab grown diamonds

Lightweight, Everyday fine jewellery

everlite™

Silver and Fashion Jewellery

GOSSIP™

SILVER & FASHION JEWELLERY

With active Catalogue¹ across all brands

1,64,000+ designs
for gold jewellery

94,000+ designs
for diamond jewellery

Exclusive Range of Collections

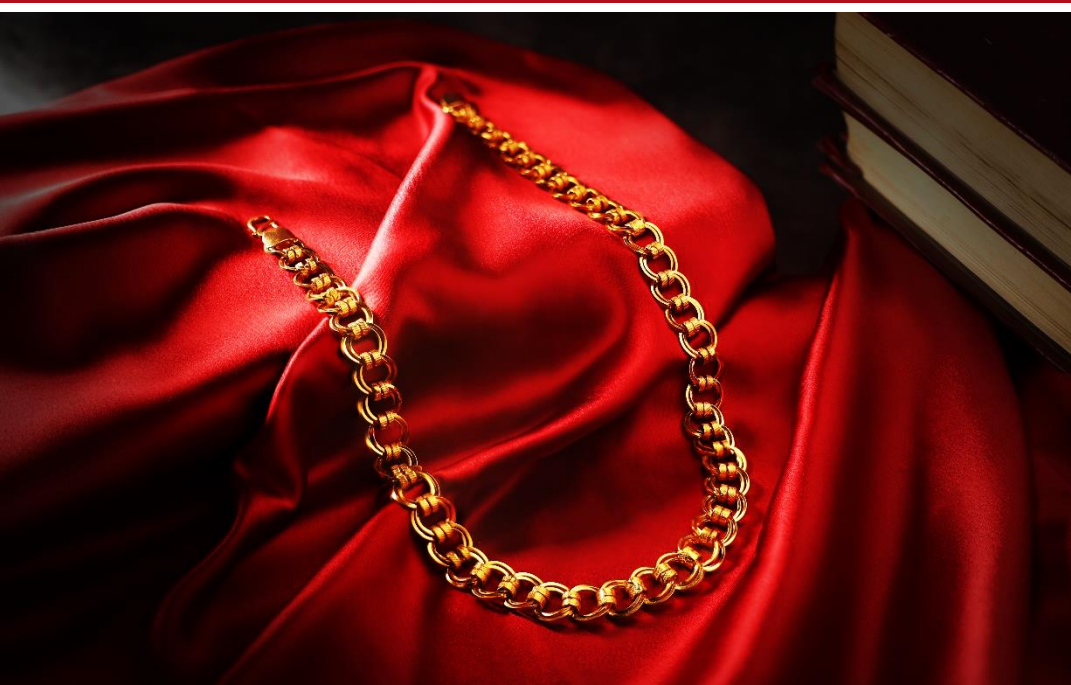


2b Leveraging Bengal's Karigari and Craftsmanship

Significant volumes (~77%) of work allocated to Karigars/Karigar entities

Attractive designs with Hyper local Focus

Maintain exclusivity of in-house designs



Our presence in Eastern India gives us strategic locational advantages with **access to expert Jewellery Karigars/Karigar entities**

Stringent quality control procedures to ensure standardised quality and purity of the products

The manufacturing of our jewellery is carried out by over **175 Karigars/Karigar entities** in and around Kolkata, West Bengal

The workshops of *Karigars/Karigar entities* associated with us are subject to **periodic audits to ensure compliance with quality and security requirements**

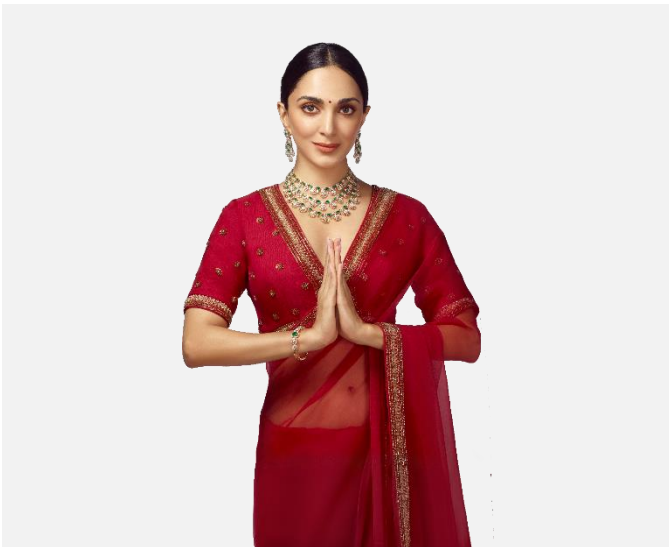
Bengal karigars/Karigar entities are **renowned for their exquisite and artistic work**

~77%
Karigars/Karigar
Entity Made

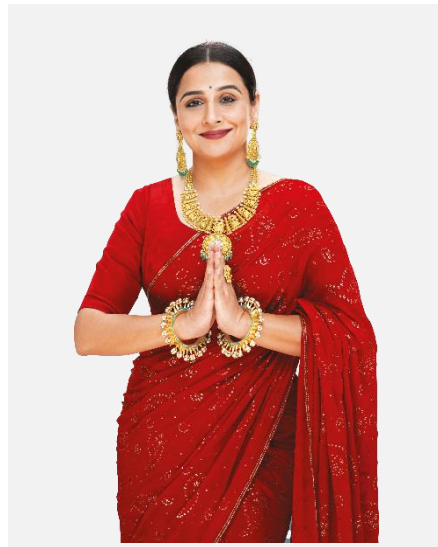
~19 - 20%
Traded Jewellery

~2 - 3%
In House Factory
Production

2c Building Pan-India Brand with a Hyperlocal Touch



Kiara Advani



Vidya Balan



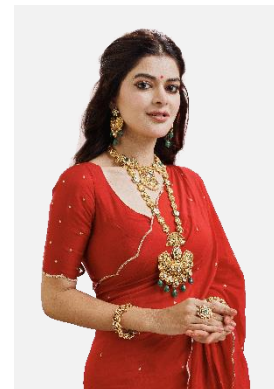
Kartik Aryan



Sourav Ganguly



Regional Brand
Ambassadors in
Eastern India
Market



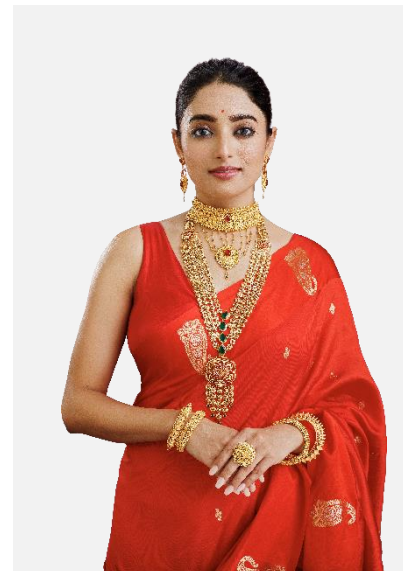
Madhumita Sarcar



Swastika



Sauroseni



Isha Saha

Sales promotion
& Marketing Exp.
H1FY25 INR 666
Mn

2.3%¹ of Revenue
(H1 FY25)

Notes: 1) INR 666 Mn Marketing & Promotional expenses / INR 29,044 Revenue (H1 FY25) (Number rounded off to Millions)

3 Amongst the Most Trusted Brand



India's 2nd Most Trusted and Most Desired Brand by TRA



Ratnagarbha Award for Exemplary Motherhood by Bengal Chamber of Commerce & Industry



Excellence in Design Innovation in Gold & Diamond By Jagran Achiever Awards 2023



Green Ribbon Champions Excellence in Sustainable Fashion by Network 18



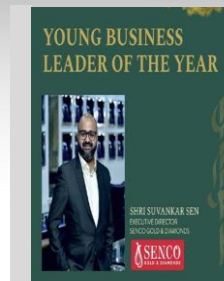
Best Hedger Award by MCX Awards 2024



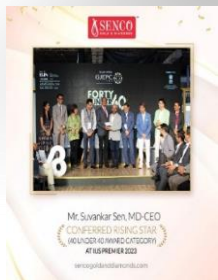
New Powerful Women Entrepreneur Award by Jagran Achiever Awards 2023



PCI DSS Certificate



The Young Business leader by Sanmarg



The Rising Star, 40 Under 40 Award by IIJS Premiere 2023 and Gem & Jewellery Export Promotion Council



Best Jewellery Retailer of the Year by IREC Awards 2024



YFLO Trendsetter for Fashion/Jewelry Award 2023-24



Great Place To Work Certificate 2024

4a Calibrated Focus on Light Weight Jewellery

Diverse jewellery collection across various price points, starting from INR 2,000

Our strategy and experience in selling light weight jewellery has enabled us to reach out to wider customer base across age groups

Current portfolio of light weight, affordable jewellery brands

everlite

GOSSIP
FASHION JEWELRY



Target customers

Upwardly mobile (Gen Alpha/GenZ/ Millennial)¹



Product offerings

Gold, diamond & Platinum jewellery

Silver and costume jewellery



showrooms

Showroom formats include Classic, D'Signia, Everlite, Modern, Sennes

Exclusive Gossip and Everlite counters

Strategic initiatives to establish a strong foothold in the market

Strong online presence through our own website, mobile app, and key e-commerce partnerships

Jewellery purchase schemes available with convenient monthly installments



Key drivers for light weight, affordable jewellery

Increasing number of working women & their earnings

Exposure to global designs

Rising number of younger generation

Jewellery preferred as adornment as well as investments

Preferences shifting from heavy jewellery to light weight contemporary designs

Suitable for daily use/ office work

Notes: 1) Gen Alpha are people born after 2013, Gen Z are people born between 1997 and 2012 and Millennials are people born between 1981 and 1996

4b Calibrated Focus on Light Weight Jewellery

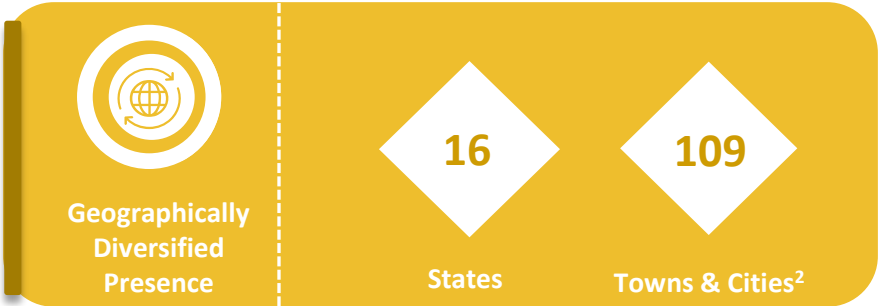
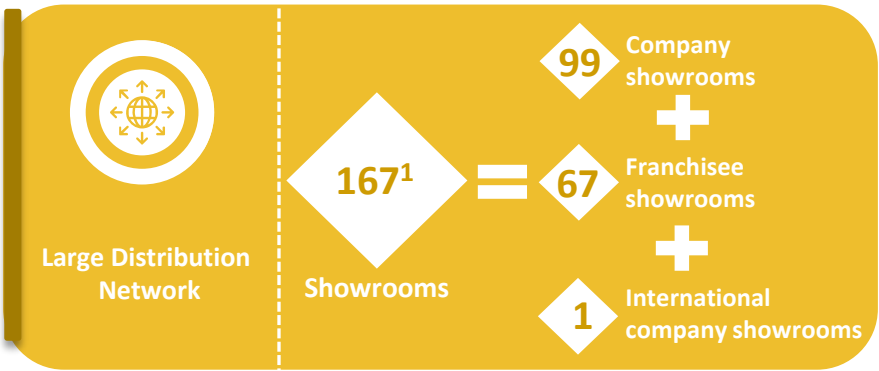
Each design blends precious metals and diamonds, crafted for effortless daily elegance



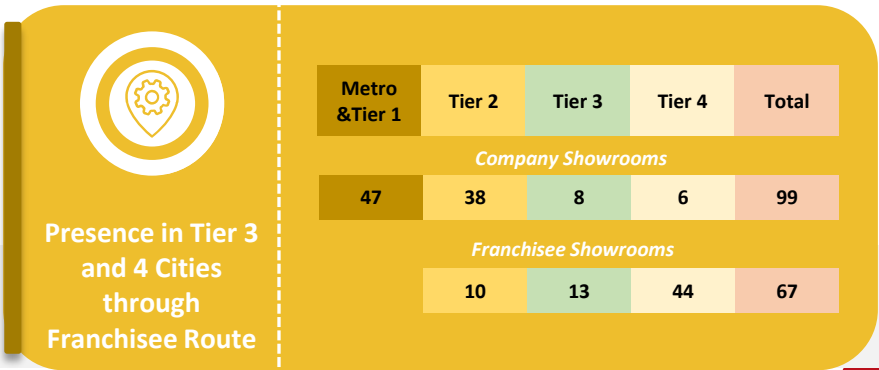
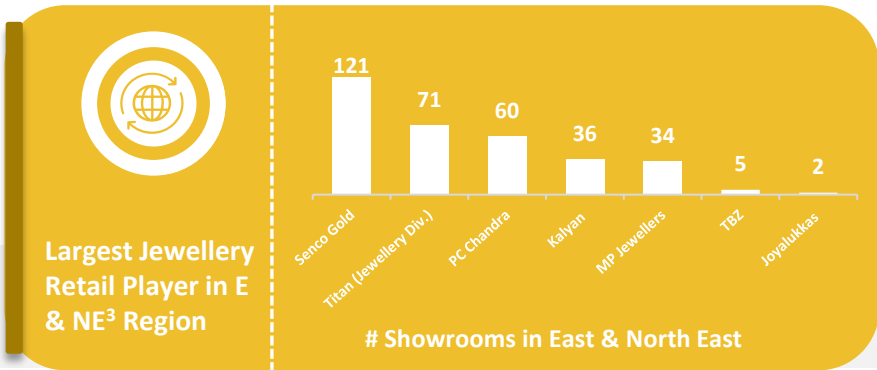
5 Pan-India Presence & Largest Retail Player in E & NE Region³



Region	Own	Franchisee	Total
East (including WB)	59	62	121
– West Bengal excl. Kolkata	20	51	71
– Kolkata	27	0	27
– Other states	12	11	23
North East	2	4	6
North	22	1	23
Central (including MPCG)	4	0	4
West	7	0	7
South	5	0	5
International-Dubai	1	0	1
Total- 30th Sept, 2024	100	67	167
Total- 31st March, 2024	93	66	159



8 Showrooms added in H1 FY25
40 Showrooms added since April 2022



6 Successful "Asset-Light" Franchise Model

Robust distribution network leveraging an asset-light franchise model, evaluating both 'franchisee-owned, franchisee-operated' approaches

Operational leverage of franchisee model

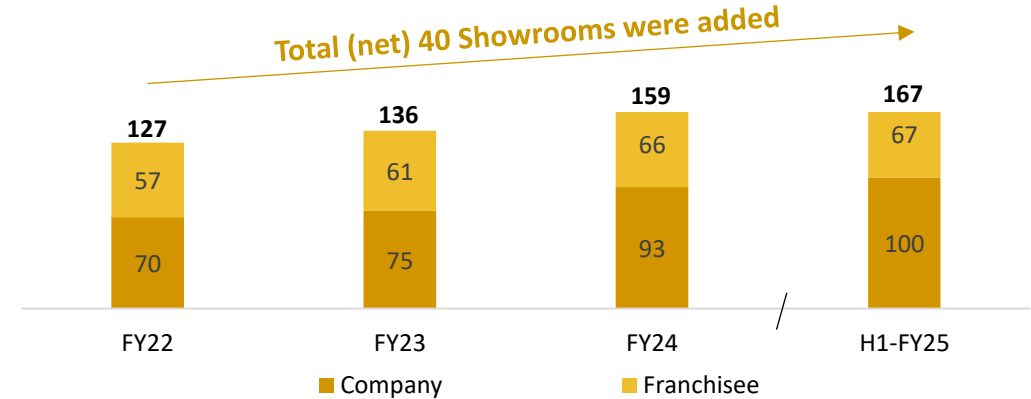
- Leveraging the Hub-and-Spoke model to penetrate Tier-III and Tier-IV towns and cities as part of Bharat strategy
- Comprehensive startup support including store design, staff hiring and training, market research, sales techniques, product knowledge, and ongoing training
- Franchisees are responsible for capital investment in store inventory and capex (no investment required from Senco). Joining fees are applicable
- Marketing and ERP support offered at minimal annual fees
- Seasonal credit support and assistance in securing bank finance, along with continuous engagement and training

Nil Investment in Capex & Inventory ensures Franchisee continues to promote asset light growth

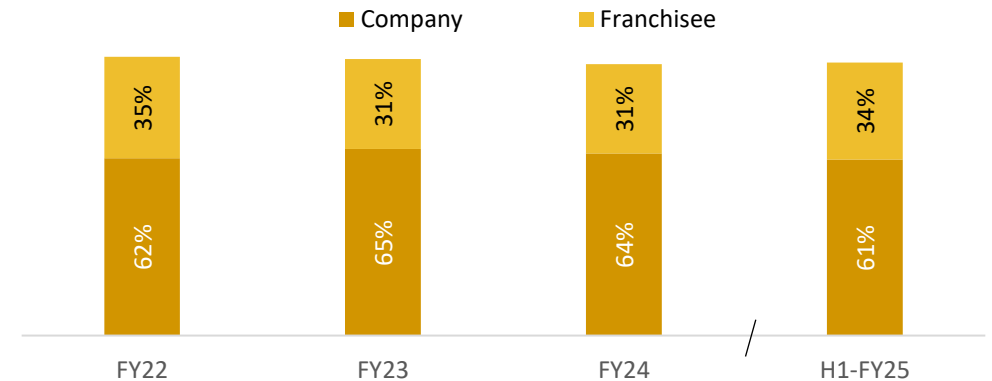
Over 95¹% of Franchisee owned showrooms are in FOFO model

of Showrooms

Launched (net) 40 new showrooms from FY22 to H1 FY25



Revenue from Franchisee showrooms ~34%



Proportion to revenue from operations (without including franchisee fees and discount allowed)

Notes: 1) 64 (Number of Franchisee showrooms on FOFO model)/67 (Total Franchisee Showrooms) = ~95%

7a Omni-Channel Retail Network

Phygital Model

1

167 Showrooms¹

Over ~90% of Own showrooms are leased

2

'MySenco' app with almost
1,27,700+ downloads¹

3

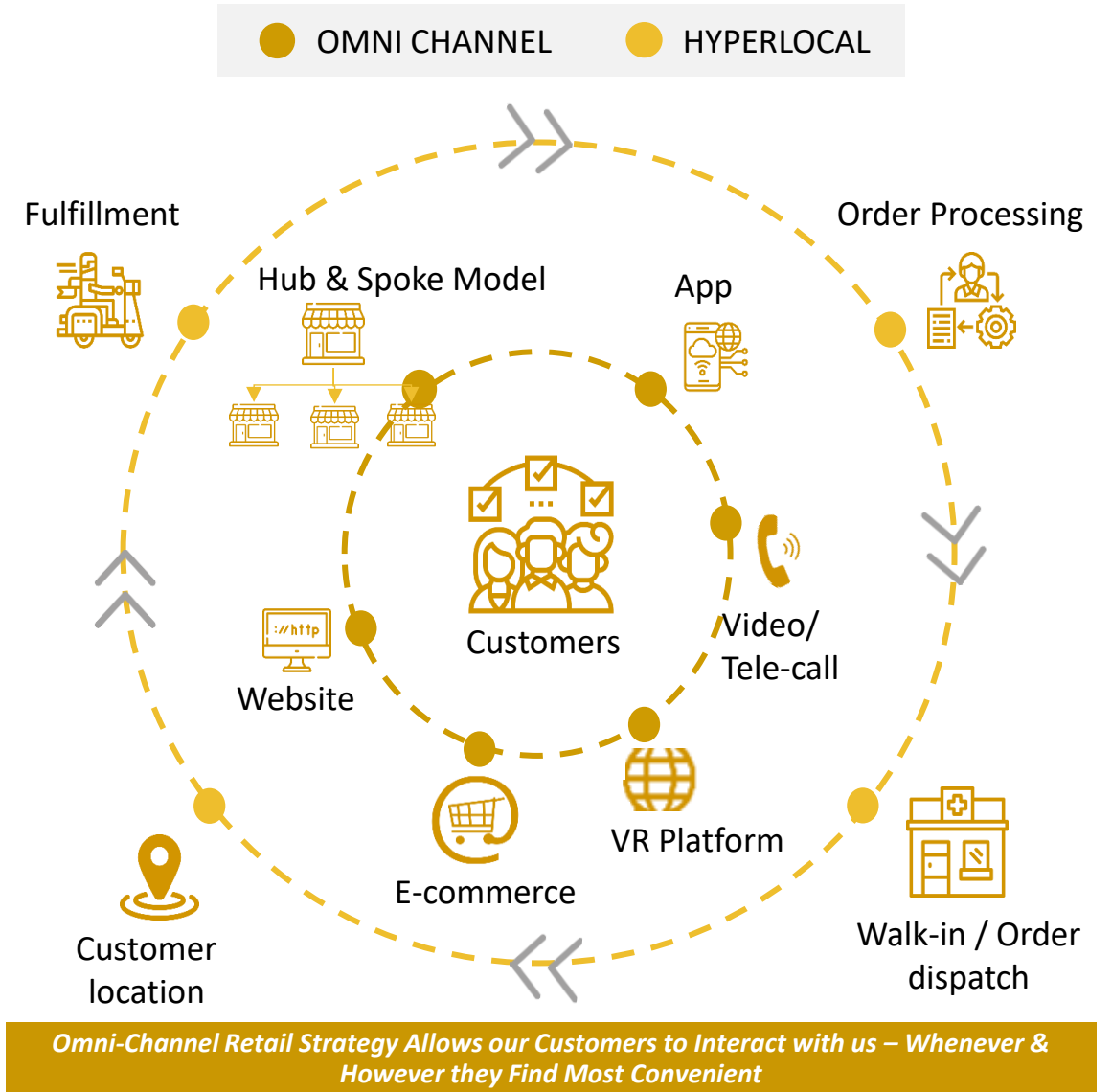
Websites & Apps

www.sencogoldanddiamonds.com
www.sencogold.com
www.mydigigold.com
www.mydigisilver.com
www.mygossip.in
www.everlite.in
www.Sennes.in

4

E-commerce Aggregators

Notes: 1) As of 30th September, 2024



7b Customized Showroom Formats Catering to All Segments

		Classic	Modern	D'Signia	Everlite	Sennes
Target Audience 		Traditional Customer Base in existing geography	Upcoming Geographies	Premium and HNI	Younger generation & millennials	Lifestyle, LGD and accessories
Average Transaction Value (ATV) For H1-FY 25 		~INR 77,000	~INR 82,000	~INR 84,500	~INR 42,000	~INR 48,000
# Showrooms 167 As on 30 th Sept 2024 		131	14	13	5	4



8a Digital Focus and Integrated Systems

Store Stock Optimization

01

- Automates processes for efficient stock management
- Optimizes production and inventory to cut costs
- Boosts profitability with lean operations

Virtual Reality Platform

03

- VR stores with Quest 3
- 3D jewelry and enhanced avatars
- Gamification integration
- Audio chat feature

CRM

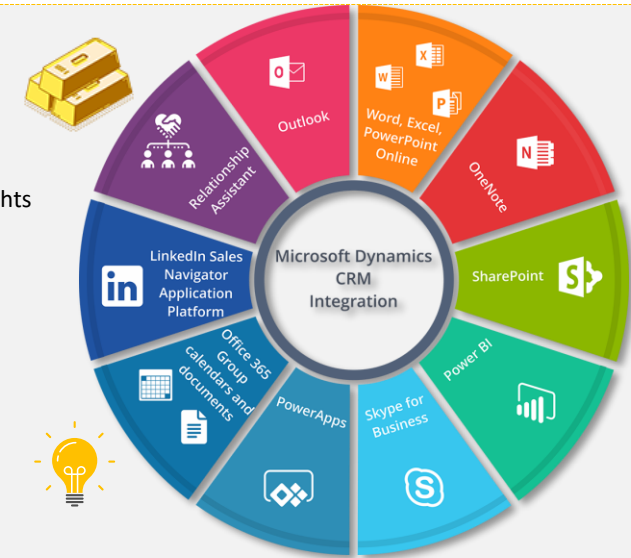
02

- Improves customer satisfaction with efficient processes
- Enhances productivity through automation and real-time insights
- Scales easily while cutting inefficiencies

MYDIGIGOLD

04

- Dynamic rates
- Flexible investments
- Customizable SIP options
- AI-driven marketing campaigns



Roadmap to Ongoing Projects

01

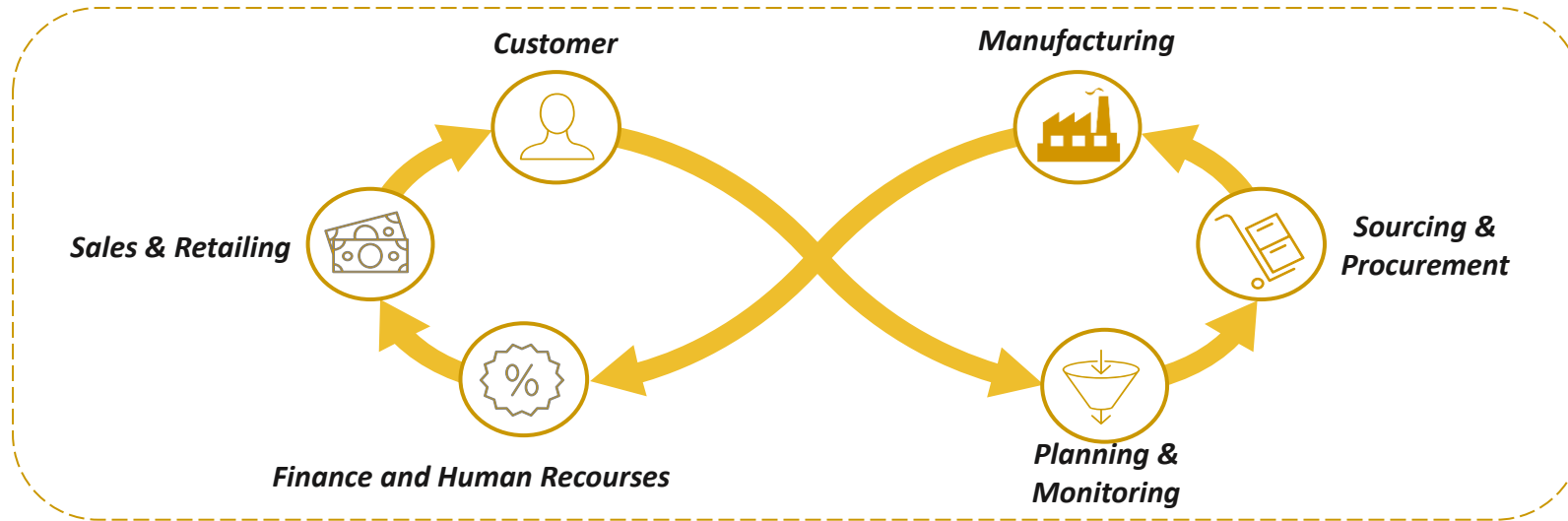
AI¹ Based Analytics



02

AI and IOT² Enabled Alert Management System and CCTV Tracking

8b Robust Systems & Procedures helps Seamless Collaboration & Growth



Strong technology focus to maintain greater control over business operations

- Integrated Systems
- Data Analysis & Forecasting
- Institutionalized Process

Procurement Advantage

- De-risking the business from gold price fluctuations
- Most of the gold sourced by way of gold metal loan facilities offered by bullion banks
- Procure old gold from our customers
- Strong pipeline of trusted Diamond jewellery vendors for several decades
- Asset light model of manufacturing through karigars/Karigar entities with strategic locational advantages

Manufacturing

- The manufacturing of jewelry is carried out either by Karigar/Karigar entities in West Bengal for handmade products or by organized manufacturers in Mumbai, Maharashtra; Kerala; Rajkot, Gujarat; Coimbatore, Tamil Nadu; or in-house at our manufacturing facility in Ankurhati, Howrah
- Workshops of Karigars/Karigar entities are subject to periodic audits
- Use of modern technologies such as 3D printing, CAD-driven designing, and laser cutting for precision and efficiency

Efficient Inventory Management

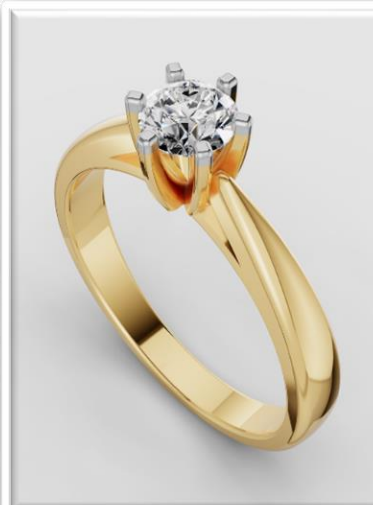
- Controlled and monitored through ERP
- Strong inventory control via audits, physical verification, and CCTV monitoring
- Jewelry shuffling among showrooms to enhance inventory turnover
- Minimal accumulation of slow-moving stock driven by data analysis and reports
- Future inventory forecasts for better planning

Quality Control

- Hallmarking gold jewelry since 2012
- SGL, IGI and GEMEX certifications for diamond jewelry
- Stringent quality control with two checkpoints for inventory produced by Karigars/Karigar entities
- Use of XRF machines at showrooms for quality checks at the point of sale



Sennes offers Lab-Grown Diamond Jewellery



Notes : 1) As of September, 2024; 2) Shop in Shop

Products

- Lab-grown Diamond jewellerys
- Leather Bags & Accessories
- Fine Fragrances for Him & Her



Range of products

- Small leather goods: **INR 999 to INR 1,099**
- Leather Bags: **INR 14,999 to INR 27,379**

Presence¹

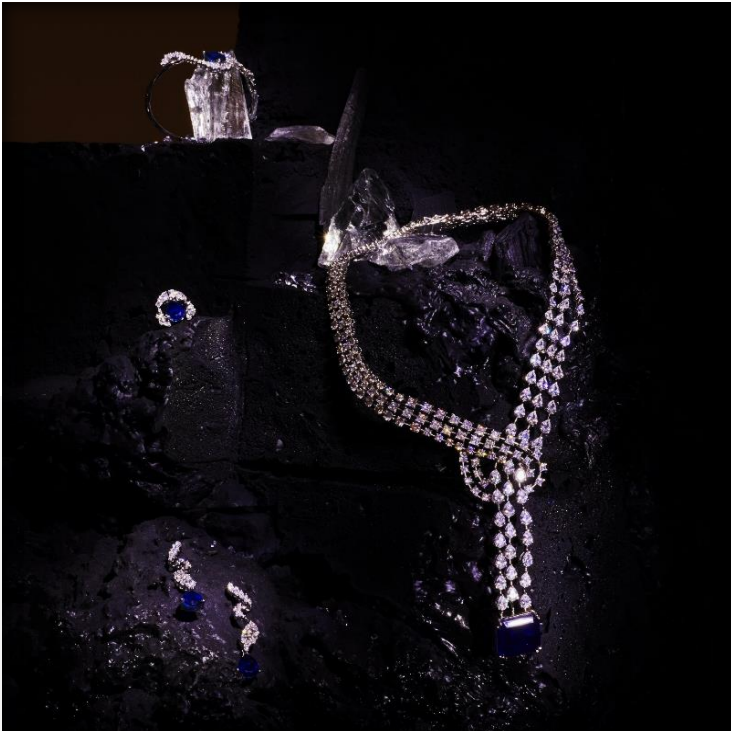
- **4** Exclusive Brand Outlets in Kolkata
- **2** Multi Brand Outlets in Delhi & Chandigarh
- **29** SIS² (Leather) stores across India

Geographical presence

- **Phase 1** – Present in the East and North India
- **Phase 2** – Aim for Pan-India presence

Lab-Grown Diamond Jewellerys:

- SENNES jewellery, made from lab-grown diamonds and crafted by skilled artisans, offers eco-friendly luxury, it blends fine craftsmanship with beautiful designs



Milan Launch

Sennes launched in Milan, with its 'Essence of You' collection during the Fashion Week on 18th & 19th September, 2024. The event showcased exquisite **Lab-grown diamond Jewelleries, Leather bags, and Fine fragrances**

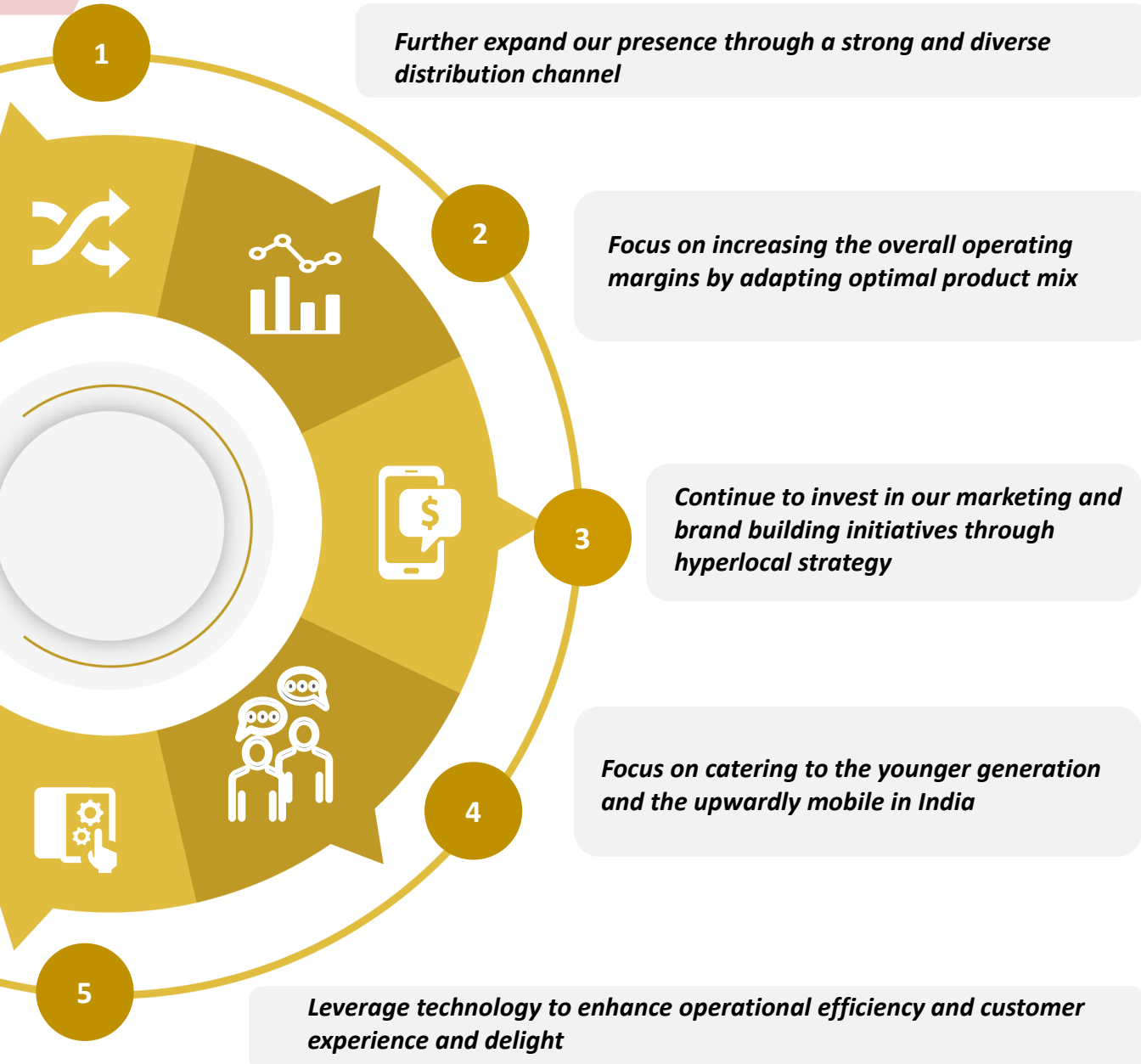
Attended by press representatives, industry professionals, influencers, and fashion experts, the launch received significant media coverage in India and Italy. Notable features appeared in esteemed publications such as **The Word, Vogue India, Elle India, Femina, VC Circle, Latestly, New York dispatch, London Channel news etc.**

03

Business Strategies



Strategies to Drive Future Growth



- Hub and spoke approach to enter new geographies
 - Aim to enter new jewellery market where we can potentially gain from local jewellers
 - Increase sales through online channels
-
- Focus on product categories which yield higher margins
 - Increase share of diamond jewellery and light weight diamond jewellery as a portion of overall sales
 - To reduce the holding period of inventory by improving operational efficiency
-
- Enhance visibility through online channels
 - Increasingly market products to millennial customers through digital media
 - Continue to provide training to sales personnel in sales technique and product knowledge
 - Referral and loyalty programs
-
- Launched several brands such as Everlite, Gossip etc. of light-weight affordable jewellery
 - Dedicated counters for Everlite & Gossip
 - Explore complementary products such as perfumes and bags
-
- Analytics based program used for forecasting, planning and efficiency
 - Using Augmented Reality for seamless digital customer experience
 - Use of CRM for customer usage analysis and improve inventory efficiency
 - Drive agile manufacturing process using modern technologies

Outlook for FY25



India Expansion

18-20 jewellery showrooms including 10-12 franchisee, already launched 8 showrooms in H1



Revenue Growth

18-20% YoY revenue growth for FY25 considering the upcoming Wedding season and robust Dhanteras performance



Stud Ratio

Improve the stud ratio to 12%+ level

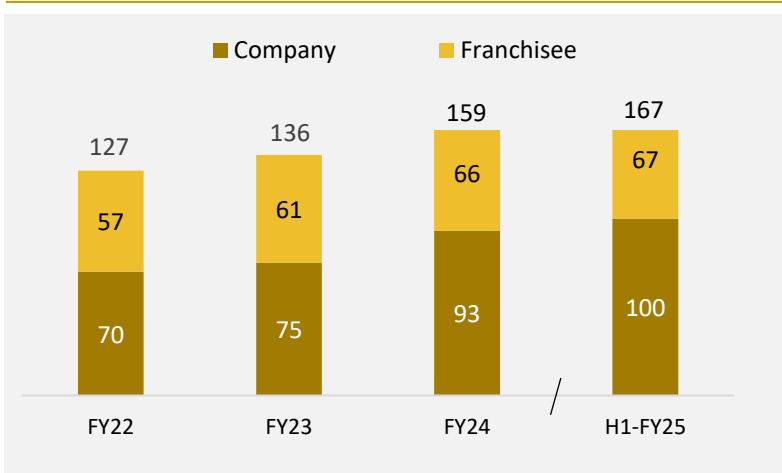
04

Financial Information

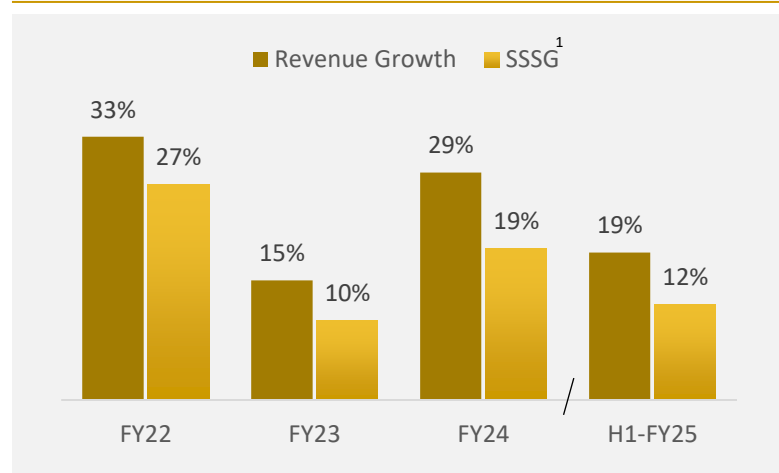


Key Operational Metrics

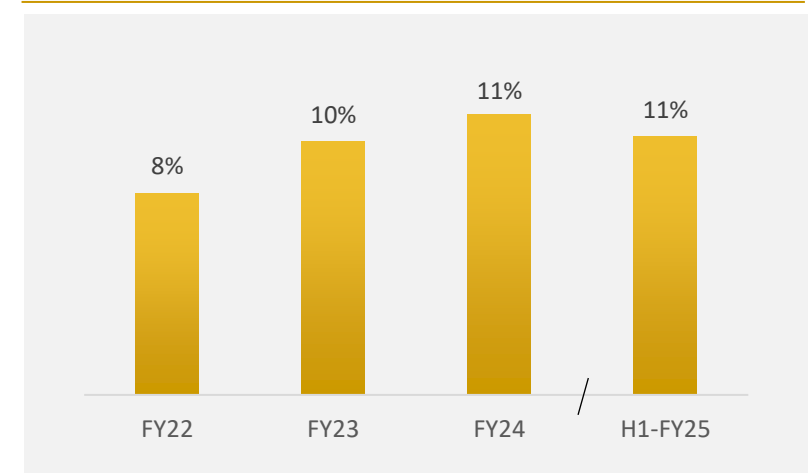
Showroom expansion Pan India



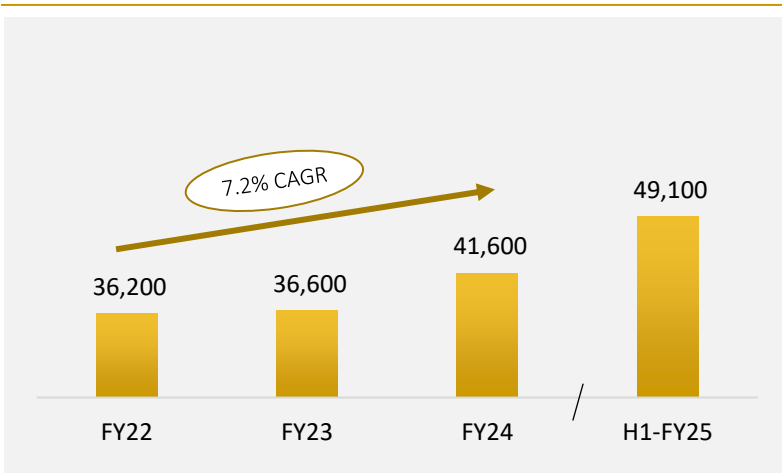
Growth



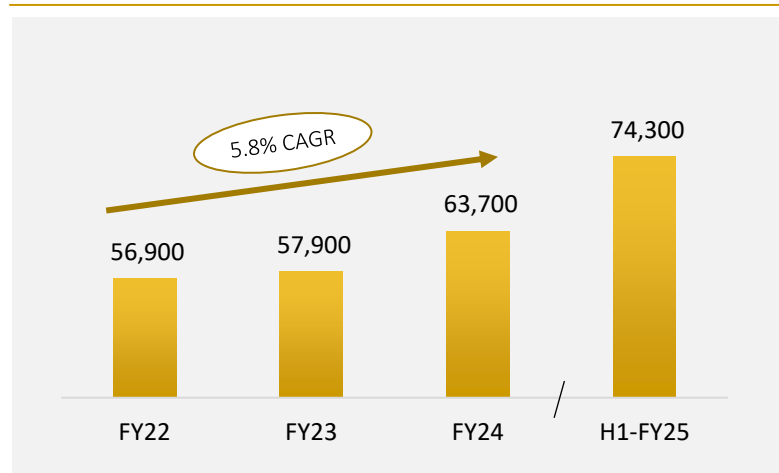
Stud Ratio



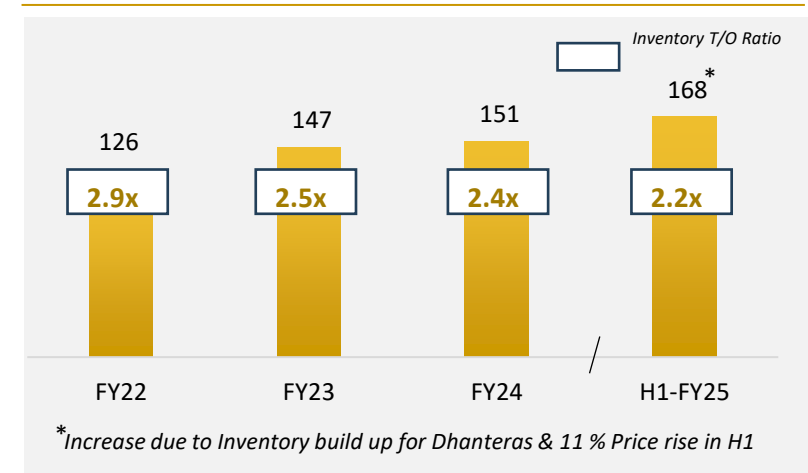
Average Sale Price (ASP)



Average Transaction Value (ATV)



Inventory Days²

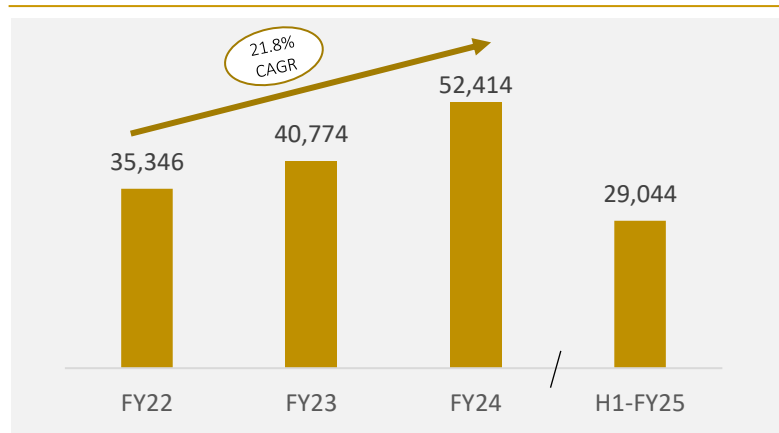


Notes: 1) SSS Growth considers own stores and franchisee secondary sales; 2) Inventory Days = (Average Inventory/COGS *365), Inventory T/O = Revenue/Inventory

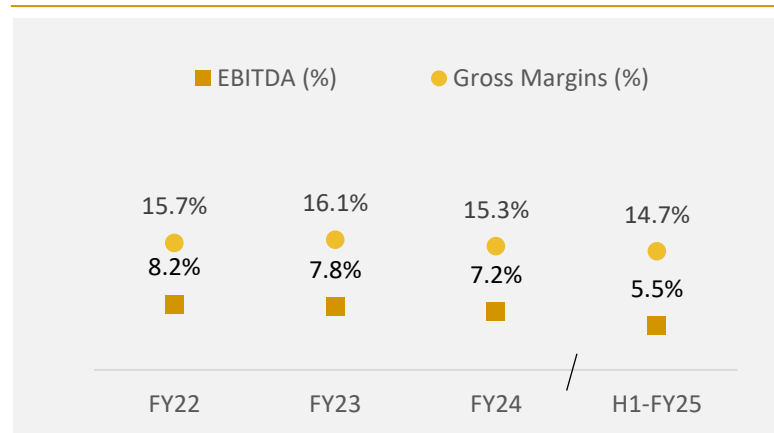
Successful Track Record

INR Mn unless stated otherwise

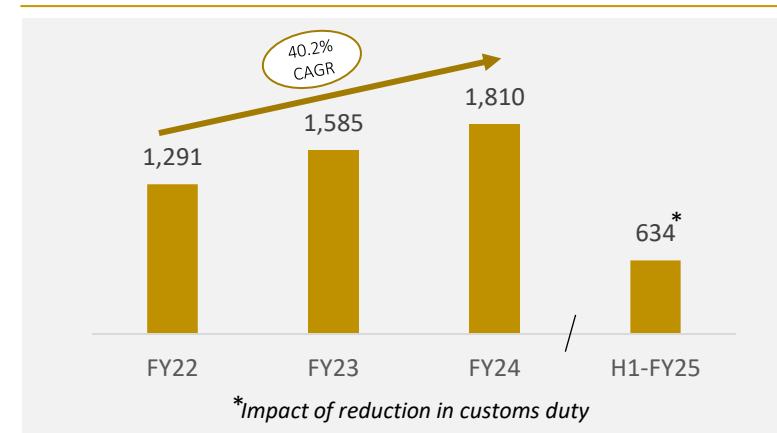
Consistent Revenue Growth...



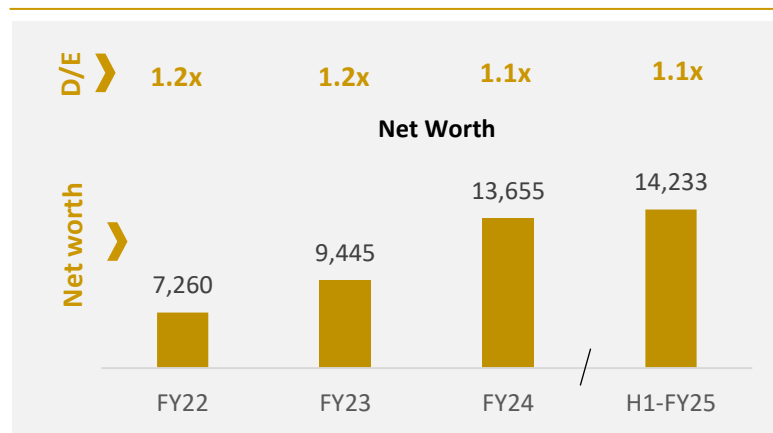
Coupled with Sustained margins...



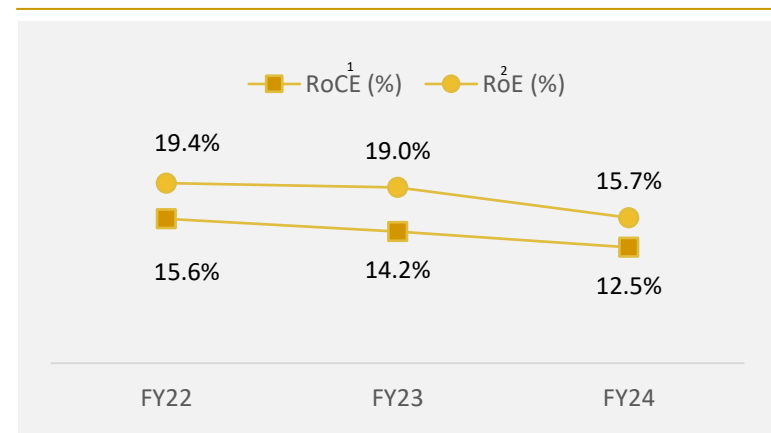
...and Profit after tax



...with Increase in net worth, lower Debt-to-equity



... and Double digit returns

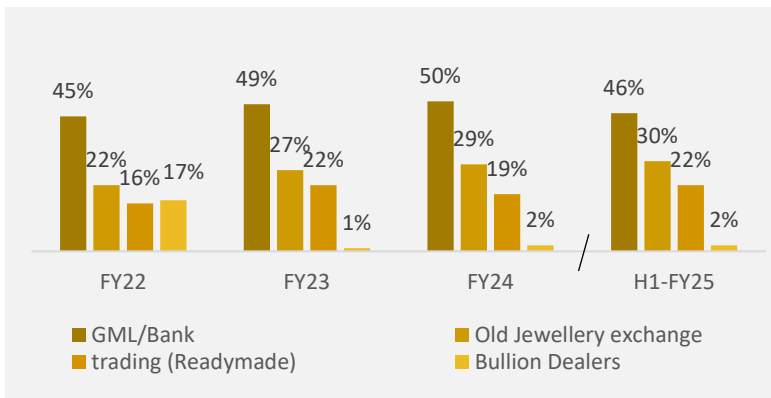


Notes: 1) Return on capital employed = EBIT/ (Debt + Net worth), 2) Return on Equity = PAT/Net worth

Key Financial Metrics

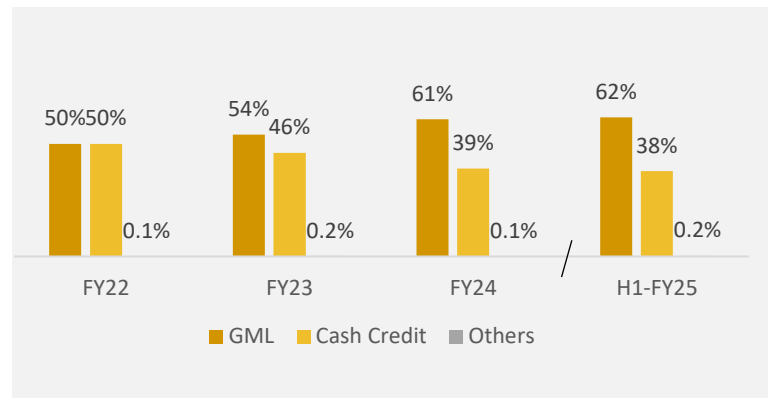
INR Mn unless stated otherwise

Gold Sourcing



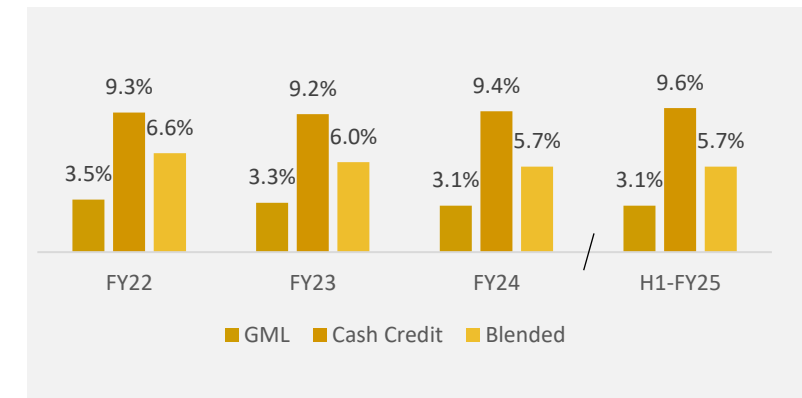
A significant portion of gold sourcing is managed through consortium bankers (~46%), with the remainder sourced from old jewellery exchange (~30%) and trading purchases (~22%)

Gold Metal Loan (GML) as % of total Borrowings



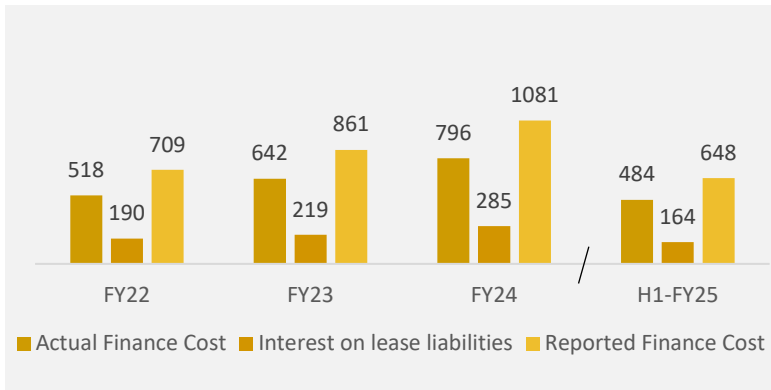
GML now comprises ~62% of total borrowing, improving working capital efficiency and lowering ROI

Blended Borrowing Cost per annum

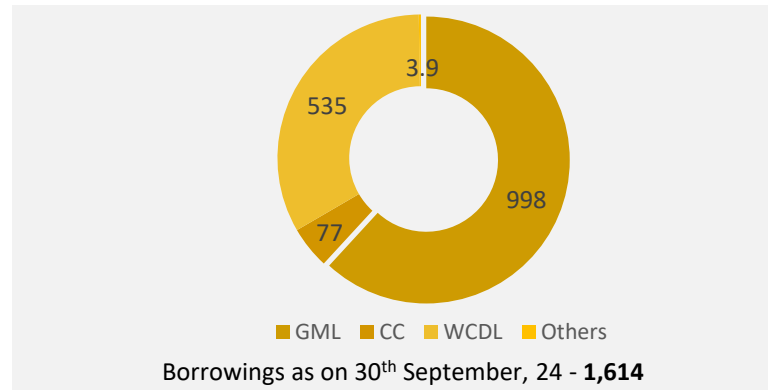


The average rate of interest (ROI) paid to consortium bankers has been reduced by 30 basis points to 5.7% per annum

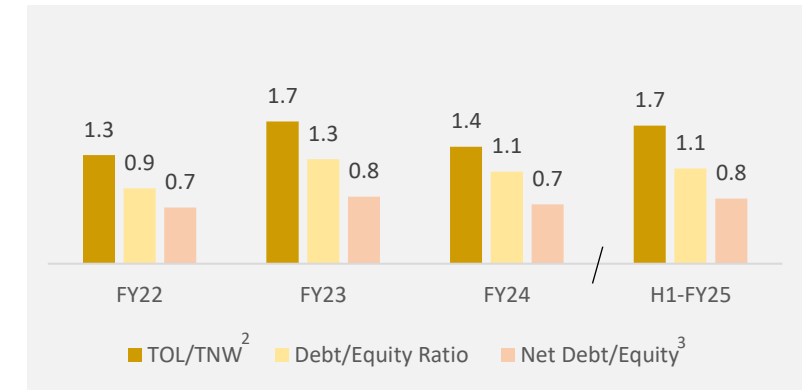
Finance Cost¹



Working Capital Borrowings



Capital Gearing



Notes: 1) IND AS reported finance cost contains impact of lease accounting; 2) TOL/TNW – Total outside liabilities (Borrowing, trade payable and customer advances)/Total Net worth; 3) Net Debt /Equity: Total debt – 'Bank balances other than cash and cash equivalents / Net Worth

Profit & Loss Statement (Consolidated)

Particulars (INR Mn)	FY22	FY23	FY24	H1 FY25
Revenue from Operations	35,346.41	40,774.04	52,414.43	29,043.76
Cost of Goods Sold ¹	29,805.40	34,219.34	44,400.53	24,777.28
Employee Cost	747.67	933.80	1,112.29	672.95
Other Expenses	2,021.50	2,454.68	3,146.51	1,986.91
EBITDA	2,771.84	3,166.22	3,755.10	1,606.62
EBITDA Margin (%)	7.8%	7.8%	7.2%	5.5%
Other Income	127.69	311.36	422.40	272.02
Depreciation and amortization expenses	421.15	455.53	601.09	359.10
EBIT	2,478.38	3,022.05	3,576.41	1,519.54
EBIT Margin (%)	7.0%	7.4%	6.8%	5.2%
Finance costs	697.02	860.53	1,081.03	647.87
Profit before tax (PBT)	1,781.36	2,161.52	2,495.38	871.67
Total Tax Expenses	490.34	576.73	685.34	237.73
Profit/(Loss) for the Period	1,291.02	1,584.79	1,810.04	633.94
PAT Margins (%)	3.7%	3.9%	3.5%	2.2%

- **22% YOY Revenue growth in FY24 and 19% in H1 FY25²**
- *Opex growth in line with Business growth*
- *EBITDA margin stable with ~7 range in the last 3 years*
- *H1 FY25 EBITDA impacted by customs duty reduction across Industry*

Balance Sheet (Consolidated)

Particulars (INR Mn)	FY22	FY23	FY24	H1 FY25
Non-current Assets				
Fixed Assets	2296.93	2927.31	3634.8	3721.44
Other Non-Current Assets	691.20	1,115.86	758.05	716.79
Current Assets				
Inventories	13,912.45	18,854.57	24,570.19	28,943.92
Trade Receivables	393.98	454.22	528.68	879.96
Cash and Cash Equivalents	95.44	94.83	185.16	170.07
Other Bank Balances	2,692.69	4,280.90	5,328.46	5,017.33
Other Current Assets	919.16	1,325.50	2,221.24	2,014.47
Total Assets	21,001.85	29,053.19	37,226.58	41,463.98
Total Equity	7,259.67	9,455.20	13,655.42	14,232.63
Non-current Liabilities				
Borrowings	3.95	14.26	10.54	8.59
Other Non-current Liabilities	1,472.54	2,141.72	2,445.14	2,523.50
Current Liabilities				
Borrowings	8,625.72	11,757.48	14,972.85	16,144.56
Trade Payables	1,174.23	1,444.59	2,068.81	4,265.10
Other Current Liabilities	2,465.74	4,239.94	4,073.82	4,289.60
Total Equity & Liabilities	21,001.85	29,053.19	37,226.58	41,463.98

- Consistent increase in gold prices over the last 3 years, with a **25%** Price rise since Apr'23 , including **11%** price rise in the last 6 months, leading to increase in Inventory value
- Increase in borrowings is linked to the gold price rise as aforesaid, moreover Inventory also enhanced due to **30** COCO stores opened in the last 30 months
- Other bank balances include **Hedging margins**, collateral for working capital facilities and other statutory margins

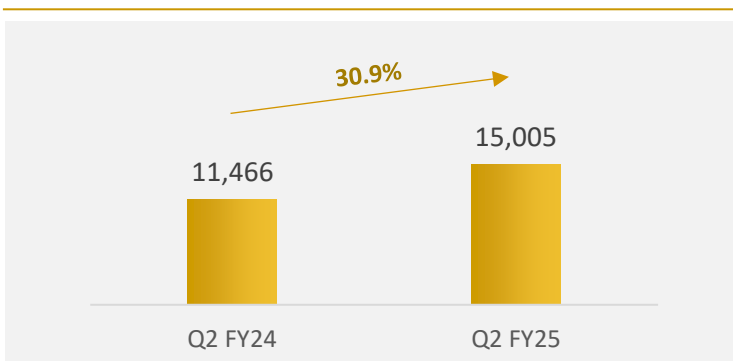
Cash Flow Statement (Consolidated)

Particulars (INR Mn)	FY22	FY23	FY24	H1 FY25
Cash Flow from Operating Activities				
Profit Before Tax	1,781.36	2,161.52	2,495.38	871.67
Adjustment for Non-Operating Items	1,041.39	1,140.11	1,354.5	752.5
Operating Profit before Working Capital Changes	2,822.75	3,301.63	3,849.88	1,624.17
Changes in WC	(3,122.65)	(3,470.92)	(6,080.55)	(2,067.66)
Cash Generated from Operations	(299.90)	(169.29)	(2,230.67)	(443.49)
Less: Direct Taxes paid	(399.40)	(591.74)	(707.64)	(383.62)
Net Cash from Operating Activities	(699.30)	(761.03)	(2,938.31)	(826.11)
Cash Flow used in Investing Activities	(1,582.27)	(1,980.30)	(1,184.76)	453.27
Cash Flow (used in)/ from Financing Activities	2,291.88	2,740.72	4,213.40	357.75
Net increase/ (decrease) in Cash & Cash equivalents	10.31	(0.61)	90.33	(15.09)
Cash and cash equivalents at beginning of the year	85.13	95.44	94.83	185.16
Cash and cash equivalents at the end of the year	95.44	94.83	185.16	170.07

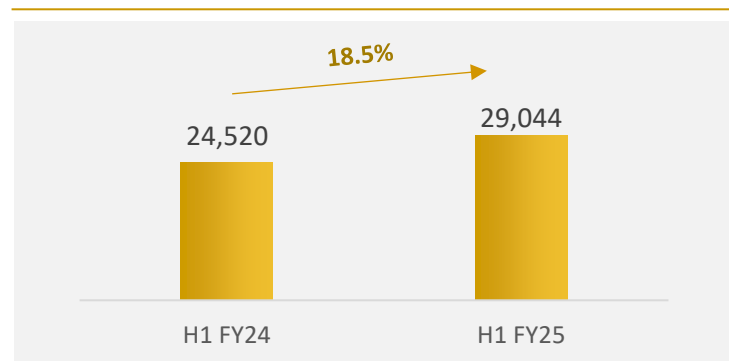
- **Operating** profit before working capital changes shows consistent improvement
- Cash flow used in **Investing** activities majorly represents deposits and margins made for working capital & statutory requirements
- Cash flow from **Financing** activities includes IPO fresh raise (FY24) and PE funding (FY23)

Q2 & H1 FY25 Consolidated Performance

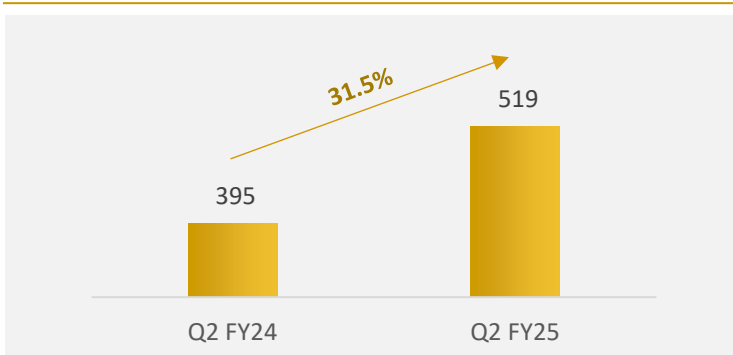
Revenue from operations (INR Mn)



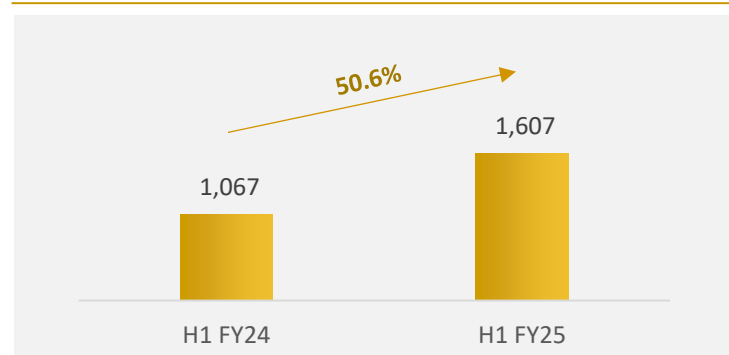
Revenue from operations (INR Mn)



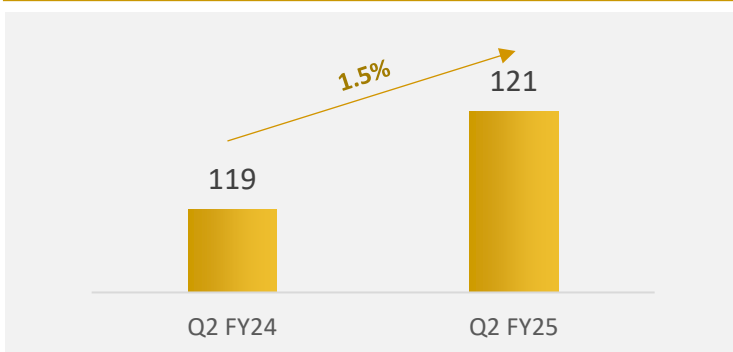
EBITDA (INR Mn)



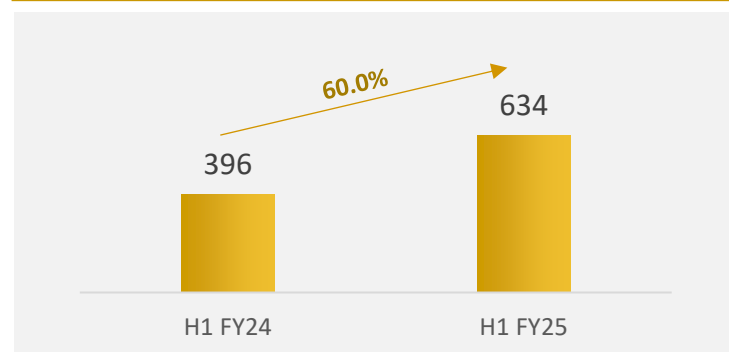
EBITDA (INR Mn)



PAT (INR Mn)



PAT (INR Mn)



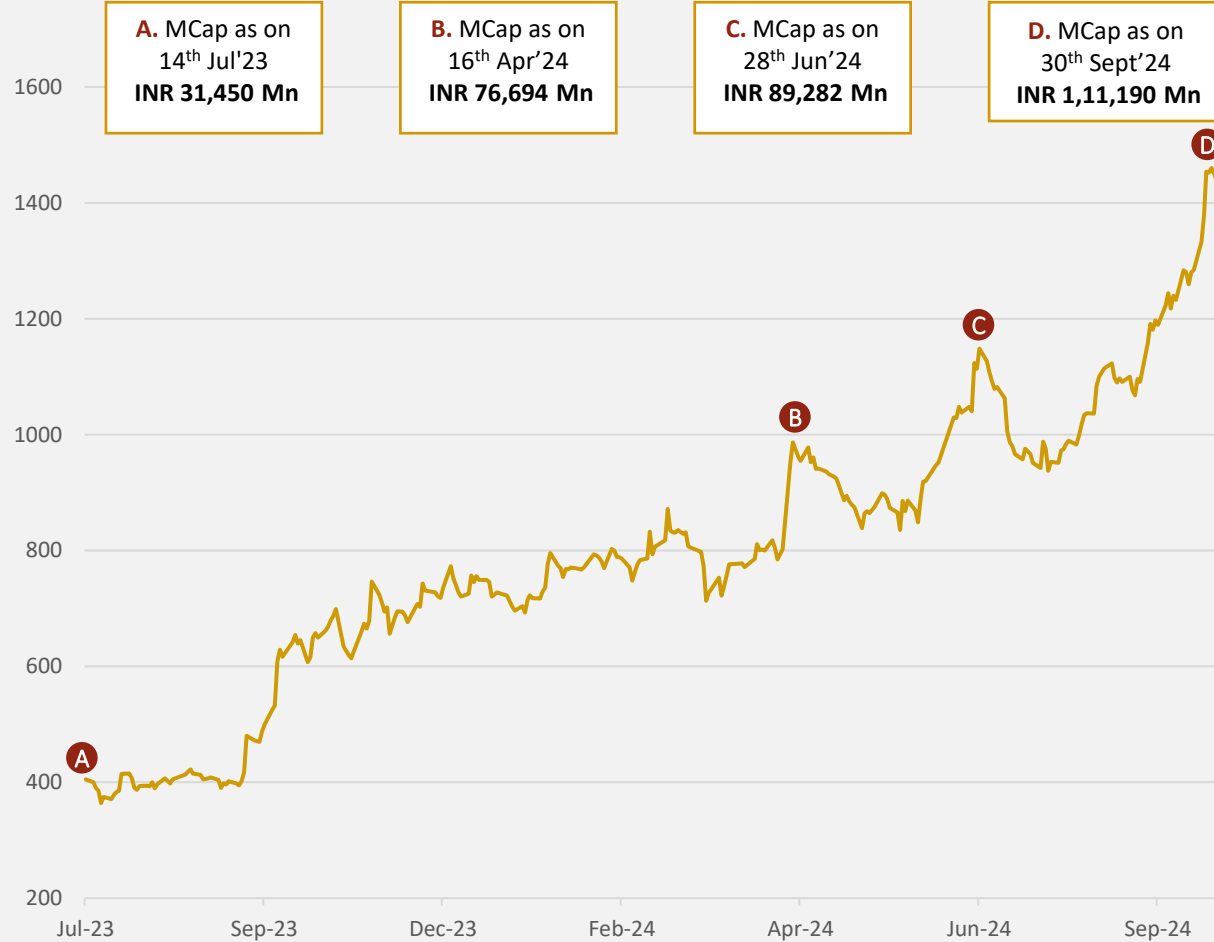
- The company has achieved YoY revenue growth of **31%** in Q2 which is primarily driven by volume growth of **7%** (Gold) and value growth of **30%** in Gold Jewellery & **9%** value growth in Diamond Jewellery
- In H1, registered a YoY revenue growth of **18.5%**. Further in SSSG showrooms the revenue growth was **20%** in Q2
- The Stud ratio substantially improved to **11%** in Q2
- During the quarter, EBITDA improved **50.6%** YoY to **INR 1,607 Mn** and in first half EBITDA improved **31.5%** YoY to **INR 519 Mn**
- During first half of FY25 PAT improved **60%** YoY to **INR 634 Mn**

Profit & Loss Statement (Consolidated)

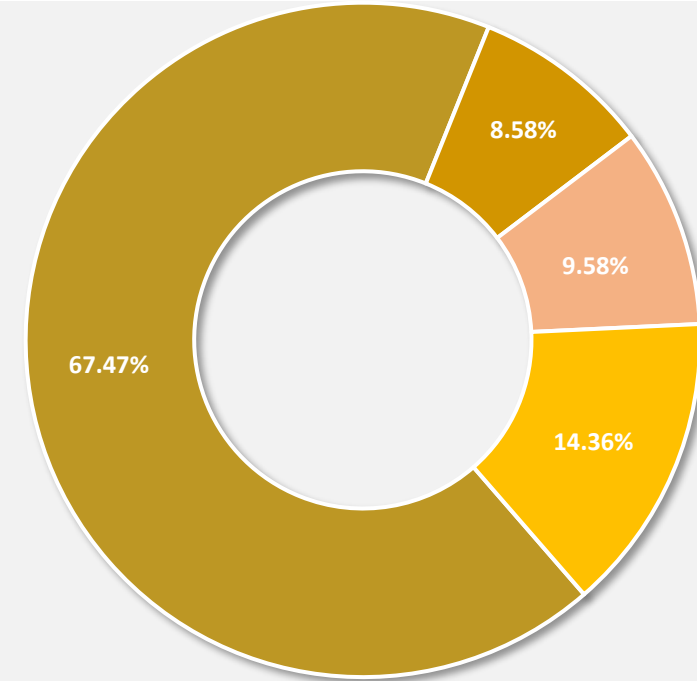
Particulars (INR Mn)	Q2 FY25	Q2 FY24	Y-o-Y (%)	Q1 FY25	Q-o-Q (%)	H1 FY25	H1 FY24	Y-o-Y (%)
Revenue from Operations	15,004.87	11,465.57	30.87%	14,038.89	6.88%	29,043.76	24,519.57	18.45%
Cost of Goods Sold ¹	13,166.35	10,111.18	30.21%	11,610.93	13.40%	24,777.28	21,532.86	15.07%
Employee Cost	333.41	253.20	31.68%	339.54	-1.81%	672.95	507.13	32.70%
Other Expenses	985.88	706.37	39.57%	1,001.03	-1.51%	1,986.91	1,412.78	40.64%
EBITDA	519.23	394.82	31.5%	1,087.39	-52.3%	1,606.62	1,066.80	50.6%
EBITDA Margin (%)	3.5%	3.4%		7.7%		5.5%	4.4%	
Other Income	149.14	110.34	35.16%	122.88	21.37%	272.02	204.80	32.82%
Depreciation and amortization expenses	178.40	132.51	34.63%	180.70	-1.27%	359.10	258.02	39.18%
EBIT	489.97	372.65	31.48%	1,029.57	-52.41%	1,519.54	1,013.58	49.9%
EBIT Margin (%)	3.3%	3.3%		7.3%		5.2%	4.1%	
Finance costs	326.27	233.58	39.68%	321.60	1.45%	647.87	499.95	29.59%
Profit before tax (PBT)	163.7	139.07	17.7%	707.97	-76.88%	871.67	513.63	69.71%
Total Tax Expenses	42.48	19.59	116.85%	195.25	-78.24%	237.73	117.47	102.38%
Profit/(Loss) for the Period	121.22	119.48	1.46%	512.72	-76.36%	633.94	396.16	60.02%
PAT Margins (%)	0.8%	1.0%		3.6%		2.2%	1.6%	

Share Price Movement & Shareholding Pattern

Share Price Movement



Holding as on 30th September, 2024



■ Promoters ■ FII

Reduction of Promotor group shareholding from **68.45%** to **67.47%** upon disposal of 7.50 lakhs shares in September 2024

Project Green Flame



The concept of Improved Domestic or Community Chula has been designed by one of our beneficiary NGO, Alinan Ramakrishna Vivekananda Yuva Sangha, which has overall thermal efficiency of 23.08% and overall power rating of 1.33KW, and has been certified by School of Energy Studies, Jadavpur University



Chullahs have been installed at different districts of West Bengal, thereby helping our Rural Women to have less polluting kitchen and further 500 Chullahs to be installed in other Rural areas of West Bengal

Project Kishalaya



Our humble support to underprivileged students in pursuing their basic education, either by extending one time or monthly financial support, or by donating educational kits, Power Breakfast and support system

Extended support to under-privileged villages at East Medinpur, Purulia, South 24 Parganas, Jhargram districts

Environmental Factors



Sustainable Resource Management

Prioritise use of sustainably sourced materials, such as recycled gold, to minimize their environmental footprint



Environmental Certifications & Compliance

Joined the Responsible Jewellery Council Follows stringent guidelines on environmental management, ethical sourcing, and sustainable practices



Eco-friendly Packaging

Use of biodegradable or recyclable materials

Social Factors



Employee Well-being and Benefits

Offer comprehensive health and accident insurance plans
Maternity benefits
Other supportive policies



Diversity and Inclusion

Enhancing the role of women
inclusion of Individuals from various backgrounds



Community Engagement & CSR Initiatives

Educational programs for underprivileged children
Improving access to medical care in rural areas

Environmental Factors



Strong Governance Structure

Dedicated ESG committee, responsible for overseeing the implementation of sustainability practices across all areas of the business



Board Diversification, Oversight and Training

4 of 7 Directors are Independent Directors

3 women directors, one of them being independent director



05

Industry

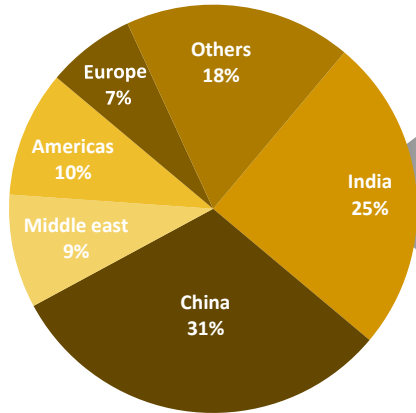
India's Gems & Jewellery Market – TAM of INR 6,482 Bn

India is the 2nd largest jewellery consuming nation

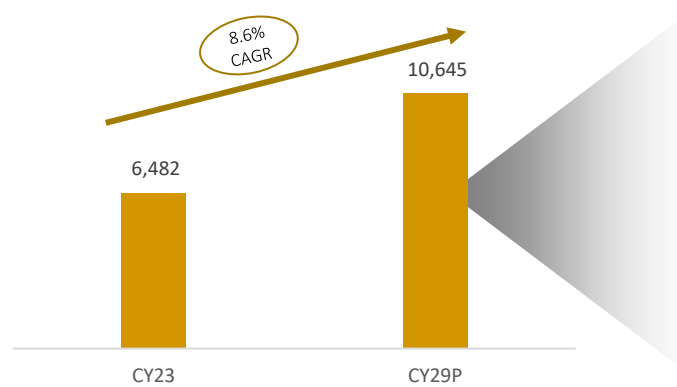
...With its gems and jewellery industry growing at a CAGR of 8.6% (FY23-29P)

...With Gold comprising ~82% of the Market

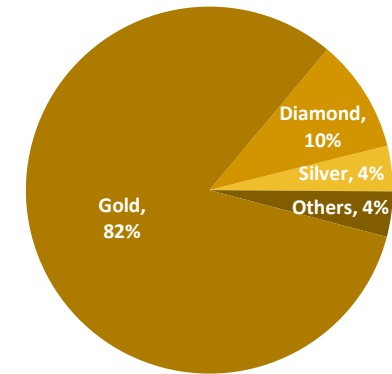
Region-Wise Share of Gold Jewellery, Bars & Coins (CY23)



Indian Gems & Jewellery Industry Market Size (INR Bn)



Gems and Jewellery Market Breakup (CY23 %)



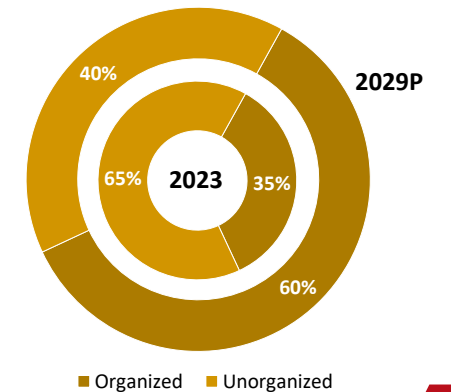
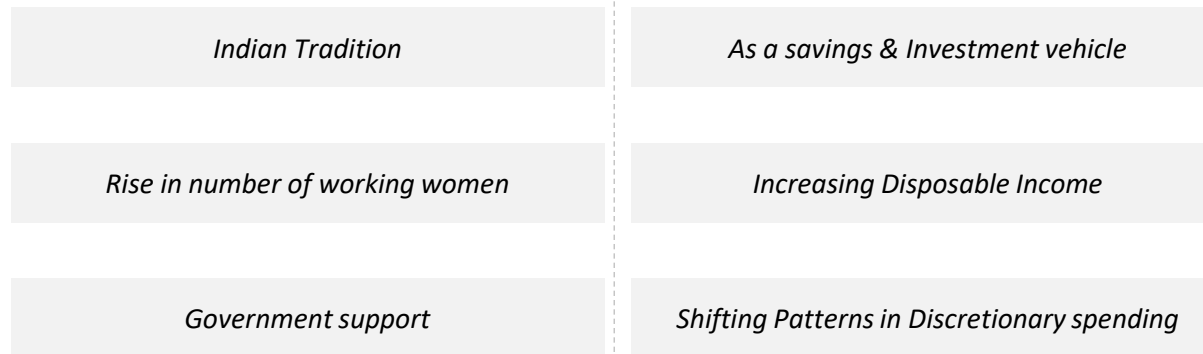
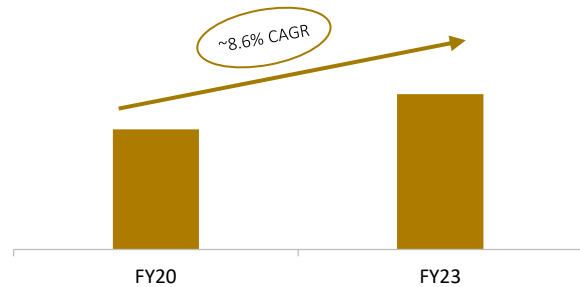
Growth Drivers

Household savings growing at a 8.6% CAGR with gold as a key contributor

Key demand drivers For jewellery in India

Supported by increasing share of organised players

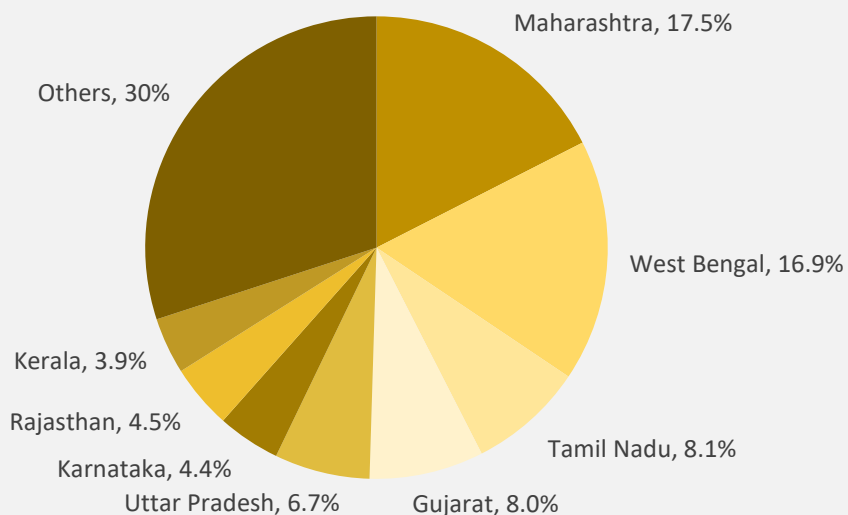
Household Savings at Current Prices (INR Bn)



Leveraging the Strength of West Bengal as a Prominent Jewellery Manufacturing Hub

- India has **1,76,944 Jewellers registered with BIS¹** for selling hallmarked gold jewellery
- 26%** BIS-registered jewellery stores in eastern India. Of which, West Bengal accounts for **64%** share
- Kolkata has **4th** highest number of jewellery stores selling hallmarked products in West Bengal and holds a **10.6%** market share in the state

Maharashtra & West Bengal have the most BIS-registered hallmarked gold jewellery retailers in India



Details of major organised jewellery retailers in east India (indicative list, not exhaustive)

Players	Geographical Spread ³			
	E&NE ²	West	North	South
National and Major Regional Players				
Senco Gold Ltd (SGL)	121	12	21	5
Kalyan Jewellers India Ltd (KJIL)	36	61	41	79
Joyalukkas India Pvt Ltd (JIPL)	2	8	6	83
Titan Company Ltd (Jewellery division)	71	145	103	178
Tribhovandas Bhimji Zaveri Ltd (TBZ)	5	22	2	4
Thangamayil Jewellery Ltd (TJL)	-	-	-	59
P.N. Gadgill	-	36	-	-
Other East based Players				
P.C. Chandra Jewellers	60	2	2	3
M.P. Jewellers	34	-	-	-

Key Observations:

- Senco is the **largest organised jewellery retail player** in the Eastern and North Eastern region of India based on number of stores
- Further, Senco has the **widest geographical footprint in non-eastern states** among the above-mentioned east-based players

Emerging Trends Accelerating Market Share of Organized Jewellers



Key Trends



Consumer Awareness and Quality Preference

Increased awareness of certification and quality has boosted demand for authenticated jewelry, enhancing trust in organized retailers



Expansion of Branded Retail

Branded chains in tier-II and III cities offer certified jewelry and better shopping experiences, drawing consumers from traditional jewelers



Technology and Online Sales

Tech features like AR try-ons and e-commerce expand reach, catering to demand for convenient, personalized shopping



Supportive Policies

Mandatory hallmarking and GST promote transparency, shifting consumers toward organized, certified jewelry retailers

Key Demand Drivers



Weddings and Festivals Drive Demand

Jewellery demand in India peaks during weddings, festivals, and rural harvests, Akshay Tritiya harvest & Dhanteras



Exposure to Global Trends

Global trends and social media help jewellery brands attract international customers with innovative products, return & Exchange policy



Preference for Branded Jewellery

Branded jewellery in India is popular for its quality, offering better shopping experiences



Easy Availability of Gold Loan

Gold-saving schemes and loans from NBFCs provide financial flexibility for consumers



Trusted Source and Innovative Designs

Indian buyers seek transparency and quality, boosting demand for affordable, innovative jewellery



Regulatory Developments as tailwind for growth

1 FDI Norms

100% FDI is allowed in India's jewellery sector under the automatic route, promoting exports, job creation, and economic growth

2 Authorized Banks for Purchase of Gold

Banks in India offer gold as bars, coins, digital gold, and sovereign gold bonds (SGBs), providing diverse options for buyers

3 Central Government's Gold Monetization Scheme

The Gold Monetization Scheme allows households and institutions to earn interest by depositing idle gold, reducing gold import dependency

4 Training Initiatives by Government Agencies

The Gems and Jewellery Skill Council of India (GJSCI) trains workers in diamond processing, jewellery manufacturing, and exports

5 Hallmarking of Jewellery in India

The BIS mandates hallmarking to ensure quality and purity in jewellery, building consumer trust and increasing industry standards

6 Sovereign Gold Bond Scheme 2023-24

The Sovereign Gold Bond Scheme provides a non-physical investment option in gold, offering returns without the risks of holding gold

7 Duty Drawback Scheme in India

The Duty Drawback Scheme refunds duties on inputs used in exports, lowering costs and enhancing competitiveness for Indian exporters

8 Customs Duty on Gold in India

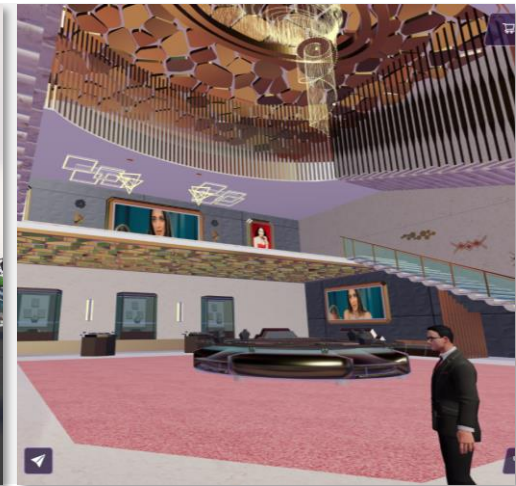
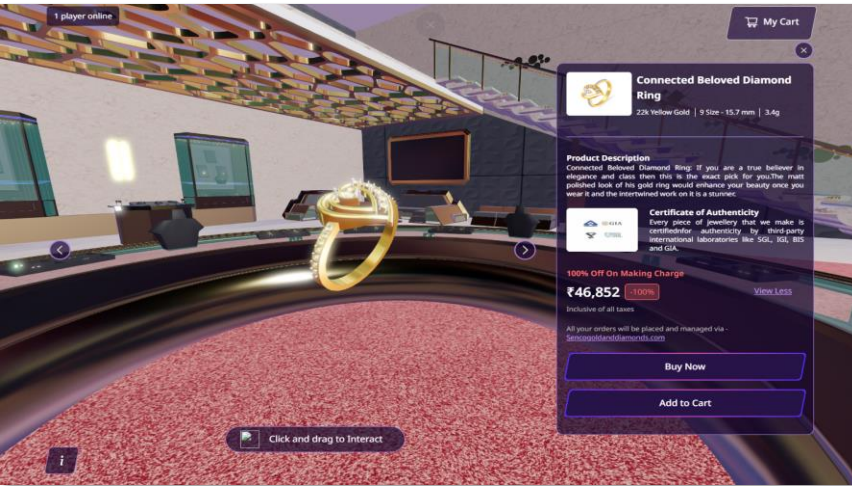
India has recently reduced customs duty on Gold from 15% to 6%, discouraging gold smuggling and benefitting the organized sector



06

Annexures

Digital Initiatives – Sencoverse (Virtual Reality Platform)



Future ready to attract Gen Alpha & Gen Z¹:

- Virtual Reality Platform has seen **58,000 unique visitors** and **76,000 repeat visitors** post its launch²
- Aims to offer cutting-edge, immersive shopping experience
- Virtual environment lets customers browse, try on, and purchase jewellery from home
- Wide range of designs showcased in stunning virtual displays
- Advanced technology enables virtual try-ons for interactive shopping
- Additional features include expert advice, customization, and virtual consultations, catering to tech-savvy customers' preferences. Get ready to step into a new era of immersive jewellery shopping with the upcoming launch

~9.67 Lacs Active Customer Base¹

Customized SMS, Email & WhatsApp

Segments - Customized Birthday & Anniversary wish with Coupons and Offers



Loyalty/Coupons

Campaigns - Event based, Product Category, Recency-Frequency-Monetary(RFM) based, Point lapsers, Prospect, New Customer sign-up, Reminder campaign, Cross Brand promotions



Case Management

Features - Auto Case creation, SLA and RCA case configurations, Auto Approval Matrix, Quick Resolution



Data Management

Customer Data Managing via various sources - Stores, Websites, Apps, Kiosk, Email, Social Media, Google My Business Portal etc.

CRM Key Highlights

- Auto Case Creation
- SLA(service level agreement) & RCA (Root cause analysis) configurations
- Auto Approval matrix
- Push Notification via multiple communication platforms
- Digitized BTL (Below the line activity) with GEO tagging
- Customer Voice Survey enablement
- CRM 360 Dashboard & Power BI Reports
- Sales & Customer Data from Finance-Operations & Loyalty Integration
- Websites Integration to capture cart abandoned, failed transactions etc.
- SMS, Email and WhatsApp Campaign creation, execution, reporting and insights.
- Family tree hierarchy- in CRM 360 Dashboard
- DG Silver & DG Gold Data Capture
- Auto customer wish email for birthday & Anniversary
- Social media integration- Omni Channel Chatbots
- Bot integration in My Digi and Mysenco.in portal
- CTI (Computer Telephony Integration) integrations- Stores and HO
- CXO dashboard – with Power BI Reports
- Marketing Expense Module & Dashboard
- Auto CRM report: BTL, NC (Non-Conversion) & Feedback
- Microsite based Referral module with loyalty benefits.

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AUSPICIOUS TIME TO INVEST IN GOLD

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Seasonal Campaigns & Offers (2/4)



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---------------------------------------	---------------------------------------

BUY 3
And get the lowest-priced item absolutely FREE

*Offer applicable offline



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50% OFF | **10TH - 13TH**
ON ALL JEWELLERY | **OCT - OCT**

*Applicable sitewide

Seasonal Campaigns & Offers (3/4)

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DHANTERAS Shagun

OFFERS

WIN EV CAR Latest Mobile Phones and many more gifts*	GOLD JEWELLERY Up to ₹450* OFF per gram	DIAMOND JEWELLERY Up to 100%* OFF on making charges
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swarna yatra

Celebrate The Divine Arrival!

OFFERS

GOLD JEWELLERY Up to 35% Off on making charges	DIAMOND JEWELLERY Up to 25% Off on making charges	Up to 10% Off on diamond value	Get 0% Deduction on old gold exchange with diamond jewellery purchase only
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AHAM
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Celebrate the legacy of a father's love
#Legacyoflove

Father's Day Offer

GOLD JEWELLERY Up to 25% Off on making charges	DIAMOND JEWELLERY Up to 75%* Off on making charges	0%* deduction on Old Gold Exchange with diamond jewellery purchase only
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Term	Description
AI	Artificial Intelligence
AR	Augmented Reality
BIS	Bureau of Indian Standards
BSE	Bombay Stock Exchange
CRM	Customer Relationship Management
DLP	Data Loss Prevention
EPD	End point detection
EBO	Established Business Outlet
EMI	Equated Monthly Installments
ERP	Enterprise Resource Planning
ESG	Environmental Social & Governance
FOCO	Franchise Owned Company Operated

Term	Description
GIA	Gemmological Institute of America
HRD	Hoge Raad voor Diamant
HUID	Hallmark Unique Identification
IGI	International Gemmological Institute
IOT	Internet of things
ISO	International Organization for Standardization
MBO	Multi Brand Outlet
NSE	National Stock Exchange
ROCE	Return on Capital Employed
ROE	Return on Equity
SGL	Solitaire Gemmological Laboratories
SIS	Store in Store

**Thank
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