



11th November, 2025

To,

BSE Limited

Phiroze Jeejeebhoy Towers, 1st Floor,
Dalal Street, Mumbai – 400001

BSE Scrip Code: 512463

To,

National Stock Exchange of India Limited

Exchange Plaza, Bandra Kurla Complex,
Bandra (East), Mumbai - 400 051

NSE Symbol: LLOYDSENT

Sub: Investor Presentation for the quarter ended 30th September, 2025

Dear Sir/Madam,

Pursuant to Regulation 30 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("**SEBI LISTING REGULATIONS**"), we Lloyds Enterprises Limited ("**the Company**") are enclosing herewith the Investor Presentation for the quarter ended 30th September, 2025.

The aforesaid Investor Presentation will also be available on Company's website at www.lloydsenterprises.in

Kindly take the same on record.

Thanking you,

Yours faithfully,

For Lloyds Enterprises Limited

Pranjal Mahapure

Company Secretary and Compliance Officer

ACS69408

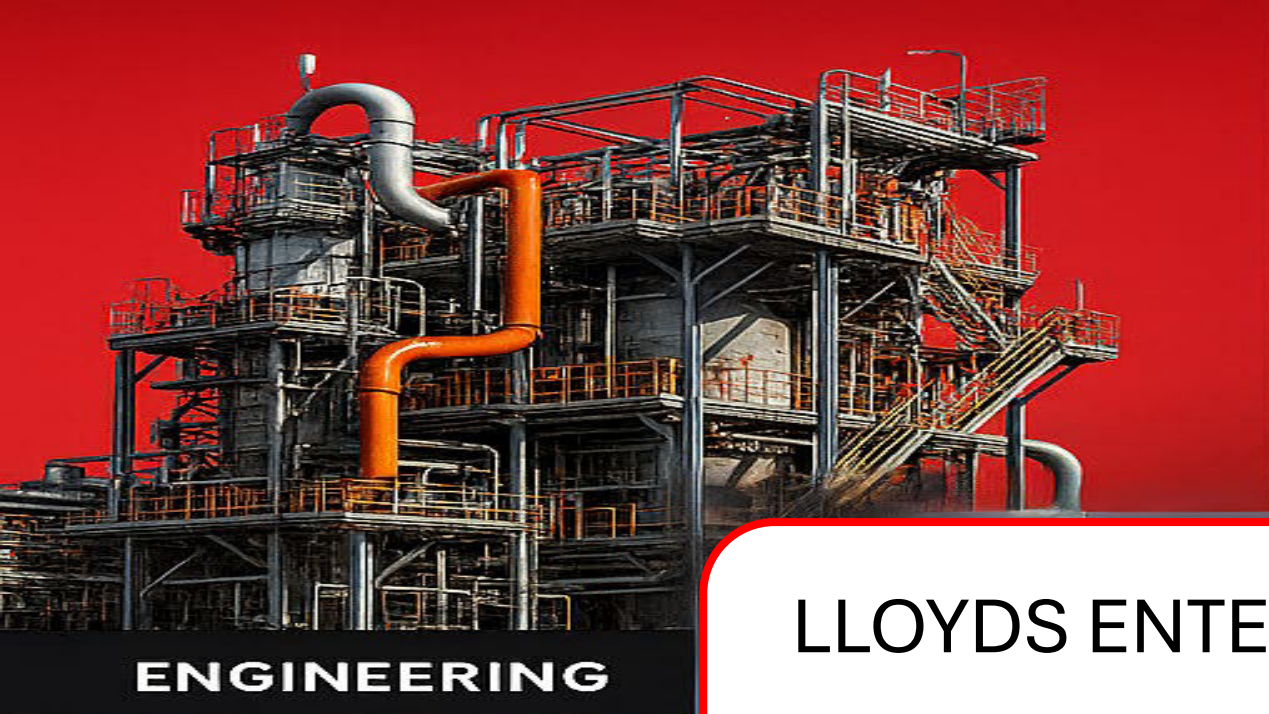
Encl: As above

LLOYDS ENTERPRISES LIMITED

Registered Address: A-2, 2nd Floor, Madhu Estate, Pandurang Budhkar Marg, Lower Parel, Mumbai – 400013

Tel: 022 - 6291 8111 Email: lloydsenterprises@lloyds.in Website: www.lloydsenterprises.in

(CIN) L27100MH1986PLC041252



ENGINEERING



METALS

LLOYDS ENTERPRISES LTD
Investor Presentation
November 2025



MINING



REAL ESTATE

Lloyds Enterprises Limited

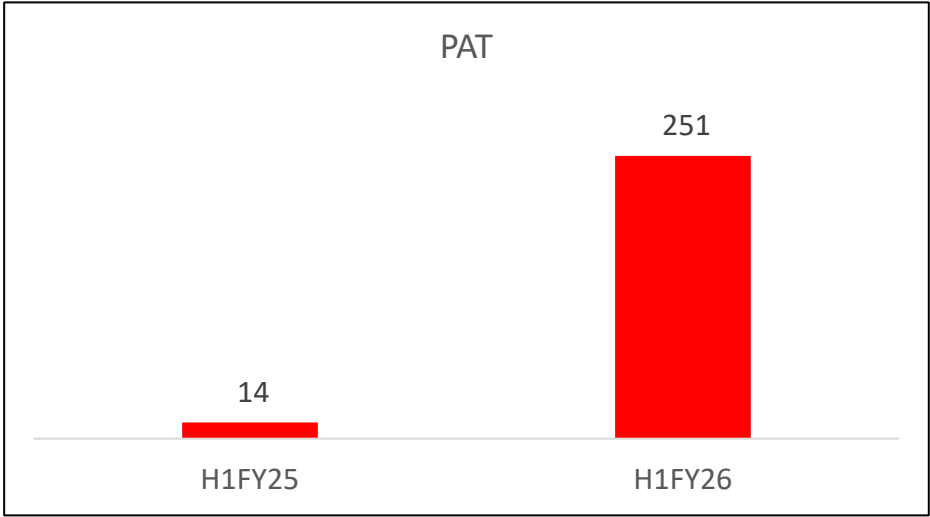
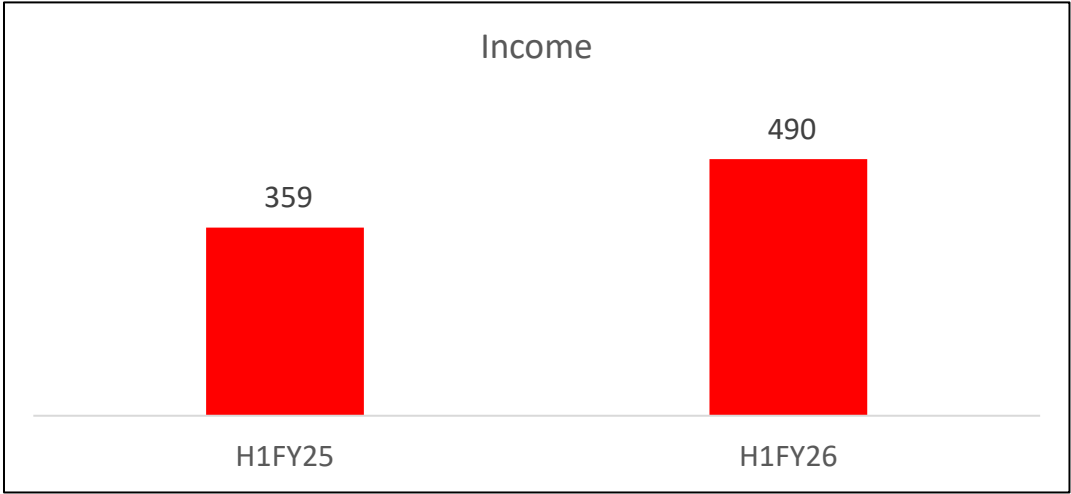
About Us

Lloyds Enterprises Limited (LEL) is a **diversified** company engaged in trading and strategic investments, listed on the BSE since 1987 and on the NSE since 2024. Its trading portfolio spans steel and allied products and has expanded into raw materials for steel production, such as iron ore pellets, catering to both domestic and export markets. **As the holding company of Lloyds Engineering Works Limited (LEWL) and Lloyds Realty Developers Limited (LRDL)**, LEWL combines a strong presence in engineering solutions serving sectors including steel, power, hydrocarbons, and defence and LRDL with a growing real estate platform focused around MMR region. The Company also holds high-potential investments such as **gold exploration through Geomysore Services India Pvt Ltd**. It also holds investment in **Lloyds Metals & Energy Ltd (LMEL)**, providing shareholders exposure to the group's integrated iron-ore and steel franchise. All investments are made with a long-term value orientation, supported by a balanced portfolio that blends near-term opportunities with sustainable growth prospects.

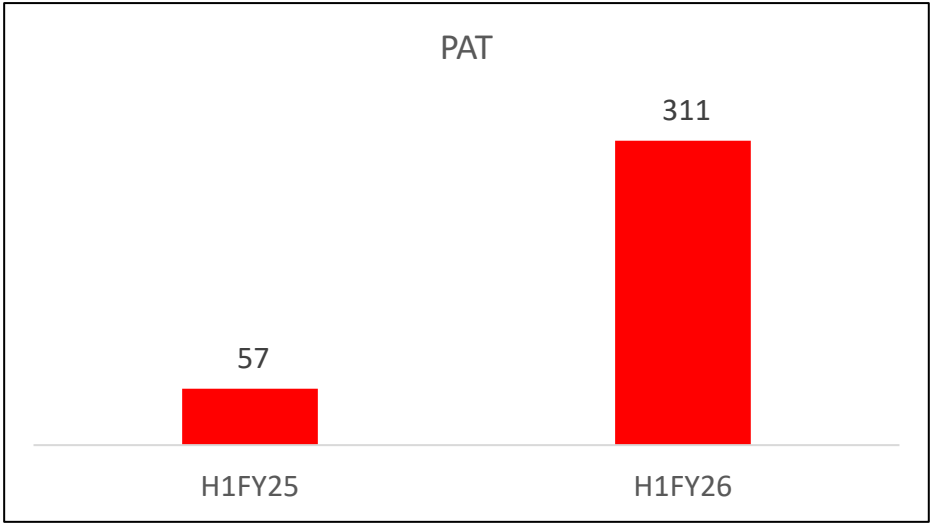
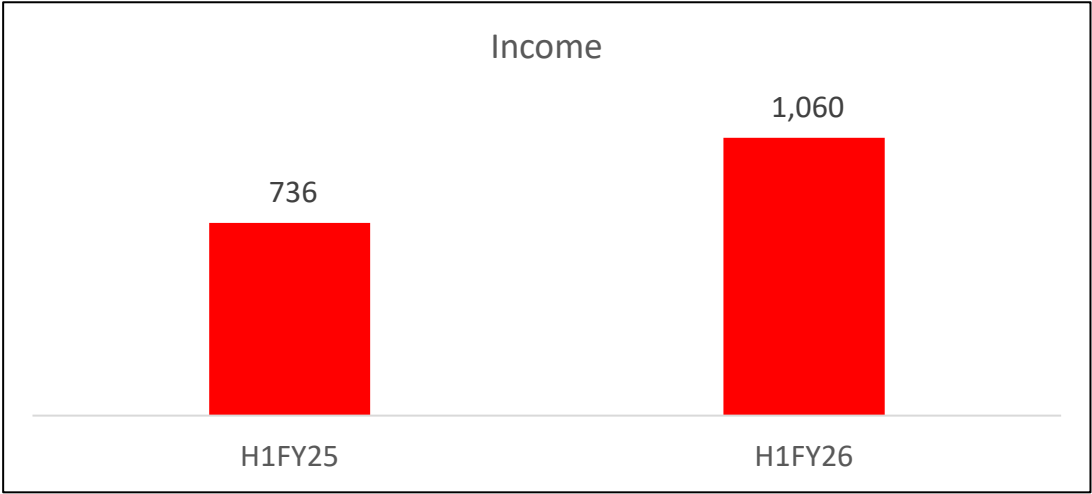


Result Highlights

Standalone Performance



Consolidated Performance



Result Highlights – H1FY26

- ❑ **Income from Operations:** Standalone Operations increased by 36% YoY, and consolidated operations increased by 44% YoY for H1FY26. While trading Activities remained stable, strategic portfolio monetisation contributed positively to the company's financial performance on a standalone level. On the Consolidated front, its subsidiary LEWL also performed significantly well, thereby contributing to overall growth. Lloyds Realty, as well, has been demonstrating strong performance.
- ❑ **PAT from Operations:** Standalone Operations increased by 1634% YoY, and consolidated operations increased by 441% YoY for H1FY26.
- ❑ **Company subsidiary Lloyds Engineering Works Ltd continues to perform well.** The company had reported its highest-ever Revenue and PAT in FY25. continuing its stellar performance in H1FY26 as well, the company has an order book of more than ~₹ 1500 cr as of H1FY26 (including its subsidiaries)
- ❑ **Jonnagiri Enters Pre-Commercial Phase — India's First Privately-Owned Gold Mine Nears Full Commissioning :** In Q2FY26, the company made a strategic investment in **Geomysore Services India Pvt. Ltd (GMSI)**, acquiring a significant stake in India's first privately operated gold mine since Independence. **The project is expected to produce up to 1,000 kilograms of refined gold annually, with peak output continuing for the next 15 years**, supported by a strong resource base of up to 42.5 tonnes of gold (as per JORC estimates).

- ❑ Company's subsidiary Lloyds Realty (LRDL) entered into non-binding MoU int Q2FY26. This MOU marks LRDL's strategic entry into the fast-growing **warehousing and logistics infrastructure sector**, leveraging a prime ~99-acre land parcel in Taloja, Navi Mumbai region, with an additional potential of ~32 acres of aggregation. The entire land aggregation is expected to be completed within 9 months following the definitive agreements, and the subsequent sale or lease of developed plots is targeted within around 24 months post-aggregation.
- ❑ **Lloyds Enterprises' Subsidiary Lloyds Realty Developers Signs MoUs for Over 170 Acres at Khopoli.** Under the MoUs, LRDL will undertake the development of approximately 175 acres into an integrated mix of residential plotted townships, premium housing, and community infrastructure, addressing the rising demand for quality housing in the extended MMR region.
- ❑ **Aggregate Land Under Recent MoUs Now Exceeds 270 Acres Across MMR Growth Corridors, with Revenue Potential Exceeding ₹5,000 Crores**



Lloyds Realty Developers Limited (LRDL)

Lloyds Enterprise
— acquired a 60.38% stake
on 31 January 2024

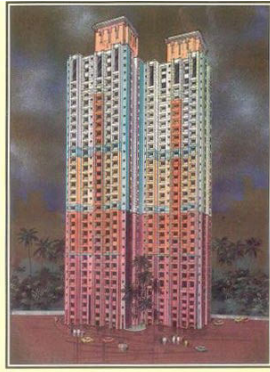
2.9 Mn sq ft

Delivered area

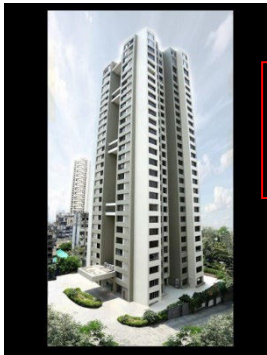
Established in 1994, LRDL is a stalwart in Indian real estate with a strong footprint across the Mumbai Metropolitan Region (MMR), Pune and Tamil Nadu. The company has delivered more than 2.9 million sq ft of residential and commercial developments and operates with a debt-free, asset-light model that prioritises joint-venture partnerships to accelerate growth and manage cyclicity.

Several projects are currently under development through land banks and controlled SPVs, over the next 5–7 years.

Iconic deliveries

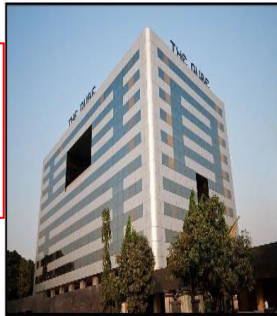


•**Lloyds Estate, Wadala, Mumbai:** A sprawling project of 4.5 lakh sq ft encompassing a harmonious mix of residential and commercial spaces.

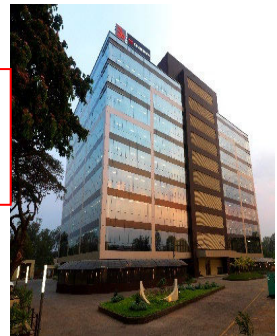


Pearl Residency, Prabhadevi, Mumbai: Nestled near Siddhivinayak Temple, this lavish project spans over 1.55 lakh sq ft.

•**Om Chambers, Pune:** A premium commercial project in Pimpri, Pune, spanning over 3.25 lakh sq ft.



The Qube, Andheri, Mumbai: A landmark commercial building located adjacent to Sahar Airport, offering 2.65 lakh sq ft of luxurious amenities.



Asset Light Approach

LRDL follows an asset-light approach, emphasising having negligible debt and exploring joint ventures. This strategy aims to further enhance prospects, and discussions are underway for various projects through the JV route, promising additional value to the current pipeline.

All developments are structured with

- minimal upfront capital,
- joint ventures with reputed companies,
- and superior project IRRs.

Robust Pipeline Of Projects



Bandra SRA & commercial;



Goregaon (W) redevelopment;



Khopoli residential & plotted;



Navi Mumbai warehousing & industrial hub;



Ghodbunder Road, Thane mixed-use.

The asset-light model enables LEL to be capital efficient, generate quicker cash flows, and mitigate development risk—an ideal approach in the current real estate cycle.

Strategic investment in India's emerging **GOLD** production asset with strong long-term value creation potential

31.58%
Stake in GMSI

₹140 Cr
Investment

Until 2043
EC Validity

1,000 TPD
Plant Capacity

Project Snapshot — Jonnagiri

- **Fully permitted:** Environmental Clearance (EC) & Consent to Operate (CTO) secured; **EC valid through 2043.**
- **Installed capacity:** 1,000 tpd processing (≈ 330,000 TPA).
- **Resource base:** JORC ~13.1 tonnes of gold; **upside potential up to ~42.5 tonnes (~1.5 Moz).**
- **Production plan:** Peak output **up to 1,000 kg/year** for the next ~15 years.
- **Near-term start:** ₹405+ crore invested; project in **advanced commissioning** with **commercial production expected this quarter.**

Strategic Rationale

- **Import substitution advantage** as a domestic producer (benefits vs. import duties).
- **Operating synergies:** processing plant located within mining lease area reduces logistics cost and enables efficient ore handling.
- **Long-term value creation** through exposure to gold production with resource upside and near-term commissioning.



The first gold mine started in Independent India

Strategic investment in Group Company- Lloyds Engineering Works Ltd

~₹1,500+ cr

Standalone : ₹1304 cr, Subsidiary
Companies: ₹277cr

≈2×

Capacity expansion underway

Debt-free

Diversified, conservative balance sheet

- EPC-led transformation:** Pivoting from products to a multi-discipline engineering platform via acquisitions (Techno, MetalFab, BECL engineering assets).
- Tech tie-ups gaining traction:** EPS Gen-4 (TMW) , marine loading arms (TB Global) ,Fincantieri alliance expanded to CPP & shafting
- Strategic Drone Partnership with FlyFocus for Drones.**
- Strategic Partnership with CEMI to Drive Industrial Process Optimisation in India**
- Execution backbone:** Co-located Murbad (Thane) cluster (8 acres; 84 km JNPT, 1 km NH) and ongoing modernisation targeting ≈2× throughput.
- Quality of business:** Blue-chip, repeat clientele across steel/oil & gas/ports/shipyards; **debt-free**, diversified mix supports resilient returns.

LEL is the holding company for LEWL, owning 33% as its engineering arm—so LEWL's growth and value creation flow directly to LEL's shareholders.

Strategic investment in Group Company- Lloyds Metals & Energy Ltd

Crown jewel

- Through LMEL, LEL owns exposure to **one of India's most efficient, integrated mining & metals platforms.**
- **Why “most efficient”:** LMEL couples a **large, long-life iron-ore resource** with **integrated logistics** (slurry pipeline) and **in-house beneficiation/pelletisation**, delivering structurally **low delivered cost** and faster cycle times.
- **Capacity in motion:** Environmental clearance for higher mining throughput of 26Mnt ; **4-Mt pellet plant, 360kt DRI** and **~85-km slurry pipeline** commissioned—unlocking scale and margin.
- **Cost advantages:** Pipeline + proximity to demand centers compress freight and handling; **MDO integration** further improves mining productivity and reliability.
- **Pellet leadership build-out:** Strategic stakes in **MRPPL/BRPL** expand market reach and de-risk volumes across geographies.

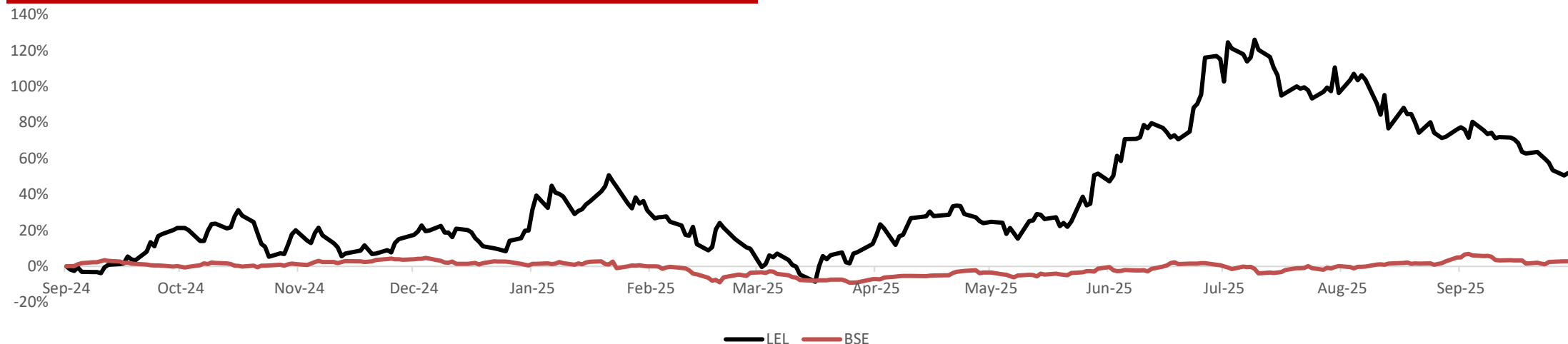
What this means for LEL

- Through LMEL, LEL owns exposure to **one of India's most** Core exposure to a **low-cost, high-scale, compounding asset**, complemented by optionality from **warrant conversions (FY26)**
- **Near-term catalysts:** Pellet & pipeline ramp-up, MDO consolidation benefits, execution of pellet investments, and downstream debottlenecks.
- **Risk posture:** Diversified group platform, conservative capital approach, and logistics integration mitigate commodity and cycle risks

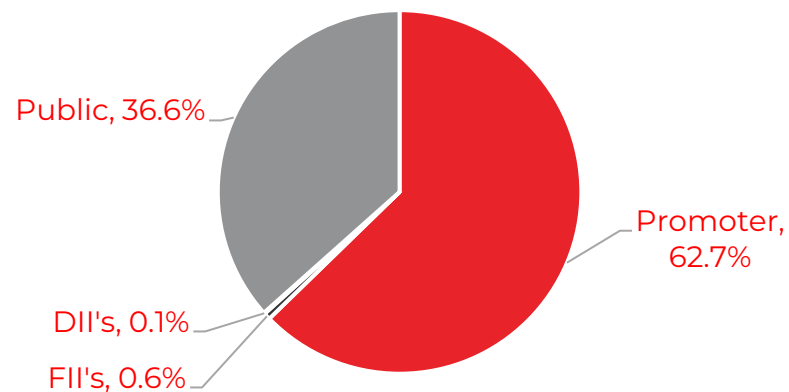
From ore to returns: LMEL is low-cost mine-to-metal flywheel.

Capital Market Information

1 YEAR SHARE PRICE MOVEMENT (Up to 30th Sept 2025)



Shareholding Pattern (As on 30th Sept 2025)



Price Data (As on 30th Sept 2025)

	INR
Face Value	1.0
Market Price (INR)	62.49
52 Week H/L	88.1/34.05
Market Cap (INR Cr)	8997
Equity Shares Outstanding (Cr)	152.65
1 Year Avg. Trading Volume ('000)	3028.31

Disclaimer

The information contained herein has been prepared by Lloyds Enterprises Ltd .(LEL”) relying on information obtained from sources believed to be reliable but LEL does not guarantee the accuracy or completeness of such information. Except for statements of historical facts, the information herein may contain projections or other forward-looking statements regarding future events or future financial performance of LEL. These forward-looking statements are not guarantees or promises of future performance. The inclusion of such forward-looking statements shall not be regarded as a representation by LEL, its management or any other person that the objectives or plans of LEL will be achieved. Actual results and future events could differ materially from those anticipated in such forward-looking statements. Any forward-looking statement speaks only as of the date on which it is made. Risks and uncertainties arise from time to time, and it is impossible to predict these events or how they may affect LEL or cause its actual results, performance or achievements to differ materially from any projections of future performance or results expressed or implied by such forward-looking statements. LEL undertakes no obligation to update or revise any forward-looking statement contained herein, whether as a result of new information, future events or otherwise.

Figures are being rounded, and that rounding differences may appear throughout the presentation

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