Ref: SEC/SE/40/2026-27 **Date: 12th August 2026**

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

Dear Sir(s)/ Madam(s),

Sub: Investor Presentation – Q1 FY27 Results

Pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed the Investor Presentation on the performance of the Company for the quarter ended 30th June 2026.

This update shall also be available on the website of the Company.

This is for your information and records.

Yours sincerely,

For SENCO GOLD LIMITED

Mukund Chandak
Digitally signed by Mukund Chandak
Date: 2026.08.12 00:13:56 +05'30'

Mukund Chandak
Company Secretary & Compliance Officer
Membership No. A20051

Encl: As above

INVESTOR PRESENTATION

Q1 FY27 Results
12th August, 2026
All figures are in INR Mn unless otherwise stated

BSE – 543936
NSE - SENCO
Bloomberg – SENCO:IN

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INDEX

Business Highlights

87+
Years of legacy

A+ (Stable)
ICRA Ratings

165+
Master Karigars

3,324+
Team Strength

18
States & UTs

133 Towns & Cities
2 in Dubai

209 Showrooms (including 89 Franchisee, 13 Sennes and 2 UAE)

300k+ Designs

3.24 Mn+
Loyal Customers

66%
Footfall Conversion

Rs 82,600
Average Sales Price

Rs 1,24,200
Average Ticket Value

43%
Sales Contribution from Old Gold Exchange (Procurement- 40%)

11%
Stud ratio

39% (YoY)
Same Store Sales Growth- SSSG

CAGR (5yrs)
26%
(FY21-26)

Q1 FY27 Performance

Management Remarks

Mr. Suvankar Sen

MD & CEO

"We are pleased to begin FY27 with a strong Q1 performance, building on the momentum achieved in FY26. Consolidated revenue from operations increased 67% YoY reflecting the continued trust of our customers in Brand Senco and broad-based demand during Festive season and summer wedding season, even as average gold prices increased by ~61% YoY and remained volatile.

Retail sales increased by 50% YoY to Rs 2,651.5 Cr in Q1 FY27, while SSSG grew aggressively by 39% demonstrating the market reach of existing showrooms and growing footfall as well as conversions along with premiumization.

Customer preference continued towards lightweight, fancy, daily wear, gifting and design-led jewellery. Diamond jewellery value increased by 43% YoY and volumes by 18%, supported by lower-ticket offerings below Rs 50,000, our Everlite range, a wider 9K and 14K assortment, and fresh design launches. Old-gold exchange supported 43% of total sales quantity, enabling customers to upgrade their jewellery while moderating the impact of elevated gold prices YoY. Average gold price increased by 61% YoY and 1% QoQ to Rs 15,280 per gram, while the quarter-end gold price increased by 48% YoY but decreased by 3% QoQ to Rs 14,253 per gram. This intra-quarter price movement remained an important factor in pricing and hedging decisions.

Net showroom addition during the quarter was 8- COCO-3, FRN-4 and 1 Sennes showroom. The Company remains on track to open another 12–15 showrooms during the remainder of FY27 with an increasing focus on franchise-led expansion, Tier-2 and Tier-3 cities, and strengthening our presence in both East and non-East markets in a balanced manner.

Looking ahead, Q2 is seasonally softer; however, our teams are focused on customer engagement and planning inventory and new design launches per day for the upcoming festive and wedding seasons. Continuing to build on our strong design sensibility and innovation capabilities, we introduced new designs for women, alongside the launch of Aham Ti22, our new titanium jewellery range crafted specifically for Indian men. We will continue to prioritise lightweight collections, affordability, design innovation, store productivity, inventory optimisation and margin protection. We remain focused on achieving 20%+ value growth in FY27 while strengthening Brand Senco across the country and pursuing disciplined, profitable pan-India expansion with a focus on East and North India."

Mr. Sanjay Banka

Group CFO & Head IR

"We are pleased to report 67% YoY growth in consolidated revenue, which is the highest Q1 performance in last few years. EBITDA increased by 16% YoY to Rs 213 Cr; and stabilised to 7.0% in our guided range of 7.5%-7.8% on a QoQ basis. The margin movement reflects discounting, gold price fall partly offset by custom duty increase, and better product mix. We continued to work on optimizing the inventory efficiency which led to reduction in the quarter inventory by Rs 300 Cr and resultant improvement in the inventory days. We have also considered full impact of Labour code in Q1 after detailed evaluation.

EBIT increased by 13% YoY to Rs 207 Cr, with EBIT margin moving to 6.8%. Incidentally due to gold price volatility and GML unavailability, our blended borrowing cost increased marginally. Overall, PAT for Q1 was Rs 101 Cr at a margin of 3.3%. Business losses at SFL and SGJTL also affected consolidated profitability, while SGAPL continued to report profit. We also optimized our inventory and achieved significant improvement in inventory days to 152 days level.

Looking ahead, we remain committed to FY27 value growth of 20%+ and EBITDA margin of 7.5%–7.8%, while working towards a sustainable PAT margin of 4.0%–4.5% with a sharp focus on Return on Capital Employed (RoCE). Our focus will continue to be on margin stabilization, improving inventory days, balancing finance cost through right mix of GML and optimizing subsidiary performance."

Q1 FY27 Consolidated Operational Highlights

- Gold Price: Gold prices remained elevated YoY while falling QoQ due to geopolitical situations. Indian gold prices are post-custom duty increase impact of 9%. The benefit of the custom duty rise is likely to accrue over Q3, net of the impact of price fall due to the hedging level. However, considering the heavy discounting of gold prices during the quarter, the full benefit of the custom duty rise will put pressure on the Q1 margin, complemented by the impact of the custom duty rise.

- Showroom expansion: During the quarter we opened net 8 showroom- COCO- 4, FRN- 4 and 1 Sennes showroom. As we continue to evaluate store economics regularly, after closure of 1 COCO showroom, the network expanded from 201 showrooms at 31st March 2026 to 209 showrooms at 30th June 2026. The Company remains on track to open another 12–15 showrooms during the remainder of FY27.

- Old-gold exchange: The ‘0% deduction’ old-gold exchange campaign supported 43% of total sales quantity, enabling customers to upgrade their jewellery while moderating the impact of elevated gold prices. This partly impacts the gross margin.

- Diamond jewellery sales growth: Diamond jewellery sales grew by 43% YoY and 18% in carat terms, supported by wider demand in sub 50k range in Everlite collection.

- Demand remained resilient: Despite Adhik Maas and average gold prices increasing by ~61% YoY and ~1% QoQ, demand was supported by Akshaya Tritiya, Poila Boishakh, Baisakhi, Bihu and the summer wedding season as well as larger range in 9K and 14K category and fresh design launches. Gold jewellery volumes remained broadly stable despite price rise and custom duty impact.

- Standalone and retail momentum: Standalone revenue grew by 65% YoY to Rs 3,006.7 Cr, supported by healthy SSSG of 39%, Poila Boishakh, Akshay Tritya and wedding demand in the early part of Q1. Subsequently based upon appeal to reduce gold buying as well as custom duty rise from 6% to 15% there was a demand contraction, however based upon the various marketing initiatives and consumer outreach we managed to reignite the momentum. Retail sales grew by 50% YoY to Rs 2,651.5 Cr and it was broad based across both channels COCO as well FOCO and FOFO.

- Consolidated Profitability: Consolidated revenue grew by 67% YoY and 53% QoQ. EBITDA grew by 16% YoY to Rs 213 Cr, with EBITDA margin of 7.0%. PAT moved by 3% YoY to Rs 101 Cr, with a PAT margin of 3.3%. SFL is still in the growth phase and incurred losses while Dubai entity (SGJTL) incurred losses due to extraordinary market situation in gulf based on gulf war and Hormuz imbroglio, while SGAPL reported profit. TTM sales reached Rs 9,660 Cr level.

Profit & Loss Statement (Standalone)

Sl.	Particulars (INR Mn)	Q1 FY27	Q1 FY26	YoY (%)	Q4 FY26	QoQ	FY26	FY25*	FY24	FY23
1	**Revenue from Operations**	**30,066.6**	**18,245.7**	65%	**19,629.4**	53%	**83,741.3**	**62,586.8**	**52,296.6**	**40,755.6**
2	Cost of Goods Sold	25,149.4	14,772.8	**70%**	15,211.2	**65%**	67,186.2	54,036.7	44,259.8	34,217.6
3	**Gross Margin**	**4,917.2**	**3,472.9**	**42%**	**4,418.2**	**11%**	**16,555.0**	**8,550.1**	**8,036.8**	**6,538.0**
4	**Gross Margin %**	**16.4%**	**19.0%**		**22.5%**		**19.8%**	**13.7%**	**15.4%**	**16.0%**
5	Employee Cost	472.9	395.4	**20%**	459.8	**3%**	1,751.6	1,341.7	1,083.9	915.2
6	Marketing Cost	318.7	423.5	**-25%**	261.3	**22%**	1,548.2	1,051.1	1,033.1	810.4
7	Other Expenses	1,900.5	831.9	**128%**	990.5	**92%**	3,602.2	2,453.4	2,106.2	1,633.7
8	Total Expenses	**2,692.1**	**1,650.8**	**63%**	**1,711.6**	**57%**	**6,901.9**	**4,846.2**	**4,223.2**	**3,359.3**
9	**EBITDA**	**2,225.1**	**1,822.1**	**22%**	**2,706.6**	**-18%**	**9,653.1**	**3,703.9**	**3,813.6**	**3,178.7**
10	**EBITDA Margin (%)**	**7.4%**	**10.0%**		**13.8%**		**11.5%**	**5.9%**	**7.3%**	**7.8%**
11	Custom Duty Impact	-	-		-		-	574.2	-	-
12	**Adjusted EBIDTA**	**2,225.1**	**1,822.1**	**22%**	**2,706.6**	**-18%**	**9,653.1**	**4,278.1**	**3,813.6**	**3,178.7**
13	**Adjusted EBITDA Margin (%)**	**7.4%**	**10.0%**		**13.8%**	**-46%**	**11.5%**	**6.8%**	**7.3%**	**7.8%**
14	Other Income	152.9	176.3	**-13%**	128.7	**19%**	769.4	547.0	427.6	317.0
15	Depreciation and Amortization	182.7	174.1	**5%**	200.1	**-9%**	724.9	658.0	590.1	449.5
16	**EBIT**	**2,195.3**	**1,824.2**	**20%**	**2,635.2**	**-17%**	**9,697.7**	**3,592.9**	**3,651.1**	**3,046.2**
17	**EBIT Margin (%)**	**7.3%**	**10.0%**		**13.4%**		**11.6%**	**5.7%**	**7.0%**	**7.5%**
18	Finance cost	665.2	423.5	**57%**	545.5	**22%**	1,998.5	1,353.4	1,078.0	860.5
19	**Profit Before Tax (PBT)**	**1,530.1**	**1,400.7**	**9%**	**2,089.7**	**-27%**	**7,699.2**	**2,239.5**	**2,573.1**	**2,185.7**
20	Tax Expenses	387.6	365.5	**6%**	511.4	**-24%**	1,889.4	585.7	685.6	576.7
21	**Profit/(Loss) for the Period/Year**	**1,142.5**	**1,035.2**	**10%**	**1,578.3**	**-28%**	**5,809.8**	**1,653.8**	**1,887.5**	**1,609.0**
22	**PAT Margin (%)**	**3.8%**	**5.7%**		**8.0%**		**6.9%**	**2.6%**	**3.6%**	**3.9%**
23	**Adjusted PAT**	**1,142.5**	**1,035.2**	**10%**	**1,578.3**	**-28%**	**5,809.8**	**2,078.7**	**1,887.5**	**1,609.0**
24	**Adjusted PAT Margin (%)**	**3.8%**	**5.7%**		**8.0%**		**6.9%**	**3.3%**	**3.6%**	**3.9%**

*** Adjusted EBIDTA & PAT** - This represents one time adverse impact of custom duty reduction in FY25 which had been adjusted to Inventory and Gross Margin (Cost of Goods Sold).

Profit & Loss Statement (Consolidated)

Sl.	Particulars (INR Mn)	Q1 FY27	Q1 FY26	YoY (%)	Q4 FY26	QoQ	FY26	FY25*	FY24	FY23
1	**Revenue from Operations**	**30,560.3**	**18,262.8**	**67%**	**19,966.6**	**53%**	**84,300.3**	**63,280.7**	**52,414.4**	**40,774.0**
2	Cost of Goods Sold	25,627.1	14,773.8	**73%**	15,499.0	**65%**	67,620.6	54,765.5	44,400.5	34,219.3
3	**Gross Margin**	**4,933.2**	**3,489.0**	**41%**	**4,467.6**	**10%**	**16,679.7**	**8,515.2**	**8,013.9**	**6,554.7**
4	**Gross Margin %**	**16%**	**19%**		**22.4%**		**19.8%**	**13.5%**	**15.3%**	**16.1%**
5	Employee Cost	508.8	418.0	**22%**	488.2	**4%**	1,859.1	1,390.8	1,112.3	933.8
6	Marketing Cost	347.3	426.3	**-19%**	278.3	**25%**	1,580.9	1,065.6	1,033.7	810.4
7	Other Expenses	1,945.7	808.8	**141%**	957.6	**103%**	3,549.6	2,382.5	2,112.8	1,644.3
8	**Total Expense**	**2,801.8**	**1,653.1**	**69%**	**1,724.1**	**63%**	**6,989.6**	**4,838.9**	**4,258.8**	**3,388.5**
9	**EBITDA**	**2,131.4**	**1,835.9**	**16%**	**2,743.5**	**-22%**	**9,690.1**	**3,676.3**	**3,755.1**	**3,166.2**
10	**EBITDA Margin (%)**	**7.0%**	**10%**		**13.7%**		**11.5%**	**5.8%**	**7.2%**	**7.8%**
11	Custom Duty Impact	-	-		-		-	574.2	-	-
12	**Adjusted EBIDTA**	**2,131.4**	**1,835.9**	**16%**	**2,743.5**	**-22%**	**9,690.1**	**4,250.5**	**3,755.1**	**3,166.2**
13	**Adjusted EBITDA Margin (%)**	**7.0%**	**10%**		**13.7%**		**11.5%**	**6.7%**	**7.2%**	**7.8%**
14	Other Income	152.6	186.5	**-18%**	133.6	**14%**	798.8	545.7	422.4	311.4
15	Depreciation and Amortization	215.2	186.8	**15%**	231.7	**-7%**	819.6	681.3	601.1	455.5
16	**EBIT**	**2,068.8**	**1,835.6**	**13%**	**2,645.4**	**-22%**	**9,669.3**	**3,540.7**	**3,576.4**	**3,022.1**
17	**EBIT Margin (%)**	**6.8%**	**10.1%**		**13.2%**		**11.5%**	**5.6%**	**6.8%**	**7.4%**
18	Finance cost	679.4	429.8	**58%**	560.8	**21%**	2,042.0	1,362.1	1,081.0	860.5
19	**Profit Before Tax (PBT)**	**1,389.4**	**1,405.8**	-1%	**2,084.7**	**-33%**	**7,627.4**	**2,178.6**	**2,495.4**	**2,161.6**
20	Tax Expenses	378.0	359.3	**5%**	515.9	**-27%**	1,884.2	585.5	685.3	576.7
21	**Profit/(Loss) for the Period/Year**	**1,011.4**	**1,046.5**	-3%	**1,568.8**	**-36%**	**5,743.2**	**1,593.1**	**1,810.1**	**1,584.9**
22	**PAT Margin (%)**	**3.3%**	**5.7%**		**7.9%**		**6.8%**	**2.5%**	**3.5%**	**3.9%**
23	**Adjusted PAT**	**1,011.4**	**1,046.5**	-3%	**1,568.8**	**-36%**	**5,743.2**	**2,018.0**	**1,810.1**	**1,584.9**
24	**Adjusted PAT Margin (%)**	**3.3%**	**5.7%**		**7.9%**		**6.8%**	**3.2%**	**3.5%**	**3.9%**

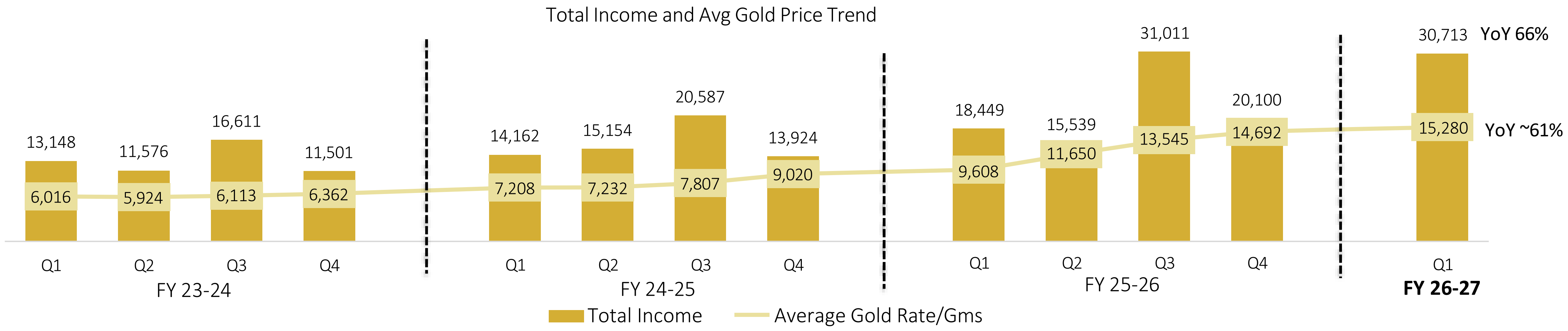
*** Adjusted EBIDTA & PAT** - This represents one time adverse impact of custom duty reduction in FY25 which had been adjusted to Inventory and Gross Margin (Cost of Goods Sold).

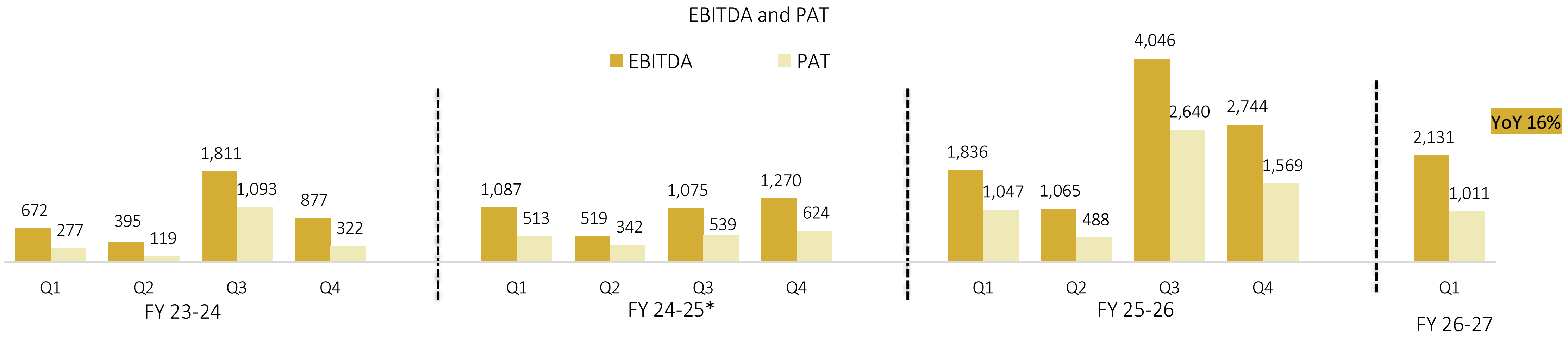
Consolidated Balance Sheet

Sl.	Particulars (INR Mn)	As at	As at	As at	Particulars (INR Mn)	As at	As at	As at
EQUITY AND LIABILITIES		**Mar-26**	**Mar-25**	**Mar-24**	**ASSETS**	**Mar-26**	**Mar-25**	**Mar-24**
		Audited	**Audited**	**Audited**		**Audited**	**Audited**	**Audited**
1	**Equity & Non Current Liabilities**				**Non Current Assets**			
2	**Total Equity**	**25,136.8**	**19,702.9**	**13,655.4**	Property, Plant and Equipments(PPE)	1,526.3	1,376.1	1,158.2
3	**Non Current Liabilities**				Capital Work in Progress	21.3	19.9	14.9
4	Borrowings	6.9	11.2	10.5	Other Intangible Assets	24.9	26.8	27.5
5	Lease Liabilities	3,047.9	2,548.5	2,354.6	Right of Use (ROU) Assets	3,202.5	2,643.6	2,434.1
6	Provisions	73.5	29.7	28.1	Other Financial Assets	256.9	430.2	305.4
7	Other Non Current Liabilities	319.8	61.5	62.5	Other Non Current Assets	805.4	475.4	452.7
8	**Total Non Current Liabilities**	**3,448.1**	**2,650.9**	**2,455.7**	**Total Non Current Assets**	**5,837.3**	**4,972.0**	**4,392.8**
9	**Current Liabilities**				**Current Assets**			
10	Working Capital Borrowings	15,690.5	5,861.2	5,890.7				
11	Gold Metal Loan (GML)	7,762.1	11,817.7	9,082.2	Inventories	52,960.9	32,992.5	24,570.2
12	SY & Customer Advance	8,484.1	4,133.4	2,585.2	Trade Receivables	2,247.2	810.4	528.7
13	Trade Payables (Incl MSME)	6,785.5	1,516.5	2,068.8	FDs & Bank Balances	4,790.5	5,576.0	5,328.5
14	Other Financial Liabilities	598.9	864.5	687.2	Cash and Cash Equivalents	375.9	332.5	185.2
15	Current Tax Liabilities (Net)	1,349.7	17.4	154.7	Other Financial Assets	2,341.6	1,688.4	1,545.8
16	Other Current Liabilities	1,359.2	899.0	646.7	Other Current Assets	2,061.7	1,091.7	675.4
17	**Total Current Liabilities**	**42,030.1**	**25,109.7**	**21,115.5**	**Total Current Assets**	**64,777.7**	**42,491.5**	**32,833.8**
18	**Total Equity and Liabilities**	**70,615.1**	**47,463.5**	**37,226.6**	**Total Assets**	**70,615.1**	**47,463.5**	**37,226.6**

Quarterly Performance Trend- Consolidated

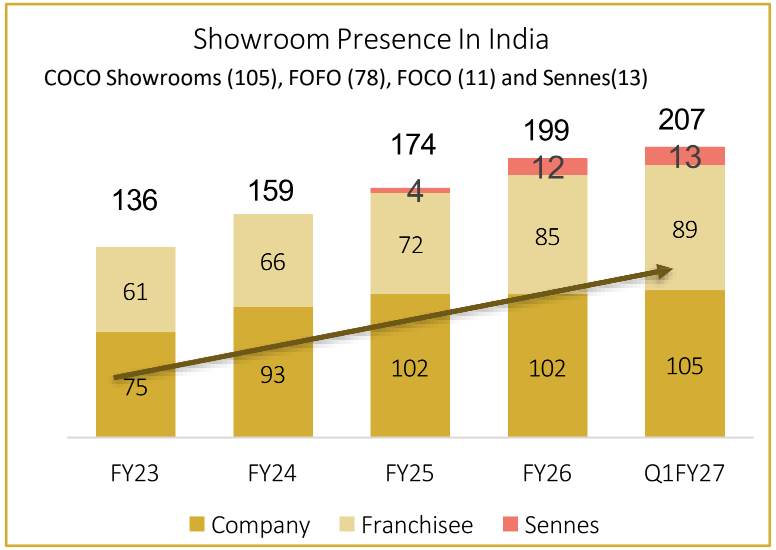
SENCO GOLD & DIAMONDS ESTD 1938

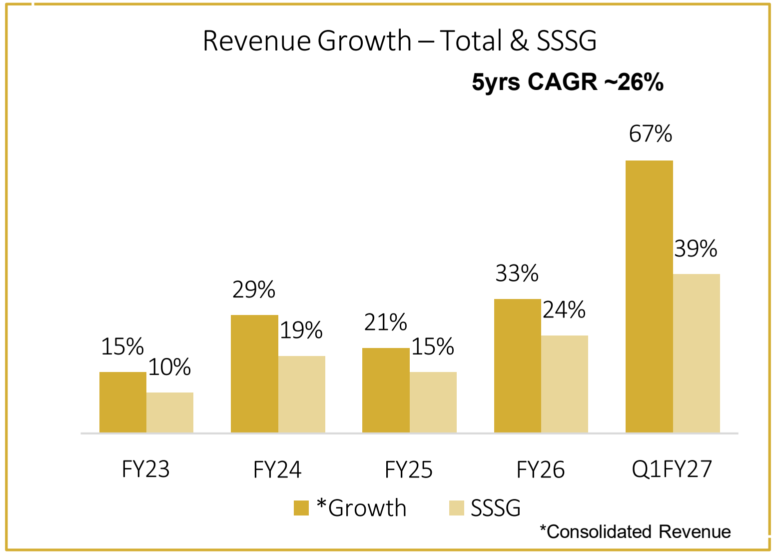


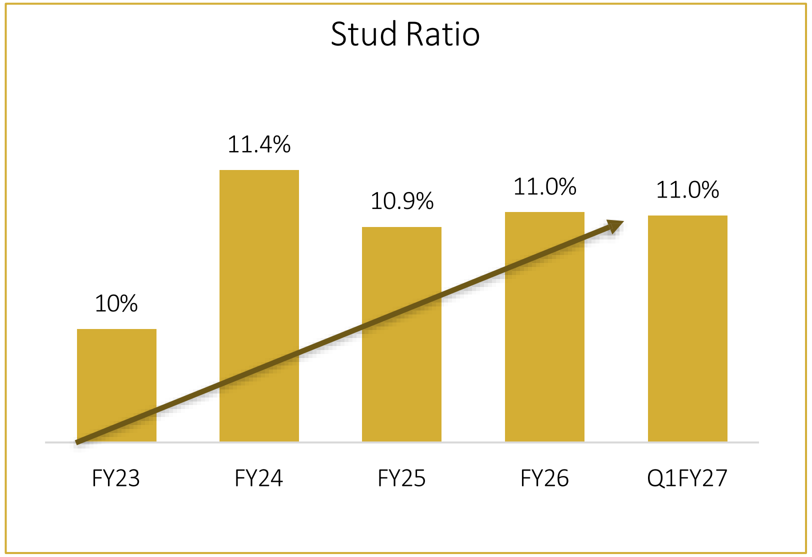


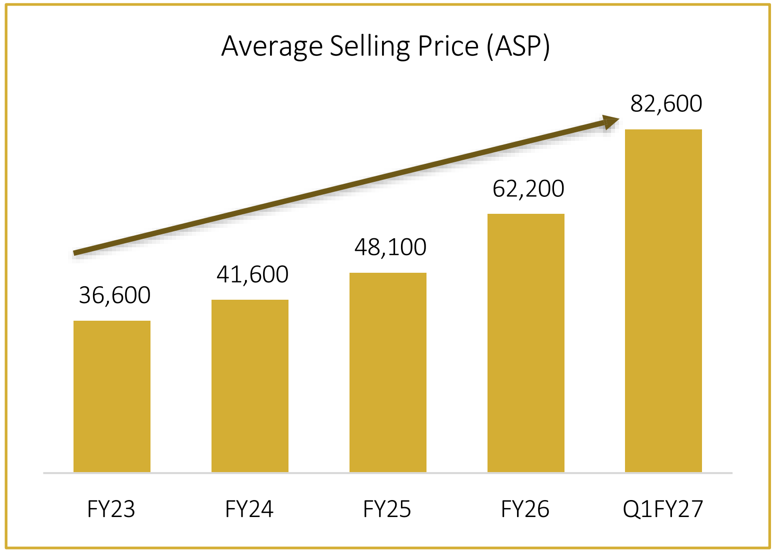
*Q2 and Q3- Adjusted EBITDA & PAT due to one time custom duty impact

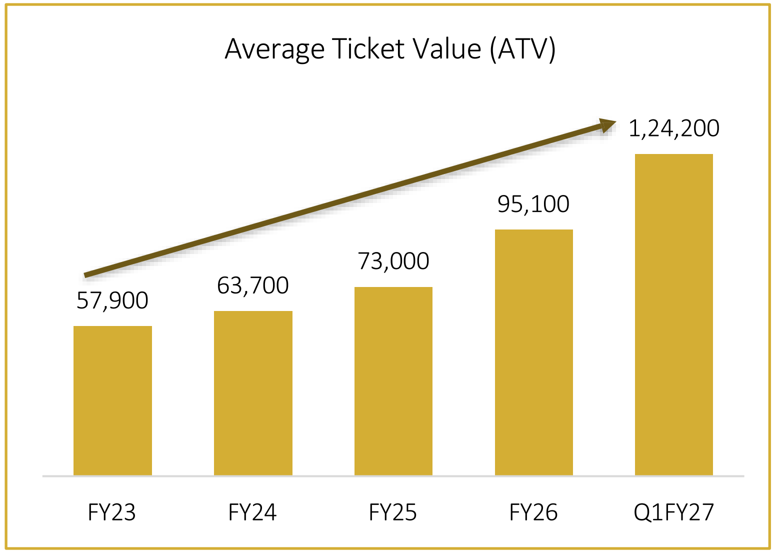
Key Operational Metrics (Standalone)

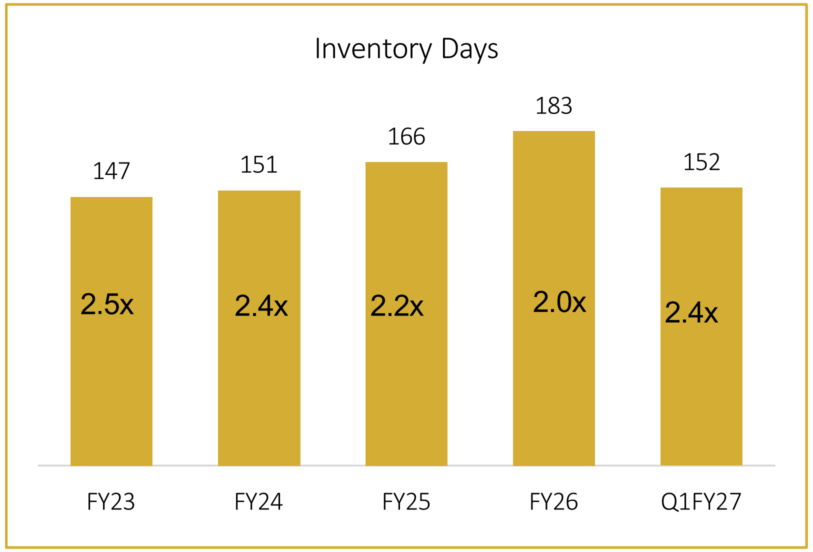




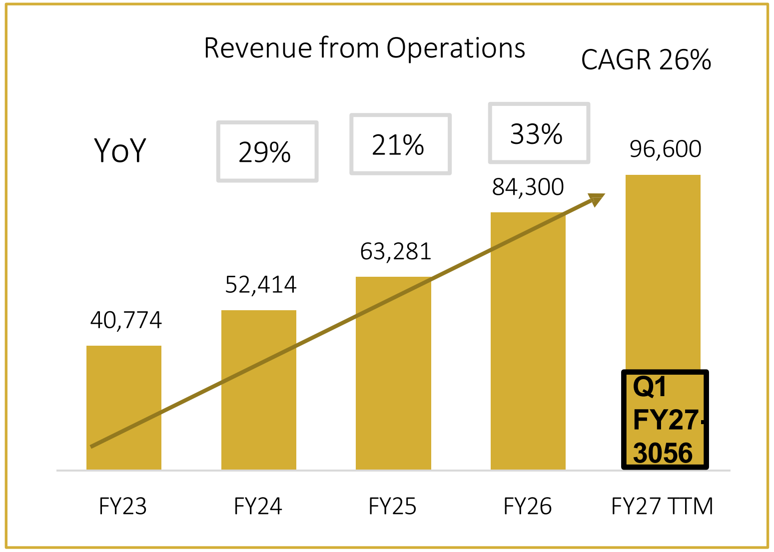


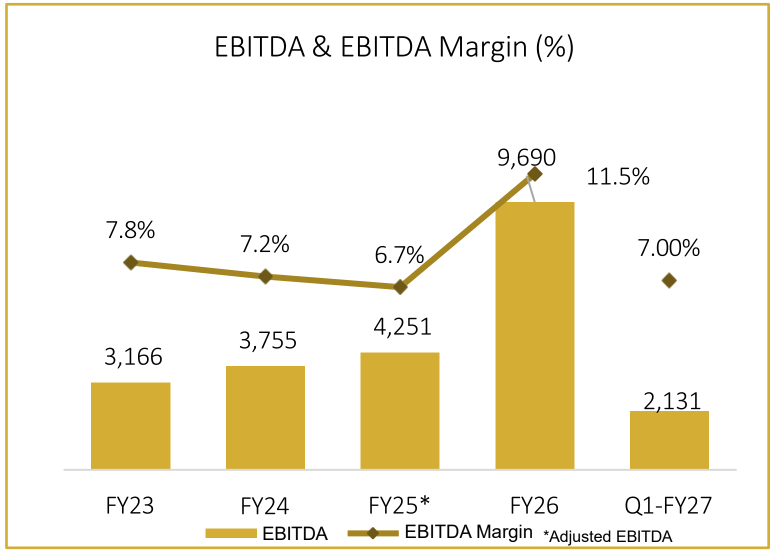


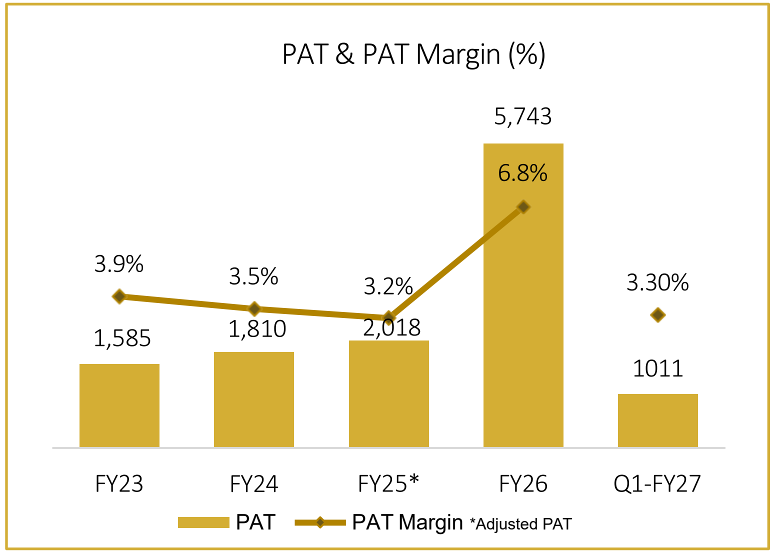


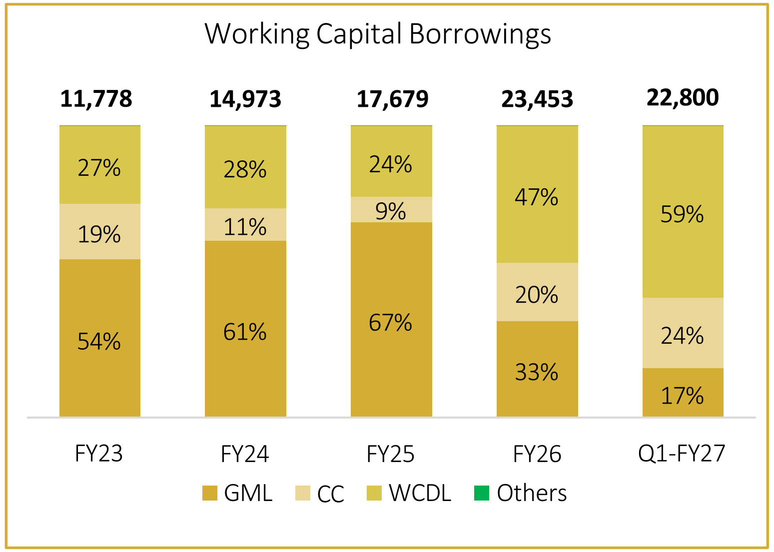


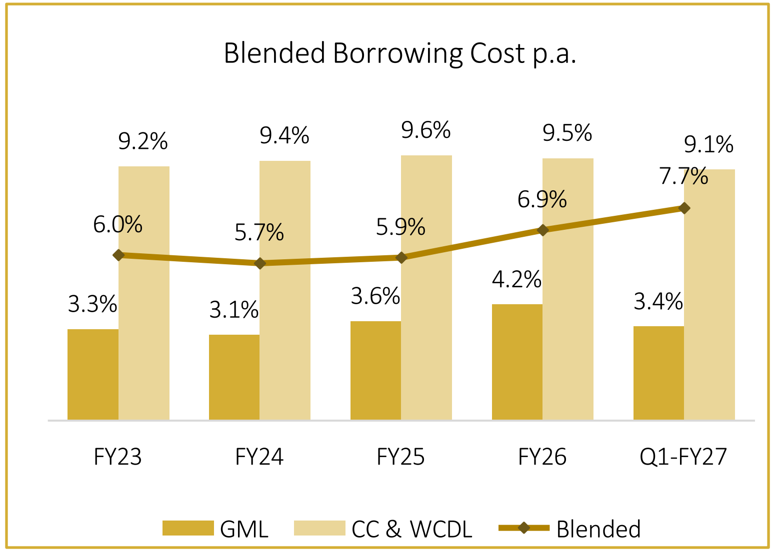
Business Performance - Consolidated

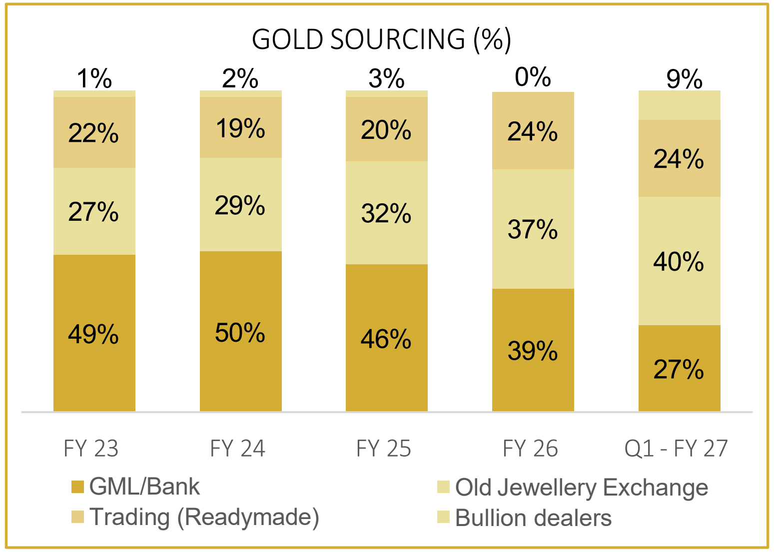




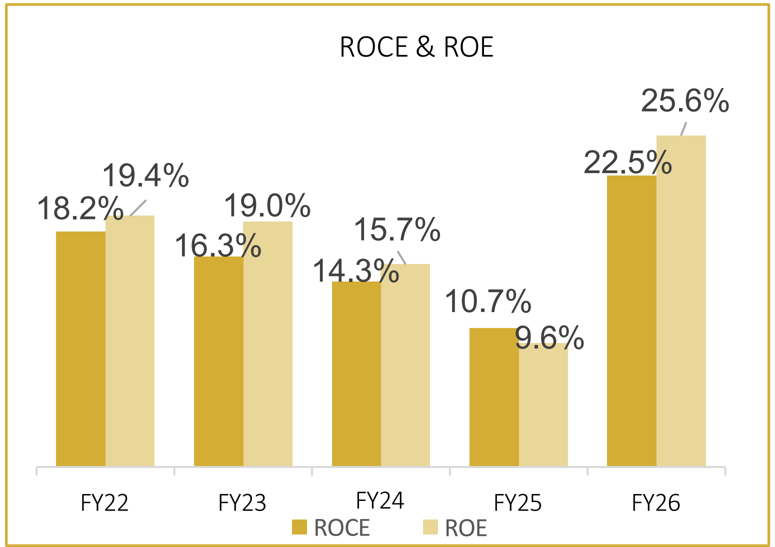


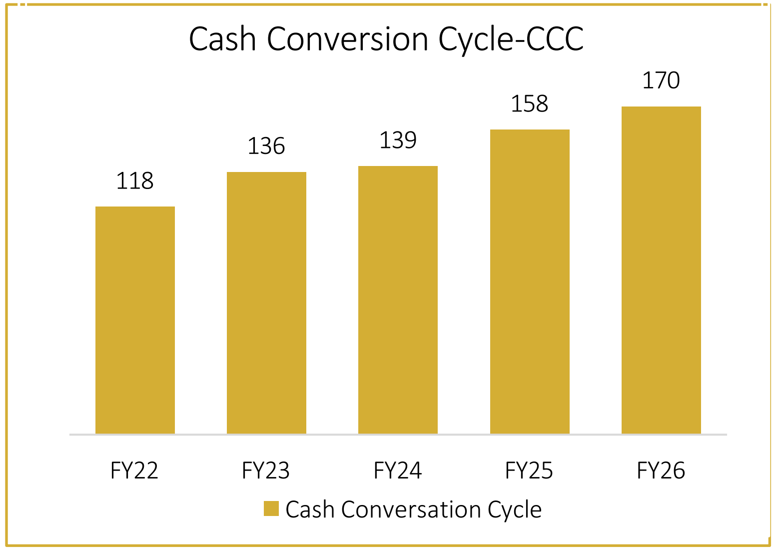


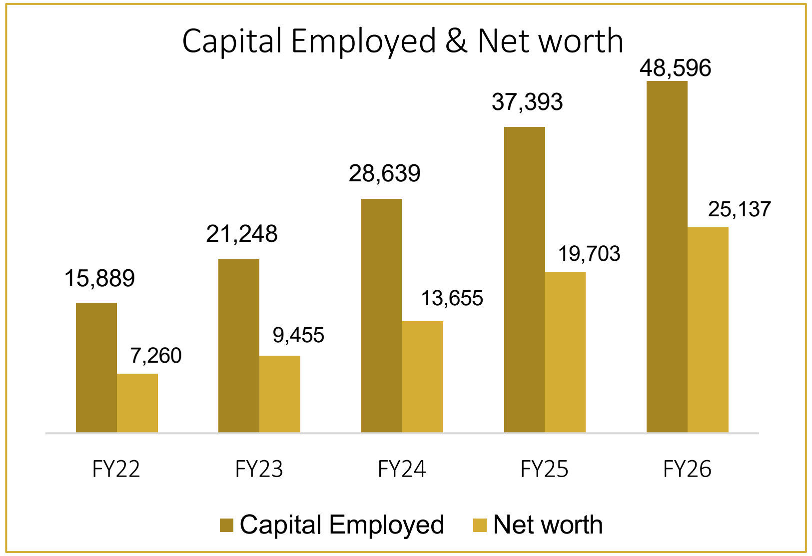


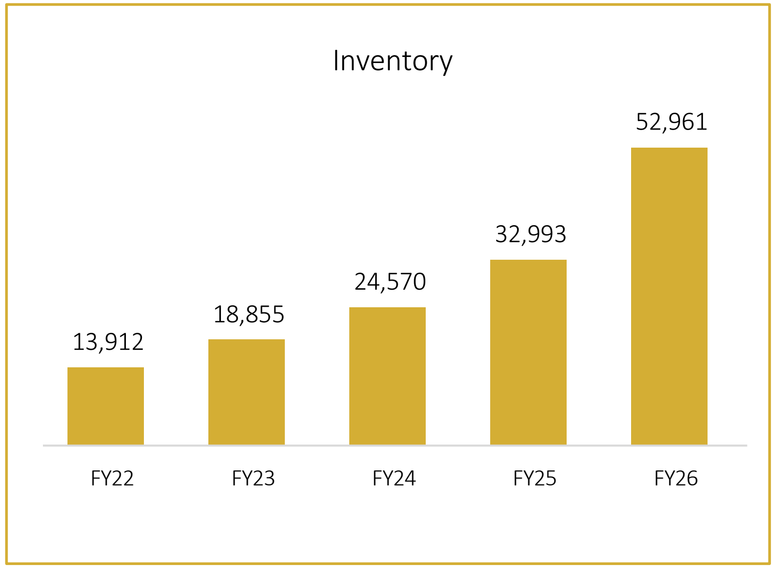


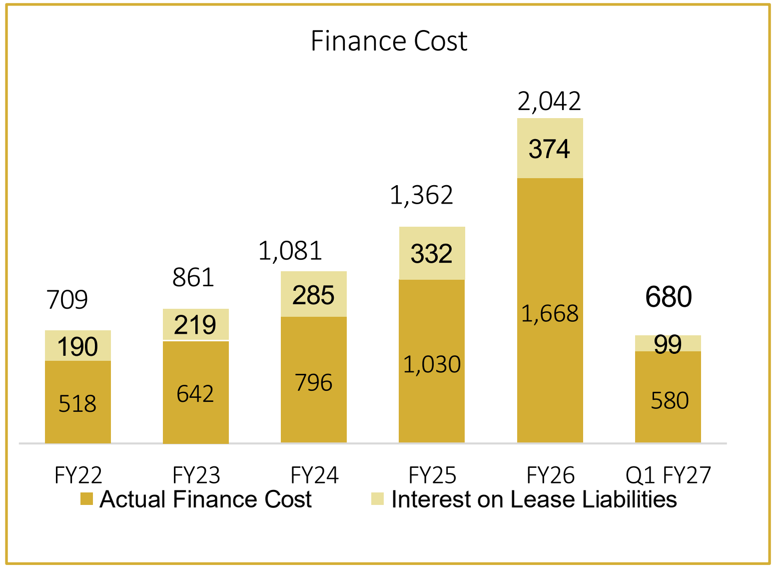
Key Financial Metrics - Consolidated

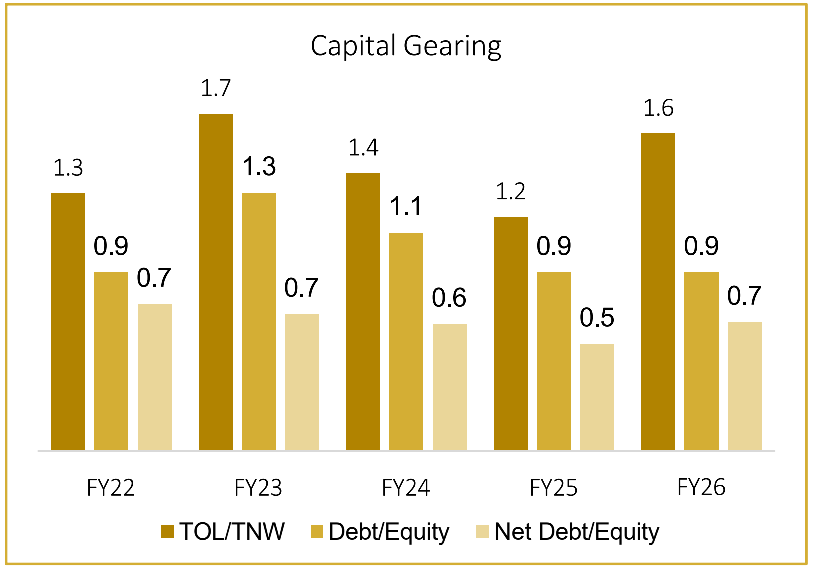








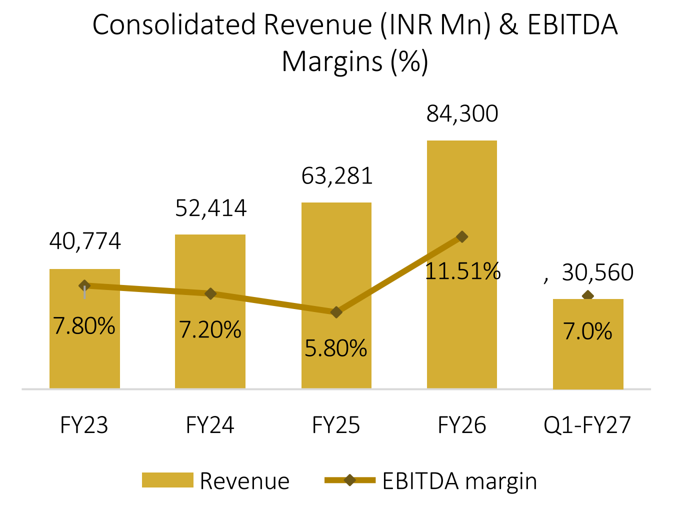




Company

Company Overview

- Senco Gold Limited is one of India's leading jewellery retailers, backed by over eight decades of trusted family legacy.
- Comprehensive product portfolio across gold, diamond, silver, platinum, and gemstone jewellery for every customer segment.
- "Senco Gold & Diamonds" anchors a multi-brand portfolio designed to serve diverse consumer preferences.
- Extensive retail footprint with 209 showrooms, supported by a balanced mix of owned and franchise stores.
- Omnichannel presence integrating online and offline channels for a seamless customer experience.
- Integrated manufacturing capabilities backed by ~165+ master karigars, ensuring quality, consistency, and craftsmanship.



Our Brands

Eight Decades of Heritage, Innovation & Growth

SENCO GOLD & DIAMONDS

1938 to 1994

The Humble Beginning

Shri M C Sen started the jewellery business in Dhaka and shifted to Kolkata during partition. His son, Shri P C Sen, inherited the family business in 1968.

Mr Shaankar Sen joined the family business in 1979 and grew the business from three showrooms to over 100 showrooms by 2020.

Senco Gold Limited

The company was incorporated by merging existing proprietary and partnership.

2000 to 2008

Franchisee Model And Largest Showroom

2000 - Opened first franchisee showroom in Durgapur, West Bengal.

2004 - Largest showroom with an area of 8,000 sq. ft. launched in Kolkata.

2007 - Mr Suvankar Sen joined the family business as a 4th-generation entrepreneur after completing his studies.

2008 - Introduces Gossip and Silver Fashion.

2010 to 2013

Expansion New Geography

2010

Expanded footprint beyond WB by opening the first showroom in Assam.

2012

Launched the first showroom in Jharkhand under the franchisee model.

2013

Entered the northern region by opening a showroom in Delhi.

2014 to 2015

Investment From Marquee PE Investor

2014

Revenue crossed INR 10 bn.

2015

Raised INR 800 Mn equity from SAIF Partners India IV Limited (now Elevation Capital).

Entered Bihar, Maharashtra & Uttar Pradesh.

2016 to 2018

Introduced Everlite

2016

Entered the southern region by opening a showroom in Bangalore.

Introduced the Everlite brand.

2017

The total number of showrooms crossed 80.

2018

Revenue crossed INR 20 bn.

2019 to 2024

2nd Most Trusted Brand Recognition

2019

Received the Best Promising Gems and Jewellery Brand award.

Introduced Aham Men's Brand.

2020

Crossed the 100-showroom mark.

2022

Raised INR 750 Mn equity from OIJIF II.

2023

Listed on NSE & BSE

Awarded the 2nd most trusted jewellery brand by TRA

2024

- 1st International showroom in Dubai.
- MCX Best Hedger Award.
- Crossed 150+ showroom mark.
- Entry into the Deloitte list of top 100 global Luxury brands.
- Both PE funds, i.e. Saif Partners and OIJIF II, monetized their investment
- Launch of Sennes Brand

2025 to 2026

QIP and Share Split

2025

Incorporated Sennes into a wholly owned subsidiary and launched the Lab-Grown Diamond business.

Raised QIP of Rs. 459 crore and share split of 1:2 ratio.

2026

Expanded retail footprint with new showrooms in Meerut and Nagpur, alongside franchise entry into Bikaner.

Crossed 200+ showroom mark

2027

Inaugurated large showroom in Bhubaneshwar Orrisa of 6500 sq. ft.

Added 8 new showrooms in Q1-FY27.

Legacy-Driven Founding Family

Shri Maran Chand Sen

Born to a school principal, Shri Maran Chand Sen began his jewellery business in Tanti bazar, Dhaka, in 1938. Following the partition in 1947, he moved to Kolkata and continued the business in the Chitpur area. He was the visionary behind the "Senco" brand and led a successful joint family enterprise with his five sons.

Shri Prabhat Chandra Sen

Shri Prabhat Chandra Sen, son of Shri Maran Chand Sen, embarked on his entrepreneurial journey in 1968 after inheriting a modest cloth store in Kolkata's Bow Bazaar through a family settlement. Demonstrating vision and determination, he transitioned into the jewellery business at the age of 42, laying the groundwork for future growth.

Shri Shaankar Sen

Founder Chairman

Son of Shri Prabhat Chandra Sen, he joined the family business in 1979, leaving his postgraduate studies to pursue his entrepreneurial vision. As a dynamic business leader, he drove Senco's growth to over 100 showrooms, pioneered its franchise model, and facilitated private equity investment from SAIF Partners (now Elevation Capital).

Shri Suvankar Sen

Managing Director & CEO

Son of Shri Shaankar Sen, he joined the family business in 2007 after completing his PGDBM from IMT Ghaziabad. Since then, he has led the brand through a remarkable growth phase, championing technology adoption and modern management practices. He successfully secured the second round of private equity investment from OIJIF II and successfully listed the company on NSE and BSE in July 2023, followed by a successful QIP in December 2024.

Board of Directors

RANJANA SEN

Executive Chairperson

- Over 30 years of experience in the jewellery industry
- Holds a bachelors degree in arts from the University of Calcutta
- Associated with Senco Gold since its incorporation
- Recognized with Ratna Garbha Award for Exemplary Motherhood by Bengal Chamber of Commerce & Industry

SUVANKAR SEN

Managing Director and CEO

- 20+ years of experience in the jewellery industry and associated with Senco since 2005
- Bsc.(Hons) in economics from St. Xavier's college and PGDBM from IMT, Ghaziabad
- Awarded The Rising Star, 40 Under 40 Award at IIJS Premier 2023 organized by GJEPC, CEO of the year for Phygital Technology Impact at the Retail Jewellery MD & CEO Awards, 2022 and young business leader by Sanmarg in 2023
- Committee and Board member of GJEPC, ICC gems and jewellery panel and ASSOCHAM bullion and jewellery council

JOITA SEN

Whole Time Director & Head Marketing & Design

- Experience of 16+ 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 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 received several prestigious awards, including the Jagran Achiever's Award 2023 for Excellence in Design Innovation in Gold & Diamonds and the YFLO Trendsetter Award 2024 for Fashion & Jewellery.

BHASKAR SEN

Independent Director

- Finance and Banking professional with over 4 decades of experience
- Previously associated with United Bank of India as the Chairman and Managing Director, Bandhan Bank Limited (independent director), and Dena Bank (Executive Director)

KUMAR SHANKAR DATTA

Independent Director

- Over 4 decades of experience in Finance, Strategy, Project Management, ERP implementation and Management Consulting
- Experienced Finance professional (M.Com, FCA, AICWA)
- Held finance leadership roles at ITC, Haldia Petrochemicals, Birla Tyres, Rice Group, Jardine Henderson Group, Edcons Group and ex CFO of consulting divisions of PWC India and KPMG India.

SHANKAR PRASAD HALDER

Independent Director

- Telecom engineer from Indian Institute of Engineering Science and Technology with over 3 decades of experience in Telecom and Technology domain in group CXO role at Bharti Airtel, Modi Telstra and Escotel Communication
- Founder and CEO of Pinnacle Digital Analytics - a data analytics and AI company

SUMAN VARMA

Independent Director

- Marketing and Branding over 3 decades of experience in Media agencies and corporates.
- Holds a Master's degree in comparative literature from Jadavpur University
- Earlier associated with J Walter Thompson (India), Rediffusion – Y & R (India) and Hamdard Laboratories (India)
- Consultant with several top corporates on brand building and growth strategies

Celebrating Milestones of Trust and Credibility

Business Excellence Awards

Best Hedger Award by MCX Awards 2024

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

Ratnagarbha Award for Exemplary Motherhood by Bengal Chamber of Commerce & Industry in 2024

Franchisor of the Year Award 2025

Great Place to Work Certificate 2025

Sera Bengali Award by ABP Ananda 2022

YFLO Trendsetter for Fashion/Jewellery Award in 2024

IAGES Accreditation

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

New Powerful Women Entrepreneur Award by Jagran Achiever Awards 2023

India's Most Respected Family Barclay And Hurun Award in 2024

Platinum Guild International Award- Season of Love-2025

Best Jewellery Retailer of the Year by IREC Awards 2024

Business Woman of the Year Award, Designs and Campaigns in 2024

ET Inspiring Women Leaders 2023

2nd most trusted brand award by TRA Research in 2025

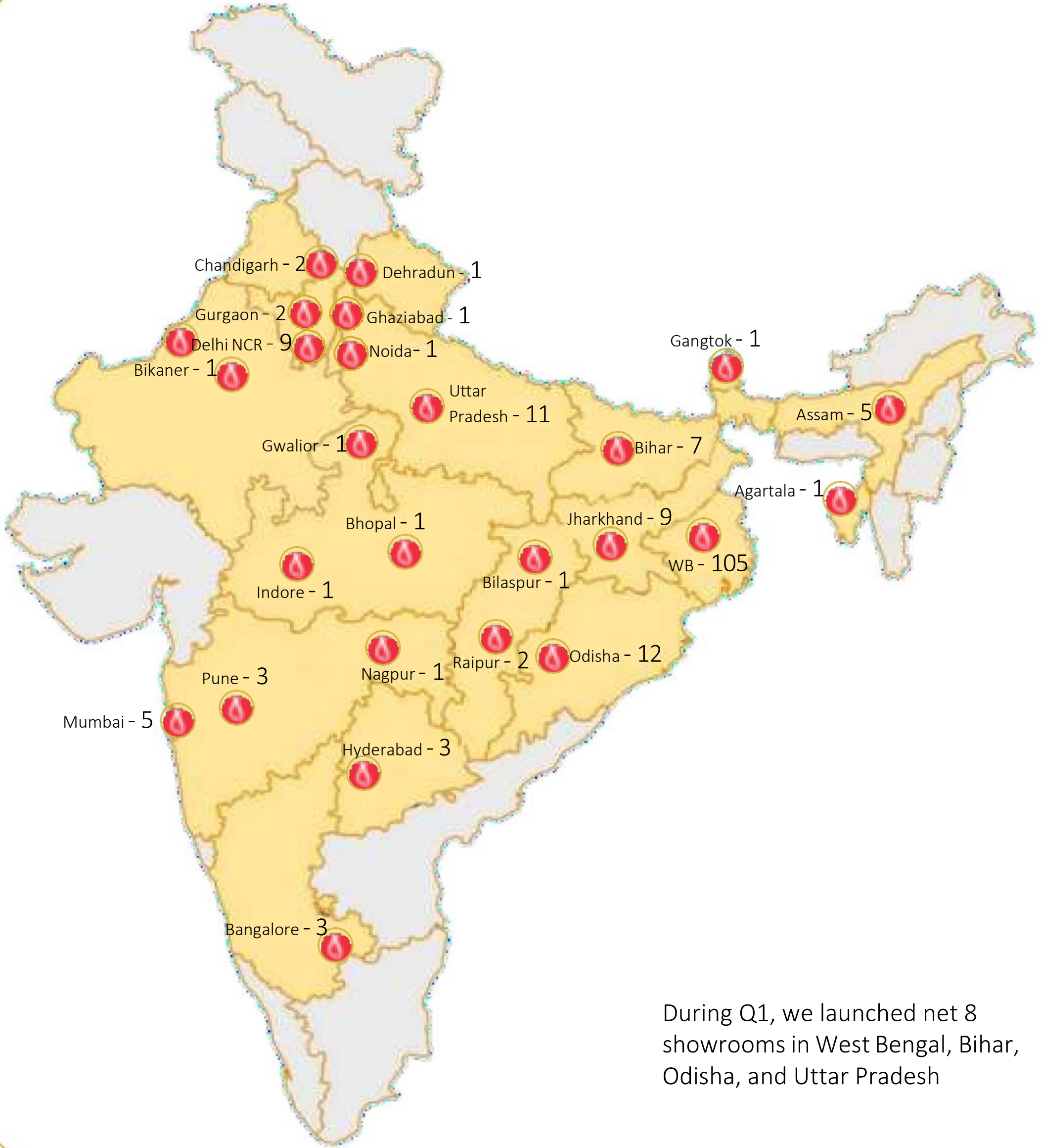
The Young Business Leader by Sanmarg 2023

Visionary Woman Entrepreneur in Gold & Diamond Jewellery by Times Business Awards 2025

Women Achiever for the "Udyog Urja Award"

Business

Expanding Pan-India Retail Footprint



During Q1, we launched net 8 showrooms in West Bengal, Bihar, Odisha, and Uttar Pradesh

Region	Own	Franchisee	Total
West Bengal incl Kolkata	47	62	109
North including Delhi NCR	22	3	25
East(Excluding WB)	15	17	32
North East	2	4	6
West	9	1	10
South	5	0	5
Central	5	2	7
International-Dubai	2	0	2
Sennes	13	0	13
Total – 30th June, 2026	120	89	209
Total – 31st March, 2026	116	85	201
Total – 30th June, 2025	110	76	186

Geographically Diversified Presence

18 States & UT	133 Towns & Cities	2 Dubai	118 Company Showrooms	6.02 lacs sq. ft. Aggregate Retail Space

Presence in Tier 3 and 4 Cities through Franchisee Route

	Metro & Tier 1	Tier 2	Tier 3	Tier 4 & Below	Total
Company Showrooms	57	46	8	7	118
Franchisee Showrooms	1	24	18	46	89

Tier classification has been revised based upon potential, population and inter se positioning

Customer Centric Showrooms

Classic

- Target Audience: Buyers seeking timeless elegance
- Average Ticket Value (ATV): ~INR 1,23,000
- Presence: 160 showrooms – the widest network across the portfolio

Everlite

- Target Audience: Younger generation & millennials
- Average Ticket Value (ATV):
- ~INR 57,000
- Presence: 5 showrooms offering lightweight, trendy jewellery
- Showrooms at Railway Stations at Kolkata and Andheri Metro Mumbai .

Modern

- Target Audience: For the new age India
- Average Ticket Value (ATV): ~INR 1,30,000
- Presence: 12 showrooms catering to contemporary tastes

House of Senco

- Target Audience: Esteemed patrons seeking a comprehensive multi-brand format
- Average Ticket Value (ATV): ~INR 99,000
- Presence: 4 flagship showrooms showcasing curated collections

D'Signia

- Target Audience: For lovers of exclusive designs
- Average Ticket Value (ATV): ~INR 1,40,000
- Presence: 13 showrooms focused on premium & design-led jewellery

Sennes

- Target Audience: Style-savvy consumers
- Average Ticket Value (ATV): ~INR 36,000
- Presence: 13 showrooms catering to affordable fashion jewellery

** Everlite includes "Karigari Hut" and Sencoverse formats.* *#Excluding Dubai Showroom*

Diverse Brands From Aspirational to Premium

	Senco	Everlite	Gossip	Aham	Perfect Love	Sennes
Price Range	INR 20,500– INR 50,00,000	INR 4,000 – INR 11,41,000	INR 800 – INR 20,000	INR 15,000 – INR 45,00,000	INR 20,000 – INR 5,30,000	LGD – INR 5,000 onwards Fragrance – INR 800 to INR 2,900 Bags – INR 2,500 to INR 29,800 Accessories – INR 999 to INR 6,000
Collection	Gold, diamond, platinum, and silver jewellery featuring Bengal artistry along with wedding and bridal collections.	Lightweight, Everyday fine Jewellery	Silver and Fashion Jewellery	Men's Jewellery	Solitaire Diamonds	Lab-grown Diamonds, Leather Bags & Fragrances
Significance	Symbolizes trust, heritage, and emotional connection; known for blending tradition with technology and representing enduring value for diverse Indian customers.	Everlite offers fine jewellery collections, from bold statements to minimal pieces, embodying effortless everyday elegance.	Gossip offers stylish jewellery from fashion pieces to American diamond, zircon, fine silver, antique, polki, and oxidized silver designs.	Aham offers wide range of men's jewellery that embodies subtle masculine luxury.	Perfect Love offers an exclusive range of solitaire diamond jewellery, crafted with timeless elegance and sophistication.	Sennes is a premium, contemporary jewellery brand targeting younger, urban customers with lifestyle designs.

Attractive Jewellery Purchase Plans

Encourages disciplined jewellery savings, ensuring predictable demand flow.

Strengthens customer stickiness through long-term engagement and repeat purchases.

Provides steady cash inflows, supporting working capital and business visibility.

We also offer Marigold Scheme under Fixed (Min Rs 10k and Total Rs 50k) ; Flexi Model (Min Rs 100k)

Our Plans	Particulars		
	Plan Tenure	Minimum Enrolment Amount	Benefit after plan completion
Swarna Labh	6 months	Rs. 1,000	30% of first instalment
Swarna Yojana	11 months	Rs. 1,000	75% of first instalment
Swarna Vriddhi	18 months	Rs. 1,000	150% of first instalment
Swarna Saubhagya	11 months	Rs 12,000	Recurring gold qty booked and 15% discount on making charge % (i.e. if making charge is 18% it will be levied at 3%.)

Digital Platforms for GenZ and Convenience

SENCO GOLD & DIAMONDS ESTD 1938

MY DIGI GOLD

- The total number of registrations as June 2026 for MyDigiGold is 1,53,902+. App download stands at 77,596+.

- Digital-first investment platforms by Senco, designed to make precious metals accessible, affordable starting with Rs 800 for Gold and Rs 890 for Silver.
- My Digi Gold: Enables customers to buy, sell, and accumulate gold in small denominations, with the flexibility to convert digital holdings into physical jewellery.
- My Digi Silver: Offers customers the ability to invest in silver digitally, providing an affordable entry point into precious metal ownership with secure storage.
- Both platforms target millennials, Gen Z, and first-time investors, aligning with the shift towards digital savings and modern investment habits.
- Strengthens Senco's omnichannel presence, connecting digital investment with jewellery retail and enhancing customer loyalty.

MY DIGI SILVER

- The total number of registrations as of June 2026 for MyDigiSilver is 75,830+. App download stands at 28,733+

Sennes: Redefining Modern Luxury

Products

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

Range of products

Fashionable leather Accessories	Leather Bags	Fragrance	LGD
INR 999 to INR 10,199	INR 8,000 to INR 29,800	INR 990 to INR 2,990	Starting from INR 5,000

Presence

13 Exclusive Brand Outlets	3 Multi Brand Outlets in Delhi, Dehradun & Chandigarh (3 SIS inside HOS showrooms)
61 SIS (Leather) outlet in Senco Showrooms across India	95 SIS (Fragrance) outlet in Senco Showrooms across India

Lab-Grown Diamonds

Lab-Grown Diamond Geographical presence

13 EBOs & 3 MBOs in East, North & South.
6 SIS in Shopper Stop.

*SIS – Shop in Shop, MBO – Multi Brand Outlets, EBO – Exclusive Brand Outlets, LGD – Lab Grown Diamonds

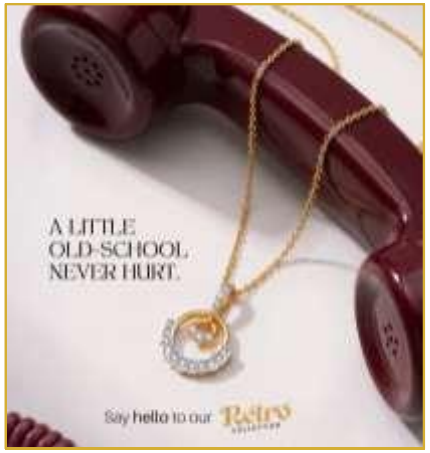
Marketing & Distribution

Building Momentum Through Purposeful Promotions





Key Campaigns & Collection Highlights



Bangle Utsav

Every woman has a unique story of dreams, choices, and achievements. Bangle Utsav celebrates these journeys with elegant bangles, recognising that every moment in her hands deserves to shine.

Senco Old Gold Exchange

Senco Old Gold Exchange allows customers to exchange old gold jewellery—even from any jeweller—with 0% deduction, making it easy to upgrade to new designs while giving old jewellery a fresh beginning.

Retro Collection Launch

The Retro Collection by Everlite by Senco blends vintage charm with modern styling. Crafted in certified gold and diamond, it features lightweight jewellery designed for everyday wear and office styling.

Art Deco Collection Launch

The Art Deco Collection combines vintage glamour with bold geometric patterns and clean architectural designs. It brings together classic aesthetics and modern craftsmanship to create elegant, sophisticated jewellery.

Halke Fulke Moments

Halke Fulke Moments showcases Senco's lightweight daily-wear jewellery, celebrating everyday occasions, personal milestones, and joyful moments with stylish, comfortable designs.

Accelerating Growth Through Digital Channels

SENCO GOLD & DIAMONDS ESTD 1938

164% YoY growth in digital sales (including Quick Commerce Sales)
(as on Q1-FY27)

3.09 Mn+
website visits (Senco)

~18,000 orders fulfilled through E-commerce channels (including Quick Commerce orders)
(as on Q1-FY27)

Also available on

amazon, NYKAA, Myntra, blinkit, SWIGGY instamart

Expanding our digital footprint with strong adoption across e-commerce and app platforms, driving growth in online sales and deepening customer engagement.

Driving Pan India Brand Loyalty

Endorsed by Our Ambassadors

National Ambassadors

Kiara Advani

Vidya Balan

Sourav Ganguly

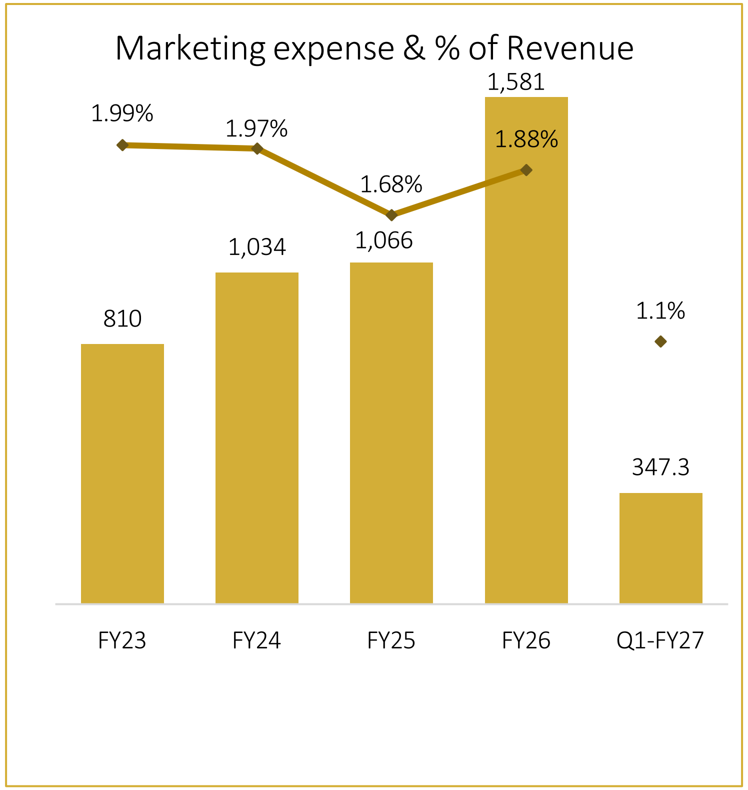
Kartik Aaryan

Regional Ambassadors

Swastika Dutta

Sauraseni Mitra

Ishaa Saha



Strategy

Vision 2030

OUR VISION FOR FY30

FY26 ACTUAL → FY30 ASPIRATION

	FY26 Actual		FY30 Aspiration
Stores	201 showrooms	→	300+
Revenue	Rs 8,430 Cr	→	Rs 20,000 Cr
EBITDA	Rs 969 Cr (11.5%)	→	~8%+ margin
PAT	Rs 574 Cr (6.8%)	→	~4.5-5%+ margin
Stud Ratio	11.0% (11.6% Q4)	→	15%+ of revenue
ROE	25.6%*	→	20%+ sustainable
ROCE	22.5%*	→	20%+ sustainable

Strategy to achieve long term goals

1. **Franchise-led, asset-light expansion**
   FOFO/FOCO already 42% of showrooms (85 of 201) at near-zero capex to Senco — the primary engine scaling Tier III/IV and Bharat reach to 1.4x stores.

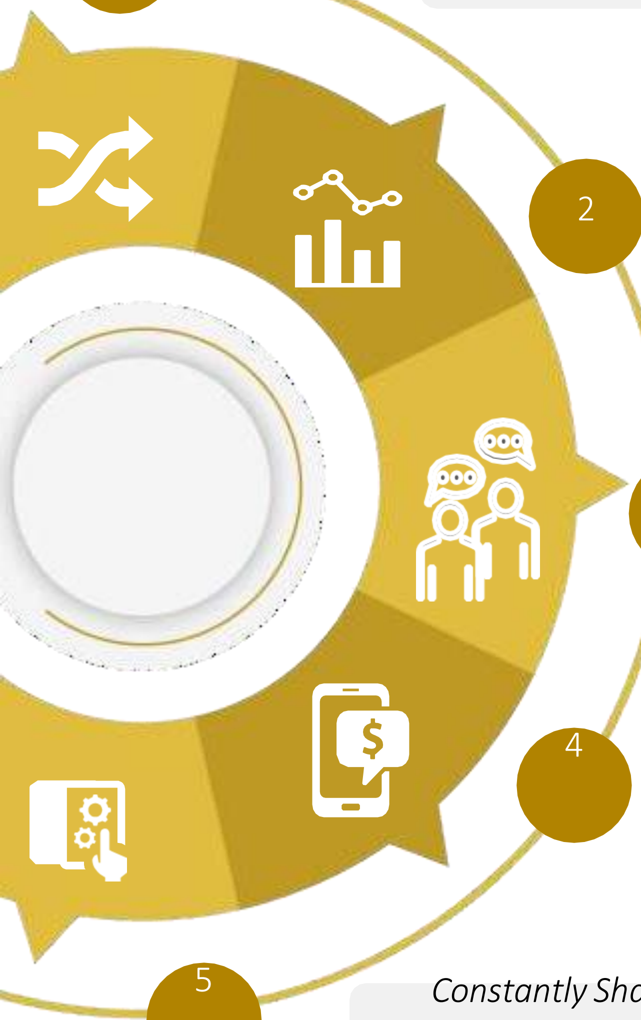
2. **Operating leverage**
   Strong SSSG and the hub-and-spoke model lift asset utilisation and inventory turns as the store base matures, widening EBITDA margin toward 8%+.

3. **Lightweight & premiumisation**
   Sennes, Everlite and Gossip win millennial/Gen-Z share in lightweight jewellery, while stud ratio (11.0% → 15%+) shifts mix toward higher-margin studded and diamond lines.

4. **East stronghold, national footprint**
   Deepen the 87-year East India leadership in brand trust and density, using it to fund and de-risk expansion into non-East and Tier III/IV geographies.

India's jewellery TAM: $90 Bn (FY25) → $130 Bn (FY30E), organised share rising 40% → 50% — built to outgrow the category.

Strategies to Drive Future Growth



1 *Passionately driving sustainable and profitable growth across India*

- Sustain, strengthen and leverage the franchisee model to drive growth in Tier 3 and Tier 4 towns
- Enhance asset utilization and drive revenue CAGR through strong Same Store Sales Growth (SSSG)
- Upsell high-margin lifestyle products and accessories under the Sennes brand

2 *Elevate the hyperlocal strategy across all customer-facing touchpoints*

- Continuously innovate design to cater to local tastes and fashion trends
- Promote Light Weight jewellery targeting millennials and Gen Z through brands like Sennes, Everlite, Gossip via Omni channel strategy
- Leverage national and regional brand ambassadors and influencers to strengthen market connect

3 *Customer Centricity and Delight as Fulcrum of Operating Strategy*

- Harness data science and CRM to forecast buying trend and drive ASP and ATV
- Attract millennial and future brides through digital marketing and social media
- Competitive Pricing, Lifetime relationship, and Hallmarked & certified products

4 *Elevating Capacity and Igniting Excellence*

- Continuously enhance Capacity to scale up the growth quotient
- Drive extensive adoption of technology across all functions to enable sustainable growth
- Ensure proactive risk management, sustainable development, and strong ESG commitment

5 *Constantly Sharpen Profitability and Cash Flows spectrum*

- Enhance sale of higher margin jewelleries, Diamond, Polki, Temple, Antique
- Optimize Inventory Turnover to enhance Store and Space productivity by Hub-and-Spoke Model
- Increase the proportion of gold metal loans to reduce borrowing costs and strengthen hedging mechanisms
- Generate robust Free Cash Flow for future expansion & working Capital need

Digital Focus and Integrated Systems

01 ERP driven organization

02 ISO Certification

03 Modern Digital Platforms

04 Centralized Network Management System

05 AI-Driven Customer Service

06 Data Driven Decision Making

07 360^0 CRM platform

08 AI-Driven Martech

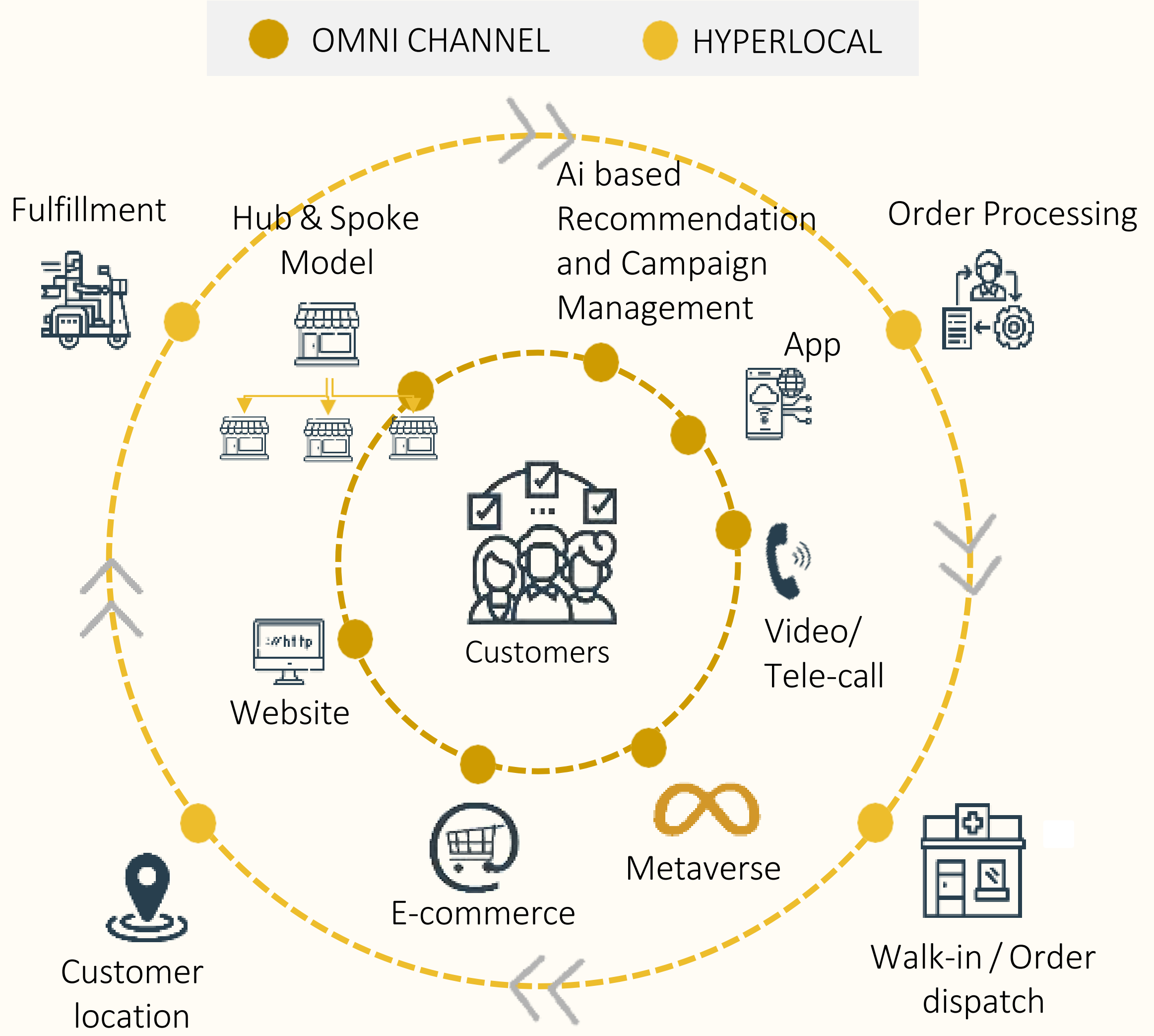
Omni-Channel Retail Network: Phygital Strategy

209 Showrooms
Over ~91% of Own showrooms are leased

'MySenco' app with almost 1,22,200 Lakhs + Upto June 2026

Websites & Apps

- sencogoldanddiamonds.com
- sencogold.com (corporate website)
- mydigigold.com
- www.everlite.in
- mydigisilver.com
- Sennes.in
- www.mygossip.in
- Sencoverse.com



Our Omni-Channel Retail Strategy Empowers Customers to Connect with us Anytime Anywhere

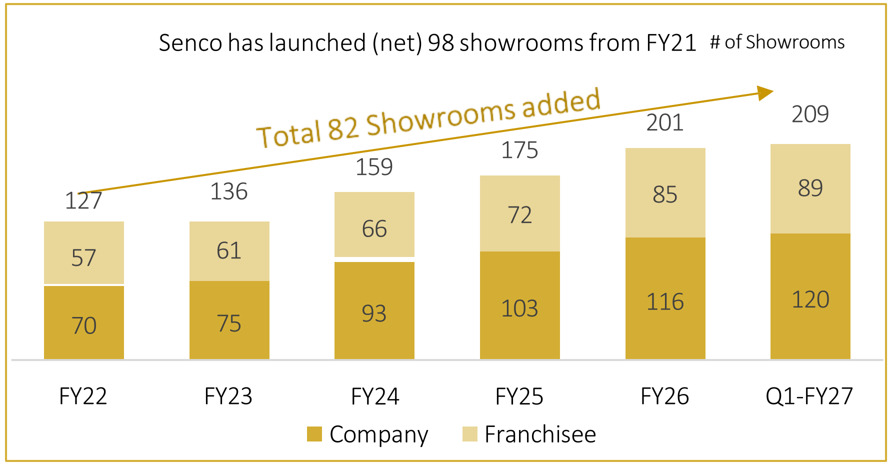
Successful “Asset-Light” Franchise Model

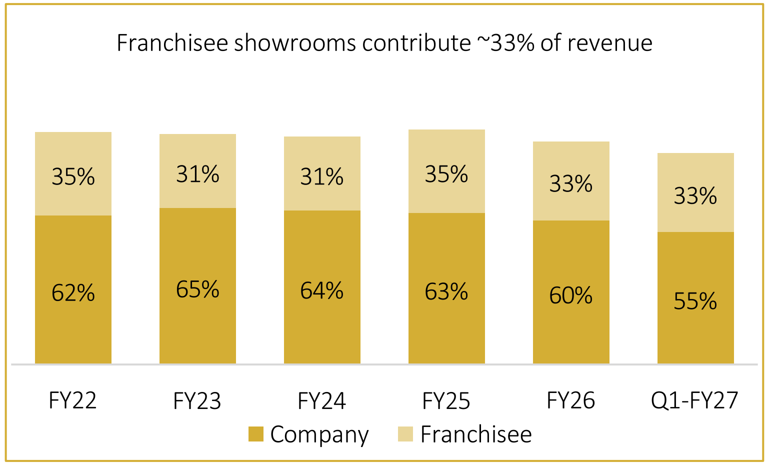
Strategic Advantage of Dual Franchise Formats (FOFO & FOCO)

- Leverage the hub-and-spoke model to strategically expand into Tier-III and Tier-IV cities under the broader Bharat Strategy.
- Provide end-to-end support to start operations, including store design, staff hiring and training, market research, sales techniques, and product knowledge.
- In both the models, FOFO and FOCO – Store Capex (say Rs 1.5 cr+) and working Capital for Inventory (Rs 15 Cr +) is invested by the Franchisee. We charge one time signing fee and an annual support fee towards marketing and ERP support.
- In the FOFO model, Senco does not bear any opex of stores.
- In the FOCO model, Senco reimburses key operating expenses such as employee salaries, marketing, discounts, electricity, etc.
- Seasonal credit support and assistance in availing bank finance.

Focusing on ‘Franchisee-Owned, Franchisee-Operated’ (FOFO) approach to expand reach efficiently in line market competition.

Franchisee store leads to higher ROE for Senco Over 90% of showrooms are in FOFO model (11 FOCO Model)





Proportion to revenue from operations (excluding franchisee fees and discount allowed)

Gold Price Risk Management & Hedging

Hedging Mechanism

Sales Hedging (Daily/Weekly)
(90%-110%)

Old Gold	Trading Jewellery	GML Rate booking
~40%	~24%	~27%

- Buying old gold and rate fixing of trading jewellery and GML on a daily basis for the equivalent amount of gold sold (say if 25 kgs is sold today say @ Rs. 15,000/gm, then 22-28 kgs will be bought the same day or next day @ Rs. ~15,000/gm), ensures that there is no cash loss or business losses.
- Usually, the gold purchase quantity is always more, considering the launch of new stores as well as the festival period readiness.
- Most jewellers strictly adhere to this policy to mitigate business risk.

Inventory Hedging
(~50% of gold inventory value as per board policy)

Unfixed Gold Metal Loan(GML)
(~10% to ~40% of Gold Inventory)

- Borrow gold from bullion banks through GML @3.4% p.a
- Price can be fixed anytime up to 180 days; thus due to an unfixed price, if the gold price falls, the GML loan liability also reduces and vice versa.
- Thus, unfixed GML acts as a hedging instrument.

MCX Futures & Options
(~10% to ~40% of Gold Inventory)

- Futures and Options derivatives (Sell position)
- In case of price rise, there will be a realisation gain; and a realisation loss in case of price fall. The MCX derivative position will lead to a loss in case of a price rise and a gain in case of a price fall. Thus offsetting the inherent risk of loss in case of a gold price fall, with resultant no gain in case of a price rise.
- Hedging cost(Brokerage fee) is very marginal, say 0.005%; however, precious working capital is blocked for margin, especially margin calls during price rise.

Key Highlights

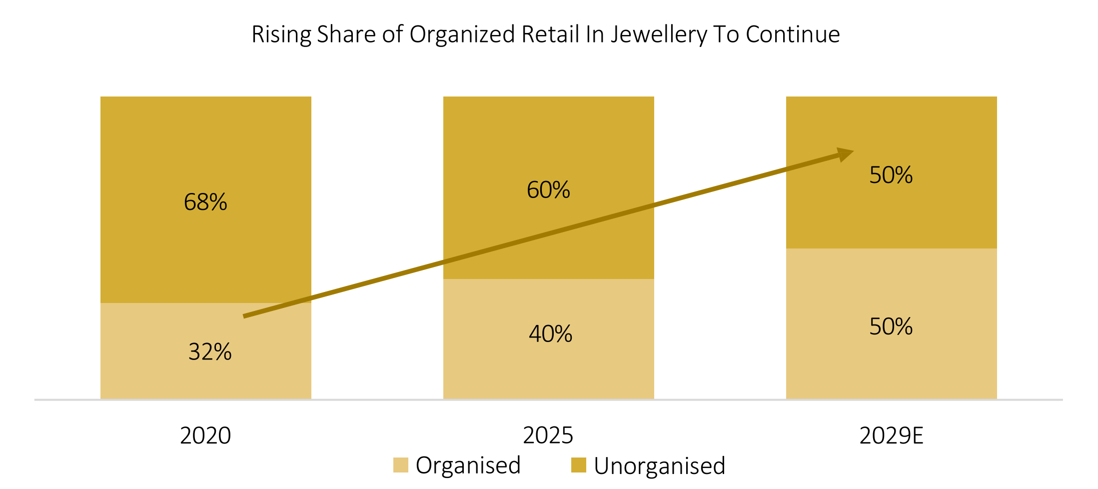
- Hedging policy enables risk management in case of price volatility.
- Average Inventory hedging level up to ~50% FY26
- Calibrated Hedging level in case of a price rise to manage working capital.
- 100% compliance of Hedge accounting standard i.e Ind AS 109 duly audited by Stat Auditor.

Accounting Treatment of Hedge Impact

- Senco's hedge accounting is aligned with Ind AS 109(IFRS 9), for treatment of hedging gains and losses (realised and unrealised).
- Ind AS 109 classifies hedging gains and losses as Fair Value Hedge (effective or ineffective) or cash flow hedge, based on detailed guidelines therein, based on the nature and purpose of hedging transactions.
- The impact of an Effective hedge is adjusted to inventory valuation through WACC method, thus impacting Gross Margin while impact of ineffective hedge is reported as other income or other expenses. Since Senco does not apply Cash Flow Hedge accounting, any reference to OCI or deferred recognition of hedge ineffectiveness is not applicable, and any derivative impact, if present, is recognised directly in the Statement of Profit and Loss in accordance with Ind AS 109.

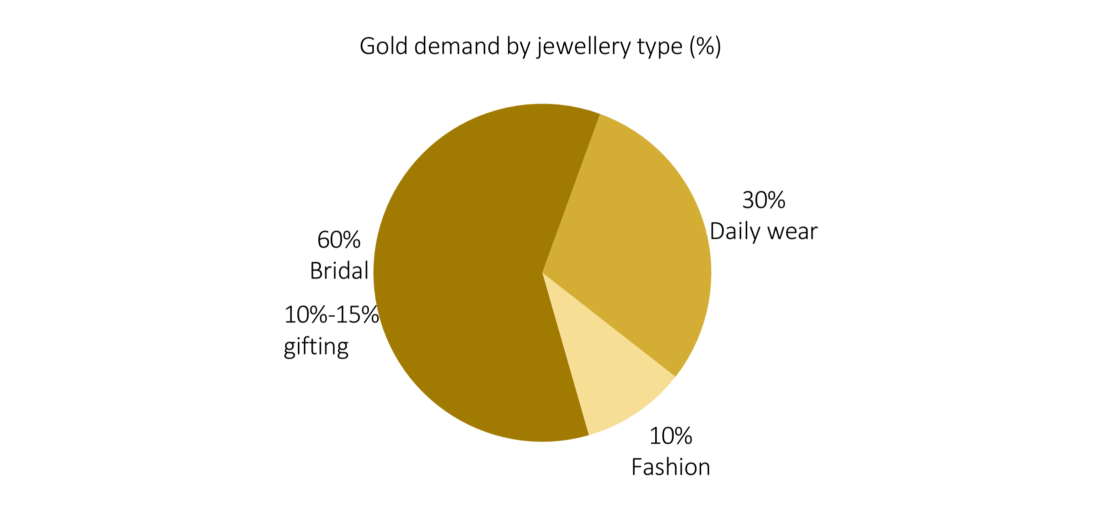
Industry

India’s Gems and Jewellery Market likely to Scale to TAM of $ 162 Billion



- Upward trajectory of gold prices
- Rising interest in other categories, such as diamonds, other precious stones, and costume jewellery
- Better customer service and policies Expanding
- Expanding economy
- More robust regulatory structure
- Increased disposable income

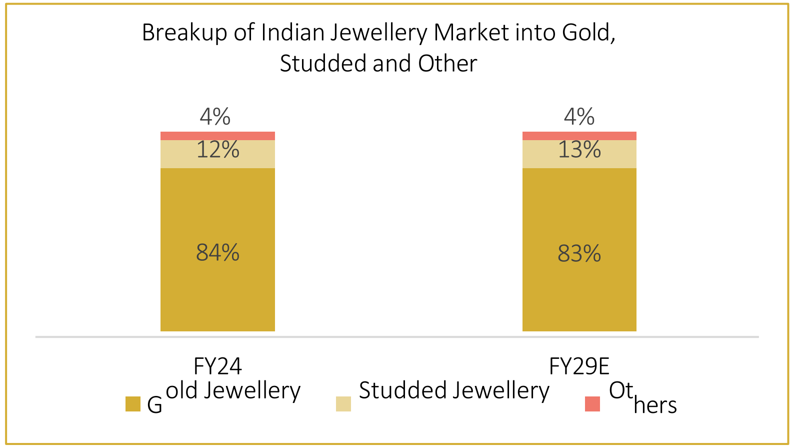
Bridal jewellery constitutes large share of the demand

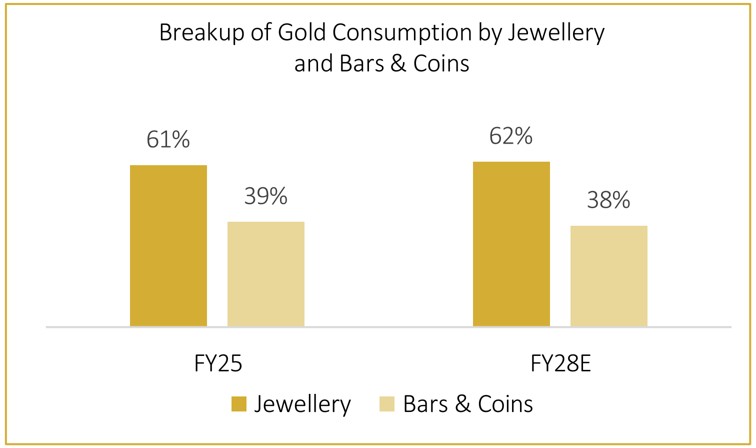


Source: IMARC Report, CRISIL, Technopak Report, Secondary Research, ET Retail Note   **TAM – Total Addressable Market*

India's Gems and Jewellery Market: Rural Bharat Leads Demand

SENCO GOLD & DIAMONDS ESTD 1938



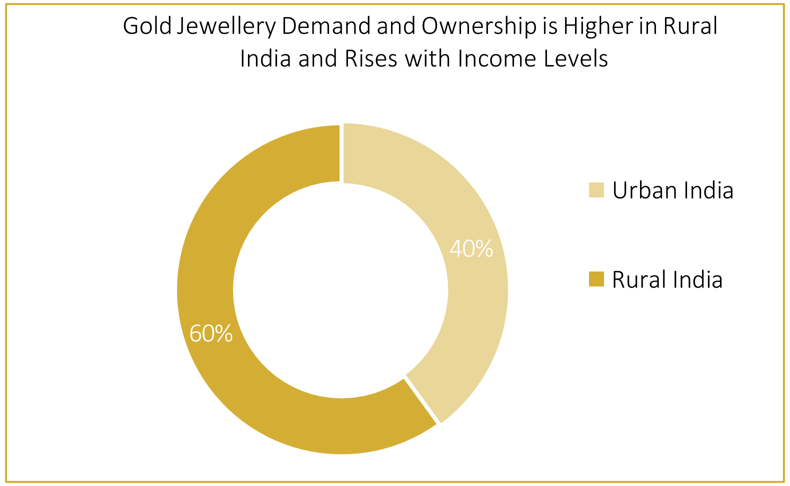


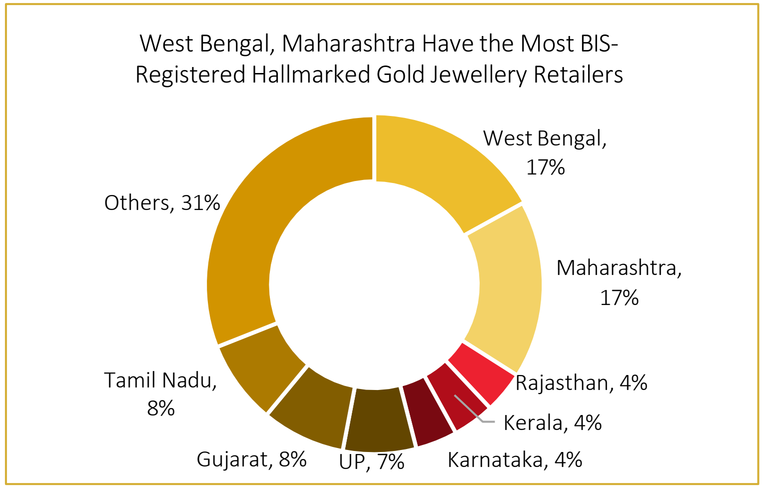
India is the 2nd largest gold market in the world

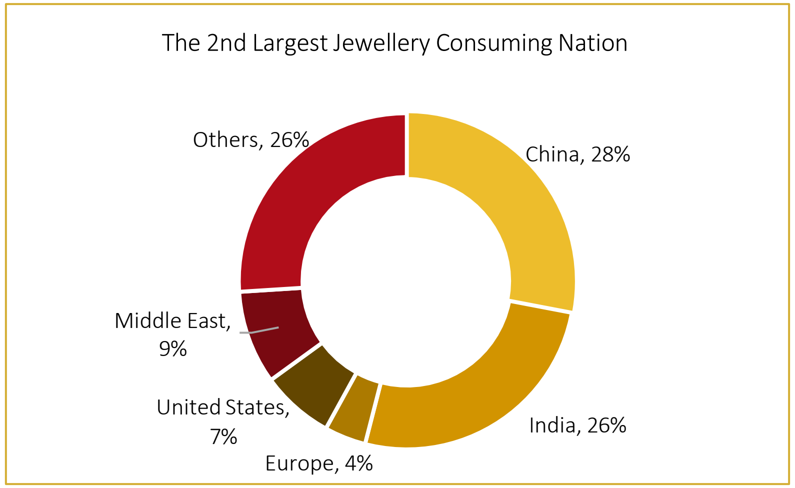
3rd Highest component of retail consumption

Inventory Obsolescence Risk NIL

70% Share of gold jewellery out of the total gold demand







Source: Company Annual Reports; WGC; Industry; CRISIL, MI&A Research, Technopak

Consistent Shift from Unorganized to Organized Jewellers

Changing Consumer Trends

Evolution of Consumer Preferences:

Market Transparency, Product Purity, and quality benchmark

Brand Awareness:

Growing momentum driven by marketing strategies of organized retailers

Service Excellence:

Extended service focus: Vital for long-term jewellery investment

Regulatory Developments

Demonetization:
Transparency Enhanced Through Cashless Transactions

GST:
Implemented Tax Compliance Measures

Mandatory PAN:
For transactions over ₹2,00,000: Buyer PAN card required

Rural Policy:
Given rural India's deep connection to gold culture

Hallmarking of Gold Jewellery with HUID Marking:
Mandatory, starting from the year 2021
Mandatory HUID from 2023
Mandatory Hallmarking for 9 Carat Gold from July 2025

Anti Money Laundering (AML) Applicability:
CBIC designated as a regulator for the jewellery industry

BIS Hallmarking
More Quality Consciousness

Transparent Pricing
Enhancing Customer Trust

Product Certification
Purity assurance, lifetime maintenance and guarantee of life-time buy back and exchange specially for Diamond & Polki

Certifications – SGL, IGI, GIA, Gemex

After-sales Service
Employee Training for Enhanced Customer Satisfaction and Loyalty Point, lifetime free maintenance, buyback and Exchange, Diamond Jewellery in EMI

Transparency in Gold purity
Valuation and Purity Verification in Customer's Presence by Gold testing machine

ESG, CSR & Capital Markets

Beyond the Shine: Senco's ESG Value System

SENCO GOLD & DIAMONDS ESTD 1938

Environment

Sustainable Sourcing & Inclusive Growth

Commitment to sourcing ethically and environmentally responsible materials, including ~43% recycled gold and partnering with MSMEs and small producers

Resource Efficiency

- 80% reduction in single-use plastic bottles through glass and filtered water.
- 3,838 paper registers eliminated annually, saving 767.6 kg paper (~13 trees).
- 49,050 non-woven plastic carry bags eliminated via jute and paper alternatives.
- Water wastage reduced through push taps and showroom-level water monitoring.

Energy Efficiency & Clean Energy Transition

- 8,470 kWh renewable energy generated in FY26.
- Digitization of store-level records through PAZO App to eliminate paper usage and improve resource and energy efficiency across retail operations.

Social

Diversity, Equity & Inclusion (DEI)

Promote a diverse, equitable and inclusive workplace for all employees and partners

Fair Practices & Safe Work Environment

Ensure fair compensation, safe working conditions, and labor law compliance through structured awareness programs, regular training, and rewards & recognition for artisans, including marginalized communities

Community Engagement & Empowerment

Support local communities via skill-building, livelihood programs, and social development initiatives

Governance

Ethical Business Conduct

Maintain strict business ethics, anti-corruption practices and transparent communication of ESG performance

Board Oversight & Accountability

Strong ESG oversight at the board level with integration into corporate strategy; stakeholder engagement through regular ESG disclosures aligned with industry standards

Governance Framework

Over 20 years of strong corporate governance with reputed independent directors, top auditors and ERP-driven controls

Investing in people, prosperity and planet

CORPORATE SOCIAL RESPONSIBILITY | FY IMPACT SNAPSHOT

Ten community programmes across West Bengal, Jharkhand and beyond, built to create durable livelihoods, not one-off charity.

- **EDUCATION**
  Digital resource centre, school libraries and Kishalay learning programmes
- **SKILLING**
  60-hour retail orientation under NEP and a General Duty Assistant health course
- **LIVELIHOODS**
  Sewing machines and enterprise support for rural women in Jhargram
- **ENVIRONMENT**
  Project Swarna Sundari mangrove restoration in the Sundarbans

Mangrove restoration, Sundarbans

Skilling centre, Baguiati

Livelihood kits for women, Jhargram

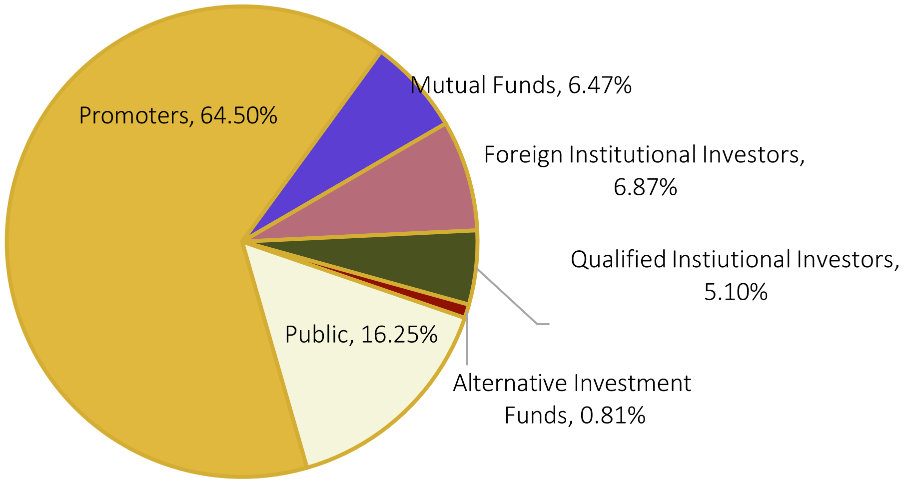
Kishalay learning programme

Community investment that strengthens brand trust, local hiring pipelines and long-term customer relationships.

Shareholding Pattern as on 30th June 2026

Sl No.	Category	Holding %
1	Promoters	64.50%
2	Foreign Institutional Investors	6.87%
3	Mutual Funds	6.47%
4	Qualified Institutional Buyer	5.10%
5	Alternative Investment Funds	0.81%
6	Public Shareholders	16.25%

Sl No	Top shareholders as on 30th June 2026	Holding %
1	Bandhan Small Cap Fund	3.7%
2	ICICI Prudential Life Insurance Company Limited	3.2%
3	Tata AiA Life Insurance Company Limited	2.1%
4	Ashoka Whiteoak/ Whiteoak Capital	1.9%
5	Sundaram Mutual Fund A/C Sundaram Services Fund	1.7%
6	Bank Of India Consumption Fund	0.8%
7	Government Pension Fund Global (Norges Bank, Norway)	0.8%
8	Mirabilis Investment Trust	0.6%
9	ICICI Lombard General Insurance Company Ltd	0.6%
10	Abu Dhabi Investment Authority - ADIA	0.6%
11	Matthews Emerging Markets Small Companies Fund	0.5%
12	Sameeksha India Equity Fund	0.5%
13	India Acorn Fund Ltd	0.3%
14	Canara HSBC Life Insurance Co Ltd	0.3%
15	Enigma Small Opportunities Fund	0.3%



Definition and Abbreviation

Sl No	Short Form	Long Form	Details
1.	ROE	Return on Equity	PAT/Avg Net worth
2.	ROCE	Return on Capital Employed	EBIT (PBT- Finance Cost)/Avg Capital Employed (Avg Net wroth + Avg Borrowing incl. GML)
3.	Net Debt	Net Debt	Total Borrowings (incl. GML) less Cash/Bank/FD/Margins Etc.
4.	ASP	Average Selling Price	Sales/No of units sold
5.	ATV	Average Transaction Value	Sales/No of invoices
6.	SSSG	Same Store Sale Growth	Sales growth from same stores (excluding new stores). Same store means stores opened prior to 01st April 2025 for FY26-27. End Consumer Sales (Secondary sales for sales made to franchisee) are considered for SSSG.
7.	GML	Gold Metal Loan	Borrowing gold from banks instead of cash to manufacture jewellery (hedges against gold price fluctuation)
8.	Inventory Ratios	Inventory Turnover Ratio Inventory Days	Total Revenue / Avg. Inventory Avg. Inventory / 1 Day Sales (Total Sales / No. of Operating Days)
9.	CCC	Cash Conversion Cycle	Inventory Days+ Receivable days –Payable Days
10.	Stud Ratio	Stud Ratio	Diamond Jewellery Sales/ Total Retail Primary Sales (Excluding Exports).
11.	COCO	Company Owned Company Operated	Company stores where inventories owned by the company, whether lease or owned property
12.	FOFO	Franchisee Owned Franchisee Operated	Franchisee invests in Capex & Inventory. Senco does not bear any store Opex.
13.	FOCO	Franchisee Owned Company Operated	Franchisee invests in Capex & Inventory. Senco reimburses key Opex (salaries, marketing, electricity, etc.).

THANK YOU

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