



Ref: SEC/SE/44/2025-26

Date: 13th August, 2025

The Manager- Listing The National Stock Exchange of India Limited “Exchange Plaza”, Bandra – Kurla Complex, Bandra (EAST), Mumbai – 400051 NSE SYMBOL: SENCO	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: Investor Presentation- Q1FY26 - Results

Pursuant to Regulation 30 of the Securities and Exchange Board of India (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, 2025.

This presentation 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

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/

www.sencogold.com



India's 2nd Most
Trusted Jewellery
Brand 2024
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India's 2nd Most Trusted & Jewellery
Brand*



Senco Gold Limited

Investor Presentation | Q1 FY26 Results

13th August 2025

All figures are in INR Mn unless otherwise stated.

BSE – 543936
NSE - SENCO
Bloomberg – SENCO:IN
MSCI India Domestic Small Cap Index Constituent
(Since August 2024)

*5th year in a row



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The background of the slide is a collage of jewelry-related images. It includes a close-up of a diamond ring with a pink gemstone, a necklace with a large teardrop pendant, a pair of earrings, and a large, ornate gold necklace with yellow gemstones. The images are overlaid with semi-transparent, overlapping geometric shapes in shades of orange, yellow, and red, creating a dynamic and layered effect.

01

Quarterly Performance



Management Comment on Q1-FY26 performance



Mr. Suvankar Sen
MD & CEO



Mr. Sanjay Banka
Group CFO & Head IR

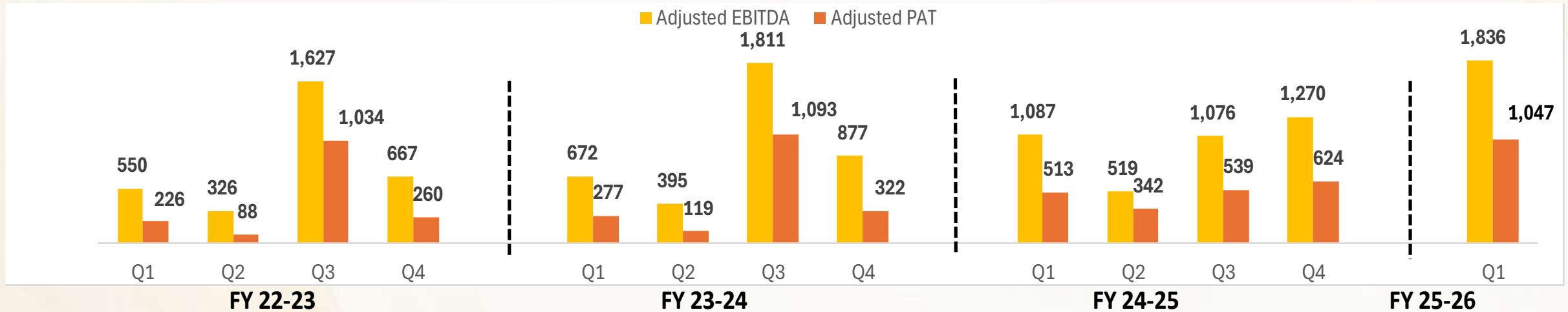
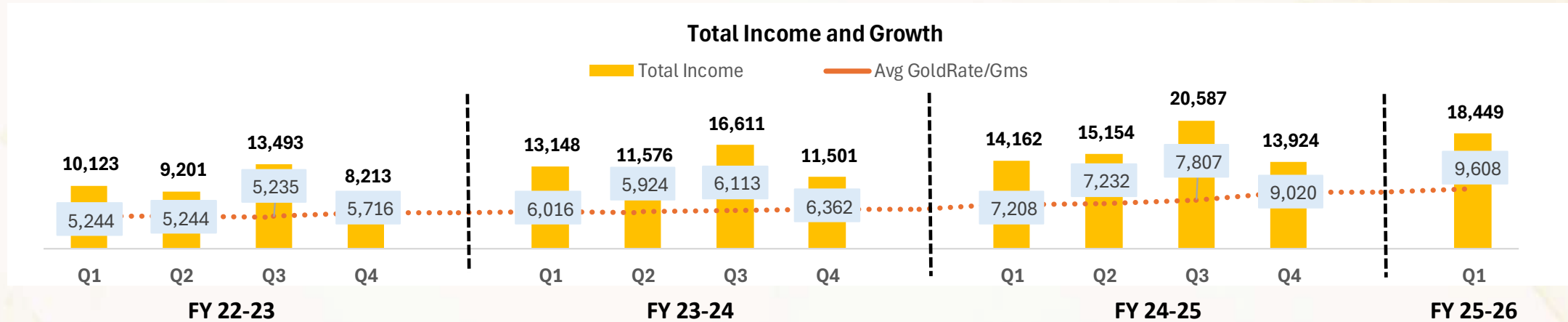
I am pleased to announce that we have started the fiscal year 2026 on an exceptionally strong footing. The quarter was also marked by continued geopolitical tensions, tariff war as well as huge rise in gold price by 32% YoY and 5% QoQ, consumer demand remained elevated, enabling us to deliver robust topline growth and achieve our highest-ever Q1 retail performance. In Q1, 10 new showrooms were added to the network, comprising 5 COCO (including 1 Sennes store), 1 FOCO, and 4 FOFO formats. The strong momentum was significantly fuelled by a favourable festival like Akshay Tritiya and Poila Baishakh driving our success. In the retail segment, COCO showrooms, contributing 63% to the overall retail revenue, registered a 25% growth in Q1. The FOFO business, which accounts for the remaining 37%, grew by a strong 34% during the same period.

Our old gold exchange program ensures that the price rise impact was mitigated ensuring continued demand. We welcome Bureau of Indian Standards' move to bring 9 karat gold jewellery under mandatory hallmarking, a smart push for clarity and consumer trust in more affordable jewellery options. This regulatory update not only boosts transparency but also incentivizes design innovation and export growth in the 9 K segment. This quarter, we launched over 11,400 new jewellery designs and opened 10 new showrooms, including a pioneering store at the Andheri Metro station in Mumbai. This expands our footprint to 185 showrooms across the country. We expanded out franchise model to Nagpur marking a successful journey. We have a clear visibility and strong pipeline for roll out of at least 10 more stores by Q3 to achieve our earlier outlook of 20 stores in FY26.

Our efforts continue to be recognised and were awarded with the "Best Hedger award" from MCX for the second year in a row. We remain confident that, given our long-term strategy and strategic calibrations we are well positioned to deliver 18%-20% revenue growth, 6.8%-7.2% EBITDA Margin and 3.7%-4.0% PAT margin.

We are pleased to report a total income of ₹1,826.2 Cr in Q1 FY26 (consolidated), reflecting a 30.0% YoY growth compared to Q1 FY25 and a 32.6% sequential (QoQ) growth. SSSG growth was impressive at 19.6%. EBITDA grew to ₹183.5 crores (EBITDA Margin 10%), with remarkable growth of 68.8% YoY and 44.5% QoQ. The EBITDA margin improved substantially to 10% as against 9.2% in Q4 FY25 and 7.7% in Q1 FY25 YoY which was primarily driven by higher diamond jewellery sales, improved product mix and improved realisation due to gold price rise. OPEX has been maintained under tight vigil leading to operating leverage which has resulted into the improved EBITDA margin. We also achieved substantial improvement in PAT which grew to ₹104.7 Cr recording 2x growth YoY and 67.6% growth QoQ. The 3 subsidiaries also reported modest growth in topline and improvement in bottom line, and at a consolidated level the subsidiary PAT impact was incremental of ₹1.30 Cr. We are also please to report that the earlier risk on GML rate increase has subsided and the GML rates have moved back to earlier range of 3.5% to 4.5% p.a and thus our outlook for our blended ROI remains at sub 7%. Further our investment in inventories have also increased during the quarter to Rs 3558.4 crores as we are now preparing for festive and wedding seasons. We are also happy to announce that ICRA has reaffirmed our rating at [ICRA]A2+ for short term working requirement and [ICRA]A (Stable) for long term borrowing.

Quarterly Performance Trend (Consolidated)





Profit & Loss Statement (Standalone)

Sl.No	Particulars (INR Mn)	Q1 FY26	Q1 FY25	YoY (%)	Q4 FY25	QoQ (%)	FY25	FY24	FY23	FY22
1	Revenue from Operations	18,245.7	14,149.6	28.9%	13,619.5	34.0%	62,586.8	52,296.6	40,755.6	35,346.4
2	Cost of Goods Sold	14,772.8	11,723.8	26.0%	11,286.3	30.9%	54,036.7	44,259.8	34,217.6	29,805.4
3	Gross Margin	3,472.9	2,425.8	43.2%	2,333.2	48.8%	8,550.1	8,036.8	6,538.0	5,541.0
4	Employee Cost	395.4	328.4	20.4%	340.9	16.0%	1,341.7	1,083.9	915.2	743.0
5	Marketing Cost	423.5	386.1	9.7%	176.4	140.1%	1,051.1	1,033.1	810.4	505.8
6	Other Expenses	831.9	612.0	35.9%	560.9	48.3%	2,453.4	2,106.2	1,633.7	1,512.0
7	Total Expenses	1,650.8	1,326.5	24.4%	1,078.2	53.1%	4,846.2	4,223.2	3,359.3	2,760.8
8	EBITDA	1,822.1	1,099.3	65.8%	1,255.0	45.2%	3,703.9	3,813.6	3,178.7	2,780.2
9	EBITDA Margin (%)	10.0%	7.8%		9.2%		5.9%	7.3%	7.8%	7.9%
10	Custom Duty Impact	-	-		-		574.2	-	-	-
11	Adjusted EBIDTA*	1,822.1	1,099.3	65.8%	1,255.0	45.2%	4,278.1	3,813.6	3,178.7	2,780.2
12	Adjusted EBITDA Margin (%)	10.0%	7.8%		9.2%		6.8%	7.3%	7.8%	7.9%
13	Other Income	176.3	124.1	42.1%	148.2	19.0%	547.0	427.6	317.0	129.2
14	Depreciation and Amortization	174.1	175.0	(0.5)%	183.8	(5.3)%	658.0	590.1	449.5	420.8
15	EBIT	1,824.3	1,048.4	74.0%	1,219.4	49.6%	3,592.9	3,651.1	3,046.2	2,488.6
16	EBIT Margin (%)	10.0%	7.4%		9.0%		5.7%	7.0%	7.5%	7.0%
17	Finance cost	423.5	319.7	32.5%	372.4	13.7%	1,353.4	1,078.0	860.5	708.8
18	Profit Before Tax (PBT)	1,400.8	728.7	92.2%	847.0	65.4%	2,239.5	2,573.1	2,185.7	1,779.8
19	Total Tax Expenses	365.5	195.3	87.1%	227.4	60.7%	585.7	685.6	576.7	478.4
20	Profit/(Loss) for the Period/Year	1,035.3	533.4	94.1%	619.6	67.1%	1,653.8	1,887.5	1,609.0	1,301.4
21	PAT Margin (%)	5.7%	3.8%		4.5%		2.6%	3.6%	3.9%	3.7%
22	Adjusted PAT*	1,035.3	533.4	94.1%	619.6	67.1%	2,078.7	1,887.5	1,609.0	1,301.4
23	Adjusted PAT Margin (%)	5.7%	3.8%		4.5%		3.3%	3.6%	3.9%	3.7%

* **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.No	Particulars (INR Mn)	Q1 FY26	Q1 FY25	YoY (%)	Q4 FY25	QoQ (%)	FY25	FY24	FY23	FY22
1	Revenue from Operations	18,262.8	14,038.9	30.1%	13,777.1	32.6%	63,280.7	52,414.4	40,774.0	35,346.4
2	Cost of Goods Sold	14,773.8	11,610.9	27.2%	11,464.6	28.9%	54,765.5	44,400.5	34,219.3	29,805.4
3	Gross Margin	3,489.0	2,428.0	43.7%	2,312.5	50.9%	8,515.2	8,013.9	6,554.7	5,541.0
4	Employee Cost	418.0	339.5	23.1%	356.5	17.3%	1,390.8	1,112.3	933.8	747.7
5	Marketing Cost	426.3	387.2	10.1%	178.8	138.4%	1,065.6	1,033.7	810.4	505.8
6	Other Expenses	808.8	613.8	31.8%	507.1	59.5%	2,382.5	2,112.8	1,644.3	1,515.7
7	Total Expense	1,653.1	1,340.5	23.3%	1,042.4	58.6%	4,838.9	4,258.8	3,388.5	2,769.2
8	EBITDA	1,835.9	1,087.5	68.8%	1,270.1	44.5%	3,676.3	3,755.1	3,166.2	2,771.8
9	EBITDA Margin (%)	10.1%	7.7%		9.2%		5.8%	7.2%	7.8%	7.8%
10	Custom Duty Impact	-	-		-		574.2	-	-	-
11	Adjusted EBITDA*	1,835.9	1,087.5	68.8%	1,270.1	44.5%	4,250.5	3,755.1	3,166.2	2,771.8
12	Adjusted EBITDA Margin (%)	10.1%	7.7%		9.2%		6.7%	7.2%	7.8%	7.8%
13	Other Income	186.5	122.9	51.7%	146.8	27.0%	545.7	422.4	311.4	127.7
14	Depreciation and Amortization	186.8	180.7	3.4%	191.3	(2.4)%	681.3	601.1	455.5	421.2
15	EBIT	1,835.6	1,029.7	78.3%	1,225.6	49.8%	3,540.7	3,576.4	3,022.1	2,478.3
16	EBIT Margin (%)	10.1%	7.3%		8.9%		5.6%	6.8%	7.4%	7.0%
17	Finance cost	429.8	321.6	33.6%	375.0	14.6%	1,362.1	1,081.0	860.5	697.0
18	Profit Before Tax (PBT)	1,405.8	708.1	98.5%	850.6	65.3%	2,178.6	2,495.4	2,161.6	1,781.3
19	Total Tax Expenses	359.3	195.3	84.0%	226.4	58.7%	585.5	685.3	576.7	490.3
20	Profit/(Loss) for the Period/Year	1,046.5	512.8	104.1%	624.2	67.7%	1,593.1	1,810.1	1,584.9	1,291.0
21	PAT Margin (%)	5.7%	3.7%		4.5%		2.5%	3.5%	3.9%	3.7%
22	Adjusted PAT*	1,046.5	512.8	104.1%	624.2	67.7%	2,018.0	1,810.1	1,584.9	1,291.0
23	Adjusted PAT Margin (%)	5.7%	3.7%		4.5%		3.2%	3.5%	3.9%	3.7%

* **Adjusted EBITDA & 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)



Balance Sheet (Consolidated)

Sl. No.	Particulars (INR Mn)	As at	As at	As at	Particulars (INR Mn)	As at	As at	As at
EQUITY AND LIABILITIES		Jun-25	Mar-25	Mar-24	ASSETS		Jun-25	Mar-25
		Unaudited	Audited	Audited			Unaudited	Audited
1	Equity & Non Current Liabilities				Non Current Assets			
2	Total Equity	20,743.8	19,702.9	13,655.4	Property, Plant and Equipments	1,433.9	1,376.1	1,158.2
3	Non Current Liabilities				Capital Work in Progress	8.6	19.9	14.9
4	Borrowings	14.3	11.2	10.5	Other Intangible Assets	26.1	26.8	27.5
5	Lease Liabilities	2,648.9	2,548.5	2,354.6	Right of Use (ROU) Assets	2,726.2	2,643.6	2,434.1
6	Provisions	38.0	29.7	28.1	Other Financial Assets	608.6	430.2	305.4
7	Other Non Current Liabilities	68.5	61.5	62.5	Other Non Current Assets	488.0	475.4	452.7
8	Total Non Current Liabilities	2,769.7	2,650.9	2,455.7	Total Non Current Assets	5,291.4	4,972.0	4,392.8
9	Current Liabilities				Current Assets			
10	Working Capital Borrowings	7,960.3	5,861.2	5,890.7	Inventories	35,584.5	32,992.5	24,570.2
11	Gold Metal Loan (GML)	8,349.0	11,817.7	9,082.2	FDs & Bank Balances	4,281.3	5,576.0	5,328.5
12	Lease Liabilities	368.3	355.5	273.4	Trade Receivables	1,450.5	810.4	528.7
13	Trade Payables	3,921.1	1,516.5	2,068.8	Cash and Cash Equivalents	350.2	332.5	185.2
14	Other Financial Liabilities	457.9	864.5	687.2	Other Financial Assets	737.1	1,688.4	1,545.8
15	Current Tax Liabilities (Net)	297.7	17.4	154.7	Other Current Assets	1,289.1	1,091.7	675.4
16	Other Current Liabilities	4,116.3	4,676.9	2,958.5	Total Current Assets	43,692.7	42,491.5	32,833.8
17	Total Current Liabilities	25,470.6	25,109.7	21,115.5	Total Assets	48,984.1	47,463.5	37,226.6
18	Total Equity and Liabilities	48,984.1	47,463.5	37,226.6				

02

Company Overview

Guiding Pillars That Define Senco Gold & Diamonds



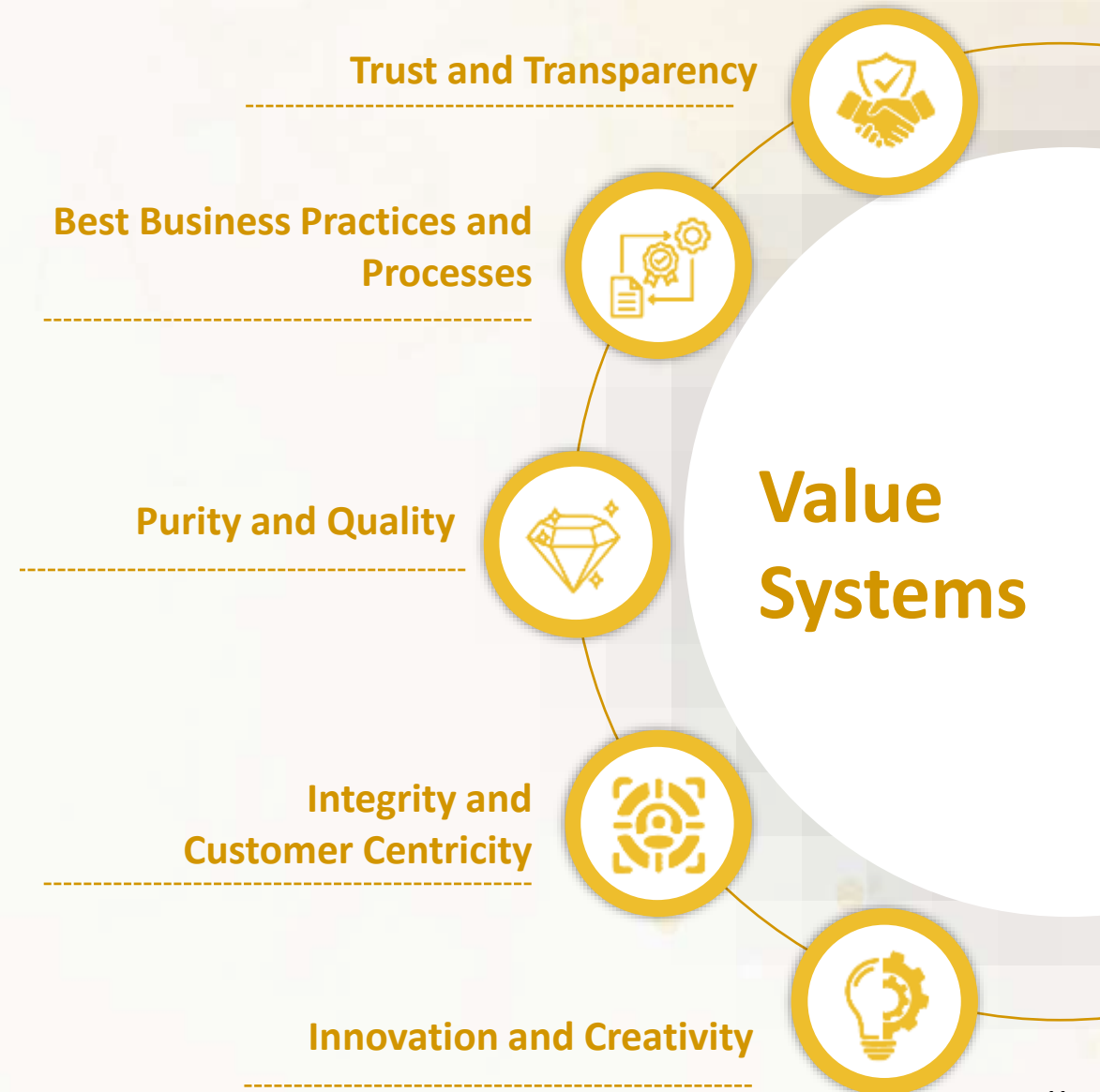
Vision

India's most trusted jewellery brand and a leading accessory & lifestyle partner



Mission

- Delight our valuable customers and fulfil their lifestyle needs and desires
- Offer Hyperlocal and creative designs, in line with global trends and varied choices
- Deliver quality products at competitive prices
- Promote the Karigari of India across the Globe
- Promote a culture of learning and development amongst employees
- Achieve sustainable growth that enriches our communities and deliver lasting value to all stakeholders.





Snapshot



85+

Years of
Legacy

186

Showrooms

76

Franchisee
Showrooms

121

Towns & Cities and
1 in Dubai

3,010+

Team Strength

21%

5 yrs
Revenue CAGR

19.6%

FY26
SSSG growth

39%

Old Gold Exchange
(% of Sales)
(36% of Procurement)

11.6%

FY26
Stud ratio

3 Mn+

Loyal
Customers



Where Heritage Meets Vision: A Four-Generation Story



Shri Maran Chand Sen

Born to a school principal, Shri Maran Chand Sen began his jewellery business in Tantibazar, 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. Under his leadership, the business expanded with the establishment of two additional showrooms strengthening the brand’s presence in Kolkata.



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). He also held key leadership roles across various industry forums, contributing to the sector’s advancement.



Shri Suvankar Sen
(MD & 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.

Strategic Board Leadership



RANJANA SEN

Chairperson and Whole Time Director

- 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 organised 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 won numerous awards, including the Jagran Achiever's Award 2023 for Excellence in Design Innovation in Gold and Diamonds and YFLO Trendsetter for Fashion/Jewelry Award in 24



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. He is also an Independent Director at Halder Venture Limited & Shristi Infrastructure Development Corporation Limited.



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

Eight Decades of Heritage, Innovation & Growth

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

1938 to
1994

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

Senco Gold Limited

Company Incorporated by merging existing proprietary and partnership

Franchisee Model And Largest Showroom

- 2000** Opened first franchisee showroom in **Durgapur**, West Bengal
- 2004** Largest showroom with an area of c. 8,000 sq. ft. launched in Kolkata
- 2007** Mr. Suvankar Sen joined the family business as 4th generation entrepreneur after competing his studies in 2007
- 2008** Introduces Gossip and Silver Fashion

Expanding In New Geography

- Expanded footprint beyond WB by opening first showroom in Assam.
- 2010** Launched first showroom in Jharkhand under franchisee model
- 2012** Entered northern region by opening showroom in Delhi
- 2013**

2010
2013

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**

2014
2015

Introduced Everlite

- 2016** Entered southern region by opening showroom in Bangalore. Introduced Everlite brand
- 2017** Total number of showrooms crossed 80
- 2018** Revenue crossed INR 20 bn

2016
2018

2nd Most Trusted Brand

- 2019** Received the Best Promising Gems and Jewellery Brand award. Introduced Aham Men's Brand
- 2020** Crossed **100** showroom mark
- 2022** Raised **INR 750 Mn** equity from OIIF II
- 2023** **Listed on NSE & BSE** Awarded 2nd most trusted jewellery brand by TRA
- 2024** 1st International showroom in Dubai. MCX Best hedger award Crossed 150+ showroom mark Entry into Deloitte list of top 100 global Luxury brands Both PE funds i.e. Saif Partners and OIIF II monetized Senco Gold. Launch of Sennes Brand

2019
2024

QIP and Share Split

- 2025** Incorporation of wholly on subsidiary namely Sennes on 7th Sept 24
- Launched a Lab Grown segment under Sennes
- Raised QIP of Rs. 459 crore and share split of 1:2 ratio
- Launched first showroom in Nagpur under Metro & TierI under franchisee model

2025
2026

FY21

Revenue: INR 26,603.79 Mn
Company Operated Showrooms: 60
Franchisee Operated Showrooms: 52

FY22

Revenue: INR 35,346.41 Mn
Company Operated Showrooms: 70
Franchisee Operated Showrooms: 57

FY23

Revenue: INR 40,774.04 Mn
Company Operated Showrooms: 75
Franchisee Operated Showrooms: 61

FY24

Revenue: INR 52,414.43 Mn
Company Operated Showrooms: 93
Franchisee Operated Showrooms: 66

FY25

Revenue: INR 63,280.72 Mn
Company Operated Showrooms: 103
Franchisee Operated Showrooms: 72

Q1-FY26

Revenue: INR 18262.76 Mn
Company Operated Showrooms: 110
Franchisee Operated Showrooms: 76



Crafted from Heritage, Driven by Sharp Vision

Legacy of Excellence

Run by **4th generation** professional entrepreneur, with over **eight decades ~47x growth** in revenue from INR 134 Cr (FY08) to INR 6,328.07 Cr (FY25), INR 1826.28 Cr (Q1FY26)

Design-Led Product Innovation

1,82,600+ Gold jewellery designs
1,04,200+ Diamond jewellery designs

Successful Asset Light Franchise Model

76 Franchisee showrooms with 59 of them in Tier III & below cities

Omni-Channel experience

Showrooms , Websites, '**MySenco**' app, DigiGold, DigiSilver app, Sencoverse (Metaverse), Shop in Shop, E-commerce marketplaces

Bouquet of Brands

Powerful brands like **Everlite, Gossip, Aham, Sennes** etc. targeting across all age groups

Among the Most Trusted Brand

India's **2nd Most Trusted Jewellery Brand** for 5th Year in a Row¹

Best Brand in Jewellery – the Economic Times, 2021 and KALEIDO award by ET Brand Equity

In-house Modern and Tech Enabled Manufacturing Facilities

Two factories near Kolkata, West Bengal
Meticulous craftsmanship of 186+ Karigars

Largest Organized Jewellery Retail Player in The Eastern Region of India

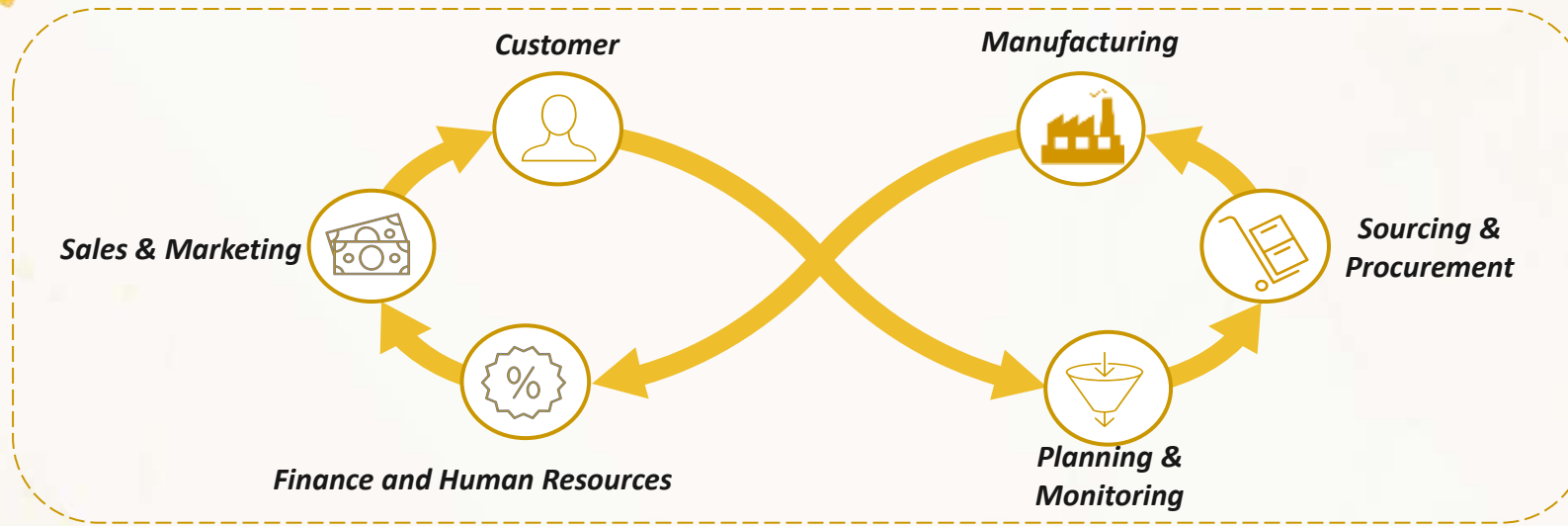
PAN India presence with **185 showrooms** & **1 international Showroom** in Dubai

Crafting India's Jewellery Journey





Robust Governance for Seamless Collaboration and 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 karigar with strategic locational advantages
- Regional Procurement Centres at Delhi

Manufacturing

- Jewellery manufacturing is carried out by skilled Karigars in West Bengal, for handmade products it is made by organised manufacturers in Mumbai, Kerala, Rajkot, and Coimbatore, and also in-house at our facility in Ankurhati, Howrah.
- Karigar workshops are subject to regular audits to maintain highest quality standards
- Advanced technologies like 3D printing, CAD-driven design, and laser cutting are used for precision and efficiency

Quality Control (QC)

- Hallmarking gold Jewellery from 2012
- SGL and GEMEX certifications for diamond Jewellery
- Stringent two quality control checkpoints for inventory produced by Karigars
- Usage of XRF machines at showrooms for quality check at point of sales
- Internal quality control team comprises 31 experts and trained staff (March 31st, 2025)
- Over 30QC parameters for various types of Jewellery

Efficient Inventory Management

- Controlled and monitored through ERP
- Strong control and monitoring of inventory by series of audits, physical verification and CCTV monitoring
- Jewellerries shuffling among showrooms to increase inventory turnover
- Minimal accumulation of slow-moving stock driven by data analysis and report
- Future inventory forecasts



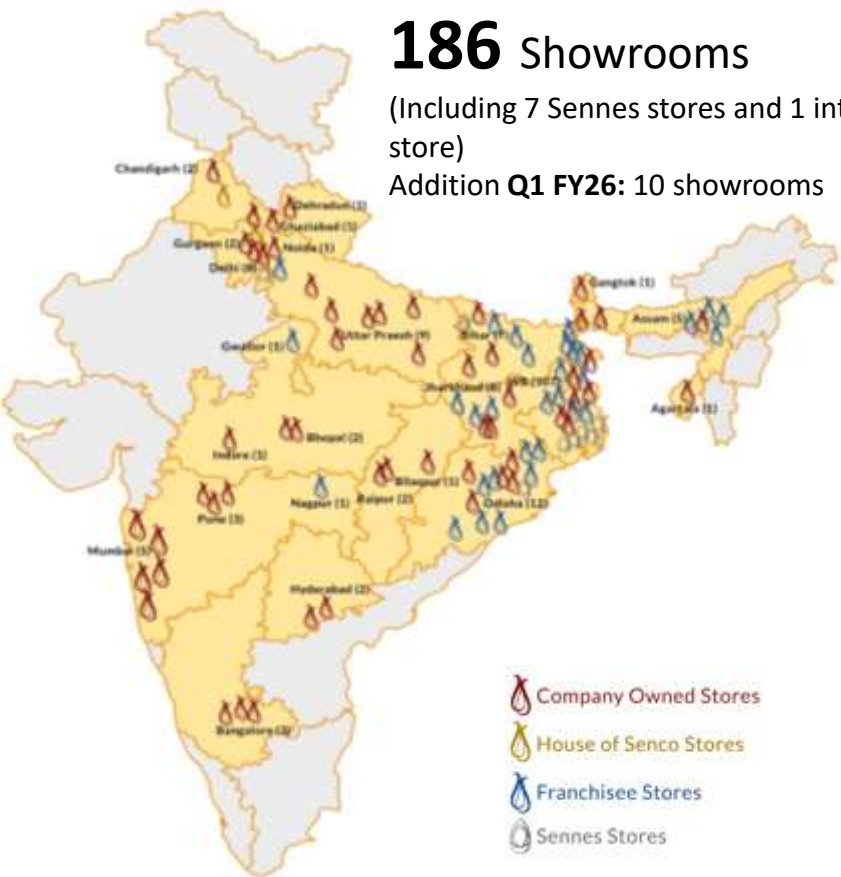
Leading the East, Growing Across India



186 Showrooms

(Including 7 Sennes stores and 1 international store)

Addition **Q1 FY26**: 10 showrooms



During Q1 we launched 10 showrooms which includes Andheri Metro (MH), Rourkela (Odisha), Sonarpur (WB), Bilaspur(MPCG), Nagpur (MH), Meerut (UP) and Dhupguri, Singur, Balichak (all 3 in WB) and a Sennes showroom at Patna (Bihar).

1) As of 30th June 2025

5.48 lacs sq. ft.

Aggregate Retail Space¹

Region	Own	Franchisee	Total
West Bengal incl Kolkata	45	56	101
North including Delhi NCR	24	1	25
East(Excluding WB)	13	13	26
North East	2	4	6
West	8	1	9
South	5	0	5
Central	5	1	6
International-Dubai	1	0	1
Sennes	7	0	7
Total – 30th June, 2025	110	76	186
Total – 31st March, 2025	103	72	175
Total – 31st March, 2024	93	66	159



Large
Distribution
Network

186

Showrooms

109 Company
showrooms
+

76 Franchisee
showrooms*
+

1 International
company showroom



Geographically
Diversified
Presence

17

States & UT

121

Towns & Cities

1

Dubai



Presence in Tier 3
and 4 Cities
through
Franchisee Route

Metro & Tier 1	Tier 2	Tier 3	Tier 4 & Below	Total
Company Showrooms				
51	43	8	7	109
Franchisee Showrooms				
1	16	14	45	76

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



Driven by Innovation, Recognized for Passion



2nd most trusted brand award by TRA Research in 2025

Best Hedger Award by MCX Awards 2025

Great Place To Work Certificate 2025

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

YFLO Trendsetter for Fashion/Jewellery Award in 2024

Best Jewellery Retailer of the Year by IREC Awards 2024

IWMBuzz Digital Awards 2024



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

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

The Young Business leader by Sanmarg 2023

New Powerful Women Entrepreneur Award By Jagran Achiever Awards 2023

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

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

03

Business Overview



Segment-Specific Showrooms to Enhance Customer Experience



Target Audience

Average Ticket Value (ATV)*
For FY25

Showrooms
185*
As on 30th June 2025

	Classic	Modern	D'Signia	Everlite	House of Senco	Sennes
	For Buyers Seeking Timeless Elegance	For the New Age India	For Lovers of Exclusive Designs	Younger Generation & Millennials	Comprehensive Multi Brand for Esteemed Patrons	Style-Savvy Consumers
	~INR 80,700	~INR 92,400	~INR 96,900	~INR 41,600	~INR 76,500	~INR 29,300
	145	11	13	6	3	7



Classic



Modern



D'Signia



Everlite



House of Senco



Sennes

Recently launched SIS model at shopper stop
* Everlite includes "Karigari Hut" and Sencoverse formats

#Excluding Dubai Showroom



Jewellery For Every Style, Every Generation



Nationwide Presence Through Established Brands (highlighted key brands)



Lightweight, Everyday fine
Jewellery



Men's Jewellery



My DigiGold



Silver and Fashion
Jewellery



Solitaire Diamonds

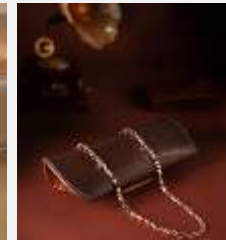


My DigiSilver

Leather Bags, Lab Grown Diamonds & Fine Fragrances



Artistry and Innovation in Every Collection





Rich Craftsmanship with Global Design Trends



75% of portfolio is manufactured by our expert karigars

Attractive designs with Hyper local Focus

Exclusivity of in-house designs



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

Stringent quality control measures to ensure standardised quality, purity, finish and polish

The manufacturing of our jewellery is carried out by over ~**186 skilled Karigars** mostly around Kolkata, West Bengal

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

Bengal karigars are **renowned for their exquisite artistic work and talent**

Over 75% jewellerys are karigar made and hand crafted, 20% to 21% are traded jewellery and balance 3% to 4% in house factory production





Promotional Campaigns: Moments That Make an Impact





Everlite: Fine Jewellery for Modern Women



Everlite offers a range of fine jewellery collections from statement designs to minimalistic pieces. Everlite is all about effortless elegance in everyday jewellery.

In Q1 FY26, two new collections were launched in Everlite —Infinity, celebrating a mother's endless love, and Nayiraah, marking life's key milestones.



Gossip: A World of Trendy Style in Silver & Fashion Jewellery



Gossip Silver and Fashion Jewellery offers a wide array of stylish jewellery, including trendy fashion pieces, American diamond and zircon jewellery, fine silver, antique and polki costume jewellery and oxidized silver designs.

In Q1 FY26, Gossip celebrated Poila Baishakh with its New Beginnings collection, launched across all categories.



Light Weight Jewellery Driving Demand



Stylish, lightweight jewellery crafted for everyday elegance, beginning at INR 2,000

Active
Catalogue

1,82,600+ designs
for gold jewellery

1,04,200+ designs
for diamond jewellery

Launched 11,400 designs in
Q1 FY26

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



Starting from
INR 10,000

Starting from
INR 2,000

Upwardly mobile (GenZ / Millennial)

Gold, diamond, Polki,
Platinum jewellery &
Precious stones

Silver and costume
jewellery

Showroom formats include
Classic, D'Signia, Modern,
House of Senco, Everlite

SIS (Senco /
Shopper stop)

Initiatives that have enabled us to establish a strong foothold

Online presence via own websites,
Senco mobile app and ecommerce tie ups

Offering jewellery purchase schemes
like Swarna Yojna, Swarna Labh, and
Swarna Vriddhi, with monthly
instalments starting from just INR
1,000

Key drivers for light weight, affordable jewellery

Increasing number of
working women & their
earnings

Exposure to global
designs

Rising gold price

Jewellery preferred as
adornment as well as
investments

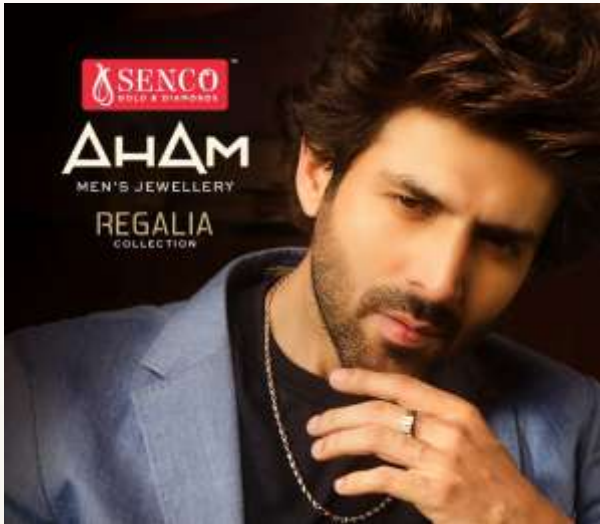
Shifting preference to
light weight
contemporary designs

Suitable for
daily/office use and
young generation





Aham – Elegant Jewellery for the Modern Man



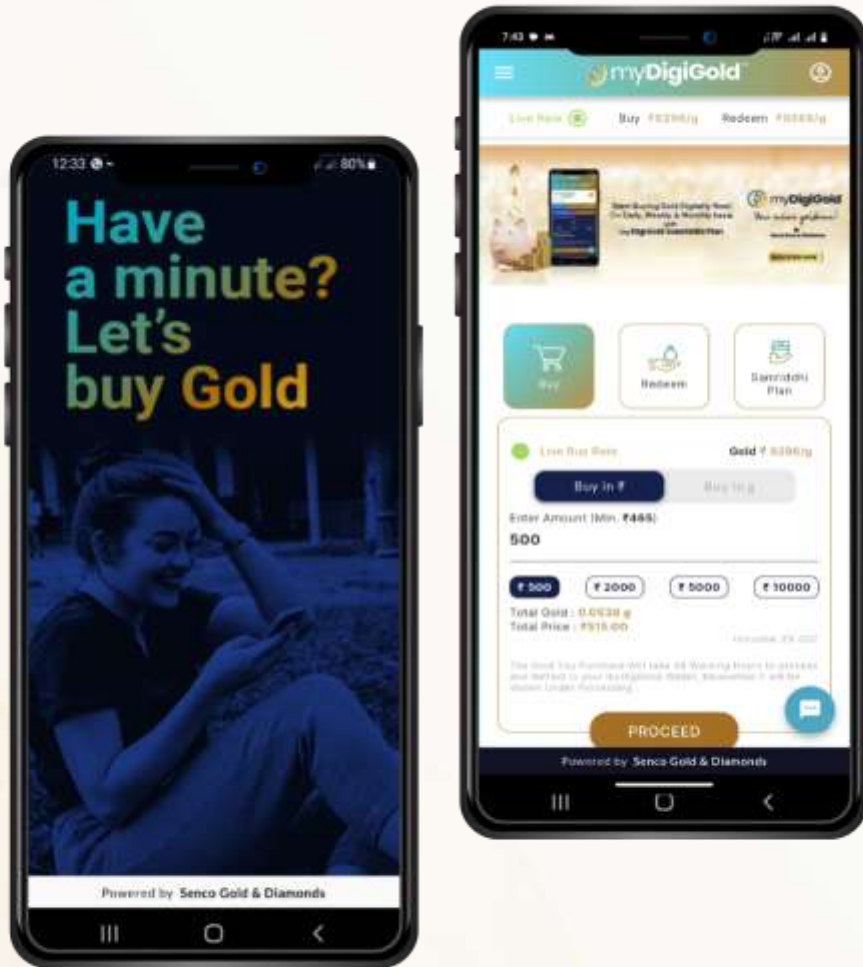
Aham offers a range of men's jewellery across categories.

In Q1 FY26, we introduced new designs in the Regalia collection, embodying subtle masculine luxury.





myDigiGold: A Smarter Way to Buy Gold Digitally



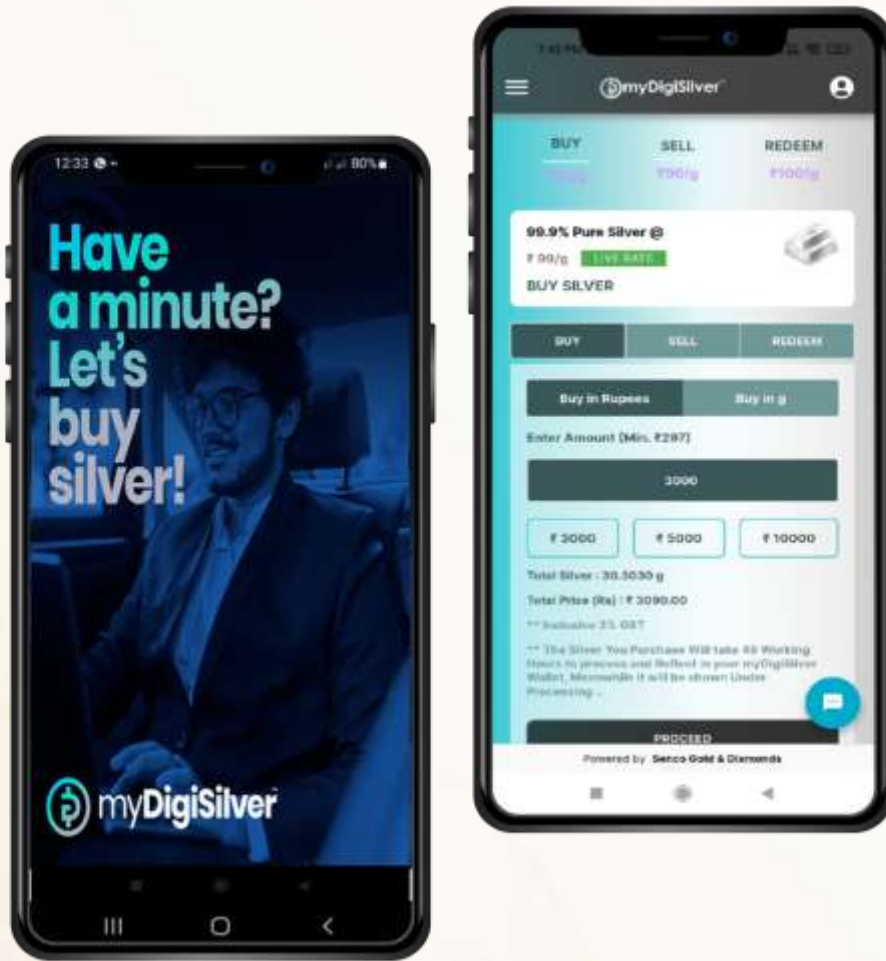
myDigiGold is a trusted digital platform for seamless gold transactions. It offers 24K (99.5% purity) gold sourced from reputed bullion dealers, stored securely with full insurance. DigiGold can be conveniently redeemed online or at 185+ Senco stores across India.

In Q1 FY26, myDigiGold launched a loyalty program and a new gifting feature, allowing customers to share the joy of gold by gifting a portion of their holdings to loved ones.

As of June 2025, the cumulative customer base for myDigiGold and myDigiSilver has grown to 1,17,461, since 2021. Among these customers, 26% have made purchases in DigiGold, 30% have engaged in selling and 6% have redeemed their accumulated gold. The total number of registrations as June FY26 for DigiGold is 22,989. App download stands at 3,62,572.



myDigiSilver: Invest in Silver with Just a Click



myDigisilver is a digital silver transaction platform offering 99.9% pure silver sourced from reputed bullion dealers. It provides secure storage with full insurance and allows redemption at over 185+ Senco stores across India.

myDigisilver also introduced a loyalty program to further boost customer engagement and retention. The total number of registrations as of June 2025 for DigiSilver is 568. App download stands at 1,01,025.



Sennes: Where Artistry Meets Elegance



Lab-Grown Diamond



Products

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

Range of products

- Fashionable leather Accessories: INR 650 to INR 7,500
- Leather Bags: INR 9,000 to INR 30,000
- Fragrance – INR 880 to INR 2900
- LGD –Starting from INR 5,000

Presence

- 7 Exclusive Brand Outlets.
- 3 Multi Brand Outlets in Delhi, Dehradun & Chandigarh (3 SIS inside HOS showrooms)
- 47 SIS (Leather) outlet in Senco Showrooms across India
- 72 SIS (Fragrance) outlet in Senco Showrooms across India

Geographical presence

- Phase 1 - Present in the East and North India
- Phase 2 - Plan for Pan-India presence (It shall start Oct 25 Onwards)

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

04

Marketing & Distribution



Driving Pan India Brand Loyalty



Kiara Advani



Vidya Balan



Sourav Ganguly



Kartik Aryan

Regional Brand Ambassadors in Eastern India Market



Madhumita Sarcar



Swastika Dutta



Sauraseni Mitra



Ishaa Saha

Marketing & Promotional Exp.
Q1FY26 Rs. 426.3 Mn

Last 3yrs avg spend
below 2.0% of Revenue

Omni-Channel Retail Network: Bridging Digital and Physical Retail



Phygital Model

1

186 Showrooms

Over ~90% of Own showrooms are leased

2

'MySenco' app with almost
5 Lakhs + Upto June 25

3

Websites & Apps

sencogoldanddiamonds.com
sencogold.com (corporate website)
mydigigold.com
mydigisilver.com
www.mygossip.in
www.everlite.in
sennes.in
sencoverse.com
sencogoldanddiamonds.ae
sencogoldanddiamonds.us

4

E-commerce Channels



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



Scalable Success with Asset-Light Franchise Strategy



Leveraging a scalable 'Franchisee-Owned, Franchisee-Operated' (FOFO) approach to expand reach efficiently

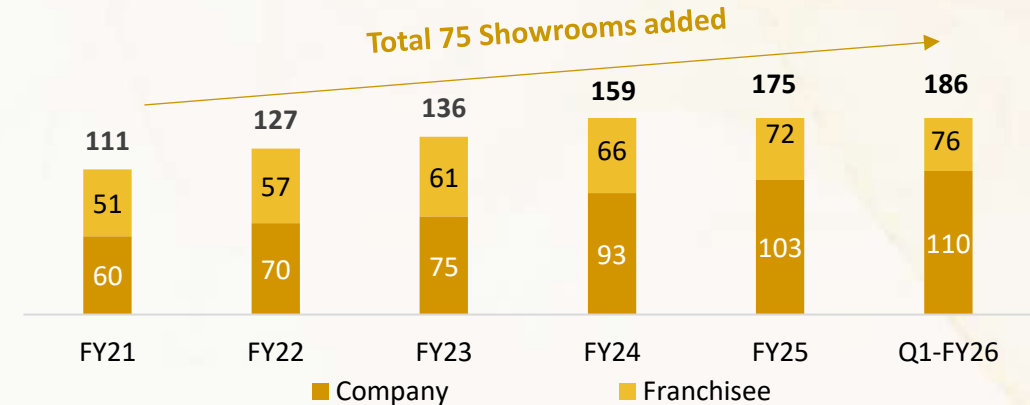
Strategic Advantage of Dual Franchise Formats (FOFO & FOCO)

- 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 the franchise model, the franchisee bears the cost of store setup and inventory while Senco does not invest any capital and charges a one-time joining fee
- In the FOCO model, Senco reimburses key operating expenses such as employee salaries, store electricity, marketing and promotion, discounts etc.
- Provide marketing and ERP support at marginal annual fees to help streamline operations.
- Seasonal credit support and assistance in availing bank finance, backed by continuous engagement and guidance

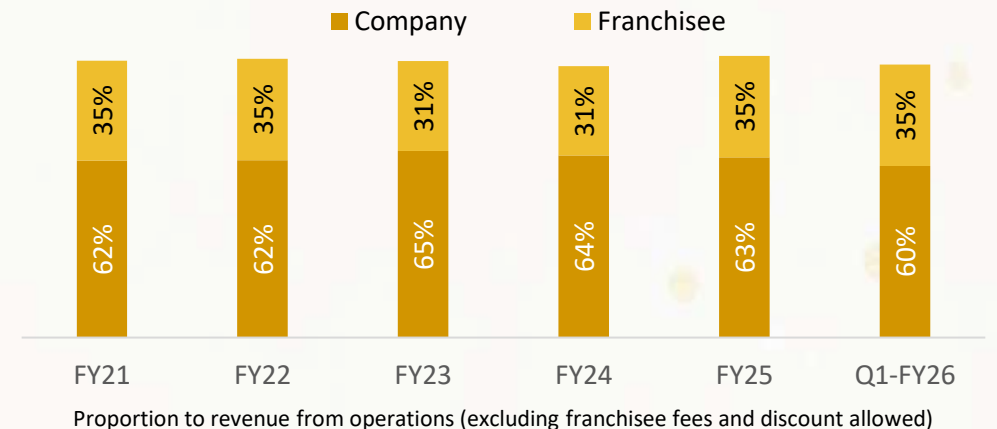
Higher inventory turnover at franchisee store leads to higher ROE for Senco
Over 93% of showrooms are in FOFO model (4 FOCO Model)

of Showrooms

Senco has launched (net) 75 showrooms since FY21



Franchisee showrooms contribute ~35% of revenue





Digital Focus and Integrated Systems



Driving growth through a strong digital focus and integrated systems, powered by AI-driven campaign management, Martech automation, NLP-based search and chatbots, personalized recommendations, and intelligent image search

Customer 360^o CRM platform enables customer insights using Generative AI

Data-driven decision-making through BI and analytics, with advanced tools for forecasting, planning, and operational efficiency

Optimizing customer service with AI-powered automation, chatbots, and self-service platforms to enable faster resolutions, lower support costs, and scalable omnichannel experiences



An ERP-driven organization with fully integrated business operations, providing real-time control and visibility

Robust information security management system with ISO 27001:2022 & PCI DSS SAQ A 4.0.

Modern digital platforms including e-commerce website, mobile app, Digital Gold & Digital silver platform

Robust PAN India Centralized Network Management System with business continuity plan (BCP)

05

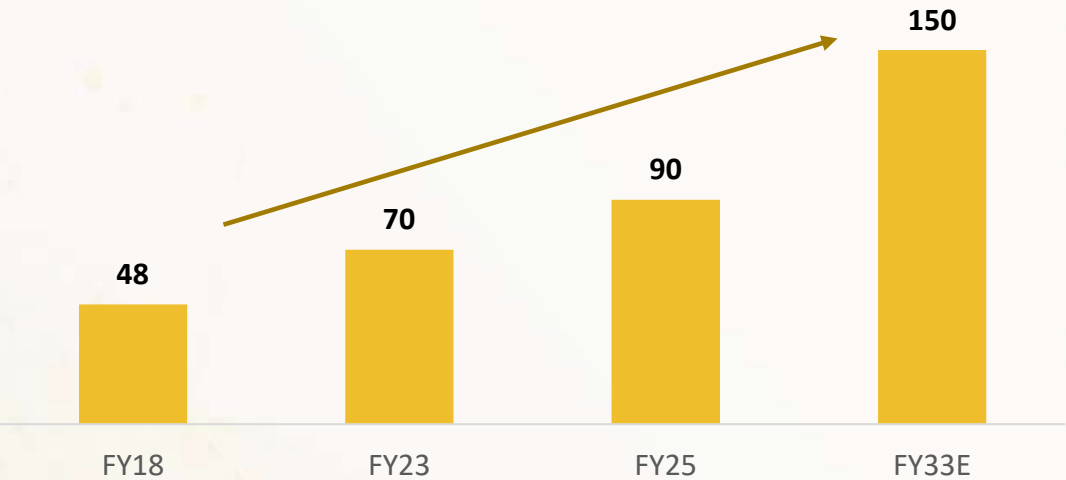
Industry Overview



India's Gems and Jewellery Market – TAM* of US\$ 90 billion

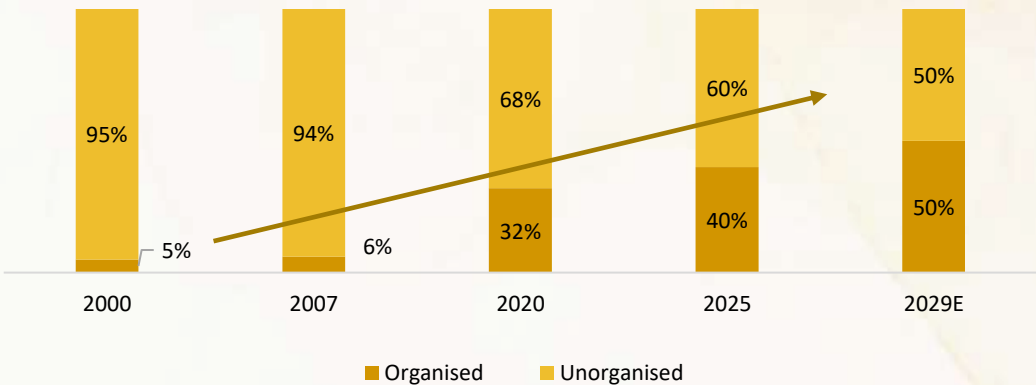
India's Gem and Jewellery Sector

(USD Bn)



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

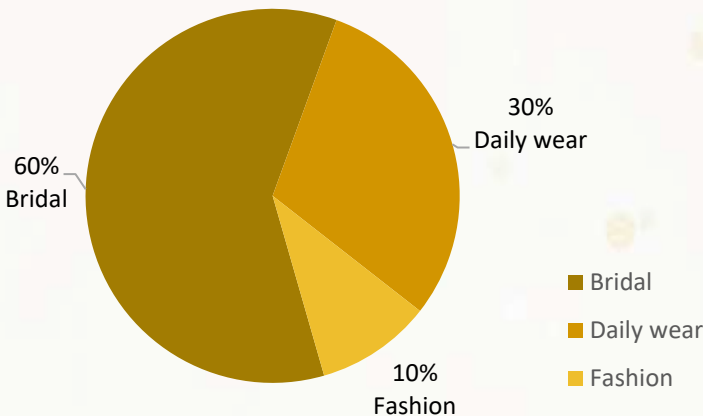
Rising Share of Organized Retail In Jewellery To Continue



Daily wear light weight jewellery and fashion jewellery have 40%-50% market share

Bridal jewellery constitutes large share of the demand

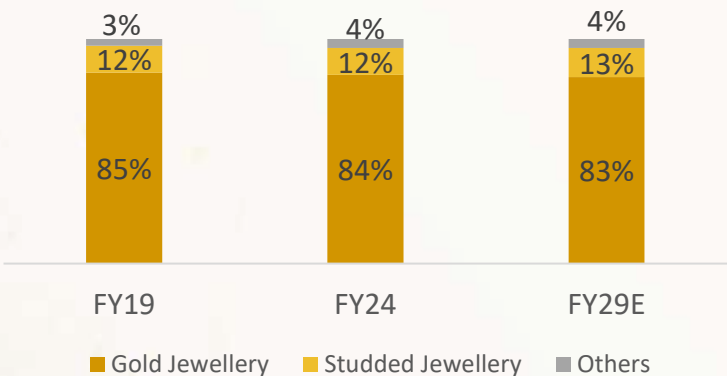
Gold demand by jewellery type (%)



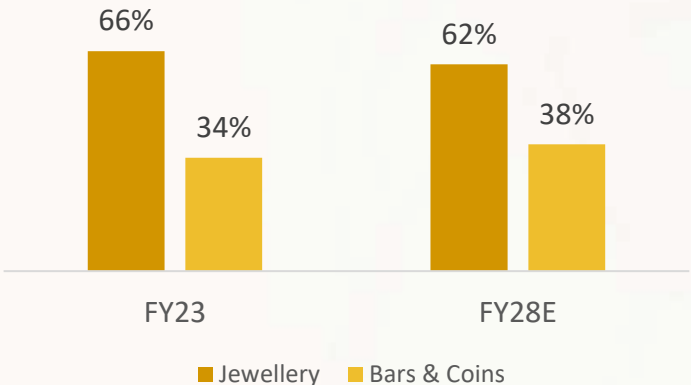


India's Gems and Jewellery Market: Rural Bharat Leads Demand

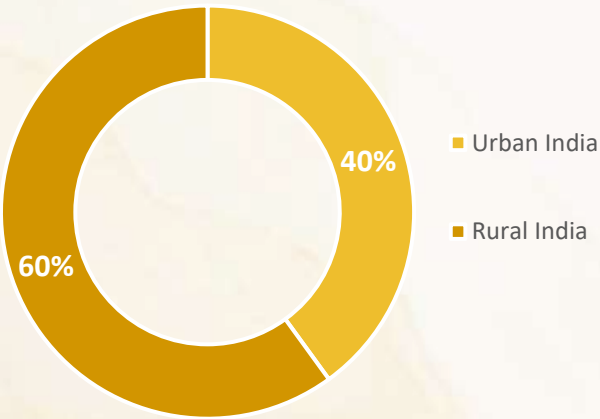
Breakup of Indian Jewellery Market into Gold, Studded and Other



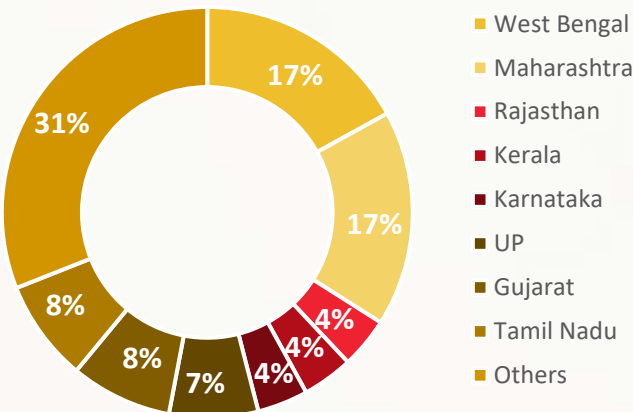
Breakup of Gold Consumption by Jewellery and Bars & Coins



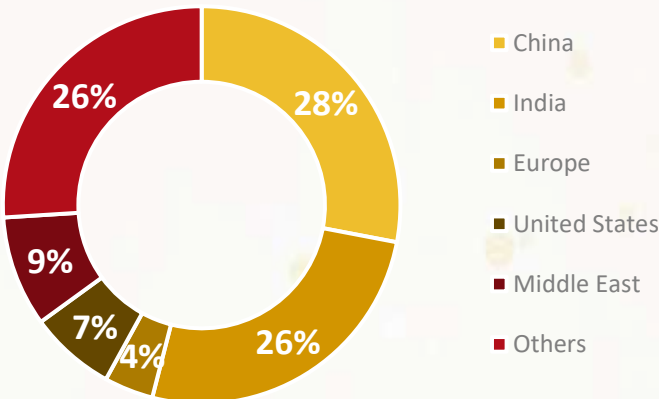
Gold Jewellery Demand and Ownership is Higher in Rural India and Rises with Income Levels



West Bengal, Maharashtra Have the Most BIS-Registered Hallmarked Gold Jewellery Retailers



The **2nd** Largest Jewellery Consuming Nation





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 as tailwind for growth

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 is designated as the 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

06

Strategic Overview

Strategies to Drive Future Growth



- 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
- 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
- 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
- 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
- Enhance sale of higher margin jewellerys, 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

07

ESG & CSR



Beyond the Shine: Senco's ESG Value System

ENVIRONMENT

Sustainable Sourcing of Materials

Commit to sourcing precious metals, gemstones, and other materials from certified ethical and environmentally responsible suppliers.

Resource Efficiency & Waste Reduction

Minimize the environmental footprint by improving energy efficiency in stores and operations, reducing water usage in production processes, and promoting waste recycling and circular economy practices.

Carbon Footprint Management

Measure, reduce, and offset greenhouse gas emissions across the supply chain—including logistics, packaging, and store operations—to align with climate goals like net-zero targets.

SOCIAL

Diversity, Equity & Inclusion (DEI)

Promote a diverse workforce with equitable opportunities for all employees, while fostering an inclusive culture within the organization and among partners.

Fair HR Practices Work Environment

Ensure fair compensation, safe working conditions, and zero tolerance for forced labour across the entire supply chain, including karigar, vendors and factories.

Community Engagement and Empowerment

Support local communities, especially craftsmen, through training, fair trade initiatives, and social development programs that improve livelihoods.

GOVERNANCE

Transparent and Ethical Business Conduct

Maintain strong ethical standards and anti-corruption policies, with clear disclosure of sourcing practices, business risks, and ESG performance to stakeholders.

Board Oversight and ESG Accountability

Ensure ESG oversight at the board level with defined roles and responsibilities, integrating ESG risks and opportunities into corporate strategy

Stakeholder Engagement and Reporting

Engage regularly with customers, investors, suppliers, and regulators to understand ESG expectations and publish regular sustainability reports aligned with industry standards



Environmental, Social and Governance Initiatives

Environmental

Social

Governance

Emphasizes sustainably sourced materials, including ~33% recycled gold, and partners with MSMEs and small producers to support inclusive growth

Provided educational programs and nutritional support for underprivileged children, and vocational training for women and youth to promote employment.

A dedicated Board-level ESG Committee and cross-functional ESG Steering Group ensures strategic oversight and regulatory alignment

Introduced **Renewable Energy** initiative
Generated **8,470** kWh in FY 25.

100% of employees and workers are covered under health and accident insurance plans; maternity benefits are provided to all female employees.

4 of 7 Directors are Independent; 3 are women, including one Independent woman Director.

Measured scope 1 and scope 2 GHG emissions for the first time in FY 25.

Received “Great Place to Work” Certificate for three consecutive years.

ISO 27001 Certified
Committed to cybersecurity.

Conserving water by reusing wastewater collected from water purifiers.

5000+ Beneficiaries impacted through CSR projects in FY 25.

Ethical business practices and strong governance policies including POSH committee and whistle blower mechanism.



Corporate Social Responsibility (CSR)



Mangrove plantation site Hingalgunj Sundarban (WB)



Power Breakfast at Alinan Village



Inauguration of Library cum Digital Resource Centre RK Mission Vidyapith, Deoghar



Uma Nivas, Anandanagar Development Society, Purulia Students with Computers



Health Check Up for Local students, at Rasapunja, South 24 Parganas, by Prabhat Diagnostic



Power Breakfast at Mayachar Village Education Centre



With evening school students of Shivmandir Sevapratisthan Kolkata



Reconstructed Pre-primary Education Centre at Bamonara Village, East Medinipur

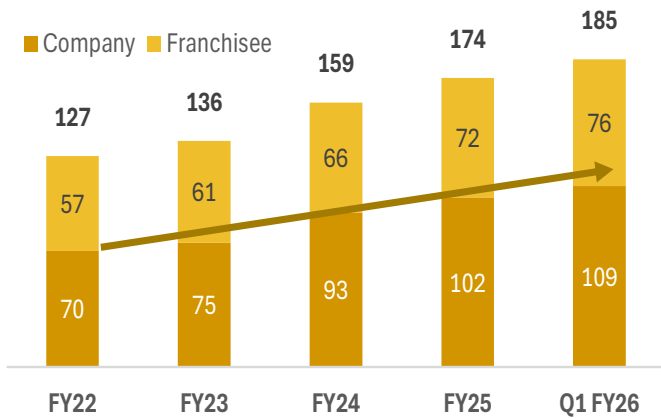
08

Financial Overview

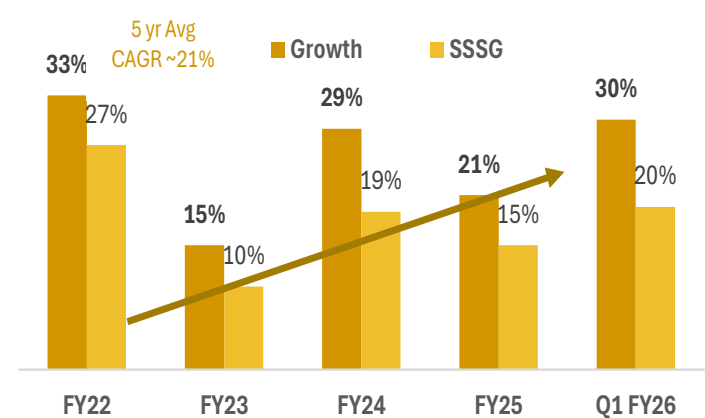


Key Operational Metrics (Standalone)

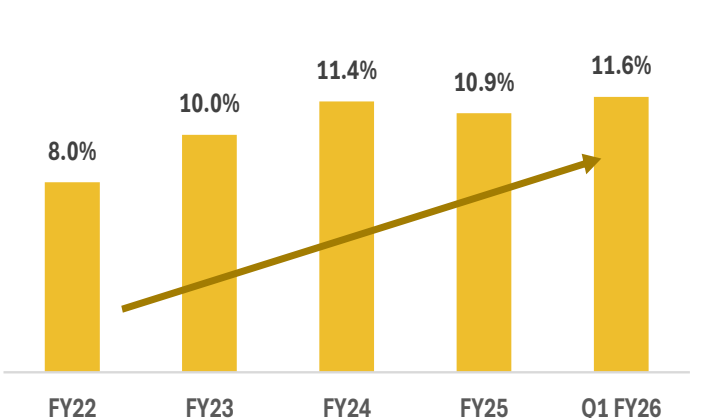
Showroom Presence Pan India



Revenue Growth - Total & SSSG*

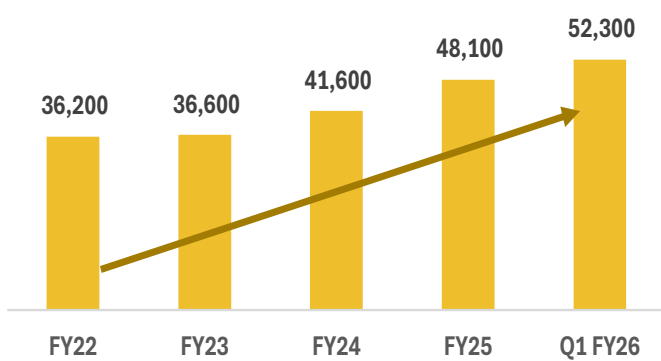


Stud Ratio



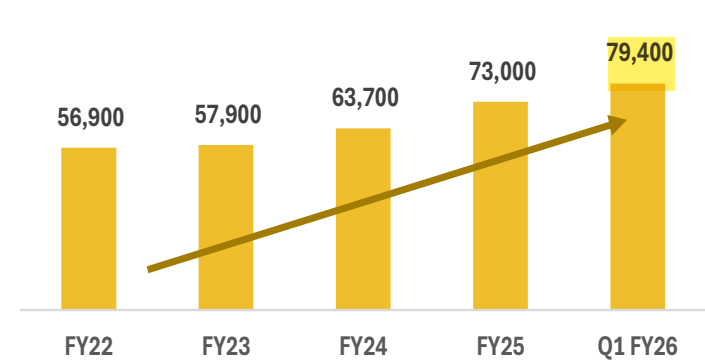
COCO Showrooms (109), FOFO (72), FOCO (4)

Average Sales Price (ASP)

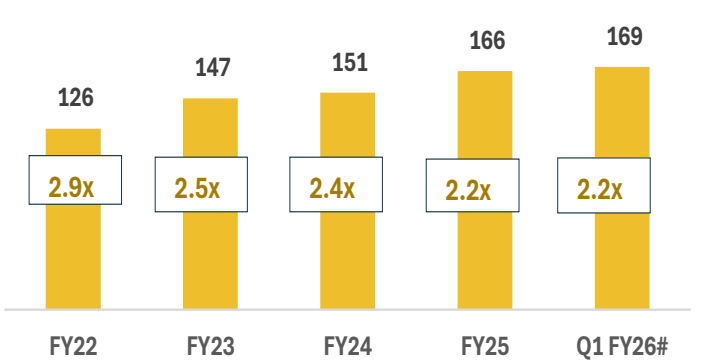


*Consolidated Revenue

Average Ticket Value (ATV)



Inventory Days



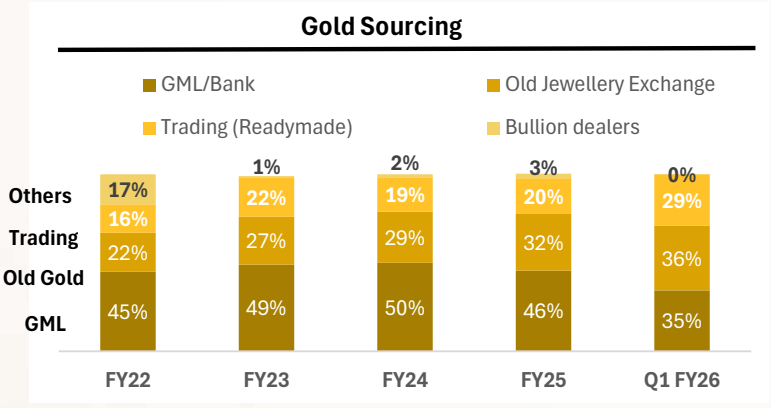
Annualised - based on 3 months data



Key Financial Metrics

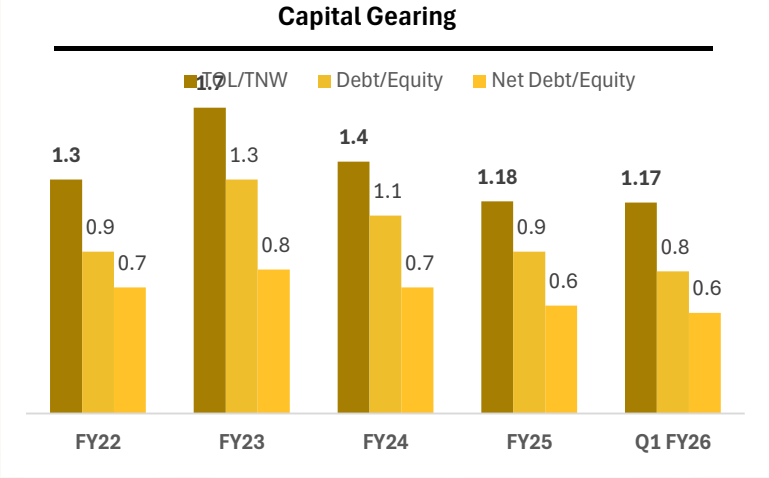
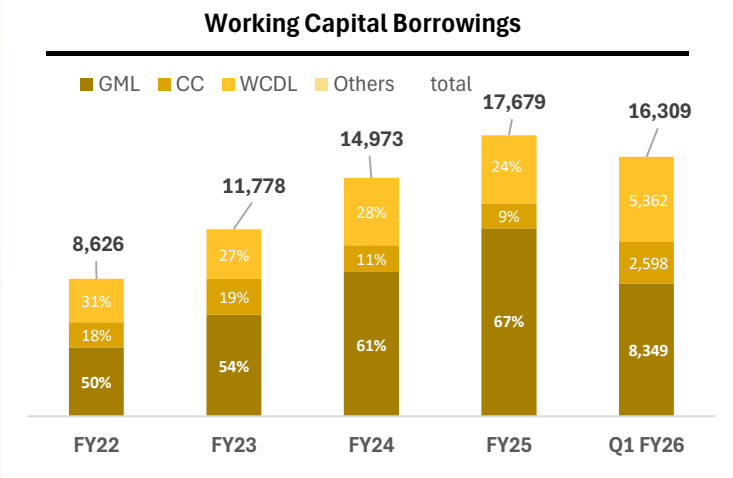
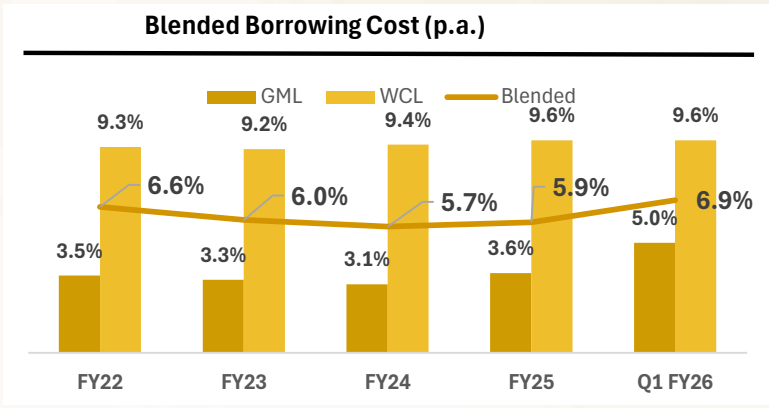
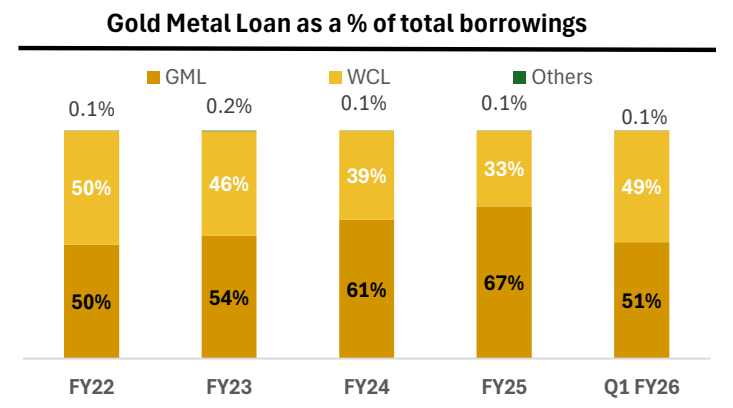
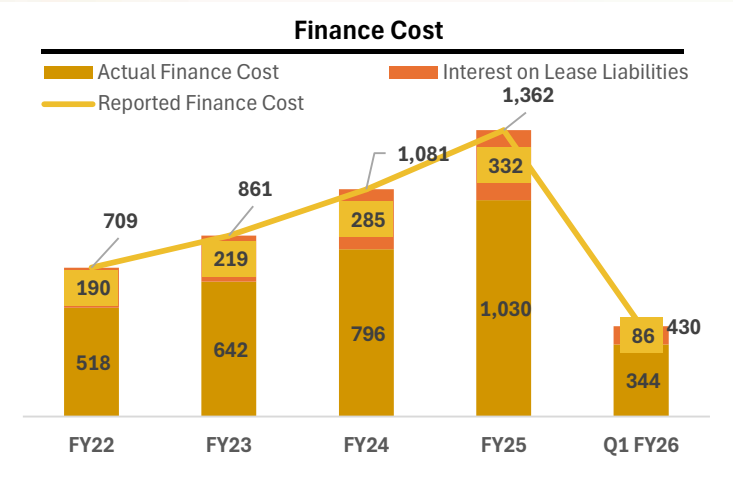


[Standalone]



Major sourcing is from Consortium Bankers (~35%), followed by Old Jewellery Exchange (~36%), Trading Purchase (~29%)

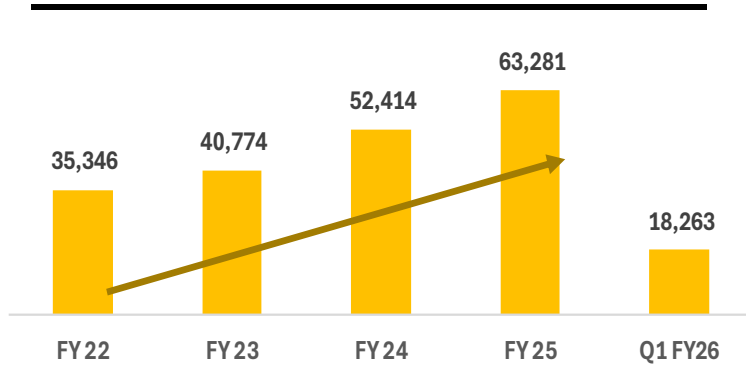
[Consolidated]





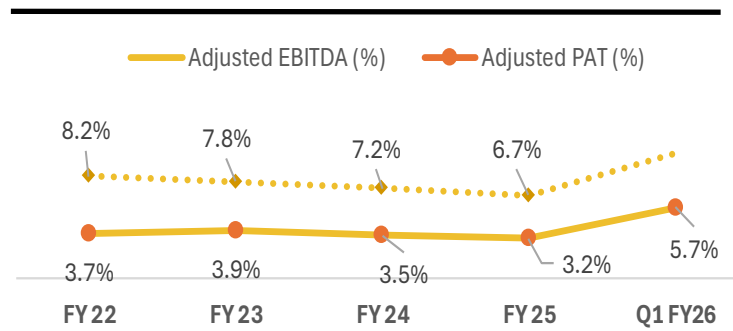
Successful Track Record

Revenue from Operations



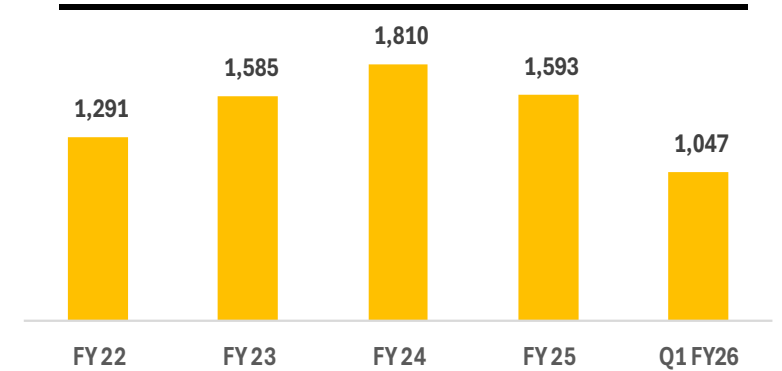
Revenue grew more than 2x in 5 years at 21% CAGR

Operational Margins

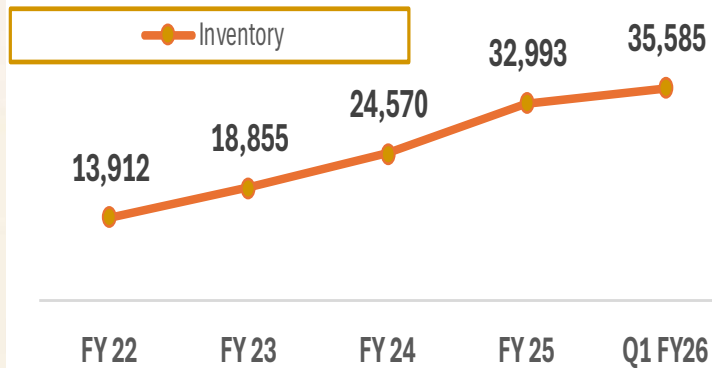


No movement in Adjusted EBITDA & PAT

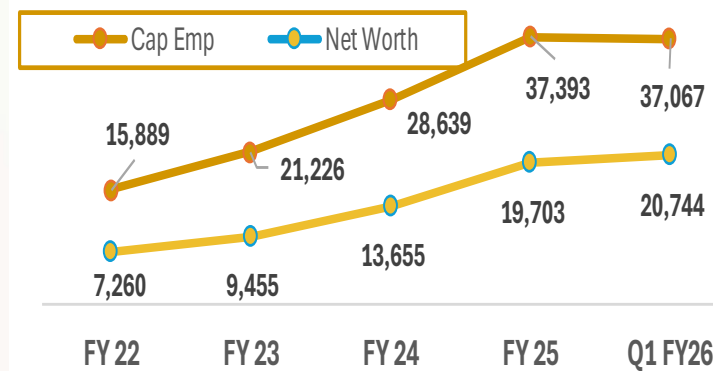
Profit After Tax



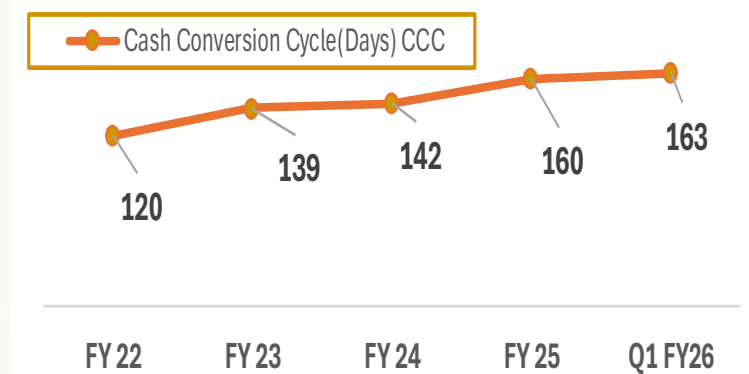
Inventory



Capital Employed and Net Worth



Cash Conversion Cycle





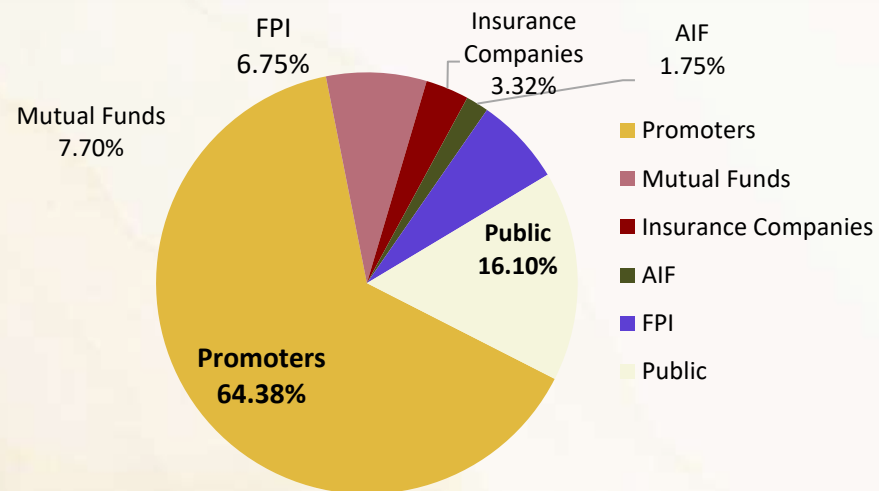
Shareholding Pattern



1 Year Share Price Movement



Holding as on 30th June, 2025



Top Shareholders as on 30th June 25

Top Shareholders as on 30th June 25	Holding %
Bandhan Mutual Fund	1.64%
Franklin Templeton Mutual Fund	1.59%
TATA AIA Life Insurance Mutual Fund	1.50%
Bank of India Mutual Fund	1.37%
Ashoka Whiteoak India Mutual Fund	1.14%
Sundaram Mutual Fund	1.12%
Matthews International Mutual Fund	0.98%
Invesco Asset Mutual Fund	0.91%
Jupiter India Fund	0.78%
ICICI Prudential Life Insurance Company Limited	0.75%
Mirabilis Investment Trust	0.65%
ICICI Lombard General Insurance Company	0.62%
Carnelian Asset Management and Advisors Pvt Ltd	0.61%
Abu Dhabi Investment Authority	0.58%



THANK YOU



VALOREM ADVISORS

"Your Partners in Value Creation"

Anuj Sonpal

Valorem Advisors

Tel: +91-22-4903 9500

Email: senco@valoremadvisors.com

Investor Kit Link:

<https://www.valoremadvisors.com/senco>

CIN: L36911WB1994PLC064637

Telephone: +91 33 4021 5000

Email: IR@sencogold.co.in

Website:

www.sencogoldanddiamonds.com

For further information, please contact

Sanjay Banka

Group CFO & Head IR

sanjay.banka@sencogold.co.in