



Ref: SEC/SE/13/2025-26

Date: 30th May, 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- Q4 & FY25 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 fourth quarter and year ended 31st March 2025.

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

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* &
2nd Most Desired Jewellery Brand**



Senco Gold Limited

Investor Presentation | Q4 & FY25 Results

29th May 2025

All figures are in INR Mn unless otherwise stated.

BSE – 543936
NSE - SENCO
Bloomberg – SENCO:IN

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



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01

Company Overview

Guiding Pillars That Define Senco Gold & Diamonds



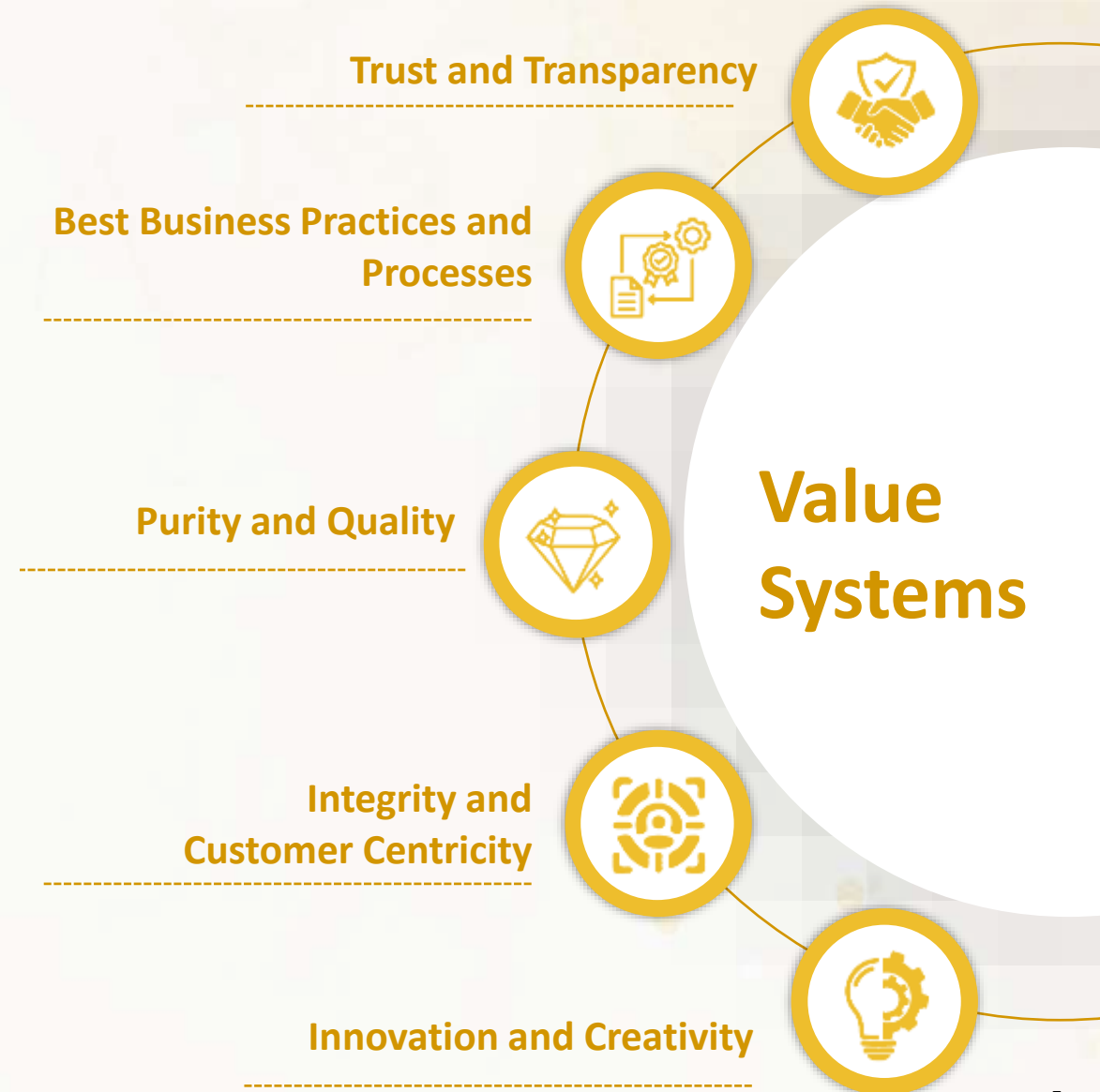
Vision

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



Mission

- To delight our valuable customers and fulfil their lifestyle needs and desires.
- Offer localized and creative designs, in line with global trends and varied choices
- Delivering quality products at competitive prices
- Serve the customer digitally as per their needs and convenience
- Promote the Karigari of India across the Globe
- Promote a culture of learning and development amongst employees
- Take care of interest of all stakeholders including community with sustainable growth.





Serving Indian Jewellery Industry Since 4 Generations



Shri Maran Chand Sen

Son of a school principal, he used to work at a Jewellery store in Dhaka (in Undivided India, now Bangladesh). By the turn of fate, he started his own jewellery business in Dhaka, Tantibazar (Bangladesh) during 1938; and later moved to Kolkata (Chitpur Area) during partition in 1947. Shri Maran Chand Sen had 5 sons in the joint family business and was credited for starting brand "Senco"



Shri Prabhat Chandra Sen

Son of Shri Maran Chand Sen, he inherited a small cloth store in Kolkata (Bow Bazaar) in 1968 as part of family settlement. He started jewellery business from the scratch at the age of 42 and He expanded the business by 2 more showrooms at Shyambazar (1970), Kolkata and Gariahat (1972), Kolkata



Shri Shaankar Sen
(Founder Chairman)

Son of Shri Prabhat Chandra Sen, he left his post graduate studies and joined his father's business in 1979. As a visionary Business Leader, he led the business to high growth momentum with over 100 showrooms. He innovated and established Franchisee Business in Senco and also PE investment by SAIF partners(now Elevation Capital). He also held leadership positions at various Industry forums.



Shri Suvankar Sen
(MD & CEO)

Son of Shri Shaankar Sen, he joined the family business in 2007 after completing his PGDBM from IMT Ghaziabad and has led stupendous growth journey of the brand. He has been instrumental in driving technology excellence and modern management technique. He successfully led 2nd Private Equity Investment by OIIF II. He fulfilled the dream of our late founder chairman and listed the Company at NSE & BSE in July, 2023, followed by successful QIP in Dec 2024.

Board of Directors



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 Ratnagarbha 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 IJS 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



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

Over Eight Decades of Journey

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

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

Investment From Marquee PE Investor

- 2013** Entered northern region by opening showroom in Delhi.
- 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**

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.

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 exited Senco Gold.
Launch of Sennes Brand

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

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



Senco Gold: Where Heritage Drives Growth

Legacy of Excellence

Run by **4th generation** professional entrepreneur, with over **eight decades** ~**47x growth** in revenue from INR 134 Cr (FY08) to INR 6328.07 Cr (FY25)

Design-Led Product Innovation

1,88,300+ Gold jewellery designs
1,28,200+ Diamond jewellery designs

Successful Asset Light Franchise Model

72 Franchisee showrooms with 57 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, Video calling and tele calling facility

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 & 2nd Most Desired Jewellery Brand** for 4th 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 198+ Karigars

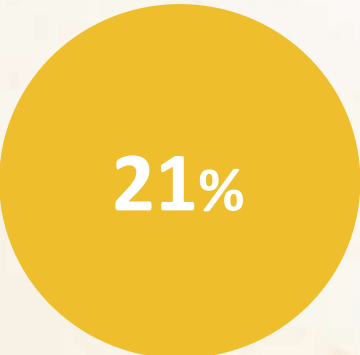
Largest Organized Jewellery Retail Player in The Eastern Region of India

PAN India presence with **174 showrooms** & **1 international Showroom** in Dubai

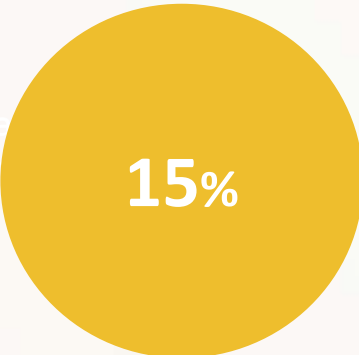




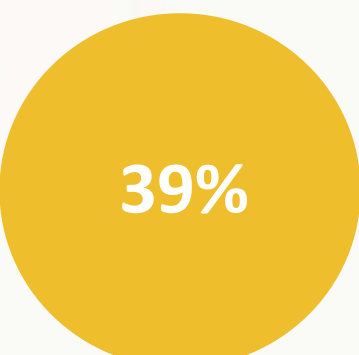
Key Highlights



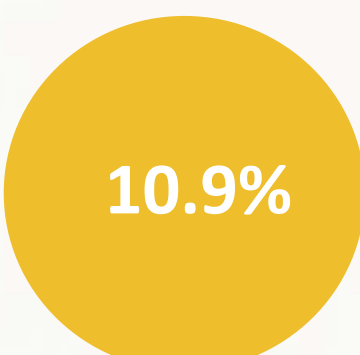
5 yrs
Revenue CAGR



FY25
SSSG growth



Old Gold Exchange
(% of Sales)
(33% of Procurement)



FY25
Stud ratio



Loyal
Customers



02

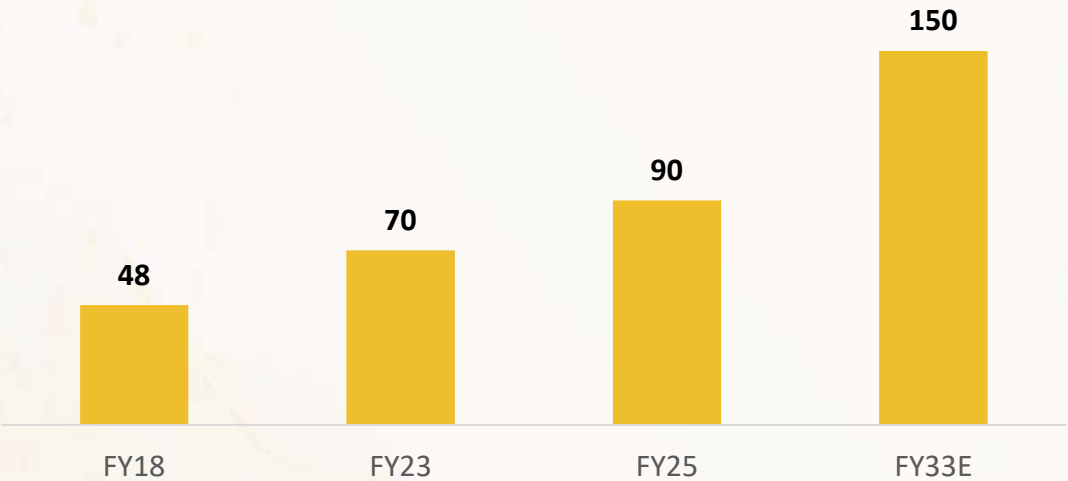
Investment Highlights



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

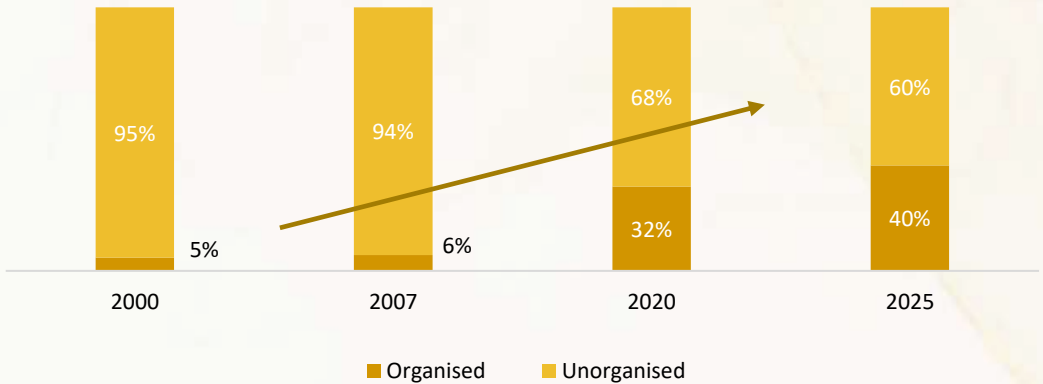
India's Gem and Jewellery Sector

(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

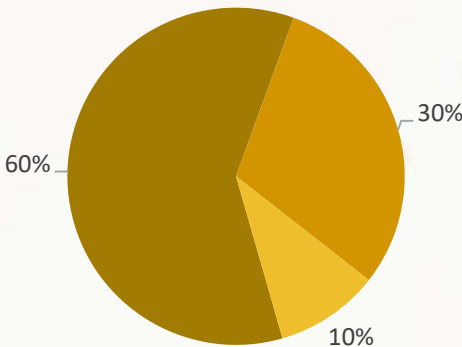
Rising Share of Organized Retail In Jewellery To Continue



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

Bridal jewellery constitutes large share of the demand

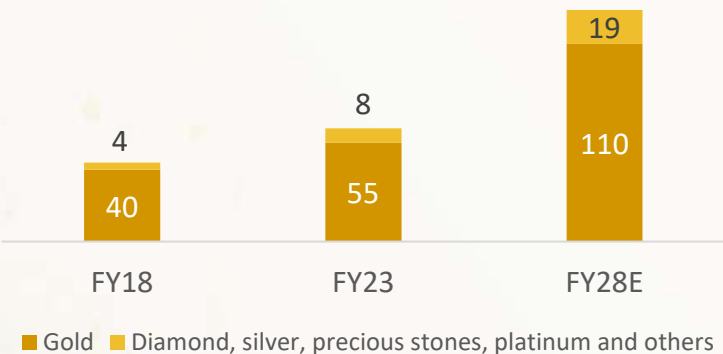
Gold demand by jewellery type (%)



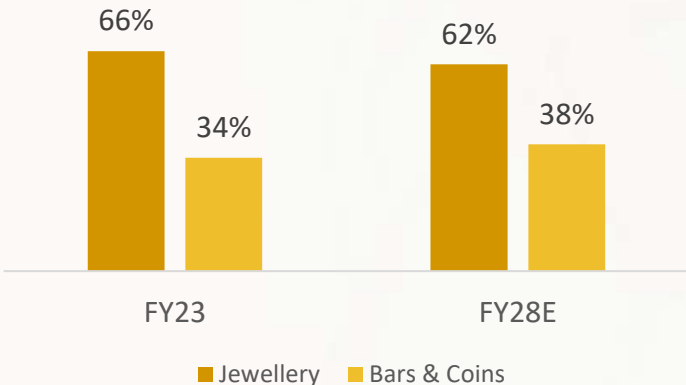


India's Gems and Jewellery Market – Rural Bharat Leads Demand

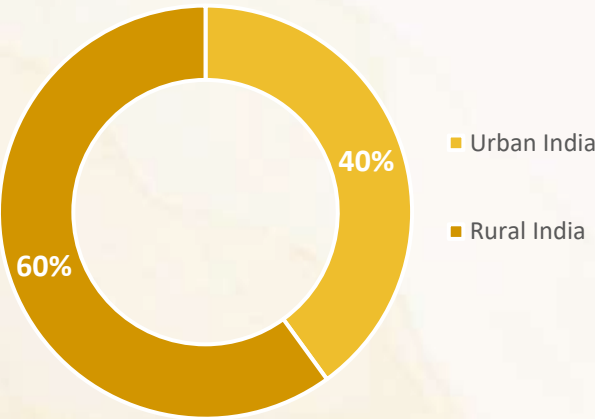
Breakup of Indian Fine Jewellery Market Into Gold And Non-gold



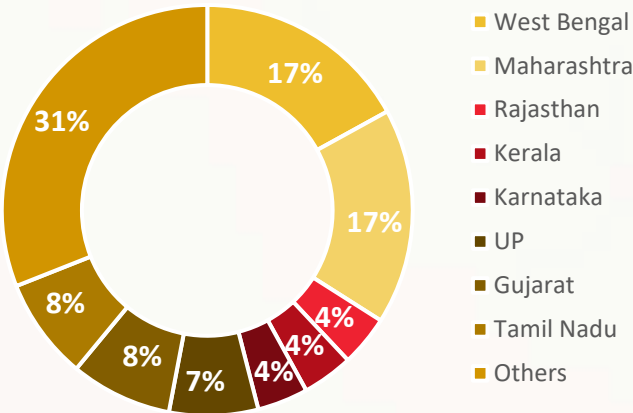
Breakup of Gold Consumption By Jewellery And Bars & Coins



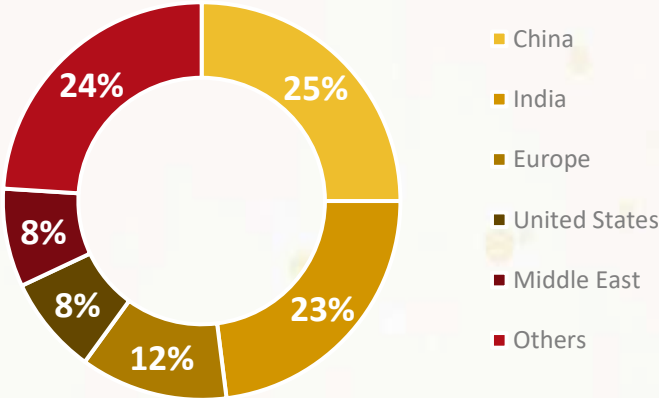
Gold Jewellery Demand and Ownership is Higher in Rural India and Rises with Income Levels



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



The 2nd Largest Jewellery Consuming Nation





Emerging Trends Accelerating Market Share of 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

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



Wide Product Range at Attractive Price Points

Bouquet of 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



Exclusive Range of Collections



Focus on Light Weight Jewellery

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

Active Catalogue

1,88,300+ designs for gold jewellery

1,28,200+ designs for diamond jewellery

Launched 40,900 designs in Q4 FY25 and 80,500 in FY25

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



Minimum Ticket Size

Starting from INR 10,000

Starting from INR 2,000



Target customers

Upwardly mobile (GenZ / Millennial)



Product offerings

Gold, diamond, Polki, Platinum jewellery & Precious stones

Silver and costume jewellery



Showrooms

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

SIS (Senco / Shopper stop)

Initiatives that has enabled us to have strong foothold

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

Offering jewellery purchase schemes (Swarnayojna) with monthly instalments of a minimum of Rs 1000 Pm

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

Preferences shifting from heavy jewellery to light weight contemporary designs

Suitable for daily use/ office work and the young generation





Customized Showroom Formats Catering to All Segments

Target Audience

Average Ticket Value (ATV)*

Showrooms 174*

For FY 25

As on 31st March 2025

		Classic	Modern	D'Signia	Everlite	House of Senco	Sennes
		Traditional Customer Base in existing markets	New Market Across India	Premium and HNI with exclusive ambience	Younger generation & millennials	Premium & Modern format with multi brand model	Lifestyle, lab grown and accessories
		~INR 69,900	~INR 88,400	~INR 72,300	~INR 38,300	~INR 96,400	~INR 31,500
		138	11	13	5	3	4



Classic



Modern



D'Signia



Everlite



House of Senco



Sennes

Recently launched SIS model at shopper stop

* Everlite includes "Karigari Hut" and Sencoverse formats.



Leveraging Bengal's Karigari and Craftsmanship



Significant volumes (~75%) of work allocated to 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 ~**198 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**

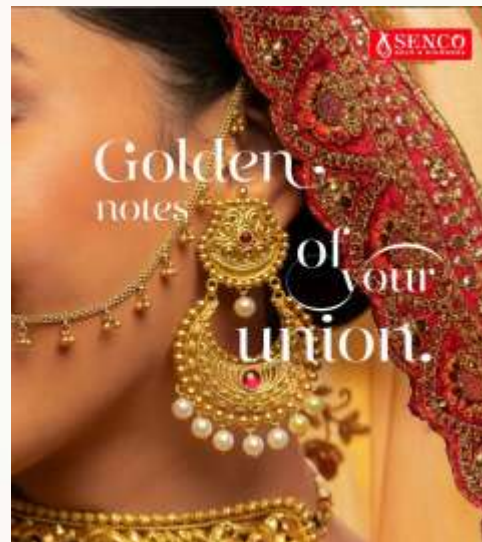
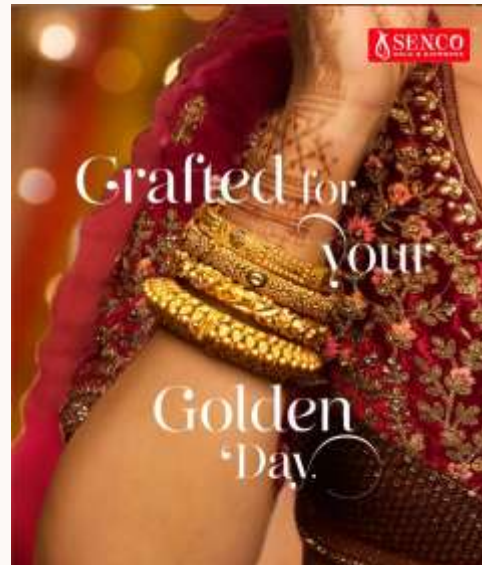
Bengal karigars are **renowned for their exquisite and artistic work and talent**

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



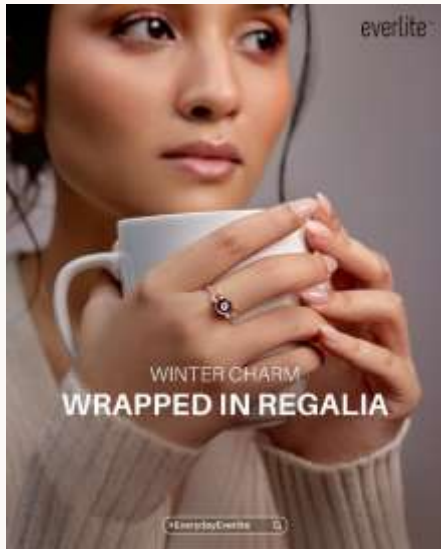


Seasonal Campaigns & Offers





Everlite



Everlite is a sub-brand of Senco Gold and Diamonds offering a range of fine jewellery collections, from statement designs to minimalistic pieces.

In Q4, we have launched 2 new collections, Facets of Love and Ombre and promoted new designs.

Everlite is all about effortless elegance in everyday jewellery.



Gossip



Gossip Silver and Fashion Jewellery, a sub-brand of Senco, 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 Q4, we introduced new designs across multiple collections, including the Galentine's Edit, Valentine's Collection, and Spring Edit, featuring party wear jewellery with American diamonds, silver, zircon, polki, and dainty motifs.



Aham



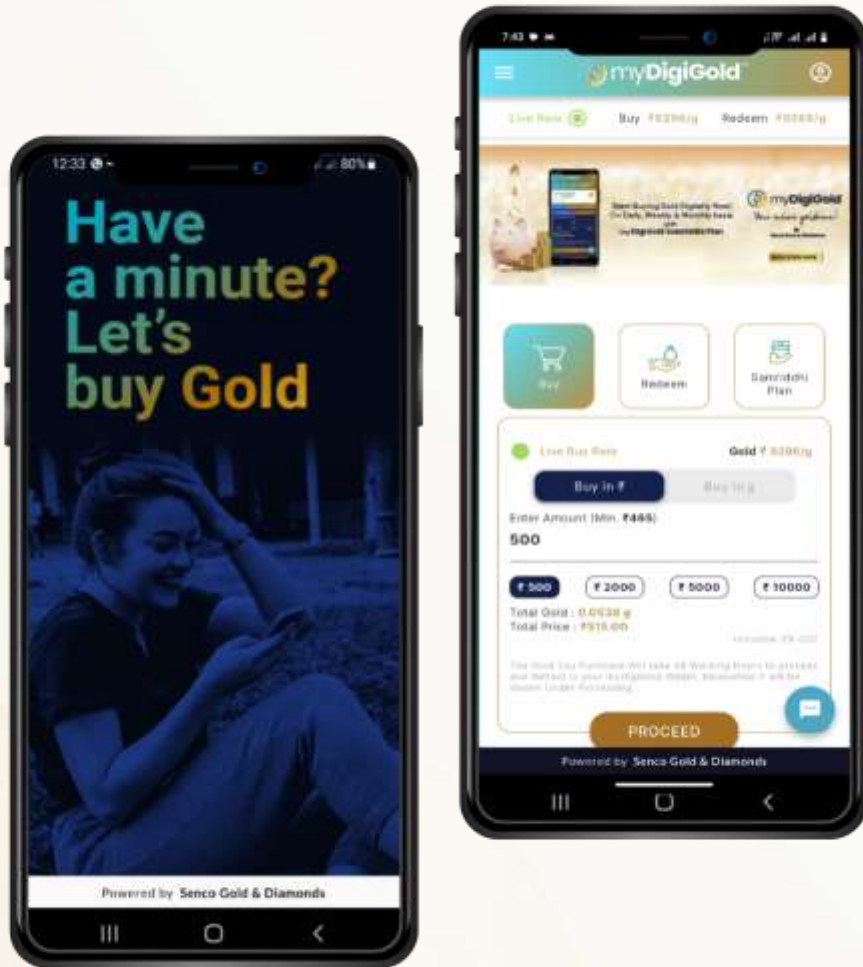
Aham, a sub-brand of Senco, offers a range of men's jewellery across categories.

In Q4, we introduced new designs in the Regalia collection, embodying subtle masculine luxury.





My DigiGold- Digital Platform



myDiGigold is a trusted digital platform by Senco Gold & Diamonds 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 175+ Senco stores across India.

As of March 2025, the cumulative customer base for **My DigiGold** and **My DigiSilver** has grown to **93,904**, since 2021. Among these customers, **25%** have made purchases in DigiGold, **14%** have engaged in selling, and **7%** have redeemed their accumulated gold. The total number of registrations as March FY25 for DigiGold is **31,579**. **App download stands at 1,92,304** and **conversion rate stands at 2%**



My DigiSilver- Digital Platform



myDiGisilver is a digital silver transaction platform by Senco Gold & Diamonds, offering 99.9% pure silver sourced from reputed bullion dealers. It provides secure storage with full insurance and allows redemption at over 175+ Senco stores across India.

The total number of registrations as March 2025 for DigiSilver is **1,645**.

App download stands at **63,177** and conversion rate stands at **1%**



Sennes



Lab-Grown Diamond



Products

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

Range of products

- Small 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 Rs 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)



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



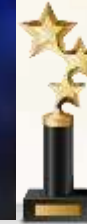
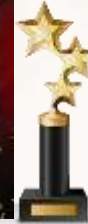
Ishaa Saha

*Marketing & Promotional Exp.
FY25 Rs. 105.1 Cr*

*FY 25 – 1.7% of Revenue
Last 3yrs avg spend below 2.0% of Revenue*

0807665
p.in

Awards & Recognitions



The Young Business leader
by Sanmarg 2023

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

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

IWMBuzz Digital Awards 2024

YFLO Trendsetter for Fashion/Jewellery Award in 2024

Best Jewellery Retailer of the Year by IREC Awards 2024



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

New Powerful Women Entrepreneur Award
By Jagran Achiever Awards 2023

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

Great Place To Work
Certificate 2025

India's 2nd Most Trusted Brand
by TRA Research Pvt. Ltd. in 2023

Best Hedger Award
by MCX Awards 2024

Omni-Channel Retail Network

Phygital Model

1

175 Showrooms

Over ~90% of Own showrooms are leased

2

'MySenco' app with almost
5 Lakhs + Upto April 2025

3

Websites & Apps

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

4

E-commerce Channels



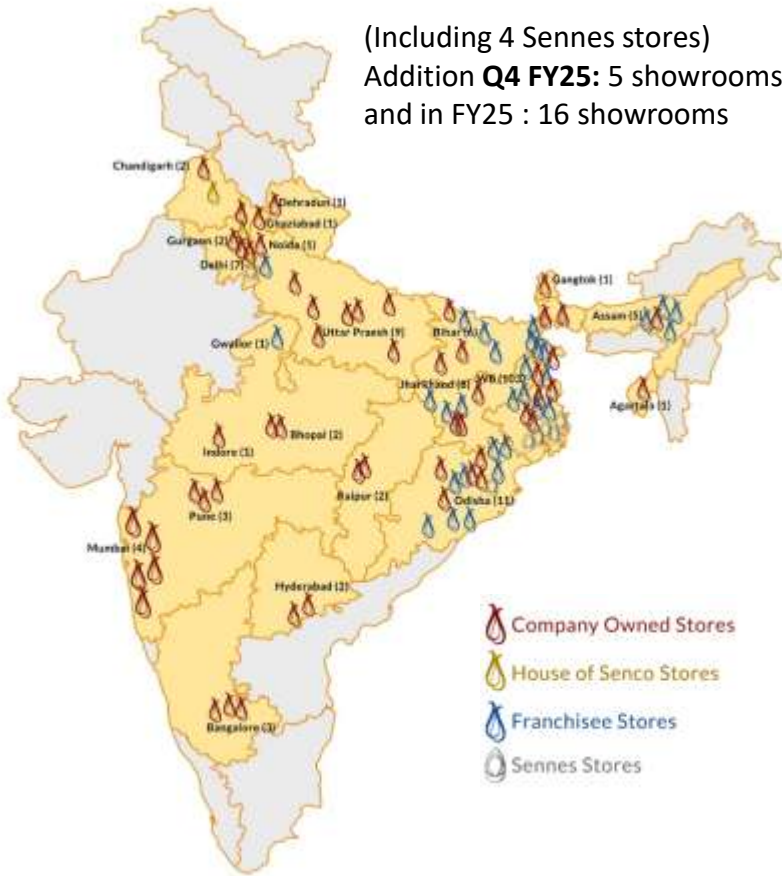
Omni-Channel Retail Strategy Allows our Customers to Interact with us – Whenever & However they Find Most Convenient

Pan-India Presence & Largest Retail Player in Eastern Region



175 Showrooms

(Including 4 Sennes stores)
Addition **Q4 FY25**: 5 showrooms
and in FY25 : 16 showrooms



Company Owned Stores
 House of Senco Stores
 Franchisee Stores
 Sennes Stores

During Q4 we launched 5 showroom which includes BT Road/ Dunlop (WB), Budge Budge (WB), Ghatal (WB), Ranchi (Jharkhand) and Varanasi Bhelupur (UP)

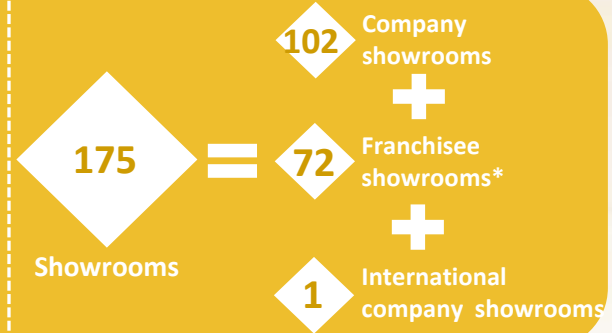
5.22 lacs sq. ft.

Aggregate Retail Space¹

Region	Own	Franchisee	Total
West Bengal incl Kolkata	44	54	98
North including Delhi NCR	24	0	24
East(Excluding WB)	12	13	25
North East	2	4	6
West	7	0	7
South	5	0	5
Central	4	1	5
International-Dubai	1	0	1
Sennes	4	0	4
Total – 31st March, 2025	103	72	175
Total- 31st March, 2024	93	66	159



Large
Distribution
Network



Geographically
Diversified
Presence



Presence in Tier 3
and 4 Cities
through
Franchisee Route

Metro & Tier 1	Tier 2	Tier 3	Tier 4 & Below	Total
Company Showrooms				
48	40	8	6	102
Franchisee Showrooms				
	15	12	45	72

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



Successful “Asset-Light” Franchise Model

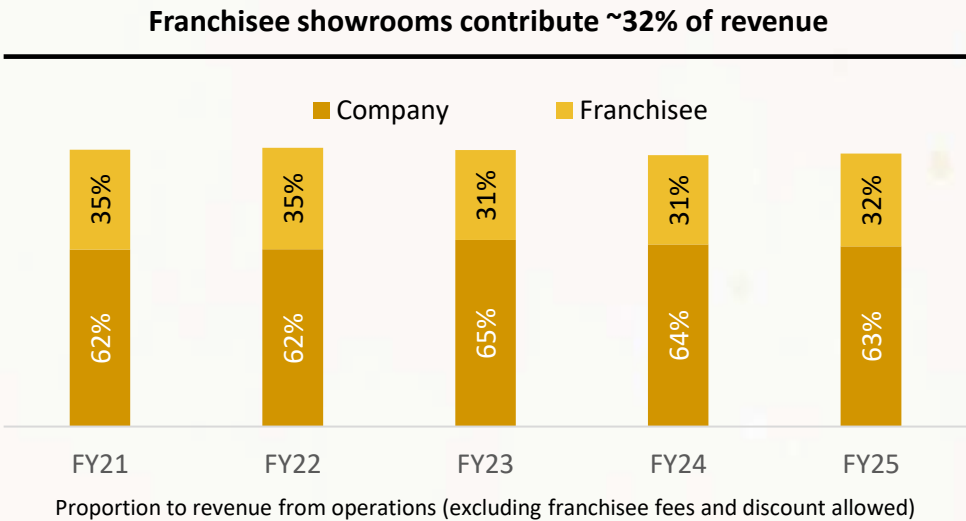
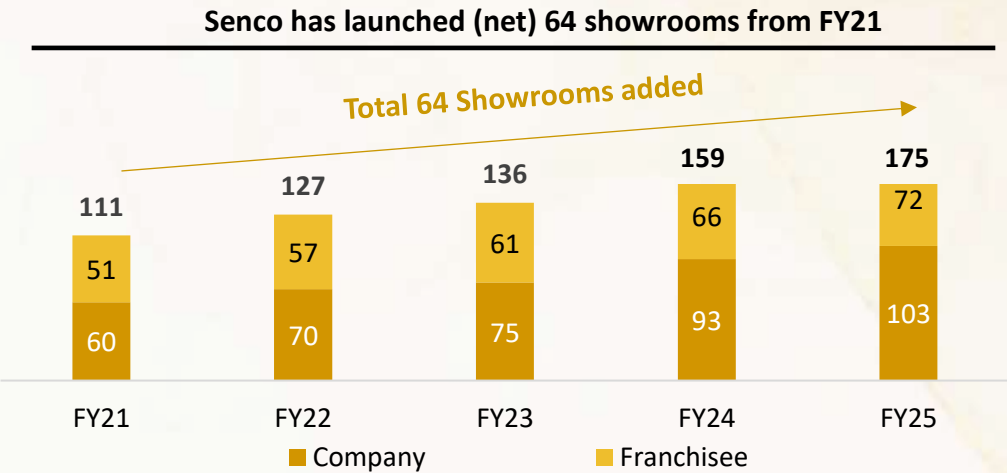
Strong distribution network leveraging asset light franchisee model – evaluating both ‘franchisee owned, franchisee operated’ models

Operational leverage of franchisee model (FOFO & FOCO)

- Leverage Hub and Spoke model to penetrate into tier-III and tier-IV towns and cities as part of our Bharat strategy
- Startup support including store design, staff hiring and training and market research, sales technique, product knowledge and training
- Franchisee makes capital investment for store inventory and store capex. (No capital Investment by Senco). Joining fees are payable.
- In FOCO Model, we reimburse employee salary, marketing expenses, discount, packing material, and electricity expenses.
- Marketing and ERP support at marginal annual fees
- Seasonal Credit Support and support in availing Bank Finance. Continuous engagement and training

Higher inventory turnover at franchisee store leads to higher ROE for Senco
Over 90% of showrooms are in FOFO model (4 FOCO Model)

of Showrooms





Digital Focus and Integrated Systems



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

Customer 360° CRM platform enables customer insights using Generative AI

Data Driven Decision making using BI and Analytics, program for forecasting, planning and efficiency

Optimizing customer service with AI automation, chatbots, and self-service platforms—delivering faster resolutions, reduced support costs, and scalable omnichannel experiences



ERP driven organization integrated with all critical business operations giving real time control and visibility

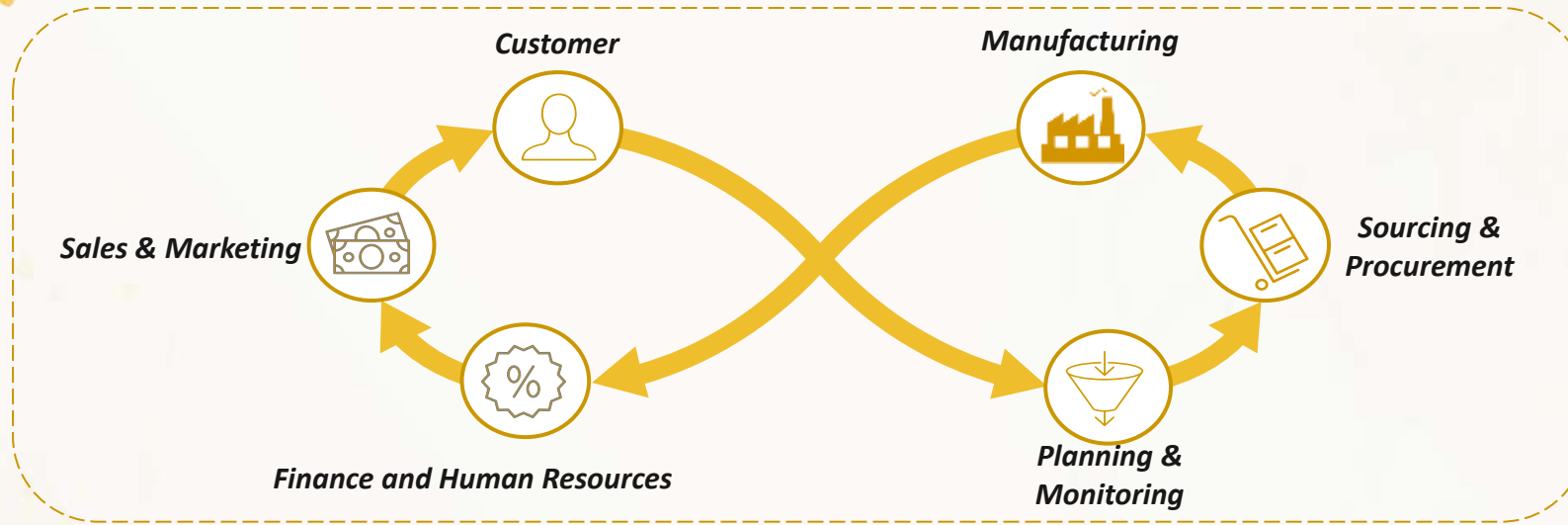
Robust information security management system with ISO 27001:2022 & PCI DSS SAQ A 4.0.

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

Robust PAN India Centralized Network Management System with business continuity



Robust Systems and Procedures Helps 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

- The manufacturing of jewellery is carried out either by the skilled Karigars in West Bengal for hand made products or by organised manufacturers in Mumbai, Maharashtra or Kerala or Rajkot, Gujarat or Coimbatore, Tamil Nadu or in-house at our manufacturing facility at Ankurhati, Howrah
- Workshops of Karigars are subject to periodic audits
- Use of modern technologies such as 3D printing, CAD driven designing and laser cutting

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
- Jewelleries shuffling among showrooms to increase inventory turnover
- Minimal accumulation of slow moving stock driven by data analysis and report
- Future inventory forecasts



The background features a collage of jewelry items including a diamond ring, a necklace with a teardrop pendant, a pair of earrings, and a large ornate necklace, all set against a backdrop of overlapping geometric shapes in shades of orange, yellow, and red, with a soft floral pattern on the right.

03

Business Strategies

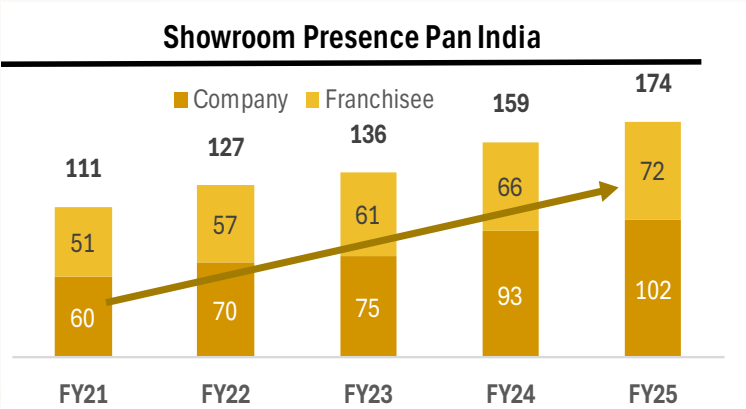
Strategies to Drive Future Growth



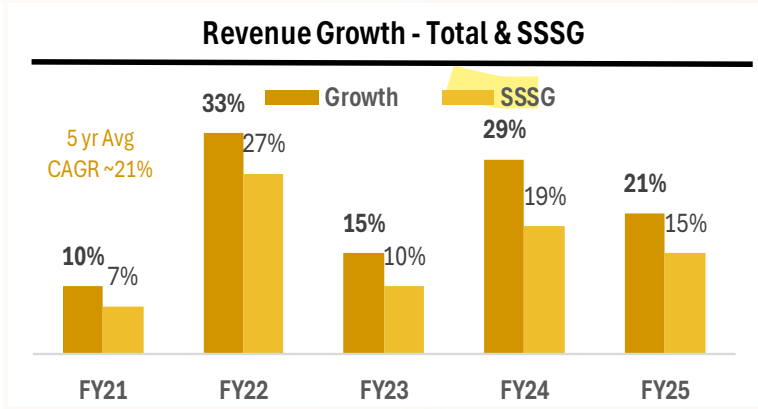
- Showroom Expansion with focus on franchisee model
 - Sustain, Strengthen & Leverage Franchisee Model for growth in Tier 3 & 4 Towns
 - Asset Sweating and Revenue CAGR with high Same Store Sales Growth (SSSG)
 - Upsell high margin lifestyle products & accessories under Sennes brand
-
- Continuously Innovate on Designs catering to local taste and fashions
 - Promote Light Weight jewellery targeting millennials and Gen Z with brands like Sennes, Everlite, Gossip etc by Omni channel strategy
 - National and Regional Brand Ambassadors and Influencers to bond with market
-
- Remain in the Top League as “Most Trusted” and “Most Desired” Jewellery brand
 - Superlative In-Store Experience and after sales service to enhance loyalty
 - Harness data science and CRM to forecast buying trend and drive ASP and ATV
 - Attract millennial and “brides of future” through digital marketing and Social media
 - Competitive Pricing, Lifetime relationship, and Hallmarked & certified products
-
- Continuously enhance Capacity to scale up on Growth Quotient
 - Extensive galvanization of Technology across all functions for sustainable growth
 - Highest commitment towards Corporate Governance, Ethics and Transparency
 - Constant Risk Management, Sustainable growth and 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
 - Higher proportion of Gold Metal Loan for borrowing cost and robust hedging
 - Generate robust Free Cash Flow for future expansion & working Capital need



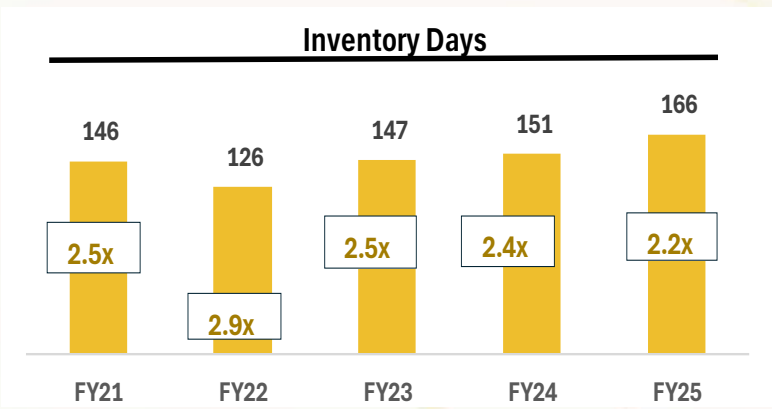
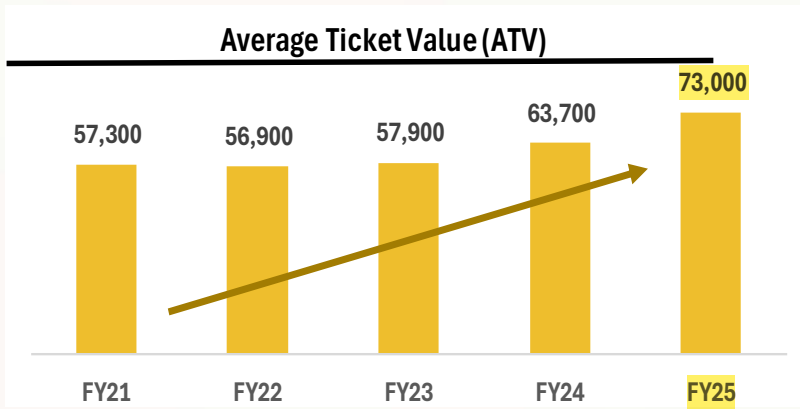
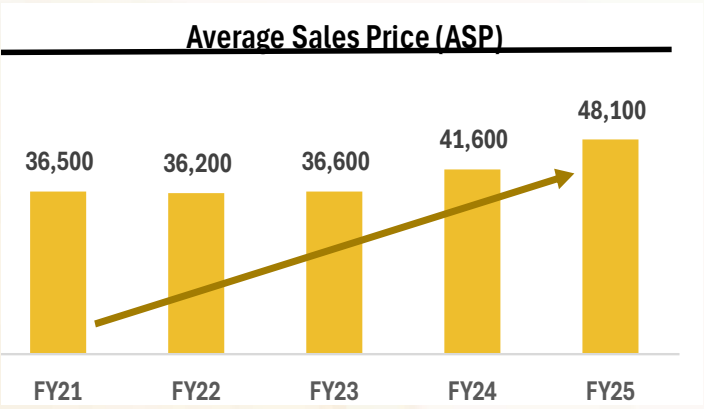
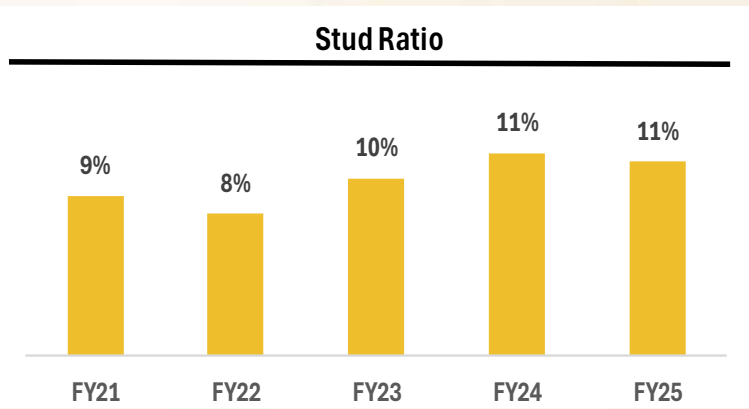
Key Operational Metrics (Standalone)



COCO Showrooms (102), FOFO (68), FOCO (4)



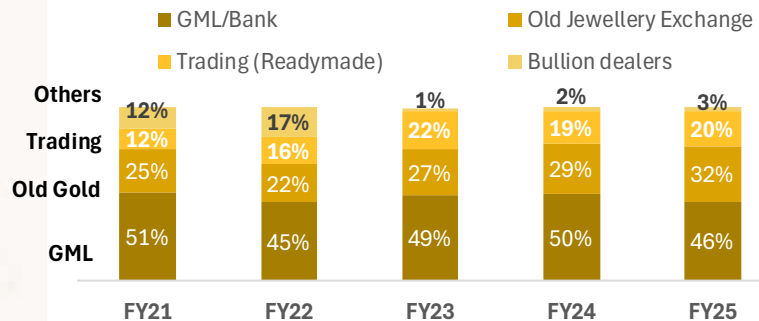
*Consolidated Revenue



Key Financial Metrics

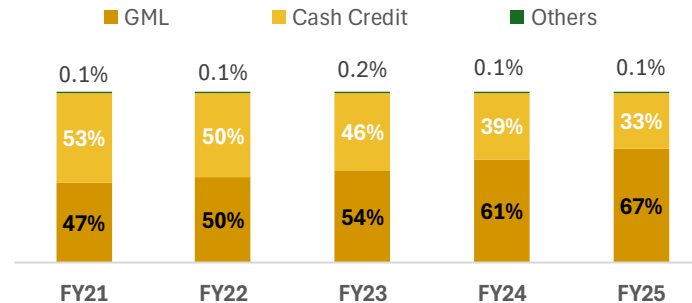
[Standalone]

Gold Sourcing



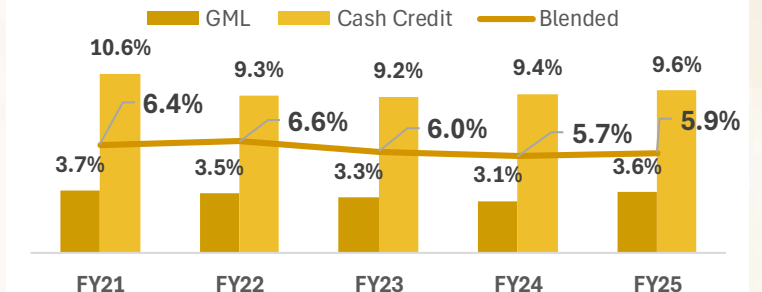
Major sourcing is from Consortium Bankers (~46%), followed by Old Jewellery Exchange (~32%), Trading Purchase (~20%)

Gold Metal Loan as a % of total borrowings



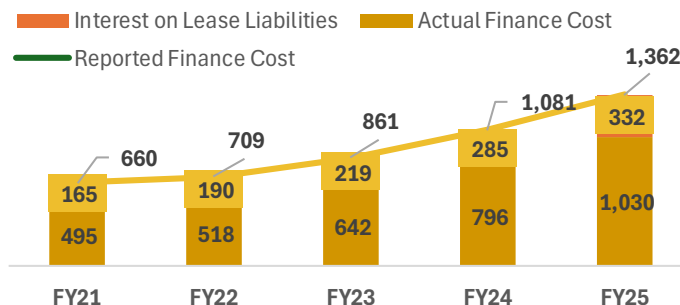
GML Borrowing as a % of total borrowing has been consistently increasing to reach ~ 67%, leading to working capital efficiency and lower ROI.

Blended Borrowing Cost p.a.

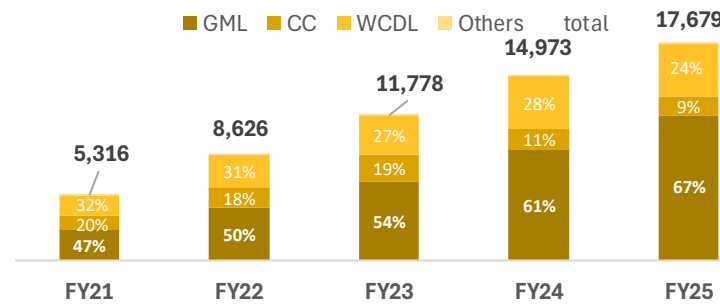


[Consolidated]

Finance Cost

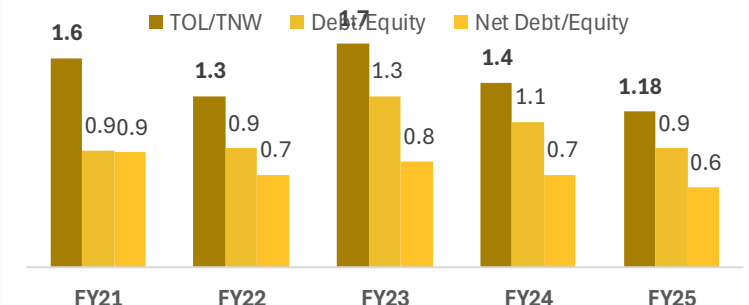


Working Capital Borrowings



Increase in borrowings based upon business growth and gold price rise.

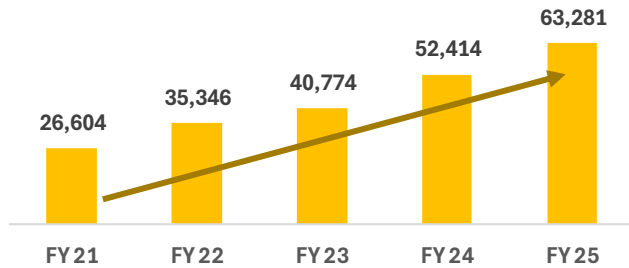
Capital Gearing





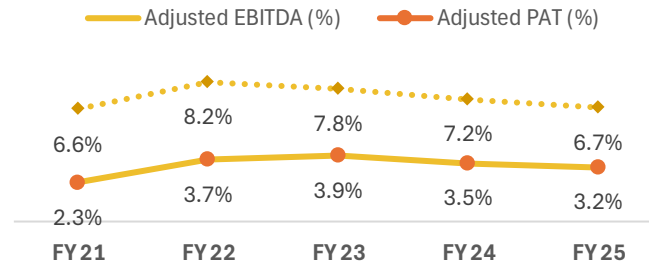
Successful Key Track (Consolidated)

Revenue from Operations



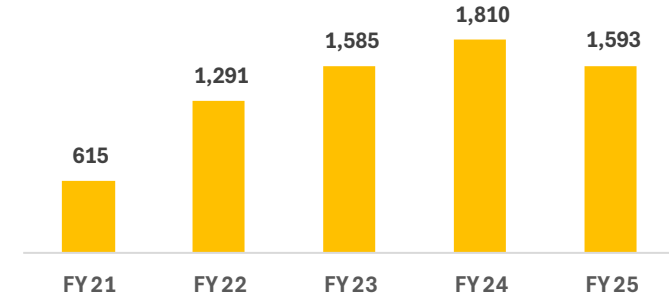
Revenue grew more than 2x in 5 years at 21% CAGR

Operational Margins

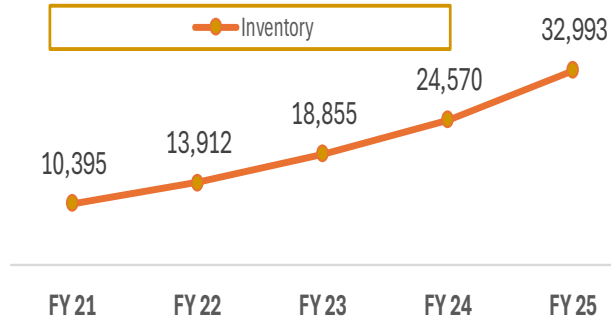


Minor movement in Adjusted EBITDA & PAT

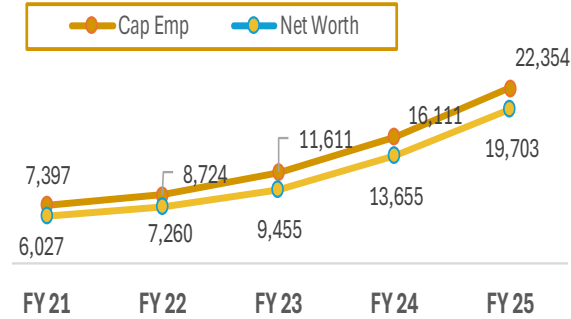
Profit After Tax



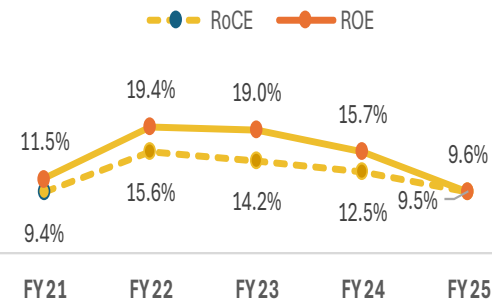
Inventory



Capital Employed and Net Worth

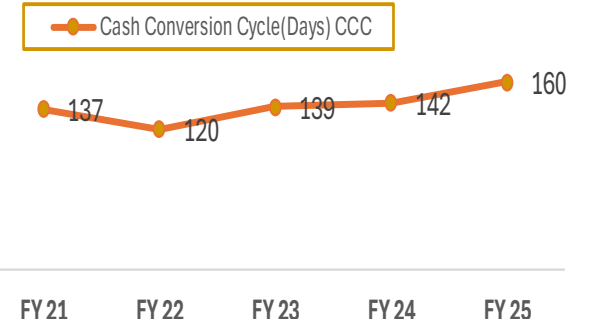


Return Ratios



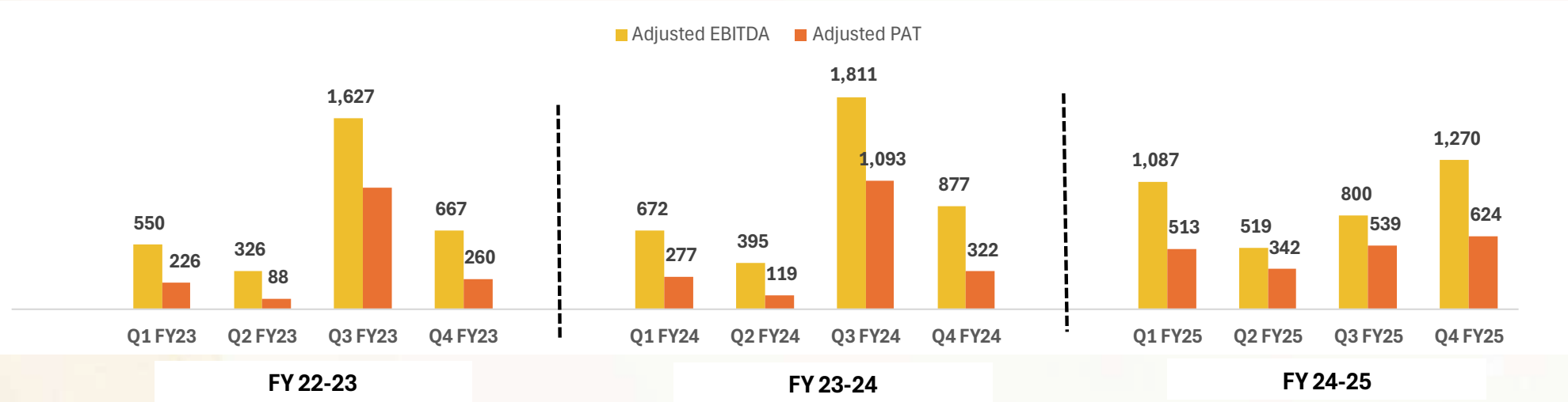
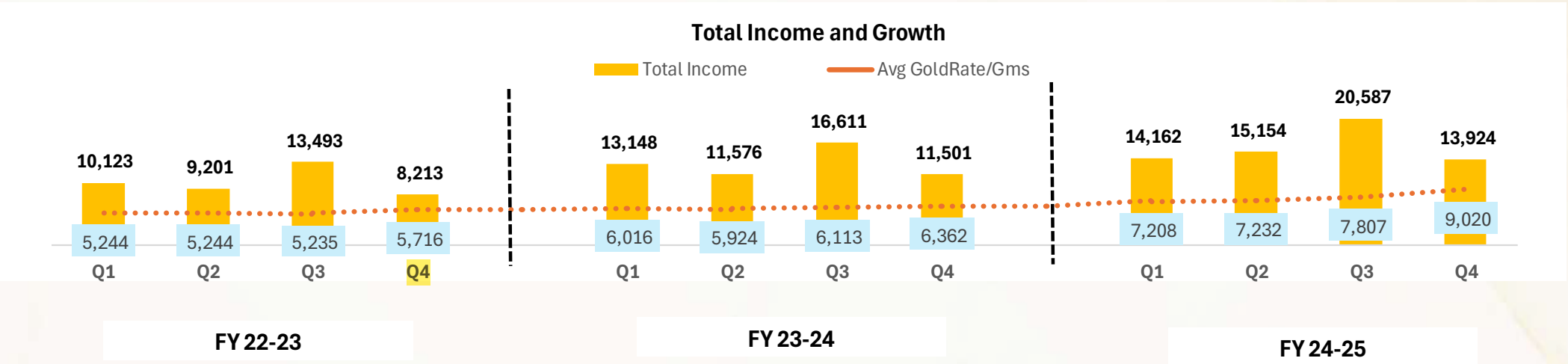
ROE & ROCE movement due to higher Pan India expansion

Cash Conversion Cycle





Quarterly Performance Trend (Consolidated)





04

Financial Information



Management Comment on Q4 & FY25 performance



Mr. Suvankar Sen
MD & CEO

Senco Gold Ltd. recorded a Standalone total income of Rs 6,313.4 Cr on a growth of 19.7% in FY25 as compared to FY24. The Q425 vs Q424 growth was 20.5%, and SSSG growth accounted for 18%. The company has seen 21% volume growth and 38% in value of diamond jewellery in Q4, which has led to an increase in profit. The adjusted PAT increased by 10.1% to Rs 207.9 Cr. The impact on PAT is due to a one-time customs duty cut in July 2024.

In our retail segment, our company-owned showrooms, with a 64% revenue contribution to the overall retail business, have registered a growth of 21% and franchisee business, which contributes to 36% of the retail business, has grown by 28% in Q4 over the last year. Q4 saw a strong studied growth, of over 38% in revenue and of over 2% growth in volume. In Q4, 5 new showrooms were opened (2COCO, 2FOCO and 1FOFO model). In this period, the overall SSSG was 18%. The sharp increase in gold prices during Q4 led to an increase in old gold jewellery exchanges, with old gold contributing ~40% to overall sales, out of which 61% is coming from the Non-Senco customers in FY25.



Profit & Loss Statement (Standalone)

Sl.No	Particulars (INR Mn)	FY 25	FY 24	YoY (%)	Q4 FY25	Q4 FY24	YoY (%)	Q3 FY25	QoQ (%)
1	Revenue from Operations	62,586.8	52,296.6	19.7%	13,619.5	11,299.3	20.5%	20,230.9	-32.7%
2	Cost of Goods Sold	54,036.7	44,259.8	22.1%	11,286.3	9,337.3	20.9%	18,144.9	-37.8%
3	Employee Cost	1,341.7	1,083.9	23.8%	340.9	272.5	25.1%	351.0	-2.9%
4	Marketing Cost	1,051.1	1,033.1	1.7%	176.4	317.0	-44.3%	214.7	-17.8%
5	Other Expenses	2,453.4	2,106.2	16.5%	560.9	456.3	22.9%	726.5	-22.8%
6	Total Expense	4,846.2	4,223.2	14.8%	1,078.2	1,045.7	3.1%	1,292.1	-16.6%
7	EBITDA	3,703.9	3,813.6		1,254.9	916.3	37.0%	793.9	58.1%
8	EBITDA Margin (%)	5.9%	7.3%		9.2%	8.1%		3.9%	
9	Custom Duty Impact	574.2	-		-	-		275.9	
10	Adjusted EBIDTA*	4,278.1	3,813.6	12.2%	1,254.9	916.3	37.0%	1,069.8	17.3%
11	Adjusted EBITDA Margin (%)	6.8%	7.3%		9.2%	8.1%		5.3%	
12	Other Income	547.0	427.6	27.9%	148.2	130.0	14.0%	123.4	20.1%
13	Depreciation and Amortization	658.0	590.1	11.5%	183.8	179.1	2.6%	126.0	45.9%
14	EBIT	3,592.8	3,651.1		1,219.3	867.2	40.6%	791.3	54.1%
15	EBIT Margin (%)	5.7%	7.0%		9.0%	7.7%		3.9%	
16	Finance cost	1,353.4	1,078.0	25.5%	372.4	296.1	25.8%	337.6	10.3%
17	Profit Before Tax (PBT)	2,239.4	2,573.1		847.0	571.0	48.3%	453.7	86.7%
18	Total Tax Expenses	585.7	685.6		227.4	202.7	12.2%	121.2	87.6%
19	Profit/(Loss) for the Period/Year	1,653.7	1,887.5		619.5	368.3	68.2%	332.4	86.4%
20	PAT Margin (%)	2.6%	3.6%		4.5%	3.3%		1.6%	
21	Adjusted PAT*	2,078.6	1,887.5	10.1%	619.5	368.3	68.2%	536.6	15.5%
22	Adjusted PAT Margin (%)	3.3%	3.6%		4.5%	3.3%		2.7%	

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



Profit & Loss Statement (Consolidated)

Sl.No	Particulars (INR Mn)	FY 25	FY 24	YoY (%)	Q4 FY25	Q4 FY24	YoY (%)	Q3 FY25	QoQ (%)
1	Revenue from Operations	63,280.7	52,414.4	20.7%	13,777.1	11,372.8	21.1%	20,459.8	-32.7%
2	Cost of Goods Sold	54,765.5	44,400.5	23.3%	11,464.6	9,429.0	21.6%	18,363.3	-37.6%
3	Employee Cost	1,390.8	1,112.3	25.0%	356.5	280.4	27.1%	361.3	-1.3%
4	Marketing Cost	1,065.6	1,033.7	3.1%	178.8	317.7	-43.7%	221.1	-19.1%
5	Other Expenses	2,382.5	2,112.8	12.8%	507.0	468.4	8.2%	714.7	-29.1%
6	EBITDA	3,676.3	3,755.1		1,270.1	877.3	44.8%	799.6	58.9%
7	EBITDA Margin (%)	5.8%	7.2%		9.2%	7.7%		3.9%	
8	Custom Duty Impact	574.2	-		-	-		275.9	
9	Adjusted EBIDTA*	4,250.5	3,755.1	13.2%	1,270.1	877.3	44.8%	1,075.5	18.1%
10	Adjusted EBITDA Margin (%)	6.7%	7.2%		9.2%	7.7%		5.3%	
11	Other Income	545.7	422.4	29.2%	146.8	128.4	14.3%	126.9	15.7%
12	Depreciation and Amortization	681.3	601.1	13.3%	191.2	183.9	4.0%	130.9	46.1%
13	EBIT	3,540.7	3,576.4		1,225.7	821.8	49.1%	795.5	54.1%
14	EBIT Margin (%)	5.6%	6.8%		8.9%	7.2%		3.9%	
15	Finance cost	1,362.1	1,081.0	26.0%	375.0	298.0	25.8%	339.3	10.5%
16	Profit Before Tax (PBT)	2,178.6	2,495.4		850.8	523.8	62.4%	456.3	86.5%
17	Total Tax Expenses	585.5	685.3		226.4	202.1	12.0%	121.4	86.5%
18	Profit/(Loss) for the Period/Year	1,593.1	1,810.0		624.4	321.7	94.1%	334.8	86.5%
19	PAT Margin (%)	2.5%	3.5%		4.5%	2.8%		1.6%	
20	Adjusted PAT*	2,018.0	1,810.0	11.5%	624.4	321.7	94.1%	539.0	15.8%
21	Adjusted PAT Margin (%)	3.2%	3.5%		4.5%	2.8%		2.6%	

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



Balance Sheet (Consolidated)



Sl. No.	Particulars (INR Mn)	As at	As at
		Mar-24	Mar-25
EQUITY AND LIABILITIES			
1	Equity		
2	Total Equity	13,655.4	19,702.9
3	Non Current Liabilities		
4	Borrowings	10.5	11.2
5	Lease Liabilities	2,354.6	2,548.5
6	Provisions	28.1	29.7
7	Other Non Current Liabilities	62.5	61.5
8	Total Non Current Liabilities	2,455.7	2,651.0
9	Current Liabilities		
10	Working Capital Borrowings	5,890.7	5,861.2
11	Gold Metal Loan(GML)	9,082.2	11,817.7
12	Lease Liabilities	273.4	355.5
13	Trade Payables (Incl MSME)	2,068.8	1,516.5
14	Other Financial Liabilities	687.2	864.5
15	Current Tax Liabilities (Net)	154.7	17.4
16	Other Current Liabilities	2,958.5	4,676.9
17	Total Current Liabilities	21,115.5	25,109.6
17	Total Equity and Liabilities	37,226.6	47,463.5

Particulars (INR Mn)	As at	As at
	Mar-24	Mar-25
ASSETS		
Non Current Assets		
Property, Plant and Equipments	1,158.2	1,376.1
Capital Work in Progress	14.9	19.9
Other Intangible Assets	27.5	26.8
Right of Use Assets	2,434.1	2,643.6
Other Financial Assets	305.4	430.2
Other Non Current Assets	452.7	475.4
Total Non Current Assets	4,392.9	4,972.0
Current Assets		
Inventories	24,570.2	32,992.5
Bank Balances & FDs	5,328.5	5,576.0
Trade Receivables	528.7	810.4
Cash and Cash Equivalents	185.2	332.5
Other Financial Assets	1,545.8	1,688.4
Other Current Assets	675.4	1,091.6
Total Current Assets	32,833.7	42,491.5
Total Assets	37,226.6	47,463.5



Cash Flow Statement (Consolidated)

Sl. No.	Particulars (INR Mn)	FY24	FY25
A	Cash Flow from Operating Activities		
1	Profit/(loss) before Tax and Exceptional Items	2,495.4	2,178.6
2	Adjustments for:		
3	Depreciation and Amortisation Expense	601.1	681.3
4	Finance Costs	1,081.0	1,362.1
5	Interest income and other adjustments	(327.6)	(442.4)
6	Operating Profit before Working Capital Changes	3,849.9	3,779.6
7	Working Capital Adjustments		
8	(Increase) / Decrease in Inventories	(5,715.6)	(8,422.4)
9	(Increase/Decrease Gold Metal Loan(GML)	2,706.1	2,735.5
10	(Increase) / Decrease in Trade Receivables	(68.5)	(277.2)
11	(Increase) / Decrease in Financial Assets and other Current Assets	(626.6)	(561.5)
12	Increase / (Decrease) in Financial Liabilities & Other Current Liabilities	330.2	1,279.1
13	Cash Generated from Operations	475.4	(1,466.9)
14	Income Taxes Paid (Net of Refund)	(707.6)	(745.1)
15	Net Cash Generated from/ (Used in) Operating Activities	(232.2)	(2,212.0)
B	Cash Flow from Investing activities		
1	Net Cash Generated from/ (Used in) Investing Activities	(1,184.8)	(322.2)
C	Cash Flow from Financing Activities		
1	Proceeds from Equity Capital raised by IPO / QIP	2,482.3	4,483.4
2	Dividends paid	(92.6)	(70.0)
3	Movement of Working Capital Borrowings (GML and Cash Credit)	193.4	(381.2)
4	Finance Costs and Other Interest Charges	(1,075.7)	(1,350.7)
5	Net Cash Generated from/ (Used in) Financing Activities	1,507.3	2,681.6
D	Net Increase/(Decrease) in Cash and Cash Equivalents	90.3	147.3
E	Cash and Cash Equivalents at the Beginning of the Year	94.8	185.2
F	Cash and Cash Equivalents at the End of the Year	185.2	332.5

Shareholding Pattern

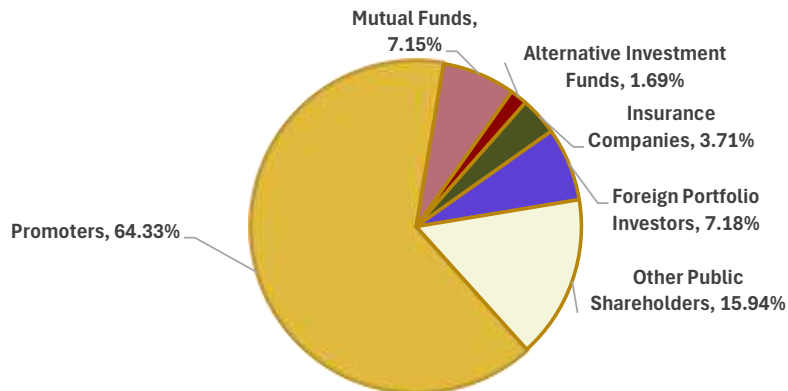
Share Price Movement (Post Split)*



*Considering 1:1 Split on 31 January 31, 2025 with retrospective effect

Holding as on 31st March 2025

Shareholding Pattern as on 31st March, 2025



Top Shareholders (Excluding Promoters)

Name of Shareholder	Shareholding %
Inevsco Asset Mutual Fund	1.55%
TATA AIA Life Insurance Mutual Fund	1.50%
Franklin Templeton Mutual Fund	1.49%
Bank of India Mutual Fund	1.35%
ICICI Prudential Life Insurance Company Limited	1.14%
SSPL Securities Private Limited	0.98%
Ashoka Whiteoak India Mutual Fund	0.95%
Bandhan Mutual Fund	0.94%
Sundaram Mutual Fund	0.92%
Jupiter India Fund	0.88%
Matthews International Mutual Fund	0.73%
Nanda Kishore Sharma (Mirabilis Investment Trust)	0.65%
Abu Dhabi Investment Authority	0.62%
ICICI Lombard General Insurance Company Limited	0.62%
Carnelian Asset Management and Advisors Private Limited	0.56%



05

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 Factors

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

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

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

Conserving water by reusing waste water collected from water purifiers.

Social Factors

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

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

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

5000+ Beneficiaries impacted through CSR projects in FY 25.

Governance Factors

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

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

ISO 27001 Certified
Committed to cybersecurity.

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



THANK YOU

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