



SEC 13 / 2020-21

8th June 2020

The General Manager, DCS – CRD
BSE Limited
Corporate Relationship Department
1st Floor, New Trading Ring
Rotunda Building, P J Towers
Dalal Street, Fort,
MUMBAI - 400 001
Scrip Code: **500114**

The General Manager, DCS – CRD
National Stock Exchange of India Ltd
Exchange Plaza,
Bandra-Kurla Complex,
Bandra (East),
MUMBAI - 400 051
Symbol: **TITAN**

Dear Sirs,

Sub: Fourth Quarter and Annual earnings presentation for FY 2019-20

Further to our communication dated on 7th June 2020, attached is a copy of the earnings presentation for fourth quarter and year ended 31st March 2020 as required under Regulation 30 of SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015.

Yours truly,
For TITAN COMPANY LIMITED

A handwritten signature in blue ink, appearing to read "Dinesh Shetty", with a long horizontal line extending to the right.

Dinesh Shetty
General Counsel & Company Secretary

Encl. As stated



Titan Company Limited

*Earnings Presentation – Q4 FY '20
(For quarter and 12 months, ended 31st March 2020)*

8th June, 2020

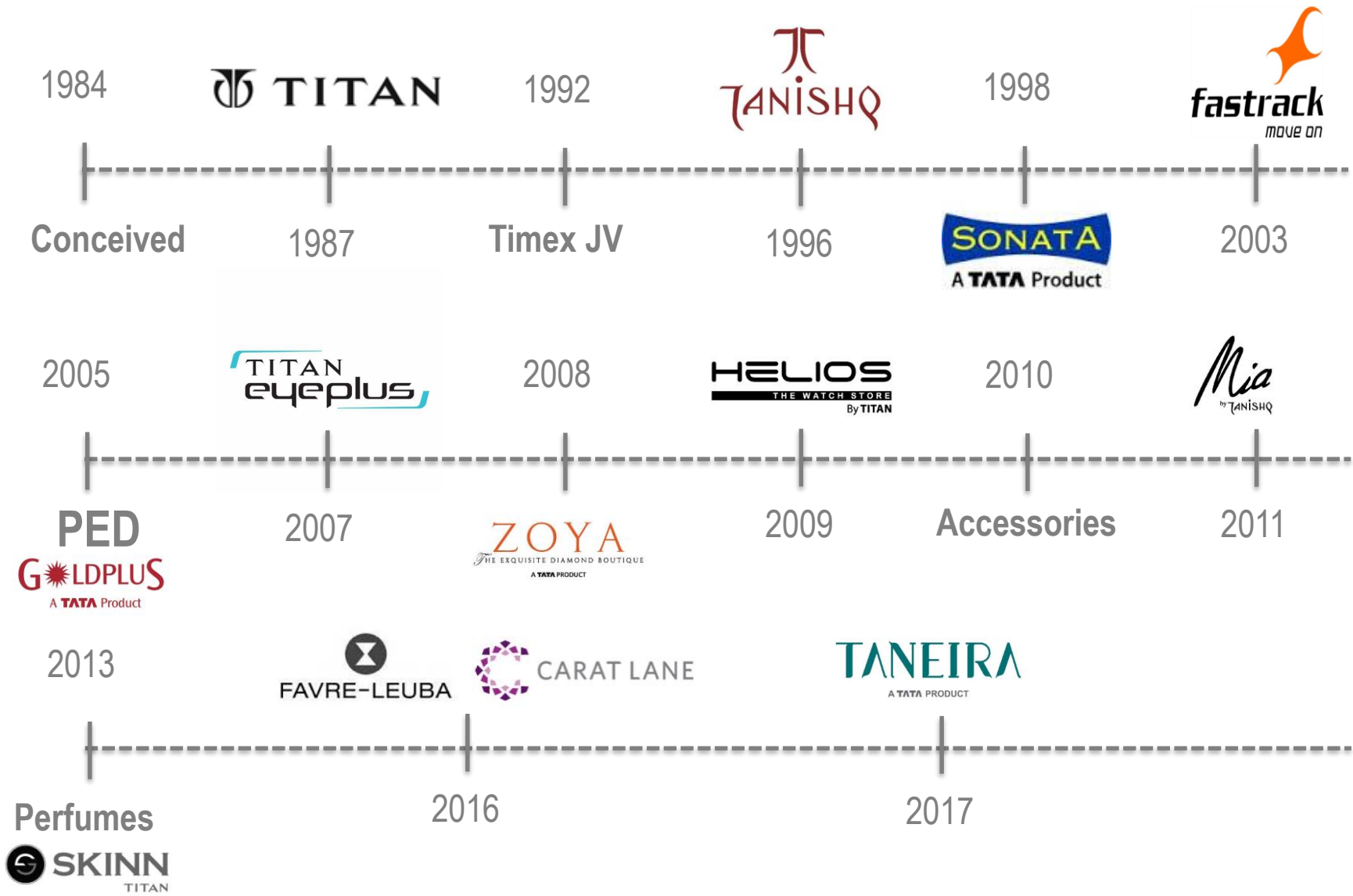
Disclaimer

This document, which has been prepared by Titan Company Limited (the “Company”/“we”/“our”), are solely for information purpose and do not constitute any offer, invitation, recommendation, invitation to purchase or subscribe for any of the securities, and shall not form the basis of or be relied on in connection with any contract or binding commitment whatsoever.

Certain statements are included in this release which contain words or phrases such as “will,” “aim,” “will likely result,” “believe,” “expect,” “will continue,” “anticipate,” “estimate,” “intend,” “plan,” “contemplate,” “seek to,” “future,” “objective,” “goal,” “project,” “should,” “will pursue” and similar expressions or variations of these expressions that are “forward-looking statements”. Actual results may differ materially from those suggested by the forward-looking statements due to certain risks or uncertainties associated with our expectations with respect to, but not limited to, our ability to implement our strategy successfully, the market acceptance of and demand for our products, our growth and expansion, the adequacy of our allowance for credit to franchisees, dealers and distributors, technological changes, volatility in income, cash flow projections and our exposure to market and operational risks. By their nature, certain of the market risk disclosures are only estimates and could be materially different from what may actually occur in the future. As a result, actual future gains, losses or impact on net income could materially differ from those that have been estimated.

In addition, other factors that could cause actual results to differ materially from those estimated by the forward-looking statements contained in this document include, but are not limited to: general economic and political conditions in India and the other countries which have an impact on our business activities; inflation, unanticipated turbulence in interest rates, foreign exchange rates, the prices of raw material including gold and diamonds, or other rates or prices; changes in Indian and foreign laws and regulations, including tax and accounting regulations; and changes in competition and the pricing environment in India. The Company may, from time to time make additional written and oral forward-looking statements, including statements contained in the Company’s filings with SEBI and the Stock Exchanges and our reports to shareholders. The Company does not undertake to update any forward-looking statements that may be made from time to time by or on behalf of the Company, to reflect events or circumstances after the date thereof.

The Journey



Titan Today



5th

largest watch
maker globally

~\$12 bn

market cap

~\$2.8 bn

annual revenue

4

times in Forbes
Asia Fab Fifty

1,831

stores with 2.3mn+
sq.ft. retail space

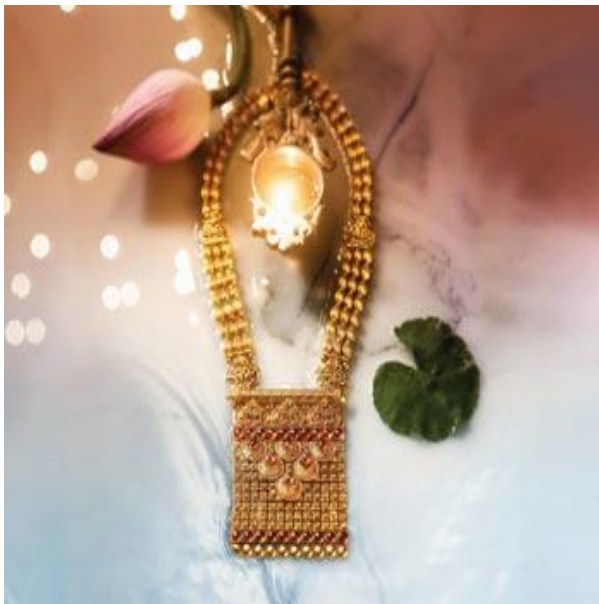
~8 k

employees on rolls

7k+

multi-brand outlets
that sells our watches

Our Strengths



Design and Development

800+ New time products every year

reddot Award to 2 Edge watches

Differentiated Jewellery Collections

Customized lenses with 3D visual mapping

Manufacturing

12 Manufacturing and assembly facilities

State of the art Karigar Centres for Jewellery

Components exported to Swiss watch makers

3600+ employees engaged in factories

Brand Building

Tanishq: India's leading Jewellery brand

Titan: Our flagship watch brand

Raga: Exclusive women's watch brand

Fastrack: India's largest youth brand

Sonata: India's largest selling watch brand

Retail and Customer Service

Exceptional Customer Experience

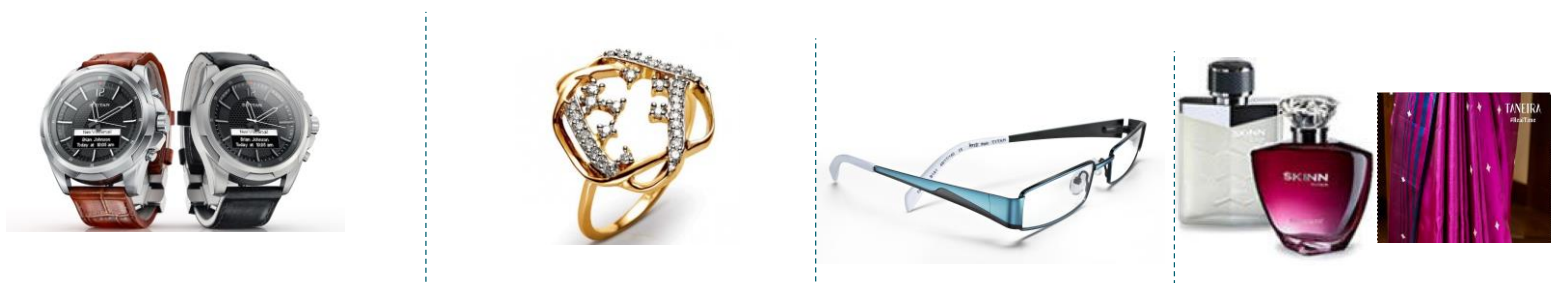
Merchandising Effectiveness

Impactful Retail Identities

Engagement of store staff

Extensive After Sales Service network

Our Brands



Luxury



ZOYA

Premium



TANEIRA
A TATA PRODUCT

Mid Market



Mass Market



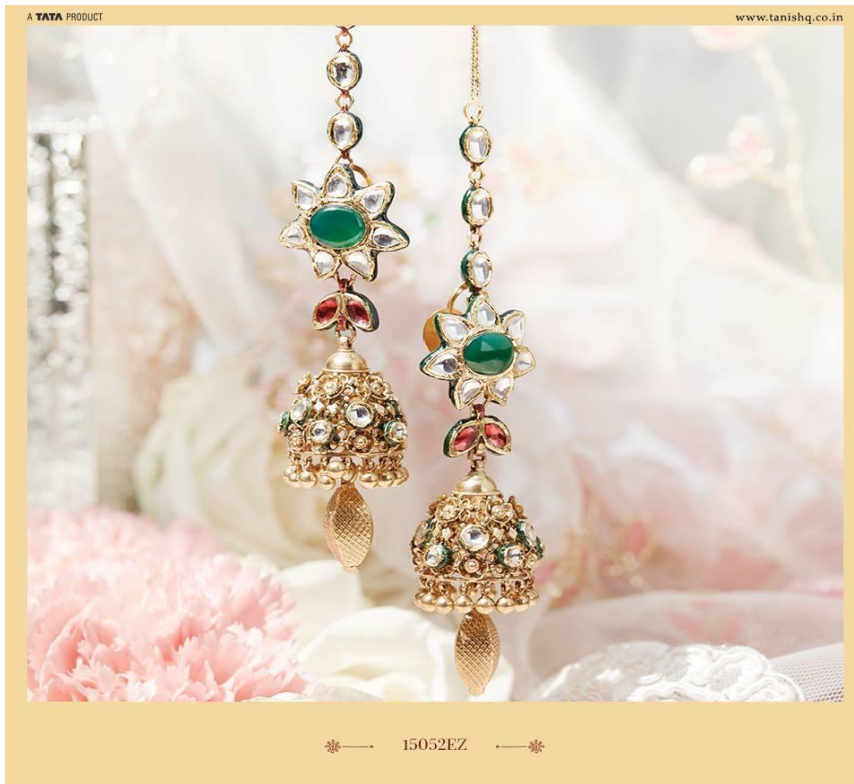
Jewellery Division

TANISHQ

Mia

ZOYA

CARAT LANE



Brands

TANISHQ: flagship brand

ZOYA: luxury segment play

MIA: Tanishq sub-brand for fashionable fine jewellery

CARATLANE: a Tanishq partnership, omni-channel

Manufacturing

Studded jewellery manufactures mostly in-house

Plain gold jewellery mostly outsourced

3 manufacturing facilities

4 state of the art karigar centers: Industry best practice

Points of Sale

Largest jewellery retailer in the country

Jewellery sales through EBO and ecommerce

EBO: Tanishq, Zoya, Mia, Caratlane

Ecommerce: www.tanishq.co.in, www.caratlane.com

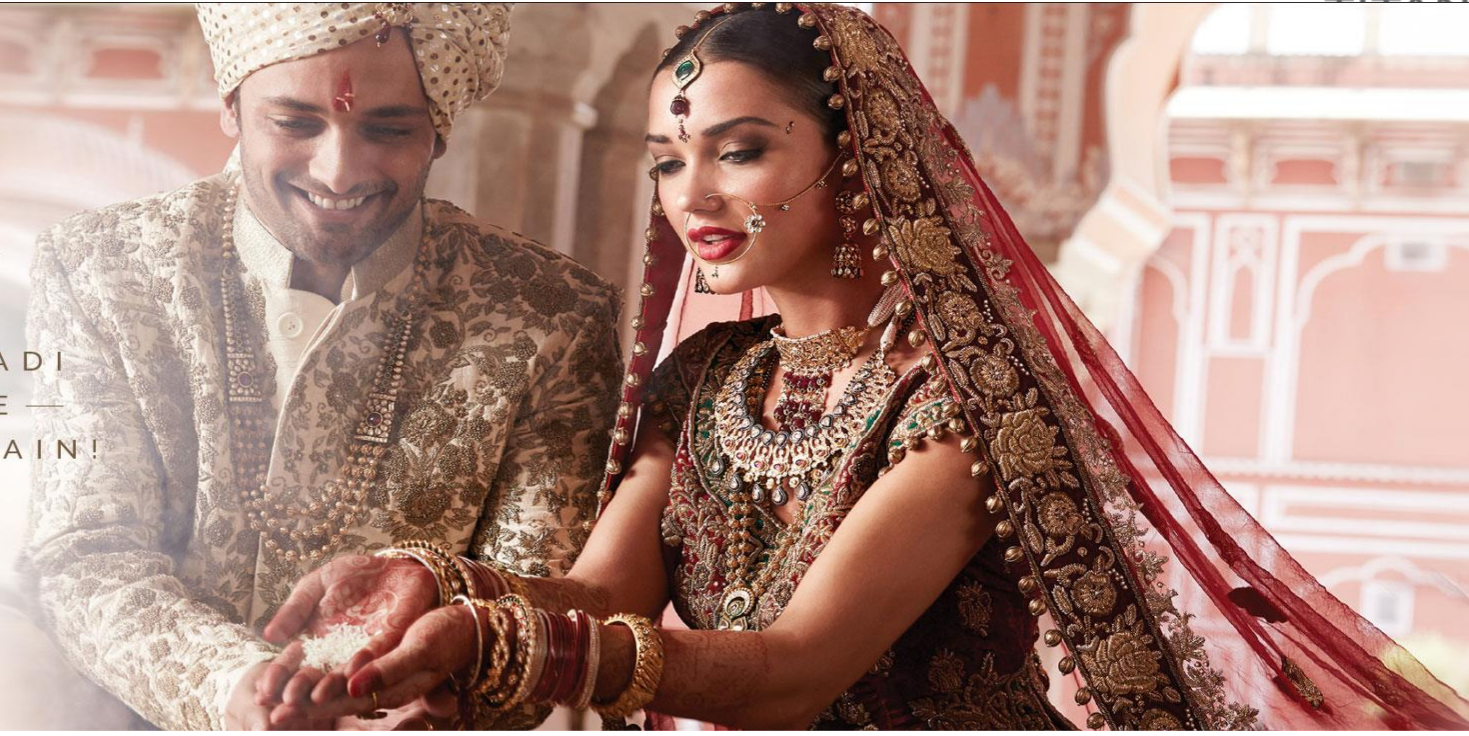
www.miabytanishq.com

Design Excellence

Key product differentiator

Capability for in-house design of many collections

π
TANISHQ
HUM
HAR SHAADI
— KE LIYE —
TAYAAR HAIN!



Jewellery

Karigar Center, Hosur





Tanishq Boutique

ZOYA

A TATA PRODUCT

ZOYA

ZOYA

Zoya Boutique



Mia Store



CARAT LANE

TIS'
The Season to show
SOME LOVE

Bee
jewelled
Coming soon

Jewellery that you will
LOVE TO WEAR EVERYDAY

STREAMLANE™
A Beautiful Way to start a Jewellery Business

GET IT NOW

GET IT SOON

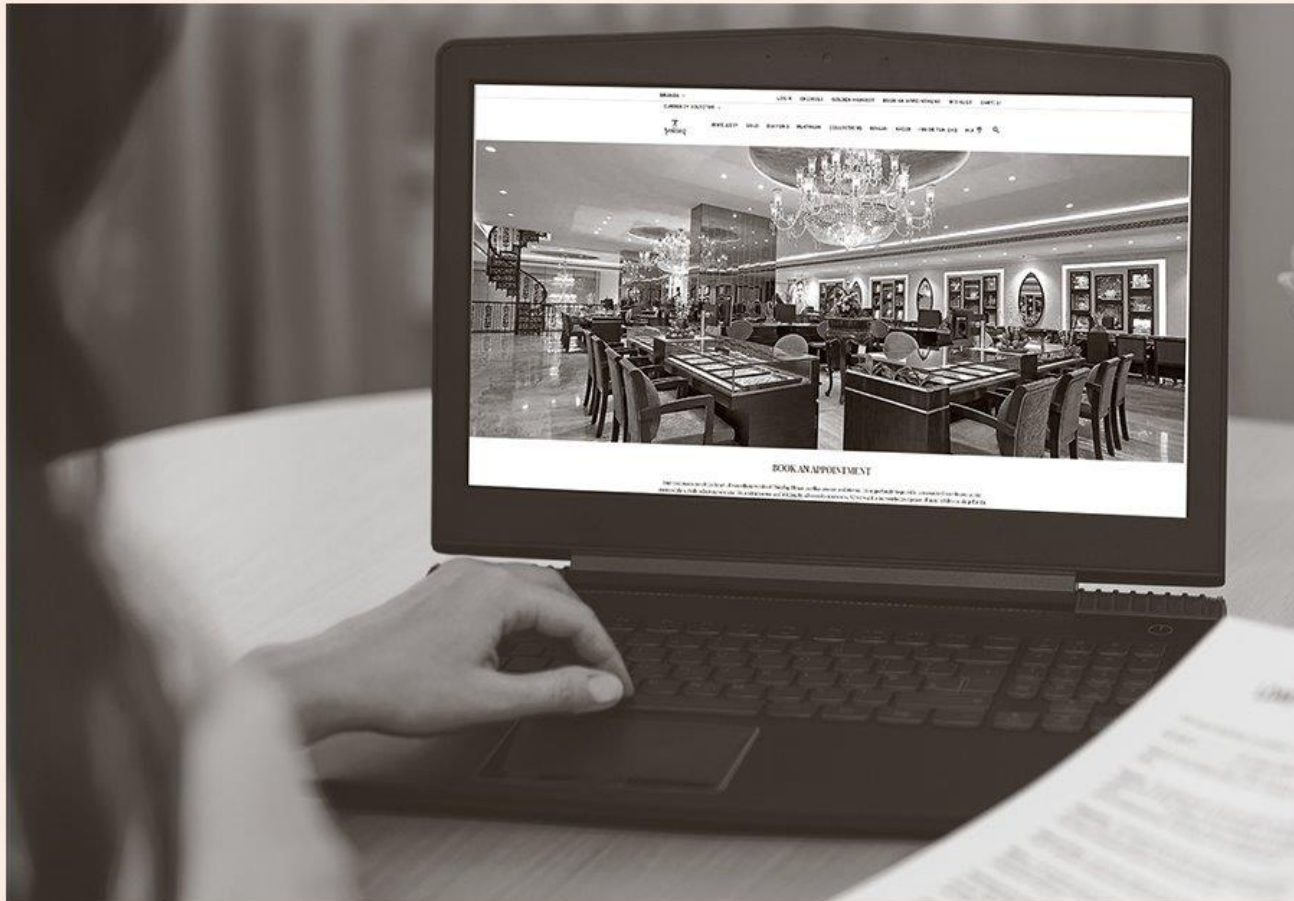
THE PERFECT PAIR FEST

30% 10%

ONLY TILL 31ST DECEMBER

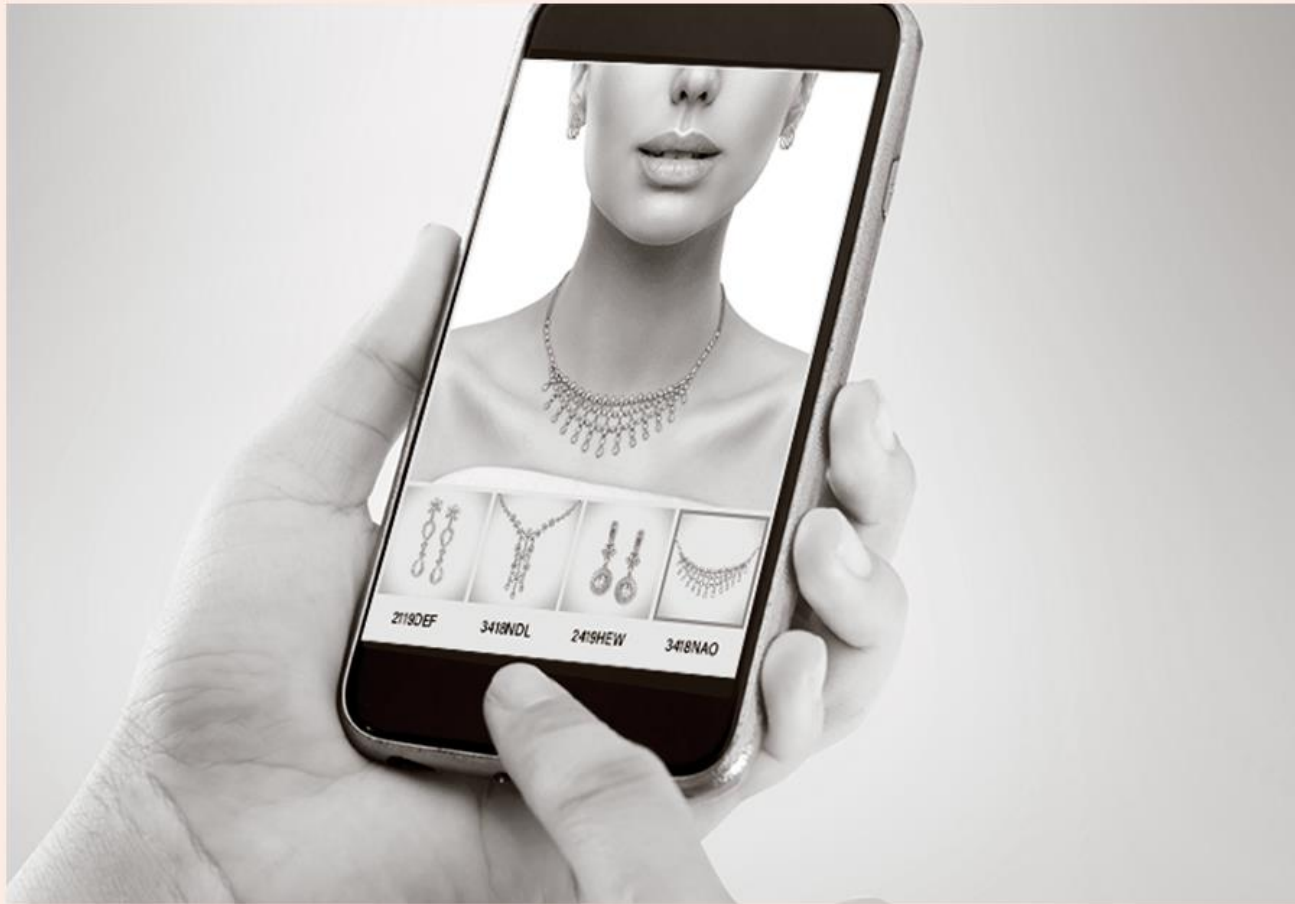
Bee
jewelled
Coming soon

CaratLane Store




TANISHQ
A **TATA** PRODUCT

*Indulge in the safest
shopping experience
without waiting!*




TANISHQ
A TATA PRODUCT

*Brand new ways to shop,
for your comfort,
convenience and safety!*

www.tanishq.co.in

A TATA PRODUCT

π
TANISHQ

This
Valentine's Day

go #BeyondThose3Words
with us!



2998HQN

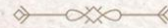

TITAN
COMPANY



π
TANISHQ
A TATA PRODUCT

◆ NYUSHA ◆

Celebrate your birthday
with a glimmer that is
#PurelyPrecious



3618DCY

Watches Division

Watches - Overview



Brands

6 major in-house brands & 7 licensed brands

Manufacturing

6, state of the art, watch and component manufacturing/assembly plants

Points of Sale

EBO: World of Titan, Fastrack Stores

OWN MBO: Helios

MBO: present across 11k+ dealers/ MBOs

LFS: Large format departmental stores

ECOM: www.titan.co.in , www.fastrack.in,
www.sonatawatches.in, www.helioswatchstore.com

and market places

EXPORTS: 1,800 POS in 31 countries

Customer Service

Largest network of exclusive service centers

653 watch care centers in 275 towns

Sophisticated Design & Development

Core strength: Industrial, Retail and Graphic design

Numerous international award-winning designs

Watches - Manufacturing



Watch factory, Hosur



Pantnagar factory



Watch Assembly, Hosur



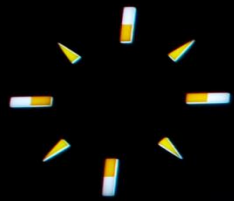


'World of Titan' Store



Fastrack Store

हिलिऑस



HELIOS

THE WATCH STORE

BY TITAN



Helios Store

RETAIL THERAPY CALLING

A curated shopping experience to walk, browse and buy from the comfort of your home. We are just a video call away.





5567DM03



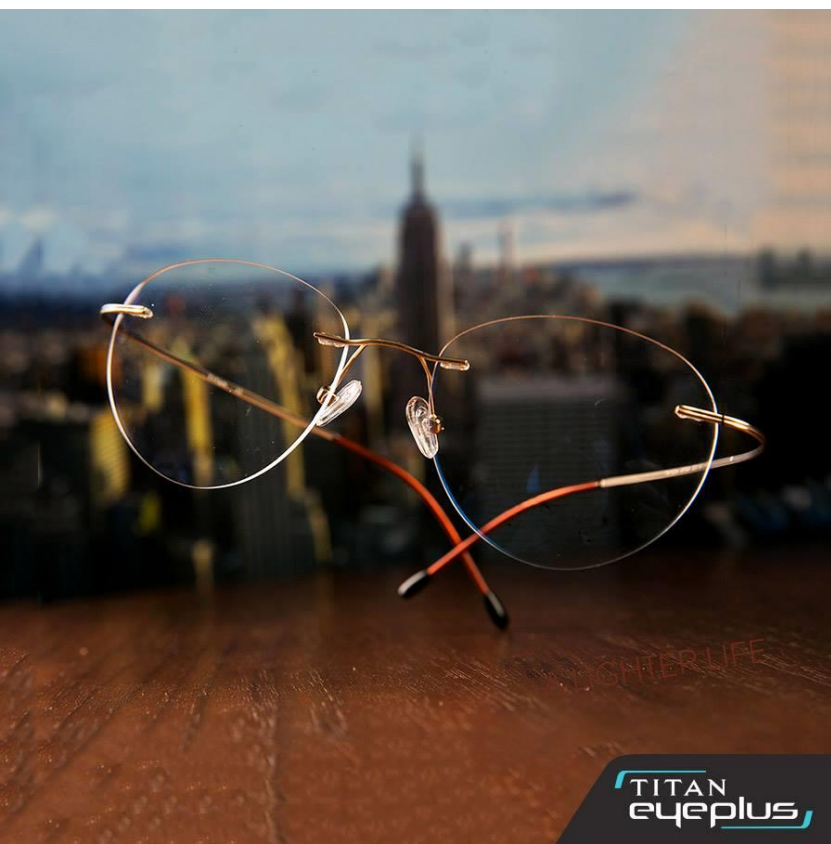
बदइहाना
An ardent desire.

Eyewear Division

TITAN
eyeplus

fastrack

GLARES
by TITAN



Brands

TITAN EYE PLUS: Retail brand

TITAN: main in-house frames and lenses brand

FASTRACK and GLARES: in-house sunglasses brand

LICENSED BRANDS: for frames and lenses

Manufacturing

State of the art lens lab in Chikkaballapur

Satellite lens labs in major cities to improve turn around time

Frame and lens manufacturing facility

Points of Sale

TITAN EYE PLUS: India's largest optical retail chain

Sunglasses are sold through departmental store kiosks and MBO format also

EBO: TITAN eyeplus

Ecommerce: <https://www.titaneyeplus.com>

Differentiators

Zero-error testing; Vision check online

Remote eye testing at stores

Tie-up with Sankar Nethralaya for training of store staff and optometrists

In-house brands

Frames



Sunglasses



Manufacturing

Integrated Eyewear facility - Chikkaballapur



Lens Labs





Titan EyePlus Store

Protect from harmful digital light.

Use Blue Filter Lenses.



Blue Coating



Anti- Reflective



Scratch- Resistant



UV Protection

fastrack

GO SKATE



Fragrances & Taneira

SKINN™
by TITAN

#BornFrench



Brands

SKINN by Titan

Fine French perfumes at very attractive price points
Entry into body mist category in FY 18- Skinn Kissed

Manufacturing

Manufactured in France by celebrated perfumers, and distilled from the finest ingredients
Bottled in France and India

Points of Sale

Sold through World of Titan Channel, key departmental store chains and Ecommerce
One of the highest selling perfumes in all departmental stores
Plans to strengthen the distribution further in the coming year
Packaging innovations for trial and gifting
Ecommerce: <https://www.skinn.in>

Differentiators

Exceptional fragrances at a very attractive price point
Similar products from international competition at very high price points
Domestic branded competition almost non-existent

THE NEW COLOUR OF CLASS. AMALFI BLEU.



THE FRESH NEW FRAGRANCE FOR MEN AND WOMEN.


SKINNTM
by TITAN

Fine French Perfumes

Taneira



- This youngest brand of Titan Company Ltd was launched as pilot in Feb 2017 with 2 stores in Bangalore.
- Anchored in special occasion wear Sarees from across India.
- Evolved as a natural extension of Titan's proposition – self expression and design.
- Large, unorganized, deeply Indian 5,000 year old category (like Jewellery).
- 12 Stores as of 31st March '20.



Saraswathi Raman, Homemaker,
Encyclopedia
of folk tales.

FESTIVE
COLLECTION
NOW IN STORES

A TATA PRODUCT
TANEIRA
LIKE NO OTHER

Our Stores



Q4 Performance

Q4 Performance – Standalone

Company

- Revenue for the company declined by 5.2% in the quarter due to the lost sales in March as all stores were closed from 22nd March till the 1st week of May. Shopping malls were closed in early March in some states as per the directive of those state governments, leading to the early closure of stores in those malls.
- Revenue growth of Jan & Feb month was at about 16.2%.
- PBT margin grew by 1.7% to 11.5%, due to better PBT margin in both Jewellery and Watches business.
- PBT, before exceptional items, grew by 10.9% to INR 516 cr.
- The Company added 144 stores with a retail space of 221k square feet in FY'20, on net basis.
- The Board of Directors, in its meeting held on 8th June 2020, has proposed a dividend of INR 4.0 per equity share.

Q4 Performance – Standalone

Jewellery

- Revenue for the division declined by 5.8% due to lost sales in the month of March. Revenue growth of Jan & Feb month was at about 16.5%.
- The diamond studded activation in the quarter did well and wedding jewellery sales continued to be good till the disruption.
- Studded ratio was at 37% compared to 36% in the previous year.
- PBT margin of Q4'20 was at 13.6%, higher by 1.0% YoY largely due to cut in advertising expense.

Watches & Wearables

- Revenue was up by 4.9%, despite the significant loss of sales in the month of March. Revenue growth of Jan & Feb month was at about 15.7%.
- Ecommerce was the fastest growing channel for both Q4 and full year. Retail sales in LFS channel also grew well aided by Valentine activation sales and new product introductions.
- PBT margin at 11.9% for Q4'20 was higher by 6.4% compared to previous year, led by improvement in gross margin and reduction in advertising & other expenses.
- Titan Connected X, a full touch screen smartwatch with analogue hands, was announced at the division's first wearables showcase, 'Titan NXT' held in Bangalore.

Eye Wear

- Growth was difficult for the division in the quarter primarily due to decline in trade channel but the disruption in March led to a 17% decline in revenues for the quarter. Growth for Jan & Feb month was flat.
- PBT loss of INR 2.6 cr.

Q4 Performance – Standalone

Other business - Fragrances, Ethnic wear and Accessories

- Other business grew at 12%.
- In Fragrances, Fastrack perfumes continue to increase its distribution reach and is now available across over 1,800 outlets and ecommerce channel.
- 'Taneira' opened two stores during the quarter, one each in Mumbai and Bangalore, taking the total store count for the business to twelve covering five cities.

Q4 Performance – Subsidiaries and JV

Titan Engineering and Automation Ltd (TEAL) - 100% owned Subsidiary

- TEAL had a good quarter with a growth of 37% for the quarter and 34% for the financial year. Both the automation division and the aerospace and defense divisions did exceptionally well in the year.
- The subsidiary has been maintaining a good PBT margin and ROCE.

CaratLane (72.3% owned Subsidiary)

- CaratLane's growth in Jan and February were excellent at 48% but the disruption in March (Caratlane was more impacted as many of the stores were located in malls that were shut in early March) resulted in a growth of 12% in the quarter.
- CaratLane launched 2 diamond jewellery collections in Q4 –Mandala and Royal Romance – both of which had a very good response from customers.
- CaratLane continued to improve its bottom-line and a loss of INR 9 cr. at the PBT level was largely due to the lost sales in March.

Retail Network

	Net Additions (in FY'20)			As on 31 st Mar'20		
	Stores	Square Feet		Stores	Towns	Sq. Ft.
Tanishq	40	146K		327	204	1.24mn
Zoya	1	3K		4	3	18K
CaratLane	37	37K		92	33	76K
Mia	8	2K		38	19	13K
WOT	13	5K		499	221	408K
Fastrack	11	1K		183	85	92K
Helios	16	9K		92	42	77K
Titan Eye+	47	31K		584	229	386K
Total	173	234		1,819		2.3mn

Retail Growth – Q4'20 and FY'20

	Q4'20		FY'20	
	Sales value growth	Like-to-Like growth	Sales value growth	Like-to-Like growth
Tanishq	(4%)	(9%)	9%	3%
CaratLane	15%	(25%)	58%	9%
World of Titan	(7%)	(9%)	3%	2%
Fastrack	(10%)	(12%)	(3%)	(6%)
Helios	10%	(3%)	13%	4%
LFS (for Watches)	(9%)	(15%)	5%	3%
Titan Eye+	(8%)	(16%)	8%	1%

Note: 1. Above retail growth is based on secondary sales (at consumer prices) in Titan branded retail stores (including franchisee stores) and LFS only. Reported revenue is based on secondary sales to consumers in L1 and L2 stores and primary sales to L3 stores, distribution partners and institutional clients. Consumer discounts, franchisee pay-outs and GST is netted off from consumer prices for reported revenue.

2. Retail network shown above represent sales of almost 100%, ~45% and ~80% of Jewellery, Watches and Eyewear businesses respectively on consumer price basis. The remaining sales is to the distribution channels and institutional clients.

P&L – Q4'20 & FY'20 - Standalone

in INR Crores	Q4 '19	Q4 '20	YoY
Revenue from Operations	4,672	4,429	-5.2%
Other Income	55	40	
Total Income	4,727	4,469	-5.5%
COGS	3,400	3,098	
Gross Contribution	1,327	1,371	3.3%
Employee benefits expense	252	244	-3.3%
Advertising	113	76	-32.5%
Other expenses	451	407	-9.7%
Total Overheads	816	727	-10.9%
EBITDA	511	644	26.1%
Depreciation & Amortization	33	90	
EBIT (before exceptional items)	477	554	16.0%
Less: Finance expense	12	38	
PBT (before exceptional items)	465	516	10.9%
Less: Exceptional Items	70	-	
Less: Tax	100	159	
PAT	295	357	21.1%

FY '19	FY '20	YoY
19,070	20,010	4.9%
179	146	
19,248	20,156	4.7%
13,987	14,512	
5,261	5,644	7.3%
879	1,040	18.4%
523	477	-8.8%
1,679	1,563	-6.9%
3,081	3,080	0.0%
2,181	2,564	17.6%
139	310	
2,042	2,254	10.4%
44	149	
1,997	2,105	5.4%
70	-	
553	587	
1,374	1,518	10.4%

IND AS 116 Impact (in INR Crores)	Q4 '20	FY '20
Other Income	7	9
Other expenses	(55)	(212)
Depreciation	34	141
Finance costs	22	83
PBT	5.5	(4.6)

Total Income – Q4'20 and FY'20

Total Income ⁽¹⁾ (in INR Crores)	Q4 '19	Q4 '20	Growth %
Jewellery	3,986	3,754	-6%
Watches	531	557	5%
Eyewear	130	108	-17%
Others / Corporate ⁽²⁾	80	50	-38%
Standalone	4,727	4,469	-5%
Caratlane	138	155	12%
TEAL	101	139	37%
Others/ Consol. Adj. ⁽³⁾	(21)	(9)	
Consolidated	4,945	4,754	-4%

FY '19	FY '20	Growth %
16,030	16,738	4%
2,441	2,615	7%
511	544	6%
267	258	-3%
19,248	20,156	5%
421	629	49%
346	464	34%
(54)	(43)	
19,961	21,205	6%

Mix - FY'20
83%
13%
3%
1%
100%

Note:

1. Total Income also includes other income.
2. Others include Accessories, Fragrances and Taneira business
3. Others include TTPL (divested in June'18) and Favre Leuba.

PBT – Q4'20 and FY'20

PBT (in INR Crores)	Q4 '19	Q4 '20	Growth %
Jewellery	500	512	2%
Watches	29	66	128%
Eyewear	(2)	(3)	
Others/ Corporate ⁽¹⁾	(62)	(60)	
Standalone	465	516	11%
Caratlane	(16)	(9)	
TEAL	19	21	
Others/ Consol. Adj. ⁽²⁾	(17)	(19)	
Consolidated	452	509	13%

FY '19	FY '20	Growth %
1,905	1,968	3%
316	345	9%
(2)	(29)	
(222)	(179)	
1,997	2,105	5%
(46)	(27)	
58	78	
(52)	(54)	
1,957	2,102	7%

PBT Margin	Q4 '19	Q4 '20
Jewellery	12.6%	13.6%
Watches	5.5%	11.9%
Eyewear	-1.3%	-2.4%
Standalone	9.8%	11.5%
Consolidated	9.1%	10.7%

FY '19	FY '20
11.9%	11.8%
13.0%	13.2%
-0.5%	-5.3%
10.4%	10.4%
9.8%	9.9%

Note: 1. Others include Accessories, Fragrances and Taneira business
 2. Others include TTPL (divested in June'18) and Favre Leuba.

Capital Employed - Standalone

in INR Crores	Segment Assets	
	31-Mar-19	31-Mar-20
Watches	1,502	2,143
Jewellery	6,742	8,224
Eyewear	394	495
Others	107	217
Corporate	2,725	2,107
Total	11,470	13,188

Segment Liabilities	
31-Mar-19	31-Mar-20
453	775
4,570	4,450
127	234
25	91
112	814
5,288	6,363

Capital Employed	
31-Mar-19	31-Mar-20
1,049	1,368
2,172	3,775
267	261
81	127
2,613	1,293
6,182	6,825

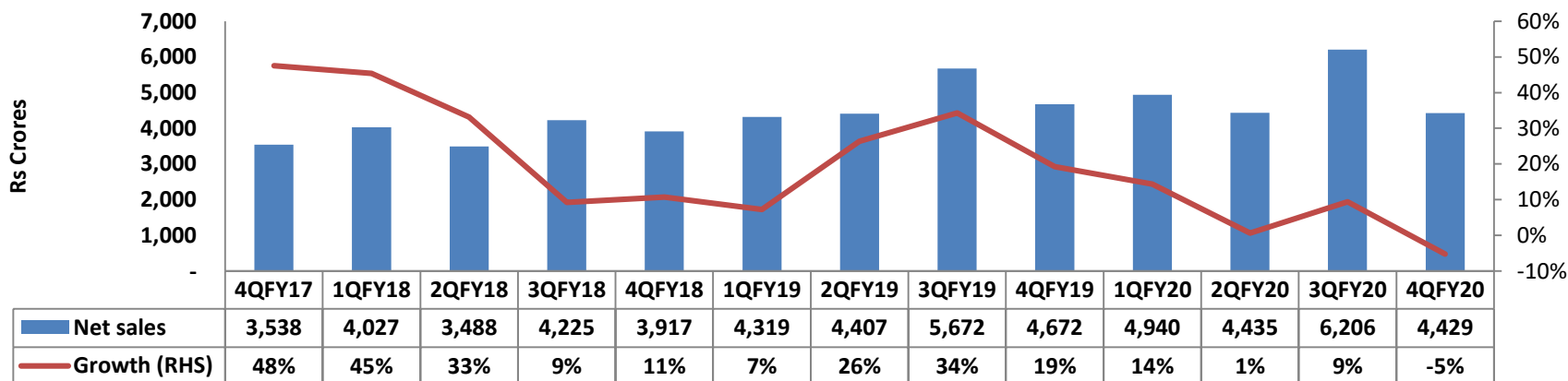
Note: 1. Others include Accessories, Fragrances and Taneira.

- Assets of Jewellery division is higher due to the higher inventory which has gone up on account of increase in Gold prices, despite the reduction in the quantity of Gold inventory.
- Capital employed of Corporate is lower due to lower cash balance.

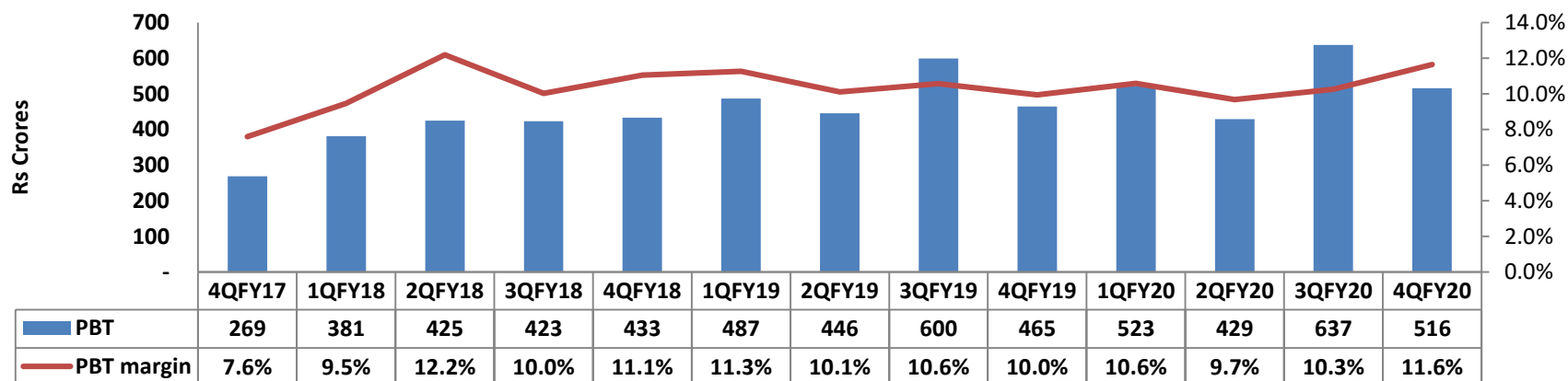
Performance Trends

Quarterly Performance Trends

Company: Revenue



Company: PBT & Margin

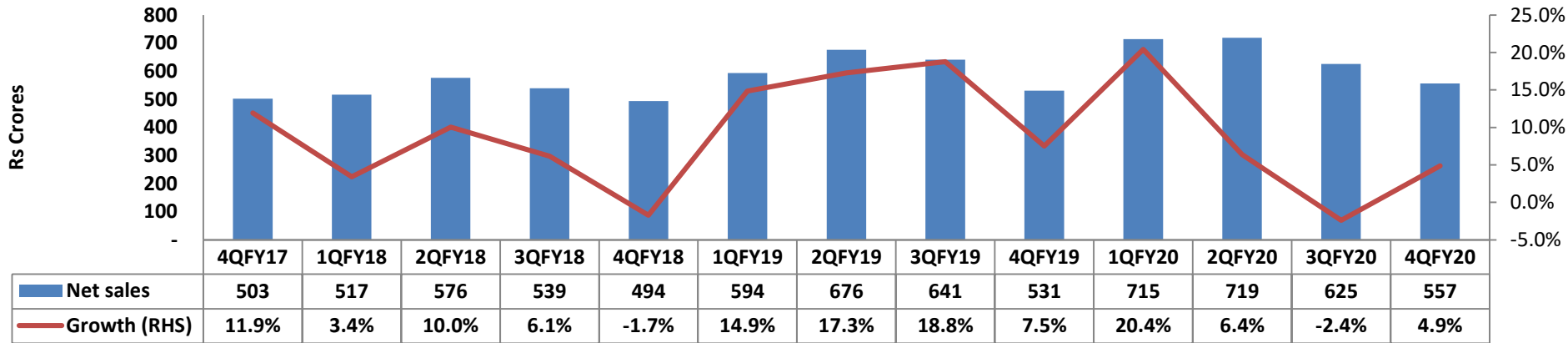


Note: 1. Financials of the Company do not include PED from Q1, FY '18 onwards due to its demerger into TEAL.
2. PBT is before exceptional items.

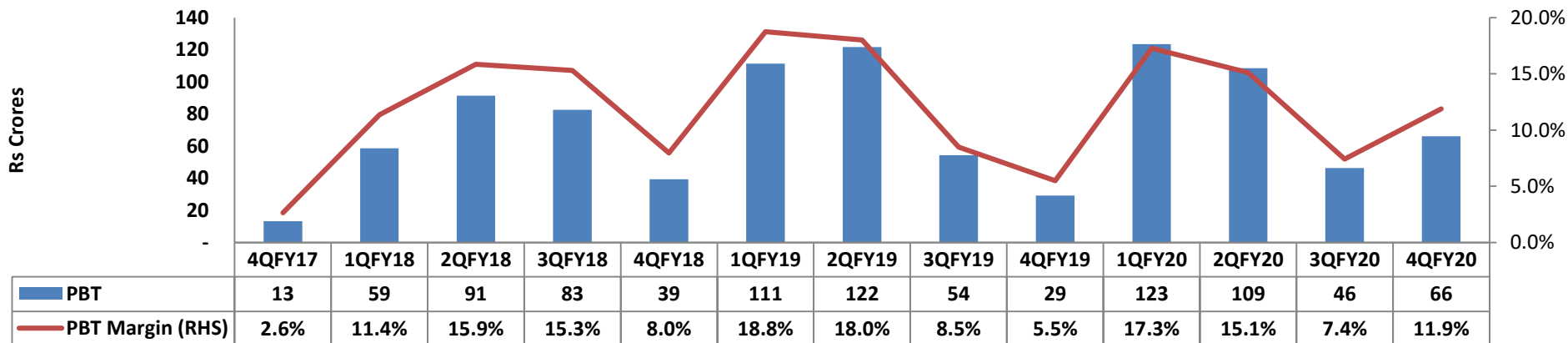
Quarterly Performance Trends



Watches: Total Income



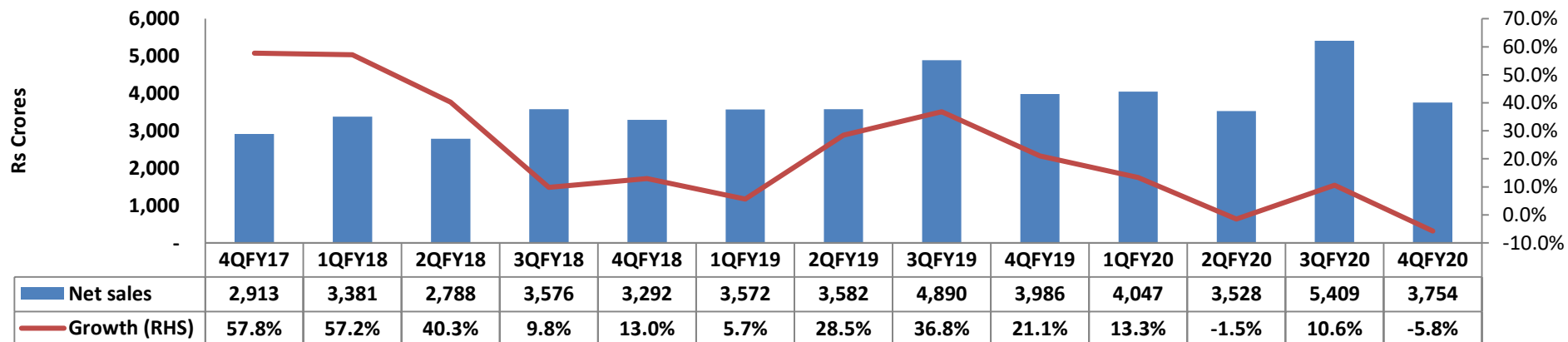
Watches: PBT & Margin



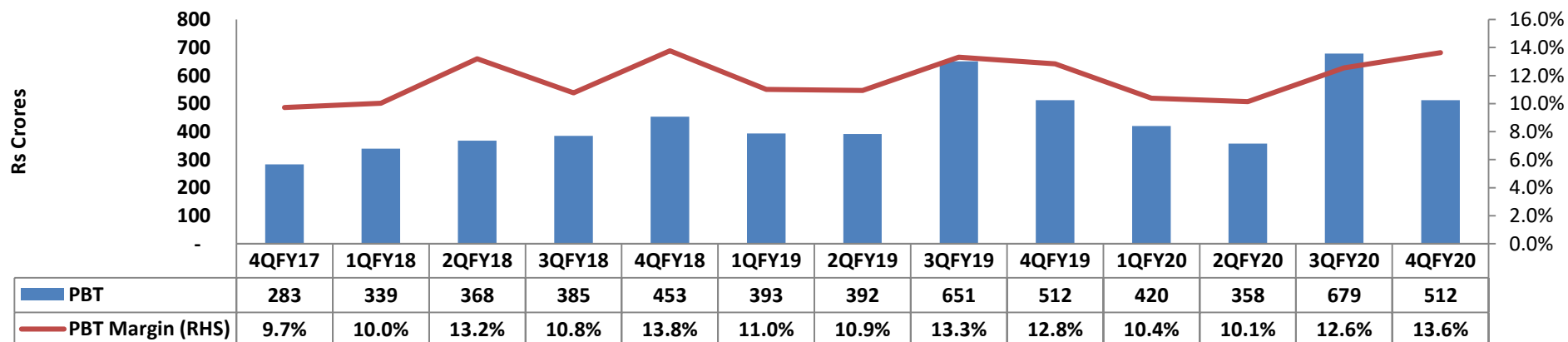
Note: 1. PBT is before exceptional items.

Quarterly Performance Trends

Jewellery: Total Income



Jewellery: PBT & Margin

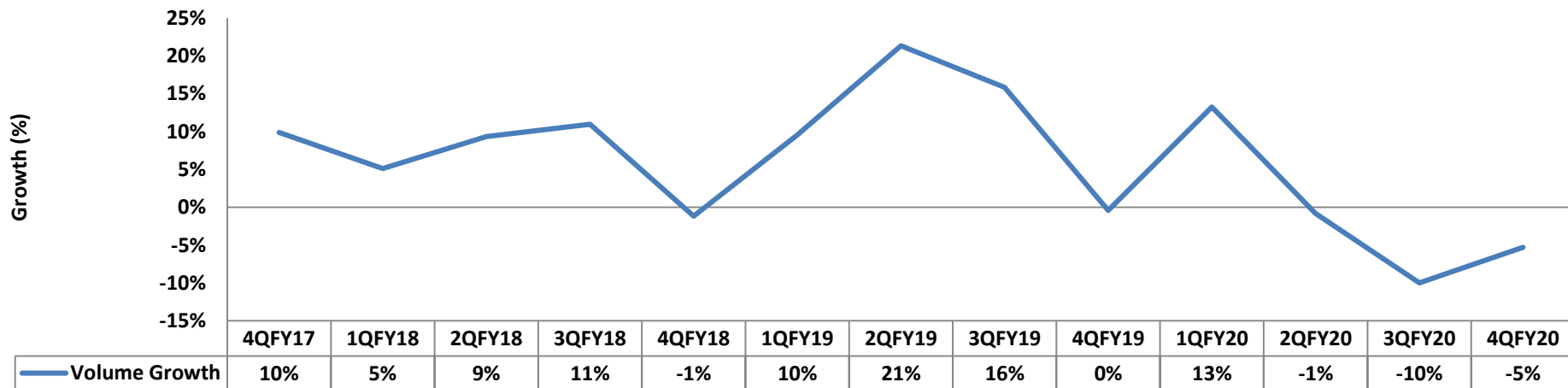


Note: 1. PBT is before exceptional items.

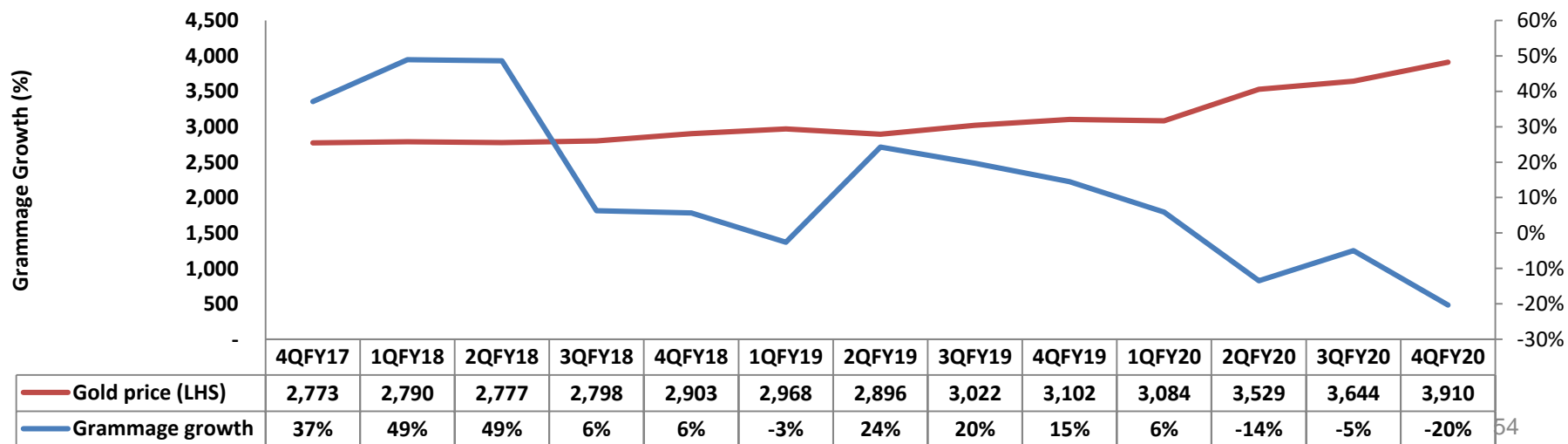
Quarterly Performance Trends



Watches: Volume growth



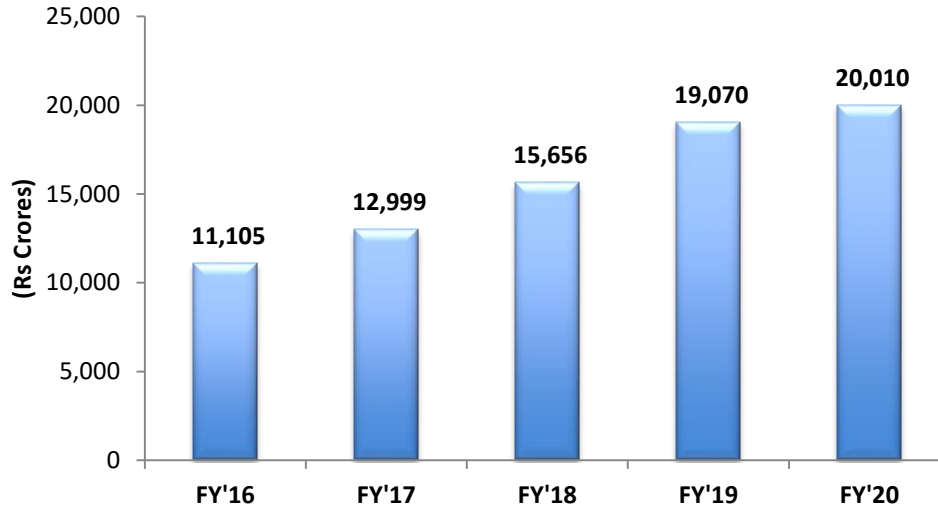
Jewellery: Gold price (22kt) and Grammage growth



Annual Performance Trends - Standalone

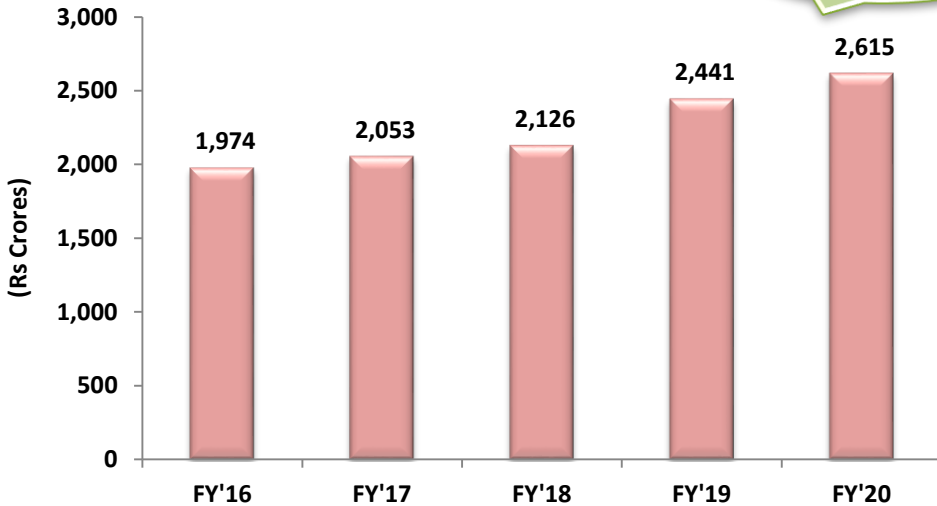
Company: Revenue

5-Yr CAGR:
10.9%



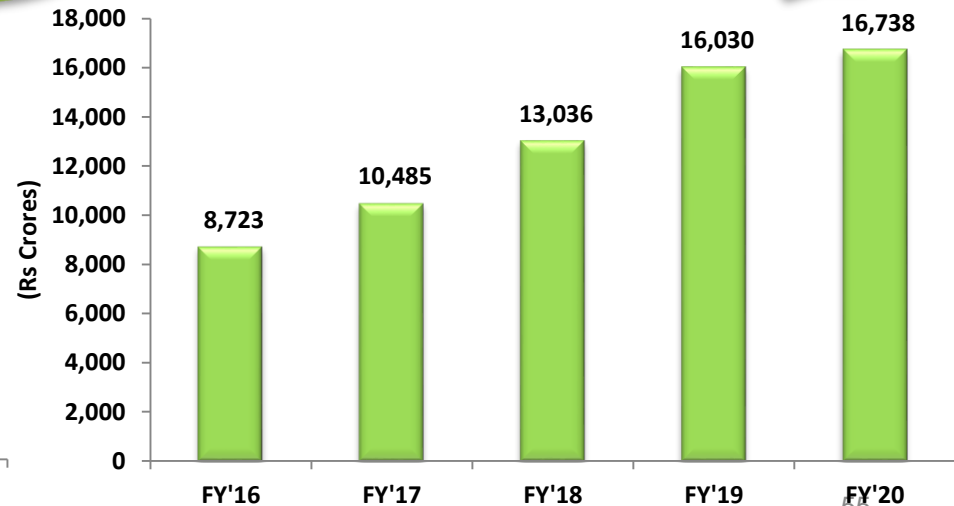
Watches: Total Income

5-Yr CAGR:
6.4%



Jewellery: Total Income

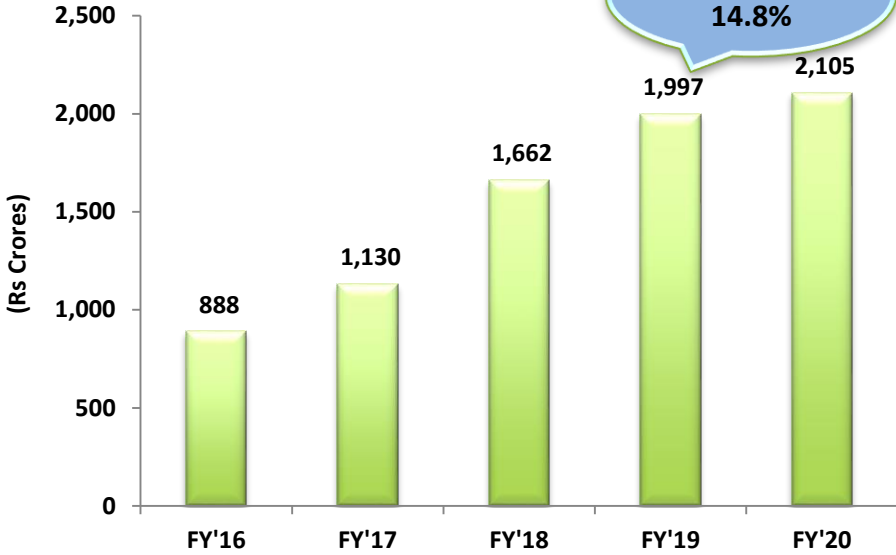
5-Yr CAGR:
12.2%



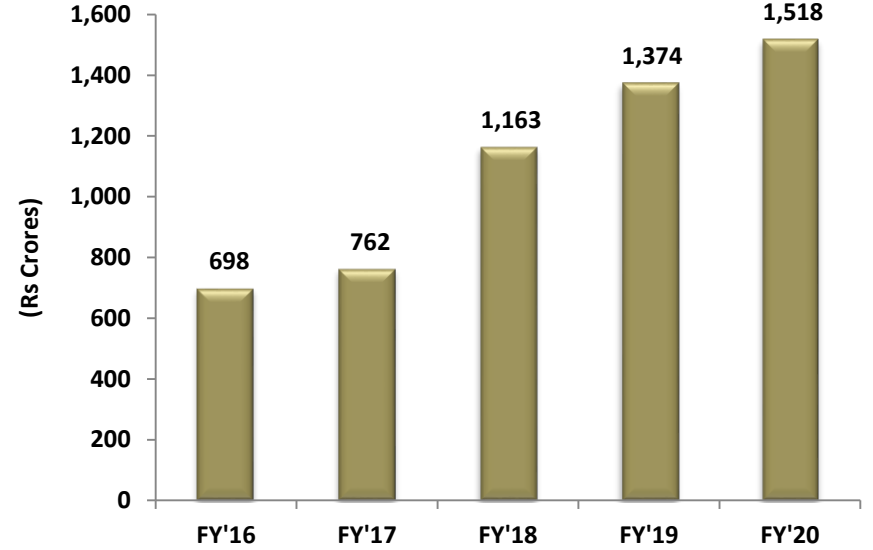
Annual Performance Trends - Standalone



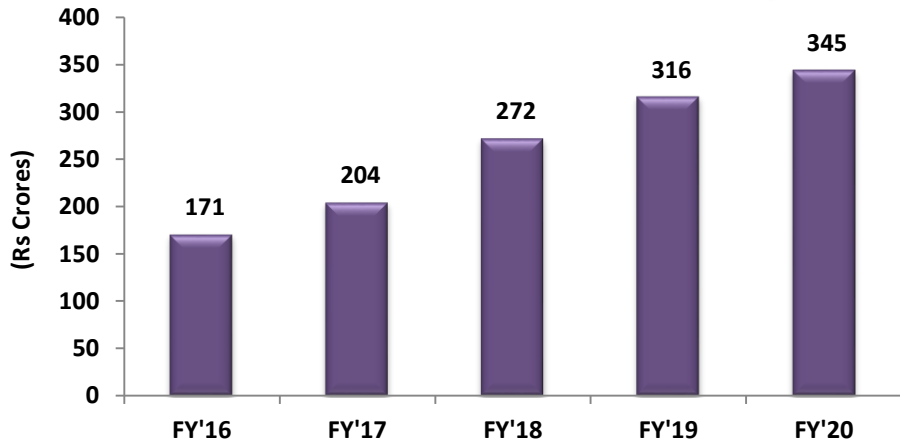
Company: PBT



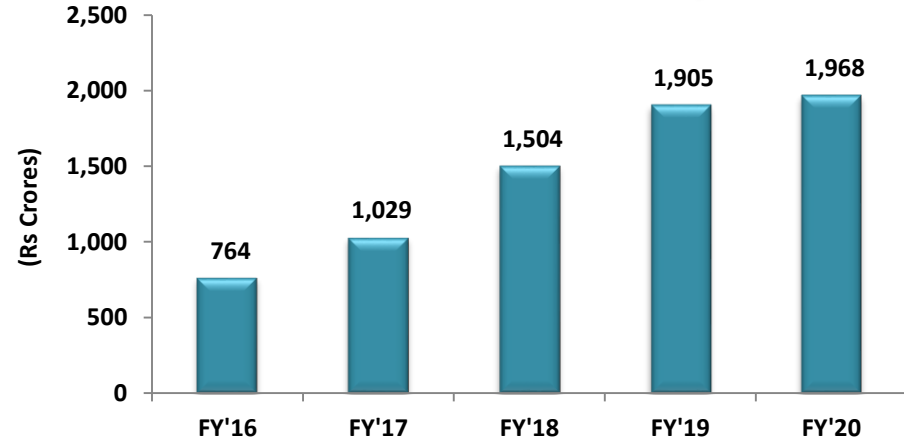
Company: PAT



Watches: PBT



Jewellery: PBT

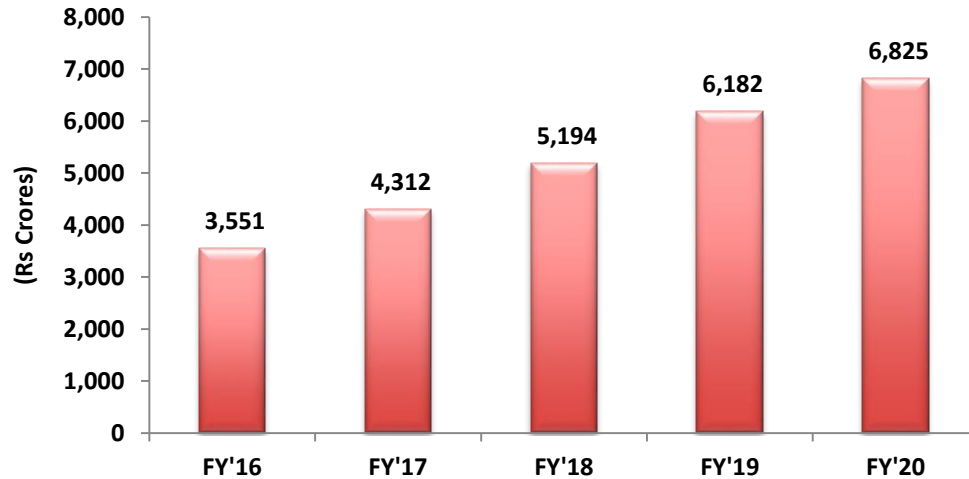


Note: 1. EBIT and PBT is before exceptional items.

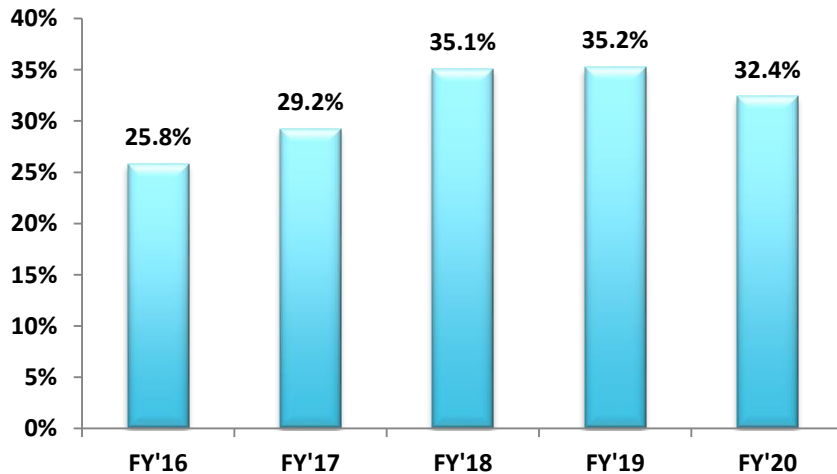
2. PAT is after exceptional item of INR 70 cr., INR 92 cr and INR 96 cr. for FY'19, FY'18 and FY'17 respectively.

Annual Performance Trends – Standalone

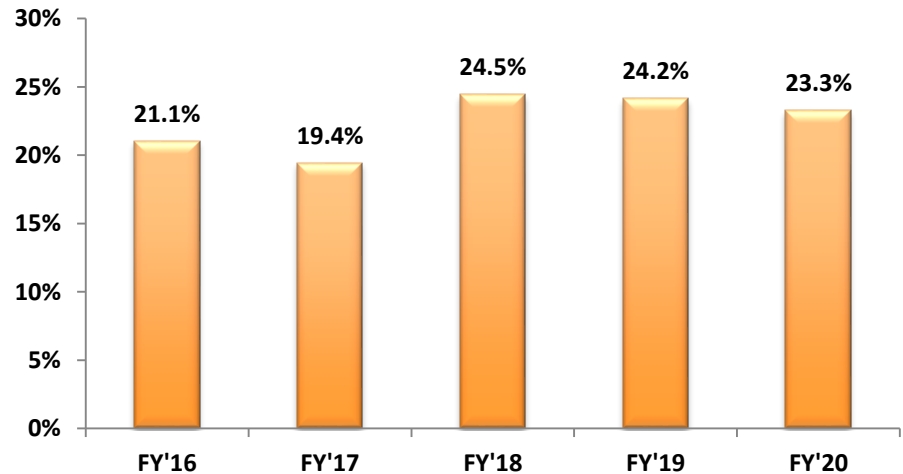
Capital Employed



ROCE



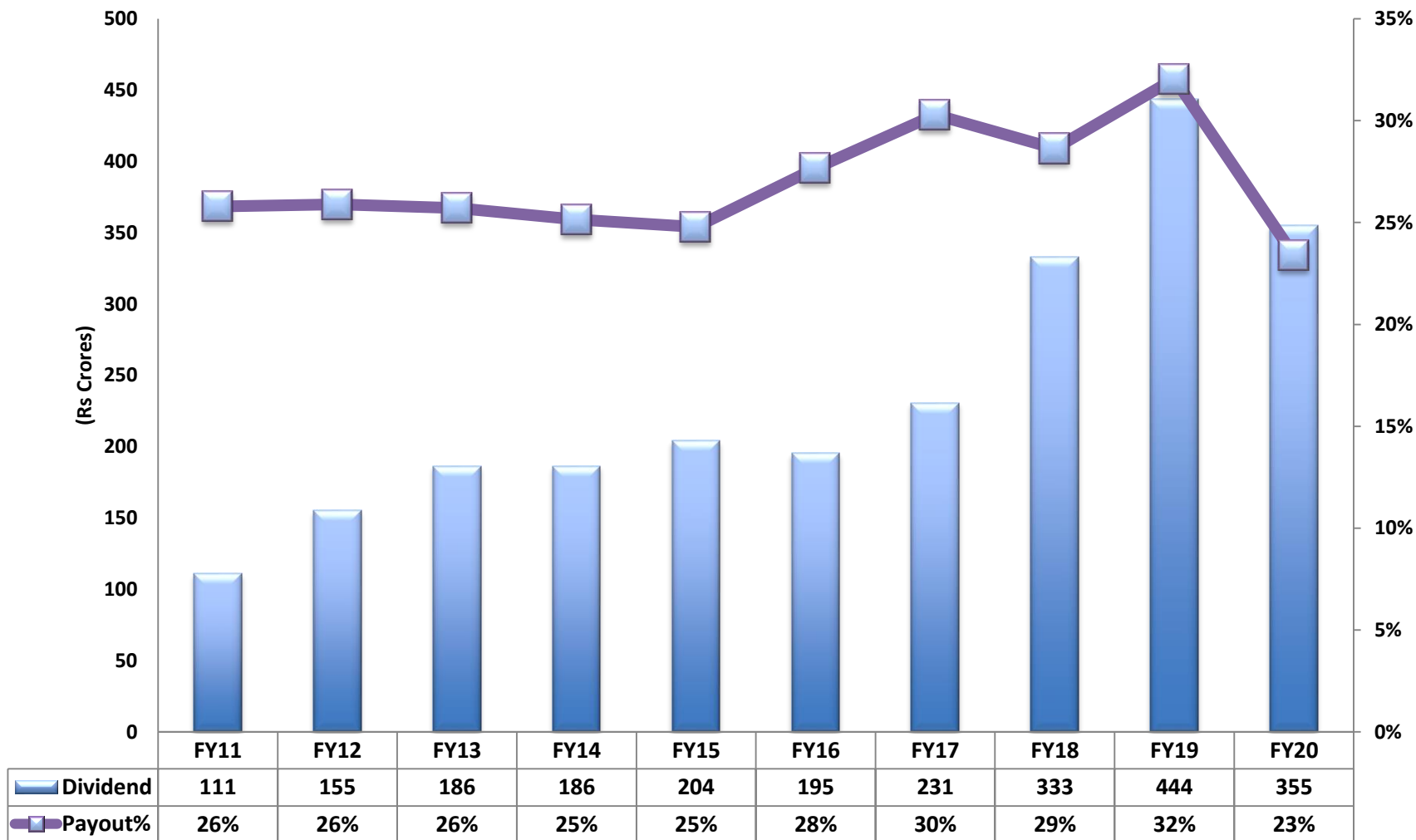
ROE



Note: 1. In above ROCE calculation, EBIT is before exceptional items.

2. In above ROE calculation, PAT is after exceptional item of INR 70 cr., INR 92 cr and INR 96 cr. for FY'19, FY'18 and FY'17 respectively.

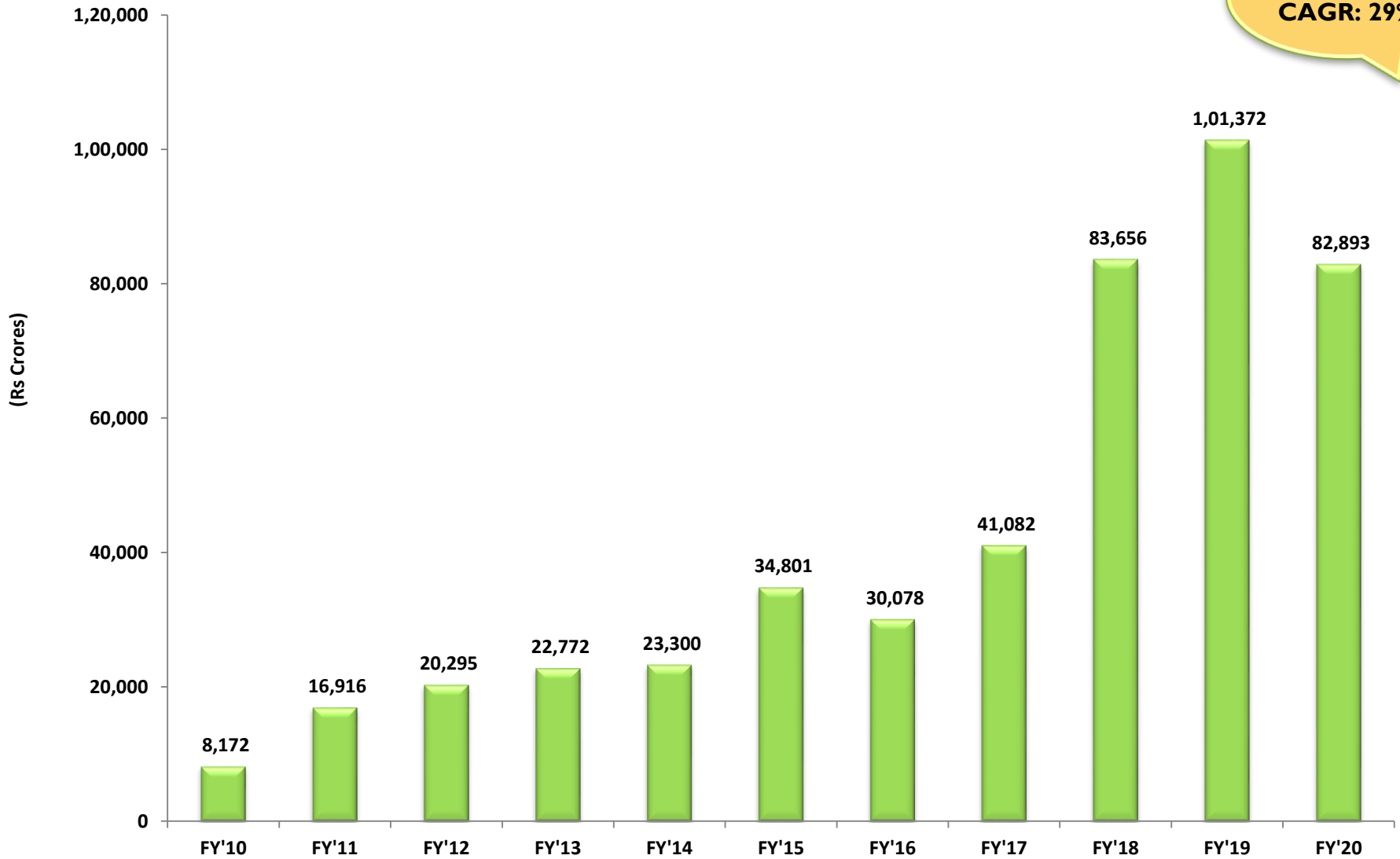
Dividend



Note : Above dividend payout ratio is excluding the Dividend Distribution Tax

Market Capitalisation

10 year
CAGR: 29%



Note: Based on NSE closing prices at the end of the period

CSR focus at Titan will continue be driven by broad themes such as upliftment of the underprivileged girl child, Skill development for the under privileged and support for Indian Arts, Crafts and Heritage. We will also support local causes that are supportive of our neighborhood wherever we are present as part of our responsible citizenship initiative.

Area	Key Initiatives
Girl Child / Education	Remedial Education and holistic engagement with Girl child in two most backward locations of TN and Karnataka . The total reach has been 15910 girls during the year. . We have initiated the engagement at Tiruvannamalai , and will be moving out after a successful tenure at Krishnagiri in the coming year. Under the Kanya Sampurna program in Kattumannar Koil and Yadgir , we have created about 50 model Anganwadis to be showcased to the Govt
	Capacity building for teachers : Completed teacher training program for the year in Krishnagiri. Covered 296 teachers from the Govt Schools.
	129 new scholarships have been given out for students pursuing higher education
Skill development for underprivileged	The LeAP Centre at Chennai has been able to train 715 youth at the Centre with average salary of Rs. 12,500. Totally across all skill programs we have skilled 12000 youth.
Support to Indian Arts Crafts and heritage	The programs with the craft communities at Benares and Kashmir will be coming to a close this year. We have seen good traction in both these programs . The third engagement with Charaka has shown a promising beginning.
Design Impact Awards for Social Change	Capacity building, mentorship and engagement of Titan SME's are on with the grantees of DIA program.
Responsible citizenship	The company has geared up towards Covid relief during the later part of the quarter in all its locations .
	Happy eyes – comprehensive eye care program going on.: In total we have reached out to 2.46 L people under this program.
Others	Besides the lakes in Hosur and one near our Corporate office , we have restored two more water bodies in Chennai
	Volunteering efforts at Titan continue. Besides the many programs in Hosur a significant development has been the participation of our volunteers in mass Eye screening in Gulbarga. - Logged in approx 20000 volunteering hours across many CSR programs
	Across all our CSR programs we have reached out to a total of 3.52 lakh individuals during the year.

Response to COVID ...this far

Company Level Contribution :

- Committed a sum of INR 7 Crores from the CSR funds of 2020-21 towards the One - Tata Groups efforts
- Contributed a sum of INR 1 Cr to the Tamil Nadu CM Public Relief Fund

Local Responses based on need from Govt and other agencies

- As a President of Hosur Industries Association, Titan helped in raising funds from industries to setting up a COVID special ward at ESI Hosur.
- Contributed approximately INR 32 Lakhs towards ventilators, ICU beds and supporting hospital equipment at Hosur, Vellore, Mysore.
- Supported PPE's to the tune of INR 26 Lakhs at Hosur , Sikkim, Bangalore, Chikkaballapur.
- Supported by providing food and water to over 12k migrants and students alike.
- Provided about 100 barricades to Traffic Police at Bangalore for lock down support in containment areas.

Employee Engagement

- One day salary Contribution from Employees amounting to INR 70 Lakhs to Tata community Initiatives trust
- Many many employees , franchisees, vendors and their employees have contributed in their individual capacity through various means such as COVID warriors, doing local support for food, PPE etc.

Thank You



TITAN
COMPANY