



Ref: SEC/SE/77/2024-25

Date: 9<sup>th</sup> December, 2024

The Manager- Listing <b>The National Stock Exchange of India Limited</b> "Exchange Plaza", Bandra - Kurla Complex, Bandra (EAST), Mumbai - 400051  NSE SYMBOL: SENCO	The Manager - Listing <b>BSE Limited</b> Corporate Relationship Department Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai - 400001  BSE SCRIP CODE: 543936
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Dear Sir(s)/Madam(s),

**Sub: Disclosure under Regulation 30 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015**

Pursuant to Regulation 30 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed the Corporate Presentation, inter-alia, encompassing an overview of the Company.

The same is also being uploaded on the website of the Company at [www.sencogoldanddiamonds.com](http://www.sencogoldanddiamonds.com).

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**

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India's 2<sup>nd</sup> Most Trusted\* &  
2<sup>nd</sup> Most Desired Jewellery Brand\*\*

\*4<sup>th</sup> year in a row  
\*\* as per TRA report 2024



# Senco Gold Limited

## Corporate Presentation

9<sup>th</sup> December 2024



BSE – 543936  
NSE - Senco  
Bloomberg – Senco:IN

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01

# Company Overview

# Key Highlights<sup>1</sup>



**50+**  
Years

**167**  
Showrooms<sup>2</sup>

**67**  
Franchisee  
Showrooms

**109**  
Towns & Cities<sup>2</sup>

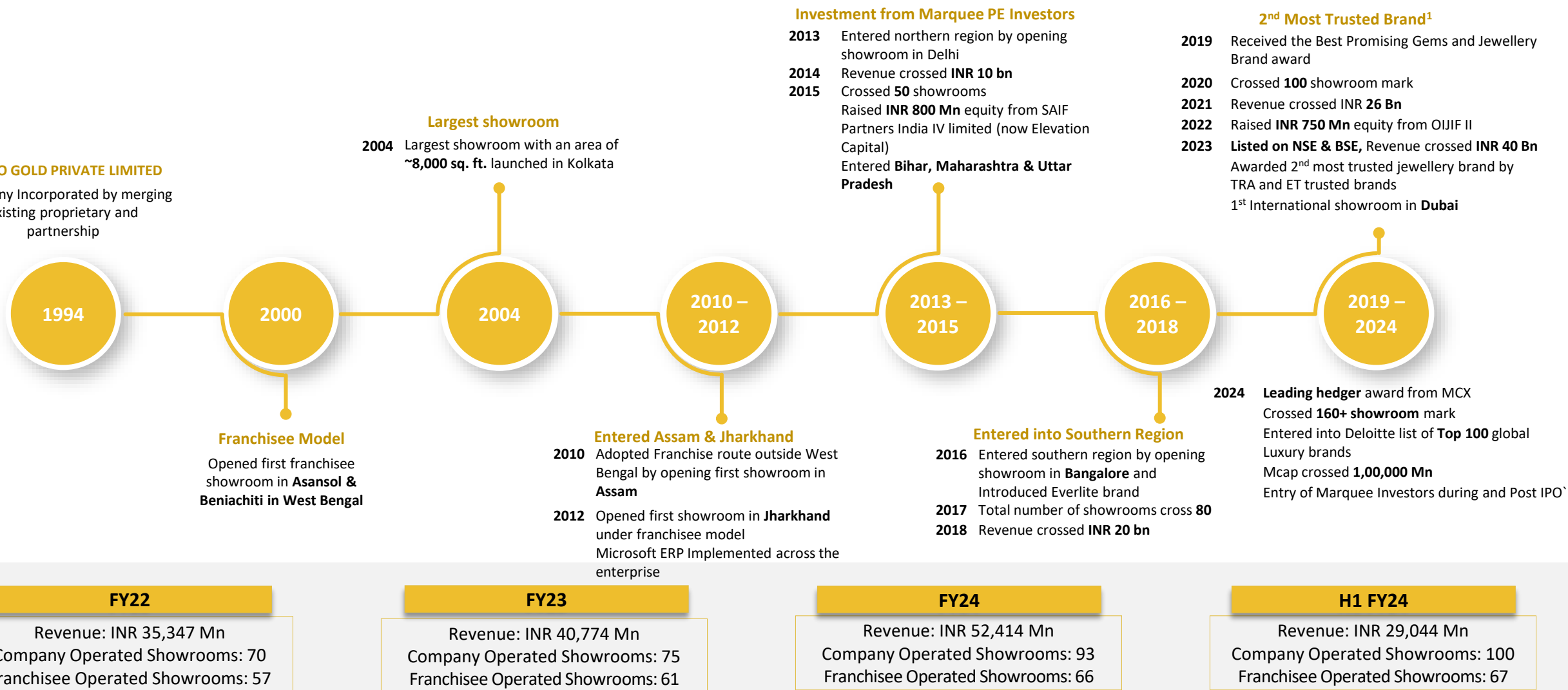
**2,680+**  
Team Strength

**22%**  
2 yrs Revenue CAGR  
(FY22-24)

# Over Five Decades of Journey

## SENCO GOLD PRIVATE LIMITED

Company Incorporated by merging existing proprietary and partnership



# Experienced Board of Directors



## RANJANA SEN

*Chairperson and Whole Time Director*

- Over 30 years of experience in the jewellery industry
- Associated with the company since the inception
- Holds a bachelors degree in arts from the University of Calcutta



## SHANKAR PRASAD HALDER

*Independent Director*

- Holds a degree of Bachelor's in engineering (BE) in Electronics and Telecommunication from Indian Institute of Engineering Science and Technology with over 3 decades of experience
- Started his career with Indian Telephone Industries & subsequently worked with Northern Digital Exchange and Modi Telestra & Subsequently, he took up senior leadership roles in Escotel Mobile Communications
- Was also the Chief-Operations, Development and Quality (CDQ) for India & South Asia at Bharti Airtel Limited. He is presently the founder & chief executive officer of Pinnacle Digital Analytics Private Limited



## SUVANKAR SEN

*Managing Director and CEO*

- 19+ years of experience in the jewellery industry, associated with the company since 2005
- Bsc.(Hons) in economics from St Xavier college and PGDM from IMT, Ghaziabad
- Awarded CEO of the year for Phygital Technology Impact at the Retail Jewellery MD & CEO Awards
- Received Rising star 40 under 40 Award by IJIS Premier 2023 & Jewellery Export Promotion council
- Received The Young Business Leader award by Sanmarg and Sera Bengal by ABP Anand Sera Bengali Award 2023
- Felicitated with "Xavier's Business Award" from St. Xavier's College, Kolkata & St. Xavier's College (Calcutta) Alumni Association in 2022



## BHASKAR SEN

*Independent Director*

- Associated with our Company since 2021 & Holds a degree of Bachelor of Commerce (honors) from the University of Calcutta
- Has passed the associate examination of the Indian Institute of Bankers (IIB) and is thereby a certified associate (CAIIB) of the Institute
- Experience of more than 4 decades in the banking sector & has previously associated with Bandhan Bank Limited as an independent director, United Bank of India as the Chairman and Managing Director, and at Dena Bank as an executive director



## KUMAR SHANKAR DATTA

*Independent Director*

- Experienced Finance professional (M.Com, FCA, AICWA) associated with our Company since July 2018
- Holds a bachelor's and master's degree in commerce from the University of Calcutta
- Has over 30 years of experience in finance, functional and project management in different corporate organisations



## JOITA SEN

*Whole Time Director & Head Marketing & Design*

- 11+ years in jewellery designing and marketing
- BA English (Hons) from St. Xavier's College, Kolkata, and Masters in English from Presidency College
- Associated with the company from 2009 and has been awarded "New Powerful Entrepreneur Award" by Jagran Acheiver Awards, 2023



## SUMAN VARMA

*Independent Director*

- Associated with our Company since 2018 & holds a master's degree in comparative literature from the Jadavpur University
- An advertising and marketing professional with years of experience in the sector, and was earlier associated with J Walter Thompson (India), Rediffusion – Y & R (India) and Hamdard Laboratories (India)





02

## Investment Highlights

# Senco Gold – Competitive Strengths<sup>1</sup>

## 1 Rich heritage and legacy

of over **Five decades**  
~**39x growth** in revenue from INR 1,340 Mn (FY08) to INR 52,414 Mn (FY24)

## 8 In-house modern and tech enabled manufacturing facilities

*Two factories near Kolkata, West Bengal*  
**Meticulous craftsmanship of 179+ Karigars/Karigar entities**

## 7 Omni-channel experience

Showrooms, Websites, **'MySenco'** app, DigiGold, DigiSilver app, Sencoverse (Virtual Reality Platform), E-commerce marketplaces, Video calling and tele calling facility

## 6 Successful Asset Light Franchise model

**67 Franchisee showrooms** with 57 of them in Tier III & below cities

## Bouquet of Brands with Portfolio of unique designs 2

With brands like **Everlite, Gossip, Aham, Sennes** etc. targeting growing middle-class population and their increasing disposable income levels

**1,64,000+** Gold jewellery designs

**94,000+** Diamond jewellery designs

## Amongst the most trusted brand 3

India's 2nd Most Trusted & 2nd Most Desired Jewellery Brand for the 4th Year in a Row<sup>2</sup>

Best Hedger Award by MCX Awards 2024

Best Jewellery Retailer of the Year by IREC Awards 2024

## Light Weight Jewellery 4

Calibrated focus on light weight jewellery Catering to upwardly mobile and younger generation

## Largest organized jewellery retail player 5

in the Eastern & North Eastern region of India

**PAN India** presence with **166 showrooms** & **1 International Showroom in Dubai**

**India's 2<sup>nd</sup> Most Trusted & 2<sup>nd</sup> Most Desired Jewellery Brand<sup>2</sup>**

# 1 Strong Brand Name with Rich Heritage & Legacy

## Quality Standards and Transparency

## Design and Innovation

## Consumer Trust

Run by 4<sup>th</sup> generation entrepreneur

Meticulous craftsmanship of our 179+ Karigars/Karigar entities

Awards:

- Leading Hedger Award by MCX Awards 2024
  - Best Jewellery Retailer of the Year by IREC Awards 2024
  - Most Trusted Jewellery Brand by TRA's Brand Trust Report 2024
- 2<sup>nd</sup> Most Desired Jewellery Brand in India by TRA
  - IWMBuzz Digital Awards 2024

- GEMEX, GIA, SGL and IGI certifications, hallmarked & HUID Jewelleries
- Attractive replacement and exchange policies
- Diamond jewellery on EMI
- One-year free insurance
- Marigold Scheme – Savings plan that makes buying jewellery more affordable and flexible

BIS Hallmarking of Gold Jewellery since 2012

Brand ambassadors like Kartik Aryan, Kiara Advani, Vidya Balan etc.



# 2a Bouquet of Brands with Portfolio of Unique Designs

## Bouquet of Brands

everlite™

Lightweight, Everyday fine Jewellery

GOSSIP™

SILVER & FASHION JEWELLERY

Silver and Fashion Jewellery



PERFECT LOVE  
DIAMONDS

Solitaire Diamonds

VIVA AH COLLECTION

Bridal Jewellery

AHAM  
MEN'S JEWELLERY

Men's Jewellery

SENNES

Leather Bags & Lab grown diamonds

Lightweight, Everyday fine jewellery

everlite™

Silver and Fashion Jewellery

GOSSIP™  
SILVER & FASHION JEWELLERY

## Exclusive Range of Collections



With active Catalogue<sup>1</sup> across all brands

**1,64,000+ designs**  
for gold jewellery

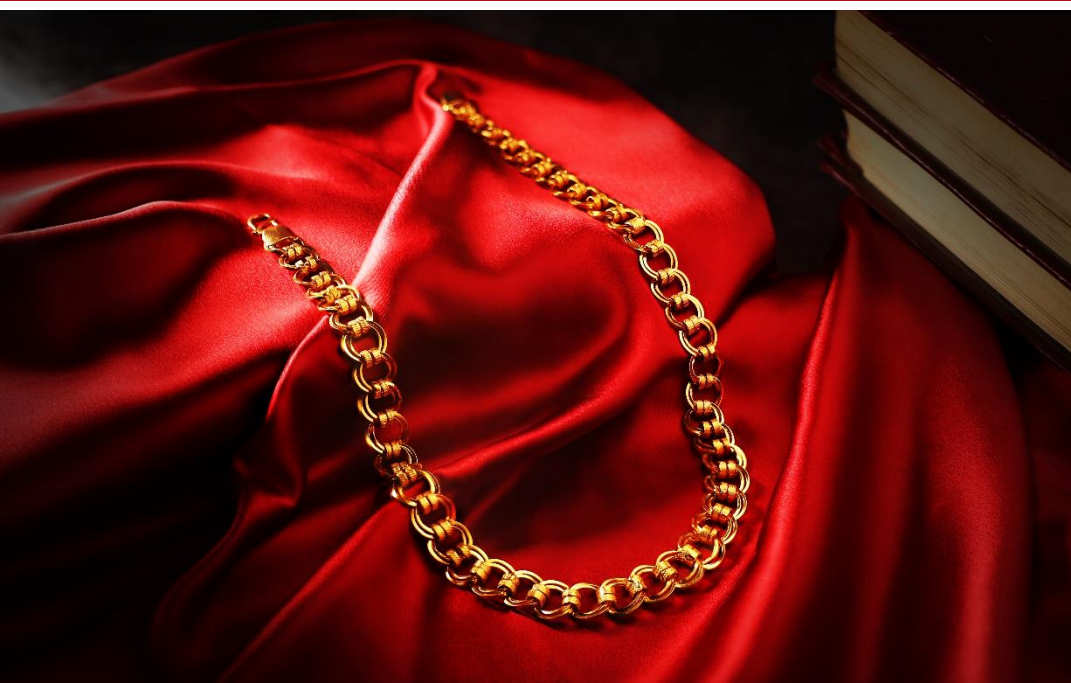
**94,000+ designs**  
for diamond jewellery

## 2b Leveraging Bengal's Karigari and Craftsmanship

Significant volumes of work allocated to Karigars/Karigar entities

Attractive designs with Hyper local Focus

Maintain exclusivity of in-house designs



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

The manufacturing of our jewellery is carried out by over **179 Karigars/Karigar entities** in and around Kolkata, West Bengal

*Bengal karigars/Karigar entities* are **renowned for their exquisite and artistic work**

**Stringent quality control procedures** to ensure standardised quality and purity of the products

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

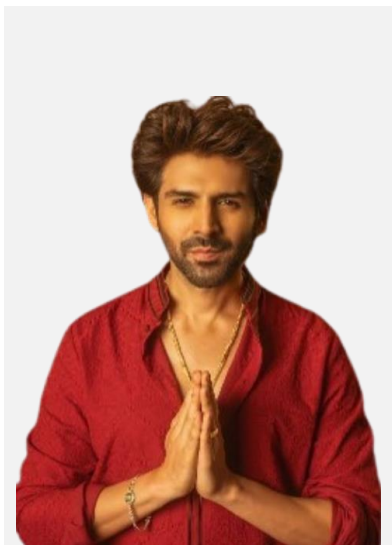
## 2c Building Pan-India Brand with a Hyperlocal Touch



Kiara Advani



Vidya Balan



Kartik Aryan



Regional Brand Ambassadors in Eastern India Market



Jaya Ahsan



Swastika



Sauroseni



Ishaa Saha

Sales promotion & Marketing Exp.  
H1FY25 INR **666**  
Mn

**2.3%**<sup>1</sup> of Revenue  
(H1 FY25)

Notes: 1) INR 666 Mn Marketing & Promotional expenses / INR 29,044 Revenue (H1 FY25) (Number rounded off to Millions)

# 3 Amongst the Most Trusted Brand



**India's 2<sup>nd</sup> Most Trusted and Most Desired Brand by TRA**



**Best Jewellery Retailer of the Year by IREc Awards 2024**



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



**Green Ribbon Champions Excellence in Sustainable Fashion by Network 18**



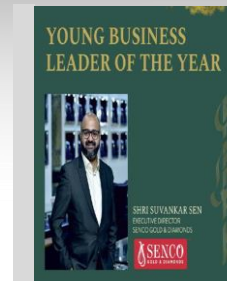
**Best Hedger Award by MCX Awards 2024**



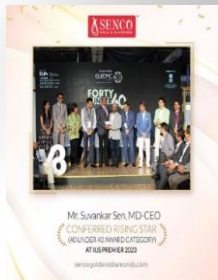
**New Powerful Women Entrepreneur Award By Jagran Achiever Awards 2023**



**PCI DSS Certificate**



**The Young Business leader by Sanmarg**



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



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



**YFLO Trendsetter for Fashion/Jewelry Award 2023-24**



**Great Place To Work Certificate 2024**

# 4a Calibrated Focus on Light Weight Jewellery

## Diverse jewellery collection across various price points

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

everlite

GOSSIP  
FASHION JEWELRY



Target customers

Growing middle-class population and their increasing disposable income levels



Product offerings

Gold, diamond & Platinum jewellery

Silver and costume jewellery



# showrooms

Showroom formats include Classic, D'Signia, Everlite, Modern, Sennes

Exclusive Gossip and Everlite counters

### Strategic initiatives to establish a strong foothold in the market

Strong online presence through our own website, mobile app, and key e-commerce partnerships

Jewellery purchase schemes available with convenient monthly installments

### Key drivers for light weight, affordable jewellery

Increasing number of working women & their earnings

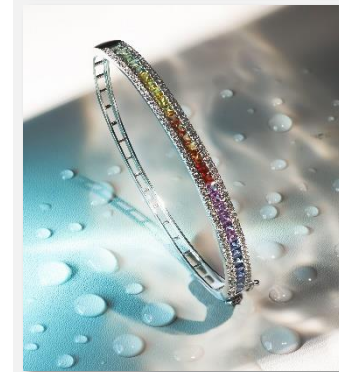
Exposure to global designs

Rising number of younger generation

Jewellery preferred as adornment as well as investments

Preferences shifting from heavy jewellery to light weight contemporary designs

Suitable for daily use/ office work





## 4b Calibrated Focus on Light Weight Jewellery

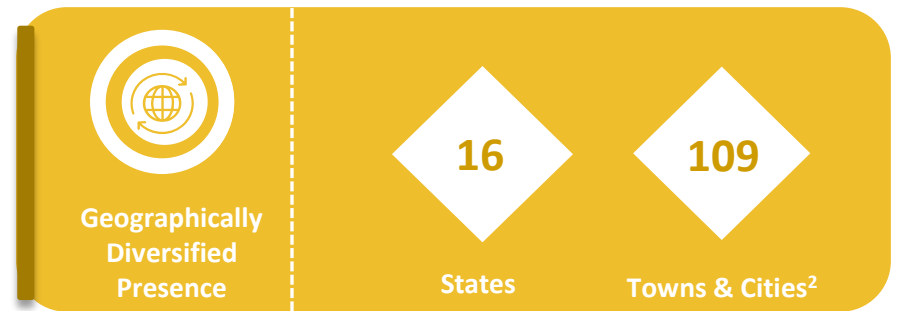
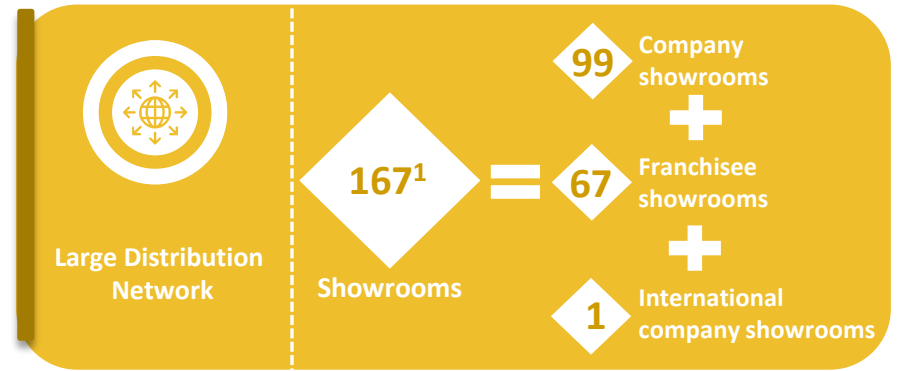
*Each design blends precious metals and diamonds, crafted for effortless daily elegance*



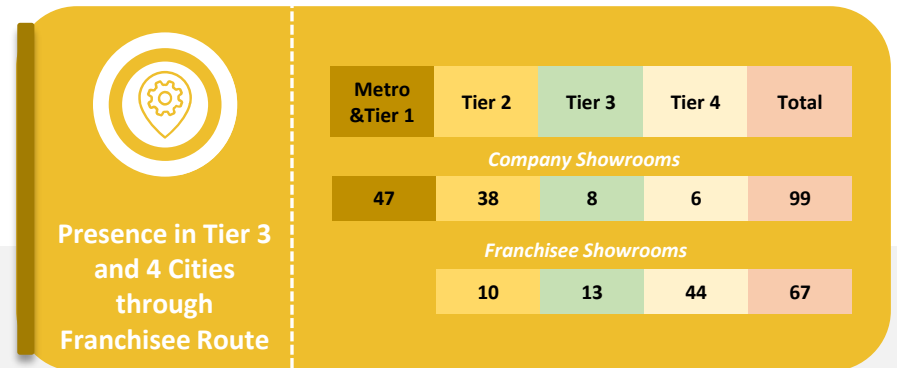
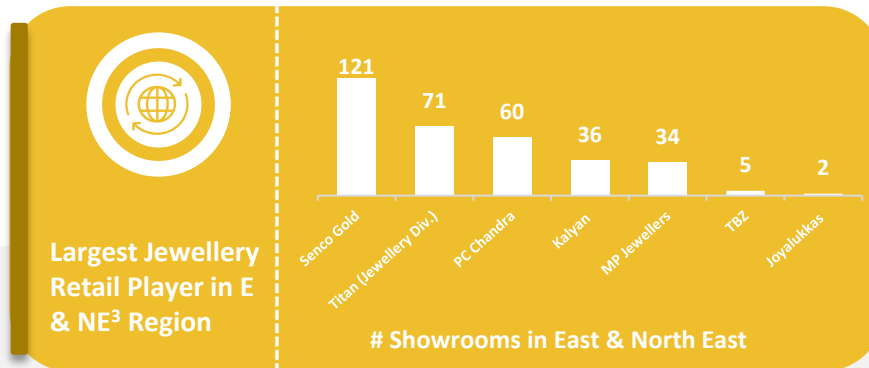
# 5 Pan-India Presence & Largest Retail Player in E & NE Region<sup>3</sup>



Region	Own	Franchisee	Total
<b>East ( including WB)</b>	<b>59</b>	<b>62</b>	<b>121</b>
– West Bengal excl. Kolkata	20	51	71
– Kolkata	27	0	27
– Other states	12	11	23
<b>North East</b>	<b>2</b>	<b>4</b>	<b>6</b>
<b>North</b>	<b>22</b>	<b>1</b>	<b>23</b>
<b>Central (including MPCG)</b>	<b>4</b>	<b>0</b>	<b>4</b>
<b>West</b>	<b>7</b>	<b>0</b>	<b>7</b>
<b>South</b>	<b>5</b>	<b>0</b>	<b>5</b>
<b>International-Dubai</b>	<b>1</b>	<b>0</b>	<b>1</b>
<b>Total- 30<sup>th</sup> Sept, 2024</b>	<b>100</b>	<b>67</b>	<b>167</b>
<b>Total- 31<sup>st</sup> March, 2024</b>	<b>93</b>	<b>66</b>	<b>159</b>



8 Showrooms added in H1 FY25  
40 Showrooms added since April 2022



# 6 Successful “Asset-Light” Franchise Model

Robust distribution network leveraging an asset-light franchise model, evaluating both 'franchisee-owned, franchisee-operated' approaches

## Operational leverage of franchisee model

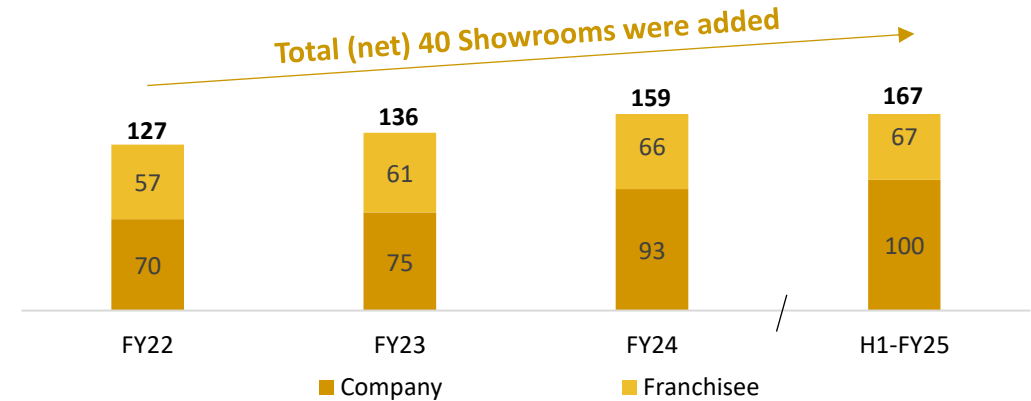
- Leveraging the Hub-and-Spoke model to penetrate Tier-III and Tier-IV towns and cities as part of Bharat strategy
- Comprehensive startup support including store design, staff hiring and training, market research, sales techniques, product knowledge, and ongoing training
- Franchisees are responsible for capital investment in store inventory and capex (no investment required from Senco). Joining fees are applicable
- Marketing and ERP support offered at minimal annual fees
- Seasonal credit support and assistance in securing bank finance, along with continuous engagement and training

*Nil Investment in Capex & Inventory ensures Franchisee continues to promote asset light growth*

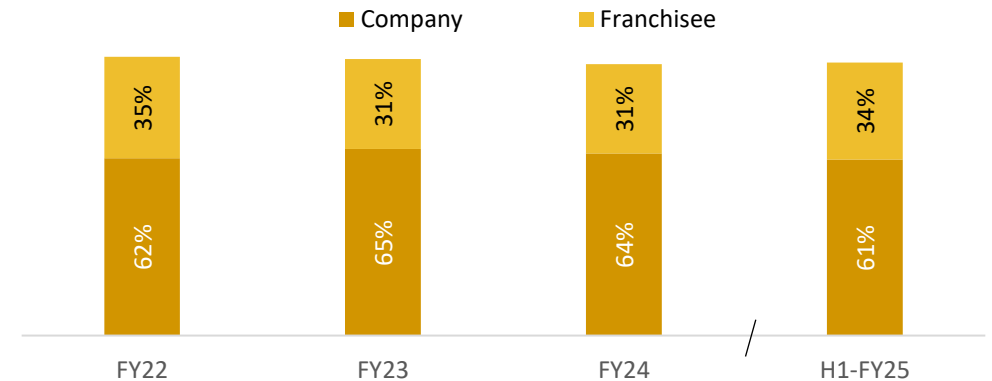
*Over 95<sup>1</sup>% of Franchisee owned showrooms are in FOFO model*

# of Showrooms

Launched (net) 40 new showrooms from FY22 to H1 FY25



Revenue from Franchisee showrooms ~34%



Proportion to revenue from operations (without including franchisee fees and discount allowed)

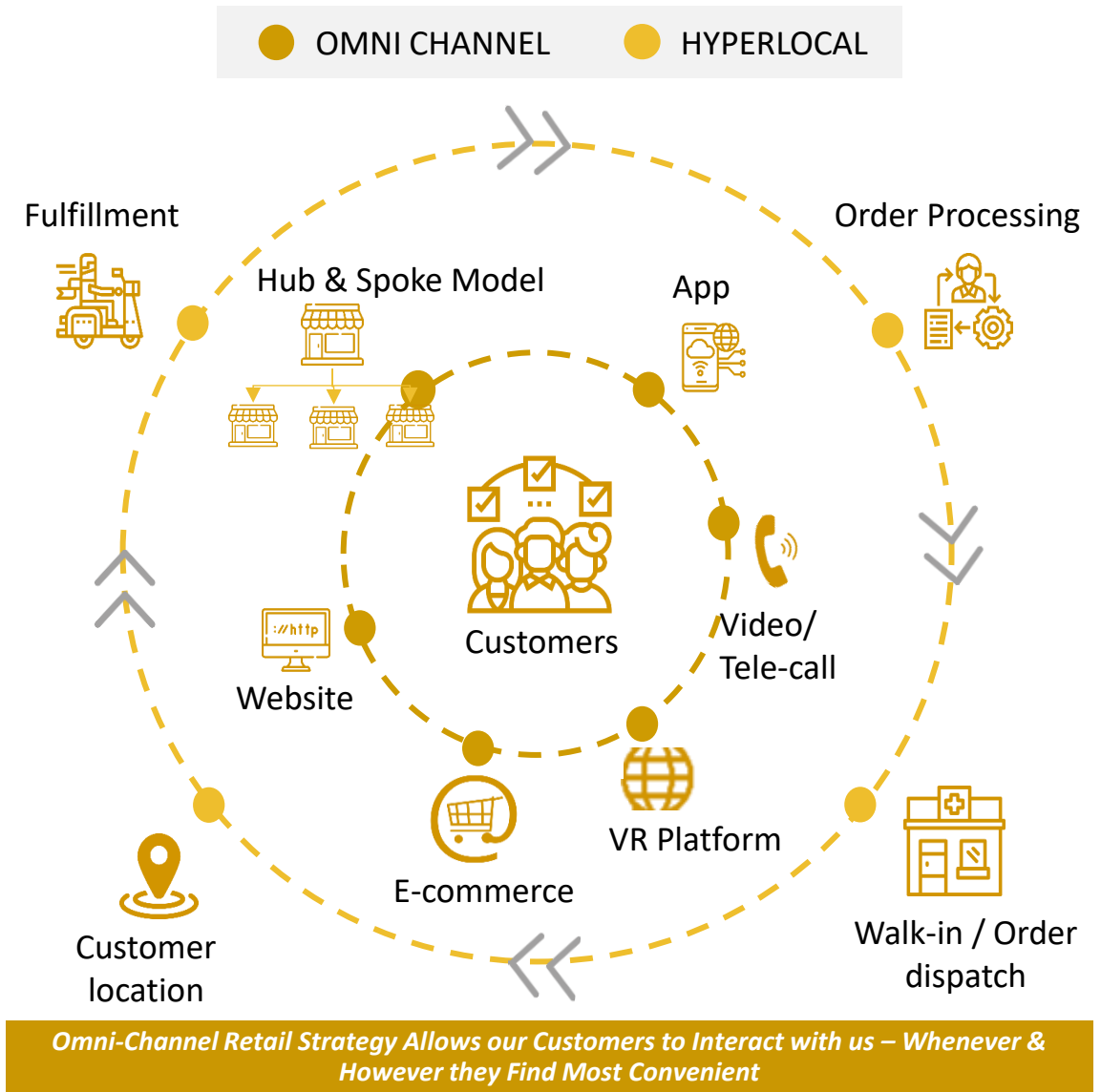
Notes: 1) 64 (Number of Franchisee showrooms on FOFO model)/67 (Total Franchisee Showrooms) = ~95%

# 7a Omni-Channel Retail Network

## Phygital Model



Notes: 1) As of 30<sup>th</sup> September, 2024



# 7b Customized Showroom Formats Catering to All Segments

		Classic	Modern	D'Signia	Everlite	Sennes
<b>Target Audience</b> 		Traditional Customer Base in existing geography	Upcoming Geographies	Premium and HNI	Younger generation & millennials	Lifestyle, LGD and accessories
<b>Average Transaction Value (ATV)</b> For H1-FY 25 		~INR 77,000	~INR 82,000	~INR 84,500	~INR 46,000	~INR 48,000
<b># Showrooms</b> 167 As on 30 <sup>th</sup> Sept 2024 		131	14	13	5	4



# 8a Digital Focus and Integrated Systems

## Store Stock Optimization

01

- Automates processes for efficient stock management
- Optimizes production and inventory to cut costs
- Boosts profitability with lean operations

## Virtual Reality Platform

03

- VR stores with Quest 3
- 3D jewelry and enhanced avatars
- Gamification integration
- Audio chat feature

## CRM

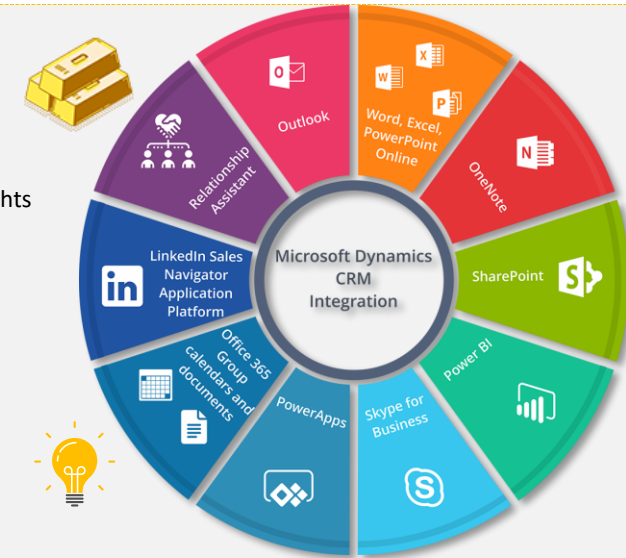
02

- Improves customer satisfaction with efficient processes
- Enhances productivity through automation and real-time insights
- Scales easily while cutting inefficiencies

## MYDIGIGOLD

04

- Dynamic rates
- Flexible investments
- Customizable SIP options
- AI-driven marketing campaigns



## Roadmap to Ongoing Projects

01

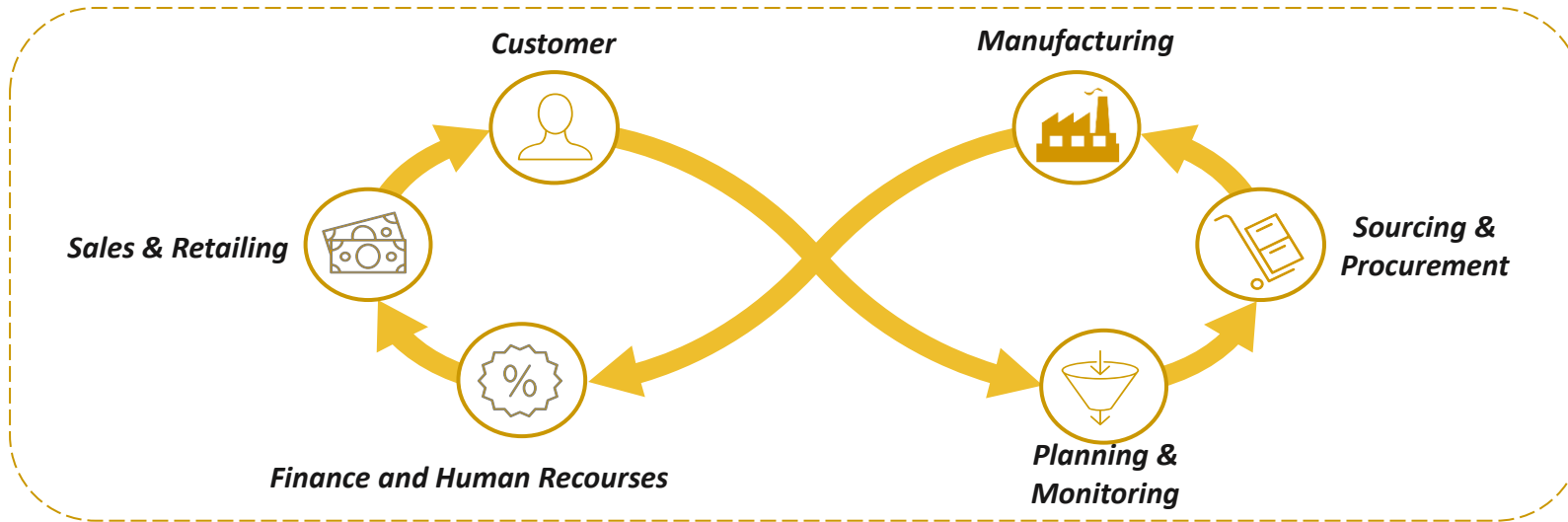
### AI<sup>1</sup> Based Analytics



02

### AI and IOT<sup>2</sup> Enabled Alert Management System and CCTV Tracking

# 8b Robust Systems & Procedures helps Seamless Collaboration & 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

## Manufacturing

- The manufacturing of jewelry is carried out either by Karigar/Karigar entities in West Bengal for handmade products or by organized manufacturers in Mumbai, Maharashtra; or in-house at our manufacturing facility in Ankurhati, Howrah
- Workshops of Karigars/Karigar entities are subject to periodic audits
- Use of modern technologies such as 3D printing, CAD-driven designing, and laser cutting for precision and efficiency

## Efficient Inventory Management

- Controlled and monitored through ERP
- Strong inventory control via audits, physical verification, and CCTV monitoring
- Jewelry shuffling among showrooms to enhance inventory turnover
- Minimal accumulation of slow-moving stock driven by data analysis and reports
- Future inventory forecasts for better planning

## Quality Control

- Hallmarking gold jewelry since 2012
- SGL, IGI and GEMEX certifications for diamond jewelry
- Stringent quality control with two checkpoints for inventory produced by Karigars/Karigar entities
- Use of XRF machines at showrooms for quality checks at the point of sale



## Sennes offers Lab-Grown Diamond Jewellery

### Products

- Lab-grown Diamond jewellerys
- Leather Bags & Accessories



### Presence<sup>1</sup>

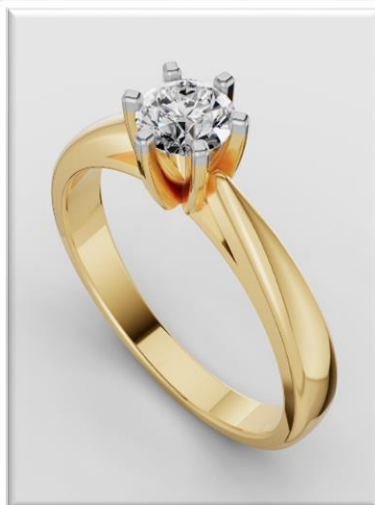
- 4 Exclusive Brand Outlets in Kolkata
- 2 Multi Brand Outlets in Delhi & Chandigarh
- 29 SIS<sup>2</sup> (Leather) stores across India

### Geographical presence

- **Phase 1** – Present in the East and North India
- **Phase 2** – Aim for Pan-India presence

### Lab-Grown Diamond Jewellerys:

- SENNES jewellery, made from lab-grown diamonds and crafted by skilled artisans, offers eco-friendly luxury, it blends fine craftsmanship with beautiful designs



Notes : 1) As of September, 2024; 2) Shop in Shop

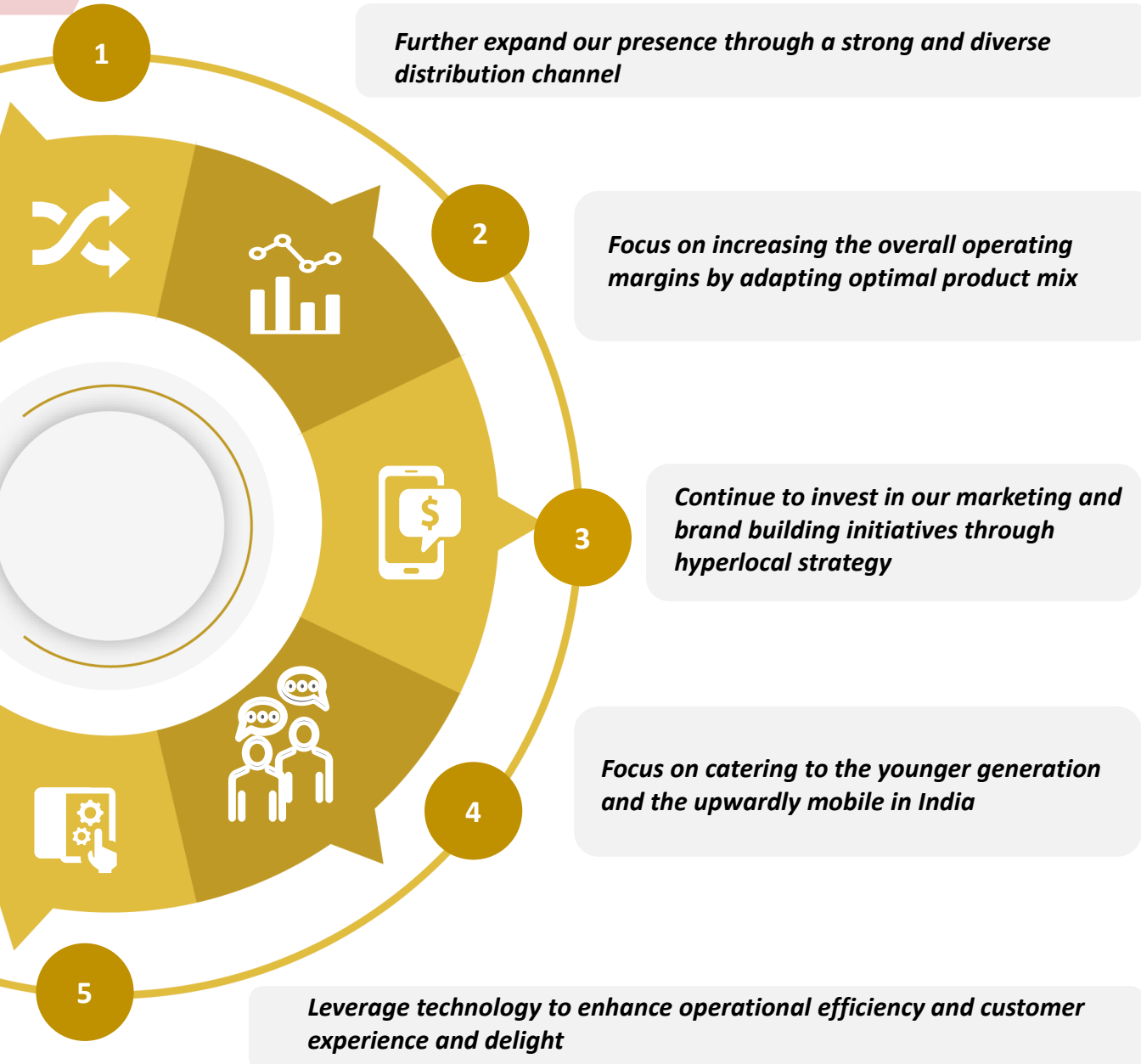


03

# Business Strategies



# Strategies to Drive Future Growth



**1** Further expand our presence through a strong and diverse distribution channel

**2** Focus on increasing the overall operating margins by adapting optimal product mix

**3** Continue to invest in our marketing and brand building initiatives through hyperlocal strategy

**4** Focus on catering to the younger generation and the upwardly mobile in India

**5** Leverage technology to enhance operational efficiency and customer experience and delight

- Hub and spoke approach to enter new geographies
  - Aim to enter new jewellery market where we can potentially gain from local jewellers
  - Increase sales through online channels
- 
- Focus on product categories which yield higher margins
  - Increase share of diamond jewellery and light weight diamond jewellery as a portion of overall sales
  - To reduce the holding period of inventory by improving operational efficiency
- 
- Enhance visibility through online channels
  - Increasingly market products to millennial customers through digital media
  - Continue to provide training to sales personnel in sales technique and product knowledge
  - Referral and loyalty programs
- 
- Launched several brands such as Everlite, Gossip etc. of light-weight affordable jewellery
  - Dedicated counters for Everlite & Gossip
  - Explore complementary products such as perfumes and bags
- 
- Analytics based program used for forecasting, planning and efficiency
  - Using Augmented Reality for seamless digital customer experience
  - Use of CRM for customer usage analysis and improve inventory efficiency
  - Drive agile manufacturing process using modern technologies

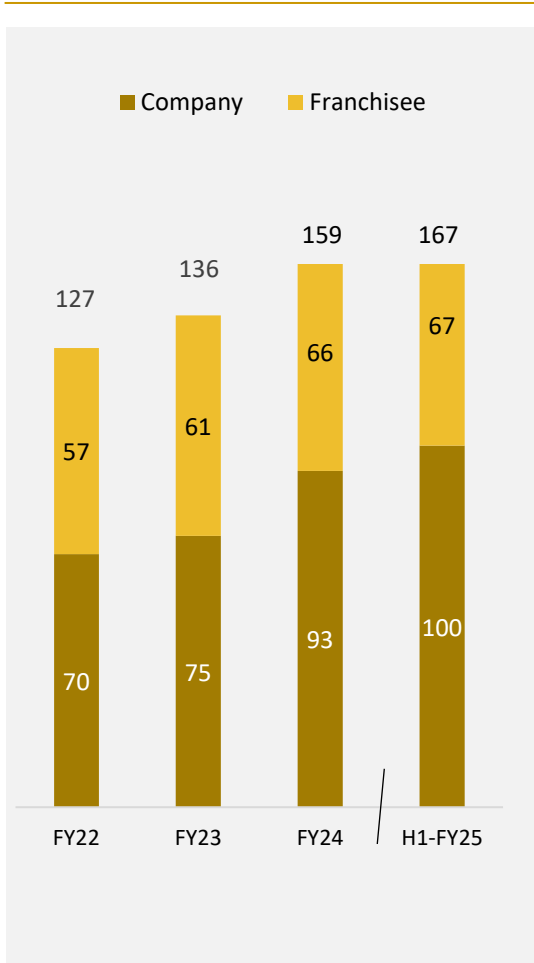
# 04

## Financial Information

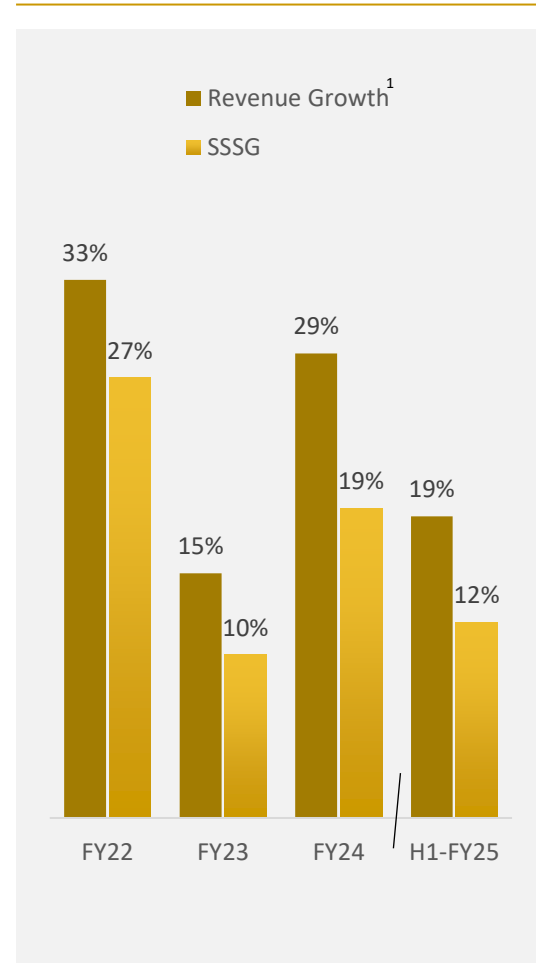


# Key Operational Metrics

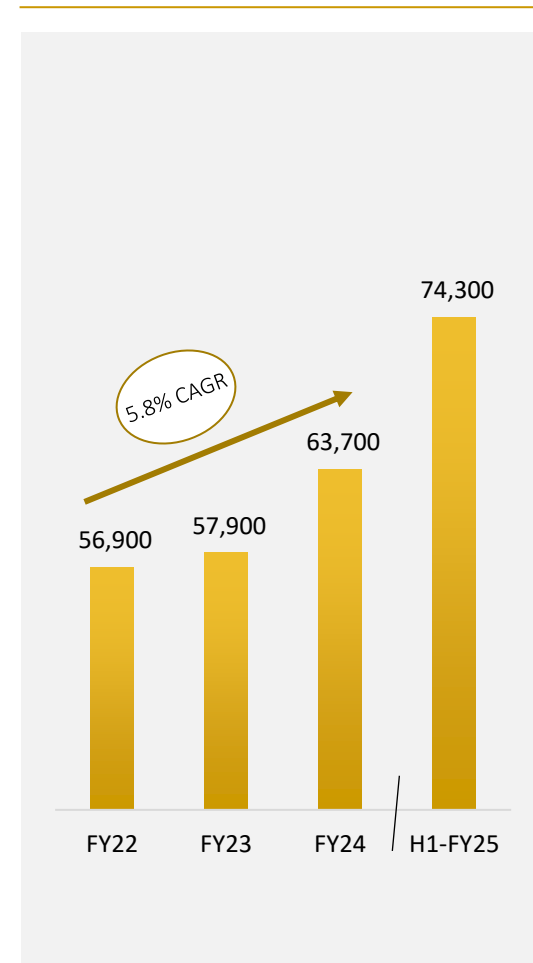
## Showroom expansion Pan India



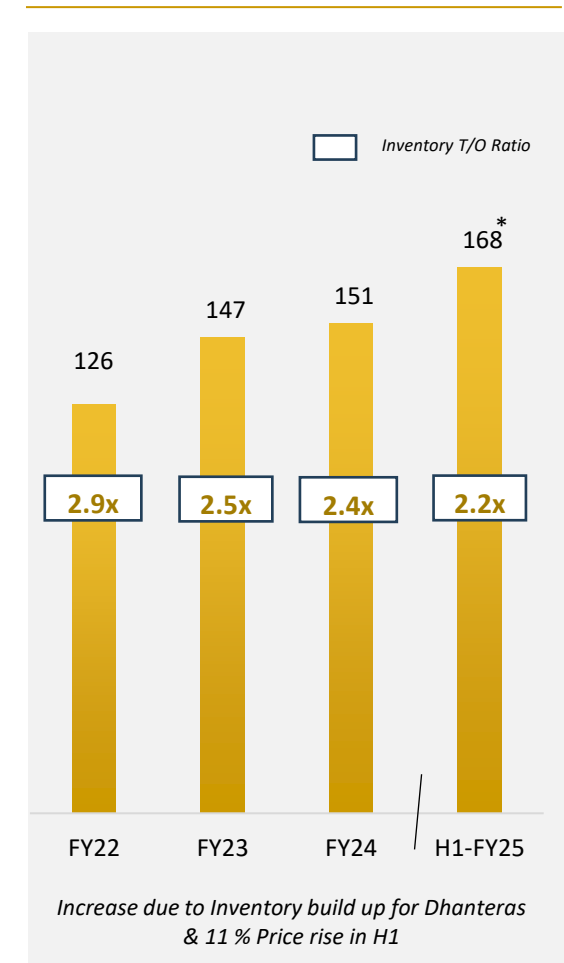
## Growth



## Average Transaction Value (ATV)



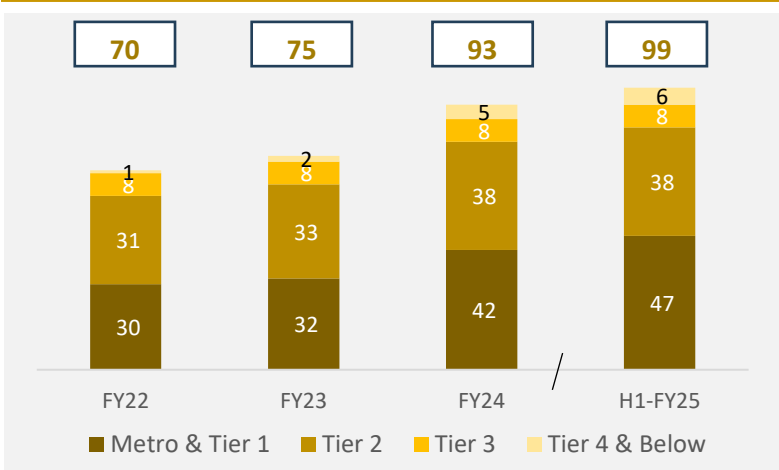
## Inventory Days<sup>2</sup>



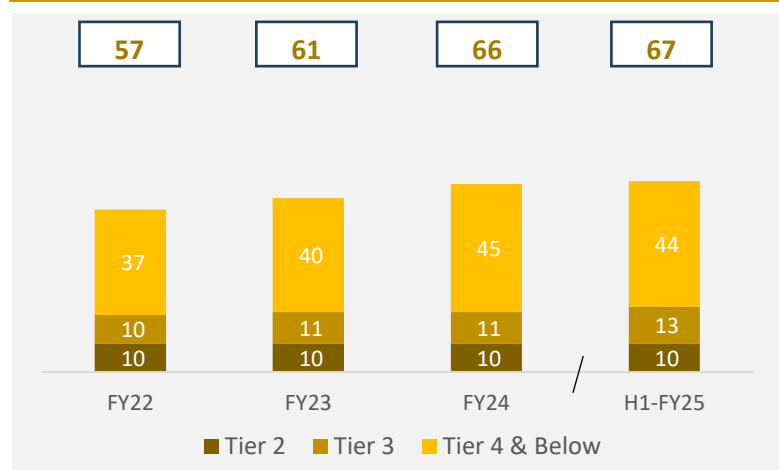
Notes: 1) SSS Growth considers own stores and franchisee secondary sales; 2) Inventory Days = (Average Inventory/COGS \*365), Inventory T/O = Revenue/Inventory

# Store Overview: Format & Geographic Distribution

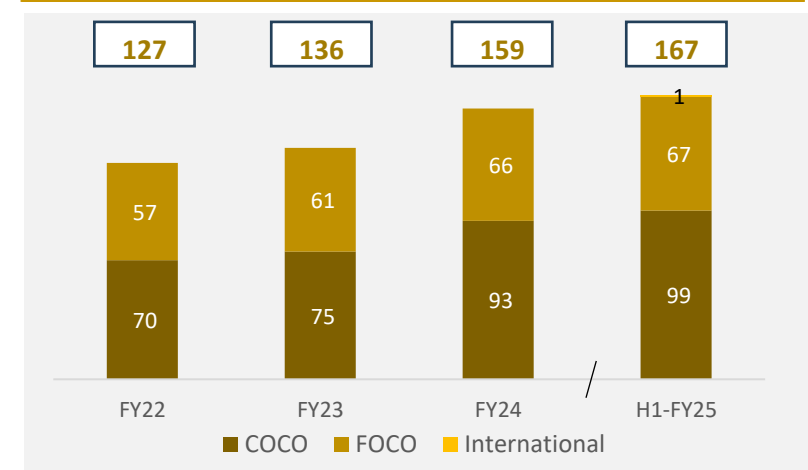
### COCO<sup>1</sup> Stores



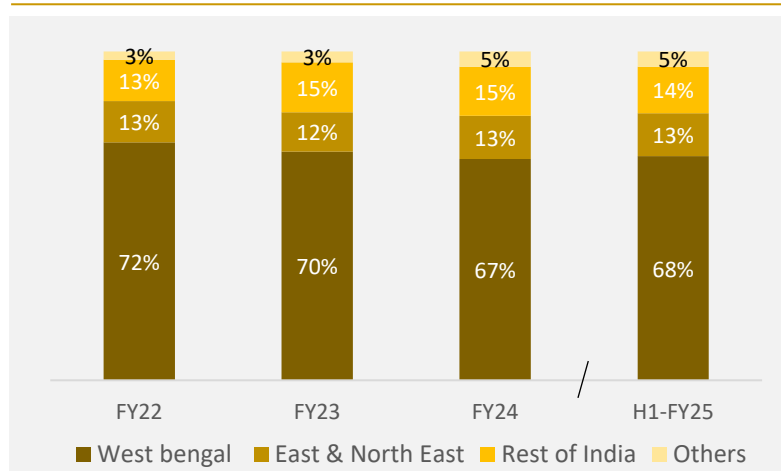
### FOFO<sup>2</sup> Stores



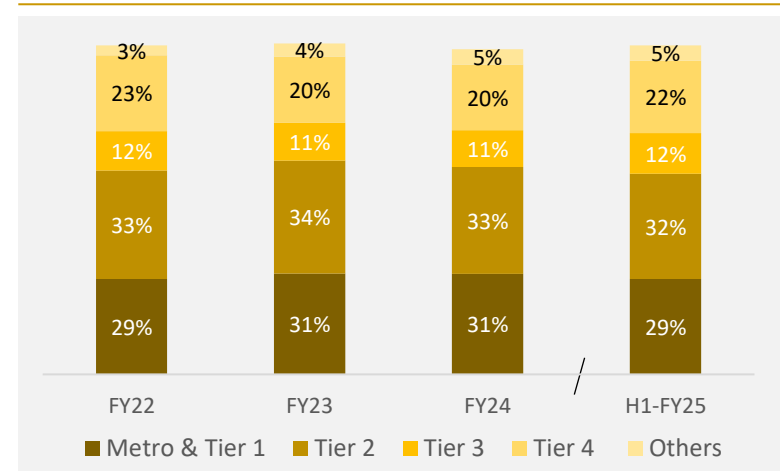
### Total Stores



### Region wise (%)



### Revenue by Location (%)

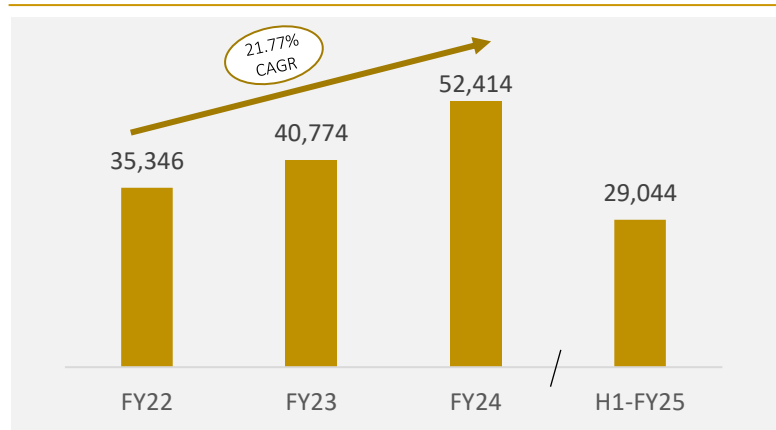


Notes: 1) COCO – Company owned company operated, 2) FOFO – Franchise owned franchisee operated

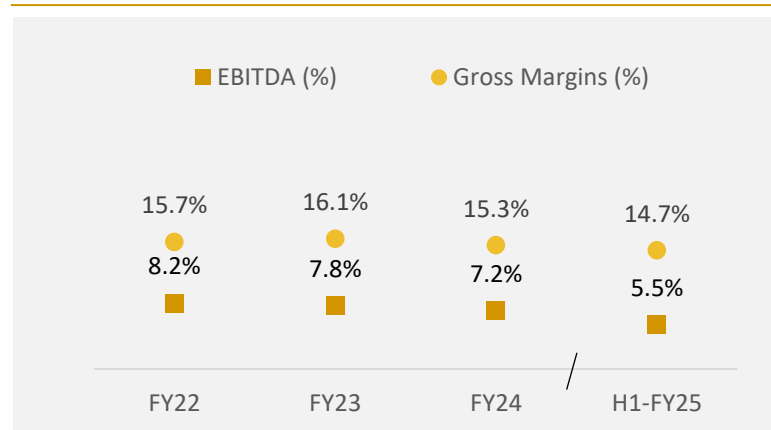
# Successful Track Record

INR Mn unless stated otherwise

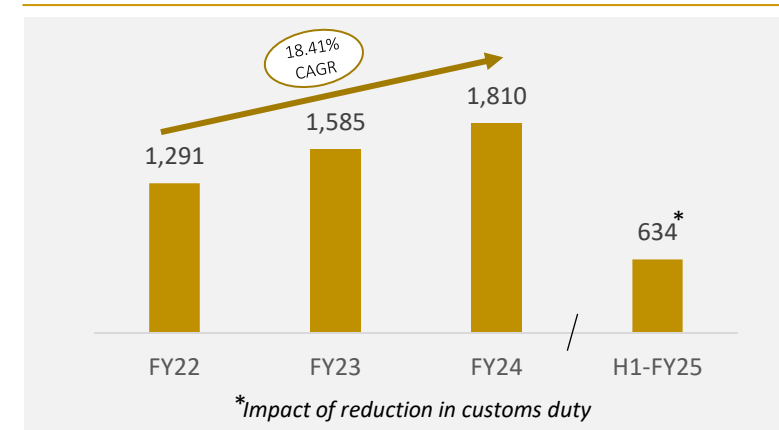
## Consistent Revenue Growth...



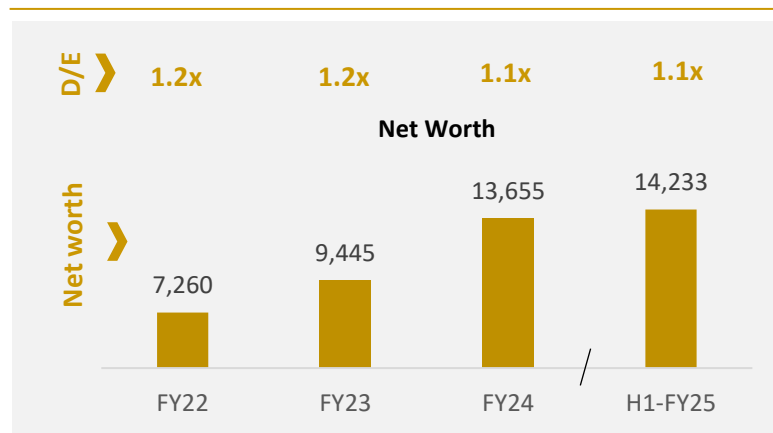
## Coupled with Sustained margins...



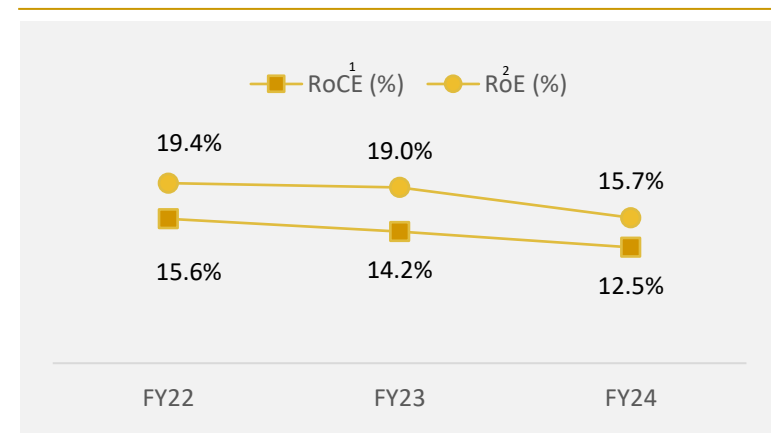
## ...and Profit after tax



## ...with Increase in net worth, lower Debt-to-equity



## ... and Double digit returns

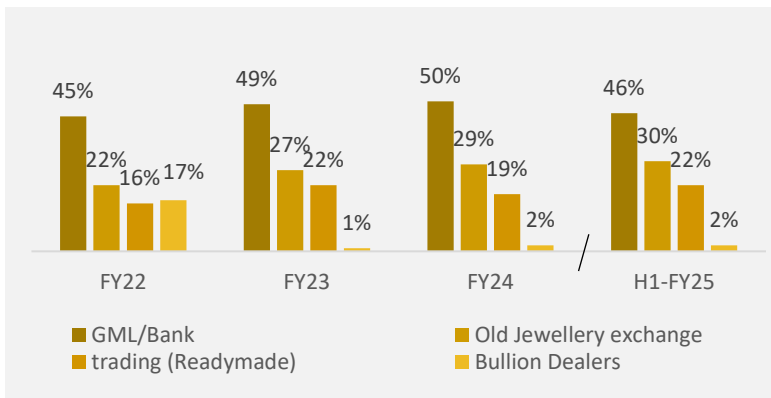


Notes: 1) Return on capital employed = EBIT/ (Debt + Net worth), 2) Return on Equity = PAT/Net worth

# Key Financial Metrics

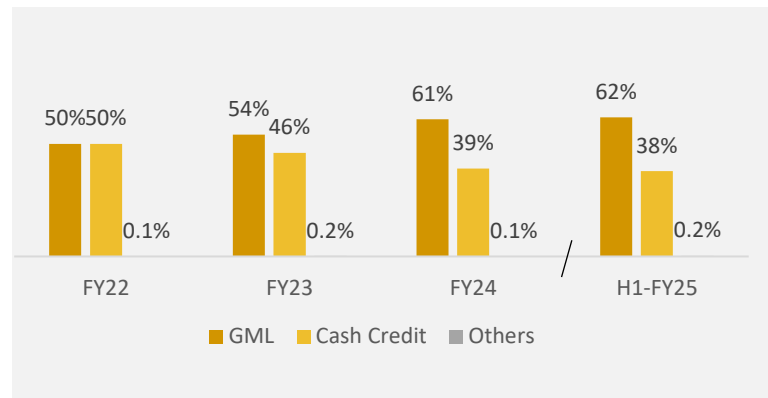
INR Mn unless stated otherwise

## Gold Sourcing



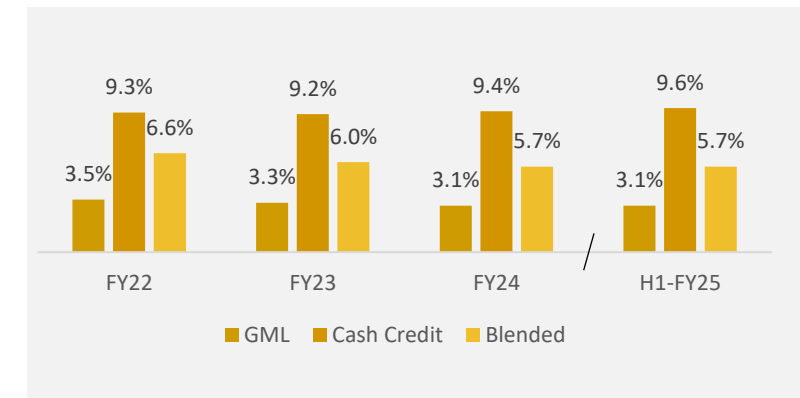
A significant portion of gold sourcing is managed through consortium bankers (~46%), with the remainder sourced from old jewellery exchange (~30%) and trading purchases (~22%)

## Gold Metal Loan (GML) as % of total Borrowings



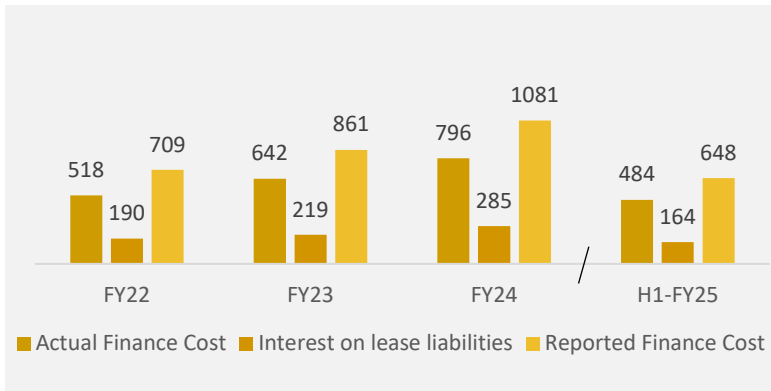
GML now comprises ~62% of total borrowing, improving working capital efficiency and lowering ROI

## Blended Borrowing Cost per annum

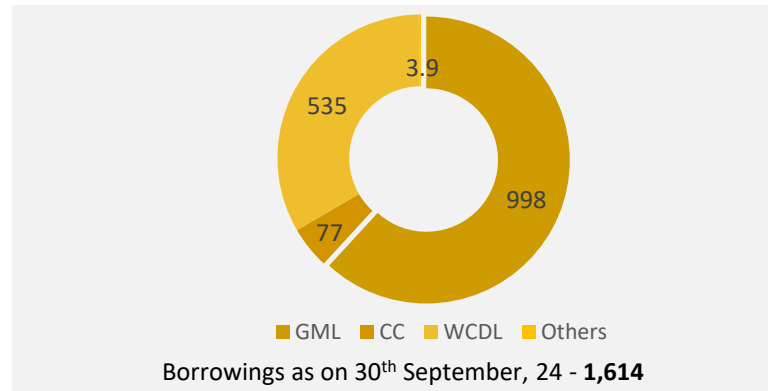


The average rate of interest (ROI) paid to consortium bankers has been reduced by 30 basis points to 5.7% per annum

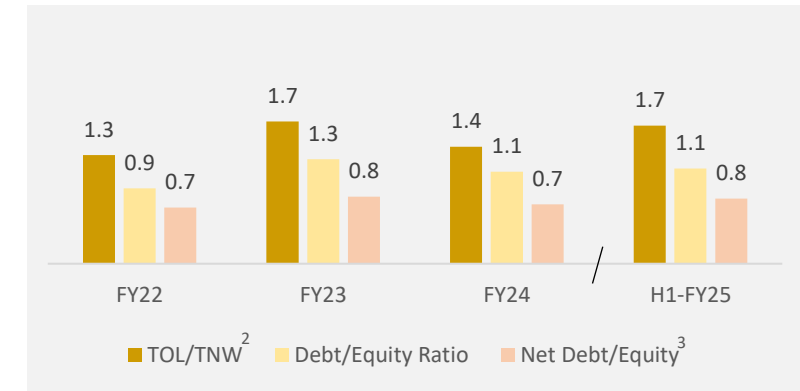
## Finance Cost<sup>1</sup>



## Working Capital Borrowings



## Capital Gearing



Notes: 1) IND AS reported finance cost contains impact of lease accounting; 2) TOL/TNW – Total outside liabilities (Borrowing, trade payable and customer advances)/Total Net worth; 3) Net Debt /Equity: Total debt – 'Bank balances other than cash and cash equivalents / Net Worth

# Profit & Loss Statement (Consolidated)

Particulars (INR Mn)	FY22	FY23	FY24	H1 FY25
<b>Revenue from Operations</b>	<b>35,346.41</b>	<b>40,774.04</b>	<b>52,414.43</b>	<b>29,043.76</b>
Cost of Goods Sold <sup>1</sup>	29,805.40	34,219.34	44,400.53	24,777.28
Employee Cost	747.67	933.80	1,112.29	672.95
Other Expenses	2,021.50	2,454.68	3,146.51	1,986.91
<b>EBITDA</b>	<b>2,771.84</b>	<b>3,166.22</b>	<b>3,755.10</b>	<b>1,606.62</b>
<b>EBITDA Margin (%)</b>	<b>7.8%</b>	<b>7.8%</b>	<b>7.2%</b>	<b>5.5%</b>
Other Income	127.69	311.36	422.40	272.02
Depreciation and amortization expenses	421.15	455.53	601.09	359.10
<b>EBIT</b>	<b>2,478.38</b>	<b>3,022.05</b>	<b>3,576.41</b>	<b>1,519.54</b>
<b>EBIT Margin (%)</b>	<b>7.0%</b>	<b>7.4%</b>	<b>6.8%</b>	<b>5.2%</b>
Finance costs	697.02	860.53	1,081.03	647.87
<b>Profit before tax (PBT)</b>	<b>1,781.36</b>	<b>2,161.52</b>	<b>2,495.38</b>	<b>871.67</b>
Total Tax Expenses	490.34	576.73	685.34	237.73
<b>Profit/(Loss) for the Period</b>	<b>1,291.02</b>	<b>1,584.79</b>	<b>1,810.04</b>	<b>633.94</b>
<b>PAT Margins (%)</b>	<b>3.7%</b>	<b>3.9%</b>	<b>3.5%</b>	<b>2.2%</b>

- **22% YOY Revenue growth in FY24 and 19% in H1 FY25<sup>2</sup>**
- *Opex growth in line with Business growth*
- *EBITDA margin stable with ~7 range in the last 3 years*
- *H1 FY25 EBITDA impacted by customs duty reduction across Industry*



# Balance Sheet (Consolidated)

Particulars (INR Mn)	FY22	FY23	FY24	H1 FY25
<b>Non-current Assets</b>				
Fixed Assets	2296.93	2927.31	3634.8	3721.44
Other Non-Current Assets	691.20	1,115.86	758.05	716.79
<b>Current Assets</b>				
Inventories	13,912.45	18,854.57	24,570.19	28,943.92
Trade Receivables	393.98	454.22	528.68	879.96
Cash and Cash Equivalents	95.44	94.83	185.16	170.07
Other Bank Balances	2,692.69	4,280.90	5,328.46	5,017.33
Other Current Assets	919.16	1,325.50	2,221.24	2,014.47
<b>Total Assets</b>	<b>21,001.85</b>	<b>29,053.19</b>	<b>37,226.58</b>	<b>41,463.98</b>
<b>Total Equity</b>	<b>7,259.67</b>	<b>9,455.20</b>	<b>13,655.42</b>	<b>14,232.63</b>
<b>Non-current Liabilities</b>				
Borrowings	3.95	14.26	10.54	8.59
Other Non-current Liabilities	1,472.54	2,141.72	2,445.14	2,523.50
<b>Current Liabilities</b>				
Borrowings	8,625.72	11,757.48	14,972.85	16,144.56
Trade Payables	1,174.23	1,444.59	2,068.81	4,265.10
Other Current Liabilities	2,465.74	4,239.94	4,073.82	4,289.60
<b>Total Equity &amp; Liabilities</b>	<b>21,001.85</b>	<b>29,053.19</b>	<b>37,226.58</b>	<b>41,463.98</b>

- Consistent increase in gold prices over the last 3 years, with a **25%** Price rise since Apr'23 , including **11%** price rise in the last 6 months, leading to increase in Inventory value
- Increase in borrowings is linked to the gold price rise as aforesaid, moreover Inventory also enhanced due to **30** COCO stores opened in the last 30 months
- Other bank balances include **Hedging margins**, collateral for working capital facilities and other statutory margins

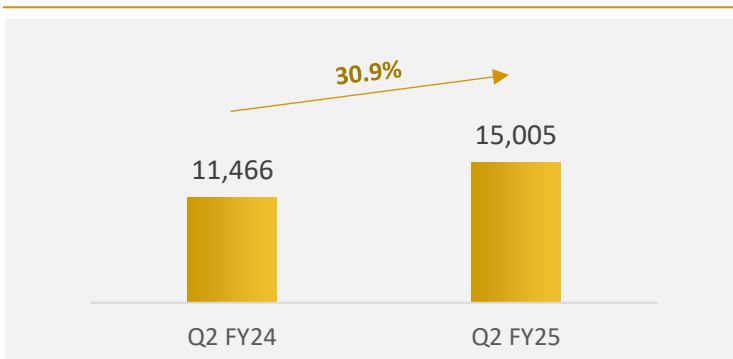
# Cash Flow Statement (Consolidated)

Particulars (INR Mn)	FY22	FY23	FY24	H1 FY25
Cash Flow from Operating Activities				
Profit Before Tax	1,781.36	2,161.52	2,495.38	871.67
Adjustment for Non-Operating Items	1,041.39	1,140.11	1,354.5	752.5
<b>Operating Profit before Working Capital Changes</b>	<b>2,822.75</b>	<b>3,301.63</b>	<b>3,849.88</b>	<b>1,624.17</b>
Changes in WC	(3,122.65)	(3,470.92)	(6,080.55)	(2,067.66)
<b>Cash Generated from Operations</b>	<b>(299.90)</b>	<b>(169.29)</b>	<b>(2,230.67)</b>	<b>(443.49)</b>
Less: Direct Taxes paid	(399.40)	(591.74)	(707.64)	(383.62)
<b>Net Cash from Operating Activities</b>	<b>(699.30)</b>	<b>(761.03)</b>	<b>(2,938.31)</b>	<b>(826.11)</b>
<b>Cash Flow used in Investing Activities</b>	<b>(1,582.27)</b>	<b>(1,980.30)</b>	<b>(1,184.76)</b>	<b>453.27</b>
<b>Cash Flow (used in)/ from Financing Activities</b>	<b>2,291.88</b>	<b>2,740.72</b>	<b>4,213.40</b>	<b>357.75</b>
<b>Net increase/ (decrease) in Cash &amp; Cash equivalents</b>	<b>10.31</b>	<b>(0.61)</b>	<b>90.33</b>	<b>(15.09)</b>
Cash and cash equivalents at beginning of the year	85.13	95.44	94.83	185.16
Cash and cash equivalents at the end of the year	95.44	94.83	185.16	170.07

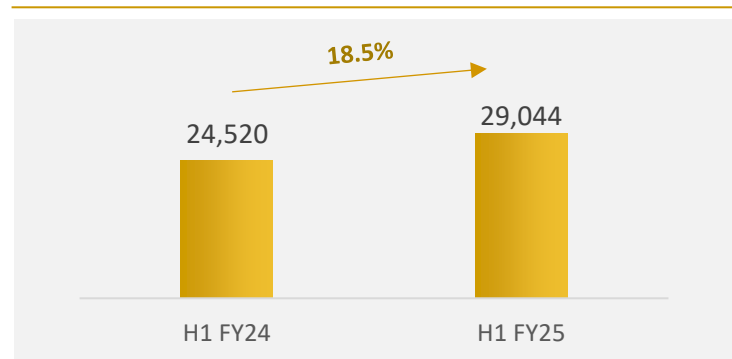
- **Operating** profit before working capital changes shows consistent improvement
- Cash flow used in **Investing** activities majorly represents deposits and margins made for working capital & statutory requirements
- Cash flow from **Financing** activities includes IPO fresh raise (FY24) and PE funding (FY23)

# Q2 & H1 FY25 Consolidated Performance

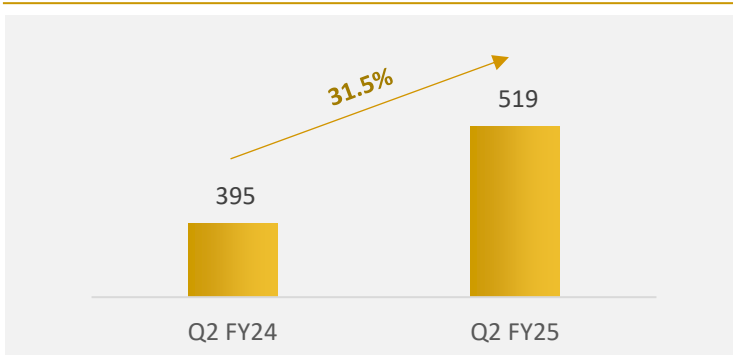
Revenue from operations (INR Mn)



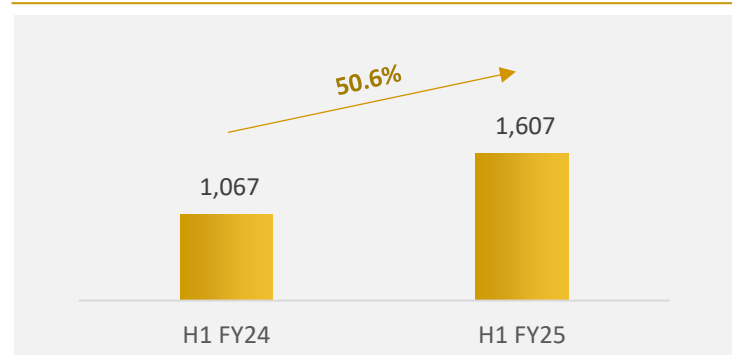
Revenue from operations (INR Mn)



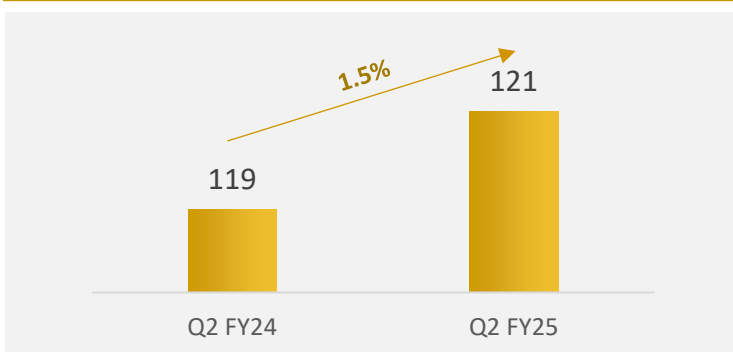
EBITDA (INR Mn)



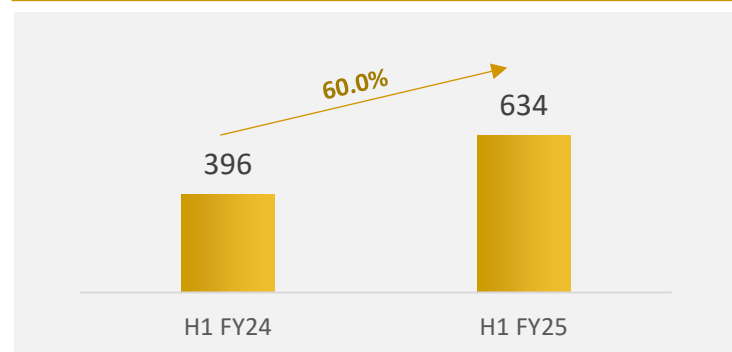
EBITDA (INR Mn)



PAT (INR Mn)



PAT (INR Mn)



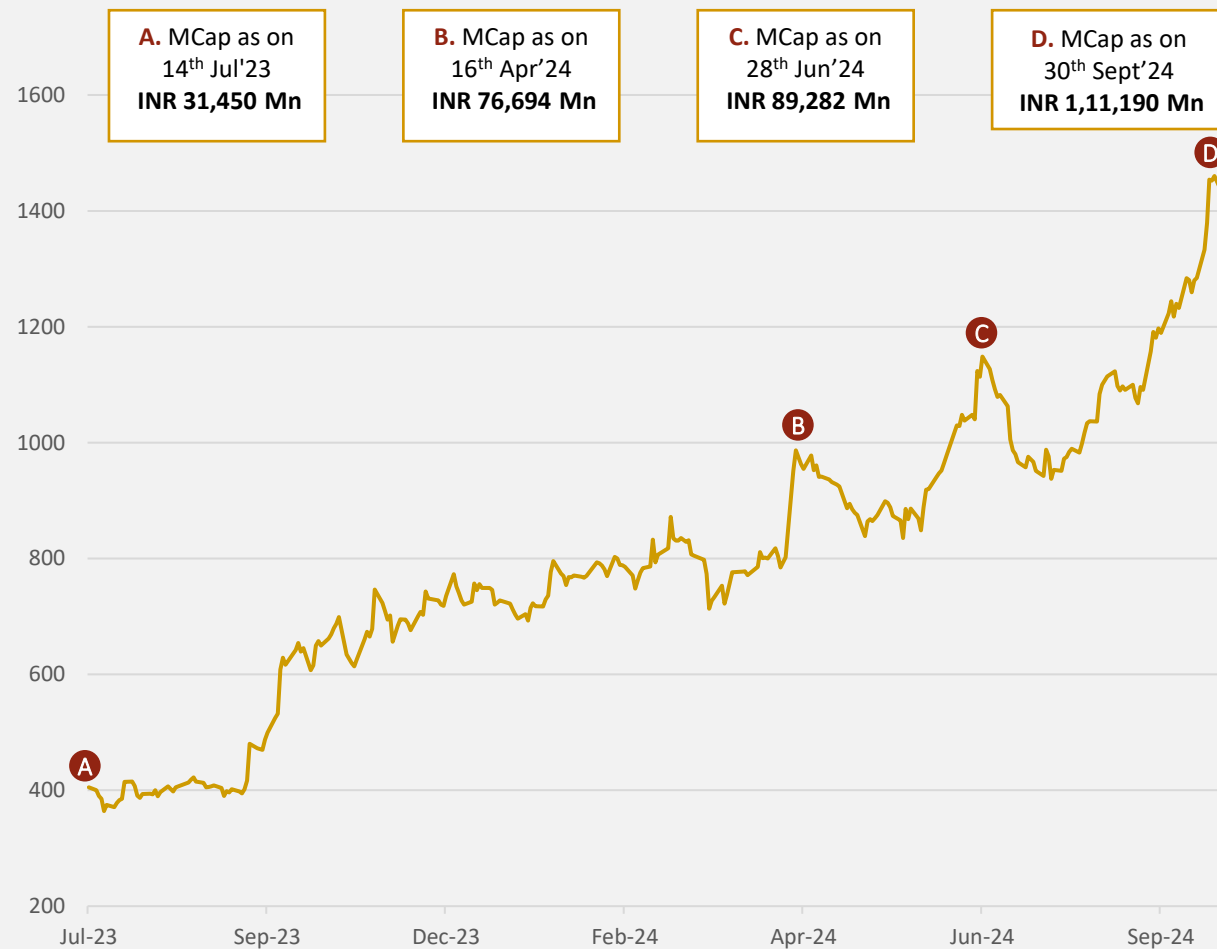
- The company has achieved YoY revenue growth of **31%** in Q2 which is primarily driven by volume growth of **7%** (Gold) and value growth of **30%** in Gold Jewellery & **9%** value growth in Diamond Jewellery
- In H1, registered a YoY revenue growth of **18.5%**. Further in SSSG showrooms the revenue growth was **20%** in Q2
- The Stud ratio substantially improved to **11%** in Q2
- During the quarter, EBITDA improved **50.6%** YoY to **INR 1,607 Mn** and in first half EBITDA improved **31.5%** YoY to **INR 519 Mn**
- During first half of FY25 PAT improved **60%** YoY to **INR 634 Mn**

# Profit & Loss Statement (Consolidated)

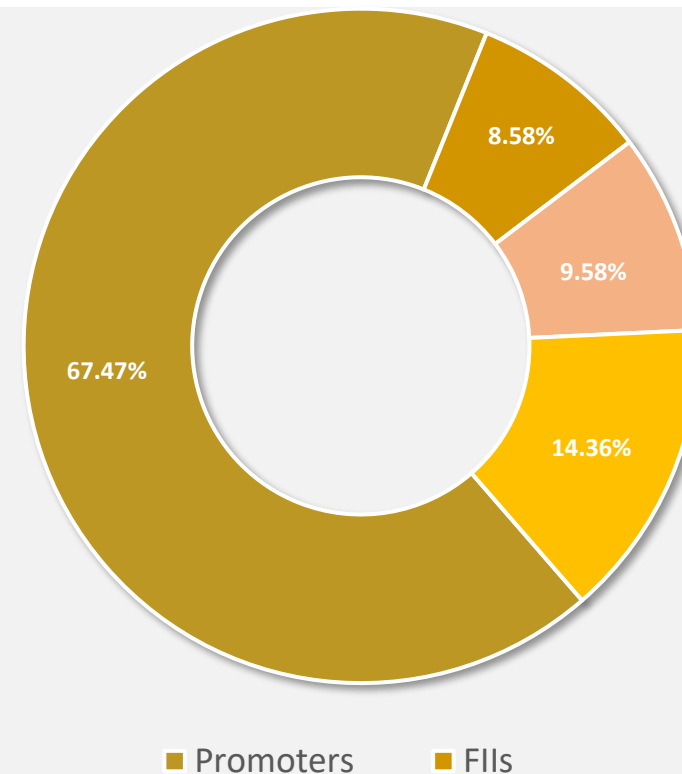
Particulars (INR Mn)	Q2 FY25	Q2 FY24	Y-o-Y (%)	Q1 FY25	Q-o-Q (%)	H1 FY25	H1 FY24	Y-o-Y (%)
<b>Revenue from Operations</b>	<b>15,004.87</b>	<b>11,465.57</b>	<b>30.87%</b>	<b>14,038.89</b>	<b>6.88%</b>	<b>29,043.76</b>	<b>24,519.57</b>	<b>18.45%</b>
Cost of Goods Sold <sup>1</sup>	13,166.35	10,111.18	30.21%	11,610.93	13.40%	24,777.28	21,532.86	15.07%
Employee Cost	333.41	253.20	31.68%	339.54	-1.81%	672.95	507.13	32.70%
Other Expenses	985.88	706.37	39.57%	1,001.03	-1.51%	1,986.91	1,412.78	40.64%
<b>EBITDA</b>	<b>519.23</b>	<b>394.82</b>	<b>31.5%</b>	<b>1,087.39</b>	<b>-52.3%</b>	<b>1,606.62</b>	<b>1,066.80</b>	<b>50.6%</b>
<b>EBITDA Margin (%)</b>	<b>3.5%</b>	<b>3.4%</b>		<b>7.7%</b>		<b>5.5%</b>	<b>4.4%</b>	
Other Income	149.14	110.34	35.16%	122.88	21.37%	272.02	204.80	32.82%
Depreciation and amortization expenses	178.40	132.51	34.63%	180.70	-1.27%	359.10	258.02	39.18%
<b>EBIT</b>	<b>489.97</b>	<b>372.65</b>	<b>31.48%</b>	<b>1,029.57</b>	<b>-52.41%</b>	<b>1,519.54</b>	<b>1,013.58</b>	<b>49.9%</b>
<b>EBIT Margin (%)</b>	<b>3.3%</b>	<b>3.3%</b>		<b>7.3%</b>		<b>5.2%</b>	<b>4.1%</b>	
Finance costs	326.27	233.58	39.68%	321.60	1.45%	647.87	499.95	29.59%
<b>Profit before tax (PBT)</b>	<b>163.7</b>	<b>139.07</b>	<b>17.7%</b>	<b>707.97</b>	<b>-76.88%</b>	<b>871.67</b>	<b>513.63</b>	<b>69.71%</b>
Total Tax Expenses	42.48	19.59	116.85%	195.25	-78.24%	237.73	117.47	102.38%
<b>Profit/(Loss) for the Period</b>	<b>121.22</b>	<b>119.48</b>	<b>1.46%</b>	<b>512.72</b>	<b>-76.36%</b>	<b>633.94</b>	<b>396.16</b>	<b>60.02%</b>
<b>PAT Margins (%)</b>	<b>0.8%</b>	<b>1.0%</b>		<b>3.6%</b>		<b>2.2%</b>	<b>1.6%</b>	

# Share Price Movement & Shareholding Pattern

### Share Price Movement



### Holding as on 30<sup>th</sup> September, 2024



Reduction of Promotor group shareholding from **68.45%** to **67.47%** upon disposal of 7.50 lakhs shares in September 2024

## Project Green Flame



The concept of Improved Domestic or Community Chula has been designed by one of our beneficiary NGO, Alinan Ramakrishna Vivekananda Yuva Sangha, which has overall thermal efficiency of 23.08% and overall power rating of 1.33KW, and has been certified by School of Energy Studies, Jadavpur University



Chullahs have been installed at different districts of West Bengal, thereby helping our Rural Women to have less polluting kitchen and further 500 Chullahs to be installed in other Rural areas of West Bengal

## Project Kishalaya



Our humble support to underprivileged students in pursuing their basic education, either by extending one time or monthly financial support, or by donating educational kits, Power Breakfast and support system

Extended support to under-privileged villages at East Medinpur, Purulia, South 24 Parganas, Jhargram districts



05

Industry

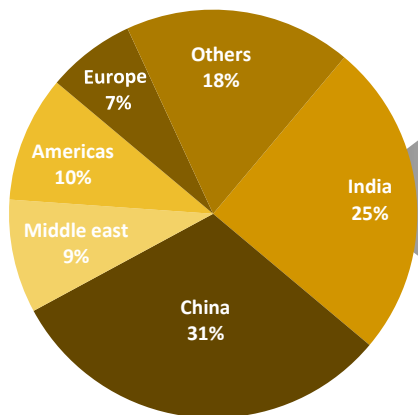
# India's Gems & Jewellery Market – TAM of INR 6,482 Bn

India is the 2<sup>nd</sup> largest jewellery consuming nation

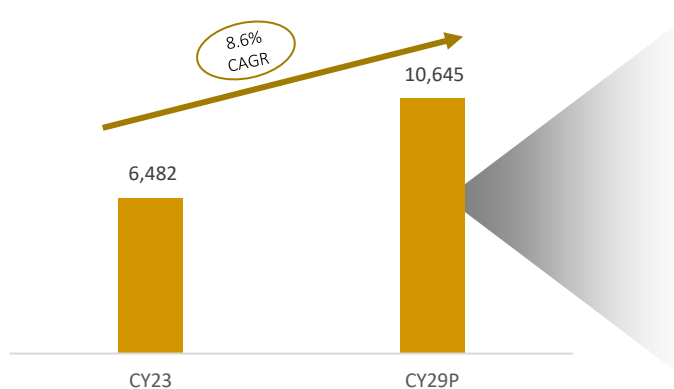
...With its gems and jewellery industry growing at a CAGR of 8.6% (FY23-29P)

...With Gold comprising ~82% of the Market

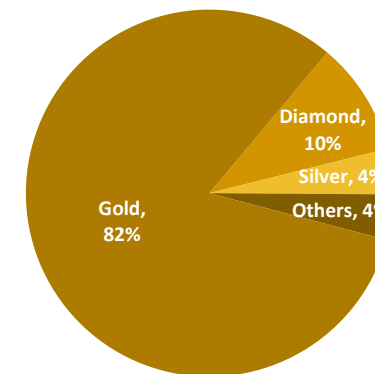
Region-Wise Share of Gold Jewellery, Bars & Coins (CY23)



Indian Gems & Jewellery Industry Market Size (INR Bn)



Gems and Jewellery Market Breakup (CY23 %)



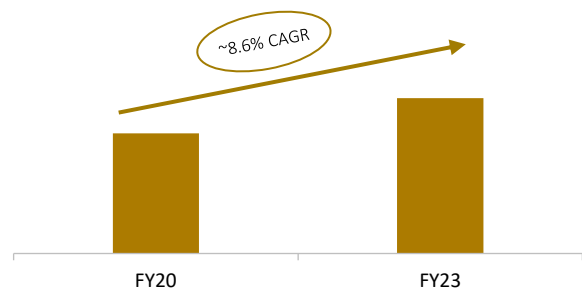
## Growth Drivers

Household savings growing at a 8.6% CAGR with gold as a key contributor

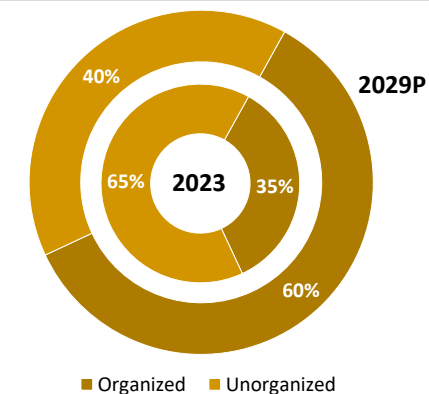
Key demand drivers For jewellery in India

Supported by increasing share of organised players

Household Savings at Current Prices (INR Bn)



Indian Tradition	As a savings & Investment vehicle
Rise in number of working women	Increasing Disposable Income
Government support	Shifting Patterns in Discretionary spending

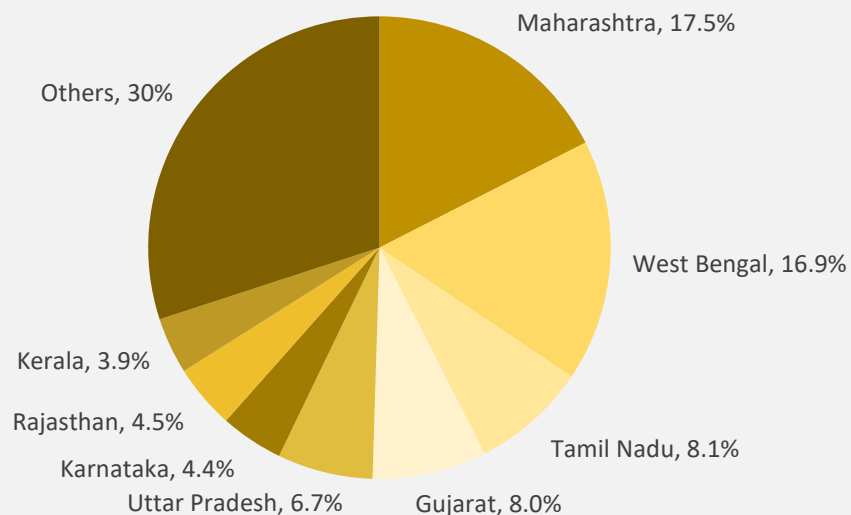




# Leveraging the Strength of West Bengal as a Prominent Jewellery Manufacturing Hub

- India has **1,76,944 Jewellers registered with BIS<sup>1</sup>** for selling hallmarked gold jewellery
- 26%** BIS-registered jewellery stores in eastern India. Of which, West Bengal accounts for **64%** share
- Kolkata has **4th** highest number of jewellery stores selling hallmarked products in West Bengal and holds a **10.6%** market share in the state

**Maharashtra & West Bengal have the most BIS-registered hallmarked gold jewellery retailers in India**



Details of major organised jewellery retailers in east India (indicative list, not exhaustive)

Players	Geographical Spread <sup>3</sup>			
	E&NE <sup>2</sup>	West	North	South
<b>National and Major Regional Players</b>				
Senco Gold Ltd (SGL)	121	12	21	5
Kalyan Jewellers India Ltd (KJIL)	36	61	41	79
Joyalukkas India Pvt Ltd (JIPL)	2	8	6	83
Titan Company Ltd (Jewellery division)	71	145	103	178
Tribhovandas Bhimji Zaveri Ltd (TBZ)	5	22	2	4
Thangamayil Jewellery Ltd (TJL)	-	-	-	59
P.N. Gadgill	-	36	-	-
<b>Other East based Players</b>				
P.C. Chandra Jewellers	60	2	2	3
M.P. Jewellers	34	-	-	-

### Key Observations:

- Senco is the **largest organised jewellery retail player** in the Eastern and North Eastern region of India based on number of stores
- Further, Senco has the **widest geographical footprint in non-eastern states** among the above-mentioned east-based players

# Emerging Trends Accelerating Market Share of Organized Jewellers



## Key Trends



### Consumer Awareness and Quality Preference

Increased awareness of certification and quality has boosted demand for authenticated jewelry, enhancing trust in organized retailers



### Expansion of Branded Retail

Branded chains in tier-II and III cities offer certified jewelry and better shopping experiences, drawing consumers from traditional jewelers



### Technology and Online Sales

Tech features like AR try-ons and e-commerce expand reach, catering to demand for convenient, personalized shopping



### Supportive Policies

Mandatory hallmarking and GST promote transparency, shifting consumers toward organized, certified jewelry retailers

## Key Demand Drivers



### Weddings and Festivals Drive Demand

Jewellery demand in India peaks during weddings, festivals, and rural harvests, Akshay Tritiya harvest & Dhanteras



### Exposure to Global Trends

Global trends and social media help jewellery brands attract international customers with innovative products, return & Exchange policy



### Preference for Branded Jewellery

Branded jewellery in India is popular for its quality, offering better shopping experiences



### Easy Availability of Gold Loan

Gold-saving schemes and loans from NBFCs provide financial flexibility for consumers



### Trusted Source and Innovative Designs

Indian buyers seek transparency and quality, boosting demand for affordable, innovative jewellery



## Regulatory Developments as tailwind for growth

### 1 FDI Norms

100% FDI is allowed in India's jewellery sector under the automatic route, promoting exports, job creation, and economic growth

### 2 Authorized Banks for Purchase of Gold

Banks in India offer gold as bars, coins, digital gold, and sovereign gold bonds (SGBs), providing diverse options for buyers

### 3 Central Government's Gold Monetization Scheme

The Gold Monetization Scheme allows households and institutions to earn interest by depositing idle gold, reducing gold import dependency

### 4 Training Initiatives by Government Agencies

The Gems and Jewellery Skill Council of India (GJSCI) trains workers in diamond processing, jewellery manufacturing, and exports

### 5 Hallmarking of Jewellery in India

The BIS mandates hallmarking to ensure quality and purity in jewellery, building consumer trust and increasing industry standards

### 6 Sovereign Gold Bond Scheme 2023-24

The Sovereign Gold Bond Scheme provides a non-physical investment option in gold, offering returns without the risks of holding gold

### 7 Duty Drawback Scheme in India

The Duty Drawback Scheme refunds duties on inputs used in exports, lowering costs and enhancing competitiveness for Indian exporters

### 8 Customs Duty on Gold in India

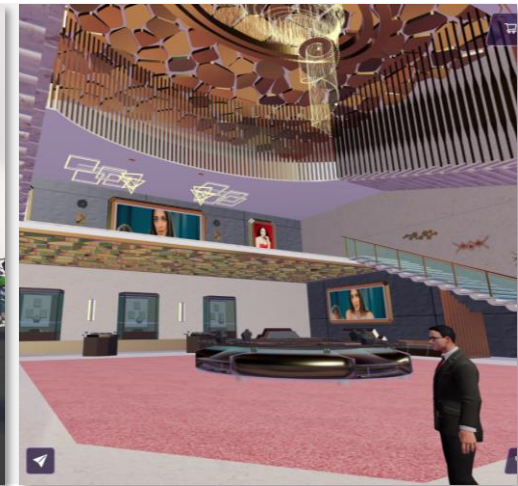
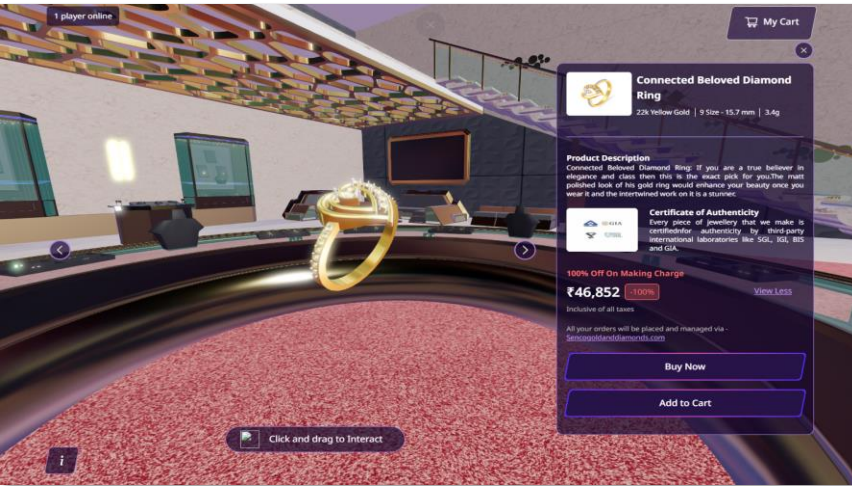
India has recently reduced customs duty on Gold from 15% to 6%, discouraging gold smuggling and benefitting the organized sector



06

## Annexures

# Digital Initiatives – Sencoverse (Virtual Reality Platform)



*To attract upwardly mobile and younger generation and expand our customer base Aims to offer cutting-edge, immersive shopping experience*

*As of September 30, 2024, we are operating 4 such Sencoverse stores and all the jewellerys from our website have been synced into Sencoverse Wide range of designs showcased in stunning virtual displays*

# My DigiGold – Digital Platform

myDigiGold  
Your online goldmine!

In Honor of Our Lifesavers  
National Doctor's Day

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myDigiGold  
BY Senco Gold & Diamonds

HAPPY Rath Yatra

Purchase any quantity of MyDigiGold and receive the equivalent quantity of MyDigiSilver absolutely FREE

Limited Period Offer

BUY NOW

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Your online goldmine!

Pashya Nakshatra  
AUSPICIOUS TIME TO INVEST IN GOLD

Begins: 04:48 AM, Jul 07

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myDigiGold  
Your online goldmine!

Celebrate spiritual bliss on the divine occasion of Rath yatra

HAPPY RATH YATRA

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Your online goldmine!

HAPPY BIRTHDAY to the fearless leader Sourav Ganguly

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myDigiGold  
BY Senco Gold & Diamonds

SUBH Rath Yatra

Purchase any quantity of MyDigiGold and receive the equivalent quantity of MyDigiSilver absolutely FREE

OFFER EXTENDED TILL 21<sup>ST</sup> JULY

BUY NOW

mydigigold.com 1800 103 0017

**My DigiGold is a reliable digital platform for hassle-free gold transactions. We source 24K gold with a purity of 99.5% from reputable bullion dealers. Your purchased gold is safely kept with a reputed third party custodian that offers 100% insurance protection. The digital gold can be redeemed at any moment at any time on our Senco website [sencogoldanddiamonds.com](http://sencogoldanddiamonds.com) or at any of our Senco stores spread all across India**

myDigiGold  
Your online goldmine!

BY Senco Gold & Diamonds

Savarna Siddhi Utsav  
Register and Earn Bonus Gold\*

Register Now

mydigigold.com 1800 103 0017

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Gift-That Grows with Time  
HAPPY RAKSHA BANDHAN

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Your online goldmine!

HAPPY INDEPENDENCE DAY

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Your online goldmine!

Refer your friends to MyDigiGold and earn BONUS GOLD

1800 103 0017 mydigigold.com

Download & Register  
myDigiGold  
Your online goldmine!

REGISTER NOW

1800 103 0017 mydigigold.com

myDigiGold  
myDigiSilver

The art of balance, the power of togetherness

HAPPY Onam

# My DigiSilver – Digital Platform

BY SENCO GOLD & DIAMONDS

To the man whose love and wisdom shine like silver

**HAPPY FATHER'S DAY**

**myDigiSilver™**

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**myDigiSilver™**

World **Environment** Day

A commitment to **ECO-FRIENDLY** investments.

Make a **SHINING** choice for a **GREEN** future!

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**myDigiSilver™**

**Eid al-Adha**  
M U B A R A K

☎ 1800 103 0017    mydigisilver.com

BY SENCO GOLD AND DIAMONDS

**myDigiSilver™**

Wish You a Glittering **Easter** from **myDigiSilver™**

Secure, Smart, Instant!

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My DigiSilver is a reliable digital platform for hassle-free silver transactions. 99.9% pure silver is sourced from internationally reputed bullion dealers and stored securely with 100% insurance coverage. You can redeem the purchased digital silver anytime at any of our Senco stores spread all across India

**myDigiSilver™**

On this auspicious day, may you find financial peace, growing prosperity, and enduring wealth

**HAPPY Buddha Purnima**

mydigisilver.com    ☎ 1800 103 0017    By Senco Gold & Diamonds

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Timeless gifts for Timeless love with **myDigiSilver™**

**HAPPY Mother's Day**

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**myDigiSilver™**

**HAPPY WOMEN'S DAY**

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# Seasonal Campaigns & Offers (1/4)

**everlite™**

RAKSHA BANDHAN OFFER

UP TO <b>30% OFF*</b>	UP TO <b>100% OFF*</b>	UP TO <b>25% OFF*</b>
MAKING CHARGES OF GOLD JEWELLERY	MAKING CHARGES OF DIAMOND JEWELLERY	MAKING CHARGES OF PLATINUM JEWELLERY

[Explore Now](#)

76050 23222 | 1800 1030017 | everlite.com  
\*Limited Period Offer on purchase through website only | \*T&C Apply

**everlite™**

RAKSHA BANDHAN OFFER

UP TO <b>30% OFF*</b>	UP TO <b>100% OFF*</b>	UP TO <b>25% OFF*</b>
MAKING CHARGES OF GOLD JEWELLERY	MAKING CHARGES OF DIAMOND JEWELLERY	MAKING CHARGES OF PLATINUM JEWELLERY

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**AZAADI OFFER**

Exclusively for  
**15<sup>th</sup> August '24**

— UPTO —  
**77% off\***

On Making charges of Gold, Diamond & Platinum Jewellery

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**shakti COLLECTION**

**everlite™**  
by **SENCO™**  
GOLD & DIAMONDS

Festive Offer for the Everlite you!

FLAT <b>35% OFF*</b>	FLAT <b>100% OFF*</b>	FLAT <b>35% OFF*</b>
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**everlite™**  
by **SENCO™**  
GOLD & DIAMONDS

FLAT <b>50% OFF*</b>	FLAT <b>100% OFF*</b>	FLAT <b>50% OFF*</b>
MAKING CHARGES OF GOLD JEWELLERY	MAKING CHARGES OF DIAMOND JEWELLERY	MAKING CHARGES OF PLATINUM JEWELLERY

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\*Limited Period Offer on purchase through website only | \*T&C Apply

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**Ever**yday  
**lite**

Celebrating your spirit with fine jewellery that's elegant and modern yet timeless in make.

# Seasonal Campaigns & Offers (2/4)



**GRAB MORE,  
SAVE MORE!**

<b>BUY 1</b> GET <b>10% OFF</b>	<b>BUY 2</b> GET <b>15% OFF</b>
---------------------------------------	---------------------------------------

**BUY 3**  
And get the lowest-priced item absolutely FREE

\*Offer applicable offline



**GOSSIP**  
SILVER & FASHION JEWELLERY



**GOSSIP**  
SILVER & FASHION JEWELLERY

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FPL-D000553179\_3  
FPL-D000666619\_1  
mygossip.in



**GOSSIP**  
SILVER & FASHION JEWELLERY

FPL-D000541726\_2 | FPL-D000576049\_1  
mygossip.in



**GOSSIP**  
SILVER & FASHION JEWELLERY



**GOSSIP**  
SILVER & FASHION JEWELLERY

Sparkle & Save  
with  
**Saajer Pujo**

**50% OFF** | 10<sup>TH</sup> - 13<sup>TH</sup>  
ON ALL JEWELLERY | OCT - OCT

\*Applicable sitewide



# Seasonal Campaigns & Offers (3/4)

**SENCO**  
GOLD & DIAMONDS

**DHANTERAS Shagun**

OFFERS

WIN <b>EV CAR</b> Latest Mobile Phones and many more gifts*	Upto <b>₹450*</b> OFF per gram	Upto <b>100%*</b> OFF on making charges
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**SBI card** Get ₹7,500 NEBARY DISCOUNT WITH SBI CREDIT CARD

[sencogoldanddiamonds.com](http://sencogoldanddiamonds.com)

VISIT STORE

**SENCO**  
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**SENCO**  
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DGN-D000785295, DT-D000785296

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Pyaar ka

**Gathbandhan**

VIVAAH COLLECTION

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**SENCO**  
GOLD & DIAMONDS

**swarna yatra**

Celebrate The Divine Arrival!

OFFERS

GOLD JEWELLERY Upto <b>35%</b> Off on making charges	DIAMOND JEWELLERY Upto <b>25%</b> Off on making charges	Upto <b>10%</b> Off on diamond value	Get <b>0%</b> Deduction on old gold exchange with diamond jewellery purchase only
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VISIT STORE

**SENCO**  
GOLD & DIAMONDS

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**SENCO**  
GOLD & DIAMONDS

**AHAM**  
MEN'S JEWELLERY

**SENCO**  
GOLD & DIAMONDS

Celebrate the legacy of a father's love  
#Legacyoflove

**Father's Day Offer**

GOLD JEWELLERY Upto <b>25%</b> Off on making charges	DIAMOND JEWELLERY Upto <b>75%*</b> Off on making charges	<b>0%*</b> deduction on Old Gold Exchange with diamond jewellery purchase only
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**AHAM**  
MEN'S JEWELLERY

Limited period offer in store only  
[sencogoldanddiamonds.com](http://sencogoldanddiamonds.com)



## Dhanteras Offer

# Harvest Greater Value!



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\*T&C Apply



Your online goldmine!  
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mydigigold.com

Term	Description
AI	Artificial Intelligence
AR	Augmented Reality
BIS	Bureau of Indian Standards
BSE	Bombay Stock Exchange
CRM	Customer Relationship Management
DLP	Data Loss Prevention
EPD	End point detection
EBO	Established Business Outlet
EMI	Equated Monthly Installments
ERP	Enterprise Resource Planning
ESG	Environmental Social & Governance
FOCO	Franchise Owned Company Operated

Term	Description
GIA	Gemmological Institute of America
HRD	Hoge Raad voor Diamant
HUID	Hallmark Unique Identification
IGI	International Gemmological Institute
IOT	Internet of things
ISO	International Organization for Standardization
MBO	Multi Brand Outlet
NSE	National Stock Exchange
ROCE	Return on Capital Employed
ROE	Return on Equity
SGL	Solitaire Gemmological Laboratories
SIS	Store in Store

Thank  
You



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