

Ref: SEC/SE/20/2024-25

Date: 25th May, 2024

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

Sub: Investor's Presentation - Q4 & FY24

Pursuant to Regulation 30 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed the Investor's Presentation on the performance of the Company for the Fourth Quarter and year ended 31st March 2024.

This update is also being uploaded on the website of the Company at <https://sencogoldanddiamonds.com/investor-relations>

We request you to take the above on record.

Yours sincerely,

For SENCO GOLD LIMITED

Surendra Gupta

Company Secretary & Compliance Officer
Membership No. A20666

Enclosed: a/a



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




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JAN 2024 - JAN 2025
INDIA



SENCO GOLD LIMITED

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

*4th year in a row
** as per TRA report 2023

Investor Presentation Q4 & FY24

Featured as Top 100 luxury brand

BSE - 543936
NSE - SENC
Bloomberg - SENC:IN
25th May 2024

Safe Harbour

Some of the statements in this communication may be forward looking statements within the meaning of applicable laws and regulations. Actual results might differ substantially from those expressed or implied. Important developments that could affect the Company's operations include changes in the industry structure, significant changes in political and economic environment in India and overseas, tax laws, import duties, litigation, labour relations, competitive intensity and customer behavior.

The information contained herein has been prepared to assist prospective investors in making their own evaluation of the Company and does not purport to be all-inclusive or to contain all of the information a prospective or existing investor may desire. In all cases, interested parties should conduct their own research/investigation and analysis of the Company and the data set forth in this information. The Company makes no representation or warranty as to the accuracy or completeness of this information and shall not have any liability for any representations (expressed or implied) regarding information contained in, or for any omissions from, this information or any other written or oral communications transmitted to the recipient in the course of its evaluation of the Company.

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All financial and business indicators/KPIs/ratios are in line with statutory reporting and industry practices respectively unless otherwise specified



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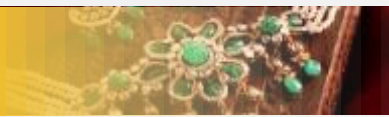
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01

*Company
Overview*



Guiding Pillars That Define Senco Gold & Diamonds



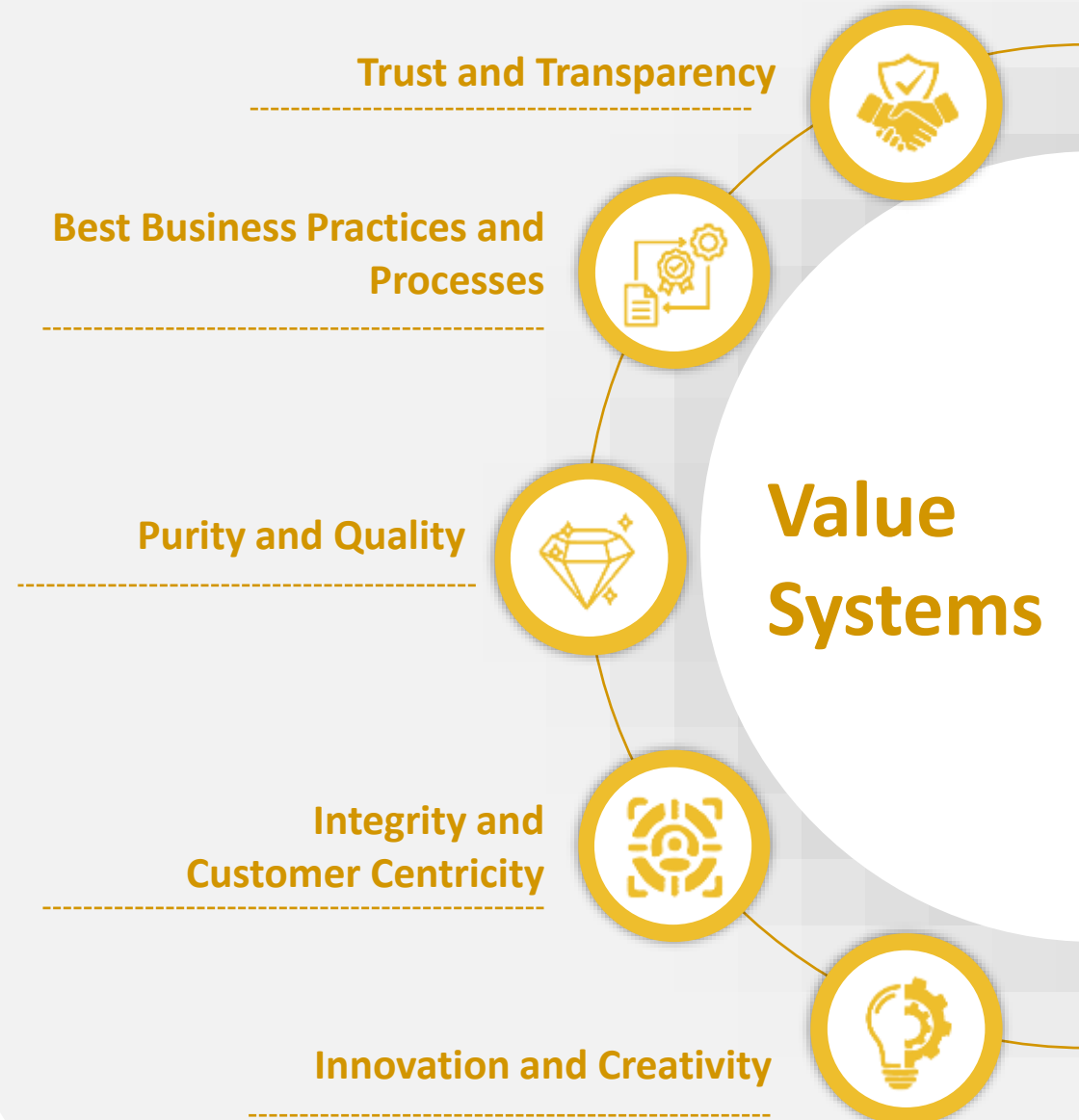
Vision

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



Mission

- 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 reasonable 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, used to work at a Jewellery store in Dacca (in Undivided India, now Bangladesh). By the turn of fate, he started his own jewelry business in Dhaka, Tantibazar 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 name "Senco"



Shri Prabhat Chandra Sen

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



Shri Shaankar Sen (Founder Chairman)

Son of Shri Prabhat Chandra Sen 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 partner. He held leadership positions at various Industry forums.



Shri Suvankar Sen

Son of Shri Shaankar Sen joined the family business in 2007 after completing his PGDBM from IMT Ghaziabad and has been part of the 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 OJIF. He also fulfilled the dream of our led founder chairman and listed the Company at NSE & BSE in Julv. 2023

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.



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

SENCO GOLD PRIVATE LIMITED

Company Incorporated by merging existing proprietary and partnership.

FY21

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

FRANCHISEE MODEL

Opened first franchisee showroom in **Durgapur, West Bengal.**



LARGEST SHOWROOM

Largest showroom with **2004** an area of c. 8,000 sq. ft. launched in Kolkata
Mr. Suvankar Sen joined the family business as 4th **2007** generation entrepreneur after competing his studies in 2007

FY22

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

Adopted franchisee route to expand **2010** outside West Bengal by opening first showroom in Assam. Opened first showroom in **2012** Jharkhand under franchisee model.



INVESTMENT FROM MARQUEE PE INVESTOR

Entered northern region by opening showroom in Delhi. **2014** Revenue crossed **INR 10 bn**
2015 Raises **INR 800 Mn** equity from SAIF Partners India IV limited. (now Elevation Capital)
Entered **Bihar, Maharashtra & Uttar Pradesh**

FY23

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

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



2nd MOST TRUSTED BRAND

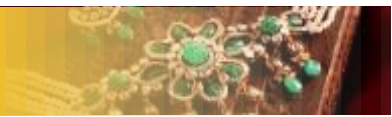
2019 Received the Best Promising Gems and Jewellery Brand award.
2020 Crossed **100** showroom mark
2022 Raises **INR 750 Mn** equity from OIIF II
2023 **Listed on NSE & BSE**
Awarded 2nd most trusted jewellery brand by TRA
2024 Crossed 150+ mark
Entry into Deloitte list of top 100 global Luxury brands

FY24

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



Strong Brand Name With Rich Heritage & Legacy



Quality Standards and Transparency

Run by 4th generation professional entrepreneur
as Promoter with PE investment
from Elevation Capital (**SAIF Partners India IV Limited**)
2014
and **Oman India Joint Investment Fund II-2022**

BIS Hallmarking of Gold Jewellery since
2012

Awards:
Jeweller of the month
By IBJA's Jury Committee
Best Brand in Jewellery Category
by The Economic Times in 2021
2nd Most Trusted Jewellery Brand
by TRA's Brand Trust Report 2024
2nd Most Desired Jewellery Brand in India
by TRA

Excellence in Design Innovation in Gold & Diamonds
by Jagran Achievers 2023

Design and Innovation

Meticulous craftsmanship of our 170+ Karigars

Consumer Trust

Over 2 million Loyal customers
Rewarding loyalty points

SGL ,IGI and GIA certifications,
hallmarked & HUID Jewelleries
attractive replacement and exchange
policies
Diamond jewellery on EMI
One year free insurance

Nationally acclaimed and award winning
achievers brand ambassadors like Kiara Advani,
Sourav Ganguly, Vidya Balan etc.



Experienced Board of Directors



RANJANA SEN

Chairperson and Whole Time Director

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



SUVANKAR SEN

Managing Director and CEO

- 19+ years of experience in the jewellery industry
- Bsc.(Hons) in economics from St Xavier college and PGDM from IMT, Ghaziabad
- 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 15+ 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 has been instrumental in conceptualising 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



SHANKAR PRASAD HALDER

Independent Director

- Telecom Engineer from Indian Institute of Engineering Science and Technology with over 4 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



BHASKAR SEN

Independent Director

- Experience of more than four decades in the banking sector
- 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

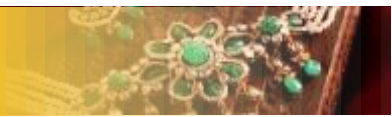
- Experienced Finance professional (M.Com, FCA, AICWA),
- Over 45 year of Experience in Finance, Strategy, Project Management, ERP implementation and Management Consulting.
- Held Finance Leadership roles at ITC, Haldia Petrochemicals, Birla Tyres, Rice Group Jardine Henderson Group, Edcons Group and ex CFO of Consulting Divisions of PWC India and KPMG India.



SUMAN VARMA

Independent Director

- Holds a master's degree in comparative literature from the Jadavpur University.
- Presently consulting to several top corporates on brand building and growth strategies.
- Highly experienced marketing and branding professional with over three decades of experiences. Earlier associated with J Walter Thompson (India), Rediffusion – Y & R (India) and Hamdard Laboratories (India)⁹



India's 2nd Most Trusted & 2nd Most Desired Jewellery Brand

Rich heritage and legacy
of over **Eight decades**



Among the most trusted brand

ET Trusted Brands 2021
2nd Most Trusted Jewellery Brand in India
by TRA 2024
2nd Most Desired Jewellery Brand in India
by TRA 2023



Bouquet of Brands

with powerful brands like **Everlite, Gossip, Aham, Sennes** etc. targeting across all segments and GenZ also

Light Weight Jewellery

1,51,000+ Gold jewellery designs

85,000+ Diamond jewellery designs



Largest organized jewellery retail player in
the eastern region of India



PAN India Presence with 159 showrooms



Omni-channel experience

Showrooms , Websites, '**MySenco**' app, DigiGold, DigiSilver app, Sencoverse (Metaverse)

Successful Asset Light Franchise model

66 Franchisee showrooms with 56 of them in Tier III & below
Cities



In-house modern and tech enabled manufacturing facilities

Two factories near Kolkata, West Bengal

Meticulous craftsmanship of 170+ Karigars

Key Highlights

80+
Years

159
Showrooms

66
Franchisee
Showrooms

107
Towns &
Cities

2,560+
Team Strength

21%

19%

32%

11.4%

2 Mn +

4 yrs Revenue CAGR

SSSG growth

Old Gold Exchange

Stud ratio

Loyal Customers

Awards & Recognitions



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

ET Inspiring Women Leaders 2023
By ET Women's Conclave 2023

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

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

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



The Young Business leader
by Sanmarg

Jeweller of the month
By IBJA's Jury Committee

**Business Woman of the Year
Award, Designs and Campaigns**

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

**Great Place To Work
Certificate 2024**

**Business Woman of the
Year Award, Designs
and Campaigns**

02

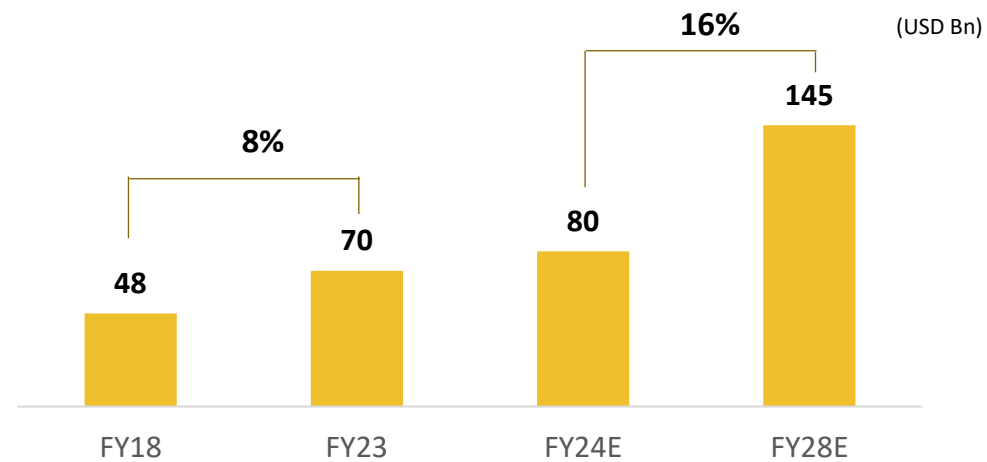
*Investment
Highlights*



India's Gems and Jewellery market – TAM* of USD 80 billion

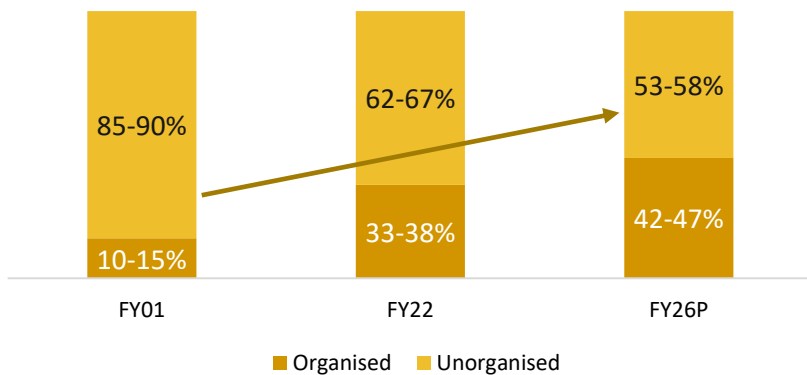


India's Gem and Jewellery sector grew by 8% CAGR and expected to grow by 16%



- 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.

Organised players rapidly gaining market share and outperforming industry



Structural growth drivers act as tailwind for growth of organized sector

Changing Consumer Preference

- Increasing demand for diamond-studded and light weight jewellery
- Better customer service and policies

Superior Organisation Capabilities

- **Widespread** presence with own stores as well as franchisee stores
- Adopting **online formats** as a sales channel
- Focus on **quality and trust**
- Launch of **new collections and brands**
- Investments in **brand building** creating brand recall value

Regulatory Changes

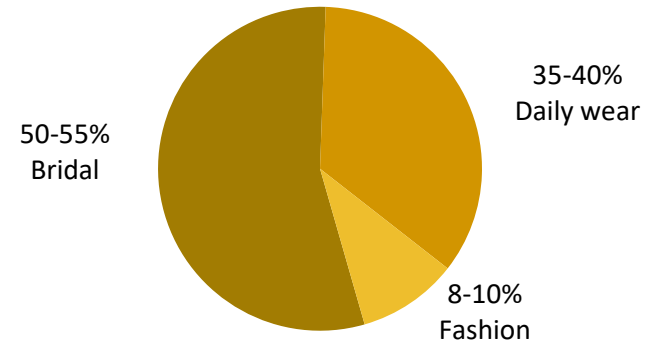
- Implementation of GST
- Compulsory hallmarking of gold jewellery
- Anti money laundering
- Stricter regime on cash payment

Daily wear light weight jewellery and fashion jewellery have

40% to 50% market share

Bridal jewellery constitutes large share of the demand

Gold demand by jewellery type (%), FY24

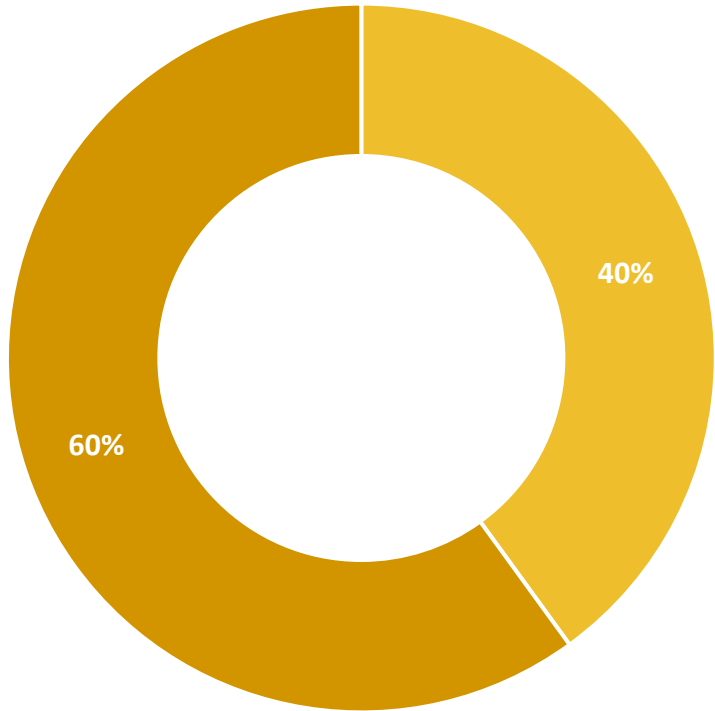


Source: CRISIL, Technopak Analysis, Secondary Research, Note: *TAM = Total Addressable Market

India's Gems and Jewellery market – Rural Bharat leads demand



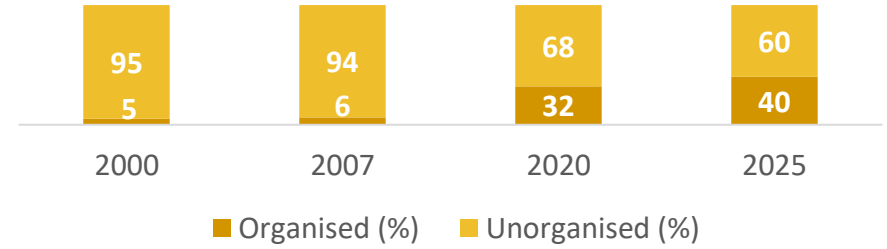
Gold jewellery demand and ownership is higher in rural India and rises with income levels



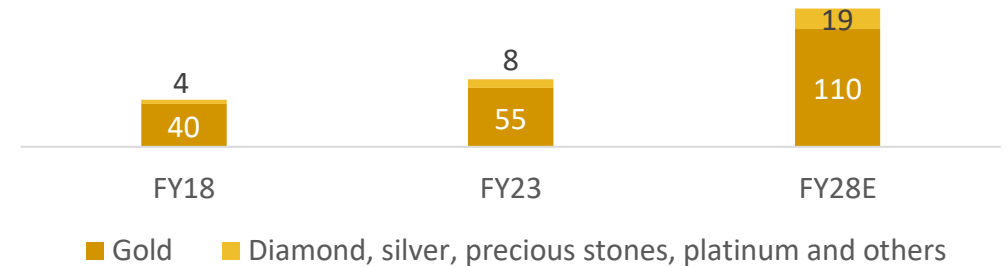
■ Urban India

- India is the **2nd** largest gold market in the world
- No** Inventory obsolescence risk given recyclability of jewellery
- 3rd** Highest component of retail consumption
- 70%** Share of gold jewellery out of the total gold demand

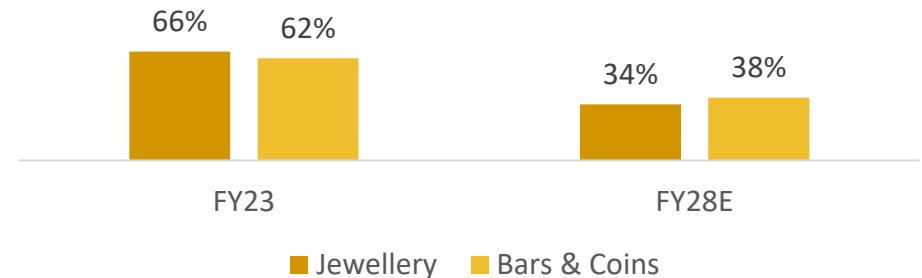
Rising share of organised retail in jewellery to continue



Breakup of Indian Fine Jewellery Market into Gold and Non-Gold



Breakup of gold consumption by jewellery and bars & coins



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:

Implementing 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 regulator for jewellery industry



BIS Hallmarking

Preceding Regulatory Mandate



Clear Pricing

Enhancing Customer Transparency



High Quality Product

Gold Jewellery Purity Confirmation via Karatmeters



Certification Of Product

Purity assurance, lifetime maintenance and guarantee of life-time buy back and exchange specially diamond & Polki



After-sales Service

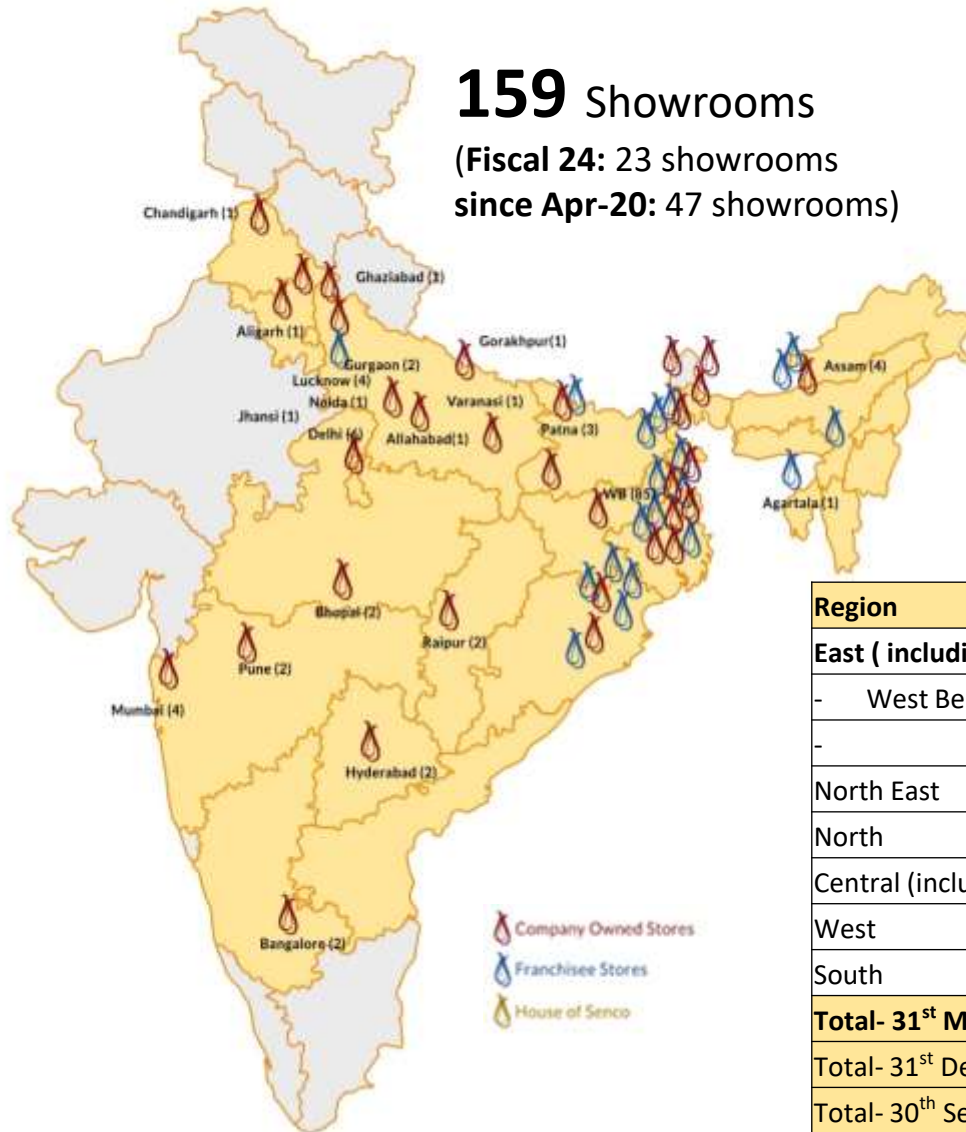
Employee Training for Enhanced Customer Satisfaction and Loyalty



Transparency in Gold purity

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

Pan-India presence & largest Retail Player in Eastern Region



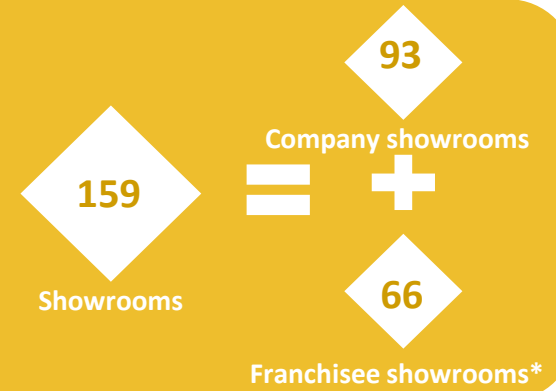
159 Showrooms
 (Fiscal 24: 23 showrooms since Apr-20: 47 showrooms)

Region	Own	Franchisee	Total
East (including WB)	54	61	115
- West Bengal incl Kolkata	43	50	93
- Kolkata	23	0	23
North East	2	4	6
North	21	1	22
Central (including MPCG)	4	0	4
West	7	0	7
South	5	0	5
Total- 31st March, 2024	93	66	159
Total- 31 st Dec, 2023	90	65	155
Total- 30 th Sep, 2023	83	62	145
Total – 31 st Mar, 2023	75	61	136

*includes 3 FOCO franchisee model



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				
42	38	8	5	93
Franchisee Showrooms				
	10	11	45	66

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

Customized Showroom formats catering to all segments



		Classic	D'Signia	Everlite	Modern	House of Senco	Sennes
Target Audience 	Traditional Customer Base in existing geography	Premium and HNI	Younger generation & millennials	Upcoming Geographies	Super Luxury	Lifestyle, LGD and accessories	
Average Ticket Value (ATV)* <small>For FY 24</small> 	~INR 62,900	~INR 73,600	~INR 35,500	~INR 72,700	~INR 51,900	~INR 34,300	
# Showrooms 159 <small>As on 31st March 2024</small> 	128	13	3	11	1	3	



Omni-channel Retail Network

Phygital Model

1

159+ Showrooms

Over ~90% of Own showrooms are leased

2

'MySenco' app with almost
6,35,000+ downloads

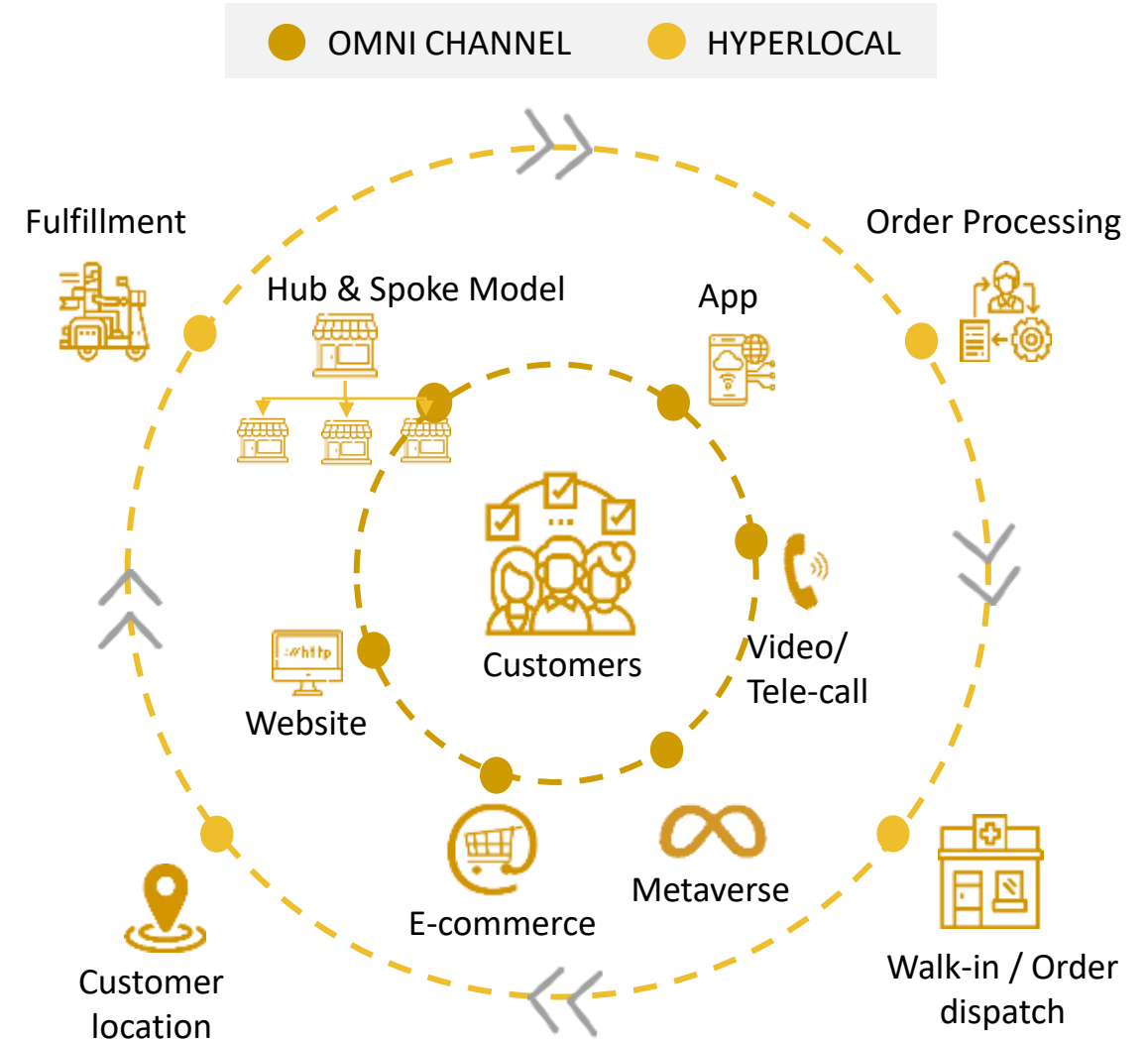
3

Websites & Apps

www.sencogoldanddiamonds.com
mydigigold.com; mydigisilver.com
www.mygossip.in
www.everlite.in
sennes.in

4

E-commerce Aggregators



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

Successful “asset-light” franchise model

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

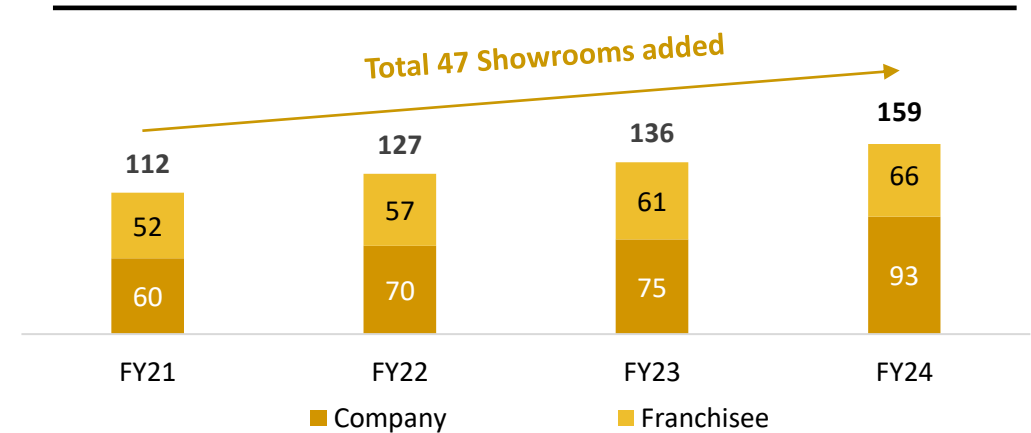
Operational leverage of franchisee model

- 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 in the form of store capex and upfront purchase of jewellery from Senco. (No capital Investment by Senco). Joining fees payable.
- Marketing and ERP support at marginal annual fees
- Seasonal Credit Support and support in availing Bank Finance. Continuous engagement and training

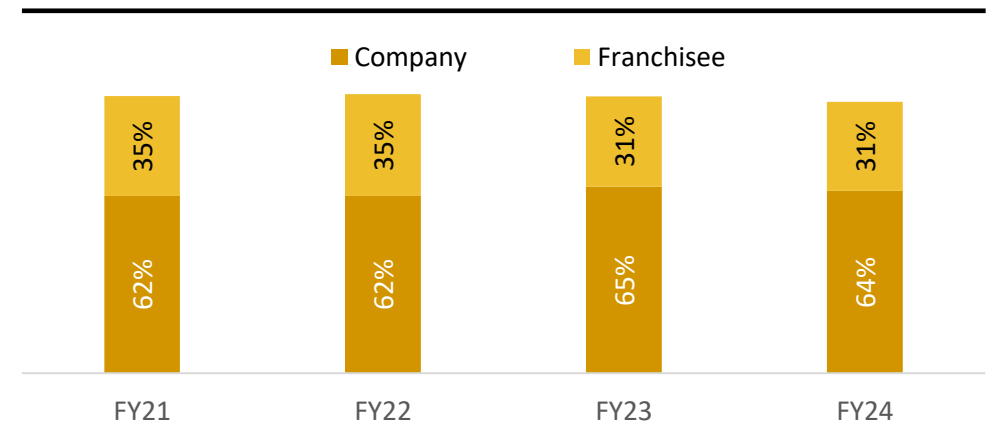
*Higher inventory turnover at a franchisee store leads to higher ROE for Senco
Over 90% of showrooms are in FOFO model*

of Showrooms

Senco has added (net) 47 showrooms from FY21 till date



About 31% revenue from Franchisee showrooms



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

Leveraging Bengal's Karigari and Craftsmanship



Significant volumes (~70%) of work allocated to Karigars

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**

The manufacturing of our jewellery is carried out by over **170 skilled Karigars** in and around Kolkata, West Bengal

Bengal karigars 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* associated with us are subject to **periodic audits to ensure compliance with quality and security requirements**

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

Focus on light weight jewellery

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

Active Catalogue

1,51,000+ designs
for gold jewellery

85,000+ designs
for diamond jewellery

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

Initiatives that has enabled us to have strong foothold

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

Offering jewellery purchase schemes with 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



Minimum Ticket Size

Starting from INR 2,000



Target customers

Upwardly mobile (GenZ / Millennial)



Product offerings

Gold ,diamond & Platinum jewellery

Silver and costume jewellery

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

Exclusive Gossip and Everlite counters



showrooms



Glimpses of New Collections



HERMOSA COLLECTION

A symphony of nature-inspired elegance and vibrant meenakari artistry, crafted to add a touch of splendor to your wedding celebrations.

LOVE COLLECTION

Step into the world of Romantique by Senco—a testament to love's eternal bloom, with rubies and florals set in the delicate dance of gold and diamonds, crafting joy for every generation.



POLKI MANGALSUTRA COLLECTION

Glimpses of New Collections



RIBBON COLLECTION

A symphony of resilience and grace, where the art of ribbon dance shapes jewelry that celebrates the triumphant spirit and elegance of womanhood.



A tribute to divine love, echoing the splendor of Ram Mandir and the virtues of Ramayana's cherished icons—crafted with nakashi artistry and meenakari finesse, it's a legacy of love and perfection.

SIYARAM COLLECTION



ROMANTIQUE COLLECTION

Embrace romance with Everlite by Senco's Love 2024, where heart-shaped rubies meet cupid's charm in gold and diamond—a celebration of love, light, and legacy in every piece.



SRUTI COLLECTION

A celebration of womanhood, weaving together diverse voices and shared strength in each exquisite piece, honoring the multifaceted journey of empowerment and elegance.

Seasonal Campaigns & Offers



SENCO™ *love* FESTIVAL OF 2024
DIAMOND JEWELLERY

UP TO **20%*** + **24%*** OFF on Making Charges | UP TO **10% OFF** on Diamond Value
FREE GOLD* on purchase above ₹50,000/-

T&C APPLY

sencogoldanddiamonds.com 7605023222 1800 103 0017

- CERTIFIED NATURAL DIAMONDS
- 0% EASY EMI
- 100% EXCHANGE VALUE
- FREE INSURANCE
- BUY BACK FACILITY
- LIFETIME MAINTENANCE

Shop to dazzle

SENCO SHOPPING FESTIVAL 14th - 18th MARCH

DIAMOND JEWELLERY: UP TO 20% off on diamond value

GOLD JEWELLERY: ₹100/- off per gm. of gold rate, ₹20% off on making charges, 0% Deduction on old gold exchange

Dazzling Offers on gold, platinum & silver jewellery

CERTIFIED NATURAL DIAMONDS | 0% EASY EMI | 100% EXCHANGE VALUE | FREE INSURANCE | BUY BACK FACILITY | LIFETIME MAINTENANCE

7605023222 | 1800 103 0017 | sencogoldanddiamonds.com

Here's to beauty that deserves to be heard

SENCO Women's Day Offer!

DIAMOND JEWELLERY: Up to 15% off* + 5% off* on diamond value for women

GOLD JEWELLERY: Up to ₹200/- off on per gram of gold rate, 35% off* on making charges

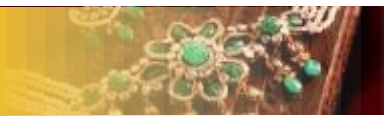
CERTIFIED NATURAL DIAMONDS | 0% EASY EMI | 100% EXCHANGE VALUE | FREE INSURANCE | BUY BACK FACILITY | LIFETIME MAINTENANCE

7605023222 | 1800 103 0017 | sencogoldanddiamonds.com

CERTIFIED NATURAL DIAMONDS | 0% EASY EMI | 100% EXCHANGE VALUE | FREE INSURANCE | BUY BACK FACILITY | LIFETIME MAINTENANCE

7605023222 | 1800 103 0017 | sencogoldanddiamonds.com

Campaign of New Collections



SOLITAIRE
collection
by
SENCO
GOLD & DIAMONDS

A collection of three diamond rings from the Solitaire collection. One ring features a large, brilliant-cut diamond set in a simple band, while the other two have more elaborate designs with multiple diamonds and circular motifs.

DLX-0003700247, DSP-0003700248
sencogoldanddiamonds.com

sencogoldanddiamonds.com
GT-00073850

A necklace from the Sutra collection, featuring a dark, textured chain and a large, ornate pendant with a central red gemstone and intricate goldwork.

SENCO
GOLD & DIAMONDS
PRESENTS
SUTRA
THE MANGALSUTRA
COLLECTION

SENCO
GOLD & DIAMONDS
TM

PRESENT
Siyaram
COLLECTION

A large, highly detailed gold necklace from the Siyaram collection, shaped like a traditional Indian temple with multiple tiers and a central spire. It is adorned with numerous small pearls and red gemstones. The necklace hangs from a chain against a dark background with a red flower and yellow petals in the foreground.

GPN-D000740744
www.sencogoldanddiamonds.com

Two diamond rings with a leaf-like design, featuring a central diamond stem with smaller diamonds forming the leaves.

SENCO
GOLD & DIAMONDS

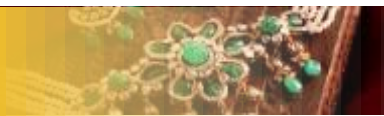
sencogoldanddiamonds.com | DT 000066990

SENCO
GOLD & DIAMONDS

Two diamond rings displayed on a blue ring holder. The rings have a modern, angular design with large diamonds set in a gold-colored metal.

sencogoldanddiamonds.com | DT 000066984

Campaign of New Gossip Collections



Driving Pan India Brand Loyalty



Kiara Advani



Vidya Balan



Sourav Ganguly



Regional Brand Ambassadors in Eastern India Market



Isha Saha



Jaya Ahsan



Ditipriya Roy



Madhumita Sarcar

Marketing & Promotional Exp.
FY24 Rs. 103.3Cr

Digital Focus

% of Revenue
FY 24 – 2%
Last 3ys avg. Below 2.0%

My DigiGold- Digital Platform



myDigiGold
Your online goldmine!

BY SENCO GOLD & DIAMONDS

THIS *Holi* MAKE A GOLDEN INVESTMENT with myDigiGold

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myDigiGold
Your online goldmine!

BY SENCO GOLD & DIAMONDS

Happy *Easter*
May your Easter basket be filled with Happiness & Assurance.

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HAPPY *Makar Sankranti*

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Your online goldmine!

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myDigiGold
Your online goldmine!

BY SENCO GOLD & DIAMONDS

150+ STORES TO REDEEM FROM myDigiGold

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myDigiGold
Your online goldmine!

HAPPY *Pongal*

1800 103 0017 mydigigold.com

My DigiGold is a reliable digital platform for hassle-free gold transactions. We source 24K gold with a purity of 995 from reputable bullion dealers worldwide. 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 or at any of our 159+ Senco stores spread all across India.

myDigiGold
Your online goldmine!

HAPPY *Magh Bihu*

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myDigiGold
Your online goldmine!

BY SENCO GOLD & DIAMONDS

Celebrate love that lasts a lifetime. REDEEM with myDigiGold

Happy Valentine's Day

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Your online goldmine!

BY SENCO GOLD & DIAMONDS

Go Digital to Make a DIGITAL INDIA

HAPPY REPUBLIC DAY

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Your online goldmine!

BY SENCO GOLD & DIAMONDS

A GOLDEN YEAR Lies Ahead

Happy New Year 2024

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HAPPY *Lohri*

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Your online goldmine!

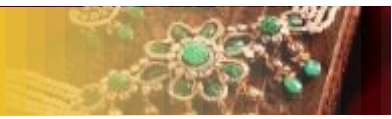
BY SENCO GOLD & DIAMONDS

HAPPY INTERNATIONAL *WOMEN'S DAY*

8th March

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My DigiSilver- Digital Platform



BY SENCO GOLD & DIAMONDS



Grow your INVESTMENTS with myDigiSilver™

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BY SENCO GOLD & DIAMONDS



Wish You a Glittering Easter from myDigiSilver™
Secure. Smart. Instant!

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Accomplish Your WEDDING GOALS

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myDigiSilver™



Present a timeless & enduring investment this Valentine's Day

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BY SENCO GOLD & DIAMONDS



REDEEM YOUR INVESTMENTS AT 150+ STORES

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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 159+ Senco stores spread all across India.

myDigiSilver™ BY SENCO GOLD AND DIAMONDS



Add a touch of silver to your Celebrations

HAPPY Holi

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BY SENCO GOLD & DIAMONDS



HAPPY WOMEN'S DAY

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myDigiSilver™ BY SENCO GOLD & DIAMONDS



HAPPY MAGH BIHU

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myDigiSilver™ BY SENCO GOLD & DIAMONDS



HAPPY Pongal

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Wide Product Range at attractive price points



Bouquet of Brands

(highlighted key brands)

everlite™

Lightweight, Everyday fine Jewellery

GOSSIP™

SILVER & FASHION JEWELLERY

Silver and Fashion Jewellery

VIVA AH COLLECTION

Bridal Jewellery



PERFECT LOVE DIAMONDS

Solitaire Diamonds

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 (across brands) of

1,51,000+ designs

for gold jewellery

85,000+ designs

for diamond jewellery

Digital Focus and Integrated Systems



Leveraging latest technology like augmented reality (AR), virtual try on, and recommendation engine for the jewellery

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

Advance analytics and data insights enabling high control over inventory and supply chain

Continuing to use an analytics-based program for forecasting, planning and efficiency



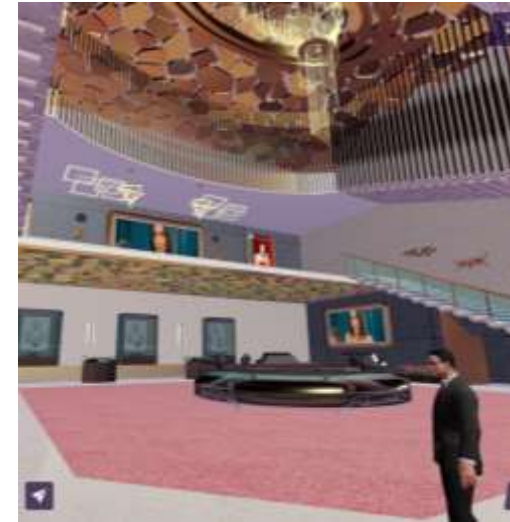
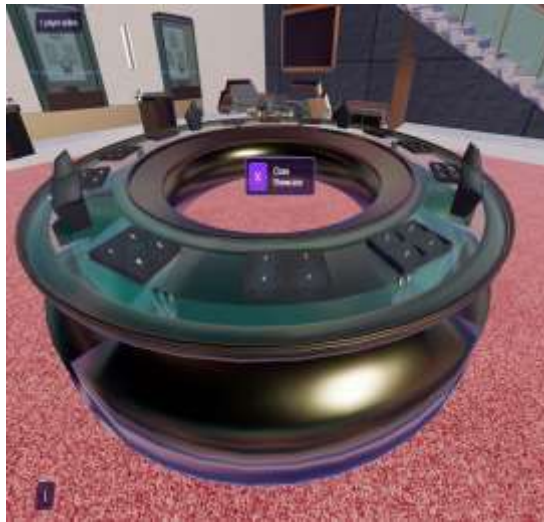
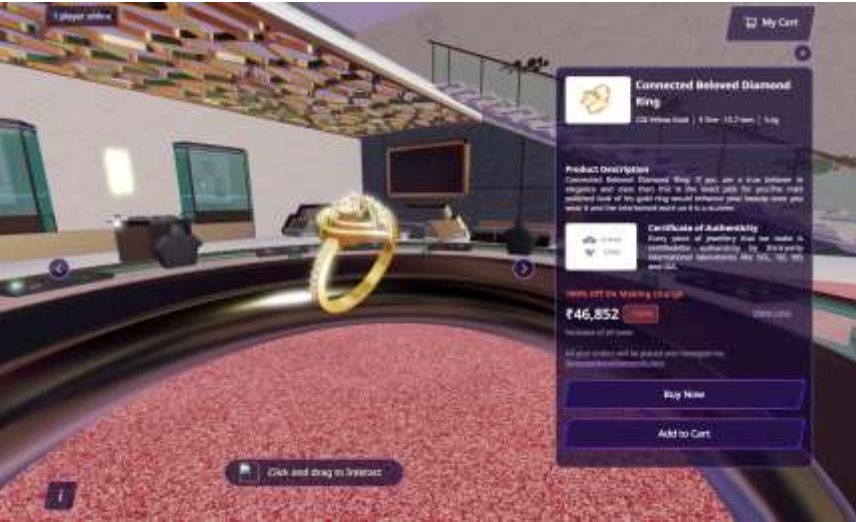
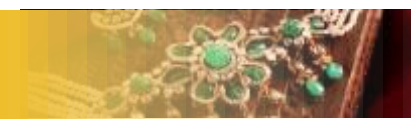
ERP driven organization since two decades integrated with all critical business operations giving real time control and visibility

Robust information security management system with ISO 27001-1st in jewellery industry.

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

Robust PAN India network management system with business continuity and disaster recovery plan

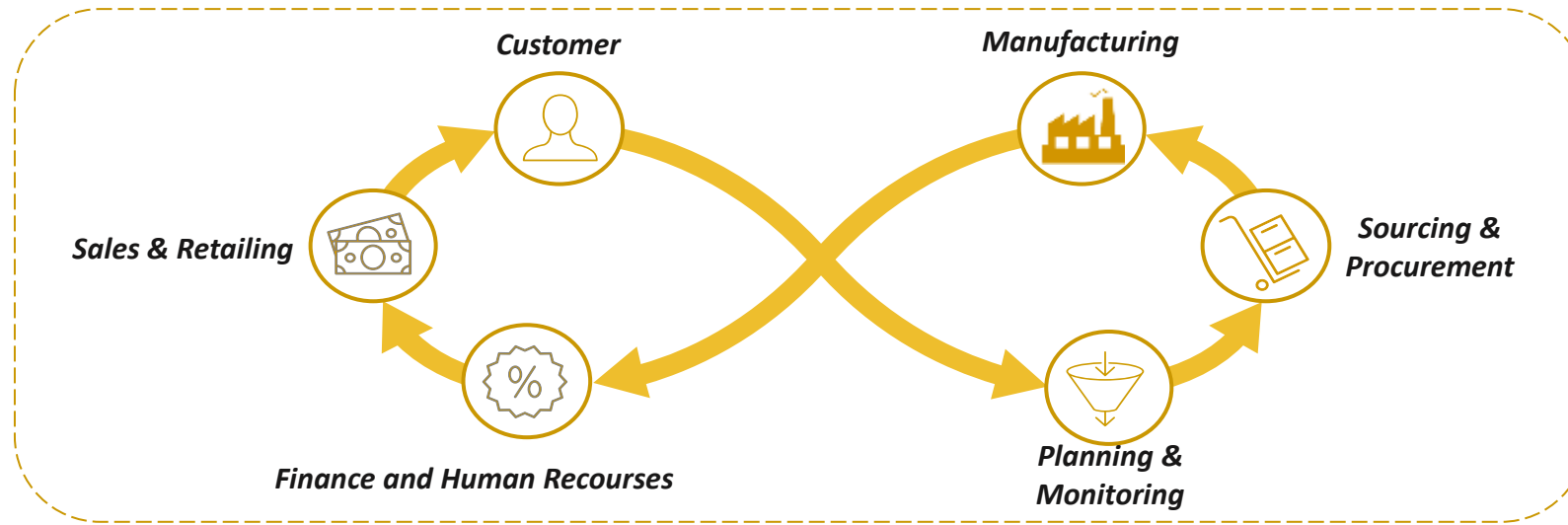
Digital Initiatives: Sencoverse (Metaverse)



Future ready to attract GenZ:

- Metaverse has seen 76,000 visitors post its launch.
- Aims to offer cutting-edge, immersive shopping experience.
- Virtual environment lets customers browse, try on, and purchase jewellery from home.
- Wide range of designs showcased in stunning virtual displays.
- Advanced technology enables virtual try-ons for interactive shopping.
- Additional features include expert advice, customization, and virtual consultations, catering to tech-savvy customers' preferences. Get ready to step into a new era of immersive jewellery shopping with the upcoming launch.

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

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

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

Quality Control

- 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 33 experts and trained staff (March 31, 2024)



SENNE S



Products

- Women's leather Bags and wallets
- Men's Bags
 - Laptop bags
 - Backpacks
- Men's wallets
- Travel/Toilet Kit
- Card Cases
- Spectacle cases
- Tab Cover with Pouch & Key Chains.

Range of products

- Small leather goods: INR 1,000 to INR 7,500
- Leather Bags: INR 9,000 to INR 30,000

Presence*

- 9 SIS formats (only leather bags)
- 2 MBOs (Lajpat Nagar & Elante Mall Chandigarh)
- 1 EBO (Mani Square)

Geographical presence

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

Lab-Grown Diamond Jewellery:

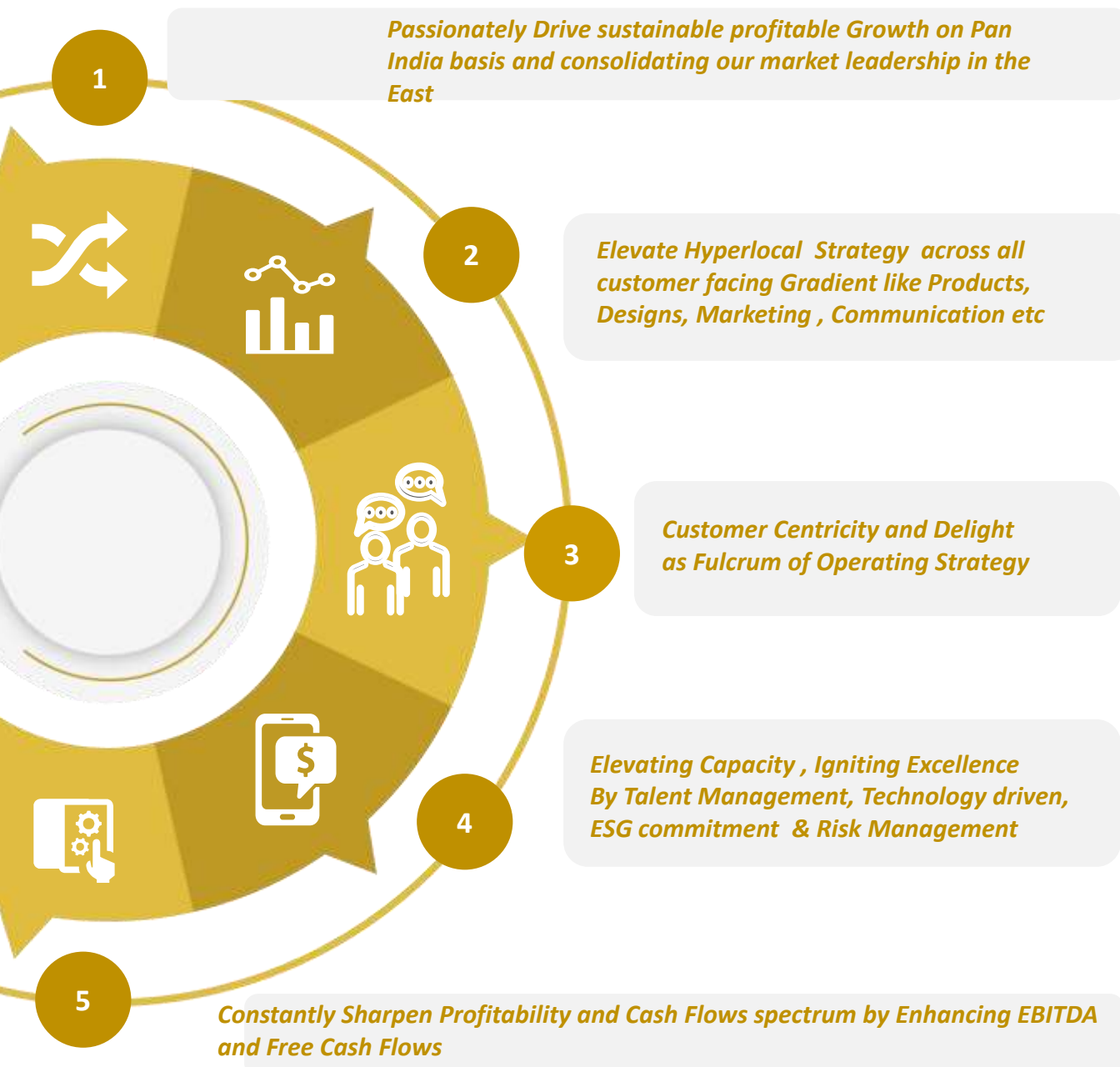
- Grown and cultured in the safety of laboratories and then designed and crafted by our master artisans into fine jewellery, a SENNES piece dedicates its journey to eco-consciousness and ethical luxury.
- Originating from the House of Senco, SENNES inherits the virtues of rich craftsmanship and exquisite designs.

03

*Business
Strategies*



Strategies to drive Future Growth

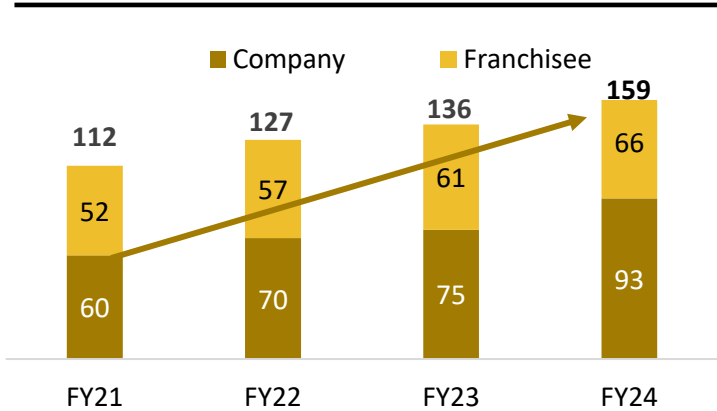


- Accelerated Showroom Expansion on pan India basis with modern formats .
 - Sustain, Strengthen & Leverage Franchisee Model for growth in Tier 3 & 4 Towns.
 - Asset Sweating and Revenue CAGR with high Same Store Sales Growth (SSSG)
 - Upsell high margin lifestyle products & Accessories such as Leather products.
-
- 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 Growth Drivers

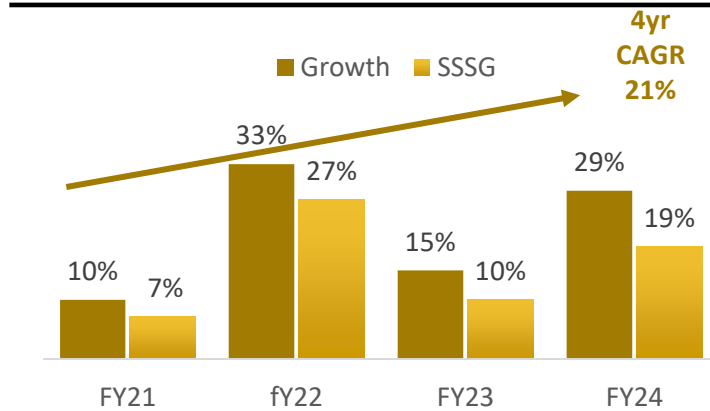
INR Mn unless stated otherwise

Showroom expansion Pan India

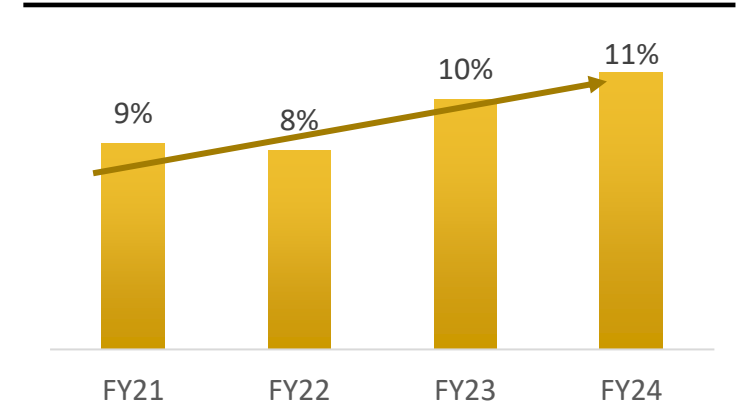


Franchisee is on FOFO model, includes 3 FOCO

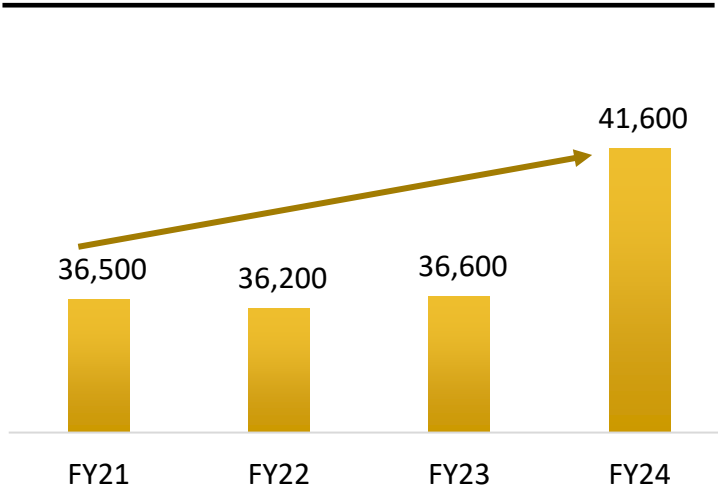
Revenue Growth



Stud Ratio

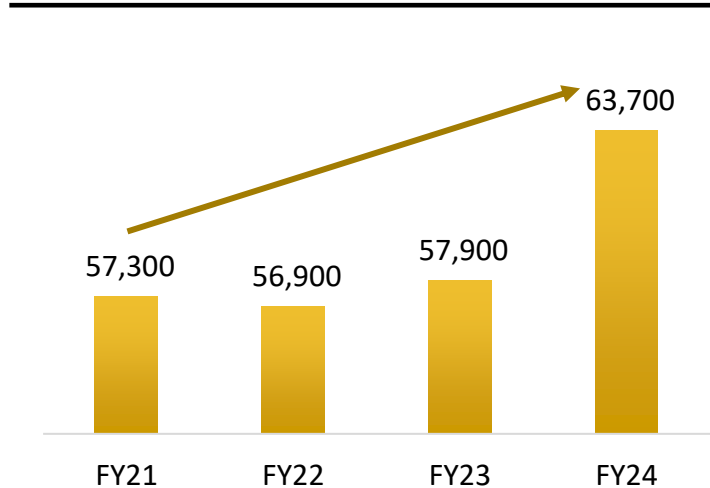


Average Sale Price (ASP)

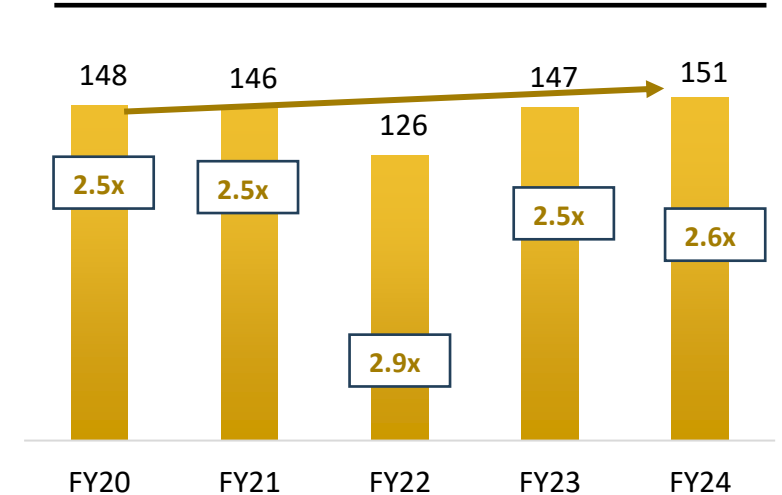


ASP and ATV have been rounded off to nearest hundred

Average Ticket Value (ATV)



Inventory Days*



*Standalone-Inventory days= Avg Inventory / per day sales

03

*Financial
Information*



Management Comment on Q4 & FY24 performance



Mr. Suvankar Sen
MD & CEO

“We are pleased to announce our results for FY24, as it was a major milestone for us, and we were listed on BSE and NSE on 14th July, 23. Our IPO was oversubscribed by 77.25X overall and 190.56x in QIB portion. We raised Rs 405 Cr by IPO including OFS of Rs 135 Cr; and during the year, we have deployed the net IPO funds for working capital as per object of the issue. In line with our growth strategy, we continued business expansion with sharp focus on driving profitability and customer acquisition. We expanded our showroom portfolio to 159, with net addition of 23 showrooms including 6 FOFO showrooms. We have invested in new store capex and capacity building for future amounting to over Rs 38.23 Cr for our pan India strategy. Gold prices increased substantially their upward journey throughout the year based on global uncertainty, war in Israel and middle east and higher buying by Central Banks across the globe. In this rising price scenario, we achieved total revenue growth of 28.5% and retail revenue growth of 25% which included Same Store Sales Growth (SSSG) of 19% - amongst the highest in the industry. This growth was fueled by maturity of existing showroom, higher wedding sales and higher old gold exchange at 32% as well as rising gold prices. Our stud jewellery sales increased by 37% YoY with resultant increase in stud ratio from 10.4% to 11.4%. We are clearly witnessing a shift from unorganized to organised in terms of higher old gold exchange at 32% and stable ASP at Rs 41,600. We have consistent track record of dividend payment for last many years to reward our valuable shareholders, and further to interim dividend of 10% declared earlier, we are pleased to announce final dividend of 10% subject to approval of shareholders at the ensuing AGM”.



Mr. Sanjay Banka
Chief Financial Officer

“Our financial performance underscores financial resilience and our strategy of sustainable profitable growth. The Consolidated Financial performance of the business is in line with our expectations at all parameters in terms of showroom growth of 17%, retail space growth of 17%, SSSG Growth of 19%, EBITDA growth of 18.6% and PAT growth of 14.2%. We achieved 13% volume growth in Gold and 18% caratage growth in Diamond.

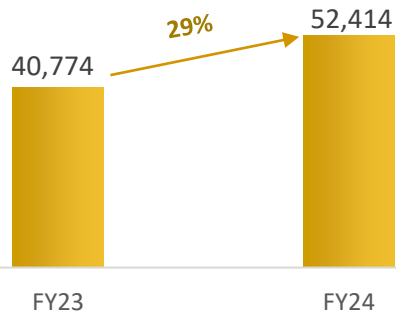
Consolidated EBITDA improved YoY from Rs 316.62 Cr to Rs 375.51 Cr recording 18.6% growth, while EBIT grew from Rs 302.20 Cr to Rs 357.64 Cr with EBIT margin of 6.8%. Finance cost increased from Rs 86.05 Cr to Rs 108.10 Cr, which however includes the impact of IND AS 116 lease accounting of Rs 21.90 Cr and Rs 28.48 Cr respectively. PAT improved from Rs 158.48 Cr to Rs 181.0 Cr. The Inventory value increased from Rs 1885.46 Cr to Rs 2457.02 Cr, mainly for new stores inventory, higher diamond jewellery stock, year-end elevated inventory for Akshaya Tritiya and impact of price rise of gold. The inventory turnover has also been maintained among the industry best standard at 2.41x or inventory days of ~151days. Working capital borrowing increased from Rs 1,179.27 Cr to Rs 1,498.34 Cr, while we have improved debt equity ratio to 1.10x and also improved TOL/ TNW to 1.44x. Net Debt to Equity has also improved from 0.80x to 0.71x. However, Return on Equity moved southward from 19.0% last year to 15.7% due to high showroom roll-out which will yield mature return on equity after 3-5 years. Overall the Business has remained vibrant with positive Operating cash flow of Rs 46.02 Cr upon adjusting GML borrowing of Rs 269 Cr from financing cash flow to operating cash flow in line with accounting disclosure followed by industry peers.

FY24 and Q4 FY24 Consolidated performance

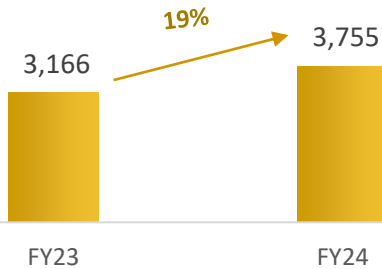


FY 23-24

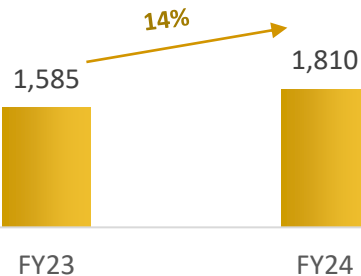
Revenue from operations (Rs. mn)



EBITDA (Rs. mn)

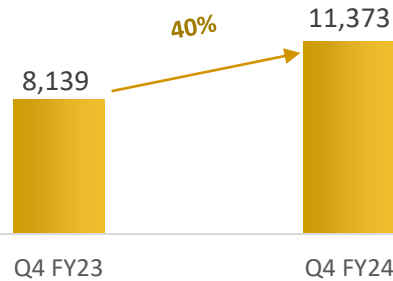


PAT (Rs. mn)

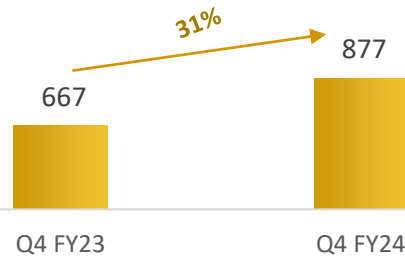


Q4

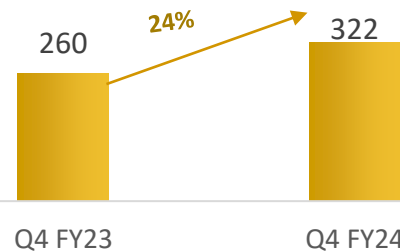
Revenue from operations (Rs. mn)



EBITDA (Rs. mn)

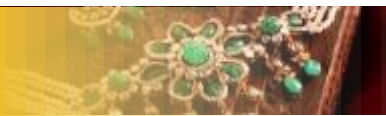


PAT (Rs. mn)



- Achieved 40% yoy growth in Q4 due to higher footfall growth, gold price rise and attractive offers and launches.
- FY24 YOY revenue growth of 29% and retails revenue growth of 25% is mainly on account of higher SSSG of 19% ,higher stud ratio , higher export sales and 23+ new store.
- Q4 FY 24 EBITDA marginally reduced due to competitive intensity, offers and discounts, and higher opex due to new store launches.
- On a full year basis, gross margins were lower in H1 and picked up in Q3 & Q4. Moreover higher marketing spends were made for branding impacting EBITDA.
- Q4 FY 24 PAT improved YoY by 62cr due to sales higher by 40%
- FY 24 PAT grow to Rs 181cr with 14% YoY growth based on higher sales and prudent control on variable cost

Profit & Loss Statement (Consolidated)



Particulars (INR Mn)	Q4 FY24	Q4 FY23	Y-o-Y (%)	Q3 FY24	FY24	FY23	Y-o-Y (%) FY24 Vs FY23	FY22
Revenue from Operations	11,372.84	8,139.34	39.7%	16,522.02	52,414.43	40,774.04	28.5%	35,346.41
Cost of Goods Sold	9,429.04	6,604.88	42.8%	13,438.63	44,400.53	34,219.34	29.8%	29,805.40
Employee Cost	280.41	279.68	0.3%	324.74	1,112.29	933.80	19.1%	747.67
Other Expenses	786.11	587.55	33.8%	947.63	3,146.51	2,454.68	28.2%	2,021.50
EBITDA	877.28	667.24	31.5%	1,811.02	3,755.10	3,166.23	18.6%	2,771.84
EBITDA Margin (%)	7.7%	8.2%		11.0%	7.2%	7.8%		7.8%
Other Income	128.41	73.8	74.0%	89.12	422.40	311.36	35.7%	127.69
Depreciation and amortisation expenses	183.86	140.39	31.0%	158.48	601.09	455.53	32.0%	421.15
Finance costs	298.04	245.22	21.5%	282.65	1,081.03	860.53	25.6%	708.79
Profit before tax (PBT)	523.79	355.43	47.4%	1,459.01	2,495.38	2,161.52	15.4%	1,769.59
Total Tax Expenses	202.06	95.15	112.4%	365.81	685.34	576.73	18.8%	478.57
Profit/(Loss) for the Period	321.73	260.28	23.6%	1,093.20	1,810.04	1,584.79	14.2%	1,291.02
PAT Margins (%)	2.83%	3.20%		6.62%	3.45%	3.89%		3.65%

Note: Cost of good sold includes purchase of stock in trade and Changes in inventories of finished goods and stock-in-trade.

Balance Sheet (Consolidated)

Particulars (INR Mn)	As at	As at	As at
EQUITY AND LIABILITIES	Mar-22	Mar-23	Mar-24
Equity			
Total Equity	7,259.67	9,455.20	13,655.42
Non-current Liabilities			
Borrowings	3.95	14.26	10.54
Lease Liabilities	1,451.03	1,884.02	2,354.62
Provisions	0.73	6.32	28.05
Other non-current liabilities	8.50	251.38	62.47
Total non-current liabilities	1,464.21	2,155.98	2,455.68
Current liabilities			
Borrowings	8,625.72	11,757.48	14,972.85
Lease Liabilities	178.61	213.51	273.44
Trade Payables	1,174.23	1,616.92	2,068.81
Other Financial Liabilities	335.69	509.72	687.16
Current tax liabilities (net)	138.51	155.05	154.69
Other Current Liabilities	1,825.21	3,169.07	2,958.53
Total Current Liabilities	12,277.97	17,442.01	21,115.48
Total Equity and Liabilities	21,001.85	29,053.19	37,226.58

Particulars (INR Mn)	As at	As at	As at
ASSETS	Mar-22	Mar-23	Mar-24
Non-current assets			
Property, plant and equipment	691.00	847.02	1,158.24
Capital work-in-progress	65.14	130.64	14.94
Right of use assets	1,516.20	1,926.70	2,434.08
Other intangible assets	24.59	22.95	27.54
Other financial assets	166.78	560.69	305.35
Other non-current assets	524.42	555.17	452.70
Total non-current assets	2,988.13	4,043.17	4,392.85
Current Assets			
Inventories	13,912.45	18,854.57	24,570.19
Trade Receivables	393.98	454.22	528.68
Cash and Cash Equivalents	95.44	94.83	185.16
Bank Balances & FDs	2,692.69	4,280.90	5,328.46
Other Current Assets	919.16	1,325.50	2,221.24
Total Current Assets	18,013.72	25,010.02	32,833.73
Total Assets	21,001.85	29,053.19	37,226.58

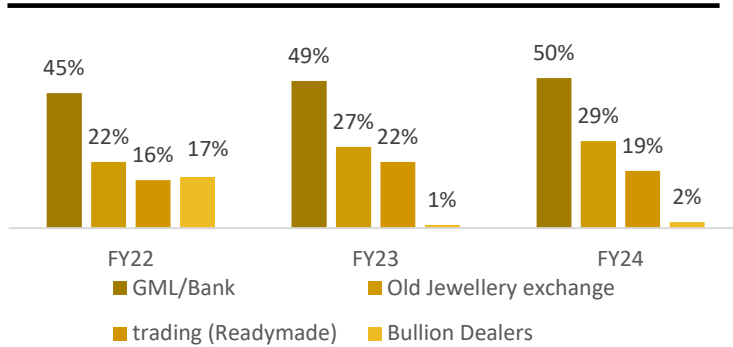
Cash Flow Statement (Consolidated)

Sl.	Particulars	FY22	FY23	FY24
A	Cash Flow from operating activities			
1	Profit/(loss) before Tax and Exceptional Items	1,769.59	2,161.52	2,495.38
2	Adjustments for:			
3	Depreciation and Amortisation Expense	421.15	455.53	601.09
4	Finance Costs	-71.50	860.53	1,081.03
5	Interest income and other adjustments	692.18	-175.95	-327.17
6	Operating Profit before Working Capital Changes	2,811.42	3,301.63	3,849.88
7	Working Capital Adjustments			
8	(Increase) / Decrease in Inventories	-3,519.02	-4,942.12	-5,715.62
9	(Increase) / Decrease in Trade Receivables	-115.03	-60.98	-68.51
10	Increase) / Decrease in Financial Assets and other Current and Non-Current Assets	-194.79	-599.57	-626.58
11	Increase (Decrease) in Financial Liabilities & Other Current and Non-Current Liabilities	706.19	2,110.79	330.16
12	Cash Generated from Operations	-311.23	-190.25	-2,230.67
13	Income Taxes Paid (Net of Refund)	-387.63	-591.74	-707.64
14	Net Cash Generated by Operating Activities	-698.86	-781.99	-2,938.31
B	Cash Flow from Investing activities			
1	Net Cash used in Investing Activities	-1,570.94	-1,980.30	-1,184.76
C	Cash Flow from Financing activities			
1	Proceeds from issue of equity shares	-	750.00	2,482.27
2	Dividends paid	-54.72	-114.24	-92.64
3	Net Movement of Long-term Borrowings and other Borrowings (net)	3,039.29	2,937.75	2,899.49
4	Finance Cost	-704.46	-811.83	-1,075.72
5	Net Cash (used in) / Generated by Financing Activities	2,280.11	2,761.68	4,213.40
D	Net Increase/(decrease) in cash and Cash Equivalents	10.31	-0.61	90.33
E	Cash and Cash Equivalents at the Beginning of the Year	85.13	95.44	94.83
F	Cash and Cash Equivalents at the end of the Year	95.44	94.83	185.16

Key Financial Metrics

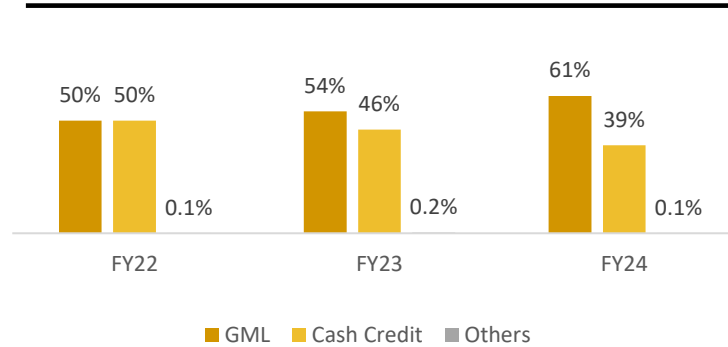
INR Mn unless stated otherwise

Gold Sourcing



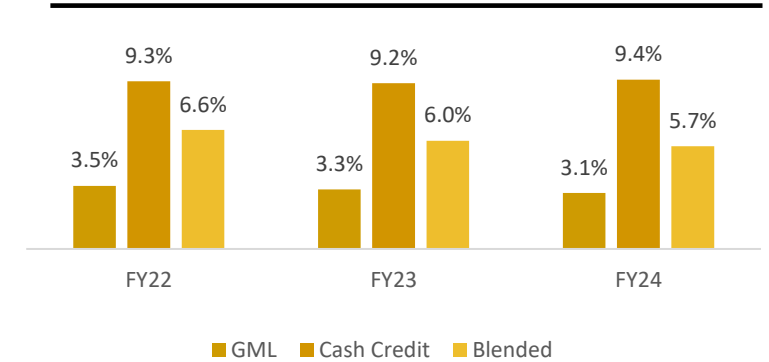
Significant part of Gold Sourcing is done from Consortium Bankers (~50%) and balance by Old Jewellery Exchange (~29%), Trading Purchase (~19%) etc. (Old gold as % of sales is 32%)

Gold Metal Loan (GML) as % of total Borrowings



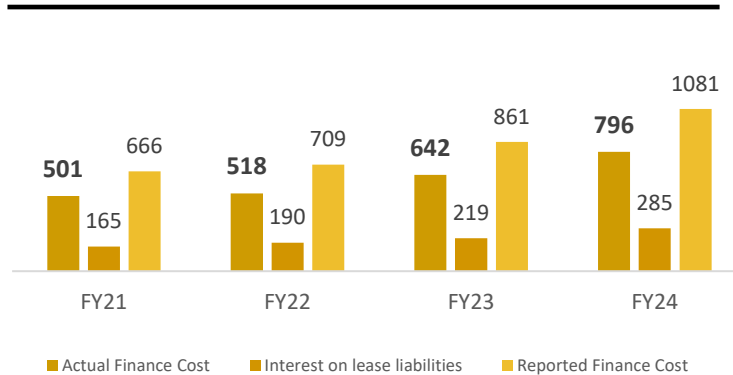
GML borrowing as % of Total Borrowing has been consistently enhanced to ~61% leading to working capital efficiency and lower ROI

Blended Borrowing Cost per annum



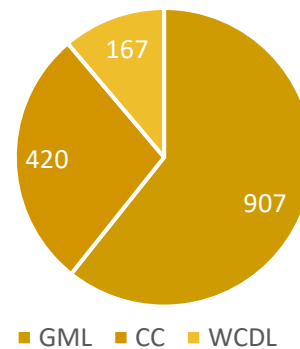
Average Rate of Interest (ROI) paid to consortium bankers reduced by 30 bps to 5.7%pa

Finance Cost*



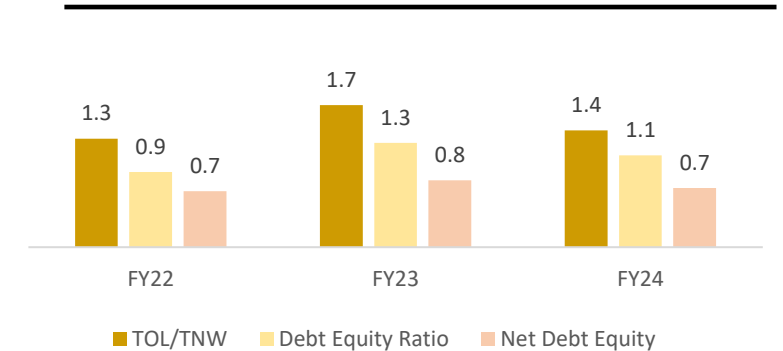
IND AS reported finance cost contains impact of lease accounting and usually higher.

Working Capital Borrowings



The total Bank Borrowing as on 31st March, 24 was Rs. 1498cr

Capital Gearing



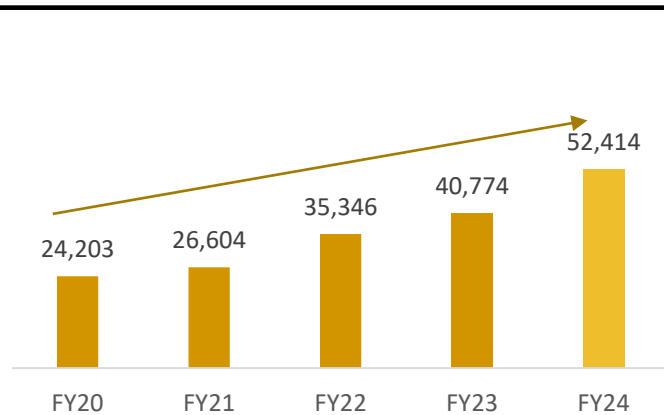
Improvement in Capital gearing ratio upon IPO

TOL/TNW –total outside liabilities (Borrowing, trade payable and customer advances)/total Net worth
 Net Debt /Equity- total debt less 'Bank balances other than cash and cash equivalents/ Net Worth

Five years successful track record

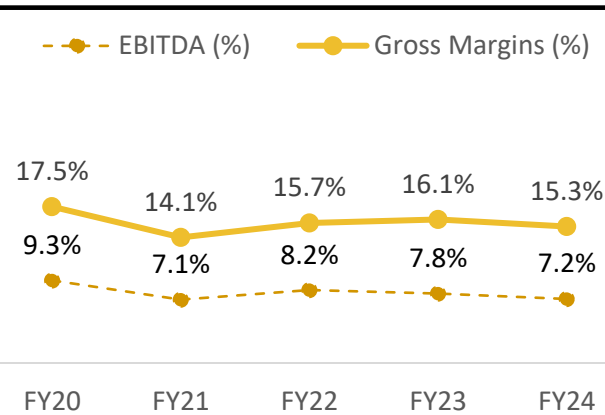
INR Mn unless stated otherwise

Revenue from operations



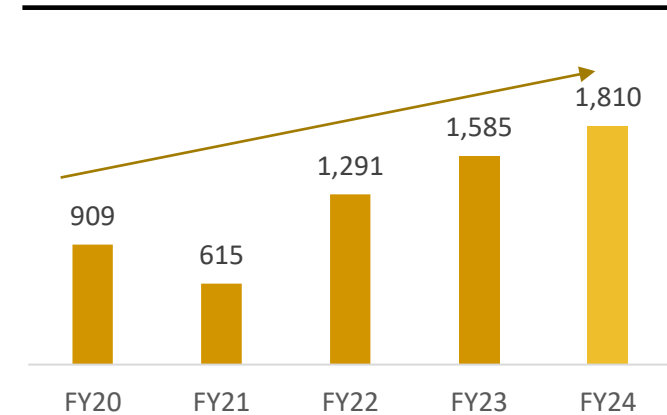
Revenue doubled in 4 years at 21% CAGR

Operational margins



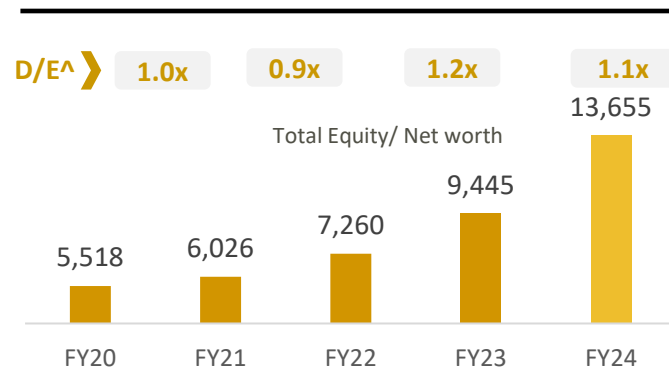
Minor movement in Gross Margin & EBITDA

Profit After Tax



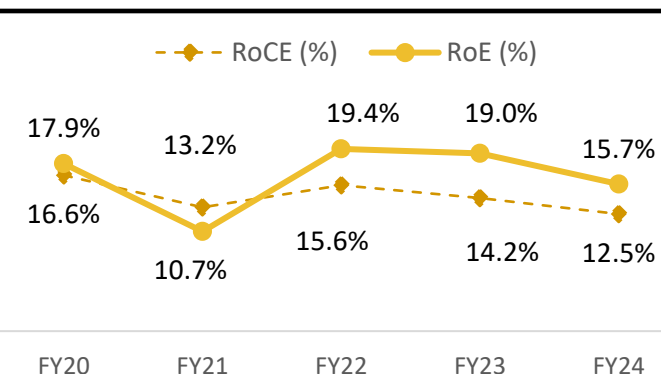
PAT doubled in 4 years

Net Worth and Debt-Equity Ratio



Substantial improvement in Net worth upon IPO in FY24

Return ratios

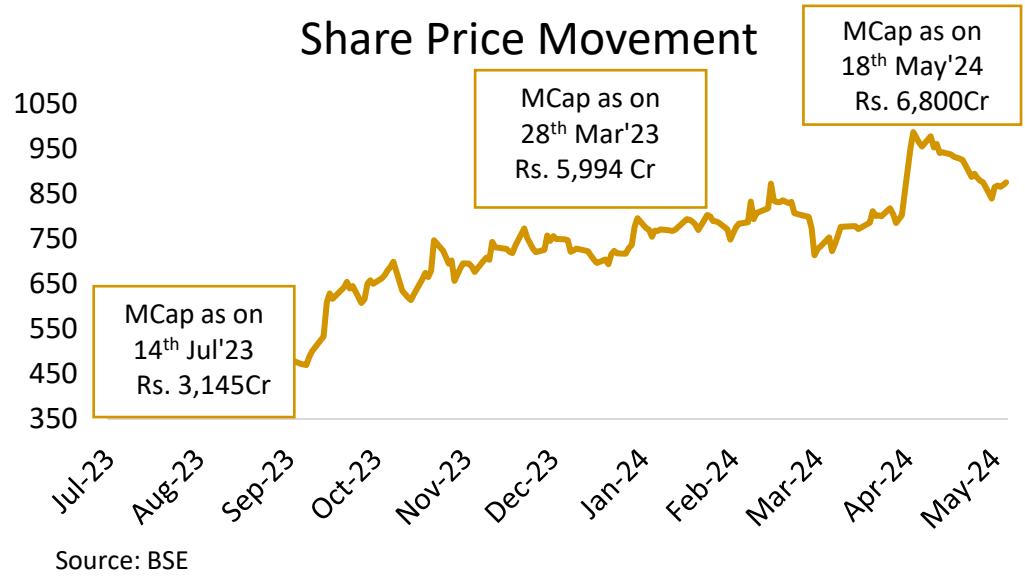


ROE & ROCE movement due to higher Pan India expansion

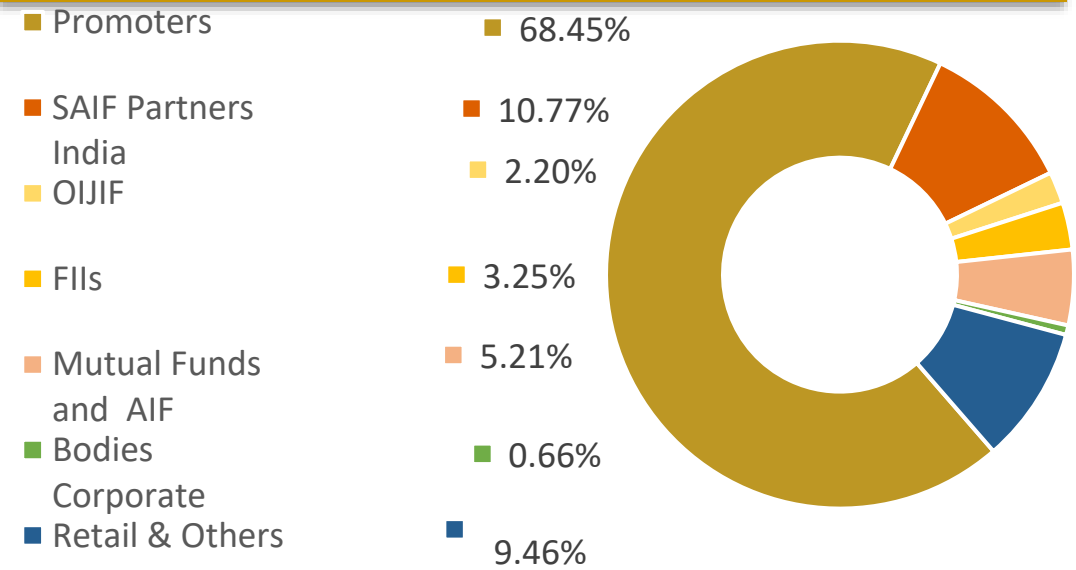
Notes:

- Gross margins = Gross profit divided by revenue from operations for the period; Gross profit is difference between summation of cost of materials consumed, purchase of stock-in-trade and Changes in inventories of finished goods and stock-in-trade and revenue from operations for the period
- EBITDA Margin = Earnings before interest, tax, other income, depreciation and amortisation divided by revenue from operations
- Return on Capital Employed = Earnings before interest and taxes for the period/year divided by capital employed, where capital employed is computed as sum of total equity and borrowings (including accrued interest and Gold Metal Loan) as at the end of the period/year.
- Return on Equity=Profit after tax for the period / year divided by average total equity. Average total equity is calculated as average of opening and closing balance of total equity for the period / year.

Shareholding Pattern



Holding as on 31st March 2024



Major Share holders among Top 15 (Excluding Promoters) As on 31st March 2024

- SAIF PARTNERS INDIA IV LIMITED
- OMAN INDIA JOINT INVESTMENT FUND II
- 3P INDIA EQUITY FUND 1
- JUPITER INDIA FUND
- INVESCO INDIA ELSS TAX SAVER & CONTRA FUND
- BANDHAN SMALL CAP AND CORE EQUITY FUND
- SUNDARAM MUTUAL FUND
- BANK OF INDIA (SMALL CAP, MULTI CAP, DEBT FUND)
- HIGHWEST GLOBAL MASTER FUND, LP
- NEW VERNON INDIA LIMITED
- WHITEOAK CAPITAL (FLEXI CAP, MULTI CAP AND MID CAP)
- CARNELIAN CAPITAL COMPOUNDER FUND-1
- SOCIETE GENERALE – ODI



Project Kishalay- A unit initiative to support Education for Unprivileged Children in remote rural area of Bengal through financial assistance.



Free- Medical Camp at frequent interval in rural and semi urban area to weaker section of society

- ❖ The Key Focus areas identified towards the Corporate Social responsibilities covers health projects & initiatives for under privileged section of the society , education projects & initiatives for the under- privilege children , women and youth in the rural areas and projects & initiatives for ensuring environmental sustainability and ecological balance

- ❖ Senco Gold contributes CSR funds to P C Sen Charitable Trust , a public charitable trust, to carry out the CSR initiatives as per the Annual Action Plan approved by its CSR Committee & Board of Directors.

- ❖ Senco Gold Limited under its obligation of Corporate Social Responsibilities has contributed an amount of INR 3.20 crores in FY 23-24 duly approved by the CSR committee and the Board of Directors. Over last five years Senco has contributed over Rs 13.4cr towards its CSR obligations.

- ❖ The coverage is primarily in the districts of West Bengal



Mobile Medical Unit- A doorstep free medical facilities for weaker section of the society in remote rural Bengal.



Green flame- improved domestic chula for kitchen in rural areas to minimize pollution, usage of less fuel and health protection of women

THANK YOU

For further information, please contact

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