

Ref: SEC/SE/40/2024-25

Date: 13th August 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: SENC0</p>	<p>The Manager – Listing</p> <p>BSE Limited</p> <p>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 Presentation – Q1 FY25

Pursuant to Regulation 30 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed the Investor Presentation on the performance of the Company for the Quarter ended 30th June 2024.

This update shall also be 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 SENC0 GOLD LIMITED

Mukund Chandak

Company Secretary and Compliance Officer
Membership No. A20051

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



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

SENCO GOLD LIMITED

Investor Presentation

Q1 FY25

Featured as Top 100 Global luxury brand by Deloitte

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

BSE – 543936
NSE - SENC
Bloomberg – SENC:IN

13th August, 2024



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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01 Company Overview



Guiding Pillars That Define Senco Gold & Diamonds



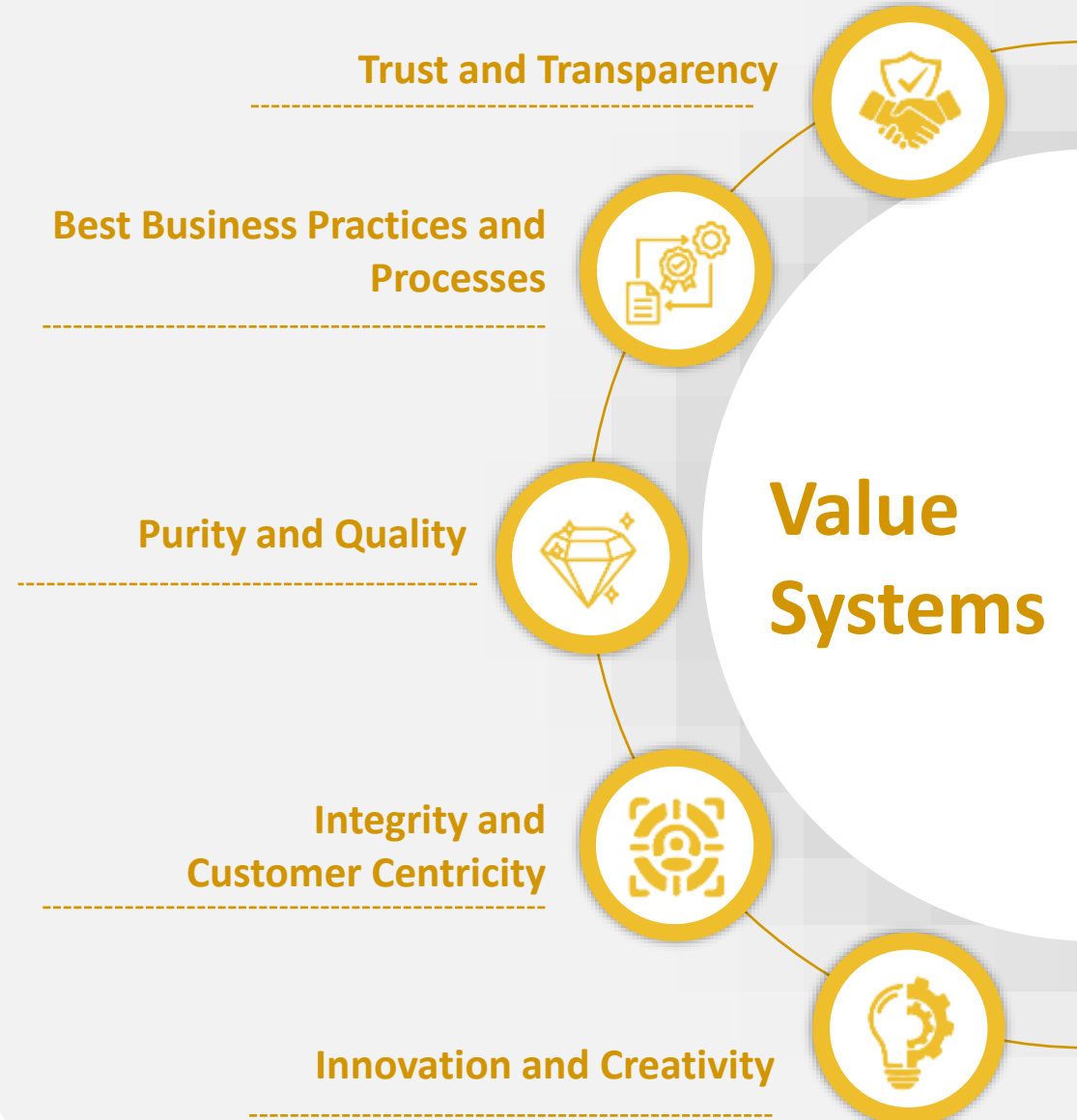
Vision

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 (Bangladesh) during 1938; and later moved to Kolkata (Chitpur Area) during partition in 1947. Shri Maran Chand Sen had 5 sons in the joint family business and was credited for starting brand 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), Kolkata and Gariahat (1972), Kolkata- West Bengal (India)



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 July, 2023

Over eight decades of journey



2nd MOST TRUSTED BRAND

2024 1st International showroom in Dubai

Crossed 150+ mark, Entry into Deloitte list of top 100 global Luxury brands,

2023 Listed on NSE & BSE Awarded 2nd most trusted jewellery brand by TRA

2022 Raises INR 750 Mn equity from OIIF II

2020 Crossed 100 showroom mark

2019 Received the Best Promising Gems and Jewellery Brand award.

INVESTMENT FROM MARQUEE PE INVESTOR

2015 Raises INR 800 Mn equity from SAIF Partners India IV limited. (now Elevation Capital)

Entered Bihar, Maharashtra & Uttar Pradesh

2014 Revenue crossed INR 10 bn

2013 Entered northern region by opening showroom in Delhi.

LARGEST SHOWROOM

2007 Mr. Suvankar Sen joined the family business as 4th generation entrepreneur after competing his studies in 2007

2004 Largest showroom with an area of c. 8,000 sq. ft. launched in Kolkata

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.



2018 Revenue crossed INR 20 bn.

2017 Total number of showrooms cross 80.

2016 Entered southern region by opening showroom in Bangalore. Introduced Everlite brand.

2012 Opened first showroom in Jharkhand under franchisee model.

2010 Adopted franchisee route to expand outside West Bengal by opening first showroom in Assam.

FRANCHISEE MODEL

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

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.

FY21

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

FY22

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

FY23

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

FY24

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

Q1-FY25

Revenue: INR 14,038.89 Mn.
Company Operated Showrooms: 97
Franchisee Operated Showrooms: 68

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**)
from 2014 till June 2024
and **Oman India Joint Investment Fund II-2022**

BIS Hallmarking of Gold Jewellery since 2012

Awards:
Best Jewellery Retailer of the Year
by IREC Awards 2024
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
IWMBuzz Digital Awards 2024

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
- Holds a bachelors degree in arts from the University of Calcutta



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



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
- Associated with the company since 2005
- Awarded CEO of the year for Phygital Technology Impact at the Retail Jewellery MD & CEO Awards, 2022
- Committee and Board member of GJEPC, ICC gems and jewellery panel and ASSOCHAM bullion and jewellery council



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



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 conceptualizing and launching brands like Gossip. She keeps a pulse on changing customer demographics and design preferences. Under her leadership, the company has won numerous awards, including the Jagran Achiever's Award 2023 for Excellence in Design Innovation in Gold and Diamonds



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)

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

1,56,000+ Gold jewellery designs

86,000+ Diamond jewellery designs



Largest organized jewellery retail player in
the eastern region of India
PAN India presence with **164 showrooms &**
1 international Showroom in Dubai



Omni-channel experience

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

Successful Asset Light Franchise model

68 Franchisee showrooms with 58 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+ Karigar firms

Key Highlights

85+
Years

165
Showrooms

68
Franchisee
Showrooms

109
Towns & Cities
and
1 in Dubai

2,530+
Team Strength

21%

4 yrs Revenue CAGR

3.7%

SSSG growth

35%

Old Gold Exchange
(% of Sales)
43,000 customers availed
opportunity

9.9%

Q1 FY25
Stud ratio

2 Mn +

Loyal Customers

Awards & Recognitions



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

Best Jewellery Retailer of the Year
by IREC Awards 2024

**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

IWMBuzz Digital Awards

**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**

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

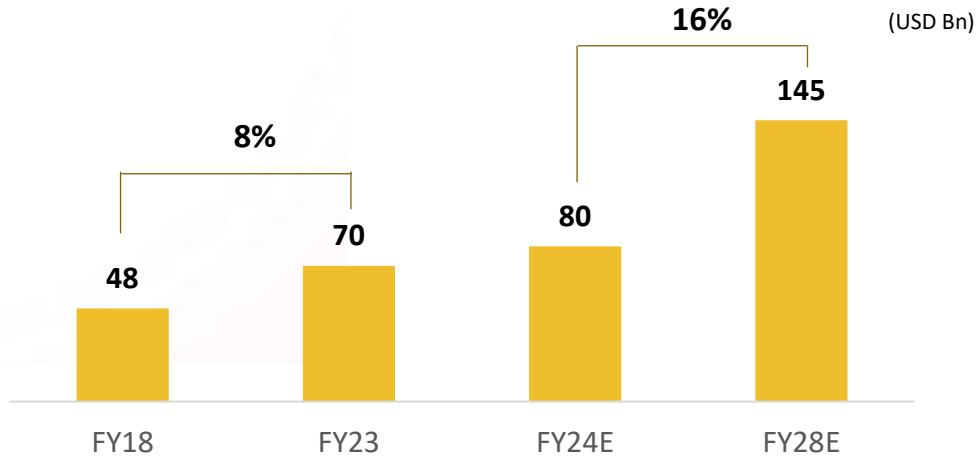
02 Investment Highlights



India's Gems and Jewellery market – TAM* of US\$ 80 billion

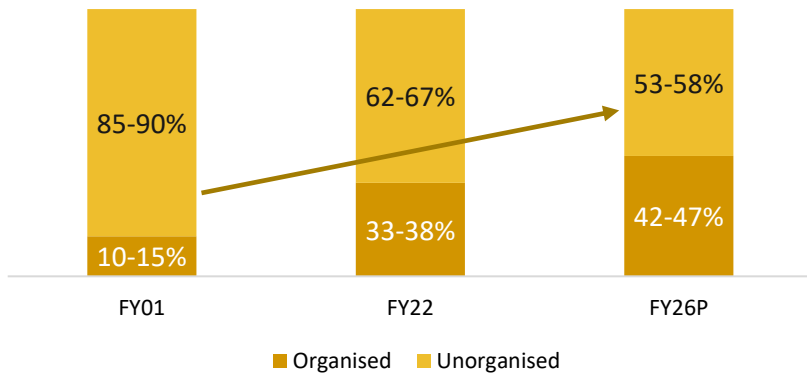


India's Gem and Jewellery sector grew by 8% CAGR and expected to grow by 16%



- 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



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

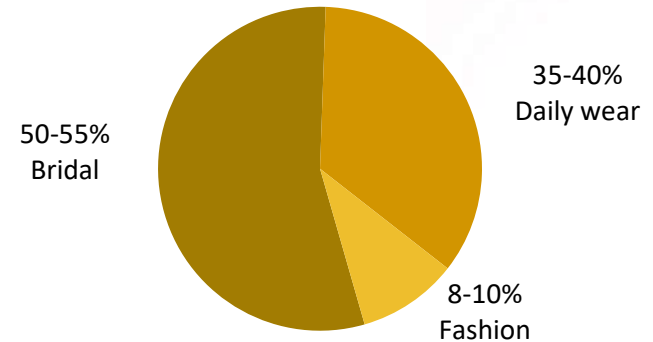
Structural growth drivers act as tailwind for growth of organized sector

Changing Consumer Preference	Superior Organisation Capabilities	Regulatory Changes
<ul style="list-style-type: none"> ▪ Increasing demand for diamond-studded and light weight jewellery ▪ Better customer service and policies 	<ul style="list-style-type: none"> ▪ 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 	<ul style="list-style-type: none"> ▪ Implementation of GST ▪ Compulsory hallmarking of gold jewellery ▪ Compulsory HUID marking for each jewellery ▪ Anti money laundering (AML regulations) ▪ 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

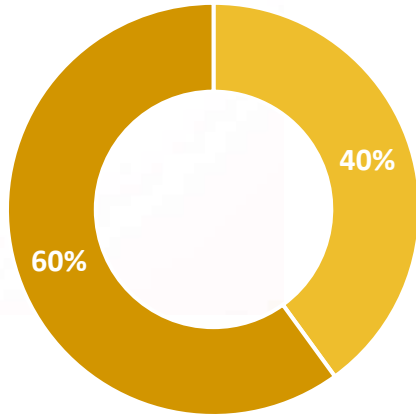
Gold demand by jewellery type (%), FY24



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

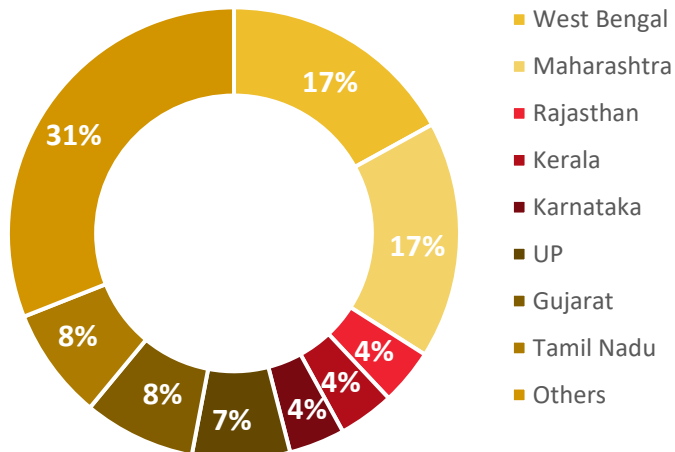


Gold jewellery demand and ownership is higher in rural India and rises with income levels



■ Urban India ■ Rural India

West Bengal, Maharashtra have the most BIS-registered hallmarked gold jewellery retailers



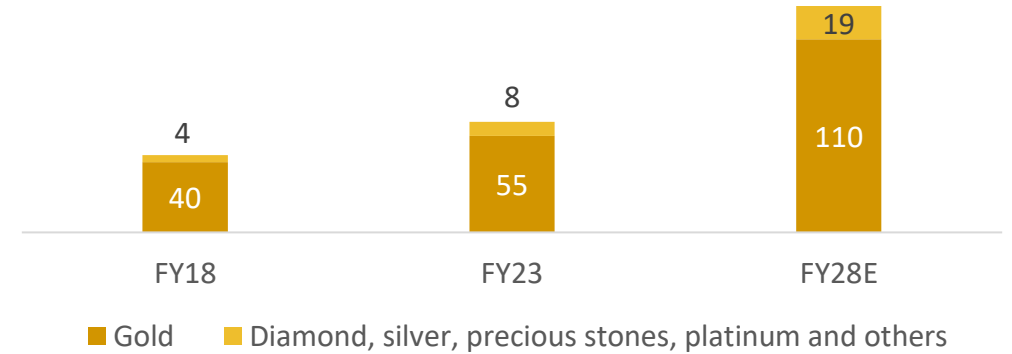
India is the **2nd** largest gold market in the world

No Inventory obsolescence risk given recyclability of jewellery

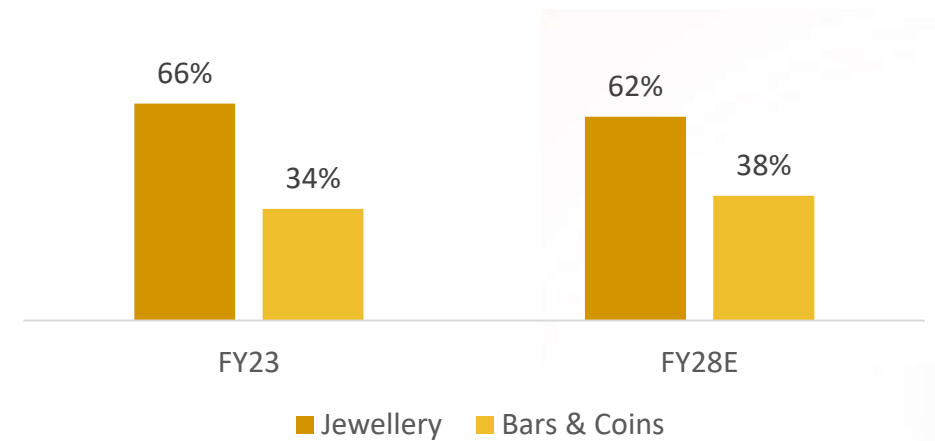
3rd Highest component of retail consumption

70% Share of gold jewellery out of the total gold demand

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



Certification Of Product

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

Certifications – IIBX, CEPA, SEL, CEPA, GML



After-sales Service

Employee Training for Enhanced Customer Satisfaction and Loyalty



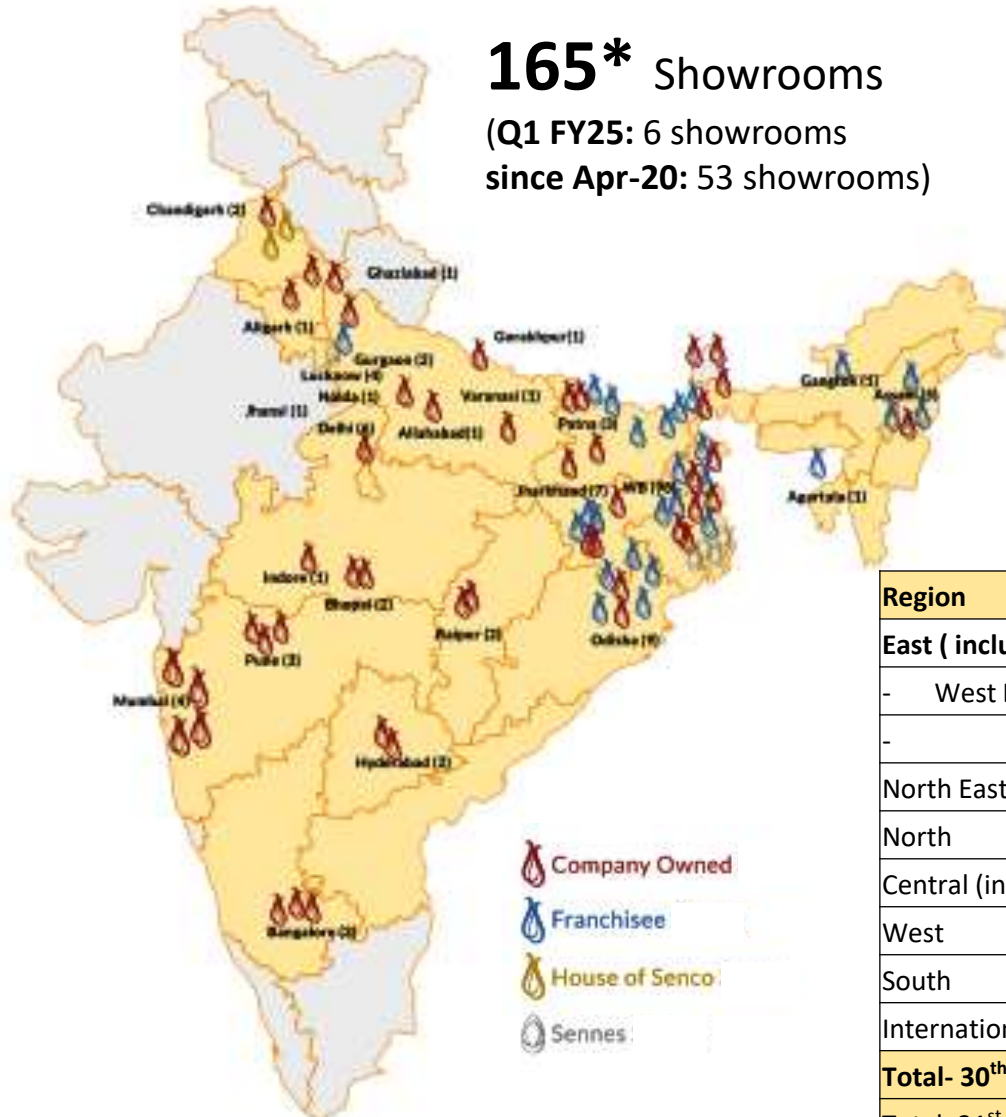
Transparency in Gold purity

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

Pan-India presence & largest Retail Player in Eastern Region



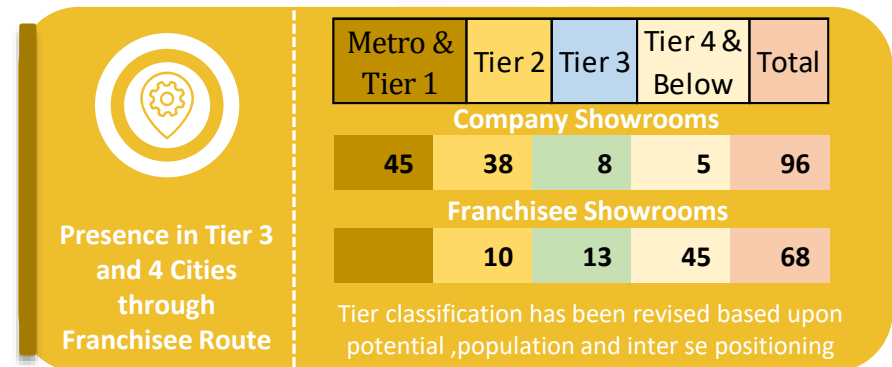
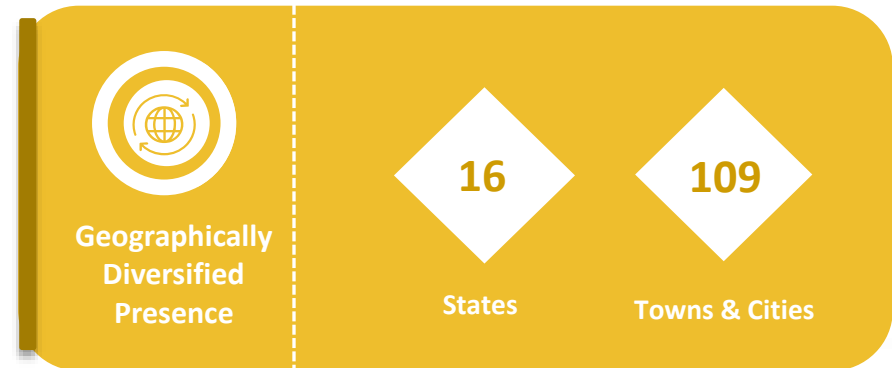
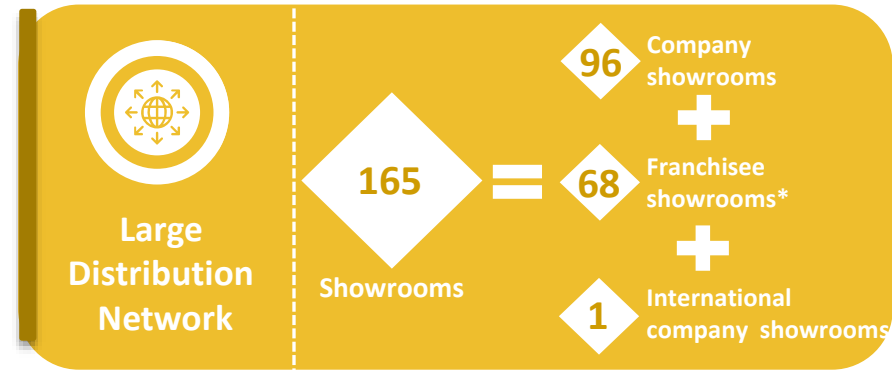
165* Showrooms
(Q1 FY25: 6 showrooms
since Apr-20: 53 showrooms)



4.83 lacs sq. ft.
Aggregate Retail Space

Region	Own	Franchisee	Total
East (including WB)	56	63	119
- West Bengal incl Kolkata	45	51	96
- Kolkata	25	0	25
North East	2	4	6
North	22	1	23
Central (including MPCG)	4	0	4
West	7	0	7
South	5	0	5
International-Dubai	1	0	1
Total- 30th June, 2024	97	68	165
Total- 31 st Mar, 2023	93	66	159
Total- 31 st Mar, 2023	75	61	136

*includes 3 FOCO franchisee model & one International Company showroom



Customized Showroom formats catering to all segments



		Classic	Modern	D'Signia	Everlite	House of Senco	Sennes
Target Audience 		Traditional Customer Base in existing geography	Upcoming Geographies	Premium and HNI	Younger generation & millennials	Super Luxury	Lifestyle, LGD and accessories
Average Ticket Value (ATV)* <small>For Q1-FY 25</small> 		~INR 73,200	~INR 80,900	~INR 84,500	~INR 46,100	~INR 67,100	~INR 59,200
# Showrooms 164 <small>As on 30th June 2024</small> 		131	11	13	4	1	4



Omni-channel Retail Network



Phygital Model

1

165+ Showrooms

Over ~90% of Own showrooms are leased

2

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

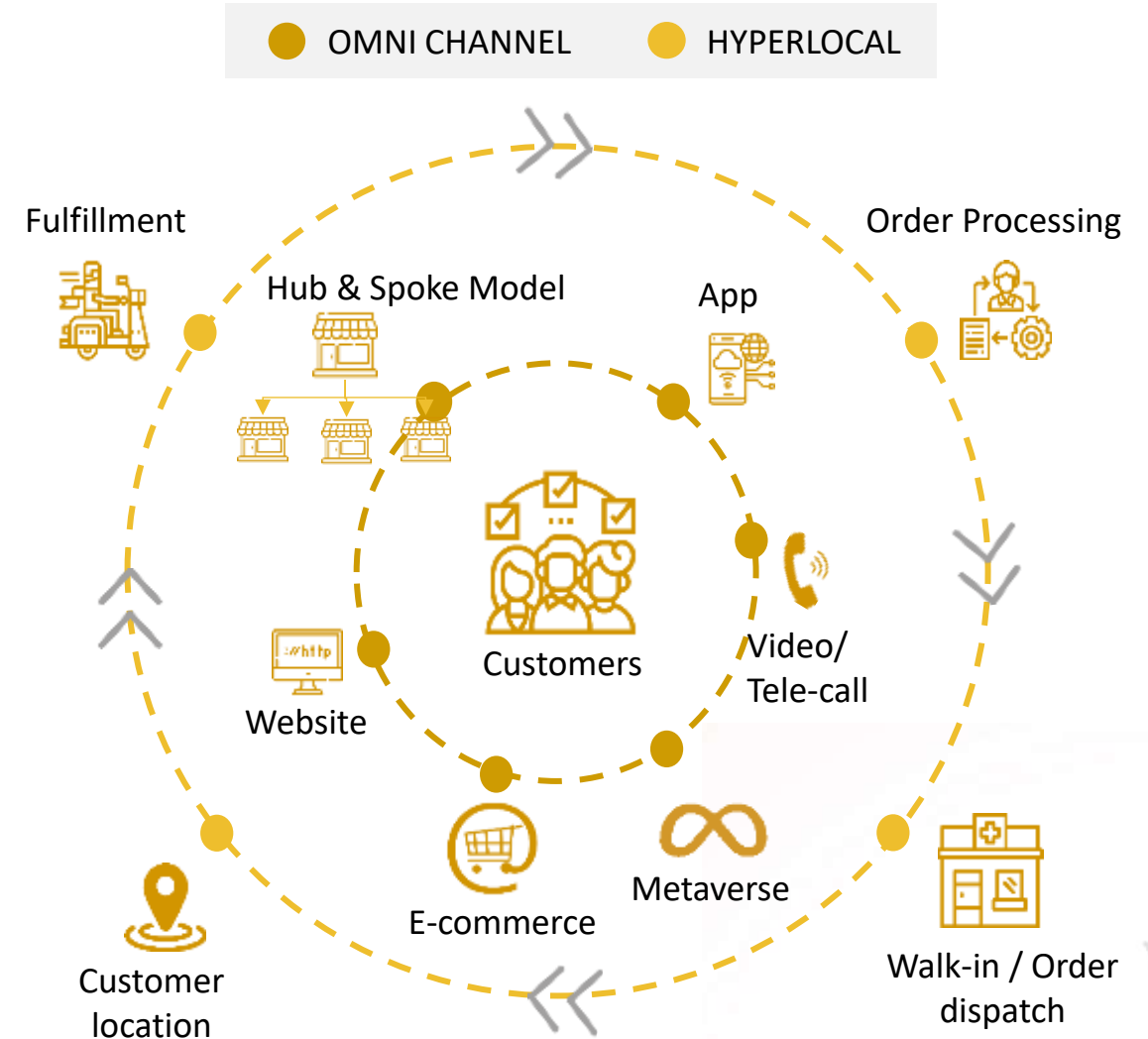
3

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



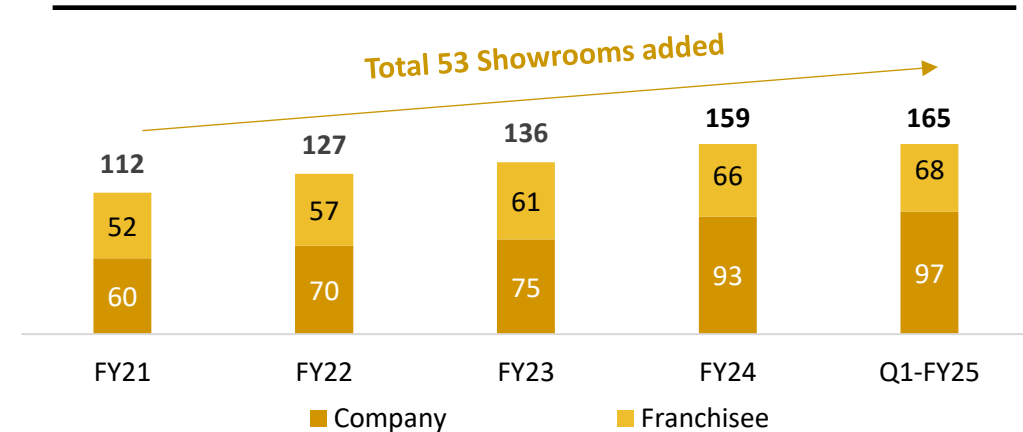
Strong distribution network leveraging asset light franchisee model – evaluating both ‘franchisee owned, franchisee operated’ models

of Showrooms

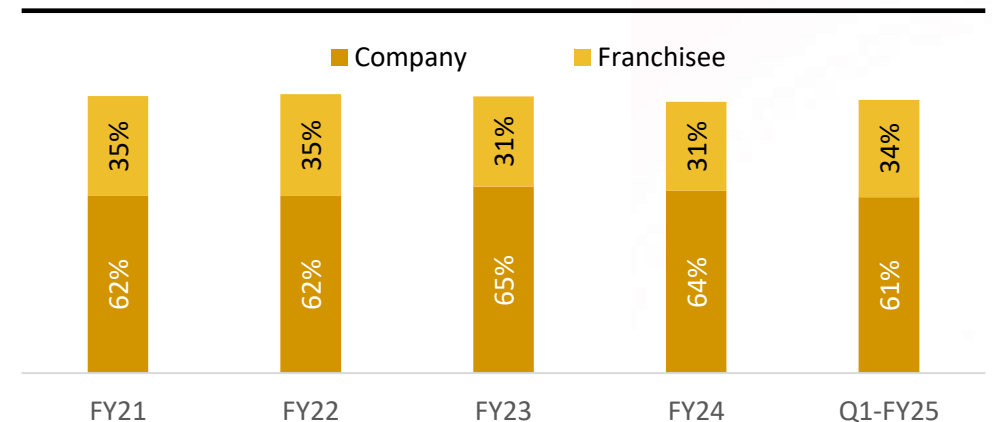
Operational leverage of franchisee model

- 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 for Store inventory and store capex.(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

Senco has added (net) 53 showrooms from FY21 till date



About 34% revenue from Franchisee showrooms



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

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**

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

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

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

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

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

1,56,000+ designs
for gold jewellery

86,000+ 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



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 10,000

Starting from INR 2,000

Target customers

Upwardly mobile (GenZ / Millennial)

Product offerings

Gold ,diamond & Platinum jewellery

Silver and costume jewellery

showrooms

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

Exclusive Gossip and Everlite counters



Rath Yatra

Rath Yatra jewelry collection, a stunning tribute to the grand festival celebrated in honor of Lord Jagannath. This exquisite collection features intricate motifs inspired by the Rath, the majestic chariot; the Neelachakra, the divine wheel atop the Jagannath Temple; the Tilak, symbolizing devotion and spirituality; and the revered deity, Lord Jagannath himself. Each piece is meticulously crafted to capture the essence of these sacred symbols, blending traditional artistry with contemporary elegance.



Glimpses of New Collections



Akshaya Tritiya

Senco presents an exclusive Akshaya Tritiya 2024 jewellery collection, featuring over 20,000 new designs. From intricate gold filigree and nakashi, to beautiful antiques to sparkling diamond pieces, each item reflects the craftsmanship and heritage Senco is known for. Celebrate with our special Bangle Utsav 2024, showcasing a range of stunning bangles perfect for this occasion.



Glimpses of New Collections



Bangle Festival 2024 – Circle of Life

Bangles, an integral part of our cultural heritage, have adorned women's wrists for centuries, symbolizing grace, beauty, and tradition. Passed down from mothers to daughters, these precious adornments carry stories of love, resilience, and familial bonds. At Bangle Festival 2024, we paid homage to this rich legacy while embracing the spirit of modernity.



Glimpses of New Collections

Gathbandhan Collection

The Gathbandhan Collection celebrates the sacred bond of two souls coming together. It reflects the depth of emotions and beauty of a relationship built on trust, respect, and unwavering love. Celebrating the sacred bond of matrimony, the collection offers exquisitely designed wedding jewelry that embodies the essence of timeless love and commitment.



Glimpses of New Collections



Evil Eye 2.0

Combining elegance and protection, the Evil Eye Collection by Everlite offered lightweight jewelry designed to ward off negativity and enhance your style. This collection was launched during Father's Day.



Glimpses of New Collections

Pleat Collection

Pleat Collection of Everlite is a range of lightweight jewelry designed to offer modern sophistication and comfort, perfect for those who appreciate understated luxury.



Glimpses of New Collections

Terracotta Collection

The Terracotta Collection of Everlite presents a stunning line of lightweight jewelry that marries the rustic charm of terracotta with the elegance of fine craftsmanship.



Seasonal Campaigns & Offers



Vivah Collection – Pyaar ka Gathbandhan

Mother's Day Campaign – Maa Jaisi

Bangle Festival – Circle of Life



Father's Day Campaign – Legacy of Love

Pride Month Campaign – Sushant Digvikar

Akshaya Tiritiya

Swarna Yatra

Driving Pan India Brand Loyalty



Kiara Advani



Vidya Balan



Sourav Ganguly



Regional Brand Ambassadors in Eastern India Market



Madhumita Sarcar



Jaya Ahsan



Ditipriya Roy



Isha Saha

Marketing & Promotional Exp. Q1FY25 Rs. 38.72 Cr
Digital Focus

2.8% of Revenue FY 24 – 2%
Last 3ys avg. Below 2.0%

My DigiGold- Digital Platform



BY SENC GOLD & DIAMONDS

myDigiGold
Your online goldmine!

HAPPY INTERNATIONAL
WOMEN'S DAY
8th March

1800 103 0017
mydigigold.com

BY SENC GOLD & DIAMONDS

To the man with the golden wisdom and unconditional love

HAPPY FATHER'S DAY

myDigiGold
Your online goldmine!

1800 103 0017 @mydigigold.com

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Eid al-Adha MUBARAK

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myDigiGold
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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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Invest in the future of the woman who deserves nothing but the best

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Strike Gold with a Silver Lining this Akshaya Tritiya!

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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 164+ Senco stores spread all across India.

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Wish you a blissful Eid and a secure future

Eid-ul-Fitr MUBARAK

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In Honor of Our Lifesavers
National Doctor's Day

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Celebrate Buddha Purnima with Special Offer

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World Environment Day

A commitment to ECO-FRIENDLY investments.

Make a GOLDEN choice for a GREEN future!

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myDigiGold
Your online goldmine!

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

BUY GOLD

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Your online goldmine!

A year filled with growth and investment

HAPPY Ugadi & Gudi Padwa

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My DigiSilver- Digital Platform



BY SENC0 GOLD & DIAMONDS

To the man whose love and wisdom shine like silver

HAPPY FATHER'S DAY

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World Environment Day

A commitment to ECO-FRIENDLY investments.

Make a SHINING choice for a GREEN future!

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Eid al-Adha MUBARAK

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BY SENC0 GOLD AND DIAMONDS

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 164+ Senco stores spread all across India.

myDigiSilver™

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

HAPPY Buddha Purnima

mydigsilver.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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Celebrate the Auspiciousness of Akshaya Tritiya with myDigiSilver™

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HAPPY WOMEN'S DAY

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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

With active Catalogue (across brands) of

1,56,000+ designs

for gold jewellery

86,000+ designs

for diamond jewellery

Exclusive Range of Collections



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



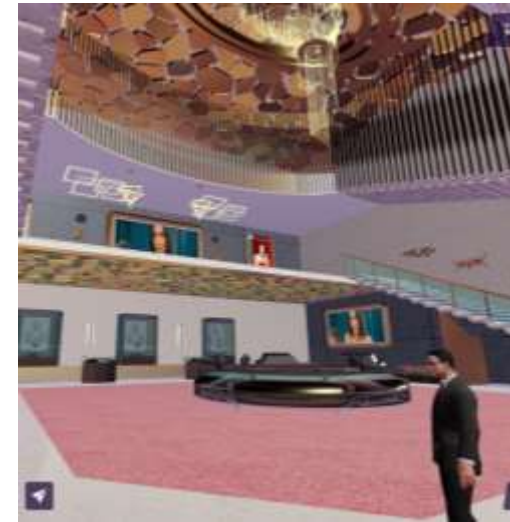
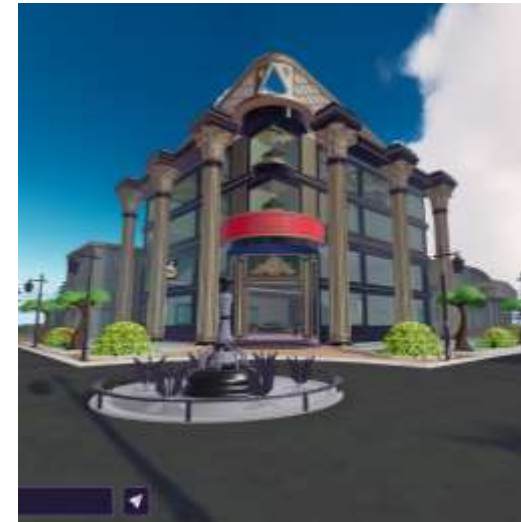
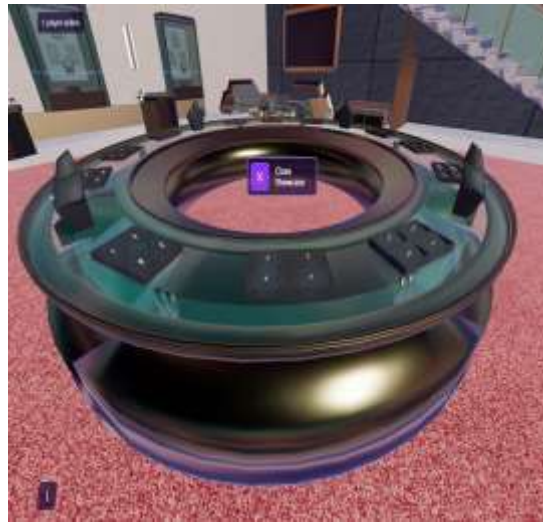
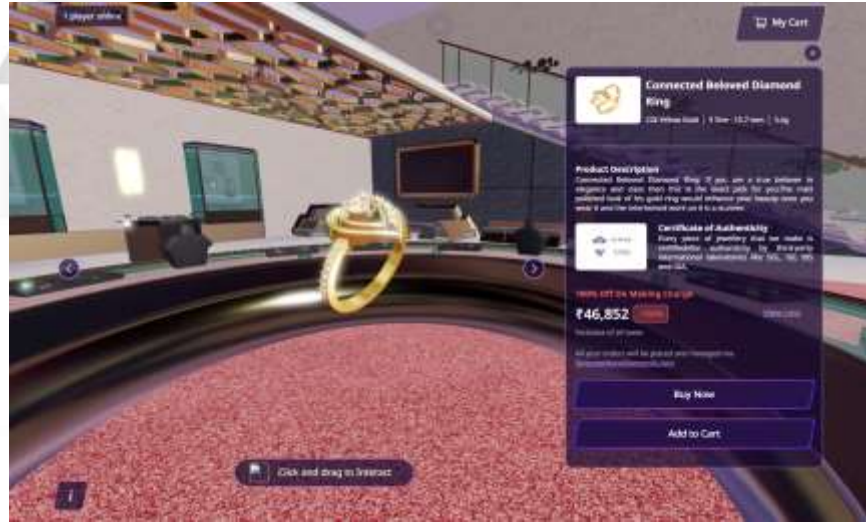
ERP driven organization since two decades integrated with all critical business operations giving real time control and visibility

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

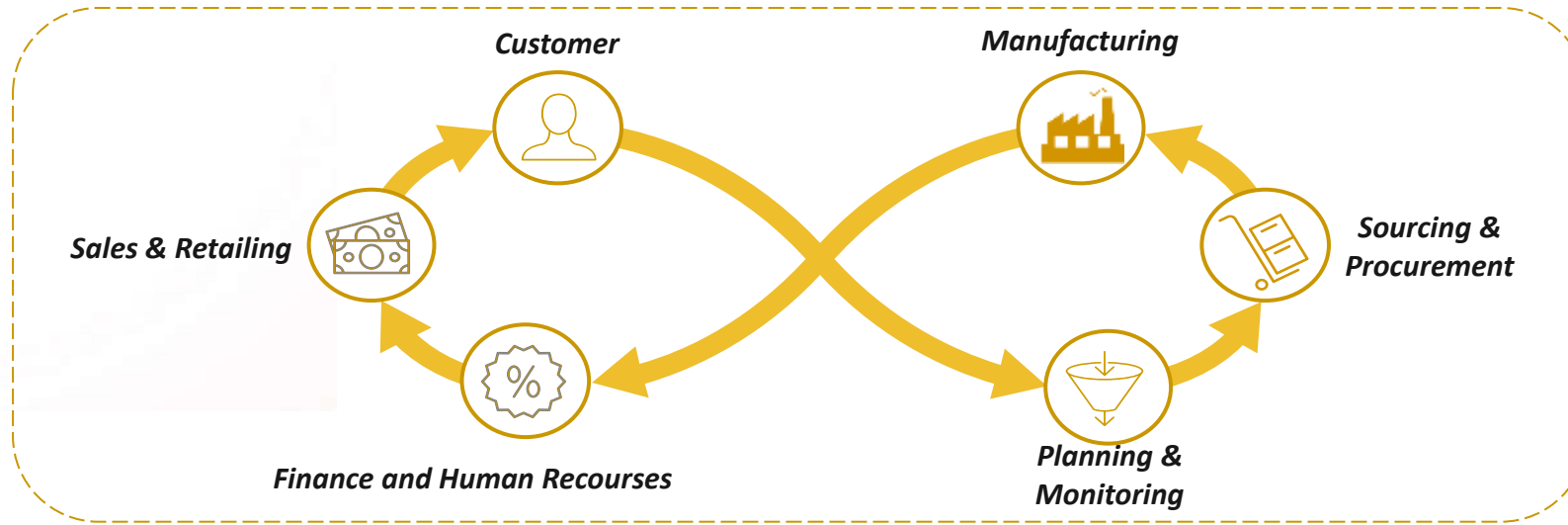
Digital Initiatives: Sencoverse (Metaverse)



Future ready to attract GenZ:

- Metaverse has seen **58,000 unique visitors** and **76,000 repeat 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 31 experts and trained staff (June 30, 2024)



Lab-Grown Diamond



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*

- 19 SIS formats (only leather bags)
- 2 MBOs (Lajpat Nagar-Delhi & Elante Mall Chandigarh)
- 3 EBO (Mani Square, Forum, City centre-2)

Geographical presence

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

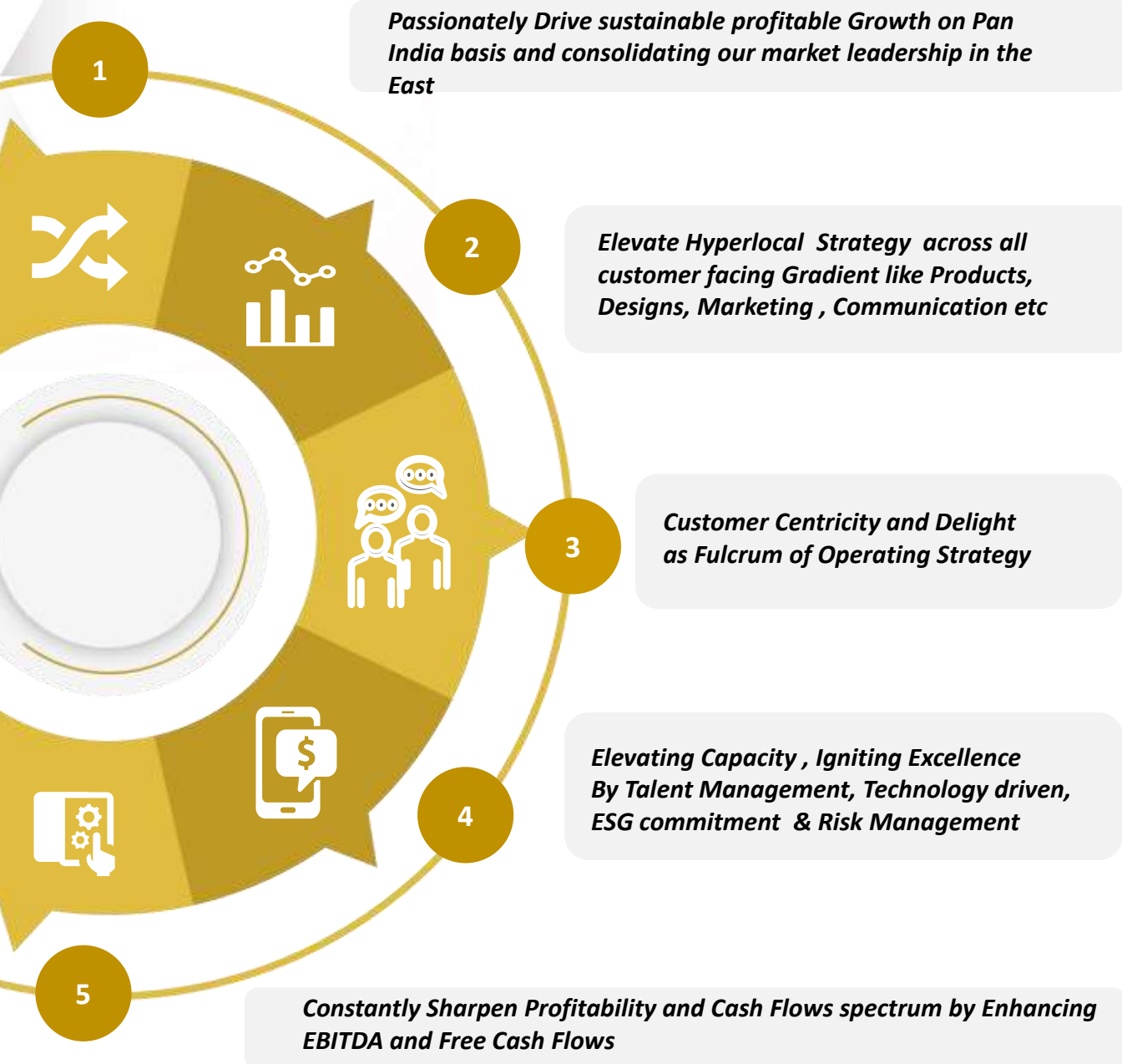
Lab-Grown Diamond Jewelleries:

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

03 Business Strategies



Strategies to drive Future Growth

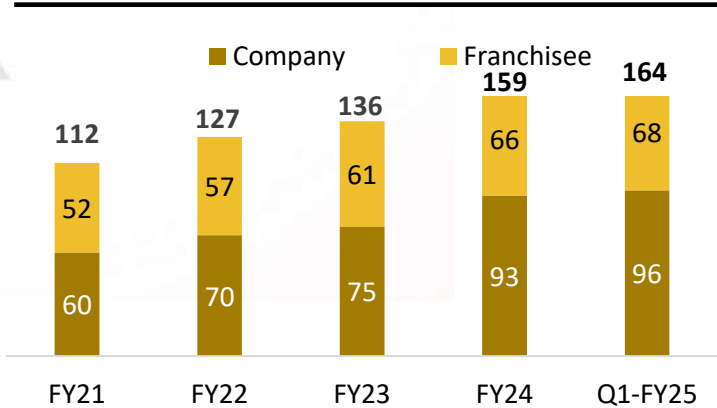


- Accelerated Showroom Expansion on pan India basis with modern formats .
 - Sustain, Strengthen & Leverage Franchisee Model for growth in Tier 3 & 4 Towns.
 - Asset Sweating and Revenue CAGR with high Same Store Sales Growth (SSSG)
 - Upsell high margin lifestyle products & Accessories such as Leather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

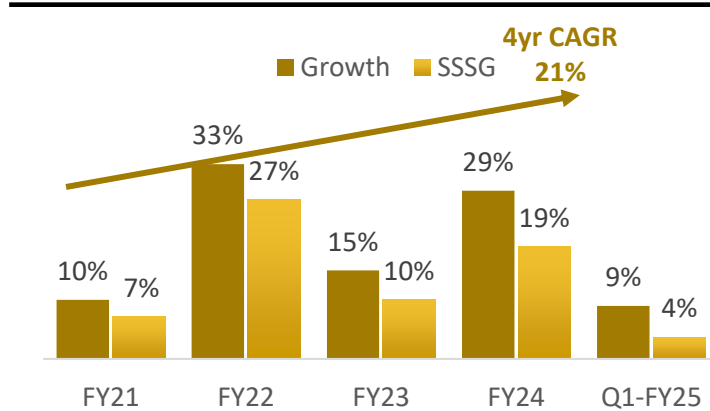


Showroom expansion Pan India

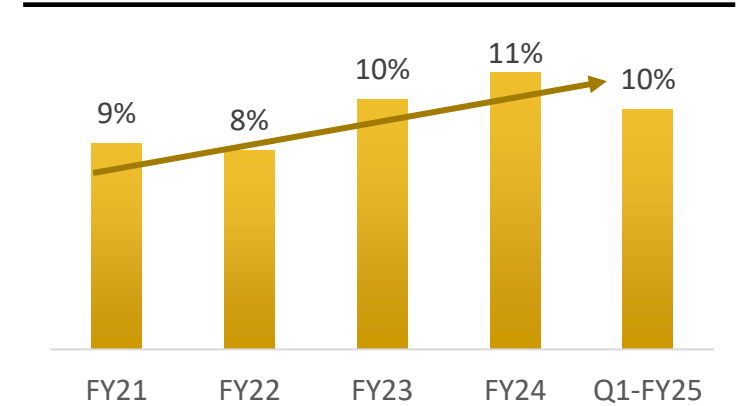


Franchisee is on FOFO model, includes 3 FOCO

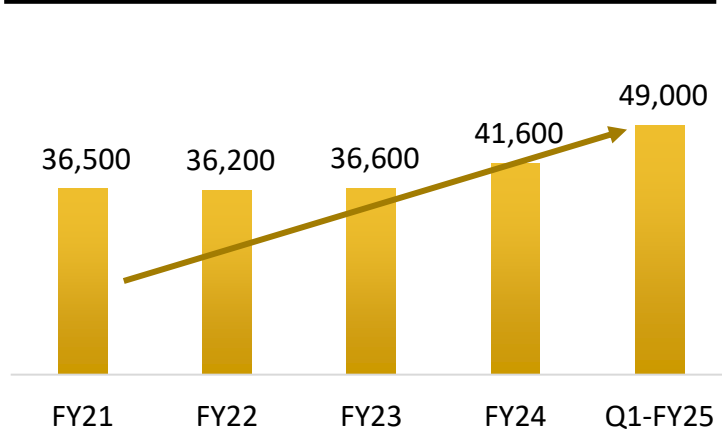
Revenue Growth



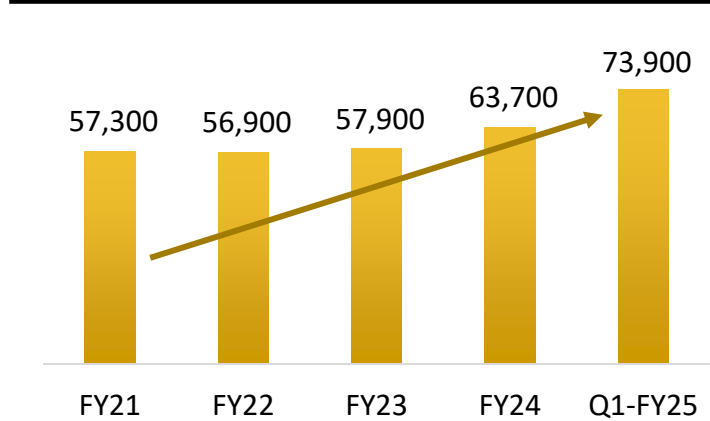
Stud Ratio



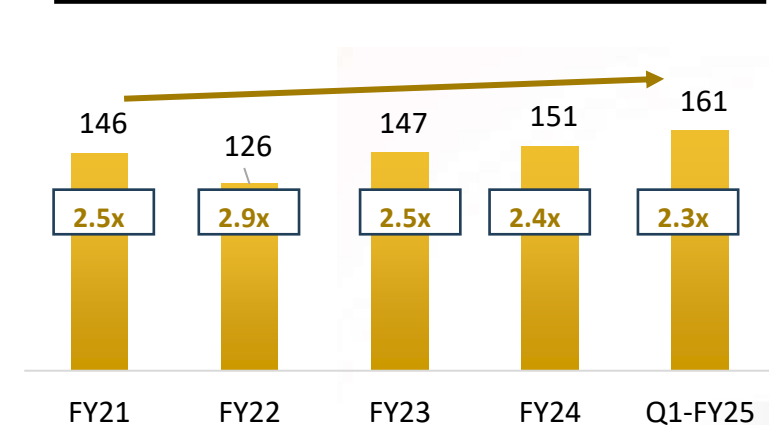
Average Sale Price (ASP)



Average Ticket Value (ATV)



Inventory Days*



ASP and ATV have been rounded off to nearest hundred
SSS Growth considers own stores and franchisee secondary sales.

SSSG Stores for FY 24 25 ; stores opened prior to Apr 23 For FY 23- 24 ; stores opened prior to Apr 22

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

04 Financial Information



Management Comment on Q1-FY25 performance



Mr. Suvankar Sen
MD & CEO

"We are pleased to announce our Q1 FY25 results. In line with our growth strategy, we expanded our showroom portfolio to 165, adding 6 new showrooms (4 owned out of which 1 in Dubai and 2 franchisees) in Q1. We achieved YoY sales growth of 7.54% including digital, e-commerce, corporate and exports. Retail sales growth YoY was higher at 9.6% and same store sales growth (SSSG) was at 4%. Akshay Tritiya (first 41 days in Q1) sales performance was on expected lines with impressive YoY growth of 21% despite challenges like extreme heat, Lok Sabha elections and fewer wedding days. We also had good performance during bangle Utsav during Poila Boisakh and Akshay Tritiya giving us good margins. ATV grew by 12% to Rs 73,900 and ASP grew by 13% to Rs 49,000 respectively due to above."

"To enhance domestic value addition in gold and precious metal jewellery, government of India has reduced customs duties on gold and silver to 6% and on platinum to 6.4% from 15% earlier. This reduction is expected to galvanize demand in future, especially the pent-up demand of Q1. With lower gold prices, jewellery companies anticipate more footfalls and increased market share for organized players."

"In line with our commitment for ESG, our sale % from recycled gold (old gold from customer) also increased from 32% to 35% and about 43,000 customers enjoyed the benefit of this offer during Q1. We are preparing for the upcoming festive season in Q2 & H2, including Rakshabandhan, Independence Day, Teej, Durga Puja, Navratri, Dhanteras/Diwali, and most importantly the wedding season. We have also launched Lab Grown diamond under Sennes Brand which reflect our commitment to green earth while this is clearly a margin accretive segment. We continue to delight our customers with innovative and new designs and have launched over 8000+ new designs during Q1 FY25. We have good pipeline of new showroom to be launched under COCO & FOFO model during rest of the year in line with our growth strategy."



Mr. Sanjay Banka
Chief Financial Officer

"Our financial performance reflect financial resilience and our strategy of sustainable profitable growth. Senco has maintained a healthy CAGR growth of 21% over the last 4 years and plans to grow in the range of 18%- 20% this year. The financial performance of the business is in line with our expectations at all parameters in terms of new showroom additions, retail space growth, Inventory growth leading to borrowing increase as well. Consolidated EBITDA improved YoY from Rs 67.20 Cr to Rs 108.73 Cr recording 61.82% growth, while EBIT grew by 60.6% from Rs 64.09 Cr to Rs 102.96 Cr with EBIT margin of 7.3%. All these initiative and innovation lead to substantial growth in PAT from Rs 27.67 Cr to Rs 51.27 Cr."

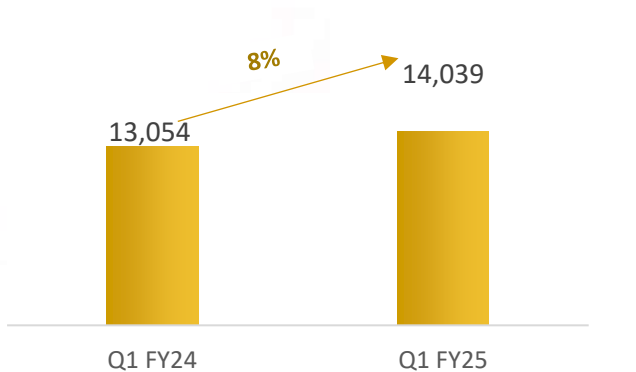
"Global geopolitical scenario and continued central bank buying coupled with elevated FED rates continued to accelerate gold price even peaked during Q1 by almost 9.5% as against ~17% price rise in FY 24. On YoY basis, average gold prices have risen by ~20% in Q1 and 13% on QoQ basis versus Q4 which impacted gold volumes and also diamond sales. In preparation for Q2, we continued to buy (including pricing of GML) gold and our buy sell ratio in Q1 was 1.3x indicating higher buying . This price rise led to realization gain as adjusted by hedging loss as our average Inventory hedging was ~95% . Due to hedge accounting and weighted average pricing for gold, margins reflect a stable/ consistent pattern over a period of 2 to 3 quarters over inventory movement cycle. We would once again like to reassure that we are committed to risk management policy as regards gold price volatility and irrespective of gold price movement direction, we are always on sell/ short side including unfixed GML. "

We would further like to add that recently announced custom duty reduction from 15% to 6% level will impact inventory valuation and will impact the gross margin and EBITDA in next 2 to 3 quarters. We are working out action plans to mitigate this impact to achieve the targeted EBITDA and PAT with commensurate growth over last year."

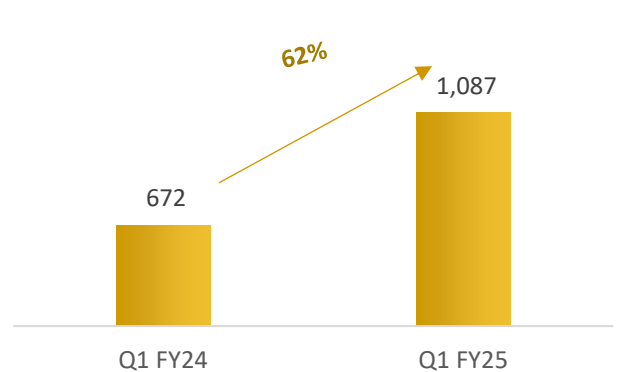
Q1 FY25 Consolidated performance



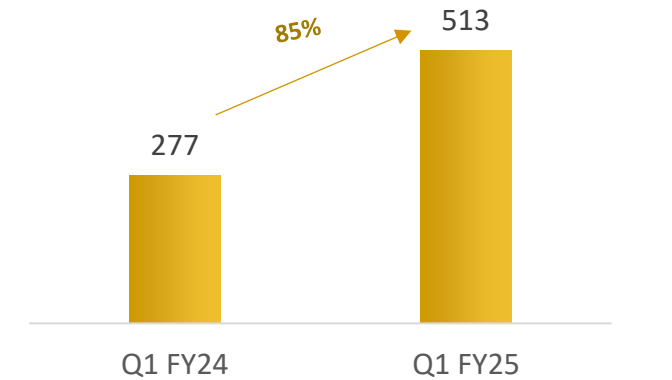
Revenue from operations (Rs. mn)



EBITDA (Rs. mn)



PAT (Rs. mn)



- Gold prices rose by ~20% in Q1 FY 25 and ~13% vs Q4 FY 24. Effectively Gold purchase in Q3 and Q4 for FY 24 was sold in Q1 FY 25. The company follows Hedge accounting as per IND AS 109 and hedge impact accounted for as fair value hedge negating the impact of realization gain or loss on Gold.
- YoY sales growth of 7.54% including digital, e-commerce, corporate and exports. Retail sales growth YoY was higher at 9.6% and same store sales growth (SSSG) was at 4%. Akshay Tiritiya (first 41 days in Q1) sales performance was on expected lines with impressive YoY growth of 21% despite challenges like extreme heat, Lok Sabha elections and fewer wedding days. Retail Revenue YOY revenue growth of 11% is mainly on account of stable SSSG of 4% and stud ratio of 9.9%.
- EBITDA improved YoY from Rs 672.0 mn to Rs 1087.3 mn recording 61.82% growth.
- Q1 FY 25 PAT improved
- Q1 FY 25 PAT grow to Rs 51.3cr with 85% YoY growth based on higher sales and prudent control on variable cost

Profit & Loss Statement (Consolidated)



Particulars (INR Mn)	Q1 FY25	Q1 FY24	Y-o-Y (%)	Q4 FY24	Q-o-Q (%)	FY24
Revenue from Operations	14,038.89	13,054.00	8%	11,372.84	23%	52,414.43
Cost of Goods Sold	11,610.93	11,421.68	2%	9,429.04	23%	44,400.53
Employee Cost	339.54	253.93	34%	280.41	21%	1,112.29
Other Expenses	1,001.03	706.41	42%	786.11	27%	3,146.51
EBITDA	1,087.39	671.98	62%	877.28	24%	3,755.10
EBITDA Margin (%)	7.7%	5.1%		7.7%		7.2%
Other Income	122.88	94.46	30%	128.41	-4%	422.40
Depreciation and amortisation expenses	180.70	125.51	44%	183.86	-2%	601.09
EBIT	1,029.57	640.93	61%	821.83	25%	3,576.41
EBIT Margin (%)	7.3%	4.9%		7.1%		6.8%
Finance costs	321.60	266.37	21%	298.04	8%	1,081.03
Profit before tax (PBT)	707.97	374.56	89%	523.79	35%	2,495.38
Total Tax Expenses	195.25	97.88	99%	202.06	-3%	685.34
Profit/(Loss) for the Period	512.72	276.68	85%	321.73	59%	1,810.04
PAT Margins (%)	3.6%	2.1%		2.8%		3.5%

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 Mar-22	As at Mar-23	As at Mar-24	As at Jun-24 (un-audited)
EQUITY AND LIABILITIES				
Equity				
Total Equity	7,259.67	9,455.20	13,655.42	14,162.01
Non-current Liabilities				
Borrowings	3.95	14.26	10.54	13.35
Lease Liabilities	1,451.03	1,884.02	2,354.62	2,512.12
Provisions	0.73	6.32	28.05	42.38
Other non-current liabilities	8.50	251.38	62.47	61.07
Total non-current liabilities	1,464.21	2,155.98	2,455.68	2,628.92
Current liabilities				
Borrowings	8,625.72	11,757.48	14,972.85	13,734.65
Lease Liabilities	178.61	213.51	273.44	302.02
Trade Payables	1,174.23	1,616.92	2,068.81	3,608.21
Other Financial Liabilities	335.69	509.72	687.16	341.94
Current tax liabilities (net)	138.51	155.05	154.69	188.05
Other Current Liabilities	1,825.21	3,169.07	2,958.53	2,719.71
Total Current Liabilities	12,277.97	17,442.01	21,115.48	20,932.39
Total Equity and Liabilities	21,001.85	29,053.19	37,226.58	37,723.32

Particulars (INR Mn)	As at Mar-22	As at Mar-23	As at Mar-24	As at Jun-24 (un-audited)
ASSETS				
Non-current assets				
Property, plant and equipment	691.00	847.02	1,158.24	1,180.16
Capital work-in-progress	65.14	130.64	14.94	6.43
Right of use assets	1,516.20	1,926.70	2,434.08	2,609.91
Other intangible assets	24.59	22.95	27.54	27.84
Other financial assets	166.78	560.69	305.35	170.18
Other non-current assets	524.42	555.17	452.70	471.79
Total non-current assets	2,988.13	4,043.17	4,392.85	4,466.31
Current Assets				
Inventories	13,912.45	18,854.57	24,570.19	25,937.67
Trade Receivables	393.98	454.22	528.68	633.02
Cash and Cash Equivalents	95.44	94.83	185.16	292.45
Bank Balances & FDs	2,692.69	4,280.90	5,328.46	4,324.03
Other Current Assets	919.16	1,325.50	2,221.24	2,069.84
Total Current Assets	18,013.72	25,010.02	32,833.73	33,257.01
Total Assets	21,001.85	29,053.19	37,226.58	37,723.32

Cash Flow Statement (Consolidated)



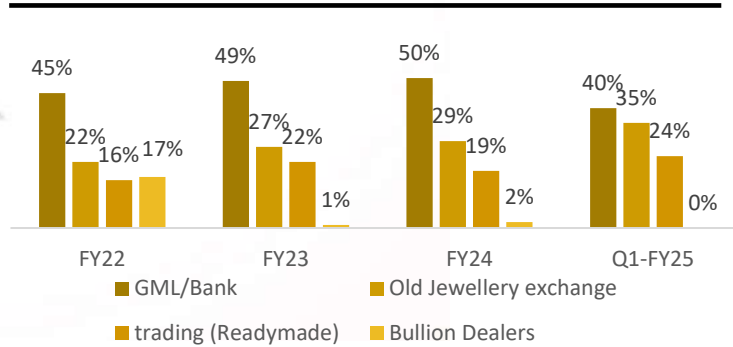
Sl.	Particulars	FY22	FY23	FY24	Jun-24 (un-audited)
A	Cash Flow from operating activities				
1	Profit/(loss) before Tax and Exceptional Items	1,769.59	2,161.52	2,495.38	707.97
2	Adjustments for:				
3	Depreciation and Amortisation Expense	421.15	455.53	601.09	180.70
4	Finance Costs	-71.50	860.53	1,081.03	321.60
5	Interest income and other adjustments	692.18	-175.95	-327.62	-105.49
6	Operating Profit before Working Capital Changes	2,811.42	3,301.63	3,849.88	1,104.78
7	Working Capital Adjustments				
8	(Increase) / Decrease in Inventories	-3,519.02	-4,942.12	-5,715.62	-1367.48
9	(Increase) / Decrease in Trade Receivables	-115.03	-60.98	-68.51	-101.43
10	Increase) / Decrease in Financial Assets and other Current and Non-Current Assets	-194.79	-599.57	-626.58	166.03
11	Increase (Decrease) in Financial Liabilities & Other Current and Non-Current Liabilities	706.19	2,110.79	330.16	1009.71
12	Cash Generated from Operations	-311.23	-190.25	-2,230.67	811.62
13	Income Taxes Paid (Net of Refund)	-387.63	-591.74	-707.64	-199.67
14	Net Cash Generated by Operating Activities	-698.86	-781.99	-2,938.31	611.95
B	Cash Flow from Investing activities				
1	Net Cash used in Investing Activities	-1,570.94	-1,980.30	-1,184.76	1,133.58
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	-1315.19
4	Finance Cost	-704.46	-811.83	-1,075.72	-323.04
5	Net Cash (used in) / Generated by Financing Activities	2,280.11	2,761.68	4,213.40	-1,638.23
D	Net Increase/(decrease) in cash and Cash Equivalents	10.31	-0.61	90.33	107.29
E	Cash and Cash Equivalents at the Beginning of the Year	85.13	95.44	94.83	185.16
F	Cash and Cash Equivalents at the end of the Year	95.44	94.83	185.16	292.45

Key Financial Metrics



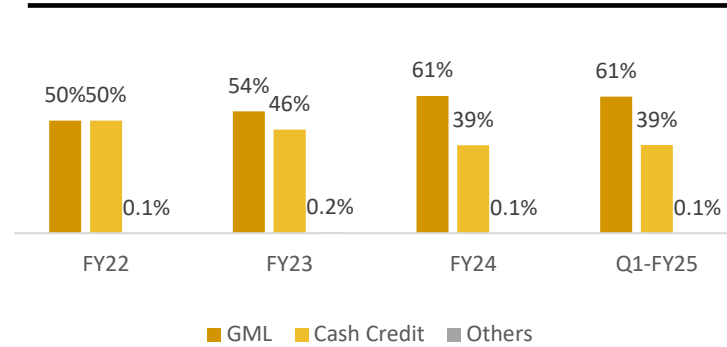
INR Mn unless stated otherwise

Gold Sourcing



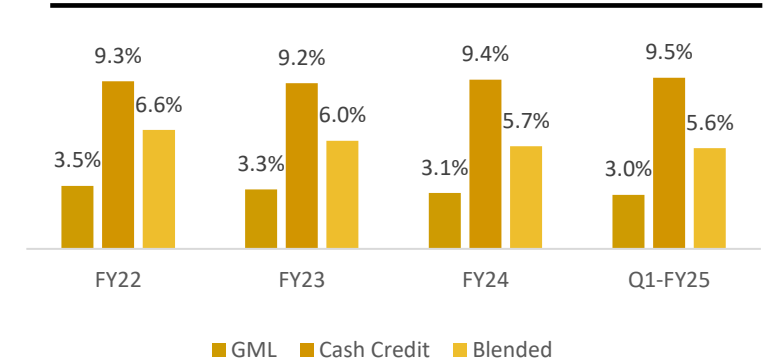
Significant part of Gold Sourcing is done from Consortium Bankers (~40%) and balance by Old Jewellery Exchange (~35%), Trading Purchase (~34%) etc. (Old gold as % of sales is 35%)

Gold Metal Loan (GML) as % of total Borrowings



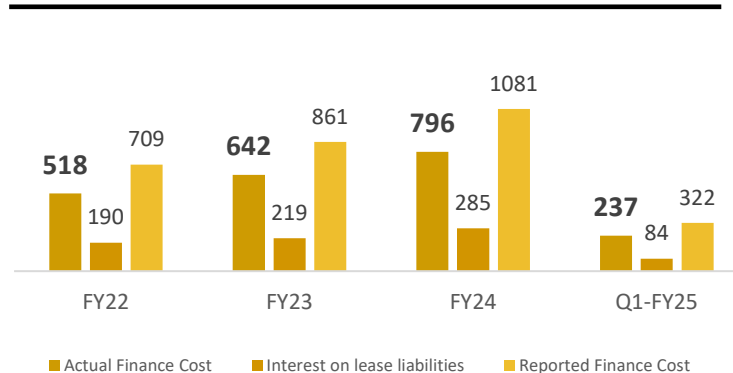
GML borrowing as % of Total Borrowing has been consistently enhanced to ~61% leading to working capital efficiency and lower ROI

Blended Borrowing Cost per annum



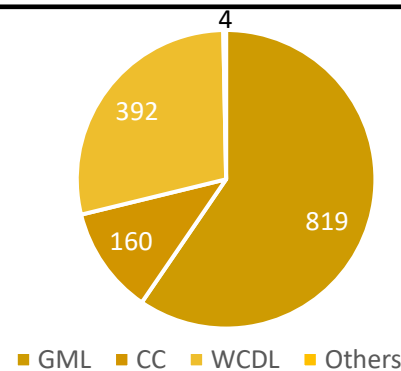
Average Rate of Interest (ROI) paid to consortium bankers reduced by 30 bps to 5.7%pa

Finance Cost*



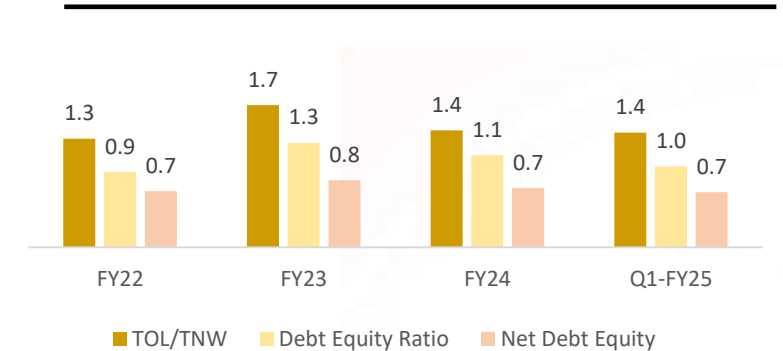
IND AS reported finance cost contains impact of lease accounting and usually higher.

Working Capital Borrowings



The total Borrowing as on 30th June, 24 was **1,375**

Capital Gearing



Improvement in Capital gearing ratio upon IPO

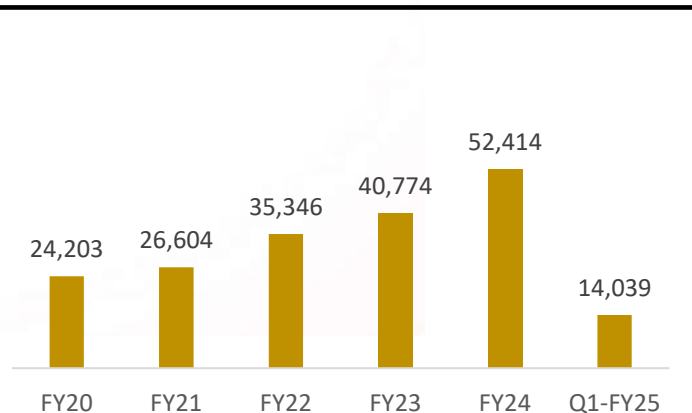
TOL/TNW – total outside liabilities (Borrowing, trade payable and customer advances)/total Net worth
Net Debt /Equity- total debt less 'Bank balances other than cash and cash equivalents'/ Net Worth

Five years successful track record



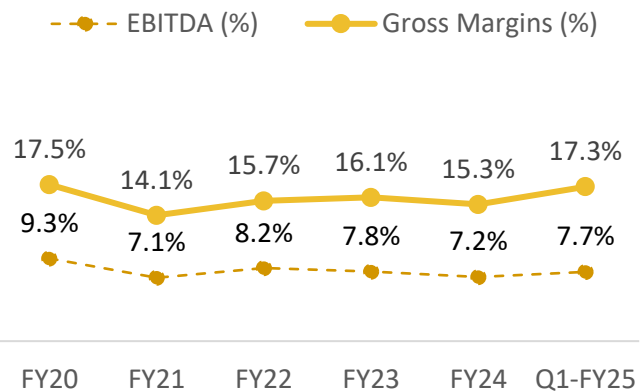
INR Mn unless stated otherwise

Revenue from operations



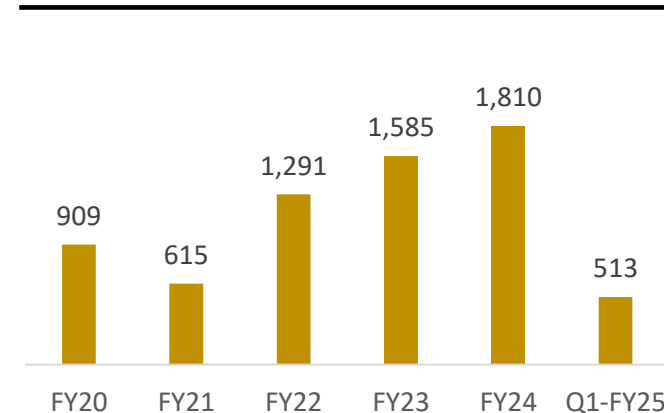
Revenue doubled in 4 years at 21% CAGR

Operational margins

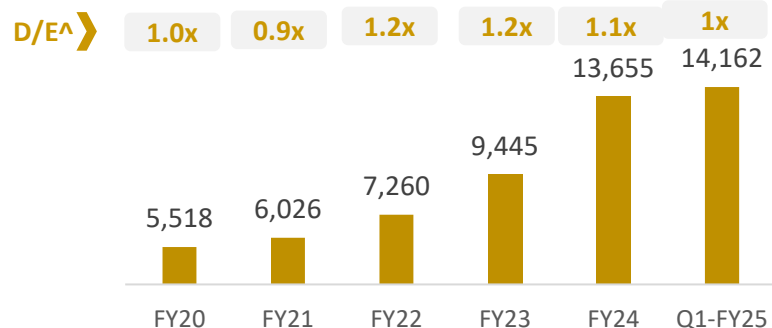


Minor movement in Gross Margin & EBITDA

Profit After Tax

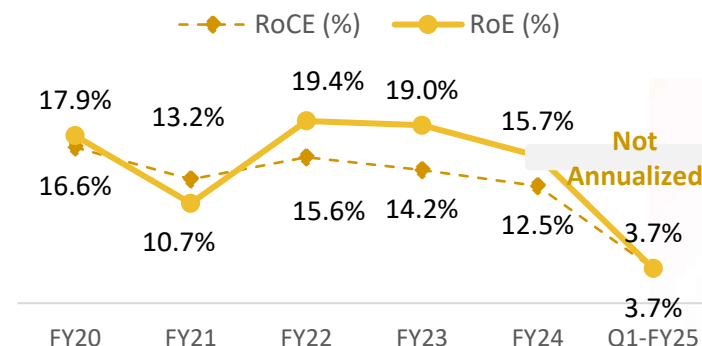


Net Worth and Debt-Equity Ratio



Substantial improvement in Net worth upon IPO in FY24

Return ratios



ROE & ROCE movement due to higher Pan India expansion

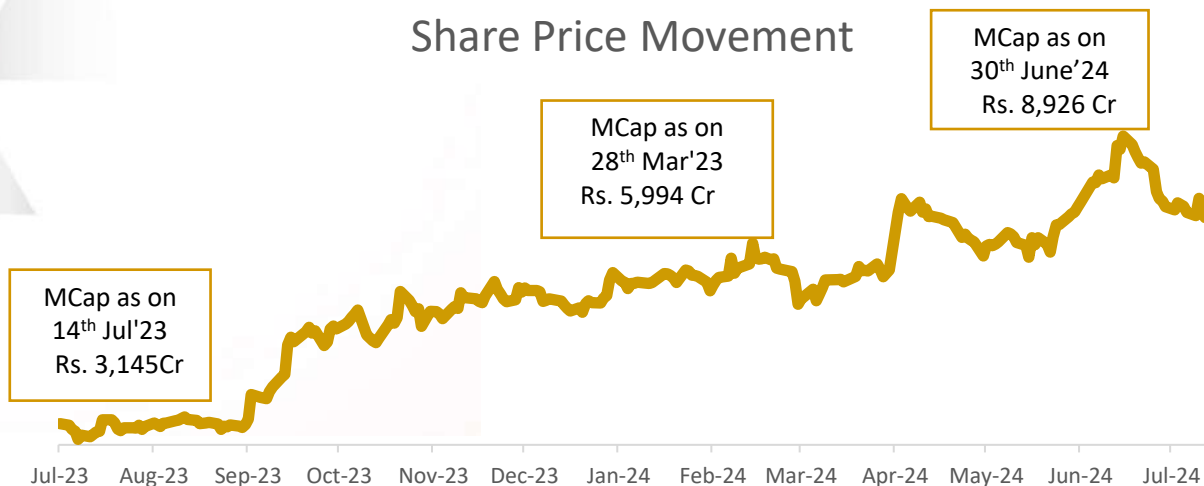
Notes:

- 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.

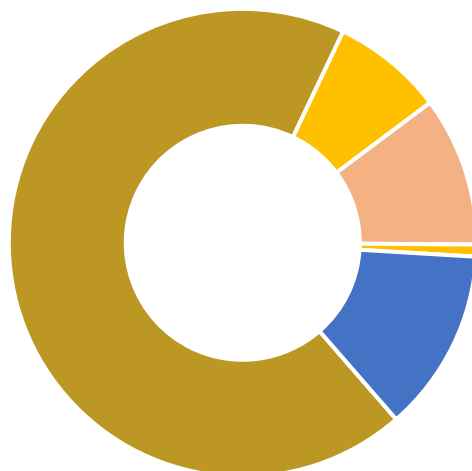
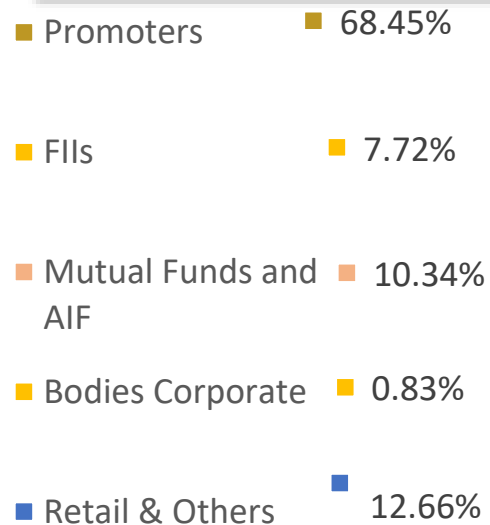
Shareholding Pattern



Share Price Movement



Holding as on 30th June 2024



Major Share holders among Top 20 (Excluding Promoters) As on 30th June 2024

- OMAN INDIA JOINT INVESTMENT FUND II
- WHITEOAK CAPITAL
- SIXTEENTH STREET ASIAN GEMS FUND
- JUPITER INDIA FUND
- 3P INDIA EQUITY FUND
- SUNDARAM MUTUAL FUND
- MOTILAL OSWAL
- INEVSCO INDIA
- APAH CAPITAL MASTER FUND
- BANK OF INDIA
- HIGHWEST GLOBAL MASTER FUND, LP
- NEW VERNON INDIA LIMITED
- BLEND FUND 2
- ABU DHABI INVESTMENT AUTHORITY – WAY
- SOCIETE GENERALE – ODI
- ITI SMALL CAP FUND
- UNION SMALL CAP FUND
- CARNELIAN CAPITAL COMPOUNDER FUND-1 .
- BANDHAN SMALL CAP FUND
- MORGAN STANLEY ASIA (SINGAPORE) PTE. - ODI

Corporate Social Responsibility

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



Total 350 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.



Thank You

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