

1 Senco Gold Ltd

Founded on a legacy of over eight decades of family business and incorporated in 1994, Senco Gold Limited is a leading jewellery retailer and India's 2nd most trusted jewellery brand. The company offers a wide range of gold, diamond, silver, platinum, and precious and semi-precious stone jewellery. Its flagship brand "Senco Gold & Diamonds", along with sub-brands such as Everlite, Gossip, Aham, Perfect Love, and Sennes, caters to diverse consumer segments. The company operates 196 showrooms across India and Dubai, supported by omnichannel sales model. It also has in-house manufacturing facilities backed by 210+ skilled master karigars, ensuring consistent craftsmanship and quality.

2 Brand Portfolio

- **Senco Gold & Diamonds:** Flagship brand offering gold, diamond, platinum, and silver jewellery, known for bridal collections and designs reflecting traditional Bengali craftsmanship.
- **Everlite:** Lightweight, everyday fine jewellery brand designed for modern consumers seeking elegant yet affordable designs.
- **Gossip:** Fashion-forward jewellery brand offering silver and trendy pieces across categories such as American diamond, zircon, antique, and oxidized designs.
- **Aham:** Dedicated men's jewellery brand offering a wide range of products reflecting refined and contemporary masculine style.
- **Perfect Love:** Premium solitaire diamond jewellery brand focused on timeless elegance and sophisticated designs.
- **Sennes:** Lifestyle-focused premium brand offering lab-grown diamonds, leather bags, fragrances, and accessories, targeting younger urban consumers. Presence through 8 exclusive brand outlets, along with 61 leather SIS outlets and 95 fragrance SIS outlets within Senco showrooms across India.

3 Key Strengths

- 196 stores with stronghold in Eastern India, expanding rapidly across states and towns.
- Diversified sub-brand portfolio catering to varied customer segments and preferences.
- Leveraging Bengal's craftsmanship and skilled Kolkata karigars to drive design innovation and strengthen hyperlocal positioning.
- New monthly designs blending global trends with Indian tastes to match evolving consumer styles.
- Ranked India's 2nd Most Trusted jewellery brand, reflecting quality and transparency.
- Strong omnichannel presence delivering a seamless customer experience across digital and physical touchpoints.

4 Key Growth Drivers

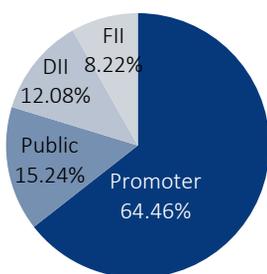
- Expanding geographic reach and scaling the business through an asset-light franchise model.
- Promotion of lightweight jewellery for millennials and Gen Z through brands like Sennes, Everlite and Gossip using an omnichannel strategy.
- Elevating diamond jewellery share to increase stud ratio and drive margins.
- Driving growth through digital transformation and AI-enabled innovation.
- Optimized Inventory Turnover to enhance Store and Space productivity by Hub and-Spoke Model.
- Increased proportion of gold metal loans to reduce borrowing costs and strengthen hedging mechanisms.

Key Financials	FY23	FY24	FY25	9M-FY26
Revenue from Operations (INR Mn)	40,774	52,414	63,281	64,334
Sales Growth (Y-O-Y)	15.36%	28.55%	20.73%	29.96%
EBITDA (INR Mn)	3,166	3,755	3,676	6,947
EBITDA Margins (%)	7.76%	7.16%	5.81%	10.80%
Net Profit (INR Mn)	1,585	1,810	1,593	4,174
Net Profit Margins (%)	3.89%	3.45%	2.52%	6.49%
Diluted EPS (INR)	22.87	12.01	10.08	25.46
Diluted EPS Growth (Y-O-Y)	18.07%	(47.49)%	(16.07)%	NA

Key Financial Ratios	FY25
Stud Ratio*	11%
Same Store Sales Growth*	21%
Net Debt to Equity	0.50x
Return on Equity	10%
Return on Capital Employed	11%
Debtor Days	4
Inventory Days	166
Cash Conversion Cycle Days	158

*as on 9M-FY26

Shareholding Pattern



Capital Structure

Share Price as on 31st Dec, 2025	318.15
Number of Shares o/s (Mn)	163.72
Market Capitalisation (INR Mn)	52,087
Add: Debt (INR Mn)	22,487
Less: Cash & Equivalents (INR Mn)	5,752
Enterprise Value (INR Mn)	68,822
Networth (INR Mn)	23,712

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