

17th November, 2025

To,
The Manager,
Compliance Department,
National Stock Exchange of India Limited
Exchange Plaza, Plot No. C/1, G Block, Bandra-
Kurla Complex, Bandra (East), Mumbai - 400
051
Symbol : TBZ

To,
The Manager,
Corporate Service Department,
BSE Limited
Phiroze Jeejeebhoy Towers,
Dalal Street, Mumbai - 400 001

Script Code & ID: 534369

Dear Sir/Madam

Sub: Investors Presentation

Pursuant to Regulation 30 and other applicable provisions of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, a copy of the Investors Presentation is enclosed herewith and the said Investors Presentation has also been uploaded on the Company's Website at www.tbztheoriginal.com.

Kindly take the same on record.

Thanking You.

Yours faithfully,
For **Tribhovandas Bhimji Zaveri Limited**

[illegible]

Encl: as above



CIN No : L27205MH2007PLC172598

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www.tbztheoriginal.com

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1864

TRIBHOVANDAS BHIMJI ZAVERI
SHRIKANT ZAVERI GROUP

INVESTOR PRESENTATION

Q2 & H1 FY26

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Q2 & H1 FY26 Updates

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DISCUSSION SUMMARY

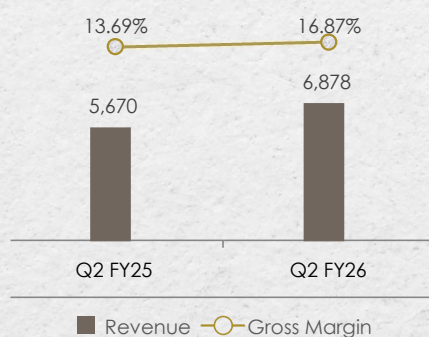
Q2 & H1 FY26 RESULTS UPDATE

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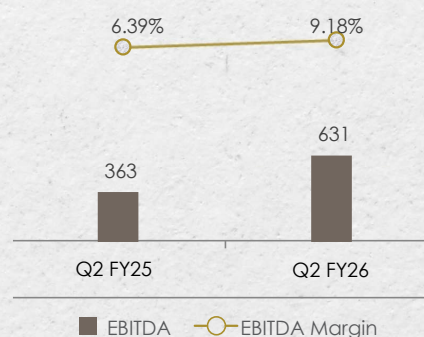


Q2 FY26 - Result Highlights (₹ In Mn)

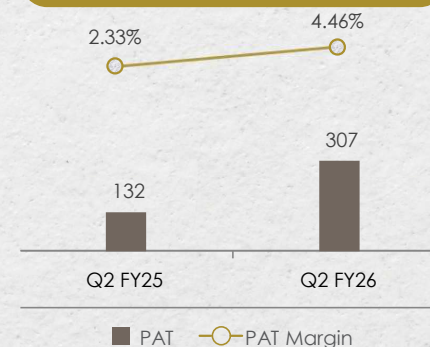
Revenues & Gross Margin (%)



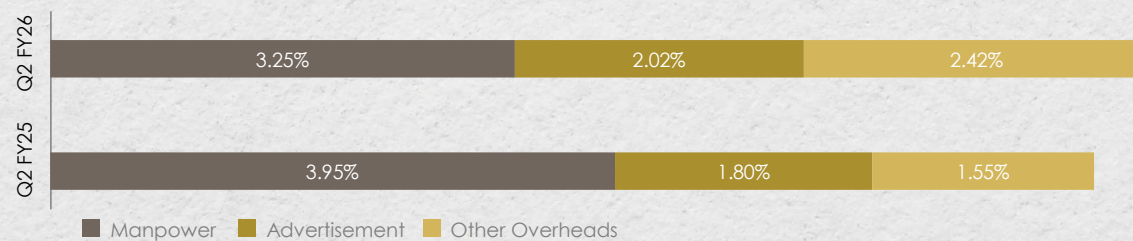
EBITDA & EBITDA Margin (%)



PAT & PAT Margin (%)

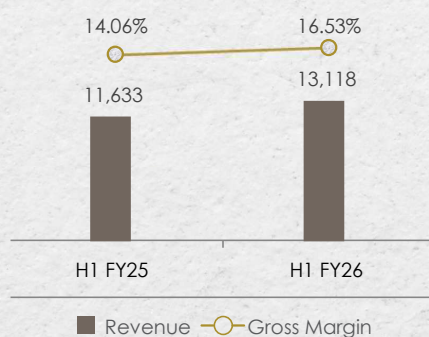


Expenses as a % of Total Revenue

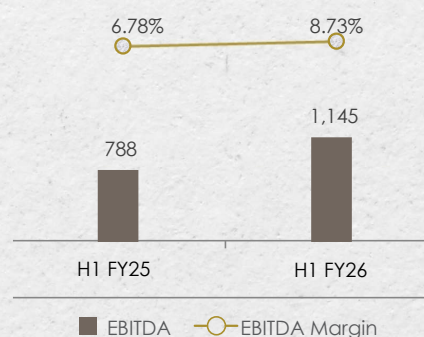


H1 FY26 - Result Highlights (₹ In Mn)

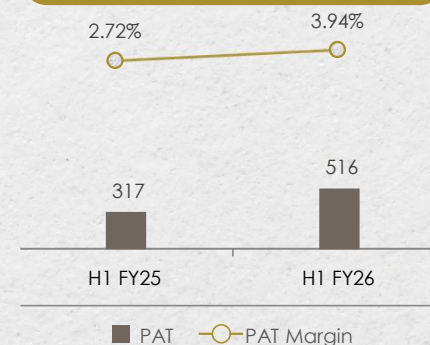
Revenues & Gross Margin (%)



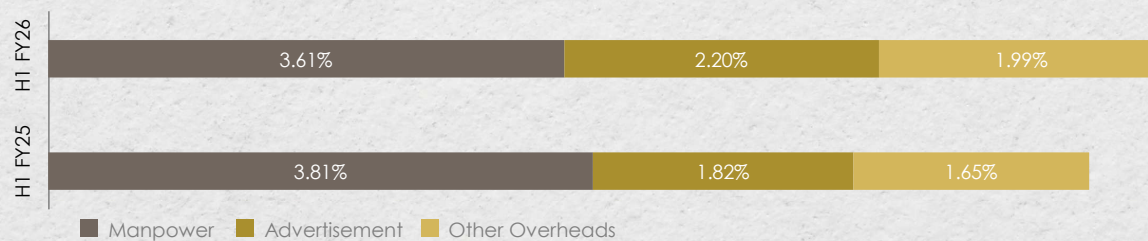
EBITDA & EBITDA Margin (%)



PAT & PAT Margin (%)

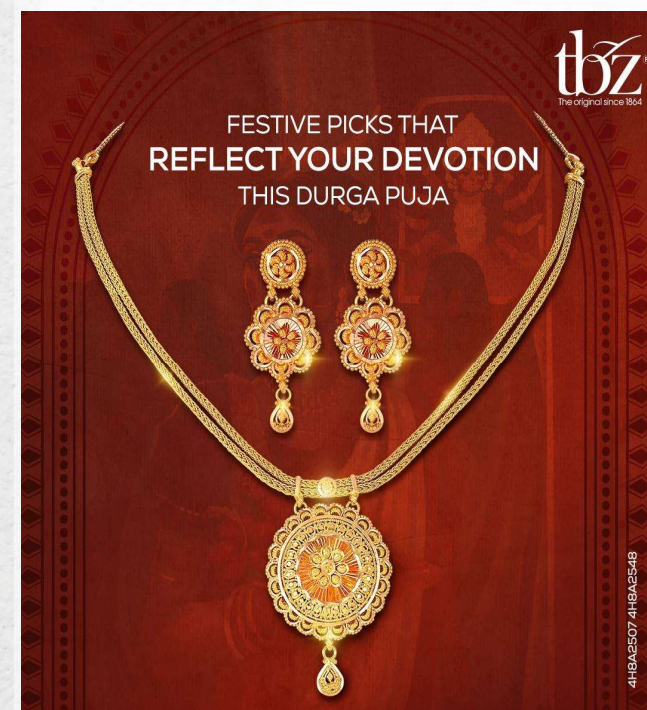


Expenses as a % of Total Revenue



Q2 & H1 FY26- Key Takeaways

- The Company's revenue from operations increased by 21.30% YoY in Q2 FY26, reaching ₹6,878.28 million. For H1 FY26, revenue stood at ₹13,118.35 million, reflecting a 12.77% growth compared to the same period last year.
- Gross profit improved significantly by 49.50% YoY in Q2 FY26, supported by stronger execution and better realisation trends. Gross margin expanded by 318 basis points, reaching 16.87% in Q2 FY26. For H1 FY26, gross profit grew by 32.65% YoY, while gross margin improved by 247 basis points to 16.53%, underscoring improved operational efficiencies amid rise in gold price.
- The Company reported a strong 74.15% YoY increase in EBITDA, reaching ₹631.31 million in Q2 FY26. For H1 FY26, EBITDA stood at ₹1,145.39 million, reflecting a 45.27% growth over H1 FY25. The EBITDA margin also exhibited marked improvement, expanding by 279 bps in Q2 FY26 to 9.18%, and by 195 bps in H1 FY26 to 8.73%, indicating continued benefits from scale efficiencies.
- PAT witnessed a substantial YoY increase of 132.23% in Q2 FY26, rising to ₹307.00 million. For H1 FY26, PAT stood at ₹516.44 million, up 62.98% year-on-year. The PAT margin improved by 213 basis points in Q2 FY26 to 4.46%, and by 122 basis points in H1 FY26 to 3.94%, demonstrating materially enhanced bottom-line performance despite higher finance and depreciation costs.
- Strategic retail network expansion: launch of two new flagship high-street showrooms in Ahmedabad (C.G. Road) and Hyderabad (Kondapur) during Q1 FY26, expanding the national footprint to 37 showrooms across 27 cities.
- Customer Engagement & Acquisition driven by occasion-centric marketing campaigns (like "The Great Gold Rush" and "Celebration of Diamonds"), resulting in increased walk-ins, able to engage new customer acquisition, and reactivation of lapsed customers through targeted CRM and outreach



Q2 & H1FY26- Standalone Profit & Loss Statement

Particulars	Q2FY26	Q2FY25	YoY%	H1FY26	H1FY25	YoY%
Revenue From Operation	6,878.28	5,670.47	21.30%	13,118.35	11,632.90	12.77%
COGS	5,717.75	4,894.19	16.83%	10,949.39	9,997.78	9.52%
Gross Profit	1,160.53	776.28	49.50%	2,168.96	1,635.12	32.65%
Gross Margin %	16.87%	13.69%	318 bps	16.53%	14.06%	247 bps
Employee Expenses	223.85	223.99	-0.06%	473.71	443.53	6.80%
Other Expenses	305.37	189.78	60.91%	549.86	403.12	36.40%
EBIDTA	631.31	362.51	74.15%	1,145.39	788.47	45.27%
EBIDTA Margin %	9.18%	6.39%	279 bps	8.73%	6.78%	195 bps
Finance Cost	164.84	131.09	25.74%	341.62	259.12	31.84%
Depreciation	75.81	60.79	24.71%	149.26	121.81	22.53%
Other Income	19.82	13.95	42.10%	38.35	25.19	52.26%
Profit Before Tax	410.48	184.57	122.39%	692.87	432.73	60.11%
Taxes	103.47	52.38	97.56%	176.42	115.85	52.29%
Profit after Tax*	307.00	132.20	132.23%	516.44	316.88	62.98%
PAT Margin %	4.46%	2.33%	213 bps	3.94%	2.72%	122 bps

Our newly opened stores in H1FY26:
Ahmedabad & Hyderabad (opened in April 2025)

CG Road, Ahmedabad



Kondapur, Hyderabad



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Marketing Initiatives During Q2FY26

Multi-Channel Marketing, New Product Stories, and Store Expansion Driving Growth

Customer Engagement

- Customer Engagement
- 57,000+ walk-ins were recorded in Q2 FY26, sustaining strong footfall momentum through a transitional, pre-festive quarter.
- The customer mix remained well balanced, with 40%-45% new customers, 45%-50% active customers and retain lapsed buyers through CRM (WhatsApp/SMS/RCS), digital campaigns, exhibitions, press advertising, on-ground calling and limited-period schemes.
- Targeted festive-readiness initiatives, curated invitations and topical campaigns helped convert traffic more effectively and strengthened the overall quality of store conversions.

Key Campaigns (July–September 2025)

1. "Celebration of Diamonds" – July

- The quarter opened with TBZ's signature Diamond Festival, now an established and distinctive brand property.
- A 360° media presence spanned press, outdoor, radio, digital, CRM outreach, YouTube and influencer collaborations.
- Shoot-led creatives, client testimonials and a virtual store walkthrough deepened emotional connect and lifted digital engagement metrics.

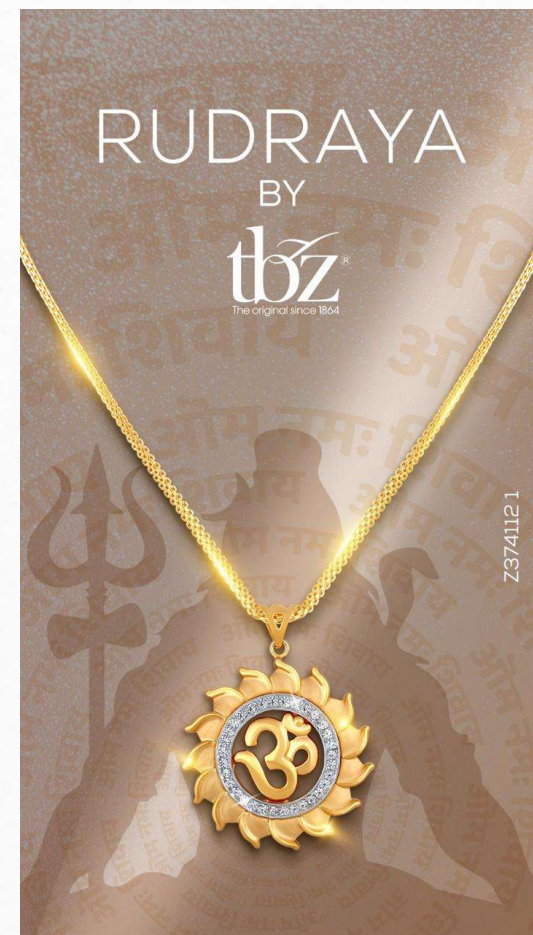
2. "The Great Gold Rush" – August

- Against the backdrop of rising gold prices, TBZ converted sentiment into action through a focused three-day gold-buying festival.
- High-frequency promotion across print, digital, CRM calls/messages and strong in-store visibility created urgency and drove footfalls.
- Region-specific campaigns such as Varalakshmi Vratam in the South and 160-year Founder's Day celebrations added richness, backed by special making-charge benefits and heritage-led storytelling.

3. "Tyohaar Matlab TBZ" – September

- The festive season was activated with TBZ's flagship festive IP covering Ganesh Chaturthi, Hartalika Teej, Durga Pujo, Navratri and other key occasions.
- A high-decibel 360° festive campaign featuring brand ambassador Sara Ali Khan was rolled out, supported by national offers and bank-led promotions.
- A partnership with HDFC Bank provided an attractive ₹5,000 instant discount to accelerate purchase decisions.
- The relaunch of the Rudraya (Om Rudraksha) Collection reinforced TBZ's festive-spiritual positioning and broadened its appeal in the auspicious-wear space

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Marketing Initiatives During the Quarter **contd.**

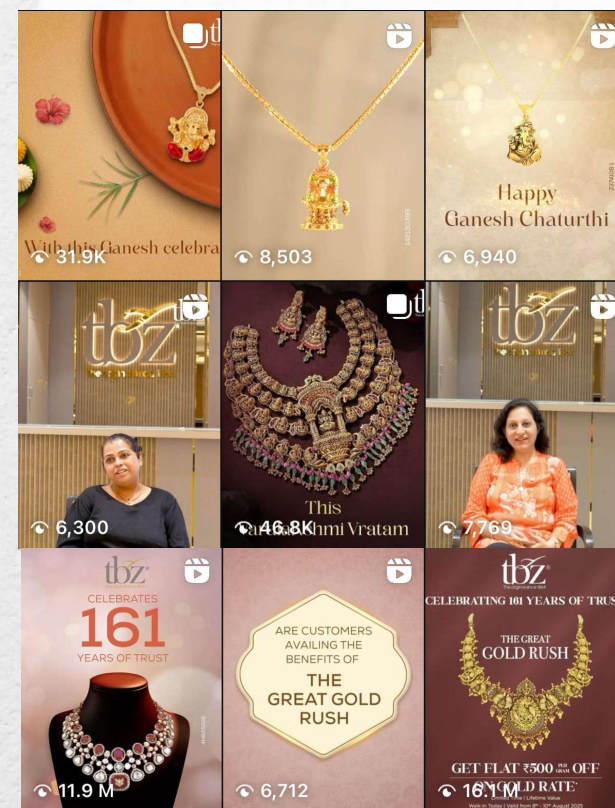
Digital Momentum

- Strong digital traction with Instagram followers rising from 161K → 163K, adding nearly 2,000 followers.
- Engagement peaked in September, crossing 900,000+ interactions, driven by festive content, influencer activity, and Sara Ali Khan-led storytelling.
- Video views surged to 20 million, supported by national and regional influencer collaborations across states.
- The audience continued to be highly relevant and authentic—75.7% female, primarily aged 25–34, followed by the 35–44 segment.
- AI-generated content, model shoots, and topical creatives significantly boosted visual appeal and relatability.

Brand & Retail Experience Initiatives

- 2 new showrooms launched in CG Road (Ahmedabad) and Kondapur (Hyderabad).
- National Festive-ready visual merchandising, culturally aligned footprint now at 37 stores across 27 cities in 13 states.
- Regionally relevant themes (Durga Pujo in East, Varalakshmi in South), and enhanced story-led posts improved in-store and digital synergy.
- Strong regional influencer presence helped amplify campaigns across East, West, and South markets.
- Continued focus on premium festive assortments—diamonds, gold, temple jewellery, and wedding collections.

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A dynamic gold-driven campaign month combining once-in-a-lifetime offers, 160-year celebrations, festive moments, and relatable storytelling.

Marketing Initiatives During the Quarter *contd.*

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TRIBHOVANDAS BHIMJI ZAVERI
CELEBRATING
161 YEARS OF TRUST

**THE GREAT
GOLD RUSH**



**GET FLAT ₹500 PER GRAM OFF
ON GOLD RATE***

Limited Time - Lifetime Value
Walk-in Today
Valid on 8th - 10th August 2025


BORIVALI | CHATKOPAR | KALYAN (W)
MARINE DRIVE | SANTACRUZ | THANE
VASAI | VASHI | ZAVERI BAZAR

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Stores will open from 10 AM onwards
Zaveri Bazar Store will remain open on all Sundays

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**MAY GODDESS
GAURI'S BLESSINGS
SHINE BRIGHT ON YOU**

4H8AS634 Z274476

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CELEBRATE
VARALAKSHMI

**GOLD JEWELLERY
MAKING CHARGES**
START AT
₹299* PER GRAM
NO WASTAGE



HYDERABAD :

- PUNJAGUTTA - 70 Greensland Road
- BASHEERBAGH - Mogul's Court, Near Fateh Maidan
- KONDAPUR - Pranava Vaishnol Business Park, Next to Toyota Showroom

VIDYAWADA :

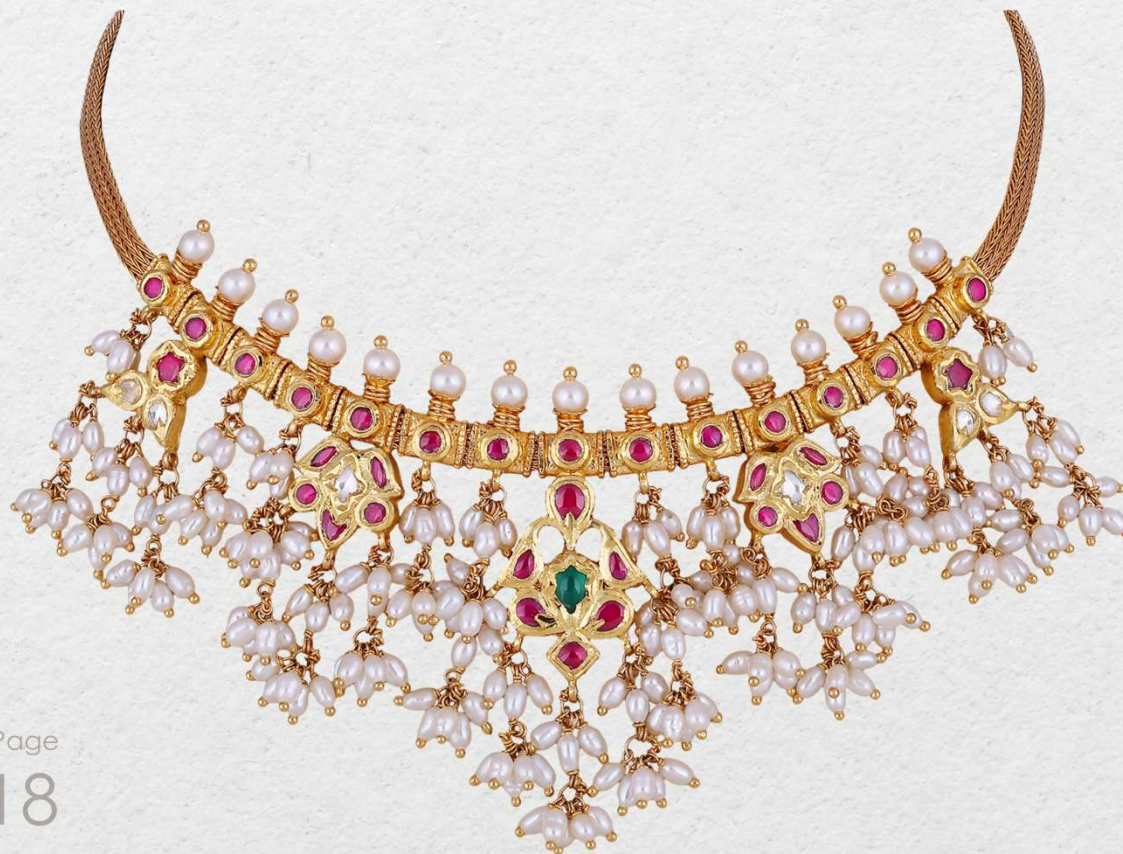
- M. G. ROAD - Opp Vivanta Hotel, Labbipet

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ABOUT US

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Why is TBZ Different?

TBZ Trusted / Competitive Advantages

Pedigree

- 160 years in jewellery business
- First jewelers to offer buyback guarantee in 1938
- Professional organization spearheaded by 5th generation of the family

160 years of Strong Brand Value

- Healthy sales productivity
- High footfalls conversion
- Multigenerational clientele

Leader in Specialty Wedding & Occasion Jewellery

- Leader of jewellery in Indian market
- ~ 65% of sales are wedding & occasion related purchases
- Compulsion buying
- Stable fixed budget purchases by customers

Design Exclusivity

- 8 - 10 new jewellery lines/year
- In-house diamond jewellery production
- Customer loyalty
- Premium pricing

Scalability & Reach

- 37 stores (1,00,000+ ft.)
- Presence – 27 cities, 13 states
- New store opened in Pink City- Jaipur in Q1FY25, and Bhubaneshwar & Rourkela stores opening in H1FY25.
- 2 new stores added in April 2025, Ahmedabad & Hyderabad, making 37 stores at present.

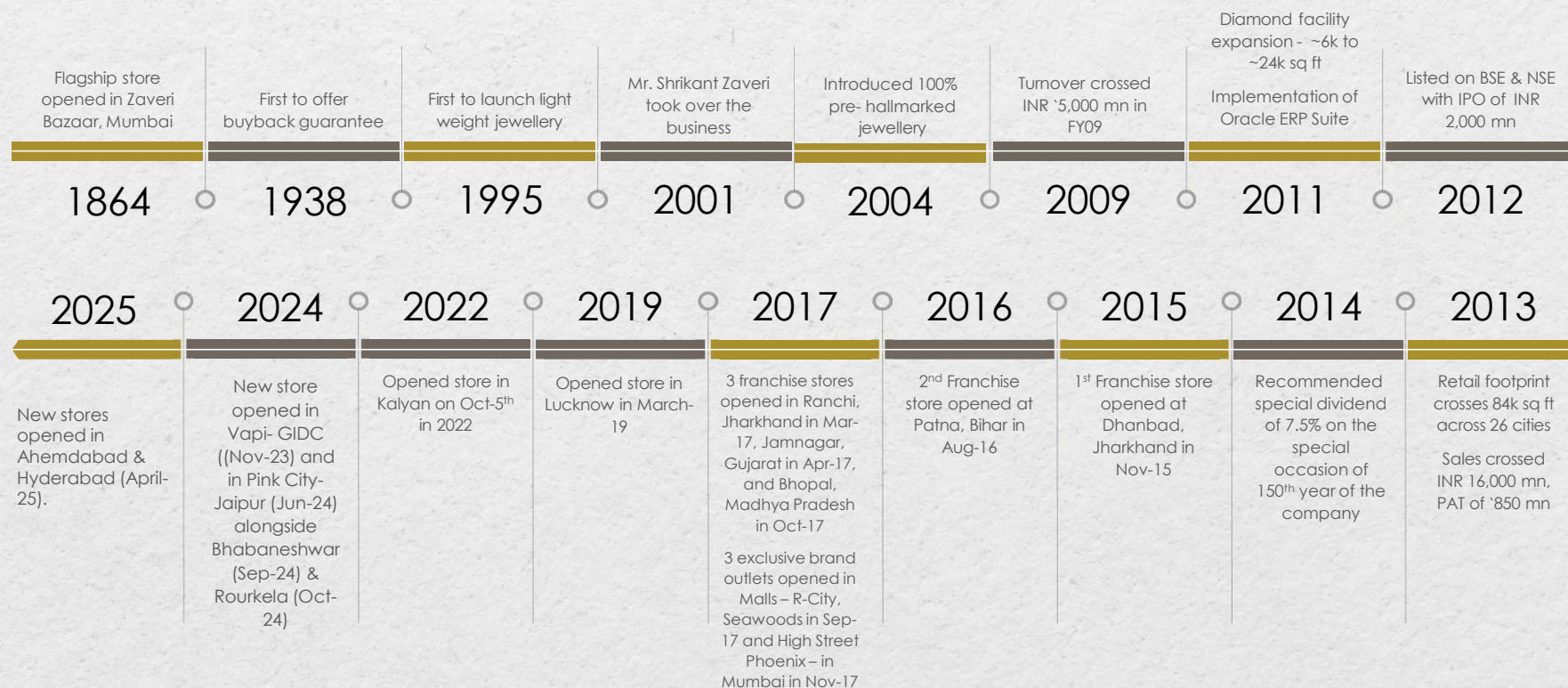
Distinctive Competitive Advantage: Multigenerational Clientele



Key Milestones

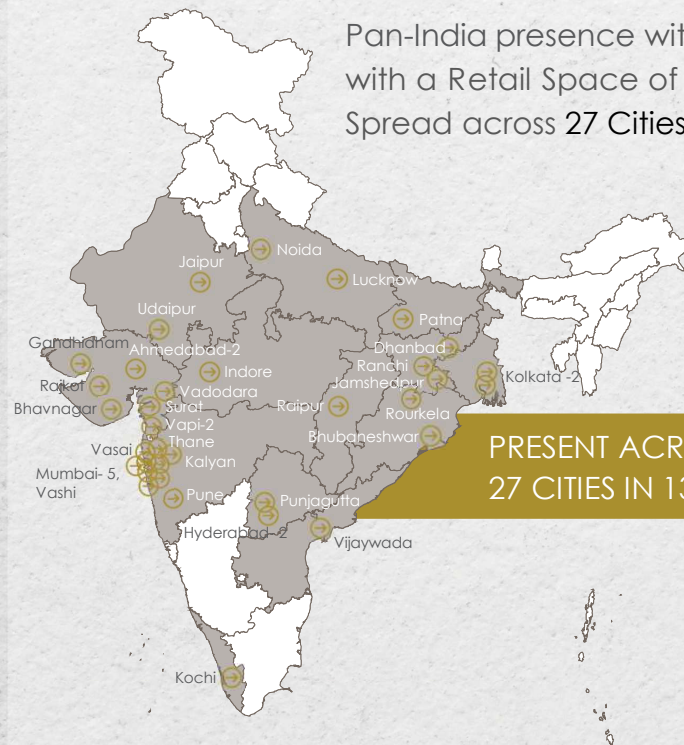
Strong Legacy Of More Than 160 Years Built On Trust

(Calendar Years)



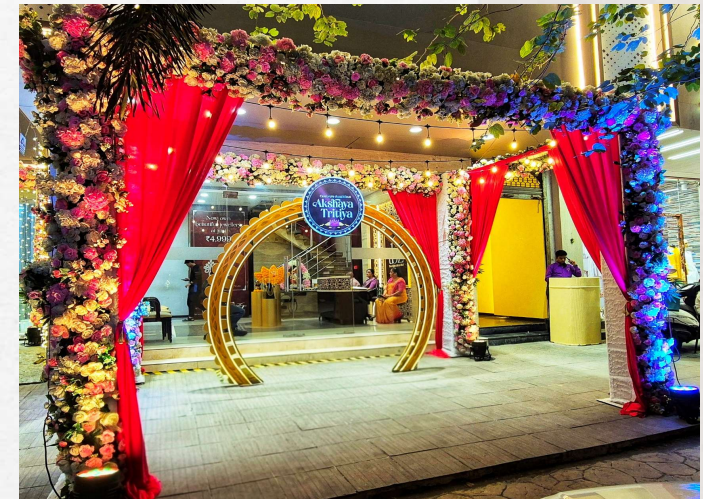
Retail Presence

Pan-India presence with 37 Stores
with a Retail Space of ~100,000+ sq. Ft.
Spread across 27 Cities in 13 States



PRESENT ACROSS
27 CITIES IN 13 STATES

Number of Stores	Till Date
Large Format (> 2,000 sq. ft.)	33
Small Format (<= 2,000 sq. ft.)	4
Total Stores	37
Total Area (sq. ft)	~1,00,000+



BUSINESS MODEL

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Business Model: Manufacturing

Gold

Procurement

- Raw Material - Bullion
- Sources:
- Banks – Gold on loan
- Exchange & purchase of old jewellery
- Bullion dealers

Manufacturing

- Gold jewellery manufacturing is outsourced.
- Vast nation-wide network of 150+ vendors
- Each vendor has an annual gold processing capacity of more than 100 kg.
- These vendors are associated with TBZ since generations and are experts in handmade regional jewellery designs.



Business Model: Manufacturing **contd.**

Diamond

Procurement

- Raw Material - Cut & polished diamonds

Sources:

- DTC site holders

Manufacturing

- In-house diamond jewellery manufacturing leading to exclusive designs, lower costs, and higher margins
- Owned manufacturing facility at Kandivali, Mumbai
- The facility also has a sizeable capacity for gold refining and matching capacity for jewellery components manufacturing

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Gold Metal Loan: Efficient Sourcing Channel

Gold Metal Loan Origination

- TBZ takes 10 kg gold from a bank on lease on day 0.
- The contract for gold lease is 180 days.
- TBZ provides a bank guarantee worth 110% of gold leased.
- Total Financing cost (interest on gold lease plus bank guarantee commission) to TBZ is significantly lower than Cash Credit Rate of Interest

Gold Metal Loan Repayment

- TBZ repays the gold daily based on actual sales of gold jewellery.
- The bank converts 1 kg of gold on lease as a sale to TBZ at a reference rate set by them as on day 1.
- TBZ books a purchase of 1 kg of gold.
- The balance 9 kg worth of gold continues to remain on lease.
- TBZ again replenishes the inventory by taking 1 kg of gold on lease from bank on day1.
- Since TBZ's gold jewellery inventory turns 2-3 times, it repays the gold lease before 180 days.

Gold Metal Loan Advantages

- **Interest Cost Savings:** Borrowing cost on gold lease is significantly lower compared to working capital borrowing cost.
- **No Commodity Risk:** Since gold is taken on lease, there is no gain if gold prices increase or loss if gold prices decrease.

Gold Metal Loan Limitations

- **Sharp increase in gold prices:** Gold lease is marked to market on a daily basis. So, any increase in gold price will cause TBZ to top up its bank guarantee.
- **Bank Guarantee limitations:** Bank guarantee issued by the bank to TBZ is based on the drawing power enjoyed by TBZ.
- **Contract Period:** If TBZ is unable to sell the gold on lease within 180 days, then they will have to convert the balance unutilized gold to purchase.

Securing Future Growth: Our Strategic Pillars

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160 years of Brand Value Leverage:

TBZ Ltd boasts substantial brand value and a long-standing reputation for quality and craftsmanship. With over 160 years in business, the brand is recognized and trusted by multigenerational customers across India, providing a significant competitive advantage and positioning the Company for continued growth.

Diversified Portfolio Growth:

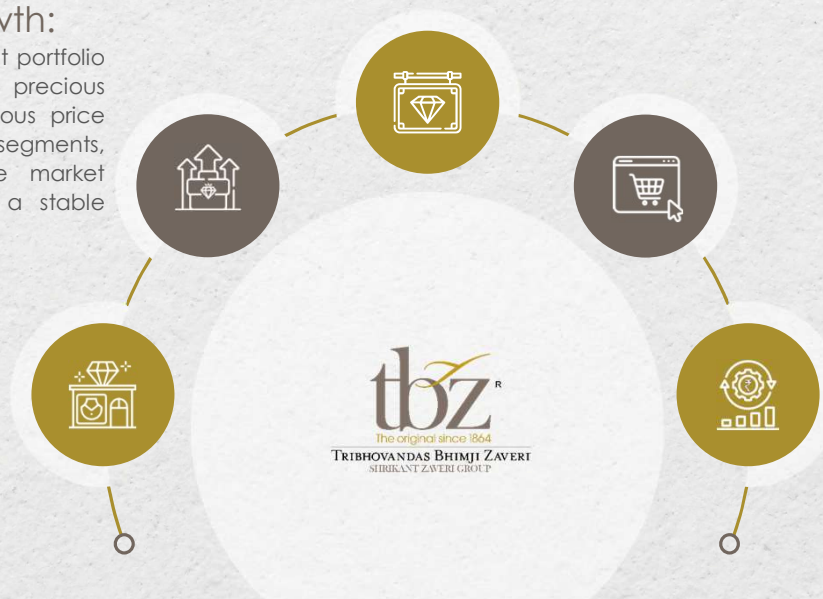
TBZ Ltd maintains a diversified product portfolio featuring gold, diamond, and other precious gemstone jewellery. By offering various price points to cater to different customer segments, the Company intends to mitigate market fluctuations' impact and generate a stable revenue stream.

Retail Expansion Focus:

TBZ Ltd focuses on organic growth through its network of stores and judiciously expanding its retail footprint across India by opening new stores in key locations. This strategy will allow the Company to increase its market share and attract new customers. The focus on retail expansion enables TBZ Ltd to leverage its brand value and capture new growth opportunities.

Financial Performance Strength:

TBZ Ltd is on track to deliver steadily improving financial performance, with consistent revenue growth and profitability. The solid balance sheet, lowering debt levels, and strong cash position sets the Company up for continued growth and expansion in India's exciting growth story.



Steadfast market steeped in tradition and innovation

GDP Contribution and Cultural Significance:

The gems and jewellery market contributes approximately 7.5% to India's GDP and 14% to total merchandise exports (IBEF Research). Gold, symbolizing wealth and prosperity, is integral to Indian culture and ceremonies, ensuring continued demand.

Expanding Middle Class and Disposable Income:

India's middle class is projected to grow from ~30% of the population in 2021 to >60% by 2047 (PRICE Market Research Report). Rising disposable incomes will likely increase spending on luxury items like high-quality, branded jewellery.

Steadfast Market Growth:

The market was valued at \$78.50 billion in 2021 and is expected to reach \$119.80 billion by 2027, with a CAGR of 8.34%. The popularity of costume and fashion jewellery, especially among younger consumers, contributes to this growth as they seek affordable and versatile options.

Fashion Jewellery Demand:

The rising popularity of fashion jewellery, particularly among younger consumers, has led to significant growth in this segment, with more consumers seeking affordable, stylish, and versatile options for various occasions.

E-commerce and Digital Platform Growth:

Increasing internet and smartphone penetration has resulted in a rise in online shopping, expanding the market and increasing accessibility to a wider range of jewellery designs and products.



>60% by 2047	\$119.80 billion by 2027	8.34%
Middle Class share of Population	Indian Market for Jewellery	Market Size CAGR (2021-27)

Source: PRICE & Economic Times

Harnessing Our Core Strengths to Drive Success

Consumer Trust:

TBZ is an age-old established brand known for its innovative designs, the quality of its artistry, and unquestionable product authenticity, enjoying a loyal base of multigenerational clientele.

Industry Benchmark:

In the Indian jewellery market, TBZ holds a distinguished position for its exemplary corporate governance, setting it as the industry's peer benchmark.

Resilient Heritage:

Spanning over 160 years, the Company has navigated multiple economic disruptions, coming out strong after each cycle.



Domestic Focus:

Since TBZ primarily concentrates on the domestic jewellery market, it remains protected from the impact of international economic challenges.

Rooted in trust and heritage, TBZ leads the Indian jewellery market with unmatched quality, a domestic focus, and a deep connection to the rising middle-class consumer.

Middle-Class Growth:

TBZ is strategically positioned to capitalize on the remarkable growth of the expanding Indian middle class, and their surging aspirations and spending in India.

Awards & Recognition:

- ❖ TBZ – The Original has won the award at Retail Jeweller India Forum- MD & CEO Awards 2025 in below category:
“Exemplary Value creation for Shareholders 2025”
- ❖ **Shri Shrikant Zaveri**, has been conferred with the prestigious **"Gems and Jewellery Industry Legend" Award** at the illustrious **IIJS Tritiya 2023** event in Mumbai.
- ❖ **Ms. Raashi Zaveri** has been awarded the **GJEPC 40 under 40**, recognizing her as a young industry leader and with the prestigious “Excellence in Leadership, Young Leader of the Year Award” by the Retail Jeweller India MD and CEO Awards.



GJEPC 40 under 40



Retail Jeweller India Forum- MD & CEO Awards 2025

Awards & Recognition

- "EXEMPELARY VALUE CREATION FOR SHAREHOLDERS 2025"

Retail Jeweller India Forum- MD & CEO Awards 2025

- "EXCELLENCE IN LEADERSHIP, YOUNG LEADER OF THE YEAR 2025" : Ms. Raashi Zaveri
GJEPC 40 under 40: Retail Jeweller India MD and CEO Awards.
- "GEMS & JEWELLRY INDUSTRY LEGEND AWARD" : Mr. Srikant Zaveri
IJS Tertiya 2023
- "BEST BRACELET DESIGN AWARD -9TH EDITION"
JJS-IJ Jewellers Choice Design Awards – 2019
- "CONTEMPORARY DIAMOND JEWELLERY AWARD" & "TREASURE OF THE OCEAN "
- GJC'S NATIONAL JEWELLERY AWARD 2018
- "DIAMOND VIVAH JEWELLERY OF THE YEAR"
Retail Jeweller India Awards – 2018
- "INDIA'S MOST PREFERRED JEWELLERY BRAND"
UBM India – 2017
- "BEST RING DESIGN OVER Rs. 2,50,000"
JJS-IJ Jewellers Choice Design Awards – 2016
- "TV CAMPAIGN OF THE YEAR"
12th Gemfields Retail Jeweller India Awards – 2016
- "DIAMOND JEWELLERY OF THE YEAR"
12th Gemfields Retail Jeweller India Awards – 2016
- "BEST NECKLACE DESIGN AWARD – 2016"
JJS-IJ Jewellers' Choice Design Award – 2016
- "ASIA'S MOST POPULAR BRANDS – 2014"
World Consulting & Research Corporation (WCRC) – 2014



PROJECT PANKHI

Project Pankhi is TBZ's flagship initiative focused on empowering women and adolescent girls from marginalised communities through mental health support, legal counselling, education, and awareness programmes.

Key Impact Highlights for H1 FY26 (April–September 2025):

- 500 counselling cases registered, addressing issues of gender-based violence, psychological trauma, and legal vulnerabilities.
- Conducted 180 joint counselling sessions with family members to drive behavioural change and create supportive home environments.
- Facilitated 56 awareness sessions for 2313 women and adolescents, focused on gender equality, basic rights, and career guidance.
- Awareness sessions planned for educating communities about the Domestic Violence Act, promoting gender equality, and encouraging responsible behaviour.
- Women celebrated their journey and shared their Personal stories with other women..
- Role of women in Literature – a state-level consultation done by Stree Mukti Sanghatana.

As a long-term, community-driven programme that integrates legal, emotional, and educational support systems to uplift women and girls, Project Pankhi continues to scale through trusted grassroots partners such as Stree Mukti Sanghatana, Urja Foundation, and Cultural Academy for Peace.

Aligned with UN SDGs:

SDG 5 – Promoting gender equality, empowering women

SDG 4 – Promoting education, including special education & employment enhancing vocation skills

SDG 3 – Good Health and Well-being



PROJECT DISHA

Project Disha is TBZ's inclusive education initiative, focused on empowering children with disabilities and underserved students through specialised learning support, teacher training, parent capacity-building, and community-driven educational interventions.

Key Impact Highlights for H1 FY26 (April–September 2025):

Muskan Foundation – Support for Children with Multiple Disabilities

- 2,254 specialised education sessions conducted for children with multiple disabilities, delivered through customised learning plans.
- Ongoing support provided to 16 children, enabling them to strengthen basic skills and participate confidently in classroom activities.
- Conducted 3 parent capacity-building sessions for 16 parents, equipping families with tools for better home-based care and learning reinforcement.
- Facilitated 4 advocacy sessions to raise awareness on inclusive education and disability rights.

Victoria Memorial School for the Blind (VMSB)

- Continued educational support for 15 visually impaired students across Grades 5 to 9.
- Students utilised computer-assisted learning to appear for unit tests, enhancing digital literacy and academic independence.

Pahley Akshar Foundation – Strengthening Foundational Learning

- 13 teacher training programmes conducted for 131 teachers from 19 schools, improving classroom delivery through structured language-learning methods.
- 877 students benefited through improved teaching practices driven by foundational literacy interventions.

Community & School Enablement Initiatives

- 46 students at Vinay Mandir School received uniform support through a collaboration with Rotary Club Ghatkopar Charitable Trust.
- 20,000 eco-friendly cotton bags distributed in partnership with Utkarsh Global Foundation and the Maharashtra Government to spread awareness on environmental protection.



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