



KHAZANCHI
JEWELLERS LTD

Date: November 18, 2025

**To,
BSE Limited
Phiroze Jeejeebhoy Towers
Dalal Street, Mumbai - 400 001**

Ref: SCRIP: 543953|KHAZANCHI|INE0OWC01011

Subject: Submission of Investor/ Analysts Presentation

Please find enclosed herewith the Investor/ Analysts presentation on the unaudited financial Results of Khazanchi Jewellers Limited for the Q2 & H1 FY26

This presentation is being submitted in compliance with Regulation 30(6) of the SEBI (Listing Obligations and Disclosure Requirements), Regulations, 2015.

The same is also being made available on the Company's website www.khazanchi.co.in.

You are requested to take the same in your records.

**Thanking You
For Khazanchi Jewellers Limited**

**Sakshi Jain
Compliance Officer & Company Secretary
Membership No.: A68478**



SINCE 1971

KJL

KHAZANCHI JEWELLERS LIMITED

Investor Presentation





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“We are extremely happy that this season has been exceptional for our company, marked by robust performance and remarkable growth in Q2 & H1 FY 2026. We are proud of our team’s dedication, as they have consistently innovated and upgraded our designs to meet customers’ tastes while ensuring affordability even amid soaring precious metal prices. The festive season and pre-Diwali demand have added an additional boost across both retail and wholesale segments.

Our brand **Vajraa Diamonds by Khazanchi** will further strengthen our market position and enhanced our visibility in high-value categories.

With our expanding wholesale & retail network, ongoing design innovation, and customer-centric approach, we remain confident of maintaining profitable growth and creating long-term value for all stakeholders.”

Mr. Rajesh Mehta

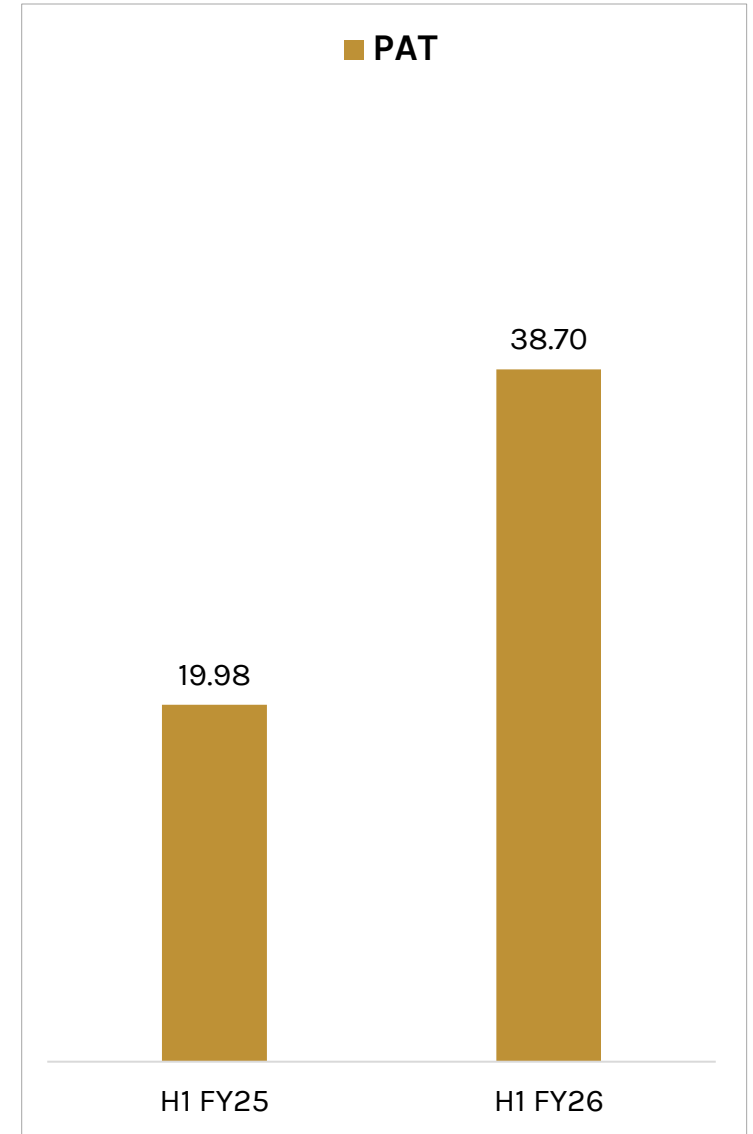
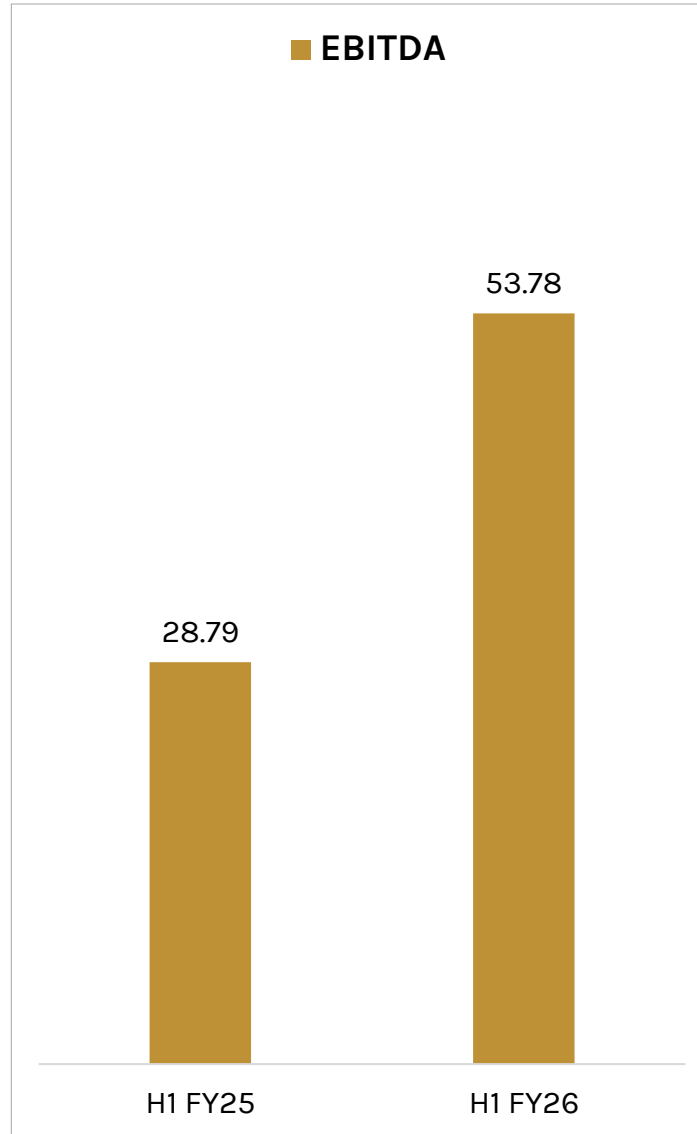
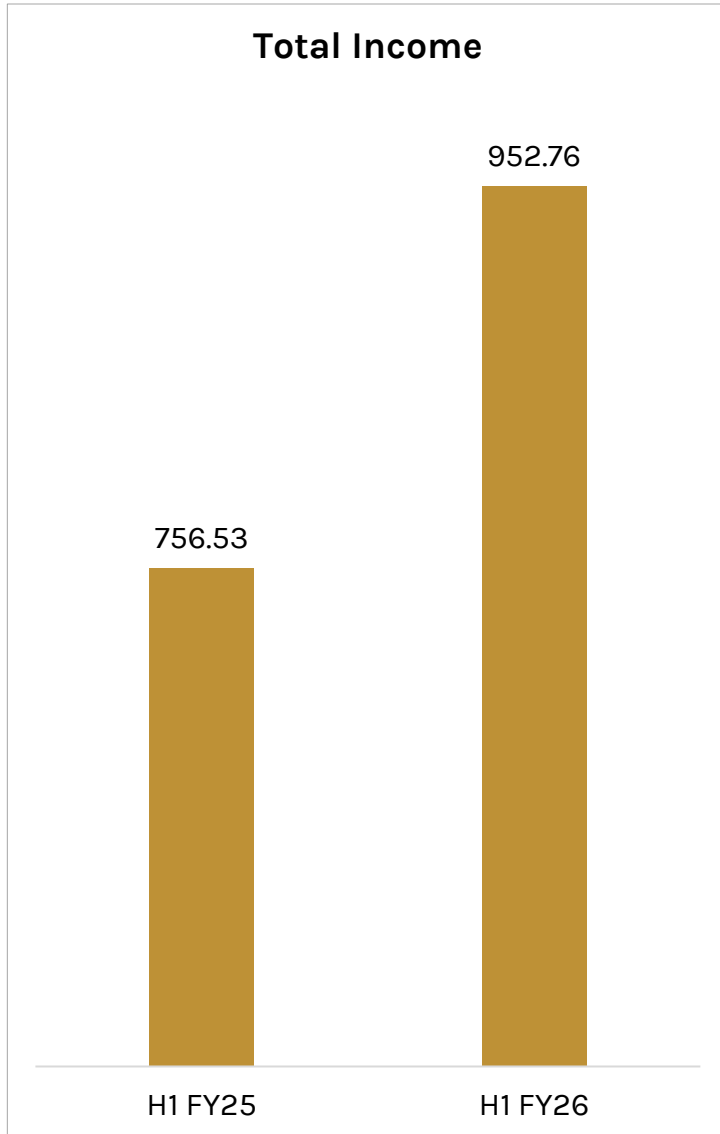
Chairman & Jt. Managing Director

Q2 & H1 FY26
Financial Highlights





H1 FY26 Key Financial Highlights



All Figures In ₹ Cr

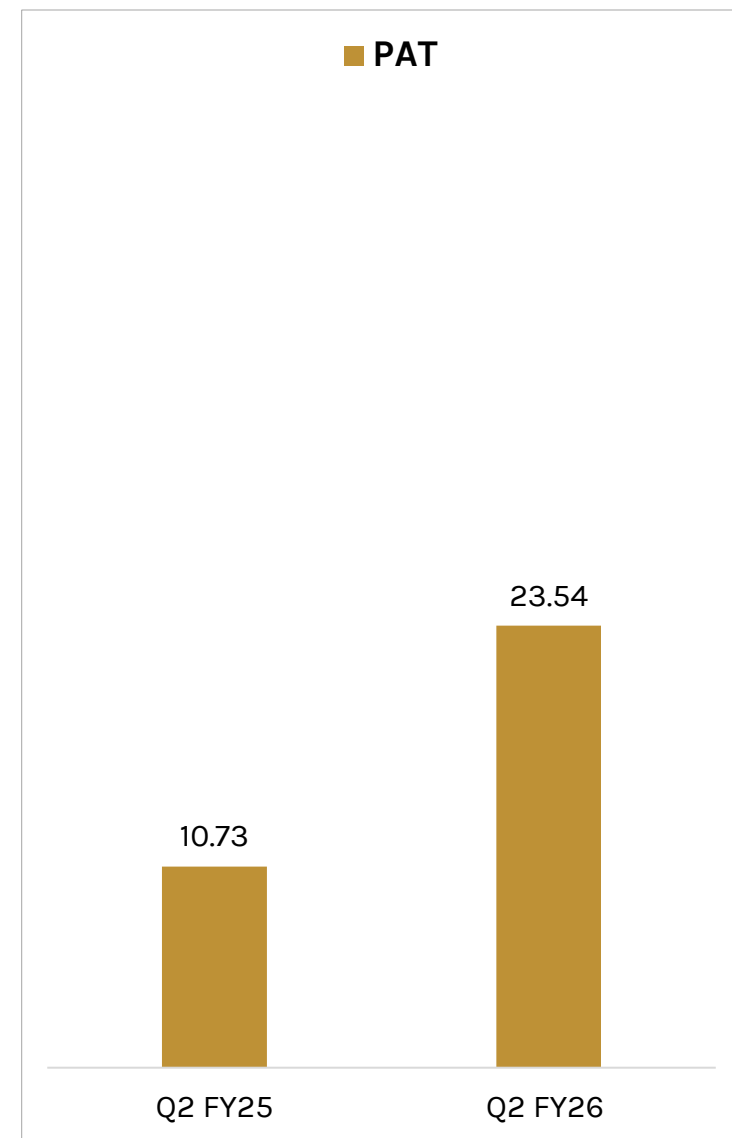
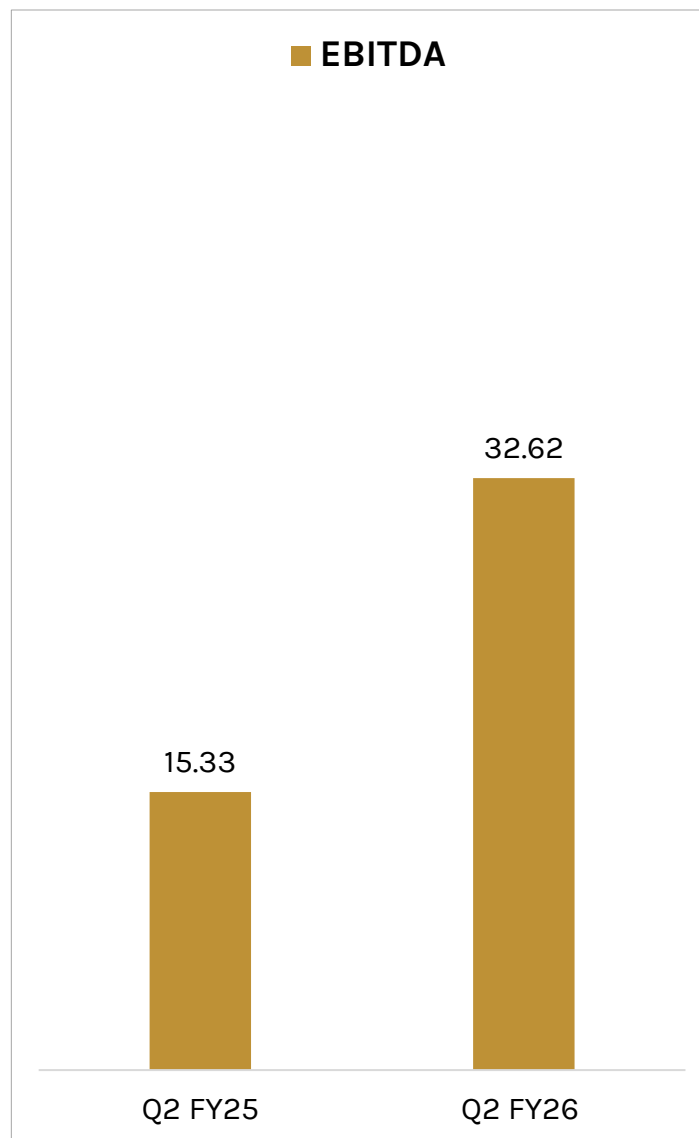
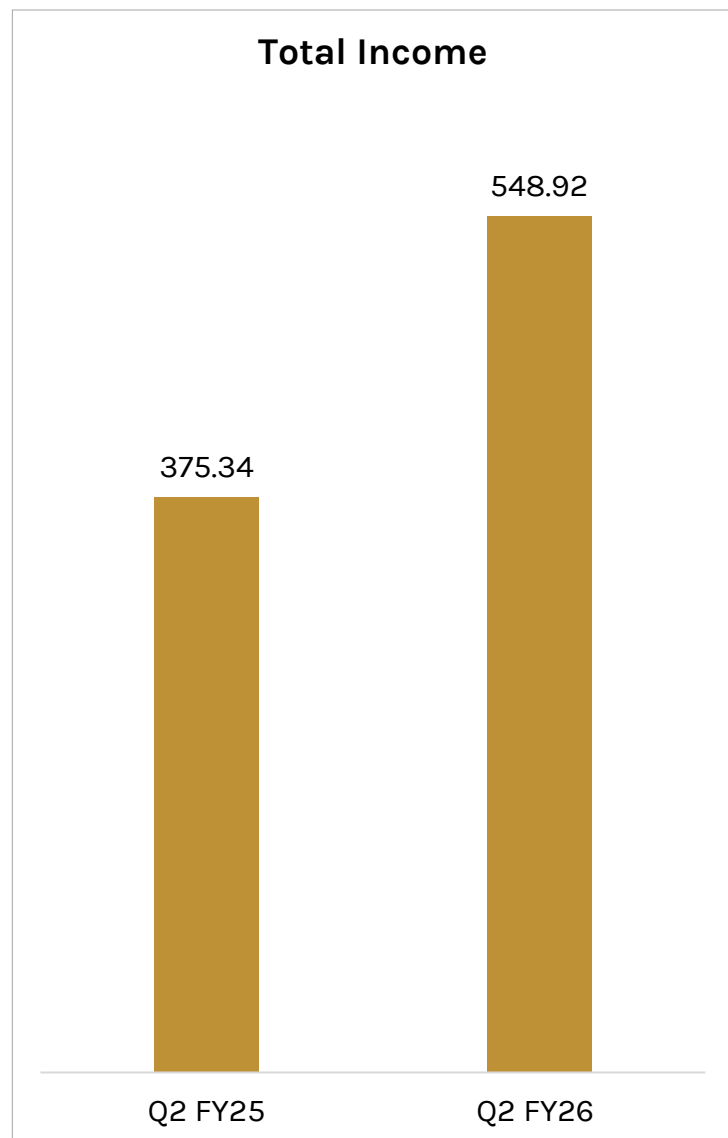


H1 FY26 Profit & Loss Statement

| Particulars | H1 FY25 | H1 FY26 | Y-O-Y Growth |
|-----------------------|---------------|---------------|---------------|
| Revenues | 756.23 | 952.34 | |
| Other Income | 0.30 | 0.42 | |
| Total Income | 756.53 | 952.76 | 25.94% |
| Raw Material Expenses | 725.48 | 895.77 | |
| Employee costs | 0.80 | 1.13 | |
| Other expenses | 1.46 | 2.08 | |
| Total Expenditure | 727.74 | 898.98 | |
| EBITDA | 28.79 | 53.78 | 86.81% |
| Finance Costs | 1.62 | 1.95 | |
| Depreciation | 0.10 | 0.09 | |
| PBT | 27.07 | 51.74 | |
| Tax | 7.09 | 13.04 | |
| PAT | 19.99 | 38.70 | 93.66% |
| EPS (₹) | 8.08 | 15.64 | 93.56% |



Q2 FY26 Key Financial Highlights



All Figures In ₹ Cr

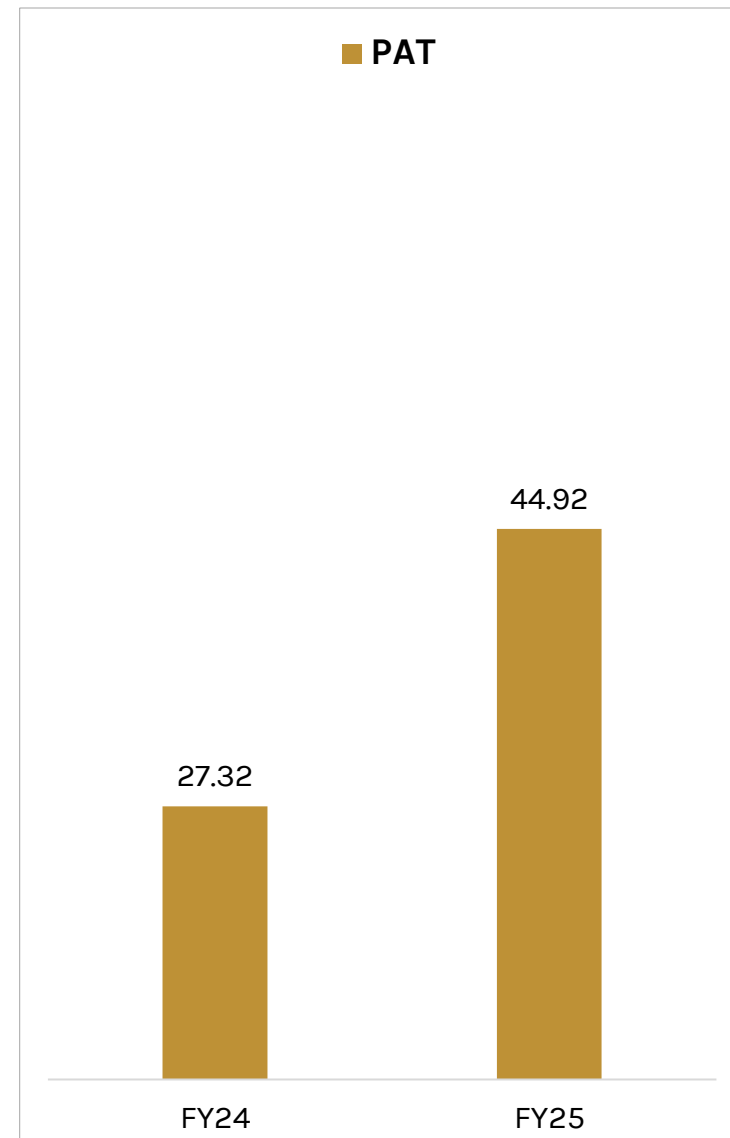
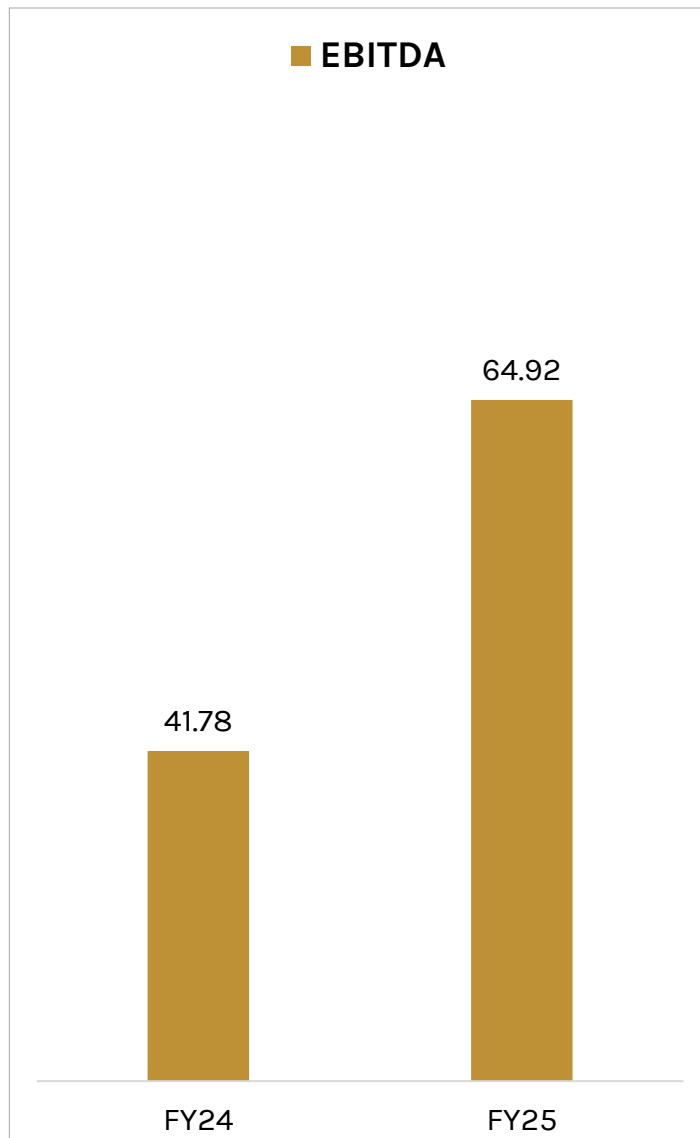
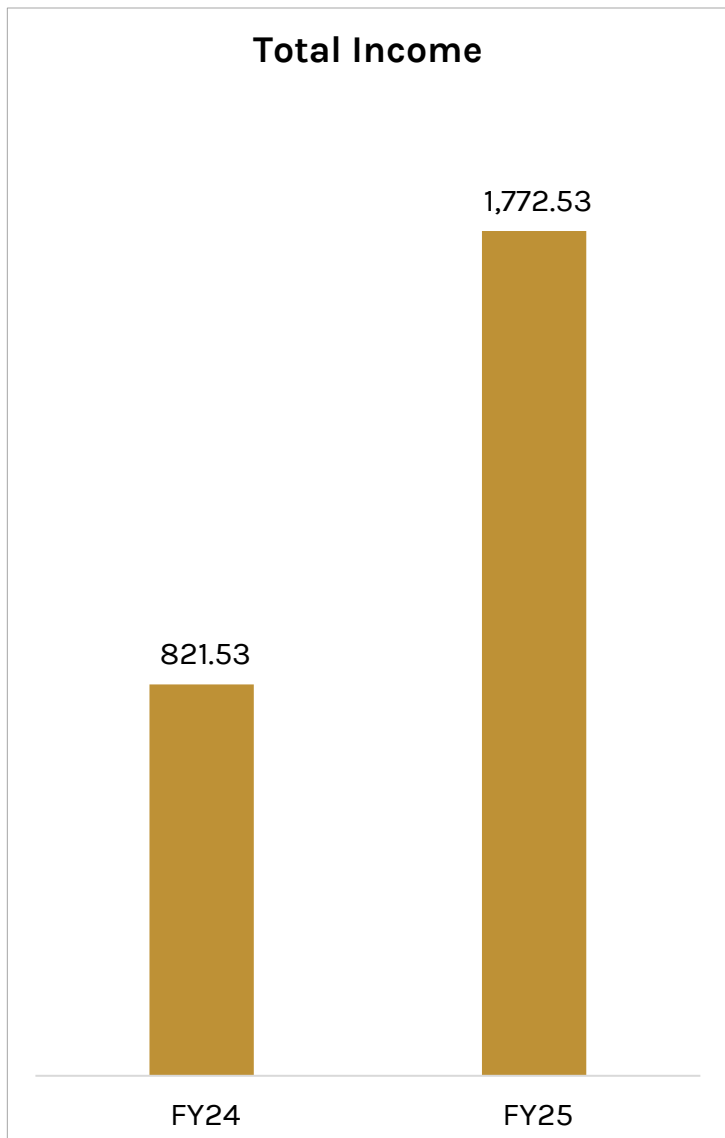


Q2 FY26 Profit & Loss Statement

| Particulars | Q2 FY25 | Q2 FY26 | Y-O-Y Growth |
|-----------------------|---------------|---------------|----------------|
| Revenues | 375.16 | 548.60 | |
| Other Income | 0.18 | 0.32 | |
| Total Income | 375.34 | 548.92 | 46.25% |
| Raw Material Expenses | 358.88 | 514.84 | |
| Employee costs | 0.40 | 0.59 | |
| Other expenses | 0.73 | 0.87 | |
| Total Expenditure | 360.01 | 516.30 | |
| EBITDA | 15.33 | 32.62 | 112.86% |
| Finance Costs | 0.76 | 1.04 | |
| Depreciation | 0.05 | 0.05 | |
| PBT | 14.52 | 31.53 | |
| Tax | 3.79 | 7.99 | |
| PAT | 10.73 | 23.54 | 119.41% |
| EPS (₹) | 4.36 | 9.52 | 118.35% |



FY25 Key Financial Highlights



All Figures In ₹ Cr



FY25 Profit & Loss Statement

| Particulars | FY24 | FY25 | Y-O-Y Growth |
|-----------------------|---------------|-----------------|--------------|
| Revenues | 820.78 | 1,771.93 | |
| Other Income | 0.75 | 0.61 | |
| Total Income | 821.53 | 1,772.53 | 116% |
| Raw Material Expenses | 776.12 | 1,701.78 | |
| Employee costs | 1.52 | 1.64 | |
| Other expenses | 2.11 | 4.19 | |
| Total Expenditure | 779.75 | 1,707.61 | |
| EBITDA | 41.78 | 64.92 | 55% |
| Finance Costs | 4.80 | 3.73 | |
| Depreciation | 0.27 | 0.34 | |
| PBT | 36.71 | 60.86 | |
| Tax | 9.39 | 15.93 | |
| PAT | 27.32 | 44.92 | 64% |
| EPS(₹) | 11.04 | 18.15 | 64% |



About Khazanchi Jewellers Limited



Founded: 1971 by Mr. Tarachand Mehta; incorporated in 1996. Headquarters: Chennai, Tamil Nadu, India.

Business Focus: Legacy-driven jewellery brand with decades of expertise.

Product Range: Gold, diamond, and precious stone jewellery; designer pieces; bullion products (coins & bars).

Markets Served: Wholesale (B2B) and retail (B2C)

Craftsmanship: Specializes in necklaces, chains, rings, earrings, bangles, bracelets, pendants, nose pins, mangalsutras, kadas, etc.



Known for: wedding, festive, fusion jewellery and many more.

Quality Standards: BIS Hallmark certified; ensures purity and authenticity.

Accreditation: Authorized jeweler on India International Bullion Exchange (IIBX - IFSC Limited); holds Import Export Certificate.

Milestone: Listed on BSE SME platform in August 2023.



Vision Statement

"To be a globally admired jewellery house, creating enduring value by blending legacy of heritage craftsmanship with pioneering innovation, and aspire to create lasting treasure for partners, businesses and consumers with unwavering trust and excellence."

Mission Statement

"Our mission is to strengthen our legacy as a trusted partner across the jewellery value chain while expanding into consumer markets with distinctive, design-led brands. We are committed to delivering consistent quality, innovation, and operational excellence across various dimensions, guided by integrity, transparency, and sustainability."

3 Pillars Of Our Brand's Values

Crafted with Precision

We take pride in our craftsmanship, ensuring every detail is meticulously refined. Each product is made to the highest standards, reflecting our dedication to quality and excellence.

Trusted by Generations

Through an unwavering commitment to excellence and customer satisfaction, we have earned the trust of countless customers. Our brand stands as a testament to reliability and integrity.

Innovation Meets Elegance

Our designs seamlessly blend innovation with elegance, creating products that are both aesthetically stunning and highly functional. We are dedicated to redefining excellence in every creation.





Key Facts & Figures



51+
Years Of Experience



25 +
Products Category



5 Lakh +
Design Library



10,000 sq. ft.
Upcoming Showroom



1000+
B2B Clients



2,359 Kgs
FY25 - Total. Sales Qty



FY25
Total Income - ₹ 1772.53 Cr
EBITDA - ₹ 64.92 Cr
PAT - ₹ 44.92 Cr



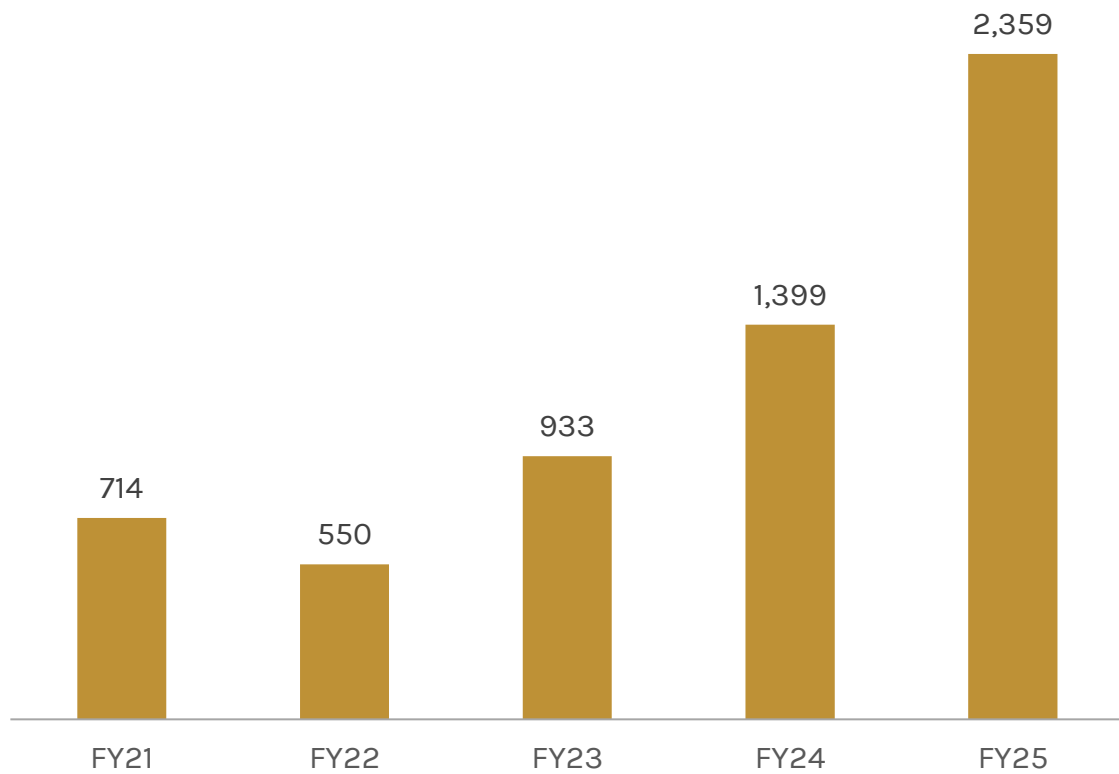
FY25
ROE- 19.41 %
ROCE - 21.78 %





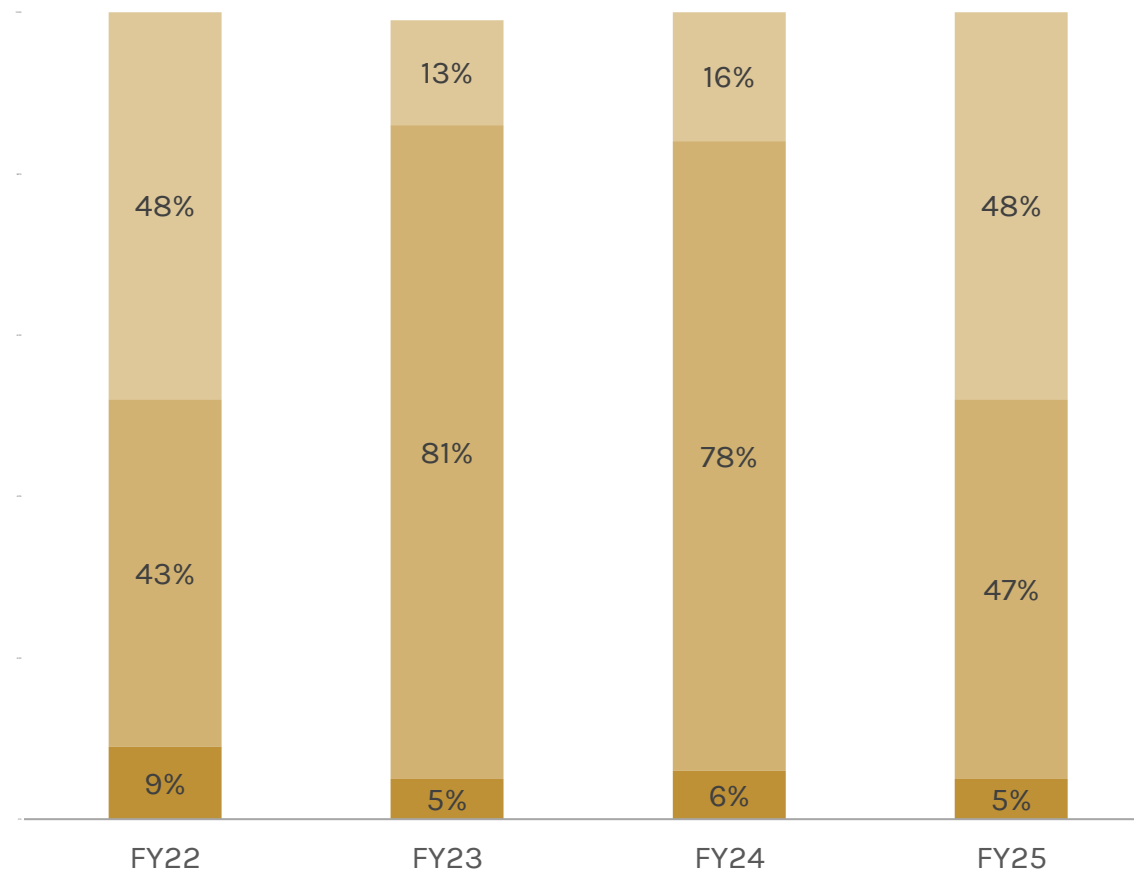
Key Metrics

Volumes (kg)



Evolving sales mix

■ Retail (%) ■ Wholesale (%) ■ Bullion (%)





A Timeline Of Khazanchi Jewellers



1971 – The Inception

Entered the jewellery hub of Chennai, laying the foundation for what would become a trusted and iconic name in Indian jewellery.



1982 - Wholesale Expansion

Launched a dedicated wholesale unit to cater to South India's jewellery network.



1996 – Laying the Foundation of Growth

Curated an in-house design library of 450+ exclusive creations. Shifted to a larger showroom and formally incorporated as a Private Limited Company, setting the stage for structured growth and professional expansion.



2021 - 2022 – Expanding Horizons

With the expansion of retail operations, Khazanchi Jewellers entered into an agreement for the purchase of land to establish a new flagship showroom, marking a major step toward strengthening its retail presence and customer reach.



2011 – 2020 - Strengthening Foundations Nationwide

- Strategic collaborations with manufacturers across India, ensuring quality consistency and faster production.
- Expanded in-house design capabilities and diversified into new categories, achieving 24+ product lines and a 65,000+ design library.



2001–2010 – Innovation in Design

- Witnessed a decade of creative evolution and product diversification, strengthening Khazanchi's regional B2B presence.
- Expanded design capabilities with the introduction of exclusive collections and advanced in-house design development techniques.
- The design library crossed 15,000+ unique creations across 14+ product categories, reflecting Khazanchi's growing leadership in craftsmanship and design innovation.



2023 – Milestone Year

- Listed on the BSE SME platform, marking Khazanchi's transition into a new era of corporate growth and transparency.
- Enhanced the product portfolio that blend traditional artistry with modern design sensibilities, reflecting the brand's evolving legacy.



2024 – 2025 - Marking a New Era of Growth

- Enhanced the capacity of an extensive design library, catering to 1,000+ B2B clients across India with diverse product dimensions and design specializations.
- Launched the "Jewellery Purchase Plan App", empowering customers with digital access to savings and jewellery purchase options.



Strategic Expansion And Brand Elevation

- Participated in exhibitions conducted in the southern region and securing impressive order book.
- During an exhibition, the Company has unveiled its new brand "VAJRAA DIAMONDS - BY KHAZANCHI," showcasing its latest collection of diamond bridal jewellery and minimal everyday design.





From Purity To Perfection: Crafted With Care At Every Step

Design & Concept Creation

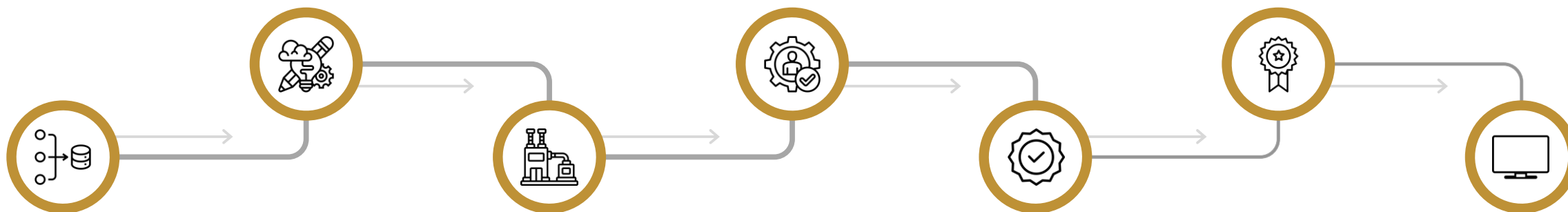
In-house designers develop unique concepts that blend the company's heritage with modern design sensibilities

Expert Crafting & Production

Skilled artisans handle melting, sheet and wire conversion, precision dye and mould casting, assembling, soldering, stone setting, and polishing with meticulous care

Hallmarking & Certification

Every approved piece undergoes BIS hallmarking and authentication, guaranteeing purity and reliability



Sourcing with Integrity

Pure gold and gemstones are sourced from trusted partners, with every lot tested for purity before production

Allocation to Manufacturing Units

Projects are assigned to authorized manufacturers across India, operating under the company's strict design and quality standards

Multi-Layer Quality Check

Each piece undergoes rigorous structural and aesthetic inspection at multiple stages to ensure flawless quality

Display & Distribution

Certified pieces are showcased across the company's showrooms ensuring consistent presentation and customer confidence

Every Khazanchi Jewellers masterpiece embodies a legacy of purity, craftsmanship, and trust built over generations



A Glimpse Of Showroom



Experience Unrivalled Luxury with Khazanchi Jewellers

- **Khazanchi Jewellers** invites you to experience a world of timeless elegance through its exquisite range of Temple, Antique, Calcutta, Bombay, Bengali jewellery and many more.
- The collection spans necklaces, harams, chains, bangles, pendants, rings, earrings, and bracelets each piece crafted with unmatched artistry.
- By collaborating with skilled artisans and trusted manufacturers across India, Khazanchi upholds the highest standards of craftsmanship and design excellence, reflecting its enduring legacy of quality and distinction.

Operational Showroom



Area:

1,200 sq. ft. showroom designed for an immersive jewellery experience

Location:

Sowcarpet, Chennai – the heart of South India's jewellery trade

Product Categories:

Unique ranges across Gold, Diamond, and Fusion lines

Design Library:

Exclusive designs curated to meet every trend and taste

Team Strength:

From artisans to sales experts, every member contributes to operational excellence and customer satisfaction.

Direct Oversight:

Every counter supervised by senior management for seamless operations.

Technology Integration:

Centralised ERP system for stock, design, and client management

Forward Momentum Unlocking
New Opportunities





Expansion Plan - New Proposed Showroom



Upcoming 10,000 sq. ft. flagship showroom at NSC Bose Road, Sowcarpet, Chennai designed as a premium customer experience centre



Brief Profile Of The Management



Mr. Tarachand Mehta

Managing Director

- Brings over five decades of experience in the jewellery industry.
- Plays a pivotal role in the company's growth and strategic direction.
- Oversees overall operations and provides strategic leadership to drive continued expansion.
- Focuses on strengthening sales, marketing strategies, and business development.
- Instrumental in shaping the company's success through deep industry knowledge and expertise and expansion.



Mr. Rajesh Mehta

Chairman & Jt. Managing Director

- Holds a Bachelor's degree in Commerce.
- Possesses more than 25 years of experience in the jewellery and finance sectors.
- Provides strategic insights to ensure financial stability and sustained growth.
- Known for strong business acumen and leadership excellence.
- Builds and maintains key relationships while steering the company toward long-term success.



Mr. Goutham

Executive Director

- Holds a Bachelor of Commerce degree from the University of Madras with over 30 years of industry experience..
- Associated with the company since 1997.
- Key contributor to expansion across retail and wholesale segments.
- Oversees financial management and ensures smooth operations.
- Provides strategic direction for diversification and long-term growth.



Brief Profile Of The Management



Mr. Aashish Mehta

Chief Executive Officer

- Brings strong passion and innovative thinking to the jewellery industry.
- Known for sharp business acumen and strategic decision-making.
- Plays a key role in shaping financial and business strategies for sustained growth.
- Focused on driving innovation and expansion in product and market reach.
- Committed to building a modern, growth-oriented organization.



Mr. Vikas Mehta

Chief Financial Officer

- Commerce graduate from the University of Madras with over 20 years of experience in finance and management..
- Possesses deep expertise in finance, management, and analysis.
- Ensures financial stability through strong planning and execution.
- Adept at navigating industry challenges and sustaining business growth
- .Plays a critical role in long-term financial strategy and governance.



Brief Profile Of The Management



Mr. Tanuj Susilkumar

Non-Executive Independent Director

- Holds a Bachelor's degree in Commerce (Finance & Accounting) and is a qualified Company Secretary.
- Provides independent oversight and strategic guidance.
- Experienced in secretarial law and corporate compliance.



Mr. Naresh Jain

Non-Executive Independent Director

- Commerce graduate from the University of Madras with more than 15 years of experience in finance and governance.
- Brings strong expertise in finance and analytical decision-making.
- Contributes to strategic discussions with impartial perspective and insight.



Mrs. Rithika Bohra

Non-Executive Director

- A Chartered Accountant with expertise in accounting, finance, and corporate governance.
- Guidance in financial management and regulatory compliance.
- Promotes adherence to high corporate governance standards.



Mrs. Sakshi Jain

Company Secretary & Compliance Officer

- Appointed as Company Secretary and Compliance Officer in April 2023.
- Associate Member of the Institute of Company Secretaries of India (ICSI).
- Brings deep knowledge of corporate governance and compliance.
- Strengthens financial governance and internal control frameworks.
- Committed to upholding high standards of transparency and integrity.

Contributing to the ₹4 lakh crore retail market, India's gold jewellery sector is not only preserving heritage but also setting new benchmarks for craftsmanship and quality. As the world's second-largest gold consumer, with over 25,000 tonnes held privately, India's enduring love for gold reflects a blend of cultural heritage and financial prudence.





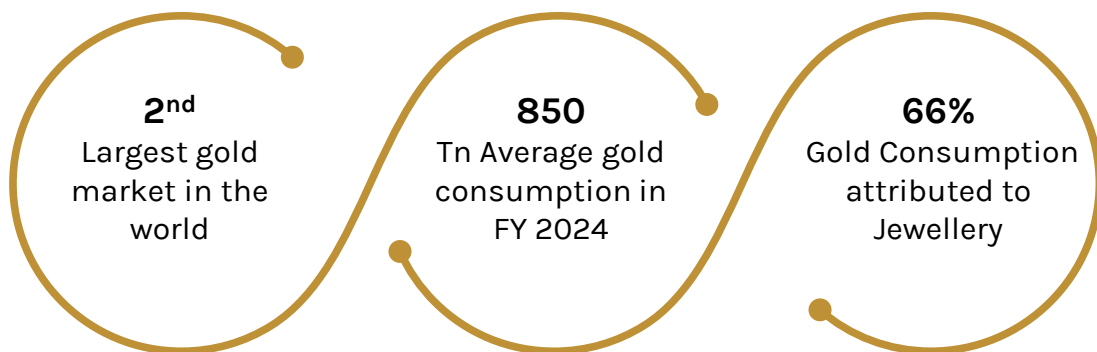
Market Size & Growth Projections

The last three years have seen robust growth in the Indian Jewellery market due to increased consumer spending on weddings and festivals and the formalisation of the sector through hallmarking and organised retail expansion.

Deloitte estimates that the Indian jewellery market is valued at approximately US\$80 billion to US\$85 billion in FY24 and is projected to reach between US\$225 billion to US\$245 billion by FY35, at a CAGR of - 10 percent.

The organised segment is expected to grow faster, increasing its market share from about 36-38 percent in FY24 to 42-43 percent by FY28.

Jewellery Market Segmentation



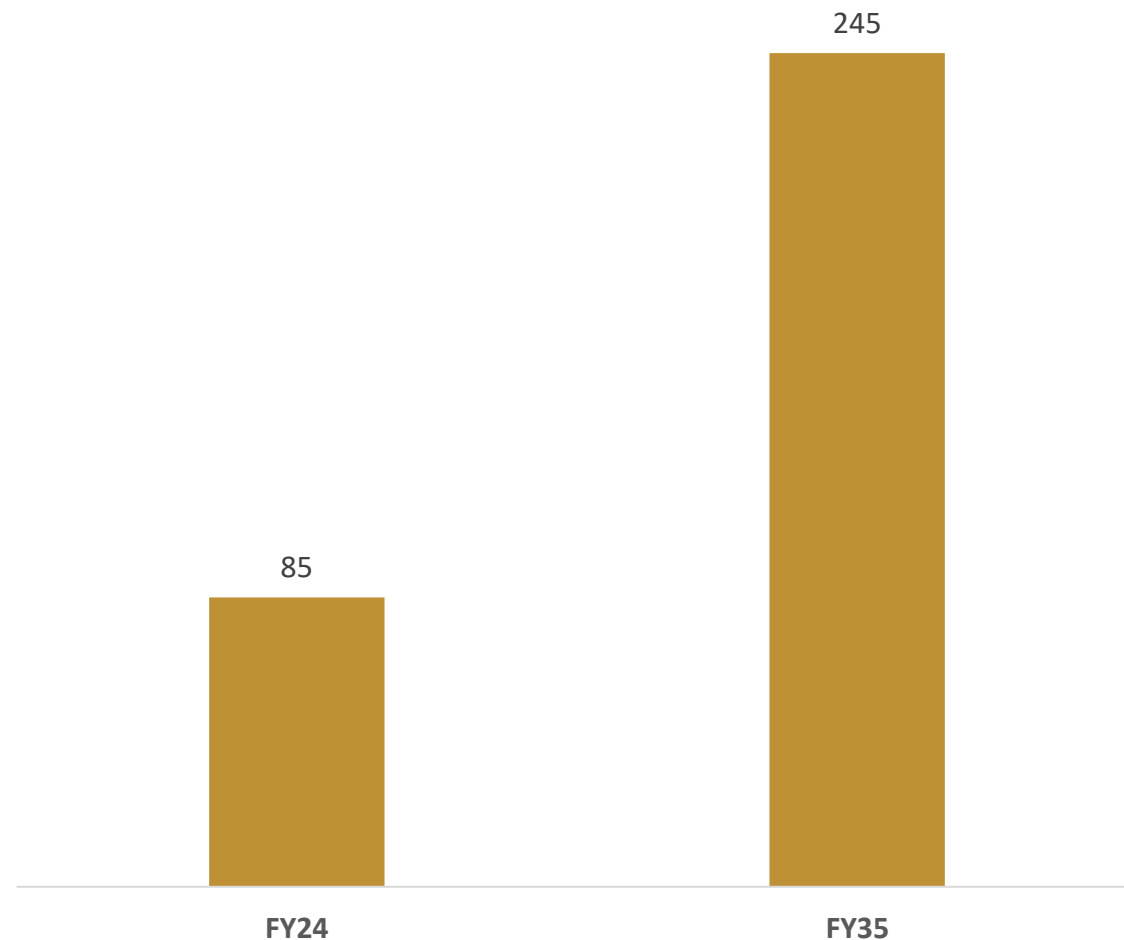
Weddings and festivals are the primary reasons for jewellery purchases in India, with bridal jewellery contributing to over 50 percent of the total jewellery demand.

The unorganized sector still dominates the Indian jewellery market, with over 500,000 local jewellers accounting for approximately 62-64 percent of the market in FY24.

Organized retail is expected to account for over 40 percent of the market by FY28

Source: [IBEF](#), [Deloitte](#)

Indian Jewellery Market Size (US\$ Bn)



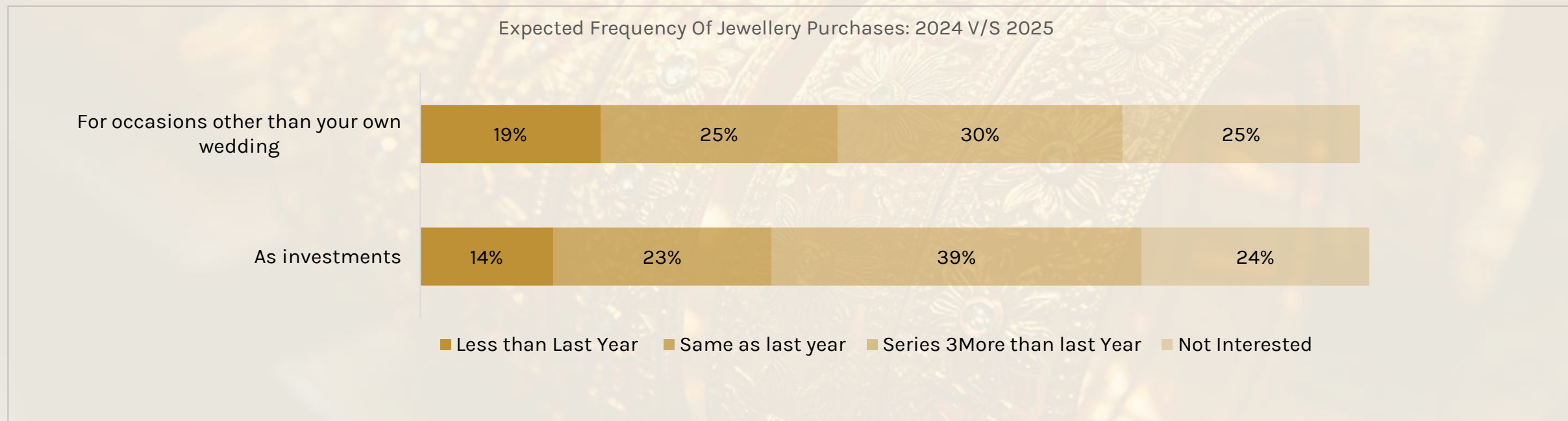


Frequency Of Fine Jewellery Purchases

Approximately 59 percent of respondents reported purchasing jewellery at least once a year.

This trend is consistent across genders; however, higher-income consumers and older age groups show a greater propensity for multiple purchases annually. This correlation aligns with rising disposable income as age increases and a broader range of use cases for jewellery in higher age groups.

For occasions other than their own weddings, 55 percent of respondents expressed intentions to maintain or increase their frequency of jewellery purchases in 2025 compared with 2024.



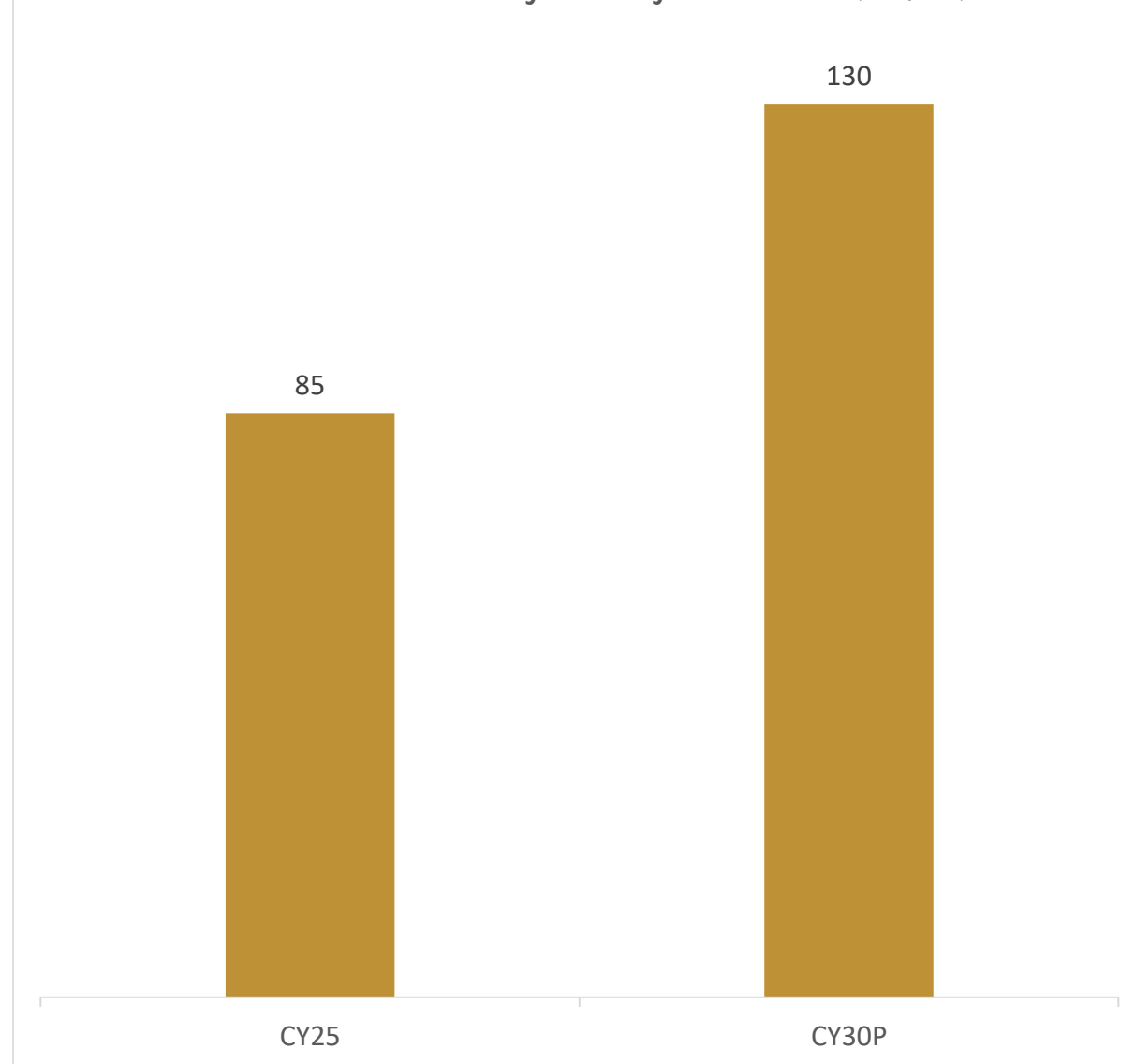


Indian Gold Jewellery Industry Market Size

- India's Gems & Jewellery market size stood at Rs. 7,31,255 crore (US\$ 85 billion) in January 2025 and is projected to expand to Rs. 11,18,390 crore (US\$ 130 billion) by 2030
- Rapidly increasing middleclass population has led to increase in the demand of gold
- Gold Monetization Scheme to reduce the country's reliance on gold imports to meet the domestic demand.
- India's gold demand stood at 135 tonnes in Q2 2025 with full year forecast ranging between 600 to 700 tonnes, displaying opportunities for the sector to tap into the growing demand.
- Total gold supply rose ~3 % y/y to a record ~1,313 tonnes in Q3. Mine production grew ~2 % to ~977 tonnes, and recycled supply rose ~6 % to ~344 tonnes.

Source: [World Gold council](#), [IBEF](#)

Indian Gems & Jewellery Industry Market Size (In \$Bn)

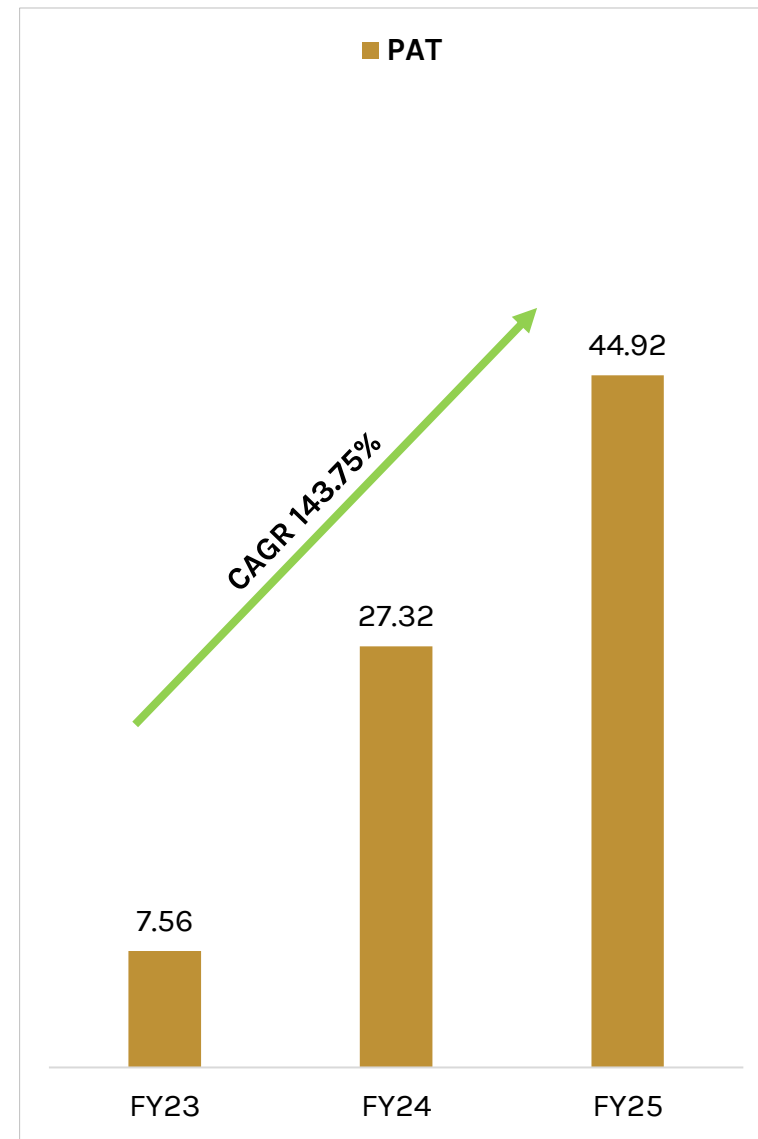
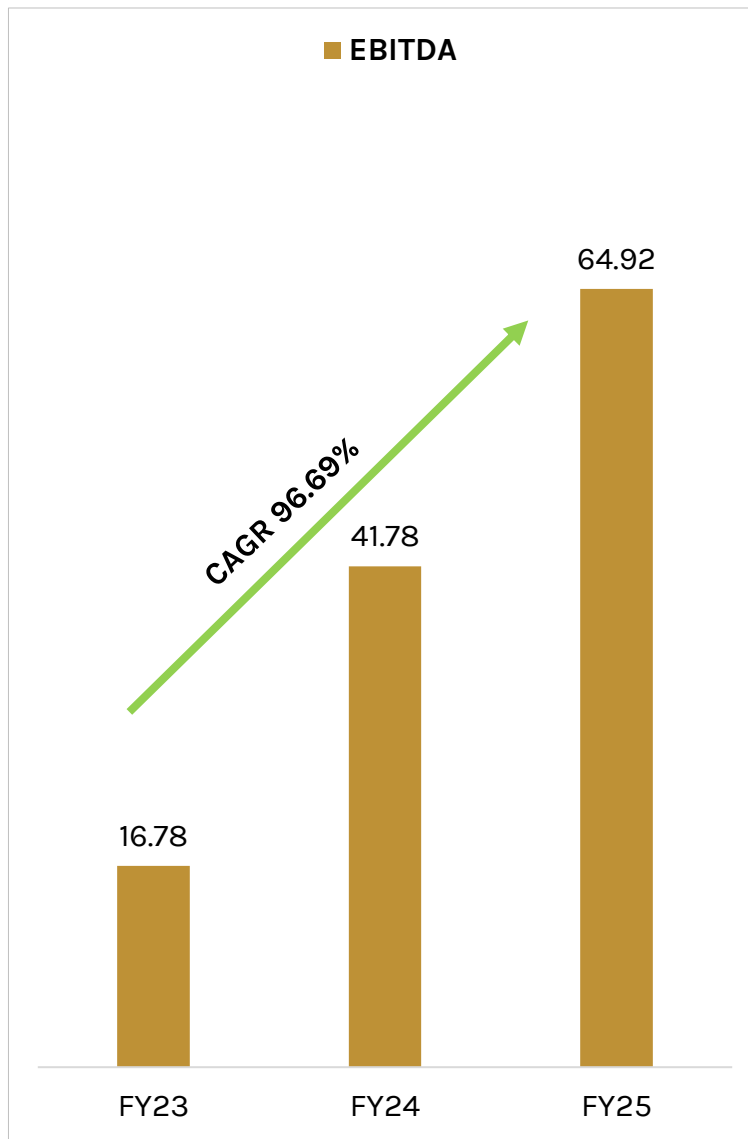
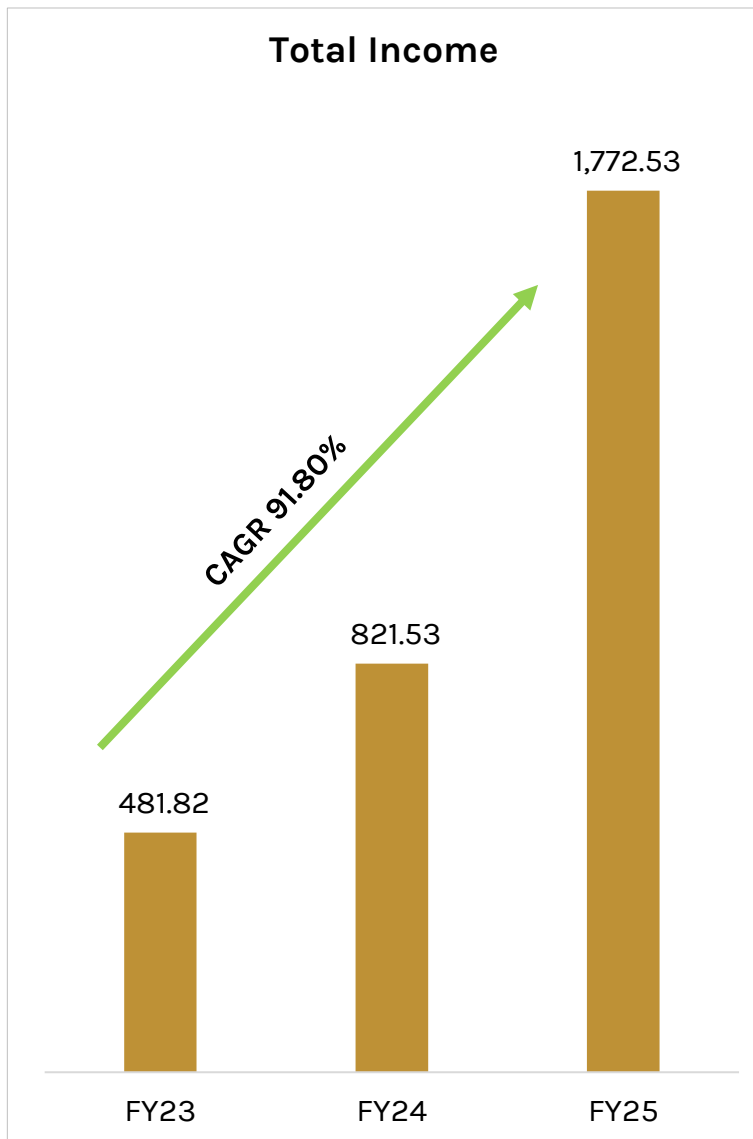


Weaving a Tapestry of Financial Triumphs





Key Financial Highlights



All Figures In ₹ Cr & Margin In %



Profit & Loss Statement

| Particulars | FY25 | FY24 | FY23 |
|-----------------------|-----------------|---------------|---------------|
| Revenues | 1,771.93 | 820.78 | 480.66 |
| Other Income | 0.61 | 0.75 | 1.16 |
| Total Income | 1,772.53 | 821.53 | 481.82 |
| Raw Material Expenses | 1,701.78 | 776.12 | 462.63 |
| Employee costs | 1.64 | 1.52 | 1.09 |
| Other expenses | 4.19 | 2.11 | 1.31 |
| Total Expenditure | 1,707.61 | 779.75 | 465.04 |
| EBITDA | 64.92 | 41.78 | 16.78 |
| Finance Costs | 3.73 | 4.80 | 6.44 |
| Depreciation | 0.34 | 0.27 | 0.07 |
| PBT | 60.86 | 36.71 | 10.27 |
| Tax | 15.93 | 9.39 | 2.71 |
| PAT | 44.92 | 27.32 | 7.56 |



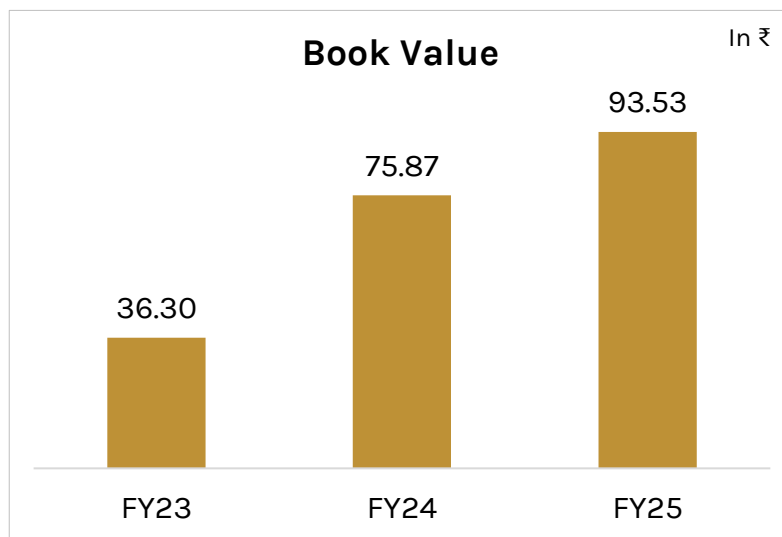
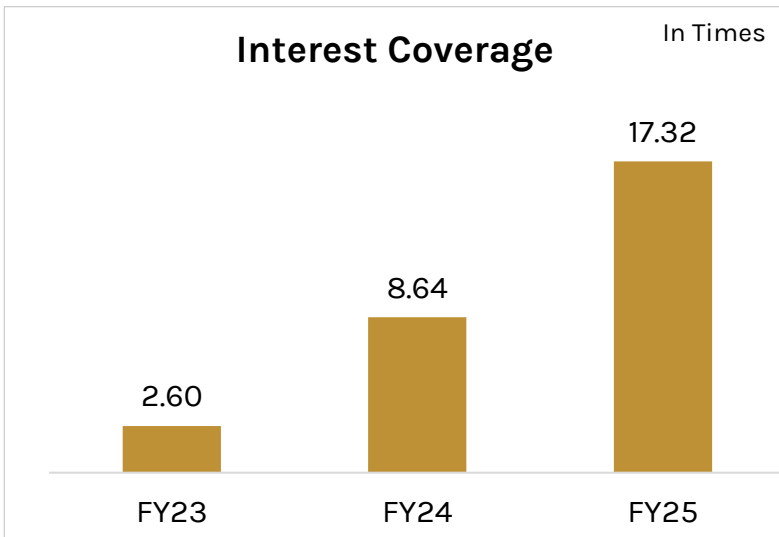
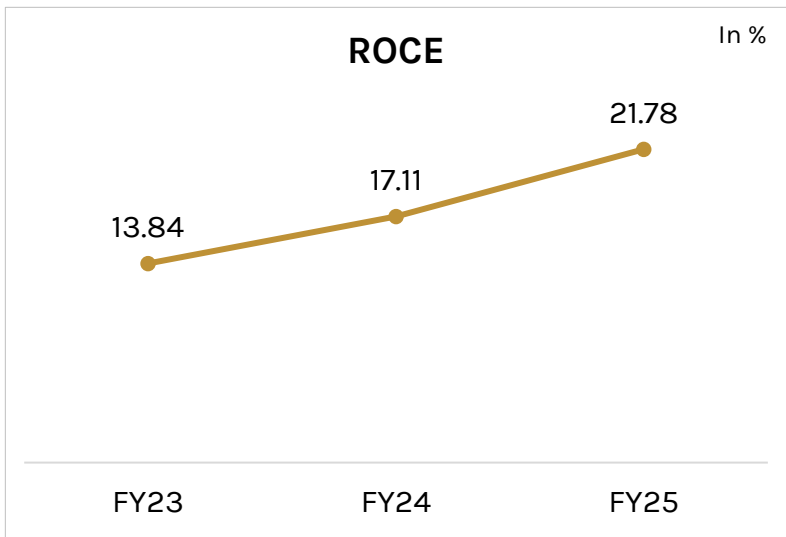
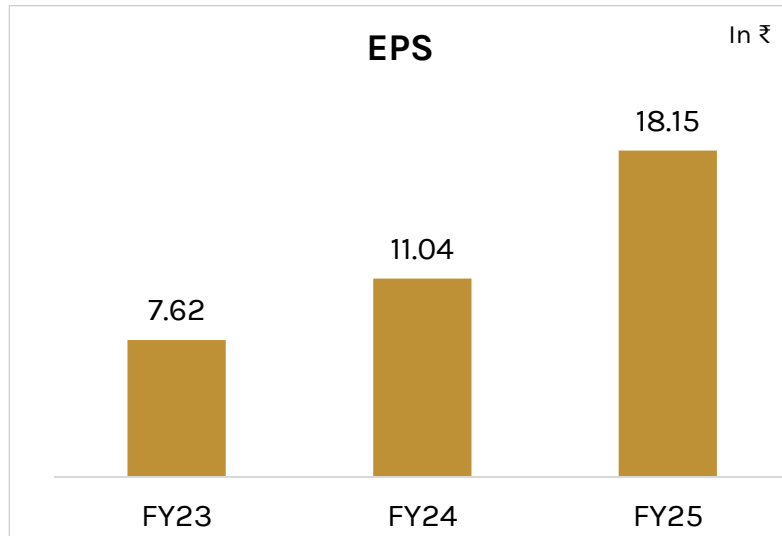
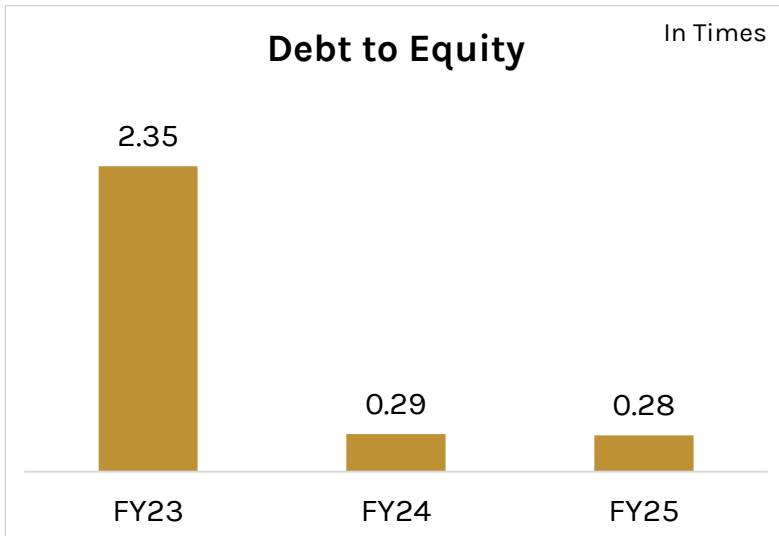
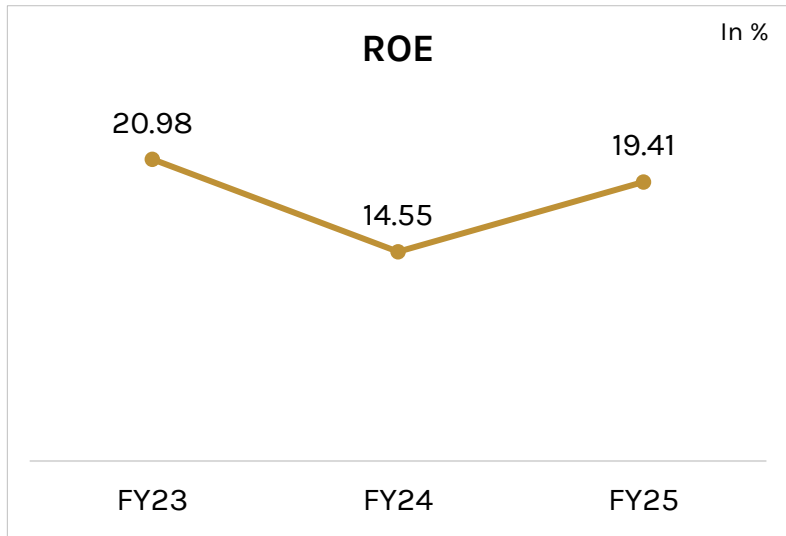
Balance Sheet Statement

| Equities & Liabilities | FY25 | FY24 | FY23 |
|--------------------------------------|---------------|---------------|---------------|
| Shareholders Fund | | | |
| Equity | 24.75 | 24.75 | 9.93 |
| Reserves & Surplus | 206.70 | 163.02 | 26.12 |
| Net Worth | 231.45 | 187.76 | 36.05 |
| Non Current Liabilities | | | |
| Non Current Borrowings | 25.60 | 18.64 | 52.30 |
| Long Term Provision | 0.72 | 0.65 | 0.21 |
| Total Non Current Liabilities | 26.32 | 19.29 | 52.51 |
| Current Liabilities | | | |
| Current Borrowings | 39.56 | 36.16 | 32.33 |
| Trade Payables | 5.64 | 1.10 | 22.84 |
| Short Term Provisions | 16.02 | 9.78 | 0.95 |
| Other Current Liabilities | 0.53 | 0.20 | 0.39 |
| Total Current Liabilities | 61.75 | 47.24 | 56.51 |
| Total Liabilities | 319.52 | 254.29 | 145.07 |

| Assets | FY25 | FY24 | FY23 |
|------------------------------------|---------------|---------------|---------------|
| Non Current Assets | | | |
| Fixed assets | 19.32 | 15.35 | 12.81 |
| Other Non Current Financial Assets | - | - | 0.01 |
| Deferred Tax Assets (Net) | 0.54 | 0.35 | 0.03 |
| Other Non Current Assets | 4.33 | 4.38 | 1.03 |
| Total Non Current Assets | 24.19 | 20.08 | 13.88 |
| Current Assets | | | |
| Inventories | 257.18 | 201.02 | 128.07 |
| Trade receivables | 21.22 | 23.29 | 2.02 |
| Cash & Bank Balance | 2.70 | 0.86 | 0.27 |
| Other Current Financial Assets | | | 0.71 |
| Other Current Assets | 14.22 | 9.04 | 0.12 |
| Total Current Assets | 295.32 | 234.20 | 131.19 |
| Total Assets | 319.52 | 254.29 | 145.07 |



Key Ratios

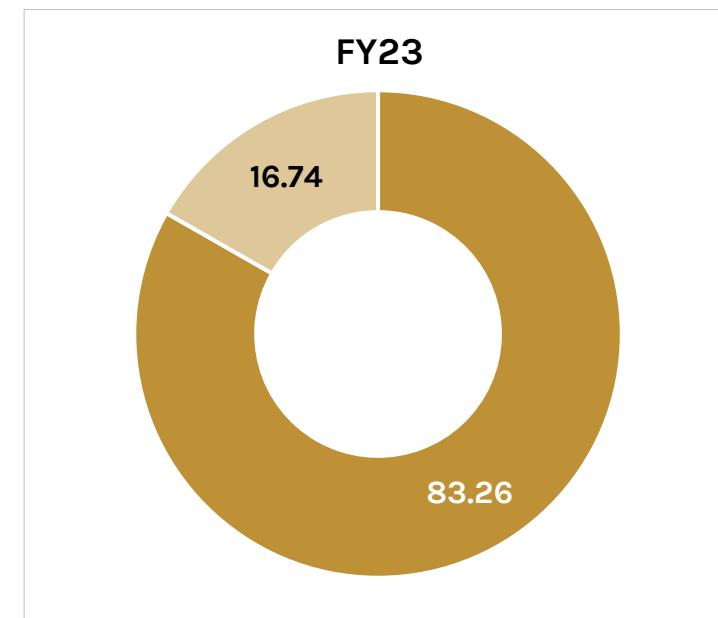
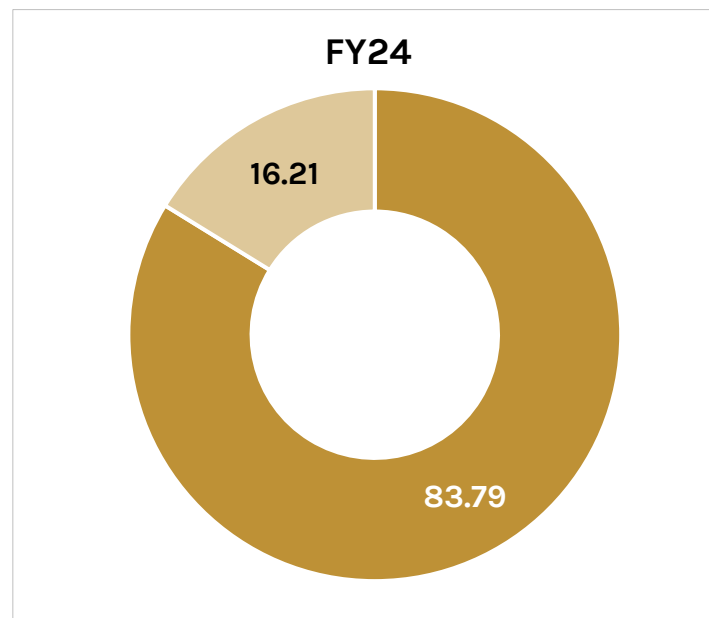
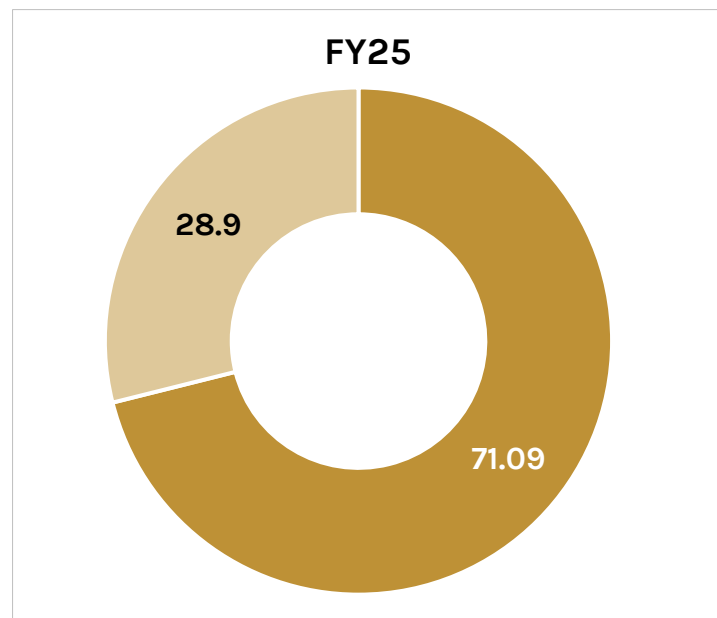




State Wise Revenue Bifurcation

Operating From Chennai, The Products Reach Customers Nationwide Through Bulk Buyers (Institutional Sales) & Retail Showroom

In %



Tamil Nadu Other Cities / States

In ₹ Cr

| Particulars | FY25 | FY24 | FY23 |
|-----------------------|----------|--------|--------|
| Tamil Nadu | 1,259.91 | 687.73 | 400.22 |
| Other Cities / States | 512.02 | 133.06 | 80.44 |
| Total | 1771.93 | 820.78 | 480.66 |



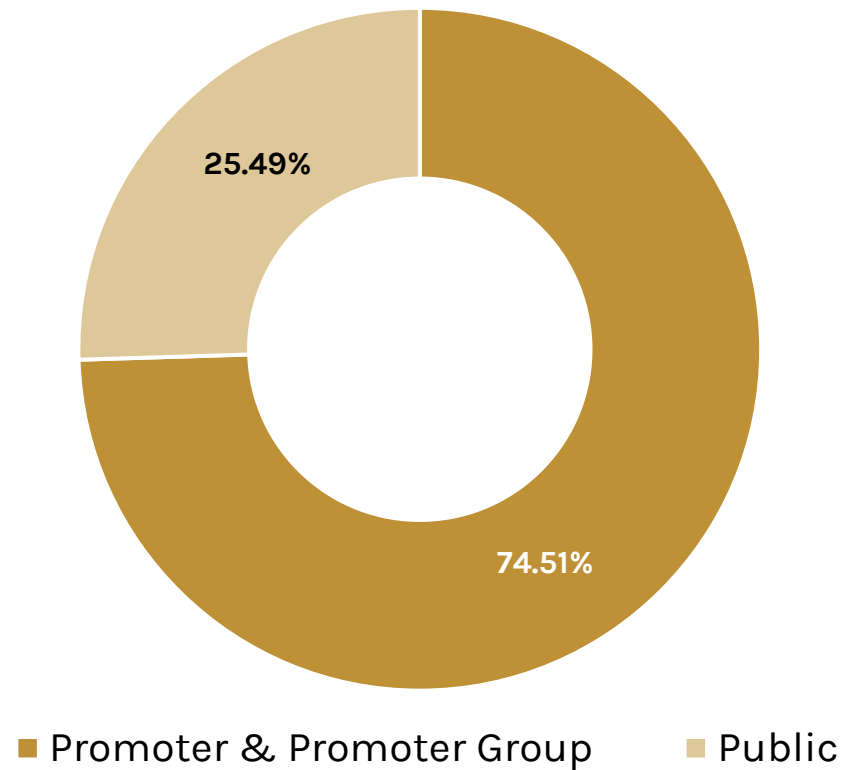
As on 17-11-2025

BSE: INE00WC01011

| | |
|------------------------------|-------------|
| Share Price (₹) | 720.70 |
| Market Capitalization (₹ Cr) | 1,783.51 |
| No. of Shares Outstanding | 2,47,46,900 |
| Face Value (₹) | 10.00 |
| 52 Week High | 729.00 |
| 52 Week Low | 525.30 |
| Month H/L | 719.90/593 |
| Week H/L | 719.90/642 |

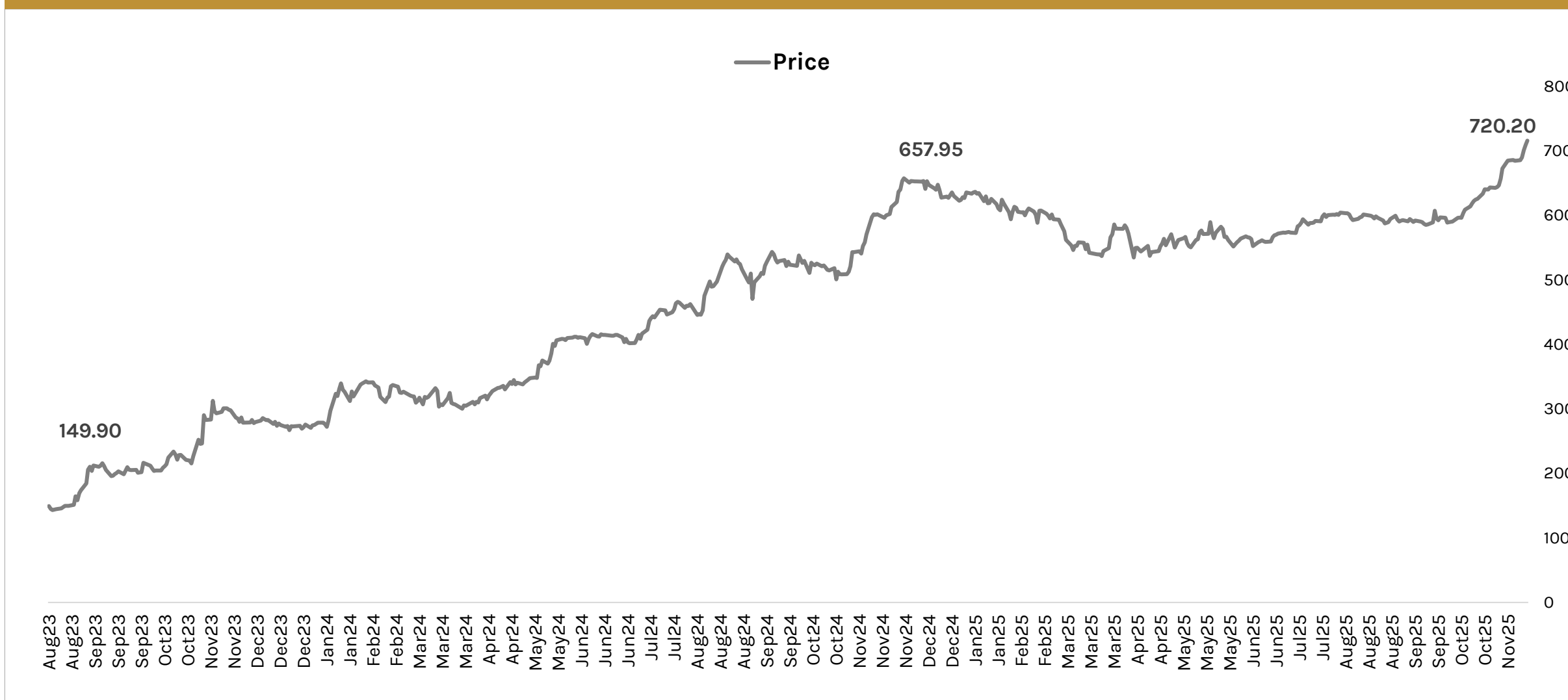
As on 30-09-2025

Share Holding Pattern





Share Performance



Source - [BSE](#)



Business Strengths

Experienced Leadership

Led by a seasoned management team experienced Promoters in the jewelry industry, the company thrives on the expertise of its promoters and senior executives, including founder Mr. Tarachand Mehta, driving sustainable growth and operational excellence.

Strong Financial Performance

Has shown strong financial growth, with a 91.80% CAGR in revenue from FY23 to FY25, along with a 96.69% increase in EBITDA and a 143.75% rise in PAT during the same period.

Expanding Presence

Strategically expanding its retail presence with a new 10,000 sq-ft showroom set to open in Sowcarpet, Chennai, in 2025. This large-format showroom will focus on the B2C segment, aiming to capture higher realisations and enhance the customer experience.

Fusion Creation

Blending traditional craftsmanship with modern aesthetics, bringing together gold, diamond, antique, temple, Calcutta, and Vajraa jewellery all under one roof to offer design-driven collections for every occasion.

Competitive Strengths

Offers certified quality at true-value pricing, ensuring competitive rates compared to nearby stores. This strategic pricing, along with customer-centric service, helps the company maintain a strong market presence.

Extensive Product Portfolio:

Offers a wide range of products, including gold, diamond, and precious stone jewelry, as well as bullion items like coins and bars. This diverse product offering caters to both wholesale and retail markets, ensuring a strong presence across multiple segments.

Seasonal Demand Boost

The jewelry sector sees a significant sales surge during festivals and weddings. The company is poised to benefit from this trend with its extensive festive and bridal collections, driving strong revenue growth during peak seasons.



Thank You



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