AUGMONT

Date: 21st September 2026

To,

BSE Limited,
20th Floor, P.J. Towers, Dalal Street,
Mumbai – 400001, Maharashtra, India

BSE Scrip Code: 544888

National Stock Exchange of India Limited,
Exchange Plaza, C-1, Block G, Bandra Kurla Complex,
Bandra (E), Mumbai – 400 051, Maharashtra, India

NSE Scrip Symbol: AUGMONT

Subject: Analysts / Investors Presentation on the Financial Results of the Company for the quarter ended 30th June 2026.

Dear Sir / Madam,

Pursuant to Regulation 30 read with Para A of Part A of Schedule III of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended from time to time, please find enclosed herewith the presentation for the Analysts and / or Investors on the Unaudited Standalone and Consolidated Financial Results of the Company for the quarter ended 30th June 2026.

The aforesaid presentation is also being hosted on the Company's website at https://augmont.com/investors

This intimation is being submitted for your information and records. You are requested to kindly take the same on record and disseminate it appropriately to all concerned.

For Augmont Enterprises Limited
(formerly known as Augmont Enterprises Private Limited)

SUNNY DILIP PAREKH
Digitally signed by SUNNY DILIP PAREKH
Date: 2026.09.21 19:25:06 +05'30'

Sunny Parekh
Company Secretary and Compliance Officer
Membership No.: ACS32611

AUGMONT

Q1 FY27
Investor Presentation

Disclaimer

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The Company undertakes no obligation to publicly update, revise or otherwise reflect any changes in any forward-looking statements contained herein, whether as a result of new information, future events or otherwise, except as required under applicable law. Any forward-looking statements or projections attributed to third parties and included in this Presentation are not endorsed or adopted by the Company, and the Company assumes no responsibility for the accuracy or completeness of such third-party information.

AUGMONT

India’s No. 1 Gold Platform*

*We have been recognised as India’s ‘Number 1 Gold Platform of the year 2025-2026’ by the India Gold Conference.

Snapshot

Key Operational Parameters

284 TPA
Refining Capacity*

5,517
Retail Touch Points*

20
SPOT Delivery Centres*

50.6 Mn
Registered Consumers*

118
Gold for All Centres*

Key Financial Parameters Q1 FY27

INR in Mn 189,455.9
Revenue from operations

INR in Mn 841.2
EBITDA

INR in Mn 608.5
PAT

FY26

INR in Mn 941,862.1
Revenue from operations

INR in Mn 3,859.5
EBITDA

INR in Mn 3,483.0
PAT

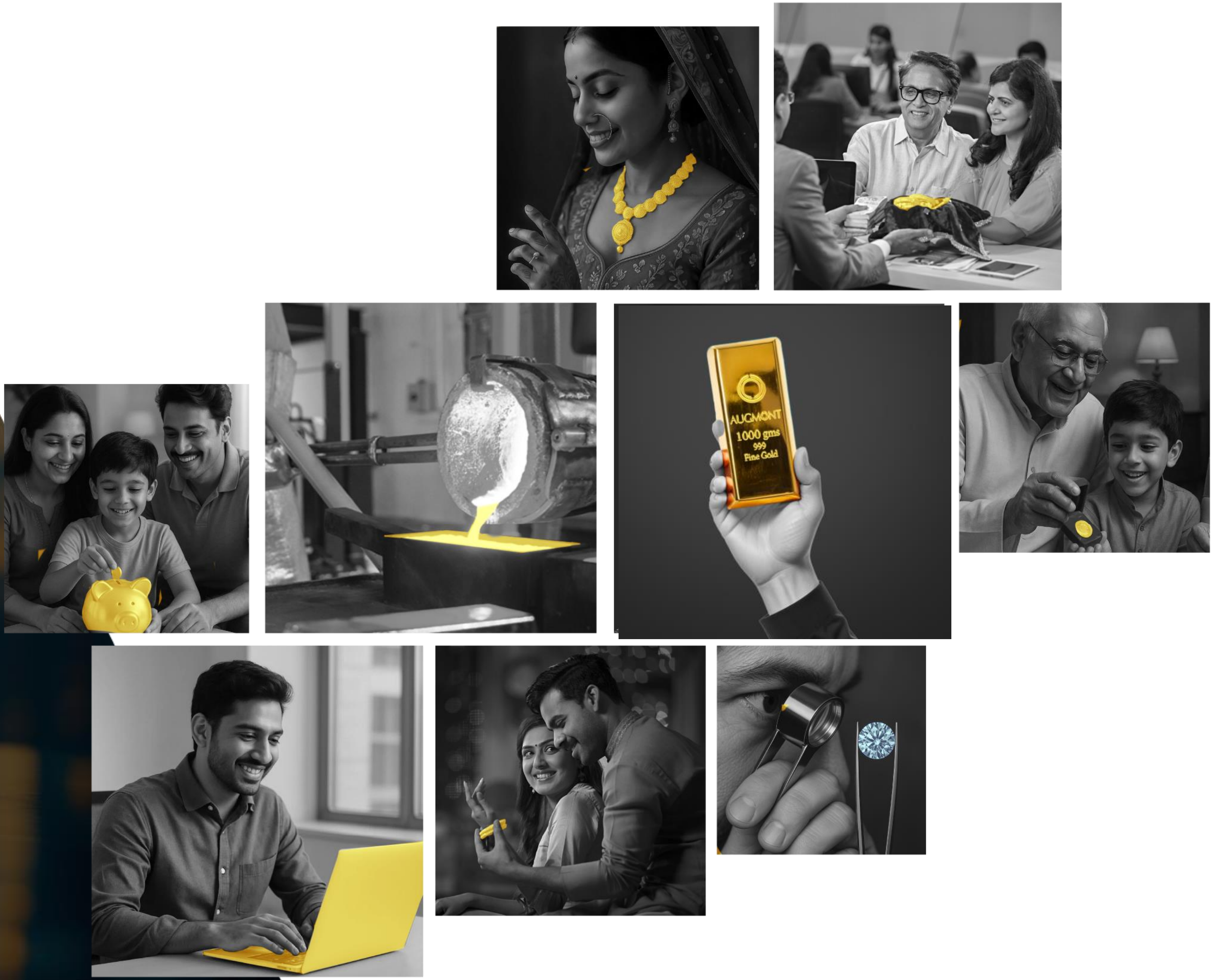
64.2%
Revenue Growth CAGR (FY24-26)

ROCE: 40.3%
ROE: 51.0%
Capital Efficiency

* As on 30th June 2026

AUGMONT

- Company Overview
- Key Strengths
- Strategies
- Financials



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Company Overview

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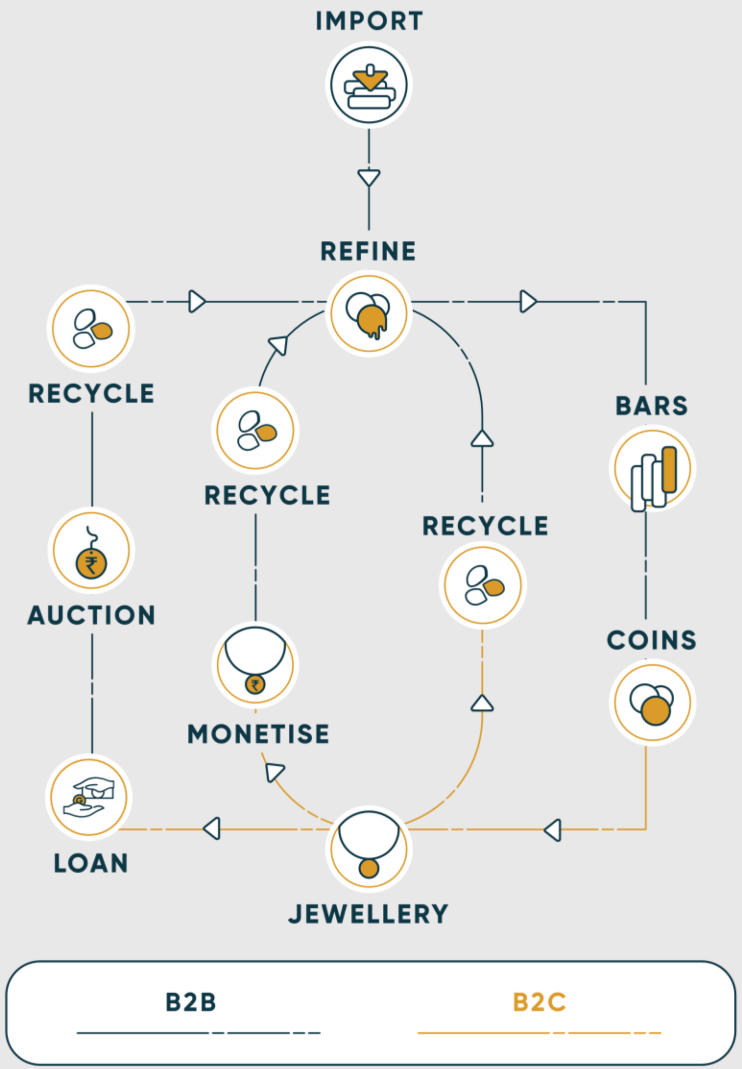
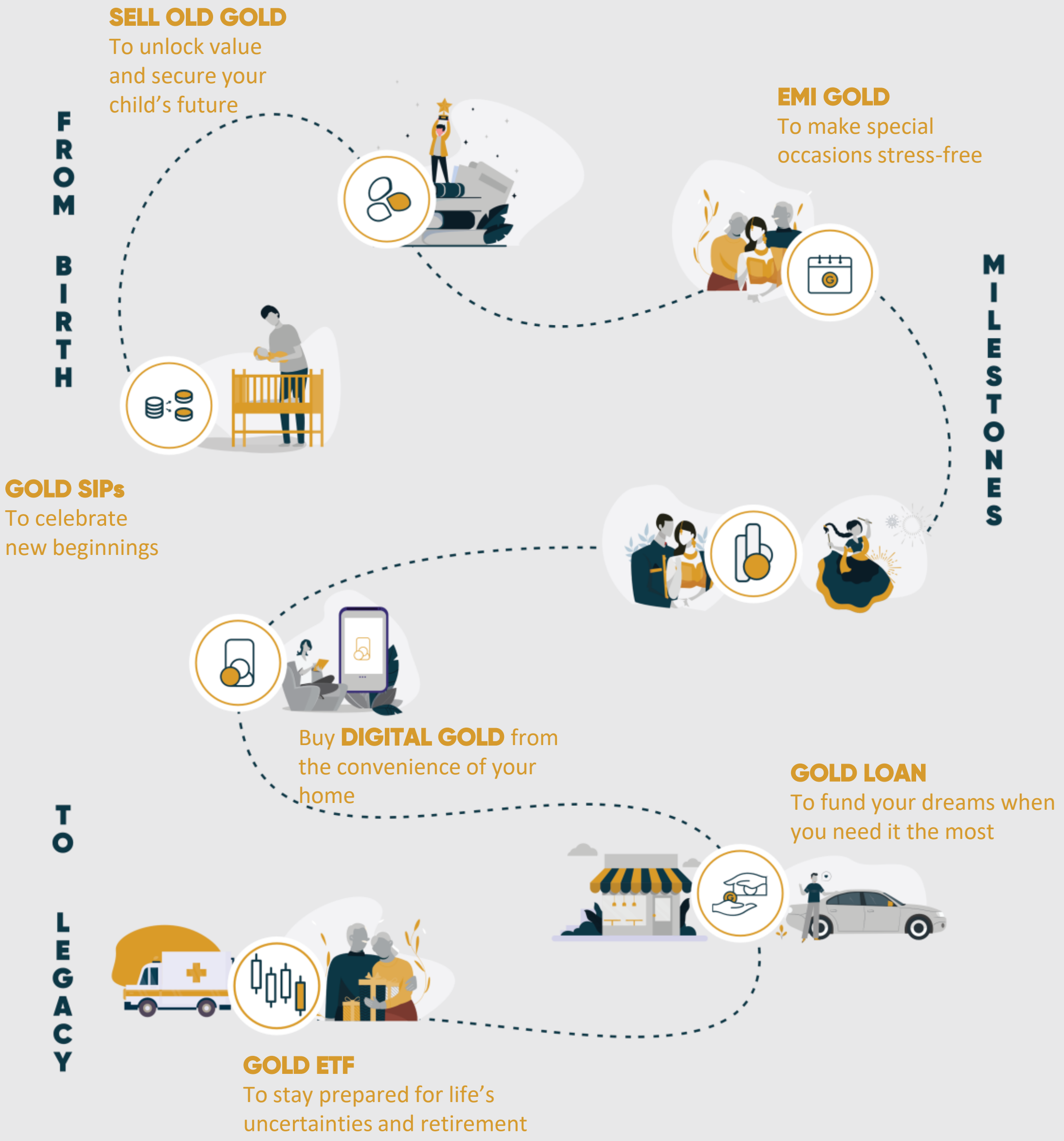
INDUSTRIAL LIFECYCLE

Lifecycle of Gold

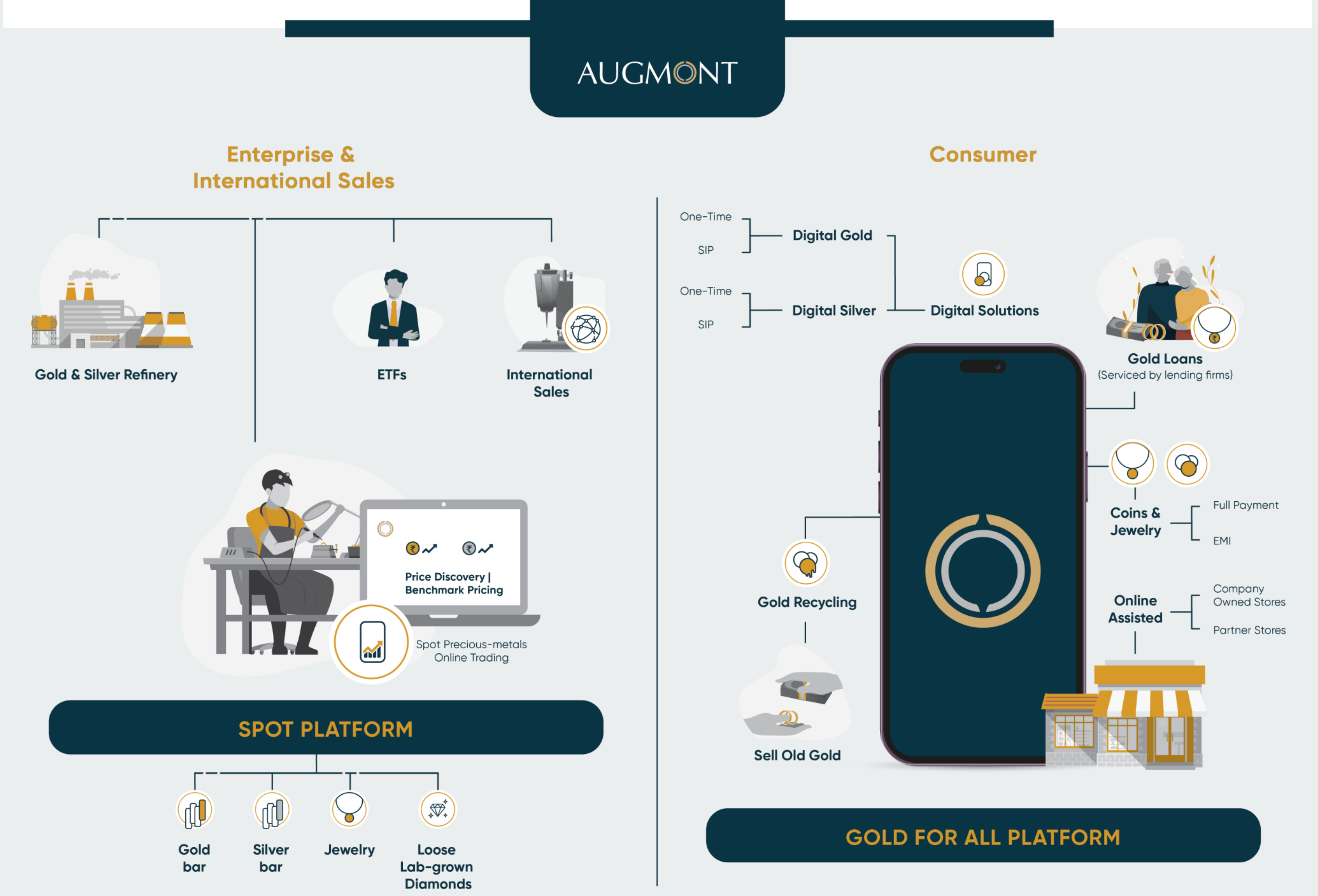


HUMAN LIFECYCLE

Phases of Life



GOLD MOVES THROUGH TWO LIFECYCLES


AUGMONT
Enterprise & International Sales
Gold & Silver Refinery
ETFs
International Sales
Price Discovery | Benchmark Pricing
Spot Precious-metals Online Trading
SPOT PLATFORM
Gold bar
Silver bar
Jewelry
Loose Lab-grown Diamonds
Consumer
One-Time
SIP
Digital Gold
One-Time
SIP
Digital Silver
Digital Solutions
Gold Loans
(Serviced by lending firms)
Coins & Jewelry
Full Payment
EMI
Gold Recycling
Sell Old Gold
Online Assisted
Company Owned Stores
Partner Stores
GOLD FOR ALL PLATFORM

Our Journey

2012

SPOT Trading Platform
For seamless, real-time Bullion trading

EMI Jewellery
Jewellery on an easy EMI, making Gold more accessible & simplifying first-time purchase

2013

Digital Gold
Augmont pioneered the concept of Digital Gold investment, allowing customers to buy, grow & sell Gold online with ease

2016

Refinery
Started operations for BIS-accredited refinery in **Rudrapur, Uttarakhand** to produce Gold & Silver bars/coins of high purity, proper weight, & quality finishing

2020

Gold For All Platform
Dedicated to democratizing access to Gold for all consumer segments. Available on web and app

Gold Loans
Introduced Gold-backed loans, providing liquidity options to customers by leveraging their Gold assets

2021

India's Top 150 Unlisted Companies
Got recognized among the top 150 unlisted companies in India by Dun & Bradstreet

2023

Sell Old Gold
Exchange of jewellery for instant cash, also acting as backward integration for Gold sourcing

Refinery
Started operations for BIS-accredited refineries in **Navi Mumbai** to produce Gold & Silver bars/coins of high purity, proper weight, & quality finishing

2025

LGD Platform
Started facilitating sale of Lab-Grown Diamond (LGD) to cater to the growing market demand

2026

ATL Trading License
Augmont Trading Limited, a subsidiary of the Company, received SEBI registration to undertake securities trading, clearing and settlement, and other permitted activities.

Listing of Augmont Enterprises

Multiple Award Winner

Platform & Innovation

India's No.1 Gold Platform (2025, 2026)
By India Gold Conference

India's No.1 Silver Platform (2025)
By India Silver Conference

Thinnest Gold Coin Record (2023)
By India Book of Records & Asia Book of Records

Best OTT Platform (2023, 2024, 2025 & 2026)
By IBJA

Refining & Dealership

Best Bullion Dealer – Gold (2025 & 2026)
By IBJA

Promising Gold Bullion Refiner (2025 & 2021)
By India Gold Conference

Leading Gold Bullion Refiner (2024 & 2022)
By India Gold Conference

Silver Bullion Dealer of the Year (West & Central) (2024)
By India Silver Conference




What We Are

Factors	Traditional Trader	Jeweller	Augmont Platform
Exposure to Gold price volatility	Direct	Direct	None
Regulatory advantage	Low	Medium	High
Network & platform power	None	Limited	Strong
Capital efficiency	Low	Medium	High
Ability to scale revenue	Linear	Linear	Exponential

As a leader in the precious metals industry,
Augmont Group stands as a beacon of trust and excellence,
backed by a robust asset-light model & almost no debt

SPOT

Augmont SPOT is India's largest nationwide bullion trading platform, empowering seamless gold and silver bullion procurement at the click of a button since 2012.

Why We Started SPOT?

- Fragmented Market
- Default Risk
- Opaque Pricing
- Quality Concerns

5,271 Registered Members

- Jewellers
- Bullion Dealers
- Manufacturers

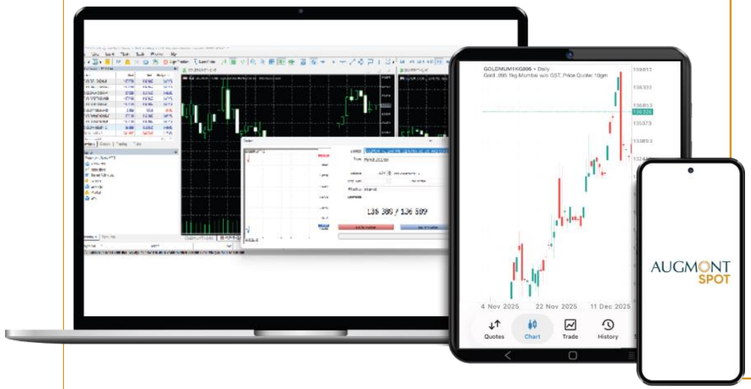
Distribution

- 20 Delivery centers
- Fulfillment in T+2 days

Scale

Platform is designed to support

- Growth in user base
- High transaction volumes



Our Strengths:

Technology:

Proprietary pricing engine leveraging AI, global market data, and domestic inputs

Strong Sourcing:

Mix of imported doré, scrap recycling, and direct exchange

Pricing + Margin:

- Benchmark prices
- Zero brokerage fees
- Efficient Hedging
- Rolling Margins
- Credit Risk Management

TRUST

AUGMONT

SPOT - Gold Price Discovery Mechanism

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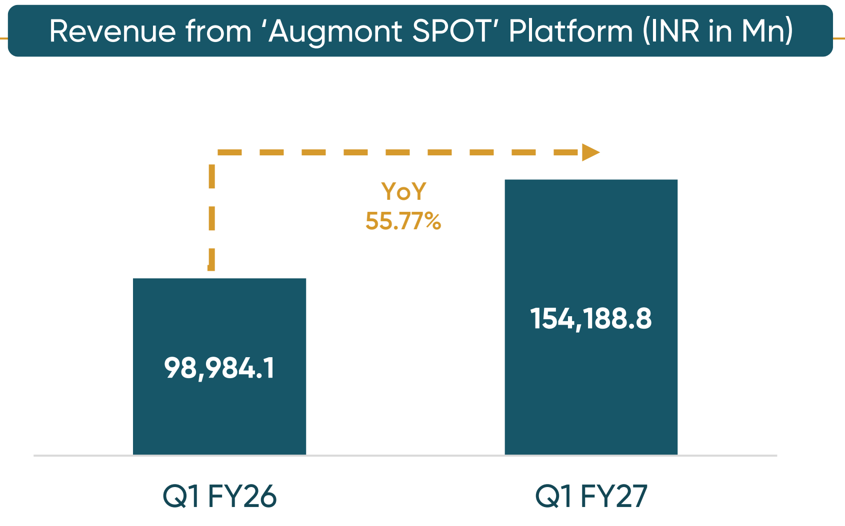
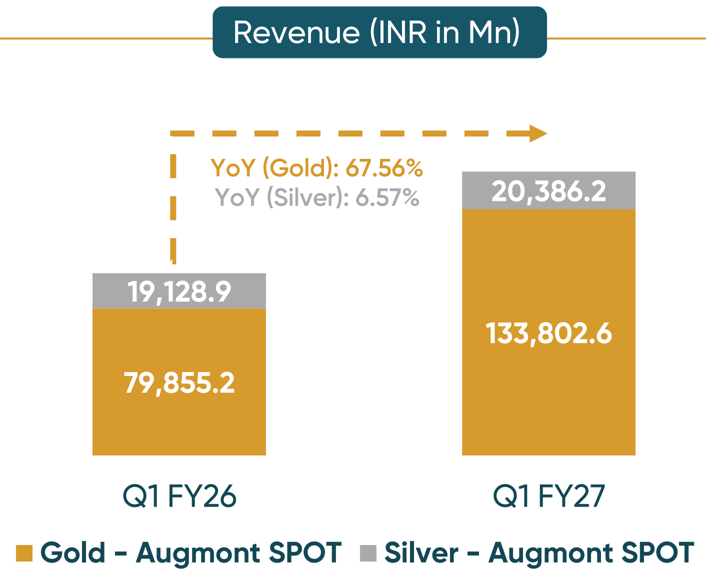
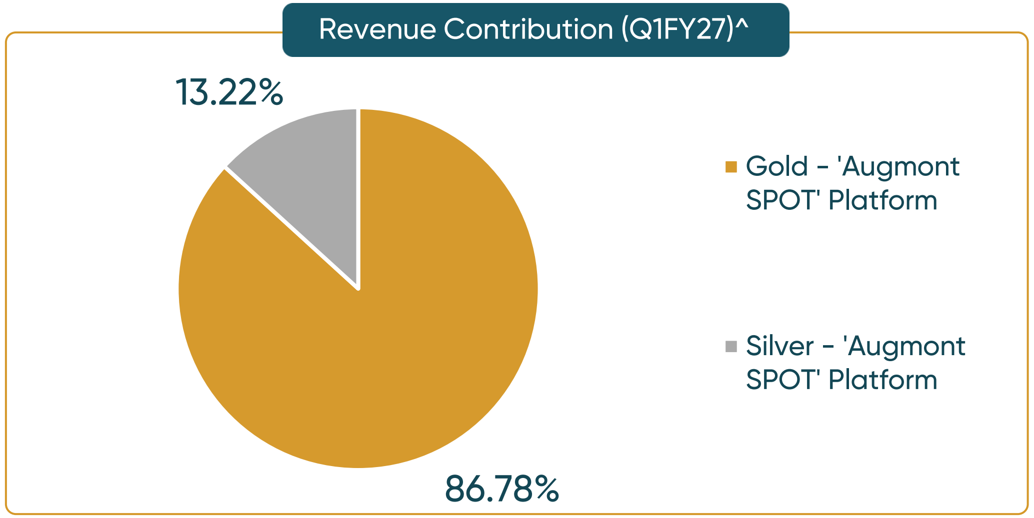
SPOT - Business Revenue

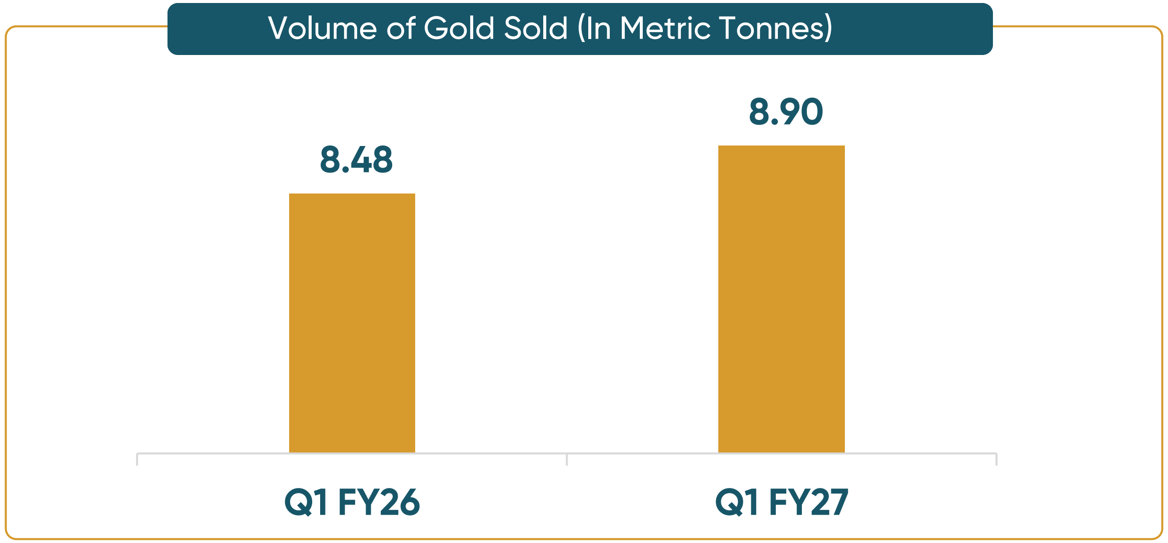


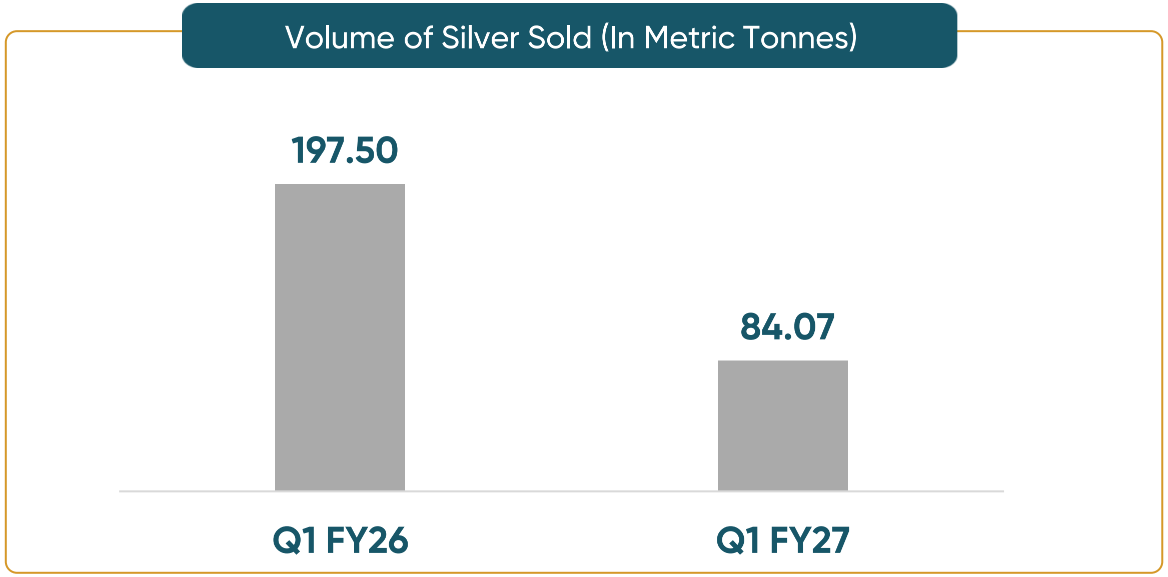




^Gold - 'Augmont SPOT' Platform = Gold Augmont SPOT Revenue/Revenue from 'Augmont SPOT' Platform
Silver - 'Augmont SPOT' Platform = Silver Augmont SPOT Revenue/Revenue from 'Augmont SPOT' Platform

SPOT - Business Volume





Refinery

Multi-source procurement

Indian & International Banks

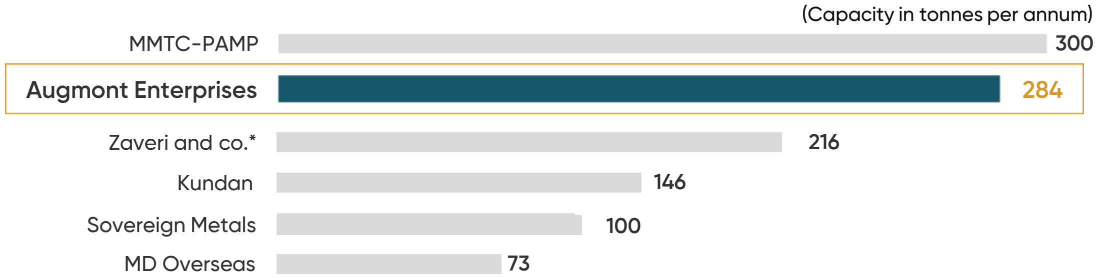
Import Dore Bars
(Lower Duty: 0.65%)

Scrap Gold & Silver
(Individuals, Jewellers, Auctions)

SPOT

Refinery

Second largest refining capacity in India with 2 refining facilities



Source: Technopak Research and Analysis, Company Websites

One of the few refiners in India authorised to deliver refined bullion on commodity exchanges operated by the BSE and MCX (Technopak Report)

Rudrapur
144 MTPA
installed capacity

Mumbai
140 MTPA
installed capacity

284 MTPA
Total Refining Capacity

Certifications & Standards

NABL

BIS

ISO/IEC 17025:2017 CERTIFIED

RESPONSIBLE JEWELLERY COUNCIL

India Good Delivery

*Refining Capacity refers to total refining capacity of the refinery; data pertains to 2022. For other players- it refers to exclusive gold refining capacity, and data pertains to as of August 4, 2026.

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Jewellery Export

Manufacturing facility located at Sitapur SEZ Jaipur, Rajasthan

13.80 MTPA Installed Capacity

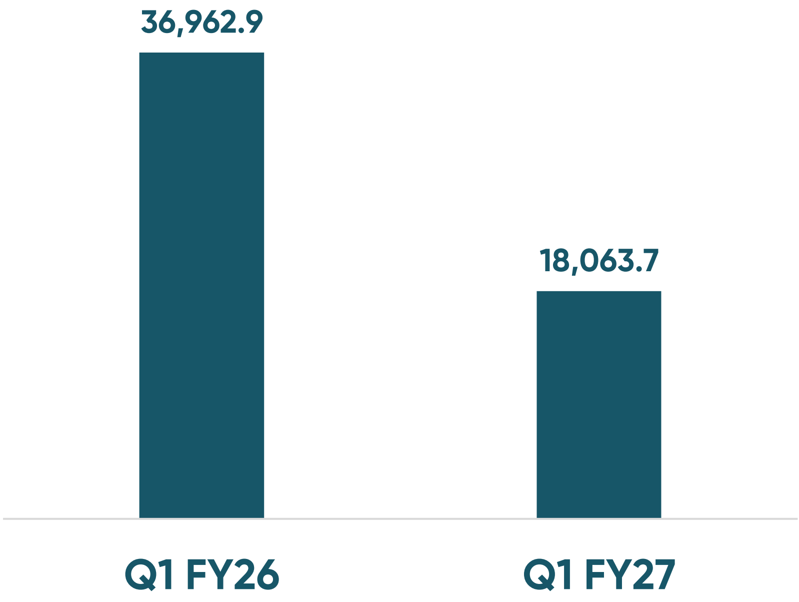
Jewellery articles exported to jewellery traders in international markets based on orders

Chains

Export

UAE Hongkong Turkey

Revenue from International Sales (INR in Mn)



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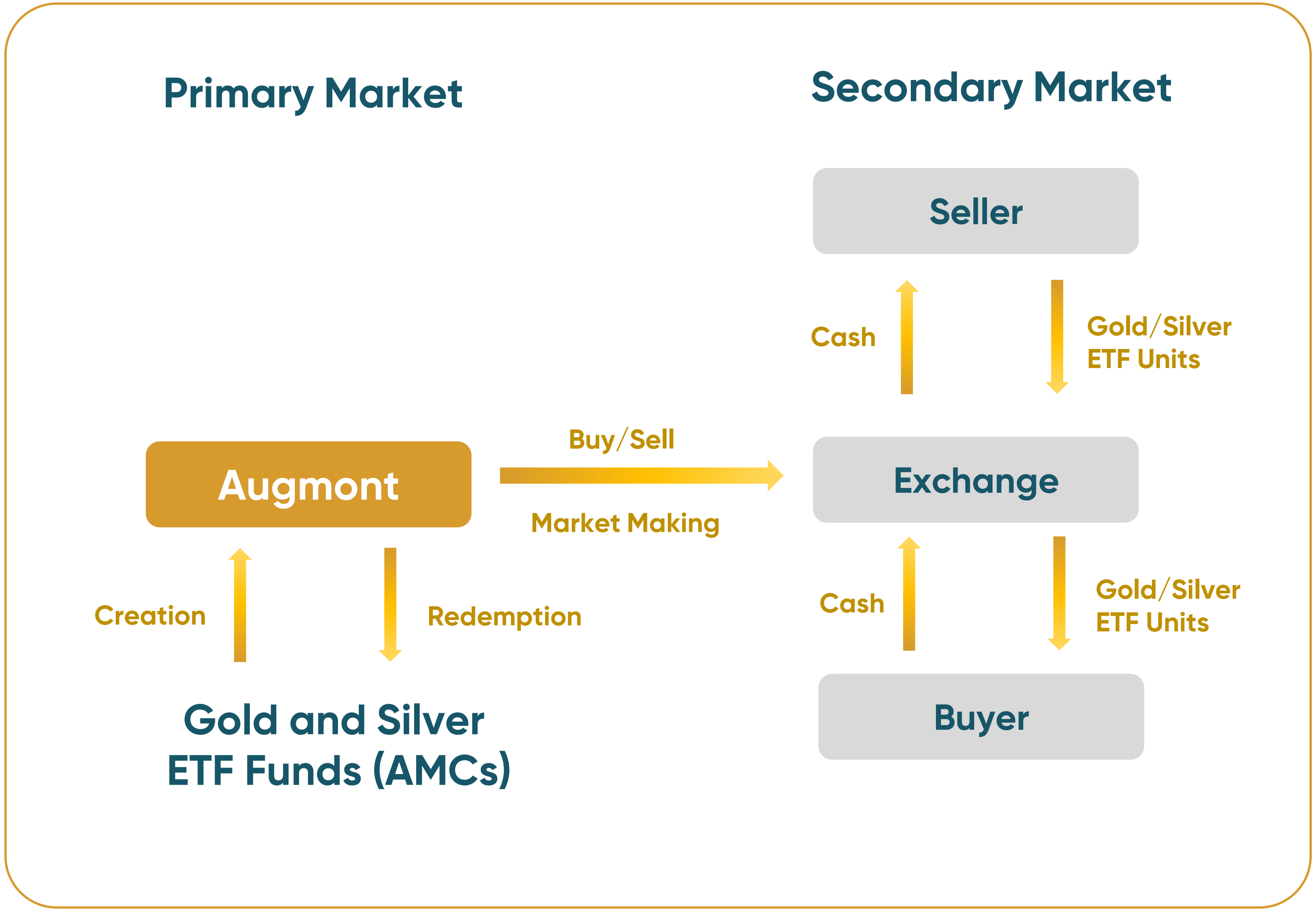
Authorized Participants: Gold & Silver ETF



GOLD FOR ALL Platform

5,517
Retail Touchpoints*

50.6+ Million
Registered Consumers*

54+ Million Transactions
handled in FY26

*As on 30th June 2026

One Stop Gold Platform

INVESTMENTS

DIGITAL GOLD | COINS & BARS | EMI JEWELLERY

LEVERAGE

GOLD LOAN

MONETIZATION

SELL OLD GOLD

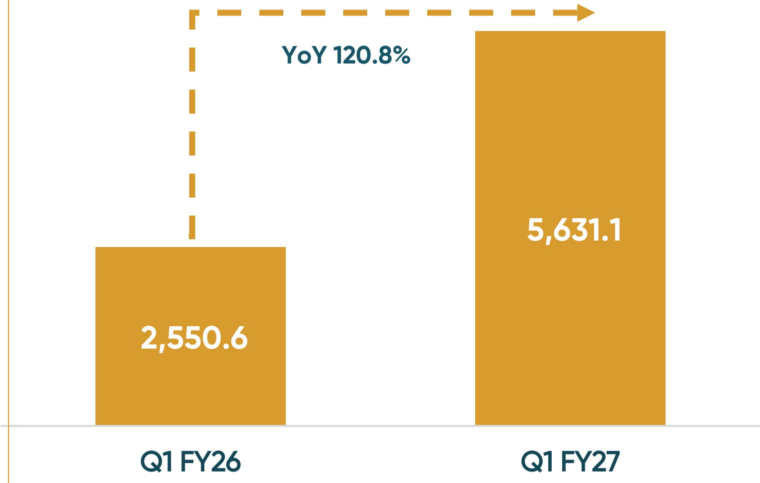
Investment Products

Digital Gold & Silver

Buy, store & sell 24K Gold and Silver online with fractional ownership backed by physical metal stored in insured vaults

Flexible SIP formats (Daily/Weekly/Monthly)

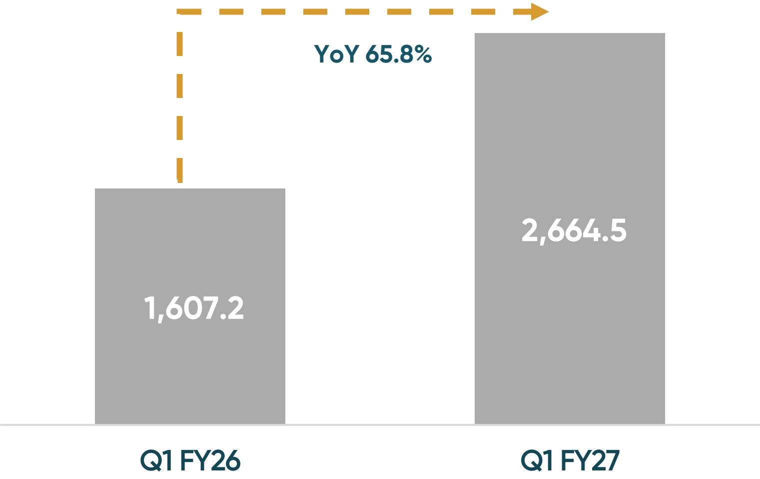
200+ Partner Brands



Revenue (INR in Mn)

EMI Jewellery

Flexible way to purchase gold and silver through monthly instalments,



Revenue (INR in Mn)

Gold & Silver Coins/Bars

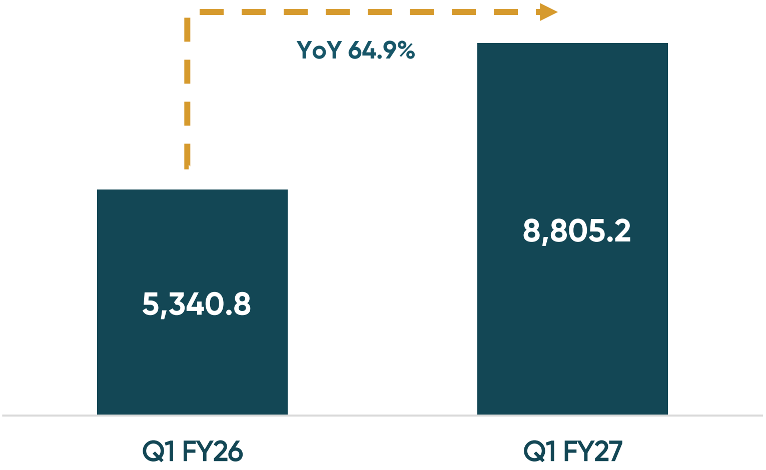
Hallmarked, certified purity Gold & Silver coins with tamper-proof packaging

Gold Coins: 0.1 gm - 100 gm

Silver Coins: 5 gm - 200 gm, 1 ounce

Innovation: India's thinnest 0.1 gm Gold coin

Distribution: 735+ Channel Partners



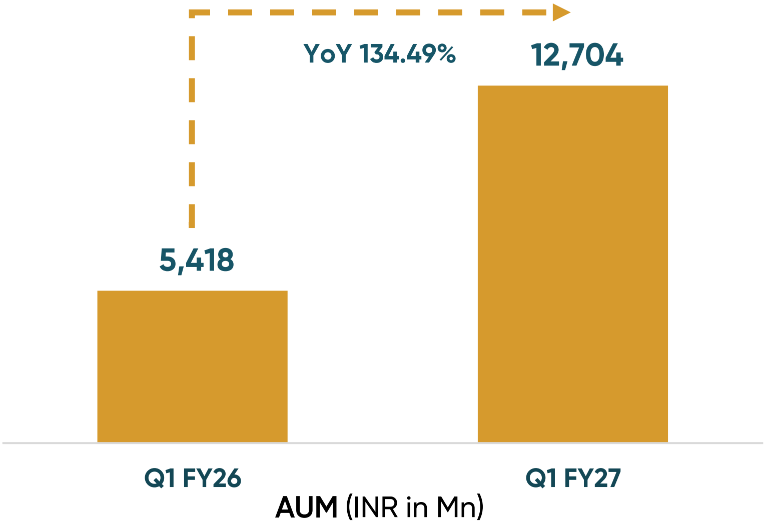
Revenue (INR in Mn)

Leverage & Monetization Products

Network: 118 Augmont 'Gold For All' centers
operated by partner
(Finkurve Financial Services)*

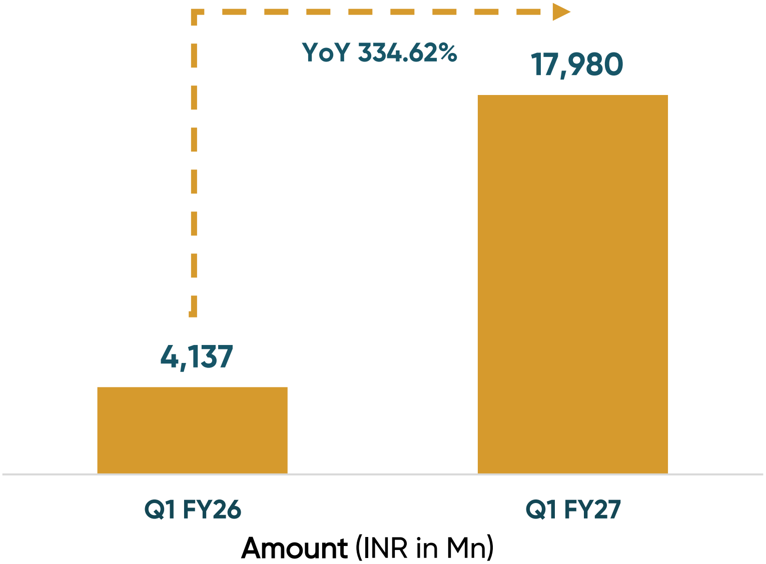
Gold Loan (Leverage)

End-to-end advanced loan processing system for customer onboarding, credit assessment, e-KYC, automated payments, while the lending is serviced by the partner



Sell Old Gold (Monetization)

Enabling retail consumers to exchange used Gold jewellery, coins, or bars for cash based on current market prices. XRF Machines are used for precise purity assessment



*As on 30th June 2026

Key Strengths

AUGMONT

1 Competitive Edge

Deep Domain Knowledge and Experience

Backed by over **100 years of collective management experience** in the gold market, the company has developed deep sourcing networks, superior pricing intelligence, and operational expertise that create a sustainable competitive advantage.

Proprietary Technology

Proprietary platforms built over 14+ years on scalable 3-tier architecture. High capital and technical requirements create significant entry barriers.

Price Discovery

Technology-driven price discovery mechanism delivers real-time, competitive SPOT pricing. Transparency creates customer trust and switching costs that favour first-mover advantage.

Licenses and Accreditations

Critical licenses (IGDS, AEO T-2, NABL, BIS, RJC, 3-Star Export) with multi-year accreditation cycles deter competitive entry.

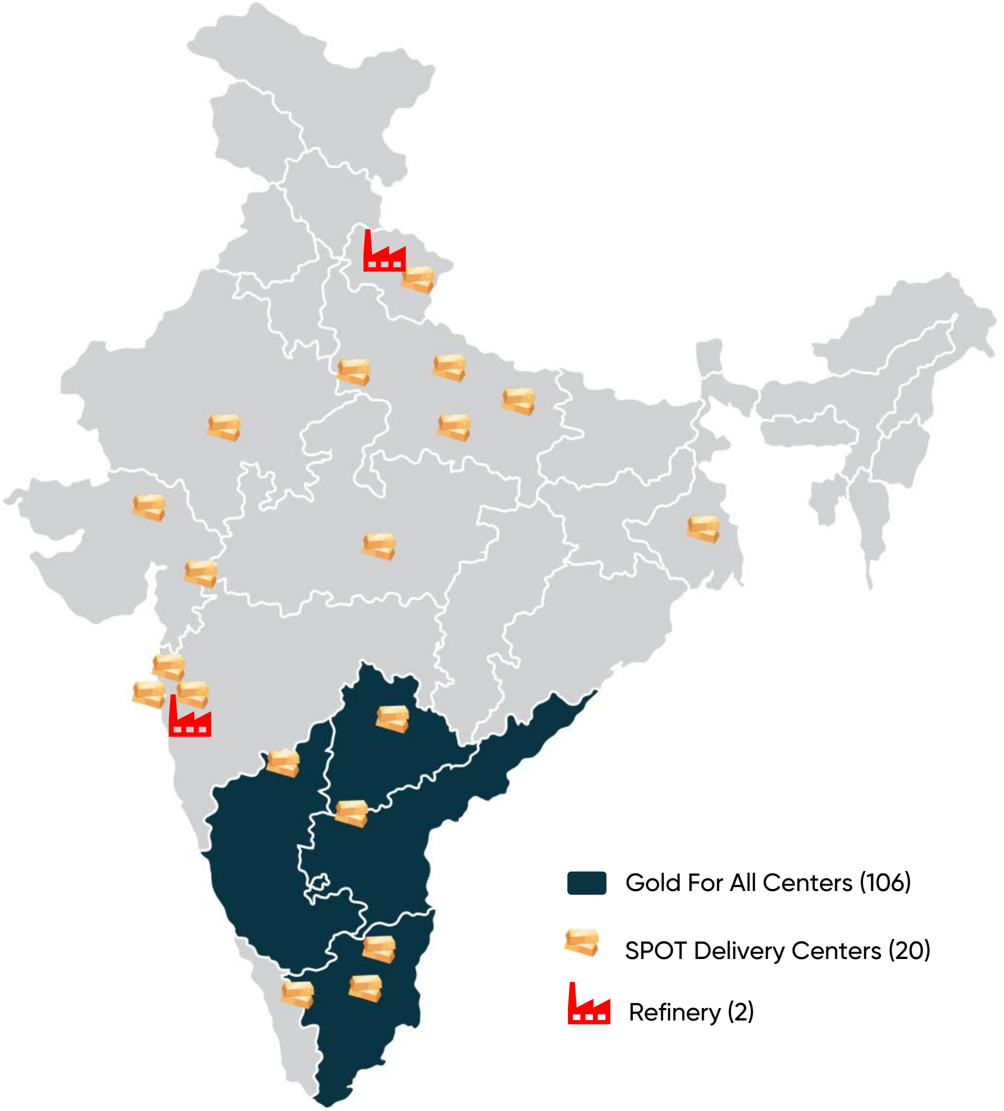
** Note that company intends to leverage its platform for the specified purposes

^^ Source: Technopak Report

^IGDS- India Good Delivery Standards

2 Vertically Integrated Supply Chain: From Procurement to Last-Mile Delivery

- 2 Refineries
- 20 SPOT Delivery Centers
- 118 Gold For All Stores
- 231 Fintech Partners
- 731 Retail Coin Distribution Centers
- 5,517 Retail Touchpoints
- 5,271 Registered Members on SPOT
- 50.6+ Mn Registered Consumers



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*As on 30th June 2026

3 Scalable Technology Enabled Ecosystem: Our Tech Stack

Back-End
- node JS

Web
- Laravel
- ANGULAR
- React

CI/CD Development Tool
- GitHub

Database
- PostgreSQL
- amazon RDS
- ElastiCache
- MySQL

Customer Engagement
- Amazon SES

Monitoring
- new relic
- Amazon Cloudwatch
- amazon SNS
- Clarity by Microsoft

Mobile
- Flutter

Networking
- new relic
- VPC
- AWS ELB Elastic Load Balancer

Data Analytics & AIML
- LLM LARGE LANGUAGE MODEL
- Metabase
- Google Analytics
- Grafana
- python

Server Infrastructure
- amazon web services AUTO SCALING
- Amazon EC2
- amazon web services | Amazon EC2
- amazon S3
- amazon cloudfront
- Microsoft Dynamics 365 Business Central

Security
- AWS IAM
- WAF
- kaspersky Endpoint Security
- Burp Suite
- DLP

Information Security Management ISO 27001 Certified

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4 Augmont Platform & Innovations

Technological & Platform Innovation:

Augmont SPOT Platform

In-house price discovery mechanism delivering real-time, competitive spot prices that serve as benchmark rates.

End-to-End Gold Loan Stack

Technology service provider to gold loan companies — onboarding to disbursal, with central KYC, e-NACH, e-signing and UPI AutoPay.

LGD Platform

Facilitated lab grown diamond trading on 'Augmont SPOT' in Fiscal 2026. Our technology will enable users to use AI/ML enabled pricing tools.

Product Innovations:

Digital Gold

Buy, sell and store 24 karat 999 pure gold and silver at real-time prices, backed by physical metal in insured vaults.

EMI Jewellery

Price locked at booking; 20% upfront with three, six or nine-month instalment plans.

Thinnest Gold Coin

Our Subsidiary AGTPL introduced India's thinnest 0.1 gm gold coin in Fiscal 2022 (Source: Technopak Report), recognised by the India and Asia Book of Records.

5

Experienced Board Of Directors And Leadership Team

Board Of Directors

Ketan Bhawarlal Kothari
Whole-time Director

- 23+ years of experience in the industry; oversees and manages trading operations of gold and silver bullion and ensures regulatory compliance
- Holds a Master's in Finance & Investment (University of Nottingham); named in BW Businessworld 40 Under 40 (Club of Achievers 2020)

Mahendra Kumar Nemichand Bafna
Whole-time Director

- 30+ years of experience in the industry managing gold and silver bullion trading operations
- Holds a Bachelor's degree in Commerce (Financial Accounting & Auditing) from University of Mumbai

Sachin G. Kothari
Non-executive Director

- 15+ years of experience in digital gold business; previously Director at Goldella Precious Metals Private Limited (formerly Augmont Gold Private Limited).
- Holds an MBA from City University, London; associate member of ICAI since 2006

Amitkumar Amritlal Solanki
Non-executive Director

- 18+ years of experience in accounting and auditing; proprietor at Amit Solanki and Associates
- Fellow member of ICAI since 2013; B.Com in financial accounting and auditing (special) from K.P.B. Hinduja College of commerce, University of Mumbai

Raghupathi Narayanarao Cavale
Non-executive Independent Director

- 21+ years of experience in IT & consulting; formerly Senior VP and **Head – India Business at Infosys Limited**.
- **Holds an M.Sc. (Research) from IIT Madras** and Doctor of Science degree from Adamas University

Suhas Narayan Sahakari
Non-executive Independent Director

- 31+ years of experience in the banking sector; **held key roles at RBL Bank, Axis Bank** & SVC Co-operative Bank
- Serves as Independent Director on boards of KJMC Financial Services Limited. and Saksham Gram Credit Private Limited.

Minal Bharat Khona
Non-executive Independent Director

- 30+ years of experience in the legal field; practicing lawyer and member of multiple bar associations
- Recipient of several awards including Lex Falcon Global Awards- India 2024 and Mid-Day Powerful Women Award 2022

Nishant Tolchand Ranka
Non-executive Independent Director

- 21+ years of experience in accounting, auditing, and financial advisory services
- Practicing Chartered Accountant; serves on boards of Finkurve Financial Service Limited, Augmont Goldtech Private Limited, and Ramgopal Polytex Limited

5 Experienced Board Of Directors And Leadership Team

Vivek Kothari
Head of SPOT/Dealing

- Leads the company's core trading desk, overseeing price discovery mechanisms, hedging strategies, and treasury operations for the 'Augmont SPOT' platform
- Holds a Bachelor of Commerce degree from the University of Mumbai

Sunny Dilip Parekh
Company Secretary & Compliance Officer

- He holds a bachelor of commerce degree in financial accounting and auditing from K.P.B. Hinduja College of Commerce and is an associate member of Institute of Company Secretaries of India
- Previously worked with Finkurve Financial Services as their CS.

Tejas Langalia
Chief Technical Officer

- Tejas works in the capacity of a CTO at Augmont with 22+ years of experience in IT. Tejas has developed various Fintech landing products.
- Founded and scaled a startup to a mid-sized enterprise managed and developed tech solutions for 100+ clients. A journey started from being a founder of a company to play a crucial position in the existing organization.

Bishon Bihari Singh
Head Of Production

- Associated with Augmont since April 2017. He previously served as the CEO of the Refinery
- Supervises all refinery and production-related activities

Spardha Sushil Sharma
Chief Financial Officer

- Associate member of ICAI since 2018. Holds a bachelor's of commerce degree in financial accounting and auditing
- Previously associated with AZG Consulting LLP, Yashraj Biotechnology Limited, Lasco International

Augmentors (Augmont Enterprises Limited & Subsidiaries)

300+

6 Financial Performance

(in INR mn)

Particulars	Q1 FY26	Q4 FY26	Q1 FY27
Revenue	145,516.2	299,937.7	189,455.8
EBITDA	1,032.2	924.5	841.2
EBITDA %	0.71%	0.31%	0.44%
PAT	720.0	665.9	608.5
PAT %	0.49%	0.22%	0.32%

6 Management's Comment

Augmont delivered a strong quarter, posting 30% YoY growth in Revenue from Operations to ₹18,946 Cr despite a seasonally soft Q1 and a challenging external environment marked by geopolitical disruptions in the Middle East and elevated crude oil prices.

Our core platform businesses continued to perform well. SPOT revenue grew 55% YoY, Digital Gold more than doubled at 120% YoY, and Gold Loans saw AUM expand 134% YoY to ₹1,270 Cr. Coins & Bars and EMI Jewellery each grew approximately 65% YoY. Margins on these core businesses remained well within expected range, underscoring the resilience and operating leverage of the platform model.

The YoY decline in PAT is largely attributable to international sales, which were unusually concentrated in Q1 of the prior year. Geopolitical disruptions in the Middle East weighed on export volumes this quarter on a YoY basis. That said, international sales recovered sequentially from Q4 FY26, indicating a gradual normalisation of the export channel even amid continued uncertainty.

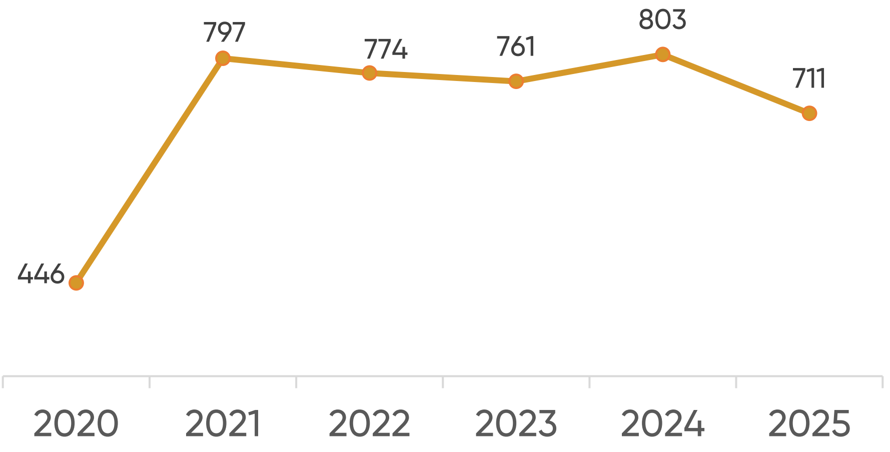
During the quarter, in response to the government's emphasis on reducing gold imports and easing pressure on India's current account deficit, we made a deliberate decision to accelerate domestic scrap-gold sourcing by onboarding new recycling partners and deepening relationships across our ecosystem. This carried a near-term cost of acquisition in the form of compressed margins as a deliberate trade off, but it has meaningfully expanded our sourcing ecosystem and strengthened partner loyalty. We expect these relationships to mature and contribute to improved margins over the coming quarters.

Sequentially, the improvement is clearly visible: EBITDA margins rose from 0.31% in Q4 FY26 to 0.44% in Q1 FY27, and PAT margins recovered from 0.22% to 0.32%, even during what is traditionally the softest quarter of the year.

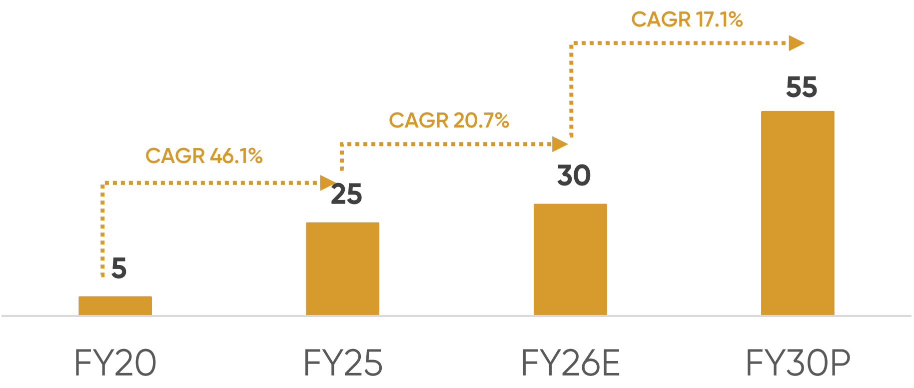
We remain confident in the structural growth trajectory of the platform. With 50.6 million registered consumers, India's No. 1 Gold Platform recognition for the second consecutive year, and a signed MOU with NSE for Electronic Gold Receipts, Augmont is well-positioned to capitalise on the formalisation of India's gold ecosystem.

Industry Overview

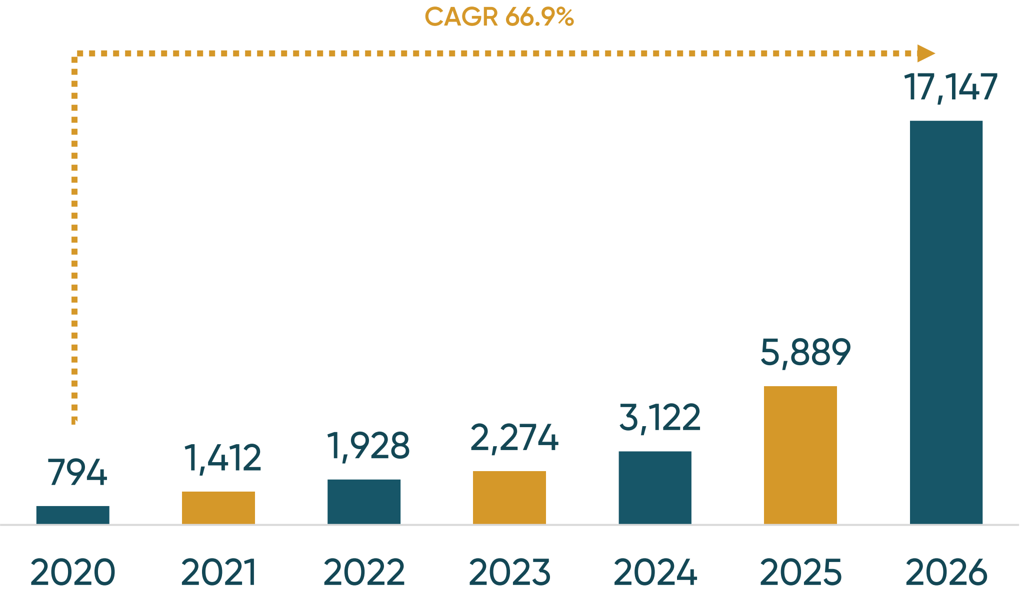
Consumption in India (in Tonnes)



Digital Gold Market in India (in Tonnes)



Net Asset Under Management for Gold ETFs* (in ₹ bn)



Gold ETFs offer investors a secure, regulated, and efficient mechanism for gaining exposure to physical gold.

Source: Secondary research, Technopak Analysis, WGC, AMFI (Association of Mutual Funds in India)
*Data as on 31st March

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EGR – Electronic Gold Receipts

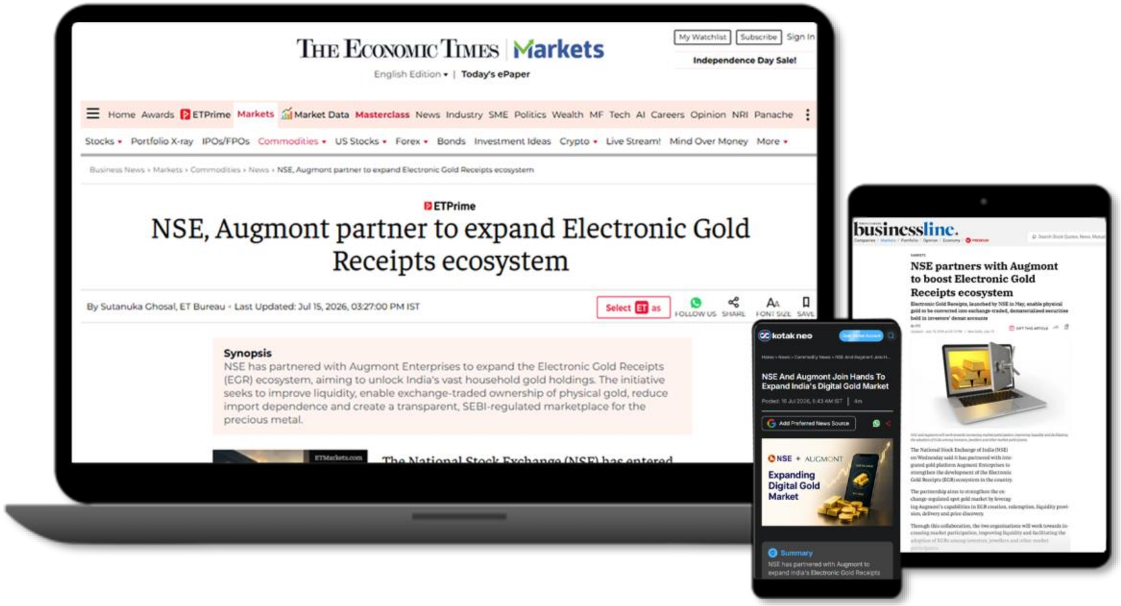
EGR ECOSYSTEM FLOW

Physical Gold → Gold Deposit → Vault Verification → EGR Creation → Held in Demat

Buy EGR → EGR Creation

Augmont signed an MOU With NSE for EGR

which is expected to be launched this financial year



EGR HOLDER ACTIONS

- Trade
- Pledge
- Redeem
- Lend via SLB

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Strategies

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Strategy 1: SPOT 2.0

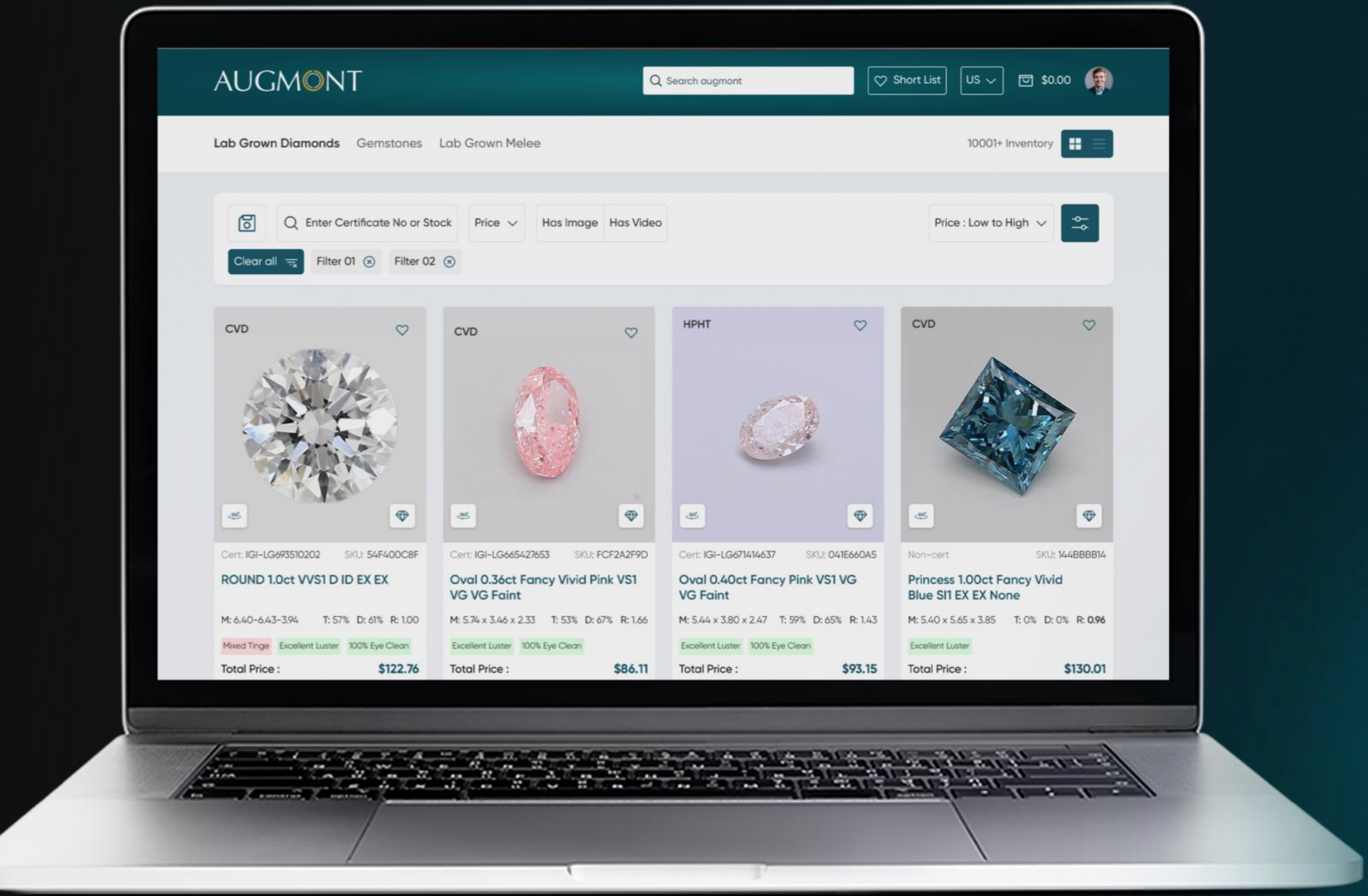
Everything a jeweller needs is in one place!

SPOT Platform

- Shop Jewellery (Gold)
- Coins
- Digital Products
- Chemicals & Alloys
- Avail Insurance
- Check HUID
- Research
- Lab-Grown Diamonds

Increase Delivery Centers (Tier 3 & 4 expansion)

Increase On-boarding of Jewellers



Strategy 2: Facilitate Sale of Lab-Grown Diamonds

India's first platform for LGDs for domestic and global markets.

800k stones listed from growers and dealers.

3415+ Carats Sold

Strategy 3:
Improve & Increase Refinery Operations and Accreditations

Strategy 4: Scale our Consumer Business to the Next Level

Increasing Outreach with New Digital Partnerships

Enhancing Distribution via GFA Centers and Jewellers

Product & Process Innovation Using Technology

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Strategy 5: Augmont Innovation Labs

New Initiatives

- EGR based Lending & Borrowing
- AI based Assessments
- Automated Machines for Gold Recycling
- CAD based LGD Sourcing

Augmont's Value System

A J U S T - Aligned Organization

“परस्परोपग्रहो जीवानाम्”

Timeless Jain principles to guide companies to thrive responsibly

Ahimsa (Non-Violence)

Growth through cooperation & never with conflict.

Apariaraha (Non-Possessiveness)

Practice stewardship by sharing growth fairly with all.

Satya (Truthfulness)

Build trust through transparency & honesty in every action.

Anekantavada (Multi-faceted Reality)

Forge decisions from multiple perspectives and consensus building.

Asteya (Non-Stealing)

Use resources efficiently, valuing integrity over greed.

Nyāsa (Trusteeship)

Act as trustees to enhance value for future generations.

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Consolidated: Income Statement

(in INR mn)

Particulars	Q1 FY26	Q4 FY26	Q1 FY27
Total Income	**145,543.4**	**299,953.4**	**189,766.3**
Cost Of Materials Consumed	41,845.9	54,898.3	71,656.7
Purchases of Stock In Trade	102,446.9	244,934.3	116,114.8
Changes In Inventories of Finished goods & Stock in Trade	-312.2	-1,463.4	756.6
Employee Benefits Expenses	62.9	79.0	79.1
Finance Costs	5.7	4.0	4.1
Depreciation & Amortization Expense	16.5	20.1	19.2
Other Expenses	467.7	580.6	318.0
Total Expenses	**144,533.3**	**299,052.9**	**188,948.4**
Profit Before Tax	**1,010.0**	**900.4**	**817.9**
Tax Expense	290.1	234.5	209.3
Profit After Tax	**720.0**	**665.9**	**608.5**

Thank You

AUGMONT

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