



08th May, 2026

To,
BSE Limited
Phiroze Jeejeebhoy Towers, 1st Floor,
Dalal Street, Mumbai – 400001
BSE Scrip Code: 512463

To,
National Stock Exchange of India Limited
Exchange Plaza, Bandra Kurla Complex,
Bandra (East), Mumbai - 400 051
NSE Symbol: LLOYSENT

Sub: Investor Presentation for the Quarter and Financial Year ended 31st March, 2026.

Dear Sir/Madam,

Pursuant to Regulation 30 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("**SEBI LISTING REGULATIONS**"), we Lloyds Enterprises Limited ("**the Company**") are enclosing herewith the Investor Presentation for the Quarter and Financial Year ended 31st March, 2026.

The aforesaid Investor Presentation will also be available on Company's website at www.lloydsenterprises.in

Kindly take the same on record.

Thanking you,
Yours faithfully,

For Lloyds Enterprises Limited

Pranjal Mahapure
Company Secretary and Compliance Officer
ACS69408

Encl: As above

LLOYDS ENTERPRISES LIMITED

Registered Address: A-2, 2nd Floor, Madhu Estate, Pandurang Budhkar Marg, Lower Parel, Mumbai – 400013
Tel: 022 - 6291 8111 Email: lloydsenterprises@lloyds.in Website: www.lloydsenterprises.in
(CIN) L27100MH1986PLC041252



ENGINEERING



METALS

LLOYDS ENTERPRISES LTD
Investor Presentation
May 2026



MINING



REAL ESTATE

Lloyds Enterprises Limited

About Us

- **Lloyds Enterprises Limited (LEL)** is a diversified company engaged in **trading and strategic investments**
- Listed on **the BSE since 1987** and on the **NSE since 2024**
- Trading portfolio includes **steel and allied products**
- Expanded into **raw materials for steel production, including iron ore pellets**
- Serves both **domestic and export markets**
- Holding company of:
 - **Lloyds Engineering Works Limited (LEWL)**, Provides engineering solutions to **steel, power, hydrocarbons, and defence sectors.**
 - **Lloyds Realty Developers Limited (LRDL)**, Operates a growing real estate platform focused on the **MMR region.**
- Holds high-potential strategic investments, including:
 - **Gold exploration through Geomysore Services India Pvt Ltd**
 - Stake in **Lloyds Metals & Energy Ltd (LMEL)**, offering **exposure to an integrated iron ore and steel franchise**
- Investment strategy focused on **long-term value creation**
- Portfolio balanced between **near-term opportunities** and **sustainable growth assets**



Result Highlights – FY26

- ❑ FY 2025–26 represents a year of strong earnings delivery for Lloyds Enterprises Limited. On a consolidated basis, the Company registered revenue from operations of INR 1,756 Crore an increase of approximately 18% over FY25 driven by sustained growth across its trading and investment businesses. Consolidated net profit for the year surged to INR 417 Crore, a near 340% increase over the prior year, reflecting operational leverage, efficient capital deployment, and strong returns from strategic investments. The Company's Basic EPS on a consolidated basis improved to INR 3.08 from INR 0.97 in FY25.
- ❑ On a standalone basis, revenue from operations was INR 463 Crore for FY26. **Standalone net profit witnessed a dramatic improvement to INR 268 Crore** from INR 16 Crore in FY25, reflecting significant gains in Other Income of INR 349 Crore, which includes income from strategic investments and treasury activities. The Q4 FY26 standalone revenue from operations stood at INR 224.61 Crore and net profit at INR 21.45 Crore.
- ❑ **Company subsidiary Lloyds Engineering Works Ltd continues to perform well.** The company had reported its highest-ever Revenue and PAT in FY25. continuing its stellar performance in FY26 as well, the company has an order book of more than ~₹ 8335 cr as of FY26 (including its subsidiaries)
- ❑ **Jonnagiri Enters Pre-Commercial Phase — India's First Privately-Owned Gold Mine Nears Full Commissioning :** In Q2FY26, the company made a strategic investment in **Geomysore Services India Pvt. Ltd (GMSI)**, acquiring a significant stake in India's first privately operated gold mine since Independence. **The project is expected to produce up to 1,000 kilograms of refined gold annually, with peak output continuing for the next 15 years**, supported by a strong resource base of up to 42.5 tonnes of gold (as per JORC estimates). Gold extraction has begun.

- ❑ Company's subsidiary Lloyds Realty (LRDL) entered into non-binding MoU int Q2FY26. This MOU marks LRDL's strategic entry into the fast-growing **warehousing and logistics infrastructure sector**, leveraging a prime ~99-acre land parcel in Taloja, Navi Mumbai region, with an additional potential of ~32 acres of aggregation. The entire land aggregation is expected to be completed within 9 months following the definitive agreements, and the subsequent sale or lease of developed plots is targeted within around 24 months post-aggregation.
- ❑ **Lloyds Enterprises' Subsidiary Lloyds Realty Developers Signs MoUs for Over 170 Acres at Khopoli.** Under the MoUs, LRDL will undertake the development of approximately 175 acres into an integrated mix of residential plotted townships, premium housing, and community infrastructure, addressing the rising demand for quality housing in the extended MMR region.
- ❑ **Aggregate Land Under Recent MoUs Now Exceeds 270 Acres Across MMR Growth Corridors, with Revenue Potential Exceeding ₹5,000 Crores**

FY26 Financial Performance Standalone and Consolidated

Standalone Results

All amounts in INR Crore

Particulars	FY26	FY25	YoY(%)
Total Income	812.09	626.76	29.57%
Total expenses	467.44	591.87	(21.02%)
EBIDTA*	344.65	34.89	887.82%
EBIDTA Margin (%)	42.44%	5.57%	3687 bps
Depreciation and amortization	0.49	0.31	58.06%
Finance costs	33.14	16.27	103.69%
Exceptional items	-	-	-
Profit Before Tax	311.02	18.31	1598.63%
Tax	42.93	1.88	2151.31%
PAT	268.09	16.43	1531.71%

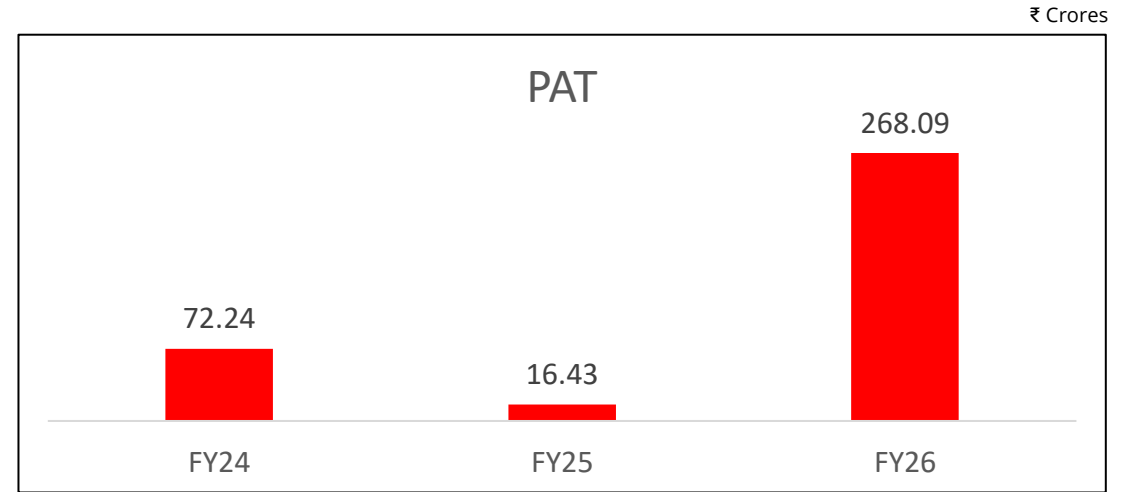
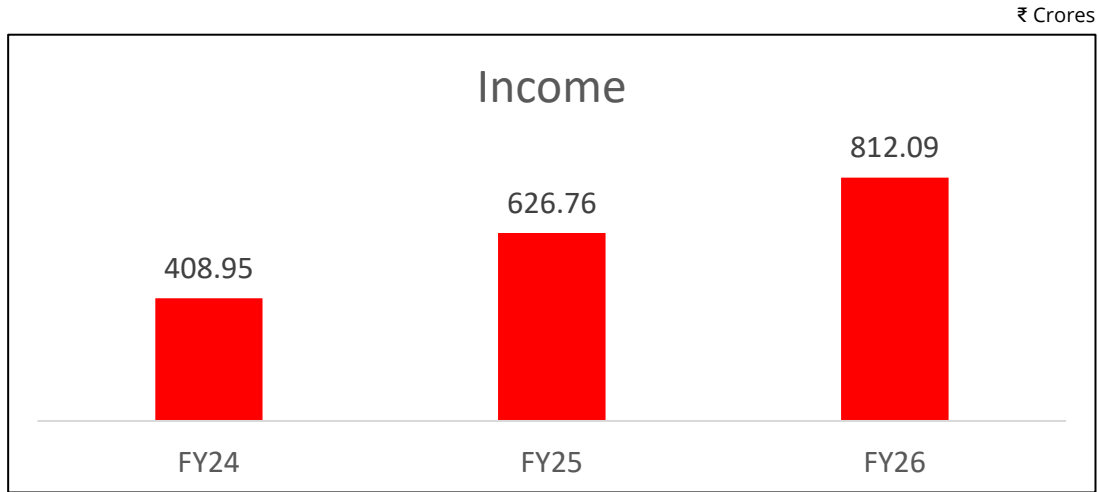
Consolidated Results

All amounts in INR Crore

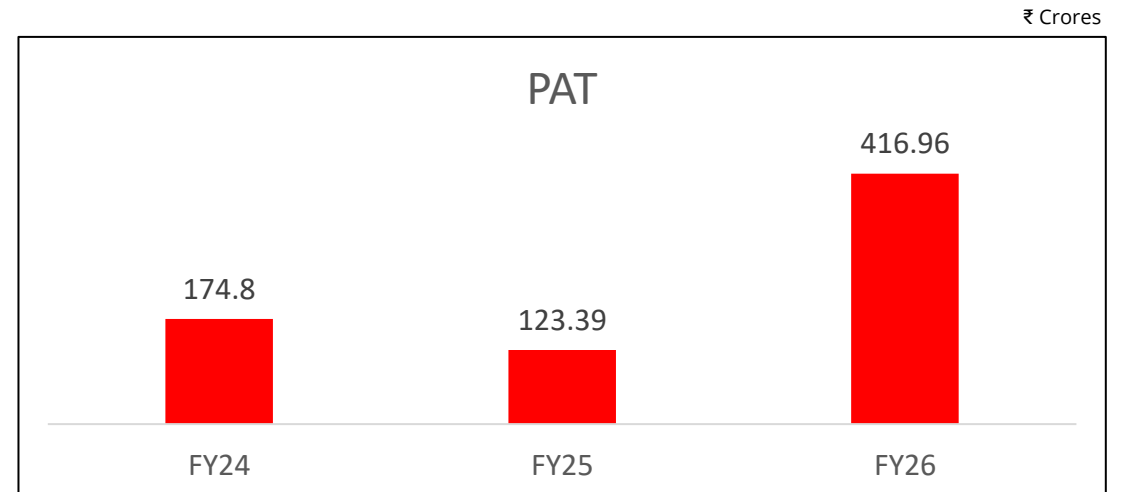
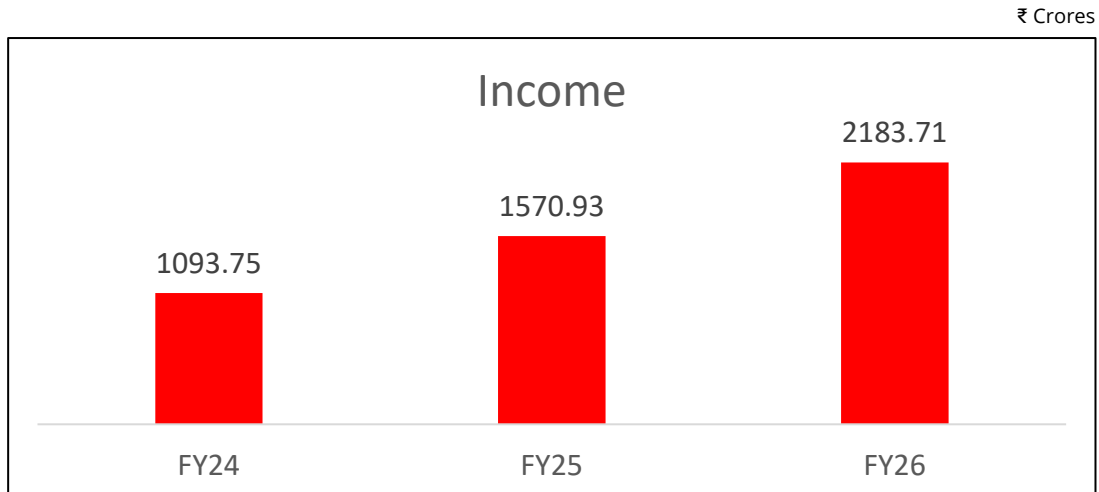
Particulars (INR Crores)	FY26	FY25	YoY(%)
Total Income	2183.71	1570.93	39.01%
Total expenses	1640.37	1370.25	19.71%
EBIDTA*	543.35	200.68	170.75%
EBIDTA Margin (%)	24.88%	12.77%	1211 bps
Depreciation and amortization	22.83	10.68	113.76%
Finance costs	47.90	26.85	78.40%
Exceptional Items	4.09	-	-
Profit Before Tax	468.52	163.15	187.17%
Tax	93.99	36.84	155.13%
Share of associates	42.43	(2.92)	-
PAT	416.96	123.39	237.92%

Result Highlights

Standalone Performance



Consolidated Performance



Lloyds Realty Developers Limited (LRDL)

Lloyds Enterprise
— acquired a 60.38% stake
on 31 January 2024

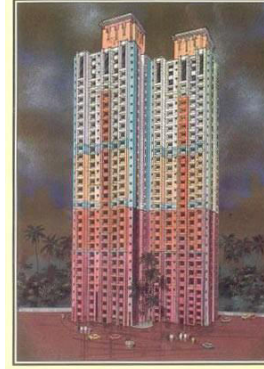
3.16 Mn sq ft

Delivered area

Established in 1994, LRDL is a stalwart in Indian real estate with a strong footprint across the Mumbai Metropolitan Region (MMR), Pune and Tamil Nadu. The company has delivered more than 3.16 million sq ft of residential and commercial developments and operates with an asset-light model that prioritises joint-venture partnerships to accelerate growth and manage cyclicality.

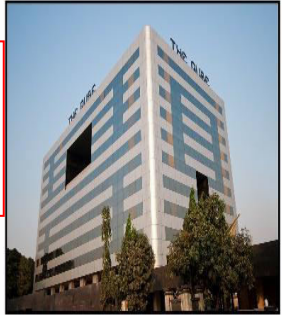
Several projects are currently under development through land banks and controlled SPVs, over the next 5–7 years.

Iconic deliveries



• **Lloyds Estate, Wadala, Mumbai:** A sprawling project of 4.5 lakh sq ft encompassing a harmonious mix of residential and commercial spaces.

The Qube, Andheri, Mumbai: A landmark commercial building located adjacent to Sahar Airport, offering 2.65 lakh sq ft of luxurious amenities.



Pearl Residency, Prabhadevi, Mumbai: Nestled near Siddhivinayak Temple, this lavish project spans over 1.55 lakh sq ft.



• **Om Chambers, Pune:** A premium commercial project in Pimpri, Pune, spanning over 3.25 lakh sq ft.



Corporate Restructuring to Create Two Focused Businesses

Structural Changes

- Lloyds Enterprises will first merge its real estate subsidiaries, Lloyds Realty Developers and Indrajit Properties, into itself.
- The entire real estate business will then be separated into a new company, Lloyds Realty Limited.
- After the restructuring, Lloyds Enterprises will retain only the trading and investment business.
- Lloyds Realty Limited will operate as a standalone real estate company and will be automatically listed separately, subject to approvals.

Strategic Rationale

- Trading and real estate differ sharply in capital intensity, risk profile and operating timelines, making a combined structure inefficient.
- The separation allows each business to run with its own balance sheet, funding strategy and management focus.
- It brings the underlying value of the real estate portfolio into clear view instead of keeping it embedded within Lloyds Enterprises.
- The simplified structure improves transparency and makes both businesses easier to understand and value for investors.

The restructuring creates two focused entities with clearer strategy, stronger accountability and better valuation visibility for shareholders.

Asset Light Approach

LRDL follows an asset-light approach, emphasising having negligible debt and exploring joint ventures. This strategy aims to further enhance prospects, and discussions are underway for various projects through the JV route, promising additional value to the current pipeline.

All developments are structured with

- minimal upfront capital,
- joint ventures with reputed companies,
- and superior project IRRs.

Robust Pipeline Of Projects



Bandra SRA & commercial;



Goregaon (W) redevelopment;



Khopoli residential & plotted;



Taloja warehousing & industrial hub;



Ghodbunder Road, Thane mixed-use.

The asset-light model enables LEL to be capital efficient, generate quicker cash flows, and mitigate development risk—an ideal approach in the current real estate cycle.

Strategic investment in India's emerging **GOLD** production asset with strong long-term value creation potential

31%
Stake in GMSI

₹200 Cr
Investment

Until 2043
EC Validity

1,000 KgPA
of finished goods Capacity

Project Snapshot — Jonnagiri

- **Fully permitted:** Environmental Clearance (EC) & Consent to Operate (CTO) secured; **EC valid through 2043.**
- **Open-pit mine** with simple metallurgy and mineralisation across East, West, South and North blocks.
- JORC resources of **~8.2 mt at 1.49 g/t (~12 t gold)** with upside potential to **~32 t** through further drilling.
- Current licence allows **300,000 tpa** processing with ~10-year mine life, extendable to 12–15 years.

Strategic Rationale

- Pre-production trials have produced **~60 kg of gold**; commercial ramp-up underway.
- Planned production of **~600 kg** per year from FY26–27, with peak potential of **~1,000 kg** per year.
- Project-level revenue potential of **~₹600 crore** per annum with **~75%** EBITDA margin (**~₹450 crore**).
- Lloyds' attributable EBITDA at **~32%** stake estimated at **~₹142 crore**, with forecast AISC of **~USD 1,021/oz.**



The first gold mine started in Independent India

Strategic investment in Group Company- Lloyds Engineering Works Ltd

~₹8,335+ cr

Infrastructure: ₹5,692 Cr; Engineering:
₹2,493 Cr; Electrical: ₹151 Cr.

≈2×

Capacity expansion underway

Debt-light platform

Diversified, conservative balance sheet

- **EPC-led transformation:** Pivoting from products to a multi-discipline engineering platform via acquisitions (Techno, MetalFab, BECL engineering assets).
- **Tech tie-ups gaining traction: EPS Gen-4 (TMW) , marine loading arms (TB Global) ,Fincantieri** alliance expanded to **CPP & shafting**
- **Eco Pickling Surface (EPS Gen-4):** Secured orders exceeding ₹50 Cr for environmentally friendly next-generation steel surface treatment technology.
- **Strategic Drone Partnership with FlyFocus for Drones.**
- **Strategic Partnership with CEMI to Drive Industrial Process Optimisation in India**
- **Execution backbone:** Co-located **Murbad (Thane)** cluster (8 acres; **84 km JNPT, 1 km NH**) and ongoing modernisation targeting **≈2×** throughput.
- **Quality of business:** Blue-chip, repeat clientele across steel/oil & gas/ports/shipyards; **debt-free**, diversified mix supports resilient returns.

LEL is the holding company for LEWL, owning 33% as its engineering arm so LEWL's growth and value creation flow directly to LEL's shareholders.

Strategic investment in Group Company- Lloyds Metals & Energy Ltd

Crown jewel

- Through LMEL, LEL owns exposure to **one of India's most efficient, integrated mining & metals platforms.**
- **Why “most efficient”:** LMEL couples a **large, long-life iron-ore resource** with **integrated logistics** (slurry pipeline) and **in-house beneficiation/pelletisation**, delivering structurally **low delivered cost** and faster cycle times.
- **Capacity in motion:** Environmental clearance for higher mining throughput of 55Mnt ; **4-Mt pellet plant** expanding to 12 Mnt, **360Kt DRI expanding to 700Kt** and **~85-km slurry pipeline** commissioned—unlocking scale and margin.
- **Cost advantages:** Pipeline + proximity to demand centers compress freight and handling; **MDO integration** further improves mining productivity and reliability.
- **Pellet leadership build-out:** Strategic stakes in **MRPPL/BRPL** expand market reach and de-risk volumes across geographies.

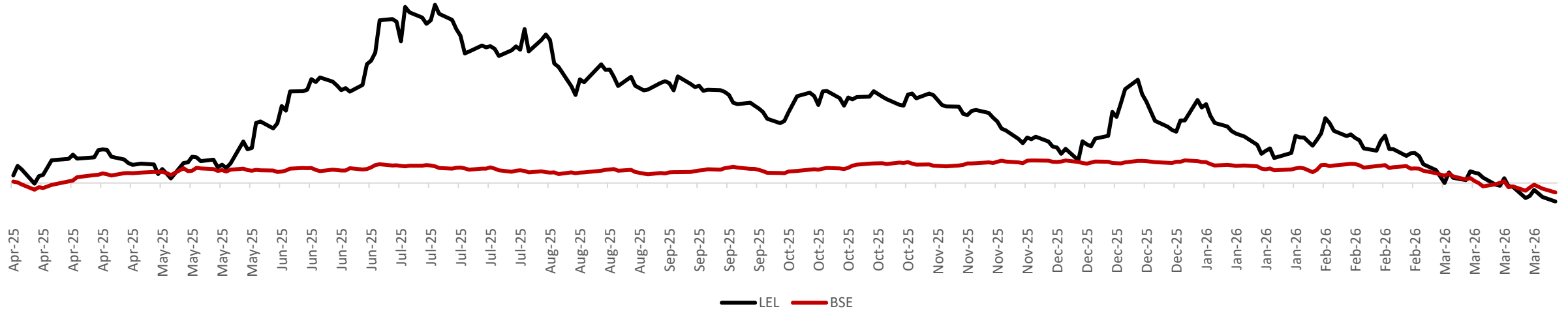
What this means for LEL

- Through LMEL, LEL owns exposure to **one of India's most** Core exposure to a **low-cost, high-scale, compounding asset**, complemented by optionality from **warrant conversions (FY26)**
- **Near-term catalysts:** Pellet & pipeline ramp-up, MDO consolidation benefits, execution of pellet investments, and downstream debottlenecks.
- **Risk posture:** Diversified group platform, conservative capital approach, and logistics integration mitigate commodity and cycle risks

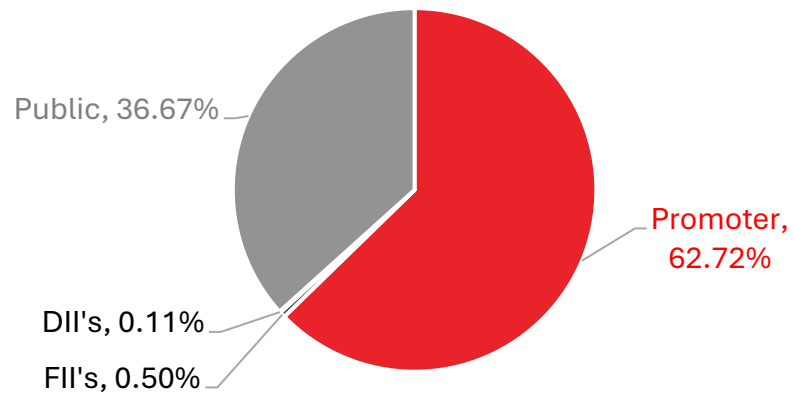
From ore to returns: LMEL is low-cost mine-to-metal flywheel.

Capital Market Information

1 YEAR SHARE PRICE MOVEMENT (Up to 31st March 2026)



Shareholding Pattern (As on 31st March 2026)



Price Data (As on 31st Mar 2026)

	INR
Face Value	1.0
Market Price (INR)	41.39
52 Week H/L	88.10/40.86
Market Cap (INR Cr)	6183
No. of shares – Fully Paid up	149.39 Cr
No. of shares – Partly Paid up	3.27 Cr

Disclaimer

The information contained herein has been prepared by Lloyds Enterprises Ltd .(LEL”) relying on information obtained from sources believed to be reliable but LEL does not guarantee the accuracy or completeness of such information. Except for statements of historical facts, the information herein may contain projections or other forward-looking statements regarding future events or future financial performance of LEL. These forward-looking statements are not guarantees or promises of future performance. The inclusion of such forward-looking statements shall not be regarded as a representation by LEL, its management or any other person that the objectives or plans of LEL will be achieved. Actual results and future events could differ materially from those anticipated in such forward-looking statements. Any forward-looking statement speaks only as of the date on which it is made. Risks and uncertainties arise from time to time, and it is impossible to predict these events or how they may affect LEL or cause its actual results, performance or achievements to differ materially from any projections of future performance or results expressed or implied by such forward-looking statements. LEL undertakes no obligation to update or revise any forward-looking statement contained herein, whether as a result of new information, future events or otherwise.

Figures are being rounded, and that rounding differences may appear throughout the presentation

For more information, please contact:
LLOYDS Enterprises LIMITED
Tel Nos.: - +91-9892183389
Email: lloyds_ir@lloyds.in;
lloydsenterprises@lloyds.in