ADVIT JEWELS LIMITED

(Formerly Known as Advit Jewels Private Limited)
Corporate Office: Flat No. 201 and Basement, Pearl Premier, Plot No. 4,
Jamna Lal Bajaj Marg, C-Scheme, Jaipur – 302001, Rajasthan, India

Ref: AJL/CS/2026-27/08

Date: July 23, 2026

To,
BSE Limited
Department of Corporate Services
Pheroze Jeejeebhoy Towers, Dalal Street,
Mumbai –400001
Scrip Code: 544803

To,
National Stock Exchange Limited
Exchange Plaza, 5th Floor,
Plot No. C/1, G Block,
Bandra-Kurla Complex, Mumbai – 400051
Trading Symbol: RAMBHAJO

Subject: Investor Presentation or Communication

Dear Sir/Madam,

We hereby inform you that in compliance with the applicable requirements of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"), as amended, from time to time, enclosing herewith a copy of the Investor Presentation or Communication, in connection with the Audited Financial Results of the Company for the quarter and financial year ended on March 31, 2026.

In compliance with the Regulation 46 of the Listing Regulations, the aforesaid presentation will also be hosted on the website of the Company and same can be accessed at www.rambhajo.com.

Kindly take the same on record.

Thanking You,

Yours faithfully
FOR ADVIT JEWELS LIMITED

PRATIB
HA SONI
Digitally signed by PRATIBHA SONI
Date: 2026.07.23 11:22:44 +05'30'

Pratibha Soni
Company Secretary and Compliance Officer
M. NO.: A71116

Enclosure: as above



RAMBHAJO

SINCE 1921

Advit Jewels Limited

FY26 Presentation

Disclaimer

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These risks and uncertainties include, but are not limited to, the performance of the Indian economy and of the economies of various international markets, the performance of the industry in India and world-wide, competition, the company's ability to successfully implement its strategy, the Company's future levels of growth and expansion, technological implementation, changes and advancements, changes in revenue, income or cash flows, the Company's market preferences and its exposure to market risks, as well as other risks.

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Advit Jewels At A Glance

Advit Jewels Limited is engaged in the design, manufacturing and sale of traditional and contemporary jewellery, with a focus on **Kundan, Polki, Diamond & Studded Jewellery**. The Company operates from Jaipur, Rajasthan, a recognised hub for gemstone and jewellery craftsmanship, and manufactures a range of bridal, antique and customized jewellery pieces catering to diverse customer preferences.

The Company follows an integrated business model with **in-house design, manufacturing, stone setting, polishing and quality control processes**, enabling it to manage production from raw material procurement to finished jewellery. Advit Jewels primarily serves **jewellery retailers and dealers through a B2B model**, while also catering to select customers through customized orders.

The promoters are associated with a jewellery business with roots dating back to **1921**, and the Company continues this legacy through design-led product development and traditional craftsmanship. With a manufacturing facility in Jaipur and a customer base spread across multiple states in India, Advit Jewels focuses on producing handcrafted jewellery aligned with market demand and customer specifications.

Key Facts & Figures

100+
Years Legacy of Business

2019
Incorporation

400 Kg
Annual Capacity gold

21
Jewellery Product Categories

21
States Geographic Sales Presence

274
Active Customers as on March 31, 2026

FY26 Highlights

₹ 16,702 Lakhs Operating Revenue	**29.48%** EBITDA Margin	**20.59%** Net Profit Margin	**45.63%** ROE	**29.39%** ROCE

Board Of Directors & Key Managerial Personnel

Mr. Nitin Gilara
Chairman & Managing Director
26 Years In The Jewellery Segment

He completed his Bachelor of Commerce from the University of Rajasthan in 1995. He has been associated with Rambhajo Jewellers since 1999. He oversees the overall operations of the business and provides strategic direction for the Company's growth and development.

Mr. Prateek Gilara
Whole Time Director
18 Years In The Jewellery Segment

He has been associated with Rambhajo Jewellers since 2003 and brings years of industry experience. He oversees vendor relations, manufacturing operations, product innovation, and brand development of the Company.

Mr. Vipul Gilara
Whole Time Director
14+ Years In The Jewellery Segment

He has been associated with our Company since its incorporation as a Director and was re-designated as Whole Time Director in 2025. He oversees new business development, market expansion, digital transformation, and strategic alliances.

Mr. Krishna Gilara
Non-executive Director

Mr. Sidharth Bafna
Independent Director

Mr. Amit Bardia
Independent Director

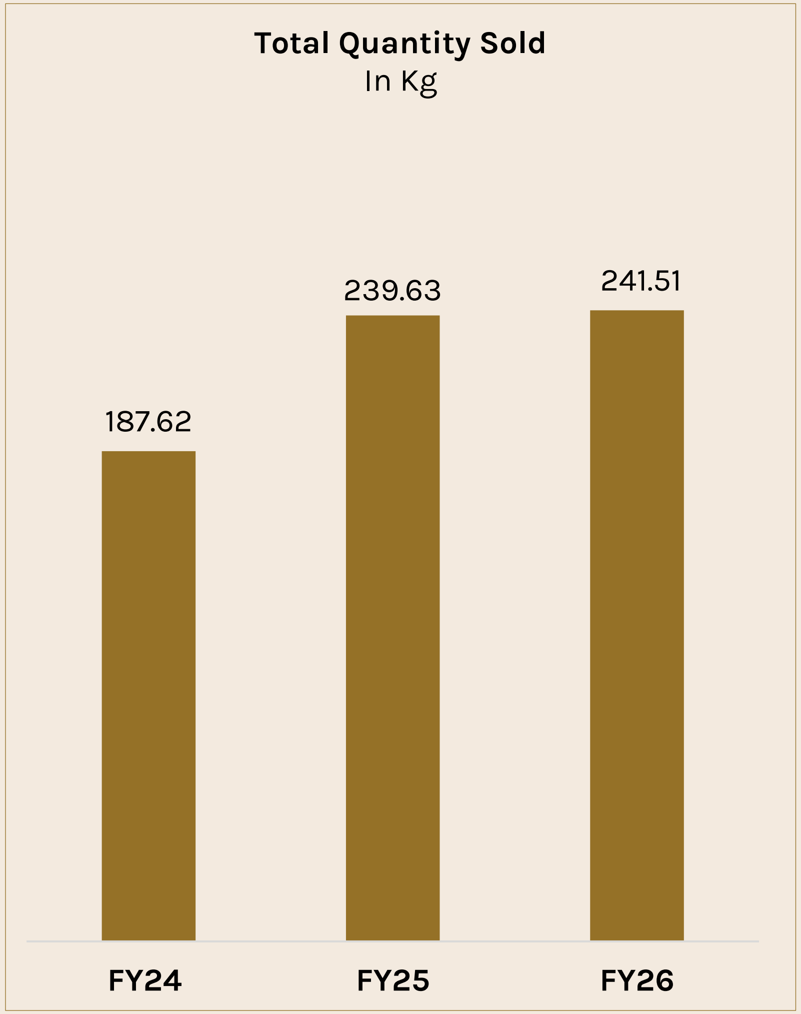
Mr. Divyank Bader
Independent Director

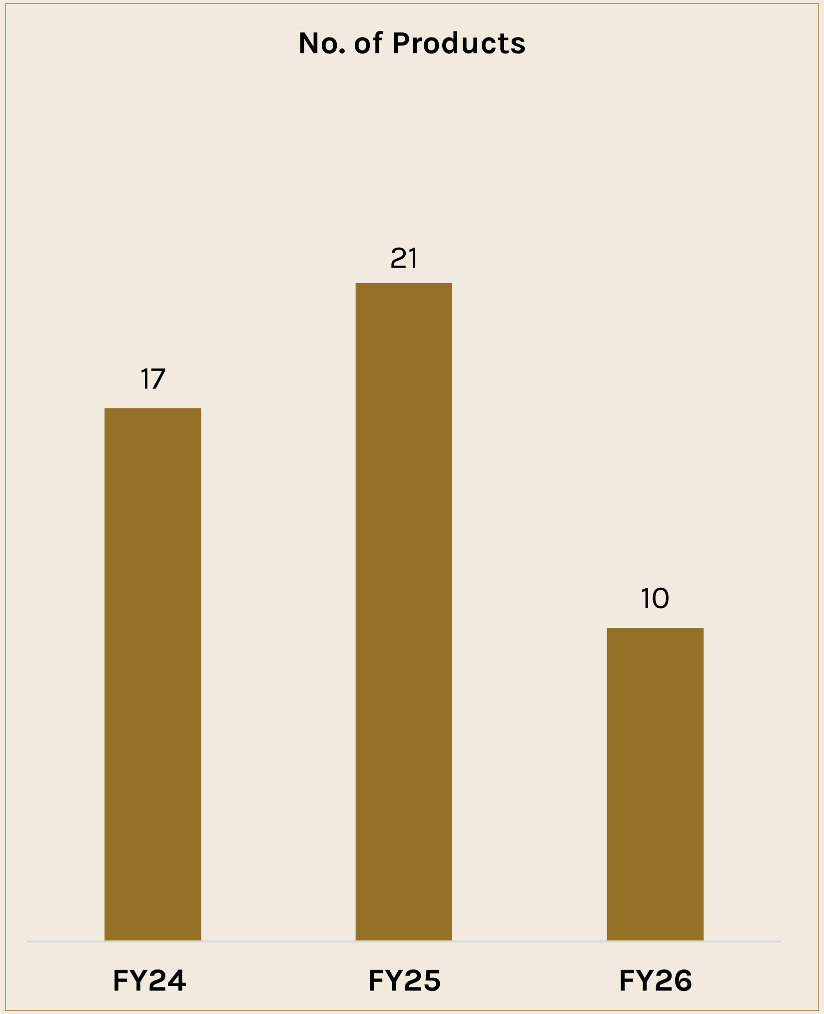
Ms. Arzoo Mantri
Independent Director

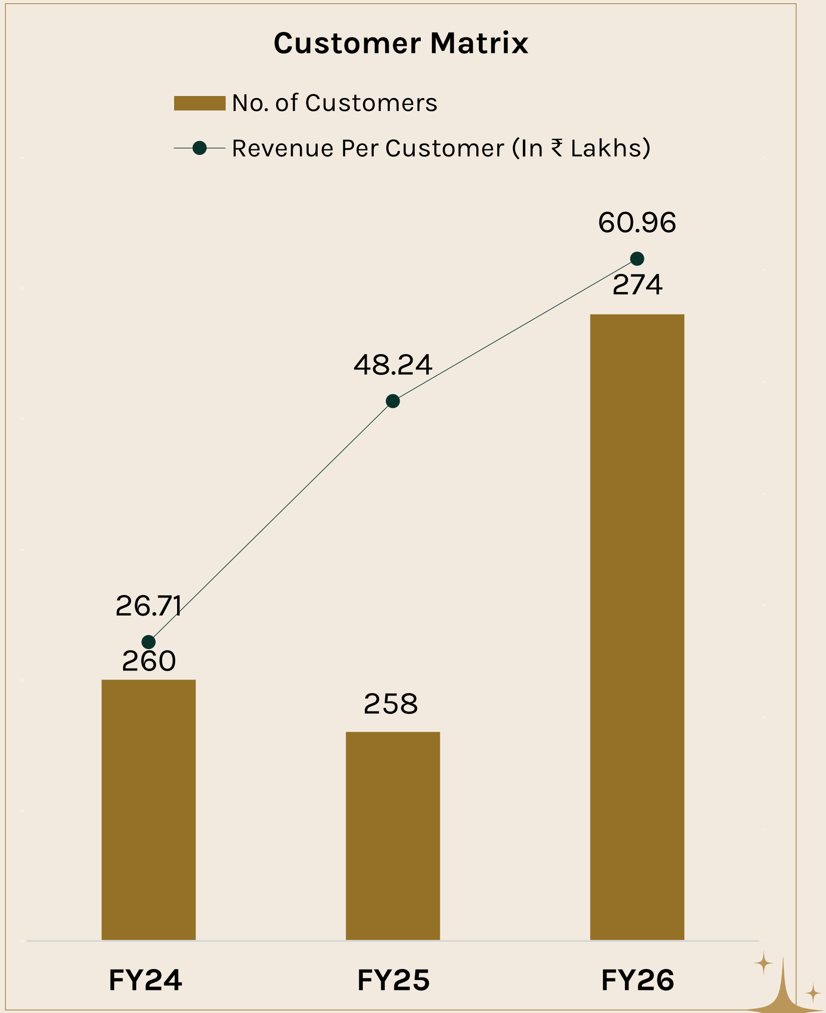
Mr. Deepesh Sharma
Chief Financial Officer

Ms. Pratibha Soni
Company Secretary Cum Compliance Officer

Operational Growth Indicators

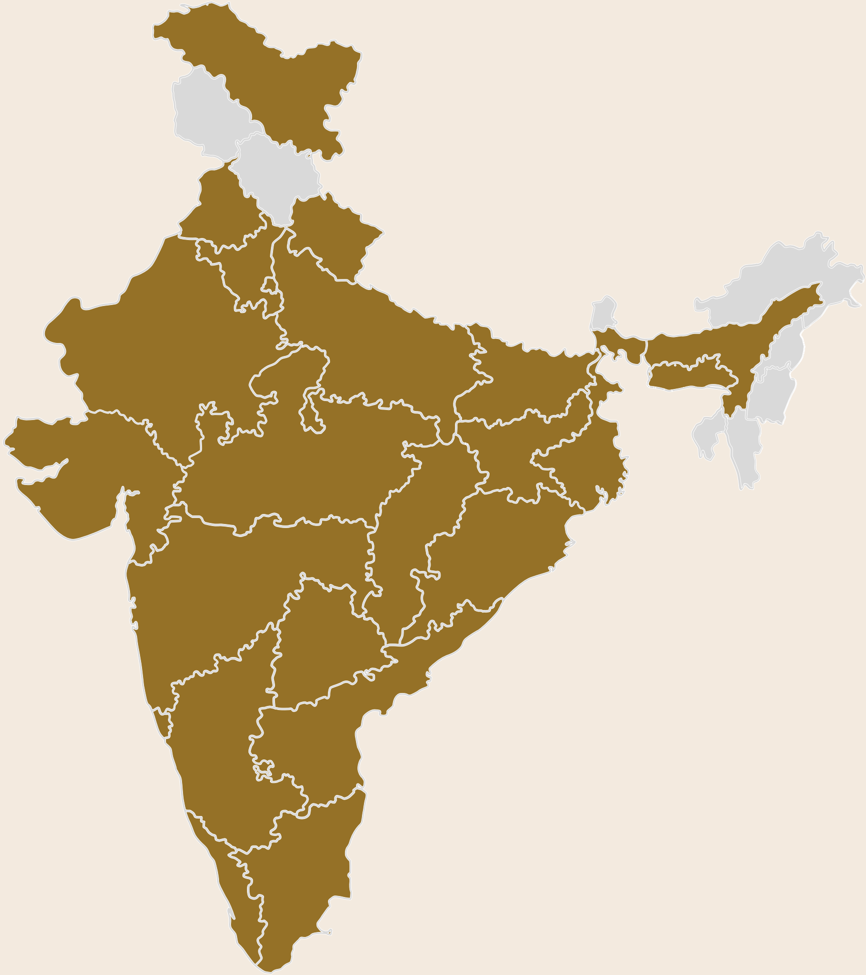


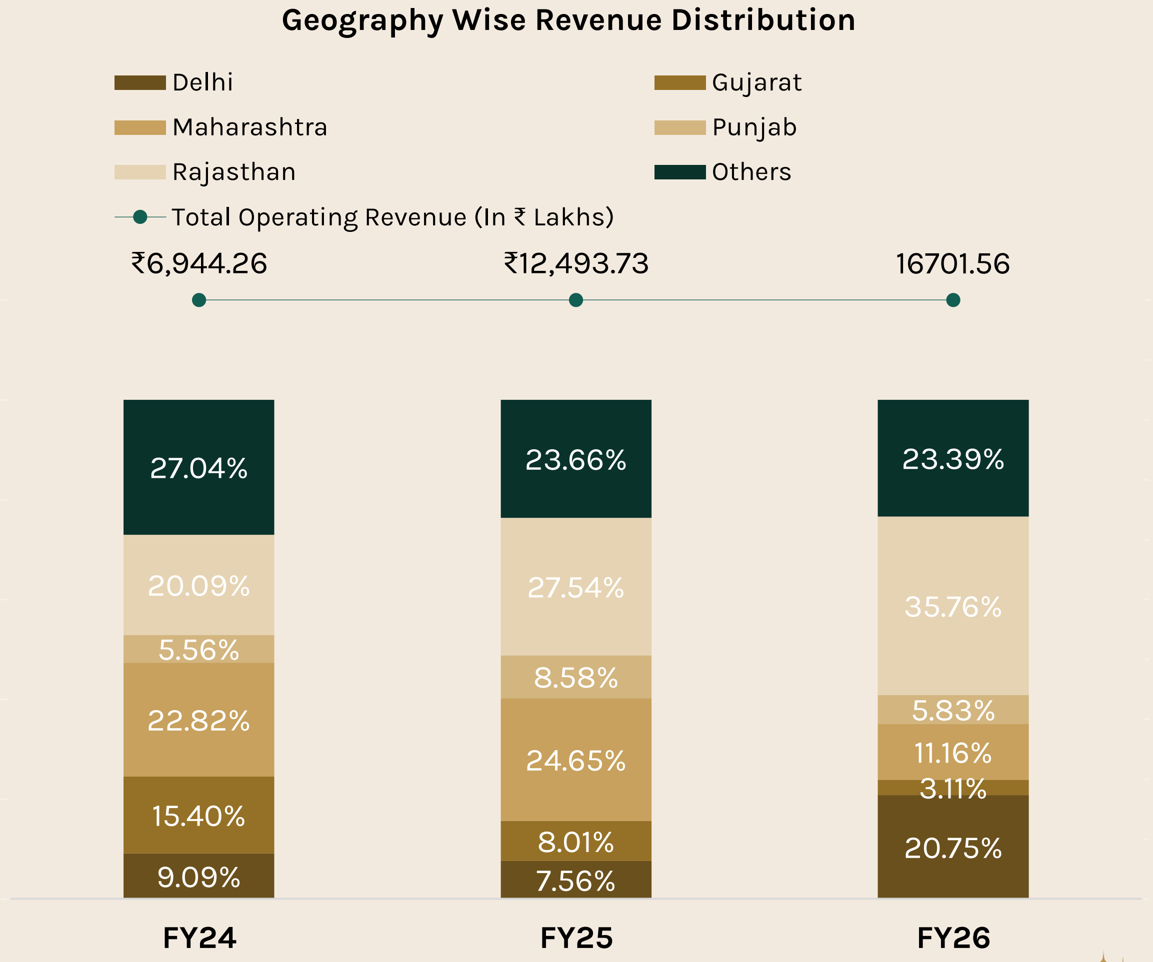




- Increasing production scale as total quantity sold grew from 187.62 kg in FY24 to 241.51 kg in FY26.
- Growing customer base supporting business expansion as number of customers increased from 260 in FY24 to 274 in FY26.

Expanding Market Presence Across India





- Expanding market reach across India as the company serves customers across 21 states including Gujarat, Maharashtra, Rajasthan, Punjab and Delhi.
- The company established an early **export footprint** in **FY26**, generating **₹160.63 lakh** in revenue from international markets, contributing 0.96% to total revenue.

Integrated Jewellery Manufacturing & Distribution Model

Value Chain

Design → Manufacturing → Quality Control → Distribution

Design & Product Development

- In-house jewellery design using **CAD and prototype development**
- Portfolio includes **Kundan, Polki, Diamond and Studded jewellery**
- Customized designs based on **customer requirements**

Integrated Manufacturing

- Manufacturing facility located in **Jaipur**
- Installed capacity (gold) of **400 kg annually**
- In-house processes including **casting, stone setting, polishing and finishing**

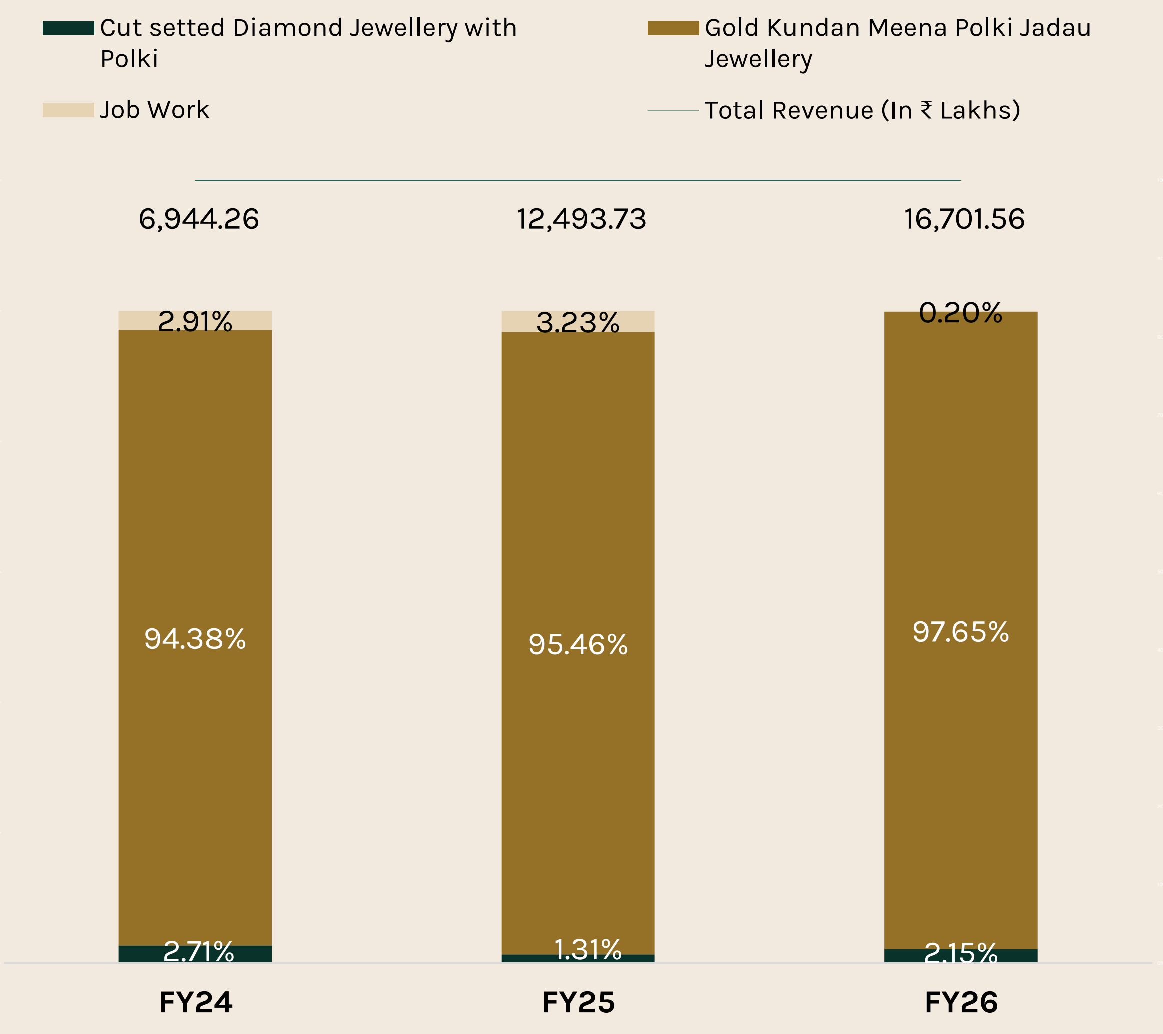
Sales & Distribution Network

- **B2B sales** to jewellery retailers and wholesalers across India
- **B2C customised jewellery orders**
- Customer presence across **21 Indian states**

Diversified Jewellery Portfolio Across Traditional & Bridal Categories

Core Specialization

Segment Wise Revenue Breakup



Signature Jewellery Collections

Earrings

Bangles

Brooch

Nath

Necklace

Rings

Integrated Jewellery Manufacturing Facility

Location **Jaipur, Rajasthan**

Annual Installed Capacity (gold) **400 Kg**

Built up Area **6,450 Sq ft**

Integrated Operations

- **Design**
- **Casting**
- **Stone Setting**
- **Polishing & Finishing**

Equipped With

- **3D Printers**
- **Casting Machines**
- **Jewellery Manufacturing Equipment**

35 Skilled Artisan For **Handcrafted Jewellery Production**






Capacity Utilisation

Particulars	FY24	FY25	FY26
Annual Capacity Installed (in Kg.)	400	400	400
Capacity Utilisation (%)	43.02%	45.86%	31.54%

Multi-Stage Quality Assurance Framework

Order Verification

- Purchase order verified against **approved jewellery design specifications**

Stone Setting Inspection

- **Micro and normal inspections** conducted after stone setting
- Defective stones identified and replaced

Frame (Ghaat) Inspection

- Verification of **metal purity (14K / 18K), weight, dimensions & design alignment**

Post-Manufacturing Inspection

- **Microscope checks** to verify stone placement and finishing accuracy

Diamond & Polki Testing

- Diamonds and polkis tested using **CVD testing machines**
- Ensures use of **natural stones & authenticity**

Final Quality Approval

- Final inspection for **stone setting, design accuracy and carat compliance**
- Products dispatched only after **QC supervisor approval**

Multi-Channel Sales & Distribution Network

Business-to-Business (Wholesale & Direct Orders)

- Supplies ready-to-sell and made-to-order jewellery to wholesale and domestic clients
- Products offered in **private label and white-label formats**
- Customization of **designs, materials and finishes** based on retailer requirements
- Established brand credibility supporting long-term relationships with business buyers

Direct Sales (B2C Display Centre)

- Direct-to-consumer sales through **display centre and appointment-based consultations**
- Customers connect via **phone, email and social media for personalized consultations**
- Enables **control over pricing, customer experience & product customization**
- Focus on relationship-driven sales for customized jewellery purchases

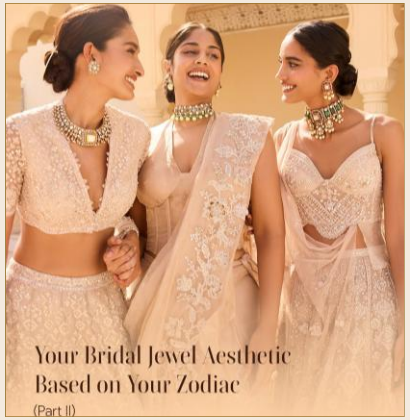
Multi-Channel Sales & Distribution Network

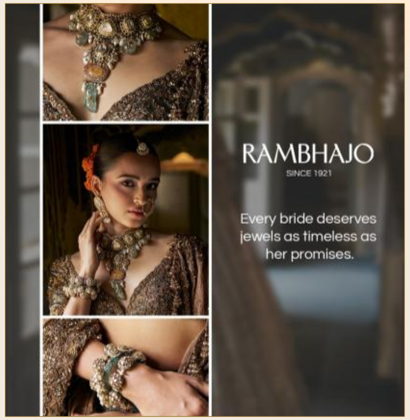
Marketing Channels & Brand Promotion

- Combination of **traditional marketing and digital promotion initiatives**
- Participation in **jewellery exhibitions and trade fairs such as Couture India**
- Partnerships with **wedding planners, stylists, luxury lifestyle boutiques & designers**
- Engagement with customers through **social media and brand visibility initiatives**

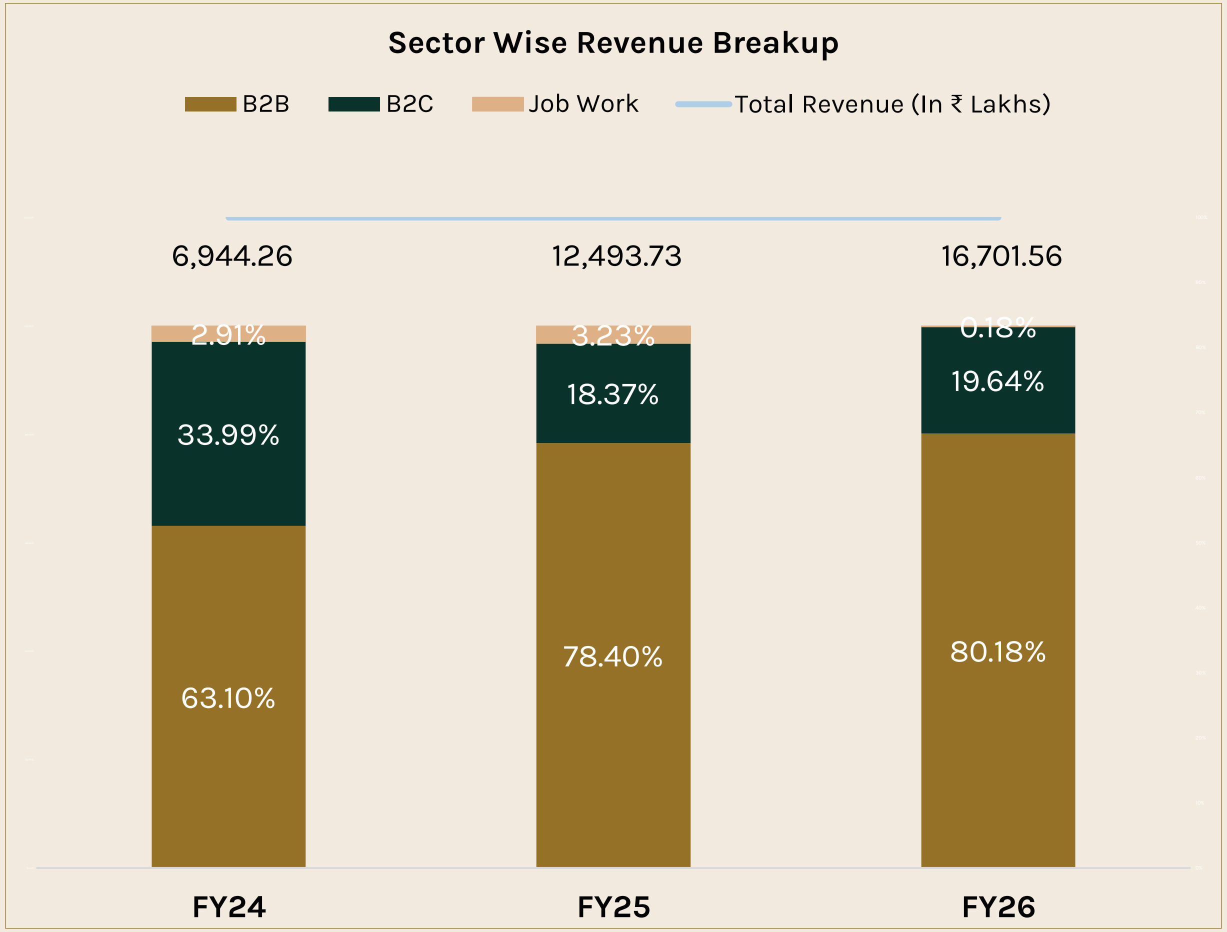
Instagram
No. of followers
1,07,000
(As of July 21, 2026)

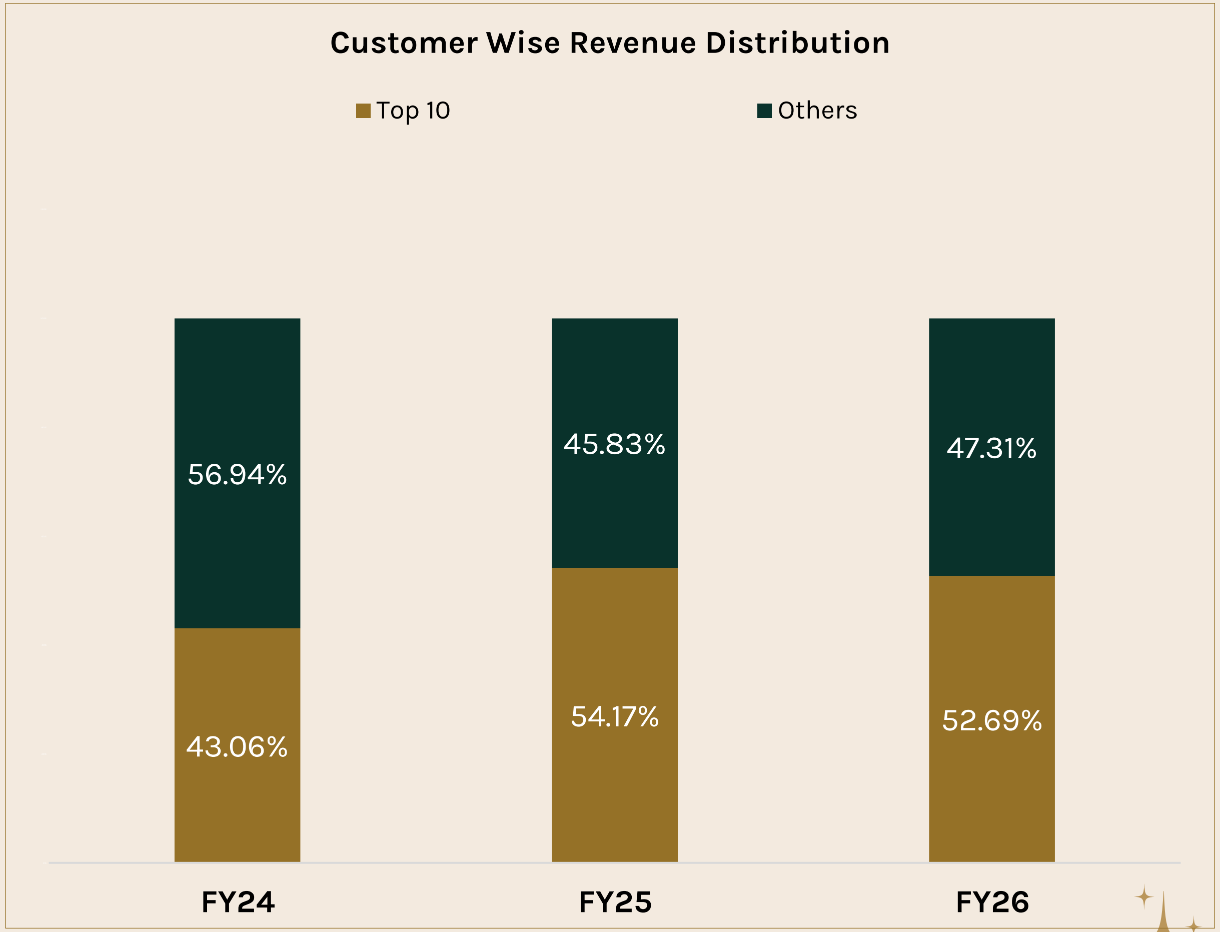
Facebook
No. of followers
2,400
(As of July 21, 2026)





Revenue Composition & Customer Diversification





- Advit Jewels serves jewellery retailers, wholesalers, boutique stores & direct high-value customers.
- Strong expansion in business scale and sales volumes as revenue grew from ₹6,944.26 Lakhs in FY24 to ₹16,701.56 Lakhs in FY26.
- Established B2B distribution network as B2B segment contributed 80.18% of total revenue in FY26.
- Improving customer diversification as contribution from Top 10 customers declined from 75.47% in FY23 to 52.69% in FY26.

Key Competitive Strengths

Organized Manufacturing Under One Roof

- Integrated manufacturing facility in **Jaipur (6,450 sq. ft.)**
- In-house processes including **casting, engraving, stone setting and polishing**
- Centralized production supporting **operational efficiency and quality control**

Design and Innovation: Diversified Product Offering Across Customer Segments

- Jewellery collections across **Antique, Bridal, Traditional & Contemporary styles**
- In-house design team developing products based on **customer preferences**

Robust Operational Systems and Risk Mitigation Framework

- Internal systems supporting **process control and compliance**
- Raw materials sourced from **authorized bullion suppliers**
- Security measures including **CCTV surveillance and secure storage**

Experienced Leadership with Proven Execution Capability

- Promoters with **long-standing experience in the jewellery industry**
- senior management team with **expertise in design, operations, marketing and finance.**

Unwavering Commitment to Quality

- **Multi-stage quality inspection** across manufacturing stages
- Focus on **design accuracy, stone setting and finishing quality**

Indian Gems & Jewellery Industry Overview

- Valued at USD 80–85 billion in FY 2024, the Indian gems and jewelry retail market is projected to reach USD 140–155 billion by FY 2028.

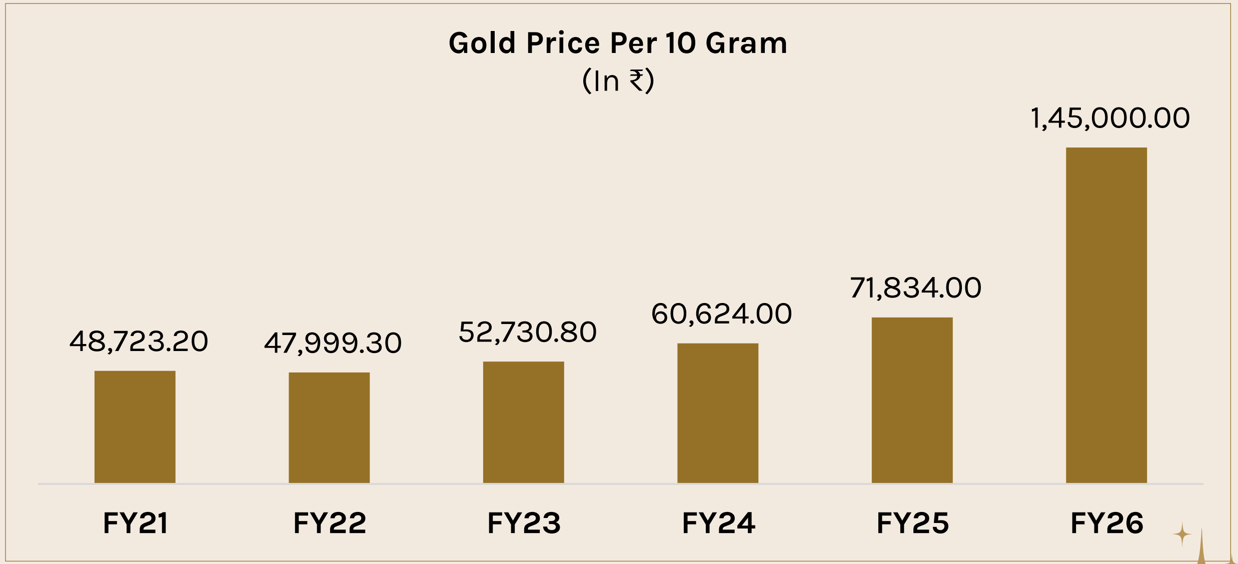
- India's gems and jewelry retail sector is a key economic driver, contributing 7% to the national GDP and employing approximately 4.6 to 5 million people.

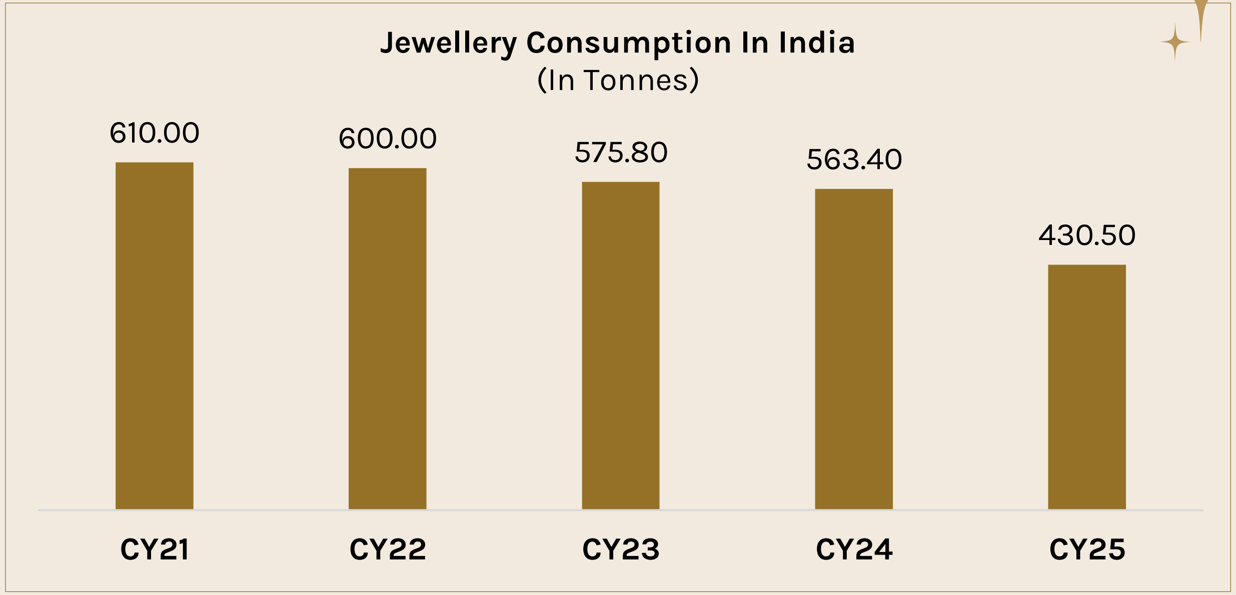
- The sector is a global leader, accounting for 15% of India's merchandise exports and handling 75% of the world's polished diamond exports.

- The organized segment is expected to grow from a 36-38% market share in FY 2024 to 42-43% by FY 2028, led by digital retail penetration, evolving luxury tastes, and modern retail infrastructure

- Average gold prices have shown a steady upward trajectory, rising from INR 48,723.2 per 10 grams in FY 2021 to INR 71,834.0 in FY 2025, marking an almost 19% year-on-year increase.

Source: DRHP Page No. 152,150,171,



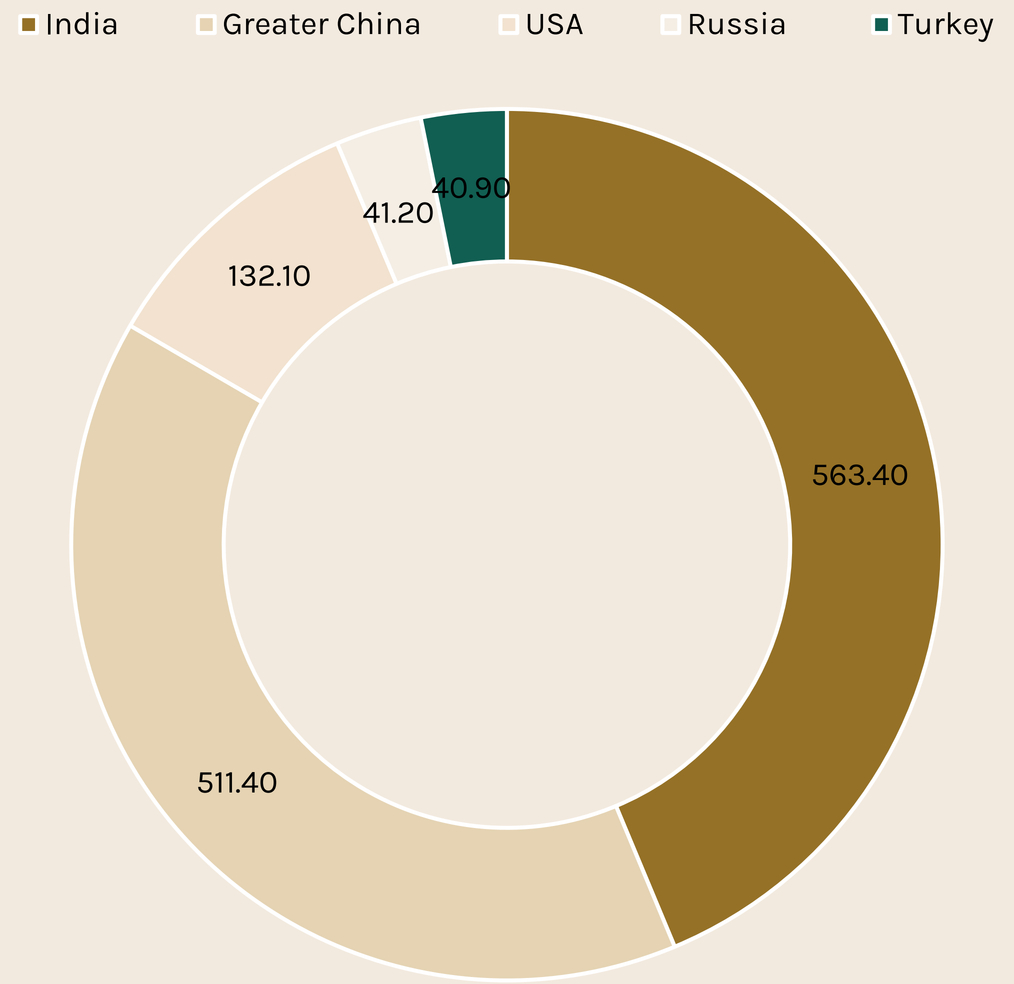


India – A Leading Global Gold Jewellery Market

- India’s gold jewelry consumption stood at 563.4 tonnes in CY 2024, showing a resilient base despite a cumulative tonnage drop of about 7.6% since CY 2022.
- In CY 2024, India overtook China to become the world’s largest consumer of gold jewelry, with demand at 563.4 tonnes compared to China’s 479.3 tonnes.
- Western markets like the United States and Germany remain significantly smaller, with demand at 132.1 tonnes and approximately 42 tonnes, respectively.

Source: DRHP Page No. 151,153

Gold Jewellery Consumption In CY 2024
(In Tonnes)



India's Leadership In Global Diamond Processing

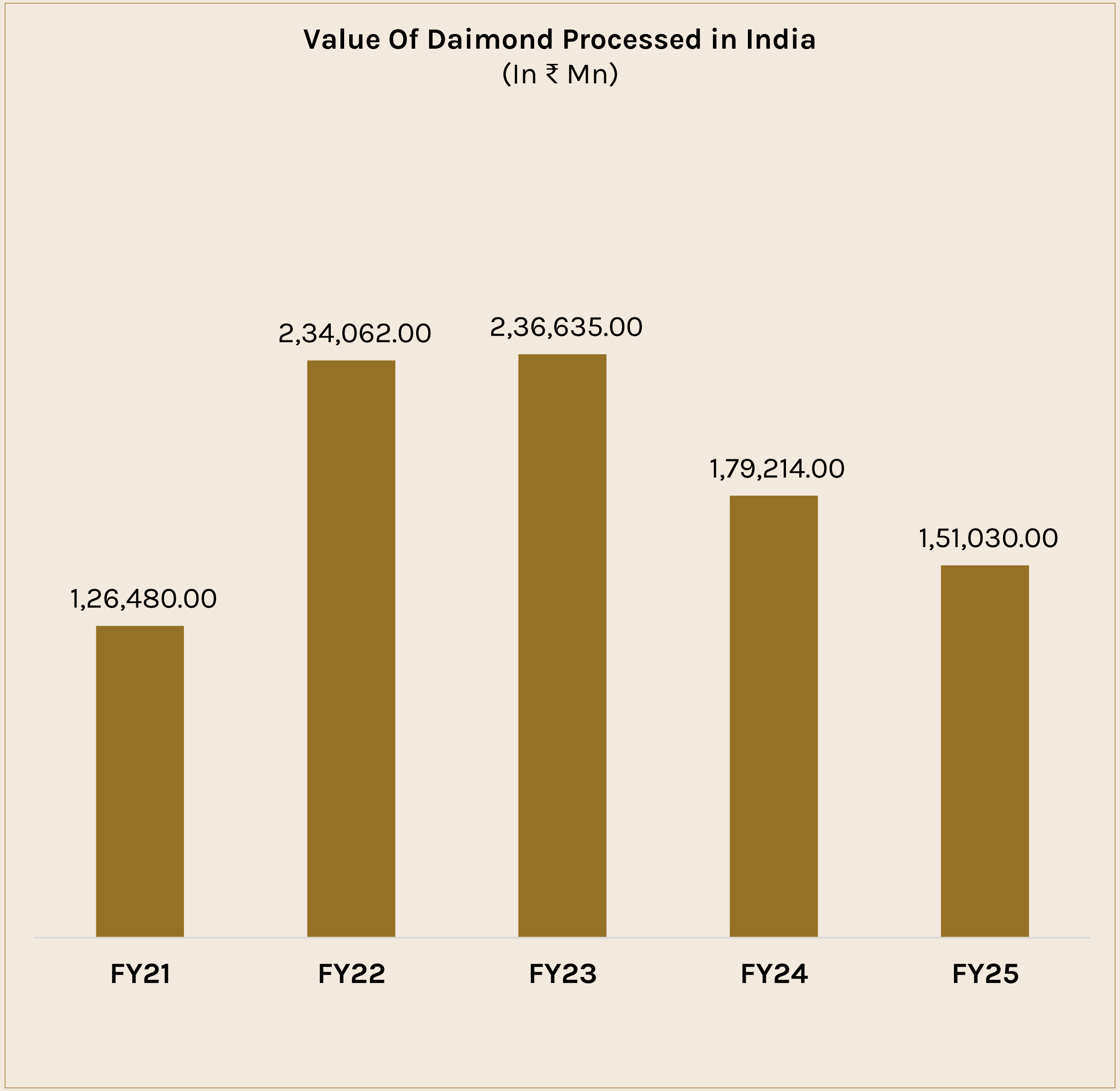
- India processes approximately 75% of the world's polished diamonds, as recognized by government bodies such as the Gem & Jewelry Export Promotion Council (GJEPC) under the Ministry of Commerce.

- India holds the leading position worldwide, ranking first with exports valued at USD13.70 billion, which accounts for 25% of global exports.

- India employs nearly 1.3 million skilled artisans specifically for the diamond industry, with expertise passed down through generations.

- Diamond processing in India is done by artisans in key hubs such as Surat, Jaipur and Mumbai.

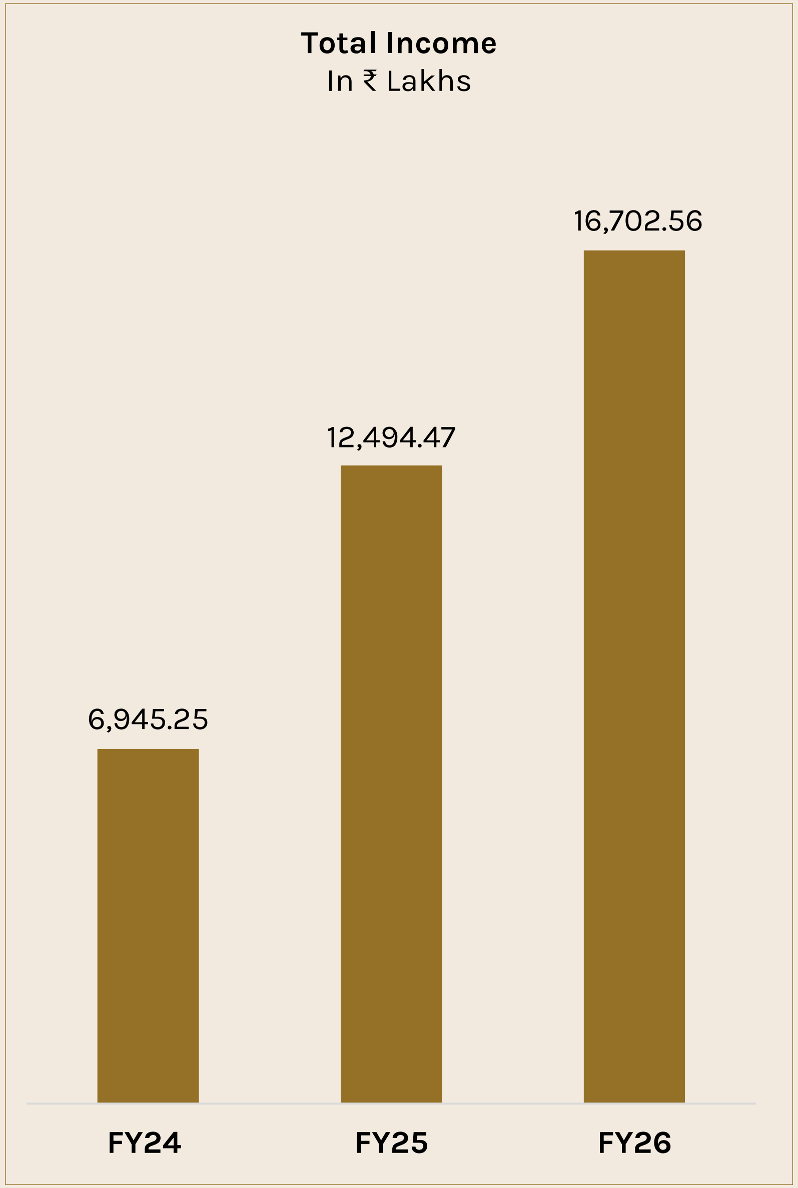
Source: DRHP Page No. 141, 154,155

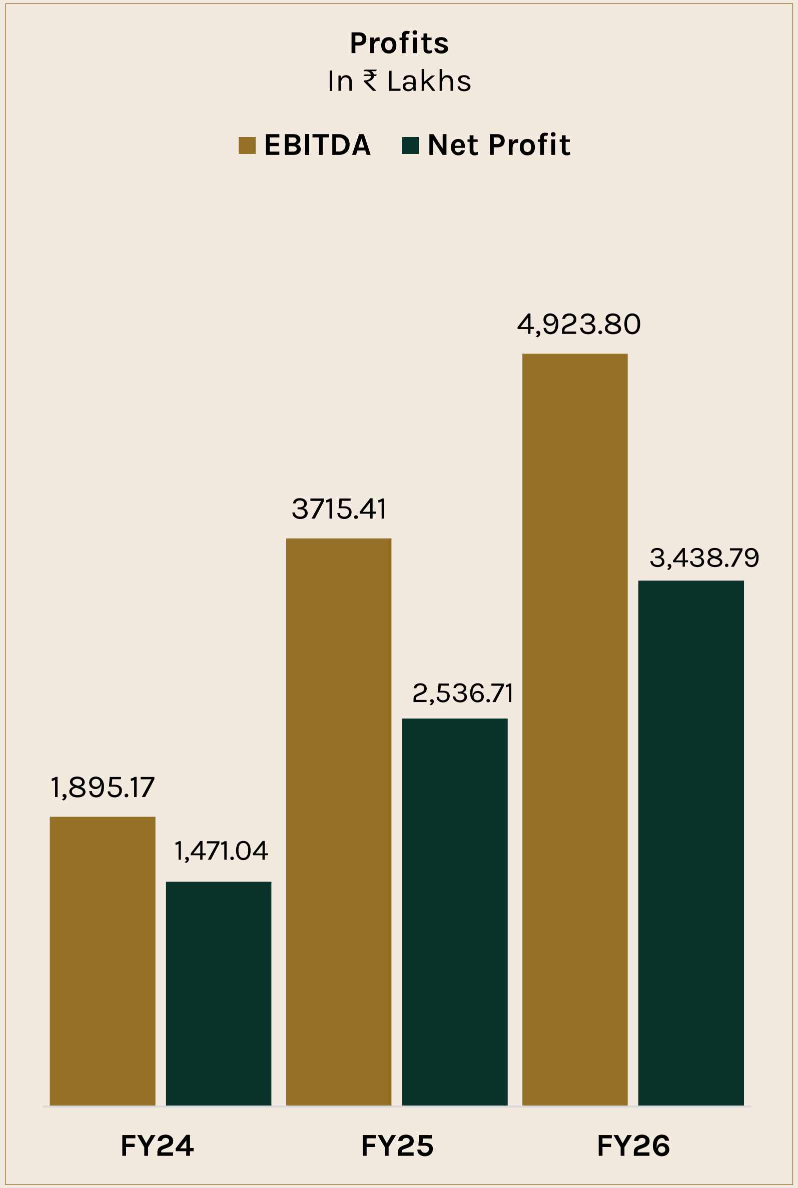


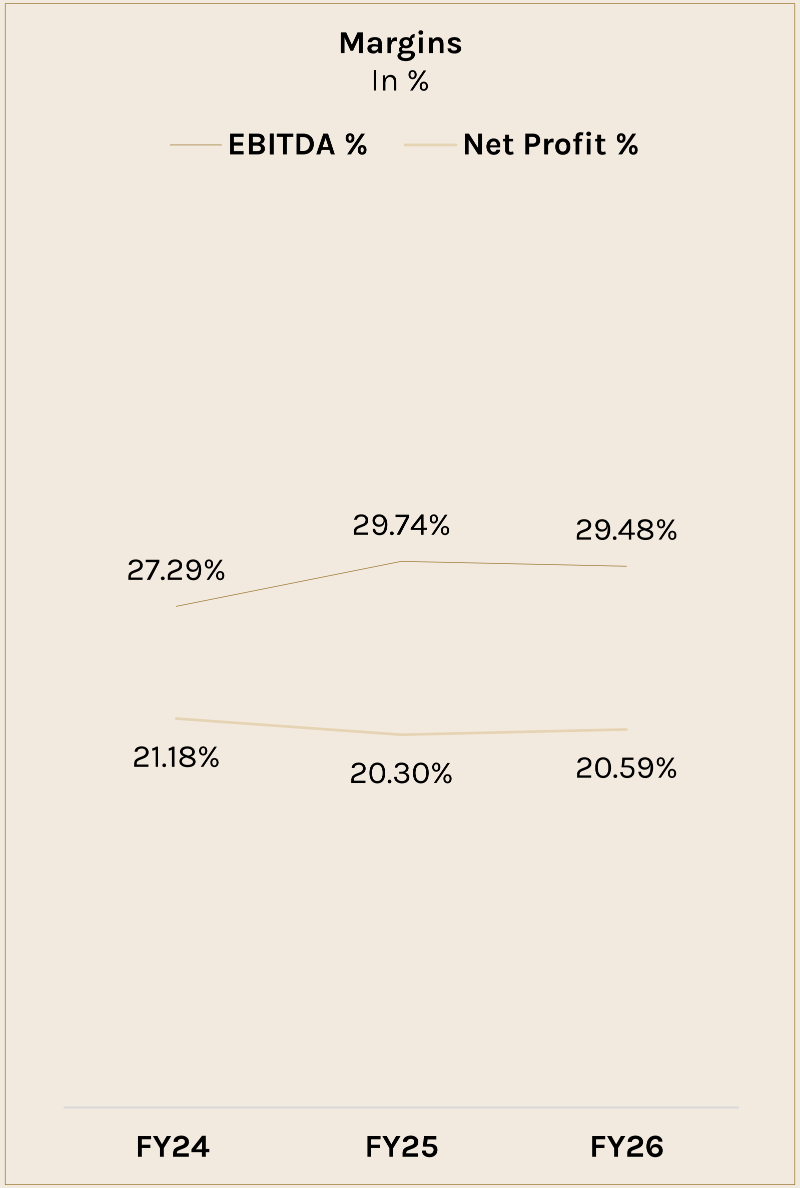
Operational KPIs

Particulars	FY24	FY25	FY26
Total Quantity Sold (in kg)	187.62	239.63	241.51
Installed Capacity (in kg)	400	400	400
Actual Production (in kg)	172.072	183.438	125.79
% Utilisation	43.02%	45.86%	31.45%
No. of Customers	260	258	274
Total Employee Base	21	68	118
Geographic Sales Coverage (State Wise)	21	21	21
Revenue per Customer	26.71	48.24	60.96
No. of products	17	21	10

Financial Performance Snapshot







Profit & Loss And Cash Flow Statement

All Amount ₹ In Lakh & Margins In %

Particulars	FY24	FY25	FY26	Q4 FY26
Revenue from Operations	6,944.26	12,493.73	16,701.56	4,322.55
Other Income	0.99	0.74	1.00	0.37
Total Income	**6,945.25**	**12,494.47**	**16,702.56**	**4,322.92**
Cost of Materials Consumed	7,760.17	13,011.95	13,156.16	5,072.50
Changes in Inventories of Finished, Work in Progress & Stock in Trade	(2,815.06)	(4,803.03)	(2,332.03)	(2,278.29)
Employee Benefit Expenses	25.40	211.10	336.24	96.56
Other Expense	78.58	359.04	618.39	176.59
Total Expenditure	4,049.09	8,779.06	1,1778.76	3067.36
EBITDA	**1,895.17**	**3,714.67**	**4,923.80**	**1,255.56**
EBITDA (%)	**27.29%**	**29.73%**	**29.48%**	**29.04%**
Finance Costs	79.90	582.51	645.23	141.57
Depreciation and Amortisation Expense	37.42	62.75	116.38	47.33
PBT	**1,778.84**	**3,070.15**	**4,162.19**	**1,066.66**
Tax	307.80	533.44	724.20	193.41
PAT	**1,471.04**	**2,536.71**	**3,438.79**	**874.05**
PAT Margin (%)	**21.18%**	**20.30%**	**20.59%**	**20.22%**
Cash Flow Statement				
Cash Flow from Operating Activities	(1,049.33)	(3,697.69)	1,333.17	
Cash Flow from Investing Activities	(202.26)	(1,326.38)	(667.00)	
Cash Flow from Financing Activities	1,379.32	4,902.12	(903.09)	
Net Increase in Cash & Cash Equivalents	**127.73**	**(121.95)**	**(236.92)**	

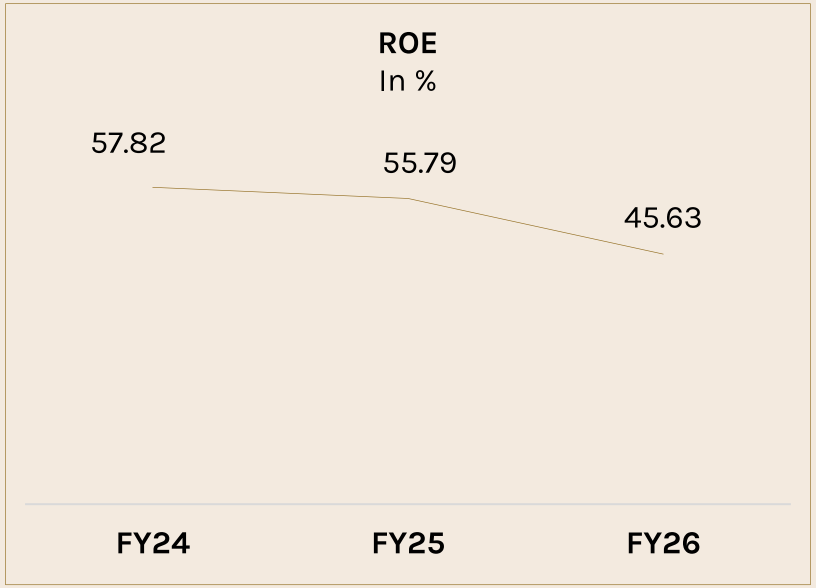
Balance Sheet

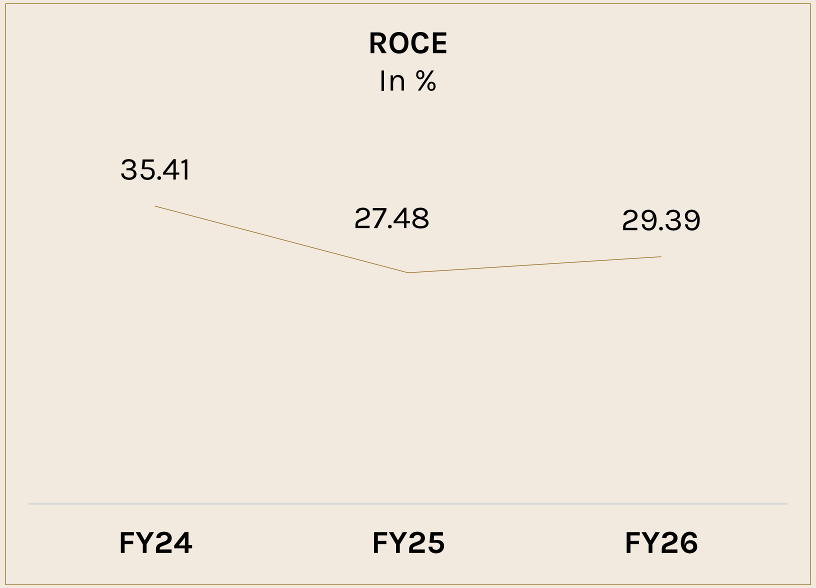
All Amount In ₹ Lakhs

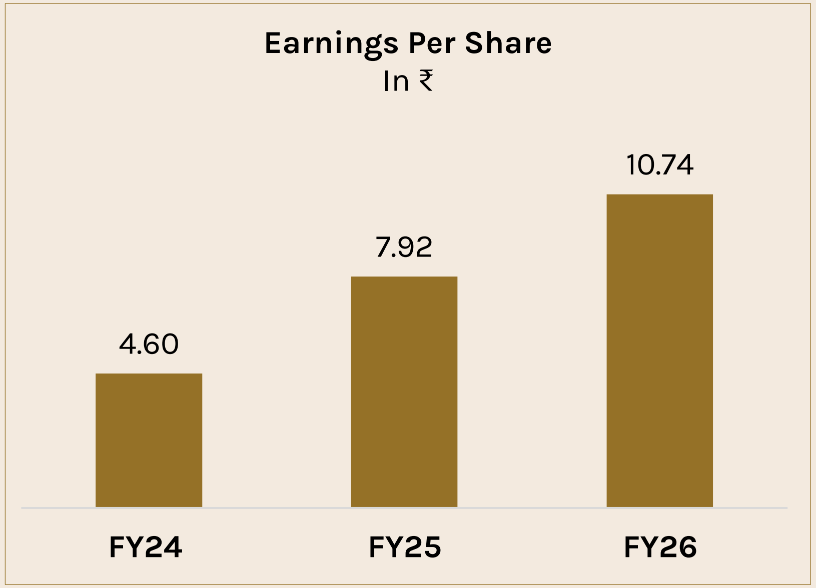
Equities & Liabilities	FY24	FY25	FY26
Equity Share Capital	1.00	1.00	3,201.00
Other Equity	3,279.29	5,811.01	6,058.25
Total Equity	**3,280.29**	**5,812.01**	**9,259.25**
Non-Current Liabilities			
Long Term Borrowings	-	1,060.27	948.53
Long Term Lease Liabilities	63.33	41.14	119.11
Provision	2.78	9.82	7.07
Total Non-Current Liabilities	**66.11**	**1,111.23**	**1,074.71**
Current Liabilities			
Short Term Borrowings	1,969.51	6,419.57	6,153.70
Short Term Lease Liabilities	32.87	30.14	71.12
Trade Payables	896.44	257.18	92.44
Other Financial Liabilities	27.97	115.86	57.85
Provisions	7.10	20.98	12.40
Other Current Liabilities	440.64	145.44	430.09
Current Tax Liabilities (Net)	-	172.99	24.69
Total Current Liabilities	**3,374.53**	**7,162.16**	**6,842.29**
Total Equity & Liabilities	**6,720.93**	**14,085.40**	**17,176.25**

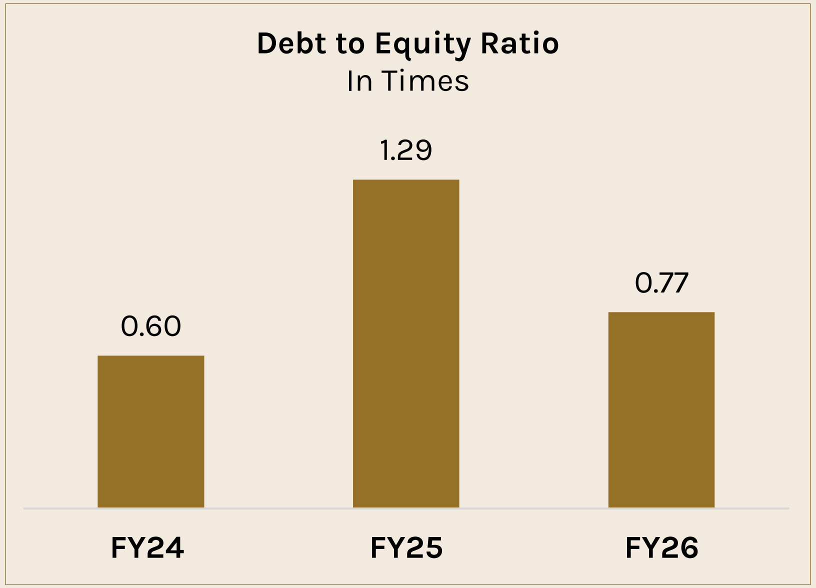
Assets	FY24	FY25	FY26
Non-Current Assets			
Property, Plant and Equipment	106.30	1,396.34	1,434.48
Right of use of Assets	86.82	60.42	170.54
Intangible Assets	-	-	175.73
Capital Work In Progress	-	-	226.63
Financial Assets	7.44	8.18	8.99
Deferred Tax Assets (Net)	9.67	14.31	18.87
Total Non-Current Assets	**210.23**	**1,479.25**	**2,035.24**
Current Assets			
Inventories	4,491.67	10,723.91	13,819.93
Trade receivables	757.50	1,477.54	899.90
Cash and Cash Equivalents	385.12	263.17	26.25
Loans	0.02	0.80	0.00
Other Financial Assets	-	0.10	1.20
Current Tax Assets	25.12	-	-
Other Current Assets (Net)	851.27	140.63	393.73
Total Current Assets	**6,510.70**	**12,606.15**	**15,141.01**
Total Assets	**6,720.93**	**14,085.40**	**17,176.25**

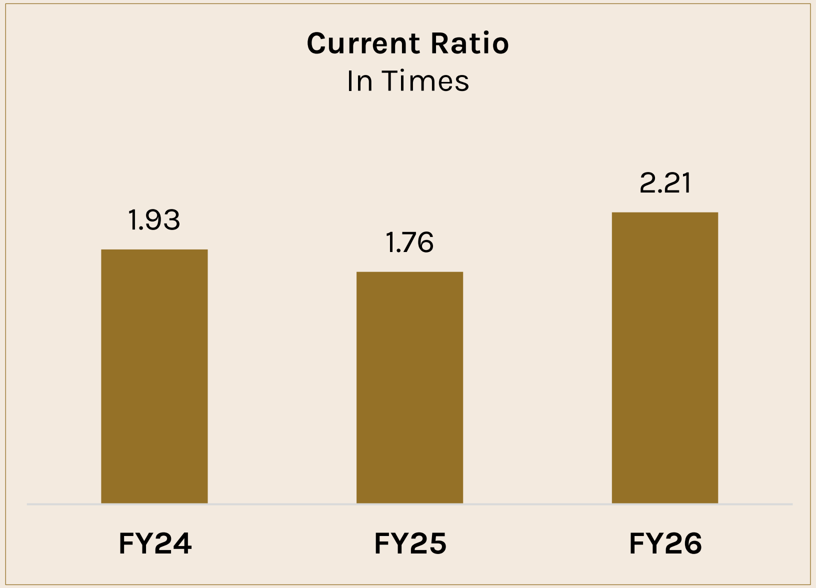
Key Ratios

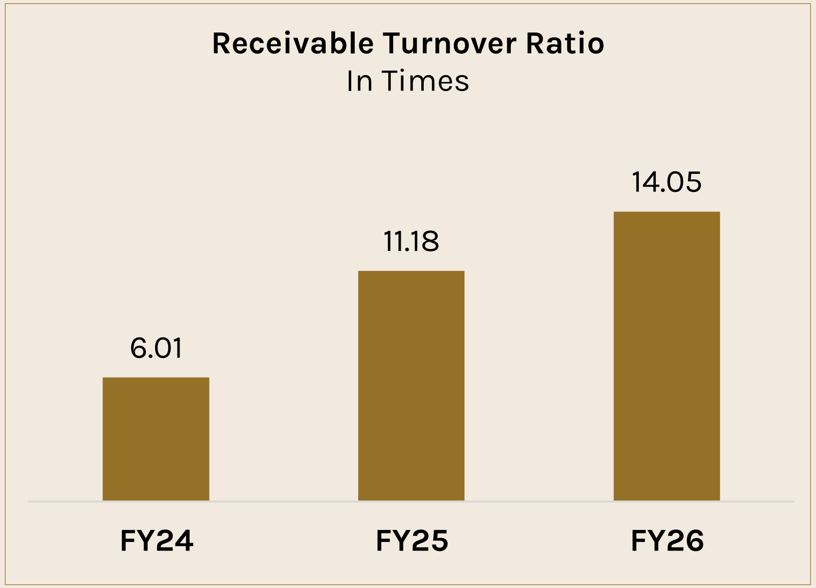

ROE
In %
57.82
55.79
45.63
FY24
FY25
FY26


ROCE
In %
35.41
27.48
29.39
FY24
FY25
FY26


Earnings Per Share
In ₹
4.60
7.92
10.74
FY24
FY25
FY26


Debt to Equity Ratio
In Times
0.60
1.29
0.77
FY24
FY25
FY26


Current Ratio
In Times
1.93
1.76
2.21
FY24
FY25
FY26


Receivable Turnover Ratio
In Times
6.01
11.18
14.05
FY24
FY25
FY26

Business Growth Strategies

Enhance Our Financial Capabilities To Facilitate The Expansion Of Our Business Operations

- Strengthening financial resources to support **working capital and inventory procurement**
- Managing credit cycle with retail customers **(40–45 days)** while maintaining liquidity
- Access to additional funding to **scale operations and support growth opportunities**

Continued Focus On Creative Designs

- Ongoing development of **innovative jewellery collections aligned with market trends**
- Participation in **industry exhibitions such as Couture India and JAS**
- In-house design team focusing on **new concepts and product variations**

Geographic Expansion: Scaling Across India

- Expanding presence across **high-potential markets in India**
- Planned **flagship store development in Jaipur (27,790 sq. ft. constructed area)**
- Strengthening retail reach through **franchise model and Tier 1 & Tier 2 city expansion**

Strengthening Brand Visibility And Customer Engagement

- Enhancing online presence through **social media and digital platforms**
- Participation in **industry trade fairs and exhibitions**

Social Media Following As Of July 21, 2026

Instagram 1,07,000 Followers	Facebook 2,400 Followers	LinkedIn 6,000 Followers

Investment Highlights

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Revenue Growth With Margin Stability
Revenue increased from **₹6,944.26 Lakh in FY24 to ₹16,701.56 Lakh in FY26**, supported by demand for traditional jewellery and expansion of the customer base while maintaining **EBITDA margins around 29.48%**.

Established Presence In Traditional Jewellery Segment
The company specializes in **Kundan, Polki & bridal jewellery**, which contribute the majority of revenue, positioning the business in a segment driven by wedding demand & customized jewellery preferences.

Integrated Jewellery Manufacturing Operations
The company operates an **integrated manufacturing facility in Jaipur**, covering design, casting, stone setting, polishing and finishing, enabling control over production quality and timelines.

Extensive B2B Presence With Nationwide Retailer Network
Approximately **80.18% of FY26 revenue** is generated through B2B sales to jewellery retailers and dealers across **21 Indian states** in **FY26**, enabling market reach without a large retail footprint.

Capacity Headroom For Production Growth
With **installed capacity (gold) of 400 kg** and utilization of **31.45% in FY26**, the company has production headroom to support future demand growth without immediate major capacity expansion.

Design-LED Product Development
An in-house design team develops jewellery collections across **bridal, traditional and contemporary categories**, supporting customized orders and evolving customer preferences.

Strong Return Ratios
The company reported **ROE of 45.63% and ROCE of 29.39% in FY26**, indicating efficient capital utilization within the manufacturing and distribution model.

Diversified Customer Base With Repeat Business
The company served **274 customers across 21 states in FY26**, with relationships with jewellery retailers and wholesalers supporting recurring demand.

Experienced Promoter Background In Jewellery Trade
Promoters are associated with a jewellery business with roots dating back to **1921**, providing experience in sourcing, craftsmanship and customer relationships within the industry.

Expansion Strategy Through Retail Presence And Design Focus
Planned initiatives include **flagship store development, expansion of design collections and participation in jewellery exhibitions**, aimed at strengthening brand visibility and market reach.

Thank You

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