JK LAKSHMI CEMENT LTD.™

Corporate Presentation
August'2025

JK Organisation

JK Organisation – Vision and Values

Vision

- Dynamic & Successful Business Organisation

- **A Socially-Valued Enterprise**

- **Business Integrity**

Core Values

- Caring for People

- Integrity including Intellectual Honesty, Openness, Fairness & Trust

- Commitment to Excellence

JK Organisation

Lala Juggilal Singhania

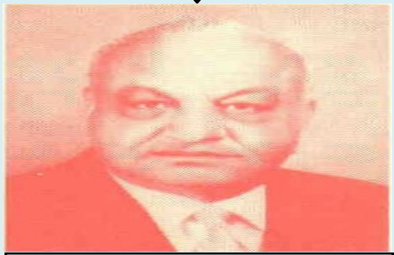
Lala Kamlapat Singhania

Sir Padampat Singhania - Northern Zone

JK Cement Ltd.

Lala Lakshmipat Singhania - Eastern Zone

1 Bengal & Assam Co. Ltd.
2 JK Tyre & Industries Ltd.
3 JK Lakshmi Cement Ltd.
4 JK Paper Ltd.
5 JK Fenner (India) Ltd.
6 JK Agri Genetics Ltd.
7 JK Insurance Ltd.
8 Umang Dairies Ltd.
9 Clinirx Ltd.



Lala Kailashpat Singhania - Western Zone

1. Raymond
2. JK Files
3. JK Ansell
4. Trinity India
5. Ring Aqua

JK Organisation – Eastern Zone

- Lakshmipat Singhania (Late)
  - Hari Shankar Singhania (Late)
  - Bharat Hari Singhania (JK Lakshmi Cement - Chairman Emeritus)
    - Harshpati Singhania (Paper)
    - Vikrampati Singhania (Fenner & Agri)
  - Shripati Singhania (Late) / Vinita Singhania (JKLC - CMD)
    - Anshuman Singhania (Tyre)
    - Shrivats Singhania (Cement)
  - Dr. Raghupati Singhania (JK Tyre & Ind. - CMD)

Prominent Businesses of JK Eastern Zone Group

Paper

JK PAPER LTD.

Creating lasting impressions

	Rs. Cr.
Revenue	6718

Cement

JK LAKSHMI CEMENT

	Rs. Cr.
Revenue	6193

Tyre

JK TYRE TOTAL CONTROL

	Rs. Cr.
Revenue	14693

J.K. ORGANISATION

Agri Genetics

JK seeds

	Rs. Cr.
Revenue	162

USD 4 Billion

30 manufacturing plants

Present in over 100 countries

More than 40,000 employment

V-Belts- Oil Seals & Power Transmission Systems

Fenner (India) Limited

	Rs. Cr.
Revenue	1555

Unlisted Co.

Dairy Products

Umang Dairies

	Rs. Cr.
Revenue	228

Education

Defence Electronics

DELOPT
INSPIRED TO INNOVATE

Hospital & Health services

Clinical Research

CLINIRX

Revenue is for FY 2024-25

JK LAKSHMI CEMENT LTD.

JK Organisation - Eastern Zone Companies.

JK LAKSHMI
CEMENT LTD.™

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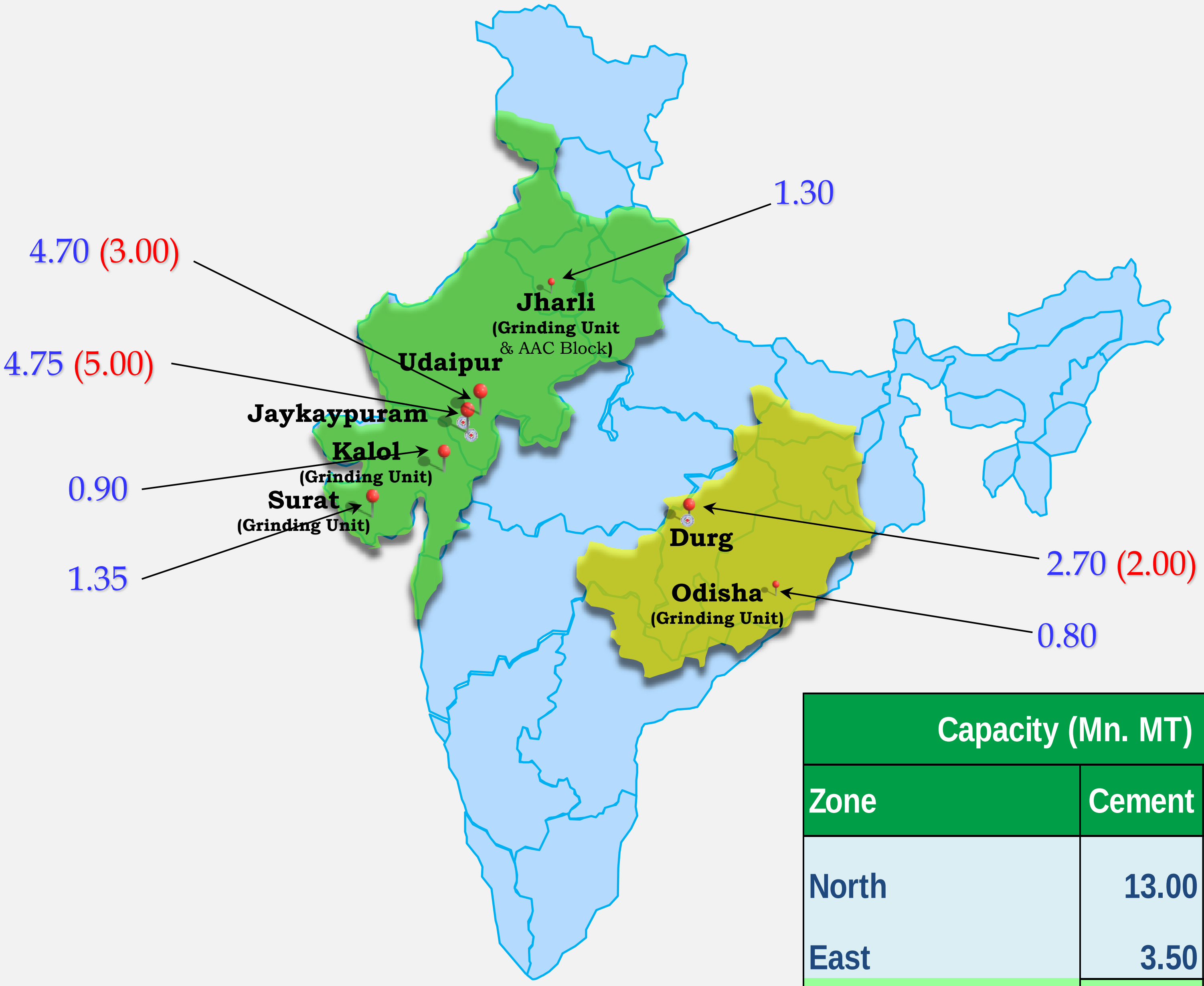
JK Lakshmi Cement Overview

JKLC Plants – Cement/Clinker – Mn MT



Capacity (Mn. MT)		
Zone	Cement	Clinker
North	13.00	8.00
East	3.50	2.00
Total	16.50	10.00

J K Lakshmi Cement - Product Portfolio

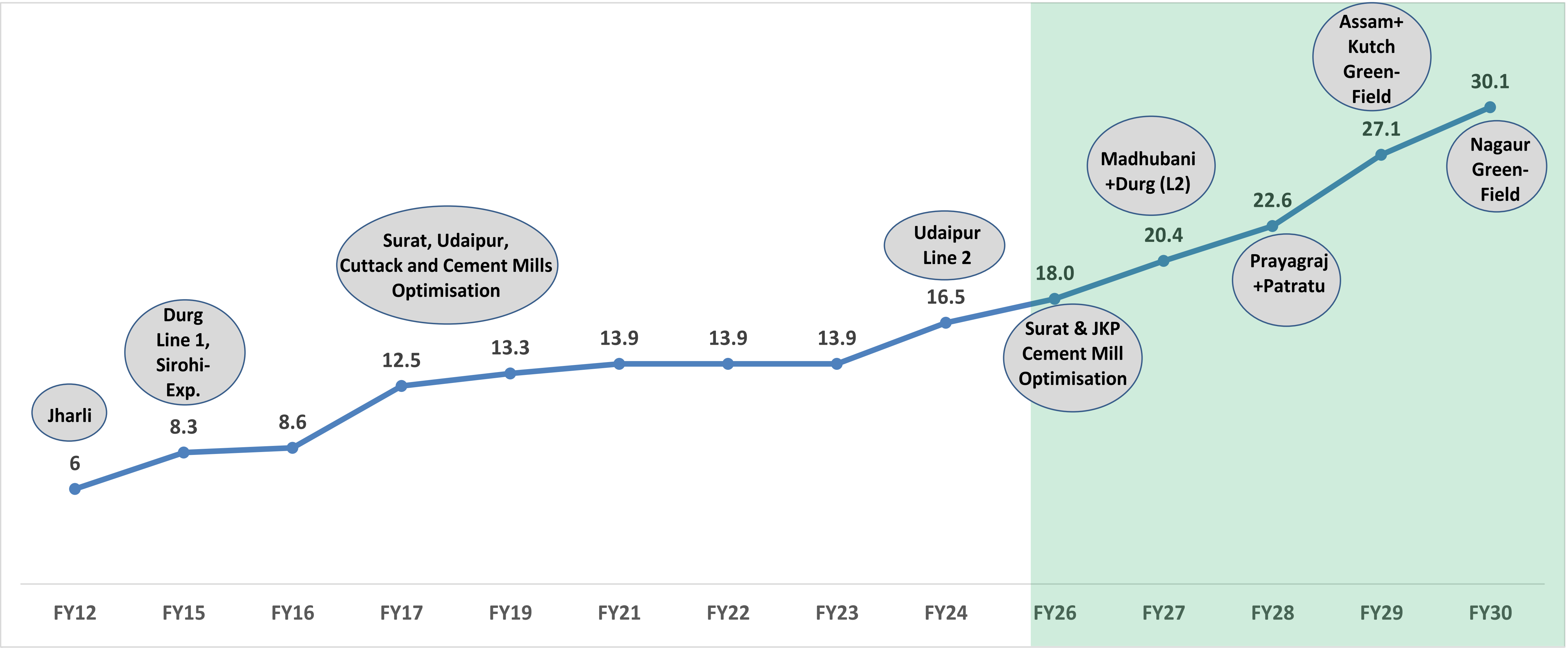
JK LAKSHMI CEMENT | JK LAKSHMI CEMENT PRO+ | PLATINUM HEAVY DUTY CEMENT | PLATINUM SUPREMO CEMENT | JK LAKSHMI GYPSUM PLASTER | JK LAKSHMI WALL PUTTY | JK LAKSHMI CONCRETE | JK LAKSHMI FLY ASH BLOCKS

JK LAKSHMI CEMENT LTD.

Journey So Far & Expansion Plans JKLC

Timelines to reach 30 Million Tonnes by 2030

Capacity in Million MTPA



Macro-Indicators

Macro Indicators - Indian Economy

Indian Economy - Not with standing global headwinds, among The fastest growing economy in the world

1. Despite a broader slowdown, the Indian economy is expected to continue to grow above 6% level and remain among the fastest growing economies of the world
2. Government's increasing capital spending, particularly on infrastructure, to boost growth and competitiveness.
3. Robust growth in the infrastructure segment and revival of real estate.
4. Fiscal deficit falling from 9.2 percent in FY21 to 4.8 percent in FY25(Revised Estimates)
5. Public debt has fallen from over 87 percent of GDP in F20/21 to around 80.4 percent in FY25
6. Uncertainty on the US led tariff rates may disrupt the supply chain, undermine manufacturing activities, hinder cross border investments, effect Import prices- all these factors may likely weigh on India's growth

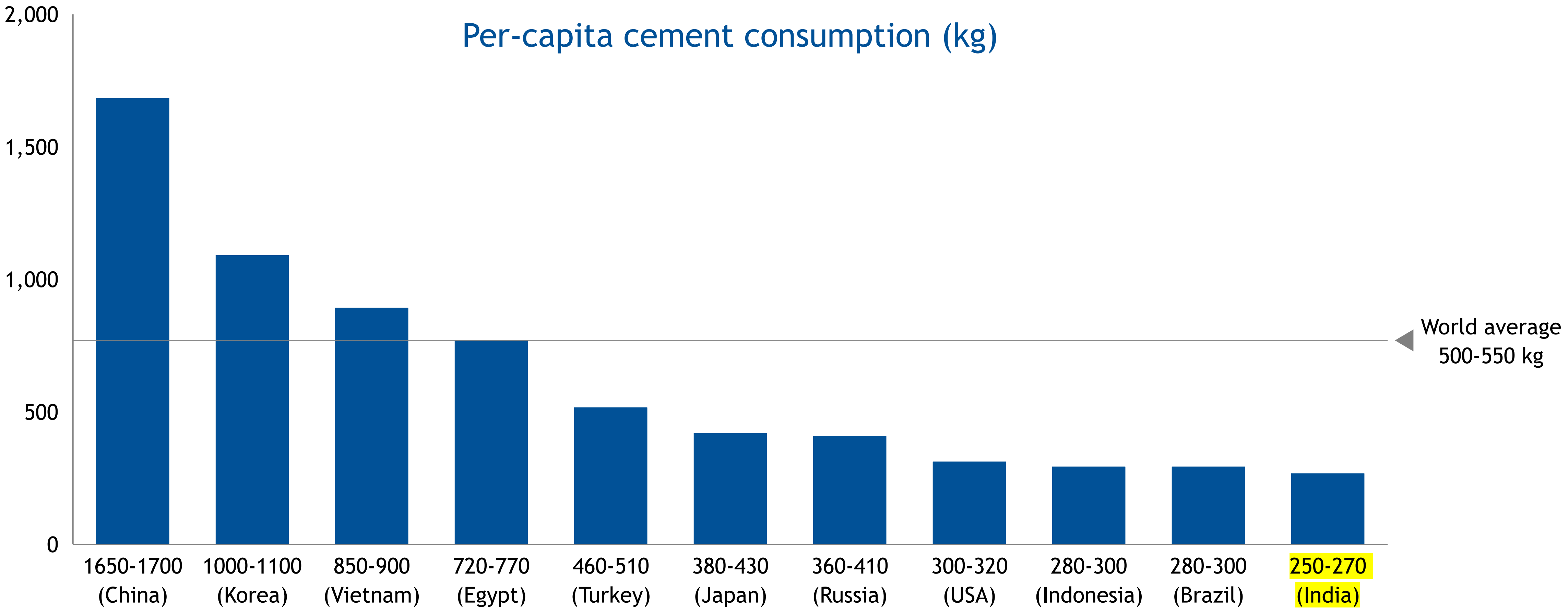
GDP %

(GDP at Constant Price, annual percent change) CY	2024 (Act)	2025 (Est)	2026 (Est)
World Output	**3.2**	**2.8**	**3.0**
Advanced Economies	1.8	1.4	1.5
United States	2.8	1.9	1.7
Euro Area	0.8	0.8	1.2
• Germany	-0.2	-0.05	1.0
• France	1.1	0.6	1.0
• Italy	0.7	0.4	0.8
• Spain	3.1	2.5	1.8
Japan	0.1	0.55	0.6
United Kingdom	1.1	1.1	1.4
Canada	1.5	1.4	1.6
Other Advanced Economies	2.2	1.8	2.0
Emerging Market and Developing Economies	4.2	3.7	3.9
Emerging and Developing Asia	5.3	4.5	4.6
• China	5.0	4.0	4.0
• **India**	**6.5**	**6.2**	**6.3**
Emerging and Developing Europe	3.4	2.1	2.1
• Russia	4.1	1.5	0.9
Latin America and the Caribbean	2.4	2.0	2.4
• Brazil	3.4	2.0	2.0
• Mexico	1.5	-0.3	1.4
Middle East and Central Asia	2.4	3.0	3.5
• Saudi Arabia	1.3	3.0	3.7
Sub-Saharan Africa	4.0	3.8	4.2
• Nigeria	3.4	3.0	2.7
• South Africa	0.6	1.0	1.3

Source: IMF, World Economic Outlook ***Update***, April 2025

Indian Cement Sector

Indian Cement Industry- Under penetrated market

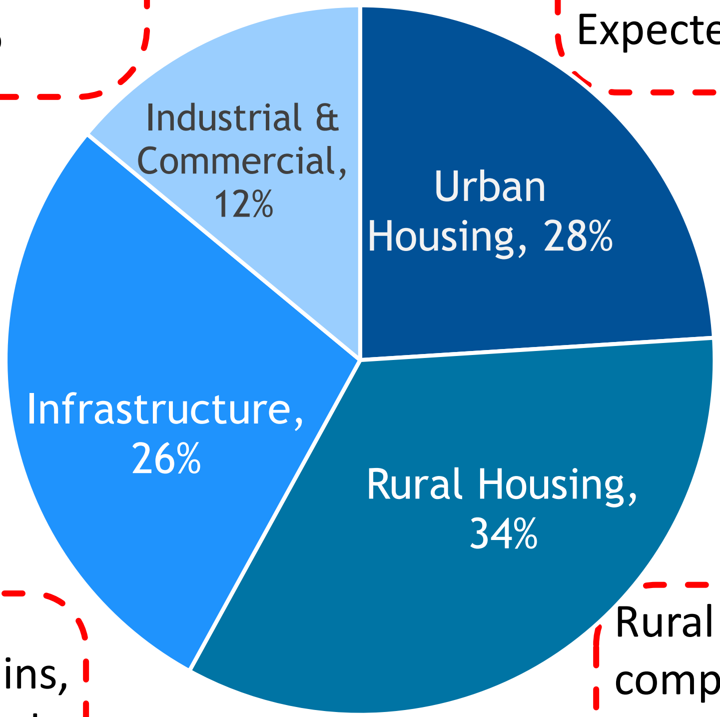


Data Source – Research reports

Infra and Housing to spur demand in FY2024-2030 followed by Industrial & Commercial Segments

Commercial and Industrial demand likely to pick-up amid capex push by large players, PLI scheme, overall economic recovery.
Expected to grow ~ 6%

Nuclear families : Key driver to urban housing requirement.
Focus on urban low-cost housing in coming years.
Expected to grow ~ 7%



High focus on bullet trains, expressways, rail networks and metro projects.
Expected to grow ~ 8%

Rural low-cost housing nears completion.
Likely to grow at a marginally slower rate in the medium term.
Growth projections at ~5%

*Based on analyst reports, industry estimates

Cement Demand Supply Capability & Gap (All India)

Qty. Mn.Tons

Sl. No.	Particulars	Actual	Estimates	Projections	
		FY 24	FY 25	FY 26	FY 27
1	Installed Capacity	631	667	709	760
2	Additions During the Year	43	28	57	45
3	Demand Growth %	8.7%	3.8%	7.0%	7.5%
4	Domestic Demand	427	443	474	510
5	Exports	6	7	7	8
6	Total Dispatch	433	450	481	518
7	Surplus Capacity on Installed Capacity	198	216	228	242
8	Capacity Utilisation (CU) %	69%	68%	68%	68%
9	Surplus Capacity (%) on Installed Capacity	31%	32%	32%	32%

*Based on sectoral reports, industry estimates

Cement Demand Supply Gap (North Zone)^

Qty. Mn.Tons

Sl. No.	Particulars	Actuals	Estimates	Projections	
		2023 - 24	2024 - 25	2025 - 26	2026 - 27
1	Installed Capacity	127	134	139	148
2	Capacity Additions during the yr.	15	1	9	8
3	Cement Production	92	97	102	109
4	Demand Growth	5%	3%	6%	6%
5	Domestic Demand	76	78	83	88
6	Net Exports to Other Zones	16	19	19	21
7	Capacity Utilisation	73%	72%	73%	74%

*Based on sectoral reports, industry estimates

^North Zone- J&K, Punjab, Haryana, Himachal, Delhi, Uttarakhand and Rajasthan

JK LAKSHMI CEMENT LTD.

Cement Demand Supply Gap (West Zone)^

Qty. Mn.Tons

Sl. No.	Particulars	Actual	Estimates	Projections	
		2023 - 24	2024 - 25	2025 - 26	2026 - 27
1	Effective Capacity	92	94	97	104
2	Capacity Additions during the yr.	2	2	5	8
3	Cement Production	53	55	57	61
4	Demand Growth %	9%	4%	7%	7%
5	Domestic Demand	77	80	86	92
6	Net Imports from Other Zones	25	25	29	31
7	Capacity Utilisation	57%	58%	58%	59%

*Based on sectoral reports, industry estimates

^West Zone- Gujarat & Maharashtra

Cement Demand Supply Gap (East Zone)^

Qty. Mn.Tons

Sl. No.	Particulars	Actual	Estimates	Projections	
		2023 - 24	2024 - 25	2025 - 26	2026 - 27
1	Installed Capacity	130	142	156	173
2	Capacity Additions during the yr.	14	9	19	17
3	Cement Production	92	100	109	120
4	Demand Growth %	12%	8%	10%	8%
5	Domestic Demand	110	119	131	142
6	Net Imports from Other Zones	18	19	22	22
7	Capacity Utilisation	71%	70%	70%	69%

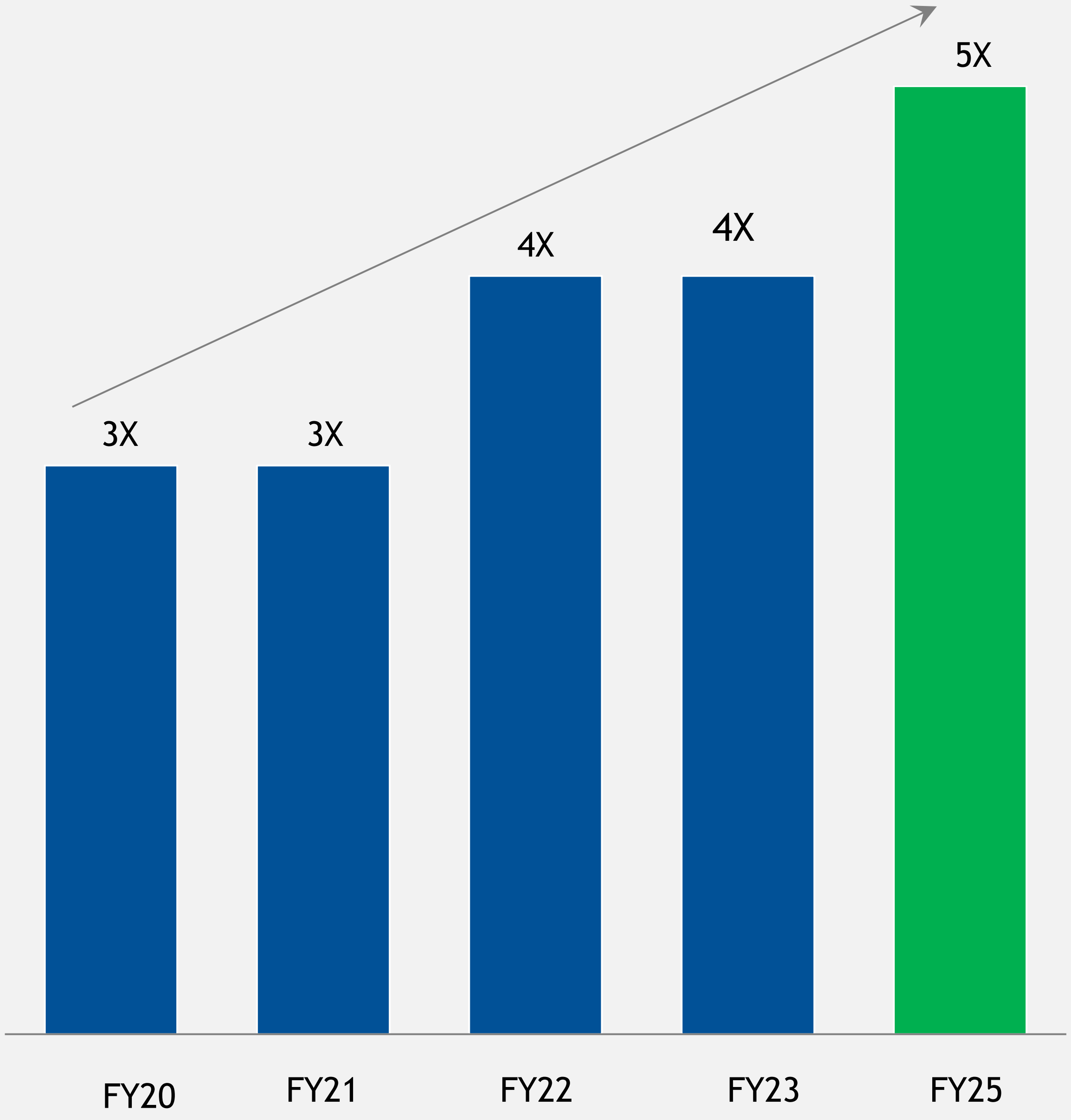
*Based on sectoral reports, industry estimates

^East Zone- WB, Bihar, Jharkhand, Odisha, North East and Chhattisgarh

ESG Initiatives

Water Positivity Index

Target of becoming 7 times water positive by FY30

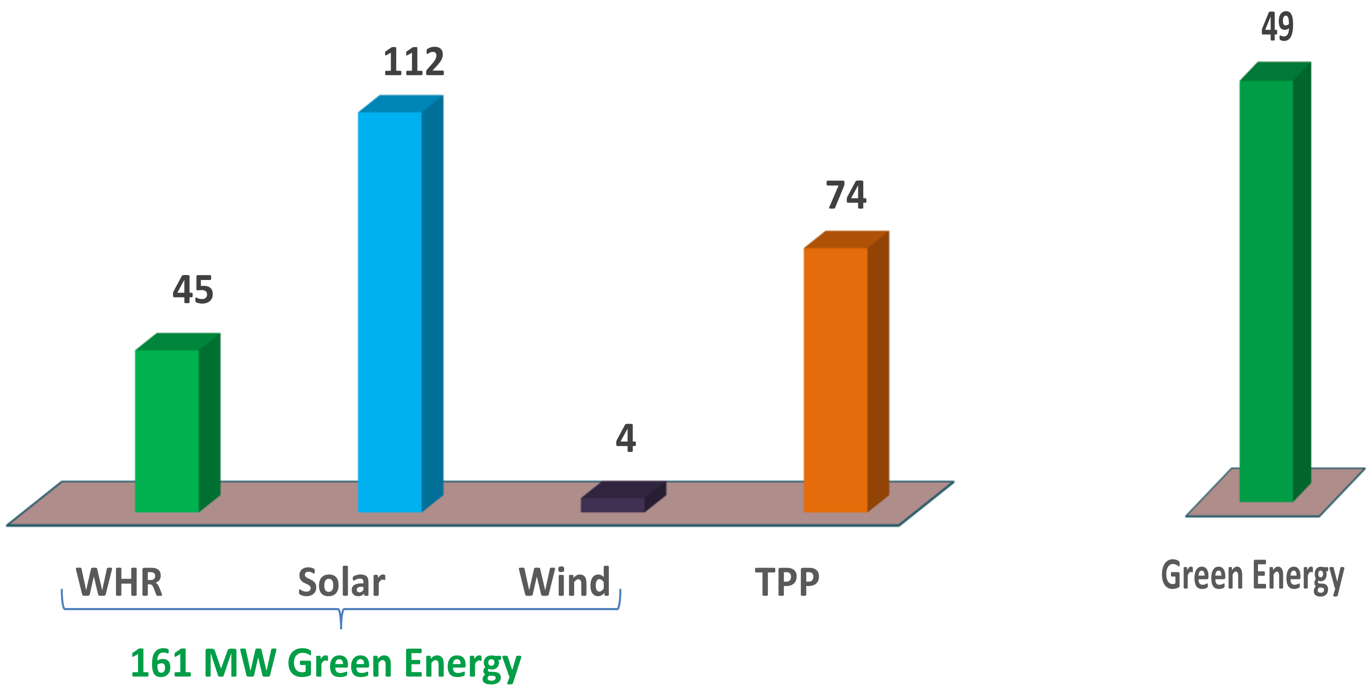


Green Power

Share of Renewable Energy in Total Installed Captive Power Capacity (MW) at JK Lakshmi Cement

JKLC – Captive Power (235 MW)

Share of Green Energy in Total Power Requirement (%)



Increasing Thermal Substitution Rate

In FY25, JKLC has achieved a TSR% of 14%

To enhance the TSR%, we have ordered pre & co processing facilities

TSR% to be increased to 20% at JKLC FY 30

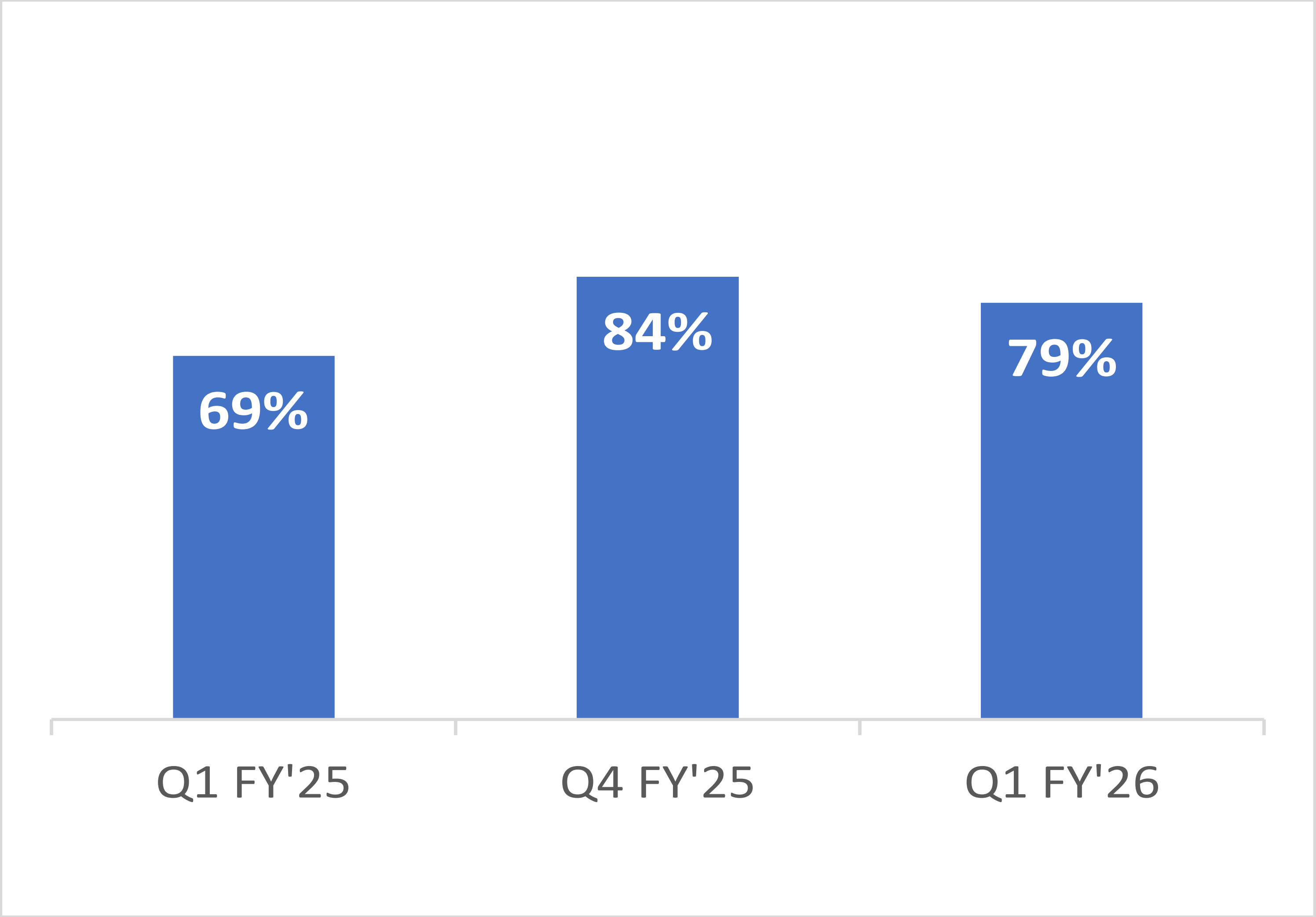
J K Lakshmi Cement:

Operational & Financial Performance Q1FY26

JK LAKSHMI CEMENT LTD.

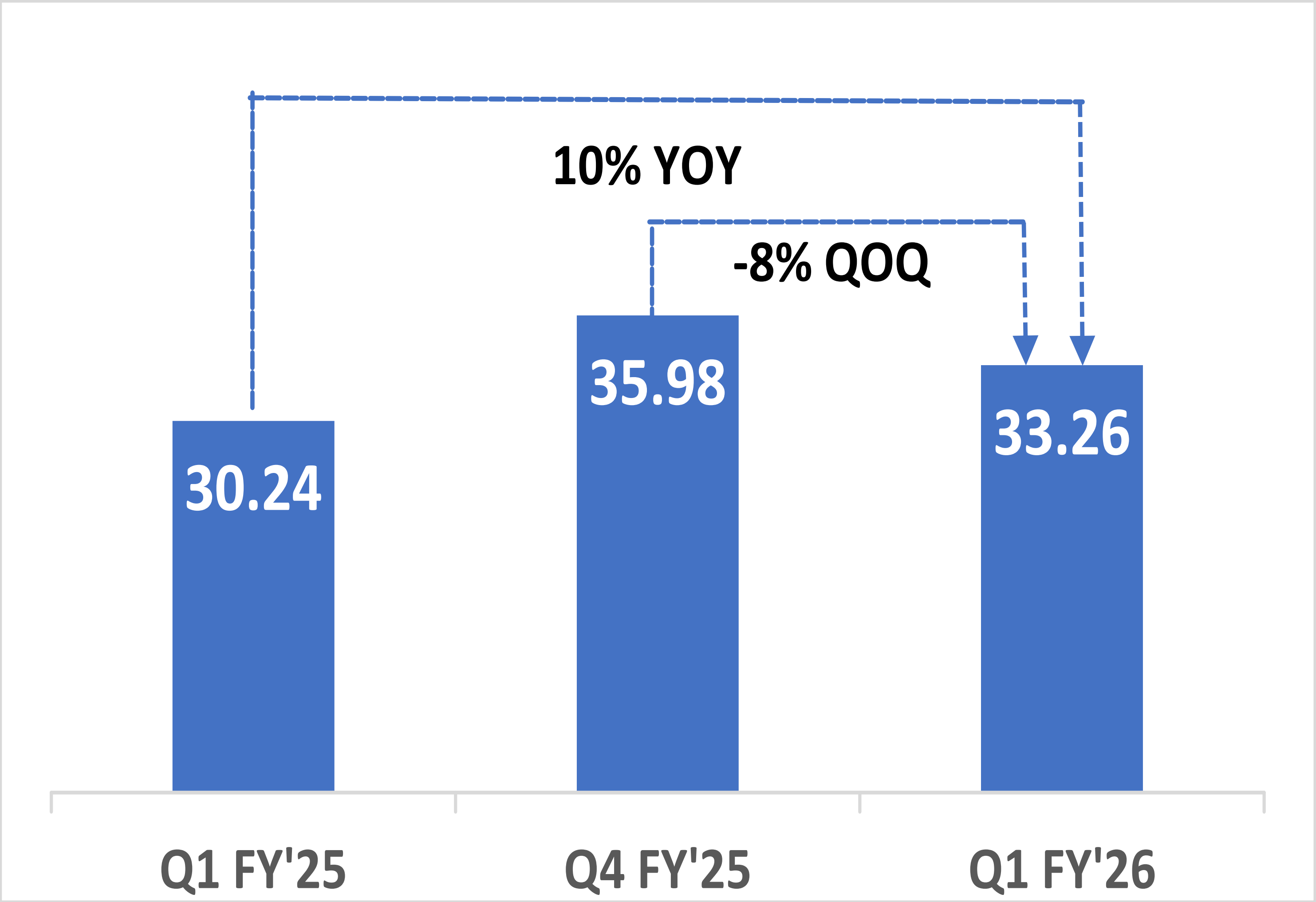
Capacity Utilisation - Cement

Total Annual Cement Capacity 16.4 MT



Volume Growth (Sales) - Quarterly

Lakh Tons



Capacity Utilisation

Particulars	Apr.20 - Mar.21 (12M)	Apr.21 - Mar.22 (12M)	Apr.22 - Mar.23 (12M)	Apr.23 - Mar.24 (12M)	Apr.24 - Mar.25 (12M)
All India	57%	64%	67%	69%	68%
North + Gujarat Zone	52%	63%	66%	66%	66%
JK Lakshmi Cement - North/West	76%	82%	83%	85%	71%
East Zone	48%	67%	71%	71%	70%
JK Lakshmi Cement - East	78%	72%	81%	90%	87%
JK Lakshmi Cement -Overall	76%	80%	82%	86%	74%

Region-wise Cement Sales – North/West

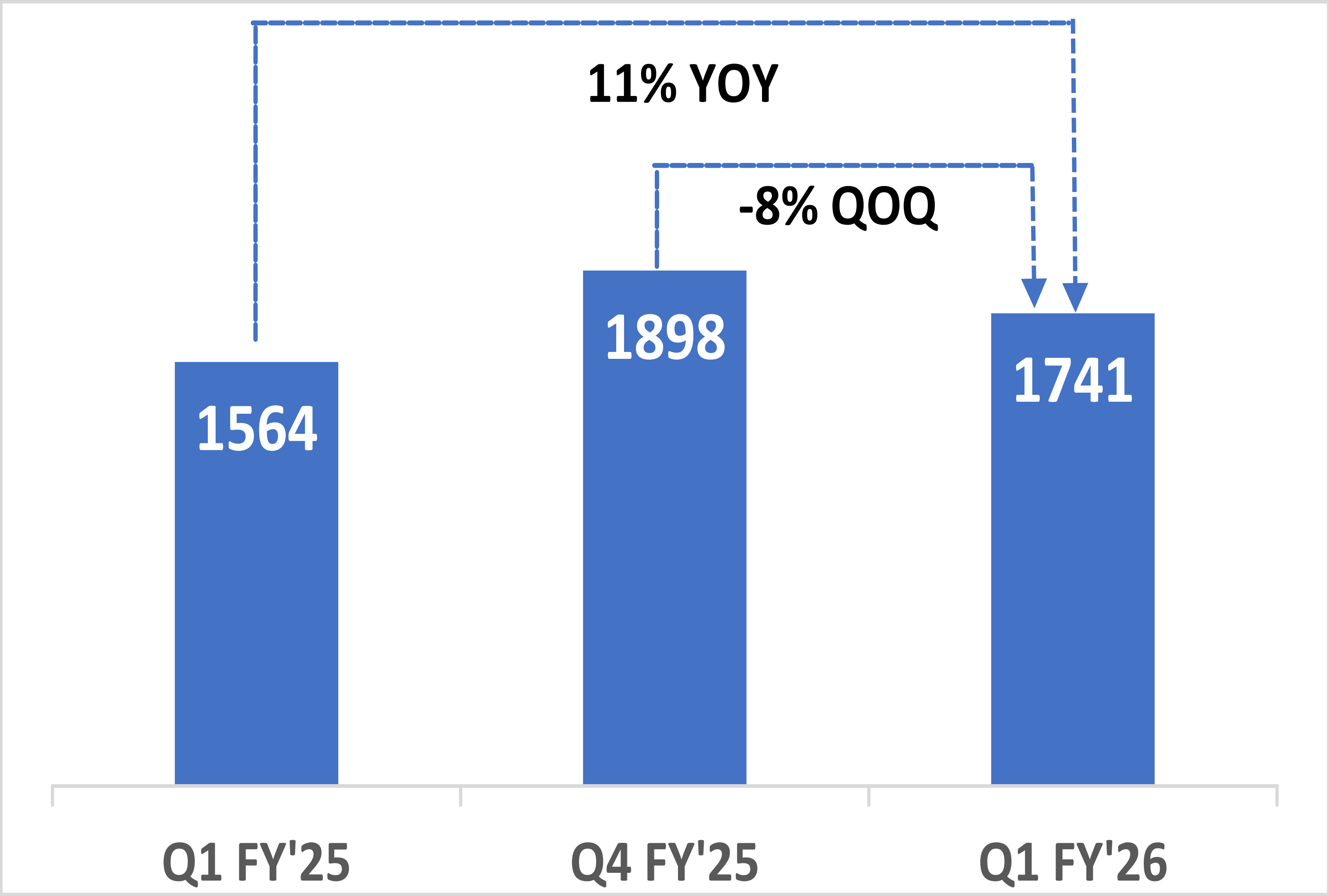
Regions	2020-21 (12M)	2021-22 (12M)	2022-23 (12M)	2023-24 (12M)	2024-25 (12M)	2025-26 (3M)
	% sales	% sales	% sales	% sales	% sales	% sales Qtr.-1
Gujarat/Maharashtra	36	39	45	47	48	48
Rajasthan / MP	37	37	32	30	30	28
North	27	24	23	23	22	24

Region-wise Cement Sales – East

Regions	2020-21 (12M)	2021-22 (12M)	2022-23 (12M)	2023-24 (12M)	2024-25 (12M)	2025-26 (3M)
	% sales	% sales	% sales	% sales	% sales	% sales Qtr.-1
Chhattisgarh	44	42	45	46	49	50
Odisha	27	27	27	30	27	23
Madhya Pradesh	14	15	16	12	11	11
Maharashtra	10	10	9	9	9	10
Others	5	6	3	3	4	6

Revenue Growth - Quarterly

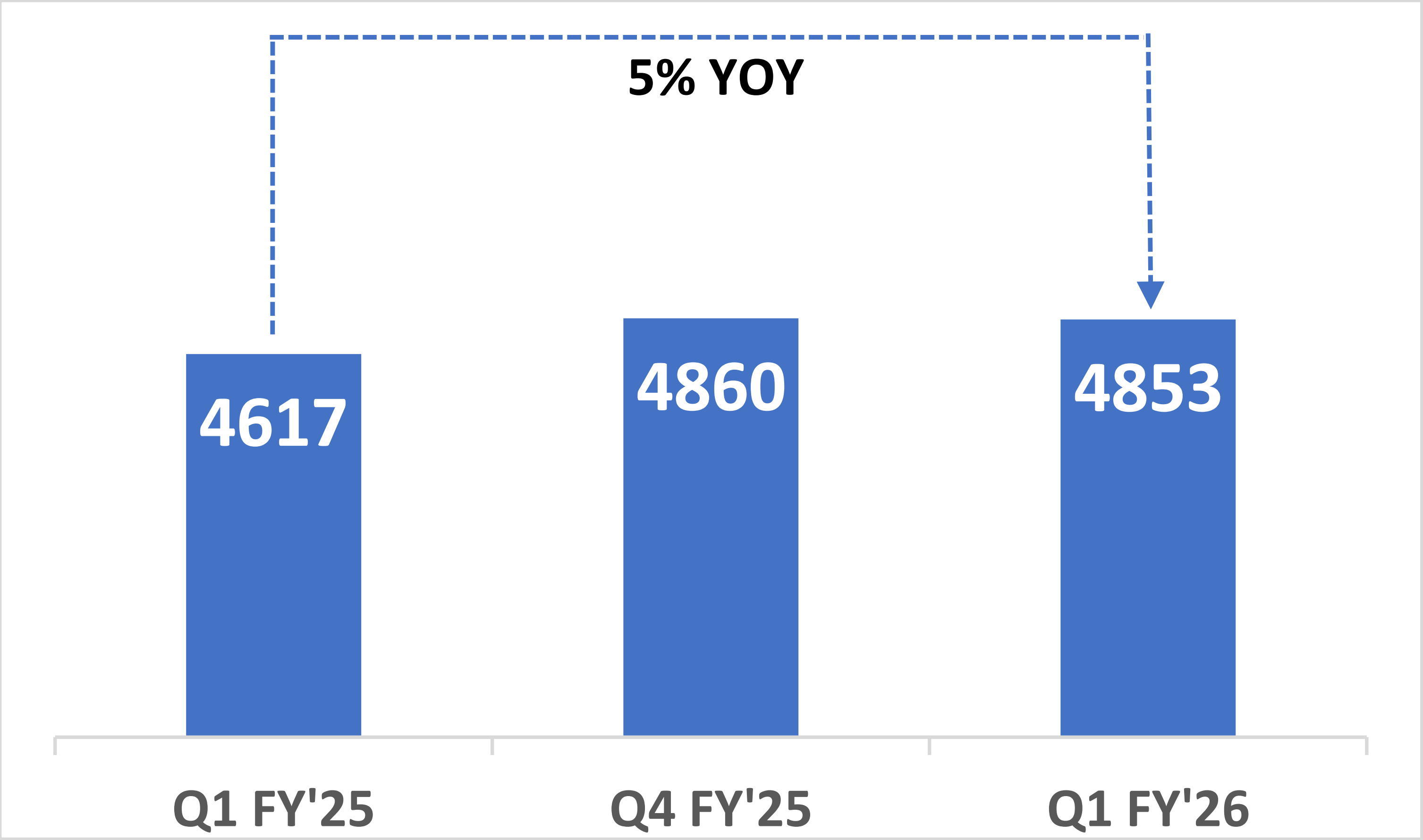
₹ in Crore



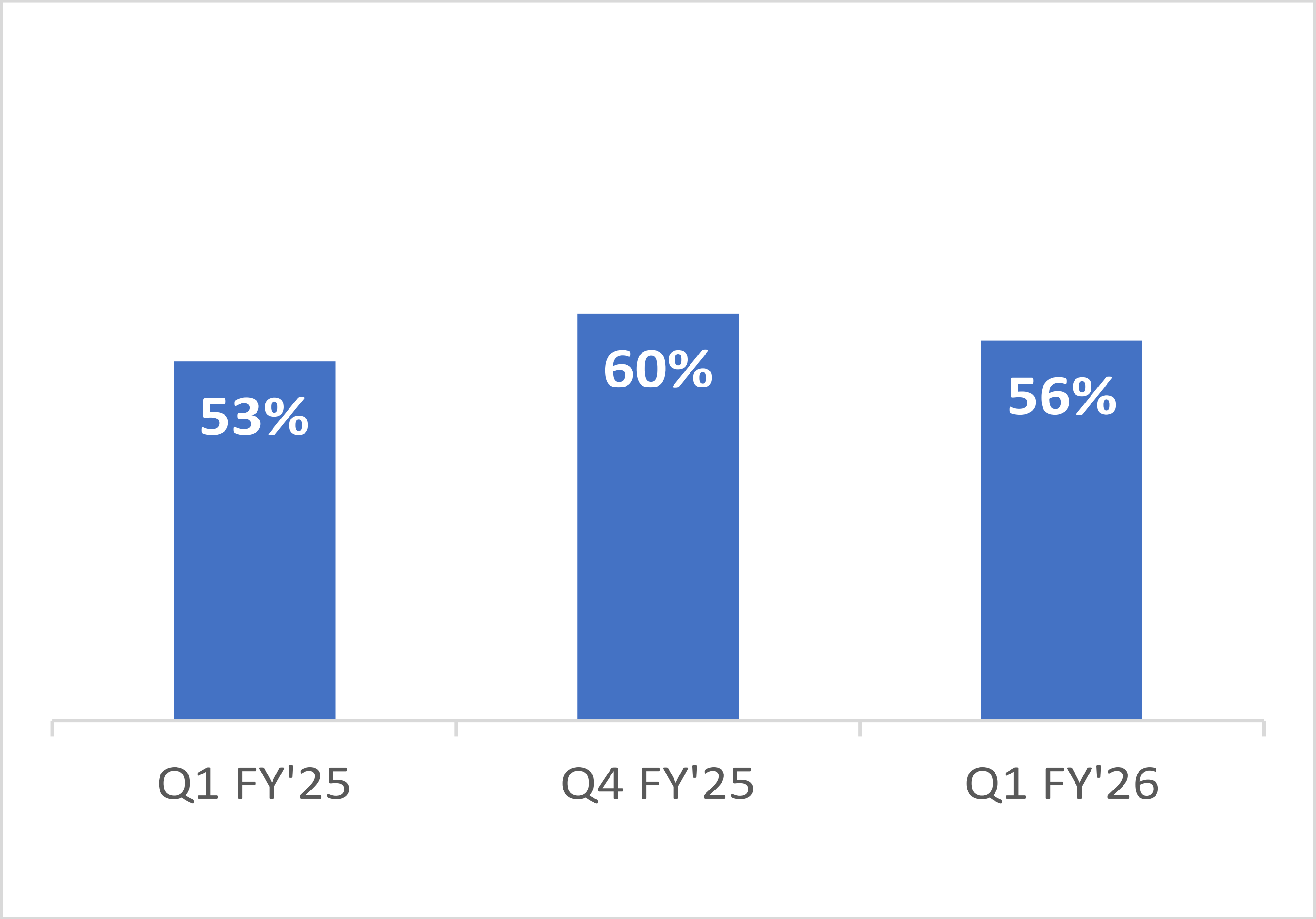
JK LAKSHMI CEMENT LTD.

Sales Realisation - Quarterly

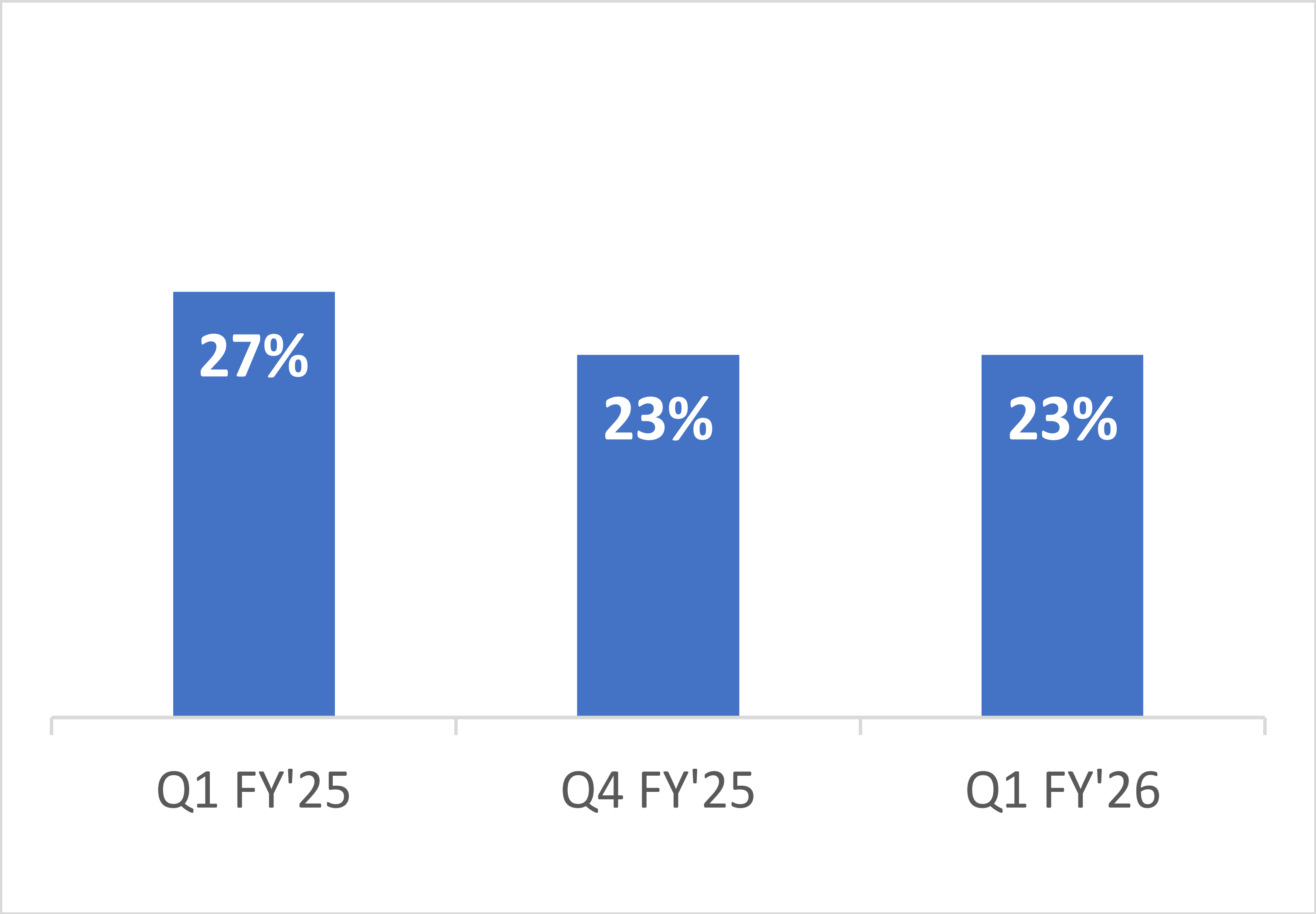
Rs./MT of Cement.



Trade Sales %

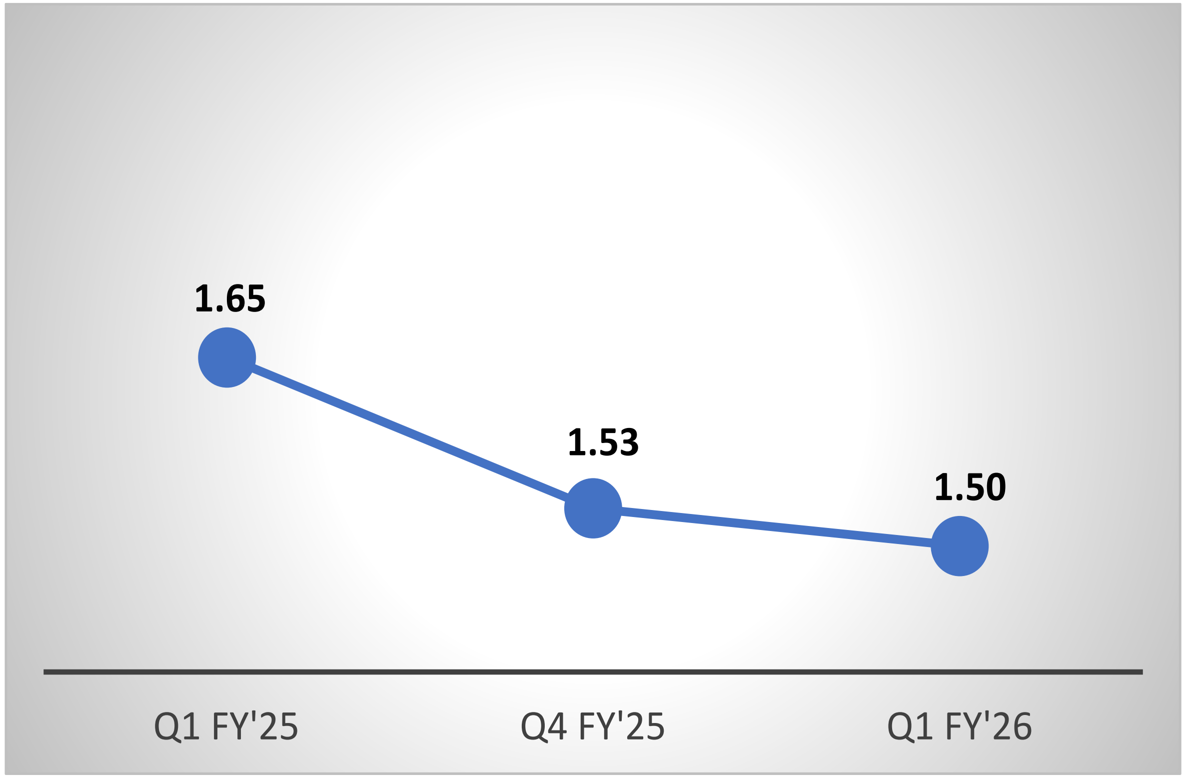


Premium Product (% of Trade Sales)

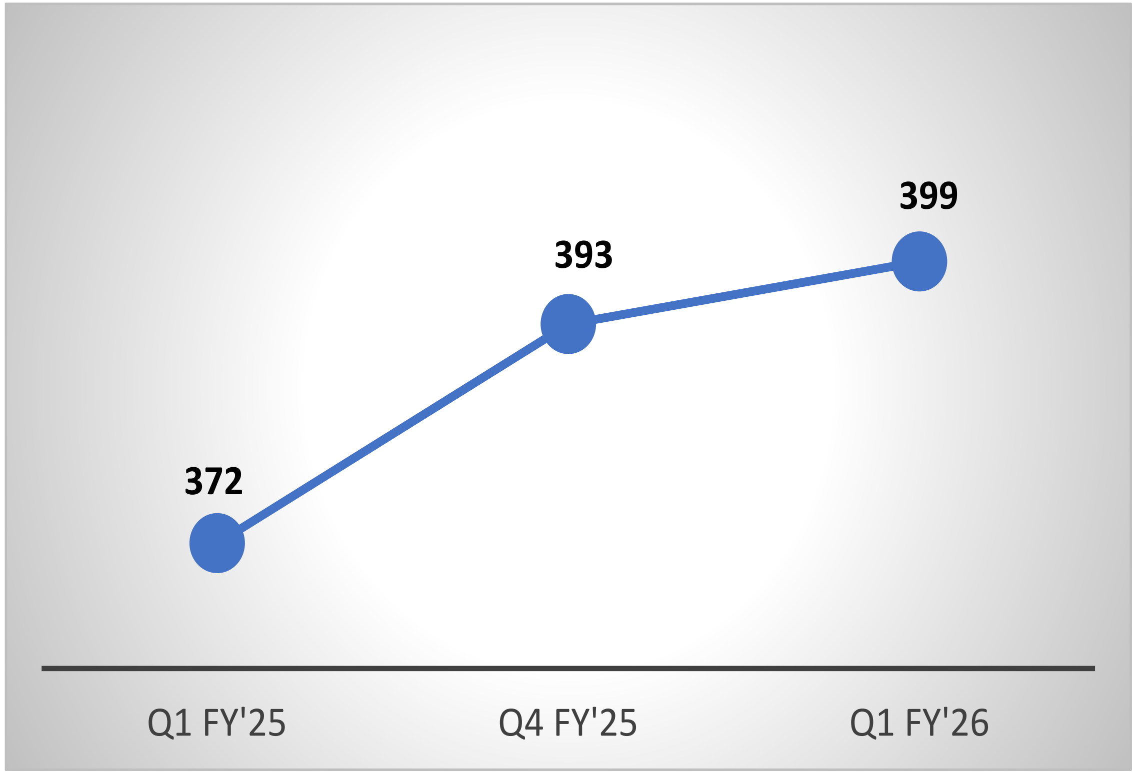


Cost Trend

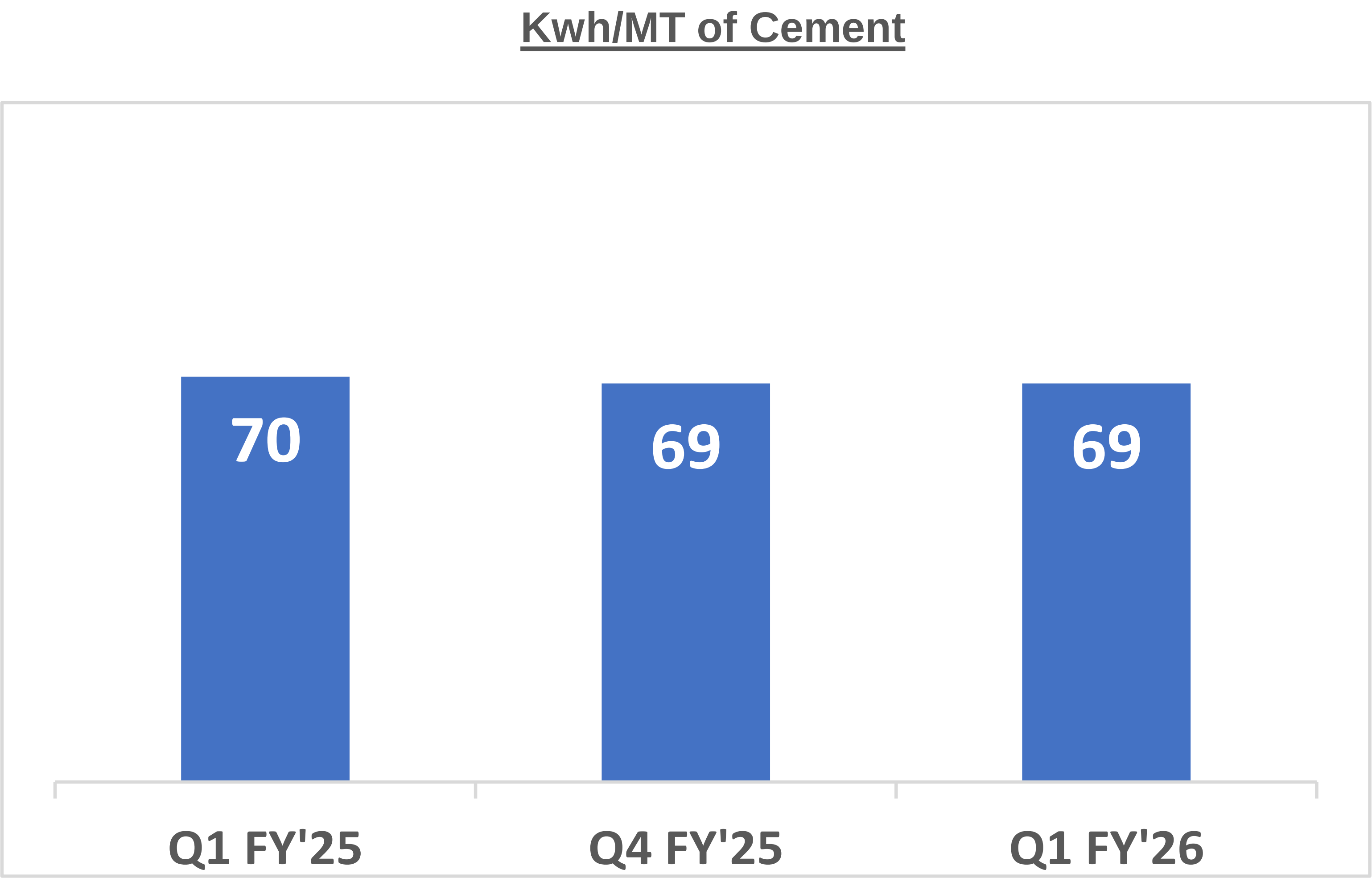
Fuel Cost ₹ / K.Cal.



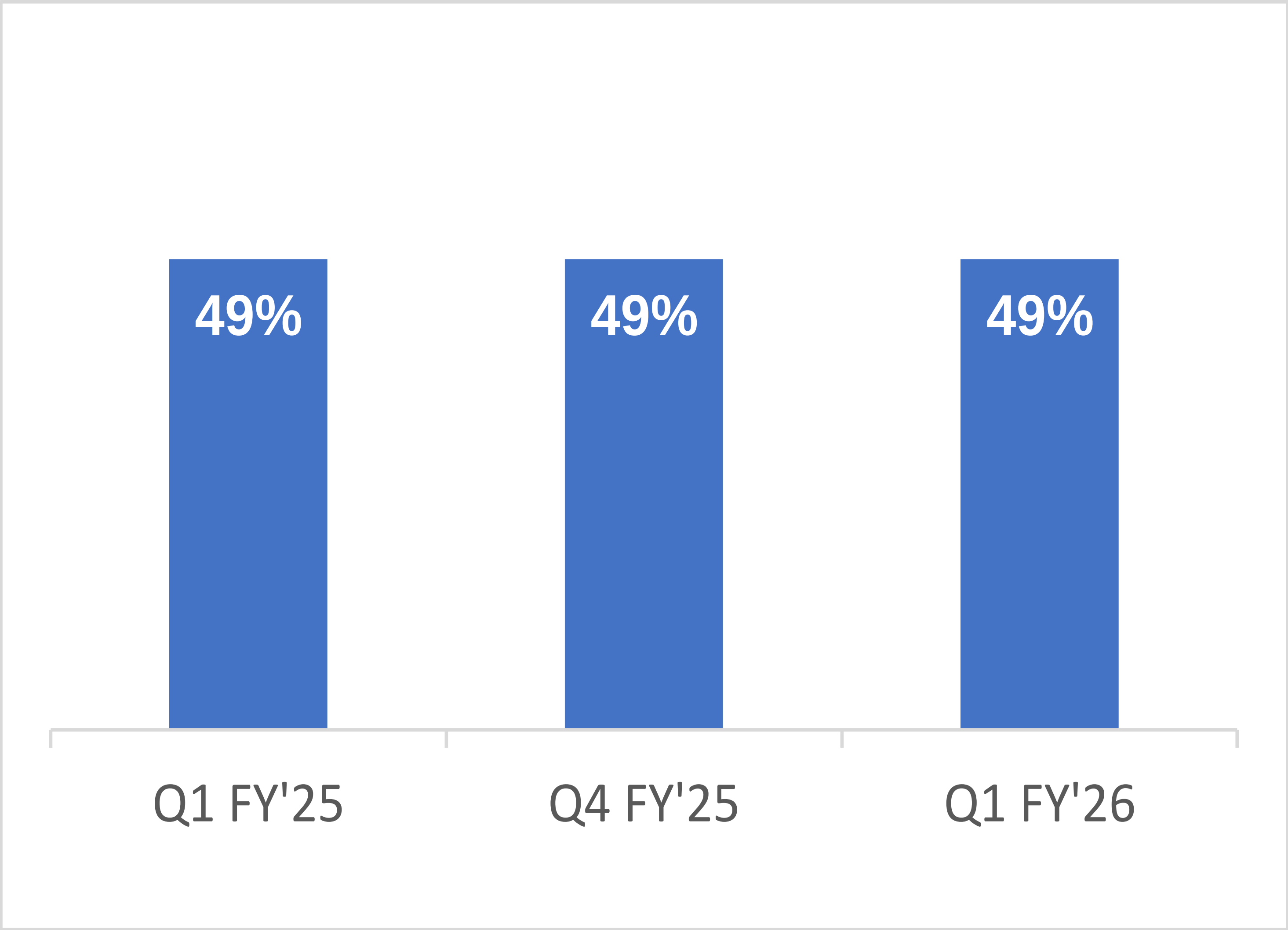
Lead Distance (Kms.)



Power Consumption

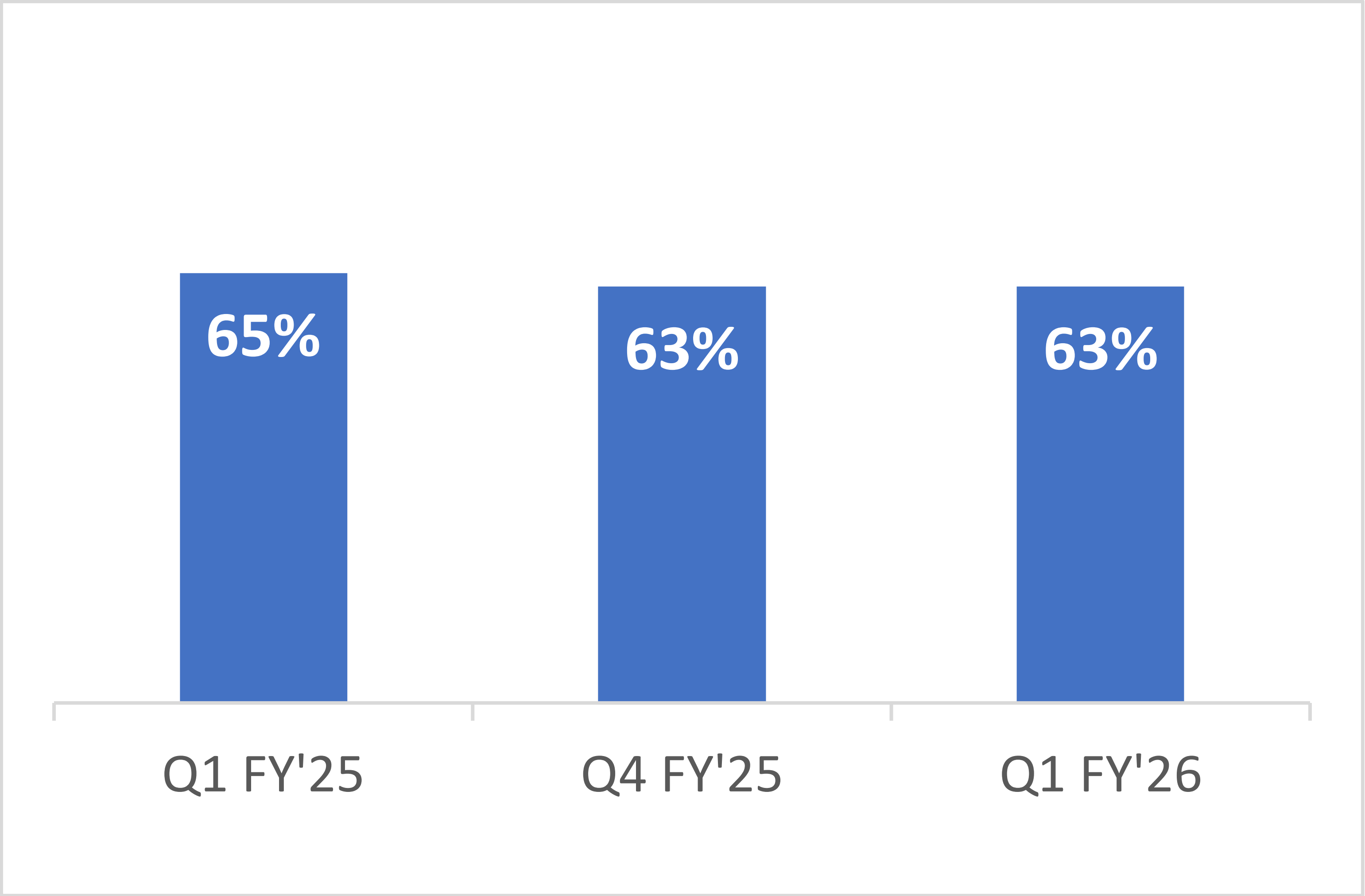


Renewable Energy - Quarterly



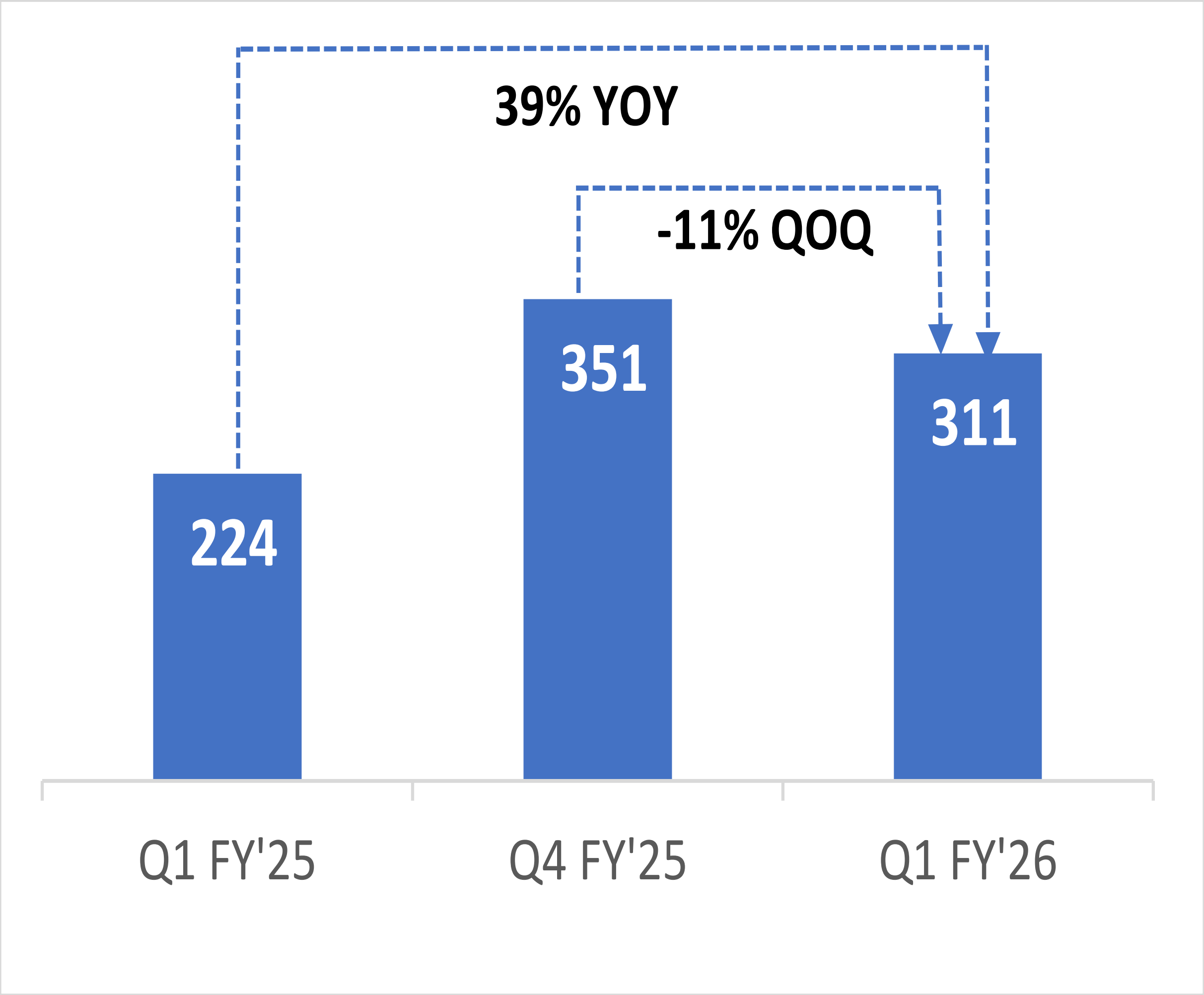
Product Mix

Blended Cement

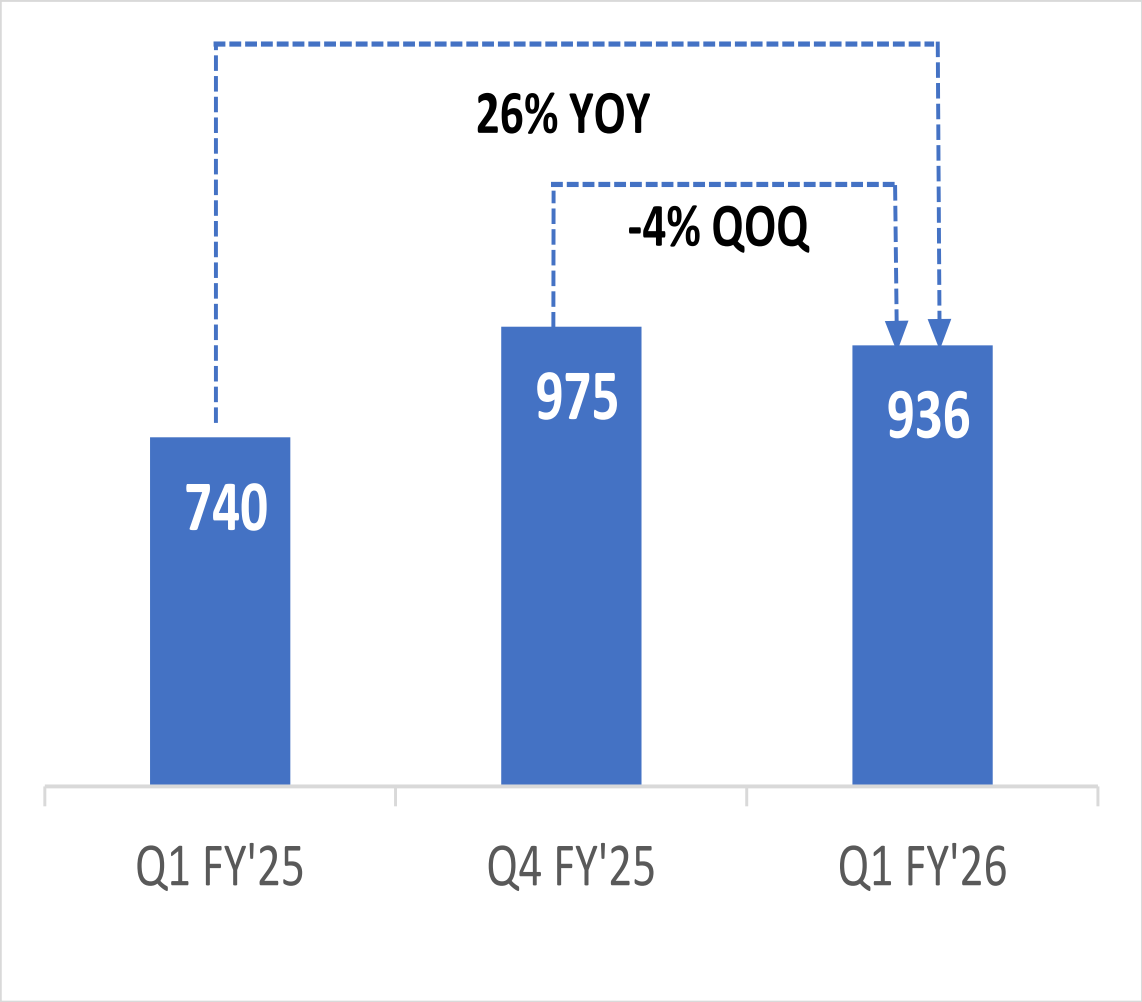


Profitability - Quarterly

EBIDTA* - ₹ in Crore



EBIDTA* - ₹ / Ton



* EBIDTA ~ excluding Other Income

JKLC (Standalone) Financial Statement - Quarterly

₹ in Crore

S.No.	Particulars	Q1 FY 26	Q4 FY 25	Q1 FY 25	QOQ % Inc / Dec	YOY % Inc / Dec
1	Net Sales	1,741	1,898	1,564	-8%	11%
2	PBIDT	335	368	237	-9%	42%
3	PBDT	283	324	190	-13%	49%
4	PBT	206	248	118	-17%	75%
5	PAT	152	170	56	-11%	169%
6	EPS	12.22	13.70	4.57	-11%	167%

JKLC (Standalone) Financial Statement – (Twelve Months ended 31.03.2025)

₹ in Crore

S.No.	Particulars	Apr'24-Mar'25	Apr'23-Mar'24	YOY % Inc / Dec
1	Net Sales	6193	6788	-9%
2	PBIDT	918	1120	-18%
3	PBDT	737	970	-24%
4	PBT	438	724	-39%
5	PAT	283	488	-42%
6	EPS	22.85	39.80	-43%

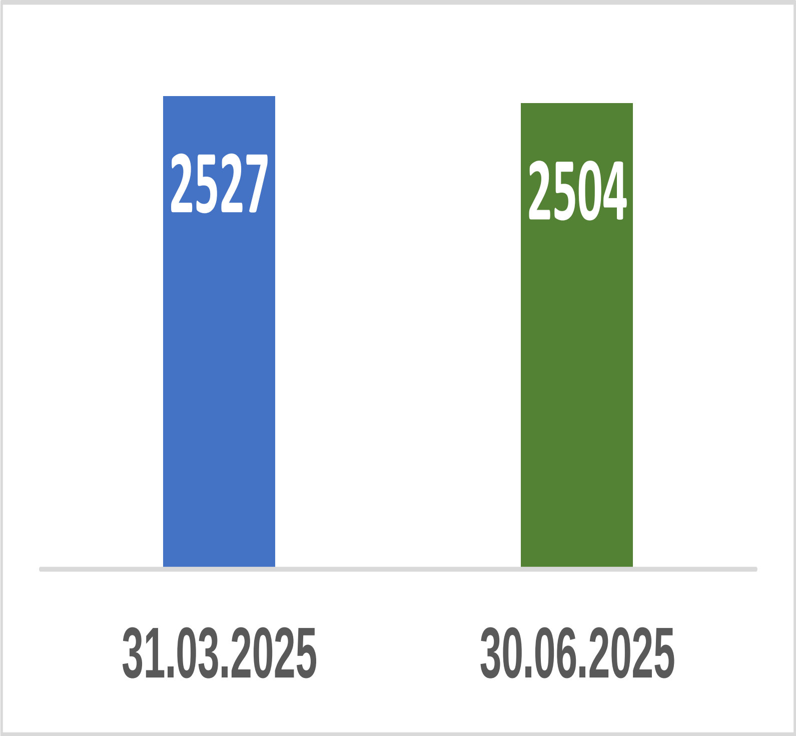
JKLC Standalone Balance Sheet

₹ in Crore

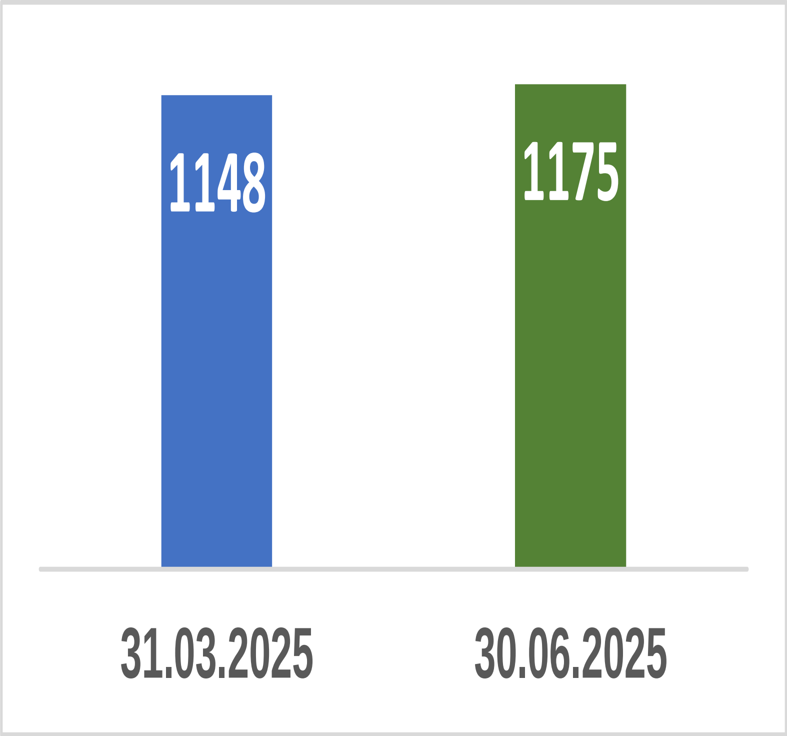
Sl. No.	Particulars	As at 31.03.2025	As at 31.03.2024
A	**ASSETS**		
(1)	**Non-current Assets**	**6040**	**5670**
(2)	**Current Assets**		
(a)	Current Assets	1265	1271
(b)	Cash and Cash Equivalent	1148	636
		2414	**1907**
	TOTAL ASSETS	**8453**	**7578**
B	**EQUITY AND LIABILITIES**		
(1)	**EQUITY (NET WORTH)**	**3579**	**3285**
(2)	**LIABILITIES**		
(I)	**Borrowings**	**2527**	**2025**
(II)	**Other Liabilities**	2346	2268
	TOTAL EQUITY AND LIABILITIES	**8453**	**7578**

Debt Profile (Standalone)

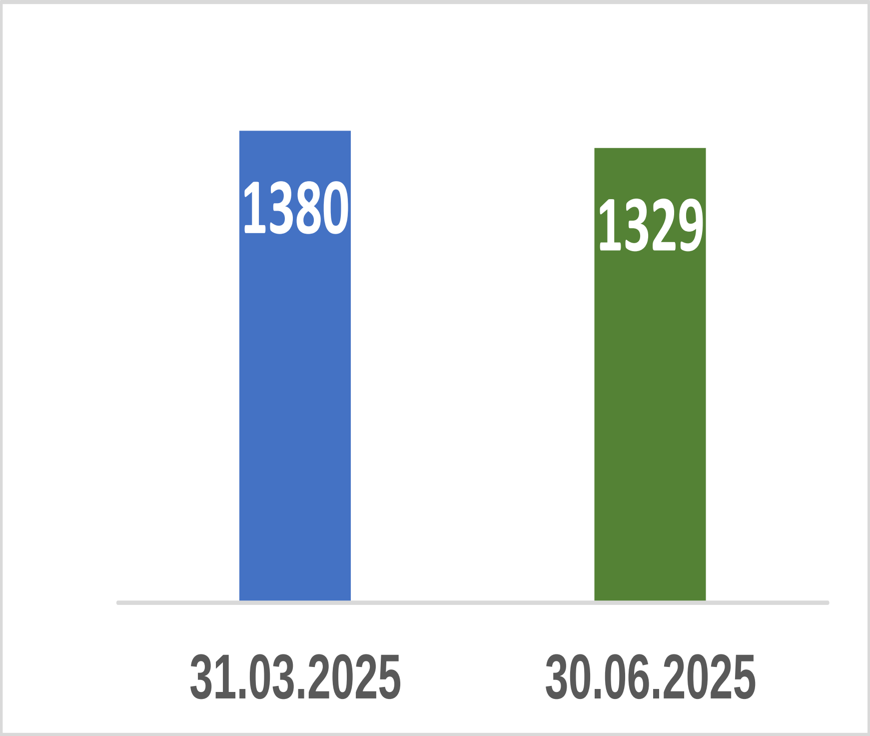
Gross Debt
₹ in Crore



Cash
₹ in Crore

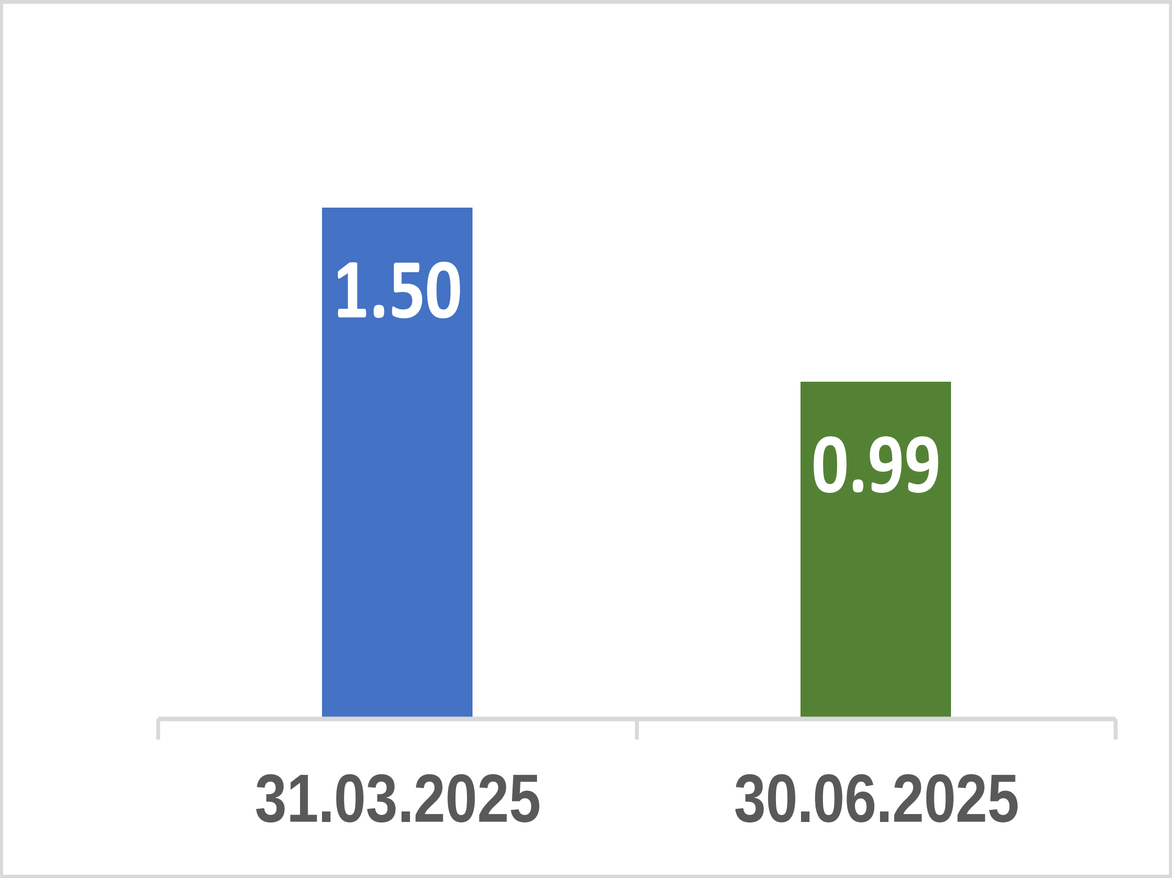


Net Debt
₹ in Crore

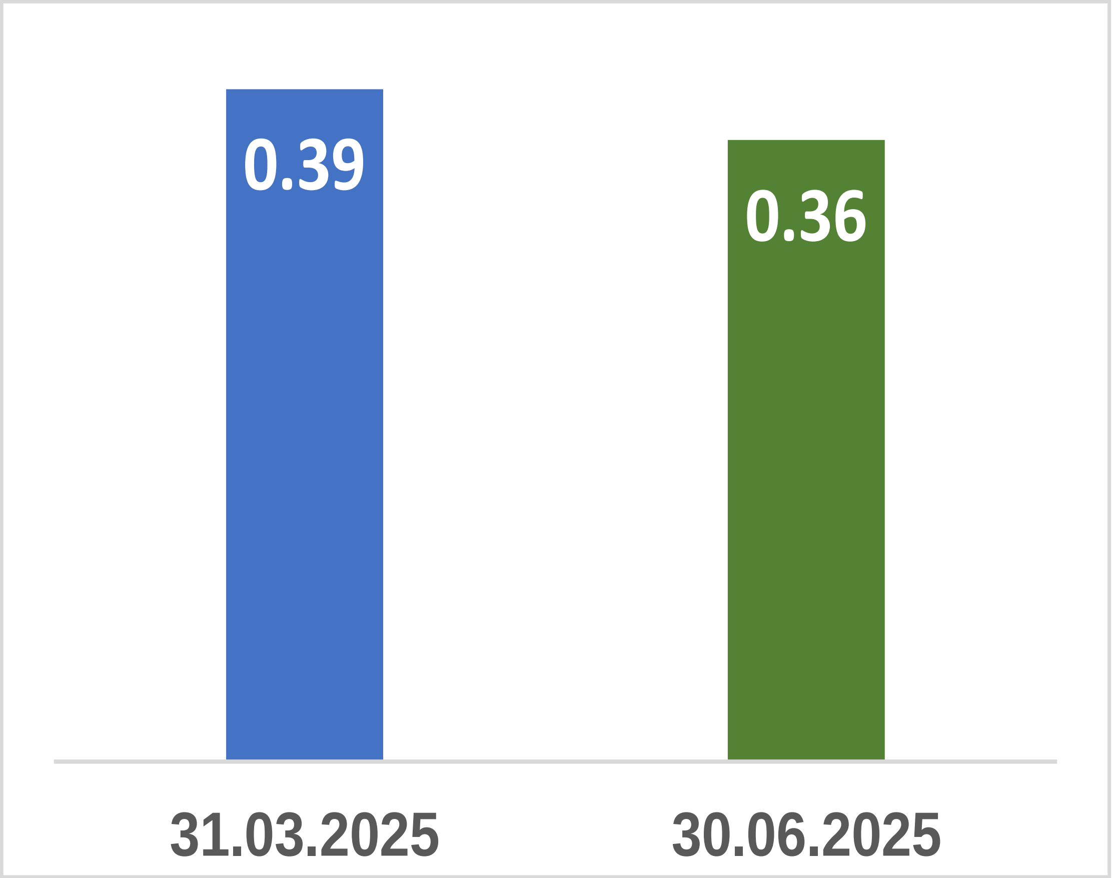


Debt Profile (Standalone)

Net Debt/EBIDTA



Net Debt/Equity



Ongoing CAPEX

Railway Siding at Durg

Sl. No.	Particulars	Details
1	Project Cost (Rs. in Crore)	325
2	Expected Commissioning	March'26

Sl. No.	Financing of Project	Rs. Cr.
1	- Internal Accrual	100
2	-Term Loan	225
3	Total	325
4	Debt : Equity Ratio	2.25 : 1

Ongoing CAPEX

Surat Grinding Unit - Expansion

Sl. No.	Particulars	Details
1	- Capacity - Cement (Mn. MT)	1.35
2	Project Cost (Rs. in Crore)	225
3	Expected Commissioning	Sept'25

Sl. No.	Financing of Project	Rs. Cr.
1	- Internal Accrual	75
2	-Term Loan	150
3	Total	225
4	Debt : Equity Ratio	2 : 1

Ongoing CAPEX

Durg - Expansion

Sl. No.	Particulars	Details
1	- Capacity - Clinker (Mn. MT)	2.30
	- Capacity - Cement (Mn. MT)	4.60
2	Project Cost (Rs. in Crore)	3000
3	Expected Commissioning	
	- Phase I (2.4 Mn.MT)	Mar'27
	- Phase II (2.2 Mn.MT)	Mar'28

Sl. No.	Financing of Project	Rs. Cr.
1	- Internal Accrual	900
2	-Term Loan	2100
3	Total	3000
4	Debt : Equity Ratio	2.33 : 1

JKLC

Shareholding Pattern

As on 30.06.2025

I	Promoters & Promoter Group	46.34%
II	FIIs,MFs,Banks etc.	37.92%
III	Public	15.74%
	Total	100.00%
I	Total Share Capital (Rs. Cr.)	58.85
II	Total No. of Shares (Cr.) (Face Value Rs. 5/- each)	11.77

JKLC

Shareholding Pattern

After Scheme of Amalgamation

I	Promoters & Promoter Group	45.12%
II	FIIs,MFs,Banks etc.	34.75%
III	Public	20.13%
	Total	100.00%
I	Total Share Capital (Rs. Cr.)	62.09
II	Total No. of Shares (Cr.) (Face Value Rs. 5/- each)	12.41

JKLC

Shareholder's Friendly Initiatives

Consistent Dividend Payout Ratio

- 21% for FY 2025.
- 18% for FY 2024.
- 13% for FY 2023.
- 14% for FY 2022.
- 12% for FY 2021.
- 15% for FY 2020.
- 13% for FY 2019.
- 13% for FY 2018.
- 13% for FY 2017.
- 56% for FY 2016.
- 19% Average for last 10 Years

Corporate Social Responsibility

CSR Vision

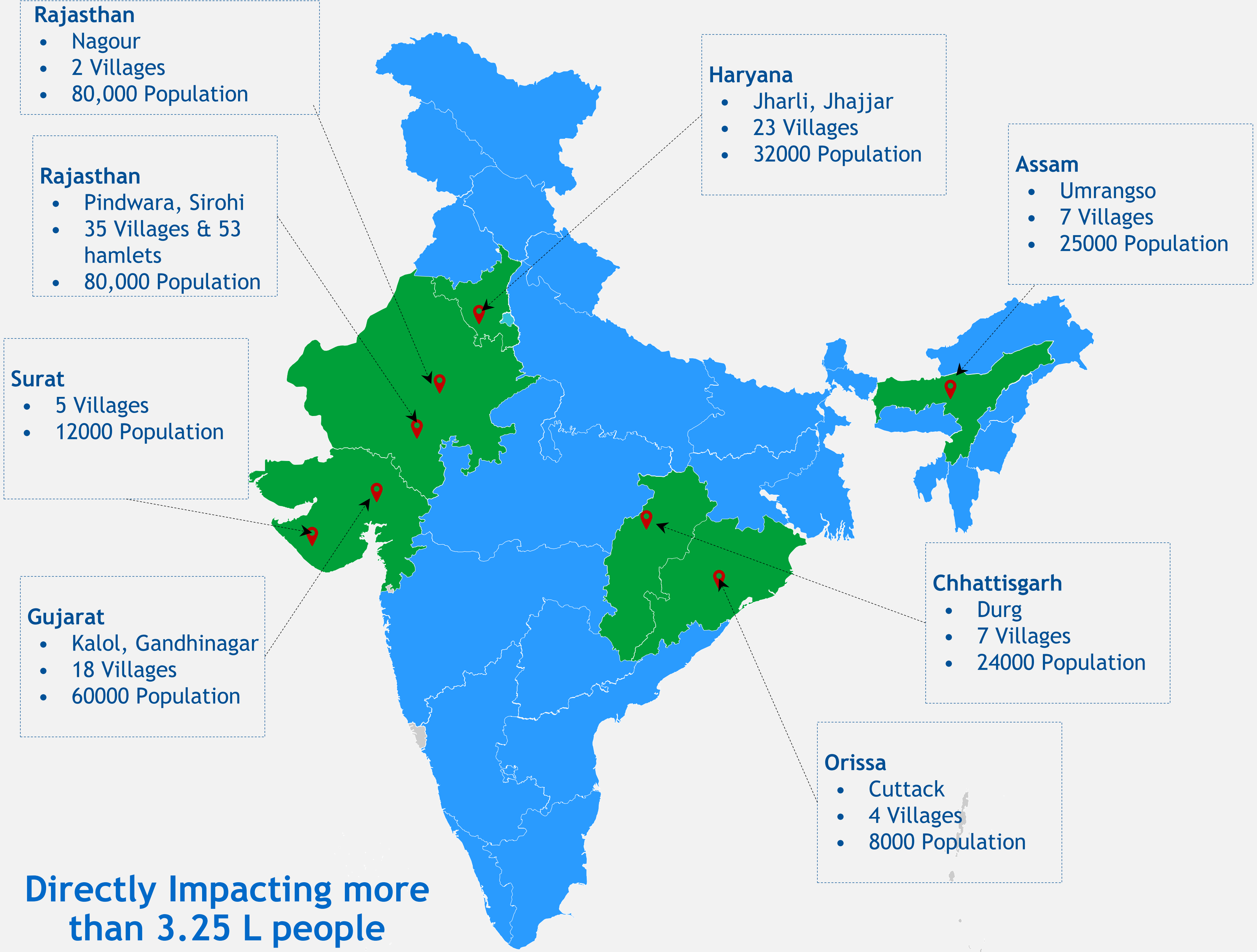
To be an environmentally & socially conscious corporate citizen, harmoniously coexisting with its empowered and prosperous communities and delivering unparalleled experience for its stakeholders for a sustainable and shared future.

CSR Objective

To strengthen community relationship and to bring sustainable change in quality of life of neighborhood community through innovative solutions in Health, Education, Livelihoods and Rural Development.

Thematic Areas

* Health
* Education
* Livelihoods
* Skill Development
* Water and Sanitation
- Rural Development
- Environment Conservation



Directly Impacting more than 3.25 L people

JK Lakshmi Arogya Project

Doorstep Health Services

Providing diagnosis, treatment facility to benefit 38,000 patients through 1000 Camps on annual basis

Reduction in Infant Mortality Rate

Naya Savera Project at Pindwara Block of Sirohi has been able to reduce the IMR substantially in the project villages.

Coverage of Institutional Delivery

Institutional Delivery has reached up to 87% in tribal dominated Sirohi (Rajasthan) CSR project villages.

Awareness on Adolescent Health

Creating Awareness on various issues of Adolescent through 250+ sessions annually covering 6,800 adolescents

Staple Food Kit for MDR-TB Patients

Providing WHO recommended 600+ food kits vulnerable Multi Drug Resistant (MDR)-TB patient at Surat and Kalol.

JK Lakshmi Vidya Project

JK Lakshmi Vidya Scholarship

Scholarship to needy and meritorious students from poor families. Annually 600 students are being supported.

Career Counselling for right career

Organized Career Counselling Sessions for 7000+ students across by experts to facilitate in shaping their career in right direction.

Improving Government Schools for effective learning

Providing need-based support like teachers, stationary, sports materiall, science lab, renovation of class-room, tin-shed, digital classroom, furniture etc.

Preparation of Competitive Exams

Coaching Classes are being organized for various exams i.e. ITI, Polytechnic, NEET, Nursing, B. Ed. Etc.

Preparing students for Jawahar Navodaya Vidyalaya Entrance Exam

JKLC is conducting JNV Entrance Exam Preparation Classes to 250+ students every year.

JK Lakshmi Aajivika Project

Rural Entrepreneurship for Enhanced Income

More than 500+ youths were supported for micro enterprise.

Training on Advanced and Improved Agri Practices

Provided training and awareness on improved farming practices to more than 6000 farmers

Need Based Input Support

Supported for good quality seeds, fertilizers, vermi-compost beds, Agri equipment to more than 500 farmers.

Capacity Building for Improved Livestock Rearing

Around 6000 Livestock rearers on annual basis are provided awareness, training for advanced livestock rearing practices.

Doorstep Treatment Service

Around 27,000 cattle were provided doorstep treatment through Mobile Veterinary Van.

JK Lakshmi Kaushal Prashikshan Project

Empowering Youth through Shripati Singhania Skill Centre

The youth resource centre is equipped with all the needs of youth like skill training, counselling, library cum job readiness facility etc.

Employability Training

500+ youths are trained in Job Readiness and Employability Skills, around 300 youths offered Job opportubity in big companies.

Madhubani Painting Training

Around 200+ women are trained in unique Madhu bani Painting Skills which has provided employment to 45+ women at their village and earning Rs. 10,000 PM.

Portfolio-based Skill Training

Market linked, sector specific skill trainings are organized to around more than 9000 youths on employability, stitching training, beautician, car driving, electrical skills, computer skills etc.

Entrepreneurship Development Training

Around 150 women have been trained in Entrepreneurship Development Program and supported in setting up of their self enterprise.

JK Lakshmi Swajal and Swachhta Project

Watershed Development Program

Renovated 6 anicuts, check dams, ponds with storage capacity of 21,226 cum to conserve rainwater for community use.

Pond Rejuvenation for Water Conservation

Desilting and deepening ponds for water conservation and domestic water use.

Provision of Drinking Water in Summers

Providing drinking water tanks during summers at villages facing challenges through tankers.

Installation of Water Huts in Summer

Establishing 9-10 water huts every year in summers to provide clean drinking water to the around 30,000 passerby.

Renovation of Community Water Tanks

Need based repairing and renovation work of Community Water Tanks to available clean drinking water.

JK Lakshmi Gramin Vikas Project

Renovation of Community Facilities

JKLC is supporting in renovations of community infrastructures as part of Stakeholder Management.

Plantation Drive

Every year, more than 10,000 plants are planed across locations in rainy seasons.

Youth Engagement Program

Supporting youth engagement program like cricket tournament, sporting activities.

Installation of Road Lights

40+ Solar Street Lights are installed for community benefit.

Linkage with Govt Schemes

Facilitating more than 3000 families in Linkage with various Social Security Schemes through awareness and supporting in documents preparation.

JKLC CSR has been recognized through multiple awards

JKLC received National CSR Impact Awards 2024 “"Most Impactful CSR Practices in Various Sectors" by EU Media

JKLC- Sirohi Unit received “Shiksha Bhushan Award-2024” by Government of Rajasthan

JKLC- Sirohi Unit received Appreciation Plaque at FICCI CSR Summit and Awards, 2025 in Aspirational District Category

Way Forward - JKLC

- **The Board of Directors of the Company, at their Meeting held on 31st July 2024, had approved a Composite Scheme of Amalgamation & Arrangement (The Scheme) for Amalgamation of 3 Subsidiaries, viz: Udaipur Cement Works Ltd (UCWL), Hansdeep Industries & Trading Company Ltd (HITCL) & Hidrive Developers and Industries Ltd (HDIL) into & with the Company. The said Scheme has been approved by the Hon'ble National Company Law Tribunal, Jaipur (The Tribunal) vide its Order dated 12th June 2025 (Certified copy of the Order received on 18th July 2025). The Scheme has become effective on 31st July 2025 with the filing of a Copy of the Order with Registrar of Companies, Jaipur.**
- **The Company is expanding the Clinker Capacity at its integrated Cement Plant at Durg in Chhattisgarh by putting up an Additional Clinker Line of 2.3 Million Tonnes Per Annum & Four Cement Grinding Units aggregating to 4.6 Million Tonnes Per Annum at Durg in Chhattisgarh and also Three Split Location Cement Grinding Units with aggregate Cement Grinding Capacity of 3.4 Million Tonnes Per Annum at Prayagraj in Uttar Pradesh, Madhubani in Bihar & Patratu in Jharkhand.**
- **The Company is foraying in North Eastern Market of India for setting up a Clinkerisation Unit of 1 Mn.MT and Cement Grinding Unit of 1.5 Mn. MT through Greenfield Expansion in the State of Assam.**

Way Forward - JKLC

- **Short Term rating continues at A1+ (highest possible rating) (CRISIL & CARE).**
- **Long Term rating is '<u>AA</u>' by CRISIL and CARE.**
- Efficiency Parameters amongst best in Industry.
- One of the Least Cost Producer of Cement in Industry.
- Key Financial Ratios well within accepted Norms.
- Has Become a PAN India Player (Barring South).
- Expansion Plans in place to cross 30 Mn. MT by FY'30.

Thank you