



**Corporate Presentation
November'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**



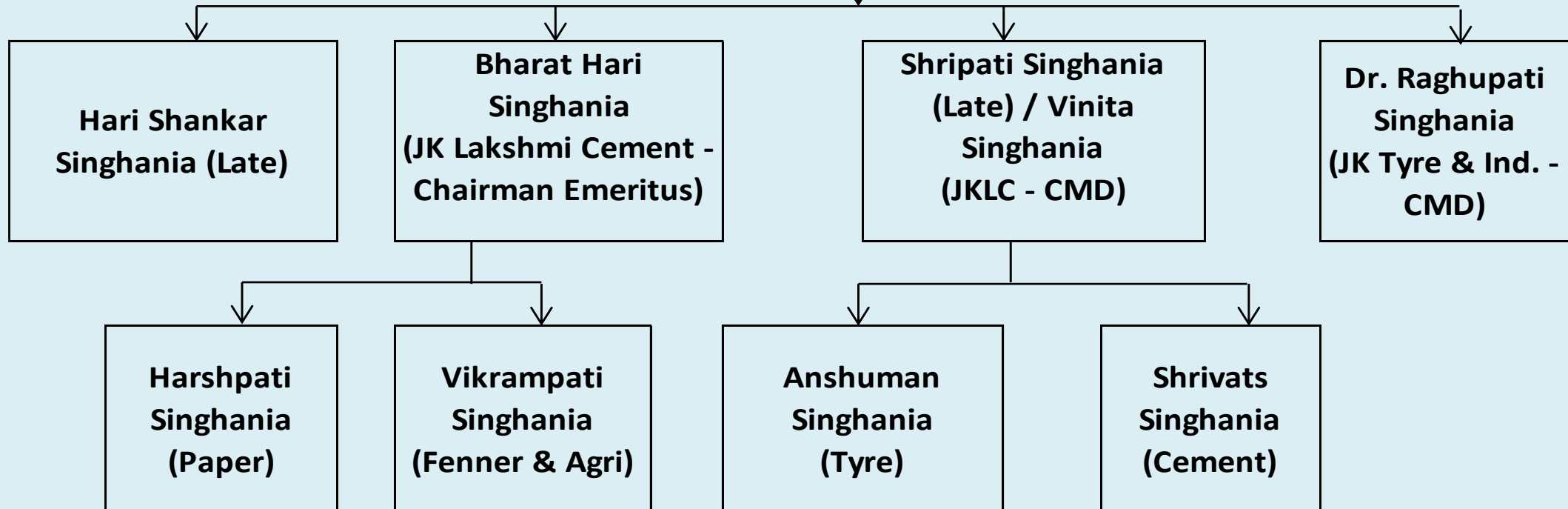
JK Organisation



JK Organisation – Eastern Zone



**Lakshmipat
Singhania (Late)**



Prominent Businesses of JK Eastern Zone Group

Paper



Rs. Cr.	
Revenue	6718

Cement



Rs. Cr.	
Revenue	6193

Tyre



Rs. Cr.	
Revenue	14693

J.K. ORGANISATION

USD 4 Billion

30 manufacturing plants

Present in over 100 countries

More than 40,000 employment

V-Belts- Oil Seals & Power Transmission Systems



Rs. Cr.	
Revenue	1555

Unlisted Co.

Agri Genetics



Rs. Cr.	
Revenue	162

Education



JK Foods

Rs. Cr.	
Revenue	228

Defence Electronics



Hospital & Health services



Clinical Research



Revenue is for FY 2024-25

JK Organisation - Eastern Zone Companies.





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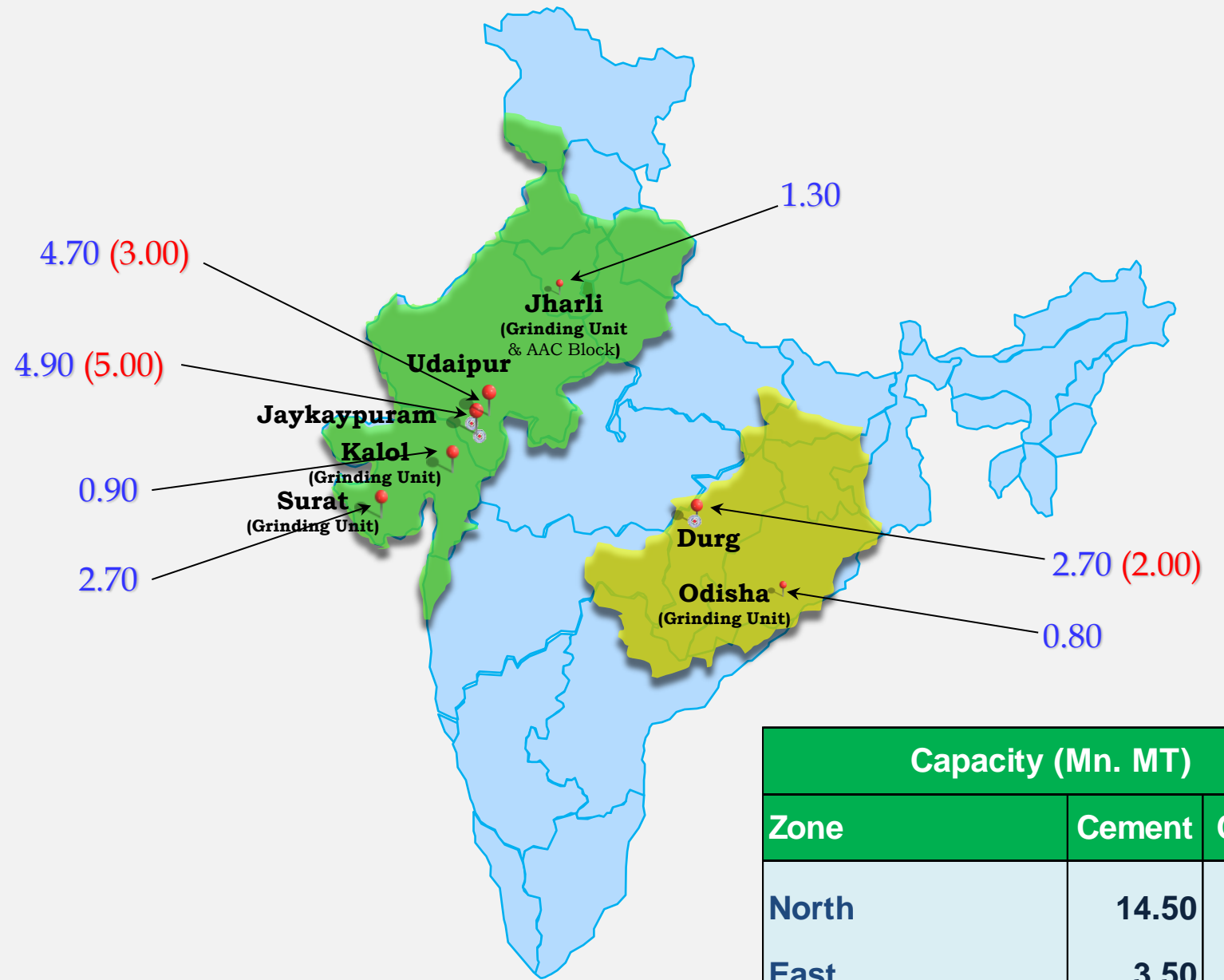
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JK Lakshmi Cement Overview



JKLC Plants - Cement/**Clinker** - Mn MT



Capacity (Mn. MT)		
Zone	Cement	Clinker
North	14.50	8.00
East	3.50	2.00
Total	18.00	10.00

J K Lakshmi Cement - Product Portfolio



JK LAKSHMI
CEMENT **GREEN+**

JK LAKSHMI
CEMENT **PRO**

PLATINUM
HEAVY DUTY
CEMENT

PLATINUM
SUPREMO
CEMENT

JK LAKSHMI
GYPSUM PLASTER

JK LAKSHMI
WALL PUTTY

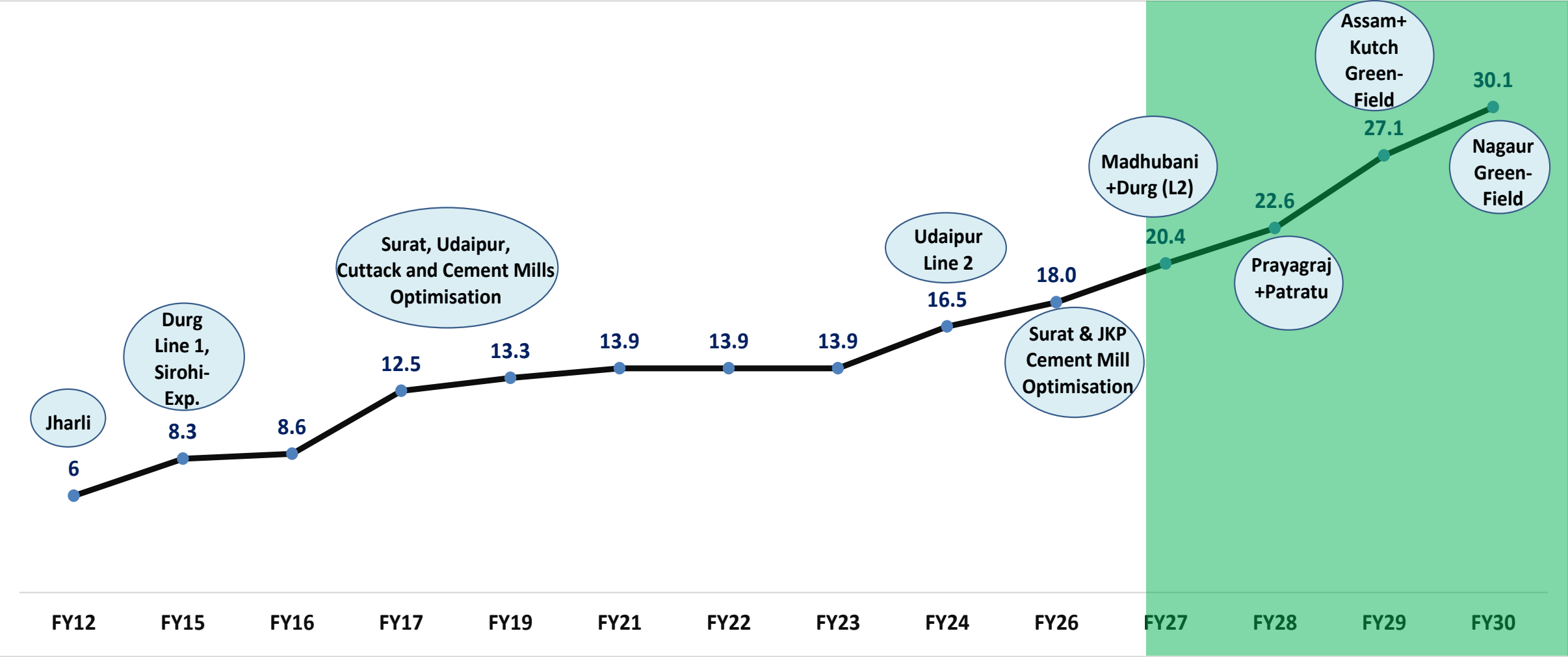
JK LAKSHMI
CONCRETE

JK LAKSHMI
FLY ASH BLOCKS

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

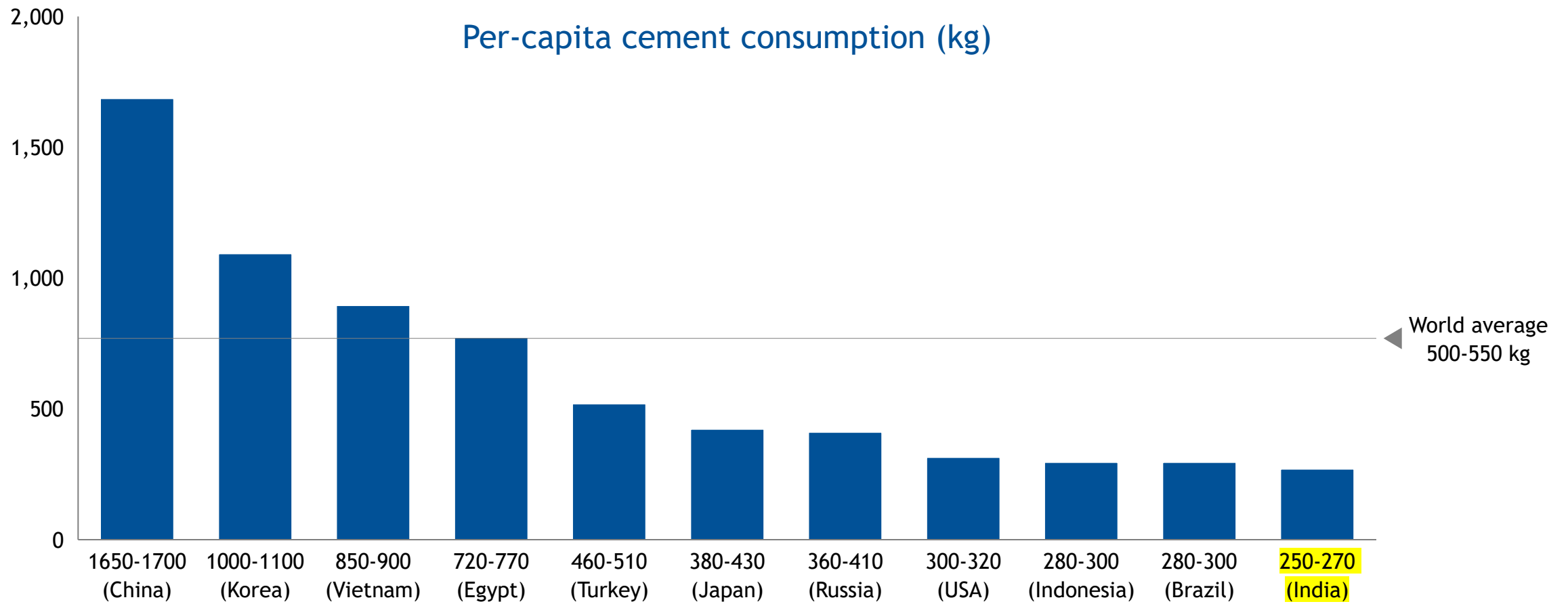
GDP %

(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

Indian Cement Sector



Indian Cement Industry- Under penetrated market

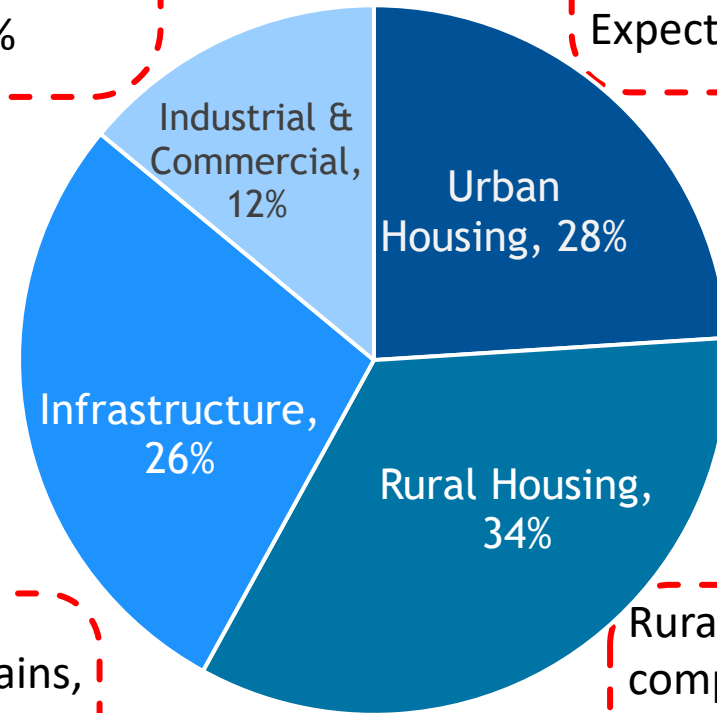


Data Source - Research reports

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%

Cement Demand Supply Capability & Gap (All India)

Qty. Mn.Tons

Sl. No.	Particulars	Actual	Projections				
		FY'25	FY'26	FY'27	FY'28	FY'29	FY'30
1	Effective Capacity	667	712	772	831	884	930
2	Additions during the Year	28	62	58	61	45	48
3	Demand Growth %	5.4%	6.0%	7.9%	8.5%	7.4%	8.2%
4	Domestic Demand	450	477	515	558	600	649
5	Exports	7	7	8	8	8	8
6	Total Dispatch	457	484	523	566	608	657
7	Surplus Capacity	210	228	249	265	276	273
8	Capacity Utilisation (CU) %	69%	68%	68%	68%	69%	71%
9	Surplus Capacity (%)	31%	32%	32%	32%	31%	29%

Capacity utilization levels to improve over a period of time

*Based on sectoral reports, industry estimates

Cement Demand Supply Gap (North Zone)^

Qty. Mn.Tons

Sl. No.	Particulars	Actual	Projections				
		FY'25	FY'26	FY'27	FY'28	FY'29	FY'30
1	Effective Capacity	134	141	155	173	188	198
2	Capacity Additions during the Year	1	12	16	19	11	10
3	Cement Production	100	103	112	124	135	144
4	Demand Growth %	3%	5%	7%	8%	6%	6%
5	Domestic Demand	78	82	87	94	100	105
6	Net Exports to Other Zones	22	21	25	30	35	39
7	Capacity Utilisation (%)	75%	73%	72%	72%	72%	73%
8	Surplus Capacity (%)	25%	27%	28%	28%	28%	27%

North Zone is a net exporter to Central & West Zone

High Capacity additions in excess of demand will marginally drop the utilization levels

*Based on sectoral reports, industry estimates

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

Cement Demand Supply Gap (West Zone)^

Qty. Mn.Tons

Sl. No.	Particulars	Actual	Projections				
		FY'25	FY'26	FY'27	FY'28	FY'29	FY'30
1	Effective Capacity	94	97	103	111	121	129
2	Capacity Additions during the Year	2	4	6.4	11	8	9
3	Cement Production	55	57	61	65	72	77
4	Demand Growth %	4%	5%	7%	9%	8%	7%
5	Domestic Demand	80	85	91	98	106	113
6	Net Imports from Other Zones	25	28	30	33	34	36
7	Capacity Utilisation (%)	58%	58%	59%	58%	60%	60%
8	Surplus Capacity (%)	42%	42%	41%	42%	40%	40%

West Zone is a net importer from North and South Zones

Demand higher than capacity additions will help improve the utilisation levels over the years

*Based on sectoral reports, industry estimates

^West Zone- Gujarat & Maharashtra

Cement Demand Supply Gap (East Zone)^

Qty. Mn.Tons

Sl. No.	Particulars	Actual	Projections				
		FY'25	FY'26	FY'27	FY'28	FY'29	FY'30
1	Effective Capacity	142	155	172	184	194	205
2	Capacity Additions during the Year	9	17	17	8	12	11
3	Cement Production	100	110	123	132	141	150
4	Demand Growth %	8%	9%	10%	11%	9%	8%
5	Domestic Demand	119	129	142	157	170	184
6	Net Imports from Other Zones	19	19	19	25	29	34
7	Capacity Utilisation (%)	70%	71%	72%	72%	73%	73%
8	Surplus Capacity (%)	30%	29%	28%	28%	27%	27%

East Zone is a net importer from South and Central Zones

High Capacity additions and good demand will gradually improve capacity utilisation

*Based on sectoral reports, industry estimates

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

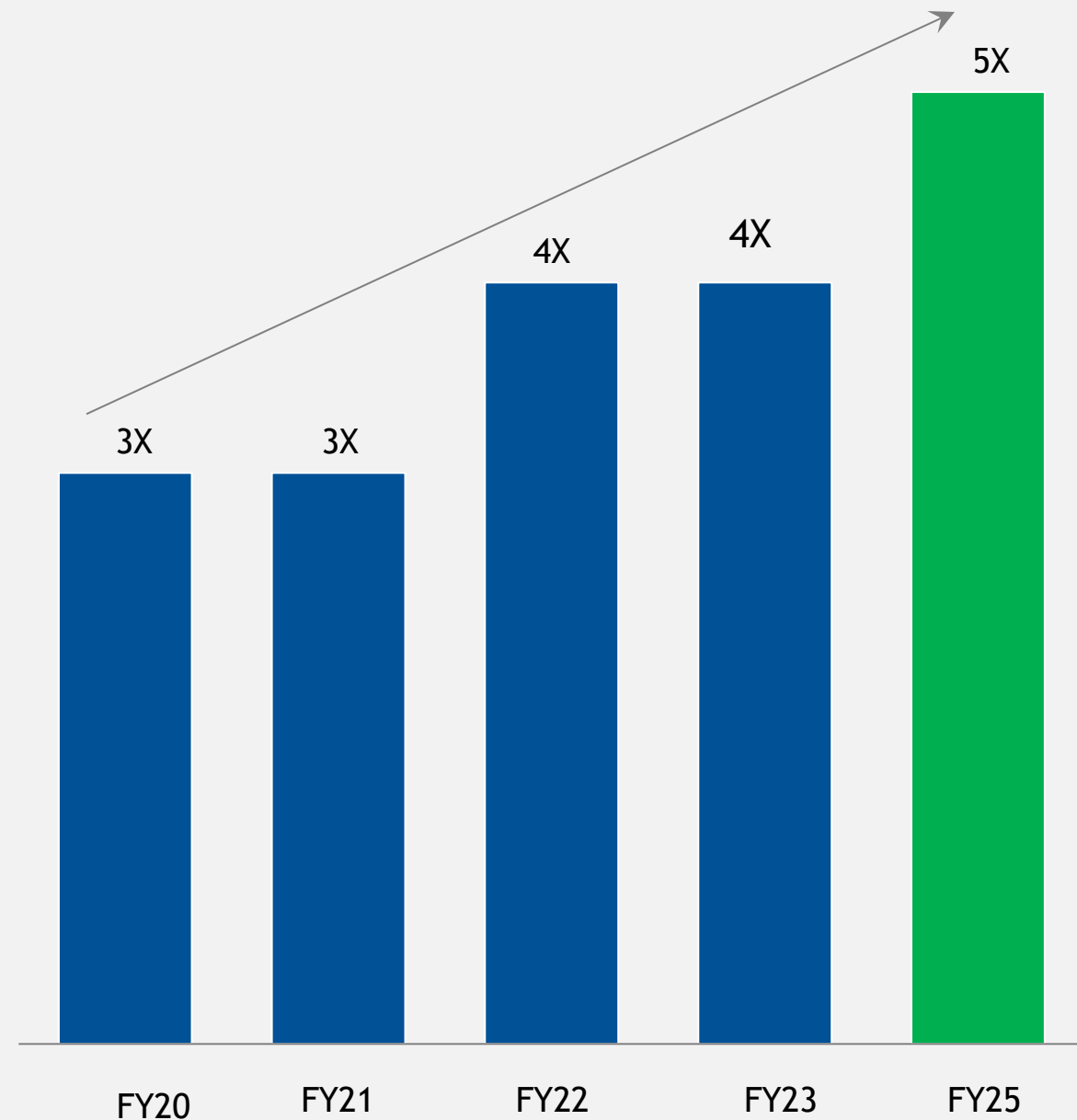
ESG Initiatives





Water Positivity Index

Target of becoming 7 times water positive by FY30



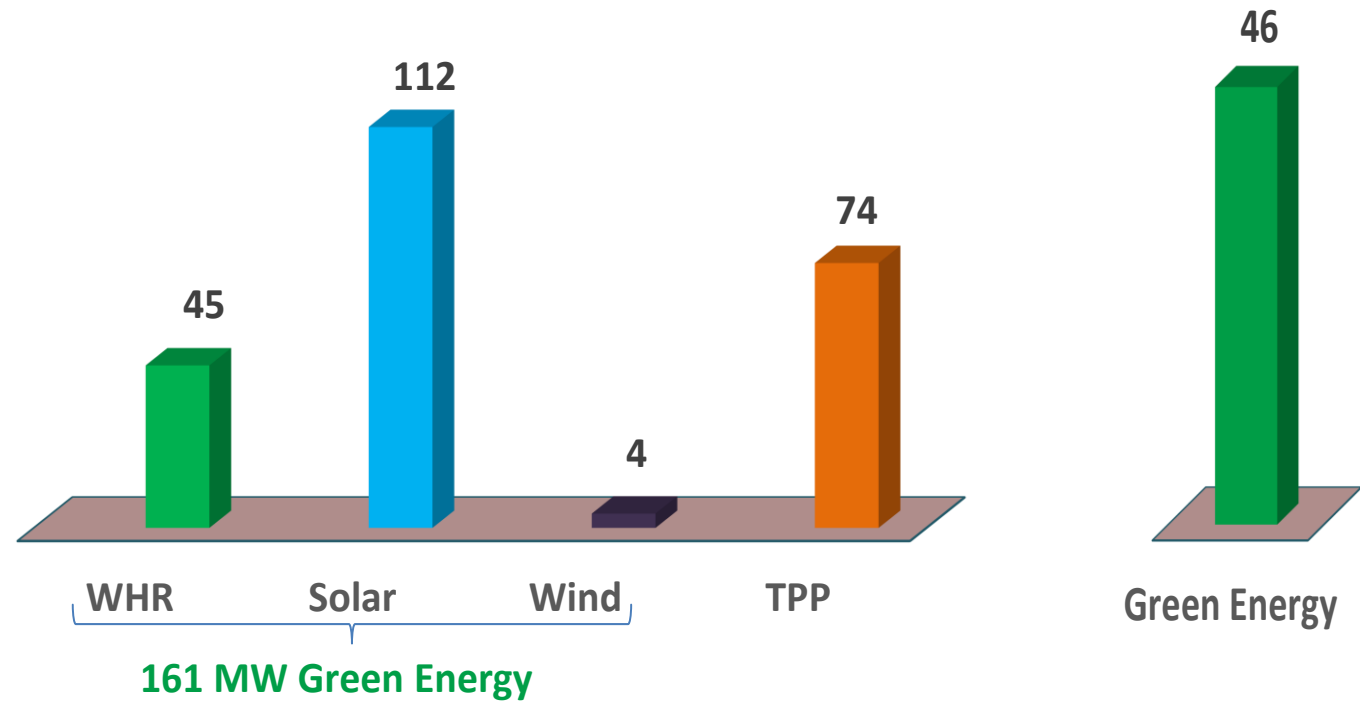
Green Power



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
(%)



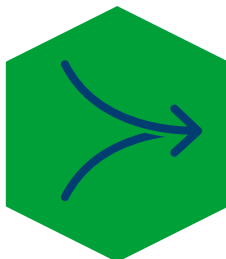
Increasing Thermal Substitution Rate



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



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



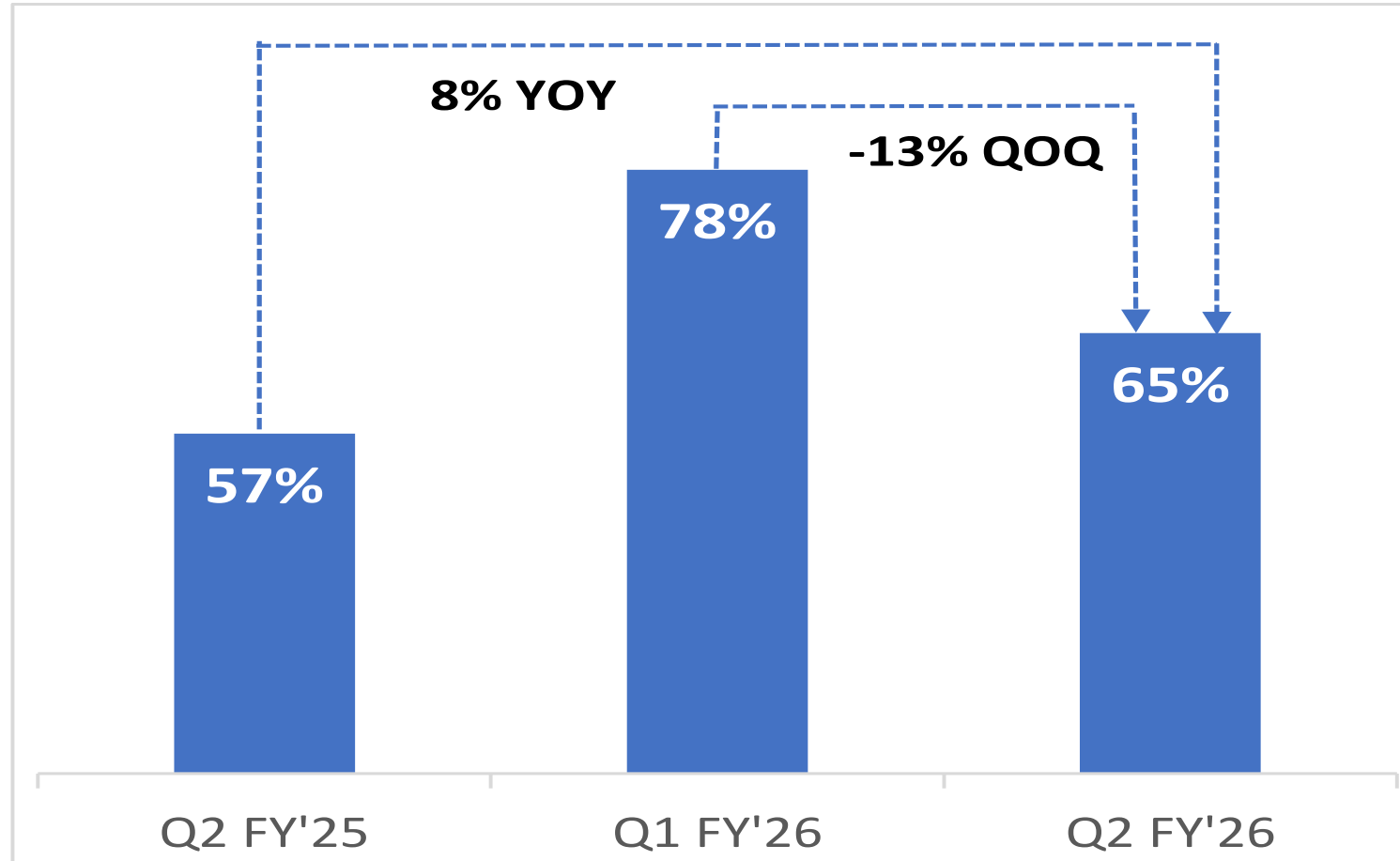
TSR% to be increased to 20% at JKLC FY 30



J K Lakshmi Cement: Operational & Financial Performance Q2FY26

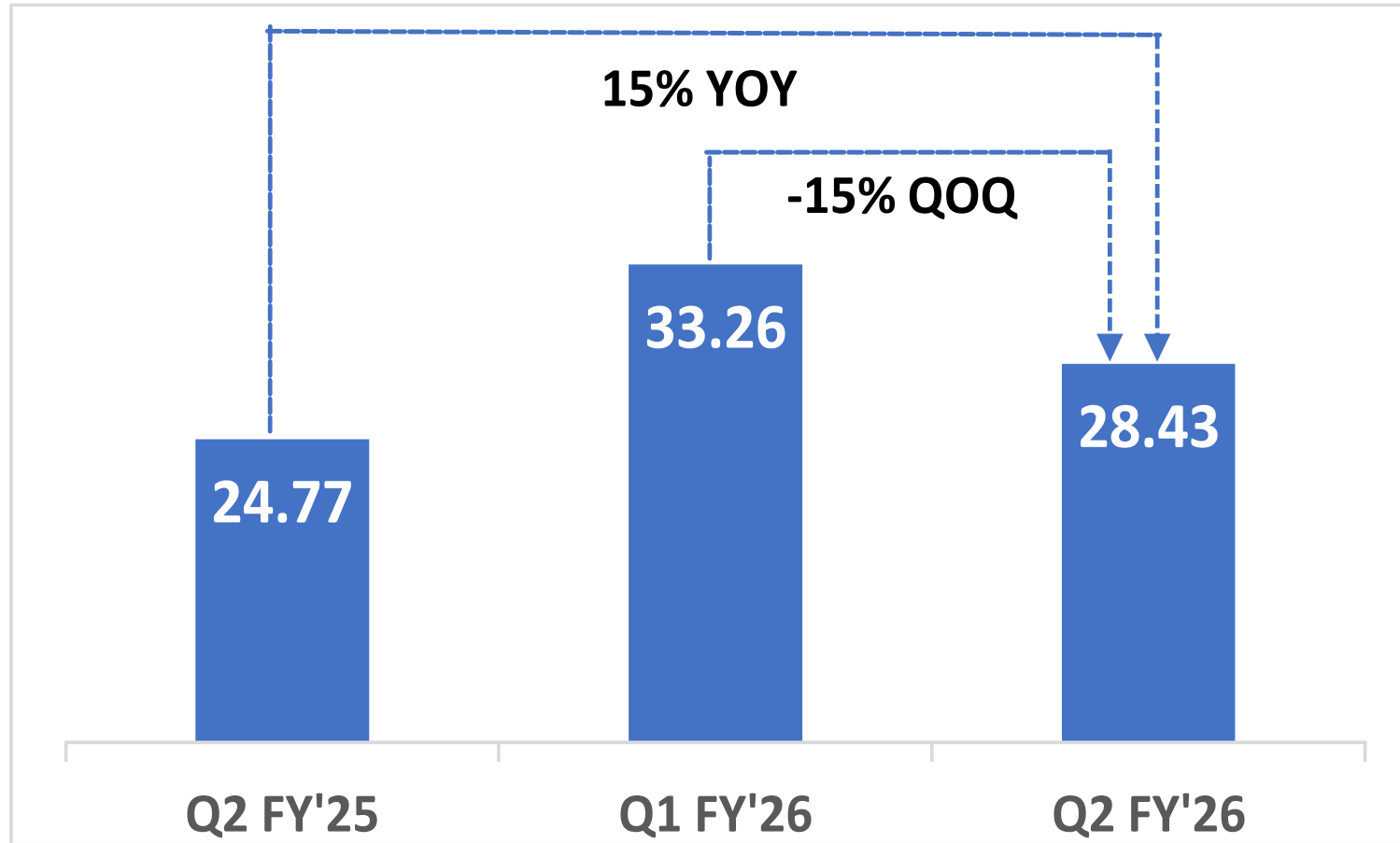
Capacity Utilisation - Cement

Total Annual Cement Capacity 18.0 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)	Apr.25 - Sept.25 (6M)
All India	57%	64%	67%	69%	69%	68%
North + Gujarat Zone	52%	63%	66%	66%	67%	66%
JK Lakshmi Cement - North/West	76%	82%	83%	85%	71%	72%
East Zone	48%	67%	71%	71%	70%	71%
JK Lakshmi Cement - East	78%	72%	81%	90%	87%	90%
JK Lakshmi Cement -Overall	76%	80%	82%	86%	74%	76%

Region-wise Cement Sales – North/West

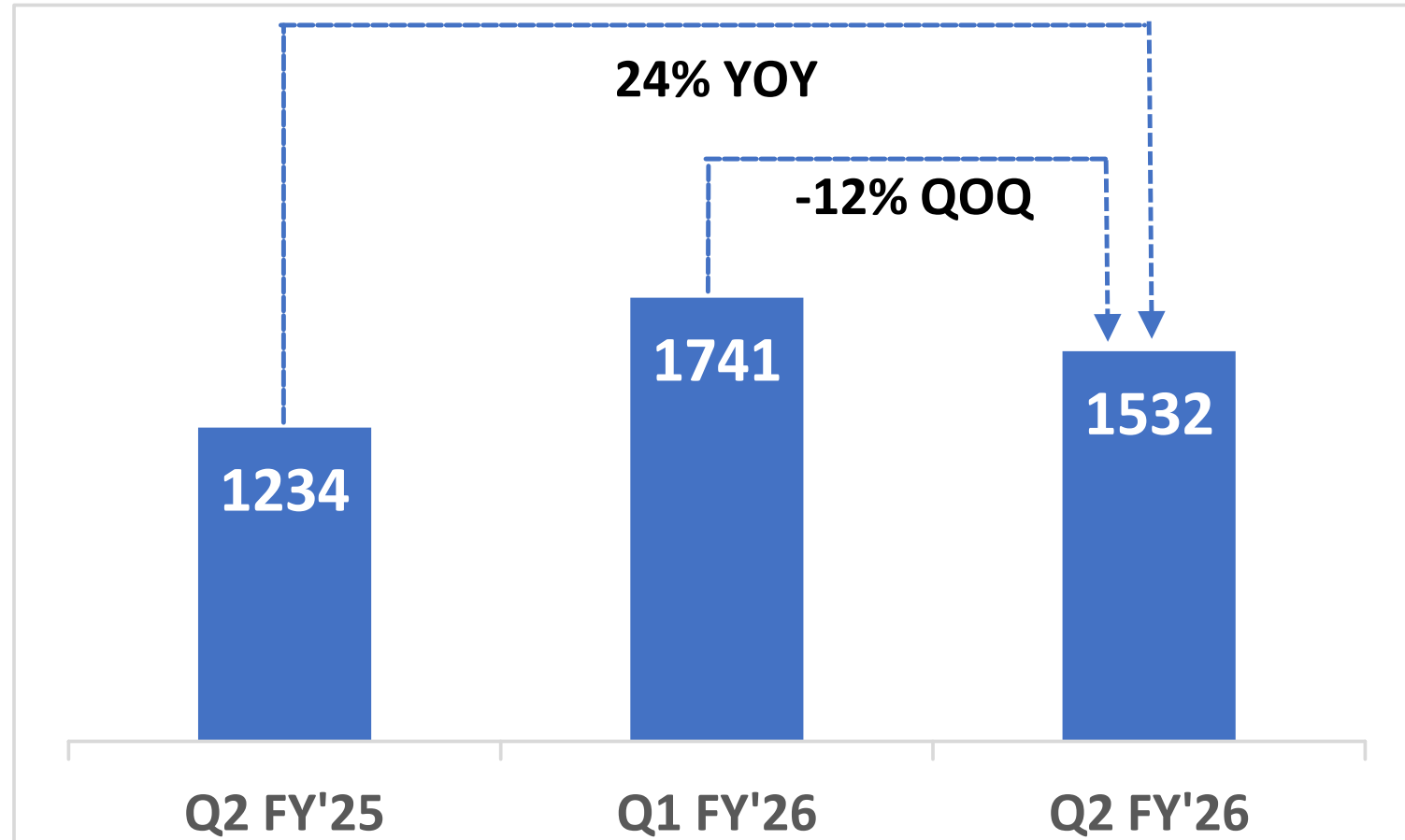
Regions	2020-21 (12M)	2021-22 (12M)	2022-23 (12M)	2023-24 (12M)	2024-25 (12M)	2025-26 (6M)
	% sales	% sales	% sales	% sales	% sales	% sales
Gujarat/Maharashtra	36	39	45	47	48	48
Rajasthan / MP	37	37	32	30	30	34
North	27	24	23	23	22	18

Region-wise Cement Sales – East

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

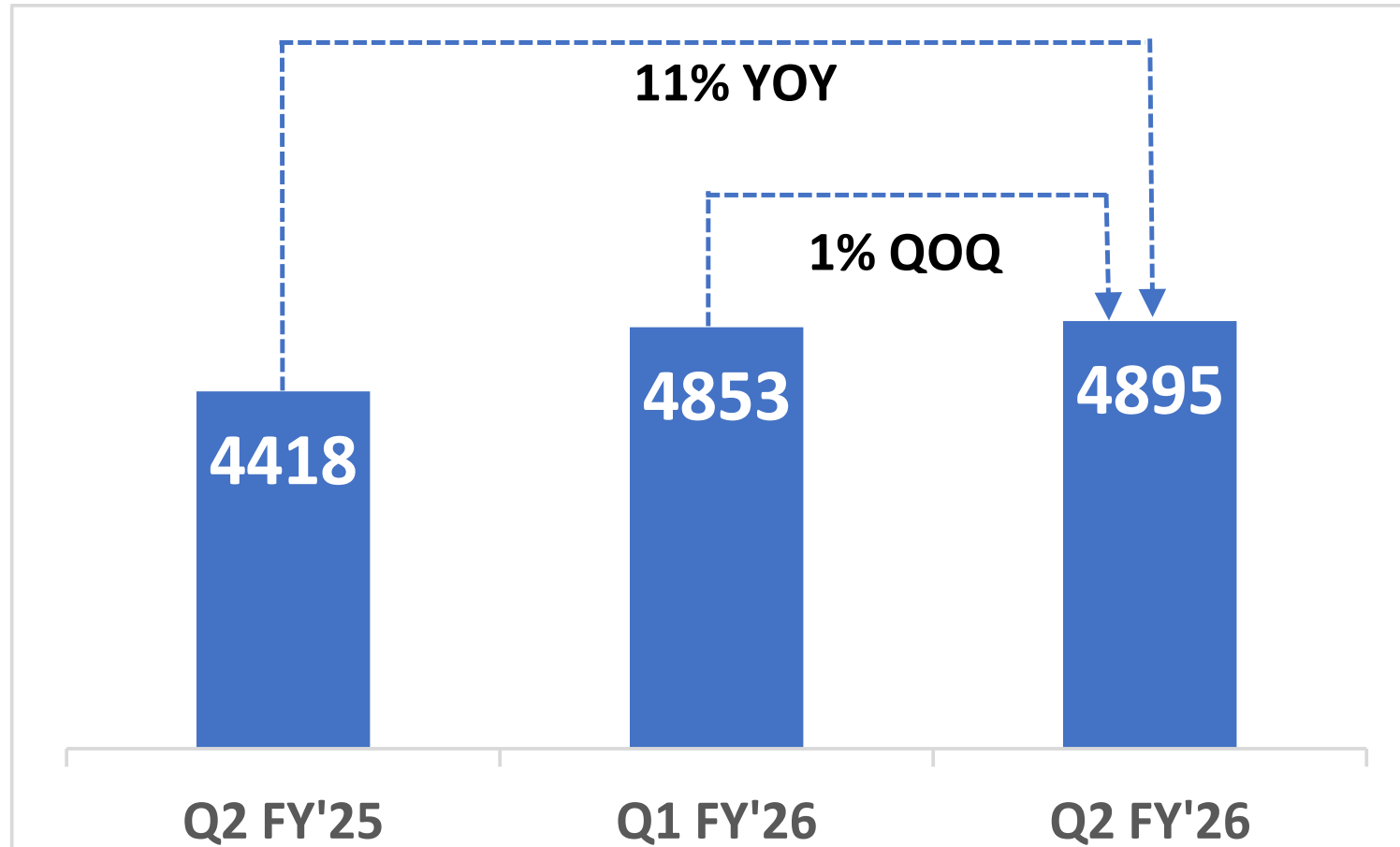
Revenue Growth - Quarterly

₹ in Crore

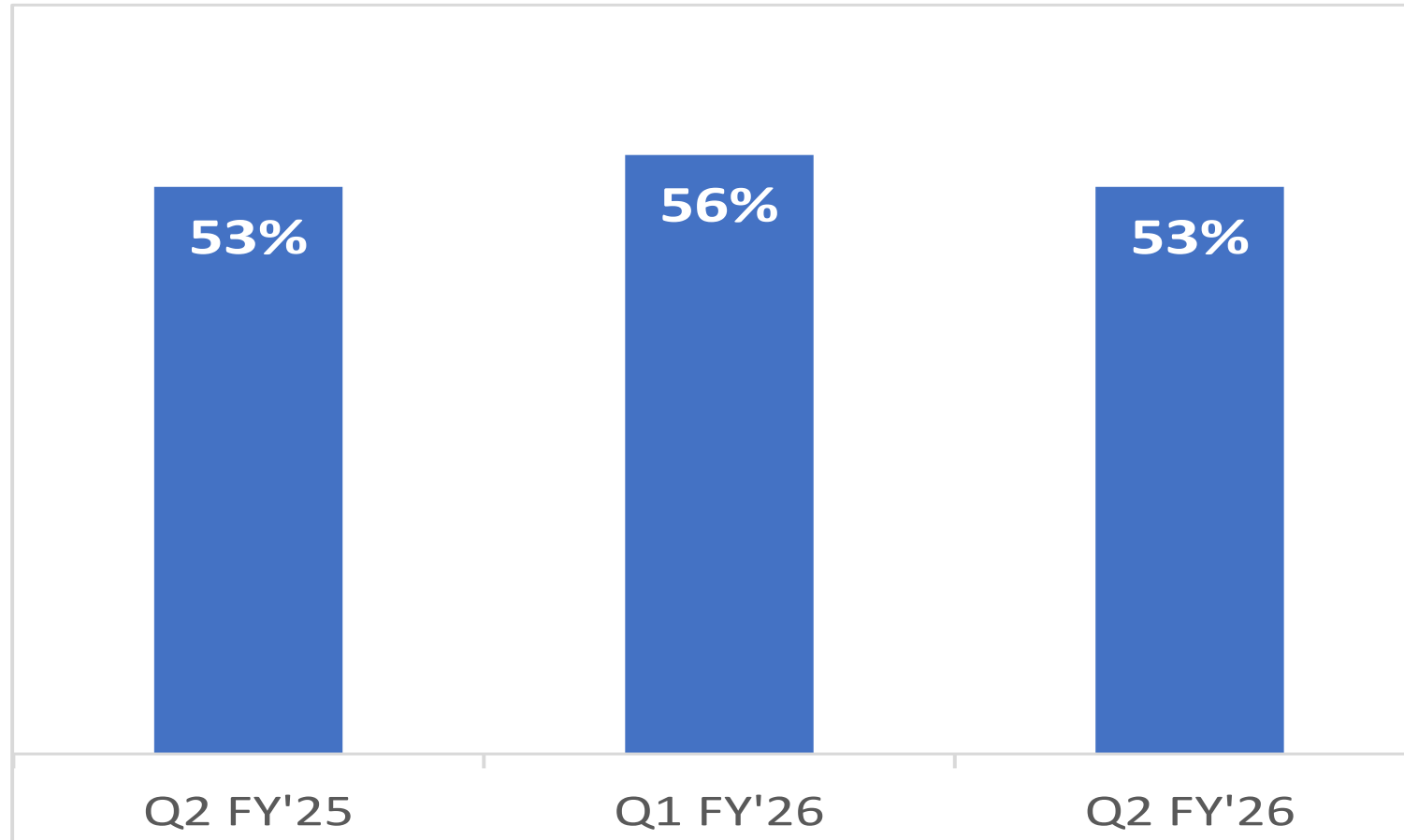


Sales Realisation - Quarterly

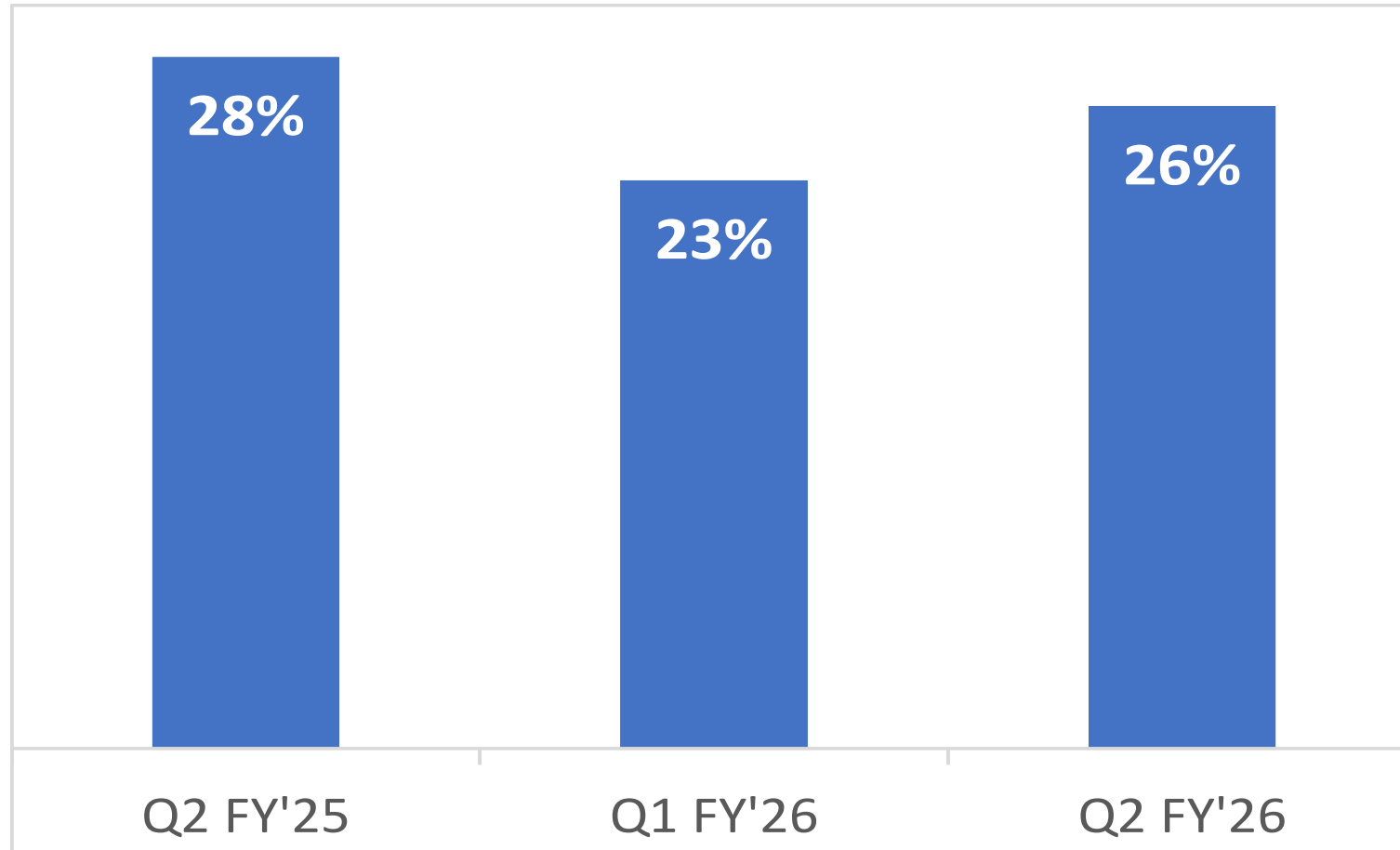
Rs./MT of Cement.



Trade Sales %

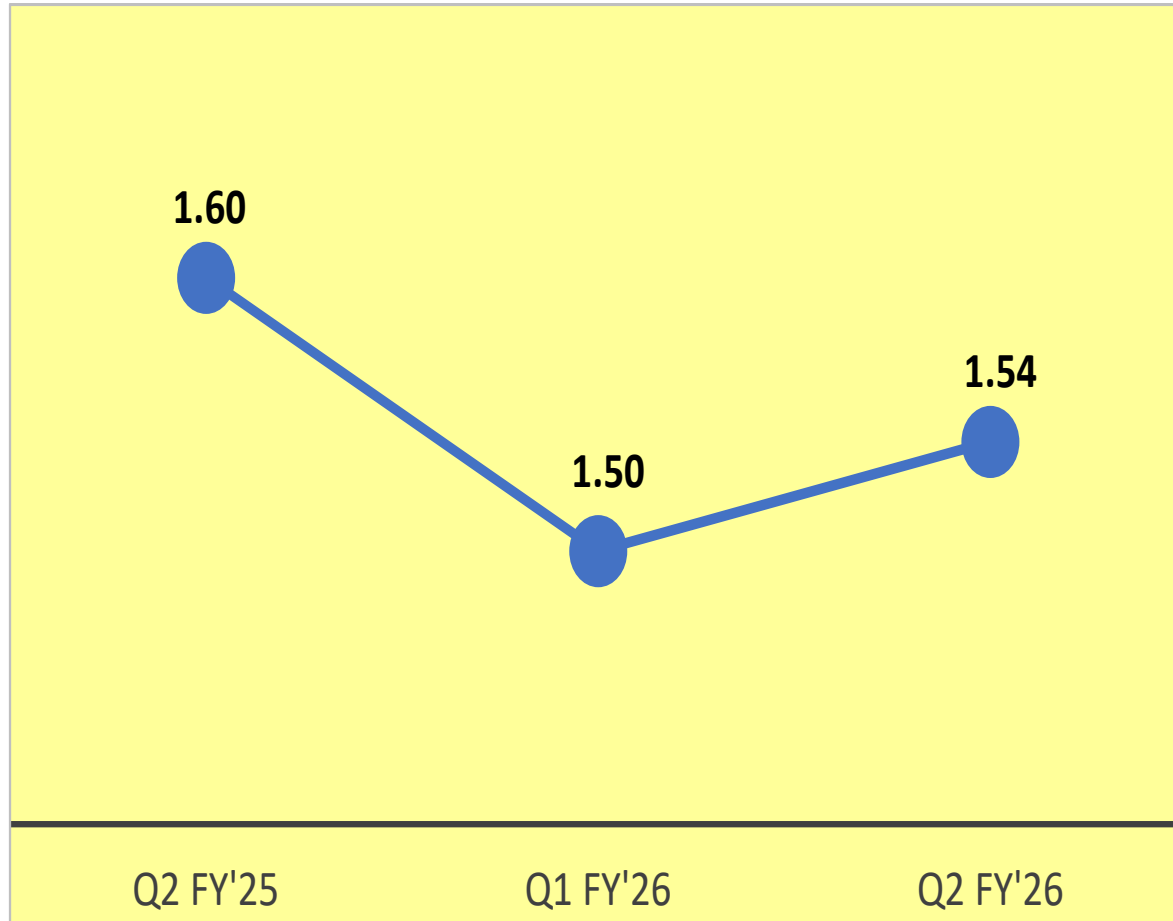


Premium Product

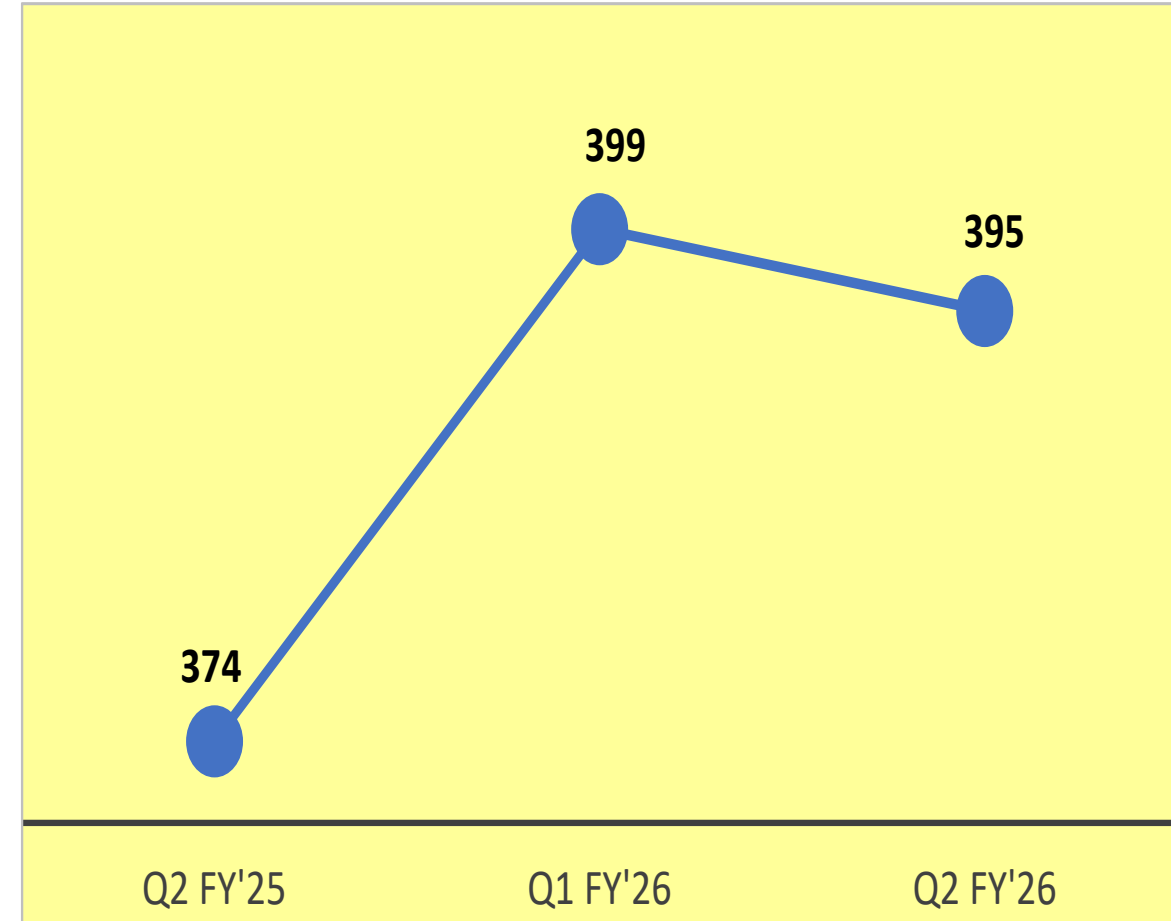


Cost Trend

Fuel Cost ₹ / K.Cal.

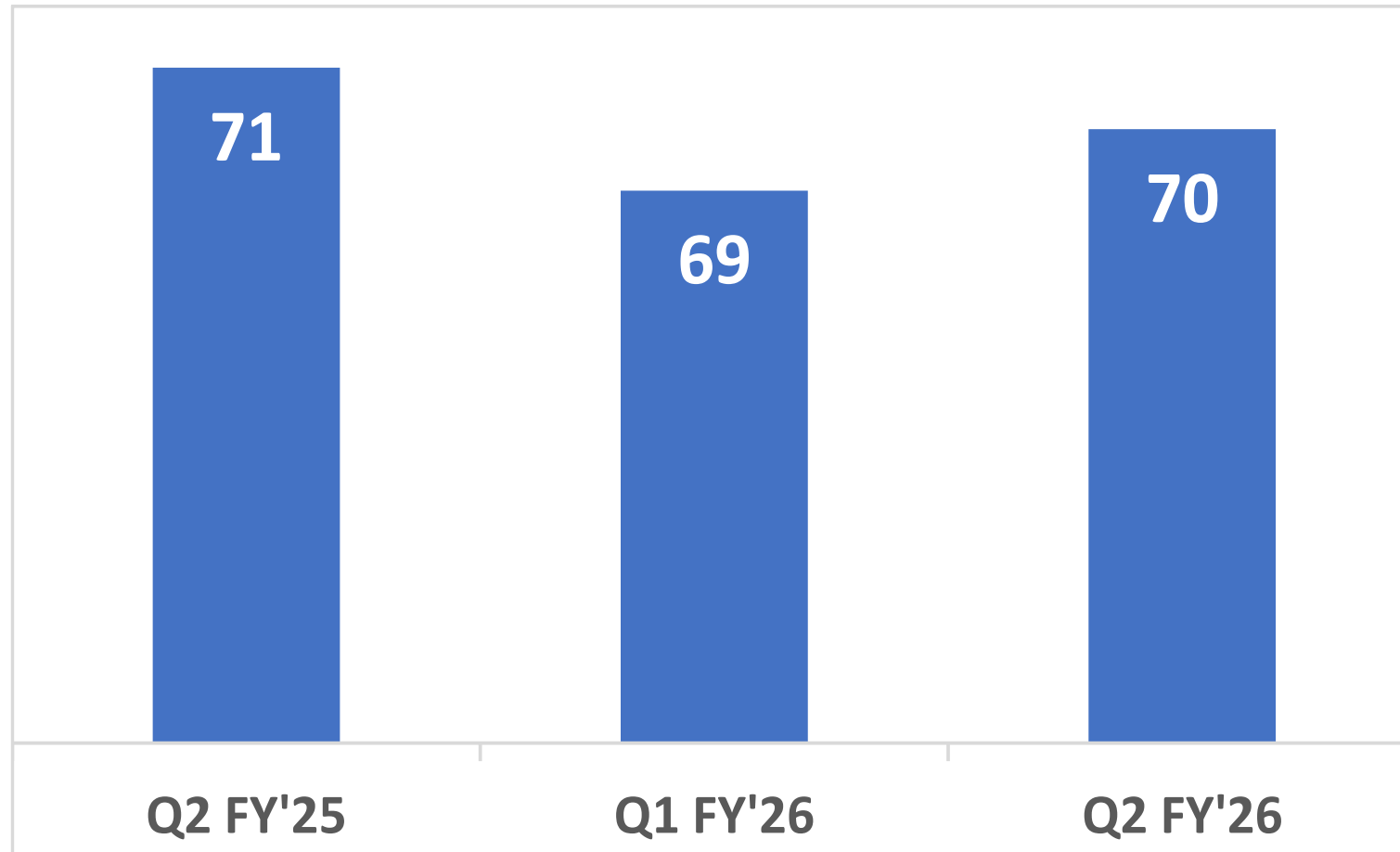


Lead Distance (Kms.)

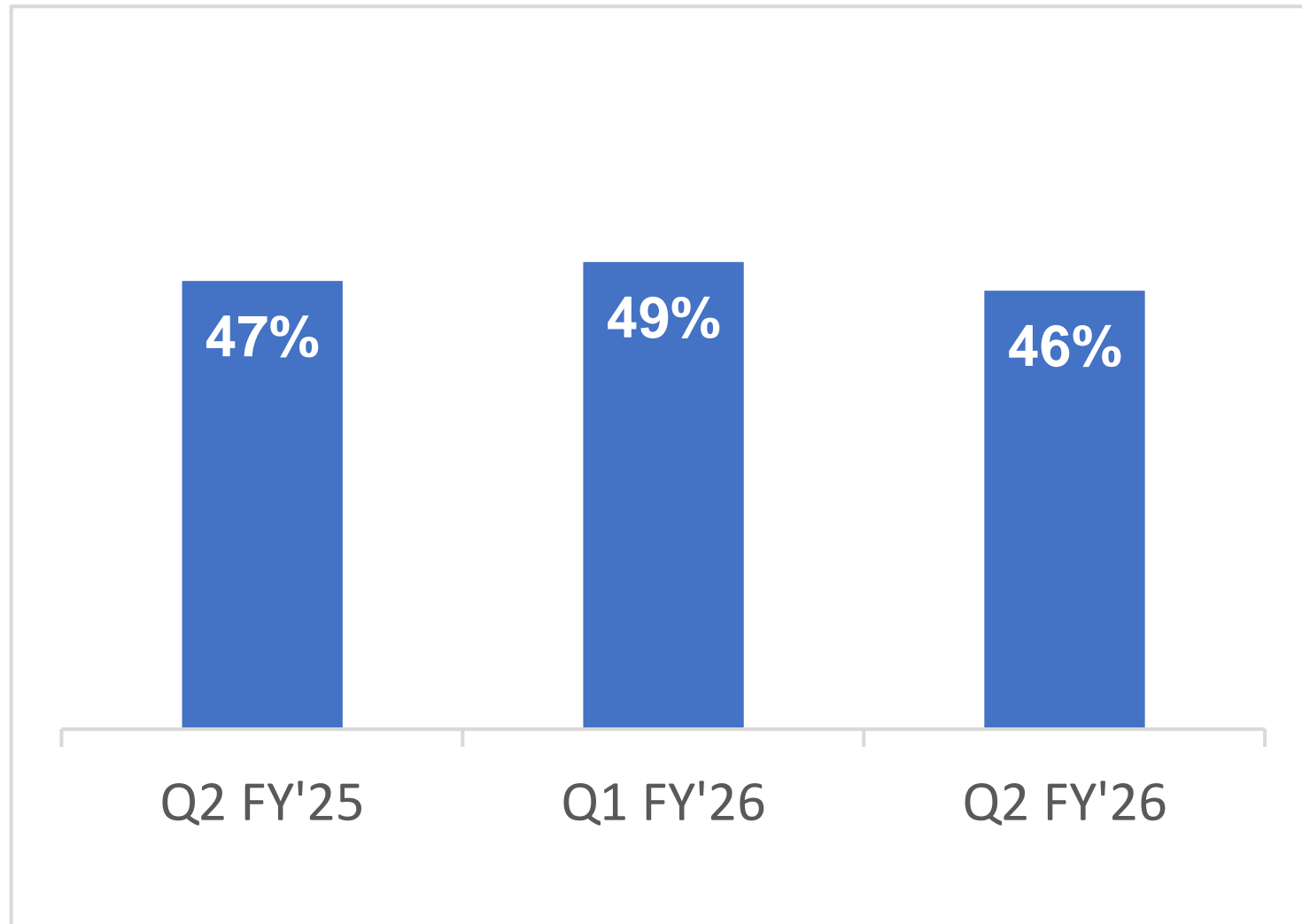


Power Consumption

Kwh/MT of Cement

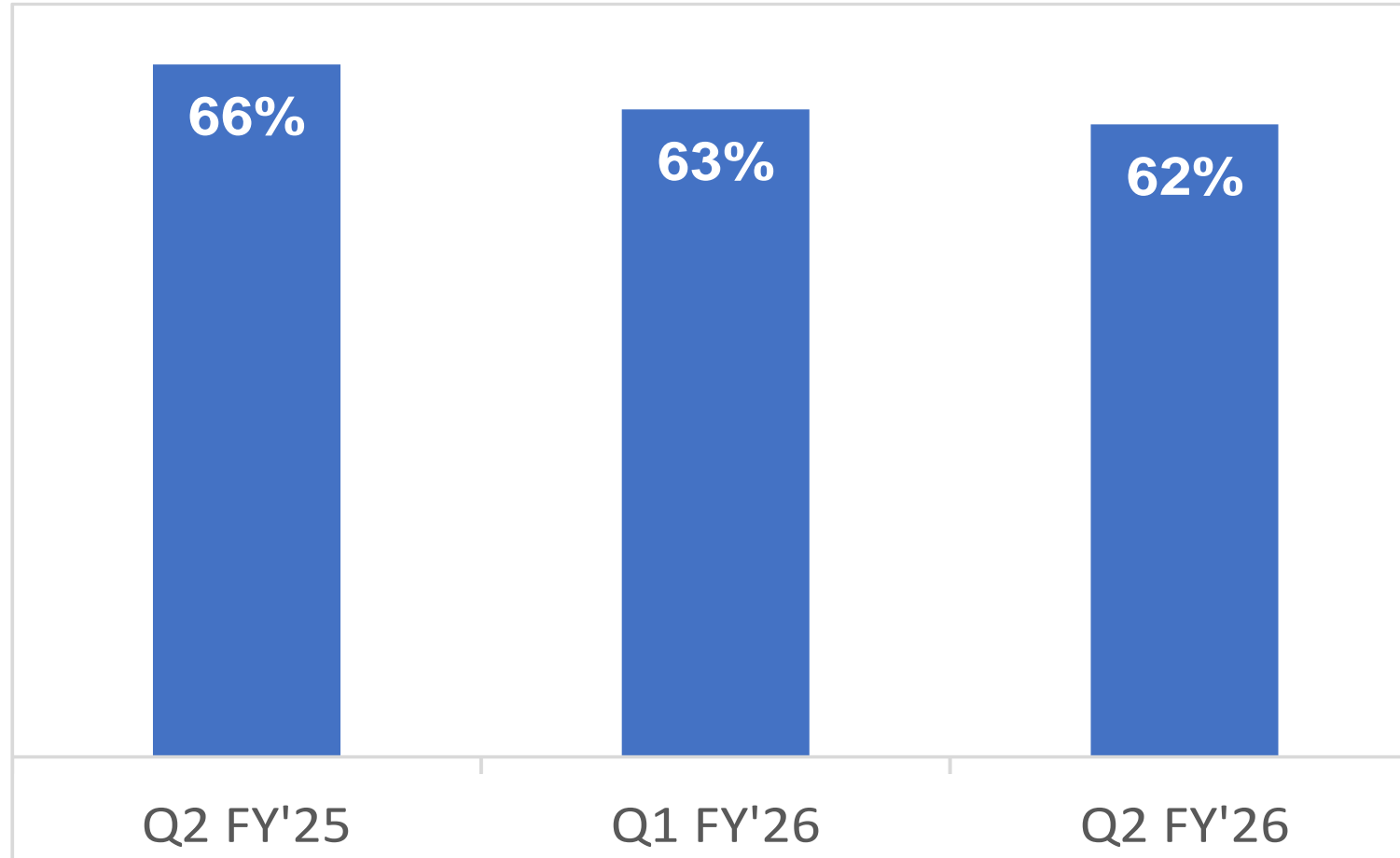


Renewable Energy - Quarterly



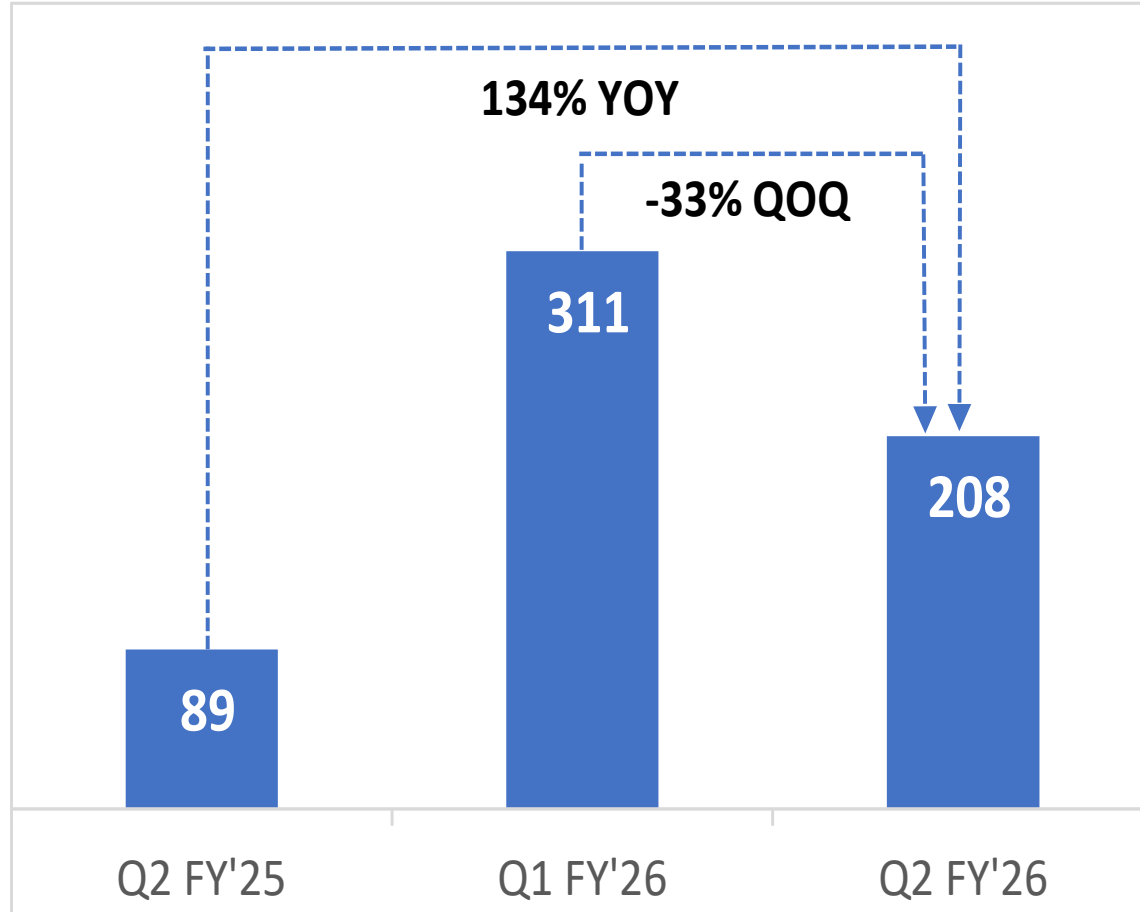
Product Mix

Blended Cement

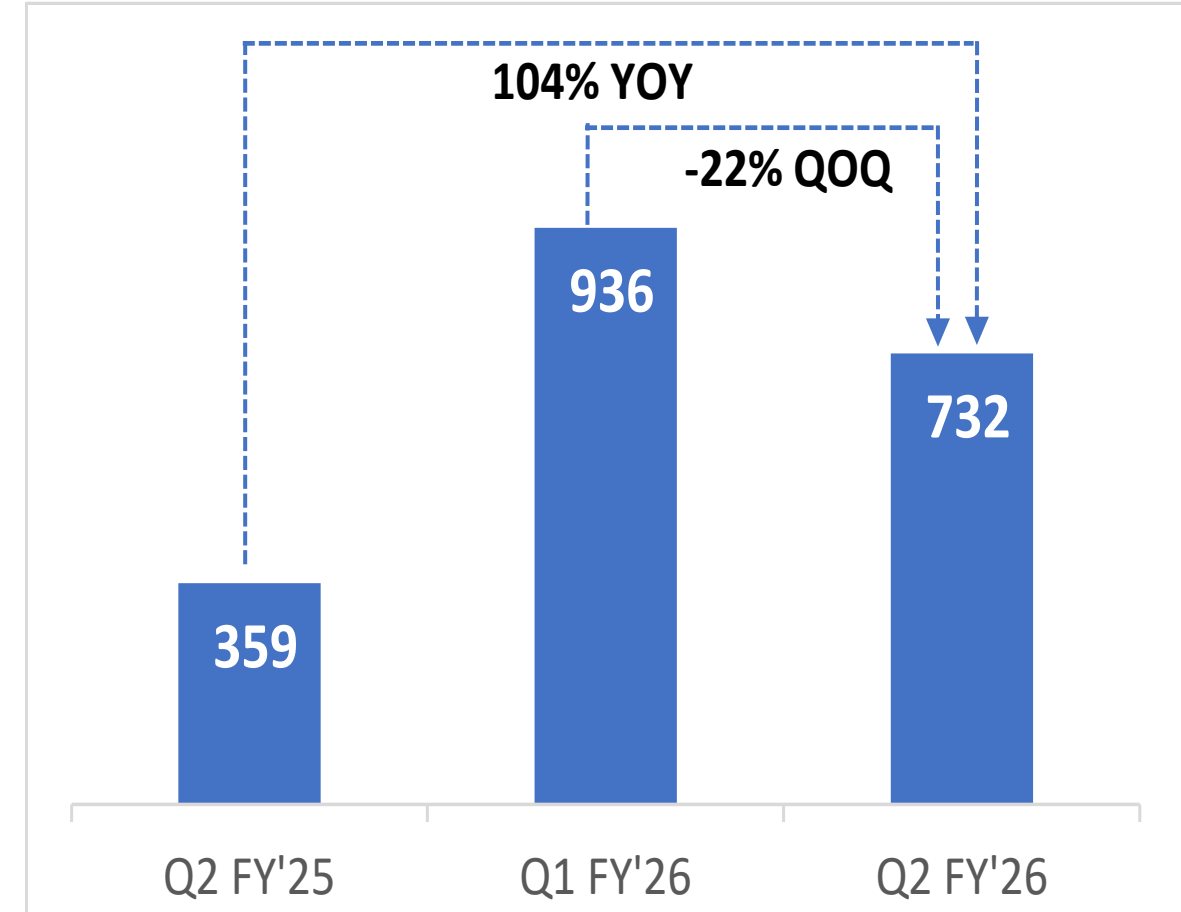


Profitability - Quarterly

EBITDA* - ₹ in Crore



EBITDA* - ₹ / Ton



JKLC (Standalone) Financial Statement - Quarterly

₹ in Crore

S.No.	Particulars	Q2 FY 26	Q1 FY 26	Q2 FY 25	QOQ % Inc / Dec	YOY % Inc / Dec
1	Net Sales	1,532	1,741	1,234	-12%	24%
2	PBIDT	233	335	101	-31%	132%
3	PBDT	182	283	56	-36%	226%
4	PBT	105	206	-19	-49%	656%
5	PAT	82	152	-22	-46%	478%
6	EPS	6.63	12.22	-1.78	-46%	472%



JKLC (Standalone) Financial Statement – 6 Months

₹ in Crore

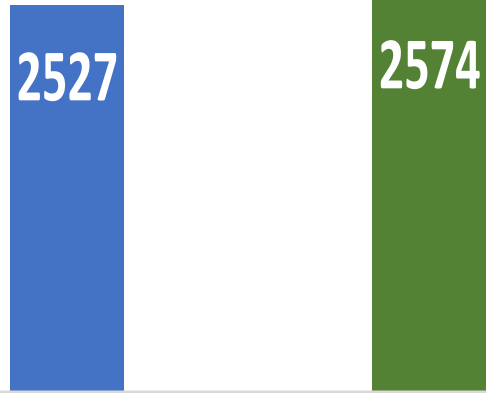
S.No.	Particulars	Half Year Ended		
		H1 FY'26	H1 FY'25	YOY %Inc / Dec
1	Net Sales	3,273	2,798	17%
2	PBIDT	568	337	69%
3	PBDT	466	246	89%
4	PBT	311	64	388%
5	PAT	234	35	577%
6	EPS	18.85	2.79	576%

Sl. No.	Particulars	As at	
		30.09.2025	31.03.2025
A	ASSETS		
(1)	Non-current Assets	6133	6040
(2)	Current Assets		
(a)	Current Assets	1487	1265
(b)	Cash and Cash Equivalent	1155	1148
		2642	2413
	TOTAL ASSETS	8775	8453
B	EQUITY AND LIABILITIES		
(1)	EQUITY (NET WORTH)	3735	3579
(2)	LIABILITIES		
(I)	Borrowings	2574	2527
(II)	Other Liabilities	2466	2346
	TOTAL EQUITY AND LIABILITIES	8775	8453

Debt Profile (Standalone)

Gross Debt

₹ in Crore

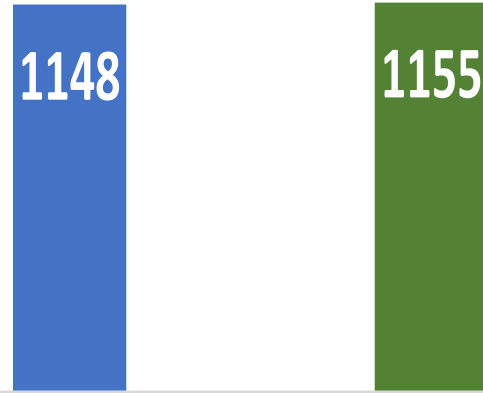


31.03.2025

30.09.2025

Cash

₹ in Crore

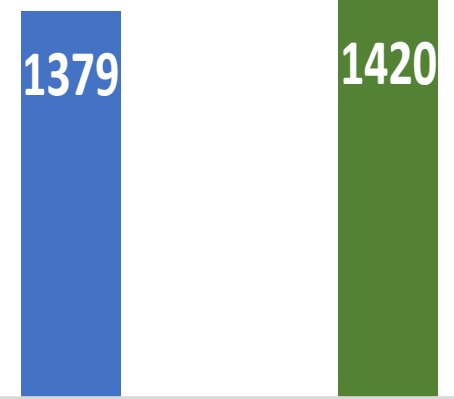


31.03.2025

30.09.2025

Net Debt

₹ in Crore

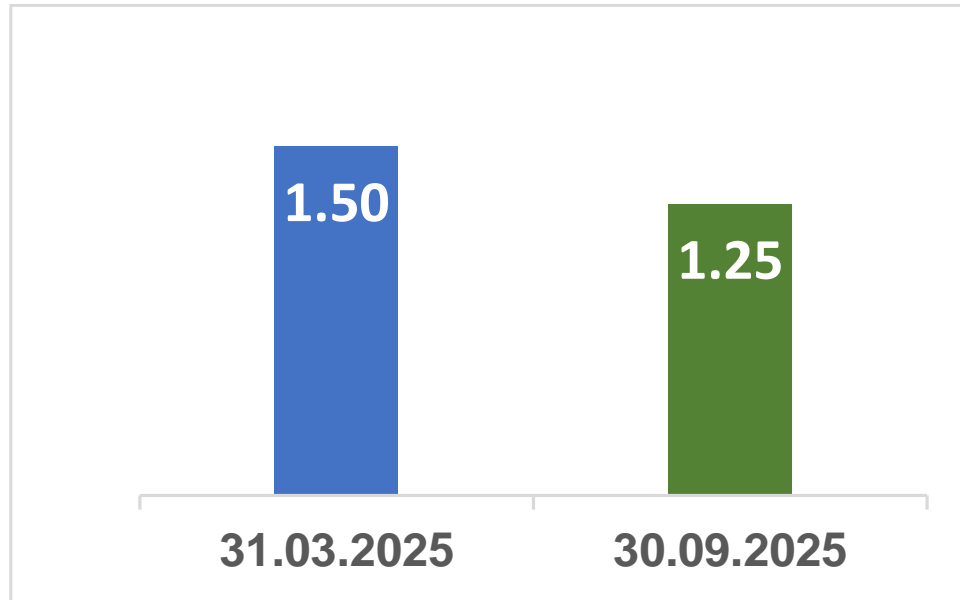


31.03.2025

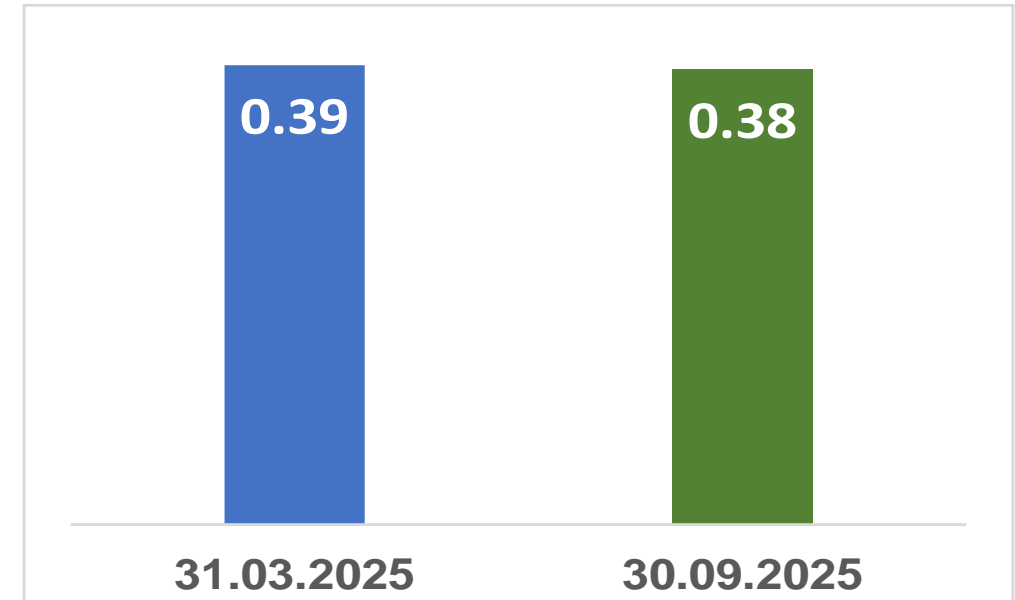
30.09.2025

Standalone Debt Profile

Net Debt/EBITDA



Net Debt/Equity



Railway Siding at Durg

Sl. No.	Particulars	Details
1	Project Cost (Rs. in Crore)	325
2	Expected Commissioning	March'28

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

Surat Grinding Unit - Expansion

Sl. No.	Particulars	Details
1	- Capacity - Cement (Mn. MT)	1.35
2	Project Cost (Rs. in Crore)	225
3	Commissioned in	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

Durg - Expansion

Sl. No.	Particulars	Details
1	- Capacity - Clinker (Mn. MT)	2.31
	- Capacity - Cement (Mn. MT)	4.60
2	Project Cost (Rs. in Crore)	3300
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	1000
2	-Term Loan	2300
3	Total	3300
4	Debt : Equity Ratio	2.30 : 1

JKLC

Shareholding
Pattern

As on 30.09.2025

I	Promoters & Promoter Group	45.12%
II	FII's,MFs,Banks etc.	35.38%
III	Public	19.50%
	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

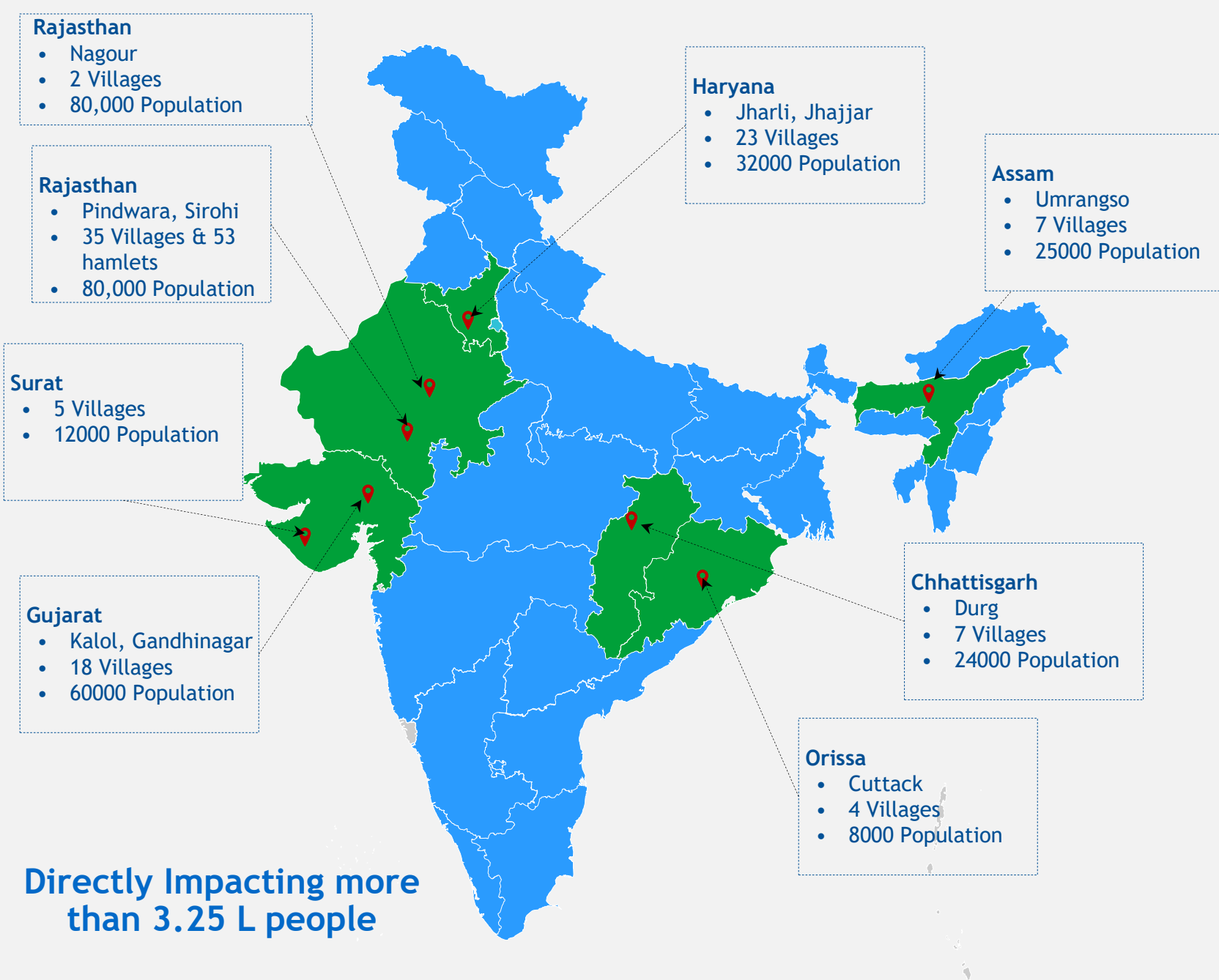
To be an environmentally & socially conscious corporate citizen, harmoniously coexisting with its empowered and prosperous communities and delivering unparalleled experience for its stakeholders for a sustainable and shared future.

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



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 material, 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 opportunity in big companies.



Madhubani Painting Training

Around 200+ women are trained in unique Madhubani 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

- The Company has commissioned an Additional Grinding Unit of 13.50 Lakh Tonnes Per Annum at Surat & also completed the de-bottlenecking of its Cement Mills at Jaykaypuram, Sirohi. With this, the total Cement Capacity of the Company has increased from 16.5 MTPA to 18 MTPA.
- Short Term rating continues at **A1+ (highest possible rating) (CRISIL & CARE).**
- Long Term rating is 'AA' 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