



# Investor Presentation

Q3 & FY 25-26



South India's Leading Ethnic Wear And Value-fashion Retail Company With A Portfolio Of Established Formats With Focused Sales And Marketing Strategy



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# Abbreviations

Abbreviation	Definition
<b>CAGR</b>	Compound Annual Growth Rate , $CAGR = (Value_{final} / Value_{initial})^{1/t} - 1$ ; where t = specified time period
<b>EBITDA</b>	Earnings before Interest, Taxes, Depreciation & Amortization
<b>FY</b>	Fiscal Year Ending 31 <sup>st</sup> March
<b>CY</b>	Calendar Year Ending 31 <sup>st</sup> December
<b>PAT</b>	Profit After Tax
<b>ROCE</b>	Return on Capital Employed
<b>ROE</b>	Return on Equity
<b>EBO</b>	Exclusive Brand Outlets
<b>Sq. ft.</b>	Square foot
<b>SSKL</b>	Sai Silks (Kalamandir) Limited
<b>MBA</b>	Master's degree in Business Administration
<b>VP</b>	Vice President

Abbreviation	Definition
<b>TOI</b>	Times of India
<b>BITS</b>	Birla Institute of Technology and Science
<b>NIT</b>	National Institute of Technology
<b>SKUs</b>	Stock Keeping Units
<b>AP</b>	Andhra Pradesh
<b>UT</b>	Union Territory
<b>Crs</b>	Crores
<b>AI</b>	Artificial Intelligence
<b>ML</b>	Machine Learning
<b>SKD</b>	Salwar, Kurta & Dupatta
<b>SK</b>	Salwar Kurta
<b>IT</b>	Information Technology





# Agenda for Discussion



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# Sai Silks Kalamandir Limited – One of the Largest Ethnic Apparel Retailers in South India



## Company Overview



Sai Silks Kalamandir Limited (“SSKL”) is one of the largest apparel retailers, particularly sarees, in South India, and offering products across **premium ethnic apparel and value fashion \***



Focused on innovative designs, offering wide range across ultra-premium and premium sarees, lehengas, men’s ethnic wear, children’s ethnic wear and value fashion for **weddings, occasional, party & daily wear**



Operates under five differentiated brand formats – **Kalamandir, Kanchipuram Varamahalakshmi Silks, Mandir, KLM Fashion Mall, and Valli Silks**



Strong presence in offline and online marketplace with presence across four states – **Telangana, Karnataka, Andhra Pradesh, Tamil Nadu and Puducherry**



Located in prime / central areas of the cities to tap the purchasing power of customers, with a **cluster-based model**



Strong focus on technology – Built In-house ERP to strengthen operational efficiencies

# Growth Levers for the Saree Industry

## Growth Levers for increasing market size of Saree segment

### Rising Female Population

- Total females aged over 25 years are expected to reach from 37.6 Cr in 2021 to 45.5 Cr in 2031
- This is the largest consumer base for sarees

### Wedding & Festive Market

- Saree's cultural significance makes it an important piece of wearing and gifting in festivities across India, especially in South India region

### Universal Appeal of Saree

- Saree is an evergreen piece of cloth and is never out of fashion
- 80+ draping ways varying across states and cultures
- At least 1 saree purchased in over 90% households in South India

### Shift from unorganized to organized market

- Organized retailing share of apparel has increased from 14% in FY 2007 to 32% in FY 2020
- Organized retail has led to shift of demand away from unorganized

### Fusion/Fancy Sarees

- Introduction of fancier & newer categories of sarees with innovative designs like pre-draped and ruffled sarees
- Convenient designs with pockets, belts and other accessories

Source: \*Technopak Report; Note: 1) Saree & others (others includes Indian dresses, Lehenga etc), SKD (including Sets, Mix & Match, Dupattas, Stoles etc) and fusion wear which is an amalgamation of other cultural influences on Indian wear; (2) Saree market inclusive of Saree, Blouse & Petticoat

# Sai Silks Kalamandir Limited – One of the Largest Ethnic Apparel Retailers in South India



## Brands Across the Spectrum of Apparel Retail



Ethnic fashion for middle income



Ultra-premium designer sarees



Premium ethnic sarees & handlooms for wedding & occasional wear



Ethnic Value fashion at affordable price points



Everyday ethnic elegance at pocket-friendly prices

## Key Highlights



Launched in  
**2005**

**~7,70,610 sq. ft**  
Combined store area<sup>(2)</sup>  
**9,755 sq.ft**  
Average Store Area<sup>(2)</sup>



Headquartered in  
**Hyderabad**  
South indian presents

**79 stores<sup>(2)</sup>**  
Across 22 cities<sup>(2)</sup>  
**₹ 215mn**  
Average Revenue Per Store  
(FY 24-25)



**6,584**  
Employees<sup>(2)</sup>

**8.07mn**  
Customers overall<sup>(1)</sup>  
**₹ 20,417**  
Average Revenue Per sq. ft  
(FY 24-25)

Note: (1) As on 31<sup>st</sup> March 2025;  
(2) As on 31<sup>st</sup> December 2025



# Journey Over the Years



2005

Started the business as a partnership firm on August 10, 2005 under the name and style of “Sai Silks”.



2005

Launched the first retail outlet in Ameerpet, Hyderabad.



2008

Kalamandir expands to Karnataka under Kalamandir brand



2009

Our private limited company was converted into a public limited company.



2011

Two major stores launched 'Mandir' on Feb 13, 2011, and 'Kanchipuram Vara Mahalakshmi Silks' on July 31, 2011



2017

Expansion of brand KLM Fashion Mall



2022

Reached 50th store milestone with a total area of 5.71 Lac sft



2023

Successfully listed in BSE and NSE



2025

At another format, was launched in 2025, marking a new chapter in traditional elegance and craftsmanship



2025

Marking the 79th milestone with gratitude and pride covering total area of 7.70 Lac Sft



# South India's Leading Saree & Ethnic Value Fashion Player Catering To Wide Audience Through Multiple Formats



	Kalamandir	Mandir	Vara Mahalakshmi	KLM Ethnic fashion value	VALLI
<b>Founded year</b>	<b>2005</b>	<b>2011</b>	<b>2011</b>	<b>2017</b>	<b>2025</b>
<b>Category focus</b>	Ethnic fashion for middle income	Ultra-premium designer sarees	Premium ethnic sarees & handlooms for wedding & occasional wear	Ethnic fashion at affordable price points	Everyday ethnic elegance at pocket-friendly prices
<b>Product Portfolio</b>	Sarees such as Tusser, Silk, Kota, Kora, Khadi, Georgette, Cotton & Matka	Designer sarees such as Banarasi, Patola, Ikat, Kanchipuram, Paithani, Organza, & Kuppadam	Premium sarees such as Banarasi, Patola, Kota, Paithani, Organza, Kuppadam, and Kancheepuram silk sarees	Products like sarees for daily wear and western wear for women, men & children	Low priced ethnic wear sarees focussed across power loom categories and entry level silk sarees.
<b>Price Range</b>	~₹1,000 to ₹100,000	~₹6,000 to ₹350,000	~₹4,000 to ₹250,000	~₹200 to ₹75,000	~₹250 to ₹35,000
<b>Stores<sup>(1)</sup></b>	9 small / medium / large stores	3 small format stores	37 small / medium / large stores	19 large format stores	11 small format stores
<b>Geographies served<sup>(2)</sup></b>	AP, Telangana & Karnataka	Telangana	Telangana, AP, Karnataka, TN & Puducherry	AP, Telangana & Karnataka	AP, Telangana
<b>Distribution*</b>	EBO & Online	EBO & Online	EBO & Online	MBO & Online	EBO

Company operated stores under efficient lease model

Diverse range of products catering to all market segments

71.5% Revenue From Saree Segment (FY25)

Products directed to serve regional demand

Aspirational yet value for money products

\*Source: Technopak Report

Note: (1) As on December 31<sup>st</sup>, 2025;

(2) State presence as on December 31<sup>st</sup>, 2025



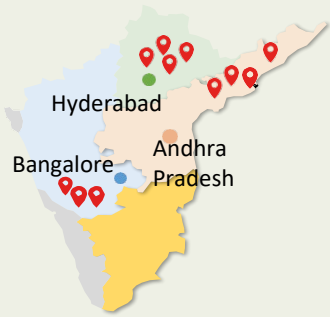


# Successful Track Record of Expansion Using Distinct Cluster-based Expansion Approach...

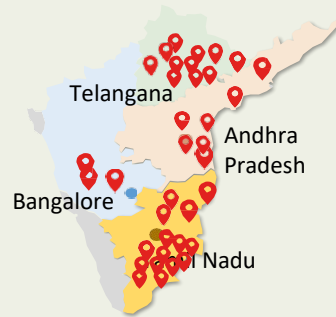


## Strategically Located Stores in Prime Areas to Tap into The Purchasing Power of Customers with A Cluster-Based Model

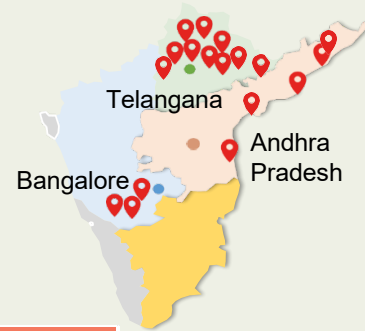
### Kalamandir Stores



### Varamahalakshmi Stores



### KLM Fashion Mall Stores



### Mandir Stores



### Valli Stores



State	# of stores <sup>(1)</sup>	Aggregate area (sq. ft.) <sup>(1)</sup>	9 Months ended 31 <sup>st</sup> Dec, 2025 Revenue (₹ cr)	% of Revenue
Telangana	29	2,91,111	386.31	31.29%
Andhra Pradesh	23	2,24,377	340.98	27.62%
Karnataka	12	1,33,559	209.32	16.95%
Tamil Nadu	14	1,10,871	281.43	22.79%
Pondicherry	1	10,692	16.57	1.34%
<b>Total</b>	<b>79</b>	<b>7,70,610</b>	<b>1,234.61</b>	<b>100.00%</b>

Note: (1) As of 31<sup>st</sup> December 2025; Revenue numbers are rounded off to 2 decimals & % of Revenue is rounded off to 2 decimals. Map is not to scale, and it shows pictorial representation as of December 31<sup>st</sup>, 2025

### Benefits of using cluster-based expansion model



Focused targeting of customer segments & demographics



Efficient management of stores



Effective stock rotations



Higher opportunity to cross sell



# Coupled With Increased Online Penetration, Providing Seamless Omnichannel Shopping Experience to Customers



## Own websites

[www.kalamandir.com](http://www.kalamandir.com)

[www.brandmandir.com](http://www.brandmandir.com)

[www.kanchivml.com](http://www.kanchivml.com)

[www.klmfashionmall.com](http://www.klmfashionmall.com)



## Online e-commerce websites & live commerce



1.24  
Million  
followers<sup>(1)</sup>

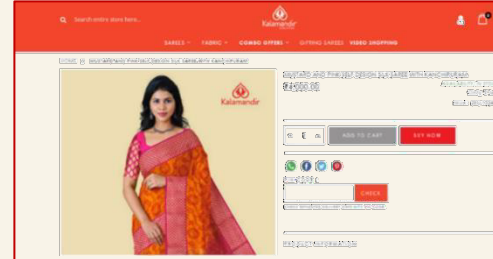


737.4  
followers<sup>(1)</sup>



392.92k  
subscribers<sup>(1)</sup>

*Live shows  
& video-  
based  
commerce*



## Revenue from e-commerce channel

**7,570 visits / day**  
on websites across 4 formats<sup>(2)</sup>

**25 states & 6 UTs**  
served through e-commerce<sup>(2)</sup>

**₹ 5,747**  
Average order value<sup>(1)</sup>

Attractive landing page & Virtual  
Assist Chat Box

Easy decision-making process

Video call appointment to try  
products virtually

Easy checkout &  
payment options

Regular updation of websites &  
social media channels

Note: 1) As of December 31, 2025; 2) For FY25;  
Revenue numbers are rounded off to one decimal





# Providing Customers, the “Retail Experience” Not Just the Products



Skilled store associates who are trained to understand customer insights & feedback



Elegantly designed stores with vibrant entrances and attractive window displays



Appealing posters and wall / ceiling decorations according to store's theme



Well-designed layout to manage traffic flow



Well designed stores with perfect ambience



Sales associates providing right assistance to enhance shopping journey



Unique shopping experience



Word-of-mouth references



Increase in average business per customer





# Differentiated Store Experience, Offering Unique Ambience and Festive Feel

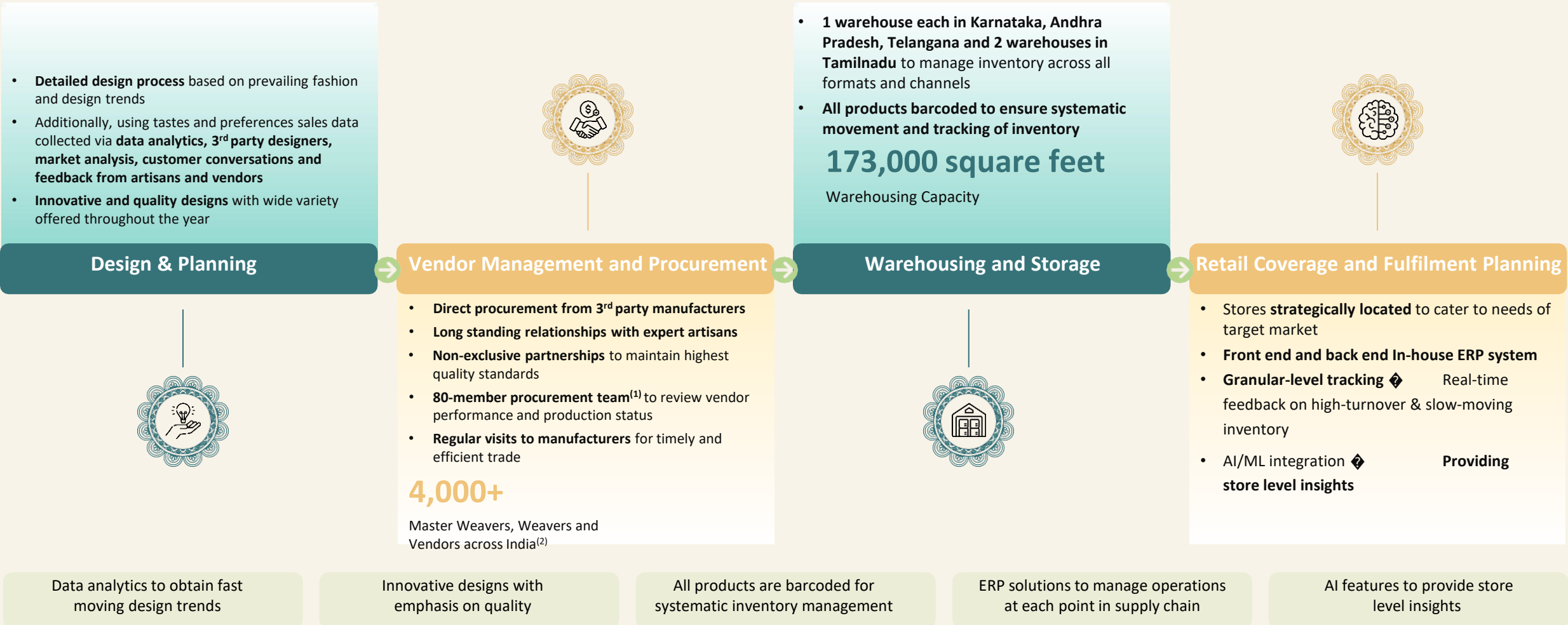






# Planned Inventory Management and Design Strategy Supported by Technology-Based Supply Chain Network and Processes

Inventory planning well in advance based on sales forecast, demand and requirements for the forthcoming seasons





# Experienced Board of Directors



**Mr. Nagakanaka Durga Prasad Chalavadi**  
Managing Director

**Experience:** 18+ years in retail business

**Role:** Responsible for the overall management, finance, internal controls and security systems of SSKL

**Education:** MBA from Institute of Management Education, Pune

Post Graduate diploma in computer applications from Institute of Computer Software Sciences

Bachelors in Commerce from Nagarjuna University



**Mr. Kalyan Srinivas Annam**  
Whole Time Director

**Experience:** 18 years in retail business

**Role:** Responsible for projects, strategic planning, brand building & business development

**Education:** Post Graduate diploma in Business Management from Institute of Marketing & Management; Bachelor's degree in law from Nagarjuna University



**Mr. Doodeswara Kanaka Durgarao Chalavadi**  
Whole Time Director

**Experience:** 15 years in retail business

**Role:** Responsible for procurement & marketing activities

**Education:** Master's degree in computing from Griffith University; Bachelor's degree in commerce from Nagarjuna University



**Mr. Pramod Kasat**  
Independent Director

**Experience:** 32 years of experience in Investment Banking

**Past Organizations:** Credit Suisse, IndusInd Bank, Citi Bank in senior roles

**Education:** Master's degree in management studies from University of Bombay; Bachelor's degree of engineering from the BITS, Pilani



**Mr. Ravindra Vikram Mamidipudi**  
Chairman & Independent Director

**Experience:** 44 years in finance sector

**Past Organizations:** Partner at M. Anandam & Co., Chartered Accountants

**Education:** Fellow member of the Institute of Chartered Accountants of India



**Ms. Sirisha Chintapalli**  
Independent Director

**Experience:** Extensive experience in finance and secretarial work

**Past Organizations:** CCL Products (India) Ltd., International Seaport Dredging Ltd., L&T Shipbuilding Ltd.

**Education:** Associate member of the Institute of Cost Accountants of India and the Institute of Company Secretaries of India; Bachelor's degree in commerce from Nagarjuna University



**Mr. Kunisetty Venkata Ramakrishna**  
Independent Director

**Experience:** 25+ years in private equity/venture fund management

**Past Organizations:** Kotak Investment Advisors Ltd., ICICI Venture Funds Management Company Ltd., Carlyle India Advisors Private Ltd.

**Education:** Post graduate diploma in management from IIM, Bangalore; Bachelor of technology degree in computer sciences and engineering from NIT, Warangal





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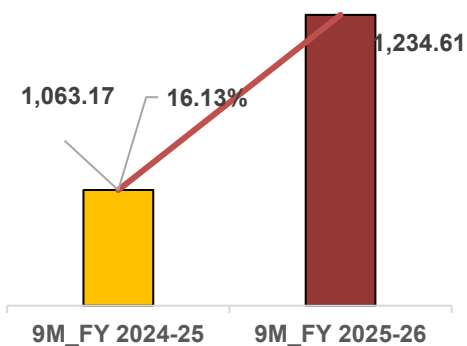
# Track Record of Growth and Profitability

## 9M FY 2025-26 YoY Analysis

INR in Cr.

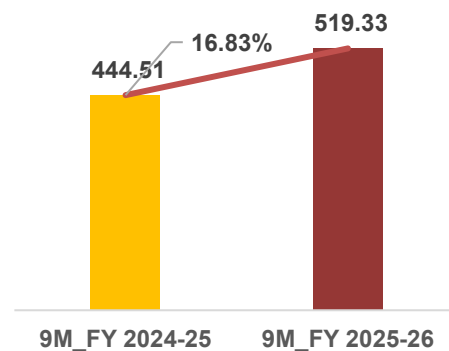
### Revenue from Operations\*

1063.17 Revenues 1234.61



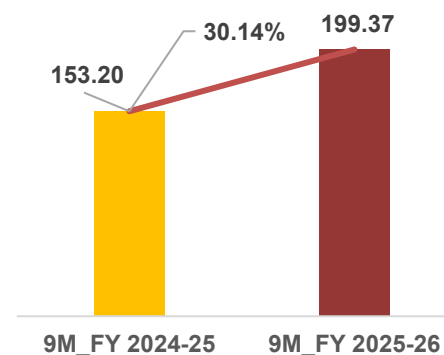
### Gross Margin

41.81% Margins 42.06%



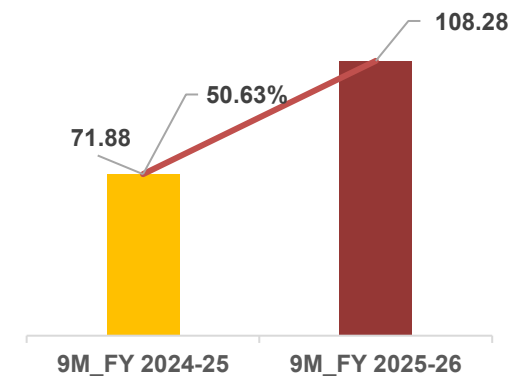
### EBITDA & EBITDA Margin

14.41% Margins 16.15%



### PAT & PAT Margin

6.76% Margins 8.77%





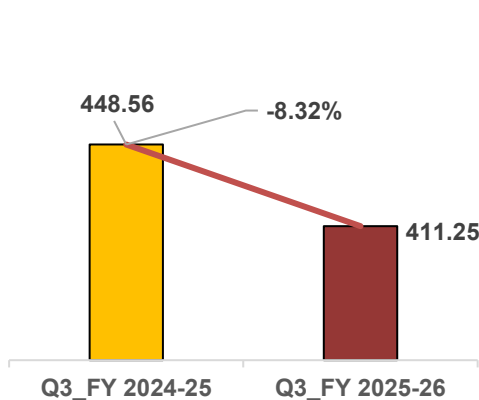
# Track Record of Growth and Profitability

## 3M FY 2025-26 YoY Analysis

INR in Cr.

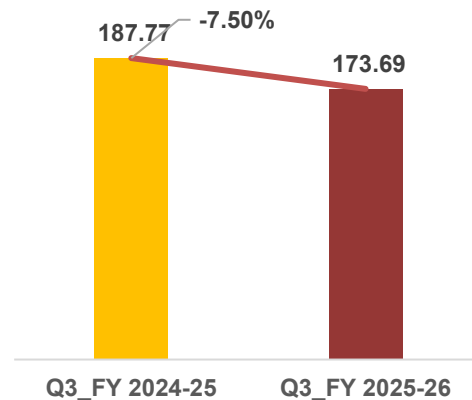
### Revenue from Operations\*

448.56 Revenues 411.25



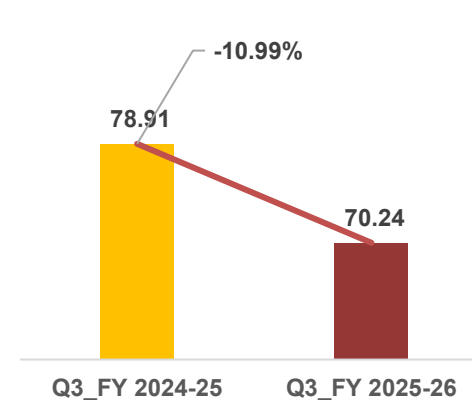
### Gross Margin

41.86% Margins 42.24%



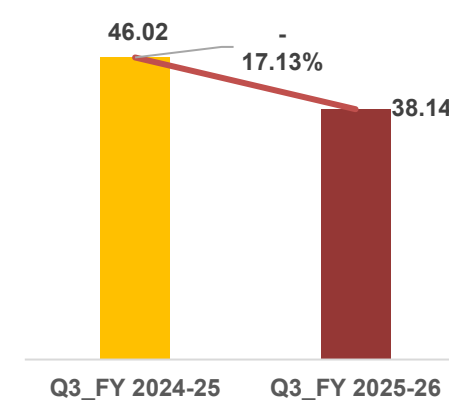
### EBITDA & EBITDA Margin

17.59% Margins 17.08%



### PAT & PAT Margin

10.26% Margins 9.27%



# Statement of Financial Results for the Quarter ended and 9 Months ended 31<sup>st</sup> December 2025

	Particulars	Quarter Ended			Nine month period ended		Year Ended
		Dec 31, 2025 (Unaudited) <sup>(4)</sup>	Sep 30, 2025 (Unaudited)	Dec 31, 2024 (Un audited)	Dec 31, 2025 (Un audited)	Dec 31, 2024 (Un audited)	Mar 31, 2025 (Audited)
	<b>INCOME</b>						
I	Revenue from operations	411.25	444.33	448.56	1,234.61	1,063.17	1,462.01
II	Other income	3.98	4.51	5.64	14.18	18.64	24.07
III	<b>Total Income (I+II)</b>	<b>415.23</b>	<b>448.84</b>	<b>454.20</b>	<b>1,248.79</b>	<b>1,081.81</b>	<b>1,486.08</b>
	<b>EXPENSES</b>						
IV	(a) Purchases of stock-in-trade	201.71	346.94	270.16	818.50	732.05	905.54
	(b) Changes in inventories	35.85	-88.77	-9.37	-103.22	-113.40	-54.40
	(c) Employee benefit expense	58.01	53.61	53.73	164.82	142.40	198.14
	(d) Finance costs	7.33	6.98	9.61	22.69	29.87	40.28
	(e) Depreciation and amortization expense	15.80	15.14	13.41	45.13	38.70	52.71
	(f) Other expenses	45.45	60.55	55.13	155.13	148.90	201.10
	<b>Total expenses (IV)</b>	<b>364.15</b>	<b>394.44</b>	<b>392.67</b>	<b>1,103.05</b>	<b>978.54</b>	<b>1,343.36</b>
V	<b>Profit before exceptional items and tax (III-IV)</b>	<b>51.09</b>	<b>54.41</b>	<b>61.53</b>	<b>145.74</b>	<b>103.27</b>	<b>142.72</b>
VI	Exceptional Items	-	-	-	-	-	-
VII	<b>Profit before tax (V-VI)</b>	<b>51.09</b>	<b>54.41</b>	<b>61.53</b>	<b>145.74</b>	<b>103.27</b>	<b>142.72</b>
VIII	Tax expense:	12.95	14.33	15.51	37.46	31.39	57.33
	(a) Current Tax	13.45	14.83	15.80	39.16	27.81	37.88
	(b) Deferred Tax	-0.50	-0.50	-0.29	-1.70	-1.22	-1.42
	(c) Previous years Tax	-	-	-	-	4.80	20.87
IX	<b>Profit (VII-VIII)</b>	<b>38.14</b>	<b>40.08</b>	<b>46.02</b>	<b>108.28</b>	<b>71.88</b>	<b>85.39</b>

Note: All financial numbers are rounded off to 2 decimals





## Agenda for Discussion



Contents of the Presentation

## The Agenda

### Introduction

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### Our Growth Strategy

Long-Term Earnings  
Compounder

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Compounder

### Financial Highlights

Past Financial Performance



## List of Awards, accreditation, and recognition

Year	Particulars
2024	➤ "Business Leader in Retail Fashion Industry" Award by The Times of India
2023	➤ Listed in Stock Exchange NSE & BSE
2022	➤ Most Admired Company of the Year (Apparel) by CMO Global
2021	<ul style="list-style-type: none"> <li>➤ Fit &amp; Fab Award by Global Spa</li> <li>➤ Times Retail Icon Award for Best Silk Showroom, Best Affordable Fashion Brand and Best Designer Saree Showroom by Times of India</li> <li>➤ Awarded as Trusted Group of the Year – Textiles &amp; Garments by Make in India Emerging Leaders Excellence in Business and Service Sector</li> </ul>
2020	➤ Award for the Best Silk Showroom, the Best Affordable Fashion Brand and the Best Designer Saree Showroom in the Retail category by Times of India at the Times Business Awards
2019	<ul style="list-style-type: none"> <li>➤ Award for the Most Admired Affordable Fashion Retailer of the Year – Regional by Indian Fashion Forum at the IMAGES Fashion Awards</li> <li>➤ Award for Best Silk Showroom &amp; Best Affordable Fashion Brand by Times of India at the Times Business Awards</li> </ul>
2018	<ul style="list-style-type: none"> <li>➤ Award for Most Admired Retailer of the Year Store Design and VM by Indian Fashion Forum at the IMAGES Fashion Awards</li> <li>➤ Times Retail Icon Award for Best Silk Showroom &amp; Best Affordable Fashion Brand by Times of India at the Times Business Awards</li> </ul>
2017	<ul style="list-style-type: none"> <li>➤ Award for Best Silk Showroom &amp; Best Family Store by Times of India at the Times Business Awards</li> <li>➤ Fast 50 India's Most Promising Brand Award in Retail category by World Consulting &amp; Research Corporation, Asia</li> </ul>
2016	<ul style="list-style-type: none"> <li>➤ Fast 50 India's Fastest Growing Brand Award for Brand Kalamandir by World Consulting &amp; Research Corporation, Asia</li> <li>➤ Times Retail Icon Award for Best Silk Showroom &amp; Best Family Store by Times of India at the Times Business Awards</li> </ul>

**27 Awards /  
Recognitions**  
since 2012

**6 years in a row<sup>(1)</sup>**  
Awarded at Time  
Business Awards by TOI

**4 Awards<sup>(2)</sup>**  
at the IMAGES Fashion  
Awards by Indian  
Fashion Forum

Note: (1) from 2015 to 2020; (2) in the year 2013, 2015, 2018 & 2019



# FY 2025 Q2 Awards & Recognition

2025 (Sep 4th) - Prasad Chalavadi  
- South Powerlist 100 - South  
Indian Business Awards



2025, Sep - VML - Retail Icon  
Award (Authentic Silk Sarees  
Brand) - Times Of India



2025 - SSKL - Retail Achiever -  
Pride Of Telangana Award



2025 - SSKL - Leading Ethnic  
Fashion Retail Group - Retail Icon  
Awards - Times Of India







# THANK YOU



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