GHCL LIMITED

Investor Update – April 2019

Safe Harbour

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Agenda

Quarter & Annual Update - Q4 & FY19

Management Address

- R. S. Jalan, MD, GHCL

"Adhering to core business strategies with conviction and continuous focus on optimizing Internal Business Environment leads to creation of moat from external factors to a great extent ".

- Yet again achieved a PAT growth of **44% PAT in Q4 FY19 compared to Rs. 82 crore in Q4 FY18** with highest ever EBITDA of Rs. 241 crore in any quarter.
    - **Inorganic** – Benefited from higher sales volumes and improved spread.
    - **Textile** – Significant increase due to higher volumes and better realization.
- In Home Textiles, creating competitive advantage through innovative product offerings revolving around **sustainability**, **traceability**, **innovation** and **giving back to society**.
    - Launched fresh range of products under "NILE HARVEST" and "MEDITASI" in the recently concluded Market week.
- In Soda Ash, our efforts on building process efficiencies resulted in preponement Brownfield expansion leading to volume gains.
- Overall the year has been concluded on our expectations and we are confident of a better year ahead.

Key Financial Highlights – Q4 & FY19

In Rs. crore

Particulars	Q4FY19	Q4FY18	YoY	FY19	FY18	YoY
Revenue	915	726	26%	3,385	2,917	16%
EBITDA	241	185	31%	784	649	21%
EBITDA %	26.4%	25.5%	93 BPS	23.2%	22.3%	90 BPS
PBT	181	120	50%	541	415	30%
Less: Tax Expense	62	38	63%	180	133	35%
PAT	**119**	**82**	**44%**	**361**	**282**	**28%**
Add: Tax Credit(One Time)	--	--	--	--	82	--
PAT	**119**	**82**	**44%**	**361**	**364**	**(1%)**

----------------Key Financial Ratios** -----------------

Debt (Rs. Cr.)	Net Debt: Equity	Net Debt/EBITDA	ROCE	ROE	EPS
1,292	0.65	1.61	19%	18%	36.88

**Note :- Revenue Figures are considered net off Excise/GST impact of 51 Cr. In Q1FY18.*
*** Based on trailing 12 month average*

Inorganic Segment Highlights – Q4 & FY19

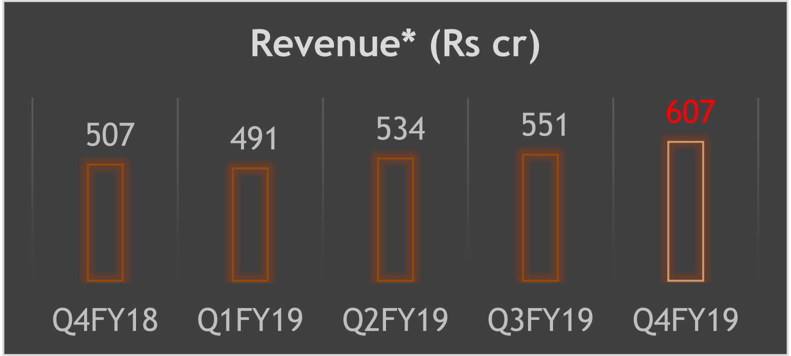
Particulars	Q4FY19	Q4FY18	YoY	FY19	FY18	YoY
Production (Lac MT)	2.59	2.43	6%	9.72	9.37	4%
Sales (Lac MT)	2.57	2.41	7%	9.33	9.04	3%
Revenue (Rs. Crores)*	607	507	20%	2,182	1,872	17%
EBITDA (Rs. Crores)	212	173	23%	672	600	12%
EBITDA %	35%	34%	1%	30.8%	32.1%	(130 BPS)
EBITDA % (Excluding Trading)	40%	37%	3%	34.3%	34.0%	30 BPS

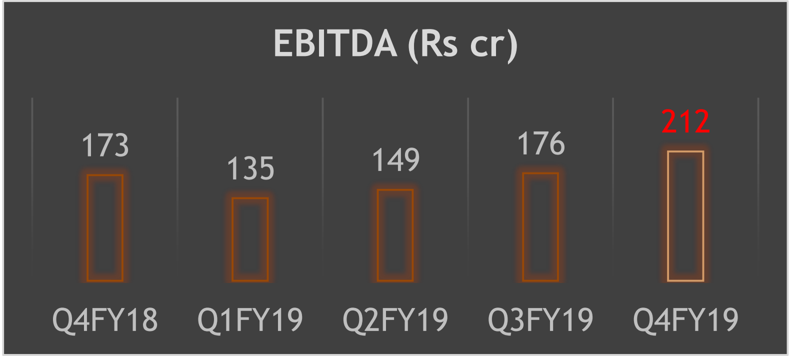
- Production increased by 16,000 MT in quarter due to preponement of brownfield expansion.
- Revenue growth – 20% for the quarter and 17% for the year, mainly driven by higher realization, volume growth and higher trading sales.
- EBITDA growth by 23% compared to Q4 FY18 primarily due to volume growth and improvement in pricing over cost.
- EBITDA per ton has improved both on Q-o-Q and Y-o-Y basis for the quarter and on year basis.

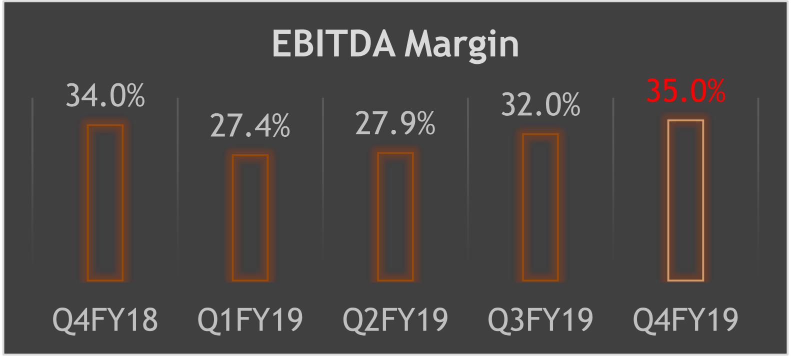
Full Benefit of Brownfield to ensue in coming year.

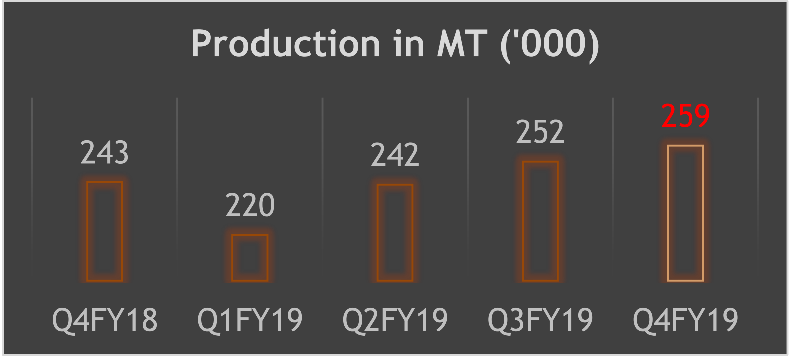
**Note :- Revenue Figures are considered net off Excise/GST impact and include trading turnover.*

Financial Performance – Inorganic Chemicals (Quarterly)









**Note :- Revenue Figures are considered net off Excise/GST impact.*

Textiles Segment Highlights – Q4 & FY19

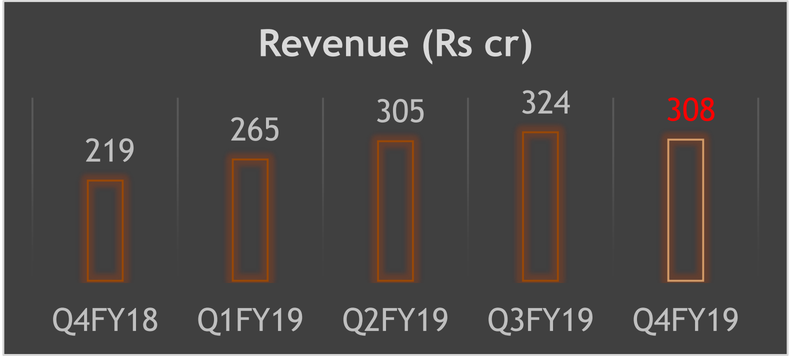
Particulars	Q4FY19	Q4FY18	YoY	FY19	FY18	QoQ
Revenue (Rs. Crores)*	308	219	41%	1,202	1,046	15%
EBITDA (Rs. Crores)	29	12	134%	112	49	129%
EBITDA %	9.4%	5.7%	3.8%	9.3%	4.7%	4.6%

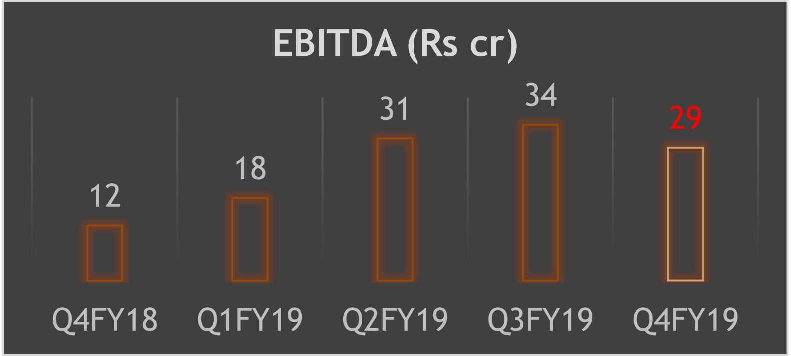
- **Revenue** increased by 41% as compared to Q4FY18, which is due to volume growth coupled with better pricing and favorable dollar rate.
- **EBITDA Growth** – Due to reorganization of customer mix and better volumes in Home Textile.
- **EBITDA Margins**– 380BPS higher compared to Q4FY18 through operating efficiencies and customer reorganization.
- Yarn demand is expected to remain stable, Increase in cotton prices are sharper than yarn realization impacting spread between Yarn and Cotton prices during the quarter.
- Overall positive outlook with gradual growth is expected in both revenue and improvement in Margins.

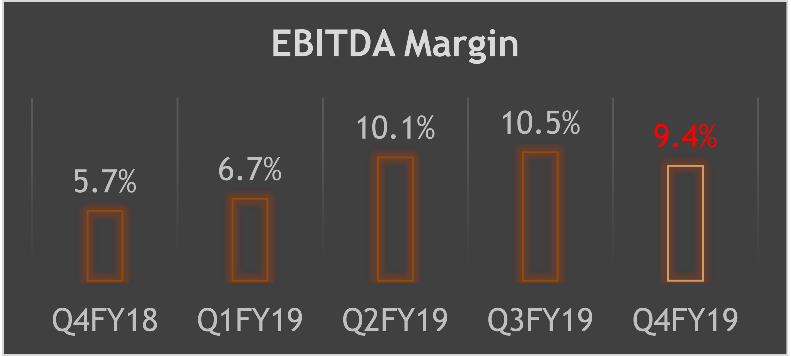
Emerging as an innovative textile player enabling sustainable growth in revenue and margins.

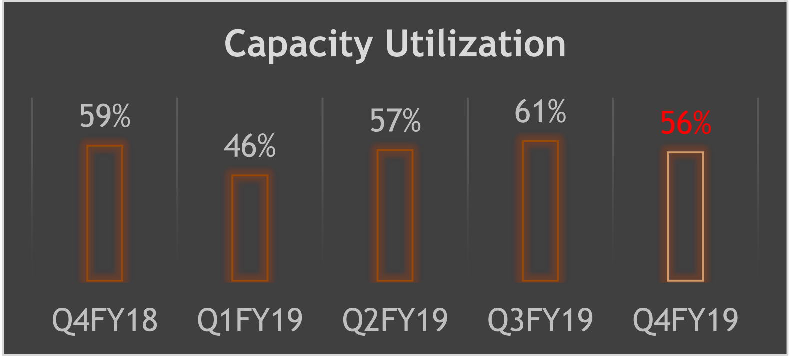
Note :- Revenue Figures are considered net off Excise/GST impact.

Quarterly Performance - Textile Segment









**Note :- Revenue Figures are considered net off Excise/GST impact.*

***Note :- FY19 Capacity Utilization based on expanded capacity of 45Mn Mtr/pa*

Profit & loss Statement

Rs. In Crores

Particulars	Q4FY19	Q4FY18	YoY	FY19	FY18	YoY
Sales*	915	726	26%	3,385	2,917	16%
Operating Expenses	673	541	24%	2,601	2,268	15%
EBITDA	**241**	**185**	**31%**	**784**	**649**	**21%**
EBITDA Margin	26.4%	25.2%	93 BPS	23.2%	22.3%	90 BPS
Depreciation	30	34	(11%)	116	109	6%
EBIT	**211**	**151**	**40%**	**667**	**540**	**24%**
Interest	30	31	(1%)	126	125	2%
Profit Before Tax	**181**	**120**	**50%**	**541**	**415**	**30%**
Regular Tax	62	38	63%	180	133	35%
Profit After Regular Tax	**119**	**82**	**44%**	**361**	**282**	**28%**
One Time tax credit	--	--	--	--	82	--
Profit after tax	119	82	44%	361	364	(1%)

** Sales figures are considered net off Excise/GST impact.*

Balance Sheet

Particulars	31st Mar 2019	31st Mar 2018
Non Current Assets (A)	2,821	2,619
Current Assets (a)	1,174	1,006
Current Liabilities (b)	491	488
Working Capital (B) = (a) - (b)	682	518
Capital Employed (A)+(B)	3,503	3,137
Net Worth (C)	1,952	1,622
Deferred Tax & Others (D)	259	201
Long Term Debt (c)	701	744
Short Term Debt (d)	399	400
Current Maturities due in a year (e)	192	169
Total Debt (E) = (c) + (d) + (e)	1,292	1,314
Capital Employed (C) + (D) + (E)	3,503	3,137

Growth with Debt Reduction – Efficient Capital Allocation

OPERATIONS

Increase in Working Capital of Rs. 178 crore

DEBT

Decrease in Debt of Rs. 22 crore

SHAREHOLDERS

Dividend Rs. 59 crore ESOP Equity Issued Rs. 6 Crore

CAPEX

Rs.284 crore

Inorganic Chemicals Rs. 204 crore

Textiles (Mainly Spinning) Rs. 80 crore

Generated Cash Profits (net of Tax) of Rs. 537 crore

Business Environment and Key Advantages

Industry Scenario	GHCL Strength

Soda Ash

- Strong domestic growth in both Glass & Detergents, with firm pricing
- Staggered capacity addition by peers, however may result in some oversupply in FY20.
- Full benefit of brownfield expansions to ensue in FY20.

Home Textiles

- Expertise in cotton procurement for GHCL
- Focused Marketing based on the philosophy of Traceability, sustainability, innovation & Giving back to society a differentiator e.g. Rekoop, Cirkularity, etc.
- Gradual demand recovery in the global markets and expansion in clientele for GHCL

Consumer Business

- Stabilizing the new and expanded product range
- Expected to grow business by 30%-40%

Textiles: Innovative offering

Ultimately it all comes back

CIRKULARITY

Join the Dots

Cirkularity is a range of bedding from GHCL that supports the Circular Economy and centers around 'Reduce, Reuse and Recycle'

NILE HARVEST

AUTHENTIC EGYPTIAN COTTON

THE ROMANCE OF EGYPTIAN COTTON…

GHCL's Nile Harvest Egyptian Cotton uses the proven IntegriTEX® technology from Tailorlux Gmbh in Munster, Germany, to establish provenance and secure complete traceability from gin to store.

This tracer technology is based on machine optical fingerprint and cloud based traceability with IOT sensors throughout the supply chain

Its bedding amalgamates the classis comfort and luxury of Egyptian Cotton with innovative traceability by integriTEX, thereby elevating product authenticity and reliability to a whole new level

Meditasi

SLEEP AND HEAL

Sleep – Peaceful, rejuvenating, therapeutic, sleep – the best meditation according to Dalai Lama XIV.

We have been working on combining the goodness of sleep with the health and wellness benefits of specific sustainable fibres, special infused yarns, select weaves and finishes.

Your wellness is paramount importance to us and has spurred us to create **Meditasi-** the Malay word for meditation.

Indulge, Be well, Stay healthy.

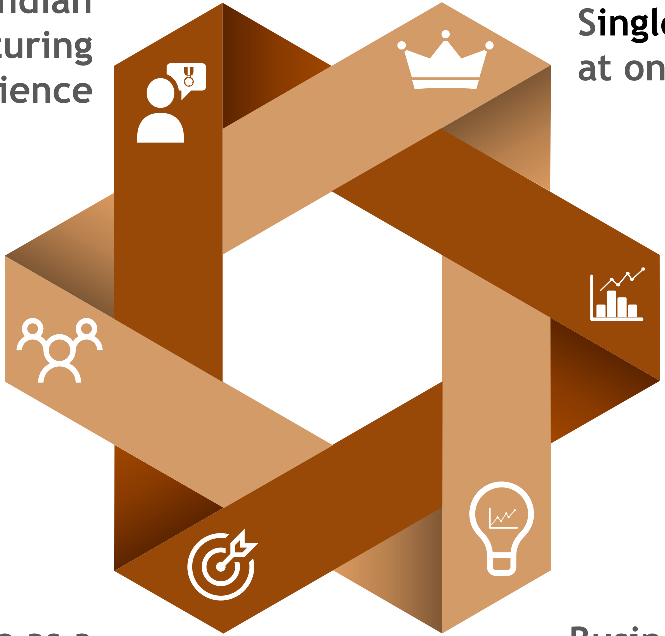
GHCL's innovative "health and wellness" bedding collection

Company Overview

GHCL Overview

3 decades of Indian Manufacturing experience

Single largest soda ash plant at one location in India



Professionally managed with 6,000 strong workforce

Listed on **2 premier stock exchanges** of India

Focus to emerge as a **sustainable business organization**

Business Philosophy of **Inclusive growth of all stakeholders**

Core Business Segment Presence

Inorganic Chemicals (65 %*)
Margin leadership in the industry

- Among top 3 soda ash players.
  - Catering 1/4th of Indian soda ash demand
  - Margin leader in the industry; with highest capacity utilization of +95%
- Sodium Bicarbonate of 0.60 Lakh MT
- Strong FMCG presence in South India with edible salt, Honey & Spices
  - Expanding market reach by adding new geographies and product basket

- Spinning
  - 1,85,712 Spindles
  - 3,320 Rotors
  - 5,760 TFO Drums
  - 5 Air jet Spinning Machine
- Weaving
  - 12 mn meters pa
- Processing
  - 45 mn meters pa
- Finished Product
  - 30 mn meters pa

Textiles Segment (35 %*) - Presence across the value chain

*FY19 Revenue contribution

Company’s strong core comes from Pre-eminent Professionals

RS Jalan
Managing Director

- Unique leadership style with endeared managerial abilities drives all businesses alike
- Qualified Chartered Accountant, profess deep business understanding and excellent analytical skills.

Raman Chopra
CFO & Executive Director

- Spearheading GHCL’s Finance and IT functions
- Qualified Chartered Accountant with sharp financial acumen, negotiation skills and a great passion for technological advancements and specialization in Greenfield expansion

NN Radia
President & COO, Soda Ash

- Associated with the Company since 1986
- Bachelor in mechanical engineering
- Strong technical expertise alongwith people management.

Sunil Bhatnagar
President Marketing, Soda Ash

- Associated with the Company for over 22 years
- Degree in law and diploma in management

Manu Kapur
President & CEO, Home Textiles

- Industry veteran with more than 2 decades experience
- His vast experience in Home Textiles Sourcing in previous assignments with Ikea and J C Penny

M. Sivabalasubramanian
CEO, Spinning

- Vast experience in cotton procurement and manufacturing operations
- Bachelor in textile engineering

Business philosophy going forward

Robust & Profitable Growth

- To grow profits at **CAGR 20% on a** long term horizon

Focus on Value Systems

- To create a value systems that **defines our Culture**

Sustainable Inclusive Growth

- **Business Philosophy** of “Sustainable Inclusive Growth” involving all the stakeholders

Robust & Profitable growth..

Revenue	EBITDA	PAT	EPS
Rs. 3,385 Crore in FY19 recording a CAGR growth of 9% in last 5 years	Rs. 784 Crore in FY19 recording a CAGR growth of 13% in last 5 years	Rs. 361 Crore in FY19 recording a CAGR growth of 25% in last 5 years	Rs. 36.8 per share in FY19

Core values at forefront..

Respect	Trust	Ownership	Integrated team Work
Thoughtful and show regards for another person.	Confidence in each others capabilities and intentions.	Take Responsibilities of own decisions and actions.	Each person to work towards larger group objectives.

GHCL is an unique work place which is dotted with its Core Values, defining its culture. Every employee in the company is expected to imbibe its Core Values and interact within the business ecosystem with all its stakeholders accordingly.

Here we have established the link for performance appraisals of every employee with core value surveys conducted twice a year.

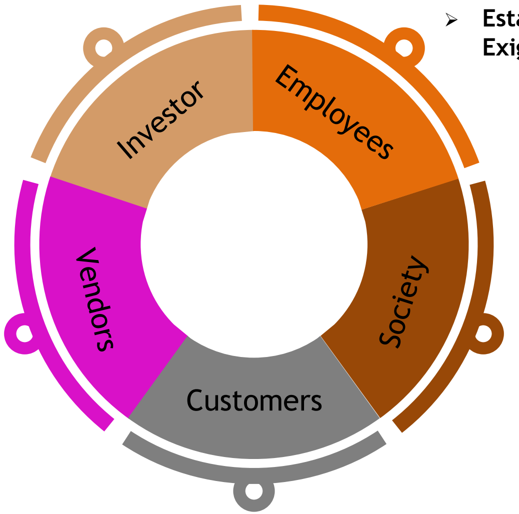
In FY2018, More than 500 employees are beneficiaries and rewarded for core values.

Inclusive growth of stakeholders

- 7x growth in market capitalisation in last 5 years. (Rs. 341 Cr. in FY 14 to Rs. 2,413 Cr. in FY 19).
- Higher shareholders payouts (Rs. 30 Cr in FY 14 to Rs. 59 Cr during FY 19).
- Announced Dividend policy (15%-20% of PAT).

- Implemented Pay for Performance and Pay for Behaviour.
- Wide Allotment of ESOP's till middle management.
- 360 Core value propagation across organisation.
- Participative culture through platforms such as Disha, Incarnation, Milap, Committees.
- Established Various employee friendly polices like Leave, Exigency support, Vikas

- Encouraging Strategic partnerships for sustainable product development, Process improvement and Quality focus.
- Regular interactions through vendor meets.
- Implementing Vendor Portal for smooth workflow.



- Touching more than a million lives through our CSR initiatives,
- Spent Rs. 25.88 Cr (FY 18 Rs.22 Cr.) during the year with other partners.
  - (GHCL Spent Rs.9.1 Cr)
- Prime focus on Education n vocational training, Health, animal husbandry and livelihood.
- One of largest taxpayer in Gujarat.

- Regular Distributors / Customer meets for two way knowledge Sharing.
- Complete alignment of distributors with GHCL growth objectives.
- Conduct customer index survey (CSI) for monitoring our services.
- Feedback and complaints are promptly addressed to ensure customer satisfaction.

Firm Institutional & HNI's** Holding – 37.08%

Institutional Holding - 32.21%, HNI's**- 4.87%

16.12%

Foreign Portfolio Investors

12.31%

Mutual Funds

3.78%

Insurance Companies/ Financial Institutions / Banks

4.87%

HNI's**

18.87%

Promoter & Promoter Group

Non-Institutional Holding-44.05%

20.98%

Body Corporates

23.07%

Others

*As on 31st March, 2019,
** HNI- Individuals holding share capital more than 1%

Inorganic Chemicals

Commanding a leadership in manufacturing of Soda Ash

+95%	1.10 MnMT	Margin leadership	+30%*
Capacity utilization; Highest in industry	Soda ash capacity; 25% market share of domestic demand	Captive sources of raw material	EBITDA Margins; consistent high margins

Captive sources of raw materials

- Captive control on fuel (largest cost component)
  - Only company having its own lignite mines
- Innovatively replaced imported met coke with in-house developed briquette coke
- Other captive raw materials - salt and limestone
  - All limestone mines located within 40 km distance from the plant

Captive Consumption

Salt 35%

Limestone 25%

Briquette 65%

Lignite 10%

Marquee Clients

Hindustan Unilever Limited

HNG

Modiguard

Gujarat Borosil Limited

P&G

Fena

Saint-Gobain

Patanjali

Ghadi

* *Based on last 3 year's average*

Key Differentiators

Single largest Soda ash plant in India

Expertise and Specialisation of 30 years

Best in class productivity of +95%

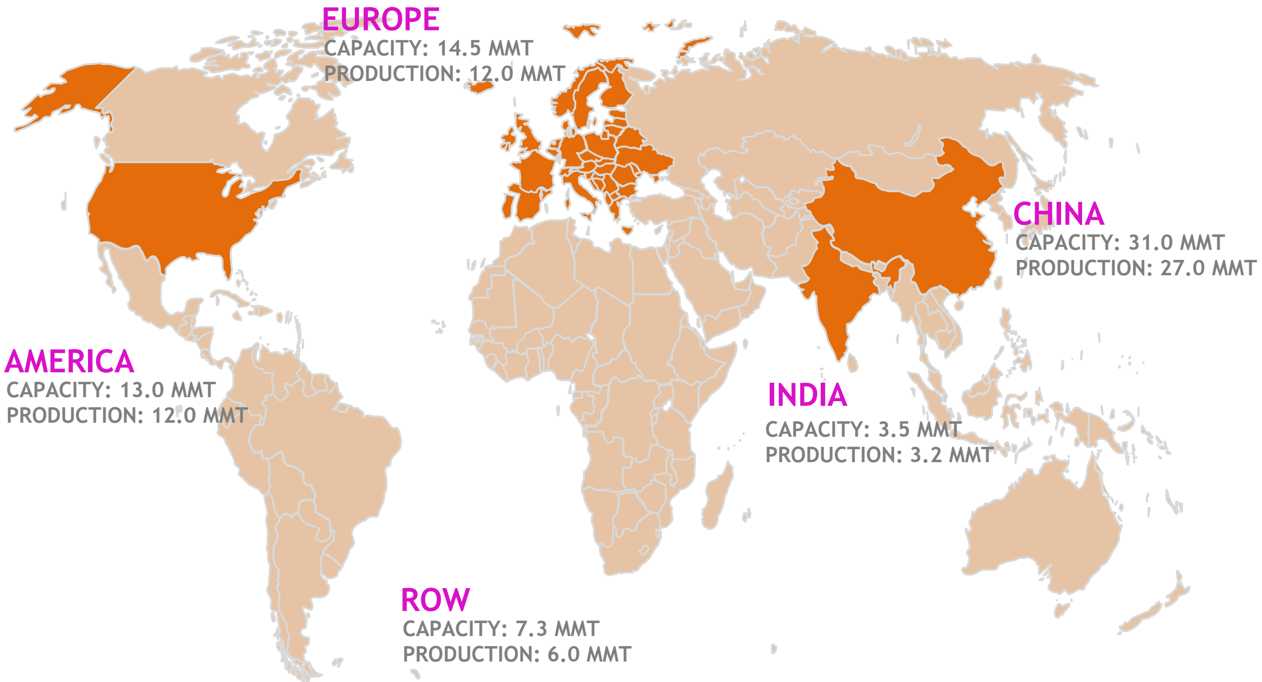
Strategic control over key raw materials

Innovated from coke to briquette for cost optimisation

Focus on cost competitiveness with Quality circle

Global outlook on the soda ash industry

GLOBAL SIZE: **CAPACITY-69 MMT, PRODUCTION-60 MMT**

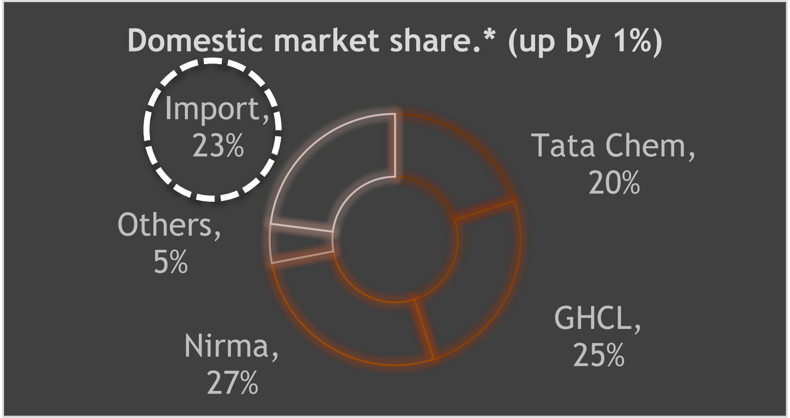


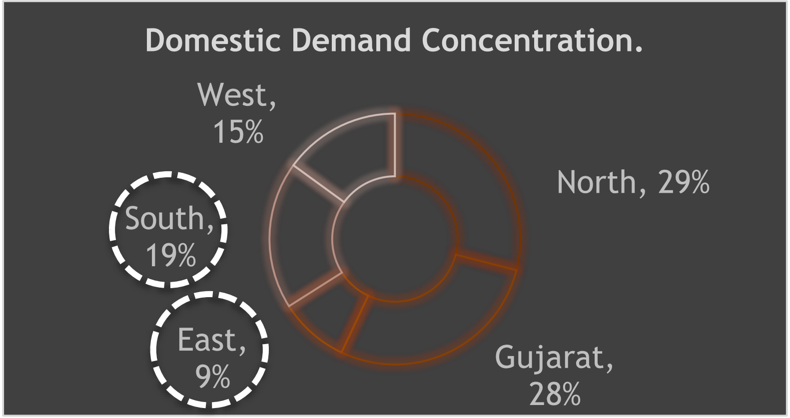
Global soda Ash market

- Overall demand supply scenario remains balance.
- Lower Chinese volumes due to maintenance shut down coupled with slowdown in local demand.
- European market is reported to be growing and continues to show positive trends.
- US overall Production at normal levels, with steady domestic consumption and exports.

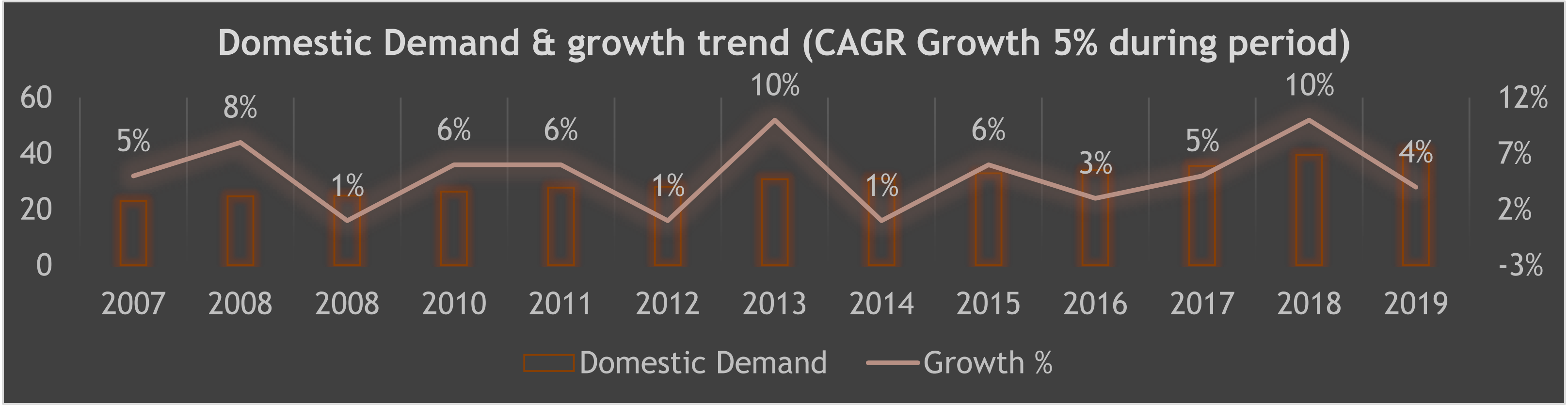
Globally market is growing @ **2.0% pa** requiring around 1.2 Mn MT additional supplies every year

Soda Ash Dynamics (Domestic Industry)





* Based on External demand (Source : IMA)



GHCL's Dense Soda Ash is an important industrial chemical used in the manufacturing of colourful glass bangles.

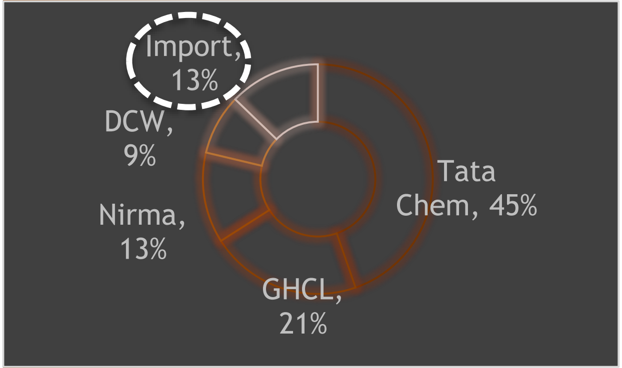
Every cloth tells a story...
And we want to be the part of that story...

Our Soda Ash
is used in soaps and detergents to improve their cleaning properties.

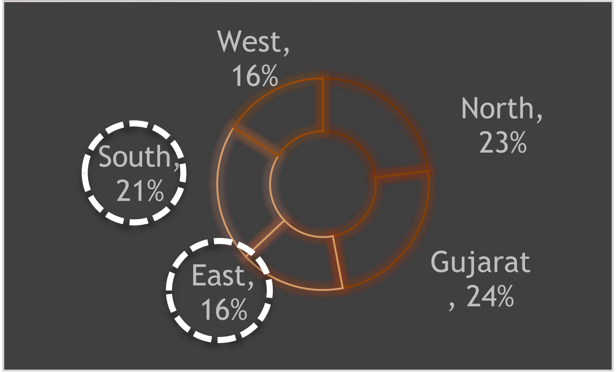
Inorganic Chemicals – Sodium Bicarbonate

- Doubled capacity from 30,000 to 60,000 MT in December 2017, Our market share will accordingly go up from current market share of 13%
- Generally named as baking soda, bread soda, cooking soda and bicarbonate of soda
- Used in Cooking, Pharmaceuticals, Fire Extinguishers, pH balancer, and Cleaning agent
- Specialization and experience in manufacturing of around a decade

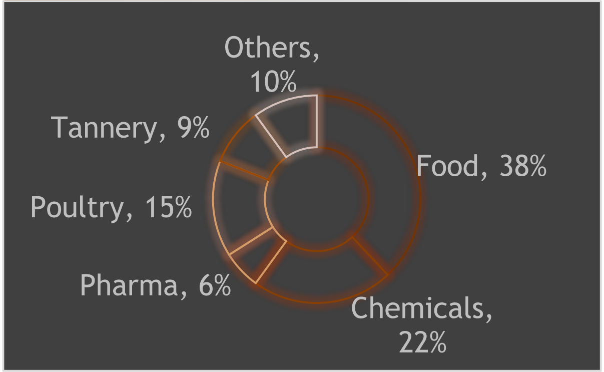
Domestic Demand Share* (up by 6%)



Domestic Demand Concentration



User Segment spread



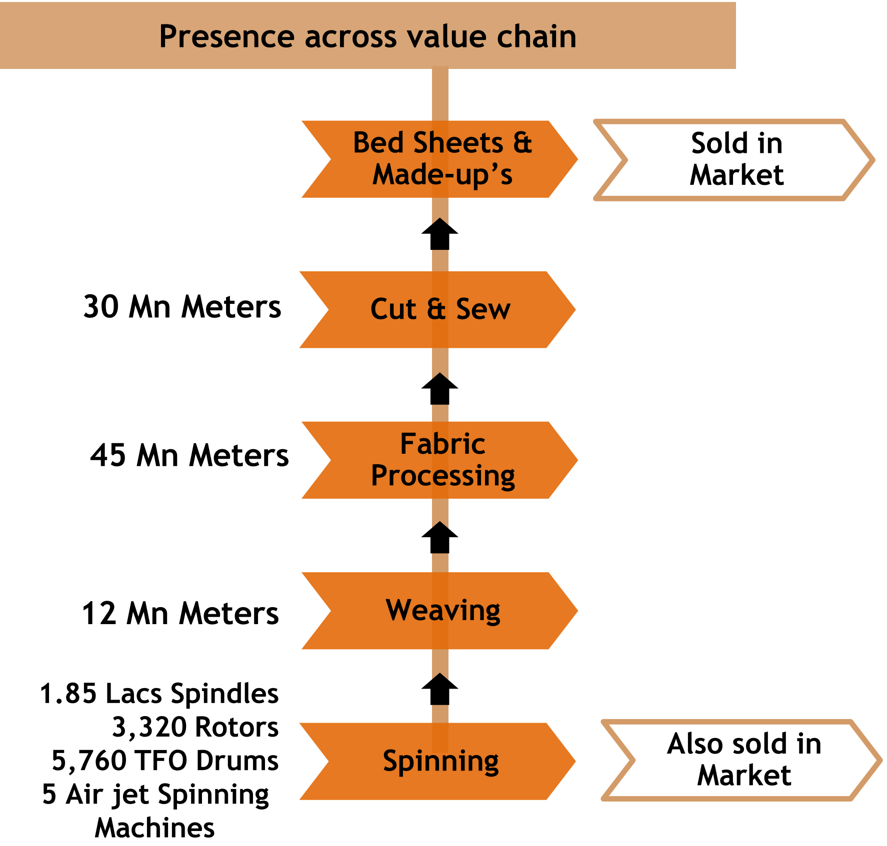
* As per company estimates

Inorganic Chemicals – Consumer Products

- Premium edible Salt Manufacturer in South India
- Expanding product portfolio i.e. Salt, Honey, Spices and Powder Spices under the brand i-FLO.
- Ventured into the Premium Honey Category by pioneering the entry of Jujube Honey
- Under powdered spices category, Turmeric, Chilli, Coriander & Black Pepper Powder SKUs were introduced.
- Now adding complete basket of Blended spices in powder category
- Entered into Maharashtra and Goa market.
- Brands: Sapan & i-FLO which are well accepted among Category A stores in Major Southern cities.

Home Textile Segment

Complete Integration improving the efficiency



- Spindle capacity close to double of home textile requirement giving an opportunity to benefit from expansion of sheeting capacity
  - Spinning unit located near Madurai in Tamil Nadu
  - Yarn ranging from 16s to 32s in open end, 30s to 120s in ring spun compact counts in 100% cotton and 24s to 70s counts in blended yarns
  - 27.2 MW windmill capacity

- State-of-the-art home textiles facility at Vapi with weaving, processing and made ups
  - Best of plants and equipment sourced from Germany and Japan - Beninger, Kuster, Monforts
  - Flexibility to process both cotton and blended fabrics.

Ultimately it all comes back

Less than a tenth of all plastic produced globally is recycled. A vast majority of the rest is dumped in landfills and in the oceans.

Small plastic pieces of less than 5 mm size or micro plastics, are major ocean pollutants.
They are ingested by aquatic micro organisms which then get into food chain.

Ultimately, this plastic comes back in the food we eat.

CIRKULARITY

Join the Dots

THE SATIVA COLLECTION

70% BCI COTTON 30% HEMP

Made using 'more sustainable' BCI Cotton, which significantly reduces the consumption of water, chemical fertilisers and chemicals.

Hemp, a natural plant fiber, is known for its extreme strength and durability. It is a truly sustainable fiber, which returns 60-70% of the nutrients it takes from the soil. It's cultivation requires very little water, especially when compared with cotton.

THE NATURLIG COLLECTION

100% ORGANIC COTTON

Natural scoured and washed fabric, with no chemical usage in processing. Softeners used are bio enzymes.

Significant reduction in water, steam and electricity consumption
Reduces environmental pollution.

THE NEFERTITI COLLECTION

COTTON LYOCELL LINEN BLEND

Made with 'more sustainable' BCI Cotton, which reduces the consumption of water, chemical fertilizers and pesticides.

Lyocell fibers, of botanic origin, derived from wood, are truly sustainable and totally biodegradable.

Linen fibers are cellulosic and are derived from the Flax plant. The fibers are completely natural and are totally biodegradable.

THE CRATUS COLLECTION

70% SUPIMA COTTON 30% TENCEL™ LYOCELL
WITH MICRO TECHNOLOGY

Uses American grown, extra long staple Supima Cotton. Supima is part of the Cotton LEADS Program, which fosters efforts in sustainable cotton production.

Twice as strong as regular cotton, Supima makes for extraordinarily resilient products.

The TENCEL™ Lyocell with micro technology fibers are derived from sustainable wood sources and are known to be super absorbant and ultra soft.

THE VELVETTE COLLECTION

75% BCI COTTON TWILL 25% LYOCELL
100% BCI COTTON TWILL

Uses 'more sustainable' BCI Cotton which reduces the consumption of water, chemical fertilizers and pesticides.

Lyocell cellulosic fibers of botanic origin define a new standard of sustainability.

Supersoft touch | Excellent drape
Quick wicking provides luxurious comfort
Inhibits bacterial growth

THE COMALL COLLECTION

80% SUPIMA COTTON
20% LYOCELL WITH MICRO TECHNOLOGY

Uses 'more sustainable' BCI Cotton which reduces the consumption of water, chemical fertilizers and pesticides.

The Lyocell with micro technology wood based fibers are biodegradable and compostable.

Peached, for a supersoft luxurious feel.

Cool comfort | Inhibits bacterial growth

THE WOOD WHEEL COLLECTION

100% TENCEL™ X REFIBRA™ LYOCELL PERCALE

TENCEL™ x REFIBRA™ technology involves **upcycling** of post industrial cotton scraps, in addition to wood pulp.

REFIBRA™ Lyocell fibers are identifiable in products due to the special technology designed to confirm fiber origin.

Supersoft | Comfortable | Inhibits bacterial growth

THE SYLVA-CEL COLLECTION

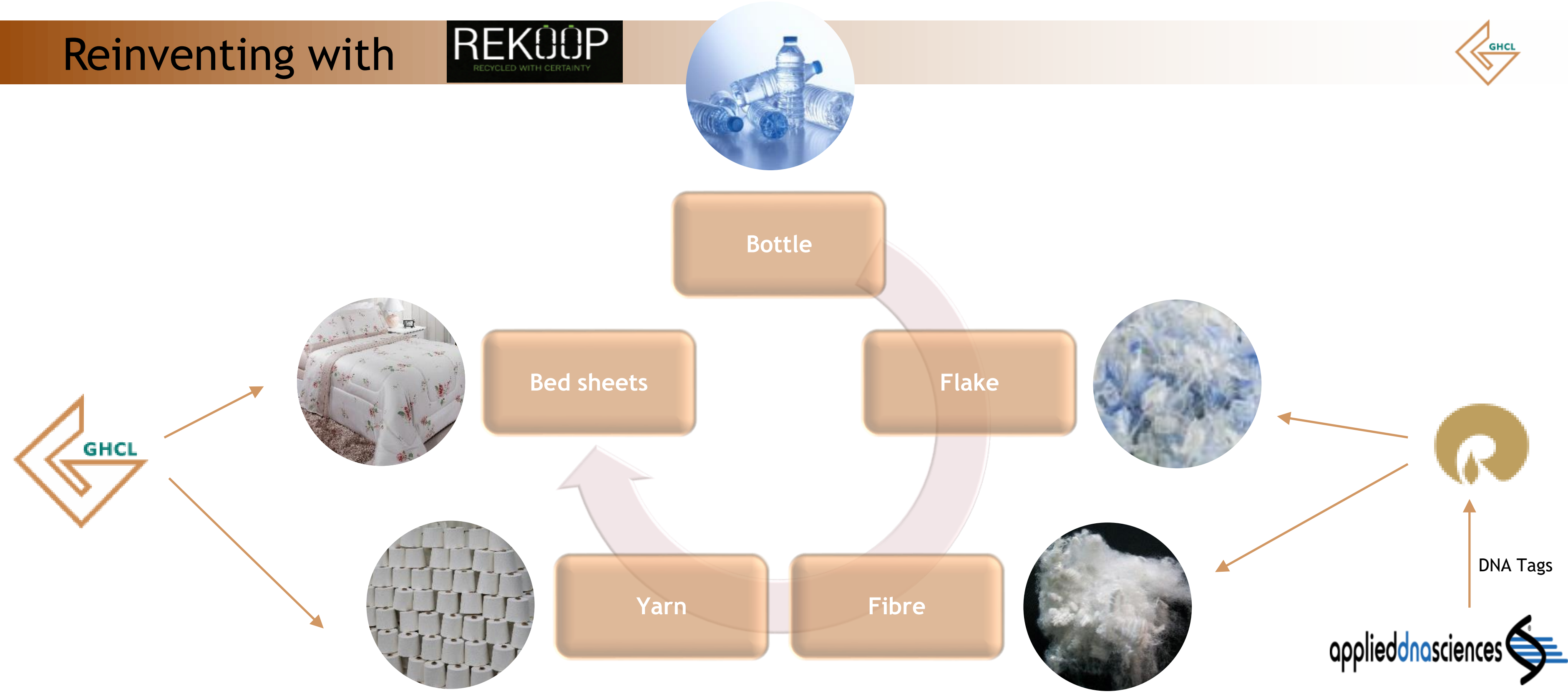
60% TENCEL™ LYOCELL
40% RECYCLED POLYESTER PERCALE

TENCEL™ Lyocell fibers are derived from sustainable wood sources. These fibers are completely biodegradable and compostable.

Recycling PET helps reduce landfill space, crude oil consumption and CO2 emissions.

Made using VORTEX spun yarn.

Reinventing with REKOOP



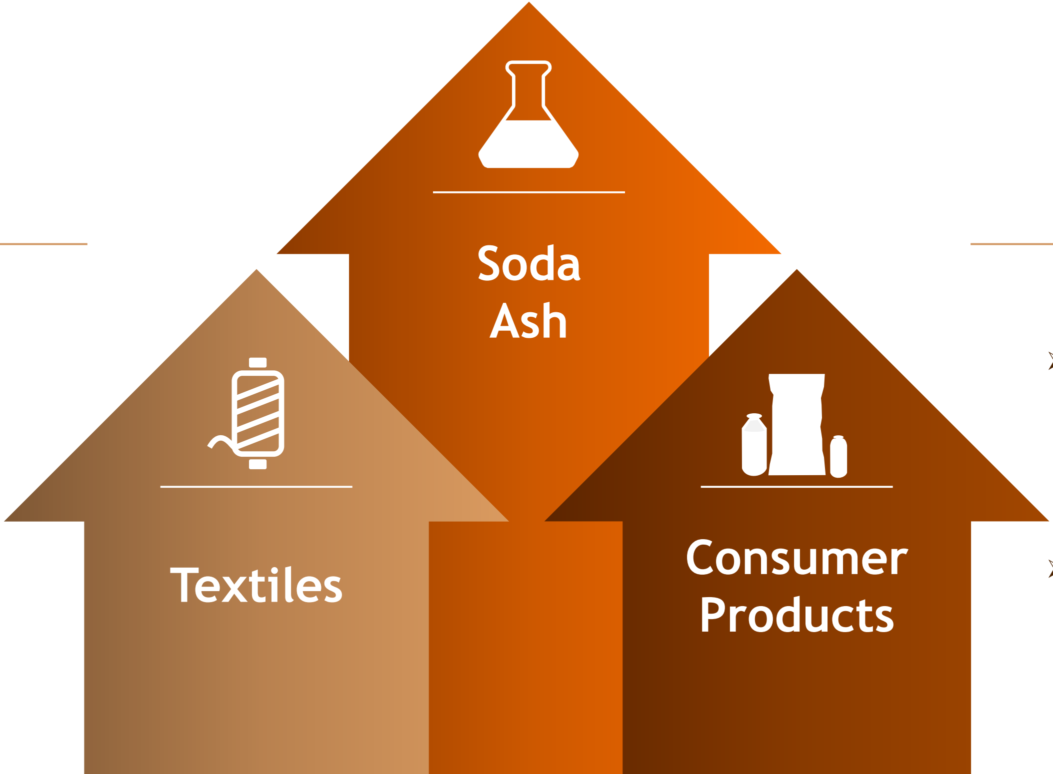
Patented technology developed in association with Applied DNA Sciences**(ADNAS) & GHCL.**

Fibre to be Manufactured and supplied by **Reliance Industries**

Manufactured and Sold by **GHCL under REKOOP brand**

Focus on driving profitable growth

- Modular, phase-wise capex to give sustained volume growth
- Emphasis on high efficiency in operations; Price hikes whenever possible



- Continuing to drive performance in spinning. Value-added products to be in focus
- With sustainability and innovation as core planks, home textiles to chart margin expansion

- Expanding product portfolio and geographic footprint remains the key objective
- Cash flows redeployed towards gaining scale

Awards & Recognitions

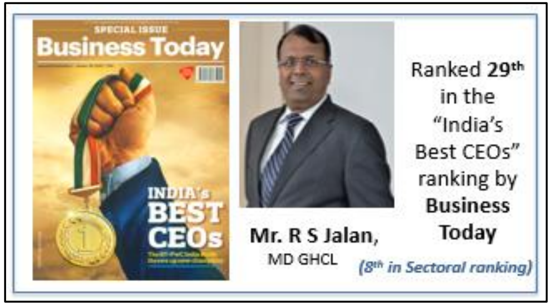
GREAT PLACE TO WORK®
BEST COMPANIES TO WORK

Referred as **Great Place to work** in two consecutive years of participation

Improved Ranking to **67** from 99 in last year.

Amongst top 25 ranking for manufacturing industry.

Awarded trio of Golden Peacock awards for **Corporate Governance**, **Corporate social responsibility** and **National Quality**

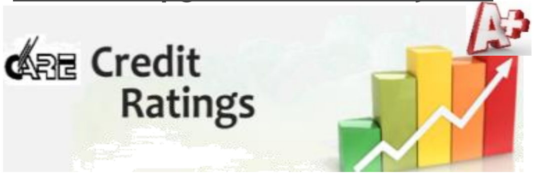


Ranked 29th in the "India's Best CEOs" ranking by **Business Today**

Mr. R S Jalan,
MD GHCL

(8th in Sectoral ranking)

<u>4 Notch Upgrades in last 4 years</u>



Enhanced Credit Ratings – Upgraded to A+ with Stable outlook,

FORTUNE 500 2017

India's 367

ET 500 366

About Us

GHCL Limited was incorporated on 14th of October 1983. The company has established itself as a well-diversified group with an ascertained footprint in chemicals, textiles and consumer products segment. In chemicals, the company mainly manufactures Soda Ash (Anhydrous Sodium Carbonate) that is a major raw material for detergents & glass industries and Sodium Bicarbonate (baking soda). Its textiles operations is an integrated set up which commences right from spinning of fiber (yarn), weaving, dyeing, printing till the finished products, like sheets & duvets, take shape which are primarily exported worldwide. GHCL's Home Textiles products are predominantly exported worldwide to countries like United Kingdom, United States of America, Australia, Canada, Germany and other European Union countries as well. Consumer Products operation is another business for GHCL where it is a leader in manufacturing and selling edible salt, industrial grade salt and jujube honey in the country under the brand name of I-Flo.

At GHCL Ltd., sustainability is a core element of the business strategy as defined under the aegis of 'GHCL Way' which has four pillars i.e. Responsible Stewardship, Social Inclusiveness, Promoting Relationship and Adding Value. GHCL is committed to working closely with all stakeholders at various plant locations for promoting the agenda of sustainability underpin on GHCL Ltd. core values (Respect, Trust, Ownership and Integrated Team work).

For more information please visit us at www.ghcl.co.in

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Thank You