E:KRBL/BIBHU/STK_EX_2021/71
9 February 2021

KRBL Limited

	The General Manager **Department of Corporate Services** **BSE Limited** **Floor 25, Phiroze Jeejeebhoy Towers** **Dalal Street, Mumbai – 400 001** Scrip Code: **530813**	✓	**National Stock Exchange of India Limited** **"Exchange Plaza", C-1, Block-G** **Bandra-Kurla Complex** **Bandra (E)** **Mumbai-400051** Symbol: **KRBL** Series: **Eq.**

Dear Sir/Madam,

Sub: Investor Communication on Unaudited Financial Results of KRBL Limited for the Third Quarter (Q3) and Nine Months ended 31 December 2020

Pursuant to the provisions of Regulation 30 read with Para A of Part A of Schedule III of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we are pleased to enclose herewith the Investor Communication on Unaudited Financial Results of KRBL Limited for the Third Quarter (Q3) and Nine Months ended 31 December 2020.

This is for your kind information and record.

Thanking you,

Yours Faithfully,
For KRBL Limited

Raman Sapra
Company Secretary

Encl.: As above

KRBL Limited
WORLD'S LARGEST RICE MILLERS & BASMATI RICE EXPORTERS

INVESTOR PRESENTATION

Q3 & 9M FY21

Thoughts from the management

Commenting on the performance for Q3 & 9M FY21, Mr. Anil Kumar Mittal – Chairman and Managing Director, KRBL Limited said,

"We have delivered a good momentum in volumes, across the domestic segment and key export markets, owing to our core strengths in running a best-in-class business. The performance was marked by expected recovery of HORECA demand in the domestic segment and enhanced consumer pack sales. However, the momentum created was mitigated by dip in exports owing to disrupted access to ports/containers given the ongoing agitation. Our performance during the quarter is underlined by the strength of our brands. India Gate's superior market position in key customer segments has continued to enhance. The focus during the year had been to further magnify visibility and worldwide reach of our portfolio and through consistent campaigns and outreach programs we have achieved this. Our Net Debt reduced by Rs. 418 crore, with Net Debt to Equity position improving to 0.11x as on Dec 2020. We anticipate this trend to continue, which will further strengthen our balance sheet and cash flows going forward.

Given the initial softness in paddy pricing during the season we have stocked up intelligently, firming up our position adequately for the coming couple of years.

On the operational front, I am happy to share, we are implementing latest technologies at our processing and packaging facilities to further enhance efficiencies, thereby contributing towards our consistency of earnings. The process of adding more products will continue as we believe in providing options that are relevant to the modern consumer and where we can create distinct advantage for ourselves. We believe this along with new product and brand launches in the FMCG sector and the implementation of our strategic growth measures should enable us to report healthy and sustained performance in the domestic and international markets."

Vision for growth

KRBL Limited
WORLD'S LARGEST RICE MILLERS & BASMATI RICE EXPORTERS
130-Year old legacy

Shift to organized trade

With a ~45% share of the organized market for Basmati rice, KRBL will account for at least half of the new market created from this shift

Growth from multiple platforms

Core premium Basmati segment to deliver mid-teens growth; regional varieties of premium, fragrant rice and health foods to tap new high-potential segments

Profitability comes first

Acute focus on margins underlines every growth initiative. Brands to be key drivers

Well-oiled for expansion

Robust balance sheet and net worth, low gearing, integrated operations with owned storage and processing infrastructure

Signaling performance

KRBL Limited
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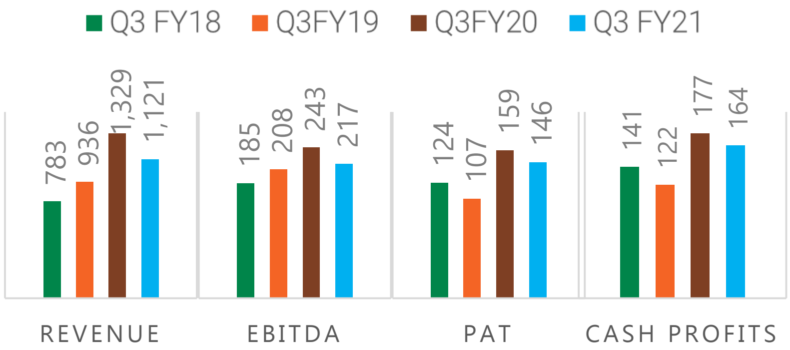
130-Year old legacy

Performance today surpasses benchmarks set when valuation was at the peak

Q3FY18 VS Q3FY21



FY18 VS 9MFY21

Ratios	FY18	FY19	FY20	9M FY21
Net Debt to Equity Ratio	0.52	0.52	0.14	0.11
Interest Coverage Ratio	10.90	11.85	13.15	36.07
Current Ratio	2.05	2.07	3.01	3.51
Inventory Position (Rs. Cr.)	2,462	3,129	2,852	3,113
Book Value per Share (Rs.)	97	115	132	151
Net worth (Rs. Cr.)	2,279	2,717	3,119	3,546

Development of several negative perceptions, all un-related to core business have impeded the transmission of stock price gains

PERFORMANCE IN LINE, RECOGNITION TO FOLLOW

Contents

Serving the finest Basmati from India

-A heritage of achievement

Creating benchmarks for success

KRBL Limited
WORLD'S LARGEST RICE MILLERS & BASMATI RICE EXPORTERS
130-Year old legacy

#1 Largest exporter of branded basmati rice from India

#1 KRBL possesses world's largest rice milling plant in Punjab, India spread across 200 acres

#1 India Gate, renowned and well established selling brand in India

INDIA GATE BASMATI RICE

#1 KRBL has largest contact farming network coverage for rice

~15% Premium that KRBL's brands fetch in the domestic market

~67% Contribution of India Gate brand to the branded basmati portfolio

INDIA GATE BASMATI RICE

~3-5 Days in which direct payment made against procurement to farmers

14 Number of rice brands sold under the banner of KRBL

195 MT/hr Paddy milling capacity across Dhuri, Punjab and Gautam Budh Nagar, UP

176 MT/hr Rice Processing/Packaging capacity across Dhuri, Punjab and Gautam Budh Nagar, UP

144.8 MW Energy assets across Biomass, Wind and Solar

>1 million MT Storage capacity across rice and paddy

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INDIA GATE

Performance highlights

Q3 FY21 key perspectives (YoY basis)

Robust YoY growth trends observed during Q3 FY21

Highest ever consumer pack sales in Q3

Sustained improvement in profitability parameters;

- Gross Margin at 30.14%, up 299 bps
- EBITDA Margin at 19.40%, up 108 bps
- PBT Margin at 17.13%, up 126 bps

9M FY21 key perspectives

Demonstrated continued balance sheet strength and astute financial strategy

Net Debt down to Rs. 406 Cr. Cash & Equivalents at Rs. 121 Cr.

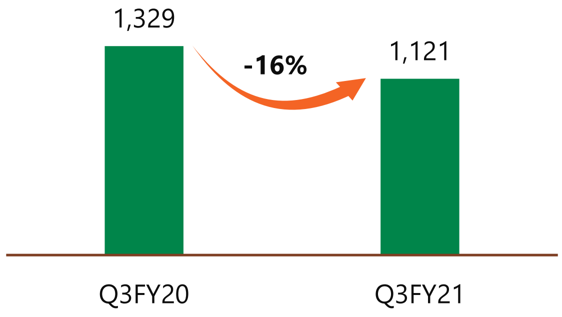
Improvement in financial parameters (YoY basis)

- Improvement in Net Debt to EBITDA ratio (0.64 vs 1.26)
- Finance cost sees reduction by 63%
- Current ratio improved by 1.5x
- Interest Coverage ratio improved by 2.6x

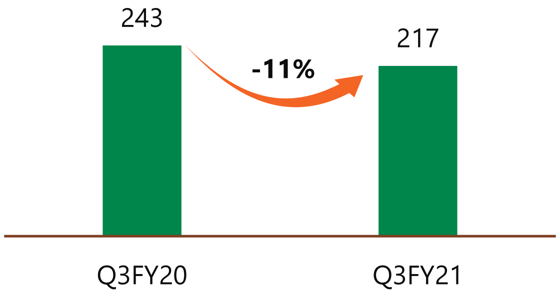
Quarterly performance

KRBL Limited
WORLD'S LARGEST RICE MILLERS & BASMATI RICE EXPORTERS
130-Year old legacy

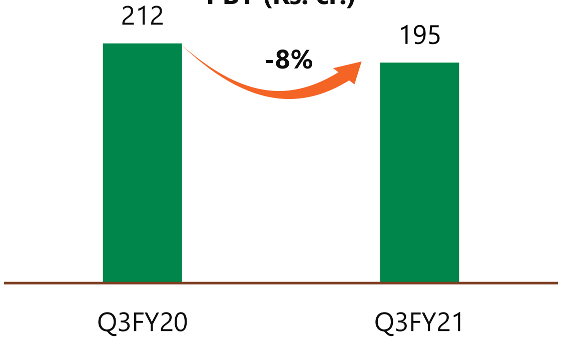
Revenue from Operations (Rs. cr.)



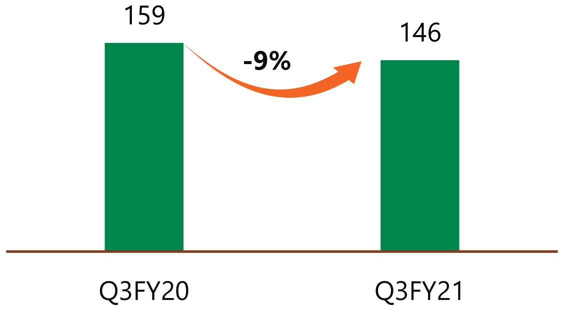
EBITDA (Rs. cr.)



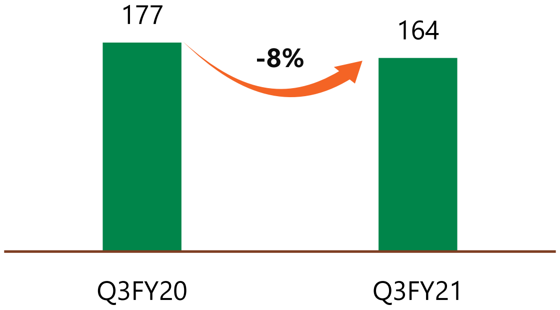
PBT (Rs. cr.)



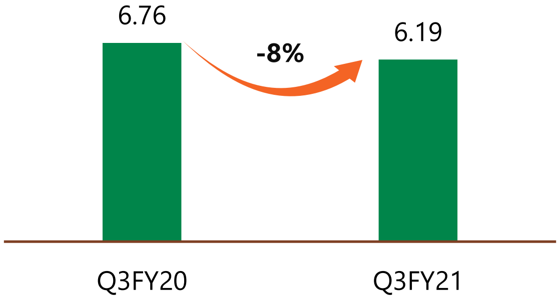
PAT (Rs. cr.)



Cash Profit (Rs. cr.)



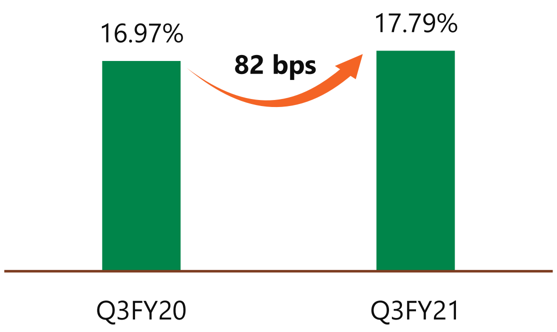
EPS (in Rs.)



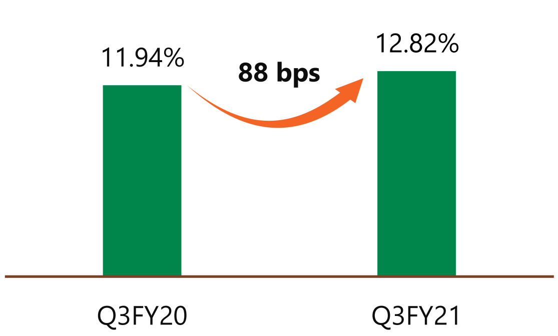
Details on standalone financials

Quarterly performance

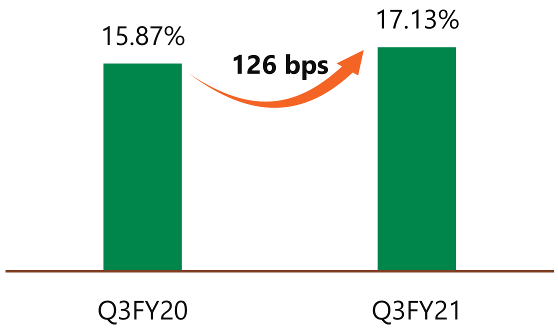
Operating Profit Margin (%)



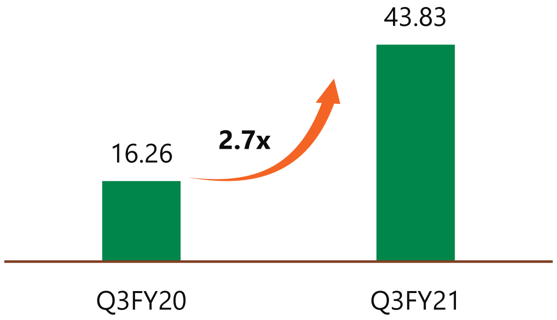
Net Profit Margin (%)



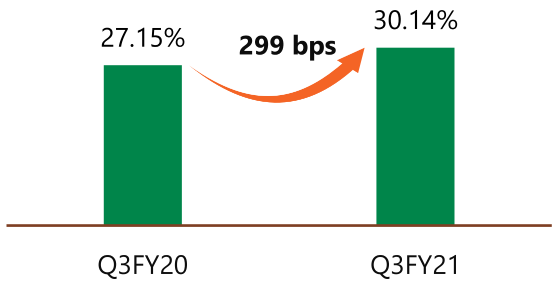
PBT Margin (%)



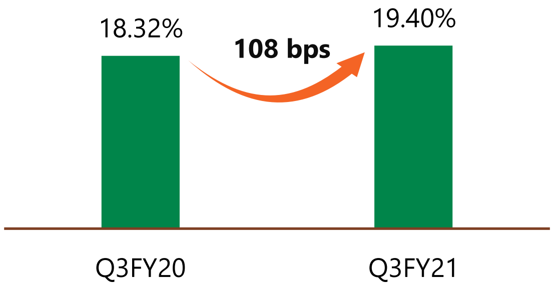
Interest Coverage Ratio



Gross Profit Margin (%)



EBIDTA Margin (%)

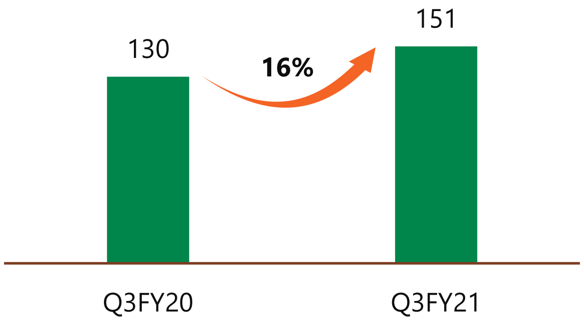


Details on standalone financials

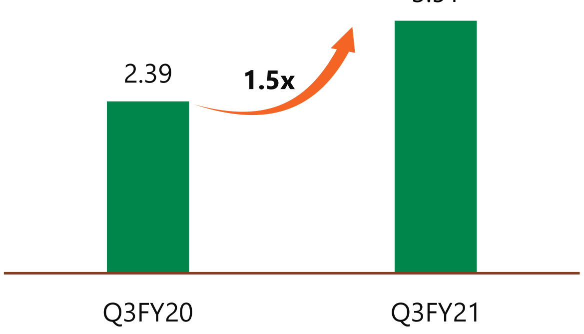
Quarterly performance

KRBL Limited
WORLD'S LARGEST RICE MILLERS & BASMATI RICE EXPORTERS
130-Year old legacy

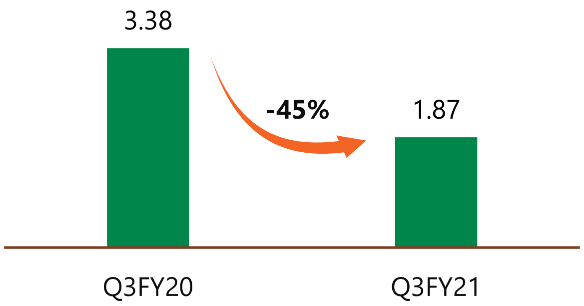
Book Value (Per Share)



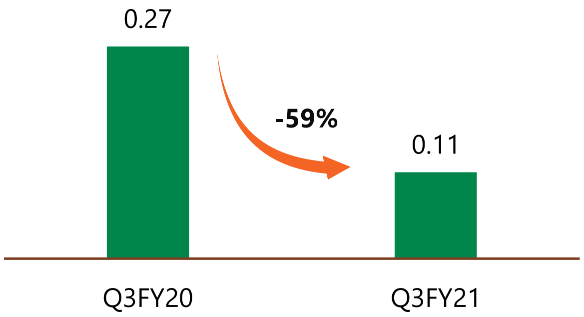
Current Ratio



Net Debt to EBIDTA



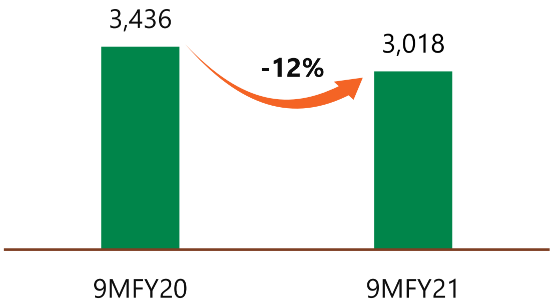
Net Debt to Equity



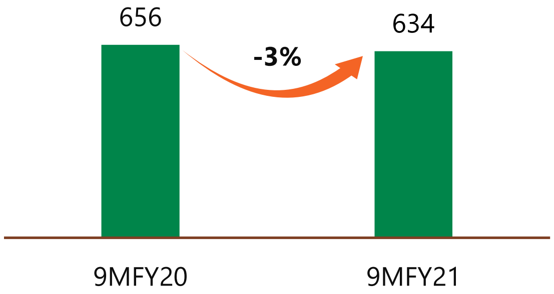
Details on standalone financials

Nine-months performance

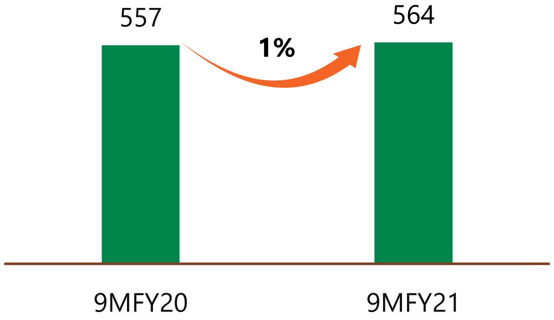
Revenue from Operations (Rs. cr.)



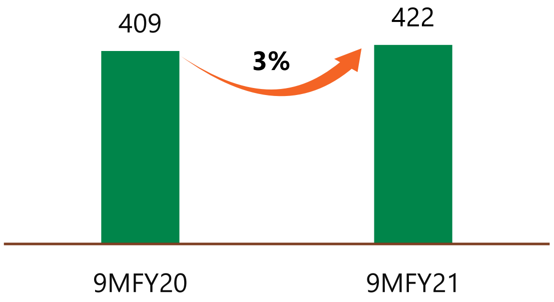
EBITDA (Rs. cr.)



PBT (Rs. cr.)



PAT (Rs. cr)



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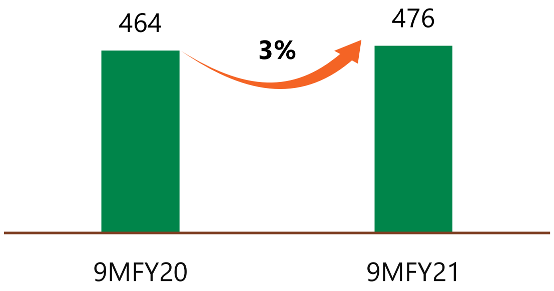
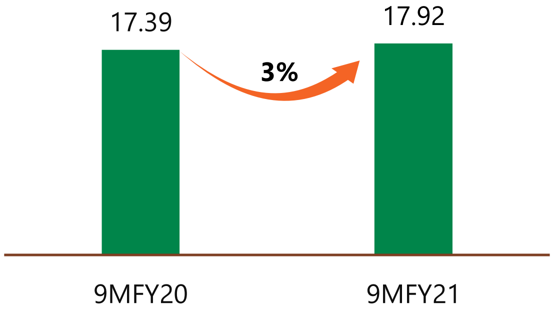


EPS (in Rs.)



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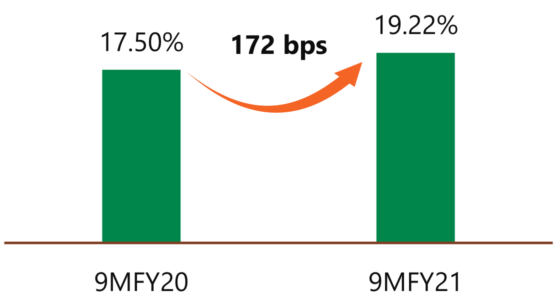
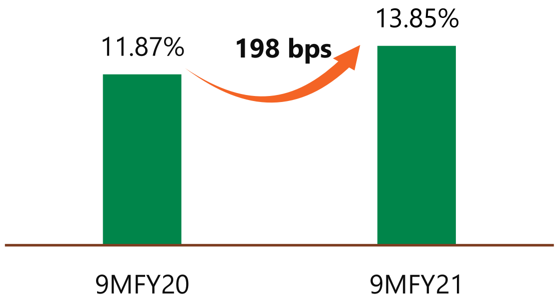
Nine-months performance

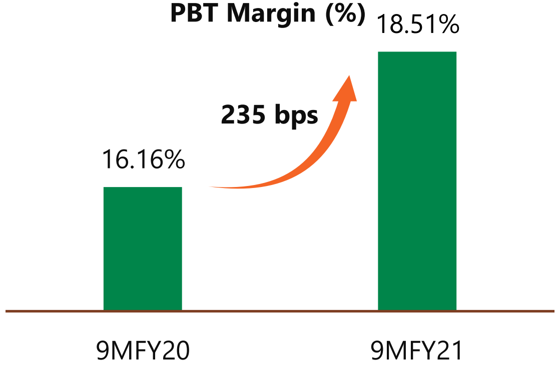
Operating Profit Margin (%)



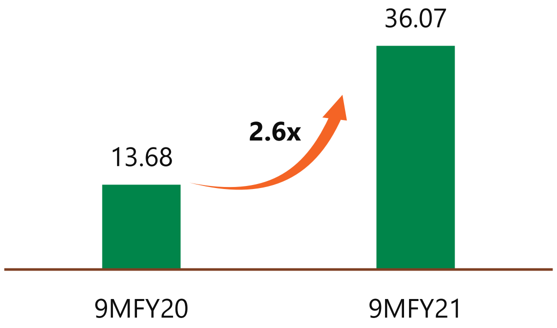
Net Profit Margin (%)



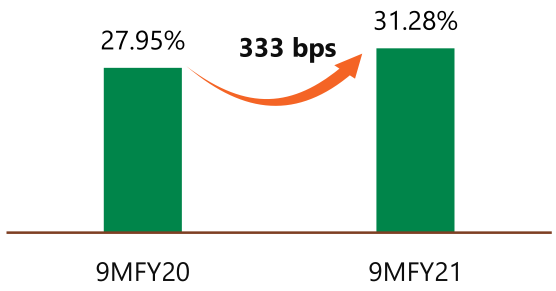
PBT Margin (%)



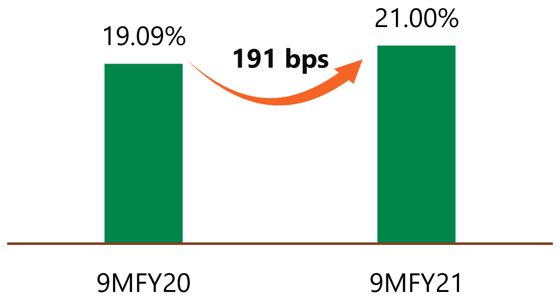
Interest Coverage Ratio



Gross Profit Margin (%)



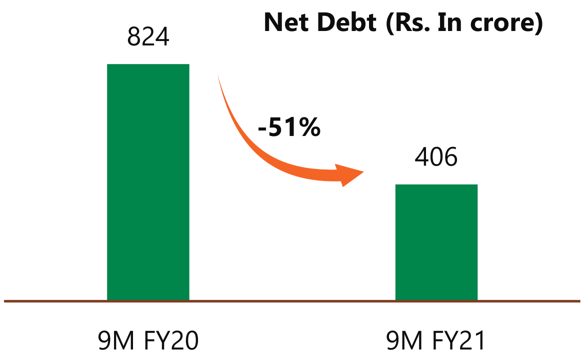
EBIDTA Margin (%)

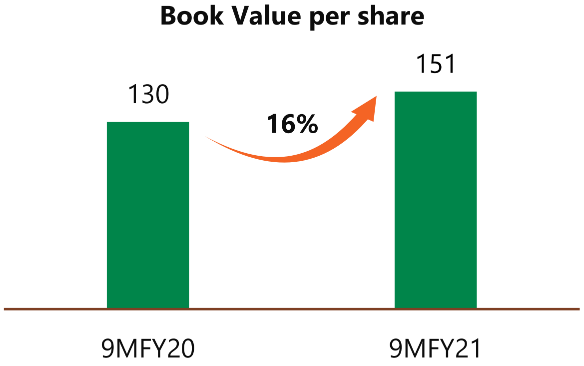


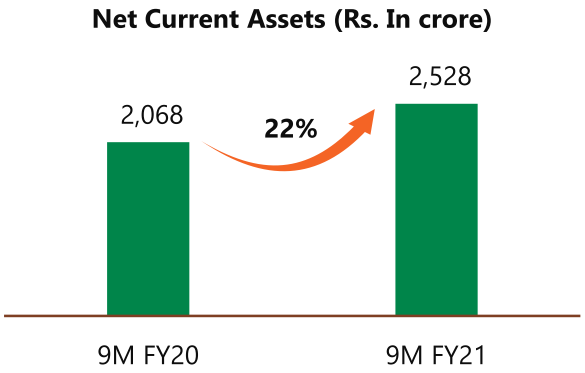
Details on standalone financials

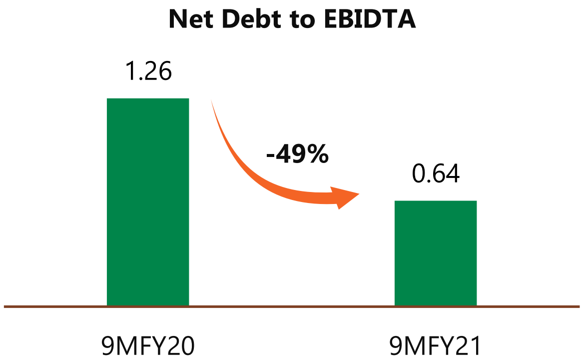
Nine-months performance

KRBL Limited
WORLD'S LARGEST RICE MILLERS & BASMATI RICE EXPORTERS
130-Year old legacy









Details on standalone financials

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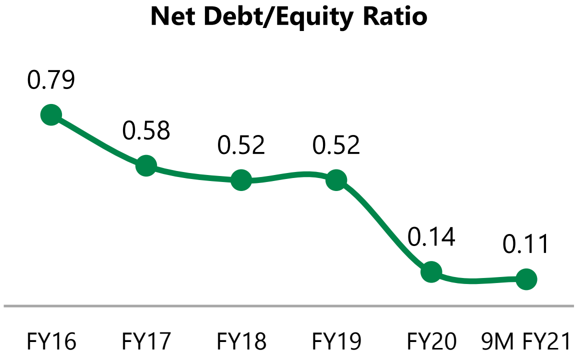
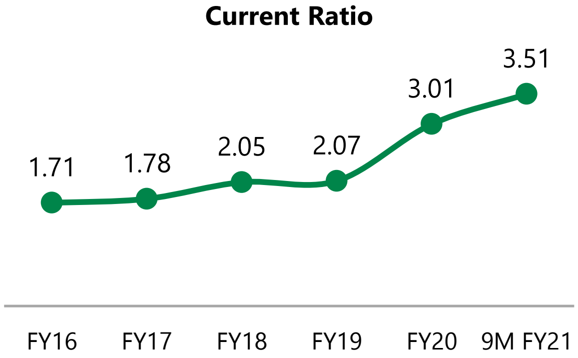
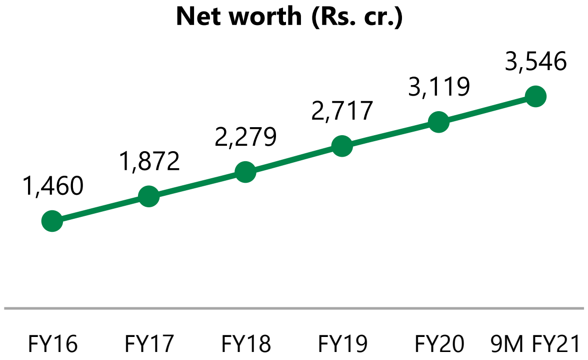
Best-in-class financial management

KRBL Limited
WORLD'S LARGEST RICE MILLERS
& BASMATI RICE EXPORTERS
130-Year old legacy







Details on standalone financials

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Experienced independent Board directorship profile

Vinod Ahuja

Mr. Ahuja is a B.Sc. Engg. (Mech.) Hons from Punjab Engineering College, Chandigarh. An integral part of the overall functioning of the company, he not only adds significant direction to the agro arm of the company, but also provides direction to the agri services division.

Shyam Arora

Mr. Arora pursued his education in UK and did his M. Tech in Electronic Instrumentation and Controls from Loughborough University of Technology.

Ashwani Dua

Mr. Dua graduated from Delhi University and has seventeen years of experience in the Rice business. With his wealth of knowledge, Mr. Dua adds immense value to the company.

Devendra Kumar Agarwal

Mr. Agarwal has vast experience of over 35 years in the area of financial management, management consultancy, business advisory, corporate taxation, auditing etc. Currently, he is a practicing Chartered Accountant.

Alok Sabharwal

Mr. Sabharwal is an Innovative Chartered Engineer with 45+ year of Professional experience in the field of High-Technology, Multi Unit Business Operations.

Priyanka Sardana

Ms. Sardana is a renowned lawyer and practicing since 28 years. She holds PG Diploma in IPR & Human Rights Law & also did M.Phil. She has a vast domestic & international experience of civil, criminal & service matters.

130-year old legacy, led by a committed management

Anil Kumar Mittal

Chairman and Managing Director

Visionary of the company. Strategic direction to all aspects of business

Arun Kumar Gupta

Joint Managing Director

Expert on Basmati paddy supply chain management & paddy milling technology

Anoop Kumar Gupta

Joint Managing Director

Oversees strategy and financial operations

Priyanka Mittal

Whole Time Director

International sales & marketing of branded business

Rakesh Mehrotra

Chief Financial Officer

Over 35 years of experience in finance

Next Generation of Leaders

Ashish Mittal

Has immense domain knowledge and 15 fruitful years of business experience. His valuable skills and expertise has brought a lot of change in the field of factory operations and technology

Kunal Gupta

Has a passion for rice and milling. He has continued the family tradition by undertaking an integrated approach to optimize operations and utilization of production plants within KRBL Ltd.

Akshay Gupta

Has unparalleled experience in procurement, shipping logistics and sales. He is responsible for developing new markets for the company for both Basmati and Non-Basmati rice products.

Ayush Gupta

Has experience in the field of retail and distribution. He has an inherent passion to understand consumer behavior and their decision making.

130-Year old legacy

Future Adaptive Business Strategy-

Building an organic growth machine

Building an organic growth machine

KRBL Limited
WORLD'S LARGEST RICE MILLERS & BASMATI RICE EXPORTERS
130-Year old legacy

Increasing Share of Wallet in Existing Consumer Base

New Consumer Acquisition through Product Innovation

More products per household from existing portfolio, for better brand penetration

A bigger basket size of the same brand builds loyalty and affinity

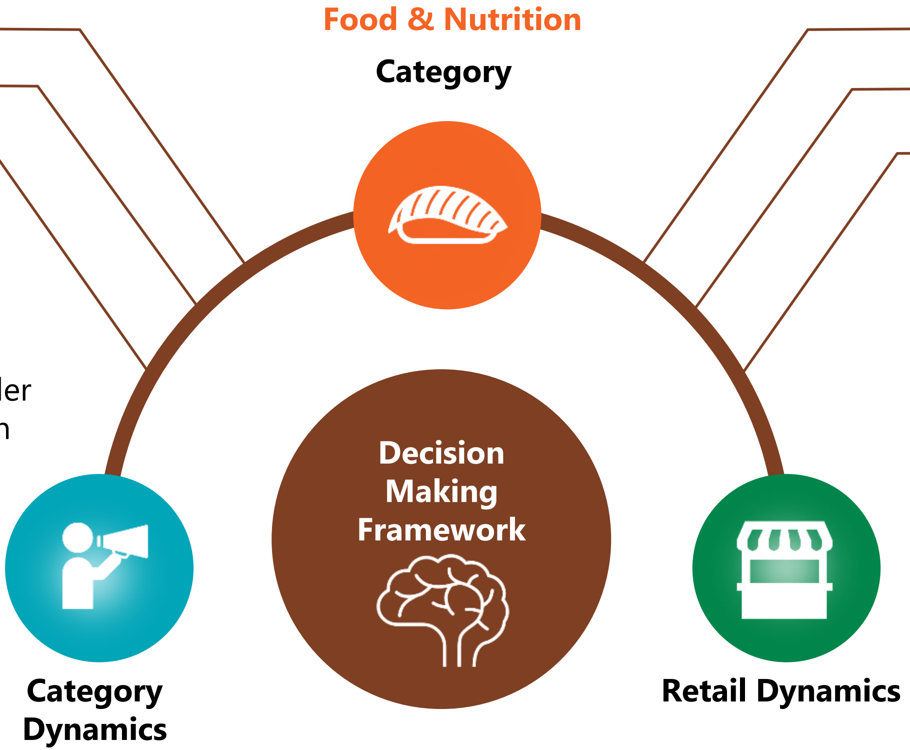
Strategic Framework

Venturing into new high penetrated product categories

Building more personalized consumer product segments

Building an organic growth machine

KRBL Limited
WORLD'S LARGEST RICE MILLERS & BASMATI RICE EXPORTERS
130-Year old legacy



BRAND
- No predominant brand leader
- Low intensity of competition from organized players.

CONSUMPTION PATTERN
- High penetrated categories
- High margin products in case of low penetration

Highly Penetrated in either traditional trade or modern trade

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Building an organic growth machine

KRBL Limited
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Key Strategies

Accelerate Category Leadership

Existing Retail Base
Increase width & depth of assortment

New Outlet Expansion
Increase retail penetration as a category leader in untapped markets

Margin Expansion
Enhancing margins through product innovation

Going Regional
To enhance brand Recall/Consideration and expanding retail geography.

Expand the Portfolio

Enter Into New Categories

Develop New Capabilities

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Building an organic growth machine

A Glance into the Future

Margin Expansion

Going Regional

New Product Categories

130-Year old legacy

History of leadership at home

-Uniquely poised to leverage sector prospects domestically

A decade of market dominance

KRBL Limited
WORLD'S LARGEST RICE MILLERS & BASMATI RICE EXPORTERS
130-Year old legacy

	2010		2020	
	600	**Revenue Growth- India Business**	1,950	~3.25X
	25%	**KRBL Market Share**	38.6% (3.1% increase from FY19)	
	22%	**Highest Share of Voice in Media**	56%	

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Segment wise performance – 9M FY21

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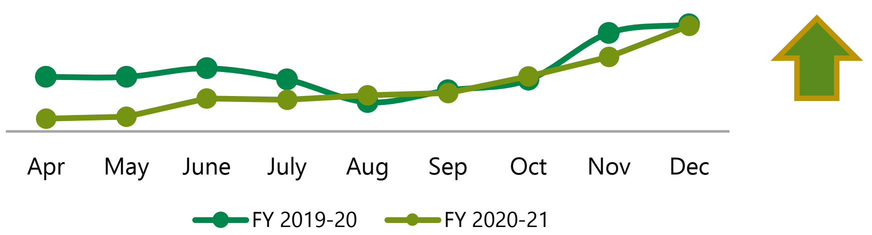
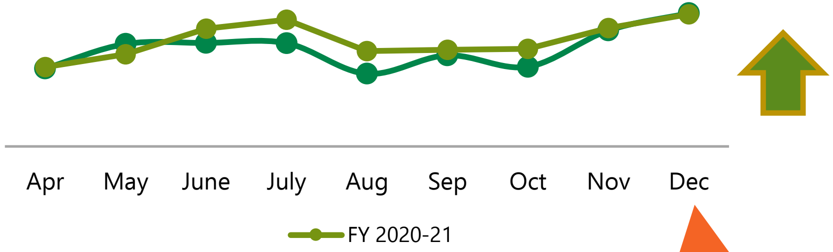
Bulk Pack Performance YoY



Consumer Pack Performance YoY



Highest Ever Consumer Pack Sales in Q3

Bulk pack sales have stabilized and are back to Pre-Covid Levels.

While Consumer pack segment showed persistence within the lockdown period, Q3 has delivered a the highest ever volume sales in any Quarter so far.

With festive and marriage season kicking in and markets opening up, Bulk Pack sales are further slated to grow in Q4

The growth is led by organised retail and is further slated to push Consumer pack sales in double digits for the rest of the year.

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KRBL's leadership presence across segments in the domestic market

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130-Year old legacy

TRADITIONAL TRADE

8% Increment in Retail Outlets in H1

483 Largest Distributors/Dealers Network

50% Volume Growth in GT QoQ

Active Kiranas have come to the highest they have been in this year

Direct coverage of KRBL has bounced back by 100% to beat pre covid levels

ORGANISED TRADE (MT + E Comm)

28% Contribution of overall Consumer Pack Sales

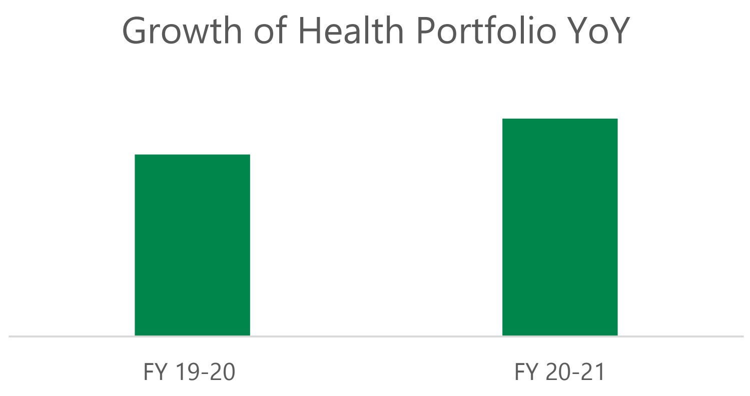
61% Volume Growth in MT+Ecom QoQ

37% India Gate market share in modern trade

The fastest growing channel in the year. E comm is set to clock highest ever numbers in the current FY.

Modern trade nos. are coming back to pre-covid levels

ADVANTAGE KRBL – Vibrant trends during pandemic



Growing awareness of immunity boosting products gave a boost to the health range in FY 2020

The health portfolio saw over 20% growth till Q3

Indian Basmati Rice Market - A key perspective

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130-Year old legacy

Indian Basmati Rice Market- 25L Mt

Un-Branded Basmati rice 15L Mt

Branded Basmati rice 10L Mt

INDIA GATE BASMATI RICE

Share 4L Mt

Opportunity
Un-Tapped Basmati Rice Market

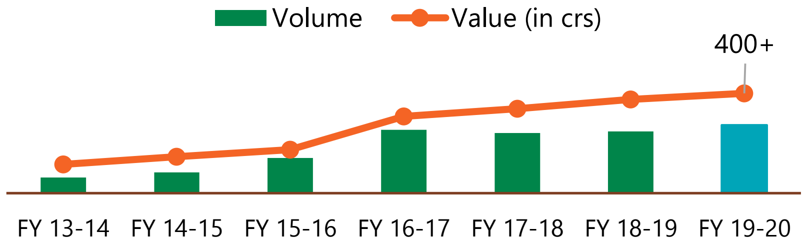
Price conscious Customers

Introducing an affordable basmati rice range

Unity BASMATI

POSITIONING **UNITY** as the **BRAND OF CHOICE** to these customers

Unity YoY Growth



Banking on strong quality standards and popularity, Unity is now a 400Cr + Brand in KRBL Portfolio

Unity consumer pack range, launched in Jan'20, is showing promise with an impressive growth QoQ

Project Disha – Incorporating the future of operational excellence

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Massive Media Campaign During Festive Season #TyohaarKiTaiyyari

12 Million+ Views on YouTube

12.5 Million+ Views on Facebook

19 Million+ Impressions on OTT

Most seen MULTIMEDIA CAMPAIGN During festival period in the category

90% of TV & Digital audience reached through campaign

More than 14,000 Spots on TV

More than 42 Million Views on Digital

Influencer Campaign on Diwali with Top Celebrities #TyohaarKiTaiyyari

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Farah Khan

3,50,000+ Views

Divyanka Tripathi

15,00,000 + Views

Shweta Tiwari

3,35,000 + Views

Divya Khosla

4,50,000+ Views

More Than 26.5 Million Views on Celebrity Handles and Reposts

Giving back to society- KRBL cares - #TyohaarKiTaiyyari

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5 Lakh+	400+	5 lakh+	Campaign	Social	#	10 lakh+
Sweet Boxes Distributed to Under Privileged	Caterers who were jobless benefitted by the activity	Needy People Served	Exclusive campaign with Celebrity Chef Vikas Khanna	Massive online, offline and Media Coverage	Top trending hashtag on Social media channels	Worth of PR value generated

130-Year old legacy

Championing Basmati abroad

-Growing ahead by staying ahead of global trends

Realities that define KRBL's export business

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#1 Indian basmati rice brand
India Gate's position in Canada both in Ethnic and Modern Trade

#2 Indian basmati rice brand
India Gate and Bab Al Hind's position in the Indian basmati white rice segment in Saudi Arabia

#1 Indian rice brand
Nur Jahan's position in South Africa

#1 Indian basmati rice brand
India Gate's position in Qatar, UAE, Bahrain, Australia, New Zealand and Fiji

#4 Indian basmati rice brand
Nur Jahan's position in Qatar

44%
Nur Jahan's import share with KRBL brands in South Africa

34%
India Gate's market share in the UAE rice industry

28%
India Gate's import share in Australia, New Zealand and Fiji

34%
KRBL's import market share in Nepal

35%
KRBL's dominant import market share in Northern African markets such as Algeria and Sudan

Growing presence in international business

14.4 Million AED
Total estimated PR value

40
Blogger Collaborations

7.46%
Engagement per post (approx.)

274
Media Alerts & Articles

As at March 31,2020

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Key brand line up in international business

International Health Brands

Creating visibility for Basmati overseas -Brand Outreach

Collaborated with health experts to augment brand value. Associated with reputed clinical dietician, Dr. Dana Al Hamwi, as India Gate's local nutritionist. Her tips on adopting healthy eating habit, utilising India Gate's products were published in various press releases, newspaper articles, social webinars and social media posts. It helped promote the amazing attributes of India Gate's products and propel our popularity. She also participated in interviews at GulFood 2020, as a part of the KRBL team.

Expanded our audience reach to grow our business sustainably. Associated with Dubai Ladies Club to widen our audience base. Organised several webinars and talk shows with the members of the club on healthy eating habits and helped showcase KRBL's healthy food segment.

Bolstered media relations by regularly participating in major food and beverage trade exhibition in the Gulf region such as GulFood 2020. KRBL made its 12th appearance in GulFood in FY20, the largest and longest-running food and beverage show of the world.

As per March 31,2020

Creating visibility for Basmati overseas -Media Initiatives

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Reinforced leadership team's image by actively engaging in industry stories through comment and opinion pieces. Arranged interviews with our Director Ms. Priyanka Mittal in prominent publications, on radio stations, and TV channels (such as Dubai Eye Business Breakfast, Dubai One TV, Authority Magazine, Entrepreneur ME, CEO ME, and Pro Chef ME).

Strategic engagement with bloggers to effectively engage with a wider consumer demography in the Gulf region. It helped ennoble India Gate's product range while delivering strong and persuasive messages on healthy eating habits.

Focused on securing key editorial coverage to engage closely with consumers and customers. Embarked on producing creative media alerts, like sharing tips and recipes, designed based on occasions and features relevant to the local media.

Strengthen brand credibility by reaffirming India Gate's commitment to support different social causes. India Gate donated 1,000 Kg of rice towards UAE's 10Million meals initiative, an initiative to help those affected by COVID-19. Coinciding with the holy Ramadan month, the donation is likely to feed more than 13,000 people

As per March 31,2020

Aiming for sustainable zero debt status alongside inventory led growth

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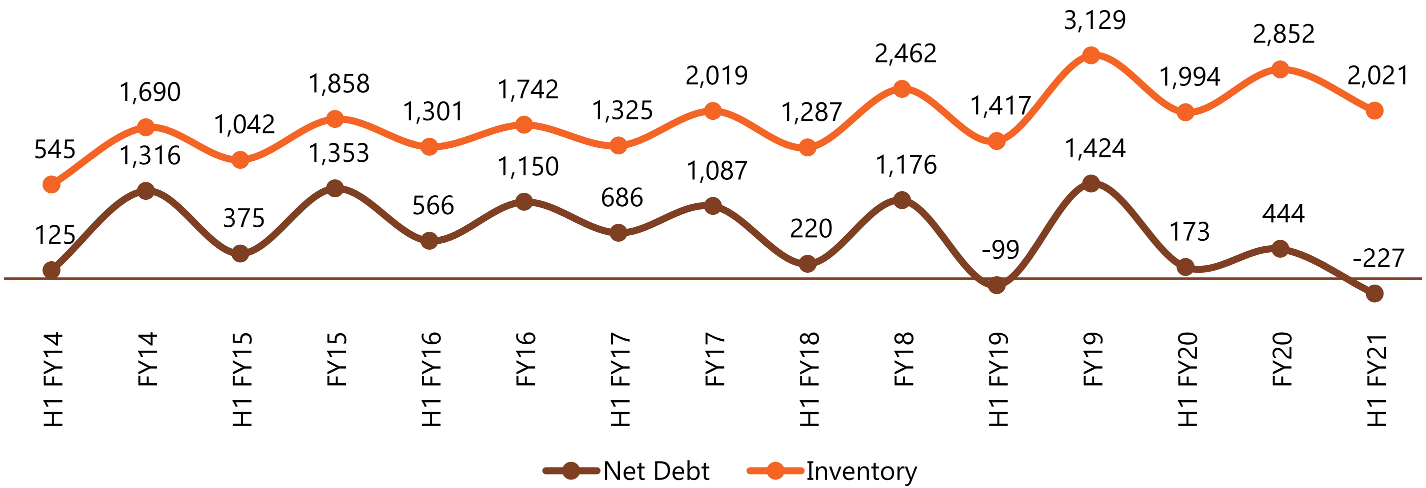
(in INR Cr.)



***Net Debt excludes Financial Lease Liabilities**
***As on Sep'18, KRBL is at zero debt with cash surplus.**

Net Debt is at Rs. 406 crore in Dec 2020

- The above data indicates the growing financial strength of KRBL as it continues to reduce its dependency on external funds for building its inventory.
- Most of the debt for the Company is in the form of working capital, which starts rising with the commencement of procurement of paddy in H2 every year and becomes insignificantly low by end of H1 of the next financial year.
- This is a cyclical phenomenon which results in **zero/negative net debt at the end of H1 every year** for the company. The company is able to maintain this cycle in spite of increasing procurements at the back of the rising demand environment.
- Focus on delivering **consistent free cash flows** while enhancing business pie

Driving profitability upwards consistently since a decade

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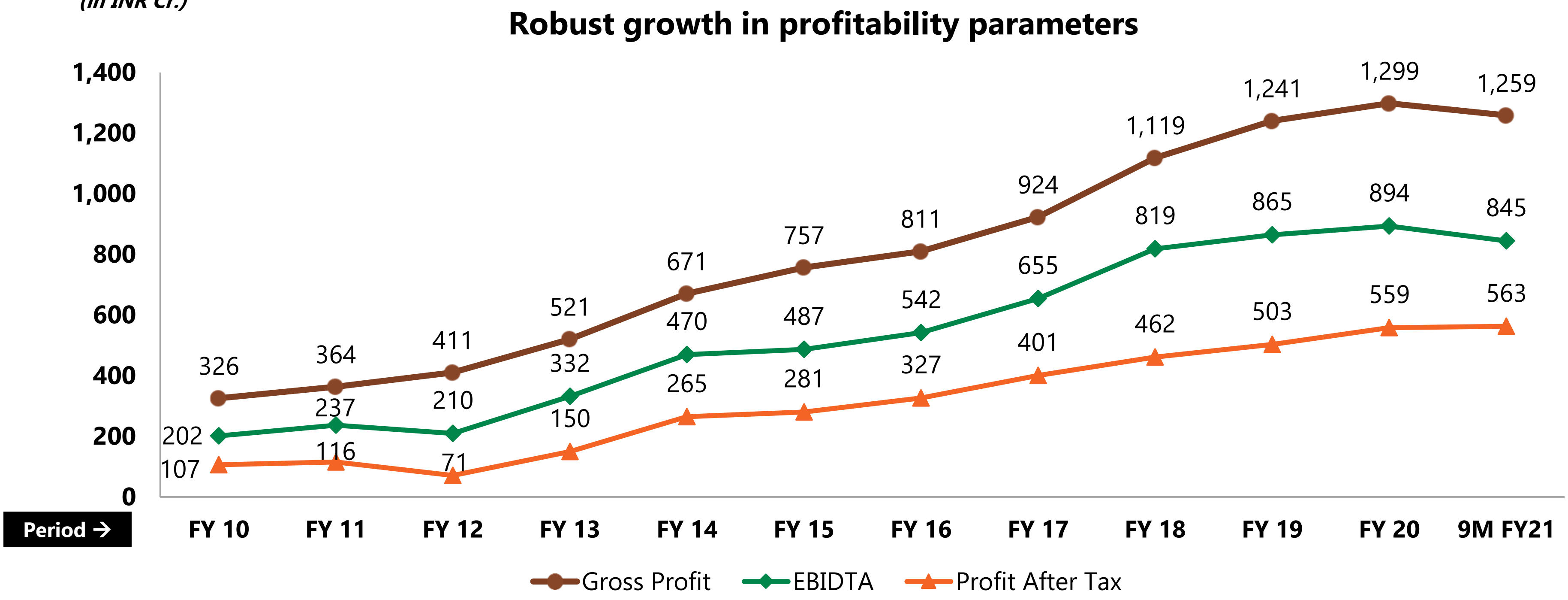
(in INR Cr.)



*Annualised
Note: Based on standalone financials

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Benefiting key stakeholders

-Doing good for investors and customers

Establishing strong ties, while boosting shareholders value

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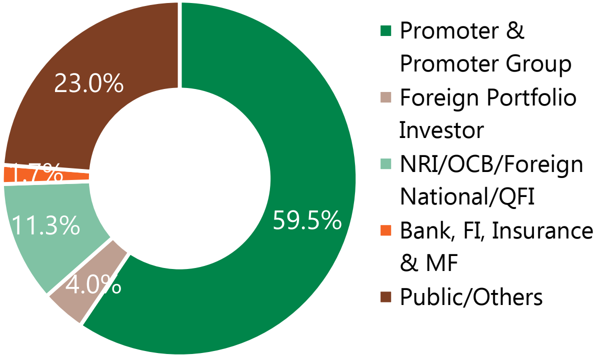
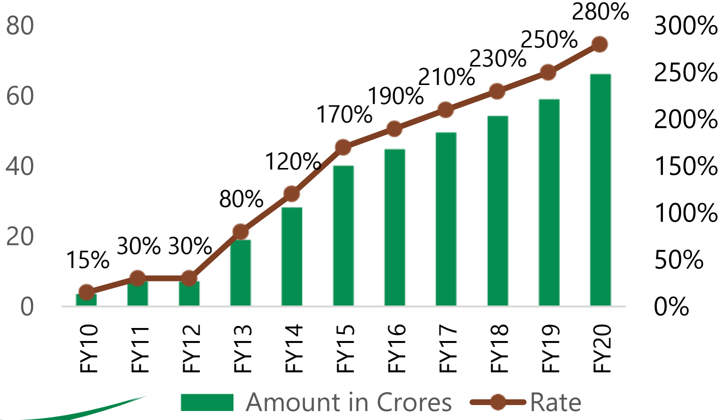
Shareholding Pattern (Dec 2020)



Dividend paid by KRBL Limited since FY10



Key Shareholders
Vanguard
Kuwait Investment Authority
Nippon India Small Cap Fund
Premier Investment Fund

Stock Data as on 31st December 2020	
BSE/ NSE/ Bloomberg Ticker	KRBL/ KRBL/ KRB:IN
Market Capitalisation (Rs. in cr.)	~5762
No. of shares outstanding (Rs. in cr.)	23.54
52-week High/ Low (Rs.)	314.70/ 97.75

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Thank You

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Safe Harbor

This presentation contains statements that contain "forward looking statements" including, but without limitation, statements relating to the implementation of strategic initiatives, and other statements relating to KRBL Limited and its affiliated companies ("KRBL") future business developments and economic performance.

While these forward looking statements indicate our assessment and future expectations concerning the development of our business, a number of risks, uncertainties and other unknown factors could cause actual developments and results to differ materially from our expectations.

These factors include, but are not limited to, general market, macro-economic, governmental and regulatory trends, movements in currency exchange and interest rates, competitive pressures, technological developments, changes in the financial conditions of third parties dealing with us, legislative developments, and other key factors that could affect our business and financial performance.

KRBL undertakes no obligation to periodically revise any forward looking statements to reflect future/ likely events or circumstances.

For further information, please contact:

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