

Date: - 19.11.2020

The Listing Department,
National Stock Exchange of India Limited
Exchange Plaza, C-1, Block-G
Bandra Kurla complex, Bandra-East
Mumbai-400 051
Stock code: STARCEMENT

BSE Limited Phiroze Jeejeebhoy Towers Dalal Street Mumbai-400 001 Stock code: 540575

Dear Sir,

Subject: Investor Presentation

An Investor Presentation for the second quarter and half year ended 30th September, 2020 has been prepared and the same has been disseminated in the Company's website www.starcement.co.in. We are enclosing herewith a copy of the Presentation for your information and record.

Thanking you,

Yours faithfully, For Star Cement Limited

19-11-2020

Debabrata Thakurta Company Secretary Signed by: THAKURTA DEBABRATA

Debabrata Thakurta (Company Secretary)

Encl. as stated





Regd. Office & Works: Lumshnong, P.O.- Khaliehriat, Dist.- East Jaintia Hills, Meghalaya- 793 210, Ph: 03655-278215/16/18, Fax: 03655-278217, e-mail:lumshnong@starcement.co.in Works: Gopinath Bordoloi Road, Village - Chamatapathar, District - Kamrup (M), Guwahati - 782 402, Assam, e-mail: ggu@starcement.co.in Guwahati Office: Mayur Garden, 2nd Floor, Opp. Rajiv Bhawan, G.S. Road, Guwahati - 781 005, Assam, Ph: 0361-2462215/16, Fax: 0361-2462217, e-mail: guwahati@starcement.co.in Delhi Office: 281, Deepali, Pitampura, Delhi-110 034. Ph: 011 - 2703 3821/22/27, Fax: 011 - 2703 3824, e-mail: delhi@starcement.co.in Kolkata Office: 3, Alipore Road, Satyam Towers, 1st Floor, Unit No. 9B, Kolkata - 700 027, Ph: 033-2448 4169/4170, e-mail: kolkata@starcement.co.in Durgapur Office: C/O - Ma Chandi Durga Cements Ltd., Bamunara Industrial Area, P.O.- Bamunara, P.S.- Kanksha, Dist. Burdwan, West Bengal - 713 212 Siliguri Office: MLA House, 3rd Floor, above Reliance Trend Showroom, Sevok Road, Siliguri - 734 001, Ph: 0353-2643611/12



Star Cement Limited (SCL)

Investor Presentation

Cementing growth. Branding success.





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This presentation contains certain statements of future expectations and other forward-looking statements, including those relating to our general business plans and strategy, our future financial conditions and growth prospects, and future developments in our industry and our competitive and regulatory environment. In addition to statements which are forward-looking by reason of context, the words 'may, will, should, expects, plans, intends, anticipates, believes, estimates, predicts, potential or continue' and similar expressions identify forward looking statements.

Actual results, performances or events may differ materially from these forward-looking statements including the plans, objectives, expectations, estimates and intentions expressed in forward looking statements due to a number of factors, including without limitation future changes or developments in our business, our competitive environment, technology and application, and political, economic, legal and social conditions in India. It is cautioned that the foregoing list is not exhaustive.

This presentation is not being used in connection with any invitation of an offer or an offer of securities and should not be used as a basis for any investment decision.



From North East to East



From Commodity to Brand



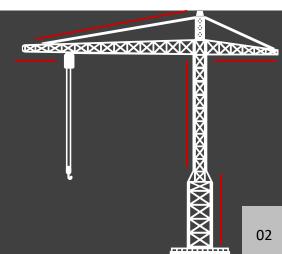
From Leveraged to Debt-Free



From Capacities to Capabilities



We are expanding the growth horizon and creating a differential.



The Birth of a Star



- ★ 2001 The Star was born
- ★ 2005 Operations commenced
- ★ Largest Cement manufacturer in NER



- * Emerging market player in Eastern India (WB & Bihar)
- ⋆ Strategically located Cement Manufacturing Facilities
- ⋆ Cement Business operates under SCL & its subsidiaries



- ★ Star Anti-Rust Cement is a marque product in the value-added segment sold in NER, West Bengal & Bihar
- * Quality endorsement ISO 9001:2008, ISO 14001:2004 and OHSAS 18001 certified
- ★ Selling different varieties of cement OPC, PPC & PSC Cement

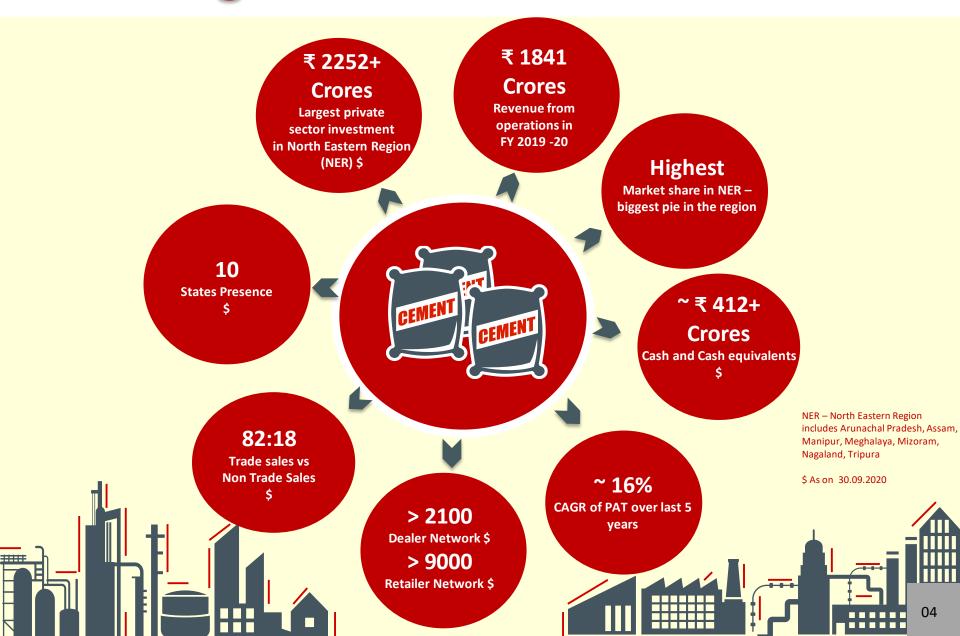






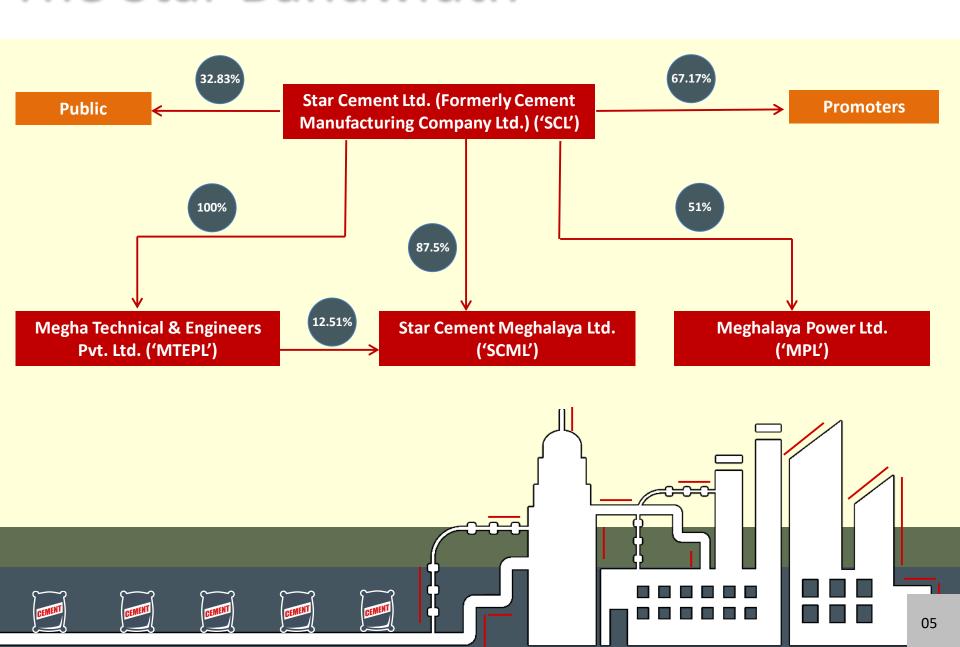
Counting the Stars





The Star Bandwidth





Strong NER Roots



Promoters have strong links with NER - a crucial factor behind SCL's success



Mr. Sajjan Bhajanka, Chairman & Managing Director



Graduate with 50 years of industry experience in Plywood, Laminates, Ferro-Alloys and Cement Industry

Other Memberships

- -Chairman of Century Plyboards (I) Ltd
- -Considered as icon of Indian Plywood industry.
- -President of Federation of Indian Plywood and Panel Industry & All India Veneer Manufacturers Association



Mr. Rajendra Chamaria, Vice Chairman & Managing Director

Experience

Rich experience of 36 years in cement and concrete sleepers industry with excellent project execution skill and production knowledge

Other accolades

Well conversant with all acts, bylaws and procedural matters relating to Environmental and Forest Act, Factories Act and Commercial & Labour Laws



Mr. Sanjay Agarwal, Managing Director

Experience

Graduate with 36 years of industry experience

Other accolades

- Instrumental in successful marketing and branding of 'Century Ply' and 'Star Cement'
- MD of Century Plyboards (I)



Mr. Prem Kumar Bhajanka, Director

Experience

Graduate with 43 years of industry experience

Other accolades

Excellent site management and project execution skills Instrumental in execution of SCL's projects

Professional Management



Key Management personnel running the organization in a very professional manner

Mr. Pankaj Kejriwal,

Director



Mr. Sanjay Kr. Gupta, Chief Executive Officer



Mr. Manoj Agarwal, Chief Financial Officer



Mr. G.M. Krishna, Chief Manufacturing Officer



Education

•Chemical Engineer with experience of over 22 years

Responsibilities

- Manufacturing operation
- •Responsible for erection & commissioning of new projects

Education & Experience

•FCA with varied experience of over 28 years with 23 years in the cement industry

Responsibilities

 Responsible for overall growth & profitability of the company and meeting company's operating & financial goals

Education & Experience

 FCA with varied experience of over 27 years including 12 years in the Cement industry

Responsibilities

 Responsible for F&A, Taxation, Statutory Compliance & Vendor Management

Education & Experience:

- Mechanical Engineer with experience of over 36 years in Cement and Engineering Industry.
- •Leadership roles in Thyssen Krupp, and UltraTech Cement.

Responsibilities:

 Manufacturing Operations and Projects Execution

Mr. Jyoti S. Agarwal,

President, Sales & Marketing.



Education & Experience

•M. Com with varied experience of over 39 years in cement industry

Other experience

 Worked at senior positions in Aditya Birla Group and Ambuja Cement Limited

Mr. Pradeep Purohit,

Senior Vice President, Supply Chain



Education & Experience

 B. Com, Graduate Dip. IIMM with varied experience of over 34 years in Cement & Engg. Industry.

Responsibilities

 Responsible for Overall Supply chain planning, Logistics, Materials and commercial functions.

Mr. Sudipto Mandal,

Vice President, Human Resource



Education & Experience

MBA in HR from TISS, Mumbai. 22 years of exp in leading MNCs and Indian org, across Mfg., Engg, Retail, FMCG, IT and BFSI

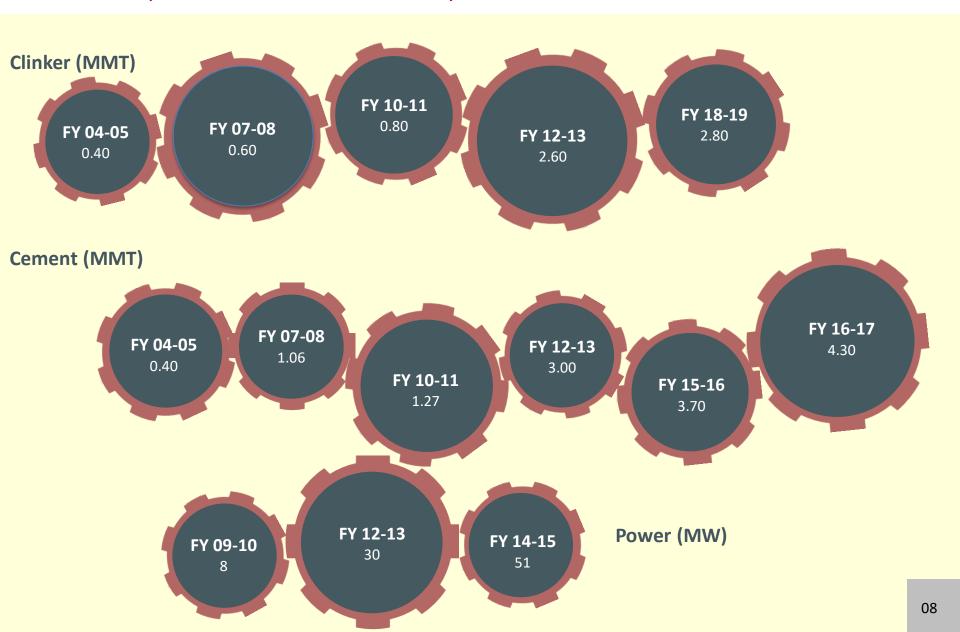
Responsibilities

HR strategy towards building a future-ready org and in maintaining its market leadership.

Journey of a Star



Cumulative capacities at the end of financial years



STARCEMENT Solid Setting

What Makes Star Cement Tick?

Strategic Location,
Proximity to Raw
Materials & Market

Adequate plant capacities to cater to the market

Dependable raw material source and easy availability of power

Beneficiaries of fiscal incentives

Well-established brand in NER with strong consumer focus in WB & BH

Superior Brand mix and innovative marketing strategies Market
dominance steered
by strong network
and retail-centric
business model

Strong NER roots

Successful
Financial Track
record – One of the
Highest
EBITDA margins in
the industry

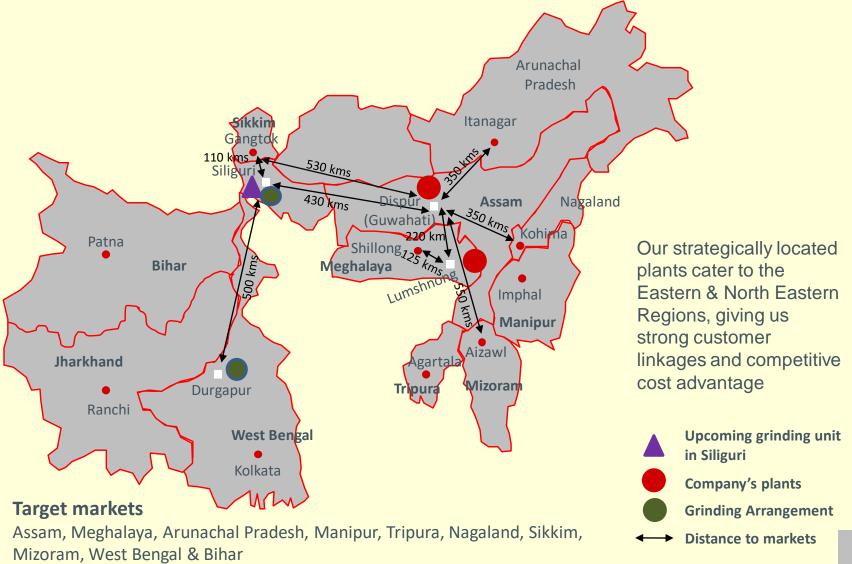
Eyes on replicating the success of NER to Eastern India

A look at each of our trigger strengths.....



Location Advantage: The Game Changer







The Star Logistics Edge

- ★ Limestone mines are located within 2-3 kms of our plants, providing strong raw material linkage, easy accessibility and uninterrupted supply of raw material
- ★ When compared to peers, our strategically located plants cater to the Eastern & North Eastern Regions, helping us optimize and rationalize costs.

Proximity to raw material leads to lower logistics costs, which otherwise constitute a significant component of the overall cost of production. This, coupled with the ability to supply at the doorstep of customers and end-users through a well-established dealer-distributor network, gives us a distinct advantage compared to our peers.





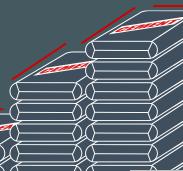
The Star Logistics Edge

- ★ Untapped NER and Eastern markets have strong potential for further growth
- ★ Over the last few years, cement arrivals in NER from mainland players has come down to 16% from 30% owing to strong location advantage for the existing players in NER
- ★ Strong entry barriers for new players in these regions
- ★ No new significant capacities in pipeline in NER
- ★ Captive mines that are home to high quality limestone having calcium oxide content higher than Industry Average, having limestone reserves of more than 80 years with double capacity
- ★ Star's established presence, extensive distribution network and high brand recall

Star enjoys the highest volume growth in NER and has adequate capacities to cater to growth targets over medium to long term, allowing it to serve the high potential market

Manufacturing	Units		
Meghalaya	4		
Assam - Guwahati	1		
WB (Hired Units)	2		

Capacity	
Cement (Mn Ton)	4.3
Clinker (Mn Ton)	2.8
Power (MW)	51



The Star Fiscal Edge: Financial Incentives



SCL's plants enjoy the following fiscal benefits granted by the Government

	Exemption	Balance Exemption period**			
		SCML	SCL-GGU	SCL-LMS	MPL
Income Tax	100% under Section 80 IE, subject to MAT	≈ 2 years	≈ 2 years	-	≈ 3 years
IGST / CGST on Clinker Cement	29% / 58% 29% / 58%	≈ 3 years -	- ≈ 3 years	≈7 years ≈7 Years	

^{**} As on 31.03.2020

The Mark of a Star: Branding



Success

- ★ For Star, cement is not merely a commodity and therefore, we do not sell cement, rather we build and sell brands
- ★ Star as a Brand have a very high recall value, enabling repeat customers
- ★ Star Cement is the most preferred brand in NER and is witnessing consistent growth in the markets of Bengal & Bihar

Concentrated launches in select markets backed by adequate strong budgets, innovative aggressive marketing and sufficient plant capacities

Advertising and Brand Promotion spends annually (₹ Mn)



* FY 16-17 and later results are reclassified as per IndAS standard

Regular Brand Investment

- Aggregate Brand investment of ~ ₹ 3,000 Mn in the last decade
- Very aggressive campaign for Brand Launch in WB & BH

Celebrity endorsements

Bipasha Basu, Hima Das, Debojit Saha, Saurabhee Debbarma, Lou Majaw, Mami Varte, Late Bhupen Hazarika, Pranjal Saikia, Simanta Sekhar

- + Star Cement organized North Easts first International half marathon in which more than 20000 people united for a single cause 'Run to support a clean India'
- + Very aggressive and comprehensive 360° campaign in NER, WB & BH involving masses in OOH, TVC, Radio & Press
- + Star Cement was recognized among top 5 brands for corona virus awareness advertisements by Brand Equity.

Awards and Accolades



ET NOW – "CSR Leadership Award 2019" in Manufacturing Award for the highest Corporate Tax Payer (Non-PSUs) in NER in one of our subsidiaries – Third in FY18 Supply Chain & Logistics Excellence (SCALE) Award 2019 - Confederation of Indian Industry (CII) Institute of Logistics

ZEE Business "Emerging Company of the Year FY 2017-2018

Certification of Appreciation from Office of DC, Kamrup for serving food & water to the devotees at Ambubachi Mahotsav'18

Gold award (Alternative Media – Any single execution on nonconventional OOH) and Silver award (Outdoor Media Plan of the Year - Local) at OAA 2016 Award for "Best Practices in Employee Engagement"-National HRD Network (NHRDN) in 2016 Mahindra Transport
Excellence Award 2016 Nnational Award in Mining
as well as in the
Construction segment

Award for "Fastest Growing Company" above Rs. 1000 Crs at Economic Times Bengal Corporate Awards 2016 Award for 'Most preferred Cement brand' for 5 years consecutively at the North East Consumer Awards in 2015 Awarded first prize in the Thermal Power Station Sector - National Energy Conservation Award, 2015 & 2014

Most preferred cement brand by AREIDA from 2010 to 2013







The Star Shines Bright and Strong



- ★ Enjoys a leadership position in the North East with market share of more than 23%
- ★ Gradually increasing share in the Eastern region through concerted efforts
- Strong dealer and distributor network built over the years, steering year-on-year growth, enabling leadership position in market



Highest Volume in NER and adequate capacities for catering demand growth over next few years. In Q1 FY 20 -21 : Thirty Five days of sales was lost for nationwide lockdown due to COVID -1

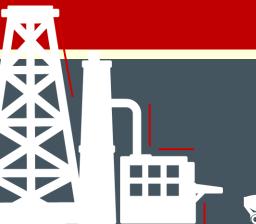
Marketing the Star Brand



Innovative strategy, large distribution network, pioneering initiatives

- ★ Pioneers in initiating distribution through direct network, i.e. Dealers rather than C&F agents in NER
- ★ Building the Brand aggressively and innovatively in the markets of West Bengal & Bihar
- ★ Consumer-centric strategic approach initiated attractive schemes like 'Kismat ki Bori' offer, 'Bag Me Chandi' offer, 'Dhan Varsha', Gifts to dealers, masons, contractors, customers etc.
- ★ An out-of-the box marketing strategy to build highest recall and positive brand perception through innovation in communication and media advertisements at important road crossings, Pan Shops, local TV, in addition to the traditional billboard/hoarding advertisements
- ★ Conducted Coronavirus campaign in TV and digital Media

Complete Portfolio of Grey Cement









Marketing the Star Brand

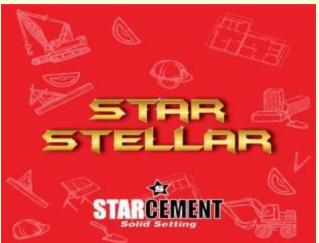


Innovative strategy, large distribution network, digital initiatives

Technical assistance to retail consumers to ensure better connect - drives demand and builds brand confidence

- ★ Value-enhancing technical marketing for customers
- ★ On-site technical support to customers through unique concept of mobile vans manned by experts
- ★ Shop counter meets, Engineer meets, Contractor meet and Dhalai meets has been conducted
- ★ Toll-free Customer care number 180034534500
- ★ Business Whatsapp no 7595080005 for immediate query resolutions
- ★ Mobile application in iOS and Android for all Dealers "STAR SAATHI"
- ★ Mobile application in iOS and Android for all Engineers "STAR STELLAR"



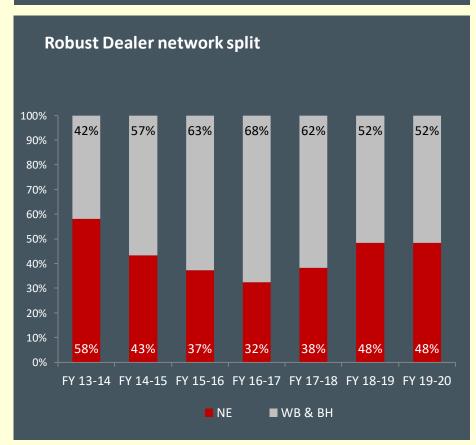




Retail-driven Marketing strategy

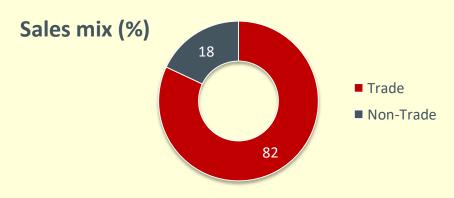


Distribution Network	
Retailers	>9,000
Dealers	>2,100



- ★ Distribution network spread across 10 states
- ★ While our peers adopted the wholesaler model, we have built on our strong network of partners over the last decade
- ★ The result Deeper penetration, greater reach, higher market share

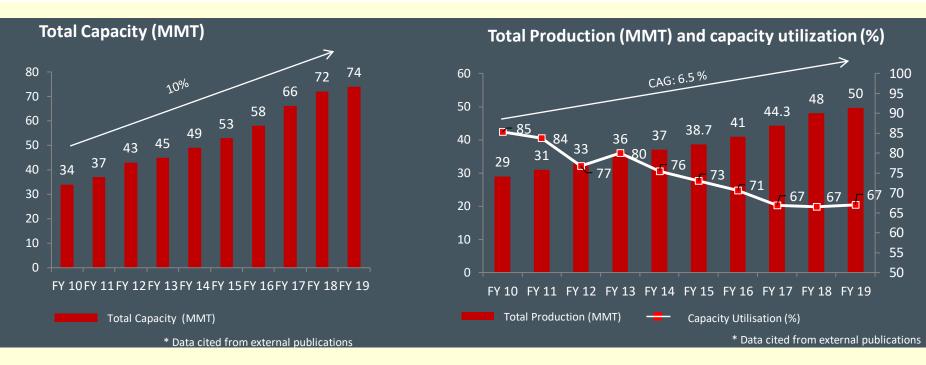
Higher proportion of trade sales resulting into higher Cement realization per ton





East India: Huge Untapped Potential

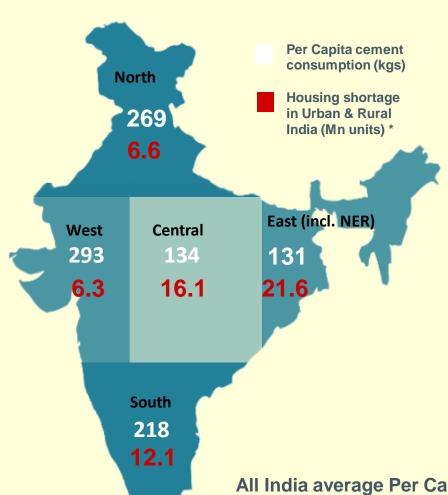




- ★ Cement production in the Eastern regions has grown at a CAGR of 6.5 % and is expected to grow at a CAGR of 7-8% in the next 5 years.
- ★ Demand is expected to grow at a steady pace through increased allocation
- ★ Government focus on infrastructure to boost growth through increased allocation in housing, metro rail service, roads, flyovers, ports, and commercial real estate segments will drive the cement demand
- ★ Special focus on rural and semi-urban areas through large infrastructure and housing development projects and 10 nos smart cities.

East India: Huge Untapped Potential





Per capita cement consumption in East is the lowest, thus underlining huge potential for growth

Housing shortage in Urban India - Of the total housing shortages in urban India, East alone contributes to 35%. East and Central put together contributes ~60% of all India urban & rural housing shortages

At 131 kg, per capita consumption is among the lowest in East (national average – 225 kg per year)

Eastern India (including NER) account for urban housing shortage of 4.6 million units & 17 million units for rural housing shortage

Demand for cement is expected to grow in high single digits in East India

A pick-up in infrastructure development will trigger cement consumption demand in these states

All India average Per Capita cement consumption - 225 kg
All India Housing shortage in Urban (19 mn) + Rural India (44 mn)- 63 mn units

North East Region: An Expanding Opportunity Landscape



8 states with abundant

Natural Resources

Limestone, Coal, Dolomite, Quartz, Granite, Sandstone, Shale



Separate Ministry for the Region – Doner (Development of North Eastern Region) to boost development



Central government's infrastructure development thrust



Roads - The Centre has sanctioned Rs 1.9 Lakh crore for road projects spanning over 14,000 km in the North East. A total of 197 road development projects are being implemented under various programmes and schemes of the road transport and highways ministry in the north eastern states. NHIDCL and NHAI has set its focus on building roads across the states of North East.



Airports - 5 sanctioned, 8 in pipeline, ₹ 5,000 Crores Investment is expected during next 10 years. Guwahati , Agartala & Manipur airports to be upgraded. Aurunachal (Hollongi airport) & Mizoram (Lengpui Airport) to be newly constructed.



Railways - Indian Railways has lined up several projects worth at least ₹ 40,000 crores to connect capital cities of five North Eastern states which 20 major railway projects, encompassing 13 new lines, two gauge conversions and five doublings with a length of nearly 2,624 kilometres and several engineering marvels such as India's longest double decker rail-cum-road bridge, one of the longest tunnels in the country and the world's tallest pillar-based rail bridge. *Gross budgetary allocation of Rs 6,549 crores in Fy'20-21 for North East Frontier Railway which includes Rs 2597 crores for new broad gauge lines* *



Hydro Power - Largest Hydro power potential in India is in NER with 98% still untapped, 63000 MW of Hydro Power capacity identified; 14000 MW already allotted to Pvt. Players which will result in ~14 Mn Tons of Cement Demand

Smart Cities – Fund of Rs 14,124 crore approved for 464 projects in 8 Smart Cities in Northeast.

Non-Lapsing Central Pool of Resources – Unspent amount of **10%** Budgetary allocation for **NER Infrastructural Development**

%

- Increased Allocation to Rural Low cost housing under Pradhan Mantri Awaas Yojana Gramin Scheme to Rs 31500 Crores
- ➤ Budget FY'19-20 Government proposed to invest Rs 100 lakh crore in infrastructure in 5 years #

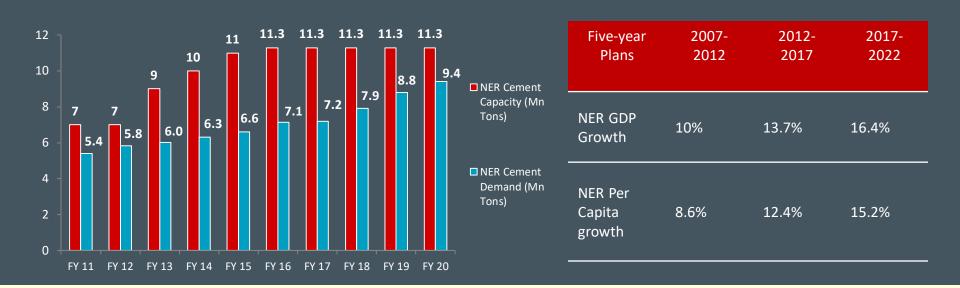


^{*}Four-lane concrete roads are expected to shore up cement demand— 2,000 tonnes of building material goes into creating every 1 km of road

Rs 18,000 crores will be provided over the Budget Estimates for 2020-21 for Prime Minister Awaas Yojana. This will help 12 lakh houses to be grounded and 18 lakhs to be completed. Expected add jobs – 78 lakhs, Steel – 25 LMT, Cement – 131 LMT.

North East Region: Opportunities Galore





- ★ 8-9 % p.a. projected growth of cement industry (CAGR of 5-6 % in last 5 years)
- ★ Potential for growth current per capita cement consumption is 142 kg in NER
- ★ Major players Star Cement and two others catering to 50-60% of cement demand and deriving benefit of economies of scale
- ★ Consolidation on the cards as small players expected to be edged out eventually
- ★ No new major capacities in pipeline in the region

The Star is Set to Shine Brighter: STARCEMENT More Frontiers of Growth

- Further growth in high potential areas by leveraging operational and financial efficiencies
- Seize the growth opportunities in NER, Eastern Region partner the government's initiatives to boost infrastructure
- Strengthen and expand dealer/distribution network to capture Eastern markets and deepen penetration into NER
- Explore and tap new markets to boost margins
- Grow product portfolio with new, niche and quality brands
- Set-up capacities to cater to incremental demands of the region, upcoming Siliguri grinding unit to cater to increasing West Bengal & Bihar demand.
- Focus on retail services
- Expand technical services to enhance customer service and brand building
- Enhance brand recall through innovative marketing strategies, more CSR initiatives

The Numbers Speak: Successful Financial Track Record

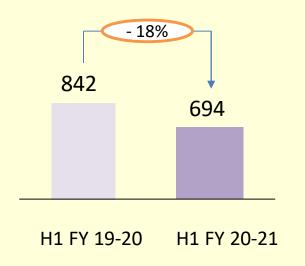


In ₹ Crores	2016-17	2017-18	2018-19	2019-20	H1 FY 19-20	H1 FY 20-21*
Net Operating Revenue	1,552	1,629	1,826	1,841	842	694
EBIDTA	411	526	455	424	192	157
EBIDTA Margin (%)	26.89%	32.56%	24.90%	23.02%	22.75%	22.59%
Cash Profit	319	457	411	380	174	147
EBIT	293	405	349	331	147	115
PBT	215	353	335	322	143	112
PAT	195	331	299	286	129	104
PAT Margin (%)	12.75%	20.48%	16.37%	15.51%	15.26%	14.93%
Net Fixed Asset	918	820	797	931	847	919
Total Capital Employed	2,101	2,063	1,966	2,054	2049	2153
Long Term Debt	500	299	24	3	4	2
Share Capital	42	42	42	41	42	41
Net Worth	1,146	1,476	1,724	1,857	1852	1961
ROE (%)	17.00%	22.40%	17.30%	15.40%	13.90%	10.60%
ROCE (%)	13.90%	19.60%	17.80%	16.10%	14.30%	10.70%
Debt Equity Ratio	0.44	0.2	0.01	0	0	0
EPS	4.64	7.88	7.13	6.85	3.07	2.51

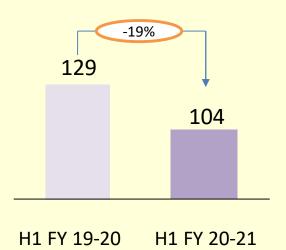
Performance Anatomy



Net Revenue (Rs Crs)



PAT (Rs Crs)



Due to COVID 19 outbreak and resultant lock down country wide Sales volume & PAT reduced.

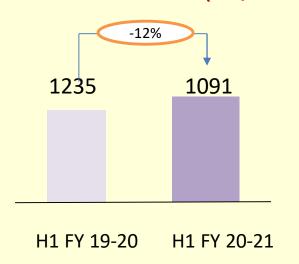




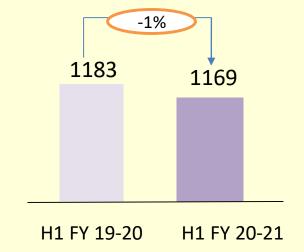
Performance Anatomy



Power & Fuel cost (Rs/MT)



Freight & Forwarding Cost (Rs /MT)







CSR - Assam, Meghalaya & West Bengal

STARCEMENT

HEALTH & SANITATION

- Distribution of portable drinking water Lumshnong, Brichrnyot and Khleiriat villages is going on as per scheduled time frame.
- ❖ Installation of Drinking Water System & renovation of existing toilet in new 4 LP and SSK Schools in under process in Mohitnagar area.
- ❖ A public toilet is under construction in Lumshnong area and Construction Public urinal block at Gourihat, Mohitnagar is completed. Another public toilet construction in Sonapur Rash Field & Amri Karbi Baptist Church in Chamota is under process.
- construction of 40 individual toilets were completed in Sonapur area.
- ❖ Waste Management Project in Lumshnong and Umsahi village is functional as schedule time frame.
- Facial Mask distribution programme was carried out in social institution, children home, schools and colleges and other areas of Mohitnagar & Sonapur locality.
- An extensive & rigorous disinfectant drive was carried out at Sonapur & Mohitnagar area of Assam & West Bengal. Social institutions, Market Places, village roads & home stead land of 11 number of educational institutes were sanitized by engaging certified agencies. This activity was carried in order to ensure the places germ free.









LIVELIHOOD DEVELOPMENT

- Star USHA Tailoring schools are expected to open in the month of October. In Chamata Pathar & Lumshnong area. 15 new girls & 20 trainees have been selected for basic course & advance course respectively in Lumshnong village.
- Second phase of spice cultivation along with was initiated in Mohitnagar area. Black pepper cultivation and Agarbatti making project for women is under preparation in Mohitnagar.
- Process initiated for setting up a rice milling mechanism in Mohitnagar and biofloc cultivation in Mohitnagar and Assam
- ❖ IT is observed that cattle population have been increasing in Dairy project i.e. SURABHI, and a survey was carried out for upscaling of Surabhi project through setting up a Dairy plant in Sonapur area.
- Moreover, all existing livelihood projects like Fishery, Dairy, Piggery, Duckery, Bee keeping etc. are functioning in Assam & Meghalaya. Joint meeting, survey, group discussion, monitoring, farmer identification etc. are going on as a part of Sub project Cycle.









CSR - Assam, Meghalaya & West Bengal



EDUCATION

- On-line Art classes, dance classes have been started at Kala Mandir-Mohitnagar.
- Construction of Basketball Court at JYMA ground Jalpaiguri has been completed.
- An assessment was done to identify the need of LP schools of Mohit Nagar area and it was found that there is a need of infrastructure development of 4 LP schools in Mohitnagar. Project preparation is under process, estimation was done through identified vendors.
- 10 meritorious students of Lumshnong area got admission in class XI in CMCL Vidyalaya for whom admission fees and tuition fees will be minimized and relaxed under CSR policy and education policy of Star Cement
- Construction of roof in Chamata Pathar High School has been completed.





RURAL DEVELOPMENT



- SCML New market is under construction. 1 restaurant and 17 shops were constructed and installation of doors and windows is under process.
- Construction of community hall office and green room is under preparation in Lumshnong village.
- ❖ Installation of 12 Solar Street lights was completed in Sonapur area, Installation of 70 solar street lights is under process in village roads of Mohitnagar.
- Reconstruction of Roypara Hari Mandir is almost completed. Two new temples have been identified for reconstruction.
- construction of Gouri Hat stage and renovation of creation ground in Mohitnagar area is under process.
- Around 5000 food packets and 25000 masks were distributed among 20000 flood victims of GGU plant peripheral area and Kamrup Rural and Metropolitan District of Assam.
- Construction of public utility area of Chamata Lalmati Community hall , Bamon Gohai Than in Assam were completed







Covid Related Actions



Routine Hygiene and Cleanliness



All inbound vehicles / machineries disinfected on gate



Body temperature screening of every individual before each entry/ exit.



Touch free (Foot operated) hand washing basins installed at various places.



Cleaning of all Washroom, Toilet, Wash- Basin, and arrangement of hand sanitizer.

Social Distancing & Safety Measures



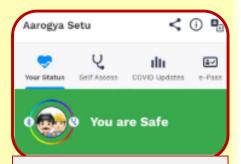
Social distancing of minimum 1.5m



Only two personnel are being allowed in lift.



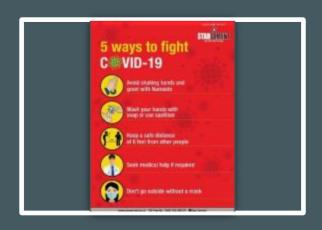
Address of nearest COVID-19 hospital displayed at various locations.



Company employees to use Arogya setu app- it is also being monitored at main gate

















Thank You

Mr. Sanjay Kr. Gupta investors@starcement.co.in

www.starcement.co.in