Dear Sir,

Pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we submit herewith a copy of the Investor Presentation, February 2020.

Thanking you,

Yours faithfully,

for PRISM JOHNSON LIMITED

ANEETA S. KULKARNI
COMPANY SECRETARY

Encl.: As above
PRISM JOHNSON LIMITED
(Formerly Prism Cement Limited)

AMONGST INDIA’S LEADING INTEGRATED BUILDING MATERIALS COMPANY

Investor Presentation
For the Quarter ended December 2019

February’ 20
During Q3FY20, Consolidated EBITDA (ex of insurance subsidiary, RQBE) grew by ~9% to ~₹ 1351mn amidst overall economic slowdown and prolonged monsoon, especially affecting clinker and concrete volumes.

For 9mFY20, Consolidated HRJ EBITDA margins were at ~4.6%. EBITDA grew by ~88% to ~₹ 644mn. Consolidated HRJ revenues grew by ~9%. Bathroom segment revenues grew by 23%.

Key highlight during the quarter was sustained performance by HRJ division. Consolidated HRJ EBITDA margins were at ~5% as compared to ~2.9%, reflecting EBITDA growth at ~78%.

During the quarter under review, Consolidated HRJ revenues increased by ~4% on yoy basis, led by Bathroom segment revenues increasing by ~22%. Tiles volume grew by ~3%.

Cement Division’s EBITDA per ton improved to ~₹ 844 for nine months ended December 2019 as against ~₹ 782.

During 9mFY20, Cement volumes were nearly flat as compared to 9mFY19, however clinker volumes were down sharply. As a result, overall volume declined by ~7% as compared corresponding period last year. Premium products sales were ~21% of overall cement volumes.

continued..
Cement Division’s EBITDA per ton improved to ₹ 753 as against ₹ 703 reported during quarter ended December 2018. Improvement was mainly on account of higher realizations offsetting overall increase in costs.

Cement volumes for the quarter ended December 2019 were flat, while clinker sales fell sharply resulting in overall volume decline of ~8% on yoy basis. Premium products volumes continued to improve and constituted ~24% of overall cement volumes.

Ready Mixed Concrete business performance was impacted due to heavy monsoons and tight liquidity. RMC Division’s revenues declined by ~8% to ₹ 3442mn. EBITDA though improved by ~32% to ₹ 75 mn. For 9mFY20, EBITDA stood at ~₹ 209 mn, de-growth of ~26%.

Standalone Debt (net of cash) stood at ~ ₹ 15.3 bn as on December 2019. Consolidated Debt (net of cash and RQBE) stood at ~ ₹ 19.3 bn as on December 2019.
Quarter ended December’ 19 – PJL Consolidated (ex RQBE) and Standalone Financials

**Conso. Segment Revenue (Rs mn)**

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<thead>
<tr>
<th></th>
<th>Q3 FY20</th>
<th>Q2 FY20</th>
<th>Q3 FY19</th>
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<tbody>
<tr>
<td>Cement</td>
<td>6170</td>
<td>5725</td>
<td>6586</td>
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<td>HRJ</td>
<td>4678</td>
<td>4633</td>
<td>4488</td>
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<td>RMC</td>
<td>3442</td>
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<td>781</td>
<td>1054</td>
</tr>
<tr>
<td>HRJ</td>
<td>233</td>
<td>199</td>
<td>131</td>
</tr>
<tr>
<td>RMC</td>
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**Standalone Segment Revenue (Rs mn)**

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During Q3FY20, Cement volumes were flat, while clinker sales fell sharply resulting in overall volume decline of ~8%. There is a on-going effort to increase distribution footprint by expanding dealer and retailer network.

q EBITDA per ton was up ₹ 50 on yoy to ₹ 753. While overall cost went up, better realizations led to improvement in EBITDA.

q Several cost initiatives such as commissioning of WHRS, Solar Power and change in fuel mix to play out going forward. Shift in fuel mix towards higher usage of Petcoke and domestic coal, at the same time negligible use of imported coal. Commodity prices continue to remain benign.
Marketing & Branding Activities and Recognition

- Prayagraj Airport Belt
- Prayagraj Airport Arrival hall
- Varanasi Airport
- Train Branding
During the quarter tiles volume grew by 3% on yoy basis. Consolidated revenues up ~4% yoy to ₹ 4678mn. Bathroom segment revenues continued better growth at ~22%. Net working capital management continues to remain under control.

Consolidated EBITDA margins stood at ~5% compared to ~2.9% for quarter ended Dec’18. Consolidated EBITDA grew by 78% yoy to ₹ 233mn. During 9mFY20, consolidated EBITDA were up ~88% to ₹ 644mn

Division continues to invest in marketing and distribution activities. Total of 14 Experience Centres in operations with Pune being added in Q3FY20

Over the fast few quarters, HRJ Division has sustained its overall performance, despite challenging business scenario. This reflects the efforts and focused initiatives undertaken during the past few years. Going forward the focus is on effectively sweating the assets
Marketing collaterals, product launch event and outdoor campaigning

www.prismjohnson.in
During the quarter, revenues de-grew by ~8% to ₹3442mn as compared to Q3FY19, due to prolonged monsoon and NGT ban on construction.

EBIT declined during the quarter due to lower utilization levels.

Focus continues on improving utilization levels and increase in value added products in the Individual Housing Segment.

Note: Q1FY18 revenues are net of excise.
RMC (India) – Product display at Innovation Galleries

Cochin
Bangalore
Noida
Indore
Thiruvananthapuram
ESG initiatives – efforts to gain momentum

Environment stands out as a key issue in ESG analysis. Prism Johnson is committed towards achievement and maintenance of high standards of Environment, Health and Safety issues at all plants and offices. The Company even has few firsts as outlined below:

• The Company actively looks for opportunity to replace fossil fuels with green / renewable energy:
  • Cement Division has commissioned 7.5MW Solar Power and plans to commission total of 25MW by June 2020. HRJ Division has plans to commission ~5MW solar power by March 2020
  • Cement Division to commission WHRS in a phased manner by September 2020
  • Increasing usage of alternate fuels
  • Usage of bio-diesel for transportation equipment by all the three Divisions

• Rain water harvesting measures in and around Cement plant – 1.6x water positive. Enhancing the biodiversity in the mined out and peripheral areas

• As a ongoing initiative, RMC Division conducts training and safety program
ESG initiatives -

With the objective of giving back to the society several initiatives were conducted during the quarter at PAN India level:

• Free medical assistance to nearby villagers and organization of free mega medical camps at Satna
• Awareness on addiction and its health effects amongst employees and drivers across RMC plants
• Other social initiatives include: rural infrastructure development, promoting and developing education, vocational skill development and social welfare activities

Company's Corporate Governance comprises inter alia:
• Good Board practices
• Board commitment towards compliance
• Improved financial performance
• Transparency in disclosures
• Sustainability
Debt/Equity ratio and Debt/EBITDA ratio marginally up in 9mFY20

- Standalone Debt / Equity ratio has gone up marginally in 9mFY20 due to capex in WHRS and seasonality. As compared to September 30th 2019 levels, both standalone and consolidated debt (net of cash) has come down marginally
- The Company has reduced standalone debt (net) for four consecutive years. Improved performance over the last few years resulted in Debt / Equity ratio trending down over the years
Raheja QBE General Insurance (RQBE) – way forward

- Joint Venture with QBE group of Australia with Prism Johnson stake at 51%.
- Raheja QBE till recently had a liability led specialist insurance focus. Foray into retail business
- New brand identity introduced with the core messaging of ‘Your Kind of Insurance’
- Following Products approval received from the regulator
  - Private Car Bundled Policy
  - Private Car Addon Covers - Annual
  - Group Hospital Daily Cash
  - Pravasi Bhartiya Bima Yojana
- Private Car Package Policy along with add-ons rolled out in December 2019
- RQBE will soon start business with MISP’s (Dealers) dealing in Hyundai (Private Car), Jeep (Private Car), Tata Motors (Private Car and Commercial Vehicle) apart from others
- Q3FY20 financials:
  - Gross written premium - ₹ 423.9mn, growth of 55% over Q3FY19,
  - Profit / (Loss) before tax - ₹ (77mn) as compared to ₹ (80mn) in Q3FY19
**PRISM JOHNSON LIMITED** is one of India’s leading integrated Building Materials’ Company, with a wide range of products from cement, ready-mixed concrete, tiles and bathroom products.

**Prism Cement**
Prism Cement manufactures Cement with the brand name ‘Champion’ and premium quality grade of cement under ‘Champion Plus’ and ‘DURATECH’ brand. It caters mainly to markets of Eastern UP, MP and Bihar, with an average lead distance of ~385 kms for cement from its plant at Satna, MP. Wide marketing network with ~3,940 dealers serviced from ~235 stock points.

**H & R Johnson (India)**
Established in 1958, H & R Johnson (India) is the pioneer of ceramic tiles in India. HRJ offers end-to-end solutions of Tiles, Sanitaryware, Bath Fittings and Engineered Marble & Quartz. All the products are sold under 4 strong brands, viz. Johnson, Johnson Marbonite, Johnson Porselano and Johnson Endura. In ceramic / vitrified tiles, HRJ along with its Joint Ventures and subsidiaries has a capacity of over 68 million m² per annum spread across 13 manufacturing plants across the country which is one of the largest in India.

**RMC (India)**
RMC (India) is one of India’s leading ready-mixed concrete manufacturers. RMC currently operates 99 ready-mixed concrete plants in 45 cities/towns across the Country. RMC has ventured into the Aggregates business and operates large Quarries and Crushers. At present, RMC has 7 Quarries across the country. RMC has been at the forefront in setting high standards for plant and machinery, production, safety standards, quality systems and product services in the ready-mixed concrete industry.
About PRISM JOHNSON LIMITED

Investor Relations

PRISM JOHNSON LIMITED is committed to creating long-term sustainable shareholder value through successful implementation of its growth plans. The company's investor relations mission is to maintain an ongoing awareness of its performance among shareholders and financial community.

For additional information, please contact:

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“Rahejas”, Main Avenue, V. P. Road,
Santacruz (W), Mumbai—400 054

Safe Harbor
Certain statements in this release concerning our future growth prospects are forward-looking statements which involve a number of risks and uncertainties that could cause actual results to differ materially from those in such forward-looking statements. The company does not undertake to update any forward-looking statement that may be made from time to time by or on behalf of the company.