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One of India’s leading Consumer Products companies operating in the Beauty & Wellness space.

**MARICO AT A GLANCE**

- **30 Years**
  - Operating since 1990
- **$ 6.4 bn.**
  - Market Capitalisation as on 30th September, 2020**
- **23%**
  - Total Shareholder Return CAGR since listing in 1996

- **INR 7,315 cr.**
  - ($ 1.03 bn.)
  - FY20 Revenue*
- **INR 1,043 cr.**
  - ($ 147 mn.)
  - FY20 Net Profit* (excluding one-offs)

- **16%**
  - Top-line CAGR since inception
- **23%**
  - Bottom-line CAGR since inception

- **23%**
  - Revenues from International Business
- **95%**
  - % of Market leading (No. 1 or No. 2) brands

*Conversion from INR to USD is at average exchange rate for FY20

**Conversion from INR to USD is at exchange rate as at September 30, 2020

*Conversion from INR to USD is at average exchange rate for FY20

**Conversion from INR to USD is at exchange rate as at September 30, 2020

Investor Presentation | October 2020
INTERESTING FACTS

- **~2,400**
  - Size of Company workforce

- **58%**
  - of members in Marketing, HR, Technology are women

- **76%**
  - of the total workforce are millennials

- **≥5,000**
  - Population of towns largely covered by Marico’s distribution network

- **118+ million**
  - Households touched during the year

- **1 out of 3**
  - Indians’ lives is touched by Marico

- **1 out of 10**
  - Coconuts grown in India are used by Marico

- **1.5+ billion**
  - Packs sold every year

- **13**
  - acquisitions in 14 years

- **Parachute**
  - World’s largest coconut oil brand
MILESTONES IN MARICO’S JOURNEY SO FAR

1971: Harsh Mariwala, a young graduate, joins the family business
1974: Harsh envisions a branded FMCG market for coconut and refined edible oils
1980: 2nd April 1990 – Marico is born
1990: Marico launches Hair & Care, non-sticky hair oil
1996: First overseas manufacturing facility in Bangladesh
1999: Marico enters Skin Care solutions – Kaya is born
2002: Nihar enters Marico’s fold
2006: Marico enters Egypt and South Africa through acquisitions
2009-2010: Investment in Startup Ecosystem - Beardo
2011: Marico launches Saffola Breakfast
2012: Marico acquires Livon & Set Wet
2013: Harsh steps down as MD and Saugata Gupta takes over
2014: Acquisition of 100% stake in Beardo. Marico enters the Hygiene segment. Saffola Honey launched
2017-18: Marico launched Saffola FITTIFY, Coco Soul, Kaya Youth O2
2018-19:
2020:
Marico aspires to be a leading emerging market MNC with a leadership position in the categories of Leave-in Hair Nourishment, Foods, Skin Care and Male Grooming in a few chosen markets in Asia and Africa.

The Company also exports its products to markets in the Indian-sub continent such as Nepal, Bhutan & Sri Lanka as well as Indian diaspora markets across the globe.
BOARD OF DIRECTORS

Mr. Harsh Mariwala  
Chairman & Non-Executive Director

Mr. Saugata Gupta  
Managing Director & CEO

Mr. Ananth Narayanan  
Independent Director

Mr. B. S. Nagesh  
Independent Director

Ms. Hema Ravichandar  
Independent Director

Mr. K.B.S. Anand  
Independent Director

Mr. Nikhil Khattau  
Independent Director

Mr. Rajen Mariwala  
Non-Executive Director

Mr. Rishabh Mariwala  
Non-Executive Director

Mr. Sanjay Dube  
Independent Director
MANAGEMENT TEAM

Mr. Saugata Gupta
Managing Director & CEO

Mr. Jitendra Mahajan
Chief Operating Officer – Supply Chain & IT

Mr. Amrit Prakash
Chief Human Resources Officer

Mr. Koshy George
Chief Marketing Officer

Mr. Gaurav Mediratta
Chief Legal Officer

Mr. Sanjay Mishra
Chief Operating Officer - India Sales
Chief Executive Officer – New Business

Mr. Pawan Agrawal
Chief Financial Officer

Dr. Sudhakar Mhaskar
Chief Technology Officer
Our value system in 3 simple words – “Make A Difference”

Our values form the base of our unique culture and is the guiding force behind our actions
“To transform in a sustainable manner, the lives of those we touch, by nurturing and empowering them to maximise their true potential”
STRATEGY FRAMEWORK
CHOICE MAKING FRAMEWORK - WHERE TO PLAY

Per Capita Income
Emerging Economies with Lower but Fast Growing Per Capita Income

Population
Large Young Population – Demographic Dividend

Maturity
Low Penetration in our chosen categories. Lower Intensity of Competition from MNCs

Retail
High Proportion of Traditional Retail
The Company has exited Revofit by selling its entire equity investment after evaluating the long-term prospects of the investment.
INDIA BUSINESS OVERVIEW

**Volume Growth**
- 8-10%

**Revenue Growth**
- 13-15%
  (depending on inflation)

**Operating Margins**
- 20%+ levels

**Share of Group Revenues**
- 77%

**Medium Term Expectations**

- India Business Revenue (in INR cr.): CAGR 9%
- India Business EBITDA (in INR cr.): CAGR 13%
PORTFOLIO: BEAUTY, WELLNESS & HYGIENE (1/2)

Coconut Oil
- Parachute
- Nihar Naturals
- Oil of Malabar

Leave-in Hair Nourishment
- Parachute Advansed
- Nihar Naturals
- Hair & Care
- Livon

Healthy Foods
- Saffola
- Saffola Fittify Gourmet
- Coco Soul
- Saffola ImmuniVeda
PORTFOLIO : BEAUTY, WELLNESS & HYGIENE (2/2)

Male Grooming
- Set Wet
- Parachute Advanced Men
- Beardo

Hygiene
- Mediker
- Veggie Clean
- House Protect and Travel Protect
- KeepSafe

Others
- Kaya Youth
- Mediker
- Revive
COCONUT OIL

Market: ~INR 51 bn* (~USD 724 mn)

Parachute

Nihar

Oil of Malabar

Only Player with Nation-wide Reach – Dominant Market Leader

<table>
<thead>
<tr>
<th>Product</th>
<th>Market Share</th>
</tr>
</thead>
<tbody>
<tr>
<td>Parachute</td>
<td>55%</td>
</tr>
<tr>
<td>Nihar</td>
<td>6%</td>
</tr>
<tr>
<td>Oil of Malabar</td>
<td>1%</td>
</tr>
<tr>
<td>Total Volume Share</td>
<td>~62%</td>
</tr>
</tbody>
</table>

~4% Last 5 Year Volume CAGR in Parachute Rigid packs

30-35% Estimated % of the Market (in volumes) selling coconut oil in loose/unbranded form

~44% FY20 India Business Revenue Share

Likely Medium Term Volume Growth: 5-7%

Headroom for Growth

Conversion from loose to branded

Drive penetration in rural

Gain share from unorganised

*Market size as per latest management estimates. Market Shares - AC Nielsen – Mar 2020 MAT
VALUE ADDED HAIR OILS (1/2)

Likely Medium Term Volume Growth – Double Digit

- Likely to see sustained growth
  - One of the fastest growing amongst all large entrenched categories in India
- Market Leader in Hair Oils
  - ~35% Volume Share & ~26% Value Share
    - 5 year volume CAGR in VAHO ~7%
    - Nihar Naturals Shanti Amla Badam – Volume Market Leader in Amla Oils
- FY20 India Business Revenue Share
  - ~24%

*Market Shares – AC Nielsen - Mar 2020 MAT

Light Hair Oils
Amla Oils
Value Added Coconut Oils
Cooling Oils
Anti-Hair Fall
Others

Market: ~INR 82 bn (~USD 1.2 bn)
Belief in benefits of Leave-in v/s Rinse-off solutions

- Reduces Breakage
- Reduces Protein Loss
- Softens Hair
- Improves Shine
- Improves Thickness, Strength And Length

Over the years, with economic growth, consumers have been upgrading

Base Oils | Better Sensorials | Functional Benefits

Category Play: Product Proposition based on Sensorial/Functional Benefits; Tremendous Potential for Further Innovation

- Drive Premiumisation
- Promote Dual Usage
- Expanding rural reach
- Packaging Innovations
HEALTHY FOODS - SAFFOLA

Evolution from an edible oil brand to a leading healthy lifestyle brand

- On the back of increasing relevance of healthy living and in-home consumption
- Extension of brand equity into Healthy Foods for breakfast, in-between meals, superfood nutrition, meal replacement and immunity boosting foods

Saffola Foods - Poised to reach ~INR 450-500 cr by 2022

- ~76% Volume Market Share
  Leader in Super Premium Refined Edible Oil segment

- ~86% Value Market Share
  Leader in Value Added Oats segment

~20% FY20 India Business Revenue Share

*Market Shares – AC Nielsen – Mar 2020 MAT

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PREMIUM HAIR NOURISHMENT

- Tail wind category with low penetration
- Focus on driving category growth through innovation and consumer engagement
- Key Channels: Specialty Modern Trade and E-Commerce Channels

Market: ~INR 2.2 bn (~USD 31 mn)

Likely Medium Term Value Growth: Mid-Tens

- ~65% Volume Market Share
- Leader in Leave-in Hair Conditioners segment
- ~2% India Business Revenue Share

*Market Shares – AC Nielsen – Mar 2020 MAT*
MALE GROOMING

- Marico acquired Set Wet in May 2012 and Beardo in June 2020
- Tail wind category with low penetration
- Caters to millennials – therefore huge growth potential

Hair Gels/ Creams
Market: INR 3.4 bn (~USD 49 mn)

Deodorants

Beardo

Likely Medium Term Value Growth: Mid-Teens

~59% Value Market Share
Leader in Hair Creams/Gels segment

Medium Term Strategy
- Growing the market through continuous product and marketing innovations
- Leveraging the widespread distribution network and gain access to cosmetics/chemist outlets

~2% India Business Revenue Share

*Market Shares – AC Nielsen – Mar 2020 MAT
Realigning the portfolio to capitalize on changing consumer trends and preferences

**Fresh foray into the Hygiene segment**

- Multiple launches to cater to consumer demand through differentiated products
- Will continue to invest through innovation and brand building

\[ \sim 1-1.5\% \text{ expected contribution to turnover} \]
STRONG DISTRIBUTION NETWORK

Overall Reach: 5.1 million outlets out of 10.2 million outlets – huge headroom for growth

Channel Split: Modern Trade (includes E-Commerce) has outpaced the other channels.

Direct Reach: ~910,000 outlets
Initiatives in place to increase the reach

Segmented GTM to drive premium and NPD portfolio

Urban – Rural Split: Rural sales up from 26% in FY10 to 31% in FY20.

Increased by ~240,000 outlets over the last 7 years

Leveraged technology coupled with robust IT Infrastructure to drive impact
BRANDS WITH A PURPOSE

- Nihar Shanti Amla “Chhote Kadam Pragati Ke Aur”
- Saffolalife “Chhote Kadam – Dil ke Bade Kaam ke”
- Promoting healthy recipes by engaging with the consumer via “Fitfoodie.com”
INTERNATIONAL BUSINESS
MARICO INTERNATIONAL

### Share of International Business Revenues (%)

<table>
<thead>
<tr>
<th>Year</th>
<th>Bangladesh</th>
<th>MENA</th>
<th>South Africa</th>
<th>South East Asia</th>
<th>Others</th>
</tr>
</thead>
<tbody>
<tr>
<td>FY10</td>
<td>53%</td>
<td>33%</td>
<td>11%</td>
<td>3%</td>
<td></td>
</tr>
<tr>
<td>FY20</td>
<td>49%</td>
<td>12%</td>
<td>7%</td>
<td>26%</td>
<td>6%</td>
</tr>
</tbody>
</table>

### International Business Revenues (in INR cr.)

<table>
<thead>
<tr>
<th>Year</th>
<th>FY15</th>
<th>FY16</th>
<th>FY17</th>
<th>FY18</th>
<th>FY19</th>
<th>FY20</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1,284</td>
<td>1,345</td>
<td>1,356</td>
<td>1,364</td>
<td>1,578</td>
<td>1,660</td>
</tr>
</tbody>
</table>

**MEDIUM TERM EXPECTATIONS**

- Likely Organic Constant Currency Growth: Double Digit
- Maintain operating margins at circa 20%

**Operates in geographic hubs leading to supply chain and media synergies**

**Share of Group Revenues**

23%
INTERNATIONAL PORTFOLIO

Emerging Markets of Asia & Africa

Bangladesh 49%
Categories: Coconut Oil, Hair Care, Skincare, Babycare, Male Grooming and Styling, Edible Oils, Hygiene
Brands: Parachute, Parachute Advanced, Hair Code, Set Wet, Saffola, Livon, Mediker

Vietnam 22%
Categories: Male Grooming and Styling, Foods
Brands: X-Men, Thuan Phat

Middle East 9%
Categories: Coconut Oil, Hair Care
Brands: Parachute, Parachute Gold

South Africa 7%
Categories: Hair Care, Healthcare, Skincare
Brands: Caivil, Black Chic, Isoplus, Just for Kids, Just for Baby, Hercules, Ingwe

Egypt 3%
Categories: Male Grooming and Styling
Brands: Hair Code, Fiancée
Coconut Oil, Hair Care, Skincare, Babycare, Male Grooming and Styling, Edible Oils, Hygiene

Bangladesh

Vietnam

Myanmar

Male Grooming and Styling, Foods

Hair Care and Styling, Male Grooming
INTERNATIONAL PORTFOLIO

South Africa

Hair Care, Healthcare, Skincare

MENA

Coconut Oil, Hair Care, Male Grooming and Styling
MARKET-WISE FOCUS AREAS

Bangladesh 49%
- Leverage distribution network
- Grow Value Added Hair Oils
- Introduce products from India portfolio

Vietnam 22%
- Grow market in male shampoo/shower gels
- Gain share in male deodorants
- Extend into other SEA countries

Middle East 9%
- Gain back lost share in hair oils, creams/gels
- Return to profitability

South Africa 7%
- Build Scale in South Africa

Egypt 3%
- Grow core market
- Establish Value Added Hair Oils
- Improve Direct Reach

Gain scale by leveraging common product platforms
KEY AREAS OF TRANSFORMATION
KEY AREAS OF TRANSFORMATION

- INNOVATION
- GO TO MARKET STRATEGY
- TALENT & CULTURE
- IT & ANALYTICS
INNOVATION – PREMIUMISE WITHIN CORE HAIR OILS

Parachute Advanced Aloe Vera Enriched Coconut Hair Oil

Hair & Care Dry Fruit Oil
INNOVATION – BUILDING CATEGORIES OF THE FUTURE

Premium Personal Care
- Livon
- Kaya Youth O₂

Healthy Foods
- Saffola FITTIFY
- Gourmet
- Coco Soul,
- Saffola Honey
- Saffola ImmuniVeda

Male Grooming
- Set Wet
- Beardo

Hygiene
- Mediker
- Veggie Clean
- Travel Protect and
- House Protect
- KeepSafe
INNOVATION – PREMIUM HAIR CARE

Livon Shake & Spray Serum | Livon Colour Protect Serum | Livon Serum for Dry & Unruly Hair
INNOVATION – PREMIUM SKIN CARE

Kaya Youth O₂ Skin Care Range – Face Wash | Day Cream | Micellar Water | Face Wipes
INNOVATION – BROADEN AND SCALE-UP OF HEALTHY FOODS PORTFOLIO

Green Coffee
Moringa Green Tea
Hi-Protein Meal Soups
Hi-Protein Meal Shakes
Superfood Quinoa - Poha and Upma
Superfood Millet – Poha and Upma

Virgin Coconut Oil (including infused versions)
Peanut Coconut Butter
Coconut Sugar
Coconut Spread
Coconut Chips

Saffola Honey

Kadha Mix
Golden Turmeric Milk Mix
INNOVATION – EXTEND INTO COMPLETE RANGE IN MALE GROOMING

Set Wet Global Edition
Perfume Sprays

Set Wet Gels

Set Wet Waxes

Beardo
INNOVATION – HYGIENE

Mediker Hand Sanitiser | Veggie Clean | House Protect and Travel Protect | KeepSafe
INNOVATION – DIVERSIFY PLAY IN KEY INTERNATIONAL MARKETS

‘Parachute Just for Baby’
Baby Skin Care range in Bangladesh

Parachute Advansed Petroleum Jelly in Bangladesh

‘Parachute Naturale Shampoo’ range in Bangladesh
GO-TO-MARKET: BUILDING FUTURE-READY DISTRIBUTION

Distribution Expansion
• Direct Reach & Wholesale

Leverage IT & Analytics
• PDAs, ISRO, RETINA

New-Age & Specialty Channels
• NAGTM – C&C, Foods
• Specialist GT, Modern Trade, E-Commerce
TALENT VALUE PROPOSITION & CULTURE

- Early Empowerment
- Tapping global resources for Learning & Development
- Young Board & Reverse Mentoring
- Leveraging Network of Experts
- Seeding “Engine 2”
FINANCIAL HIGHLIGHTS
FY19 and FY20 Net Profit excludes the impact of one-offs and extraordinary items
P&L for FY19 and FY20 and Balance Sheet for FY18, FY19 and FY20 are as per Ind-AS 116 and hence not comparable with earlier years
DIVIDEND PAYOUT

Focus on maximization of shareholder value

Payout has been increasing over the years with higher cash generation

<table>
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<tr>
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</tr>
</thead>
<tbody>
<tr>
<td>Dividend Payout Ratio</td>
<td>30%</td>
<td>70%</td>
<td>64%</td>
<td>78%</td>
<td>76%</td>
<td>96%</td>
</tr>
</tbody>
</table>

Dividend pay-out shall remain at current levels, unless any organic/inorganic growth opportunities warrant redeployment of cash accruals
KEY FOCUS AREAS AND TARGETS

**RESPONSIBLE RESOURCE CONSUMPTION**
- Reduce energy intensity by **50%** by 2022 from FY13 base year
- **Water Stewardship** - Offsetting **100%** of water consumed in operations

**CLIMATE CHANGE**
- Reduce GHG emissions intensity by **75%** by 2022 from FY13 base year

**SUSTAINABLE SUPPLY CHAIN**
- **Certify 20%** of critical value chain partners on level 1 of responsible sourcing

**CIRCULAR ECONOMY**
- ‘Zero PVC’ use in packaging by 2022
- **100%** recyclable, reusable or compostable packaging portfolio by 2025
- **10%** reduction in packaging intensity by 2025 from FY20 base year

**PRODUCT RESPONSIBILITY**
- Ensure adherence to all consumer health and safety standards and compliance

**COMMUNITY DEVELOPMENT**
- Increase farmer beneficiaries year on year by **5%**
Marico’s environmental agenda is to achieve **resource efficiencies** and **reduce the impact** of our operations on the environment.

**ENERGY**

- Achieved **32% reduction** in energy intensity from FY13 baseline
- **79%** of total energy sourced in our operations is from **renewable sources**

**EMISSIONS**

- We account **Scope I, II and III GHG emissions** across our value chain
- Achieved **68% reduction in GHG emission intensity (Scope I and II)** from FY13 baseline
We have adopted the 3R approach – *Reduce, Recycle and Replenish*

**WATER**

Marico has undertaken initiatives like construction of **farm ponds, check dams** and **dam de-silting**, and created harvest capacities of about **1.36 billion litres** till date.

In FY20, we created water conservation capacity of around **3.2 times** the water footprint in our operations.

**SUSTAINABLE PACKAGING**

- About **95%** of our packaging material is *recyclable* by weight as on FY20.
- In FY20, we completed collection and safe disposal of **7,73,000 kg** of **post consumer non-recyclable plastic waste**. This is in-line with the Plastic Waste Management (PWM) rules, Extended Producer Responsibility (EPR) requirement.
- We have achieved **0.14% PVC** in packaging in FY20 and target to become **0% PVC** by 2022.
FARMERS

Marico flagship program: KALPAVRIKSHA launched in 2017 – has improved coconut farmer’s yield by 15%

About 21,000+ farmers enrolled under the program till date

128,818 acres of coconut farms have been covered under the programme till date

MARICO INNOVATION FOUNDATION (MIF)

MIF aims to nurture innovation in India across business and social sectors alike

MIF Scale Up program has completed 11 challenges across 6 organisations in FY20
BRANDS WITH A PURPOSE

“Saffolalife” continues with the vision of creating a ‘Heart Healthy India’
• The School Outreach Program – Safe and Nutritious Food at Home touched the lives of ~80,000 students.

EDUCATION

“Nihar Mobile Pathshala” houses quality education content to influence education of underprivileged children
Nihar has enabled access to quality education for 1 million+ students since inception
Marico has responded to CDP’s “Climate Change” & “Water” disclosures

Marico Perundurai unit has been rated ‘PLATINUM’ in accordance with GreenCo rating system by CII-Godrej Green Building Centre

Marico Head Office and MARKS Office (R&D) canteens have received 5-star rating and felicitated with ‘Eat Right Campus’ award by FSSAI

Marico has been rated by MSCI ESG Ratings from 2015 onwards

Our 2020 rating stands at ‘A’.


BB BB BBB A A A
### Top Institutional Shareholders

<table>
<thead>
<tr>
<th>Shareholder Type</th>
<th>Shareholder Name</th>
</tr>
</thead>
<tbody>
<tr>
<td>First State Investments</td>
<td>Bajaj Allianz Life Insurance</td>
</tr>
<tr>
<td>Life Insurance Corporation of India</td>
<td>Eastspring Investments</td>
</tr>
<tr>
<td>Arisaig Partners</td>
<td>ICICI Prudential Mutual Fund</td>
</tr>
</tbody>
</table>

### Stock Data

<table>
<thead>
<tr>
<th>Stock Data</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bloomberg Ticker</td>
<td>MRCO IN EQUITY</td>
</tr>
<tr>
<td>BSE Ticker</td>
<td>531642</td>
</tr>
<tr>
<td>NSE Ticker</td>
<td>Marico</td>
</tr>
<tr>
<td>Market Capitalization (INR Cr.) – September 2020</td>
<td>46,852</td>
</tr>
<tr>
<td>No. of Shares Outstanding (Cr.)</td>
<td>129.12</td>
</tr>
</tbody>
</table>

### Shareholding Pattern – September 2020

- **Promoters**: 59.6%
- **Banks/FI/Insurance Cos.**: 23.7%
- **FIIs**: 7.8%
- **Individuals (incl NRIs)**: 4.7%
- **Mutual Funds**: 2.5%
- **Others**: 1.8%
AWARDS & ACCOLADES
Honoured with **9 Marketing Awards** at the first edition of exchange4media PLAY 2020

Among India’s **5 Best Workplaces in FMCG** - Great Place to Work® Institute (India)

**IMC Juran Quality Medal**
Instituted by the IMC RBNQA Trust won by **Mr. Harsh Mariwala**
AWARDS & ACCOLADES

Among India’s top 8 organizations on Learning Health Index Survey by Edcast

Marico Perundurai unit rated Platinum

GreenCo Rating System by CII-Godrej Green Business Centre

Rockefeller foundation Award to FSSAI
- Marico is one of the Partners

Kalpavriksha initiative recognized as one of the successful practices
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www.marico.com

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www.hairsutras.com
www.parachuteadvanced.com
www.livonilovemyhair.com
www.truerootslab.com
www.pblskin.com

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www.fitfoodie.in
www.setwet.com
www.cocosoul.in
www.kayayouth.com
www.maricoinnovationfoundation.org
https://stores.saffola.in

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