



INVESTOR PRESENTATION

February 2019

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COMPANY OVERVIEW



MARICO AT A GLANCE

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

25+ Years

Operating since 1990

\$ 6.7 bn.

Market Capitalisation as on 31 January 2019

26%

Total Shareholder Return CAGR since listing in 1996

INR 6,333 cr.

(\$ 982 mn.)

FY18 Revenue

INR 814 cr.

(\$ 126 mn.)

FY18 Net Profit



16%

Top-line CAGR since inception

24%

Bottom-line CAGR since inception

22%

Revenues from International Business

95%

% of Market leading (No. 1 or No. 2) brands

INR 100 invested in Marico in 1996 was worth INR 15,750 on March 31, 2018



2,348

Size of Company workforce



50%

of our talent in consumer facing functions in Technology and Marketing are women



56%

of the total workforce are millennials



≥5,000

Population of towns largely covered by Marico's distribution network



185+ million

Households touched every month



1 out of 3

Indians' lives is touched by Marico



Parachute

World's largest coconut oil brand



1 out of 10

Coconuts grown in India are used by Marico



155+ million

Packs sold every month



11

acquisitions in 12 years

MILESTONES IN MARICO'S JOURNEY SO FAR

Harsh Mariwala, a young graduate, joins the family business

1971

Harsh discovers the ubiquitous Parachute blue bottle

1974

1980

Harsh envisions a branded FMCG market for coconut and refined edible oils

2nd April 1990 – Marico is born

Marico launches Hair & Care, non-sticky hair oil

1991

Marico lists on the Indian Stock Exchanges

First overseas manufacturing facility in Bangladesh

1999

Marico enters Skin Care solutions – Kaya is born

Nihar enters Marico's fold

2002

2006

Marico Bangladesh lists on Dhaka Stock Exchange

2006-07

Marico enters Egypt and South Africa through acquisitions

2009

Marico introduces Saffola Breakfast

2010

Marico enters Vietnam through acquisition of ICP

2011

Marico acquires Livon & Set Wet

2012

Kaya Skin Care demerged

2013

Harsh steps down as MD and Saugata Gupta takes over

2014

Investment in Startup Ecosystem - Beardo and Revofit

2017-18



Coconut Oil



- Parachute
- Nihar Naturals
- Oil of Malabar



Leave-in Hair Nourishment



- Parachute Advanced
- Nihar Naturals
- Hair & Care
- Livon



Healthy Foods



- Saffola



Male Grooming



- Set Wet
- Parachute Advanced Men

GEOGRAPHICAL PRESENCE

Marico aspires to be a leading emerging MNC with a leadership position in the two core categories of Nourishment and Male Grooming in its 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

Additional (Independent) Director



Mr. B. S. Nagesh

Independent Director



Ms. Hema Ravichandar

Independent Director



Mr. Nikhil Khattau

Independent Director



Mr. Rajeev Bakshi

Independent Director



Mr. Rajen Mariwala

Non-Executive Director



Mr. Rishabh Mariwala

Additional (Non-Executive) Director

MANAGEMENT TEAM



Mr. Saugata Gupta
Managing Director & CEO



Mr. Ashish Joshi
Chief Operating Officer, SE Asia, Middle East & Africa Business



Mr. Amit Prakash
Chief Human Resources Officer



Mr. Gaurav Mediratta
Executive Vice-President & Head - Legal



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



Mr. Koshy George
Chief Marketing Officer



Mr. Sanjay Mishra
Chief Operating Officer - India Sales & Bangladesh Business

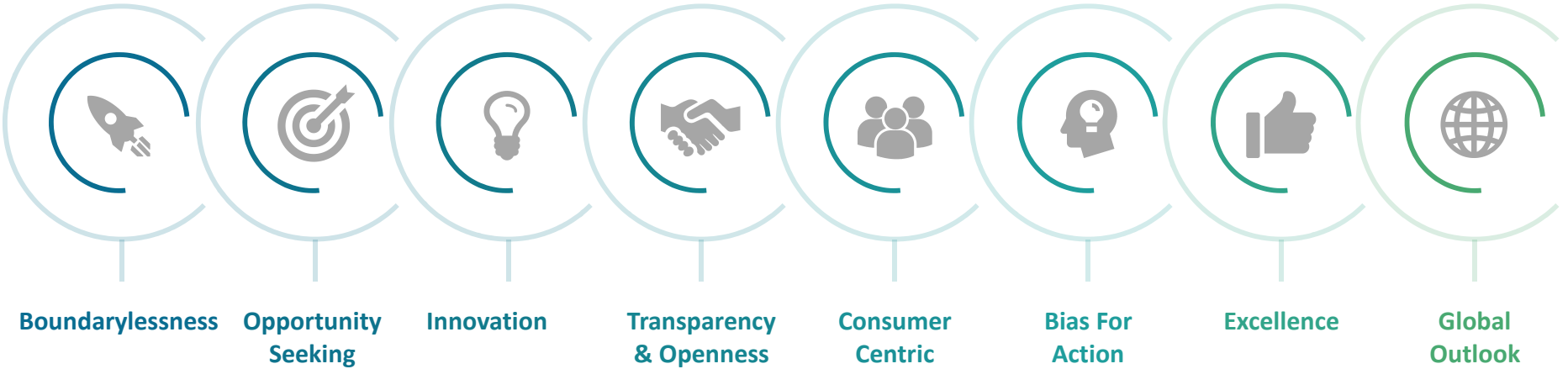


Dr. Sudhakar Mhaskar
Chief Technology Officer



Mr. Vivek Karve
Chief Financial Officer

Our value system in 3 simple words – “Make A Difference”.

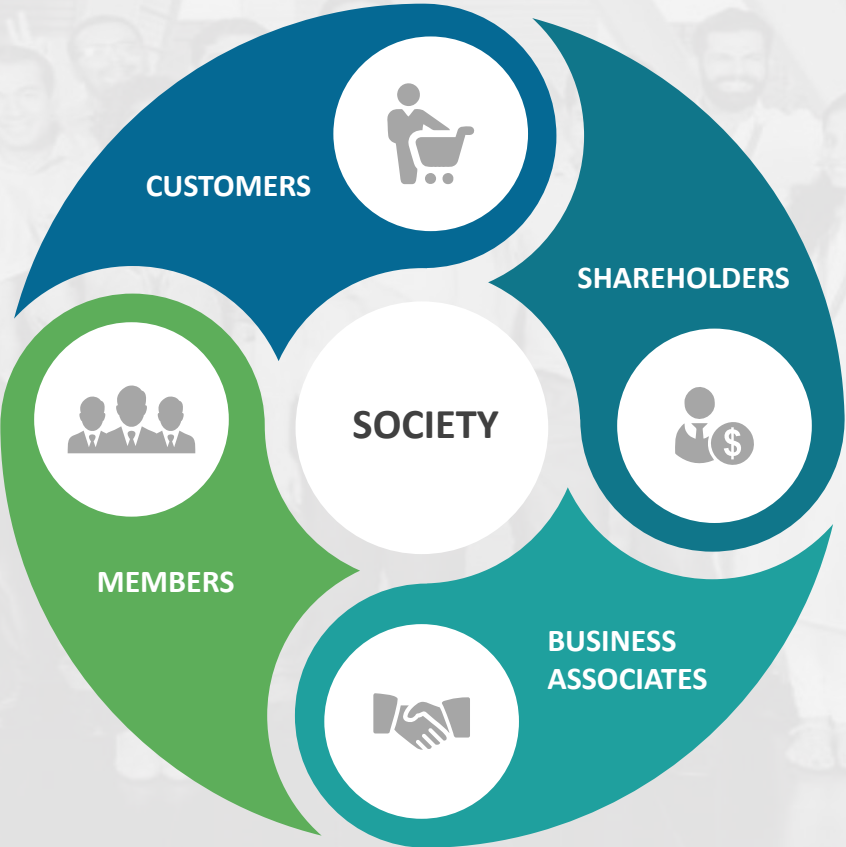


Our values form the base of our unique culture and is the guiding force behind our actions.



LIVING MARICO'S PURPOSE

“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



INORGANIC GROWTH OPPORTUNITIES - PLAYBOOK



Past Acquisitions/Strategic Investments

<p>2006</p>  	<p>2007-08</p>   
<p>2010</p> 	<p>2011</p> 
<p>2012</p> 	<p>2017-18</p>   

Key Attributes

New Markets

- Market Leader Brand
- Strong Distribution

Existing Markets

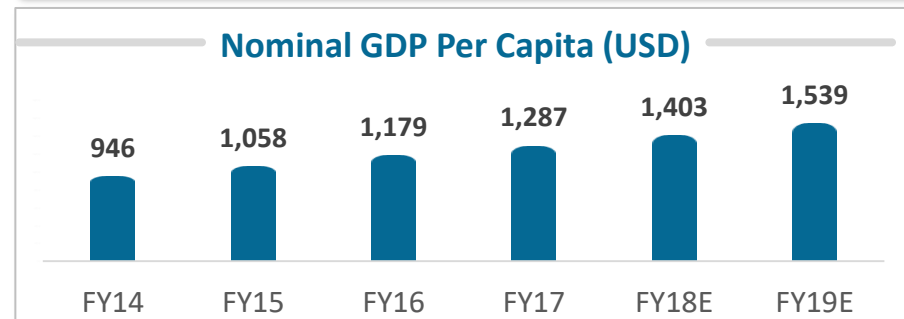
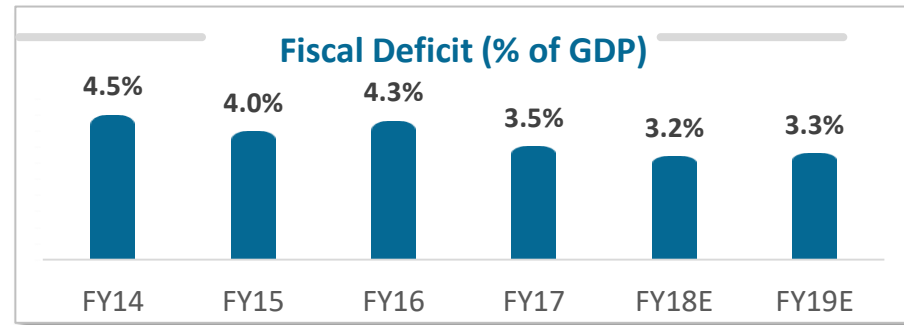
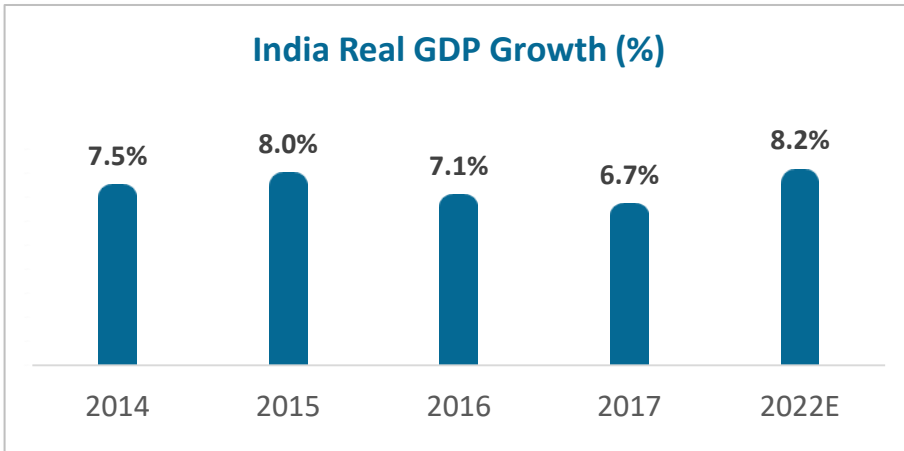
- Helps Build Scale -> Consolidate Market
- Broaden the Portfolio
- Accelerate Category Leadership
- Entry in New Category
- New Capabilities

INDIA BUSINESS



MACRO-ECONOMIC OVERVIEW

- India remains the fastest growing economy in the world - economic fundamentals are strong, and reform momentum continues.
- India is estimated to surpass USA to become the **2nd largest economy in terms of purchasing power parity (PPP) by the year 2040.** (Source: PWC Report, 2017)
- India is expected to be **3rd largest consumer economy** as its consumption may triple to **US\$ 4 trillion by 2025.** (Source: BCG Report, 2017)



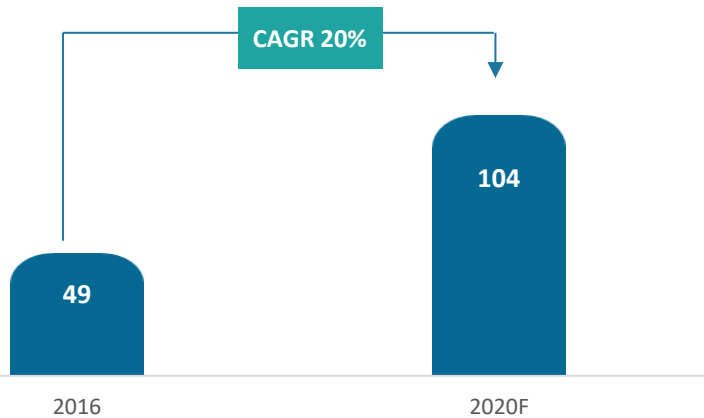
Source: IMF, GOI, World Bank

FMCG SECTOR OVERVIEW

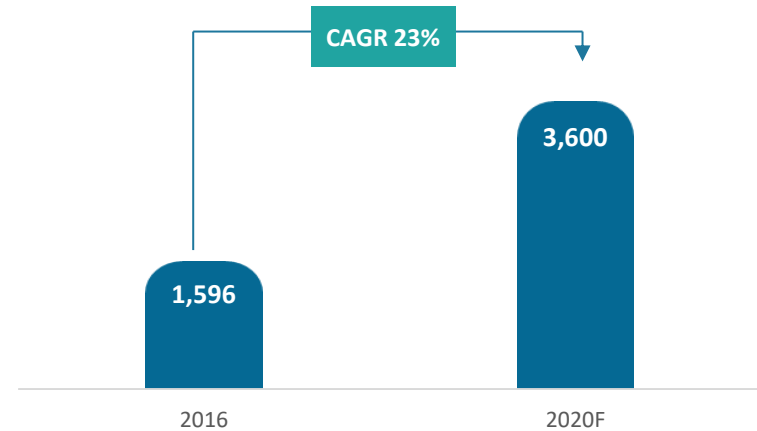
- FMCG is the **4th largest sector** in the Indian economy.
- FMCG Sales in India - Household and Personal Care -> 50 % and Food and Beverages ->19%. Hair Care constitutes 23%.
- **Rural India** accounted for **60 per cent of the total FMCG market** in FY17.
- Total rural income, which is currently at around US\$ 572 billion, is projected to reach US\$ 1.8 trillion by FY21. India's **rural per capita disposable income** is estimated to increase at a **CAGR of 4.4 per cent** to US\$ 631 by 2020.
- Growth in **Modern trade** is surpassing growth of general trade.

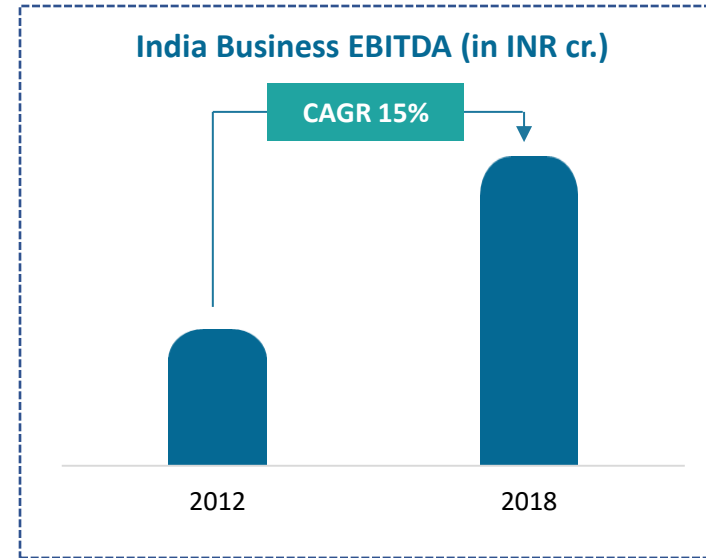
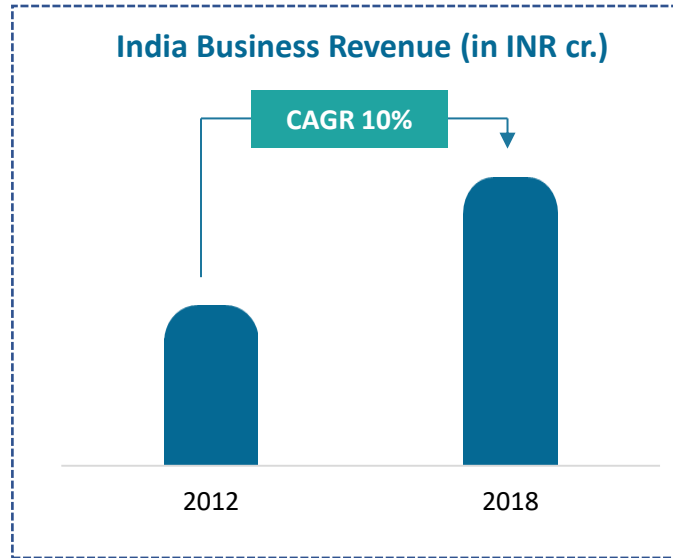
Source: IBEF, February 2018

FMCG Market in India (US\$ billion)

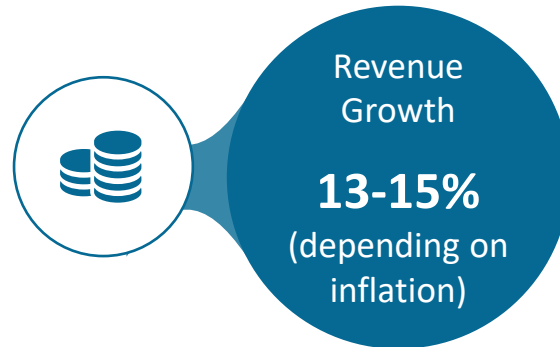
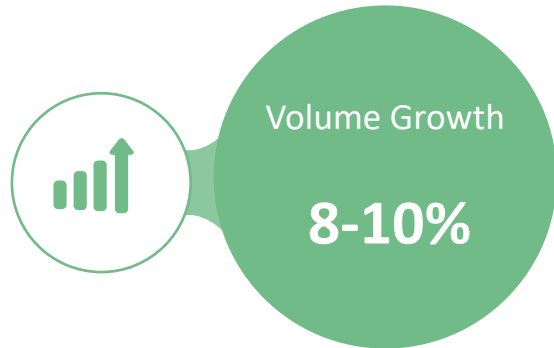


Total Consumption Expenditure (US\$ billion)

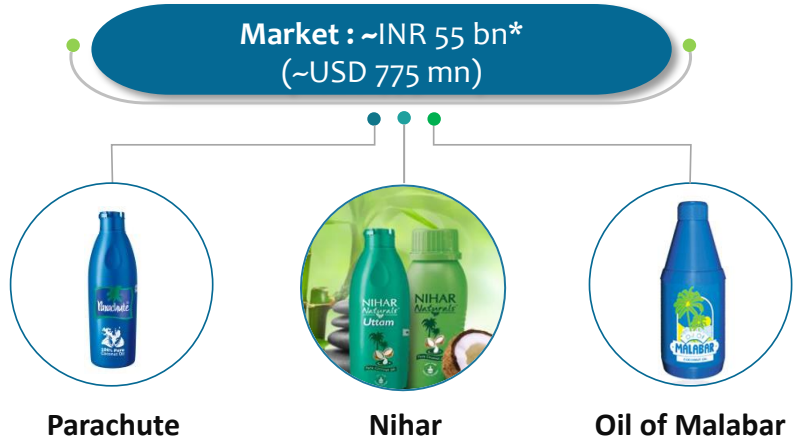




MEDIUM TERM EXPECTATIONS



COCONUT OIL



Only Player with Nation-wide Reach – Dominant Market Leader	
Parachute	50%
Nihar	8%
Oil of Malabar	1%
Total Volume Share	~59%

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

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

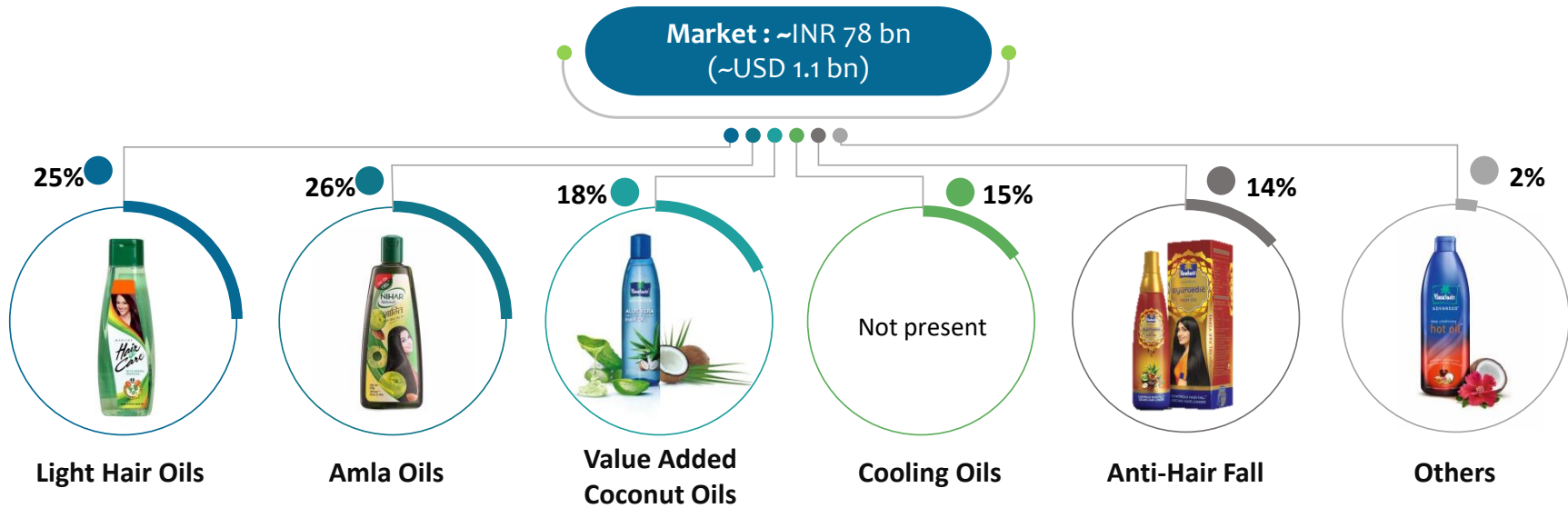
~44%
FY18 India
Business Revenue
Share

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 - December 2018 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

~ **34%** Volume Share & ~ **26%** Value Share

- 5 year volume CAGR in VAHO ~ 9%
- Nihar Naturals Shanti Amla Badam – Volume Market Leader in Amla Oils

FY18 India Business Revenue Share

~26%

*Market Shares – AC Nielsen - December 2018 MAT

VALUE ADDED HAIR OILS (2/2)

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 rising incomes and increasing relevance of healthy living
- Extension of brand equity into **Healthy Foods** for breakfast and in-between meals in 2010. now a Recently launched **Meal Replacement Nutri-shakes** and **High-Fibre Soups**.

~20%
FY18 India
Business Revenue
Share

Likely Medium Term Volume Growth – Double Digit

~70% Volume Market Share

Leader in **Super Premium Refined Edible Oil** segment

~70% Value Market Share

Leader in **Value Added Oats** segment

PREMIUM HAIR NOURISHMENT



Likely Medium Term Value Growth: Mid-Teens

- 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

~76% Volume Market Share
Leader in **Leave-in Hair Conditioners**
segment

~1%
India Business
Revenue Share

*Market Shares – AC Nielsen – December 2018 MAT

MALE GROOMING

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



Hair Gels/ Creams

Market: INR 2.7 bn (~USD 42 mn)



Deodorants

Market: INR 21.8 bn (~USD 338 mn)



Likely Medium Term Value Growth: Mid-Teens

Medium Term Strategy

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

~62% Value Market Share
Leader in Hair Creams/Gels segment

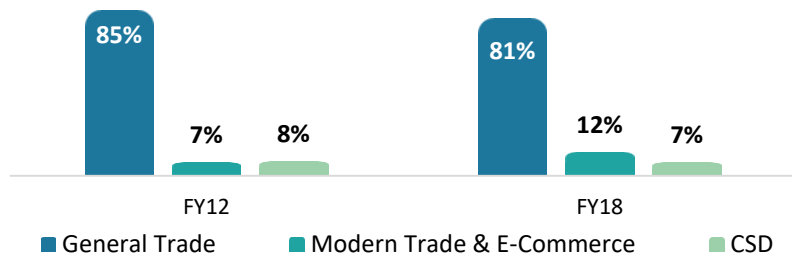
~3%
India Business Revenue Share

*Market Shares – AC Nielsen – December 2018 MAT

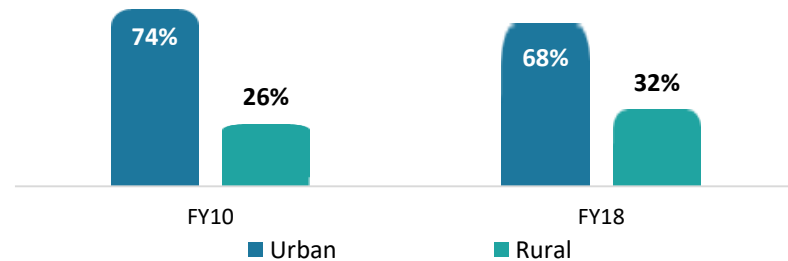
STRONG DISTRIBUTION NETWORK

OVERALL REACH: 4.9 MILLION OUTLETS OUT OF 10.1 MILLION OUTLETS – HUGE HEADROOM FOR GROWTH

Channel Split: Modern Trade (includes E-Commerce) has outpaced the other channels. E-Commerce, currently at ~1%, is expected to be more than 2% of the India Business by FY19.



Urban – Rural Split : Rural sales up from 26% in FY10 to 32% in FY18.



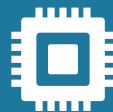
Direct Reach: ~900,000 outlets
Initiatives in place to increase the reach.



Increased by ~220,000 outlets
over the last 5 years.



Project ONE – Targeting direct coverage
increase in top 20 towns (Incremental Turnover
~INR circa 88 crores in FY 2017)



Leveraged technology coupled with
robust IT Infrastructure to drive impact

ADVERTISING : CRISP MESSAGING THROUGH POPULAR PERSONALITIES



World's best hair, now for you.

International Hair ResearchSM has found that hair colored regularly with Parachute Advanced is superior to hair types from all over the world. Having the world's best hair is now that easy.

Parachute ADVANSED

NEW Hair Care FRUIT OILS

OIL MEETS FRUITS, NOURISHMENT MEETS EXCITEMENT.

Olive, Masambi & Green Apple

Orange, Anar & Strawberry



SET WET

SADA SEXY RAHO

NEW

SET WET

SPUNKY AVATAR

COOL AVATAR

SET WET

SET WET

SALON NAHIN LIVON

LIVON serum

FOR SALON-FINISH HAIR ANYTIME, ANYWHERE!

3x SMOOTHER

50% GLOSSIER

LIVON

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”



INDIA STRATEGY: 4 KEY PILLARS



Grow the Core



New Engines of Growth:
Portfolio Expansion in Existing and New Markets



Strengthen Execution Capabilities



Drive 'One Marico' Synergies by Leveraging Centers of Excellence

INTERNATIONAL BUSINESS

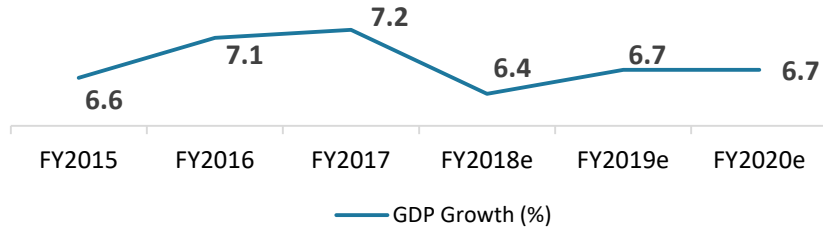


MACRO-ECONOMIC OVERVIEW

BANGLADESH AND VIETNAM ON A FIRM FOOTING. HOPEFUL OF RECOVERY IN MENA AND SOUTH AFRICA.

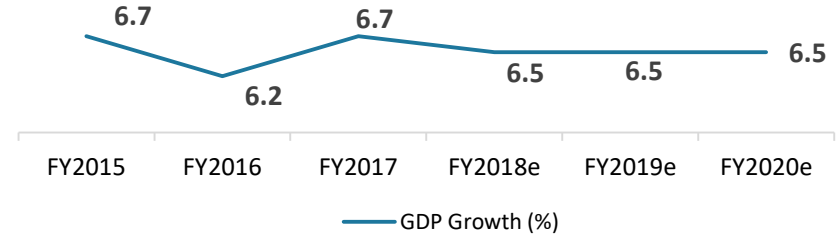
GDP Per Capita **\$1,083** | Projected **\$1,292** by 2020 | Inflation Rate **5.6%**

Bangladesh



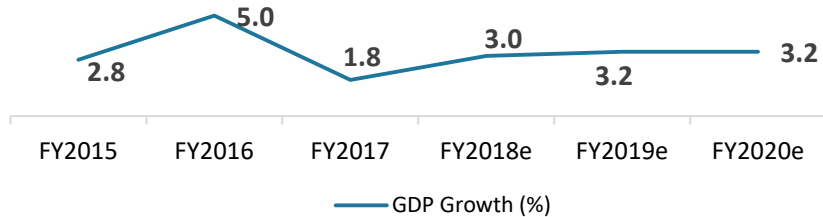
GDP Per Capita **\$1,850** | Projected **\$2,091** by 2020 | Inflation Rate **3.2%**

Vietnam



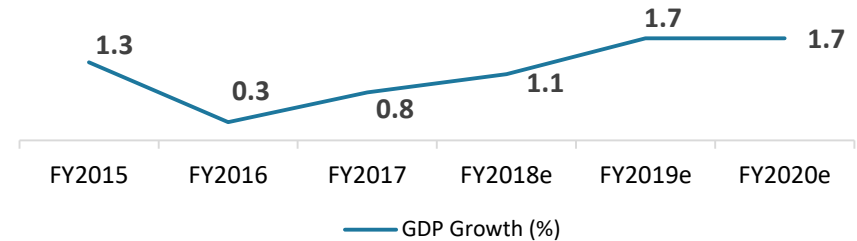
Recovery in Oil prices & Increase in Purchasing Power likely to overturn their fortune by 2020.

MENA (Middle East & North Africa)

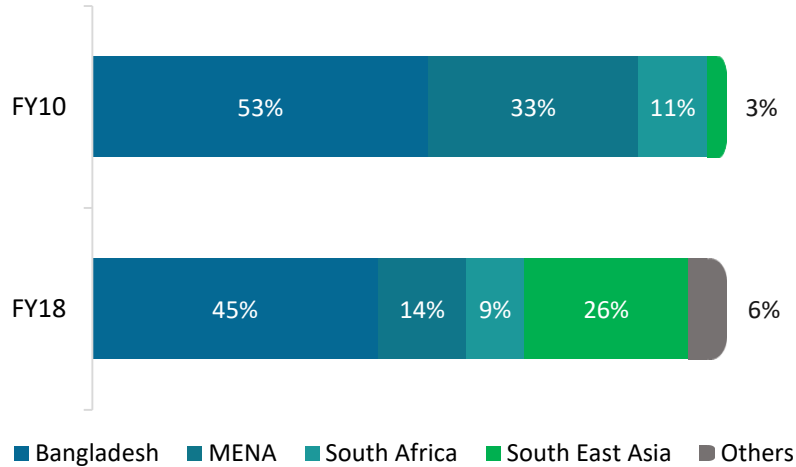


GDP Per Capita **\$7,417** | Projected **\$7,156** by 2020 | Inflation Rate **5.0%**

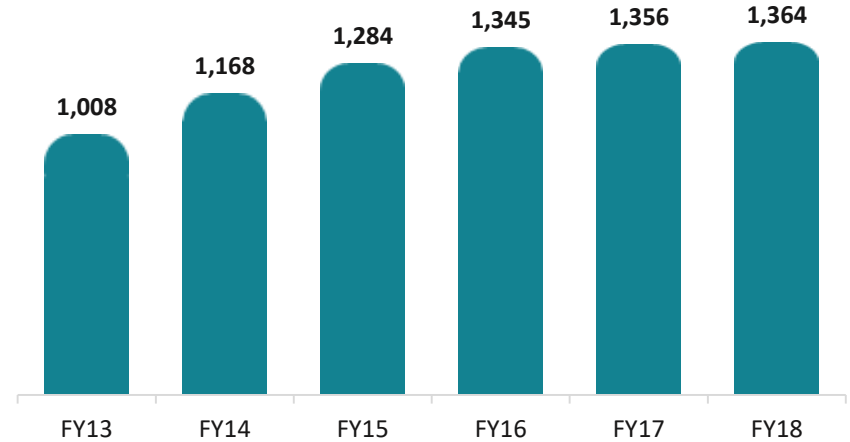
South Africa



Share of International Business Revenues (%)



International Business Revenues (in INR cr.)



Share of Group Revenues

22%

Operates in geographic hubs leading to supply chain and media synergies

MEDIUM TERM EXPECTATIONS

Likely Organic Growth : 12-15% (constant currency)

Maintain Operating Margin at 16-17%

INTERNATIONAL PORTFOLIO



Bangladesh
45%

Categories : Coconut Oil,
Hair Nourishment, Hair
Colors & Male Grooming

Brands : Parachute,
Parachute Advansed,
Hair Code, Set Wet,
Saffola, Livon



Vietnam
22%

Categories: Male
Grooming & Foods

Brands : X-Men, Thuan
Phat



Middle East
10%

Categories : Coconut Oil
& Hair Nourishment

Brands: Parachute,
Parachute Secrets,
Parachute Gold



South Africa
9%

Categories : Ethnic Hair
Care & OTC Health Care

Brands : Caivil, Black
Chic, Just for Kids,
Hercules



Egypt
4%

Categories : Male Styling

Brands: Hair Code &
Fiancee

Emerging Markets of Asia & Africa

INTERNATIONAL PORTFOLIO - BRANDS



X-Men - Vietnam



Thuan Phat - Vietnam



Parachute Gold – Middle East & Egypt



Parachute, VAHO and Hair Colours - Bangladesh



Hair Code & Fiancee - Egypt




Caivil, Black Chic, Hercules & Ingwe – South Africa



Code 10 – Malaysia & Myanmar

MARKET-WISE FOCUS AREAS



Bangladesh
45%

- 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
10%

- Gain back lost share in hair oils, creams/gels
- Return to profitability



South Africa
9%

- Build Scale in South Africa
- Expand in East Africa



Egypt
4%


- Grow core market
- Establish Value Added Hair Oils
- Expand into North Africa
- Improve Direct Reach

Gain scale by leveraging common product platforms


INTERNATIONAL STRATEGY: 3 KEY PILLARS



Scale Up Male Grooming and Nourishment Platforms



Drive 'One Marico' Synergies by Leveraging Centers of Excellence



Build Execution Capabilities in Sales, Marketing and Supply Chain with Tight Cost Management

KEY AREAS OF TRANSFORMATION



KEY AREAS OF TRANSFORMATION



INNOVATION



**GO TO MARKET
STRATEGY**



**TALENT VALUE
PROPOSITION &
CULTURE**



IT & ANALYTICS



**VALUE
MANAGEMENT**



INNOVATION – PREMIUMISE WITHIN CORE HAIR OILS



Parachute Advanced Aloe Vera Enriched Coconut Hair Oil



Hair & Care Dry Fruit Oil



Nihar Naturals Extra Care Hairfall Control Oil

INNOVATION – BUILDING CATEGORIES OF THE FUTURE



Premium Personal Care

Parachute Advanced
Livon
True Roots
Kaya Youth O₂



Healthy Foods

Saffola FITTIFY Gourmet
Coco Soul



Male Grooming

Set Wet
Set Wet Studio X



INNOVATION – PREMIUM HAIR CARE

Sustain Hair Oiling Habit



Pre-Wash Hair Nourisher

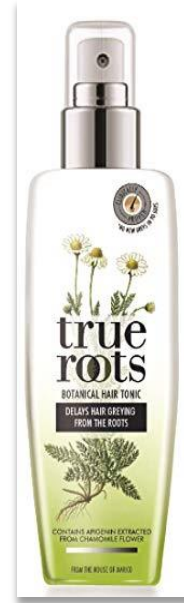


**Intense Nourishment
Shampoo**



Serum Oil

Solution to Unmet Consumer Needs



**True Roots Botanical Hair
Tonic**

Address Varying Needs



**Livon Serum for Dry
and Unruly Hair**



**Livon Serum
Colour Protect**



Livon Shake and Spray Serum

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
(5 Flavours)



Moringa Green Tea
(6 Flavours)



Hi-Protein Slim Meal-Shake
(7 Flavours)



Hi-Protein Meal-Soup
(3 Flavours)



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

INNOVATION – EXTEND INTO COMPLETE RANGE IN MALE GROOMING



INNOVATION – DIVERSIFY PLAY IN KEY INTERNATIONAL MARKETS



*'Parachute Just for Baby'
Baby Skin Care range in
Bangladesh*

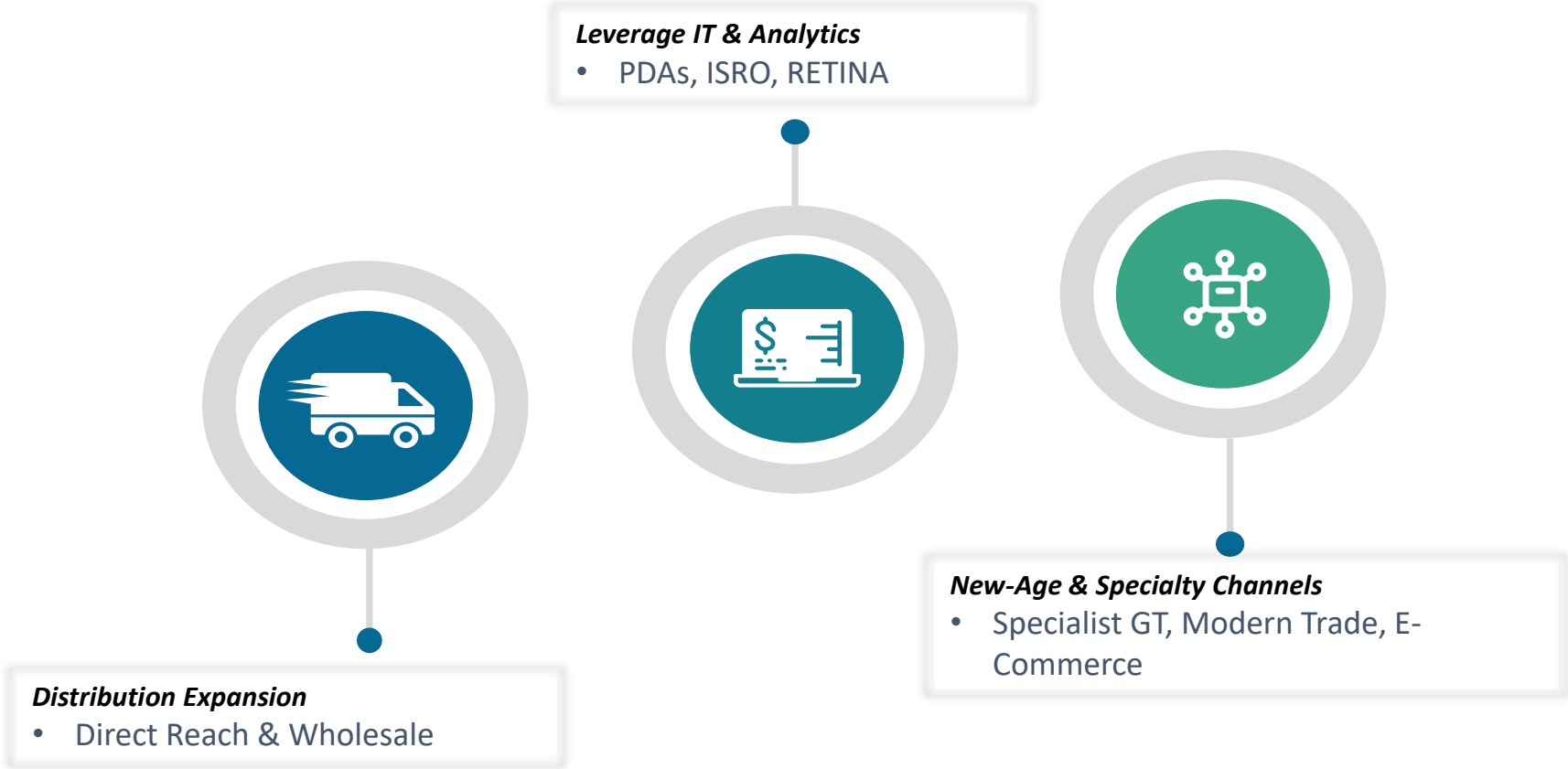


Parachute Advanced Petroleum Jelly in Bangladesh

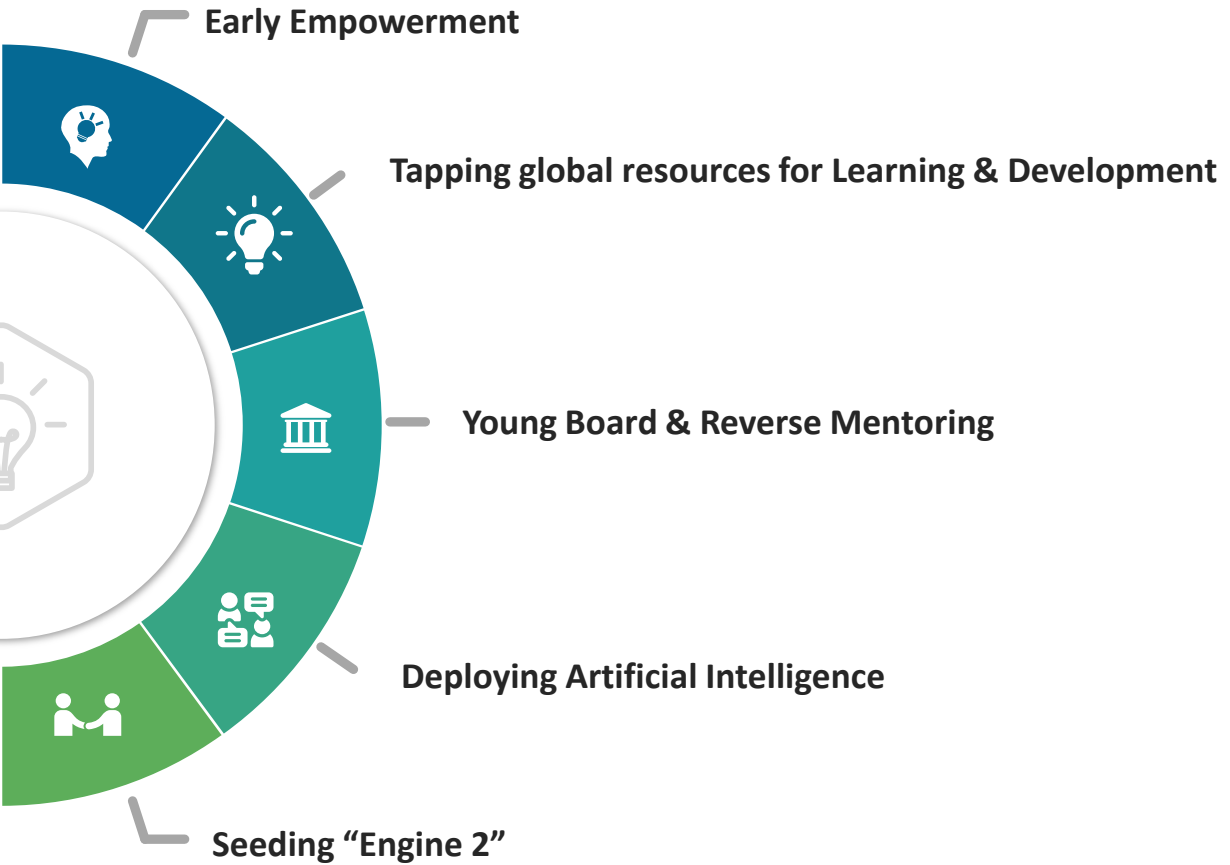


'Sedure' Female Grooming range in Vietnam

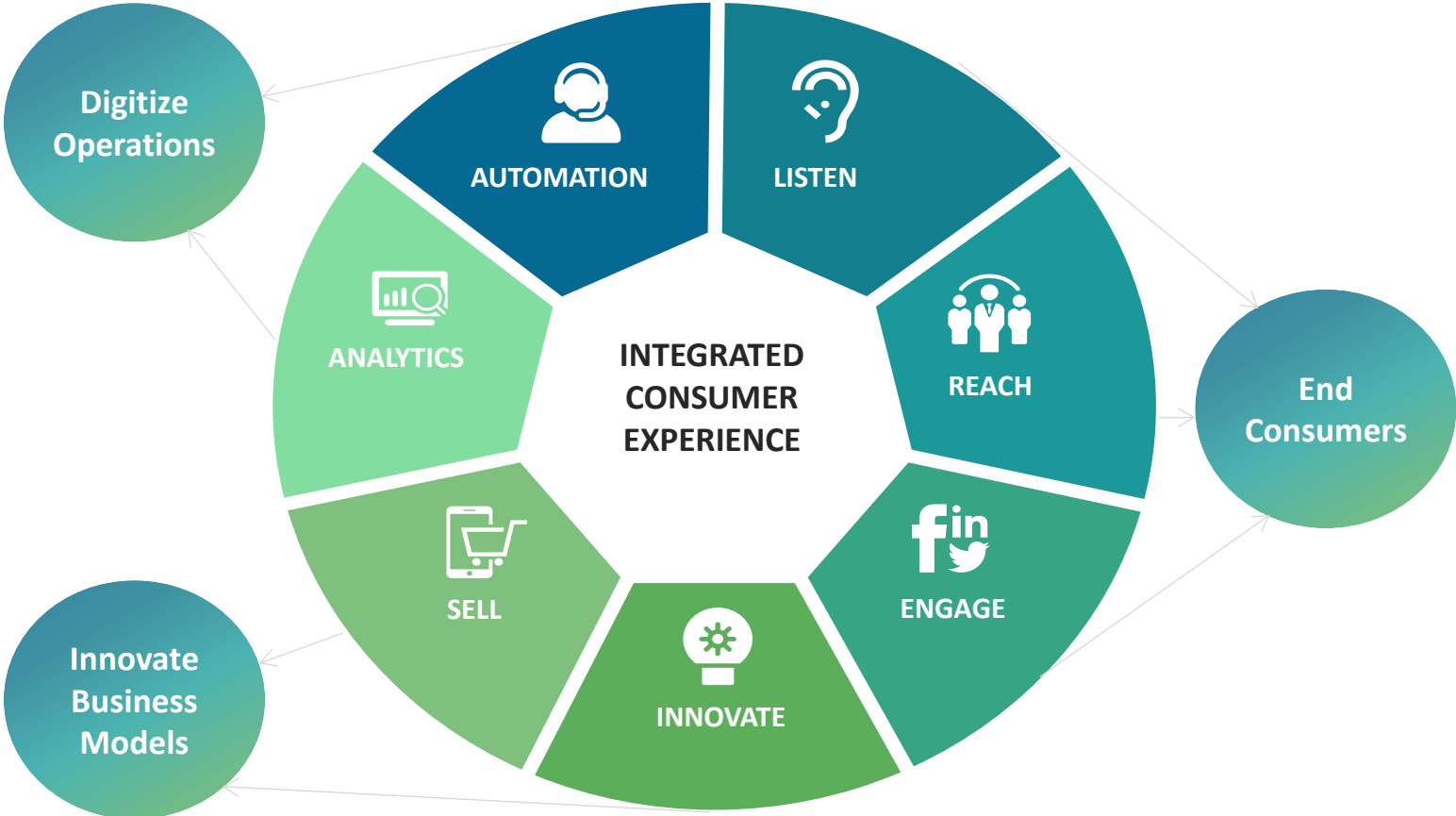
GO-TO-MARKET : BUILDING FUTURE-READY DISTRIBUTION



TALENT VALUE PROPOSITION & CULTURE



IT & ANALYTICS



~15% of Media Spends is now invested in the Digital Medium



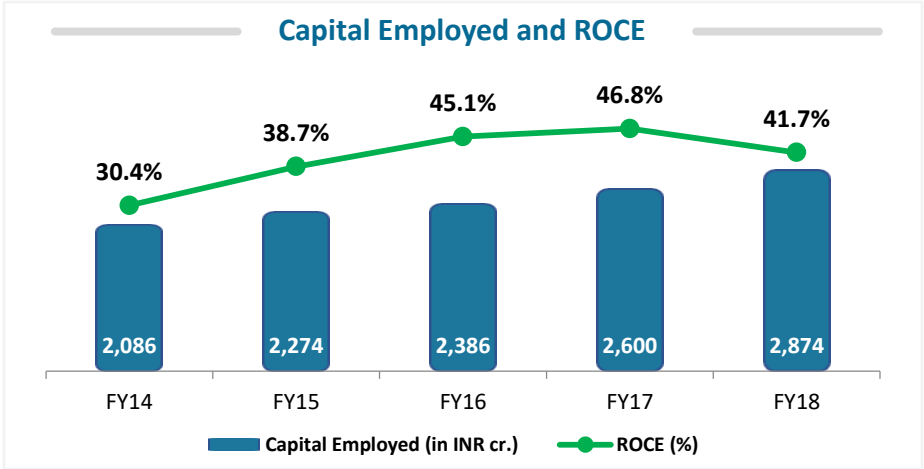
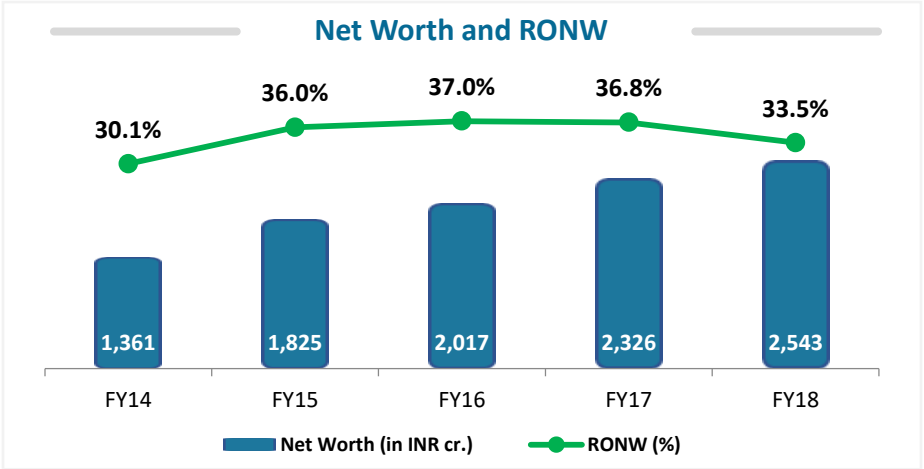
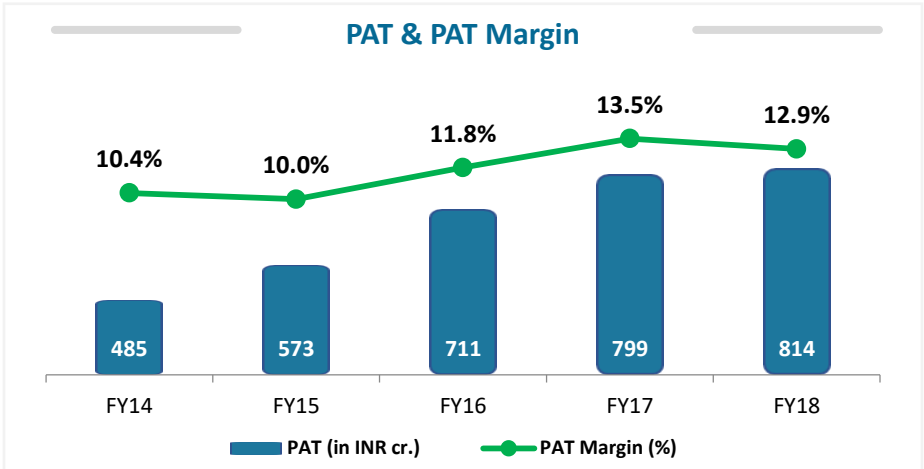
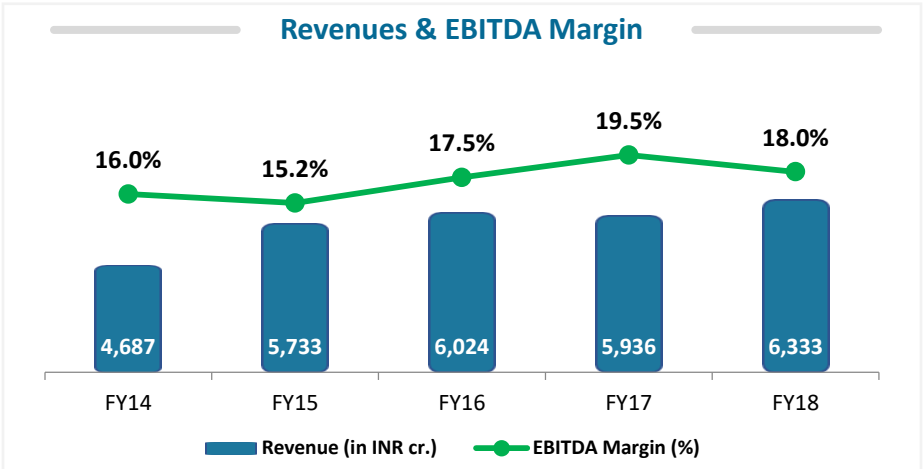
VALUE MANAGEMENT - A VIRTUOUS CYCLE



FINANCIAL HIGHLIGHTS



5 YEARS TRENDS



DIVIDEND PAYOUT & CASH DEPLOYMENT

Focus on maximization of shareholder value



Payout has been increasing over the years with higher cash generation



	FY2013	FY2014	FY2015	FY2016	FY2017	FY2018
Dividend Payout Ratio	19%	24%	30%	70%	64%	78%

With focus on organic growth, dividend pay-out shall remain in 60-65% range in the medium term.



The Company declared a one-time Silver Jubilee Third Interim Dividend of 175% and a total dividend of 350% in FY14. The dividend payout ratio increased to 47% in FY14 as compared to 19% in FY13. Excluding the one-time dividend, the payout ratio for FY14 is 24% which is reflected in the table above.

SUSTAINABILITY



KEY FOCUS AREAS AND 2022 TARGETS



RESPONSIBLE RESOURCE CONSUMPTION

- Reduce energy intensity by **50%**
- **Water Stewardship** - Offsetting **100%** of water consumed in operations



CLIMATE CHANGE

- Reduce GHG emissions intensity by **75%**



SUSTAINABLE SUPPLY CHAIN

- **Certify 20%** of critical suppliers for Level 1 criteria of Marico's Responsible Sourcing (MARS) Policy



PRODUCT RESPONSIBILITY

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



COMMUNITY DEVELOPMENT

- Increase farmer beneficiaries year on year by **5%**
- Influence **2,00,000 children** y-o-y for education



FUTURE READY CAPABILITY BUILDING

- Drive competency building programs based on current needs

IMPACT TILL DATE (1/4)

Marico's environmental agenda is to achieve **resource efficiencies** and **reduce the impact** of our operations on the environment

ENERGY



Achieved **31% reduction** in Energy Intensity from FY2013 baseline

72% of total energy sourced in our operations is from **renewable sources**

EMISSIONS



We account **Scope I and II GHG emissions** from our operations

Achieved **54% reduction in GHG emission intensity** from FY2013 baseline

IMPACT TILL DATE (2/4)

WATER

We have adopted the 3R approach – **Reduce**, **Recycle** and **Replenish**



Marico has undertaken initiatives like construction of **farm ponds**, **check dams** and **dam de-silting**, and created harvest capacities about **300 million litres** till date

In FY2017-18, we **offset 80%** of our operations water consumption through community harvest initiatives

SUSTAINABLE PACKAGING



- We have implemented **plastic EPR action** plan in-line with CPCB requirement.
- About **93%** of plastics used in our packaging is **recyclable**
- Executed project to convert 12.5 MT of community **plastic waste into polyfuel**.
- We are exploring opportunities to **use recycled plastic** for packaging and hence replace virgin plastic

IMPACT TILL DATE (3/4)

FARMERS



Marico flagship program: **KALPAVRIKSHA** launched in 2017 – has improved coconut farmer's yield by **16%**.

Conducted **100+ farmer** trainings and about **12,626 farmers** enrolled under the program till date

The program aims to increase farmer income by **INR 5 billion by 2022** and **INR 10 billion by 2027**.

MARICO INNOVATION FOUNDATION (MIF)



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

MIF Scale Up program has tackled **25+ business challenges** till date across 13+ sectors

IMPACT TILL DATE (4/4)

BRANDS WITH A PURPOSE



“Saffolalife” continues with the vision of creating a Heart Healthy India.

- We have touched the lives of **nearly 200,000 consumers** through health check and awareness camps till date.
- The School Outreach Program – **Safe and Nutritious Food at Home** touched the lives of **~68,000 students**.

EDUCATION



“Nihar Mobile Pathshala”

houses quality education content to influence education of underprivileged children

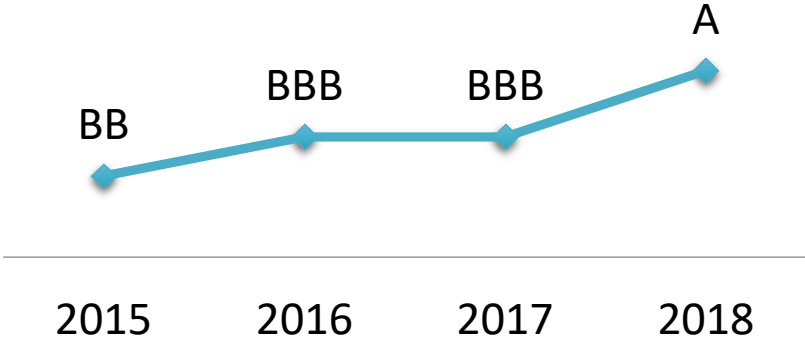
Nihar has contributed to the education of **860,825 children** in the last 5 years.

EXTERNAL RATINGS



Marico has been rated by MSCI ESG Ratings from 2015 onwards.

Our 2018 rating stands at 'A'.



Marico has submitting its first response to CDP's **"Climate Change"** & **"Water"** 2018 questionnaire



Marico is preparing for **Dow Jones Sustainability Indexes (DJSI)** rating disclosure

STOCK INFORMATION



STOCK INFORMATION

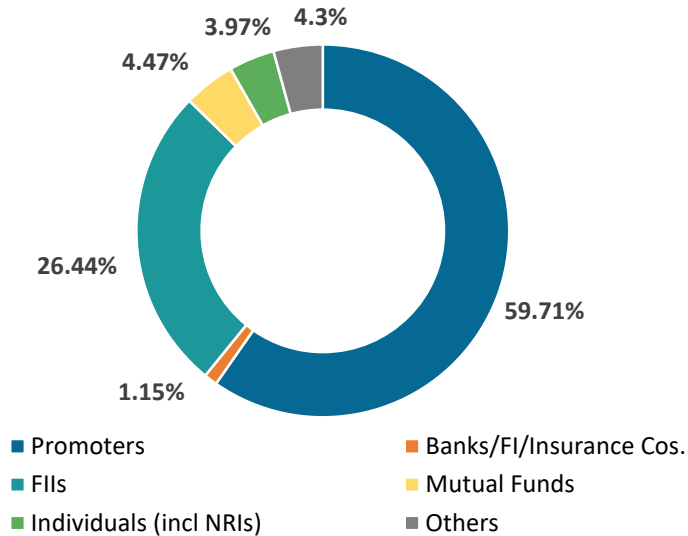
Top Institutional Shareholders

First State Investments	Premji Invest
Arisaig Partners	BlackRock
Morgan Stanley Investment Mgmt.	Wellington Management
Life Insurance Corporation of India	Franklin Templeton Mutual Fund

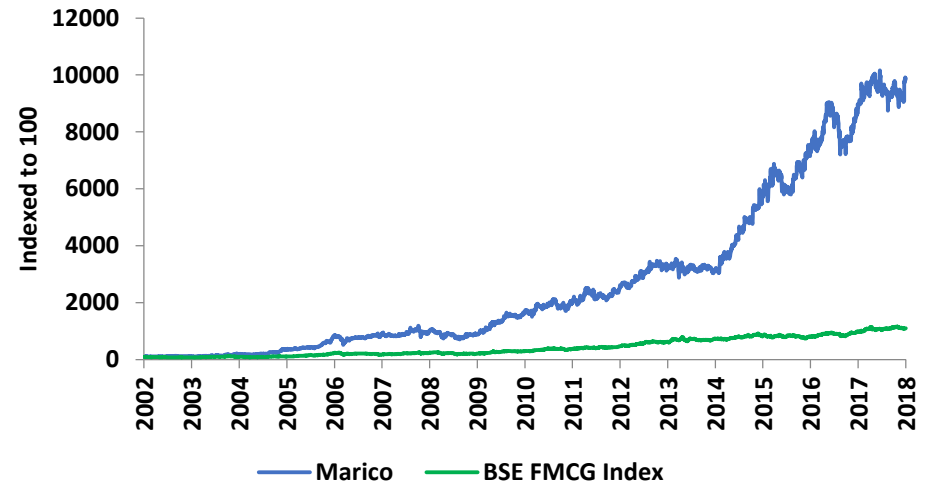
Stock Data

Bloomberg Ticker	MRCO IN EQUITY
BSE Ticker	531642
NSE Ticker	Marico
Market Capitalization (INR Cr.) – January 2019	47,331
No. of Shares Outstanding (Cr.)	129.09

Shareholding Pattern – December 2018



Relative Stock Chart – 2002-2018



AWARDS & ACCOLADES



AWARDS & ACCOLADES



Featured among the Top 5 Companies in the S&P BSE 100 Index in Corporate Governance



Ranked 32nd in India's Best Companies to Work For in 2018



Featured as one of the "Best Workplaces in Manufacturing 2019"



Recognized as one of the 'Most Honored Companies' by Institutional Investor



Marico CQA Team received Special Recognition at the Sixth CII National Excellence Practice Competition 2018



Awarded SAP ACE Award for Operation Excellence -Supply Chain



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www.truerootslab.com

www.hairsutras.com

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www.saffolalife.com

www.saffolafittify.com

www.fitfoodie.in

www.setwet.com

www.cocosoul.in

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