

February 6, 2025

Corporate Relationship Department
BSE Ltd.,
Phiroze Jeejeebhoy Towers
Dalal Street, Mumbai – 400 001

Dear Sir/Madam,

Sub: Submission of the copy of Investor presentation under regulation 30 of SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015.

Ref: BSE Scrip code: 540704

Pursuant to Regulation 30 of the SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015, please find enclosed the copy of Investor presentation for the quarter & nine months ended December 31, 2024.

The aforesaid presentation is also being hosted on the website of the Company viz., www.matrimony.com.

Submitted for your information and records.

Thanking you

Yours faithfully,

For **Matrimony.com Limited**

Vijayanand Sankar
Company Secretary & Compliance Officer
ACS: 18951
No.94, TVH Beliciaa Towers, Tower II, 5th Floor,
MRC Nagar, Raja Annamalaipuram
Chennai – 600028



Investor Presentation | February 2025



▶ Founded by Mr. Murugavel Janakiraman in the year 2000 as a community portal for Indians living and working abroad, and since then become the largest Indian matchmaking service.

▶ Pioneer and leader in the Indian online matchmaking space.

▶ Providing diversified online matchmaking services both online and offline to cater to the unique requirements of Indian origin consumers like regional, community, and also tailor made services for the elite.

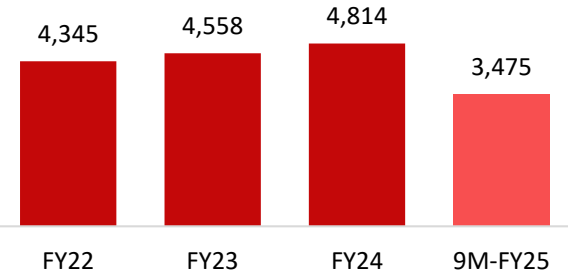
▶ Forward integrated into providing marriage services by aspiring to become a one stop shop for our customers in an asset light vendor platform for venue bookings, catering, decorations, etc.

▶ The market cap of the company as on 31st December 2024 ~ INR 14,327 Mn

▶ Matrimony.com has been certified a Great Place to Work by an assessment conducted by Great Place to Work, India

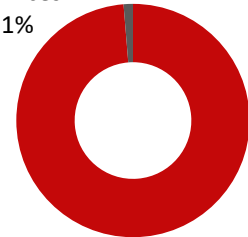


Consolidated Revenue Growth (INR Mn)



Business Mix – 9M-FY25

Marriage Services & Others 1%



Matchmaking Services 99%

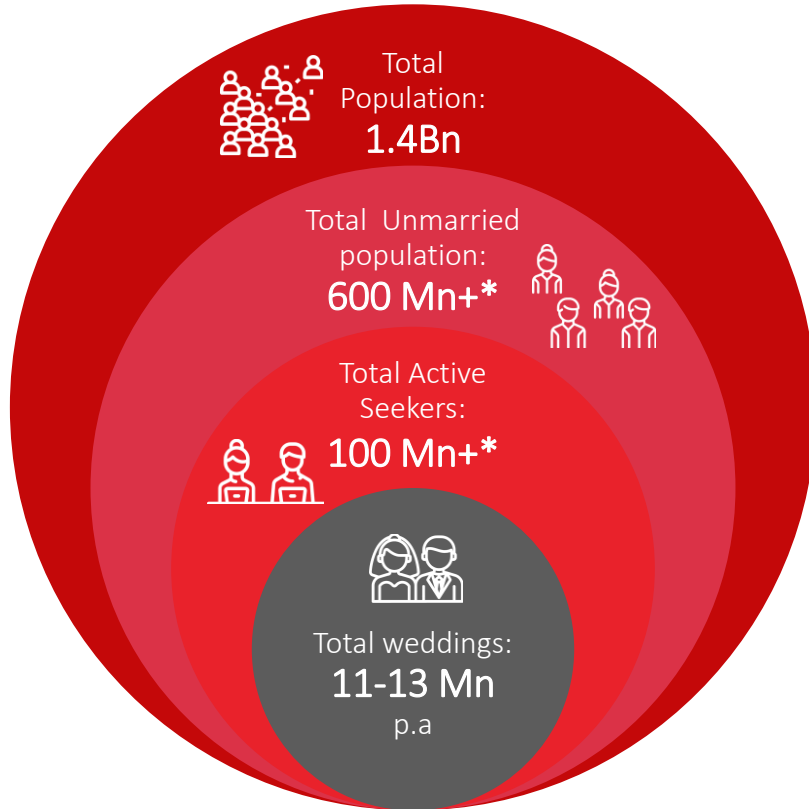


Our Leadership Position





Sector



Country

Arranged marriages in India in 2016

80%+

Online Matchmaking industry

6% of marriages in India

Total marriage related spends every year pre-covid

USD 50 Bn

Estimated Revenue of Matchmaking/Dating segment

USD 306 Mn

(2029)

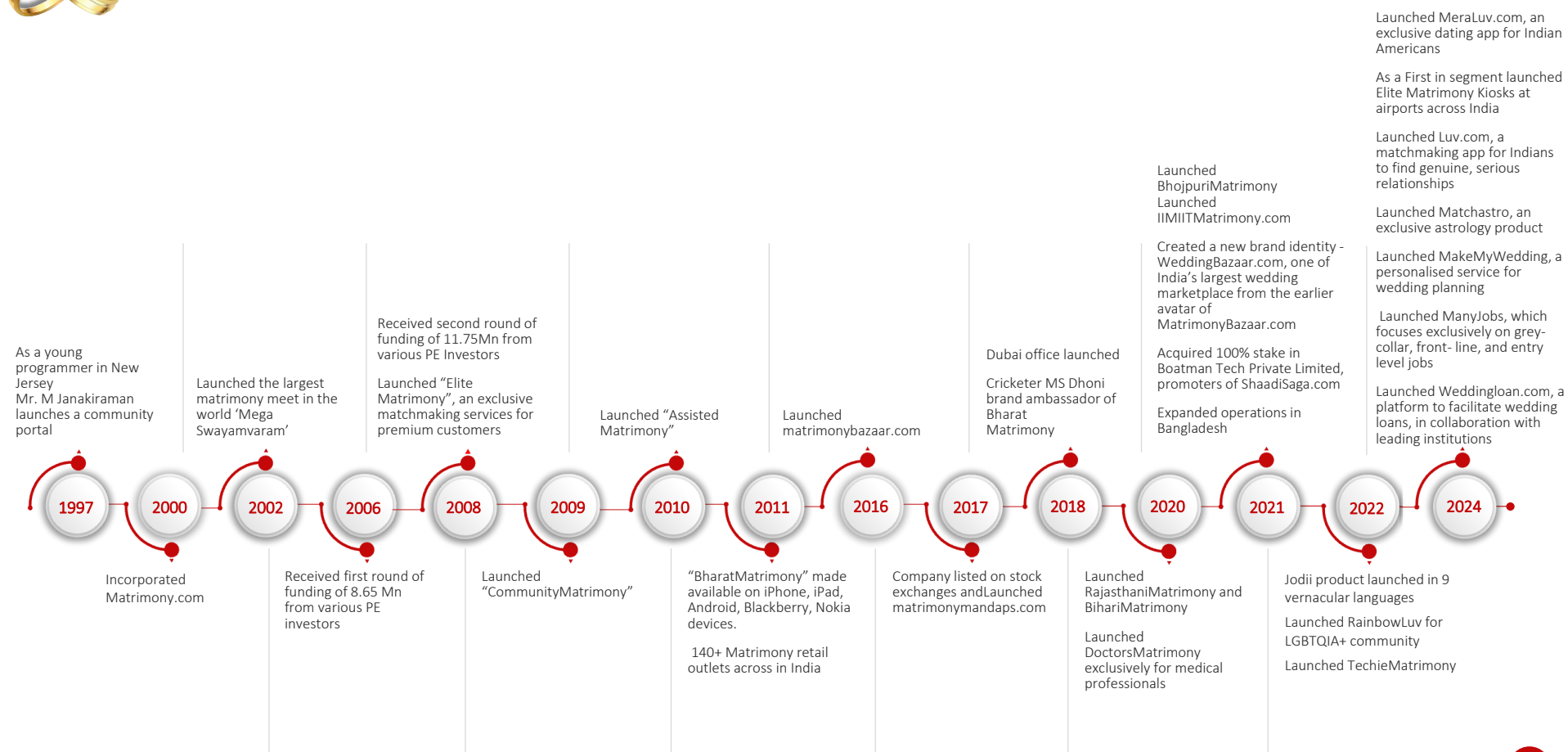
* World Bank, Census, Medium.com, KPMG report, Indian Express, Statista, Company Sources

COMPANY OVERVIEW





Notable milestones over the last 24 years





Murugavel

Janakiraman

Chairman and
Managing Director

Graduated in statistics from Presidency college, MCA from University of Madras

Worked as a software engineer and consultant in USA before starting Tamil Matrimony

Received an award of top 5 Asian Indian businessmen in USA by Asian Indian Chamber of Commerce, Business Icon of the year award by India Today, Nominated twice for the 'Entrepreneur of the year' award by Economic Times

Deepa Murugavel – Non Executive Woman Director : Holds a bachelor's degree of science in biochemistry (special) from Gujarat University and a master's degree in business administration from California Coast University. Associated with the company since 2006.

S M Sundaram – Non Executive Independent Director : Mr. S. M. Sundaram is a Chartered Accountant, a Cost Accountant, a Company Secretary, a Chartered Financial Analyst and an MBA from IIM Ahmedabad, with several all-India ranks. He has over 37 years of professional experience, most of them in senior roles in Finance and Investment Management. He is currently the Chief Investment Officer of an Investment Management entity focused on listed investments in India

Akila Krishnakumar - Non Executive Independent Director : An alumna of the Birla Institute of Technology and Sciences (BITS), Pilani. Has over 30 years of experience in software product development for financial services. Until 2013, Akila was President - Global Technology and Country Head for SunGard in India - a Fortune 500 company and global leader in financial services software. She has won several awards and accolades including being among the top 5 women leaders in the Indian technology industry for many years.

C K Ranganathan – Non Executive Director : Holds a bachelor's degree in Chemistry. Founder of Cavinkare Private Limited, a company engaged in the business of personal care, food, beverages, dairy and snacks. Conferred the prestigious, Entrepreneur of the Year Award by Economic Times in 2004. He is associated with Matrimony.com since 2014.

Rajesh Sawhney – Non executive Independent Director: Holds a bachelor's degree in Engineering (Electronics and Communication) from the University of Delhi and a master's degree in Management Studies from the University of Bombay. He has extensive experience in the fields of media, entertainment, telecommunications and the internet industry. He has worked with Reliance Capital Limited and Reliance Entertainment Limited. He is currently on the Board of India Mart Intermesh Ltd, Le Travenues Technology Ltd (IXIGO), Neilsoft Limited .



Awards & Accolades



Bharatmatrimony.com awarded 'India's most trusted online matrimony' by Brand Trust Report India Study 2014



Received Certificate of Excellence from NASSCOM for 'Innovative Application of Analytics for Business Solution, 2015'



Special jury mention for gender sensitivity (2013-2014) for a TVC (Bharat Matrimony-Career) at the National Laadli Media and Advertising Awards, 2015



BharatMatrimony Mobile App- Best app in the social category. Global mobile app summit and awards- July 2016 and July 2017



'Find Your Equal' campaign, award for 'Gender Sensitivity' at the International Advertising Association's IndiaAA regional awards – July 2019



BharatMatrimony has been conferred with the prestigious 'Superbrand 2019' status by leading independent brand arbiter Superbrands India



Matrimony.com featured in ET India growth champions list, 2020



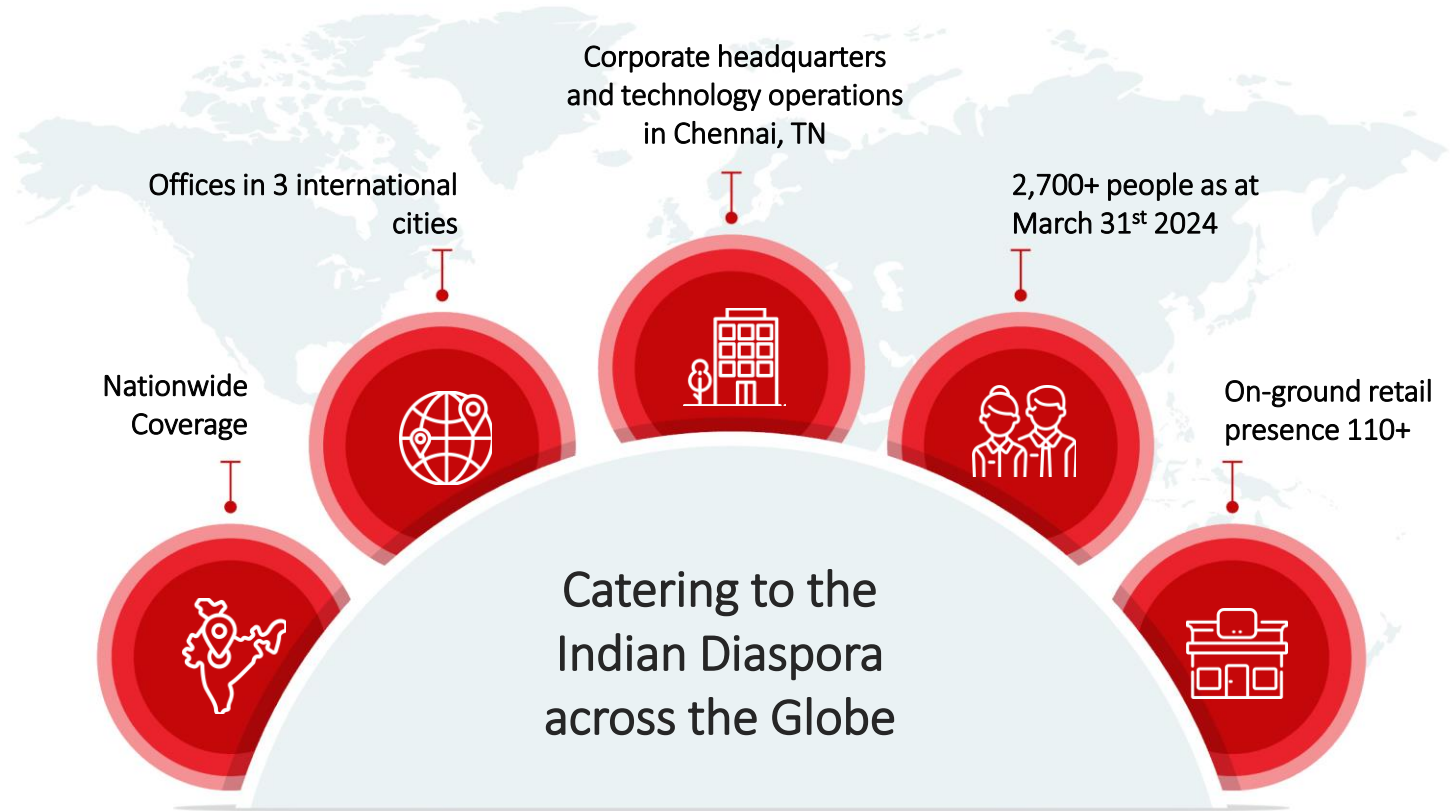
Mr. Murugavel Janakiraman was featured in the Top Technology Leaders 2020 List by Exchange4Media's Impact Magazine.



Matrimony.com won an Award from CNBC-TV18 under "Masters of Risk – Service Sector, Small Cap category".



Matrimony.com won the ET Brand Equity "Shark Award" for best use of Digital and Social Media for its AI based Valentine's Day Campaign



BUSINESS OVERVIEW





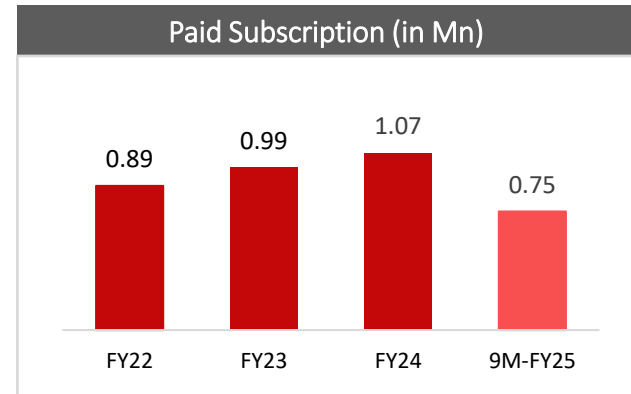
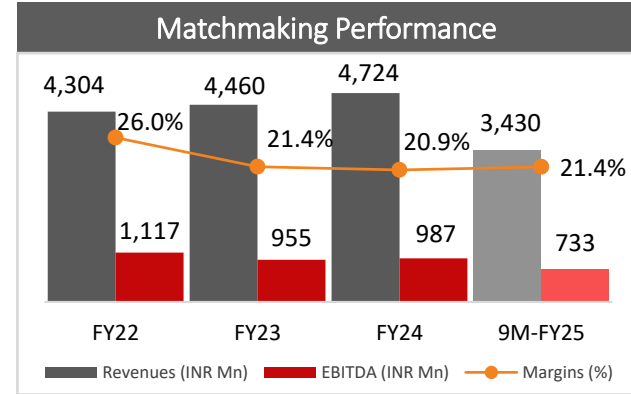
▶ Matrimony.com has the largest number of matchmaking online platforms to suit a person's choice and preference

▶ Differentiates itself from other players in India by following a micro-market strategy, offering a range of targeted and customized products and services that are tailored to meet the requirements of customers

▶ Dominant market share in Southern India

▶ Pioneer in Community based, Assisted and Elite Matrimony services

▶ Pioneer in Jodii, launched in 9 vernacular languages



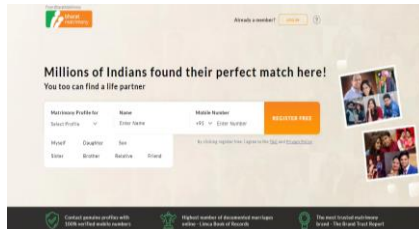


Launched in the year 2000, BharatMatrimony is the flagship brand of Matrimony.com

Comprises a network of 17 different regional portals based on varied regions such as TamilMatrimony, KeralaMatrimony, TeluguMatrimony, BengaliMatrimony, HindiMatrimony, etc.

Key features

- 17 Regional sites
- Flexible subscription packages for 3,6 & 12 months



Key features

- 300+ Community sites
- Flexible subscription packages for 3,6 & 12 months

95% of Indians get married within their own community

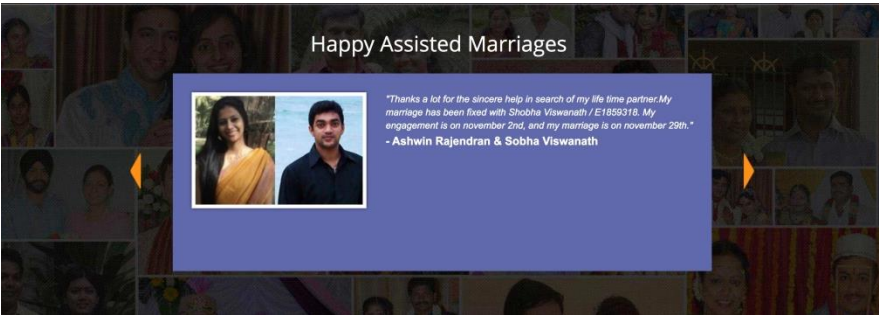
CommunityMatrimony.com is an exclusive matrimony platform consisting of over 300 different community websites

It has been further sub-divided into categories like ChristianMatrimony, MuslimMatrimony, SikhMatrimony, JainMatrimony, AgarwalMatrimony, YadavMatrimony, MarathaMatrimony, etc. Added IIMIITMatrimony.com and DoctorsMatrimony services.



Assisted Matrimony – Matrimony.com also provides value added services for the users who are busy and need assistance in matchmaking.

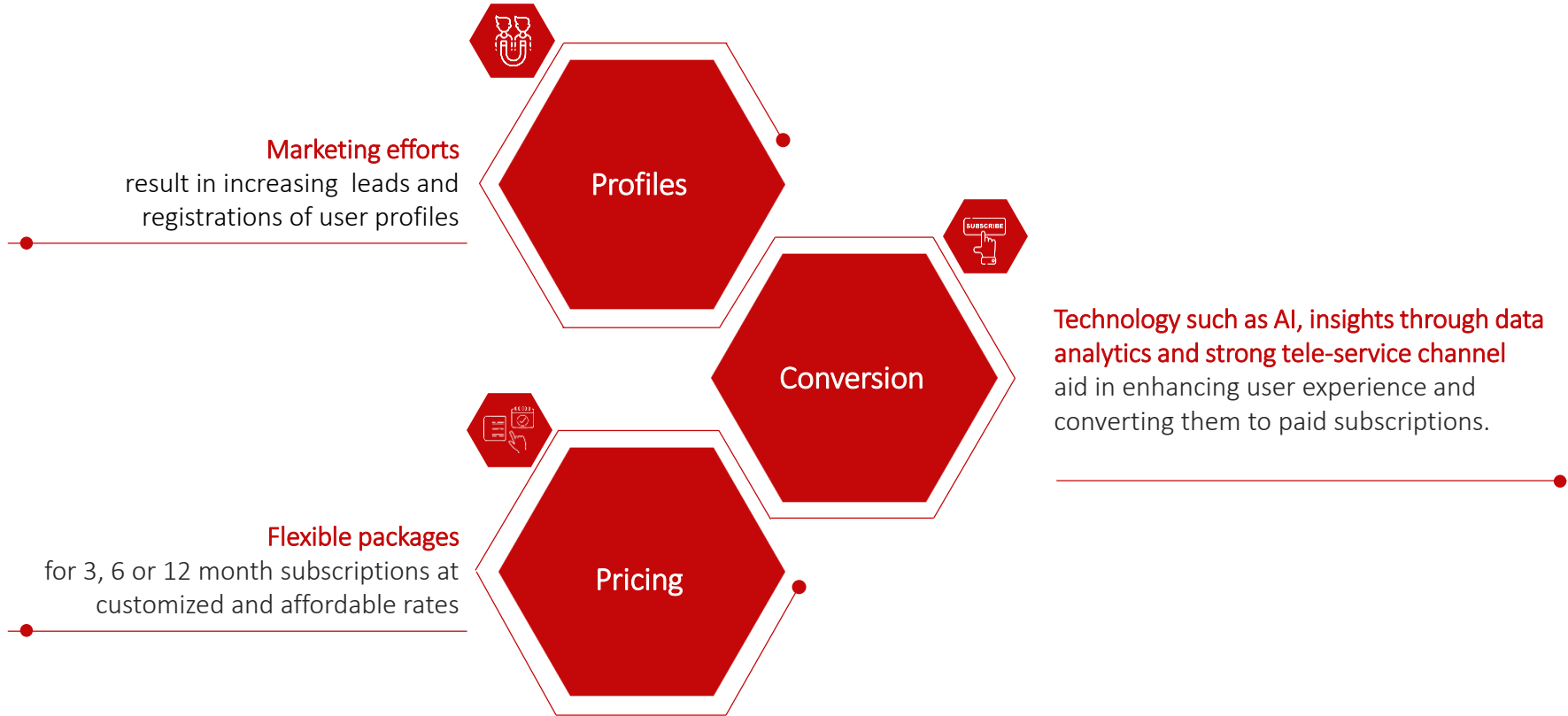
Involves matchmaking services supported by relationship managers who provide personalized assistance to subscribed users. Relationship managers contact the prospects on behalf of the customer after taking the customer's consent and facilitate communication and meetings based on mutual interest.

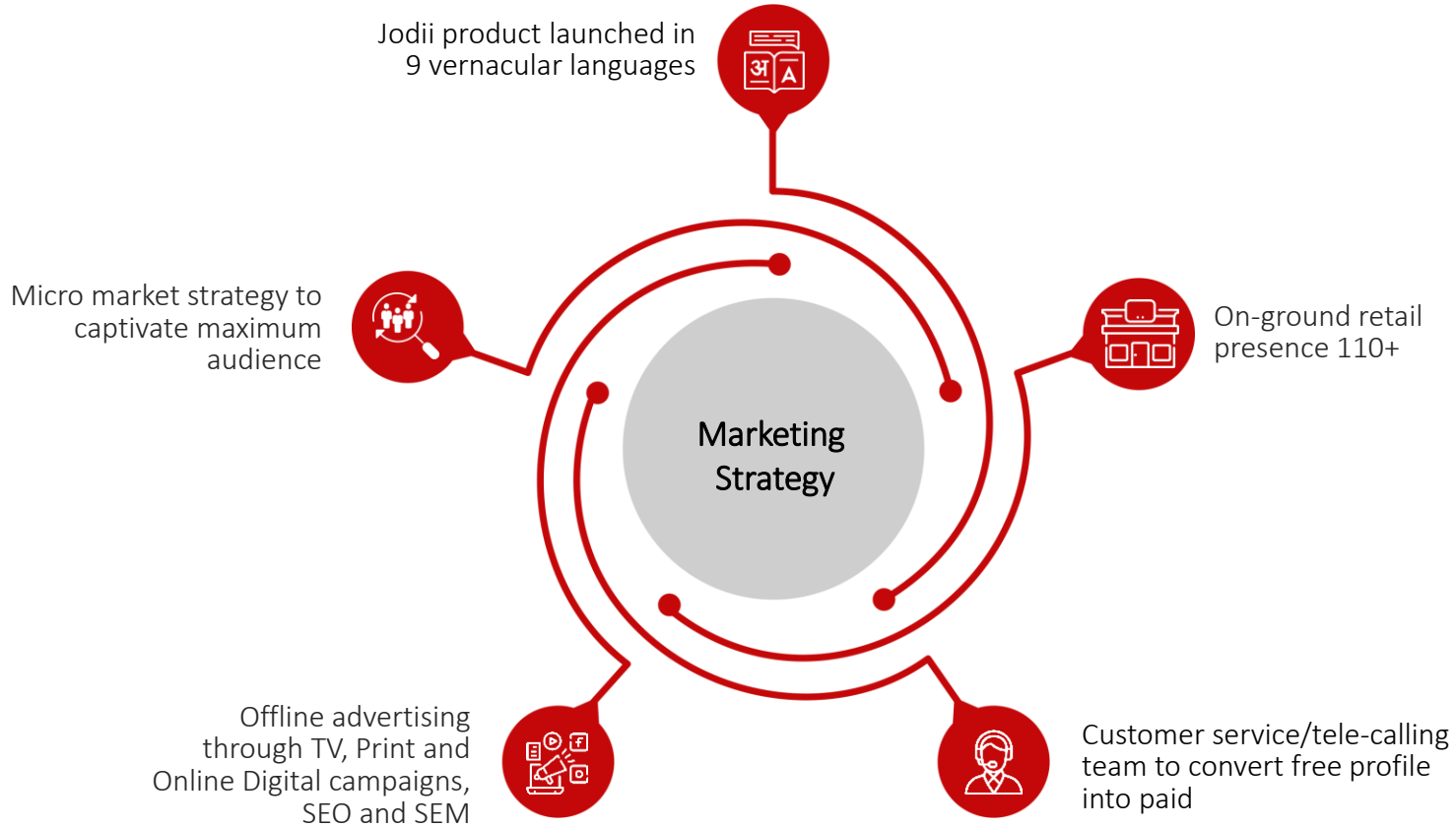


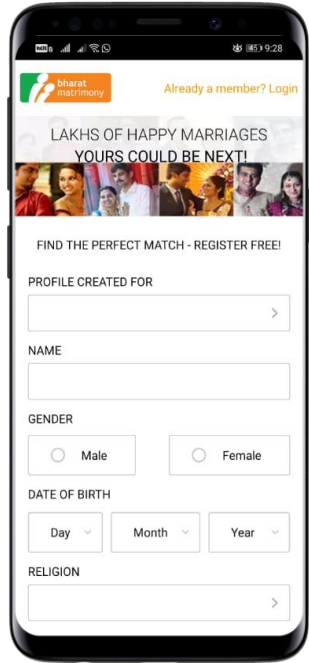
- From BharatMatrimony



Elite Matrimony – A personalized matchmaking service for the affluent.







Culture of Innovation



Providing seamless and superior experience at all touch points



Innovating the product consistently based on customer preferences and behavior



Continuously enhancing the user experience by live testing with customers



Investing in Big data platform and analytical database to get insights helping in strategic decision



Adapting to changes in technology such as AI to improve partner search experience, calling campaigns, productivity



Great Outcomes



Multiple methods to find a match : emails, Telephone, SMS



Multiple platforms to operate : Mobile site, Mobile App, Website



24*7 customer service support to find a relevant match



Phone call verification and trust badge for more authenticated profile listings



Secure connect : facilitating safe use for women



TamilMatrimony

Love bloomed through WhatsApp for Ishwarya & Arun

A loving family member, friend, or even a co-worker can register on the site to help a person find their partner.



“My sister registered my profile on the site and showed me Arun’s profile. When I went through it, I really liked it because he was very frank about himself and what he is looking for.”

BengaliMatrimony

Atreyee and Shounak - “I found Shounak in 15 days”, says Atreyee

Placing a premium on value systems



“I found Shounak within 15 days of my registration on BharatMatrimony and within a month, everything was fixed. It was indeed quick. What attracted me the most was that family was his priority.”

KeralaMatrimony

Rakhee and Vineeth - A Tale of Long Distance Love



“Mere distance does not have the power to shatter unconditional love. Long distance love also works when you truly love someone.”

OriyaMatrimony

Saswatee and Ramakanta – “I found Ramakanta in just 4 days”



“I found my life partner here in four days. The site gives you region specific profiles to look through. many of my own family members have had happy and successful marriages through BharatMatrimony.”



Complementing the online matchmaking business by providing customers a one stop shop asset light vendor platform for marriage services



WeddingBazaar

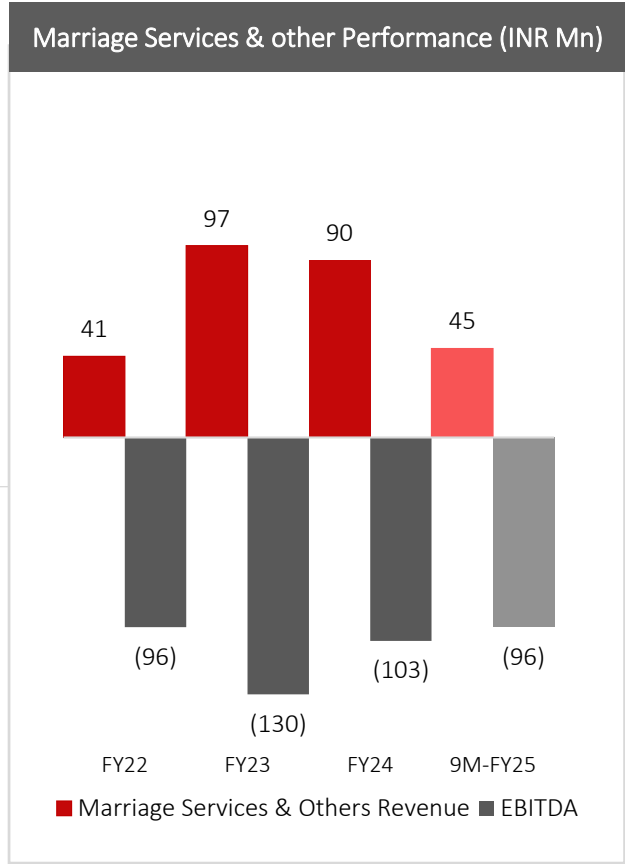
Online marketplace providing wedding-related services whereby vendors including photography, make-up, mehendi, wedding-planner, catering and decorations, etc.

mandap.com
from BharatMatrimony

Mandap

A wedding venue booking platform with mandaps, banquet halls, convention halls, etc.

Marriage Services with a network of over 2,00,000 vendors in 40+ cities





- Luv.com is a premier matchmaking app specifically tailored for Indians seeking genuine, serious relationships that stand the test of time. Designed with the needs of singles in mind, Luv.com focuses on fostering long-lasting love and meaningful connections.



- MeraLuv is an exclusive dating app designed for Indian Americans, bridging the gap for those seeking meaningful connections in their romantic journeys. It caters to individuals who desire relationships that resonate with their cultural heritage while embracing their contemporary American identity.



- Many jobs, is Exclusively for Frontline & Entry level job seekers, currently available in major cities of Tamil Nadu, with the option of using the app in Tamil.
- Designed with simplicity and accessibility in mind, our platform focuses on helping individuals start their careers or transition into new roles.



- A premium service designed to connect customers with the finest wedding vendors, offering exclusive deals and tailored support through dedicated Relationship Managers. Our goal is to simplify the wedding planning process, making it not only effortless but also a joyful experience for the customers.



- Wedding Loan is a platform that offers individuals the opportunity to secure wedding loans through our lending partners.
- By combining technology with human expertise, weddingloan.com ensures a seamless, transparent, and customer-centric loan experience for their special day.



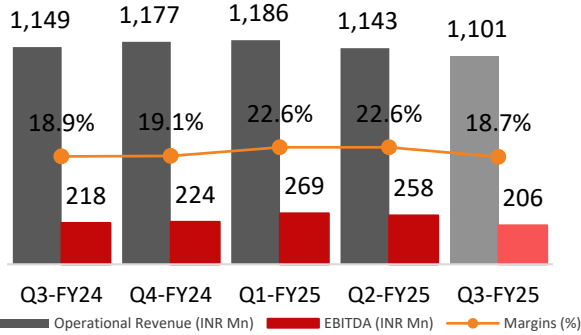
- MatchAstro is an exclusive astrology product focused on giving astrology advice, mainly about love, relationship, and marriage.
- It is a platform to connect with handpicked top astrologers who have expertise in marriage consultancy.

FINANCIAL OVERVIEW

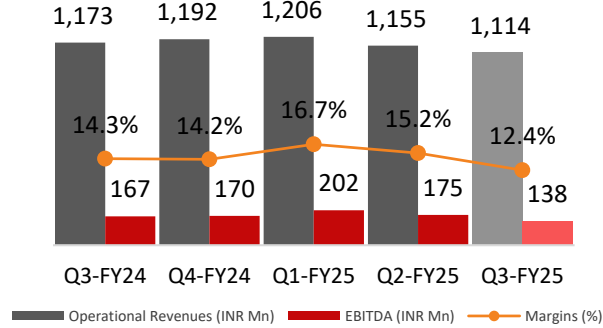




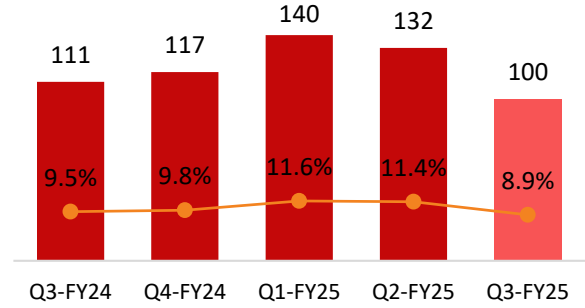
Matchmaking Performance



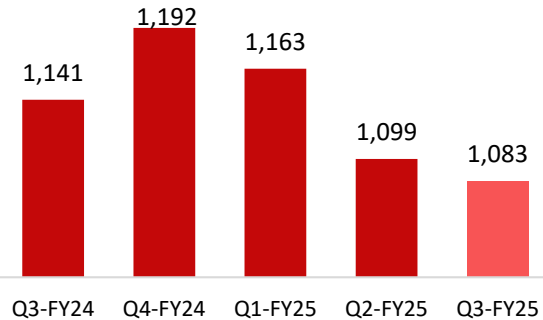
Consolidated Performance



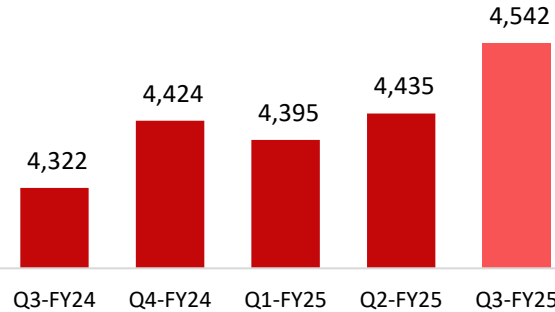
Net Profit (INR Mn) and PAT Margins (%)



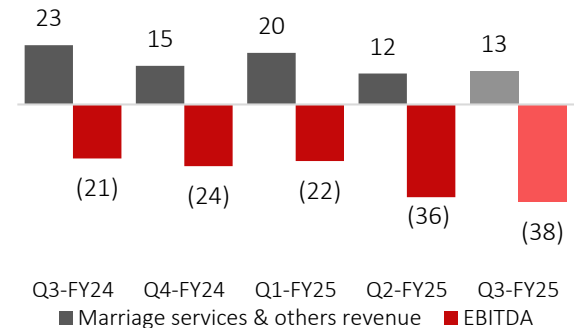
Matchmaking Billings (INR Mn)



Matchmaking ATV (INR)

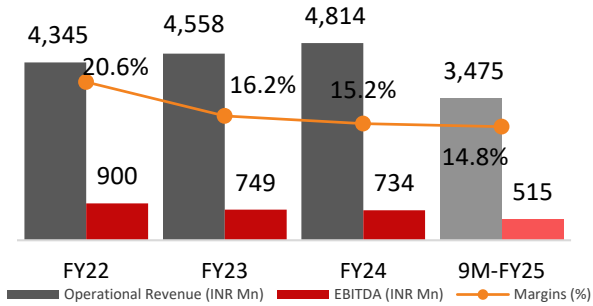


Marriage Services & Others Performance (INR Mn)

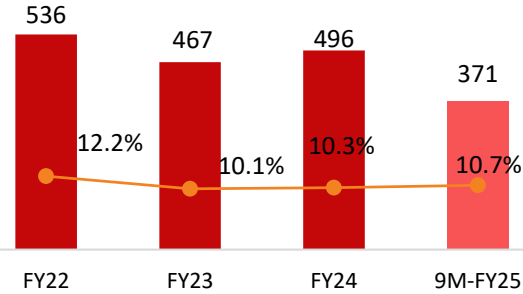




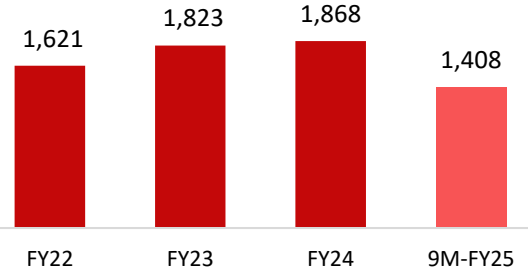
Consolidated Performance



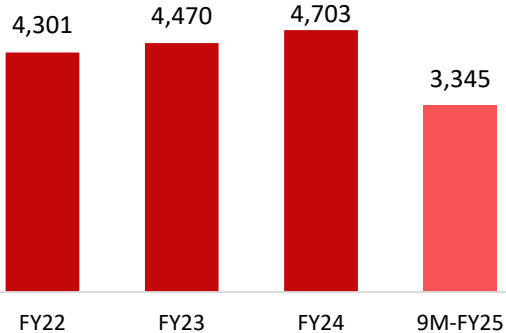
Net Profit (INR Mn) and PAT Margins (%)



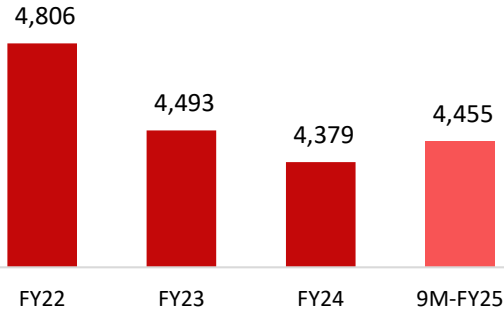
Marketing Expense (INR Mn)



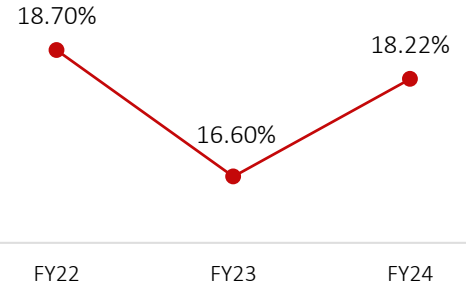
Matchmaking Billings (INR Mn)



ATV (INR)



RoE (%)





Consolidated Billings for the quarter

INR 1,094 Mn

Revenues for the quarter

INR 1,114 Mn

Q3-FY25 Consolidated Revenue is at INR 1,114 Mn decreased by 5.0% Y-O-Y

Q3-FY25 Matchmaking revenue is INR 1,101 Mn decreased by 4.2% Y-O-Y

Added 0.24 Mn paid subscribers during the quarter decreased by 9.7% Y-O-Y

ATV for the matchmaking business increased by 5.1% Y-O-Y, in line with our customer segmentation strategies.

Matchmaking Billings for the quarter

INR 1,083 Mn

Revenues for the quarter

INR 1,101 Mn

27,700+ success stories in Q3-FY25

Launched 'wedding loan' platform to facilitate wedding loans, in collaboration with leading institutions.

0.24 Mn

Paid Subscriptions for the quarter

Successfully completed second buyback in 2 years, of INR 72 Crores.

Annualized return on capital employed is at 10.4%

Average transaction value for the matchmaking business for the quarter

INR 4,542

PAT is at INR 100 Mn decreased by 10.2% Y-O-Y.

Cash balance is at INR 3,147 Mn., strong operating cashflow to EBIDTA at 100%

ANNEXURE





Quarterly Consolidated Financial Performance

Particulars (INR Mn)	Q3-FY25	Q3-FY24	Y-o-Y	Q2-FY25	Q-o-Q
Revenues	1,114	1,173	(5.0)%	1,155	(3.5)%
Total Expenses*	976	1,006	(2.9)%	980	(0.4)%
EBITDA	138	167	(17.7)%	175	(21.4)%
EBITDA Margin (%)	12.4%	14.3%	(180) Bps	15.2%	(280) Bps
Depreciation	74	72	1.9%	75	(2.0)%
Finance Cost	12	13	(9.2)%	13	(4.8)%
Finance Income	69	62	12.3%	84	(17.7)%
Share of Profit/(loss) of associate	(1)	0	NA	0	NA
PBT	122	144	(15.4)%	172	(29.5)%
Tax	22	33	(34.2)%	40	(46.5)%
Profit After Tax	100	111	(10.2)%	132	(24.2)%
PAT Margin (%)	8.9%	9.5%	(60) Bps	11.4%	(250) Bps
Diluted EPS	4.54	4.99	(9.0)%	5.91	(23.2)%

*Operational other income adjusted with total expenses to calculate EBITDA



9M-FY25 Consolidated Financial Performance

matrimony.com

Particulars (INR Mn)	9M-FY25	9M-FY24	Y-o-Y
Revenues	3,475	3,622	(4.1)%
Total Expenses*	2,960	3,058	(3.2)%
EBITDA	515	564	(8.7)%
EBITDA Margin (%)	14.8%	15.5%	(70) Bps
Depreciation	222	212	4.7%
Finance Cost	37	39	(6.3)%
Finance Income	221	181	22.1%
Share of Profit/(loss) of associate	(1)	(1)	-
PBT	476	494	(3.5)%
Tax	105	116	(9.5)%
Profit After Tax	371	378	(1.9)%
PAT Margin (%)	10.7%	10.4%	30 Bps
Diluted EPS	16.74	16.98	(1.4)%

*Operational other income adjusted with total expenses to calculate EBITDA



Historical Consolidated Income Statement

Particulars (INR Mn)	FY22	FY23	FY24	9M-FY25
Revenues	4,345	4,558	4,814	3,475
Total Expenses*	3,445	3,809	4,080	2,960
EBITDA	900	749	734	515
EBITDA Margin (%)	20.6%	16.4%	15.3%	14.8%
Depreciation	269	300	284	222
Finance Cost	54	59	52	37
Finance Income	150	169	248	221
Share of Profit/(loss) of associate	(8)	-	-	(1)
PBT	719	559	647	476
Tax	183	92	152	105
Profit After Tax	536	467	496	371
PAT Margin (%)	12.2%	10.1%	10.3%	10.7%
Diluted EPS	23.39	20.72	22.25	16.74

*Operational other income adjusted with total expenses to calculate EBITDA



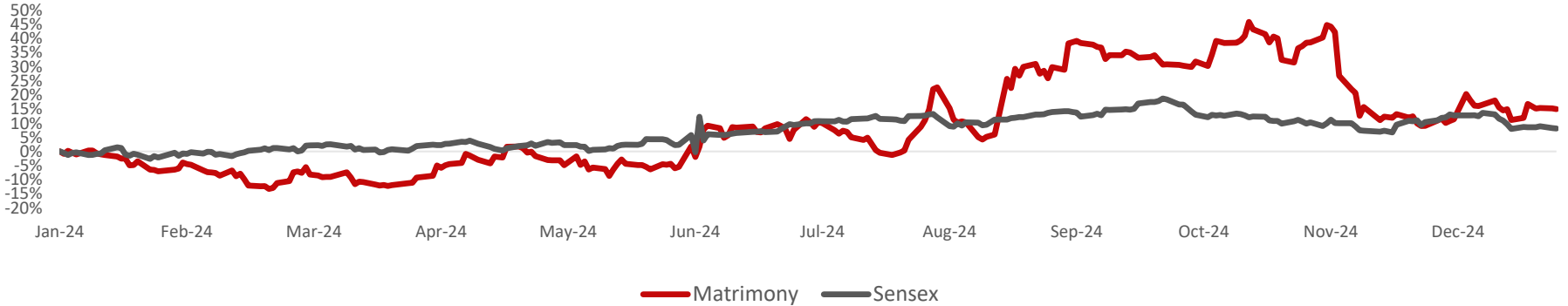
Historical Consolidated Balance Sheet

Particulars (INR Mn)	FY23	FY24	H1-FY25
EQUITY AND LIABILITIES			
EQUITY			
Share Capital	111	111	111
Other Equity	2,419	2,804	2,964
Total Equity	2,530	2,915	3,075
Non Current Liabilities			
Lease liabilities	530	424	395
Deferred Tax Liabilities (Net)	7	5	4
Sub Total Non Current Liabilities	537	429	399
Current Liabilities			
Financial liabilities			
Trade payables	452	531	636
Lease liabilities	150	156	177
Other current liabilities	914	861	772
Provisions	73	85	90
Current tax liabilities	2	43	-
Sub Total Current Liabilities	1,592	1,676	1,675
TOTAL EQUITY AND LIABILITIES	4,659	5,020	5,149

Particulars (INR Mn)	FY23	FY24	H1-FY25
ASSETS			
Non-Current Assets			
Property, Plant & Equipment	184	148	151
Rights of use assets	610	494	482
Other Intangible Assets	50	160	145
Goodwill	87	87	87
Investments accounted for using the equity method	47	47	47
Financial Assets			
Security Deposits	81	81	90
Other Financial Assets	-	-	228
Investments	213	209	208
Loans	2	-	-
Deferred tax assets (Net)	54	84	78
Income tax assets	37	38	21
Other Non-current assets	26	31	29
Sub Total Non Current Assets	1,391	1,379	1,566
Current Assets			
Financial Assets			
Security Deposits	16	20	18
Cash and Cash Equivalents	87	81	158
Bank Balances other than Cash and Cash equivalents	2,157	2,148	1,877
Investments	790	1,146	1,324
Trade Receivables	1	1	1
Loans	2	2	2
Other financial assets	153	177	133
Other current assets	62	66	70
Sub Total Current Assets	3,268	3,641	3,583
TOTAL ASSETS	4,659	5,020	5,149



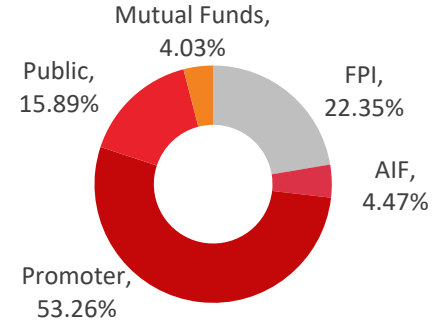
1 Year Stock Market Performance (as on 31st December, 2024)



Price Data (as on 31st December, 2024)

Face Value (INR)	5.0
Market Price (INR)	664.4
52 Week H/L (INR)	849.8/499.0
Market Cap (INR Mn)	14,326.7
Equity Shares Outstanding (Mn)	21.6
1 Year Avg. Trading Volume ('000)	76.9

Shareholding Pattern (as on 31st December, 2024)





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For further information please contact our Investor Relations Representatives:



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Email: matrimony@valoremadvisors.com