

July 12, 2024

National Stock Exchange of India Ltd
Exchange Plaza, 5th Floor
Plot No: C/1, G Block
Bandra Kurla Complex, Bandra (E)
Mumbai – 400 051

Dear Sir/Madam,

Sub: Submission of Business Responsibility Sustainability Report under regulation 34 of SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015.

Ref: NSE Symbol: MATRIMONY

Pursuant to Regulation 34 of the SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015, Please find enclosed the copy of the Business Responsibility Sustainability Report for the year ended 2023-24.

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

Matrimony.com Limited

(CIN: L63090TN2001PLC047432)

Registered & Corporate Office No.94, TVH Beliciaa Towers, Tower II, 5th Floor, MRC Nagar, Raja Annamalaipuram, Chennai – 600028. Phone No. 044-4900 1919

Business Responsibility and Sustainability Report

(BRSR) for the year 2023-24

SECTION A: GENERAL DISCLOSURES

I. DETAILS OF THE LISTED ENTITY

1	Corporate Identity Number (CIN) of the Listed Entity	L63090TN2001PLC047432
2	Name of the Listed Entity	Matrimony.com Limited (hereinafter referred to as "Matrimony", "Matrimony.com", "the Company")
3	Year of incorporation	2001
4	Registered office address	No.94, TVH Beliciaa Towers, Tower II, 5 th Floor, MRC Nagar, Raja Annamalaipuram, Chennai - 600028
5	Corporate address	No.94, TVH Beliciaa Towers, Tower II, 5 th Floor, MRC Nagar, Raja Annamalaipuram, Chennai - 600028
6	E-mail	investors@matrimony.com
7	Telephone	044-49001919
8	Website	www.matrimony.com
9	Financial year for which reporting is being done	2023-24
10	Name of the Stock Exchange(s) where shares are listed	Equity shares are listed on BSE Limited (BSE) National Stock Exchange of India Limited (NSE)
11	Paid-up Capital	₹ 1,113 Lakhs
12	Name and contact details (telephone, email address) of the person who may be contacted in case of any queries on the BRSR report	Name: Vijayanand Sankar Email:compliance@matrimony.com Phone: 044 - 4900 1919
13	Reporting boundary - Are the disclosures under this report made on a standalone basis (i.e., only for the entity) or on a consolidated basis (i.e., for the entity and all the entities which form a part of its consolidated financial statements, taken together).	Disclosures made in this report are on a standalone basis and pertain only to Matrimony.com Limited.
14	Name of assurance provider	Not Applicable
15	Type of assurance obtained	Not Applicable

II. PRODUCT/SERVICES

16. Details of business activities (accounting for 90% of the turnover)

S. No.	Description of main activity	Description of business activity	% Of turnover of the entity
1	Information and Communication	Data processing, hosting and related activities; web portal	100%

17. Products/Services sold by the entity (accounting for 90% of the entity's Turnover)

S. No.	Product/Services	NIC code				% Of turnover contributed
1	Matchmaking services	Group	Class	Sub class	Description	98.10%
		631	6312	63121	Matchmaking and allied services through operation of websites and extensive data bases	
2	Marriage services and related sale of products	Group	Class	Sub class	Description	1.90%
		631	6312	63121	Matchmaking and allied services through operation of websites and extensive data bases	

III. OPERATIONS

18. Number of locations where plants and/or operations/offices of the entity are situated

S. No.	Location	Number of offices	Total
1	India	129*	129

* Includes Head office, 11 Branch offices, 2 Business centers and 115 Retail outlets.

19. Markets served by the entity

A. Number of Locations

Location	Number of offices
India	11 (Andhra Pradesh, Gujarat, Karnataka, Kerala, Maharashtra, Orissa, Delhi, Tamil Nadu, Telangana, West Bengal and Uttar Pradesh)

Note: The Company serves markets in India and operates through subsidiaries in USA, Dubai & Bangladesh catering to the needs of NRI's/Bangladeshi customers.

B. What is the contribution of exports as a percentage of the total turnover of the entity?

Particulars	Amount (₹ In Lakhs)	%
Domestic	41,015	86.75%
Exports	6,264	13.25%
Total	47,279	100%

The turnover information above is based on the location of the customers. The turnover reported above does not include Finance and Other Income.

C. A brief on types of customers

The Company offers online matchmaking services on internet and mobile platforms. The Company delivers matchmaking services to users in India and the Indian diaspora through websites, mobile sites and mobile apps complemented by a wide on-the-ground network in India through marquee brands such as BharatMatrimony, CommunityMatrimony and EliteMatrimony. Revenue comprises of membership subscription, service fees for personalized services and sales from online advertising packages. As of 31 March 2024, paid profiles of the Company stood at 10.74 lakhs compared to 9.94 lakhs in 31 March 2023, registering a 8.03% y-o-y growth. Being a leader in this segment, the company commands a market share of about 60% with a consortium of over 300 community matrimony services.

The Company has expanded into wedding services such as Mandap & Wedding Bazaar, a listing website for matrimony-related directory services including listings for wedding related services such as wedding planners, venues, cards and caterers. With the above, marriage services has over 200,000 vendors in 40+ cities.

IV. EMPLOYEE

20. Details at the end of the year

A. Employees and workers (including differently abled)

S. No.	Particulars	Total (a)	Male		Female		Others	
			No.(b)	%(b / a)	No.(c)	%(c / a)	No.(h)	%(h / a)
EMPLOYEES								
1	Permanent (A)	2,713	1,246	46%	1,467	54%	-	-
2	Other than permanent (B)	16	12	75%	4	25%	-	-
3	Total employees (A + B)	2,729	1,258	46%	1,471	54%	-	-

Note: The Company does not have any 'workers' as defined in the guidance note on BRSR.

B. Differently abled employees and workers

S. No.	Particulars	Total (a)	Male		Female		Others	
			No. (b)	% (b / a)	No.(c)	%(c / a)	No.(h)	%(h / a)
DIFFERENTLY ABLED EMPLOYEES								
1	Permanent (A)	2	2	100%	-	-	-	-
2	Other than Permanent (B)	-	-	-	-	-	-	-
3	Total differently abled employees (A + B)	2	2	100%	-	-	-	-

Note: The Company does not have any 'workers' as defined in the guidance note on BRSR

21. Participation/Inclusion/Representation of women.

S. No.	Particulars	Total (a)	No. and % of females	
			No. (b)	%(b / a)
1	Board of directors (*)	7	2	29%
2	Key Management Personnel (#)	3	-	-

(*) Mr. Murugavel Janakiraman, Mr. George Zacharias, Mr. C K Ranganathan, Mr. S.M Sundaram, Mrs. Deepa Murugavel, Mr. Milind S Sarwate, Mrs. Akila Krishnakumar.

(#) Mr. Murugavel Janakiraman, Mr. Sushanth S Pai, Mr. Vijayanand Sankar

22. Turnover rate for permanent employees and workers (Disclose trends for the past 3 years)

S. No.	Particulars	Turnover rate in FY 2023-24				Turnover rate in FY 2022-23				Turnover rate in FY 2022-21			
		Male	Female	Others	Total	Male	Female	Others	Total	Male	Female	Others	Total
1	Permanent employees	111%	119%	100%	115%	120%	120%	-	120%	97%	110%	-	104%

Note:

- The High turnover rate in employees is due to high attrition levels in our call center operations and related entry level positions, which is common in the industry of our similar operations. These categories of employees constitute 95% of our workforce.
- The Turnover rate is 34% for the year FY24 after excluding the employee exits in above categories of employees as mentioned in note 1.

V. HOLDING, SUBSIDIARY AND ASSOCIATE COMPANIES (INCLUDING JOINT VENTURES)**23. Names of holding / subsidiary / associate companies / joint ventures.**

S. No.	Name of the holding / subsidiary/ associate companies/joint ventures (A)	Indicate whether Holding/ Subsidiary/ Associate/ Joint Venture	% Of shares held by listed entity	Does the entity indicated at column A, participate in the Business Responsibility initiatives of the listed entity? (Yes/No)
1	Sys India Private Limited	Subsidiary	100.00%	Yes
2	Consim Info USA Inc, USA	Subsidiary	100.00%	Yes
3	Matrimony DMCC, Dubai	Subsidiary	100.00%	Yes
4	Bangladeshi Matrimony Private Limited	Subsidiary	100.00%	Yes
5	Boatman Tech Private Limited	Subsidiary	100.00%	Yes
6	Astro Vision Futuretech Private Limited	Associate	26.09%	No

VI. CSR DETAILS

24. (i)	Whether CSR is applicable as per section 135 of Companies Act, 2013: (Yes/No)	Yes
(ii)	Turnover (in ₹ Lakhs)	₹ 47,279
(iii)	Net worth (in ₹ Lakhs)	₹ 28,972

VII. TRANSPARENCY & DISCLOSURE COMPLIANCES

25. Complaints/Grievances on any of the principles (Principles 1 to 9) under the National Guidelines on Responsible Business Conduct:

S. No.	Stakeholder group from whom complaint is received	Grievance Redressal Mechanism in Place (Yes/No) (If yes, then provide web-link for grievance redress policy) #	FY (2023-24)			PY (2022-23)		
			Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks	Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks
1	Communities	-	-	-	-	-	-	-
2	Investors * (other than shareholders)	-	-	-	-	-	-	-
3	Shareholders ¹	Yes	2	0	-	14	Nil	-
4	Employees and workers ²	Yes	2	0	-	10	0	-
5	Customers ³	Yes	20,477 #	0	-	18,200 #	57##	-
6	Value Chain Partners ⁴	Yes	Nil	-	-	-	-	-

*The Company has only one category of Investor - Equity shareholder. Hence this is not applicable.

¹ <https://www.matrimony.com/investors>

² Separate email ID is available for employees to raise any complaints/grievances.

³ <https://www.bharatmatrimony.com/contact-us.php?viewtab=livehelp&gaact=LIVEHELP&gasrc=FOOTSUB>

⁴ Separate email ID is available for raising complaints/grievances by Value Chain Partners.

The above does not include customer queries that are resolved in real time while on call with the customer.

The number of complaints pending resolution predominantly pertains to complaints received on 31st March 2023 which were subsequently resolved.

26. Overview of the entity's material responsible business conduct issues.

S. No.	Material issue identified	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk / opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
1	Business and Market risk	Risk and Opportunity	Change in consumer needs continues to be a market risk and can hamper growth. The introduction of new regulations might hinder the Company's profits and growth (e.g. Google Play billing system)	The Company has outlined many new initiatives such as retail expansion, vernacular language for its core products, focus on personalized services. It has also launched MeraLuv.com, an exclusive dating app for Indian Americans. Soon it also plans to launch Luv.com, an App in the matchmaking space to address Next Generation (Next-Gen) serious relationships. The offering will focus on the theme of "love" before marriage, thereby building a clear differentiation and addressing the market potential. The Company has advocated for its interests in relevant forums for any new regulations that pose a threat to the business environment and has adapted to business models that can mitigate the impact to revenues and profits	Negative – slowdown in revenue

S. No.	Material issue identified	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk / opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
2	Competition Risk	Risk	Competition can significantly affect the company's market position, pricing and margins	The Company continues to maintain its position as the market leader through differentiated strategies and new initiatives as outlined above.	Negative: Can lead to slower growth and profits
3	Cybersecurity risk	Risk and opportunity	Technology failures, breakdown of the IT systems, cyber security breaches, virus and phishing attacks, etc. could negatively impact the Company's operations and damage its reputation.	As a market leader in the online matchmaking industry, it is essential for the Company to safeguard its systems against cybersecurity threats. It conducts periodic vulnerability assessments and audits through internal audit mechanisms to identify and proactively address any potential risks. The Company will also focus on the recently introduced Digital Personal Data Protection bill (DPDP) to ensure compliance and safeguard the interests of all stakeholders.	Negative: <ul style="list-style-type: none"> - Reputational risks - Data privacy issues may lead to litigation risks/ financial risks. - Regulatory risk in terms of fines, penalties, etc.

SECTION B: MANAGEMENT AND PROCESS DISCLOSURES

The National Guidelines for Responsible Business Conduct (NGRBC) as prescribed by the Ministry of Corporate Affairs advocates nine principles referred as P1-P9 as given below:

P1	Businesses should conduct and govern themselves with integrity in a manner that is ethical, transparent and accountable.
P2	Businesses should provide goods and services in a manner that is sustainable and safe.
P3	Businesses should respect and promote the wellbeing of all employees, including those in their value chains.
P4	Businesses should respect the interests of and be responsive towards all its stakeholders.
P5	Businesses should respect and promote human rights.
P6	Businesses should respect, protect and make efforts to restore the environment.
P7	Businesses when engaging in influencing public and regulatory policy, should do so in a manner that is, responsible and transparent.
P8	Businesses should promote inclusive growth and equitable development.
P9	Businesses should engage with and provide value to their consumers in a responsible manner.

Disclosure Questions	P1 to P9
Policy and management processes	
1(a) Whether your entity's policy/policies cover each principle and its core elements of the NGRBCs. (Yes/No)	Yes
(b) Has the policy been approved by the Board? (Yes/No)	Yes. The Business Responsibility Policy, Policy on Vigil Mechanism & Whistle Blower, Code of Conduct, Corporate Social Responsibility Policy covering the above-mentioned principles has been approved by the board. Some policies may also include a combination of internal policies of the Company which are accessible to all internal stakeholders and policies placed on the Company's website. https://www.matrimony.com/investors/investor-reports?search=corporate_governance&cat=Policies Some policies being internal documents are available to the employees through the company's intranet.
(c) Web Link of the Policies, if available	
2. Whether the entity has translated the policy into procedures. (Yes / No)	Yes. (as applicable) The Company has translated the policies as applicable and imbibed the same into procedures and practices in all spheres of activities that the Company undertakes.
3. Do the enlisted policies extend to your value chain partners? (Yes/No)	Yes. The Company's Code of Conduct largely imbibes the above-mentioned principles as applicable, and the Company expects its stakeholders including value chain partners to adhere to the same in all their dealings
4. Name of the national and international codes/certifications/labels/ standards	Not Applicable
5. Specific commitments, goals and targets set by the entity with defined timelines, if any.	-
6. Performance of the entity against the specific commitments, goals and targets along-with reasons in case the same are not met.	-

Disclosure Questions	P1 to P9
Governance, leadership and oversight	
<p>7. Statement by director responsible for the business responsibility report, highlighting ESG related challenges, targets and achievements (listed entity has flexibility regarding the placement of this disclosure)</p>	<p>Matrimony.com Limited ('the Company') has always believed in sound corporate governance, which is the key driver of sustainable growth and long term value creation of all stakeholders. In this framework, the company has been publishing the Business Responsibility and Sustainability Report since FY 2022-23. This helps companies report the Environmental, Social and Governance (ESG) factors in measuring the sustainability and societal impact of a company and its business. The Company believes that it is the start of the journey and will continuously enhance its sustainability initiatives in line with the overall governance framework.</p> <p>Given that Matrimony.com is a consumer internet company, the areas of influence are not very significant. However, we have identified areas that we believe that the company can add value and also contribute to the environment. Areas of focus have been energy conservation, e-waste, CSR, fair HR policies including human rights, upskilling and providing a healthy and safe work environment, being an equal opportunity employer and customer service.</p> <p>The Board, through the Risk Management and ESG Committee, has included ESG as an additional scope to monitor, guide and review the policy and progress.</p> <p>In the course of our ESG compliance journey we have ensured the following in each of the areas:</p> <p>Environment:</p> <ol style="list-style-type: none"> Tracked the electricity consumption and evaluated possibilities of reducing the power consumption. Use of energy efficient assets Discarding e-waste responsibly Ambient air quality within the working environment Use of Energy efficient mode of transport wherever possible <p>Social:</p> <ol style="list-style-type: none"> Compliance with all the labour laws applicable. Compliance with ILO requirements on Human Rights Demonstrated effort on the appointment of staff being gender neutral. Staff upskill and training. <p>Governance:</p> <ol style="list-style-type: none"> Training Staff. Training Key Managerial Personnel on ESG importance Specific oversight on ESG programmes or progress on ESG compliance.
<p>8. Details of the highest authority responsible for implementation and oversight of the Business Responsibility policy (ies).</p>	<p>Mr. Murugavel Janakiraman, Chairman & Managing Director DIN: 00605009</p>

Disclosure Questions	P1 to P9
9. Does the entity have a specified Committee of the Board/ Director responsible for decision making on sustainability related issues? (Yes / No). If yes, provide details	Yes. The board of directors and senior management of the Company monitor various aspects of social, environmental, governance and economic responsibilities of the Company on a continuous basis. The Company's business responsibility and sustainability performance is reviewed by the Board of Directors on an annual basis. The Risk Management and ESG Committee is responsible for the strategy and overseeing implementation of the Company's ESG framework.
10. Details of Review of NGRBCs by the Company:	
Subject for Review	Indicate whether review was undertaken by Director / Committee of the Board/ Any other Committee
Performance against above policies and follow up action	As a practice, BR policies of the Company are reviewed periodically or on a need basis by department heads, business heads, executive directors and the board. During this assessment, the efficacy of the policies is reviewed and necessary changes to policies and procedures are implemented.
Compliance with statutory requirements of relevance to the principles, and rectification of any non-compliances	The Company is in compliance with the regulations, as applicable.
11. Has the entity carried out independent assessment/ evaluation of the working of its policies by an external agency? (Yes/No). If yes, provide name of the agency.	The processes and compliances are subject to scrutiny by internal auditors and regulatory compliances, as applicable. From a best practices perspective as well as from a risk perspective, policies are periodically evaluated and updated by various department heads, business heads and approved by the management and/or board
12. If answer to question (1) above is "No" i.e., not all Principles are covered by a policy, reasons to be stated:	
(a) The entity does not consider the principles material to its business (Yes/ No)	Not Applicable
(b) The entity is not at a stage where it is in a position to formulate and implement the policies on specified principles (Yes/No)	
(c) The entity does not have the financial or/human and technical resources available for the task (Yes/No)	
(d) It is planned to be done in the next financial year (Yes/No). Any other reason (please specify)	

SECTION C: PRINCIPLE-WISE PERFORMANCE DISCLOSURE**PRINCIPLE 1: BUSINESSES SHOULD CONDUCT AND GOVERN THEMSELVES WITH INTEGRITY AND IN A MANNER THAT IS ETHICAL, TRANSPARENT AND ACCOUNTABLE****Essential Indicators****1. Percentage coverage by training and awareness programmes on any of the Principles during the year.**

Segment	Total No. of Training and awareness programmes held	Topics / principles covered under the training and its impact	% Of persons in respective category covered by the awareness programmes
Board of Directors/ Key Managerial Personnel	Continuous	During the year, the Board of Directors and KMPs of the Company were part of various familiarization programs, comprising matters relating to an array of issues pertaining to business, regulations, economy and environmental, social and governance parameters. In addition, the board members are apprised of developments in the Company, key subsidiaries & associate companies and various regulatory changes and case laws including awareness program on ESG principles as enumerated above.	100%
Employees other than Board of Directors and Key Managerial Personnel.	Continuous	All employees of the Company undergo various training awareness programs throughout the year. Most trainings were conducted through blended learning which entailed virtual classroom initiatives, along with e-learning modules. Various awareness trainings were undertaken during the year such as Prevention of Sexual Harassment at the Workplace, Code of Conduct, New Developments in ESG and Sustainability. Other trainings included orientation and induction programs for new recruits, various behavioral, modules on soft skills, programs on mental and physical well-being, amongst several others. Immense thrust was laid on training employees on customer-centricity, mentoring and customer relationship management.	100%

2. Details of fines / penalties /punishment/ award/ compounding fees/ settlement amount paid in proceedings (by the entity or by directors / KMPs) with regulators/ law enforcement agencies/ judicial institutions, in the financial year, in the following format (Note: the entity shall make disclosures on the basis of materiality as specified in Regulation 30 of SEBI (Listing Obligations and Disclosure Obligations) Regulations, 2015 and as disclosed on the entity's website).

Particulars	NGRBC Principle	Name of the regulatory / enforcement agencies / judicial institutions	Amount (₹)	Brief of the case	Has an appeal been preferred (Yes / No)
Monetary					
Fines / Penalty	Businesses when engaging in influencing public and regulatory policy, should do so in a manner that is, responsible and transparent.	Government of Karnataka	1,02,500	Order passed under The Karnataka Shops and Commercial Establishments Act, 1961 & its Rules thereon for Non-production of registers and non-display of notices under The Karnataka Shops and Commercial Establishments Act, 1961 & its Rules thereon.	No
Settlement	Nil				

Particulars	NGRBC Principle	Name of the regulatory / enforcement agencies / judicial institutions	Amount (₹)	Brief of the case	Has an appeal been preferred (Yes / No)
Compounding Fee	Businesses when engaging in influencing public and regulatory policy, should do so in a manner that is, responsible and transparent.	Reserve Bank of India	31,500	Compounding Fee paid to Reserve Bank of India for compliance to FEMA regulations.	No
Non-Monetary Imprisonment					
Punishment					

Note: Some consumers have filed suits against the company for alleged non-performance of service obligations which is pending to be decided at various forums. The company reserves the rights of appeal in the higher courts/judiciary and is confident of defending its stand. The management also takes the support of legal experts in this regard. All these cases are being closely monitored continuously and necessary action is taken in the best interest of the Company. There have been insignificant instances where the Company had to pay compensation in the consumer court to settle the case: the amount of which is insignificant/immaterial so as to warrant any disclosure or discussion in the above section.

3. Details of the Appeal/ Revision preferred in cases where monetary or non-monetary action has been appealed.

NA

4. Does the entity have an anti-corruption or anti-bribery policy? If yes, provide details in brief and if available, provide a web-link to the policy.

Yes. The Company has an anti-fraud and anti-corruption policy. The company continuously reiterates to all the stakeholder on zero tolerance towards bribery and corrupt practices. This policy applies to all directors, officers, employees, trainees, agents, consultants, value chain partners and other representatives on contract with the Company or any of its Subsidiaries and sets out conduct that must be always adhered to. The policy is placed on the Company's intranet.

5. Number of Directors/KMPs/employees/workers against whom disciplinary action was taken by any law enforcement agency for the charges of bribery/ corruption.

Particulars	FY 2023-24	FY 2022-23
Directors		
KMPs		Nil
Employees		

6. Details of complaints with regard to conflict of interest.

Particulars	FY 2024		FY 2023	
	Number	Remarks	Number	Remarks
Number of complaints received in relation to issues of conflicts of interest of the Directors				
Number of complaints received in relation to issues of conflicts of interest of the KMPs			Nil	

7. Provide details of any corrective action taken or underway on issues related to fines/penalties/action taken by regulators/ law enforcement agencies/ judicial institutions, on cases of corruption and conflicts of interest.

Not applicable

8. Number of days of accounts payables ((Accounts payable *365) / Cost of goods/services procured) in the following format

	FY 2023-24 (Current Financial Year)	FY 2022-23 (Previous Financial Year)
Number of days of accounts payables	72	66

9. Open-ness of business- Provide details of concentration of purchases and sales with trading houses, dealers, and related parties along-with loans and advances & investments, with related parties, in the following format:

Parameter	Metrics	FY 2023-24 (Current Financial Year)	FY 2022-23 (Previous Financial Year)
Concentration of Purchases	a. Purchases from trading houses as % of total purchases	Nil	Nil
	b. Number of trading houses where purchases are made from	Nil	Nil
	c. Purchases from top 10 trading houses as % of total purchases from trading houses	Nil	Nil
Concentration of Sales	a. Sales to dealers / distributors as % of total sales	Nil	Nil
	b. Number of dealers / distributors to whom sales are made	Nil	Nil
	c. Sales to top 10 dealers / distributors as % of total sales to dealers / distributors	Nil	Nil
Share of RPTs in	a. Purchases (Purchases with related parties / Total Purchases)	3.46%	3.28%
	b. Sales (Sales to related parties / Total Sales)	0.50%	0.61%
	c. Loans & advances (Loans & advances given to related parties / Total loans & advances)	67.22%	70.89%
	d. Investments (Investments in related parties / Total Investments made)	4.67%	5.15%

Leadership Indicators**1. Awareness programmes conducted for value chain partners on any of the principles during the financial year.**

Particulars	Number	Remarks
We communicate with our key value chain partners* on our company's fundamental aspects of business goals viz. (a) Being considerate to the Environment, (b) Being fair and equitable to employees (c) Ensuring transparent Governance. Additionally, the company has also sent awareness videos to the value chain partners regarding the importance of ESG and the role of value chain partners in enabling a sustainable and equitable growth.		

* The value chain partners comprising 60% (by value) of our total spends were covered as part of our communication. The Company has excluded government entities from the list of its value chain partners (supply chain partners) for these communications.

2. Does the entity have processes in place to avoid/ manage conflict of interests involving members of the Board?

Yes, the Company has a policy on the management of conflict of interest to identify if an actual or potential conflicts of interest with its directors, which may arise during the course of its business activities.

The Company has a guidance mechanism in place for directors/senior management to address potential conflict of interest that may arise. The policy is placed on the Company's website. The hyperlink of the policy is <https://www.matrimony.com/sites/default/files/newsroom-assets/2023-05/code-of-conduct-for-board-and-senior-management-new.pdf>

PRINCIPLE 2: BUSINESSES SHOULD PROVIDE GOODS AND SERVICES IN A MANNER THAT IS SUSTAINABLE AND SAFE

Essential Indicators

- 1. Percentage of R&D and capital expenditure (capex) investments in specific technologies to improve the environmental and social impacts of product and processes to total R&D and capex investments made by the entity, respectively.**

The Company has not identified any expenditure relating to R&D separately, for which Capex may have had improvements in environmental and social impacts. Matrimony, being a consumer-based internet Company, the capital expenditure is incurred towards IT and Product enhancements.

- 2. Does the entity have procedures in place for sustainable sourcing? (Yes/No). If yes, what percentage of inputs were sourced sustainably?**

Matrimony, being a consumer-based internet Company, is relatively less resource intensive in terms of material inputs and hence material inputs are insignificant. As a responsible corporate citizen, the Company endeavors to reduce the environmental impact of its operation by adopting sustainable sourcing practices.

- 3. Describe the processes in place to safely reclaim your products for reusing, recycling and disposing at the end of life, for (a) Plastics (including packaging) (b) E-waste (c) Hazardous waste and (d) other waste.**

The nature of Company's products is service oriented and not material resource intensive, and hence recycling of the products is not applicable for the Company's products. The Company has procedures in place to monitor, accumulate and dispose e-waste safely through authorized e-waste vendors. The Company does not deal with any Hazardous waste.

- 4. Whether Extended Producer Responsibility (EPR) is applicable to the entity's activities (Yes / No). If yes, whether the waste collection plan is in line with the Extended Producer Responsibility (EPR) plan submitted to Pollution Control Boards? If not, provide steps taken to address the same.**

Not applicable.

Leadership indicator

- 1. Has the entity conducted Life Cycle Perspective / Assessments (LCA) for any of its products (for manufacturing industry) or for its services (for service industry)? If yes, provide details in the following format?**

Not applicable

- 2. If there are any significant social or environmental concerns and/or risks arising from production or disposal of your products / services, as identified in the Life Cycle Perspective / Assessments (LCA) or through any other means, briefly describe the same along-with action taken to mitigate the same.**

Not applicable

- 3. Percentage of recycled or reused input material to total material (by value) used in production (for manufacturing industry) or providing services (for service industry).**

Not applicable

- 4. Of the products and packaging reclaimed at end of life of products, amount (in metric tonnes) reused, recycled, and safely disposed.**

Not applicable

- 5. Reclaimed products and their packaging materials (as percentage of products sold) for each product category.**

Not applicable

PRINCIPLE 3: BUSINESSES SHOULD RESPECT AND PROMOTE THE WELL-BEING OF ALL EMPLOYEES, INCLUDING THOSE IN THEIR VALUE CHAINS.

Essential Indicators

1. Measures for the well-being of employees / workers.

Category	Total (A)	% Of employees covered by									
		Health insurance		Accident insurance & Group Term Life		Maternity benefits		Paternity benefits		Day Care facilities**	
		No.(B)	% (B/A)	No.(C)	% (C/A)	No. (D)	% (D/A)	No.(E)	% (E/A)	No.(F)	% (F/A)
Permanent employees											
Male	1,246	1,246#	100%	1,246#	100%	-	-	1,246	100%	-	-
Female	1,467	1,467#	100%	1,467#	100%	1,467	100%	-	-	-	-
Others	0	0	0	0	0%	-	-	-	-	-	-
Total	2,713	2,713#	100%	2,713#	100%	1,467	100%	1,246	100%	-	-
Other than Permanent employees											
Male	12										
Female	4	'Other than Permanent employees' comprises of Contract employees and Interns. The above benefits for the contract employees are covered by the contractor. In case of Interns, the period of internship is for a short period and hence they are not covered.									
Others	-										
Total	16										

(#) Includes employees covered under ESI (59% of total employees)

(**) The company has identified day care facilities near the office premises and communicated the same to all the employees.

2. Spending on measures towards well-being of employees and workers (including permanent and other than permanent) in the following format –

	FY 2023-24 (Current Financial Year)	FY 2022-23 (Previous Financial Year)
Cost incurred on wellbeing measures as a % of total revenue of the company	0.62%	0.68%

3. Details of retirements benefits for current FY and previous FY to be given.

Benefits	FY 2024			FY 2023		
	No. of employees covered as a % of total employees	No. of workers covered as a % of total workers	Deduct and deposited with the authority (Y/N/N.A.)	No. of employees covered as a % of total employees	No. of workers covered as a % of total workers	Deduct and deposited with the authority (Y/N/N.A.)
PF	100%	Not applicable	Yes	100%	Not applicable	Yes
Gratuity	100%		N/A	100%		N/A
ESI	59%		Yes	58%		Yes
Others - please specify						Nil

Note: Company has created a separate gratuity fund and hence deposit is made to that fund

4. Accessibility of workplaces: Are the premises / offices of the entity accessible to differently abled employees and workers, as per the requirements of the Rights of Persons with Disabilities Act, 2016? If not, whether any steps are being taken by the entity in this regard.

Our Head office and Branch offices are equipped to deal with differently abled people. Retail Centers are mostly situated on the ground floor. We as an organization are committed to continuously monitor and improve as required.

5. Does the entity have an equal opportunity policy as per the Rights of Persons with Disabilities Act, 2016? If so, provide a web-link to the policy.

The Company has adopted an Equal Opportunity Policy in accordance with the provisions of the Rights of Persons with Disabilities Act, 2016 and the rules framed thereunder and provides a framework which is committed towards the

empowerment of persons with disabilities in its Code of Conduct (COC). This policy aims to provide practical guidance on the management of disability issues in the workplace in accordance with the provisions of the act and its rules. The Company believes in equal opportunity for all its employees, wherein the Company is committed to providing an inclusive work culture and an environment free from any discrimination. Matrimony.com values and welcomes diversity and does not treat anybody differently based on their race, sex, religion/beliefs, disability, marital or civil partnership status, age, sexual orientation, gender identity, gender expression, caring responsibilities, or any other class of person protected by laws in the country. The Code of Conduct Policy is on the Intranet Portal of the Company.

6. Return to work and Retention rates of permanent employees and workers that took parental leave.

Gender	Permanent employees	
	Return to work rate	Retention rate
Male	100%	100%
Female	67%	50%
Others	-	-
Total	75%	68%

7. Is there a mechanism available to receive and redress grievances for the permanent, other than permanent, workers and employees?

Details	Yes/No (If yes, then give details of the mechanism in brief)
Permanent workers	Not applicable
Other than Permanent Workers	Not applicable
Permanent Employees	<ol style="list-style-type: none"> Internal Complaints Committee (ICC) constituted under the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 with respect to prevention, prohibition and redressal of sexual harassment of women at the workplace. Email ID: posh@matrimony.com For issues relating to grievances such as Performance Management Process (PMP) promotions and transfers, employee compensation-related matters, personal grievances <ol style="list-style-type: none"> first level complaints are addressed with the respective business partners employees can also raise their concerns with HR department at concerns@matrimony.com Whistle Blower complaints can be raised with Ombudsperson through electronic means by sending an e-mail to whistleblower@matrimony.com or file a physical complaint. Detailed policy is available in company website. The hyperlink: https://www.matrimony.com/sites/default/files/newsroom-assets/2023-06/Whistle%20blower%20policy-%20April%202022-%20uploading%20version.pdf
Other than permanent Employees	

7. Membership of employees and worker in association(s) or Unions recognized by the listed entity.

Not applicable

8. Details of training given to employees and workers.

Category	FY 2023 - 24					FY 2022 - 23				
	Total (A)	On health and safety measures*		On skill upgradation**		Total (D)	On health and safety measures*		On skill upgradation**	
		No. (B)	%(B/A)	No.(C)	%(C/A)		No.(E)	%(E/D)	No.(F)	%(F/D)
Employees										
Male	1,246	1,246	100%	601	48%	1,427	1,427	100%	279	19%
Female	1,467	1,467	100%	1,031	70%	1,744	1,744	100%	234	13%
Others	0	0	-	-	-	0	1	-	-	-
Total	2,713	2,713	100%	1,632	60%	3,172	3,172	100%	513	16%

* Training on health and safety measures were carried out in various modes such as classroom training, Internal communication through digital signages (TVs), training modules in the Learning Management System (LMS) to enable dissemination of key measures to all employees.

** In case of Skill upgradation, in addition to training on key business skills such as customer value proposition, process adherence, employees are also trained on soft skills, leadership skills, emotional intelligence, objection handling etc.,

9. Details of performance and career development reviews of employees and workers.

Category	FY 2023 - 24			FY 2022 - 23		
	Total Employees (A)	No. of Employees covered (B)	%(B/A)	Total Employees (C)	No. of Employees covered (D)	%(D/C)
Employees						
Male	1,246	1,001	80%	1,427	1,181	83%
Female	1,467	1,192	81%	1,744	1,395	80%
Others	-	-	-	1	1	100%
Total	2,713	2,193	80%	3,172	2,577	81%

As per the company's policy, performance appraisal for the Financial Year 2023-24 would be covered for all employees who have joined on or before 31st December 2023 during the months of April/May 2024. The Performance appraisal for the employees joined during the period 1st January 2024 to 31st March 2024 will be carried out in the next appraisal cycle.

Health and Safety management system - Whether OHS has been implemented? Process used to identify work-related hazards and assess risks on routine / non-routine manner, access to non-occupational health care services.

Company has implemented OHS policy and has identified work-related hazards and constantly monitoring the same. The company has also identified and trained individuals to handle in case of any fire emergencies.

10. Details of safety-related incidents.

Safety related Incident/Number	Category	FY 2023 - 24	FY 2022 - 23
Lost Time Injury Frequency Rate (LTIFR) (per one million-person hours worked)	Employees	0	0
	Workers	0	0
Total recordable work-related injuries	Employees	0	0
	Workers	0	0
No. of fatalities	Employees	0	0
	Workers	0	0
High-consequence work-related injury or ill-health (excluding fatalities)	Employees	0	0
	Workers	0	0

11. Describe the measures taken by the entity to ensure a safe and healthy workplace.

The Company emphasizes on the importance of maintaining a safe and healthy workplace for all employees and third-party employees who work on its premises. The company assesses the health, safety and environmental performance across all its offices. As part of the health, safety and environmental initiatives of the company, General health checkups, Eye checkups, dental checkups were conducted through various health camps across our offices.

12. Number of complaints received from employees and workers relating to health & safety issues

	FY 2024			FY 2023		
	Filed during the Year	Pending resolution at the end of the year	Remarks	Filed during the Year	Pending resolution at the end of the year	Remarks
Working condition	4	-	Closed	2	-	Closed
Health & Safety	3	-	Closed	10	-	Closed

13. Assessments for the year done by statutory authorities or third parties.

Nil

14. Details of any corrective action taken or underway to address safety-related incidents (if any) and on significant risks / concerns arising from assessments of health and safety practices and working conditions.

Not applicable

Leadership Indicator**1. Does the entity extend any life insurance policy or any compensatory package in the event of death of (a) Employees (b) workers.**

Yes, the Company has taken Group life insurance policy for all its employees. All employees are also covered under the group accident insurance policy wherein the employees are compensated in the event of any accidental death.

2. Provide the measures undertaken by the entity to ensure that statutory dues have been deducted and deposited by the value chain partners.

The Company ensures that applicable statutory dues are deducted and deposited by the value chain partners by obtaining the relevant challans for verification before processing the vendor payments. The Company expects its value chain partners to uphold business responsibility principles and values of transparency and accountability.

3. Provide the details of number of employees / workers having suffered high consequence work-related injury / ill-health / fatalities, who have been rehabilitated and placed in suitable employment or whose family members have been placed in suitable employment.

Nil

4. Does the entity provide transition assistance programs to facilitate continued employability and the management of career endings resulting from retirement or termination of employment.

No such policy.

5. Details on assessment of value chain partners on health & safety practices and working conditions.

We reached out to our key value chain partners* to seek information on various aspects of their operations and evaluated sustainability / Business Responsibility and Sustainability Reports (BRSR) of our key value chain partners wherever publicly available with respect to the ESG Principles including occupational safety and health regulations. Based on information obtained from the value chain partners assessed above, the details are as under,

Particulars	% Of value chain partners (by value of business done with such partners) that were assessed
Health and safety practices	44%
Working conditions	44%

* key value chain partners comprise of supply chain partners who form part of 75% (by value) of our total spends excluding employee benefit expenses. The company assessed the received responses from 44% of the value chain partners and the response from the remaining value chain partners is in progress. excluded government entities from the list of its value chain partners (supply chain partners) for these communications.

6. Provide details of any corrective actions taken or underway to address significant risks / concerns arising from assessments of health and safety practices and working conditions of value chain partners.

Not Applicable

Particulars	% Of value chain partners (by value of business done with such partners) that were assessed
Health and safety practices	-
Working conditions	-

PRINCIPLE 4: BUSINESSES SHOULD RESPECT THE INTERESTS OF AND BE RESPONSIBLE TO ALL ITS STAKEHOLDERS.

Essential Indicators

1. Describe the processes for identifying key stakeholder groups of the entity.

Any individual or group of individuals or institution that adds value to the business chain of the Company is identified as a core stakeholder. This inter alia includes employees, shareholders and investors, customers, channel partners and key partners, regulators, lenders, research analysts, communities, government and non-governmental organizations, suppliers, amongst others.

2. Key Stakeholders.

Stakeholder Group	Whether identified as Vulnerable & Marginalized Group (Yes/ No)	Channels of communication (Email, SMS, Newspaper, Pamphlets, Advertisement, Community Meetings, Notice Board, Website), Other	Frequency of engagement (Annually/ Half yearly/ Quarterly / others – please specify)	Purpose and scope of engagement including key topics and concerns raised during such engagement
Employee Stakeholder Group	No	Employee Engagement Surveys – HR Surveys, Administration Surveys, Townhall, functions and programmes, Magazines/ Intranet/Newsletters, Trainings and Development Programme, Whistle Blower Mechanism	Throughout the year	To communicate the rights of the employees, Learning & Development activities, impart awareness on various topics (as applicable)
Business Associate Stakeholder Group	No	One on One meetings	Throughout the year	To ensure uninterrupted services
Community Stakeholder Group	No	CSR initiatives	Throughout the year	To support the society
Shareholders/ Investor Stakeholder Group	No	Investor/Analysts quarterly calls, Annual General Meetings, Newspaper publications, Stock exchange disclosures, Annual Reports	Quarterly and Annual	To update the Company's performance and developments
Customer Stakeholder Group	No	Satisfaction Surveys / Grievance Forms, Ongoing and Annual Feedbacks, Ombudsman Function	Throughout the year	To access the customer satisfaction and identify the improvement areas and address them

Leadership Indicator

1. Provide the processes for consultation between stakeholders and the Board on economic, environmental, and social topics or if consultation is delegated, how is feedback from such consultations provided to the Board.

The Company has always maintained a constant and proactive engagement with our key stakeholders that enables the Company to better communicate its strategies and performance. A continuous engagement helps align expectations, thereby enabling the Company to better serve its stakeholders. The board is kept abreast on various developments and feedback on the same is sought from the directors.

2. Whether stakeholder consultation is used to support the identification and management of environmental, and social topics (Yes / No.). If so, provide details of instances as to how the inputs received from stakeholders on these topics were incorporated into policies and activities of the entity.

On a periodic basis, the company conducts extensive customer interviews on various aspects of the product and present findings related to product/technology/service to the leadership during customer insight meetings, and recommendations are filtered and picked for implementation.

The Company recognizes that it is still in a 'learning phase' on various evolving aspects of ESG and hence stakeholder interactions are important.

3. Provide details of instances of engagement with, and actions taken to, address the concerns of vulnerable / marginalized stakeholder groups.

Not applicable.

PRINCIPLE 5: BUSINESS SHOULD RESPECT AND PROMOTE HUMAN RIGHTS.**Essential Indicator****1. Employees who have been trained on human rights issues and policy(is).**

Category	FY 2024			FY 2023		
	Total (A)	No. of employees / Workers covered (B)	%(B/A)	Total (C)	No. of employees / Workers covered (D)	%(D/C)
Employees						
Permanent	2,713	2,713	100%	3,172	3,172	100%
Other than permanent	16	16	100%	17	17	100%
Total employees	2,729	2,729	100%	3,189	3,189	100%

Matrimony.com has a Human Rights Policy and employees are briefed about the same as part of the onboarding process. Employees are also sensitized about the company's policies regarding Prevention of Sexual Harassment at workplace through digital signages placed at offices and also through LMS system as part of the mandatory training.

2. Details of minimum wages paid to employees.

Category	FY 2023 - 24				FY 2022 - 23					
	Total (A)	Equal to minimum wage		More than minimum wage		Total (D)	Equal to minimum wage		More than minimum wage	
		No. (B)	%(B/A)	No. (C)	%(C/A)		No. (E)	%(E/D)	No. (F)	%(F/D)
Employees										
Permanent										
Male	1,246	-	-	1,246	100%	1,427	-	-	1,427	100%
Female	1,467	-	-	1,467	100%	1,744	-	-	1,744	100%
Others	-	-	-	-	100%	1	-	-	-	-
Other than permanent										
Male	12	-	-	12	100%	12	-	-	12	100%
Female	4	-	-	4	100%	5	-	-	5	100%
Others	-	-	-	-	-	-	-	-	-	-

3.a. Details of remuneration / salary to BOD / KMP / Other than BOD and KMP (Male / Female / Others, Number of employees, Median remuneration in each category).

Particulars	Male		Female		Others		Number	Median remuneration/ salary/ wages of respective category (₹)
	Number	Median remuneration/ salary/ wages of respective category (₹)	Number	Median remuneration/ salary/ wages of respective category (₹)	Number	Median remuneration/ salary/ wages of respective category (₹)		
Board of Directors (BoD) - Non-executive Directors#	4	20,75,000	2	15,87,500	-	-		
Board of Directors (BoD)-Executive Director##	1	2,41,22,600	-	-	-	-		
Key Managerial Personnel###	3	1,12,11,372	-	-	-	-		
Employees other than BoD and KMP	1243	2,80,644	1467	2,46,975	-	-		
Workers	-	-	-	-	-	-		

Remuneration for non-executive director includes Sitting Fees and Commission paid to directors. The total amount paid to directors is based on the number of committees in which the Directors are member and their attendance to the respective committee meetings.

(#) Mr. George Zacharias, Mr. C K Ranganathan, Mr. S.M Sundaram, Mrs. Deepa Murugavel, Mr. Milind S Sarwate, Mrs. Akila Krishnakumar.

(##) Mr. Murugavel Janakiraman

(###) Mr. Murugavel Janakiraman, Mr. Sushanth S Pai, Mr. Vijayanand Sankar

b. Gross wages paid to females as % of total wages paid by the entity, in the following format:

	FY 2023-24 (Current Financial Year)	FY 2022-23 (Previous Financial Year)
Gross wages paid to females as % of total wages	36%	39%

4. Do you have a focal point (Individual/ Committee) responsible for addressing human rights impacts or issues caused or contributed to by the business? (Yes/No)

Yes, The company has zero tolerance on issues impacting human rights. The Company has constituted an Internal Complaints Committee under the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 address issues relating to sexual harassment at workplace. Employees can also raise their concerns with HR department at concerns@matrimony.com for addressing issues relating to human rights.

5. Describe the internal mechanisms in place to redress grievances related to human rights issues.

There are policies formed to handle grievances and complaints related to human rights issues and the details are placed on the intranet of the Company. The Company has zero tolerance on human rights violations and prohibits all forms of child labour, forced labour, discrimination at workplace, physical, sexual, psychological, or verbal abuse.

6. Number of complaints on the following made by employees - Sexual Harassment, Discrimination at workplace, Child labour, Forced Labour / Involuntary Labour, Wages, Other Human Rights related issues.

	FY 2023 - 24			FY 2022 - 23		
	Filed during the Year	Pending resolution at the end of the year	Remarks	Filed during the Year	Pending resolution at the end of the year	Remarks
Sexual Harassment	4	0		4	0	
Discrimination at workplace						
Child Labour						
Forced Labour/ Involuntary Labour			Nil			
Wages						
Other human rights related issues						

Note: A total of 4 complaints were received in the dedicated email id created for receiving complaints with respect to sexual harassment. These 4 were resolved by the Internal Complaints Committee and required action was taken as per the provisions and spirit of the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013.

7. Complaints filed under the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013, in the following format:

	FY 2023-24 (Current Financial Year)	FY2022-23 (Previous Financial Year)
Total Complaints reported under Sexual Harassment on of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 (POSH)	4	4
Complaints on POSH as a % of female employees / workers	0.27%	0.23%
Complaints on POSH upheld	-	-

8. Mechanisms to prevent adverse consequences to the complainant in discrimination and harassment cases.

The Company is committed to maintaining safe and harmonious business environment and workplace for everyone, irrespective of the ethnicity, region, sexual orientation, race, caste, gender, disability, work, designation, and such other parameters. The Company strives to support, protect, and promote human rights to ensure fair and ethical business and employment practices are followed.

There are committees and policies formed to handle grievances and complaints related to human rights issues viz Internal Complaints Committee under the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013, Whistle Blower Policy, etc. and the details are placed on the intranet of the Company.

9. Do human rights requirements form part of your business agreements and contracts?

Yes, in certain business agreements/contracts, and employee contracts where relevant.

10. Assessments for the year?

	% of your plants and offices that were assessed (by entity or statutory authorities or third parties)
Child labour	
Forced/involuntary labour	
Sexual harassment	
Discrimination at workplace	Nil
Wages	
Others – please specify	

11. Provide details of any corrective actions taken or underway to address significant risks / concerns arising from the assessments at Question 9 above.

Not applicable

Leadership indicator**1. Details of a business process being modified/introduced as a result of addressing human rights grievances / complaints.**

No such instances.

2. Details of the scope and coverage of any human rights due diligence conducted.

No due diligences conducted.

3. Is the premise/office of the entity accessible to differently abled visitors, as per the requirements of the Rights of Persons with Disabilities Act, 2016?

Refer principle 3: point 3

4. Details on assessment of value chain partners.

Particulars	% Of value chain partners (by value of business done with such partners) that were assessed
Sexual Harassment	These parameters are currently not explicitly assessed or measured.
Discrimination at workplace	
Child Labour	
Forced Labour/Involuntary Labour	
Wages	
Others – please specify	

5. Provide details of any corrective actions taken or underway to address significant risks / concerns arising from the assessments at Question 4 above.

Not Applicable

PRINCIPLE 6: BUSINESS SHOULD RESPECT AND MAKE EFFORTS TO PROTECT AND RESTORE THE ENVIRONMENT.

Essential Indicators

1. Details of total energy consumption (in Terajoule) and energy intensity.

Parameter	FY 2023- 24 In TJ	FY 2022 - 23 In TJ
From renewable sources		
Total electricity consumption (A)	-	-
Total fuel consumption (B)	-	-
Energy consumption through other sources (C)	-	-
Total energy consumption (A+B+C)	-	-
Energy intensity per rupee of turnover (Total energy consumption/turnover in rupees)	-	-
From non-renewable sources		
Total electricity consumption (D)	12.23	13.57
Total fuel consumption (E)	0.12	0.09
Energy consumption through other sources (F)	-	-
Total energy consumed from nonrenewable sources (D+E+F)	12.35	13.66
Total energy consumed (A+B+C+D+E+F)	-	-
Energy intensity per rupee of turnover (Total energy consumed / Revenue from operations)	0.00000000261 TJ/Rupee	0.000000000305 TJ/Rupee
Energy intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total energy consumed / Revenue from operations adjusted for PPP)	-	-
Energy intensity in terms of physical output	-	-
Energy intensity (optional) – the relevant metric may be selected by the entity	-	-

The above data has been compiled based on information available with us pertaining to our Head Office, Branches and Retail centers.

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency - No assessment carried out by an external agency.

2. Does the entity have any sites / facilities identified as designated consumers (DCs) under the Performance, Achieve and Trade (PAT) Scheme of the Government of India? (Y/N) If yes, disclose whether targets set under the PAT scheme have been achieved. In case targets have not been achieved, provide the remedial action taken, if any.

Not applicable.

3. Provide details of the following disclosures related to water, in the following format.

Parameter	FY 2023 - 24*	FY 2022 - 23*
Water withdrawal by source (in kiloliters)		
(i) Surface water	-	-
(ii) Groundwater	217	607
(iii) Third party water	2,056	1,193
(iv) Seawater / desalinated water	-	-
(v) Others (Drinking water)	926	894
Total volume of water withdrawal (in kiloliters) (i + ii + iii + iv + v)	3,199	2,694
Total volume of water consumption (in kiloliters)	3,199	2,694

Parameter	FY 2023 - 24*	FY 2022 - 23*
Water intensity per rupee of turnover (Water consumed / turnover)	0.000000676 KL/ rupee	0.000000601 KL/ rupee
Water intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total water consumption / Revenue from operations adjusted for PPP)	-	-
Water intensity in terms of physical output	-	-
Water intensity (optional) - the relevant metric may be selected by the entity	-	-

All the premises occupied by the Company are on lease and hence water withdrawal including withdrawal from third party is managed by the landlord and the above data has been compiled and updated based on information available with us pertaining to our offices.

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency. - No assessment carried out by an external agency.

4. Provide the following details related to water discharged:

Parameter	FY 2023-24	FY 2022-23
Water discharge by destination and level of treatment (in kilolitres)		
(i) To Surface water		
- No treatment		
- With treatment - please specify level of treatment		
(ii) To Groundwater		
- No treatment		
- With treatment - please specify level of treatment		
(iii) To Seawater		
- No treatment		
- With treatment - please specify level of treatment		
(iv) Sent to third-parties		
- No treatment		
- With treatment - please specify level of treatment		
(v) Others		
- No treatment		
- With treatment - please specify level of treatment		
Total water discharged (in kilolitres)		

All the premises occupied by the Company are on lease and hence water discharge is managed by the landlord.

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency.

5. Has the entity implemented a mechanism for Zero Liquid Discharge? If yes, provide details of its coverage and implementation.

All the premises occupied by the Company are on lease and hence the water treatment (as applicable) is taken care by the landlord.

6. Details of air emissions (other than GHG emissions) by the entity, in the following format.

Parameter	Please specify unit	FY 2023 - 24	FY 2022 - 23
NOx			
SOx			
Particulate matter (PM)			
Persistent organic pollutants (POP)			
Volatile organic compounds (VOC)			
Hazardous air pollutants (HAP)			
Others - please specify			

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency. - Not applicable

7. Provide details of Greenhouse Gas Emissions (GHG) Scope 1 and Scope 2 emissions relating to CO₂, CH₄, N₂O, HFCs, PFC, SF₆, NF₃, where available).

Parameter	Unit	FY 2023 - 24	FY 2022 - 23
Total Scope 1 emissions (Break-up of the GHG into CO ₂ , CH ₄ , N ₂ O, HFCs, PFCs, SF ₆ , NF ₃ , if available)	Metric tonnes of CO ₂ equivalent	The Company is into service-oriented business primarily involved in flow of information. However, at the same time realizes the adverse impact of direct and indirect emissions to the environment. The Company does not measure the same but has taken various proactive steps to keep the greenhouse gas emissions as low as possible.	
Total Scope 2 emissions (Break-up of the GHG into CO ₂ , CH ₄ , N ₂ O, HFCs, PFCs, SF ₆ , NF ₃ , if available)	Metric tonnes of CO ₂ equivalent		
Total Scope 1 and Scope 2 emissions per rupee of turnover			
Total Scope 1 and Scope 2 emission intensity (optional) – the relevant metric may be selected by the entity			
Total Scope 1 and Scope 2 emission intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total Scope 1 and Scope 2 GHG emissions / Revenue from operations adjusted for PPP)			
Total Scope 1 and Scope 2 emission intensity in terms of physical output			
Total Scope 1 and Scope 2 emission intensity (optional) – the relevant metric may be selected by the entity			

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency. - No assessment carried out by an external agency

8. Does the entity have any project related to reducing Green House Gas emission? If yes, then provide details.

Matrimony.com being a pure play consumer internet company, is relatively less resource intensive and usage of energy, water and resources are very limited. However, the has taken the following steps to reduce green house gas emission by:

1. Replacement of conventional lights to LED lights in the offices across all the locations.
2. Automatic server and desktop shutdown, to reduce consumption of energy, in addition to constant mailers to remind & encourage energy saving.
3. Initiatives to reduce usage of paper and consumption and promotion of recycle.
4. Responsible e-waste disposal.
5. Usage of Video Conferences, Video/ Audio chatting to reduce emissions as a result of travel.
6. Company encourages car pool to save fuel & reduce pollution, thereby protecting the environment.

9. Provide details related to waste management by the entity.

Parameter	FY 2023- 24	FY 2022 - 23
Total Waste generated (in metric tonnes)		
Plastic waste (A)	-	-
E-waste (B)	2.0831	2.394
Bio-medical waste (C)	-	-
Construction and demolition waste (D)	-	-
Battery waste (E)	-	-
Radioactive waste (F)	-	-
Other Hazardous waste. Please specify, if any. (G)	-	-
Other Non-hazardous waste generated (H). Please specify, if any. (Break-up by composition i.e. by materials relevant to the sector)	-	-
Total (A+B + C + D + E + F + G + H)	2.0831	2.394
Waste intensity per rupee of turnover (Total waste generated / Revenue from operations)	0.00000000044 MT / Rupee	0.00000000053 MT / Rupee
Waste intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total waste generated / Revenue from operations adjusted for PPP)	-	-

Parameter	FY 2023- 24	FY 2022 - 23
Waste intensity in terms of physical output	-	-
Waste intensity (optional) – the relevant metric may be selected by the entity	-	-
For each category of waste generated, total waste recovered through recycling, re-using or other recovery operations (in metric tonnes)		
Category of Waste		
(i) Recycled	-	-
(ii) Re-used	-	-
(iii) Other recovery operations	-	-
Total	-	-
For each category of waste generated, total waste disposed by nature of disposal method (in metric tonnes)		
Category of Waste		
(i) Incineration	-	-
(ii) Landfilling	-	-
(iii) Other disposal operations	2,0831	2,394
Total	2,0831	2,394

Matrimony.com being a pure play consumer internet company, is relatively less resource intensive and does not use any hazardous or radio active waste and usage of plastic items are very limited. E-waste generated by the company is disposed and processed through authorized e-waste vendors in compliance with the E-Waste management rules.

10. Briefly describe the waste management practices adopted in your establishments. Describe the strategy adopted by your company to reduce usage of hazardous and toxic chemicals in your products and processes and the practices adopted to manage such wastes.

Batteries are the only hazardous waste Matrimony generated in the facility. All batteries procured by matrimony.com are on a buy back basis where the battery manufacturer buy back the batteries from the company which is processed by the manufacturer as per the respective Pollution Control Board (PCB) norms.

11. If the entity has operations/offices in/around ecologically sensitive areas (such as national parks, wildlife sanctuaries, biosphere reserves, wetlands, biodiversity hotspots, forests, coastal regulation zones etc.) where environmental approvals / clearances are required, please specify details in the following format:

All the Company's offices are located in premises which have the requisite building permits, including environmental approvals.

12. Details of environmental impact assessment of projects undertaken by the entity based on applicable laws, in the current financial year.

Name and brief details of project	EIA Notification No.	Date	Whether conducted by independent external agency (Yes / No)	Results communicated in public domain (Yes / No)	Relevant Web link
Not Applicable					

13. Is the entity compliant with the applicable environmental law/ regulations/ guidelines in India, such as the Water (Prevention and Control of Pollution) Act, Air (Prevention and Control of Pollution) Act, Environment protection act and rules thereunder (Y/N). If not, provide details of all such non-compliances, in the following format:

Yes, the Company is compliant with all applicable laws.

S.No.	Specify the law / regulation / guidelines which was not complied with	Provide details of the noncompliance	Any fines / penalties / action taken by regulatory agencies such as pollution control boards or by courts	Corrective action taken, if any
-	-	-	-	-

Leadership indicator

1. Water withdrawal, consumption and discharge in areas of water stress (in kilolitres) for each facility (name of the area), nature of operations, and water withdrawal, consumption and discharge in the following format.

For each facility / plant located in areas of water stress, provide the following information:

- (i) Name of the area: Pan India locations in 11 States (Uttar Pradesh, Andhra Pradesh, Gujarat, Karnataka, Kerala, Maharashtra, Orissa, Delhi, Tamil Nadu, Telangana, and West Bengal)
- (ii) Nature of operations: Matchmaking and Marriages services related sale of products.
- (iii) Water withdrawal, consumption and discharge: India is placed amongst the world’s ‘extremely water-stressed’ countries, according to the Aqueduct Water Risk Atlas released by the World Resources Institute (WRI). We have already depicted our pan India water disclosure details in Q3 - Essential indicators under this principle 6

2. Details of Scope 3 emissions and its intensity.

Matrimony, being a pure play consumer internet Company, is relatively less resource intensive and hence the Company does not measure Scope 3 emissions.

3. With respect to the ecologically sensitive areas reported at Question 10 of Essential Indicators above, provide details of significant direct & indirect impact of the entity on biodiversity in such areas along-with prevention and remediation activities.

There is no impact to the ecologically sensitive areas as reported in Question 10 above.

4. If the entity has undertaken any specific initiatives or used innovative technology or solutions to improve resource efficiency, or reduce impact due to emissions / effluent discharge / waste generated, please provide details of the same as well as outcome of such initiatives, as per the following format:

Matrimony, being a pure play consumer internet Company, is relatively less resource intensive and hence the Company’s carbon footprint is limited to the use of consumables, such as paper, office equipment, water and energy. Also, the very nature of the business operations of the Company being Internet Services i.e providing online matrimonial matchmaking services through various webportals, all the registrations under the said portals are done digitally without much usage of any paper application form. Not only does the aforesaid is making positive social impact, but environmental impact also, using the Internet and thereby reducing the use of limited natural resources. The Company has taken some initiatives as described below in view of the same.

S. No.	Initiative undertaken	Details of the initiative (Web-link, if any, may be provided along-with summary)	Outcome of the initiative	Corrective action taken, if any
	To ensure optimal resource consumption, we have incorporated environment friendly installations such as energy efficient equipment including:			
	<ol style="list-style-type: none"> 1. Replacement of conventional lights to LED lights in the offices across all the locations. 2. Automatic server and desktop shutdown, to reduce consumption of energy, in addition to constant mailers to remind & encourage energy saving. 3. Initiatives to reduce usage of paper and consumption and promotion of recycle. 4. Responsible e-waste disposal. 5. Usage of Video Conferences, Video/ Audio chatting to reduce emissions as a result of travel. 6. Company encourages car pool to save fuel & reduce pollution, thereby protecting the environment. 7. Company also newly introduced an online expense claim portal wherein employees can upload scanned copies of bills and vouchers for reimbursements. 8. Usage of energy efficient vehicles for travel wherever possible 			

9. Does the entity have a business continuity and disaster management plan? Give details in 100 words/ web link.

Yes, Matrimony has a Business Continuity Management (BCM) program and a Disaster Recovery Plan (DRP). Critical corporate infrastructure is hosted in cloud and our cloud service providers are certified and in compliance with ISO/IEC 27001:2013, 27017:2015, 27018:2019, 27701:2019, 22301:2019, 9001:2015, and CSA STAR CCM v4.0. From a financial perspective, we undertake appropriate cyber insurance cover for hazards.

10. Disclose any significant adverse impact to the environment, arising from the value chain of the entity. What mitigation or adaptation measures have been taken by the entity in this regard.

Given the nature of business, there has been no adverse impact to the environment.

PRINCIPLE 7: BUSINESSES, WHEN ENGAGING IN INFLUENCING PUBLIC AND REGULATORY POLICY, SHOULD DO SO IN A MANNER THAT IS RESPONSIBLE AND TRANSPARENT.

Essential Indicators

1. a. Number of affiliations and trade and industry chambers / associations.

The Company is a member of 9 industry chambers / associations.

b. List of the Top 10 trade and industry chambers / associations (determined based on the total members of such body) the entity is a member of / affiliated to.

S. No..	Name of the trade and industry chambers/ associations	Reach of trade and industry chambers/ associations (State/National)
1	YPO MEMBER SERVICES	Irving, Texas USA
2	CONFEDERATION OF INDIAN INDUSTRY	National
3	The Indus Entrepreneurs-Chennai	Tamil Nadu State
4	CHENNAI ANGELS NETWORK ASSOCIATION	Tamil Nadu State
5	ALLIANCE OF DIGITAL INDIA FOUNDATION	National
6	CXO GENIE LLP	National
7	INTERNET AND MOBILE ASSOCIATION OF INDIA	National
8	TECHNOLOGY SERVICES INDUSTRY ASSOCIATION (INDIA TECH)	National
9	YPO MEMBER SERVICES	Local Chapter

2. Provide details of corrective action taken or underway on any issues related to anticompetitive conduct by the entity, based on adverse orders from regulatory authorities.

Not applicable

Leadership indicator

1. Details of public policy positions advocated by the entity.

Given Matrimony's expertise, the Company proactively engages with various stakeholders including industry chambers, associations, governments and regulators and provides its inputs on various areas such as IT, ITES, amongst others.

Our Chairman and Managing Director, Mr. Murugavel Janakiraman is a member of various forum and played a pivotal role shaping public policy advocating process. Details are provided below:

Organization	Public policy positions advocated
Member, Technology Advisory Council, Tamil Nadu (TN) Government	Advocating how to increase IT as part of TNs growth strategy
Alliance of Digital India Foundation (ADIF)	Matrimony.com, a founding member of ADIF, took up the cause of how Google is having a destructive effect on startups by imposing commissions and reducing competitiveness.
Head of Task Force - Big Tech ; Governing Council Member of Internet and Mobile Association of India (IAMAI)	The task force will be looking at the Google Play Billing System (GPBS), concerns surrounding Big Tech and their abuse of dominance in by analyzing the impact that Big Tech's policies are having on the Indian startup ecosystem The task force will be in touch with government officials and policymakers and work towards bettering policy that will benefit the startup ecosystem

PRINCIPLE 8: BUSINESSES SHOULD PROMOTE INCLUSIVE GROWTH AND EQUITABLE DEVELOPMENT.**Essential Indicators**

1. **Details of Social Impact Assessments (SIA) of projects undertaken by the entity based on applicable laws, in the current financial year.**

Not applicable.

2. **Provide information on project(s) for which ongoing Rehabilitation and Resettlement (R&R) is being undertaken by your entity, in the following format.**

Not applicable.

3. **Describe the mechanisms to receive and redress grievances of the community.**

The company has various modes, and such details are disclosed under principle 4 point 2.

4. **Percentage of input material (inputs to total inputs by value) sourced from suppliers - break up of supply from MSME / Small producers, sourced directly from within the district and neighboring districts.**

	FY 2023 - 24 (₹)	FY 2022 - 23 (₹)
Directly sourced from MSMEs/small producers	10.30%	11%
Sourced directly from within the district and neighboring districts	Refer note below	

Matrimony, being a consumer-based internet Company, is relatively less resource intensive in terms of material inputs and hence total input materials is insignificant. Majority of materials and services sourced by the company are within the respective business premise districts and neighboring districts.

5. **Job creation in smaller towns - Disclose wages paid to persons employed (including employees or workers employed on a permanent or non-permanent / on contract basis) in the following locations, as % of total wage cost**

Location	FY 2023-24 (Current Financial Year)	FY 2022-23 (Previous Financial Year)
Rural	0.06%	0.07%
Semi-urban	0.12%	0.03%
Urban	14.80%	17.81%
Metropolitan	85.02%	82.09%

Leadership indicator

1. **Provide details of actions taken to mitigate any negative social impacts identified in the SIA.**

Not applicable

2. **Provide the following information on CSR projects undertaken by your entity in designated districts as identified by government bodies.**

S. No.	State	Aspirational District	Amount spent (In ₹)
Though the CSR projects in designated districts as identified by government bodies is Nil, During the year, the company spent a total of ₹ 141 Lakhs towards promoting healthcare and conservation of natural resources in various districts of Tamil Nadu as part its CSR initiatives.			

3. **Do you have a preferential procurement policy where you give preference to purchase from suppliers comprising marginalized /vulnerable groups? (Yes/No). From which marginalized /vulnerable groups do you procure? What percentage of total procurement (by value) does it constitute?**

Not applicable.

4. Details of the benefits derived and shared from the intellectual properties owned or acquired by your entity (in the current financial year), based on traditional knowledge:

Not applicable

6. Details of corrective actions taken or underway, based on any adverse order in intellectual property related disputes wherein usage of traditional knowledge is involved.

Not applicable

7. Details of beneficiaries of CSR Projects, with specific to benefit to vulnerable and marginalized groups.

S.No.	CSR Project	No. of persons benefitted from CSR Projects	% Of beneficiaries from vulnerable and marginalized groups
1	Providing quality education to children	4293 Students	100%
2	Aiding the alleviation of poverty in rural and tribal communities with emphasis on women, youth and children	Cannot Be ascertained	100%
3	Conservation of natural resources	Cannot be ascertained	100%

The Company shall seek to impact the lives of the disadvantaged by supporting and engaging in activities that aim to improve their wellbeing. We are dedicated to the cause of empowering people, educating them and in improving their quality of life. While we will undertake programmes based on the identified needs of the public, education and healthcare shall remain our priority. Across the different programme areas identified by the company, it would be our endeavor to reach the disadvantaged and the marginalized sections of the society to make a meaningful impact on their lives.

PRINCIPLE 9: BUSINESSES SHOULD ENGAGE WITH AND PROVIDE VALUE TO THEIR CUSTOMERS IN A RESPONSIBLE MANNER.

Essential Indicators

1. Describe the mechanisms in place to receive and respond to consumer complaints and feedback.

To ensure customer grievances are redressed promptly and effectively, the company has put in place a grievance redressal process and has a centralized team called Customer Support which is responsible for managing customer grievances. The team works closely with the management and various vertical teams and provides regular feedback on process, policies and people related complaints. This leads to improvements and ensures complaints are reduced. The company has a digital complaint management platform to upload, respond and monitor customer grievances. A brief process of the same is provided below:

i. Easy upload and creation of complaints

All complaints received from customer helpline calls, websites, emails and social media are tracked in the complaint management platform. Complaints received from the regulator, National Consumer Helpline and the government are downloaded from their respective platforms and assigned by central team.

ii. Verification of customer credentials, customer information security

Customer posting complaints from the website need to authenticate their customer credentials via a registered login password. On social media, customer credentials are verified using a direct/private message. Thereafter, the complaints of verified customers are updated on the complaint management platform. Responses to customer complaints are sent to the registered email ids to ensure customer information security.

iii. Complaint ID acknowledgement mail and advisory to customers

Complaints are updated on the complaint management platform and an acknowledgement email is sent immediately to the customer.

iv. Assignment of Complaints

Complaints are assigned depending on the category of the complaint to respective individuals to ensure the same is resolved effectively and promptly.

v. Monitoring and Analyzing Complaints

The customer service team carries out root cause analysis on a regular basis. Feedback is given to the management, vertical teams and branches to ensure complaints are not repeated. This leads to improvement in process, policy and people development. The customer service team monitors pendency and quality of responses, shares MIS and analysis of complaints on a regular basis. This visibility ensures that complaints are resolved.

2. Turnover of products / services as a percentage of turnover from all products / service that carry information about (a) Environmental and social parameters relevant to the product (b) Safe and responsible usage (c.) Recycling and / or safe disposal.

Not applicable.

3. Number of consumer complaints in respect of the following (a) Data privacy (b) Advertising (c.) Cyber security (d) Delivery of essential services (e.) Restrictive Trade Practices (f) Unfair Trade Practices (g) Others.

Particulars	FY 2023 - 24			FY 2022 - 23		
	Received during the year	Pending resolution at end of the year	Remarks	Received during the year	Pending resolution at end of the year	Remarks
Data privacy						
Advertising						
Cyber-security						
Delivery of essential services			Nil			
Restrictive Trade Practices						
Unfair Trade Practices						
Other (deficiency in service)	15	11		6	3	

Note: The complaints pending resolution at the end of the year are suits filed against company for alleged non-performance of service obligations which is pending to be decided at various forums. The company reserves the rights of appeal in the higher courts/judiciary and is confident of defending its stand. The management also takes the support of legal experts in this regard. All these cases are being closely monitored continuously and necessary action is taken in the best interest of the Company.

4. Details of instances of product recalls on account of safety issues including voluntary recalls or forced recalls.

Not applicable.

5. Does the entity have a framework / policy on cyber security and risks related to data privacy? (yes / no). If available, provide a web-link of the policy.

Yes. The Company has in place board approved Information Security Policy to ensure sufficient safeguards are in place to prevent any data leakage. The Information Security Policy is available in the Intranet of the Company.

6. Provide details of any corrective actions taken or underway on issues relating to advertising, and delivery of essential services; cyber security and data privacy of customers; re-occurrence of instances of product recalls; penalty / action taken by regulatory authorities on safety of products / services.

Not applicable.

7. Provide the following information relating to data breaches:

- Number of instances of data breaches
- Percentage of data breaches involving personally identifiable information of customers
- Impact, if any, of the data breaches

No reported instance of data breaches

Leadership indicator

- 1. Channels / platforms where information on products and services of the entity can be accessed (provide web link, if available).**

<https://www.matrimony.com/>.

- 2. Steps taken to inform and educate consumers about safe and responsible usage of products and/or services.**

The Terms and Conditions provides extensive information about safe and responsible usage of services. The Company has also established "Safe Matrimony" a feature available on the website and the mobile app to educate consumers. With our continuous commitment to keep our customers secure, we teamed up with ace actor Vidya Balan to create and amplify awareness about scams.

- 3. Mechanisms in place to inform consumers of any risk of disruption/discontinuation of essential services.**

The Company has a robust Disaster Recovery (DR) and Business Continuity Plan (BCP) which covers the entire operations. Any disruption/ discontinuation of essential services, if any, is communicated to customers through emails, call centers, the Company's website and other modes of electronic communication.

- 4. (a) Does the entity display product information on the product over and above what is mandated as per local laws? (Yes/No/Not Applicable) If yes, provide details in brief.**

Matrimony.com has always believed in being transparent with its customers by providing all the relevant details. Matrimony.com has displayed on the website of the Company with information on service charges, product information, and grievance redressal mechanisms for its customers. All potential customers are required to read and sign-off the same along with their registration forms.

- (b) Did your entity carry out any survey with regard to consumer satisfaction relating to the major products / services of the entity, significant locations of operation of the entity or the entity as a whole? (Yes/No)**

The Company seeks feedback from its customers at various stages of the service period and customer complaints/ grievances are reviewed periodically, which also gives an opportunity to improve the services.

Customer Satisfaction (CSAT) survey is conducted by the call centre to record the pulse/experience of the customer with respect to the complaint / grievance. Once the query is resolved, the customer can rate his/her experience on the call via a short survey. The survey is captured in real time. As a follow up activity, those who have provided low ratings and have provided feedback on improvement areas is analysed and actioned upon. Further, the product managers conduct extensive customer interviews and present findings related to product/technology/service to the leadership during customer insight meetings, and recommendations are filtered and picked for implementation.