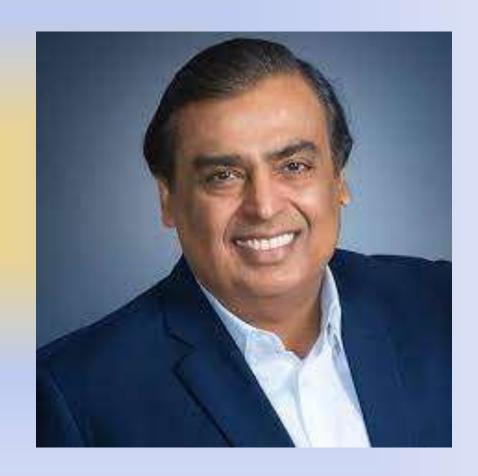
Name:- Sejal Keshwani
Division:- "B"

Subject:- Enterprises Analysis And Desk Research

Topic:- E-Commerce (AJIO)

Founder And Promoters of AJIO

- An Indian e-commerce Company AJIO, is a subsidiary company of Reliance Retail was founded by Mukesh Ambani. AJIO has become one of the largest retail brands in India. AJIO is an initiative of Reliance Retail Limited in the field of e-commerce
- CEO (Chief Executive Officer) of Ajio is Nair Vineeth. Ajio, launched in 2016, is an Indian eCommerce company headquartered in Bangalore, India.



Mission

- AJIO mission statement: Provide millions of customers with unlimited choice, outstanding value proposition. superior quality and unmatched experience across the full spectrum of products and services.
- Reliance planned to enroll on 50,000 small and medium vendors for its e-commerce market place by the end of its 1 year after the launch. AJIO.COM has lined up brands from The US, Russia, Turkey, Singapore and Australia besides others country.



Vision

 AJIO vision statement: Reliances vision for India is that broadband and digital services will no longer be a luxury item. Rather, Reliance envisions an India where these are basic necessities to be consumed in abundance by consumers and small businesses alike, as much in far-flung villages as in our largest cities. The initiatives are truly aligned with the Government of India's Digital India vision for our nation.



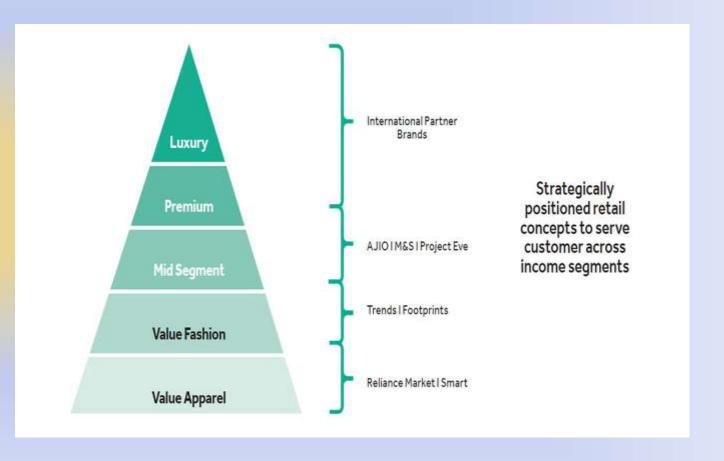
AJIO PRIVACY AND POLICY

- AJIO from time to time, organizes various promotions, contests, offers including discounts, vouchers, coupons, campaigns, and sales with respect to the Products sold on the Platforms. This AJIO Promotions Policy ("AJIO Promotions Policy"), together with the terms and conditions, the privacy policy, the fee and payments policy, and the delivery policy sets out AJIO's procedures and policies in offering promotions, contests, offers, discounts, vouchers, coupons, campaigns and sales conducted by it on the Platforms from time to time ("Promotions"). In addition to this AJIO Promotions Policy, any return of the Products by Users shall also be governed by, and be subject to the terms and conditions set out under AJIO's return and refund policy.
 - AJIO Customer Support
- Users are required to peruse and understand the terms of this AJIO
 Promotions Policy. If you do not agree to the terms contained in this AJIO
 Promotions Policy, you are advised not to accept the Terms of Use and
 may forthwith leave the Platforms. The terms contained in this AJIO
 Promotions Policy shall be accepted without modification and you agree
 to be bound by the terms contained herein by initiating a request for
 purchase of Product(s) on the Platforms. If there is any conflict between
 the AJIO Promotions Policy and any other policies of AJIO, the AJIO
 Promotions Policy shall prevail.



AJIO Financial Structure

 We maintain a valuable relationship and trust with all our stakeholders by ensuring a transparent financial reporting system. Our superior credit profile is reflected in our relationships with over 100 banks and financial institutions having commitments with us. Our financial discipline and prudence is also reflected in our strong credit ratings.



AJIO Annual report

Particulars	Consolidated			Standalone		
	FY 2019-20		FY 2018-19	FY 2	019-20	FY 2018-19
	₹ in crore	US\$ in billion	₹ in crore	₹ in crore	US\$ in billion	₹ in crore
Value of Sales and Services (Revenue)	6,59,205	87.1	6,25,212	3,65,202	48.3	4,01,583
EBITDA	1,02,280*	13.5	92,656	66,394*	8.8	67,676
Cash Profit	71,623*	9.5	64,478	47,089*	6.2	48,485
Segment EBIT	71,294*	9.4	69,683	47,400*	6.3	54,602
Net Profit	44,324*	5.9	39,837	35,148*	4.6	35,163
Cash and Marketable Securities	1,75,259	23.2	1,36,743	1,45,535	19.2	1,12,302
Tangible and Intangible Assets (Excluding Goodwill)	6,31,505	83.5	5,65,840	3,34,436	44.2	3,14,745
Gross Debt	3,36,294	44.4	2,87,505	2,62,345	34.7	1,61,720

HOW AJIO HANDLED HIS EMPLOYEE DURING COVID DURATION

- India's one largest fashion e-commerce firms took a hit and made a solid recovery in 2020.
- Mukesh Ambani's AJIO saw a dip in reach when the nationwide lockdown started in March last year. Not only did people stay at home with no option to socialise or attend office, but there were supply constraints and deliveries slowed down.
- The festive season in India delivered the players surpassed pre-Covid reach by the end of the year.
- In a normal year, fashion sales are driven by travel, office wear, general social engagements, sporting activities, festivals and weddings. "The first three got completely wiped, sportswear just became athleisure, so brands were heavily relying on the festival and wedding market to give sales a boost," Kalagato noted in its report. "This typically happens in India around September. And to some extent, that has stayed true."

While tech-savvy youngsters still comprised the largest share of buyers, older customers also came on board in the pandemic year, Kalagato said. AJIO a shoppers in the 45-plus age group increased by 12% over the course of 2020. Ajio, meanwhile, saw this cohort grow a massive 98%. Orders from tier 2 and 3 cities have grown manifold for both companies, too.

Buying from AJIO

Browsing rates, assessed by monthly active users, followed a similar pattern for Ajio players. By December, nearly 60% of Ajio app users were opening the apps at least once each month.

"Keep in mind this is harder for AJIO to do given that they operate at a much larger base and e-commerce has few network effects,"

THANK YOU