



Ref: No. ABCL/SD/MUM/2022-23/APR/02

12<sup>th</sup> April 2022

**BSE Limited**  
Phiroze Jeejeebhoy Towers,  
Dalal Street,  
Mumbai 400 001

**Scrip Code: 540691**  
**Scrip ID: ABCAPITAL**

**National Stock Exchange of India Ltd**  
Exchange Plaza, 5<sup>th</sup> Floor,  
Plot. C/1, G-Block,  
Bandra-Kurla Complex,  
Bandra (East),  
Mumbai 400 051

**Symbol: ABCAPITAL**

Dear Sir/Madam,

**Sub: Information under Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulation, 2015 read with Schedule A of Regulation 8 of SEBI (Prohibition of Insider Trading) Regulations, 2015 - Company update**

We wish to provide the following information on consolidated and business wise basis with respect to the quarter and year ended 31<sup>st</sup> March 2022

#### Lending Businesses

- **Overall lending book (NBFC and Housing) grew 10% year on year, to approx. Rs. 66,900 Crore**

#### **NBFC:**

- Strong momentum in gross disbursement at approx. Rs. 9,500 Crore in Q4 FY22, grew 45% year on year and 43% quarter on quarter
- Overall loan book grew 13% year on year to approx. Rs. 54,900 Crore
- The Gross Stage 3 is expected to be approx. 3.2% (PQ: 3.9%) as on 31st March 2022

#### **Housing Finance:**

- Rebound in gross disbursal in Q4 at approx. Rs. 1,310 Crore, with a y-o-y growth of 16%; the affordable housing segment contributed 47%+ of disbursements
- Loan book grew 3% quarter on quarter from Rs. 11,606 Crore to approx. Rs.12,005 Crore, with 94% retail mix
- The Gross stage 3 expected to be at approx. 2.0% (PQ: 2.12%) as on 31<sup>st</sup> March 2022

#### Life and Health Insurance

**Total gross written premium of life insurance and health insurance grew 24% year on year to over Rs. 13,700 Crore in FY22**

#### **Life Insurance:**

- Individual First Year Premium (FYP) grew 13% year on year to approx. Rs. 2,200 Crore in FY22



## Health Insurance

- Gross written premium grew 33% year on year to approx. Rs. 1740 Crore, with retail contributing 66% of total business
- Business now covering 18+ million lives, out of which over 14 million lives are through micro and byte size products

## Asset Management

- Overall Mutual Fund assets under management grew 10% year on year, to Rs. 2,95,805 Crore in Q4 FY22

**The overall active customer base grew 46% year on year to reach approx. 35 million aided by focus on granular retail growth across all businesses.**

The above information with reference to 31<sup>st</sup> March 2022 is provisional and subject to audit by the statutory auditors of the Company.

The above is for your record and dissemination.

**For Aditya Birla Capital Limited**

**Amber Gupta**  
**Company Secretary & Compliance Officer**

**Cc:**

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**Market & Surveillance Dept.,**  
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