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Aditya Birla Capital Simplifies Finance through a Digital and AI-First Growth Playbook

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Aditya Birla Capital stands at the forefront of India's financial services landscape, driven by a mission to simplify finance and enrich the lives of its customers. With a comprehensive suite of offerings across loans, investments, insurance, and payments, this diversified financial services arm of the Aditya Birla Group is harnessing the power of digital transformation and Generative AI to drive large-scale impact and serve the evolving needs of customers through an omnichannel framework.

From FY22 to FY25, ABCL demonstrated consistent growth and operational excellence to drive scale and market share across businesses. The lending book of NBFC and Housing Finance grew at a 33% CAGR from Rs 67,185 crore to Rs 1,57,404 crore; gross premium in Health and Life Insurance businesses grew at a 23% CAGR from Rs 13,867 crore to Rs 25,579 crore. Total AUM across AMC, Life and Health Insurance grew from Rs 3,70,618 crore to Rs 5,11,260 crore. Consolidated PAT grew from Rs 1,545 crore to Rs 3,142 crore and consolidated revenue grew from Rs 23,456 crore to Rs 47,369 crore. Over the last three years, operating profits (Profit Before Tax) doubled from Rs 2,666 crore in FY22 to Rs 5,475 crore in FY25.