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Aditya Birla Capital launches slew of AI finance tools

Aditya Birla Capital launched a suite of artificial intelligence (AI)-powered innovations on its flagship direct-to-consumer (D2C) platform, ABCD, at the Global Fintech Fest 2025 on Thursday. In an exchange filing, the company said this announcement reinforces ABCL's commitment to simplifying finance and delivering intelligent, hyper-personalised customer experiences across digital and physical channels. Pankaj Gadgil, head - digital platforms and payments strategy, Aditya Birla Capital said: "While few financial institutions have moved beyond proof-of-concept to full-scale deployment of Gen AI applications, we are proud to be among the first movers deploying it at scale." **BS REPORTER**

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THE HINDU BusinessLine

MONEY & BANKING

Aditya Birla Capital launches AI-powered personal finance assistant on its D2C platform

The personal finance assistant "SimpliFi" encompasses a suite of 7 AI-powered features, offering personalized insights across credit, health, and spending available under the "MyTrack" section

Aditya Birla Capital Ltd (ABCL) has launched a AI-powered **personal finance assistant** on its omnichannel D2C platform – ABCD, for its customers.

The personal finance assistant "SimpliFi" encompasses a suite of 7 AI-powered features, offering personalized insights across credit, health, and spending available under the "MyTrack" section.

In the aforementioned section, customers can get guidance on market movements, portfolio insights, recommended actions and goal planning with multi-asset categories on one platform, per ABCL's statement. ABCL is a diversified financial services group.

Through "Know Your Policy" feature, SimpliFi decodes any health insurance policy, instantly showing coverage details and comparing alternatives, to help customers make informed health insurance choices, it added.

ABCD has introduced a 360-degree of protection for customers encompassing health-track, health-saver card, giving benefits of dental, eye check-ups, pharmacy discounts, nutrition assistance etc., along with comprehensive personal insurance and digital will for legacy planning.

Pankaj Gadgil, Head - Digital Platforms and Payments Strategy, ABCL, said, "Digital transformation is a strategic differentiator for us at ABCL...Through our AI-first strategy, we are reimagining customer journeys, innovating product offerings, automating underwriting, and enhancing service delivery to boost productivity, reduce costs, and scale efficiently."

These efforts are aimed at delivering seamless customer experiences and unlock sustainable, long-term growth across ABCL's businesses, he added.

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How AI is shaping fintech operations and customer services

Both individual institutions and the broader fintech industry are deploying AI in multiple areas to improve services and streamline processes.

Artificial intelligence (AI) is being adopted across the financial services sector to enhance operational efficiency, customer experience, and risk management. Both individual institutions and the broader fintech industry are deploying AI in multiple areas to improve services and streamline processes.

Aditya Birla Capital's AI initiatives

Aditya Birla Capital Limited (ABCL) highlighted its AI applications at the Global Fintech Fest 2025. The company established a Generative AI Centre of Excellence in 2023 and has deployed over 22 AI use-cases across sales, service, marketing, underwriting, and customer onboarding.

Tools such as Sales Assist, Service Assist, Audit Assist, and Marketing Assist support internal teams with AI-driven training, workflow automation, and instant product support.

Agentic AI applications have also been integrated into customer-facing processes, including onboarding, claims management, and tele-sales.

Consumer-focused features include SimpliFi, a personal finance assistant that provides insights on credit, health, and spending, and Know Your Policy, which helps analyze health insurance policies. Other offerings include Protection Amplified, integrating health, insurance, and legacy planning services, and ConseQuest, an interactive financial education simulation.

ABCL reported steady growth between FY22 and FY25, with its NBFC and housing finance lending book rising at a 33% CAGR to ₹1.57 lakh crore and total assets under management increasing from ₹3.70 lakh crore to ₹5.11 lakh crore.