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## **CELEBRATING THE CHAMPIONS**

### **JURY WINNERS**

▶ **BANK OF THE YEAR**

ICICI Bank

▶ **LIFETIME ACHIEVEMENT AWARD**

Dinesh Kumar Khara, Former Chairman, SBI

▶ **BEST BANK IN INNOVATION**

SBI

▶ **BEST BANK IN TALENT & WORKFORCE**

Axis Bank

▶ **BEST NBFC IN INNOVATION**

Aditya Birla Capital

▶ **BEST NBFC IN TALENT & WORKFORCE**

Mahindra Finance

▶ **BEST FINTECH IN PAYMENTS**

MobiKwik

▶ **BEST FINTECH IN VALUE-ADDED SERVICES**

Jocata

▶ **BEST FINTECH IN LENDING**

Oxyzo-OfBusiness

### **BT-KPMG QUANTITATIVE WINNERS**

▶ **BEST LARGE INDIAN BANK**

ICICI Bank

▶ **BEST MID-SIZED BANK**

Bank of Maharashtra

▶ **BEST LARGE FOREIGN BANK**

JP Morgan

▶ **BEST SMALL BANK**

Karur Vysya Bank

▶ **BEST SMALL FINANCE BANK**

Ujjivan Small Finance Bank

▶ **BEST LARGE NBFC**

Bajaj Finance

# EMPOWERING CUSTOMERS

Customer-centric solutions, robust compliance mechanisms make Aditya Birla Capital a leader

BY NAVNEET DUBEY

**A** **DITYA BIRLA CAPITAL** has been moulding its products according to the specific needs of their customers, in the process of keeping the customer first. “We aim to build a deep understanding of customer profiles and provide them best-in-class solutions,” says CEO Vishakha Mulye.

Aditya Birla Capital adheres to a “Customer First, Compliance First” philosophy. This policy has made them win the Best NBFC (Innovation) category.

**Lending:** A focus on prudent risk management ensures stable growth. By prioritising the right customer segments—95% of the company’s retail lending customers are either new to credit or possess a CIBIL score above 700—the NBFC maintains its asset quality.

**Health Insurance:** The company has disrupted this space with its “Health First Model.” By incentivising healthy behaviour, customers experience reduced loss ratios. Collaborating with in-house health coaches and external part-

BEST NBFC IN  
INNOVATION  
**ADITYA BIRLA  
CAPITAL**

ners, the company has intervened in over 120,000 high-risk lives to improve health metrics, further reducing claim ratios.

**Life insurance:** The company leverages analytics and technology for efficient underwriting and premium collection. These initiatives place it in the top quartile among private insurers.

Aditya Birla Capital’s “One ABC One P&L” strategy exemplifies its forward-thinking approach to financial services, making it a trusted name in the industry. **BT**

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| 63