Publication: The Hindu Business Line	**Edition**: Chennai
Date: July 21st, 2026	**Page:** 9

THE HINDU BusinessLine

Aditya Birla Capital eyes doubling AUM in 3 years

Our Bureau
Mumbai

Aditya Birla Capital Ltd (ABCL) plans to double its assets under management (AUM) over the next three years and scale the AUM of the housing finance business to ₹1 lakh crore over the next 24 to 36 months.

At the end of March 2026, ABCL, registered as a non-deposit taking investment credit company (NBFC-ICC) with the Reserve Bank of India, had AUM of ₹1,59,916 crore, up 27 per cent year-on-year (y-o-y). Sixty-eight per cent of the AUM comprises retail and SME loans, per ABCL's latest annual report.

ABCL's wholly-owned subsidiary Aditya Birla Housing Finance Ltd (ABHFL) will scale its AUM to ₹1 lakh crore over the next 24-36 months, the report said. The subsidiary's AUM grew 53 per cent y-o-y to stand at ₹47,452 crore as at March-end 2026.

On April 17, 2026, ABHFL allotted 112.32 crore shares to Advent International on a preferential basis, pursuant to which ABCL holds 86 per cent stake in the housing finance company. ABHFL raised primary equity capital of ₹2,750 crore from Advent International.

Vishakha Mulye, MD & CEO, Aditya Birla Capital Ltd

PREMIUM GROWTH

Aditya Birla Sun Life Insurance Company Ltd, which is a 51:49 joint venture between the Aditya Birla Group and Sun Life Financial Inc, Canada, will seek to grow its individual first-year premium (FYP) at 20 per cent+ CAGR (compounded annual growth rate) over the next three years and keep expanding VNB (value of new business) margin above 18 per cent+.

The private sector life insurer's individual FYP increased by about 14 per cent y-o-y to ₹5,275 crore as at March-end 2026. Its VNB margin expanded by 260 basis points y-o-y to 20.6 per cent in FY26.

Kumar Mangalam Birla, Chairman, ABCL, observed that in FY26, the lending portfolio across the NBFC and housing finance businesses reached an all-time high of ₹2,07,368 crore as of March 31, 2026, up 32 per cent y-o-y. Further, total AUM across asset management, life insurance and health insurance businesses grew 16 per cent y-o-y to ₹ 5,91,343 crore.

DIGITAL OVERHAUL

Vishakha Mulye, MD & CEO, ABCL, said: "We will continue to strengthen leadership across businesses, deepen customer engagement, and accelerate digital and AI-led transformation to build a future-ready financial services franchise."

Publication: Business Standard	**Edition**: Online
Date: July 20th, 2026	**Page:** NA

Business Standard

Aditya Birla Capital bets on AI-led growth, aims 25% loanCAGR in 3 years

ABCL is embedding generative and agentic AI across key functions whiletargeting 25 per cent loan growth over the next three years, backed byretail and MSME lending

Aditya Birla Capital (ABCL) is accelerating its AI-first transformation by embedding generative andagentic artificial intelligence (AI) across underwriting, customer service, sales, marketing, audit andsoftware development to improve productivity and customer experience, according to its FY26 annualreport.The company said AI has improved underwriting productivity by 20-30 per cent and sales productivityby 10-15 per cent, while AI-powered voice bots helped collect ₹1,432 crore in renewal premiums. AI-assisted software development has also reduced the turnaround time for preparing businessrequirement documents (BRDs) and generating test cases by 80 per cent.

The company said it will leverage the ₹2,750 crore investment from Advent International to accelerategrowth, expand its presence in the prime and affordable housing segments, deepen its footprint inTier-II and Tier-III markets, and strengthen digital mortgage origination and customer onboardingcapabilities.AI is emerging as a key pillar of ABCL's operating model. Besides improving underwriting and salesproductivity, the company has deployed 26 AI-powered voice bots across lead qualification, renewals,collections and customer servicing. These initiatives have helped improve operational efficiency,customer engagement and decision-making across its businesses, it said. Looking ahead, thecompany expects technology, AI and its integrated business model to underpin its growth strategy.Vishakha Mulye, MD & CEO, ABCL, said the company navigated headwinds in retail and MSMElending, changes in the insurance taxation regime and volatile equity markets while continuing tostrengthen its core businesses. "Despite these challenges, we continued to strengthen customerengagement, improve asset quality and accelerate our digital capabilities," she said.Mulye added: "We are accelerating our AI-first transformation by embedding generative AI andagentic AI across customer journeys, risk management and internal operations," describingtechnology as a key enabler of the group's next phase of growth."As we look ahead, our focus remains on scaling our businesses responsibly, deepening customerrelationships and creating long-term value for all stakeholders," Mulye said.