

Aditya Birla Capital Accelerates AI-First Strategy with Enterprise-wide Innovations

~ Unveils next generation features on ABCD platform to drive growth, productivity and efficiency across digital ecosystem ~

Mumbai, October 08, 2025: Aditya Birla Capital Limited (“ABCL”), one of India’s leading diversified financial services companies, today announced the launch of a suite of AI-powered features and innovations on its flagship omnichannel D2C platform - ABCD at the Global Fintech Fest 2025. This is in line with its mission of simplifying finance and delivering hyper-personalized, intelligent and seamless customer experiences across all channels.

Aditya Birla Capital was among the earliest adopters of AI. It set up an enterprise-wide Gen AI Centre of Excellence in 2023 to build scalable applications across businesses and drive impact on customer experience, capacity and cost. **In only 18 months, it deployed over 22 live Gen AI use-cases and rapidly scaled innovations to drive growth, productivity, engagement and experience.**

Mr. Pankaj Gadgil, Head - Digital Platforms and Payments Strategy, Aditya Birla Capital said, *“Digital transformation is a strategic differentiator for us at ABCL. 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. Our vision is to build a future-ready, scalable enterprise that puts intelligence, foresight, and customer centricity at the heart of everything we do. 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 helping us to deliver seamless customer experiences and unlock sustainable, long-term growth across our businesses.”*

Driving Scalable Business Impact:

The company has launched Gen AI Assist tools like Sales Assist, Service Assist, Audit Assist, and Marketing Assist to make business knowledge and AI capabilities widely accessible across various teams within the organization. These tools support sales teams with AI-based training, role plays, and instant product support to drive productivity. Service assist helps contact centre agents handle customer queries and generate scrips for faster request processing and improved customer satisfaction; and reduce turnaround time by automating audit and marketing workflows. Further, Agentic AI applications are being embedded into customer journeys from onboarding, underwriting, and claims management to reduce processing time, turnaround time and cost. Gen AI voice bots are enhancing tele-sales, service, and retention journeys to drive scalability and cost efficiency.

These innovations have earned Aditya Birla Capital recognition such as **Microsoft’s Top 50 Early Adopters in Gen AI** at the IGNITE 2024, USA, and the **Global Celent Model Bank Award 2025** for driving excellence in Generative AI.

AI Features and Innovation Capabilities showcased at GFF:

- **SimpliFi: Personal Finance Assistant:** A suite of 7 AI-powered features to act as a personal finance assistant for customers. It offers personalized insights across credit, health, and spending,

available under the *MyTrack* section. It has three features of **Market Pulse**, **Smart Signals** and **Goal Compass**, which bring together intelligence, alerts, and guidance in one view. Customers can get guidance on market movements, portfolio insights, recommended actions and goal planning with multi-asset categories on one platform.

- 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.
- **Protection Amplified**: In line with Aditya Birla Capital's 'health-first' model, ABCD introduced 360-degree of protection for customers encompassing health-track, health-saver card which gives the benefits of dental, eye check-ups, pharmacy discounts, nutrition assistance etc., along with comprehensive personal insurance and digital will for legacy planning.
- **ConseQuest**: A first-of-its-kind life-simulation game that transforms financial education and awareness into an engaging, interactive experience.

Aditya Birla Capital underwent significant transformation by reshaping its business model, based on the strategic approach of 'One ABC, One P&L' driven by 'One Customer, One Experience and One Team'. It laid a robust omnichannel architecture to build three digital platforms - **Udyog Plus-B2B platform** for MSMEs, **ABCD-D2C app** and **Stellar-B2D platform**, to enhance productivity, direct customer acquisition and engagement. ABCD app recorded ~ 6.4 million customers, and Udyog Plus recorded over 2.4 million registrations with an AUM of Rs 3,658 crore.

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.

Media Contact:

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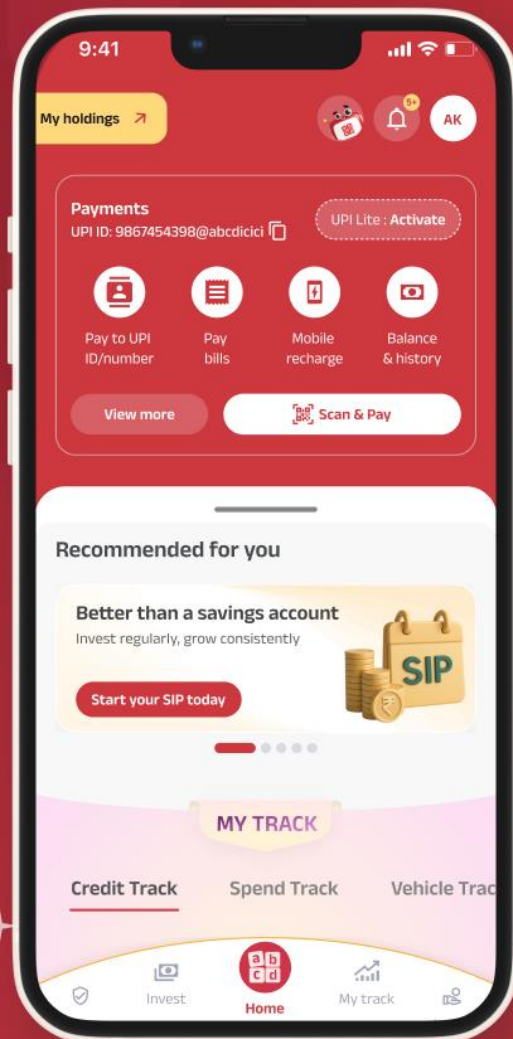
About Aditya Birla Capital Limited

Aditya Birla Capital Limited ("ABCL") is a listed systemically important non-deposit taking Non-Banking Financial Company (NBFC) and the holding company of the financial services businesses. Through its subsidiaries/JVs, ABCL provides a comprehensive suite of financial solutions across Loans, Investments, Insurance, and Payments to serve the diverse needs of customers across their lifecycles. Powered by about 61,600 employees, the businesses of ABCL have a nationwide reach with over 1,690 branches and more than 200,000 agents/channel partners along with several bank partners.

Aditya Birla Capital Limited is a part of the US\$ 67 billion global conglomerate Aditya Birla Group, which is in the league of Fortune 500. Anchored by an extraordinary force of over 227,500 employees, belonging to 100 nationalities, the Group is built on a strong foundation of stakeholder value creation. With over seven decades of responsible business practices, the Group's businesses have grown into global powerhouses in a wide range of sectors - from metals to cement, fashion to financial services and textiles to trading. Today, about 42% of the Group revenues flow from overseas operations that span 41 countries across six continents. For more information, visit www.adityabirlacapital.com

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Say "Hi" to the ABCD App



India's trusted omnichannel D2C finance platform

From the house of
Aditya Birla Capital



26+

PRODUCTS OFFERINGS

Across Lending, Investment, Insurance, UPI, Bill Payments and My Track

SimpliFi AI

AI powered personal
finance assistant



SimpliFi - Your Personal Finance Assistant

Powering **7 AI** Features on ABCD App



AI Powered Insights

3 features

On your health, spending & credit information



Personal Finance Manager

3 features

Market Pulse, Smart Signals, Goal Compass



Know Your Policy

1 feature

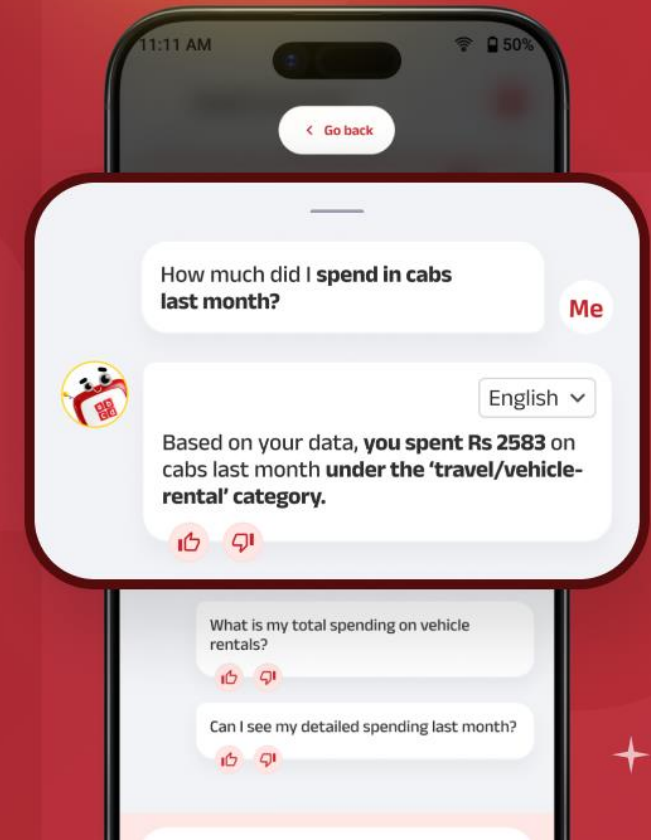
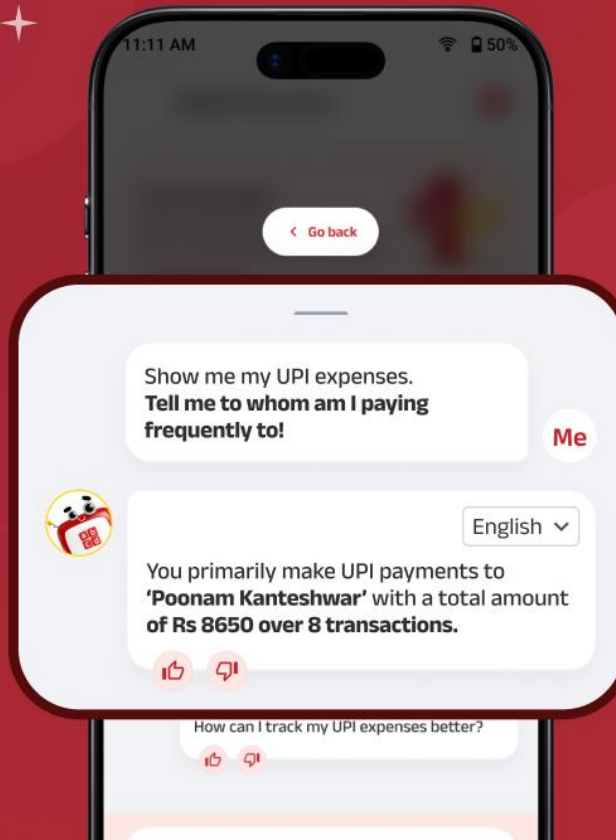
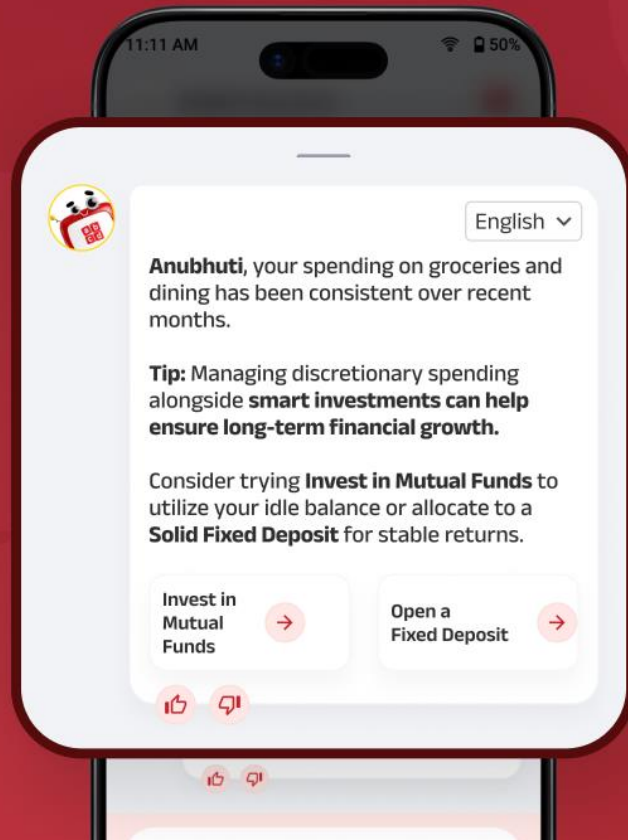
Decodes any Health Insurance Policy, instantly

Introducing

Spend Track Insights

Your Personal AI Spend Assistant

Turning your data into smarter money moves.

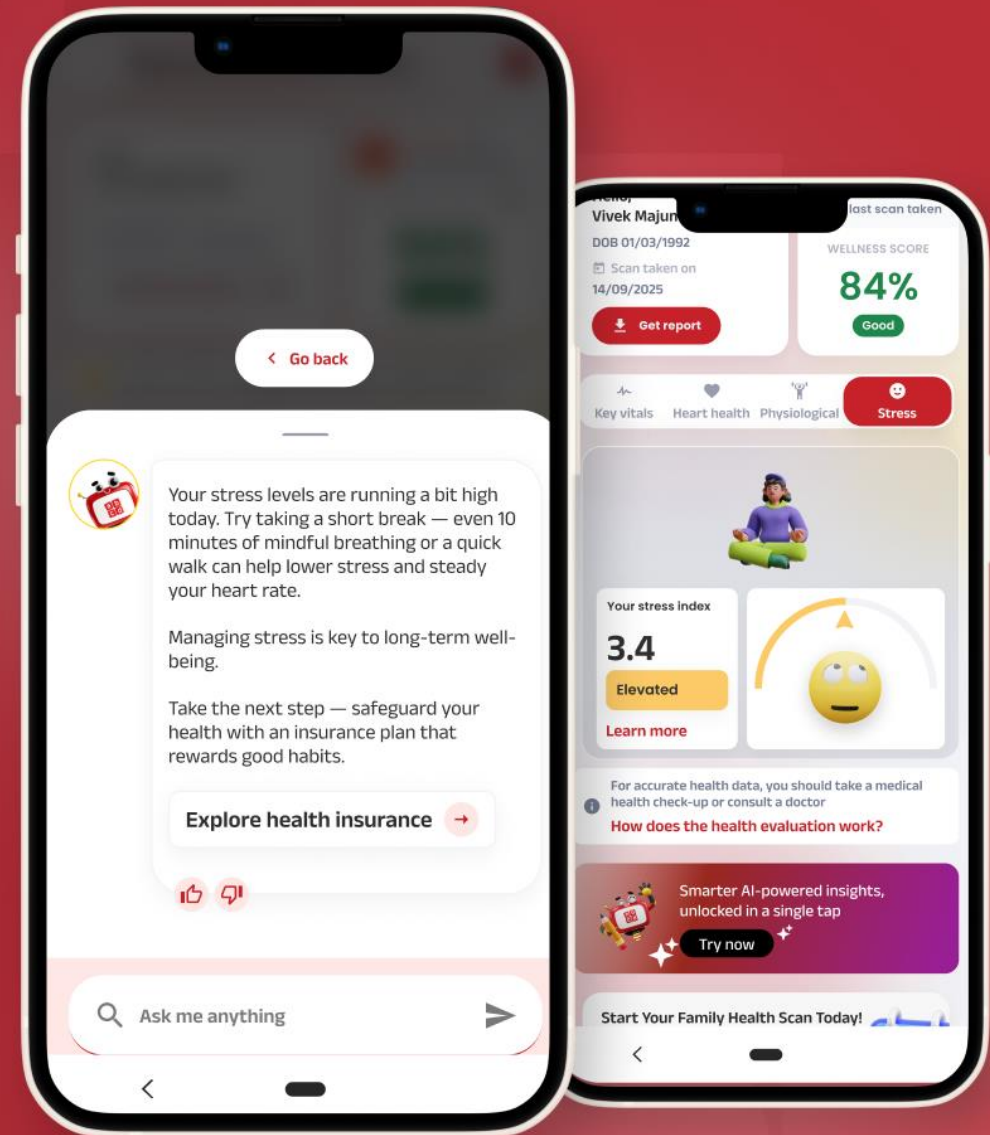


Introducing

Health Track Insights

Your Personal AI Health Assistant

- ★ Designed to guide towards healthier habits
- ★ Personalized & Contextual nudges based on your unique health report
- ★ Recommendations towards good Health Insurance practises

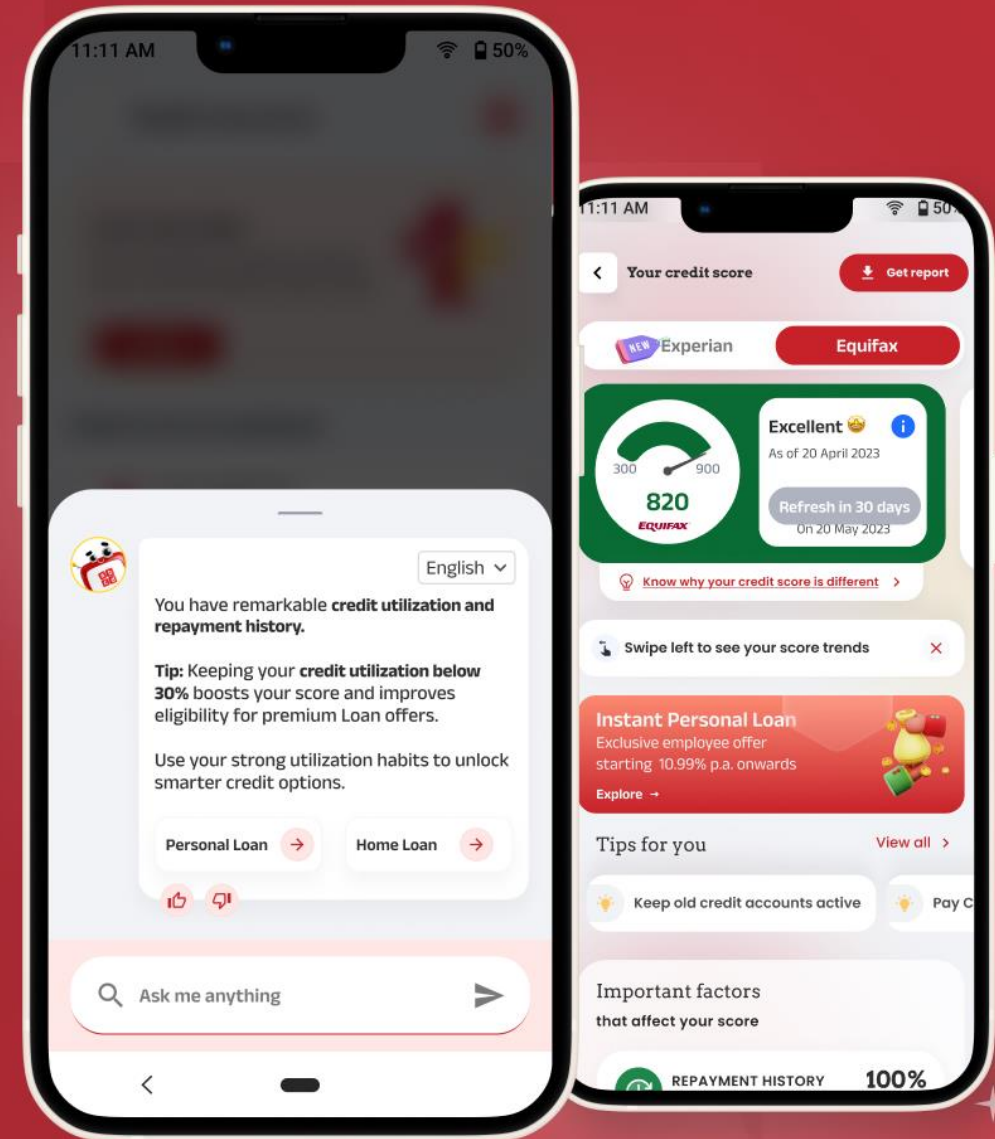


Introducing

Credit Track Insights

Your Personal AI Credit Assistant

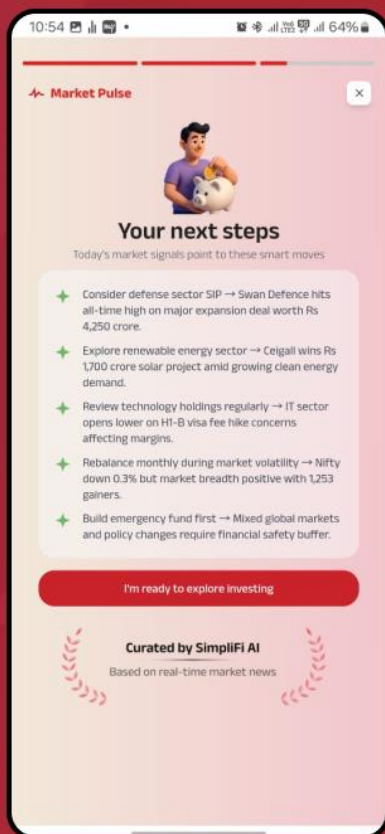
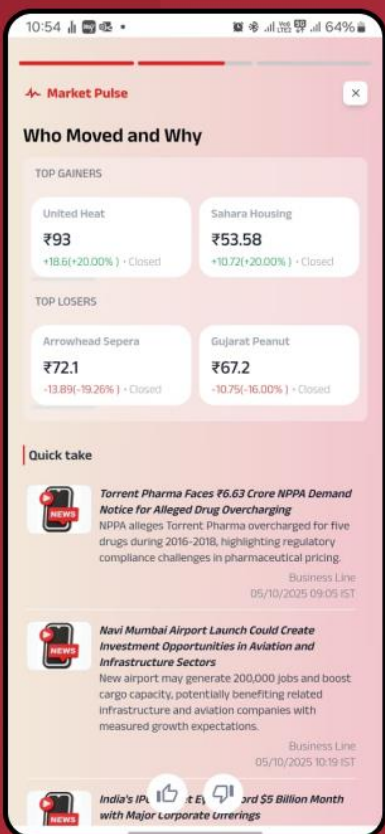
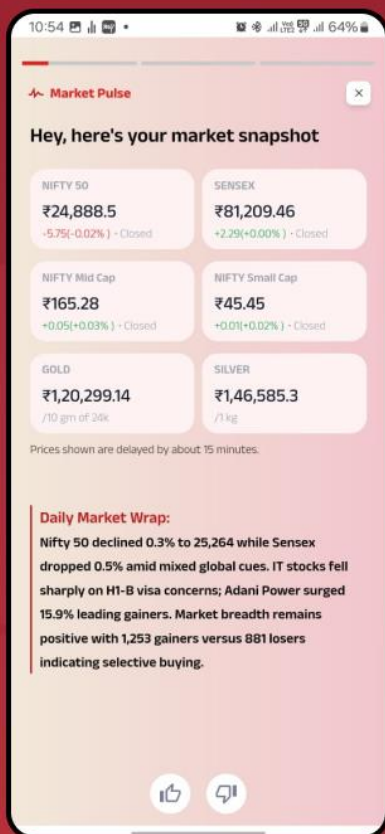
- ★ Designed to guide towards better credit habits
- ★ Personalized & Contextual nudges based on your credit report
- ★ Recommendations towards good credit building practises



Introducing

Personal Finance Manager

Making the process of tracking your goals and growth easy



1. Market Pulse

Your daily financial market snapshot with indices, news, and top movers designed to keep you updated in just a glance.

Coming Soon in Q4- FY26

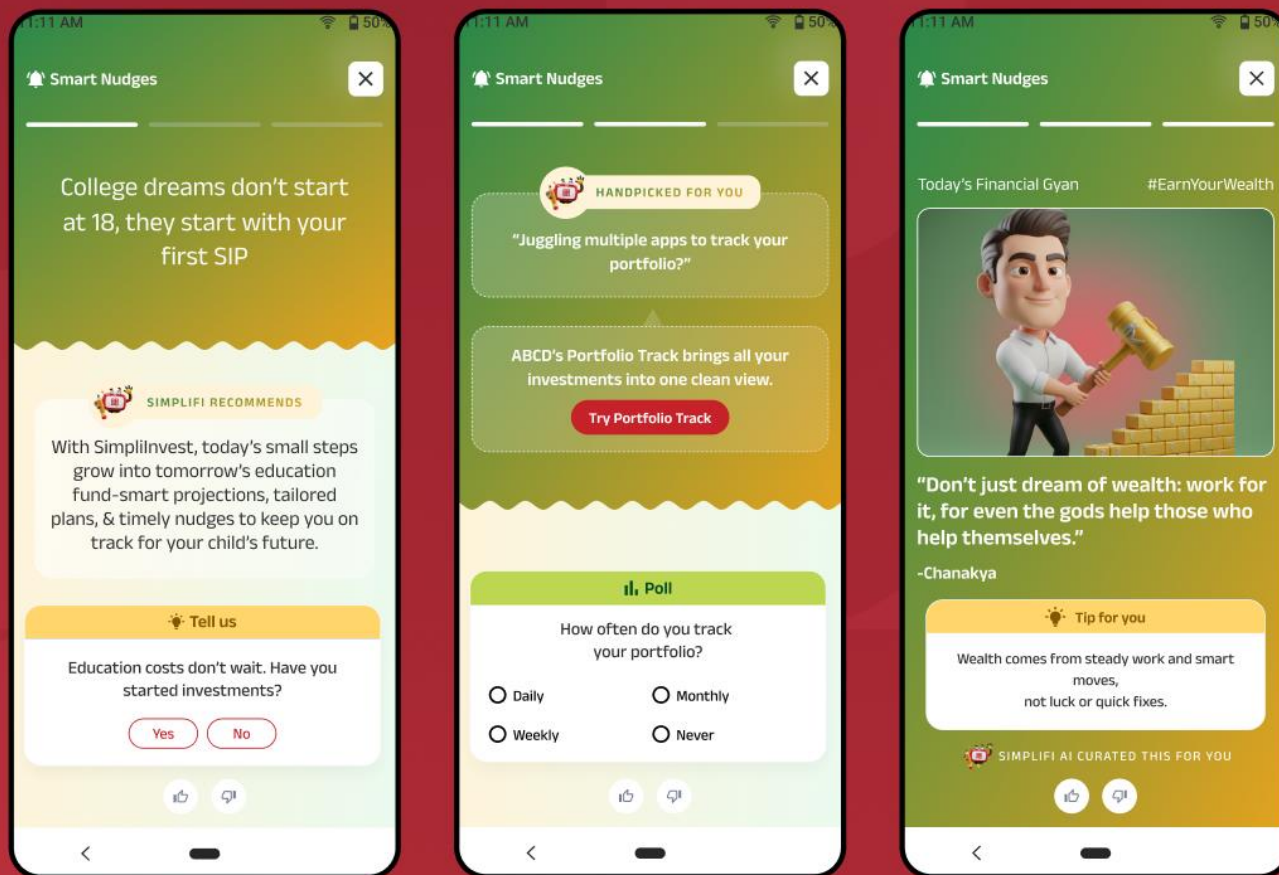
Personalized Portfolio Insights to power smarter decisions.



Introducing

Personal Finance Manager

Making the process of tracking your goals and growth easy



2. Smart Signals

Nudges & reminders tailored to your needs helping you stay on top of spending, saving, & planning.

Coming Soon in Q4- FY26

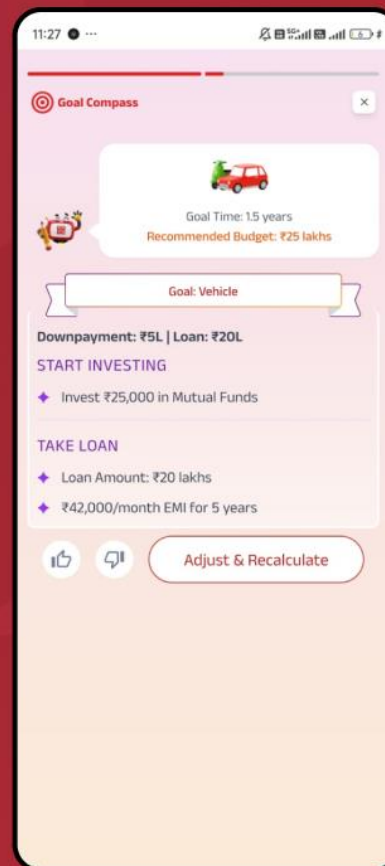
Personalised Alerts,
Information, Features
& Experiences



Introducing

Personal Finance Manager

Making the process of tracking your goals and growth easy



3. Goal Compass

Helps you set, track, and achieve life goals - recommends goals based on life stage, personalises multi-asset investment plans, and helps you invest and track.

Coming Soon in Q4- FY26

Integrated Execution & Tracking Across Your Goals

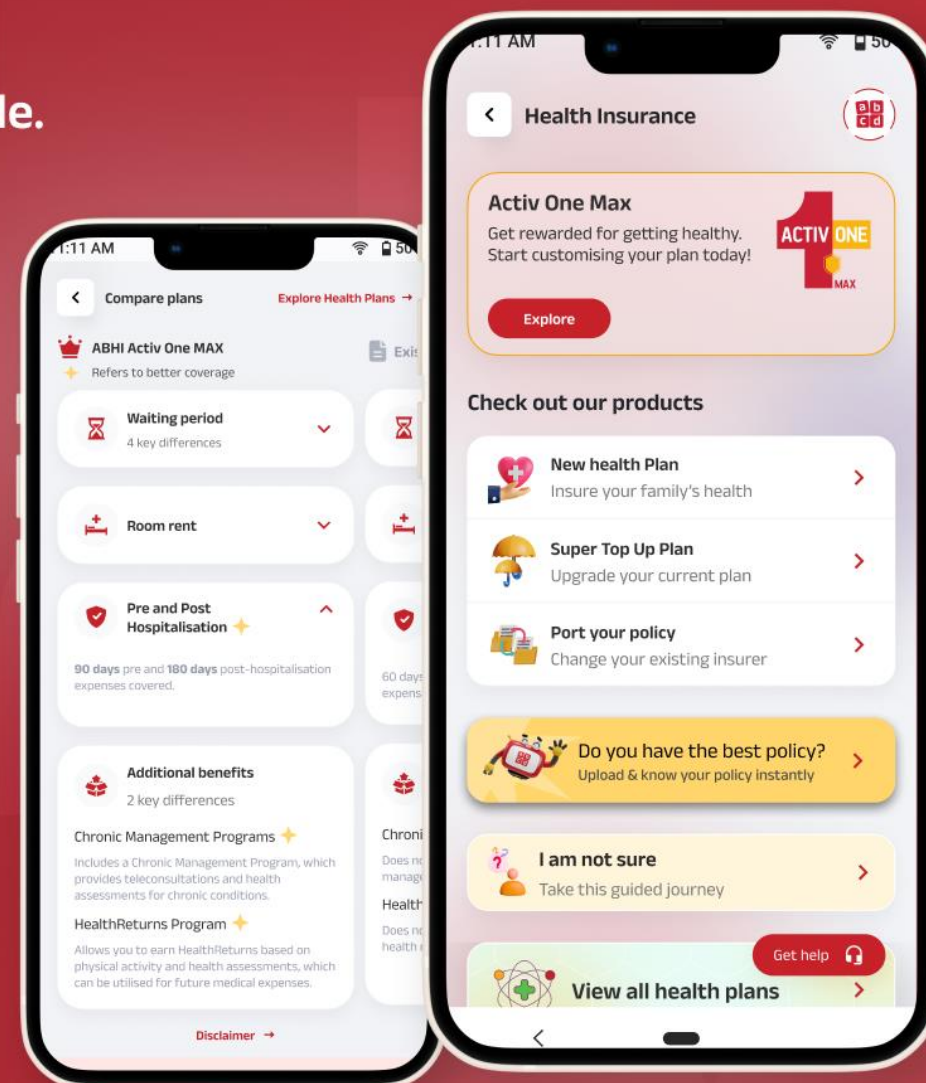


Introducing

Know Your Policy

Because Health Insurance, shouldn't feel like decoding a puzzle.

- ✦ AI Powered Solution that simplifies your Health policy documents
- ✦ Upload your Insurance policy and get a jargon-free summary instantly
- ✦ Compare alternatives to make informed choices



Introducing

Protection Amplified

Wellness and legacy planning solutions that offer 360° protection



Health Saver Card



Digital Will



Introducing

Wellness Health Saver Card

Designed for complete wellness and overall wellbeing, to lead a healthier life



Unlimited
Teleconsultation



Dental
Benefits



Health
Checkup



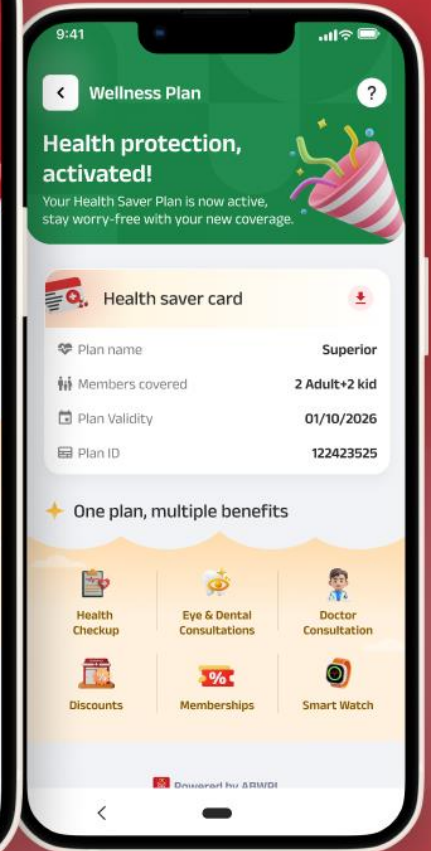
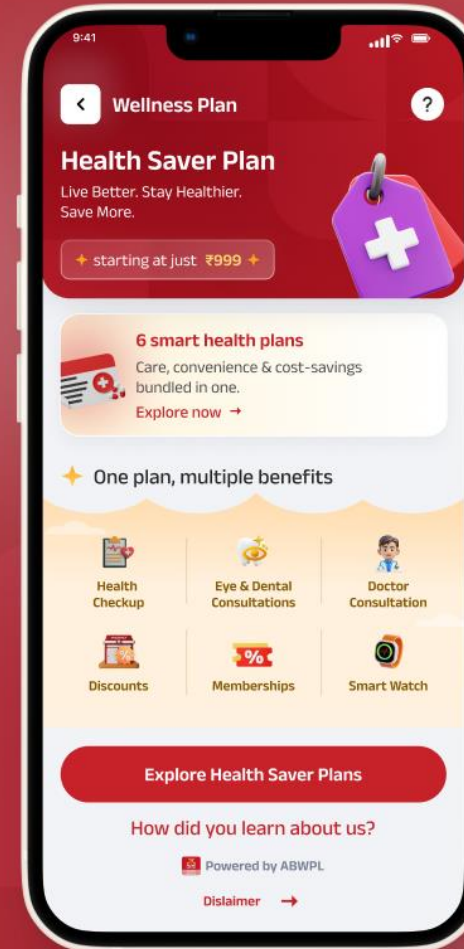
Daily
Fitness



Gym
Memberships



Family
Wellness



35X Value in Benefits
Investment - ₹999 | Returns - ₹35K

*Plans starting from ₹999

Introducing ✨ Digital Will

Protecting your loved ones

Investment - ₹499* | Returns - PRICELESS

Secure your investments & plan your Legacy for
your loved ones through Digital Will



**Legally
Valid**



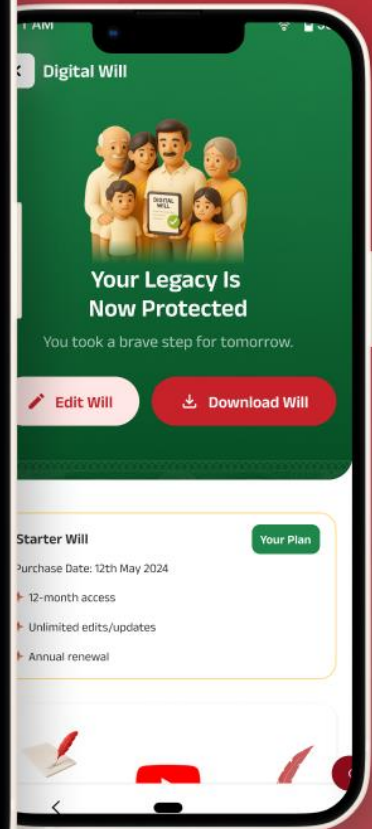
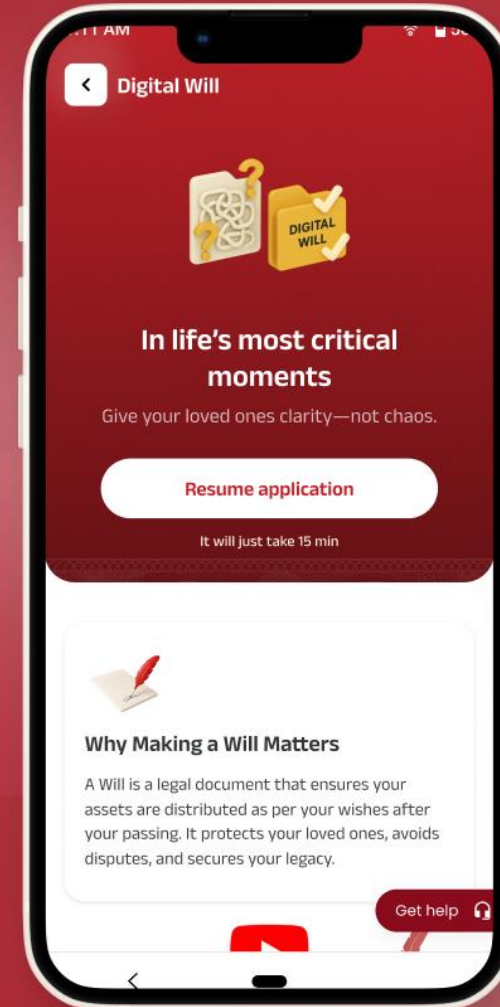
**Cost
Effective**



**Save and Update
Seamlessly**



**Private
and Secure**



Introducing

Financial Literacy

Gamified simulation to help customers build good financial habits



ConseQuest



Introducing

ConseQuest

A fun interactive financial game where every spends, save, borrow or invest decision shapes your journey



Game
World



Land of
Illusion



Land of
Surprises



Land of
Dangers



Land of
Treasures

★ Upcoming

Thank-you



Experience The ABCD App

Everything Finance 
As Simple As 



App Store



Play Store