PRESS RELEASE

Aditya Birla Capital Enters Gold Loan Business; To Open 1,000 Gold Loan Branches in the Next Three Years

~ Expands secured lending offerings with phase-wise rollout of 200-300 dedicated Gold Loan branches by March 2027 ~

Mumbai, August 20, 2026: The NBFC business of Aditya Birla Capital Limited (‘ABCL/the Company’), one of India's leading diversified financial services companies, today announced its entry into the Gold Loan business, marking a strategic expansion of its secured lending portfolio. The Gold Loan offering complements its existing retail and MSME lending franchise, providing customers with a transparent, flexible and collateral-backed credit solution.

The Company has planned a phase-wise rollout of **200-300 dedicated Gold Loan branches by March 2027 across high-potential markets. Over the next three years, the ABCL-NBFC business aims to establish a network of around 1,000 Gold Loan branches**, building a strong pan-India franchise and further strengthening its presence across the country.

Designed around trust, transparency and convenience, Aditya Birla Capital's Gold Loan offering combines dedicated branch-led service with omnichannel digital capabilities. It will provide customers with a seamless borrowing experience, supported by transparent pricing, secure handling of pledged gold and swift loan disbursals.

Commenting on the launch, **Mr. Rakesh Singh, Executive Director and CEO - NBFC, Aditya Birla Capital Limited**, said, *“Gold loans are witnessing strong structural growth in India, and our entry into this segment is a natural extension of our secured lending strategy. In a category where trust is paramount, customers seek transparency, secure handling of their gold, and the confidence that their valuable assets are in safe and trusted hands. Backed by Aditya Birla Group’s generational legacy of trust, integrity, and responsible stewardship, we are well positioned to serve these customer needs.*

We are building our Gold Loan business from the ground up, shaped by these principles, and a strong focus on governance, prudent risk management, operational excellence, and a customer-first approach. As we expand our presence across India, we will leverage our extensive distribution network and digital capabilities to deliver a superior customer experience. We believe our combination of a trusted legacy and a thoughtfully built business will further strengthen Aditya Birla Capital’s position as a lender of choice in one of India’s fastest growing retail credit segments.”

The offering will cater to various customers across urban and semi-urban markets, serving existing customers within the Aditya Birla Capital ecosystem and expanding its reach to new customers through an integrated distribution network of physical branches and digital platforms.

Disclaimer: Loans are granted at the sole discretion of Aditya Birla Capital-NBFC (ABCL-NBFC) business and subject to applicable T&C, credit appraisal, eligibility check, rates etc.

Aditya Birla Capital-NBFC business serves as a key growth engine and ranks among the top five, AAA rated diversified NBFCs in India. It offers a comprehensive suite of secured and unsecured lending solutions tailored for retail, SME, and corporates across four core verticals of personal and consumer loans, unsecured business loans, secured business loans, and corporate/mid-market loans. In FY26, the NBFC AUM grew 27% YoY to Rs. 1,59,916 Crore, with retail and SME comprising ~ 68% of AUM, while disbursements grew 25% to Rs. 84,204 Crore and profit before tax grew 20% to Rs. 4,023 Crore. The growth momentum continued in Q1 FY27 with AUM rising 28% YoY to Rs. 1,67,456 Crore, disbursements increasing 34% to Rs. 21,201 Crore, and profit before tax growing 32% to Rs. 1,222 Crore.

For more details, visit: www.adityabirlacapital.com/loans/gold-loan

About Aditya Birla Capital Limited:

Aditya Birla Capital Limited ('ABCL') is a listed systemically important, Upper Layer Non-Deposit taking Non-Banking Financial Company (NBFC-ICC) and the holding company of the financial services businesses. ABCL and its subsidiaries/JVs provide a comprehensive suite of financial solutions across Loans, Investments, Insurance, and Payments to serve the diverse needs of customers across their lifecycles. Powered by over 66,500 employees, the businesses of ABCL have a nationwide reach with over 1,759 branches and more than 200,000 agents/channel partners along with several bank partners. ABCL and its subsidiaries/JVs manage aggregate assets under management of about Rs. 7.53 Lakh Crore, and the consolidated lending book crossed Rs. 2.19 Lakh Crore as of June 30, 2026.

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 and has a consolidated market cap of over US$117 billion, as of Jan 1, 2026. Anchored by an extraordinary force of over 227,500 employees, 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, over 40% of the Group revenues flow from overseas operations that span 41 countries across six continents with over 340 state-of-the-art manufacturing units. For more information, visit www.adityabirlacapital.com

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