Q1 FY27 RESULTS
PRESS RELEASE

Strong Earnings Growth across Businesses with Robust Asset Quality; Raised Rs 4,000 Cr Growth Capital via Pref. Allotment, onboarding IFC

- **Consolidated Profit after Tax grew 40% y-o-y to ₹1,175 crore**
- **Consolidated Revenue[1] grew 29% y-o-y to ₹14,731 crore**
- **Total lending portfolio grew by 32% y-o-y and 6% q-o-q to ₹2,19,289 crore**
- **HFC AUM grew by 50% year-on-year and crossed ₹50,000 crore**
- **Mutual fund quarterly average AUM grew 6% y-o-y to ₹4,27,675 crore**
- **Life insurance individual first year premium grew 20% y-o-y to ₹952 crore**
- **Health insurance gross written premium increased 50% y-o-y to ₹2,196 crore**
- **Raised equity growth capital of ₹4,000 crore via preferential allotment from Promoters and International Finance Corporation**

Mumbai, July 31, 2026: Aditya Birla Capital Limited ("The Company") announced its financial results for the quarter ended June 30, 2026.

The consolidated revenue[1] grew by 29% year-on-year to ₹ 14,731 crore in Q1 FY27. The consolidated profit after tax grew by 40% year-on-year to ₹ 1,175 crore in Q1 FY27. The overall lending portfolio (NBFC and HFC) grew by 32% year-on-year and 6% sequentially to ₹ 2,19,289 crore as on June 30, 2026. The total AUM (AMC, life insurance and health insurance) grew by 36% year-on-year to ₹ 7,52,745 crore as on June 30, 2026. The life insurance individual first year premium grew by 20% year-on-year to ₹ 952 crore in Q1 FY27 and health insurance gross written premium grew by 50% year-on-year to ₹ 2,196 crore in Q1 FY27.

Key Business Highlights:

NBFC Business

- Disbursements grew by 34% year-on-year to ₹ 21,201 crore
- AUM grew by 28% year-on-year and 5% sequentially to ₹ 1,67,456 crore
- Profit before tax grew by 32% year-on-year and 10% sequentially to ₹ 1,222 crore
- Return on assets increased by 14 bps year-on-year and 8 bps sequentially to 2.39%
- Gross stage 3 ratio improved by 97 bps year-on-year and 3 bps sequentially to 1.30%

Housing Finance

- Disbursements grew by 39% year-on-year to ₹ 7,515 crore
- AUM grew by 50% year-on-year and 9% sequentially to ₹ 51,833 crore
- Profit before tax grew by 95% year-on-year and 18% sequentially to ₹ 300 crore
- Return on assets increased by 53 bps year-on-year and 5 bps sequentially to 2.12%
- Gross stage 3 ratio improved by 22 bps year-on-year and 3 bps sequentially to 0.41%

AMC Business

- Mutual fund quarterly average assets under management grew by 6% year-on year to ₹ 4,27,675 crore
- Equity QAAUM grew by 10% year-on-year to ₹ 1,98,722 crore

1. Consolidated segment revenue; for Ind AS statutory reporting purpose Asset management, wellness business and health insurance are not consolidated and included under equity accounting.

- Individual monthly average assets under management grew by 3% year-on-year to ₹2,10,606 crore
- Profit after tax grew by 12% year-on-year to ₹ 309 crore

Life Insurance Business

- Individual First Year Premium (FYP) grew by 20% year-on-year to ₹ 952 crore
- Group new business premium increased by 74% year-on-year to ₹ 1,281 crore
- Renewal premium grew by 19% year-on-year to ₹ 2,345 crore
- Net value of new business (VNB) margin increased by 756 bps year-on-year to 15.1%
- Absolute net VNB grew by 153% year-on-year to ₹ 167 crore

Health Insurance Business

- Gross written premium grew by 50% year-on-year to ₹ 2,196 crore
- Standalone health insurer market share increased by 200 bps year-on-year to 16.2%
- Combined ratio improved to 106% (Q1 FY26: 107%)

During Q1 FY27, the Company raised equity growth capital of Rs. 4,000 crore - Rs. 2,880 crore from Grasim Industries Limited (Promoter), Rs. 200 crore from Suryaja Investment Pte Limited, Singapore (Promoter Group entity) and Rs. 920 crore from International Finance Corporation (IFC) - via preferential allotment of shares. A large majority of the proceeds from the raise i.e. 87.5% will be utilised for meeting the growth objectives of the NBFC business and 12.5% for other general corporate purposes, including investments in subsidiaries/JV/associates.

The Company continues to strengthen its digital platforms to enable seamless customer onboarding and service delivery. The Company's D2C platform, ABCD offers a comprehensive portfolio of more than 26 products and services such as payments, loans, insurance, and investments. The platform has witnessed a strong response with about 1.2 crore customer acquisitions as of June 30, 2026.

The comprehensive B2B platform for the MSME ecosystem, Udyog Plus, offers seamless, paperless digital journey for business loans, supply chain financing and a host of other value-added services. It has scaled up significantly with over 24 lakh registrations and reached an AUM of ₹ 6,229 crore as of June 30, 2026.

The Company also continues to expand its physical footprint with a pan-India presence of 1,759 branches across all businesses as of June 30, 2026. The branch expansion is targeted at driving penetration into tier 3 and tier 4 towns and new customer segments.

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 66,500 employees, the businesses of ABCL have a nationwide reach with 1,759 branches and more than 200,000 agents/channel partners along with several bank partners.

Aditya Birla Capital Limited is a part of the US$ 72 billion global conglomerate Aditya Birla Group, which is in the league of Fortune 500 and has a consolidated market cap of over US $118 billion, as of 1 June 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 42% of the Group revenues flow from overseas operations that span 41 countries across six continents with over 600 state-of-the-art manufacturing units. For more information, visit www.adityabirlacapital.com

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