

- Total lending portfolio crosses ₹2 lakh crore (↑ 32% y-o-y)
- Consolidated profit after tax crosses ₹1,100 crore in Q4 FY26
- Consolidated Revenue¹ grew 12% y-o-y to ₹15,877 crore in Q4 FY26 and 14% y-o-y to ₹53,871 crore in FY26
- Consolidated profit after tax² grew 30% y-o-y to ₹ 1,124 crore in Q4 FY26 and 21% y-o-y to ₹ 3,797 crore in FY26
- Concluded equity fund raise of ₹ 2,750 crore in Aditya Birla Housing Finance from Advent International in April 2026
- Mutual fund quarterly average AUM grew 14% y-o-y to ₹4,35,866 crore
- Life insurance individual first year premium grew 15% y-o-y to ₹4,725 crore in FY26
- Health insurance gross written premium increased 39% y-o-y to ₹6,855 crore in FY26

Mumbai, May 04, 2026: Aditya Birla Capital Limited (“The Company”) announced its audited financial results for the quarter and year ended March 31, 2026.

The consolidated revenue¹ grew by 12% year-on-year to ₹ 15,877 crore in Q4 FY26 and by 14% to ₹ 53,871 crore in FY26. The consolidated profit after tax² grew by 30% year-on-year to ₹ 1,124 crore in Q4 FY26 and 21% year-on-year to ₹ 3,797 crore in FY26. The overall lending portfolio (NBFC and HFC) grew by 32% year-on-year and 9% sequentially to ₹ 2,07,368 crore as on March 31, 2026. The total AUM (AMC, life insurance and health insurance) grew by 16% year-on-year to ₹ 5,91,343 crore as on March 31, 2026. The life insurance individual first year premium grew by 15% year-on-year to ₹ 4,725 crore in FY26 and health insurance gross written premium grew by 39% year-on-year to ₹ 6,855 crore in FY26.

The Company’s D2C platform, ABCD offers a comprehensive portfolio of more than 26 products and services such as payments, loans, insurance, and investments. It helps customers to fulfil their financial needs and serves as an acquisition engine for the Company. The platform has witnessed a strong response with about 1.1 crore customer acquisitions as of March 31, 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 24 lakh registrations and reached an AUM of ₹ 5,814 crore as of March 31, 2026.

The Company also continues to expand its physical footprint with a pan-India presence of 1,740 branches across all businesses as of March 31, 2026. The branch expansion is targeted at driving penetration into tier 3 and tier 4 towns and new customer segments.

Key Business Highlights:

NBFC Business

- Disbursements grew by 28% year-on-year and 16% sequentially to ₹ 24,947 crore in Q4 FY26
- AUM grew by 27% year-on-year and 8% sequentially to ₹ 1,59,916 crore
- Profit before tax grew by 26% year-on-year to ₹ 1,106 crore in Q4 FY26 and 20% year-on-year to ₹ 4,023 crore in FY26

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. 2. Excludes exceptional and one-off items: impact of new labour code ₹ 32 cr (net of tax) in FY26 (Q4 FY26: ₹ (5) cr) and gain from sale of shares in subsidiaries/associates (FY25: ₹ 191 cr, FY26: nil)

- Return on assets was 2.31% in Q4 FY26 and 2.25% in FY26
- Gross stage 2 and 3 ratio improved by 136 bps year-on-year and 38 bps sequentially to 2.42%

Housing Finance

- Disbursements grew by 37% year-on-year and 29% sequentially to ₹ 7,977 crore in Q4 FY26
- AUM grew by 53% year-on-year and 12% sequentially to ₹ 47,452 crore
- Profit before tax grew by more than two times year-on-year to ₹ 255 crore in Q4 FY26 and 98% year-on-year to ₹ 832 crore in FY26
- Return on assets was 2.07% in Q4 FY26 and 1.88% in FY26
- Gross stage 2 and 3 ratio improved by 63 bps year-on-year and 19 bps sequentially to 0.76%

AMC Business

- Mutual fund quarterly average assets under management grew by 14% year-on year to ₹ 4,35,866 crore
- Equity QAAUM grew by 17% year-on-year to ₹ 1,97,374 crore
- Individual monthly average assets under management grew by 8% year-on-year to ₹ 1,99,373 crore
- Folios serviced increased by 3% year-on-year to about 1.1 crore
- Operating profit grew by 8% year-on-year to ₹ 252 crore in Q4 FY26 and 11% year-on-year to ₹ 1,051 crore in FY26

Life Insurance Business

- Individual First Year Premium (FYP) grew by 15% year-on-year to ₹ 4,725 crore in FY26
- Group new business premium increased by 31% year-on-year to ₹ 7,314 crore in FY26
- Renewal premium grew by 17% year-on-year to ₹ 12,190 crore in FY26
- Net value of new business (VNB) margin increased by 260 bps year-on-year to 20.6% in FY26
- Absolute net VNB grew by 29% year-on-year to ₹ 1,055 crore in FY26

Health Insurance Business

- Gross written premium grew by 39% year-on-year to ₹ 6,855 crore in FY26
- Standalone health insurer market share increased by 110 bps year-on-year to 13.7% in FY26
- Combined ratio improved to 103% (FY25: 105%) in FY26

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 more than 68,400 employees, the businesses of ABCL have a nationwide reach with over 1,740 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 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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