

Q1 FY26 RESULTS PRESS RELEASE



- Consolidated Revenue¹: ₹ 11,333 crore (↑10% y-o-y)
- Consolidated profit after tax¹: ₹ 835 crore (↑10% y-o-y)
- Total lending portfolio: ₹ 1,65,832 crore (↑ 30% y-o-y and 5% q-o-q)
- Portfolio quality holds strong amidst uncertain environment
- Mutual fund quarterly average AUM: ₹ 4,03,479 crore (↑ 14% y-o-y)
- Life insurance individual first year premium: ₹ 795 crore (↑ 23% y-o-y)
- Health insurance gross written premium: ₹ 1,357 crore (↑ 30% y-o-y)
- Udyog Plus, B2B platform for MSMEs reached ₹3,658 crore AUM
- ABCD, omnichannel D2C platform with ~ 6.4 mn customer acquisitions till date

Mumbai, August 4, 2025: Aditya Birla Capital Limited ("The Company") announced its unaudited financial results for the quarter ended June 30, 2025.

The consolidated revenue¹ grew by 10% year-on-year to ₹ 11,333 crore. The consolidated operating profit grew by 13% year-on-year to ₹ 1,406 crore. The consolidated profit after tax grew by 10% year-on-year to ₹ 835 crore. The overall lending portfolio (NBFC and HFC) grew by 30% year-on-year and 5% sequentially to ₹ 1,65,832 crore as on June 30, 2025. The total AUM (AMC, life insurance and health insurance) grew by 20% year-on-year to ₹ 5,53,504 crore as on June 30, 2025. The life insurance individual first year premium grew by 23% year-on-year to ₹ 795 crore and health insurance gross written premium grew by 30% year-on-year to ₹ 1,357 crore.

The Company's D2C platform, ABCD offers a comprehensive portfolio of more than 25 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 6.4 million customer acquisitions till date.

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 more than 2.4 million registrations and reached an AUM of ₹ 3,658 crore as of June 30, 2025.

The Company also continues to expand its pan-India network with 67 new branches added taking the total branch count across all businesses to 1,690 as of June 30, 2025. The branch expansion is targeted at driving penetration into tier 3 and tier 4 towns and new customer segments.

Highlights of NBFC business

- Disbursements grew by 18% year-on-year to ₹ 15,851 crore
- AUM grew by 22% year-on-year and 4% sequentially to ₹ 1,31,227 crore
- Profit before tax grew by 11% year-on-year and 5% sequentially to ₹ 925 crore
- Return on assets was 2.25%
- Gross stage 2 and 3 ratio improved by 75 bps year-on-year and 8 bps sequentially to 3.70%

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

Highlights of Housing Finance business

- Disbursements grew by 76% year-on-year to ₹ 5,404 crore
- AUM grew by 70% year-on-year and 11% sequentially to ₹ 34,605 crore
- Profit before tax grew by 82% year-on-year and 27% sequentially to ₹ 154 crore
- Return on assets increased by 15 bps sequentially to 1.59%
- Return on equity increased by 132 bps sequentially to 12.27%
- Gross stage 2 and 3 ratio improved by 5 bps sequentially and 129 bps year-on-year to 1.34%

Highlights of Asset Management business

- Mutual fund quarterly average assets under management grew by 14% year-on-year to ₹ 4,03,479 crore with equity mix at 44.7%
- Equity QAAUM grew by 11% year-on-year to ₹ 1,80,184 crore
- Individual monthly average assets under management grew by 10% year-on-year to ₹ 2,03,813 crore
- Monthly systematic investment plan (SIP) flows grew by 4% year-on-year to ₹ 1,140 crore in June, 2025
- Operating profit grew by 21% year-on-year to 254 crore

Highlights of Life Insurance business

- Individual First Year Premium (FYP) grew by 23% year-on-year to ₹ 795 crore
- Market share in individual FYP increased by 60 bps year-on-year to 5.1%
- Renewal premium grew by 18% year-on-year to ₹ 1,978 crore
- 13th month persistency: continued to be top quartile in industry at 87%
- Net value of new business (VNB) margin increased by 109 bps to 7.5%
- Absolute net VNB grew by 27% year-on-year to ₹ 66 crore

Highlights of Health Insurance business

- Gross written premium (GWP) grew by 30% year-on-year to ₹ 1,357 crore
- Standalone health insurer (SAHI) market share increased by 200 bps year-on-year to 14.5%
- Combined ratio improved to 111% (Q1 FY25: 112%)

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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