

Aditya Birla Capital Limited
Sustainability Impact Book
2024-2025



PURPOSE IN PROGRESS

Transforming Finance
Responsibly



Table of Contents

05

01 About the Report

06

02 About the Business

08

03 Sustainability Journey
& Milestones

10

04 Stakeholder
Engagement

12

05 Materiality
Assessment

15

06 Value Creation through
Sustainability

16

07 Our Positive
Contributions to UNSDG:

22

08 The ABCD of
Purpose-Led Progress

36

09 Financial Capital

37

10 Intellectual &
Manufactured Capital

40

11 Natural
Capital

45

12 Human
Capital

53

13 Social &
Relationship Capital

59

14 Sustainability
Governance

63

15 GRI Context
Index

About the Book Theme

Purpose in Progress : Transforming Finance Responsibly

Purpose in Progress: Transforming Finance Responsibly is not just a theme—it's the guiding principle that defines who we are at Aditya Birla Capital Limited. It's our north star, as we reshape India's financial landscape one thoughtful decision at a time.

Anchored in responsibility, our finance fuels inclusive growth and meaningful impact. From digital accessibility to community upliftment, sustainability guides our progress.

We believe that finance, when anchored in purpose, becomes a powerful tool for progress. Through our diverse portfolio—spanning a range of inclusive financial services such as insurance coverage, responsible lending, sustainable investment solutions, and beyond—we strive to empower individuals and businesses across all walks of life with integrity and innovation, delivering meaningful impact at scale.

By embedding sustainability into our core strategy, enhancing digital-led accessibility, and customer-first innovation, we're not just fueling economic growth—we're enabling

financial well-being. Our sustainability-driven approach informs everything we do, from boardroom decisions to community outreach, creating meaningful ripple effects across society.

Every financial product we offer is more than a service—it's a building block for financial resilience and collective prosperity. We invest not just in markets, but in people. By supporting underserved communities and improving financial literacy, our progress is measured not just in returns, but in lives impacted.

Because for us, responsibility isn't an add-on—it's the foundation. Purpose is no longer an idea, it's in progress. And we're transforming the future of finance with intention, and real-world credible impact—one decision, one product, one life at a time.



01 About the Report

Anchored in the philosophy 'Everything as simple as ABCD', This sustainability impact book shares our clear insights on our sustainability journey.

About the Sustainability Impact Book

Aditya Birla Capital Limited's (ABCL) *Sustainability Impact Book FY25* encapsulates our journey through the year—spotlighting our key initiatives, commitments, and the impact we have created. It reflects our continued efforts to embed sustainability across every aspect of our business operations.

The book presents a comprehensive account of our strategic priorities and performance metrics, underscoring our proactive approach to environmental, social, and governance (ESG) imperatives. Anchored in our value creation philosophy, "*Everything as simple as ABCD*"—it demonstrates how simplicity serves as a catalyst for measurable impact.

With transparency at its core, this book reaffirms our commitment to creating long-term value for all stakeholders.

Reporting Guidelines

The Sustainability Impact Book FY 2024-25 has been prepared in reference to the principles and guidelines of the Global Reporting Initiative (GRI) Standards 2021. Additionally, the impact-related disclosures are guided by the Impact Reporting and Investment Standard (IRIS+) framework and aligned with the United Nations Sustainable Development Goals (UNSDGs).

Purpose & Scope

The book highlights our commitment to environmental stewardship, social responsibility, and strong corporate governance—underscoring our focus on long-term sustainability and stakeholder value creation.

Reporting Period and Boundary

The Sustainability Impact Book presents the non-financial performance of Aditya Birla Capital Limited and its subsidiaries and associate companies for the reporting period from April 1, 2024, to March 31, 2025. This book excludes any information pertaining to entities outside the organization.

Responsibility Statement

ABCL strongly believes that this Sustainability Impact Book presents a fair and accurate representation of the Company's non-financial performance for the reporting year FY 24-25. The management acknowledges that the content of this book has been compiled in collaboration with various business functions and developed under the guidance of senior management and functional heads.

Restatements

There were no restatements in the year FY2025.

Assurance

This book has not been assured, however, the data and the statements presented in this book have been verified by our internal stakeholders to ensure no false information has been presented.

Feedback

We value the feedback of our stakeholders and effectively use it to improve our policies, processes, performance and disclosures.

Mail us at: abc.investorrelation@adityabirlacapital.com

02 About our Business

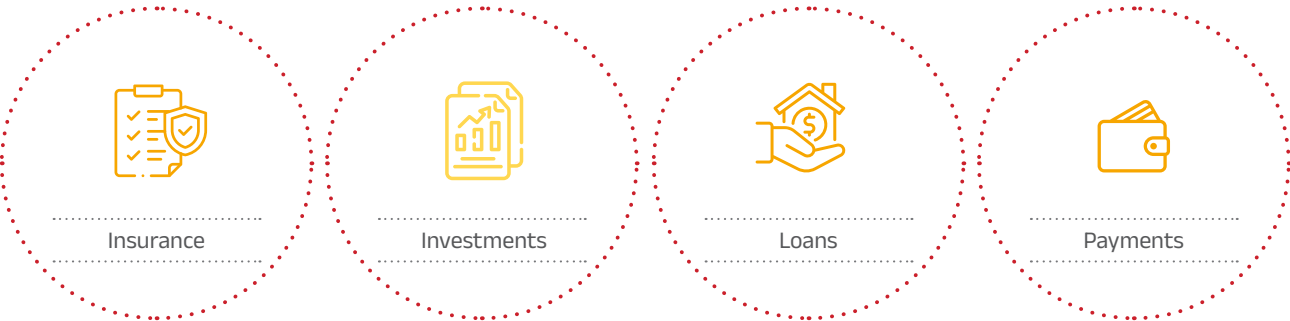
ABCL is one of India’s leading, diversified financial services companies. With a wide range of offerings covering loans, investments, insurance and payments, we have curated a full spectrum of financial solutions for our customers. Empowering innovation through data, technology and digital transformation we enrich customer experiences and shape the future of integrated financial services.



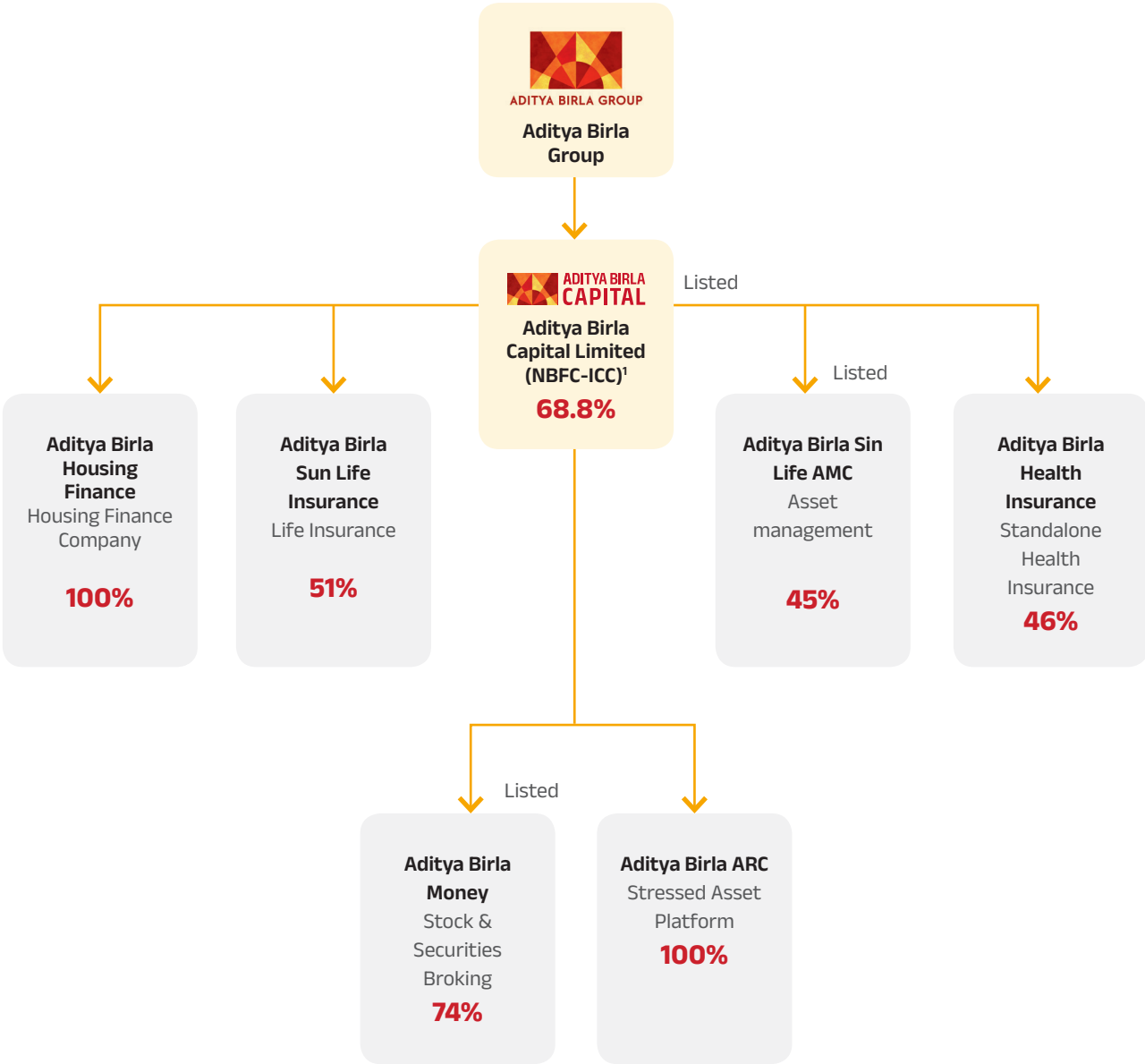
Vision:

To be a leader and role model in a broad-based and integrated financial services business.

Key Offerings:



Corporate Structure:



Note: On 11th March 2024, the Board approved the Scheme of Amalgamation of Aditya Birla Finance Limited (ABFL), a wholly owned subsidiary, with ABCL under Sections 230–232 of the Companies Act, 2013. Following requisite approvals, the Scheme became effective on 1st April 2025, with an Appointed Date of 1st April 2024. ABFL has since been merged into the Company, which now carries forward its business as an NBFC–Investment and Credit Company (NBFC-ICC). All operations during the interim period were conducted by ABFL in trust for the Company. Certificate of registration for NBFC ICC awaited from RBI.

03 Sustainability Journey & Milestones

FY19

Received ₹1,000 Crore Funding from International Finance Corporation (IFC) to finance renewable energy projects in India

FY16

Onboarded Viagreen as a partner to recycle waste

FY20

ESG scorecard introduced for integration in lending and investment decisions.
ABCL and its subsidiaries participates in the World Business Council for Sustainable Development's (WBCSD) WASH Pledge
Installed first rooftop solar panel in the Bangalore office building 12KW

FY21

Aditya Birla Sun Life ESG Integration Strategy Fund was launched on 24 December 2020
Installed another solar panel in Pune 20 KW

FY22

Undertook a detailed materiality assessment

FY23

ABCL is the first one within the ABG Group to adopt the recycling of hygiene pads through the only menstrual hygiene management company that recycles pads through their patented innovation called 'PadCareX'
Installed another roof top solar panel at Noida Office 41KW

FY24

ESG Policy was created for health insurance and life insurance business
Installed solar panel in Bhopal-25 kW & Chennai-42 kW

FY25

Expanded solar panel installation to 8 branches
Karimnagar -16.35KW, Noida-Sector 18-15KW, Cochin-30KW, Guntur-14.2KW, Mysore-10KW, Chennai Nungambakkum-40KW, Chandigarh-50KW, Hissar-25KW
E&S Policy & ESMS & Management Level ESG Committee created for Project Finance
Aditya Birla Housing Finance Secures Rs 830 Crore Funding from International Finance Corporation (IFC)

04 Stakeholder Engagement

ABCL is dedicated to creating meaningful value for all its stakeholders.

The organization actively engages with stakeholders to understand and address their expectations and concerns in a thoughtful and effective manner. Through a series of strategic discussions with senior leadership, ABCL has identified both its internal and external stakeholders.

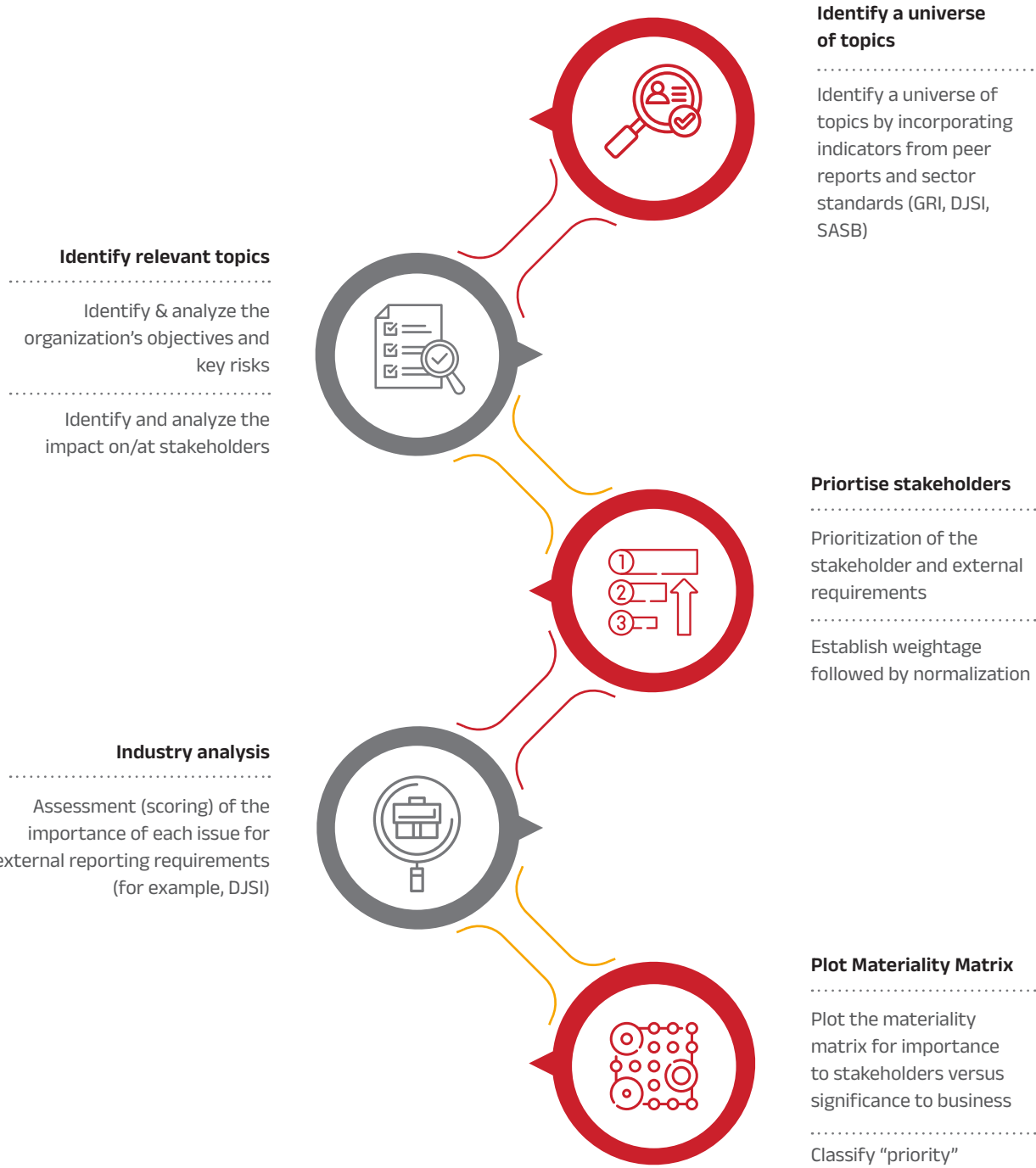
Stakeholders are prioritized based on the degree of influence they have on the company's decisions, operations, and long-term growth trajectory. ABCL's core stakeholder groups include customers, employees, shareholders and investors, as well as regulatory authorities.



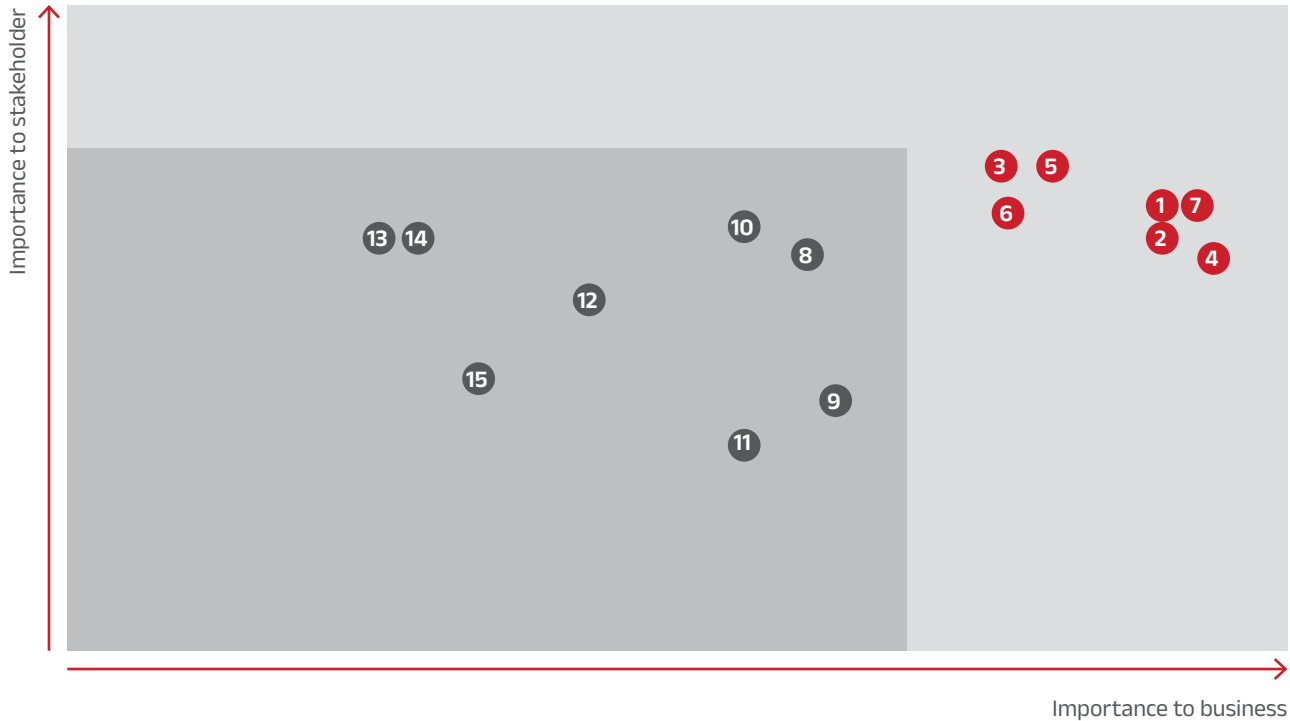
Stakeholder	Areas of interest	Modes of engagement	Frequency of engagement
Employees	- Fair wages and rewards - Work-life balance - Training and skill development - Career growth - Job security - Transparent communications	- E-Mails and meetings - Internal portals - Employee satisfaction survey - Training programmes - Performance appraisal - Grievance redressal mechanisms	Annual
Customers	- Post-engagement support - Grievances - Advisory - Quality	- Customer feedback - Customer survey e-mails/phone calls/meetings - Customer visits	Annual
Shareholders	Financial performance returns/ dividends	- Press releases - Investor/analyst meets - Investor conferences - Direct investor engagement - Investor grievance redressal	Quarterly & Annual
Regulatory bodies - RBI/SEBI	- Performance reports shared with SEBI and RBI - Compliance reports - Industry bodies	- Direct engagement - Hosted events - Participation as panellists	As required
Rating research agencies	- Financial performance - Quarterly results - Industry bodies	- Analyst meets - Investor presentations - Quarterly And Annual Reports	Quarterly & Annual
Communities and NGOs	- Impact assessment and CSR - Intervention - Monitoring and evaluation	- Baseline surveys - Focused group interviews - Surveys on various assessment	Continuous monitoring and evaluation
Industry and peers	- Industry and trade associations - Market insights and benchmarking - Reputation and industry influence	- The Associated Chambers of Commerce and Industry of India (ASSOCHAM) - The Confederation of Indian Industry (CII) - Federation of Indian Chambers of Commerce & Industry (FICCI) - Indian Banks' Association (IBA) - Bombay Chamber of Commerce and Industry	As required
Media	- Public perception and reputation - Market awareness and competitive landscape - Communication and transparency	- Press releases and media coverage - Interviews of the MD and CEO and top management - LinkedIn posts	Ongoing
Academia	Access to talent and human capital	- Campus placements - Common industry forums - CSR engagements	As required

05 Materiality Assessment

In FY22, ABCL conducted a materiality assessment to identify ESG issues that are most critical to long-term value creation. By engaging diverse stakeholders and analyzing industry trends, regulatory developments, and strategic objectives, we established a clear set of priorities that now guide our sustainability initiatives and reporting. This approach strengthens business resilience, sharpens strategic focus, and positions us to effectively navigate risks and opportunities in a rapidly evolving landscape.



Materiality Matrix



Priority	Sr. No	Material Topics	Capitals impacted	UNSDG contributed	
Very High	1	Brand reputation and management	Social & Relationship Capital Human Capital Financial Capital	8 DECENT WORK AND ECONOMIC GROWTH	12 RESPONSIBLE CONSUMPTION AND PRODUCTION
	2	Digitalisation	Manufactured Capital Intellectual Capital Financial Capital	8 DECENT WORK AND ECONOMIC GROWTH	9 INDUSTRY, INNOVATION AND INFRASTRUCTURE
	3	Customer satisfaction	Social & Relationship Capital Intellectual Capital	12 RESPONSIBLE CONSUMPTION AND PRODUCTION	
	4	Stakeholder engagement	Social & Relationship Capital Intellectual Capital	16 PEACE, JUSTICE AND STRONG INSTITUTIONS	17 PARTNERSHIPS FOR THE GOALS
	5	Data privacy and security	Social & Relationship Capital Intellectual Capital Financial Capital	9 INDUSTRY, INNOVATION AND INFRASTRUCTURE	16 PEACE, JUSTICE AND STRONG INSTITUTIONS

Priority	Sr. No	Material Topics	Capitals impacted	UNSDG contributed
Very High	6	Economic performance	• Financial Capital	8 DECENT WORK AND ECONOMIC GROWTH
	7	Risk management	• Financial Capital	16 PEACE, JUSTICE AND STRONG INSTITUTIONS
	8	Diversity and equal opportunity	• Human Capital • Social & Relationship Capital	5 GENDER EQUALITY 10 REDUCED INEQUALITIES
High	9	Financial inclusion	• Financial Capital • Social & Relationship Capital	1 NO POVERTY 8 DECENT WORK AND ECONOMIC GROWTH
	10	Corporate governance and compliance	• Financial Capital • Manufactured Capital • Intellectual Capital	16 PEACE, JUSTICE AND STRONG INSTITUTIONS
	11	Sustainable finance	• Financial Capital • Social & Relationship Capital • Natural Capital	13 CLIMATE ACTION 17 PARTNERSHIPS FOR THE GOALS
	12	Talent attraction and retention	• Social & Relationship Capital • Human Capital	8 DECENT WORK AND ECONOMIC GROWTH
	13	Community development	• Social & Relationship Capital	3 GOOD HEALTH AND WELL-BEING 4 QUALITY EDUCATION 5 GENDER EQUALITY
	14	Employee wellbeing	• Social & Relationship Capital • Human Capital	3 GOOD HEALTH AND WELL-BEING 8 DECENT WORK AND ECONOMIC GROWTH
	15	Climate strategy and emissions management	• Natural Capital	13 CLIMATE ACTION

06 Value Creation through Sustainability

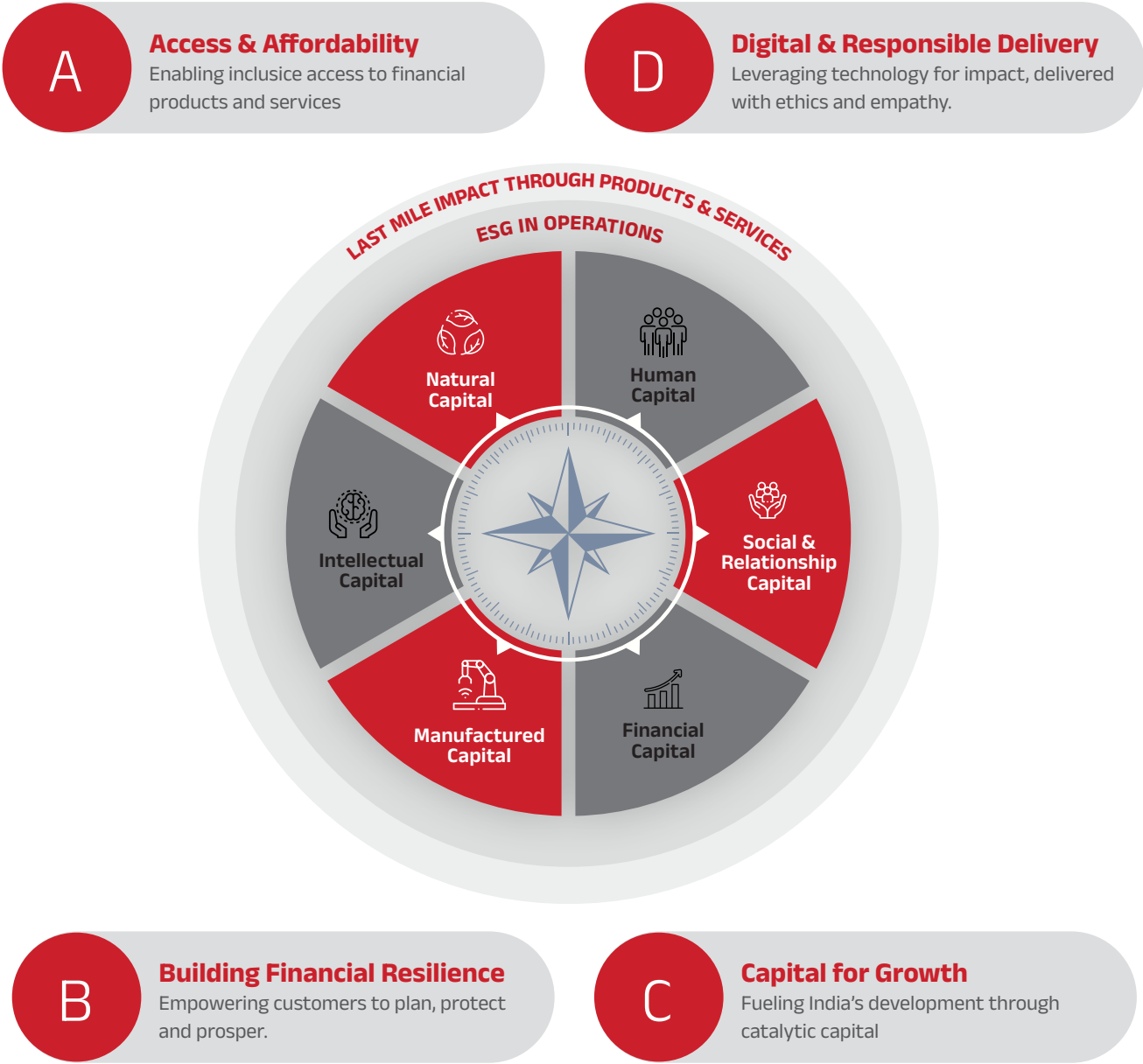
At ABCL, we just don't build balance sheets, we empower people, build resilient communities and drive a sustainable future

Guided by the theme **Purpose in Progress: Transforming Finance Responsibly**, we channel six capitals—Financial, Manufactured, Social, Human, Natural, and Intellectual—as operational inputs that shape how we serve, innovate, and grow.

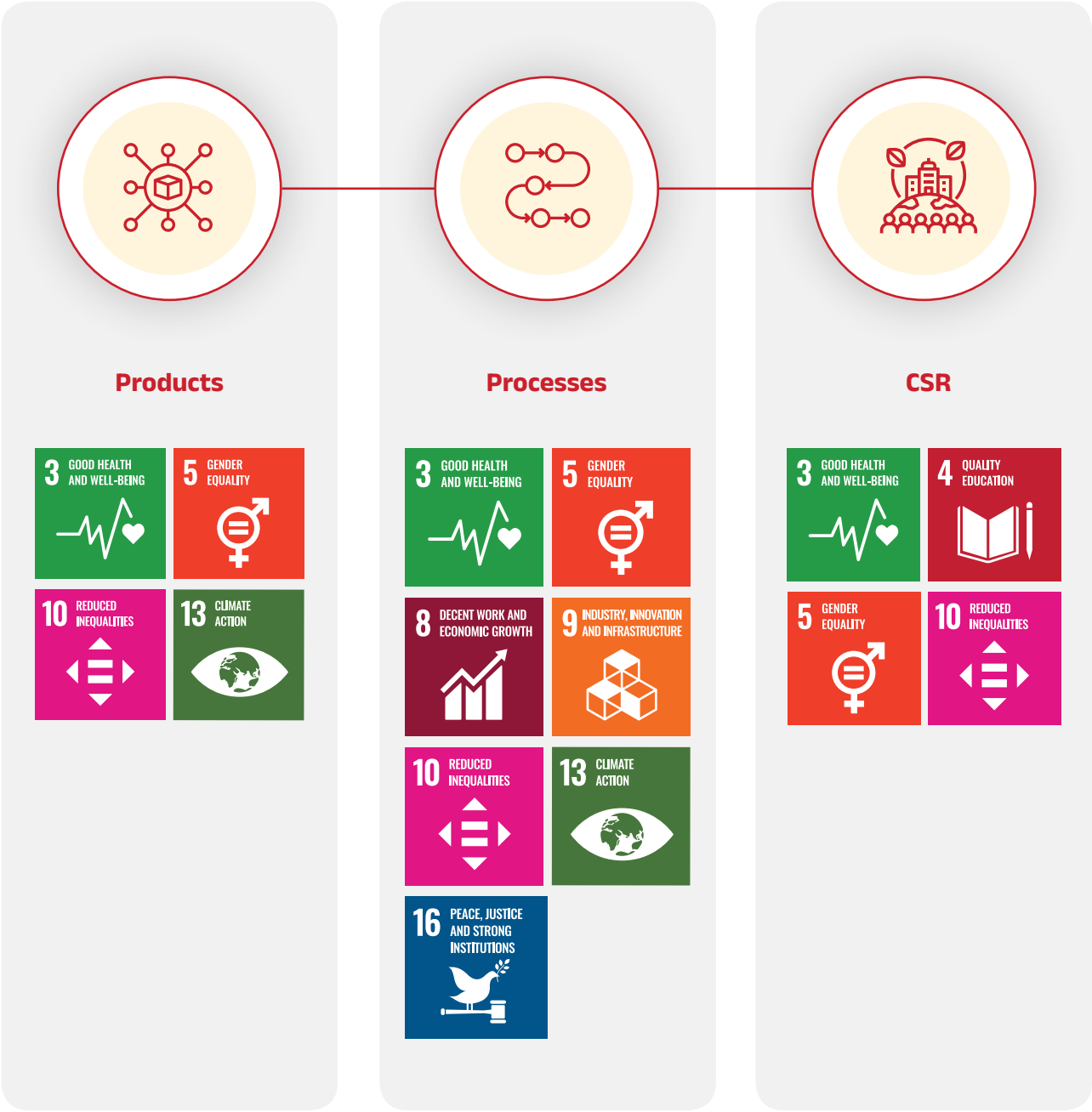
By listening intently—to communities, markets, and the planet—we channel these capitals into meaningful outcomes through our ABCD

Framework. This framework translates sustainable operations into tangible, impactful progress, turning intention into inclusive growth where it matters most. Whether it's enabling first-time borrowers, supporting climate-conscious investments, or delivering multilingual digital tools to underserved regions, every initiative reflects our belief that finance—when guided by purpose—can be a force for good.

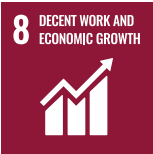
Our Sustainability Compass



07 Our Positive Contributions to UNSDG:



Our UNSDG Contribution across products, process & CSR		Positive Contribution
Particulars	Initiatives	
Products		
Life Insurance	- Offers diverse financial solutions—from protection and retirement to wellness and savings—ensuring security across life stages. - With a growing presence in Tier II and III cities, 430+ branches, and 65,000+ agents, ABSLI is expanding access, especially among vulnerable communities, achieving 14.62% social sector coverage in FY25—more than double the industry benchmark	10 REDUCED INEQUALITIES Promotes inclusive participation across all demographics and contributes to eliminating systemic barriers by advancing equitable laws, policies, and opportunities.
Health Insurance	- ABHI's Health First approach goes beyond coverage—it promotes active wellness by encouraging customers to engage with their health, not just insure it. - Through strategic partnerships and rural outreach, we've extended health protection to over 10.18 Mn people in FY25, building a culture of well-being across underserved communities.	3 GOOD HEALTH AND WELL-BEING Ensures universal health coverage by providing financial protection, access to essential healthcare services, and affordable, high-quality medicines and vaccines for all.
Housing Finance	- Offers tailored housing finance solutions for salaried and self-employed individuals, with a strong focus on affordability and access. - In FY25, targeted outreach through digital and OOH campaigns drove engagement among lower-income groups and led to an 33% rise in female borrowers (y-o-y), reflecting growing financial empowerment.	5 GENDER EQUALITY Ensures women's equal rights to economic resources, property ownership, financial access, and inheritance under national law. 10 REDUCED INEQUALITIES Promotes inclusive participation and equal opportunity for all, regardless of identity, background, or status.
NBFC Business	- Drives inclusive growth through SME, SEG, and supply chain financing, expanding reach across Tier II–IV cities. - In FY25, ABCL- NBFC (erstwhile ABFL) lent ₹5,124 crore in renewable energy projects, contributing 3,026 MW capacity and advancing India's 2030 clean energy goals, supported by ₹1,000 crore IFC funding.	10 REDUCED INEQUALITIES Advance inclusive growth by enabling equal social, economic, and political participation for all—regardless of identity, background, or circumstance. 13 CLIMATE ACTION Promote awareness and strengthen human and institutional capacity to address climate change through mitigation, adaptation and impact reduction.

Our UNSDG Contribution across products, process & CSR		Positive Contribution
Particulars	Initiatives	
Asset Management Business	- Enabled responsible investing through the Aditya Birla Sun Life ESG Fund, which reached ₹605.05 crore AUM in March 2025, channeling capital into ESG-compliant companies with long-term growth potential. - Expanded retail investor participation via Micro SIPs, removing entry barriers by allowing low-ticket investments and exempting PAN requirements for contributions up to ₹50,000 annually.	 Foster and advance inclusive participation across social, economic, and political spheres—ensuring equal opportunity for all, regardless of age, gender, ability, ethnicity, background, belief, or financial standing.
	Strengthened retirement security by expanding access to the National Pension System (NPS), including outreach to transgender individuals, thus reinforcing the focus on inclusive financial empowerment.	 Implement inclusive fiscal and social protection policies that drive sustained progress towards reducing inequality and promoting equitable opportunities for all.
Process		
Human Capital	- Our talent strategy blends leadership development, inclusive hiring, and continuous learning to build a future-ready, diverse workforce—100% of high-potential employees are assessed and nurtured through structured growth journeys. - With outreach across 40+ campuses and flexible learning platforms, we onboard young professionals and empower all employees through personalized training, fostering equity, innovation, and career acceleration at every level.	 Ensures full, productive employment and decent work for all—including youth and people with disabilities—with equal pay for equal work.
		 Ensure women's equal participation and leadership opportunities at all levels of political, economic, and public decision-making.
		 Achieve universal health coverage with financial protection and access to quality, affordable healthcare, medicines, and vaccines for all.

Our UNSDG Contribution across products, process & CSR		Positive Contribution
Particulars	Initiatives	
Natural Capital	- We drive energy efficiency through employee engagement, smart infrastructure upgrades, and renewable energy adoption—reducing carbon emissions via LED installations, solar panels, green power sourcing, and innovative technologies like APGC systems and efficient HVAC models. - Our sustainability efforts span responsible waste and water management, including e-waste disposal, STPs, water-saving aerators, and menstrual waste recycling, while our WASH Pledge ensures hygienic facilities for all employees across locations.	 Embed climate resilience into national policies, strategies, and plan to drive sustainable development and mitigate climate risks.
	- We drive impact through diverse CSR initiatives in healthcare, education, women's empowerment, and livelihoods—benefiting over 70% women and reinforcing our commitment to an inclusive, equitable future. - We serve 37.5 million customers through a hybrid model that blends responsive branch support with intuitive digital platforms, delivering personalized, data-driven experiences across loans, insurance, investments, and payments.	 Promotes universal health coverage through financial protection and equitable access to quality care, essential medicines, and life-saving vaccines for all.
Social & Relationship Capital		 Advances universal access to sexual and reproductive health and rights, in alignment with global frameworks like the International Conference on Population and Development.
		 Promotes inclusive social, economic, and political participation for all, ensuring equal opportunity irrespective of age, gender, ability, identity, or background.
Financial Capital	- ABCL, with a network of 1,623 branches, reported ₹47,369 Cr in consolidated revenue and ₹3,142 Cr in PAT—demonstrating strong growth across its diversified financial services portfolio. - Offering a full suite of solutions across loans, investments, insurance, and payments, our omnichannel model ensures seamless, flexible customer engagement—combining digital convenience with trusted branch-based support.	 Develop effective, accountable, and transparent institutions across all levels to strengthen governance and ensure equitable, sustainable outcomes.

Our UNSDG Contribution across products, process & CSR		Positive Contribution
Particulars	Initiatives	
Intellectual & Manufactured Capital	- Our omnichannel distribution model empowers customers with seamless flexibility across branches, digital platforms, and channel partners—ensuring consistent, convenient engagement at every touchpoint. - Through platforms like Udyog Plus (B2B), ABCD (D2C), and Stellar (B2D), we enable frictionless onboarding, personalized digital journeys, and data-driven cross-sell and upsell solutions tailored to diverse customer segments.	9 INDUSTRY, INNOVATION AND INFRASTRUCTURE  Promote domestic tech development, research, and innovation through enabling policies that drive industrial diversification and value-added growth.
	Corporate Social Responsibility	
Healthcare	- Our healthcare-focused CSR initiatives have benefited over 4.4 lakh individuals—67% of them women—through maternal and childcare, preventive health, cancer treatment, and infrastructure upgrades. - By expanding access to quality healthcare across underserved regions, we've driven impactful outcomes in physical and mental well-being.	3 GOOD HEALTH AND WELL-BEING  Ensures universal health coverage by providing financial protection and equitable access to quality healthcare, essential medicines, and vaccines for all.
		5 GENDER EQUALITY  Ensures universal access to sexual and reproductive health and rights, aligned with global commitments under the International Conference on Population and Development
Education	- Our education initiatives have benefited over 1.44 lakh children, 66% girls, by enhancing learning environments, infrastructure, and scholarships in Anganwadi and government schools across multiple states. - Key programs include support to 226 Anganwadi centers, Mobile Science Labs for 22,329 students, and financial aid to 2,224 underprivileged students, driving better attendance and engagement.	4 QUALITY EDUCATION  Ensures all children complete free, equitable, and quality education that delivers meaningful and effective learning outcomes.
		10 REDUCED INEQUALITIES  Empowers and advances inclusive social, economic, and political participation for all, regardless of age, gender, disability, race, ethnicity, origin, religion, or economic status.

Our UNSDG Contribution across products, process & CSR		Positive Contribution
Particulars	Initiatives	
Livelihood & Women Empowerment	- Our sustainable livelihood initiatives have empowered over 1.4 lakh rural individuals—primarily women—through income-generating opportunities, financial literacy, and entrepreneurship. - By strengthening agri-infrastructure, promoting natural resource management, and building women-led institutions, we've driven lasting socio-economic transformation across seven states.	5 GENDER EQUALITY  Ensure women's full participation and equal leadership opportunities at every level of political, economic, and public decision-making.
		10 REDUCED INEQUALITIES  Empowers and advances inclusive social, economic, and political participation for all, regardless of age, gender, disability, race, ethnicity, origin, religion, or economic status.



08 The ABCD of Purpose-Led Progress

From capital markets to rural markets, the framework ensures that every rupee invested delivers value with purpose.

37.5 Mn

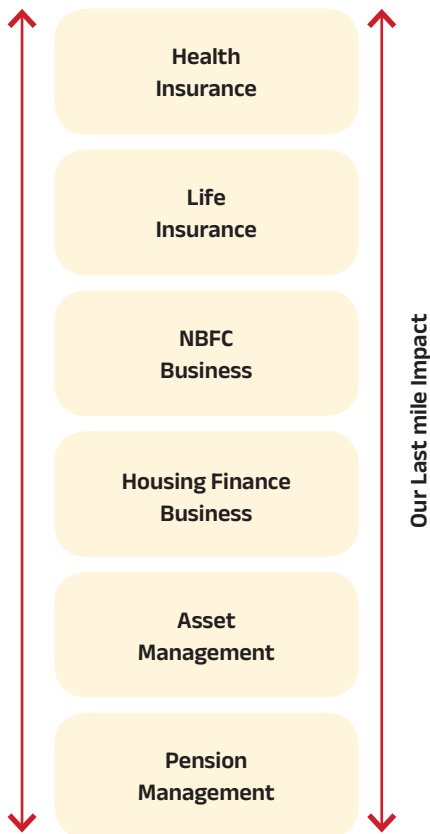
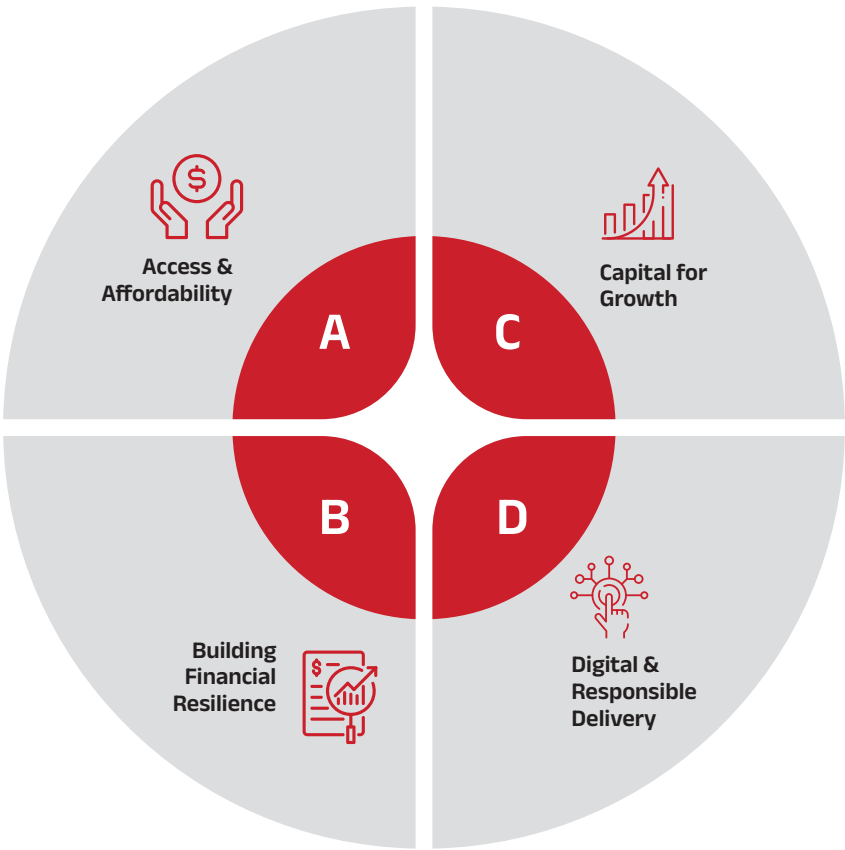
Total Customers served

For ABCL, the goal of sustainability is to catalyze leading the positive transformation through its products and operations. Our proprietary ABCD framework—an integrated framework for measuring impact brings this commitment to life. More than a dashboard, it is a philosophy that connects boardroom strategy to grassroots realities.

ABCD tracks impact outcomes across four pillars: **Access & Affordability, Building Financial Resilience, Capital for Growth, and Digital & Responsible**

Delivery. From affordable insurance in rural areas to first-time credit access and digital financial literacy, the framework captures how each initiative drives inclusion, empowerment, and resilience.

At the ground level, ABCD bridges intention and impact—surfacing stories that data alone can't capture. Whether it's a micro-loan fueling a small business or digital onboarding towards financial access, ABCD ensures every action delivers value with purpose.



Our Last Mile Impact through Products & Services:

ABCL's products and services create tangible impact at the last mile, enabling individuals and families to access financial tools that support health, security, and long-term planning. These outcomes are central to our sustainability compass, which measures success not just in numbers, but in the positive change we help drive across everyday lives and local economies.



Our Impact through Insurance :

Aditya Birla Health Insurance (ABHI):

Guided by a 'Health First' philosophy, ABHI goes beyond financial coverage to encourage proactive wellness and healthy living.

ABHI is one of India's fastest-growing stand-alone health insurers, with a presence across cities and a wide network of hospital partners. Anchored in a 'Health First' philosophy, ABHI transforms health insurance into a driver of everyday wellness—going beyond financial protection to encourage healthier choices and active living.

Its plans reward customers for staying active and engaged, shifting the mindset from 'buy and forget' to 'buy and engage.' By promoting a health-

conscious lifestyle, ABHI empowers families to lead healthier, more meaningful lives.

10.18 Mn

Number of unique active clients at the end of reporting period

138.61 Mn

Total number of lives covered since inception

Walking Toward Wellness:

"In 2023, I made a powerful resolution—not just a New Year's promise, but a personal commitment to prioritize my health. As a national-level pistol shooter with multiple gold medals, I understand discipline. But this journey was about wellness.

Partnering with Aditya Birla Health Insurance transformed my routine. Walking 10,000 steps daily became a way to boost energy, reduce stress, and sharpen focus. With ABHI's 100% Health Returns, I wasn't just improving my health—I was earning back my full policy premium.

If you're making a resolution this year, make it count. Choose one that empowers you—and let Aditya Birla Health Insurance walk that journey with you.

Here's to a healthier, happier life – one step at a time"

Advocate Vibhuti Agarwal — National-Level Pistol Shooter & Gold Medalist

- ▶ Lives covered through rural insurance products – **2011108**
- ▶ Gross written premium in rural areas – **INR 10163928**
- ▶ Number of first-time female policy holders – **1.44 Mn**

A

- ▶ Number female agents engaged – **41,324**
- ▶ Total number of agents engaged- **140k+**

B

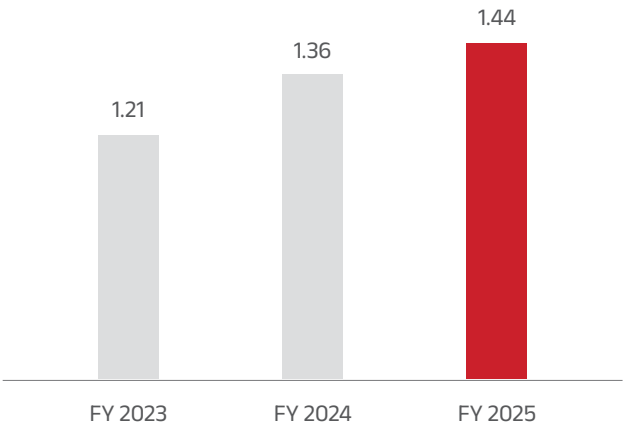
- ▶ Branches – **225+**
- ▶ Total number of network hospitals – **12.5K+**
- ▶ OPD Network – **7.5K+**
- ▶ Bank Partners – **19**
- ▶ Salesforce – **5800+**

C

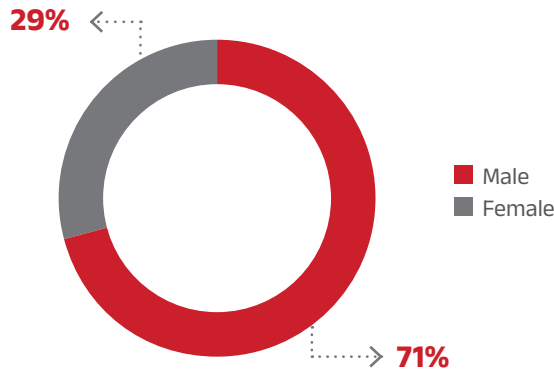
- ▶ Availability and responsiveness of Insurance guides – **100%**
- ▶ Claim settlement ratio – **96%**

D

Number of female covered through Health Insurance (In Mn)



Agents Engaged



ABHI's Rural Blueprint:

ABHI is expanding its presence in rural Assam via structured customer awareness programs conducted in public spaces such as schools, government offices, and community centers. These sessions are held in collaboration with **Gram Panchayats, Self Help Groups, and Beema Sevaks**. The programs educate communities on essential health insurance concepts and products including Hospicash and Personal Accident cover. Each quarter, **25-30 sessions** are conducted, with strong

female participation indicating progress in financial inclusion.

ABHI is launching a Beema Vahak drive to onboard **850 women advisors**, empowering them to promote insurance literacy and increase coverage in underserved areas. The initiative includes women-centric health products and wellness-linked benefits like HealthReturn, which reward healthy behavior with premium savings.



Aditya Birla Sun Life Insurance (ABSLI)

ABSLI empowers customers with diverse plans for protection, savings, and retirement, securing their financial future.

ABSLI empowers customers to plan for a financially secure future through diverse solutions—protection, savings, wellness, retirement, and child-focused plans. With a growing presence across India, ABSLI is expanding market share and deepening outreach among economically and socially vulnerable communities.

Strengthening its footprint in Tier II and III cities, ABSLI is also leveraging AI and digital innovation to enhance accessibility, underwriting, and service quality.

11,534

Number of transgenders covered through policies in FY25

717,080

Total number of lives social sector lives covered

Insurance break-up by demography in FY 25:

Gender	Rural		Urban		Total Individual Businesses	
	Policies	Premium (₹ in Crs)	Policies	Premium (₹ in Crs)	Policies	Premium (₹ in Crs)
Male	30,373	271.95	11,71,806	14,997.10	12,02,179	15,269.05
Female	12,229	137.16	4,43,382	4,534.30	4,55,611	4,671.47
Transgender / Others	337	15.77	11,197	605.68	11,534	621.46
Total	42,939	425	16,26,385	20,137	16,69,324	20,562

More Than a Policy—
It Was Peace of Mind:

"In 2019, my father bought our family home—a place filled with love. When he passed away earlier this year, we were devastated.

Thankfully, he had taken life insurance against the home loan. Aditya Birla Housing Finance guided me to Aditya Birla Sun Life Insurance, whose team handled the claim with care and clarity. The ₹10 lakh loan was cleared, and ₹1 lakh was disbursed to our family—giving us both relief and security.

Because of his foresight and AB Capital's support, we still have our home. I urge everyone with a home loan to opt for life insurance. Life is uncertain, but being prepared makes all the difference."

Sandip Subhash Prajapati -
Web developer

- ▶ Total number of policies sold in rural areas – **42,939**
- ▶ Cities covered – **4700+**
- ▶ Number of policies sold to female in rural areas – **12,229**

A

- ▶ Agents engaged – **65000+**
- ▶ % of social sector lives covered as a percentage of total lives covered – **14.62**

B

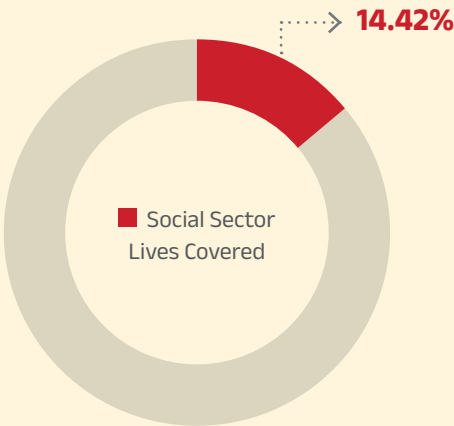
- ▶ Bank branches involved – **12**
- ▶ Own branches – **430**
- ▶ Banca Tie-ups – **12**

C

- ▶ Claim settlement ratio – **98.65%**
- ▶ Digital renewal – **81%**
- ▶ New business processed digitally – **100%**

D

In FY25, over 16.6 million insurance policies were issued, generating ₹20,562 crores in premiums. Urban policies accounted for around 97% of the total, while rural contributed 3%. Male policyholders held approximately 72% of all policies, with females at 27% and transgender/others around 1%. The data reflects growing participation across all demographics, supporting a more inclusive insurance landscape.



ABCL- NBFC (erstwhile ABFL):

By supporting both SMEs and clean energy initiatives, ABCL- NBFC contributes to economic progress and promotes environmental responsibility.

ABCL- NBFC delivers personalized lending solutions with a strong focus on empowering SMEs—fueling growth, innovation, and job creation. It has a deep digital reach across Tier II to IV cities and holds a AAA rating. It supports small businesses through tailored offerings like Supply Chain Finance and Small Entity Group lending, while diversifying its portfolio for greater resilience and impact.

ABCL- NBFC, through its Infrastructure Finance vertical, plays a key role in powering India's renewable energy ambitions. By providing vital debt funding to clean energy companies, it supports the nation's goal of reaching

500 GW of renewable capacity by 2030, in line with its climate commitments.

449

Number of branches as on March 31, 2025

3026 MW

Total renewable capacity funded in FY25

“

Crisis Met with Care:

“In a moment of unexpected crisis, I turned to Aditya Birla Finance Ltd. for urgent support. With a loved one suddenly ill, the need for quick financial assistance was critical.

The personal loan process was seamless—fully digital, managed end-to-end through the mobile app, with no paperwork hassles. The staff's empathy and efficiency made the experience reassuring during a stressful time.

For anyone seeking fast, reliable financial help, Aditya Birla Finance Ltd. stands out for its convenience and care. Their support made all the difference when it mattered most.”

- Pankaj Thakur

▶ Female borrowers – 14%

A

▶ Total Personal and consumer loans in FY25 – INR 15,532 Cr.

B

▶ Active women borrowers at the end of the reporting period – 1,31,467

▶ Total unsecured business loans in FY25 – INR 12,066 Cr.

C

▶ Total secured business loans in FY25 – INR 57,992 Cr.

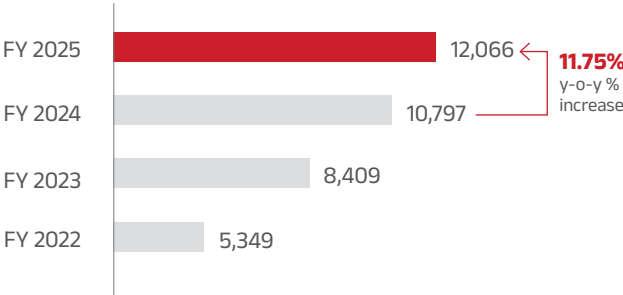
▶ Total loan book in green energy funded since April 2017 till March 2025 – INR 26,357 Cr.

D

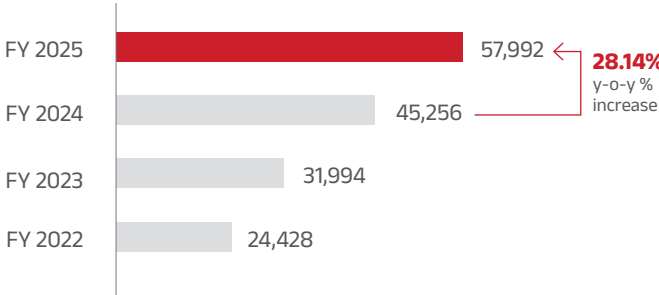
▶ Renewable energy financing in FY25 – INR 5124 Cr.

▶ Y-O-Y increase in renewable capacity funded – 87%

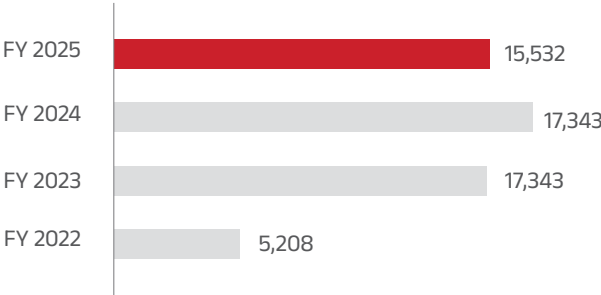
Unsecured Business Loans (in INR Crore)



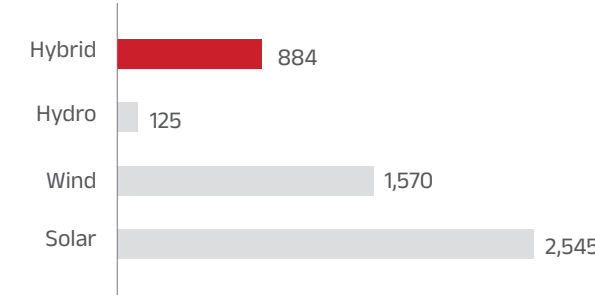
Secured Business Loans (in INR Crore)



Personal & Consumer Loans & Advances (in INR Crore)



Renewable Energy Financing in FY 25 (in INR Cr)



Aditya Birla Housing Finance Limited (ABHFL):

ABHFL supports inclusive housing finance through tailored products for all income groups, bridging urban and rural divide.

ABHFL is registered with the National Housing Bank as a housing finance company under the National Housing Bank (NHB) Act, 1987. At ABHFL, we have created a full-stack franchise focused on both prime and affordable segments. We offer a comprehensive

range of housing finance solutions covering home loans, home extension loans, home construction loans, home improvement loans, loan against property (LAP), construction financing, lease rental discounting (LRD), commercial property purchase loan. ABHFL has also launched a targeted digital and OOH campaign to guide lower and middle-income groups with the right advice and loan options for homeownership.

The company has seen a meaningful rise in participation from women, reflecting a growing sense of financial independence and confidence in

investing in real estate. This shift highlights ABHFL's commitment to empowering individuals and supporting inclusive homeownership across both urban and rural India.

91,236

Total number of customers in FY25

175

Total number of branches in FY25

Turning Dreams into Doorsteps:

"Building a new house has always been my dream—a milestone that represents security, pride, and a place to call my own. To make this dream come true, I needed financial support. I explored many financial institutions, but it was through an executive from Aditya Birla Housing Finance that I found the right path. From the very beginning, the loan process was smooth and straightforward. It was a truly pleasant experience.

The entire team was friendly, supportive, and cooperative. Every time we reached out, they responded promptly and professionally. Their process was not only efficient but also reassuring.

I'm deeply grateful to Aditya Birla Housing Finance for helping me fulfill my dream. I would gladly recommend their services to my friends and colleagues. They don't just offer loans—they offer trust, speed, and a helping hand when it matters most."

- Ms. Harisha H. K - Vice Principal, the Oxford Ind. PU. College

- ▶ Number of customers in the affordable segment – **53,572**
- ▶ Book size for the informal segment in FY25 – **INR 1306. 46 Cr.**
- ▶ Y-O-Y% increase in customers in the affordable housing segment – **27**

A

- ▶ Number of customers catered through the CM Assessment Program – **3577**
- ▶ Book size of the customers forming a part of CM Assessment Program – **INR 408.53**

B

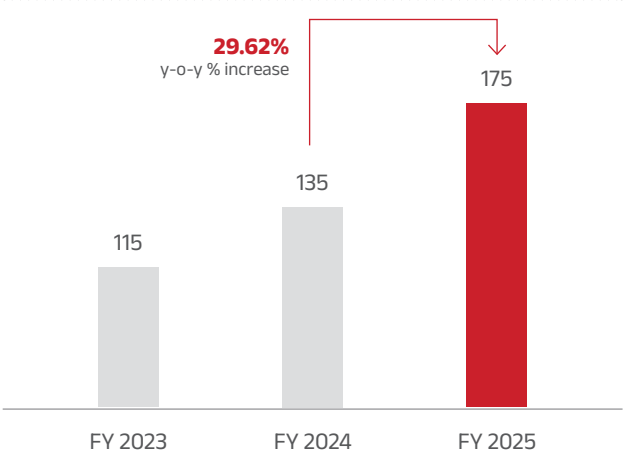
- ▶ Number of female borrowers in FY25 – **9932**
- ▶ Sanctioned loan to female borrowers – **INR 3359 Cr.**
- ▶ Y-O-Y% increase in female borrowers – **33%**

C

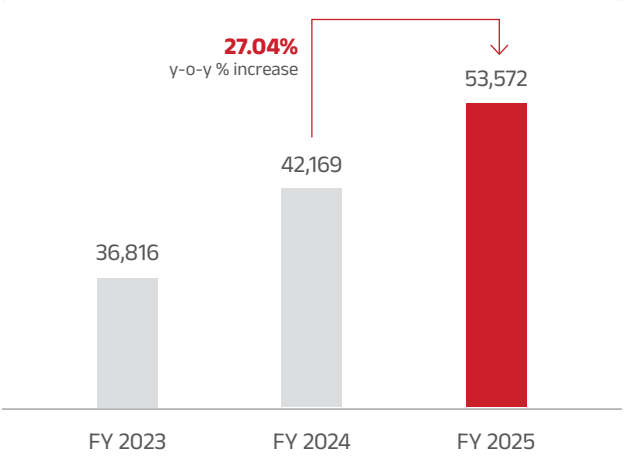
- ▶ New to Credit (NTC) Customers – **13,988**
- ▶ Non-NTC Customers – **77,248**

D

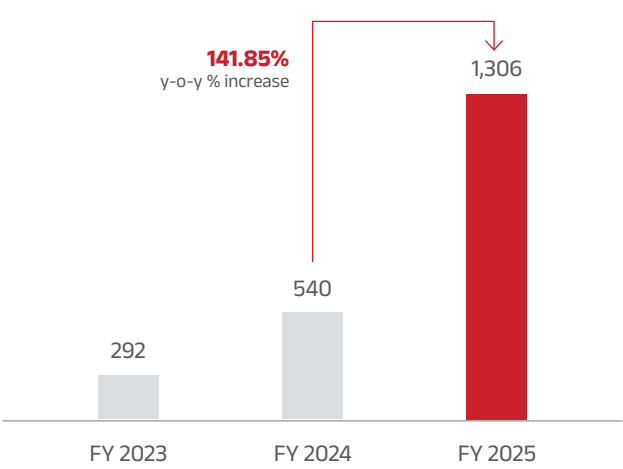
Number of branches



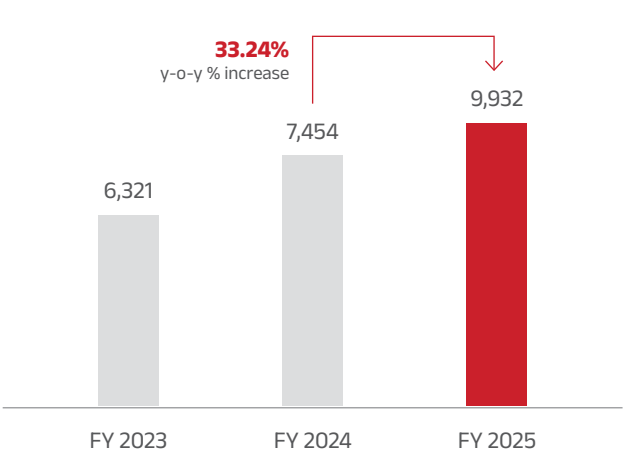
Number of Customers in the Affordable Housing Segment



AUM in the Informal Segment (in Rs. Cr)



Number of Female Borrowers



Aditya Birla Sun Life Asset Management Company (ABSLAMC):

ABSLAMC offers a broad spectrum of investment solutions, deepening its presence in B30 cities and advancing financial inclusion.

ABSLAMC offers a diverse suite of investment solutions—from mutual funds to alternative assets—tailored to varied social segments. Its growing presence in B30 cities is unlocking semi-urban market potential and expanding financial inclusion. Strategic digital campaigns have deepened retail investor engagement. The multi-SIP feature simplifies goal-based investing across schemes. ABSLAMC continues to empower investors to build wealth, optimize taxes, and secure regular income.

19,000+

Pan-India PIN codes serviced

89,000+

Mutual Fund Distributors

SIP your way up!

The company champions the power of Systematic Investment Plans (SIPs) through its dynamic Investor Learning Series— designed to simplify finance and inspire action. By breaking down complex concepts into relatable insights, the series educates investors on the long-term benefits of disciplined investing, including rupee cost averaging, wealth creation, and protection against market volatility.

Covering topics like goal-based investing, market dynamics, and tax efficiency, the content builds financial literacy and investor confidence. Real-life success stories and interactive webinars bring theory to life, encouraging individuals to start early and stay consistent. With expert guidance and engaging formats, this initiative empowers investors to make informed decisions aligned with their financial aspirations.

- ▶ Micro SIPs enable broader retail participation by allowing small-ticket investments up to ₹50,000 annually
- ▶ Offer an accessible gateway for first-time and small investors to begin their financial journey with ease.

A

- ▶ Female Mutual Fund Distributors – 18,698
- ▶ Empaneled new Mutual Fund Distributors in FY 2025 – 10,500+

B

- ▶ The Aditya Birla Sun Life ESG Fund offers responsible investment opportunities by focusing on high-growth companies aligned with ESG principles.
- ▶ ESG Fund AUM in FY 2025 – INR 605.05 Crores

C

- ▶ Digital Partners – 130+
- ▶ Emerging Market Locations tapped - 89

D

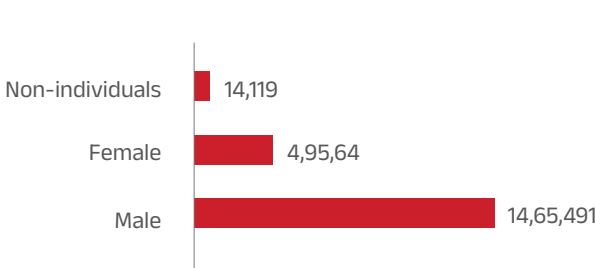
During the year, the AMC actively engaged with companies whose equity shares were held by Aditya Birla Sun Life ESG to enhance corporate governance, disclosure practices, and strategic direction. Key focus areas

included promoting professional management, ESG audits, gender diversity, environmental responsibility, and strengthening board independence through increased independent directors and their periodic rotation.

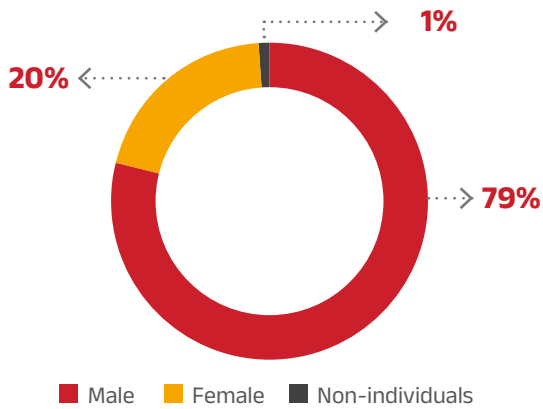
As a signatory of the UN Principles for Responsible Investment (UNPRI), the fund house is committed to integrating responsible investing principles to support sustainable growth and long-term value creation.

Micro SIP				
Year	FY 2022	FY 2023	FY 2024	FY 2025
Number of customers	16084	14401	11875	5824
Amount (in INR Crore)	2.25	2	1.65	0.78

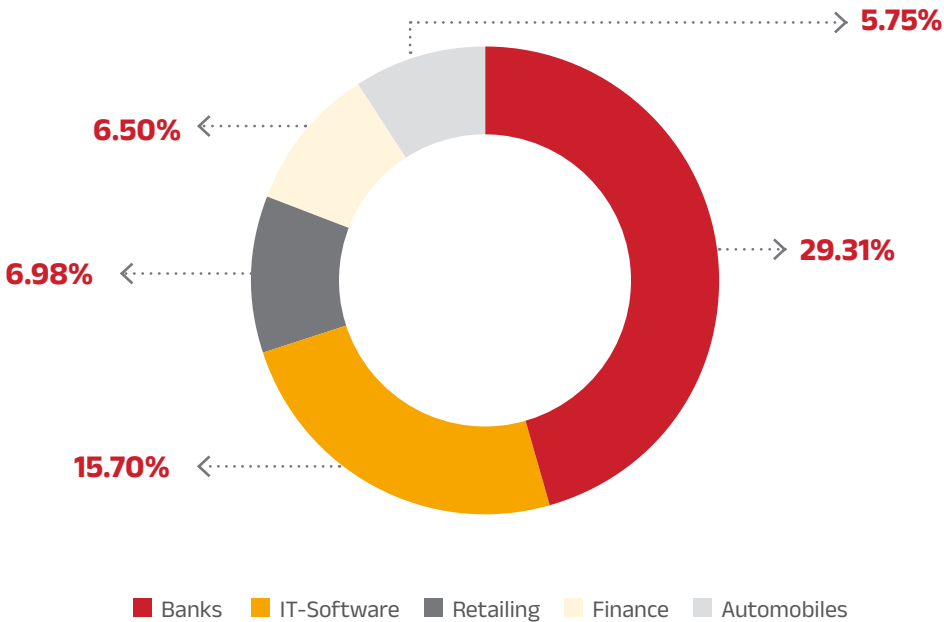
Total SIP Distribution in FY 2025



Mutual Fund Distributors



ESG Fund Sector-wise Allocation (Top 5)



Aditya Birla Sun Life Pension Management (ABSLPM):

As an official NPS Point of Presence, ABSLPM simplifies pension registration, management, and transactions. Its rapid subscriber growth highlights improved trust and impact in securing financial freedom.

ABSLPM serves as a registered Pension Fund under the National Pension System (NPS), regulated by PFRDA. As a designated Point of Presence, it facilitates seamless NPS distribution and servicing through both physical and digital channels. Its offerings include subscriber registration, account management, and transaction support. In FY25, ABSLPM recorded a 53% year-on-year growth in NPS subscribers, rising from 22,639 to 34,621 This reflects its growing role in strengthening retirement readiness across diverse customer segments.

34,621

NPS Accountholders under ABSLPML

21%

Female Accountholders

Investing in Dreams, One Step at a Time

“My name is Arpana Das, a Chartered Accountant with a lifelong dream of traveling the world with my husband. That passion has shaped how I plan my finances. On a friend’s recommendation, I chose Aditya Birla Sun Life Pension Management and invested in the National Pension System (NPS) to secure long-term tax benefits and retirement stability. The entire experience was seamlessly handled online with friendly, attentive staff who truly understood my goals. I’ve already encouraged my family to join, and both my sister and brother are now part of the journey. For every financial milestone ahead, I trust Aditya Birla Sun Life Pension Management.”

- Arpana Das, Chartered Accountant

Number of NPS holders under ABSLPML				
Year	FY 2025	FY 2024	FY 2023	FY 2022
Female	7,193	5,062	2,945	2,007
Male	27,424	17,596	10,796	7,961
Transgender	4	5	3	3
Grand Total	34,621	22,639	13,744	9,971

The number of NPS holders under ABSLPML has shown strong growth, rising from 9,971 in FY22 to 34,621 in FY25. Both male and female memberships have increased significantly, with females growing more than threefold over this period.

ESG in Operations

At, ABCL, ESG in Operations is the core of our Sustainability Compass. We focus on embedding responsible practices across every function, while systematically measuring the outcomes of our sustainability initiatives through the six capitals – Natural, Human, Social & Relationship, Financial, Intellectual and Manufactured. It’s how we ensure progress is purposeful, accountable, and future-ready.

09 Financial Capital

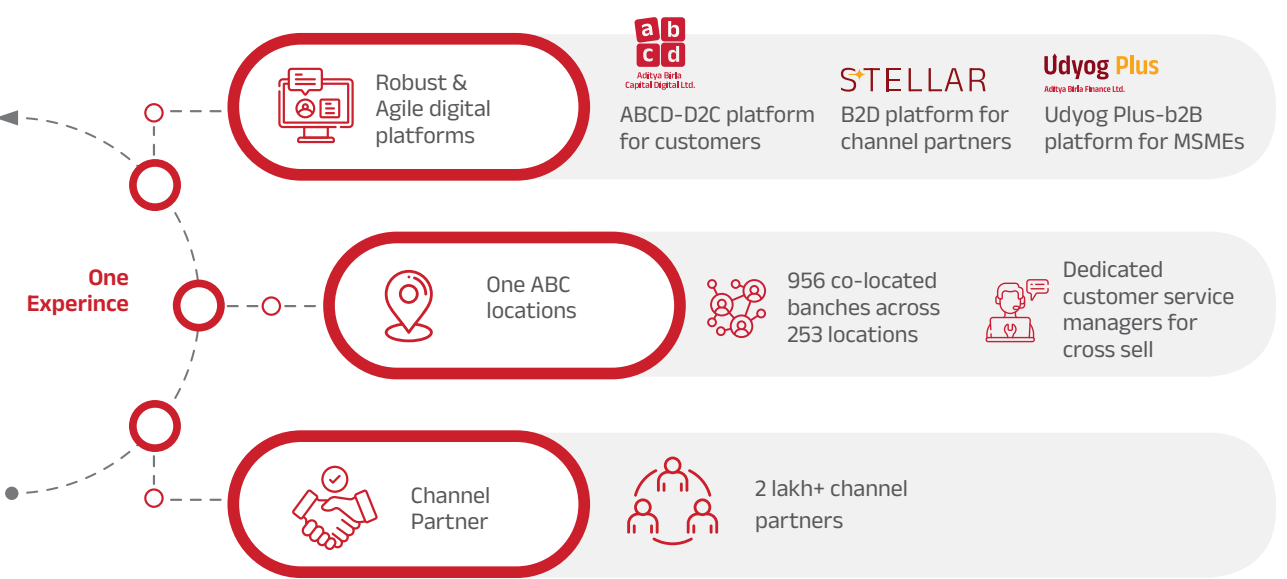
We play an active role in driving economic growth across the broader ecosystem.

Economic Performance at a Glance

At ABCL, we understand that our impact extends far beyond shareholder returns—we play an active role in driving economic growth across the broader ecosystem. Through deliberate and inclusive efforts, we contribute to the prosperity of all our stakeholders, including employees, suppliers, customers, government bodies, and the wider community. Our approach blends direct value creation with indirect economic support, enabling broader participation in the economic activity. The following section outlines the economic value generated and distributed over the past two years.

Economic Value Creation	FY25 (INR in Crore)	FY24 (INR in Crore)
Direct Economic Value Generated in the reporting year (A)		
Revenue from Operations	40,589.98	33,940.84
Other Income	133.77	52.99
Total	40,723.75	33,993.83
Economic Value Distributed in the reporting year (B)		
Operating Cost (Excluding Employee Wages & Benefits)	34,470.70	28,299.45
Employee Wages and Benefits	1,827.01	1,483.36
Total	36,297.71	29,782.81
Economic Value Retained (A - B)		
Profit Before Tax	4,842.84	4,514.93
Profit After Tax	3,409.89	3,438.89
Earnings per share	12.80	13.05

10 Intellectual & Manufactured Capital



1,623
branches across businesses

...providing complete flexibility to customers to choose preferred channel of interaction

Our agile digital platforms and expansive branch network work in harmony to offer One Experience—Personalized, Connected, and Effortless.

ABCL's omnichannel architecture delivers a truly unified customer experience —seamlessly integrating physical branches, digital platforms, and channel partners under the One ABC framework. Customers enjoy complete flexibility to interact through their preferred touchpoint, whether it's in-person, online, or via mobile, with consistent service and intuitive journeys across all channels. Our agile digital platforms and expansive branch network work in harmony to offer **One Experience—Personalized, Connected, and Effortless.**

Branches:
Over the past three years, we have strategically expanded and optimized our branch distribution model to better support customers in achieving their financial goals. As on 31st March 2025, ABCL operated 1,623 branches across businesses, with nearly 60% co-located at over 250 integrated One ABC locations—

enhancing accessibility and delivering a unified customer experience.

Accelerating Access Through Innovation:
Aditya Birla Capital Digital Limited's (ABCDL) digital ecosystem is designed to serve diverse customer segments with precision and scale. Our B2B platform, Udyog Plus, empowers MSMEs with seamless onboarding, tailored financial solutions, and end-to-end digital journeys. For direct consumers, ABCD app delivers intuitive experiences and personalized offerings, while Stellar, our B2D platform, bridges distribution with data-driven insights to enable smarter cross-sell and upsell opportunities. Together, these platforms create a connected, intelligent, and value-rich engagement model—driving growth through simplicity and personalization.

ABCD App – D2C Platform:

Launched in April 2024, ABCD app is ABCDL’s flagship D2C platform offering 25+ products across payments, loans, insurance, and investments—all designed to simplify finance for every user. With features like DigiGold Gifting, Family Health Scan, and My Track for AI-powered financial insights, ABCD app has onboarded 5.5 million customers and created over 2.3 million VPAs. Guided by an MVP approach and a user-first design philosophy—Everything Finance as Simple as ABCD—the platform continues to scale rapidly, aiming to reach 30 million users by FY27.

Payments

UPI
BBPS
Rupay CC on UPI
UPI Lite*
UPI International
Hello UPI*
Credit Line on UPI*

Invest

Stocks
Mutual Funds
Digital Gold
Digital Silver*
Deposits
Tax Filing*

Insure

Life Insurance
Health Insurance
Motor Insurance
Pocket Insurance*
Travel Insurance*



Support

Omnichannel from Day 1
GenAI-enabled Chatbot
Intelligent Search

My Track

Credit Track
Portfolio Track
Health Track
Spends Track
Rewards Track*
Vehicle Track*

Loans

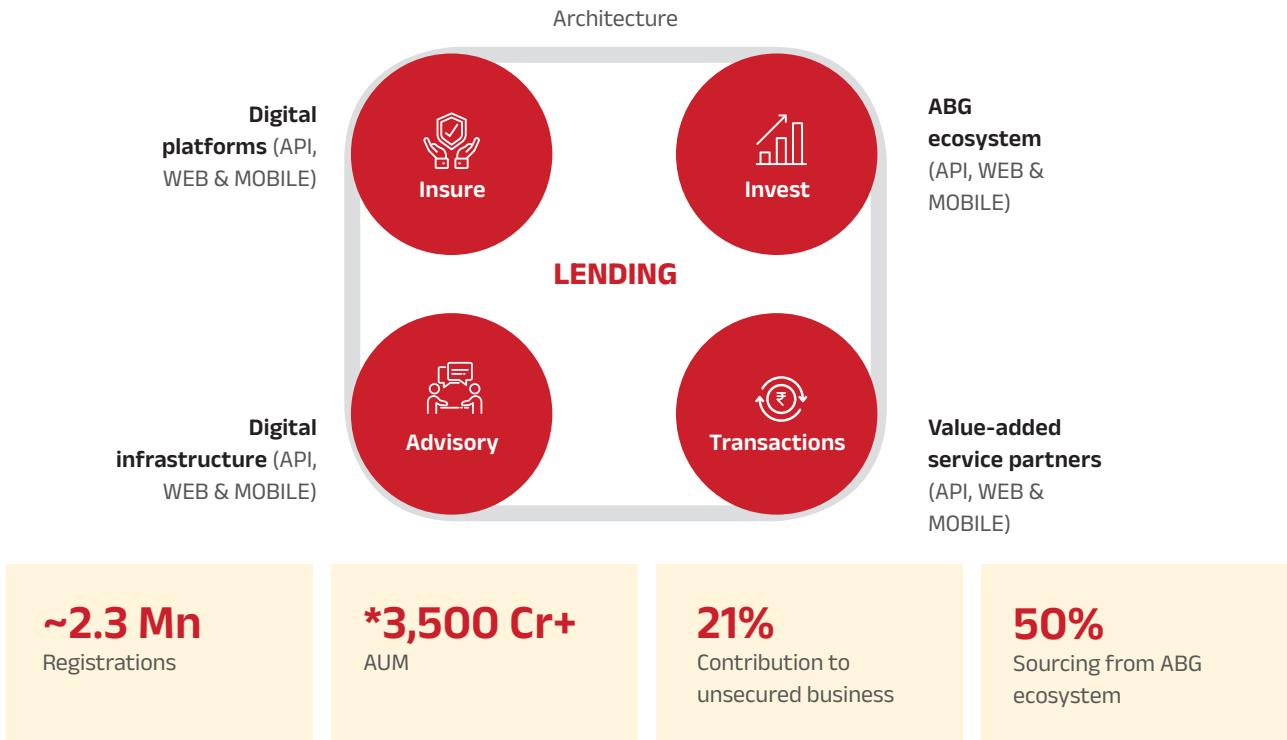
Personal Loans
Home Loans
Business Loans
Gold Loan*
Loan Against Mutual Funds*

*New products launched in FY25



UDYOG PLUS: Addressing 360o needs of MSMEs:

Udyog Plus offers a seamless, paperless digital journey for business loans, supply chain financing, and value-added services. Integrated with private and government e-commerce platforms via OCEN, it enables instant credit access for sellers, while leveraging the ABG ecosystem to deliver channel financing to dealers.

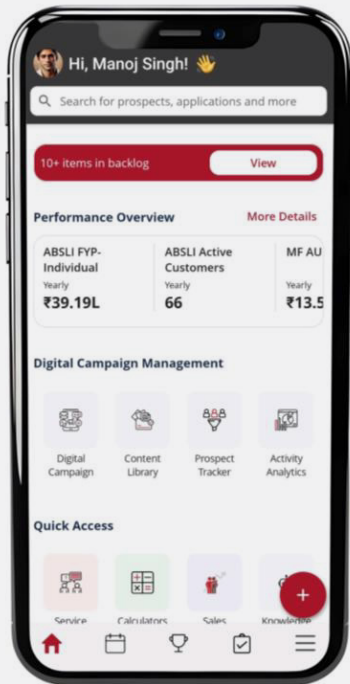


ABC Stellar: B2D platform

Launched in FY25, Stellar is our B2D platform that equips distributors with a unified interface to onboard customers, manage leads, track performance, and access training and rewards. It drives higher productivity and deeper customer engagement across all business lines.

Channel Partners:

With a network of over 200,000 channel partners spanning multiple business lines, we recognize and appreciate their pivotal role in delivering our products and expanding our reach across markets.



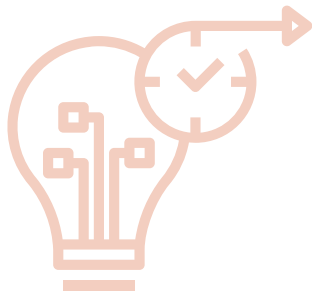
Unified distributor experience

Increase distributor engagements

Enhance productivity & cross sell for ABC

11 Natural Capital

Every watt saved is a step toward a cleaner, smarter future



The Energy-Emission Balance: Innovate and Reduce:

We recognize that responsible energy use drives both environmental stewardship and operational excellence. Our strategy unfolds in two powerful ways:

- a. by inspiring behavioral shifts among our workforce to consciously optimize lighting, heating, and cooling systems, and
- b. by embedding energy-efficient practices into our infrastructure through smart design and innovation.

This dual approach enables us to reduce our footprint while enhancing long-term resilience.

Taking Green steps forward:
The installation of LED lighting across our offices reflects our drive to reduce energy consumption and enhance operational performance. We've also upgraded our sanitation systems by replacing battery-powered urinal sensors with the Auto Power Generated and Conserved System (APGC)—a self-sustaining, microchip-enabled solution that delivers 24/7 touch-free flushing while conserving both water and power, eliminating the need for batteries or external energy sources.

To further elevate our sustainability efforts, we've introduced advanced energy-efficient air conditioning systems. These not only lower energy costs and reduce our carbon footprint but also improve indoor air quality through superior filtration and require less maintenance over time.

Our Carbon Footprint:

(MT CO2)	FY 25	FY 24	FY 23	FY 22
Scope 1 Emissions	39.60	848.77	3.00	4.00
Scope 2 Emissions	5541.77	2,297.41	4,825.00	3,743.00
Total	5,581.37	3,146.18	4828.00	3747.00



Our total installed solar capacity has reached 340.55 kW across our branches

Increasing reliance on renewable energy:
Solar panel installations are steadily increasing year after year as the Company actively expands its solar power capacity. Plans are underway to install additional solar panels at key office locations across India, supporting a greener and more sustainable energy footprint.

Our total installed solar capacity has reached 340.55 kW across our branches: Karimnagar – (16.35 kW), Noida –Sector 18 – (15kW), Cochin – (30kW), Guntur- (14.2kW), Mysore – (10kW), Chennai Nungambakkum – (40kW), Chandigarh – (50kW), Hissar –(25kW). We plan to install more solar panels in larger offices to maximize renewable resource use and conserve energy.

By scaling solar adoption, the company is steadily progressing towards its goal of significantly lowering emissions and building a more sustainable energy footprint.

Increasing reliance on renewable energy:

Energy Consumption (GJ)	FY 25	FY 24
Total energy consumed	44,157.08	96,012
Renewable energy consumed	16,181.45	84,231
Percentage of renewable energy consumed	36.64%	87.92%

Green Energy Certification:
Our offices in Thane and Mumbai have been recognized with Green Energy Certificates from the Maharashtra

Electricity Regulatory Commission, affirming our use of 100% renewable energy. Together, these locations have sourced a total of 4360.64 MWh of clean power to meet their operational

needs. This certification, issued monthly to both property teams, reflects our ongoing shift toward sustainable energy solutions.



Water Management:

Water stewardship is a vital aspect of ABCL's sustainability approach, especially in the face of growing environmental pressures and urban demand. We focus on enhancing water efficiency through upgraded infrastructure and smart system improvements. By prioritizing reuse and recycling, we ensure responsible consumption and contribute meaningfully to long-term resource conservation. These efforts reflect our drive to integrate sustainability into everyday operations and reduce our environmental footprint.

Water conservation initiatives:

At our offices in GCorp, R Tech Park, and One World Centre, we've adopted sewage treatment plant (STP) systems to recycle water efficiently. The treated water is repurposed for flushing in washrooms and nurturing our horticulture zones, ensuring minimal

reliance on freshwater sources. Across all head office locations, we've also introduced water-saving fixtures like aerators in common areas. These aerators reduce water wastage by

up to 50% without compromising pressure, reinforcing our commitment to sustainable water management and conservation.

WASH Pledge:

As a signatory to the World Business Council for Sustainable Development's (WBCSD) WASH Pledge, we ensure that every employee has access to safe water, sanitation, and hygiene across our workplaces. In line with this pledge, we've adopted targeted water conservation measures that promote responsible usage and long-term sustainability. From infrastructure upgrades to behavioral initiatives, our approach reflects a deep focus on safeguarding health while preserving one of our planet's most vital resources.



Water pledge
self -assessment
compliance



Waste Management:

We actively work to minimize the environmental impact of our internal operations. The Company promotes the use of recycled and upcycled materials and integrates the principles of Reduce, Reuse, and Recycle into day-to-day practices wherever feasible.

Waste Minimization
Through Recycling:

At ABCL, waste isn't just discarded—it's transformed. Through our partnership with ViaGreen, we've built an in-house waste management system that goes beyond segregation. Dry and wet waste is collected every alternate day, and in return, we earn Swachh Bharat Points (SBP)—a unique incentive that allows us to redeem upcycled and recycled products for our offices, such as indoor desk plants, cloth bags, and

eco-friendly stationery. In FY25, we collected and processed:

Tissue/Paper Cups	2594 Kg
Cardboard	9015 Kg
Papers	9835 Kg
Soft Plastic	534 Kg
Metals	339 Kg
Plastic	479 Kg
Duplex	568 Kg
Miscellaneous	283 Kg
Glass	8 Kg
E-waste	318 Kg
Newspapers	314 Kg
Magazines	78 Kg

By recycling 24,366 kg of dry waste, we have offset approximately 70.83 MT of CO2 emissions.

Additionally, starting 13th February 2023, we began recycling wet waste from washrooms—specifically used tissues. This is also tracked alongside our dry waste data, further enhancing our sustainability metrics. Our Facilities Management team monitors SBP accruals, ensuring every point earned translates into tangible, planet-positive purchases.

This initiative reflects our practical approach to circularity—where everyday waste becomes a resource, and every action contributes to a cleaner, more responsible workplace.



In FY25, we recycled 51,891 sanitary pads amounting to 1,297 kg, saving approximately 25.94 KL of landfill waste and 2,776 kg of CO2 emissions.

Leading the Way in Sustainable Hygiene Waste Management:

ABCL has become the first entity within the ABG Group to implement a pioneering solution for menstrual hygiene waste recycling at its major Mumbai offices. Partnering with PadCare Labs, the Company has transitioned from traditional disposal methods to an innovative, eco-friendly system through PadCareX technology. The new approach eliminates toxic emissions by recycling used hygiene pads, significantly reducing landfill burden and air pollution.

In FY25, we recycled 51,891 sanitary pads amounting to 1,297 kg, saving approximately 25.94 KL of landfill waste and 2,776 kg of CO2 emissions.

Composting for a Greener Workplace:

At our Mumbai offices, wet waste—particularly food scraps from the

cafeteria—is processed on-site using an Organic Waste Composting (OWC) machine. This system converts organic waste into nutrient-rich compost, which is then used to nourish the property's plantations and horticulture areas. By recycling food waste into natural fertilizer, we ensure that wet waste is returned to the earth in a sustainable, closed-loop cycle—minimizing landfill contribution and enhancing green spaces within our premises.

Smarter Waste Segregation:

Differently labeled bins in our offices enable easy segregation of dry and wet waste at the source. This encourages employees to take short screen breaks and move around, promoting wellbeing while boosting recycling rates by preventing recyclable waste from being discarded in desk bins.

Regulated e-waste management:

We uphold rigorous e-waste management by strictly complying with regulations, ensuring responsible disposal and recycling backed by comprehensive tracking systems. In FY25, we recycled 2,140 Kgs of e-waste.

Eliminating Plastic Waste Through RO Integration :

To reduce plastic waste from disposable water bottles and 20-litre jars, we replaced plastic jars with RO water systems at our sites. This not only eliminates plastic usage but also cuts costs by approximately INR 2.5 million annually. Our RO water is thoroughly purified and undergoes regular quarterly testing while reducing our environmental impact.



Below is a snapshot of Total Waste Generated (in Kg) across years:

Kg	Paper/Tissue	Cardboard	Plastic	Metal	Glass	E-waste	Others	Total
FY25	13,389	9,015	1,013	339	8	2,460	283	26,507
FY24	21,716	5,684	989	772	78	3,807.5	1,357	34,403.5
FY23	45,331	7,047.3	1,027.5	424.45	73	-	-	53,903.25
FY22	9,291	5,629	2,072	976	78	-	-	18,046

12 Human Capital

ABCL's inclusive workforce drives innovation and business success. Targeted development programs cultivate talent and build leadership for sustainable growth.

Empowering People, Enabling Progress :

ABCL recognizes the critical role its workforce plays in driving business performance and delivering value to stakeholders. The organization prioritizes investments in talent development through structured capability-building programs, leadership pipeline creation, and targeted interventions to enhance professional effectiveness.

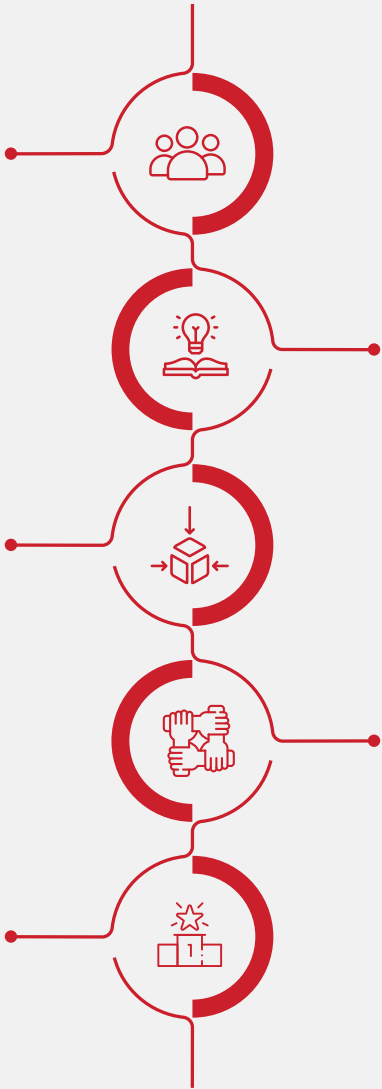
With a diverse employee base representing various regions and cultures across India, the company promotes an inclusive work environment that respects individual differences and encourages collaboration. These efforts support a resilient and future-ready workforce aligned with the organization's strategic objectives.

Pillars of ABCL Employer Brand

Include as ONE
We are "People First". We respect, welcome and celebrate diversity. We embrace and integrate new thinking

Build as ONE
We create a legacy. We build each other. We collaborate to forge new paths. We make things happen with speed.

Win as ONE
Together we win when our customers, partners, community, and society wins. We win when we fulfill lives and contribute to the growth of the Nation and its people as ONE Force.



Learn as ONE
We are "Future First". We are consistently evolving and transforming. We expand our horizons of ideas and influences

Serve as ONE
We become leaders and role models. We are stronger together. We find new ways to contribute, to serve and grow each other, our community and our organization

ABCL invests in talent and leadership pipelines to secure a resilient, innovative future workforce.

33%

Women

84%

Gen Y and Gen Z

12%

Women in Senior Management

People First: Cultivating Talent, Inspiring Growth:

Attracting and nurturing top-tier talent remains fundamental to building a resilient and future-ready workforce at ABCL. Central to our strategy is the deliberate cultivation of high-potential individuals through progressive development programs designed to prepare them for leadership roles.

Our succession planning includes mentorship for middle and senior management, enabling seamless transitions to greater responsibilities. Over the year, we have prioritized enhancing capabilities in digital innovation, technology, risk management, and analytics, leveraging targeted initiatives and global partnerships to drive sustainable growth.

Jobs created in smaller towns in FY25:

Location	FY25
Rural	14.49%
Semi-urban	0.05%
Urban	29.83%
Metropolitan	55.63%

Employee Turnover:

Gender	FY25	FY24	FY23	FY22
Male	41.36%	46.13%	42.00%	40.85%
Female	33.62%	36.29%	29.24%	36.49%
Total	38.87%	43.15%	38.20%	39.59%



Creating Space for ALL:

ABCL's inclusive talent strategy is designed to reflect the evolving expectations of a diverse workforce. As the organization continues to expand its reach and compete for talent, it places emphasis on building a workplace that values equity, respects individual differences, and promotes access across all dimensions of diversity. This approach ensures that every employee—regardless of background or ability—can contribute meaningfully and grow within the organization.

Embedding Inclusion into Business Strategy: Diversity, Equity & Inclusion (DEI) Initiatives during FY25:

1. Empowering Communities through Financial Literacy:

ABCL pioneered the integration of Community Engagement objectives within its Diversity, Equity, and Inclusion framework, creating meaningful impact across diverse groups including women, children, and persons with disabilities (PwDs). To date, over 1,000 women students from institutions such as Banasthali Vidyapeeth, Banaras Hindu University, Sunbeam College Varanasi, and Khalsa College Amritsar have benefited from financial literacy sessions conducted by ABCL. Additionally, more than 100 employees have actively volunteered at schools for PwDs, contributing significantly to inclusive community development. These initiatives extend beyond internal DEI efforts, contributing to meaningful societal progress on a larger scale.

2. Championing Women's Wellness Through Integrated Support:

ABCL places employee well-being at the center of its people strategy, with centrally driven initiatives that reflect both scale and intent. In collaboration with the wellness team, the DEI function has designed a focused, year-round campaign dedicated to advancing women's wellness across multiple dimensions. This integrated model addresses mental, physical, social, and financial well-being, with targeted interventions spanning

nutrition, emotional health, fitness, community engagement, and financial literacy.

3. Inclusive Hiring and Support Model for Persons with Disabilities:

37

Differently Abled Employees

As part of our inclusive talent strategy, we have undertaken a structured and focused approach to enhance employment opportunities for Persons with Disabilities (PwDs). This includes identifying suitable roles, conducting sensitization programs for hiring managers and HR personnel to mitigate bias, and partnering with specialized recruitment agencies. The pilot "Hire Train Deploy" model and "Stay-in-Touch" support program ensure smooth integration and ongoing assistance, fostering sustained inclusion of PwD employees. Currently, 37 differently abled employees are part of our workforce, reflecting our commitment to building a truly inclusive organization. Through this end-to-end framework, ABCL is not only expanding workforce diversity but also institutionalizing inclusion—creating a workplace where individuals of all abilities can thrive and contribute meaningfully.

4. Promoting Inclusive Leadership:

Our flagship programme, Men as Allies, is designed to embed inclusive leadership across the organization by engaging male leaders as active advocates for gender equity and diverse team dynamics. The initiative equips leaders to support

women and multigenerational teams through conscious, bias-free management practices. To date, approximately 48% of male employees have participated in the programme thus showcasing a workplace culture rooted in allyship, accountability, and inclusive growth.

5. Redefining Gender Norms :

ABCL continues to advance gender equity by embedding women into core business operations and leadership roles. The Women-led Branches initiative was launched to challenge entrenched stereotypes around women's ability to independently lead and manage frontline business functions. Today, over seven branches across key markets operate under women's leadership, each demonstrating strong business performance and validating the impact of inclusive leadership on operational outcomes.

Building on this foundation, Shakti 2.0 integrates women into the core sales engine—not as a parallel channel, but as a strategic workforce layer. By formalizing onboarding, training, and career progression pathways, the programme enables scalable inclusion and aligns gender equity with enterprise growth.

Recognition for Excellence in Diversity and Inclusion :

Our diversity and inclusion initiatives have been acknowledged through multiple accolades, including the "Best Companies for Women in India (2024)" award for the fourth consecutive year and designation as the Most Preferred Workplace in the BFSI industry (2023). Additionally, the company received the HDFC Love Award for its Inclusive Language Guide and commendations for promoting inclusive communication.



Prioritizing Holistic Wellbeing:

ABCL recognizes that employee health and safety are foundational to sustainable business success. By integrating comprehensive health services, mental wellness programs, and community-driven initiatives, the organization strives to create a supportive environment where employees can thrive physically, mentally, and socially.

Their health and wellness initiatives encompass four core pillars:



Physical Health & Preventive Care



Mental & Emotional Well-being



Wellness Engagement & Campaigns



Social Well-being & Personal Fulfilment



1. Physical Health & Preventive Care

ABCL prioritizes proactive health management by providing employees easy access to medical support and promoting regular health assessments. The approach centers on early detection and tailored interventions to sustain physical well-being.

- Doctors are available onsite in Mumbai and accessible remotely alongside nutritionist consultations.
- Preventive health checks completed by 75% of employees across 3,300+ locations. These include health assessments in the office, self-declaration via the Wellness App or Poornata app, and home visits or diagnostic center bookings through the wellness App.
- The Activ Health app facilitates Digital Health Scans, completed by over 4,300 employees, enabling continuous health monitoring.
- Personalized coaching from certified doctors, nutritionists and fitness experts is offered to employees to improve health parameters, based on health risk classification. 52% of high-risk users reported significant symptom improvement
- Health screening and awareness sessions cover critical areas such as cancer, bone density, cholesterol, and hormonal health.
- Fitness and wellness sessions include yoga, meditation, physiotherapy, and smoking cessation programs.
- Active Dayz – among several other engagement initiatives – witnessed participation from 4,000 employees in the 10,000 steps per day challenge
- Wellbeing app saw 82% adoption rate among the employees.

2. Mental & Emotional Well-being

Integrating mental health into overall wellness, ABCL offers confidential counseling, peer support, and training to equip managers and employees with tools to recognize and address emotional challenges.

- The platforms, Mpower and Santulan provide round-the-clock

(24x7x365), multilingual counseling services to employees and families.

- The ‘Be a Friend’ campaign is a peer support program that trains volunteers as Emotional First Aiders (EFAs). 15 HR Team members have completed this training to become EAFs.
- Over 6,200 managers have received the ‘Every Life Matters’ handbook to help identify early distress signals and intervene appropriately.
- Regular webinars are conducted throughout the year focusing on topics such as mindfulness, stress reduction, and burnout prevention to build resilience.

3. Wellness Engagement & Campaigns

Wellness activities are designed to educate, motivate, and unite employees around shared health goals through diverse and interactive campaigns.

- The Wednesday Wellness series attracted over 800 participants across 8 webinars focused on nutrition, stress management, and chronic conditions.
- Wellness Week mobilized more than 10,000 employees in physical fitness challenges and awareness events such as Nukkad Natak, wellness camps and laughter therapy sessions.
- Monthly initiatives feature activities such as Tata Marathon 2025 (participation from 350 employees), sports leagues,

consultations, and health assessments.

- Creative contests such as Activ Week Contest, Zero Heat Recipe Contest, Paint Your Peace rewarded participants with wearables, vouchers, and other incentives, encouraging sustained participation.

4. Social Well-being & Personal Fulfilment

Efforts to build social connection and personal growth enhance workplace culture through structured volunteering, educational support, and community-driven interest groups.

- “Sanskaar”, the volunteering program engaged 87 employees in skill development, NGO collaboration, and giving back.
- Contributed INR 2.2 Crores to ABG AWOO Foundation through “Give Back Campaign” that supports children of colleagues in pursuing higher education.
- Hobby Circles offer platforms for employees to connect over shared interests, piloted successfully in the Health Insurance unit.
- Blood donation drives in Mumbai offices saw active employee participation with 150 donations recorded.

Collectively, these four pillars form an integrated health and wellness strategy that nurtures the physical, mental, and social dimensions of employee well-being.





Transforming Potential into Performance

At ABCL, learning is designed as a journey—one that evolves with each stage of an employee's career. From onboarding frontline sellers to shaping future leaders, the organization has built a dynamic learning architecture that adapts to individual growth paths while aligning with business priorities. Employees are empowered to take charge of their development through a flexible, self-directed model that offers access to a wide spectrum of functional, behavioural, and leadership modules.

Capability building is treated as a strategic lever for agility and performance. Programmes span critical domains such as finance, technology, customer experience, leadership, and regulatory compliance—ensuring that employees are equipped to meet

shifting market demands. Learning formats blend hands-on workshops, expert-led webinars, mentorship, and exposure to external forums, creating a rich ecosystem for continuous skill enhancement.

To serve a geographically dispersed workforce, ABCL delivers training through hybrid channels. Physical programmes include behavioural and leadership development via ABCL University, reaching over 10,000 employees; functional and induction training covering more than 41,000 employees; and targeted talent interventions like Leadership Training Development Programme (LTDP) and Young Talent Development Programme (YTDP), engaging over 500 high-potential individuals. This integrated approach ensures that learning is not only accessible but also relevant—driving both individual growth and enterprise capability.

Employees are empowered to take charge of their development through a flexible, self-directed model that offers access to a wide spectrum of functional, behavioural, and leadership modules.

Employee training hours for FY25 (in hours)

Gender	Senior Management	Middle Management	Junior Management	Staff on the Field
Male	3,234	86,425	5,62,925	7,97,643
Female	402	17,688	1,33,867	3,33,309
Total		19,35,494		

Average training hours per employee (in hours)

Gender	FY25	FY24	FY23	FY22
Male	36	38	35	42
Female	37	40	33	40

The ABCapital Learning App empowers employees with diverse training in functional skills and soft competencies. This digital platform ensures readiness for changing roles and strategic priorities.

ABCapital App: Enabling Scalable Skill Development:

ABCL supports continuous employee development through the ABCapital Learning App, a digital platform designed to deliver structured, role-relevant training. The app offers induction and regulatory modules for new hires, ensuring early alignment with compliance and business standards. **With over 350 functional courses across key domains and 30+ behavioural modules** focused on leadership, communication, and collaboration, the platform enables well-rounded capability building and prepares employees for evolving business needs.



Skill upgradation (in %)

Gender	FY25	FY24	FY23	FY22
Permanent Employees	93	91	91	95
Permanent Female Employees	93	91	91	96

MT Programmes:

ABCL's Young Talent Journey is a structured 18-month programme designed to accelerate the development of emerging talent. Participants undergo immersive orientation, cultural assimilation, and hands-on business exposure across functions. The journey includes leadership sessions, targeted development interventions, outbound learning experiences, and stretch assignments that build strategic

thinking and execution skills. Career conversations are embedded throughout, enabling personalized growth pathways and preparing participants for future leadership roles within the organization.

Empowering Excellence:

At Aditya Birla Group, our Competency Framework is a unified blueprint for building individual and organizational success. Anchored in Behavioural and Functional Competencies, it

sets clear expectations for how work is approached—not just what is achieved. By helping employees identify strengths and growth areas, it aligns personal development with the Group's strategic goals. Behavioural competencies foster collaboration and integrity across all levels, while Functional competencies equip teams with role-specific expertise. This structured model nurtures a high-performance culture and ensures consistency, agility, and purpose across our diverse businesses.

15,000+

E-learning Courses

2500+

Video-based modules

Gyanodaya Virtual Campus: Scaling Learning Through Digital Innovation:

The Gyanodaya Virtual Campus (GVC) represents the forefront of ABCL's digital learning ecosystem, powered by an advanced Learning Management System. Serving a dynamic global community of over 30,000 active learners, GVC delivers a seamless and immersive educational experience. By integrating technology with learning, GVC expands access, accelerates capability building, and supports a future-ready workforce.

	FY25	FY24	FY23	FY22
Employees who participated in learning programmes	93%	91%	89%	92%

Total training programmes categorized based on skillsets (in %)

	FY25
Behavioural and leadership skills	9,416
Functional	5,505
Induction + mandatory	314

Sessions conducted in different modes (in %) :

	FY25
Online	25,590
Physical conferences and Seminars	33,826

Future-Ready Learning:
Reimagining Capability with
Generative AI

ABCL has launched a transformative learning initiative that redefines how employees build skills for a fast-evolving business landscape. By embedding Generative AI into the learning experience, ABCL is shifting from traditional training models to intelligent, adaptive development pathways.

Interactive business simulations now offer real-time decision-making practice, while GenAI Role-Plays analyze learner videos to provide targeted feedback on sales performance and body language—already adopted by 56% of users. **The multilingual GenAI bot Succeedo**, powered by advanced AI and available in 14 Indian languages,

delivers instant sales support to over 17,600 employees, making learning contextual, accessible, and actionable.

Igniting Growth: Key Highlights
from the Learning Fest

In August 2024, ABCL participated in the ABG-wide Learning Fest, focused on the theme “Embrace the Future” and driven by skill development aligned with emerging opportunities. The initiative demonstrated widespread reach and participation across multiple platforms.

- The ONE ABC Mashaal reached 139 cities and 666 branches, spreading the learning momentum extensively.
- Over 36,000 employees participated in Learning Week activities, reflecting strong involvement across teams.
- The ABCapital Learning App recorded

more than 18,000 logins, indicating high digital engagement.

Recognition in Learning:

Our focus on creating a strong learning environment and advancing skills development has been acknowledged through prestigious awards. These honors highlight the impact of our commitment to continuous growth.

Awarded for '**Leading Practices in Learning & Development**' at the PeopleFirst HR Excellence Awards 2024.

Received the Silver Award for '**Excellence in Fostering a Culture of Continuous Learning and Upskilling**' at The Economic Times HR Awards 2025.

By integrating AI-powered tools, immersive formats, and large-scale engagement, ABCL is not just preparing its workforce for tomorrow—it's setting a new benchmark for learning innovation in the financial services industry.

13 Social & Relationship Capital

7.30 lakh

Lives impacted across
12 states

72%

Women beneficiaries

40

Project implementation
partners engaged

INR 65.51 Cr

Investment in CSR

Driving Social Impact: Our CSR Commitment
to Community Development

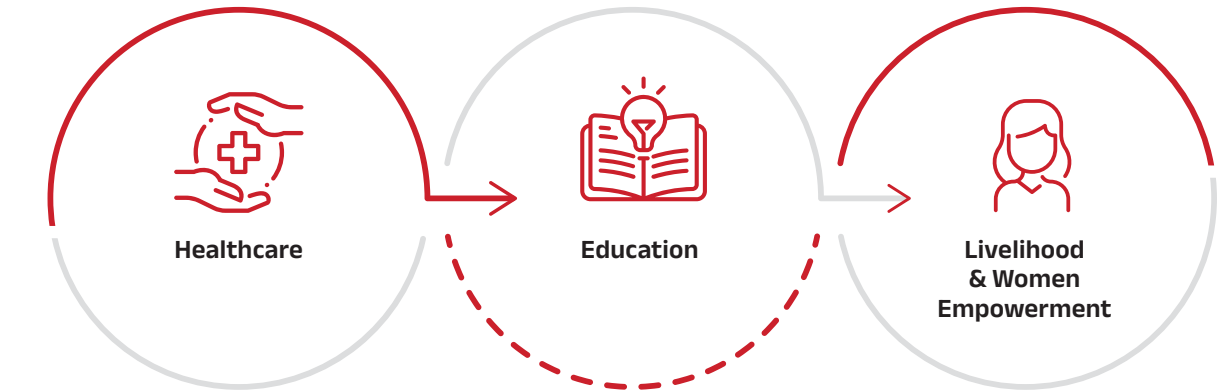
At ABCL, social responsibility is not an obligation, it is a foundational principle that guides our journey toward inclusive and sustainable development. Through the Aditya Birla Capital Foundation (ABCF), the dedicated CSR arm of ABCL, we undertake structured and impactful developmental initiatives across India.

Aditya Birla Group's CSR vision—to actively contribute to the social and economic development of the communities in which we operate and beyond. In doing so, build a better, sustainable way of life for the weaker, marginalized sections of society and enrich lives, being a force for good. The ethos of compassion, care, and empowerment is embedded in the DNA of ABCL , shaping our approach to community engagement.

Our CSR strategy is anchored on four core pillars:

- Embedding our social vision in our business vision, factoring CSR commitments.
- Structuring our execution with milestones, targets, performance management and accountability.
- Conducting third party audits to ensure compliance, transparency and effectiveness.
- Collaborating with the government and recourse to their subsidies in their development schemes.

In line with our strategic priorities, we place strong focus on women-centric initiatives, adopting a comprehensive life cycle approach to address their evolving needs. Our CSR programmes are structured around three broad thematic pillars:





Healthcare:
Advancing Well-being Across Communities:



Aligned with **SDG-3: Good Health and Well-being**, ABCF places healthcare at the heart of its CSR strategy, delivering impactful interventions across underserved regions. In FY 2024–25, over **4.44 lakh beneficiaries** were reached—**67% of whom were women**—through a range of targeted healthcare programmes.

4.44 lakh
beneficiaries

Our initiatives span a comprehensive spectrum of care:

- ✓ **Maternal & Child Health:** Enhanced prenatal and postnatal care, immunization, and nutrition support benefited **37,891 women** and **79,421 children** across Tamil Nadu, Odisha, Maharashtra, Karnataka, and Rajasthan.
- ✓ **Mobile Medical Units:** **10 units** provided doorstep primary healthcare to **1,69,315 individuals**, improving access in remote areas.
- ✓ **Anemia Control & Adolescent Health:** **42,022 schoolgirls** underwent hemoglobin testing and received sanitary napkins, iron-folic acid supplements, and awareness sessions—leading to improved health outcomes and positive behavioural change.
- ✓ **Cancer Care:** We supported **3,292 patients** with diagnostics and treatment, while **7,627 young women** received HPV vaccinations for cervical cancer prevention.
- ✓ **Health Infrastructure:** ABCF assisted **78 primary health centres**, enhancing service delivery in low-resource settings.

We also invested in critical infrastructure at two major public hospitals:

- ✓ **King George Medical University, Lucknow:** A Bone Marrow Transplant (BMT) unit was established to treat life-threatening hematological conditions in adults and children, positioning the facility as a regional referral centre.
- ✓ **Navi Mumbai Municipal Hospital, Nerul:** A comprehensive cancer care programme was launched, including a 10-bed OPD ward, screening facilities across **25 Urban Health Centres**, a cancer registry, and a fully equipped microbiology lab to support infection control and research.

Additional specialised care included:

- ✓ **65 congenital heart surgeries** for children from low-income families.
- ✓ **24 cochlear implants** enabling hearing-impaired children to experience sound for the first time.
- ✓ **Mental Health Support:** Our wellness programme offered counselling and one-on-one sessions to address emotional well-being

Through these initiatives, ABCF continues to strengthen healthcare access, improve outcomes, and build resilient communities—one life at a time.



Education:
Empowering Futures Through Learning:



In alignment with **SDG-4: Quality Education**, ABCF continues to drive inclusive and equitable learning opportunities across underserved communities. In FY 2024–25, our education programmes reached **1.44 lakh beneficiaries**, with **66% being girls**, reflecting our strong focus on gender equity in education.

Through strategic partnerships with NGOs and local stakeholders, ABCF supports a range of initiatives aimed at strengthening early learning, improving school infrastructure, and enabling access to higher education. Our efforts are anchored in four key areas: **Early Childhood Care, STEM education, school infrastructure development, and scholarship support.**

1.44 Lakh
beneficiaries

- ✓ **Anganwadi Centres:** We supported **226 Anganwadi centres** in Muzaffarpur, Bihar an aspirational district—through renovation, digitalization, and capacity building. These upgrades enhanced early childhood service delivery, benefiting **6,773 children** with improved health and developmental outcomes.
- ✓ **Mobile Science Labs:** To foster scientific curiosity and critical thinking, **22,329 students** from grades 6 to 10 engaged in hands-on experiments via **four Mobile Science Labs** deployed across government schools in Thane district, Maharashtra.
- ✓ **School Infrastructure Enhancement:** Across **98 schools** in Maharashtra, Uttar Pradesh, and Rajasthan, **43,300 students** benefited from improved facilities including safe drinking water, sanitation, and classroom furniture—leading to better attendance and learning engagement.
- ✓ **Scholarship Support:** Financial assistance was extended to **2,224 meritorious students** pursuing professional courses such as MBBS, B.Tech, and Nursing. Notably, **550 tribal girls** from Amravati, Wardha, and Nagpur were supported, enabling access to higher education and career pathways.

ABCF education initiatives are designed to create enriching learning environments, build foundational skills, and unlock long-term opportunities for children and youth—especially girls—across India.





Women Empowerment & Sustainable Livelihood: Enabling Economic Independence:

In alignment with **SDG-1, SDG-2, SDG-5, SDG-8, and SDG-10**, We continue to strengthen rural economies by creating sustainable income-generating opportunities, with a strong focus on empowering women. Our initiatives span across **Madhya Pradesh, Rajasthan, Karnataka, Odisha, Assam, Manipur, and Jharkhand**, positively impacting over **1.42 lakh individuals**, the majority of whom are women.

We support women through institution-building, capacity development of Self Help Groups (SHGs), Farmer Producer Companies (FPCs), and targeted programmes in entrepreneurship and financial literacy. These efforts are complemented by investments in land and water management, agri-infrastructure, and modern farming practices.

1.42 lakh
individuals

Key Highlights:

- ✓ **65,793 women farmers** in Madhya Pradesh and Rajasthan were trained in crop productivity, sustainable agriculture, market linkages, and soil-water conservation—leading to improved livelihoods and economic resilience.
- ✓ In rural Bangalore and Haveri, Karnataka, **19,376 women** received doorstep training in financial literacy and entrepreneurship via mobile vans, enabling access to financial services and market opportunities.
- ✓ **598 tribal women** in Jharkhand were supported through goat-rearing initiatives, providing a reliable source of income and economic stability.
- ✓ **100 women entrepreneurs** were equipped with skills and resources for sustainable beekeeping, including training and essential equipment such as protective gear and bee boxes.
- ✓ **19 women-led startups** across India were guided in developing impactful business and social solutions.
- ✓ **210 young women** were trained and certified in employable skills such as Account Assistants and Business Correspondents/Facilitators, enhancing their access to formal employment.

Through these integrated livelihood programmes, ABCF is enabling women to become agents of change in their communities—building economic independence, fostering entrepreneurship, and contributing to inclusive growth



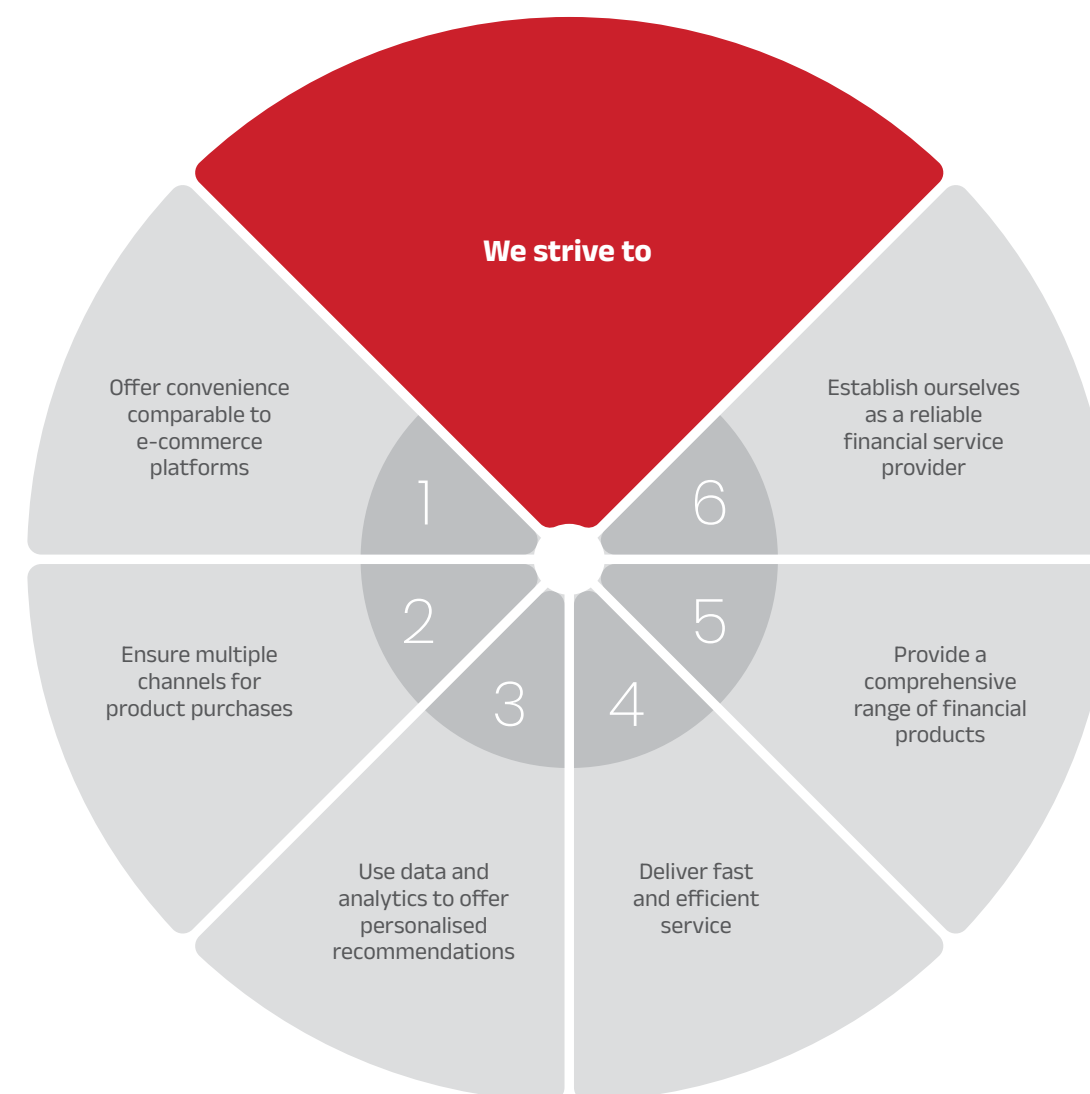
Beyond Transactions: Cultivating Trust

ABCL is redefining customer engagement by integrating responsive service with strategic technology. Our hybrid delivery model combines traditional branch-based support with

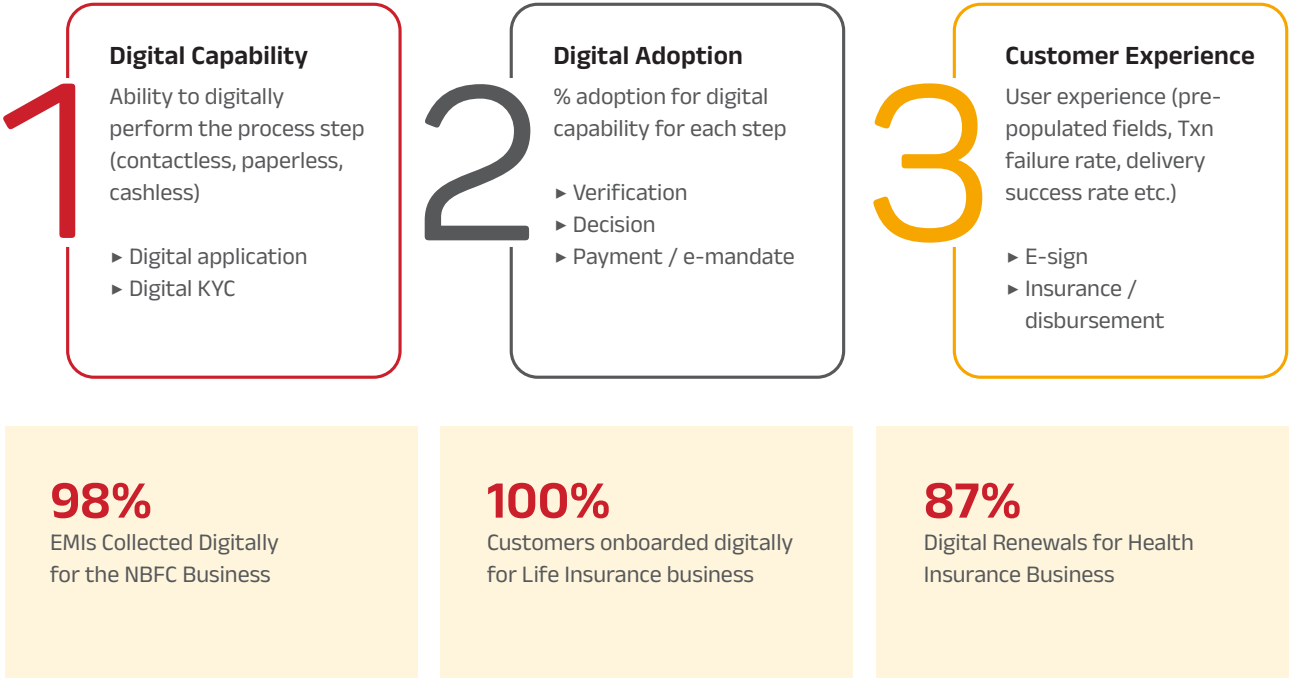
advanced digital platforms, including our website and mobile app—to ensure accessibility, convenience, and consistency across every touchpoint. Enabled by the One ABC framework, this approach allows us to deliver digital-first experiences that are intuitive, scalable, and aligned with

evolving customer expectations.

As on 31st March 2025, we serve approximately 37.5 million customers through a customer-centric strategy that prioritizes personalization, simplicity, and speed.



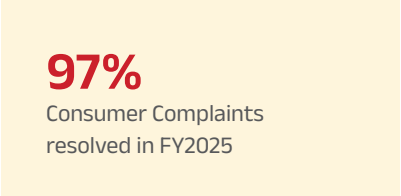
Our Digital Roadmap:



Strengthening Customer Trust through Efficient Feedback and Faster Resolution:

ABCL has established a four-tier grievance redressal framework designed to ensure timely and effective resolution of customer concerns. This system integrates advanced AI technologies, including chatbots and e-bots—with conventional channels

such as email, call centers, and in-person support, enabling customers to engage with us through their preferred mode of communication. A structured escalation matrix ensures that all grievances are addressed with speed and accountability.



14 Sustainability Governance

Our Risk Management Committee drives ESG integration through robust policies and a rigorous oversight.

Embedding ESG into Risk Oversight and Governance

ABCL embeds sustainability at the core of its governance through a robust risk management framework led by the Risk Management Committee, which reports to the Board. This committee works closely with business leaders to integrate ESG principles into operations, strategy, and compliance—reinforced by an Enterprise Risk Management system and a Business Continuity Policy that ensures organizational resilience.

The Committee plays a pivotal role in ensuring compliance with all applicable ESG regulations and standards, maintaining accurate and transparent disclosure of ESG parameters to stakeholders. It oversees the implementation and periodic review of various ESG-related policies approved by the Board, its Committees,

or Senior Management, ensuring they reflect ABCL's unwavering commitment to environmental, social, and governance principles. These policies are regularly assessed and updated to align with evolving regulatory requirements, industry best practices, and recommendations from relevant industry associations. Through this structured approach, the Committee reinforces our sustainable business practices and strengthens our governance framework. To maintain accountability and transparency, the Committee reports its findings, progress, and recommendations to the Board of Directors on a biannual basis, ensuring that ESG considerations remain integral to our strategic decision-making and long-term value creation.



Advancing Responsible Finance Through Environmental & Social Stewardship

ABCL integrates sustainable finance into its core operations through a structured Environmental and Social Management System (ESMS), comprising a comprehensive Environmental & Social (E&S) Policy and oversight by a dedicated ESG Management Committee. This framework aligns with the Asian Infrastructure Investment Bank’s (AIIB) 2024 Environmental and Social Framework, national regulations, global industry best practices (GIIP), and the Paris Agreement—embedding sustainability across every stage of the financing lifecycle. ESMS is created exclusively for multi-lateral line of credit offered to ABCL – NBFC.

For more details, you can refer to the ESMS Manual on our website : Aditya Birla Sustainability Report- Environmental and Social Policy

The E&S Policy guides the screening, assessment, and mitigation of environmental and social risks for projects.

Further strengthening its sustainability lens, ABCL evaluates eligible

projects through climate-focused criteria. In alignment with the Paris Agreement’s BB1 mitigation goals, the company prioritizes low-carbon development and energy efficiency. Each project undergoes a detailed physical climate risk assessment, with adaptation and resilience measures integrated in accordance with AIIB’s BB2 methodology. Projects are also assessed for consistency with national climate policies, sectoral strategies, and community priorities—ensuring alignment with both mitigation and resilience objectives.

Through this diligent and forward-looking framework, ABCL not only safeguards operational integrity but also drives measurable environmental and social impact. By aligning financial growth with responsible stewardship, the company continues to champion sustainable development across its investment ecosystem.

Driving Resilience Through Robust Risk and Compliance

At ABCL, we maintain a robust Enterprise Risk Management and internal audit framework to uphold regulatory and operational integrity. These systems help us identify and

mitigate risks, ensure compliance with evolving standards, and strengthen resilience and stakeholder trust.

Embedding Integrity in Every Business Decision

At ABCL, integrity drives our business. Clear policies safeguard employee and stakeholder rights while deterring money laundering, corruption, and unfair practices. Our Code of Conduct ensures ethical behavior across all levels, supported by transparent reporting, an independent Corporate Panel, and a Whistleblower Policy that fosters accountability and principled governance.

Institutionalizing Human Rights and Workplace Dignity

At ABCL, we uphold human rights and dignity for employees, communities, and partners in line with global standards such as SA8000. Our policies prohibit exploitation, forced labour, and abuse. Governance mechanisms—including the POSH Internal Committee, Code of Conduct Committee, and Whistleblower Policy—ensure swift, fair resolution of concerns. We are also developing a human rights training module to deepen awareness and reinforce ethical, responsible practices across our operations.

Data Privacy & Cybersecurity: Safeguarding Digital Trust

With the growing reliance on digital platforms, the threat landscape has evolved—ranging from ransomware and data breaches to denial-of-service attacks—making advanced cyber security and data privacy practices essential for safeguarding trust and ensuring uninterrupted service.

No consumer complaints

received for data privacy or cyber security

0

instance of data breach in FY25

Cybersecurity – Fortifying the Digital Backbone

Cybersecurity Framework: ABCL adheres to international best practices, including ISO 27001:2022, to comply with applicable laws and regulatory requirements, thereby ensuring robust cybersecurity governance aligned with both domestic and global standards.	Dedicated Security Teams & Governance: Our information and cyber security governance is overseen by Board-level committees—IT Strategy, Risk Management, and Audit—chaired by Independent Directors. At the executive level, specialized committees manage key IT and cyber risks, supported by a dedicated Information Security Team led by the CISO. This team operates under a robust governance program with clear policies and processes, reporting to Risk Management at both entity and Group levels for comprehensive oversight.	Continuous monitoring and auditing: We conduct regular self-assessments and audits to identify and mitigate cyber risks, supported by our Cyber Security Operation Centre’s 24/7 monitoring of digital assets, including cloud and VPN environments. Enhanced data loss prevention rules protect sensitive financial data, while our cloud security framework ensures continuous protection against threats.	Business & Service Continuity Response: Security frameworks were adapted for remote work, ensuring secure access for employees and vendors, which is crucial in the fast-paced financial services environment.	Cybersecurity awareness & training: To enhance cybersecurity awareness, we provide detailed remote work advisories, mandatory security training for new hires, and monthly phishing simulations. Our Cyber Jagrookta Diwas initiative includes annual refresher courses, monthly video sessions, and ongoing awareness programs. Regular training and simulations ensure staff remain vigilant and well-prepared against cyber threats.
--	--	--	--	---





Privacy and risk management are integral to ABCL’s customer interactions and business continuity.

In a digital-first world, we reinforce security through robust privacy protocols and vigilant safeguards

Embedding Data Privacy into Every Interaction:

Our practices are aligned with applicable laws and seamlessly integrated into daily customer interactions. By embedding privacy into our operations and proactively addressing risks, we ensure compliance while creating a secure and transparent environment for all stakeholders.

Data privacy framework and compliance:

We adhere to the principles outlined in the Digital Personal Data Protection Bill, 2023—ensuring that every customer interaction meets the highest standards of privacy protection, especially critical in the financial services sector where sensitive personal and financial data is involved. To strengthen our approach, we incorporate global best practices such as the General Data Protection Regulation (GDPR) and guidance from the International Association of Privacy Professionals (IAPP).

Centralized Privacy Management:

Every employee and business unit shares responsibility for upholding data privacy and adhering to relevant laws. Oversight is maintained through a dedicated Data Protection Officer (DPO) and a clearly defined governance structure, ensuring consistency, accountability, and transparency in how we manage and protect customer data.

Through advanced technical safeguards, ongoing employee awareness, and alignment with evolving regulations, ABCL protects customer data and fortifies business continuity. This integrated approach not only ensures compliance—it strengthens trust and positions the company for secure, sustainable growth in a digital-first world.

GRI Context Index

GRI Standards	Disclosures	Report in Consideration - Annual Report (AR) / Sustianbility Impact Book (SIB)	Reference Section	Page No.
GRI 2 : General Disclosures 2021	2-1 Organisational details	AR	Corporate Structure	11
			BRSR A2 & A5	178
		SIB	About our Business	6,7
	2-2 Entities included in the Organisation's sustainability reporting	AR	Board's Report	102
			BRSR A13	178
			BRSR A23	181
		SIB	Reporting Period & Boundary	5
			Corporate Structure	7
	2-3 Reporting period, frequency and contact point	AR	BRSR A6, A7, A9, A12	178
		SIB	About the Report	5
	2-4 Restatements of information	SIB	About the Report	5
	2-5 External assurance	AR	BRSR A14	178
	2-6 Activities, value chain and other business relationships	AR	Our Strategic Approach	12, 13, 14, 15
			Business performance	18-27
			BRSR A16, A17, A18, A19	178-179
			BRSR P9-L1	219.00
	2-7 Employees	AR	People	36-39
		SIB	BRSR A20	180
	2-8 Workers who are not employees	AR	Human Capital	45-52
			BRSR A20	180
	2-9 Governance structure and composition	AR	BRSR P3-E1	197
			Governance	48-51
			Board of Directors	58-61
			Corporate Information	62
	2-10 Nomination and selection of the highest governance body	AR	Corporate governance report	126-147
			BRSR B9	190
			Board's Report	111
			Corporate governance report	131 and 136
	2-11 Chair of the highest governance body	AR	BRSR P1-E6	193
			BRSR P1-L2	195

GRI Standards	Disclosures	Report in Consideration - Annual Report (AR) / Sustianbility Impact Book (SIB)	Reference Section	Page No.
GRI 2 : General Disclosures 2021	2-12 Role of the highest governance body in overseeing the management of impacts	AR	Governance	48-51
			Board of Directors	58-61
			Corporate governance report	129
	2-13 Delegation of responsibility for managing impacts	AR	Governance	48-51
			Board of Directors	58-61
			Corporate governance report	129
	2-14 Role of the highest governance body in sustainability reporting	AR	BRSR B9	190
		SIB	Sustainability governance	59
	2-15 Conflicts of interest	AR	Governance	48-51
			BRSR P1 E6	193
			BRSR P1-L2	195
	2-16 Communication of critical concerns	AR	BRSR A25	182
			Governance	50
	2-17 Collective knowledge of the highest governance body	AR	Corporate governance report	129
	2-18 Evaluation of the performance of the highest governance body	AR	Governance	50
	2-19 Remuneration policies	AR	Board's Report	117 and 121 - 122
			Corporate governance report	135 - 136
			BRSR P5-E3	204-205
	2-20 Process to determine remuneration	AR	Corporate governance report	135 - 136
			BRSR P5-E3	204-205
	2-21 Annual total compensation ratio	-	-	-
	2-22 Statement on sustainable development strategy	AR	Chairman's letter to shareholders	1 to 3
			Managing Director & CEO's letter to shareholders	4 to 7
			BRSR B7	190
	2-23 Policy commitments	AR	BRSR B1	189
			BRSR P1-E4	193
			BRSR P9-E5	219
	2-24 Embedding policy commitments	AR	BRSR B1	189
			BRSR P1-E1	192
			BRSR P5-E1	204
			BRSR P5-E9	206

GRI Standards	Disclosures	Report in Consideration - Annual Report (AR) / Sustianbility Impact Book (SIB)	Reference Section	Page No.
GRI 2 : General Disclosures 2021	2-25 Processes to remediate negative impacts	AR	BRSR A-25	182
			BRSR P3-E9	198
			BRSR P5-E5, P5-E8	205
			BRSR P8-E3	215
			BRSR P9-E1	217-218
	2-26 Mechanisms for seeking advice and raising concerns	AR	Governance	51
			Corporate governance report	147
	2-27 Compliance with laws and regulations	AR	Corporate governance report	149
	2-28 Membership associations	AR	Governance	51
			BRSR P7E1	214
	2-29 Approach to stakeholder engagement	AR	BRSR A26	183
		AR	BRSR P4-E1, P4-E2, P4-L1, P4-L3	202, 203
GRI 3 : Material Topics 2021	3-1 Process to determine material topics	SIB	Stakeholder Engagement	10,11
		AR	BRSR P3-E7	197
	3-2 List of material topics	AR	BRSR A26	183-188
		SIB	BRSR P4-E2, L2	2,02,203
	3-3 Management of material topics	SIB	Materiality Assessment	12
		AR	BRSR A26	183-188
	3-3 Management of material topics	SIB	Materiality Assessment	13-14
		AR	BRSR A26	183-188
GRI 201: Economic Performance 2016	201-1 Direct economic value generated and distributed	SIB	BRSR A26	Financial Capital 36
	201-2 Financial implications and other risks and opportunities due to climate change	AR	BRSR A26	183-188
	201-3 Defined benefit plan obligations and other retirement plans	AR	BRSR P3-E2	198
	201-4 Financial assistance received from government	-	-	-
GRI 202: Market Presence 2016	202-1 Ratios of standard entry level wage by gender compared to local minimum wage	AR	BRSR P5-E2	204
	202-2 Proportion of senior management hired from the local community	-	-	-
GRI 203: Indirect Economic Impacts 2016	203-1 Infrastructure investments and services supported	AR	BRSR A24	181
			BRSR P8-E5, P8-L2 and P8-L6	215 - 217
	203-2 Significant indirect economic impacts	AR	Communities	40-47
			BRSR P8	215-217
		SIB	Social & Relationship Capital	53-56

GRI Standards	Disclosures	Report in Consideration - Annual Report (AR) / Sustianbility Impact Book (SIB)	Reference Section	Page No.
GRI 204: Procurement Practices 2016	204-1 Proportion of spending on local suppliers	-	-	-
GRI 205: Anticorruption 2016	205-1 Operations assessed for risks related to corruption	AR	Risk management	52-57
	205-2 Communication and training about anti-corruption policies and procedures	AR	BRSR P1-E4	193
	205-3 Confirmed incidents of corruption and actions taken	AR	BRSR P1-E5 and P1-E7	193
GRI 206: Anticompetitive Behavior 2016	206-1 Legal actions for anti-competitive behaviour, anti-trust and monopoly practices	-	-	-
GRI 207: Tax 2019			Auditor's statement	235-236
	207-1 Approach to tax	AR	Standalone financial statements	236
	207-2 Tax governance, control and risk management	AR	Auditor's statement	235-236
	207-3 Stakeholder engagement and management of concerns related to tax	AR SIB	BRSR A26 Stakeholder Engagement	188 10,11
	207-4 Country-by-country reporting	-	-	-
GRI 301: Materials 2016	301-1 Materials used by weight or volume	-	-	-
	301-2 Recycled input materials used	-	-	-
	301-3 Reclaimed products and their packaging materials	-	-	-
GRI 302: Energy 2016	302-1 Energy consumption within the Organisation	AR	BRSR P6-E1	207
		AR	Planet	33
		SIB	Natural Capital	40-41
	302-2 Energy consumption outside of the Organisation	AR	BRSR P6-E1	207
		SIB	Natural Capital	40-41
	302-3 Energy intensity	AR	BRSR P6-E1	207
		SIB	Natural Capital	40-41
	302-4 Reduction of energy consumption	SIB	Natural Capital	40-41
	302-5 Reductions in energy requirements of products and services	-	-	-

GRI Standards	Disclosures	Report in Consideration - Annual Report (AR) / Sustianbility Impact Book (SIB)	Reference Section	Page No.
GRI 303: Water and Effluents 2018	303-1 Interactions with water as a shared resource	AR	Planet	35
		SIB	Natural Capital	42
	303-2 Management of water discharge-related impacts	SIB	Natural Capital	42
	303-3 Water withdrawal	AR	Planet	35
			BRSR P6-E3	207-208
	303-4 Water discharge	AR	BRSR P6-E3	208
	303-5 Water consumption	AR	BRSR P6-E3	207-208
GRI 304: Biodiversity 2016	304-1 Operational sites owned, leased, managed in or adjacent to, protected areas and areas of high biodiversity value outside protected areas	-	-	-
	304-2 Significant impacts of activities, products and services on biodiversity	-	-	-
	304-3 Habitats protected or restored	-	-	-
	304-4 IUCN Red List species and national conservation list species with habitats in areas affected by operations	-	-	-
GRI 305: Emissions 2016	305-1 Direct (Scope 1) GHG emissions	AR	Planet	33
		SIB	BRSR P6-E7	209
	305-2 Energy indirect (Scope 2) GHG emissions	AR	Planet	33
			BRSR P6-E7	209
	305-3 Other indirect (Scope 3) GHG emissions	SIB	Natural Capital	40
	305-4 GHG emissions intensity	AR	BRSR P6-E7	209
	305-5 Reduction of GHG emissions	AR	BRSR P6-E7	209
	305-6 Emissions of ozone-depleting substances (ODS)	-	-	-
	305-7 Nitrogen oxides (NOx), sulphur oxides (SOx) and other significant air emissions	-	-	-

GRI Standards	Disclosures	Report in Consideration - Annual Report (AR) / Sustianbility Impact Book (SIB)	Reference Section	Page No.
GRI 306: Waste 2020	306-1 Waste generation and significant waste-related impacts	AR	Planet	34-35
		SIB	Natural Capital	43-44
	306-2 Management of significant waste-related impacts	AR	Planet	34-35
		SIB	Natural Capital	43-44
	306-3 Waste generated	AR	Planet	34-35
		SIB	BRSR P6-E 9,10	210
	306-4 Waste diverted from disposal	SIB	Natural Capital	43-44
		AR	Planet	34-35
		SIB	BRSR P6-E 9,10	210
	306-5 Waste directed to disposal	AR	Planet	34-35
		SIB	BRSR P6-E 9,10	210
GRI 308: Supplier Environmental Assessment 2016	308-1 New suppliers that were screened using environmental criteria	-	-	-
	308-2 Negative environmental impacts in the supply chain and actions taken	-	-	-
GRI 401: Employment 2016	401-1 New employee hires and employee turnover	AR	BRSR A22	180
		SIB	Human Capital	46
	401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees	AR	BRSR P3-E1	197
		AR	BRSR P3-E5	198
GRI 402: Labor/ Management Relations 2016	402-1 Minimum notice periods regarding operational changes	-	-	-
GRI 403: Occupational Health and Safety 2018	403-1 Occupational health and safety management system	AR	BRSR P3-E10, 12	199, 200
		SIB	Human Capital	48,49
	403-2 Hazard identification, risk assessment and incident investigation	AR	BRSR P3-E10, 12	199, 200
		AR	BRSR P3-E10, 12	199, 200
	403-3 Occupational health services	SIB	Human Capital	48,49
		SIB	Human Capital	48,49
	403-4 Worker participation, consultation and communication on occupational health and safety	SIB	Human Capital	48,49
		AR	BRSR P3-E10, 12	199, 200
	403-5 Worker training on occupational health and safety	SIB	BRSR P3-E8	199
		SIB	Human Capital	48,49
	403-6 Promotion of worker health	SIB	Human Capital	48,49

GRI Standards	Disclosures	Report in Consideration - Annual Report (AR) / Sustianbility Impact Book (SIB)	Reference Section	Page No.
GRI 403: Occupational Health and Safety 2018	403-7 Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	SIB	Human Capital	48,49
		SIB	Human Capital	48,49
	403-8 Workers covered by an occupational health and safety management system	SIB	Human Capital	48,49
	403-9 Work-related injuries	AR	BRSR P3-E11	200
	403-10 Work-related ill health	AR	BRSR P3-E11	200
GRI 404: Training and Education 2016	404-1 Average hours of training per year per employee	AR	BRSR P3-E8	199
			BRSR P5-E1	204
		SIB	People	38-39
	404-2 Programmes for upgrading employee skills and transition assistance programmes	SIB	Human Capital	50-52
			People	38-39
		AR	BRSR P3-E8	199
	404-3 Percentage of employees receiving regular performance and career development reviews	SIB	Human Capital	50-52
GRI 405: Diversity and Equal Opportunity 2016	405-1 Diversity of governance bodies and employees	AR	Board of Directors	58-59
			People	37
		SIB	BRSR A20, A21	180
	405-2 Ratio of basic salary and remuneration of women to men	SIB	Human Capital	46-47
GRI 406: Nondiscrimination 2016	406-1 Incidents of discrimination and corrective actions taken	AR	BRSR P5-E2	204
		AR	BRSR P5-E6, P5-E7	205
GRI 407: Freedom of Association and Collective Bargaining 2016	407-1 Operations and suppliers in which the right to freedom of association and collective bargaining may be at risk	AR	BRSR P3-E7	198
GRI 408: Child Labor 2016	408-1 Operations and suppliers at significant risk for incidents of child labour	-	-	-
GRI 409: Forced or Compulsory Labor 2016	409-1 Operations and suppliers at significant risk for incidents of forced or compulsory labour	-	-	-
GRI 410: Security Practices 2016	410-1 Security personnel trained in human rights policies or procedures	AR	BRSR P5-E1	204
GRI 411: Rights of Indigenous Peoples 2016	411-1 Incidents of violations involving rights of indigenous peoples	-	-	-

GRI Standards	Disclosures	Report in Consideration - Annual Report (AR) / Sustianbility Impact Book (SIB)	Reference Section	Page No.
GRI 413: Local Communities 2016	413-1 Operations with local community engagement, impact assessments and development programmes	AR	BRSR P8-E3, E-5, P8-L2, P8-L6	215-217
		SIB	The ABCD of Purpose-Led Progress	22-34
	413-2 Operations with significant actual and potential negative impacts on local communities	-	-	-
GRI 414: Supplier Social Assessment 2016	414-1 New suppliers that were screened using social criteria	AR	BRSR P2-E2	196
	414-2 Negative social impacts in the supply chain and actions taken	AR	BRSR P5-L4	206
GRI 415: Public Policy 2016	415-1 Political contributions	-	-	-
GRI 416: Customer Health and Safety 2016	416-1 Assessment of the health and safety impacts of product and service categories	-	-	-
	416-2 Incidents of non-compliance concerning the health and safety impacts of products and services	-	-	-
GRI 417: Marketing and Labelling 2016	417-1 Requirements for product and service information and labelling	AR	BRSR P9-L4	220
	417-2 Incidents of non-compliance concerning product and service information and labelling	-	-	-
	417-3 Incidents of non-compliance concerning marketing communications	-	-	-
GRI 418: Customer Privacy 2016	418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	AR	BRSR P9-E3, P9-E7	218 - 219
		SIB	Data Privacy & Cybersecurity: Safeguarding Digital Trust	61 - 62



**ADITYA BIRLA
CAPITAL**

Aditya Birla Capital Ltd.

One Indiabulls Centre, Tower 1,
18th Floor, Jupiter Mill Compound,
841, Senapati Bapat Marg,
Elphinstone Road, Mumbai – 400 013

(T) +91 22 4356 7000
(F) +91 22 4356 7111
abc.secretarial@adityabirlacapital.com
www.adityabirlacapital.com