

About Aditya Birla Finance Limited, an Aditya Birla Capital Company

Aditya Birla Finance Limited (“ABFL”) is among the leading well-diversified financial services company in India offering end-to-end lending, financing and wealth management solutions to a wide range of customers across the country. ABFL is registered with RBI as a systemically important non-deposit accepting non-banking finance company (“NBFC”) and ranks among the top five largest private diversified NBFCs in India based on AUM as of March 31, 2017 (source: CRISIL).

For the quarter ended June 30, 2017, the loan book was at Rs. 362 billion. Along with its growth, ABFL has maintained healthy asset quality with GNPA at 0.5% as of June 30, 2017 on 90 DPD. This is reflected in its short term credit rating of A1+ by ICRA, long term credit rating of AA+ (with stable outlook) by ICRA and perpetual debt credit rating of AA (with stable outlook) by ICRA and India Ratings.

Aditya Birla Capital Limited (ABCL), the holding company, is a Universal Financial Solutions Provider and one of the largest financial services players in India. It is committed to serving the end-to-end financial needs of its retail and corporate customers under a unified brand — Aditya Birla Capital. Delivering a wide range of money solutions for protecting, investing and financing, Aditya Birla Capital serves millions of customers across the country.

Apart from NBFC, ABCL has a significant presence across several business sectors including asset management, life insurance, health insurance, housing finance, private equity, general insurance broking, wealth management, broking, online personal finance management and pension fund management.

Aditya Birla Capital, through its subsidiaries and joint ventures, manages aggregate assets worth Rs. 2,613 billion and has a lending book of Rs. 411 billion as of June 30th, 2017.