



**ADITYA BIRLA
CAPITAL**

PROTECTING INVESTING FINANCING ADVISING

September 6, 2017

BSE Limited
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai 400 001

**The National Stock Exchange of India
Limited,**

Exchange Plaza, 5th Floor,
Plot. C/1, G-Block,
Bandra-Kurla Complex,
Bandra (East),
Mumbai 400 051

Scrip ID: ABCAPITAL

Symbol: ABCAPITAL

Dear Sirs,

Sub: Intimation of Schedule of Analyst/Institutional Investor Meeting

Pursuant to Regulation 46(2)(o) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI LODR"), the schedule of Analyst/Institutional Investor Meet in respect of the Company is as under:

Date of Meeting	Name of Conference	Type of Meeting	Venue of Meeting
6/September/2017	CEO Track : ABCL – Making of a Financial Services Conglomerate at Motilal Oswal 13th Annual Global Investor Conference, 2017	Group Meeting	Mumbai

The presentation discussed during these meetings is enclosed. The aforesaid information of this meeting has been uploaded on the Company's website www.adityabirlacapital.com. Please note that no unpublished price sensitive information was shared during this meeting. This is for your information and records.

Thanking you,

Yours faithfully,
For **Aditya Birla Capital Limited**

Pinky Mehta

Pinky Mehta
Whole Time Director & CFO
(DIN: 00020429)

Encl. a.a.

Aditya Birla Capital Ltd.
(Formerly known as Aditya Birla Financial Services Ltd.)
One Indiabulls Centre, Tower 1, 18th Floor, Jupiter Mill Compound,
841, Senapati Bapat Marg, Elphinstone Road, Mumbai 400 013
+91 22 4356 7000 | abc.secretarial@adityabirla.com | www.adityabirlacapital.com



Registered Office:
Indian Rayon Compound, Veraval - 362 266. Gujarat.
+91 28762 45711

CIN: U67120GJ2007PLC058890

Aditya Birla Capital

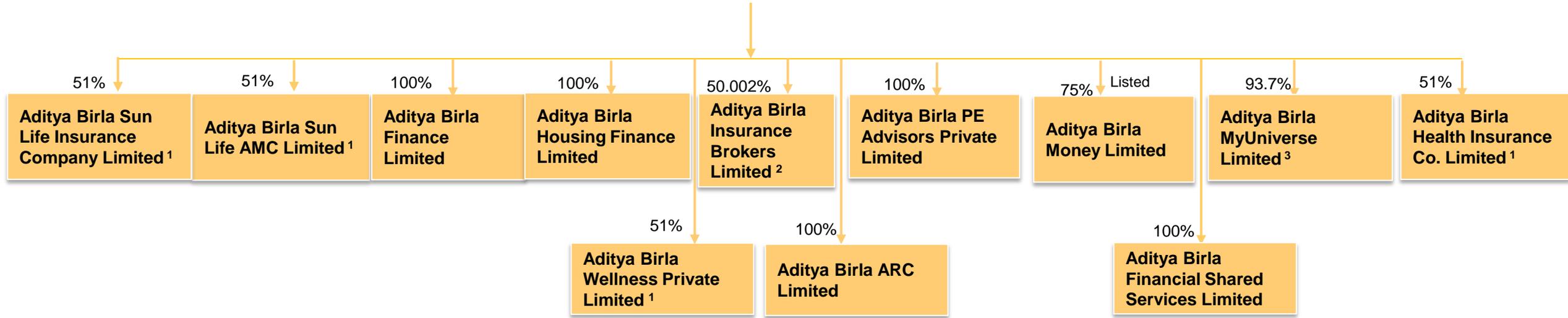
Making of a Financial Services Conglomerate

September 2017



Aditya Birla Capital

Structure



¹ Indicates JV. ² 49.998% of ABIBL is held by Infocyper India Pvt Ltd. ³ 6.3% of ABCSL is held by employee welfare trust (under ESOP)
Note: ABCL structure contains major subsidiaries and excludes step down subsidiaries, if any

To be a Leader

Among
Top 5

Largest Private Diversified
NBFCs in India¹

4

Asset Management Company
in India

5

Private Life Insurance Company
in India²

Among
Top 5

General Insurance Brokers
in India

and Role Model

- Renowned for risk management, investor education, product innovation and fund management capabilities
- Acknowledged for leadership development practices and talent management
- Among the best 3 financial services players to work for (as per study by Great Place to Work Institute, 2016)

in a Broad based & Integrated financial services business

- Present across the spectrum of financial services and catering to varied needs of our customer across their lifetime
- An integrated play with a competitive edge through sharing of best practices, deriving cross – business synergies & providing talent pool with world of opportunity to grow

¹based on AUM as of March 31, 2017 ²FYP Annual Premium Equivalent (APE) = 100% of regular premium + 10% of single premium including both individual & group premium

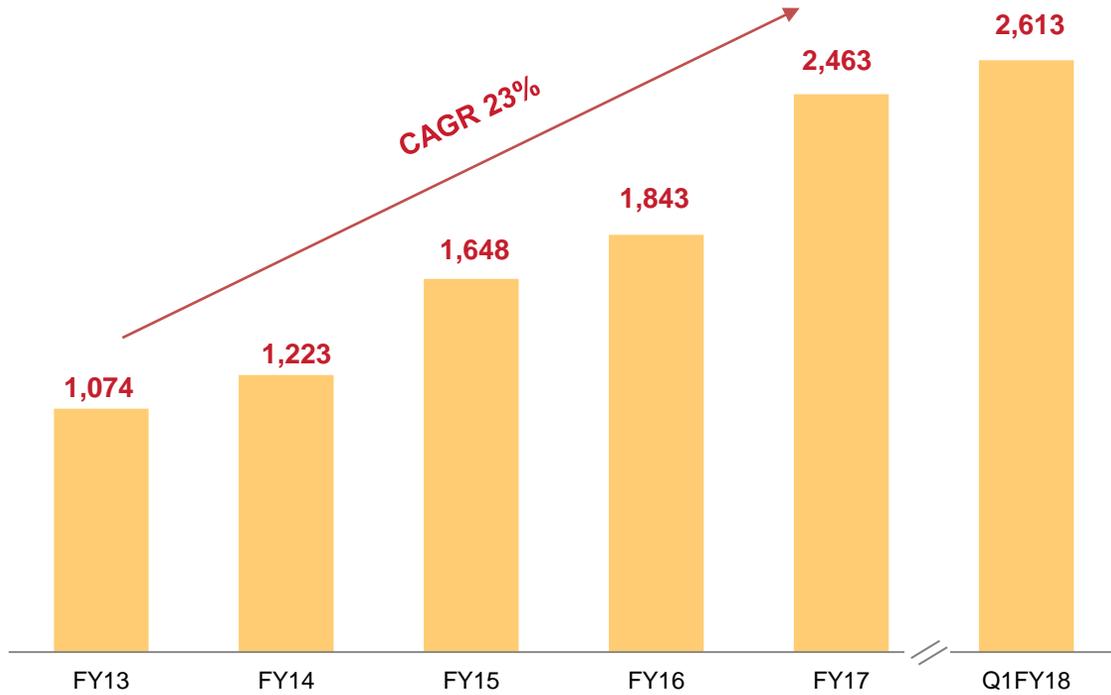
Source: Crisil, AMFI, IRDAI & Company Reports

Aditya Birla Capital

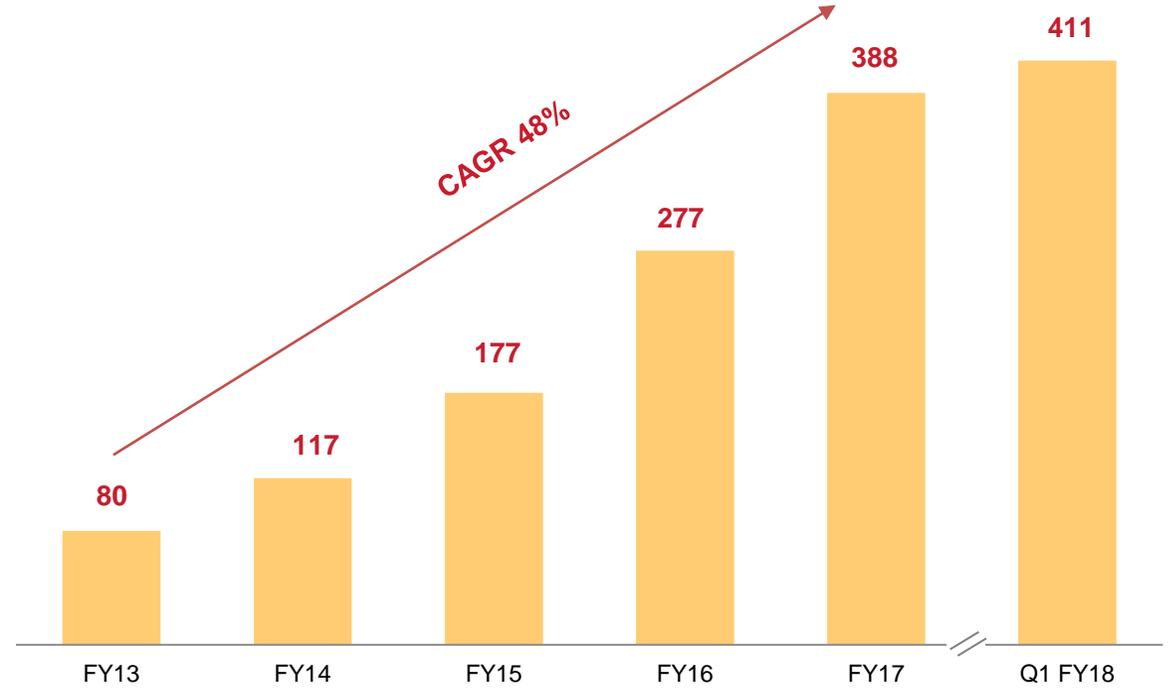
Key metrics



AUM* (₹ Bn)



Lending Book** (₹ Bn)



*Includes AUM of Life & Health Insurance, Private Equity and quarterly average AUM of Asset Management businesses.

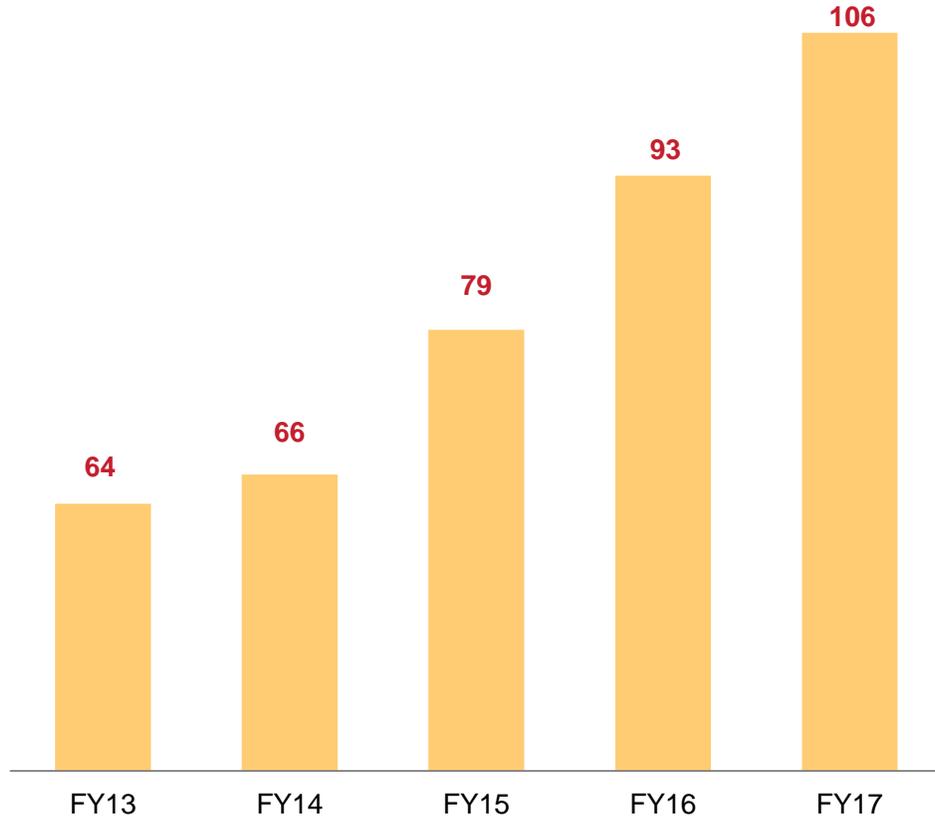
**Includes Lending Book of NBFC & Housing Finance businesses

Aditya Birla Capital

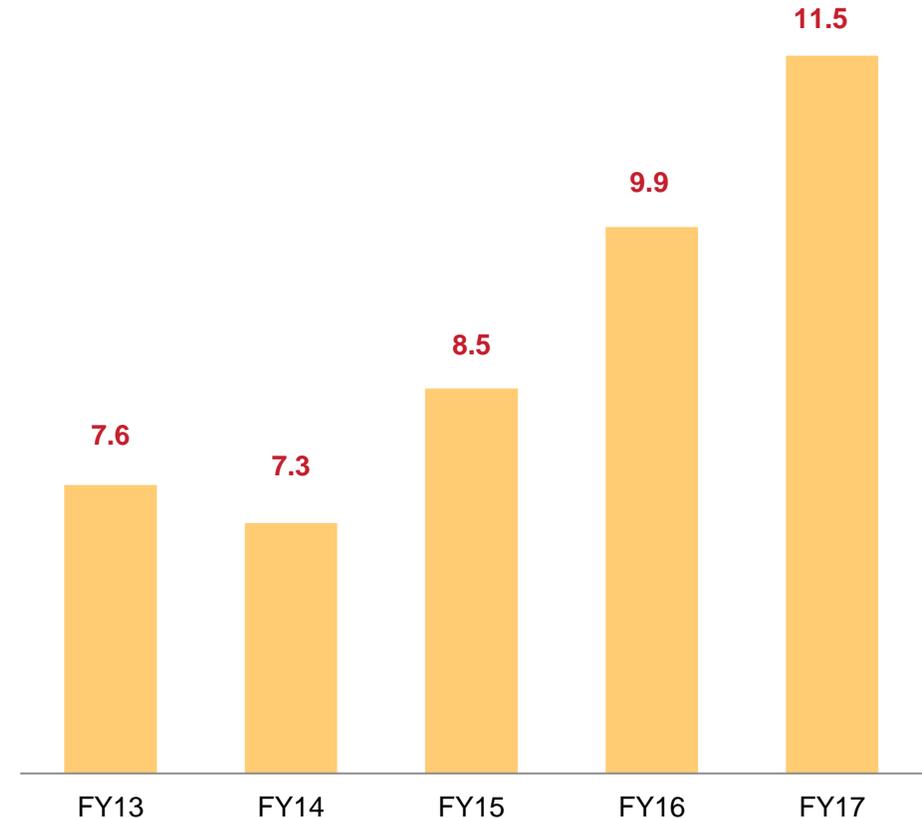
Aggregated financial information (incl. minority interest)



Revenue (₹ Bn)



PBT (₹ Bn)

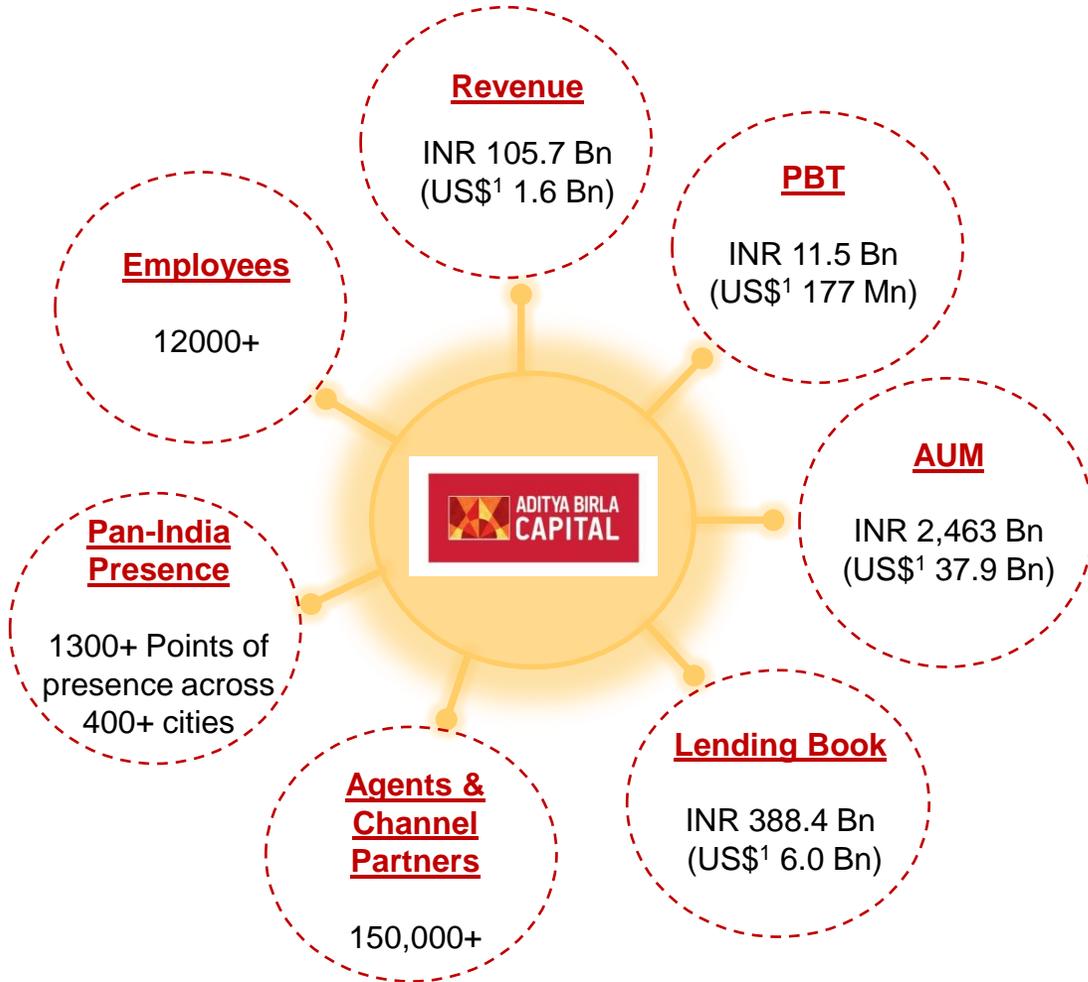


Note: To make the performance comparable, the aggregate Revenue and PBT above represent a summation of 100% of the financial information contained in the IGAAP financial statements of the individual subsidiaries / joint ventures of ABCL for all years and IRDAI financials of Life & Health Insurance JVs for FY17, before any adjustments, inter-company eliminations or minority interest. This financial information is unaudited.

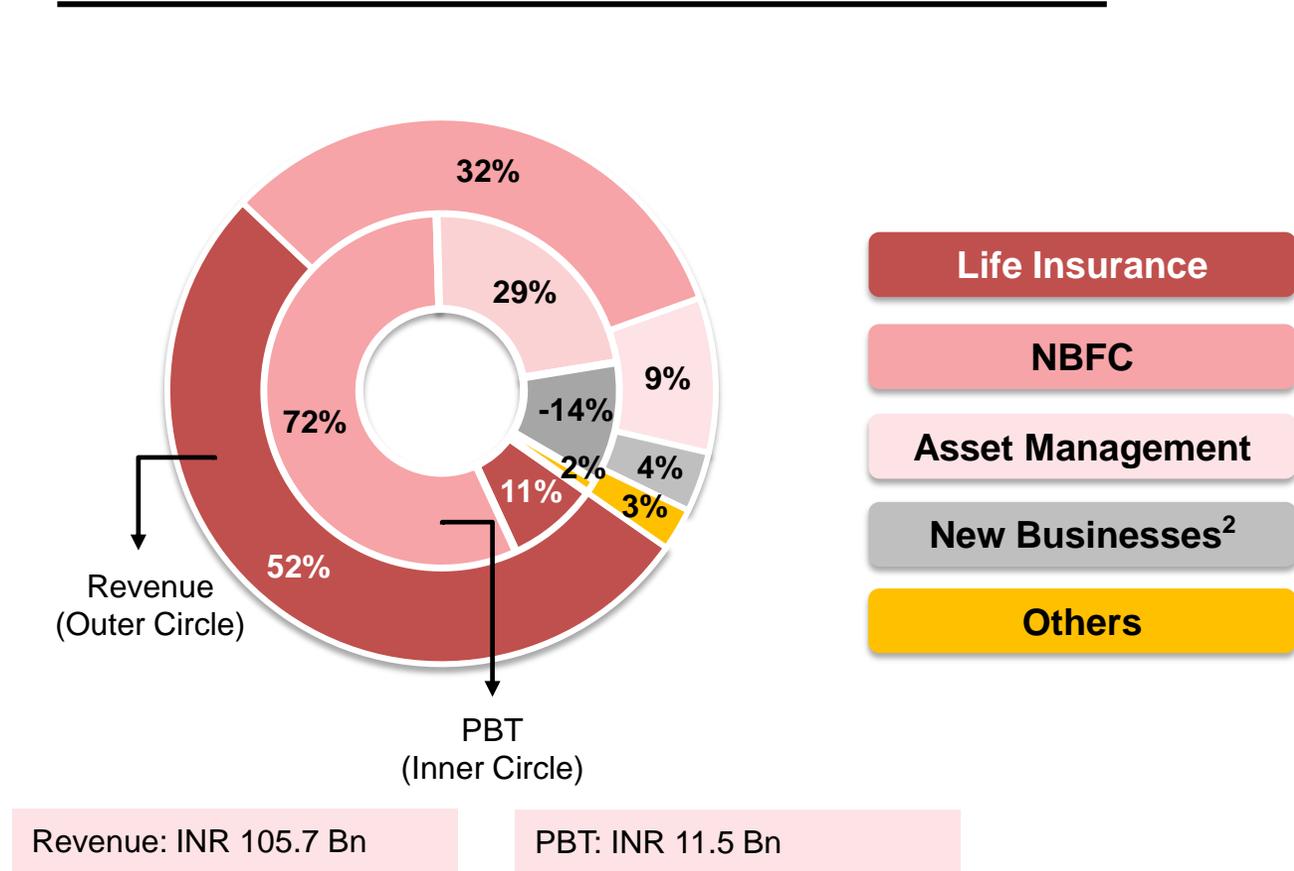
Aditya Birla Capital Limited (ABCL) consolidated Revenue & PBT for FY17 stood at INR 58 Bn & INR 10.7 Bn respectively. Aditya Birla Nuvo Limited transferred its 51% stake in Birla Sun Life Insurance (BSLI) to ABCL w.e.f 23rd March 2017. Hence, BSLI has been consolidated in the FY17 financials of ABCL for 9 days only. Kindly refer to our website (www.adityabirlacapital.com) for further details.

Aditya Birla Capital

A Snapshot



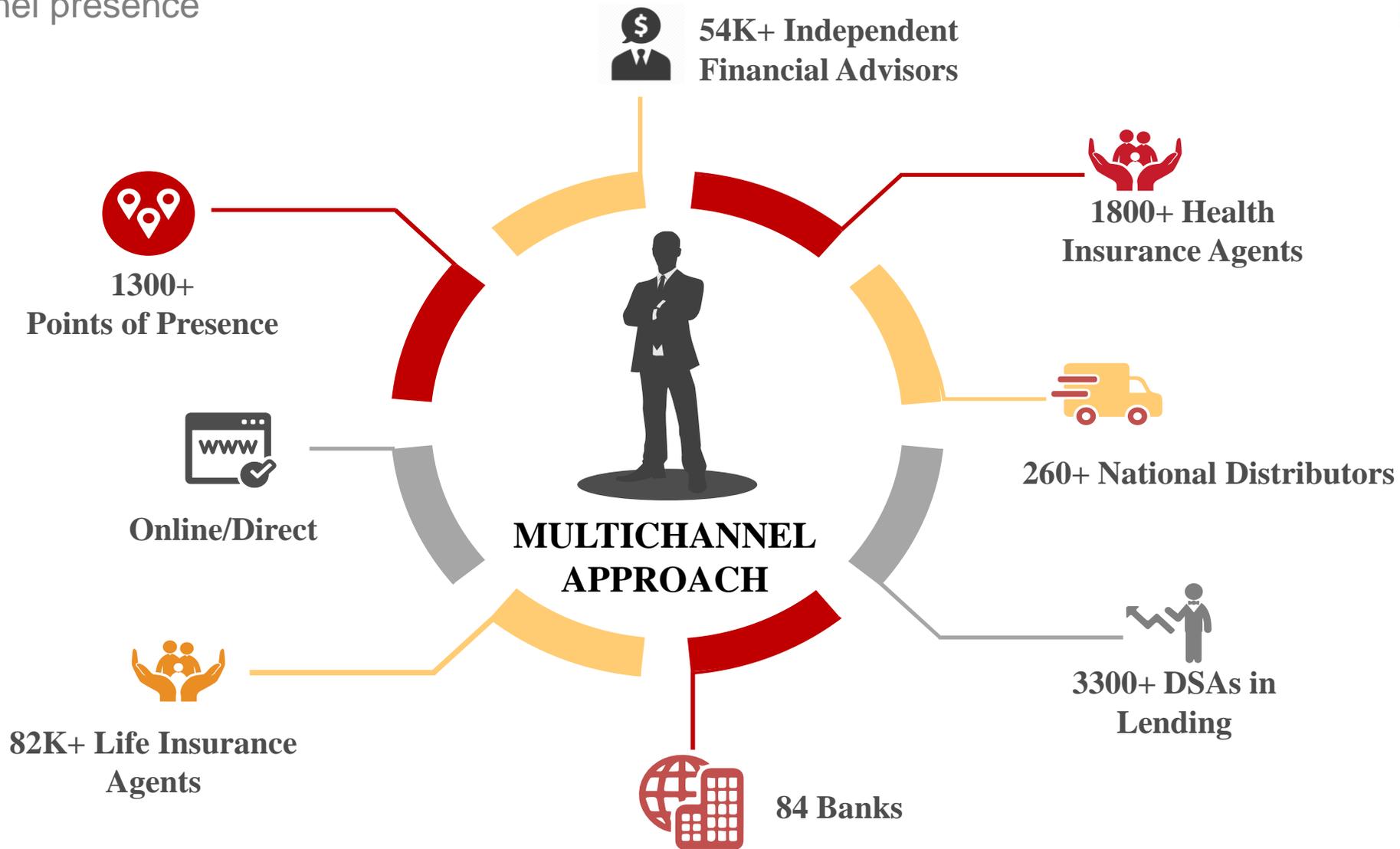
FY17 Revenue & PBT Contribution by Business



¹US\$ = INR 65 . ²New Businesses include Health Insurance, Housing Finance & Online Money Management.
 Note: To make the performance comparable, the aggregate Revenue and PBT above represent a summation of 100% of the financial information contained in the IGAAP financial statements of the individual subsidiaries / joint ventures of ABCL and IRDAI financials of Life & Health Insurance JVs, before any adjustments, inter-company eliminations or minority interest. This financial information is unaudited.

Our Distribution

Multichannel presence



Our Product Suite

Protecting, Investing, Financing and Advising



Our Solutions

Protecting

- Life Insurance
- Health Insurance
- Motor Insurance

Our Innovation & Performance

- **Among the first few to launch ULIP in India**
- Chronic care, Incentivised wellness & Health returns

Investing

- Mutual Funds
- Wealth Management
- Private Equity
- Stocks, Commodity and Currency Trading

- Returns since inception of **Birla Sun Life Frontline Equity Fund is 22.5% p.a.**

Financing

- Home Loans
- Personal Loans
- SME Loans
- Corporate Loans

- **Among the first few to launch IPO Financing**
- Forayed into **Digital & Unsecured Lending**

Advising

- Aggregating
- Financial planning
- Tools & calculators

- Online Money Management
- ZipSip

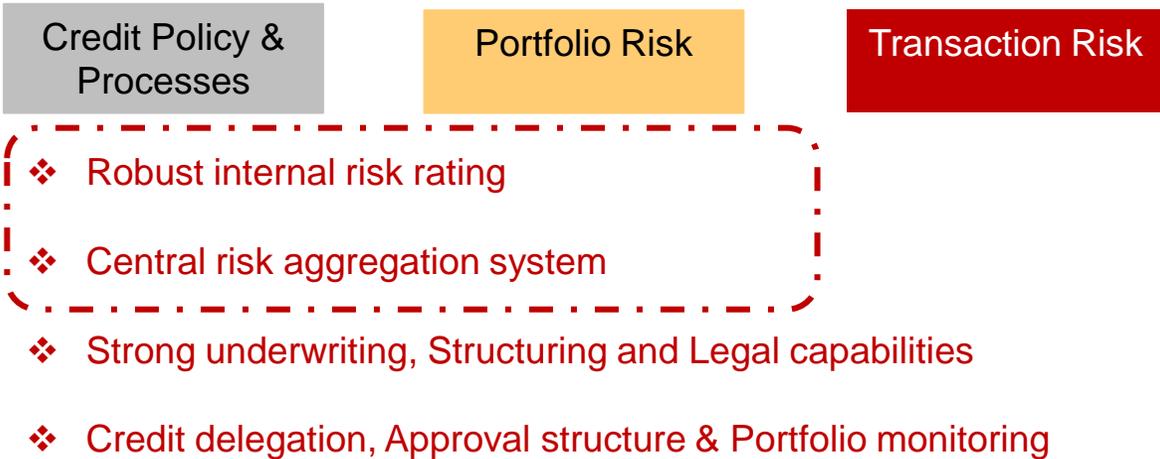
Our Risk Management



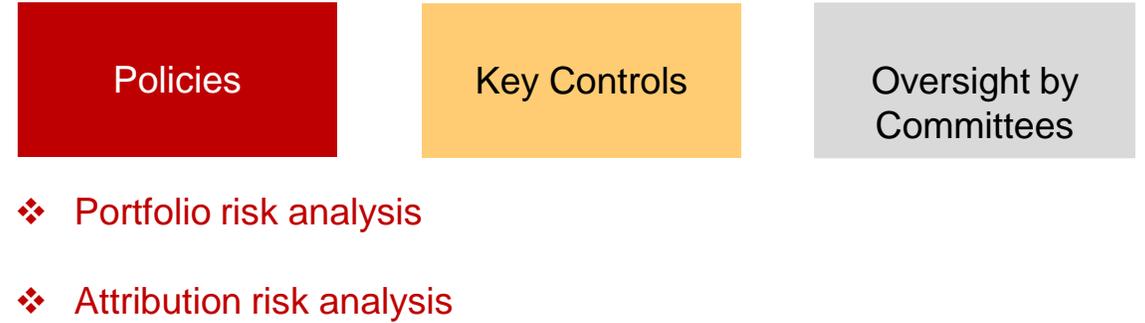
3 Tier Framework



Credit Risk Management



Investment Risk Management & ALM

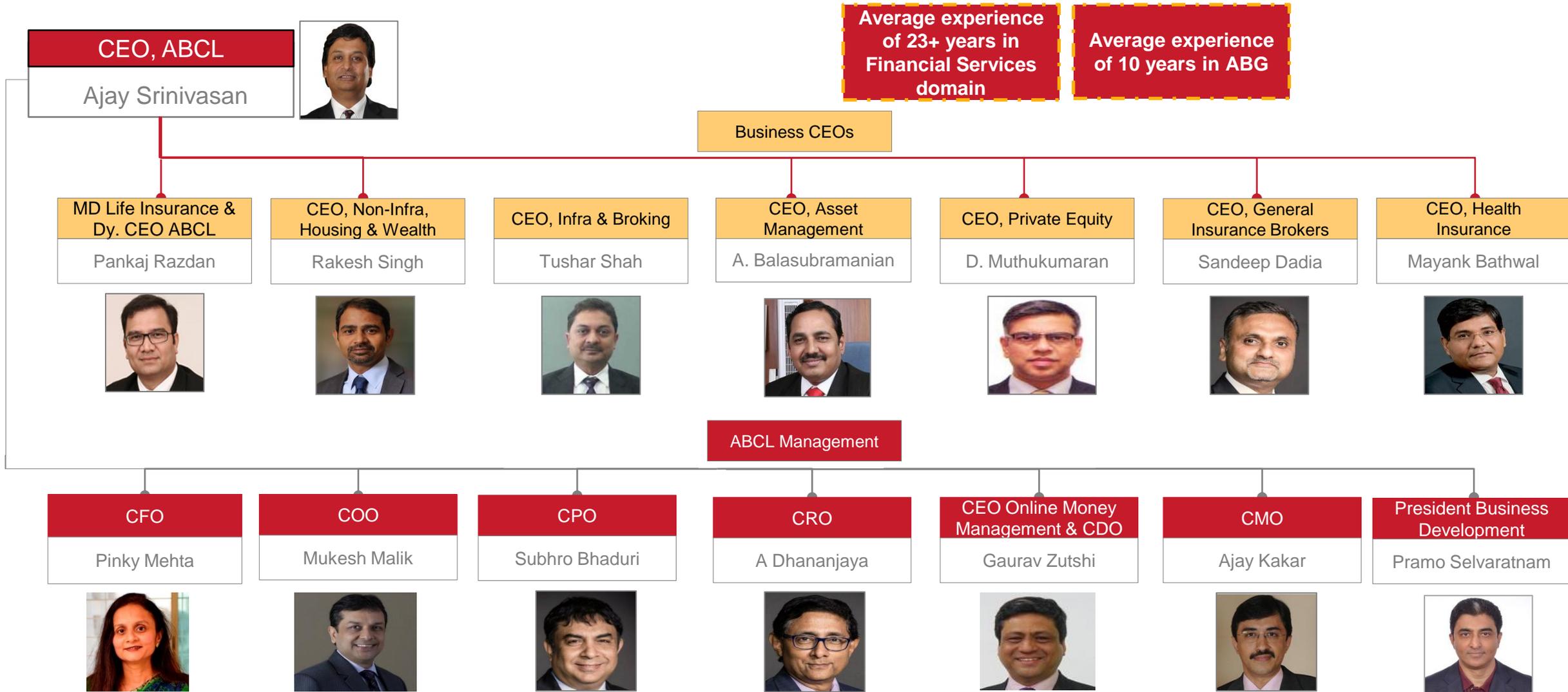


Operations Risk Management



Experienced Leadership

Management structure



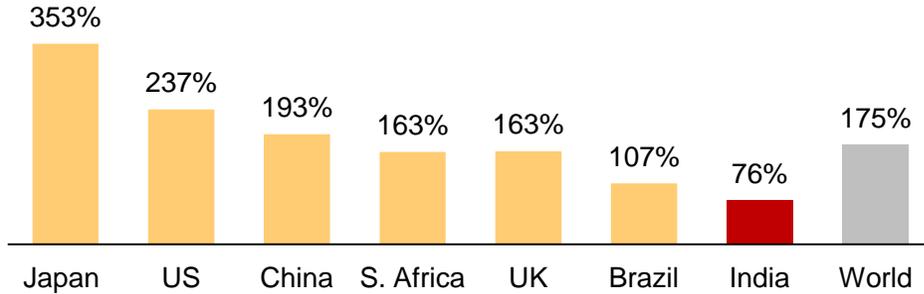
Key Business Segments Snapshot

Indian NBFC sector



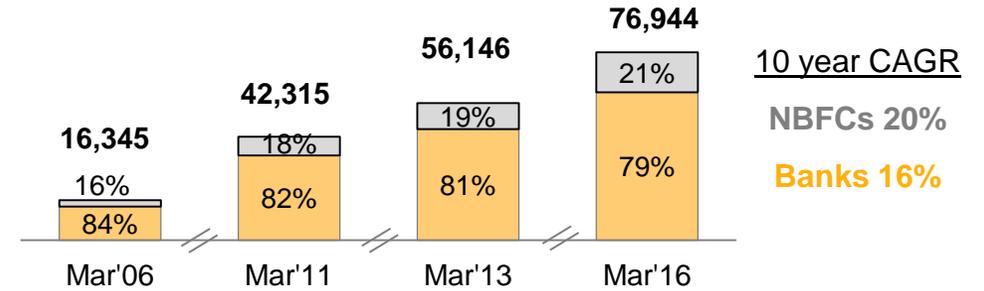
Highly underpenetrated market

Credit as % of GDP (2015)

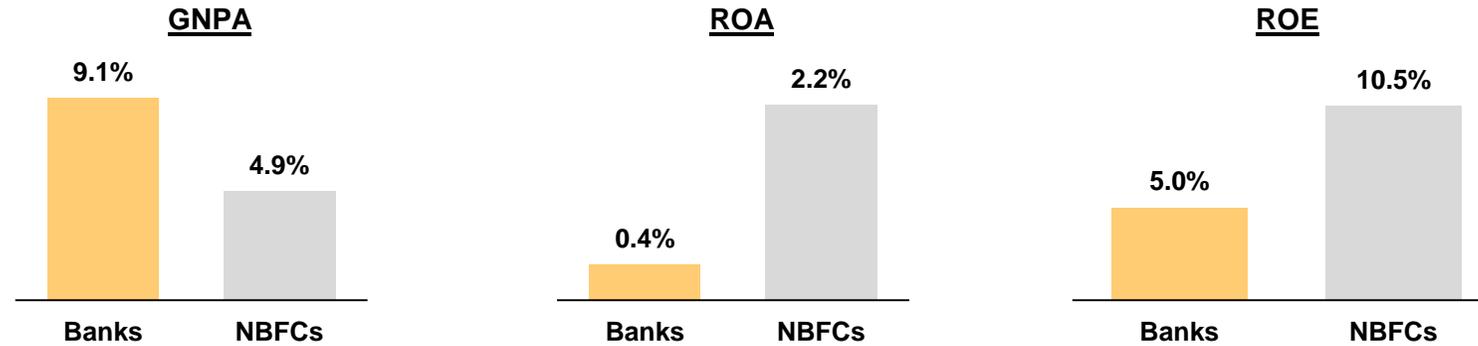


Rising share of non-banks in credit growth

(₹ Bn)



NBFCs outperforming banks in asset quality and returns by a wide margin



Note: GNPA, ROA and ROE are for half year ended 30th Sep'16. ROA and ROE are annualised

Source: World Bank, RBI & Kotak Institutional Equities

Aditya Birla Finance

Consistently delivering quality growth

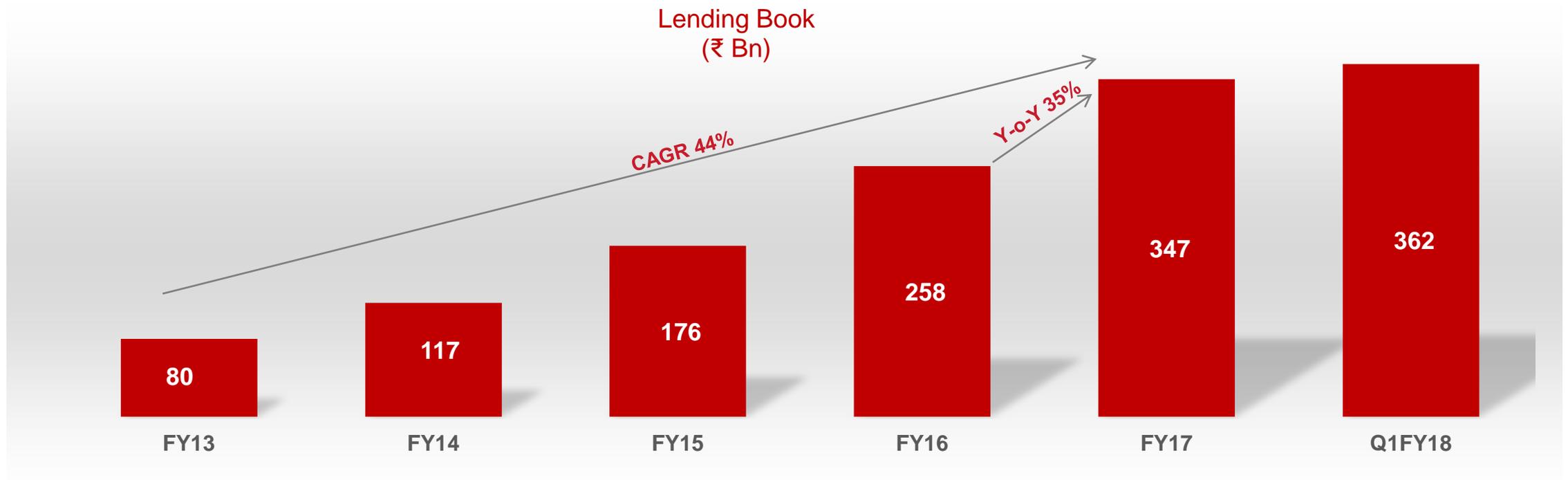


“Among Top 5” – Largest Private Diversified NBFCs in India¹

Gross NPA of 0.50% at 90 DPD

A1+ rating for short term debt & AA+ rating for long term debt

Capital Infusion of ₹ 28.2 Bn in past 5 years to support growth



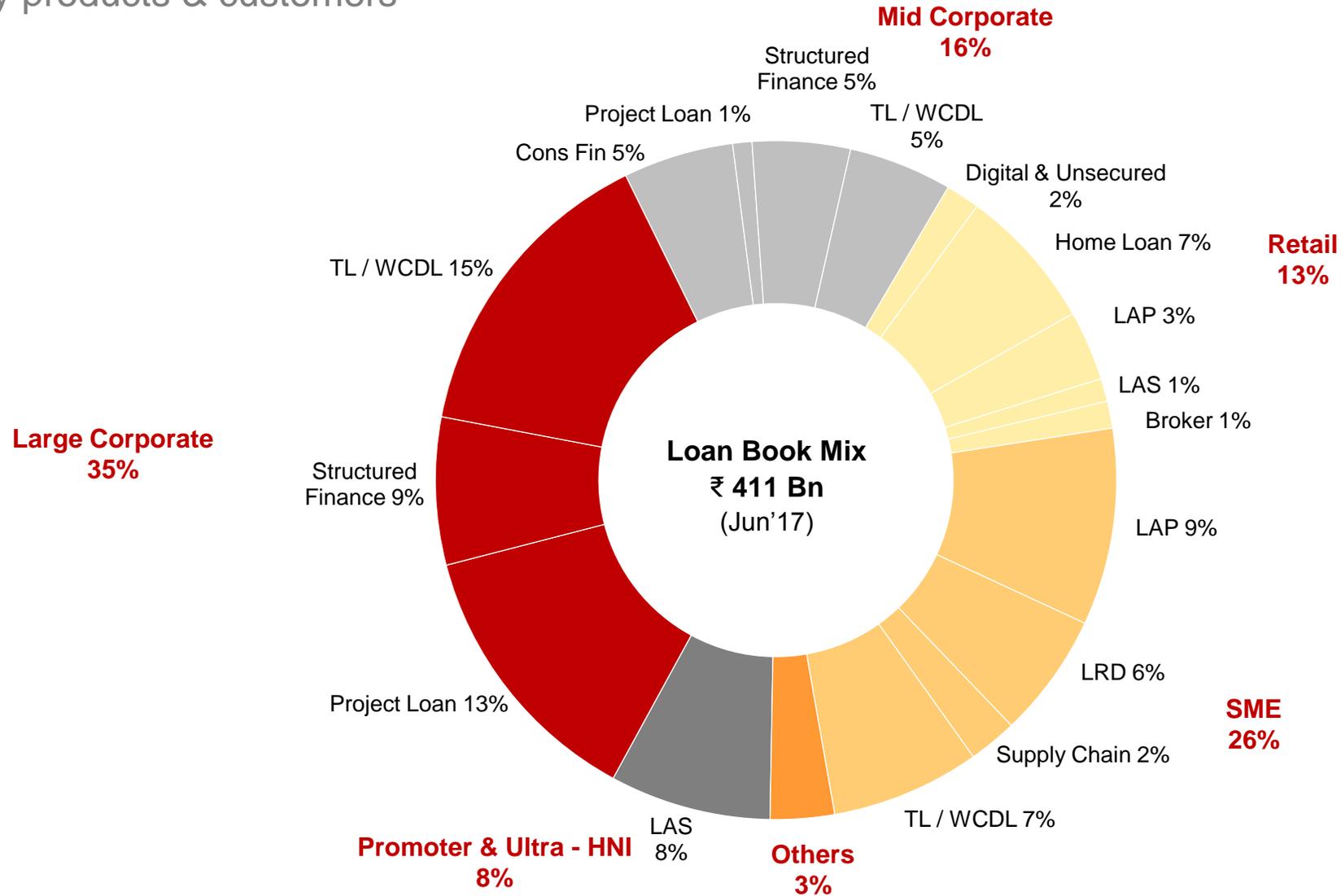
¹based on AUM as of March 31, 2017

Note: Wealth management business merged with ABFL wef 1st April, 2016. Wealth AUA stood at INR 135 Bn as on 31st March 2017

Source: CRISIL(Refer to CRISIL report for notices and disclaimers)

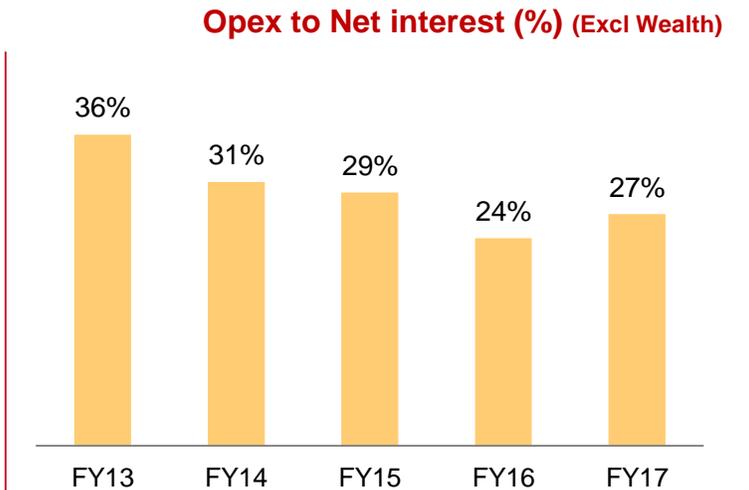
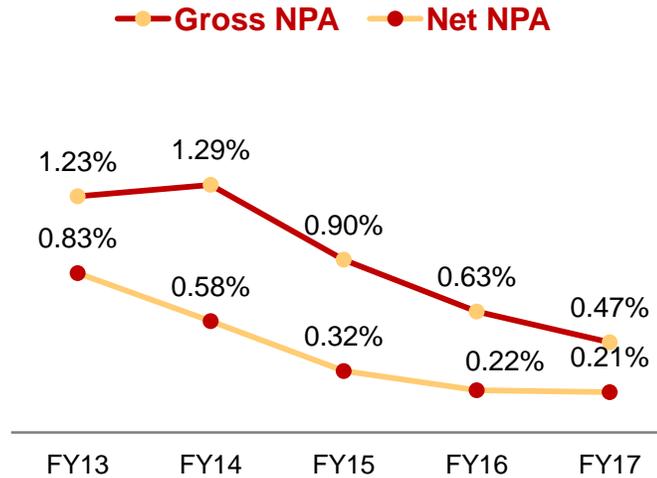
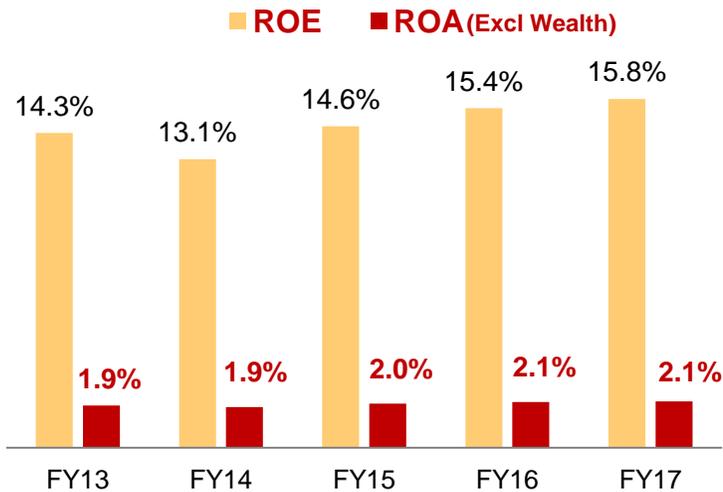
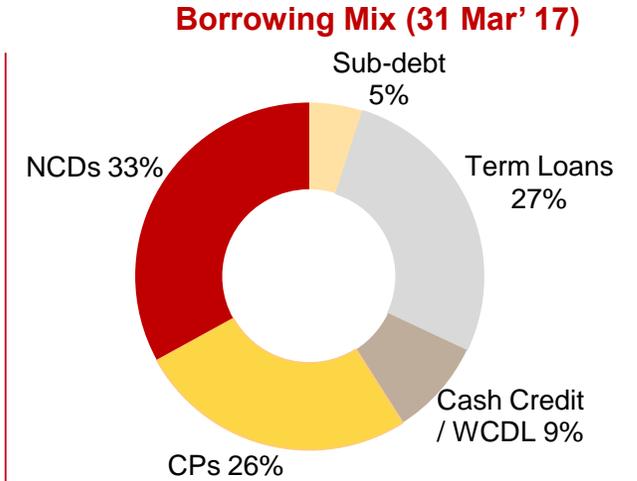
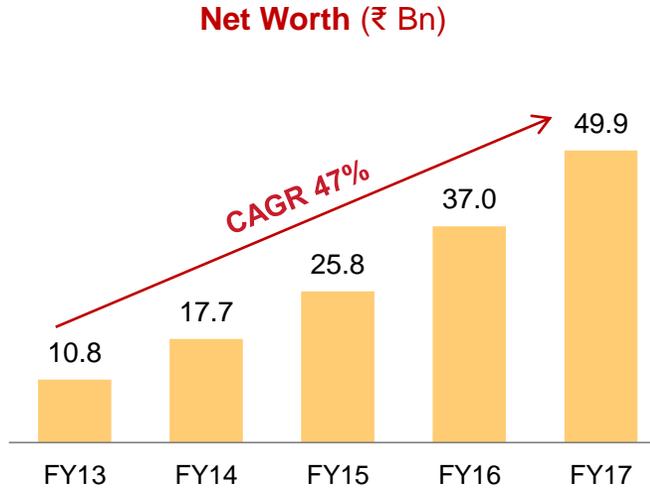
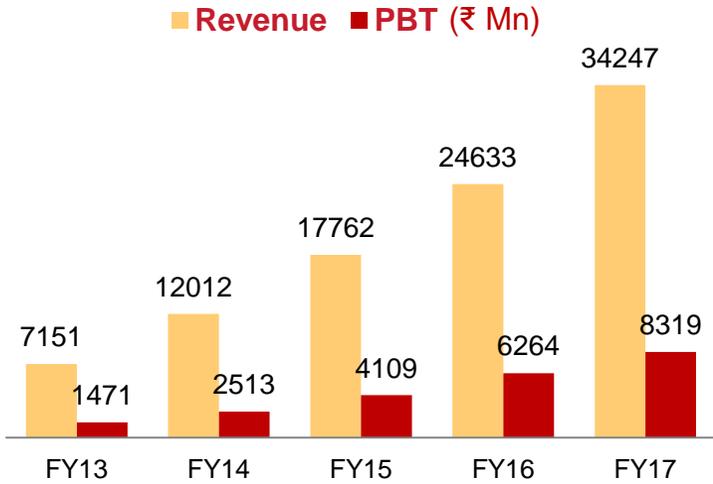
Diversification (Incl. Housing)

Portfolio mix by products & customers



Aditya Birla Finance

Key Financials, Value Drivers & Metrics



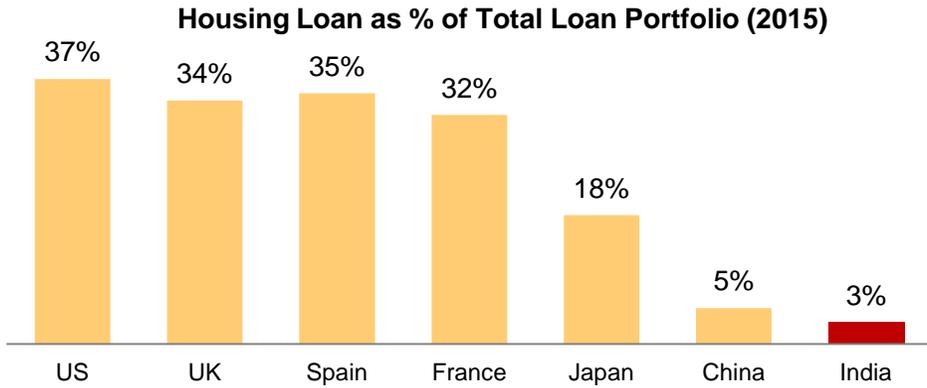
Note: Financials are as per IGAAP. Aditya Birla Finance Limited uses simple equivalent to monthly compounding to calculate ROE. Gross & Net NPA figures are for 180 DPD till FY15, 150 DPD in FY16 & 120 DPD in FY17

Aditya Birla Housing Finance

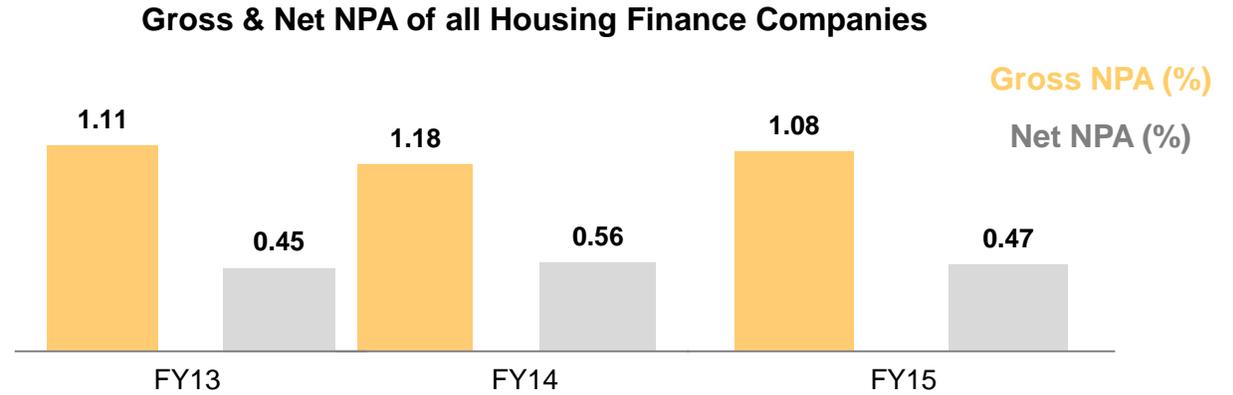
A growth business with historically low credit costs



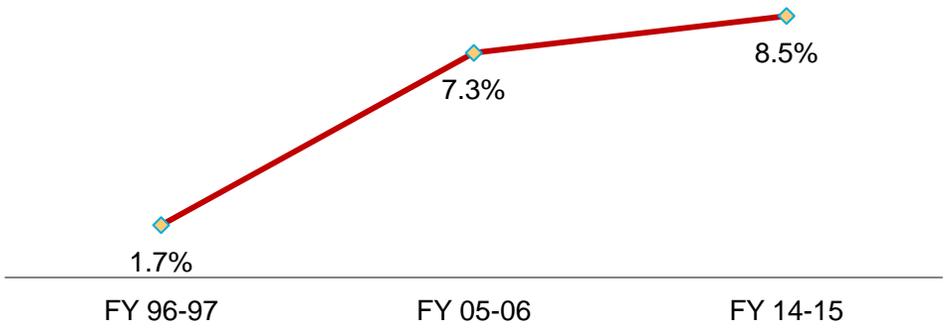
Highly underpenetrated market



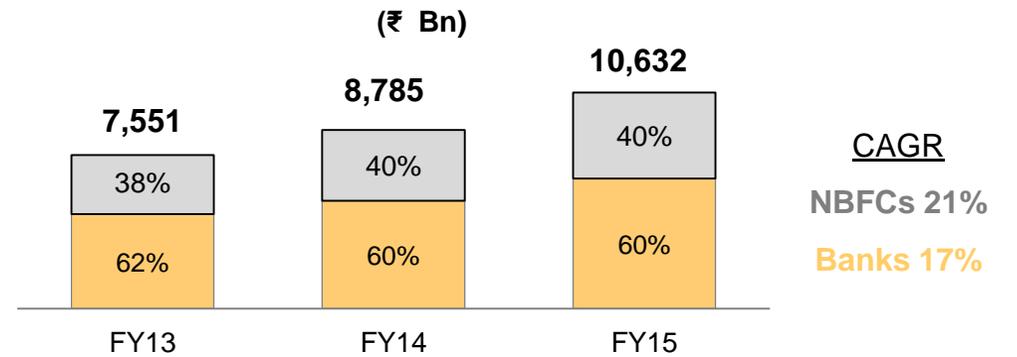
Sector with low credit losses



Rising share of housing loans as % of GDP at market prices



Share of non-banks in outstanding housing loans



Source: NHB

Aditya Birla Housing Finance

Key Financials, Value Drivers & Metrics



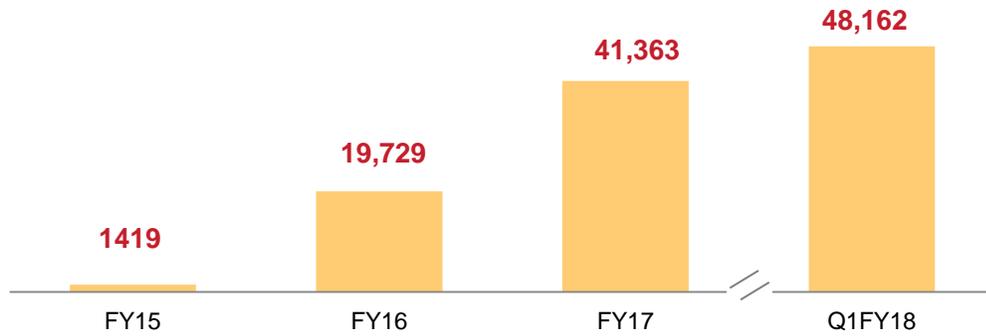
Commenced operations in October '14

Footprint expanded to 34 markets by March '17

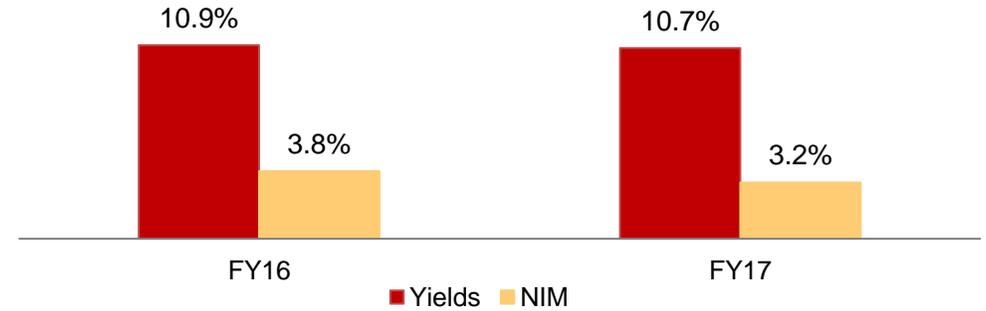
Net Worth at ₹ 4211 Mn as on June '17

Turned profitable within 7 quarters of full operations

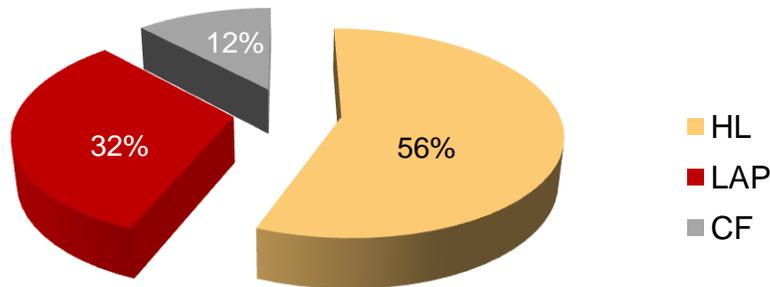
Lending Book (₹ Mn)



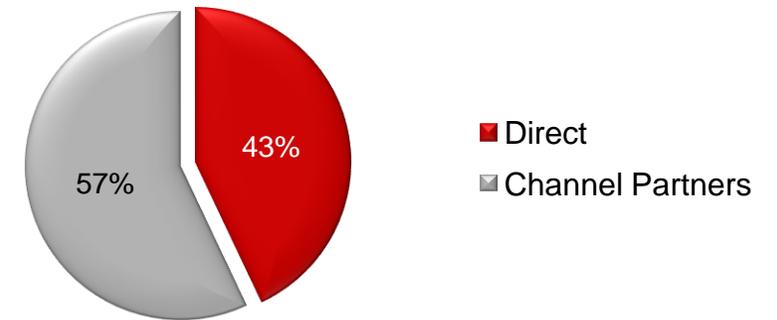
Yields & NIM (%)



Product composition (%)



Sourcing Mix (%)



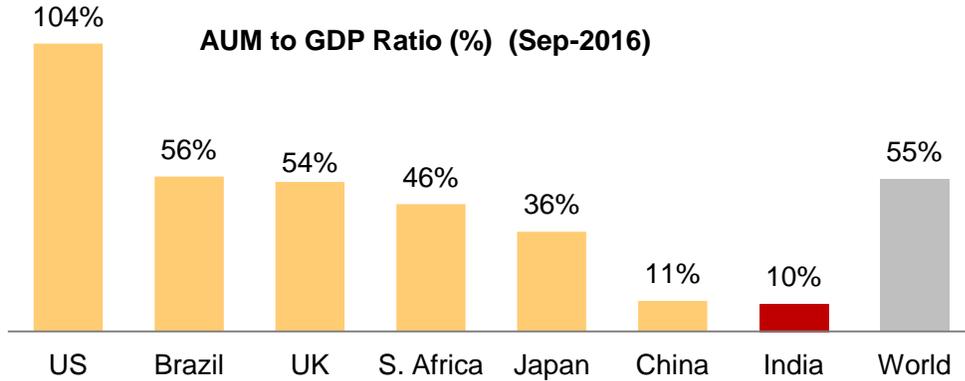
Note: Financials are as per IGAAP

Indian Mutual Fund Industry

Booming flows

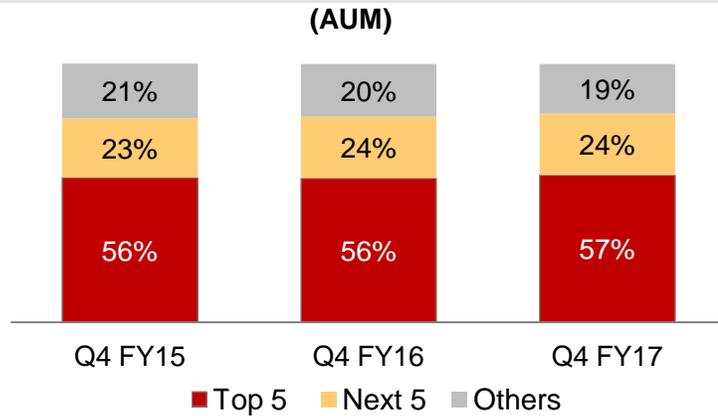


Highly underpenetrated market

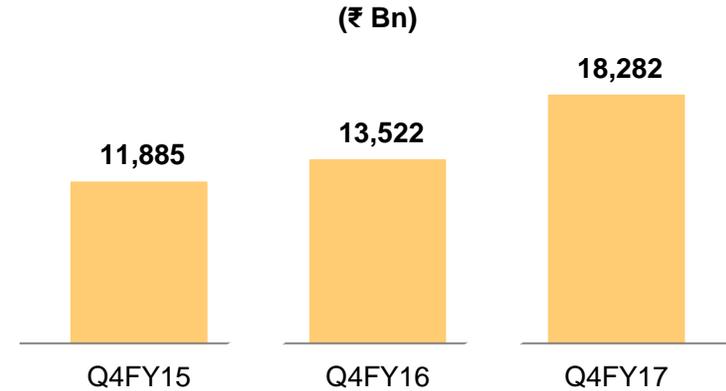


Note : GDP at current prices - 2015

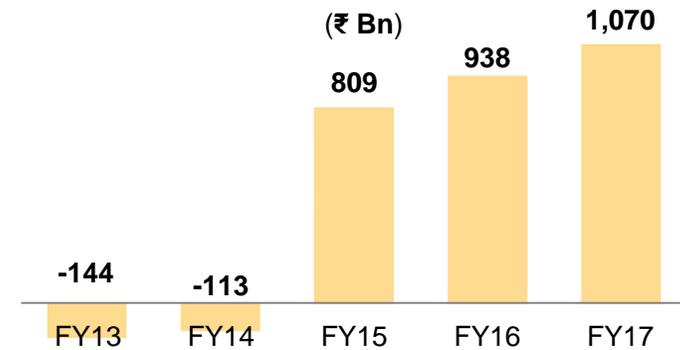
Highly concentrated industry



Industry AUM has grown at 24% CAGR in 2 years



Strong growth in net equity inflows



Source: World Bank, IIFA, SEBI, & AMFI

Aditya Birla Sun Life AMC

Consistent growth on the back of superior investment performance

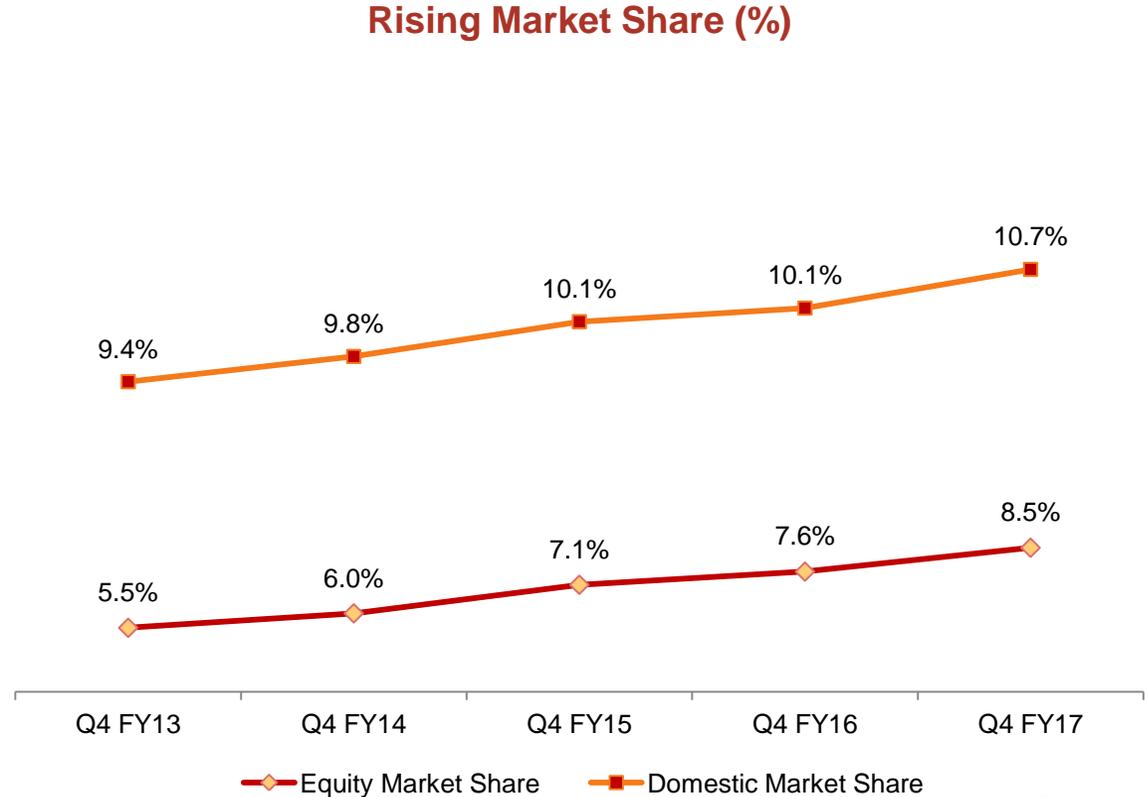
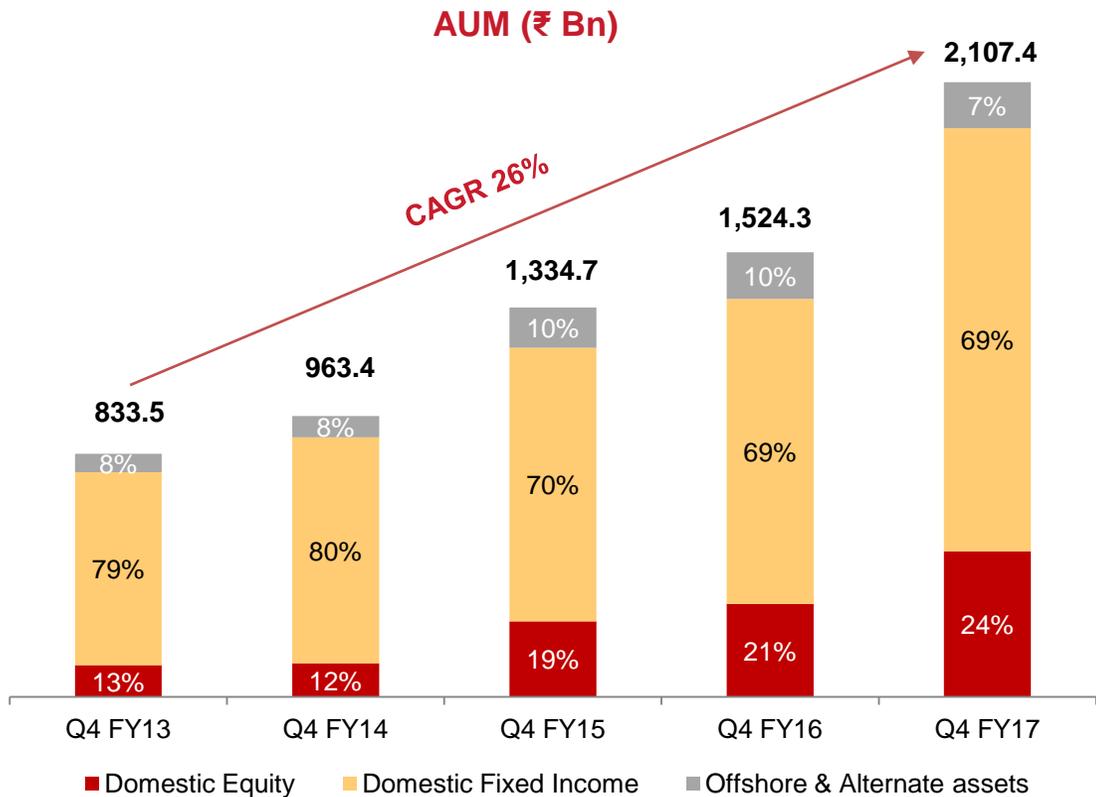


4th Largest in India with AUM of ₹ 2,252 Bn (Q1 FY 18)

#4 in Equity AAUM

Alternate Assets AuM at ₹ 195 Bn (Q1 FY 18)

Multi channel distribution including Banks, NDs, IFAs & Direct



Note: Financials are as per IGAAP

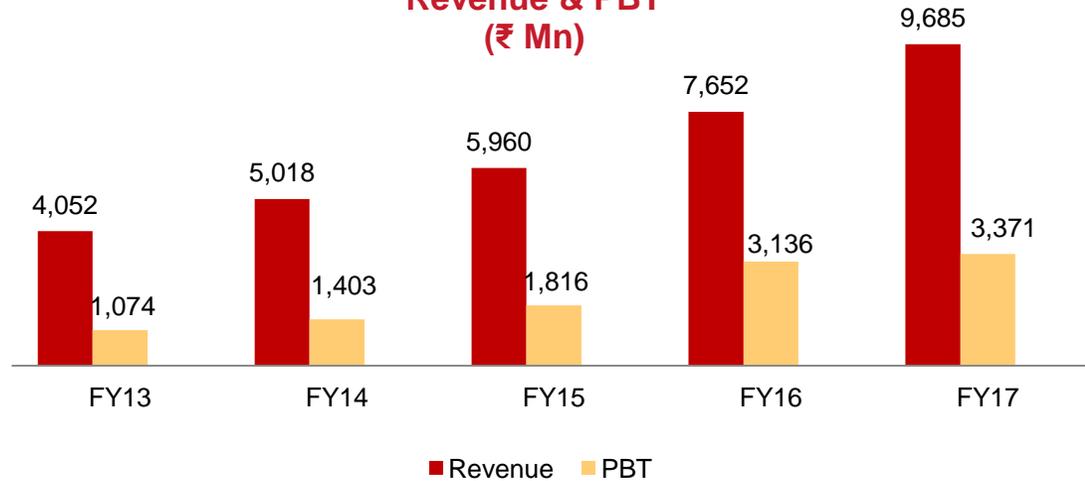
Source: AMFI

Aditya Birla Sun Life AMC

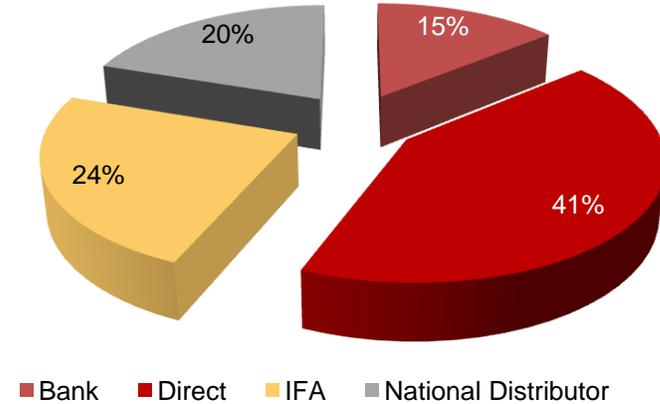
Key Financials, Value Drivers & Metrics



**Revenue & PBT
(₹ Mn)**

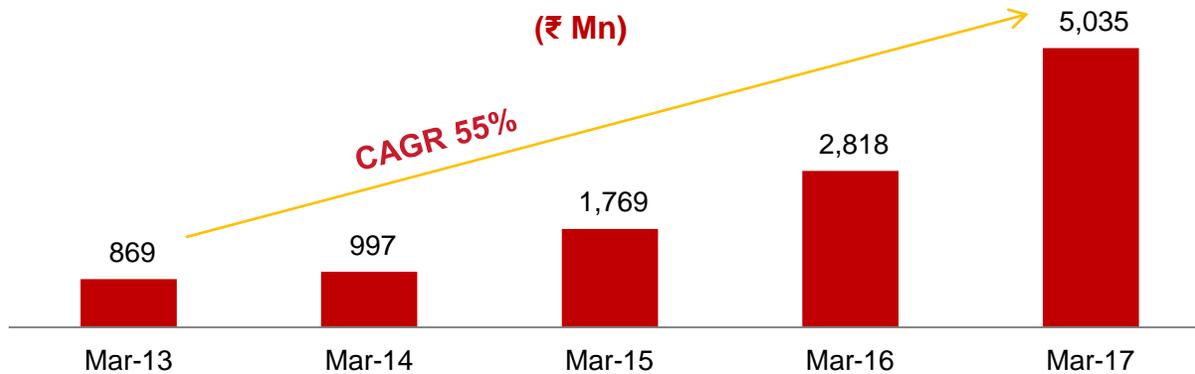


**Channel Mix
%**

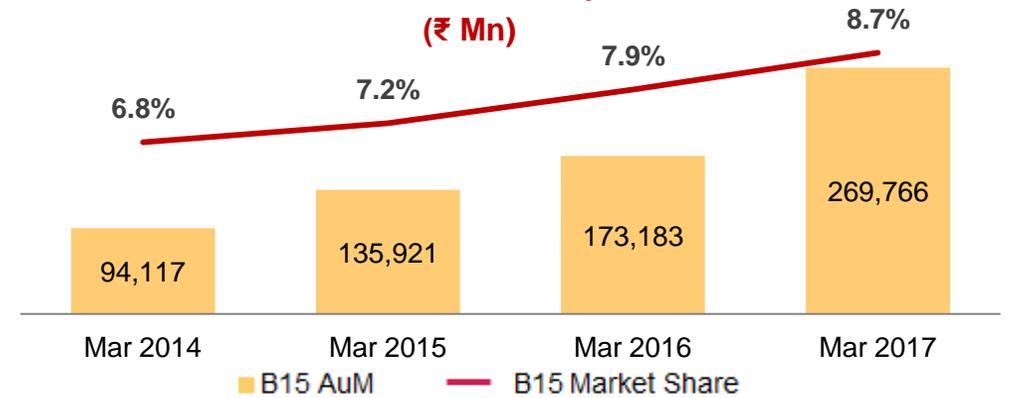


**SIP book size grew 5.5x
(₹ Mn)**

CAGR 55%



**B15 Cities Monthly AAuM
(₹ Mn)**



Note: Financials are as per IGAAP

Source: AMFI

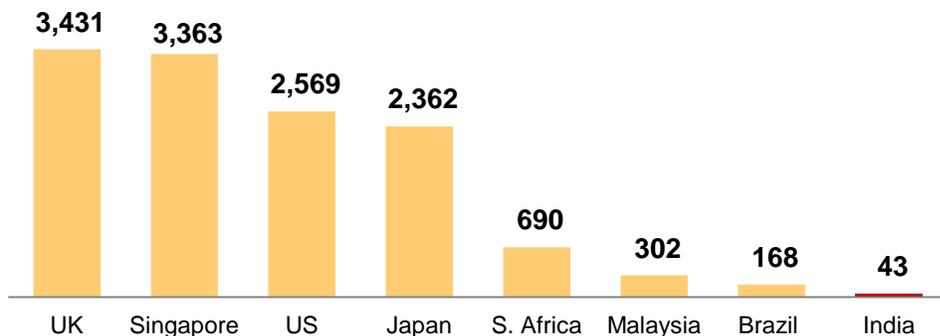
Indian Life Insurance Industry

Growth coming back



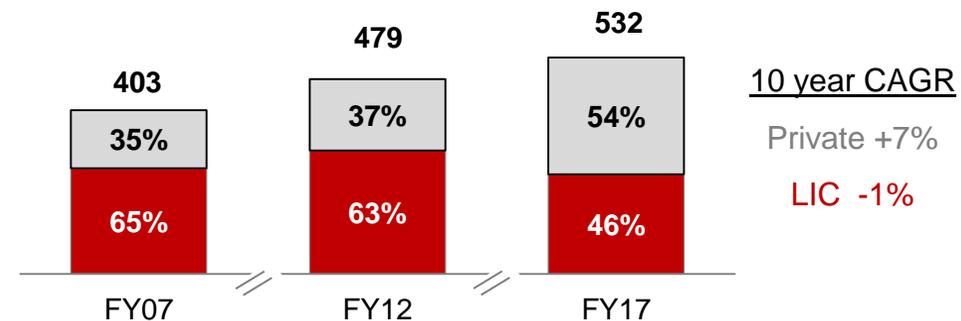
Highly underpenetrated market

Life Insurance premium density per capita (USD) [2015]



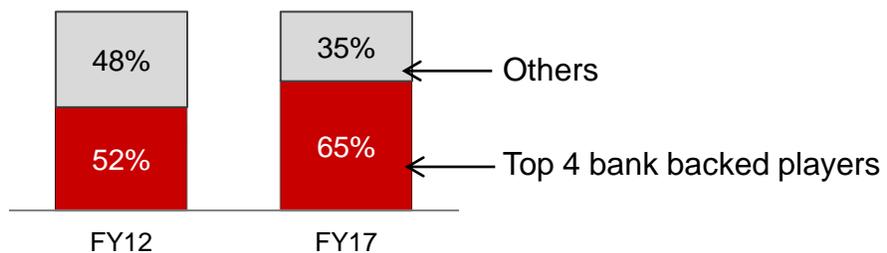
Private players driving growth & gaining share

Individual APE (₹ Bn)



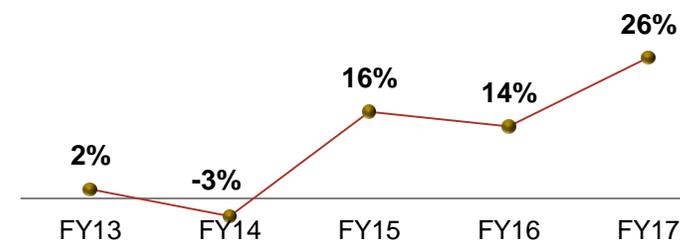
Channel mix has favoured bank backed players

Share in private player's individual APE



Private players increasing individual APE growth

Growth in private player's individual APE



Note: Annual Premium Equivalent (APE) = 100% of regular premium + 10% of single premium

Source: OECD & IRDA Report

Aditya Birla Sun Life Insurance

Key Highlights



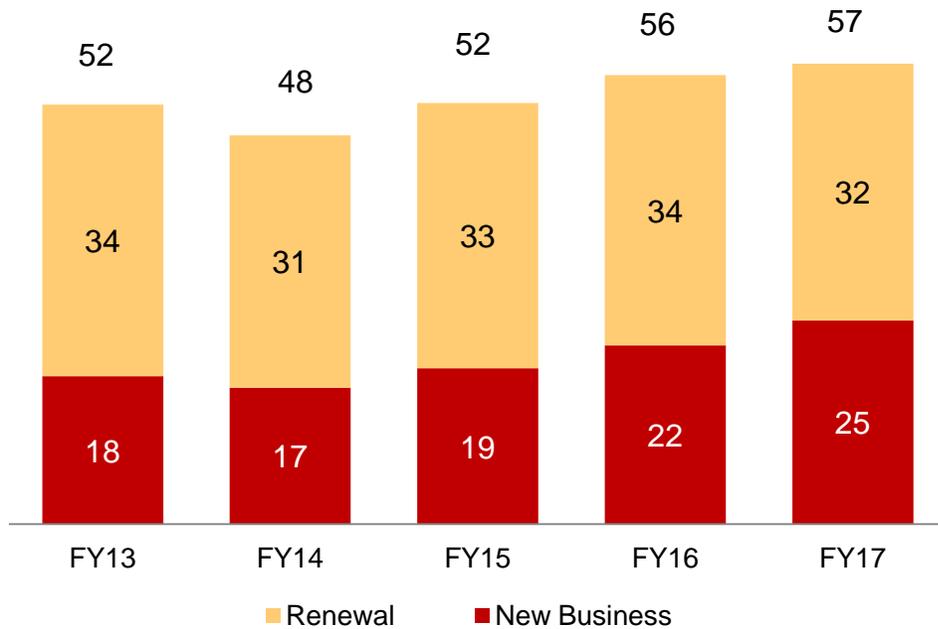
¹# 5 private life insurer with new business market share at 7.1%

¹#1 in group business (~25% APE share FY17)

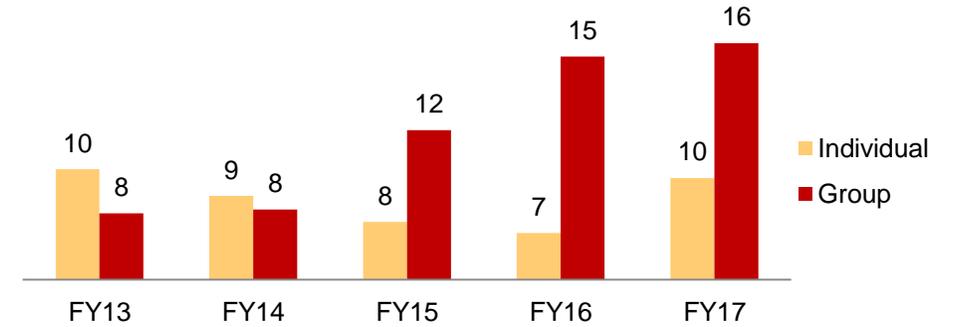
13th Month persistency : 71.5%

Multi channel distribution including Agency, Bancassurance, Brokers & Direct Marketing

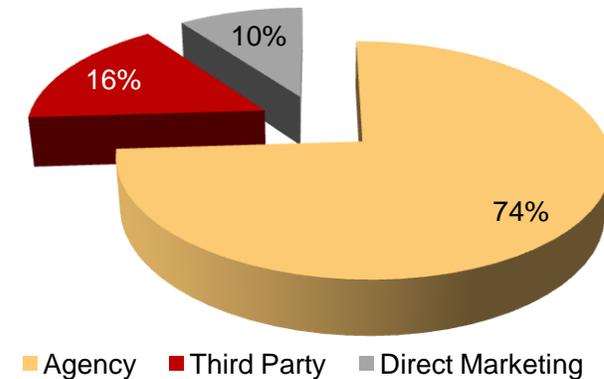
Total Premium (₹ Bn)



New Business Premium (₹ Bn)



Individual New Business Mix



¹FYP Annual Premium Equivalent (APE) = 100% of regular premium + 10% of single premium including both individual & group premium Note: Financials are as per IGAAP

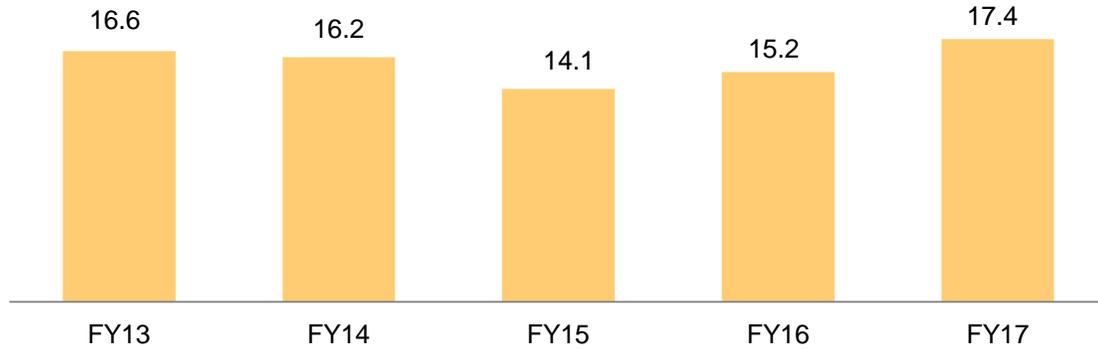
Source: IRDA

Aditya Birla Sun Life Insurance

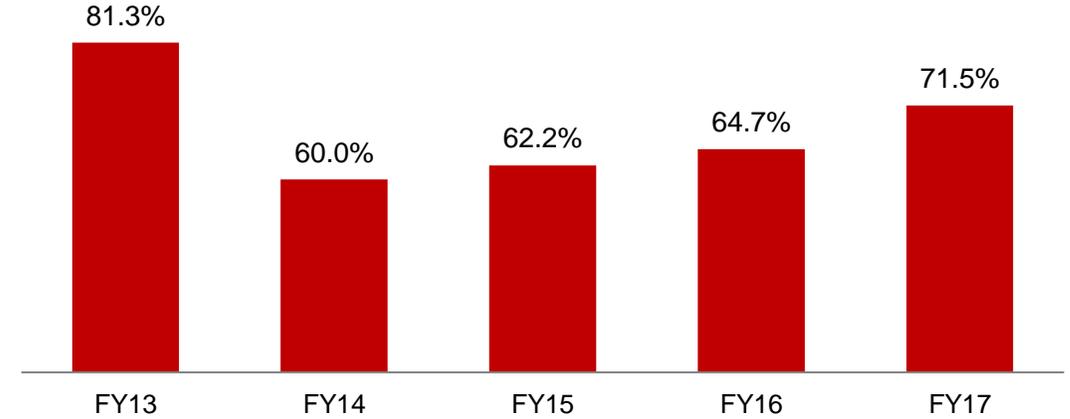
Key Financials, Metrics & Value Drivers



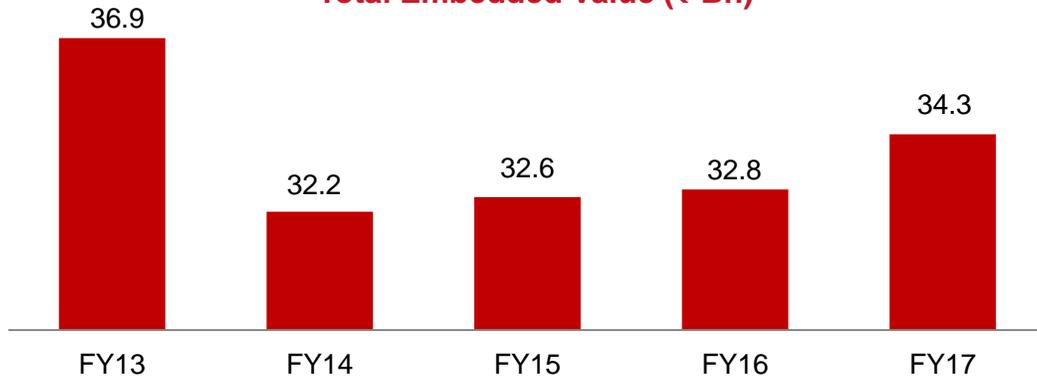
VNB Margin %



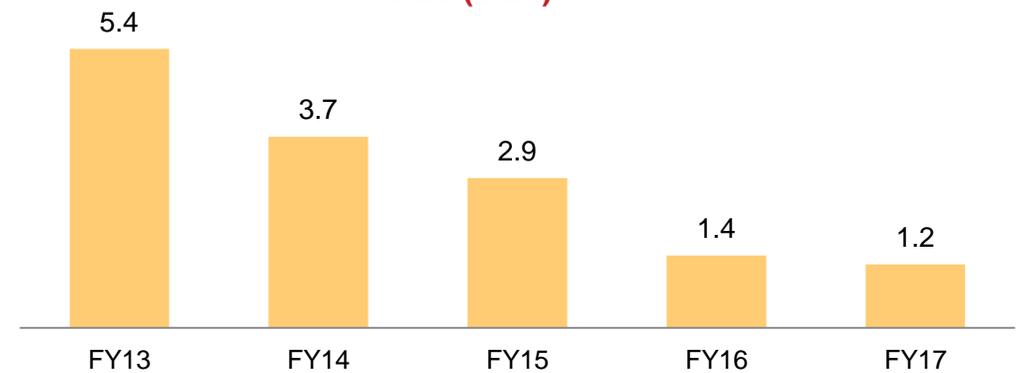
13th Month Persistency (%)



Total Embedded Value (₹ Bn)*

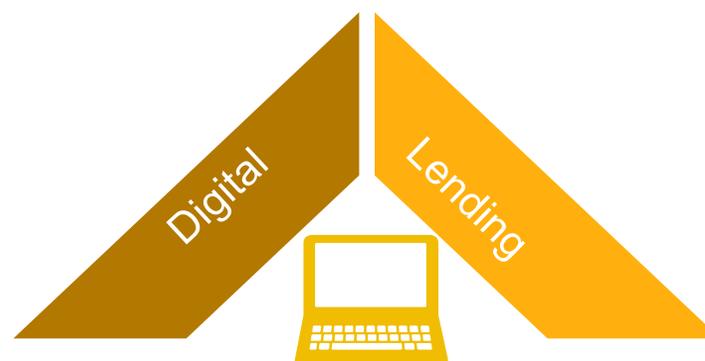
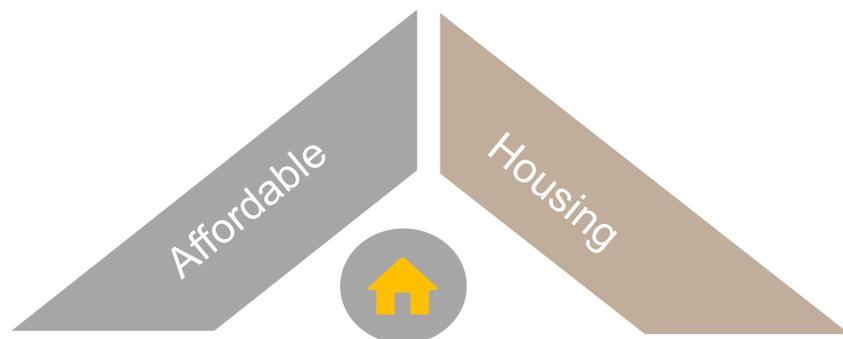


PBT (₹ Bn)



*Calculated as per TEV method Note: Financials are as per IGAAP

Growth Opportunities



Average Ticket Size	INR 8 – 15 Lakhs
Customer Segment	Low/ Middle Income Group
Launch	In progress at 21 locations

- Online Direct Business
- E commerce Anchor Business
- Program Based Lending
- Digital process end to end

- Rise in NPAs provides supply
- Expected commercial launch in Q3 / Q4 2018 post RBI approval
- Business moving to cash basis and need to create operational turnaround benefits for players like us

Way Forward

Branding



- Unified brand – Aditya Birla Capital

Digital



- Leverage digital assets to drive customer acquisition and improve experience

Customer



- Unified experience

Cross Sell



- Analytics capability
- Cross sell & upsell

Distributor



- Common distributor program

Employee



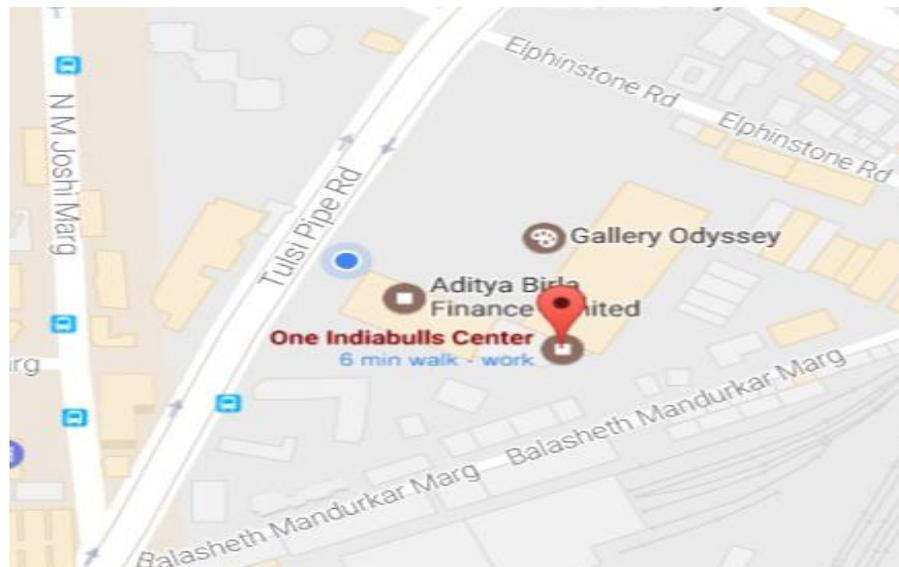
- Building leadership pipeline
- Great place to work

Inorganic Growth



- Strategic tie-ups
- Acquisitions

Contact Us



Aditya Birla Capital Limited

CIN: U67120GJ2007PLC058890

Regd. Office: Indian Rayon Compound, Veraval – 362 266, Gujrat

Corporate Office: One Indiabulls Centre, Tower 1, Jupiter Mills Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai – 400 013

Website: www.adityabirlacapital.com

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