

Ref: No. ABCL/SD/MUM/2023-24/FEBRUARY/18

8 February 2024

BSE Limited
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai 400 001**Scrip Code: 540691**
Scrip ID: ABCAPITAL**The National Stock Exchange of India Ltd**
Exchange Plaza, 5th Floor,
Plot. C/1, G-Block,
Bandra-Kurla Complex,
Bandra (East),
Mumbai 400 051
Symbol: ABCAPITAL

Dear Sir/Madam,

Sub: Schedule of Analyst/Institutional Investor Meeting

Pursuant to Regulation 30 [Schedule III -Part A] read with Regulation 46(2)(o) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI LODR"), please find below the details of sell side analysts & investors who attended the Company's Analyst Day held in Mumbai on 8 February 2024:

Sr. No.	Name of Fund/ Company
1	360 One
2	Abakkus
3	Advent
4	Aegon Life
5	Alchemy
6	Ambit
7	Antique
8	Anvil Fintrade
9	Axis Capital
10	B&K Securities
11	Bandhan AMC
12	Baroda BNP Paribas
13	Bay capital
14	BofA
15	Canara Robeco MF
16	Carnelian Capital
17	Centrum
18	Citi
19	CLSA
20	DAM Capital
21	DSP Investment Managers
22	Emkay Global
23	Geecee Holdings
24	HDFC MF
25	HDFC Securities
26	ICICI Prudential Mutual Life Fund
27	ICICI Securities
28	Invesco MF
29	Investec
30	Invexa Capital
31	Jefferies
32	JM Financial
33	JP Morgan
34	Kotak Mutual Fund

35	Kotak Securities
36	M&G
37	Macquarie
38	Magma
39	Mahindra Mutual Fund
40	Morgan Stanley
41	Motilal Oswal
42	Nippon India MF
43	Oxbow
44	PGIM MF
45	Premji Invest
46	Reliance Nippon Life Insurance
47	SBI Mutual Fund
48	SBI Pension Fund
49	Sohum Asset Managers
50	Star union Dai-ichi Life Insurance
51	Sundaram Mutual Fund
52	Theleme Partners
53	UTI asset management

The presentation which was discussed during the meeting is enclosed herewith and also uploaded on the Company's website www.adityabirlacapital.com/investor-relations/announcements-and-updates.

The above is for your information, records and dissemination please.

Thanking you,

Yours sincerely,

For **Aditya Birla Capital Limited**

Amber Gupta
Company Secretary & Compliance Officer
Encl.: As above

Cc:

Luxembourg Stock Exchange
Market & Surveillance Dept.,
P.O. Box 165, L-2011 Luxembourg,
Grand Duchy of Luxembourg

Citi Bank N.A.
Custodial Services
FIFC, 11th Floor, C-54 & 55, G Block
Bandra Kurla Complex
Bandra (East), Mumbai 400 051

Citi Bank N.A.
Depositary Receipt Services
388 Greenwich Street
14th Floor, New York,
NY 10013

Listing Agent
Banque Internationale à Luxembourg SA
69 route d'Esch
L - 2953 Luxembourg
Grand Duchy of Luxembourg

Analyst Day

8th Feb 2024

Strategy & Approach



Aditya Birla Group

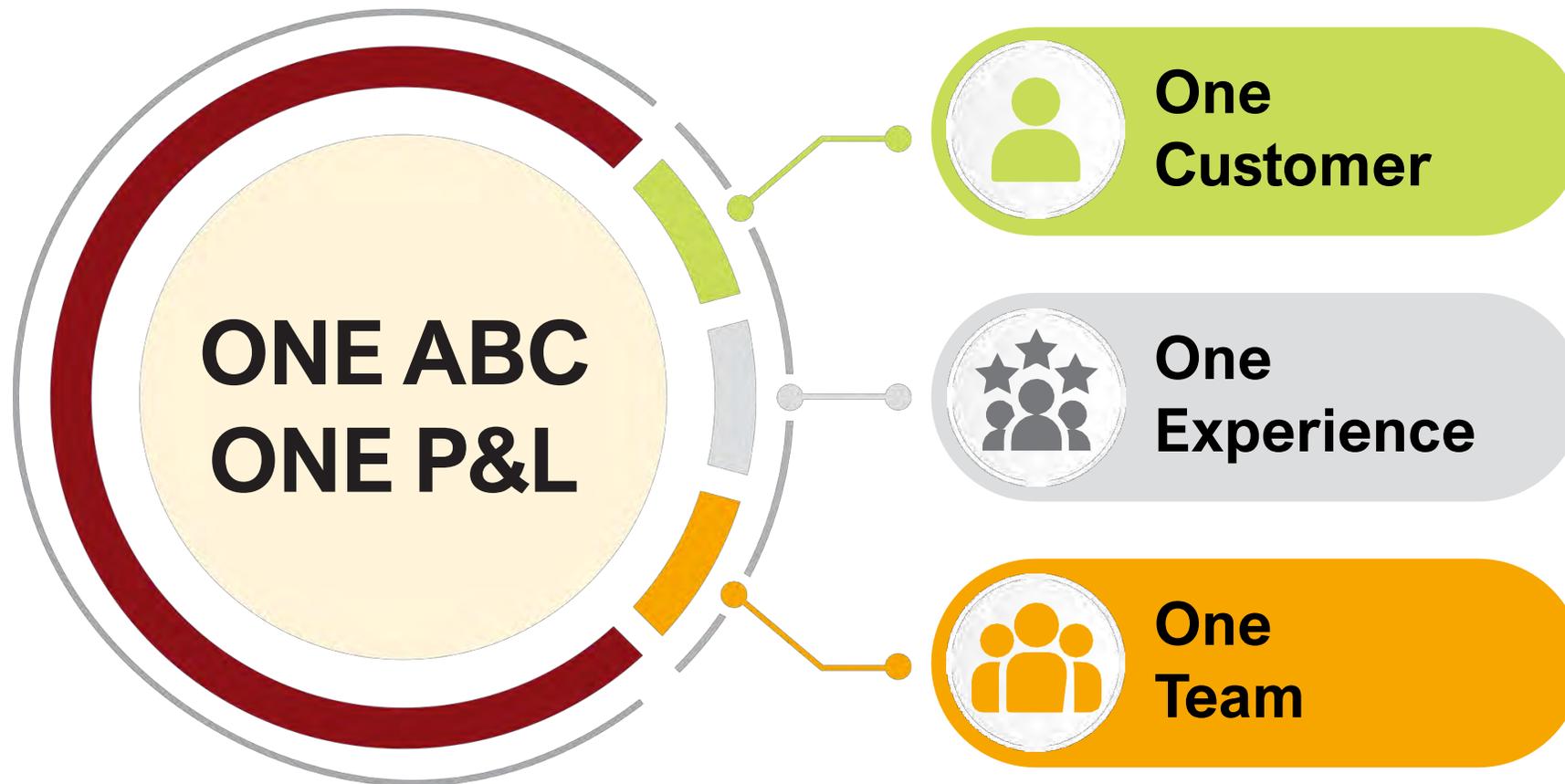
Strong Brand
name &
Parentage
resonating Trust



Seamless
access to
Capital



Large growth
opportunities
within the ABC
and extended
ABG ecosystem



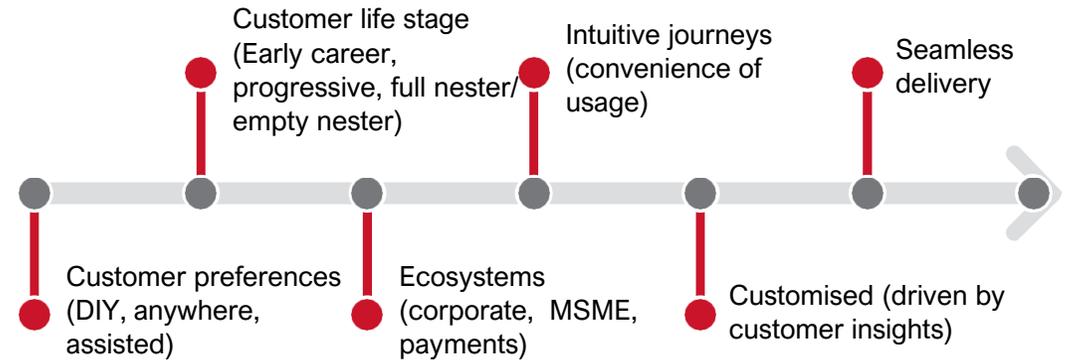
...By Leveraging Data, Digital and Technology

ONE CUSTOMER: Build Deep Understanding of Customer Needs...

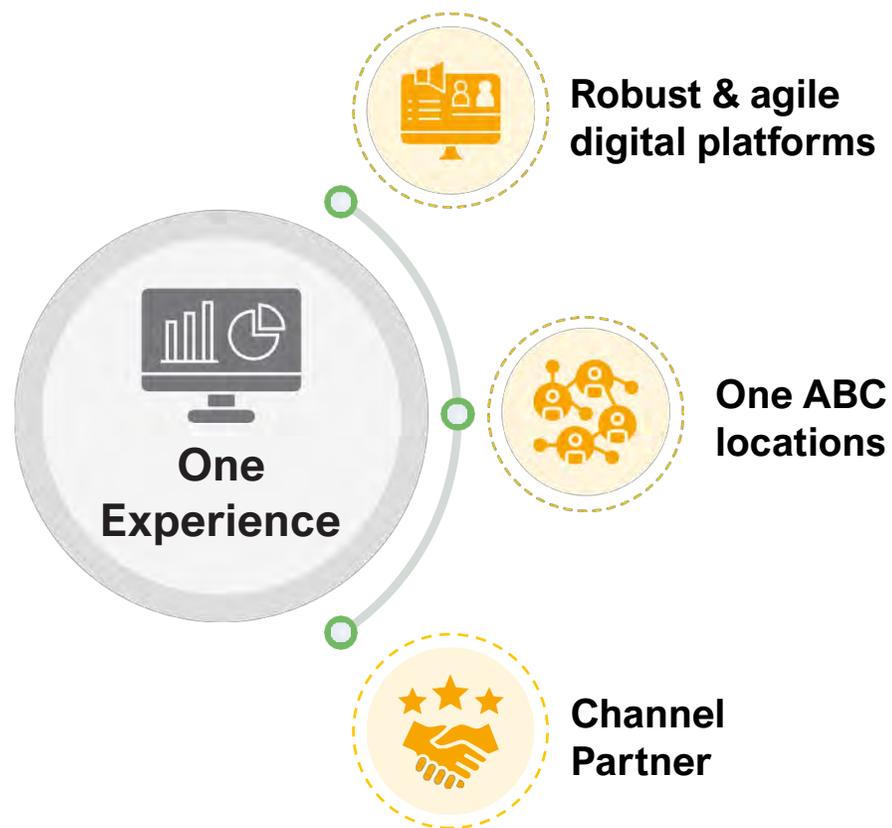


 **~35 million**
Customers

360° Solutions



...to provide simple and holistic financial solutions to customers in a seamless way



ABCD-D2C platform for customers



B2D platform for channel partners



762 co-located branches across 218 locations



2 lakh+ channel partners



Udyog Plus-B2B platform for MSMEs



Dedicated customer service managers for cross sell

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



Strong growth momentum during 9M FY24



Total lending¹ portfolio of ₹ 1,15,139 Cr (↑ 34% y-o-y & ↑ 6% q-o-q)

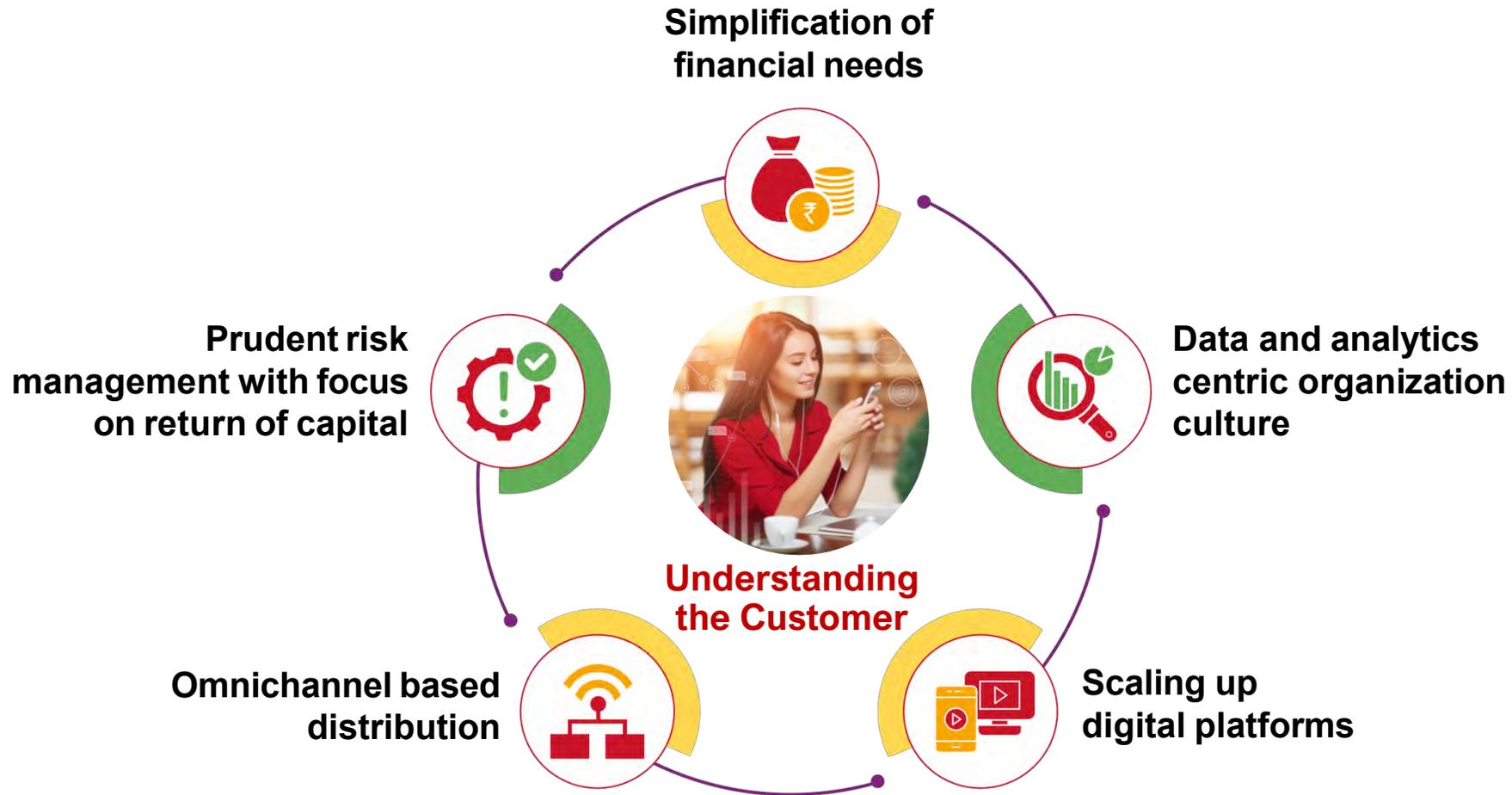
Total AUM³ of ₹ 4,10,444 Cr (↑ 13% y-o-y & ↑ 2% q-o-q)

Gross premium⁴ of ₹ 13,500 Cr (↑ 13% y-o-y)

Consolidated Revenue² at ₹ 26,971 Cr (↑ 29% y-o-y)

Consolidated PBT at ₹ 2,970 Cr (↑ 44% y-o-y)

Consolidated PAT at ₹ 2,090 Cr (↑ 44% y-o-y)



Continue growth momentum across businesses

Digital platforms, Analytics & Technology



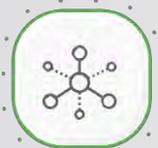
Customer Insights



as of now -
Instant fulfilment



best -
Front to back digital
value stream



convenience -
Omni channel
digital journeys



distinct -
Hyper personalization



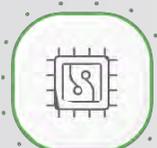
Market Trends Shaping BFSI



adoption -
Customers going
digital



bundle -
Embedded finance,
ecosystems



contextual -
Sachet products



distribution -
Open networks



Emerging Technology Trends



agile -
Platform engineering



boost -
Perpetual architecture



conversational -
Voice tech



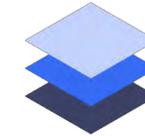
democratize
Generative AI,
DPI



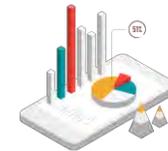
Reimagining Customer Experience



**Launching Customer
Facing Platforms**



**Building Internal
Platforms**



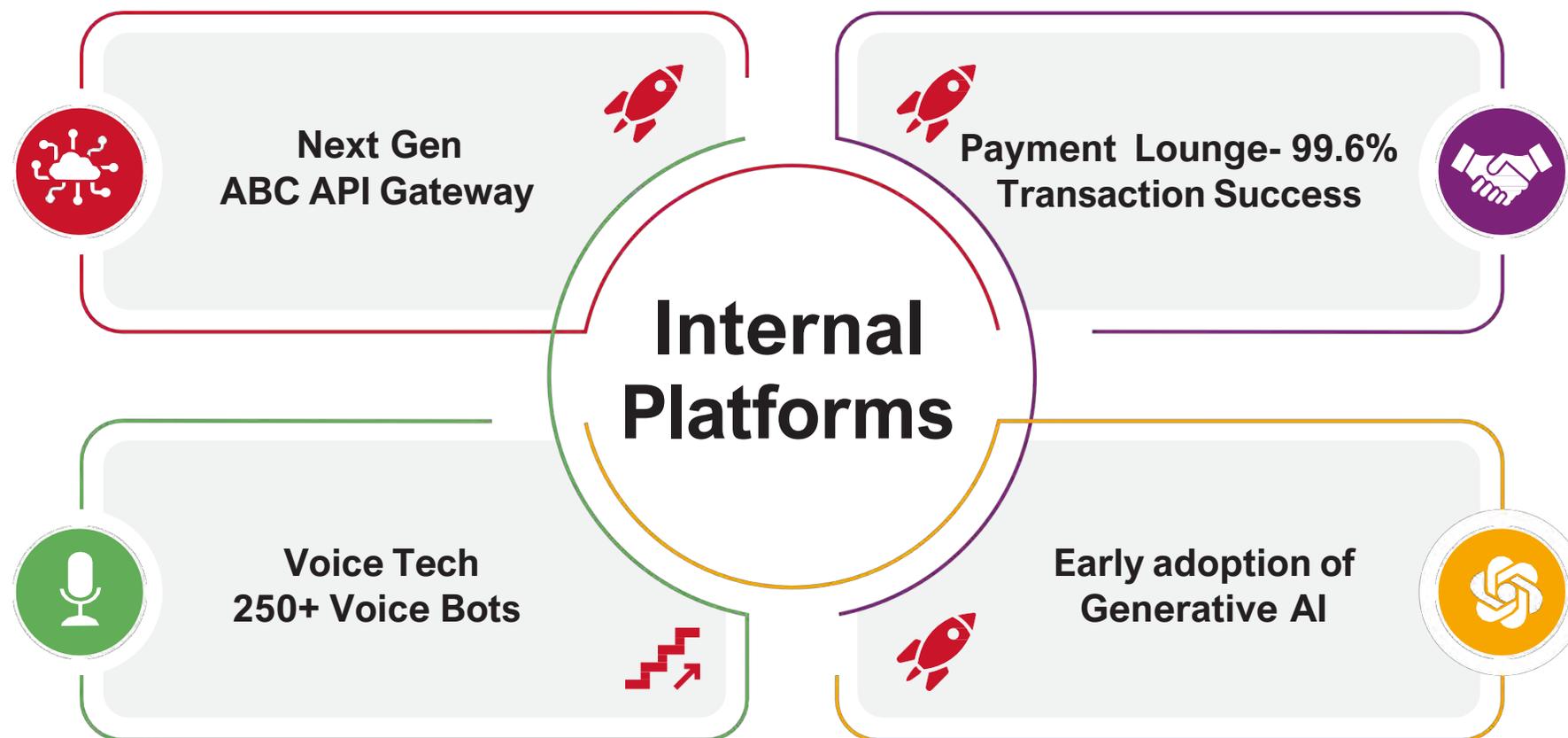
**Powered by
Data & Analytics**



Accelerating Innovation
Setting up InFiniTe
& Leveraging DPI *

INTEROPERABLE TO DRIVE SYNERGY

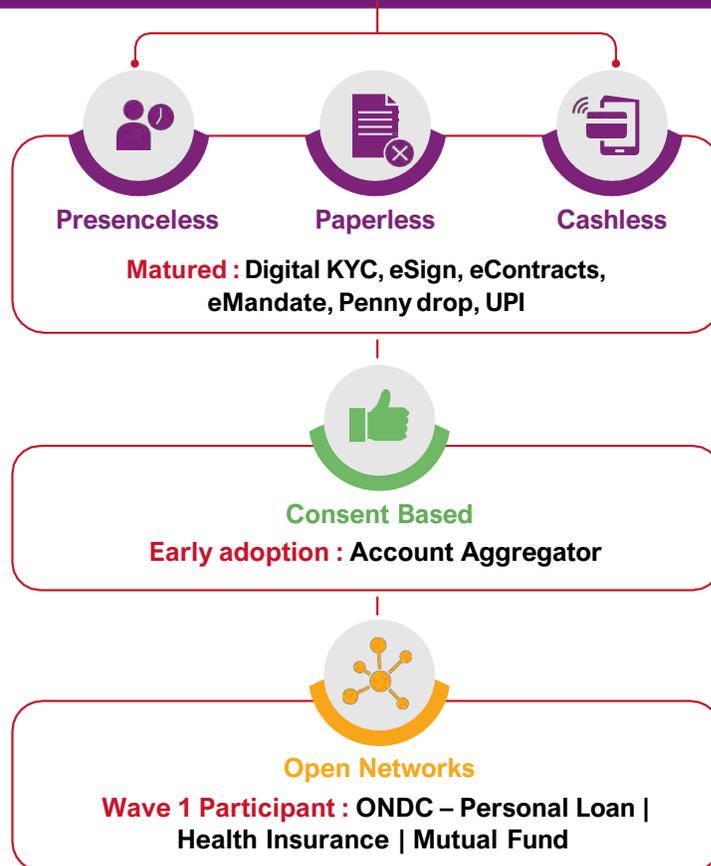




 Launched in FY24  Scaled up in FY24

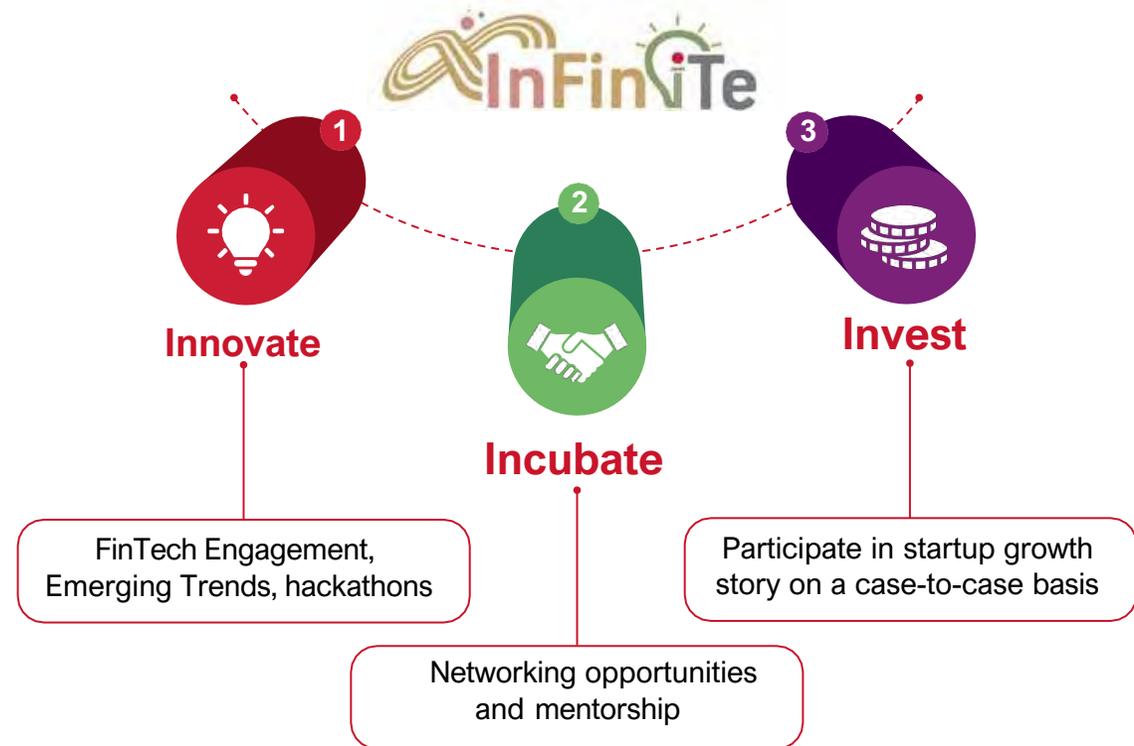
Our Building Block: Accelerating Innovation

Leverage DPI *



Customer acquisition, Convenience & Scalability

Launched InFiniTe - Fintech Engagement Platform



115 Business Problems sourced since May 2023, Participation from 218 Fintech's, 14 Successful POC's as of January 2024



Data Platforms & Engineering

- Data platforms like **GCP, Databricks** implemented
- **Data dictionary, catalog, data lineage** being strengthened



Data Science

106
Analytical models
(Q3FY24)



400+
Analytical models by FY25



Decision Science

- Organization wide adoption of **automated dashboard tools** like **Tableau & Power BI**



Model Maturity & Data Quality Assessment

- Journey from **Predictive** to **Prescriptive**



Data Governance

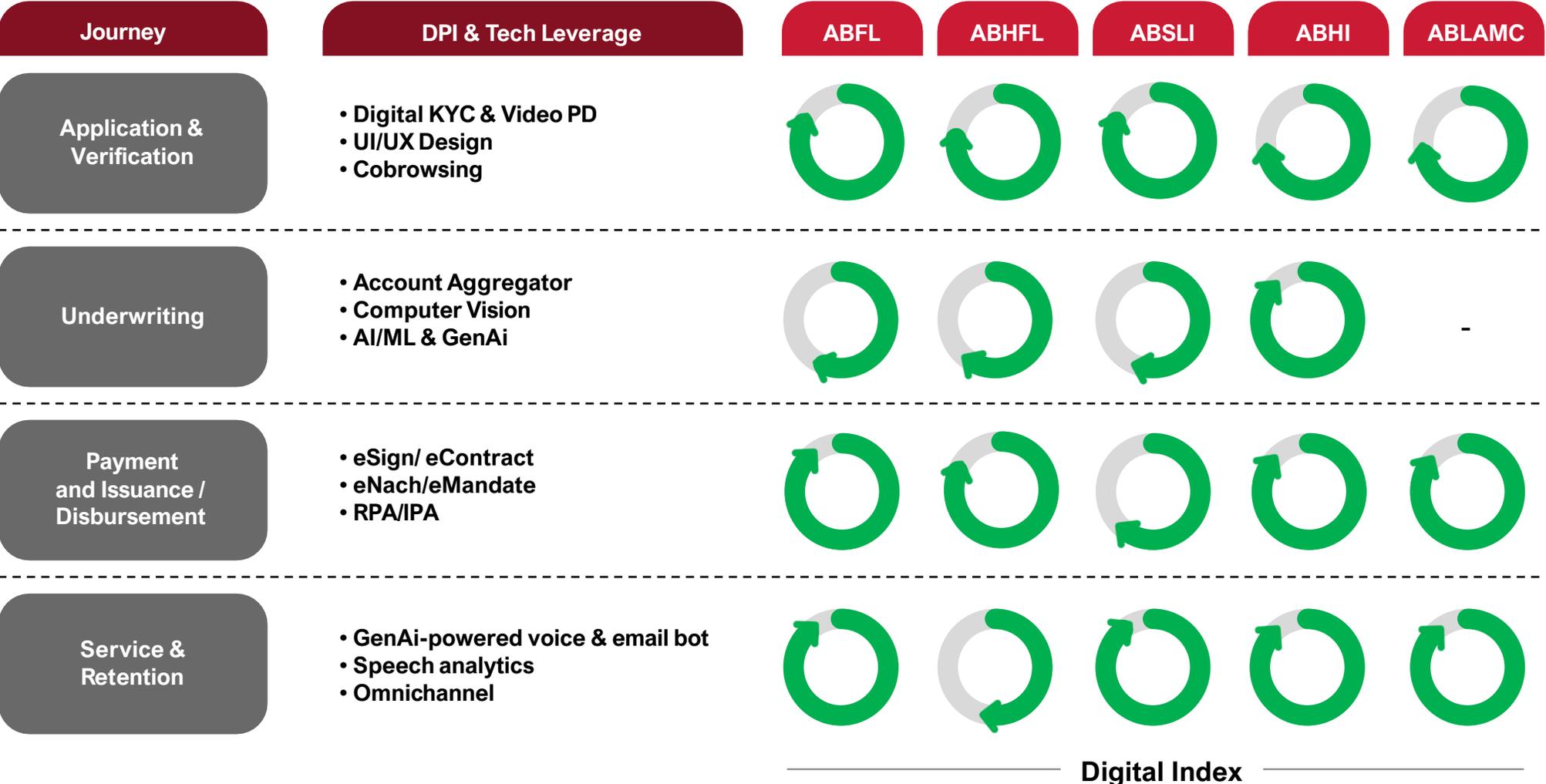
- Strong **culture of secure data sharing and protection** of customer privacy



Resourcing & Talent

- **4.4x growth** in headcount from 80 in FY23 to 350+ in FY25

Reimagining Customer Experience



ABCD – D2C platform

Customer Insights



Our Strategic Advantages

ABG parentage built on 150+ years of trust



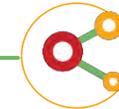
Large growth opportunities within the ABC and ABG ecosystem

In-house manufacturing to offer a wide range of financial products



Primed for omni-channel delivery for a unified experience

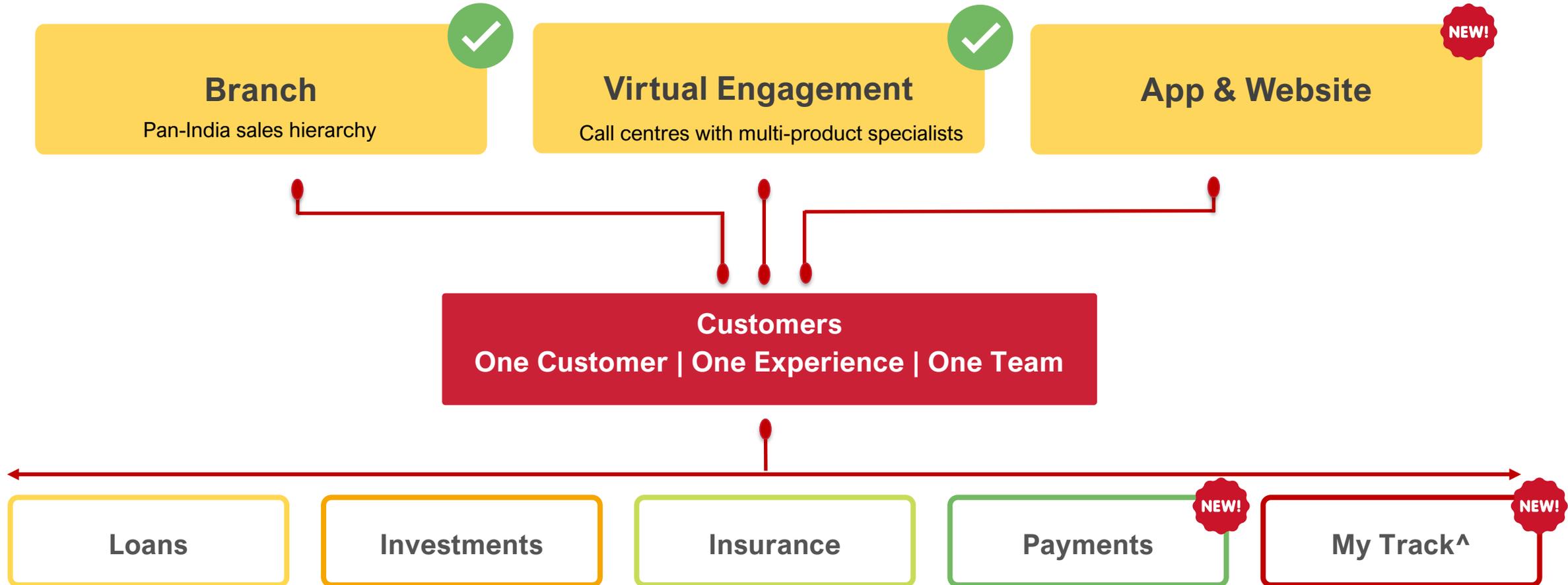
Powering large digital ecosystems through strong partnerships



Robust multi-regulator compliant framework

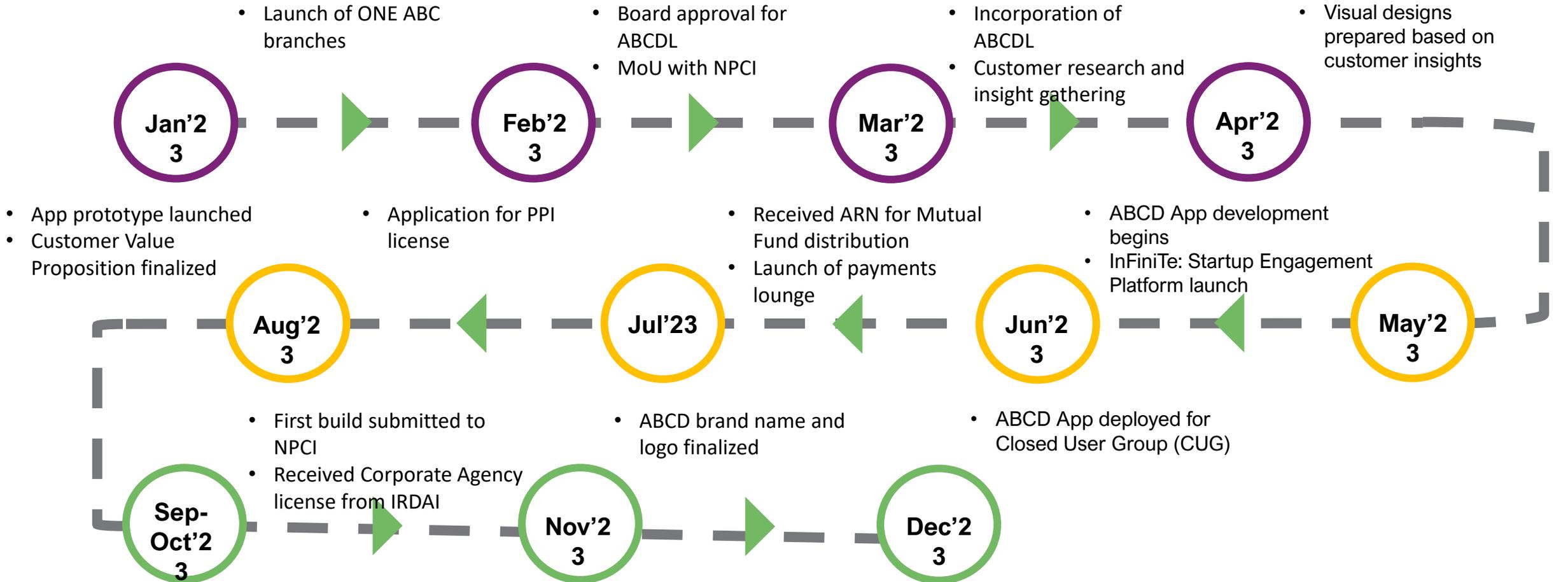


Our Delivery Model



Our Journey so far

Our Journey so far



Our Value Proposition



▶ **Cards, PL, BL, HL –
Instant digital sanction**

▶ **DigiGold, SGB, Deposits,
NPS, MF, Stocks**

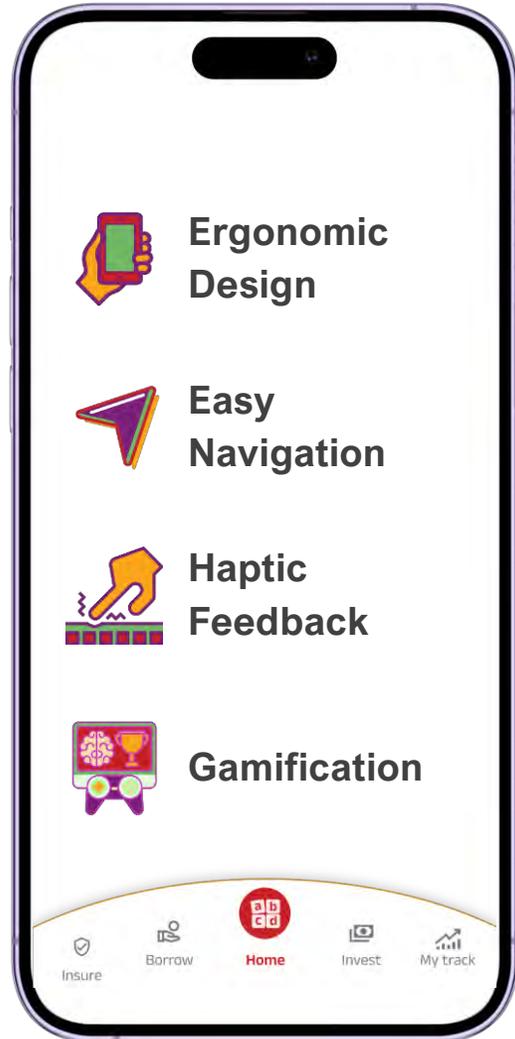
▶ **LI, HI & Motor Insurance with
tailored coverage options**

“
With so many products & services at one place, this is truly what we call a one-stop shop
”

“
One of the best DIY Home Loan journeys I have ever seen
”



**Simple
&
Intuitive
UI / UX**



 **Ergonomic Design**

 **Easy Navigation**

 **Haptic Feedback**

 **Gamification**

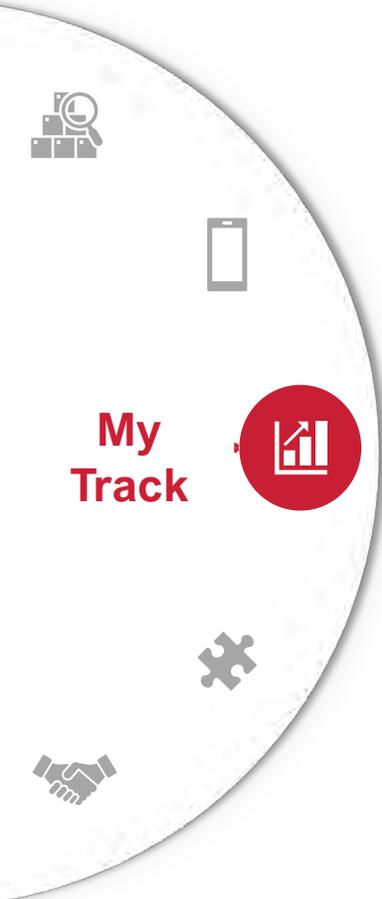
 **First of its kind navigation**

 **Clutter-free layout**

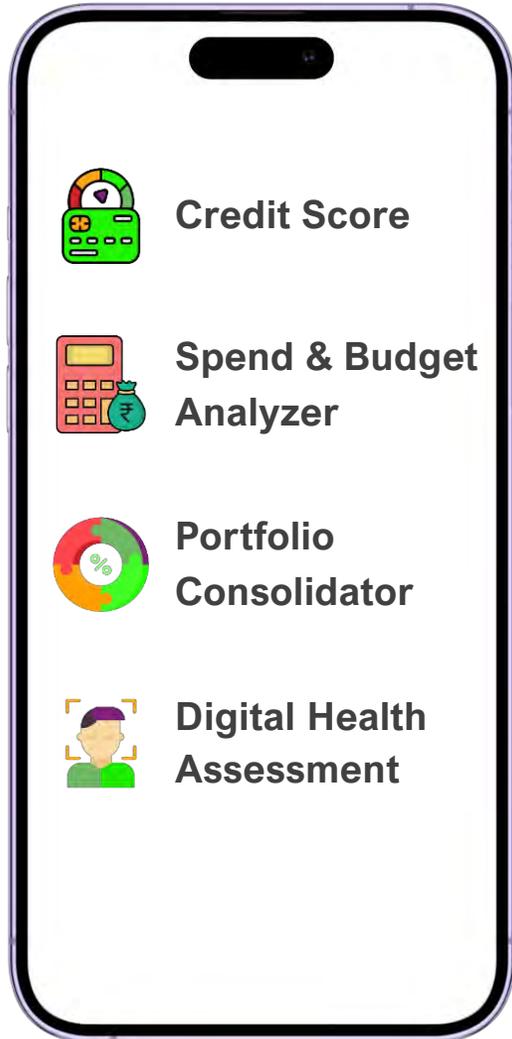
 **'De-jargonizing' finance**

The slider is intuitive, shows everything in a single view making navigation very simple. This is very unique.

The user interface looks very sorted & clean. Doesn't give a cluttered feeling.



**My
Track**



 **Credit Score- personalized tips & score simulator**

 **Unified view of both assets and liabilities**

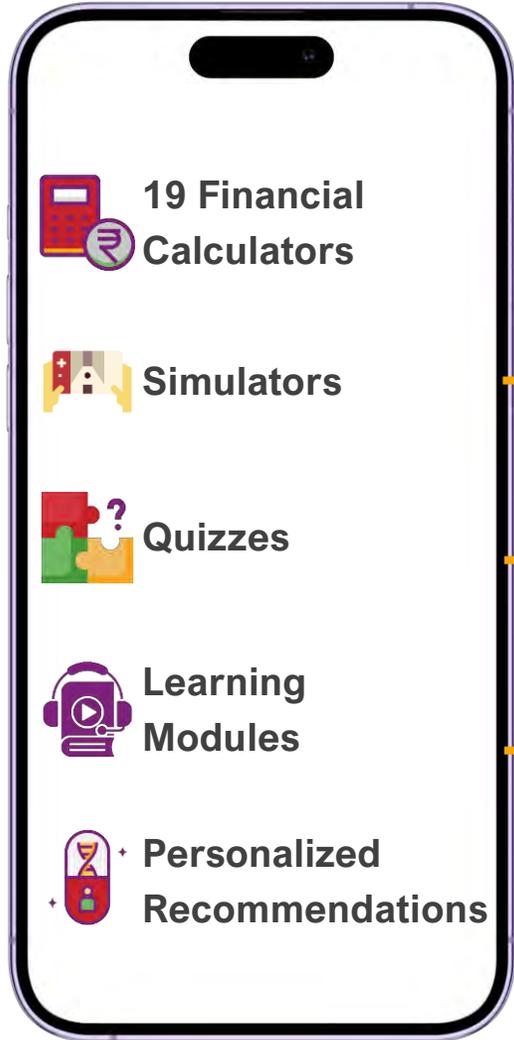
 **Digital Health Assessment – track 24 health parameters**

“
The DHA feature allows me to have a basic health check-up from the convenience of my home
”

“
It's a convenient & very useful platform for tracking my entire portfolio in a single view. Saves me a lot of time.
”



Fit for You



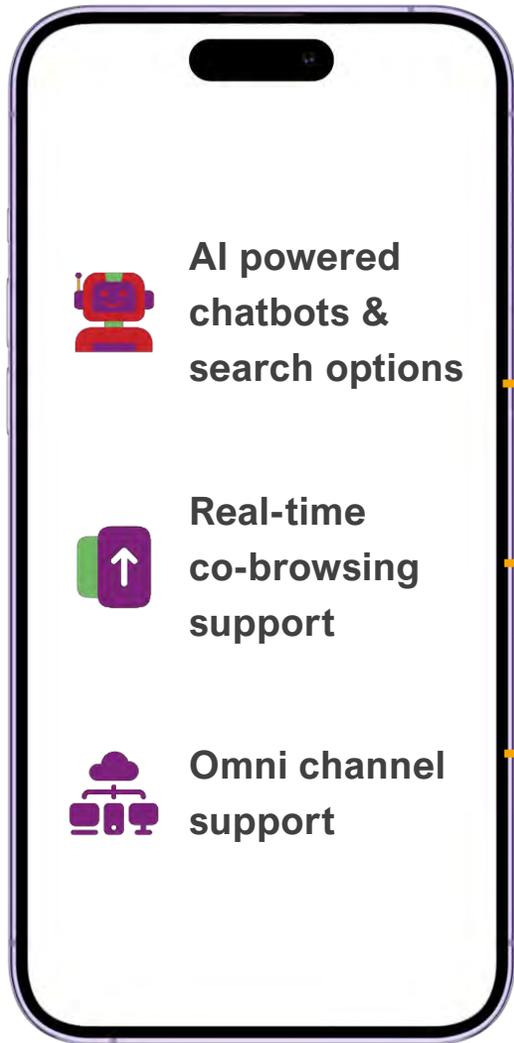
- ▶ **Informed decision making**
- ▶ **Learning made simple and rewarding**
- ▶ **Smart tax analyzer**

“
The learning feature is a very useful feature for beginners like me. It helps me take informed decisions regarding my investments
 ”

“
The MyGoal section is very useful as it lets me plan for everything – from marriage to education of children & even retirement
 ”



**Support
at Every
Step**



 **AI powered chatbots & search options**

 **Real-time co-browsing support**

 **Omni channel support**

 **Multiple modes of interaction**

 **'SimpliFi' – Gen AI powered search**

 **'Connect 2gether'- Live co-browsing with agent**

“ If I run into a problem, the app itself tells me how to resolve it. I don't have to contact customer support for every minor issue ”

“ It is one of the most intelligent chatbots ever that gives relevant recommendations according to the issue ”

Building Blocks

Talented and seasoned team with diverse experience from Banks, Fintechs, NBFCs, Payments and Consulting



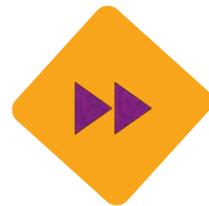
30%
Women Workforce



~32 years
Average team age



**Customer
Centricity**



**Agile
Execution**



Enthusiasm



Creativity



Proactiveness

600+ users engaged for primary research across products, journeys, and app engagement

User Interviews

~135 Customers



Surveys and interviews to understand customer need

AI Backed testing

~200 Customers



Eye movement and click tracking to identify visual metrics

Qualitative Insights

~280 Customers



FGDs, interviews and surveys across products

Target Segment & Brand



Our TG: The Striving & Thriving Middle Class

Fastest growing segment, expected to be largest by 2030 (~72 Cr)



Bull's eye cohort: Young Aspirers
(First income to first kid)

Motivated and tech-savvy on a path of constant growth and progress



14 Brand Spaces

Crafted through workshops and 350+ customer interactions



Finalization of CVP with FGD & interviews

Considering uniqueness, appeal, scalability, longevity and feasibility



Logo designed to resonate with our identified target segment and our customer value proposition.

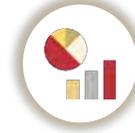
Tested with customers across the country





App analytics and attribution

Tracking app installs and attribution to sourcing channels



Web and app analytics

Analyze traffic on web and app for fraud detection, create insights and actions



Product analytics platform

Track customer journey on app and drop points for behaviour-based segmentation



Campaign management platform

Campaigns for acquisition, cross-sell and retargeting



Customer engagement platform

Create and execute omnichannel experience with sharper and personalized campaigns



Customer data platform

Create a one view of customer with all data points across sources



Key differentiators



Benefits derived

1

Microapps powered Modular App

Modular, cloud native, true omnichannel experience



Increased flexibility, faster updates

2

Low code no code platform

Agile delivered, iteratively deployed



Faster development, instant deployment on Android/ IOS/ Web

3

Microservices based service components

Cloudnative via hyperscalars



Containerized, highly available, re-usable, elastically scalable

4

API Gateway powered discovery, integration & orchestration

Powering seamless internal & external communications



Ensuring scalability, seamless integrations, extendibility, security

5

AI/ML capabilities via Data Platform

Next gen lake house, Data ingestion & transformation, CDP* and CEP^



Real-time analytics, dashboarding, hyper-personalization

6

Full tooled DevSecOps

Intelligent, secured, tech-ops at scale



High degree of automation, fault tolerance and resilience



Customer 360

Creating customer personas using diverse customer attributes

1000+ Attributes



Next Best Offer

Utilizing real-time AI led tools to maximize Customer Lifetime Value

50+ AI models



Personalization

Build best in-class personalization engine for targeted communications

100+ Microsegments



Nudges

Nudge library to engage customers at the right time

250+ Nudges



Lead Scoring

Identifying high quality leads using ML models to prioritize actions

20+ ML models

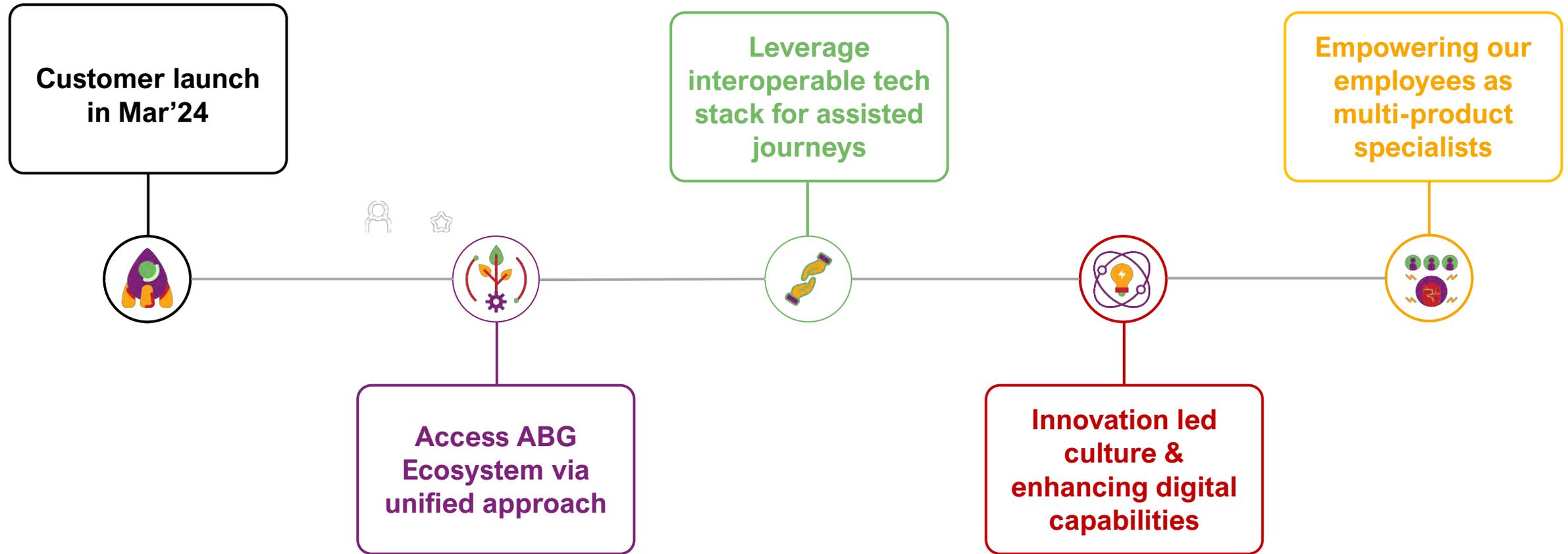


Optimization

Optimizing customer reach strategy for omnichannel experience

10+ Touchpoints

Road Ahead: FY25



Payments

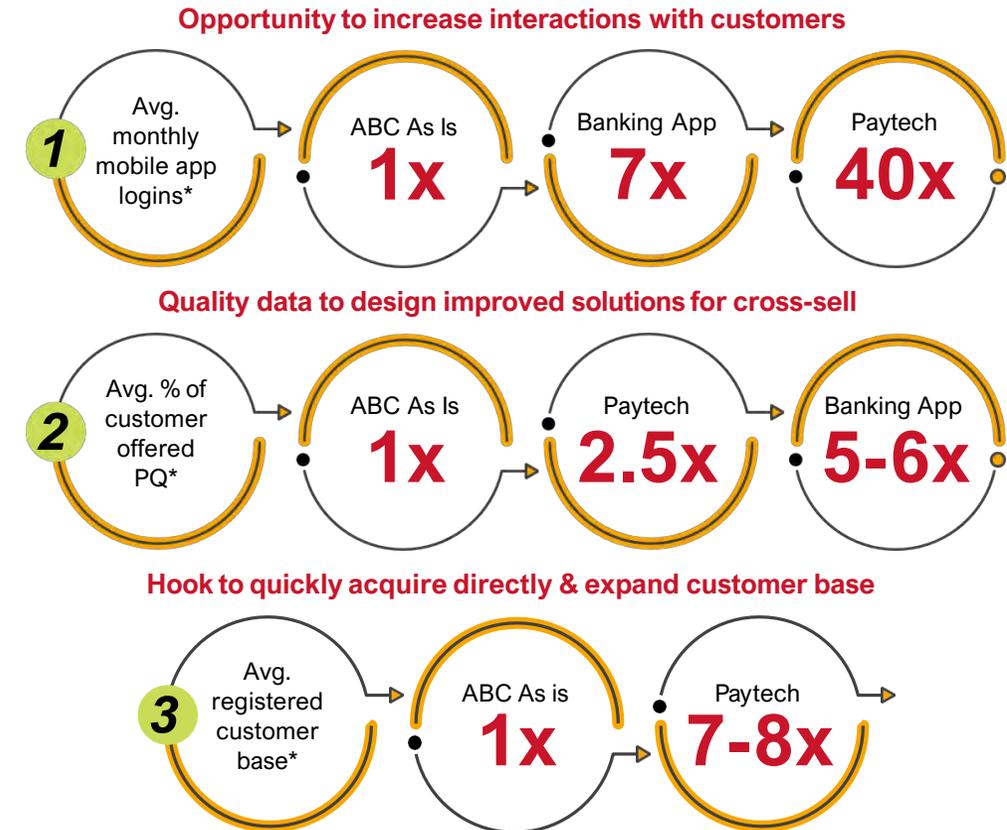
Payments makes us a 'full-stack' FS company

Line of Business	Presence of ABC
Mutual Funds	✓
Life Insurance	✓
Health Insurance	✓
Lending	✓
PAYMENTS	✓

Payments helps ABC achieve:

-  Customer Engagement & Retention
-  Fulfill Transaction Needs
-  Higher Brand Recall

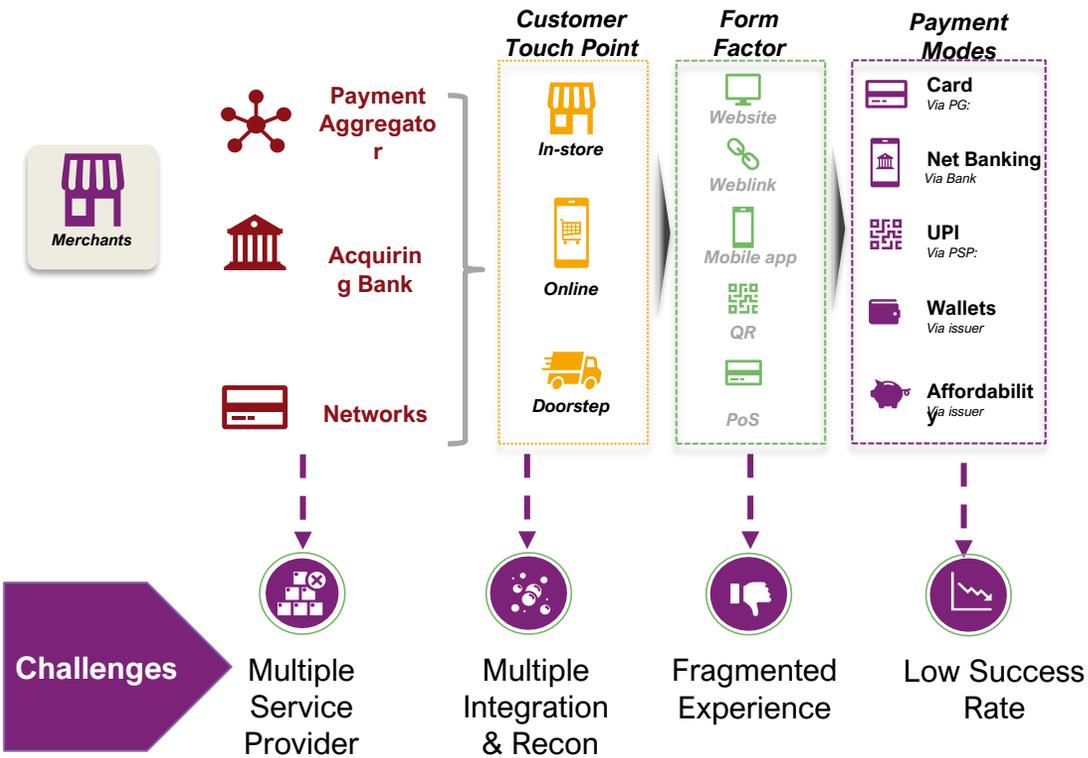
Payments enables



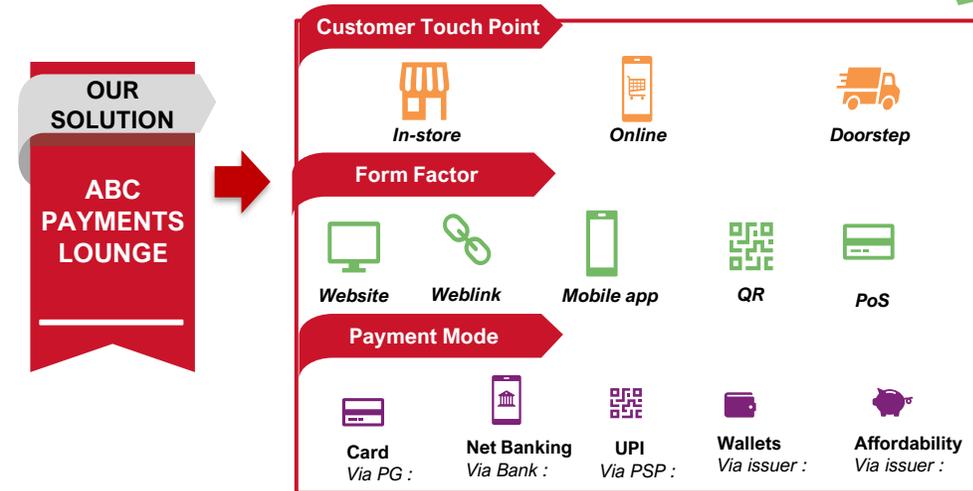
*Based on market intelligence



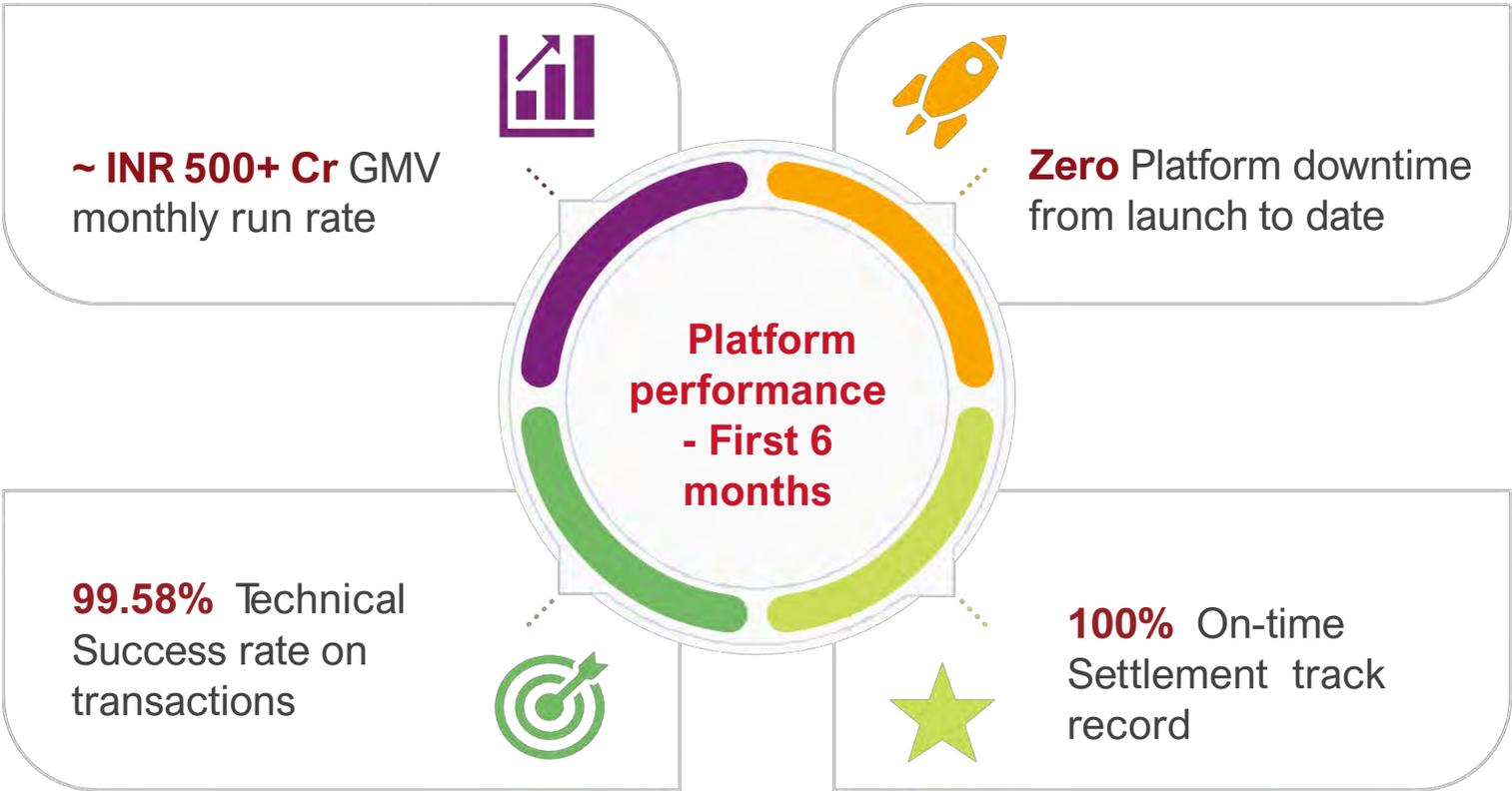
Current Payment Aggregation Landscape



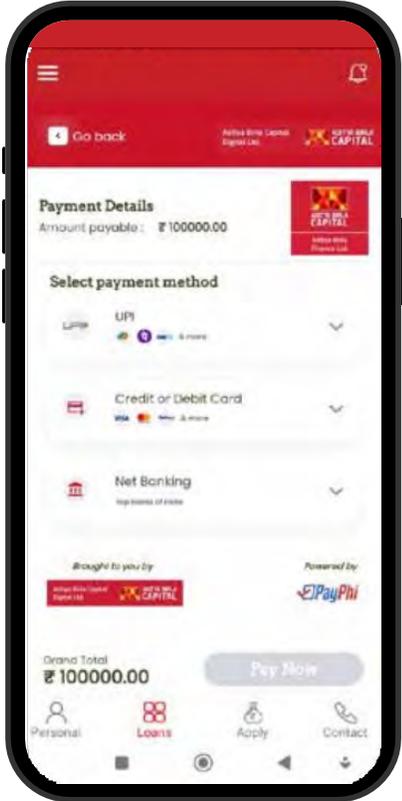
With ABCD Payment Lounge



Payment Lounge: Off to a Robust Start

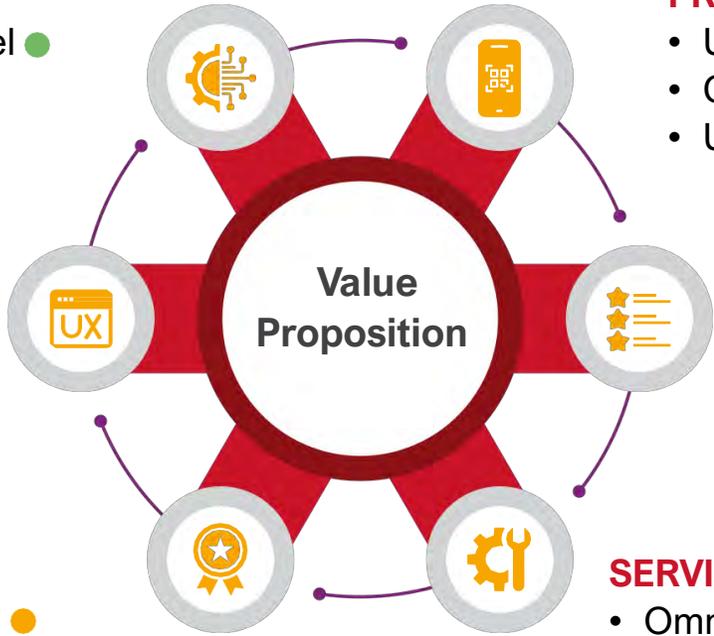


Payments Lounge Checkout Page





@abcdicici



TECHNOLOGY

- TPAP on API model ●
- Smart routing ●

PRODUCT

- UPI international ●
- Credit card on UPI ●
- UPI 123 pay ●

UI / UX

- Z-axis motion design ●
- Comprehensive payments history ●

FEATURES

- Pay from multi-account ●
- Multi-mode collect ●
- Simplified self-transfer ●
- Pre-verified bank transfers ●

REWARDS

- Instant cashback ●
- User behavior led rewards ●

SERVICES

- Omnichannel customer connect ●
- Proactive customer reach out ●

Availability ● No / Low ● Med



100+
Payments Services



30+
Customer Value Propositions

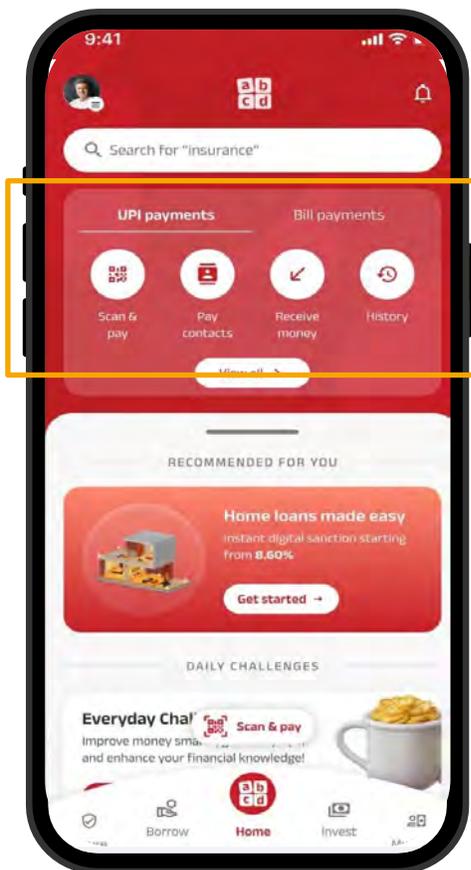


26+
Biller Categories

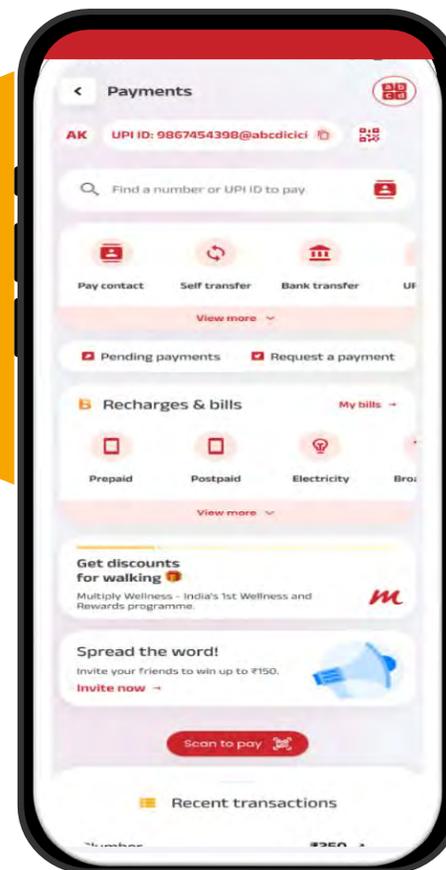
ABCD Home Screen



Payments Dashboard



Payments Stack available as part of ABCD App



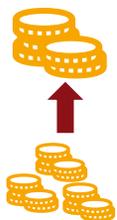
Expands to Full Stack Payment dashboard



Our Differentiators: Multi-Account Payment



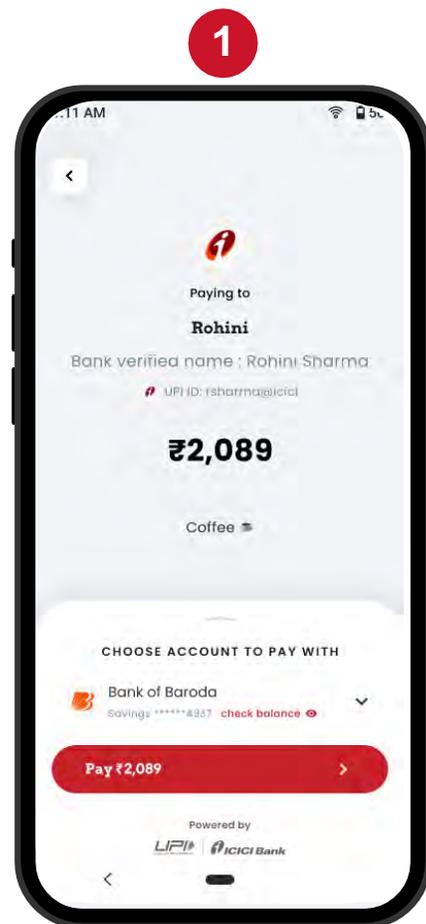
INDUSTRY FIRST



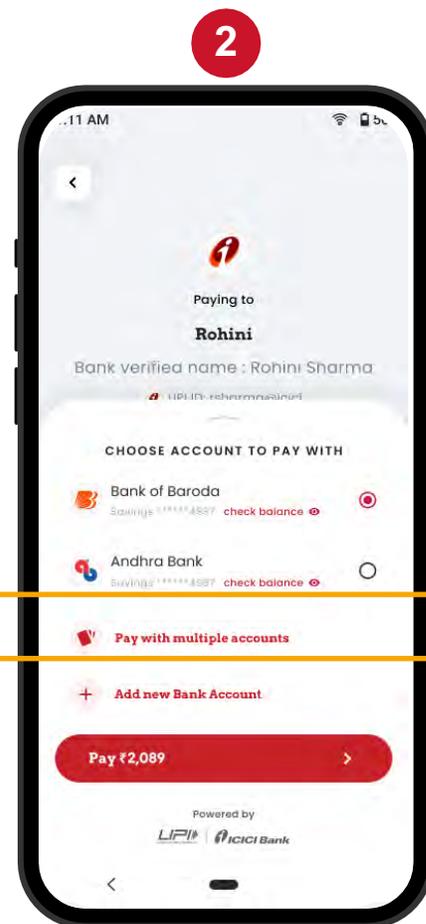
Make single payment by debiting multiple bank accounts.



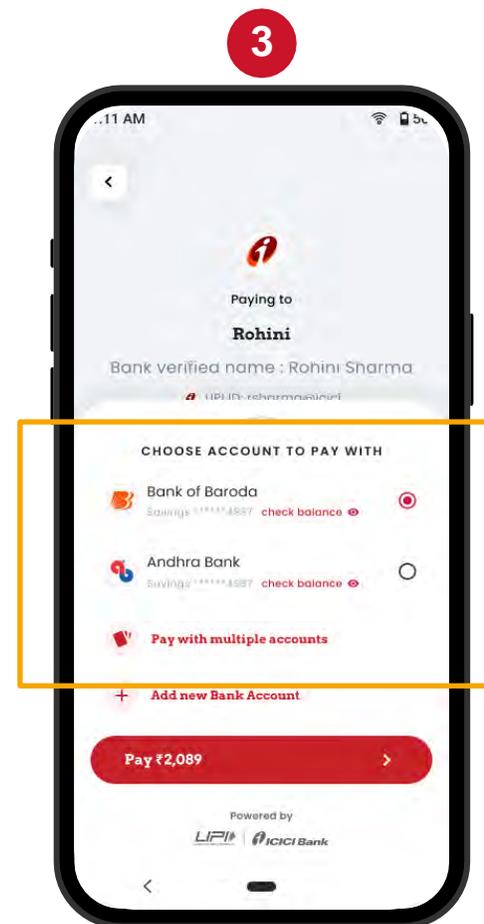
Unique functionality to help consumer when falling short of funds in one account.



Choose 'Multiple Account' option for high ticket transactions



Select accounts from which funds need to be transferred



Set amount and proceed to pay

Our Differentiators: Multi-Mode Receipt

INDUSTRY FIRST



Choose from
multiple methods
to receive money



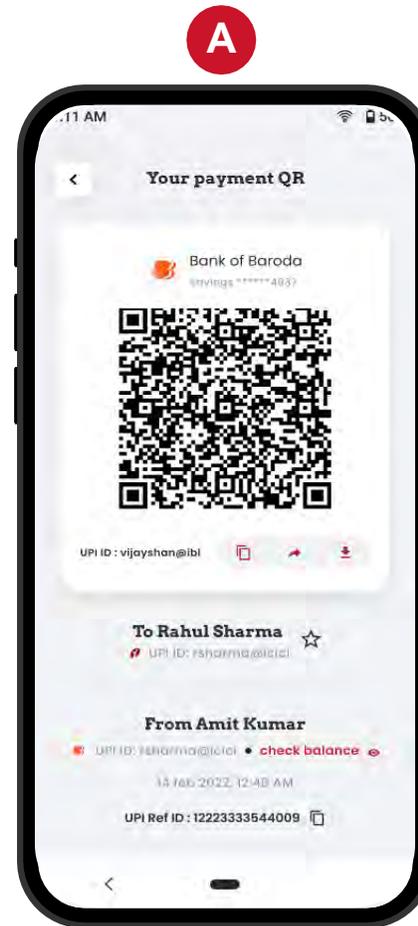
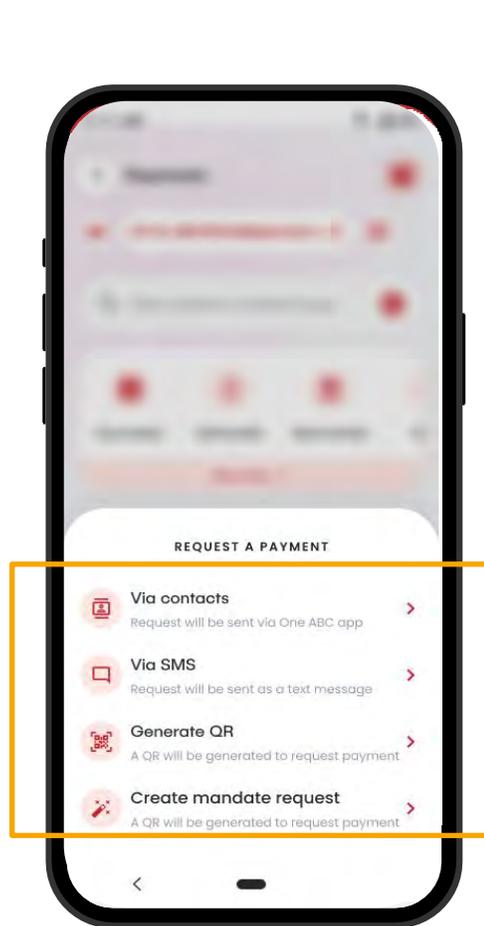
QR



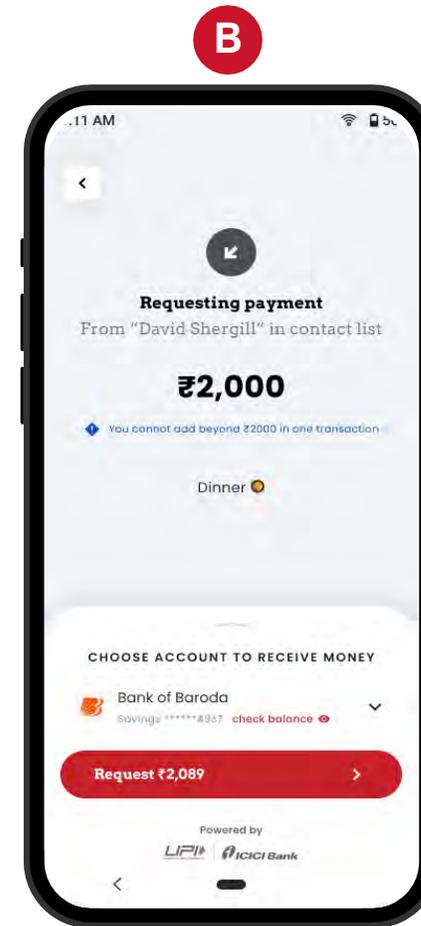
Notification



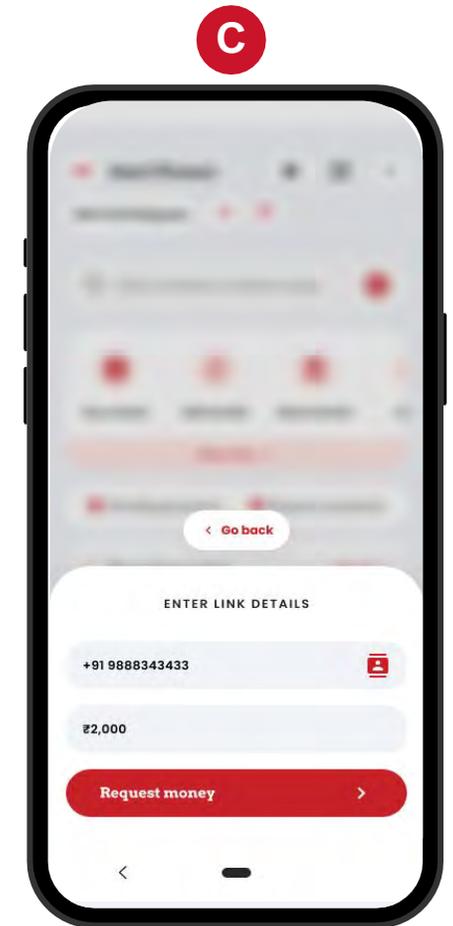
Link



Generate value based
QR and share to collect



Send a collect
request notification



Send a collect
request Link

Our Differentiators: Pre-verified Bank Transfer



INDUSTRY FIRST



Unique functionality introduced in consumer's bank transfer journey.

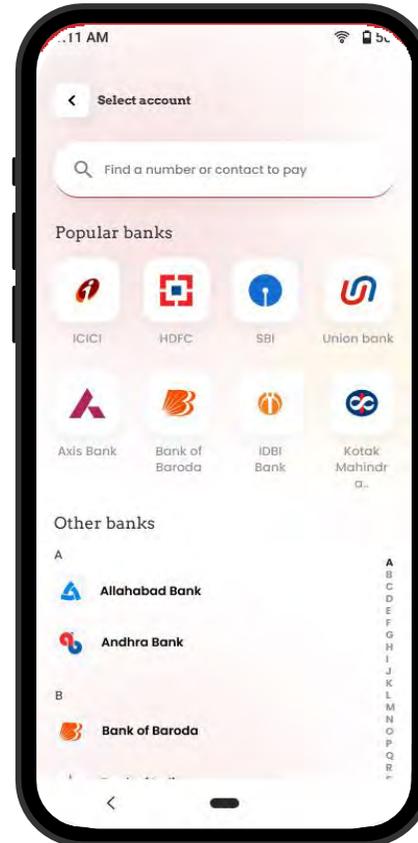


Auto fetch beneficiary bank IFSC and name.



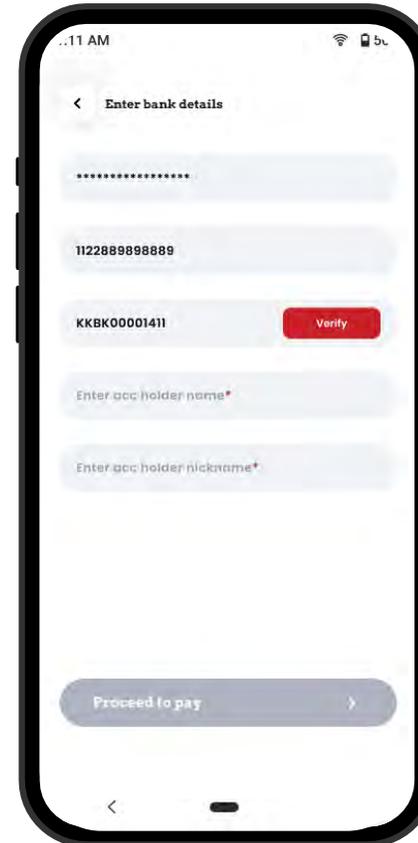
Bank transfers more convenient & simpler now.

1



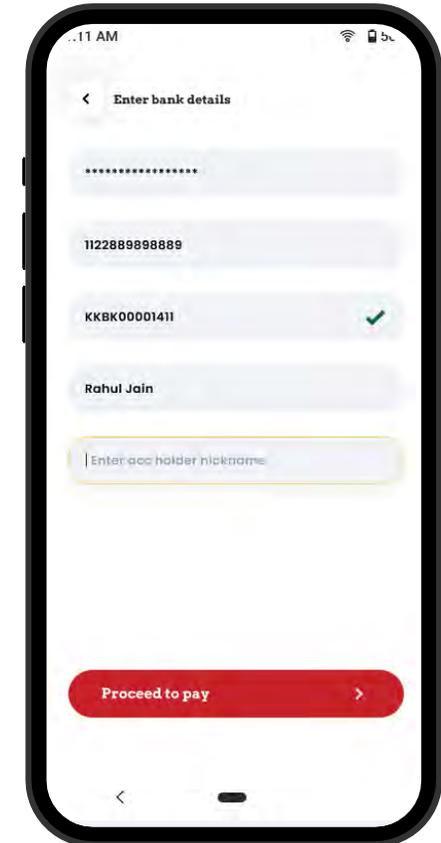
Select bank from list of bank accounts

2



Enter account number

3



Auto-fetch IFSC & Beneficiary name

Our Differentiators: UPI International



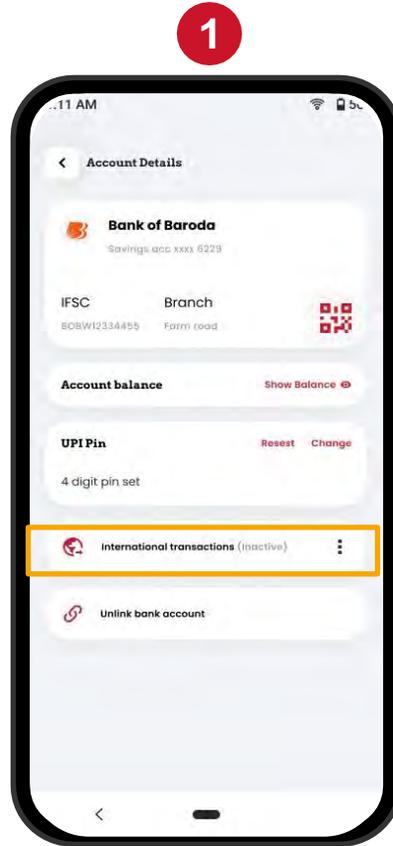
QUICK MOVER



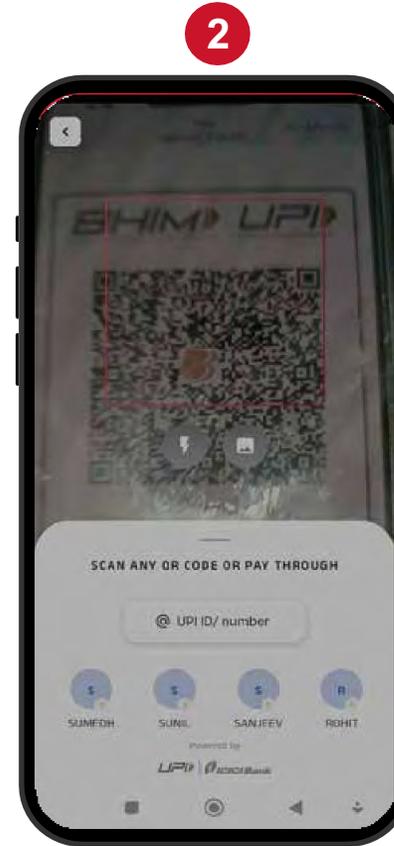
Now use UPI to pay when you travel abroad*

Benefit from transparency in forex conversion and markup

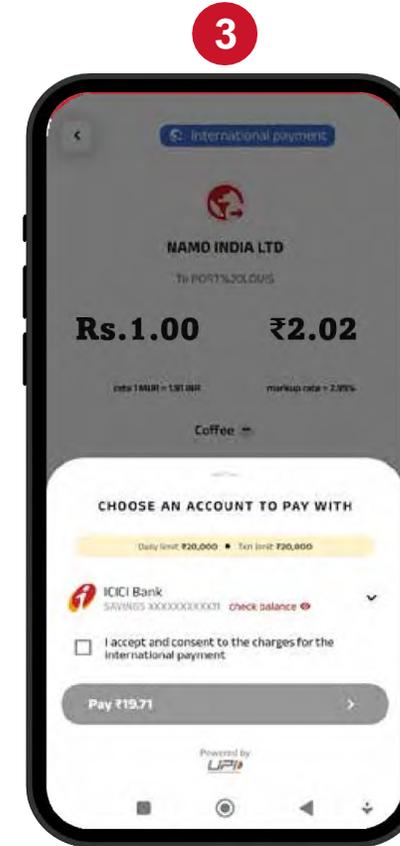
Enjoy secure international transactions



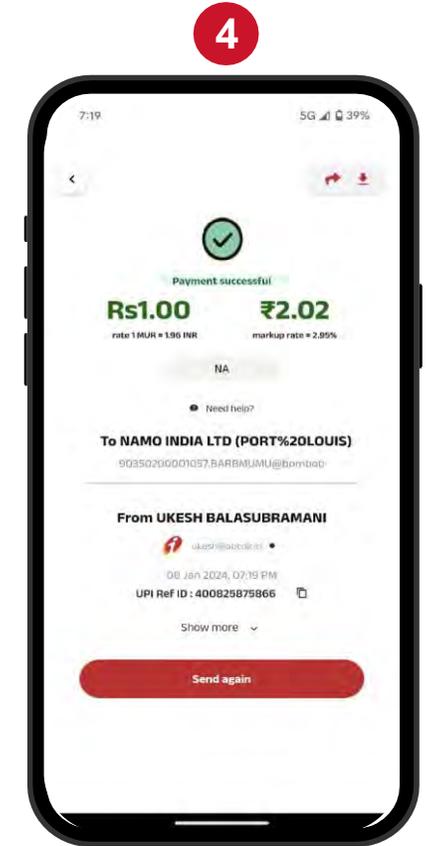
1 Enable international transactions in 'Profile' section



2 Scan international QR



3 Verify currency conversion and markup details



4 Complete transaction

Our Differentiators: RuPay on UPI

QUICK MOVER

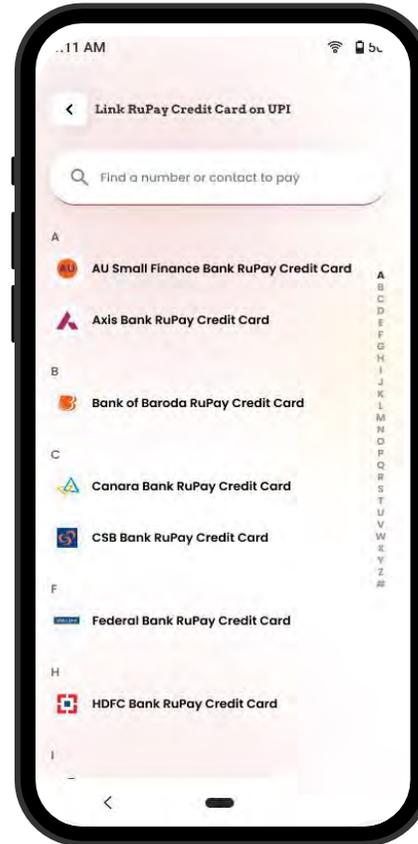


Link your Rupay credit card to your UPI handle.



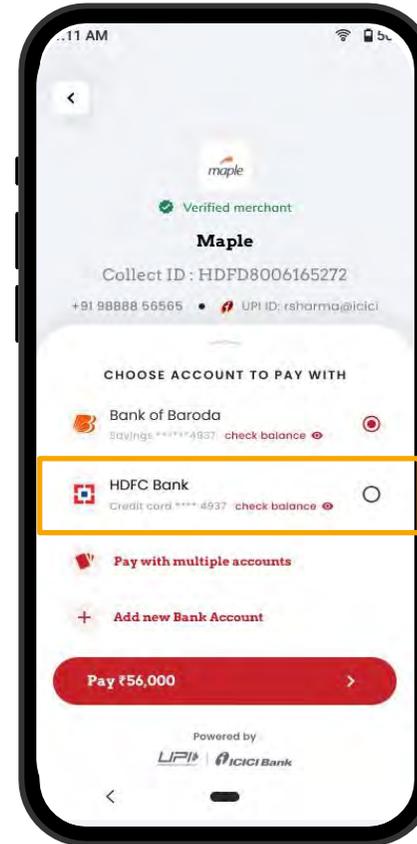
Use your credit line to pay to merchants & billers.

1



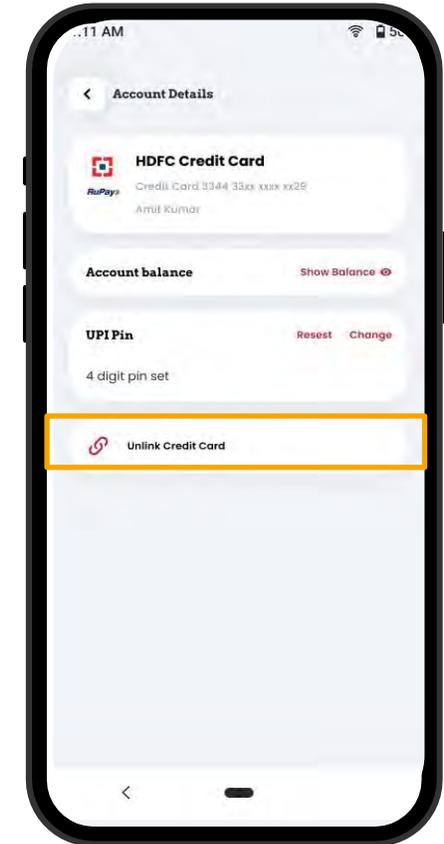
Link RuPay credit card

2



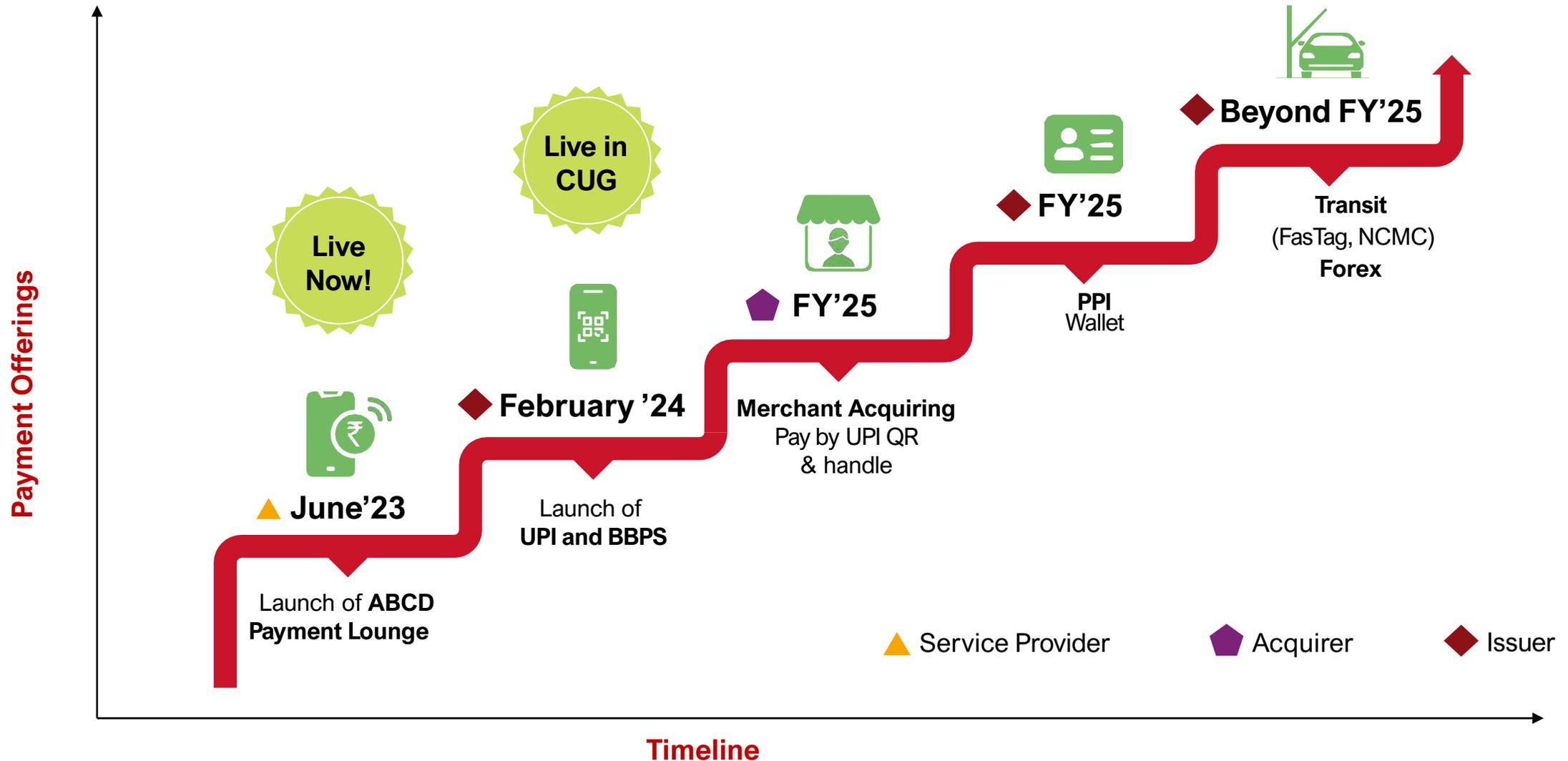
Select RuPay card to pay

3



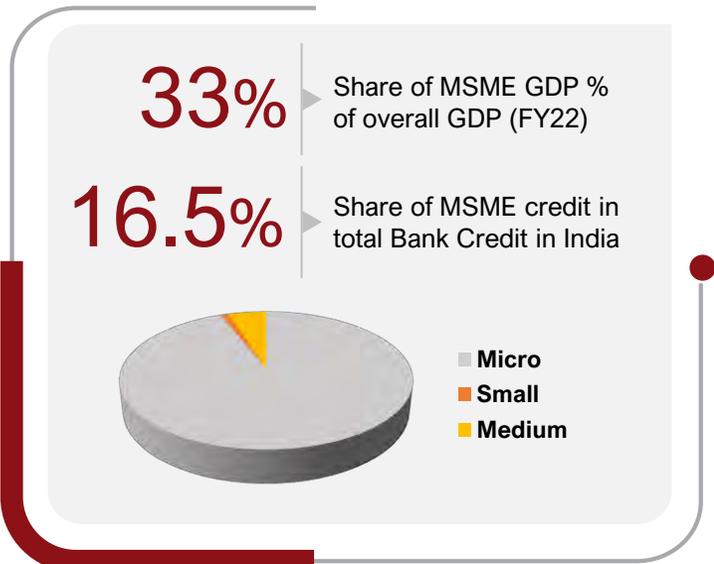
Manage Linked Card – Check balance, Reset Pin

Our Roadmap: Payments will Continue to Evolve



Udyog Plus – MSME platform

MSME: Large & Growing Ecosystem Gateway to Multiple Opportunities Huge Unmet Demand



Trends in MSME Ecosystem

Robust Digital Infrastructure

- Easy access to data
- Tailwinds from govt. initiatives
 - TReDS
 - ONDC
 - GeM
 - mudra
- Increasing digital adoption in MSMEs

Higher Digital Adoption by MSMEs

- Point Of Sale Payments
- Business Management Solutions
- B2B eCommerce

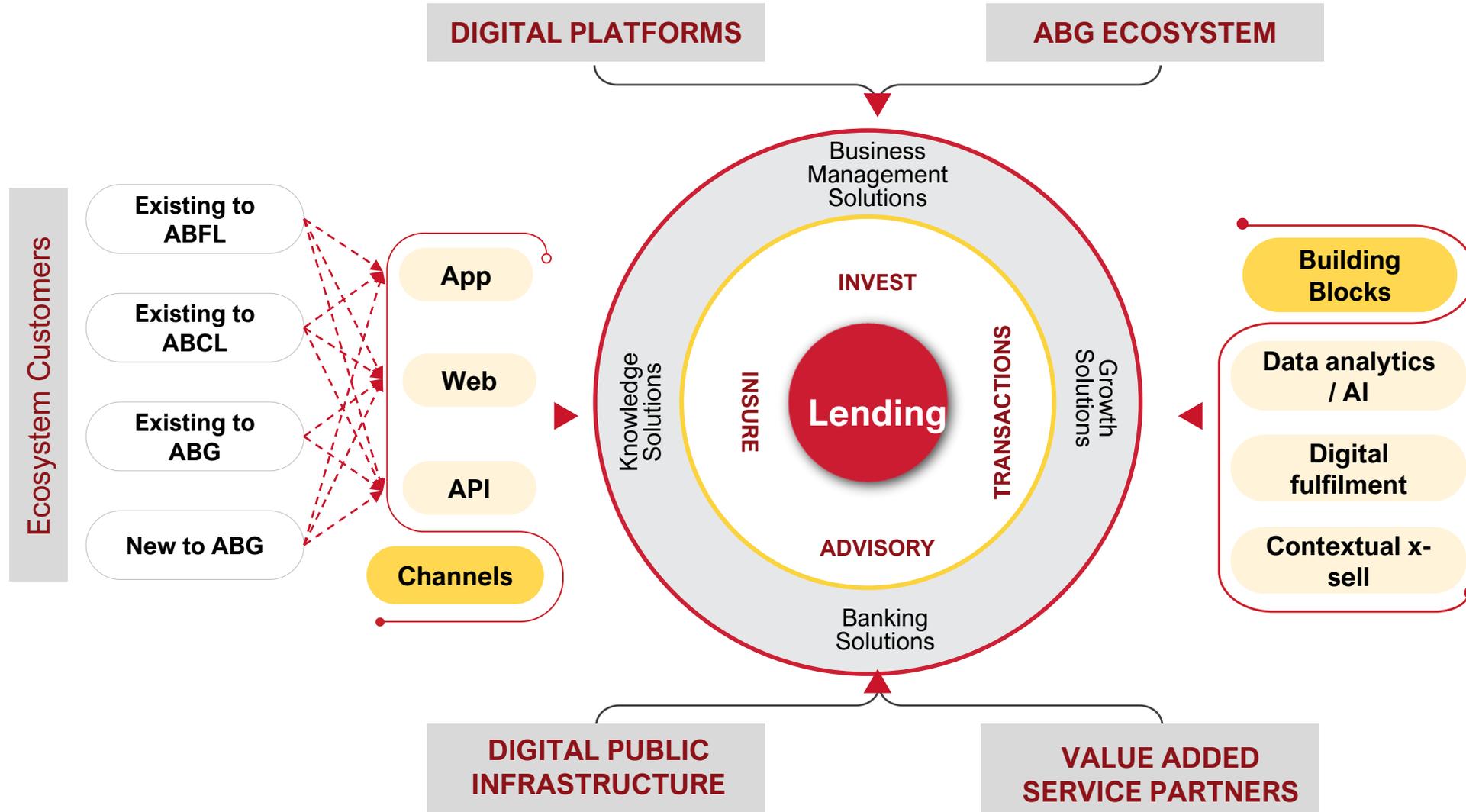
Right Time for Differentiation

No single platform catering to all MSME segments & also entire spectrum of needs

Right time to create differentiation by offering full-scale ecosystem platform

Create **large scale direct acquisition funnel** for ABG ecosystem

Udyog Plus: Addressing 360° needs of MSMEs



BUSINESS LENDING



Paperless unsecured Business Loan journey up to Rs 10L

Instant loan up to Rs. 2L **without documentation**

Discovery for Secured lending solutions

SUPPLY CHAIN FINANCING



Channel & Vendor financing

Pre-approved limits

Instant dealer onboarding

INSURANCE & INVESTMENTS



Embedded Insurance solutions with loans

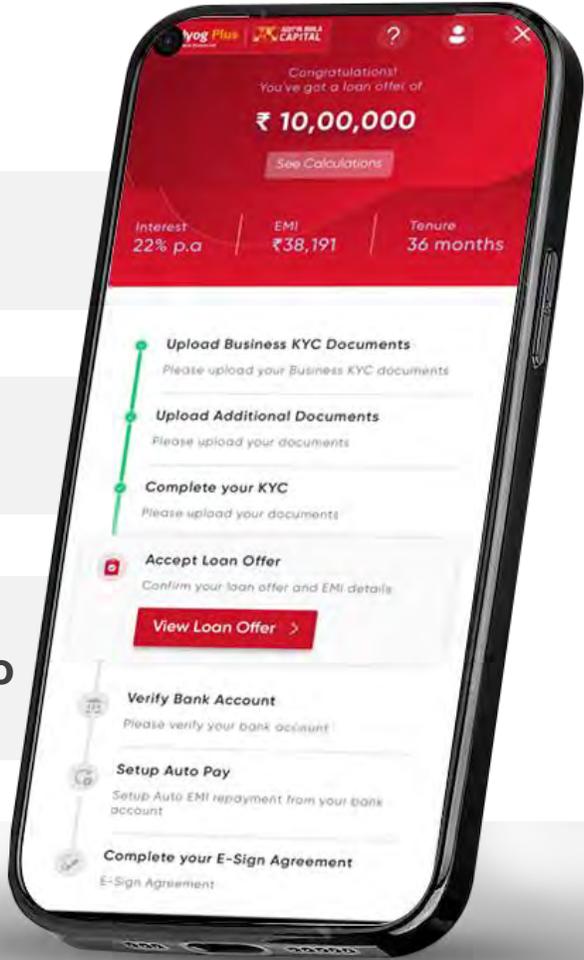
Investment Solutions including MF, Demat, FD

Corporate Insurance Solutions

**End to End
Digital Process**

**Loan sanction in
< 2 mins**

**Paperless Loan
Disbursement up to
Rs. 10 Lacs**



DIY Journey

Discovery of the Udyog Plus platform by the users



Digital Application

Business rule engine is run to generate instant sanction up to Rs 2 lacs



Paperless Documentation

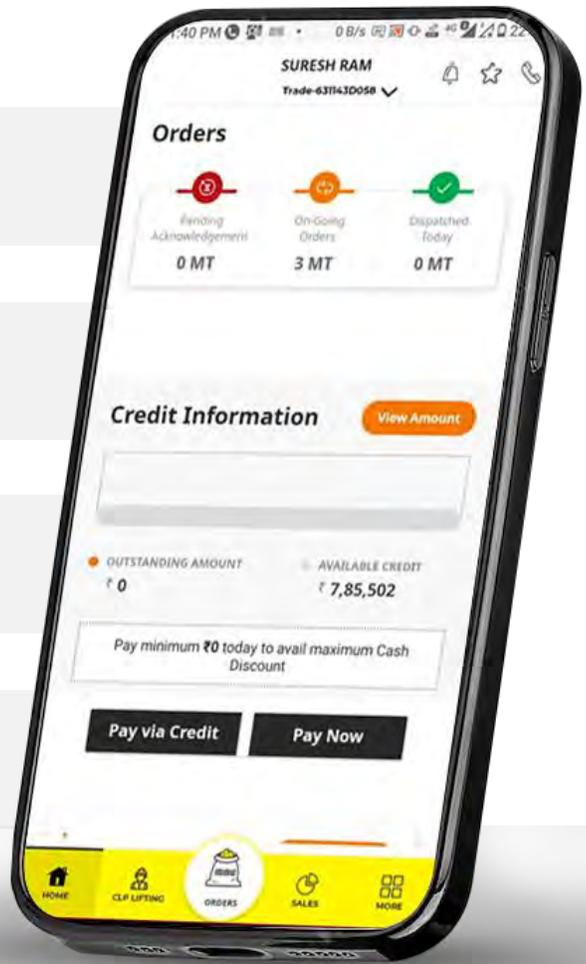
Digital provision of fetching GST/ ITR also available for higher loan amount



Instant Disbursement

Digital KYC, e-Agreement, online mandate setup to disburse loan amount into user's account.

- End to End Digital Process
- Pre-approved Offers
- Instant dealer onboarding
- Paperless Loan Disbursement

**STEP 1** 

Dealer Onboarding

Dealer will receive email to start onboarding process

**STEP 2** 

Digital Application

Pre-approved offer Details in pre-filled application form

**STEP 3** 

KYC & Agreement

Complete digital KYC and Agreement execution

**STEP 4** 

Instant Disbursement

Single Click drawdown through Customer Application

Profile Details

Customer Name : Maheshbhai Vadadoriya
Business Name : Shree Satyay
Industry : Cloth Manufacturing & Trading
Business Vintage : More than 3 years

Problem Statement

Was finding it difficult to expand business due unavailability of funds required for procuring raw material & increasing staff strength

Solutions

Came across Udyog Plus advertisement & completed online loan application on Udyog Plus platform. Got same day disbursement of loan amount of **4 lacs**

Udyog Plus Impact

- Deployed the loan amount in increasing business capacity
- Has seen 10-20 % growth in monthly business post availing instant business loan through Udyog Plus platform



CURRENT ACCOUNT



Current Account with
YES BANK



ACCOUNT SOFTWARE



25% off on subscription fee for
ZOHO for managing your account
and business operations



HRMS AND PAYROLL



30 days free trial plus
pay for 6 months & use for 12
months with **Paybooks**



TAX FILING SOLUTIONS



10% off only for ABFL Clients Tax
Filing, Proprietorship Annual
Compliance, Company Trademark
Registration with **India Filings**



CORPORATE TRAVEL



Domestic and
International Travel
Solutions - **Yatra**

TAXATION ADVISORY



Taxations /
Startup Advisory -
India Filings



BUSINESS NETWORKING



Business Networking solution to connect with Buyers and Sellers

Online Digital Store creation

Latest news and insight on the business information

Exclusive discounts on various services

ONLINE DISCOVERY



Online discovery of Digital Stores using ONDC registration

Smart solutions to ensure scalability

Data-driven solutions leading to efficiencies across businesses

sellerapp

KNOWLEDGE SERIES



Specialized knowledge content hub

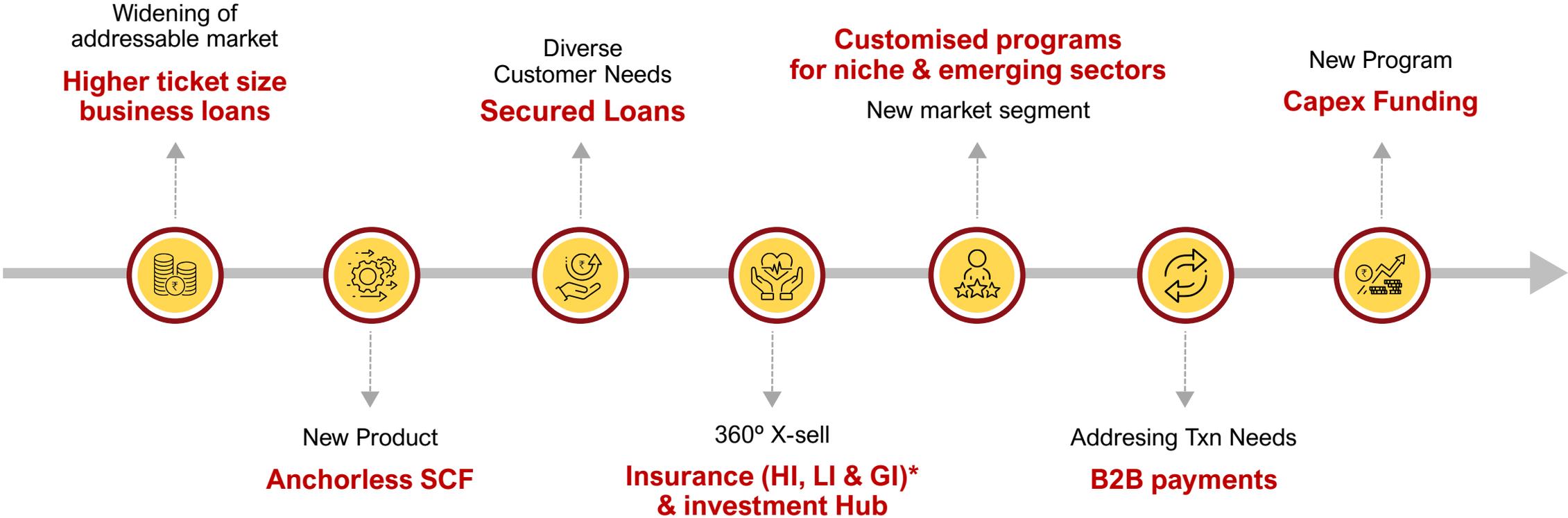
Customized basic and advanced business courses in partnership with MSMEEx

Financial Planning modules and Credit score analysis

msmex
Xcelerating Growth

Acquisition Funnels - Direct & via Ecosystems

Direct to MSMEs		ABG Ecosystem	External Ecosystems		
	Paid Marketing Campaigns 		Pre-approved limits to channel partners/ distributors		B2B & B2C Ecommerce 
	Social Media Campaigns 		B2B E-commerce platform partnership		Merchant POS 
	Discussion Forums 		Channel Finance for retailers & Dealers		Neo Banking Platforms 
	Organic Traffic 		PO Finance for vendors & Capex Funding for franchise		Digital public Infrastructure  
	Influencers and connectors incl. trade associations 		ABC Sales Channels (Direct Sales team, Select DSA)		Corporate DMAs  





**Tareeka Badlo,
Business Badlega.**

Digital and Paperless Loans
in 2 minutes.

WORKING CAPITAL LOAN

MERCHANT LOAN

BUSINESS LOAN

Introducing Udyog Plus, the new way to do business is here. A one-stop digital platform offering complete business solutions for MSME owners. Take a step towards transforming your business and achieve your goals with ease.

Udyog Plus Business Solutions

6 Months Output

- **5 lac+** MSME Registrations
- **~Rs 225Cr + new customer** disbursements
- **94%** insurance attachment penetration

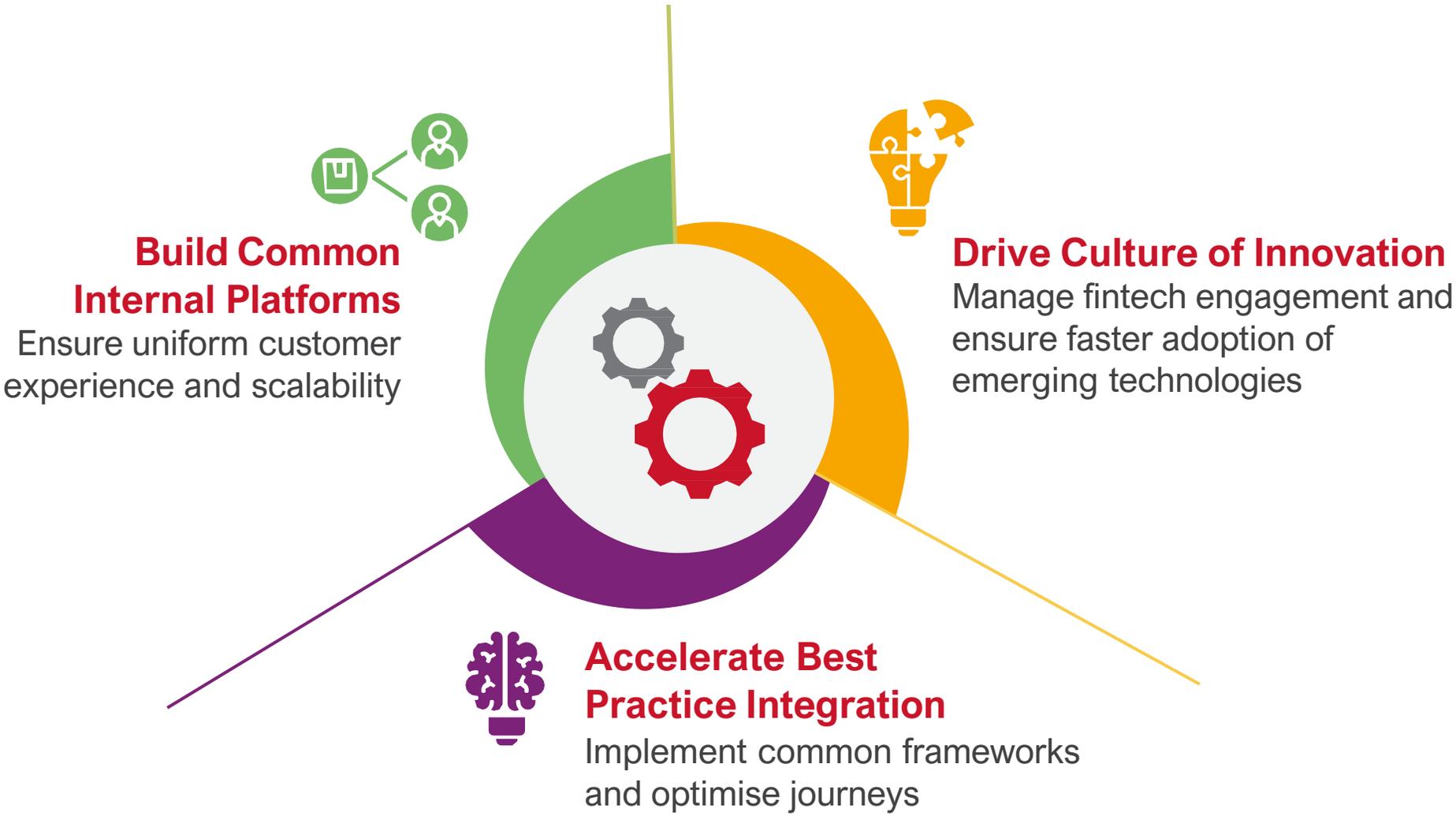
Focus on Book Quality

- **Average CIBIL score** is at **746**
- Granular customer base with avg ticket size of **~Rs 5 lakhs** in business loans & **Rs 14 lakhs** in Supply Chain Finance

D2C Funnel

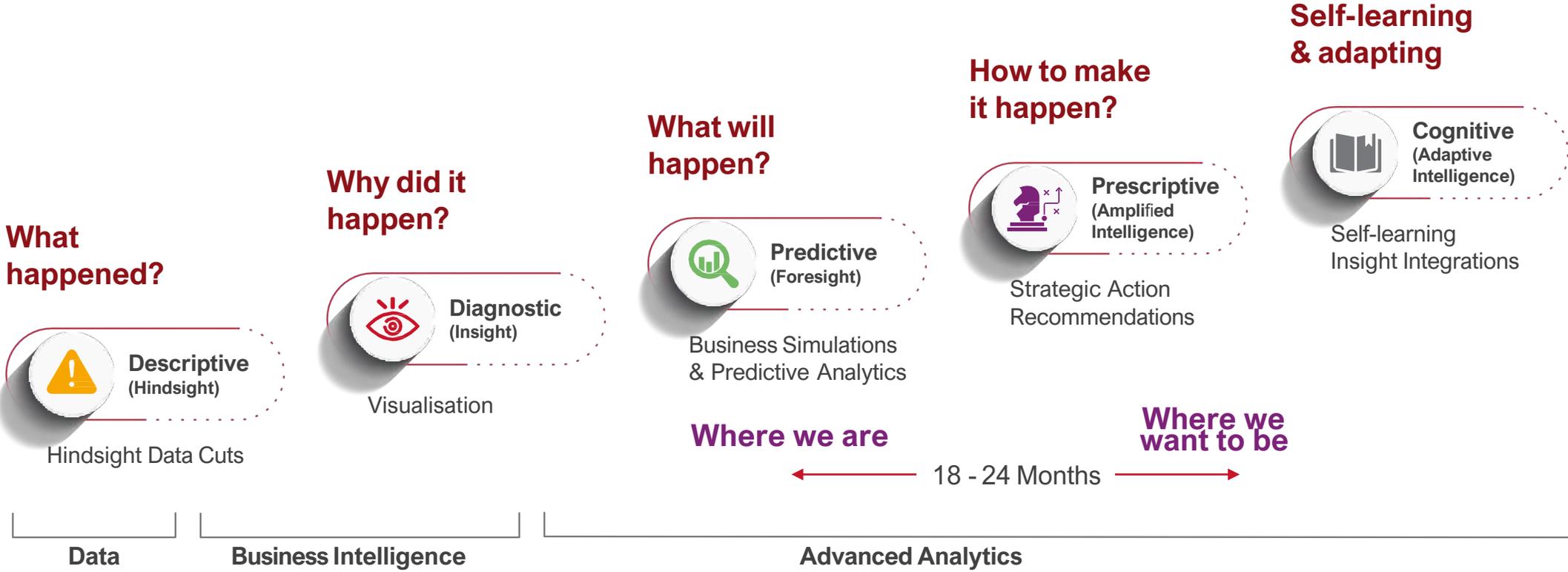
- **60%+** volumes contributed by **ABG ecosystem**
- **~20%** contribution to ABFL small ticket unsecured business loan disbursements*

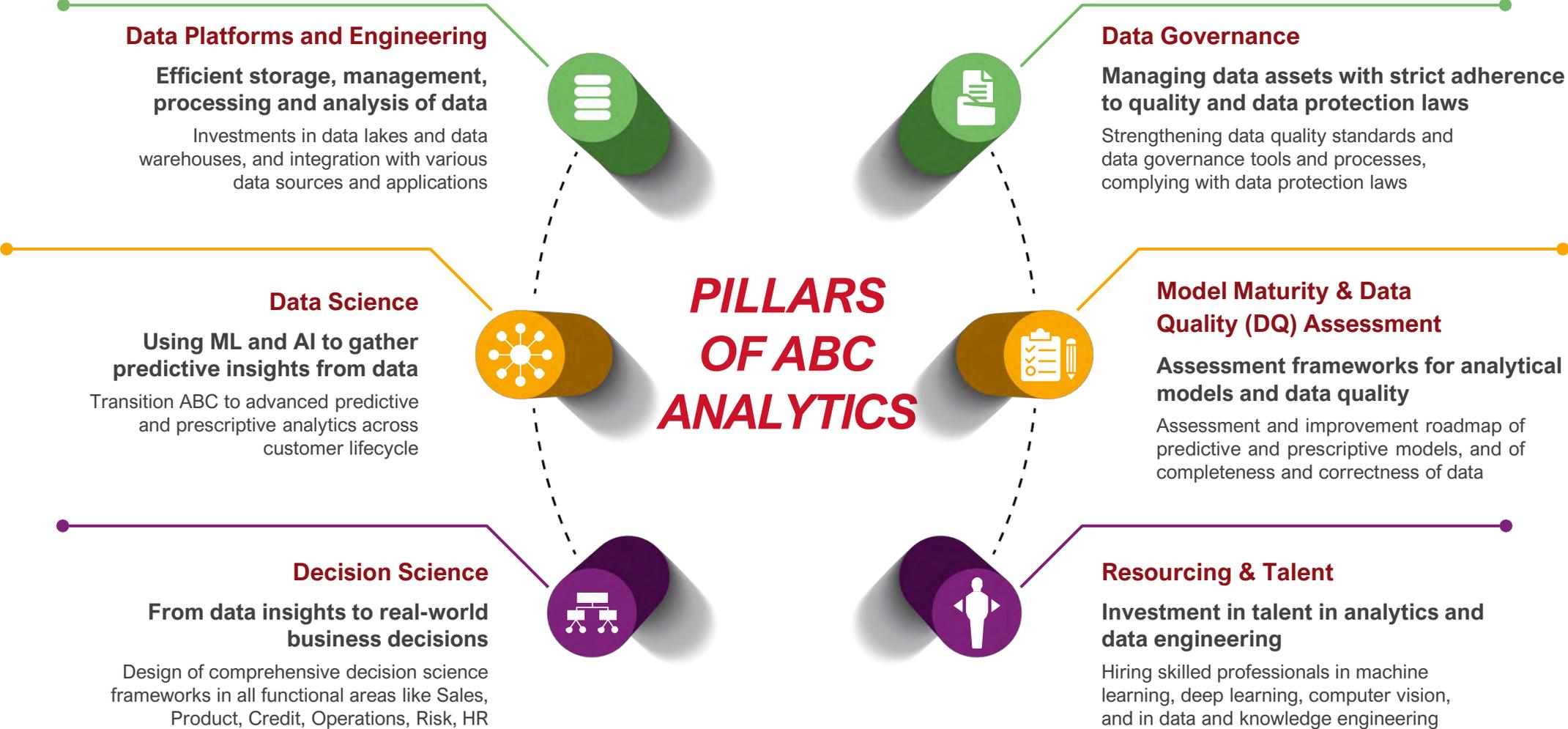
Digital, Analytics & Technology



Analytics: 5 Stages of Maturity

Low ————— Maturity ————— High







Data Platforms & Engineering

Early Wins

- Implemented data platforms like **AWS, GCP, Databricks**
- **Unified capabilities** on DWH, streaming, AI/ML on the Lakehouse architecture

What's Next

- Strengthen tools for data **dictionary**, data **catalog**, data **lineage**
- Implement **advanced ML algorithms** to derive deeper insights from data



Data Science

Early Wins

- **106 analytical models** currently in use across **customer lifecycle and functional areas**

What's Next

- **400+ predictive and prescriptive models** to be operational by FY25



Decision Science

Early Wins

- Organization-wide **adoption of automated dashboard tools** like Tableau and Power BI

What's Next

- Implement **comprehensive decision frameworks** in productivity management and operational efficiency



Data Governance

Early Wins

- Culture of **secure and responsible data sharing** while prioritising the **protection of customer privacy**

What's Next

- Implement **data stewardship process** across all business units
- Comply with the **DPDP Act**



Model Maturity & DQ Assessment

What is this

- Model Maturity Assessment evaluates a model's **ability to provide actionable insights**
- DQ Assessment measures the **completeness and correctness** of critical data elements

What's Next

- Business units to achieve **100% data quality** for effective analytical models
- Continuously drive **higher maturity**



Resourcing & Talent

Early Wins

- Analytics headcount increased by **170% to 110**
- Data Engineering headcount increased by **135% to 94**
- Total at **204**

What's Next

- Total headcount in Analytics and Data Engineering set to be **350+ by FY25**



ACQUISITION



PL Disbursement

FY22	FY23	FY24
X	2.3X	4.6X



LI PASA

FY22	FY23	FY24
X	1.2X	1.7X



RISK MANAGEMENT



Collection Efficiency

FY22	FY23	FY24
X	1.3X	1.4X



HI Fraud Prevention

FY22	FY23	FY24
X	1.2X	1.4X



RETENTION & WIN-BACK



LI Customer Renewal

FY22	FY23	FY24
X	1.3X	1.5X



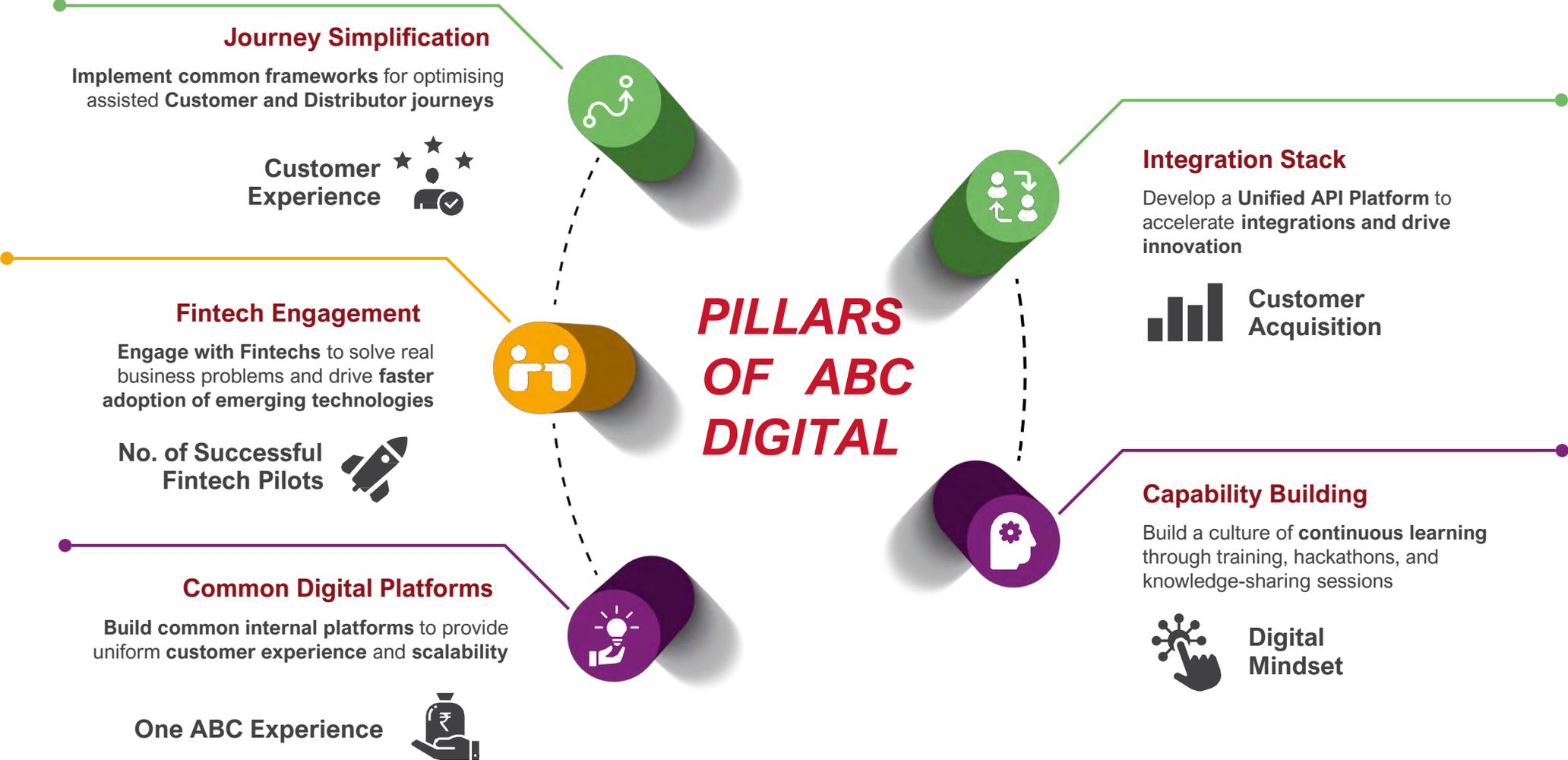
HI Customer Renewal

FY23	FY24
X	1.5X

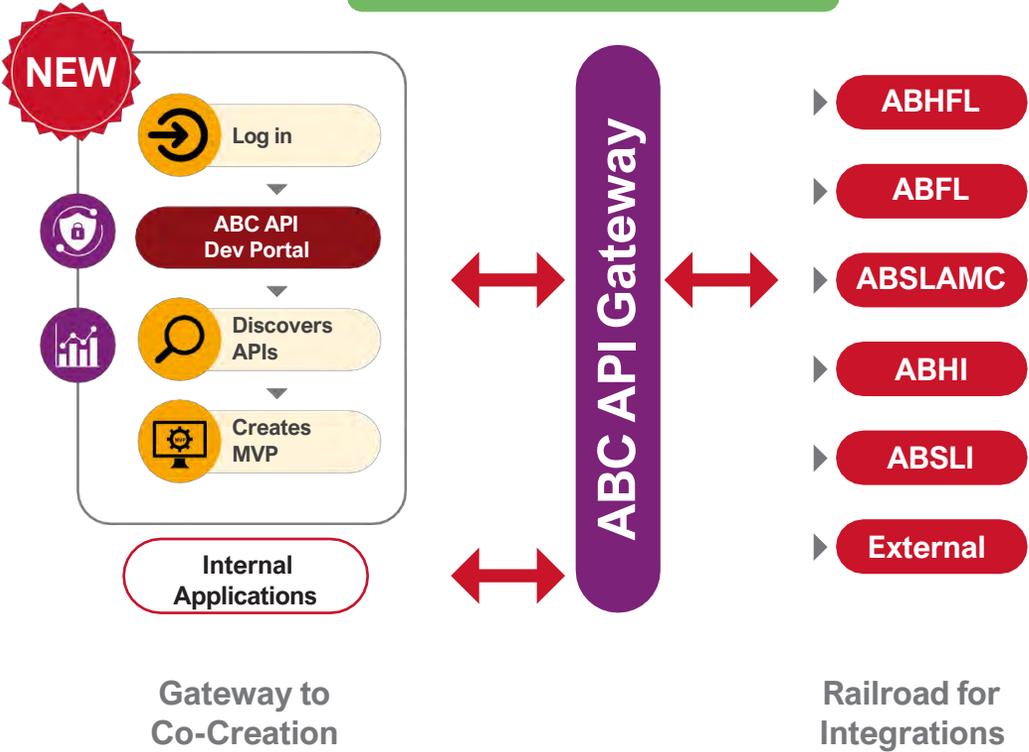


LI Customer Win-back

FY22	FY23	FY24
X	1.1X	1.7X

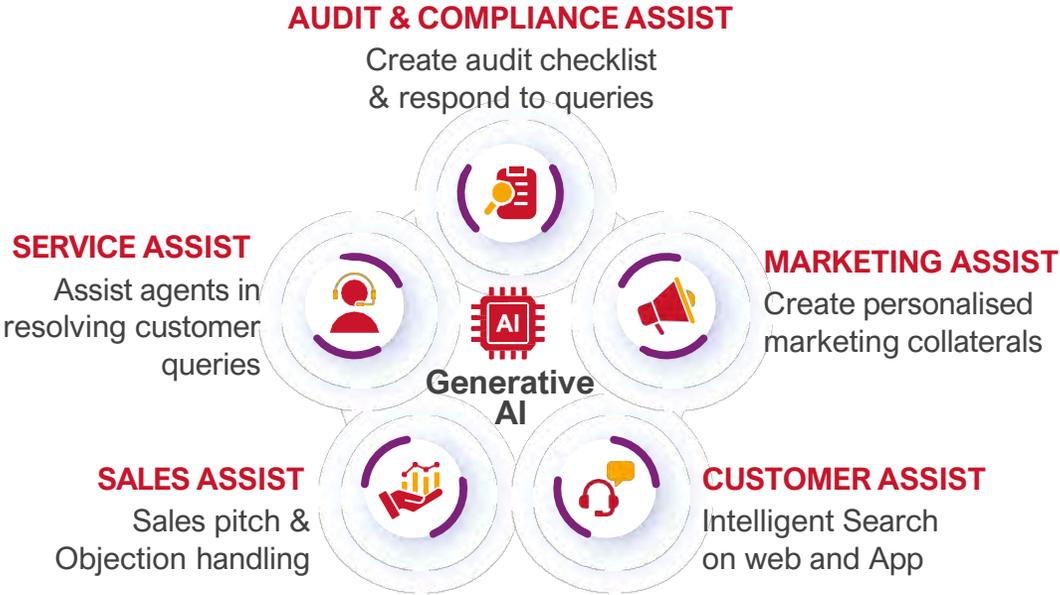


ABC API Gateway



**Easier & Faster Partner Integration |
Easier Maintenance & Increased Adaptability |
Minimum Assistance needed for Partners**

Generative AI Common Utilities across ABC



**Higher Customer Engagement & Lead Generation |
Employee Productivity | Reduction in Time to generate
Marketing Collaterals | Customer Experience**

Inside-Out

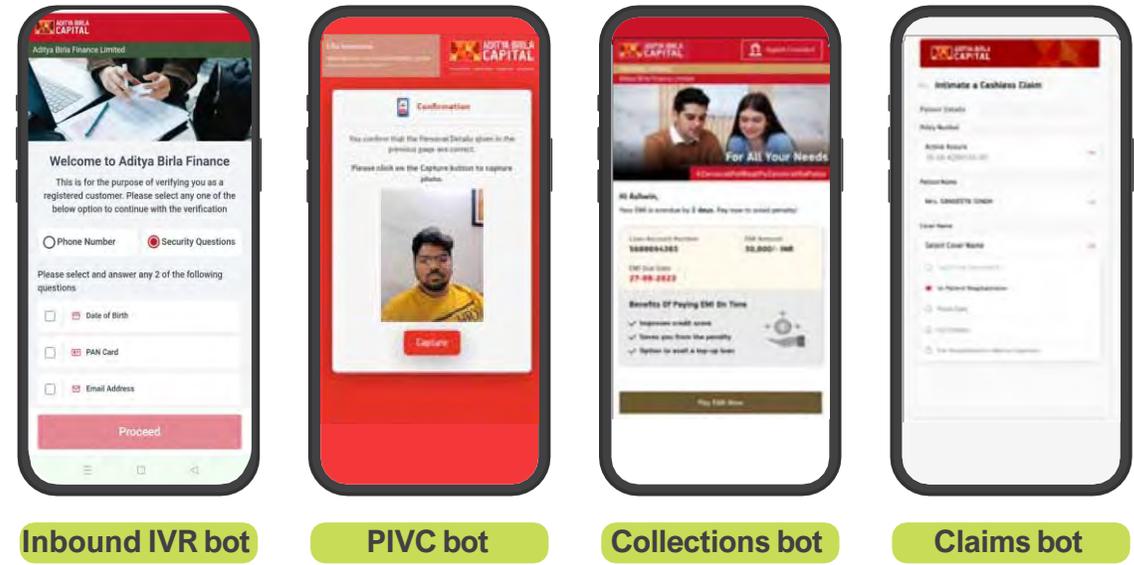
10,000 + Fintech Network
through Accelerators and ABG Innovation Fund



14 Successful POCs as of Jan'24
since launch of the program in May'23

Outside - In

250 + Voice Bots across customer onboarding, service and retention journeys for **Customer Convenience & Scalability**



Inbound IVR bot | **PIVC bot** | **Collections bot** | **Claims bot**

40%+ Inbound calls handled by **Voice bots** &
₹532 Cr Renewal Premium collection till **Dec'23**

for Digital Customer Journeys & Acquiring Customers at Scale



Presence Less Layer ●

CKYC | Digi locker KYC | eKYC | VCIP



Paperless Layer ●

Digilocker | eSign | eContract



Cashless Layer ●

Electronic Payment | eMandate | Penny Drop | UPI



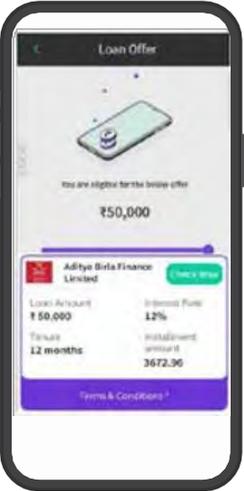
Consent-based Layer ●
Account Aggregator (AA)

- AA Themes:**
- Simplification of Onboarding Journey
 - Data Enrichment for Personalized Solutions
 - Customer Reminder for Revenue Retention



Open Networks (Openness & Interoperability) ●
ONDC

- Phase 1 integration:**
- Personal Loan
 - Health Insurance
 - Mutual Fund
- OCEN 4.0**
Open Network for Credit to SMEs for Government and Private Networks



84% customers KYC done digitally
58% reduction per KYC Cost
80% of agreement executed through eSigning
95% of contract execution through eContract

- **Early adopters** in Life Insurance and PFM (Personal Finance Management)

- ABFL & ABHI finalised as **Wave 1 for ONDC**
- Will emerge as a major channel for direct customer acquisition for Bharat

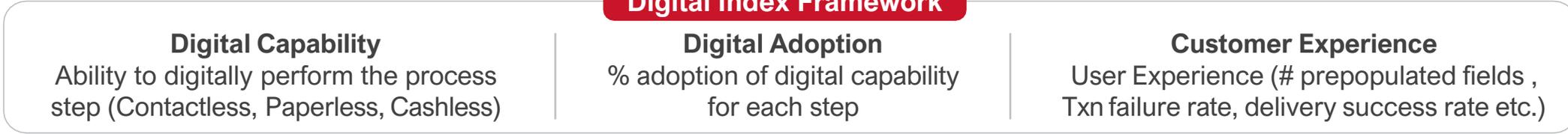
OCEN - Open Credit Enablement Network, ONDC - Open Network For Digital Commerce

DPI Maturity in ABCL ● Mature ● Emerging ● Early Stage

Digital Index for Customer Journey Simplification & Efficiency



Digital Index Framework



DPI / Digital Tech

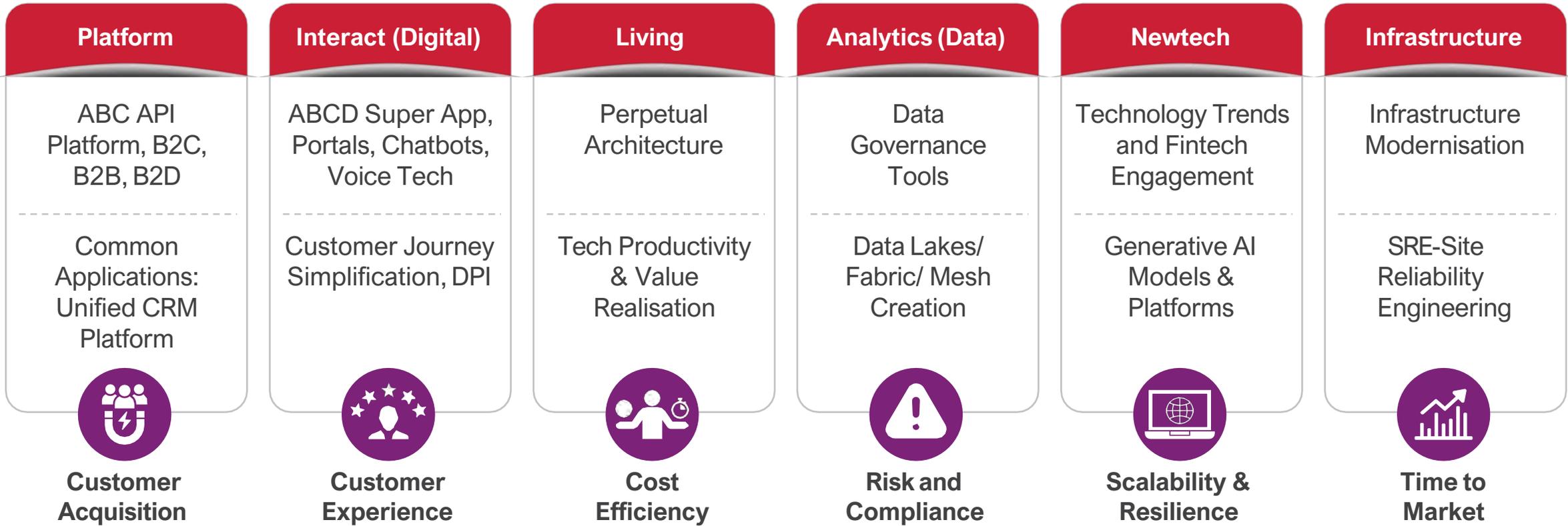


Business / Customer Impact



■ DPI
 ■ Digital Technologies

PILANI



Connect the current Enterprise Architecture (EA) digitally across ecosystems



Digital Enterprise Architecture Practice

- Architecture & solution focus
- Reusable architecture assets
- Complete inventory of EA assets
- Transparency in interrelationships and interdependencies
- Integrated architecture model

Outcomes

- Single view of Enterprise wise Architecture across ABC
- Simplified impact analysis process
- Quick and accurate decision making
- Enhanced maintenance & governance and review & quality assurance
- Boost unified enterprise architecture practice within the organisation

Establish Framework and Meta Models

Step 1

EA Repository Setup & Configuration

Step 2

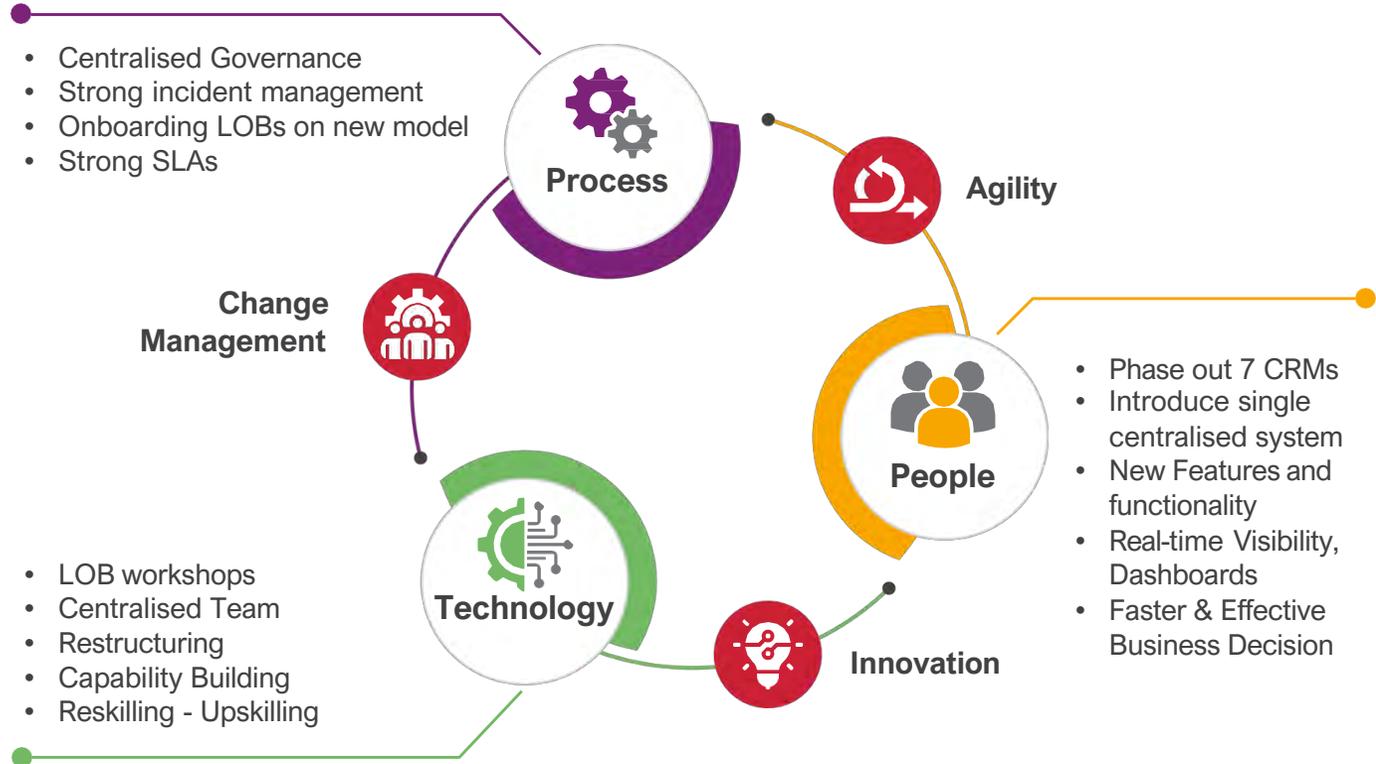
EA Tool Adoption

Step 3

Sustenance & Maturity Model Development

Step 4

Single unified architecture, governance and delivery





Differentiators from existing Service CRM

Stages	SLA
Case Path	Team Assignments
Knowledge Articles	Alerts
Authoring / Publishing	Notifications
Customer Feedback / Surveys	Approvals
Escalations	Checklist

Centralized Team | Effective Governance | Centralised Data Governance | Cost Optimisation

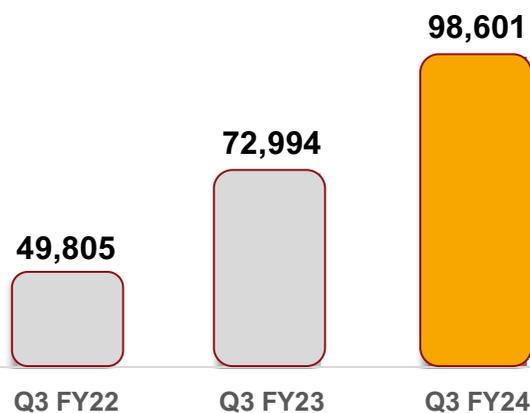
Aditya Birla Finance



Growth Leadership

- Amongst **Fastest Growing** NBFC's
- AUM **↑ ~2X** in 2 years
- **4th Largest** Pvt Diversified NBFC
(Moved 3 ranks since Mar'22)

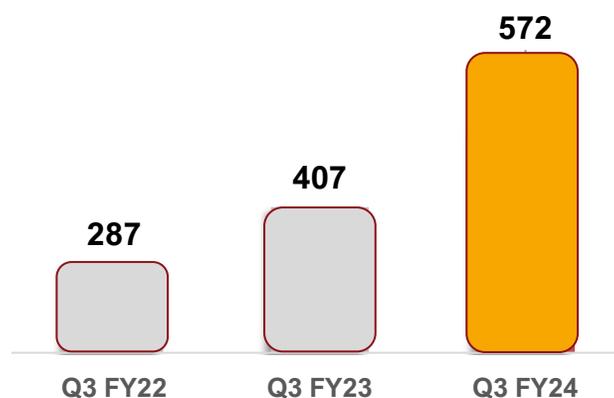
AUM **↑ 2X** in 2 Years (INR Cr)



Quality & Profit Delivery

- NIM **↑ 68 bps** to 6.90% in 2 years
- GS3 **↓ ~130 bps** in 2 years
- Quarter PAT **↑ ~2X** in 2 years
- RoE expanded by **~500 bps** in 2 years

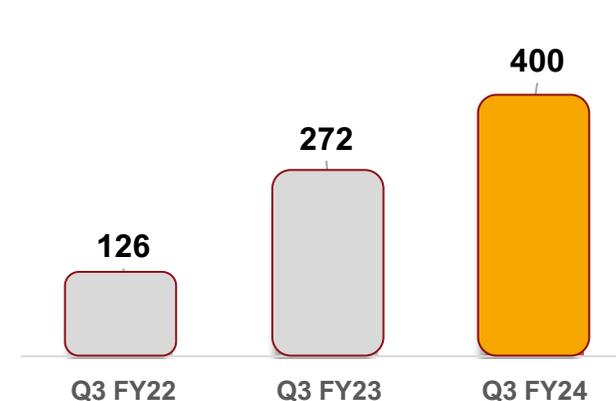
PAT **↑ 2X** in 2 Years (INR Cr)



Building Phygital Acquisition Engines

- Branch footprint **↑ 3X** in 2 years to 400
- Launched Udyog Plus – B2B MSME Platform in Q1 FY24 **5 Lac+** customer registrations till date
- Active customer base **↑ 2X** in 2 years

Branches **↑ 3X** in 2 Years



Industry Leading Growth in Chosen Segments



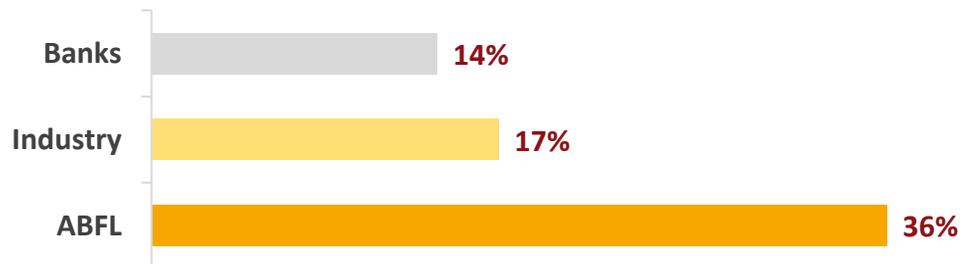
Loans to self employed customers

Industry		INR 27,28,800 Cr
NBFCs		7,23,100
NBFC Share		26%
ABFL		49,697
ABFL Market Share		7%

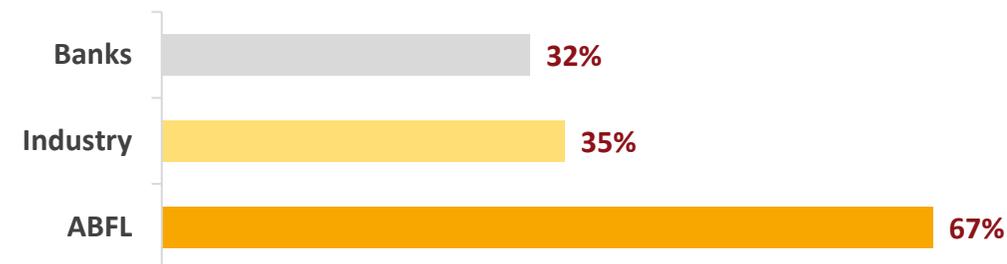
Loans to salaried individuals

Industry		INR 10,31,400 Cr
NBFCs		2,17,600
NBFC Share		21%
ABFL		16,914
ABFL Market Share		8%

YoY AUM Growth (FY23)



YoY AUM Growth (FY23)



Finance Simplified



Customer Experience

Customer Delight



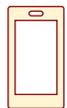
Product Innovations



Superior TATs



Value Added Services



Service App



Analytics

Deep-mining Data



Underwriting



Portfolio Management



Campaign Management



Risk Management & Collections



Technology Infrastructure

Building Scalable Platforms



Platforms & Journeys



Enterprise Apps



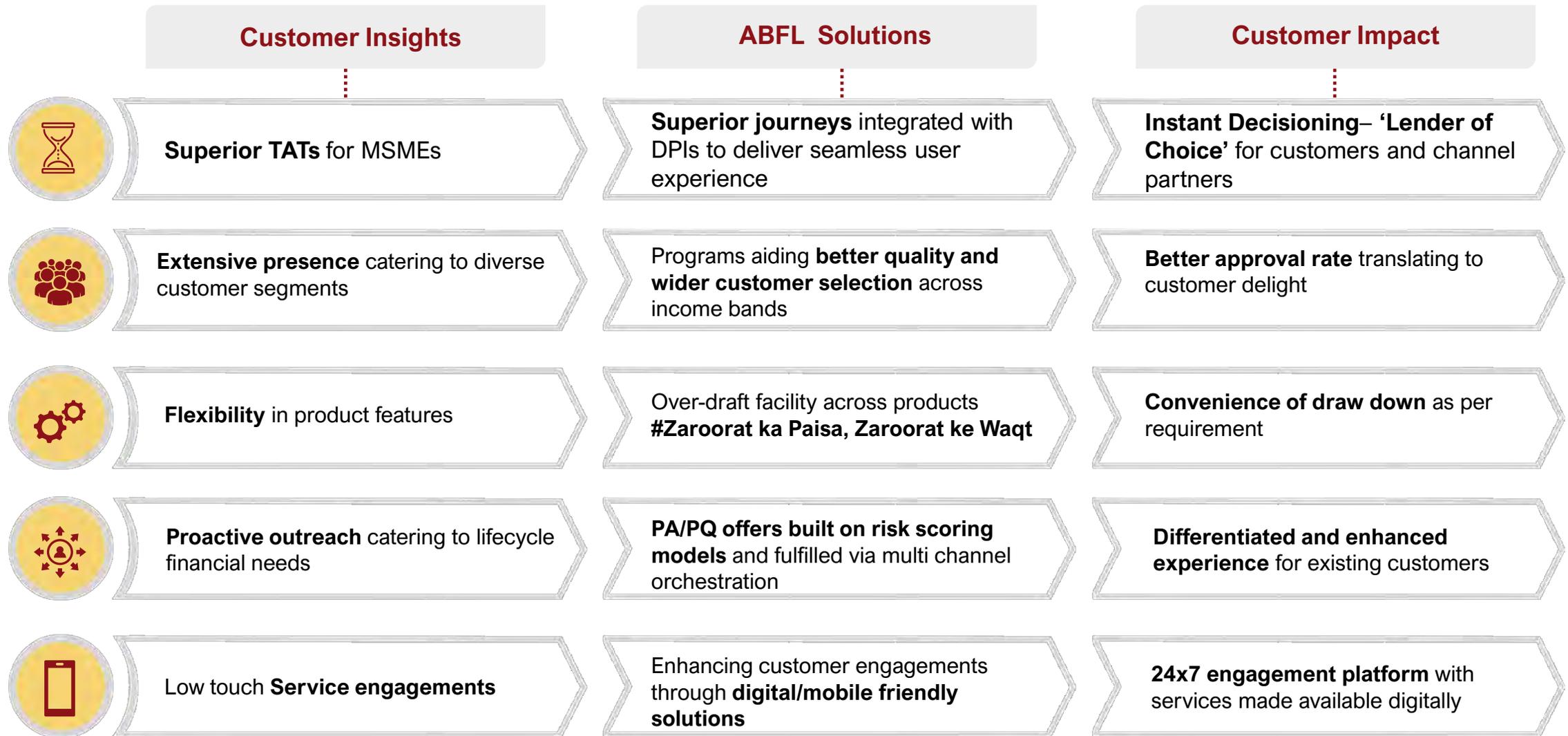
Integration Capabilities

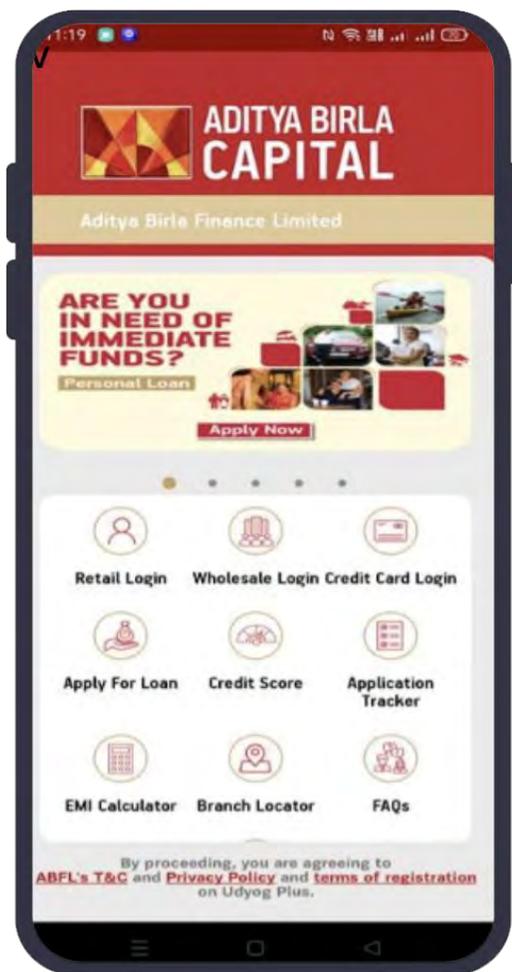


Unified API Stack

Customer Experience

Customer Feedback Drives Superior Outcomes





Service Coverage



Retail Customer



Corporate Customer



Co-branded Cards



MSME Customers



Value Added Services

Significant adoption in 9 months of Launch

10X

Account reports generated through app

5X

Tickets serviced through STP automations

10X

Leads received through app

2.4X

MRR for app based disbursements

Analytics

Onboarding



Sourcing

- Verification Algorithms
- KYC suite
- Third party applications integrated

ML led deep integrated algorithms for Face, Address and Name Match

Underwriting



Underwriting

- Credit Engines
- Application Scorecards



Decision Making

- Automated Credit Assessment Models
- Manual Assessment



Pricing

- Risk based pricing tool
- Classification Model

30+ Credit engines with integrated APIs supporting functions

Portfolio Management



Portfolio Management

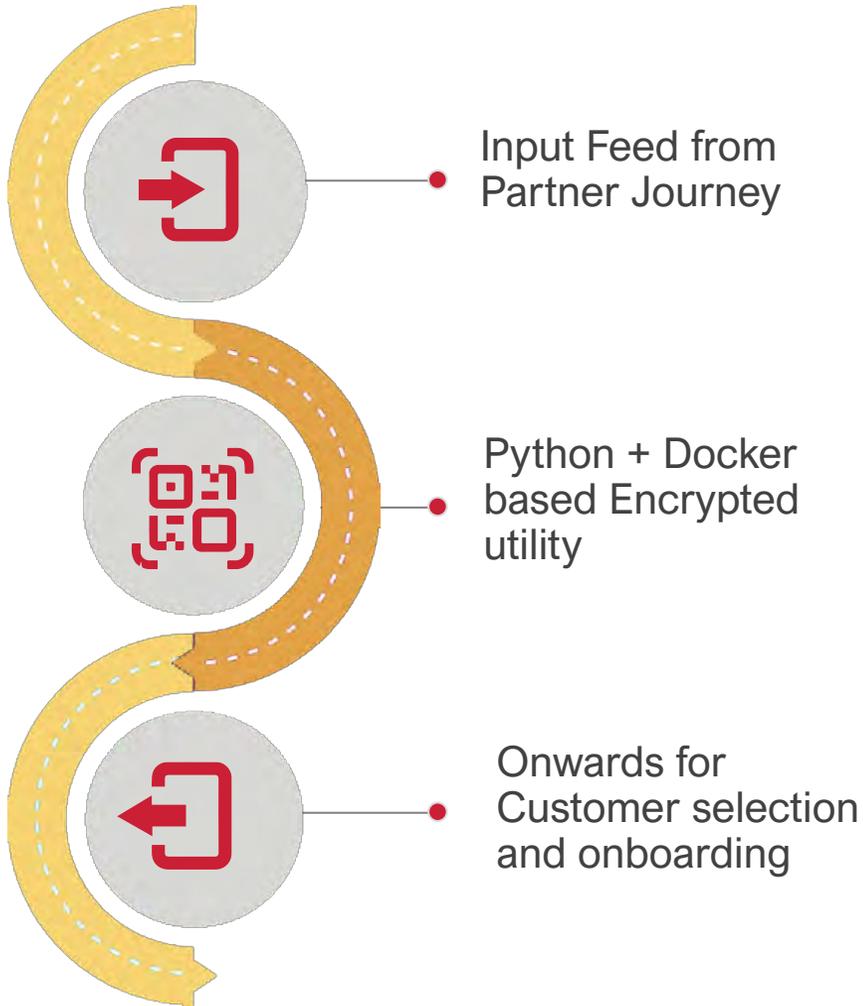
- Portfolio Monitoring
- Portfolio Retention
- Cross Sell and Up sell – Cloud based, automated Offer Generation Engine



Risk Management

- Behavior Scorecards
- Predictive Models
- Pre-delinquency Predictors
- Collections Intelligence

25+ scorecards and ML Models and multiuser dashboards



Features



Fully encrypted, dockerized, and scalable utility



Eligibility assessment of customers as per ABFL Policy



Corresponding risk-based pricing

Dockerized Utility



Customer ownership stays with ABFL



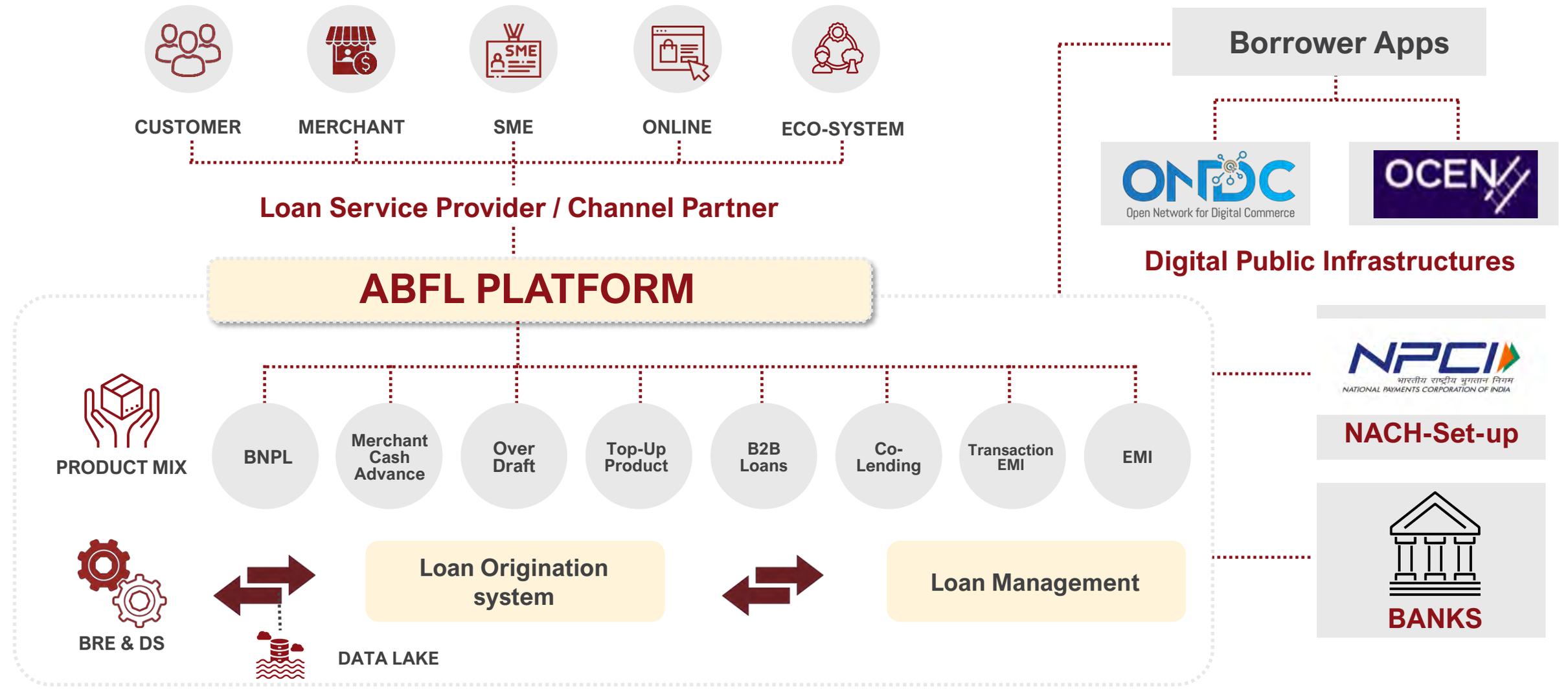
Customer selection process and underwriting remains with ABFL



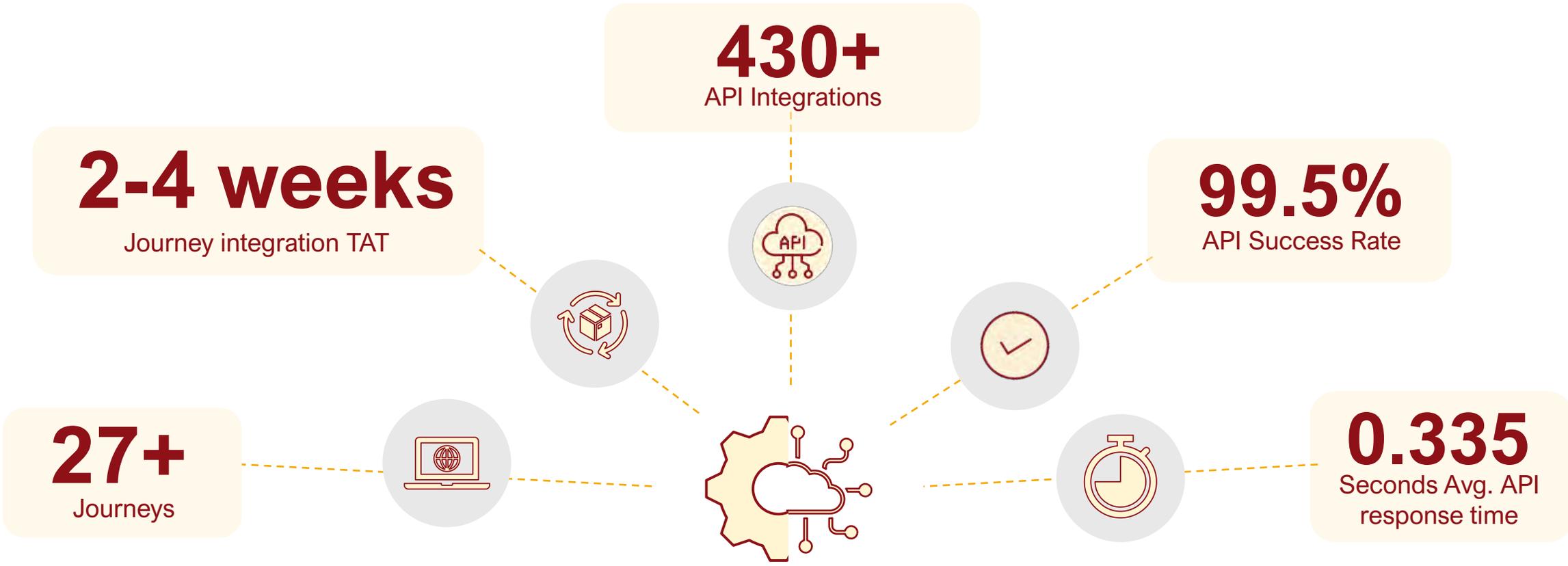
Swift TATs resulting from instant decisions translate to customer delight

Technology Infrastructure

Omni-Channel Platform Powers Large Ecosystems

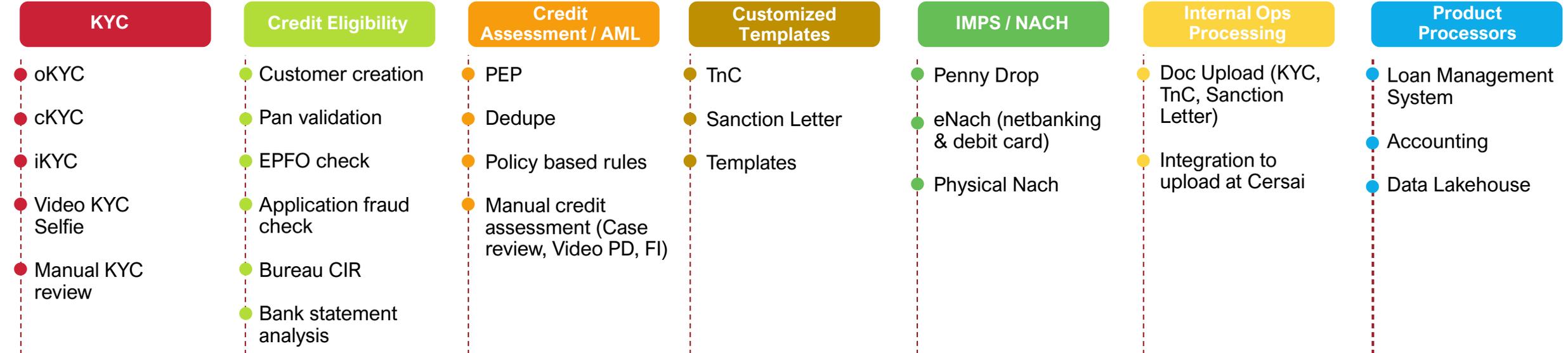


Unified API Hub Provides Speed to Scale



Ability to seamlessly integrate and accommodate growing platform demands

MODULAR DESIGN OF OUR TECH INFRASTRUCTURE



- Attain Scale Swiftly
- Covering All Products
- Frictionless Journeys
- Improved TAT's
- Enhanced Customer Experience

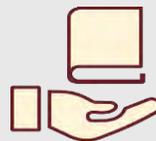
Way Forward

DOUBLING THE AUM WITH CONTINUED ROA EXPANSION

ENABLERS



↑ Scale up Udyog Plus
– B2B Ecosystem



↑ Share of secured
loan book (Focus on
MSME)



↑ Branch presence with
expanded geo footprint



↑ STP and N-STP
sourcing through digital
journeys



↑ Newly launched
product segments



↑ Share of X-sell & Up
sell (Leveraging
Analytics)



↑ Share of direct
sourcing from emerging
markets



↑ Portfolio quality –
Analytics driven
collections

Aditya Birla Housing Finance



Full Stack Mortgage Player

• ₹ **16.5k** Cr AUM
(Q3FY24)

- Presence Across Customer segments - Prime, Affordable and Construction Finance
- Micro Market Facing Policies
- Product Market Fit Strategy

Total Addressable Market

8.8 Lakh Cr

HFC Mortgage Outstanding*

Our Pillars **4D**s

Digital

Platforms Across Customer LifeCycle

Distribution

8100+ Pincodes | 11,000+ Partners
131 Branches | 3,000+ Employees

Decongestion

Nurturing Culture of Decongestion

Due Diligence

Framework across stages: Birth & Portfolio Management



Leveraging ABG Ecosystem

ABG Legacy

- Cost Of Borrowing Advantage
- Trust of Partners & Customers
- AAA Credit Rating^

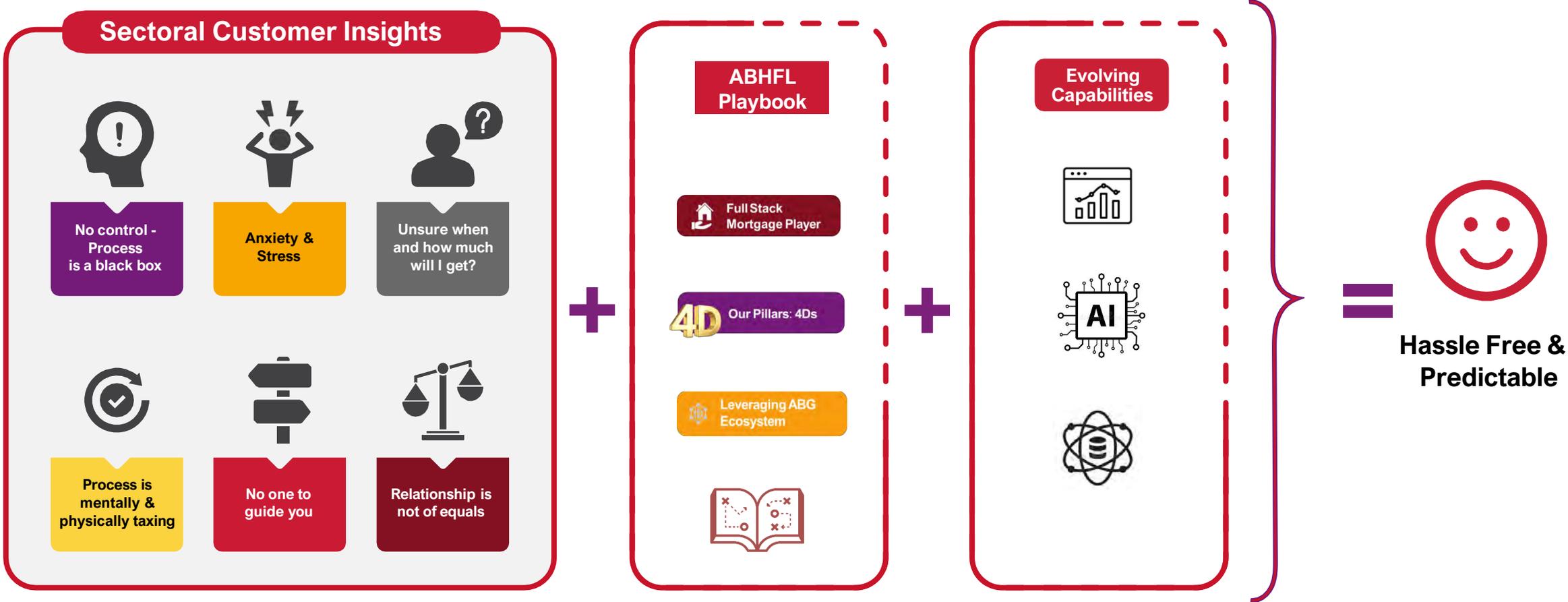
Ecosystem Synergy

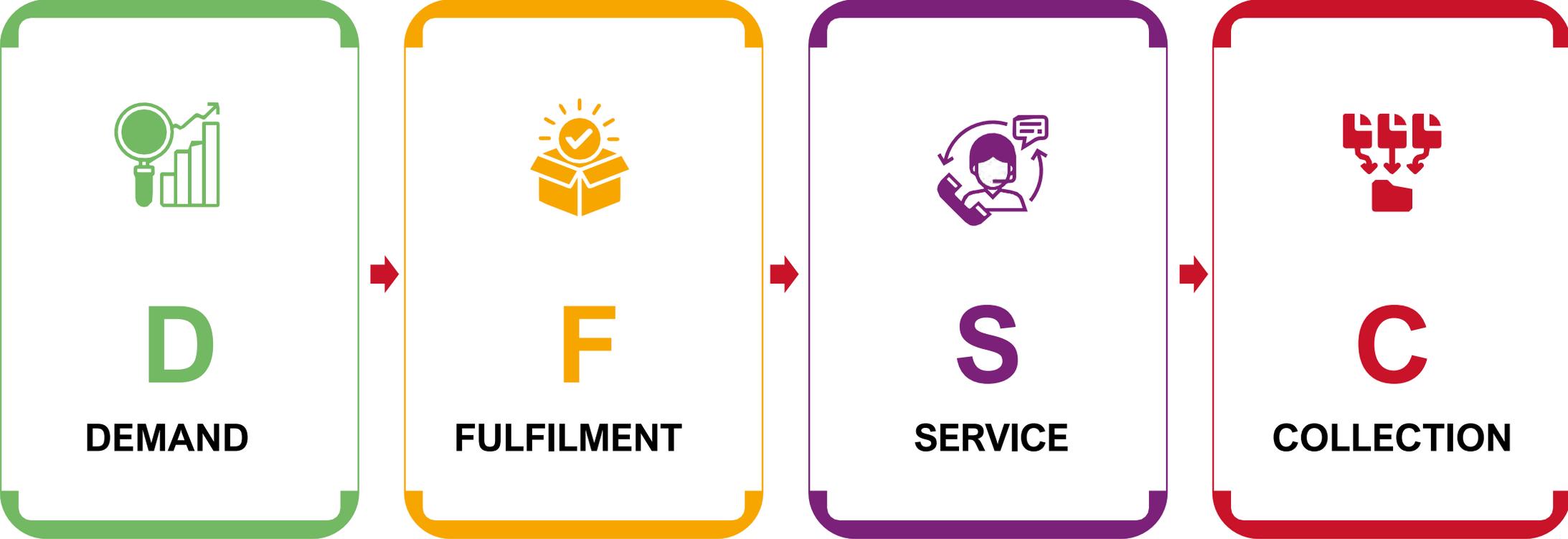
- ABC Digital
- SELECT ABC Partners
- Real Estate Ecosystem
- **9%** of Disbursal from **ABG Ecosystem** in Q3FY24



To be Most Preferred Choice of the Customer







D DEMAND



Platform & Features

ABHFL Sales CRM

- Demand Funnel Planning
- Channel Engagement
- Campaign Management
- Field Activity Management

Partner Onboarding

- Paperless Onboarding
- Integrated Verifications
- End-to-end Journey Tracking



Early Gains

27% ↑
Employee Productivity
(active as on Q3FY24)

2.3x ↑
#11,500+ Partners

60% ↓
Onboarding TAT

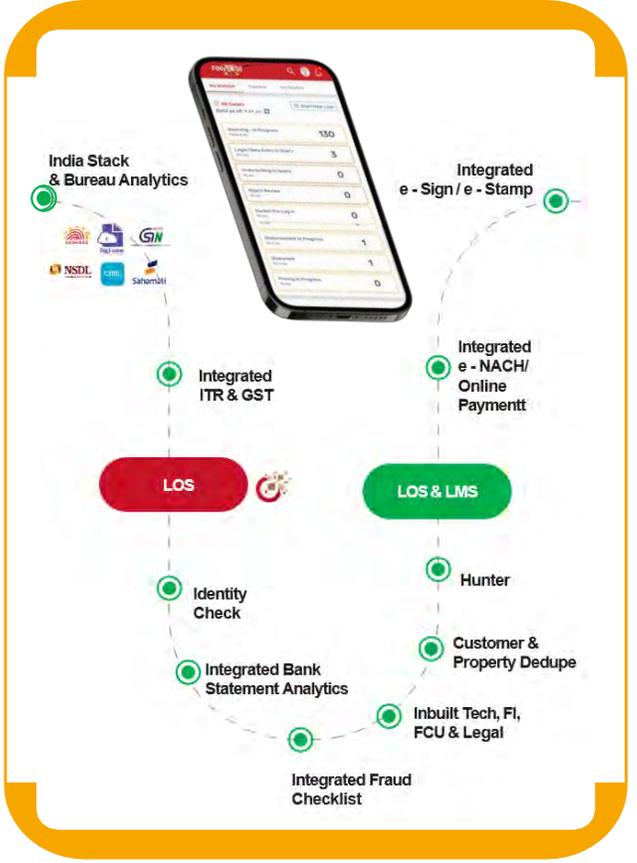
YoY : Q3FY23 - Q3FY24



What's Next?

- Route Optimisation
- ABHFL Maptions
- Lead Scoring
- **Spot Sanctions**
- **Instant Partner Onboarding with Scorecards**

F FULFILMENT



Retail

Platform & Features

ABHFL Finverse

- Single Sign on from Prospecting to Disbursement
- E-Commerce like “TrackMyLoan”
- 120+ APIs, 30+ Microservices
- India Stack-KYC & Bureau Analytics
- APF Module
- 6+ Integrated verifications
- Inbuilt Query Module

 Launched in 9 months



Early Gains

54% ↑
Retail Disb. Growth

23% ↓
End-to-end TAT

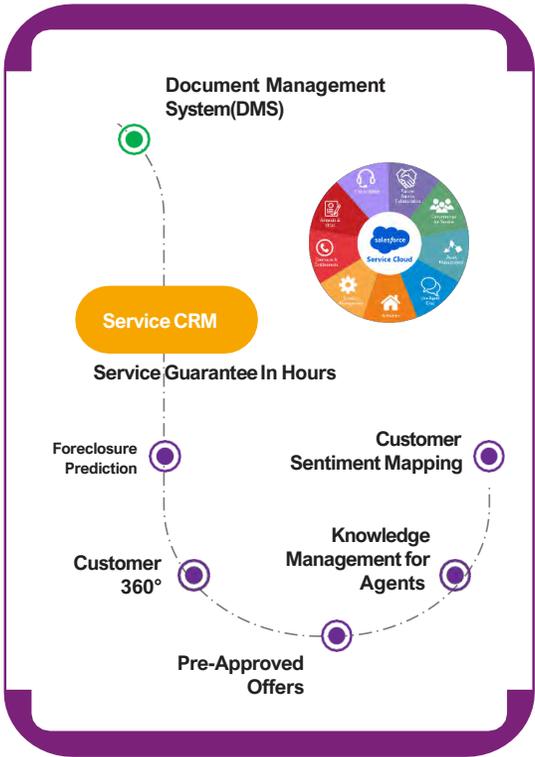
YoY : Q3FY23 - Q3FY24



What's Next?

- Scorecard Based Decisioning
- Re-imagined Customer Journey
- Automated CAM
- Sub KUA License for Simplification of KYC

S SERVICE



Decongestion

- Servicing through Digital Channels 59%↑
- FAQs on WhatsApp Chatbot
- Foreclosure SLA 20%↑
- Queue management & Complaint resolution SLAs optimized 30%↑

YoY : Q3FY23 - Q3FY24



Early Gains

62%↑
Growth in NPS
42 to 68↑

YoY : Q3FY23 - Q3FY24



What's Next?



- Service Guarantee
- Omni Channel Experience
- PA/PQ Offers
- Inbuilt CEP
- 100% SLA tracking

C

COLLECTION



Platform & Features

ABHFL FinCollect

- End-to-end Unified Digital Platform
- Pre-Delinquency Management via SMS, Email, IVR and WA, PTP alerts
- Post Delinquency – System Generated Payment Links, Payment Receipt

 Launched in 90 days



Early Gains

284bps ↓

Bounce Reduction

268bps ↓

Stage 2 Reduction

148bps ↓

Stage 3 Reduction

YoY : Q3FY23 - Q3FY24

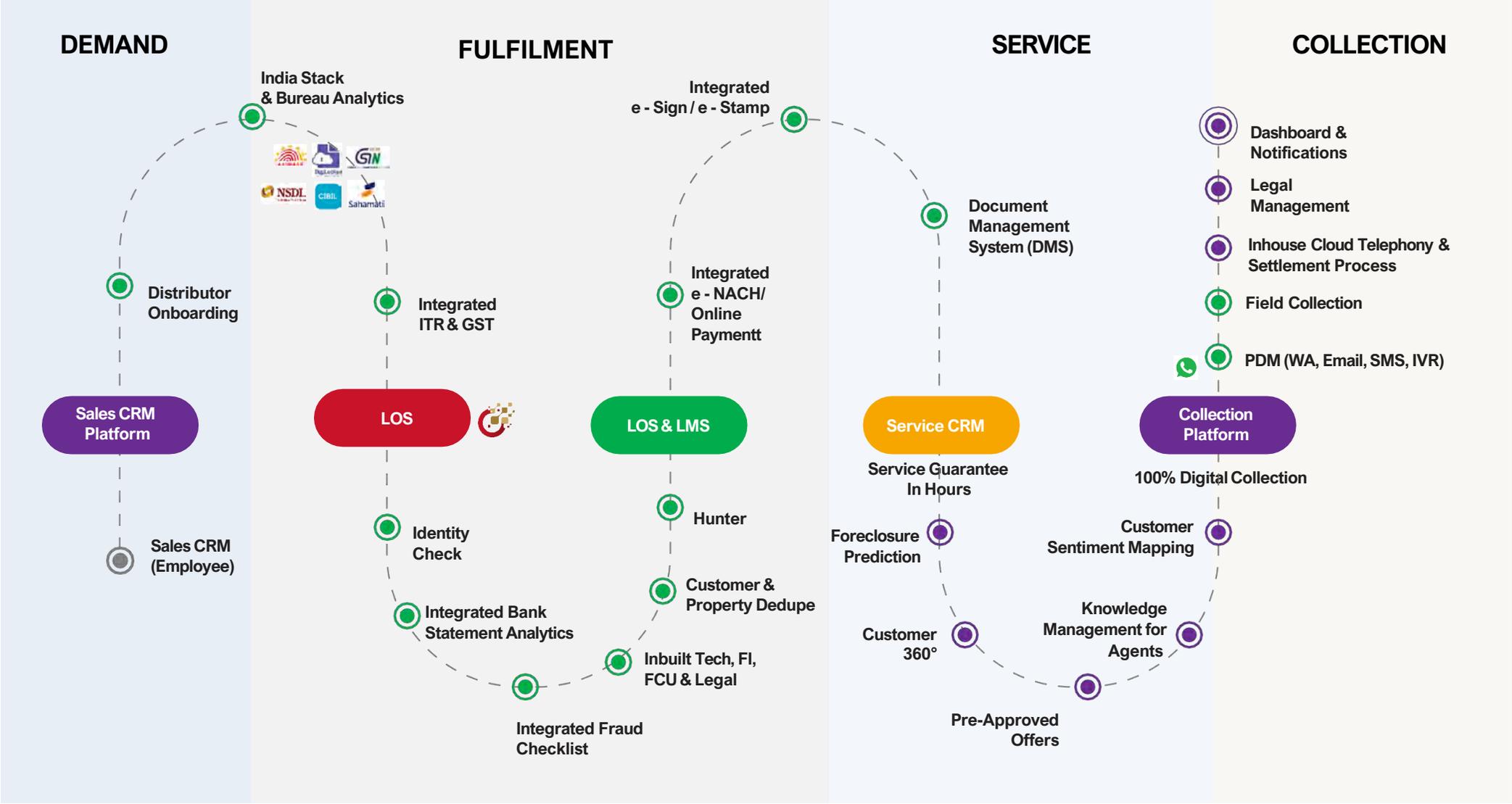


What's Next?

New Modules in FinCollect

- Field Allocation
- Settlement Module
- Cloud Telephony
- Legal Module

Blueprint of Digital Platforms Across Customer Life-Cycle





Platform & Features

- End-to-end Monitoring at Builder & Project Level
- Early Warning Signal (EWS)
- Real-time Inventory Analysis
- Inbuilt Event Triggers, Approval & Deviation
- NOC Approvals & Compliances



Early Gains

75%[↑]
Wholesale Disb. Growth

50%[↑]
Growth in Number of Projects

YoY : Q3FY23 - Q3FY24



What's Next?

- CF Rating Model
- CF Loan Onboarding System (LOS)

Models Across Customer Life-Cycle



DEMAND

- ✓ Bureau Based Application Scorecard
- ✓ FOS Profiling Model for Hiring Affordable & Informal
- ✓ Application Scorecard based STP
- ✓ Customer Segmentation



FULFILMENT

- ✓ Sanction Undisbursed Prioritisation Model
- ✓ Lost Opportunity Analysis - Reject Inferencing
- ✓ Collateral Valuation Model
- ✓ Bureau Based Income Estimation



SERVICE

- ✓ Foreclosure Prediction Model for Active Retention
- ✓ CLTV (Customer Lifetime Value)



COLLECTION

- ✓ Pre-Delinquency Model for Bounce Prediction
- ✓ Flow Prediction Model for 30-89 DPD Pool
- ✓ Portfolio EWS Framework
- ✓ Field Allocation Strategy

Data Marts



✓ Activated
✓ Underway

2X

Doubling
AUM



To Be Most
Preferred Choice
Of the Customer

Aditya Birla Sun Life AMC

Strong track record, reputation and experience of our promoters has enabled us build a strong brand legacy



Our Promoters¹



50%
ownership

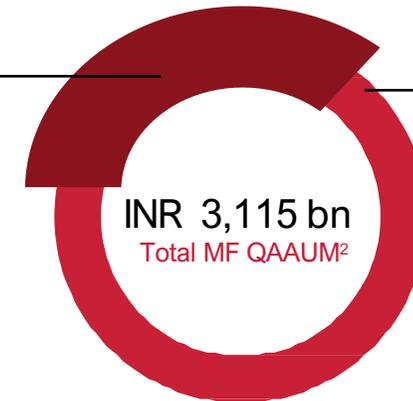


36%
ownership



Business Mix

43.7%
Equity QAAUM
INR 1,360 bn



56.3%
Non-Equity QAAUM
INR 1,755 bn



Our Scale

INR 3,247 bn³
Total QAAUM



1,440
Employees

7.9
gmn

Investor Folios



78,300+
MF Distributors

INR 131 bn

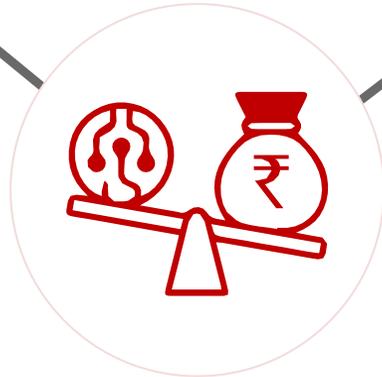
Alternate Assets QAAUM⁴



290+
Locations



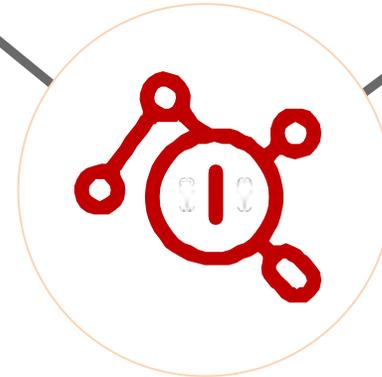
Seamless Customer Experience through our assets



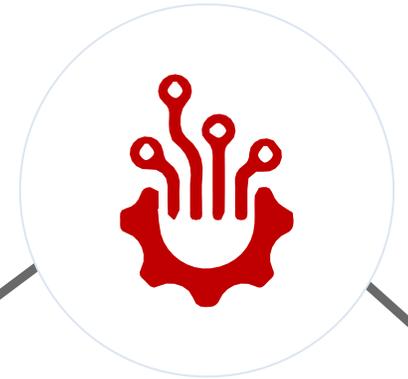
Leveraging Ecosystem partnerships to enhance our service offering and build scale



Customer Acquisition through API ecosystem to establish partnerships with external partners



Data and Analytics for real-time insights and support Cross Sell and Up Sell



Utilize cutting-edge technology to differentiate service offerings

Our Digital Assets : Customer & Distributor Platforms

Customer



ABSL MF Customer Portal



Investor App

1.54 M
Lifetime Installs



Active Savings
Account

1.2 M
Lifetime Installs

Distributor



ABSLMF Partner Portal



Partner App

↓
100k
+
Lifetime Installs



17 Partner Integrations



99% Digital
Payments



91% Distributor
Onboarding²

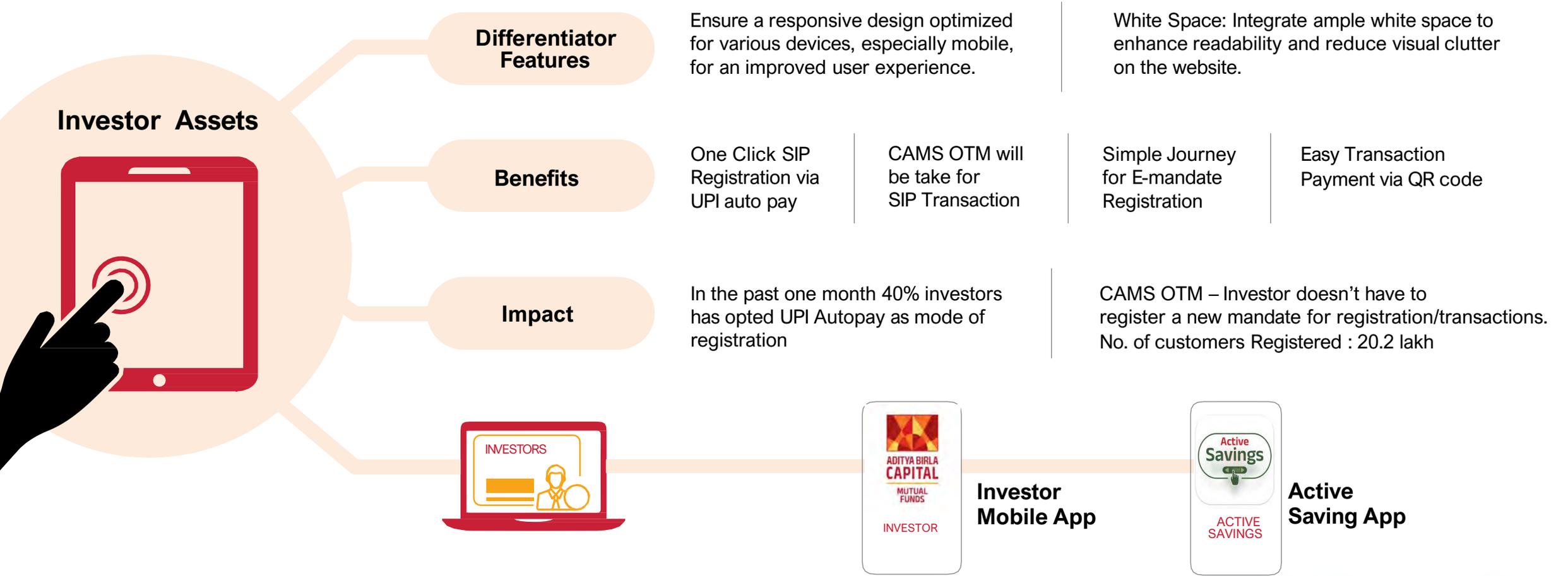


91% Customer
Servicing

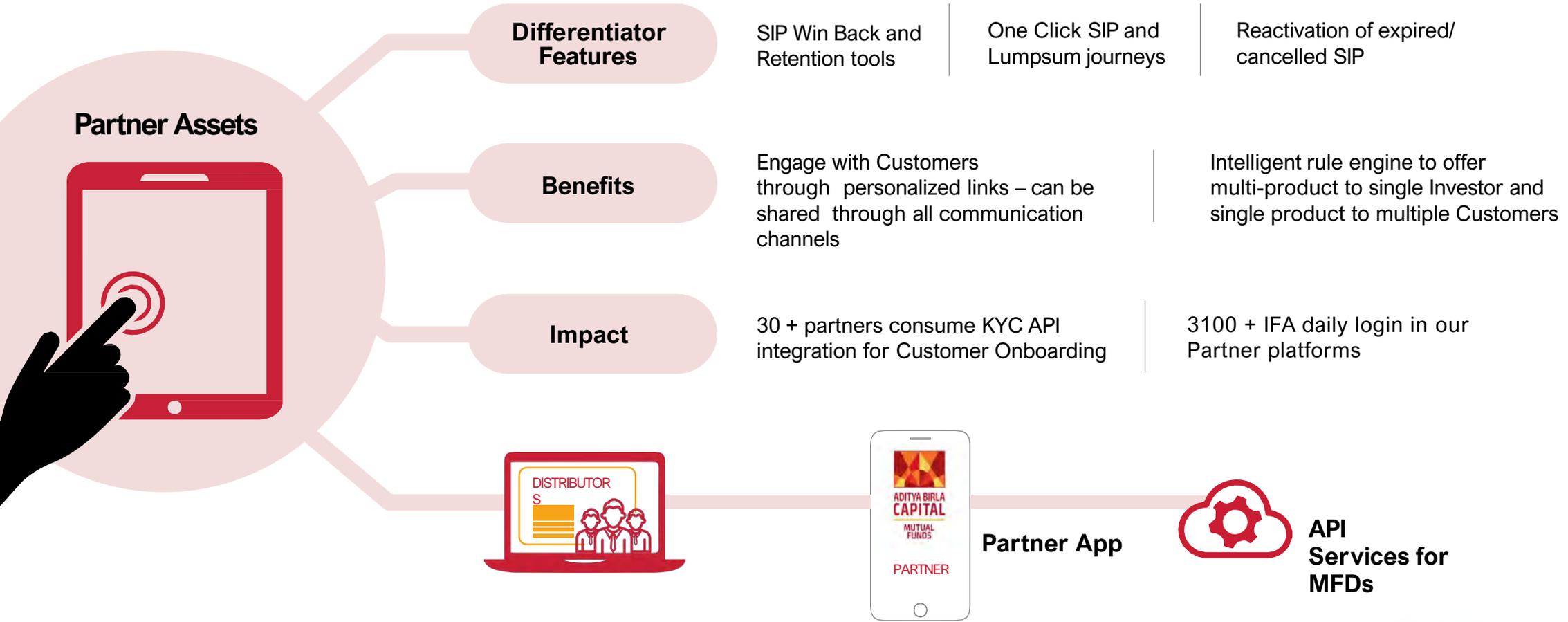


80% Customer
Onboarding²

Unified Investor Experience : Seamless Navigation



Digital Harmony : Unified MFD Experience Across Platforms



Data for Q2 FY24



Strategic Product Placement

- Strategic Fund placement in Ecosystem partners
- ETF led collaboration with Broking Partners



Funds Co-Creation

- Leverage Ecosystem for personalized investments matching individual goals.
- Collaborate for smart beta in passive funds, boosting returns with factor-based strategies.



Digital Programmatic Campaigns

- Custom Audience Campaign to target mutual Ecosystem base, reaching investors in similar funds.
- CTA Landing on Ecosystem Applications to drive engagement with a clear CTA, directing for a seamless return.



API Integration

- Acquisition Tool : New KYC platform for Retail
- Salary SIP API integration with Ecosystem platforms
- Deep integration – Customers Acquisition & through VAS products



Empowering Embedded Financial Futures: Salary SIP

Salary SIP is a smart and disciplined approach towards investing in Mutual Funds that allows employees to allocate a portion of their monthly salary for investment at regular Interval

Key Features



API Integration
with Payroll /
HRMS companies



Seamless KYC
and
Folio Creation
Journey



End to End
Digital process
of Investing



Investment
from
Salary Directly



Easy focused
investment
options



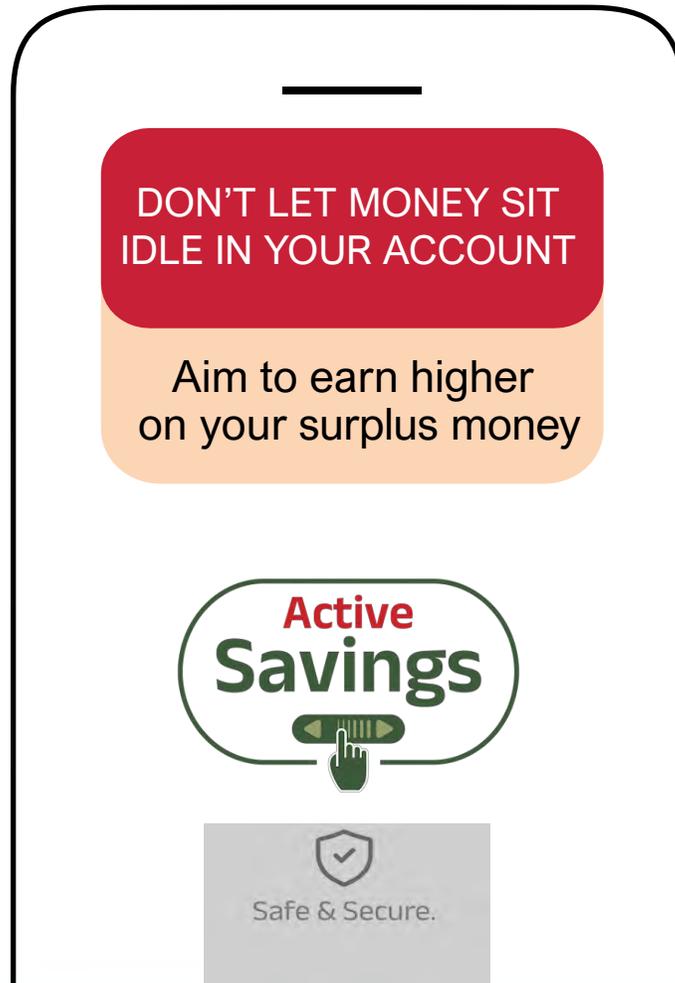
Plug and
Play
Platform

Impact Plan

API Integration with
HRMS / Payroll companies to
target salaried customer base

Reach out to corporates
and other organizations
for seamless integration

Leveraging the
Aditya Birla Group Ecosystem



Key Highlights

- ➔ Register with 3 easy steps
- ➔ Invest and withdraw your money with a single swipe
- ➔ Invest through either Net Banking or UPI or NEFT/RTGS
- ➔ Allows investor to invest as low as INR 500
- ➔ Gives them an estimate of your total idle money and it's earning potential
- ➔ Option of 24*7 Instant Redemption of upto INR 1,00,000/- (50,000 from Liquid Fund and 50,000 from Overnight Fund) or 90% of total current value whichever is lower of respective scheme, per day



**1+ Million
App Download**

Enabling API Ecosystem for partners and investors



Electronic KYC

- Enable MFDs with E-KYC for paperless onboarding, with available NRI KYC support.
- Integrate APIs seamlessly with MFD platforms to enhance customer acquisition processes.

IMPACT

3.7 lac plus New KYC
through API integration process.

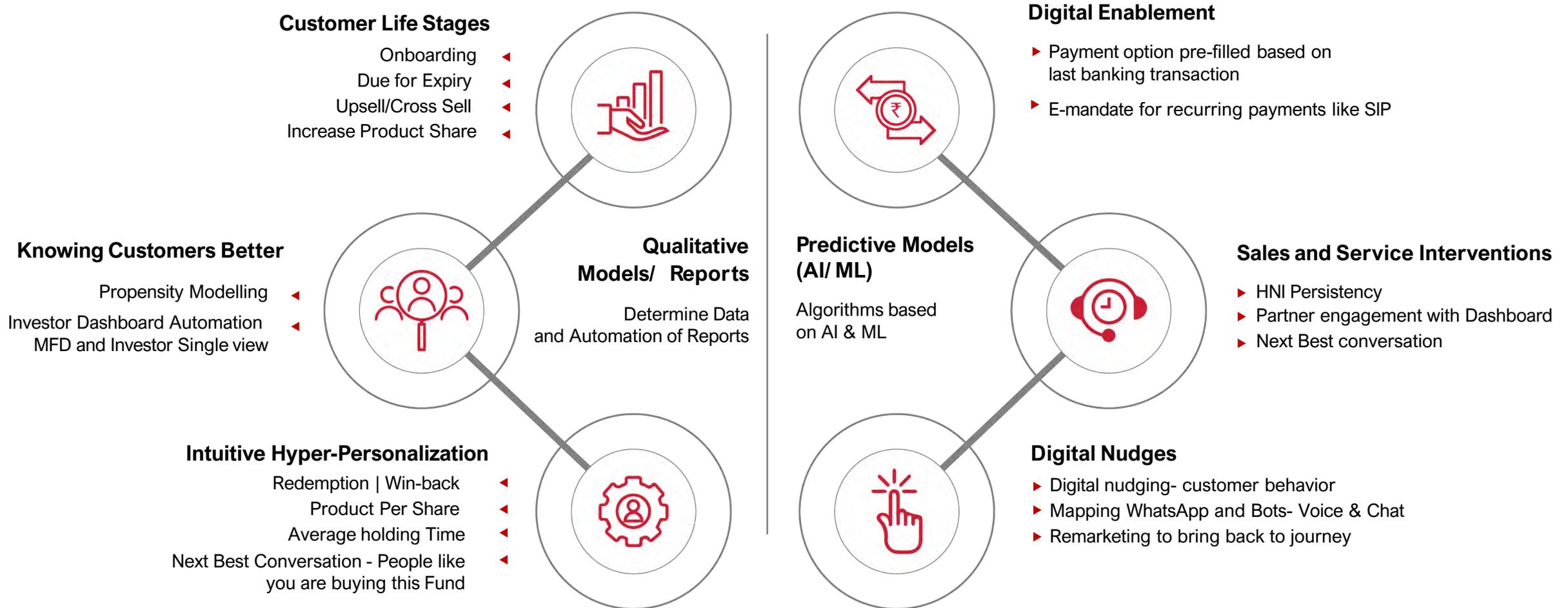


Value Added Products API

- On Request API for VAP for Distribution Partners.
- 3 click folio creation for ease of customer on boarding

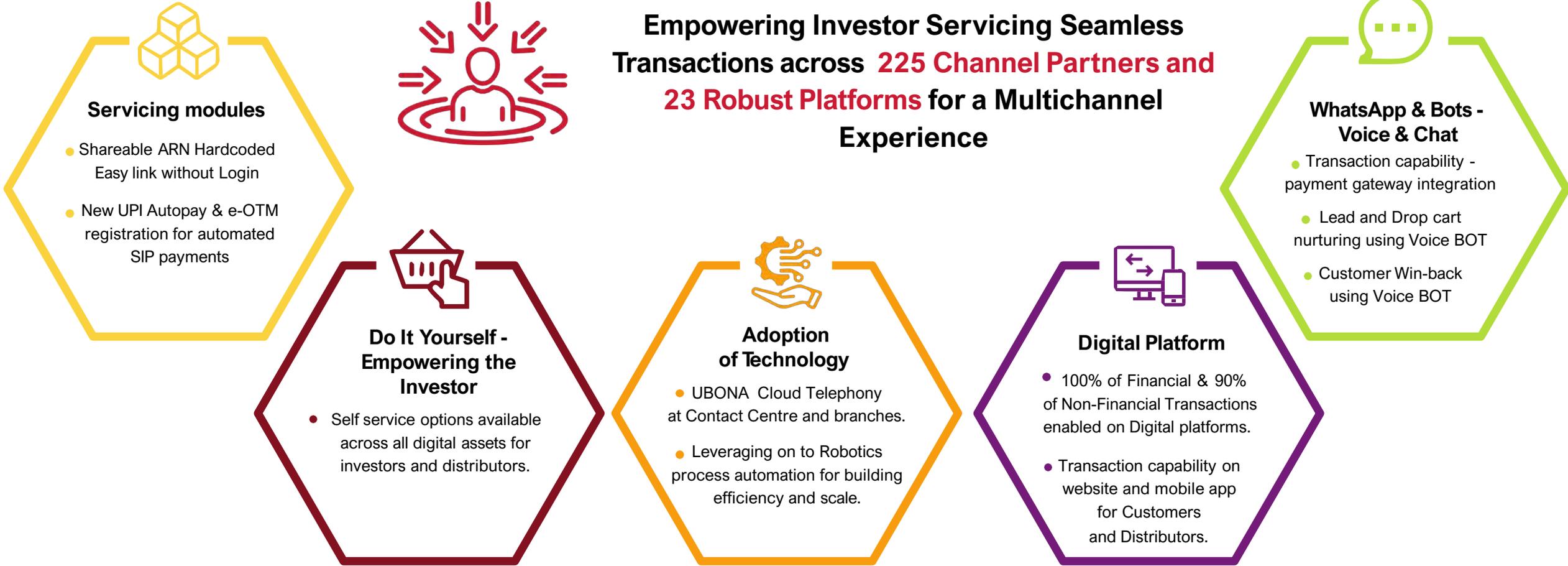
IMPACT

30+ Partners
Consume our API for onboarding





Empowering Investor Servicing Seamless Transactions across **225 Channel Partners** and **23 Robust Platforms** for a Multichannel Experience





Build scale through Innovations

- NRI & SME KYC
- Leveraging MFD ecosystem by providing Value Added Product API

Strategic Partnerships

- New customer Acquisition Drive with strategic partners
- Partnering EOP's (Execution Only Platforms) for New SIP with
 - Focused funds.



Customer Acquisition

- Robust Customer acquisition growth through Ecosystem Partners
- Enable MFDs, Banks & National Distributors with KYC and Propensity modelled platforms for Acquisition and retention

Leveraging HRMS ecosystem

- End to End API Integration with HR Tech Companies for a Target Market Acquisition
 - Optimizing Opportunities via our existing MFD Channels and Partners



Passive Business @ Scale

- Fresh identity and market growth for Passive business
- Integrate with brokers for seamless ETF led Customer Acquisition and Volume growth

Sustainable AUM Growth

- Drive innovations in Institutional business
- Cross-sell & Upsell opportunities and Salary SIP within Aditya Birla Group ecosystem

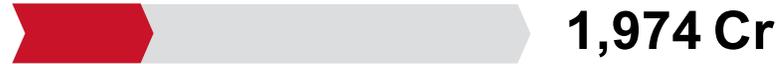


Aditya Birla Sun Life Insurance

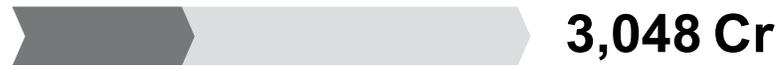
Life Insurance Snapshot



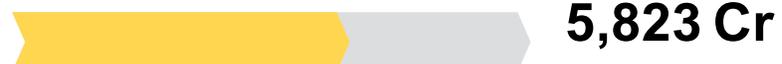
Individual FYP



Group FYP



Renewal Premium



Total Premium



38%
Proprietary
Share



4,000+
Cities



360+
Own Branches



56,000+
Agents



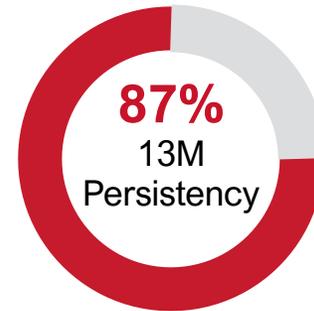
11
Banca Tie-ups



19,500+
Bank Branches



79%
Non – ULIP Mix



87%
13M
Persistency



15.6%
Net VNB



3,388 Cr
Net Worth*



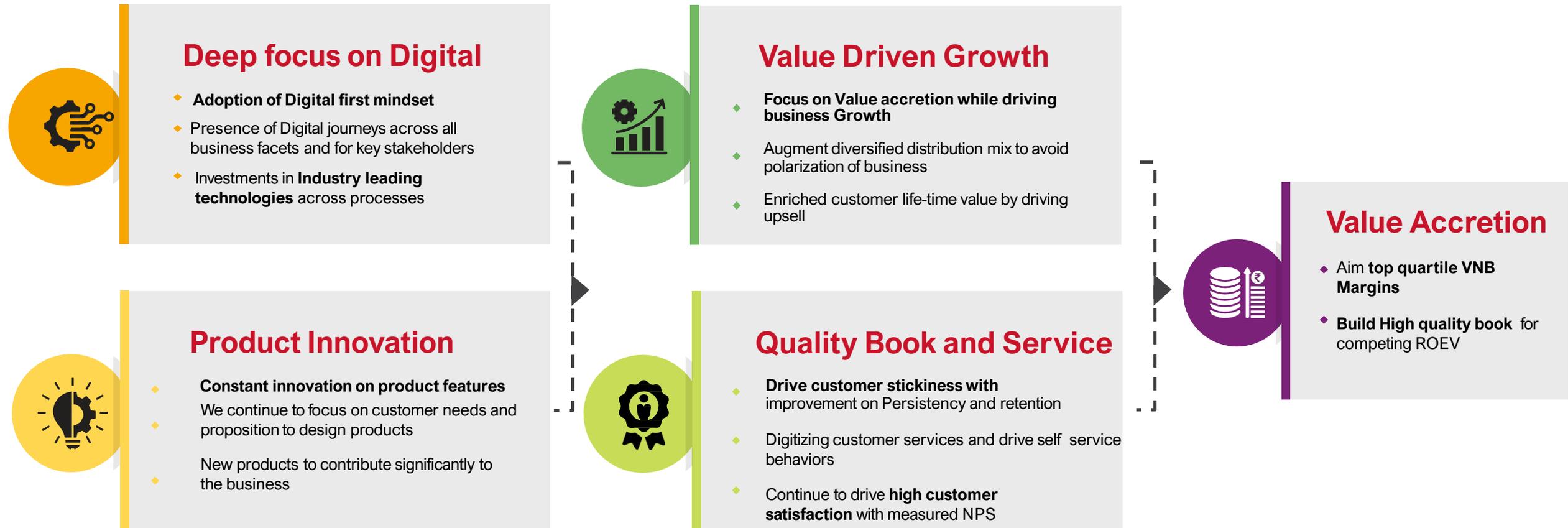
82,043 Cr
AUM



1.91
Solvency
Margin

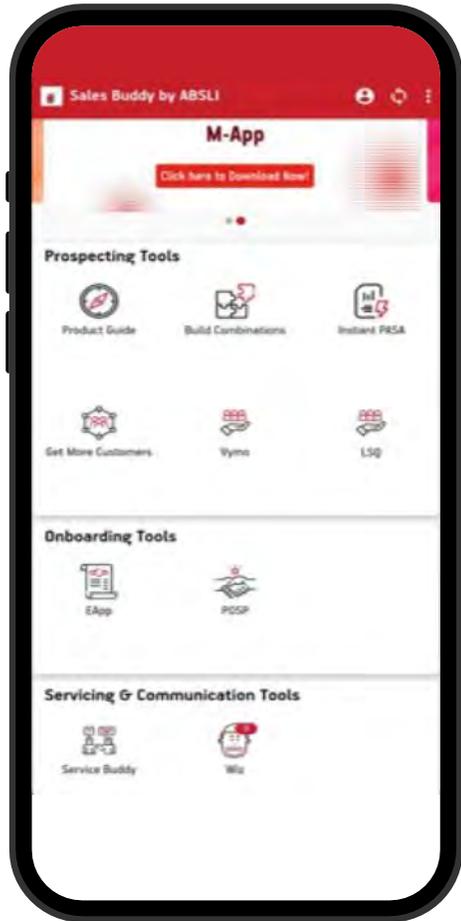


6.96%
Surrender
to AUM





Simplifying Prospecting



Create Presentation

Customised Benefit illustrations



Product Guide

Quick Plan Related Info



Build Combinations

DIY Bundled illustrations



Instant PASA

Instant Pre-approved Offers



Poster of the Day

New Social Poster Everyday



Get More Customers

Lead Generation Tools



Share Visiting Card

E-visiting Card with QR



Need Analyser

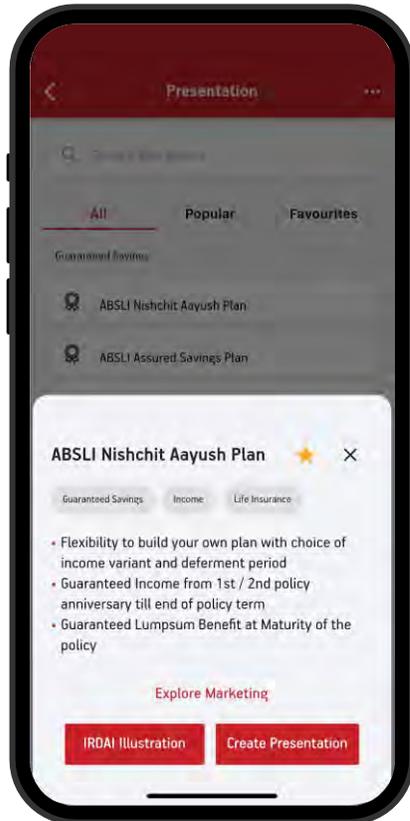
Product Suitability Questionnaire



Marketing

Complete Marketing Collateral

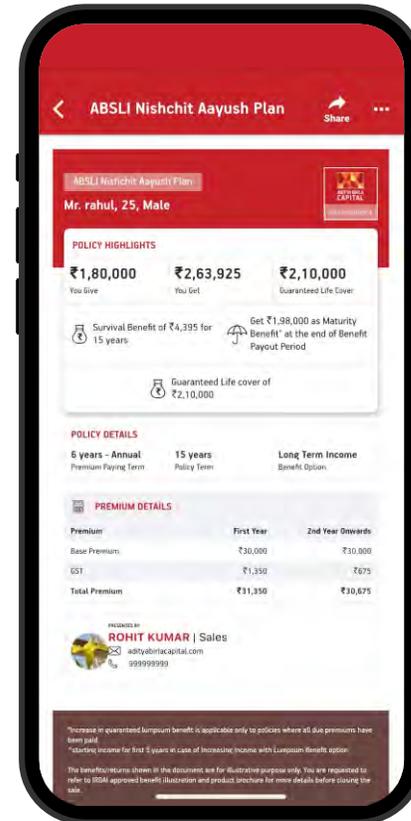
Hyper Personalised Product Presentations



Presentation Options



User Friendly Inputs



Quick Summary



Custom illustration

Poster of the Day – WhatsApp Marketing



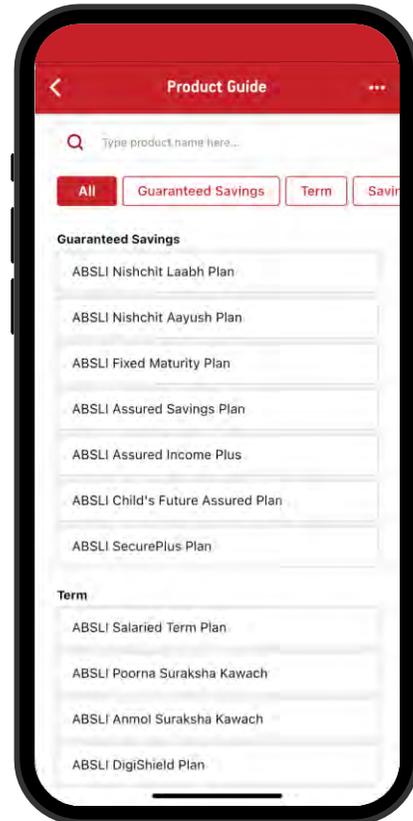
English



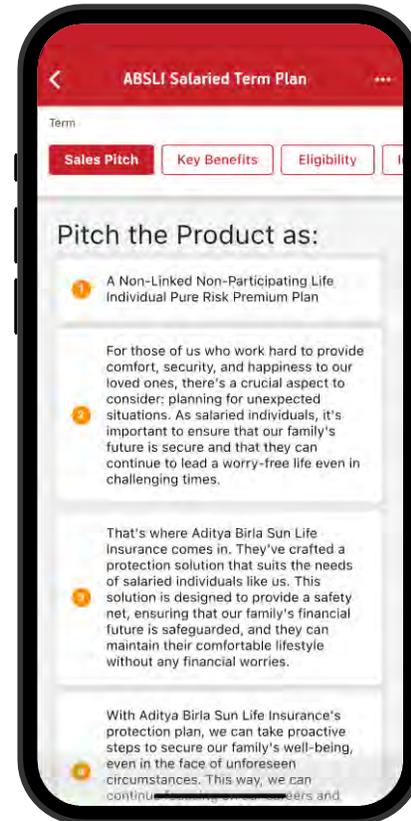
Hindi



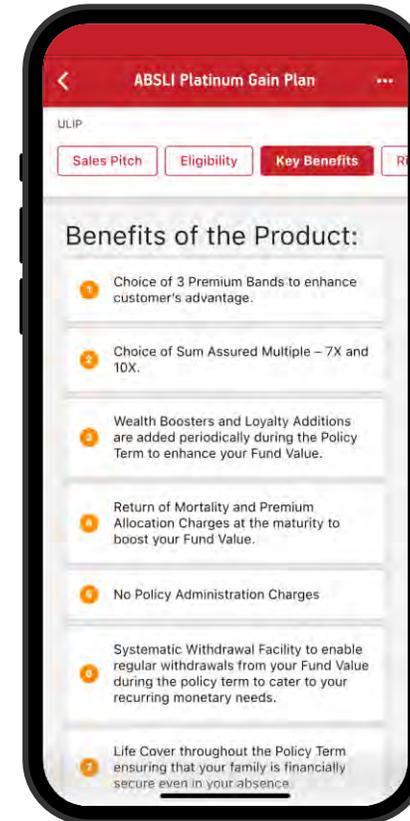
Marathi



Product List



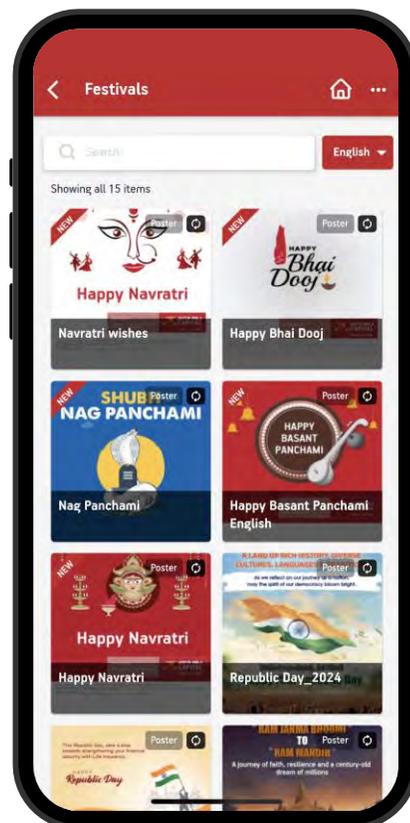
Salaried Term Plan



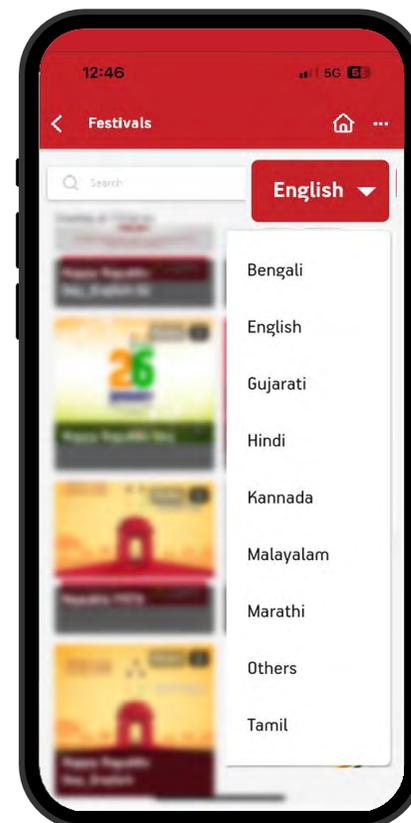
Platinum Gain Plan



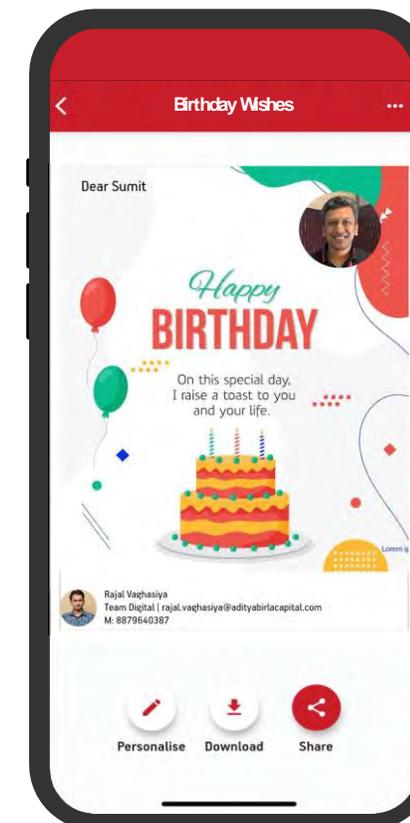
Repository



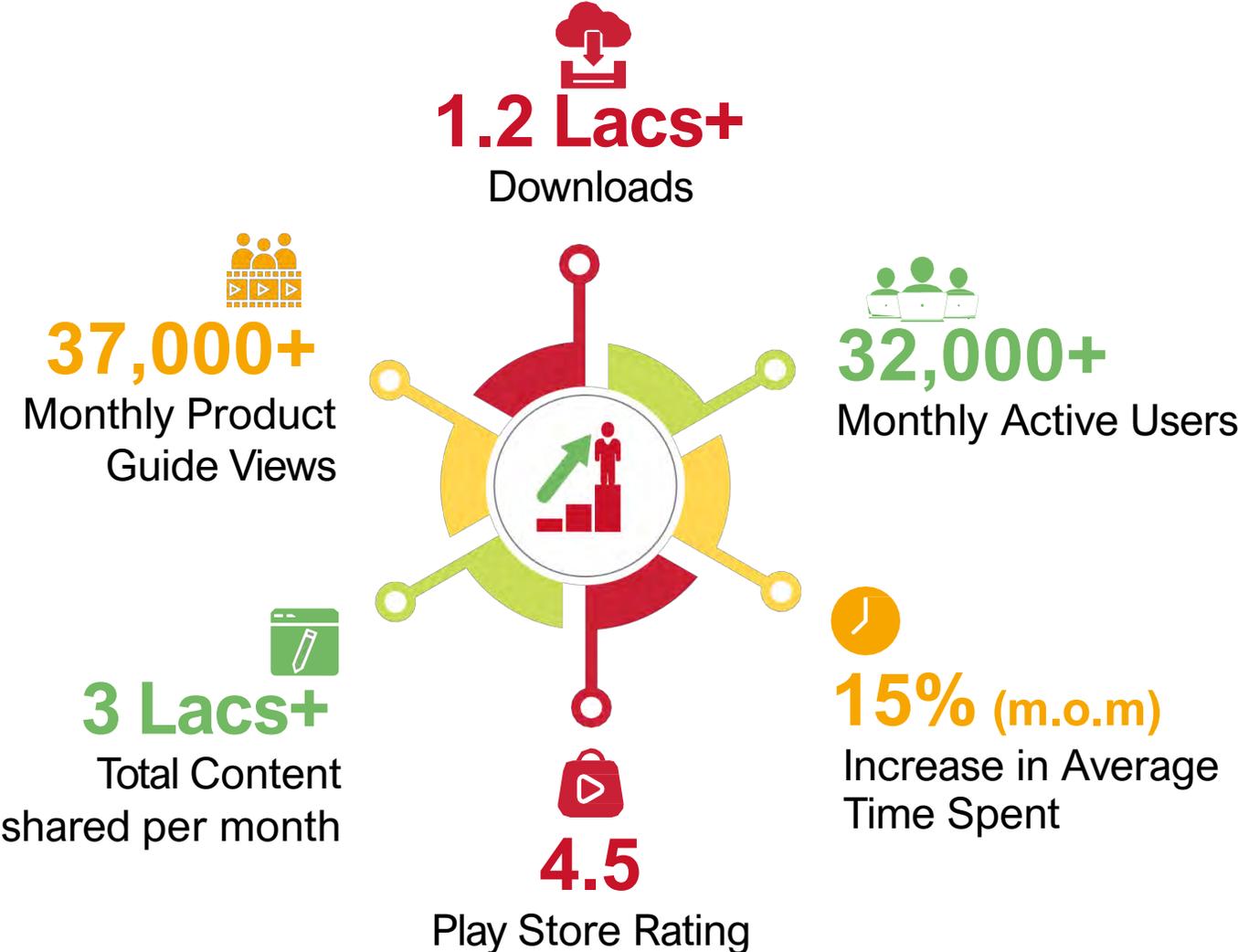
Updated Content



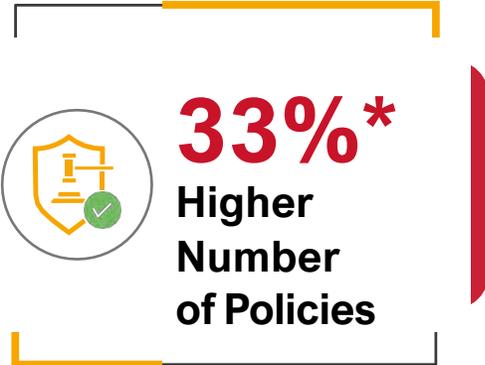
Vernacular Options



Personalisation



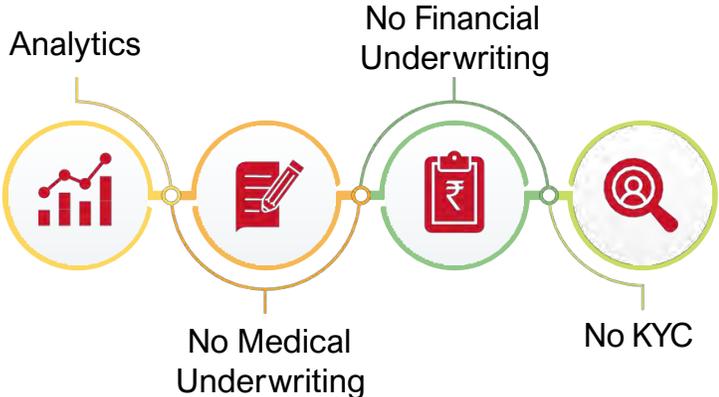
***Sales Buddy
Active v/s In-Active**



Simplifying Onboarding with Analytics

Pre-Approved Sum Assured (PASA)

Key Features



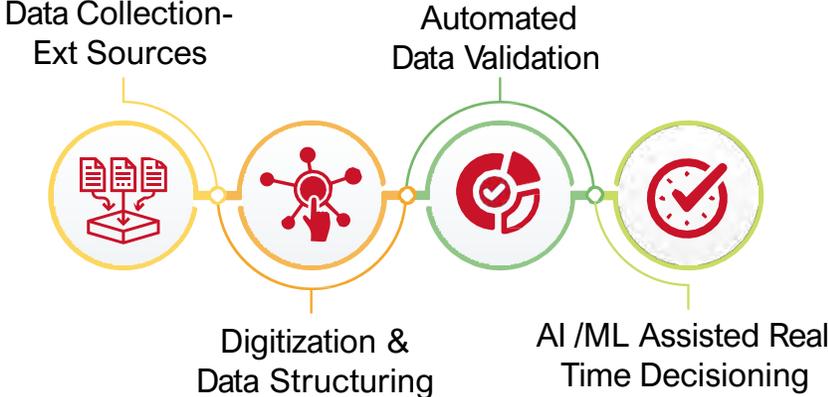
- 33%** Higher ATS in PASA
- 18%** Higher Renewal Rate
- 15%** Higher Login to Issuance
- 65%** Lesser Early Claims
- 65%** Lower Free Look Cancellation

PASA **Contribution** to Overall ABSLI Business

~26% (till Q3 FY24)

Automated Underwriting

Key Features



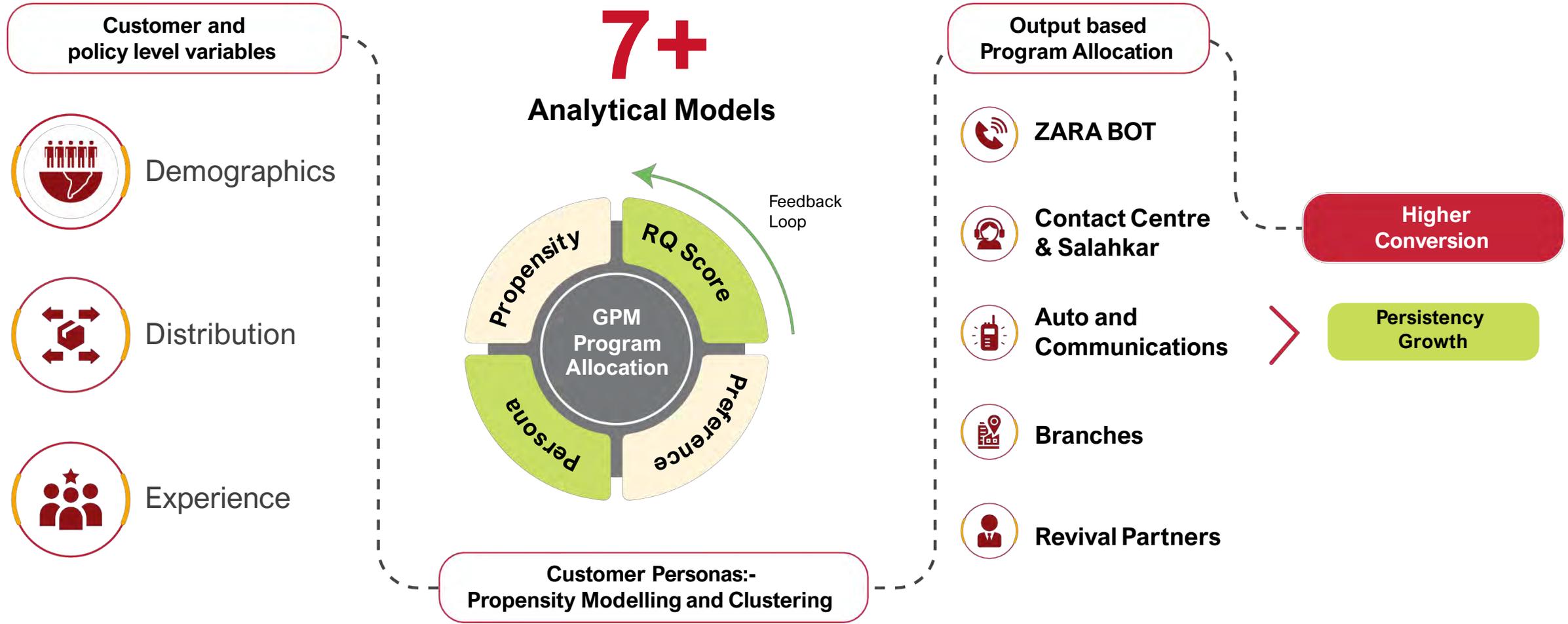
- 87%+** Model Accuracy
- 93%+** F1* Score (Predictive Skill)
- 30%+** Claim Prediction On past book
- 2.75 L+** Application Assessed
- 3** Versions of Model in use

Automated UW **Contribution** to Overall ABSLI Business

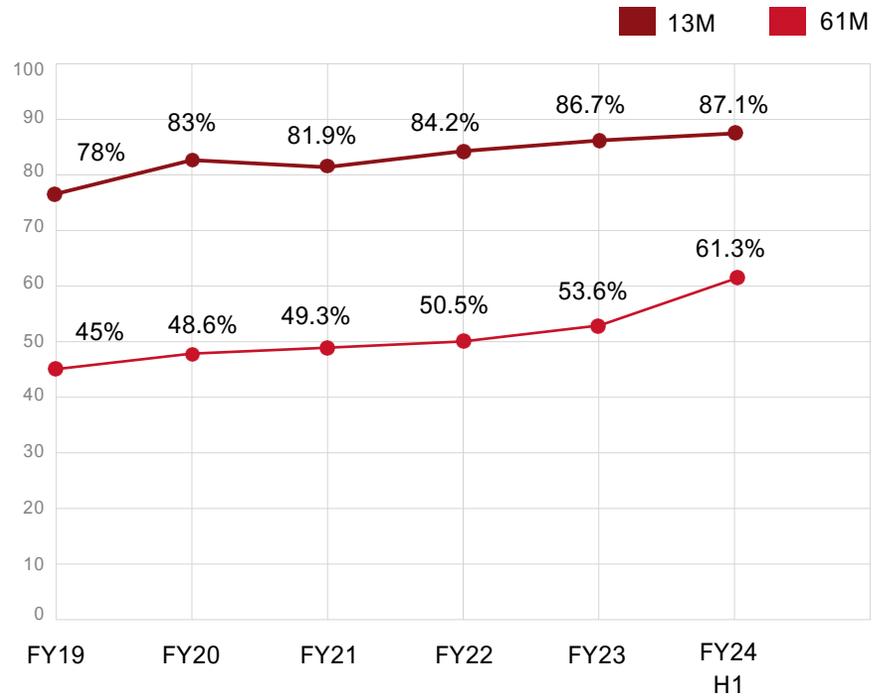
47.9%

*F1 score is an alternative machine learning evaluation metric that assesses the predictive skill of a model by elaborating on its class-wise performance rather than an overall performance as done by accuracy

Simplifying Renewals



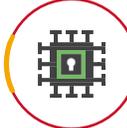
Steady Increase in Persistency



Y-o-Y Persistency Growth

Average Industry Persistency *H1 FY24	85.86%	57.73%
	13 M	61 M

13th Month

-  Focus on auto-onboarding leading to better due conversions
-  Focus on key geographies and related key programs
-  Digital communication campaigns
-  Focus intervention on product based micro cohorts

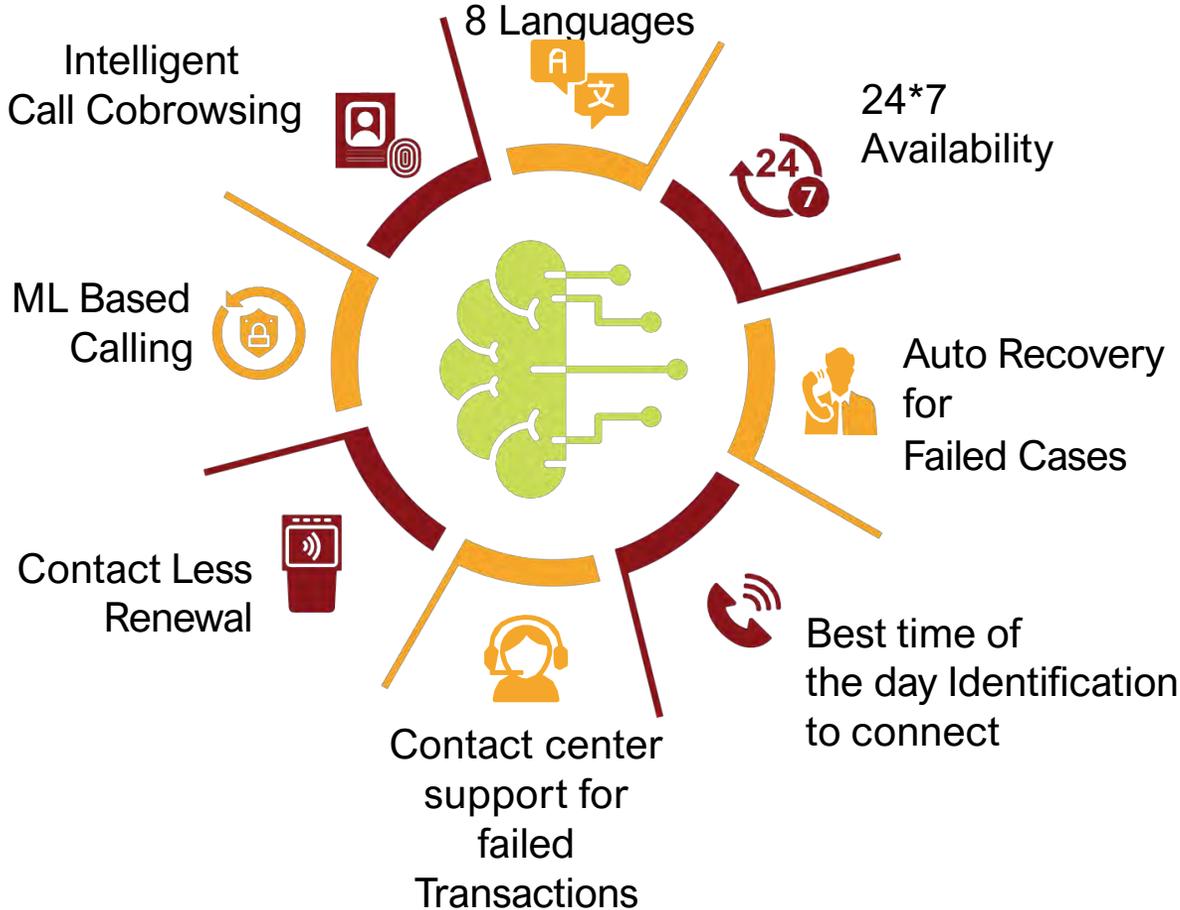
61ST Month

-  Focused program for preventing 5th year terminations
-  Analytics based micro-cohorts & targeted interventions

Renewals: Zara Bot: Use Case



Zara is a First of its kind Audio Visual (AV) bot supported by machine learning facilitating on-call digital payment assistance for renewals.



477 Cr* Highest YTD Bot Collection	55% Opportunity to collection conversion
8.5% Contribution in overall Renewals	50 Cr Average Collection per month

Resulting in....

Customer Onboarding

100%

- **100% new business** processed digitally
- **64% adoption** for contactless digital verification
- **47.9% Auto Underwritten Applications**
- **26% PASA contribution** till Q3 FY'24

Customer Self Servicing

93%

- **26%** of transactions from WhatsApp & Chatbot contributed in 9M FY24
- **Digital Adoption share of 93%**
- **83% services** available digitally

Digital Renewal

80%

- Digital collection at **80%**, **4.1% Y-o-Y growth**
- **94% Auto pay adoption** at onboarding stage
- **ZARA (Bot) collected ~` 470+ Cr.**

Aditya Birla Health Insurance

INDUSTRY

V / S

ABHI

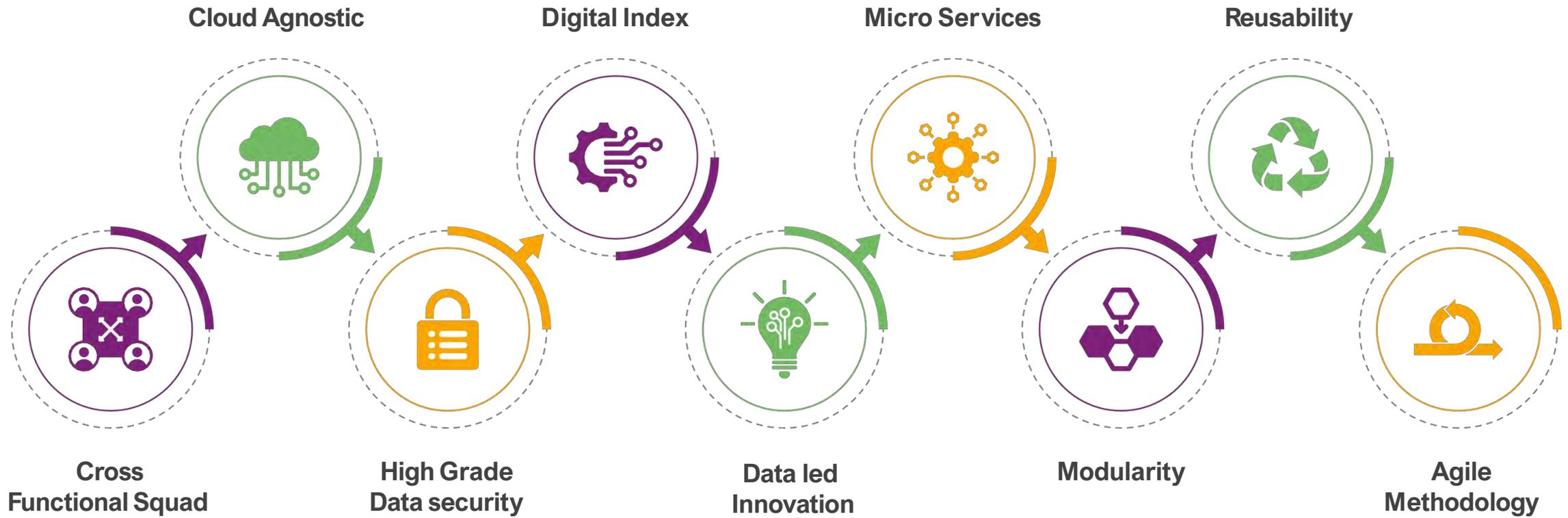
Promise of Good Health

Sickness Funding (Breakage Model)		Health Assurance Model (Usage Model)
Language of Fear)		Language of Good Health
Insurance First (Low Engagement)		Health First (Hyper personal engagement)
High Friction Claim		Care Manager Led (Empathetic Model)
Only Hospital Network		Integrated Health & Wellness (Phygital Ecosystem)

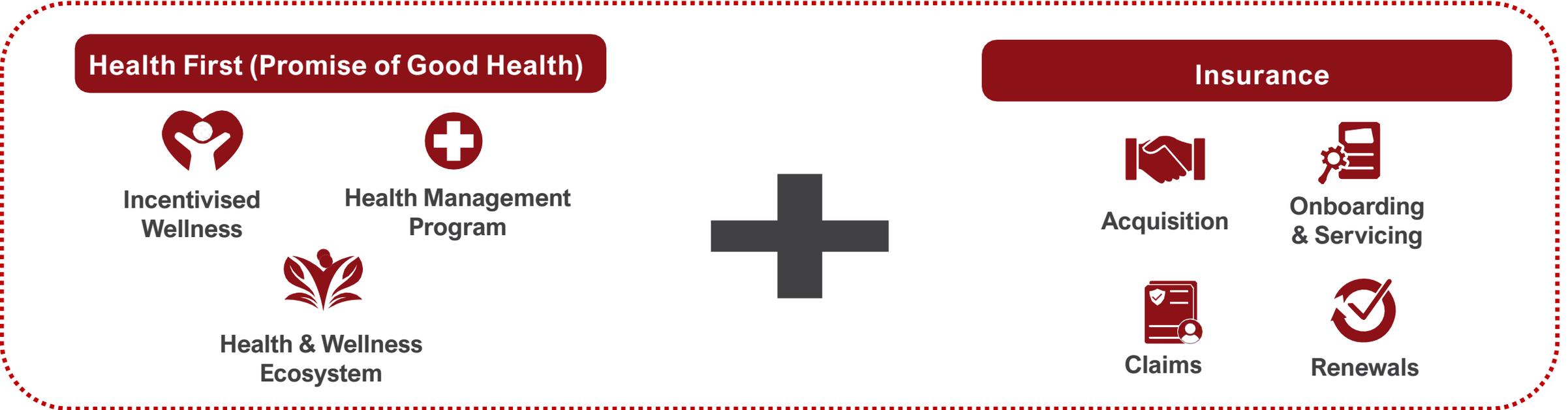


-  **Know Your Health**
-  **Improve Your Health**
-  **Get Rewarded**
-  **Stay Protected**

“ India’s first data-driven digitally powered, “Health First” Insurance company ”



The principles and culture on which we are building our differentiated model



Acquisition & Onboarding



Servicing & Claims



Renewal & Retention



Digital led data-driven experiential journeys built using cutting edge technology



Know your Health

- Comprehensive Health insights
- AI & data-driven Health & Wellness scores



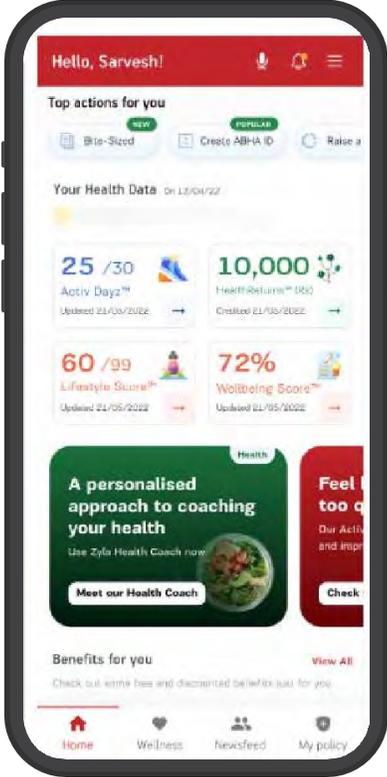
Improve your Health

- Disease Risk Management
- Fitness Tracking & Insights
- Community Engagement
- Teleconsultation Services



Get Rewarded

- Maximise Health Returns
- Health Goal led Rewards



“One-stop Solution” for Health and Wellness needs

In-house built **Native App**

4.5 stars - Play Store rating

50+ Partner Ecosystem

100+ API Integration

Multilingual

AI/ ML, AR, Hyper personalised



Healthcare



Wellness Services



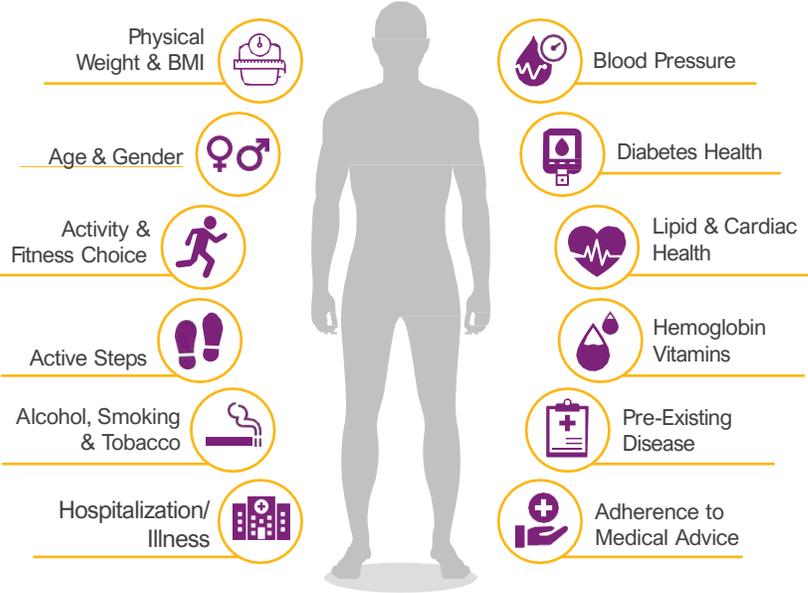
Chronic Care



Service and Support

Health Data

150+ Health Data points



Wellbeing score

Holistic Health Score



1.5 Mn+

**Well-being Score
generated**

15.7 million data
points used in
generating Holistic
Health Score

60% customers
showing
improvement in
health after
intervention



Leverage Digital Platforms

40+ Digital partners





Activ Health App

-  A Holistic Health & Wellness Ecosystem
-  Fastest growing servicing channel for ABHI



Website

-  Real-time Updates
-  Multilingual Chatbot



WhatsApp / Chatbot

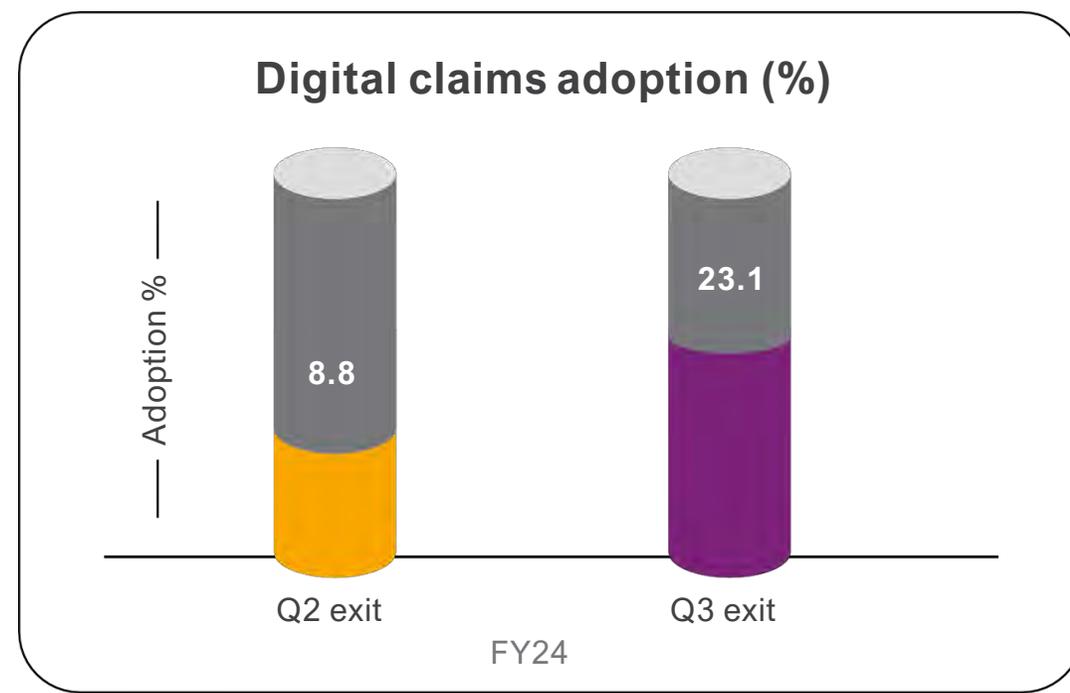
-  AI/ ML based NLP bot with intent recognition rate of >90%
-  Supports – English, Hindi and Hinglish



AI Voice Bot

-  AI led, intent recognition based servicing
-  Instant Fulfillment

First SAHI player to give end-to-end claims journey on WhatsApp



Up-sell/ Cross-sell



Digital Renewals

Digital Renewals
~83%
as of Dec'23

54%
Through Activ Health App,
WhatsApp and Bot lead journeys

 App

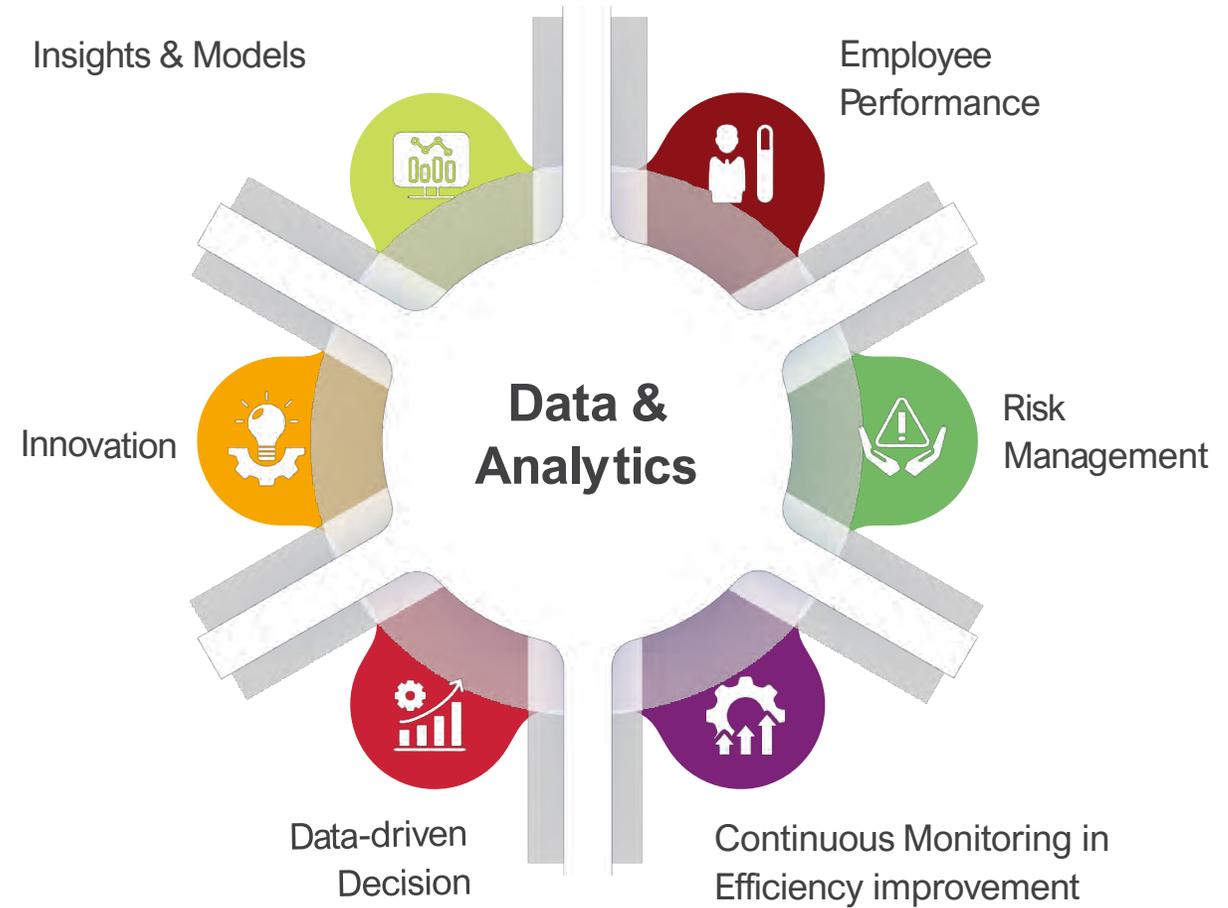
 WhatsApp

 Website (Organic)

Transformation Towards Data/ AI-driven Health Platform



- 1 Sales
- 2 Product / Engagement
- 3 Claims/Fraud waste abuse(FWA)
- 4 Up-sell & Cross-sell

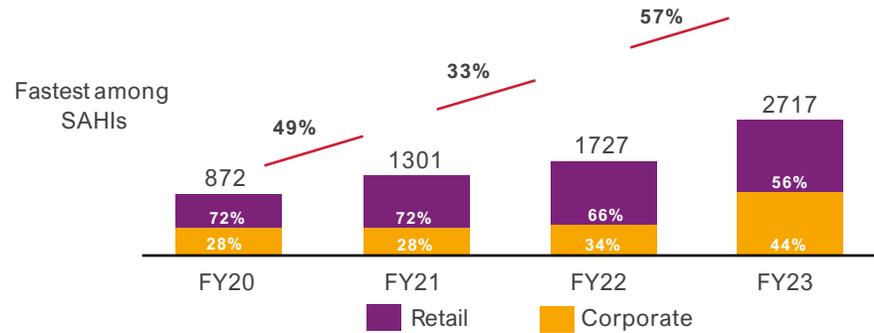


Health Insurance Company

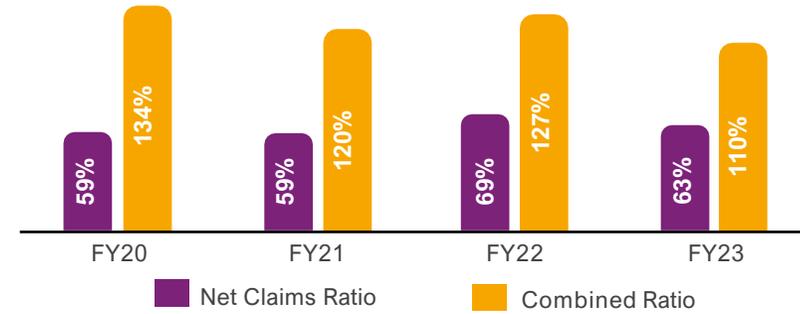


Data / AI driven Health Platform (Go-to-platform for any healthcare needs)

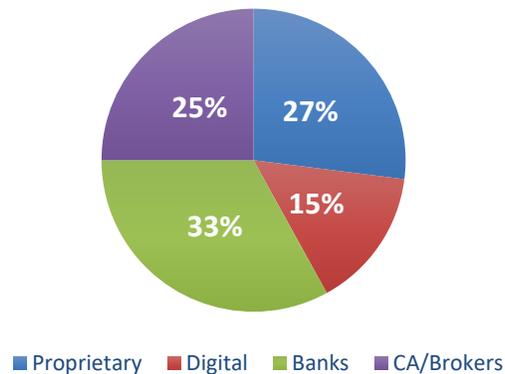
ABHI is the fastest growing SAHI, 3 Year CAGR 46%



...on course to achieve breakeven with keen eye on unit economics



ABHI has the most diversified business mix



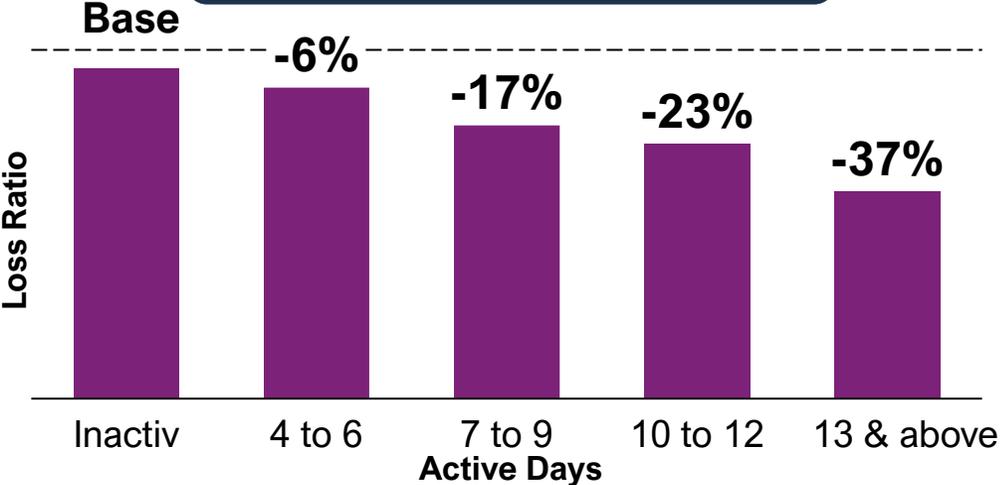
ABHI increasing number of active lives



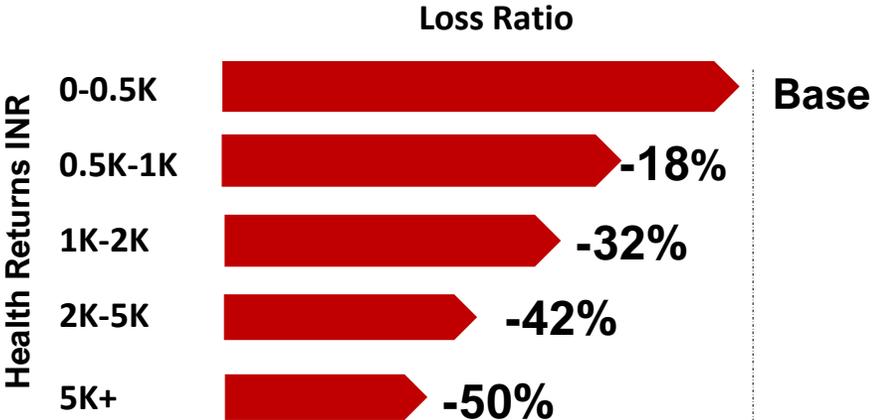
Early results of our Health Assurance Model



Loss Ratio* of physically active customers is significantly lower than inactive



Customers earning higher health returns have lower loss ratios*





THANK YOU

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