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April 16, 2024

**BSE Limited**

Phiroze Jeejeebhoy Towers,  
Dalal Street,  
Mumbai 400 001

**Scrip Code: 540691**

**Scrip ID: ABCAPITAL**

**National Stock Exchange of India Ltd**

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Plot. C/1,  
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Bandra (East),  
Mumbai 400 051

**Symbol: ABCAPITAL**

Dear Sir/ Madam,

**Sub: Press release and presentation - "Aditya Birla Capital announces the launch of omnichannel ABCD D2C platform to significantly scale up its digital transformation journey".**

Please find enclosed a press release and presentation on the captioned subject, the content of which is self-explanatory.

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**  
**Cc:**

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14<sup>th</sup> Floor, New York,  
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**Listing Agent**  
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CIN: L67120GJ2007PLC058890

## **Aditya Birla Capital announces the launch of omnichannel ABCD D2C platform to significantly scale up its digital transformation journey**

**Mumbai, April 16, 2024:** Aditya Birla Group's flagship diversified financial services conglomerate, Aditya Birla Capital ("ABC") has embarked on a journey of transformation, charting strong growth over the past 2 years. Building on this momentum, Aditya Birla Capital announced the launch of its omnichannel D2C platform **ABCD** making **"Everything Finance as Simple as ABCD"**. Through this platform, ABC targets to add 30 million new users over the next 3 years. The launch marks a pivotal moment in its ambitious journey to drive growth and leadership and become a full-stack financial services provider.

**Announcing the launch of the platform, Mr. Kumar Mangalam Birla, Chairman Aditya Birla Group** said, *"Our financial services business, Aditya Birla Capital, is now one of the fastest growing businesses within the group and has emerged as a key growth engine. I see this as a 'coming of age' moment for Aditya Birla Capital. In the arc of Aditya Birla Capital's strong and steady progress, the ABCD D2C platform is a positive stride towards accelerated growth and taking leadership position in the financial services space. I am confident, that this platform will serve as a growth catalyst across the ABC and ABG ecosystem, and the interplay between financial services stack and the Group's diverse businesses will foster a win-win synergy for superior product innovation and unique value creation for all stakeholders."*

**Ms. Vishakha Mulye, CEO, Aditya Birla Capital Limited** said, *"At Aditya Birla Capital, we are guided by the 'One ABC One P&L,' approach, anchored on the principles of 'One Customer,' 'One Experience,' and 'One Team'. This has played a vital role in driving quality and profitable growth across our businesses and creating long-term value for all stakeholders. Our consistent commitment to digital reinvention and reimagining customer experiences is reflected in our omnichannel architecture which gives customers the complete flexibility to interact with us through their channels of choice. In line with this vision, we formed ABCD to build the omnichannel layer that will help us acquire customers digitally at scale and meet all their financial needs through a unified digital-first platform."*

Backed by scalable infrastructure, user-friendly and intuitive interface, and robust functionalities, the platform offers a simple and differentiated experience across all touch points including mobile app, website, branches, and virtual engagement channel. Guided by a Maximum Viable Product approach, the ABCD D2C platform offers a comprehensive portfolio of 22 products and services, including facilities of a payment platform - such as UPI, bill payment, and online recharges, with financial services like loans, insurance, and investments along with comprehensive personal finance tracking such as 'My Track' among others. The platform also features ABCD's own stack of products such as Portfolio Consolidator, Spend Analyzer, Digital Health Assessment among others, and Payment solutions to address the diverse needs of customers through a single platform.

With features like multi-account payment, multi-mode receipt, and spend analysis tools, ABCD is set to redefine the digital financial experience. The platform has been built in a record time of 12 months, which is among the fastest in the Indian financial services sector. It is a culmination of 114,000+ development hours, 36,000+ design hours, 1,000+ APIs, and 5,000+ screens. The app is available on Android and iOS platforms. This platform is housed under Aditya Birla Capital Digital Limited (“ABCDL”), a wholly owned subsidiary of Aditya Birla Capital Limited (“ABCL”).

Over the last 2 years, Aditya Birla Capital has achieved significant milestones, signaling robust growth and profitability across businesses. The NBFC AUM has grown by about two times to over Rs 1 lakh crores, becoming the fourth largest diversified NBFC in the country. The housing finance loan portfolio has also witnessed an accelerated growth of 27% year-on-year, as of December 31, 2023. The health insurance business has grown at a CAGR of 43% over the past 2 years, becoming the fastest growing Standalone Health Insurance player in the market. The total premium of life insurance business stood at Rs 11,101 crores in the first 9 months of FY2024. The average AUM of the AMC business was Rs 3.11 lakh crores, in the third quarter of FY2024.

With this, ABCL delivered strong growth with consolidated revenue growing by 22% year-on-year to Rs 23,566 crores and consolidated PAT growing by 44% year-on-year to Rs 2,090 crores in the first 9 months of FY2024. In terms of physical presence, ABCL has 1,462 branches across the country, with over 500 branches added in the last 2 years. In line with its One ABC approach, about 762 co-located branches across 218 locations were also set up to service customers seamlessly under one roof.

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#### **About Aditya Birla Capital Limited**

Aditya Birla Capital Limited (“ABCL”) is the holding company for the financial services businesses of the Aditya Birla Group. Through its subsidiaries/JVs, ABCL provides a comprehensive suite of financial solutions across Loans, Investments, Insurance and Payments to serve the diverse needs of customers across their lifecycle. Powered by about 47,000 employees, the businesses of ABCL have a nationwide reach with over 1,462 branches and more than 2,00,000 agents/channel partners along with several bank partners. As of December 31, 2023, Aditya Birla Capital Limited manages aggregate assets under management of over Rs. 4.10 Lakh Crore with a consolidated lending book of about Rs 1.15 Lakh Crore through its subsidiaries/JVs.

Aditya Birla Capital Limited is a part of the US\$65 billion global conglomerate Aditya Birla Group, which is in the league of Fortune 500. Anchored by an extraordinary force of over 187,000 employees belonging to 100 nationalities, the Group is built on a strong foundation of stakeholder value creation. With over seven decades of responsible business practices, the Group’s businesses have grown into global powerhouses in a wide range of sectors - from metals to cement, fashion to financial services and textiles to trading. Today, over 50% of the Group’s revenues flow from overseas operations that span over 40 countries in North and South America, Africa, Asia, and Europe. For more information, visit [www.adityabirlacapital.com](http://www.adityabirlacapital.com)

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**ADITYA BIRLA  
CAPITAL**

# **Accelerating Growth**

## **From Transformation to Expansion**

# Brand That Resonates Trust

# TRUST

**40+**  
Countries

**165+**  
Years Legacy

**\$90 bn**  
Market Cap<sup>1</sup>



# Seamless Access to Capital

- Debt
- Equity
- Talent



# Large Interplay across ABG Ecosystem with Financial Services



**1.87 lac+**  
Workforce

**400 K+**  
Distributors & Vendors

**800 K+**  
Points of sale

**250 Mn+**  
Customers

# ABCL: Conglomerate with a Diversified Financial Services Portfolio



NBFC

One of the leading AAA rated NBFCs with well-diversified granular portfolio<sup>1</sup> of ₹1,00,000+ crore



HFC

One of the fastest growing AAA rated HFCs with a loan book<sup>2</sup> of ₹16,538 crore



AMC

Largest non-bank AMC with AUM<sup>3</sup> of ₹3,11,509 crore



LIFE

One of the leading private life insurers with total premium<sup>4</sup> of ₹11,101 crore



HEALTH

One of the fastest growing SAHI player driven by a Unique “Health First” Model with GWP<sup>4</sup> of ₹2,399 crore

# ABCL: Fueling Strong Growth

**₹23,566 Cr**

9M FY24 Revenue



22% Y-o-Y Growth

**₹2,090 Cr**

9M FY24 PAT



44% Y-o-Y Growth<sup>1</sup>

**₹53,443 Cr**

Market Capitalization<sup>2</sup>



105% Growth  
since April 2022

# ABCL: Defining Milestones

**Completed ABSLAMC OFS with issue size of ~ ₹ 1,500 Cr - Mar'24**

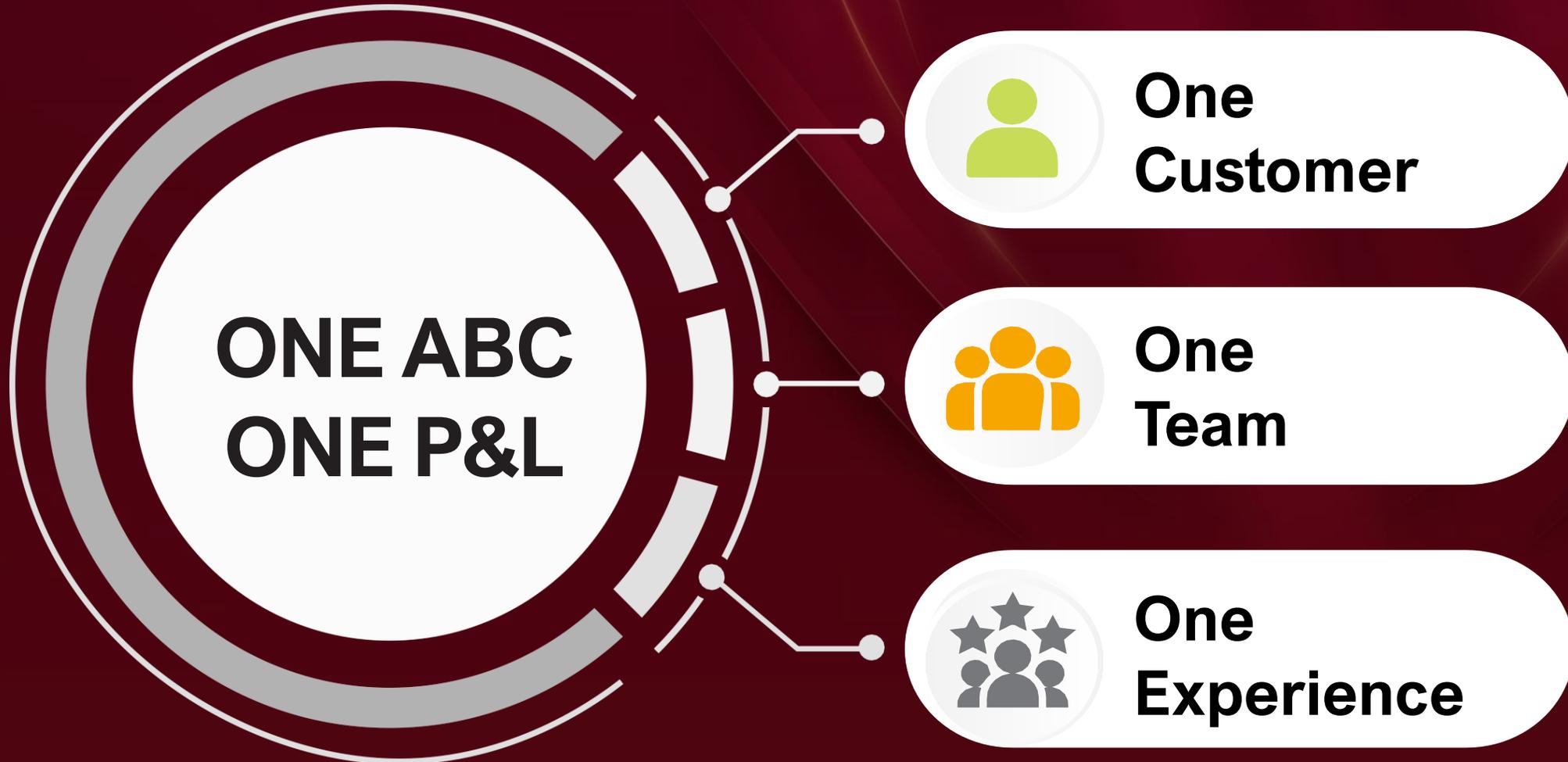
**Proposed amalgamation<sup>1</sup> of ABFL with ABCL to create a large unified operating NBFC - Mar'24**

**Raised ₹3,000 Cr of capital including ABCL's first-ever QIP - Jun'23**

**Launched Udyog Plus: Innovative one-stop business platform for MSMEs - Jan'23**

**Raised ₹665 Cr of growth capital in ABHI from ADIA at a market leading multiple of 3.9x P/GWP - Aug'22**

# Our Approach



**...By Leveraging Data, Digital and Technology**

# Our Approach: One Customer



**Intuitive | Seamless | Personalized**

**Focus on identified growth segments**

- Retail Individual
- MSME

**Interoperable platforms for holistically serving the financial needs of the customers**

**Omni-Channel  
DIY | Anywhere | Assisted**

# Our Approach: One Team



Creating a Horizontal  
Organization

**5**

**1**

'Winning as One'

Performance driven culture

**4**

**2**

'Working as One'

'Execution-Execution-Execution'

**3**

# Our Approach: One Experience

**One Experience**



**Physical Distribution**



1,462 branches across the country



762 co-located One ABC branches



**Channel Partners**



2 lakh+ channel partners



B2D platform for channel partners



**Interoperable Digital Platforms**

**Udyog Plus**  
Karo business befikar

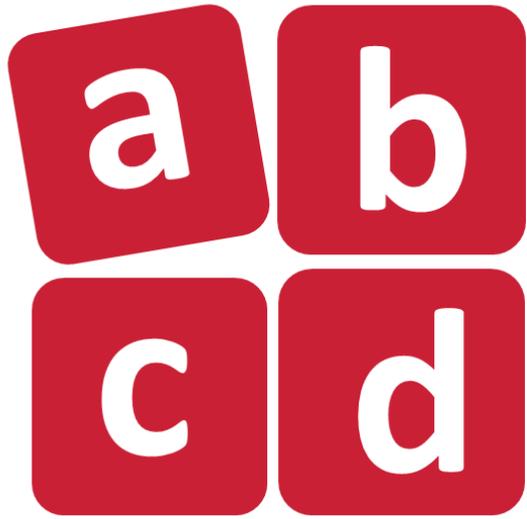
Udyog Plus-B2B platform for MSMEs



ABCD: Omnichannel D2C platform



Aditya Birla Capital Digital



Aditya Birla Capital Digital

# D2C Platform



# Agenda

Customer Insights

Delivery Model

Building Blocks

Proposition

Differentiators

The Road Ahead



# Customer Insights

# Customer Insights

**Trustworthy financial  
services provider**



# Customer Insights

**Convenience at par with  
e-commerce**



# Customer Insights



**All products under one  
roof**

# Customer Insights

**Relevant  
recommendations**



# Customer Insights

Preference for  
omnichannel

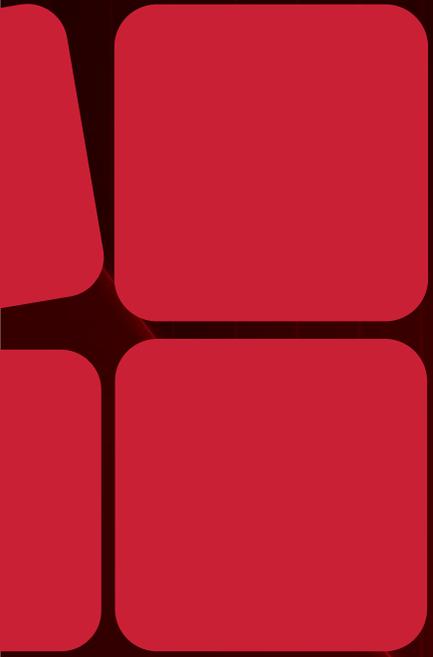




# Our Delivery Model



**Aditya Birla Capital Digital incorporated as a wholly owned subsidiary of Aditya Birla Capital in Mar'23**



# Our Building Blocks

# People

400+ member team

Diverse experience across BFSI

# Analytics

C360 & hyper personalization

Contextual conversations

# Technology

Low Code No Code Platform

Modular & scalable

# Marketing

“First Income to First Kid”

Integrated ‘Martech’ stack





# Our Proposition

## Customer Insights

## Our Proposition

Trustworthy financial service provider

**ABG parentage**

*Built on 150+ years of trust*

Convenience at par with e-commerce

**Simplicity**

*Simple, intuitive & transparent*

Relevant recommendations

**My Track**

*Serving latent needs with actionable insights*

All products under one roof

**Everything Finance**

*Delivered through ABCL and Partnerships*

Preference for Omnichannel

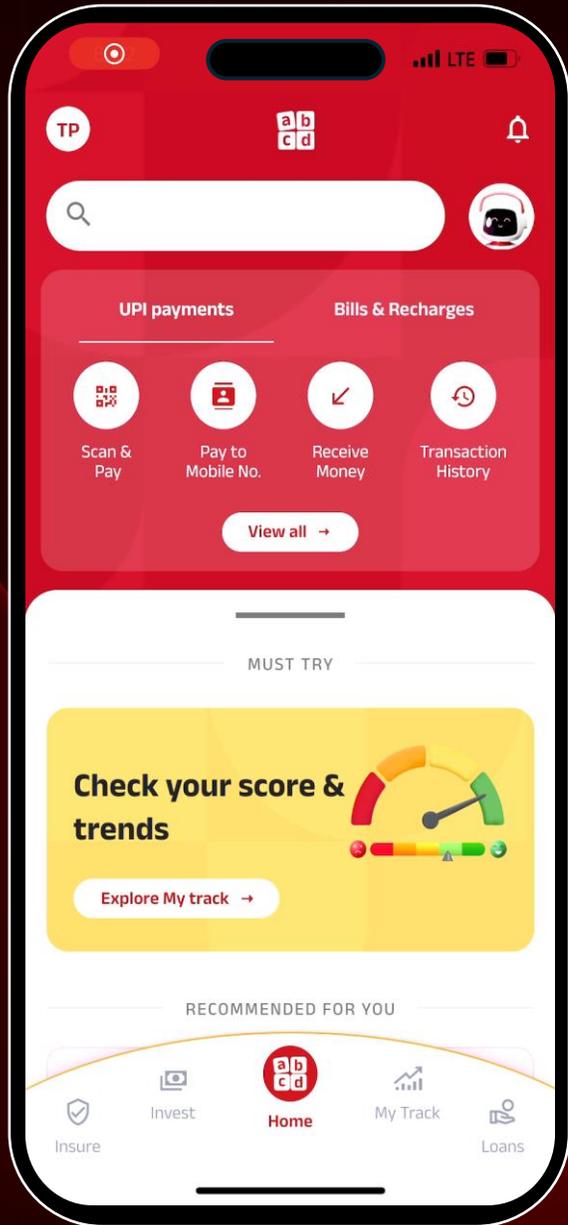
**Access**

*DIY, Anywhere, Assisted*



# Our Differentiators

*Simplicity*



# Simplicity

## Unique & engaging design

Striking & immersive visuals with bold colours, signature patterns

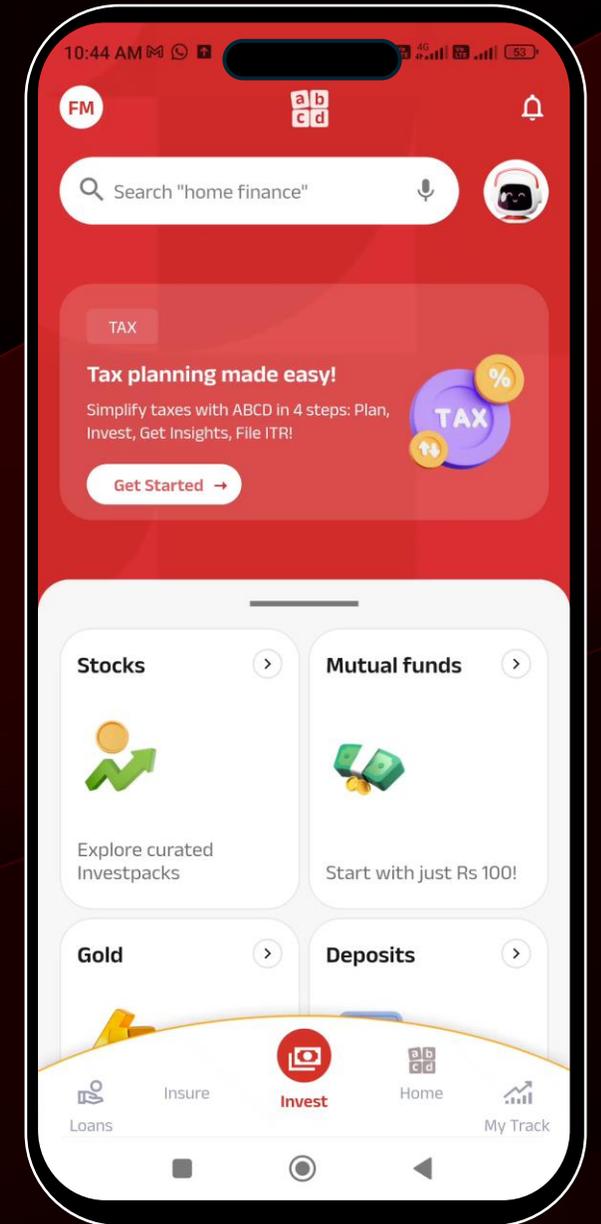
Interactive navigation with elements like the dialer & haptic feedback

# Simplicity

## Uncluttered layout Intuitive navigation

One-handed operation for effortless navigation

Less is more - no more 'endless scrolling'

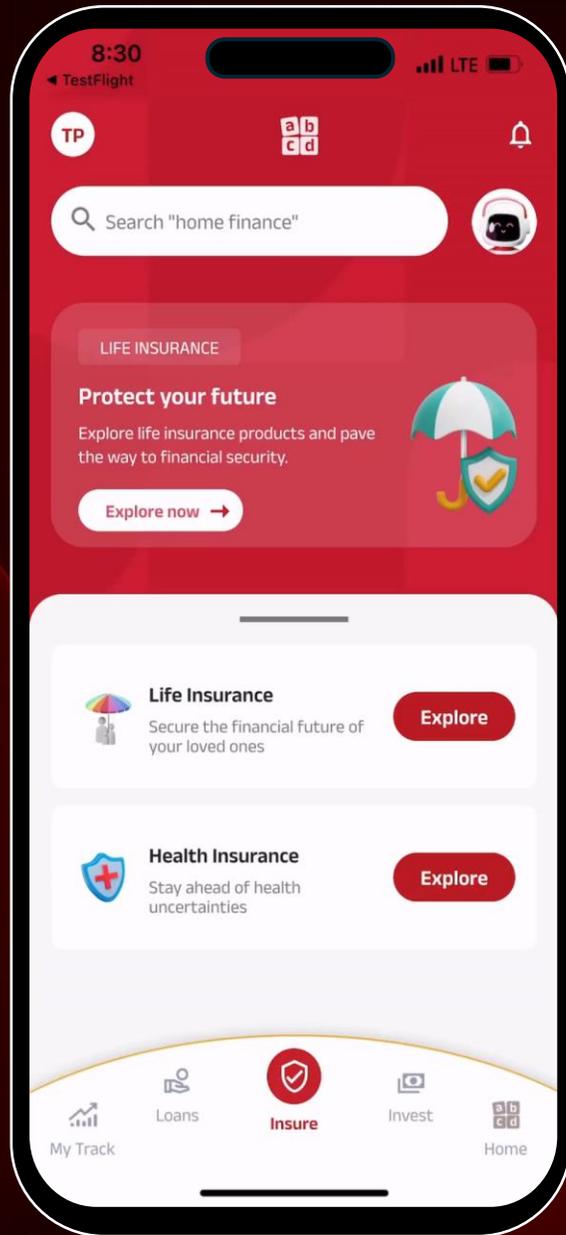


# Simplicity

## Enabling ease of action

Jargon-Free language

Guided learning through calculators, quizzes and learning resources





# Our Differentiators

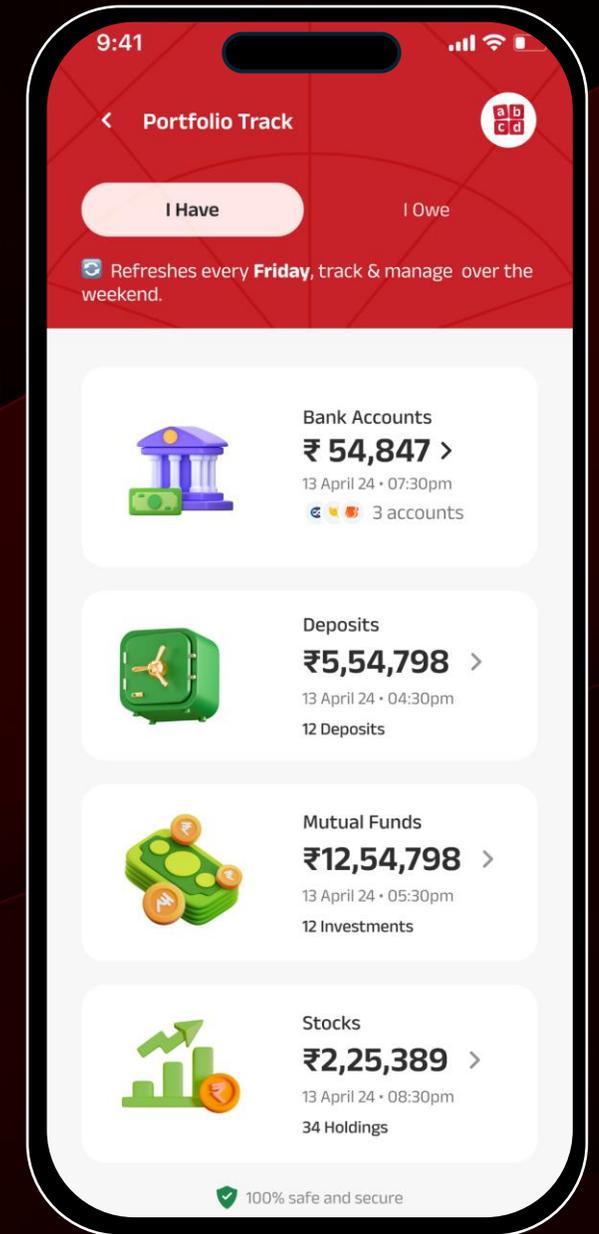
*My Track*

# My Track

## Portfolio Track

Your personal balance sheet – Assets & Liabilities

Unified view of bank accounts, deposits, mutual funds  
& stocks

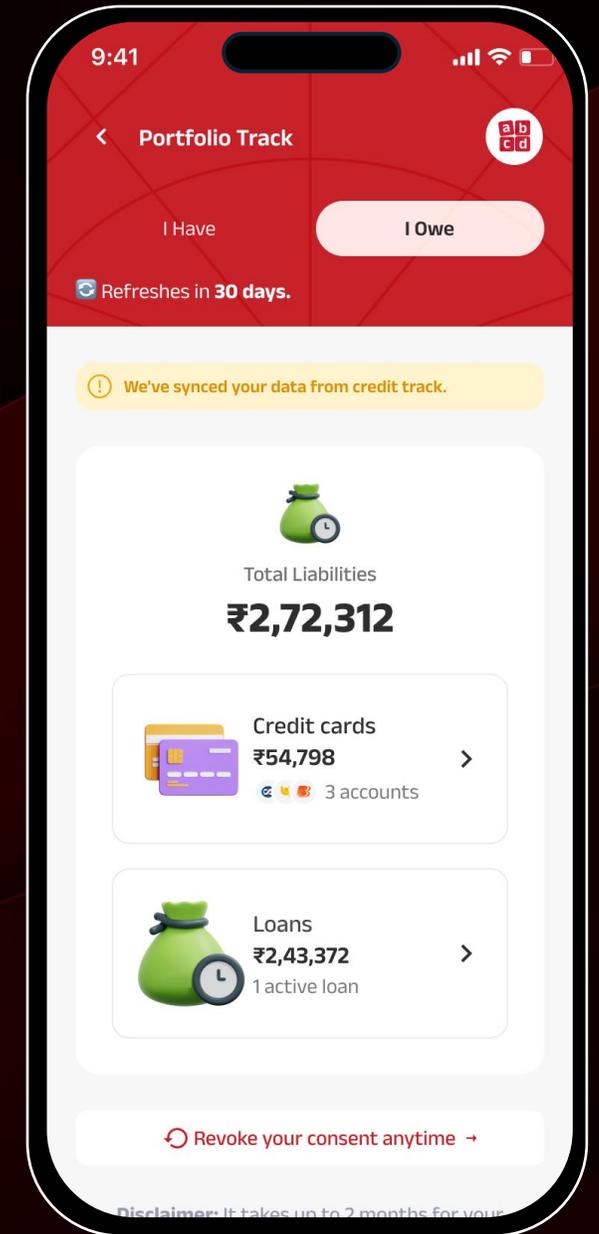


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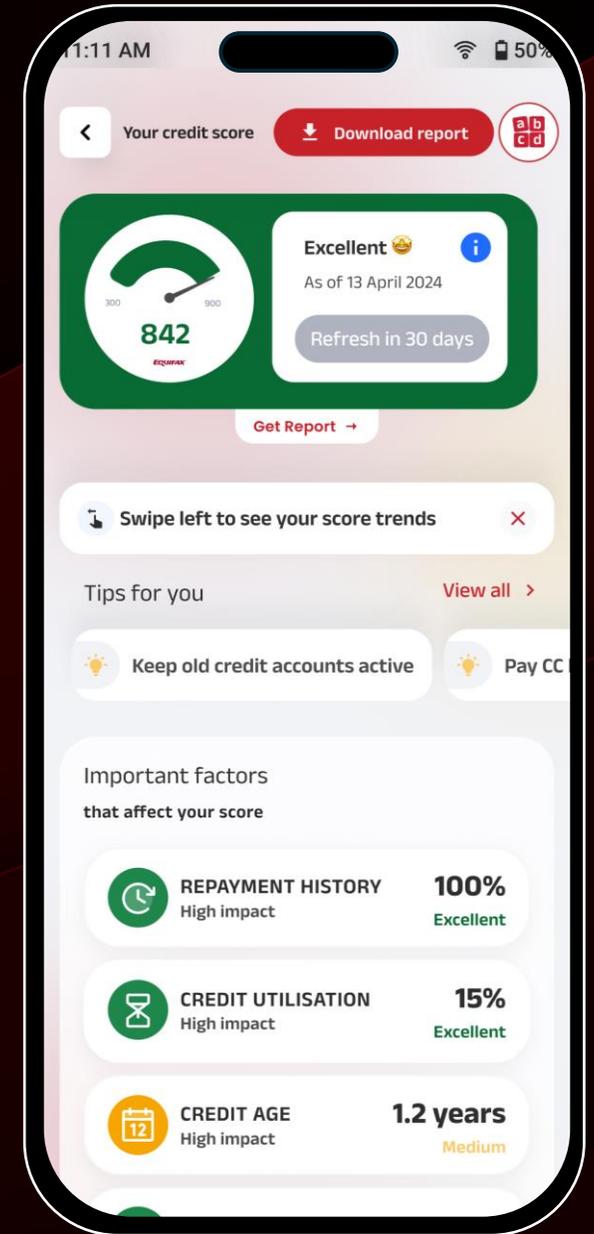
# My Track

## Credit Track

Your credit score & insights

Understand factors affecting your credit score

Score simulator

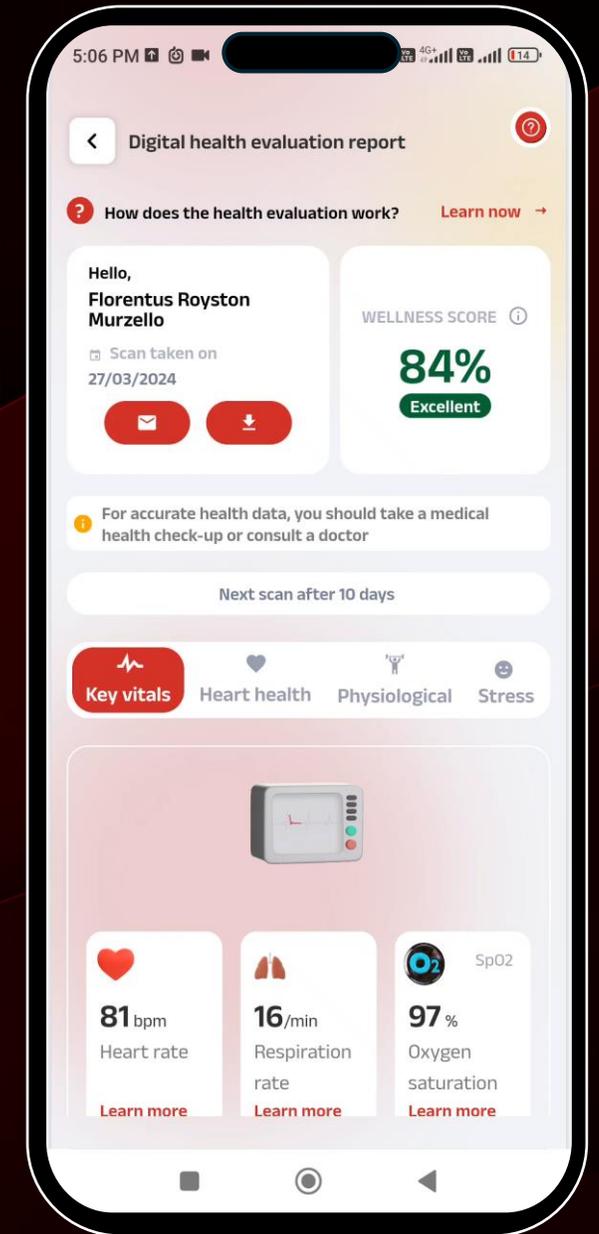


# My Track

## Health Track

Health is Wealth

Instant health check across 24 key vitals with just a “selfie”



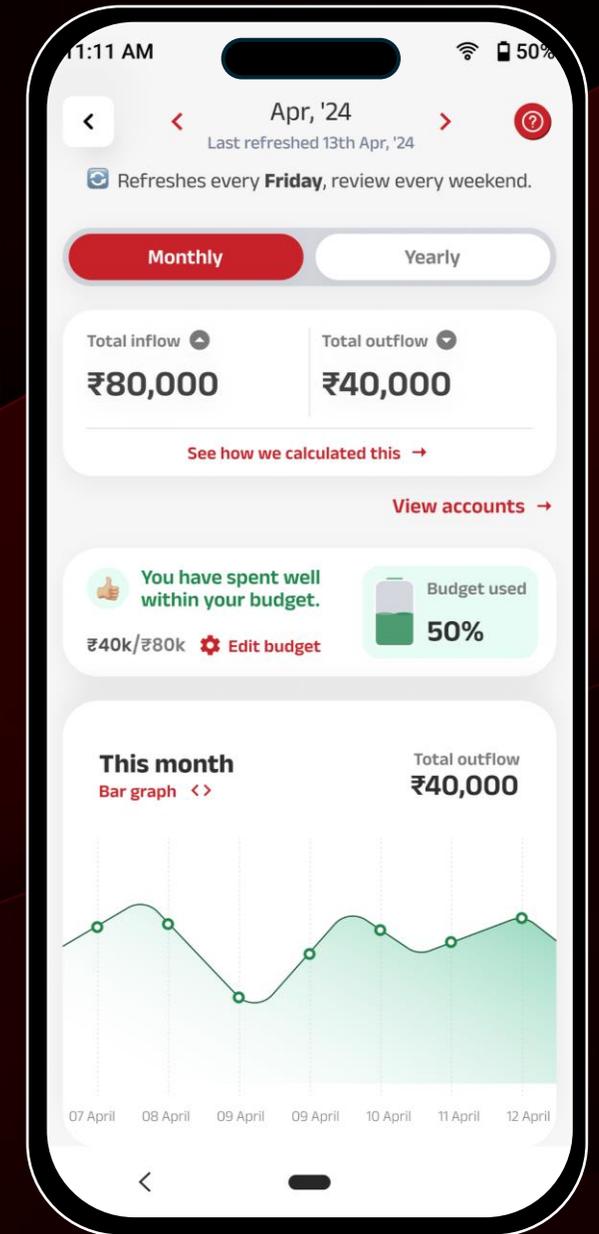
# My Track

## Spend Track

Your personal "P&L"

Automatically track and categorize spends across  
all your Bank accounts

Personalized spends vs budgets





# Our Differentiators

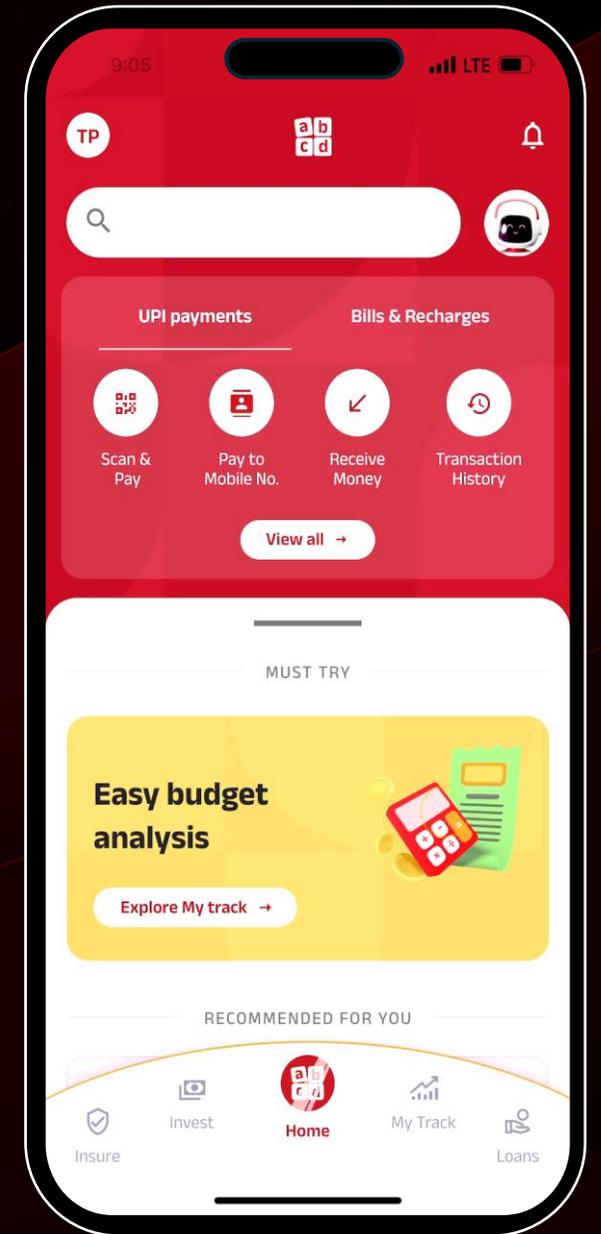
*Everything Finance*

# Everything Finance

## Platform for all financial needs

LOANS INSURANCE INVESTMENTS PAYMENTS

In-house manufacturing advantage reducing product delivery cycle



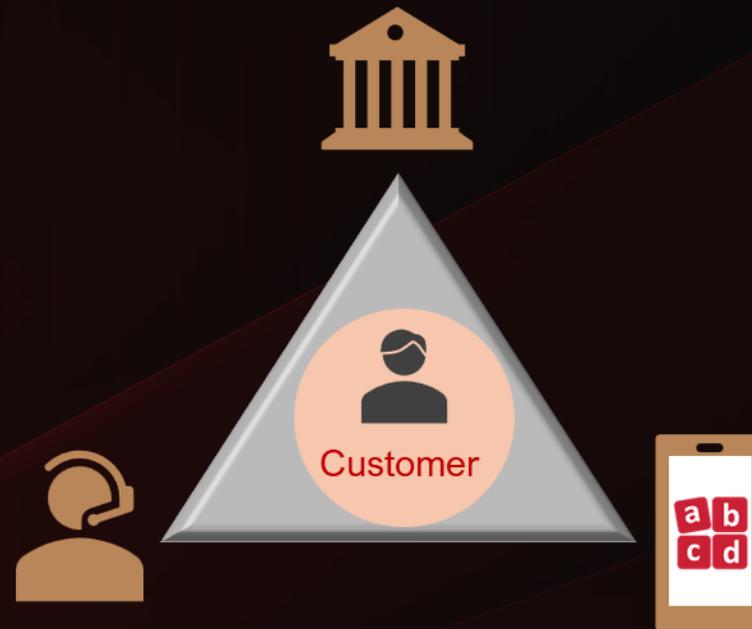


# Our Differentiators

*Access*

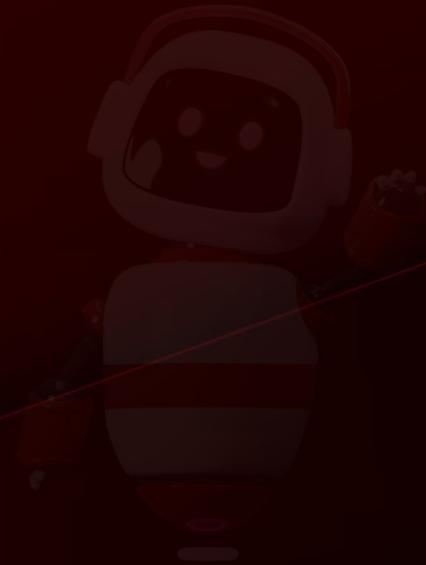
# Access

## Omnichannel



Omnichannel from Day 1

On-Demand  
Support  
*connect2gether*



# Access

## SimpliFi



Gen AI powered chatbot  
& voice-based search  
options

On-Demand  
Support  
*connect2gether*

# Access

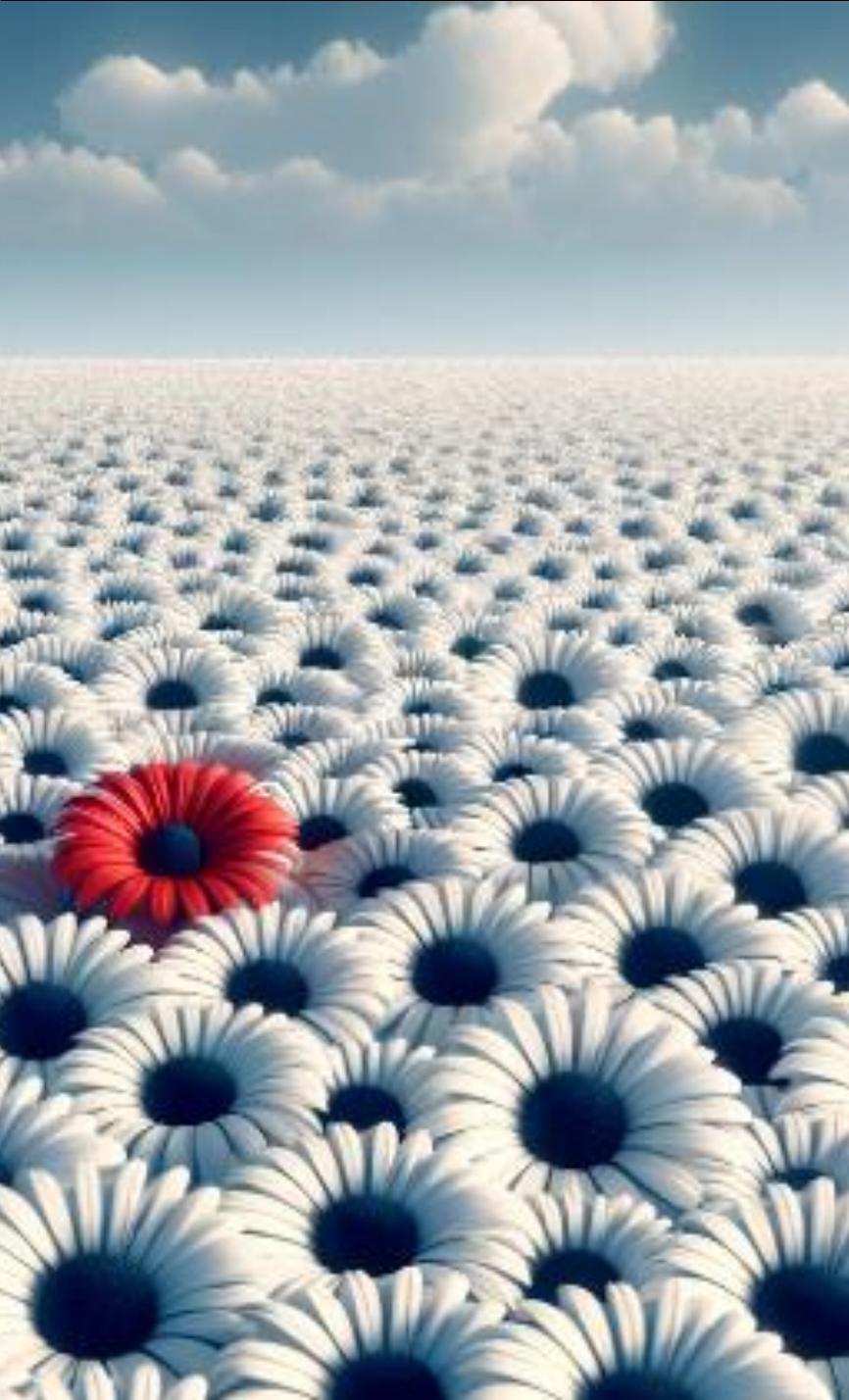
## Connect2gether

**On-Demand  
Support**

**connect<sup>2</sup>gether**

Screen sharing with  
virtual team for real-time  
assistance

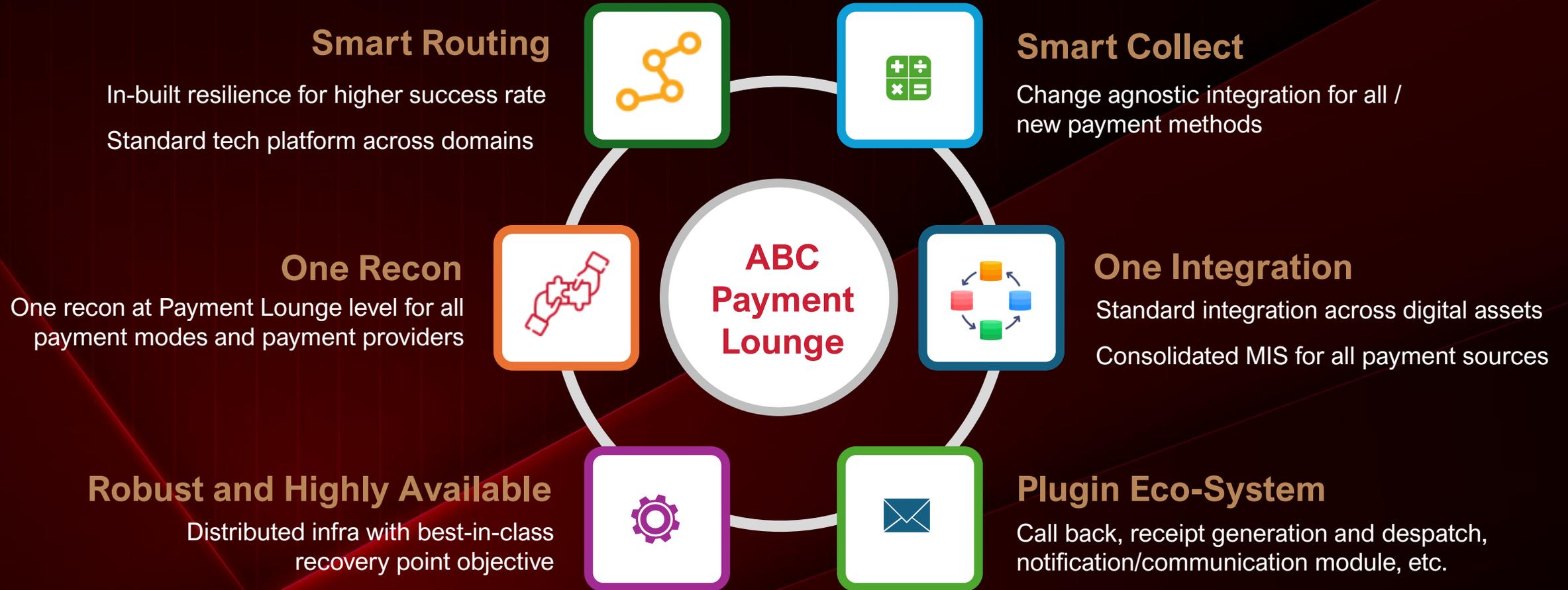




# Our Differentiators

*Full Stack Payments*

# Payment Lounge



**Omnichannel and multimodal checkout solution for merchants**

# UPI & Bill Payments

## Technology

- TPAP on API model
- Smart routing

## UI/UX

- Z-axis motion design
- Comprehensive payments history

## Rewards

- Instant cashback
- User behavior led rewards



## Product

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

## Features

- Pay from multi-account
- Multi-mode collect
- RuPay on UPI
- UPI International
- Pre-verified bank transfers

## Services

- Omnichannel customer connect
- Proactive customer reach out



100+

Payments Services



30+

Customer Value Propositions



26+

Biller Categories

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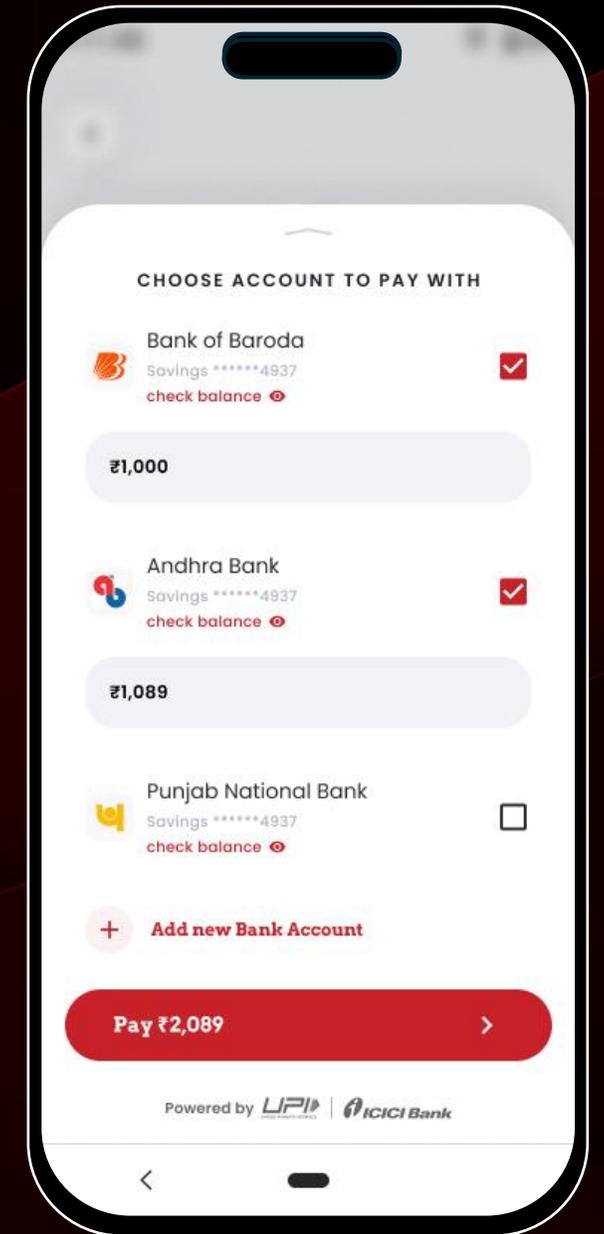
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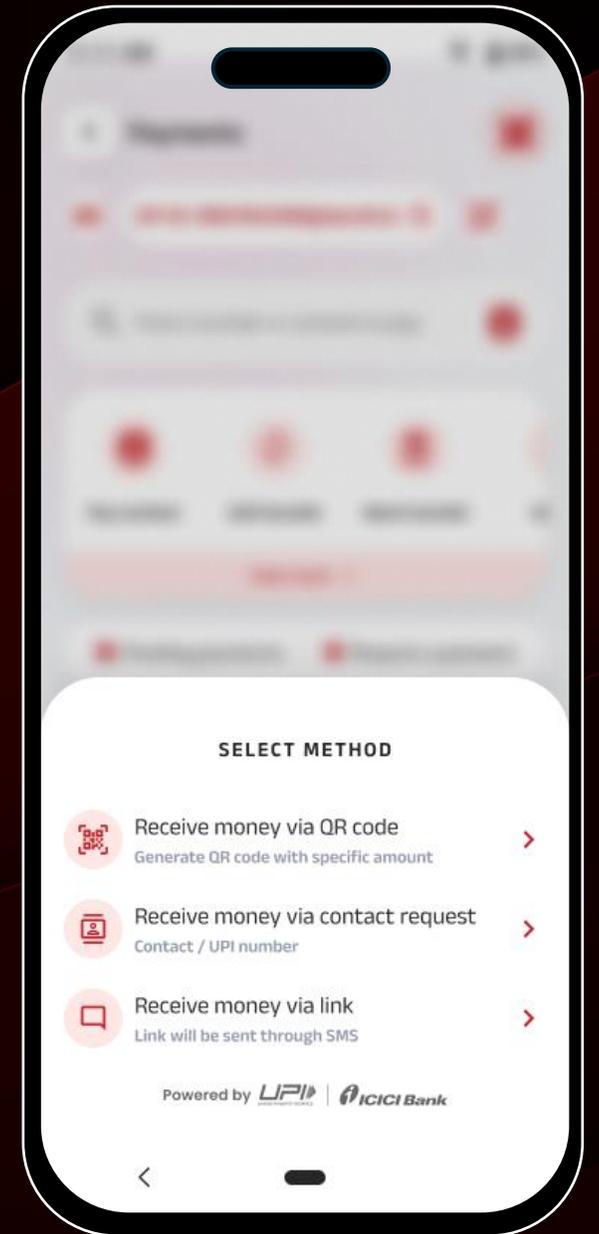
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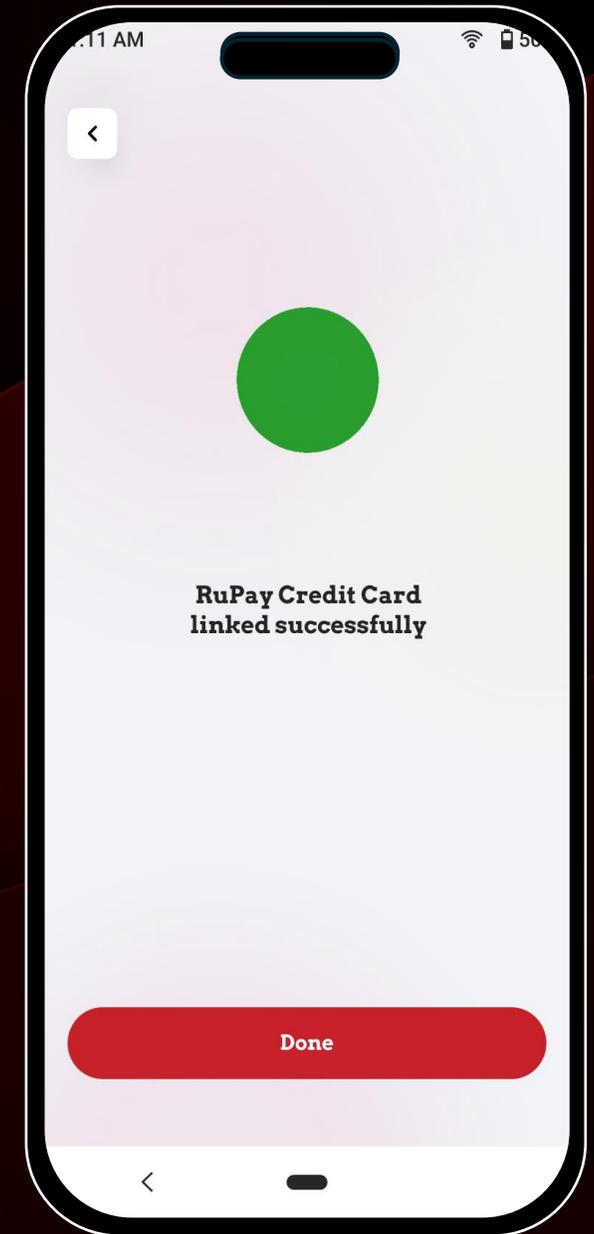
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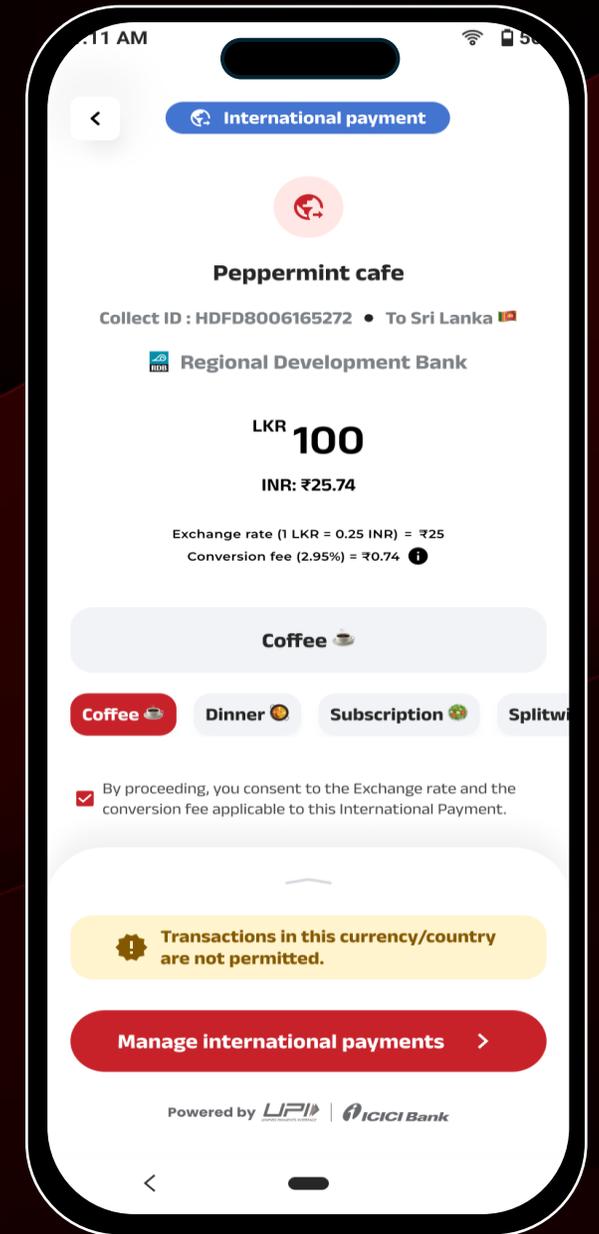
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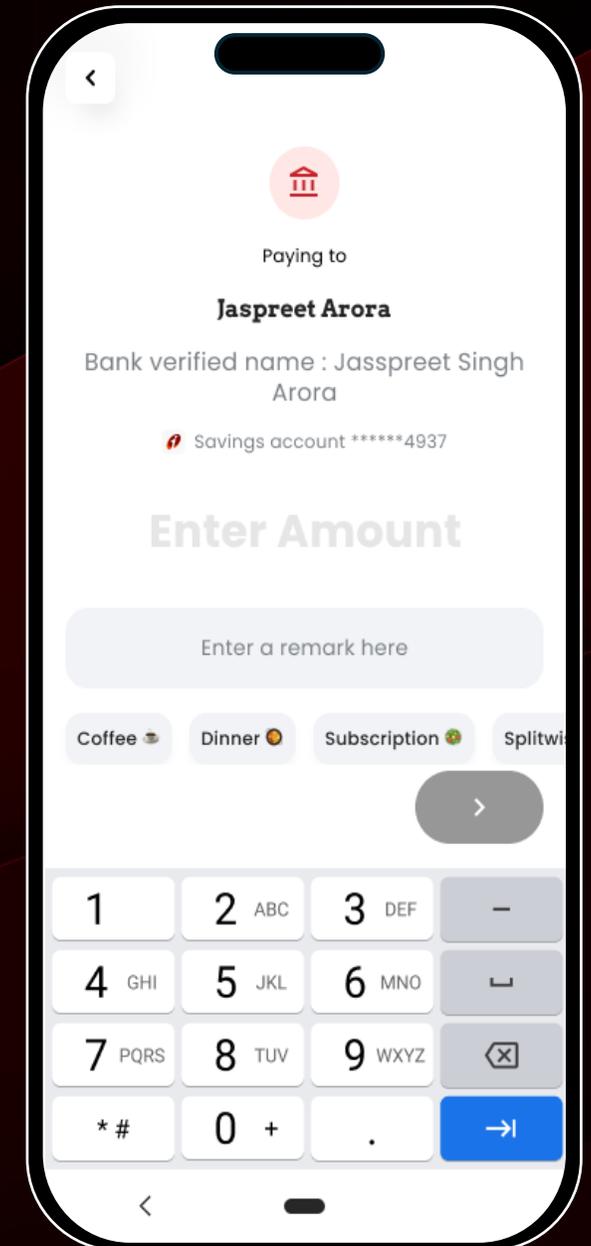
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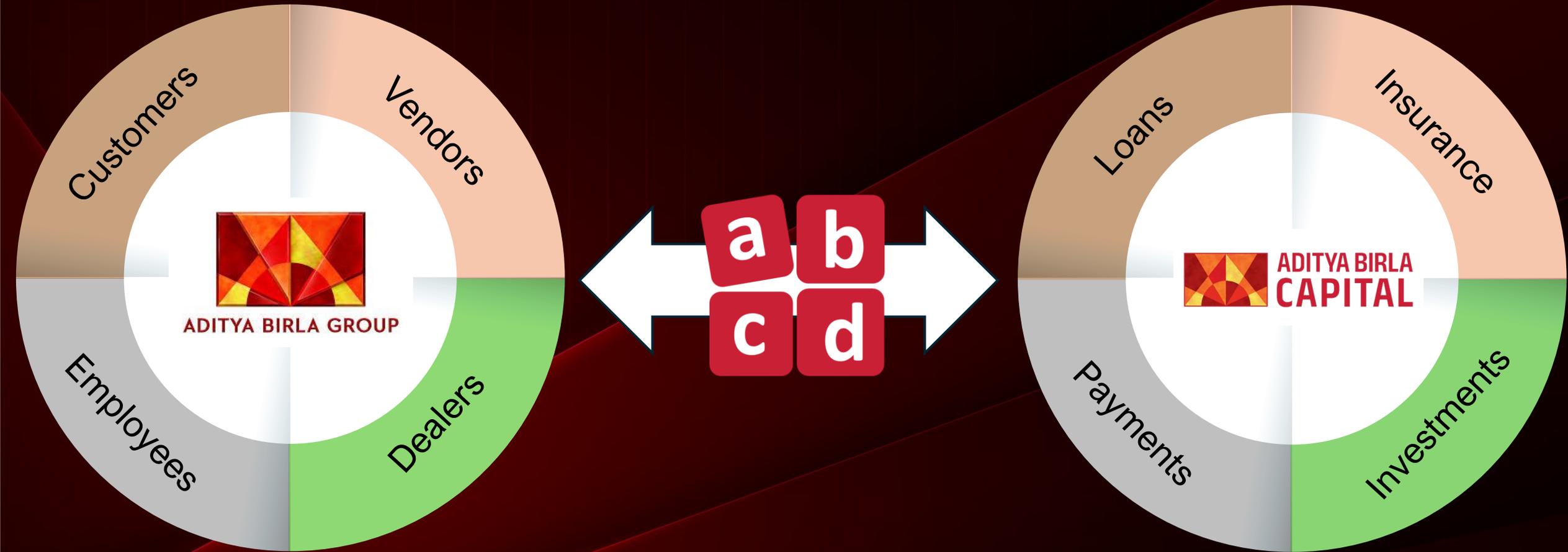
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# The Road Ahead

# Platform to serve the ABG Ecosystem



worksites | points of sale | integrated digital platforms

# Go to Market



Accelerating media  
presence across  
TV, Digital & Print

**30 Million**

**New Customers**

***In 3 Years***

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