



**ADITYA BIRLA  
CAPITAL**

### **About Aditya Birla Finance Limited, an Aditya Birla Capital Company**

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

For the Quarter ended 31<sup>st</sup> December 2018, ABFL's loan book has reached Rs. 493 billion. Along with its growth, ABFL has maintained healthy asset quality with GNPA (Gross NPA) at 1.17% as of 31<sup>st</sup> December 2018. This is reflected in its long-term credit rating of AAA (Stable) by ICRA and AAA (Stable) by India Ratings, Perpetual debt credit rating of AA+ (Stable) by ICRA and AA+ (Stable) by India Ratings (Stable) and short-term credit rating of A1+ by ICRA & India Ratings.

Aditya Birla Capital Limited (ABCL), is the financial services platform of the Aditya Birla Group. With a strong presence across the life insurance, asset management, private equity, corporate lending, structured finance, project finance, general insurance broking, wealth management, equity, currency and commodity broking, online personal finance management, housing finance, pension fund management and health insurance business, ABCL is committed to serving the end-to-end financial services needs of its retail and corporate customers. Anchored by more than 17,000 employees, ABCL has a nationwide reach and more than 2,00,000 agents / channel partners.