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## **Aditya Birla Capital - Strong Digital Capabilities Laying Foundation For The Leap Ahead: Motilal Oswal**

*Strengthening the franchise by leveraging the Aditya Birla Capital ecosystem; retain 'Buy'*

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### **Motilal Oswal Report**

We attended the Analyst Day of Aditya Birla Capital Ltd. – Finance Simplified – and returned pleasantly surprised with the kind of digital capabilities that the company's respective businesses and Aditya Birla Capital Digital has built over a course of time.

Unlike other Analyst Meets, Aditya Birla Capital's meet shifted its focus from outcomes to means (or capabilities). This approach aims to fortify the company's businesses with a strong foundation for sustained execution. ☒

Among non-banks, Aditya Birla Capital is rapidly emerging as one of the most adept in terms of capabilities across sourcing (prospecting), underwriting (onboarding), and collections (renewals) within in its lending (protection) businesses.

It has clearly made healthy progress toward its vision of "One ABC, One Customer, One Experience," positioning itself to take rapid strides toward driving higher cross-sell across its business.