

ADITYA BIRLA CAPITAL LIMITED

STATEMENT OF CONSOLIDATED UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED 31st DECEMBER 2024

No. Unaudited Unaudited Unaudited Unaudited Unaudited Unaudited Unaudited (Audited) 1 Continuing Operations Average from Operations		₹crore								
No. arrotarians 31° Dec 2024 30° Sept 2024 31° Dec 2023 31° March 2023 I Contraining Operations Innualitien) (Unnualitien) (Unnul	e.,			Quarter Ended	-	Nine Mon	ths Ended	Year Ended		
Operations Avenue from Ovene from Ovene from Ovene from Ovene from Ovene from Ovene fr		Particulars	31 st Dec 2024	30 th Sept 2024	31 st Dec 2023	31 st Dec 2024	31 st Dec 2023	31 st March 2024		
1 Reveaus from Operations (a) Interest income (b) Dividen Income (c) Press and Commission Income (c) Next Gauno Der Arcoughilon of Financial Assets at Amoritaed Cost (c) With Gauno Der Arcoughilon of Financial Assets at Amoritaed Cost (c) Builyholders' Income form Life Insurance Operations (Refer Note: 4) (f) Gauno State of Investment (Refer Note: 4) (f) Barto Assets at Amoritaed Cost (f) Barto Assets at Assets at Assets at Amoritaed Cost (f) Barto Assets at Assets at Amoritaed Cost (f) Barto Assets at Asset			(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)		
(a) Intervest income 4.373.89 4.141.40 3.747.45 10.247.06 14.288.64 (b) Mixdend income - 0.01 0.01 0.055 0.02 2.77 (c) Pees and Commission Income 16.331 208.44 214.00 555.11 551.92 797.44 (d) MR Gain on Fair Value Changes 97.22 277.73 88.26 49.56.41 75.95.86 (a) MR Gain on Fair Value Changes 97.22 277.73 88.26 49.56.41 75.95.86 (a) And Gain on Sale of Instant Assets at Amortised Cost 10.38 202.90 - 22.99.1 - 486.43 (a) Policyholder income from Life Insurance Operations 9.381.35 10.022.01 8.584.94 28.37.55 23.161.13 33.940.64 25.246 25.23 2.161.13 33.940.64 25.246 25.23 10.91.77 33.993.83 10.362.02 8.584.94 28.484.84 23.190.77 33.993.83 (a) Folia Nocio File File Noce: A) 16.23 14.291.64 14.291.64 14.291.64 14.291.64 14.291.64 14.291.64 14.291.64 <t< td=""><td></td><td>Continuing Operations</td><td></td><td></td><td></td><td></td><td></td><td></td></t<>		Continuing Operations								
b) b) 0.01 0.01 0.05 0.02 2.727 (c) Fees and Commission Income 16331 208.44 214.00 551.11 591.92 777.47 (c) Net Gain on De-recognition of Financial Assets at Amortsed Cost 33.36 44.25 2.872.23 88.26 495.64 231.93 350.44 (c) Net Gain on De-recognition of Financial Assets at Amortsed Cost 33.36 44.25 2.874.75 44.80.47 11.67 38.75 58.86 (c) Delix/notders' Income from Life Insurance Operations (Peter Note: 4) 4.80.42 5.447.54 4.500.71 11.867.43 17.3950.07 10 Services 1.06 0.24 5.854.50 28.375.95 23.161.13 33.940.84 2 Other Income 2.16 10.352.02 8.584.84 28.380.77 33.993.85 10.01 Diszero Services 10.352.02 8.584.94 28.448.42 31.997.73 3.993.83 60.903.55 1.997.42 7.109.33 5.445.21 7.616.87 (c) Intenome	1	Revenue from Operations								
c) Fees and Commission Income 163.391 2208.44 214.000 551.11 591.92 797.47 (d) Met Gain on Fuer-cognition of Financial Assets at Amoritaed Cost 53.36 44.25 28.78 111.67 38.75 58.98 (d) Gain on Sale of Investment (Refer Note: 6 and 7) 10.89 202.90 - 229.91 - 48.80.74 (g) policy/noting 'Income form Life Insurance Operations (Refer Note: 4) 10.66 0.24 1.43.80.07 11.867.43 17.950.07 10.88 of Services 10.66 0.24 5.447.54 4.50.31.80 28.975.95 23.161.13 33.940.44 2 Other Income 2.21.66 40.00 14.44 10.68 2.264 6.2.96 3 Total Income (1*2) 9.403.51 10.962.02 2.898.94 28.484.44 23.190.77 33.993.83 (e) Imployee Benefits Expense 2.4465.32 2.369.12 1.974.27 7.109.33 5.496.21 7.968.93 (e) Deprociation and Amoritastion Expense 3.377.5 3.67.67 3.47.15 1.125.12 1.005.01 1.322.02 </td <td></td> <td>(a) Interest Income</td> <td>4,373.89</td> <td>4,141.40</td> <td>3,747.45</td> <td>12,547.03</td> <td>10,427.06</td> <td>14,288.64</td>		(a) Interest Income	4,373.89	4,141.40	3,747.45	12,547.03	10,427.06	14,288.64		
(a) Net Gain on Fair Value Changes 97.22 277.23 89.26 495.64 231.99 350.44 (a) Net Gain on De-recognition of Financial Assets at Amoritised Cost 53.36 44.25 28.78 111.167 38.75 488.43 (a) Policyholders' Income from Life Insurance Operations (Refer Note: 4) 4.680.42 5.447.54 4.503.18 14.438.07 11.867.43 117.950.07 (b) Policyholders' Income from Life Insurance Operations (Refer Note: 4) 9.468.13 10.322.01 8.594.50 28.375.95 23.161.13 33.940.84 2 Other Income 22.16 40.01 14.44 108.89 26.66 22.99 3 Total Income (1*2) 9.403.51 10.322.01 8.598.94 28.448.48 23.199.77 3.599.521 7.518.87 (b) Finance Costs (c) Ingainment on Financial Instruments 387.75 3367.76 337.15 11.227.16 11.005.05 14.832.06 19.322.01 11.927.92 17.688.87 (c) Ingainment on Financial Instruments 387.75 356.76 337.15 17.227.16 11.022.92 16.94.4 139.		(b) Dividend Income	-	0.01	0.01	0.55	0.02	2.72		
(a) Net Gain on De-recognition of Financial Assets at Amoriaed Cost. 53.96 44.25 28.78 111.67 38.75 58.98 (f) Gain on Sale of Investment (Refer Note: 4) 10.89 202.90 - 229.91 - 468.43 (g) Policyholder Income From Life Insurance Operations (Refer Note: 4) 10.6 0.24 1.18.74 31.755.00 116.75 2 Other Income 9.381.35 10.322.01 8.594.50 28.375.95 23.611.13 33.940.84 2 Other Income 22.16 40.001 14.44 10.65 22.844.84 23.190.77 33.993.84 4 Expense 2 2.969.52 2.989.54 28.484.84 23.190.77 33.993.84 (a) Finance Costs 2.496.32 2.989.12 1.997.42 7.109.33 5.495.21 7.616.87 (b) Finance Costs 2.496.32 2.989.12 1.997.42 7.109.33 5.495.21 7.616.87 (c) Insprive Benefits Expense 332.49 347.35 33.93.91 10.827.92 1.727.92 17.899.33 (c) Policyh		(c) Fees and Commission Income	163.91	208.44	214.00	551.11	591.92	797.47		
(i) Gan on Sale of Investment (Refer Note: 6 and 7) 10.89 202.90 - 229.91 - 4680.42 (ii) Policyholder's Income from Life Insurance Operations (Refer Note: 4) 10.80 5447.54 4503.18 114.436.07 11.867.43 17.950.07 (iv) Sale of Services 0.06 0.24 1.82 3.97 3.96 6.00 Total Revenue from Operations 9.381.35 10.362.02 8.598.40 28.375.95 22.161.11 33.940.44 2 Other Income 9.403.51 10.362.02 8.598.94 28.484.84 23.190.77 33.993.83 (i) Finance Costs 2.496.32 2.369.12 1.997.42 7.109.33 5.495.21 7.516.87 (ii) Enpiorebedentis Expense 387.75 3.937.48 332.40 8.322.06 1.327.16 1.005.00 1.433.33 (ii) Operebenetis Expense 337.75 3.249 347.33 339.27 966.98 862.78 1.201.75 (ii) Operebenetis Expense 332.49 347.38 34.66 9.033.16 7.708.37 2.22.22.42 2.47.62.01 <td></td> <td>(d) Net Gain on Fair Value Changes</td> <td>97.22</td> <td>277.23</td> <td>89.26</td> <td>495.64</td> <td>231.99</td> <td>350.44</td>		(d) Net Gain on Fair Value Changes	97.22	277.23	89.26	495.64	231.99	350.44		
(a) Policyholders' Income from Life Insurance Operations (Refer Note: 4) 4.680.42 5.447.54 4.503.18 14.436.07 11,867.43 17.950.07 10b Sale of Services 1.06 0.24 1.82 3.97 3.96 6.00 2 Other Income 23.375 10.322.01 6.584.50 23.375.5 3.940.84 2 Other Income 22.16 40.01 14.44 108.89 2.266.4 5.99.93 3 Total Income (1+2) 9.403.51 10.362.02 8.98.94 28.848.44 23.190.77 7.616.87 (b) Finance Costs Expense 1.977.42 7.109.33 5.495.21 7.616.87 (c) Impairment on Financial Instruments 387.75 336.676 347.15 1.121.52 1.005.01 1.432.84 (e) Policyholder' Expense Of Life Insurance Operations (Refer Note: 4) 4.684.3 5.433.81 4.440.54 1.432.97 1.88.99 18.61.1 1.827.92 1.287.92 1.287.92 1.287.92 1.287.92 1.287.92 1.287.92 1.287.92 1.287.92 1.287.92 1.287.92		(e) Net Gain on De-recognition of Financial Assets at Amortised Cost	53.96	44.25	28.78	111.67	38.75	58.98		
b) Sate of Services 1.06 0.24 1.82 3.97 3.96 6.09 Total Revenue from Operations 9,381.35 10,322.01 8,584.50 28,375.95 23,161.13 33,940.84 52 3 Total Income 122.16 40.01 14.44 108.89 29.464 52.99 3 Total Income (1*2) 9,403.51 10,362.02 8,598.94 28,484.84 23,190.77 33,993.83 (a) Finance Costs 2,496.32 2,369.12 1,997.42 7,109.33 5,495.21 7,616.87 (b) Impairment on Financial Instruments 387.75 356.76 347.15 1,121.52 1,005.01 1,352.60 (c) Impairment on Financial Instruments 387.75 336.76 347.15 1,121.52 1,005.01 1,483.36 (g) Other ponese 471.07 43.86 38.20 1,227.60 1,883.37 (g) Other ponese 332.49 347.38 332.27 996.86 862.78 2,976.28 1,201.77 3.64 Stare or Protit of Associate and Joint Venture Companies and T		(f) Gain on Sale of Investment (Refer Note: 6 and 7)	10.89	202.90	-	229.91	-	486.43		
Total Revenue from Operations 9,381.35 10,322.01 8,584.50 28,375.95 23,161.13 33,940.84 2 Other Income 22.16 40.01 14.44 100.89 2.9.64 52.96 4 Expenses 22.16 40.01 14.44 100.89 2.9.64 52.96 4 Expenses 2.496.32 2.369.12 1.997.42 7,109.33 5.495.21 7,516.87 (b) Fees and Commission Expense 16.29 2.7.94 18.89 61.25 4.9.66 69.93 (c) Impairment on Financial Instruments 387.75 336.76 347.15 1.121.52 1.0005.01 1.382.76 (g) Other Expenses 471.07 438.88 382.08 1.382.71 1.005.01 1.382.79 (g) Other Expenses 63.71 60.02 44.82 1.433.10 11.827.92 1.70.05.01 (g) Other Expenses 7.601.87 60.02 44.82 1.400.70 1.83.3 1.83.37 (g) Other Expenses 63.71 60.02 48.82 1.760.10		(g) Policyholders' Income from Life Insurance Operations (Refer Note: 4)	4,680.42	5,447.54	4,503.18	14,436.07	11,867.43	17,950.07		
2 Other Income 22.16 40.01 14.44 108.89 29.64 52.99 3 Total income (1+2) 9,403.51 10.362.02 8,568.94 28,464.84 23,190.77 33,933.83 4 Expenses 10.967.02 8,568.94 28,464.84 23,190.77 33,933.83 (a) Finance Costs 2,496.32 2,369.12 1.997.42 7,109.33 5,495.21 7,616.87 (b) Fees and Commission Expense 16.29 27.94 18.89 61.25 49.66 99.93 (c) Impairment on Financial Instruments 387.75 356.76 347.15 11,050.05 1,483.36 (d) Other Expense 471.07 438.88 382.09 13.13 188.37 (g) Other Expenses 332.49 347.38 339.27 996.98 682.78 12.017.75 Total Expenses 4.436.06 9.033.58 7.603.17 252.52.42 20,426.76 287.821.81 7 Profit Before Tax (5+6) 1.029.89 1,407.40 1.041.18 3.482.02 2,925.21		(h) Sale of Services	1.06	0.24	1.82	3.97	3.96	6.09		
3 Total Income (1+2) 9,403.51 10,362.02 8,598.94 28,484.84 23,190.77 33,993.83 4 Expenses (a) Finance Costs 2,496.32 2,369.12 1,997.42 7,109.33 5,495.21 7,616.87 (b) Feas and Commission Expense 387.75 336.76 347.15 1,121.52 1,005.01 1,332.26 (c) Improve Bendits Expense 471.07 438.88 332.20 1,327.16 1,050.05 1,483.36 (a) Other Expense G.2.31 60.00 44.82.2 178.09 13.62.76 22.784 1,322.64 29.784 1,322.74 1,050.05 1,483.36 1,322.716 1,050.05 1,483.36 132.71 1,050.05 1,483.36 1,322.74 1,050.05 1,483.36 1,327.92 17,869.93 1,827.92 17,869.93 1,827.92 17,869.93 1,827.92 17,869.93 1,827.92 17,869.93 1,827.92 17,869.93 1,827.92 17,869.93 1,827.92 1,201.76 1,201.72 1,201.72 1,201.72 1,201.72 1,201.72 1,201.72 1,201.72 1,201.72 1,201.72 1,201.72 1,201.72 1		Total Revenue from Operations	9,381.35	10,322.01	8,584.50	28,375.95	23,161.13	33,940.84		
4 Expenses 2.496.32 2.396.12 7.109.33 5.495.21 7.616.87 (a) Finance Costs 2.496.32 2.396.12 1.997.42 7.109.33 5.495.21 7.616.87 (b) Fees and Commission Expense 16.29 27.94 18.89 61.25 49.66 69.93 (c) Impairment on Financial Instruments 387.75 356.76 347.15 1.121.52 1.005.01 1.352.60 (e) Policyholders' Expense Dife Insurance Operations (Refer Note: 4) 4.68.43 5.433.48 4.460.54 1.4431.09 11.827.92 17.809.93 (f) Depreciation and Amortisation Expense 63.71 60.02 48.82 178.09 136.13 188.37 5 Porfit Before Share of Associate and Joint Venture Companies and Tax 8.436.06 9.033.58 7.603.17 2.222.60 161.20 303.91 6 Share of Profit of Associate and Joint Venture Companies 62.44 78.96 45.41 222.60 161.20 303.91 7 Pofit Before Tax (6+6) 1.029.89 1.407.40 1.041.18 3.482.02 2.925.21	2	Other Income	22.16	40.01	14.44	108.89	29.64	52.99		
(a) Finance Costs 2,496.32 2,369.12 1,997.42 7,109.33 5,495.21 7,616.87 (b) Fees and Commission Expense 16.29 27.74 18.89 61.25 49.66 69.93 (c) Impairment on Financial Instruments 387.75 3356.76 347.15 1,121.52 1,005.01 1,335.26 (d) Employee Benefits Expense 471.07 438.88 382.08 1,227.16 1,050.05 1,483.38 (e) Policyholders' Expense of Life Insurance Operations (Refer Note: 4) 4,668.43 5,433.48 4,460.54 14,431.09 11,827.92 17,809.30 (g) Other Expenses 63.71 60.02 48.82 178.09 136.13 188.37 (g) Other Expenses 8,436.06 9,033.58 7,603.17 25,225.42 20,426.76 29,782.81 (g, 4) Profit Before Share of Associate and Joint Venture Companies and Tax (3,4) 967.45 1,328.44 995.77 3,259.42 2,766.01 4,211.02 6 Share of Profit Afsociate and Joint Venture Companies 62.44 78.96 45.41 222.60 161.20 303.91 7 Profit Before Tax (5 1,029.89	3	Total Income (1+2)	9,403.51	10,362.02	8,598.94	28,484.84	23,190.77	33,993.83		
(b) Fees and Commission Expense 16.29 27.94 18.89 61.25 49.66 69.93 (c) Impairment on Financial Instruments 337.75 356.76 347.15 1.121.52 1.005.01 1.352.60 (d) Employee Benefits Expense 471.07 438.88 382.08 1.327.16 1.050.05 1.483.36 (e) Policyholders' Expense of Life Insurance Operations (Refer Note: 4) (h) Expenses 4.668.43 5.433.48 4.469.54 1.443.109 11.827.92 17.869.393 (f) Depreciation and Amortisation Expense 63.71 60.02 48.82 178.09 138.13 188.37 5 Total Expenses 8,436.06 9,033.58 7,603.17 25,225.42 20,426.76 29,782.81 5 Share of Profit Before Share of Associate and Joint Venture Companies 62.44 78.96 45.11 222.60 161.20 303.91 7 Profit Before Tax (5+6) 1.029.89 1.407.40 1.041.18 3.482.02 2.925.21 4.514.93 8 Tax Expense 1.57 0.55 (1.22) 2.12	4	Expenses								
(c) Impairment on Financial Instruments 387.75 356.76 347.15 1,121.52 1,005.01 1,352.60 (d) Employee Benefits Expense 471.07 438.88 332.08 1,327.16 1,050.05 1,483.36 (e) Policyholders' Expense of Life Insurance Operations (Refer Note: 4) 4,668.43 5,433.48 4,469.54 14,431.09 11,827.92 17,869.93 (f) Depreciation and Amortisation Expense 63.71 60.02 48.82 178.09 886.278 1,201.75 Total Expenses 332.49 347.38 339.27 996.98 862.78 1,201.76 7 Total Expenses 8,436.06 9,033.58 7,603.17 25,225.42 20,426.76 29,782.81 9 Forth Eefore Share of Associate and Joint Venture Companies 62.44 78.96 45.41 222.00 161.20 303.91 7 Profit Before Tax (5+6) 1,029.89 1,407.40 1,041.8 3.482.02 2,925.21 4,514.93 8 Tax Expense 1157 0.55 (1.22) 2.12 (1.22) (31.23 9 Defit Metor Tax (S+6) <t< td=""><td></td><td>(a) Finance Costs</td><td>2,496.32</td><td>2,369.12</td><td>1,997.42</td><td>7,109.33</td><td>5,495.21</td><td>7,616.87</td></t<>		(a) Finance Costs	2,496.32	2,369.12	1,997.42	7,109.33	5,495.21	7,616.87		
(d) Employee Benefits Expense 471.07 438.88 382.08 1,327.16 1,050.05 1,483.36 (e) Policyholder's Expenses 61.61 Insurance Operations (Refer Note: 4) 4,668.43 5,433.48 4,469.54 14,431.09 11,827.92 17,809.93 (f) Depreciation and Amortisation Expense 63.71 60.02 48.82 178.09 136.13 188.37 (g) Other Expenses 332.44 347.33 339.27 996.98 882.78 1,201.76 Total Expenses Profit Before Share of Associate and Joint Venture Companies and Tax (3.4) 9967.45 1,328.44 995.77 3,259.42 2,764.01 4,211.02 6 Share of Profit of Associate and Joint Venture Companies 62.44 78.96 45.41 222.60 161.20 303.91 7 Profit Before Tax (5+6) 1,029.88 1,407.40 1,041.18 3,482.02 2,925.21 4,514.33 8 Tax Expense Relating to other than revenue account of Life Insurance Policyholders 240.66 331.12 230.47 856.74 725.68 1,056.34 10 before Tax Current Tax 21.59 23.99 16.94 57.23		(b) Fees and Commission Expense	16.29	27.94	18.89	61.25	49.66	69.93		
(e) Policyholders' Expense of Life Insurance Operations (Refer Note: 4) 4,668.43 5,433.48 4,469.54 14,431.09 11,827.92 17,869.93 (f) Depreciation and Amortisation Expenses 332.49 337.38 339.27 996.98 862.78 1,201.75 Total Expenses 332.49 337.38 339.27 996.98 862.78 1,201.75 Total Expenses 8,436.06 9,033.58 7,603.17 25,225.42 20,426.76 29,782.84 5 Profit Before Share of Associate and Joint Venture Companies 62.44 78.96 45.41 222.60 161.20 333.93 7 Profit Before Tax (5+6) 1,029.89 1,407.40 1,041.18 3,482.02 2,925.21 4,514.93 8 Tax Expense 62.44 78.96 45.41 222.60 161.20 333.93 7 Profit Before Tax (5+6) 1,029.89 1,407.40 1,041.18 3,482.02 2,925.21 4,514.93 8 Tax Expense 1.57 0.55 (1,22) 2.12 (1,22) (31.23 9 Profit Before Tax (5+6) 14.167 36.56 41.26		(c) Impairment on Financial Instruments	387.75	356.76	347.15	1,121.52	1,005.01	1,352.60		
(f) Depreciation and Amortisation Expense 63.71 60.02 48.82 178.09 136.13 188.37 (g) Other Expenses 332.49 347.38 339.27 996.98 662.78 1.201.75 Total Expenses 8,436.06 9,033.58 7,603.17 25,225.42 20,426.76 29,782.81 5 Profit Before Share of Associate and Joint Venture Companies and Tax 967.45 1,328.44 995.77 3,259.42 2,764.01 4,211.02 6 Share of Profit of Associate and Joint Venture Companies 62.44 78.96 45.41 222.60 161.20 303.91 7 Profit Before Tax (5+6) 1,029.89 1,407.40 1,041.18 3,482.02 2,925.21 4,514.39 8 Tax Expense 240.68 331.12 230.47 725.68 1,056.34 9 Deferred Tax Relating to revenue account of Life Insurance Policyholders 21.59 23.99 16.94 57.23 43.95 65.64 9 Profit After Tax for the period/year from Continuing Operations 724.38 1,015.18 753.73<		(d) Employee Benefits Expense	471.07	438.88	382.08	1,327.16	1,050.05	1,483.36		
(g) Other Expenses 332.49 347.38 339.27 996.98 862.78 1,201.75 Total Expenses Porit Before Share of Associate and Joint Venture Companies and Tax (3-4) 967.45 1,328.44 995.77 3,259.42 2,764.01 4,211.02 6 Share of Profit of Associate and Joint Venture Companies 62.44 78.96 45.41 222.60 161.20 303.91 7 Profit Before Tax (5+6) 1,029.89 1,407.40 1,041.18 3,482.02 2,925.21 4,514.93 8 Tax Expense Relating to other than revenue account of Life Insurance Policyholders 240.68 331.12 230.47 856.74 725.68 1,056.34 Short/ (Excess) Provision for Current Tax Related to Earlier Years 1.57 0.55 (1.22) 2.12 (1.22) (31.22) Deferred Tax 21.59 23.99 16.94 57.23 43.95 65.64 7 total Tax Expenses 305.51 392.22 287.45 985.73 808.27 1,126.65 9 Profit After Tax for the periodyear from Continuing Operations -		(e) Policyholders' Expense of Life Insurance Operations (Refer Note: 4)	4,668.43	5,433.48	4,469.54	14,431.09	11,827.92	17,869.93		
Total Expenses 8,436.06 9,033.58 7,603.17 25,225.42 20,426.76 29,782.81 5 Profit Before Share of Associate and Joint Venture Companies and Tax (3-4) 967.45 1,328.44 995.77 3,259.42 2,764.01 4,211.02 6 Share of Profit of Associate and Joint Venture Companies 62.44 78.96 45.41 222.60 161.20 303.91 7 Profit Before Tax (5+6) 1,029.89 1,407.40 1,041.18 3,482.02 2,925.21 4,514.93 8 Relating to other than revenue account of Life Insurance Policyholders 240.68 331.12 230.47 856.74 725.68 1,056.34 Current Tax 240.68 351.12 230.47 856.74 725.68 1,056.34 9 Profit After Tax 21.59 23.99 16.94 57.23 43.95 65.64 10 Profit After Tax for the period/year from Continuing Operations (including Non-Controlling Interests) (7-8) 724.38 1,015.18 753.73 2,496.29 2,116.94 3,388.28 10 Profit After Tax for the period		(f) Depreciation and Amortisation Expense	63.71	60.02	48.82	178.09	136.13	188.37		
5 Profit Before Share of Associate and Joint Venture Companies and Tax (3-4) 967.45 1,328.44 995.77 3,259.42 2,764.01 4,211.02 6 Share of Profit of Associate and Joint Venture Companies 62.44 78.96 45.41 222.60 161.20 303.91 7 Profit Before Tax (5+6) 1,029.89 1,0407.40 1,041.18 3,482.02 2,925.21 4,514.93 8 Tax Expense Relating to other than revenue account of Life Insurance Policyholders 7 0.55 (1.22) 2.12 (1.22) (31.23) 9 Deferred Tax Relating to other than revenue account of Life Insurance Policyholders 41.67 36.56 41.26 69.64 39.86 35.90 0 Deferred Tax 21.59 23.99 16.94 57.23 43.95 65.54 0 Total Tax Expenses 305.51 392.22 287.45 985.73 808.27 1,126.65 9 Profit After Tax for the periodyear from Continuing Operations 7 7.37 8.59 36.96 45.01 67.43		(g) Other Expenses	332.49	347.38	339.27	996.98	862.78	1,201.75		
5 (3-4) 367.45 1,328.44 995.77 3,299.42 2,764.01 4,211.02 6 Share of Profit of Associate and Joint Venture Companies 62.44 78.96 45.41 222.60 161.20 303.91 7 Profit Before Tax (5+6) 1,029.89 1,407.40 1,041.18 3,482.02 2,925.21 4,514.93 8 Tax Expense Relating to other than revenue account of Life Insurance Policyholders 240.68 331.12 230.47 856.74 725.68 1,056.34 Short/ (Excess) Provision for Current Tax Related to Earlier Years 1.57 0.55 (1.22) 2.12 (1.22) (31.23) Deferred Tax 41.67 36.56 41.26 69.64 39.86 35.90 Current Tax 21.59 23.99 16.94 57.23 43.95 65.64 9 Profit After Tax for the period/year from Continuing Operations (nefer Note: 6) 724.38 1,015.18 753.73 2,496.29 2,116.94 3,388.28 9 Profit After Tax for the period/year from Discontinued Operations - 7.37 8.59 36.96 45.01 67.43 <t< td=""><td></td><td>Total Expenses</td><td>8,436.06</td><td>9,033.58</td><td>7,603.17</td><td>25,225.42</td><td>20,426.76</td><td>29,782.81</td></t<>		Total Expenses	8,436.06	9,033.58	7,603.17	25,225.42	20,426.76	29,782.81		
7 Profit Before Tax (5+6) 1,029.89 1,407.40 1,041.18 3,482.02 2,925.21 4,514.93 8 Tax Expense Relating to other than revenue account of Life Insurance Policyholders 240.68 331.12 230.47 856.74 725.68 1,056.34 9 Deferred Tax Relating to orvenue account of Life Insurance Policyholders 1.57 0.55 (1.22) 2.12 (1.22) (31.23) 0 Deferred Tax Relating to revenue account of Life Insurance Policyholders 41.67 36.56 41.26 69.64 39.86 35.90 Current Tax Current Tax 21.59 23.99 16.94 57.23 43.95 65.64 9 Profit After Tax for the period/year from Continuing Operations (Including Non-Controlling Interests) (7-8) 724.38 1,015.18 753.73 2,496.29 2,116.94 3,388.28 10 Profit After Tax for the period/year from Discontinued Operations - 7.37 8.59 36.96 45.01 67.43 11 Tax Expense of Discontinued Operations - 7.37 8.59 36.96 45.01 67.43 12 Profit After Tax	5		967.45	1,328.44	995.77	3,259.42	2,764.01	4,211.02		
8 Tax Expense Relating to other than revenue account of Life Insurance Policyholders Current Tax 240.68 331.12 230.47 856.74 725.68 1,056.34 Short/ (Excess) Provision for Current Tax Related to Earlier Years 1.57 0.55 (1.22) 2.12 (1.22) (31.23) Deferred Tax 41.67 36.56 41.26 69.64 39.86 35.90 Current Tax 21.59 23.99 16.94 57.23 43.95 65.64 Total Tax Expenses 305.51 392.22 287.45 985.73 808.27 1,126.65 9 Profit After Tax for the period/year from Continuing Operations (including Non-Controlling Interests) (7-8) 724.38 1,015.18 753.73 2,496.29 2,116.94 3,388.28 10 Profit Before Tax from Discontinued Operations - 7.37 8.59 36.96 45.01 67.43 11 Tax Expense of Discontinued Operations - 1.87 2.02 8.96 11.17 16.82 12 Profit After Tax for the period/year from Discontinued Operations - 5.50	6	Share of Profit of Associate and Joint Venture Companies	62.44	78.96	45.41	222.60	161.20	303.91		
Relating to other than revenue account of Life Insurance Policyholders Current Tax 240.68 331.12 230.47 856.74 725.68 1,056.34 Short/ (Excess) Provision for Current Tax Related to Earlier Years 1.57 0.55 (1.22) 2.12 (1.22) (31.23) Deferred Tax Relating to revenue account of Life Insurance Policyholders 41.67 36.56 41.26 69.64 39.86 35.90 Current Tax 21.59 23.99 16.94 57.23 43.95 65.64 Total Tax Expenses 305.51 392.22 287.45 985.73 808.27 1,126.65 9 Profit After Tax for the period/year from Continuing Operations (including Non-Controlling Interests) (7.8) 724.38 1,015.18 753.73 2,496.29 2,116.94 3,388.28 10 Profit After Tax for the period/year from Discontinued Operations - 7.37 8.59 36.96 45.01 67.43 11 Tax Expense of Discontinued Operations - 1.87 2.02 8.96 11.1.7 16.82 12 Profit After Tax for the period/year from Discont	7	Profit Before Tax (5+6)	1,029.89	1,407.40	1,041.18	3,482.02	2,925.21	4,514.93		
Current Tax 240.68 331.12 230.47 856.74 725.68 1,056.34 Short/ (Excess) Provision for Current Tax Related to Earlier Years 1.57 0.55 (1.22) 2.12 (1.22) (31.23) Deferred Tax 41.67 36.56 41.26 69.64 39.86 35.90 Relating to revenue account of Life Insurance Policyholders 21.59 23.99 16.94 57.23 43.95 65.64 Total Tax Expenses 305.51 392.22 287.45 985.73 808.27 1,126.65 9 Profit After Tax for the period/year from Continuing Operations (including Non-Controlling Interests) (7-8) 724.38 1,015.18 753.73 2,496.29 2,116.94 3,388.28 10 Profit After Tax for the period/year from Discontinued Operations - 7.37 8.59 36.96 45.01 67.43 11 Tax Expense of Discontinued Operations - 1.87 2.02 8.96 11.17 16.82 12 Profit After Tax for the period/year from Total Operations - 5.50 6.57 28.00	8	Tax Expense								
Short/ (Excess) Provision for Current Tax Related to Earlier Years 1.57 0.55 (1.22) 2.12 (1.22) (31.23) Deferred Tax 41.67 36.56 41.26 69.64 39.86 35.90 Relating to revenue account of Life Insurance Policyholders		Relating to other than revenue account of Life Insurance Policyholders								
Deferred Tax 41.67 36.56 41.26 69.64 39.86 35.90 Relating to revenue account of Life Insurance Policyholders 21.59 23.99 16.94 57.23 43.95 65.64 Current Tax 21.59 23.99 16.94 57.23 43.95 65.64 Total Tax Expenses 305.51 392.22 287.45 985.73 808.27 1,126.65 9 Profit After Tax for the period/year from Continuing Operations (including Non-Controlling Interests) (7-8) 724.38 1,015.18 753.73 2,496.29 2,116.94 3,388.28 10 Profit Before Tax from Discontinued Operations - 7.37 8.59 36.96 45.01 67.43 11 Tax Expense of Discontinued Operations - 1.87 2.02 8.96 11.17 16.82 12 Profit After Tax for the period/year from Discontinued Operations - 5.50 6.57 28.00 33.84 50.61 13 Profit After Tax for the period/year from Total Operations 724.38 1,020.68 760.30 2,524.29 2,150.78 3,438.89 14 (Profit / Loss attributable		Current Tax	240.68	331.12	230.47	856.74	725.68	1,056.34		
Relating to revenue account of Life Insurance Policyholders 21.59 23.99 16.94 57.23 43.95 65.64 Current Tax 21.59 23.99 16.94 57.23 43.95 65.64 Total Tax Expenses 305.51 392.22 287.45 985.73 808.27 1,126.65 9 Profit After Tax for the period/year from Continuing Operations (including Non-Controlling Interests) (7-8) 724.38 1,015.18 753.73 2,496.29 2,116.94 3,388.28 0 Profit After Tax for the period/year from Discontinued Operations (Refer Note: 6) - - 7.37 8.59 36.96 45.01 67.43 10 Profit After Tax for the period/year from Discontinued Operations (including Non-Controlling Interests) (10-11) - 1.87 2.02 8.96 11.17 16.82 12 Profit After Tax for the period/year from Total Operations (including Non-Controlling Interests) (10-11) - 5.50 6.57 28.00 33.84 50.61 13 Profit After Tax for the period/year from Total Operations (including Non-Controlling Interests) (9+12) 724.38 1,020.68 760.30		Short/ (Excess) Provision for Current Tax Related to Earlier Years	1.57	0.55	(1.22)	2.12	(1.22)	(31.23)		
Current Tax 21.59 23.99 16.94 57.23 43.95 65.64 Total Tax Expenses 305.51 392.22 287.45 985.73 808.27 1,126.65 9 Profit After Tax for the period/year from Continuing Operations (including Non-Controlling Interests) (7-8) 724.38 1,015.18 753.73 2,496.29 2,116.94 3,388.28 10 Profit Before Tax from Discontinued Operations - 7.37 8.59 36.96 45.01 67.43 11 Tax Expense of Discontinued Operations - 7.37 8.59 36.96 45.01 67.43 12 Profit After Tax for the period/year from Discontinued Operations - 5.50 6.57 28.00 33.84 50.61 13 Profit After Tax for the period/year from Total Operations (including Non-Controlling Interests) (9+12) 724.38 1,020.68 760.30 2,524.29 2,150.78 3,438.89 14 (Profit) / Loss attributable to Non-Controlling Interests (16.38) (19.78) (24.54) (56.56) (61.21) (103.91 15 Profit for the period/year from Total Operations attributable to Owners 708.00 1.000.90		Deferred Tax	41.67	36.56	41.26	69.64	39.86	35.90		
Total Tax Expenses 305.51 392.22 287.45 985.73 808.27 1,126.65 9 Profit After Tax for the period/year from Continuing Operations (including Non-Controlling Interests) (7-8) 724.38 1,015.18 753.73 2,496.29 2,116.94 3,388.28 10 Profit Before Tax from Discontinued Operations - 7.37 8.59 36.96 45.01 67.43 11 Tax Expense of Discontinued Operations - 7.37 8.59 36.96 45.01 67.43 12 Profit After Tax for the period/year from Discontinued Operations (including Non-Controlling Interests) (10-11) - 5.50 6.57 28.00 33.84 50.61 13 Profit After Tax for the period/year from Total Operations (including Non-Controlling Interests) (9+12) 724.38 1,020.68 760.30 2,524.29 2,150.78 3,438.89 14 (Profit / Loss attributable to Non-Controlling Interests) (16.38) (19.78) (24.54) (56.56) (61.21) (103.91 14 Profit for the period/year from Total Operations attributable to Owners 708.00 1.000.90 735.76 <td></td> <td>Relating to revenue account of Life Insurance Policyholders</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>		Relating to revenue account of Life Insurance Policyholders								
9 Profit After Tax for the period/year from Continuing Operations (including Non-Controlling Interests) (7-8) 724.38 1,015.18 753.73 2,496.29 2,116.94 3,388.28 10 Profit After Tax for the period/year from Discontinued Operations - 7.37 8.59 36.96 45.01 67.43 11 Tax Expense of Discontinued Operations - 1.87 2.02 8.96 11.17 16.82 12 Profit After Tax for the period/year from Discontinued Operations (including Non-Controlling Interests) (10-11) - 5.50 6.57 28.00 33.84 50.61 13 Profit After Tax for the period/year from Total Operations (including Non-Controlling Interests) (9+12) 724.38 1,020.68 760.30 2,524.29 2,150.78 3,438.89 14 (Profit) / Loss attributable to Non-Controlling Interests) (16.38) (19.78) (24.54) (56.56) (61.21) (103.91 15 Profit for the period/year from Total Operations attributable to Owners 708.00 1.000.90 735.76 2.467.73 2.089.57 3.334.98		Current Tax	21.59	23.99	16.94	57.23	43.95	65.64		
9 (including Non-Controlling Interests) (7-8) 724.38 1,015.18 753.73 2,496.29 2,116.94 3,388.28 10 Discontinued Operations (Refer Note: 6) - 7.37 8.59 36.96 45.01 67.43 10 Profit Before Tax from Discontinued Operations - 7.37 8.59 36.96 45.01 67.43 11 Tax Expense of Discontinued Operations - 1.87 2.02 8.96 11.17 16.82 12 Profit After Tax for the period/year from Discontinued Operations (including Non-Controlling Interests) (10-11) - 5.50 6.57 28.00 33.84 50.61 13 Profit After Tax for the period/year from Total Operations (including Non-Controlling Interests) (9+12) 724.38 1,020.68 760.30 2,524.29 2,150.78 3,438.89 14 (Profit) / Loss attributable to Non-Controlling Interests (16.38) (19.78) (24.54) (56.56) (61.21) (103.91 15 Profit for the period/year from Total Operations attributable to Owners 708.00 1.000.90 735.76 2.467.73 2.089.57 3.324.98		Total Tax Expenses	305.51	392.22	287.45	985.73	808.27	1,126.65		
10 Profit Before Tax from Discontinued Operations - 7.37 8.59 36.96 45.01 67.43 11 Tax Expense of Discontinued Operations - 1.87 2.02 8.96 11.17 16.82 12 Profit After Tax for the period/year from Discontinued Operations (including Non-Controlling Interests) (10-11) - 5.50 6.57 28.00 33.84 50.61 13 Profit After Tax for the period/year from Total Operations (including Non-Controlling Interests) (9+12) 724.38 1,020.68 760.30 2,524.29 2,150.78 3,438.89 14 (Profit) / Loss attributable to Non-Controlling Interests (16.38) (19.78) (24.54) (56.56) (61.21) (103.91) 15 Profit for the period/year from Total Operations attributable to Owners 708.00 1.000.90 735.76 2.467.73 2.089.57 3.324.98	9		724.38	1,015.18	753.73	2,496.29	2,116.94	3,388.28		
11Tax Expense of Discontinued Operations-1.872.028.9611.1716.8212Profit After Tax for the period/year from Discontinued Operations (including Non-Controlling Interests) (10-11)-5.506.5728.0033.8450.6113Profit After Tax for the period/year from Total Operations (including Non-Controlling Interests) (9+12)724.381,020.68760.302,524.292,150.783,438.8914(Profit) / Loss attributable to Non-Controlling Interests(16.38)(19.78)(24.54)(56.56)(61.21)(103.91)15Profit for the period/year from Total Operations attributable to Owners708.001.000.90735.762.467.732.089.573.334.98		Discontinued Operations (Refer Note: 6)								
12Profit After Tax for the period/year from Discontinued Operations (including Non-Controlling Interests) (10-11)-5.506.5728.0033.8450.6113Profit After Tax for the period/year from Total Operations (including Non-Controlling Interests) (9+12)724.381,020.68760.302,524.292,150.783,438.8914(Profit) / Loss attributable to Non-Controlling Interests(16.38)(19.78)(24.54)(56.56)(61.21)(103.91)15Profit for the period/year from Total Operations attributable to Owners708.001.000.90735.762.467.732.089.573.324.98	10	Profit Before Tax from Discontinued Operations	-	7.37	8.59	36.96	45.01	67.43		
12(including Non-Controlling Interests) (10-11)-5.506.5728.0033.8450.6113Profit After Tax for the period/year from Total Operations (including Non-Controlling Interests) (9+12)724.381,020.68760.302,524.292,150.783,438.8914(Profit) / Loss attributable to Non-Controlling Interests(16.38)(19.78)(24.54)(56.56)(61.21)(103.9115Profit for the period/year from Total Operations attributable to Owners708.001.000.90735.762.467.732.089.573.324.98	11	Tax Expense of Discontinued Operations	-	1.87	2.02	8.96	11.17	16.82		
13 (including Non-Controlling Interests) (9+12) 724.38 1,020.68 760.30 2,524.29 2,150.78 3,438.89 14 (Profit) / Loss attributable to Non-Controlling Interests (16.38) (19.78) (24.54) (56.56) (61.21) (103.91) 15 Profit for the period/year from Total Operations attributable to Owners 708.00 1.000.90 735.76 2.467.73 2.089.57 3.334.98	12	Profit After Tax for the period/year from Discontinued Operations (including Non-Controlling Interests) (10-11)	-	5.50	6.57	28.00	33.84	50.61		
Profit for the period/year from Total Operations attributable to Owners 708 00 1 000 00 735 76 2 467 73 2 080 57 3 334 08	13		724.38	1,020.68	760.30	2,524.29	2,150.78	3,438.89		
Profit for the period/year from Total Operations attributable to Owners 708 00 1 000 00 735 76 2 467 73 2 080 57 3 334 08	14	(Profit) / Loss attributable to Non-Controlling Interests	(16.38)	(19.78)	(24.54)	(56.56)	(61.21)	(103.91)		
	15							3,334.98		



Contd. from Page 1

STATEMENT OF CONSOLIDATED UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED 31st DECEMBER 2024

		1				₹ crore	
Sr.			Quarter Ended		Nine Mon	Year Ended	
No.	Particulars	31 st Dec 2024	30 th Sept 2024	31 st Dec 2023	31 st Dec 2024	31 st Dec 2023	31 st March 2024
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
16	Other Comprehensive Income (OCI)						
	Continuing Operations						
	Relating to revenue account of Life Insurance Policyholders						
	(i) Items that will not be reclassified to profit or loss in subsequent periods	(3.28)	(1.92)	(2.59)	(6.01)	(8.36)	(10.04)
	(ii) Items that will be reclassified to profit or loss in subsequent periods	(248.58)	366.04	(169.81)	207.92	(87.24)	523.22
	Less: Transferred to Policyholders' Fund in the Balance Sheet	251.86	(364.12)	172.40	(201.91)	95.60	(513.18)
	Relating to Others	201.00	(00112)	112.10	(201.01)	00.00	(010.10)
	(i) Items that will not be reclassified to profit or loss in subsequent periods	(21.67)	(11.38)	(5.92)	(29.23)	48.00	55.56
	Income tax relating to items that will not be reclassified to profit or loss	(21.07) 3.06	, ,	. ,	(29.23) 4.12		
	income tax relating to items that will not be reclassified to profit of loss	3.00	1.85	(0.78)	4.12	(21.52)	(20.67)
	(ii) Items that will be reclassified to profit or loss in subsequent periods	(19.16)	55.45	(47.97)	30.40	(40.67)	21.79
	Income tax relating to items that will be reclassified to profit or loss	0.63	(4.31)	10.55	(1.63)	8.63	(0.59)
	Total Other Comprehensive Income (OCI) from Continuing Operations	(37.14)	41.61	(44.12)	3.66	(5.56)	56.09
	Discontinued Operations						
	Discontinued Operations		(0.05)	0.00	(0.44)	0.05	0.05
	(i) Items that will not be reclassified to profit or loss in subsequent periods	-	(0.05)	0.28	(0.11)	0.35	0.85
	Income tax relating to items that will not be reclassified to profit or loss	-	0.02	(0.07)	0.03	(0.09)	(0.21)
	Total Other Comprehensive Income (OCI) from Discontinued Operations	-	(0.03)	0.21	(0.08)	0.26	0.64
17	Other Comprehensive Income for the period/year from Total Operations	(37.14)	41.58	(43.91)	3.58	(5.30)	56.73
18	Total Comprehensive Income (after tax) from Total Operations (13+17)	687.24	1,062.26	716.39	2,527.87	2,145.48	3,495.62
19	Profit for the period/year from Continuing Operations attributable to						
	Owners of the Company	708.00	998.14	732.48	2,453.73	2,072.65	3,309.67
	Non-Controlling Interests	16.38	17.04	21.25	42.56	44.29	78.61
20	Profit for the period/year from Total Operations attributable to		-				
	Owners of the Company	708.00	1,000.90	735.76	2,467.73	2,089.57	3,334.98
	Non-Controlling Interests	16.38	19.78	24.54	56.56	61.21	103.91
21	Other Comprehensive Income from Total Operations attributable to	10.00	10.70	24.04	00.00	01.21	100.01
21		(15.43)	16.08	(38.06)	0.49	(14.46)	20.94
	Owners of the Company	· ,		, ,		```	
~~	Non-Controlling Interests	(21.71)	25.50	(5.85)	3.09	9.16	35.79
22	Total Comprehensive Income from Total Operations attributable to						
	Owners of the Company	692.57	1,016.98	697.70	2,468.22	2,075.11	3,355.92
	Non-Controlling Interests	(5.33)	45.28	18.69	59.65	70.37	139.70
23	Paid-up Equity Share Capital	2,606.51	2,605.10	2,599.56	2,606.51	2,599.56	2,600.02
	(Face Value of ₹ 10 each)	_,	_,	_,	_,	_,	_,
24	Other Equity						24,217.24
	Earnings per Equity Share of ₹ 10 each (∧ - not annualised)						27,217.27
20	Continuing Operations:						
	Basic - ₹	2.72^	3.83^	2.82^	9.43^	8.16^	12.95
	Diluted - ₹	2.69^	3.79^	2.79^	9.32^	8.09^	12.85
	Discontinued Operations:				0.05	0.0	0.10
	Basic - ₹	-	0.01^	0.01^	0.05^	0.07^	0.10
	Diluted - ₹	-	0.01^	0.01^	0.05^	0.07^	0.10
	Total Operations:						
	Basic - ₹	2.72^	3.84^	2.83^	9.48^	8.22^	13.05
		2.69^	3.80^	2.81^	9.38^	8.16^	12.95



Contd. from Page 2

CONSOLIDATED SEGMENTWISE REVENUE, RESULTS, ASSETS AND LIABILITIES FOR THE QUARTER AND NINE MONTHS ENDED 31st DECEMBER 2024

	CONSOLIDATED SEGMENTWISE REVENUE, RESULTS, ASSETS AND LIABILITIES FOR THE QUARTER AND NINE MONTHS ENDED 31 DECEMBER 2024 ₹ crore										
			Quarter Ended		Nine Mon	ths Ended	Year Ended				
Sr.	Particulars	31 st Dec 2024	30 th Sept 2024	31 st Dec 2023	31 st Dec 2024	31 st Dec 2023	31 st March 2024				
No.		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)				
1	Segment Revenue from Operations	0.750.00	0.005.04	0.040.40	10.040.40	0.004.00	40 700 00				
	NBFC	3,759.36 685.46	3,635.34 637.96	3,346.48 471.03	10,949.40 1,863.91	9,231.09 1,338.94	12,702.22 1,834.60				
	Housing Finance Life Insurance	4,787.52	5,547.39	4,580.08	14,734.31	12,083.35	18,254.09				
	Asset Management	483.23	519.42	4,000.00	1,483.45	1,197.42	1,634.10				
	Stock and Securities Broking	107.20	127.08	102.06	353.69	278.74	394.37				
	Health Insurance	1,093.61	1,089.99	791.89	3,166.10	2,245.98	3,459.18				
	Other Financial Services	98.86	418.15	132.11	615.97	319.59	890.07				
	Sub Total	11,015.24	11,975.33	9,844.37	33,166.83	26,695.11	39,168.63				
	Less: Inter-Segment Revenue from Operations	(65.87)	(72.81)	(63.02)	(200.87)	(128.21)	(197.04)				
	Total Segment Revenue from Continuing Operations	10,949.37	11,902.52	9,781.35	32,965.96	26,566.90	38,971.59				
	[Refer note 3 (a)]	10,040.07		-		-	-				
	Add: General Insurance Broking (Refer Note: 6)	-	104.53	215.56	264.36	404.45	564.70				
	Total Segment Revenue	10,949.37	12,007.05	9,996.91	33,230.32	26,971.35	39,536.29				
2	Segment Results (Profit Before Tax)										
	NBFC	804.88	844.38	766.75	2,482.18	2,193.47	2,987.07				
	Housing Finance	109.81 43.19	103.81 44.26	100.16 52.12	298.39 108.94	281.59 114.52	376.46 197.61				
	Life Insurance Asset Management	299.90	335.09	263.51	939.50	740.60	1,008.15				
	Stock and Securities Broking	30.47	36.20	18.65	89.00	48.51	68.93				
	Health Insurance	(83.52)	(65.32)	(131.32)	(202.87)	(273.32)					
	Other Financial Services	(20.74)	299.86	58.18	281.25	126.18	581.33				
	Total Segment Results from Continuing Operations		1,598.28				5,032.56				
	[Refer note 3 (b)]	1,183.99	1,590.20	1,128.05	3,996.39	3,231.55	5,032.50				
	Add: General Insurance Broking (Refer Note: 6)	-	7.37	8.59	36.96	45.01	67.43				
	Total Segment Results	1,183.99	1,605.65	1,136.64	4,033.35	3,276.56	5,099.99				
3	Segment Assets (Including Goodwill)	As on	As on	As on	As on	As on	As on				
-	Segment Assets (including Goodwin)										
		31 st Dec 2024					As on 31 st March 2024				
	NBFC										
		31 st Dec 2024	30 th Sept 2024	31 st Dec 2023	31 st Dec 2024	31 st Dec 2023	31 st March 2024				
	NBFC	31st Dec 2024 1,22,827.52	30th Sept 2024 1,18,600.85	31st Dec 2023 1,03,828.36	31st Dec 2024 1,22,827.52	31st Dec 2023 1,03,828.36	31st March 2024 1,10,778.95				
	NBFC Housing Finance	31st Dec 2024 1,22,827.52 26,341.13	30th Sept 2024 1,18,600.85 22,872.22	31st Dec 2023 1,03,828.36 16,694.59	31st Dec 2024 1,22,827.52 26,341.13	31st Dec 2023 1,03,828.36 16,694.59	31st March 2024 1,10,778.95 18,408.44				
	NBFC Housing Finance Life Insurance Asset Management	31 st Dec 2024 1,22,827.52 26,341.13 1,03,140.20	30th Sept 2024 1,18,600.85 22,872.22 1,02,240.97	31st Dec 2023 1,03,828.36 16,694.59 87,002.30	31st Dec 2024 1,22,827.52 26,341.13 1,03,140.20	31st Dec 2023 1,03,828.36 16,694.59 87,002.30	31st March 2024 1,10,778.95 18,408.44 92,571.05				
	NBFC Housing Finance Life Insurance	31 st Dec 2024 1,22,827.52 26,341.13 1,03,140.20 3,877.68	30th Sept 2024 1,18,600.85 22,872.22 1,02,240.97 3,621.19	31st Dec 2023 1,03,828.36 16,694.59 87,002.30 3,214.72	31st Dec 2024 1,22,827.52 26,341.13 1,03,140.20 3,877.68	31st Dec 2023 1,03,828.36 16,694.59 87,002.30 3,214.72	31st March 2024 1,10,778.95 18,408.44 92,571.05 3,484.16				
	NBFC Housing Finance Life Insurance Asset Management Stock and Securities Broking	31 st Dec 2024 1,22,827.52 26,341.13 1,03,140.20 3,877.68 2,650.23	30th Sept 2024 1,18,600.85 22,872.22 1,02,240.97 3,621.19 2,543.37	31st Dec 2023 1,03,828.36 16,694.59 87,002.30 3,214.72 2,186.89	31st Dec 2024 1,22,827.52 26,341.13 1,03,140.20 3,877.68 2,650.23	31st Dec 2023 1,03,828.36 16,694.59 87,002.30 3,214.72 2,186.89	31 st March 2024 1,10,778.95 18,408.44 92,571.05 3,484.16 2,278.91				
	NBFC Housing Finance Life Insurance Asset Management Stock and Securities Broking Health Insurance	31 st Dec 2024 1,22,827.52 26,341.13 1,03,140.20 3,877.68 2,650.23 4,624.61	30th Sept 2024 1,18,600.85 22,872.22 1,02,240.97 3,621.19 2,543.37 4,354.11	31 st Dec 2023 1,03,828.36 16,694.59 87,002.30 3,214.72 2,186.89 3,458.50	31st Dec 2024 1,22,827.52 26,341.13 1,03,140.20 3,877.68 2,650.23 4,624.61	31st Dec 2023 1,03,828.36 16,694.59 87,002.30 3,214.72 2,186.89 3,458.50	31 st March 2024 1,10,778.95 18,408.44 92,571.05 3,484.16 2,278.91 3,888.84				
	NBFC Housing Finance Life Insurance Asset Management Stock and Securities Broking Health Insurance Other Financial Services	31 st Dec 2024 1,22,827.52 26,341.13 1,03,140.20 3,877.68 2,650.23 4,624.61 2,328.02	30 th Sept 2024 1,18,600.85 22,872.22 1,02,240.97 3,621.19 2,543.37 4,354.11 2,810.47 2,57,043.18	31 st Dec 2023 1,03,828.36 16,694.59 87,002.30 3,214.72 2,186.89 3,458.50 2,916.96 2,19,302.32	31 st Dec 2024 1,22,827.52 26,341.13 1,03,140.20 3,877.68 2,650.23 4,624.61 2,328.02 2,65,789.39	31 st Dec 2023 1,03,828.36 16,694.59 87,002.30 3,214.72 2,186.89 3,458.50 2,916.96 2,19,302.32	31 st March 2024 1,10,778.95 18,408.44 92,571.05 3,484.16 2,278.91 3,888.84 3,622.15 2,35,032.50				
	NBFC Housing Finance Life Insurance Asset Management Stock and Securities Broking Health Insurance Other Financial Services Total Segment Assets	31 st Dec 2024 1,22,827.52 26,341.13 1,03,140.20 3,877.68 2,650.23 4,624.61 2,328.02 2,65,789.39	30 th Sept 2024 1,18,600.85 22,872.22 1,02,240.97 3,621.19 2,543.37 4,354.11 2,810.47 2,57,043.18	31 st Dec 2023 1,03,828.36 16,694.59 87,002.30 3,214.72 2,186.89 3,458.50 2,916.96 2,19,302.32	31 st Dec 2024 1,22,827.52 26,341.13 1,03,140.20 3,877.68 2,650.23 4,624.61 2,328.02 2,65,789.39	31 st Dec 2023 1,03,828.36 16,694.59 87,002.30 3,214.72 2,186.89 3,458.50 2,916.96 2,19,302.32	31 st March 2024 1,10,778.95 18,408.44 92,571.05 3,484.16 2,278.91 3,888.84 3,622.15 2,35,032.50				
	NBFC Housing Finance Life Insurance Asset Management Stock and Securities Broking Health Insurance Other Financial Services Total Segment Assets Less: Inter-Segment Elimination	31 st Dec 2024 1,22,827.52 26,341.13 1,03,140.20 3,877.68 2,650.23 4,624.61 2,328.02 2,65,789.39 (1,034.21)	30 th Sept 2024 1,18,600.85 22,872.22 1,02,240.97 3,621.19 2,543.37 4,354.11 2,810.47 2,57,043.18 (1,003.78)	31 st Dec 2023 1,03,828.36 16,694.59 87,002.30 3,214.72 2,186.89 3,458.50 2,916.96 2,19,302.32 (874.29)	31 st Dec 2024 1,22,827.52 26,341.13 1,03,140.20 3,877.68 2,650.23 4,624.61 2,328.02 2,65,789.39 (1,034.21)	31 st Dec 2023 1,03,828.36 16,694.59 87,002.30 3,214.72 2,186.89 3,458.50 2,916.96 2,19,302.32 (874.29)	31 st March 2024 1,10,778.95 18,408.44 92,571.05 3,484.16 2,278.91 3,888.84 3,622.15 2,35,032.50 (973.89)				
	NBFC Housing Finance Life Insurance Asset Management Stock and Securities Broking Health Insurance Other Financial Services Total Segment Assets Less: Inter-Segment Elimination Add: Unallocated Corporate Assets	31 st Dec 2024 1,22,827.52 26,341.13 1,03,140.20 3,877.68 2,650.23 4,624.61 2,328.02 2,65,789.39 (1,034.21)	30 th Sept 2024 1,18,600.85 22,872.22 1,02,240.97 3,621.19 2,543.37 4,354.11 2,810.47 2,57,043.18 (1,003.78)	31 st Dec 2023 1,03,828.36 16,694.59 87,002.30 3,214.72 2,186.89 3,458.50 2,916.96 2,19,302.32 (874.29) 655.99	31 st Dec 2024 1,22,827.52 26,341.13 1,03,140.20 3,877.68 2,650.23 4,624.61 2,328.02 2,65,789.39 (1,034.21)	31 st Dec 2023 1,03,828.36 16,694.59 87,002.30 3,214.72 2,186.89 3,458.50 2,916.96 2,19,302.32 (874.29) 655.99	31 st March 2024 1,10,778.95 18,408.44 92,571.05 3,484.16 2,278.91 3,888.84 3,622.15 2,35,032.50 (973.89) 658.01				
	NBFC Housing Finance Life Insurance Asset Management Stock and Securities Broking Health Insurance Other Financial Services Total Segment Assets Less: Inter-Segment Elimination Add: Unallocated Corporate Assets Add: General Insurance Broking (Refer Note: 6) Total Assets	31 st Dec 2024 1,22,827.52 26,341.13 1,03,140.20 3,877.68 2,650.23 4,624.61 2,328.02 2,65,789.39 (1,034.21) 604.01 - - 2,65,359.19	30 th Sept 2024 1,18,600.85 22,872.22 1,02,240.97 3,621.19 2,543.37 4,354.11 2,810.47 2,57,043.18 (1,003.78) 631.25 	31 st Dec 2023 1,03,828.36 16,694.59 87,002.30 3,214.72 2,186.89 3,458.50 2,916.96 2,19,302.32 (874.29) 655.99 351.75 2,19,435.77	31 st Dec 2024 1,22,827.52 26,341.13 1,03,140.20 3,877.68 2,650.23 4,624.61 2,328.02 2,65,789.39 (1,034.21) 604.01 - 2,65,359.19	31 st Dec 2023 1,03,828.36 16,694.59 87,002.30 3,214.72 2,186.89 3,458.50 2,916.96 2,19,302.32 (874.29) 655.99 351.75 2,19,435.77	31 st March 2024 1,10,778.95 18,408.44 92,571.05 3,484.16 2,278.91 3,888.84 3,622.15 2,35,032.50 (973.89) 658.01 325.15 2,35,041.77				
	NBFC Housing Finance Life Insurance Asset Management Stock and Securities Broking Health Insurance Other Financial Services Total Segment Assets Less: Inter-Segment Elimination Add: Unallocated Corporate Assets Add: General Insurance Broking (Refer Note: 6)	31 st Dec 2024 1,22,827.52 26,341.13 1,03,140.20 3,877.68 2,650.23 4,624.61 2,328.02 2,65,789.39 (1,034.21) 604.01 -	30 th Sept 2024 1,18,600.85 22,872.22 1,02,240.97 3,621.19 2,543.37 4,354.11 2,810.47 2,57,043.18 (1,003.78) 631.25	31 st Dec 2023 1,03,828.36 16,694.59 87,002.30 3,214.72 2,186.89 3,458.50 2,916.96 2,19,302.32 (874.29) 655.99 351.75	31 st Dec 2024 1,22,827.52 26,341.13 1,03,140.20 3,877.68 2,650.23 4,624.61 2,328.02 2,65,789.39 (1,034.21) 604.01	31 st Dec 2023 1,03,828.36 16,694.59 87,002.30 3,214.72 2,186.89 3,458.50 2,916.96 2,19,302.32 (874.29) 655.99 351.75 2,19,435.77 As on	31 st March 2024 1,10,778.95 18,408.44 92,571.05 3,484.16 2,278.91 3,888.84 3,622.15 2,35,032.50 (973.89) 658.01 325.15				
	NBFC Housing Finance Life Insurance Asset Management Stock and Securities Broking Health Insurance Other Financial Services Total Segment Assets Less: Inter-Segment Elimination Add: Unallocated Corporate Assets Add: General Insurance Broking (Refer Note: 6) Total Assets Segment Liabilities	31 st Dec 2024 1,22,827.52 26,341.13 1,03,140.20 3,877.68 2,650.23 4,624.61 2,328.02 2,65,789.39 (1,034.21) 604.01 2,65,359.19 As on 31 st Dec 2024	30 th Sept 2024 1,18,600.85 22,872.22 1,02,240.97 3,621.19 2,543.37 4,354.11 2,810.47 2,57,043.18 (1,003.78) 631.25 - 2,56,670.65 As on 30 th Sept 2024	31 st Dec 2023 1,03,828.36 16,694.59 87,002.30 3,214.72 2,186.89 3,458.50 2,916.96 2,19,302.32 (874.29) 655.99 351.75 2,19,435.77 As on 31 st Dec 2023	31 st Dec 2024 1,22,827.52 26,341.13 1,03,140.20 3,877.68 2,650.23 4,624.61 2,328.02 2,65,789.39 (1,034.21) 604.01 - 2,65,359.19 As on 31 st Dec 2024	31 st Dec 2023 1,03,828.36 16,694.59 87,002.30 3,214.72 2,186.89 3,458.50 2,916.96 2,19,302.32 (874.29) 655.99 351.75 2,19,435.77 As on 31 st Dec 2023	31 st March 2024 1,10,778.95 18,408.44 92,571.05 3,484.16 2,278.91 3,888.84 3,622.15 2,35,032.50 (973.89) 658.01 325.15 2,35,041.77 As on 31 st March 2024				
	NBFC Housing Finance Life Insurance Asset Management Stock and Securities Broking Health Insurance Other Financial Services Total Segment Assets Less: Inter-Segment Elimination Add: Unallocated Corporate Assets Add: General Insurance Broking (Refer Note: 6) Total Assets Segment Liabilities NBFC	31 st Dec 2024 1,22,827.52 26,341.13 1,03,140.20 3,877.68 2,650.23 4,624.61 2,328.02 2,65,789.39 (1,034.21) 604.01 - - 2,65,359.19 As on 31 st Dec 2024 1,05,503.63	30 th Sept 2024 1,18,600.85 22,872.22 1,02,240.97 3,621.19 2,543.37 4,354.11 2,810.47 2,57,043.18 (1,003.78) 631.25 - 2,56,670.65 As on 30 th Sept 2024 1,01,878.04	31 st Dec 2023 1,03,828.36 16,694.59 87,002.30 3,214.72 2,186.89 3,458.50 2,916.96 2,19,302.32 (874.29) 655.99 351.75 2,19,435.77 As on 31 st Dec 2023 89,356.83	31 st Dec 2024 1,22,827.52 26,341.13 1,03,140.20 3,877.68 2,650.23 4,624.61 2,328.02 2,65,789.39 (1,034.21) 604.01 - 2,65,359.19 As on 31 st Dec 2024 1,05,503.63	31 st Dec 2023 1,03,828.36 16,694.59 87,002.30 3,214.72 2,186.89 3,458.50 2,916.96 2,19,302.32 (874.29) 655.99 351.75 2,19,435.77 As on 31 st Dec 2023 89,356.83	31 st March 2024 1,10,778.95 18,408.44 92,571.05 3,484.16 2,278.91 3,888.84 3,622.15 2,35,032.50 (973.89) 658.01 325.15 2,35,041.77 As on 31 st March 2024 95,711.67				
	NBFC Housing Finance Life Insurance Asset Management Stock and Securities Broking Health Insurance Other Financial Services Total Segment Assets Less: Inter-Segment Elimination Add: Unallocated Corporate Assets Add: General Insurance Broking (Refer Note: 6) Total Assets Segment Liabilities NBFC Housing Finance	31 st Dec 2024 1,22,827.52 26,341.13 1,03,140.20 3,877.68 2,650.23 4,624.61 2,328.02 2,65,789.39 (1,034.21) 604.01 2,65,359.19 As on 31 st Dec 2024 1,05,503.63 22,965.50	30 th Sept 2024 1,18,600.85 22,872.22 1,02,240.97 3,621.19 2,543.37 4,354.11 2,810.47 2,57,043.18 (1,003.78) 631.25 	31 st Dec 2023 1,03,828.36 16,694.59 87,002.30 3,214.72 2,186.89 3,458.50 2,916.96 2,19,302.32 (874.29) 655.99 351.75 2,19,435.77 As on 31 st Dec 2023 89,356.83 14,565.90	31 st Dec 2024 1,22,827.52 26,341.13 1,03,140.20 3,877.68 2,650.23 4,624.61 2,328.02 2,65,789.39 (1,034.21) 604.01 - 2,65,359.19 As on 31 st Dec 2024 1,05,503.63 22,965.50	31 st Dec 2023 1,03,828.36 16,694.59 87,002.30 3,214.72 2,186.89 3,458.50 2,916.96 2,19,302.32 (874.29) 655.99 351.75 2,19,435.77 As on 31 st Dec 2023 89,356.83 14,565.90	31 st March 2024 1,10,778.95 18,408.44 92,571.05 3,484.16 2,278.91 3,888.84 3,622.15 2,35,032.50 (973.89) 658.01 325.15 2,35,041.77 As on 31 st March 2024 95,711.67 16,201.49				
	NBFC Housing Finance Life Insurance Asset Management Stock and Securities Broking Health Insurance Other Financial Services Total Segment Assets Less: Inter-Segment Elimination Add: Unallocated Corporate Assets Add: General Insurance Broking (Refer Note: 6) Total Assets Segment Liabilities NBFC Housing Finance Life Insurance	31 st Dec 2024 1,22,827.52 26,341.13 1,03,140.20 3,877.68 2,650.23 4,624.61 2,328.02 2,65,789.39 (1,034.21) 604.01 - - 2,65,359.19 As on 31 st Dec 2024 1,05,503.63 22,965.50 98,963.73	30 th Sept 2024 1,18,600.85 22,872.22 1,02,240.97 3,621.19 2,543.37 4,354.11 2,810.47 2,57,043.18 (1,003.78) 631.25 	31 st Dec 2023 1,03,828.36 16,694.59 87,002.30 3,214.72 2,186.89 3,458.50 2,916.96 2,19,302.32 (874.29) 655.99 351.75 2,19,435.77 As on 31 st Dec 2023 89,356.83 14,565.90 83,360.73	31 st Dec 2024 1,22,827.52 26,341.13 1,03,140.20 3,877.68 2,650.23 4,624.61 2,328.02 2,65,789.39 (1,034.21) 604.01 - 2,65,359.19 As on 31 st Dec 2024 1,05,503.63 22,965.50 98,963.73	31 st Dec 2023 1,03,828.36 16,694.59 87,002.30 3,214.72 2,186.89 3,458.50 2,916.96 2,19,302.32 (874.29) 655.99 351.75 2,19,435.77 As on 31 st Dec 2023 89,356.83 14,565.90 83,360.73	31 st March 2024 1,10,778.95 18,408.44 92,571.05 3,484.16 2,278.91 3,888.84 3,622.15 2,35,032.50 (973.89) 658.01 325.15 2,35,041.77 As on 31 st March 2024 95,711.67 16,201.49 88,766.98				
	NBFC Housing Finance Life Insurance Asset Management Stock and Securities Broking Health Insurance Other Financial Services Total Segment Assets Add: Unallocated Corporate Assets Add: General Insurance Broking (Refer Note: 6) Total Assets Segment Liabilities NBFC Housing Finance Life Insurance Asset Management	31 st Dec 2024 1,22,827.52 26,341.13 1,03,140.20 3,877.68 2,650.23 4,624.61 2,328.02 2,65,789.39 (1,034.21) 604.01 2,65,359.19 As on 31 st Dec 2024 1,05,503.63 22,965.50 98,963.73 299.84	30 th Sept 2024 1,18,600.85 22,872.22 1,02,240.97 3,621.19 2,543.37 4,354.11 2,810.47 2,57,043.18 (1,003.78) 631.25 	31 st Dec 2023 1,03,828.36 16,694.59 87,002.30 3,214.72 2,186.89 3,458.50 2,916.96 2,19,302.32 (874.29) 655.99 351.75 2,19,435.77 As on 31 st Dec 2023 89,356.83 14,565.90 83,360.73 244.20	31 st Dec 2024 1,22,827.52 26,341.13 1,03,140.20 3,877.68 2,650.23 4,624.61 2,328.02 2,65,789.39 (1,034.21) 604.01 - 2,65,359.19 As on 31 st Dec 2024 1,05,503.63 22,965.50 98,963.73 299.84	31 st Dec 2023 1,03,828.36 16,694.59 87,002.30 3,214.72 2,186.89 3,458.50 2,916.96 2,19,302.32 (874.29) 655.99 351.75 2,19,435.77 As on 31 st Dec 2023 89,356.83 14,565.90 83,360.73 244.20	31 st March 2024 1,10,778.95 18,408.44 92,571.05 3,484.16 2,278.91 3,888.84 3,622.15 2,35,032.50 (973.89) 658.01 325.15 2,35,041.77 As on 31 st March 2024 95,711.67 16,201.49 88,766.98 268.14				
	NBFC Housing Finance Life Insurance Asset Management Stock and Securities Broking Health Insurance Other Financial Services Total Segment Assets Less: Inter-Segment Elimination Add: Unallocated Corporate Assets Add: General Insurance Broking (Refer Note: 6) Total Assets Segment Liabilities NBFC Housing Finance Life Insurance Asset Management Stock and Securities Broking	31 st Dec 2024 1,22,827.52 26,341.13 1,03,140.20 3,877.68 2,650.23 4,624.61 2,328.02 2,65,789.39 (1,034.21) 604.01 2,65,359.19 As on 31 st Dec 2024 1,05,503.63 22,965.50 98,963.73 299.84 2,259.25	30 th Sept 2024 1,18,600.85 22,872.22 1,02,240.97 3,621.19 2,543.37 4,354.11 2,810.47 2,57,043.18 (1,003.78) 631.25 	31 st Dec 2023 1,03,828.36 16,694.59 87,002.30 3,214.72 2,186.89 3,458.50 2,916.96 2,19,302.32 (874.29) 655.99 351.75 2,19,435.77 As on 31 st Dec 2023 89,356.83 14,565.90 83,360.73 244.20 1,872.18	31 st Dec 2024 1,22,827.52 26,341.13 1,03,140.20 3,877.68 2,650.23 4,624.61 2,328.02 2,65,789.39 (1,034.21) 604.01 - 2,65,359.19 As on 31 st Dec 2024 1,05,503.63 22,965.50 98,963.73 299.84 2,259.25	31 st Dec 2023 1,03,828.36 16,694.59 87,002.30 3,214.72 2,186.89 3,458.50 2,916.96 2,19,302.32 (874.29) 655.99 351.75 2,19,435.77 As on 31 st Dec 2023 89,356.83 14,565.90 83,360.73 244.20 1,872.18	31 st March 2024 1,10,778.95 18,408.44 92,571.05 3,484.16 2,278.91 3,888.84 3,622.15 2,35,032.50 (973.89) 658.01 325.15 2,35,041.77 As on 31 st March 2024 95,711.67 16,201.49 88,766.98 268.14 1,953.40				
	NBFC Housing Finance Life Insurance Asset Management Stock and Securities Broking Health Insurance Other Financial Services Total Segment Assets Add: Unallocated Corporate Assets Add: General Insurance Broking (Refer Note: 6) Total Assets Segment Liabilities NBFC Housing Finance Life Insurance Asset Management Stock and Securities Broking Health Insurance	31 st Dec 2024 1,22,827.52 26,341.13 1,03,140.20 3,877.68 2,650.23 4,624.61 2,328.02 2,65,789.39 (1,034.21) 604.01 2,65,359.19 As on 31 st Dec 2024 1,05,503.63 22,965.50 98,963.73 299.84 2,259.25 3,333.82	30 th Sept 2024 1,18,600.85 22,872.22 1,02,240.97 3,621.19 2,543.37 4,354.11 2,810.47 2,57,043.18 (1,003.78) 631.25 	31 st Dec 2023 1,03,828.36 16,694.59 87,002.30 3,214.72 2,186.89 3,458.50 2,916.96 2,19,302.32 (874.29) 655.99 351.75 2,19,435.77 As on 31 st Dec 2023 89,356.83 14,565.90 83,360.73 244.20 1,872.18 2,506.04	31 st Dec 2024 1,22,827.52 26,341.13 1,03,140.20 3,877.68 2,650.23 4,624.61 2,328.02 2,65,789.39 (1,034.21) 604.01 - 2,65,359.19 As on 31 st Dec 2024 1,05,503.63 22,965.50 98,963.73 299.84 2,259.25 3,333.82	31 st Dec 2023 1,03,828.36 16,694.59 87,002.30 3,214.72 2,186.89 3,458.50 2,916.96 2,19,302.32 (874.29) 655.99 351.75 2,19,435.77 As on 31 st Dec 2023 89,356.83 14,565.90 83,360.73 244.20 1,872.18 2,506.04	31 st March 2024 1,10,778.95 18,408.44 92,571.05 3,484.16 2,278.91 3,888.84 3,622.15 2,35,032.50 (973.89) 658.01 325.15 2,35,041.77 As on 31 st March 2024 95,711.67 16,201.49 88,766.98 268.14 1,953.40 2,836.54				
	NBFC Housing Finance Life Insurance Asset Management Stock and Securities Broking Health Insurance Other Financial Services Total Segment Assets Add: Unallocated Corporate Assets Add: General Insurance Broking (Refer Note: 6) Total Assets Segment Liabilities NBFC Housing Finance Life Insurance Asset Management Stock and Securities Broking Health Insurance Other Financial Services	31 st Dec 2024 1,22,827.52 26,341.13 1,03,140.20 3,877.68 2,650.23 4,624.61 2,328.02 2,65,789.39 (1,034.21) 604.01 2,65,359.19 As on 31 st Dec 2024 1,05,503.63 22,965.50 98,963.73 299.84 2,259.25 3,333.82 662.28	30 th Sept 2024 1,18,600.85 22,872.22 1,02,240.97 3,621.19 2,543.37 4,354.11 2,810.47 2,57,043.18 (1,003.78) 631.25 	31 st Dec 2023 1,03,828.36 16,694.59 87,002.30 3,214.72 2,186.89 3,458.50 2,916.96 2,19,302.32 (874.29) 655.99 351.75 2,19,435.77 As on 31 st Dec 2023 89,356.83 14,565.90 83,360.73 244.20 1,872.18 2,506.04 621.84	31 st Dec 2024 1,22,827.52 26,341.13 1,03,140.20 3,877.68 2,650.23 4,624.61 2,328.02 2,65,789.39 (1,034.21) 604.01 - 2,65,359.19 As on 31 st Dec 2024 1,05,503.63 22,965.50 98,963.73 299.84 2,259.25 3,333.82 662.28	31 st Dec 2023 1,03,828.36 16,694.59 87,002.30 3,214.72 2,186.89 3,458.50 2,916.96 2,19,302.32 (874.29) 655.99 351.75 2,19,435.77 As on 31 st Dec 2023 89,356.83 14,565.90 83,360.73 244.20 1,872.18 2,506.04 621.84	31 st March 2024 1,10,778.95 18,408.44 92,571.05 3,484.16 2,278.91 3,888.84 3,622.15 2,35,032.50 (973.89) 658.01 325.15 2,35,041.77 As on 31 st March 2024 95,711.67 16,201.49 88,766.98 268.14 1,953.40 2,836.54 782.32				
	NBFC Housing Finance Life Insurance Asset Management Stock and Securities Broking Health Insurance Other Financial Services Total Segment Assets Add: Unallocated Corporate Assets Add: General Insurance Broking (Refer Note: 6) Total Assets Segment Liabilities NBFC Housing Finance Life Insurance Asset Management Stock and Securities Broking Health Insurance Other Financial Services	31 st Dec 2024 1,22,827.52 26,341.13 1,03,140.20 3,877.68 2,650.23 4,624.61 2,328.02 2,65,789.39 (1,034.21) 604.01 2,65,359.19 As on 31 st Dec 2024 1,05,503.63 22,965.50 98,963.73 299.84 2,259.25 3,333.82 662.28 2,33,988.05	30 th Sept 2024 1,18,600.85 22,872.22 1,02,240.97 3,621.19 2,543.37 4,354.11 2,810.47 2,57,043.18 (1,003.78) 631.25 	31 st Dec 2023 1,03,828.36 16,694.59 87,002.30 3,214.72 2,186.89 3,458.50 2,916.96 2,19,302.32 (874.29) 655.99 351.75 2,19,435.77 As on 31 st Dec 2023 89,356.83 14,565.90 83,360.73 244.20 1,872.18 2,506.04 621.84 1,92,527.72	31 st Dec 2024 1,22,827.52 26,341.13 1,03,140.20 3,877.68 2,650.23 4,624.61 2,328.02 2,65,789.39 (1,034.21) 604.01 - 2,65,359.19 As on 31 st Dec 2024 1,05,503.63 22,965.50 98,963.73 299.84 2,259.25 3,333.82 662.28 2,33,988.05	31 st Dec 2023 1,03,828.36 16,694.59 87,002.30 3,214.72 2,186.89 3,458.50 2,916.96 2,19,302.32 (874.29) 655.99 351.75 2,19,435.77 As on 31 st Dec 2023 89,356.83 14,565.90 83,360.73 244.20 1,872.18 2,506.04 621.84 1,92,527.72	31 st March 2024 1,10,778.95 18,408.44 92,571.05 3,484.16 2,278.91 3,888.84 3,622.15 2,35,032.50 (973.89) 658.01 325.15 2,35,041.77 As on 31 st March 2024 95,711.67 16,201.49 88,766.98 268.14 1,953.40 2,836.54 782.32 2,06,520.54				
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	NBFC Housing Finance Life Insurance Asset Management Stock and Securities Broking Health Insurance Other Financial Services Total Segment Assets Less: Inter-Segment Elimination Add: Unallocated Corporate Assets Add: General Insurance Broking (Refer Note: 6) Total Assets Segment Liabilities NBFC Housing Finance Life Insurance Asset Management Stock and Securities Broking Health Insurance Other Financial Services Total Segment Liabilities	31 st Dec 2024 1,22,827.52 26,341.13 1,03,140.20 3,877.68 2,650.23 4,624.61 2,328.02 2,65,789.39 (1,034.21) 604.01 2,65,359.19 As on 31 st Dec 2024 1,05,503.63 22,965.50 98,963.73 299.84 2,259.25 3,333.82 662.28 2,33,988.05	30 th Sept 2024 1,18,600.85 22,872.22 1,02,240.97 3,621.19 2,543.37 4,354.11 2,810.47 2,57,043.18 (1,003.78) 631.25 	31 st Dec 2023 1,03,828.36 16,694.59 87,002.30 3,214.72 2,186.89 3,458.50 2,916.96 2,19,302.32 (874.29) 655.99 351.75 2,19,435.77 As on 31 st Dec 2023 89,356.83 14,565.90 83,360.73 244.20 1,872.18 2,506.04 621.84 1,92,527.72	31 st Dec 2024 1,22,827.52 26,341.13 1,03,140.20 3,877.68 2,650.23 4,624.61 2,328.02 2,65,789.39 (1,034.21) 604.01 - 2,65,359.19 As on 31 st Dec 2024 1,05,503.63 22,965.50 98,963.73 299.84 2,259.25 3,333.82 662.28 2,33,988.05	31 st Dec 2023 1,03,828.36 16,694.59 87,002.30 3,214.72 2,186.89 3,458.50 2,916.96 2,19,302.32 (874.29) 655.99 351.75 2,19,435.77 As on 31 st Dec 2023 89,356.83 14,565.90 83,360.73 244.20 1,872.18 2,506.04 621.84 1,92,527.72	31 st March 2024 1,10,778.95 18,408.44 92,571.05 3,484.16 2,278.91 3,888.84 3,622.15 2,35,032.50 (973.89) 658.01 325.15 2,35,041.77 As on 31 st March 2024 95,711.67 16,201.49 88,766.98 268.14 1,953.40 2,836.54 782.32 2,06,520.54				
	NBFC Housing Finance Life Insurance Asset Management Stock and Securities Broking Health Insurance Other Financial Services Total Segment Assets Less: Inter-Segment Elimination Add: Unallocated Corporate Assets Add: General Insurance Broking (Refer Note: 6) Total Assets Segment Liabilities NBFC Housing Finance Life Insurance Asset Management Stock and Securities Broking Health Insurance Other Financial Services Total Segment Liabilities Life Insurance Stock and Securities Broking Health Insurance Other Financial Services Total Segment Liabilities Less: Inter-Segment Elimination	31 st Dec 2024 1,22,827.52 26,341.13 1,03,140.20 3,877.68 2,650.23 4,624.61 2,328.02 2,65,789.39 (1,034.21) 604.01 2,65,359.19 As on 31 st Dec 2024 1,05,503.63 22,965.50 98,963.73 299.84 2,259.25 3,333.82 662.28 2,33,988.05 (1,034.21)	30 th Sept 2024 1,18,600.85 22,872.22 1,02,240.97 3,621.19 2,543.37 4,354.11 2,810.47 2,57,043.18 (1,003.78) 631.25 	31 st Dec 2023 1,03,828.36 16,694.59 87,002.30 3,214.72 2,186.89 3,458.50 2,916.96 2,19,302.32 (874.29) 655.99 351.75 2,19,435.77 As on 31 st Dec 2023 89,356.83 14,565.90 83,360.73 244.20 1,872.18 2,506.04 621.84 1,92,527.72 (874.29) 808.02	31 st Dec 2024 1,22,827.52 26,341.13 1,03,140.20 3,877.68 2,650.23 4,624.61 2,328.02 2,65,789.39 (1,034.21) 604.01 - 2,65,359.19 As on 31 st Dec 2024 1,05,503.63 22,965.50 98,963.73 299.84 2,259.25 3,333.82 662.28 2,33,988.05 (1,034.21) 907.61	31 st Dec 2023 1,03,828.36 16,694.59 87,002.30 3,214.72 2,186.89 3,458.50 2,916.96 2,19,302.32 (874.29) 655.99 351.75 2,19,435.77 As on 31 st Dec 2023 89,356.83 14,565.90 83,360.73 244.20 1,872.18 2,506.04 621.84 1,92,527.72 (874.29) 808.02	31 st March 2024 1,10,778.95 18,408.44 92,571.05 3,484.16 2,278.91 3,888.84 3,622.15 2,35,032.50 (973.89) 658.01 325.15 2,35,041.77 As on 31 st March 2024 95,711.67 16,201.49 88,766.98 268.14 1,953.40 2,836.54 782.32 2,06,520.54 (973.89) 858.97				

The Operating Segments have been identified on the basis of the business activities from which the Group earns revenues and incurs expenses and whose operating results are reviewed by the Chief Operating Decision Maker of the Group to make decisions about the resources to be allocated and assess performance and for which discrete financial information is available. The smaller business segments which are not separately reportable have been grouped under "Other Financial Services".

Segment information in the above table represents financial information/results of the respective reportable segments without eliminating the proportionate share of other shareholders, and includes assets and liabilities of associates and joint ventures, which are consolidated in the results using Equity method and accordingly segment revenue and segment results disclosed above are reconciled with entity's revenue from operations and profit before tax, as given in Note 3 below.

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Notes:

1 The Consolidated Financial Results (the "Statement" or "Results") together with the results for the comparative reporting periods have been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standards ("Ind AS") 34 - Interim Financial Reporting and as prescribed under Section 133 of the Companies Act, 2013 (the "Act") read with Companies (Indian Accounting Standards) ("Ind AS") Rules, 2015 as amended from time to time and the other accounting principles generally accepted in India and in accordance with the circulars, guidelines and directions issued by the Reserve Bank of India ("RBI") and other applicable sector regulators from time to time and in compliance with Regulation 33 of Securities and Exchange Board of India ("SEBI") (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations").

The Results represent the consolidated financial results of Aditya Birla Capital Limited ("ABCL") and its subsidiaries, joint ventures and associates. As on 31st December 2024, ABCL has 14 subsidiaries, 3 joint ventures and 1 associate.

- ² The Group has applied its material accounting policies in the preparation of this Statement consistent with those followed in the consolidated financial statements for the year ended 31st March 2024. Any application of guidance / clarification / directions issued by RBI or other regulations are implemented prospectively when they become applicable.
- 3 Reconciliation of the reportable segments with the Entity:
- (a) Reconciliation of Segment Revenue with Entity's Revenue

< crore							
		Quarter Ended		Nine Mont	Year Ended		
Particulars	31 st Dec 2024	30 th Sept 2024	31 st Dec 2023	31 st Dec 2024	31 st Dec 2023	31 st March 2024	
	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)	
Total Segment Revenue from Continuing Operations	10,949.37	11,902.52	9,781.35	32,965.96	26,566.90	38,971.59	
Less: Revenue of Associate and Joint Venture companies, profits of which are equity accounted under the Ind AS framework	(1,577.67)	(1,609.61)	(1,213.52)	(4,651.27)	(3,444.92)	(5,095.30)	
Add: Elimination of Intra Group Revenue from transactions with Associate and Joint Venture companies	9.65	29.10	16.67	61.26	39.15	64.55	
Total Revenue from Operations	9,381.35	10,322.01	8,584.50	28,375.95	23,161.13	33,940.84	

(b) Reconciliation of Segment Results with Entity's Profit Before Tax

		Quarter Ended		Nine Mont	Year Ended	
Particulars	31 st Dec 2024	30 th Sept 2024	31 st Dec 2023	31 st Dec 2024	31 st Dec 2023	31 st March 2024
	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
Total Segment Results (Profit Before Tax) from Continuing Operations	1,183.99	1,598.28	1,128.05	3,996.39	3,231.55	5,032.56
Less: Results of Associate and Joint Venture companies, belonging to other shareholders and Group's share of tax on its share	(154.10)	(190.88)	(86.87)	(514.37)	(306.34)	(517.63)
Profit Before Tax	1,029.89	1,407.40	1,041.18	3,482.02	2,925.21	4,514.93

4 Following are the Policyholders' Income and Expense from Life Insurance Operations included in above results:

				₹ crore								
Particulars		Quarter Ended			ths Ended	Year Ended						
Particulars	31 st Dec 2024	30 th Sept 2024	31 st Dec 2023	31 st Dec 2024	31 st Dec 2023	31 st March 2024						
	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)						
Policyholders' Income from Life Insurance Operations												
Life Insurance Premium	4,169.56	4,412.89	3,658.18	12,031.40	9,663.82	15,057.60						
Reinsurance Ceded	(133.85)	(118.20)	(107.50)	(397.74)	(359.42)	(535.94)						
Fees and Commission Income	-	0.26	0.09	0.31	0.31	0.38						
Interest Income	874.81	840.62	742.25	2,547.07	2,104.57	2,890.36						
Dividend Income	17.85	17.51	20.01	61.02	56.62	75.02						
Net Gain/(Loss) on Fair Value Changes	(231.63)	263.71	183.13	173.03	384.60	430.83						
Other Income	(16.32)	30.75	7.02	20.98	16.93	31.82						
Total	4,680.42	5,447.54	4,503.18	14,436.07	11,867.43	17,950.07						
Policyholders' Expense of Life Insurance Operations												
Finance Costs	4.59	4.32	5.11	12.71	10.93	14.68						
Fees and Commission Expense	350.91	290.78	239.90	846.01	571.39	908.94						
Impairment on Financial Instruments	1.07	0.35	0.93	2.75	1.53	0.91						
Employee Benefits Expense	384.79	352.78	295.13	1,061.15	827.04	1,191.00						
Benefits paid	2,061.73	1,959.32	1,560.70	6,260.10	4,959.94	7,181.98						
Claims Ceded to Reinsurers	(149.04)	(116.42)	(88.61)	(397.84)	(275.97)	(379.12)						
Change in Valuation of Liabilities	2,026.95	2,582.35	1,997.53	6,022.07	4,696.08	7,594.89						
Depreciation and Amortisation Expense	28.03	26.35	27.53	80.76	69.82	97.62						
Other Expenses	242.53	333.70	201.59	819.81	671.22	992.26						
Sub Total	4,951.56	5,433.53	4,239.81	14,707.52	11,531.98	17,603.16						
Add: Restricted Life Insurance Surplus retained in Policyholders' Fund	(283.13)	(0.05)	229.73	(276.43)	295.94	266.77						
Total	4,668.43	5,433.48	4,469.54	14,431.09	11,827.92	17,869.93						
	Life Insurance Premium Reinsurance Ceded Fees and Commission Income Interest Income Dividend Income Net Gain/(Loss) on Fair Value Changes Other Income Total Policyholders' Expense of Life Insurance Operations Finance Costs Fees and Commission Expense Impairment on Financial Instruments Employee Benefits Expense Benefits paid Claims Ceded to Reinsurers Change in Valuation of Liabilities Depreciation and Amortisation Expense Other Expenses Sub Total Add: Restricted Life Insurance Surplus retained in Policyholders' Fund	Life Insurance Premium4,169.56Reinsurance Ceded(133.85)Fees and Commission Income-Interest Income874.81Dividend Income17.85Net Gain/(Loss) on Fair Value Changes(231.63)Other Income(16.32)Total4,680.42Policyholders' Expense of Life Insurance Operations4.59Fees and Commission Expense350.91Impairment on Financial Instruments1.07Employee Benefits Expense384.79Benefits paid2,061.73Claims Ceded to Reinsurers(149.04)Change in Valuation of Liabilities2,026.95Depreciation and Amortisation Expense28.03Other Expenses242.53Sub Total4,951.56Add: Restricted Life Insurance Surplus retained in Policyholders' Fund(283.13)	Life Insurance Premium 4,169.56 4,412.89 Reinsurance Ceded (133.85) (118.20) Fees and Commission Income 0.26 Interest Income 874.81 840.62 Dividend Income 17.85 17.51 Net Gain/(Loss) on Fair Value Changes (231.63) 263.71 Other Income (16.32) 30.75 Total 4,680.42 5,447.54 Policyholders' Expense of Life Insurance Operations 4.59 4.32 Finance Costs 4.59 4.32 Fees and Commission Expense 350.91 290.78 Impairment on Financial Instruments 1.07 0.35 Employee Benefits Expense 384.79 352.78 Benefits paid 2,061.73 1,959.32 Claims Ceded to Reinsurers (149.04) (116.42) Change in Valuation of Liabilities 2,026.95 2,582.35 Depreciation and Amortisation Expense 28.03 26.35 Other Expenses 242.53 333.70 Sub Total 4,951.56 5,433.53	Life Insurance Premium 4,169.56 4,412.89 3,658.18 Reinsurance Ceded (133.85) (118.20) (107.50) Fees and Commission Income - 0.26 0.09 Interest Income 874.81 840.62 742.25 Dividend Income 17.85 17.51 20.01 Net Gain/(Loss) on Fair Value Changes (231.63) 263.71 183.13 Other Income (16.32) 30.75 7.02 Total 4,680.42 5,447.54 4,503.18 Policyholders' Expense of Life Insurance Operations 4.59 4.32 5.11 Fees and Commission Expense 350.91 290.78 239.90 Impairment on Financial Instruments 1.07 0.35 0.93 Employee Benefits Expense 384.79 352.78 295.13 Benefits paid 2,061.73 1,959.32 1,560.70 Claims Ceded to Reinsurers (149.04) (116.42) (88.61) Change in Valuation of Liabilities 2,026.95 2,582.35 1,997.53 Depreciation and	Life Insurance Premium 4,169.56 4,412.89 3,658.18 12,031.40 Reinsurance Ceded (113.85) (118.20) (107.50) (397.74) Fees and Commission Income - 0.26 0.09 0.31 Interest Income 874.81 840.62 742.25 2,547.07 Dividend Income 17.85 17.51 20.01 61.02 Net Gain/(Loss) on Fair Value Changes (231.63) 263.71 183.13 173.03 Other Income (16.32) 30.75 7.02 20.98 Total 4,680.42 5,447.54 4,503.18 14,436.07 Policyholders' Expense of Life Insurance Operations 4 10.7 0.35 0.93 2.75 Finance Costs 4.59 4.32 5.11 12.71 12.71 Fees and Commission Expense 350.91 290.78 239.90 846.01 Impairment on Financial Instruments 1.07 0.35 0.93 2.75 Employee Benefits Expense 2,061.73 1,959.32 1,560.70	Life Insurance Premium 4,169.56 4,412.89 3,658.18 12,031.40 9,663.82 Reinsurance Ceded (133.85) (118.20) (107.50) (397.74) (359.42) Fees and Commission Income - 0.26 0.09 0.31 0.31 Interest Income 874.81 840.62 742.25 2,547.07 2,104.57 Dividend Income 17.85 17.51 20.01 61.02 56.62 Net Gain/(Loss) on Fair Value Changes (231.63) 263.71 183.13 173.03 384.60 Other Income (16.32) 30.75 7.02 20.98 16.93 Total 4,680.42 5,447.54 4,503.18 14,436.07 11,867.43 Policyholders' Expense of Life Insurance Operations 4.59 4.32 5.11 12.71 10.93 Fees and Commission Expense 350.91 290.78 239.90 846.01 571.39 Impairment on Financial Instruments 1.07 0.35 0.93 2.75 1.53 Employee Benefits Expense						

- ⁵ The Board of Directors of the Company, at its Meeting held on 11th March 2024, approved the Scheme of Amalgamation ("Scheme") of Aditya Birla Finance Limited ("Amalgamating Company") (a wholly owned subsidiary of the Company) with the Company under Sections 230 to 232 read with other applicable provisions of the Companies Act, 2013 and the rules framed thereunder. The Reserve Bank of India ("RBI") has accorded its 'no objection' for the Scheme. The Company has received the approval of the equity shareholders. A Joint Company petition was filed with the Hon'ble National Company Law Tribunal ("NCLT"), Ahmedabad bench, and the same has been admitted. The Scheme is subject to sanction by Hon'ble NCLT.
- 6 The Company has sold its entire stake of 50.002% in Aditya Birla Insurance Brokers Limited ("ABIBL") to Edem Services Private Limited, part of the Samara Capital Group and an affiliate of Samara Alternate Investment Fund on 30th August 2024 and accordingly ABIBL has ceased to be a Subsidiary of the Company w.e.f. 30th August 2024. The Company has recognised gain of ₹ 202.90 crore (Net of Tax, Gain is ₹ 166.88 crore) during the quarter ended 30th September 2024 and ₹ 10.89 crore (Net of Tax, Gain is ₹ 9.33 crore) in quarter ended 31st December 2024.

Profits of ABIBL has been presented in the aforesaid financial results as discontinued operations.

- ⁷ During the year ended 31st March 2024, the Company had sold 1,39,94,199 Equity Shares of Aditya Birla Sun Life AMC Limited ("ABSLAMC") representing 4.86% of the issued and paid-up equity share capital of ABSLAMC and recognised gain of ₹ 486.43 crore (Net of tax, gain is ₹ 433.00 crore). During the quarter ended 30th June 2024 and nine months ended 31st December 2024, the Company has further sold 3,90,728 Equity Shares of ABSLAMC, representing 0.14% of the issued and paid-up equity share capital of ABSLAMC, in open market and has recognised gain of ₹ 16.13 crore (Net of Tax, Gain is ₹ 14.30 crore).
- ⁸ The Company, during the quarter and nine months ended 31st December 2024 has allotted 14,04,141 and 64,84,798 Equity Shares respectively of face value of ₹ 10 each, fully paid up, (7,42,270 and 58,57,784 for quarter and nine months ended 31st December 2023 respectively) on exercise of options by eligible grantees, in accordance with the Employee Stock Option Schemes.
- 9 The above results have been reviewed by the Audit Committee and approved by the Board of Directors of the Company, at their respective meeting held on 3rd February 2025. The Results for the quarter and nine months ended 31st December 2024, have been reviewed by the statutory auditors.
- ¹⁰ Figures for the quarter and nine months ended 31st December 2023 and year ended 31st March 2024 were reviewed / audited, as the case may be, by the predecessor statutory auditors of the Company.
- 11 Figures for the previous period / year have been regrouped wherever necessary to conform to current period / year presentation.

For and on behalf of Board of Directors

Arun Kumar Adhikari Director DIN : 00591057 Duly authorised by the Board of Directors at its Meeting held on 3rd February 2025

Place: Mumbai

Aditya Birla Capital Limited Corporate Identity Number L67120GJ2007PLC058890 Regd. Office: Indian Rayon Compound, Veraval, Gujarat - 362 266 Corporate Office: One World Centre, Tower 1, 18th Floor, Jupiter Mills Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai, Maharashtra – 400 013 Tel: +91 22 6723 9101 | abc.secretarial@adityabirlacapital.com | www.adityabirlacapital.com



ADITYA BIRLA CAPITAL LIMITED

STATEMENT OF STANDALONE UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED 31st DECEMBER 2024

							₹ crore	
Sr.			Quarter Ended		Nine Mon		Year Ended	
No.	Particulars		30 th Sept 2024				31 st March 2024	
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)	
1	Revenue from Operations							
	(a) Interest Income	1.39	7.33	39.04	28.35	63.57	89.58	
	(b) Dividend Income	-	236.58	-	236.58	75.62	75.62	
	(c) Net Gain/(Loss) on Fair Value Changes	20.54	26.57	9.29	67.75	52.71	58.60	
	(d) Gain on Sale of Investments (Refer Note 4 and 5)	10.89	251.85	-	283.22	-	635.77	
	Total Revenue from Operations	32.82	522.33	48.33	615.90	191.90	859.57	
2	Other Income	0.26	1.99	0.26	2.51	0.90	1.17	
3	Total Income (1+2)	33.08	524.32	48.59	618.41	192.80	860.74	
4	Expenses							
	(a) Finance Costs	0.03	0.04	0.03	0.10	0.10	0.14	
	(b) Impairment on Financial Instruments	-	3.48	0.16	3.45	0.14	0.01	
	(c) Employee Benefits Expense	6.16	8.34	7.72	21.47	21.98	30.66	
	(d) Depreciation and Amortisation Expense	0.21	0.20	0.20	0.60	0.58	0.76	
	(e) Other Expenses	6.38	13.37	6.77	26.81	14.77	33.83	
	Total Expenses	12.78	25.43	14.88	52.43	37.57	65.40	
5	Profit Before Tax (3-4)	20.30	498.89	33.71	565.98	155.23	795.34	
6	Tax Expense							
Ŭ	Current Tax	7.74	98.85	8.13	115.67	37.68	109.69	
	Excess Provision for Current Tax Related to Earlier	-	0.55	-	0.55	-	(30.08)	
	Deferred Tax	(0.95)	(3.51)	-	(4.46)	0.39	1.45	
		. ,	. ,	0.40	. ,			
	Total Tax Expense (Net)	6.79	95.89	8.13	111.76	38.07	81.06	
7	Profit After Tax for the Period/Year (5-6)	13.51	403.00	25.58	454.22	117.16	714.28	
8	Other Comprehensive Income (OCI)							
	(i) Items that will not be reclassified to profit or loss in subsequent periods	(0.03)	(0.19)	0.01	0.05	0.12	(0.16)	
	(ii) Income tax relating to items that will not be reclassified to profit or loss	0.01	0.05	(0.00)	(0.01)	(0.03)	0.03	
	Other Comprehensive Income (Net of Tax)	(0.02)	(0.14)	0.01	0.04	0.09	(0.13)	
9	Total Comprehensive Income (7+8)	13.49	402.86	25.59	454.26	117.25	714.15	
10	Paid-up Equity Share Capital	2,606.51	2,605.10	2,599.56	2,606.51	2,599.56	2,600.02	
	(Face Value of ₹ 10 each)	_,	2,000110	2,000100	2,000101	2,000100	2,000.02	
11	Other Equity						11,338.56	
12	Earnings per Equity Share of ₹ 10 each (^ - not annualised)							
	Basic - ₹	0.05^	1.55^	0.10^	1.74^	0.46^	2.80	
		0.05^	1.53^	0.10^	1.73^	0.46^	2.77	

Notes:

- 1 The Standalone Financial Results (the "Statement" or "Results") together with the results for the comparative reporting periods have been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standards ("Ind AS") 34- Interim Financial Reporting and as prescribed under Section 133 of the Companies Act, 2013 (the "Act") read with Companies (Indian Accounting Standards) ("Ind AS") Rules, 2015 as amended from time to time and the other accounting principles generally accepted in India and in accordance with the circulars, guidelines and directions issued by the Reserve Bank of India ("RBI") from time to time and in compliance with Regulation 33 of Securities and Exchange Board of India ("SEBI") (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations").
- 2 The Company has applied its material accounting policies in the preparation of this Statement consistent with those followed in the standalone financial statements for the year ended 31st March 2024. Any application of guidance / clarification / directions issued by RBI or other regulations are implemented prospectively when they become applicable.
- 3 The Board of Directors of the Company, at its Meeting held on 11th March 2024, approved the Scheme of Amalgamation ("Scheme") of Aditya Birla Finance Limited ("Amalgamating Company") (a wholly owned subsidiary of the Company) with the Company under Sections 230 to 232 read with other applicable provisions of the Companies Act, 2013 and the rules framed thereunder. The Reserve Bank of India ("RBI") has accorded its 'no objection' for the Scheme. The Company has received the approval of the equity shareholders. A Joint Company petition was filed with the Hon'ble National Company Law Tribunal ("NCLT"), Ahmedabad bench, and the same has been admitted. The Scheme is subject to sanction by Hon'ble NCLT.
- 4 The company has sold its entire stake of 50.002% in Aditya Birla Insurance Brokers Limited ("ABIBL") to Edme Services Private Limited, part of the Samara Capital Group and an affiliate of Samara Alternate Investment Fund on 30th August 2024 and accordingly ABIBL has ceased to be a Subsidiary of the Company w.e.f. 30th August 2024. The Company has recognised gain of ₹ 251.85 crore (Net of Tax, Gain is ₹ 215.84 crore) during the quarter ended September 2024 and ₹ 10.89 crore (Net of Tax, Gain is ₹ 9.33 crore) during the quarter ended December 2024.
- 5 During the year ended 31st March 2024, the Company had sold 1,39,94,199 Equity Shares of Aditya Birla Sun Life AMC Limited ("ABSLAMC") representing 4.86% of the issued and paid-up equity share capital of the ABSLAMC and has recognised gain amounting to ₹ 635.77 crore (Net of tax, gain is ₹ 566.17 crore). During the quarter ended 30th June 2024 and nine months ended 31st December 2024, the Company has further sold 3,90,728 Equity Shares of ABSLAMC, representing 0.14% of the issued and paid-up equity share capital of the ABSLAMC, in open market and has recognised gain amounting to ₹ 20.48 crore (Net of Tax, Gain is ₹ 18.19 crore).
- 6 The Company during the financial year 2023-24, had filed with Hon'ble NCLT the Scheme of Amalgamation of Aditya Birla Money Insurance Advisory Services Limited ("ABMIASL"), Aditya Birla Money Mart Limited ("ABMML") and Aditya Birla Capital Technology Services Limited ("ABCTSL") with Aditya Birla Financial Shared Services Limited ("ABFSSL"), all wholly owned subsidiaries of the Company. The Hon'ble NCLT sanctioned the Scheme vide order dated 2nd July 2024. As per the Hon'ble NCLT order, the effective date of the Scheme is 2nd July 2024 and accordingly, the ABMIASL, ABMML and ABCTSL has ceased to exist.
- 7 The Company, during the quarter and nine months ended 31st December 2024 has allotted 14,04,141 and 64,84,798 Equity Shares respectively of face value of ₹ 10 each, fully paid up, (7,42,270 and 58,57,784 for quarter and nine months ended 31st December 2023 respectively) on exercise of options by eligible grantees, in accordance with the Employee Stock Option Schemes.
- 8 The main business of the Company is Investment activity, hence there are no separate reportable segments as per Ind AS 108 on 'Operating Segment'. The Company operates in a single geographical segment i.e. domestic.
- **9** The above results have been reviewed by the Audit Committee and approved by the Board of Directors of the Company, at their respective meeting held on 3^{rd} February 2025. The Results for the quarter and nine months ended 31^{st} December 2024, have been reviewed by the statutory auditors.
- **10** Figures for the quarter and nine months ended 31st December 2023 and year ended 31st March 2024 were reviewed / audited, as the case may be, by the predecessor auditors of the Company.
- 11 Figures for the previous period/year have been regrouped wherever necessary to conform to current period / year presentation.

For and on behalf of the Board of Directors

Arun Kumar Adhikari Director DIN : 00591057 Duly authorised by the Board of Directors at its Meeting held on 3rd February 2025

Place : Mumbai

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