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## Aditya Birla Capital Reports 10% Rise in Q1 Profit as Lending and AUM Surge

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Aditya Birla Capital Limited (ABCL), the financial services arm of the Aditya Birla Group, posted a consolidated net profit of ₹835 crore for the quarter ended June 2025, marking a 10% increase from ₹759 crore in the same period last year.

The company's consolidated revenue from operations rose to ₹1,333 crore, up from ₹8,719 crore a year earlier. Operating profit before tax grew 13% to around ₹1,406 crore,

while profit before tax increased nearly 13% to ₹1,178 crore.

ABCL's lending portfolio, which includes non-banking financial company (NBFC) and housing finance operations, expanded 30% year-on-year to approximately ₹1.66 trillion as of June 30, 2025. Assets under management (AUM) across businesses, including mutual funds and insurance, rose 20% to ₹5.53 trillion.

Key operational metrics showed robust growth. Net interest income increased 9% year-on-year to ₹1,859 crore. Total disbursements climbed 18% to ₹15,851 crore, with housing finance disbursements jumping 76% to ₹5,404 crore. Housing finance AUM surged 70% to ₹34,605 crore.

The insurance business also performed strongly. Individual first-year premiums for life insurance grew 23% year-on-year to ₹795 crore, while health insurance gross written premiums rose 30% to ₹1,357 crore. Persistency ratios remained strong, and value of new business margin improved to about 7.5%.

ABCL has also been expanding its digital presence. Its ABCD payments app has acquired around 6.4 million customers, while its MSME-focused Udyog Plus platform recorded over 2.4 million registrations and managed an AUM of ₹3,658 crore by the end of the quarter.

Following the announcement of results, ABCL shares rose more than 10% on the BSE, closing at around ₹278–₹279, reflecting investor confidence in the company's growth trajectory.

Analysts expect ABCL to maintain its momentum in the coming quarters, supported by strong credit demand, expanding consumer lending, and continued growth in high-margin segments such as insurance and personal finance.