

## Aditya Birla Capital Reports Strong Q1 Performance with 10% Profit Growth



Aditya Birla Capital (ABCL) has reported a robust start to the new fiscal year, with its consolidated Profit After Tax (PAT) increasing by 10% year-on-year to ₹835 crore for the first quarter ended June 30, 2025. The company's strong performance was driven by broad-based growth across its diverse business segments, including lending, insurance, and asset management. Consolidated revenue for the quarter also saw a healthy increase, rising by 10% to ₹11,333 crore.

The company's lending businesses, encompassing its non-banking financial company (NBFC) and housing finance divisions, were key contributors to the growth. The overall lending portfolio expanded significantly, growing by 30% year-on-year to ₹1,65,832 crore. This was fueled by strong demand, with housing finance disbursements alone surging by 76% compared to the same period last year. The NBFC segment also saw a solid performance, with its assets under management (AUM) growing by 22% and disbursements increasing by 18%.

In the insurance sector, Aditya Birla Capital's subsidiaries delivered impressive results. The life insurance business reported a 23% year-on-year increase in individual first-year premiums, while the health insurance segment saw its gross written premium jump by 30%. These figures highlight the company's expanding market presence and its ability to attract new customers in a

competitive landscape. The asset management business also performed well, with its quarterly average AUM growing by 14% to reach over ₹4 lakh crore.

The company's digital initiatives also played a role in its success. ABCL's direct-to-customer (D2C) platform, ABCD, has attracted a large customer base, while its B2B platform for MSMEs, Udyog Plus, has reached a substantial AUM. These platforms are part of the company's strategy to enhance customer engagement and drive growth. The strong financial results, coupled with a focus on digital innovation and a diversified business model, underscore Aditya Birla Capital's resilience and its ability to perform well in a dynamic market environment.