

Aditya Birla Financial Services

Aditya Birla Financial Services Group

Welcome to Aditya Birla Financial Services Group

Aditya Birla Financial Services Group (ABFSG)



ABFSG is an umbrella brand for all the financial service businesses of the Aditya Birla Group:

- Asset management
- Broking
- General insurance broking
- Housing finance
- Life insurance
- NBFC
- Online money management
- Project & Structured Finance
- Private equity
- Wealth management & distribution

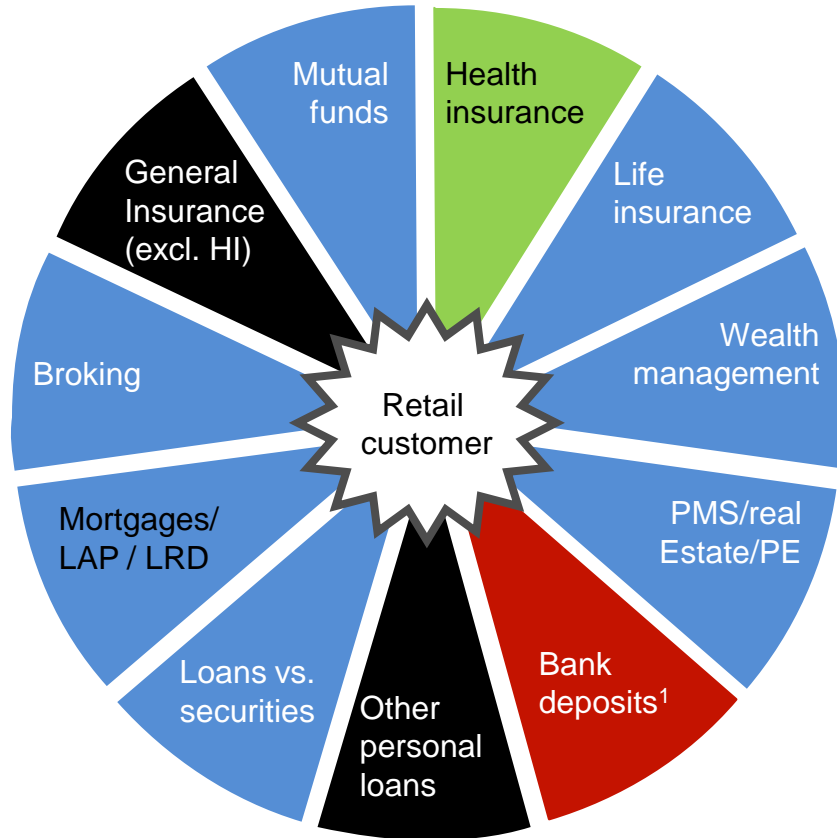
A significant non-bank player



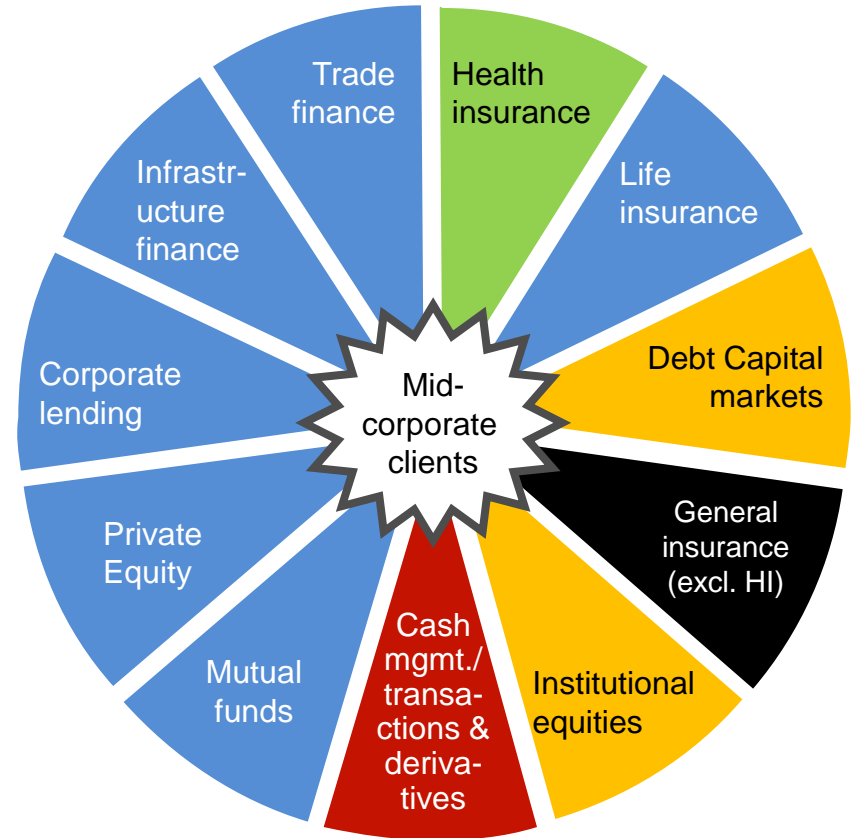
- 10 lines of business
- More than 7.3 million customers
- Managing assets worth Rs. 1,64,995 crore
- 1,368 branches across 418 cities
- Over 150,000 channel partners
- More than 11,942 employees

Where are we present today

Retail



Corporate



- Currently doing
- Evaluated and decided not to do or not present
- Decided to do
- Doing with limited presence
- Cannot do yet

Our Vision

To be a leader and role model in financial services sector with a broad based and integrated business

Pillars to our vision

To be a leader

Be a leader in all facets of our business, rather than being just another participant in this race

To be a role model

We will not become leaders by cutting corners or making compromises. Whatever we do, we strive to be best in class

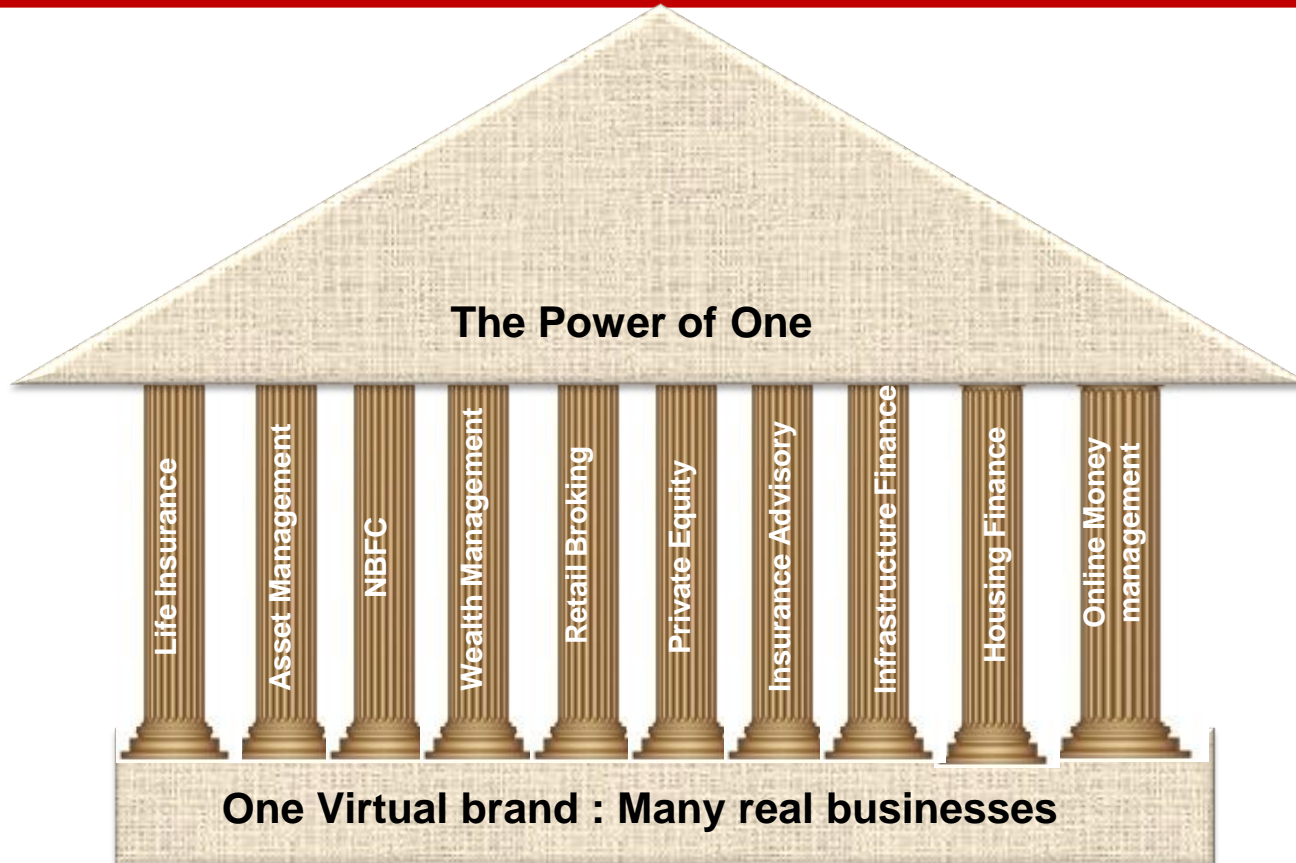
To be a broad-based player

We are committed to meeting all the felt and unfelt needs of our target customer. And thereby, we can retain him or her across their needs and life stages

To be an integrated player

We believe that this approach gives us a stark differentiation/ competitive edge with regards to all our key stakeholders

Our Business Model



Our Objective

1. Every customer an **ABFSG** customer
2. **Once** with ABFSG. **Always** with ABFSG
3. **Maximize** revenues from our customers
4. **Minimize** cost of acquisition
5. Create **a pull** for the brand and its products and make the brand a competitive advantage

Our strategy. Our structure. Our practices.



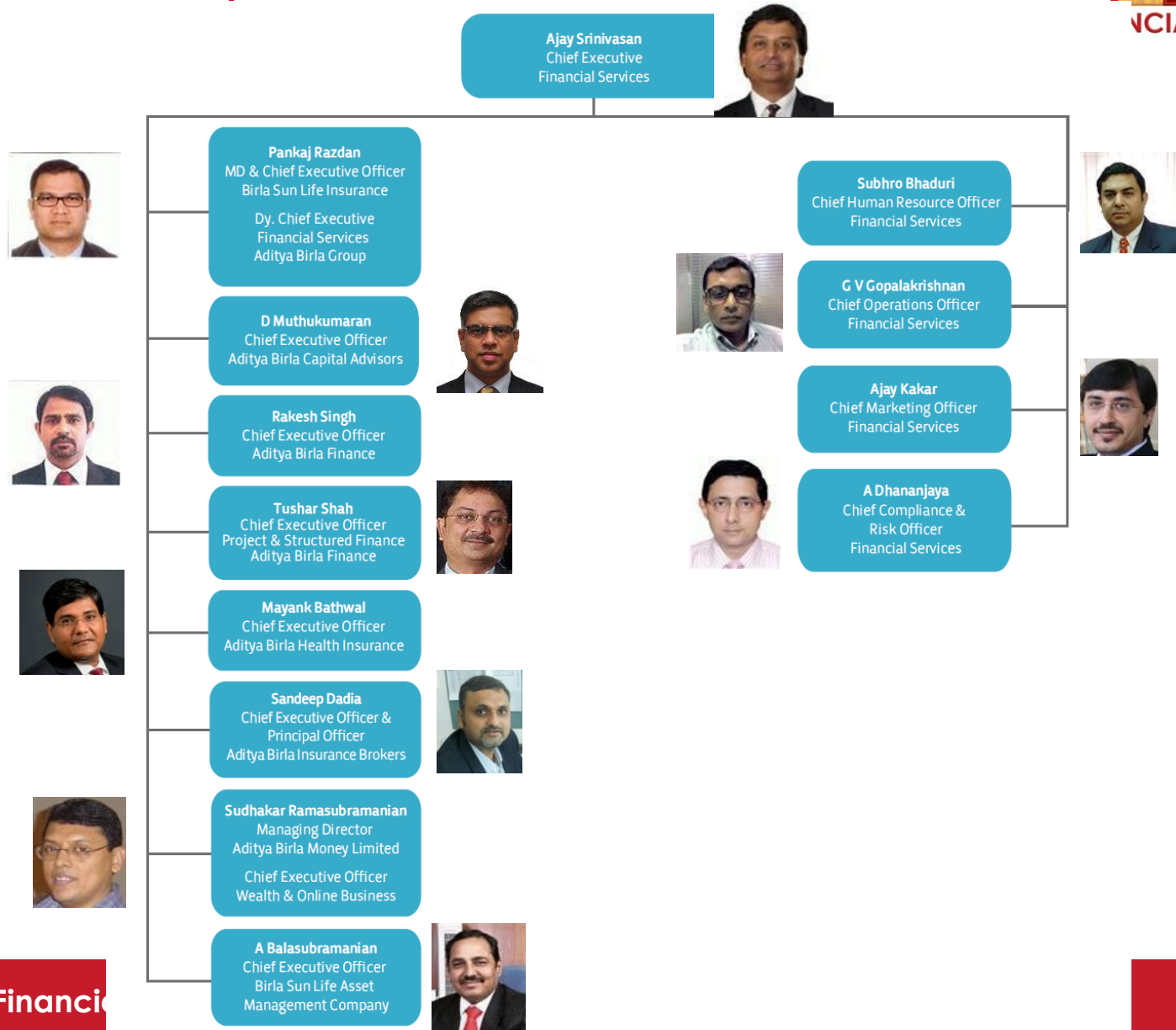
Power of **One**

Power of One in action

The customer of financial services seeks a trusted name, so we have created a unique strategy and structure, to present our spectrum of businesses and offerings under one virtual brand



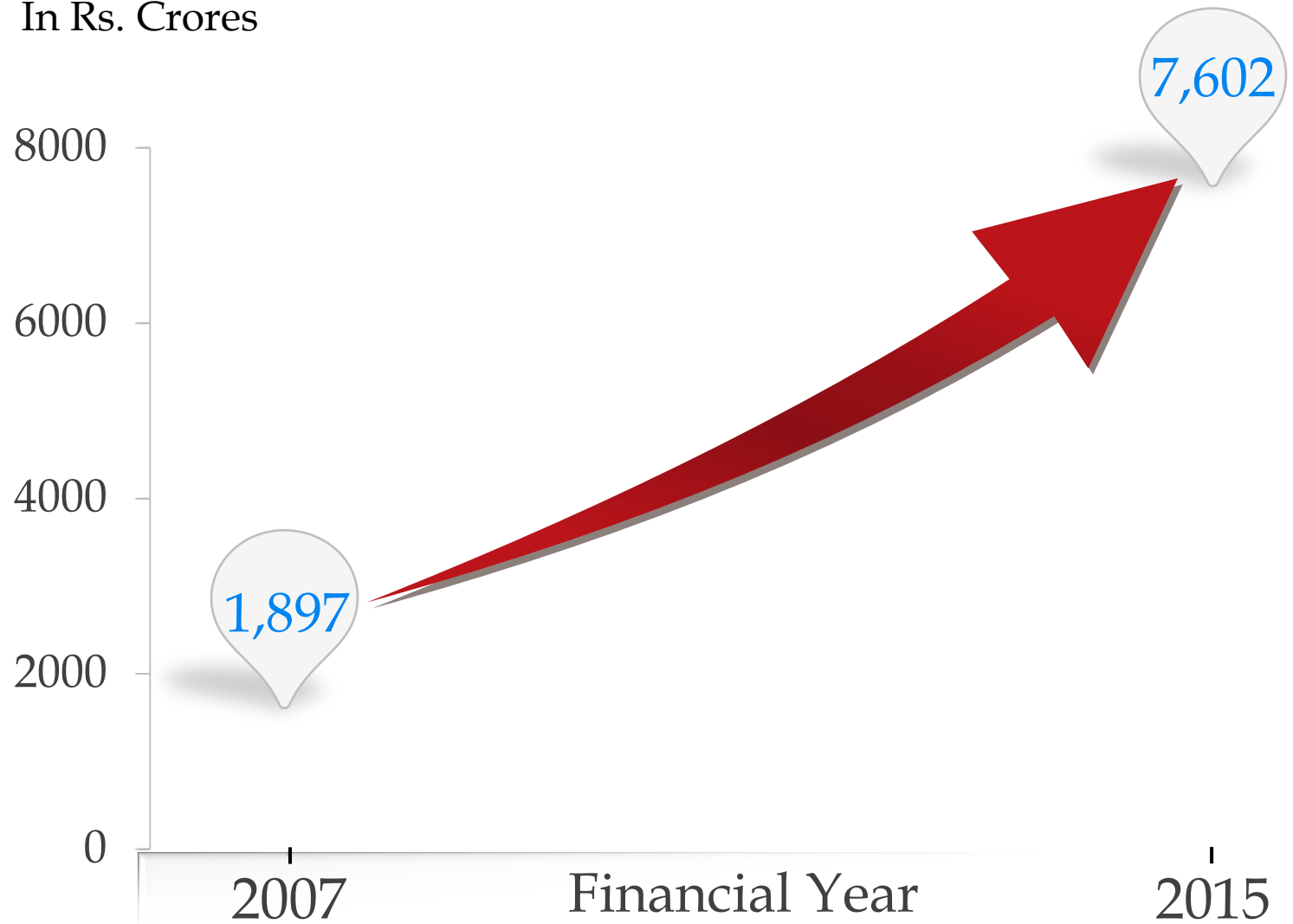
Our Leadership Team



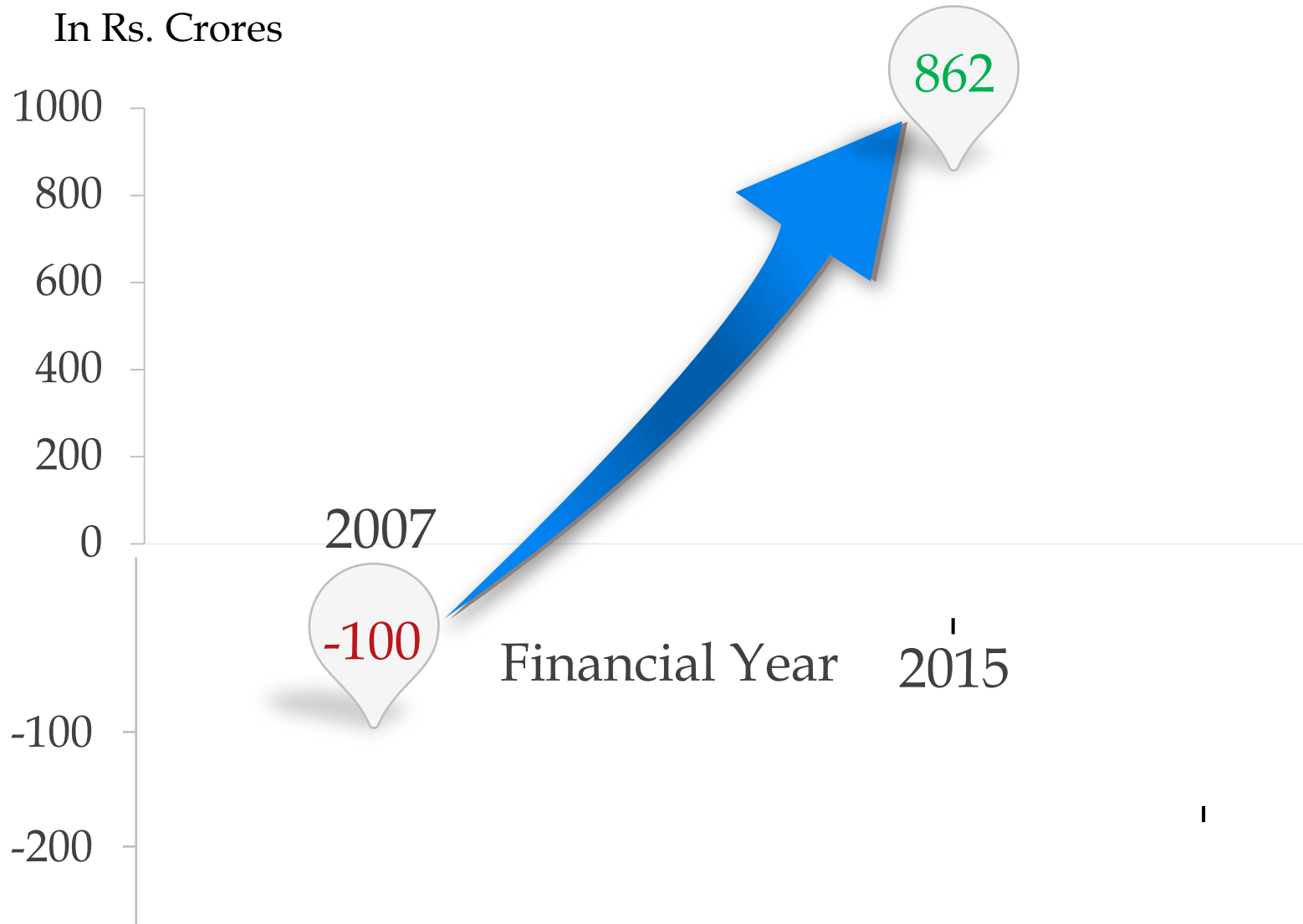
Financial Strengths

Revenue – ABFSG Journey

In Rs. Crores



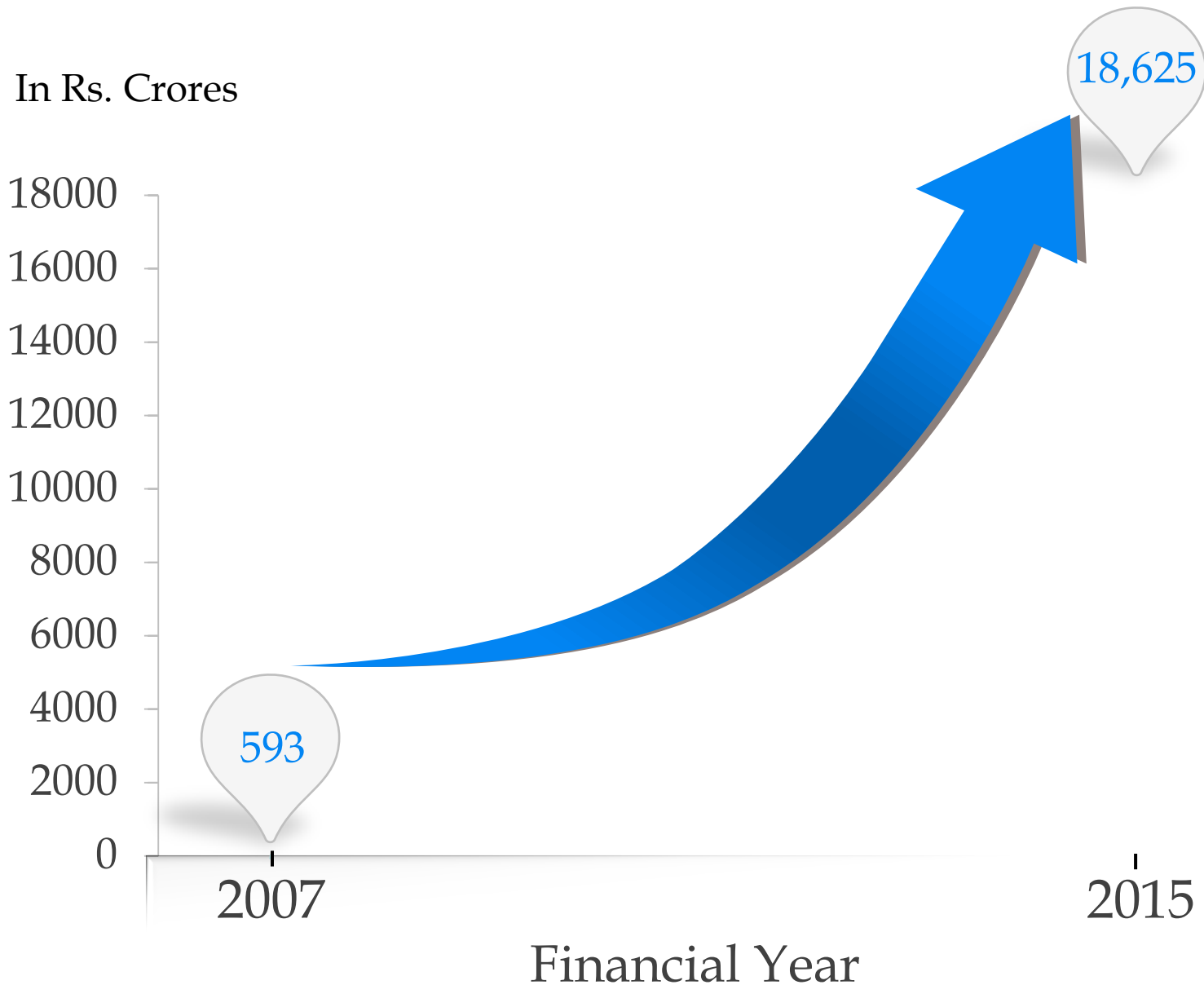
PBT – ABFSG Journey



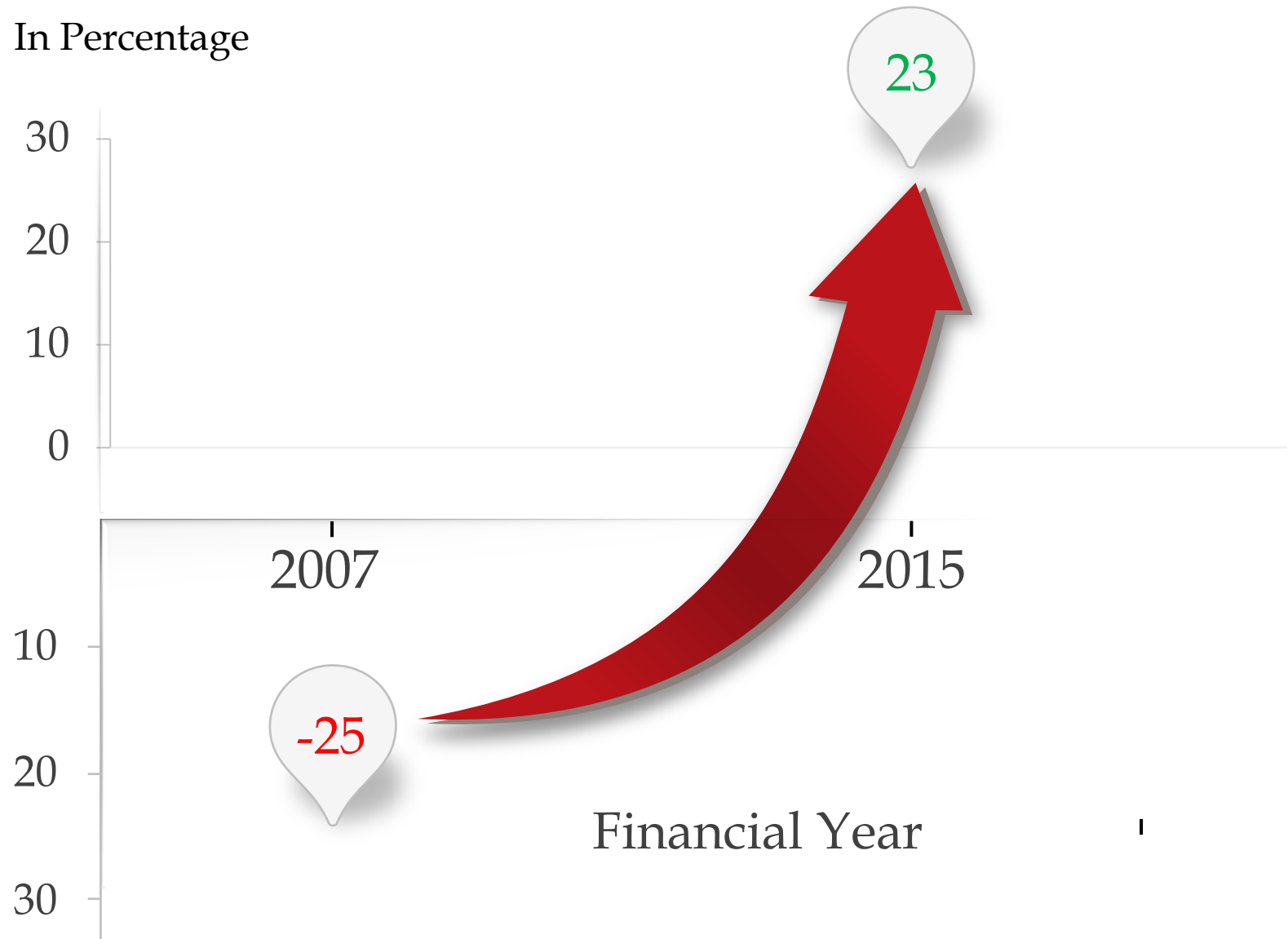
AUM – ABFSG Journey



Lending Book Size – An Amazing Journey



RoNW - ABFSG Journey



Our businesses – Overview

NBFC

- Our lending book reached the Rs. 17550 crore mark recording 52% y-o-y growth.
- Our Mortgages book crossed the milestone of Rs. 5,000 Cr. (71% increase y-o-y) while the Capital Market, Infra & Corporate finance books crossed Rs. 4,000 Cr. each.
- We recorded revenue of Rs. 1776 Crore and profit before tax of Rs. 411 Crore in FY14-15.
- Today, we have a well-diversified portfolio and a good quality portfolio with our Gross NPA at 0.90%.
- We have an ROE of 14.6% as on FY15 which is creditable given we are still growing this book and building scale.
- Our Infra business generated Rs. 99 Crores of profits before tax and our non-infra business delivered Rs. 312 Crores of profits before tax in FY 15

Life Insurance

- Our new business premium market share is at 7.6% making us at the 6th largest amongst private players.
- We are no.1 in the Group business which is a remarkable achievement.
- Our revenue in BSLI grew y-o-y by 12% to Rs.5,267 Crore
- Birla Sun Life Insurance has won Golden Peacock Award for Business Excellence in 2014
- Birla Sun Life Insurance has been adjudged a top 5 employer in the BFSI sector in the annual 'Best Companies to Work for - BT – People Strong Survey'.
- Celent Model Insurer Asia 2014 Award in the area of IT Management and Business Process Management

Mutual Funds

- We recorded a growth in total Avg Assets Under Management of 39% y-o-y to touch an Assets Under Management of Rs. 133,689 Crores.
- We sustained our market rank of 4 in India with domestic Avg Assets Under Management market share for the first time crossing 10%.
- Our Domestic Equity Avg Assets Under Management more than doubled y-o-y to Rs 25,904 Crores and we are now ranked #5 in terms of equity Avg Assets Under Management with a market share of 7%.
- Our Offshore business had a good year and its Avg Assets Under Management reached USD 2 billion (103% increase y-o-y).
- Overall, the AMC business recorded a revenue growth of 19% y-o-y while our EBT rose by 29% to Rs. 182 Crore driven by this growth in total Assets Under Management.

Broking, Distribution and Online Money Management



- For Broking, our market share grew across the retail cash equity segment, the retail F&O segment and in the commodity segment.
- For Broking, our annual Revenue was at Rs. 126.45 Crore while PBT was at Rs. 5.60 Crore as against a loss of Rs 11.73 Crore in the previous year.
- For Aditya Birla Money Mart, our revenue was at Rs. 86 Crore while PBT was at Rs. 6 Crore as against a loss of Rs. 6 Crore in the previous year.
- At Aditya Birla Money Universe, we are India's no. 1 Personal Finance Platform trusted by over 1.5 Mn customers managing more than Rs. 15400 Crs of money on our platform.
- ABM won the CNBC TV18 Financial Advisor Award 2013-14.

General Insurance broking

- Our premium placement grew y-o-y by 26% to Rs. 1132 Crore.
- We have also grown our market share to 1.33%.
- Our EBT grew by 26% to Rs. 27 Crore in FY15.

Private Equity

- We have invested more than 90% of our net deployable corpus and are looking at raising a new fund.

Thank you