

**Aditya Birla Sun Life
AMC Ltd.**



INVESTOR PRESENTATION

For quarter ended December 31, 2024



AUM growth



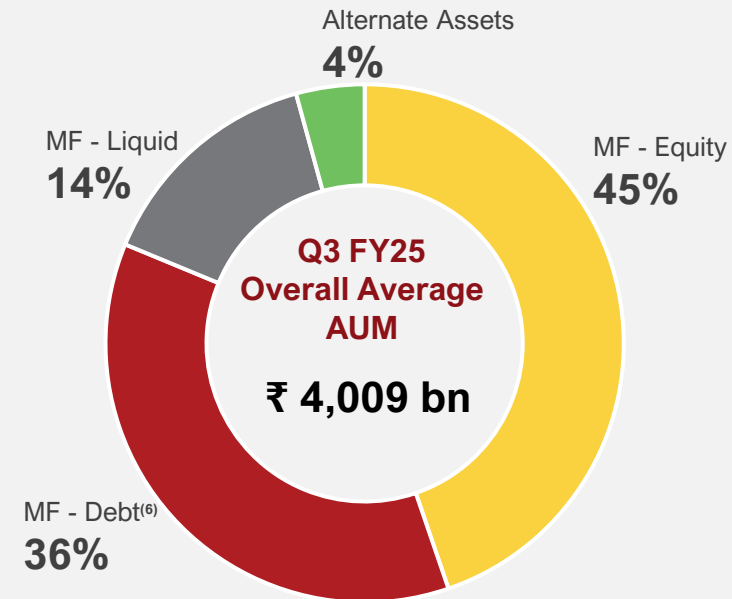
Accelerated growth in Passive & Alternative investments



Sustainable growth in SIPs

Driven by a strong and robust risk management and governance framework

AUM



Mutual Fund AUM⁽¹⁾

₹ 3,839 bn

Market share⁽²⁾ 6.24%

Equity AUM⁽¹⁾

₹ 1,795 bn

Market share 4.35%

Individual AUM⁽³⁾

₹ 1,973 bn

Passive AUM⁽⁴⁾

₹ 316 bn

Total Alternate AUM⁽¹⁾

₹ 170 bn

PMS/AIF AUM⁽¹⁾

₹ 38 bn

Real Estate AUM⁽¹⁾

₹ 5 bn

Offshore AUM⁽¹⁾

₹ 127 bn

Financials (Q3 FY25)

Total Revenue⁽⁵⁾

₹ 4.8 bn

Profit Before Tax

₹ 3.0 bn

Profit After Tax

₹ 2.2 bn

Customer & Distribution

Investor Folios

10.5 mn

MF Distributors

89,000+

Locations

300+

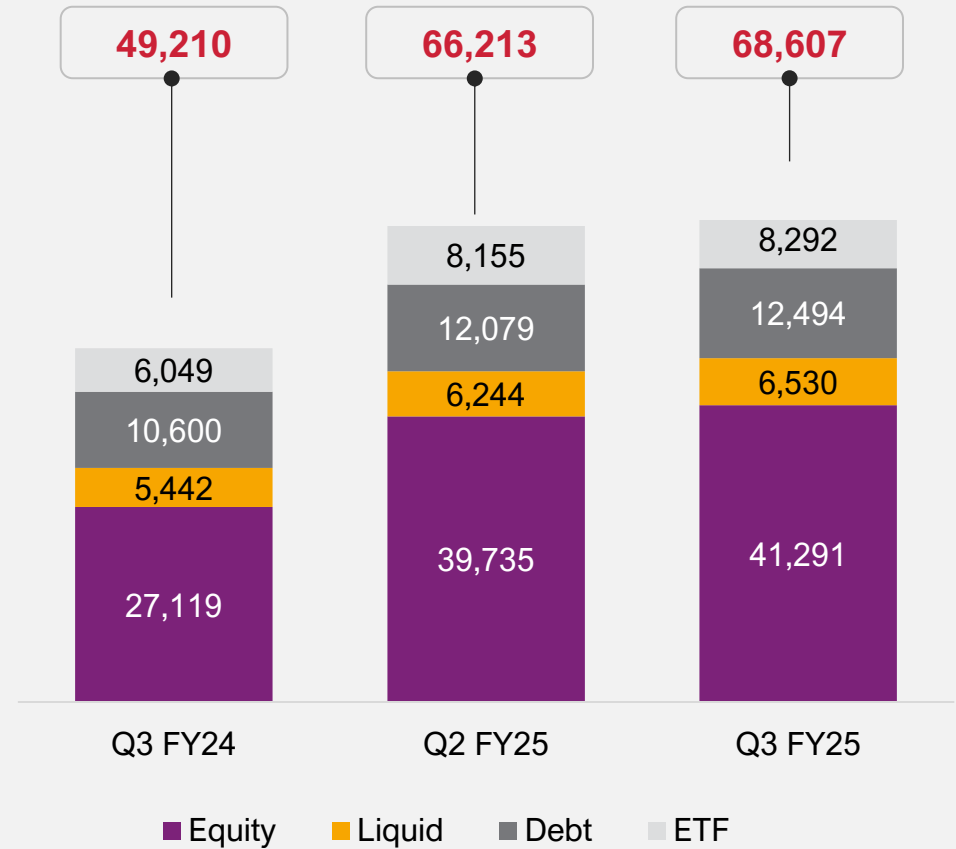
Digital Partners

130+

Industry Overview

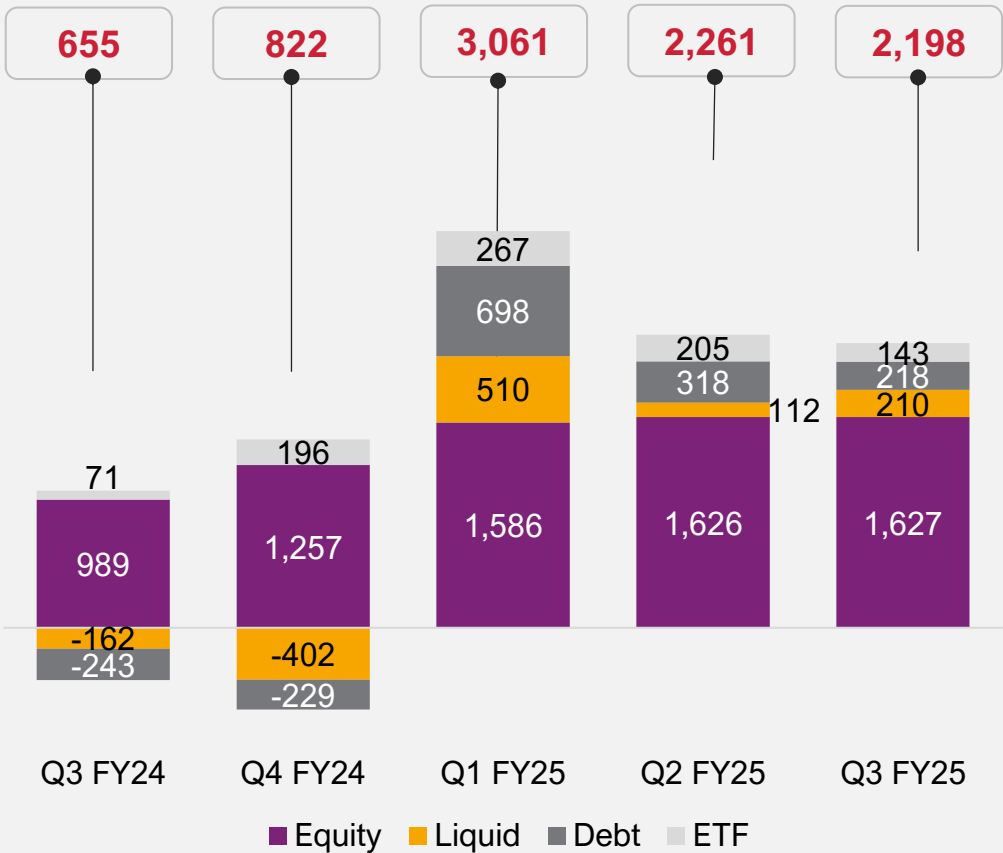
(INR billion unless otherwise stated)

QAAUM



Industry witnessed Q-o-Q AUM growth of 4% in Q3 FY25

Net Sales

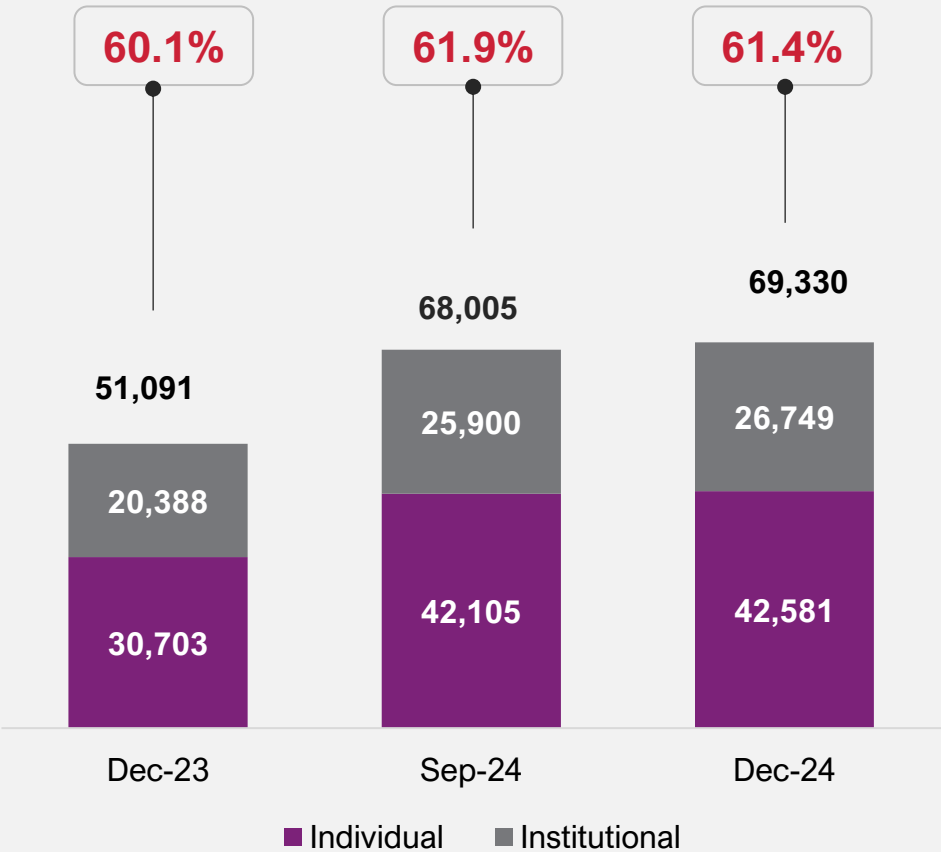


Industry witnessed consistent equity inflows in Q3 FY25

(INR billion unless otherwise stated)

Individual MAAUM

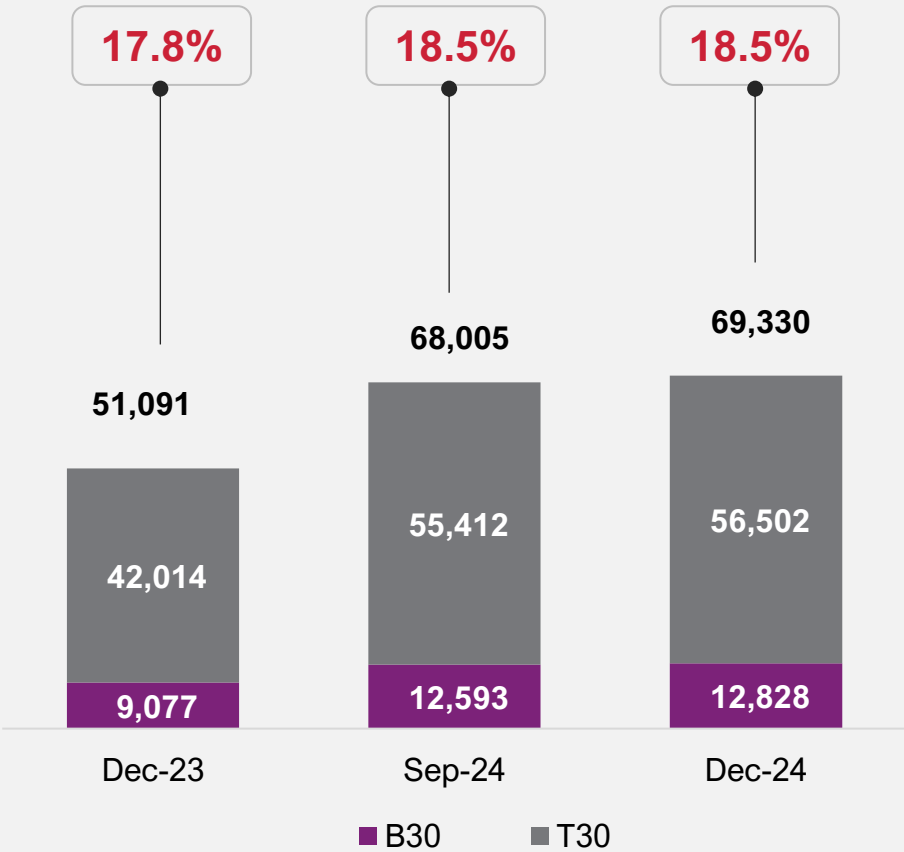
Individual Mix



Industry Individual AUM mix increased from 60.1% in Dec-23 to 61.4% in Dec-24

B30 MAAUM

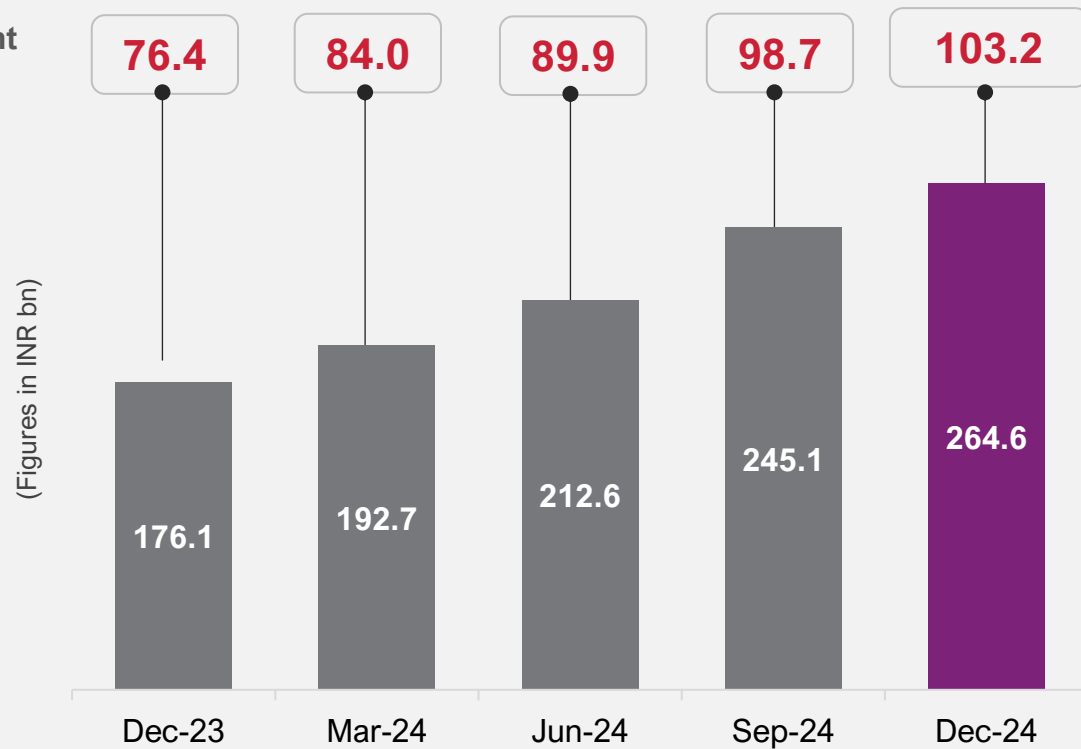
B-30 Mix



Industry B30 AUM mix increased from 17.8% in Dec-23 to 18.5% in Dec-24

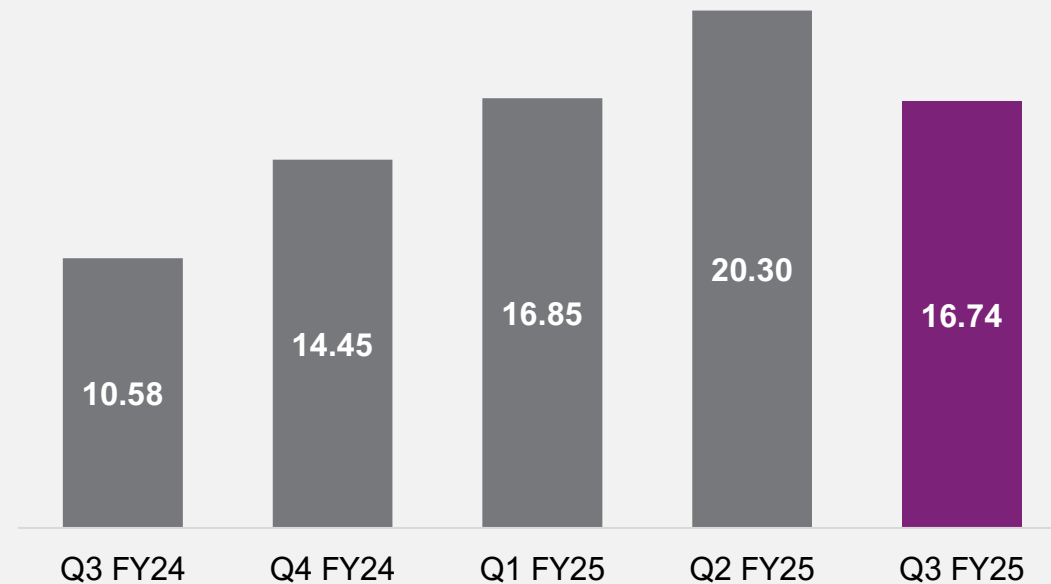
SIP Flows

Live Count
(mn)



Industry SIP Flows increased to INR 264.6 bn in Dec-24

New SIP registrations Count (mn)

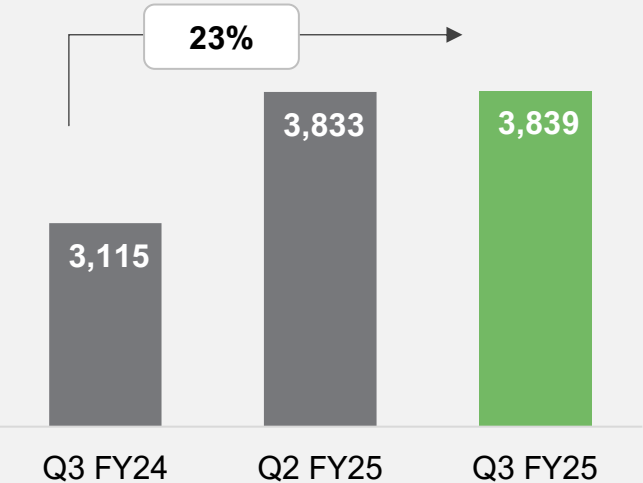


Industry new SIP registrations decreased to 16.74 mn in Q3 FY25

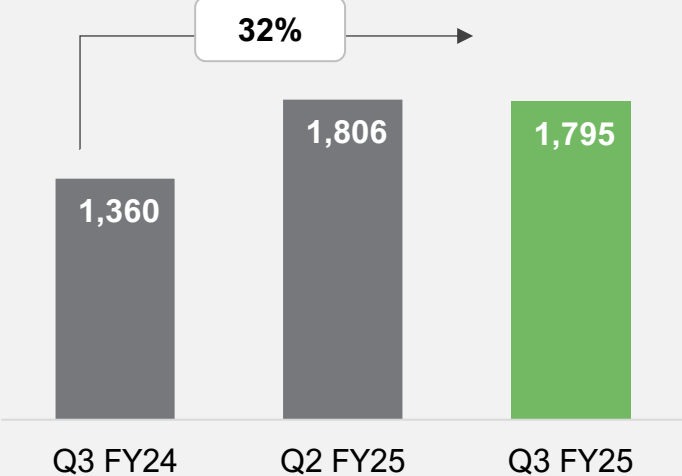
ABSLAMC Performance Overview

(INR billion unless otherwise stated)

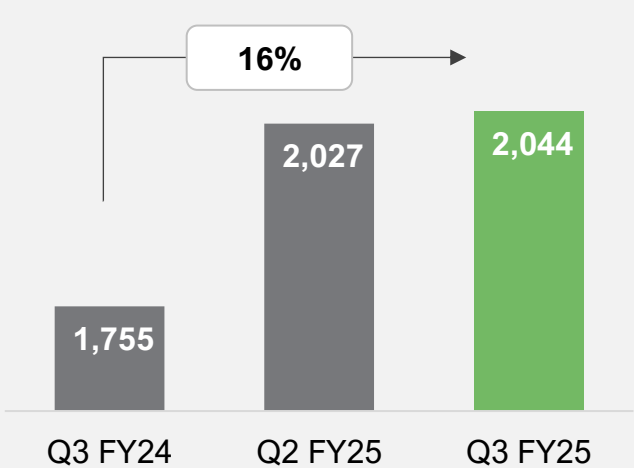
Mutual Fund QAAUM



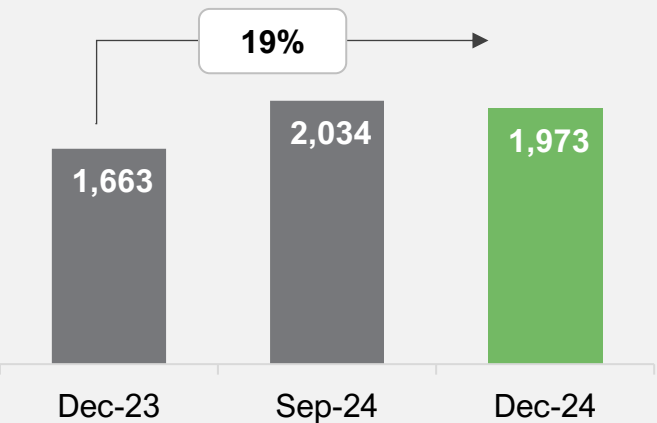
Equity QAAUM



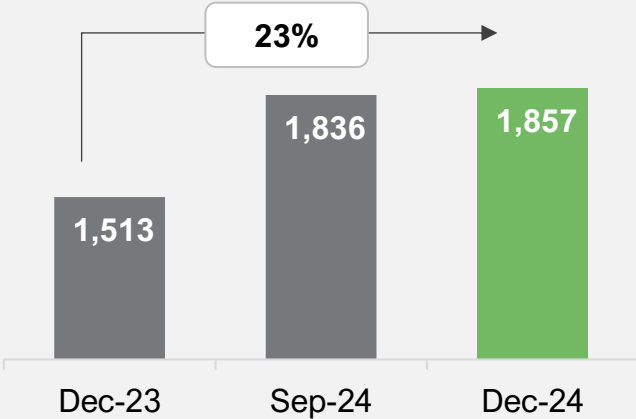
Fixed Income QAAUM¹



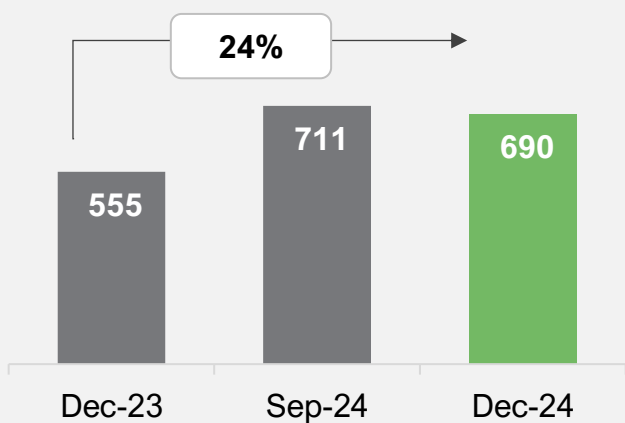
Individual MAAUM



Institutional MAAUM



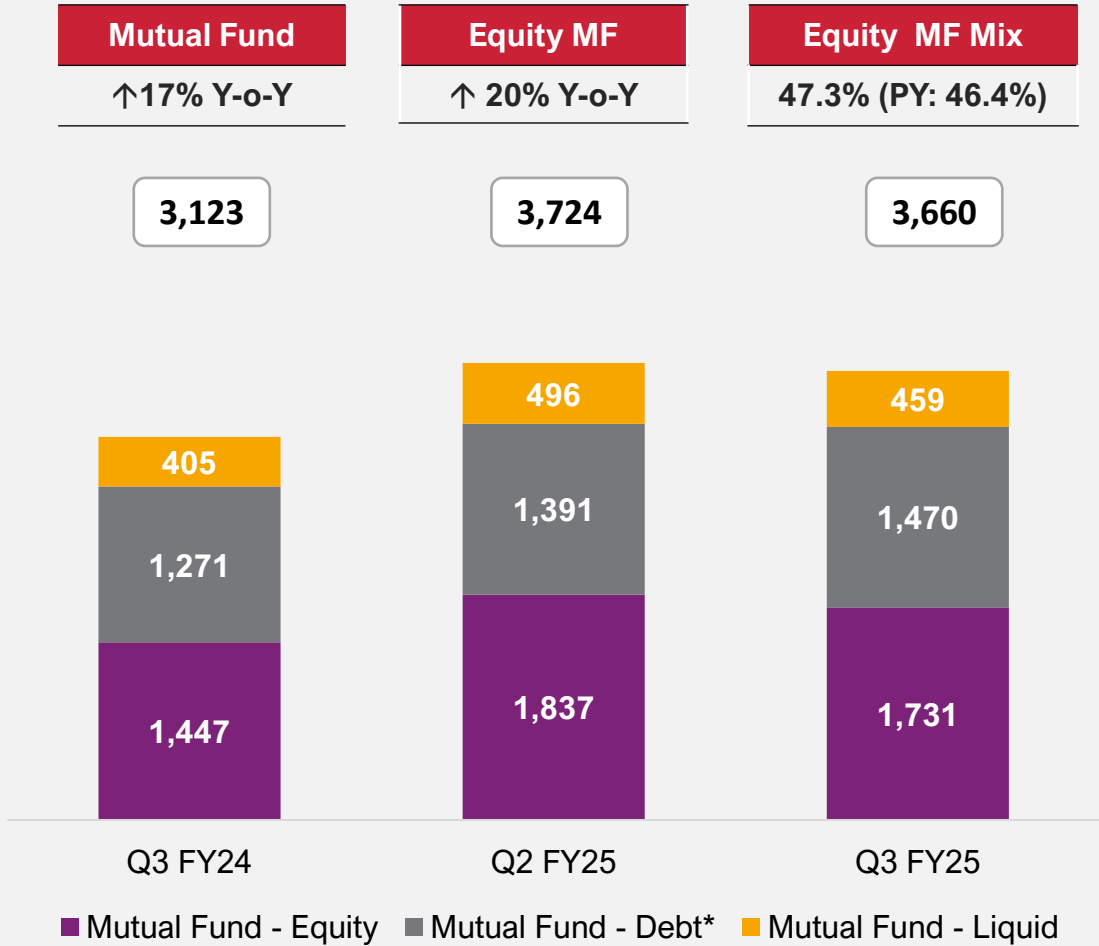
B-30 MAAUM



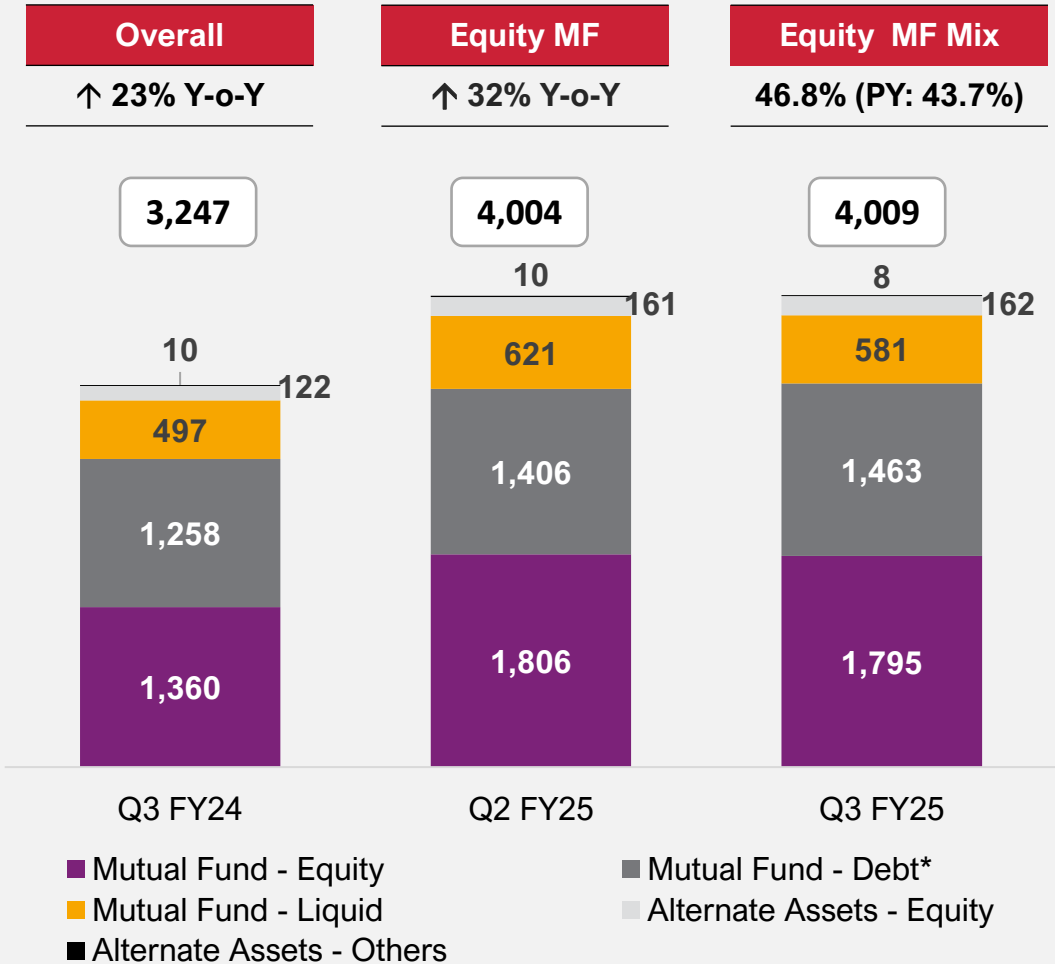
¹ Fixed Income QAAUM including ETF

(INR billion unless otherwise stated)

Mutual Fund Closing Assets under Management



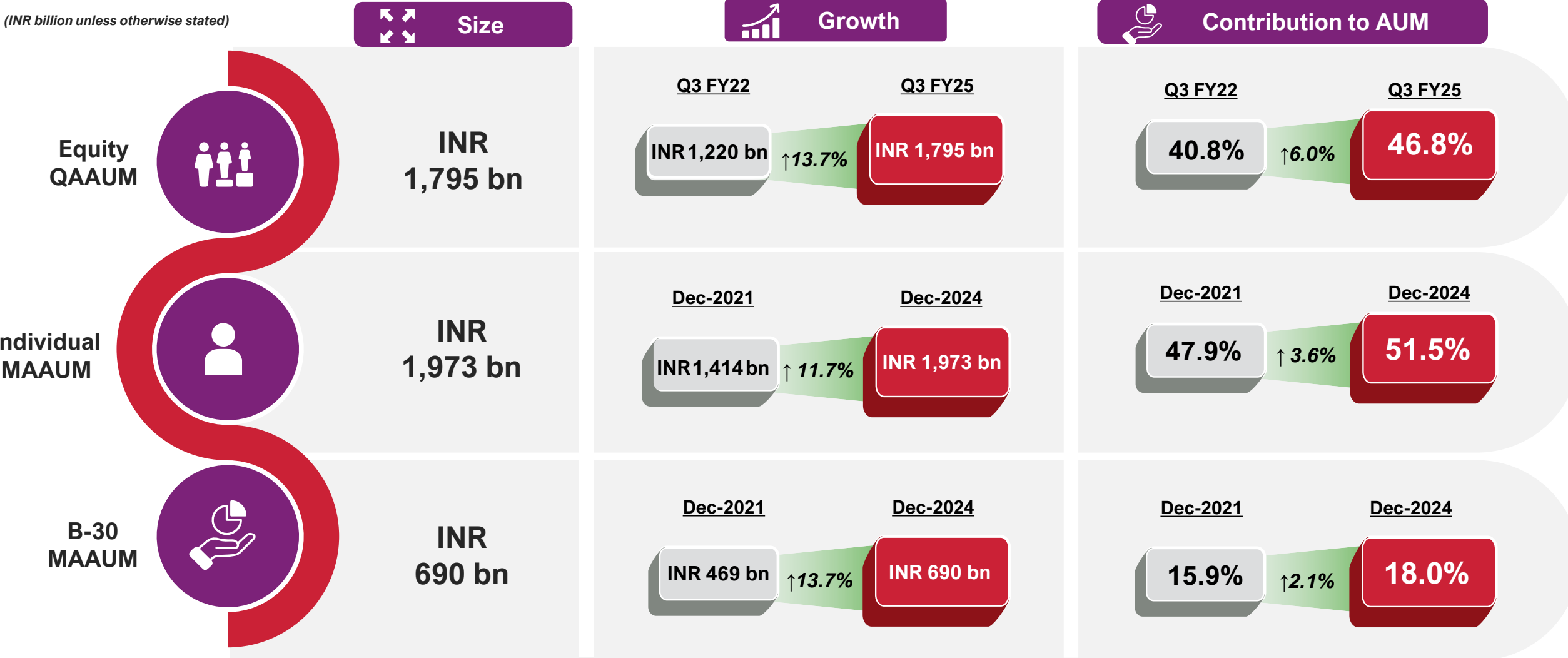
Overall Quarterly Average Assets under Management



*Mutual Fund-Debt including ETF

Strong retail franchise with **10.5 mn** folios¹

(INR billion unless otherwise stated)

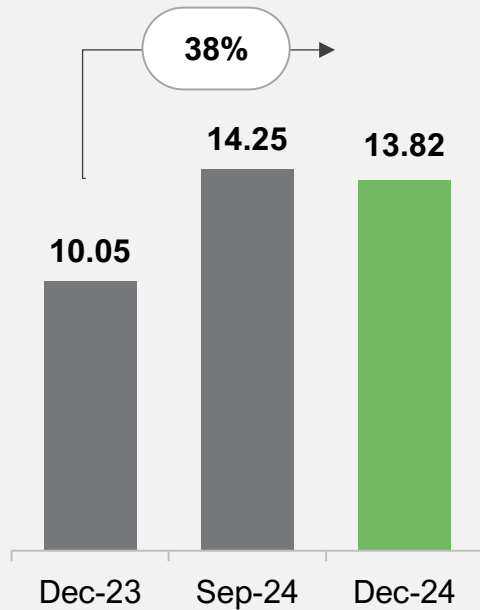


¹as of Dec 31, 2024

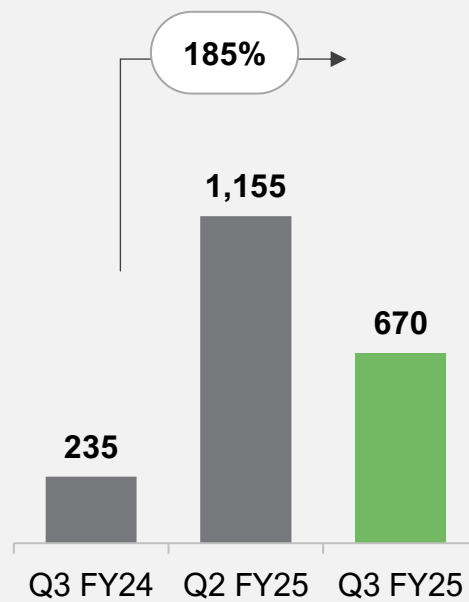
SIPs generates consistent inflows across market cycles

Building sustainable SIP Flows

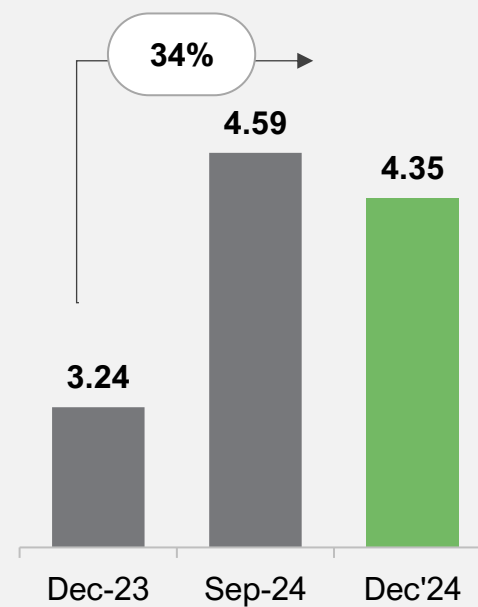
SIP¹ Flows (in INR bn)



New SIP¹ Registrations
Count ('000)

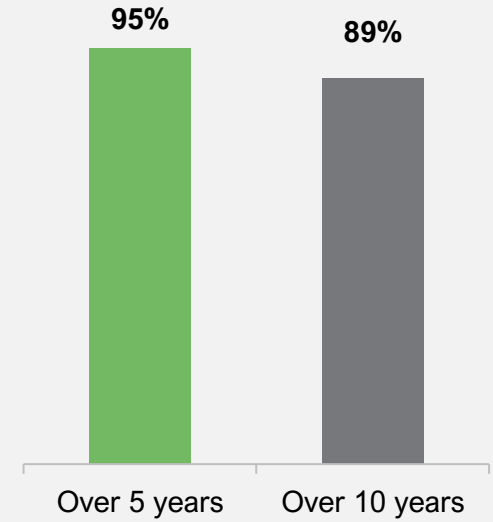


Number of Live
Outstanding SIPs¹ (mn)



Long Tenure SIP Book²

% Count of Total SIPs



¹ Includes STP ; ² Based on tenure at the time of registration of all live SIPs as on Dec 31, 2024

One of the largest empaneled
distributor base Servicing Investors across

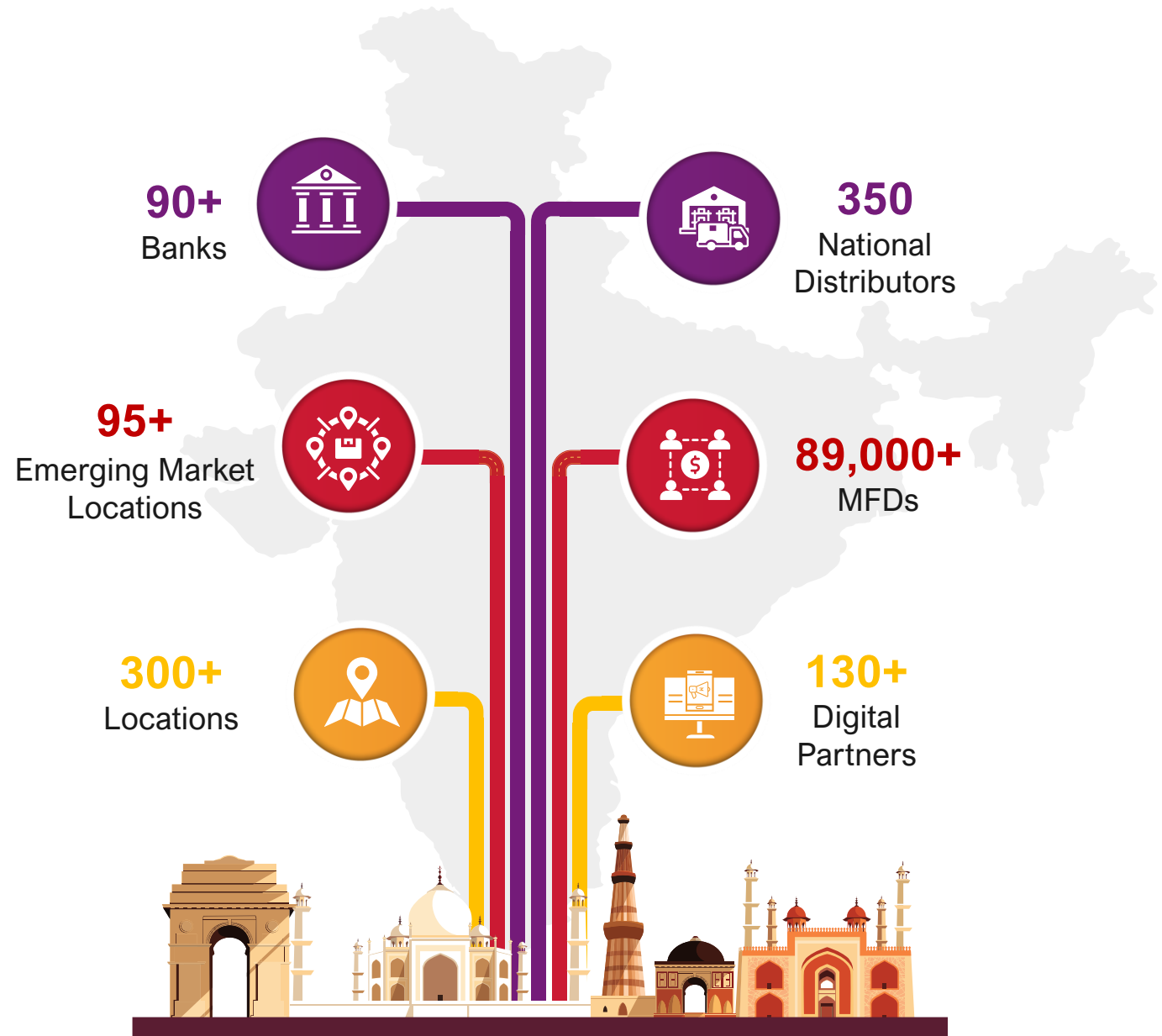
19,000+

Pan India pin codes

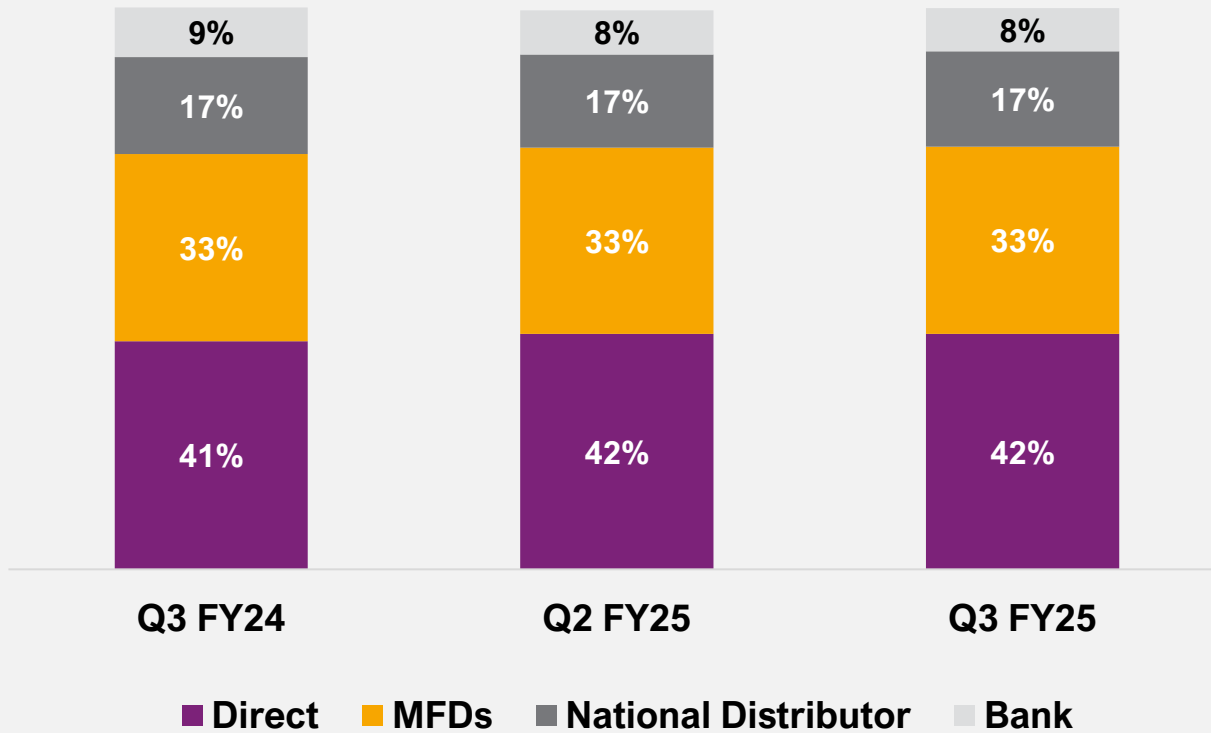


300+

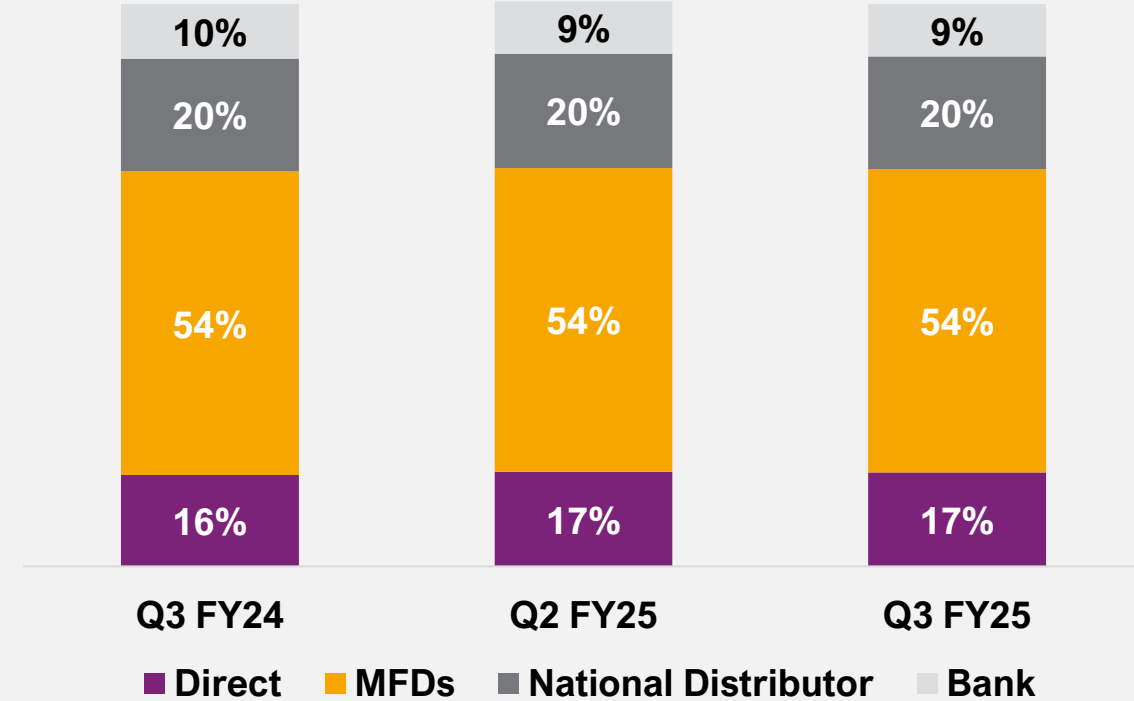
locations,
over 80% are in **B-30 cities**



Overall Asset Sourcing Mix¹



Broad-based sourcing of Equity Assets



Continue to expand distributor base and empaneled 8,000 + new MFDs in 9M FY25

¹ Excludes ETF

Lean model to expand into deeper markets



Direct

45+

Dedicated Persons

Provide personalized attention and tailored solutions to meet the unique needs and preferences of high-net-worth

Our service framework C.A.R.E (Customized, Analytics, Responsive, Effective) embodies personalized solutions, utilizing analytics and ensuring a responsive service experience for our esteemed customers.



Emerging Markets

95+

EM locations

Aim to tap into potential rural and emerging markets at an early stage to build early growth

Deepening product awareness through continuous engagement drives for both investors and distributors



Virtual Relationship Manager

4,800+

Distributors Activated¹

Special Focus on the New MFDs to help them achieve their financial goals.

Provide seamless onboarding experience on empanelment, customized skill-building programs, early bird offers and cutting-edge digital tools

Upgrade MFDs to high potential business partners and transfer to mainstream Retail Sales



Service to Sales

~ 221

Dedicated Service Persons

Service RMs engage effectively with investors and facilitate their investment decisions.

Identify opportunities for win back, retention and upsell



Sampark

8,000 +

Distributor Empaneled¹

Our distribution expansion initiative in empaneling and welcoming new distributors

Comprehensive distributor engagement plan is implemented, encompassing empanelment, activation, digital transactions and education.

 Size

 Growth

 Funds Launched/Pipeline

PMS/AIF



INR
38 bn

Q3 FY24

INR 27 bn

↑ 44%

Q3 FY25

INR 38 bn

Fund Raising underway
ABSL India Special Opportunities Fund
ABSL Structured Opportunities Fund II

Product Pipeline
ABSL Money Manager Fund

Offshore



INR
127 bn

Q3 FY24

INR 99 bn

↑ 28%

Q3 FY25

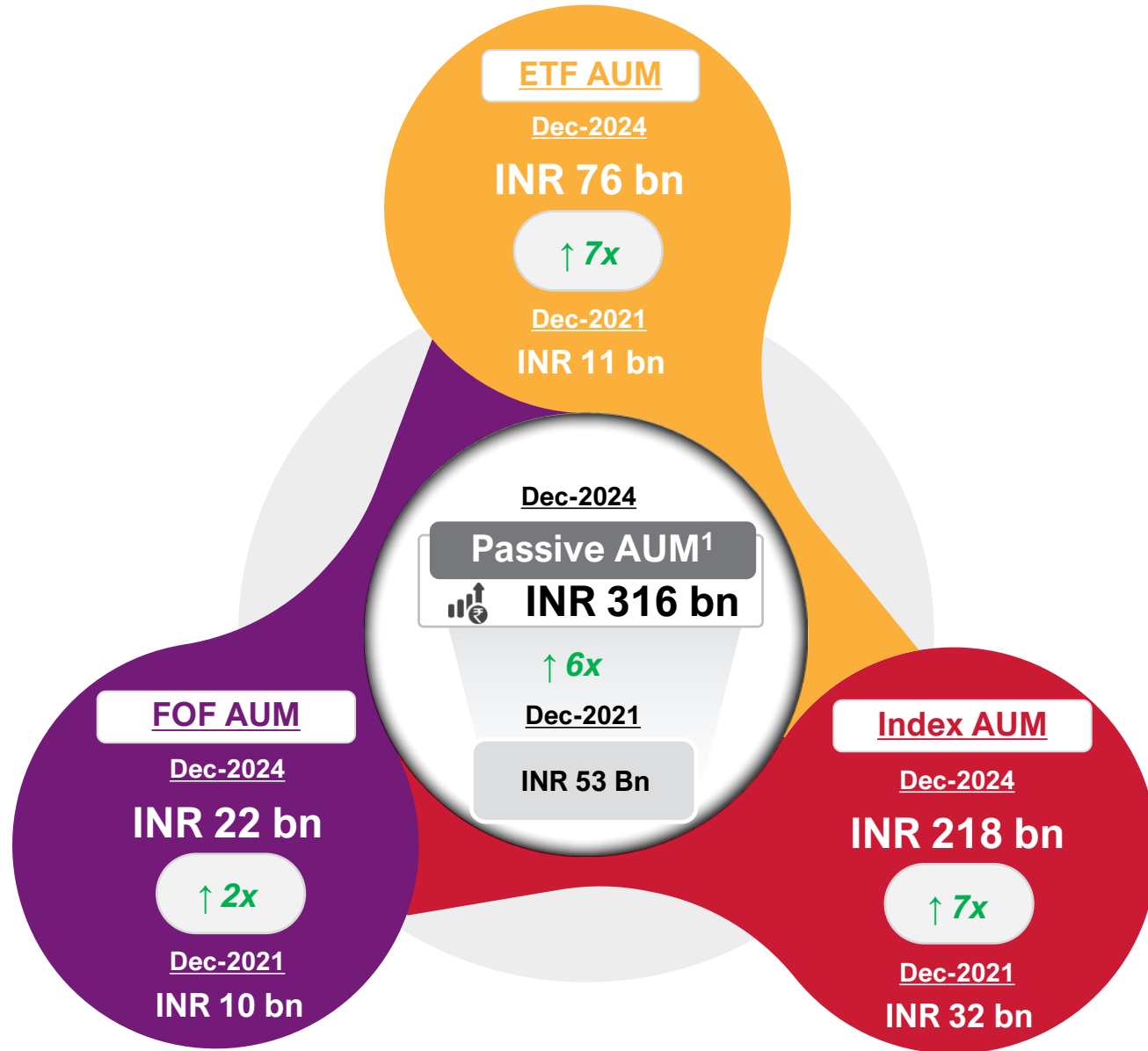
INR 127 bn

Fund Raising underway
ABSL Global EM* Equity Fund (IFSC)
ABSL India ESG Engagement Fund (IFSC)
ABSL Flexi Cap Fund (IFSC)
ABSL Global Bluechip Fund (IFSC)

Real Estate AUM¹ at INR 5 bn. Fund raising underway for “Aditya Birla Real Estate Credit Opportunities Fund”

¹QAAUM as on Dec 2024 *Emerging Market

Dec-24 unless stated otherwise



~10,68,000

Investor Folios serviced **5X** growth since Dec 2021



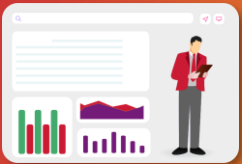
Rank 1

In Debt Index²



52 Products

Extensive product bouquet **2X** growth since Dec 2021



**ABSL MF
Web Platform**



**Investor
App**



**Active Savings
App**



**Lead and Drop
Cart nurturing**



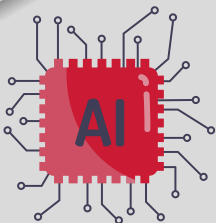
**One click SIP Registration
via UPI auto pay**



E KYC



**Digitization &
Data Structuring**



**AI /ML assisted My Mutual
Fund GPT**



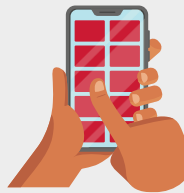
**Investor
Assets**



**Partner
Assets**



**Partner easy
Transaction Link**



**ARN hardcoded
Active Savings App**



Co-browsing services



**CAMS OTM will
be taken for SIP
/ Transaction**



Salary SIP



**ABSL MF
Partner Portal**



**Partner
App**



**API
Gateway**

Aim to educate existing and next generation of investors and distributors

Reached **12,67,000+ people** through conducting over **16,100+ training sessions**¹

SAMRIDDHI MAGAZINE



5.5 million+

passengers across 26 routes¹
Generated

5,00,000+

views on website

FIRST FINANCIAL LESSONS AND FIRST PAY CHEQUE



Partnered with

23 universities in association with
NISM² Reached over

45,460 students¹

NIVESH MAHAKUMBH PROGRAM



Viewership of

43,00,000+

INVESTORS HANGOUTS PROGRAM



159K active users¹ and over
27 million YouTube viewers¹

FOR HER - FINANCIAL EDUCATION



Customized engagements and
workshops to
**create women investors and
MFDs**

9 Million

Social Media Impressions¹

NIPUN LEARNING ACADEMY



**Offer customized
training modules**

and workshops to our channel
partners

Financial Performance

Statement of Profit & Loss Account

(INR million unless otherwise stated)

Particulars	Q3 FY25	Q2 FY25	Q3 FY24	Q-o-Q	Y-o-Y
Revenue from Operations	4,451	4,242	3,415	5%	30%
Employee Benefits Expense	877	894	794	-2%	11%
Fees and Commission Expense	124	120	87	3%	42%
Depreciation and Amortization	111	98	88	14%	27%
Other Expenses ¹	724	737	606	-2%	20%
Total Expenses	1,836	1,849	1,575	-1%	17%
Operating Profit	2,615	2,393	1,840	9%	42%
Other Income	384	958	795	-60%	-52%
Profit Before Tax	2,999	3,351	2,635	-11%	14%
Tax Expense	754	927	542	-19%	39%
Profit After Tax	2,245	2,424	2,093	-7%	7%

¹ Includes Finance Cost

Statement of Profit & Loss Account

(INR million unless otherwise stated)

Particulars	9M FY25	9M FY24	Y-o-Y
Revenue from Operations	12,559	9,876	27%
Employee Benefits Expense	2,663	2,366	13%
Fees and Commission Expense	349	251	39%
Depreciation and Amortization	301	246	22%
Other Expenses ¹	2,142	1,737	23%
Total Expenses	5,455	4,600	19%
Operating Profit	7,104	5,277	35%
Other Income	2,291	2,129	8%
Profit Before Tax	9,395	7,406	27%
Tax Expense	2,370	1,686	41%
Profit After Tax	7,025	5,720	23%

¹ Includes Finance Cost

Balance Sheet

(INR million unless otherwise stated)

Particulars	As at	
	31 st December 2024	31 st March 2024
Share Capital	1,443	1,440
Other Equity	33,538	30,248
Total Equity	34,981	31,688
Financial Liabilities	2,210	2,035
Non-financial Liabilities	1,770	1,296
Total Equity & Liabilities	38,961	35,019
Investments	34,587	31,222
Other Financial Assets	1,883	1,396
Non-financial Assets	2,491	2,401
Total Assets	38,961	35,019

1. The financial results have been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 - Interim Financial Reporting, notified under Section 133 of the Companies Act, 2013 read with Companies (Indian Accounting Standards) Rules, 2015, as amended from time to time, and other accounting principles generally accepted in India and in compliance with Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.
2. The Group is in the business of providing asset management services to Aditya Birla Sun Life Mutual Fund and portfolio management & advisory services to clients. The primary segment is identified as asset management services. As such, the Groups's financial results are largely reflective of the asset management business and accordingly there are no separate reportable segments as per Ind AS 108 - Operating Segment.
3. The Company, during the quarter ended 31st December, 2024 has allotted 1,67,440 Equity Shares face value ₹ 5 each, fully paid up, on exercise of options by eligible grantees, in accordance with the Employee Stock Option Schemes approved by the Company. As at 31st December, 2024, there were application money received towards 5,232 Equity Shares face value of ₹ 5 each, applied pending allotment. Also, Company has issued new 13,158 ESOPs at ₹ 830.80 & 2,068 PRSU at ₹ 5.00 which was approved by Nomination, Remuneration & Compensation Committee held on 18th December, 2024.
4. As per the Finance (No.2) Act, enacted in August, 2024, the indexation benefit for calculating long-term capital gains on Debt Mutual fund investments has been withdrawn and the capital gains tax rates have been revised. Consequently, the Deferred Tax Liability recognized by the Group on fair value gains on its investments as on 30th June, 2024 has increased by Rs.16.01 crores. This has led to additional charge on Group's Profit after tax for the period ended 30th September, 2024.
5. During the period ended December 31, 2024, the Company has paid a final dividend Rs. 13.50 per equity share (face value of Rs. 5 each) for the year ended March 31, 2024 as approved by its shareholders at the Annual General Meeting held on 8th August, 2024.
6. The above results have been reviewed by the Audit Committee and approved by the Board of Directors of the Company, at their meeting held on January 27, 2025. The results have been subjected to limited review by the statutory auditors of the Company.

Thank You

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