



Ref No. GIL/CFD/SEC/27/098/SE

3rd September 2026

BSE Limited
Scrip Code: 500300

National Stock Exchange of India Limited
Symbol: GRASIM

Sub: Corporate Dossier of Grasim Industries Limited ("the Company")

Dear Sirs/Madam,

Please find enclosed the Corporate Dossier of the Company.

The same is also available on our website www.grasim.com.

The above is for your information and record.

Thanking you,

Yours sincerely,

For Grasim Industries Limited

Neelabja Chakrabarty
Company Secretary and Compliance Officer
ACS - 16075

Encl: as above

Cc:

Luxembourg Stock Exchange
35A Boulevard Joseph II
L-1840 Luxembourg

Citibank N.A.
Depositary Receipt Services
388 Greenwich Street,
26th Floor, New York,
NY 10013

Citibank N.A.
Custodial Services FIFC,
11th Floor, C-54 & 55,
G Block, Bandra (East),
Mumbai - 400051

A PLAY ON INDIA GROWTH STORY



GRASIM CORPORATE PRESENTATION

September 2026





OUR PURPOSE

To enrich lives by
building dynamic and
responsible businesses
and institutions,
that inspire trust.

OUR VALUES



INTEGRITY



COMMITMENT



PASSION



SEAMLESSNESS



SPEED

THE ADITYA BIRLA GROUP



IN NUMBERS

US\$ 72 billion*

Conglomerate Revenue

US\$ 118 billion#

Consolidated Market Capitalisation

Presence in 20+ sectors

across 41 countries in 6 continents

41%

of revenues* outside India operations

600+

Global manufacturing (incl. RMC plants) footprint

2,27,000+

Employees*

300+ million

Loyal customer base (Including Vi Subscribers)

GLOBAL RANKING ACROSS KEY CATEGORIES



Cement^

#1



Aluminium Rolling

#1



Aluminium Recycling

#1



Carbon Black

#1



Cellulosic Staple Fibres

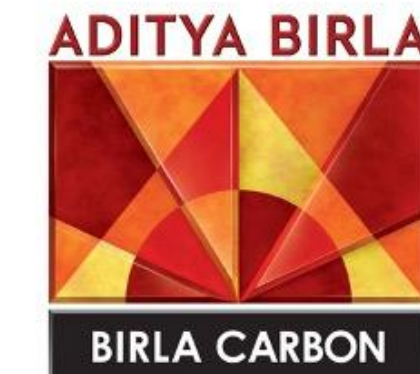
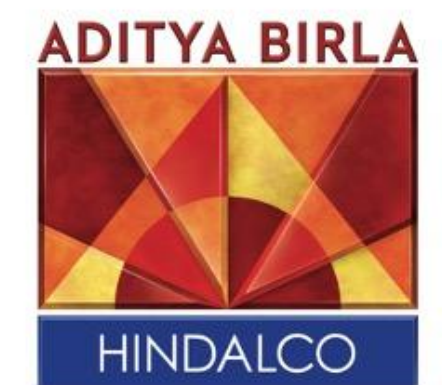
#2



Copper Rods^

#2

OUR KEY COMPANIES



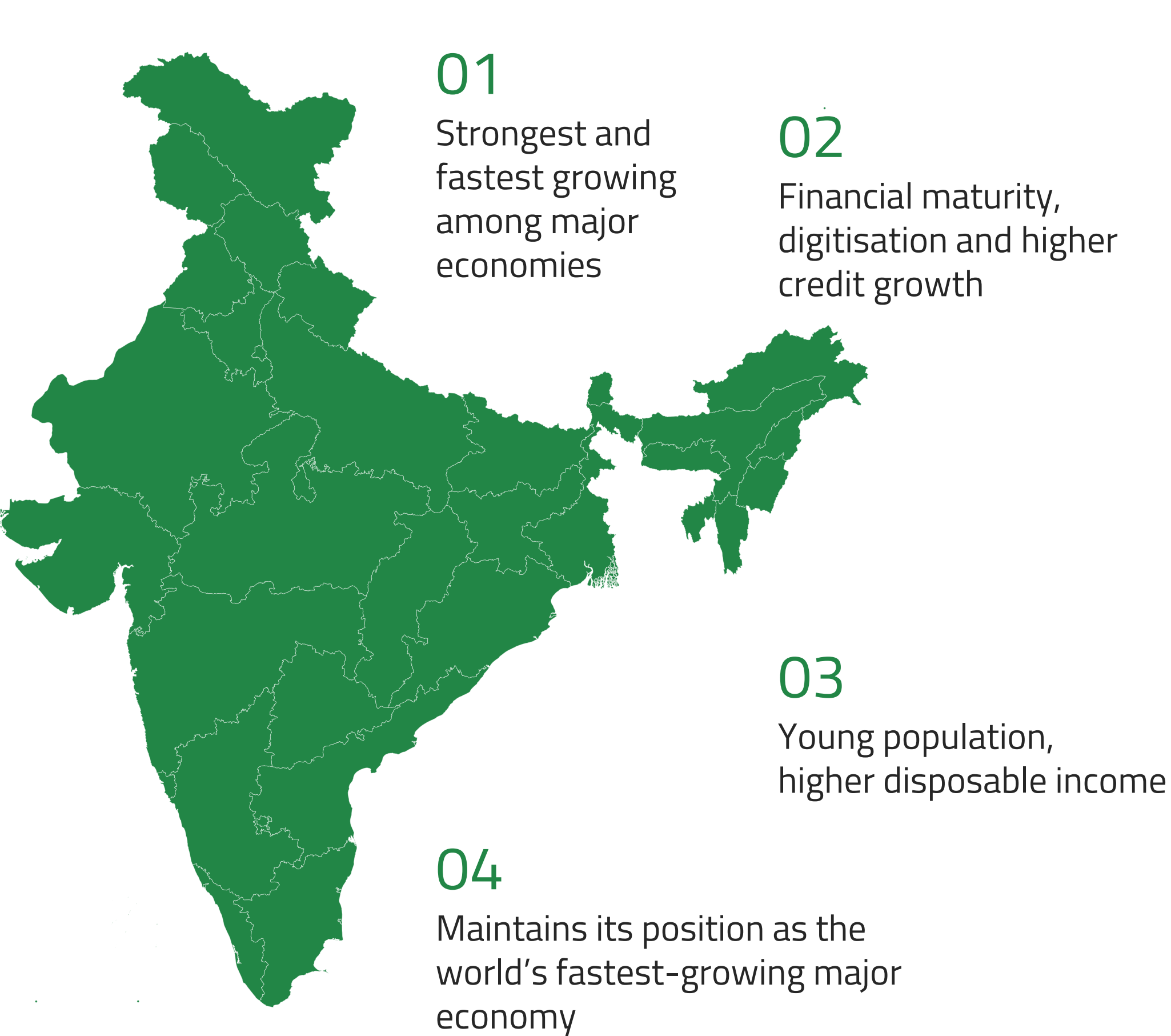
GRASIM'S LEADERSHIP IN GROWING ECONOMY



INDIA'S AMRIT KAAL

→

KEY FACTORS



INFRASTRUCTURE AND HOUSING DEMAND	👑 Cement Producer 👑 RMC Player 👑 Producer of White Cement based Putty
INCREASING FINANCIALISATION	Amongst largest^ well-diversified NBFCs
ASPIRATIONAL CONSUMPTION	#2 Decorative Paints* 👑 Cellulosic Fibres 👑 Linen Textiles
FOCUS ON MANUFACTURING GROWTH	👑 Chlor-Alkali 👑 Epoxy Polymers and Curing Agents
FAST GROWING RENEWABLE ENERGY SECTOR	4.4 GWp of renewable energy capacity (operational + under construction)
GROWING DIGITAL ECONOMY	B2B E-Commerce Platform powering smarter sourcing for Indian businesses

STRONGLOMERATE: KEY STRENGTHS



01

A LEGACY OF
VALUES AND
TRUST

79+ years
Operating history

02

TRACK RECORD
OF CREATING
LARGE GROWING
BUSINESSES AND
BRANDS

~5 times
Revenue growth
over the past
decade

03

DIVERSIFIED
BUSINESSES
WITH STABLE
CASHFLOW
GENERATION

**Positive
cash flow***
in 9 out of the
last 10 years

04

SUSTAINABLE
MANUFACTURING

**Increasing
share**
of renewable
power and
reduction in
freshwater
consumption

05

DIVIDEND
DISTRIBUTION

63+ years
of consistent
Dividend
Distribution

06

STRONG BALANCE
SHEET WITH
"AAA/STABLE"
RATING

0.28x
Consolidated
Debt@ / Equity

07

VALUE CREATION

~1.6x
Outperformance#
in stock returns vs.
benchmark^ over
the past decade

VALUE CREATION STRATEGY



PILLARS OF OUR STRATEGY



BUSINESS LEADERSHIP



Maintain leadership position in all our businesses

INNOVATION



Focus on innovation in products and processes

SUSTAINABILITY



Eco-friendly products and responsible manufacturing

CAPITAL ALLOCATION



Investments in core and high growth businesses

COST LEADERSHIP



Continuous cost optimisation

KEY CONSOLIDATED FINANCIAL HIGHLIGHTS - FY26

₹1,75,431 Cr

Revenue

₹25,872 Cr

EBITDA

₹5,208 Cr

PAT[^]

LEADERSHIP ACROSS BUSINESSES



BUILDING MATERIALS

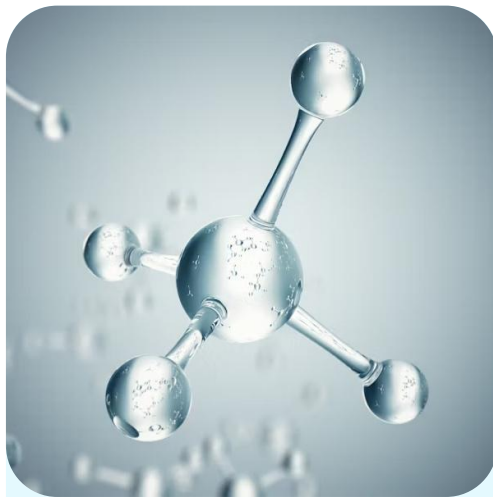
OTHER BUSINESSES



CELLULOSIC FIBRES

Leading producer of Cellulosic Fibres@, fastest-growing sustainable Fibres in India

Focus on Specialty Products



CHEMICALS

Committed to maintain market leadership in Chlor-Alkali, Chlorine Derivatives and Specialty Chemicals*

Grow Chlor-Alkali with integrated Chlorine Derivatives Portfolio



CEMENT

UltraTech: India's largest selling cement brand and largest cement player globally (ex. China)

Largest domestic manufacturer of RMC, Leading player of White Cement & Cement Based Putty



DECORATIVE PAINTS

2nd largest manufacturing capacity of decorative paints in India

Offering superior products and experience across all segments of Decorative Paints



B2B E-COMMERCE

Digital procurement for wide range of product category with end-to-end solutions

Assured product quality, guaranteed delivery, competitive pricing and Financing solutions



FINANCIAL SERVICES

Aditya Birla capital: Leading financial services conglomerate

Offering financing, protecting, investing and advisory services



TEXTILES

Premium sustainable textile products: linen, wool and cotton fabrics

Premium retail brand 'Linen Club' operating 240+ EBOs^ and 9,300+ MBOs^ on pan-India basis



RENEWABLES

Aditya Birla Renewables: Presence in clean energy generation i.e. solar, wind and hybrid power

Fulfilling renewable energy demand of group companies and power utilities



INSULATORS

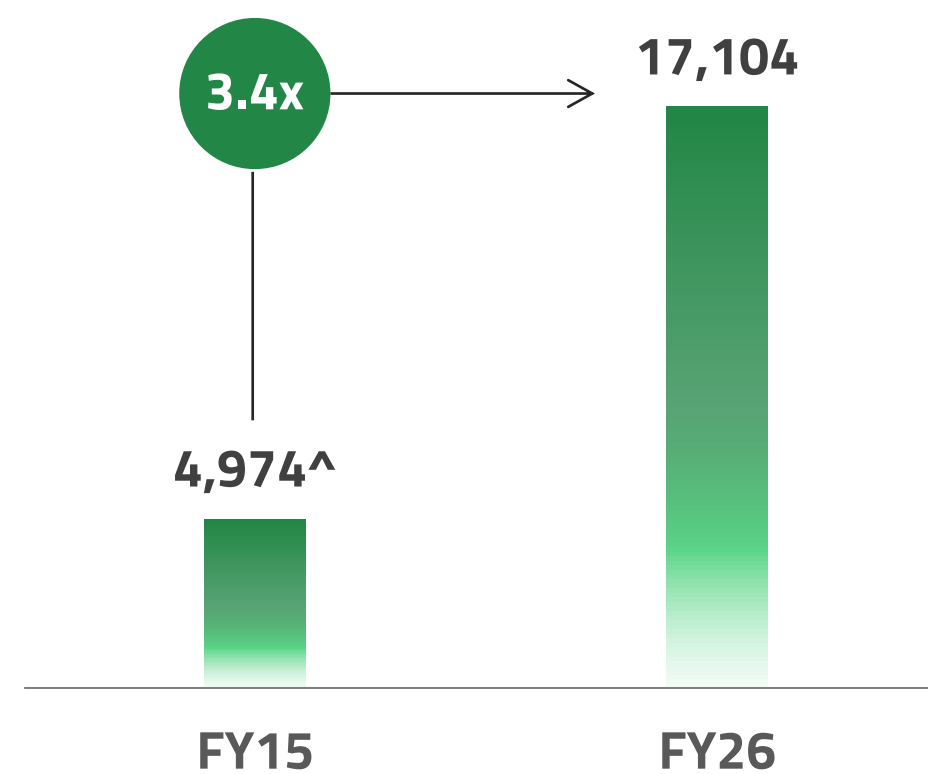
Leading manufacturer of complete range of porcelain and composite insulators, serving domestic and global transmission and distribution markets

TRACK RECORD OF CREATING LARGE BUSINESSES & BRANDS

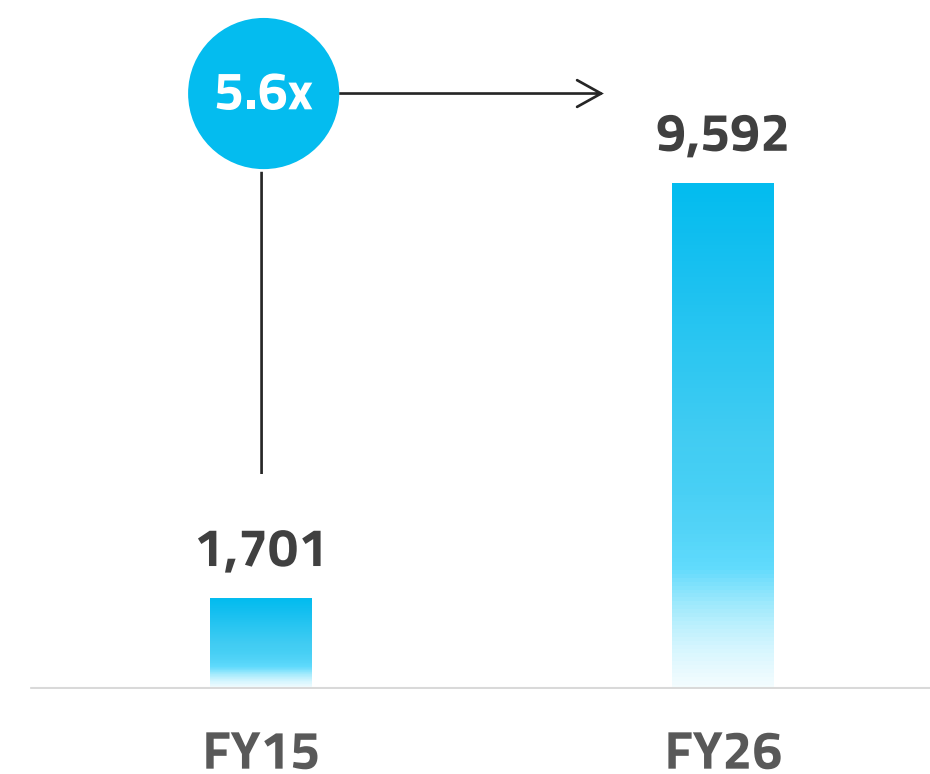


REVENUE (in ₹ Cr)

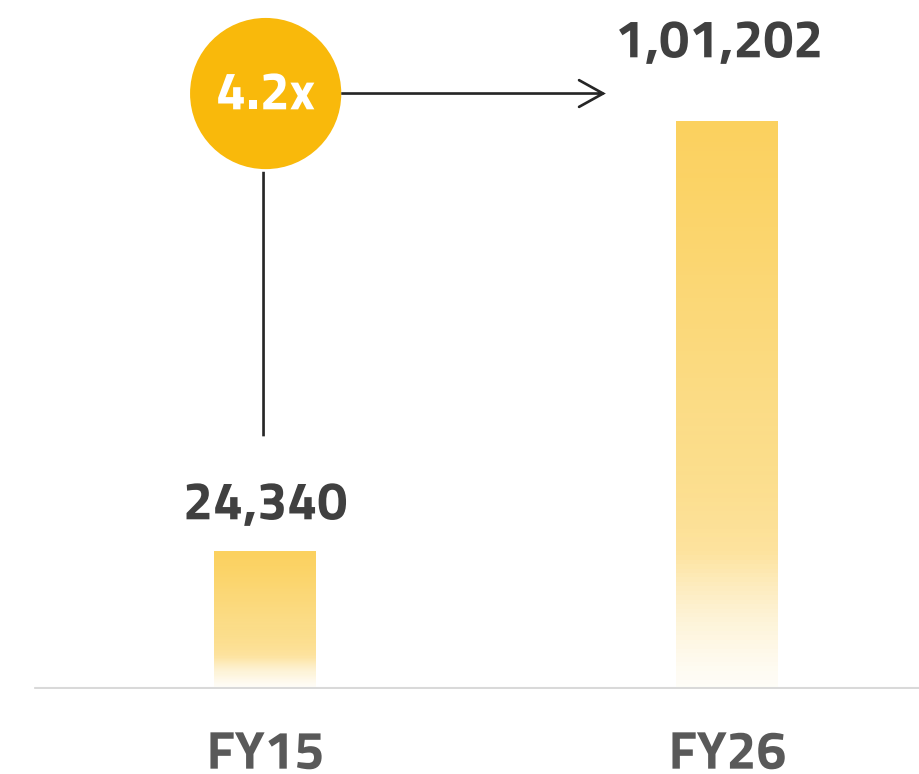
CELLULOSIC FIBRES



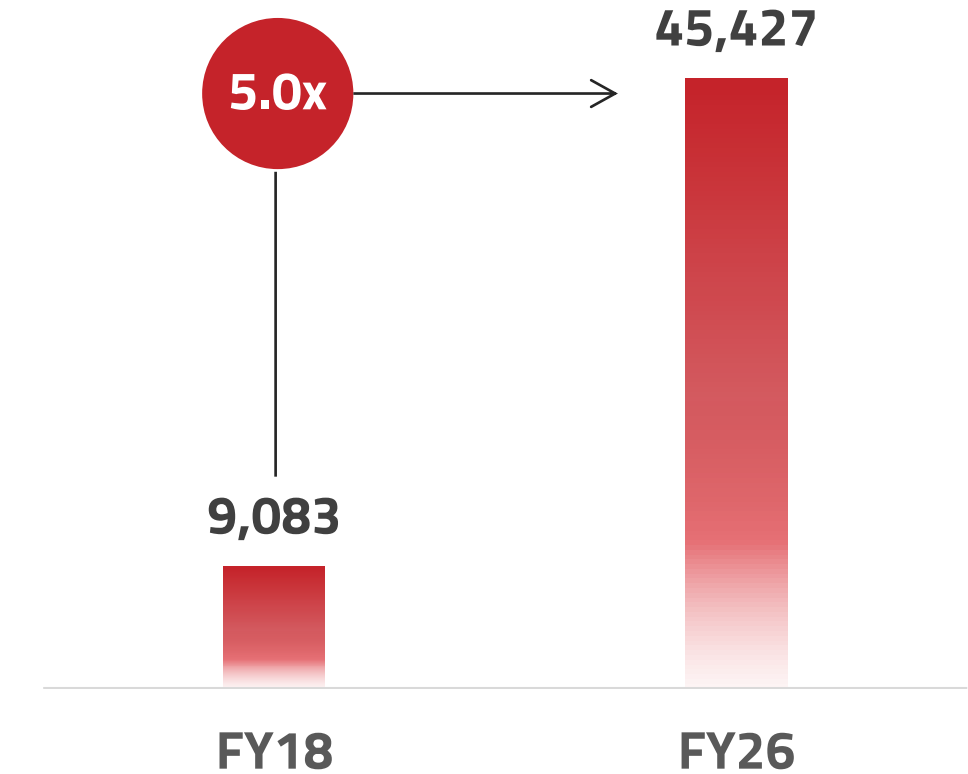
CHEMICALS



BUILDING MATERIALS



FINANCIAL SERVICES*



OUR LEADING BRANDS



R&D AND INNOVATION



WORLD CLASS R&D FACILITIES

1

Corporate R&D Centre

5

R&D Centres
(Cellulosic Fibres)

2

R&D Centres
(Chemicals)

1

R&D Centre
(Paints)

KEY STRENGTHS

- ◆ **Focused Innovation across Businesses**
R&D focus on the entire value spectrum
- ◆ **Competent R&D Team**
265+ qualified and experienced researchers
- ◆ **Intellectual Property Rights**
Patent applications: ~79; Patents granted: ~26
- ◆ **R&D Expenditure**
Spent ~₹500 Cr over the last three years

COMMERCIALISED A VARIETY OF HIGH-VALUE PRODUCTS

CELLULOSIC FIBRES



Traceability of Pulp source
from FSC certified
sustainable forests



Eco-friendly Cellulose Fibre
from in-house lyocell
technology

SPECIALTY CHEMICALS



Primary building blocks
for formulated products
in Construction, Coating,
Composite industries



Recyclamine® A
Breakthrough Technology for
Truly Recyclable Composites

DECORATIVE PAINTS



Scuff Resistance



99 stains resistance



15% higher coverage



Spatter resistance

SUSTAINABLE BUSINESS PRACTICES AND INITIATIVES



ENVIRONMENT

53%

Recycled Water to Freshwater Consumption

24%

Renewable Power Share (by capacity^)

- 95% of total waste is recycled, reused and recovered
- Committed to achieving net-zero emissions by 2050
- Sourcing pulp from forests that are responsibly managed, in line with FSC®, SFI®, and PEFC™ standards
- Zero Liquid Discharge (ZLD) system operational at 15 units, driving zero discharge and higher water recyclability

SOCIAL

1.26 million

Lives touched (FY26)

14%

YoY reduction in LTIFR#

- Sustainable Livelihood, Health and Education initiatives for community development around our manufacturing sites
- Driving diversity and inclusion initiatives across all our businesses
- Enhancing stakeholder engagement
- Ensuring a safe and inclusive work environment

GOVERNANCE

62

Average Age of Board Members (FY26)

100%

sites are IMS Certified*

- Robust legal compliance framework maintaining ethical and transparent corporate governance standards
- Board oversight on Risk and Sustainability with dedicated committee comprising of independent directors and senior executives
- Safeguarding information security and ensuring data privacy

SUSTAINABILITY RATINGS

S&P Global

©S&P Global 2026.

Grasim Industries Limited
Construction Materials

**Sustainability
Yearbook Member**

Corporate Sustainability
Assessment (CSA) 2025

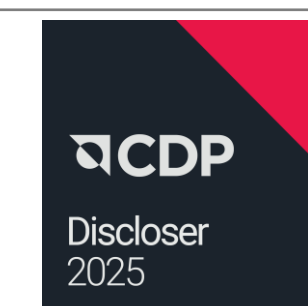
71/100

Score date
February 11, 2026

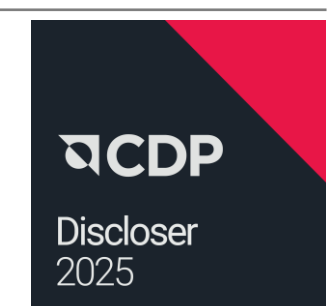
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Climate Change
Rated B



Water Security
Rated B



Forest
Rated B

MSCI
ESG RATINGS

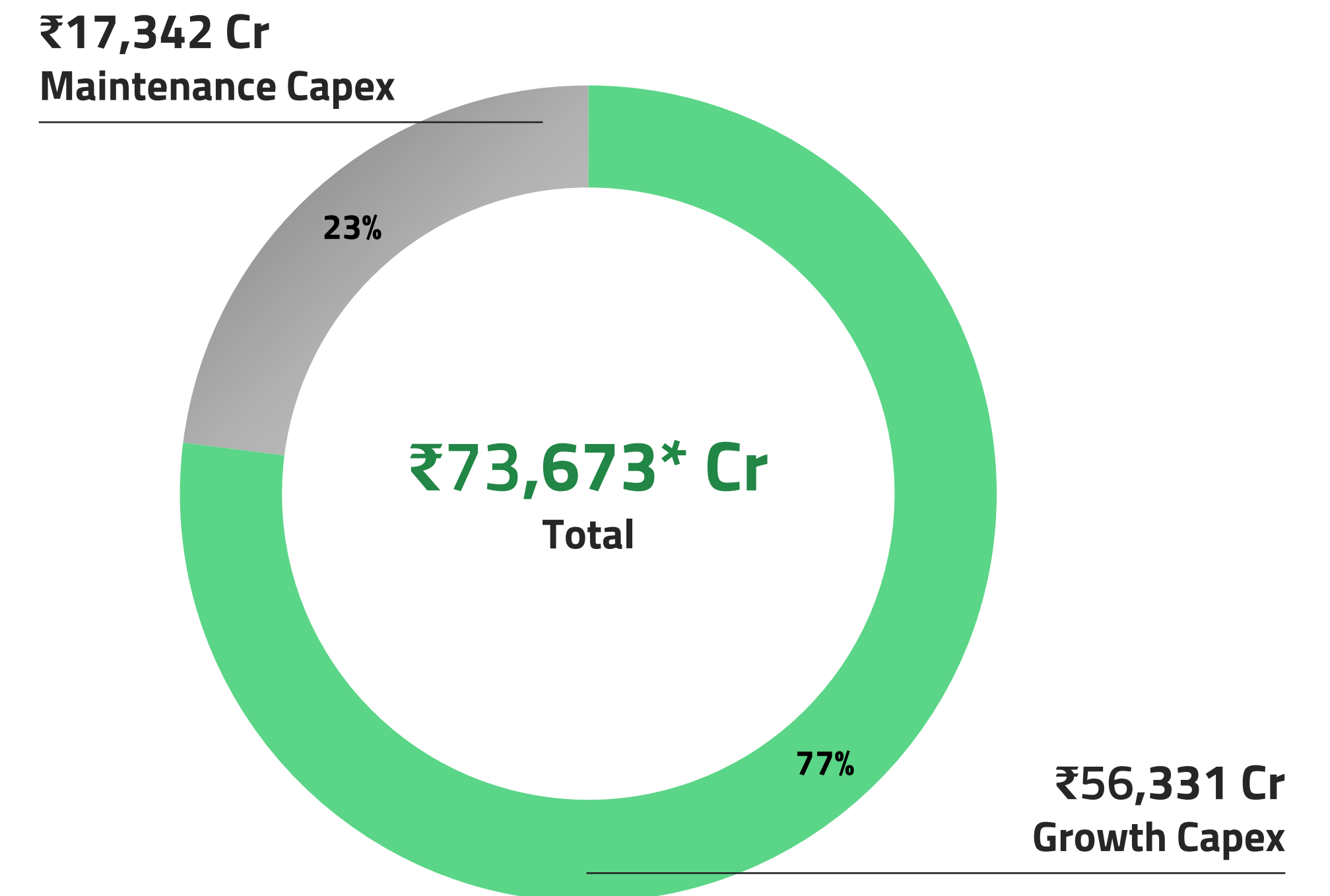
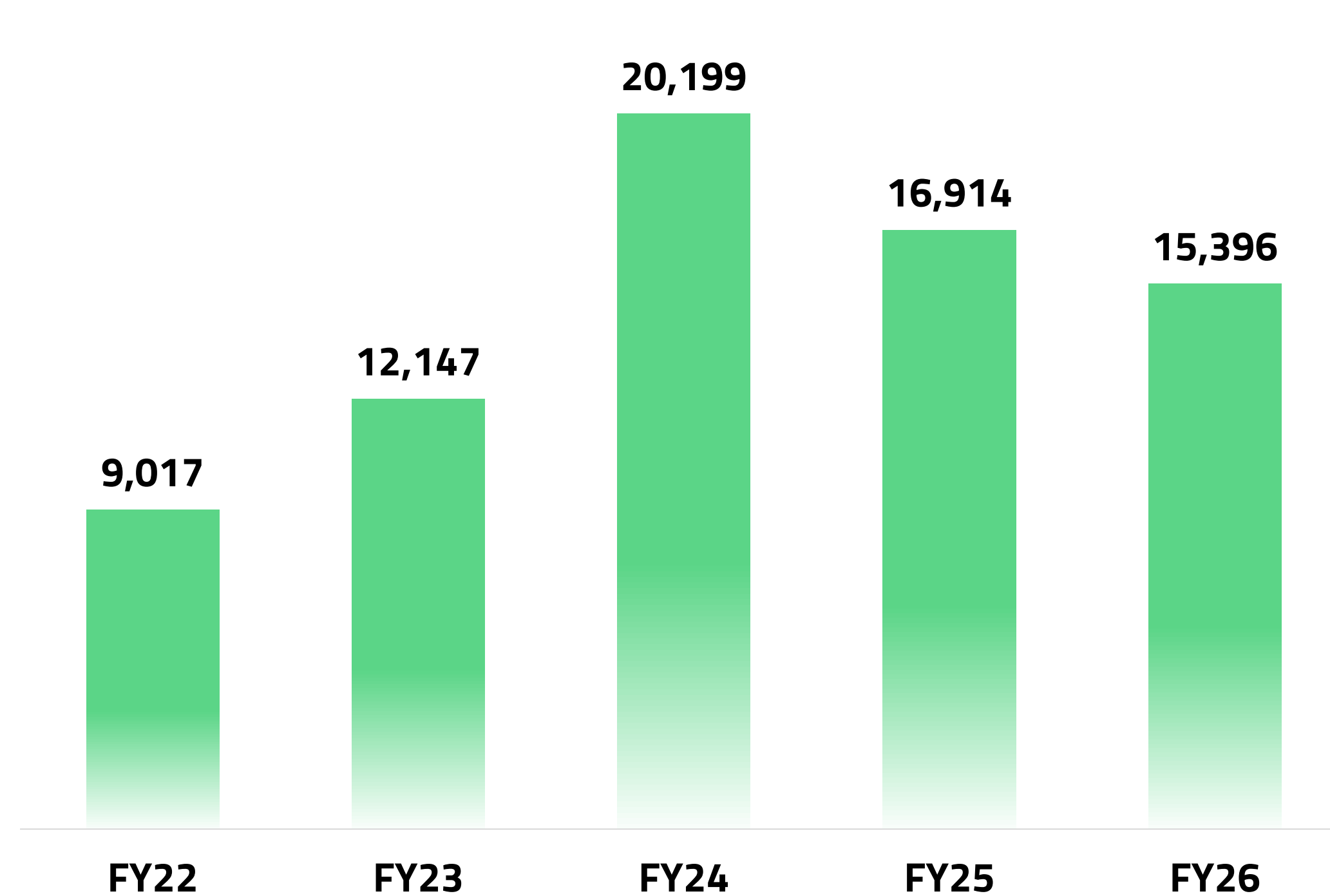


CCC B BB **BBB** A AA AAA

CAPITAL ALLOCATION: FOCUS ON GROWTH



CONSOLIDATED CAPEX# (in ₹ Cr)



COST LEADERSHIP



CELLULOSIC FIBRES

◆ Strong Backward Integration

Caustic, pulp, power and steam

◆ Cost Competitiveness

Driven by improved consumption norms, process discipline, and simplified operating models

◆ Innovations

Continuous improvements in yields and product quality through inhouse innovations

CHEMICALS

◆ Electrical Power

Increasing renewable share to 45% by exit of FY27

◆ Chlorine Integration

Cost reduction by increasing production of chlorine derivatives

◆ Strategic Partnership

Building strategic relationships with key value chain partners

PAINTS

◆ Manufacturing Automation

Right size plants with high level automation and lean systems

◆ Backward Integration

Integrated manufacturing for key inputs: Emulsions and Resins

◆ R&D

In-house R&D capability for original polymer chemistry and superior paint formulation

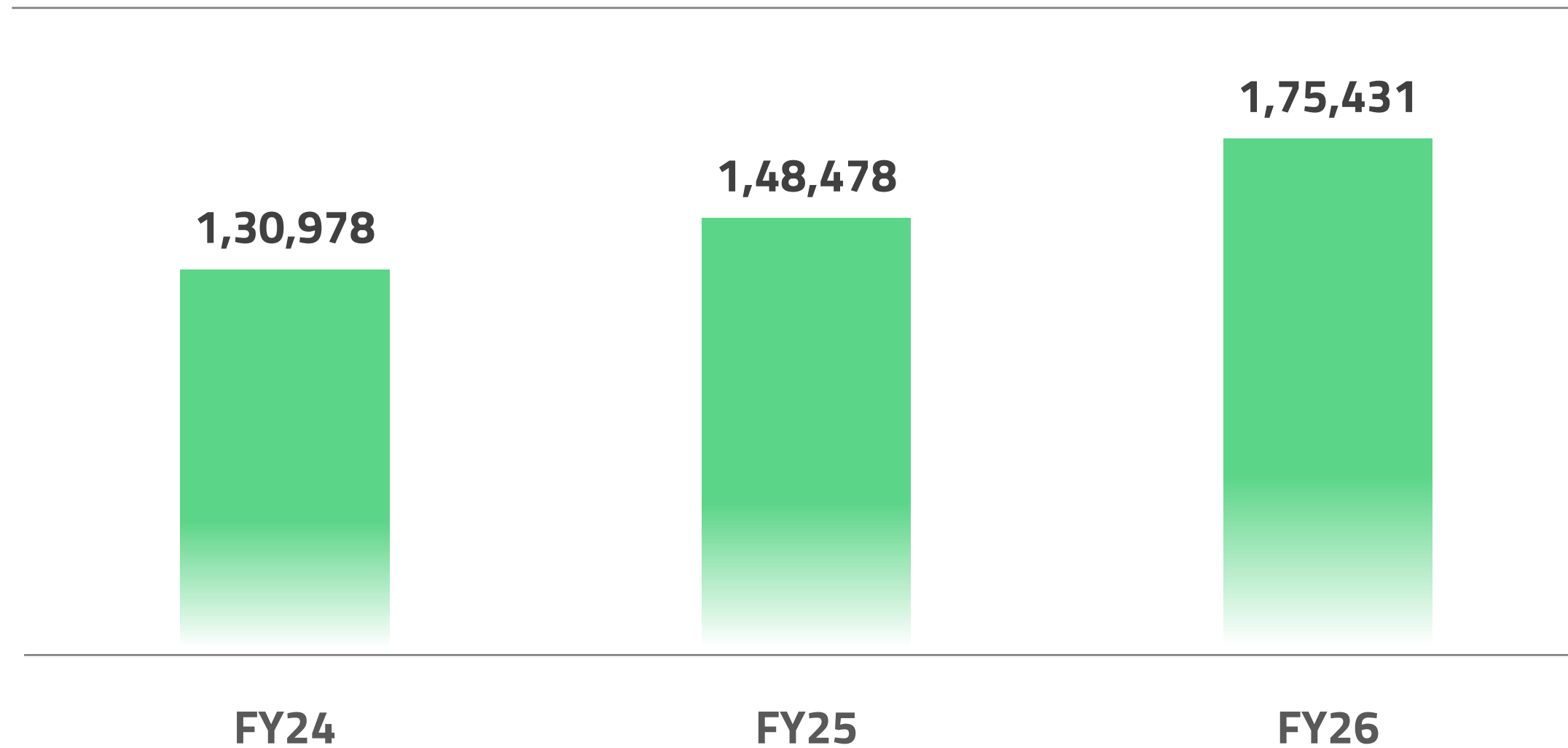
FINANCIAL HIGHLIGHTS



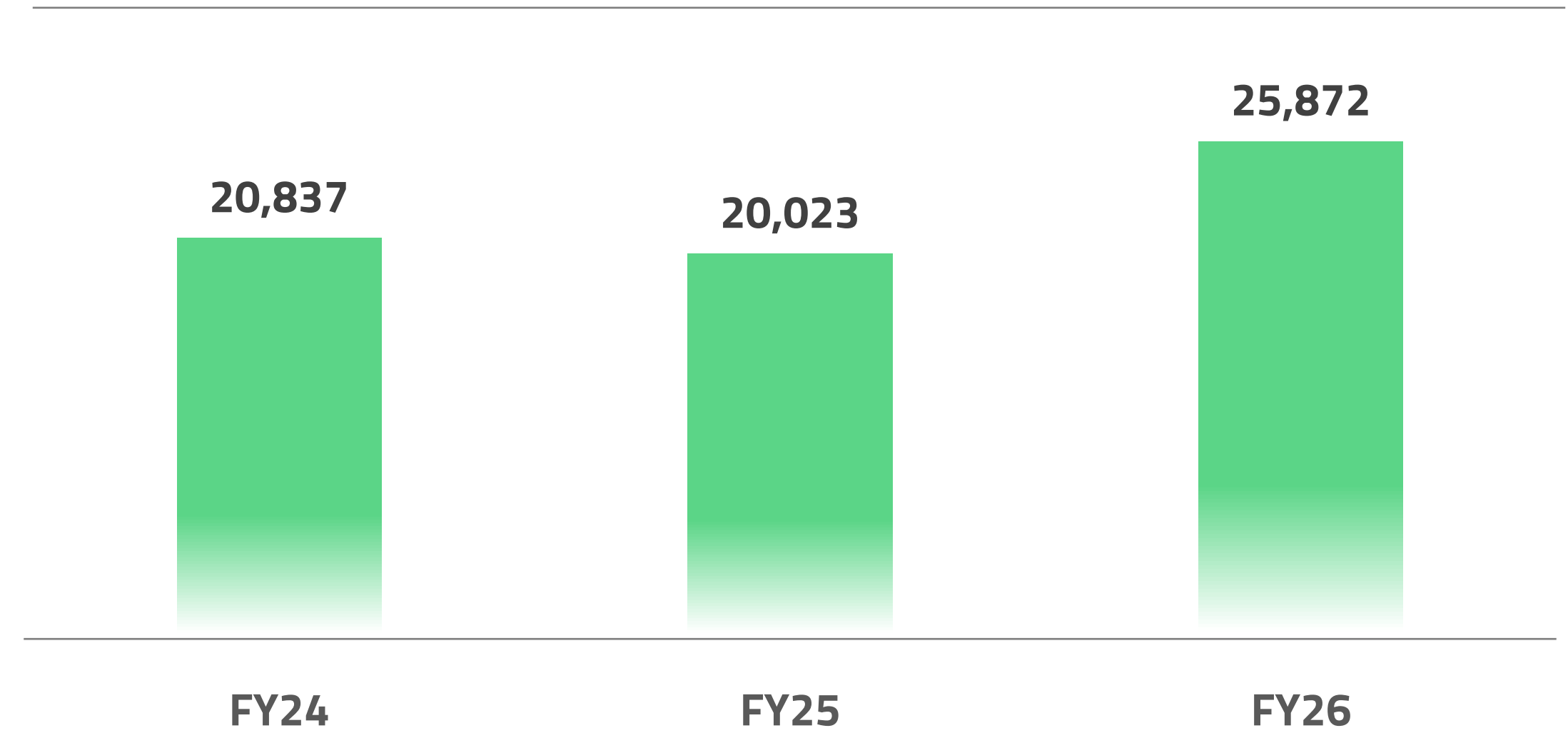
TRACK RECORD OF CONSISTENT GROWTH



REVENUE (in ₹ Cr)



EBITDA (in ₹ Cr)



✦ Revenue growth driven by strong all-round performance across its diversified businesses portfolio

✦ EBITDA growth driven by revenue-led growth and cost efficiencies across businesses

CONSISTENT GROWTH LEADING TO STRONG FINANCIALS



Particulars	As on 31 st Mar 2024	As on 31 st Mar 2025	As on 31 st Mar 2026
Net Worth (₹ crore)	88,652	97,509	1,03,469 [^]
Debt - Equity Ratio	0.97x	1.16x	1.32x
Total Debt to Total Assets	0.33x	0.37x	0.39x
Debt* - Equity Ratio	0.19x	0.29x	0.28x
Net Debt* (₹ crore)	15,436	35,402	36,915

✦ Consolidated Net Debt* to EBITDA stood at 1.43x as on 31st Mar 2026 against 1.77x as on 31st Mar 2025

CELLULOSIC FIBRES



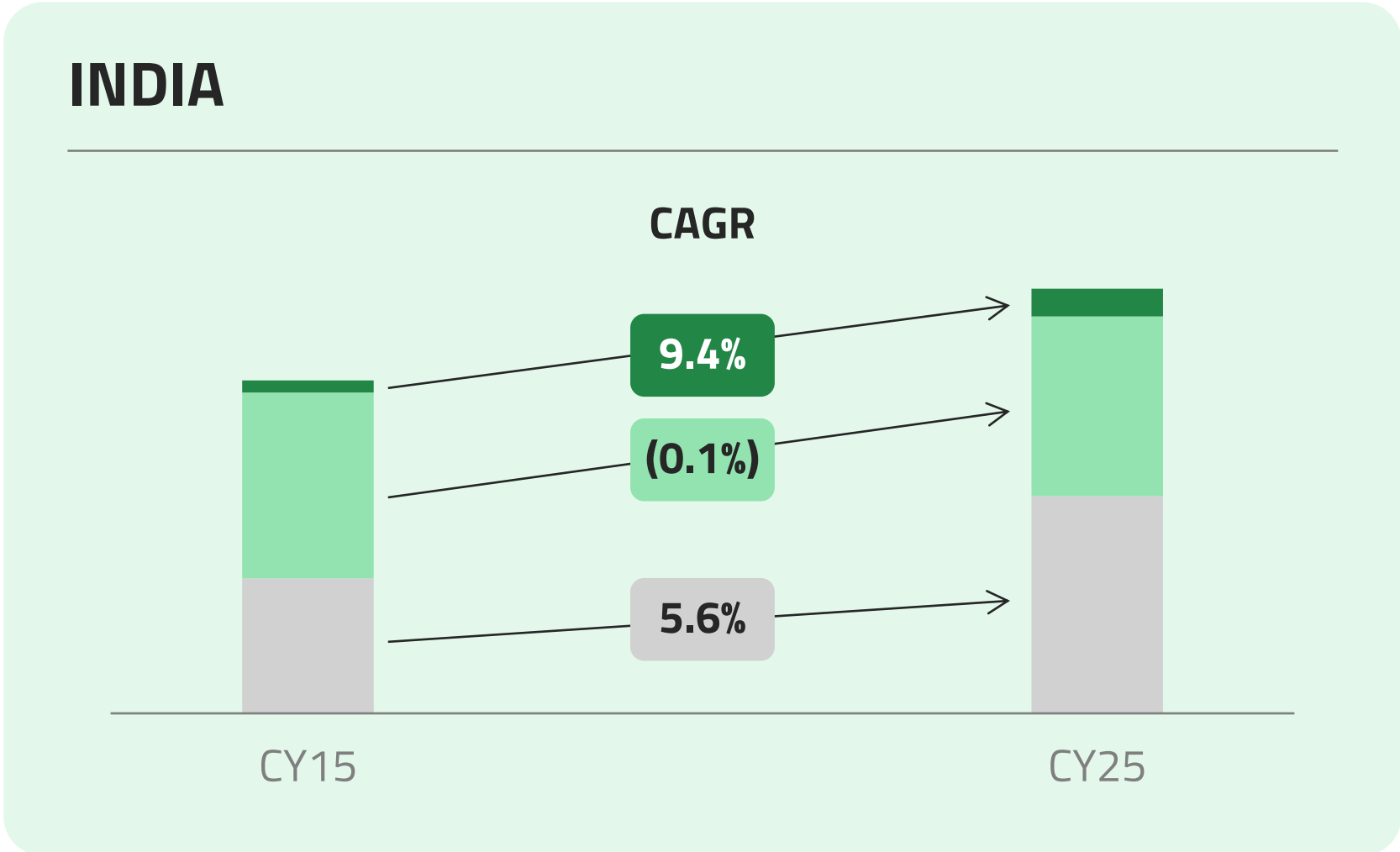
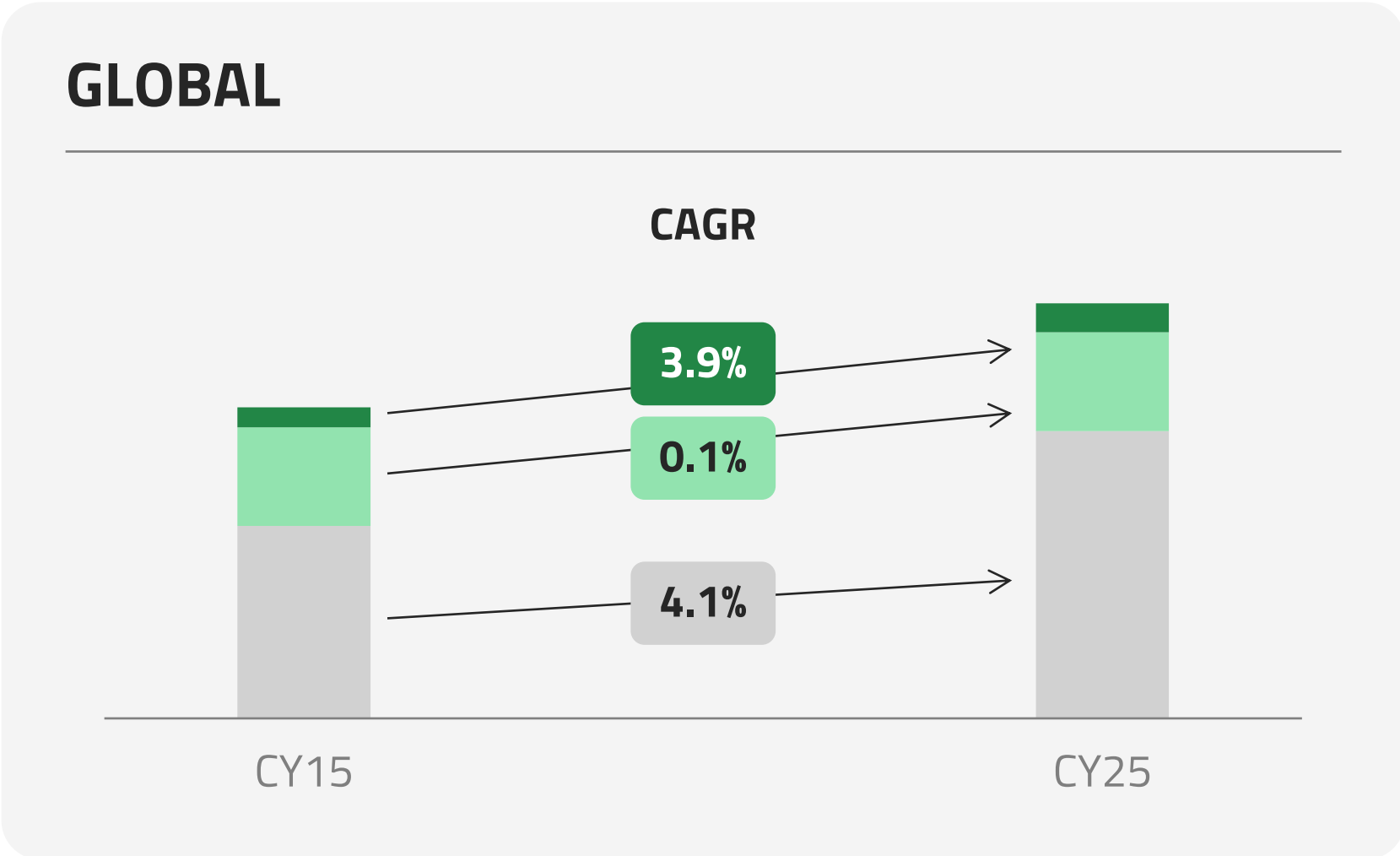
CELLULOSIC FIBRES: FASTEST GROWING FIBRE



Cellulosic Fibres

Cotton

Synthetic



India Cellulosic Fibre growing fastest with CAGR **>2x** of the Global CSF



7% share

of Cellulosic Fibres in Textiles fibre basket

Cellulosic Gap

huge growth opportunity due to cotton constraints

GROWTH DRIVERS

Liva Brand

driving demand creation for textile value chain

Most Sustainable

Biodegradable and environment friendly

✓ Expansion Plan of 165K TPA of Lyocell Specialty Fibres

✓ Specialty Fibres capacity increase to 30% by 2030

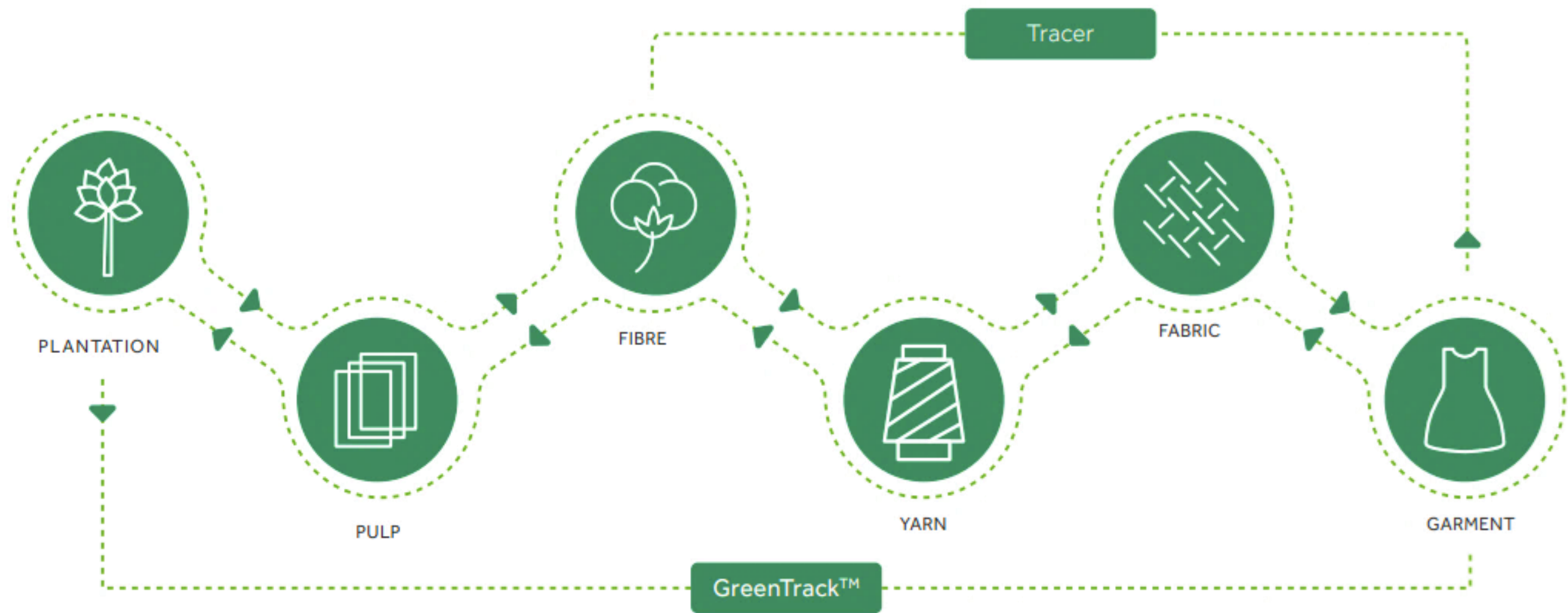
CELLULOSIC FIBRES: INNOVATION



TRACEABILITY: FOREST TO FASHION



Click [here](#) or scan the QR code to know more



CANOPY HOT
BUTTON REPORT

HIGHEST RATING FOR 6 YEARS IN A ROW

2020

2021

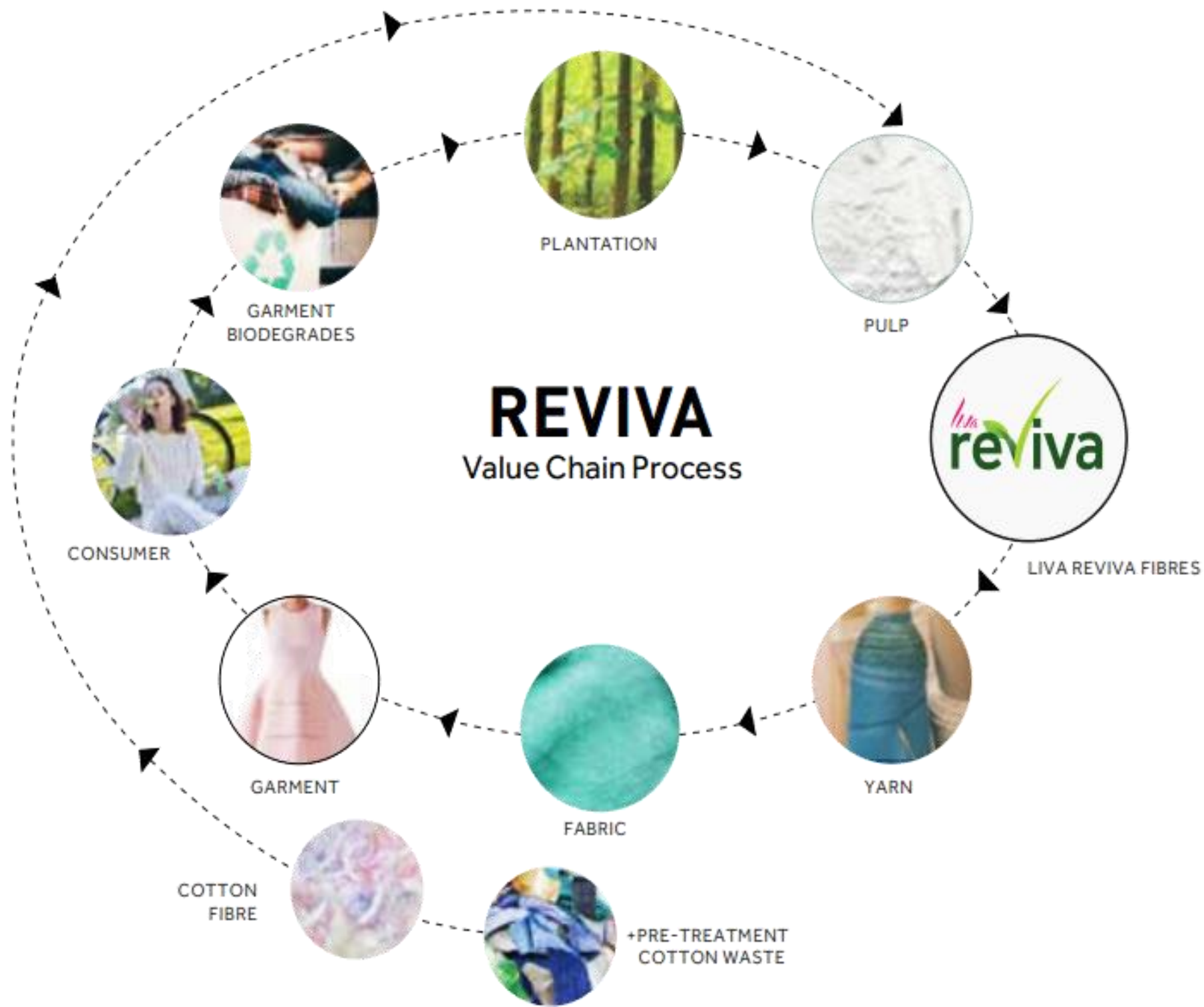
2022

2023

2024

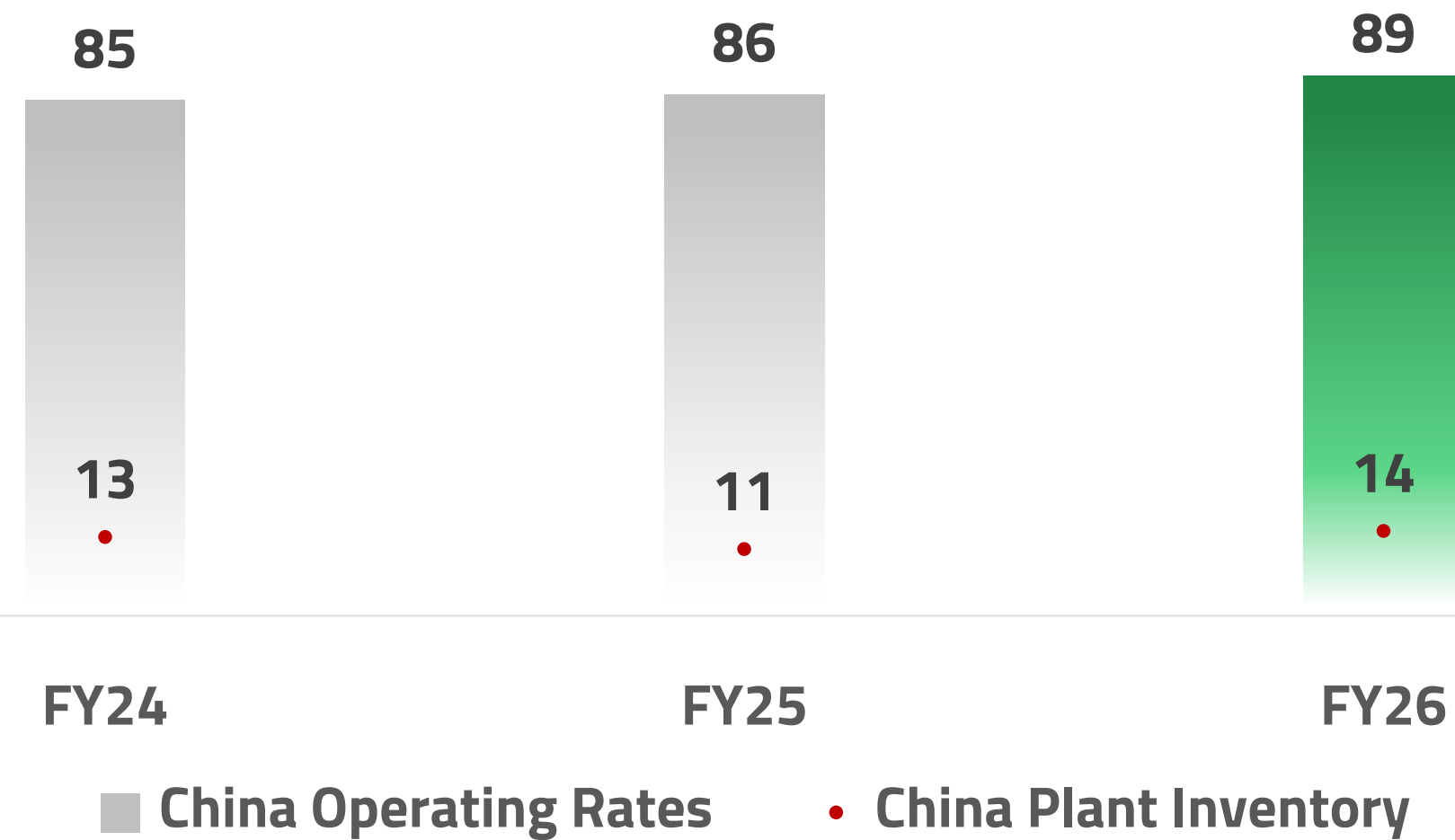
2025

CIRCULAR FASHION



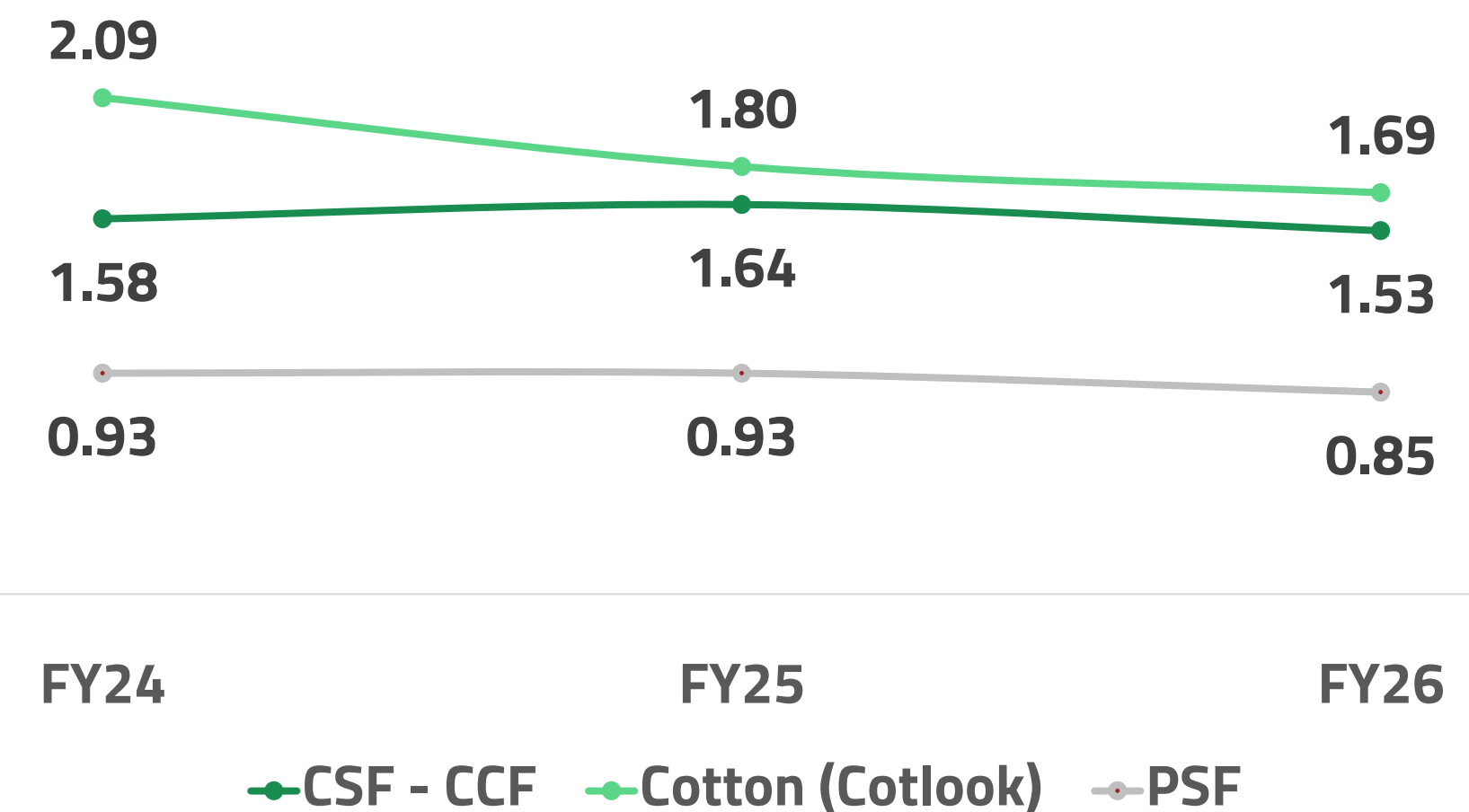
CELLULOSIC FIBRES : KEY MACRO TRENDS

CHINA OPERATING RATE (%) AND INVENTORY DAYS



- China operating rates averaged a healthy 89% in FY26 and improved to 92% in Q4FY26, reflecting a better demand-supply balance. Inventory averaged 14 days for the year, tightening to 11 days in Q4FY26.

GLOBAL PRICES TREND (\$/KG)

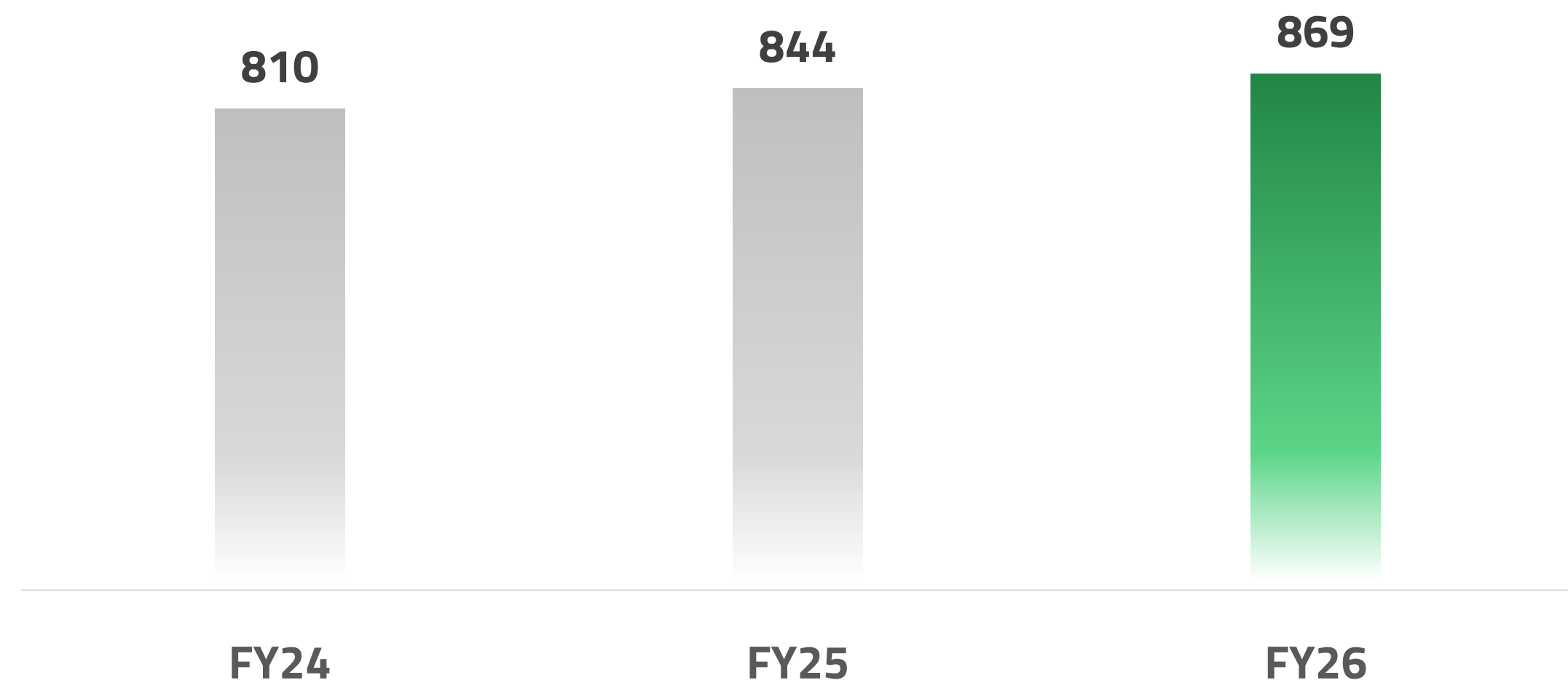


- Over the past two years, CSF prices have held up better than cotton and polyester, underpinned by stable demand, globally, that has decoupled CSF pricing from competing fibres.

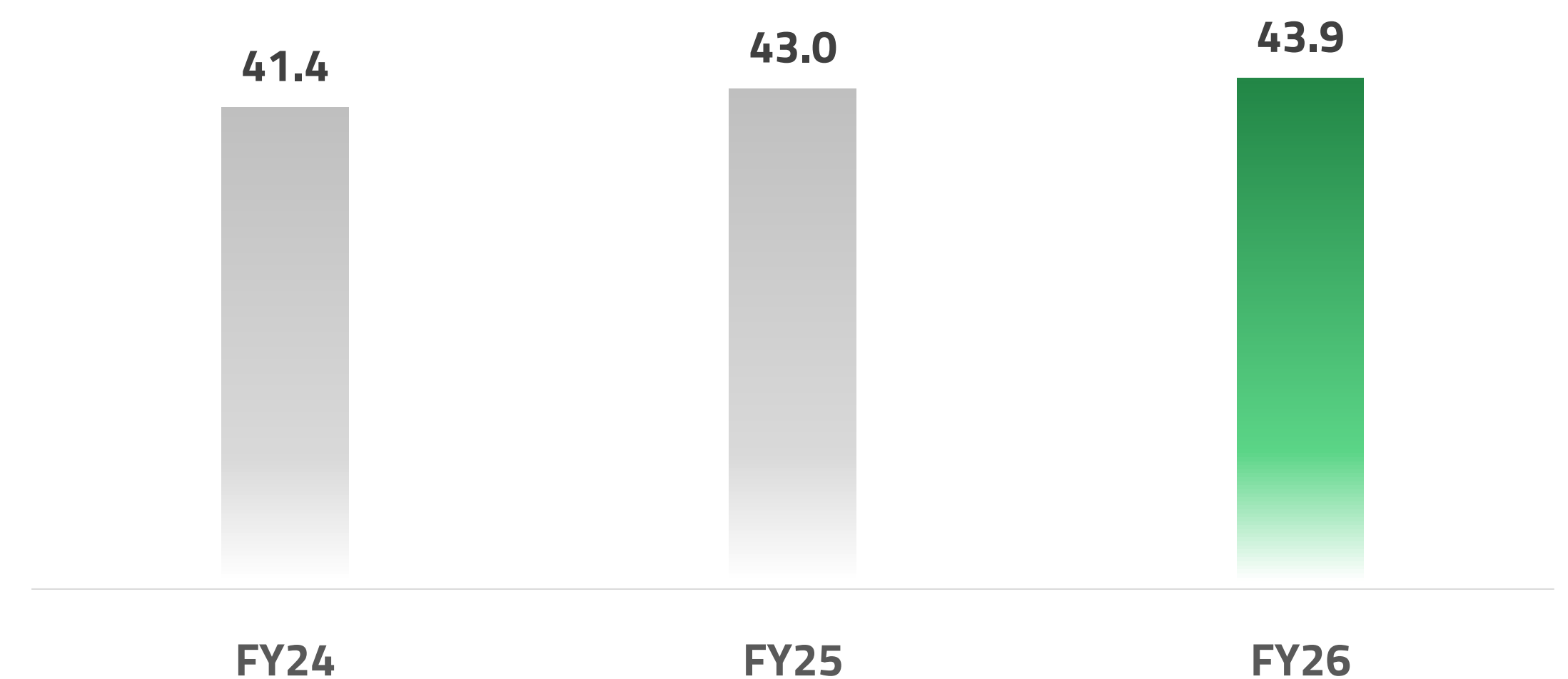
CELLULOSIC FIBRES : KEY OPERATIONAL METRICS



CELLULOSIC STAPLE FIBRE (CSF) SALES (KT)



CELLULOSIC FASHION YARN (CFY) SALES (KT)



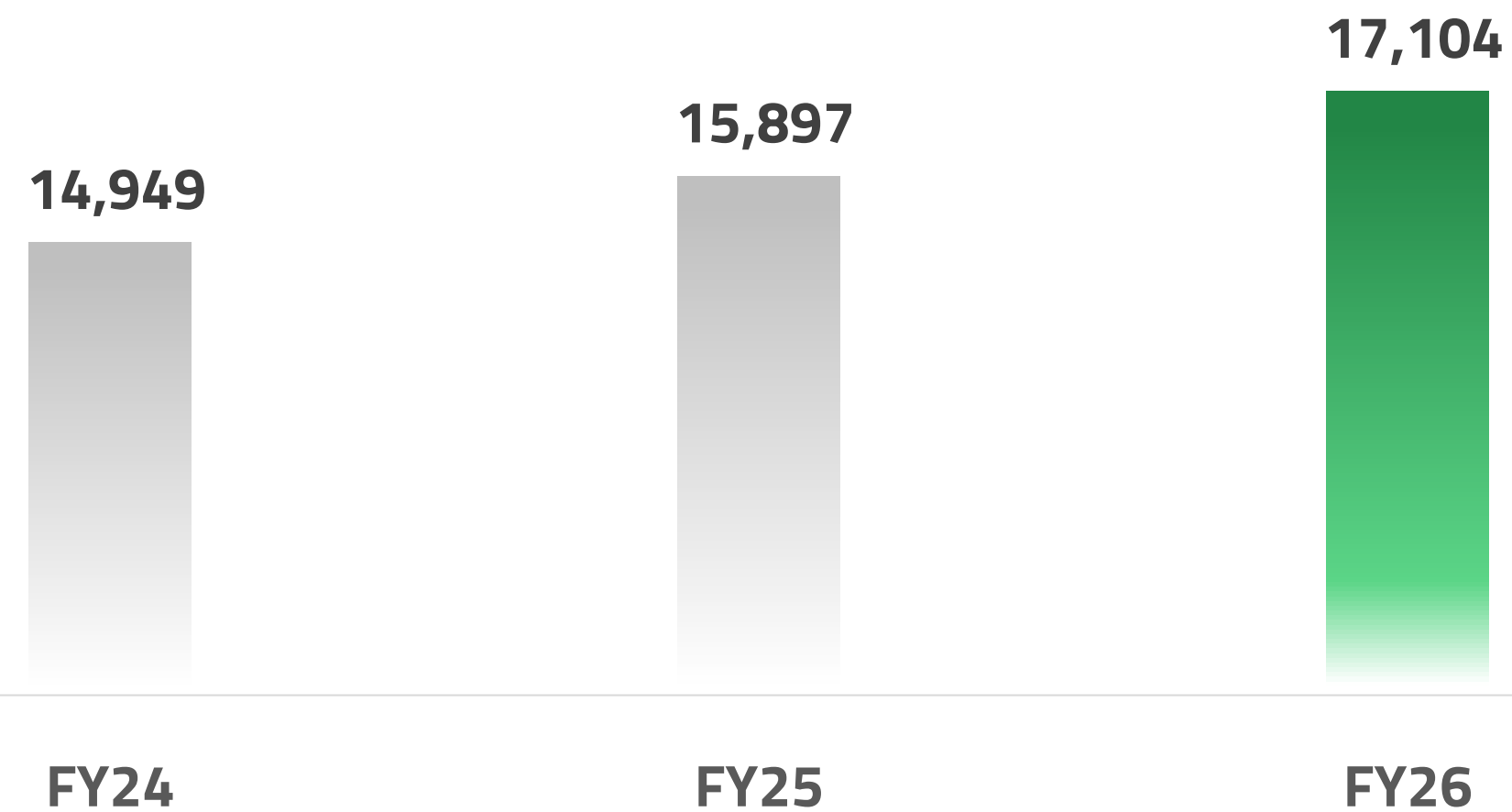
✦ CSF sales growth was driven by stable domestic demand and higher export volumes of Specialty Fibres, whose share in the sales volume mix rose to 24% in FY26 from 19% in FY24.

✦ CFY sales volumes grew on the back of stable domestic demand, though realisations softened due to an influx of low-priced imports.

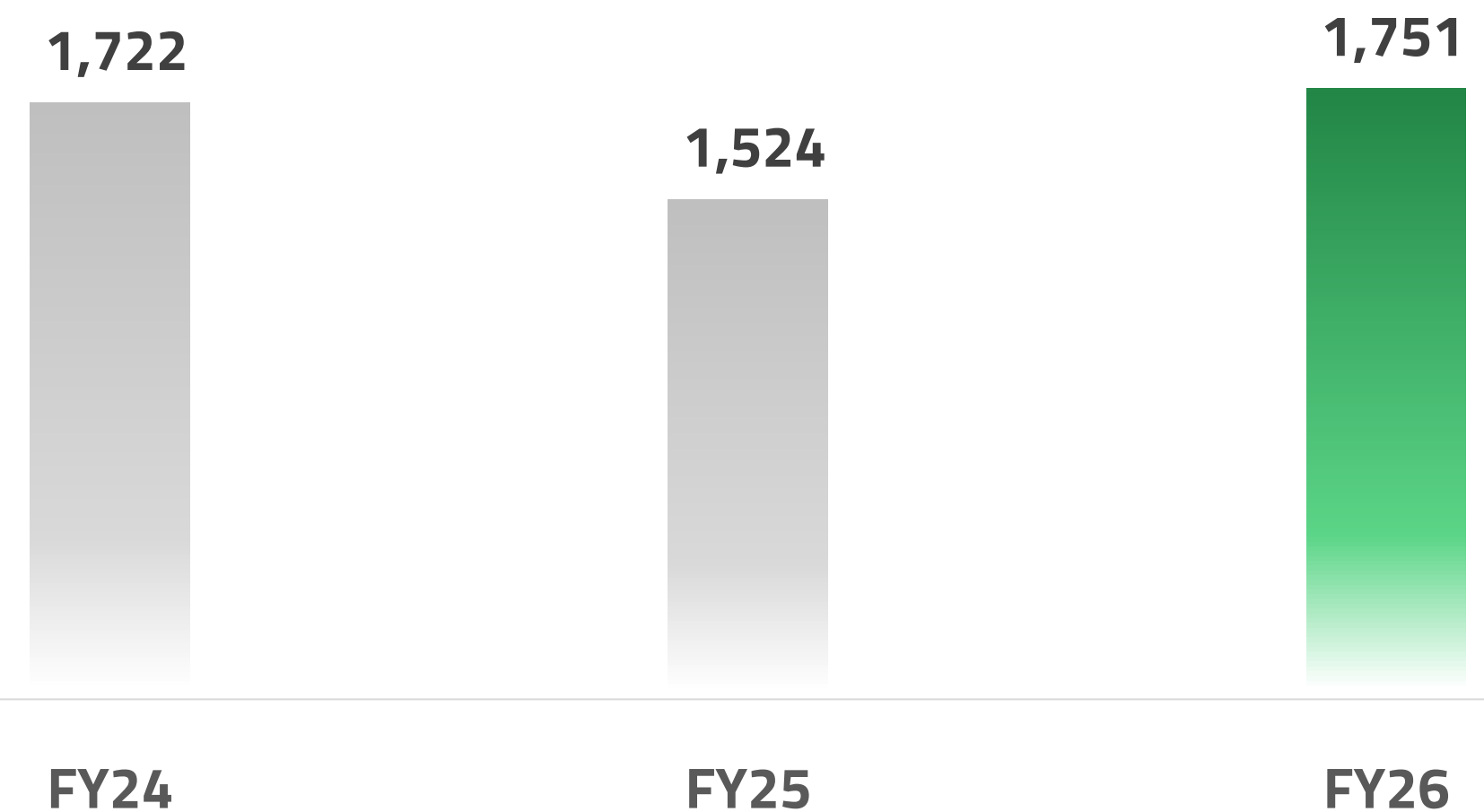
CELLULOSIC FIBRES : FINANCIAL PERFORMANCE



REVENUE (₹ Cr.)



EBITDA (₹ Cr.)



✦ Revenue growth led by higher sales volumes and improved product mix.

✦ Operating efficiencies and a favourable product mix drove EBITDA improvement, tempered by higher input costs.



CHEMICALS

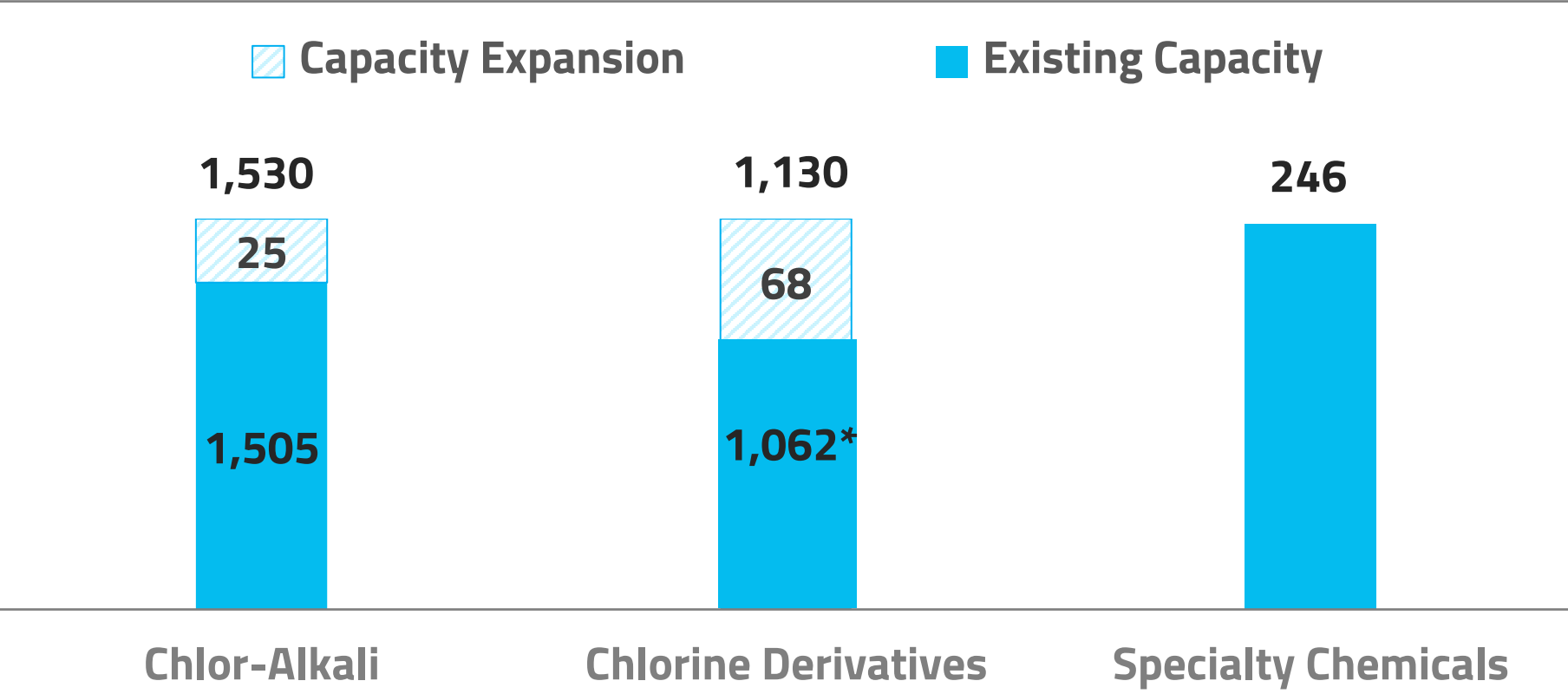
CHEMICALS: DIVERSIFIED PORTFOLIO



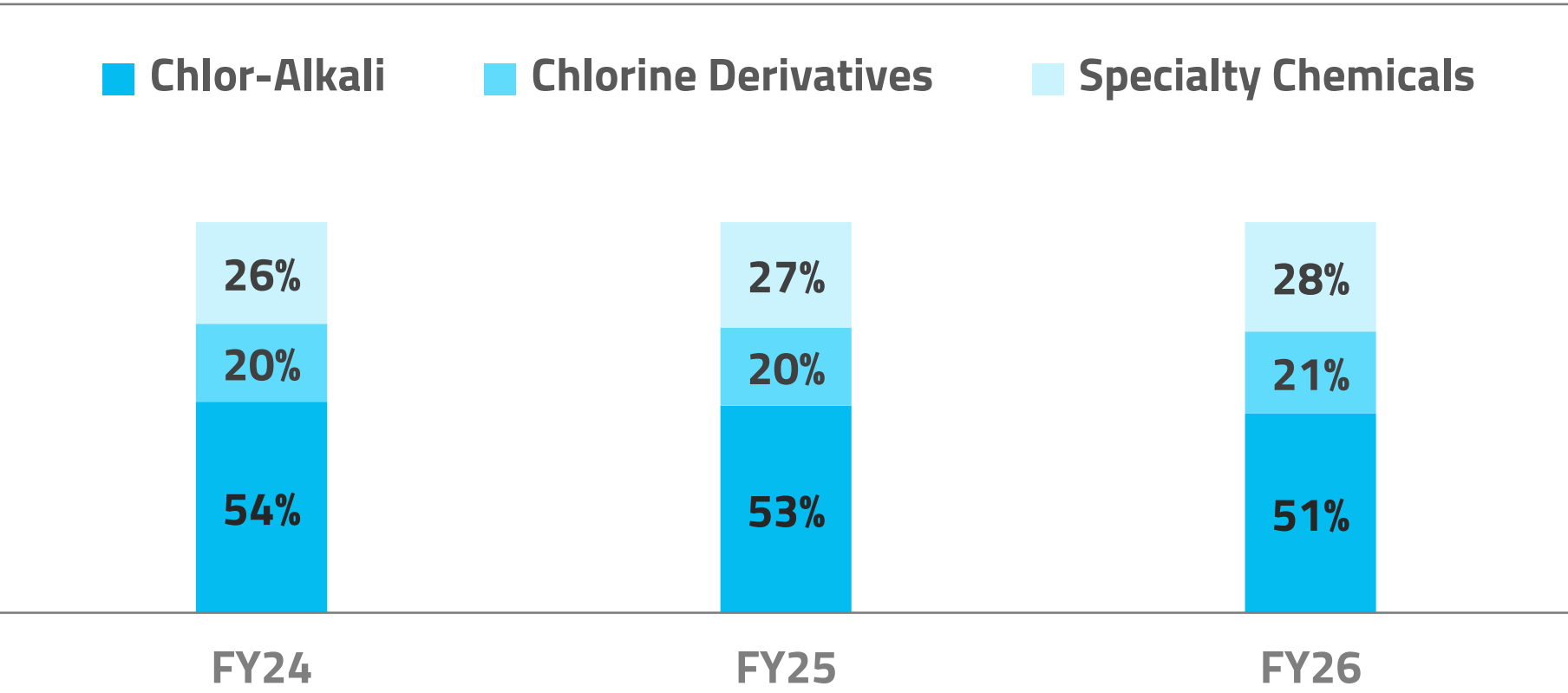
END-USE APPLICATIONS

Coatings	Textiles	Composites
Construction	Metals	Renewables
Water Treatment	PVC Applications	Pharma and Healthcare
Paper	Soap and Detergents	and many more...

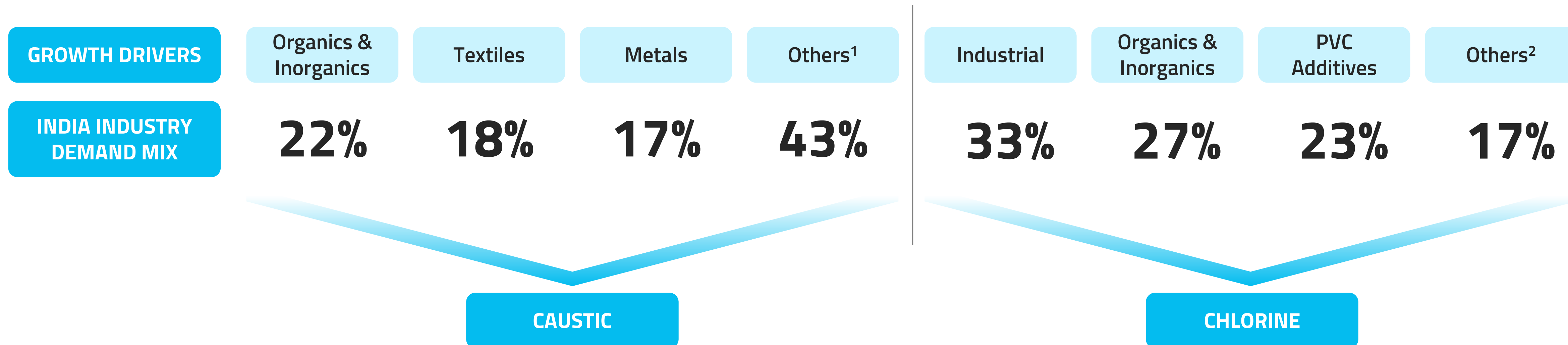
CHEMICALS CAPACITIES (KTPA)



REVENUE BREAKUP



CHLOR-ALKALI: CAUSTIC SODA & CHLORINE



GRASIM

Leading player in Caustic soda and integrated Chlorine derivatives

Largest

Chlor-alkali
manufacturer in India

>20%

Capacity share
In India

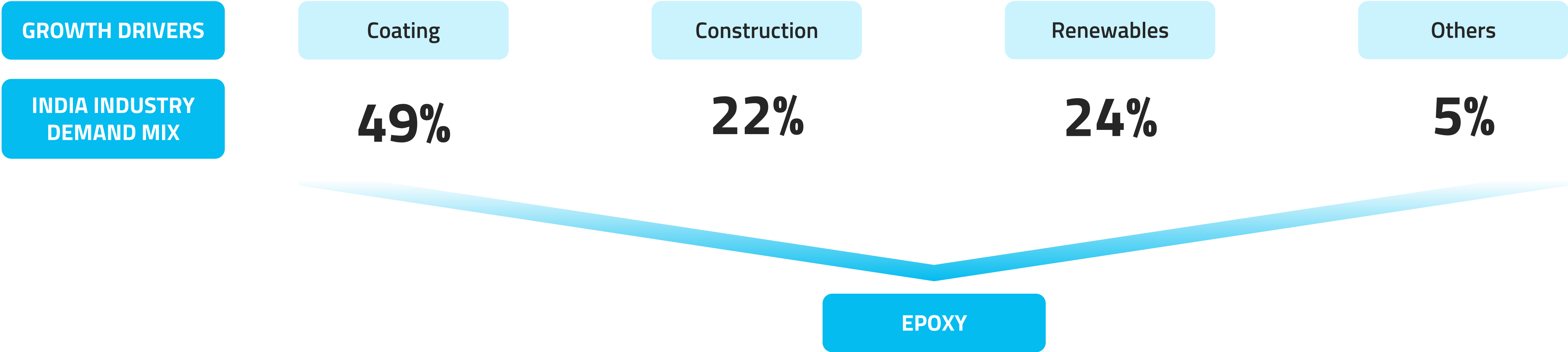
8

Manufacturing sites
pan India

Largest

In primary water
treatment

SPECIALTY CHEMICALS: EPOXY POLYMERS & CURING AGENTS



GRASIM

Leading player in Epoxy Polymers and Curing Agents

>40%

Market share
In India

2 out of 3 cars

manufactured
in India use Grasim's Epoxy products

8

Total patents filed of
which 3 granted

Focus

on Specialty
Applications

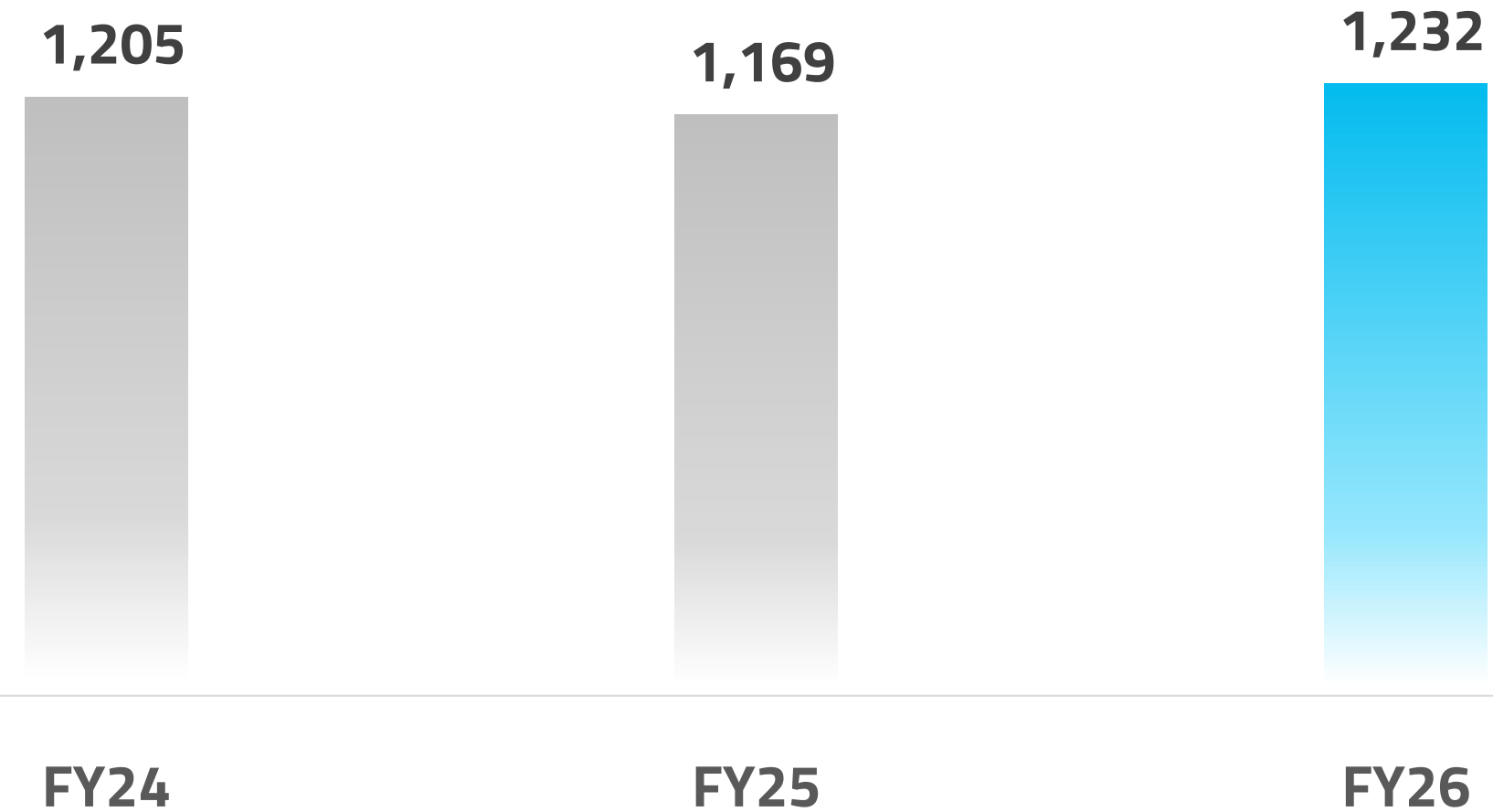
100+

Expanded product
portfolio of Epoxy
products

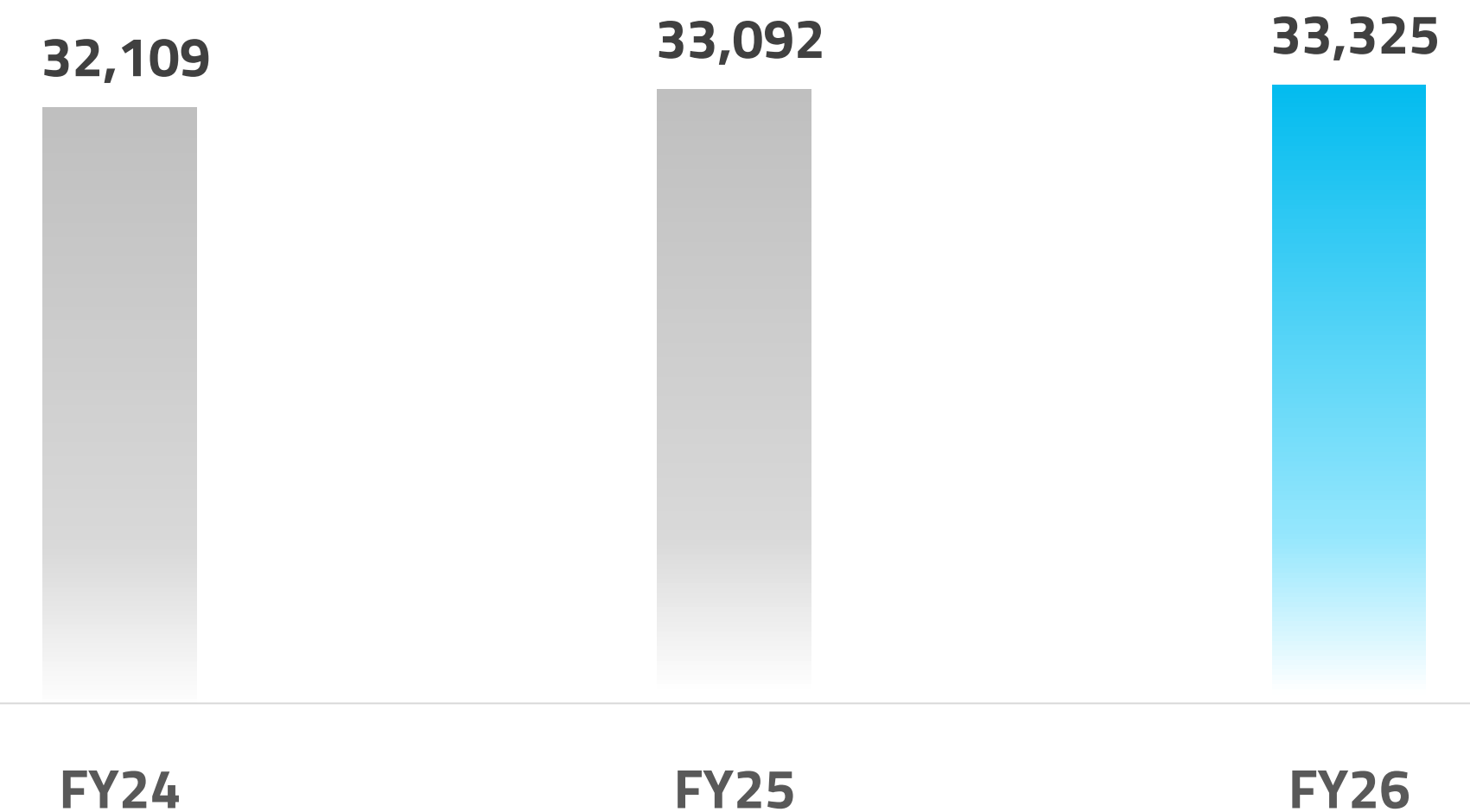
CHLOR-ALKALI : KEY OPERATIONAL METRICS



CAUSTIC SODA SALES (KT)



GRASIM – ECU (₹/TON)



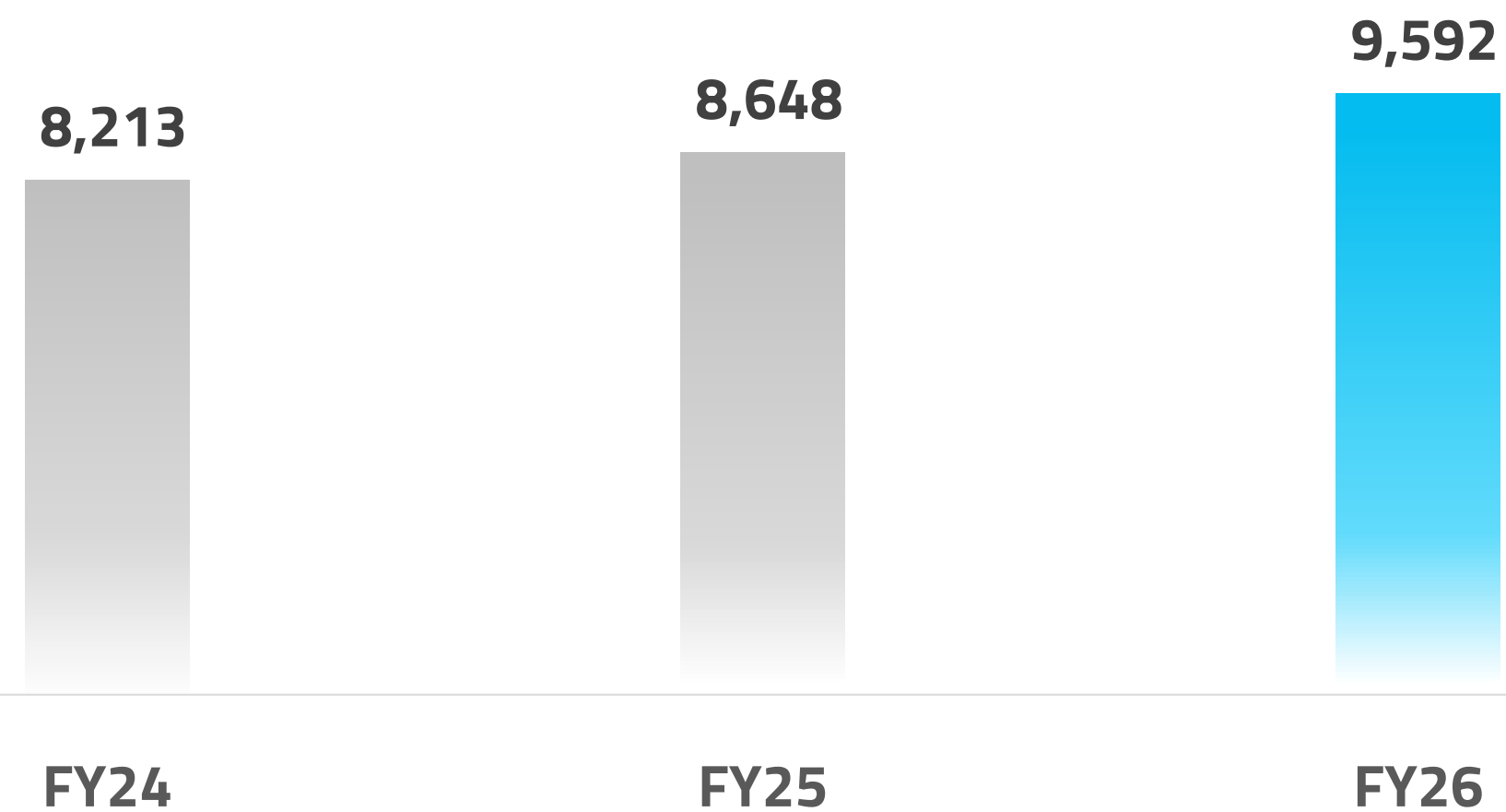
♦ Caustic-Soda sales volumes growth is led by higher capacities and stable domestic demand.

♦ Domestic caustic realisation benefitted from recovery in the international prices, along with rupee depreciation. However, ECU realisation was impacted due to lower demand of Chlorine from end-user industries.

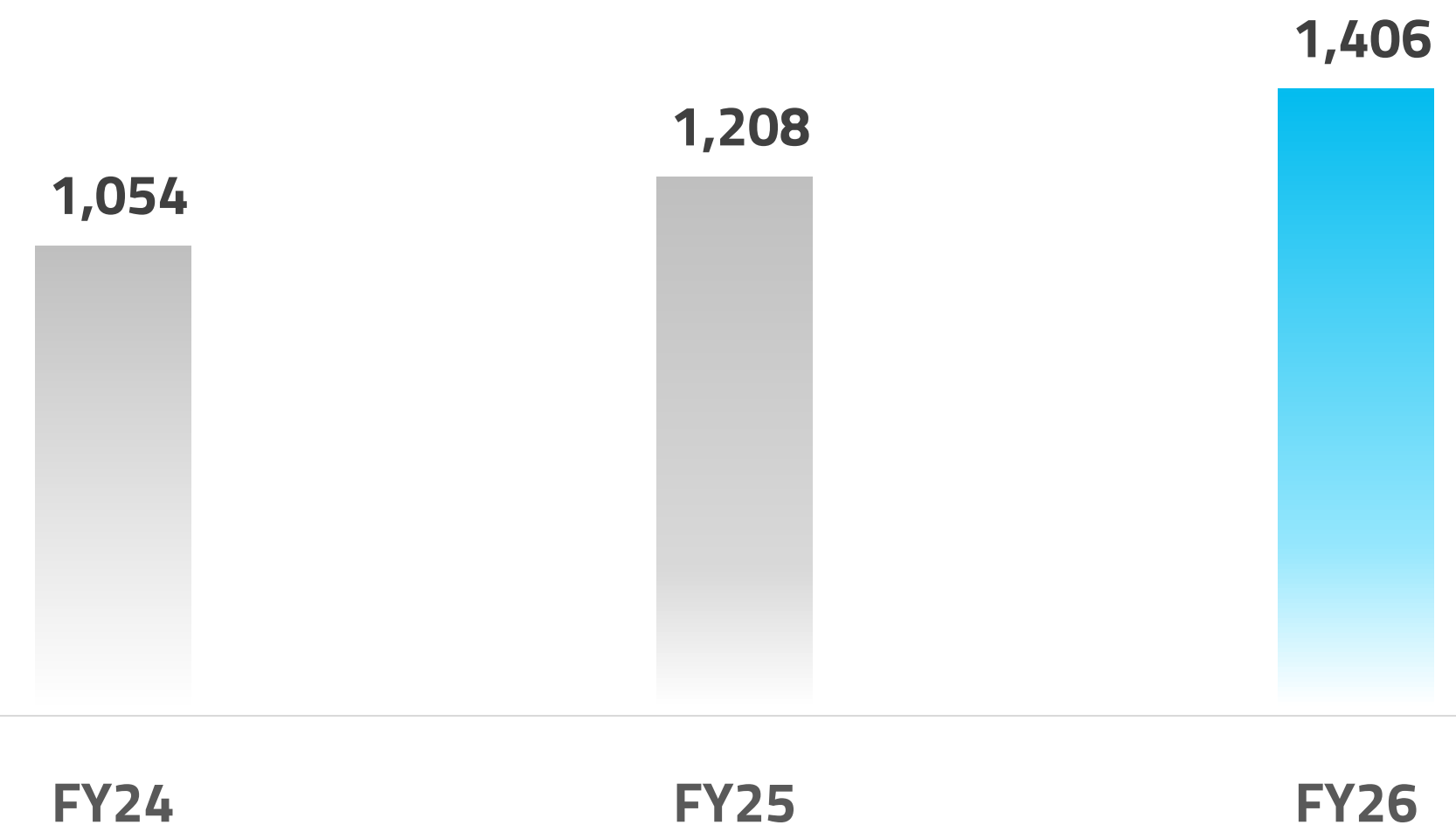
CHEMICALS : FINANCIAL PERFORMANCE



REVENUE (₹ Cr.)



EBITDA (₹ Cr.)



♦ Chemicals segment revenue driven by all-round performance across Caustic Soda, Chlorine Derivatives and Specialty Chemicals businesses.

♦ EBITDA growth led by improved profitability in Caustic Soda and Chlorine derivatives businesses. However, Specialty Chemicals profitability was impacted by higher input prices, mainly ECH.

BUILDING MATERIALS

UltraTech
CEMENT
The Engineer's Choice

BIRLA
opus

BIRLA
PIVOT

BUILDING MATERIALS

CEMENT

UltraTech
CEMENT
The Engineer's Choice

BIRLA
opus

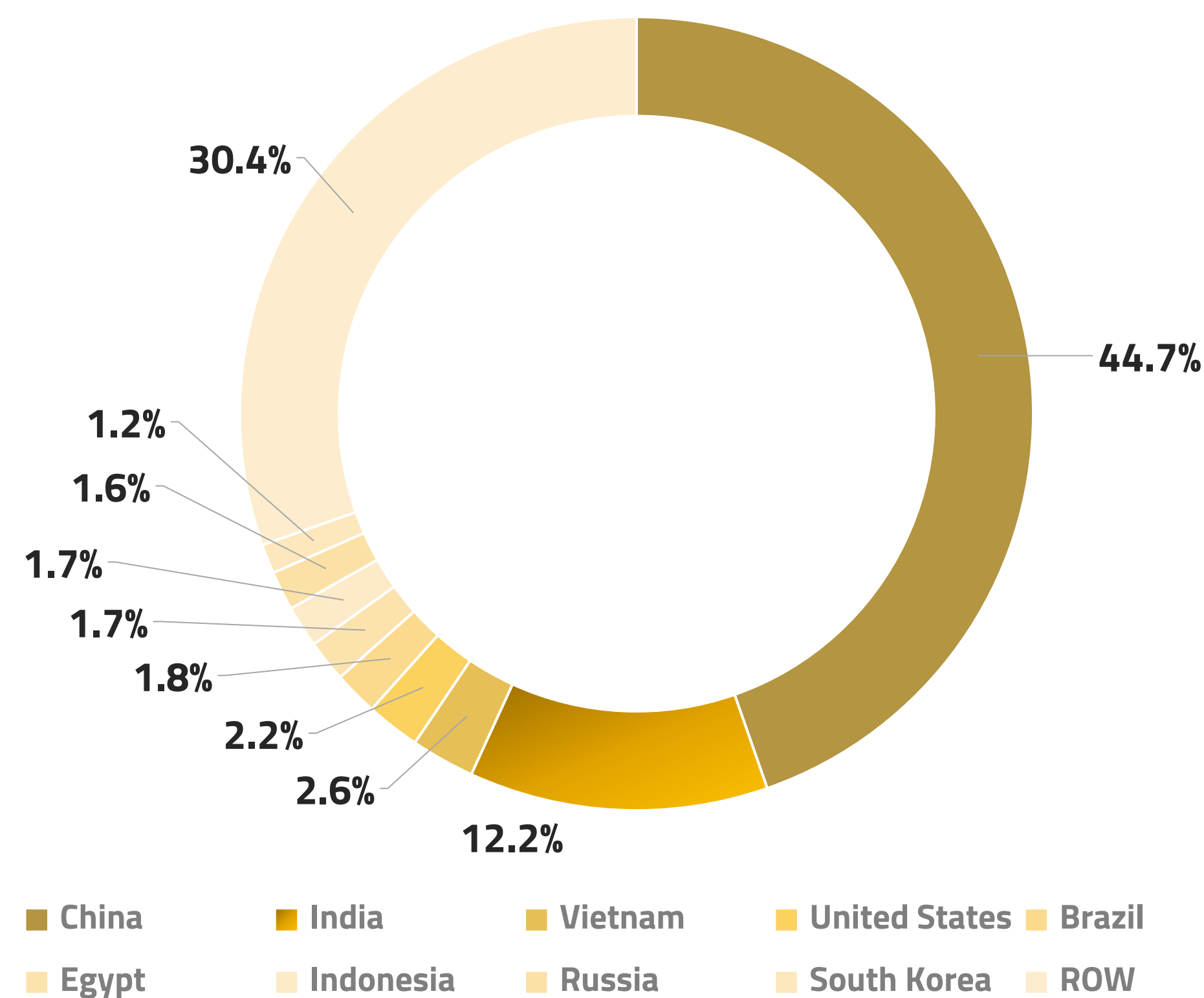
BIRLA
PIVOT

CEMENT: INDUSTRY GROWTH DRIVERS



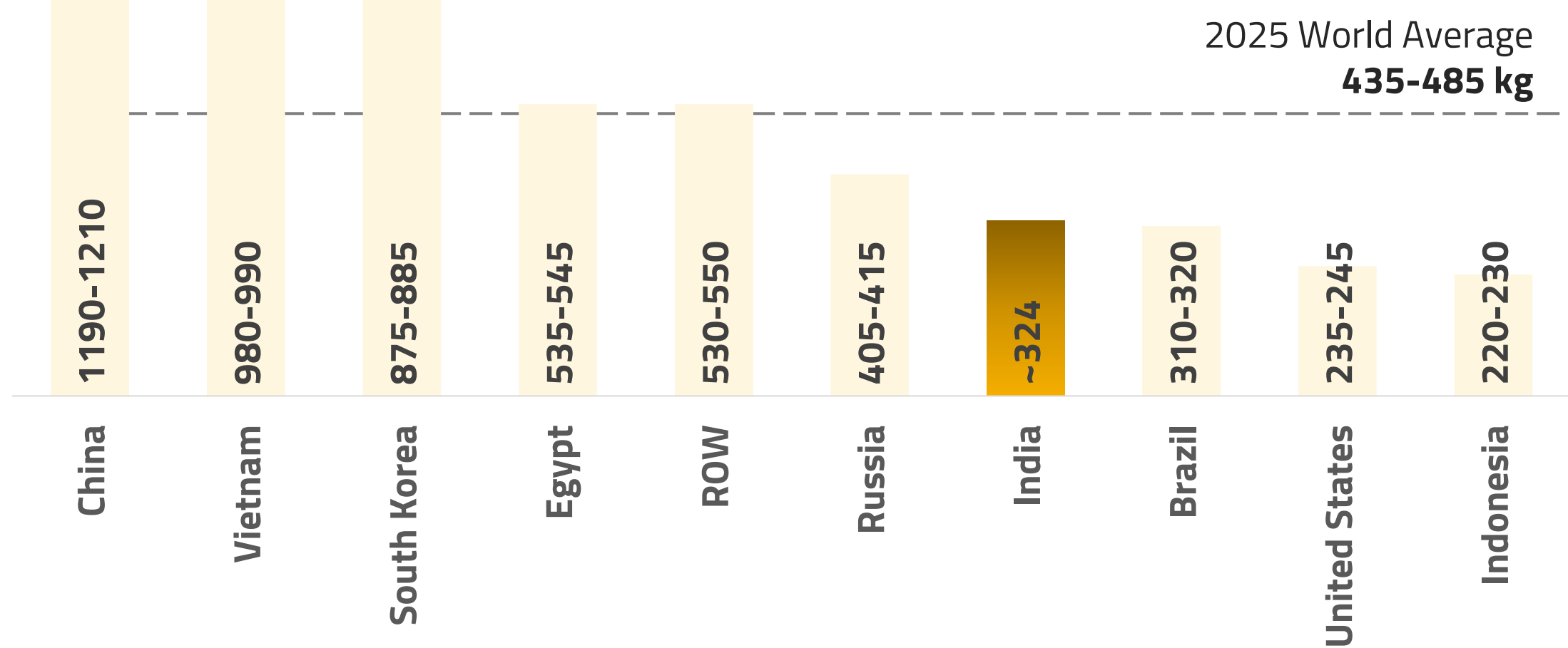
GLOBAL CEMENT PRODUCTION

India is the second largest cement producer in the world,



PER CAPITA CONSUMPTION (kg/annum)

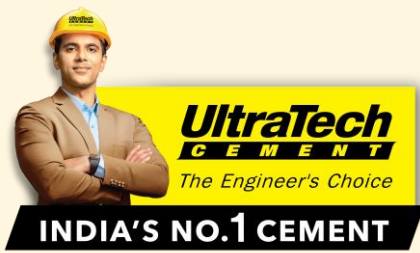
but remains a highly underpenetrated market



ULTRATECH: INDIA'S LARGEST SELLING CEMENT BRAND



OUR STRENGTHS



Grey Cement

India's Largest Grey Cement Capacity

Ordinary Portland Cement, Portland Blast-Furnace Slag Cement, Portland Pozzolana Cement, Portland Composite Cement

205.5 MTPA*

Consolidated Grey Cement capacity

35*

Integrated Manufacturing Units

36*

Grinding Units



White Cement

Leading Player of White Cement and Cement-Based Putty

Portfolio of White Cement, White Putty, VAPS Textura, Levelplast, PreCote and Fragrance Putty

1.3 MTPA*

White Cement

2.3 MTPA*

White Putty



Ready Mix Concrete

Largest manufacturer of RMC in India

Tailor made concrete solutions with 29 specialty concretes based on application

477*

RMC Plants

170*

Cities



Building Solutions

One-stop building solution for the retail customer

First pan-India multi category retail chain catering to the needs of individual home builders (IHBs)

5,802*

Outlets

23*

States



Building Products

Scientifically engineered products to cater to new-age constructions

Portfolio of building solution products such as plasters and mortars, flooring, tile adhesives, industrial grouts, waterproofing products, etc.

>75

Range of Products

CEMENT: FY26 PERFORMANCE UPDATE



CAPACITY

Total grey cement capacity crossed milestone of 200 mtpa in Apr-26, becoming the world’s largest cement company, outside China;

Target to reach 242.5 mtpa, spread across 82 locations across the country, by Mar-28

VOLUME

Consolidated volume reached to 154.25 million tons, up 9% YoY

RMC volume reached to 16.4 million m³, up 23% YoY

REVENUE

Consolidated Revenue stood at ₹88,512 Cr. up 17% YoY.

Domestic grey cement revenue grew by 14% YoY; average Grey Cement realisation stood at ₹5,047/t.

Overseas (Grey + White) revenue up by 32% YoY. RMC revenue up by 26% YoY

PROFITABILITY

Consolidated EBITDA stood at ₹17,598 Cr., up 32% YoY, driven by operational efficiencies and lower logistics, fuel & power costs

GREEN POWER

Green Power Mix has increased to 41.6% in FY26 vs. 32.7% YoY in FY25;

Total renewable power capacity reached 1.39 GW up by 36% YoY

BUILDING MATERIALS

DECORATIVE PAINTS

UltraTech
CEMENT
The Engineer's Choice

BIRLA
opus

BIRLA
PIVOT

DECORATIVE PAINTS: GROWTH DRIVERS



DECORATIVE PAINTS MARKET OPPORTUNITY

Current scenario

Industry Size (FY27e)
~₹80-82,000
Crore

Unorganised Market
~24%

Per Capita Consumption
~3.5 kg
(Global Average of 10 kg/annum)



Estimated CAGR Growth >10%
of the Organised Market over the next decade
Driven By:

- HOUSING DEMAND
- URBANISATION
- PREMIUMISATION
- GROWING ASPIRATIONS



2nd Largest Player* in Indian Decorative Paints Industry



**MANUFACTURING
PROWESS**



**PAN INDIA REACH
AND DISTRIBUTION**



**WIDE AND SUPERIOR
PRODUCT RANGE**



**MARKET
DIFFERENTIATORS**



**CUSTOMER
DELIGHT**

BIRLA OPUS SET TO BECOME 2ND LARGEST PAINTS BRAND



BIGGEST LAUNCH IN THE INDIAN DECORATIVE PAINTS MARKET

MANUFACTURING PROWESS

6

Fully backward integrated plants with pan-India presence equipped with 4.0 manufacturing technology

1,332 MLPA

24% Capacity market share of the Indian Decorative Paints market

85

Scientists at state-of-the-art R&D center

500 MLPA

Option of adding at lower capital cost

DISTRIBUTION AND REACH

12,000+

Expanding the reach in towns on pan-India basis

150

Depots planned with latest warehousing systems to service within four hours

~9,25,000

Painters and contractors' working with Birla Opus

5,600+

Talent across verticals and markets

WIDE AND SUPERIOR PRODUCT RANGE

228

Products with simplified brand architecture

1,960+

SKUs across water based, enamel, wood finishes, waterproofing and wallpapers

98%

of our products scored better vs. competition in the field validation exercise across 11 cities

2,300+ / 216

Tintable colour choices / Iconic Indian colours

MARKET DIFFERENTIATORS

40%

Reduced footprint of tinting machine, smallest, digitally connected machine in the market

1450+

Exclusive branded franchise retail outlets

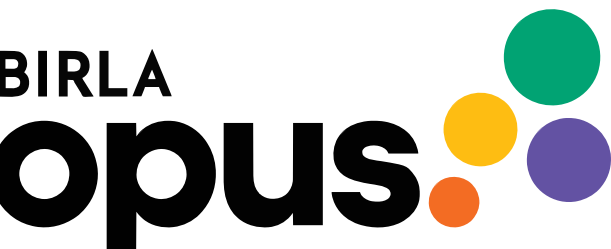
1 year +

Additional warranty on most products

Digital

and seamless customer experience at the core of our strategy

BIRLA OPUS: PERFORMANCE UPDATE



MARKET SHARE^

Revenue Market share^ (RMS) expanded by 370 bps YoY, strengthening its #3 position in the Organised Decorative Paints sector.

Institutional sales momentum remains strong with revenue more than doubled.

CAPACITY

Capacity share at ~24%, 2nd largest in the Organised Decorative Paints market

One of the widest product portfolio in the industry offering 228 products and 1,960+ SKUs, catering to a broader range of customer needs and market segments.

BRAND

Birla Opus brand salience rises as the 2nd largest “Top-of-Mind” recalled brand* and 90%+ brand awareness (aided + unaided).

One out of two consumers spontaneously recalls ‘Birla Opus’ brand

REACH

Crossed 50,000 dealers billed

Birla Opus witnessing robust demand for its Emulsions and Waterproofing products where revenue market share has crossed double digit mark.

CAPEX

Total cumulative capex spent stood at ₹9,902 Cr. as on 31st Mar 2026.

Project executed without any project overrun and rapid scale-up.

BUILDING MATERIALS

B2B E-COMMERCE

UltraTech
CEMENT
The Engineer's Choice

BIRLA
opus

BIRLA
PIVOT

COMPREHENSIVE B2B E-COMMERCE PLATFORM



50,000+
SKUs

1,000+
Brands

VALUE PROPOSITION

COMPETITIVE PRICING

ASSURED QUALITY

GUARANTEED DELIVERY

FINANCIAL SOLUTIONS

SEAMLESS EXPERIENCE

PRODUCT CATEGORIES

STEEL & ALLIED

SANITARY WARE

CEMENT & ALLIED

PIPES & FITTINGS

TILES & SURFACES

PLY & LAMINATES

BRICKS & BLOCKS

METALS

BITUMEN

CHEMICALS & POLYMERS

MARKET OPPORTUNITY

>\$200 bn

TAM for raw materials in
construction, chemicals
and metal by 2030

<2%

Digital
Penetration

DEMAND DRIVERS

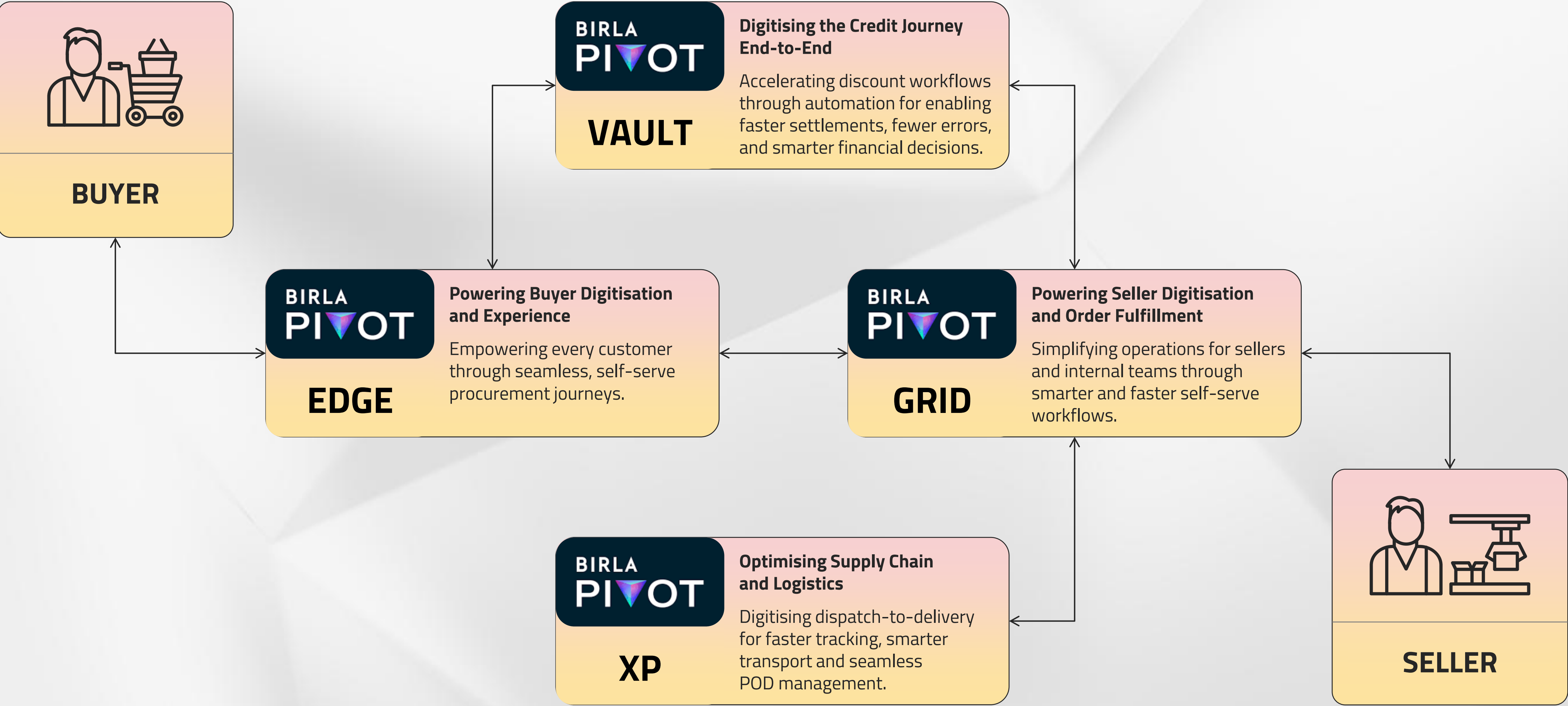
>10%

3-year Industry CAGR

MSME

enabling efficient procurement
and wide reach

BIRLA PIVOT PRODUCT SUITE



BIRLA PIVOT: PERFORMANCE UPDATE



REVENUE

Revenue more than doubled on YoY basis. ARR crosses ₹8,500 Cr. one year ahead of its guidance.

Revenue growth driven by new and active buyers, healthy repeat orders, increasing contribution from product category additions.

PRODUCT PORTFOLIO

Scaling a diverse product portfolio including leading Indian and International brands, with a wide range of SKUs.

Increased width of assortment across categories like Steel, Bitumen, Copper and Aluminum ingots and Polymers.

DIGITISATION

Strengthening platform connections through smart, insight-led engagement

Birla Pivot drove over 50% digitisation in a segment, across whatsapp and self-serve channels.

CUSTOMER LOYALTY

Enhancing accessibility and choice for customers pan-India

Strong repeat rates and consistent growth in transaction volumes led by improving platform stickiness

Pro active, intelligent & data-driven sales engagement using insights from buyer tenders

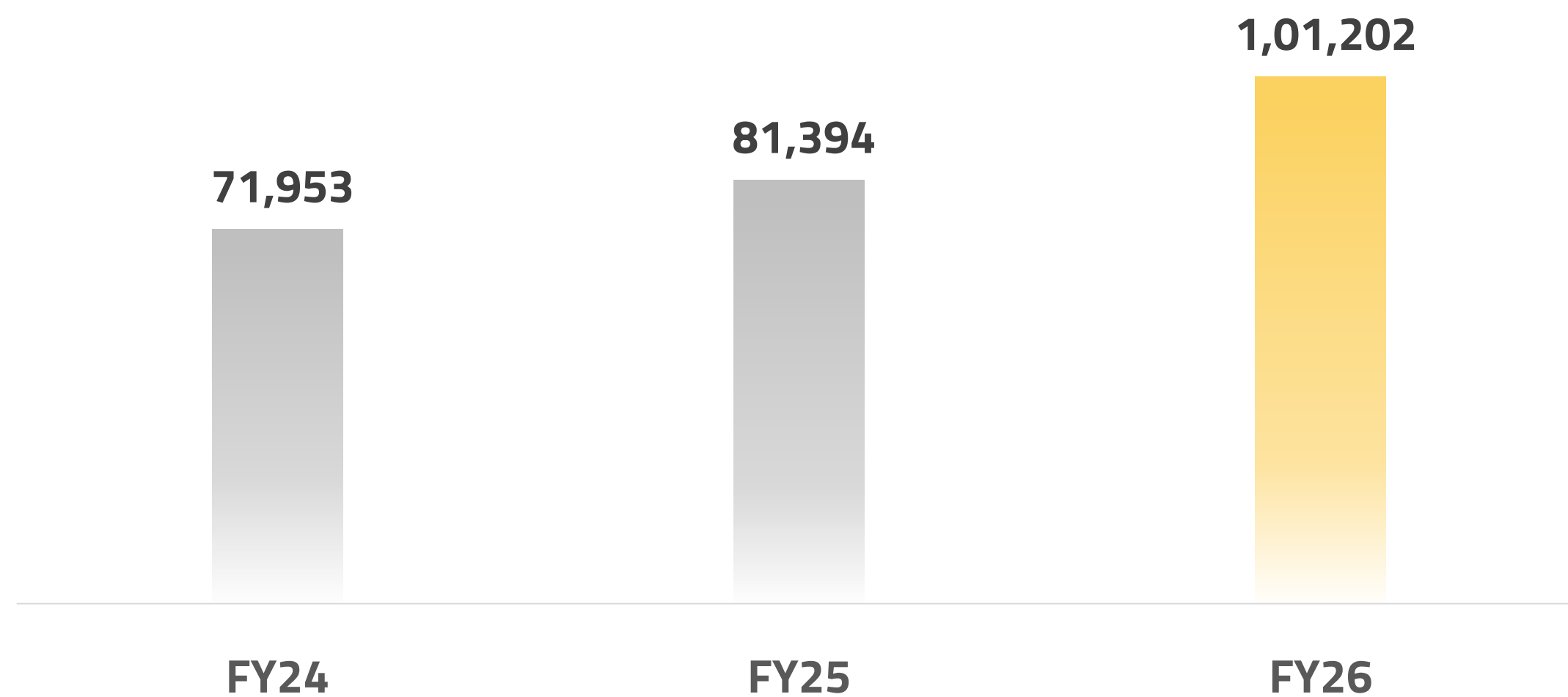
FINANCING

Enabling seamless access to working capital and collateral-free credit solutions in collaboration with Banks and NBFCs, helping MSMEs, contractors and businesses procure raw materials with greater financial flexibility.

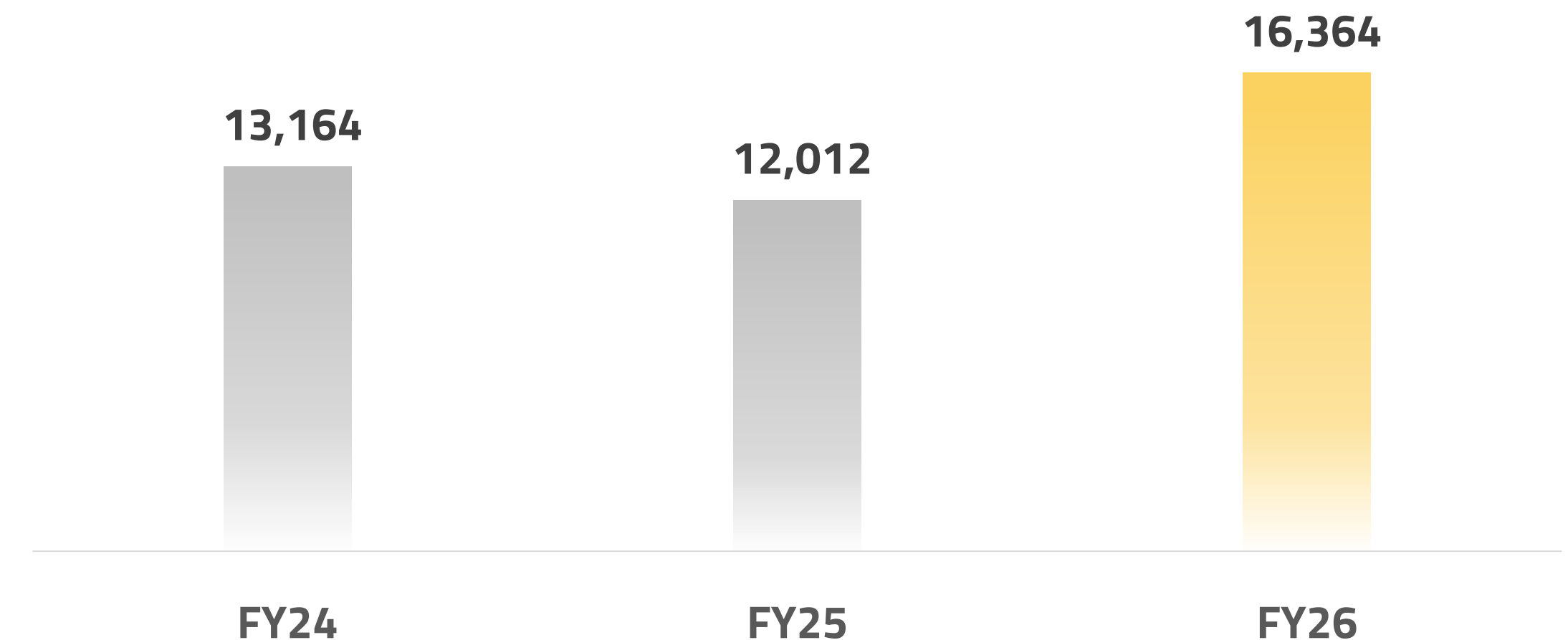
BUILDING MATERIAL: FINANCIAL PERFORMANCE



REVENUE (₹ Cr.)



EBITDA (₹ Cr.)



✦ Revenue growth driven by all-round performance across cement, Paints and B2B businesses

✦ EBITDA growth led by Cement business and improved performance of Paints and B2B E-commerce businesses

FINANCIAL SERVICES



FINANCIAL SERVICES : OUR STRENGTHS*



ADITYA BIRLA CAPITAL : DIVERSIFIED FINANCIAL SERVICES

NBFC

Housing

₹2,19,289 Cr.

Total Lending Portfolio¹

₹1,14,101 Cr.

Retail SME & HNI Loans (68% of NBFC AUM)

6.07%

NBFC NIM⁵

Asset Management

₹7,52,745 Cr.

Total AUM²

₹4,27,675 Cr.

Total Mutual Fund QAAUM⁴

₹39,953 Cr.

Passive AUM⁹

Life Insurance

Health Insurance

₹6,939Cr.

Gross Premium³

5.3%/6.1%

ABSLI Market Share⁶
Individual FYP⁷ / Group New Business Premium

83%/89%

Digital Renewal⁸ of Total Renewal Premium
of Life / Health Insurance

ADITYA BIRLA CAPITAL: OMNICHANNEL ARCHITECTURE



ROBUST AND AGILE DIGITAL PLATFORMS



D2C Platform for
customers

Udyog Plus

B2B Platform for
MSMEs

STELLAR

B2D Platform for
channel partners

ONE ABC LOCATIONS



1,017
Co-located branches
across 258 locations

Dedicated
customer service
managers for cross-sell

CHANNEL PARTNERS



2 lakh+
Channel partners

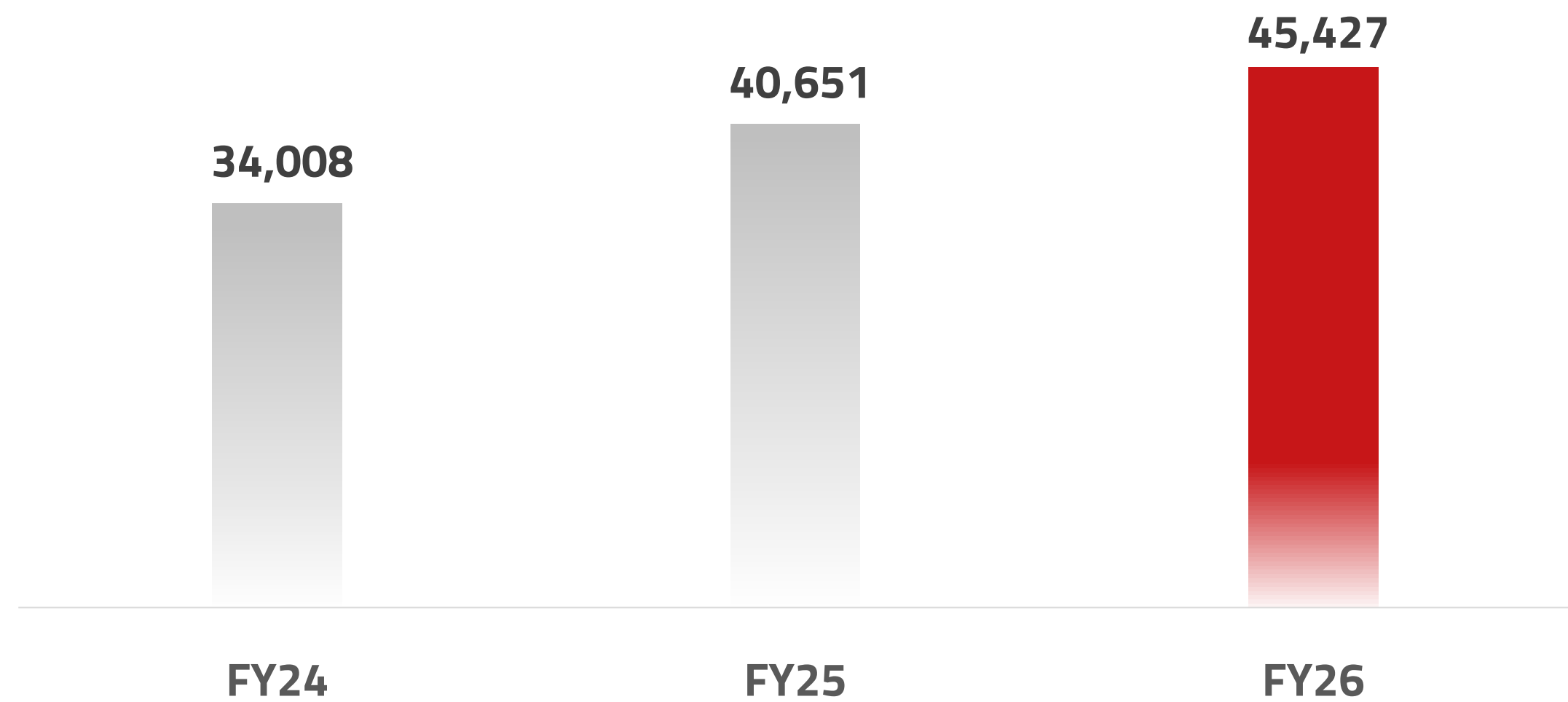
1,759 branches across business

...providing complete flexibility to customers to choose preferred channel of interaction

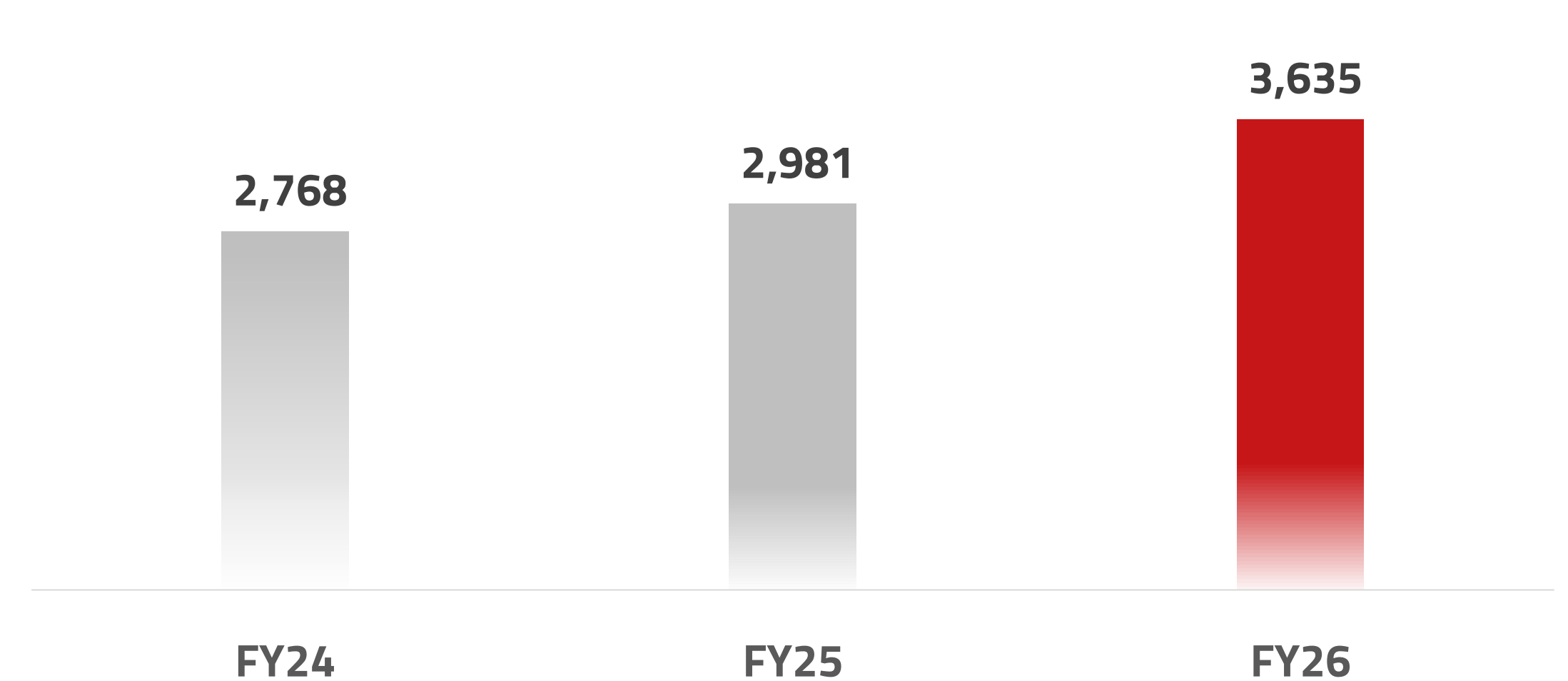
ADITYA BIRLA CAPITAL : FINANCIAL PERFORMANCE



REVENUE# (₹ Cr.)



PAT^ (₹ Cr.)



✦ Revenue growth driven by all-round performance across businesses: NBFC & Housing Finance; Life & Health Insurance and AMC.

✦ PAT^ growth continue with focus on credit quality of NBFC and Housing business segment continues to strengthen

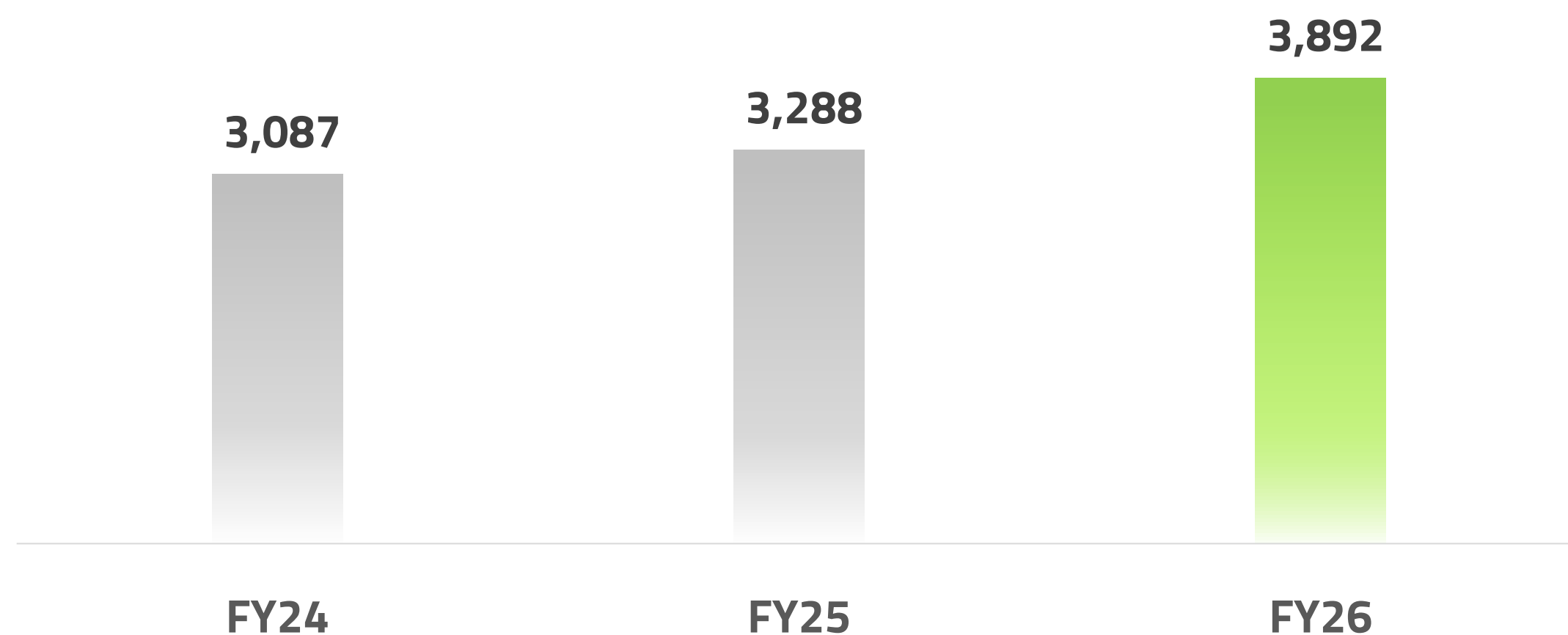
The image is a composite background. The foreground shows rows of blue solar panels with white grid lines, receding into the distance. In the background, a large number of white wind turbines are visible against a clear blue sky. A semi-transparent white rectangular box is positioned on the left side of the image, containing the word 'OTHERS' in green capital letters. The overall scene represents renewable energy sources.

OTHERS

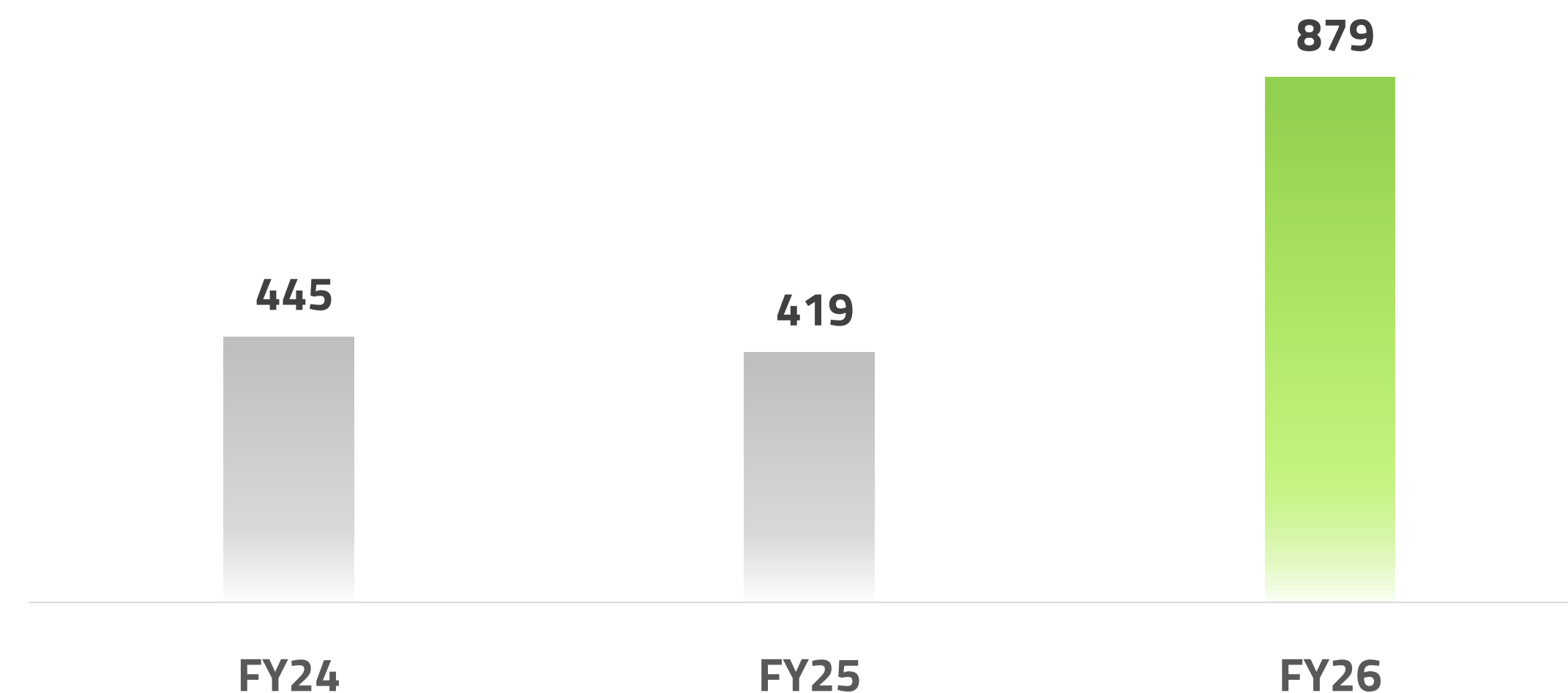
OTHER BUSINESSES* : FINANCIAL PERFORMANCE



REVENUE (₹ Cr.)



EBITDA (₹ Cr.)



◆ Revenue growth mainly led by Renewables businesses. Cumulative installed capacity in Renewables business stood at 1.95 GWp, with 43% for Group companies.

◆ EBITDA nearly doubled led by Renewables business offset by decline in profitability in textiles and insulator businesses.

APPENDIX



CONSOLIDATED INCOME STATEMENT



Particulars (₹ crore)	FY26*	FY25	% Change
Revenue from Operations	1,75,431	1,48,478	18
Other Income	1,180	1,459	-19
EBITDA*	25,872	20,023	29
EBITDA Margin (%)	15%	13%	
Finance Cost	3,540	2,802	26
Depreciation	7,726	6,454	20
Share in Profits of JVs & Associates	199	297	-33
PBT	14,805	11,064	34
Add/(Less): Tax Expense	(4,172)	(3,069)	36
Add/(Less): Exceptional Items	(323)	(239)	
Consolidated PAT	10,310	7,756	33
PAT (Owner's Share)	4,972	3,706	34
Adjusted PAT (Owner's Share)^	5,208	3,902	33

STANDALONE INCOME STATEMENT



Particulars (₹ crore)	FY26	FY25	% Change
Revenue from Operations	41,039	31,563	30
Other Income	1,788	1,715	4
EBITDA	3,558	2,857	25
EBITDA Margin (%)	8%	9%	
Finance Cost	895	684	31
Depreciation	2,090	1,676	25
PBT	574	497	16
Add/(Less): Tax Expense	(96)	(121)	-20
Add/(Less): Exceptional Items	(130)	(164)	-
PAT	348	212	64
Adjusted PAT [^]	478	376	27

STANDALONE CAPEX PLAN



Particulars (₹ crore)	Capex Planned FY27	Capex Spent FY26
Cellulosic Fibres	1,603	729
Capacity Expansion (including debottlenecking)	1,100	397
Modernisation and Maintenance Capex	503	332
Chemicals (A + B)	843	636
(A) Capacity Expansion	329	165
Caustic Soda	264	5
Chlorine Derivatives	59	149
Epoxy Polymers & Curing Agents	6	11
(B) Modernisation and Maintenance Capex	514	471
New High Growth Businesses	425	555
Birla Opus (Decorative Paints)	411	550
Birla Pivot (B2B E-Commerce)	14	5
Other Businesses		
Textiles, Insulators & Others	286	60
Total	3,157	1,980

BALANCE SHEET



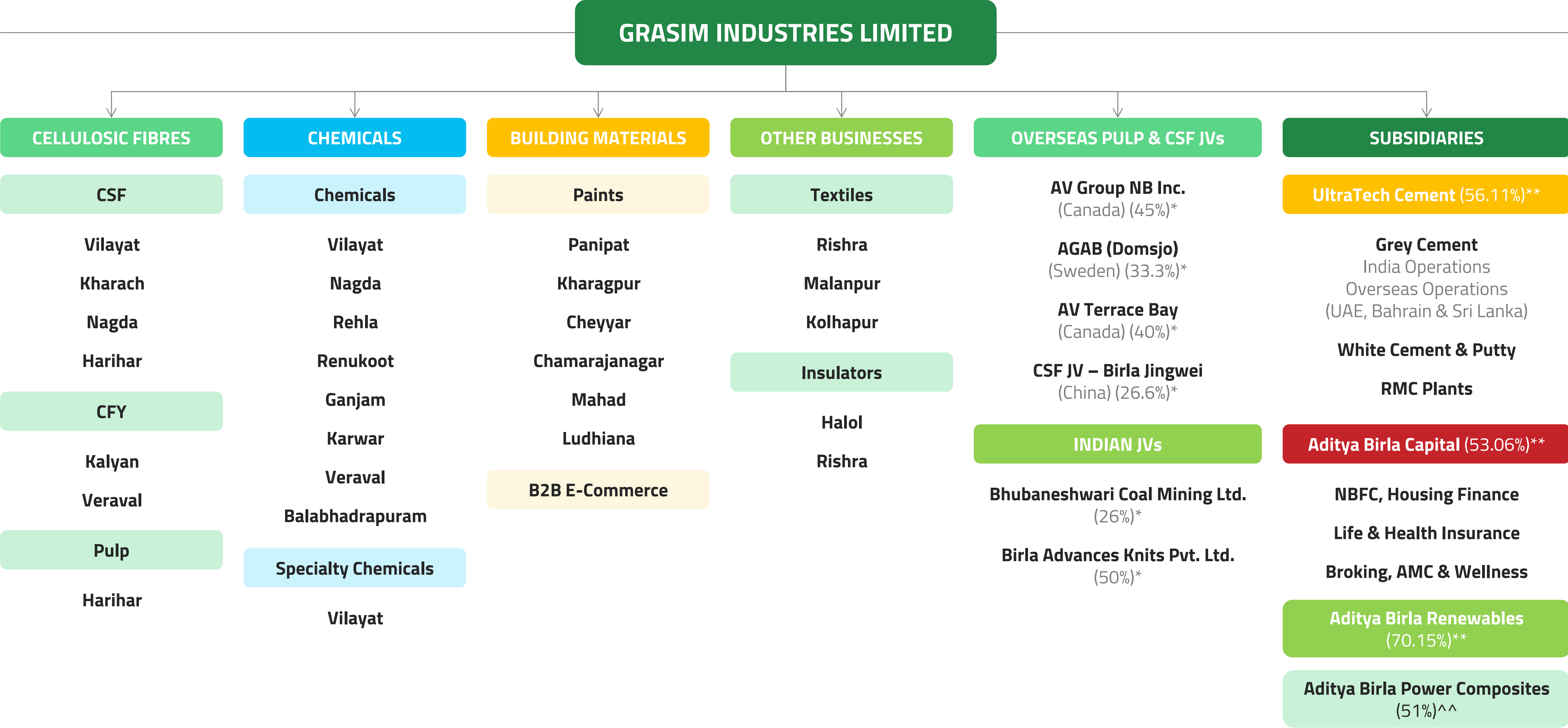
EQUITY AND LIABILITIES	Standalone (₹ crore)		Consolidated (₹ crore)	
	31 st Mar 2026	31 st Mar 2025	31 st Mar 2026 [#]	31 st Mar 2025
Net Worth	55,277	54,398	1,03,469	97,509
Non-Controlling Interest	-	-	66,394	60,304
Borrowings related to Financial Services	-	-	1,76,764	1,37,648
Other Borrowings	11,175	11,121	48,184	46,000
Lease Liability	774	741	2,905	2,677
Deferred Tax Liability (Net)	2,671	2,299	13,124	12,487
Policy Holders Liabilities	-	-	1,07,378	98,351
Other Liabilities & Provisions	10,595	9,421	51,334	45,560
SOURCES OF FUNDS	81,032	77,981	5,69,552	5,00,536

BALANCE SHEET



ASSETS	Standalone (₹ crore)		Consolidated (₹ crore)	
	31 st Mar 2026	31 st Mar 2025	31 st Mar 2026 [#]	31 st Mar 2025
Net Fixed Assets	23,348	22,373	1,24,429	1,16,649
Capital WIP & Advances	2,066	3,042	18,860	17,825
Right of Use – Lease (including Leasehold Land)	1,351	1,355	3,427	3,130
Goodwill	3	3	21,596	21,369
Investments:	42,503	40,144	1,17,113	1,05,471
<i>UltraTech Cement (Subsidiary)</i>	2,636	2,636	-	-
<i>AB Capital (Subsidiary)</i>	18,847	18,847	-	-
<i>AB Renewable (Subsidiaries)</i>	1,253	923	-	-
<i>Liquid Investments</i>	4,837	4,229	11,269	10,598
<i>Other Investments</i>	14,930	13,509	1,05,844	94,873
Assets held to cover Linked Liabilities	-	-	40,418	37,762
Loans & Advances of Financing Activities	-	-	1,95,362	1,52,662
Assets held for Sale	-	-	146	138
Other Assets, Loans & Advances	11,761	11,063	48,202	45,529
APPLICATION OF FUNDS	81,032	77,981	5,69,552	5,00,536
Net Debt / (Surplus)	6,879	6,892	36,915	35,402

GRASIM GROUP STRUCTURE



THANK YOU

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