

Ref. No.: ABSLAMCL/PS/115/2024-25

October 28, 2024

BSE Limited

Phiroze Jeejeebhoy Towers
Dalal Street Mumbai-400 001
Scrip Code: 543374

National Stock Exchange of India Limited

Exchange Plaza, 5th Floor
Plot No. C/1, G Block,
Bandra Kurla Complex
Bandra (East), Mumbai - 400 051
Symbol: ABSLAMC

Dear Sir/Ma'am,

Sub: Intimation under Regulation 30 SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ('SEBI Listing Regulations') – Investor Presentation

Pursuant to Regulation 30 of the SEBI Listing Regulations, please find attached the investor presentation on the Unaudited Financial Results of the Company for the quarter ended September 30, 2024.

The above information is being hosted on the Company's website at <https://mutualfund.adityabirlacapital.com>.

The above is for your information and dissemination.

Thanking you.

Yours sincerely,

For **Aditya Birla Sun Life AMC Limited**

Prateek Savla
Company Secretary & Compliance Officer
ACS 29500

Encl. As above

**Aditya Birla Sun Life
AMC Ltd.**

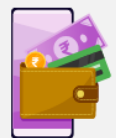


INVESTOR PRESENTATION

For quarter ended September 30, 2024



AUM growth



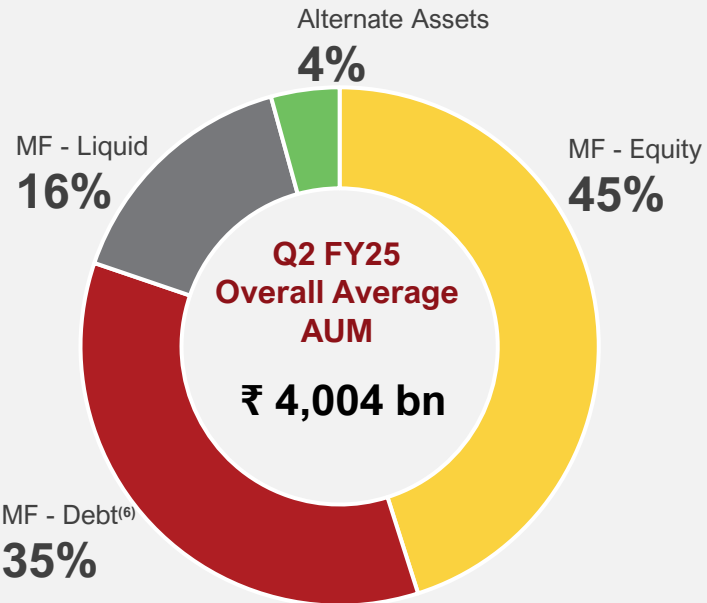
Accelerated growth in Passive & Alternative investments



Sustainable growth in SIPs

Driven by a strong and robust risk management and governance framework

AUM



Mutual Fund AUM⁽¹⁾

₹ 3,833 bn

Market share⁽²⁾ 6.47%

Equity AUM⁽¹⁾

₹ 1,806 bn

Market share 4.55%

Individual AUM⁽³⁾

₹ 2,034 bn

Passive AUM⁽⁴⁾

₹ 301 bn

Total Alternate AUM⁽¹⁾

₹ 171 bn

PMS/AIF AUM⁽¹⁾

₹ 39 bn

Real Estate AUM⁽¹⁾

₹ 5 bn

Offshore AUM⁽¹⁾

₹ 127 bn

Financials (Q2 FY25)

Total Revenue⁽⁵⁾

₹ 5.2 bn

Profit Before Tax

₹ 3.4 bn

Profit After Tax

₹ 2.4 bn

Customer & Distribution

Investor Folios

10.2 mn

MF Distributors

86,000+

Locations

300+

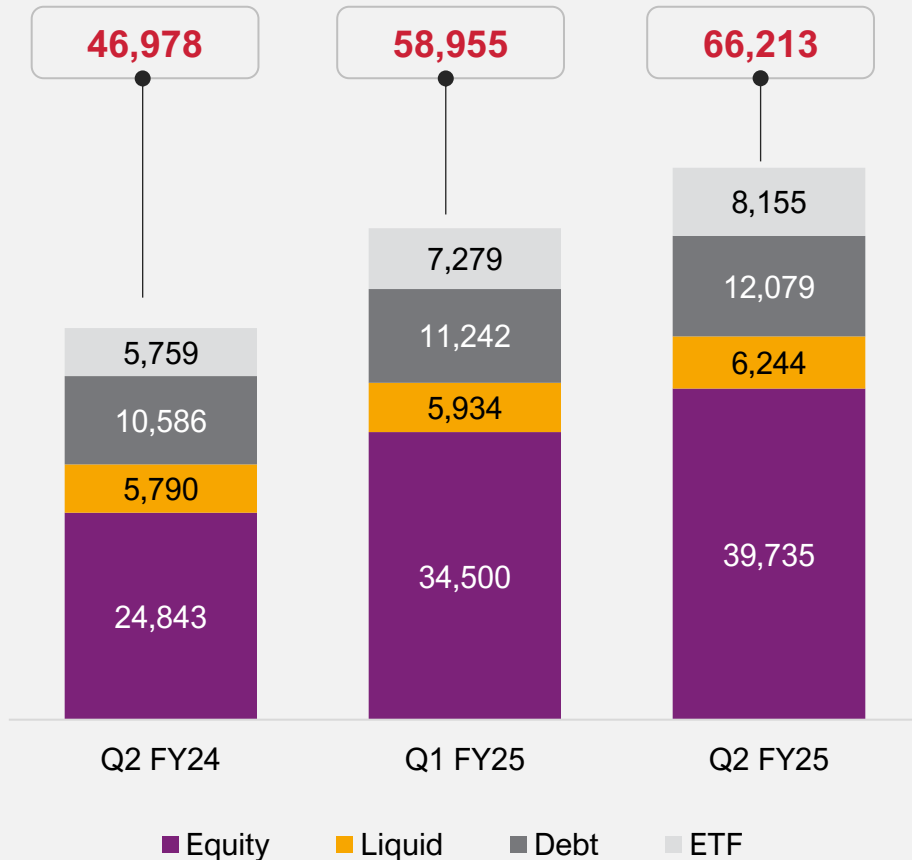
Digital Partners

130+

Industry Overview

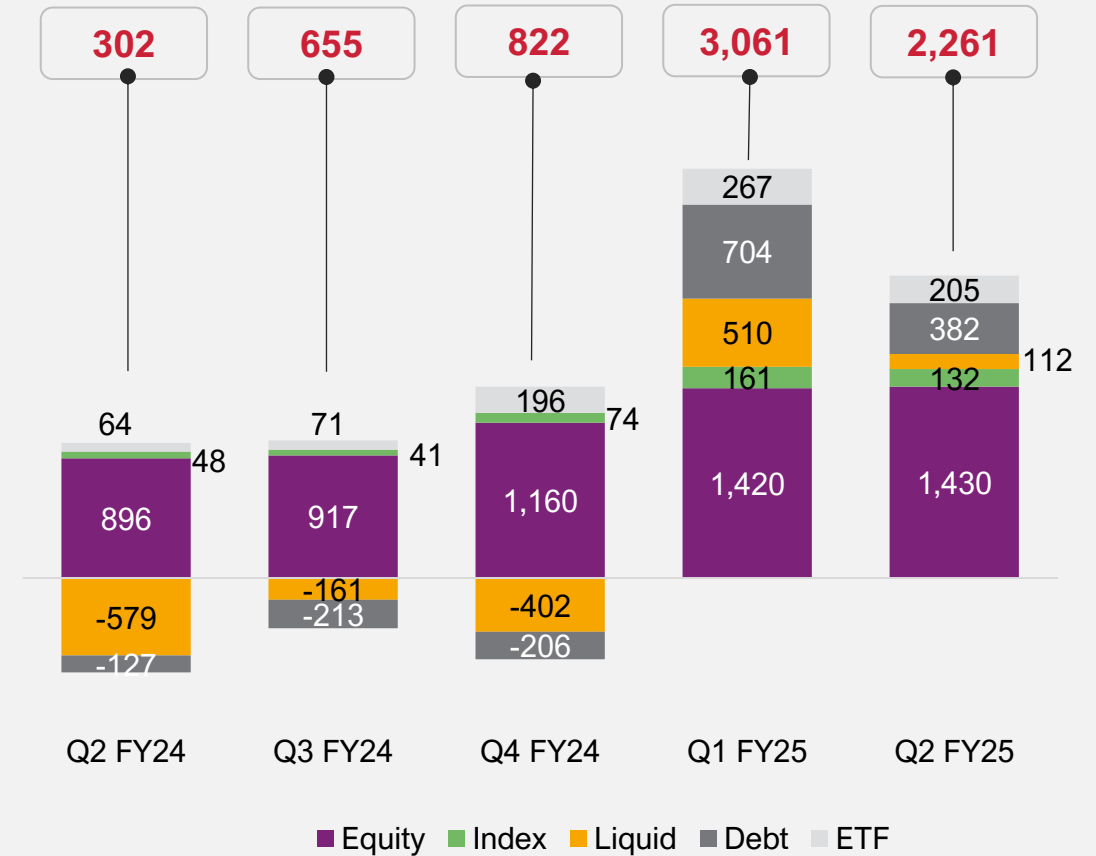
(INR billion unless otherwise stated)

QAAUM



Industry QAAUM witnessed Q-o-Q growth of 12% in Q2 FY25

Net Sales

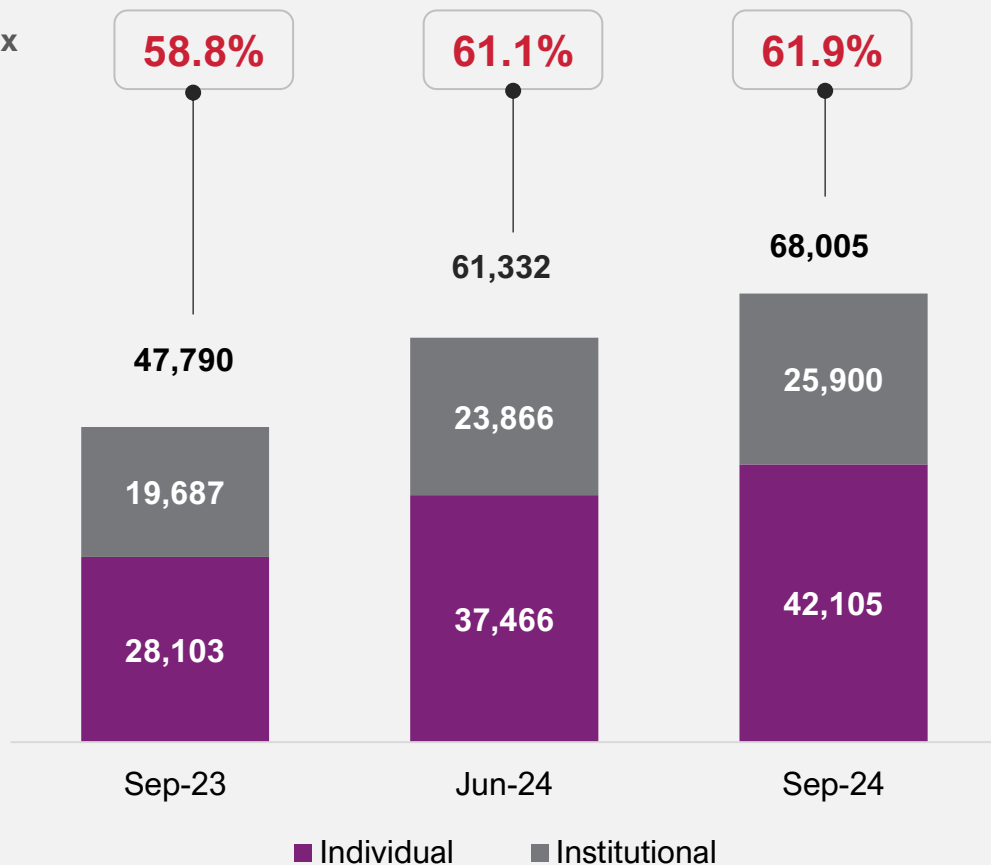


Industry witnessed inflows in Q2 FY25

(INR billion unless otherwise stated)

Individual MAAUM

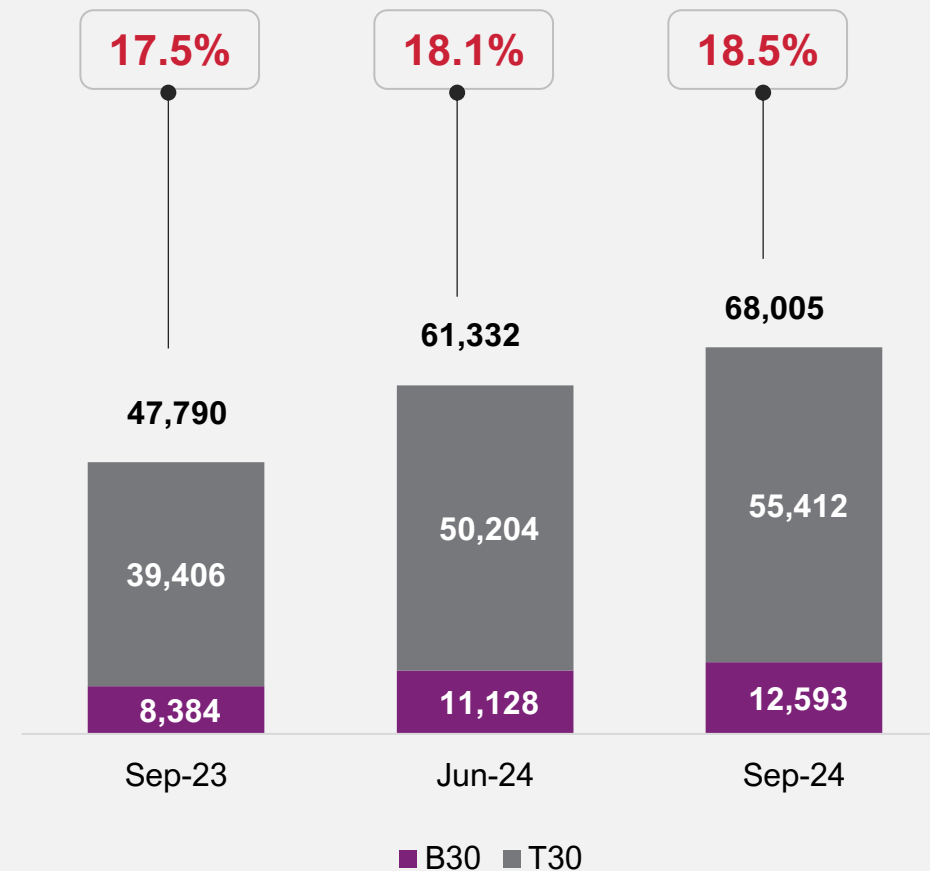
Individual Mix



Industry Individual MAAUM mix increased from 58.8% in Sep-23 to 61.9% in Sep-24

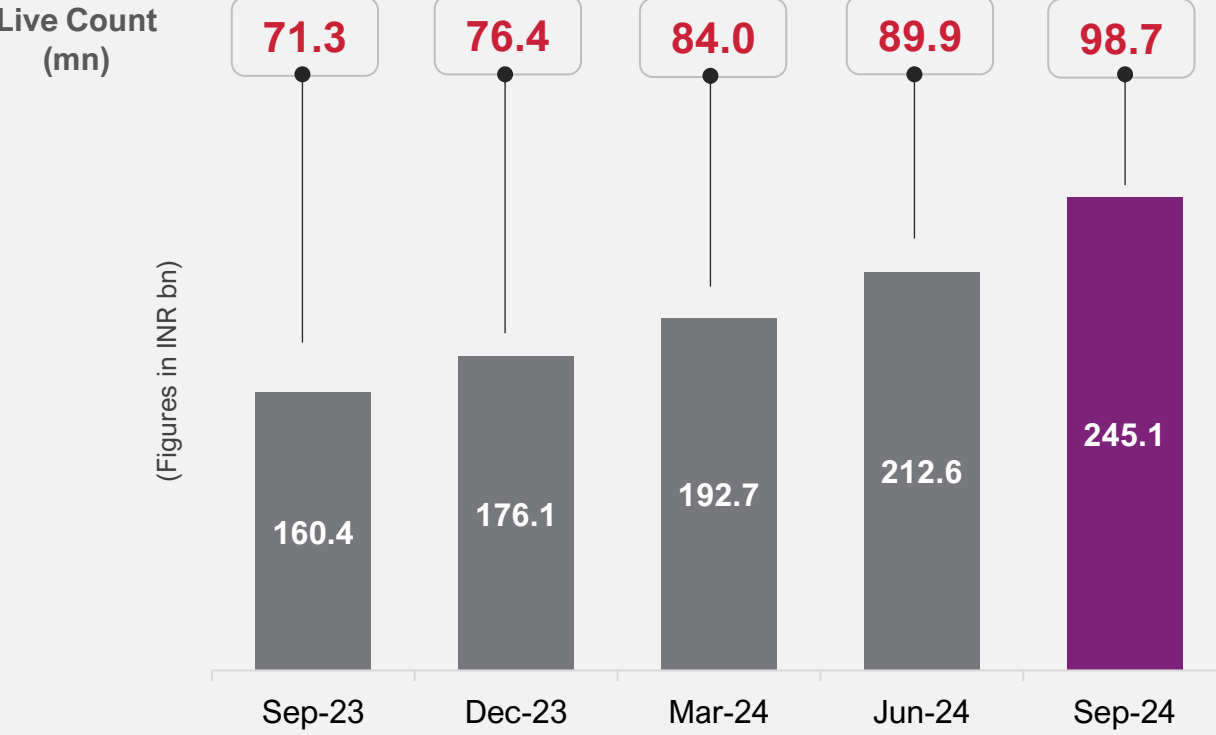
B30 MAAUM

B-30 Mix



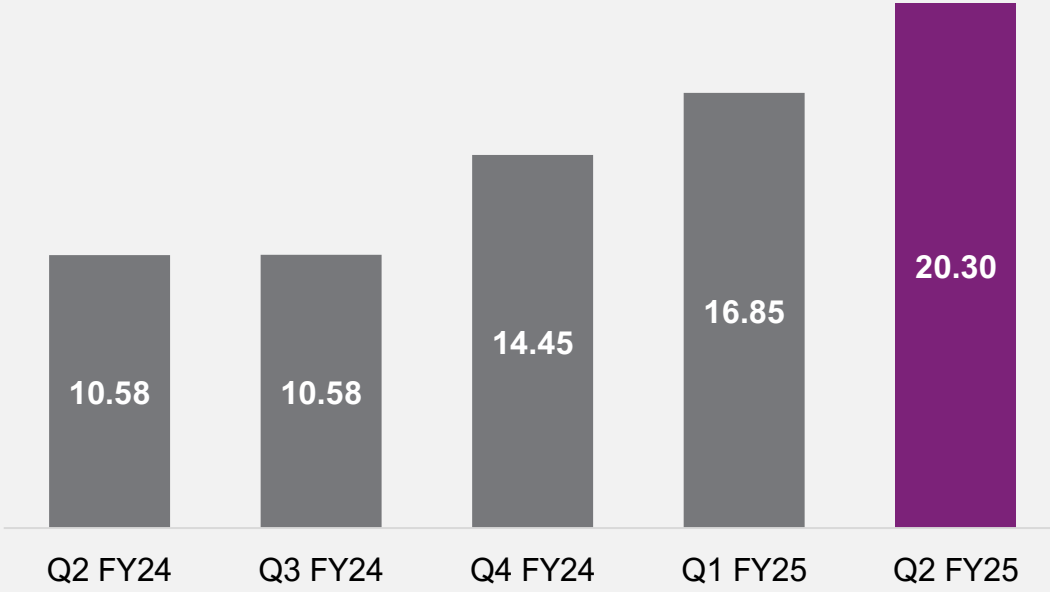
Industry B30 MAAUM mix increased from 17.5% in Sep-23 to 18.5% in Sep-24

SIP Flows



Industry SIP Flows increased to INR 245.1 bn in Sep-24

New SIP registrations Count (mn)

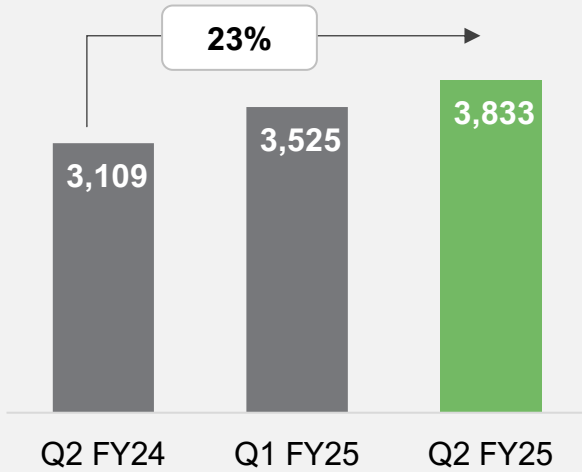


Industry new SIP registrations increased to 20.30 mn in Q2 FY25

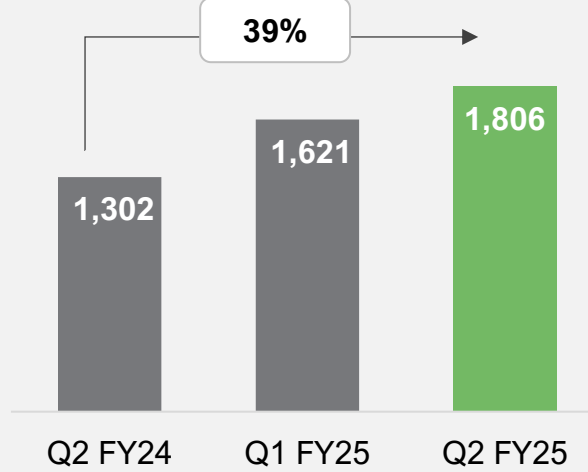
ABSLAMC Performance Overview

(INR billion unless otherwise stated)

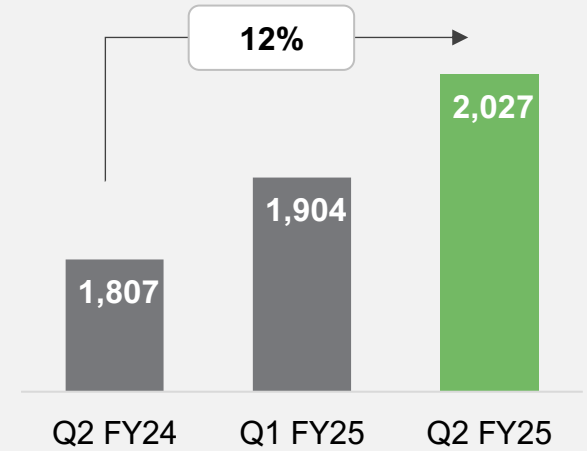
Mutual Fund QAAUM



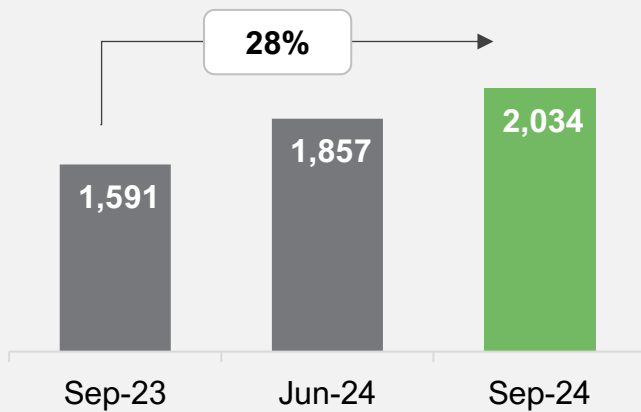
Equity QAAUM



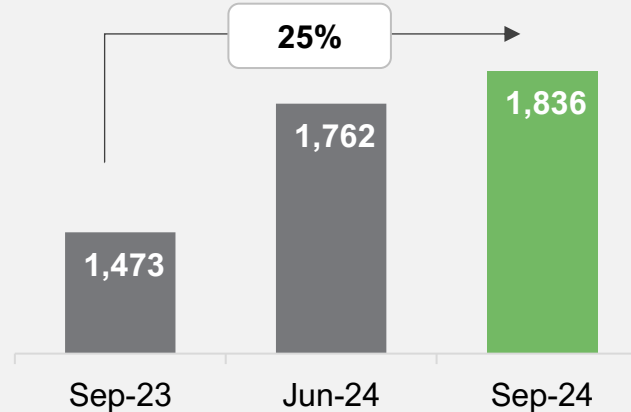
Fixed Income QAAUM¹



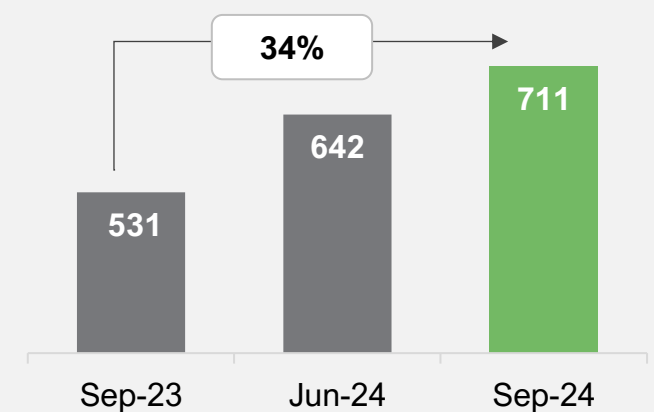
Individual MAAUM



Institutional MAAUM

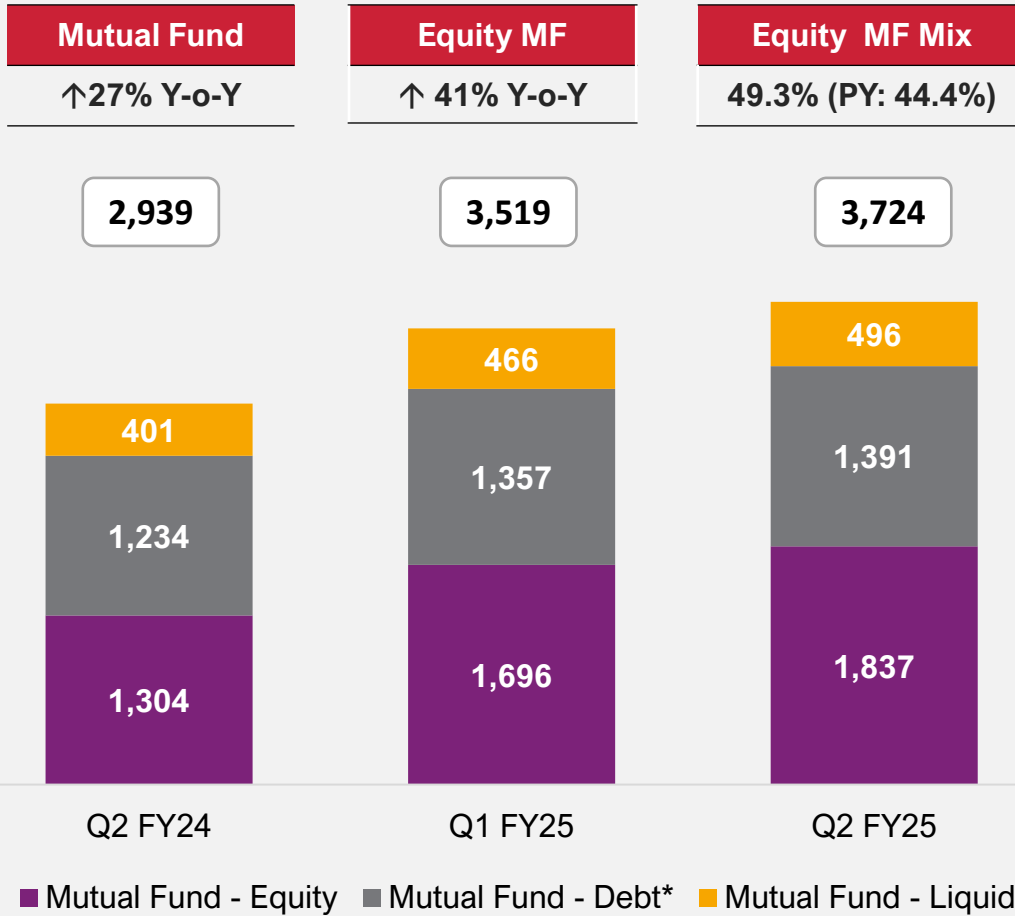


B-30 MAAUM

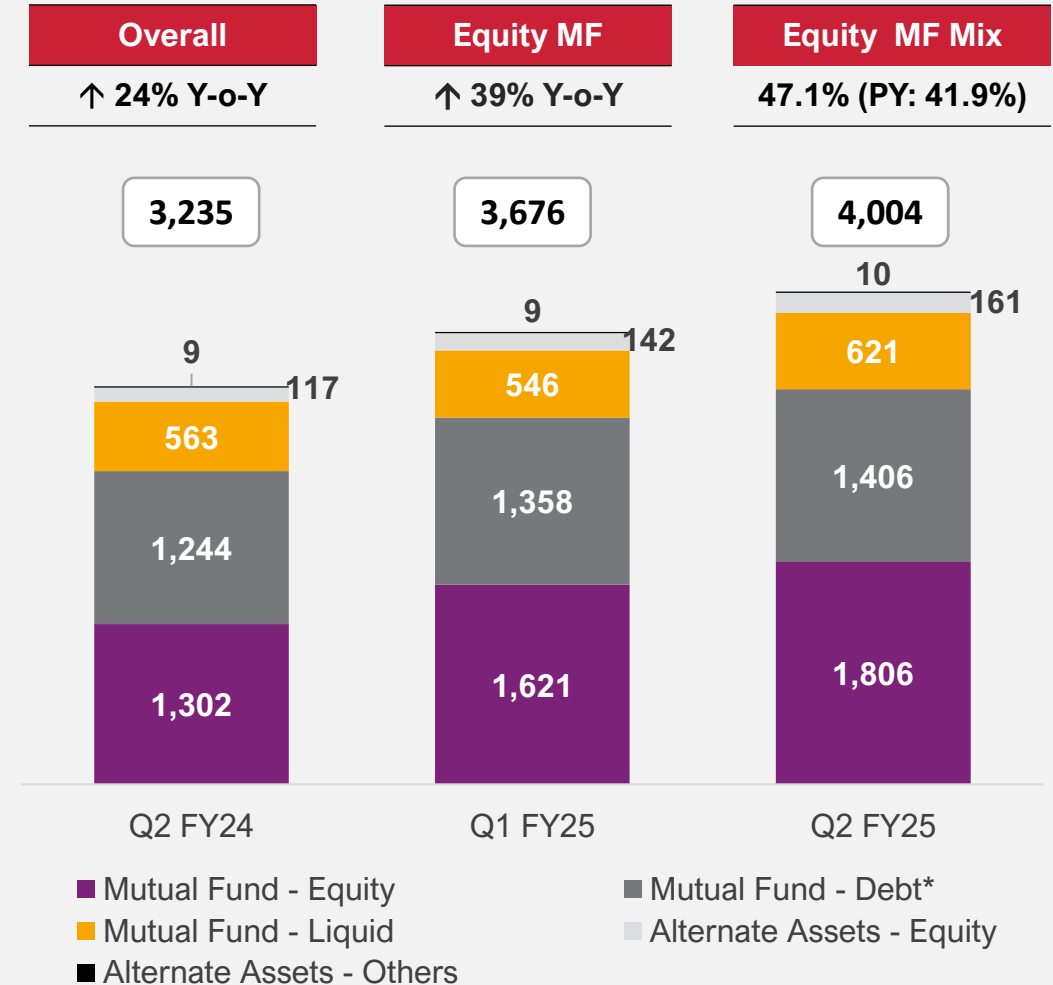


¹ Fixed Income QAAUM including ETF

Mutual Fund Closing Assets under Management



Overall Quarterly Average Assets under Management



Strong retail franchise with **10.2 mn** folios¹

(INR billion unless otherwise stated)

 **Size**

 **Growth**

 **Contribution to AUM**

Equity
QAAUM



**INR
1,806 bn**

Q2 FY22

INR 1,162 bn

↑ 15.9%

Q2 FY25

INR 1,806 bn

Q2 FY22

38.7%

↑ 8.5%

Q2 FY25

47.1%

Individual
MAAUM



**INR
2,034 bn**

Sep-2021

INR 1,431 bn

↑ 12.4%

Sep-2024

INR 2,034 bn

Sep-2021

47.2%

↑ 5.4%

Sep-2024

52.6%

B-30
MAAUM



**INR
711 bn**

Sep-2021

INR 481 bn

↑ 13.9%

Sep-2024

INR 711 bn

Sep-2021

15.9%

↑ 2.5%

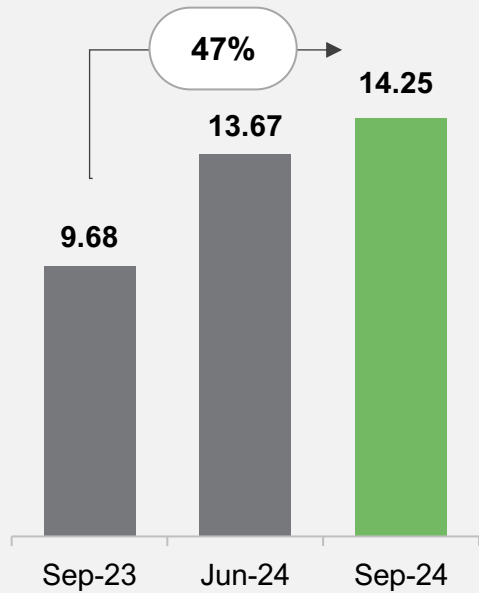
Sep-2024

18.4%

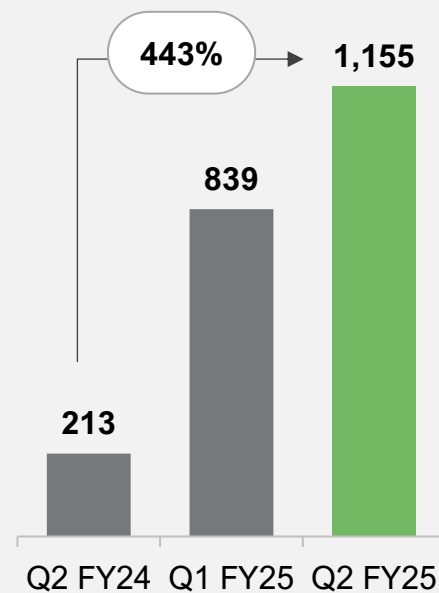
Higher share of SIPs generates consistent inflows across market cycles

Building sustainable SIP Flows

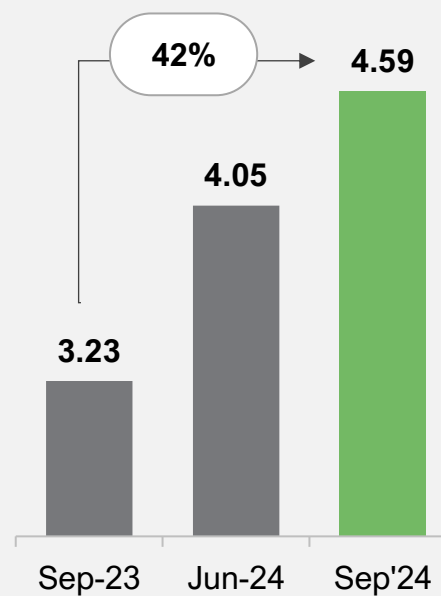
SIP¹ Flows (in INR bn)



New SIP¹ Registrations Count ('000)

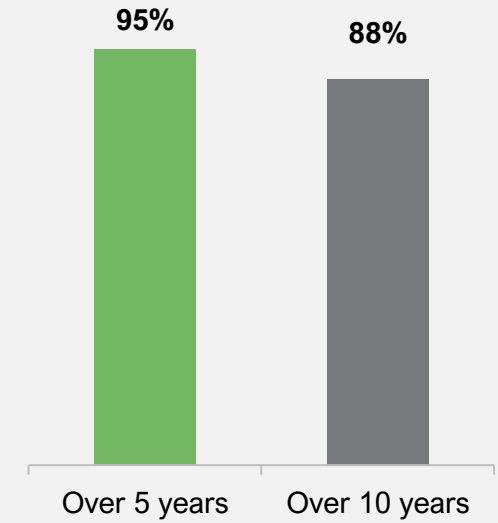


Number of Live Outstanding SIPs¹ (mn)



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 Sep 30, 2024

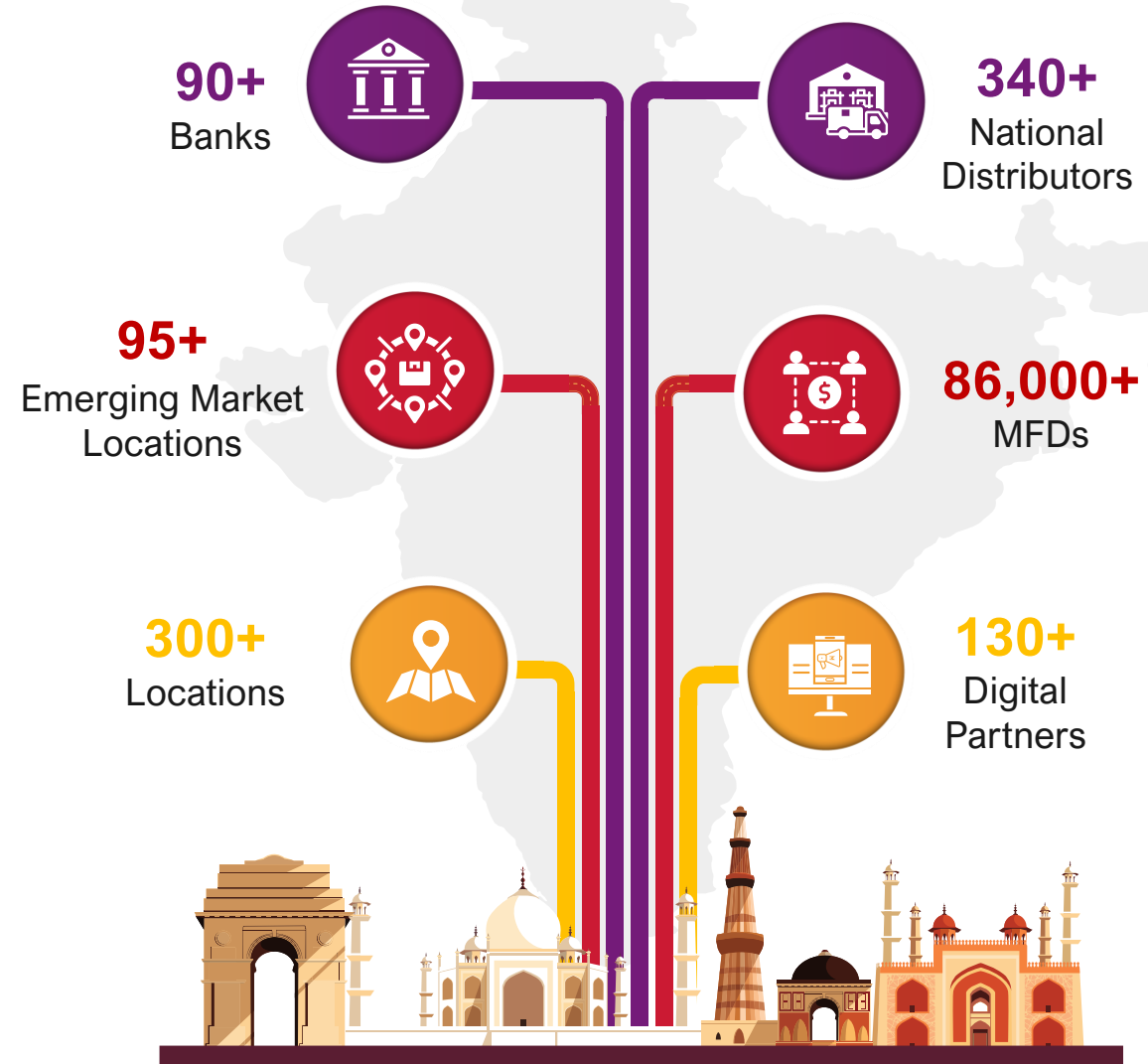
One of the largest empaneled distributor base Servicing Investors across

19,000+

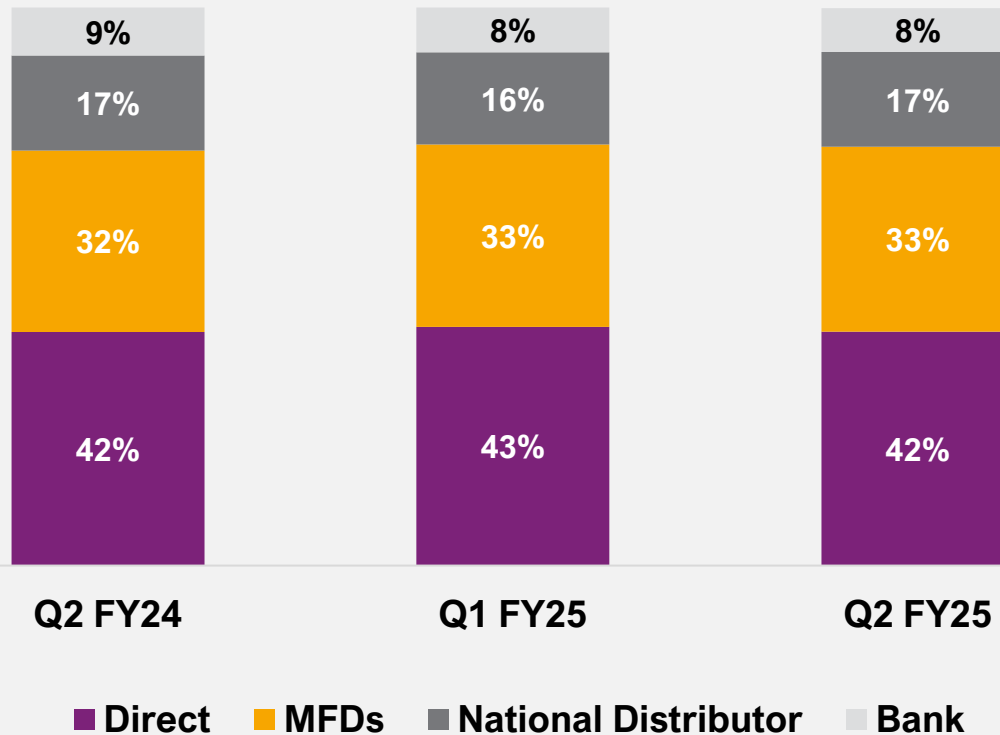
Pan India pin codes



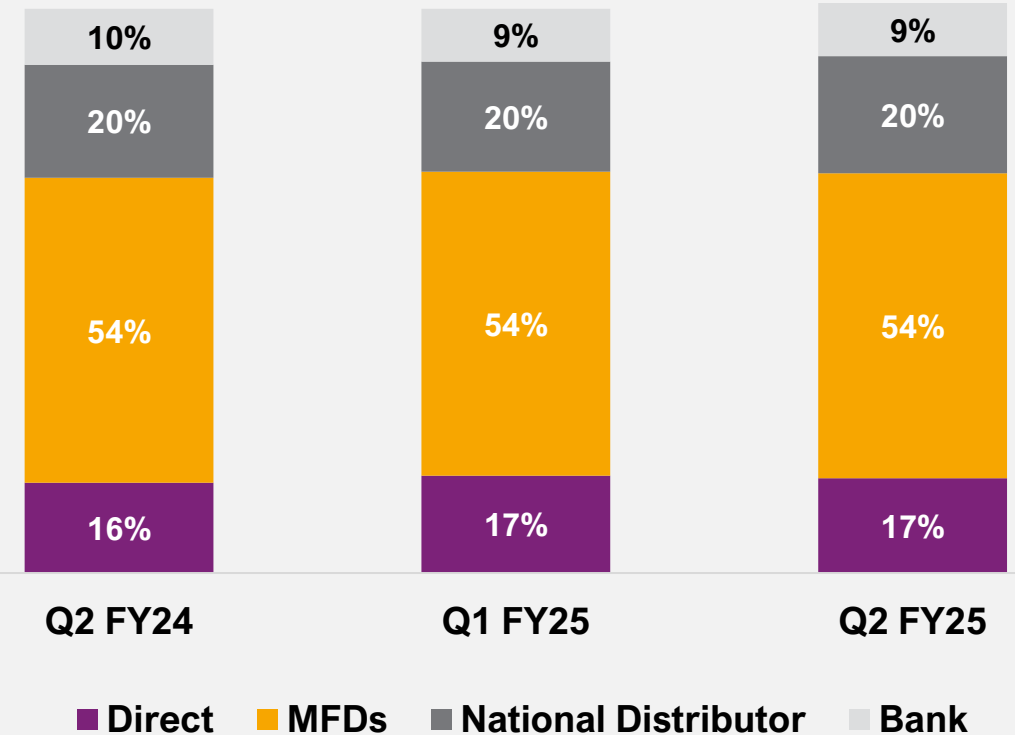
300+

 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 5,500 + new MFDs in H1 FY25

¹ Excludes ETF

Lean model to expand into deeper markets



Direct

35+

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

3400+

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

5,500 +

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**

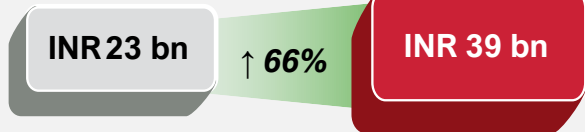
 **Funds Launched/Pipeline**

PMS/AIF



**INR
39 bn**

Q2 FY24



Q2 FY25

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

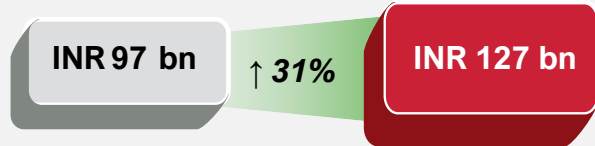
Product Pipeline
India Yield Advantage Fund
ABSL Money Manager Fund
Awarded mandate for managing ESIC Fund under PMS route

Offshore



**INR
127 bn**

Q2 FY24



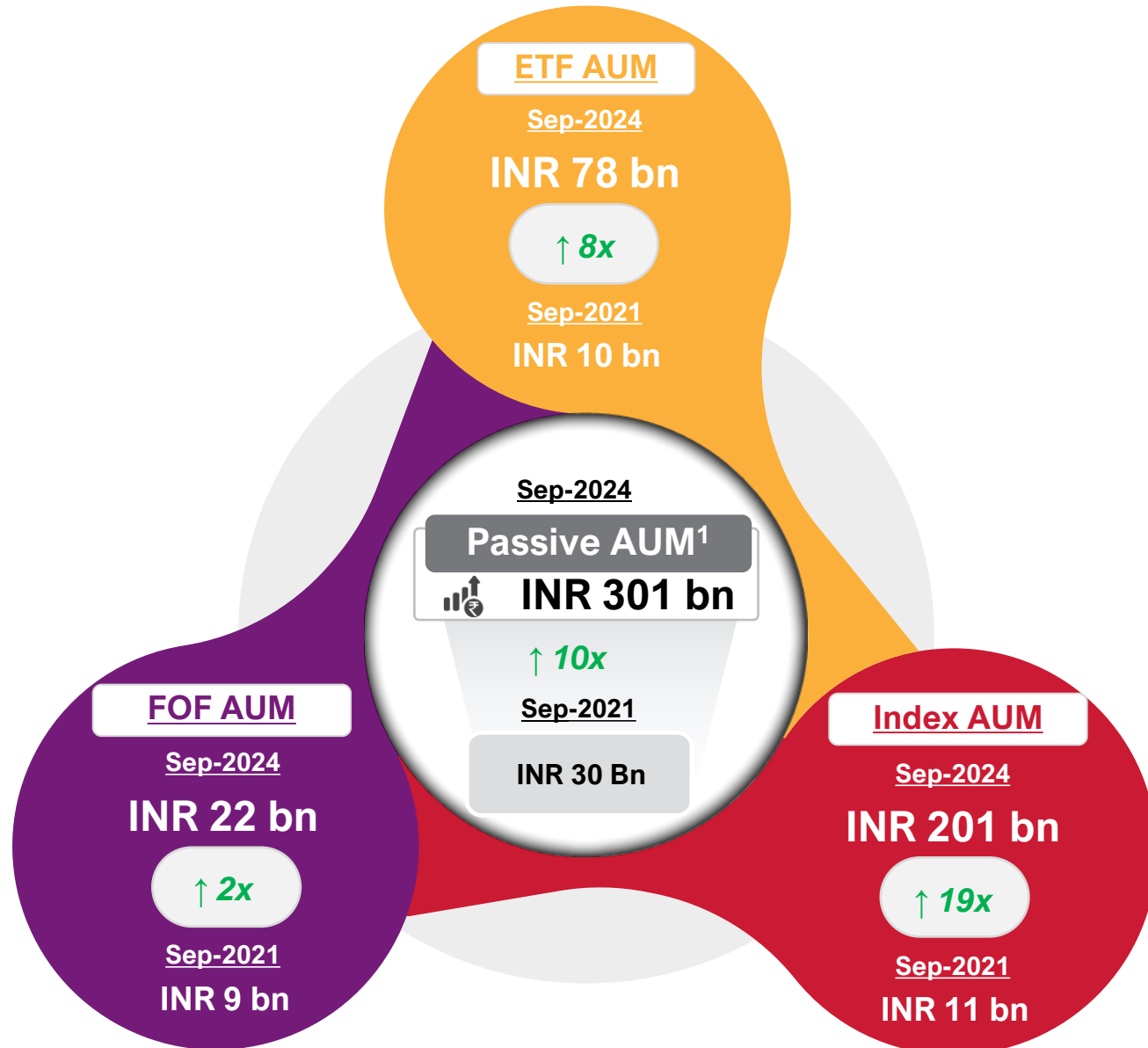
Q2 FY25

Fund Raising underway
ABSL Global EM* Equity Fund (IFSC)
ABSL India ESG Engagement Fund (IFSC)
ABSL India Opportunities Fund

Product Pipeline
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” Series 2

Sep-24 unless stated otherwise



~9,58,000
Investor Folios serviced **7X** growth since Sep 2021

Rank 1
In Debt Index²

47 Products
Extensive product bouquet **3X** growth since Sep 2021

¹Closing AUM for ETFs, FoFs & Index Funds ²Based on Average AUM for the quarter ending Sep 30,2024



**ABSL MF
Customer Portal**



**Investor
App**



**Active Savings
App**



Lead and Drop
cart nurturing
using Voice BOT



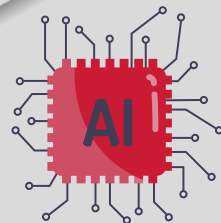
One click SIP Registration
via UPI auto pay



E KYC



Digitization &
Data Structuring



AI /ML Assisted Real Time
Decisioning & Personalization



Partner easy Link



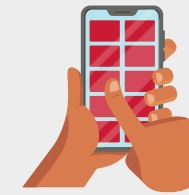
**Partner
Assets**



KYC stack for
Resident Indian & NRI



CAMS OTM will
be taken for SIP
/ Transaction



ARN hardcoded
Active Savings App



Salary SIP



**ABSL MF
Partner Portal**



**Partner
App**



**API
Gateway**

**Investor
Assets**



**Partner
Assets**

Aim to educate existing and next generation of investors and distributors

Reached **12,46,000+ people** through conducting over **15,500+ training sessions**¹

SAMRIDDI MAGAZINE



5.4 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

11,00,000+

INVESTORS HANGOUTS PROGRAM



139K active users¹ and over
22 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	Quarter ending			Change	
	Sep-24	Jun-24	Sep-23	Q-o-Q	Y-o-Y
Revenue from Operations	4,242	3,866	3,350	10%	27%
Employee Benefits Expense	894	892	798	0%	12%
Fees and Commission Expense	120	105	82	15%	46%
Depreciation and Amortization	98	91	91	7%	7%
Other Expenses ¹	737	681	567	8%	30%
Total Expenses	1,849	1,769	1,539	5%	20%
Operating Profit	2,393	2,097	1,811	14%	32%
Other Income	958	948	557	1%	72%
Profit Before Tax	3,351	3,045	2,368	10%	42%
Tax Expense	927	688	587	35%	58%
Net Income	2,424	2,357	1,781	3%	36%

¹ Includes Finance Cost

Statement of Profit & Loss Account

(INR million unless otherwise stated)

Particulars	Half Year ending		Change
	Sep-24	Sep-23	Y-o-Y
Revenue from Operations	8,108	6,461	25%
Employee Benefits Expense	1,786	1,572	14%
Fees and Commission Expense	225	164	37%
Depreciation and Amortization	189	158	20%
Other Expenses ¹	1,418	1,132	25%
Total Expenses	3,618	3,025	20%
Operating Profit	4,490	3,436	31%
Other Income	1,906	1,334	43%
Profit Before Tax	6,396	4,771	34%
Tax Expense	1,615	1,144	41%
Net Income	4,781	3,627	32%

¹ Includes Finance Cost

Balance Sheet

(INR million unless otherwise stated)

Particulars	As at	
	30 th September 2024	31 st March 2024
Share Capital	1,441	1,440
Other Equity	31,269	30,248
Total Equity	32,710	31,688
Financial Liabilities	1,863	2,035
Non-financial Liabilities	1,827	1,296
Total Equity & Liabilities	36,400	35,019
Investments	32,152	31,222
Other Financial Assets	1,765	1,396
Non-financial Assets	2,483	2,401
Total Assets	36,400	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 30th September, 2024 has allotted 1,96,869 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 30th September, there were application money received towards 10,504 Equity Shares face value of ₹ 5 each, applied pending allotment.
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 quarter and period ended 30th September, 2024.
5. During the period ended September 30, 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 October 28, 2024. The results have been subjected to limited review by the statutory auditors of the Company.

Thank You

This presentation is for information purposes only and does not constitute a prospectus, an offering circular, an advertisement, a private placement offer letter or offer document or an offer or the recommendation or solicitation of an offer or invitation to purchase or sell any securities (“Securities”) of Aditya Birla Sun Life AMC Limited or its subsidiaries or its associates (together, the “Company”) under the Companies Act, 2013 and the rules made thereunder, the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018, as amended, or any other applicable law in India, the United States, or any other jurisdiction. This presentation has not been and will not be reviewed or approved by a regulatory authority in India or by any stock exchange in India. This presentation is being given solely for your information and for your use and may not be retained by you and neither this presentation nor any part thereof shall be (i) used or relied upon by any other party or for any other purpose; (ii) copied, photocopied, duplicated or otherwise reproduced in any form or by any means; or (iii) re-circulated, redistributed, passed on, published in any media, website or otherwise disseminated, to any other person, in any form or manner, in part or as a whole, without the prior written consent of the Company. The Company has prepared this presentation based on information available to it, including information derived from public sources that have not been independently verified. Please note that for ease of understanding and calculations purposes, figures are rounded off to the nearest number while presenting figures in trillion, billion and million. In view of the rounding off, any calculations representing growth in % may not tally as it is derived from the underlying number. No representation, warranty, guarantee or undertaking, express or implied, is provided, or will be provided, in relation to, and no reliance shall be placed on, the fairness, accuracy, correctness, completeness or reliability of the information, estimates, projections, opinions or conclusions expressed herein. This presentation should not be used as a basis for any investment decision. The Company may alter, modify or otherwise change in any manner the contents of this presentation, without obligation to notify any person of such revision or changes.

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