



Ref No.: GIL/CFD/SEC/25/078/SE

29th May 2024

BSE Limited
Scrip Code: 500300 / 890190

National Stock Exchange of India Limited
Symbol: GRASIM / GRASIMPP

Dear Sirs/Madam,

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

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

Sailesh Kumar Daga
Company Secretary and Compliance Officer
FCS - 4164

Encl.: as above

Cc:
Luxembourg Stock Exchange
Market & Surveillance Dept.,
P.O. Box 165,
L-2011 Luxembourg,
Grand Duchy of Luxembourg

Citi Bank N.A.
Depository Receipt
Services
390 Greenwich Street,
4th Floor, New York -
10013

Citi Bank N.A.
Custodial Services
FIFC, 9th Floor, C-54 & 55,
G Block, Bandra Kurla
Complex, Bandra (East),
Mumbai 400 098

Grasim Industries Limited

Aditya Birla Centre, 'A' Wing, 2nd Floor, S.K. Ahire Marg, Worli, Mumbai 400 030, India
T: +91 22 6652 5000 / 2499 5000 | F: +91 22 6652 5114 / 2499 5114
E: grasim.secretarial@adityabirla.com | W: www.grasim.com | CIN: L17124MP1947PLC000410

Regd. Office : P.O. Birlagram, Nagda – 456 331 (M.P.)



Investor Presentation
May 2024

**GRASIM : A PLAY ON INDIA
GROWTH STORY**

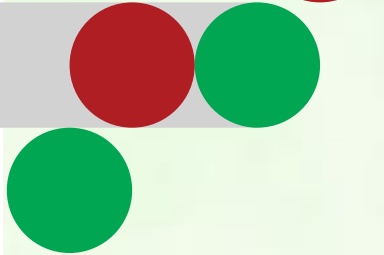
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DRIVEN BY OUR PURPOSE. LED BY OUR VALUES



Passion



Seamlessness



Integrity



Commitment



Speed



OUR PURPOSE

TO ENRICH LIVES BY
BUILDING DYNAMIC AND
RESPONSIBLE BUSINESSES AND
INSTITUTIONS, THAT INSPIRE TRUST.

ADITYA BIRLA GROUP IS...

A **US\$ 65 billion*** conglomerate

Consolidated market cap of **US\$ 100# billion**

Across **6** continents and **40** countries

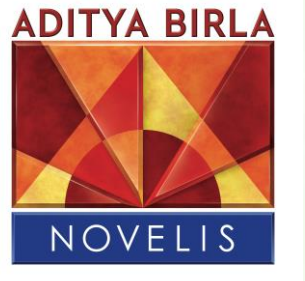
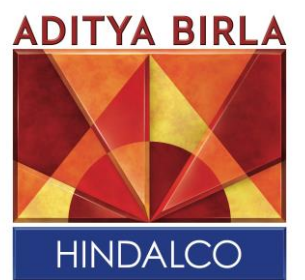
180+ state-of-the-art manufacturing units globally

187,000+ employees of over 100 nationalities

300M+ Loyal customer base



GLOBAL RANKING ACROSS KEY CATEGORIES



OUR KEY GROUP COMPANIES

GRASIM'S LEADERSHIP ACROSS KEY COMPONENTS OF GROWING ECONOMY

INDIA'S AMRIT KAAL

- Strongest and fastest growing among major economies
- Financial maturity, Digitisation and higher credit growth
- Young Population, Higher Disposable Income
- Set to become world's third largest economy by 2027

KEY FACTORS

Infrastructure & Housing Demand



Cement Producer



RMC player



Producer of White Cement based Putty

Increasing Financialisation

Diversified Financial Services

Among Top 5 well-diversified NBFCs

Aspirational Consumption

#2

Decorative Paints*



Cellulosic Fibres



Linen Textiles

Focus on Manufacturing growth



Chlor-Alkali



Epoxy polymers & curing agents

Fast growing Renewable Energy sector

~2

GW RENEWABLE energy capacity by CY24

Growing Digital Economy

B2B E-COMMERCE platform enabling MSMEs Digital reach

STRONGLOMORATE : KEY STRENGTHS

1

A Legacy of Values
and Trust

Operating history
of **75+ years**

2

Track record of
creating large
growing Businesses
and Brands

Revenue growth
~5 times over the
past decade

3

Diversified
Businesses with
Stable cashflow
generation

Positive Free
Cash flow* in
**7 out of last
10 years**

4

Sustainable
Manufacturing

Increasing share of
Renewable power

Reduction in
Freshwater
consumption
across businesses

STRONGLOMORATE : KEY STRENGTHS

5

History of continuous
Dividend Distribution

For
>60 years

6

Strong Balance Sheet
with "AAA/Stable"
rating

Consolidated D/E
<1x

7

Value Creation

~1.8x
outperformance in
stock returns vs.
benchmark over
10Yr and 5Yr period



VALUE CREATION STRATEGY

PILLARS OF OUR STRATEGY



KEY CONSOLIDATED FINANCIAL HIGHLIGHTS

Highest-ever Revenue*
₹ 1,30,978 Cr.

Highest-ever EBITDA*
₹ 20,837 Cr.

5-YR[^] Growth Capex
~₹ 38,000 Cr.

5-YR[^] CAGR growth
15%
REVENUE

11%
EBITDA

LEADERSHIP ACROSS DIVERSIFIED BUSINESSES

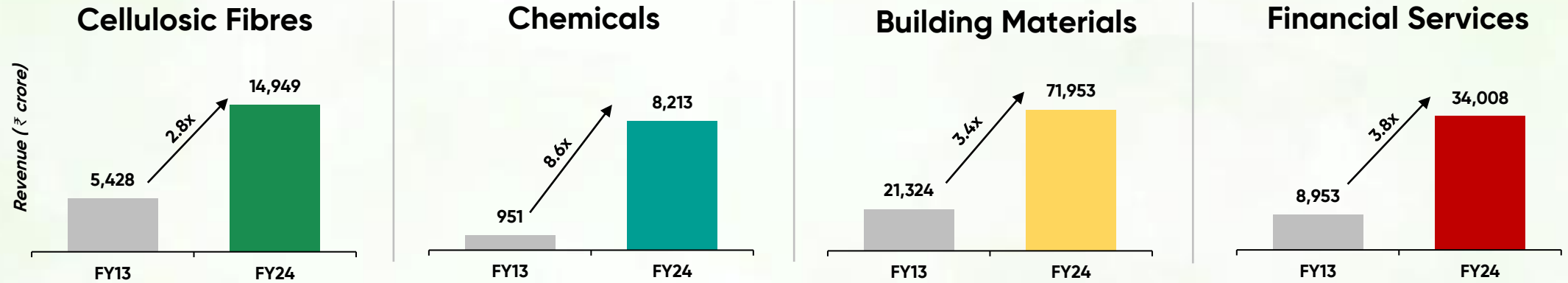


Building Materials Businesses

Other Businesses

Cellulosic Fibres	Chemicals	Cement	Paints	B2B E-Commerce	Financial Services	Textiles	Renewables	Insulators
<p>Leading producer of Cellulosic Fibres®, fastest-growing sustainable Fibres in India</p> <p>Focus on Specialty products</p>	<p>Leading producer of Chlor-Alkali and Specialty Chemicals*</p> <p>Focus on improving Chlorine integration</p>	<p>UltraTech: India's largest selling cement brand and 3rd largest cement player globally (ex - China)</p> <p>Leading Player of RMC**, White Cement and Cement based Putty</p>	<p>2nd largest manufacturing capacity# of decorative paints in India</p> <p>Offering superior products and experience across all segments of Decorative Paints</p>	<p>Digital procurement solution for building materials</p> <p>Assured product quality, Guaranteed delivery, Competitive pricing and Financing solutions</p>	<p>Aditya Birla Capital: A leading Financial Services conglomerate</p> <p>Offering financing, protecting, investing and advisory services</p>	<p>Premium sustainable textile products: linen, wool and cotton fabrics</p> <p>Premium retail brand 'Linen Club'</p>	<p>Presence in clean energy generation i.e. solar, wind and hybrid power</p> <p>Fulfilling renewable energy demand of group companies and power utilities</p>	<p>Leading manufacturer of Insulators</p>

TRACK RECORD OF CREATING LARGE BUSINESSES & BRANDS



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 & Others)	1 R&D Centre (Paints)
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KEY STRENGTH



Focused innovation across Businesses
R&D focus on the entire value spectrum



Competent R&D Team
Qualified and experienced researchers across businesses



Intellectual Property Rights
Patents granted: 17



R&D Expenditure
Spent ~₹124 Cr. in FY23

COMMERCIALISED A VARIETY OF HIGH-VALUE PRODUCTS

Cellulosic Fibres



Traceability of Pulp source from FSC⁽¹⁾ certified sustainable forests



Eco-friendly cellulose Fibre from in-house lyocell technology



Longer lasting protection from microbes



Introduced recyclability of textile waste as a partial replacement to dissolving-grade pulp

Chemicals



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



Pthalate free plasticizers



Addressing water treatment problems in Aquaculture



Specialty variants for industrial water treatment

(1) FSC - Forest Stewardship Council.

SUSTAINABLE BUSINESS PRACTICES AND INITIATIVES

Sustainable Products & Circular Economy

- Innovations - LivaEco, Lyocell, Dope dyed, Liva Reviva
- Sustainable textiles: Linen, Wool & Premium cotton fabrics

Responsible Manufacturing

- Closed loop manufacturing process
- ZDHC ⁽¹⁾ MMCF ⁽²⁾ Standards

Responsible Sourcing

- RM sourcing for pulp from sustainably managed forests
- Supplier code of conduct – Ethics, Human Rights

Valuable Partnerships

- Value Chain – LAPF ⁽³⁾, Blockchain traceability (GreenTrack)
- Technology & Research Institutes, Licensors



SUSTAINABLE GROWTH

SUSTAINABILITY RATINGS

68

DJSI⁽⁴⁾
score

BBB

MSCI ESG
Ratings

B

CDP Climate
Change
Assessment

Water Stewardship

- Grasim has implemented ZLD ⁽⁵⁾ plants at Nagda, Renukoot, Ganjam, Rehla, Rishra, Halol and BB Puram sites
- Lowest water consumption/ton of fibre in the world

Energy Conservation & Renewable Energy

- Upgraded and optimised the generation of electrolyzers
- Lower carbon emissions by higher use of renewable energy

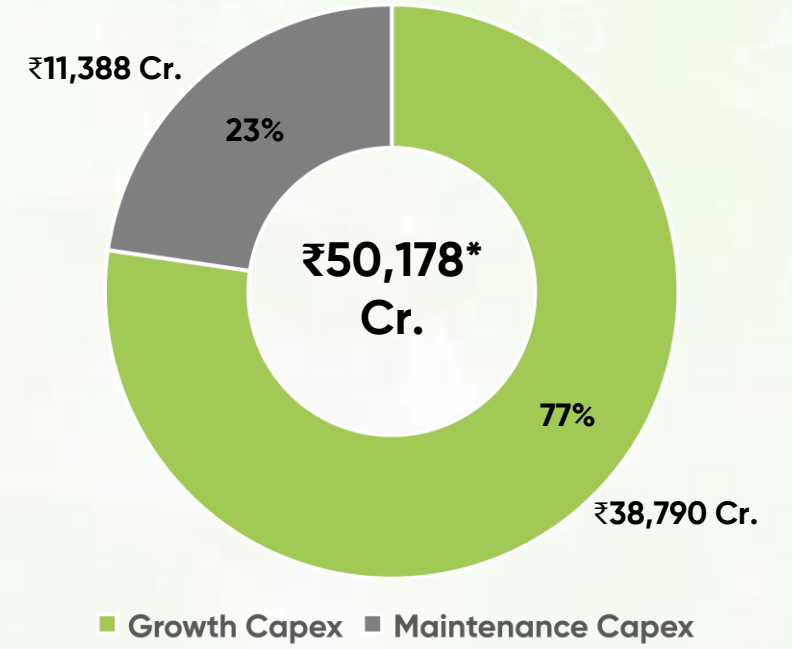
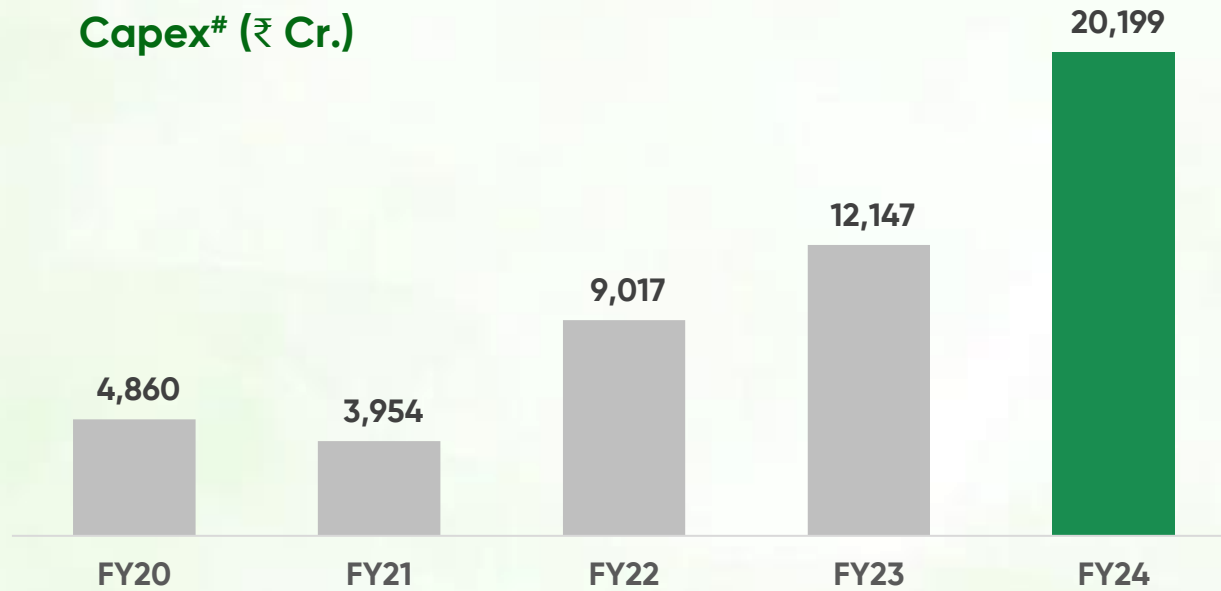
Reduction in Waste Generation

- Installed sulphate removal system
- Optimised yarn spinning output by reducing soft waste

CAPITAL ALLOCATION

● FOCUS ON GROWTH BUSINESSES

Total Consolidated
Capex# (₹ Cr.)



*Calculation based on the movement in gross block and CWIP.

* Capex over 5-YR (FY20 to FY24).

COST LEADERSHIP



CELLULOSIC FIBRES

Strong Backward Integration

Caustic, pulp, power and steam

Cost efficient production processes

Best in Class Consumption Ratios

Innovations

Continuous improvements in yields through inhouse innovations



CHEMICALS

Power

Diversified sources (captive + grid) of power with improving renewable energy mix

Chlorine Integration

Cost reduction by increasing production of chlorine derivatives

Strategic Partnership

Building strategic relationships with key value chain partners



PAINTS

Cost Efficient Manufacturing

Right size plants with high level automation and lean systems

Backward Integration

Integrated manufacturing for key inputs: Emulsions & Resins

R&D

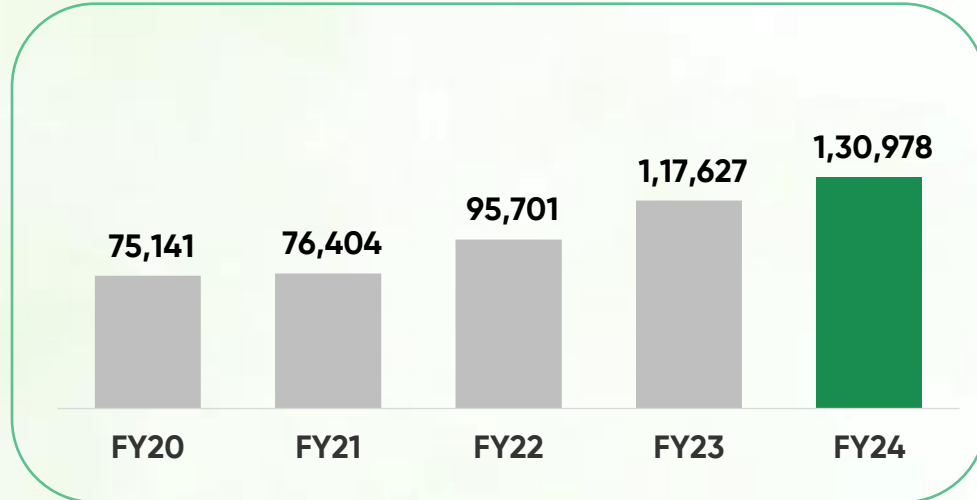
In-house R&D capability for original polymer chemistry & superior paint formulation

A hand is shown from the wrist up, pointing the index finger upwards. A bright, glowing white line starts from the bottom left, passes through the hand, and ends at the tip of the index finger, which is surrounded by a small cluster of white sparkles. The background is a dark blue-to-purple gradient with a faint grid pattern. In the lower half, there is a bar chart with several vertical bars of varying heights, colored in a light purple/pink hue. The overall aesthetic is futuristic and high-tech.

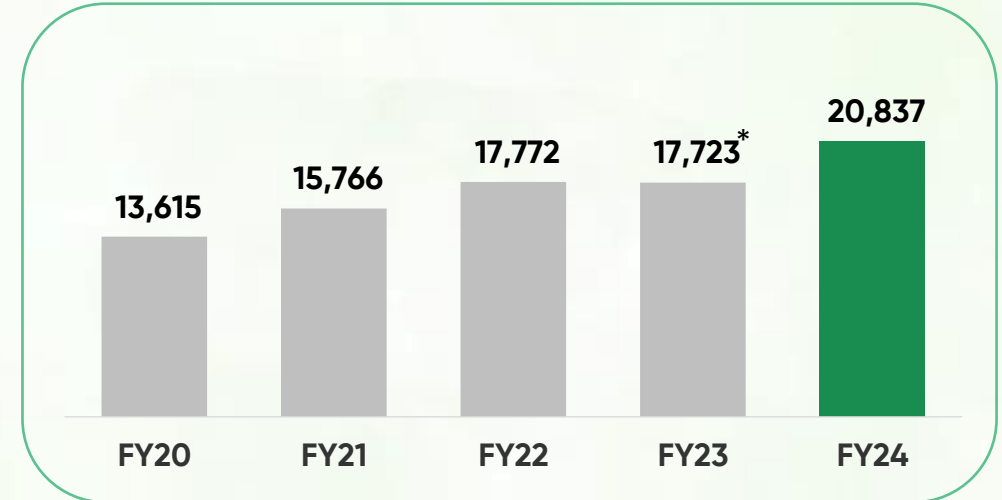
FINANCIAL HIGHLIGHTS

TRACK RECORD OF CONSISTENT GROWTH

REVENUE (₹ Cr.)



EBITDA (₹ Cr.)



Robust performance of Cement and Financial Services business are main drivers of the growth

Cellulosic Fibres and Chemicals businesses performance remains stable, despite global volatility


CONSISTENT GROWTH LEADING TO STRONG FINANCIALS

CONSOLIDATED

Particulars	As on 31 st Mar 2023	As on 31 st Dec 2023	As on 31 st Mar 2024
Debt - Equity Ratio	0.82x	0.93x	0.97x
Total debts to Total assets	0.30x	0.32x	0.33x
Net debt* (₹ Cr.)	6,978	16,397	15,436
Net worth (₹ Cr.)	78,742	87,141	88,652



Grasim raised its first Sustainability Linked Non-Convertible Debentures (NCD) of ₹1,250 Cr. from the International Finance Corporation (IFC)



Consolidated growth capex stood at ₹16,817 Cr., ~83% of consolidated capex of ₹20,199 in FY24

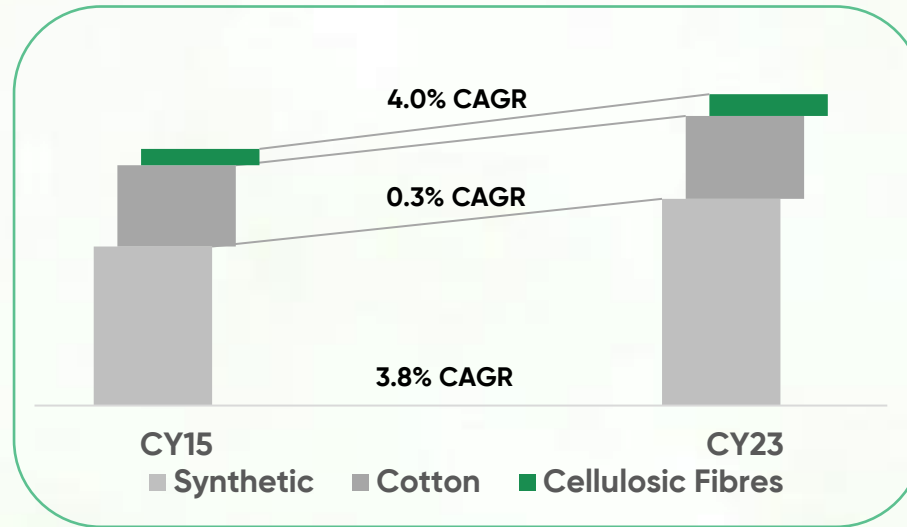


CELLULOSIC FIBRES BUSINESS

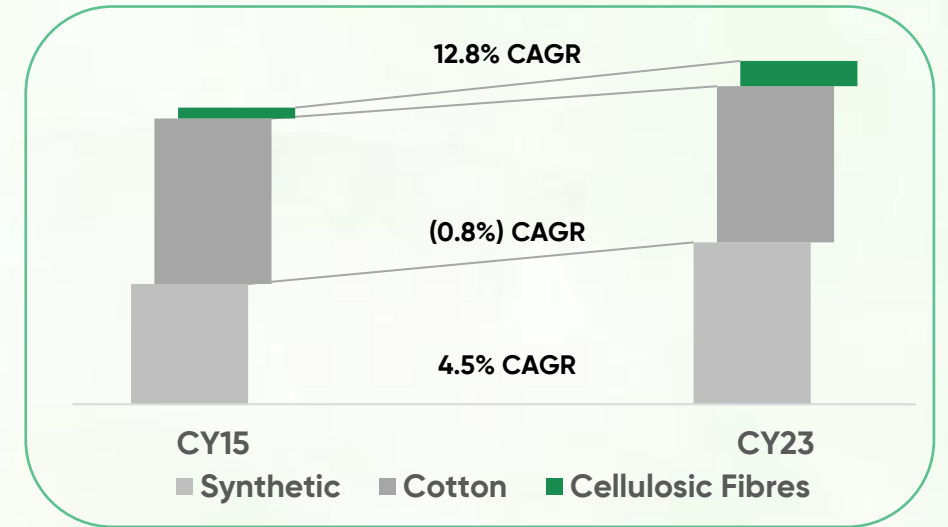
CELLULOSIC FIBRES : FASTEST GROWING FIBRE

INDIA CELLULOSIC FIBRE GROWING FASTEST WITH CAGR **>2x** OF OTHER FIBRES

GLOBAL



INDIA



GROWTH DRIVERS

6% SHARE

of Cellulosic Fibres in fibre basket

CELLULOSIC GAP

huge growth opportunity due to cotton constraints

LIVA BRAND

supporting demand creation of textile value chain

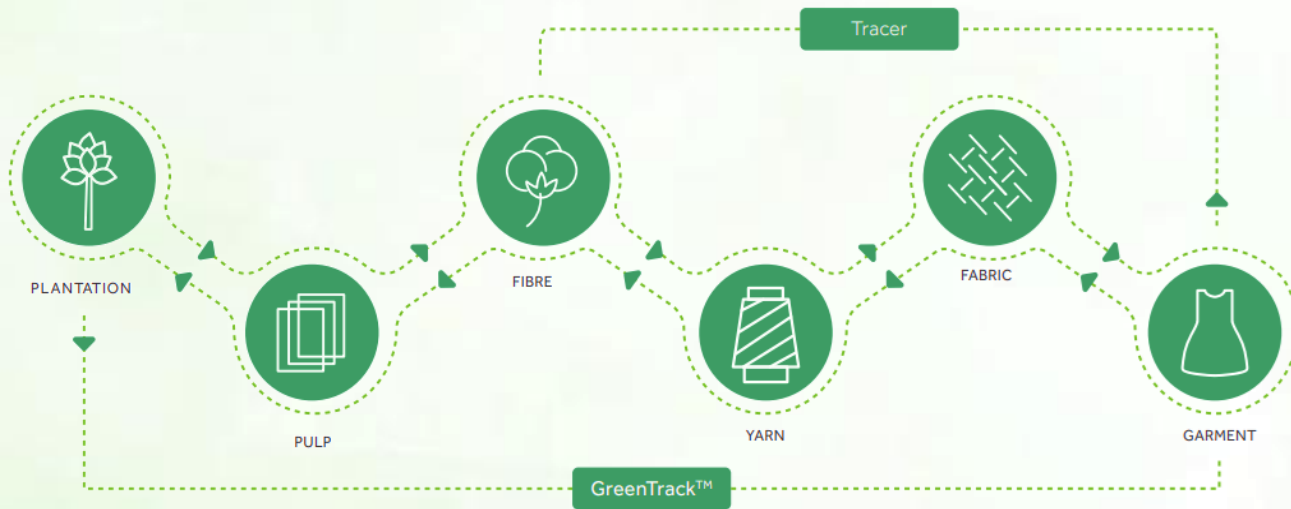
MOST SUSTAINABLE

fastest biodegradable and environment friendly

CELLULOSIC FIBRES : INNOVATION

Traceability: Forest to Fashion

Scan here
to know
more



CANOPY HOT BUTTON RANKING – HIGHEST RATING



2020



2021



2022



2023

Circular Fashion

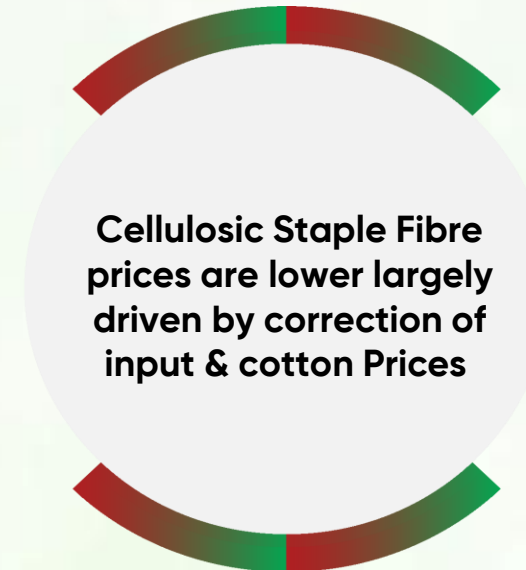
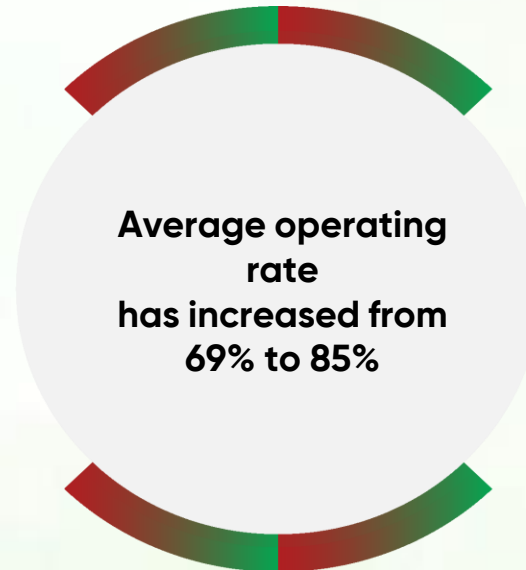
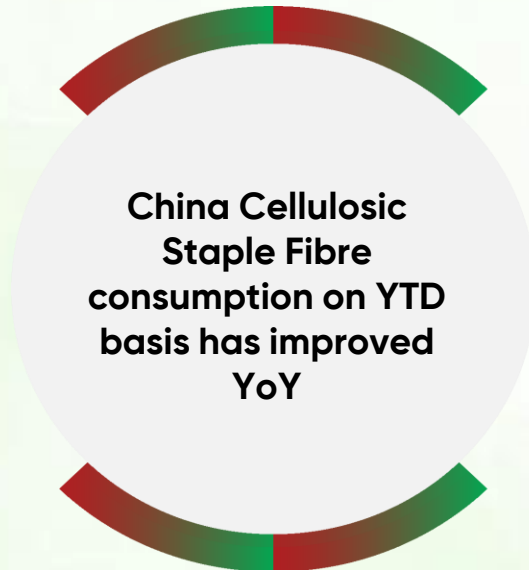
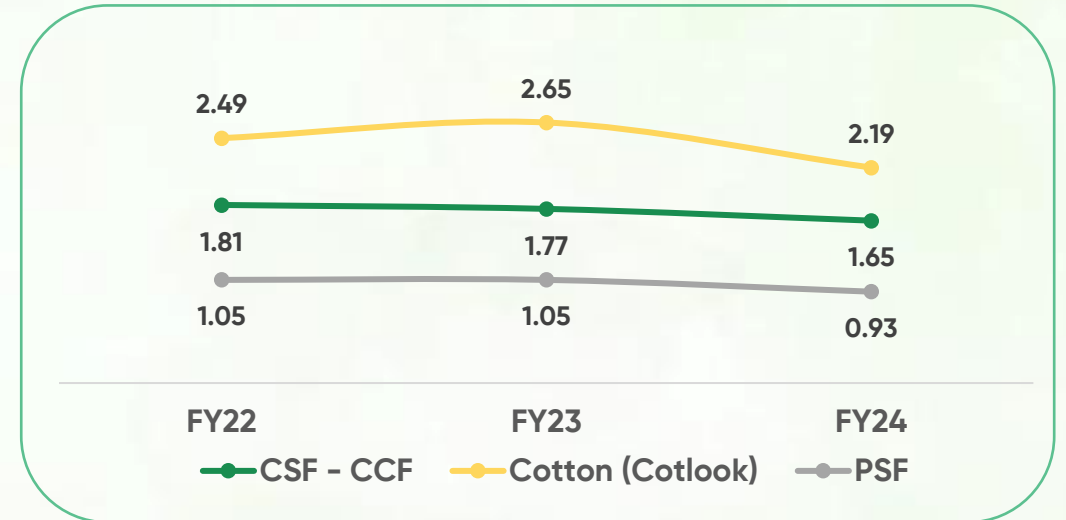


CELLULOSIC FIBRES : KEY MACRO TRENDS

CHINA OPERATING RATE AND INVENTORY DAYS

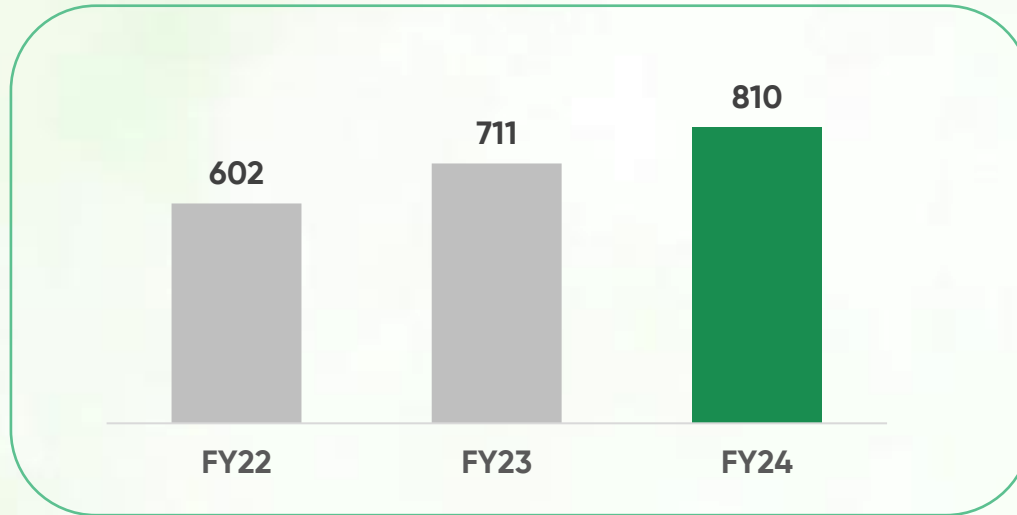


GLOBAL PRICES TREND (\$/KG)

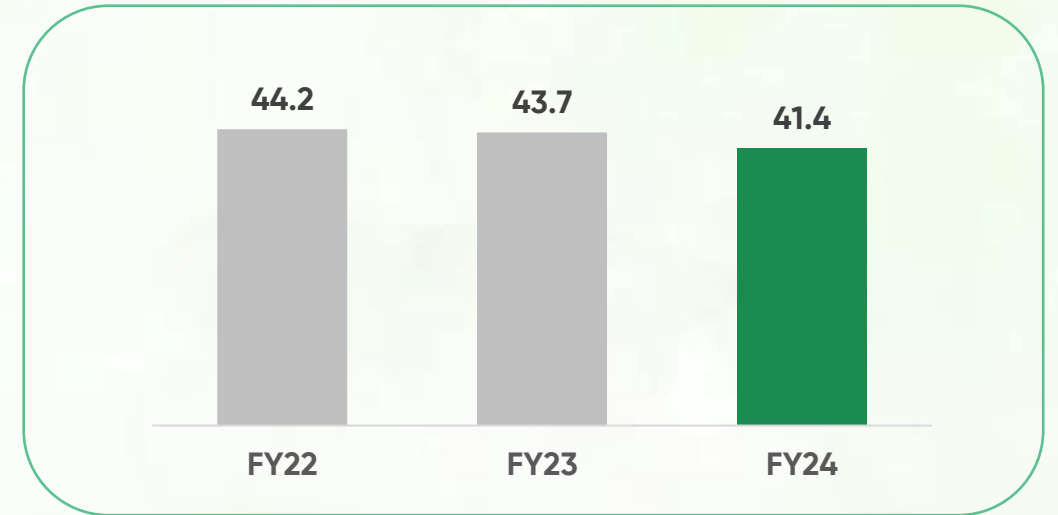


CELLULOSIC FIBRES : KEY OPERATIONAL METRICS

CELLULOSIC STAPLE FIBRE (CSF) SALES (KT)



CELLULOSIC FASHION YARN (CFY) SALES (KT)



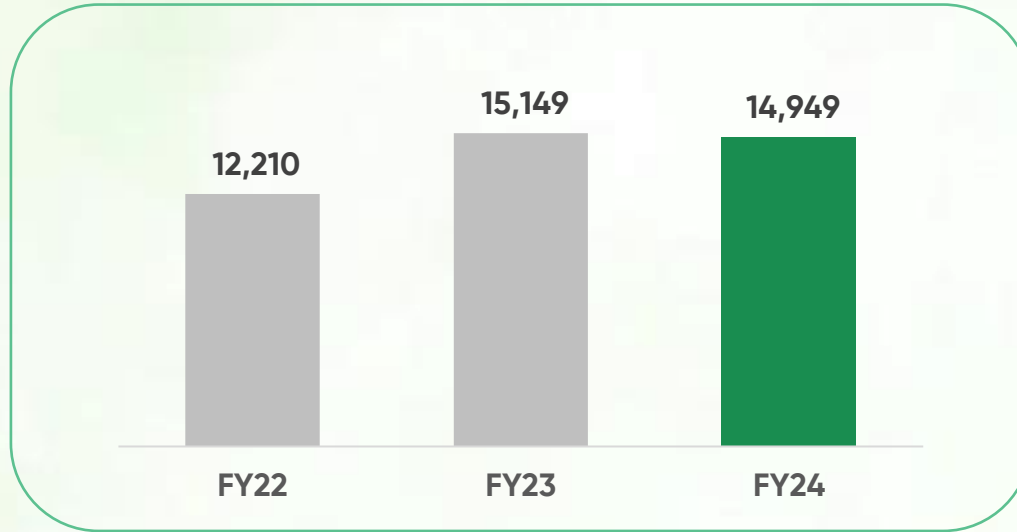
CSF sales volumes for FY24 stood at highest levels of 810 KT

CSF capacity utilisation >95% led by stable domestic demand

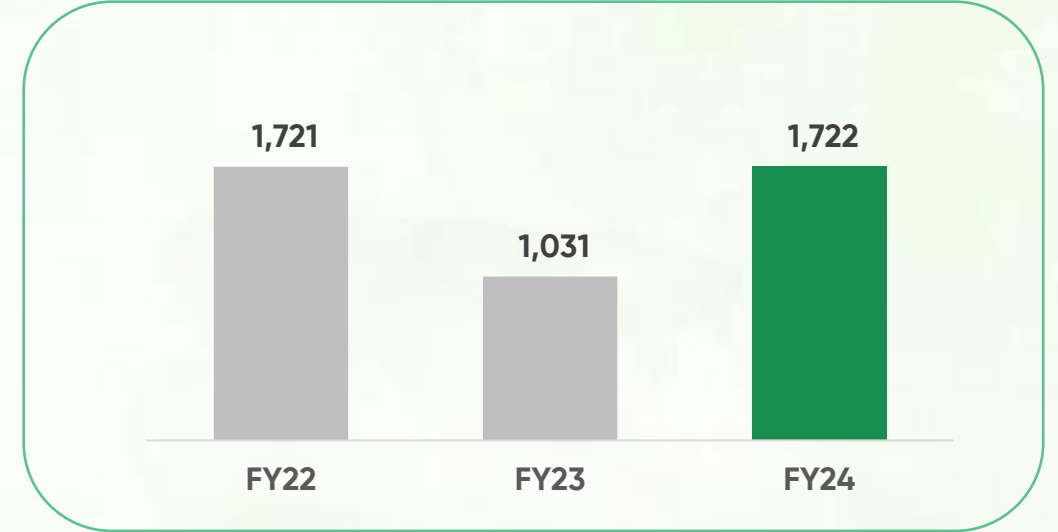
CFY business remains impacted by cheap imports in an already weak demand market

CELLULOSIC FIBRES : FINANCIAL PERFORMANCE

REVENUE (₹ Cr.)



EBITDA (₹ Cr.)



Revenue supported by volume growth partially impacted by lower realisations on account of softening input prices

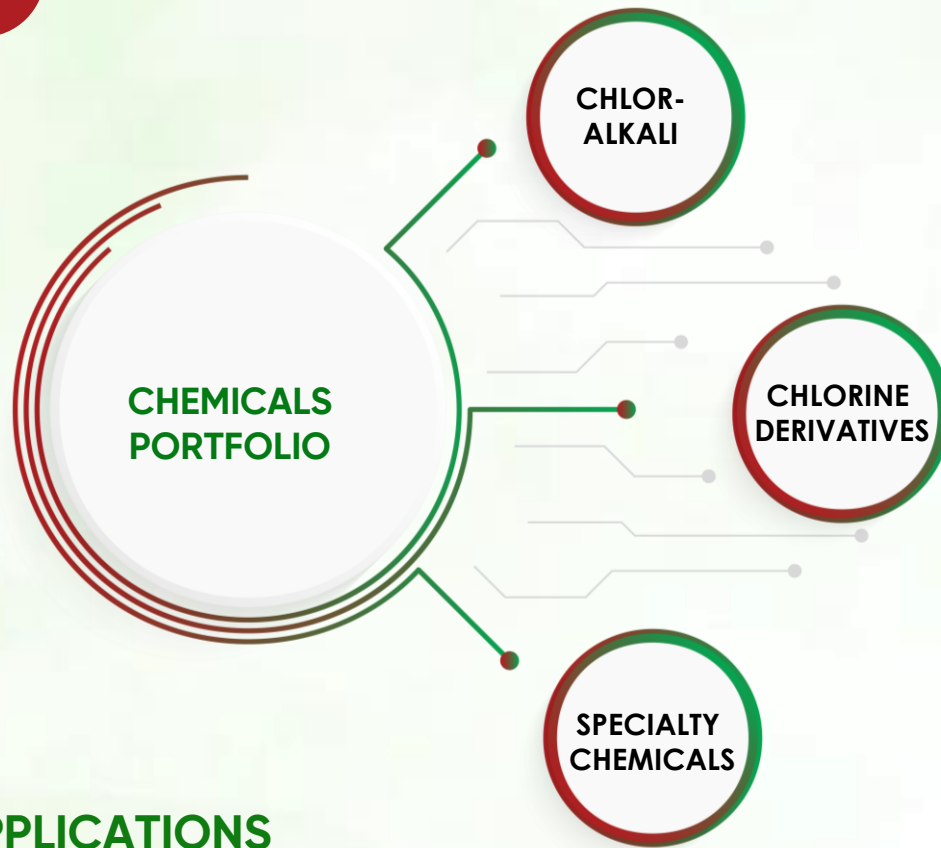
EBITDA grew by 67% YoY led by improved utilisation levels and lower input costs

Lower downstream demand from end-user industries coupled with cheaper imports impacted CFY business



CHEMICALS BUSINESS

DIVERSIFIED CHEMICALS PORTFOLIO

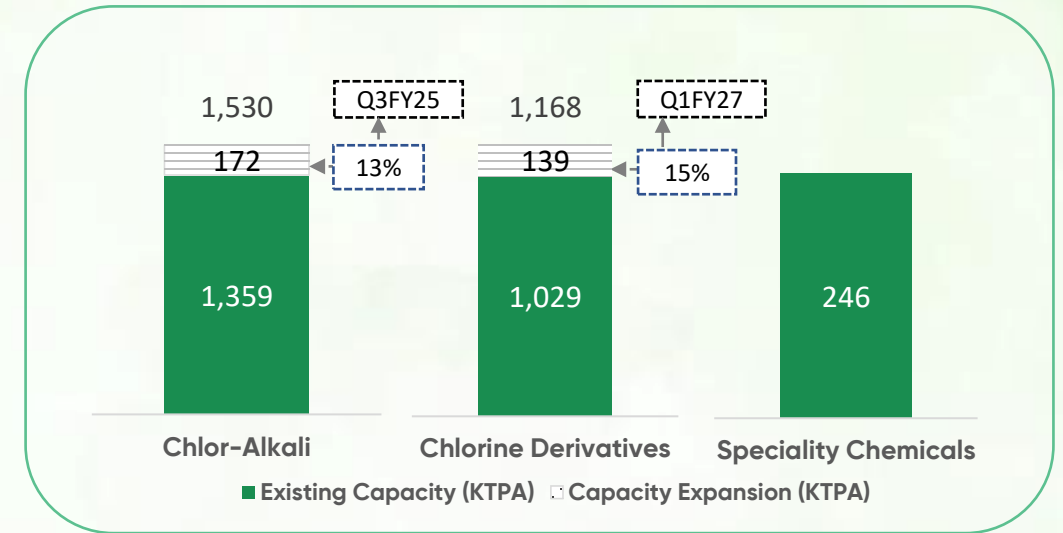


END-USE APPLICATIONS

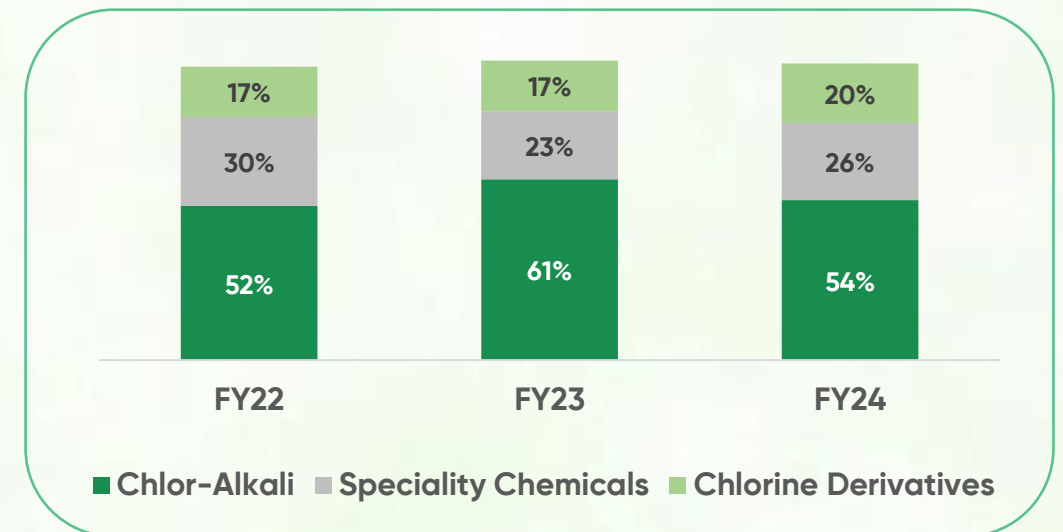
COATINGS **TEXTILES** **COMPOSITE** **CONSTRUCTION**
ALUMINUM PRODUCTION **RENEWABLES** **WATER TREATMENT**
PVC APPLICATIONS **PHARMA & HEALTHCARE**
PAPER MANUFACTURING **SOAP AND DETERGENTS**

& many more.....

CHEMICALS' CAPACITIES



REVENUE BREAK-UP (%)



CHEMICALS : FOCUS AREAS

Doubled Capacity of Epoxy polymers and curing agents to 246 KTPA, in December 2023

SPECIALITY CHEMICALS

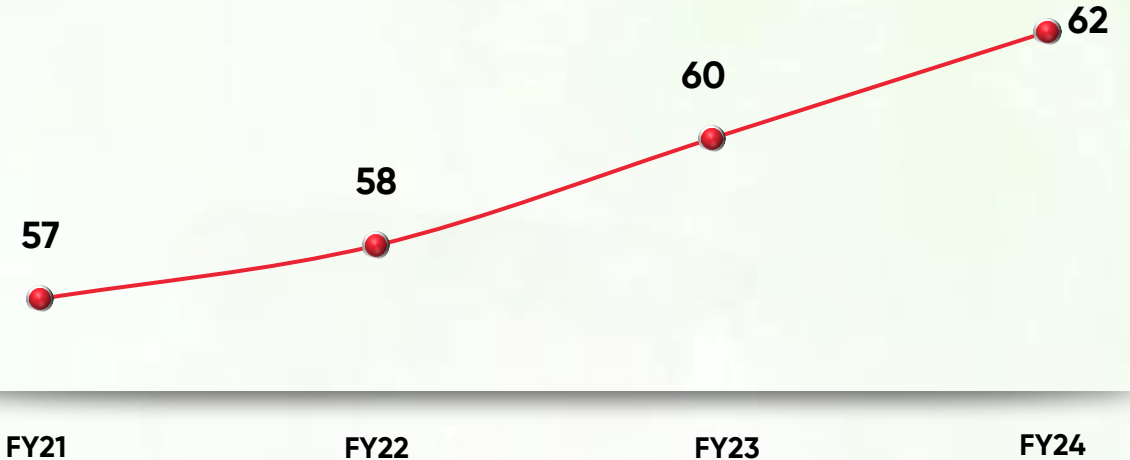
Epichlorohydrin (ECH) 50 KTPA plant construction at Vilayat progressing well, mechanical completion by Q4FY25

CHLORINE DERIVATIVES

Project work of Lubrizol CPVC resin plant for Phase I of 50 KTPA (of total 100 KTPA) at Vilayat is progressing as per plan

CHLORINE INTEGRATION

CHLORINE INTEGRATION LEVELS (%)



Leverage existing capacities of High Value Speciality Products

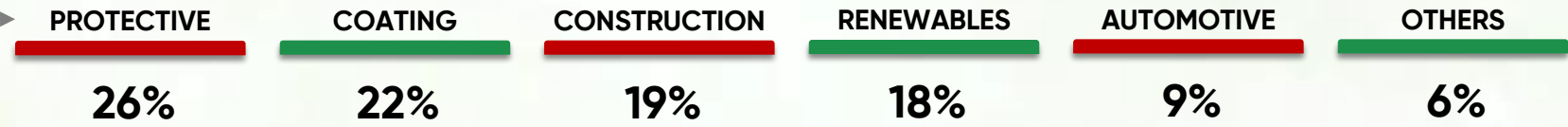
Partnerships for Continuous Chlorine Offtake

Develop downstream Chlorine Chemistries

Chlorine Integration to reach **70%** Post commissioning of ongoing projects

SPECIALITY CHEMICALS : EPOXY POLYMERS AND CURING AGENTS

EPOXY GROWTH DRIVERS



India Industry Demand Mix (%)

GRASIM

Leading player in Epoxy polymers & curing agents

Market Share of **>50%** In India

Grasim's epoxy resin used in **2 out of 3 cars** manufactured in India

Total Patents filed **8** of which 3 Granted

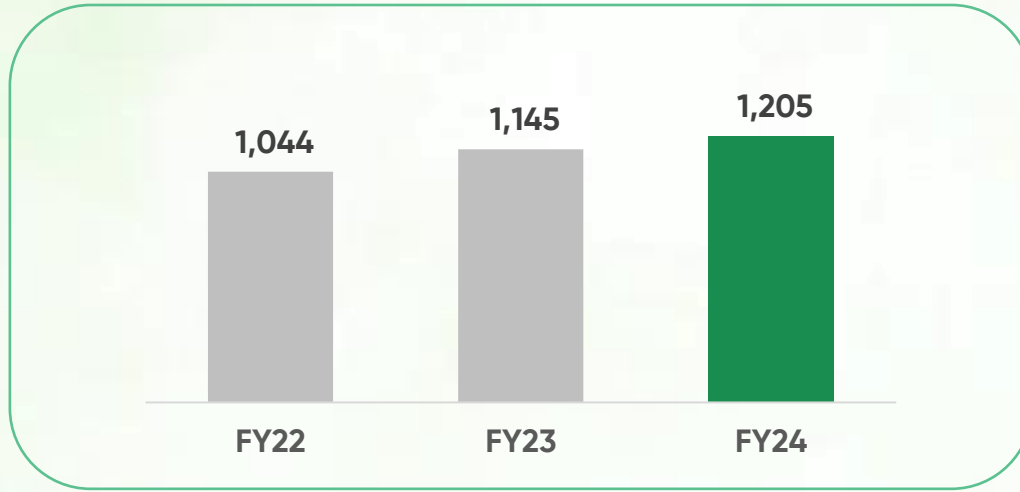
Doubled Capacity to **246 KTPA** Solidifying market leadership

Capacity commenced in **Value Added** Epoxy products

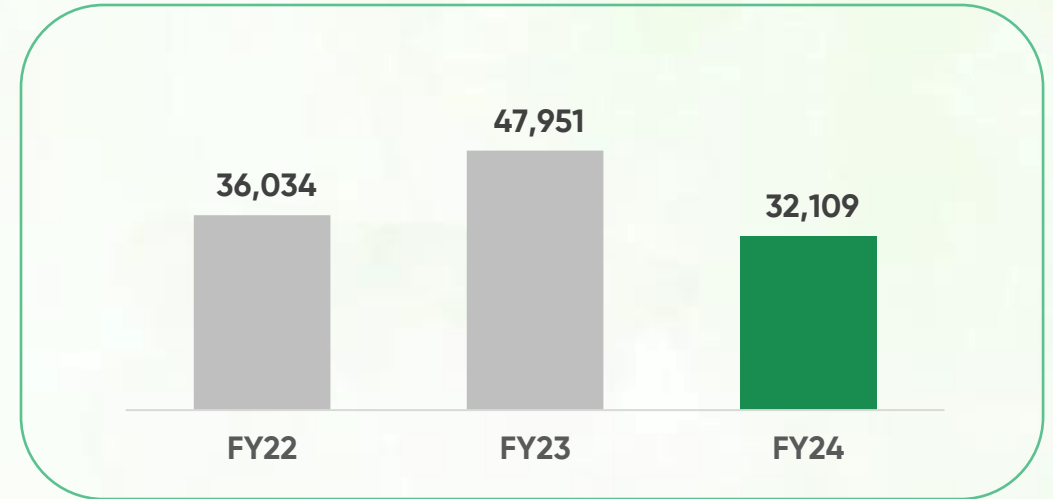
Expanded Product portfolio of **100+** Epoxy products

CHLOR-ALKALI : KEY OPERATIONAL METRICS

CAUSTIC SODA SALES (KT)



GRASIM – ECU (₹/TON)



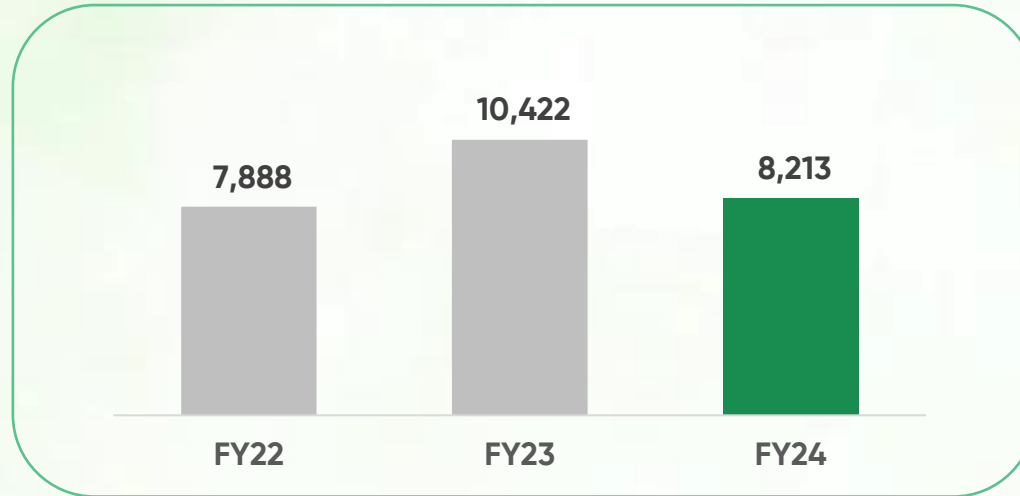
Highest ever sales volume of caustic soda led by Pan India presence

International Caustic Soda (CFR-SEA) average spot prices appears bottomed with improvement from their lows

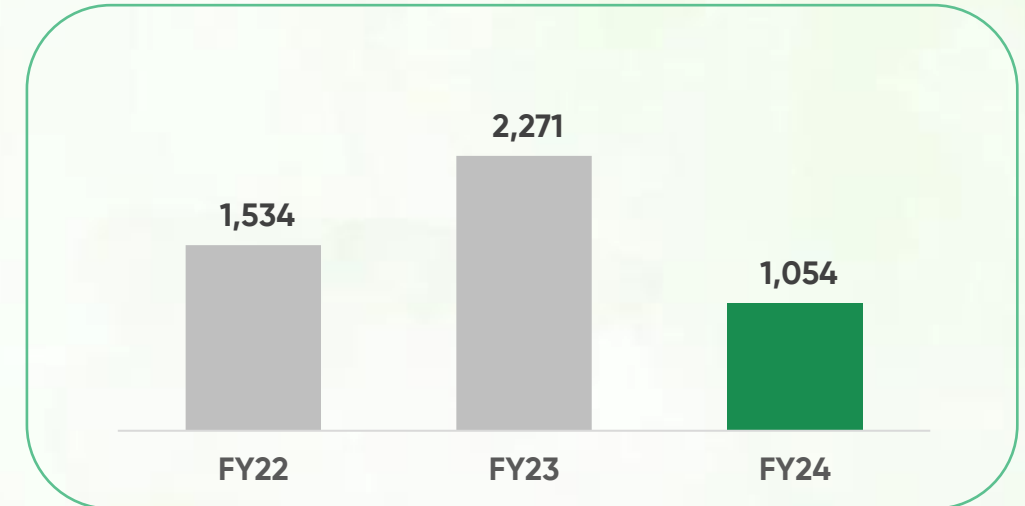
ECU impacted by oversupply in domestic Chlor-Alkali market and slowdown in chlorine consuming industries

CHEMICALS : FINANCIAL PERFORMANCE

REVENUE (₹ Cr.)



EBITDA (₹ Cr.)



Revenue declined on account of lower realisations in line with the global prices partially offset by volume growth

Speciality Chemicals sales volumes stood at highest levels

EBITDA impacted by lower ECU and Chlorine Derivates profitability

UltraTech
CEMENT
The Engineer's Choice

BIRLA
opus

BIRLA
PIVOT

BUILDING MATERIALS BUSINESS





UltraTech
CEMENT
The Engineer's Choice

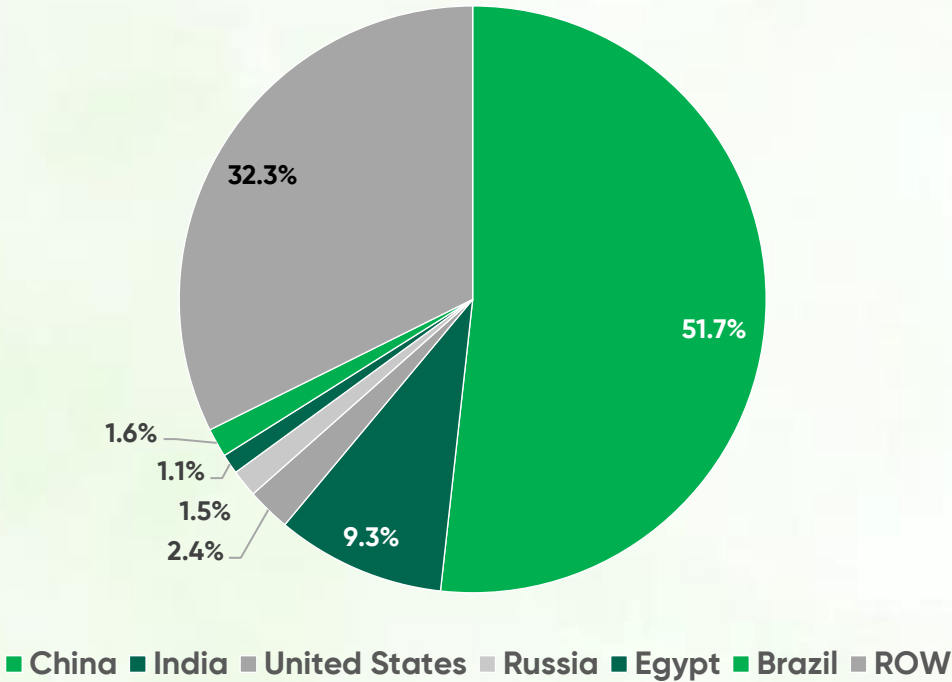
CEMENT BUSINESS

INDIA CEMENT INDUSTRY GROWTH DRIVERS

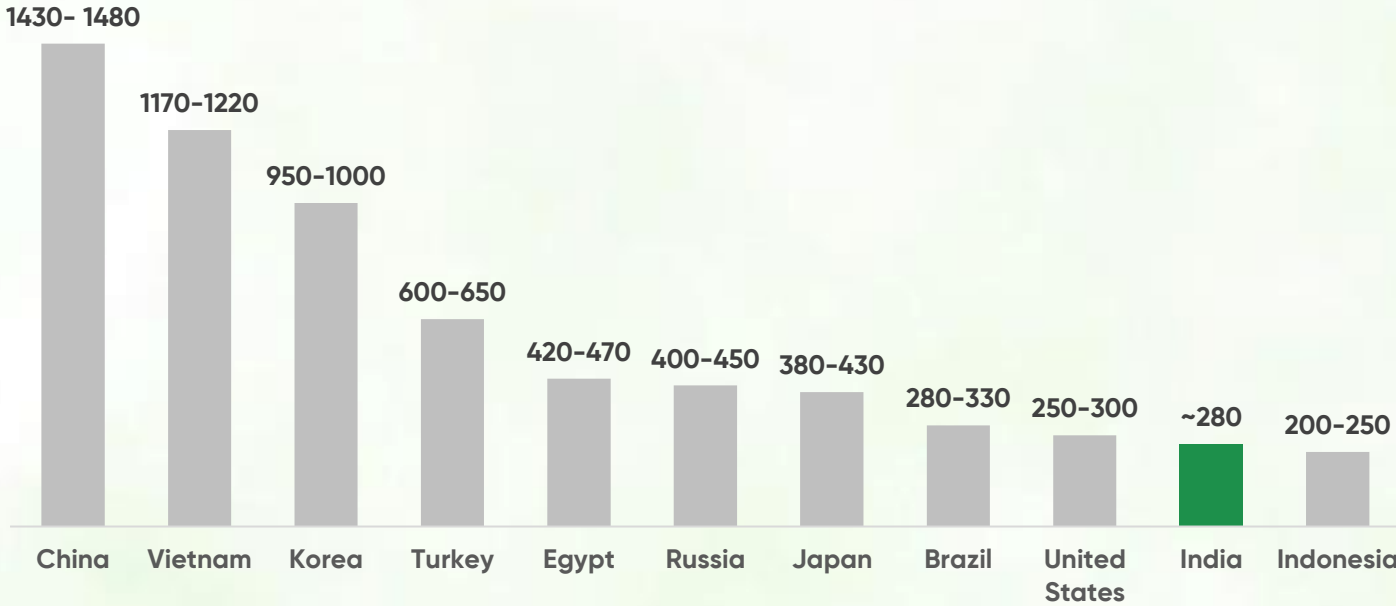
India is the second largest cement producer in the world,

but remains a highly underpenetrated market

Global Cement Production








Per Capita Cement Consumption (in kg)



CEMENT : OUR STRENGTHS

ULTRATECH : INDIA'S LARGEST SELLING CEMENT BRAND

<p>India's Largest Grey Cement Capacity</p>	<p>Leading Player of White Cement and Cement-based Putty</p>	<p>Largest manufacturer of RMC^ in India</p>	<p>One-stop building solution for the retail customer</p>	<p>Scientifically engineered products to cater to new-age constructions</p>
<p>152.7 MTPA* Consolidated Grey cement capacity</p> <p>24* Integrated Manufacturing units</p> <p>33* Grinding units</p>	<p>1.3 MTPA* White Putty</p> <p>0.68* White Cement</p>	<p>304* Plants</p> <p>134* Cities</p>	<p>3,952@ Outlets</p>	<p>>60 Range of products</p>
<p>Grey Cement</p>  <p>Ordinary Portland Cement, Portland blast-furnace slag Cement, Portland Pozzolana Cement, Portland Composite Cement</p>	<p>White Cement</p>  <p>Portfolio of white cement, white putty, VAPS Textura, Levelplast, pre-cote and fragrance putty</p>	<p>Ready mix Concrete</p>  <p>Tailor made concrete solutions with 26 specialty concretes based on application</p>	<p>Building Solutions</p>  <p>One-stop building solutions for the retail customer</p>	<p>Building Products</p>  <p>Portfolio of building solution products such as plasters and mortars, flooring, tile adhesives, industrial grouts, waterproofing products etc.</p>

*as on April 2024; ^RMC = Ready Mix Concrete; @ as on March 2024

CEMENT: PERFORMANCE UPDATE

During the year, UltraTech added 13.8 mtpa grey cement capacity across locations, taking India grey cement capacity to 140.8 mtpa. Targeted India cement capacity by FY25 is 157 mtpa

Green Power Mix currently at 25.7%, includes WHRS power mix of 17.7% and RE Power Mix of 8.0%

UltraTech Building Solutions (UBS) outlets increased by 500+ stores YoY to 3,952 stores

Continuous increase in green power mix, lower fuel costs and operating leverage led improvement in domestic EBITDA/Mt by ₹125 on YoY basis to ₹1,185 EBITA/Mt



DECORATIVE PAINTS BUSINESS

DECORATIVE PAINTS : GROWTH DRIVERS

DECORATIVE PAINTS MARKET OPPORTUNITY

Decorative Paints market is estimated to grow at CAGR of >10% over the next decade

INDUSTRY SIZE

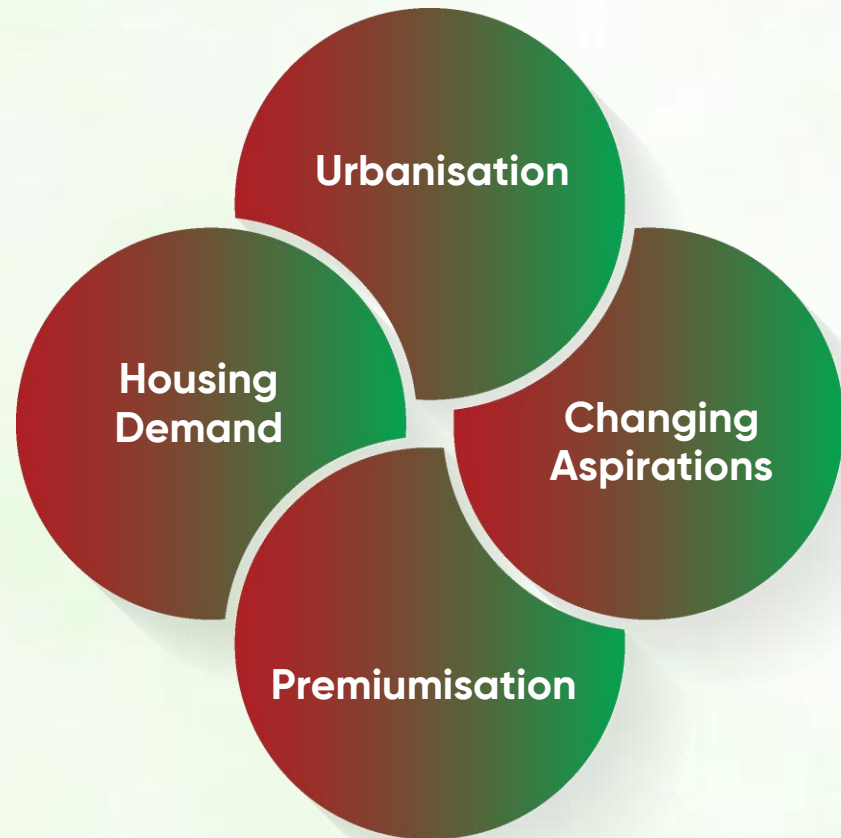
₹ ~78,000 Cr.
(FY25)

UNORGANISED MARKET

~25%

PER-CAPITA CONSUMPTION

3.5 kg
(vs. Global average of 10 kg)



2nd Largest Player* Indian Decorative Paints Industry



MANUFACTURING
PROWESS



WIDE & SUPERIOR
PRODUCT RANGE



DISTRIBUTION
& REACH

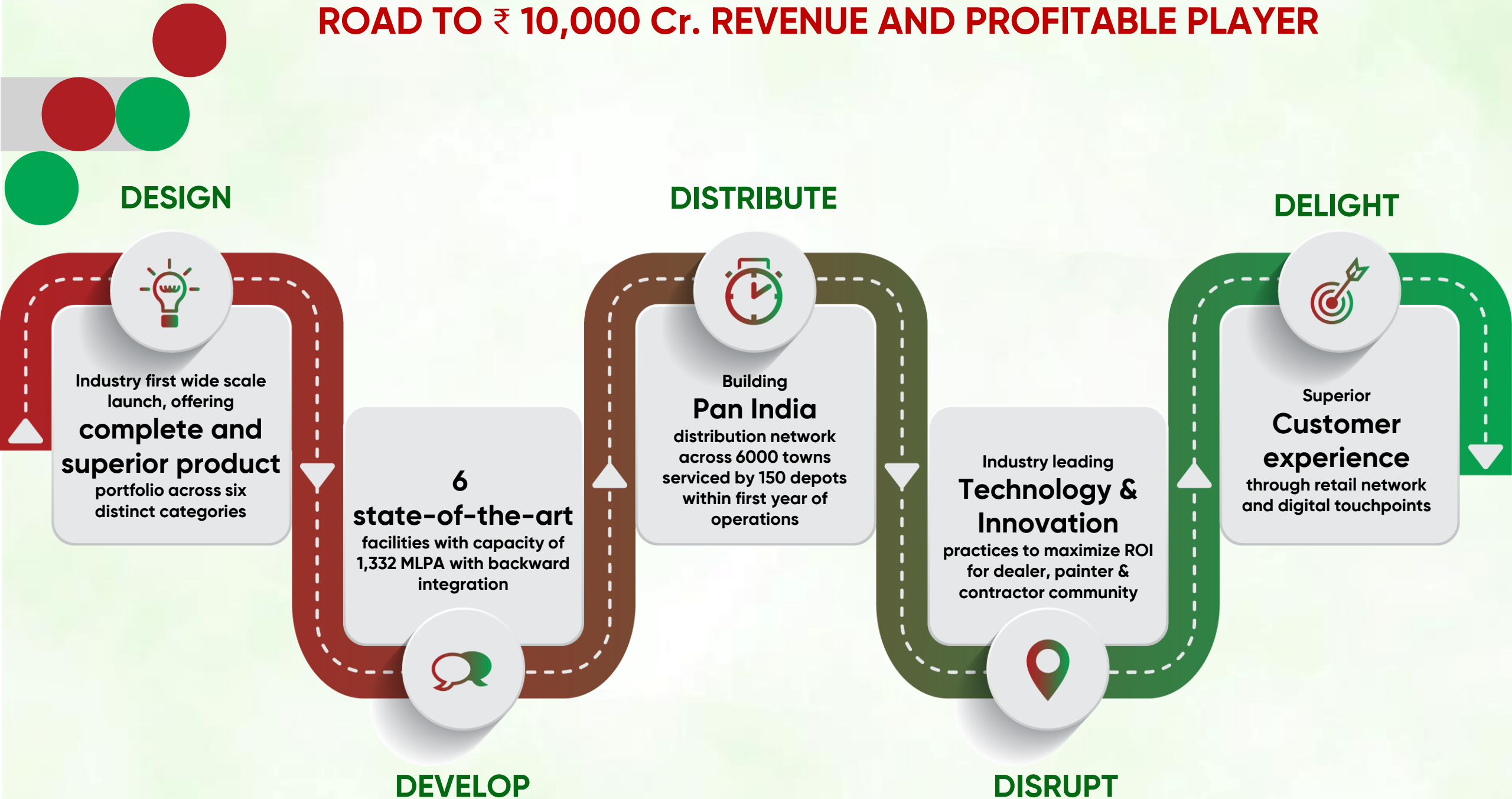


MARKET
DIFFERENTIATORS



CUSTOMERS

ROAD TO ₹ 10,000 Cr. REVENUE AND PROFITABLE PLAYER



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

Greater than combined current capacity of existing 2nd, 3rd and 4th largest players

120

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

500 MLPA

Option of adding at lower capital cost

DISTRIBUTION & REACH

6000

Towns within first year of operations

150

Depots planned with latest warehousing systems to service within four hours

3,00,000+

Painters and contractors' direct registration in just 6 months

2800

Talent across verticals and markets with average age of 31 years

WIDE & SUPERIOR PRODUCT RANGE

145+

Products with simplified Brand Architecture

1,200+

SKU's 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 color choices / Iconic Indian Colours

MARKET DIFFERENTIATORS

40%

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

11/300

Major cities with Company operated Paint Studios / Towns with franchisee operated Paint Galleries

1

year additional product warranty on most products

Digital

And seamless customer experience at the core of our strategy



NEW GROWTH BUSINESS



PROGRESS UPDATE

Total Capex spent stood at ₹7,063 Cr. (~70% of planned capital outlay) as on FY24

Commercial production commenced at three plants in Apr-24, construction of the other three plants is progressing as per schedule

Multiple Dealer Meets and Expos being held for Pan-India products launch - getting good presence and feedback in these events

Advertisement and Brand promotion activities progressing as per plan

Product range building up; Product quality is well accepted and being appreciated in the market





**BIRLA
PIVOT**

B2B E-COMMERCE BUSINESS

B2B E-COMMERCE FOR CONSTRUCTION MATERIALS

INDUSTRY OPPORTUNITY

Market
Opportunity

\$100 bn

Market Size of
Construction Materials
Industry

<2%

Digital
Penetration

>10%

3-YR CAGR across
building material
categories

MSME

enabling efficient
procurement and
wide reach

Demand
Drivers

VALUE PROPOSITION

COMPETITIVE PRICING

ASSURED QUALITY

DIGITAL PLATFORM

GUARANTEED DELIVERY

FINANCING SOLUTIONS

SEAMLESS EXPERIENCE

**BIRLA
PIVOT**

One-stop Digital solution

18000+
SKUs

150+
Brands

PRODUCT CATEGORIES

CEMENT STEEL SANITARYWARE

PIPES & FITTINGS PAINTS TILES

DOORS PLYWOOD METALS

CHEMICALS & POLYMERS WINDOWS

BIRLA PIVOT: STRATEGY FOR SCALE UP

ASPIRATION OF \$1 BILLION REVENUE IN NEXT 3-4 YRS.

BUILD SUPPLY

Deep expertise and partnerships, leveraging the existing ecosystem for growth

FRONTLINE SALES

Focus on good customer experience and building strong relationships

PRIVATE LABELS

Scale up "Birla Pivot" brand across multiple product categories and all channels

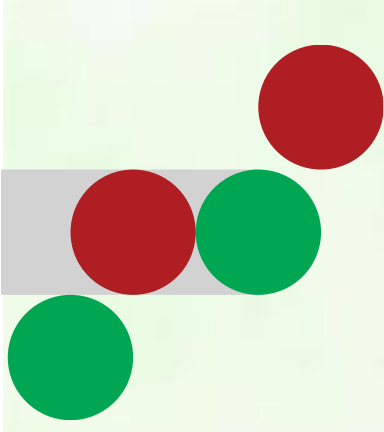
FINANCIAL CREDIT

Scale up Financial Credit program across Retail and project-based buyers

UNASSISTED JOURNEYS

Increase ease of access and digital adoption

BIRLA PIVOT : PERFORMANCE UPDATE



Crossed milestone of ₹1,000 Cr. revenue in first year of operations; crossed monthly revenue of ₹200 Cr. during the quarter

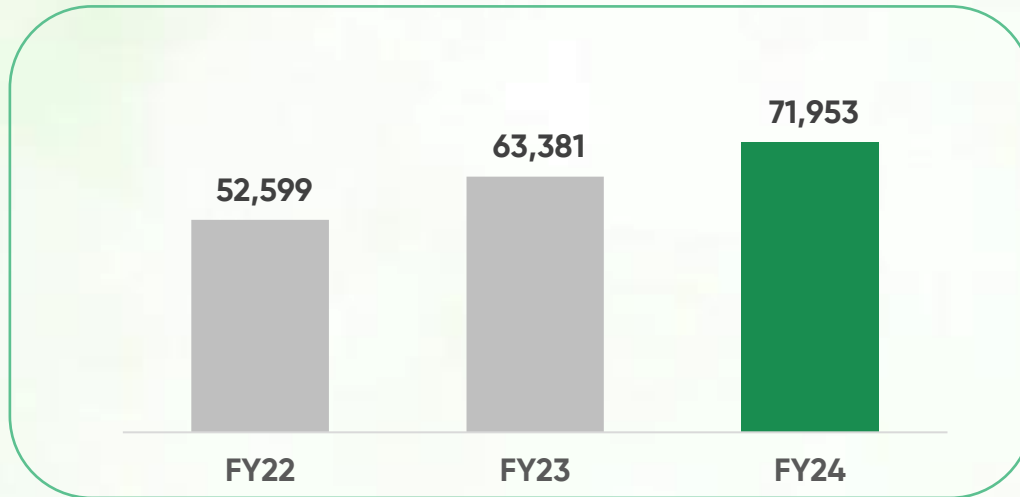
Expanded offerings across 35 product categories comprising 18,000+ SKUs sourced from 150+ Indian and International brands

“Birla Pivot Tiles and Plywood” garnering good feedback; increasing its brand visibility by accelerating distributor onboarding and in-store branding

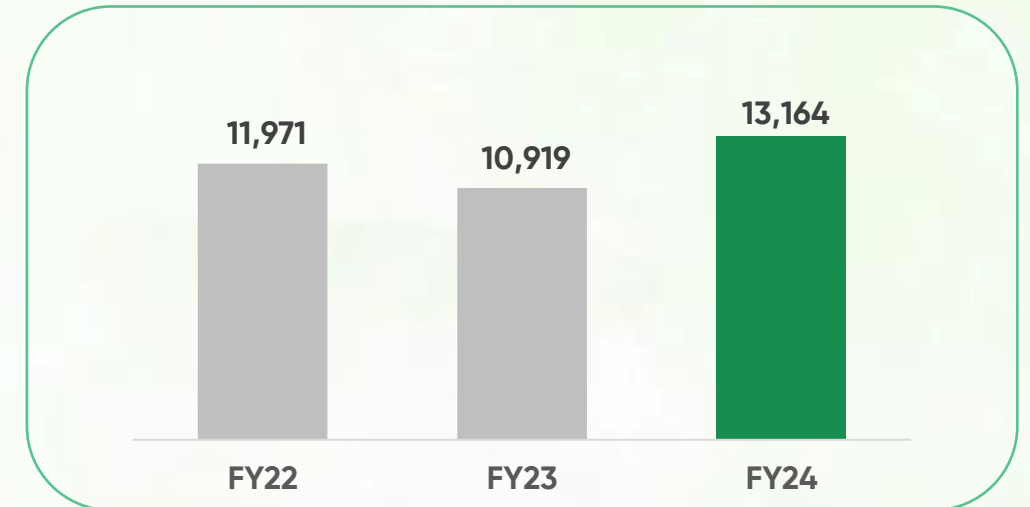
Technology platform enabling end to end visibility of orders (real time order tracking and on-time deliveries)

BUILDING MATERIALS : FINANCIAL PERFORMANCE

REVENUE (₹ Cr.)



EBITDA (₹ Cr.)



Revenue grew with major share from Cement business

Cement revenue grew by 12% YoY to ₹69,810 Cr. with incremental revenue from high growth businesses

EBIDTA includes initial operating losses of Birla Opus and Birla Pivot



FINANCIAL SERVICES BUSINESS



FINANCIAL SERVICES : OUR STRENGTHS

ADITYA BIRLA CAPITAL : DIVERSIFIED FINANCIAL SERVICES PLATFORM

NBFC

Housing

₹ 1,24,059 Cr.

Total Lending Portfolio¹

₹ 70,547 Cr.

Retail SME & HNI Loans (67% of NBFC AUM)

6.9%

NBFC NIM⁵

Asset Management

₹ 4,36,442 Cr.

Total AUM²

₹ 3,12,764 Cr.

Total Mutual Fund AAUM⁴

₹ 28,902 Cr.

Passive AUM⁹

Life
Insurance

Health
Insurance

₹ 20,961 Cr.

Gross Premium³

4.16%/7.21%

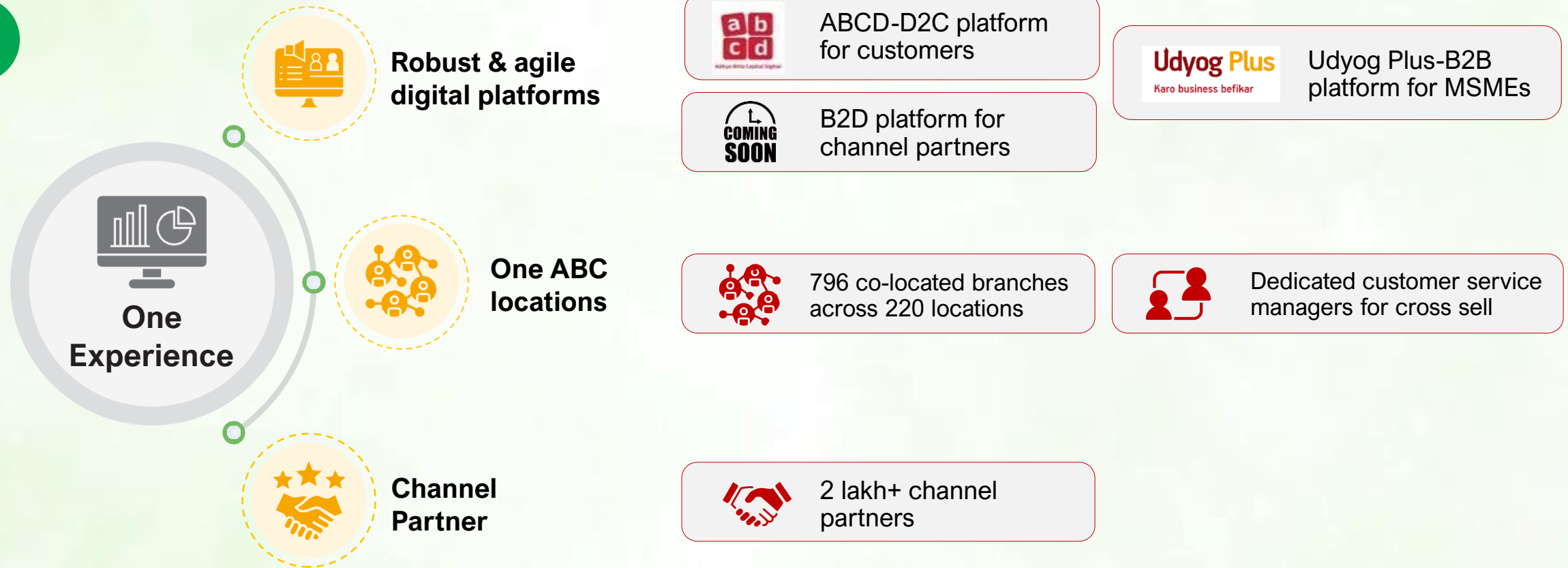
Market Share⁶
Individual FYP⁷ / Group New Business Premium

80%

Digital Renewal⁸ of
Total Renewal Premium

1. Lending book of Non-Banking Finance Company (NBFC) + Housing Finance Company (HFC); 2. Asset under management of AMC, Life and Health Insurance; 3. For Life and Health Insurance; 4. Average Asset Under Management; 5. Net Interest Margin (NIM) includes fee income; 6. FY24 Market share among private player, Source IRDAI; 7. First Year Premium (FYP); 8. Individual Renewal Premium; 9. Closing AUM for ETFs/FoFs/Index Funds

ADITYA BIRLA CAPITAL : OMNI CHANNEL ARCHITECTURE



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

ABCD D2C PLATFORM : 1 LAKH+ REGISTRATIONS

ABCD APP & REFRESHED WEBSITE LAUNCHED IN APRIL 2024 FOR COMPLETE OMNICHANNEL² EXPERIENCE

Everything Finance As Simple As ABCD

30Mn

New customers targeted in 3 years

20+

Product categories



Our Differentiators

Simplicity

- Unique and engaging design
- Uncluttered layout with intuitive navigation
- Enabling ease of action with jargon free language and guided learning

My Track

- Unified view of bank accounts, deposits, mutual funds & stocks
- Instant health check across 24 key vitals with just a "selfie"
- Automatically track and categorize spends across all your Bank accounts

Everything Finance

- Platform for all financial needs
- Product categories across loans, insurance, investments & payments
- In-house manufacturing advantage reducing product delivery cycle

Access

- Omnichannel from Day 1
- Gen AI powered chatbot & voice-based search options
- Screen sharing with virtual team for real-time assistance

Payments

- Pay from multi-account
- Pre-verified bank transfers
- UPI International and RuPay on UPI

1 – My Track: Value Added Services like Credit Score, Spend & Budget Analyzer, Financial Portfolio, Digital Health Assessment, Rewards & Loyalty and more.

2 – Branch and Virtual engagement channels already live 3. As of May 10th, 2024.

UDYOG PLUS: ₹ 500 Cr.+ DISBURSMENTS

8 lakh+ Registrations¹, ~₹ 250 Cr. AUM

Cash flow backed lending using traditional and alternate data sources along with value-added services for MSME ecosystem to manage and grow their business

KEY OFFERINGS

Finance

Loan

- Paperless digital journey for loan sanction in 24 hours
- Secured Business Loans
- Personal Loan

Eco-system-based Loans

- Loan for merchants and resellers on govt and private ecommerce websites

Business Solutions

E-commerce

- Offline to Online Discovery

Networking

- Explore new connects
- Industry Forums

Content

- Knowledge forums

Banking

- Current account

Accounting

- Accounting tool
- Payroll mgmt

Business Solutions

- Tax filings GST
- Business travel

Opportunities in ABG ecosystem

Channel financing for dealers

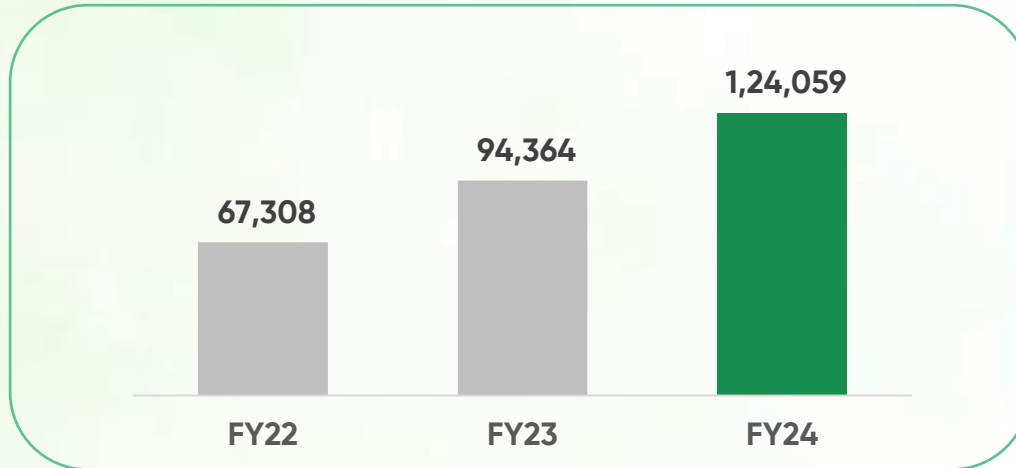
- Rolled out digital journeys for onboarding, limit set up and repayments for dealers of ABG ecosystem

Secured lending for dealers

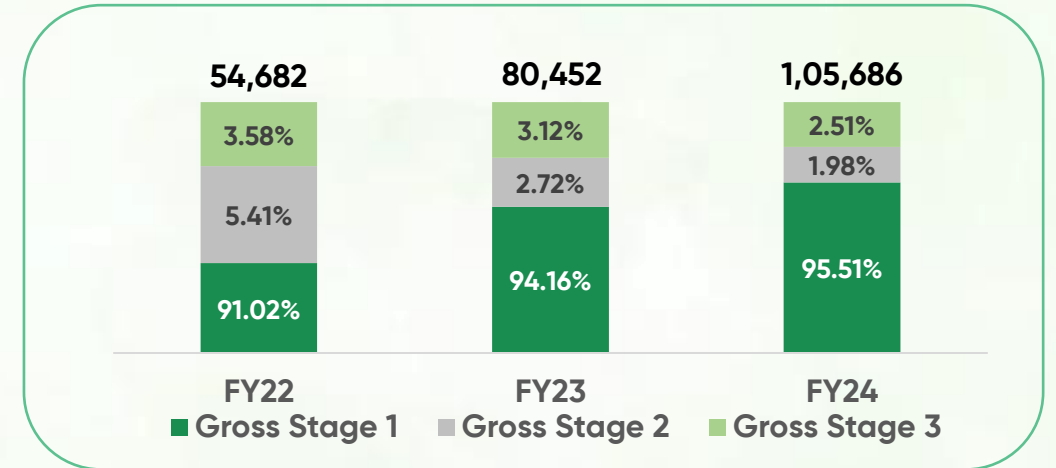
- Loan against property

ADITYA BIRLA CAPITAL : FINANCIAL PERFORMANCE

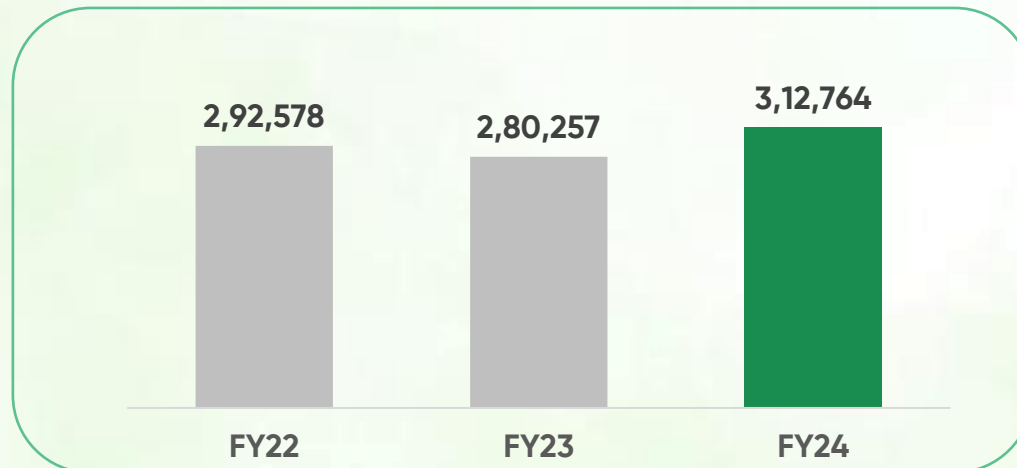
TOTAL LENDING BOOK* (₹ Cr.)



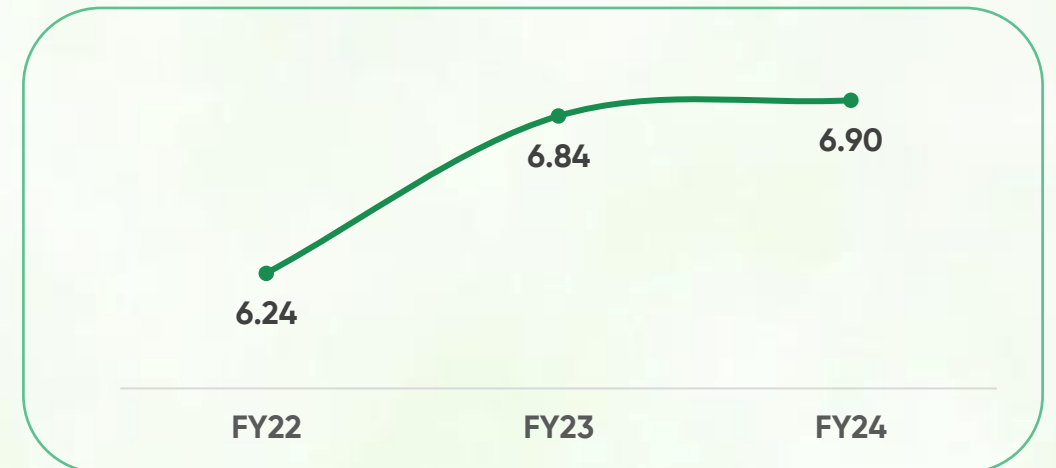
ASSET QUALITY TREND# (₹ Cr.)



AMC - ASSET UNDER MANAGEMENT (₹ Cr.)



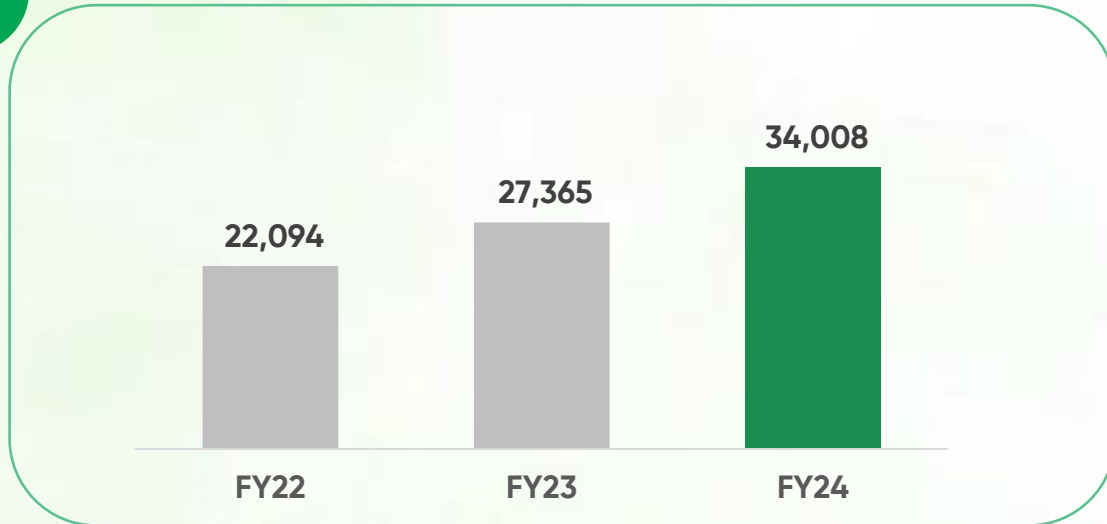
ADITYA BIRLA FINANCE LIMITED - NIM (%)



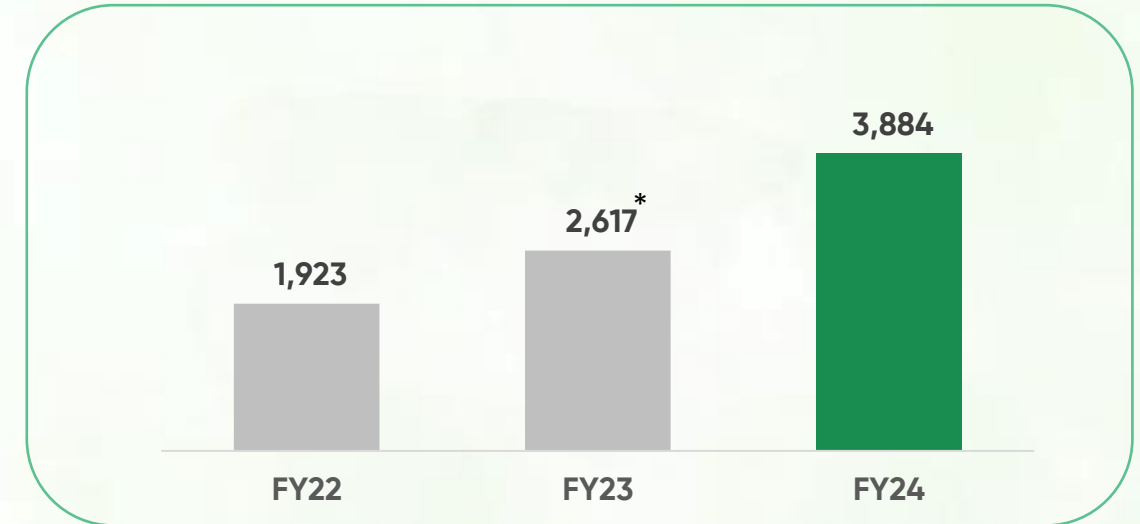
*Includes NBFC and Housing Finance; #NBFC Asset trend.

ADITYA BIRLA CAPITAL : FINANCIAL PERFORMANCE

REVENUE# (₹ Cr.)



PBT (₹ Cr.)



 **Net Interest Margin for FY24 improved by 6 bps to 6.90%, despite higher cost of funds by 88 bps**

Udyog Plus, B2B platform for MSMEs reached ~ ₹250 Cr. AUM, has clocked disbursements of ~ ₹500 Cr. 

*PBT excluding fair value gain accounted by Aditya Birla Capital Limited post acquisition of 9.99% stake by ADIA entities in Aditya Birla Health Insurance Limited.

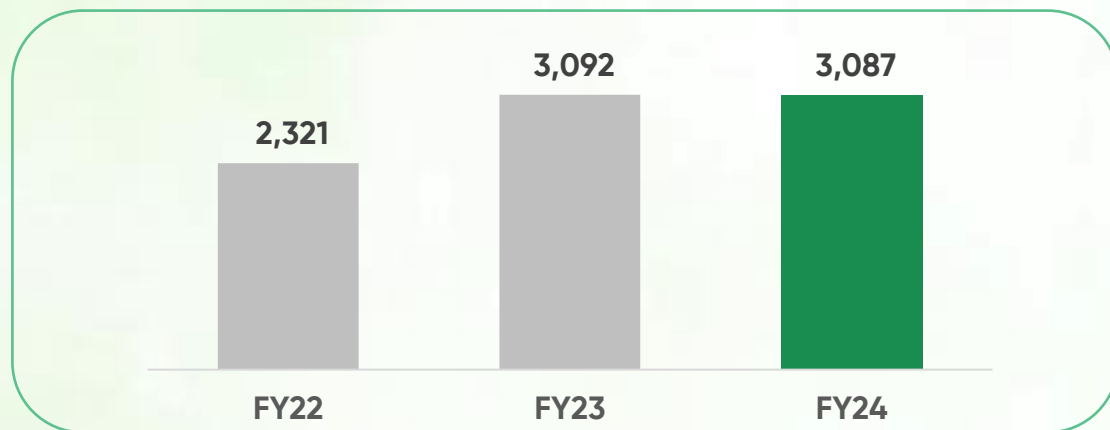
#Revenue as per Ind AS accounting.

OTHERS

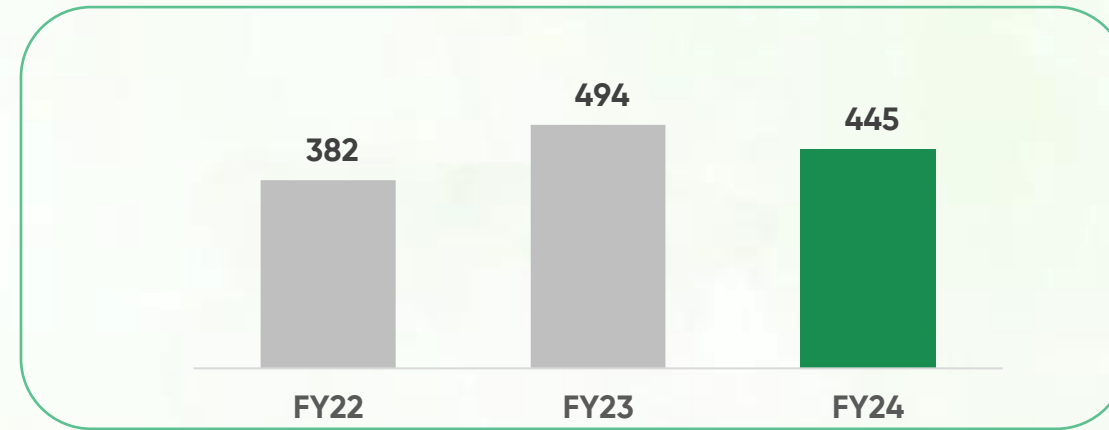


OTHER BUSINESSES : FINANCIAL PERFORMANCE

REVENUE⁽¹⁾ (₹ Cr.)



EBITDA⁽¹⁾ (₹ Cr.)



TEXTILES

Linens business expanded its retail presence with no of EBOs at 231 stores and MBOs touchpoints at 9,071



INSULATORS

Demand from renewables and network upgradation

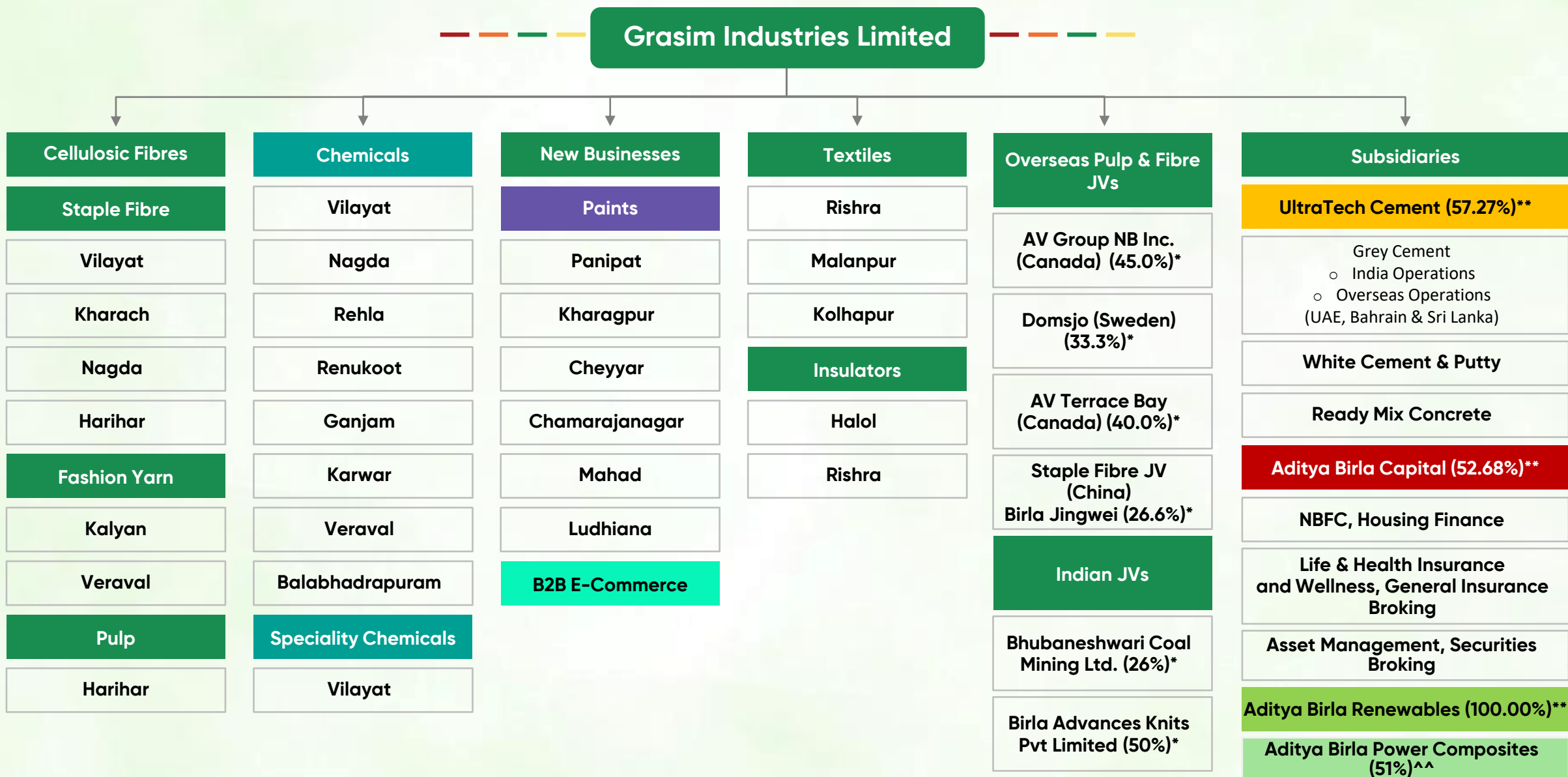


RENEWABLES

The cumulative installed capacity increased to 894 MWp, of which 44% is with Group companies



GRASIM GROUP STRUCTURE



Above is not intended to show the complete organizational structure and entities therein. It is intended to describe the key businesses of Grasim.
 *Equity Ownership; **Subsidiary companies; ^^consolidated on equity basis as Joint Venture.

APPENDIX

CONSOLIDATED INCOME STATEMENT

Particulars (₹ Cr.)	FY23	FY24	% Change
Revenue from Operations	1,17,627	1,30,978	11
Other Income	858*	1,264	47
EBITDA	17,723	20,837	18
<i>EBITDA Margin (%)</i>	15%	16%	
Finance Cost	1,320	1,655	25
Depreciation	4,552	5,001	10
Share in Profit of JVs, Associates & Others	209	89	-58
PBT	12,060	14,269	18
Add/(Less): Tax Expense	(3,649)	(3,774)	3
Add/(Less): Exceptional items	(88)	(569)	
PAT attributable to Minority Shareholders	4,251	4,301	1
PAT (Owner's Share)	6,827	5,624	-18
Adjusted PAT^ (Owner's Share)	5,424	6,163	14

[^]EBITDA & PAT adjusted for exceptional items and one-off items in the respective periods for like-to-like comparison.

*Adjusted PAT after fair value gain accounted by Aditya Birla Capital Limited post acquisition of 9.99% stake by ADIA entities in Aditya Birla Health Insurance Limited.

STANDALONE INCOME STATEMENT

Particulars (₹ Cr.)	FY23	FY24	% Change
Revenue from Operations	26,840	25,847	-4
Other Income	1,018	1,257	23
EBITDA	4,198	3,573	-15
<i>EBITDA Margin (%)</i>	15%	13%	
Finance Cost	368	440	20
Depreciation	1,097	1,215	11
PBT	2,733	1,917	-30
Add/(Less): Tax Expense	(522)	(256)	-51
Add/(Less): Exceptional items	(88)	(716)	
PAT	2,124	945	-55
Adjusted PAT[^]	2,212	1,661	-25

[^]PAT adjusted for exceptional items and one-off items in the respective periods for like-to-like comparison.

BALANCE SHEET

Standalone (₹ Cr.)		EQUITY & LIABILITIES	Consolidated (₹ Cr.)	
31st Mar'24 (Audited)	31st Mar'23 (Audited)		31st Mar'24 (Audited)	31st Mar'23 (Audited)
52,115	46,955	Net Worth	88,652	78,742
-	-	Non Controlling Interest	50,286	44,171
-	-	Borrowings related to Financial Services	1,08,322	83,449
9,453	5,254	Other Borrowings	26,780	17,899
276	97	Lease Liability	2,053	1,691
2,297	1,535	Deferred Tax Liability (Net)	9,417	8,443
-	-	Policy Holders Liabilities	85,388	69,090
9,997	8,336	Other Liabilities & Provisions	41,641	33,720
74,138	62,177	SOURCES OF FUNDS	4,12,539	3,37,205
31st Mar'24	31st Mar'23	ASSETS	31st Mar'24	31st Mar'23
16,193	15,453	Net Fixed Assets	77,821	72,360
7,579	3,684	Capital WIP & Advances	21,675	11,220
910	764	Right of Use - Lease (including Leasehold Land)	2,519	2,399
3	3	Goodwill	20,154	20,138
		Investments:		
2,636	2,636	- UltraTech Cement (Subsidiary)	-	-
18,847	17,847	- AB Capital (Subsidiary)	-	-
898	873	- Solar Subsidiaries	-	-
-	-	- ABSLAMC, ABHI and ABW	8,423	8,788
672	829	- Other equity accounted investees	2,060	2,229
3,472	3,474	- Liquid Investments	11,344	10,922
4,396	1,924	- Vodafone Idea	4,396	1,924
8,795	6,810	- Other Investments	16,667	13,355
-	-	- Investment of Insurance Business	50,810	40,424
-	-	Assets held to cover Linked Liabilities	36,005	30,506
-	-	Loans and Advances of Financing Activities	1,23,135	93,433
-	-	Assets held for Sale	23	18
9,738	7,881	Other Assets, Loans & Advances	37,507	29,490
74,138	62,177	APPLICATION OF FUNDS	4,12,539	3,37,205
5,981	1,780	Net Debt / (Surplus)	15,436	6,978

THANK YOU

Investor Relations Team
grasim.ir@adityabirla.com
+91 22 2499 5657