

Ref. No.: ABSLAMCL/PS/151/2024-25

January 27, 2025

**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 and Press Release**

Pursuant to Regulation 30 of the SEBI Listing Regulations, please find attached copy of Investor Presentation along with Press Release on the Financial Results of the Company for the quarter and nine months ended December 31, 2024.

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

This 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**

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**For quarter ended December 31, 2024**



AUM growth



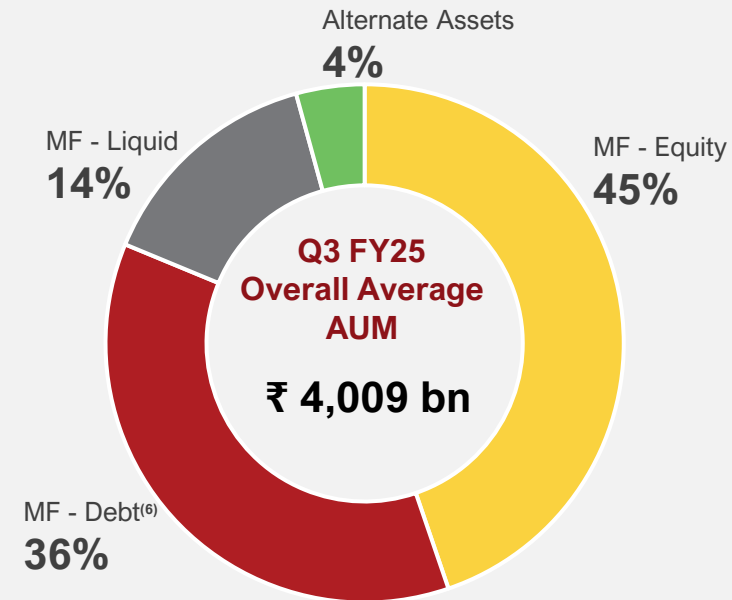
Accelerated growth in Passive & Alternative investments



Sustainable growth in SIPs

Driven by a strong and robust risk management and governance framework

## AUM



### Mutual Fund AUM<sup>(1)</sup>

**₹ 3,839 bn**

Market share<sup>(2)</sup> 6.24%

### Equity AUM<sup>(1)</sup>

**₹ 1,795 bn**

Market share 4.35%

### Individual AUM<sup>(3)</sup>

**₹ 1,973 bn**

### Passive AUM<sup>(4)</sup>

**₹ 316 bn**

### Total Alternate AUM<sup>(1)</sup>

**₹ 170 bn**

### PMS/AIF AUM<sup>(1)</sup>

**₹ 38 bn**

### Real Estate AUM<sup>(1)</sup>

**₹ 5 bn**

### Offshore AUM<sup>(1)</sup>

**₹ 127 bn**

## Financials (Q3 FY25)

### Total Revenue<sup>(5)</sup>

**₹ 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+**

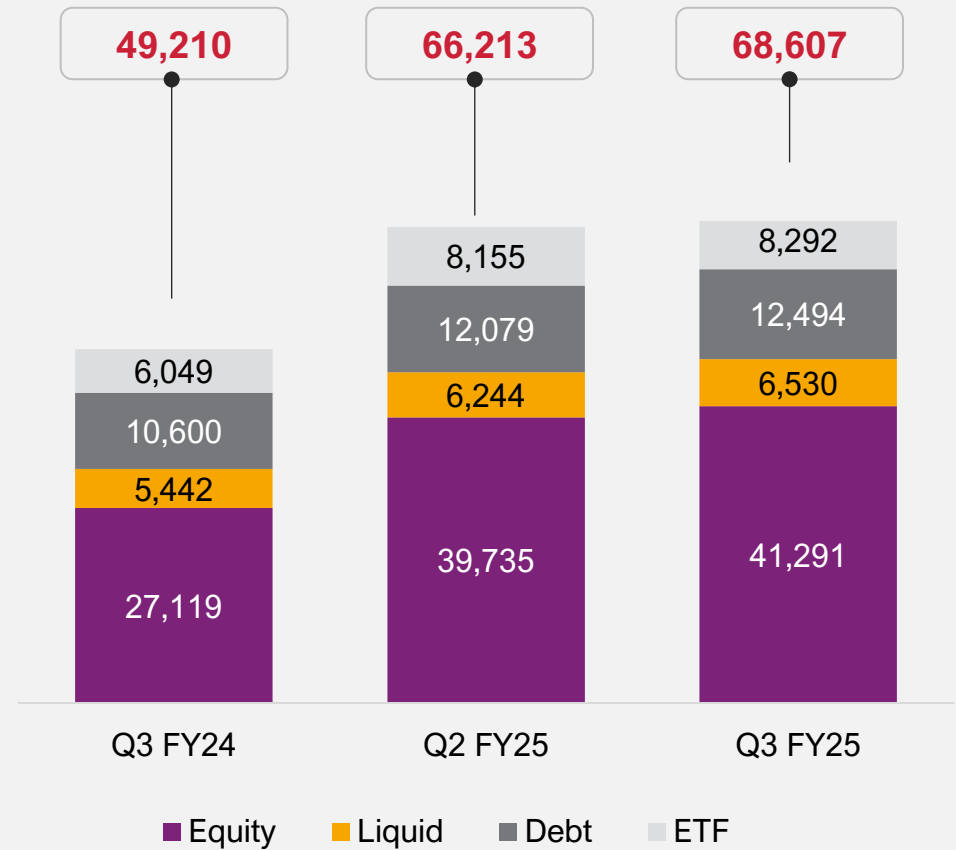
### Digital Partners

**130+**

# Industry Overview

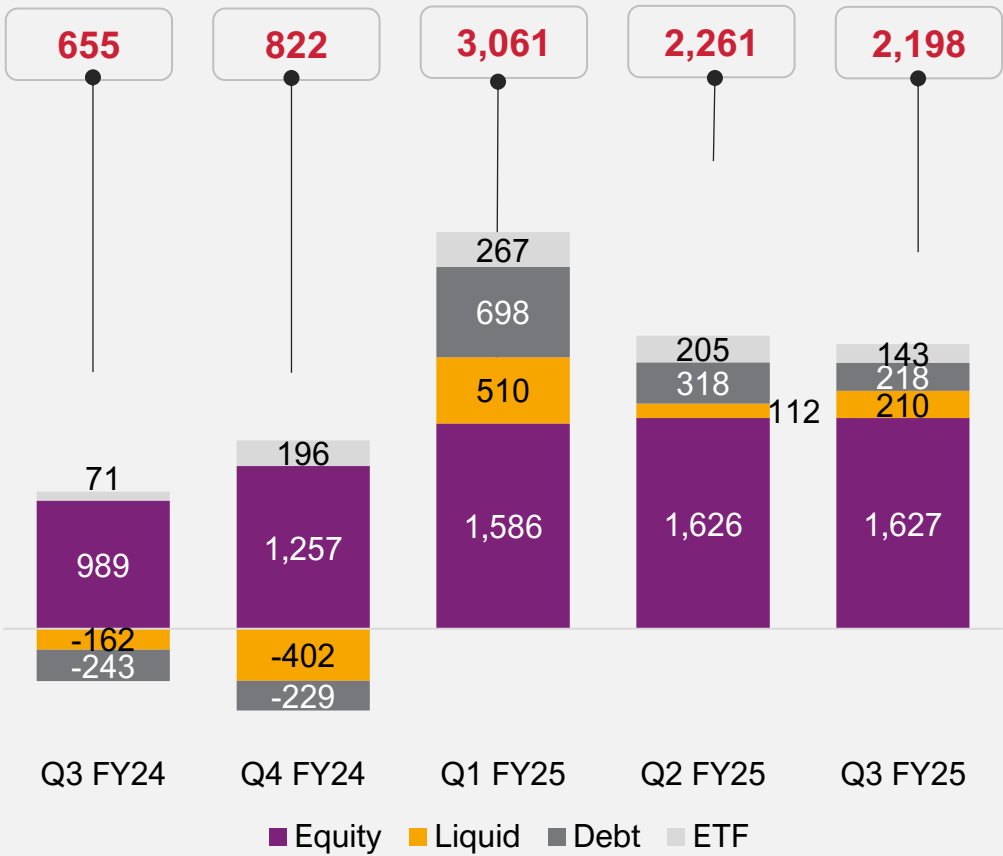
(INR billion unless otherwise stated)

## QAAUM



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

## Net Sales

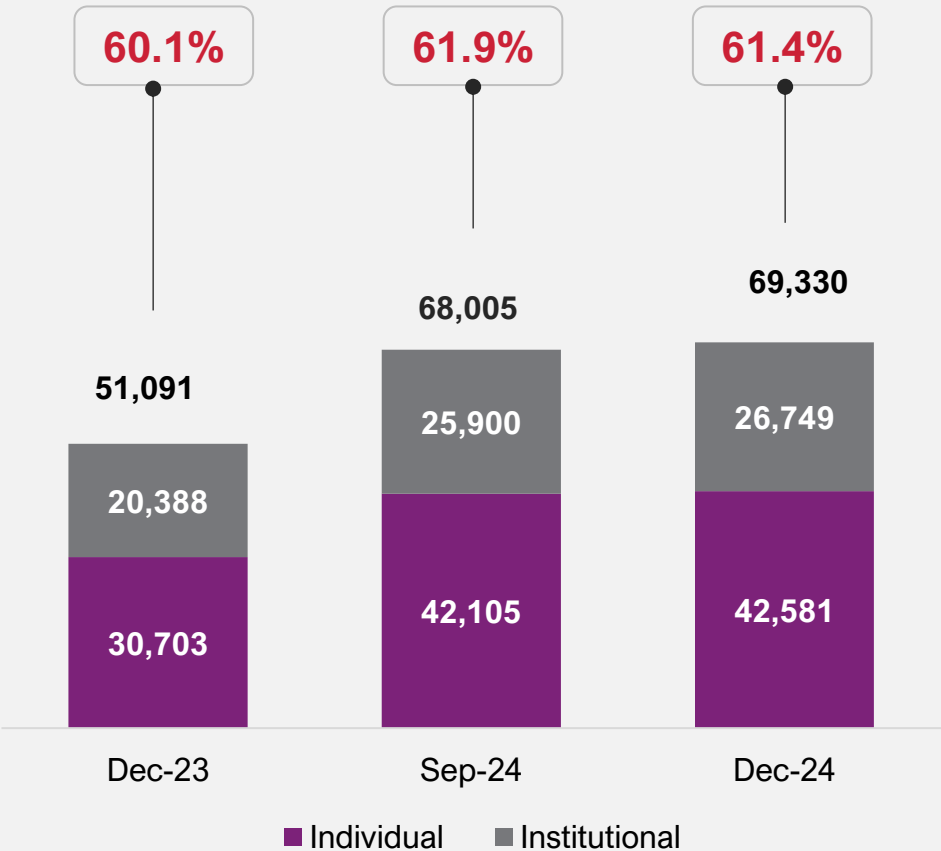


Industry witnessed consistent equity inflows in Q3 FY25

(INR billion unless otherwise stated)

## Individual MAAUM

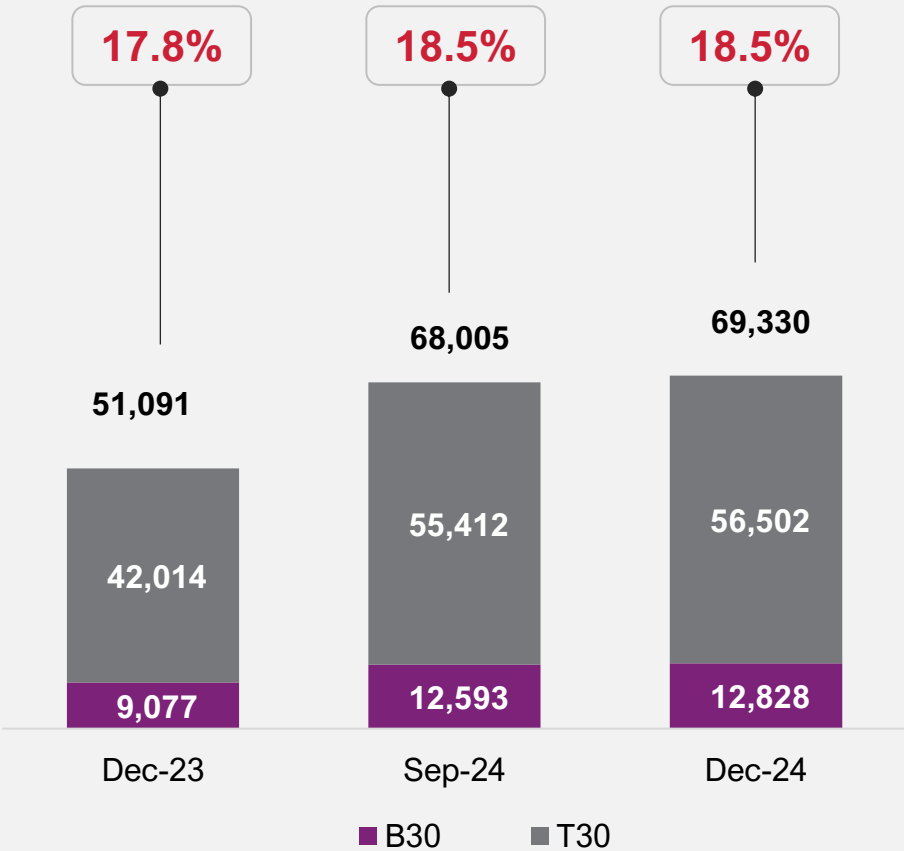
Individual Mix



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

## B30 MAAUM

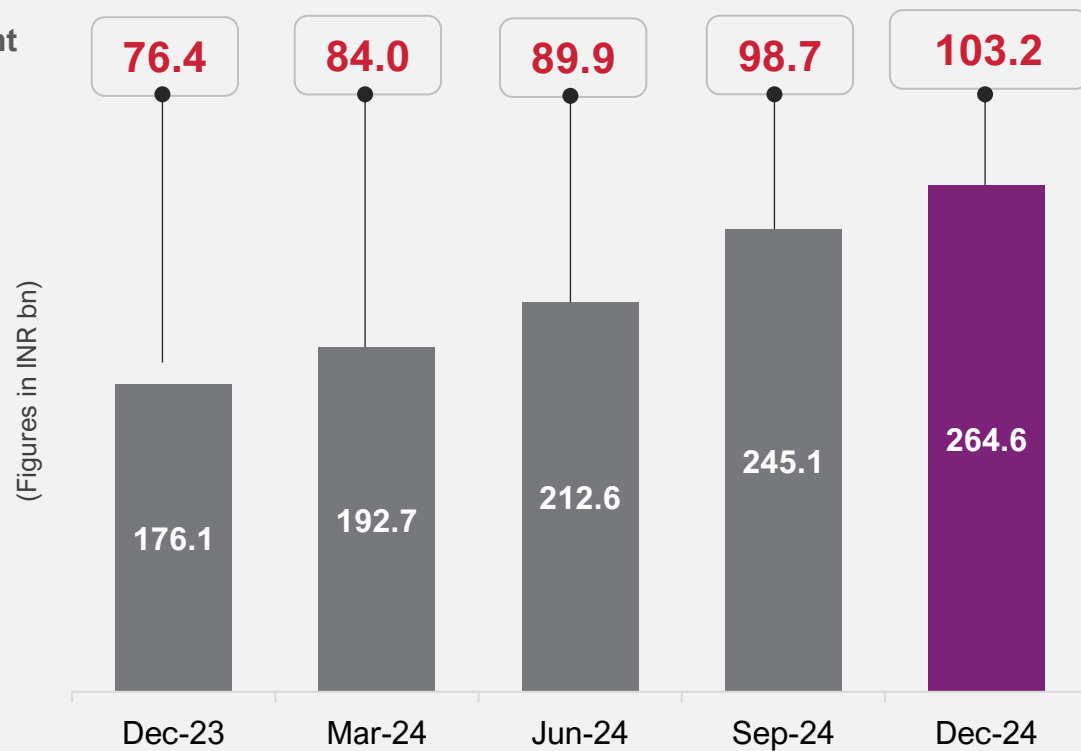
B-30 Mix



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

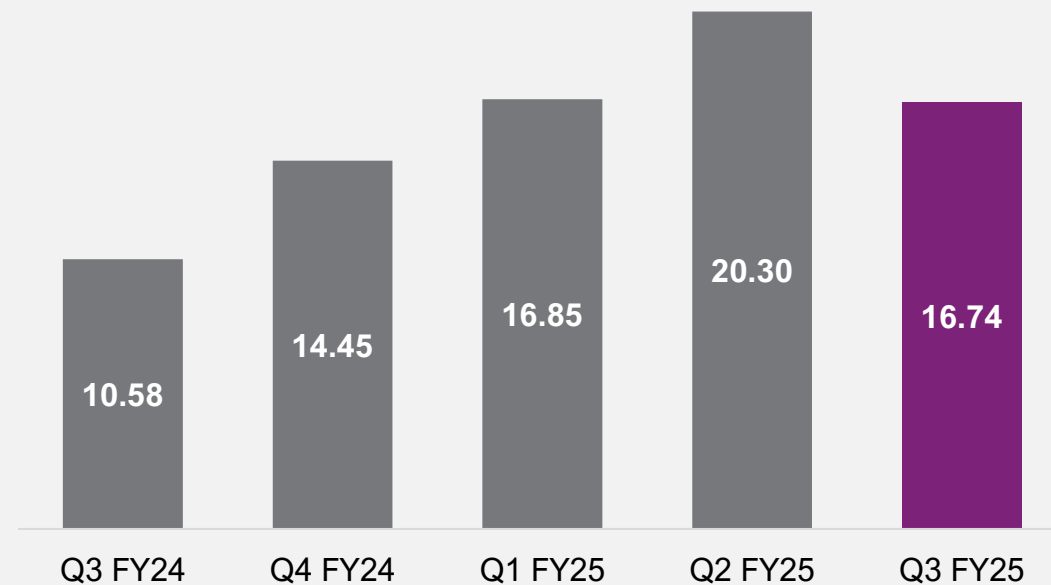
## SIP Flows

Live Count  
(mn)



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

## New SIP registrations Count (mn)

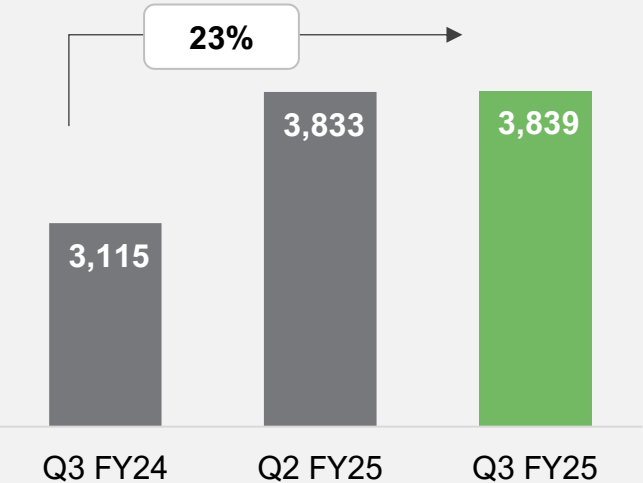


Industry new SIP registrations decreased to 16.74 mn in Q3 FY25

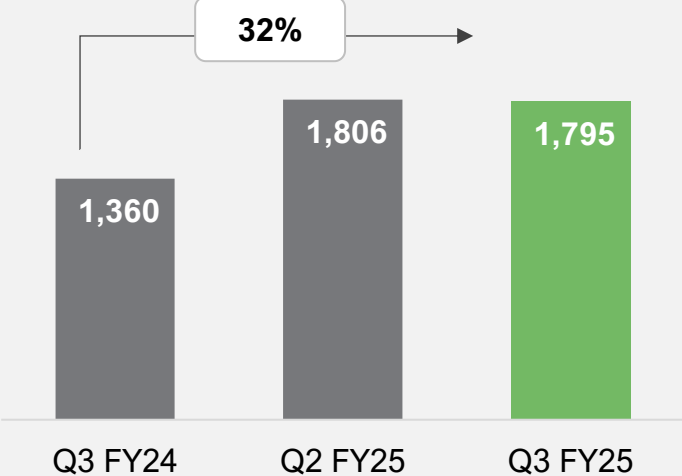
# ABSLAMC Performance Overview

(INR billion unless otherwise stated)

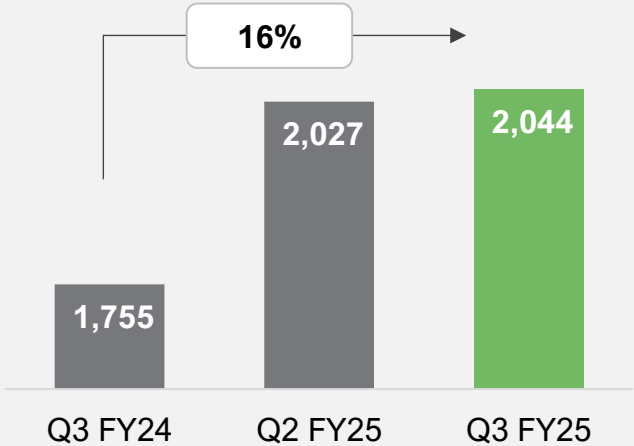
## Mutual Fund QAAUM



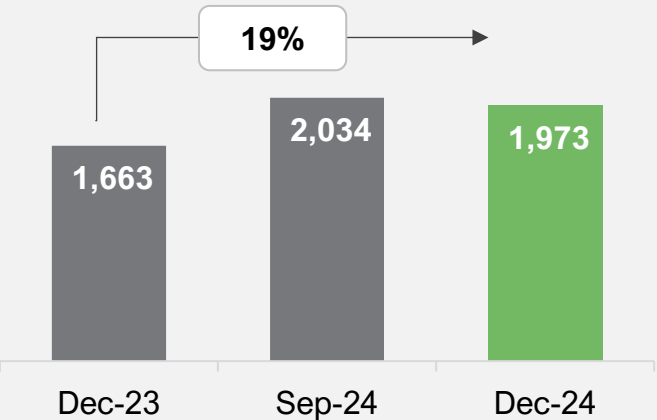
## Equity QAAUM



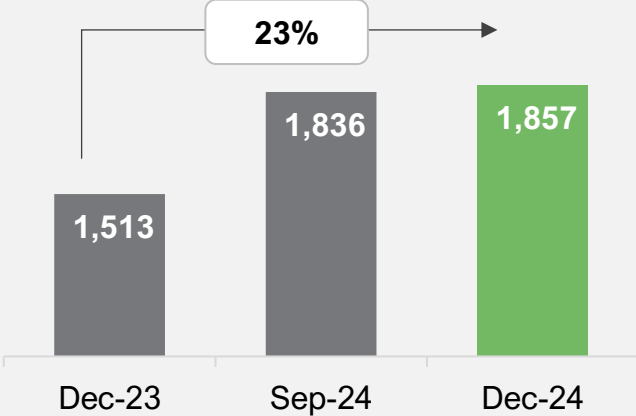
## Fixed Income QAAUM<sup>1</sup>



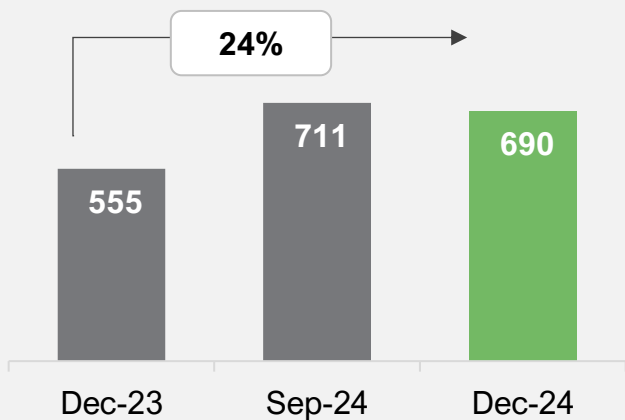
## Individual MAAUM



## Institutional MAAUM



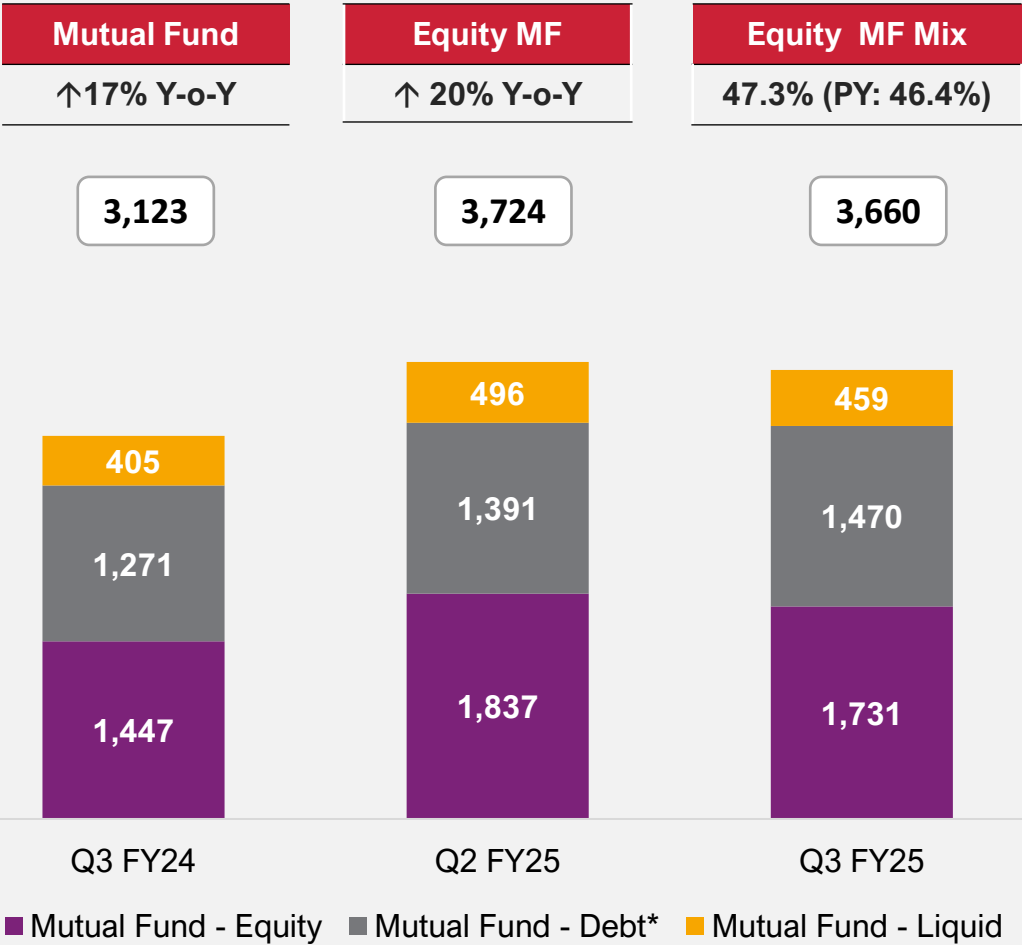
## B-30 MAAUM



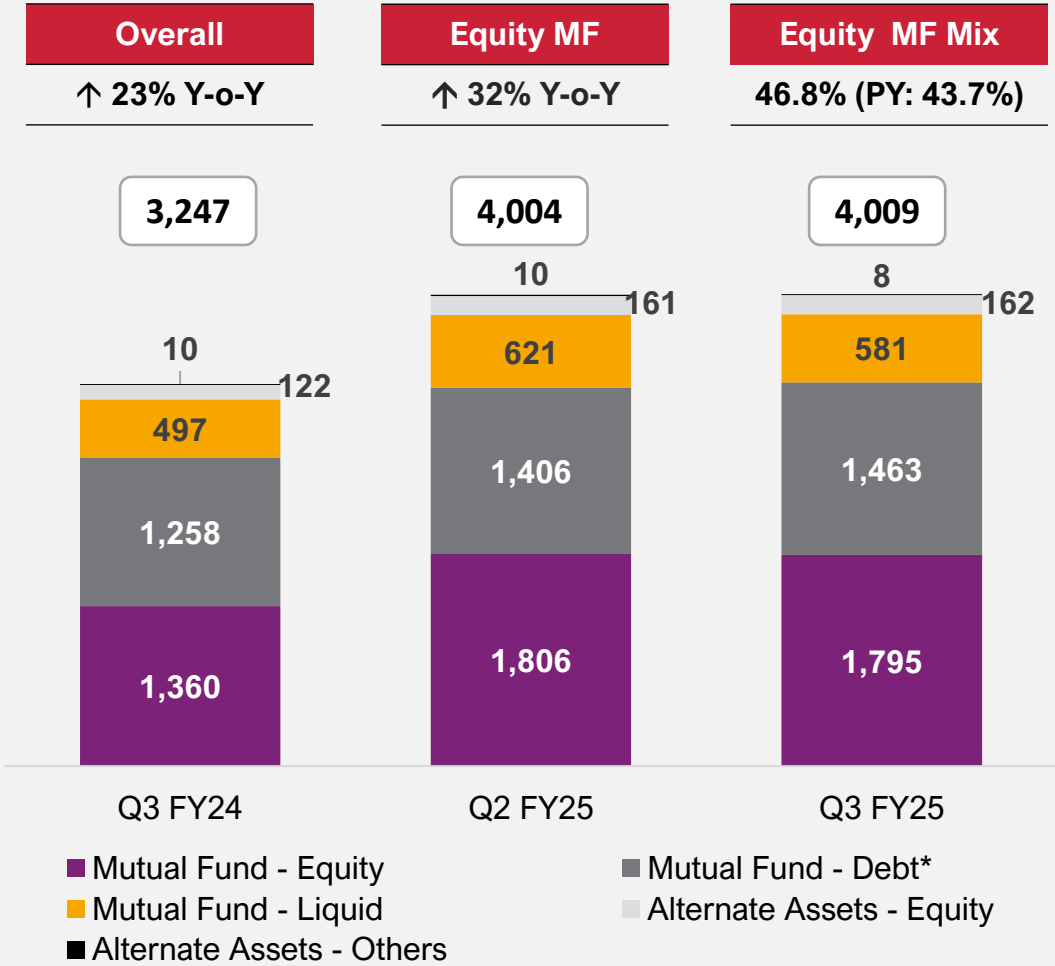
<sup>1</sup> Fixed Income QAAUM including ETF

(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** folios<sup>1</sup>

(INR billion unless otherwise stated)

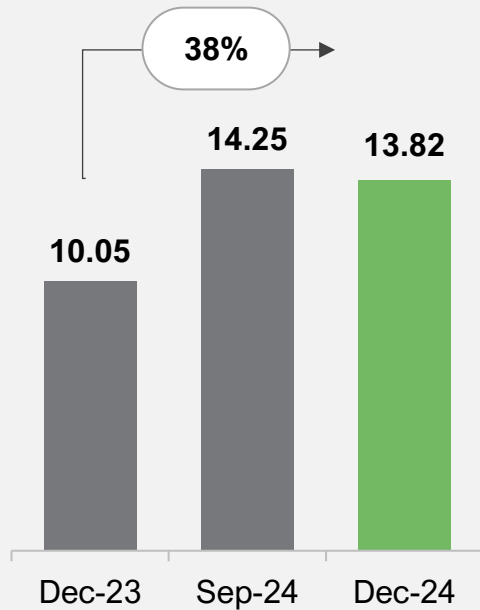


<sup>1</sup>as of Dec 31, 2024

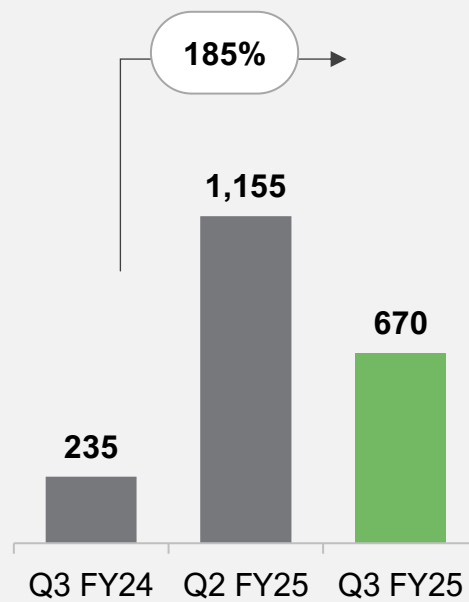
SIPs generates consistent inflows across market cycles

## Building sustainable SIP Flows

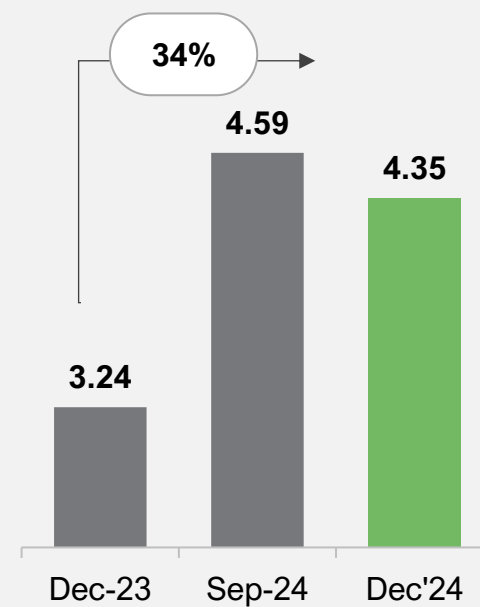
SIP<sup>1</sup> Flows (in INR bn)



New SIP<sup>1</sup> Registrations  
Count ('000)

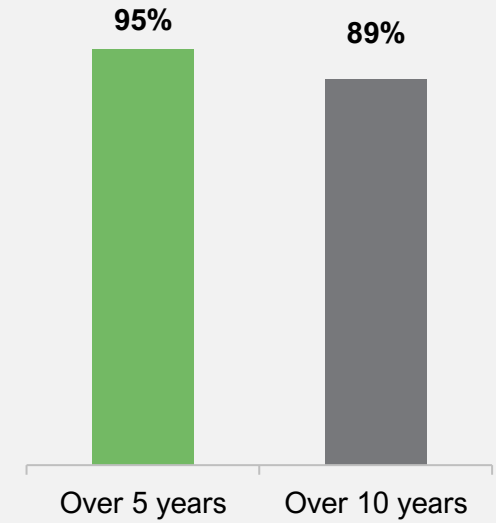


Number of Live  
Outstanding SIPs<sup>1</sup> (mn)



## Long Tenure SIP Book<sup>2</sup>

% Count of Total SIPs



<sup>1</sup> Includes STP ; <sup>2</sup> 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

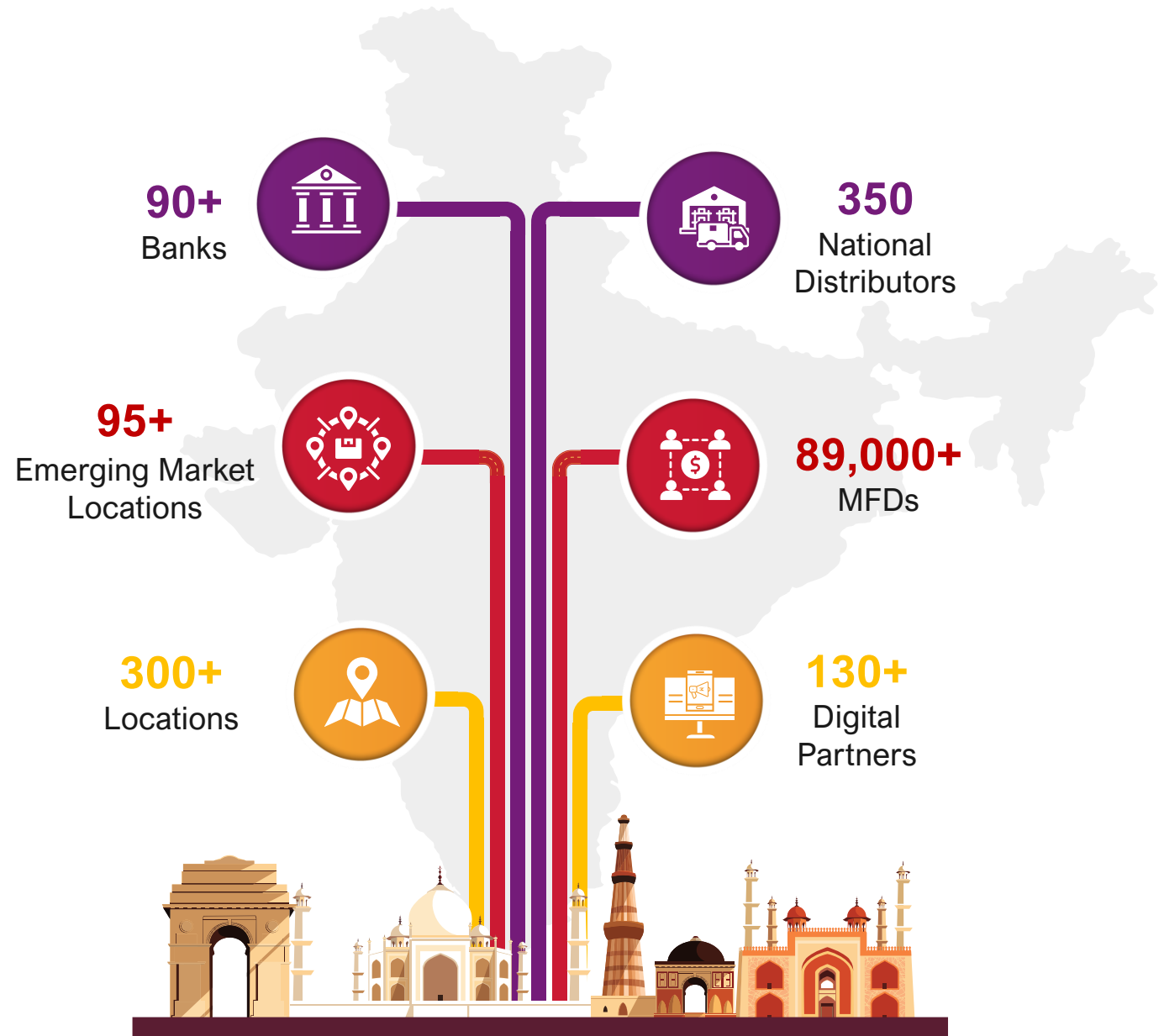
# 19,000+

Pan India pin codes

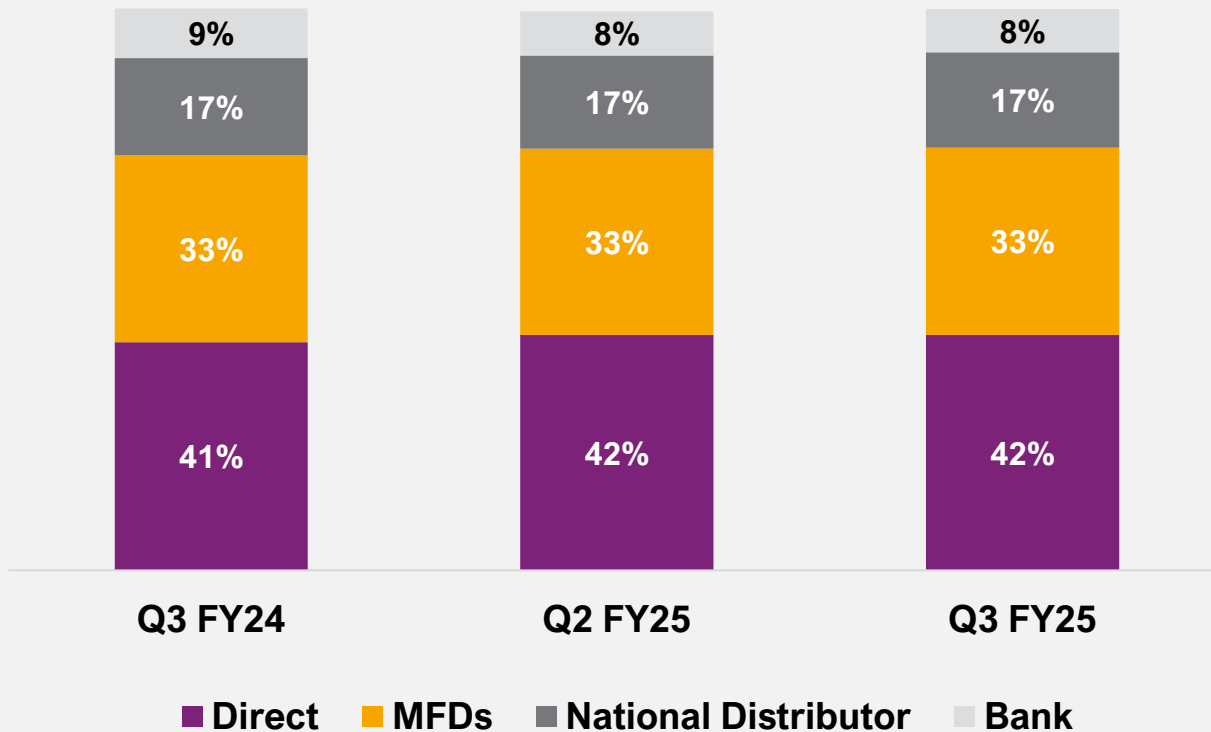


# 300+

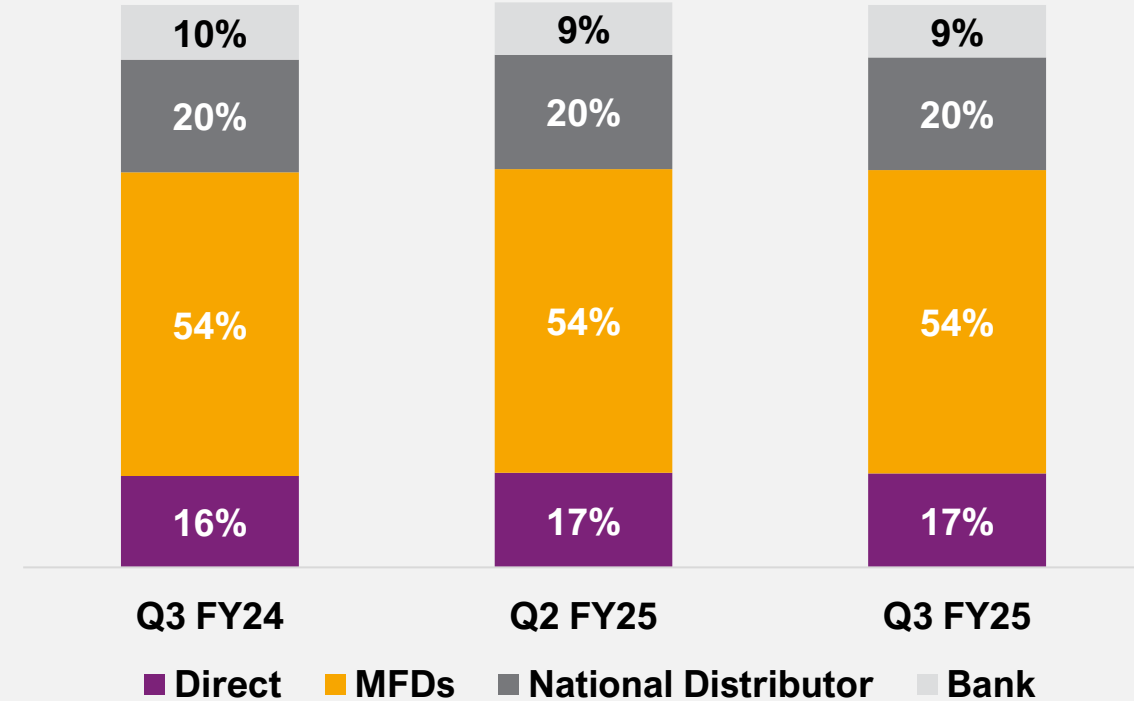
locations,  
over 80% are in **B-30 cities**



## Overall Asset Sourcing Mix<sup>1</sup>



## Broad-based sourcing of Equity Assets



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

<sup>1</sup> 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 Activated<sup>1</sup>**

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 Empaneled<sup>1</sup>**

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

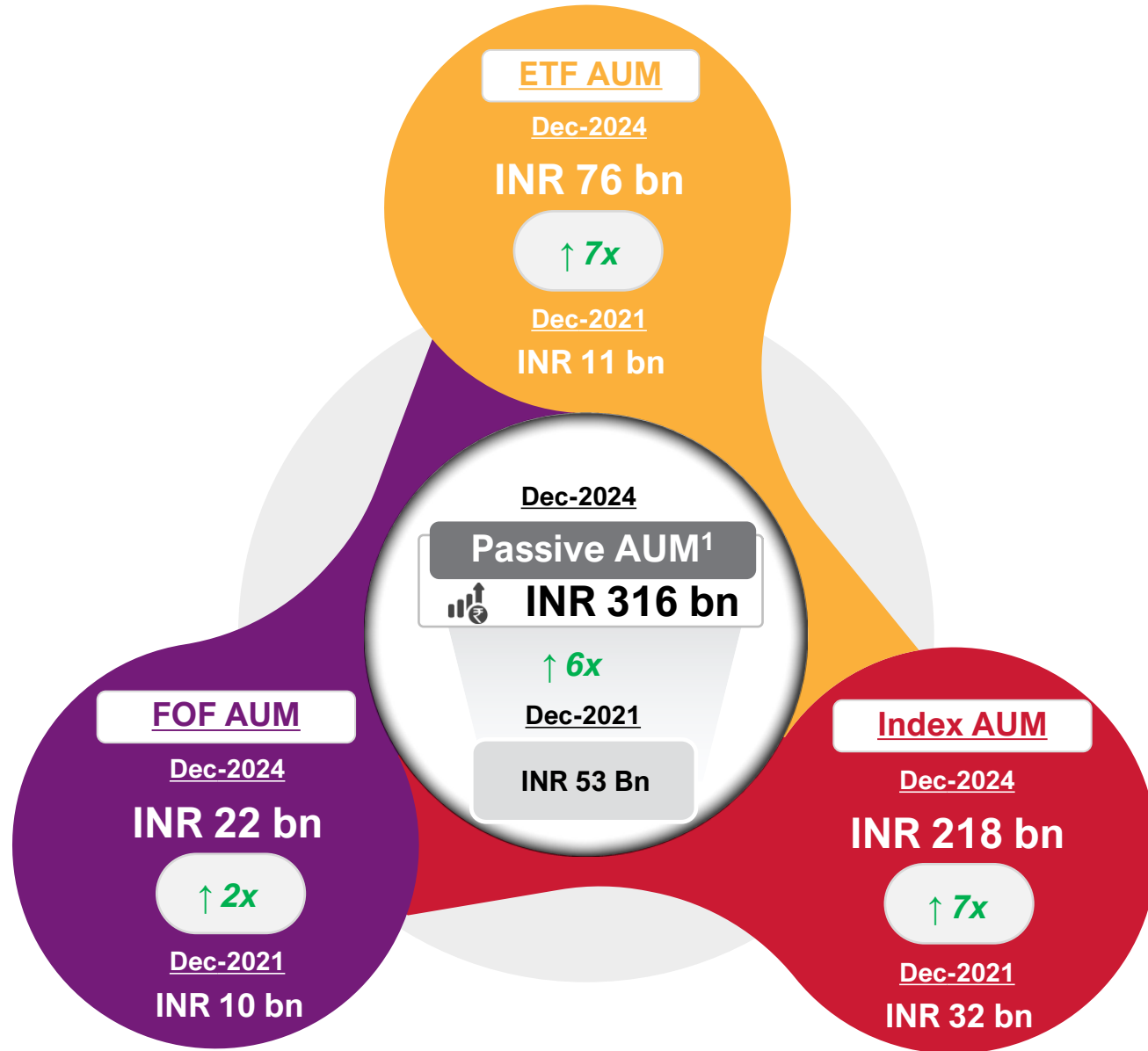
INR 127 bn

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 AUM<sup>1</sup> at INR 5 bn. Fund raising underway for “Aditya Birla Real Estate Credit Opportunities Fund”

<sup>1</sup>QAAUM 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 Index<sup>2</sup>



**52 Products**

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



**ABSL MF  
Web Platform**



**Investor  
App**



**Active Savings  
App**



**Lead and Drop  
Cart nurturing**



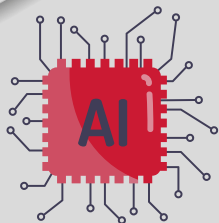
**One click SIP Registration  
via UPI auto pay**



**E KYC**



**Digitization &  
Data Structuring**



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



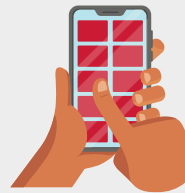
**Investor  
Assets**



**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<sup>1</sup>**

## SAMRIDDHI MAGAZINE



**5.5 million+**

passengers across 26 routes<sup>1</sup>  
Generated

**5,00,000+**

views on website

## FIRST FINANCIAL LESSONS AND FIRST PAY CHEQUE



Partnered with

**23** universities in association with  
NISM<sup>2</sup> Reached over

**45,460** students<sup>1</sup>

## NIVESH MAHAKUMBH PROGRAM



Viewership of

**43,00,000+**

## INVESTORS HANGOUTS PROGRAM



**159K** active users<sup>1</sup> and over  
**27 million** YouTube viewers<sup>1</sup>

## FOR HER - FINANCIAL EDUCATION



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

**9 Million**

Social Media Impressions<sup>1</sup>

## 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      |
|--------------------------------|--------------|--------------|--------------|-------------|------------|
| <b>Revenue from Operations</b> | <b>4,451</b> | <b>4,242</b> | <b>3,415</b> | <b>5%</b>   | <b>30%</b> |
| 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 <sup>1</sup>    | 724          | 737          | 606          | -2%         | 20%        |
| <b>Total Expenses</b>          | <b>1,836</b> | <b>1,849</b> | <b>1,575</b> | <b>-1%</b>  | <b>17%</b> |
| <b>Operating Profit</b>        | <b>2,615</b> | <b>2,393</b> | <b>1,840</b> | <b>9%</b>   | <b>42%</b> |
| Other Income                   | 384          | 958          | 795          | -60%        | -52%       |
| <b>Profit Before Tax</b>       | <b>2,999</b> | <b>3,351</b> | <b>2,635</b> | <b>-11%</b> | <b>14%</b> |
| Tax Expense                    | 754          | 927          | 542          | -19%        | 39%        |
| <b>Profit After Tax</b>        | <b>2,245</b> | <b>2,424</b> | <b>2,093</b> | <b>-7%</b>  | <b>7%</b>  |

<sup>1</sup> Includes Finance Cost

## Statement of Profit & Loss Account

(INR million unless otherwise stated)

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

<sup>1</sup> Includes Finance Cost

## Balance Sheet

(INR million unless otherwise stated)

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

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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**PRESS RELEASE**

**Key Highlights – Q3 FY25**

- Revenue from Operations at Rs. 4.5 bn; up 30% Y-o-Y
- Operating Profit at Rs. 2.6 bn; up by 42% Y-o-Y
- MF QAAUM at Rs 3,839 bn; up 23% Y-o-Y
- Equity MF QAAUM at Rs 1,795 bn; up 32% Y-o-Y
- Equity mix has grown to 47% vs 44% Y-o-Y
- SIP Book at Rs 13.82 bn for December 2024; up 38% Y-o-Y
- New SIP registrations at ~6,70,000; up 185% Y-o-Y
- Serviced 10.5 million folios as of December 31, 2024; up by 31% Y-o-Y

**Mumbai, January 27, 2025:** Aditya Birla Sun Life AMC Limited (ABSLAMC) announced its unaudited financial results for the quarter and nine months ending December 31, 2024.

**Business Highlights:**

- ABSLAMC's overall QAAUM including Alternate assets grew by 23% year-on-year to Rs. 4,009 billion for the quarter ending December 31, 2024. ABSLAMC Mutual Fund QAAUM also witnessed growth of 23% year-on-year to Rs. 3,839 billion.
- Equity Mutual Fund QAAUM increased by 32% year-on-year to Rs. 1,795 billion for quarter ending December 31, 2024. Equity Mutual Fund mix increased from 44% in Q3 FY24 to 47% Q3 FY25.
- Individual Monthly AAUM has increased by 19% year-on-year to Rs. 1,973 billion for December 2024. Individual mix is at 52% of Total Mutual Fund AUM.
- B-30 Monthly AAUM has increased by 24% year-on-year to Rs. 690 billion for December 2024. B-30 mix is at 18% of Mutual Fund AUM.
- Passive AUM stood at Rs. 316 billion as of December 31, 2024.
- ABSLAMC serviced 10.5 million folios as of December 31, 2024.
- Monthly systematic flows (including STP) witnessed growth of 38% year-on-year to Rs. 13.82 billion for December 2024 with 4.35 million accounts.
- Registered around 6,70,000 new SIPs (including STP) for the quarter ending December 31, 2024, witnessing year-on-year growth of 185%.
- Over 89,000 KYD-compliant MFDs, 350 National Distributors and 90+ Banks serviced through 300+ locations of which over 80% are in B-30 cities.

**Financial Highlights:**

- Q3 FY25 Revenue from Operations is at Rs. 4.5 billion; up 30% year-on-year.
- Q3 FY25 Operating Profit is at Rs 2.6 billion; up 42% year-on-year.
- Q3 FY25 Profit Before Tax is at Rs 3.0 billion; up 14% year-on-year
- 9M FY25 Revenue from Operations is at Rs. 12.6 billion; up 27% year-on-year.
- 9M FY25 Operating Profit is at Rs 7.1 billion; up 35% year-on-year.
- 9M FY25 Profit Before Tax is at Rs 9.4 billion; up 27% year-on-year.

**About Aditya Birla Sun Life AMC Limited**

Aditya Birla Sun Life AMC Limited (ABSLAMC) was incorporated in the year 1994. Aditya Birla Capital Limited and Sun Life (India) AMC Investments Inc. are the promoters and major shareholders of the Company.

ABSLAMC is primarily the investment manager of Aditya Birla Sun Life Mutual Fund, a registered trust under the Indian Trusts Act, 1882. ABSLAMC also operates multiple alternate strategies including Portfolio Management Services, Real Estate Investments and Alternative Investment Funds. ABSLAMC is one of the leading asset managers in India, servicing around 10.5 million investor folios with a pan India presence across 300+ locations and overall AUM of Rs. 4,009 billion for the quarter ending December 31, 2024 under its suite of Mutual Fund (excluding domestic FoFs), Portfolio Management Services, Alternative Investment Funds, Offshore and Real Estate offerings.

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