

## PICK OF THE WEEK – 13-October-2025



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# Aditya Birla Capital Ltd.

**CMP :- 294 , Target :- 310, SL :- 280**

- Aditya Birla Capital Limited is a leading non-banking financial company (NBFC) and the holding entity for the Aditya Birla Group's financial services arm, offering a comprehensive suite of solutions in lending, investments, insurance, and payments to meet customer needs across life stages.
- With over 61,600 employees, 1,690 branches, and 200,000+ channel partners, it manages assets exceeding Rs. 5.53 lakh crore, including a lending book of Rs. 1.65 lakh crore, serving millions through subsidiaries in housing finance, asset management, and life/health insurance.
- Aditya Birla Capital is well-positioned to capitalize on India's booming financial services sector, driven by rising retail credit demand, digital adoption, and growing insurance penetration, with its diversified platform enabling cross-selling and customer retention across 6.4 million users.
- Recent innovations, including AI-powered features like 22 GenAI use-cases on the ABCD platform and expansions in digital lending, enhance operational efficiency and market share in high-growth areas like housing finance and asset management. In Q2 FY25, Aditya Birla Capital introduced digital gold gifting, a family health checkup service, and pocket insurance products. In Q3 FY25, it rolled out travel insurance, UPI Lite, physical gold gifting, and an app-exclusive health insurance product, with plans to introduce forex services, digital silver, loans against mutual funds, and a credit line on UPI in the upcoming quarter.

\* Time Horizon: By default, the stock idea shall exhaust by end of the last trading day of the week.



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