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

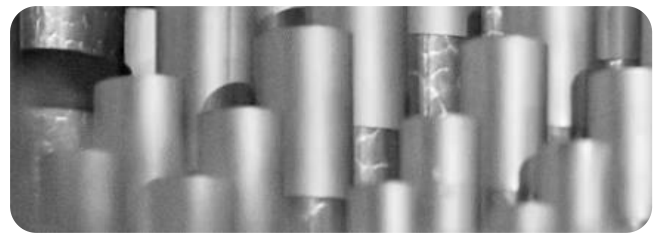
600+
Global manufacturing (incl. RMC plants) footprint

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

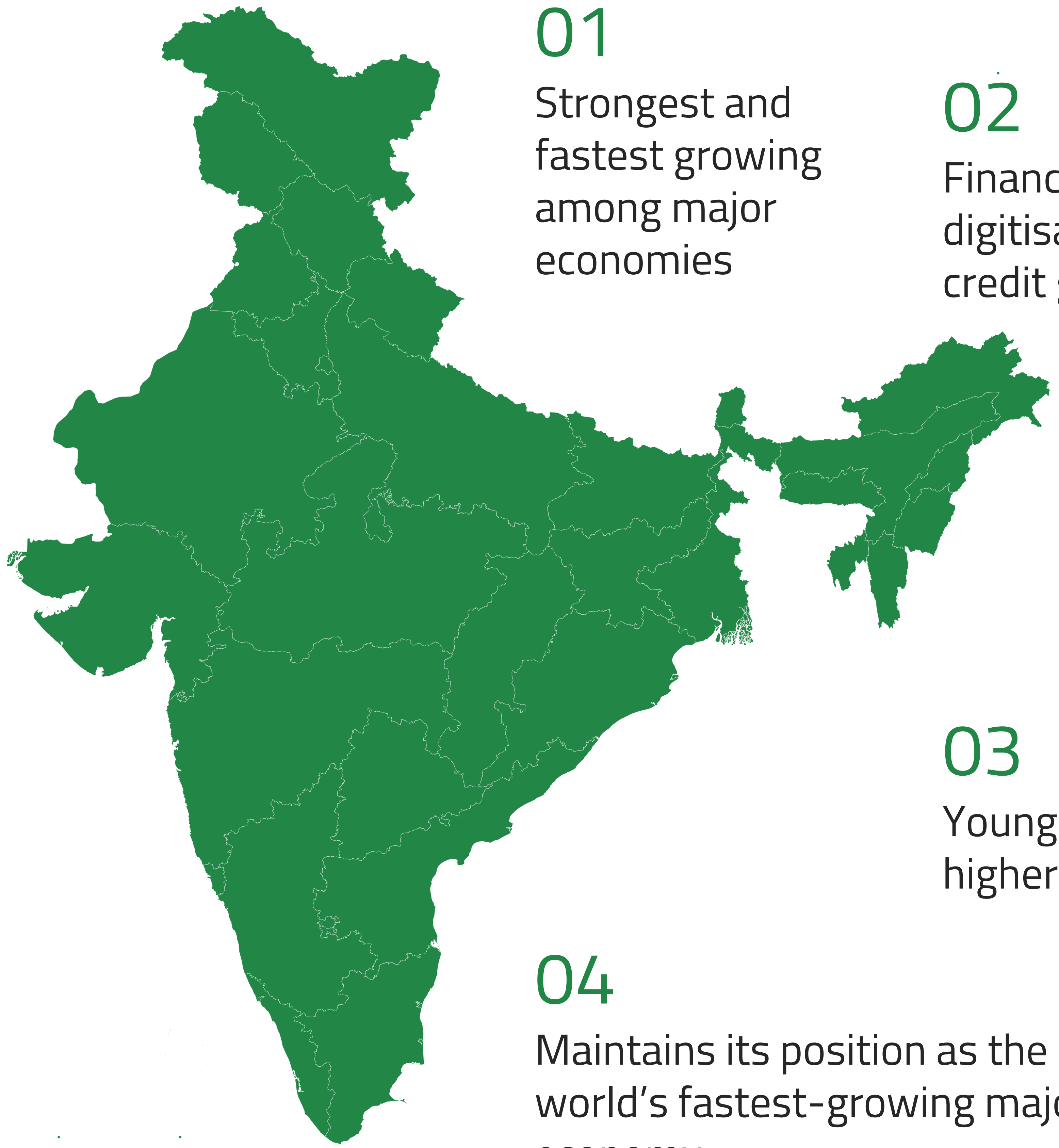
OUR KEY COMPANIES

ADITYA BIRLA GRASIM
ADITYA BIRLA UltraTech
ADITYA BIRLA HINDALCO
ADITYA BIRLA CAPITAL
ADITYA BIRLA BIRLA CARBON
ADITYA BIRLA LIFESTYLE BRANDS
ADITYA BIRLA FASHION & RETAIL
ADITYA BIRLA REAL ESTATE
Vi

*As on 31st March 2026; #Consolidated market capitalisation of listed entities as on 16th June 2026; ^Excluding China

GRASIM'S LEADERSHIP IN GROWING ECONOMY

INDIA'S AMRIT KAAL → KEY FACTORS



01
Strongest and fastest growing among major economies

02
Financial maturity, digitisation and higher credit growth

03
Young population, higher disposable income

04
Maintains its position as the world's fastest-growing major economy

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

Note: Map not to scale; *Installed capacity in India; ^In terms of AUM — Market leader in India

STRONGLOMERATE: KEY STRENGTHS

01	02	03	04	05	06	07
A LEGACY OF VALUES AND TRUST	TRACK RECORD OF CREATING LARGE GROWING BUSINESSES AND BRANDS	DIVERSIFIED BUSINESSES WITH STABLE CASHFLOW GENERATION	SUSTAINABLE MANUFACTURING	DIVIDEND DISTRIBUTION	STRONG BALANCE SHEET WITH "AAA/STABLE" RATING	VALUE CREATION
79+ years Operating history	**~5 times** Revenue growth over the past decade	**Positive cash flow*** in 9 out of the last 10 years	**Increasing share** of renewable power and reduction in freshwater consumption	**63+ years** of consistent Dividend Distribution	**0.28x** Consolidated Debt@ / Equity	**~1.6x** Outperformance# in stock returns vs. benchmark^ over the past decade

*Standalone- Excluding investments in new businesses; @Excluding borrowing related to Financial Services Business; ^Nifty; #as on 30th Jun 2026

VALUE CREATION STRATEGY

PILLARS OF OUR STRATEGY

BUSINESS LEADERSHIP	INNOVATION	SUSTAINABILITY	CAPITAL ALLOCATION	COST LEADERSHIP
Maintain leadership position in all our businesses	Focus on innovation in products and processes	Eco-friendly products and responsible manufacturing	Investments in core and high growth businesses	Continuous cost optimisation

KEY CONSOLIDATED FINANCIAL HIGHLIGHTS - FY26

₹1,75,431 Cr	₹25,872 Cr	₹5,208 Cr
Revenue	EBITDA	PAT^

^Owner's share before exceptional items- Restated as Aditya Birla Health Insurance Co. Ltd has adopted Ind AS 117

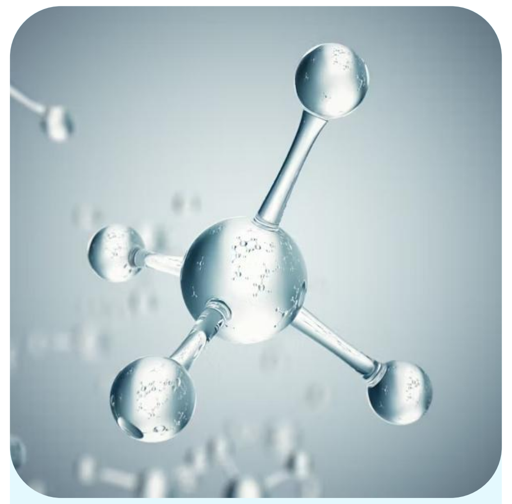
LEADERSHIP ACROSS BUSINESSES

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

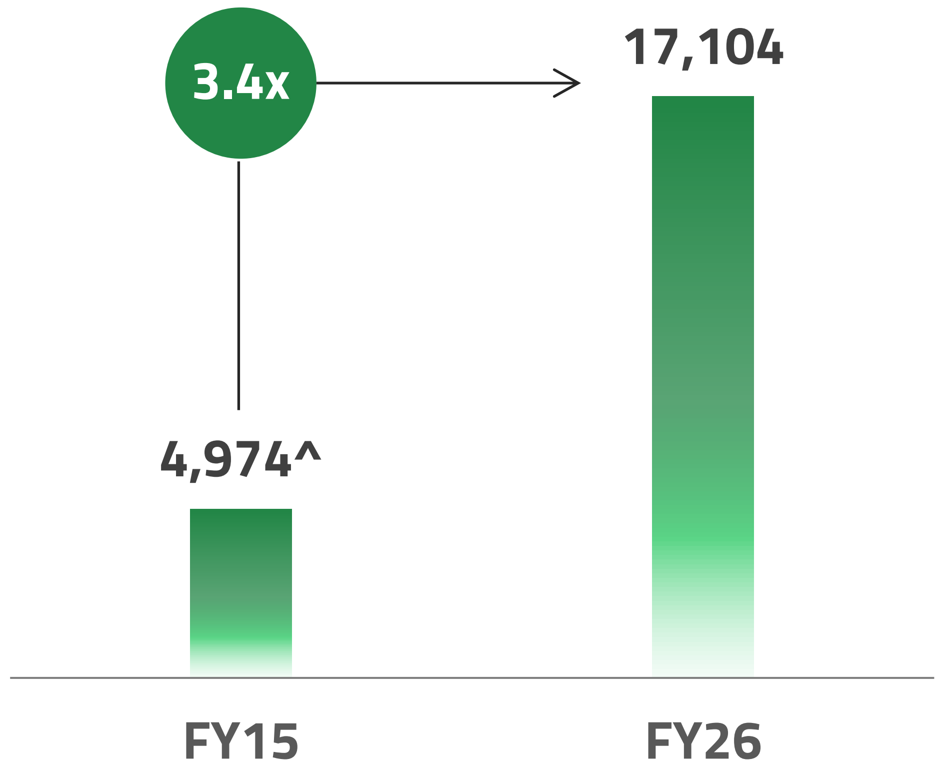
Leading manufacturer of complete range of porcelain and composite insulators, serving domestic and global transmission and distribution markets

@Cellulosic Fibres = Cellulosic Staple Fibre and Cellulosic Fashion Yarn; *Specialty Chemicals = Epoxy Polymers and Curing Agents; RMC = Ready Mix Concrete; ^EBO = Exclusive Brand Outlet; ^MBO = Multi-Brand Outlet

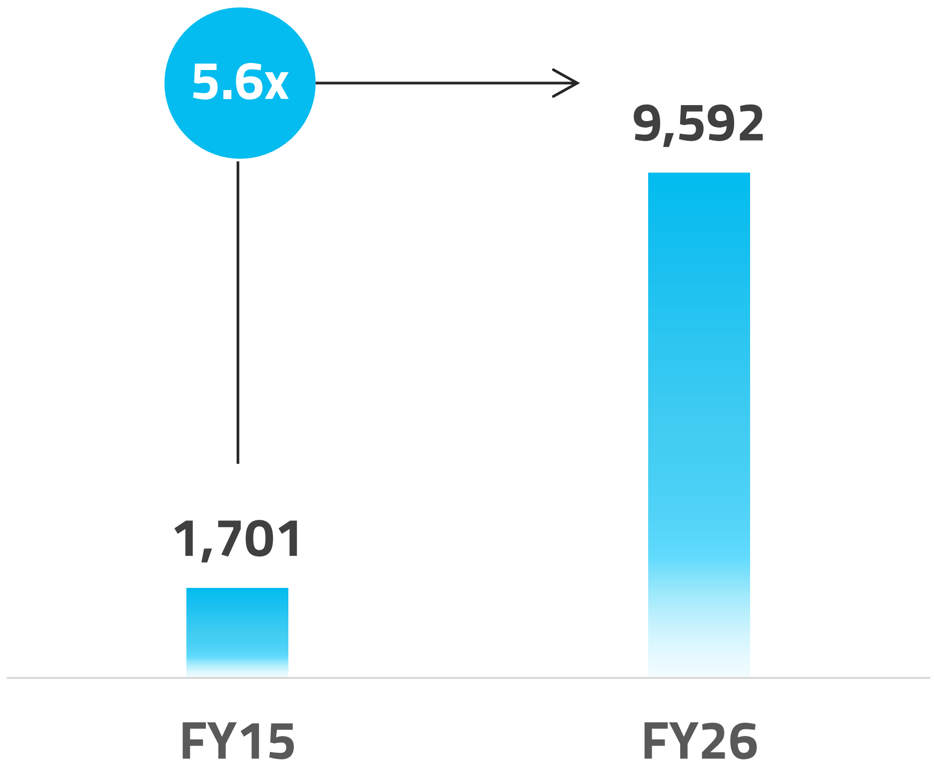
TRACK RECORD OF CREATING LARGE BUSINESSES & BRANDS

REVENUE (in ₹ Cr)

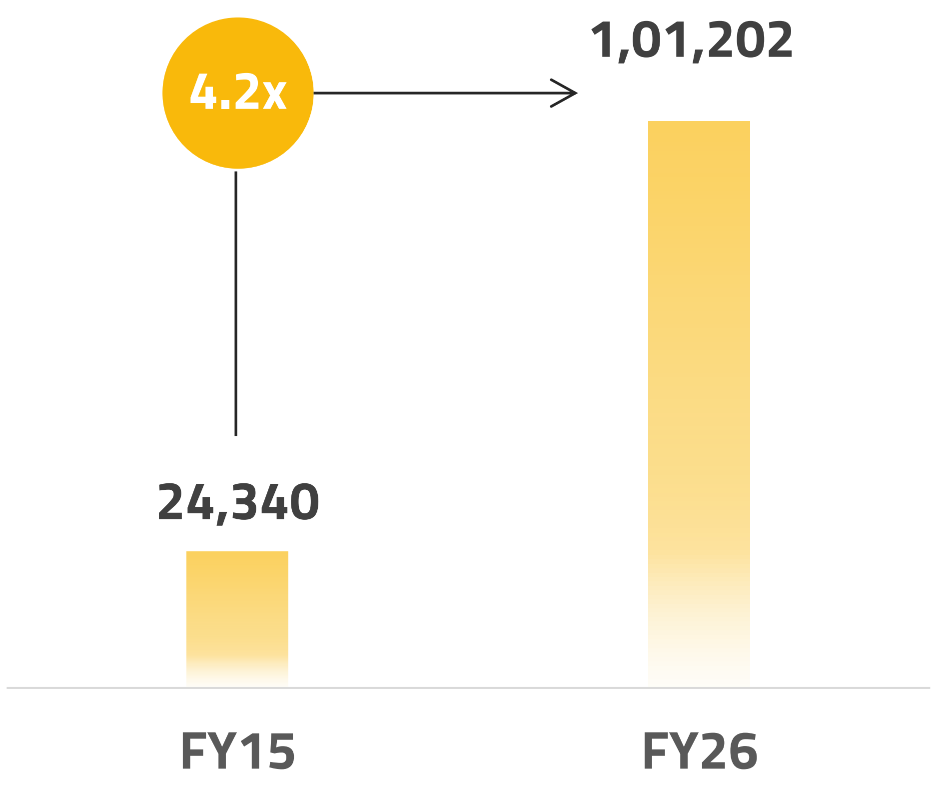
CELLULOSIC FIBRES



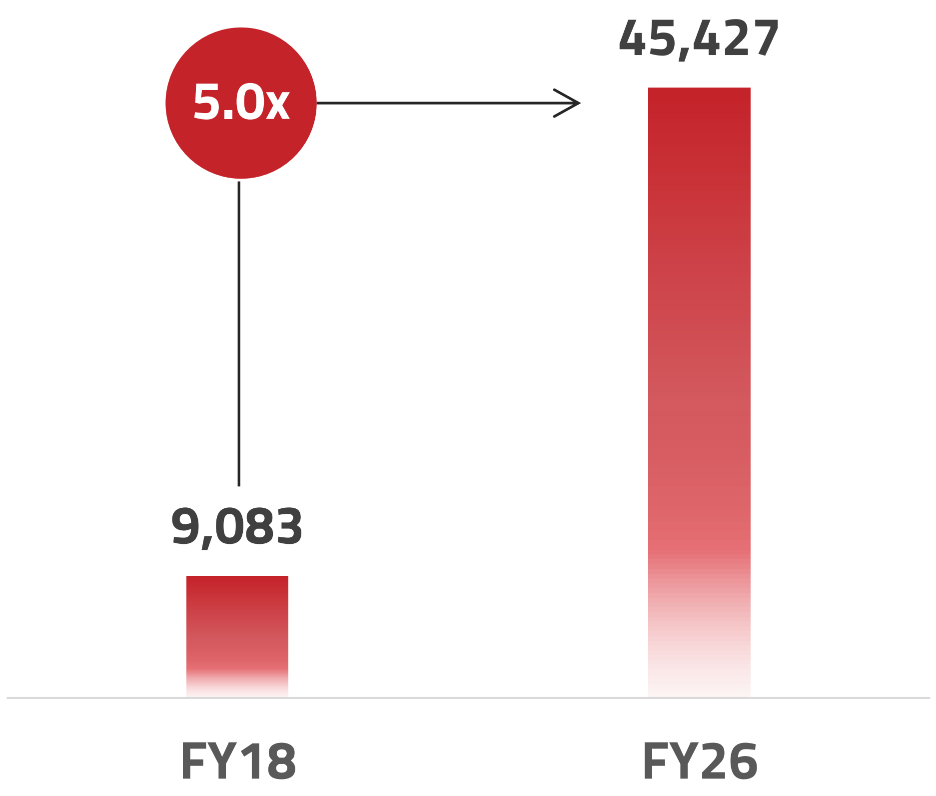
CHEMICALS



BUILDING MATERIALS



FINANCIAL SERVICES*



OUR LEADING BRANDS

*Financials Services Business acquired on merger of Aditya Birla Nuvo Limited; ^Excluding revenue from Pulp JV's for like-to-like comparison

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

Liva eco: Traceability of Pulp source from FSC certified sustainable forests

Birla Excel™: Eco-friendly Cellulose Fibre from in-house lyocell technology

SPECIALTY CHEMICALS

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

RECYCLAMINE: Recyclamine® A Breakthrough Technology for Truly Recyclable Composites

DECORATIVE PAINTS

- Scuff Resistance
- 99 stains resistance
- 15% higher coverage
- Spatter resistance

FSC = Forest Stewardship Council

SUSTAINABLE BUSINESS PRACTICES AND INITIATIVES

ADITYA BIRLA GRASIM

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 | For terms of use, visit www.spglobal.com/yearbook

CDP Disclosure 2025	CDP Disclosure 2025	CDP Disclosure 2025
Climate Change	Water Security	Forest
Rated B	Rated B	Rated B

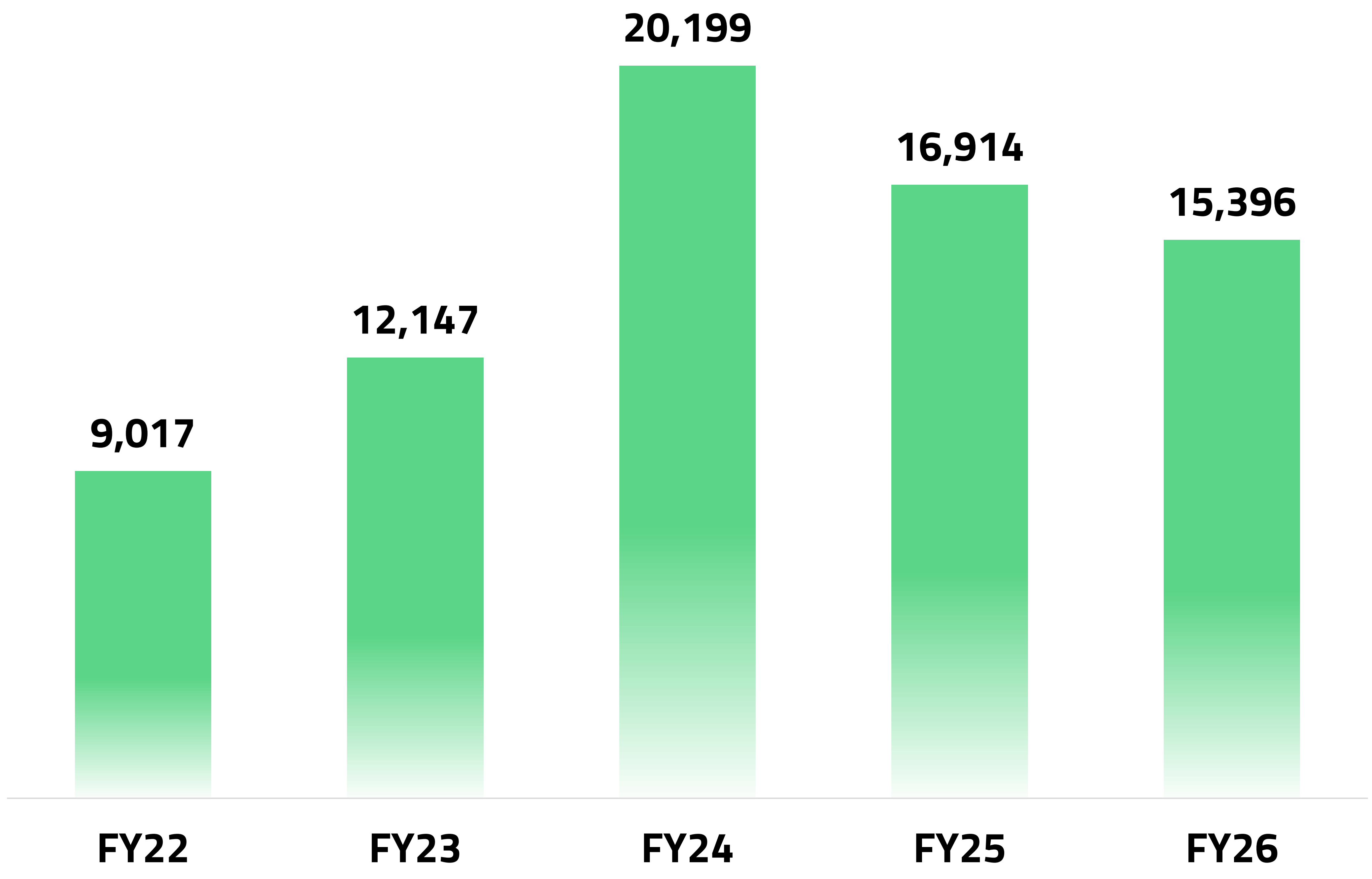
MSCI ESG RATINGS BBB

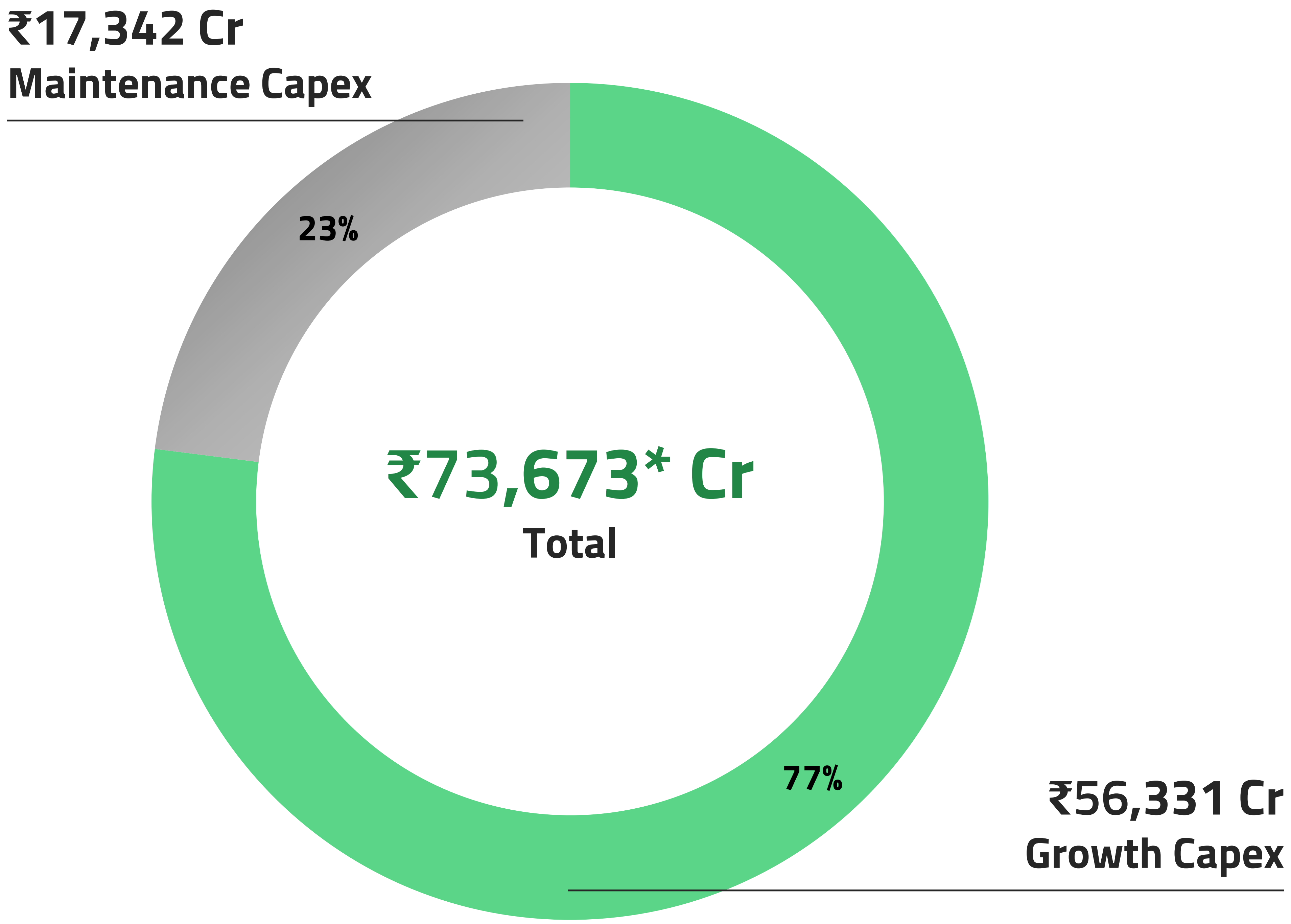
CCC | B | BB | BBB | A | AA | AAA

#Lost Time Injury Frequency Rate; *IMS = Integrated Management System (ISO 9001, 14001 and 45001); ^includes contracted capacity

CAPITAL ALLOCATION: FOCUS ON GROWTH

CONSOLIDATED CAPEX# (in ₹ Cr)





#Calculation based on the movement in Gross block, CWIP and Capital advances;
*Capex over FY22 to FY26

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

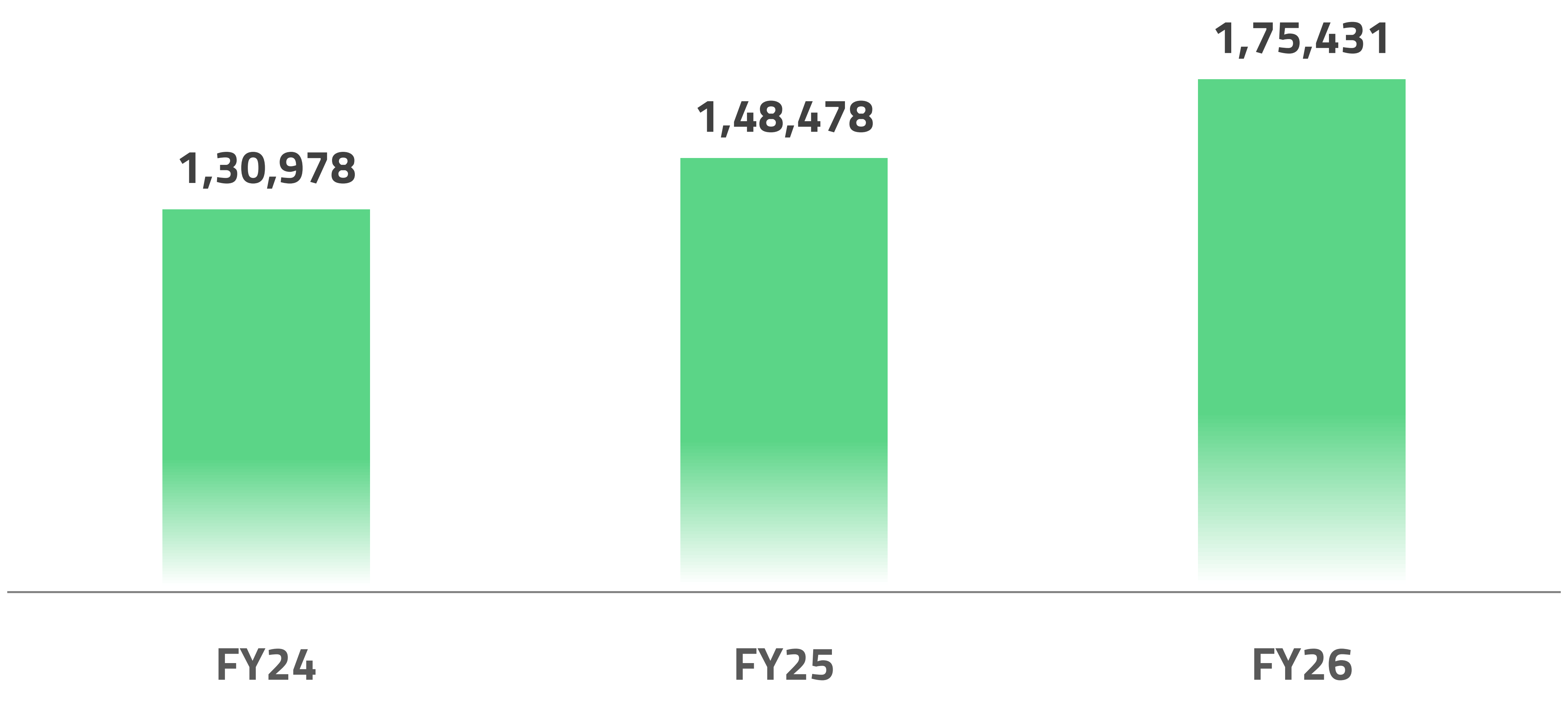
Backward Integration
Integrated manufacturing for key inputs: Emulsions and Resins

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

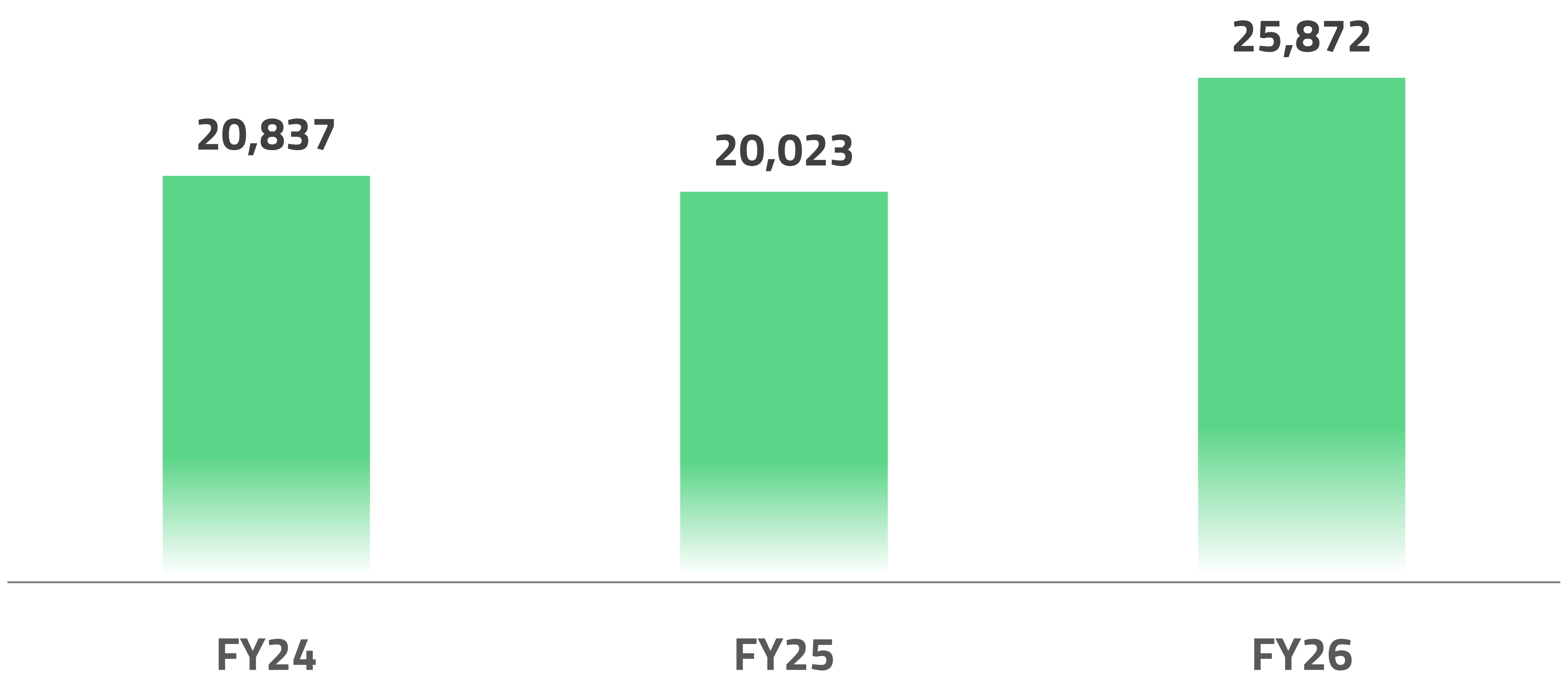
FINANCIAL HIGHLIGHTS

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 31st Mar 2024	As on 31st Mar 2025	**As on 31st 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

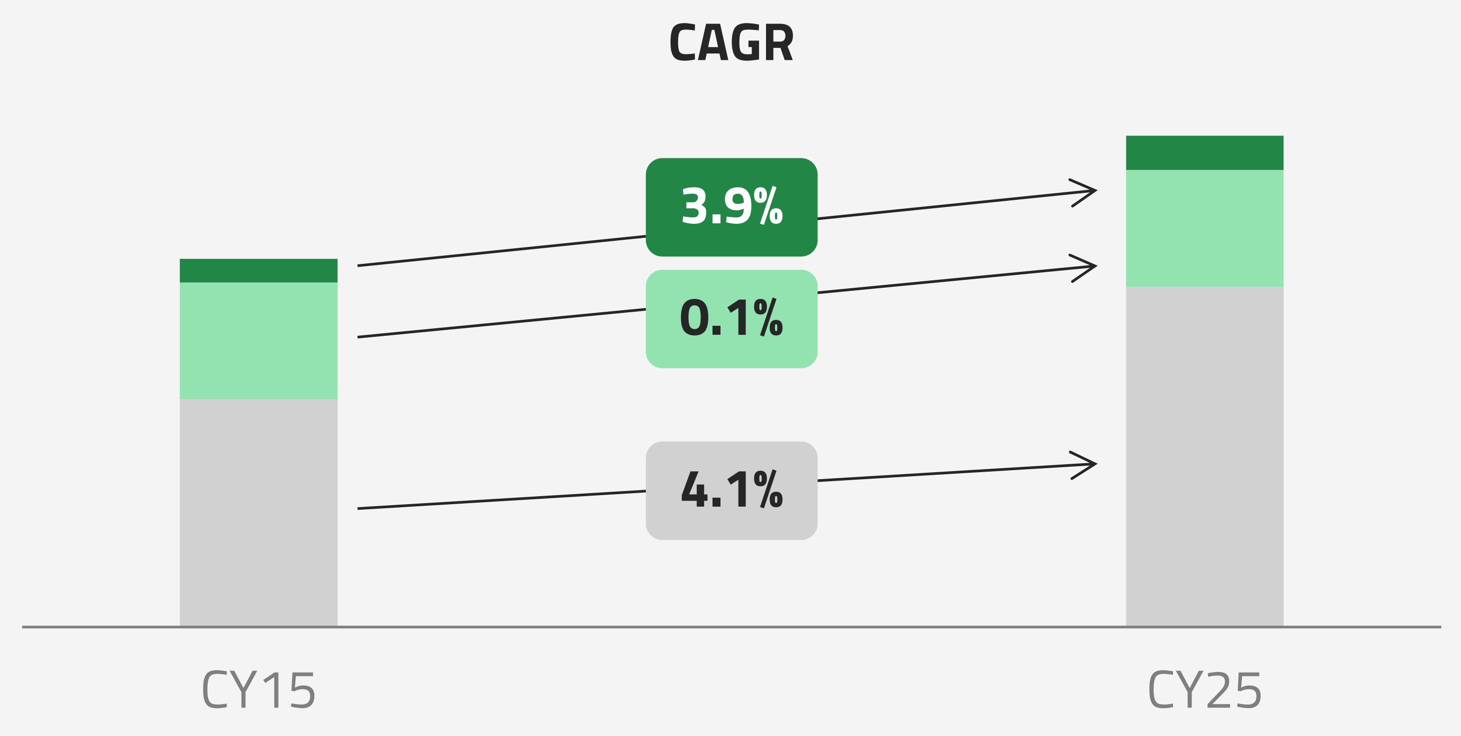
^ Restated as Aditya Birla Health Insurance Co. Ltd has adopted Ind AS 117; *excluding debt related to financial services business.

CELLULOSIC FIBRES

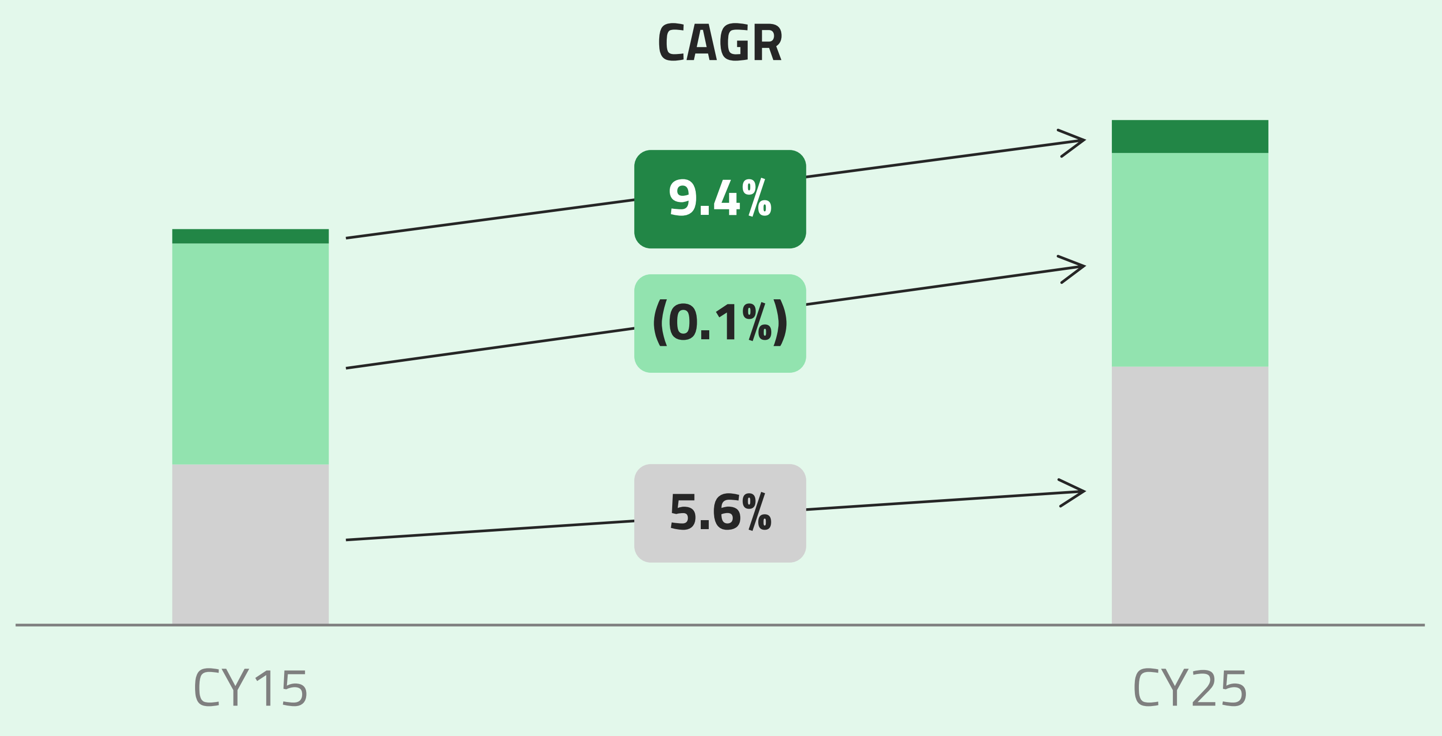
CELLULOSIC FIBRES: FASTEST GROWING FIBRE

Cellulosic Fibres | Cotton | Synthetic

GLOBAL



INDIA



India Cellulosic Fibre growing fastest with CAGR

>2x

of the Global CSF

GROWTH DRIVERS

7% share
of Cellulosic Fibres in Textiles fibre basket

Cellulosic Gap
huge growth opportunity due to cotton constraints

Liva Brand
driving demand creation for textile value chain

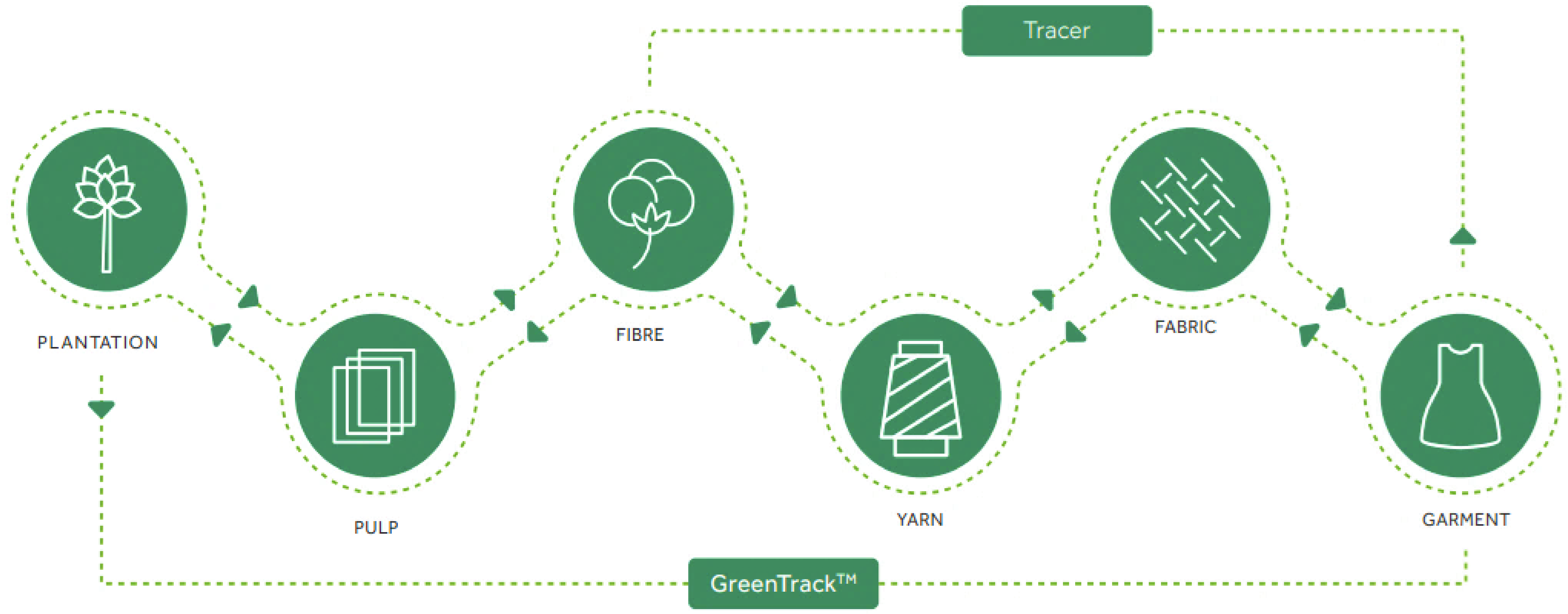
Most Sustainable
Biodegradable and environment friendly

- ✔ **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

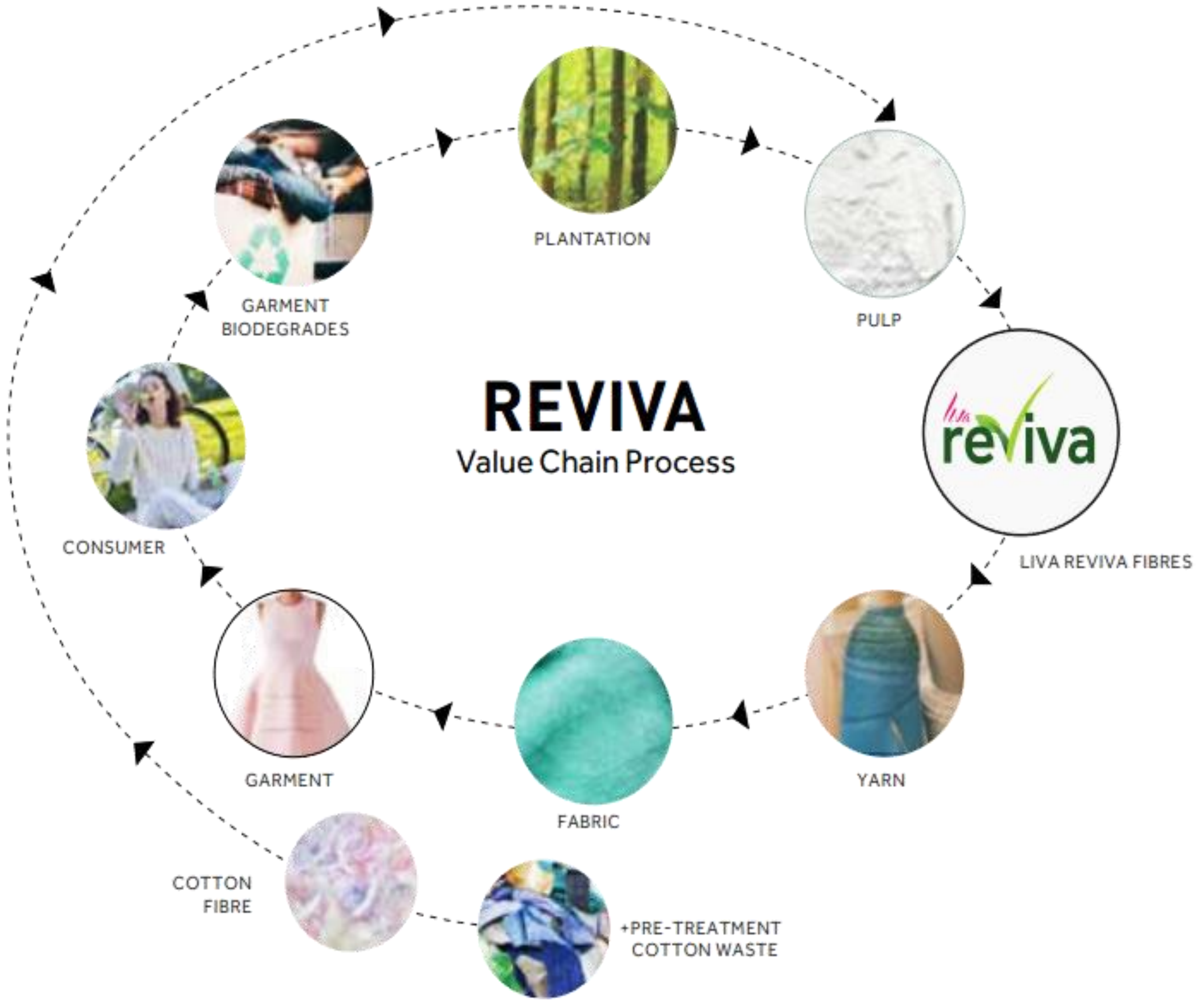


CANOPY HOT BUTTON REPORT

HIGHEST RATING FOR 6 YEARS IN A ROW

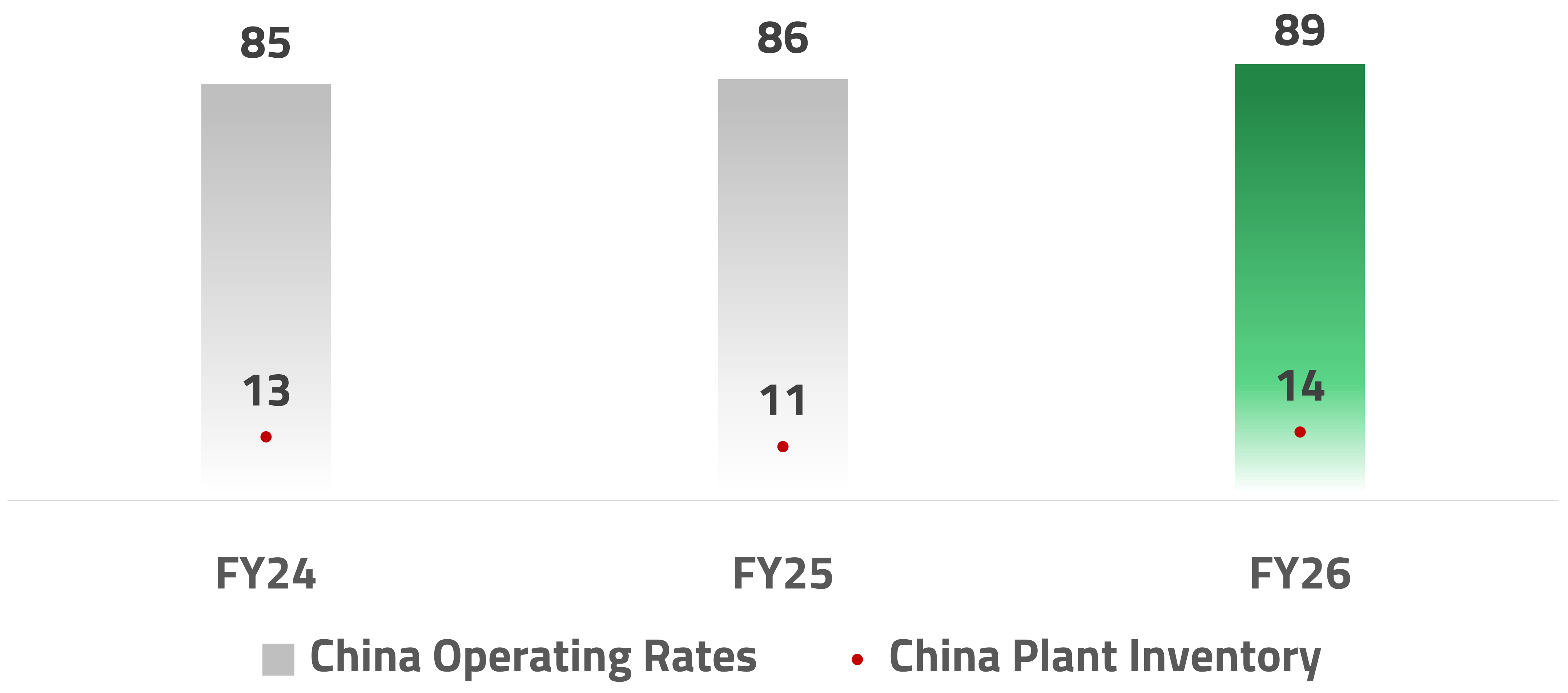
2020 2021 2022 2023 2024 2025

CIRCULAR FASHION

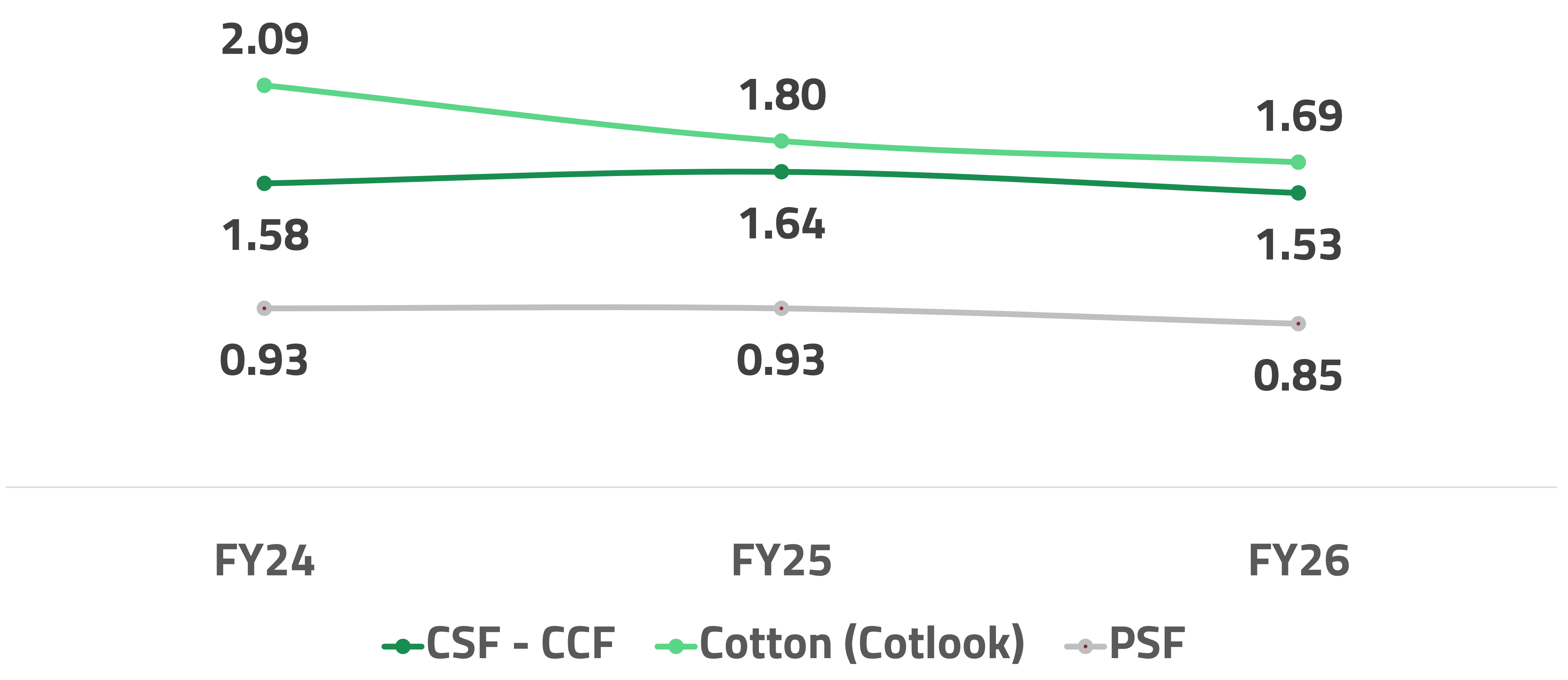


CELLULOSIC FIBRES : KEY MACRO TRENDS

CHINA OPERATING RATE (%) AND INVENTORY DAYS



GLOBAL PRICES TREND ($/KG)



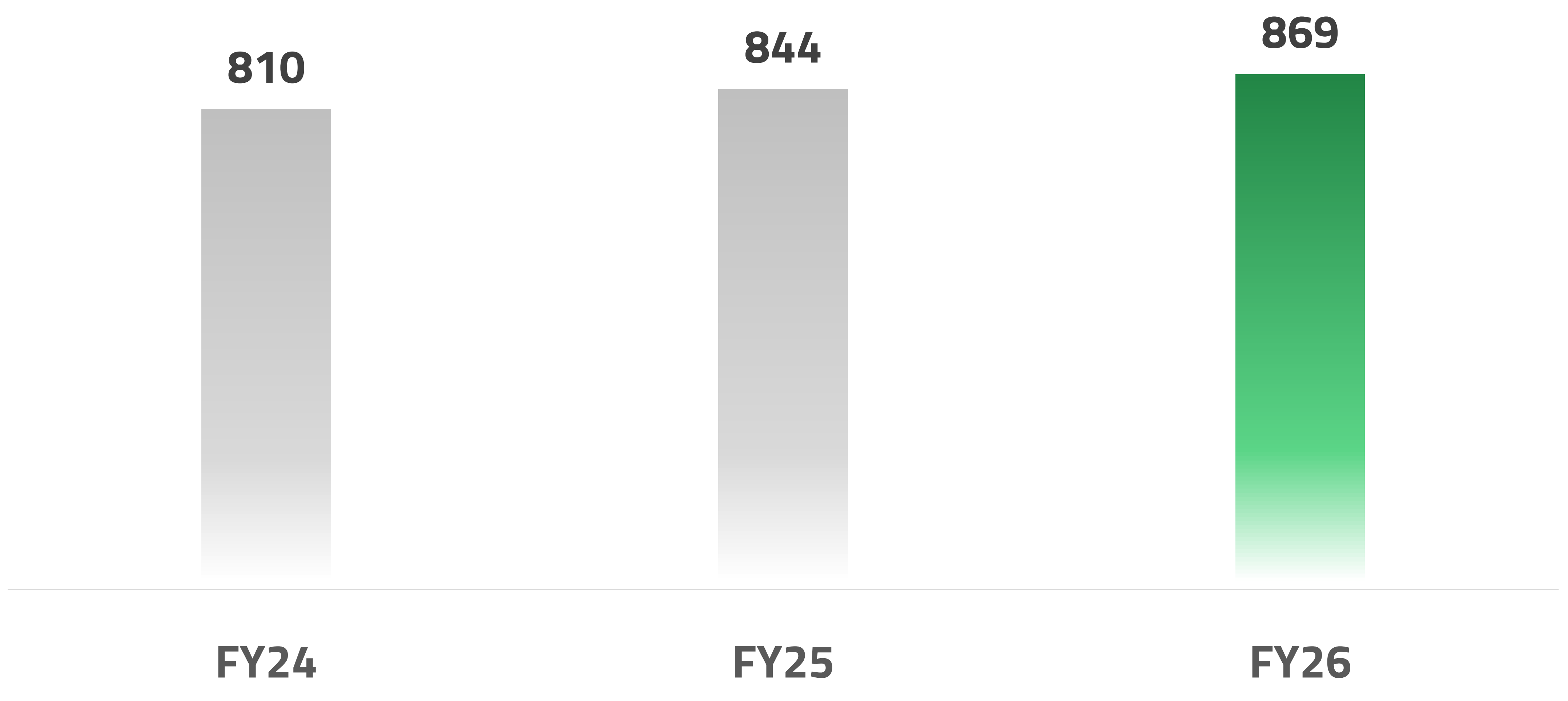
- China operating rates averaged a healthy 89% in FY26 and improved to 92% in Q4FY26, reflecting a better demand-supply balance. Inventory averaged 14 days for the year, tightening to 11 days in Q4FY26.

- 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.

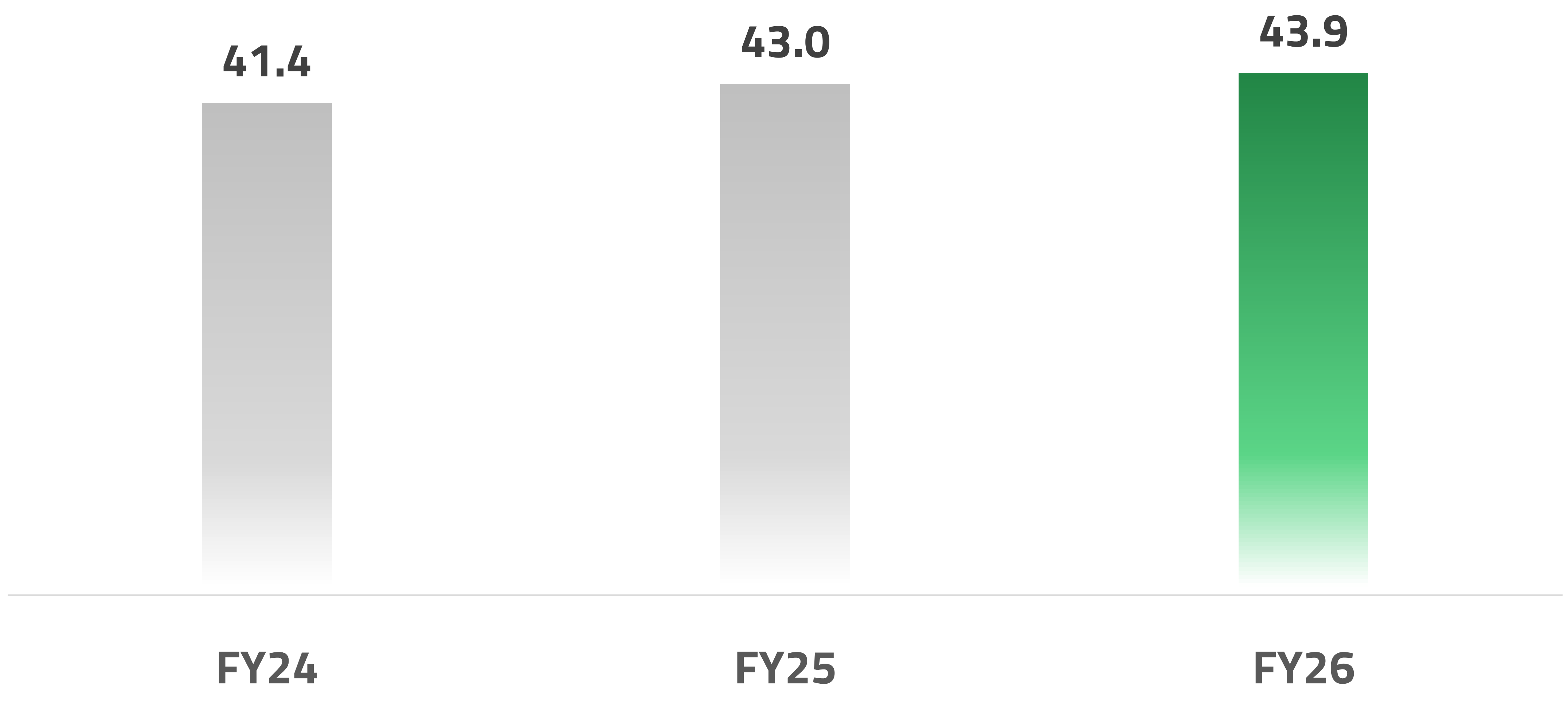
Source: CCF Group

CELLULOSIC FIBRES : KEY OPERATIONAL METRICS

CELLULOSIC STAPLE FIBRE (CSF) SALES (KT)



CELLULOSIC FASHION YARN (CFY) SALES (KT)

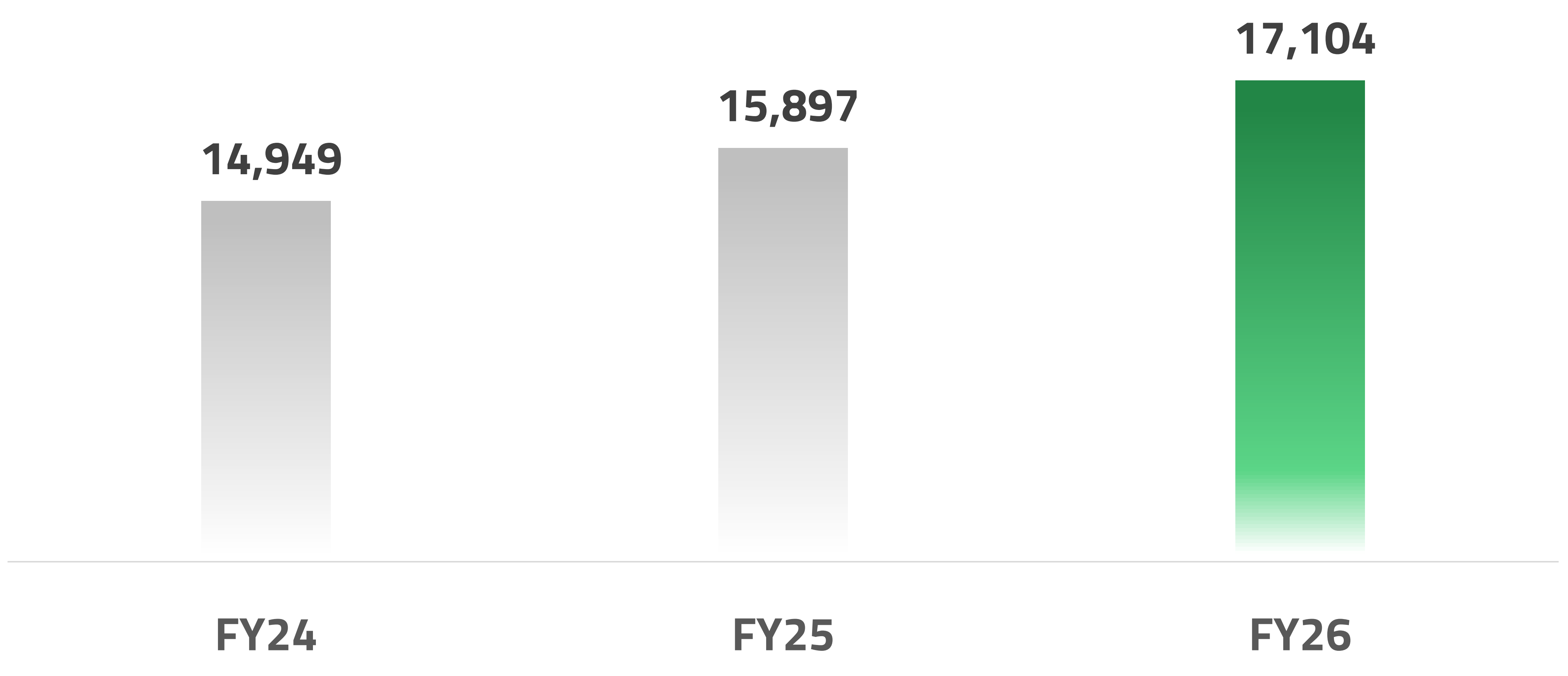


- CSF sales growth was driven by stable domestic demand and higher export volumes of Specialty Fibres, whose share in the sales volume mix rose to 24% in FY26 from 19% in FY24.

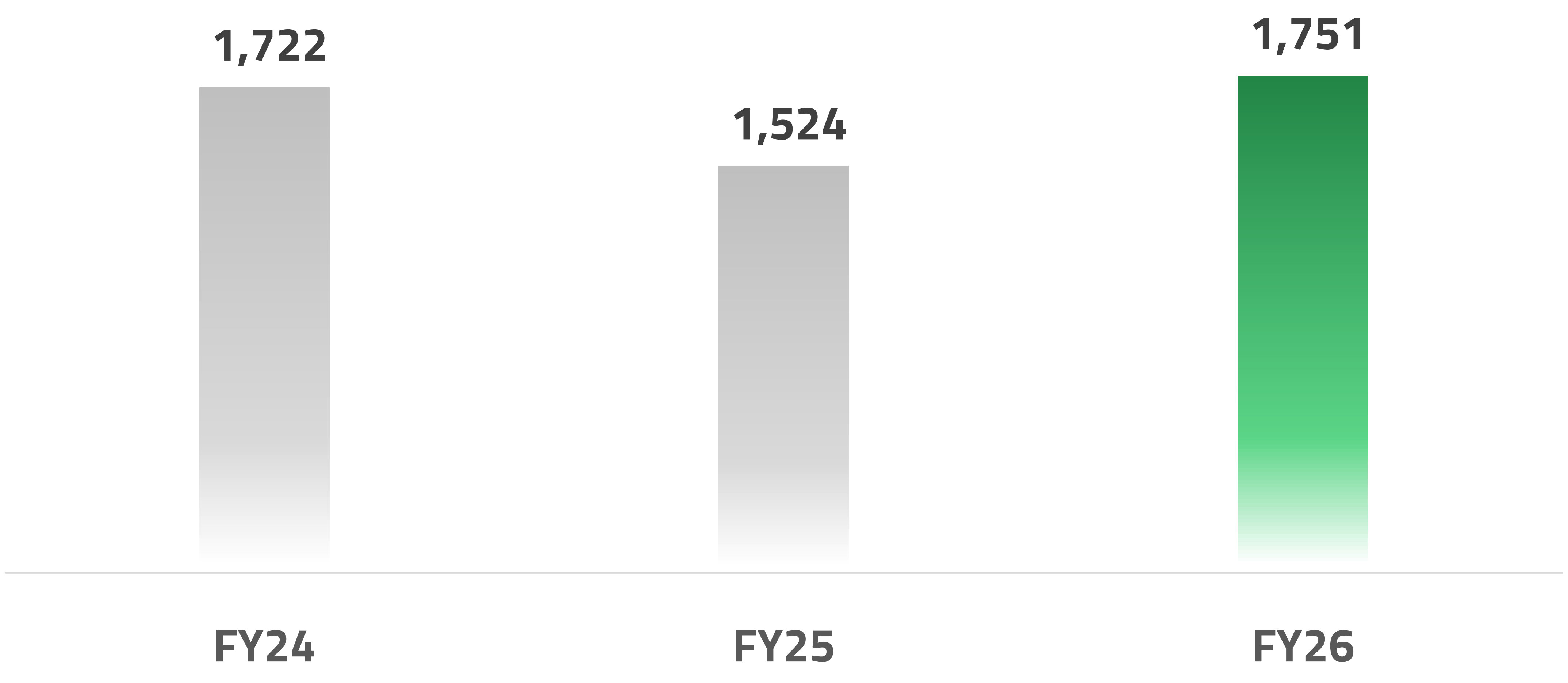
- CFY sales volumes grew on the back of stable domestic demand, though realisations softened due to an influx of low-priced imports.

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.

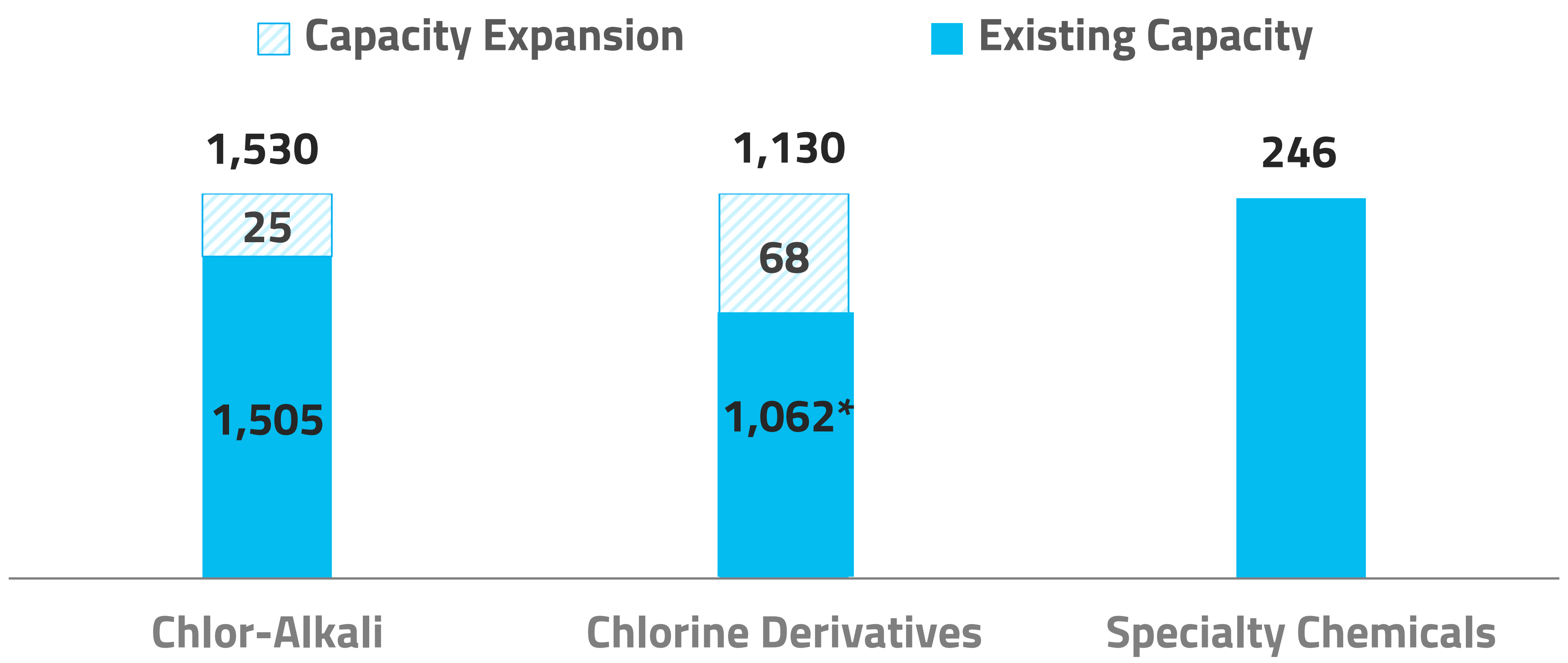
CHEMICALS

CHEMICALS: DIVERSIFIED PORTFOLIO

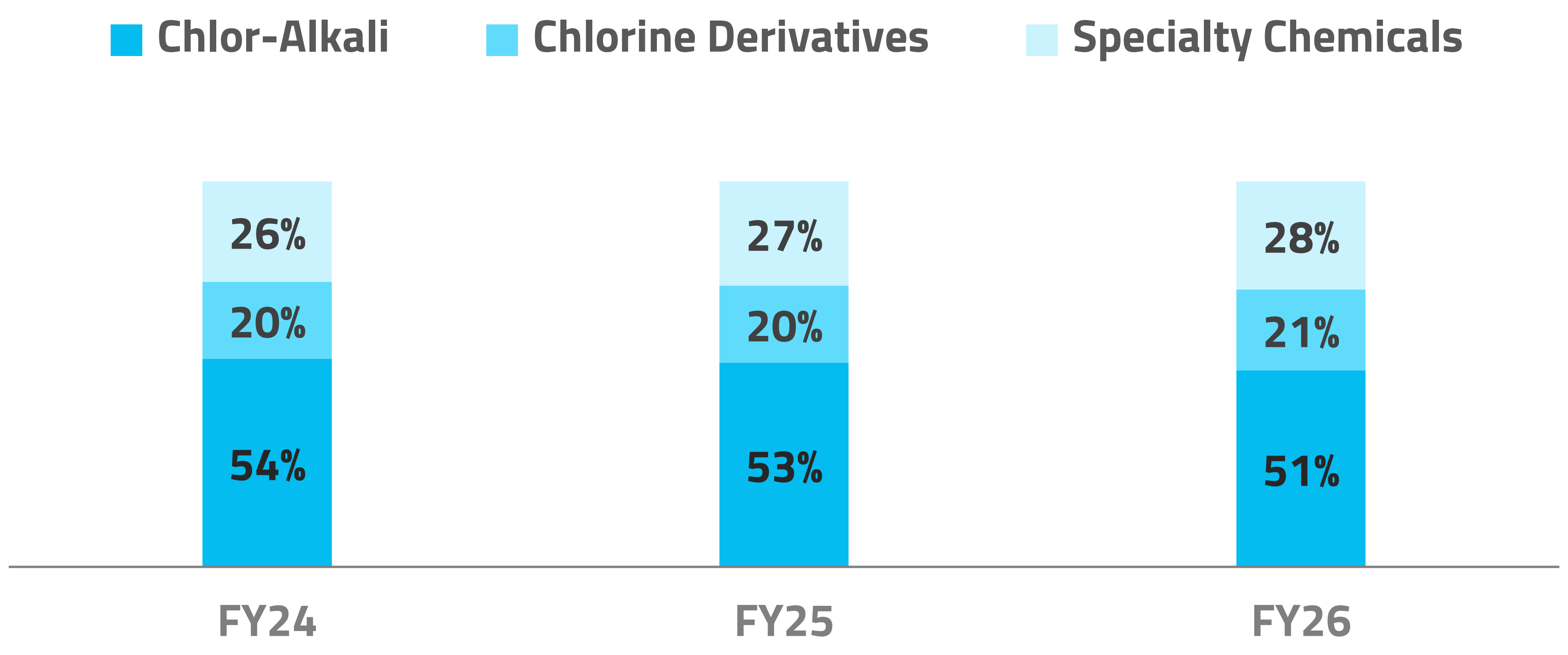
END-USE APPLICATIONS

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



*CPCV capacity commissioned in Aug-26

CHLOR-ALKALI: CAUSTIC SODA & CHLORINE

GROWTH DRIVERS	Organics & Inorganics	Textiles	Metals	Others[1]	Industrial	Organics & Inorganics	PVC Additives	Others[2]
INDIA INDUSTRY DEMAND MIX	22%	18%	17%	43%	33%	27%	23%	17%
	CAUSTIC				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

1: Soaps & Detergents, Agrochemicals, Pharma; 2: Water Treatment, Dyes & Pigments, Pharma

SPECIALTY CHEMICALS: EPOXY POLYMERS & CURING AGENTS

GROWTH DRIVERS	Coating	Construction	Renewables	Others
INDIA INDUSTRY DEMAND MIX	49%	22%	24%	5%

EPOXY

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

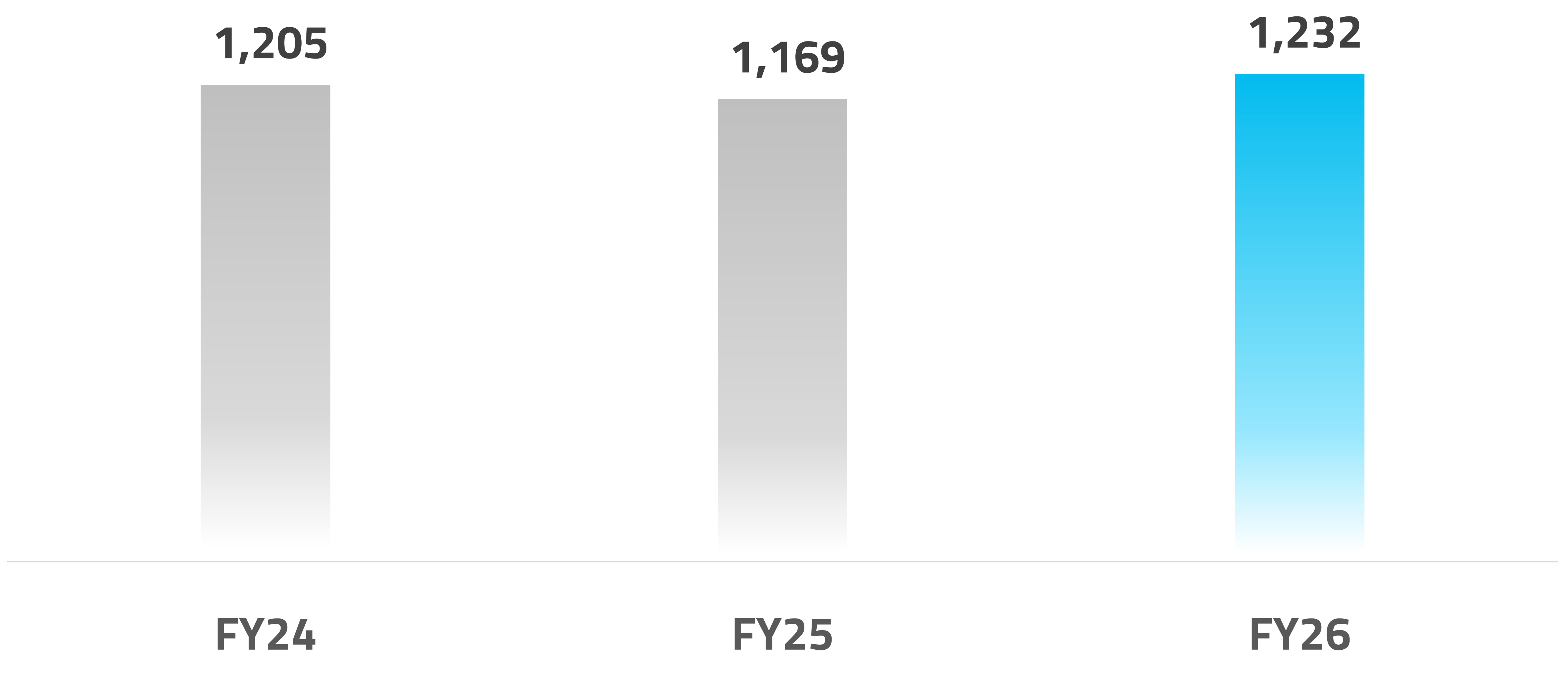
8
Total patents filed of
which 3 granted

Focus
on Specialty
Applications

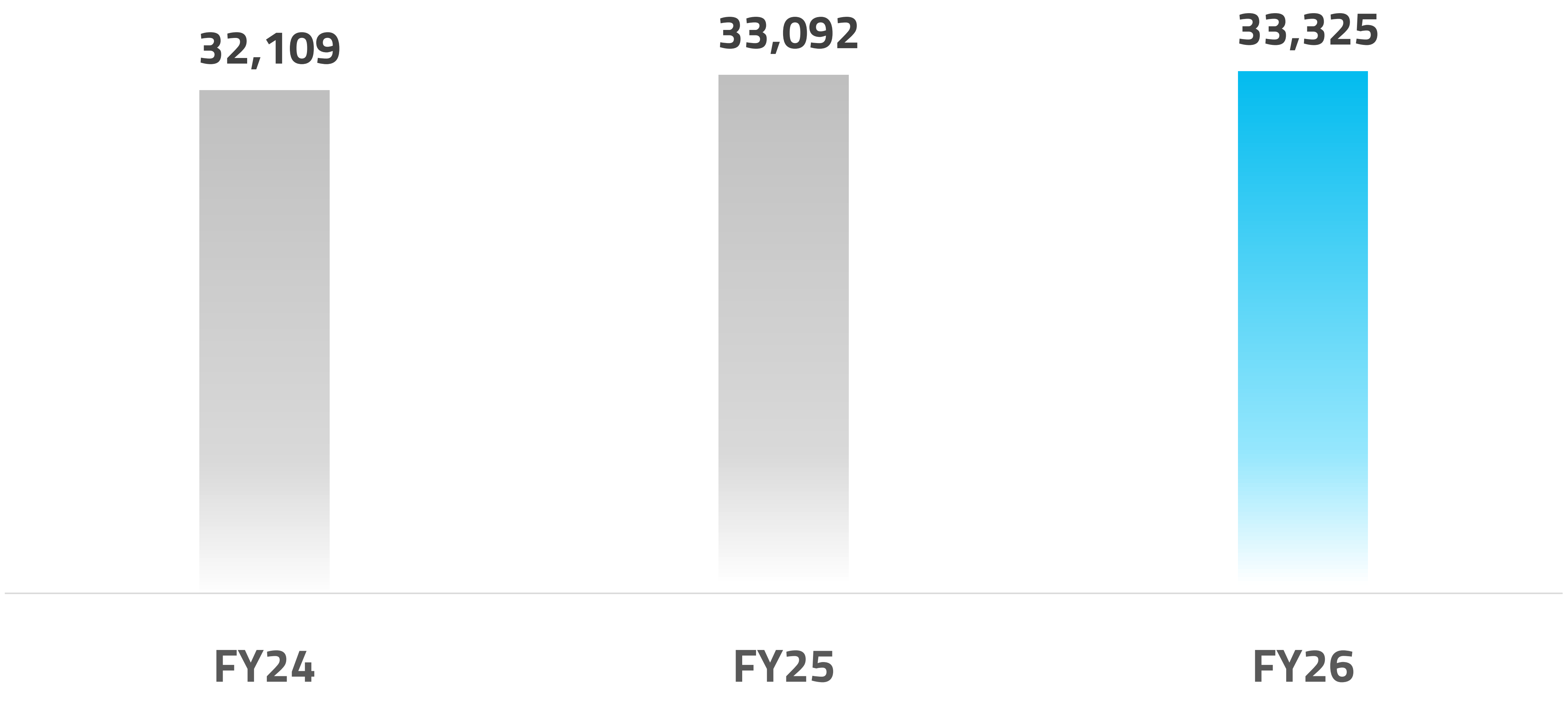
100+
Expanded product
portfolio of Epoxy
products

CHLOR-ALKALI : KEY OPERATIONAL METRICS

CAUSTIC SODA SALES (KT)



GRASIM – ECU (₹/TON)



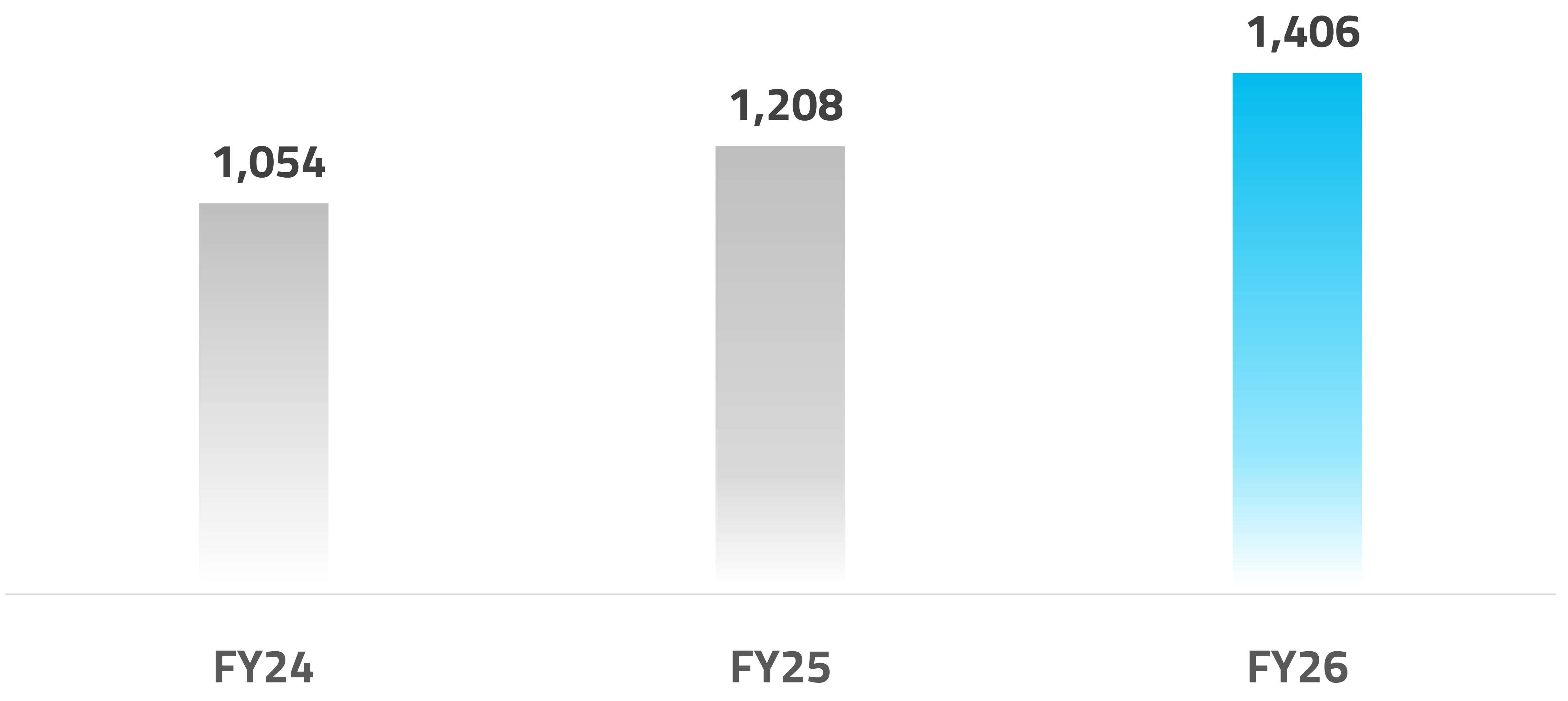
- Caustic-Soda sales volumes growth is led by higher capacities and stable domestic demand.

- 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

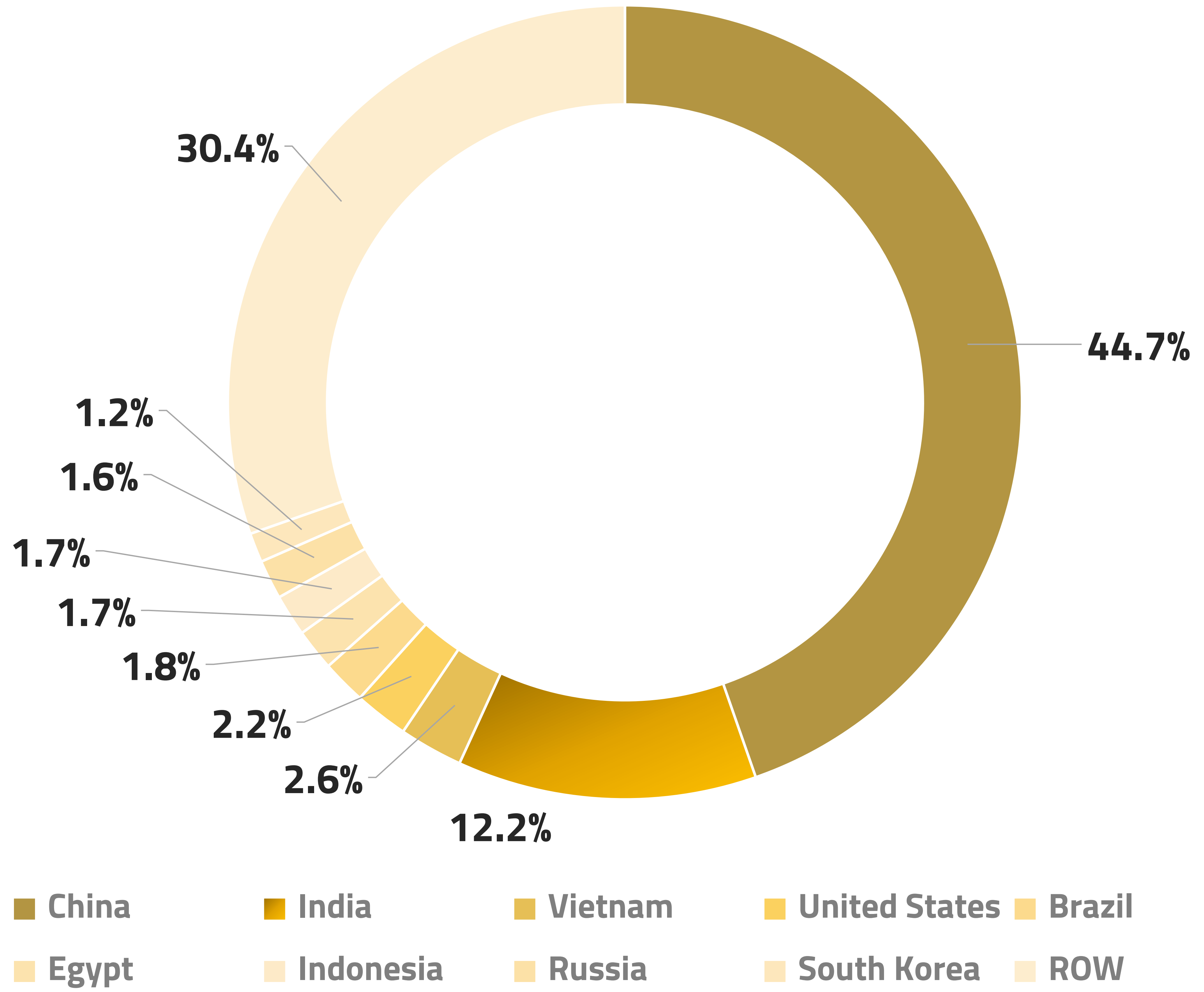
BUILDING MATERIALS

CEMENT

CEMENT: INDUSTRY GROWTH DRIVERS

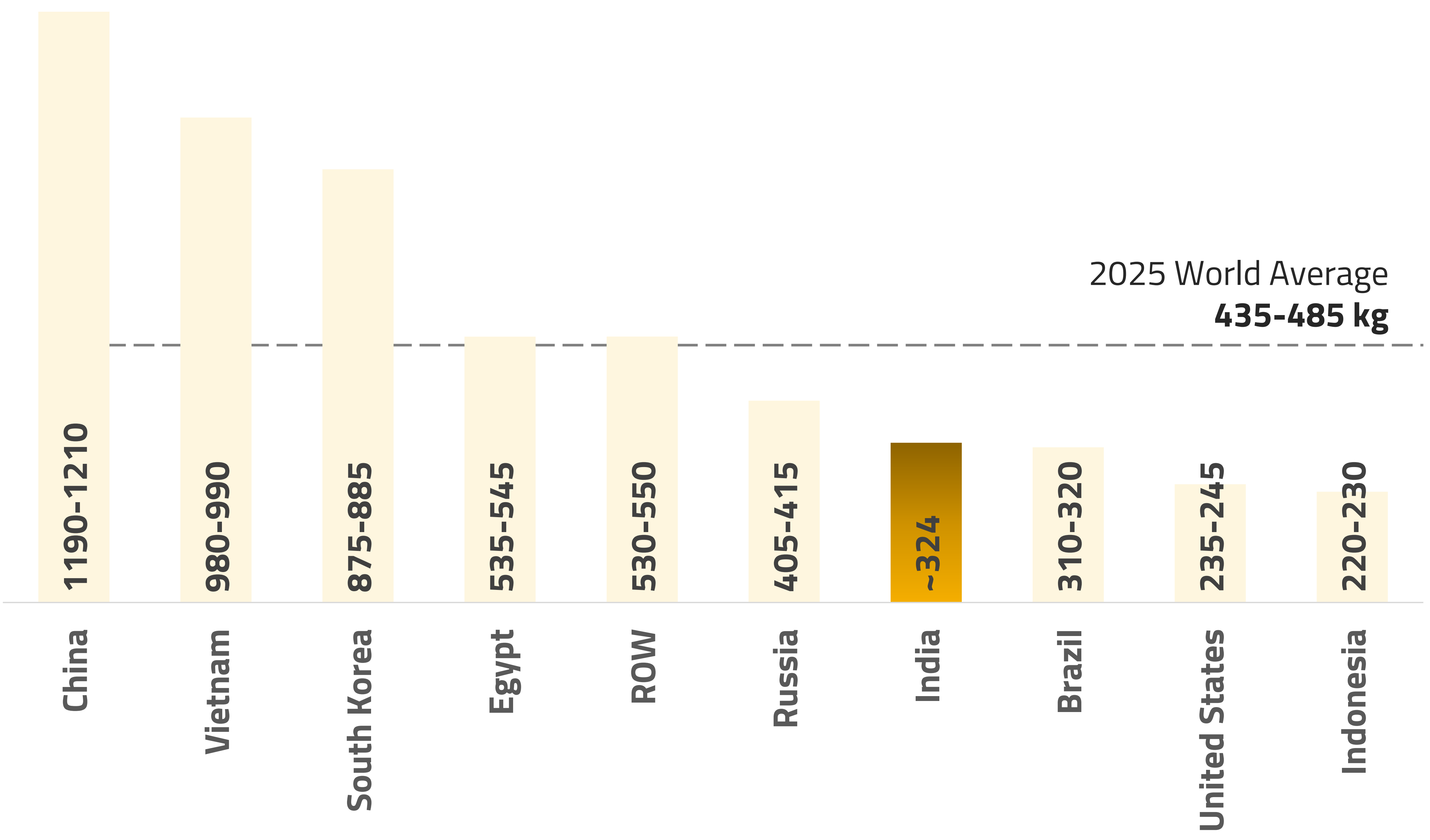
GLOBAL CEMENT PRODUCTION

India is the second largest cement producer in the world,



PER CAPITA CONSUMPTION (kg/annum)

but remains a highly underpenetrated market



Source: Industry estimates, research reports

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

*as on 30th June 2026; RMC = Ready Mix Concrete

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 m^3, 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

Realisation = Selling Price net of GST less Discounts

BUILDING MATERIALS

DECORATIVE PAINTS

DECORATIVE PAINTS: GROWTH DRIVERS

DECORATIVE PAINTS MARKET OPPORTUNITY

Current scenario

Industry Size (FY27e)	Unorganised Market	Per Capita Consumption
~₹80-82,000 Crore	~24%	~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

BIRLA opus

2nd Largest Player* in Indian Decorative Paints Industry

- MANUFACTURING PROWESS
- PAN INDIA REACH AND DISTRIBUTION
- WIDE AND SUPERIOR PRODUCT RANGE
- MARKET DIFFERENTIATORS
- CUSTOMER DELIGHT

*In terms of installed capacity

BIRLA OPUS SET TO BECOME 2ND LARGEST PAINTS BRAND

ADITYA BIRLA GRASIM

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

BIRLA opus

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.

^as per internal estimates of Q4FY26 Decorative Paints Organised market share in India; *As per third-party Brand track survey in Urban India
*Based on commissioned market study

BUILDING MATERIALS

B2B
E-COMMERCE

COMPREHENSIVE B2B E-COMMERCE PLATFORM

BIRLA PIVOT

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

TAM = Total Addressable Market

BIRLA PIVOT PRODUCT SUITE

BUYER

BIRLA PIVOT VAULT

Digitising the Credit Journey End-to-End

Accelerating discount workflows through automation for enabling faster settlements, fewer errors, and smarter financial decisions.

BIRLA PIVOT EDGE

Powering Buyer Digitisation and Experience

Empowering every customer through seamless, self-serve procurement journeys.

BIRLA PIVOT GRID

Powering Seller Digitisation and Order Fulfillment

Simplifying operations for sellers and internal teams through smarter and faster self-serve workflows.

BIRLA PIVOT XP

Optimising Supply Chain and Logistics

Digitising dispatch-to-delivery for faster tracking, smarter transport and seamless POD management.

SELLER

BIRLA PIVOT: PERFORMANCE UPDATE

BIRLA PIVOT

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

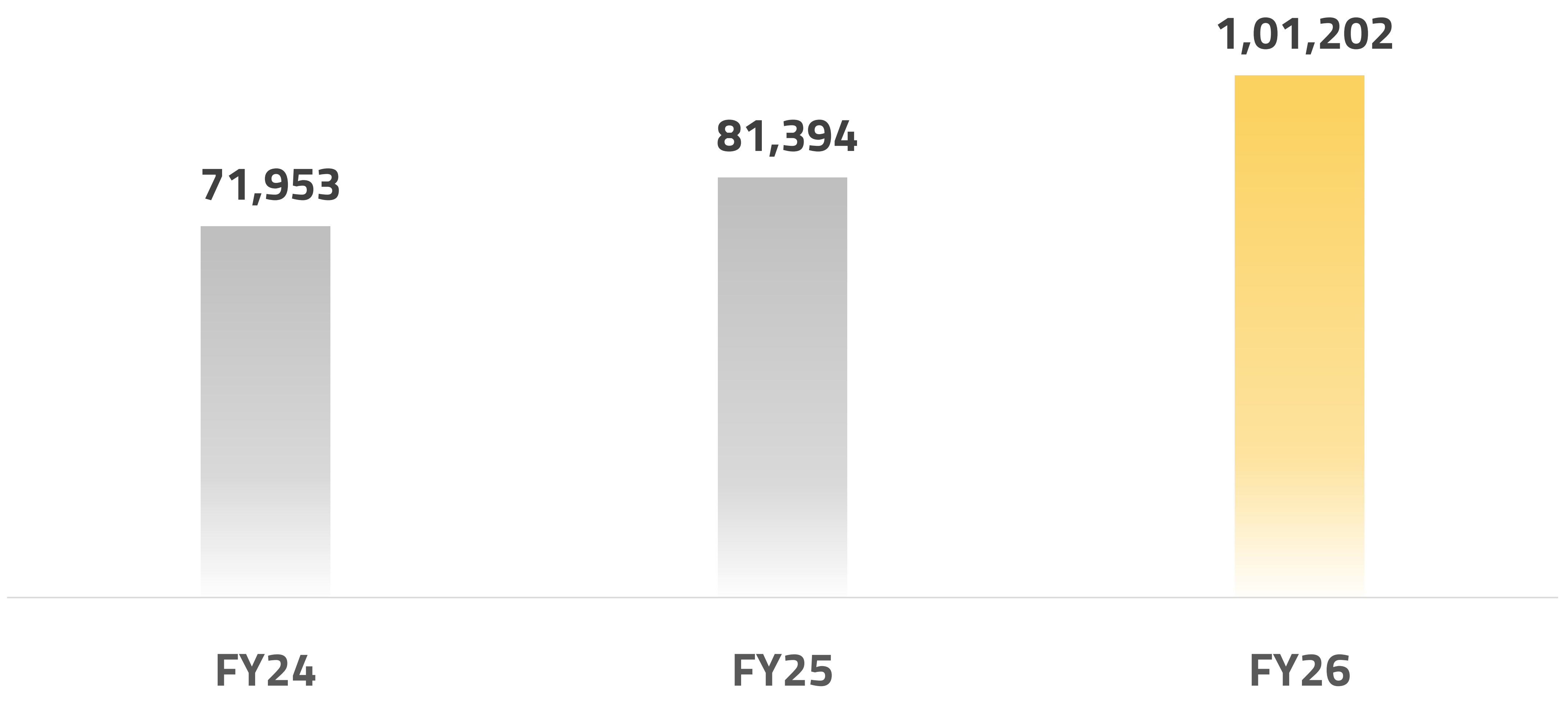
Pro active, intelligent & data-driven sales engagement using insights from buyer tenders

FINANCING

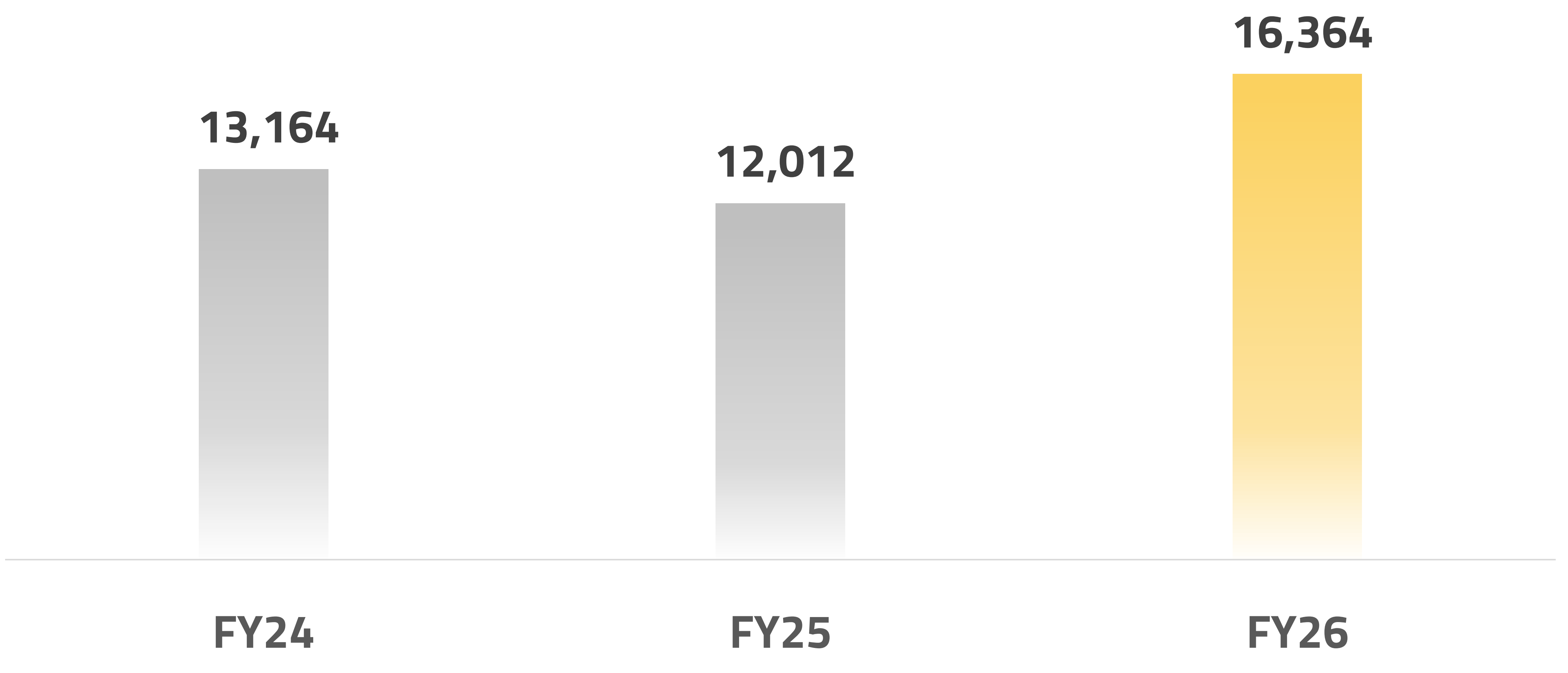
Enabling seamless access to working capital and collateral-free credit solutions in collaboration with Banks and NBFCs, helping MSMEs, contractors and businesses procure raw materials with greater financial flexibility.

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

ADITYA BIRLA CAPITAL

FINANCIAL SERVICES

FINANCIAL SERVICES : OUR STRENGTHS*

ADITYA BIRLA CAPITAL : DIVERSIFIED FINANCIAL SERVICES

NBFC | Housing

₹2,19,289 Cr.
Total Lending Portfolio[1]

₹1,14,101 Cr.
Retail SME & HNI Loans (68% of NBFC AUM)

6.07%
NBFC NIM[5]

Asset Management

₹7,52,745 Cr.
Total AUM[2]

₹4,27,675 Cr.
Total Mutual Fund QAAUM[4]

₹39,953 Cr.
Passive AUM[9]

Life Insurance | Health Insurance

₹6,939Cr.
Gross Premium[3]

5.3%/6.1%
ABSLI Market Share[6]
Individual FYP[7] / Group New Business Premium

83%/89%
Digital Renewal[8] of Total Renewal Premium
of Life / Health Insurance

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. Quarterly Average Asset Under Management-Q1FY27 ; 5. Net Interest Margin (NIM) includes fee income; 6. For FY26 Market share among private player, Source IRDAI; 7. First Year Premium (FYP); 8. Individual Renewal Premium; 9. Quarterly Average AUM for ETFs/FoFs/Index Funds;*Data as on 30th Jun 2026.

ADITYA BIRLA CAPITAL: OMNICHANNEL ARCHITECTURE

ONE EXPERIENCE

ROBUST AND AGILE DIGITAL PLATFORMS

- abcd — 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

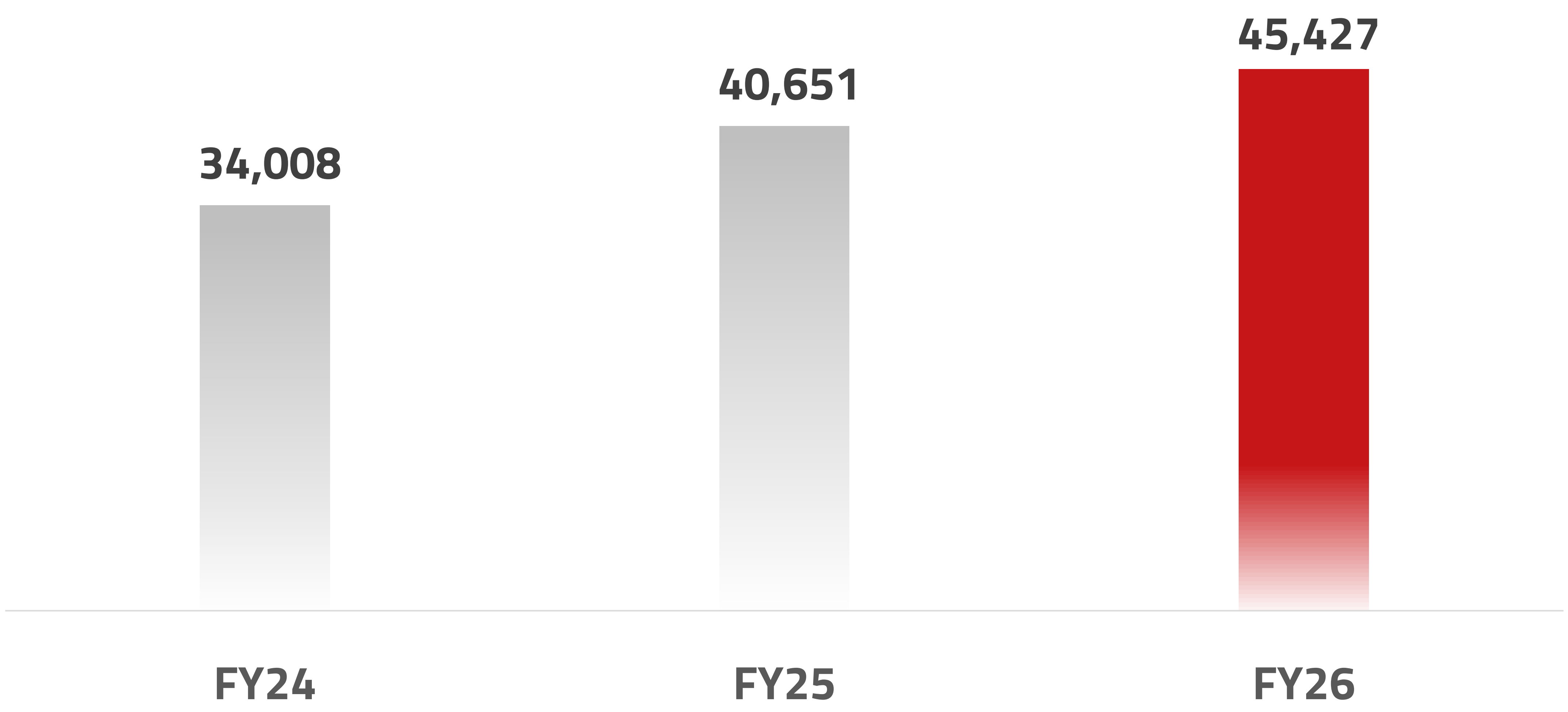
1,759 branches across business

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

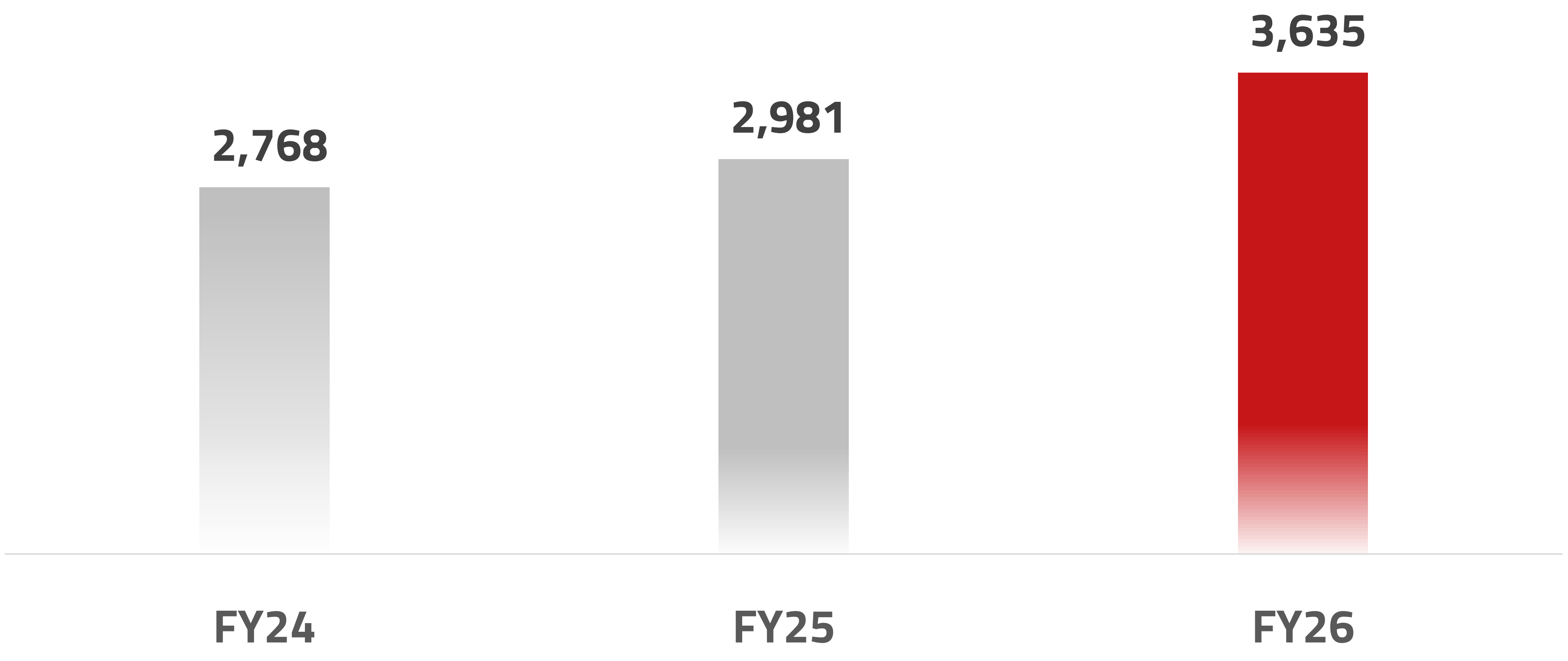
ABCD = Aditya Birla Capital Digital

ADITYA BIRLA CAPITAL : FINANCIAL PERFORMANCE

REVENUE# (₹ Cr.)



PAT^ (₹ Cr.)



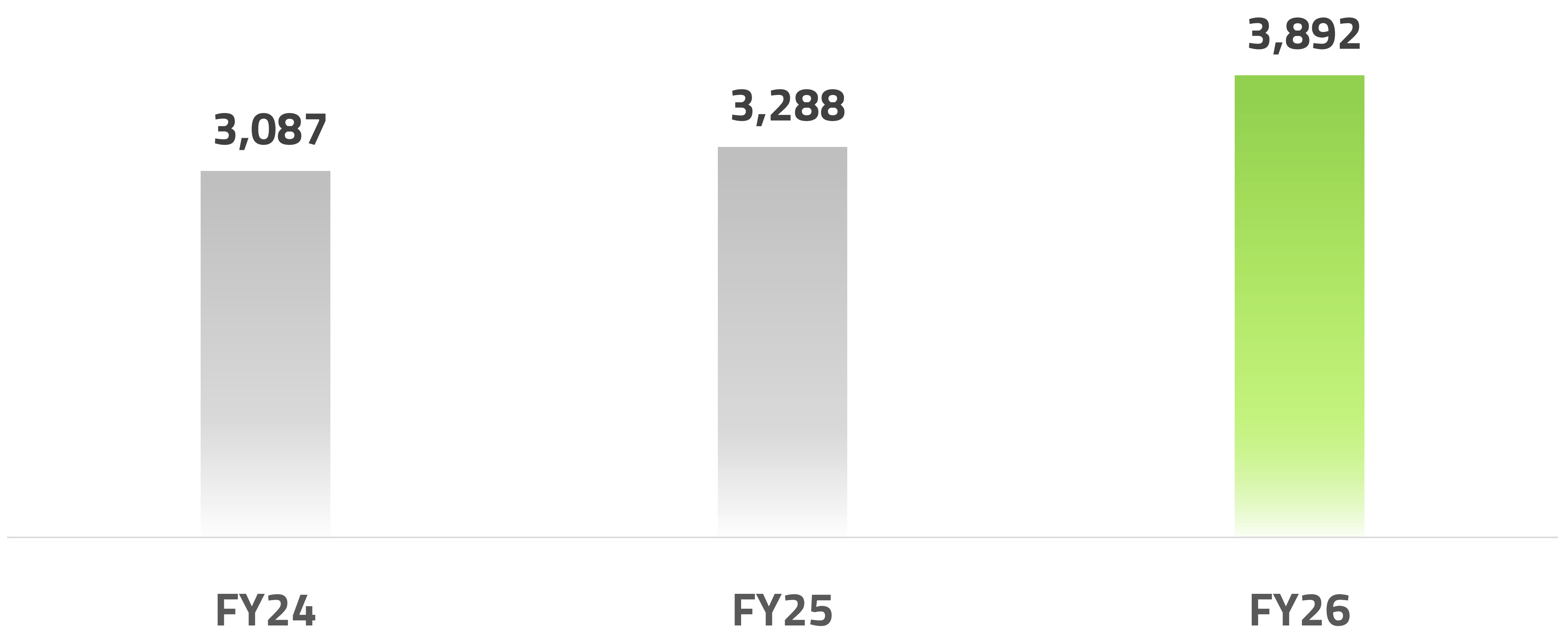
- Revenue growth driven by all-round performance across businesses: NBFC & Housing Finance; Life & Health Insurance and AMC.
- PAT^ growth continue with focus on credit quality of NBFC and Housing business segment continues to strengthen

#Revenue as per Ind AS accounting; ^Aditya Birla Capital PAT adjusted in accordance with Ind-AS 103 for Grasim Consolidation

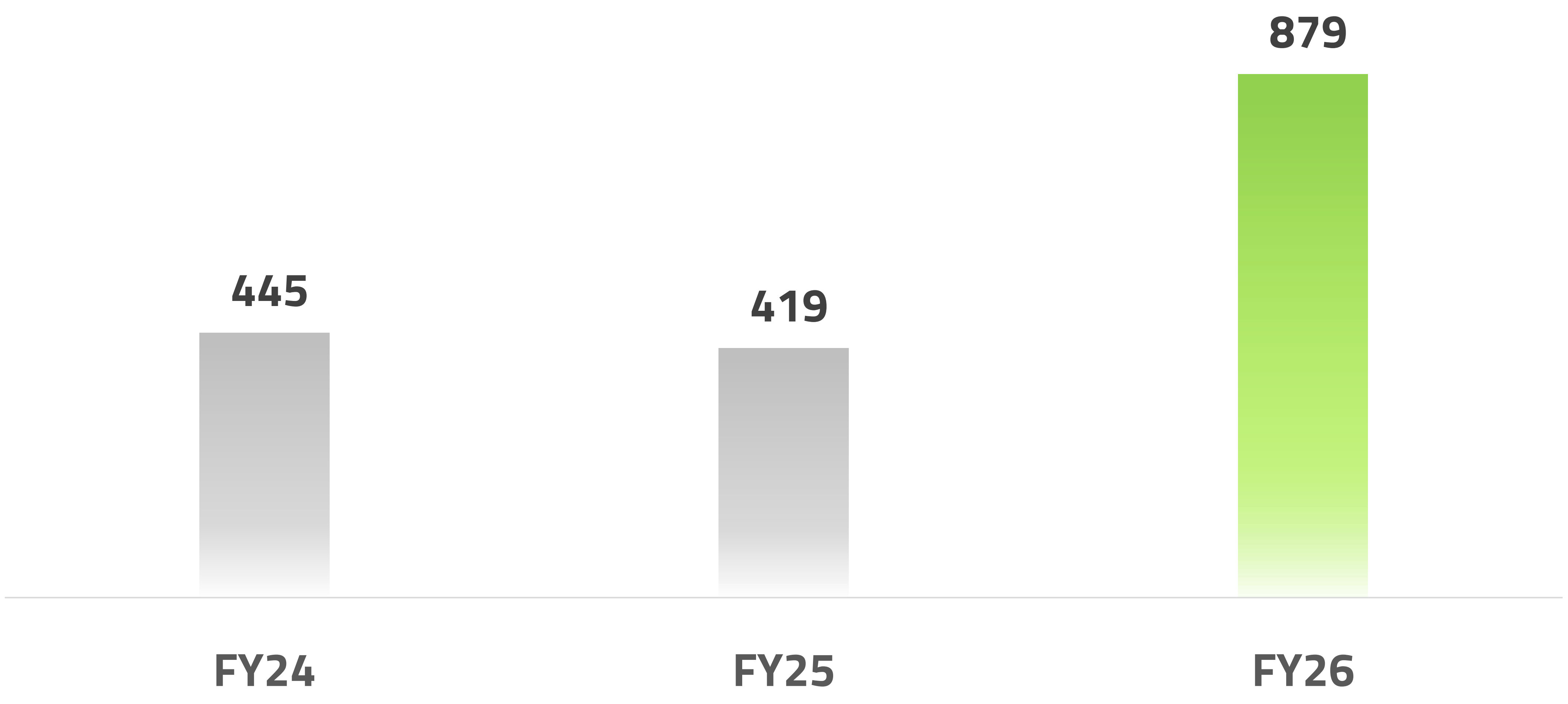
OTHERS

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.

*Textiles, Insulators, Renewables

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**

^excluding exceptional items; #Restated as Aditya Birla Health Insurance Co. Ltd has adopted Ind AS 117
*EBDITA excluding interest related to financial services business

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**

^excluding exceptional items

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)	
	31st Mar 2026	31st Mar 2025	31st Mar 2026#	31st 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**

#Restated as Aditya Birla Health Insurance Co. Ltd has adopted Ind AS 117

BALANCE SHEET

ASSETS	Standalone (₹ crore)		Consolidated (₹ crore)	
	31st Mar 2026	31st Mar 2025	31st Mar 2026#	31st 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**
UltraTech Cement (Subsidiary)	2,636	2,636	-	-
AB Capital (Subsidiary)	18,847	18,847	-	-
AB Renewable (Subsidiaries)	1,253	923	-	-
Liquid Investments	4,837	4,229	11,269	10,598
Other Investments	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**

#Restated as Aditya Birla Health Insurance Co. Ltd has adopted Ind AS 117

GRASIM GROUP STRUCTURE

GRASIM INDUSTRIES LIMITED

CELLULOSIC FIBRES

CSF
- Vilayat
- Kharach
- Nagda
- Harihar

CFY
- Kalyan
- Veraval

Pulp
- Harihar

CHEMICALS

Chemicals
- Vilayat
- Nagda
- Rehla
- Renukoot
- Ganjam
- Karwar
- Veraval
- Balabhadrapuram

Specialty Chemicals
- Vilayat

BUILDING MATERIALS

Paints
- Panipat
- Kharagpur
- Cheyyar
- Chamarajanagar
- Mahad
- Ludhiana

B2B E-Commerce

OTHER BUSINESSES

Textiles
- Rishra
- Malanpur
- Kolhapur

Insulators
- Halol
- Rishra

OVERSEAS PULP & CSF JVs

- **AV Group NB Inc.** (Canada) (45%)*
- **AGAB (Domsjo)** (Sweden) (33.3%)*
- **AV Terrace Bay** (Canada) (40%)*
- **CSF JV – Birla Jingwei** (China) (26.6%)*

INDIAN JVs
- **Bhubaneshwari Coal Mining Ltd.** (26%)*
- **Birla Advances Knits Pvt. Ltd.** (50%)*

SUBSIDIARIES

UltraTech Cement (56.11%)**
- **Grey Cement**
  India Operations
  Overseas Operations
  (UAE, Bahrain & Sri Lanka)
- **White Cement & Putty**
- **RMC Plants**

Aditya Birla Capital (53.06%)**
- NBFC, Housing Finance
- Life & Health Insurance
- Broking, AMC & Wellness

Aditya Birla Renewables (70.15%)**

Aditya Birla Power Composites (51%)^^

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.

THANK YOU

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