

**Aditya Birla Finance Ltd.**

(A subsidiary of Aditya Birla Capital Ltd.)



**ADITYA BIRLA  
CAPITAL**

PROTECTING INVESTING FINANCING ADVISING

**Dear Colleague,**

FY20 will be remembered for the way it ended, with India moving to lockdowns to prevent the spread of the pandemic. While the year started better, we were already slowing down as an economy even before Covid struck in March. We are now living through unprecedented times and probably one of the most uncertain and challenging times for ABC and each one of us.

The uncertain business environment notwithstanding, Aditya Birla Capital made progress across all its business segments in FY20. Our Consolidated Revenue grew 9% year-on-year and we achieved a consolidated profit after tax (after minority interest) of Rs 920 Crores, which reflected a growth of 6% year on year. The Company's retail strategy led to the active customer base growing to over 20 Million.

I would particularly like to highlight the way all our businesses embraced the digital path which allowed us to withstand the impact of the headwinds caused by this black swan event that we are all experiencing now. Our resilience and actions during the last part of FY 20 and over the last few months, has demonstrated that we as a team can face adversity and challenges and have the ability to find opportunity in a crisis. In order to continue our progress, I would request you to stay focused on the following:

- Adopt a proactive, 'no excuse mindset'. This will help us to quickly understand changes in the market, adapt and execute.
- Become obsessed about digital in everything we do and build trust with all your stakeholders.
- Be flexible, adaptable and move with speed.
- Scale up productivity for yourself, your team and the organisation to increase overall contribution

I believe that in FY21 and beyond, the world will be a different place, but so will the landscape for financial services and how they are delivered. New opportunities will emerge and we must be well-positioned to respond. The winners in the world of the future will be those who move swiftly with their customers at the center of all they do. We have seen many challenging moments in our history and the spirit of ABC has always remained strong. I am convinced it is this spirit that will help us survive, thrive and overcome any challenges these times throw our way.

I wish you all the best for FY21 and look forward to your continued passion and commitment to make Aditya Birla Capital's purpose of helping people live fulfilling lives come true every day.

Stay Healthy, Stay Committed and Stay Strong. Let's #HitTheGroundRunning.

Yours sincerely,

**Ajay Srinivasan,  
Chief Executive,  
Aditya Birla Capital Limited**

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October 01, 2020

**Suraj Jaiswal**

Poornata Id: **360949**

Dear **Suraj Jaiswal**,

We thank you for your contribution to Aditya Birla Finance Limited. We are pleased to inform you that your performance during the performance year 2019-20 has been assessed at "**Delivered Full Performance**".

We look forward to your continued support and contribution.

With Best Wishes,

**Sujatha Sudheendra**  
Head - Human Resources

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