Capitals	Financial	Human	Social and Relationship	Manufactured and Intellectual	Natural
					
Financial	–	Improved employee productivity, engagement, and leadership depth have strengthened execution capabilities and decision-making, directly supporting **23% growth in AUM**, **20% increase in revenue**, improved cost efficiency and sustained profitability leading to **17% PAT growth**. All growth figures are presented as five-year CAGR.	Improved claims settlement ratios, customer satisfaction (NPS) and inclusive product offerings drove customer retention, cross-sell and increased AUM, supporting sustainable revenue growth.	Digital channels processed **65% of customer transactions** and AI-enabled servicing reduced turnaround times, improved cost-to-income ratios, disbursement efficiency and revenue growth.	Growth in the green financing portfolio to **₹13,250+ crore**, alongside a green insurance portfolio with a sum assured of **₹20.26 lakh crore**, created new business opportunities driven by increasing customer demand for sustainable finance solutions, while energy efficiency initiatives contributed to cost optimisation.
Human	Sustained profitability **(PAT ₹9,801 crore)** and strong capital adequacy enabled BFS to invest **₹~44 crore** in learning and development, deliver **29 learning** hours per employee, along with structured leadership programmes, diversity and inclusion initiatives and employee well-being programmes, strengthening productivity, workforce capability, engagement and retention.	–	Higher customer satisfaction, strong brand reputation and inclusive workplace practices, supporting improved talent attraction, diversity hiring and employee engagement enables alignment with One Finserv vision.	Adoption of digital tools and AI-enabled systems enhanced employee productivity and enabled development of digital and analytical skills across functions. AI led reskilling aids retention.	Environmental stewardship initiatives, including employee sustainability programmes, volunteering programmes, strengthened employee purpose, engagement and alignment with organisational ESG goals.
Social and Relationship	Strong balance sheet and revenue growth funded **CSR investments of ₹416 crore reaching 93 lakh beneficiaries** and expanded financial inclusion initiatives, improving stakeholder trust, customer reach and social licence to operate.	Enhanced employee capability contributed to employee engagement **score of 86%,** claims settlement ratio of **99.33% for Bajaj Life**, improved customer retention and expanded financial inclusion and outreach.	–	Continued innovation in products and service offerings including omnichannel platforms and paperless journeys improved customer onboarding, claims servicing and grievance redressal, contributing to **CSAT of 92% for Q4 FY2026** and stronger customer loyalty.	Environmental initiatives such as tree plantation drives, community environmental programmes, and responsible financing enhanced community resilience and stakeholder trust.
Manufactured and Intellectual	Capital deployment supported continued investments in expansion, digital platforms, AI-led servicing tools, automation, analytics capabilities and cyber security infrastructure, resulting in deployment of **65 AI bots**, Tech ISO Certifications, zero cyber incidents, enhanced omnichannel access and improved service delivery metrics.	Upskilling in AI, analytics and cybersecurity supported adoption of digital platforms, automation tools and data-driven decision-making, contributing to zero cyber incidents.	Customer feedback, digital engagement channels and partner ecosystems informed enhancements in digital platforms, product innovation (e.g. tailored lending/insurance solutions) and service processes, improving user experience and operational efficiency.	–	Focus on sustainability led to adoption of energy-efficient infrastructure, green buildings, and eco-friendly mobility solutions, improving operational efficiency and reducing environmental footprint.
Natural	Financial strength enabled an increased green financing portfolio of **₹13,250+ crore** and a green insurance portfolio with a sum assured of **₹20.26 lakh crore**. These, along with investments in renewable energy sourcing, digital paper-saving initiatives, and energy efficiency projects, support its journey towards carbon neutrality for Scope 1 and Scope 2 emissions by FY2032.	Employee engagement initiatives such as ESG awareness programmes, volunteering, and internal campaigns supported towards BFS's sustainability journey.	Stakeholder expectations and ESG-linked commitments accelerated green financing, community environmental programmes and adoption of sustainability-linked practices.	Digitisation initiatives such as paperless onboarding, e-KYC and digital servicing reduced paper consumption by **720+ crore** sheets of paper, saving an equivalent of **860,000+ trees** during last three years.	–