

Ref: SECTL/2025 – 15

January 29, 2025

BSE Limited
Phiroze Jeejeebhoy Towers,
Dalal Street,
MUMBAI – 400 001

National Stock Exchange of India Limited
Exchange Plaza, 5th Floor, Plot No. C/1, G-Block,
Bandra-Kurla Complex, Bandra (East)
MUMBAI – 400 051

Scrip Code: BSE – 532974

NSE – BIRLAMONEY

Sub: Integrated Filing (Financial) for the Quarter and Nine Months ended December 31, 2024.

Dear Sir / Madam,

Pursuant to Regulation 10(1A) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and SEBI Circular No. SEBI/HO/CFD/CFD-PoD-2/CIR/P/2024/185 dated December 31, 2024, read with BSE Circular No. 20250102-4 and NSE Circular No. NSE/CML/2025/02 dated January 2, 2025, please find enclosed herewith the Integrated Filing (Financial) of the Company for the Quarter and Nine Months ended December 31, 2024.

The same has also been uploaded on the website of the Company at <https://stocksandsecurities.adityabirlacapital.com/>

This is for your information and dissemination.

Thanking you,
For **Aditya Birla Money Limited**

Manisha Lakhotia
Company Secretary and Compliance Officer
Membership No. A46126
Encl: a/a

**INDEPENDENT AUDITOR'S REVIEW REPORT ON REVIEW OF INTERIM FINANCIAL RESULTS
TO THE BOARD OF DIRECTORS OF ADITYA BIRLA MONEY LIMITED**

1. We have reviewed the accompanying Statement of Unaudited Financial Results of **ADITYA BIRLA MONEY LIMITED** (the "Company"), for the quarter and nine months ended December 31, 2024 (the "Statement"), being submitted by the Company pursuant to the requirements of Regulation 33 and Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.
2. This Statement, which is the responsibility of the Company's Management and approved by the Company's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in the Indian Accounting Standard 34 "Interim Financial Reporting" ("Ind AS 34"), prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder and other accounting principles generally accepted in India. Our responsibility is to express a conclusion on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 'Review of Interim Financial Information Performed by the Independent Auditor of the Entity', issued by the Institute of Chartered Accountants of India (ICAI). A review of interim financial information consists of making inquiries, primarily of the Company's personnel responsible for financial and accounting matters and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing specified under section 143(10) of the Companies Act, 2013 and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.
4. Based on our review conducted as stated in paragraph 3 above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in the aforesaid Indian Accounting Standard and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 33 and Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, including the manner in which it is to be disclosed, or that it contains any material misstatement.

For DELOITTE HASKINS & SELLS LLP

Chartered Accountants

Firm's Registration No. 117366W/W-100018

Jain Mukeshkumar Parasmal
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Jain Mukeshkumar
Parasmal
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Mukesh Jain

Partner

Membership No. 108262

UDIN: 25108262BMNTEE8043

Place: Delhi

Date: January 24, 2025

STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED DECEMBER 31, 2024

(Rupees in Lakhs) Except per Share

	Particulars	Quarter Ended			Nine Months Ended		Year Ended
		December 31, 2024 (Unaudited)	September 30, 2024 (Unaudited)	December 31, 2023 (Unaudited)	December 31, 2024 (Unaudited)	December 31, 2023 (Unaudited)	March 31, 2024 (Audited)
1	Revenue from Operations						
	Interest Income	5,696.02	5,322.24	4,581.61	16,075.99	11,554.74	16,508.39
	Fees and Commission Income	4,438.15	5,961.02	5,264.60	16,282.90	14,594.40	20,734.87
	Net Gain on Fair Value Changes	469.18	1,282.44	284.65	2,595.78	1,464.00	1,776.06
	Total Revenue from Operations	10,603.35	12,565.70	10,130.86	34,954.67	27,613.14	39,019.32
2	Other Income	959.41	167.54	91.89	1,314.39	303.92	482.17
3	Total Income (1+2)	11,562.76	12,733.24	10,222.75	36,269.06	27,917.06	39,501.49
4	Expenses						
	(a) Finance costs	3,206.96	2,962.83	2,392.88	9,101.45	6,361.47	9,222.15
	(b) Fees and Commission Expenses	1,759.21	2,397.95	2,224.74	6,596.61	5,937.28	8,466.56
	(c) Impairment on financial instruments	(32.05)	37.71	9.24	5.66	8.38	89.40
	(d) Employee Benefits expense	2,148.58	2,207.77	2,146.41	7,064.03	6,355.25	8,888.62
	(e) Depreciation and Amortisation Expense	245.82	245.56	210.74	723.60	608.38	823.09
	(f) Other Expenses	1,187.54	1,260.52	1,373.61	3,877.54	3,795.07	5,118.62
	Total Expenses	8,516.06	9,112.34	8,357.62	27,368.89	23,065.83	32,608.44
5	Profit before exceptional items and tax (3- 4)	3,046.70	3,620.90	1,865.13	8,900.17	4,851.23	6,893.05
6	Exceptional Items	-	-	-	-	-	-
7	Profit before tax (5+6)	3,046.70	3,620.90	1,865.13	8,900.17	4,851.23	6,893.05
8	Tax Expense						
	Current Tax	747.98	973.47	521.65	2,338.96	1,392.31	1,908.80
	Deferred Tax	(26.82)	(21.32)	(224.54)	(69.34)	(245.06)	(365.95)
	Short Provision for earlier years	144.06	-	53.40	144.06	53.40	53.40
	Total Tax Expense	865.22	952.15	350.51	2,413.68	1,200.65	1,596.25
9	Profit after tax for the period (7-8)	2,181.48	2,668.75	1,514.62	6,486.49	3,650.58	5,296.80
10	Other Comprehensive Income (OCI)						
	(i) Items that will not be reclassified to profit or loss in subsequent periods	(23.68)	6.54	(5.54)	(20.53)	21.54	50.12
	(ii) Income tax relating to items that will not be reclassified to profit and loss	(5.96)	1.65	(1.39)	(5.17)	5.43	12.61
	Other Comprehensive Income (Net of Tax) (i-ii)	(17.72)	4.89	(4.15)	(15.36)	16.11	37.51
11	Total Comprehensive Income (9+10)	2,163.76	2,673.64	1,510.47	6,471.13	3,666.69	5,334.31
12	Paid Up Equity Share Capital	565.09	565.09	565.09	565.09	565.09	565.09
	(Face Value of Re.1 each)						
13	Reserves excluding revaluation reserve /Other Equity	22,176.84	20,013.09	14,038.14	22,176.84	14,038.14	15,705.72
14	Securities premium account	565.75	565.75	565.75	565.75	565.75	565.75
15	Outstanding Debt	1,75,259.65	1,50,760.39	1,18,453.00	1,75,259.65	1,18,453.00	1,37,463.25
16	Debt equity ratio (No.of Times)	7.71	7.33	8.12	7.71	8.12	8.45
17	Debt service coverage ratio (No.of Times - Annualised)	0.13	0.15	0.14	0.12	0.12	0.11
18	Interest service coverage ratio (No.of Times)	2.04	2.32	1.88	2.07	1.88	1.85
19	Outstanding redeemable preference shares (Nos. in Lakhs)	16.00	16.00	16.00	16.00	16.00	16.00
20	Outstanding redeemable preference shares (Values)	9,627.69	9,483.04	9,054.92	9,627.69	9,054.92	9,197.11
21	Capital redemption reserve/debenture redemption reserve*	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
22	Net worth	22,741.94	20,578.18	14,603.23	22,741.94	14,603.23	16,270.81
23	Current ratio	0.96	0.97	0.90	0.96	0.90	0.96
24	Long term debt to working capital	-	(1.58)	(0.53)	-	(0.53)	(1.20)
25	Bad debts to account receivable ratio	-	-	-	-	-	-
26	Current liability ratio	0.98	0.94	0.93	0.98	0.93	0.92
27	Total debts to total assets (%)	70.44%	63.30%	58.72%	70.44%	58.72%	64.96%
28	Debtors turnover ratio *	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
29	Inventory turnover *	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
30	Operating margin (%)	28.73%	28.82%	18.41%	25.46%	17.57%	17.67%
31	Net profit margin (%)	20.57%	21.24%	14.95%	18.56%	13.22%	13.57%
32	Earnings per Equity Share of Re. 1 each						
	Basic- Rs.	3.86	4.72	2.68	11.48	6.46	9.37
	Diluted -Rs.	3.86	4.72	2.68	11.48	6.46	9.37
		(Not annualised)	(Not annualised)	(Not annualised)	(Not annualised)	(Not annualised)	(Annualised)

Aditya Birla Money Limited

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SEGMENTWISE REVENUE, RESULTS, ASSETS AND LIABILITIES FOR THE QUARTER AND NINE MONTHS ENDED DECEMBER 31, 2024

1	Segment Revenue	Quarter Ended			Nine Months Ended		Year Ended
		December 31, 2024	September 30, 2024	December 31, 2023	December 31, 2024	December 31, 2023	March 31, 2024
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
	Broking	8,739.45	10,206.24	8,922.07	28,779.82	23,527.90	33,399.96
	Wholesale debt market	1,764.06	2,286.66	1,133.52	5,930.25	3,851.48	5,198.30
	Others	99.84	72.80	75.27	244.60	233.76	421.06
	Total Segment Revenue from Operations (Net)	10,603.35	12,565.70	10,130.86	34,954.67	27,613.14	39,019.32
2	Segment Results	Quarter Ended			Nine Months Ended		Year Ended
		December 31, 2024	September 30, 2024	December 31, 2023	December 31, 2024	December 31, 2023	March 31, 2024
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
	Broking	1,569.70	2,382.05	1,565.95	5,288.20	3,420.05	5,002.23
	Wholesale debt market	530.34	1,099.80	234.22	2,372.52	1,276.73	1,554.55
	Others	(12.75)	(28.49)	(26.93)	(74.94)	(149.47)	(145.90)
	Total Segment Result	2,087.29	3,453.36	1,773.24	7,585.78	4,547.31	6,410.88
	Add: Other Income	959.41	167.54	91.89	1,314.39	303.92	482.17
	Profit Before Tax	3,046.70	3,620.90	1,865.13	8,900.17	4,851.23	6,893.05
3	Segment Assets	Quarter Ended			Nine Months Ended		Year Ended
		December 31, 2024	September 30, 2024	December 31, 2023	December 31, 2024	December 31, 2023	March 31, 2024
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
	Broking	1,78,519.21	1,84,073.44	1,55,071.66	1,78,519.21	1,55,071.66	1,64,993.17
	Wholesale debt market	67,989.13	51,795.17	45,226.16	67,989.13	45,226.16	44,380.63
	Others	150.43	104.26	26.73	150.43	26.73	153.22
	Total Segment Assets	2,46,658.77	2,35,972.87	2,00,324.55	2,46,658.77	2,00,324.55	2,09,527.02
	Add: Unallocated Corporate Assets	2,136.52	2,203.49	1,497.00	2,136.52	1,497.00	2,083.86
	Total Assets	2,48,795.29	2,38,176.36	2,01,821.55	2,48,795.29	2,01,821.55	2,11,610.88
4	Segment Liabilities	Quarter Ended			Nine Months Ended		Year Ended
		December 31, 2024	September 30, 2024	December 31, 2023	December 31, 2024	December 31, 2023	March 31, 2024
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
	Broking	1,58,138.44	1,65,436.44	1,41,541.52	1,58,138.44	1,41,541.52	1,50,334.78
	Wholesale debt market	67,728.77	51,684.33	45,505.46	67,728.77	45,505.46	44,886.36
	Others	58.07	55.38	171.34	58.07	171.34	118.93
	Total Segment Liabilities	2,25,925.28	2,17,176.15	1,87,218.32	2,25,925.28	1,87,218.32	1,95,340.07
	Add: Unallocated Corporate Liabilities	128.08	422.03	-	128.08	-	-
	Total Liabilities	2,26,053.36	2,17,598.18	1,87,218.32	2,26,053.36	1,87,218.32	1,95,340.07

1. The above results have been reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on January 24, 2025. The unaudited financial results of the Company for the quarter and nine months ended December 31, 2024 have been subjected to limited review by the auditors.

2. These financial results have been prepared in accordance with the recognition and measurement principles of Indian Accounting Standards ("Ind AS") prescribed under Section 133 of the Companies Act, 2013 read with the relevant rules issued thereunder and the other accounting principles generally accepted in India.

3. The Net Worth is calculated as per Regulation 2(1)(s) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with Section 2(57) of the Companies Act, 2013.

4. Information as required pursuant to Regulation 52(4) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015:

a. Formulae for computation of ratios are as follows:

(i) Debt:Equity Ratio	Total Debt (excluding Lease Liabilities)/Total Equity
(ii) Debt Service Coverage Ratio	Profit After Tax + Interest (excluding Lease Liabilities) + Depreciation - Extraordinary income and expense/ Debt payable (excluding Lease Liabilities)
(iii) Interest Service Coverage Ratio	Profit Before Tax + Interest + Depreciation - Extraordinary income and expense/ Interest & Finance Charges
(iv) Current Ratio	Current Assets/ Current Liability
(v) Long Term Debt to Working Capital	Long Term Debt (excluding Lease Liabilities)/ Working Capital
(vi) Bad Debts to Account Receivable Ratio	Bad Debts/ Average Trade Receivables
(vii) Current Liability Ratio	Current Liability/ Total Liability
(viii) Total Debts to Total Assets	Total Debt(excluding Lease Liabilities)/ Total Assets
(ix) Operating Margin Ratio	Profit Before Tax/ Revenue from Operations
(x) Net Profit Margin Ratio	Profit After Tax/ Revenue from Operations

b. * Given the nature of the company's business this ratio is not considered to be applicable.

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Tushar Shah
Director
DIN: 00239762
Place : Mumbai
Date : January 24, 2025

- B. STATEMENT ON DEVIATION OR VARIATION FOR PROCEEDS OF PUBLIC ISSUE, RIGHTS ISSUE, PREFERENTIAL ISSUE, QUALIFIED INSTITUTIONS PLACEMENT ETC - **Not Applicable.**
- C. FORMAT FOR DISCLOSING OUTSTANDING DEFAULT ON LOANS AND DEBT SECURITIES - **Not Applicable, No default.**
- D. FORMAT FOR DISCLOSURE OF RELATED PARTY TRANSACTIONS (applicable only for half-yearly filings i.e., 2nd and 4th quarter) - **Not Applicable.**
- E. STATEMENT ON IMPACT OF AUDIT QUALIFICATIONS (FOR AUDIT REPORT WITH MODIFIED OPINION) SUBMITTED ALONG WITH ANNUAL AUDITED FINANCIAL RESULTS (Standalone and Consolidated separately) (applicable only for Annual Filing i.e., 4th quarter) - **Not Applicable.**

Aditya Birla Money Limited

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