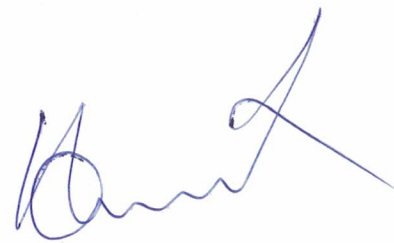




LETTER OF OFFER

Proposed Date of Issue	: 24-Dec-2024	
Credit Rating for CP	: CRA - 1 - CRISIL	CRA -2 – INDIA RATINGS
Date of Rating	: 04-Dec-2024	04-Dec-2024
Validity for Issuance	: 60 Days	60 Days
Validity period for rating	: 25-Mar-2025	25-Mar-2025
For Amount	: Rs.2000 Crores	Rs.2000 Crores
Exact purpose of Issue of CP	:Working/Capital/Investment/CP Repayment/Lending	
Credit Support (if any)	: Nil	
Description of Instrument	: Commercial Paper	
Amount	: Rs.50 Crores	
Issued By	: Aditya Birla Money Limited	
In Favour of	: To the Investors of the CP	
Net Worth of the Guarantor Company		
Names of Companies to which Guarantor has Issued similar Guarantee	: Nil	
Extent of the Guarantee offered by the Guarantor Company	: Nil	
Conditions under which the Guarantee will be invoked	: Nil	
Details of Current Tranche	:	

ISIN	Amount Rs.in Crs	Date of Maturity	Current Credit Rating	Validity Period of Rating	CRA 1	Current Credit Rating	Validity Period of Rating	CRA 2
INE865C14MX 4	50.00	25-Mar- 2025	CRISIL A1+	25-Mar- 2025	CRISIL	IND A1+	25-Mar-2025	INDIA RATINGS

**Aditya Birla Money Limited**

Sai Sagar, 2nd & 3rd Floor, Plot No. M-7,
Thiru-Vi-Ka (SIDCO) Industrial Estate, Guindy, Chennai – 600 032

Tel: +91 44 4949 0000 | Fax: +91 44 2250 1095 | care.stocksandsecurities@adityabirlacapital.com
www.stocksandsecurities.adityabirlacapital.com
CIN: L65993GJ1995PLC064810

Registered Office:
Indian Rayon Compound,
Veraval, Gujarat – 362 266

Name and address of the Trustee : Nil

Listing

Proposed to be listed / Unlisted : Listed in NSE

Issuing and Paying Agent : HDFC Bank Limited
R K Salai, Chennai

Market Conventions : FIMMDA CONVENTIONS

CP Borrowing Limit : Rs.2000 Crores

Supporting Board Resolution for CP Borrowing – Resolution Dated : 22-April-2024

Total CP Outstanding (as on date) : **Rs.1650 Crores (As on 24-Dec -2024)**

Details of CPs issued during the last 15 months* : As per Annexure I

* Issuer's liability under the CP will continue beyond due date, in case the CP is not redeemed on due date.

Details of Other Debt Instrument Outstanding : Nil

Bank Fund based facilities from banks / Financial

Institutions, if any :

Name of the Bank	Nature of Facility	O/s amount / Limit	Asset Classification
HDFC Bank Ltd	Cash Credit Limit	O/s amount – Nil Limit – Rs.50 Crores	Secured
	BG	O/s Amount – Rs.254.40 Crores Limit – Rs.350 Crores	
Federal Bank Ltd	Cash Credit	O/s Amount- Nil Limit-Rs.200 Crores	Secured
IDFC Bank Ltd	WCDL/CC	O/s Amount- Nil Limit- 125 Crores	Secured

Name and Address of Issuer : **Aditya Birla Money Limited**
Sai Sagar, Plot No: M7, SIDCO industrial
Guindy, Chennai – 600 032

estate.

Line of Business : Stock Broking

Chief Executive (Managing Director / President/
CEO/CFO/Top Most Executive) : Mr. Ashok Suvarna – CEO

Group Affiliation (if any) : Aditya Birla Group

Shareholding of the issuer's promoters and the details
of the shares pledged by the promoters, if any : Enclosed

Long Term credit rating, if any, obtained by the issuer : We have Long term issuer rating AA+ with
India Ratings & Research Ltd

Unaccepted credit ratings, if any, assigned to the issuer : Nil



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Financial Summary:

FINANCIAL SUMMARY (Rs. Crs)	For year ending (as per INDAS)	For year ending (as per INDAS)	For year ending (as per INDAS)	For year ending (as per INDAS)	For year ending
	31-Mar -2024	31-Mar -2023	31-Mar -2022	31-Mar -2021	31-Mar -2020
EQUITY	5.65	5.64	5.64	5.63	5.63
NET WORTH	162.71	109.17	74.43	47.88	31.27
INVESTMENT IN SUBSIDIARIES / AFFILIATES	-	-	-	-	-
TOTAL DEBT OUTSTANDING					
- SHORT TERM (< 1 YEAR)	1282.66	789.41	635.78	330.82	173.06
- OTHER DEBT	91.97	86.49	81.35	45.89	50.71
GROSS INCOME	395.01	278.79	233.93	193.39	173.74
OPERATING PROFIT (PBIDT)	169.38	102.90	68.59	51.49	50.98
GROSS PROFIT (PBDT)	77.16	53.33	42.46	29.42	22.96
NET PROFIT/LOSS (POST TAX)	52.96	33.90	26.13	15.78	11.99

Any material event/development having implications for the financials/credit quality resulting in material liabilities, corporate restructuring event which may affect the issue or the investor's decision to invest in the CP/NCD

: Nil



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Details of statutory auditor and changes thereof
in the last three financial years

: M/s Deloitte Haskins & Sells LLP
Chartered Accountants
One International Centre Tower, 3, 27th-32nd Floor
Senapati Bapat Marg, Elphinstone Road (West)
Mumbai-400013 Maharashtra, India.

An issuer which is either an NBFC or an HFC shall
disclose the residual maturity profile of its assets and
liabilities in the following format

Audit Qualification (if any)

: NA

: Nil

Material Litigation, if any

: Nil

Regulatory Strictures, if any

: Nil

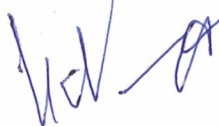
Details of Default of CPs, including
Technical Delay in redemption during past
Three years

: Nil

Details of Default and Delay in redemption
Of any other borrowings during past
Three years

: Nil

For **ADITYA BIRLA MONEY LIMITED**



Authorized Signatory of the Issuer

20-Dec-2024



Aditya Birla Money Limited

Sai Sagar, 2nd & 3rd Floor, Plot No. M-7,
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