

### ISSUE OF COMMERCIAL PAPER (CP)

#### LETTER OF OFFER

Proposed Date of Issue	: <b>14-Feb-2025</b>	
Credit Rating for CP	: CRA - 1 - CRISIL	CRA -2 – INDIA RATINGS
Date of Rating	: 31-Jan-2025	31-Jan-2025
Validity for Issuance	: 60 Days	60 Days
Validity period for rating	: 16-May-2025	16-May-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	: <b>Rs.100 Crores</b>	
Issued By	: Aditya Birla Money Limited	
In Favour of	: <b>To the Investors of the CP</b>	
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	
<b>Details of Current Tranche</b>	:	

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
INE865C14NC6	100.00	16-May-2025	CRISIL A1+	16-May-2025	CRISIL	IND A1+	16-May-2025	INDIA RATINGS

#### Aditya Birla Money Limited

Sai Sagar, 2<sup>nd</sup> & 3<sup>rd</sup> 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
<b>Listing</b>	
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)	: <b>Rs.1825 Crores (As on 14-Feb-2025)</b>
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 BG	O/s amount – Nil Limit – Rs.50 Crores O/s Amount – Rs.254.40 Crores Limit – Rs.350 Crores	Secured
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
Bajaj Finance Ltd	STRL	O/s Amount-Nil	Secured

Name and Address of Issuer	: <b>Aditya Birla Money Limited</b> 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, 27<sup>th</sup>-32<sup>nd</sup> Floor  
Senapati Bapat Marg, Elphinstone Road (West)  
Mumbai-400013 Maharashtra, India.

(No changes in thereof in the last three financial years)

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

: NA

Audit Qualification (if any)

: 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

**13-Feb-2025**

**Aditya Birla Money Limited**

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