

04-12-2025

DEAL CONFIRMATION / CONTRACT NOTE

Date of Contract : 04-12-2025
CP (Maturity Value) : Rs.1500000000
Due Date * : 06-Mar-2026 Discount Rate: 6.86%
Discounted Price per Unit : 491592.50 Discounted Price: Rs.98.3185
ISSUE REFERENCE : ABML/CP/42/FY 25-26 ISIN : INE865C14PA5

CREDIT RATING : CRISIL A1+ IND A1+
ISSUED BY: CRISIL ISSUED BY: INDIA RATINGS
DATE OF RATING : 18-Nov-2025 12-Nov-2025
VALIDITY OF ISSUANCE : 60 DAYS 60 DAYS
VALIDITY PERIOD FOR RATING : 06-Mar-2026 06-Mar-2026
FOR AMOUNT : Rs.2350 Crores Rs.2350 Crores
CONDITIONS (if any) : Nil
CREDIT SUPPORT (if any) : Nil
DESCRIPTION OF INSTRUMENT : Commercial Paper
AMOUNT : Rs.150 Crores
ISSUED BY : Aditya Birla Money Ltd
IN FAVOUR OF : EDELWEISS LIQUID FUND
CONDITIONS IF ANY : Nil
NAME OF GUARANTOR : Nil
NAME OF TRUSTEE : Nil
ISSUING AND PAYING AGENT : HDFC Bank Limited

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

SELLER OF CP : Aditya Birla Money Ltd
PURCHASER OF CP : EDELWEISS LIQUID FUND
SETTLEMENT INSTRUCTIONS :
- VALUE DATE : 05-Dec-2025
- FUNDS :

Please Credit To CP-IPA Account No- 00040340005158-
Aditya Birla Money Ltd with HDFC BANK LTD.
IFSC CODE: HDFC0000004 for Rs.1474777500.00
LEI Certificate: 335800FRN33Q2KFQRR87

**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

CP- PLEASE DELIVER TO Demat Account

DP Name : **Standard Chartered Bank**
DP ID : **IN301524** Client ID : **30034454**
MARKET CONVENTIONS : **FIMMDA CONVENTIONS**

THE DEAL IS DONE BY

Mr. Venkatnath.C.K on behalf of **Aditya Birla Money Limited**

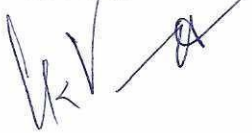
Mr. Rahul Dedhia **EDELWEISS LIQUID FUND**

ON (TRADE DATE) 04-12-2025 AT (TIME) 11:30 A.M OVERPHONE

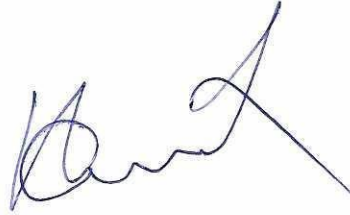
04-12-2025

*NO RECOURSE IS AVAILABLE TO THE PURCHASER OF CP AGAINST PREVIOUS HOLDERS OF THE CP
THIS CONTRACT NOTE IS EXECUTED BY*

For **Aditya Birla Money Ltd**



Authorized Signatories



For **EDELWEISS LIQUID FUND**

Authorized Signatories

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

LETTER of OFFER

Issue of Commercial Paper (CP) & Non-Convertible Debentures (NCD) of original or initial maturity up to one year

PART I

Issuer Details	Aditya Birla Money Limited
Name and Address of Issuer	Sai Sagar, Plot No: M7, SIDCO Industrial Estate Guindy, Chennai - 600032
Business Segment / Activity	Stock Broking
Chief Executive (Managing Director / President / CEO / CFO / Equivalent Official in the hierarchy as per Constitution of the Issuer entity)	Mr.Ashok Suvarna
Group Affiliation (If Any)	Aditya Birla Group

PART II

Issue Details	Commercial Paper	
ISIN	INE865C14PA5	
Proposed Date of Issue	05-Dec-2025	
Amount (Rs.)	1500000000	
Tenor and Date of Maturity	06-Mar-2026 & 91	
Proposed to be Listed / Unlisted	Listed	
End Use of CP / NCD proposed (specific details)	Working/Capital/Investment/CP Repayment/Lending	
Market Conventions	FIMMDA Conventions	
Credit Rating Details for the Proposed Issue	Credit Rating – 1	Credit Rating – 2 (obtained if any)
Credit Rating Issuer	CRISIL	INDIA RATING
Rating	A1+	A1+
Date of Rating	18-Nov-2025	12-Nov-2025
Validity of Issuance	60 Days	60 Days
Validity period for rating	06-Mar-2026	06-Mar-2026
For Amount (Rs.)	Rs.2350 Crs	Rs.2350 Crs
Conditions (If Any)	Nil	Nil
Long term credit rating obtained by the Issuer	Nil	India Rating- Long term Issuer Rating AA+
Unaccepted Credit Rating assigned to the Issuer	NA	NA

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



Debtenture Trustee Details (Name and Address) (In case of NCD)	NA	
Credit Enhancement Details (If any)	NA	
Description of Instrument	NA	
Amount (Rs. In Lacs)	NA	
In Favor of	HOLDER OF CP	
Name and Address of the Guarantor	NA	
Net worth of the Guarantor (Rs. In Lacs)	NA	
Extent of The Guarantee Offered by the Guarantor for the Issue	NA	
Conditions under which the guarantee will be invoked	NA	
Trustee Details (Name and Address)	NA	
Whether guarantor is a group entity	No	
If yes, Names of Companies to which Guarantor has issued similar guarantees,		
Name	Extent of Guarantee	Conditions Under Which the guarantee will be invoked
1	NA	
2	NA	
3	NA	

PART III

A. Issuer Financial Details

CP Borrowing	CP Borrowing
Date of Board Resolution	22-04-2024
1. Limit approved by Board	Rs. 2350 (In Crs)
2. Limit as per CRA	Rs. 2350 (In Crs)
3. Limit approved by Regulator concerned (if applicable)	NA

[Handwritten Signature]



[Handwritten Signature]

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

B. Details of CP / NCD and other Debt Instruments outstanding as on date of Letter of Offer CP / NCD / other Debt Instruments (Including Liabilities not redeemed on due date)

ISIN	Issue Date	Amount Issued	Maturity Date	Amount O/S (Rs)	IPA	CRA	Rating	Rated Amount
INE865C14OL5	09/09/2025	150	08/12/2025	150	HDFC Bank Ltd	CRISIL & India Rating	CRISIL -A1+ India Rating - A1+	Rs.2000 Crs
INE865C14OM3	11/09/2025	150	11/12/2025	150	HDFC Bank Ltd	CRISIL & India Rating	CRISIL -A1+ India Rating - A1+	Rs.2000 Crs
INE865C14ON1	17/09/2025	75	17/12/2025	75	HDFC Bank Ltd	CRISIL & India Rating	CRISIL -A1+ India Rating - A1+	Rs.2000 Crs
INE865C14OO9	16/10/2025	100	15/01/2026	100	HDFC Bank Ltd	CRISIL & India Rating	CRISIL -A1+ India Rating - A1+	Rs.2000 Crs
INE865C14OO9	17/10/2025	100	15/01/2026	100	HDFC Bank Ltd	CRISIL & India Rating	CRISIL -A1+ India Rating - A1+	Rs.2000 Crs
INE865C14OP6	28/10/2025	100	27/01/2026	100	HDFC Bank Ltd	CRISIL & India Rating	CRISIL -A1+ India Rating - A1+	Rs.2000 Crs
INE865C14OQ4	03/11/2025	150	02/02/2026	150	HDFC Bank Ltd	CRISIL & India Rating	CRISIL -A1+ India Rating - A1+	Rs.2000 Crs
INE865C14OR2	07/11/2025	100	06/02/2025	100	HDFC Bank Ltd	CRISIL & India Rating	CRISIL -A1+ India Rating - A1+	Rs.2000 Crs
INE865C14OS0	11/11/2025	100	10/02/2025	100	HDFC Bank Ltd	CRISIL & India Rating	CRISIL -A1+ India Rating - A1+	Rs.2000 Crs
INE865C14OT8	17/11/2025	100	16/02/2026	100	HDFC Bank Ltd	CRISIL & India Rating	CRISIL -A1+ India Rating - A1+	Rs.2000 Crs
INE865C14OU6	20/11/2025	150	18/02/2026	150	HDFC Bank Ltd	CRISIL & India Rating	CRISIL -A1+ India Rating - A1+	Rs.2350 Crs
INE865C14OV4	21/11/2025	100	20/02/2026	100	HDFC Bank Ltd	CRISIL & India Rating	CRISIL -A1+ India Rating - A1+	Rs.2350 Crs

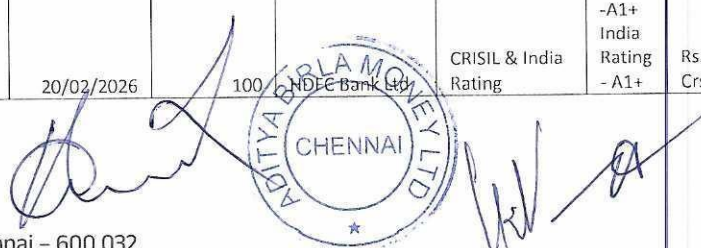
Aditya Birla Money Limited

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:



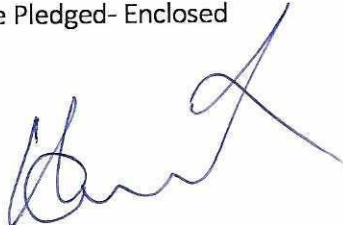
Indian Rayon Compound,
Veraval, Gujarat – 362 266

INE865C14OW2	25/11/2025	175	24/02/2026	175	HDFC Bank Ltd	CRISIL & India Rating - A1+	CRISIL - A1+ India Rating - A1+	Rs.2350 Crs
INE865C14OX2	26/11/2025	50	25/02/2026	50	HDFC Bank Ltd	CRISIL & India Rating	CRISIL - A1+ India Rating - A1+	Rs.2350 Crs
INE865C14OZ5	01/12/2025	150	02/03/2026	150	HDFC Bank Ltd	CRISIL & India Rating	CRISIL - A1+ India Rating - A1+	Rs.2350 Crs
INE865C14OY8	03/12/2025	150	04/03/2026	150	HDFC Bank Ltd	CRISIL & India Rating	CRISIL - A1+ India Rating - A1+	Rs.2350 Crs

C. 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	Standard
Federal Bank Ltd	Cash Credit	O/s Amount- Nil Limit-Rs.200 Crores	Standard
IDFC Bank Ltd	WC DL/CC	O/s Amount-Nil Limit- 125 Crores	Standard
Bajaj Finance Ltd	STRL	O/s Amount-Nil Limit- 50 Crores	Standard
DCB Bank Ltd	WC DL	O/s Amount-50crs Limit- 100crs	Standard

D. Shareholding Details of Promoters/ Details of share Pledged- Enclosed

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

E. Financial Summary

FINANCIAL SUMMARY (Rs. Crs)	For year ending (as per INDAS) 31-Mar -2025	For year ending (as per INDAS) 31-Mar -2024	For year ending (as per INDAS) 31-Mar -2023	For year ending (as per INDAS) 31-Mar -2022	For year ending (as per INDAS) 31-Mar -2021
EQUITY	5.65	5.65	5.64	5.64	5.63
NET WORTH	236.13	162.71	109.17	74.43	47.88
INVESTMENT IN SUBSIDIARIES / AFFILIATES	-	-	-	-	-
TOTAL DEBT OUTSTANDING					
- SHORT TERM (< 1 YEAR)	1580.71	1282.66	789.41	635.78	330.82
- OTHER DEBT	97.78	91.97	86.49	81.35	45.89
GROSS INCOME	462.58	395.01	278.79	233.93	193.39
OPERATING PROFIT (PBIDT)	237.40	169.38	102.90	68.59	51.49
GROSS PROFIT (PBDT)	111.43	77.16	53.33	42.46	29.42
NET PROFIT/LOSS (POST TAX)	74.19	52.96	33.90	26.13	15.78

F. 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.

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

G. Details of default in repayment of CP, NCD or any other debt instrument and other financial indebtedness including corporate guarantee issued in the past five financial years including in the current financial year.- NIL

H. Details of any other material event/ development having implications for the financials/credit quality resulting in material liability, corporate restructuring event or such other matters affecting the issue or investor's decision -NIL

I. Material Litigation if any: Not Applicable

(All ongoing and outstanding material litigation irrespective of age to be reported)



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

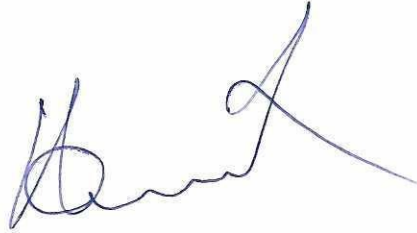
J. **Regulatory Strictures, if any:** Not Applicable

(Regulatory strictures issued during the past five Financial Years to be reported.
Also, any regulatory structure which continue to be applicable is to be disclosed)

K. **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:**

Not Applicable

For Aditya Birla Money Limited


Authorized Signatories

Date: 04-12-2025

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