

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	INE865C14PB3	
Proposed Date of Issue	10-Dec-2025	
Amount (Rs.)	750000000	
Tenor and Date of Maturity	11-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	11-Mar-2026	11-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

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CIN: L65993GJ1995PLC064810



Registered Office:

Indian Rayon Compound,
Veraval, Gujarat – 362 266



Debenture 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 If yes,	No	
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

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B. Details of CP / NCD and other Debt Instruments outstanding as on **31/03/2025** of **STOCKS & SECURITIES** (Including Liabilities not redeemed on due date)

ISIN	Issue Date	Amount Issued	Maturity Date	Amount O/S (Rs)	IPA	CRA	Rating	Rated Amount
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
INE865C14OSO	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
INE865C14OW2	25/11/2025	175	24/02/2026	175	HDFC Bank Ltd	CRISIL & India Rating	CRISIL -A1+ India Rating - A1+	Rs.2350 Crs

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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
INE865C14PA5	05/12/2025	150	06/03/2025	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	WCDL/CC	O/s Amount-Nil Limit- 125 Crores	Standard
Bajaj Finance Ltd	STRL	O/s Amount-Nil Limit- 50 Crores	Standard
DCB Bank Ltd	WCDL	O/s Amount-100crs Limit- 100crs	Standard

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

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E. 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 (as per INDAS)
	31-Mar -2025	31-Mar -2024	31-Mar -2023	31-Mar -2022	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)





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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: 05-12-2025

Aditya Birla Money Limited

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Annexure 1

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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
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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	INE865C14PB3	
Proposed Date of Issue	10-Dec-2025	
Amount (Rs.)	750000000	
Tenor and Date of Maturity	11-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	11-Mar-2026	11-Mar-2026
For Amount (Rs.)	Rs.2350 Crs	Rs.2350 Crs

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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
Issuing and Paying Agent Details (Name and Address)	HDFC Bank Limited Ms R Thanammai, FCA MYLAPORE CHENNAI- 600004 TAMILNADU	

Debenture 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

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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

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
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

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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
INE865C14OW2	25/11/2025	175	24/02/2026	175	HDFC Bank Ltd	CRISIL & India Rating	CRISIL -A1+ India Rating - A1+	Rs.2350 Crs
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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
INE865C14PA5	05/12/2025	150	06/03/2025	150	HDFC Bank Ltd	CRISIL & India Rating	CRISIL -A1+ India Rating - A1+	Rs.2350 Crs

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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
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Bajaj Finance Ltd	STRL	O/s Amount- Nil Limit- 50 Crores	Standard
DCB Bank Ltd	WCDL	O/s Amount-100crs Limit- 100crs	Standard

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

E. 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 (as per INDAS)
	31-Mar -2025	31-Mar -2024	31-Mar -2023	31-Mar -2022	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
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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)

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: 09-12-2025

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