Stocks and Securities

Aditya Birla Money Ltd.
(A subsidiary of Aditya Birla Capital Ltd.)



Ref: SECTL/2022 – 09 January 13, 2022

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 – BIRLA MONEY

Dear Sir / Madam,

Sub: Outcome of the Board Meeting under Regulation 30 and Submission of Unaudited Financial Results for the quarter and nine months ended December 31, 2021 along with Limited Review Report pursuant to Regulations 33 and 52(4) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

We wish to inform you that pursuant to the applicable provisions of the SEBI Listing Regulations, the Board of Directors of the Company at its Meeting held today, January 13, 2022, has approved the Unaudited Financial Results of the Company for the quarter and nine months ended December 31, 2021 along with the Limited Review Report by the Auditors thereon and a copy of the same is enclosed for your record.

For Aditya Birla Money Limited

Sangeeta Shetty
Company Secretary

Registered Office:

Aditya Birla Money Limited

Regd. Office: Indian Rayon Compound, Veraval - 362 266, Gujarat
CIN: L659936J1995PLC064810; Email: abmLinvestorgrievance@adityabirlacapital.com
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STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED DECEMBER 31, 2021

(Rupees in Lakhs) Except per Share

		Quarter Ended			Nine Mont	Year Ended	
	Particulars	December 31, 2021 (Unaudited)	September 30, 2021 (Unaudited)	December 31, 2020 (Unaudited)	December 31, 2021	December 31, 2020	March 31, 2021
4	Povenue from Operations	(Oriaudited)	(Orlaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
1	Revenue from Operations Fees and Commission Income	3.992.72	3,870.11	3,402.93	11,593.23	10,106.57	13,634.70
	Interest Income	1,927.20	1,632,31	1.165.09	4,959.04	3,024,39	4,338.20
	Net Gain on Fair Value Changes	106.94	252.55	311.44	542.37	1,028.88	1,087.90
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	Total Revenue from Operations	6,026.86	5,754.97	4,879.46	17,094.64	14,159.84	19,060.80
2	Other Income	48.57	47.82	58.14	160.59	191.59	278.06
3	Total Income (1+2)	6,075.43	5,802.79	4,937.60	17,255.23	14,351.43	19,338.86
4	Expenses						
	(a) Finance costs	682.13	563.29	574.31	1,790.48	1,707.14	2,206.44
	(b) Fees and Commission Expenses	1,629.18	1,560.06	1,253.50	4,710.14	3,608.30	5,054.59
	(c) Impairment on financial instruments	8.33	0.58	1.58	15.03	57.11	92.71
	(d) Employee Benefits expense	1,693.33	1,629.89	1,579.29	4,861.40	4,510.40	5,999.16
	(e) Depreciation and Amortisation Expense	166.52	179.25	171.39	517.04	507.46	702.24
	(f) Other Expenses	980.64	960.69	759.28	2,746.79	2,247.51	3,043.76
	Total Expenses	5,160.13	4,893.76	4,339.35	14,640.88	12,637.92	17,098.90
5	Profit before exceptional items and tax (3-4)	915.30	909.03	598.25	2,614.35	1,713.51	2,239.96
6	Exceptional Items	-	-	-	-	-	-
7	Profit before tax (5+6)	915.30	909.03	598.25	2,614.35	1,713.51	2,239.96
8	Tax Expense						
	Current Tax	314.44	304.86	188.91	875.74	551.88	763.72
	Deferred Tax	(45.02)	(38.80)	(11.12)	(112.40)	(48.18)	(102.14)
	Total Tax Expense	269.42	266.06	177.79	763.34	503.70	661.58
9	Profit after tax for the period (7-8)	645.88	642.97	420.46	1,851.01	1,209.81	1,578.38
10	Other Comprehensive Income (OCI)						
10	Other Comprehensive Income (OCI) (i) Items that will not be reclassified to profit or loss in subsequent			8,77	12,26	61,96	110.31
10	(i) Items that will not be reclassified to profit or loss in subsequent	7.39	1.07	8.77 2.20	12.26 3.09	61.96 15.59	110.31 27.76
10		7.39 1.86	1.07 0.27	2.20	3.09	15.59	27.76
10	(ii) Items that will not be reclassified to profit or loss in subsequent (iii) Income tax relating to items that will not be reclassified to profit	7.39	1.07				
	(i) Items that will not be reclassified to profit or loss in subsequent (ii) Income tax relating to items that will not be reclassified to profit Other Comprehensive Income (Net of Tax) (i-ii)	7.39 1.86 5.53	1.07 0.27 0.80	2.20 6.57	3.09 9.17	15.59 46.37	27.76 82.55
11	(i) Items that will not be reclassified to profit or loss in subsequent (ii) Income tax relating to items that will not be reclassified to profit Other Comprehensive Income (Net of Tax) (i-ii) Total Comprehensive Income (9+10)	7.39 1.86 5.53 651.41	1.07 0.27 0.80 643.77	2.20 6.57 427.03	3.09 9.17 1,860.18	15.59 46.37 1,256.18	27.76 82.55 1,660.93
11	(i) Items that will not be reclassified to profit or loss in subsequent (ii) Income tax relating to items that will not be reclassified to profit Other Comprehensive Income (Net of Tax) (i-ii) Total Comprehensive Income (9+10) Paid Up Equity Share Capital	7.39 1.86 5.53 651.41	1.07 0.27 0.80 643.77	2.20 6.57 427.03	3.09 9.17 1,860.18	15.59 46.37 1,256.18	27.76 82.55 1,660.93
11 12	(i) Items that will not be reclassified to profit or loss in subsequent (ii) Income tax relating to items that will not be reclassified to profit Other Comprehensive Income (Net of Tax) (i-ii) Total Comprehensive Income (9+10) Paid Up Equity Share Capital (Face Value of Re.1 each)	7.39 1.86 5.53 651.41	1.07 0.27 0.80 643.77	2.20 6.57 427.03	3.09 9.17 1,860.18	15.59 46.37 1,256.18	27.76 82.55 1,660.93 563.01
11 12 13	(i) Items that will not be reclassified to profit or loss in subsequent (ii) Income tax relating to items that will not be reclassified to profit Other Comprehensive Income (Net of Tax) (i-ii) Total Comprehensive Income (9+10) Paid Up Equity Share Capital (Face Value of Re.1 each) Reserves excluding revaluation reserve /Other Equity	7.39 1.86 5.53 651.41 563.75	1.07 0.27 0.80 643.77 563.75	2,20 6,57 427.03 563.01	3.09 9.17 1,860.18 563.75	15.59 46.37 1,256.18 563.01	27.76 82.55 1,660.93 563.01
11 12 13 14	(i) Items that will not be reclassified to profit or loss in subsequent (ii) Income tax relating to items that will not be reclassified to profit Other Comprehensive Income (Net of Tax) (i-ii) Total Comprehensive Income (9+10) Paid Up Equity Share Capital (Face Value of Re.1 each) Reserves excluding revaluation reserve / Other Equity Securities premium account	7.39 1.86 5.53 651.41 563.75	1.07 0.27 0.80 643.77 563.75	2.20 6.57 427.03 563.01	3.09 9.17 1,860.18 563.75	15.59 46.37 1,256.18 563.01	27.76 82.55 1,660.93 563.01 4,225.27 456.56
11 12 13 14 15	(i) Items that will not be reclassified to profit or loss in subsequent (ii) Income tax relating to items that will not be reclassified to profit Other Comprehensive Income (Net of Tax) (i-ii) Total Comprehensive Income (9+10) Paid Up Equity Share Capital (Face Value of Re.1 each) Reserves excluding revaluation reserve / Other Equity Securities premium account Outstanding Debt	7.39 1.86 5.53 651.41 563.75 495.25 61,210.29	1.07 0.27 0.80 643.77 563.75 - 495.25 47,915.70	2,20 6.57 427.03 563.01 - 456.56 31,261.89	3,09 9,17 1,860.18 563.75	15.59 46.37 1,256.18 563.01 - 456.56 31,261.89	27.76 82.55 1,660.93 563.01 4,225.27 456.56 37,670.38 7.87
11 12 13 14 15 16	(i) Items that will not be reclassified to profit or loss in subsequent (ii) Income tax relating to items that will not be reclassified to profit Other Comprehensive Income (Net of Tax) (i-ii) Total Comprehensive Income (9+10) Paid Up Equity Share Capital (Face Value of Re.1 each) Reserves excluding revaluation reserve / Other Equity Securities premium account Outstanding Debt Debt equity ratio (No.of Times)	7.39 1.86 5.53 651.41 563.75 .495.25 61,210.29 9.17	1.07 0.27 0.80 643.77 563.75 - 495.25 47,915.70 7.96	2,20 6.57 427.03 563.01 - 456.56 31,261.89 7.13	3.09 9.17 1,860.18 563.75 - 495.25 61,210.29 9.17	15.59 46.37 1,256.18 563.01 - 456.56 31,261.89 7.13	27.76 82.55 1,660.93 563.01 4,225.27 456.56 37,670.38
11 12 13 14 15 16 17	(i) Items that will not be reclassified to profit or loss in subsequent (ii) Income tax relating to items that will not be reclassified to profit Other Comprehensive Income (Net of Tax) (i-ii) Total Comprehensive Income (9+10) Paid Up Equity Share Capital (Face Value of Re.1 each) Reserves excluding revaluation reserve /Other Equity Securities premium account Outstanding Debt Debt equity ratio (No. of Times) Debt service coverage ratio (No. of Times - Annualised)	7.39 1.86 5.53 651.41 563.75 .495.25 61,210.29 9.17 0.11	1.07 0.27 0.80 643.77 563.75 - 495.25 47,915.70 7.96 0.13	2,20 6.57 427.03 563.01 - 456.56 31,261.89 7.13 0.18	3.09 9.17 1,860.18 563.75 495.25 61,210.29 9.17 0.10	15.59 46.37 1,256.18 563.01 - 456.56 31,261.89 7.13 0.18	27.76 82.55 1,660.93 563.01 4,225.27 456.56 37,670.38 7.87 0.14
11 12 13 14 15 16 17 18	(i) Items that will not be reclassified to profit or loss in subsequent (ii) Income tax relating to items that will not be reclassified to profit Other Comprehensive Income (Net of Tax) (i-ii) Total Comprehensive Income (9+10) Paid Up Equity Share Capital (Face Value of Re.1 each) Reserves excluding revaluation reserve / Other Equity Securities premium account Outstanding Debt Debt equity ratio (No. of Times) Debt service coverage ratio (No. of Times)	7.39 1.86 5.53 651.41 563.75 - 495.25 61,210.29 9.17 0.11 2.59	1.07 0.27 0.80 643.77 563.75 - 495.25 47,915.70 7.96 0.13 2.93	2,20 6.57 427.03 563.01 - 456.56 31,261.89 7.13 0.18 2.34	3.09 9.17 1,860.18 563.75 495.25 61,210.29 9.17 0.10 2.75	15.59 46.37 1,256.18 563.01 - 456.56 31,261.89 7.13 0.18 2.30	27.76 82.55 1,660.93 563.01 4,225.27 456.56 37,670.38 0.14 2.33
11 12 13 14 15 16 17 18 19	(i) Items that will not be reclassified to profit or loss in subsequent (ii) Income tax relating to items that will not be reclassified to profit Other Comprehensive Income (Net of Tax) (i-ii) Total Comprehensive Income (9+10) Paid Up Equity Share Capital (Face Value of Re.1 each) Reserves excluding revaluation reserve / Other Equity Securities premium account Outstanding Debt Debt equity ratio (No. of Times) Debt service coverage ratio (No. of Times - Annualised) Interest service coverage ratio (No. of Times) Outstanding redeemable preference shares (Nos. in Lakhs)	7.39 1.86 5.53 651.41 563.75 - 495.25 61,210.29 9.17 0.11 2.59 16.00	1.07 0.27 0.80 643.77 563.75 495.25 47,915.70 7.96 0.13 2.93 10.00	2,20 6.57 427.03 563.01 - 456.56 31,261.89 7.13 0.18 2.34 10.00	3.09 9.17 1,860.18 563.75 495.25 61,210.29 9.17 0.10 2.75 16.00	15.59 46.37 1,256.18 563.01 456.56 31,261.89 7.13 0.18 2.30 10.00	27.76 82.55 1,660.93 563.01 4,225.27 456.56 37,670.38 0.14 2.33 10.00
11 12 13 14 15 16 17 18 19 20	(i) Items that will not be reclassified to profit or loss in subsequent (ii) Income tax relating to items that will not be reclassified to profit Other Comprehensive Income (Net of Tax) (i-ii) Total Comprehensive Income (9+10) Paid Up Equity Share Capital (Face Value of Re.1 each) Reserves excluding revaluation reserve / Other Equity Securities premium account Outstanding Debt Debt equity ratio (No. of Times) Debt service coverage ratio (No. of Times - Annualised) Interest service coverage ratio (No. of Times) Outstanding redeemable preference shares (Nos. in Lakhs) Outstanding redeemable preference shares (Values)	7.39 1.86 5.53 651.41 563.75 - 495.25 61,210.29 9.17 0.11 2.59 16.00	1.07 0.27 0.80 643.77 563.75 495.25 47,915.70 7.96 0.13 2.93 10.00	2,20 6.57 427.03 563.01 - 456.56 31,261.89 7.13 0.18 2.34 10.00	3.09 9.17 1,860.18 563.75 495.25 61,210.29 9.17 0.10 2.75 16.00	15.59 46.37 1,256.18 563.01 456.56 31,261.89 7.13 0.18 2.30 10.00	27.76 82.55 1,660.93 563.01 4,225.27 456.56 37,670.38 0.14 2.33 10.00
11 12 13 14 15 16 17 18 19 20 21 22	(i) Items that will not be reclassified to profit or loss in subsequent (ii) Income tax relating to items that will not be reclassified to profit Other Comprehensive Income (Net of Tax) (i-ii) Total Comprehensive Income (9+10) Paid Up Equity Share Capital (Face Value of Re.1 each) Reserves excluding revaluation reserve / Other Equity Securities premium account Outstanding Debt Debt equity ratio (No.of Times) Debt service coverage ratio (No.of Times - Annualised) Interest service coverage ratio (No.of Times) Outstanding redeemable preference shares (Nos. in Lakhs) Outstanding redeemable preference shares (Values) Capital redemption reserve/debenture redemption reserve	7,39 1,86 5,53 651.41 563.75 495.25 61,210.29 9.17 0.11 2.59 16.00 8,011.06	1.07 0.27 0.80 643.77 563.75 495.25 47,915.70 7.96 0.13 2.93 10.00 5,672.83	2,20 6,57 427.03 563.01 - 456.56 31,261.89 7.13 0.18 2.34 10.00 5,364.69	3,09 9,17 1,860.18 563.75 495.25 61,210.29 9,17 0,10 2,75 16,00 8,011.06	15.59 46.37 1,256.18 563.01 - 456.56 31,261.89 7.13 0.18 2.30 10.00 5,364.69	27.76 82.55 1,660.93 563.01 4,225.27 456.56 37,670.38 7.87 0.14 2.33 10.00 5,462.44
11 12 13 14 15 16 17 18 19 20 21 22	(i) Items that will not be reclassified to profit or loss in subsequent (ii) Income tax relating to items that will not be reclassified to profit Other Comprehensive Income (Net of Tax) (i-ii) Total Comprehensive Income (9+10) Paid Up Equity Share Capital (Face Value of Re.1 each) Reserves excluding revaluation reserve / Other Equity Securities premium account Outstanding Debt Debt equity ratio (No. of Times) Debt service coverage ratio (No. of Times - Annualised) Interest service coverage ratio (No. of Times) Outstanding redeemable preference shares (Nos. in Lakhs) Outstanding redeemable preference shares (Values) Capital redemption reserve/debenture redemption reserve Net worth (Note 3)	7,39 1,86 5,53 651,41 563,75 495,25 61,210,29 9,17 0,11 2,59 16,00 8,011,06	1.07 0.27 0.80 643.77 563.75 495.25 47,915.70 7.96 0.13 2.93 10.00 5,672.83	2,20 6.57 427.03 563.01 - 456.56 31,261.89 7.13 0.18 2.34 10.00 5,364.69 - 4,383.54	3.09 9.17 1,860.18 563.75 495.25 61,210.29 9.17 0.10 2.75 16.00 8,011.06 -	15,59 46,37 1,256,18 563,01 - 456,56 31,261,89 7,13 0,18 2,30 10,00 5,364,69 - 4,383,54	27.76 82.55 1,660.93 563.01 4,225.27 456.56 37,670.38 7.87 0.14 2.33 10.00 5,462.44 4,788.28
11 12 13 14 15 16 17 18 19 20 21 22 23 24	(i) Items that will not be reclassified to profit or loss in subsequent (ii) Income tax relating to items that will not be reclassified to profit Other Comprehensive Income (Net of Tax) (i-ii) Total Comprehensive Income (9+10) Paid Up Equity Share Capital (Face Value of Re.1 each) Reserves excluding revaluation reserve / Other Equity Securities premium account Outstanding Debt Debt equity ratio (No. of Times) Debt service coverage ratio (No. of Times - Annualised) Interest service coverage ratio (No. of Times) Outstanding redeemable preference shares (Nos. in Lakhs) Outstanding redeemable preference shares (Values) Capital redemption reserve/debenture redemption reserve Net worth (Note 3) Current ratio	7.39 1.86 5.53 651.41 563.75 495.25 61,210.29 9.17 0.11 2.59 16.00 8,011.06	1.07 0.27 0.80 643.77 563.75 495.25 47,915.70 7.96 0.13 2.93 10.00 5,672.83 - 6,022.34 1.09	2,20 6.57 427.03 563.01 - 456.56 31,261.89 7.13 0.18 2.34 10.00 5,364.69 - 4,383.54 1.13	3.09 9.17 1,860.18 563.75 495.25 61,210.29 9.17 0.10 2.75 16.00 8,011.06 - 6,673.72 1.14	15.59 46.37 1,256.18 563.01 - 456.56 31,261.89 7.13 0.18 2.30 10.00 5,364.69 - 4,383.54 1.13	27.76 82.55 1,660.93 563.01 4,225.27 456.56 37,670.38 7.87 0.14 2.33 10.00 5,462.44 4,788.28 1.10
11 12 13 14 15 16 17 18 19 20 21 22 23 24	(i) Items that will not be reclassified to profit or loss in subsequent (ii) Income tax relating to items that will not be reclassified to profit Other Comprehensive Income (Net of Tax) (i-ii) Total Comprehensive Income (9+10) Paid Up Equity Share Capital (Face Value of Re.1 each) Reserves excluding revaluation reserve / Other Equity Securities premium account Outstanding Debt Debt equity ratio (No. of Times) Debt service coverage ratio (No. of Times - Annualised) Interest service coverage ratio (No. of Times) Outstanding redeemable preference shares (Nos. in Lakhs) Outstanding redeemable preference shares (Values) Capital redemption reserve/debenture redemption reserve Net worth (Note 3) Current ratio Long term debt to working capital	7.39 1.86 5.53 651.41 563.75 495.25 61,210.29 9.17 0.11 2.59 16.00 8,011.06	1.07 0.27 0.80 643.77 563.75 495.25 47,915.70 7.96 0.13 2.93 10.00 5,672.83 - 6,022.34 1.09	2,20 6.57 427.03 563.01 - 456.56 31,261.89 7.13 0.18 2.34 10.00 5,364.69 - 4,383.54 1.13	3.09 9.17 1,860.18 563.75 495.25 61,210.29 9.17 0.10 2.75 16.00 8,011.06 - 6,673.72 1.14	15.59 46.37 1,256.18 563.01 - 456.56 31,261.89 7.13 0.18 2.30 10.00 5,364.69 - 4,383.54 1.13	27.76 82.55 1,660.93 563.01 4,225.27 456.56 37,670.38 7.87 0.14 2.33 10.00 5,462.44 4,788.28 1.10
11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26	(i) Items that will not be reclassified to profit or loss in subsequent (ii) Income tax relating to items that will not be reclassified to profit Other Comprehensive Income (Net of Tax) (i-ii) Total Comprehensive Income (9+10) Paid Up Equity Share Capital (Face Value of Re.1 each) Reserves excluding revaluation reserve / Other Equity Securities premium account Outstanding Debt Debt equity ratio (No.of Times) Debt service coverage ratio (No.of Times - Annualised) Interest service coverage ratio (No.of Times) Outstanding redeemable preference shares (Nos. in Lakhs) Outstanding redeemable preference shares (Values) Capital redemption reserve/debenture redemption reserve Net worth (Note 3) Current ratio Long term debt to working capital Bad debts to account receivable ratio	7.39 1.86 5.53 651.41 563.75 495.25 61,210.29 9.17 0.11 2.59 16.00 8.011.06 - 6,673.72 1.14 0.60	1.07 0.27 0.80 643.77 563.75 495.25 47,915.70 7.96 0.13 2.93 10.00 5,672.83 6,022.34 1.09 0.46	2,20 6,57 427.03 563.01 - 456.56 31,261.89 7.13 0.18 2.34 10.00 5,364.69 - 4,383.54 1.13 0.62	3.09 9.17 1,860.18 563.75 - 495.25 61,210.29 9.17 0.10 2.75 16.00 8,011.06 - 6,673.72 1.14 0.60	15.59 46.37 1,256.18 563.01 - 456.56 31,261.89 7.13 0.18 2.30 10.00 5,364.69 - 4,383.54 1.13 0.62	27.76 82.55 1,660.93 563.01 4,225.27 456.56 37,670.38 7.87 0.14 2.33 10.00 5,462.44 4,788.28 1.10 0.61
11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26	(i) Items that will not be reclassified to profit or loss in subsequent (ii) Income tax relating to items that will not be reclassified to profit Other Comprehensive Income (Net of Tax) (i-ii) Total Comprehensive Income (9+10) Paid Up Equity Share Capital (Face Value of Re.1 each) Reserves excluding revaluation reserve / Other Equity Securities premium account Outstanding Debt Debt equity ratio (No. of Times) Debt service coverage ratio (No. of Times - Annualised) Interest service coverage ratio (No. of Times) Outstanding redeemable preference shares (Nos. in Lakhs) Outstanding redeemable preference shares (Values) Capital redemption reserve/debenture redemption reserve Net worth (Note 3) Current ratio Long term debt to working capital Bad debts to account receivable ratio Current liability ratio	7.39 1.86 5.53 651.41 563.75 - 495.25 61,210.29 9.17 0.11 2.59 16.00 8.011.06 - 6.673.72 1.14 0.60	1.07 0.27 0.80 643.77 563.75 - 495.25 47,915.70 7.96 0.13 2.93 10.00 5,672.83 - 6,022.34 1.09 0.46 -	2,20 6,57 427.03 563.01 - 456.56 31,261.89 7.13 0.18 2.34 10.00 5,364.69 - 4,383.54 1.13 0.62 - 0.88	3.09 9.17 1,860.18 563.75 495.25 61,210.29 9.17 0.10 2.75 16.00 8,011.06 - 6,673.72 1.14 0.60 - 0.89	15.59 46.37 1,256.18 563.01 - 456.56 31,261.89 7.13 0.18 2.30 10.00 5,364.69 - 4,383.54 1.13 0.62 - 0.88	27.76 82.55 1,660.93 563.01 4,225.27 456.56 37,670.38 7.87 0.14 2.33 10.00 5,462.44 4,788.28 1.10 0.61
11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27	(ii) Items that will not be reclassified to profit or loss in subsequent (iii) Income tax relating to items that will not be reclassified to profit Other Comprehensive Income (Net of Tax) (i-ii) Total Comprehensive Income (9+10) Paid Up Equity Share Capital (Face Value of Re.1 each) Reserves excluding revaluation reserve / Other Equity Securities premium account Outstanding Debt Debt equity ratio (No. of Times) Debt service coverage ratio (No. of Times - Annualised) Interest service coverage ratio (No. of Times) Outstanding redeemable preference shares (Nos. in Lakhs) Outstanding redeemable preference shares (Values) Capital redemption reserve/debenture redemption reserve Net worth (Note 3) Current ratio Long term debt to working capital Bad debts to account receivable ratio Current liability ratio Total debts to total assets (%)	7,39 1,86 5,53 651,41 563,75 495,25 61,210,29 9,17 0,11 2,59 16,00 8,011,06 - 6,673,72 1,14 0,60 - 0,89 53,14%	1.07 0.27 0.80 643.77 563.75 495.25 47,915.70 7.96 0.13 2.93 10.00 5,672.83 - 6,022.34 1.09 0.46 - 0.93 41.98%	2,20 6.57 427.03 563.01 - 456.56 31,261.89 7.13 0.18 2.34 10.00 5,364.69 - 4,383.54 1.13 0.62 - 0.88 38.54%	3.09 9.17 1,860.18 563.75 495.25 61,210.29 9.17 0.10 2.75 16.00 8,011.06 - 6,673.72 1.14 0.60 - 0.89 53.14%	15.59 46.37 1,256.18 563.01	27.76 82.55 1,660.93 563.01 4,225.27 456.56 37,670.38 7.87 0.14 2.33 10.00 5,462.44 4,788.28 1.10 0.61 - 0.90 42.64%
11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28	(i) Items that will not be reclassified to profit or loss in subsequent (ii) Income tax relating to items that will not be reclassified to profit Other Comprehensive Income (Net of Tax) (i-ii) Total Comprehensive Income (9+10) Paid Up Equity Share Capital (Face Value of Re.1 each) Reserves excluding revaluation reserve / Other Equity Securities premium account Outstanding Debt Debt equity ratio (No.of Times) Debt service coverage ratio (No.of Times - Annualised) Interest service coverage ratio (No.of Times) Outstanding redeemable preference shares (Nos. in Lakhs) Outstanding redeemable preference shares (Values) Capital redemption reserve/debenture redemption reserve Net worth (Note 3) Current ratio Long term debt to working capital Bad debts to account receivable ratio Current liability ratio Total debts to total assets (%) Debtors turnover ratio *	7,39 1,86 5,53 651,41 563,75 495,25 61,210,29 9,17 0,11 2,59 16,00 8,011,06 - 6,673,72 1,14 0,60 - 0,89 53,14% N.A.	1.07 0.27 0.80 643.77 563.75 495.25 47,915.70 7.96 0.13 2.93 10.00 5,672.83 - 6,022.34 1.09 0.46 - 0.93 41.98% N.A.	2,20 6.57 427.03 563.01 - 456.56 31,261.89 7.13 0.18 2,34 10.00 5,364.69 - 4,383.54 1.13 0.62 - 0.88 38.54% N.A.	3.09 9.17 1,860.18 563.75 495.25 61,210.29 9.17 0.10 2.75 16.00 8,011.06 - 6,673.72 1.14 0.60 - 0.89 53.14% N.A.	15.59 46.37 1,256.18 563.01	27.76 82.55 1,660.93 563.01 4,225.27 456.56 37,670.38 7.87 0.14 2.33 10.00 5,462.44 - 4,788.28 1.10 0.61 - 0.90 42.64% N.A.
11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29	(i) Items that will not be reclassified to profit or loss in subsequent (ii) Income tax relating to items that will not be reclassified to profit Other Comprehensive Income (Net of Tax) (i-ii) Total Comprehensive Income (9+10) Paid Up Equity Share Capital (Face Value of Re.1 each) Reserves excluding revaluation reserve / Other Equity Securities premium account Outstanding Debt Debt equity ratio (No. of Times) Debt service coverage ratio (No. of Times - Annualised) Interest service coverage ratio (No. of Times) Outstanding redeemable preference shares (Nos. in Lakhs) Outstanding redeemable preference shares (Values) Capital redemption reserve/debenture redemption reserve Net worth (Note 3) Current ratio Long term debt to working capital Bad debts to account receivable ratio Current liability ratio Total debts to total assets (%) Debtors turnover ratio * Inventory turnover * Operating margin (%)	7.39 1.86 5.53 651.41 563.75 495.25 61,210.29 9.17 0.11 2.59 16.00 8.011.06 - 6.673.72 1.14 0.60 0.89 53.14% N.A.	1.07 0.27 0.80 643.77 563.75 495.25 47,915.70 7.96 0.13 2.93 10.00 5,672.83 1.09 0.46 - 0.93 41.98% N.A.	2,20 6.57 427.03 563.01 - 456.56 31,261.89 7.13 0.18 2.34 10.00 5,364.69 - 4,383.54 1.13 0.62 - 0.88 38,54% N.A.	3.09 9.17 1,860.18 563.75 495.25 61,210.29 9.17 0.10 2.75 16.00 8,011.06 - 6,673.72 1.14 0.60 - 0.89 53.14% N.A. N.A.	15.59 46.37 1,256.18 563.01 456.56 31,261.89 7.13 0.18 2.30 10.00 5,364.69 - 4,383.54 1.13 0.62 - 0.88 38.54% N.A. N.A.	27.76 82.55 1,660.93 563.01 4,225.27 456.56 37,670.38 7.87 0.14 2.33 10.00 5,462.44 - 4,788.28 1.10 0.61 - 0.90 42.64% N.A. N.A. 11.75%
11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	(i) Items that will not be reclassified to profit or loss in subsequent (ii) Income tax relating to items that will not be reclassified to profit Other Comprehensive Income (Net of Tax) (i-ii) Total Comprehensive Income (9+10) Paid Up Equity Share Capital (Face Value of Re.1 each) Reserves excluding revaluation reserve / Other Equity Securities premium account Outstanding Debt Debt equity ratio (No. of Times) Debt service coverage ratio (No. of Times - Annualised) Interest service coverage ratio (No. of Times) Outstanding redeemable preference shares (Nos. in Lakhs) Outstanding redeemable preference shares (Values) Capital redemption reserve/debenture redemption reserve Net worth (Note 3) Current ratio Long term debt to working capital Bad debts to account receivable ratio Current liability ratio Total debts to total assets (%) Debtors turnover ratio * Inventory turnover * Operating margin (%)	7,39 1,86 5,53 651,41 563,75 495,25 61,210,29 9,17 0,11 2,59 16,00 8,011,06 - 6,673,72 1,14 0,60 - 0,89 53,14% N,A N,A 15,19%	1.07 0.27 0.80 643.77 563.75 495.25 47,915.70 7.96 0.13 2.93 10.00 5,672.83 - 6,022.34 1.09 0.46 - 0.93 41.98% N.A. N.A.	2,20 6.57 427.03 563.01 - 456.56 31,261.89 7.13 0.18 2.34 10.00 5,364.69 - 4,383.54 1.13 0.62 - 0.88 38.54% N.A. N.A.	3.09 9.17 1,860.18 563.75 495.25 61,210.29 9.17 0.10 2.75 16.00 8,011.06 - 6,673.72 1.14 0.60 - 0.89 53.14% N.A. N.A. 15.29%	15.59 46.37 1,256.18 563.01 456.56 31,261.89 7.13 0.18 2.30 10.00 5,364.69 4,383.54 1.13 0.62 0.88 38.54% N.A. N.A. 12.10%	27.76 82.55 1,660.93 563.01 4,225.27 456.56 37,670.38 7.87 0.14 2.33 10.00 5,462.44 - 4,788.28 1.10 0.61 - 0.90 42.64% N.A. N.A. 11.75%
11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	(i) Items that will not be reclassified to profit or loss in subsequent (ii) Income tax relating to items that will not be reclassified to profit Other Comprehensive Income (Net of Tax) (i-ii) Total Comprehensive Income (9+10) Paid Up Equity Share Capital (Face Value of Re.1 each) Reserves excluding revaluation reserve / Other Equity Securities premium account Outstanding Debt Debt equity ratio (No.of Times) Debt service coverage ratio (No.of Times - Annualised) Interest service coverage ratio (No.of Times) Outstanding redeemable preference shares (Nos. in Lakhs) Outstanding redeemable preference shares (Values) Capital redemption reserve/debenture redemption reserve Net worth (Note 3) Current ratio Long term debt to working capital Bad debts to account receivable ratio Current liability ratio Total debts to total assets (%) Debtors turnover ratio * Inventory turnover * Operating margin (%) Net profit margin (%)	7,39 1,86 5,53 651,41 563,75 495,25 61,210,29 9,17 0,11 2,59 16,00 8,011,06 - 6,673,72 1,14 0,60 - 0,89 53,14% N,A N,A 15,19%	1.07 0.27 0.80 643.77 563.75 495.25 47,915.70 7.96 0.13 2.93 10.00 5,672.83 - 6,022.34 1.09 0.46 - 0.93 41.98% N.A. N.A.	2,20 6.57 427.03 563.01 - 456.56 31,261.89 7.13 0.18 2.34 10.00 5,364.69 - 4,383.54 1.13 0.62 - 0.88 38.54% N.A. N.A.	3.09 9.17 1,860.18 563.75 495.25 61,210.29 9.17 0.10 2.75 16.00 8,011.06 - 6,673.72 1.14 0.60 - 0.89 53.14% N.A. N.A. 15.29%	15.59 46.37 1,256.18 563.01 456.56 31,261.89 7.13 0.18 2.30 10.00 5,364.69 4,383.54 1.13 0.62 0.88 38.54% N.A. N.A. 12.10%	27.76 82.55 1,660.93 563.01 4,225.27 456.56 37,670.38 7.87 0.14 2.33 10.00 5,462.44 - 4,788.28 1.10 0.61 - 0.90 42.64% N.A. N.A. 11.75%
11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	(i) Items that will not be reclassified to profit or loss in subsequent (ii) Income tax relating to items that will not be reclassified to profit Other Comprehensive Income (Net of Tax) (i-ii) Total Comprehensive Income (9+10) Paid Up Equity Share Capital (Face Value of Re.1 each) Reserves excluding revaluation reserve / Other Equity Securities premium account Outstanding Debt Debt equity ratio (No. of Times) Debt service coverage ratio (No. of Times - Annualised) Interest service coverage ratio (No. of Times) Outstanding redeemable preference shares (Nos. in Lakhs) Outstanding redeemable preference shares (Values) Capital redemption reserve/debenture redemption reserve Net worth (Note 3) Current ratio Long term debt to working capital Bad debts to account receivable ratio Current liability ratio Total debts to total assets (%) Debtors turnover ratio * Inventory turnover * Operating margin (%) Net profit margin (%) Earnings per Equity Share of Re. 1 each	7.39 1.86 5.53 651.41 563.75 495.25 61,210.29 9.17 0.11 2.59 16.00 8.011.06 - 6.673.72 1.14 0.60 - 0.89 53.14% N.A. N.A.	1.07 0.27 0.80 643.77 563.75 495.25 47,915.70 7.96 0.13 2.93 10.00 5,672.83 - 6,022.34 1.09 0.46 - 0.93 41.98% N.A. N.A. 15.80% 11.17%	2,20 6.57 427.03 563.01 - 456.56 31,261.89 7.13 0.18 2.34 10.00 5,364.69 - 4,383.54 1.13 0.62 - 0.88 38.54% N.A. N.A. 12,26% 8.62%	3.09 9.17 1,860.18 563.75 495.25 61,210.29 9.17 0.10 2.75 16.00 8,011.06 - 6,673.72 1.14 0.60 - 0.89 53.14% N.A. N.A. 15.29% 10.83%	15.59 46.37 1,256.18 563.01 456.56 31,261.89 7.13 0.18 2.30 10.00 5,364.69 4,383.54 1.13 0.62 0.88 38.54% N.A. N.A. 12.10% 8.54%	27.76 82.55 1,660.93 563.01 4,225.27 456.56 37,670.38 7.87 0.14 2.33 10.00 5,462.44 - 4,788.28 1.10 0.61 - 0.90 42.64% N.A. N.A. 11.75% 8.28%

SEGMENTWISE REVENUE, RESULTS, ASSETS AND LIABILITIES FOR THE QUARTER AND NINE MONTHS ENDED DECEMBER 31, 2021

		Quarter Ended			Nine Months Ended		Year Ended
1	Segment Revenue	December 31, 2021	September 30, 2021	December 31, 2020	December 31, 2021	December 31, 2020	March 31, 2021
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
	Broking	5,366.87	4,948.20	4,036.89	14,977.33	11,794.31	16,164.21
	Income/Gain from Securities	512.78	653.61	688.88	1,677.45	1,893.62	2,272.18
	Others	147.21	153.16	153.69	439.86	471.91	624.41
	Total Segment Revenue from Operations (Net)	6,026.86	5,754.97	4,879.46	17,094.64	14,159.84	19,060.80
							Year Ended
	Segment Results		Quarter Ended			Nine Months Ended	
2		December 31, 2021	September 30, 2021	December 31, 2020	December 31, 2021	December 31, 2020	March 31, 2021
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
	Broking	838.96	671.89	389.05	2,175.36	1,084.26	1,589.03
	Income/Gain from Securities	202.53	346.62	319.51	766.80	933.87	1,045.32
	Others	(23.33)	(41.42)	(17.01)	(108.95)	(60.92)	(82.86)
	Total Segment Result	1,018.16	977.09	691.55	2,833.22	1,957.21	2,551.49
	Less: Finance Costs	151.43	115.88	151.44	379.45	435.29	589.59
	Add: Other Income	48.57	47.82	58.14	160.59	191.59	278.06
	Profit Before Tax	915,30	909,03	598,25	2,614,35	1,713.51	2,239.96

		Quarter Ended			Nine Months Ended		Year Ended
3	Segment Assets	December 31, 2021	September 30, 2021	December 31, 2020	December 31, 2021	December 31, 2020	March 31, 2021
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
	Broking	84,127.58	84,138.38	57,011.60	84,127.58	57,011.60	61,943.90
	Income/Gain from Securities	30,959.93	29,943.18	23,039.25	30,959.93	23,039.25	26,336.58
	Others	95.39	64.22	62.17	95.39	62.17	61.98
	Total Segment Assets	115,182.90	114,145.78	80,113.02	115,182.90	80,113.02	88,342.46
	Add: Unallocated Corporate Assets	-	-	1,000,08	-	1,000.08	-
	Total Assets	115,182.90	114,145.78	81,113.10	115,182.90	81,113.10	88,342.46
1							
			Quarter Ended		Nine Mon	ths Ended	Year Ended
4	Segment Liabilities	December 31, 2021	Quarter Ended September 30, 2021	December 31, 2020	Nine Mon December 31, 2021	ths Ended December 31, 2020	Year Ended March 31, 2021
4	Segment Liabilities		September 30,		December 31,	December 31,	March 31,
4	Segment Liabilities Broking	2021	September 30, 2021	2020	December 31, 2021	December 31, 2020	March 31, 2021
4		2021 (Unaudited)	September 30, 2021 (Unaudited)	2020 (Unaudited)	December 31, 2021 (Unaudited)	December 31, 2020 (Unaudited)	March 31, 2021 (Audited)
4	Broking	2021 (Unaudited) 69,946.59	September 30, 2021 (Unaudited) 75,395.38	2020 (Unaudited) 50,528.10	December 31, 2021 (Unaudited) 69,946.59	December 31, 2020 (Unaudited) 50,528.10	March 31, 2021 (Audited) 51,972.97
4	Broking Income/Gain from Securities	2021 (Unaudited) 69,946.59 30,500.92	September 30, 2021 (Unaudited) 75,395,38 26,958.15	2020 (Unaudited) 50,528.10 20,680.93	December 31, 2021 (Unaudited) 69,946.59 30,500.92	December 31, 2020 (Unaudited) 50,528.10 20,680.93	March 31, 2021 (Audited) 51,972.97 25,937.24
4	Broking Income/Gain from Securities Others	2021 (Unaudited) 69,946.59 30,500.92 50.61	September 30, 2021 (Unaudited) 75,395,38 26,958,15 97.08	2020 (Unaudited) 50,528.10 20,680.93 155.85	December 31, 2021 (Unaudited) 69,946.59 30,500.92 50.61	December 31, 2020 (Unaudited) 50,528,10 20,680,93 155,85	March 31, 2021 (Audited) 51,972.97 25,937.24 181.53

Notes

- 1. The above results have been reviewed by the Audit Committee of the Board and approved by the Board of Directors at its meeting held on January 13, 2022. The unaudited financial results of the company for the quarter and nine months ended December 31, 2021 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. The company has issued 16,00,000 4% Non-Cumulative Non-Convertible Redeemable Preference Shares of Rs. 100 each for cash, at an issue price of Rs. 500 per share including premium of Rs. 400 per share aggregating to Rs. 80 crore on a private placement basis to Aditya Birla Capital Ltd, promoter and holding company, on 24th December 2021.
- 5. The Company has redeemed 10,00,000 8% Non-Cumulative Non-Convertible Redeemable Preference Shares of the Company entirely held by Aditya Birla Capital Ltd in full on December 30, 2021 aggregating to Rs.57.80 crore.

6. 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/Total Equity
(ii) Debt Service Coverage Ratio	Profit After Tax + Interest + Depreciation - Extraordinary income and expense/ Debt payable within one year + Interest
(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/ 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/ Total Assets
(ix) Operating Margin Ratio	Profit Before Tax/ Revenue from Operations
(x) Net Profit Margin Ratio	Profit After Tax/ Revenue from Operations



- ${\tt b.} \quad \hbox{$\star$ Given the nature of the company's business this ratio is not considered to be applicable.}$
- 7. The previous period figures have been regrouped/rearranged wherever necessary.

By Order of the Board

For Aditya Birla Money Limited

TUSHAR
HARENDRA
SHAH

TUSHAR HARENDRA
SHAH
Date: 2022.01.13
13:23:07 +05'30'

Tushar Shah Director DIN: 00239762 Place : Mumbai Date : January 13, 2022

Deloitte Haskins & Sells LLP

Chartered Accountants
One International Center,
Tower 3,"32" Floor,
Senapati Bapat Marg,
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INDEPENDENT AUDITOR'S REVIEW REPORT ON REVIEW OF INTERIM STANDALONE FINANCIAL RESULTS

TO THE BOARD OF DIRECTORS OF ADITYA BIRLA MONEY LIMITED

- We have reviewed the accompanying Statement of Standalone Unaudited Financial Results of ADITYA BIRLA MONEY LIMITED (the "Company"), for the quarter and nine months ended December 31, 2021 (the "Statement"), being submitted by the Company pursuant to the requirements of Regulation 33 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 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

Mukeshkumar Parasmal Digitally signed by Jain Mukeshkumar Parasmal Date: 2022.01.13 14:35:21 +05'30'

Mukesh Jain Partner Membership No. 108262 UDIN: 22108262AAAABC7733

Place: Mumbai

Date: January 13, 2022

Regd. Office: One International Center, Tower 3, 32nd Floor, Senapati Bapat Marg, Elphinstone Road (West), Mumbai – 400 013, Maharashtra, India. (LLP Identification No. AAB-8737)