

Ref: SECTL/2026 – 175

January 14, 2026

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 – BIRLAMONEY

Sub: Outcome of the Board Meeting held on January 14, 2026
(Commenced at: 16:50 P.M. and concluded at: 18:50 P.M.)

Dear Sir / Madam,

This is to inform you that the Board of Directors of the Company at their Meeting held today i.e. January 14, 2026, has inter-alia considered and approved the Un-Audited Financial Results of the Company for the Quarter and Nine Months ended December 31, 2025, as recommended by the Audit Committee.

Pursuant to the provisions of Regulation 30, 33 & 52 of the SEBI (Listing Obligations and Disclosure Requirement) Regulation, 2015, we enclose herewith the following:

1. Un-Audited Financial Results for the Quarter and Nine Months ended December 31, 2025; and
2. Limited Review Report issued by the Statutory Auditor of the Company for the Quarter and Nine Months ended December 31, 2025.

You are requested to kindly take the above information on records.

Thanking you,
For **Aditya Birla Money Limited**

Manisha Lakhotia
Company Secretary and Compliance Officer
Membership No. A46126
Encl: a/a

STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED DECEMBER 31, 2025

(Rupees in Lakhs) Except per Share

	Particulars	Quarter Ended			Nine Months Ended		Year Ended
		December 31, 2025 (Unaudited)	September 30, 2025 (Unaudited)	December 31, 2024 (Unaudited)	December 31, 2025 (Unaudited)	December 31, 2024 (Unaudited)	March 31, 2025 (Audited)
1	Revenue from Operations						
	Interest Income	6,817.38	6,022.52	5,696.02	18,377.49	16,075.99	21,893.73
	Fees and Commission Income	4,246.53	3,952.33	4,438.15	12,619.97	16,306.13	19,894.26
	Net Gain on Fair Value Changes	894.15	675.77	585.98	2,881.98	3,010.06	3,526.51
	Total Revenue from Operations	11,958.06	10,650.62	10,720.15	33,879.44	35,392.18	45,314.50
2	Other Income	13.52	60.60	842.61	90.76	876.88	943.52
3	Total Income (1+2)	11,971.58	10,711.22	11,562.76	33,970.20	36,269.06	46,258.02
4	Expenses						
	(a) Finance costs	3,535.59	2,999.63	3,206.96	9,694.44	9,101.45	12,596.31
	(b) Fees and Commission Expenses	1,864.43	1,609.80	1,759.21	5,209.95	6,596.61	7,984.82
	(c) Impairment on financial instruments	34.96	12.21	(32.05)	49.60	5.66	48.68
	(d) Employee Benefits expense	2,411.83	2,999.97	2,148.58	8,201.05	7,064.03	9,330.60
	(e) Depreciation and Amortisation Expense	307.36	295.12	245.82	878.83	723.60	978.42
	(f) Other Expenses	1,682.78	1,373.51	1,187.53	4,324.29	3,877.54	5,154.39
	Total Expenses	9,836.95	9,290.24	8,516.05	28,358.16	27,368.89	36,093.22
5	Profit before exceptional items and tax (3- 4)	2,134.63	1,420.98	3,046.71	5,612.04	8,900.17	10,164.80
6	Exceptional Items						
	Statutory impact of new Labour Codes (Refer note 5)	(312.65)	-	-	(312.65)	-	-
7	Profit before tax (5+6)	1,821.98	1,420.98	3,046.71	5,299.39	8,900.17	10,164.80
8	Tax Expense						
	Current Tax	464.59	371.65	747.98	1,377.22	2,338.96	2,565.97
	Deferred Tax	(20.54)	34.78	(26.82)	(7.94)	(69.34)	35.69
	Short Provision for earlier years	(44.24)	-	144.06	(44.24)	144.06	144.06
	Total Tax Expense	399.81	406.43	865.22	1,325.04	2,413.68	2,745.72
9	Profit after tax for the period (7-8)	1,422.17	1,014.55	2,181.49	3,974.35	6,486.49	7,419.08
10	Other Comprehensive Income (OCI)						
	(i) Items that will not be reclassified to profit or loss in subsequent periods	(98.08)	585.91	(23.68)	563.03	(20.53)	(102.31)
	(ii) Income tax relating to items that will not be reclassified to profit and loss	(18.67)	41.71	(5.96)	41.97	(5.17)	(25.75)
	Other Comprehensive Income (Net of Tax) (I-II)	(79.41)	544.20	(17.72)	521.06	(15.36)	(76.56)
11	Total Comprehensive Income (9+10)	1,342.76	1,558.75	2,163.77	4,495.41	6,471.13	7,342.52
12	Paid Up Equity Share Capital	565.09	565.09	565.09	565.09	565.09	565.09
	(Face Value of Re.1 each)						
13	Reserves excluding revaluation reserve /Other Equity	27,543.64	26,200.88	22,176.84	27,543.64	22,176.84	23,048.24
14	Securities premium account	565.75	565.75	565.75	565.75	565.75	565.75
15	Outstanding Debt	2,08,430.64	1,73,511.42	1,75,259.65	2,08,430.64	1,75,259.65	1,67,849.82
16	Debt equity ratio (No.of Times)	7.42	6.48	7.71	7.42	7.71	7.11
17	Debt service coverage ratio[§]	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
18	Interest service coverage ratio (No.of Times)	1.61	1.58	2.04	1.65	2.07	1.90
19	Outstanding redeemable preference shares (Nos. in Lakhs)	16.00	16.00	16.00	16.00	16.00	16.00
20	Outstanding redeemable preference shares (Values)	10,243.11	10,084.97	9,627.69	10,243.11	9,627.69	9,778.44
21	Capital redemption reserve/debenture redemption reserve*	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
22	Net worth	28,108.73	26,765.97	22,741.94	28,108.73	22,741.94	23,613.33
23	Current ratio	1.05	1.12	0.96	1.05	0.96	1.06
24	Long term debt to working capital	-	-	-	-	-	-
25	Bad debts to account receivable ratio	-	-	-	-	-	-
26	Current liability ratio	0.98	0.93	0.98	0.98	0.98	0.97
27	Total debts to total assets (%)	68.04%	67.29%	70.44%	68.04%	70.44%	67.93%
28	Debtors turnover ratio *	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
29	Inventory turnover *	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
30	Operating margin (%)	15.24%	13.34%	28.73%	15.64%	25.46%	22.43%
31	Net profit margin (%)	11.89%	9.53%	20.57%	11.73%	18.56%	16.37%
32	Earnings per Equity Share of Re. 1 each						
	Basic- Rs.	2.52	1.80	3.86	7.03	11.48	13.13
	Diluted -Rs.	2.52	1.80	3.86	7.03	11.48	13.13
		(Not annualised)	(Not annualised)	(Not annualised)	(Not annualised)	(Not annualised)	(Annualised)

SEGMENTWISE REVENUE, RESULTS, ASSETS AND LIABILITIES FOR THE QUARTER AND NINE MONTHS ENDED DECEMBER 31, 2025

1	Segment Revenue	Quarter Ended			Nine Months Ended		Year Ended
		December 31, 2025	September 30, 2025	December 31, 2024	December 31, 2025	December 31, 2024	March 31, 2025
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
	Broking	9,212.92	8,306.75	8,856.25	25,651.70	29,217.33	37,001.72
	Wholesale debt market	2,671.13	2,268.99	1,764.06	8,004.60	5,930.25	7,997.62
	Others	74.01	74.88	99.84	223.14	244.60	315.16
	Total Segment Revenue from Operations (Net)	11,958.06	10,650.62	10,720.15	33,879.44	35,392.18	45,314.50
2	Segment Results	Quarter Ended			Nine Months Ended		Year Ended
		December 31, 2025	September 30, 2025	December 31, 2024	December 31, 2025	December 31, 2024	March 31, 2025
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
	Broking	608.08	425.99	1,686.50	1,604.87	5,725.71	6,448.16
	Wholesale debt market	1,207.39	944.76	530.34	3,622.93	2,372.52	2,867.68
	Others	(7.01)	(10.37)	(12.75)	(19.17)	(74.94)	(94.56)
	Total Segment Result	1,808.46	1,360.38	2,204.09	5,208.63	8,023.29	9,221.28
	Add: Other Income	13.52	60.60	842.61	90.76	876.88	943.52
	Profit Before Tax	1,821.98	1,420.98	3,046.70	5,299.39	8,900.17	10,164.80
3	Segment Assets	Quarter Ended			Nine Months Ended		Year Ended
		December 31, 2025	September 30, 2025	December 31, 2024	December 31, 2025	December 31, 2024	March 31, 2025
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
	Broking	2,22,157.44	1,95,401.50	1,78,519.21	2,22,157.44	1,78,519.21	1,71,937.25
	Wholesale debt market	81,501.43	59,756.48	67,989.13	81,501.43	67,989.13	72,742.56
	Others	31.43	29.58	150.43	31.43	150.43	26.60
	Total Segment Assets	3,03,690.30	2,55,187.56	2,46,658.77	3,03,690.30	2,46,658.77	2,44,706.41
	Add: Unallocated Corporate Assets	2,648.63	2,660.56	2,136.52	2,648.63	2,136.52	2,394.06
	Total Assets	3,06,338.93	2,57,848.12	2,48,795.29	3,06,338.93	2,48,795.29	2,47,100.47
4	Segment Liabilities	Quarter Ended			Nine Months Ended		Year Ended
		December 31, 2025	September 30, 2025	December 31, 2024	December 31, 2025	December 31, 2024	March 31, 2025
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
	Broking	1,97,192.55	1,71,697.42	1,58,138.44	1,97,192.55	1,58,138.44	1,50,588.20
	Wholesale debt market	80,892.68	59,363.95	67,728.77	80,892.68	67,728.77	72,871.74
	Others	58.07	20.78	58.07	58.07	58.07	27.20
	Total Segment Liabilities	2,78,143.30	2,31,082.15	2,25,925.28	2,78,143.30	2,25,925.28	2,23,487.14
	Add: Unallocated Corporate Liabilities	86.90	-	128.08	86.90	128.08	-
	Total Liabilities	2,78,230.20	2,31,082.15	2,26,053.36	2,78,230.20	2,26,053.36	2,23,487.14

1. The above results have been reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on January 14, 2026. The unaudited financial results of the Company for the quarter and nine months ended December 31, 2025 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. Net Gain on Fair Value Changes includes realised and unrealised gain/(loss) on debt securities and investments in mutual funds.

5. The Government of India has implemented four new Labour Codes ("Codes"), including the Code on Wages, 2019, with effect from November 21, 2025. The Ministry of Labour & Employment published draft Central Rules and FAQs to enable assessment of the financial impact due to changes in regulations. The Company has assessed and disclosed the incremental impact of these changes on the basis of the best information available, consistent with the guidance provided by the Institute of Chartered Accountants of India. Considering the materiality and regulatory-driven, non-recurring nature of this impact, the Company has presented such incremental impact as Statutory impact of new Labour Codes under Exceptional Items. The incremental impact consisting of gratuity of 2.78 crore and compensated absences of 0.34 crore primarily arises due to change in wage definition.

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 (excluding Lease Liabilities)/Total Equity
(ii) Interest Service Coverage Ratio	Profit Before Tax + Interest + Depreciation - Extraordinary income and expense/ Interest & Finance Charges
(iii) Current Ratio	Current Assets/ Current Liability
(iv) Long Term Debt to Working Capital	Long Term Debt (excluding Lease Liabilities)/ Working Capital
(v) Bad Debts to Account Receivable Ratio	Bad Debts/ Average Trade Receivables
(vi) Current Liability Ratio	Current Liability/ Total Liability
(vii) Total Debts to Total Assets	Total Debt(excluding Lease Liabilities)/ Total Assets
(viii) Operating Margin Ratio	Profit Before Tax/ Revenue from Operations
(ix) Net Profit Margin Ratio	Profit After Tax/ Revenue from Operations

b. * Given the nature of the company's business this ratio is not considered to be applicable.

c. \$ Debt Service Coverage Ratio (DSCR) is not applicable as the Company does not have any long-term debt obligations.

7. The previous period figures have been regrouped/rearranged wherever necessary.

By Order of the Board

For Aditya Birla Money Limited

Tushar Shah

Director

DIN: 00239762

Place : Mumbai

Date : January 14, 2026

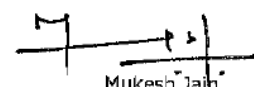
INDEPENDENT AUDITOR'S REPORT ON REVIEW OF INTERIM FINANCIAL RESULTS

TO THE BOARD OF DIRECTORS OF ADITYA BIRLA MONEY LIMITED

1. We have reviewed the accompanying Statement of Unaudited Financial Results of **ADITYA BIRLA MONEY LIMITED** (the "Company"), for the quarter and nine months ended December 31, 2025 (the "Statement"), being submitted by the Company pursuant to the requirements of Regulation 33 and Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "LODR Regulations").
2. This Statement, which is the responsibility of the Company's Board of Directors and has been approved by them for the issuance. The Statement 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 and in compliance with Regulation 33 and Regulation 52(4) of the LODR Regulations. Our responsibility is to express a conclusion on the Statement based on our review.
3. We conducted our review of the Statement for the quarter and nine months ended December 31, 2025 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. With respect to the Statement for the quarter and nine months ended December 31, 2025, 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 for the quarter and nine months ended December 31, 2025, 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 and Regulation 52(4) 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



Mukesh Jain
Partner

Membership No. 108262
UDIN: 26108262GXAIAE8289

Place: Mumbai
Date: January 14, 2026

CERTIFIED TRUE COPY OF THE RESOLUTIONS PASSED BY THE BOARD OF DIRECTORS OF ADITYA BIRLA MONEY LIMITED AT THEIR MEETING HELD ON WEDNESDAY, JANUARY 14, 2026 AT 16:50 P.M. AT THE BOARD ROOM, 16TH FLOOR, ONE WORLD CENTRE, TOWER 1, JUPITER MILLS COMPOUND, 841, SENAPATI BAPAT MARG, PRABHADEVI, MUMBAI- 400 013, WITH FACILITY TO ATTEND VIA AUDIO VISUAL MEANS/ VIDEO CONFERENCING.

Approval of Un-Audited Financial Statements and Financial Results for the Quarter and Nine Months ended December 31, 2025, along with the Limited Review Report

"RESOLVED THAT as recommended by the Audit Committee, the Un-Audited Financial Statements comprising the Balance Sheet as of December 31, 2025 and the Statement of Profit & Loss for the Quarter ended on that date together with Schedules annexed thereto, notes forming part thereof, and the Limited Review report thereon, prepared as per IND AS based on book value and on fair valuation, be and are hereby approved by the Board of Directors.

RESOLVED FURTHER THAT as recommended by the Audit Committee and pursuant to Regulation 33 of the SEBI (Listing Obligation and Disclosure Requirement) Regulations, 2015, the Un-Audited Financial Results for the Quarter and Nine months ended December 31, 2025 along with Previous Quarter and Corresponding Quarter of the Previous Year ended December 31, 2024 as well as previous year ended March 31, 2025 along with Limited Review Report in the formats as prescribed under the SEBI circular dated 5th July, 2016 and Schedule III to the Companies Act, 2013 (including amendments thereof, if any) along with relevant notes for submission to the stock exchanges be and are hereby approved by the Board of Directors.

RESOLVED FURTHER THAT pursuant to Regulation 47(1) of the SEBI (Listing Obligation and Disclosure Requirement) Regulations, 2015, the Un-Audited Financial Results for the Quarter and Nine months ended December 31, 2025, in the format specified in the regulations (including amendments thereof, if any) for publication in newspapers be and are hereby approved as recommended by the Audit Committee.

RESOLVED FURTHER THAT the Un-Audited Financial Results as per Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 be signed by Mr. Tushar Shah, Director of the Company and the same shall be published in newspapers as required under SEBI (Listing Obligation and Disclosure Requirement) Regulations, 2015.

RESOLVED FURTHER THAT any Key Managerial Personnel or any Director of the Company be and are hereby severally authorized to file the same with the Stock Exchanges with whom the Company has been listed and arrange to publish the same in the newspapers and to comply with other requirements of the Listing Regulations as may be required in this connection."

CERTIFIED TRUE COPY

For ADITYA BIRLA MONEY LIMITED

Manisha Lakhotia
Company Secretary
Membership No. A46126

Date: January 14, 2026
Place: Mumbai

Aditya Birla Money Limited

Sai Sagar, 2nd & 3rd Floor, Plot No. M-7,
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Veraval, Gujarat – 362 266