

Stocks and Securities

Aditya Birla Money Ltd.



PROTECTING INVESTING FINANCING ADVISING

Ref: SECTL/2022 – 48

April 22, 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 Audited Financial Results for the quarter and financial year ended March 31, 2022 along with Auditor 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, April 22, 2022, has approved the **Audited Financial Results** of the Company for the quarter and financial year ended March 31, 2022 along with the Audit Report by the Auditors thereon and a copy of the same is enclosed for your record.

Kindly take the same on record.

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

Pradeep Sharma
Chief Financial Officer

Encl: a/a

Aditya Birla Money Ltd.

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**INDEPENDENT AUDITOR'S REPORT ON AUDIT OF ANNUAL FINANCIAL RESULTS AND
REVIEW OF QUARTERLY FINANCIAL RESULTS**

**TO THE BOARD OF DIRECTORS OF
ADITYA BIRLA MONEY LIMITED**

Opinion and Conclusion

We have (a) audited the Financial Results for the year ended March 31, 2022 and (b) reviewed the Financial Results for the quarter ended March 31, 2022 (refer 'Other Matters' section below), which were subject to limited review by us, both included in the accompanying "Statement of Financial Results for the Quarter and Year Ended March 31, 2022" of **ADITYA BIRLA MONEY LIMITED** (the "Company") (the "Statement"), being submitted by the Company pursuant to the requirements of Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations").

(a) Opinion on Annual Financial Results

In our opinion and to the best of our information and according to the explanations given to us, the Financial Results for the year ended March 31, 2022:

- i. is presented in accordance with the requirements of Regulation 33, Regulation 52 and Regulation 54 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended; and
- ii. gives a true and fair view in conformity with the recognition and measurement principles laid down in the Indian Accounting Standards and other accounting principles generally accepted in India of the net profit and total comprehensive income and other financial information of the Company for the year then ended.

(b) Conclusion on Unaudited Financial Results for the quarter ended March 31, 2022

With respect to the Financial Results for the quarter ended March 31, 2022, based on our review conducted as stated in paragraph (b) of Auditor's Responsibilities section below, nothing has come to our attention that causes us to believe that the Financial Results for the quarter ended March 31, 2022, prepared in accordance with the recognition and measurement principles laid down in the Indian Accounting Standards and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 33, Regulation 52 and Regulation 54 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.

Basis for Opinion on the Audited Financial Results for the year ended March 31, 2022

We conducted our audit in accordance with the Standards on Auditing ("SAs") specified under Section 143(10) of the Companies Act, 2013 (the "Act"). Our responsibilities under those Standards are further described in paragraph (a) of Auditor's Responsibilities section below. We are independent of the Company in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India (the "ICAI") together with the ethical requirements that are relevant to our audit of the Financial Results for the year ended March 31, 2022 under the provisions of the Act and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the ICAI's Code of Ethics. We believe that the audit evidence obtained by us is sufficient and appropriate to provide a basis for our audit opinion.

Management's Responsibilities for the Statement

This Statement which includes the Financial Results is the responsibility of the Company's Board of Directors and has been approved by them for the issuance. The Financial Results for the year ended March 31, 2022 has been compiled from the related audited financial statements. This responsibility includes the preparation and presentation of the Financial Results for the quarter and year ended March 31, 2022 that give a true and fair view of the net profit and other comprehensive income and other financial information in accordance with the recognition and measurement principles laid down in the Indian Accounting Standards prescribed under Section 133 of the Act read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulation 33, Regulation 52 and Regulation 54 of the Listing Regulations. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and the design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Financial Results that give a true and fair view and is free from material misstatement, whether due to fraud or error.

In preparing the Financial Results, the Board of Directors are responsible for assessing the Company's ability, to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

The Board of Directors are also responsible for overseeing the financial reporting process of the Company.

Auditor's Responsibilities

(a) Audit of the Financial Results for the year ended March 31, 2022

Our objectives are to obtain reasonable assurance about whether the Financial Results for the year ended March 31, 2022 as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of this Financial Results.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Annual Financial Results, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates made by the Board of Directors.
- Evaluate the appropriateness and reasonableness of disclosures made by the Board of Directors in terms of the requirements specified under Regulation 33, Regulation 52 and Regulation 54 of the Listing Regulations.
- Conclude on the appropriateness of the Board of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the ability of the Company to continue as a going concern. If we conclude that a material uncertainty exists,

we are required to draw attention in our auditor's report to the related disclosures in the Statement or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the Annual Financial Results, including the disclosures, and whether the Annual Financial Results represent the underlying transactions and events in a manner that achieves fair presentation.
- Obtain sufficient appropriate audit evidence regarding the Annual Financial Results of the Company to express an opinion on the Annual Financial Results.

Materiality is the magnitude of misstatements in the Annual Financial Results that, individually or in aggregate, makes it probable that the economic decisions of a reasonably knowledgeable user of the Annual Financial Results may be influenced. We consider quantitative materiality and qualitative factors in (i) planning the scope of our audit work and in evaluating the results of our work; and (ii) to evaluate the effect of any identified misstatements in the Annual Financial Results.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

(b) Review of the Financial Results for the quarter ended March 31, 2022

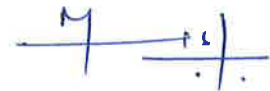
We conducted our review of the Financial Results for the quarter ended March 31, 2022 in accordance with the Standard on Review Engagements ("SRE") 2410 'Review of Interim Financial Information Performed by the Independent Auditor of the Entity', issued by the ICAI. A review of interim financial information 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 SAs specified under section 143(10) of the Act 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.

Other Matter

The Statement includes the results for the Quarter ended March 31, 2022 being the balancing figure between audited figures in respect of the full financial year and the published year to date figures up to the third quarter of the current financial year which were subject to limited review by us.

Our report on the Statement is not modified in respect of this matter.

For Deloitte Haskins & Sells LLP
Chartered Accountants
(Firm's Registration No. 117366W/W-100018)



Mukesh Jain
Partner

Membership No. 108262
UDIN: 22108262AHOYUS3811

Place: Mumbai
Date: April 22, 2022

STATEMENT OF AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2022

(Rupees In Lakhs) Except per Share

Particulars	Quarter Ended			Year Ended	
	March 31, 2022	December 31, 2021	March 31, 2021	March 31, 2022	March 31, 2021
	(Audited) (Refer Note 8)	(Unaudited)	(Audited) (Refer Note 8)	(Audited)	(Audited)
1 Revenue from Operations					
Interest Income	2,036.57	1,927.20	1,313.81	6,995.62	4,338.20
Fees and Commission Income	3,784.77	3,992.72	3,528.13	15,378.00	13,634.70
Net Gain on Fair Value Changes	215.41	106.94	59.01	757.77	1,087.90
Total Revenue from Operations	6,036.75	6,026.86	4,900.95	23,131.39	19,060.80
2 Other Income	100.60	48.57	86.48	261.19	278.06
3 Total Income (1+2)	6,137.35	6,075.43	4,987.43	23,392.58	19,338.86
4 Expenses:					
(a) Finance costs	823.13	682.13	499.30	2,613.61	2,206.44
(b) Fees and Commission Expenses	1,550.71	1,629.18	1,446.29	6,260.85	5,054.59
(c) Impairment on financial instruments	13.84	8.33	35.60	28.87	92.71
(d) Employee benefits expense	1,576.96	1,593.33	1,498.75	6,530.35	5,999.16
(e) Depreciation and Amortisation Expense	160.27	165.52	194.78	677.31	702.24
(f) Other Expenses	966.57	980.64	796.26	3,713.36	3,043.76
Total Expenses	5,183.48	5,160.13	4,460.98	19,824.35	17,098.90
5 Profit before exceptional items and tax (3-4)	953.87	915.30	526.45	3,568.23	2,239.96
6 Exceptional items	-	-	-	-	-
7 Profit before tax (5+6)	953.87	915.30	526.45	3,568.23	2,239.96
8 Tax Expense					
Current Tax	144.57	314.44	211.84	1,020.32	763.72
Deferred Tax	47.03	(45.02)	(53.96)	(65.37)	(102.14)
Total Tax Expense	191.60	269.42	157.88	954.95	661.58
9 Profit after tax for the period (7-8)	762.27	645.88	368.57	2,613.28	1,578.38
10 Other Comprehensive Income (OCI)					
(i) Items that will not be reclassified to profit or loss in subsequent periods	9.81	7.39	48.35	22.06	110.31
(ii) Income tax relating to items that will not be reclassified to profit and loss	2.47	1.85	12.17	5.55	27.76
Other Comprehensive Income (Net of Tax) (H)	7.34	5.53	36.18	16.51	82.55
11 Total Comprehensive Income (9+10)	769.61	651.41	404.75	2,629.79	1,660.93
12 Paid Up Equity Share Capital (Face Value of Re.1 each)	563.75	563.75	563.01	563.75	563.01
13 Reserves excluding Revaluation Reserve /Other Equity	6,879.55	6,109.97	4,225.27	6,879.55	4,225.27
14 Securities premium account	495.25	495.25	456.56	495.25	456.56
15 Outstanding Debt	71,712.99	61,210.29	37,670.38	71,712.99	37,670.38
16 Debt equity ratio (No. of Times)	9.63	9.17	7.87	9.63	7.87
17 Debt service coverage ratio (No. of Times - Annualised)	0.10	0.11	0.11	0.08	0.14
18 Interest service coverage ratio (No. of Times)	2.35	2.59	2.44	2.62	2.33
19 Outstanding redeemable preference shares (Nos. in Lakhs)	16.00	16.00	10.00	16.00	10.00
20 Outstanding redeemable preference shares (Values)	8,135.47	8,011.06	5,462.44	8,135.47	5,462.44
21 Capital redemption reserve/debenture redemption reserve	-	-	-	-	-
22 Net Worth (Note 4)	7,443.30	6,673.72	4,788.20	7,443.30	4,788.20
23 Current ratio	0.79	0.77	0.89	0.79	0.89
24 Long term debt to working capital	(0.37)	(0.37)	(0.55)	(0.37)	(0.55)
25 Bad debts to account receivable ratio	-	-	-	-	-
26 Current liability ratio	0.89	0.89	0.88	0.89	0.88
27 Total debts to total assets (%)	56.61%	53.09%	42.64%	56.61%	42.64%
28 Debtors turnover ratio *	N.A.	N.A.	N.A.	N.A.	N.A.
29 Inventory turnover *	N.A.	N.A.	N.A.	N.A.	N.A.
30 Operating margin (%)	15.80%	15.19%	10.74%	15.43%	11.75%
31 Net profit margin (%)	12.63%	10.72%	7.52%	11.30%	8.26%
32 Earnings per Equity Share of Re. 1/- each					
Basic - Rs.	1.35	1.15	0.65	4.64	2.80
Diluted - Rs.	1.35	1.14	0.65	4.63	2.80
	(Not annualised)	(Not annualised)	(Not annualised)	(Annualised)	(Annualised)

SEGMENTWISE REVENUE, RESULTS, ASSETS AND LIABILITIES FOR THE QUARTER, YEAR ENDED AS AT MARCH 31, 2022

1 Segment Revenue	Quarter Ended			Year Ended	
	March 31, 2022	December 31, 2021	March 31, 2021	March 31, 2022	March 31, 2021
	(Audited) (Refer Note 8)	(Unaudited)	(Audited) (Refer Note 8)	(Audited)	(Audited)
Broking	5,226.30	5,366.87	4,369.90	20,203.63	18,164.21
Trading in Securities	674.17	512.78	378.56	2,351.63	2,272.18
Others	136.28	147.21	152.49	576.13	624.41
Total Segment Revenue from Operations (Net)	6,036.75	6,026.86	4,900.95	23,131.39	19,060.80

2 Segment Results	Quarter Ended			Year Ended	
	March 31, 2022	December 31, 2021	March 31, 2021	March 31, 2022	March 31, 2021
	(Audited) (Refer Note 8)	(Unaudited)	(Audited) (Refer Note 8)	(Audited)	(Audited)
Broking	706.03	838.96	504.77	2,877.99	1,589.03
Trading in Securities	343.46	292.53	111.44	1,110.27	1,045.32
Others	(46.67)	(23.33)	(21.94)	(185.62)	(82.86)
Total Segment Result	1,002.82	1,018.16	594.27	3,832.64	2,551.49
Less: Finance Costs	149.55	151.43	154.30	625.59	589.59
Add: Other Income	100.60	48.57	86.48	261.19	278.06
Profit Before Tax	953.87	915.30	526.45	3,568.23	2,239.96



3	Segment Assets	Quarter Ended			Year Ended	Year Ended
		March 31, 2022	December 31, 2021	March 31, 2021	March 31, 2022	March 31, 2021
		(Audited) (Refer Note B)	(Unaudited)	(Audited) (Refer Note B)	(Audited)	(Audited)
	Broking	82,149.58	84,127.58	61,944.21	82,149.58	61,944.21
	Trading in Securities	44,452.64	30,959.93	26,335.58	44,452.64	26,335.58
	Others	81.43	95.39	61.98	81.43	61.98
	Total Segment Assets	1,26,683.65	1,15,182.90	88,342.76	1,26,683.65	88,342.76
	Add: Unallocated Corporate Assets	-	-	-	-	-
	Total Assets	1,26,683.65	1,15,182.90	88,342.76	1,26,683.65	88,342.76

4	Segment Liabilities	Quarter Ended			Year Ended	Year Ended
		March 31, 2022	December 31, 2021	March 31, 2021	March 31, 2022	March 31, 2021
		(Audited) (Refer Note B)	(Unaudited)	(Audited) (Refer Note B)	(Audited)	(Audited)
	Broking	66,906.17	69,946.59	51,973.28	66,906.17	51,973.28
	Trading in Securities	44,165.64	30,500.92	25,937.24	44,165.64	25,937.24
	Others	33.07	50.61	181.53	33.07	181.53
	Total Segment Liabilities	1,11,104.88	1,00,498.12	78,092.04	1,11,104.88	78,092.04
	Add: Unallocated Corporate Liabilities	8,135.47	8,011.06	5,462.44	8,135.47	5,462.44
	Total Liabilities	1,19,240.35	1,08,509.18	83,554.48	1,19,240.35	83,554.48

Statement of Assets and Liabilities as at March 31, 2022		
Particulars	As at March 31, 2022 (Audited)	As at March 31, 2021 (Audited)
ASSETS		
Financial Assets		
(a) Cash and Cash Equivalents	3,670.08	954.50
(b) Bank Balance other than (a) above	42,526.59	39,558.82
(c) Investment in Securities	43,600.85	25,649.01
(d) Trade and Other Receivables	29,041.18	15,393.86
(e) Loans	317.54	304.58
(f) Other Financial Assets	1,979.92	1,976.10
Sub-Total	1,21,136.16	83,836.87
Non-Financial Assets		
(a) Current Tax Assets (Net)	600.91	214.06
(b) Deferred tax assets (Net)	596.95	531.58
(c) Property, Plant and Equipment	290.39	315.47
(d) Right to use of Assets	1,956.66	1,843.60
(e) Other Intangible assets	159.50	198.90
(f) Intangible assets under development	32.84	68.37
(g) Other non-Financial assets	1,910.24	1,333.91
Sub-Total	5,547.49	4,505.89
Total assets	1,26,683.65	88,342.76
LIABILITIES AND EQUITY		
LIABILITIES		
Financial Liabilities		
(a) Trade Payables		
(i) total outstanding dues of micro enterprises and small enterprises	92.84	22.53
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	3,264.62	2,917.44
(b) Debt Securities	63,577.52	32,207.95
(c) Subordinated Liabilities	8,135.47	5,462.44
(d) Lease Liability	2,148.77	1,986.92
(e) Other Financial Liabilities	38,736.05	37,921.08
Sub-Total	1,15,955.27	80,518.36
Non Financial Liabilities		
(a) Provisions	2,143.74	2,104.25
(b) Other Non Financial Liabilities	1,141.34	931.88
Sub-Total	3,285.08	3,036.13
Equity		
(a) Equity Share capital	563.75	563.01
(b) Other Equity	6,879.55	4,225.27
Total equity	7,443.30	4,788.28
Total Equity and Liabilities	1,26,683.65	88,342.76



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Cash Flow Statement

Particulars	Year Ended	Year Ended
	March 31, 2022	March 31, 2021
Cash flow from operating activities		
Profit before tax	3,568.23	2,239.95
Non-cash adjustment to reconcile profit before tax to net cash flows		
Depreciation/ amortization	677.31	702.23
Loss/ (profit) on sale of Property, plant and equipment	4.66	(2.26)
Impairment on Financial Instruments	26.87	92.71
Net Gain on sale of Investments (Mutual Fund)	(199.29)	(161.02)
Interest expense	2,613.61	2,206.44
Operating profit before working capital changes	6,693.39	5,078.05
Movements in working capital:		
Increase in trade payables & Provisions	479.04	1,153.95
Increase in other financial liabilities & non-financial liabilities	1,024.43	15,542.49
Increase in trade and other receivables	(13,676.19)	(8,946.06)
(Increase)/decrease in loans	(12.96)	4,931.56
Increase in Investment in Securities	(17,951.84)	(16,601.22)
Increase in other bank balance other than Cash & Cash Equivalents	(2,967.77)	(15,035.71)
Increase in other financial assets & non-financial assets	(580.15)	(961.23)
Cash used in operations	(26,992.05)	(14,838.17)
Direct taxes paid (net of refunds)	1,412.72	675.68
Net cash used in operating activities (A)	(28,404.77)	(15,513.85)
Cash flows from Investing activities		
Purchase of Property, Plant and Equipment, including CWIP and capital advances	(166.76)	(157.51)
Proceeds from sale of Property, Plant and Equipment	1.88	12.56
Net Proceeds from Mutual Fund transactions	199.29	161.02
Net cash generated from Investing activities (B)	32.38	16.07
Cash flows from financing activities		
Proceeds from issuance of equity share capital	0.74	-
Premium on issue of equity share capital	24.49	-
Proceeds from issuance of Subordinated Liabilities	8,000.00	-
Redemption of Subordinated Liabilities	(5,775.52)	-
Interest paid on Subordinated Liabilities	-	-
Payments towards Lease liabilities (including interest thereon)	(527.30)	(556.73)
Net Short-term borrowings	31,498.15	14,999.87
Interest paid	(2,132.60)	(1,755.07)
Net cash generated from financing activities (C)	31,087.96	12,688.07
Net Increase/(decrease) in cash and cash equivalents (A + B + C)	2,715.58	(2,809.71)
Cash and cash equivalents at the beginning of the year	954.50	3,764.21
Cash and cash equivalents as at the end of the year	3,670.08	954.50
Components of cash and cash equivalents		
Cash on hand	-	-
With banks - Current Accounts	3,670.08	954.50
Total cash and cash equivalents	3,670.08	954.50

Notes:

- 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.
- The above results have been reviewed by the Audit Committee and approved by the Board of Directors at its Meeting held on April 22, 2022.
- Earnings Per Share - Basic and Diluted has been calculated in accordance with Indian Accounting Standards on Earnings Per Share (IND AS-33), specified under section 133 of the Companies Act, 2013, read with rule 7 of the Companies (Accounts) Rules, 2014.
- 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.
- The Authorized Share Capital of the Company has been restructured and further increased during the year to Rs. 33 Crores from Rs. 25 Crores.
- 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.
- The Company has redeemed 10,00,000 6% 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.
- Figures of the quarter ended March 31, 2022 and March 31, 2021 are the balancing figures between audited figures in respect of the full financial year and the year to date figures upto the third quarter of the relevant financial year which were subject to limited review by the auditors.



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9. Information as required pursuant to Regulation 52(4) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015:

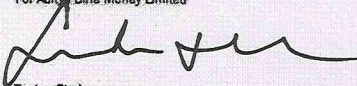
a. Formulae for Computation of Ratios are as follows:

(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

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

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

By Order of the Board
For Aditya Birla Money Limited



Tushar Shah
Director
DIN: 00239752
Place: Mumbai
Date: April 22, 2022

