

Ref: SECTL/2026 – 329

October 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 October 14, 2026
(Commenced at: 03.00 P.M. and concluded at: 5.00 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. October 14, 2026, has *inter-alia* considered and approved the Unaudited Financial Results of the Company for the Quarter and Half year ended September 30, 2026, 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. Unaudited Financial Results for the Quarter and Half year ended September 30, 2026; and
2. Limited Review Report issued by the Statutory Auditor of the Company for the Quarter ended September 30, 2026.

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

Thanking you,

For **Aditya Birla Money Limited****RAVINDERA****NAHAR****Ravindera Nahar****Chief Financial Officer**

Digitally signed by
RAVINDERA NAHAR
Date: 2026.10.14 18:21:04
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Encl: a/a

STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2026

(Rupees in Lakhs) Except per Share

	Particulars	Quarter Ended			Half Year Ended		Year Ended
		September 30, 2026 (Unaudited)	June 30, 2026 (Unaudited)	September 30, 2025 (Unaudited)	September 30, 2026 (Unaudited)	September 30, 2025 (Unaudited)	March 31, 2026 (Audited)
1	Revenue from Operations						
	Interest Income	7,845.22	7,074.70	6,022.52	14,919.92	11,560.12	25,456.52
	Fees and Commission Income	4,698.50	4,620.01	3,952.33	9,318.51	8,373.45	17,375.85
	Net Gain on Fair Value Changes	1,225.77	1,382.51	675.77	2,608.28	1,987.84	4,026.72
	Total Revenue from Operations	13,769.49	13,077.22	10,650.62	26,846.71	21,921.41	46,859.09
2	Other Income	19.30	68.53	60.60	87.83	78.18	474.03
3	Total Income (1+2)	13,788.79	13,145.75	10,711.22	26,934.54	21,999.59	47,333.12
4	Expenses						
	(a) Finance costs	4,612.46	4,367.05	2,999.63	8,979.51	6,158.85	13,718.18
	(b) Fees and Commission Expenses	2,041.19	2,009.37	1,609.80	4,050.56	3,345.53	7,328.28
	(c) Impairment on financial instruments	21.04	28.36	12.21	49.40	14.64	100.46
	(d) Employee Benefits expense	3,249.22	3,173.59	2,999.97	6,422.81	5,789.23	10,820.56
	(e) Depreciation and Amortisation Expense	373.34	358.51	295.12	731.85	571.49	1,174.35
	(f) Other Expenses	1,948.67	1,668.69	1,373.51	3,617.36	2,642.46	6,007.72
	Total Expenses	12,245.92	11,605.57	9,290.24	23,851.49	18,522.20	39,149.55
5	Profit before exceptional items and tax (3- 4)	1,542.87	1,540.18	1,420.98	3,083.05	3,477.39	8,183.57
6	Exceptional Items (Note 5)	-	-	-	-	-	(312.65)
7	Profit before tax (5+6)	1,542.87	1,540.18	1,420.98	3,083.05	3,477.39	7,870.92
8	Tax Expense						
	Current Tax	475.80	449.55	371.65	925.35	912.63	1,851.15
	Deferred Tax	(22.24)	(22.11)	34.78	(44.35)	12.60	216.42
	Short Provision for Earlier Years	-	-	-	-	-	(44.24)
	Total Tax Expense	453.56	427.44	406.43	881.00	925.23	2,023.33
9	Profit after tax for the period (7-8)	1,089.31	1,112.74	1,014.55	2,202.05	2,552.16	5,847.59
10	Other Comprehensive Income (OCI)						
	(i) Items that will not be reclassified to profit or loss in subsequent periods	(138.21)	246.21	585.91	108.00	661.11	629.88
	(ii) Income tax relating to items that will not be reclassified to profit and loss	(31.78)	50.59	41.71	18.81	60.64	65.53
	Other Comprehensive Income (Net of Tax) (H-I)	(106.43)	195.62	544.20	89.19	600.47	564.35
11	Total Comprehensive Income (9+10)	982.88	1,308.36	1,558.75	2,291.24	3,152.63	6,411.94
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	31,751.43	30,768.54	26,200.88	31,751.43	26,200.88	29,460.18
14	Securities premium account	565.75	565.75	565.75	565.75	565.75	565.75
15	Outstanding Debt	2,37,277.55	2,30,628.04	1,73,511.42	2,37,277.55	1,73,511.42	2,17,928.54
16	Debt equity ratio (No.of Times)	7.34	7.36	6.48	7.34	6.48	7.26
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)	1.42	1.44	1.58	1.43	1.67	1.67
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)	10,822.75	10,627.41	10,084.97	10,822.75	10,084.97	10,434.20
21	Capital redemption reserve/debenture redemption reserve*	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
22	Net worth	32,316.52	31,333.63	26,765.97	32,316.52	26,765.97	30,025.27
23	Current ratio	1.05	1.03	1.12	1.05	1.12	1.04
24	Long term debt to working capital	-	-	-	-	-	-
25	Bad debts to account receivable ratio	-	-	-	-	-	-
26	Current liability ratio	0.98	0.98	0.93	0.98	0.93	0.98
27	Total debts to total assets (%)	71.72%	68.38%	67.29%	71.72%	67.29%	62.87%
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 (%)	11.21%	11.78%	13.34%	11.48%	15.86%	16.80%
31	Net profit margin (%)	7.91%	8.51%	9.53%	8.20%	11.64%	12.48%
32	Earnings per Equity Share of Re. 1 each						
	Basic- Rs.	1.93	1.97	1.80	3.90	4.52	10.35
	Diluted -Rs.	1.93	1.97	1.80	3.90	4.52	10.35
		(Not annualised)	(Not annualised)	(Not annualised)	(Not annualised)	(Not annualised)	(Annualised)

SEGMENTWISE REVENUE, RESULTS, ASSETS AND LIABILITIES FOR THE QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2026

1	Segment Revenue	Quarter Ended			Half Year Ended		Year Ended
		September 30, 2026 (Unaudited)	June 30, 2026 (Unaudited)	September 30, 2025 (Unaudited)	September 30, 2026 (Unaudited)	September 30, 2025 (Unaudited)	March 31, 2026 (Audited)
	Broking	10,741.41	9,814.20	8,306.75	20,555.61	16,438.80	35,532.42
	Wholesale debt market	2,947.00	3,195.04	2,268.99	6,142.04	5,333.47	11,038.61
	Others	81.08	67.98	74.88	149.06	149.14	288.07
	Total Segment Revenue from Operations (Net)	13,769.49	13,077.22	10,650.62	26,846.71	21,921.41	46,859.10
2	Segment Results	Quarter Ended			Half Year Ended		Year Ended
		September 30, 2026 (Unaudited)	June 30, 2026 (Unaudited)	September 30, 2025 (Unaudited)	September 30, 2026 (Unaudited)	September 30, 2025 (Unaudited)	March 31, 2026 (Audited)
	Broking	350.51	101.13	425.99	451.64	995.83	2,480.19
	Wholesale debt market	1,182.00	1,383.90	944.76	2,565.90	2,415.54	4,967.34
	Others	(8.94)	(13.38)	(10.37)	(22.32)	(12.15)	(50.64)
	Total Segment Result	1,523.57	1,471.65	1,360.38	2,995.22	3,399.22	7,396.89
	Add: Other Income	19.30	68.53	60.60	87.83	78.18	474.03
	Profit Before Tax	1,542.87	1,540.18	1,420.98	3,083.05	3,477.40	7,870.92
3	Segment Assets	Quarter Ended			Half Year Ended		Year Ended
		September 30, 2026 (Unaudited)	June 30, 2026 (Unaudited)	September 30, 2025 (Unaudited)	September 30, 2026 (Unaudited)	September 30, 2025 (Unaudited)	March 31, 2026 (Audited)
	Broking	2,49,023.38	2,49,362.82	1,95,401.50	2,49,023.38	1,95,401.50	2,59,337.21
	Wholesale debt market	78,916.97	85,157.38	59,756.48	78,916.97	59,756.48	84,641.96
	Others	44.23	34.19	29.58	44.23	29.58	32.65
	Total Segment Assets	3,27,984.58	3,34,554.39	2,55,187.56	3,27,984.58	2,55,187.56	3,44,011.82
	Add: Unallocated Corporate Assets	2,870.68	2,722.12	2,660.56	2,870.68	2,660.56	2,606.76
	Total Assets	3,30,855.26	3,37,276.51	2,57,848.12	3,30,855.26	2,57,848.12	3,46,618.58
4	Segment Liabilities	Quarter Ended			Half Year Ended		Year Ended
		September 30, 2026 (Unaudited)	June 30, 2026 (Unaudited)	September 30, 2025 (Unaudited)	September 30, 2026 (Unaudited)	September 30, 2025 (Unaudited)	March 31, 2026 (Audited)
	Broking	2,19,942.82	2,21,089.80	1,71,697.42	2,19,942.82	1,71,697.42	2,33,880.96
	Wholesale debt market	78,578.15	84,835.97	59,363.95	78,578.15	59,363.95	82,694.68
	Others	17.77	17.11	20.78	17.77	20.78	17.67
	Total Segment Liabilities	2,98,538.74	3,05,942.88	2,31,082.15	2,98,538.74	2,31,082.15	3,16,593.31
	Add: Unallocated Corporate Liabilities	-	-	-	-	-	-
	Total Liabilities	2,98,538.74	3,05,942.88	2,31,082.15	2,98,538.74	2,31,082.15	3,16,593.31

STATEMENT OF ASSETS AND LIABILITIES AS AT SEPTEMBER 30, 2026		
Particulars	As at September 30, 2026 (Unaudited)	As at March 31, 2026 (Audited)
ASSETS		
Financial Assets		
(a) Cash and Cash Equivalents	3,553.93	9,796.75
(b) Bank Balance other than (a) above	87,055.79	1,06,789.22
(c) Investment in Securities	77,425.16	81,835.02
(d) Trade and Other Receivables	4,625.80	4,342.66
(e) Loans	1,40,451.12	1,03,814.75
(f) Other Financial Assets	6,907.13	29,969.49
Sub-Total	3,20,018.93	3,36,547.89
Non-Financial Assets		
(a) Current Tax Assets(Net)	2,047.29	1,815.46
(b) Deferred tax assets (Net)	823.39	791.30
(c) Property, Plant and Equipment	1,381.15	1,407.69
(d) Right-to-use of Assets	3,177.81	2,372.15
(e) Other Intangible assets	398.65	428.92
(f) Intangible assets under development	7.08	7.08
(g) Other non-Financial assets	3,000.96	3,248.08
Sub-Total	10,836.33	10,070.69
Total assets	3,30,855.26	3,46,618.58
LIABILITIES AND EQUITY		
LIABILITIES		
Financial Liabilities		
(a) Trade Payables		
(i) total outstanding dues of micro enterprises and small enterprises	6.21	7.82
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises		
	2,025.54	2,271.19
(b) Debt Securities	2,26,454.80	1,97,494.34
(c) Borrowings (Other than Debt Securities)	-	10,000.00
(d) Subordinated Liabilities	10,822.75	10,434.20
(e) Lease Liability	3,448.76	2,632.91
(f) Other Financial Liabilities	51,743.98	89,740.08
Sub- Total	2,94,502.04	3,12,580.53
Non Financial Liabilities		
(a) Provisions	3,110.97	2,876.38
(b) Other Non Financial Liabilities	925.73	1,136.40
Sub- Total	4,036.70	4,012.78
Equity		
(a) Equity Share capital	565.09	565.09
(b) Other Equity	31,751.43	29,460.18
Total equity	32,316.52	30,025.27
Total Equity and Liabilities	3,30,855.26	3,46,618.58

STATEMENT OF CASH FLOWS

PARTICULARS	Half Year Ended September 30, 2026	Half Year Ended September 30, 2025
Cash flow from operating activities		
Profit before tax	3,083.05	3,477.39
Non-cash adjustment to reconcile profit before tax to net cash flows		
Depreciation/ amortization	731.84	571.49
(Gain)/loss on sale of Property, plant and equipment	(1.86)	0.94
Impairment on Financial Instruments	49.40	14.64
Net Gain on sale of investments (Mutual fund)	(149.92)	(99.52)
Interest expenses	8,979.52	6,158.85
Operating profit before working capital changes	12,692.03	10,123.79
Movements in working capital :		
Increase/(Decrease) in trade payables & Provisions	13.38	(113.63)
(Decrease)/Increase in other Financial & Non- Financial liabilities	(38,206.77)	1,929.64
Increase in trade receivables	(332.54)	(503.42)
Increase in loans and advances	(36,624.11)	(37,415.20)
Decrease in investment in securities	4,479.55	12,847.56
Decrease in Other Bank Balance	19,733.43	18,596.28
Decrease/(Increase) in other Financial & Non-Financial assets	23,309.48	(2,375.73)
Cash (used)/generated in operations	(14,935.55)	3,089.27
Direct taxes paid (net of refunds)	1,163.74	1,293.62
Cash flow before exceptional items	(16,099.29)	1,795.68
Exceptional item	-	-
Net cash (used in)/generated in operating activities (A)	(16,099.29)	1,795.66
Cash flows from Investing activities		
Purchase of Property, Plant and Equipment, including CWIP and capital advances	(257.25)	(446.35)
Proceeds from sale of Property, Plant and Equipment	2.80	7.66
Net Proceeds from Mutual Fund transactions	149.92	99.52
Net cash used in investing activities (B)	(104.53)	(339.17)
Cash flows from financing activities		
Payments towards Lease liabilities (including interest thereon)	(544.45)	(390.12)
Net short-term borrowings	18,960.46	5,355.07
Interest paid	(8,455.01)	(5,758.30)
Net cash generated/(used in) financing activities (C)	9,961.00	(793.35)
Net (decrease)/Increase in cash and cash equivalent (A +B +C)	(6,242.82)	663.14
Cash and cash equivalents at the beginning of the year	9,796.75	6,302.65
Cash and cash equivalents as at the end of the period	3,553.93	6,965.79
Components of cash and cash equivalents		
Cash on hand	-	-
With banks - Current Accounts	3,553.93	6,965.79
Total cash and cash equivalents	3,553.93	6,965.79

1. The above results have been reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on October 14, 2026. The unaudited financial results of the company for the quarter and half year ended September 30, 2026 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. During the year ended March 31, 2026, the Company recognized an exceptional item of ₹3.12 crore on account of the new Labour Codes.

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

- a. Formula for Computation of Ratios are as follows:

(i) Debt-Equity Ratio	Total Debt (excluding Lease Liabilites)/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 Liabilites)/ 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 Liabilites)/ 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
HARENDRA
SHAH

Tushar Shah
Director
DIN : 00239762
Place : Mumbai
Date : October 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 six month ended September 30, 2026 (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 includes the Financial Results 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 six month ended September 30, 2026 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 six month ended September 30, 2026, 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 six month ended September 30, 2026, 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: 26108262KFHEGTH3032

Place: Mumbai
Date: October 14, 2026

CERTIFIED TRUE COPY OF THE RESOLUTIONS PASSED BY THE BOARD OF DIRECTORS OF ADITYA BIRLA MONEY LIMITED AT THEIR MEETING HELD ON TUESDAY, OCTOBER 14, 2026 AT 03:00 PM 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 Half year ended September 30, 2026, along with along Limited Review Report

"RESOLVED THAT as recommended by the Audit Committee, the Un-Audited Financial Statements Comprising the Balance Sheet as at 30th September, 2026 and the Statement of Profit & Loss for the Quarter and Half year 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 Half year ended 30th September, 2026 along with Previous Quarter and Corresponding Quarter of Previous Year ended 30th September, 2025 as well as previous year ended 31st March, 2026 along with the 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 Half year ended 30th September 2026, 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 of the Director or Key Managerial Personnel of the Company be and is 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

RAVINDER Digitally signed by
RAVINDERA NAHAR
A NAHAR Date: 2026.10.14
18:20:39 +05'30'

Ravindera Nahar
Chief Financial Officer

Date: October 14, 2026
Place: Mumbai

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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