

Wednesday, June 09, 2021

To,
The Manager – Listing,
BSE Limited
Phiroze Jeejeebhoy, Towers,
Dalal Street, Mumbai- 400001

Ref: (MONEYBOXX | 538446 | INE296Q01012)

Sub.: **Intimation of Outcome of the Meeting of Board of Director(s) (The Board) of Moneyboxx Finance Limited (“The Company”)**

Dear Sir/Madam,

In compliance with the applicable provisions of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“Listing Regulations”), as amended from time to time, we would like to inform that the Board, in its meeting held on June 09, 2021 through video conferencing, inter alia approved and took on record the following matter such as:

1. Approved and took on record the Audited financial results of the Company for the Quarter & Year ended on March 31, 2021, Statement of Assets & Liabilities ended on March 31, 2021 and statement of cash flow for the year ended on March 31, 2021 along with the unmodified auditors' report(s) issued by M/s. Gaur & Associates, Chartered Accountants (Statutory Auditors of the Company) as recommended by the Audit Committee of the Board (“**Financial Results**”).

The copies of Financial Results are enclosed herewith as “**Annexure-A**”.

Further, a declaration in compliance with the Regulation 33(3)(d) of the Listing Regulations and clause 4.1 of circular vide no. CIR/CFD/CMD/56/2016 dated May 27, 2016, issued by the Securities and Exchange Board of India (“SEBI”), is enclosed herewith as “**Annexure – B**”.

2. Approved and took on record the Audited Financial Statements of the Company, for the financial year ended on March 31, 2021 along with the unmodified auditors' report(s) issued by M/s. Gaur & Associates, Chartered Accountants (Statutory Auditors of the Company), thereon, as recommended by the Audit Committee of the Board.
3. Approved the list of identified investor(s) under Section 42 of the Companies Act, 2013 read with the Companies (Prospectus and Allotment of Securities) Rules, 2014 and other applicable laws for issuance of 310 (Three Hundred Ten) Unrated, Unlisted, Unsecured, Redeemable, Taxable, Non-Convertible Debenture(s) each having a face value of INR 1,00,000/- (Indian Rupees One Lakh) for an aggregate amount not exceeding to INR 3,10,00,000 (Indian Rupees Three Crore and Ten Lakh only) within the overall limit for issuance of Non-Convertible Debenture(s).

The meeting of the Board of Director(s) commenced at 4.00 P.M. and concluded at 6.10 P.M.

Kindly take the above information on your record and oblige.

Thanking You,
Yours Sincerely,

For **MONEYBOXX FINANCE LIMITED**


(Radhika Garg)


Company Secretary & Compliance Officer

Membership. No.: A36587


Encl: As above

PARTICULARS	QUARTER ENDED				(Rs. in Lakhs)	
	31.03.2021	31.12.2020	31.03.2020	31.03.2021	31.03.2020	31.03.2021
	AUDITED	UNAUDITED	AUDITED	AUDITED	AUDITED	AUDITED
I Interest, Fees & Commission Earned (a)+(b)	383.88	285.28	182.55	1,097.23	375.22	375.22
(a) Interest, Fees & Commission Income	383.88	285.28	182.55	1,097.23	375.22	375.22
(b) Other	-	-	-	-	-	-
II Other Income	1.17	0.02	-	3.59	37.01	37.01
III Total Income (I+II)	385.05	285.30	182.55	1,100.82	412.23	412.23
IV EXPENSES						
(a) Employee benefit Expense	255.29	222.57	155.31	817.62	381.79	381.79
(b) Finance Cost	152.09	89.03	59.36	365.29	81.18	81.18
(c) Depreciation and amortisation expense	22.12	22.73	28.98	81.41	54.41	54.41
(d) Other Expenditure	84.23	65.49	63.05	214.49	209.22	209.22
Total Expense excluding provisions and contingencies (a+b+c+d)	513.73	399.82	306.70	1,478.81	726.60	726.60
V Operating Profit before Provisions and Contingencies (III-IV)	-128.68	-114.52	-124.15	-377.99	-314.37	-314.37
VI Provisions (other than tax) and Contingencies	10.53	-	26.61	10.53	26.61	26.61
VII Exceptional Items	-	-	-	-	-	-
VIII Profit (+)/ Loss (-) from Ordinary Activities before tax (V-VI-VII)	-139.21	-114.52	-150.76	-388.52	-340.98	-340.98
IX Tax Expense	-88.34	-4.64	23.85	-91.19	13.82	13.82
a) Current Tax/Net Tax	-	-	-	-	-	-
b) Deferred Tax	-88.34	-4.64	23.85	-91.19	13.82	13.82
X Net Profit(+)/ Loss(-) from Ordinary Activities after tax (VIII-IX)	-50.87	-109.88	-174.61	-297.33	-354.80	-354.80
XI Extraordinary items (net of tax expense)	-	-	-	-	-	-
XII Net Profit (+)/ Loss (-) for the period (X-XI)	-50.87	-109.88	-174.61	-297.33	-354.80	-354.80
XIII Other Comprehensive Income (Net of Tax)	-	-	-	-	-	-
Items that will not be classified to profit & loss	-	-	-	-	-	-
(i) Re-measurement of defined benefit plan	-	-	-	-	-	-
(ii) Income tax related to item no. (i) above	-0.19	-	-	-0.19	-	-
Other Comprehensive Income (Net of Tax)	-0.19	-	-	-0.19	-	-
XIV Total Comprehensive Income for the period (XII+XIII)	-51.06	-109.88	-174.61	-297.52	-354.80	-354.80
XV Paid-up Equity Share Capital (Face Value of Rs.10/-)	2,008.17	2,008.17	2,008.17	2,008.17	2,008.17	2,008.17
XVI Reserve excluding Revaluation reserves as per balance sheet of previous accounting year	406.93	-	704.46	406.93	704.46	704.46
XVII Earnings per Share (before extraordinary items) of Rs. 10/- each (not annualised)						
(a) Basic	-0.25	-0.55	-0.87	-1.48	-1.77	-1.77
(b) Diluted	-0.25	-0.55	-0.87	-1.48	-1.77	-1.77

The accompanying notes are forming part of these financial results.



MONEYBOXX FINANCE LIMITED
NEW DELHI

For Moneyboxx Finance Limited

 Dipankar Aggarwal
 Whole-time Director
 DIN: 03140334

Place : New Delhi
Date : 09/06/2021

MONEYBOXX FINANCE LIMITED
(FORMERLY DHANUKA COMMERCIAL LIMITED)

CIN : L30007DL1994PLC260191

REG. OFFICE :523-A SOMDUIT CHAMBER-II, 9 BHIKAJI CAMA PLACE, NEW DELHI-110066

Website: www.moneyboxxfinance.com | Email: info@moneyboxxfinance.com | Ph No.: 01145657452

STATEMENT OF ASSETS & LIABILITIES AS AT MARCH 31, 2021

(Rs. in Lakhs)

S.No.	Particulars	As at March 31,2021 (Audited)	As at March 31,2020 (Audited)
I	ASSETS		
1	Financials assets		
	(a) Cash and cash equivalents	243.22	984.19
	(b) Bank balances other than (a) above	-	-
	(c) Receivables		
	Trade receivables	-	-
	Other receivables	-	-
	(d) Loans	6,197.29	2,927.90
	(e) Investments		
	(f) Other financial assets	256.62	202.06
2	Non- financial assets		
	(a) Current assets (net)	119.13	94.39
	(b) Deferred tax assets (net)	83.92	
	(c) Property, plant and equipment	129.59	99.74
	(d) Capital Work-in-Progress	153.68	101.38
	(d) Right of Use Asset	119.22	105.47
	(e) Other Intangible assets	0.56	0.85
	(f) Other non-financial assets		
	Total Assets	7,303.24	4,515.98
II	LIABILITIES AND EQUITY		
	LIABILITIES		
1	Financial liabilities		
	(a) Payables		
	(b) Trade payables		
	(i) Total outstanding dues of micro enterprises and small enterprises		
	(ii) Total outstanding dues of creditors other than micro enterprises and small enterprises		
	(c) Debt securities		
	(d) Borrowings (other than debt securities)	4,501.44	1,595.98
	(e) Subordinated liabilities		
	(f) Lease Liability	137.16	117.43
	(g) Other financial liabilities		
2	Non-financial liabilities		
	(a) Current liabilities (net)	190.99	39.51
	(b) Provisions	55.10	41.03
	(c) Deferred tax liabilities (net)	-	7.26
	(d) Other non-financial liabilities	3.45	2.14
3	EQUITY		
	(a) Equity share capital	2,008.17	2,008.17
	(b) Other equity	406.94	704.46
	Total Liabilities and Equity	7,303.24	4,515.98

For Moneyboxx Finance Limited



Deepak Aggarwal

Deepak Aggarwal
Whole-time Director
DIN: 03140334

Place : New Delhi
Date : 09/06/2021

MONEYBOXX FINANCE LIMITED
(FORMERLY DHANUKA COMMERCIAL LIMITED)
CIN : L30007DL1994PLC260191

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Website: www.moneyboxxfinance.com | Email: info@moneyboxxfinance.com | Ph No.: 01145657452

STATEMENT OF CASH FLOWS FOR THE YEAR ENDED MARCH 31,2021

(Rs. in Lakhs)

S.NO	Particulars	Year Ended March	Year Ended March
		31,2021	31,2020
		Audited	Audited
A	CASH FLOW FROM OPERATING ACTIVITIES		
	Net Profit before Tax	-388.52	-340.98
	Adjustment for:	-	-
	Dividend Received	-	-
	Depreciation and amortization expense	81.41	54.40
	Finance Cost	365.29	81.18
	Cash Flow towards Finance Cost	-365.29	-81.18
	Comprehensive Item	-0.19	-
	(Profit)/Loss on Sale of Property, Plant and Equipment	-	-
	Operating Profit before Working Capital Changes	-307.30	-286.58
	Adjustment for:	-	-
	(Increase)/Decrease in non-financial assets	-	-
	(Increase)/Decrease in Trade loans	-3,269.39	-2,831.57
	(Increase)/Decrease in other financial assets	-54.56	-183.14
	(Increase)/Decrease in Current assets	-24.74	-16.53
	(Increase)/Decrease in Other financial liabilities	-	-
	(Increase)/Decrease in Current liabilities	151.48	28.73
	Increase/(Decrease) in Trade Payables	-	-
	Increase/(Decrease) in Provisions	14.07	37.31
	Increase/(Decrease) in Other non-financial Liabilities	1.31	2.14
	Cash Generated from Operations	-3,489.12	-3,249.63
	Net Income tax (paid)	-	-
	Net cash flows from/(used in) operating activities (A)	-3,489.12	-3,249.63
B	CASH FLOW FROM INVESTING ACTIVITIES		
	Capital Expenditures	-122.92	-160.25
	Proceeds from sale of Property, plant and equipment	-	0.14
	(Increase)/Decrease in Lease Liability	-	-
	(Purchase)/Sale of investments	-	-
	Other non Current asset	-	-
	Interest received	-	-
	Dividends received	-	-
	Bank balances not considered as cash and cash equivalent	-	-
	Net cash flows from/(used in) Investing activities (B)	-122.92	-160.11
C	CASH FLOW FROM FINANCING ACTIVITIES		
	Proceeds from Issue of Share Capital	-	166.38
	Share premium on equity shares allotted	-	998.31
	Proceeds from borrowings from Financial Institutions	4,150.00	1,750.00
	Repayment of borrowings from Financial Institutions	-1,244.54	-154.02
	Payment of lease liabilities	-34.37	-19.72
	Dividend Paid	-	-
	Net Cash flows from/(used in) Financing activities(C)	2,871.08	2,740.95
	Net (Decrease)/Increase in Cash and Cash Equivalents (A+B+C)	-740.96	-668.79
	Cash and cash equivalents at beginnings of year	984.19	1,652.97
	Cash and cash equivalents at end of year	243.22	984.19
	Total Cash and Cash Equivalent	243.22	984.19

For Moneyboxx Finance Limited



Aggarwal
Deepak Aggarwal
Whole-time Director
DIN: 03140334

Place : New Delhi
Date : 09/06/2021

Notes

1. The quarter and year ended financial results have been reviewed by the Audit Committee and approved by the Board of Directors of the Company at the meeting held on June 09, 2021. The statutory auditors have expressed an unmodified opinion on these results.
2. The Financial results of the Company have been prepared in accordance with Indian Accounting Standard(Ind AS) as per Companies (Indian Accounting Standards) Rules, 2015 (as amended from time to time) and notified under Section 133 of the Companies Act, 2013.
3. As the company is engaged in a single segment i.e., Financial Activities/Services, hence there is no separate reportable segment as per Ind AS 108.
4. There were no investor complaints known to the Company outstanding at the beginning and at the end of the quarter & year ended on March 31, 2021.
5. COVID-19 global pandemic and severity of the second wave in India disrupted economic activity as local governments resorted to lockdowns and restrictions to fight the pandemic. While the Company has so far achieved best-in-industry collection ratios and asset quality, impact of the pandemic on the Company's assets and future results will depend on the future developments, including the extent to which the pandemic persists and responses of the government. Given the uncertainty over potential macro-economic impact, the Management has considered all the available internal and external information, including credit reports and economic forecasts up to the date of approval of these financial results. The Company has, based on the policy approved by the Board, determined the provision for impairment of financial assets and made suitable provisions for expected credit losses on financial results as on 31.03.2021.
6. Figures pertaining to previous periods have been regrouped, recasted and rearranged, wherever necessary.

For Moneyboxx Finance Limited


Deepak Aggarwal
Whole-time Director
DIN: 03140334



Place: New Delhi
Date: 09/06/2021

**INDEPENDENT AUDITOR'S REPORT ON AUDIT OF FINANCIAL RESULTS
TO THE BOARD OF DIRECTORS OF MONEYBOXX FINANCE LIMITED**

Opinion

We have audited the accompanying Statement of Financial Results of **MONEYBOXX FINANCE LIMITED** (the "Company"), for the three months and year ended March 31, 2021 (the "Statement"), being submitted by the Company pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations").

In our opinion and to the best of our information and according to the explanations given to us, the statement:

- a) is presented in accordance with the requirements of Regulation 33 of the Listing Regulations; and
- b) gives a true and fair view in conformity with Indian Accounting Standard prescribed under Section 133 of the Companies Act 2013 (the "Act") read with relevant rules issued thereunder and other accounting principles generally accepted in India of the net loss and total comprehensive loss and other financial information of the Company for the quarter and year ended March 31, 2021.

Basis for Opinion

We conducted our audit of the Statement in accordance with the Standards on Auditing ("SA"s) specified under Section 143(10) of the Act. Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Financial Results section of our report. We are independent of the Company in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India ("ICAI") together with the ethical requirements that are relevant to our audit of the Financial Results 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.

Emphasis of Matter

We draw attention to note 28 to the statement, which describes the uncertainty caused by Novel Coronavirus (COVID-19) pandemic with respect to the company's estimates of impairment of loans to customers and that such estimates may be affected by the severity and duration of the pandemic. Our opinion is not modified in respect of this matter.

Management's Responsibilities for the Financial Results

This Statement has been prepared on the basis of the annual financial statements. The Company's Board of Directors are responsible for the preparation and presentation of the Financial Results that give a true and fair view of the net loss and other comprehensive loss and other financial information in accordance with the applicable 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 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 for the Audit of the Financial Results

Our objectives are to obtain reasonable assurance about whether the Financial Results 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 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 financial controls relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under section 143(3)(i) of the Act, we are also responsible for expressing our opinion on whether the company has adequate internal financial controls with reference to financial statement in place and the operating effectiveness of such controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates made by the Board of Directors.
- 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 Financial 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 Financial Results, including the disclosures, and whether the Financial Results represent the underlying transactions and events in a manner that achieves fair presentation.

Materiality is the magnitude of misstatements in the financial statements that, individually or in aggregate, makes it probable that the economic decisions of a reasonably knowledgeable user of the financial statements 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 financial statements.

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.



Other Matter

The statement includes the results for the quarter ended March 31, 2021 being the balancing figure between the audited figure in respect of the full financial year ended March 31, 2021 and the published unaudited year-to-date figures up to the third quarter of the current financial year, which were subjected to a limited review by us, as required under the Listing regulations.

For GAUR & ASSOCIATES

Chartered Accountants

FRN: 005354C



S. K. Gupta

Partner

M. No. 016746

UDIN: 21016746 AAAA EM 2876

Place: New Delhi

Date: 09/06/2021

Annexure - B

Wednesday June 09, 2021

To,
The Manager – Listing,
BSE Limited,
Phiroze Jeejeebhoy Towers,
Dalal Street, Mumbai- 400001

Sub.: **Declaration pursuant to Regulation 33(3)(d) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“Listing Regulations”)**

Dear Sir/Madam,

In terms of Regulation 33(3)(d) of the Listing Regulations and clause 4.1 of circular vide no. CIR/CFD/CMD/56/2016 dated May 27, 2016, issued by Securities and Exchange Board of India, the Moneyboxx Finance Limited ("the Company") hereby declares that M/s. Gaur & Associates, Chartered Accountants (Statutory Auditors of the Company) have issued their audit report(s) with an unmodified opinion on the Audited Financial Results of the Company, for the quarter and year ended on March 31, 2021.

Thanking You,
Yours Sincerely,

For **MONEYBOXX FINANCE LIMITED**



(Radhika Garg)

Company Secretary & Compliance Officer
Membership. No.: A36587