

Annexure-A

**LIMITED REVIEW REPORT ON THE UNAUDITED FINANCIAL  
RESULTS FOR THE QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2024**

**TO THE BOARD OF DIRECTORS OF MONEYBOXX FINANCE LIMITED**

We have reviewed the accompanying statement of unaudited financial results ('the Statement') of **Moneyboxx Finance Limited** ('the Company') for the quarter and half year ended 30<sup>th</sup> September 2024, being submitted by the Company pursuant to the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended), including relevant circulars issued by the SEBI from time to time.

These statements are the responsibility of the Company's Management and have been approved by its 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 rules issued there under and other accounting principles generally accepted in India and is in compliance with the presentation and disclosure requirements of Regulation 33 SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended), including relevant circulars issued by the SEBI from time to time. Our responsibility is to issue a report on these financial statements based on our review.

We conducted our review in accordance with the Standard on Review Engagement (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the financial statements are free of material misstatement. A review is limited primarily to inquiries of company personnel and analytical procedures applied to financial data and thus provide less assurance than an audit. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing 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.

Based on our review conducted as 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 Ind AS 34, prescribed under Section 133 of the Act, and

other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in accordance with the requirements 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 GAUR & ASSOCIATES**

Chartered Accountants

FRN: 005354C

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KUMAR  
GUPTA

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**S. K. Gupta**

Partner

M. No. 016746

UDIN: 24016746BKCABD9328

Place: DELHI

Date: 12/11/2024

**MONEYBOXX FINANCE LIMITED**

CIN : L30007DL1994PLC260191

Reg. Office: 523-A Somdutt Chamber-II, 9 Bhikaji Cama Place, New Delhi - 110066

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

Unaudited financial results for the quarter and half-year ended September 30, 2024

(Rs. In lakhs, except per share data)

Sl. No.	Particulars	Quarter ended			Half-year ended		Year ended
		30-Sep-24	30-Jun-24	30-Sep-23	30-Sep-24	30-Sep-23	31-Mar-24
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
<b>I</b>	<b>Revenue from operations</b>						
(a)	Interest Income	4,065.92	3,999.09	2,373.85	8,065.01	4,722.88	10,761.32
(b)	Fees and Commission Income	389.30	383.47	422.69	772.77	422.69	1,000.40
(c)	Net gain on derecognition of financial instruments	438.17	114.31	-	552.48	-	813.17
(d)	Net gain on Fair Value Changes	56.03	65.97	48.85	122.00	48.85	194.47
	<b>Total Revenue from operations (a+b+c+d)</b>	<b>4,949.42</b>	<b>4,562.84</b>	<b>2,845.40</b>	<b>9,512.26</b>	<b>5,194.42</b>	<b>12,769.36</b>
<b>II</b>	<b>Other Income</b>	7.55	6.65	5.20	14.20	8.54	27.03
<b>III</b>	<b>Total Income (I+II)</b>	<b>4,956.97</b>	<b>4,569.49</b>	<b>2,850.60</b>	<b>9,526.46</b>	<b>5,202.96</b>	<b>12,796.39</b>
<b>IV</b>	<b>EXPENSES</b>						
(a)	Finance cost	1,561.61	1,508.14	1,015.81	3,069.75	1,867.00	4,281.36
(b)	Impairment on financial instruments	721.17	429.89	91.02	1,151.06	219.72	710.50
(c)	Employee benefit expense	1,910.44	1,585.62	1,164.79	3,496.06	2,043.55	4,706.76
(d)	Deprcciation and amortisation expcnse	182.70	154.72	70.91	337.42	137.42	334.57
(e)	Other expenses	369.69	443.13	340.97	813.06	590.76	1,707.35
	<b>Total Expense (a+b+c+d+e)</b>	<b>4,745.61</b>	<b>4,121.50</b>	<b>2,683.50</b>	<b>8,867.35</b>	<b>4,858.45</b>	<b>11,740.54</b>
<b>V</b>	<b>Profit before tax (III-IV)</b>	<b>211.36</b>	<b>447.99</b>	<b>167.10</b>	<b>659.11</b>	<b>344.51</b>	<b>1,055.85</b>
<b>VI</b>	<b>Tax Expense</b>						
(a)	Current Tax	-	-	11.77	-	11.76	-
(b)	Deferred Tax	8.10	17.65	18.58	25.75	32.20	141.78
	<b>Total tax expense (a+b)</b>	<b>8.10</b>	<b>17.65</b>	<b>30.35</b>	<b>25.75</b>	<b>43.96</b>	<b>141.78</b>
<b>VII</b>	<b>Profit after tax (V-VI)</b>	<b>203.26</b>	<b>430.34</b>	<b>136.75</b>	<b>633.36</b>	<b>300.55</b>	<b>914.07</b>
<b>VIII</b>	<b>Other Comprehensive Income (Net of Tax)</b>						
	Items that will not be classified to profit & loss						
(i)	Re-measurement of defined benefit plan	-	-	-	-	-	(17.59)
(ii)	Income tax related to item no. (i) above	-	-	-	-	-	-
	<b>Other Comprehensive Income (Nct of Tax)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(17.59)</b>
<b>IX</b>	<b>Total Comprehensive Income for the period (VII+VIII)</b>	<b>203.26</b>	<b>430.34</b>	<b>136.75</b>	<b>633.36</b>	<b>300.55</b>	<b>896.48</b>
<b>X</b>	<b>Paid-up Equity Share Capital (Face Value of Rs.10/-)</b>	3,263.77	3,055.81	2,559.43	3,263.77	2,559.43	3,049.17
<b>XI</b>	<b>Other Equity</b>						13,835.99
<b>XII</b>	<b>Earnings per share (not annualised)</b>						
	Basic	0.66	1.41	0.55	2.06	1.20	3.45
	Diluted	0.63	1.39	0.53	1.98	1.17	3.40



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Unaudited Cash Flow Statement for the half-year ended September 30, 2024

Sl. No.	Particulars	Half-year ended	
		30-Sep-24	30-Sep-23
		Unaudited	Unaudited
<b>A</b>	<b>CASH FLOW FROM OPERATING ACTIVITIES</b>		
	<b>Profit before Tax</b>	<b>659.11</b>	<b>344.52</b>
	Adjustment for:		
	Interest Income	(8,065.01)	(49.17)
	Net gain on fair value change of investment	(122.00)	-
	Net gain on fair value change of other financial asset	(552.48)	-
	Gain on derecognition of lease	(1.74)	-
	Interest on income tax refund	(3.04)	-
	Profit on sale of property, plant and equipment	-	-
	Interest expense on borrowing	3,002.53	-
	Interest expense on lease liability	67.22	-
	Impairment on financial instruments	1,151.06	219.72
	Provision for gratuity	8.50	-
	Stock based payment to employees	30.67	34.19
	Depreciation and amortization	176.72	57.19
	Depreciation on right of use asset	160.70	-
	<b>Operating profit before working capital changes</b>	<b>(3,487.76)</b>	<b>606.45</b>
	Movement in working capital		
	(Increase)/ decrease in trade receivables	30.09	-
	(Increase)/ decrease in loan portfolio	(4,302.81)	(3,483.30)
	(Increase)/ decrease in other financial assets	(906.43)	(500.72)
	(Increase)/ decrease in other non-financial assets	(119.87)	(396.18)
	Increase/ (decrease) in trade payables	(191.42)	856.52
	Increase/ (decrease) in other financial liabilities	(2,403.44)	5.90
	Increase/ (decrease) in non-financial liabilities	53.69	-
	<b>Cash generated from operations</b>	<b>(11,327.95)</b>	<b>(2,911.33)</b>
	Interest income received	7,653.84	-
	Finance cost paid	(2,967.37)	-
		<b>(6,641.48)</b>	<b>(2,911.33)</b>
	Income tax paid (net of refunds)	9.49	-
	<b>Net cash flows from/(used in) operating activities (A)</b>	<b>(6,631.99)</b>	<b>(2,911.33)</b>
<b>B</b>	<b>CASH FLOW FROM INVESTING ACTIVITIES</b>		
	Purchase of property, plant and equipment and intangible asset	(433.64)	(228.96)
	Increase/Decrease in FD & FLDG	(122.66)	(58.39)
	Proceed/ (purchase) of investments	(41.30)	(3,618.00)
	<b>Net cash from/(used in) Investing activities (B)</b>	<b>(597.60)</b>	<b>(3,905.35)</b>
<b>C</b>	<b>CASH FLOW FROM FINANCING ACTIVITIES</b>		
	Proceeds from issue of equity shares including securities premium (net of expenses)	8,898.28	586.76
	Proceeds from borrowings from Financial Institutions	13,000.00	12,495.00
	Repayment of borrowings from Financial Institutions	(12,688.79)	(9,207.66)
	Payment of lease liabilities	(201.03)	(87.36)
	<b>Net Cash from/(used in) Financing activities(C)</b>	<b>9,008.46</b>	<b>3,786.74</b>
	<b>Net (Decrease)/Increase in Cash and Cash Equivalents (A+B+C)</b>	<b>1,778.87</b>	<b>(3,029.94)</b>
	Cash and cash equivalents at beginnings of year	9,598.36	5,658.13
	<b>Cash and cash equivalents at end of year</b>	<b>11,377.23</b>	<b>2,628.19</b>

The above Statement of Cash Flow has been prepared under the 'Indirect Method' as set out in Ind AS-7 on 'Statement of Cash Flows'.



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Unaudited Balance Sheet as at September 30, 2024

(Rs. in Lakhs)

Sl. No.	Particulars	Quarter ended	
		30-Sep-24	31-Mar-24
		Unaudited	Unaudited
<b>A</b>	<b>Assets</b>		
<b>I</b>	<b>Financial assets</b>		
(a)	Cash and cash equivalents	11,377.23	9,598.36
(b)	Bank Balances other than cash and cash equivalents	1,891.99	1,765.23
(c)	Receivables	81.43	111.52
(d)	Loans	53,118.11	49,008.88
(e)	Investments	1,215.86	1,052.56
(f)	Other financial assets	3,242.89	2,334.39
		<b>70,927.51</b>	<b>63,870.94</b>
<b>II</b>	<b>Non-financial assets</b>		
(a)	Current tax assets (net)	241.40	247.85
(b)	Deferred tax assets (net)	508.32	534.07
(c)	Property, plant and equipment	826.41	658.91
(d)	Other Intangible assets	494.51	546.26
(e)	Right of use asset	1,298.94	770.78
(f)	Other non-financial assets	944.55	289.96
		<b>4,314.13</b>	<b>3,047.83</b>
	<b>Total assets</b>	<b>75,241.64</b>	<b>66,918.77</b>
<b>C</b>	<b>Liabilities and Equity</b>		
	<b>Liabilities</b>		
<b>I</b>	<b>Financial liabilities</b>		
(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	383.49	181.60
(c)	Debt securities	5,683.07	7,910.97
(d)	Borrowings (other than debt securities)	38,384.72	35,816.97
(e)	Subordinated liabilities	664.81	663.50
(f)	Lease Liability	1,384.86	831.55
(g)	Other financial liabilities	1,161.44	3,564.88
		<b>47,662.39</b>	<b>48,969.47</b>
<b>II</b>	<b>Non-financial liabilities</b>		
(a)	Provisions	105.73	97.23
(b)	Other non-financial liabilities	1,020.60	966.91
		<b>1,126.33</b>	<b>1,064.14</b>
<b>III</b>	<b>Equity</b>		
(a)	Equity share capital	3,263.77	3,049.17
(b)	Other equity	23,189.15	13,835.99
		<b>26,452.92</b>	<b>16,885.16</b>
	<b>Total liabilities and equities</b>	<b>75,241.64</b>	<b>66,918.77</b>



**MONEYBOXX FINANCE LIMITED****CIN: L30007DL1994PLC260191**

Statement of unaudited financial results for the quarter and half year ended Sept 30, 2024

## Notes:

1. Moneyboxx Finance Limited ("the Company") is a Non-Deposit taking Non-Banking Financial Company ("NBFC-ND") registered with the Reserve Bank of India ("the RBI") and classified as NBFC - Base Layer under the Master Direction - Reserve Bank of India (Non-Banking Financial Company- Scale Based Regulation) Directions, 2023 dated October 19, 2023 read with the Scale Based Regulation (SBR): A Revised Regulatory Framework for NBFCs dated October 22, 2021 issued by RBI.
2. The financial results of the Company have been prepared in accordance with Indian Accounting Standards prescribed under section 133 of the Companies Act, 2013 read with the Companies (Indian Accounting Standards) Rules, 2015 as amended from time to time and other recognised accounting practices generally accepted in India along with the circulars, guidelines and directions issued by the Reserve Bank of India (RBI) from time to time.
3. The financial results of the Company for the quarter and half year ended September 30, 2024 have been reviewed by the Audit Committee and subsequently approved at the meeting of the Board of Directors held on November 12, 2024. The financial results have been subjected to a limited review by the Statutory Auditor of the Company.
4. The Company is engaged primarily in the business of financing and accordingly there are no separate reportable segments as per the IND AS 108 "Operating Segments" specified under Section 133 of the Act.
5. Disclosures pursuant to Master Direction - Reserve Bank of India (Transfer of Loan Exposures) Directions, 2021 issued by the Reserve Bank of India ("RBI") vide their Notification No. RBI/DOR/2021-22/86 Master Direction DOR.STR.REC.51/21.04.048/2021-22 dated 24 September 2021 (the "Notification").

Details of transfer through Assignment in respect of loans not in default during the quarter ended September 30, 2024.

Sr. No.	Particulars	To NBFCs
1.	Aggregate principal outstanding of loans transferred through assignment (Rs. in Lakh)	2,789.15
2.	Weighted average Maturity of Loans (in years)	2.70
3.	Weighted average Holding period of Loans (in years)	0.87
4.	Retention of Beneficial economic interest (in %)	10%
5.	Coverage of Tangible security Coverage (in %)	Nil
6.	Rating- wise distribution of rated loans	Non-Rated



Notes:

- a) The above table does not include loans transferred by the Company through Co-lending arrangements.
  - b) The Company has not acquired loans not in default during the quarter ended September 30, 2024, under the said Notification.
  - c) The Company has neither transferred nor acquired any stressed loans during the quarter ended September 30, 2024, under the said Notification.
6. All the secured non-convertible debentures (NCD) of the Company are fully secured by hypothecation of book debts/ loan receivables to the extent as stated in the respective information memorandum. The Company has at all times, for the secured NCDs, maintained sufficient asset cover as stated in the respective information memorandum towards the principal amount, interest accrued thereon, and such other sums as mentioned therein.
  7. Disclosures in compliance with Regulation 52 (4) of the SEBI (listing Obligations and Disclosure Requirements) Regulations, 2015 for the quarter ended September 30, 2024 is attached as Annexure 1.
  8. There were no investor complaints known to the Company outstanding at the beginning and at the end of the quarter the quarter ended September 30, 2024.
  9. During the quarter ended September 30, 2024, the Company has allotted equity shares via private placement by issuing 20,79,589 equity Shares with face value of Rs. 10 at the exercise price of Rs. 302.20 each.
  10. During the quarter ended September 30, 2024, the Company has issued 37,37,745 equity share warrants with face value of Rs. 10 at the exercise price of Rs. 302.20 each. 25% of the money received for share warrants is paid upfront.
  11. Figures pertaining to previous periods have been regrouped, re-casted and rearranged, wherever necessary.

Place: Gurugram  
Date: November 12, 2024

For Moneyboxx Finance Limited

  
Deepak Aggarwal  
Whole-time Director  
DIN: 03140334

**Disclosures in compliance with Regulation 52(4) of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015 for the quarter and half year ended 30 September 2024**

*Annexure-1*

S.No.	Particulars	As at Sept 30, 2024
1.	Debt-equity ratio (Debt Securities+Borrowings (Other than debt securities))/ net worth i.e. (Equity share capital + Other equity) <sup>1</sup>	1.69
2.	Debt service coverage ratio <sup>2</sup>	NA
3.	Interest service coverage ratio <sup>2</sup>	NA
4.	Outstanding redeemable preference shares <sup>2</sup>	NA
5.	Capital redemption reserve/debenture redemption reserve <sup>2</sup>	NA
6.	Current ratio <sup>2</sup>	NA
7.	Long term debt to working capital <sup>2</sup>	NA
8.	Bad debts to Account receivable ratio <sup>2</sup>	NA
9.	Current liability ratio <sup>2</sup>	NA
10.	Debtors' turnover ratio <sup>2</sup>	NA
11.	Inventory turnover <sup>2</sup>	NA
12.	Operating margin (%) <sup>2</sup>	NA
13.	Total debts to total assets (Debt Securities and Borrowings / Total Assets) <sup>3</sup>	0.59
14.	Net worth (Equity share capital + Other equity) (Rs. In lakhs) <sup>4</sup>	26,452.92
15.	Gross Stage 3 Assets Ratio (Gross Stage 3 loans are loans that are credit impaired as per Ind-AS-109) <sup>5</sup>	2.78%
16.	Net Stage 3 Assets Ratio (Gross Stage 3 loans - Impairment Loss allowance for Stage 3 loans) <sup>5</sup>	1.41%
17.	Capital to risk weighted assets ratio <sup>6</sup>	40.64%
18.	Outstanding Redeemable Preference shares <sup>2</sup>	NA
19.	Security cover over listed non-convertible debentures (Security cover over listed non-convertible debentures represents the number of times the listed non-convertible debentures is covered through the term loans provided as security.)	1.1
20.	Net profit margin (%) (Profit after tax for the period / Total Income) <sup>7</sup>	6.65%
21.	Net profit after tax (Rs. In lakhs)	633.36
22.	Earnings per equity share	
	a. Basic	2.06
	b. Diluted	1.98

Notes-

1. Debt-equity ratio = (Debt securities+ Borrowings (other than debt securities) + Subordinated liabilities) / Networkth.
2. The Company is registered under the Reserve Bank of India Act, 1934 as Non-Banking Financial Company, hence these ratios are not applicable.
3. Total debts to total assets = (Debt securities+ Borrowings (other than debt securities) + Subordinated liabilities) / Total assets.
4. Net worth= Equity share capital + Other equity.
5. GNPA is calculated for owned book.
6. Capital to risk-weighted assets ratio and Liquidity coverage ratio, are calculated as per the RBI guidelines.
7. Net profit margin = Net profit after tax / Total income.

