

**November 12, 2024****BSE Limited**

Floor 25, Phiroze Jeejeebhoy Towers,  
Dalal Street  
Mumbai-400 001

Scrip Code: 538446

Dear Sir/Madam,

**Subject: Outcome of Board Meeting - Disclosure under Regulation 30 & 51 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations")**

In furtherance to our intimation dated November 07, 2024, we hereby inform you that the Board of Directors, in its meeting held today i.e. Tuesday, November 12, 2024, has discussed and considered the following:

1. Approved the Unaudited Financial Results of the Company for the quarter and half year ended September 30, 2024. The copies of the Financial Results along with the Limited Review Report issued by M/s. Gaur & Associates, Chartered Accountants (Statutory Auditors of the Company) are enclosed herewith as **Annexure A**.
2. Acknowledged and approved the resignation of Mr. Semant Juneja from the position of Company Secretary and Compliance Officer (Key Managerial Personnel) and he will be relieved from his duties with effect from the close of business hours on November 30, 2024. A copy of his resignation letter along with the necessary details as per the requirement of Regulation 30 of the Listing Regulations read with SEBI Circular No. SEBI/HO/CFD/CFD-PoD-1/P/CIR/2023/123 dated July 13, 2023, is given in **Annexure-B**.
3. Based on the recommendations of the Nomination and Remuneration Committee, approved the appointment of Mr. Lalit Sharma (M. No. A24111) as the Company Secretary and Compliance Officer (Key Managerial Personnel) w.e.f. December 02, 2024. The details as required under Regulation 30 of the Listing Regulations read with SEBI Circular No SEBI/HO/CFD/CFD-PoD-1/P/CIR/2023/123 dated 13th July 2023 are given in the enclosed **Annexure B**.
4. Declaration w.r.t. Statement of Material Deviations:

Pursuant to Regulation 52(7) of Listing Regulations and circular issued by SEBI in this regard, a statement indicating Nil deviation and variation is also enclosed as **Annexure C**.

Further, Pursuant to Regulation 54(3) of the Listing Regulation, 2015 read with SEBI circular SEBI/HO/MIRSD\_CRADT/CIR/P/2022/67 dated May 19, 2022, the Security Cover Certificate certified by the Statutory Auditors of the Company for the quarter ended September 30, 2024, is enclosed herewith as **Annexure-D**.



**MONEYBOXX FINANCE LIMITED**

CIN L30007DL1994PLC260191  
Registered Office: 523-A, Somdutt Chambers-II,  
9, Bhikaji Cama Place, New Delhi-110066, India  
Tel: 01145657452

E-mail: [info@moneyboxxfinance.com](mailto:info@moneyboxxfinance.com)

Website: [www.moneyboxxfinance.com](http://www.moneyboxxfinance.com)

Please note that the meeting of the Board of Director(s) commenced at 03:34 P.M. and concluded at 04:02 P.M. and Trading window for dealing in securities of the Company shall remain closed until 48 hours from this announcement.

Kindly take the above information on your record.

**For Moneyboxx Finance Limited**

**Semant Juneja**  
**Company Secretary and Compliance Officer**

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

SATISH  
KUMAR  
GUPTA

Digitally signed by  
SATISH KUMAR  
GUPTA  
Date: 2024.11.12  
15:33:48 +05'30'

**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	-	-	-	-	-	-
	Other Comprehensive Income (Nct of Tax)	-	-	-	-	-	(17.59)
<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



**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 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'.



**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 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.



Date: November 08, 2024

The Board of Directors  
Moneyboxx Finance Limited  
523-A, Somdutt Chamber II,  
Bhikaji Cama Place, New Delhi-110066

Dear Sir/Madam,

**Subject: Resignation from the position of Company Secretary & Compliance officer of Moneyboxx Finance Limited**

I hereby tender my resignation from the position of Company Secretary and Compliance officer of the Company.

kindly accept my resignation and request to relive me from my duties from close of business hours of November 30, 2024.

I hereby convey my sincere thanks to the Board of Directors, Senior Management and Colleagues of the Company for their unstinted support and cooperation extended during my tenure as Company Secretary & Compliance office of the Company.

Thanking You,



**Semant Juneja**

**M.No: A47541**

**Annexure B (Contd.)**

**Details as required under Regulation 30 read with Schedule III of the Listing Regulations and SEBI Circular No. SEBI/HO/CFD/CFD-PoD-1/P/CIR/2023/123 dated July 13, 2023:**

Sr.no	Details of events that need to be provided	Information of such event(s)	Information of such event(s)
1.	<b>Reason for change viz appointment, resignation, removal, death otherwise</b>	Resignation of Mr. Semant Juneja from the position of Company Secretary and Compliance Officer due to his personal reasons.	Appointment of Mr. Lalit Sharma as the Company Secretary and Compliance Officer (KMP)
2.	<b>Date of appointment/cessation (as applicable)</b>	w.e.f. close of business hours on November 30, 2024	w.e.f. December 02, 2024
3.	<b>Brief Profile (in case of appointment)</b>	Not Applicable	A seasoned Company Secretary with over 19 years of experience in the financial sector, proficient in regulatory compliance and corporate governance upon the frameworks of the Reserve Bank of India (RBI), Ministry of Corporate Affairs (MCA), and the Securities and Exchange Board of India (SEBI). A long standing association of nearly 9 years with Indiabulls Group, and also associated with PNB Housing Finance Limited, ensured compliance, drafted various policies, liaised with regulators etc.
4.	<b>Disclosure of relationship between Directors (in case of appointment of a director)</b>	Not Applicable	Not Applicable



**MONEYBOXX FINANCE LIMITED**  
 CIN L30007DL1994PLC260191  
 Registered Office: 523-A, Somdutt Chambers-II,  
 9, Bhikaji Cama Place, New Delhi-110066, India  
 Tel: 01145657452  
[E-mail: info@moneyboxxfinance.com](mailto:info@moneyboxxfinance.com)  
[Website: www.moneyboxxfinance.com](http://www.moneyboxxfinance.com)

**Annexure-C**  
**Statement of Deviation**

**A. Statement of utilization of issue proceeds:**

Name of the Issuer	ISIN	Mode of Fund Raising (Public issues/ Private placement)	Type of instrument	Date of raising funds	Amount Raised	Funds utilized	Any deviation (Yes/ No)	If 8 is Yes, then specify the purpose of for which the funds were utilized	Remarks, if any
1	2	3	4	5	6	7	8	9	10
Moneyboxx Finance Limited	-	Private Placement	-	-	-	-	-	N.A.	-

**B. Statement of deviation/ variation in use of Issue proceeds:**

Particulars	Remarks
Name of listed entity	Moneyboxx Finance Limited
Mode of fund raising	Private placement
Type of instrument	-
Date of raising funds	-
Amount raised	-
Report filed for quarter ended	September 30, 2024
Is there a deviation/ variation in use of funds raised?	No
Whether any approval is required to vary the objects of the issued stated in the prospectus/ offer document?	No
If yes, details of the approval so required?	N.A.
Date of approval	N.A.
Explanation for the deviation/ variation	N.A.
Comments of the audit committee after review	N.A.



**MONEYBOXX FINANCE LIMITED**  
CIN L30007DL1994PLC260191  
Registered Office: 523-A, Somdutt Chambers-II,  
9, Bhikaji Cama Place, New Delhi-110066, India  
Tel: 01145657452  
[E-mail: info@moneyboxxfinance.com](mailto:info@moneyboxxfinance.com)  
[Website: www.moneyboxxfinance.com](http://www.moneyboxxfinance.com)

Comments of the auditors, if any		N.A.				
Objects for which funds have been raised and where there has been a deviation/ variation, in the following table:						
Original Object	Modified Object, if any	Original Allocation	Modified Allocation, If any	Funds Utilised	Amount of Deviation/Variation for the quarter according to applicable object	Remarks
Not Applicable	N.A.	-	N.A.	-	Nil	-
Deviation could mean:  a. Deviation in the objects or purposes for which the funds have been raised. b. Deviation in the amount of funds actually utilized as against what was originally disclosed.						
<b>Name of signatory:</b> Semant Juneja <b>Designation:</b> Company Secretary and Compliance Officer <b>Date:</b> 12.11.2024						

To,  
The Board of Directors,  
MONEYBOXX FINANCE LIMITED  
Delhi-110066

Annexure D

**Independent Auditor's certificate as per Regulation 54 and 56(1)(d) of SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015 (the "Regulations") as at September 30, 2024, in respect of Moneyboxx Finance Limited (the Company)**

1. The management has requested us to certify the particulars contained in the accompanying Statement of Information for listed Non-Convertible Debentures ('NCDs') as at September 30, 2024. This Statement has been prepared by the Company to comply with the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations 2015 as amended till date (referred to as the 'Regulations') and as per circular no. SEBI/HO/MIRSD/MIRSD\_CRADT/CIR/P/2022/67 dated May 19, 2022 for the purpose of its onward submission to "Catalyst Trusteeship Limited" (referred to as the 'Company's Debenture Trustee').

**Management's responsibility for the Statement**

2. The preparation of the Statement is the responsibility of the Company's management including the creation and maintenance of all accounting and other records supporting its contents. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation and presentation of the Statement and applying an appropriate basis of preparation; and making estimates that are reasonable in the circumstances.
3. The Management is also responsible for ensuring the compliance with the requirements of the regulations and the Debenture Trust Deed ('DTD') for all listed NCDs issued and for providing all relevant information to the Debenture Trustee, including amongst others, maintaining Asset Coverage Ratio and for preparation and maintenance of covenants list and compliance with such covenants on a continuous basis as per the debenture trust deed.

**Auditor's responsibility for the Statement**

4. It is our responsibility to obtain limited assurance and form an opinion as to whether the Statement is in agreement with the unaudited books of accounts and records furnished to us by the Company. We have relied on the said books of accounts and records furnished by the Company as on September 30, 2024. These books of accounts are unaudited and subject to limited review conducted by us in accordance with the Standard on Review Engagement (SRE) 2410, 'Review of Interim Financial Information Performed by Independent Auditor of the Entity' issued by Institute of Chartered



Accountants of India('ICAI'). The procedures performed in limited assurance engagement vary in nature and timing from, and are less in extent than for, a reasonable assurance engagement. Consequently, the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed.

5. Pursuant to the request from management and is required by the Company's Debenture Trustee, it is our responsibility to examine the books and other records of the Company and provide limited assurance on whether the Company has maintained the required asset cover and complied with the covenants (as set out in the Statement) as per the requirements of DTDs for all outstanding listed NCDs and nothing has come to our attention that causes us to believe that the Statement and calculation thereof is not arithmetically accurate.
6. We have performed the following procedures in relation to the Statement:
  - (a) Obtained a list of receivables pledged as security against the outstanding listed NCDs;
  - (b) Read the information memorandum and debenture trust deed in relation the non-convertible debentures issued by the Company to assess the nature of the debentures i.e., secured or unsecured;
  - (c) Traced the amounts forming part of the Statement with the unaudited financial statements, underlying books of account and other relevant records and documents maintained by the Company as at September 30, 2024 and verified the arithmetical accuracy of the same;
  - (d) For the period ended September 30, 2024, we have verified Company's compliance with the debt covenants mentioned in Information Memorandums; and
  - (e) Recomputed the asset coverage ratio;
7. We conducted our examination in accordance with the 'Guidance Note on Reports or Certificates for Special Purposes (Revised 2016) ('the Guidance Note') issued by the Institute of Chartered Accountants of India ('ICAI'). The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the ICAI.
8. We have complied with the relevant applicable requirements of the Standard on Quality Control ('SQC') 1, Quality Control for Firms that Perform Audits and Reviews of Historical Financial Information, and Other Assurance and Related Services Engagements.

## **Opinion**

9. Based on the procedures performed as mentioned in paragraph 5 & 6 above, records, documents and unaudited financial statements for the period ended September 30, 2024 of the Company produced to us and information, explanations and representation given to us, nothing has come to our attention that causes us to believe that:

- a. the particulars furnished in the Statement have not been accurately extracted from the unaudited financial statements for the period ended September 30, 2024, records and other documents of the Company as at September 30, 2024;
- b. the asset cover maintained by the Company against the outstanding listed NCDs are not in line with respective DTDs;
- c. the Company has not complied with the covenants as set out in the Statement; and
- d. the Statement is not arithmetically accurate.

### Restriction on use

10. This certificate has been issued at the request of the Company to comply with the aforesaid Regulations. As a result, this certificate may not be suitable for any other purpose and is intended solely and entirely for the above-mentioned purpose. Accordingly, our certificate should not be quoted or referred to in any other document or made available to any other person or persons without our prior written consent. Also, we neither accept nor assume any duty or liability for any other purpose or to any other party to whom our certificate is shown or into whose hands it may come without our prior consent in writing.

### Statement for Asset Coverage Ratio by Debenture Trustee in respect of Listed Debt Securities as at September 30, 2024

- a) We, the Company vide its Board Resolutions and Information Memorandums / Offer Documents and under various Debenture Trust Deeds, have issued the following listed debt securities outstanding as at September 30, 2024: -

Description of NCD issued	ISIN	Private Placement/Public Issue	Secured/Unsecured	Issued Amount (Rs. In crores)
2500, 13.15% p.a. Secured Listed Fully Redeemable NCD of face value of Rs. 1,00,000/- each(issued on November 24, 2023)	INE296Q07043	Private Placement	Secured	25.00
2450, 13.15% p.a. Secured Listed Fully Redeemable NCD of face value of Rs. 1,00,000/- each(issued on Feb 21, 2024)	INE296Q07050	Private Placement	Secured	24.50
<b>Total</b>				<b>49.50</b>

b) Asset Cover for listed debt securities:

- i. The financial information as on September 30, 2024 has been extracted from the unaudited books of accounts for the period ended September 30, 2024 and other relevant records of the listed entity;
- ii. The assets of the listed entity provide coverage of **1.1** times on the exclusive charge of specific book debt on the principal amount, which is in accordance with the terms of respective borrowing arrangement (calculation as per statement of asset cover ratio Annexure– I attached).

c.) Compliance of all the covenants/terms of the issue in respect of listed debt securities of the listed entity:

We have examined the compliances made by the listed entity in respect of the covenants/terms of the issue of the listed debt securities (NCD's) and certify that such covenants/terms of the issue have been complied by the listed entity.

For **GAUR & ASSOCIATES**

Chartered Accountants

Firm Registration Number: 005354C

SATISH

KUMAR

GUPTA

S.K. Gupta

Partner

Membership Number: 016746

UDIN: 24016746BKCABG1128

Digitally signed by  
SATISH KUMAR  
GUPTA  
Date: 2024.11.12  
15:42:39 +05'30'

Place: Gurugram

Date: 12-11-2024

## Annexure - I

Rs in Lakhs

Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O	
Particulars	Description of asset for which this certificate relate	Exclusive Charge	Exclusive Charge	Pari- Passu Charge	Pari- Passu Charge	Pari- Passu Charge	Assets not offered as Security	Elimination (amount in negative)	(Total C to H)	Related to only those items covered by this certificate					Total Value(=K+L+M+N)
		Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt	Other assets on which there is pari- Passu charge (excluding items covered	with pari-passu charge)	in column F)	debt amount considered more than once (due to exclusive plus pari passu charge)	Market Value for Assets charged on Exclusive basis	Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Market Value for Pari passu charge Assets	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Relating to Column F	
		Book Value	Book Value	Yes/ No	Book Value	Book Value									
<b>ASSETS</b>															
Property, Plant and Equipment				No	NA	NA	826.41		826.41						
Capital Work-in-Progress				No	NA	NA	-		-						
Right of Use Assets				No	NA	NA	1,298.94		1,298.94						
Goodwill				No	NA	NA	-		-						
Intangible				No	NA	NA	494.51		494.51						
Intangible Assets under Development				No	NA	NA	-		-						
Investments				No	NA	NA	1,215.86		1,215.86						
Loans	Book Debts	3,740.00	45,450.21	Yes	NA	NA	3,927.90		53,118.11						
Inventories				No	NA	NA			-						
Trade Receivables				No	NA	NA	81.43		81.43						
Cash and Cash Equivalents				No	NA	NA	11,377.23		11,377.23						
Bank Balances other than Cash and Cash Equivalents				No	NA	NA	1,891.99		1,891.99						
Others				No	NA	NA	4,937.16		4,937.16						
<b>Total</b>			<b>45,450.21</b>		-	-	<b>26,051.43</b>	-	<b>75,241.64</b>	-	-	-	-	-	
<b>LIABILITIES</b>															
Debt securities to which this certificate pertains	Secured Non-Convertible Debentures	3,400.00	-	Yes	NA	NA			3,400.00						

**SATISH  
KUMAR  
GUPTA**

Digitally signed  
by SATISH  
KUMAR GUPTA  
Date: 2024.11.12  
15:43:11 +05'30'

Other debt sharing pari-passu charge with above debt	Secured Bank Borrowing			NO	NA	NA			-					
Other Debt				NO	NA	NA			-					
Subordinated debt				NO	NA	NA			664.81					
<b>Borrowings</b>				NO	NA	NA			-					
Bank				NO	NA	NA			-					
Debt Securities				NO	NA	NA			2,283.07					
Others				NO	NA	NA			38,384.72					
Trade payables				NO	NA	NA			383.48					
Lease Liabilities				NO	NA	NA	1,384.86		1,384.86					
Provisions				NO	NA	NA	105.73		105.73					
Others				NO	NA	NA	2,182.04		2,182.04					
<b>Total</b>		<b>3,400.00</b>	-		-	-	<b>3,672.63</b>	-	<b>48,788.71</b>	-	-	-	-	-
<b>Cover on Book Value</b>		3,400.00	-											
<b>Cover on Market Value<sup>ix</sup></b>														
		Exclusive Security Cover Ratio	1.1		Pari-Passu Security Cover Ratio	NA								

For Moneyboxx Finance Limited

**SATISH  
KUMAR  
GUPTA**

Digitally signed  
by SATISH  
KUMAR GUPTA  
Date: 2024.11.12  
15:43:45 +05'30'