

Date: February 10, 2025

BSE Limited

Floor 25, Phiroze Jeejeebhoy Towers,
Dalal Street
Mumbai-400 001
Scrip Code: 538446

Dear Sir/Madam,

Subject: Outcome of Board Meeting held on Monday, February 10, 2025

In furtherance to our previous intimation dated February 04, 2025, we wish to inform that the Board of Directors of Moneyboxx Finance Limited ('the Company') at its meeting held today i.e., February 10, 2025 (Monday) has transacted the following business items:

- (i) Considered and approved the Un-audited Financial Results (Standalone) of the Company for the 3rd quarter and nine months ended December 31, 2024, duly reviewed and recommended by the Audit Committee along with the Limited Review Report issued by the Statutory Auditors of the Company.
- (ii) Considered and approved the appointment of M/s Shashank Pashine & Associates as the Secretarial Auditor of the Company for the Financial Year 2024-25 to conduct the Secretarial Audit function of the Company, based on the recommendation of the Audit Committee.
- (iii) Took on record the resignation of Mr. Viral Seth from the position of Internal Auditor of the Company w.e.f. conclusion of the Board Meeting and approved the appointment of Mr. Saurabh Agarwal as the Internal Auditor of the Company to conduct the Internal Audit function of the Company, based on the recommendation of the Audit Committee.
- (iv) Considered, discussed and approved the Postal Ballot Notice to seek approval of the shareholders for appointment of Mr. Shantanu Pendsey as an Independent Director of the Company for a period of three years. The Postal Ballot Notice shall be sent to the shareholders in due course and shall be filed with the exchange.

In this regard, the Company is submitting the following documents pursuant to Regulation 30, 33, 52 and 54 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ('Listing Regulations'), as amended from time to time:

S.no	Particulars
1.	Limited Review Report issued by M/s. Gaur & Associates, Statutory Auditors of the Company.
2.	Un-audited Financial Results (Standalone) for the 3 rd quarter and nine months ended December 31, 2024.
3.	Additional disclosure of ratios/ equivalent financial information pursuant to Regulation 52(4) of the Listing Regulations.



4.	Security Cover Certificate from M/s. Gaur & Associates, Statutory Auditors pursuant to Regulation 54(2)/ (3) of Listing Regulations.
5.	Statement of utilisation of issue proceeds as per Regulation 52(7) of Listing Regulations and Statement of material deviation(s) in the use of issue proceeds of non-convertible debentures from the objects of the issue, pursuant to Regulation 52(7A) of Listing Regulations.
6.	Disclosure of information pursuant to 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, with respect to appointment of Secretarial Auditor of the Company based on recommendation of Audit Committee of the Company.
7.	Disclosure of information pursuant to 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, with respect to change in Internal Auditor of the Company based on recommendation of Audit Committee of the Company.

The aforesaid documents are also being uploaded on the website of the Company i.e., www.moneyboxxfinance.com

Please note that the meeting of the Board of Director(s) commenced at 04:30 P.M. and concluded at 5:00 P.M. and Trading window for dealing in securities of the Company shall remain closed until 48 hours from this announcement in terms of the Company's Code of Conduct for Prohibition of Insider Trading and the provisions of the SEBI (Prohibition of Insider Trading) Regulations, 2015 and amendments thereto.

Kindly take the above intimation and documents on record.

Thanking You

Yours faithfully
For **Moneyboxx Finance Limited**



Lalit Sharma
Company Secretary



Enc: As above

**LIMITED REVIEW REPORT ON THE UNAUDITED FINANCIAL RESULTS
FOR THE QUARTER AND NINE MONTHS ENDED DECEMBER 31, 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 nine months ended 31st December 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



S. K. Gupta

Partner

M. No. 016746

UDIN: 25016746BMGXV4762

Place: DELHI

Date: 10/02/2025

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 nine months ended December 31, 2024

(Rs. In lakhs, except per share data)

Sl. No.	Particulars	Quarter ended			Nine months ended		Year ended
		31-Dec-24	30-Sep-24	31-Dec-23	31-Dec-24	31-Dec-23	31-Mar-24
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
I	Revenue from operations						
(a)	Interest Income	4,244.54	4,065.92	2,701.34	12,309.53	7,280.42	10,761.32
(b)	Fees and Commission Income	397.71	389.30	314.18	1,170.46	678.76	1,000.40
(c)	Net gain on derecognition of financial instruments	387.89	438.17	282.20	940.37	460.48	813.17
(d)	Net gain on Fair Value Changes	144.29	56.03	46.99	266.30	119.49	194.47
	Total Revenue from operations (a+b+c+d)	5,174.43	4,949.42	3,344.72	14,686.66	8,539.15	12,769.36
II	Other Income	8.11	7.55	7.46	22.30	15.99	27.03
III	Total Income (I+II)	5,182.54	4,956.97	3,352.18	14,708.96	8,555.14	12,796.39
IV	EXPENSES						
(a)	Finance cost	1,586.43	1,561.61	1,067.19	4,656.14	2,934.19	4,281.36
(b)	Impairment on financial instruments	934.53	721.17	196.43	2,085.59	416.15	710.50
(c)	Employee benefit expense	2,001.31	1,910.44	1,305.83	5,497.34	3,349.38	4,706.76
(d)	Depreciation and amortisation expense	193.92	182.70	89.70	531.33	227.11	334.57
(e)	Other expenses	442.66	369.69	424.42	1,255.52	1,015.18	1,707.35
	Total Expense (a+b+c+d+e)	5,158.85	4,745.61	3,083.57	14,025.92	7,942.01	11,740.54
V	Profit before tax (III-IV)	23.69	211.36	268.61	683.04	613.13	1,055.85
VI	Tax Expense						
(a)	Current Tax	-	-	42.37	-	54.14	-
(b)	Deferred Tax	3.50	8.10	25.11	29.25	57.31	141.78
	Total tax expense (a+b)	3.50	8.10	67.48	29.25	111.44	141.78
VII	Profit after tax (V-VI)	20.19	203.26	201.13	653.79	501.69	914.07
VIII	Other Comprehensive Income (Net of Tax)						
	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 (Net of Tax)	-	-	-	-	-	(17.59)
IX	Total Comprehensive Income for the period (VII+VIII)	20.19	203.26	201.13	653.79	501.69	896.48
X	Paid-up Equity Share Capital (Face Value of Rs.10/-)	3,263.77	3,263.77	2,990.63	3,263.78	2,990.63	3,049.17
XI	Other Equity						13,835.99
XII	Earnings per share (not annualised)						
	Basic	0.06	0.66	0.77	2.08	1.97	3.45
	Diluted	0.06	0.63	0.75	2.07	1.92	3.40



MONEYBOXX FINANCE LIMITED

CIN: L30007DL1994PLC260191

Statement of unaudited financial results for the quarter and nine months ended December 31, 2024.

Notes:

1. Moneyboxx Finance Limited ("the Company") is a Non-Banking Financial Company registered with the Reserve Bank of India ("the RBI"), 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 nine months ended December 31, 2024, have been reviewed by the Audit Committee and subsequently approved at the meeting of the Board of Directors held on February 10, 2025. 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 and nine months ended December 31, 2024

S.N.	Particulars	To NBFC
1	Aggregate principal outstanding of loans transferred through assignment (Rs. in Lakhs)	2038.37
2	Weighted average Maturity of Loans (in years)	3.95
3	Weighted average Holding period of Loans (in years)	0.73
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 December 31, 2024, under the said Notification.
 - c) The Company has neither transferred nor acquired any stressed loans during the quarter ended December 31, 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. Unsecured loan industry witnessed increase in delinquencies starting Q1 of FY25 owing to various factors, including, subdued rural economic growth, general elections, erratic weather (heatwaves, floods in certain areas) and high indebtedness in certain segments. In line with the overall industry trend, the Company experienced an increase in delinquency, and consequently, higher credit costs in FY25 year-to-date. However, slippages have been declining and with intensified collection efforts, the Company has observed a turnaround in collection efficiency from November 2024 onwards.

The Company expects significant improvement on the back of focussed collection efforts and improving rural demand in FY25. Capital adequacy ratio remained healthy at 35.76% and debt-to-equity ratio low at 1.78 times as on December 31, 2024. Moreover, increasing focus on secured lending (50% of disbursements in Q3 FY25 and 38% of AUM as of Dec'24) and improving geographic diversification with presence in 12 states spread across India is expected to yield stability in asset quality going forward.

The Company was non-compliant with certain asset quality covenants of the lenders as on December 31, 2024. It is seeking waiver for the covenant breaches and expects that the same shall be granted.

8. Disclosures in compliance with Regulation 52 (4) of the SEBI (listing Obligations and Disclosure Requirements) Regulations, 2015 for the quarter ended December 31, 2024 is attached as Annexure 1.
9. There were no investor complaints known to the Company outstanding at the beginning and at the end of the quarter the quarter ended December 31, 2024.
10. Figures pertaining to previous periods have been regrouped, re-casted and rearranged, wherever necessary.

For **Moneyboxx Finance Limited**

Place: Gurugram
Date: February 10, 2025



Deepak Aggarwal
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 nine months ended December 31, 2024

S.No.	Particulars	As at December 31, 2024
1.	Debt-equity ratio (Debt Securities+Borrowings (Other than debt securities))/ net worth i.e. (Equity share capital + Other equity) ¹	1.78
2.	Debt service coverage ratio ²	NA
3.	Interest service coverage ratio ²	NA
4.	Outstanding redeemable preference shares ²	NA
5.	Capital redemption reserve/debenture redemption reserve ²	NA
6.	Current ratio ²	NA
7.	Long term debt to working capital ²	NA
8.	Bad debts to Account receivable ratio ²	NA
9.	Current liability ratio ²	NA
10.	Debtors' turnover ratio ²	NA
11.	Inventory turnover ²	NA
12.	Operating margin (%) ²	NA
13.	Total debts to total assets (Debt Securities and Borrowings / Total Assets) ³	0.60
14.	Net worth (Equity share capital + Other equity) (Rs. In lakhs) ⁴	26,488.20
15.	Gross Stage 3 Assets Ratio (Gross Stage 3 loans are loans that are credit impaired as per Ind-AS-109) ⁵	5.60%
16.	Net Stage 3 Assets Ratio (Gross Stage 3 loans - Impairment Loss allowance for Stage 3 loans) ⁵	2.88%
17.	Capital to risk weighted assets ratio ⁶	35.76%
18.	Outstanding Redeemable Preference shares ²	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) ⁷	4.44%
21.	Net profit after tax (Rs. In lakhs)	653.79
22.	Earnings per equity share	
	a. Basic	2.08
	b. Diluted	2.07

Notes-

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



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

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 December 31, 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 December 31, 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 December 31, 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 December 31, 2024 and verified the arithmetical accuracy of the same;
 - (d) For the period ended December 31, 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 December 31, 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 December 31, 2024, records and other documents of the Company as at December 31, 2024;
- b. the asset cover maintained by the Company against the outstanding listed NCDs are not in line with respective DTDs; and
- c. the Statement is not arithmetically accurate.

Emphasis of Matter

We would like to draw attention towards the non-compliance of the asset quality covenants as set out in the respective DTDs as at 31st December 2024, as indicated in Annexure II of the statement. However, the Company is in discussion with the Debenture Trustee for seeking waiver for the same and our opinion is not modified in this matter.

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 December 31, 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 December 31, 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
30,000, 12% p.a. Secured Listed Fully Redeemable NCD of face value of Rs. 10,000/- each(issued on Nov 11, 2024)	INE296Q07068	Private Placement	Secured	30.00
Total				79.50

b) Asset Cover for listed debt securities:

- i. The financial information as on December 31, 2024 has been extracted from the unaudited books of accounts for the period ended December 31, 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.) Non-compliance of asset quality covenants as set out in the DTD 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 except for non-compliance of asset quality covenants of the listed debt securities (NCD's). The Company's management is in discussion with the Debenture Trustee for seeking waiver on the non-compliance as and where applicable.

For **GAUR & ASSOCIATES**

Chartered Accountants

Firm Registration Number: 005354C



S.K. Gupta

Partner

Membership Number: 016746

UDIN : **25016746BMGYW4585**

Place: Gurugram

Date: 10-02-2025

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	Book Value	Book Value	Part. Passu Change	Part. Passu Change	Part. Passu Change	Assets not offered as Secured	Eliminatio on amount (in Rs)	Total C to H)	Related to only those items covered by this certificate					Total Value (C+D+M+N)
				Yes/No	with part-passu change) Book Value	in column F) Book Value		considered more than one (due to exclusive plan change)		Market Value for Assets charged on Exchane basis	Carrying Book value for securities where market value is ascertainable (For Eg. Bank Balance, DSBIA market value is not applicable)	Market Value for Part passu change Assets	Carrying value/book value for part passu change assets where market value is not ascertainable (For Eg. Bank Balance, DSBIA market value is not applicable)		
ASSETS															
Property Plant and Equipment				No	NA	NA	963.73		963.73						
Capital Work-In-Progress				No	NA	NA	-		-						
Right of Use Assets				No	NA	NA	1,281.64		1,281.64						
Goodwill				No	NA	NA	-		-						
Intangible Assets under Development				No	NA	NA	512.53		512.53						
Loans	Boot Loans	6,359.38	44,846.24	No	NA	NA	874.17		874.17						
				Yes	NA	NA	6,794.10		57,999.71						
Inventories				No	NA	NA	-		-						
Trade Receivables				No	NA	NA	73.68		73.68						
Prepaid Expenses				No	NA	NA	8,456.99		8,456.99						
Bank Balances other than Cash and Cash Equivalents				No	NA	NA	2,014.29		2,014.29						
Others				No	NA	NA	6,125.36		6,125.36						
Total			44,846.24				27,096.49		78,302.10						
LIABILITIES															
Debt securities to which this certificate pertains	Secured Non-Convertible Debentures	5,781.25	-	Yes	NA	NA	-		5,781.25						



Annexure II: Details of breaches of financial covenant with respect to listed Non-Convertible Debentures (NCDs) outstanding as at 31st December 2024

S. No.	Description of NCD issued	ISIN	Financial Covenants	Status as on 31 st Dec 2024
1	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	PAR>90 shall not exceed 3% of Gross Loan Portfolio. PAR>90 net or provisioning shall not exceed 1.5% of Gross Loan Portfolio. PAR>90 net and net charge offs of the company shall not exceed 3.5% of Gross Loan Portfolio.	The Company is not in compliance with this covenant for the quarter ending December 31, 2024, with an actual PAR 90 of 5.62%, PAR 90 net or provisioning of 3.72% and sum of PAR 90 and Write-off of 6.69% as against the covenant of 3%, 1.5% and 3.5% respectively.
2	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	PAR>90 shall not exceed 3% of Gross Loan Portfolio. PAR>90 net or provisioning shall not exceed 1.5% of Gross Loan Portfolio. Maximum permissible ratio of sum of PAR>90 and write-off (on the Company's entire portfolio including receivables sold or discounted on non-recourse basis) to Gross Loan Portfolio shall be 3.50%. Write-offs will be considered for trailing 12 months.	The Company is not in compliance with this covenant for the quarter ending December 31, 2024, with an actual PAR 90 of 5.62%, PAR 90 net or provisioning of 3.72% and sum of PAR 90 and Write-off of 6.69% as against the covenant of 3%, 1.5% and 3.5% respectively.
3	30,000, 12% p.a. Secured Listed Fully Redeemable NCD of face value of Rs. 10,000/- each(issued on Nov 11, 2024)	INE296Q07068	PAR>90 shall not exceed 4% (Four percent) till June'25 and after this it shall not be more than 3% (Three percent) of Gross Loan Portfolio. PAR>90 net or provisioning shall not exceed 3% (Three percent) till June'25 and after this it shall not be more than 2% (Two percent) of Gross Loan Portfolio of Gross Loan Portfolio. Maximum permissible ratio of sum of PAR>90 and write-off (on the Company's entire portfolio including receivables sold or discounted on non-recourse basis) to Gross Loan Portfolio shall be 5% till June'25 and after this it shall not be more than 3.5% (Three and half percent). Write-offs will be considered for trailing 12 months.	The Company is not in compliance with this covenant for the quarter ending December 31, 2024, with an actual PAR 90 of 5.62%, PAR 90 net or provisioning of 3.72% and sum of PAR 90 and Write-off of 6.69% as against the covenant of 4%, 3% and 5% respectively till June 2025.

Satish K.





MONEYBOXX FINANCE LIMITED
 CIN L30007DL1994PLC260191
 Registered Office: 523-A, Somdutt Chambers-II,
 9, Bhikaiji Cama Place, New Delhi-110066, India
 Tel: 01145657452
 E-mail: info@moneyboxxfinance.com
 Website: www.moneyboxxfinance.com

STATEMENT OF DEVIATION/VARIATION IN USE OF ISSUE PROCEEDS

(For the Quarter ended December 31, 2024)
 (As per Regulation 52(7A) of the SEBI (LODR) Regulations, 2015)

A. Statement of utilization of issue proceeds:

1	2	3	4	5	6	7	8	9	10
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
Moneyboxx Finance Limited	INE296Q07068	Private Placement	Non-Convertible Debentures	November 11, 2024	INR 30,00,00,000	INR 30,00,00,000	No	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	Non-Convertible Debentures
Date of raising funds	November 11, 2024
Amount raised	INR 30,00,00,000
Report filed for quarter ended	December 31, 2024
Is there a deviation/ variation in use of funds raised?	No
Whether any approval is required to vary the objects of the issued 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.



Corporate Office- DLF Building 8, Block A, 4th Floor, DLF Cyber City Gurgaon- 122002, Haryana
 Head Office- 411A, Kanakia Wallstreet, Chakala, Andheri Kuria Rd, Andheri (East), Mumbai - 400093



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Comments of the audit committee after review N.A.

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
To support the expansion of business, general corporate purposes, working capital requirement and such other purposes as the Board may decide	N.A.	INR 30,00,00,000	N.A.	INR 30,00,00,000	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.


 Name of signatory: Lalit Sharma
 Designation: Company Secretary
 Date: 10.02.2025

Details with respect to appointment of Secretarial Auditor of the Company as per Regulation 30 read with Schedule III of the Listing Regulations, SEBI Circular No. SEBI/HO/CFD/CFD-PoD-1/P/CIR/2023/123 dated July 13, 2023

S.no	Particulars	Details
1.	Name of Secretarial Auditor	M/s Shashank Pashine & Associates
2.	Reason for change viz. appointment, resignation, removal, death or otherwise;	Appointment
3	Date of appointment/cessation (as applicable) & term of appointment	February 10, 2025. M/s Shashank Pashine & Associates to be appointed as the Secretarial Auditor of the Company for Financial Year 2024-25.
4	Brief profile (in case of appointment)	M/s Shashank Pashine & Associates was founded in 2018 by Mr. Shashank Pashine, a Fellow Member of Institute of Company Secretaries of India (ICSI) which provides wide range of specialized, multi-disciplinary professional services in the field of Corporate Secretarial, Corporate Law Matters, IPO, Secretarial Audit, Due-Diligence, Compliance, Legal, Finance, Management, SEBI Laws, Liasioning with Govt. authorities etc.
5	Disclosure of relationships between directors (in case of appointment of a director).	N.A.



Details with respect to change in Internal Auditor of the Company as per Regulation 30 read with Schedule III of the Listing Regulations, SEBI Circular No. SEBI/HO/CFD/CFD-PoD-1/P/CIR/2023/123 dated July 13, 2023

S.no	Particulars		
1.	Name	Mr. Viral Seth	Mr. Saurabh Agarwal
2.	Reason for change viz. appointment, resignation, removal, death or otherwise;	Resignation	Appointment
3	Date of appointment/cessation (as applicable) & term of appointment	February 10, 2025 (Cessation)	February 10, 2025 Mr. Saurabh Agarwal is being appointed as the Internal Auditor based on the recommendation of the Audit Committee of the Board to conduct the audit function of the Company.
4	Brief profile (in case of appointment)	N.A.	Mr. Saurabh Agarwal is an Associate member of the Institute of Chartered Accountants of India (ICAI) and degree in Commerce. He has rich experience of Internal Audit & Credit. He is competent in conducting thorough audits, identifying operational enhancements, and ensuring compliance. He is proficient in risk management, process optimization, and delivering actionable recommendations.
5	Disclosure of relationships between directors (in case of appointment of a director).	N.A.	N.A.

