

**Date: February 12, 2026**

**National Stock Exchange of India Ltd,**  
 Exchange Plaza, Bandra Kurla Complex,  
 Bandra East, Mumbai 400 051, India  
**NSE Symbol: MONEYBOXX**

**BSE Limited**  
 Phiroze Jeejeebhoy Towers,  
 Dalal Street,  
 Mumbai 400 001, India  
**Scrip Code: 538446**

**Subject: Outcome of the Board Meeting**

Dear Sir/Madam,

In furtherance to our previous announcement dated February 05, 2026, we wish to inform you that the Board of Directors of Moneyboxx Finance Limited ("the Company"), at its meeting held today i.e. **Thursday, February 12, 2026**, has inter-alia transacted the following businesses:

**1. Approved the unaudited financial statements (standalone) of the Company for the quarter and nine months ended December 31, 2025**

Considered and approved the Un-audited Financial Results (Standalone) of the Company for the quarter and nine months ended December 31, 2025, along with the Limited Review Report issued by M/s. Gaur & Associates, Statutory Auditors of the Company duly reviewed and recommended by the Audit Committee in its Meeting held earlier today.

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	Annexure
1.	Limited Review Report issued by M/s. Gaur & Associates, Statutory Auditors of the Company along with the Un-audited Financial Results of the Company for the Quarter and nine months ended December 31, 2025.	Annexure-I
2.	Additional disclosure of ratios/ equivalent financial information pursuant to Regulation 52(4) of the Listing Regulations.	Annexure-II
3.	Security Cover Certificate from M/s. Gaur & Associates, Statutory Auditors pursuant to Regulation 54(2)/ (3) of Listing Regulations.	Annexure-III
4.	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.	Annexure-IV
5.	Statement of deviation(s) or variation(s) in respect of Preferential Issue (PI) as per Regulation 32(1) of the SEBI Listing Regulations	Annexure-V




Please note that the meeting of the Board of Director(s) commenced at 03:45 P.M. and concluded at 04:38 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.

The aforesaid documents are also being uploaded on the website of the Company i.e. [www.moneyboxxfinance.com](http://www.moneyboxxfinance.com)

Kindly take the above intimation and documents on your record.

Thanking you,

Yours Faithfully

For **Moneyboxx Finance Limited**.



**Lalit Sharma**  
**Company Secretary**  
Encl. As above



**LIMITED REVIEW REPORT ON THE UNAUDITED FINANCIAL RESULTS  
FOR THE QUARTER AND NINE MONTHS ENDED DECEMBER 31, 2025**

**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 31<sup>st</sup> December 2025, 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: 2026.02.12  
16:24:57 +05'30'

**S. K. Gupta**

Partner

M. No. 016746

UDIN:26016746VMGBUH9355

Place: Delhi

Date: 12/02/2026

**MONEYBOXX FINANCE LIMITED**

CIN : L30007DL1994PLC260191

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

Corporate Office: DLF Building 8, Block A, 4th Floor, DLF Cyber City, Gurugram- 122002 Haryana

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

Statement of unaudited financial results for the quarter and nine months ended December 31, 2025

(Rs. in lakhs, except per share data)

Sl. No.	Particulars	Quarter ended			Nine months ended		Year ended
		31-Dec-25	30-Sep-25	31-Dec-24	31-Dec-25	31-Dec-24	31-Mar-25
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
<b>I</b>	<b>Revenue from operations</b>						
(a)	Interest Income	4,824.02	4,987.43	4,244.54	14,855.83	12,309.53	17,060.29
(b)	Fees and Commission Income	394.82	369.75	397.71	1,099.36	1,170.46	1,585.62
(c)	Net gain on derecognition of financial instruments	188.34	73.27	387.89	667.02	940.37	940.37
(d)	Net gain on Fair Value Changes	54.35	69.06	144.29	241.24	266.30	308.19
	<b>Total Revenue from operations (a+b+c+d)</b>	<b>5,461.53</b>	<b>5,499.51</b>	<b>5,174.43</b>	<b>16,863.45</b>	<b>14,686.66</b>	<b>19,894.47</b>
<b>II</b>	<b>Other Income</b>	10.40	6.77	8.11	26.61	22.30	28.22
<b>III</b>	<b>Total Income (I+II)</b>	<b>5,471.93</b>	<b>5,506.28</b>	<b>5,182.54</b>	<b>16,890.06</b>	<b>14,708.96</b>	<b>19,922.69</b>
<b>IV</b>	<b>EXPENSES</b>						
(a)	Finance cost	2,108.99	2,100.99	1,586.43	6,269.88	4,656.14	6,330.87
(b)	Impairment on financial instruments	454.90	526.59	934.53	1,815.31	2,085.59	2,812.60
(c)	Employee benefit expense	2,217.28	2,210.97	2,001.31	6,634.61	5,497.34	7,738.55
(d)	Depreciation and amortisation expense	239.82	235.21	193.92	720.78	531.33	770.82
(e)	Other expenses	407.32	401.22	442.66	1,331.18	1,255.52	1,974.11
	<b>Total Expense (a+b+c+d+e)</b>	<b>5,428.31</b>	<b>5,474.98</b>	<b>5,158.85</b>	<b>16,771.76</b>	<b>14,025.92</b>	<b>19,626.95</b>
<b>V</b>	<b>Profit before tax (III-IV)</b>	<b>43.62</b>	<b>31.30</b>	<b>23.69</b>	<b>118.30</b>	<b>683.04</b>	<b>295.74</b>
<b>VI</b>	<b>Tax Expense</b>						
(a)	Current Tax	-	-	-	-	-	403.53
(b)	Deferred Tax	8.65	3.45	3.50	31.12	29.25	(232.69)
	<b>Total tax expense (a+b)</b>	<b>8.65</b>	<b>3.45</b>	<b>3.50</b>	<b>31.12</b>	<b>29.25</b>	<b>170.84</b>
<b>VII</b>	<b>Profit after tax (V-VI)</b>	<b>34.97</b>	<b>27.85</b>	<b>20.19</b>	<b>87.18</b>	<b>653.79</b>	<b>124.90</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	-	-	-	-	-	(17.60)
(ii)	Income tax related to item no. (i) above	-	-	-	-	-	6.15
	<b>Other Comprehensive Income (Net of Tax)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(11.45)</b>
<b>IX</b>	<b>Total Comprehensive Income for the period (VII+VIII)</b>	<b>34.97</b>	<b>27.85</b>	<b>20.19</b>	<b>87.18</b>	<b>653.79</b>	<b>113.45</b>
<b>X</b>	<b>Paid-up Equity Share Capital (Face Value of Rs.10/-) (note no. 3)</b>	<b>6,540.92</b>	<b>3,270.46</b>	<b>3,263.77</b>	<b>6,540.92</b>	<b>3,263.77</b>	<b>3,265.10</b>
<b>XI</b>	<b>Other Equity</b>						<b>22,806.81</b>
<b>XII</b>	<b>Earnings per share (not annualised) (note no. 4)</b>						
	Basic	0.05	0.05	0.03	0.13	1.04	0.20
	Diluted	0.04	0.05	0.03	0.12	1.04	0.20



**MONEYBOXX FINANCE LIMITED**

**CIN: L30007DL1994PLC260191**

Statement of unaudited financial results for the quarter and nine months ended December 31,  
2025

**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 for the quarter and nine months ended December 31, 2025, have been reviewed by the Audit Committee and approved by the Board of Directors of the Company at the meeting held on February 12, 2026. The financial results have been subject to a limited review by the Statutory Auditor of the Company.
3. Pursuant to approval of members –
  - i. Authorised share capital of the company was increased from Rs. 40 crore consisting of 40,000,000 equity shares of face value of Rs. 10 each to Rs. 100 crore consisting of 100,000,000 equity shares of face value of Rs. 10 each.
  - ii. On 16 December 2025 (deemed allotment date) the Board of Directors allotted 32,704,600 equity shares of face value Rs. 10 each as bonus shares in the proportion of one bonus equity share for every one equity share of face value of Rs. 10 held as on the record date i.e. 15 December 2025 (end of day), by capitalising an amount of 327,046,000 out of securities premium. The bonus shares were listed on BSE Limited and National Stock Exchange of India Limited w.e.f 17 December 2025.
4. The earnings per share in respect of the previous periods have been restated considering the aforesaid allotment of bonus shares in line with the requirement of Ind AS 33 "Earnings per share".
5. 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.
6. All the secured non-convertible debentures (NCD) of the Company are fully secured by hypothecation of loan receivables/other assets 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.



7. 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.
8. Disclosures in compliance with Regulation 52 (4) of the SEBI (listing Obligations and Disclosure Requirements) Regulations, 2015 for the quarter and nine months ended December 31, 2025, is attached as Annexure 1.
9. 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 December 31, 2025:

S.N.	Particulars	To Bank	To NBFC
1	Aggregate principal outstanding of loans transferred through assignment (Rs. in Lakhs)	658	905
2	Weighted average Maturity of Loans (in years)	0.53	2.48
3	Weighted average Holding period of Loans (in years)	1.60	1.04
4	Retention of Beneficial economic interest (in %)	10%	10%
5	Coverage of Tangible security Coverage (in %)	Nil	Nil
6	Rating- wise distribution of rated loans	Non-rated	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 December 31, 2025, under the said Notification.
- c) The Company has transferred stressed loans during the quarter ended December 31, 2025, under the said Notification as per details below-

Details of stressed loans transferred during the quarter ended December 31, 2025:

S.N.	Particulars	ARC
1	No. of accounts	2417
2	Aggregate principal outstanding of loans transferred (Rs. in lakhs)	3231
3	Weighted average residual tenor of the loans transferred (in Months)	23.32
4	Net book value of loans transferred (at the time of transfer) (Rs. in lakhs)	2484
5	Aggregate consideration (Rs. in lakhs)	2170
6	Additional consideration realized in respect of accounts transferred in earlier years	Nil



10. There were no investor complaints known to the Company outstanding at the beginning and at the end of the quarter and nine months ended December 31, 2025.
11. Figures pertaining to previous periods have been regrouped, re-casted and rearranged, wherever necessary.

Place: Gurugram  
Date: February 12, 2026

For **Moneyboxx Finance Limited**

  
Deepak Aggarwal  
Whole-time Director  
DIN: 03140334



## Annexure I

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, 2025

S.No.	Particulars	As at December 31, 2025
1.	Debt-equity ratio (Debt Securities+Borrowings (Other than debt securities))/ net worth i.e. (Equity share capital + Other equity) <sup>1</sup>	2.48
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>	0.69
14.	Net worth (Equity share capital + Other equity) (Rs. In lakhs) <sup>4</sup>	26,196.07
15.	Gross Stage 3 Assets Ratio (Gross Stage 3 loans are loans that are credit impaired as per Ind-AS-109) <sup>5</sup>	1.43%
16.	Net Stage 3 Assets Ratio (Gross Stage 3 loans - Impairment Loss allowance for Stage 3 loans) <sup>5</sup>	0.72%
17.	Capital to risk weighted assets ratio <sup>6</sup>	26.68%
18.	Outstanding Redeemable Preference shares <sup>2</sup>	NA
19.	Security cover over listed non-convertible debentures (Security cover over listed non-convertible debentures represent the number of times the listed non-convertible debentures is covered through the term loans provided as security.)	1.1
	<b>Particulars</b>	<b>Nine months ended December 31, 2025</b>
20.	Net profit margin (%) (Profit after tax for the period / Total Income) <sup>7</sup>	0.52%
21.	Net profit after tax (Rs. In lakhs)	87.18
22.	Earnings per equity share	
	a. Basic	0.13
	b. Diluted	0.12

## Notes-

1. Debt-equity ratio = (Debt securities+ Borrowings (other than debt securities) + Subordinated liabilities) / Net worth.
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 shares 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.



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, 2025, 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, 2025. 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, 2025. 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, 2025 and verified the arithmetical accuracy of the same;
  - (d) For the period ended December 31, 2025, 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, 2025 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, 2025, records and other documents of the Company as at December 31, 2025 ;
  - 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.

## **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 December 31, 2025 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, 2025**

- 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, 2025: -

<b>Description of NCD issued</b>	<b>ISIN</b>	<b>Private Placement/Public Issue</b>	<b>Secured/Unsecured</b>	<b>Issued Amount (Rs. In crores)</b>
2450, 13.15% p.a. Secured Listed Fully Redeemable NCD of face value of Rs. 1,00,000/- each (Allotment on Feb 21, 2024)	INE296Q07050	Private Placement	Secured	24.50
30000, 12% p.a. Secured Listed Fully Redeemable NCD of face value of Rs. 10,000/- each (Allotment on Nov 11, 2024)	INE296Q07068	Private Placement	Secured	30.00
1900, 12.50% p.a. Secured Listed Fully Redeemable NCD of face value of Rs. 1,00,000/- each (Allotment on Feb 24, 2025)	INE296Q07084	Private Placement	Secured	19.00
2100, 12.50% p.a. Secured Listed Fully Redeemable NCD of face value of Rs. 1,00,000/- each (Allotment on Feb 24, 2025)	INE296Q07076	Private Placement	Secured	21.00
2500, 12% p.a. Secured Listed Fully Redeemable NCD of face value of Rs. 1,00,000/- each (Allotment on Mar 03, 2025)	INE296Q07092	Private Placement	Secured	25.00
1500, 12.55% p.a. Secured Listed Fully Redeemable NCD of face value of Rs. 1,00,000/- each (Allotment on Mar 03, 2025)	INE296Q07100	Private Placement	Secured	15.00
15,000, 11.75% p.a. Secured Listed Fully Redeemable NCD of	INE296Q07118	Private Placement	Secured	15.00

face value of Rs. 10,000/- each (Allotment on March 13, 2025)				
6000, 12.50% p.a. Secured Listed Fully Redeemable NCD of face value of Rs. 1,00,000/- each (Allotment on March 20, 2025)	INE296Q07126	Private Placement	Secured	60.00
32000, 12% p.a. Secured Listed Fully Redeemable NCD of face value of Rs. 10,000/- each (Allotment on May 06, 2025)	INE296Q07068	Private Placement	Secured	32.00
50000, 11.75% p.a. Secured Listed Fully Redeemable NCD of face value of Rs. 10,000/- each (Allotment on June 25, 2025)	INE296Q07134	Private Placement	Secured	50.00
40000, 10.25% p.a. Secured Listed Fully Redeemable NCD of face value of Rs. 10,000/- each (Allotment on Oct 16, 2025)	INE296Q07142	Private Placement	Secured	40.00
25000, 10.20% p.a. Secured Listed Fully Redeemable NCD of face value of Rs. 10,000/- each (Allotment on Nov 28, 2025)	INE296Q07159	Private Placement	Secured	25.00
<b>Total</b>				<b>356.50</b>

b) Asset Cover for listed debt securities:

- i. The financial information as on December 31, 2025 has been extracted from the unaudited books of accounts for the period ended December 31, 2025 and other relevant records of the listed entity;

- ii. The assets of the listed entity provide coverage of **1.10** 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 except for the matter set out in the Emphasis of Matter para.

**For GAUR & ASSOCIATES**

Chartered Accountants

FRN: 005354C

SATISH  
KUMAR  
GUPTA

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SATISH KUMAR GUPTA  
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S.K. Gupta

Partner

M. No: 016746

UDIN:26016746UOOVHB7748

Place: New Delhi

Date: 12-02-2026

## 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	Part-Passu Charge	Part-Passu Charge	Part-Passu Charge	Assets not offered as Security	Eliminated on (amount in rupees)	(Total C to H)	Related to only those items covered by this certificate				
		Debt for which this certificate is being issued	Other Secured Debt	Debt for which this certificate is being issued	Assets stated by part passu debt holder (includes debt for which this certificate is issued & other debt)	Other assets in which there is part-Passu charge (includes g items covered in column F)		Debt amount (variable if more than one (due to exclusive part passu charge))		Market Value for Assets charged as Exclusive Debt	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 Part passu charge Assets	Carrying replacement value for part passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA, market value is not applicable)	Total Value (C+D+M+N)
		Book Value	Book Value	Yes/No	Book Value	Book Value								
<b>ASSETS</b>														
Property, Plant and Equipment				No	NA	NA		925.54	925.54					
Capital				No	NA	NA		-	-					
Right of Use Assets				No	NA	NA		1,059.17	1,059.17					
Goodwill				No	NA	NA		-	-					
Intangible Assets				No	NA	NA		578.45	578.45					
Intangible Assets under Development				No	NA	NA		481.72	481.72					
Investments				No	NA	NA		5,469.94	5,469.94					
Loans	Book Debts	30,133.13	33,555.95	No	NA	NA		6,906.19	70,595.27					
Inventories				No	NA	NA		-	-					
Trade Receivables				No	NA	NA		-	-					
Cash and Cash Equivalents				No	NA	NA		6,146.85	6,146.85					
Bank Balances other than Cash and Cash Equivalents				No	NA	NA		1,688.79	1,688.79					
Others				No	NA	NA		7,673.85	7,673.85					
<b>Total</b>		<b>30,133.13</b>	<b>33,555.95</b>					<b>30,930.50</b>	<b>94,619.58</b>					
<b>LIABILITIES</b>														
Debt securities to which this certificate pertains	Secured Non-Convertible Debentures	27,393.75	-	NO	NA	NA			27,393.75					
Other debt sharing part-passu charge with above debt	Secured Bank Borrowing			NO	NA	NA			-					

Other Debt			NO	NA	NA			110.00							
Subordinated debt			NO	NA	NA			668.83							
Borrowings			NO	NA	NA			-							
Bank			NO	NA	NA			-							
Debt Securities			NO	NA	NA			-							
Others			NO	NA	NA			36,741.31							
Trade payables			NO	NA	NA			11.52							
Lease Liabilities			NO	NA	NA			1,175.96							
Provisions			NO	NA	NA	NA		-							
Others			NO	NA	NA			2,322.14							
Total		27,393.75	-	-	-	-	-	68,423.51	-	-	-	-	-	-	-
Cover on Book Value		27,393.75	-	-	-	-	-	-	-	-	-	-	-	-	-
Cover on Market Value*															
		Exclusive Security Cover Ratio	1.10		Park-Pass Security Cover Ratio	NA									

For Moneyboxx Finance Limited

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**Annexure II:** Details of breaches of financial covenant with respect to listed Non-Convertible Debentures (NCDs) outstanding as of December 31, 2025

S. No.	Description of NCD issued	ISIN	Financial Covenants	Status as on December 31, 2025
1	2450, 13.15% p.a. Secured Listed Fully Redeemable NCD of face value of Rs. 1,00,000/- each (Allotment 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. Maximum permissible PAR>90 net of provisions to Tangible Net Worth of the Company shall be 10.00%	The Company is not in compliance with this covenant for the quarter ending December 31, 2025, with an actual PAR 90 of 4.32%, PAR 90 net or provisioning of 3.76%, Sum of PAR 90 and Write-off of 5.05% and PAR>90 net of provisions to Tangible Net Worth of 13.37% as against the covenant of 3%, 1.5%, 3.5% and 10% respectively.

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**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-IV

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

1. ISIN: INE296Q07142

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	Remark, if any
Moneyboxx Finance Limited	INE296Q07142	Private Placement	Non-Convertible Debentures	16.10.2025	INR 40,00,00,000/-	INR 40,00,00,000/-	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	16.10.2025
Amount raised	INR 40,00,00,000/- (Indian Rupees thirty two Crores Only)
Report filed for quarter ended	December 31, 2025
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.
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:	





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

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
-General corporate purposes. -For the ordinary course of business of the Issuer including repayment/re-financing of existing debt and onward lending	N.A.	INR 40,00,00,000/-	N.A.	INR 40,00,00,000/-	Nil	*

Deviation could mean:

- Deviation in the objects or purposes for which the funds have been raised.
- Deviation in the amount of funds actually utilized as against what was originally disclosed.

  
**Name of signatory:** Lal Kishan Sharma  
**Designation:** Company Secretary and Compliance Officer  
**Date:** 12.02.2026





# MONEYBOXX

**MONEYBOXX FINANCE LIMITED**  
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Website: [www.moneyboxxfinance.com](http://www.moneyboxxfinance.com)

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

1. ISIN: INE296Q07159

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 fundswere utilized	Remarks, if any
Moneyboxx Finance Limited	INE296Q07159	Private Placement	Non-Convertible Debentures	28.11.2025	INR 25,00,00,000/-	INR 25,00,00,000/-	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	25.06.2025
Amount raised	INR 25,00,00,000/- (Indian Rupees Fifty Crores Only)
Report filed for quarter ended	November 28, 2025
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.
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:	





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

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
-General corporate purposes, -For the ordinary course of business of the Issuer including repayment/re-financing of existing debt and onward lending	N.A.	INR 25,00,00,000/-	N.A.	INR 25,00,00,000/-	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.						
<p>Name of signatory: Lalit Sharma Designation: Company Secretary and Compliance Officer Date: 12.02.2026</p>  						




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Annexure-V

Statement of Deviation/Variation in the Utilization of Funds Raised-Quarter ended December 31, 2025

Name of the listed company	Moneyboxx Finance Limited					
Mode of Fund Raising	N.A. for Q3 FY26					
Date of Raising Funds	N.A. for Q3 FY26					
Amount Raised	N.A. for Q3 FY26					
Report filed for Quarter ended	December 31, 2025					
Monitoring Agency	Applicable					
Monitoring Agency Name, if applicable	CRISIL Ratings Limited					
Is there a Deviation / Variation in use of funds raised	N.A.					
If yes, whether the same is pursuant to change in terms of a contract or objects, which was approved by the shareholders	Not Applicable					
If Yes, Date of shareholder Approval	Not Applicable					
Explanation for the Deviation / Variation	Not Applicable					
Comments of the Audit Committee after review	No Comments					
Comments of the auditors, if any	No Comments					
Objects for which funds have been raised and where there has been a deviation, 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
-	-	-	-	-	-	-



Name of signatory:Lalit Sharma  
Designation: Company Secretary  
Date: February 12, 2026

Name of signatory: Lalit Sharma  
 Designation: Company Secretary  
 Date: February 12, 2026