

Date: October 30, 2025

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 Board Meeting held on Thursday, October 30, 2025

Dear Sir/Madam,

In furtherance to our previous announcements dated October 22, 2025, and October 24, 2025, we wish to inform you that the Board of Directors of Moneyboxx Finance Limited ("the Company"), at its meeting held today i.e. **October 30, 2025** (Thursday) has inter-alia transacted the following businesses:

1. Approved the unaudited financial statements (standalone) of the Company for the quarter and half year ended September 30, 2025

Considered and approved the Un-audited Financial Results (Standalone) of the Company for the quarter and half year ending September 30, 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 half year ended September 30, 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



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

2. Considered and recommended the issuance of Bonus Shares in the ratio of 1:1

Considered and recommended the issue of Bonus Shares in the ratio 1:1 i.e. 1 (One) new fully paid-up share of Rs. 10/- each for every 1 (One) existing paid up equity share of Rs. 10/- each to the eligible equity shareholders of the Company as on the record date, subject to the approval of the shareholders of the Company. The Company will inform the "Record Date" for determining eligibility of Shareholders entitled for issuance of Bonus Shares after obtaining necessary approvals.

The details as required under Regulation 30 of the Listing Regulations, read with SEBI Circular SEBI/HO/CFD/PoD2/CIR/P/0155 dated November 11, 2024, is attached herewith as **Annexure-VI**.

3. Approved the increase in Authorized Share Capital of the Company and consequential amendment in Memorandum of Association of the Company

Approved the Increase in Authorised Share Capital and subsequent amendment to Memorandum of Association (MOA) of the Company from existing Rs. 40,00,00,000/- (Rupees Forty Crore Only) divided into 4,00,00,000 (Four crore) equity shares of Rs. 10/- (Rupees Ten Only) each to Rs. 100,00,00,000/- (Rupees Hundred Crore Only) divided into 10,00,00,000 (Ten crore) equity shares of Rs.10 /- (Rupees Ten Only) each, subject to the consent of the Members of the Company.

4. Approved the Postal Ballot Notice

Considered, discussed and approved the the Postal Ballot Notice to seek approval of the shareholders for issuance of Bonus Shares and increase in authorized share capital. The Postal Ballot Notice shall be sent to the shareholders in due course and shall be filed with the exchange.

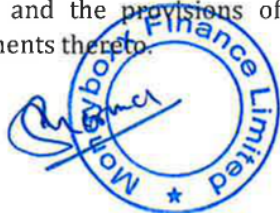
5. Considered and approved the change in Internal Auditor of the Company

Pursuant to Regulation 30 of the Listing Regulations, read with Schedule III of the Listing Regulations and SEBI Circular No. CIR/CFD/CMD/4/2015 dated September 09, 2015, we wish to inform you that the Board of Directors of the Company, at its meeting held on October 30, 2025, based on the recommendation of the Audit Committee, has approved the change in the Internal Auditor of the Company.

Mr. Saurabh Agarwal has stepped down from the position of Internal Auditor. The Board has approved the appointment of Mr. Kumud Kumar-AVP Finance as the new Internal Auditor of the Company, considering his seniority and extensive experience across Finance, Accounts, Internal Audit, Risk Management, and other related functions. Under the revised reporting structure, Mr. Saurabh's role would be aligned to report directly to Mr. Kumud.

Details with respect to change of Internal Auditors of the Company as required under regulation 30 read with clause 7 of Para-A of Part-A of Schedule III of the Listing Regulations and, SEBI Circular no. SEBI/HO/CFD/CFD-PoD-1/P/CIR/2023/123 dated July 13, 2023, is enclosed herewith as **Annexure-VII**.

Please note that the meeting of the Board of Director(s) commenced at 04:00 P.M. and concluded at 04:33 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.



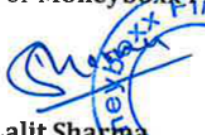
The aforesaid documents are also being uploaded on the website of the Company i.e. www.moneyboxxfinance.com

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 UNAUDITED FINANCIAL RESULTS OF
MONEYBOXX FINANCE LIMITED FOR THE QUARTER ENDED 30 SEPTEMBER 2025
PURSUANT TO REGULATION 33 OF SECURITIES AND EXCHANGE BOARD OF
INDIA (LISTING OBLIGATIONS AND DISCLOSURE REQUIREMENTS)
REGULATIONS, 2015, AS AMENDED**

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 ended 30th September 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.

This statement is 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. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than the 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: 008348



S. K. Gupta

Partner

M. No.: 016746

UDIN:25016746BMGYND6639

Place: New Delhi

Date: 30/10/2025

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

Statement of unaudited financial results for the quarter and six months ended September 30, 2025

(Rs. in lakhs, except per share data)

SL No.	Particulars	Quarter ended			Six months ended		Year ended
		30-Sep-25	30-Jun-25	30-Sep-24	30-Sep-25	30-Sep-24	31-Mar-25
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
I	Revenue from operations						
(a)	Interest Income	4,987.43	5,044.38	4,065.92	10,031.81	8,065.01	17,060.29
(b)	Fees and Commission Income	369.75	334.79	389.30	704.54	772.77	1,585.62
(c)	Net gain on derecognition of financial instruments	73.27	405.41	438.17	478.68	552.48	940.37
(d)	Net gain on Fair Value Changes	69.06	117.83	56.03	186.89	122.00	308.19
	Total Revenue from operations (a+b+c+d)	5,499.51	5,902.41	4,949.42	11,401.92	9,512.26	19,894.47
II	Other Income	6.77	9.44	7.55	16.21	14.20	28.22
III	Total Income (I+II)	5,506.28	5,911.85	4,956.97	11,418.13	9,526.46	19,922.69
IV	EXPENSES						
(a)	Finance cost	2,100.99	2,059.90	1,561.61	4,160.89	3,069.75	6,330.87
(b)	Impairment on financial instruments	526.59	833.82	721.17	1,360.41	1,151.06	2,812.60
(c)	Employee benefit expense	2,210.97	2,206.36	1,910.44	4,417.33	3,496.06	7,738.55
(d)	Depreciation and amortisation expense	235.21	245.75	182.70	480.96	337.42	770.82
(e)	Other expenses	401.22	522.65	369.69	923.87	813.06	1,974.11
	Total Expense (a+b+c+d+e)	5,474.98	5,868.48	4,745.61	11,343.46	8,867.35	19,626.95
V	Profit before tax (III-IV)	31.30	43.37	211.36	74.67	659.11	295.74
VI	Tax Expense						
(a)	Current Tax	-	-	-	-	-	403.53
(b)	Deferred Tax	3.45	19.02	8.10	22.47	25.75	(232.69)
	Total tax expense (a+b)	3.45	19.02	8.10	22.47	25.75	170.84
VII	Profit after tax (V-VI)	27.85	24.35	203.26	52.20	633.36	124.90
VIII	Other Comprehensive Income (Net of Tax)						
	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
	Other Comprehensive Income (Net of Tax)	-	-	-	-	-	(11.45)
IX	Total Comprehensive Income for the period (VII+VIII)	27.85	24.35	203.26	52.20	633.36	113.45
X	Paid-up Equity Share Capital (Face Value of Rs. 10/-)	3,270.46	3,270.46	3,263.77	3,270.46	3,263.77	3,265.10
XI	Other Equity						22,806.81
XII	Earnings per share (not annualised)						
	Basic	0.09	0.07	0.66	0.16	2.06	0.39
	Diluted	0.09	0.07	0.63	0.16	1.98	0.39



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Statement of Assets and Liabilities as at September 30, 2025

(Rs. in Lakhs)

Sl. No.	Particulars	As at	As at
		30-Sep-25	31-Mar-25
		Unaudited	Audited
A	Assets		
I	Financial assets		
(a)	Cash and cash equivalents	3,928.28	13,713.03
(b)	Bank Balances other than cash and cash equivalents	6,114.36	3,433.31
(c)	Receivables	-	63.33
(d)	Loans	69,443.62	67,873.26
(e)	Investments	3,561.30	11.62
(f)	Other financial assets	4,691.51	4,147.40
		87,739.07	89,241.95
II	Non-financial assets		
(a)	Current tax assets (net)	546.97	229.41
(b)	Deferred tax assets (net)	750.44	772.91
(c)	Property, plant and equipment	944.03	978.11
(d)	Intangible asset under development	467.22	238.96
(e)	Other Intangible assets	412.66	486.70
(f)	Right of use asset	1,187.36	1,405.77
(g)	Other non-financial assets	907.82	1,023.37
		5,216.50	5,135.23
	Total assets	92,955.57	94,377.18
B	Liabilities and Equity		
	Liabilities		
I	Financial liabilities		
(a)	Payables		
(b)	Trade payables		
(i)	Total outstanding dues of micro enterprises and small enterprises	-	-
(ii)	Total outstanding dues of creditors other than micro enterprises and small enterprises	35.43	254.01
(c)	Debt securities	26,954.87	21,783.42
(d)	Borrowings (other than debt securities)	35,642.88	41,176.04
(e)	Subordinated liabilities	667.74	666.22
(f)	Lease Liability	1,293.49	1,538.08
(g)	Other financial liabilities	1,937.69	2,561.21
		66,532.10	67,978.98
II	Non-financial liabilities		
(a)	Provisions	10.00	-
(b)	Other non-financial liabilities	208.36	326.29
		218.36	326.29
III	Equity		
(a)	Equity share capital	3,270.46	3,265.10
(b)	Other equity	22,934.65	22,806.81
		26,205.11	26,071.91
	Total liabilities and equities	92,955.57	94,377.18



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Statement of Cash Flows for the six months ended September 30, 2025

Sl. No.	Particulars	Six months ended	
		30-Sep-25	30-Sep-24
		Unaudited	Unaudited
A	CASH FLOW FROM OPERATING ACTIVITIES		
	Profit before Tax	74.67	659.11
	Adjustment for:		
	Interest Income	(10,031.81)	(8,065.01)
	Net gain on fair value change of investment	(186.89)	(122.00)
	Net gain on fair value change of other financial asset	(478.68)	(552.48)
	Gain on derecognition of lease	(2.24)	(1.74)
	Interest on income tax refund	-	(3.04)
	Profit on sale of property, plant and equipment	-	-
	Interest expense on borrowing	4,106.20	3,002.53
	Interest expense on lease liability	54.69	67.22
	Impairment on financial instruments	1,360.41	1,151.06
	Provision for gratuity	10.00	8.50
	Stock based payment to employees	30.00	30.67
	Depreciation and amortization	249.63	176.72
	Depreciation on right of use asset	231.33	160.70
	Operating profit before working capital changes	(4,582.69)	(3,487.76)
	Movement in working capital		
	(Increase)/ decrease in trade receivables	63.33	30.09
	(Increase)/ decrease in loan portfolio	(1,884.55)	(4,302.81)
	(Increase)/ decrease in other financial assets	(544.11)	(906.43)
	(Increase)/ decrease in other non-financial assets	(40.33)	(119.87)
	Increase/ (decrease) in trade payables	(35.63)	(191.42)
	Increase/ (decrease) in other financial liabilities	(639.61)	(2,403.44)
	Increase/ (decrease) in non-financial liabilities	(117.94)	53.69
	Cash generated from operations	(7,781.53)	(11,327.95)
	Interest income received	9,423.09	7,653.84
	Finance cost paid	(4,114.04)	(2,967.37)
		(2,472.48)	(6,641.48)
	Income tax paid (net of refunds)	(317.56)	9.49
	Net cash flows from/(used in) operating activities (A)	(2,790.04)	(6,631.99)
B	CASH FLOW FROM INVESTING ACTIVITIES		
	Purchase of property, plant and equipment and intangible asset	(380.75)	(433.64)
	Increase/Decrease in FD & FLDG	(2,639.87)	(122.66)
	Proceed/ (purchase) of investments	(3,362.79)	(41.30)
	Net cash from/(used in) Investing activities (B)	(6,383.41)	(597.60)
C	CASH FLOW FROM FINANCING ACTIVITIES		
	Proceeds from issue of equity shares including securities premium (net of expenses)	51.01	8,898.28
	Proceeds from borrowings from Financial Institutions	15,967.56	13,000.00
	Repayment of borrowings from Financial Institutions	(16,319.91)	(12,688.79)
	Payment of lease liabilities	(309.96)	(201.03)
	Net Cash from/(used in) Financing activities(C)	(611.30)	9,008.46
	Net (Decrease)/Increase in Cash and Cash Equivalents (A+B+C)	(9,784.75)	1,778.87
	Cash and cash equivalents at beginnings of year	13,713.03	9,598.36
	Cash and cash equivalents at end of year	3,928.28	11,377.23

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

Statement of unaudited financial results for the quarter and half year ended Sept 30, 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 half year ended Sept 30, 2025, have been reviewed by the Audit Committee and approved by the Board of Directors of the Company at the meeting held on Oct 30, 2025. The financial results have been subject to a limited review by the Statutory Auditor of the Company.
3. 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.
4. 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.
5. 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.
6. Disclosures in compliance with Regulation 52 (4) of the SEBI (listing Obligations and Disclosure Requirements) Regulations, 2015 for the quarter and half year ended Sept 30, 2025, is attached as Annexure 1.
7. 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 Sept 30, 2025:

S.No.	Particulars	To Banks
1	Aggregate principal outstanding of loans transferred through assignment (Rs. in Lakhs)	584.67
2	Weighted average Maturity of Loans (in years)	17.43
3	Weighted average Holding period of Loans (in years)	14.37
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:

- The above table does not include loans transferred by the Company through Co-lending arrangements.
- The Company has not acquired loans not in default during the quarter Sept 30, 2025, under the said Notification.
- The Company has transferred stressed loans during the quarter ended Sept 30, 2025, under the said Notification as per details below-

Details of stressed loans transferred during the quarter ended Sept 30, 2025:

S.No	Particulars	To ARCs
1	No of accounts	5075
2	Aggregate principal outstanding of loans transferred (Rs. in Lakhs)	6,090
3	Weighted average residual tenor of the loans transferred (in Months)	13.67
4	Net book value of loans transferred (at the time of transfer) (Rs. in Lakhs)	2,131
5	Aggregate consideration (Rs. in Lakhs)	2,436
6	Additional consideration realized in respect of accounts transferred in earlier years	Nil

- There were no investor complaints known to the Company outstanding at the beginning and at the end of the quarter ended Sept 30, 2025.



9. Figures pertaining to previous periods have been regrouped, re-casted and rearranged, wherever necessary.

Place: Gurugram
Date: Oct 30, 2025

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 Sept 30, 2025

S.No.	Particulars	As at Sept 30, 2025
1.	Debt-equity ratio (Debt Securities+Borrowings (Other than debt securities))/ net worth i.e. (Equity share capital + Other equity) ¹	2.41
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	0.68
14.	Net worth (Equity share capital + Other equity) (Rs. In lakhs) ⁴	26,205.11
15.	Gross Stage 3 Assets Ratio (Gross Stage 3 loans are loans that are credit impaired as per Ind-AS-109) ⁵	3.26%
16.	Net Stage 3 Assets Ratio (Gross Stage 3 loans - Impairment Loss allowance for Stage 3 loans) ⁵	1.66%
17.	Capital to risk weighted assets ratio ⁶	27.14%
18.	Outstanding Redeemable Preference shares ²	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
	Particulars	Half year ended September 30, 2025
20.	Net profit margin (%) (Profit after tax for the period / Total Income) ⁷	0.46%
21.	Net profit after tax (Rs. In lakhs)	52.20
22.	Earnings per equity share	
	a. Basic	0.16
	b. Diluted	0.16

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 September 30, 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 September 30, 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 September 30, 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



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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, 2025 and verified the arithmetical accuracy of the same;
 - (d) For the period ended September 30, 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 September 30, 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 September 30, 2025, records and other documents of the Company as at September 30, 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 September 30, 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 September 30, 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 September 30, 2025: -

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 (Allotment on November 23, 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 (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 face value of Rs. 10,000/- each (Allotment on March 13, 2025)	INE296Q07118	Private Placement	Secured	15.00
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	INE296Q07068	Private Placement	Secured	32.00



Rs. 10,000/- each (Allotment on May 06, 2025)				
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
Total				316.50

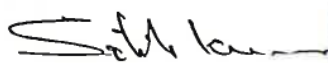
b) Asset Cover for listed debt securities:

- The financial information as on September 30, 2025 has been extracted from the unaudited books of accounts for the period ended September 30, 2025 and other relevant records of the listed entity;
- 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



S.K. Gupta
Partner
M. No.: 016746
UDIN: 25016746BMGYNE3856



Place: New Delhi
Date: 30/10/2025

[illegible]

Annexure II: Details of breaches of financial covenant with respect to listed Non-Convertible Debentures (NCDs) outstanding as at September 30, 2025

S. No.	Description of NCD Issued	ISIN	Financial Covenants	Status as on 30th September 2025
1	2500, 13.15% p.a. Secured Listed Fully Redeemable NCD of face value of Rs. 1,00,000/- each (Allotment on November 23, 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. 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 September 30, 2025, with an actual PAR 90 of 5.38%, PAR 90 net or provisioning of 4.15%, Sum of PAR 90 and Write-off of 6.10% and PAR>90 net of provisions to Tangible Net Worth of 14.78% as against the covenant of 3%, 1.5%, 3.5% and 10% respectively.
2	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 September 30, 2025, with an actual PAR 90 of 5.38%, PAR 90 net or provisioning of 4.15%, Sum of PAR 90 and Write-off of 6.10% and PAR>90 net of provisions to Tangible Net Worth of 14.78% as against the covenant of 3%, 1.5%, 3.5% and 10% respectively.





MONEYBOXX FINANCE LIMITED
 CIN L30007DL1894PLC260191
 Registered Office: 523-A, Somdutt Chambers-II,
 9, Bhikaji Cama Place, New Delhi-110066, India
 Tel: 01145657452
 E-mail: info@moneyboxxfinance.com
 Website: www.moneyboxxfinance.com

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	Remark, if any
1	2	3	4	5	6	7	8	9	10
NOT APPLICABLE FOR CURRENT QUARTER									

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

NOT APPLICABLE FOR CURRENT QUARTER


 Name of signatory: **Malit Sharma**
 Designation: **Company Secretary**
 Date: **October 30, 2025**

MONEYBOXX FINANCE LIMITED
CIN L30007DL1994PLC260191
Registered Office: 523-A, Somdutt Chambers-II,
9, Bhikaji Cama Place, New Delhi-110066, India
Tel: 011456657452
E-mail: info@moneyboxxfinance.com
Website: www.moneyboxxfinance.com

Statement of Deviation/Variation in the Utilization of Funds Raised-Quarter ended September 30, 2025

Name of the listed company	Moneyboxx Finance Limited					
Mode of Fund Raising	N.A. for Q2 FY26					
Date of Raising Funds	N.A. for Q2 FY26					
Amount Raised	N.A. for Q2 FY26					
Report filed for Quarter ended	September 30, 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
-	-	-	-	-	-	-



Finance Limited
 Name of signatory: Lalit Sharma
 Designation: Company Secretary
 Date: October 30, 2025

Disclosure under Regulation 30 of the Listing Regulations, read with SEBI Circular SEBI/HO/CFD/PoD2/CIR/P/0155 dated November 11, 2024.

Sr. no	Particulars	Information
1.	Type of securities proposed to be issued	Equity Shares of face value of Rs.10/- each
2.	Type of issuance	Bonus Issue
3.	Total number of securities proposed to be issued or the total amount for which the securities will be issued (approximately)	3,75,02,745 (Three Crore Seventy-Five Lakh Two Thousand Seven Hundred Forty-Five) Equity Shares of Rs.10/- each aggregating to Rs. INR 37,50,27,450 (Thirty-Seven Crore Fifty Lakh Twenty Seventy Thousand Four Hundred Fifty Only) The above number includes bonus shares to be reserved for 37,37,745 convertible warrants outstanding and 10,60,400 Employee Stock Option outstanding. The actual number of bonus shares to be issued will be determined as on the record date.
4.	Whether bonus is out of free reserves created out of profits or share premium account	The issuance of bonus shares shall be from capitalization of securities premium account subject to the approval of the Shareholders.
5.	Bonus Ratio	1:1 The issue of Bonus Shares in the ratio 1:1 i.e. 1 (One) new fully paid-up share of Rs. 10/- each for every 1 (One) existing paid up equity share of Rs. 10/- each to the eligible equity shareholders of the Company as on the record date, subject to the approval of the shareholders of the Company.
6.	Details of share capital - pre and post bonus issue	Pre-bonus issue paid-up share capital as on date: Pre-bonus issue:



		Rs. 32,70,46,000/- divided into 3,27,04,600 equity shares of INR 10/- each Post-bonus issue: Rs. 65,40,92,000/- divided into 6,54,09,200 equity shares of INR 10/- each #Rs. 75,00,54,900/- divided into 7,50,054,90 equity shares of INR 10/- each with considering shares pursuant to conversion of 37,37,745 Convertible warrants and 10,60,400 ESOPs. The actual number of bonus shares to be issued will be determined as on record date.
7.	Free reserves and/or share premium required for implementing the bonus issue	Approximately INR 37,50,27,450 The above figure includes amount to be capitalized with respect to exercise of outstanding Convertible Warrants and outstanding Employees Stock Options of the Company and is subject to change.
8.	Free reserves and/or share premium available for capitalization and the date as on which such balance is available;	Share premium as on March 31, 2025: INR 203,45,95,290.
9.	Whether the aforesaid figures are audited	Yes
10.	Estimated date by which such bonus shares would be credited/dispatched	Within two months from the date of the Board Meeting, i.e. on or before December 30, 2025.



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	Details	Details
1.	Name	Mr. Saurabh Agarwal	Mr. Kumud Kumar
2.	Reason for change viz. appointment, resignation, removal, death or otherwise;	Resignation from the current position of Internal Auditor. Under the revised reporting structure, Mr. Saurabh's role would be aligned to report directly to Mr. Kumud.	Appointment as Internal Auditor
3	Date of appointment/cessation (as applicable) & term of appointment	October 30, 2025 (Cessation)	October 30, 2025 Mr. Kumud Kumar 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. Kumud Kumar is a seasoned finance professional with over 25 years of multi-sectoral experience across Finance, Accounts, Internal Audit, Risk Management, and Regulatory & Statutory Compliance functions. He holds an MBA in Finance and has extensive exposure in NBFCs, manufacturing, trading, and import-export businesses. He is adept at strengthening governance and internal control frameworks. He has also worked with company-appointed leading global firms such as EY, KPMG, Grant Thornton, and Mazars, contributing to internal and statutory audits, due diligence, and compliance initiatives, among others.
5	Disclosure of relationships between directors (in case of appointment of a director).	N.A.	N.A.

