

May 17, 2024**BSE Limited**

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

Scrip Code: 538446

Dear Sir/Madam,

Subject: Outcome of Board Meeting**Ref: Regulations 30, 33, 51, 52 and 54 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations")**

In furtherance to our intimation dated May 10, 2024, we would like to inform you that the Board of Directors, in their meeting held today i.e. Friday, May 17, 2024, inter alia discussed, considered, and approved the following:

1. Approved audited financial statements (standalone) of the Company for the quarter and financial year ended March 31, 2024,

The copies of the Financial Results along with the Audit Report issued by M/s. Gaur & Associates, Chartered Accountants (Statutory Auditors of the Company) are enclosed herewith as **Annexure A**. The Statutory Auditors of the Company have issued the Audit Reports with unmodified opinion on the Audited Financial Results.

2. Declaration w.r.t. Statement of Material Deviations.

Pursuant to Regulation 32 and 52(7) of the Listing Regulations read with SEBI Circular No. CIR/CFD/CMD1/162/2019 dated December 24, 2019, it is hereby confirmed that there is no deviation or variation in the use of proceeds from:

- i. The allotment of 5,70,000 Equity Shares post conversion of warrants.
- ii. The allotment of 2450 Listed, Rated, Senior, Secured, Transferable, Redeemable, Non-Convertible Debentures (NCDs) on Private Placement basis.

The details as required under SEBI Circular No. CIR/CFD/CMD1/162/2019 dated December 24, 2019, are enclosed as **Annexure-B**.

3. Appointment of Secretarial Auditor for the Financial Year ended 2023-24.

Pursuant to Regulation 30 and 51 of the Listing Regulations, M/s Shashank Pashine & Associates has been appointed as the Secretarial Auditor of the Company for the Financial Year ended 2023-24 for the purpose of conducting the Secretarial Audit. The disclosures as required under Regulation 30 of the SEBI Listing Regulations read with SEBI Circular No. SEBI/HO/CFD/CFD-PoD-1/P/CIR/2023/123 dated 13th July 2023, in connection with the re-appointment, is provided in **Annexure C**.

4. Appointment of Mr. Rohit Paigwar as Principal Nodal officer pursuant to Reserve Bank of India-Integrated Ombudsman Scheme, 2021

Pursuant to Regulation 30 of Listing Regulations, we hereby inform that Mr. Rohit Paigwar, who is the Head-Operations of the Company is appointed as the Principal Nodal officer pursuant to Reserve Bank of India-Integrated Ombudsman Scheme, 2021. The disclosures as required under Regulation 30 of the SEBI Listing Regulations read with SEBI Circular No. SEBI/HO/CFD/CFD-PoD-1/P/CIR/2023/123 dated 13th July 2023, in connection with the appointment, is provided in **Annexure C**.

5. Increase in ESOP Pool & Amendment in MFL Employee Stock Option Plan 2021

Pursuant to the recommendation of the Nomination and Remuneration Committee and subject to the approval of shareholders, an increase in the ESOP Pool from existing 10,00,000 options to 15,00,000 options and amendments to MFL Employee stock option plan 2021.

Further, Pursuant to Regulation 54(3) of the Listing Regulation, 2015 read with SEBI circular SEBI/HO/MIRSD_CRADT/CIR/P/2022/67 dated May 19, 2022, we hereby enclose the Security Cover Certificate certified by the Statutory Auditors of the Company for the quarter ended March 31, 2024, is enclosed herewith as **Annexure-D**.

Please note that the meeting of the Board of Director(s) commenced at 02: 10 P.M. and concluded at 02:50 P.M. and Trading window for dealing in securities of the Company shall remain closed until 48 hours from this announcement.

Kindly take the above information on your record.

Thanking you,

For Moneyboxx Finance Limited

Semant Juneja

Company Secretary and Compliance Officer



INDEPENDENT AUDITOR'S REPORT ON AUDIT OF QUARTERLY AND ANNUAL FINANCIAL RESULTS

TO THE BOARD OF DIRECTORS OF MONEYBOXX FINANCE LIMITED

Opinion

We have audited the accompanying Statement of Financial Results of **MONEYBOXX FINANCE LIMITED** (the "Company"), for the three months and year ended March 31, 2024 (the "Statement"), being submitted by the Company pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations").

In our opinion and to the best of our information and according to the explanations given to us, the statement:

- a) is presented in accordance with the requirements of Regulation 33 of the Listing Regulations; and
- b) gives a true and fair view in conformity with the recognition and measurement principles laid down in the Indian Accounting Standards and other accounting principles generally accepted in India of the net profit and total comprehensive income and other financial information of the Company for the quarter and year ended March 31, 2024.

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing ("SA"s) specified under section 143(10) of the Companies Act, 2013 ("the Act"). Our responsibilities under those Standards are further described in Auditor's Responsibilities for the Audit of the Statement section of our report. We are independent of the Company in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India (ICAI) together with the ethical requirements that are relevant to our audit of the Statement for the three months and year ended March 31, 2024 under the provisions of the Act and the Rules made there under, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the ICAI's Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion on the financial statements.



Management's Responsibility for the Financial Statements

This Statement is the responsibility of the Board of Directors and has been approved by them for the issuance. The statement has been compiled from the related audited Interim condensed financial information for the three months and year ended March 31, 2024. This responsibility includes preparation and presentation of the Statement that give a true and fair view of the net Profit and other comprehensive income/(loss) and other financial information in accordance with the recognition and measurement principles laid down in the Indian Accounting Standards prescribed under section 133 of the Act read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulations 33 of the Listing Regulations. The respective Board of Directors of the company are responsible for maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial results that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the Statement, the Board of Directors are responsible for assessing the company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the respective Board of Directors either intends to liquidate the company or to cease operations, or has no realistic alternative but to do so.

The Board of Directors are responsible for overseeing the Company's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the Statement as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these Financial Results.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Statement, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for



resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Evaluate the appropriateness and reasonableness of disclosures made by the Board of Directors in terms of the requirements specified under Regulations 33 of the Listing Regulations.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Statement or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the Statement, including the disclosures, and whether the Statement represents the underlying transactions and events in a manner that achieves fair presentation.

Materiality is the magnitude of misstatements in the Statement that, individually or in aggregate, makes it probable that the economic decisions of a reasonably knowledgeable user of the Statement may be influenced. We consider quantitative materiality and qualitative factors (i) in planning the scope of our audit work and in evaluating the results of our work; and (ii) to evaluate the effect of any identified misstatements in the Statement.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.



Other Matter

The statement includes the results for the quarter ended March 31, 2024 being the balancing figure between the audited figure in respect of the full financial year ended March 31, 2024 and the published unaudited year-to-date figures up to the third quarter of the current financial year, which were subjected to a limited review by us, as required under the Listing regulations. Our opinion on the Statement is not modified in respect of this matter.

For GAUR & ASSOCIATES

Chartered Accountants

FRN: 005354C



S. K. Gupta

Partner

M. No. 016746

UDIN: 24016746 BKBZVP9577

Place: New Delhi

Date: 17.05.2024

MONEYBOXX FINANCE LIMITED

CIN : L30007DL1994PLC260191

REG. OFFICE :523-A SOMDUIT CHAMBER-II, 9 BHIKAJI CAMA PLACE, NEW DELHI-110066

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

STATEMENT OF ASSETS & LIABILITIES AS AT MARCH 31, 2024

(Rs. in Lakhs)

S.No.	Particulars	As at March 31,2024 (Audited)	As at March 31,2023 (Audited)
I	ASSETS		
1	Financials assets		
	(a) Cash and cash equivalents	9,598.36	5,658.13
	(b) Bank balances other than (a) above	1,765.23	728.46
	(c) Receivables		
	Trade receivables	111.52	5.00
	Other receivables	-	-
	(d) Loans	49,080.89	24,257.58
	(e) Investments	1,052.56	200.00
	(f) Other financial assets	2,260.09	428.55
2	Non- financial assets		
	(a) Current assets (net)	247.85	71.53
	(b) Deferred tax assets (net)	534.07	675.85
	(c) Property, plant and equipment	658.91	423.34
	(d) Capital Work-in-Progress	-	317.75
	(d) Other Intangible assets	546.26	239.27
	(e) Right of Use Asset	770.78	3.01
	(f) Other non-financial assets	289.96	80.10
	Total Assets	66,916.48	33,088.57
II	LIABILITIES AND EQUITY		
	LIABILITIES		
1	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	179.31	119.28
	(c) Debt securities	7,934.45	2,015.32
	(d) Borrowings (other than debt securities)	35,793.49	21,121.33
	(e) Subordinated liabilities	663.50	663.37
	(f) Lease Liability	831.55	261.97
	(g) Other financial liabilities	3,564.88	1,039.65
2	Non-financial liabilities		
	(a) Provisions	97.23	46.61
	(b) Other non-financial liabilities	966.91	181.22
3	EQUITY		
	(a) Equity share capital	3,049.17	2,492.14
	(b) Other equity	13,835.99	5,147.68
	Total Liabilities and Equity	66,916.48	33,088.57

For Moneyboxx Finance Limited



Aggarwal

Reepak Aggarwal
Whole-time Director
DIN: 03140334

Place : Gurugram
Date: 17-05-2024



MONEYBOXX FINANCE LIMITED
CIN : L30007DL1994PLC260191

Reg. Office: 523-A Somdutt Chamber-II, 9 Bhikaji Cama Place, New Delhi - 110066
Website: www.moneyboxxfinance.com | Email: info@moneyboxxfinance.com | Ph No.: 01145657452

Statement of Audited financial results for the Quarter and Year ended March 31, 2024

(Rs. in Lakhs)

Particulars	Quarter ended			Year ended	
	31-Mar-24	31-Dec-23	31-Mar-23	31-Mar-24	31-Mar-23
	Audited	Unaudited	Audited	Audited	Audited
I Revenue from operations					
(a) Interest Income	3,471.64	2,704.75	1,771.55	10,761.32	4,886.71
(b) Fees and Commission Income	330.90	310.77	80.37	1,000.40	139.39
(c) Net gain on derecognition of financial instruments	352.69	282.20	8.16	813.17	-
(d) Net gain on Fair Value Changes	74.99	46.99	-	194.48	14.97
Total Revenue from operations	4,230.21	3,344.72	1,860.08	12,769.36	5,041.07
II Other Income	11.04	7.46	1.77	27.03	2.95
III Total Income (I+II)	4,241.25	3,352.18	1,861.85	12,796.39	5,044.02
IV EXPENSES					
(a) Finance cost	1,347.17	1,067.19	704.73	4,281.36	2,167.64
(b) Impairment on financial instruments	294.35	196.43	84.51	710.50	339.11
(c) Employee benefit expense	1,357.38	1,305.83	732.44	4,706.76	2,565.12
(d) Depreciation and amortisation expense	107.46	89.70	52.06	334.57	173.08
(e) Other expenses	692.17	424.42	257.39	1,707.35	793.28
Total Expense (a+b+c+d+e)	3,798.53	3,083.56	1,831.14	11,740.54	6,038.23
V Profit before tax (III-IV)	442.72	268.61	30.71	1,055.85	(994.21)
VI Tax Expense					
a) Current Tax	(54.14)	42.37	-	-	-
b) Deferred Tax	84.47	25.11	(11.16)	141.78	(313.83)
Total tax expense (a+b)	30.33	67.48	(11.16)	141.78	(313.83)
VII Net Profit(+)/ Loss(-) from Ordinary Activities after tax (V-VI)	412.39	201.13	41.87	914.07	(680.37)
Other Comprehensive Income (Net of Tax)					
Items that will not be classified to profit & loss					
X (i) Re-measurement of defined benefit plan	(17.59)	-	11.09	(17.59)	11.09
XI (ii) Income tax related to item no. (i) above	-	-	-	-	-
XII Other Comprehensive Income (Net of Tax)	(17.59)	-	11.09	(17.59)	11.09
Total Comprehensive Income for the period (IX+XII)	394.80	201.13	52.96	896.48	(669.28)
XIII Paid-up Equity Share Capital (Face Value of Rs.10/-)	3,049.17	2,990.63	2,492.14	3,049.17	2,492.14
XIV Other Equity (excluding Revaluation reserves)	13,835.99	12,877.03	5,147.68	13,835.99	5,147.68
XV Earnings per Share (before extraordinary items) of Rs.10/- each (not annualised)					
(a) Basic	1.49	0.77	0.18	3.45	(2.94)
(b) Diluted	1.47	0.75	0.18	3.40	(2.94)

The accompanying notes are forming part of these financial results.

Place : Gurugram
Date:17-05-2024



For Moneyboxx Finance Limited
Deepak Agarwal
CEO, CFO & Whole-time Director
DIN:03140334

Moneyboxx Finance Limited

Statement of Cash Flows for the year ended 31 March 2024

(All amounts in Lakhs of ₹ unless otherwise stated)

	Year ended 31-Mar-24	Year ended 31-Mar-23
A CASH FLOW FROM OPERATING ACTIVITIES		
Profit before Tax	1,055.85	(994.21)
Adjustment for:		
Interest Income	(10,761.32)	-
Interest on FD and FLDG	-	(74.46)
Net gain on fair value change of investment	(194.48)	-
Net gain on fair value change of other financial asset	(813.17)	-
Gain on derecognition of lease	(5.92)	-
Interest on income tax refund	-	-
Profit on sale of property, plant and equipment	(1.65)	-
Finance cost	4,281.36	2,167.64
Impairment on financial instruments	710.50	246.61
Provision for gratuity	50.61	11.09
Stock based payment to employees	164.59	81.31
Depreciation and amortization	124.87	173.08
Depreciation on right of use asset	209.70	-
Operating profit before working capital changes	(5,179.05)	1,611.07
Movement in working capital		
(Increase)/ decrease in trade receivables	(106.52)	-
(Increase)/ decrease in loan portfolio	(24,442.28)	(12,587.24)
(Increase)/ decrease in other financial assets	(1,830.80)	(81.80)
(Increase)/ decrease in other non-financial assets	(209.86)	(256.64)
Increase/ (decrease) in trade payables	60.03	-
Increase/ (decrease) in other financial liabilities	2,525.23	1,007.08
Increase/ (decrease) in non-financial liabilities	787.02	33.54
Cash generated from operations	(28,396.23)	(10,273.99)
Interest income received	10,701.45	-
Finance cost paid	(4,494.64)	(2,167.64)
	(22,189.42)	(12,441.63)
Income tax paid (net of refunds)	(176.32)	-
Net cash flows from/(used in) operating activities (A)	(22,365.74)	(12,441.63)
B CASH FLOW FROM INVESTING ACTIVITIES		
Purchase of property, plant and equipment and intangible asset	(585.94)	(437.17)
Increase/Decrease in FD & FLDG	-	(85.86)
Interest on FD & FLDG	-	74.46
Movement in bank Balances other than cash & cash Equivalents	(1,010.47)	(402.29)
Proceeds from sale of property, plant and equipment	127.44	-
Proceed/ (purchase) of investments	(658.08)	(200.00)
Other non Current Assets	-	-
Sale of Investments	-	-
Net cash from/(used in) Investing activities (B)	(2,127.05)	(1,050.86)
C CASH FLOW FROM FINANCING ACTIVITIES		
Proceeds from issue of equity shares including securities premium (net of expenses)	8,184.27	4,776.42
Proceeds from borrowings from Financial Institutions	37,573.55	23,516.98
Repayment of borrowings from Financial Institutions	(17,062.03)	(9,659.25)
Payment of lease liabilities	(262.77)	(91.84)
Net Cash from/(used in) Financing activities (C)	28,433.01	18,542.31
Net (Decrease)/Increase in Cash and Cash Equivalents (A+B+C)	3,940.23	5,049.82
Cash and cash equivalents at beginnings of year	5,658.13	608.32
Cash and cash equivalents at end of year	9,598.36	5,658.13

The components of cash and cash equivalents can be referred in Note 3

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'.

The notes referred to above form an integral part of these financial statements

Satish Kumar Gupta
Partner
Membership No.: 016746



Deepak Aggarwal
Whole-time Director & CFO
B/N-03140334

Place New Delhi
Date 17-May-24

Place : New Delhi
Date : 17-May-24

Notes:

1. Moneyboxx Finance Limited ("the Company") is a Non-Deposit taking Non-Banking Financial Company ("NBFC-ND") registered with the Reserve Bank of India ("the RBI") and classified as NBFC - Base Layer under the Master Direction - Reserve Bank of India (Non-Banking Financial Company- Scate 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 quarter ended March 31, 2024, financial results have been reviewed by the Audit Committee and approved by the Board of Directors of the Company at the meeting held on May 17, 2024. The above results have been subjected to audit 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. 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. There were no investor complaints known to the Company outstanding at the beginning and at the end of quarter ended March 31, 2024.
6. Figures pertaining to previous periods have been regrouped, re-casted and rearranged wherever necessary.
7. With reference to the SEBI Circular No. SEBI/HO/DDHS/DDHS-RACPOD1/P/CIR/2023/172 dated October 19, 2023, all listed entities whose specified securities or debt securities or non-convertible redeemable preference shares are listed with the Exchange are requested to provide the following details along with the Annual financial results for the financial year ending March 31, 2024-
 - a) Outstanding Qualified Borrowings at the start of the financial year (Rs. In Crores) - 239.77 Cr
 - b) Outstanding Qualified Borrowings at the end of the financial year (Rs. In Crores)- 443.94 Cr
 - c) Highest credit rating of the company relating to the unsupported bank borrowings or plain vanilla bonds, which have no structuring/support-built in.- BBB
 - d) Incremental borrowing done during the year (qualified borrowing) (Rs. In Crores)- 374.77 Cr.
 - e) Borrowings by way of issuance of debt securities during the year (Rs. In Crores)- 77 Cr.



8. Further during this quarter ended March 31, 2024, the Company has issued and allotted 2450, 13.15% p.a. Secured Listed Fully Redeemable NCD of face value of Rs. 1,00,000/- each (issued on February 21, 2024) amounting to Rs. 24.5 crores.
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").
- a. Details of transfer through Assignment in respect of loans not in default during the quarter ended March 31, 2024.

Sr.No.	Particulars	To Banks/NBFCs
1.	Aggregate principal outstanding of loans transferred through assignment (Rs. in Lakh)	1,952.57
2.	Weighted average Maturity of Loans (in years)	4.4 Years
3.	Weighted average Holding period of Loans (in years)	0.9 Years
4.	Retention of Beneficial economic interest (in %)	20%
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 March 31, 2024, under the said Notification.
- c. The Company has neither transferred nor acquired any stressed loans during the quarter ended March 31, 2024, under the said Notification.

Place: Gurugram
Date: 17/05/2024

For Moneyboxx Finance Limited

 Deepak Aggarwal
 Whole-time Director
 DIN: 03140334



Disclosures in compliance with Regulation 52(4) of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015 for the quarter ended March 31, 2024

S.No.	Particulars	(Rs. in Lakhs)	
		As at March 31, 2024	As at March 31, 2023
1	Debt-equity ratio (Debt Securities+Borrowings (Other than debt securities))/ net worth i.e. (Equity share capital + Other equity)	2.63	3.12
2	Total debts to total assets (Debt Securities and Borrowings / Total Assets)	0.66	0.72
3	Net worth (Equity share capital + Other equity)	16,885.16	7,639.82
4	Gross Stage 3 Assets Ratio (Gross Stage 3 loans are loans that are credit impaired as per Ind-AS-I 09)	1.54%	0.59%
5	Net Stage 3 Assets Ratio (Gross Stage 3 loans - Impairment Loss allowance for Stage 3 loans)	1.04%	0.30%
6	Capital to risk weighted assets ratio	NA	NA
7	Outstanding Redeemable Preference shares	NA	NA
8	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	NA
	Particulars		
9	Net profit margin (%) (Profit after tax for the period / Total Income)	7.14%	-13.49%
10	Net profit after tax	914.07	-680.37
11	Earnings per equity share		
	a. Basic (in rupees)	3.45	-2.94
	b. Diluted (in rupees)	3.40	-2.94





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
 Website: www.moneyboxxfinance.com

Annexure -1

Name of the listed company				Moneyboxx Finance Limited		
Mode of Fund Raising				Allotment of Equity Shares post conversion of warrants		
Date of Raising Funds				March 28, 2024		
Amount Raised				N.A.		
Report filed for Quarter ended				March 31, 2024		
Monitoring Agency				Not applicable		
Monitoring Agency Name, if applicable				Not Applicable		
Is there a Deviation / Variation in use of funds raised				No		
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
The funds shall be utilised to support the expansion of business, general corporate purpose, working capital and such other purpose as the Board may decide.	-	4,91,62,500*	-	4,91,62,500	-	* The amount represents 75% of the issue price per warrant. 25% of the issue price per warrant has been received at the time of allotment of warrant which have been fully utilised.
Name of signatory: Semant Juneja						
Designation: Company Secretary and Compliance Officer						
Date: 17.05.2024						

Annexure-2
A. Statement of utilization of issue proceeds:

Name of the Issuer	ISIN	Mode of Fund Raising (Public issues/ Private placement)	Type of instrument	Date of raising funds	Amount Raised	Funds utilized	Any deviation (Yes/ No)	If 8 is Yes, then specify the purpose of for which the funds were utilized	Remarks, if any
1	2	3	4	5	6	7	8	9	10
Moneyboxx Finance Limited	INE296Q07050	Private Placement	Non-Convertible Debentures	February 21, 2024	INR 24,50,00,000/-	INR 24,50,00,000/-	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	February 21, 2024
Amount raised	INR 24,50,00,000/- (Indian Rupees Twenty-Four Crores and Fifty Lakhs Only)
Report filed for quarter ended	March 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.
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:	



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
Website: 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
To support the expansion of business, general corporate purposes, working capital requirement and such other purposes as the board may decide.	N.A.	INR 24,50,00,000/-	N.A.	INR 24,50,00,000/-	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: Semant Juneja
Designation: Company Secretary and Compliance Officer
Date: 17.05.2024

Annexure C

Disclosure of information pursuant to Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with circular No. CIR/CFD/CMD/4/2015 dated September 9, 2015

S.no	Particulars		
1.	Name	Mr. Shashank Pashine	Mr. Rohit Paigwar
2.	Reason for Change (viz., appointment, resignation, removal, death or otherwise)	Re- appointment pursuant to Section 204 of the Companies Act, 2013.	Appointment
2.	Date of Appointment	Re-appointment was approved by the Board at its meeting held on 17.05.2024	Appointment was approved by the Board at its meeting held on 17.05.2024
3.	Terms of Appointment	As approved by the Board	In terms of Reserve Bank of India-Integrated Ombudsman Scheme, 2021
4.	Brief Profile	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.	Mr. Rohit Paigwar is currently designated as Head of Operations with Moneyboxx Finance Ltd. Seasoned professional in BFSI domain with over 16 years of proven expertise in diversified area of Analytics, Credit Risk, Product & Policy, Underwriting & Operations. Demonstrated exposure into Prime & Affordable lending space for both Secured & Unsecured business. Proficient in achieving team-driven process improvements to increase operational effectiveness, profitability, and consumer retention while certifying reliability and compliance.



Date: 17-05-2024

To,
The Board of Directors

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 March 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 March 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. We have audited the financial statements of the Company for the year ended March 31, 2024 and issued an unmodified opinion on the same. Our audit of such financial statements was conducted in accordance with the Standards on Auditing and other applicable authoritative pronouncements issued by the Institute of Chartered Accountants in India ("ICAI").



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 audited financial statements, underlying books of account and other relevant records and documents maintained by the Company as at March 31, 2024 and verified the arithmetical accuracy of the same;
 - (d) For the period ended March 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 audited financial statements for the period ended March 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 audited financial statements for the period ended March 31, 2024, records and other documents of the Company as at March 31, 2024;
- b. the asset cover maintained by the Company against the outstanding listed NCDs are not in line with respective DTDs;
- c. the Company has not complied with the covenants as set out in the Statement; and
- d. the Statement is not arithmetically accurate.

Restriction on use

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



Statement for Asset Coverage Ratio by Debenture Trustee in respect of Listed Debt Securities as at March 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 March 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
Total				49.50

- b) Asset Cover for listed debt securities:

- i. The financial information as on March 31, 2024 has been extracted from the audited books of accounts for the period ended March 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.) Compliance of all the covenants/terms of the issue in respect of listed debt securities of the listed entity:



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

For
Chartered Accountants
FRN: 005354C

 

S.K. Gupta
Partner

Membership Number: 016746

UDIN: 24016746 BKBZUQ7072

Place: Gurugram

Date: 17-05-2024

Annexure - I

Rs in Lakhs

Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O
Particulars	Description of asset for which this certificate relate	Exclusive Charge	Exclusive Charge	Pari- Passu Charge	Pari- Passu Charge	Pari- Passu Charge	Assets not offered as Security	Elimination (amount in negative)	(Total C to H)	Related to only those items covered by this certificate				
		Debt for which this certificate is being issued	Other Secured Debt	Debt for which this certificate is being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt)	Other assets on which there is pari- Passu charge (excluding items covered with pari-passu charge)	in column F)	debt amount considered more than once (due to exclusive plus pari passu charge)		Market Value for Assets charged on Exclusive basis	Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Market Value for Pari passu charge Assets	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Total Value(=K+L+M+N)
		Book Value	Book Value	Yes/ No	Book Value	Book Value								
ASSETS														
Property, Plant and Equipment				No	NA	NA	658.91		658.91					
Capital Work-in-Progress				No	NA	NA	-		-					
Right of Use Assets				No	NA	NA	770.78		770.78					
Goodwill				No	NA	NA	-		-					
Intangible Assets under Development				No	NA	NA	546.26		546.26					
Investments				No	NA	NA	1,052.56		1,052.56					
Loans	Book Debts	5,156.25	32,622.64	Yes	NA	NA	11,302.00		49,080.89					
Inventories				No	NA	NA	-		-					
Trade Receivables				No	NA	NA	111.52		111.52					
Cash and Cash Equivalents				No	NA	NA	9,598.36		9,598.36					
Bank Balances other than Cash and Cash Equivalents				No	NA	NA	1,765.23		1,765.23					
Others				No	NA	NA	49,326.49		3,331.97					
Total			32,622.64		-	-	75,132.11	-	66,916.48	-	-	-	-	-
LIABILITIES														



Debt securities to which this certificate pertains	Secured Non-Convertible Debentures	4,687.50	-	Yes	NA	NA			4,687.50					
Other debt sharing pari-passu charge with above debt	Secured Bank Borrowing			NO	NA	NA			-					
Other Debt				NO	NA	NA			-					
Subordinated debt					NO	NA	NA		663.50					
Borrowings					NO	NA	NA		-					
Bank					NO	NA	NA		-					
Debt Securities					NO	NA	NA		3,246.95					
Others					NO	NA	NA		35,793.49					
Trade payables					NO	NA	NA		-					
Lease Liabilities					NO	NA	NA	791.29	831.55					
Provisions					NO	NA	NA	113.25	97.23					
Others				NO	NA	NA	1,639.58	4,710.99						
Total		4,687.50	-				2,544.12	-	50,031.21	-	-	-	-	-
Cover on Book Value		4,687.50	-							1.10				
Cover on Market Value ^H														
		Exclusive Security Cover Ratio	1.1		Pari-Passu Security Cover Ratio	NA								

