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

Date: November 06, 2026

National Stock Exchange of India Limited,
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

Dear Sir/Madam,

Subject: Outcome of Board Meeting

In furtherance to our previous intimation dated November 03, 2026, we wish to inform you that the Board of Directors of Moneyboxx Finance Limited ("the Company"), at its meeting held today i.e. **November 06, 2026** (Friday) has inter-alia transacted the following businesses:

1. **Approved the unaudited financial statements (standalone) of the Company for the quarter and half year ended on September 30, 2026**

Considered and approved the Un-audited Financial Results (Standalone) of the Company for the quarter and half year ending September 30, 2026, 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, 2026.	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

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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 03:17 P.M. and concluded at 03:45 P.M. 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

Lalit Sharma Digitally signed by Lalit Sharma

Annexure - I

Gaur & Associates
CHARTERED ACCOUNTANTS

516, Laxmi Deep,
Laxmi Nagar District Centre,
Delhi-110092 Ph. 011-45033133

LIMITED REVIEW REPORT ON UNAUDITED FINANCIAL RESULTS OF MONEYBOXX FINANCE LIMITED FOR THE QUARTER ENDED 30 SEPTEMBER 2026 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 2026, 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: 005354C

SATISH KUMAR GUPTA
Digitally signed by SATISH KUMAR GUPTA
Date: 2026.11.06 15:32:47 +05'30'

Satish Kumar Gupta
Partner
M. No.: 016746
UDIN: 26016746YXVTQZ8855

Place: New Delhi
Date: 06/11/2026

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 six months ended Sep 30, 2026

(Rs. in lakhs, except per share data)

Sl. No.	Particulars	Quarter ended					Year ended
		30-Sep-26	30-Jun-26	30-Sep-25	30-Sep-26	30-Sep-25	31-Mar-26
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
I	**Revenue from operations**						
(a)	Interest Income	4,130.32	4,515.44	4,987.43	8,645.76	10,031.81	19,428.55
(b)	Fees and Commission Income	242.85	257.39	369.75	500.24	704.54	1,395.67
(c)	Net gain on derecognition of financial instruments	1,667.39	408.23	73.27	2,075.62	478.68	2,099.40
(d)	Net gain on Fair Value Changes	55.46	20.58	69.06	76.04	186.89	252.99
	Total Revenue from operations (a+b+c+d)	**6,096.02**	**5,201.64**	**5,499.51**	**11,297.66**	**11,401.92**	**23,176.61**
II	**Other Income**	6.28	10.31	6.77	16.59	16.21	36.38
III	**Total Income (I+II)**	**6,102.30**	**5,211.95**	**5,506.28**	**11,314.25**	**11,418.13**	**23,212.99**
IV	**EXPENSES**						
(a)	Finance cost	2,138.23	2,110.00	2,100.99	4,248.23	4,160.89	8,362.98
(b)	Impairment on financial instruments	896.34	219.12	526.59	1,115.46	1,360.41	3,109.74
(c)	Employee benefit expense	2,211.75	2,076.38	2,210.97	4,288.13	4,417.33	8,463.07
(d)	Depreciation and amortisation expense	252.91	255.10	235.21	508.01	480.96	972.20
(e)	Other expenses	501.78	527.11	401.22	1,028.89	923.87	2,139.98
	Total Expense (a+b+c+d+e)	**6,001.01**	**5,187.71**	**5,474.98**	**11,188.72**	**11,343.46**	**23,047.97**
V	**Profit before tax (III-IV)**	**101.29**	**24.24**	**31.30**	**125.53**	**74.67**	**165.02**
VI	Tax Expense						
(a)	Current Tax	-	-	-	-		-
(b)	Deferred Tax	10.67	3.54	3.45	14.21	22.47	30.90
	Total tax expense (a+b)	**10.67**	**3.54**	**3.45**	**14.21**	**22.47**	**30.90**
VII	**Profit after tax (V-VI)**	**90.62**	**20.70**	**27.85**	**111.32**	**52.20**	**134.12**
VIII	**Other Comprehensive Income (Net of Tax)**						
	Items that will not be classified to profit & loss						
(i)	Re-measurement of defined benefit plan	-	-	-	-	-	48.61
(ii)	Income tax related to item no. (i) above	-	-	-	-	-	(16.99)
	Other Comprehensive Income (Net of Tax)	-	-	-	-	-	31.62
IX	**Total Comprehensive Income for the period (VII+VIII)**	**90.62**	**20.70**	**27.85**	**111.32**	**52.20**	**165.74**
X	Paid-up Equity Share Capital (Face Value of Rs.10/-) (note no. 3)	6,981.89	6,980.92	3,270.46	6,981.89	3,270.46	6,980.92
XI	Other Equity						22,641.60
XII	Earnings per share (not annualised) (note no. 4)						
	Basic	0.16	0.03	0.09	0.19	0.16	0.20
	Diluted	0.16	0.03	0.09	0.19	0.16	0.20



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Statement of Assets and Liabilities as at Sep 30, 2026

(Rs. in Lakhs)

Sl. No.	Particulars	As at 30-Sep-26 Audited	As at 31-Mar-26 Audited
A	**Assets**		
I	**Financial assets**		
(a)	Cash and cash equivalents	11,142.00	8,289.10
(b)	Bank Balances other than cash and cash equivalents	8,132.32	6,051.26
(c)	Receivables	6.21	43.09
(d)	Loans	63,874.34	68,844.42
(e)	Investments	8,503.67	3,957.76
(f)	Other financial assets	7,668.53	6,459.53
		99,327.07	**93,645.16**
II	**Non-financial assets**		
(a)	Current tax assets (net)	577.32	536.70
(b)	Deferred tax assets (net)	710.81	725.02
(c)	Property, plant and equipment	853.09	926.18
(d)	Intangible asset under development	2,195.36	1,558.71
(e)	Other Intangible assets	327.90	495.98
(f)	Right of use asset	730.85	950.50
(g)	Other non-financial assets	971.09	693.90
		6,366.42	**5,886.99**
	Total assets	**1,05,693.49**	**99,532.15**
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	274.18	204.90
(c)	Debt securities	33,124.20	26,117.38
(d)	Borrowings (other than debt securities)	39,330.35	39,658.40
(e)	Subordinated liabilities	-	669.41
(f)	Lease Liability	872.21	1,103.38
(g)	Other financial liabilities	2,061.30	1,941.69
		75,662.24	**69,695.16**
II	**Non-financial liabilities**		
(a)	Provisions	-	-
(b)	Other non-financial liabilities	280.20	214.47
		280.20	**214.47**
III	**Equity**		
(a)	Equity share capital	6,981.89	6,980.92
(b)	Other equity	22,769.16	22,641.60
		29,751.05	**29,622.52**
	Total liabilities and equities	**1,05,693.49**	**99,532.15**



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Statement of Cash Flow for the year ended Sep 30, 2026

Sl. No.	Particulars	Year ended	
		30-Sep-26	31-Mar-26
		Audited	Audited
A	**CASH FLOW FROM OPERATING ACTIVITIES**		
	Profit before Tax	**125.53**	**165.02**
	Adjustment for:		
	Interest Income	(8,645.76)	(19,428.55)
	Net gain on fair value change of investment	(76.04)	(252.99)
	Net gain on fair value change of other financial asset	(2,075.62)	(2,099.40)
	Gain on derecognition of lease	(10.29)	(4.15)
	Interest on income tax refund	-	(3.76)
	Profit on sale of property, plant and equipment	-	(0.07)
	Interest expense on borrowing	4,175.75	8,190.28
	Interest expense on lease liability	72.48	168.96
	Impairment on financial instruments	1,115.46	3,109.74
	Provision for gratuity	6.00	44.47
	Stock based payment to employees	12.63	43.86
	Depreciation and amortization	269.17	498.05
	Depreciation on right of use asset	238.84	474.15
	Operating profit before working capital changes	**(4,791.85)**	**(9,094.39)**
	Movement in working capital		
	(Increase)/ decrease in trade receivables	36.88	20.24
	(Increase)/ decrease in loan portfolio	6,067.34	(1,175.97)
	(Increase)/ decrease in other financial assets	(1,209.00)	(2,471.98)
	(Increase)/ decrease in other non-financial assets	(215.85)	(13.83)
	Increase/ (decrease) in trade payables	(2.43)	288.43
	Increase/ (decrease) in other financial liabilities	88.57	(653.77)
	Increase/ (decrease) in non-financial liabilities	59.73	(107.68)
	Cash generated from operations	**33.39**	**(13,208.95)**
	Interest income received	8,505.54	18,563.11
	Finance cost paid	(4,660.26)	(8,511.96)
		3,878.67	**(3,157.80)**
	Income tax paid (net of refunds)	(40.62)	(89.70)
	Net cash flows from/(used in) operating activities (A)	**3,838.05**	**(3,247.50)**
B	**CASH FLOW FROM INVESTING ACTIVITIES**		
	Purchase of property, plant and equipment and intangible asset	(623.24)	(1,735.07)
	Increase/Decrease in FD & FLDG	(2,077.94)	(2,612.02)
	Proceeds from sale of property, plant and equipment	-	-
	Proceed/ (purchase) of investments	(4,469.87)	(3,693.15)
	Net cash from/(used in) Investing activities (B)	**(7,171.05)**	**(8,040.24)**
C	**CASH FLOW FROM FINANCING ACTIVITIES**		
	Proceeds from issue of equity shares including securities premium (net of expenses)	4.58	3,341.01
	Proceeds from borrowings from Financial Institutions	28,000.00	40,240.33
	Repayment of borrowings from Financial Institutions	(21,506.13)	(36,599.14)
	Payment of lease liabilities	(312.55)	(618.39)
	Net Cash from/(used in) Financing activities(C)	**6,185.90**	**6,363.81**
	Net (Decrease)/Increase in Cash and Cash Equivalents (A+B+C)	**2,852.90**	**(4,923.93)**
	Cash and cash equivalents at beginnings of year	8,289.10	13,213.03
	Cash and cash equivalents at end of year	**11,142.00**	**8,289.10**

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 September 30, 2026

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 - Middle Layer (NBFC-ML) under the Reserve Bank of India (Non-Banking Financial Companies – Registration, Exemptions and Framework for Scale Based Regulation) Directions, 2025 dated November 28, 2025, issued by RBI.

2. The financial results for the quarter and half year ended September 30, 2026, have been reviewed by the Audit Committee and approved by the Board of Directors of the Company at the meeting held on November 06, 2026. The above results have been subjected to 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 September 30, 2026, is attached as Annexure.

7. Disclosures pursuant to Reserve Bank of India (Non-Banking Financial Companies - Financial Statements: Presentation and Disclosures) Directions, 2025 issued by the Reserve Bank of India ("RBI") vide their Notification No. RBI/DOR/2025-26/359 DOR.ACC.REC.No.278/21.04.018/2025-26 dated November 28, 2025 (the "Notification").

   Details of transfer of loans through Assignment in respect of loans not in default during the quarter ended September 30, 2026:

S.N.	Particulars	To NBFC	
		MRR – 20%	MRR – 10%
1	Aggregate principal outstanding of loans transferred through assignment (Rs. in Lakhs)	2,614.24	3,270.12
2	Weighted average Maturity of Loans (in years)	4.98	6.55
3	Weighted average Holding period of Loans (in years)	0.95	0.68
4	Retention of Beneficial economic interest (in %)	20%	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.

Moneyboxx Finance Limited

Details of stressed loans transferred during the quarter ended September 30, 2026:

S.N.	Particulars	ARC
1	No. of accounts	2,276
2	Aggregate principal outstanding of loans transferred (Rs. in lakhs)	2,926.05
3	Weighted average residual tenor of the loans transferred (in Months)	31.19
4	Net book value of loans transferred (at the time of transfer) (Rs. in lakhs)	2,683.94
5	Aggregate consideration (Rs. in lakhs)	2,046.48
6	Additional consideration realized in respect of accounts transferred in earlier years	Nil

Details of standard/stressed loans acquired during the quarter ended September 30, 2026:

S.N.	Particulars	Standard Assets	Stressed Assets	Total
1	No. of accounts	4815	322	5137
2	Aggregate principal outstanding of loans transferred (Rs. in lakhs)	3,228.92	162.04	3,390.96
3	Aggregate consideration (Rs. in lakhs)	3,228.92	162.04	3,390.96
4	Additional consideration realized in respect of accounts transferred in earlier years	Nil	Nil	Nil

8. During the quarter ended 30 September 2026, the Company received one investor complaint. The complaint was resolved during the same quarter, and no complaints remained pending as of 30 September 2026.

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

For **Moneyboxx Finance Limited**

Deepak Aggarwal
Whole-time Director
DIN: 03140334

Place: Gurugram
Date: Nov 06, 2026

Annexure II

Annexure I

Disclosures in compliance with Regulation 52(4) of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015 for the quarter and half year ended September 30, 2026.

S.No.	Particulars	As at September 30, 2026
1.	Debt-equity ratio (Debt Securities + Borrowings (Other than debt securities))/ net worth i.e. (Equity share capital + Other equity)[1]	2.44
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]	0.69
14.	Net worth (Equity share capital + Other equity) (Rs. In lakhs)[4]	29,751.05
15.	Gross Stage 3 Assets Ratio (Gross Stage 3 loans are loans that are credit impaired as per Ind-AS-109)[5]	0.01%
16.	Net Stage 3 Assets Ratio (Gross Stage 3 loans - Impairment Loss allowance for Stage 3 loans) [5]	0.00%
17.	Capital to risk weighted assets ratio [6]	26.35%
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
20.	Net profit margin (%) (Profit after tax for the period / Total Income)[7]	1.49%
21.	Net profit after tax (Rs. In lakhs)	90.62
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.



Annexure III

Gaur & Associates
CHARTERED ACCOUNTANTS

516, Laxmi Deep,
Laxmi Nagar District Centre,
Delhi-110092 Ph. 011-45033133

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, 2026, 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, 2026. 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 and IDBI Trusteeship" (referred to as the 'Company's Debenture Trustees').

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 Trustees, 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, 2026. 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 Trustees, 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, 2026 and verified the arithmetical accuracy of the same;

(d) For the period ended September 30, 2026, 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, 2026 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, 2026, records and other documents of the Company as at September 30, 2026;

   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 in respect of Listed Debt Securities as at September 30, 2026

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, 2026: -

Description of NCD issued	ISIN	Private Placement/Public Issue	Secured/Unsecured	Issued Amount (Rs. In crores)
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	INE296Q07100	Private Placement	Secured	15.00

Description of NCD issued	ISIN	Private Placement/Public Issue	Secured/Unsecured	Issued Amount (Rs. In crores)
(Allotment on Mar 03, 2025)				
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 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
20000, 10.20% p.a. Secured Listed Fully Redeemable NCD of face value of Rs. 10,000/- each (Allotment on Apr 08, 2026)	INE296Q07167	Private Placement	Secured	20.00

Description of NCD issued	ISIN	Private Placement/Public Issue	Secured/Unsecured	Issued Amount (Rs. In crores)
50000, 10.75% p.a. Secured Listed Fully Redeemable NCD of face value of Rs. 10,000/- each (Allotment on July 21, 2026)	INE296Q07175	Private Placement	Secured	50.00
6000, 10.75% p.a. Secured Listed Fully Redeemable NCD of face value of Rs. 1,00,000/- each (Allotment on Sep 25, 2026)	INE296Q07183	Private Placement	Secured	60.00
	Total			**462.00**

b) Asset Cover for listed debt securities:

i. The financial information as on September 30, 2026 has been extracted from the unaudited books of accounts for the period ended September 30, 2026 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.

For GAUR & ASSOCIATES
Chartered Accountants
FRN: 005354C

SATISH KUMAR GUPTA
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Date: 2026.11.06 15:31:57 +05'30'

Satish Kumar Gupta
Partner
M. No. 016746
UDIN: 26016746XMWGLL5599

Place: New Delhi
Date: 06/11/2026

Column A	Column B	Column C [i]	Column D[ii]	Column E[iii]	Column F[iv]	Column G[v]	Column H[vi]	Column I [vii]	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	Debt not backed by any assets offered as security(Clause 2.8 of SEBI DT master Circular dated August 15, 2025.	Elimination (amount in negative)	(Total C to H)	Related to only those items covered by this certificate				
		Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with pari passu charge)	Other assets on which there is pari- Passu charge (excluding items covered 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 viii	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							Relating to Column F		
ASSETS															
Property, Plant and Equipment				No	N/A	N/A	853.09			853.09					
Capital Work-in-Progress				No	N/A	N/A	-			0.00					
Right of Use Assets				No	N/A	N/A	710.85			710.85					
Goodwill				No	N/A	N/A	-			0.00					
Intangible Assets				No	N/A	N/A	327.90			327.90					
Intangible Assets under Development				No	N/A	N/A	2,335.36			2,335.36					
Investments				No	N/A	N/A	8,503.67			8,503.67					
Loans	Book Debts	31,576.82	25,565.38	No	N/A	N/A	6,772.34			63,874.34					
Inventories				No	N/A	N/A	-			0.00					
Trade Receivables				No	N/A	N/A	-			0.00					
Cash and Cash Equivalents				No	N/A	N/A	11,142.00			11,142.00					
Bank Balances other than Cash and Cash Equivalents		4,900.00		No	N/A	N/A	3,232.32			8,132.32					
Others				No	N/A	N/A	9,551.96			9,551.96					
Total		36,476.82	25,565.38				43,691.49	0.00	0.00	1,05,693.49					
LIABILITIES															
Debt securities to which this certificate pertains		33,124.20	0.00	No	N/A	N/A				33,124.20					
Other debt sharing pari-passu charge with above debt				No	N/A	N/A	-			0.00					
Other debt				No	N/A	N/A				0.00					
Subordinated debt				No	N/A	N/A				0.00					
Borrowings				No	N/A	N/A	18,012.58			18,012.58					
Bank				No	N/A	N/A	21,317.77			21,317.77					
Debt Securities				No	N/A	N/A				0.00					
Others				No	N/A	N/A				0.00					
Trade payables				No	N/A	N/A	274.18			274.18					
Lease Liabilities				No	N/A	N/A	872.21			872.21					
Provisions				No	N/A	N/A				0.00					
Others				No	N/A	N/A	2,341.50			2,341.50					
Total				No	N/A	N/A	42,818.24	0.00	0.00	75,942.44					
Cover on Book Value		33,124.20													
Cover on Market Value															
	Exclusive Security Cover Ratio	1.10		Pari-Passu Security Cover Ratio	N/A										

Note 1: These instruments are measured at amortised cost; therefore, market value information is not required to be presented.

[i] This column shall include book value of assets having exclusive charge and outstanding book value of debt for which this certificate is issued.
[ii] This column shall include book value of assets having exclusive charge and outstanding book value of all corresponding debt other than column C.
[iii] Pari passu Charge shall include debt for which this certificate is issued having any pari passu charge - Mention Yes, else No.
[iv] This column shall include book value of assets having pari passu charge and outstanding book value of all debt having that pari passu security that are along with debt for which this certificate is issued.
[v] This column shall include book value of all other assets having pari passu charge and outstanding book value of all debt having that pari passu security.
[vi] This column shall include all those assets which are not charged and shall include all unsecured borrowings including subordinated debt and shall include only those assets which are paid for.
[vii] This column shall include assets which are considered at market Value like Land, Building, Residential/ Commercial Real Estate, while other assets having charge shall be stated at book value.

SATISH KUMAR GUPTA

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Date: 2026.11.06 15:32:29 +05'30'

Annexure -IV

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-B

1. **ISIN: INE296Q07175**

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 purposeof for which the funds were utilized	Remark, if any
1	2	3	4	5	6	7	8	9	10
Moneyboxx Finance Limited	INE296Q07175	Private Placement	Non-Convertible Debentures	21.07.2026	INR 50,00,00,000/-	INR 50,00,00,000/-	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	21.07.2026
Amount raised	INR 50,00,00,000/- (Indian Rupees Fifty Crores Only)
Report filed for quarter ended	Sept 30, 2026
Is there a deviation/ variation in use of funds raised?	No
Whether any approval is required to vary the objects of the issuestated 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 thefollowing 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
-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 50,00,00,000/-	N.A.	INR 50,00,00,000/-	Nil	-

Deviation could mean:

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

Name of signatory: Lalit Sharma
Designation: Company Secretary and Compliance Officer
Date: 06.11.2026

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

2. **ISIN: INE296Q07183**

C. 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 purposeof for which the funds were utilized	Remark, if any
1	2	3	4	5	6	7	8	9	10
Moneyboxx Finance Limited	**INE296Q07183**	Private Placement	Non-Convertible Debentures	25.09.2026	INR 60,00,00,000/-	INR 60,00,00,000/-	No	N.A.	-

D. 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	25.09.2026
Amount raised	INR 60,00,00,000/- (Indian Rupees Sixty Crores Only)
Report filed for quarter ended	Sept 30, 2026
Is there a deviation/ variation in use of funds raised?	No
Whether any approval is required to vary the objects of the issuestated 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 thefollowing 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
-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 60,00,00,000/-	N.A.	INR 60,00,00,000/-	Nil	-

Deviation could mean:

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

Name of signatory: Lalit Sharma
Designation: Company Secretary and Compliance Officer
Date: 06.11.2025

Annexure -V

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

Statement of Deviation/Variation in the Utilization of Funds Raised-Quarter ended September 30, 2026

Name of the listed company	Moneyboxx Finance Limited
Mode of Fund Raising	N.A. for Q2 FY27
Date of Raising Funds	N.A. for Q2 FY27
Amount Raised	N.A. for Q2 FY27
Report filed for Quarter ended	September 30, 2026
Monitoring Agency	N.A.
Monitoring Agency Name, if applicable	N.A.
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	N.A.
If Yes, Date of shareholder Approval	N.A.
Explanation for the Deviation / Variation	N.A.
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: November 06, 2026