

Dated: 18<sup>th</sup> May, 2023

To,  
The Manager  
BSE Limited,  
1<sup>st</sup> Floor, P.J. Tower,  
Dalal Street, Mumbai-400001

Security Code: 974326, 973741  
ISIN: INE956L07076, INE956L07068

**Sub.:- Certificate of maintenance of Asset Cover from the Statutory Auditors under Regulation 54 read with Regulation 56(1)(d) of SEBI (Listing Obligation & Disclosures Requirements) Regulations, 2015.**

Dear Sir(s),

Pursuant to the provisions of Regulation 54 read with Regulation 56(1)(d) of LODR Regulations as amended from time to time, we are hereby enclosing the certificate of maintenance of Asset Cover from Statutory Auditors of the Company under Regulation 54 read with Regulation 56(1)(d) of SEBI (Listing Obligation & Disclosures Requirements) Regulations, 2015.

This is for your information and record.

Thanking you,

**For Moneywise Financial Services Private Limited**

**Manoj Kumar  
(Company Secretary)  
M. No. F7134**



# RAJENDRA CHAUHAN & CO.

## Chartered Accountants

83, (IInd Floor), Shyam Lal Road, Darya Ganj, New Delhi-110002  
Ph. : Off. : 91-11-43613161 Direct : 91-11-23268239 Mobile : +91-9810332111  
E-mail : rcnco.delhi@gmail.com, ca.rajendrachauhan@gmail.com

Wednesday, 17 May 2023

To,  
Bombay Stock Exchange,  
Mumbai.

Based on examination of books of accounts and other relevant records/documents produced to us, by **M/s Moneywise Financial Services Ltd, having its Registered Office at 11/6B, 2<sup>nd</sup> Floor, Pusa Road, New Delhi. 110005**, (hereinafter referred as "listed Entity"), we hereby certify that::

- a) The listed entity has vide its Board Resolutions and information memorandum/offer document and under various Debenture Trust Deeds, has issued the following listed debt securities:

ISIN	Private Placement/ Public Issue	Secured/ Unsecured	Sanctioned Amount(Rs.)
INE956L07035	Private Placement	Secured	25,00,00,000
INE956L07068	Private Placement	Secured	25,00,00,000
INE956L07076	Private Placement	Secured	25,00,00,000

- b) Asset Cover for listed debt securities:

- a. The financial information as on 31<sup>st</sup> March 2023 has been extracted from the books of accounts for the year ended 31<sup>st</sup> March 2023 and other relevant records of the listed entity;
- i. The assets of the listed entity provide coverage of 1.01 times of the principal amount, which is in accordance with the terms of issue/debenture trust deed (calculation as per statement of asset cover ratio for the Secured debt securities - table – I)
- b. The total assets of the listed entity provide coverage of NA times of the principal, which is in accordance with the terms of issue (calculation as per statement of asset coverage ratio available for the unsecured debt securities - table – II) (as per requirement of Regulation 54 read with Regulation 56(1)(d) of LODR Regulations).

**Table – I:**

Sr. No.	Particulars		Amount (In INR Crores)
i.	Total assets available for secured Debt Securities' – (secured by exclusive charge on assets) (mention the share of Debt Securities' charge holders)	A	75.38
	Property Plant & Equipment (Fixed assets) - movable/immovable property etc		-
	Loans /advances given (net of provisions, NPAs and sell down portfolio),Debt Securities, other credit extended etc		75.38
	Receivables including interest accrued on Term loan/ Debt Securities etc		-
	Investment(s)		-



	Cash and cash equivalents and other current/ Non-current assets		-
ii.	Total borrowing through issue of secured Debt Securities (secured by exclusive charge on assets)	B	75.00
	Debt Securities (Provide details as per table below)		75.00
	IND - AS adjustment for effective Interest rate on secured Debt Securities		-
	Interest accrued/payable on secured Debt Securities		-
iii.	Asset Coverage Ratio (100% or higher as per the terms of offer document/information memorandum/debenture trust deed)	A/B	101.00%

#### ISIN wise details

S.N.	ISIN	Facility	Type of Charge	Sanctioned Amount (Rs.)	Outstanding Amount As on 31-03-2023* (Rs.)	Cover Required	Assets Required (Rs.)
1	INE956L07035	NCD- Unlisted	Book Debt Receivable	25,00,00,000	26,05,41,096	1.00	25,03,30,339
2	INE956L07068	MLD- NCD	Book Debt Receivable	25,00,00,000	27,54,66,135	1.00	25,23,27,051
3	INE956L07076	NCD- Listed	Book Debt Receivable	25,00,00,000	25,00,00,000	1.00	25,11,29,333
			<b>TOTAL</b>	<b>75,00,00,000</b>	<b>78,60,07,231</b>		<b>75,37,86,723</b>

\*\*\*: Outstanding amount as on 31.03.2023 includes the amount of interest accrued but not due thereon.

Table – II

SN	Particulars		Amount
i.	Net assets of the listed entity available for unsecured lenders (Property Plant & Equipment (excluding intangible assets and prepaid expenses) + Investments + Cash & Bank Balances + Other current/ Non-current assets excluding deferred tax assets (-) Total assets available for secured lenders/creditors on pari passu/exclusive charge basis under the above heads (-) unsecured current/ non-current liabilities (-) interest accrued/ payable on unsecured borrowings)	A	-
ii.	Total Borrowings (unsecured)	B	-
	Term loan		-
	Non-convertible Debt Securities		-
	CC/ OD Limits		-
	Other Borrowings		-
	IND - AS adjustment for effective Interest rate on unsecured borrowings		-
iii.	Assets Coverage Ratio	(A/B)	-
	(100% or higher as per the terms of Offer Document/Information Memorandum/ Debenture Trust Deed)		-



- 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 the such covenants/terms of the issue have been complied by the listed entity.

**FOR RAJENDRA CHAUHAN & CO.**

**Chartered Accountants**

**Firm Registration No.: 013214N**

  
**Rajendra Chauhan**

**Partner**

**M.No. 089108**

**Place : New Delhi**

**Date :-17.05.2023**

**UDIN: 23089108BGQLGX6636**

