

Dated: 05th November, 2022

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

Security Code: **974326, 973741**
ISIN: **INE956L07076, INE956L07068**

Sub: Disclosure of Security Cover Ratio as per the provisions of Regulation 54 read with regulation 56(1)(d) of Securities and Exchange Board of India(Listing Obligations and Disclosure Requirements) Regulation, 2015

Dear Sir,

Pursuant to provisions of regulation 54 read with regulation 56(1) (d) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended from time to time, the Asset Cover Certificate indicating Security Cover Ratio for the half year ended on 30th September, 2022 as received from the Statutory Auditors of the Company is attached for your reference.

You are requested to acknowledge the same.

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

To

The Trustee

IDBI TRUSTEESHIP SERVICES LIMITED

Value of book debts/receivables of Moneywise Financial Services Pvt Ltd, having its registered office at 11/6B, 2nd Floor, Shanti Chamber, Pusa Road, New Delhi. 110005, given as collateral for NCD Issuance vide ISIN INE956L07068 as on 30th Sep' 2022

| | (Rs. In Cr.) |
|--|--------------|
| a) Valuation/ Amount of Receivables charged for Issue | 25.00 |
| b) Less: Valuation/ Amount of Receivables charged stands repaid | 7.75 |
| c) Less: Valuation/ Amount of charged Non Performing Receivables | NIL |
| d) Add: Valuation/ Amount of charged created | 9.22 |
| e) Net :Value of charged Standard/Performing/ No default Receivables | 26.48 |
| f) Required security cover for the Debentures (% of Principle) | 100% |

FOR RAJENDRA CHAUHAN & CO.

Chartered Accountants

Firm registration No: 013214N


RAJENDRA CHAUHAN

PARTNER

M.No. 089108

Place : New Delhi

Date : 01.11.2022

UDIN: 22089108BBPHUX8095



Moneywise Financial Services Pvt Ltd

Value of List of Parties given as collateral for NCD Issuance:

| CODE | Name of Customer | (Rs. In Crs) Outstanding as at 30/09/2022 |
|---------|--|---|
| BL00248 | SUPER STORAGE AND SUPPLY SERVICE | 0.20 |
| BL00366 | SBC EXPORTS LIMITED | 0.37 |
| BL00380 | VIGHNESHWAR AIRCONDITIONING PVT LTD | 0.38 |
| BL00451 | PRINCE CORP PRIVATE LIMITED | 0.41 |
| BL00460 | REFEX ENERGY LIMITED | 0.41 |
| BLOD001 | VICTOR CABLES CORPORATION LIMITED | 1.37 |
| CT00158 | MILLION MINDS MANAGEMENT SERVICES LIMITED | - |
| GEN0111 | GUJINDER SINGH NANDA | 0.56 |
| JVB0033 | GAGAN DEEP SINGH | 0.62 |
| JVB0034 | JASBIR SINGH | 1.02 |
| LF00106 | MARSHALL MACHINES LIMITED | 0.22 |
| LF00133 | DATAR SECURITY SERVICES PRIVATE LIMITED | 0.20 |
| LF00149 | VIJ ENGINEERS AND CONSULTANTS PVT LTD | 0.25 |
| LF00150 | RAKSHAK SECURITAS PRIVATE LIMITED | 0.25 |
| LF00157 | BIODEAL PHARMACEUTICALS PRIVATE LIMITED | 0.26 |
| LF00158 | ONEXTEL MEDIA PRIVATE LIMITED | 0.27 |
| LF00159 | AMS COMTEL BUSINESS PROCESS MANAGEMENT SERVICES PR | 0.26 |
| LF00160 | SUNRISE VICTUALS PRIVATE LIMITED | 0.28 |
| LGCPL01 | LAND GLOBAL CAPITAL PRIVATE LIMITED | 0.81 |
| LIPL01 | LAKSHYA IMPEX PVT LTD. | 0.00 |
| PCS2905 | SUNIL NANGALIA | 0.37 |
| BL00476 | AARGE PIPELINE SERVICES PRIVATE LIMITED | 0.28 |
| BL00481 | CLEARSYNTH LABS LIMITED | 0.41 |
| BL00482 | IDEAL CHEMICALS (INDIA) PRIVATE LIMITED | 0.28 |
| BL00484 | ADARSHBADLI CONSTRUCTION PRIVATE LIMITED | 0.40 |
| BL00486 | GHIBELINES SECURITY SOLUTIONS LIMITED | 0.42 |
| BL00496 | INTEGRATED PERSONNEL SERVICES LIMITED | 0.28 |
| BL00503 | SEMICONIC DEVICES PRIVATE LIMITED | 0.41 |
| BL00511 | RRC LOGISTIC PRIVATE LIMITED | 0.33 |
| BL00531 | BR BIOMEDICAL PRIVATE LIMITED | 0.42 |
| BL00532 | AEON MARKET RESEARCH PRIVATE LIMITED | 0.42 |
| BL00533 | STARLET LED LIGHTING PRIVATE LIMITED | 0.29 |
| BL00540 | RPM LOGISTICS PRIVATE LIMITED | 0.29 |
| BL00549 | S A NETWORK PRIVATE LIMITED | 0.42 |
| BL00553 | PURPLE WAVE INFOCOM PRIVATE LIMITED | 0.41 |
| LF00164 | GRADWELL OILFIELD PRIVATE LIMITED | 0.28 |
| LF00168 | MAVERIC SOLUTION INC | 0.29 |
| BL00559 | PARASMANI ROADLINES PVT LTD | 0.35 |
| BL00562 | SHREE HARI INFRAPROJECTS PRIVATE LIMITED | 0.35 |



| | | |
|--------------|--|--------------|
| BL00568 | MARK TECH POLYMERS PRIVATE LIMITED | 0.22 |
| BL00573 | GOYAL ALUMINIUMS LIMITED | 0.30 |
| BL00575 | SUNRISE NATURALS PRIVATE LIMITED | 0.43 |
| BL00590 | PUNJAB SIND DAIRY PRODUCTS PVT LTD | 0.30 |
| BL00594 | SLIMLITES ELECTRICALS PRIVATE LIMITED | 0.27 |
| BL00608 | HARASHA PHARMA P LTD | 0.43 |
| BL00609 | NETSOL NETWORK CONSULTANCY PVT | 0.30 |
| BL00611 | PRAKASH PHARMACARE (INDIA) PRIVATE LIMITED | 0.30 |
| BL00597 | SHUBHAM SPECIALITY PRODUCTS (INDIA) PRIVATE LIMITE | 0.22 |
| BL00603 | AMBROSIA NATURAL PRODUCTS (INDIA) PVT LTD | 0.30 |
| BL00624 | MYTH MEDIA SOLUTION PRIVATE LIMITED | 0.34 |
| BL00632 | SWASTIK PLASCHEM PRIVATE LIMITED | 0.35 |
| LF00176 | GAE IMPEX PRIVATE LIMITED | 0.31 |
| BL00640 | PIONEER CHEMICAL INDUSTRIES PVT LTD | 0.21 |
| BL00835 | VATSGROUP INDIA PRIVATE LIMITED | 0.41 |
| BL00896 | UNITED LOGITECH INDIA PRIVATE LIMITED | 0.37 |
| BL00931 | SHREE YUG ISPAT PRIVATE LIMITED | 0.38 |
| BL00953 | AMPLE SOLAR PRIVATE LIMITED | 0.10 |
| BL01077 | KIAASA RETAIL PRIVATE LIMITED | 0.50 |
| BL01151 | SPECTRA INKS AND COATINGS PRIVATE LIMITED | 0.51 |
| BL01206 | ABHINAV IMMIGRATION SERVICES PRIVATE LIMITED | 0.51 |
| BL01287 | PATHWAYS RETAIL PRIVATE LIMITED | 0.50 |
| HPO1473 | NISHANT PITTI | 4.03 |
| Total | | 26.48 |

FOR RAJENDRA CHAUHAN & CO.

Chartered Accountants

Firm registration No: 013214N


RAJENDRA CHAUHAN

PARTNER

M.No. 089108

Place : New Delhi

Date : 01.11.2022

UDIN: 22089108BBPHUX8095





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

To,
Bombay Stock Exchange,

Based on examination of books of accounts and other relevant records/documents of Moneywise Financial Services Pvt Ltd, having its registered office at 11/6B, 2nd Floor, Shanti Chamber, Pusa Road, New Delhi. 110005, we hereby certify that:

- a) The listed entity has vide its Board Resolution 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 |
|--------------|---------------------------------|--------------------|-------------------|
| INE956L07068 | Private Placement | Secured | INR 25,00,00,000 |

- b) Asset Cover for listed debt securities:

- a. The financial information as on 30th September 2022 has been extracted from the books of accounts for the year ended 30th September 2022 and other relevant records of the listed entity;
- i. The assets of the listed entity provide coverage of 1.00 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 1.06 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) as on 30.09.2022 |
|---------|--|---|---|
| i. | Total assets available for secured Debt Securities' – (secured by exclusive charge on assets) (mention the share of Debt Securities' charge holders) | A | 26.48 |
| | 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 | | 26.48 |
| | 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 | 25.00 |
| | Debt Securities (Provide details as per table below) | | 25.00 |
| | 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 | 106% |

ISIN wise details

| S.N. | ISIN | Facility | Type of Change | Sanctioned Amount | Outstanding Amount As on 30-09-2022 | Cover Required | Assets Required |
|------|--------------|----------|----------------------|-------------------|-------------------------------------|----------------|-----------------|
| 1 | INE956L07068 | MLD-NCD | Book Debt Receivable | 25,00,00,000 | 25,00,00,000 | 1.00 | 25,00,00,000 |

Table – II

| SN | Particulars | | Amount |
|------|---|-------|--------|
| | 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 | - |
| i. | 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 :-01.11.2022

UDIN: 22089108BBPHYI3467

