

Dated: 04th May, 2024

To,
The Manager
BSE Limited, 1st 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 the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended from time to time, we are hereby enclosing the certificate of maintenance of Asset Cover received from the Statutory Auditors of the Company for the quarter ended on 31st March, 2024

This is for your information and record.

Thanking you,

For Moneywise Financial Services Private Limited

Manoj Kumar
(Company Secretary)
M. No. F7134



R. GOPAL & ASSOCIATES

CHARTERED ACCOUNTANTS

G-1, Ground Floor, South Extension-II, New Delhi-110049
Phone : 011-41649623, 41649624, 41649626

Date: 04.05.2024

To,
The Board of Directors
Moneywise Financials Services Pvt. Ltd.
11/6B, 2nd Floor, Shanti Chamber,
Pusa Road,
New Delhi - 110005

Ref:

- (1) Regulation 54 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with SEBI circular bearing reference no. SEBI/HO/MIRSD/MIRSD_CRADT/CIR/P/2022/67 dated May 19, 2022
- (2) MoneyWise Financial Services Private Limited,
ISIN: INE956L07068
ISIN: INE956L07076

Sub.: Security Cover Certificate as on March 31, 2024

Dear Sir/ Madam,

Pursuant to Regulation 54 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with SEBI circular bearing reference no. SEBI/HO/MIRSD/MIRSD_CRADT/CIR/P/2022/67 dated May 19, 2022, please find enclosed herewith **Security Cover Certificate as on March 31, 2024**, with respect to the Non-convertible Debenture issued by Moneywise Financials Services Pvt. Ltd. on private placement basis and listed on BSE Limited ("NCDs").

You are requested to kindly take the same on record.

Thanking you.

For R Gopal & Associates
Chartered Accountants
(FRN : 000846C)

CA S.K Agarwal
Partner

M. No. 093209

Place: New Delhi

Date : 04.05.2024

UDIN : 24093209BKGGOVS7007





R. GOPAL & ASSOCIATES

CHARTERED ACCOUNTANTS

G-1, Ground Floor, South Extension-II, New Delhi-110049

Phone : 011-41649623, 41649624, 41649626

Annexure B

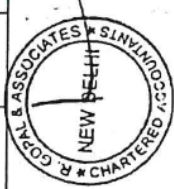
To,
ISE Limited
Phoenix Jejeebhoy towers
Mumbai-400001

Based on examination of books of accounts and other relevant records/documents of M/s Moneywise Financial Services Private Ltd, having its registered Office at 11/6/8, 2nd Floor, Shanti Chamber, Pusa Road, New Delhi, 110005 (the Company), we hereby certify that:

1) Security Cover for listed debt securities:

- (i) The financial information as on 31-03-2024 has been extracted from the books of accounts for the quarter ended 31-03-2024 and other relevant records of the listed entity;
- (ii) The security provided by the listed entity provide coverage of 1.00 times of the interest and principal amount, which is in accordance with the terms of issuer's debenture trust deed.

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 (Total C to H)	Column K	Column L	Column M	Column N	Column O	Column P
Particulars	Description of asset for which this certificate relate	Exhaustive Charge	Other Secured Debt	Debt for which this certificate being issued	Assets shared by part-purse debit holder (includes debt for which this certificate is issued & other debt with part-purse charge)	Part-Purse Charge	Other assets on which there is part-purse charge (excluding those covered in column F)	Assets not offered as Security	Elimination (amount is negative)	Market Value for Assets charged on Exclusive basis	Carrying/book value for exclusive charge assets or applicable (For Ex Bank Balance, DSEA market value is not applicable)	Market Value for Part-purse charge Assets (i.e. Bank Balance, DSEA market value is not applicable)	Carrying/book value for part-purse charge assets where applicable (i.e. Ex Bank Balance, DSEA market value is not applicable)	Total Value (K+L+M+N)	
		Book Value	Book Value	No	Book Value	Book Value	Book Value								
ASSETS															
Property Plant and Equipment (including Asset Held for sale & Investment Property)		Nil	0.19	Nil	Nil	Nil	Nil	9.97	10.16	Nil	Nil	Nil	Nil	Nil	Nil
Capital Work-in-Progress		Nil	Nil	Nil	Nil	Nil	Nil	0.00	0.00	Nil	Nil	Nil	Nil	Nil	Nil
Right of Use Asset		Nil	Nil	Nil	Nil	Nil	Nil	7.50	7.50	Nil	Nil	Nil	Nil	Nil	Nil
Goodwill		Nil	Nil	Nil	Nil	Nil	Nil	0.00	0.00	Nil	Nil	Nil	Nil	Nil	Nil
Intangible Assets		Nil	Nil	Nil	Nil	Nil	Nil	0.34	0.34	Nil	Nil	Nil	Nil	Nil	Nil
Shareable Assets under Development		Nil	Nil	Nil	Nil	Nil	Nil	0.00	0.00	Nil	Nil	Nil	Nil	Nil	Nil
Investment		Nil	1.56	Nil	Nil	Nil	Nil	31.19	31.75	Nil	Nil	Nil	Nil	Nil	Nil
Joint/Net Off (Provision)		56.62	887.80	Nil	Nil	Nil	198.06		1142.48	Nil	56.62	Nil	Nil	56.62	Nil
Trade Receivables		Nil	Nil	Nil	Nil	Nil	Nil	0.00	0.00	Nil	Nil	Nil	Nil	Nil	Nil
Trade Payables		Nil	Nil	Nil	Nil	Nil	Nil	4.33	4.33	Nil	Nil	Nil	Nil	Nil	Nil
Cash and Cash Equivalents		Nil	Nil	Nil	Nil	Nil	60.39		60.39	Nil	Nil	Nil	Nil	Nil	Nil
Bank Balances other than Cash and Cash Equivalents		Nil	27.42	Nil	Nil	Nil	Nil		27.42	Nil	Nil	Nil	Nil	Nil	Nil
Debt		Nil	Nil	Nil	Nil	Nil	Nil	27.96	27.96	Nil	Nil	Nil	Nil	Nil	Nil
Total		56.62	915.97	0.00	0.00	0.00	334.53		335.13		56.62			56.62	
LIABILITIES															
Debt securities to which this certificate pertains	Market Linked Debentures and Listed NCD	56.08	Nil	Nil	Nil	Nil	Nil	Nil	56.08	Nil	Nil	Nil	Nil	56.08	Nil
Other debt sharing part-purse charge with debt		NA	Nil	Nil	Nil	Nil	Nil	Nil	0.00	Nil	Nil	Nil	Nil	0.00	Nil
Other debt		Nil	Nil	Nil	Nil	Nil	Nil	Nil	0.00	Nil	Nil	Nil	Nil	0.00	Nil
Subordinated debt		Nil	Nil	Nil	Nil	Nil	Nil	Nil	0.00	Nil	Nil	Nil	Nil	0.00	Nil
Borrowing		Nil	566.98	Nil	Nil	Nil	Nil	Nil	566.98	Nil	Nil	Nil	Nil	566.98	Nil
Bank		Nil	Nil	Nil	Nil	Nil	Nil	Nil	25.00	Nil	Nil	Nil	Nil	25.00	Nil
Debt Securities		Nil	21.00	Nil	Nil	Nil	Nil	Nil	109.05	Nil	Nil	Nil	Nil	109.05	Nil
Others		Nil	159.05	Nil	Nil	Nil	Nil	18.32	18.32	Nil	Nil	Nil	Nil	18.32	Nil
Trade payable		Nil	Nil	Nil	Nil	Nil	Nil	11.73	11.73	Nil	Nil	Nil	Nil	11.73	Nil
Lease Liability		Nil	Nil	Nil	Nil	Nil	Nil	8.29	8.29	Nil	Nil	Nil	Nil	8.29	Nil



Office at : *Kolkata *Jamshedpur *Bhubaneshwar *Rourkela *Ranchi

Website : www.rgopal.in E-mail : sunil@rgopal.in vikash@rgopal.in sunilrga@gmail.com vikashrga@gmail.com

Particulars	Nil	Nil	Nil	Nil	Nil	Nil	2.42	Nil	Nil	2.42	Nil	2.42	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Others	Nil	Nil	Nil	Nil	Nil	Nil	25.71	Nil	Nil	25.71	Nil	25.71	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Cover on Book Value	54.08	751.03	0.00	0.00	0.00	0.00	54.76	0.90	0.90	871.87	0.00	871.87	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Cover on Market Value	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Exclusive Security Cover Ratio	1.01	Nil	Part-Part Security Cover Ratio	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil

Note for column K:
Market Value of loans cannot be ascertained, hence carrying value has been considered.

IN IN Detail:

S.No.	ISIN	Facility	Type of charge	Sanctioned Amount	Outstanding Amount As on 31-03-2024	Cover Required	Security Required
1	INE596LD0768	MCD	Book Debt	Rs 25,00,00,000	29,92,13,733.00	1	29,92,13,733.00
2	INE596LD0776	Lined MCD	Book Debt	Rs 25,00,00,000	26,15,50,346.00	1	26,15,50,346.00

For R Gopal & Associates
Chartered Accountants
(FRN.: 000846C)

(Signature)

S.K. Agarwal
Partner
M No. 093209
Place: New Delhi
Date: 04-05-2024



UDIN: 24093209BKG0V57007