

CL/DEB/25-26/20908

November 06, 2025

To
Debenture Holder/s

Dear Sir,

Re: Non-Convertible Debentures issued by Moneyboxx Finance Limited - Breach of Covenants bearing ISIN - INE296Q07043.

This refers to the Non-Convertible Debentures of Rs. 25,00,00,000 (Rupees Twenty Five Crores only) issued Moneyboxx Finance Limited (**Issuer**) bearing ISIN – INE296Q07043 (**NCDs**). We find that you are the debenture holder of the said NCDs.

As per the terms of the said issue, Issuer is required to comply with the relevant covenants as mentioned in Debenture Trust Deed (**DTD**) dated 23.11.2023. We have received intimation from the issuer on 03.11.2025 and find that the said Issuer has breached the following covenants as mentioned in the said certificate.

“(b) The Company shall, commencing from the Deemed Date of Allotment until Final Settlement Date, maintain a ratio of A:B of not more than 3% (three percent), where A is the Portfolio At Risk Over 90 Days and B is the overall Gross Loan Portfolio, multiplied by 100, and followed by the “%” symbol.

(c) The Company shall commencing from the Deemed Date of Allotment until the Final Settlement Date, maintain a ratio of A:B which shall not exceed 1.5% (One point five zero percent), where A is the aggregate of Portfolio At Risk Over 90 Days and net of provisioning and B is the overall Gross Loan Portfolio, multiplied by 100, and followed by the “%” symbol.

(e) During the tenor of the Debentures, the Company shall ensure that the maximum permissible ratio of A:B of not more than 3.50% (three point five zero percent), where A is the aggregate of Portfolio At Risk Over 90 Days and Net Charge-Offs of the Company, and B is the overall Gross Loan Portfolio of the Company.

(f) During the tenor of the Debentures, the Company shall have a maximum permissible ratio of A:B which shall not be more than 10%”

As per SEBI guidelines, being the debenture trustee in respect of the said NCDs, we hereby request as below:

- (a) Please inform us as to whether any waiver has been granted by you for the said breach or any further action in the said matter.
- (b) As per SEBI Regulations, a meeting of debenture holders is expected to be held for seeking the instructions on the action to be taken in case of Breach of covenants and the manner thereof as per the relevant clauses of DTD. We propose to hold the virtual meeting with you, on **November 26, 2025 at 11 AM** mainly for getting the instruction of debenture holders for the relevant action as per the DTD and any further course of action in the matter. The other details, including the link

CATALYST TRUSTEESHIP LIMITED

Registered Office : CDA House, Plot No. 85, Bhusari Colony (Right), Paud Road, Pune - 411 038 Tel : +91 (20) 6680 7200
Delhi Office : 910-911, 9th Floor, Kailash Building, 26 Kasturba Gandhi Marg, New Delhi - 110 001 Tel : +91 (11) 4302 9101/02
Corporate Office : 901, 9th Floor, Tower-B, Peninsula Business Park, Senapati Bapat Marg, Lower Parel (W), Mumbai - 400013
Tel : +91 (22) 4922 0555 Fax : +91 (22) 4922 0505
CIN No. U74999PN1997PLCT10262 Email : dt@ctftrustee.com Website : www.catalysttrustee.com

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for the virtual meeting will be sent shortly. However, in case you wish to have an early meeting or dispensing with the said meeting, we may be informed specifically at the earliest.

Please inform in case you need any information / documents with us in the above matter. Needless to add the communications in this behalf may please be sent under the signature of the Authorized Official of your Company.

Please note that the intimation of this notice is place on our website.

Please acknowledge.

Your faithfully,

Authorized Signatory



Name: Nida Naaz

Designation: Assistant Manager

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AGENDA OF THE NOTICE

Breach of Covenants by **Moneyboxx Finance Limited** under ISIN **INE296Q07043**.

As per the intimation received, for the quarter ended September 30, 2025, we have noticed that the Issuer company have breached the Financial Covenant as stated in Part B of the Debenture Trust Deed (DTD) entered between *Moneyboxx Finance Limited* (the Issuer Company) and Catalyst Trusteeship Limited (the Debenture Trustee) dated 23.11.2023.

Therefore, we now propose to convene a virtual meeting of all Debenture Holders on **November 26, 2025** at **11 AM**.

Agenda Item 1

To Elect the Chairman for the meeting.

Agenda Item 2

To take roll call of participants attending through video conferencing or other audio and visual means.

Agenda Item 3

To discuss "Breach of Covenant" under Debenture Trust Deed dated (DTD) 23.11.2023 between Issuer and Catalyst Trusteeship Ltd.

Agenda Item 4

To discuss further course of action.

Agenda Item 5

Any other item with the permission of the Chair.

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November 06, 2025

To
Debenture Holder/s

Dear Sir,

Re: Non-Convertible Debentures issued by Moneyboxx Finance Limited-Breach of Covenants

This refers to the Non-Convertible Debentures of Rs. 24,50,00,000 (Rupees Twenty Four Crores and Fifty lakhs only) issued by Moneyboxx Finance Limited (**Issuer**) bearing ISIN – INE296Q07050 (**NCDs**). We find that you are the debenture holder of the said NCDs.

As per the terms of the said issue, Issuer is required to comply with the relevant covenants as mentioned in Debenture Trust deed dated 21.02.2024 (**“DTD”**). We have received intimation from the issuer on 03.11.2025 and find that the said Issuer has breached the certain covenants as mentioned in the said certificate.

“(b) The Company shall, commencing from the Deemed Date of Allotment until Final Settlement Date, maintain a ratio of A:B of not more than 3% (three percent), where A is the Portfolio At Risk Over 90 Days and B is the overall Gross Loan Portfolio, multiplied by 100, and followed by the “%” symbol.

(c) The Company shall commencing from the Deemed Date of Allotment until the Final Settlement Date, maintain a ratio of A:B which shall not exceed 1.5% (One point five zero percent), where A is the aggregate of Portfolio At Risk Over 90 Days and net of provisioning and B is the overall Gross Loan Portfolio, multiplied by 100, and followed by the “%” symbol.

(e) During the tenor of the Debentures, the Company shall ensure that the maximum permissible ratio of A:B of not more than 3.50% (three point five zero percent), where A is the aggregate of Portfolio At Risk Over 90 Days and Net Charge-Offs of the Company, and B is the overall Gross Loan Portfolio of the Company.

(f) During the tenor of the Debentures, the Company shall have a maximum permissible ratio of A:B which shall not be more than 10%.”

As per SEBI guidelines, being the debenture trustee in respect of the said NCDs, we hereby request as under:

- (a) Please inform us as to whether any waiver has been granted by you for the said breach or any further action in the said matter.
- (b) As per SEBI Regulations, a meeting of debenture holders is expected to be held for seeking the instructions on the action to be taken in case of Breach of covenants and the manner thereof as per the relevant clauses of DTD. We propose to hold the virtual meeting with you on **November 26, 2025 at 12 P.M.** mainly for getting the instruction of debenture holders for the relevant action as per the DTD

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and any further course of action in the matter. The other details, including the link for the virtual meeting will be sent shortly. However, in case you wish to have early meeting or dispense with the said meeting, we may be informed specifically at the earliest.

Please inform in case you need any information / documents with us in the above matter. Needless to add the communications in this behalf may please be sent under the signature of the Authorised Official of your Company.

Please note that the intimation of this notice is place on our website.

Please acknowledge.

Your faithfully,

Authorised Signatory



Name: Nida Naaz

Designation: Assistant Manager

AGENDA OF THE NOTICE

Breach of Covenants by **Moneyboxx Finance Limited**, under INE296Q07050.

As per the auditor's report for the quarter ended September 30, 2025, we have noticed that the Issuer company have breached the Financial Covenant as stated in Schedule III Clause 4 of the Debenture Trust Deed (DTD) entered between Moneyboxx Finance Limited (the Issuer Company) and Catalyst Trusteeship Limited (the Debenture Trustee) dated 21st February, 2024.

Therefore, we now propose to convene a virtual meeting of all Debenture Holders on **November 26, 2025 at 12 P.M.**

Agenda Item 1

To Elect the Chairman for the meeting.

Agenda Item 2

To take roll call of participants including those attending actually or through or video conferencing or other audio and visual means,

Agenda Item 3

To discuss "Breach of Covenant" under Debenture Trust Deed dated 21st February 2024 (DTD) between Issuer and Catalyst Trusteeship Ltd.

Agenda Item 4

To discuss the further course of action.

Agenda Item 5

Any other item with the permission of the Chair.

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