

**MONEYWISE FINANCIAL SERVICES PVT. LTD.**

CIN : US1909DL1996PTC353582

REGD. OFFICE: 11/6B, 2nd Floor Shanti Chamber, Pusa Road New Delhi, Central Delhi DL 110005 IN

Unaudited results for the quarter ended June 30, 2024

(₹ in lakh)

Sr. No.	Particulars	Quarter Ended			Year Ended
		June 30, 2024 (Unaudited)	March 31, 2024 (Audited)	June 30, 2023* (Unaudited)	March 31, 2024 (Audited)
1	<b>Income</b>				
	(A) Revenue from operations				
	Interest income	4,159.84	4,196.05	3,284.86	14,713.59
	Dividend income	-	0.24	-	8.06
	Rental Income	24.69	22.71	34.23	117.84
	Fees and commission income	72.70	159.33	64.78	453.32
	Net Gain on fair value changes	1,753.57	1,312.26	885.41	4,563.52
	Net gain on derecognition of financial instruments under amortized cost	-	598.21	-	598.21
	<b>Total revenue from operations</b>	<b>6,010.80</b>	<b>6,288.80</b>	<b>4,269.28</b>	<b>20,454.54</b>
	(B) Other income	9.12	29.60	25.90	116.90
	<b>Total revenue (1A+1B)</b>	<b>6,019.92</b>	<b>6,318.40</b>	<b>4,295.18</b>	<b>20,571.44</b>
2	<b>Expenses</b>				
	(A) Finance costs	2,216.04	2,042.12	1,479.08	7,063.34
	(B) Fees and commission expenses	68.50	121.34	13.82	220.15
	(C) Impairment on financial instruments	330.72	449.23	426.47	1,815.27
	(D) Employee benefits expenses	983.80	873.29	700.75	3,223.28
	(E) Depreciation and amortisation expenses	78.39	112.48	87.67	422.56
	(F) Other expenses	249.38	323.98	226.67	1,009.60
	<b>Total expenses (2A+2B+2C+2D+2E+2F)</b>	<b>3,926.83</b>	<b>3,922.44</b>	<b>2,934.46</b>	<b>13,754.20</b>
3	<b>Profit before exceptional items and tax (1-2)</b>	<b>2,093.09</b>	<b>2,395.96</b>	<b>1,360.72</b>	<b>6,817.24</b>
4	Exceptional items	-	-	-	-
5	<b>Profit before tax (3-4)</b>	<b>2,093.09</b>	<b>2,395.96</b>	<b>1,360.72</b>	<b>6,817.24</b>
6	Tax expense / (credit)				
	(A) Current tax	370.07	355.40	309.10	1,366.37
	(B) Deferred tax / (credit)	76.19	93.86	(52.03)	(146.76)
	<b>Total tax expenses / (credit)</b>	<b>446.26</b>	<b>449.26</b>	<b>257.07</b>	<b>1,219.61</b>
7	<b>Profit after tax (5-6)</b>	<b>1,646.83</b>	<b>1,946.70</b>	<b>1,103.65</b>	<b>5,597.63</b>
8	<b>Other comprehensive income</b>				
	Items that will not be reclassified subsequently to profit or (loss)				
	Remeasurement of the net defined benefit liability / asset	(1.82)	(45.89)	12.87	(7.28)
	Tax effect of Items that will not be reclassified subsequently to profit and loss	0.46	11.55	(3.24)	1.83
	<b>Total other comprehensive income for the period</b>	<b>(1.36)</b>	<b>(34.34)</b>	<b>9.63</b>	<b>(5.45)</b>
9	<b>Total comprehensive income for the period (7+8)</b>	<b>1,645.47</b>	<b>1,912.36</b>	<b>1,113.28</b>	<b>5,592.18</b>
10	Paid up equity share capital (Face Value of ₹ 10 each)	4,365.69	4,365.69	4,365.69	4,365.69
11	Reserves				39,959.47
12	<b>Earnings per share (EPS) (in ₹)</b>				
	(a) Basic EPS	3.77	4.46	2.53	12.82
	(b) Diluted EPS	3.77	4.46	2.53	12.82

\* restated, refer note 5

**Notes :**

- The above unaudited results have been reviewed and approved by the Board of Directors at its meeting held on Monday, the 22nd day of July, 2024. The Statutory Auditors of the Company have carried out a Limited Review of the results and issued an unqualified report.
- The above financial results have been prepared in accordance with the requirements of Regulation 52 of the SEBI (Listing Obligations & Disclosure Requirement) Regulations, 2015 as amended and the Indian Accounting Standards ("IND AS") notified under Companies (Indian Accounting Standards) Rules, 2015 as amended by the Companies (Indian Accounting Standards) Rules, 2016, prescribed under section 133 of the Companies Act 2013 ('the Act') read with relevant rules thereunder and the other accounting principles generally accepted in India. Any application guidance / clarification / directions issued by the Reserve bank of India or other regulators are implemented as and when they are issued / applicable. The disclosures as per Regulation 52(4) of the SEBI (Listing Obligations & Disclosure Requirement) Regulations, 2015 as amended on September 7, 2021 for the quarter ended June 30, 2024 are enclosed as Annexure 1.
- Pursuant to Regulation 52(4) of SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015 (Listing Regulations), SEBI operational circular SEBI/HO/DDHS/P/CIR/2021/613 dated August 10, 2021, information as required for quarter ended June 30, 2024 in respect of Non-convertible Debentures of the Company is enclosed as Annexure 1.
- All the secured (listed/unlisted) non-convertible debentures of the Company are fully secured by exclusive charge of hypothecation by book debts/loan receivables to the extent as stated in the respective information memorandum/disclosure documents. Further, during the quarter the Company has at all times for the non-convertible debentures issued, maintained asset cover as stated in the respective information memorandum/disclosure documents which is sufficient to discharge the principal, interest accrued thereon and such other sums as mentioned therein. The security cover certificate as per regulation 54(3) of Listing Regulations read with SEBI Circular No. SEBI/HO/DDHS/P/CIR/2023/50 dated 31 March 2023, has been separately filed with Stock Exchanges.
- During the quarter ended September 30, 2023, company has restated its financial statements in accordance with Ind AS-8 'Accounting Policies, Changes in Accounting Estimates and Errors'. Figures for the quarter ended June 30, 2023 have been restated accordingly and the Impact of the said restatement on the various components of the financial performance is enclosed in Annexure 2.
- Figures for the quarter ended March 31, 2024 are the balancing figures between audited figures for the full financial year and the reviewed year to date figures upto the third quarter of the financial year.

Recommended to Board for Approval

Place : New Delhi  
Date : 22nd July, 2024

(Chairman of the Audit Committee)

**MONEYWISE FINANCIAL SERVICES PVT. LTD.**

**CIN : U51909DL1996PTC353582**

**REGD. OFFICE: 11/6B, 2nd Floor Shanti Chamber, Pusa Road New Delhi, Central Delhi DL 110005 IN**

**Unaudited results for the quarter ended June 30, 2024**

(₹ in lakh)

Sr. No.	Particulars	Quarter Ended			Year Ended
		June 30, 2024 (Unaudited)	March 31, 2024 (Audited)	June 30, 2023* (Unaudited)	March 31, 2024 (Audited)
<b>1</b>	<b>Income</b>				
	<b>(A) Revenue from operations</b>				
	Interest income	4,159.84	4,196.05	3,284.86	14,713.59
	Dividend income	-	0.24	-	8.06
	Rental Income	24.69	22.71	34.23	117.84
	Fees and commission income	72.70	159.33	64.78	453.32
	Net Gain on fair value changes	1,753.57	1,312.26	885.41	4,563.52
	Net gain on derecognition of financial instruments under amortized cost	-	598.21	-	598.21
	<b>Total revenue from operations</b>	<b>6,010.80</b>	<b>6,288.80</b>	<b>4,269.28</b>	<b>20,454.54</b>
	<b>(B) Other income</b>	9.12	29.60	25.90	116.90
	<b>Total revenue (1A+1B)</b>	<b>6,019.92</b>	<b>6,318.40</b>	<b>4,295.18</b>	<b>20,571.44</b>
<b>2</b>	<b>Expenses</b>				
	(A) Finance costs	2,216.04	2,042.12	1,479.08	7,063.34
	(B) Fees and commission expenses	68.50	121.34	13.82	220.15
	(C) Impairment on financial instruments	330.72	449.23	426.47	1,815.27
	(D) Employee benefits expenses	983.80	873.29	700.75	3,223.28
	(E) Depreciation and amortisation expenses	78.39	112.48	87.67	422.56
	(F) Other expenses	249.38	323.98	226.67	1,009.60
	<b>Total expenses (2A+2B+2C+2D+2E+2F)</b>	<b>3,926.83</b>	<b>3,922.44</b>	<b>2,934.46</b>	<b>13,754.20</b>
<b>3</b>	<b>Profit before exceptional items and tax (1-2)</b>	<b>2,093.09</b>	<b>2,395.96</b>	<b>1,360.72</b>	<b>6,817.24</b>
<b>4</b>	<b>Exceptional items</b>	-	-	-	-
<b>5</b>	<b>Profit before tax (3-4)</b>	<b>2,093.09</b>	<b>2,395.96</b>	<b>1,360.72</b>	<b>6,817.24</b>
<b>6</b>	<b>Tax expense / (credit)</b>				
	(A) Current tax	370.07	355.40	309.10	1,366.37
	(B) Deferred tax / (credit)	76.19	93.86	(52.03)	(146.76)
	<b>Total tax expenses / (credit)</b>	<b>446.26</b>	<b>449.26</b>	<b>257.07</b>	<b>1,219.61</b>
<b>7</b>	<b>Profit after tax (5-6)</b>	<b>1,646.83</b>	<b>1,946.70</b>	<b>1,103.65</b>	<b>5,597.63</b>
<b>8</b>	<b>Other comprehensive income</b>				
	<b>Items that will not be reclassified subsequently to profit or (loss)</b>				
	Remeasurement of the net defined benefit liability / asset	(1.82)	(45.89)	12.87	(7.28)
	Tax effect of Items that will not be reclassified subsequently to profit and loss	0.46	11.55	(3.24)	1.83
	<b>Total other comprehensive income for the period</b>	<b>(1.36)</b>	<b>(34.34)</b>	<b>9.63</b>	<b>(5.45)</b>
<b>9</b>	<b>Total comprehensive income for the period (7+8)</b>	<b>1,645.47</b>	<b>1,912.36</b>	<b>1,113.28</b>	<b>5,592.18</b>
<b>10</b>	<b>Paid up equity share capital</b> (Face Value of ₹ 10 each)	4,365.69	4,365.69	4,365.69	4,365.69
<b>11</b>	<b>Reserves</b>				39,959.47
<b>12</b>	<b>Earnings per share (EPS) (in ₹)</b>				
	(a) Basic EPS	3.77	4.46	2.53	12.82
	(b) Diluted EPS	3.77	4.46	2.53	12.82

\* restated, refer note 5


**Notes :**

- The above unaudited results have been reviewed and approved by the Board of Directors at its meeting held on Monday, the 22nd day of July, 2024. The Statutory Auditors of the Company have carried out a Limited Review of the results and issued an unqualified report.
- The above financial results have been prepared in accordance with the requirements of Regulation 52 of the SEBI (Listing Obligations & Disclosure Requirement) Regulations, 2015 as amended and the Indian Accounting Standards ("IND AS") notified under Companies (Indian Accounting Standards) Rules, 2015 as amended by the Companies (Indian Accounting Standards) Rules, 2016, prescribed under section 133 of the Companies Act 2013 ('the Act') read with relevant rules thereunder and the other accounting principles generally accepted in India. Any application guidance / clarification / directions issued by the Reserve bank of India or other regulators are implemented as and when they are issued / applicable. The disclosures as per Regulation 52(4) of the SEBI (Listing Obligations & Disclosure Requirement) Regulations, 2015 as amended on September 7, 2021 for the quarter ended June 30, 2024 are enclosed as Annexure 1.
- Pursuant to Regulation 52(4) of SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015 (Listing Regulations), SEBI operational circular SEBI/HO/DDHS/P/CIR/2021/613 dated August 10, 2021, information as required for quarter ended June 30, 2024 in respect of Non-convertible Debentures of the Company is enclosed as Annexure 1.
- All the secured (listed/unlisted) non-convertible debentures of the Company are fully secured by exclusive charge of hypothecation by book debts/loan receivables to the extent as stated in the respective information memorandum/disclosure documents. Further, during the quarter the Company has at all times for the non-convertible debentures issued, maintained asset cover as stated in the respective information memorandum/disclosure documents which is sufficient to discharge the principal, interest accrued thereon and such other sums as mentioned therein. The security cover certificate as per regulation 54(3) of Listing Regulations read with SEBI Circular No. SEBI/HO/DDHS/P/CIR/2023/50 dated 31 March 2023, has been separately filed with Stock Exchanges.
- During the quarter ended September 30, 2023, company has restated its financial statements in accordance with Ind AS-8 'Accounting Policies, Changes in Accounting Estimates and Errors'. Figures for the quarter ended June 30, 2023 have been restated accordingly and the Impact of the said restatement on the various components of the financial performance is enclosed in Annexure 2.
- Figures for the quarter ended March 31, 2024 are the balancing figures between audited figures for the full financial year and the reviewed year to date figures upto the third quarter of the financial year.



Place : New Delhi  
Date : 22nd July, 2024

For and on behalf of the Board


**Himanshu Gupta**      **Pranay Aggarwal**      **Abhishesh Jha**  
 (Director & Chief Executive Officer)      (Director)      (CFO)  
 (DIN:03187614)      (DIN:07827697)