

Date: February 10, 2025

BSE Limited

Floor 25, Phiroze Jeejeebhoy Towers,
Dalal Street
Mumbai-400 001
Scrip Code: 538446

Subject: Investor Presentation

Dear Sir/Madam,

Pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and in terms of other applicable laws, if any, please find herewith the Investor Presentation of the Company for the Quarter ending December 31, 2024 (Q3FY25).

The aforesaid intimation is being made available on the Company's website at www.moneyboxxfinance.com.

Kindly take the above intimation on record.

Thanking you,

For **Moneyboxx Finance Limited**

Lalit Sharma

Company Secretary



MONEYBOXX FINANCE LIMITED

Empowering MSMEs in Rural & Semi-urban India

Investor Presentation

Q3 FY25

February 10, 2025



Disclaimer

This document may contain statements regarding the Company's market opportunity and business prospects that are individually and collectively forward-looking statements. Such forward-looking statements are not guarantees of future performance and are subject to known and unknown risks, uncertainties and assumptions that are difficult to predict. These risks and uncertainties include, but are not limited to, the performance of the Indian economy and of the economies of various international markets, the performance of the industry in India and world-wide, competition, the company's ability to successfully implement its strategy, the Company's future levels of growth and expansion, technological implementation, changes and advancements, changes in revenue, income or cash flows, the Company's market preferences and its exposure to market risks, as well as other risks. The Company's actual results, levels of activity, performance or achievements could differ materially and adversely from results expressed in or implied by this document. The Company assumes no obligation to update any forward-looking information contained in this document. Any forward-looking statements and projections made by third parties included in this document are not adopted by the Company and the Company is not responsible for such third party statements and projections.

Maps used in the document are not to scale. All data, information and maps are provided "as is" without warranty or any representation of accuracy, timeliness or completeness.

Q3 FY25 Highlights

Empowering MSMEs in Rural & Semi-urban India

- Pan-India franchise with presence in 12 states
- Proven operating model and scalability – branches increased to 160 (Dec'24) from 100 (Mar'24)
- Building out a strong team – headcount grew by 50% to 1,955 (Dec'24) from 1,300 (Mar'24)

Successfully pivoting to Secured Lending

- Incremental secured disbursement **reached 50%** in Q3 FY25 (vis-à-vis 24% Q3 FY24)
- Secured loan book now constitutes **38% of AUM** (vis-à-vis 17% Q3 FY24), on track to reach ~45% by Mar'25

Strengthened Balance Sheet

- Net Worth ~**INR 265 crore** (+ INR 96 crore vs Mar'24) as of Dec'24. **INR 84.7 crore** committed equity to be received in FY26
- Strong capital adequacy – **35.76% CRAR** as of Dec'24
- Strong support from **33** debt partners including 12 banks (on boarded IOB, Bajaj Finance, Nabkisan, and Suryoday SFB)

Turnaround in Collections

- Intensified collection efforts showing positive results from Nov'24
- Significant improvement expected in the coming quarters due to green shoots in rural economy

Conclusion: Strong Growth Outlook

- Well positioned to navigate the current credit cycle with strong capital adequacy, and 3 P's (People, Processes, and Product) in place

Who we are – Moneyboxx Finance Limited

Empowering MSMEs in Rural & Semi-urban India

Fast-growing, tech-driven, impact focused NBFC

- ✔ **Business loans** of ₹ 1-10 Lac in rural and semi-urban India
- ✔ Gained national presence in 5 years: **160** branches in **12** states (Dec'24)
- ✔ Transformed **187k+** lives, **56%** women, **30%** NTC (New-to-Credit)

Driving Financial Inclusion

- ✔ Empowering **micro and small entrepreneurs**
- ✔ **Enabling 2x growth** in disposable income of borrowers in 3 years
- ✔ **Beyond-lending** impact initiatives

Proven and scalable business model

Period ending	Mar'22	Mar'23	Mar'24	Dec'24
Branches	30	61	100	160
States	5	6	8	12
AUM ₹ Crore	121	344	730	837



MISSION STATEMENT

To deliver easy, cost-efficient and technology driven financing solutions to aspiring microentrepreneurs



VISION STATEMENT

To be "The Lender of Choice" for deserving microentrepreneurs in India

Successfully scaling up operations

Today we are...



160 Branches



60k+ Live accounts



₹837 crore AUM



₹ 1,601 crore
Cumulative Disbursements



38% Secured Book



1,955 Employees



Average Ticket Size
₹ 3.1 lakhs – Secured
₹ 1.7 lakhs – Unsecured



66% Livestock
100% PSL qualified



100% In-house
Sourcing



33[^] Lenders

Transforming lives



187k+
Borrowers funded



56%
Women



30%
New-to-credit

Credit Rating

CRISIL **BBB/Stable**

Beyond-lending impact initiatives



495k+
Free cattle
diagnosis



16,000+
Fruit-bearing
trees planted



54,000+
Free Vet
Consultations



IND **BBB/Stable**

Note: Data as of December 31, 2024

[^] as on Jan'25

Growing network of Partners – Validation by leading lenders including 12 Banks

Strong Balance Sheet

Existing Lenders



Lending Partnerships



Announced equity raise of ₹ 176 crore*

Cumulative equity funding ~ ₹ 355 crore

Equity Capital as on 31-12-2024	₹ crores	Price ₹ /Share
As on Mar'19	19.03	
FY20	11.65	70
FY22	14.42	95
FY23	48.39	115, 160
FY24	85.13	172
9M FY25: Equity raise *	91.72	302.20
Total	270.33	
Warrants conversion by Mar'26 *	84.72	302.20
Total	355.05	

Debt funding of ₹ 1000+ crore

Debt as on 31-12-2024	Sanction	Outstanding
Term Loans from Bank	327.0	172.0
Term Loans from NBFC	494.5	187.9
PTC Securitization	74.8	29.7
NCD	127.0	75.3
Sub Debt	6.6	6.6
Total Term Debt (₹ crore)	1029.9	471.5
- Liquid Funds		-93.3
Net Debt (₹ crore)		378.2

Additional on-tap liquidity of ₹ 500 crore p.a. from Co-lending/ BC partnerships

* Equity raise of ₹ 175.8 crores (₹ 62.85 crore equity and ₹ 112.95 crore warrants) announced in Q2 FY25, of which ₹ 91.08 crore (₹ 62.85 crore equity and 25% of warrants i.e. ₹ 28.24 crore) received in Sep'24 and balance ₹ 84.72 receivable by Mar'26

Distinguished Board of Directors

Committed to the highest level of governance, transparency, integrity and exceptional growth



Mayur Modi, Co-Founder, Co-CEO and COO

Chartered Accountant with more than 20 years of experience in financial services industry; started his career with GE Capital and went on to work with large financial institutions like JP Morgan and HSBC. In last role, served as Associate Director at HSBC, lending to Banks and FIs



Deepak Aggarwal, Co-Founder, Co-CEO and CFO

Chartered Accountant with more than 20 years of experience, including with Bank of America, KPMG, GE Capital, Infosys (for Deutsche Bank). Served as Asia-Pac industry risk head with Bank of America. Founded and ran a boutique IB firm named Avancer Capital Partners, helping client raise >INR 2,000 crores in equity and debt



**Uma Shankar Paliwal
Chairman & Independent Non-Executive Director**

35+ years of experience in Central banking with the RBI, Currently working as CEO of Currency Cycle Association, CEO and Secretary of Association of Small Finance Banks of India (ASFBFI) and independent director at multiple NBFCs



**Ratna Vishwanathan
Independent Non-Executive Director**

22+ years of experience as ex-IAS officer (1987 batch) in departments like Indian Audit & Accounts Services and CAG
Ex-CEO of Microfinance Institution Network (MFIN) for four years and currently CEO of a global NGO



**Shantanu Chandrakant Pendsey
Independent Non-Executive Director**

38+ years of experience in SBI, retired CGM – Head Agriculture & MSME Financial Inclusion, has developed expertise in Retail, Agriculture, and MSME banking, Credit and Loan Portfolio Management and Digital Transformation



**Govind Gupta
Non-Executive Director**

Chartered Accountant with more than 18 years of dedicated expertise in statutory and internal audit, tax consultancy, and company law matters. As a practicing professional, Mr. Gupta has demonstrated a steadfast commitment to upholding the highest standards of financial integrity and compliance



**Atul Garg
Non-Executive Director**

20+ years of experience in financial products and Portfolio Management Services (PMS). His expertise encompasses the distribution of equities, mutual funds, and fixed-income products with a proven track record of navigating the intricacies of financial markets

Experienced Management Team



Viral Sheth, Finance Controller

Chartered Financial Analyst with more than 20 years of experience in finance covering corporate finance, credit risk and equity research. He has previously worked with leading organizations such as HSBC and Infosys and in his last role served as VP-Commercial Banking & Risk Training



Vikas Bansal, Chief Risk Officer

MBA (IIF) and IIM-A (MDP) with over 20 years of experience in retail and corporate lending space, including over 15 years at TATA Capital. His areas of expertise include credit underwriting, risk assessment, portfolio management, strategic planning, and digital lending across Retail and MSME space



Siddhartha Ghosh, Head - HR

XLRI Jamshedpur alumnus with over 18 years experience in HR. Over the years his experience has covered different aspects of HR in the BFSI space. He has previously worked with Capital India Home Loans, Avanse Financial Services, Staragri Group, RICH'S, Future Generali India and IBM



Abhijeet Kamble, Chief Technology Officer

Abhijeet, a tech leader, excels in leading complex projects, scaling businesses, and fostering innovation. He brings technical expertise in designing and delivering large scale systems. His achievements span innovations in FinTech and nurturing startups. Abhijeet is an alumnus of Pune University and IIT Bombay



Rohit Paigwar, Head – Operations

MBA with over 16 years of experience at leading Banks and NBFCs like Poonawalla Housing Finance, Bajaj Finance, ICICI Bank and Axis Bank. His areas of expertise include Analytics, Credit Risk, Product and Policy, Underwriting and Operations in both Secured & Unsecured business. He is proficient in achieving team-driven process improvements

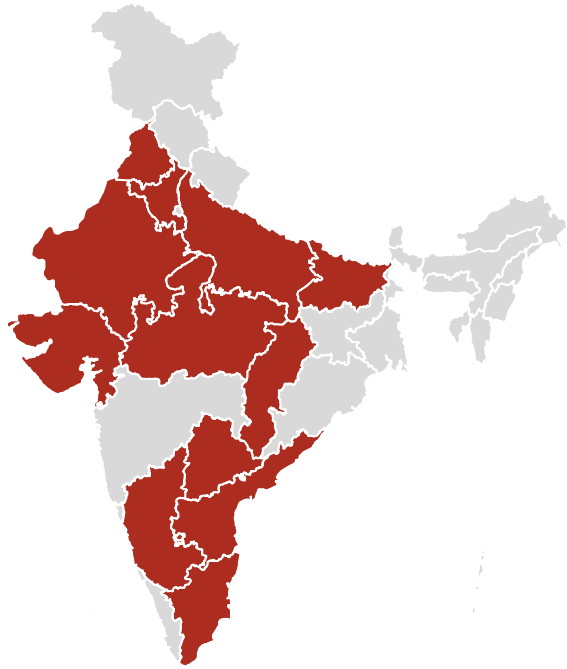


Lalit Sharma, Company Secretary & Compliance Officer

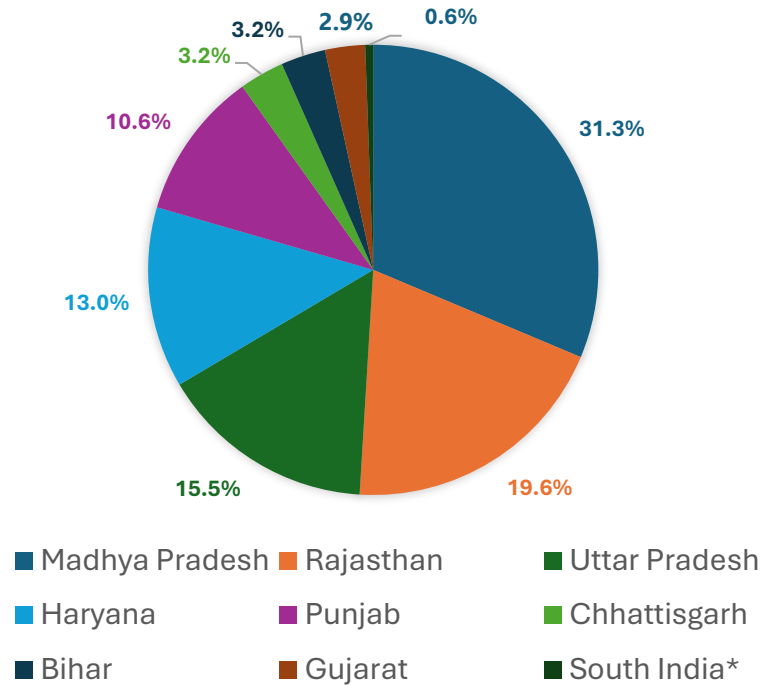
Company Secretary with over 19 years of experience in the financial sector in regulatory compliance and corporate governance upon the frameworks of RBI, MCA, and SEBI. Spent over 9 years with various financial institutions such as Indiabulls group and PNB Housing Finance

Building National Footprint – Paving the way for growth & geographic diversification

Addition of 60 branches and expansion in South India during 9M FY25

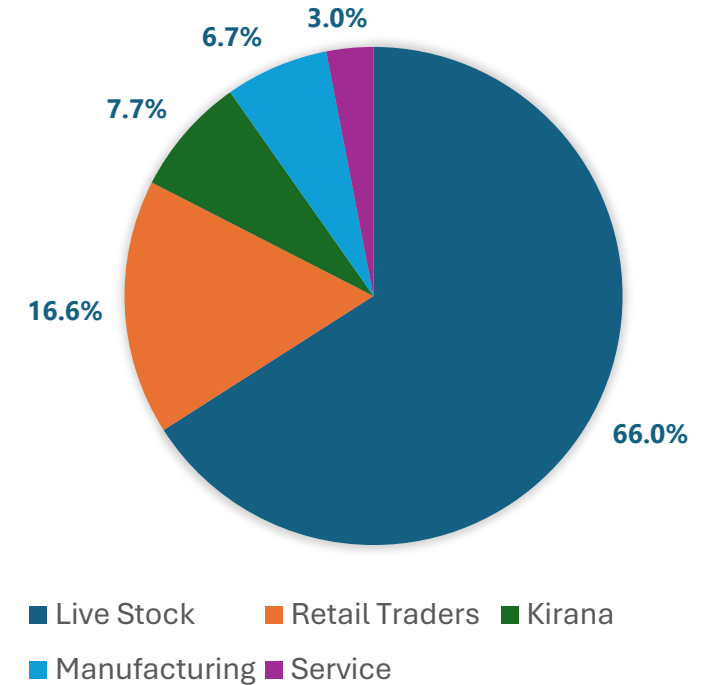


AUM by States (Dec'24)

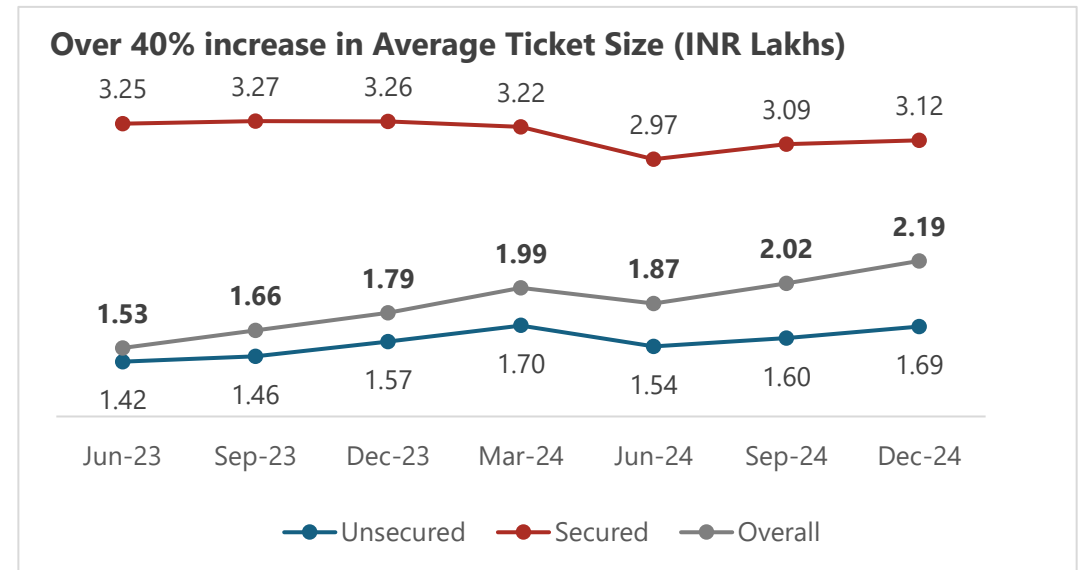
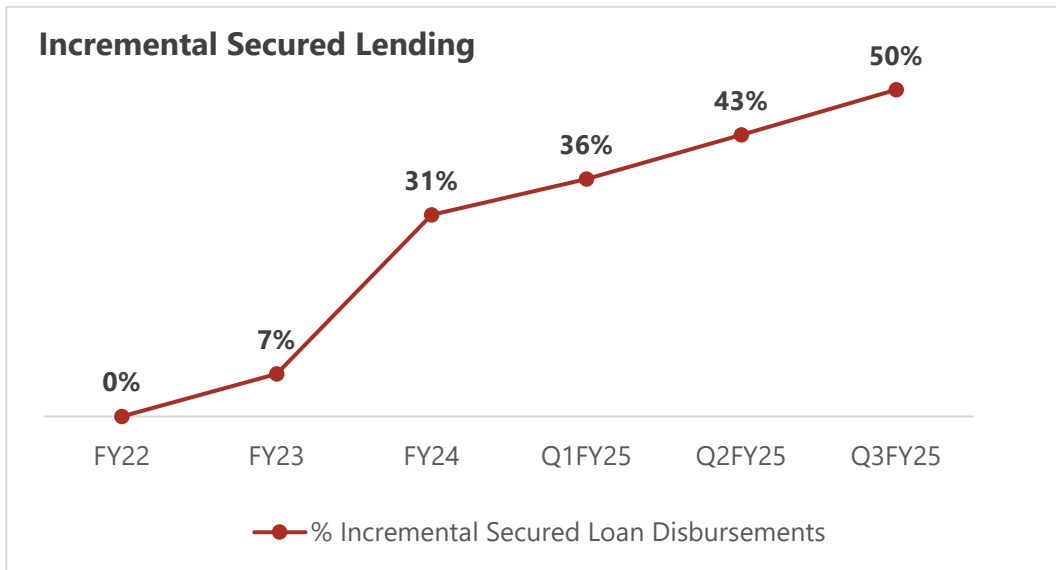
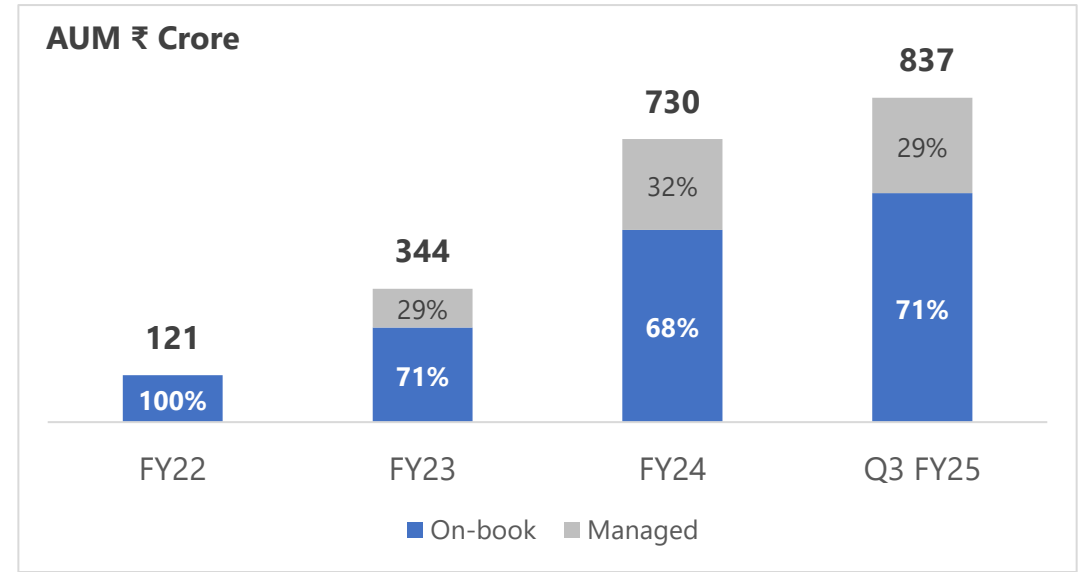
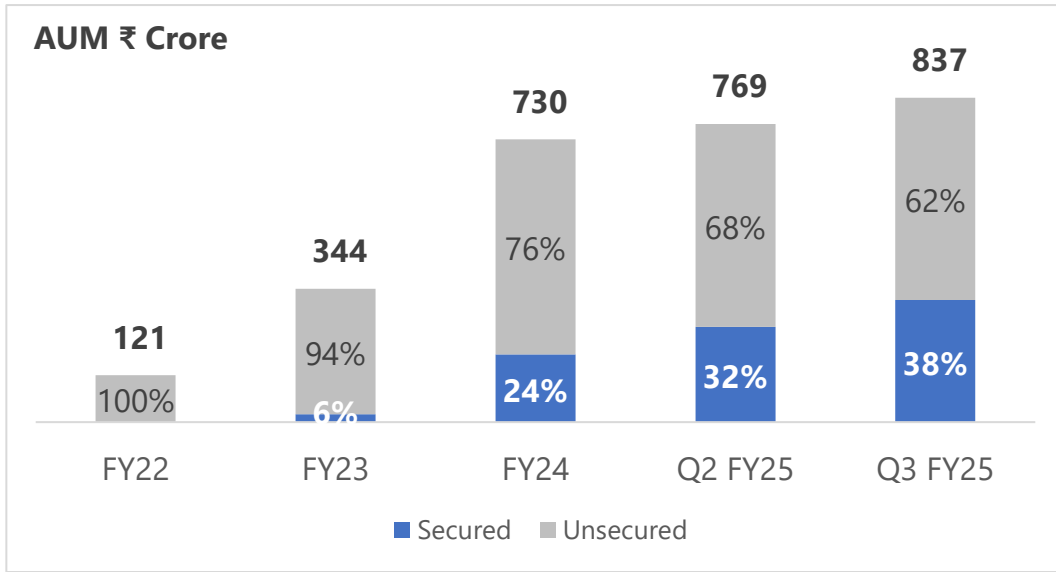


* includes Andhra Pradesh, Telangana, Karnataka, and Tamil Nadu

AUM by Customer Segment (Dec'24)

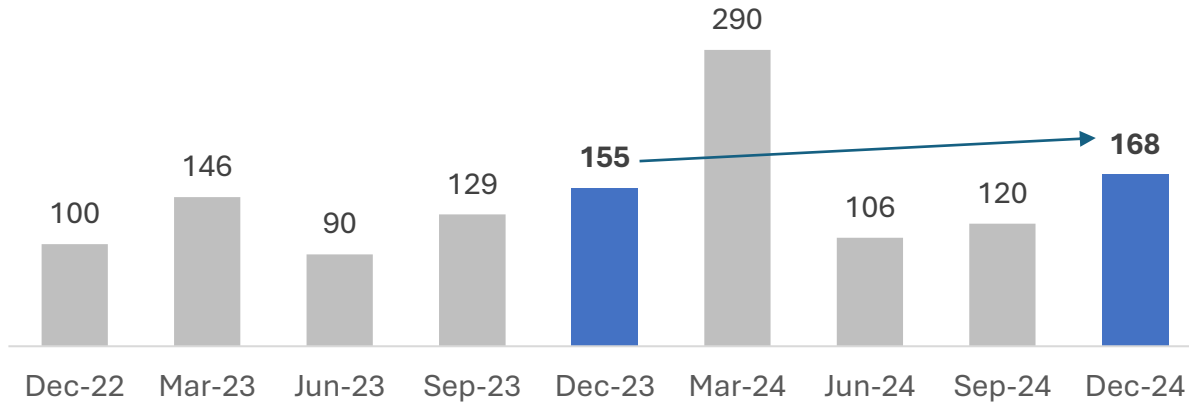


Increasing share of secured lending



Well-positioned for significant AUM growth

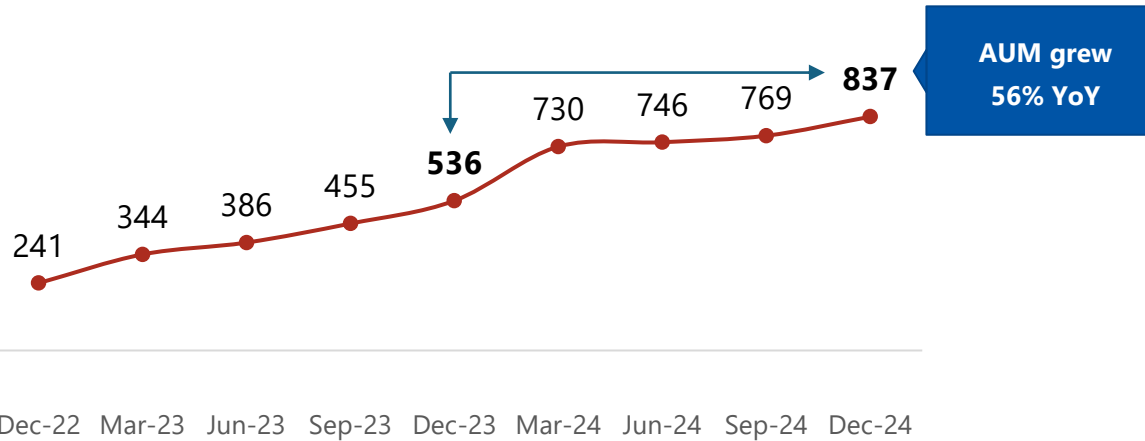
Quarterly Disbursements (₹ crore)



Branch Vintage & Productivity

Branch Vintage	Branches	Avg. Vintage (Months)	AUM (₹ Crore)	AUM per Branch (₹ Crore)
Up to 12 Months	80	5	86	1.1
13-24 Months	30	19	207	6.9
25-36 Months	28	29	242	8.6
36+ Months	22	57	302	13.8
Total	160	19	837	5.2

AUM (₹ crore)



Branch Productivity

	Dec'23	Dec'24
Total Branches	86	160
Branches (36+ months vintage)	17	22
AUM per Branch (36+ months vintage)	₹ 12.6 crore	₹ 13.8 crore

Q3 FY25 – Key Metrics

53% growth in Total Income; 67% growth in Equity

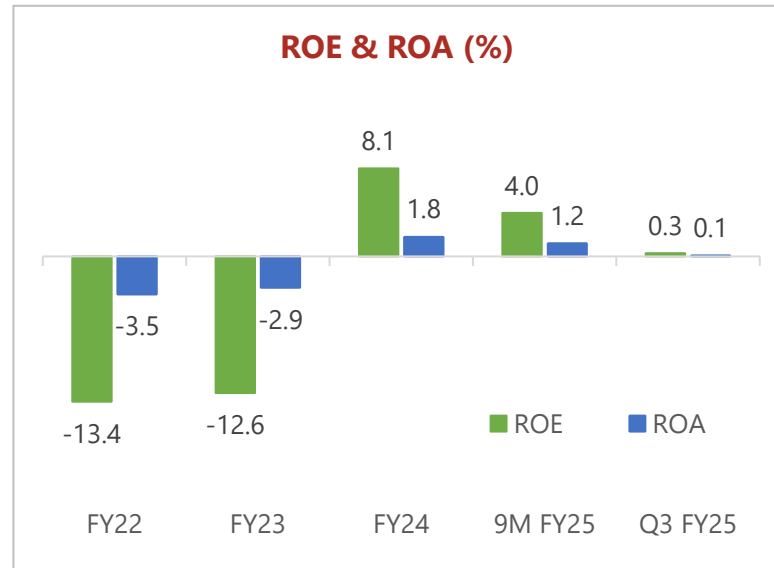
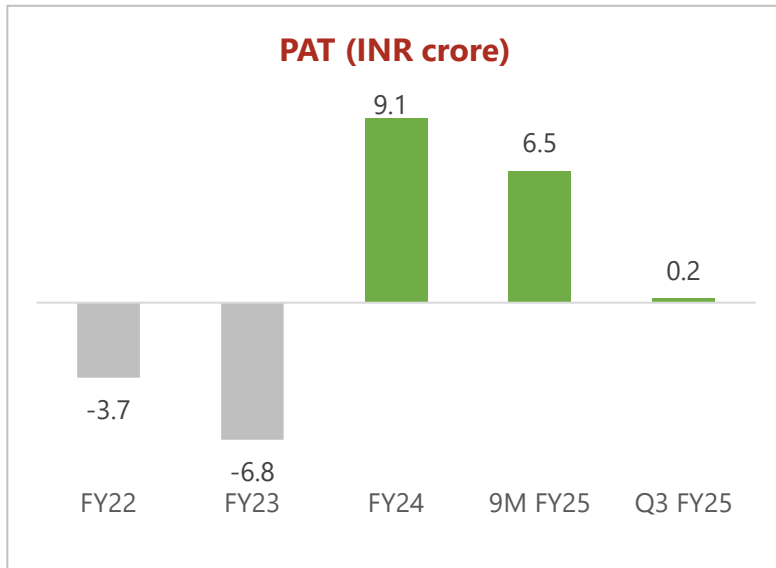
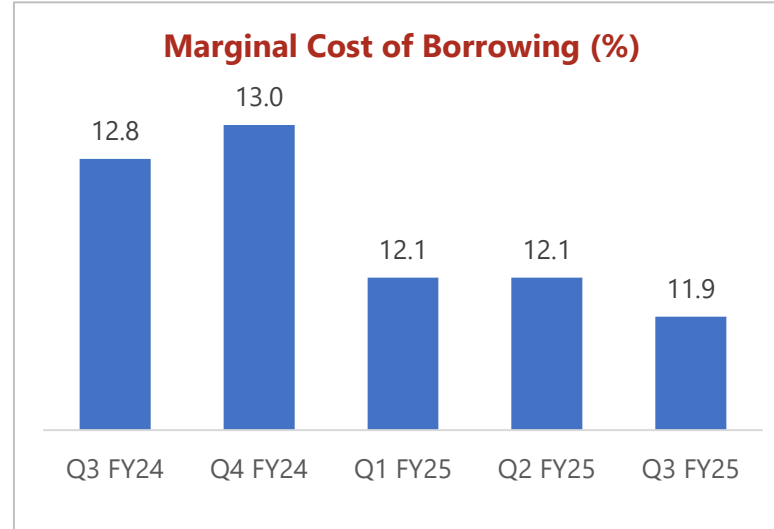
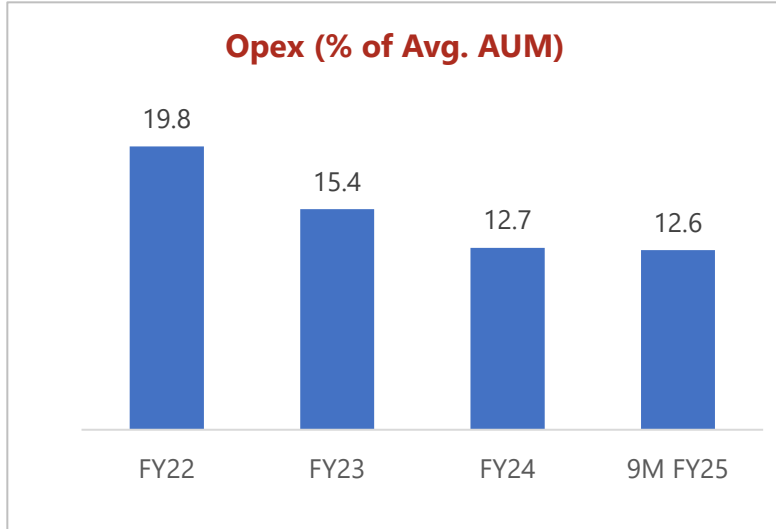
AUM		Disbursements		Total Income		PAT		NIMs	
Q3 FY24	Q3 FY25	Q3 FY24	Q3 FY25	Q3 FY24	Q3 FY25	Q3 FY24	Q3 FY25	Q3 FY24	Q3 FY25
536 Cr	837 Cr	155 Cr	168 Cr	34 Cr	52 Cr	2.0 Cr	0.2 Cr	16.7%	16.6%

GNPA		NNPA		Capital			CRAR		Branches	
Q3 FY24	Q3 FY25	Q3 FY24	Q3 FY25	₹ Cr	Dec'23	Dec'24	Q3 FY24	Q3 FY25	Q3 FY24	Q3 FY25
1.82%	5.60%	0.92%	2.88%	Equity	159	265	38.9%	35.8%	86	160
				Debt	305	472				

Note: AUM includes managed book ₹ 245.9 crores as of 31.12.2024

Note: On-book Gross NPA (GNPA) and Net NPA (NNPA) based on 90+ days past due

Credit costs weighing on profitability but core fundamentals intact



- ▶ Declining opex trajectory paused due to significant branch expansion and lower than expected AUM growth
- ▶ Target to achieve sub-10% opex within next two years
- ▶ Decline in cost of borrowing in line with credit rating and scale of operations

- ▶ **Pre-provision operating profits more than doubled compared to last year**
- ▶ Lower profit on account of elevated credit costs stemming from industry wide stress in unsecured loans
- ▶ Collections to continue to show improving trends with collection infrastructure in place and pervasive steps undertaken

Ratios at a glance

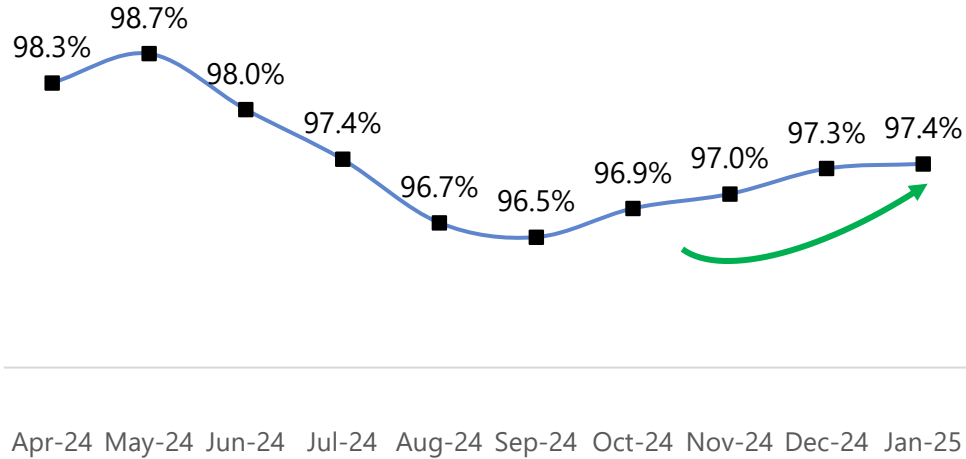
Adequate spread and high capital adequacy mitigate asset quality moderation

Key Ratios	Q3 FY25	Q2 FY25	Q1 FY25	FY24
Average Interest Spread				
Average Lending IRR	27.90%	28.94%	29.03%	30.55%
Average Borrowing IRR	12.94%	13.39%	13.48%	14.61%
Interest Spread	14.96%	15.55%	15.55%	15.94%
Net Interest Margin	16.60%	16.67%	16.66%	16.31%
Asset Quality				
30+ PAR % of AUM	8.17%	5.45%	2.84%	2.16%
90+ PAR % of AUM	5.62%	2.92%	1.65%	1.54%
On-book Gross NPA (Stage III)	5.60%	2.78%	1.59%	1.51%
On-book Net NPA (Net Stage III)	2.88%	1.41%	0.80%	0.76%
Provision Coverage Ratio (PCR)	50.0%	50.0%	50.0%	50.0%
Credit Cost (% of Avg AUM)	4.70%	3.85%	2.36%	1.34%
Leverage & Capital Adequacy				
Leverage: TOL/Owned funds	2.28	2.11	3.47	3.54
Debt/Equity	1.78	1.69	2.70	2.63
CRAR %	35.76%	40.64%	27.84%	28.28%

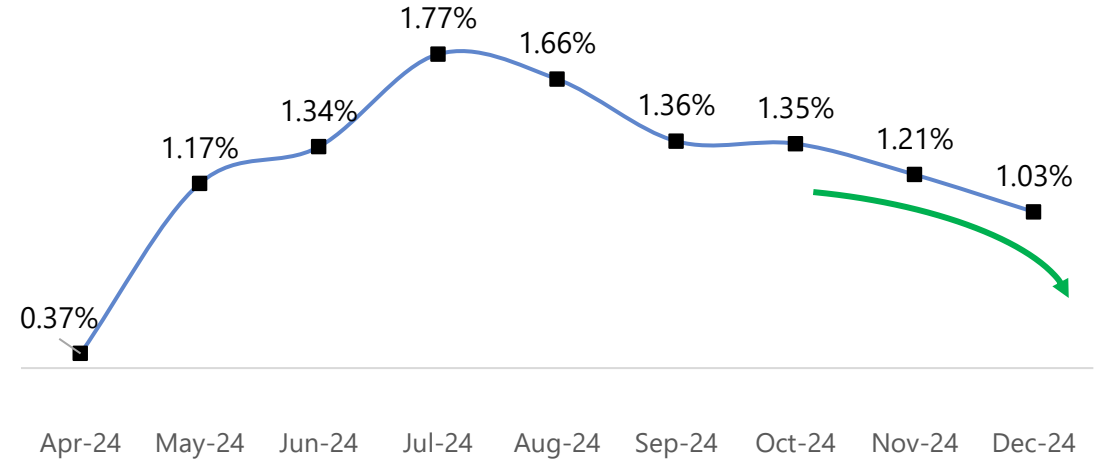
- ▶ Reduction in Interest Spread is in line with increasing disbursement of secured loans partially offset by decline in borrowing costs
- ▶ Asset quality impacted in-line with industry wide stress in unsecured loan segment
- ▶ Slippage falling and collections are improving
- ▶ Focused and intense collection efforts showing positive results
- ▶ Net worth grew by 57% to ~INR 265 crore on Dec'24 (~INR 169 crore on Mar'24) with equity fund raise in 9M FY25
- ▶ Strong capital adequacy, well positioned for growth

Turnaround in Collection Efficiency from Nov'24

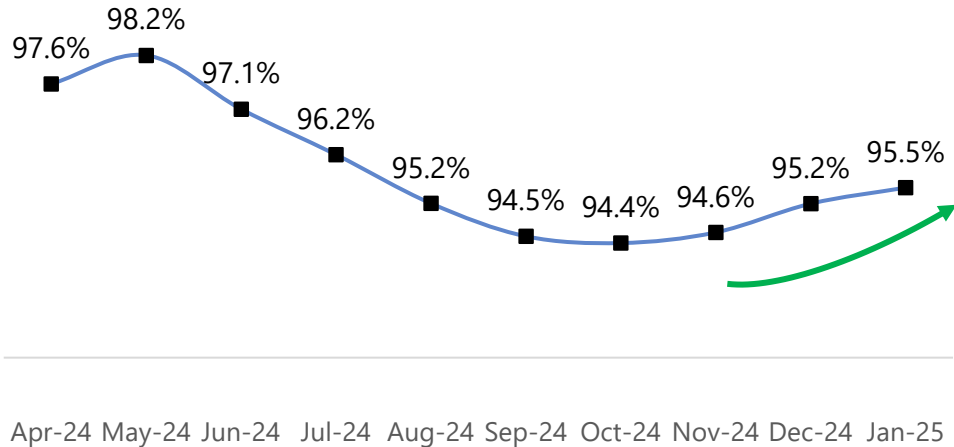
Collection Efficiency – Overall (Current & up to 30 DPD)



X-bucket* Slippage ratio on-track to converge to historical average



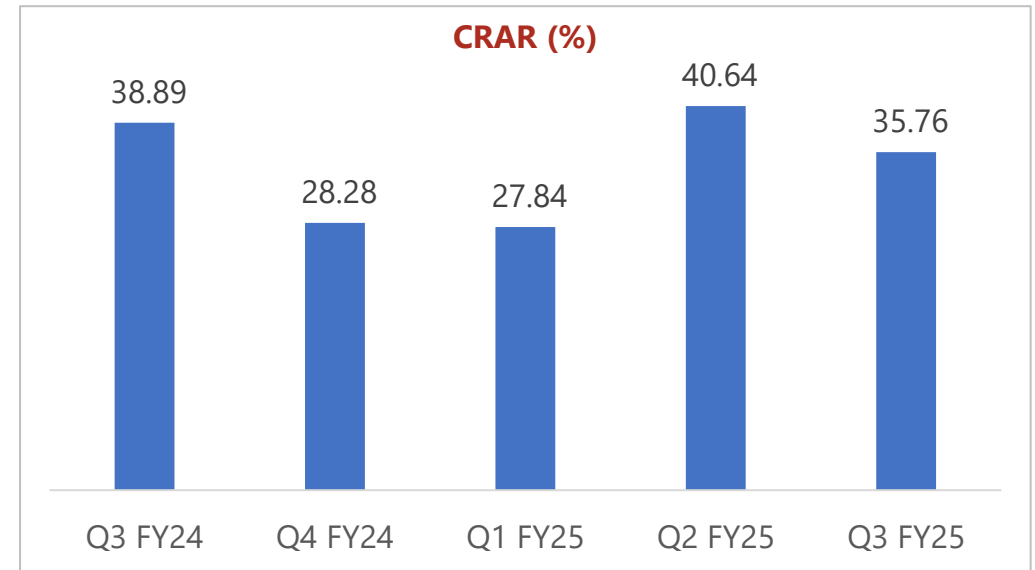
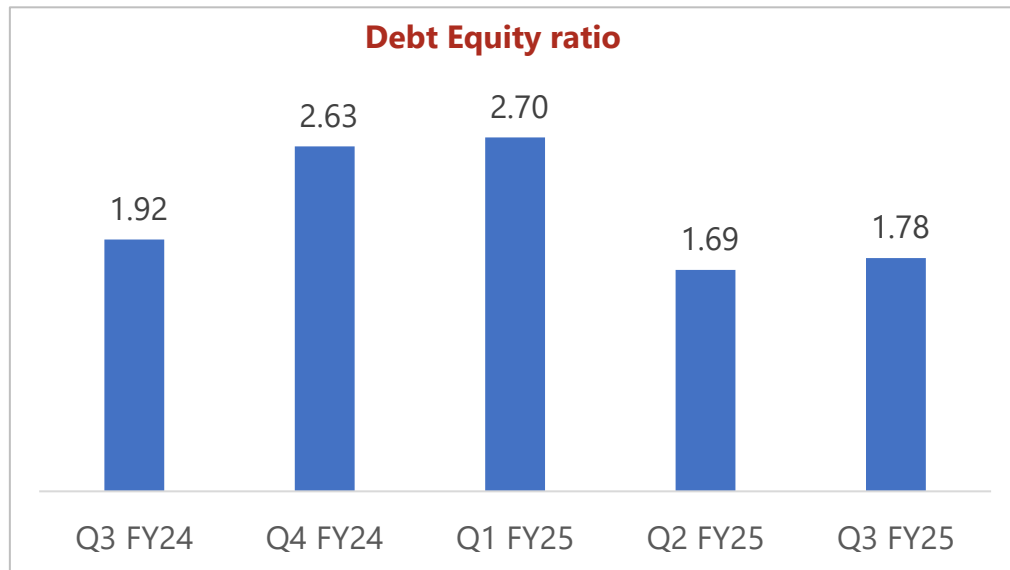
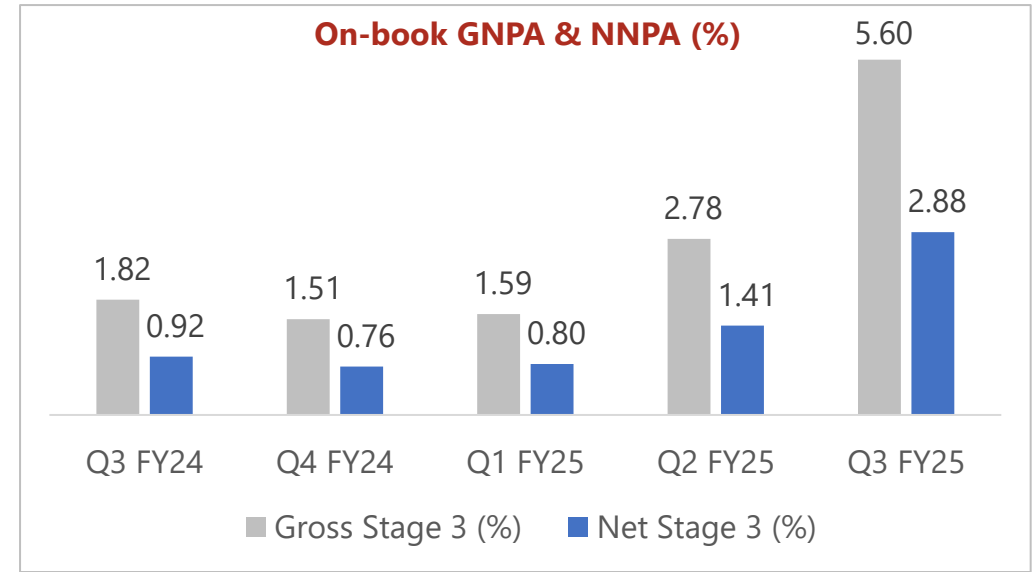
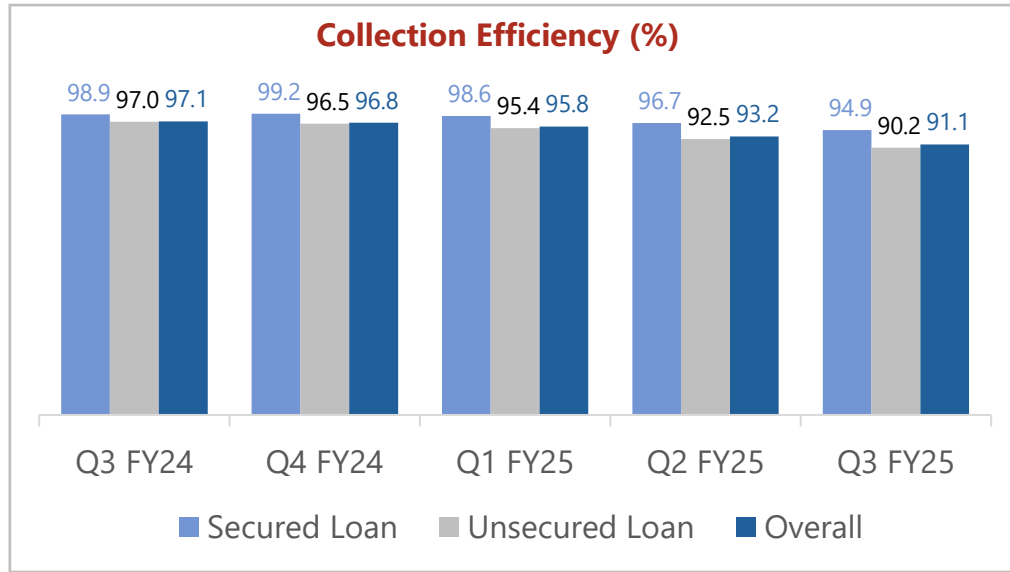
Collection Efficiency – Overall (Current & up to 90 DPD)



- ▶ Turnaround in collection efficiency led by intensified efforts
- ▶ **Dedicated collection team:** 100+ in-house team from Sep'24
- ▶ **Leveraging digital technologies:** SMS, IVR and Bots deployed for notifications and follow-up from Feb'25
- ▶ **Tele-callers** deployed across all DPD buckets from Feb'25
- ▶ **Legal action** being initiated where necessary
- ▶ Further build-out of the collection vertical by expanding team strength and hiring senior leadership

*Note: X-bucket Slippage ratio denotes % of net slippage of principal outstanding from Current to 1-30 bucket in the following month.

Asset Quality and Capital Adequacy Ratios



Q3 & 9MFY25 - Income Statement

Pre-provision operating profits more than doubled though credit cost impacted profit growth

Particulars (INR crore)	Q3 FY25	Q3 FY24	Y-o-Y	Q2 FY25	Q-o-Q	9M FY25	9M FY24	9M Y-o-Y
Total Income	51.83	33.52	54.62%	49.57	4.56%	147.09	85.55	71.93%
Interest expenses	15.86	10.67	48.64%	15.62	1.54%	46.50	29.34	58.49%
Net Interest Income & Fee Income	35.97	22.85	57.42%	33.95	5.95%	100.59	56.21	78.95%
Employee benefit expense	20.01	13.06	53.22%	19.10	4.76%	54.97	33.49	64.14%
Depreciation and amortisation expense	1.94	0.90	115.56%	1.83	6.01%	5.31	2.27	133.92%
Other expenses	4.43	4.24	4.48%	3.70	19.73%	12.62	10.15	24.33%
Operating Expense	26.38	18.20	44.95%	24.63	7.11%	72.90	45.91	58.79%
Operating Profit (Loss)	9.59	4.65	106.24%	9.32	2.90%	27.69	10.30	168.83%
Impairment on financial instruments	9.35	1.96	377.04%	7.21	29.68%	20.86	4.17	400.24%
Profit before tax	0.24	2.69	-91.08%	2.11	-88.63%	6.83	6.13	11.42%
Current Tax	0.00	0.42	-100.00%	0.00	-	0.00	0.54	-100.00%
Deferred Tax	0.04	0.25	-84.00%	0.08	-50.00%	0.30	0.57	-47.37%
Profit after tax	0.20	2.01	-90.05%	2.03	-90.15%	6.53	5.02	30.08%

Q3FY25 - Balance Sheet

Particulars (INR crores)	Dec'24	Dec'23
LIABILITIES		
Financial Liabilities	506.54	312.77
Payables	3.62	0.00
Debt Securities	75.59	90.21
Borrowings (other than debt securities)	389.99	207.88
Subordinated Liabilities	6.66	6.77
Lease Liability	13.94	7.91
Other financial liabilities	16.74	0.00
Non-financial Liabilities	11.60	17.52
Current Liabilities (net)	0.0	16.18
Provisions	1.05	1.13
Deferred Tax Liabilities (net)	0.00	0.00
Other non-financial liabilities	10.55	0.21
Equity	264.88	158.68
Equity share capital	32.64	29.91
Other equity	232.24	128.77
Total Equity and Liabilities	783.02	488.97

Particulars (INR crores)	Dec'24	Dec'23
ASSETS		
Financial Assets	733.45	458.04
Cash and cash equivalents	84.57	12.92
Bank balance (other than cash and cash equivalents)	20.14	9.81
Receivables	0.74	0.00
Loans	580.00	337.96
Investments	8.74	77.68
Other financial assets	39.27	19.67
Non-financial Assets	49.57	30.93
Current Assets (net)	4.90	7.68
Deferred Tax Assets (net)	5.05	6.18
Property, Plant & Equipment	9.64	4.73
Capital Work-in-Progress	0.00	4.91
Right of use assets	12.82	7.42
Other Intangible assets	5.13	0.01
Other non-financial assets	12.04	0.00
Total Assets	783.02	488.97

Historical Income Statement

Particulars (INR crores)	Mar'24	Mar'23	Mar'22	Mar'21
Interest Income	107.61	48.87	22.32	10.85
Interest expenses	42.81	21.68	10.56	3.60
Net Interest Income (NII)	64.80	27.19	11.76	7.25
Fee income	10.00	1.39	0.27	0.11
Income on derecognized (assigned) loans	8.13	-	-	-
Net gain on fair value changes	1.94	0.15	-	-
Other Income	0.27	0.03	0.71	0.04
NII and Other Income	85.15	28.76	12.74	7.40
Employee benefit expense	47.07	25.65	13.03	8.18
Depreciation and amortisation expense	3.35	1.73	0.94	0.81
Other expenses	17.07	7.93	3.96	2.18
Operating Expense	67.49	35.31	17.94	11.17
Operating Profit (Loss)	17.67	-6.55	-5.18	-3.77
Impairment on financial instruments	7.11	3.39	1.34	0.11
Profit/(Loss) before tax	10.56	-9.94	-6.52	-3.89
Current Tax	-	-	-	-
Deferred Tax	1.42	-3.14	-2.80	-0.91
Profit after tax	9.14	-6.80	-3.72	-2.97

Historical Balance Sheet

Particulars (INR crores)	Mar '24	Mar '23	Mar '22	Mar '21
LIABILITIES				
Financial Liabilities	489.67	252.21	99.43	46.62
Trade Payables	1.79	1.19	-	-
Debt Securities	79.34	20.15	-	-
Borrowings (other than debt securities)	357.94	211.21	91.40	45.25
Subordinated Liabilities	6.64	6.63	6.60	-
Lease Liability	8.32	2.62	1.43	1.37
Other financial liabilities	35.65	10.40	-	-
Non-financial Liabilities	10.64	2.28	5.98	1.96
Current Liabilities (net)	-	-	5.59	1.68
Provisions	0.97	0.47	0.38	0.25
Other non-financial liabilities	9.67	1.81	0.02	0.03
Equity	168.85	76.40	34.51	24.15
Equity share capital	30.49	24.92	21.60	20.08
Other equity	138.36	51.48	12.91	4.07
Total Equity and Liabilities	669.16	330.89	139.93	72.73

Particulars (Rs. crores)	Mar '24	Mar '23	Mar '22	Mar '21
ASSETS				
Financial Assets	638.69	312.78	130.42	66.67
Cash and cash equivalents	95.98	56.58	6.08	2.43
Bank balance (other than cash and cash equivalents)	17.65	7.28	1.80	-
Trade Receivables	1.12	0.05	-	-
Loans	490.81	242.58	119.94	61.67
Investments	10.53	2.00	-	-
Other financial assets	22.60	4.29	2.60	2.57
Non-financial Assets	30.48	18.11	9.50	6.06
Current Assets (net)	2.48	0.72	0.80	1.19
Deferred Tax Assets (net)	5.34	6.76	3.62	0.84
Property, Plant & Equipment	6.59	4.23	1.50	1.30
Capital Work-in-Progress	-	3.18	2.33	1.54
Right of use assets	7.71	2.39	1.24	1.19
Other Intangible assets	5.46	0.03	-	0.01
Other non-financial assets	2.90	0.80	-	-
Total Assets	669.16	330.89	139.93	72.73

Important Updates



Diversification of funding sources and lowering of funding cost

Partnerships: visibility of ₹ 500 crore p.a. of lending partnerships (BC/CLM)

Low-cost & Diversified Funding: Lender count **33**, including **12 leading Banks**

Alternate funding sources: plan to further diversify funding sources through debt capital market instruments



Equity capital raise

Equity raise of ₹ 175.8 Cr (including warrants ~ ₹ 113 crore) announced in Q2 FY25

Equity raise of ₹ 270 Cr since inception till Dec'24



Other Updates

Secured lending: Gaining momentum and in line to reach **~45% of AUM** by Mar'25 (38% as of Dec'24)

Plan to increase **branches to ~165** by Mar'25 (160 branches till Dec'24)

Ongoing **impact initiatives** (vets in branches for free cattle health management)

Bio-gas digester and agro-forestry initiatives as part of sustainability efforts

Target Market: Small business loans INR 1-10 Lacs

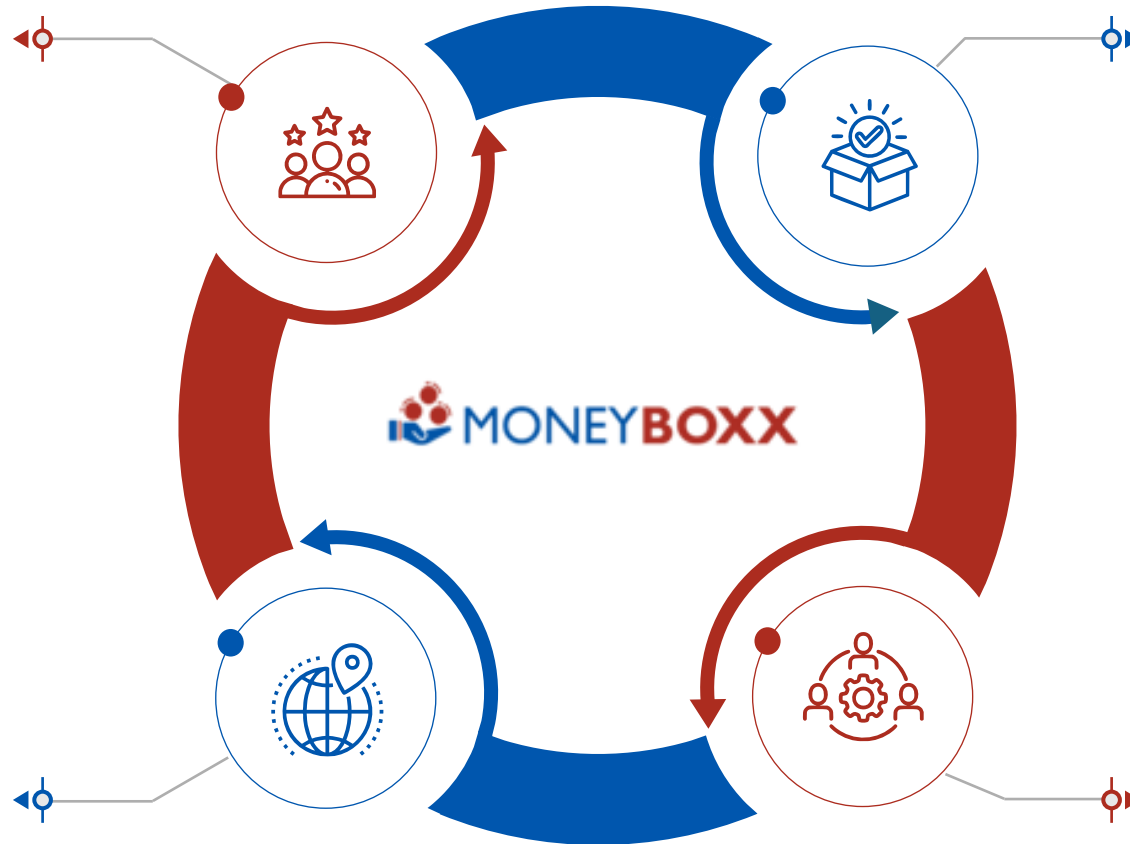
Impact Financing with focus on Rural & Semi-urban India

Customer

- ▶ **Targeting the Missing Middle:** Deserving micro and small enterprises with unmet credit needs
- ▶ **Focus on essentials:** Livestock, Kirana, Retail Traders, Small Manufacturers and Services

Geography

- ▶ **Targeting micro entrepreneurs in Tier 3 and below places:** national presence covering 12 States in North, Central and South India



Product

Unsecured business loans

- ▶ Loan size: INR 1,00,000-300,000
- ▶ Shorter tenure: 12-36 months

Secured business loans

- ▶ Loan size: Up to INR 10,00,000
- ▶ Tenure: Up to 84 months

Proven Phygital model

- ▶ On ground presence and fully digital processes
- ▶ Relationship based approach with in-house team handling origination and collection

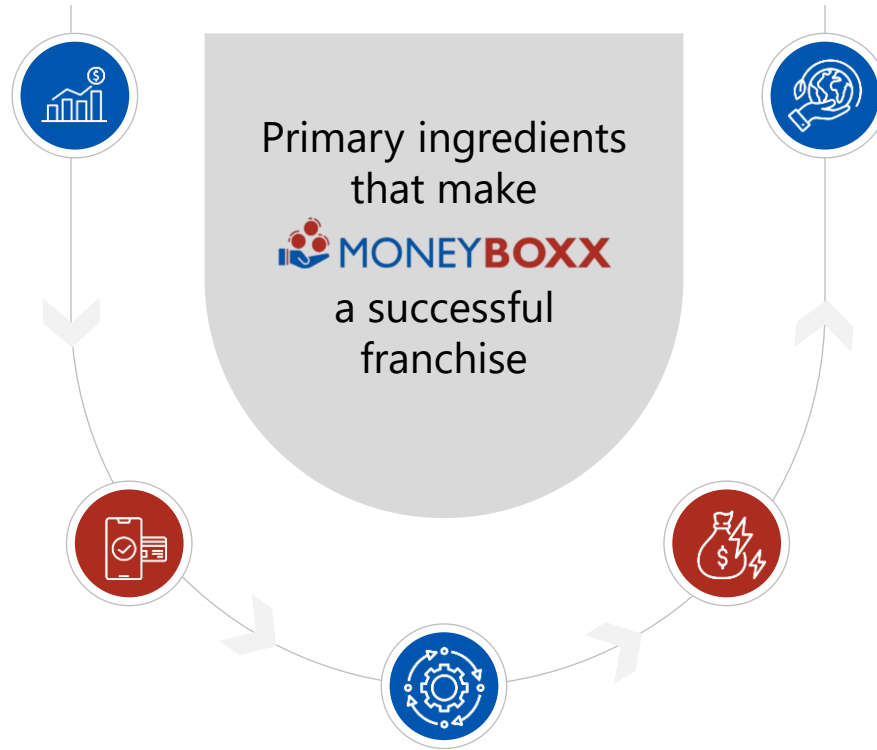
Efficient Business Model

Impact Financing

- Bridging the credit gap for underserved "missing middle" customers
- **100%** of loans granted are eligible as **priority sector lending status** of which livestock/ dairy farming customers qualify under **agriculture and allied activities**

Strengthening digital infrastructure

- Employing a 'phygital' approach for all operations, from sourcing to disbursement and collection
- Introduced **Sikka app**
- Increased technology adoption enables quick access to capital with a **7-day turnaround**



Proprietary Underwriting Model

- Rigorous assessment using **proprietary models** leveraging alternate data and analytics to assess the true cash flows of the applicants
- Developed **in-house credit scoring** model, aiding in robust credit appraisal

Beyond Lending

- Committed to holistic societal growth with a focus on **resource efficiency, carbon footprint reduction, tree plantation and free veterinary consultations**
- Empowering communities through inclusivity
- Committed to ethical standards and sound governance principles

Entry barriers

- Operating in a segment that traditional lenders find difficult to underwrite
- Operationally intensive, and only select NBFCs, SFBs, and MFIs have a presence

Sikka App

Guided by Vision, Driven by Digital

Choose Sikka

- Convenient access for existing customers to check outstanding loan, repayments schedules
- Instant application for **New Business Loans**, apply for **Top Up loans** and **Referrals**
- Quick disbursement of loan products with a **7-day turnaround**
- Digital Gold Journey promoting micro-savings to build wealth starting with just ₹10
- Moneyboxx platform – Sikka, to drive tech led growth

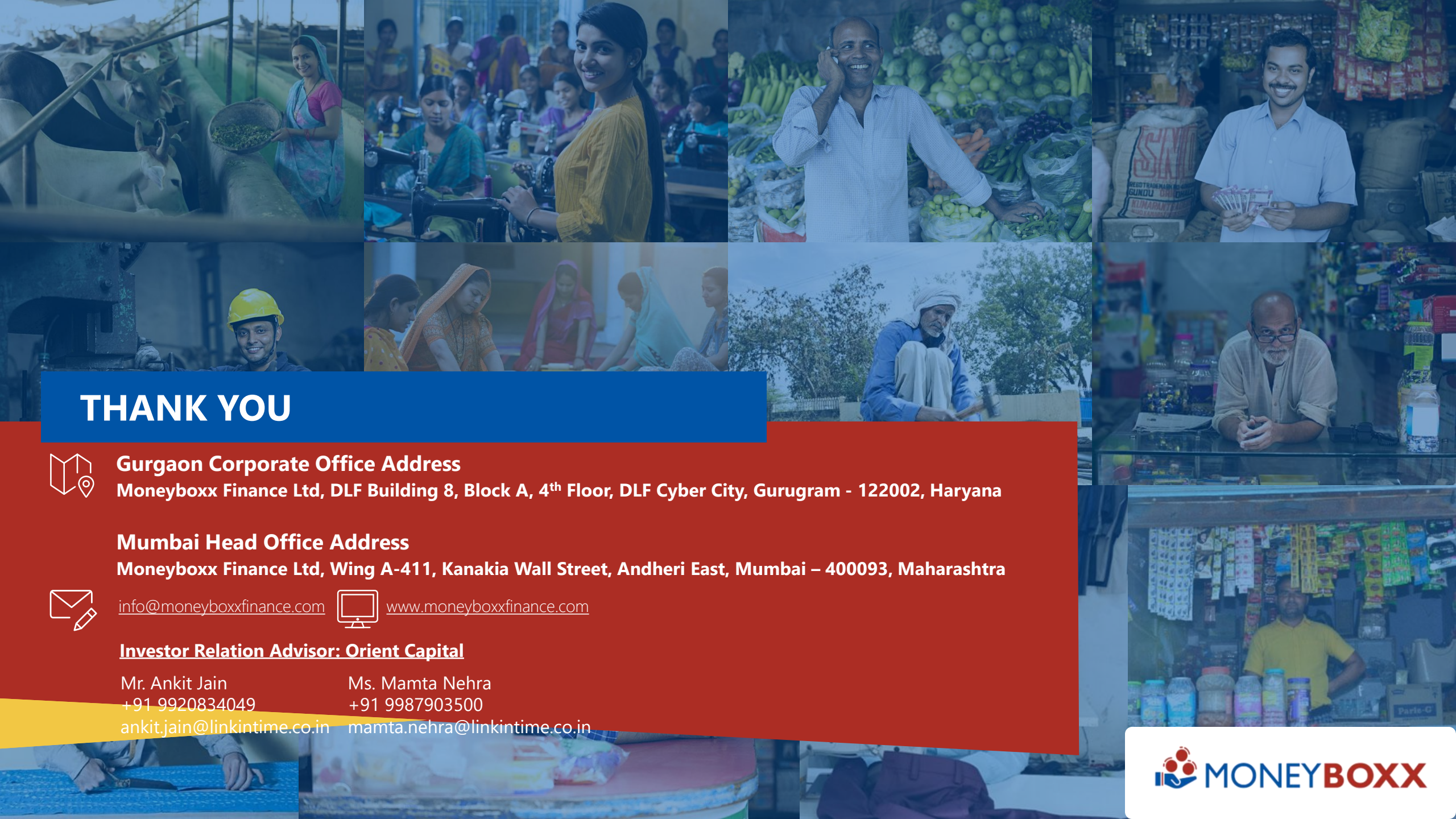
Impact So Far

- Rapid User Growth - Crossed **1 lakh downloads** within six months of launch
- Loans Disbursed - generating 9,000 leads this financial year
- Seamless EMI Collection - Collected ₹4.6 crore in EMIs via the app, reducing cash dependency and enhancing security
- Gold Savings Growth - Facilitated over 17,000+ recurring deposits
- Awarded **FinTech Startup Leader of the Year** by **BusinessWorld** FinTech Conclave Awards 2024

Sikka - Innovation and Trust

- **Seamless EMI Collection** via Quick Pay links integrated with BBPS
- Instant **API-powered verification** for address and identity
- Digital Disbursements for direct, delay-free loan transfers
- Trusted Gold Partnerships with MMTC-PAMP and Augmont for transparency





THANK YOU



Gurgaon Corporate Office Address

Moneyboxx Finance Ltd, DLF Building 8, Block A, 4th Floor, DLF Cyber City, Gurugram - 122002, Haryana

Mumbai Head Office Address

Moneyboxx Finance Ltd, Wing A-411, Kanakia Wall Street, Andheri East, Mumbai – 400093, Maharashtra



info@moneyboxxfinance.com



www.moneyboxxfinance.com

Investor Relation Advisor: Orient Capital

Mr. Ankit Jain
+91 9920834049

Ms. Mamta Nehra
+91 9987903500

ankit.jain@linkintime.co.in mamta.nehra@linkintime.co.in