

Date: November 12, 2024**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 for the Quarter and Half-Year ended September 30, 2024.

This is for your information and records.

This will also be hosted on Company's website at www.moneyboxxfinance.com

Thanking you,

For **Moneyboxx Finance Limited**

Semant Juneja

Company Secretary and Compliance Officer



MONEYBOXX FINANCE LIMITED

Transforming Lives of Microentrepreneurs

Investor Presentation

Q2 FY25

November 12, 2024



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.

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Q2 FY25 Highlights

Building a robust National Franchise

- Moving towards building a pan-India franchise with presence in 12 states (entered 4 states in south India in Q2 FY25)
- Proven operating model and scalability – opened 37 new branches in Q2 FY25, 36% growth vis-à-vis Q1 FY25
- Building out a strong team – headcount increased to 1802 in Sep'24 vs 1448 in Jun'24

Strengthened Balance Sheet

- Announced equity raise of INR 175.8 crore in Q2 FY25 (INR 91.1 crore received, balance INR 84.7 crore to be received by Mar'26)
- Strong support from promoter group and existing shareholders, net worth increased by over 50% with the funds received
- Well capitalized for AUM growth – 40.6% CRAR in Sep'24
- Continuous support from lenders – incremental cost of borrowing declined to 12.1% in Q2 FY25 from 13.6% in Q2 FY24

Successfully pivoting to Secured Lending

- Incremental secured disbursement reached 43% in Q2 FY25, targeting over 50% in H2 FY25
- Secured loan book now constitutes 32% of total, on track to reach 40% target by Mar'25, 4x growth vis-à-vis Q2 FY24

Collection Trends and Mitigation

- Asset quality moderated in line with industry trends, slippage attributed to subdued rural economy, general elections, erratic weather (heat waves and floods) and borrower indebtedness
- Intensified collection efforts and strong capitalization provides adequate cushion
- Improvement expected in the coming quarters on account of recent uptick in rural demand

Conclusion: Strong Growth Outlook

- Positioned for robust future growth, leveraging operational excellence, financial strength, and a strategic focus on secured lending

Financial Results of Q2 FY25



Company Overview

Moneyboxx Finance Limited –

- ▶ Fast-growing, new-age NBFC
- ▶ Target Market
- ▶ Successful scaling up of operations



Financial Highlights

Key Metrics

Strong Balance Sheet – announced equity raise of INR 175.8 cr

Robust Profitability – declining opex and cost of borrowing



Business Performance

Q2 FY25 Results at a Glance

Important Updates

Who we are – Moneyboxx Finance Limited

Transforming Lives of Microentrepreneurs

Fast-growing, tech-driven, impact focused NBFC

- ✓ Small **business loans** ₹ 1-10 Lac, focusing on micro entrepreneurs in rural India
- ✓ Gained national presence in 5 years: **141** branches in **12** states (Sep'24)
- ✓ AUM ₹ **769** crore (Sep'24)
- ✓ Transformed **170k+** lives, **55%** women, **30%** NTC (New-to-Credit)

Target FY26:

FY24



AUM ₹ 730 crore

100 branches

FY26



AUM ₹ 2,500+ crore (3.5x)

270+ branches (2.7x)

Driving Financial Inclusion

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



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

Target Market: Small business loans INR 1-10 Lacs

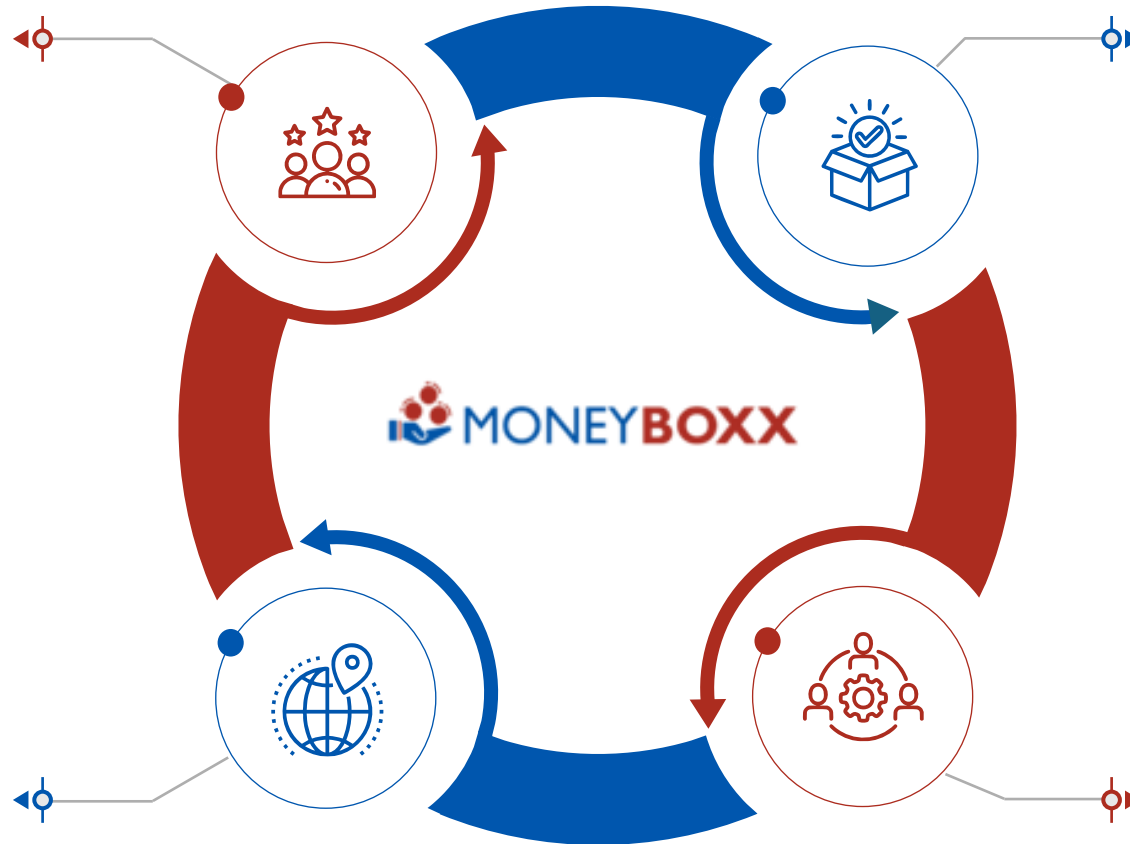
Impact Financing with focus on Rural India

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

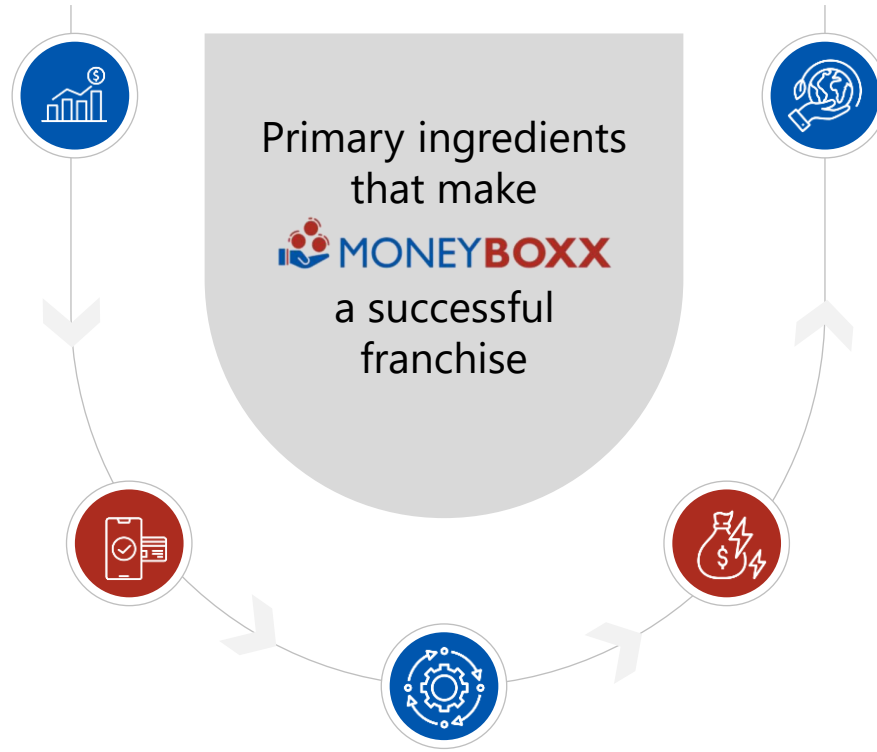
Efficient Business Model

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



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 (ASFBI) 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



**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



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

Successfully scaling up operations

Today we are...



141 Branches



57k+ Live accounts



₹769 crore AUM



₹ 1,433 crore
Cumulative Disbursements



32% Secured Book



1,802 Employees



Average Ticket Size
₹ 3.1 lakhs – Secured
₹ 1.6 lakhs – Unsecured



66% Livestock
100% PSL qualified



100% In-house
Sourcing



31 Lenders

Transforming lives



170k+
Borrowers funded



55%
Women



30%
New-to-credit

Credit Rating

CRISIL **BBB/Stable**

Beyond-lending impact initiatives



461k+
Free cattle
diagnosis



16,000+
Fruit-bearing
trees planted



49,000+
Free Vet
Consultations

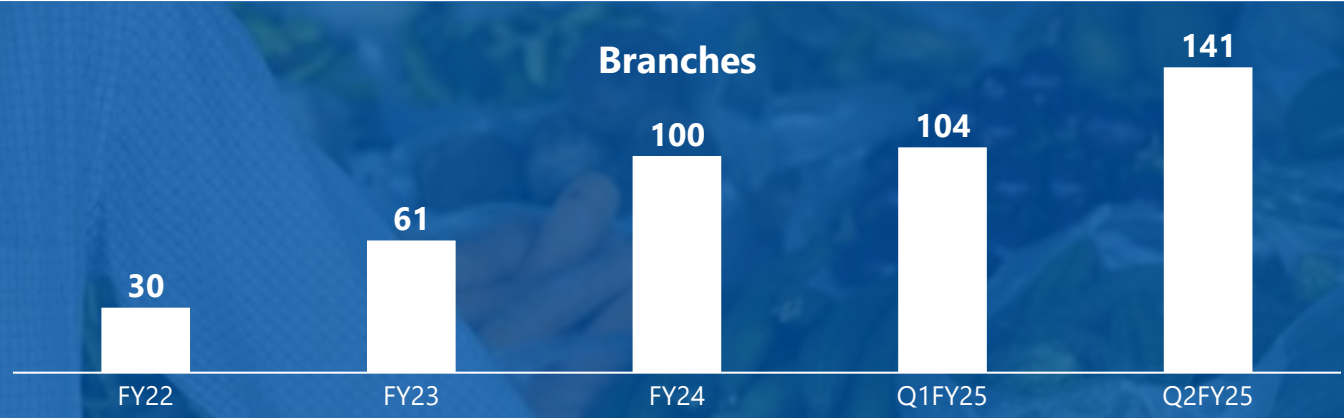
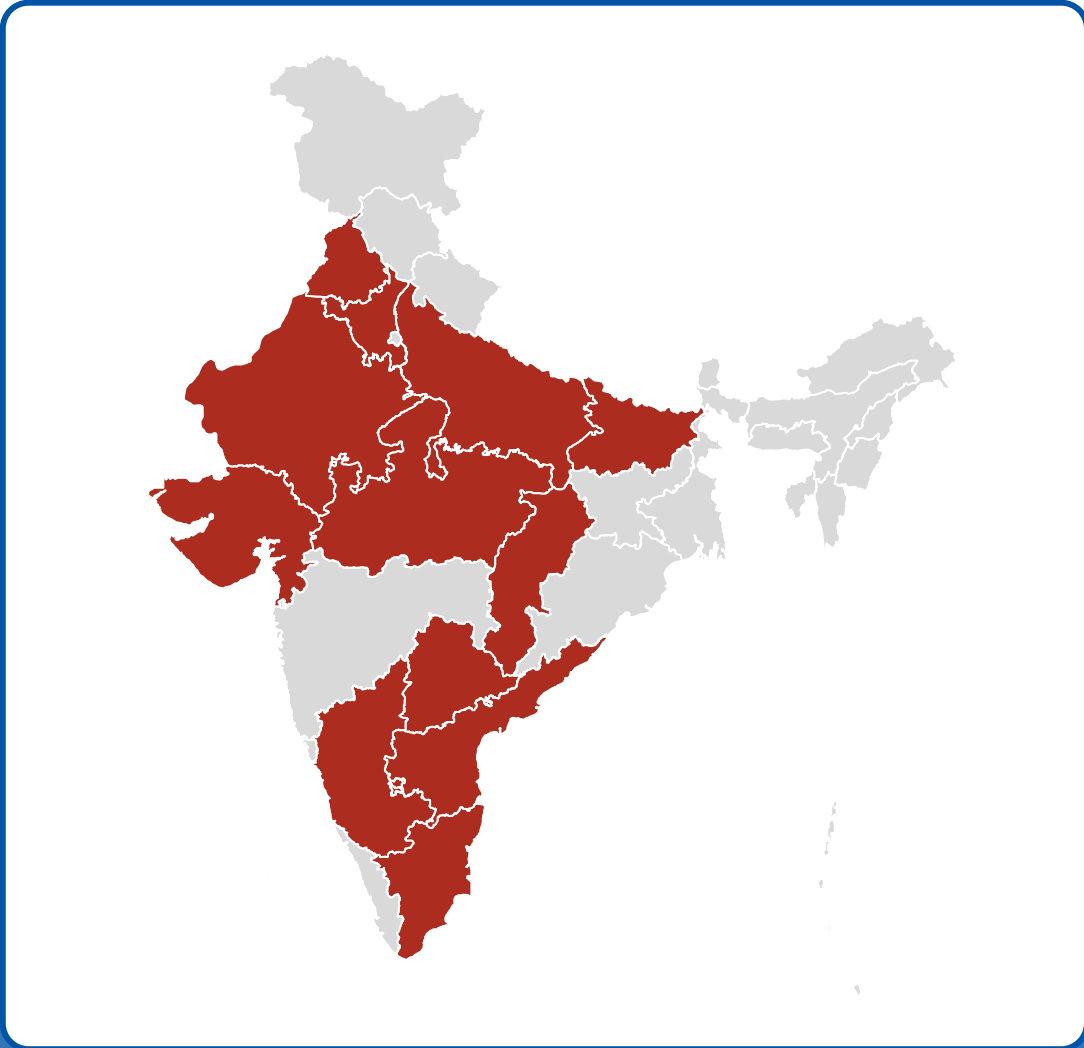


IND **BBB/Stable**

Note: Data as of Sep 30, 2024

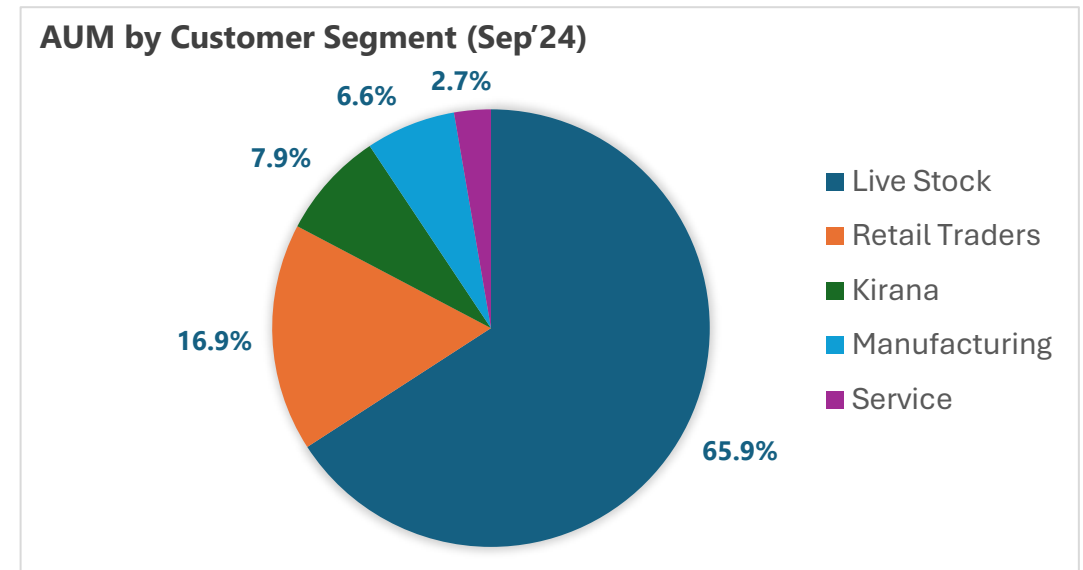
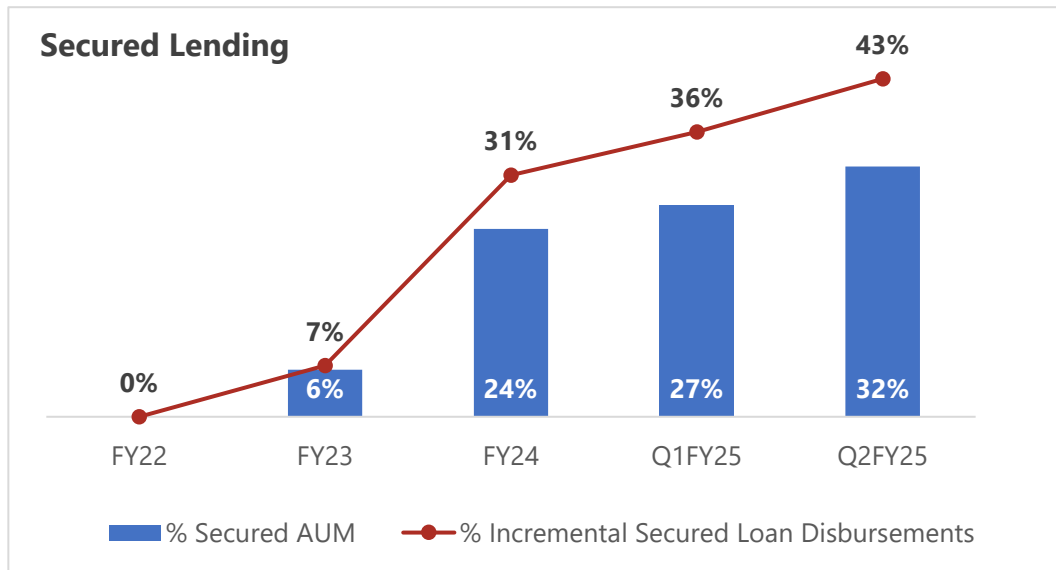
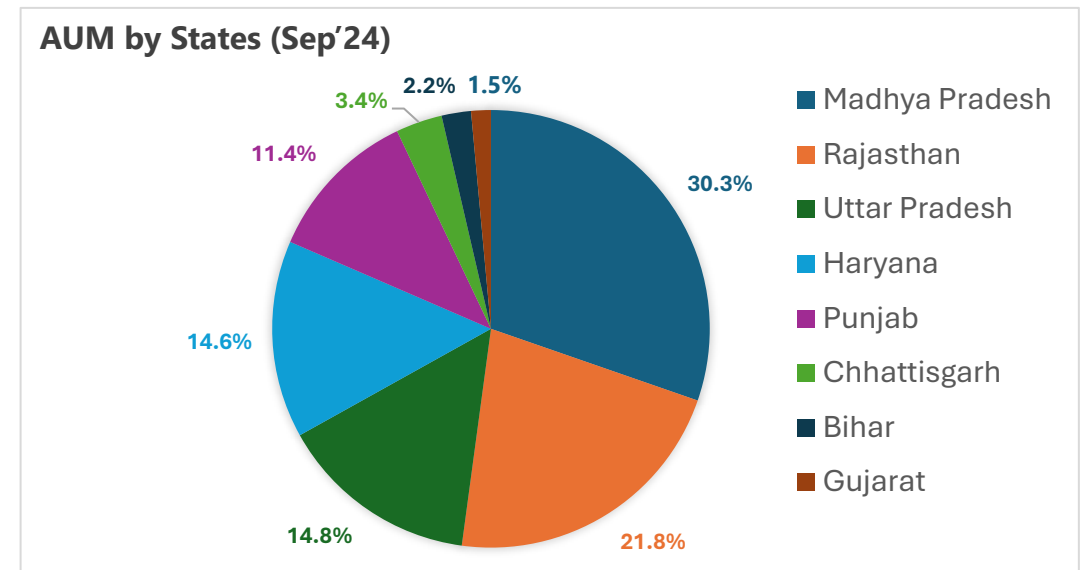
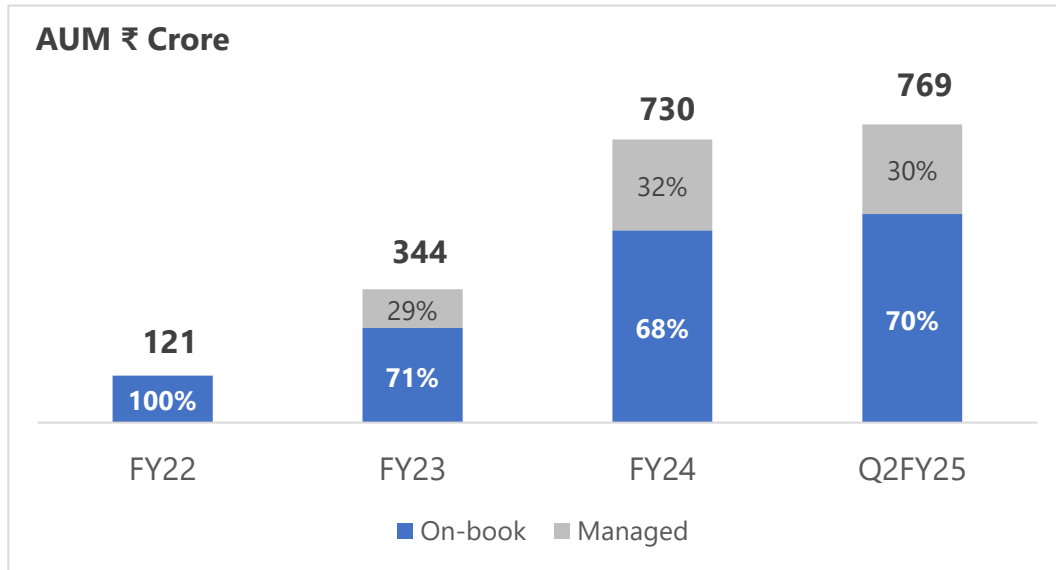
Building National Footprint – Paving the way for Growth

Highest-ever new branch openings in a single quarter, expansion in South India



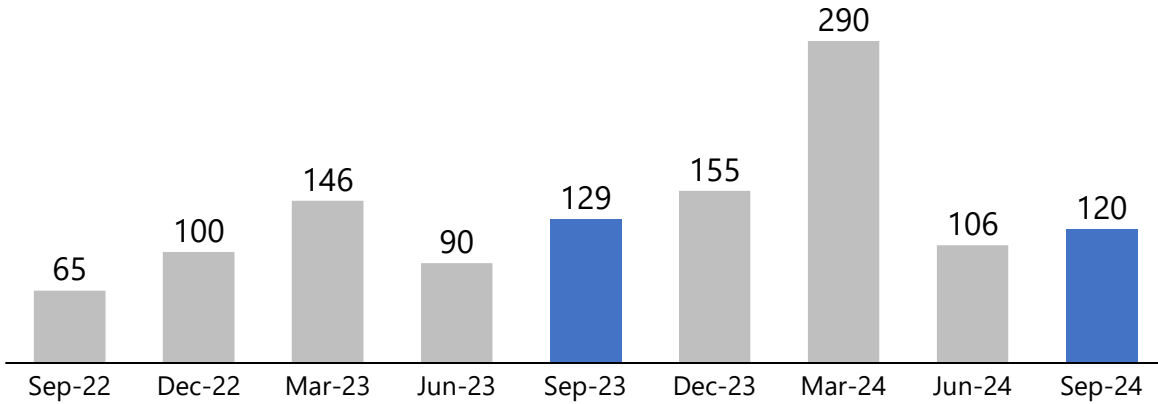
Branches	FY22	FY23	FY24	Q1 FY25	Q2 FY25
Rajasthan	10	16	20	21	21
Madhya Pradesh	7	14	25	28	40
Haryana	7	12	12	12	12
Punjab	5	8	9	9	9
Uttar Pradesh	1	8	19	19	24
Chhattisgarh		3	3	3	3
Bihar			6	6	8
Gujarat			6	6	6
Tamil Nadu					4
Andhra Pradesh					6
Telangana					3
Karnataka					5
Total	30	61	100	104	141

AUM - Increasing share of secured lending & rising geographic diversification



Franchise well-positioned for significant AUM growth with branch expansion

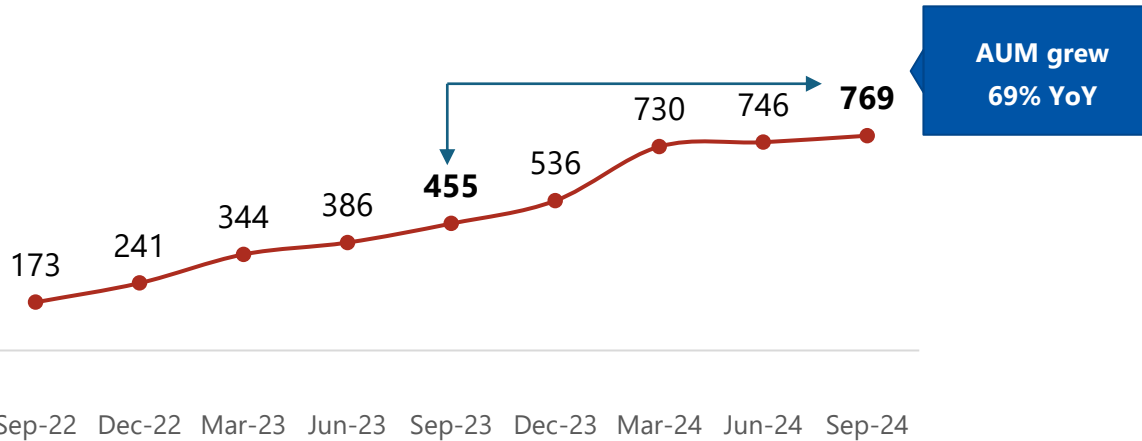
Quarterly Disbursements (₹ crore)



Branch Vintage & Productivity

Branch Vintage	Branches	Avg. Vintage (Months)	AUM (₹ Crore)	AUM per Branch (₹ Crore)
Up to 12 Months	64	3	48	0.8
13-24 Months	37	18	254	6.9
25-36 Months	18	28	161	9.0
36+ Months	22	54	306	13.9
Total	141	18	769	5.5

AUM (₹ crore)



Branch Productivity	Sep'23	Sep'24
Total Branches	79	141
Branches (36+ months vintage)	11	22
AUM per Branch (36+ months vintage)	₹ 12.2 crore	₹ 13.9 crore

Q2 FY25 – Key Metrics

3x growth in Equity; 48% growth in PAT

AUM		Disbursements		Total Income		PAT		NIMs	
Q2 FY24	Q2 FY25	Q2 FY24	Q2 FY25	Q2 FY24	Q2 FY25	Q2 FY24	Q2 FY25	Q2 FY24	Q2 FY25
455 Cr	769 Cr	129 Cr	120 Cr	29 Cr	50 Cr	1.4 Cr	2.0 Cr	15.2%	16.7%

GNPA		NNPA		Capital			CRAR		Branches	
Q2 FY24	Q2 FY25	Q2 FY24	Q2 FY25	₹ Cr	Equity	Debt	Q2 FY24	Q2 FY25	Q2 FY24	Q2 FY25
1.13%	2.78%	0.57%	1.41%	Q2 FY24	85	287	28.00%	40.64%	79	141
				Q2 FY25	265	447				

Note: AUM includes managed book ₹ 234.6 crores as of 30.09.2024

Note: On-book GNPA and NNPA (90+ DPD)

Growing network of Partners – Validation by leading lenders including 10 Banks

Strong Balance Sheet

Existing Lenders



Lending Partnerships



Announced equity raise of ₹ 176 crore*

Cumulative equity funding ~ ₹ 355 crore

Equity Capital as on 30-09-2024	₹ 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
H1 FY25: Equity raise *	91.72	302.20
Total	270.33	
Warrants conversion by Mar'26 *	84.72	302.20
Total	355.05	

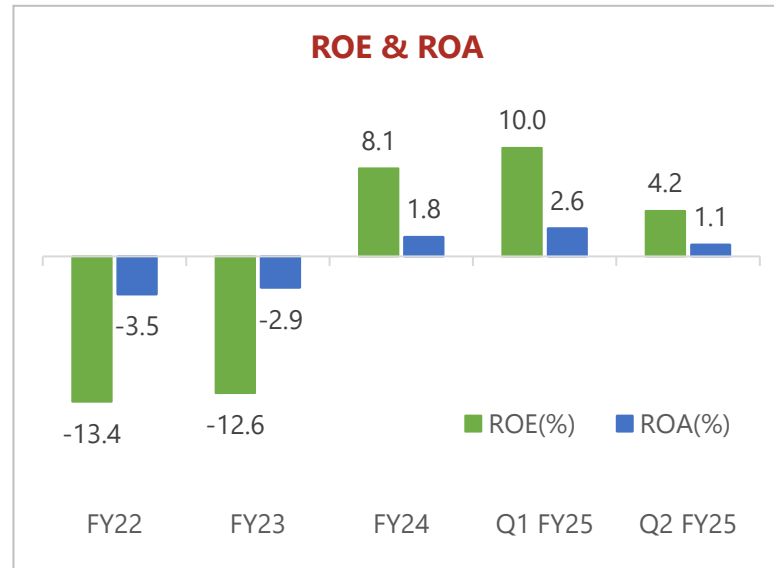
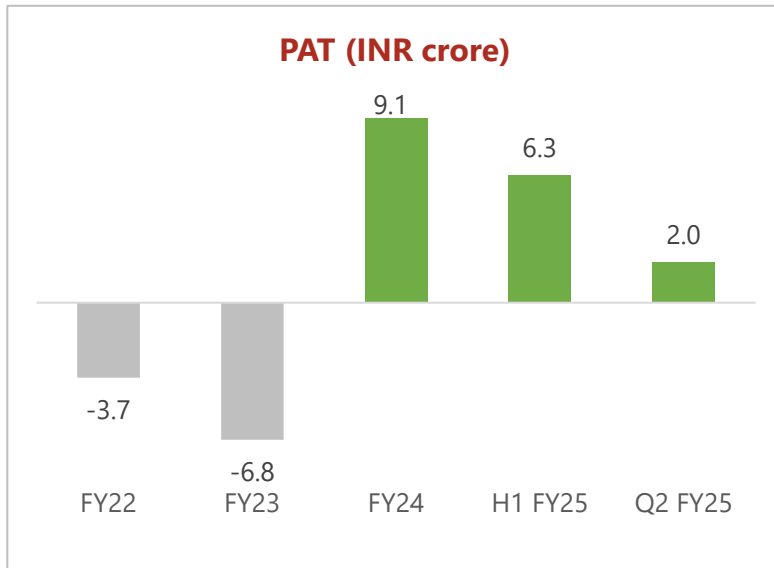
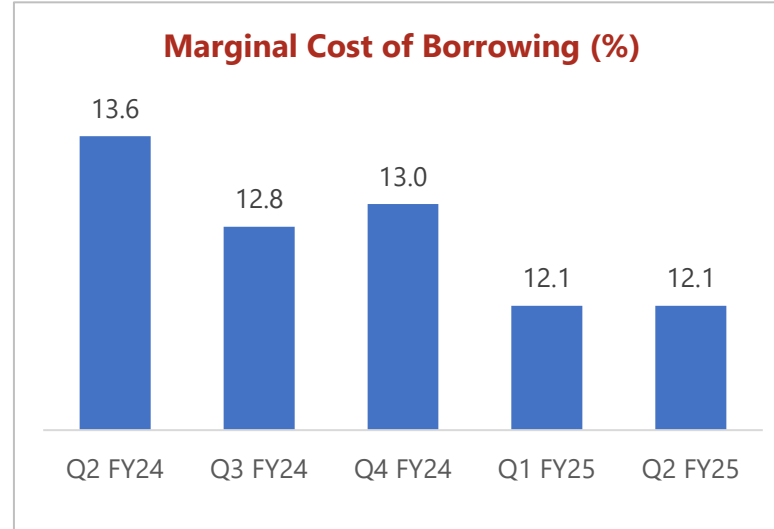
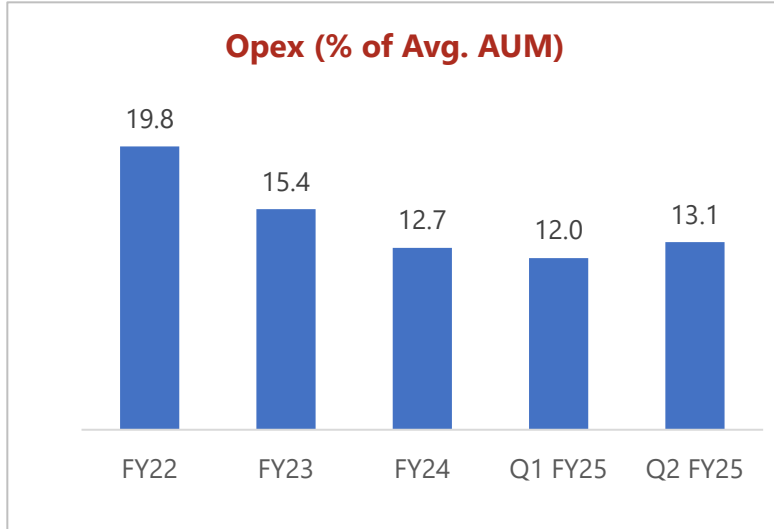
Debt funding of ₹ 910+ crore

Debt as on 30-09-2024	Sanction	Outstanding
Term Loans from Bank	270.0	148.6
Term Loans from NBFC	464.5	190.9
PTC Securitization	74.8	44.5
NCD	97.0	56.4
Sub Debt	6.6	6.6
Total Term Debt (₹ crore)	912.9	447.0
- Liquid Funds		-123.6
Net Debt (₹ crore)		323.4

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

Robust profitability



- ▶ Change in Opex by 1% due to significant branch expansion (37 branches) in Q2 FY25
- ▶ Opex % is on declining trajectory in the long-term and on-track to achieve sub-10% by FY26
- ▶ Incremental cost of fund is expected to decline with future equity raises along with expected rating upgrade
- ▶ Reduced PAT and resultant impact on ROE & ROA is largely driven by elevated credit costs
- ▶ Credit costs are expected to decline in the coming quarters

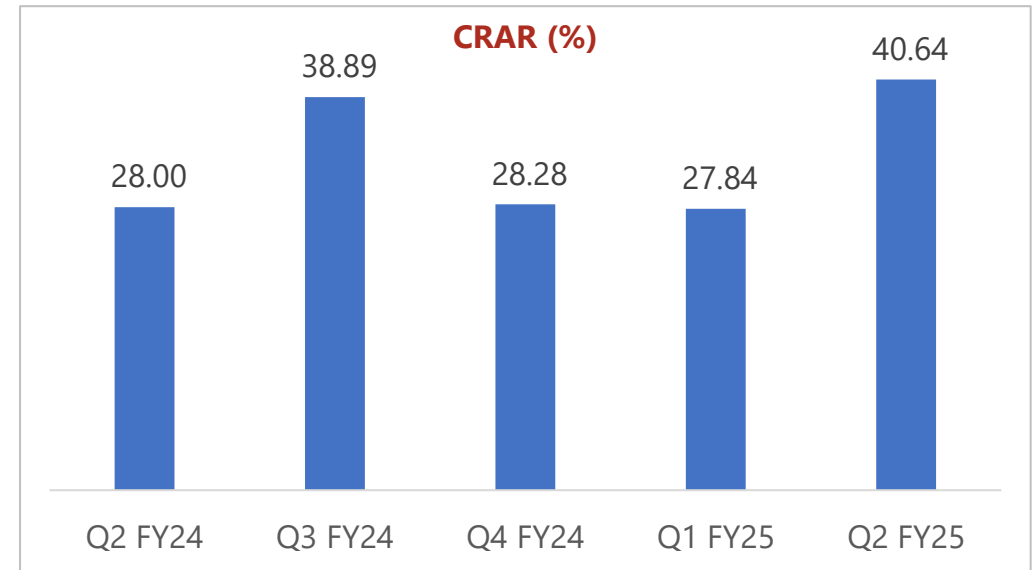
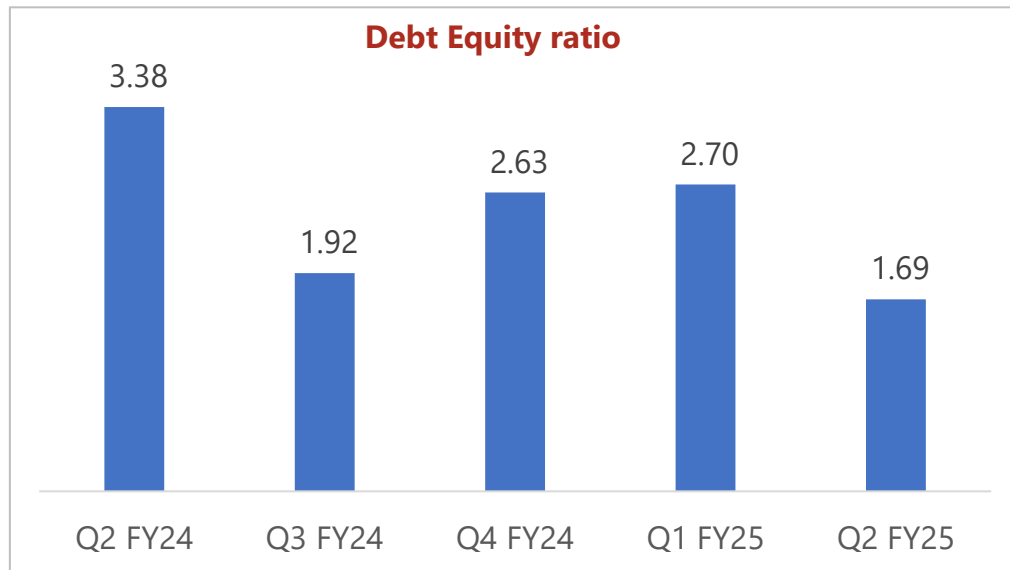
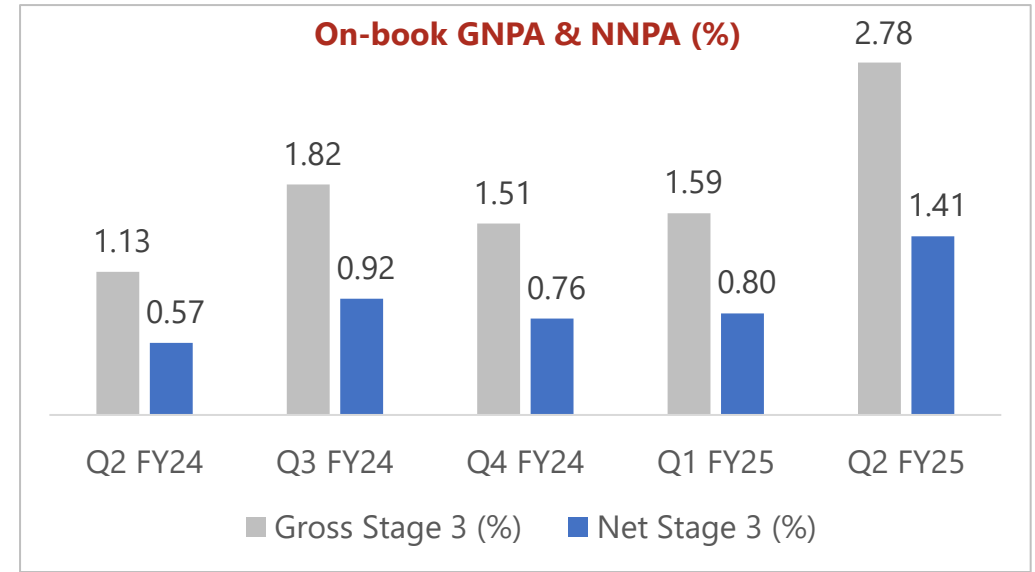
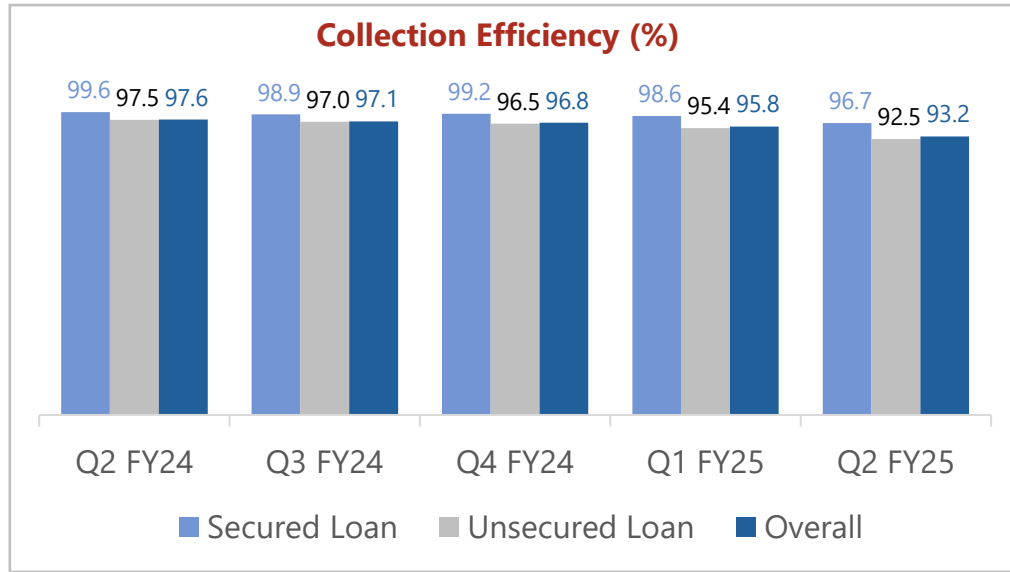
Ratios at a glance

Adequate spread and high capital adequacy mitigate asset quality moderation

Key Ratios	Q2 FY25	Q1 FY25	FY24
Average Interest Spread			
Average Lending IRR	28.94%	29.03%	30.55%
Average Borrowing IRR	13.39%	13.48%	14.61%
Interest Spread	15.55%	15.55%	15.94%
NIM Spread			
	16.67%	16.66%	16.31%
Asset Quality			
30+ PAR % of AUM	5.45%	2.84%	2.16%
90+ PAR % of AUM	2.92%	1.65%	1.54%
On-book Gross NPA (Stage III)	2.78%	1.59%	1.51%
On-book Net NPA (Net Stage III)	1.41%	0.80%	0.76%
Provision Coverage Ratio (PCR)	50.0%	50.0%	50.0%
Credit Cost (% of Avg AUM)	3.85%	2.36%	1.34%
Leverage			
Leverage: TOL/Owned funds	2.11	3.47	3.54
Debt/Equity	1.69	2.70	2.63

- ▶ Marginal improvement in NIM Spread is driven by doubling of net worth by equity raise in Dec'23
- ▶ Asset quality impacted in-line with industry due to subdued rural economy, general elections and erratic weather (heat waves and floods)
- ▶ Near-term credit pressure expected to subside in the coming quarters due to recent uptick in rural demand and increased focus on collection
- ▶ Net worth grew by over 50% with the equity fund raise in Q2 FY25 resulting in strong capitalization for growth

Asset Quality and Capital Adequacy Ratios



Q2 & H1FY25 - Income Statement

Particulars (INR crore)	Q2 FY25	Q2 FY24	Y-o-Y	Q1 FY25	Q-o-Q	H1 FY25	H1 FY24
Total Income	49.57	28.51	73.87%	45.69	8.49%	95.26	52.03
Interest expenses	15.62	10.16	53.74%	15.02	3.99%	30.64	18.67
Net Interest Income & Fee Income	33.95	18.35	85.01%	30.67	10.69%	64.62	33.36
Employee benefit expense	19.10	11.65	63.95%	15.86	20.43%	34.96	20.44
Depreciation and amortisation expense	1.83	0.71	157.75%	1.55	18.06%	3.37	1.37
Other expenses	3.70	3.41	8.50%	4.49	-17.59%	8.19	5.91
Operating Expense	24.63	15.77	56.18%	21.90	12.47%	46.52	27.72
Operating Profit (Loss)	9.32	2.58	261.24%	8.77	6.27%	18.10	5.64
Impairment on financial instruments	7.21	0.91	692.31%	4.30	67.67%	11.51	2.20
Profit before tax	2.11	1.67	26.35%	4.48	-52.90%	6.59	3.44
Current Tax	0.00	0.12	-100.00%	0.00	-	0.00	0.12
Deferred Tax	0.08	0.19	-57.89%	0.18	-55.56%	0.26	0.32
Profit after tax	2.03	1.37	48.18%	4.30	-52.79%	6.34	3.00

H1FY25 - Balance Sheet

Particulars (INR crores)	Sep'24	Sep'23
LIABILITIES		
Financial Liabilities	476.62	292.32
Payables	3.83	0.00
Debt Securities	56.83	42.68
Borrowings (other than debt securities)	383.85	237.24
Subordinated Liabilities	6.65	6.66
Lease Liability	13.85	5.75
Other financial liabilities	11.61	0.00
Non-financial Liabilities	11.26	23.59
Current Liabilities (net)	0.0	22.80
Provisions	1.06	0.65
Deferred Tax Liabilities (net)	0.00	0.00
Other non-financial liabilities	10.21	0.14
Equity	264.53	84.91
Equity share capital	32.64	25.59
Other equity	231.89	59.32
Total Equity and Liabilities	752.42	400.82

Particulars (INR crores)	Sep'24	Sep'23
ASSETS		
Financial Assets	709.28	372.57
Cash and cash equivalents	113.77	26.28
Bank balance (other than cash and cash equivalents)	18.92	8.21
Receivables	0.82	0.00
Loans	531.18	292.42
Investments	12.16	36.37
Other financial assets	32.43	9.29
Non-financial Assets	43.14	28.25
Current Assets (net)	2.41	7.33
Deferred Tax Assets (net)	5.08	6.44
Property, Plant & Equipment	8.26	4.50
Capital Work-in-Progress	0.00	4.65
Right of use assets	12.99	5.32
Other Intangible assets	4.95	0.01
Other non-financial assets	9.45	0.00
Total Assets	752.42	400.82

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)	17.66	-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



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 **31, including 10 leading Banks**

Alternate funding sources: plan to further diversify funding sources through ECB/ 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 Sep'24



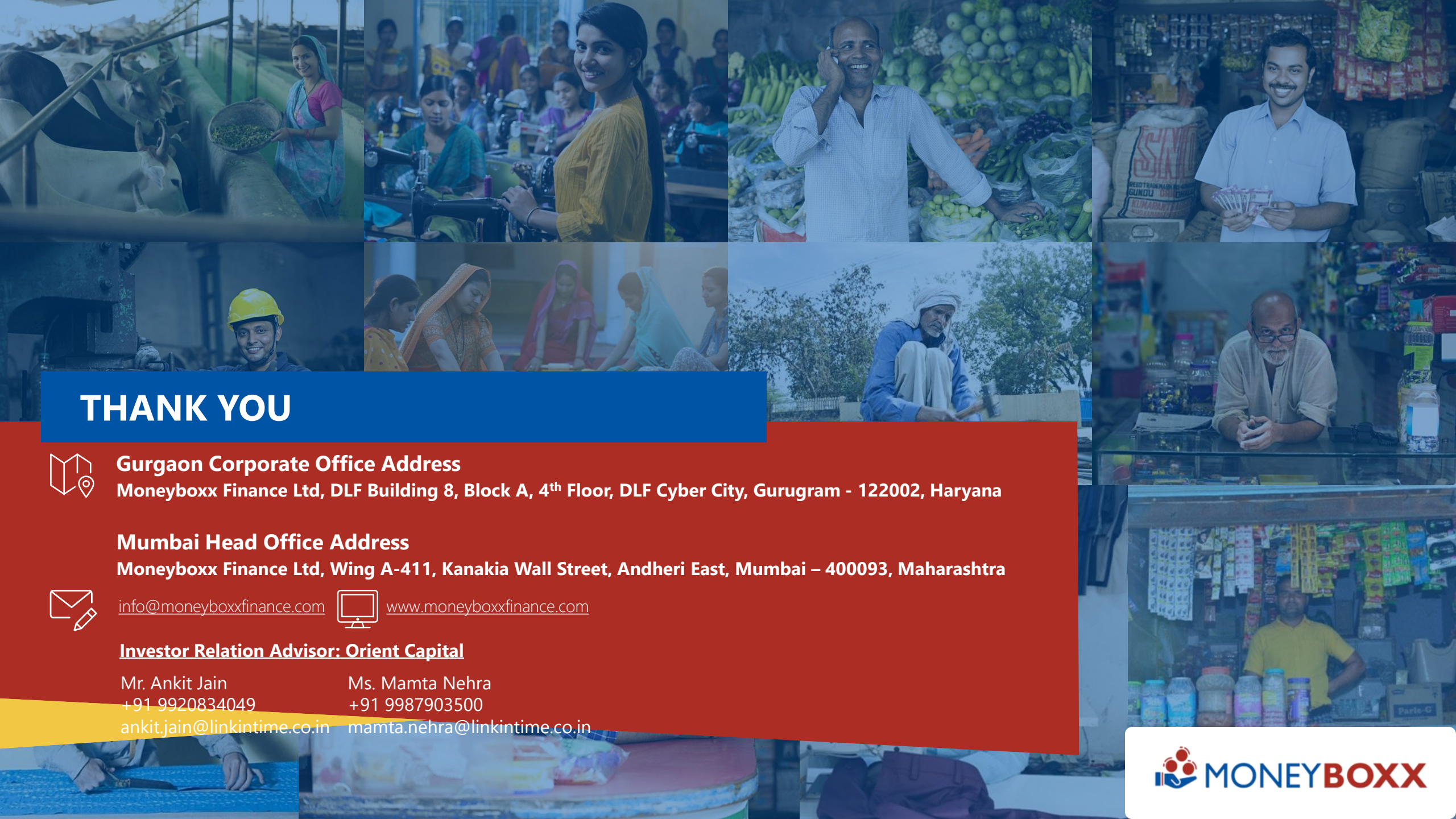
Other Updates

Secured lending: Gaining momentum and in line to reach **40% of AUM** by Mar'25 (32% in Sep'24)

Plan to increase **branches to 160** by Mar'25 (141 branches till Sep'24)

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

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



THANK YOU



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