



MONEYBOXX FINANCE LIMITED

(Formerly Dhanuka Commercial Limited)
CIN: L30007DL1994PLC260191
Regd. Off.: 523-A, Somdutt Chambers-II,
9, Bhikaji Cama Place, New Delhi-110066, India
Tel.: 011-4565 7452
E mail: info@moneyboxxfinance.com
www.moneyboxxfinance.com

January 04, 2022

To,
The Manager-Listing
BSE Limited
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai- 400 001

Ref: (MONEYBOXX | 538446 | INE296Q01012)

Dear Sir/ Madam,

Subject: Press Release

Please find attached the press release in the matter of raising INR 14.41 crore Equity to fund AUM growth and branch expansion.

This is for your information and records.

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

Thanking You,
Yours faithfully,

For **MONEYBOXX FINANCE LIMITED**

(Bhanu Priya)
Company Secretary & Compliance Officer
M.no-A36312



PRESS RELEASE

Moneyboxx Finance raises INR 14.41 crore Equity to fund AUM growth and branch expansion

- Company's AUM will cross INR 100 crores in Jan 2022 and the equity fund raise would further augment AUM growth by additional INR 75 crores
- Plans to open 7 branches in existing states, taking the branch network to 30 by March 2022
- Further plans to raise up to INR 45 crores in Q4FY22 to fund AUM expansion and growth
- Moneyboxx had reported strong growth of 127.3 per cent in its loan book, which stood at INR 72.80 crores as on Sep 30, 2021

January 4, 2022, New Delhi: Moneyboxx Finance Limited (Moneyboxx), a BSE-listed Non-Banking Finance Company that provides small-ticket loans to micro and small enterprises in Tier-III towns & below places, raised Equity Capital of INR 14.41 crores by way of private placement from non-promoter investors.

The Company has strengthened its capital position with this fund raise and plans to use the funds for expanding its scale of operations and tap growth opportunities given the huge unmet credit gap for micro enterprise. The Company's AUM will cross INR 100 crores in Jan 2022, supported by growing business at existing branches, and the fund raise would further augment AUM expansion by additional INR 75 crores.

Moneyboxx, which doubled its branch network to 22 in FY21, entered Uttar Pradesh by opening its branch in Agra in Dec 2021, and with the current fund raise, it plans to add 7 branches in existing four states, taking its network to 30 by March 2022.

Commenting on the fund raise, Mr. Deepak Aggarwal, Co-founder, Moneyboxx Finance Ltd said, "We at Moneyboxx Finance aim to provide credit to underserved micro businesses and entrepreneurs in a cost-effective and transparent manner. The equity fund raise along with growing and continuous support from our lenders will help us to further our cause of supporting the deserving micro enterprises and create a positive impact in this segment."

"We have built a sound business model and our portfolio remains resilient despite the challenges created by the COVID-19 pandemic, reflected in our high collection efficiency and very low NPAs, attributed to our robust, tech-driven underwriting practices and strong customer connect with on-ground presence. We have built up a scalable, sustainable & profitable business model in the unsecured lending segment", he added.



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The equity capital of INR 14.41 crores by way of private placement from non-promoter investors was raised on 31st December 2021.

Moneyboxx had reported strong growth of 127.3 per cent in its loan book, which stood at INR 72.80 crores as on September 30, 2021, in comparison to INR 32.03 crores as on September 30, 2020, driven by improving branch productivity and doubling of branches compared to previous year.

Moneyboxx has exceptional asset quality with very low NPAs and write-offs owing to its focus on essential sectors. Despite a severe second COVID wave, asset quality remains resilient with Gross NPA of 0.89 per cent and Net NPA of 0.45 per cent as on 30" Sep 2021.



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About Moneyboxx Finance Limited

Moneyboxx, which started operations under the new ownership and management in February 2019, currently has 23 branches spread across five states - Rajasthan, Punjab, Haryana, Madhya Pradesh, and Uttar Pradesh. The medium-term aim is to build an INR 1,000 crore asset under management (AUM) within the next three years. Moneyboxx focuses on disbursing small-ticket business loans to individual borrowers (Livestock, Kirana, Traders, Micro-manufacturers in Tier-3 cities and below) with loans ranging from INR 50,000 to 3,00,000, mostly for 24-month tenure on average.

Disclaimer

This document may contain certain forward-looking statements. These statements include descriptions regarding the intent, belief or current expectations of the Company or its directors and officers with respect to the results of operations and financial condition of the Company. Such forward-looking statements are not guarantees of future performance and involve risks and uncertainties, and actual results may differ from those in such forward-looking statements as a result of various factors and assumptions which the Company believes to be reasonable in light of its operating experience in recent years. The Company does not undertake to revise any forward-looking statement that may be made from time to time by or on behalf of the Company.