

**MONEYBOXX FINANCE LIMITED**

CIN L30007DL1994PLC260191

Registered Office: 523-A, Somdutt Chambers-II,  
9, Bhikaji Cama Place, New Delhi-110066, India  
Tel: 01145657452E-mail: [info@moneyboxxfinance.com](mailto:info@moneyboxxfinance.com)Website: [www.moneyboxxfinance.com](http://www.moneyboxxfinance.com)

To,  
Department of Corporate Relations,  
**BSE Limited**,  
Phiroze Jeejeebhoy Towers,  
Dalal Street, Mumbai – 400 001

Dated: May 26, 2023

Ref: (MONEYBOXX | 538446] INE296001012)

**Subject: Press Release**

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 the Press Release for the quarter and year ended March 31, 2023.

This is for your information and records.

This will also be hosted on Company's website at [www.moneyboxxfinance.com](http://www.moneyboxxfinance.com)

Thanking you,

Yours faithfully

For **Moneyboxx Finance Limited**

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

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**PRESS RELEASE****Moneyboxx Finance Limited achieves profitability in Q4 FY23**

- ▶ AUM grew by 184% to INR 338 crores and Total Income grew 116% to INR 50.44 crores in FY23
- ▶ Profitability in Q4 driven by increasing scale of operations and improving branch productivity
- ▶ Robust underwriting underpins strong asset quality, amongst the best in the industry
- ▶ Plans to raise equity of over INR 100 crore and eyeing AUM of INR 900 crores by Mar'24

**Performance Highlights of Q4 FY23 and FY23 ending 31<sup>st</sup> March 2023**

- ▶ **Robust business growth led by branch expansion and higher productivity:** Disbursements more than tripled to INR 341 crores in FY23 from INR 112 crore in FY22 driven by branch expansion (addition of 31 branches in FY23) and strong improvement in branch productivity. The company posted record quarterly disbursements of INR 146 crores in Q4 FY23, growing by 211.9% compared to Q4 FY22 and registering sequential growth of 45.9% over Q3 FY23
- ▶ **AUM grew by 184% to INR 338 crores** as on March 31, 2023, in comparison to INR 119 crores as on March 31, 2022, led by strong business growth and lending partnerships
- ▶ **Total Income grew strongly by 116% to INR 50.44 crores in FY23** compared to INR 23.31 crores in FY22, in line with strong growth in business and AUM. Total Income at INR 18.62 crores in Q4 FY23 grew by 144.3% compared to Q4 FY22
- ▶ **Company reached an inflection point in profitability, posting profits in Q4 FY23 driven by improving branch productivity and rising scale of operations.** The company posted **profit after taxes of INR 0.42 crore** compared to net loss of INR 2.70 crore in Q3 FY23. **The Company has strong unit economics (NIM margin of over 15%) and profitability is further expected to improve driven by declining marginal cost of borrowings, improving branch productivity, increased share of secured lending business, and the benefit of operating leverage with growing scale and AUM**
- ▶ **Robust asset quality:** Moneyboxx has exceptional asset quality with very low NPAs and write-offs owing to its **focus on essential sectors and robust underwriting practices**. Asset quality remains strong with Gross NPA of 0.59% and Net NPA of 0.30% as on 31<sup>st</sup> March 2023.
- ▶ **Continuous validation by lenders including banks and global impact funds:** The company further diversified funding sources and lowered cost of funding by adding exposure from leading lenders (SBI, IDFC First Bank, DCB Bank, Federal Bank, AU SFB, Utkarsh SFB and Tata Capital). The Company raised debt of INR 235 crores in FY23 compared to INR 105 crores in FY22.

Commenting on the results, Deepak Aggarwal (Co-CEO & CFO) said, "We have a proven, highly scalable and profitable business model with robust underwriting practices and a strong technological backbone with entirely digital processes. **We see strong growth opportunities given huge unmet credit gap for micro enterprises in INR 1-10 Lac loan segment in Tier-III and below areas and we aim to transform lives of micro entrepreneurs through our various beyond-lending impact initiatives such as free vet advisory and agro-forestry for livestock and agricultural borrowers.** Moneyboxx is committed to change the way impact investing is looked at and bring significant positive change in the lives of its borrowers."



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### **About Moneyboxx Finance Limited**

Moneyboxx Finance Limited is a BSE-listed, Non-Deposit taking, Non-Systemically Important, Non-Banking Financial Company (NBFC-ND-NSI) registered with the Reserve Bank of India (RBI). It caters to unmet credit needs of micro and small enterprises in Tier-III and below areas. With 64 branches spread across six states (Rajasthan, Madhya Pradesh, Haryana, Punjab, Uttar Pradesh, and Chhattisgarh), it caters to credit needs of micro entrepreneurs in important and essential segments (livestock, kirana, retail traders, micro- manufacturers) by extending secured and unsecured business loans ranging from INR 1 Lacs to 10 Lacs for loan tenure up to 60 months.

#### 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.