MONEYBOXX FINANCE LIMITED
CIN L30007DL1994PLC260191
Registered Office:523-A, Somdutt Chambers-II,
9, Bhikaji Cama Place, New Delhi-110066, India
Tel: 01145657452
E-mail: info@moneyboxxfinance.com
Website: www.moneyboxxfinance.com

Date: August 12, 2026

National Stock Exchange of India Limited,	**BSE Limited**
Exchange Plaza, Bandra Kurla Complex,	Phiroze Jeejeebhoy Towers,
Bandra East,	Dalal Street,
Mumbai 400 051, India	Mumbai 400 001, India
NSE Symbol: MONEYBOXX	**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 ended June 30, 2026 (Q1 FY27).

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 Digitally signed by Lalit Sharma

Lalit Sharma
Company Secretary




MONEYBOXX FINANCE LIMITED

Empowering MSMEs in Semi-urban & Rural India


Investor Presentation

Q1 FY27



MONEYBOXX

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.

Q1 FY27 – Business Update

New Products: Launched Renewable (Solar) Loans in Q1; Digital Loans to commence in Q2

- **FY27 Target (Solar): 10% of AUM** from Solar Loans; INR **10 crore+** in **Solar AUM** (Jul'26)
- Enabling MSME solarization in Bharat: Decentralized Renewable Energy Livelihood & Rooftop Solar
- Strategic partnerships with leading OEMs and Global Climate Foundations

Focus on upper tier of Small & Micro enterprise segment

- Target customer: Secured Business loans (ATS **₹ 10 Lakhs**) with strong credit profile (**650+ bureau score**)
- Secured book comprised ~**75%** of AUM as of Jun'26 (49% Jun'25); targeting **~80%** by Mar'27 (incl. guarantee programs)
- Higher secured book to support AUM growth, asset quality, and improve opex efficiency

Leveraging emerging technologies in lending

- **In-house LOS** (Moneyboxx One) rolled out in May'26, to drive efficiency, TAT and foster vendor partnerships
- ML and AI-supported underwriting (Cattle AI)
- Digital processes & mobile apps for collections (MBCollect)

Strong financial position

- **GNPA reduced** to 0.73% (Jun'26) from 3.59% (Mar'26)
- Continued support from existing lenders and growing access to debt capital markets with NCD issuances

Strong growth outlook

- National franchise with presence in 12 States
- Proven scalability and 'phygital' branch model



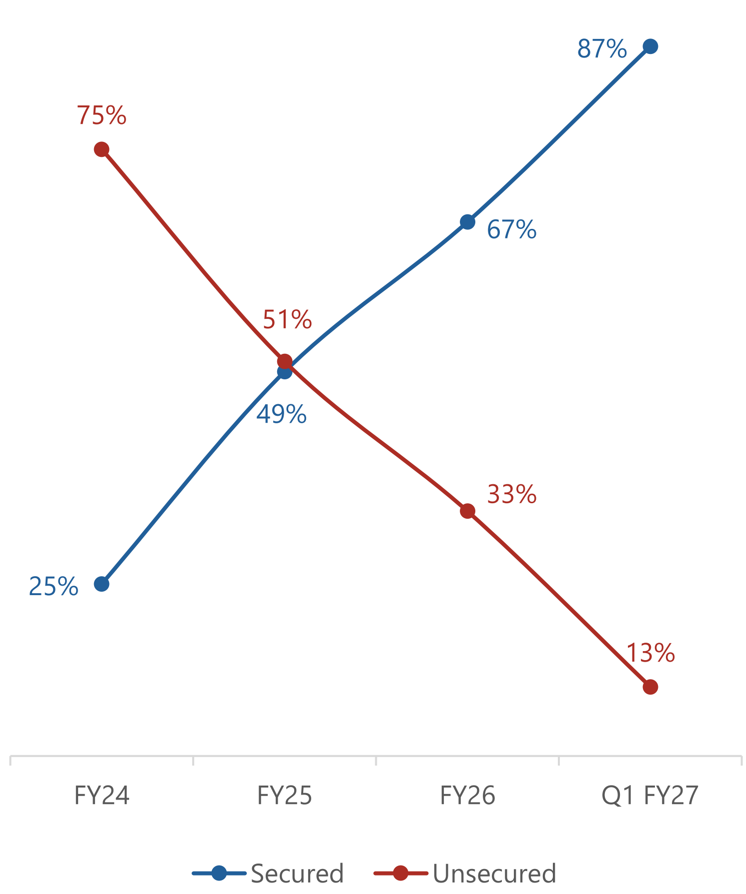

Strategic Transformation



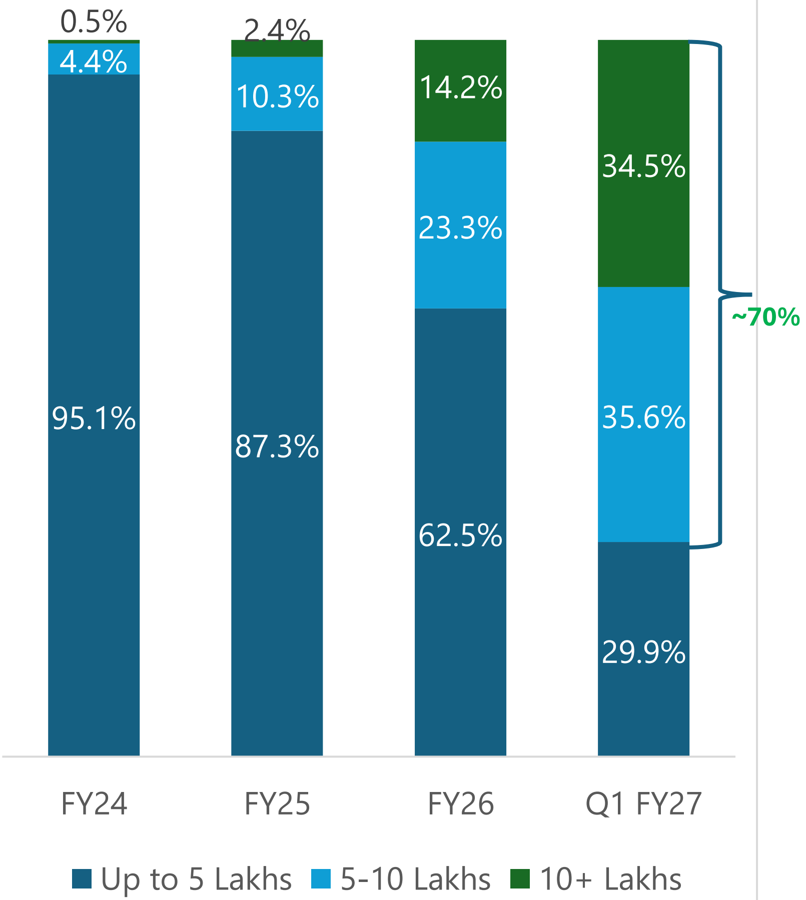


Disbursements: Shift towards higher ticket secured lending to strong borrowers

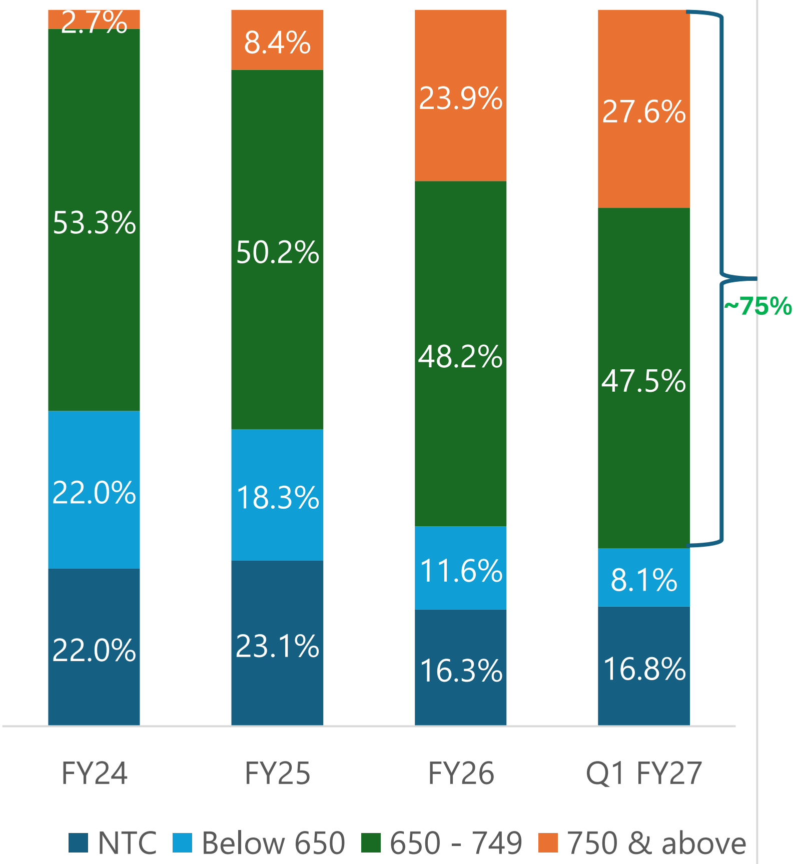
Increasing share of Secured disbursements
Disbursement by Product (% share)



Increasing disbursements 5+lakh ticket size
Disbursement by Ticket Size (% share)

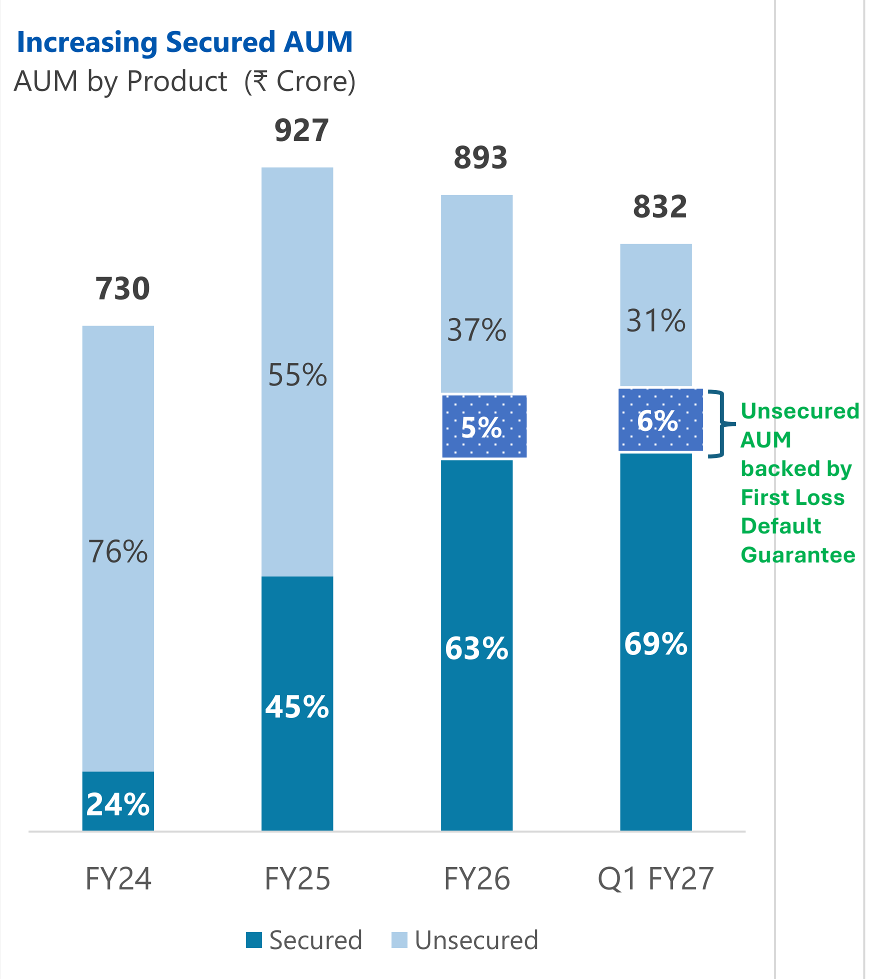


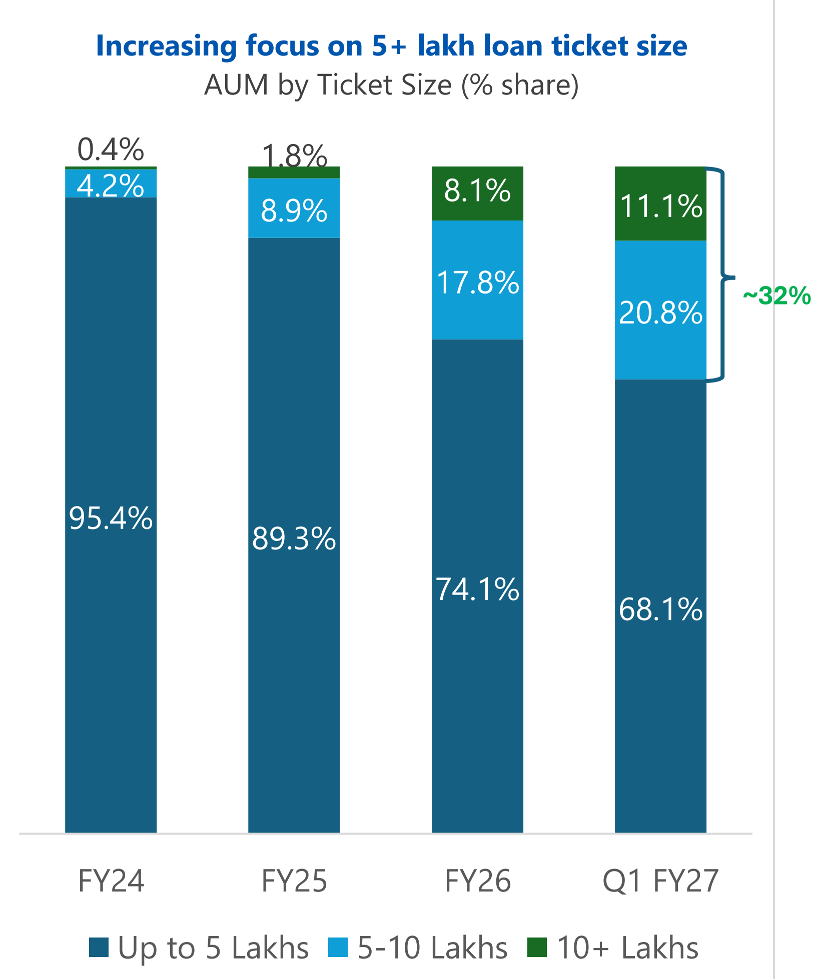
Increasing 650+ credit score customers
Disbursement by Credit Score (% share)

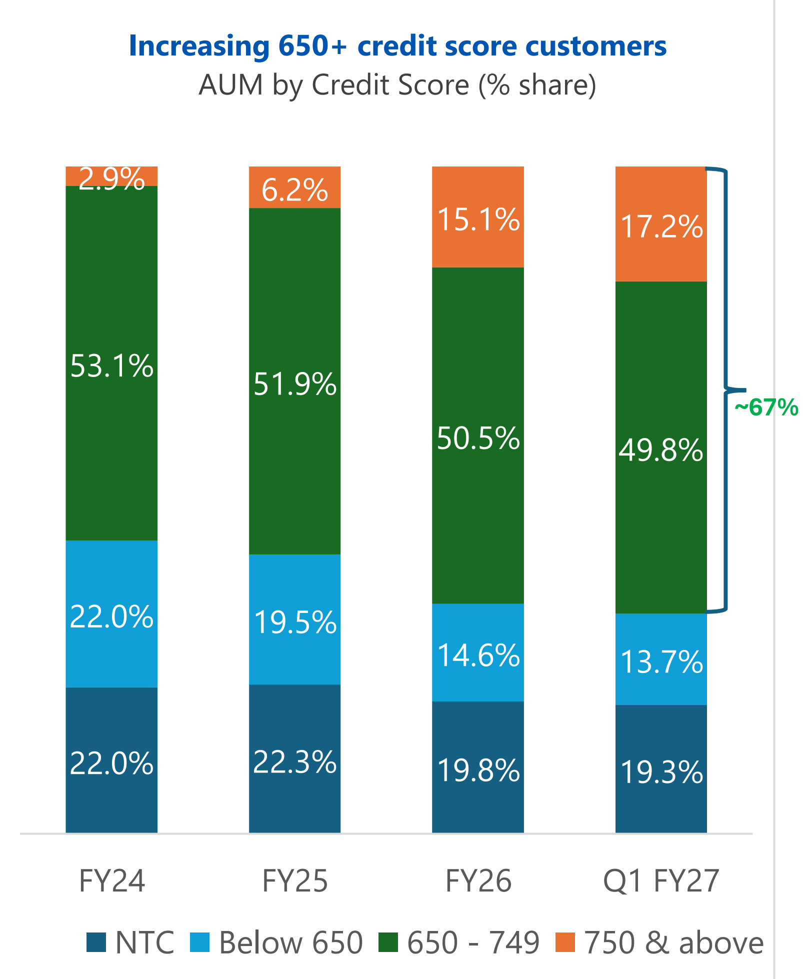


AUM mix: Increasing secured (~75% with FLDG), higher ticket & high credit score customers

AUM grew 5% YoY ex-ARC







Technology Moat for Scalable Growth

In-house Loan Origination System: Moneyboxx - ONE

Built, Owned, Controlled by Moneyboxx; Live since May'26

Seamless Digital Experience
Guided workflows, progress tracking, and real-time support

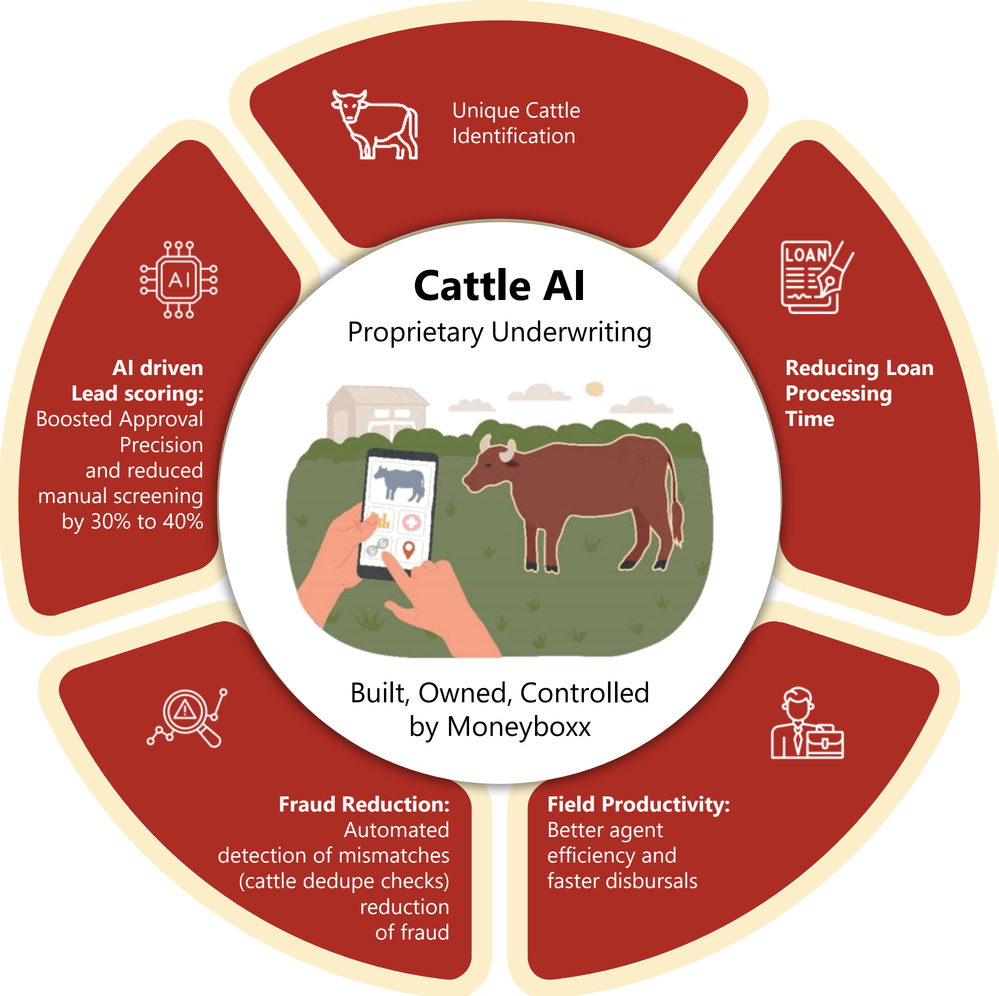
Automation & Workflow Agility
Configurable workflows with automated KYC, account aggregator, and bureau integrations

Real-Time Visibility & Analytics
Dashboards for disbursements, productivity, TATs, and portfolio metrics

Secure & Scalable Operations
Fraud controls, geo-tagging, tamper detection, and audit-ready processes

Full Ownership
No vendor dependency, complete control over data, workflow & roadmap

Live in Production
Deployed across branches, integrated with underwriting & collections






Company Overview





MONEYBOXX

Who we are – Moneyboxx Finance Limited

Empowering MSMEs in Semi-urban & Rural India

Fast-growing, tech-driven, impact focused NBFC

- **AUM** approaching **INR 1,000 crore** (INR 832 crore as on Jun'26)
- **Business loans** of ₹ 1-25 Lac in semi-urban and rural India
- Gained national presence in 7 years with presence in **12** states (Jun'26)

Driving Financial Inclusion

- Empowering **small and micro 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	Mar'25	Mar'26
Branches	30	61	100	163	156
States	5	6	8	12	12
AUM ₹ Crore	121	344	730	927	893

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…

149 Branches	**~ 43k** Live accounts	**₹832** crore AUM	**₹ 2,320+** crore Cumulative Disbursements	**75%** Secured Book*
1,746 Employees	Average Ticket Size (Q1) **₹ 7.2** lakhs – Secured **₹ 2.3** lakhs – Unsecured	**100%** PSL qualified	**34** Lenders	CRISIL **BBB/Stable** IND **BBB/Stable**

Transforming lives

232k+
Borrowers funded

~50%
Women (AUM)

19%
New-to-credit (AUM)

Beyond-lending impact initiatives

719k+
Free cattle diagnosis

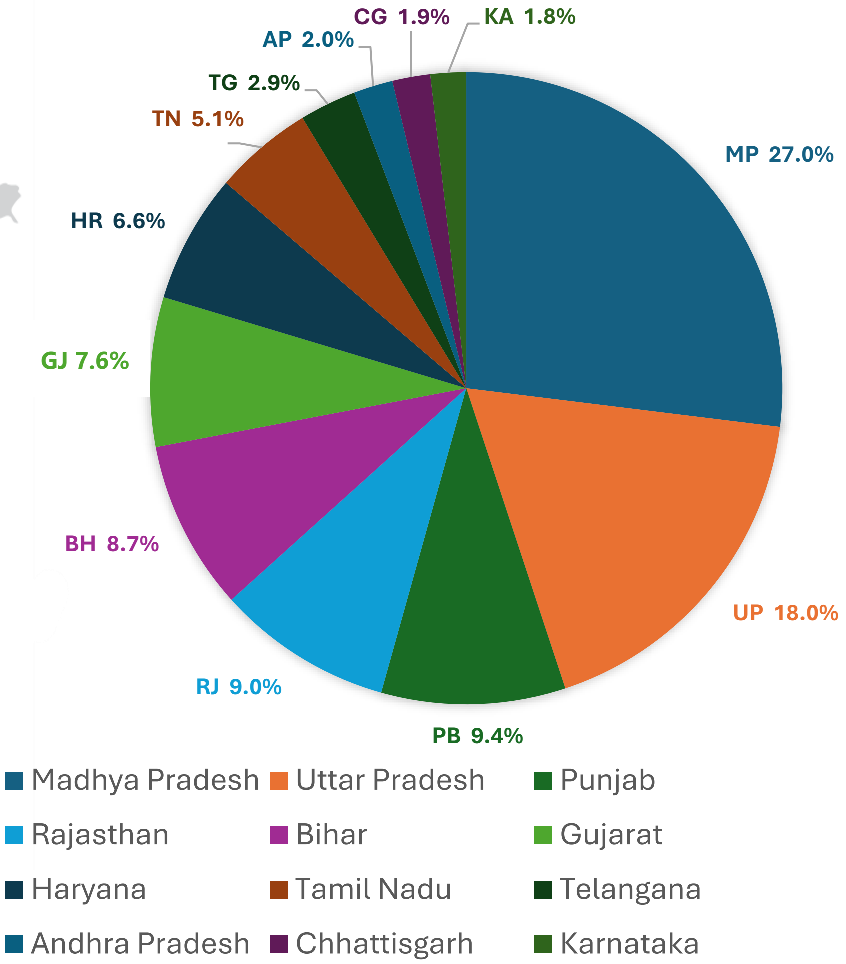
16,000+
Fruit-bearing trees planted

126k+
Free Vet Consultations

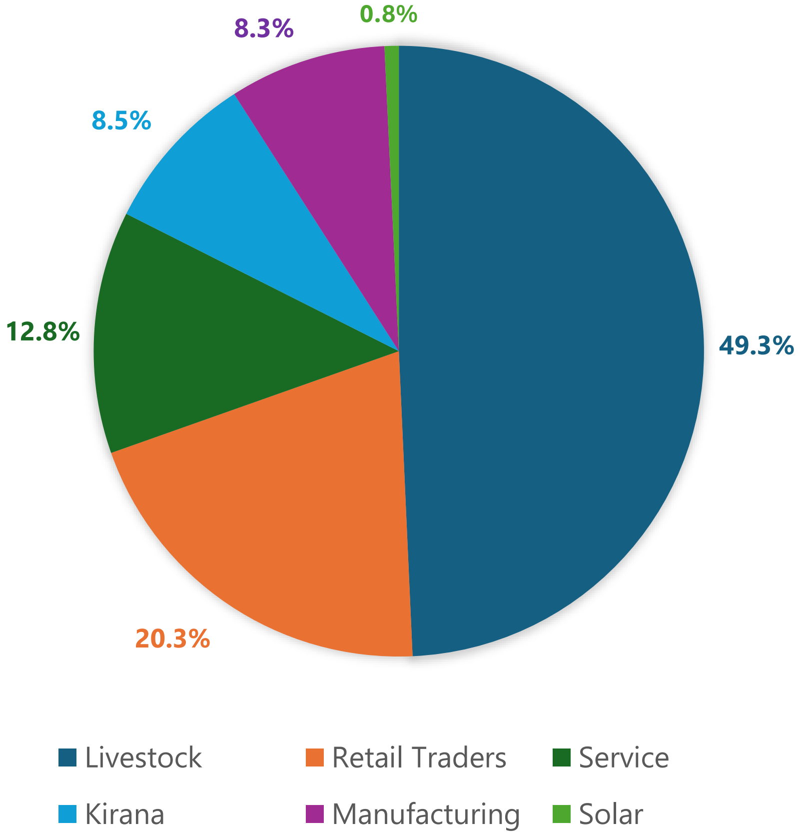
Note: Data as of June 30, 2026
* inclusive of First Loss Default Guarantee

Pan-India Presence
Diversified geographic and segment mix

AUM by States (Jun'26)

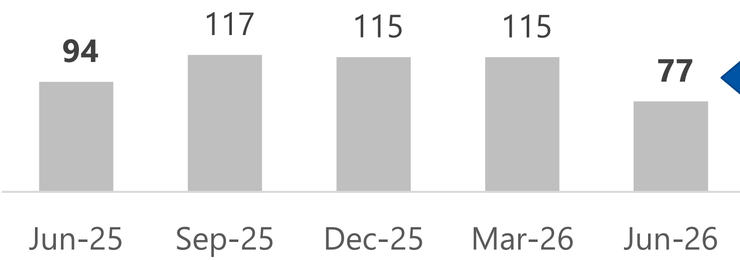


AUM by Customer Segment (Jun'26)



Branch productivity to improve with focus on higher ticket secured lending

Quarterly Disbursements (₹ crore)

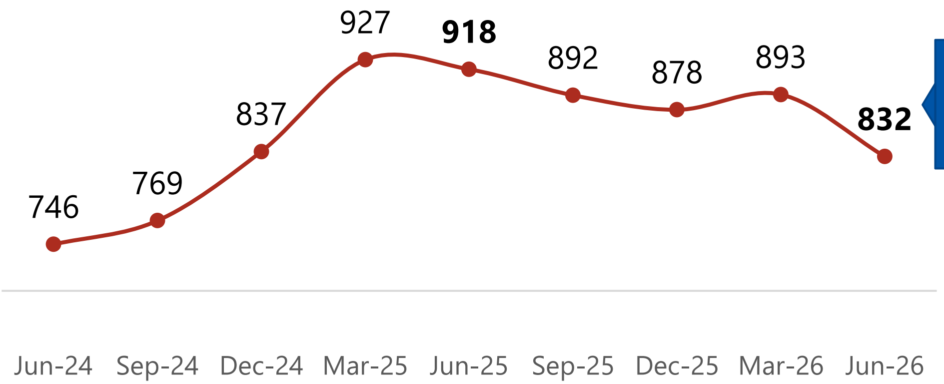


Transitory dip due to shift from unsecured to secured with higher ATS, branch consolidation and cautious approach amidst geopolitical risks

Branch Vintage & Productivity

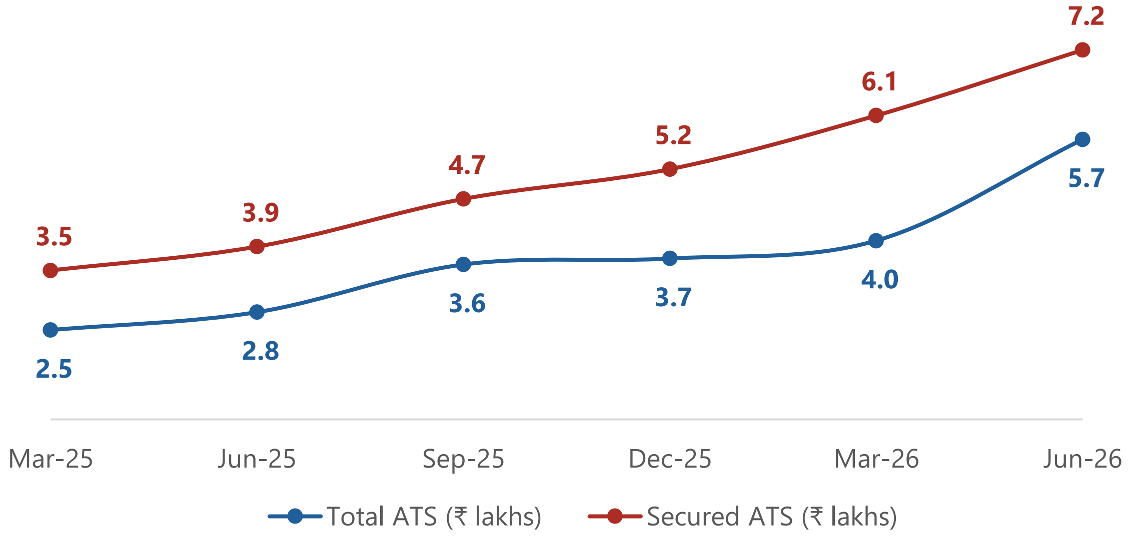
Branch Vintage	Branches	Avg. Vintage (Months)	AUM (₹ Crore)	AUM per Branch (₹ Crore)
1-12 Months	4	1	0.5	0.1
13-24 Months	47	20	204	4.4
25-36 Months	34	31	219	6.4
36+ Months	64	56	408	6.4
Total (Jun'26)	**149**	**37**	**832**	**5.6**
Total (Jun'25)	163	25	918	5.6

AUM (₹ crore)



AUM grew 5% ex-ARC (YoY)

Focus on Higher Avg Ticket Size Secured Loans



Strong support from diverse lending partners

Diversified Liability Mix

Banks

- SBI
- Indian Overseas Bank
- DCB BANK
- IDFC FIRST Bank
- IndusInd Bank
- RBL BANK
- kotak Kotak Mahindra Bank
- HDFC BANK
- AU SMALL FINANCE BANK
- SURYODAY A BANK OF SMILES
- Utkarsh Small Finance Bank Aapki Ummeed Ka Khaata

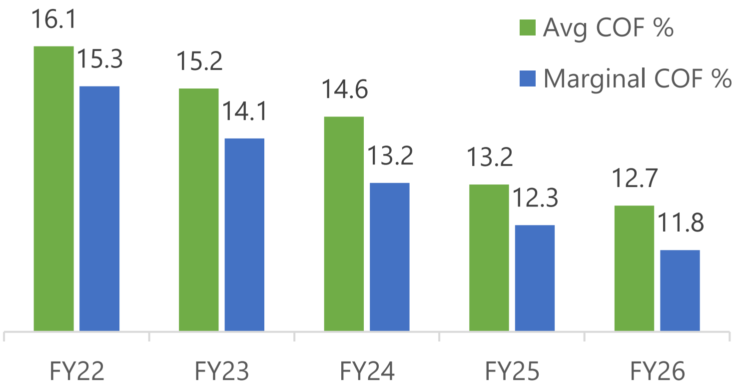
Prominent DIs

- TATA CAPITAL
- BAJAJ
- vivriti CAPITAL
- MAS FINANCIAL SERVICES LTD. The Power of Distribution
- NABKISAN
- NORTHERN ARC
- STCI Finance Limited
- SAMMAAN CAPITAL
- Protium
- SHRIRAM Finance
- Oxyzo
- POONAWALLA FINCORP
- AMBIT Acumen at work

Debt Market Partners

- wint
- aspero
- a.k. BUILDING BONDS

Declining Cost of Funds (COF)



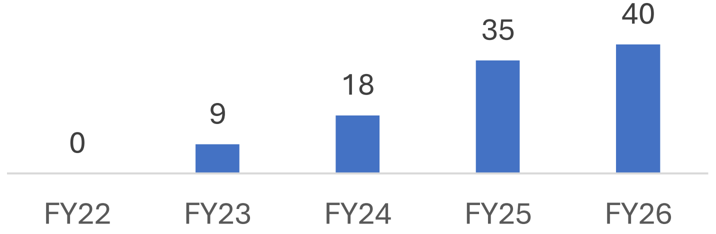
Lending Partnerships

- vivriti CAPITAL
- MAS FINANCIAL SERVICES LTD. The Power of Distribution
- Utkarsh Small Finance Bank Aapki Ummeed Ka Khaata

Impact Funds

- OIKO CREDIT investing in people
- CREDIT SAISON INDIA
- caspian

Increasing Debt Market participation – Share of NCDs in Total Borrowing (%)



Demonstrated ability to raise equity capital

Healthy capital adequacy ratio and low debt-to-equity ratio

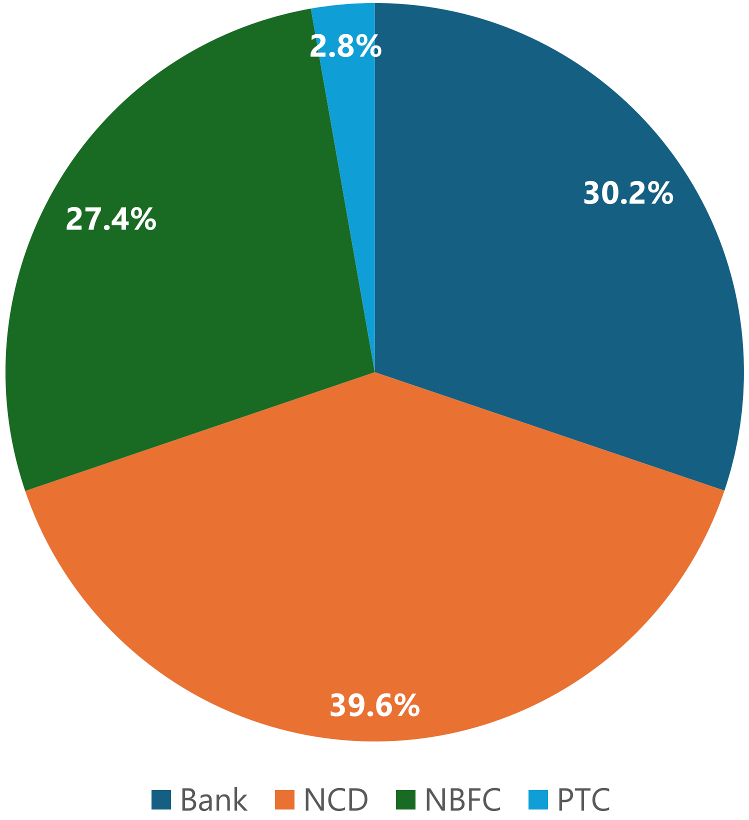
Cumulative equity received ₹ 300+ crore

Equity Funding	₹ crores	Price ₹ /Share^
As on Mar'19	19.03	
FY20	11.65	35
FY22	14.42	47
FY23	48.39	57, 80
FY24	84.25	86
FY25	91.08	151
FY26	33.44	76
Total	**302.26**	

^ Price/ share adjusted for 1:1 bonus issue wherever relevant

Cumulative debt funding of ₹ 1,700+ crore

Diversified Debt Funding Mix as on Jun'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). 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

43+ years of BFSI experience of which 35 years with RBI & Bank of Mauritius, currently working as Secretary General of Currency Cycle Association, and independent director at multiple NBFCs, AIF and FinTech companies

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 at 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 as Independent Director/ Board Advisor

Govind Gupta
Non-Executive Director

Chartered Accountant with 25+ years of experience 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 (1/2)

Viral Sheth, Finance Controller

Chartered Financial Analyst with more than 23 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

Raj Bans Lal, National Credit Head

MBA in finance with over 24 years of extensive experience in credit analysis, credit proposal evaluation and rating, and risk management. In the most recent role, served as National Credit Manager at IndusInd Bank Limited. He has previously worked with Fastrack Housing Finance Limited, Bajaj Finance, Dewan Housing Finance Limited, and other reputed organizations

Vivek Meharwal, Chief Business Officer

Mr. Meharwal brings over 21 years of experience in the lending industry, having worked across a wide range of products, including affordable home loans, loan against property, structured finance, education infrastructure loans, business loans, and lending to financial institutions. He has previously served as Chief Business Officer at Altum Credo Home Finance

Sandipan Thakur, Head – Collections

Sandipan brings over 23 years experience in Debt & Receivable Management, Legal & Litigation, Process & Operational Risk Management across multiple products. He has previously worked with Hiranandani Financial, RBL Finserve, and Citi Financial

Experienced Management Team (2/2)

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

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, Star-agri Group, RICH'S, Future Generali India and IBM

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

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

Tapendra Gupta, Head – RCU

Tapendra comes with two decades of deep experience in Fraud Risk Management, Audit & Collections. In his last role, he was associated with Axis Finance Ltd. as Zonal Head - RCU since Feb 2021. Tapendra has worked with renowned organization like Square Yards, Dhani Services Ltd., Magma Fincorp, Intec Capital and Religare Finvest to name a few. Tapendra has completed his MBA in finance

Tammineni Rajitha, AVP – ESG & Impact

MBA from IRMA, 6+ years experience in ESG Reporting & Disclosures, Sustainability Finance, external partnerships and qualified CFA Sustainable Investing. In her previous role, she was associated with Tata Steel in the ESG function. Currently, she is working on partnerships with Rabobank Foundation, Dell Foundation, Gates Foundation, Shell Foundation, SIDBI, Social Alpha and Water.org




Financial Performance





MONEYBOXX

Key Financial Metrics

Adequate spreads and capital buffer mitigate asset quality moderation

Key Ratios	Q1 FY27	FY26
Spreads & NIM		
Average Lending IRR	24.5%	26.0%
Average Borrowing IRR	12.5%	12.7%
Interest Spread	**12.0%**	**13.3%**
Net Interest Margin	**12.3%**	**13.9%**
Opex (% of Avg AUM)	**13.3%**	**12.8%**
Asset Quality		
30+ PAR % of AUM	6.34%	8.40%
90+ PAR % of AUM	2.71%	6.25%
On-book Gross NPA	0.73%	3.59%
On-book Net NPA	0.36%	1.75%
Provision Coverage (Stage 3)	50.00%	50.00%
Credit Cost (% of Avg AUM)	1.02%	3.32%
Collection Efficiency	92.3%	92.4%
Leverage & Capital Adequacy		
Leverage: TOL/Owned funds	3.12	3.09
Debt/Equity	2.20	2.24
CRAR %	28.65%	29.48%

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

- Lending IRR movement driven by shift towards secured product
- Borrowing IRR expected to decline and converge to single digit in the medium term

- Opex stable in absolute terms, 50bps increase due to AUM decline
- Opex stickiness to reduce with expected AUM growth and target to achieve sub-10% opex within next two years

- Asset quality improved with ARC transaction and robust collection efforts

- Adequately capitalized, well positioned for growth

Q1 FY27 - Income Statement

Particulars (INR crores)	Q1 FY27	Q1 FY26	Y-o-Y	Q4 FY26	Q-o-Q	FY26
Total income	**52.12**	**59.12**	**-12%**	**63.23**	**-18%**	**232.13**
Finance Cost	21.10	20.60	2%	20.89	1%	83.59
Net Interest Income & Fee Income	**31.02**	**38.52**	**-19%**	**42.34**	**-27%**	**148.54**
Employee Benefits Expense	20.76	22.06	-6%	18.29	14%	84.63
Depreciation and Amortization Expense	2.56	2.46	4%	2.51	2%	9.73
Other Expenses	5.27	5.23	1%	8.13	35%	21.44
Operating Expense	**28.59**	**29.75**	**-4%**	**28.93**	**-1%**	**115.80**
Pre-Provisioning Operating Profit	**2.43**	**8.77**	**-72%**	**13.41**	**-82%**	**32.74**
Impairment on financial instruments	2.19	8.34	-74%	12.94	-83%	31.09
Profit before tax	**0.24**	**0.43**	**-44%**	**0.47**	**-48%**	**1.65**
Current Tax	-	-		-		-
Deferred Tax	0.03	0.19		-		0.31
Profit After Tax	**0.21**	**0.24**	**-14%**	**0.47**	**-56%**	**1.34**

Historical Income Statement

Particulars (INR crores)	Mar'26	Mar'25	Mar'24	Mar'23
Interest Income	194.29	170.60	107.61	48.87
Fee income	13.96	15.86	10.00	1.39
Income on derecognized (assigned) loans	20.99	9.41	8.13	-
Net gain on fair value changes	2.53	3.08	1.94	0.15
Other Income	0.36	0.28	0.27	0.03
Total Income	**232.13**	**199.23**	**127.95**	**50.44**
Interest expenses	83.59	63.31	42.81	21.68
Net Interest Income & Fee Income	**148.54**	**135.92**	**85.14**	**28.76**
Employee benefit expense	84.63	77.39	47.07	25.65
Depreciation and amortisation expense	9.73	7.72	3.35	1.73
Other expenses	21.44	19.73	17.07	7.93
Operating Expense	**115.80**	**104.84**	**67.49**	**35.31**
Operating Profit (Loss)	**32.74**	**31.08**	**17.65**	**-6.55**
Impairment on financial instruments	31.09	28.12	7.11	3.39
Profit/(Loss) before tax	**1.65**	**2.96**	**10.54**	**-9.94**
Current Tax	-	4.04	-	-
Deferred Tax	0.31	-2.33	1.42	-3.14
Profit after tax	**1.34**	**1.25**	**9.12**	**-6.80**

Historical Balance Sheet

Particulars (INR crores)	Mar '26	Mar '25	Mar '24	Mar '23
LIABILITIES				
Financial Liabilities	**696.95**	**679.79**	**489.67**	**252.21**
Trade Payables	2.05	2.54	1.81	1.19
Debt Securities	261.18	217.84	79.11	20.15
Borrowings (other than debt securities)	396.58	406.76	358.17	211.21
Subordinated Liabilities	6.69	6.66	6.64	6.63
Lease Liability	11.03	15.38	8.32	2.62
Other financial liabilities	19.42	25.61	35.65	10.40
Non-financial Liabilities	**2.14**	**3.26**	**10.64**	**2.28**
Current Liabilities (net)	-	-	-	-
Provisions	-	-	0.97	0.47
Other non-financial liabilities	2.14	3.26	9.67	1.81
Equity	**296.23**	**260.72**	**168.85**	**76.40**
Equity share capital	69.81	32.65	30.49	24.92
Other equity	226.42	228.07	138.36	51.48
Total Equity and Liabilities	**995.32**	**938.77**	**669.16**	**330.89**

Particulars (INR crores)	Mar '26	Mar '25	Mar '24	Mar '23
ASSETS				
Financial Assets	**936.45**	**885.28**	**638.31**	**312.78**
Cash and cash equivalents	82.89	132.13	95.98	56.58
Bank balance (other than cash and cash equivalents)	60.51	34.33	17.65	7.28
Trade Receivables	0.43	0.63	1.12	0.05
Loans	688.44	678.19	490.06	242.58
Investments	39.58	0.12	10.53	2.00
Other financial assets	64.60	39.88	22.97	4.29
Non-financial Assets	**58.87**	**53.49**	**30.85**	**18.11**
Current Assets (net)	5.37	4.43	2.85	0.72
Deferred Tax Assets (net)	7.25	7.73	5.34	6.76
Property, Plant & Equipment	9.26	9.78	6.59	4.23
Intangible Assets Under Development	15.59	2.39	-	3.18
Right of use assets	9.51	14.06	7.71	2.39
Other Intangible assets	4.96	4.87	5.46	0.03
Other non-financial assets	6.94	10.23	2.90	0.80
Total Assets	**995.32**	**938.77**	**669.16**	**330.89**

Important Updates

Diversification of business products and funding sources

Renewable Energy loans: Enabling MSME solarization with OEM partnerships; target INR 100+ crore solar book (FY27)

Low-cost & Diversified Funding: Lender count **34, including 11 leading Banks**

Strong access to debt capital market: highest-ever NCD raise of INR 302 crore in calendar year 2025

Equity capital raise

Equity raise of ₹ 33.4 crore completed in Q4 FY26

Equity raise of ₹ 300+ crore since inception

Other Updates

Secured lending: Gaining momentum and in line to reach ~**80% of AUM** by Mar’27 (75% as of Jun’26)

Ongoing **impact initiatives**, including grants and guarantee programs, with **Rabobank Foundation, Water.org, SIDBI, Shell Foundation, Gates Foundation & Accion**

Para-vets, bio-gas digester and agro-forestry initiatives as part of impact and sustainability efforts

THANK YOU

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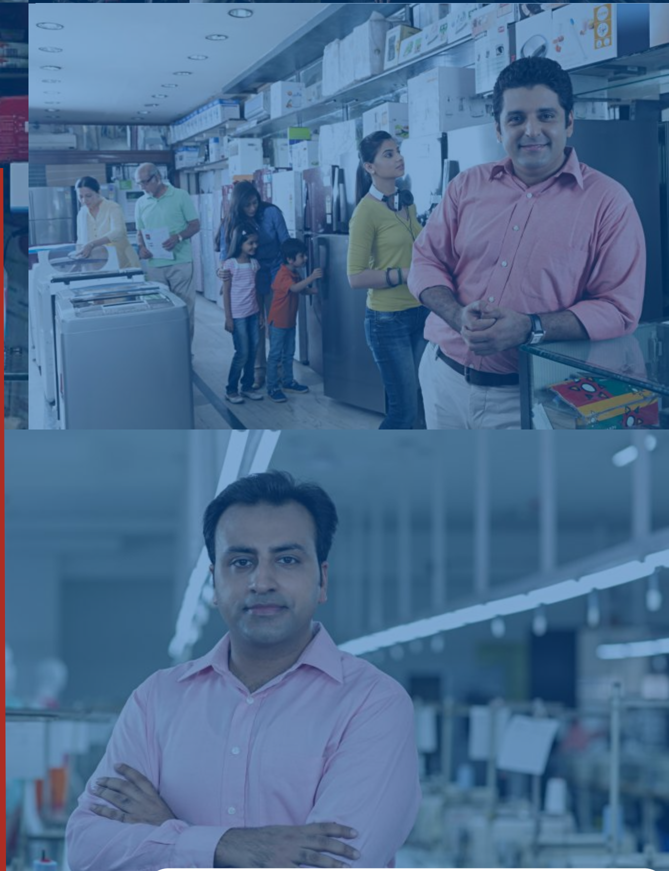

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