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

November 13, 2026

National Stock Exchange of India Limited,
Exchange Plaza, Bandra Kurla Complex,
Bandra East, Mumbai 400 051, India
NSE Symbol: MONEYBOXX

BSE Limited
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai 400 001, India
Scrip Code: 538446

Dear Sir/Madam,

Sub: Transcript of Investor Earnings Conference Call pertaining to Financial Results for the Quarter and Half Year ended September 30, 2026 (Q2 and H1 FY27)

With reference to our intimations dated November 05, 2026, and November 11, 2026, with respect to Investor Earnings Conference Call and pursuant to Regulation 30 of SEBI (LODR) Regulations, 2015, please find attached the transcript of Investor Earning Conference Call held on Wednesday, November 11, 2026.

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

You are requested to kindly take the same on record and acknowledge the receipt.

Thanking You,

Yours faithfully,

For **MONEYBOXX FINANCE LIMITED**

Lalit Sharma
Digitally signed by Lalit Sharma

Lalit Sharma
Company Secretary

“Moneyboxx Finance Limited

Q2 and H1 FY27 Earnings Conference Call”

November 11, 2026

MANAGEMENT: **MR. DEEPAK AGGARWAL – CO-FOUNDER – MONEYBOXX FINANCE LIMITED**
MR. MAYUR MODI – CO-FOUNDER – MONEYBOXX FINANCE LIMITED
MR. VIRAL SHETH – FINANCIAL CONTROLLER – MONEYBOXX FINANCE LIMITED

MODERATOR: **MS. SHRUTI VASANI – STELLAR INVESTOR RELATIONS**

Moderator: Ladies and gentlemen, good day, and welcome to the Q2 and H1 FY27 Earnings Conference Call for Moneyboxxx Finance Limited. As a reminder, all participant lines will be in the listen-only mode and there will be an opportunity for you to ask questions after the presentation concludes. Should you need assistance during the conference call, please signal an operator by pressing star, then zero on your touch-tone phone.

I now hand the conference over to Ms. Shruti Vasani from Stellar Investor Relations. Thank you, and over to you, Shruti.

Shruti Vasani: Thank you. Good morning, everyone, and thank you for joining us today. To discuss the Q2 and H1 FY27 business performance, we have from the management, Mr. Mayur Modi, Co-Founder; Mr. Deepak Aggarwal, Co-Founder; and Mr. Viral Sheth, Finance Controller.

Before we proceed with this call, I would like to mention that some of the statements made in today's call may be forward-looking in nature and may involve risks and uncertainties. The company also undertakes no obligation to update any forward-looking statements to reflect developments that occur after the statement is made.

Documents relating to the company's financial performance, including the investor presentation, have been uploaded on the stock exchange and on the company's website. Trust, you have been able to go through the same.

I would now like to hand over the call to Mr. Deepak sir for opening comments, and then we will open the floor for the Q&A. Thank you, and over to you, sir.

Deepak Aggarwal: Thank you, Shruti. Good morning, everyone, and thank you for joining us for the Q2 and H1 FY27 earnings conference call of Moneyboxxx Finance. I'm Deepak Aggarwal, Co-Founder of Moneyboxx Finance, and I'm joined today by my Co-Founder, Mr. Mayur Modi; and Mr. Viral Sheth, our Finance Controller.

I would like to begin with the broader opportunity in the micro enterprise lending segment and the progress we have made in strengthening our business model. I will then cover our business performance, strategic initiatives, partnerships, funding position and financial performance for Q2 and H1 FY27.

India's MSME sector continues to play an important role in the country's economic growth and employment generation. Despite the expansion of formal credit, a significant section of our smaller businesses and individual entrepreneurs continues to remain underserved. Recent industry data also highlights the growing importance of individual business borrowers and the opportunity to deepen formal credit access.

This creates a meaningful role for NBFCs with strong last-mile distribution capabilities and a disciplined approach to lending. At Moneyboxx, we remain focused on addressing this opportunity by providing credit to underserved micro and small businesses while steadily strengthening our portfolio quality, underwriting processes and operating model.

During Q2 FY27, our disbursements stood at INR87 crores, representing a 14% sequential increase over INR76 crores in Q1 '27. Most importantly, we have witnessed a strong improvement in monthly disbursement momentum after the quarter. Monthly disbursement increased from INR24.5 crores in August 2026 to INR32.4 crores in September and crossed INR50 crores in October 2026. This represents more than a doubling of monthly disbursements in just 2 months.

The improvement has been largely driven by established branch network, supported by initial contribution from our partnership-led channels. As of September 2026, we operated through 148 branches across 12 states with approximately 13,000 live customers and an AUM of INR802 crores. Our total assets crossed INR1,000 crores and stood at approximately INR1,057 crores as of September '26. During the quarter, we were also classified as middle-layer NBFC, reflecting the scale of our balance sheet. So this is a good milestone to have.

Going forward, our focus will be on improving branch productivity, increasing the contribution from partnerships and growing our AUM while maintaining the improvement in portfolio quality. One of the important developments during the quarter has been the progress in building multiple lending channels beyond our traditional MSME lending business. We are gradually evolving into a diversified NBFC platform with 4 key growth engines; MSME lending, livestock finance, rooftop solar finance and digital small lending.

These businesses operate on a common underwriting, technology and collection platform, allowing us to leverage our existing capabilities across different customer segments. First, our core MSME lending business. This continues to remain the foundation of Moneyboxx. We provide secured business loans primarily in INR3 lakh to INR30 lakh range, alongside unsecured lending to our existing and new borrowers with strong CIBIL score, which is in the range of INR1 lakh to INR3 lakhs.

Our focus is increasingly on entrepreneurs with better credit profiles, stronger repayment capacity and adequate collateral. We believe that this segment offers an attractive balance between lending yields and credit risk.

Second, livestock and dairy finance. Although we cover livestock in our unsecured lending segment as well, but here, during Q2 FY27, we commenced our partnership with Akshayakalpa, marking an important step in expanding our business in dairy and livestock financing segment.

Under this partnership-led model, we aim to leverage the partner's existing ecosystem and customer relationship to access dairy entrepreneurs. The partnership is expected to help us improve customer acquisition efficiency and reduce the incremental operating infrastructure required for sourcing and servicing these loans.

The partnership is also supported by FLDG, first loss default guarantee arrangement, which provides an additional layer of credit protection. We are encouraged by the initial progress and continue to evaluate further partnerships in this segment to build a scalable livestock financing business.

So here, with the dairy financing partnerships, we get the customer details. And at the same time, the partnership -- the partner only helps us in collection and there is an FLDG as well. So it's a low opex and almost 0 credit loss partnership.

Third is rooftop solar financing. It continues to be another important growth opportunity for us. During first half, our solar lending business reached an AUM of INR17 crores. Last month, we disbursed about INR5.5 crores. So this is growing.

We are working with solar OEMs and EPC partners to finance rooftop solar installations for micro enterprises. The proposition is beneficial for both the borrower and the lender. For the borrower, installing solar capacity can reduce electricity expenses or diesel expenses and improve business economics.

For Moneyboxx, it creates an opportunity to finance a productive asset through a partnership-led sourcing model. We are targeting to increase the contribution of renewable energy loans to approximately 10% of our AUM over the next year, supported by our existing partnership and the pipeline of new opportunities.

Fourth is digital lending. During the quarter, we launched our SmartBiz digital lending platform in partnership with Trusave Fintech Private Limited, which is operating under the Bachatt platform. Under this arrangement, Bachatt acts as lending service provider, supporting customer acquisition, digital onboarding, operations and servicing, while Moneyboxx remains the lender and retains responsibility for its underwriting and credit decisions.

The product is aimed at nano and micro enterprises and self-employed borrowers who require convenient access to small ticket credit. This partnership is an important step in expanding our digital distribution capabilities. It is supported by FLDG, which provides additional protection to the lending portfolio.

We believe these channels can become meaningful contributors to our disbursement growth and operating efficiency as they scale. As of September '26, approximately 73% of our AUM comprised secured loans, including loans supported by guarantee programs.

We have also steadily increased the average ticket size of our loans. Our average ticket size for secured loans stood at INR6.7 lakh in Q2 compared to INR5.7 lakh in Q1. This transition towards higher ticket customers with better credit profile is an important part of our strategy to build a more resilient lending portfolio.

On the collections front, our collection efficiency stood at 92.5%. This is on an overall basis, ex-bucket stands at above 98%. Our asset quality indicators have improved. The 90-plus PAR declined to 2.56 as of September 2026 compared to 6.25 as of March 2026. Our reported on-book gross NPA stood at 0.01% as of September 2026. The improvement in reported asset quality reflects the combined impact of our ARC transactions and continued collection efforts.

Going forward, our approach will continue to be focused on prudent underwriting, stronger customer selection and disciplined collection rather than pursuing growth at the expense of portfolio quality. Technology remains an important enabler of our business model.

Our in-house loan origination system, Moneyboxx ONE, along with Cattle AI, our AI-supported underwriting platform is helping improve process efficiency, customer assessment and underwriting. With Cattle AI reducing manual screening effort by approximately 30% to 40%. Our MBCollect application further supports field-level collection and monitoring.

Together, these platforms provide a common technology and underwriting infrastructure across our MSME, livestock, solar and digital lending businesses. Enabling us to scale operations with greater efficiency.

On the liability side, we have continued to strengthen and diversify our funding profile. During Q2, we raised approximately INR110 crores through NCD issuances, increasing the share of NCD to 46% of our total borrowings. We now have relationship with 36 lenders, including 12 leading banks alongside NBFCs, development-focused institutions and capital market participants.

Our capital adequacy ratio stood at 26.35% as of September 2026, providing us with a reasonable capital buffer to support our growth plans. We will continue to focus on diversifying our liability profile, improving the cost of incremental borrowings and maintaining adequate capital buffers as our lending business expands.

Coming to the financial performance, Q2 reflected an improvement in operating momentum compared to the previous quarter. Our total income stood at INR61 crores, registering 11% year-on-year growth and 17% sequential growth.

Net interest income and fee income increased INR39 crores compared to INR34 crores, representing a growth of 16% year-on-year and 28% sequentially. Our pre-provisioning operating profit stood at INR9.97 crores compared with INR5.58 crores in corresponding quarter last year, reflecting a growth of 79%.

Operating expenses stood at INR29.67 crores during the quarter, remaining broadly controlled despite the investments required to strengthen our technology, people and operating infrastructure. Consequently, profit after tax for Q2 stood at INR0.9 crores compared to INR0.28 crores in Q2 FY26, registering a growth of 229% year-on-year.

For H1, total income stood at INR113.14 crores, while net interest income and fee income stood at INR70 crores. Pre-provisioning profit for the first half stood at INR12.41 crores and profit after tax at INR1.11 crores compared to INR0.52 crores in H1 FY26, again, increasing at 117% year-on-year, though at a lower base.

On the margins front, our average lending IRR stood at 24.8% during H1, while the average borrowing IRR was 12.7%. Our net interest margin stood at 11.9%. The moderation in lending yields reflect the transition towards the higher ticket and secured portfolio. As our partnership-led products and selective lending to stronger existing customer base scale up, we expect the lending mix to support yields while maintaining appropriate risk-adjusted return.

So now from quarter-on-quarter, you will see the IRR moving up because we have started lending to our existing customers at higher yields and high civil profile customers as well in unsecured.

Our operating expenses as a percentage of average AUM stood at 14.3% during H1. This ratio has been impacted by moderation in AUM, while operating expenses have remained stable in absolute terms. As business momentum improves and existing infrastructure is better utilized, we expect operating leverage to progressively improve.

Our medium-term objective is to bring the opex to AUM ratio below 10% over the next 2 years. Looking ahead, we believe Moneyboxx is entering an important phase where the investments made over the last 18 to 24 months can increasingly translate into business growth. Our priorities for the remainder of FY27 are clear.

First, we will focus on sustaining the improvement in disbursement momentum through higher branch productivity and the gradual scaling up of our partnership-led channels. Second, we will continue to strengthen the quality of our portfolio with the emphasis on higher ticket secured lending and customers with stronger credit profiles.

Third, we will scale our 4 growth engines, MSME, livestock, renewable energy and digital lending while leveraging our common technology and underwriting infrastructure. Fourth, we will remain focused on improving operating leverage by growing AUM without a proportionate increase on our fixed cost base.

Our partnership-led sourcing model will be an important contributor toward achieving this objective. Finally, we will continue to strengthen our funding relationships, diversify our liability profile and improve our borrowing costs over time. Our approach remains straightforward.

We want to grow our business, but we want to do so with right customers, appropriate credit protection, disciplined underwriting and scalable operating model. The improvement in monthly disbursements, the progress across our new partnerships and the strengthening of our portfolio quality are encouraging development. We are focused on converting this operating momentum into sustained AUM growth, better operating efficiency and improved profitability over the coming quarters.

With this, I would like to thank all our shareholders, lenders, business partners and employees for their continued trust and support. Thank you. We now look forward to taking your questions.

Moderator: Thank you so much, sir. Ladies and gentleman, we will now begin with the question-and-answer session. First question comes from the line of Riya Shah with Shah Family Office.

Riya Shah: Am I audible.

Deepak Aggarwal: Yes you are.

Riya Shah: Thank you, sir, for the opportunity. My question is the company has recently raised approximately INR110 crores through NCDs during Q2. How comfortable is the current funding position and what is the outlook on borrowing cost and liability diversification?

Deepak Aggarwal: This is Riya right.

Riya Shah: Yes.

Deepak Aggarwal: Okay. Thanks. Riya, you would notice in the result that our liquidity remains strong. We have liquidity INR170 crores ending September. So liquidity remains strong. And you would also notice that Bandhan Bank is a new entry in last quarter with top-up coming from IOB. So -- and there are 36 lenders with 12 banks. So broadly, we don't see funding as a concern as of now.

The existing lenders are supporting well. Then there is an access to capital market plus DA. So across all diversified sources of funding, things are going well. And as of now, we are sitting at a reasonable leverage ratio. which means that funding for next 2, 3 quarters don't seem to be a challenge because right now, AUM is INR800 crores. Even we have to grow it to 50% to 70%, I think funding will not be a concern.

And then also notice Riya here that we are still not opting for co-lending or VC wherein you can really scale up the business, which we are not doing as of now. So I really don't think funding as of now is a concern.

Borrowing costs have increased a bit because of the changes in rate. We do see, especially in MSME space, we do see 25 to 30 basis points of increase as of now. While the bank funding should remain competitive and we don't see that increasing.

Riya Shah: Okay, understood.

Deepak Aggarwal: Because, we have been borrowing at a higher rate. So that's where I don't see an increase, maybe some betterment only.

Riya Shah: So second question is right now the company is classified as middle layer NBFC. Are there any material changes expected in regulatory requirement, capital planning or operating processes?

Deepak Aggarwal: No, nothing which is worth mentioning because we have been following -- there is nothing which materially changes from here. There are obviously some compliance requirements which are additional. But having said that, there is nothing -- change of auditors will be required, but nothing which is very material on the normal business operations.

Riya Shah: And sir, if you could just guide what are the key priorities for H2 FY27 in terms of disbursement AUM growth, asset quality and profitability?

Deepak Aggarwal: The AUM growth is the most important factor as we see because our opex is more or less stable now. The key is to grow the AUM. And that's where we are working really hard. And some evidence is there in October disbursements. We have starting end of September; we have started lending to our existing customers. So we had over 1 lakh customers build up over 7 years. In some cases, we have stopped lending for the time being given the market scenario.

But having seen the prepayment behavior, we have started lending to our existing customers. And in October, INR15 crores were disbursed. There are these customers which with high CIBIL score, they have not defaulted with us or with any lender during the worst of the time. So that's one area where we really see a good growth because that's a large customer base, which is available with us.

Secondly, digital lending, I really believe, because we have just started and could only disburse INR2 crores last month, but this is one area once this settles down, this is a reasonably higher yield and disbursements could grow in this area. Solar is moving well. It's growing. We started with just INR27 lakh of business in April. And last month, it was INR5.5 crores. So that's improving well. Every month, it is increasing.

So that's again -- and that is largely loss covered. We have a second loss piece guarantee there and it's a secured product. So that is also improving well. Branch secured MSME is also improving slowly. So -- and then there are other partnerships which are coming up. So on the whole, it looks like internally, our target is to disburse anywhere between INR500 crores to INR600 crores in H2, which will lead to an AUM of between INR1,100 crores to INR1,200 crores.

So that's the broader target on the AUM and disbursement side and profitability is directly linked to the AUM. So when your opex is more or less fixed, every INR100 crores built up in unsecured loans at a spread of 17% to 18% and even in secured with a spread of about 10% profitability increases to that extent. So yes, AUM is where our focus is.

Other things are going in line, collections, we are improving. There is a 3x growth starting September in NPA collections. So slowly, this will also move up as a lot of borrowings have started coming up, SARFAESI has started. So we really believe that NPA collections will also move up month-on-month. So things are getting better and better now.

Riya Shah: Okay. Understood…

Deepak Aggarwal: It will take some time to, show in the results, but yes, things are getting better -- on all fronts.

Riya Shah: Thank you for answering my question. All the best for the future.

Deepak Aggarwal: Thank you, you're welcome.

Moderator: Our next question comes from the line of Chinmay Parab, an Individual Investor. Please go ahead.

Chinmay Parab: Thank you for opportunity sir. I have a certain question like in this quarter, our disbursement improved by INR87 crores. And with October, it is crossing nearly INR50 crores. So like what is sustainable in this momentum? And what is the expected monthly disbursement run rate we will be expecting?

Deepak Aggarwal: So Chinmay, historically, you would see like in FY24, we were regularly doing like INR75 crores of disbursement monthly. And in January, February, March, we actually did an average

of INR100 crores disbursement per month. So if you really ask me, that's the goal that as soon as possible, we reach a monthly disbursement rate of INR100 crores -- so as I said, in October, INR15 crores just came from our existing customers in top-up, which we have stopped doing for approximately 18 months after the MFI guardrails, we were just looking at how these customers are performing.

But as we saw, we realized that out of those 1 lakh plus customers which we have disbursed, there are a lot of customers which have paid well across these cycles. So now we are reaching out to them as well. And as I said that October was just with the start, it was a INR15 crores disbursement. I'm not -- obviously it is inclusive month-on-month. So from 50, I cannot go to 100 in November. But we are actually expecting a very strong growth going forward. Digital lending, multiple new avenues coming up.

Chinmay Parab: So on the AUM front, we have nearly INR800 crores of AUM end of September.

Deepak Aggarwal: Correct.

Chinmay Parab: So like what will be the roadmap of rebuilding this AUM base if you can give a 12 to 18 months of guideline.

Deepak Aggarwal: As of now, I can suggest that we are looking at AUM of INR1,100 crores to INR1,200 crores by March '27.

Chinmay Parab: In FY27, we are expecting nearly INR1000 to INR1,200 odd crores of AUM.

Deepak Aggarwal: March, we are expecting between INR1,100 crores to INR1,200 crores of AUM.

Chinmay Parab: Understood sir.

Deepak Aggarwal: Expecting H2 to pick up disbursement numbers, yes.

Chinmay Parab: Okay sir, do you have a recent partnership with Akshayakalpa and Bachatt what is the disbursement and the contribution to overall business?

Deepak Aggarwal: So Bachatt end of last month, which is September, last week of September. And we disbursed about INR2 crores there. This month, the target will be to disburse at least INR5 crores. So this should move up quite well because this is pure digital lending, which we have been doing for the first time now.

And every day, we were changing things on -- to get better profile customer, improve efficiency. So this thing, which once settled can be a big growth driver, the digital lending stuff. Akshayakalpa has just started. So there is not much to talk about in terms of last month disbursements.

It is just about INR30 lakhs. So -- but there is one more partnership which is getting started. So these will again -- because it's not digital, it will slowly move up like with Loom, we had like INR27 crores, then INR1.75 crores, then 3 crores. Last month, it was INR5.5 crores. This month,

it should get to INR7 crores. So every month improvement will be seen. So just with Loom, our expectation is that by January, minimum INR10 crores per month should happen, if not more…

Chinmay Parab: So running off by the March FY27, what scale we can see the partnership can achieve?

Deepak Aggarwal: It's difficult to comment right now. We have our internal targets, but there could be some issues in terms of execution and all. Loom is now more sustainable where I can tell you that by January, we should not be doing anything less than INR10 crores here because it started in April. Bachatt, again, I believe because it's a digital, once it takes off, it takes off. So it will not be a surprise if we are able to do like INR20 crores per month from January onwards. But it's still yet to be seen. Till it settles down, it's difficult to comment.

Chinmay Parab: Understood…

Deepak Aggarwal: But yes, broadly, in last quarter, if we get INR90 crores to INR100 crores just from partnership, so say about INR30 crores per month, it will not be a surprise.

Chinmay Parab: Okay, understood. And there is one question -- rooftop solar financing in which we have raised the AUM of approximately INR17 crores, right.

Deepak Aggarwal: Correct, yes in September and then now it 22.5 after October…

Chinmay Parab: Okay. So what is the growth plan for this segment of rooftop solar financing?

Deepak Aggarwal: In terms of monthly disbursements, our target is to reach INR25 crores per month. So that's the kind of target we have in terms of...

Chinmay Parab: And what are the yield in this.

Deepak Aggarwal: We are getting 22.7%.

Chinmay Parab: Okay. And if we compare with our core MSME lending business and, this -- I want to understand about the credit risk in both.

Deepak Aggarwal: Sorry, what's your name?

Chinmay Parab: Chinmay Parab.

Deepak Aggarwal: Okay. So, Chinmay, here, I think, one are, because the leads are getting provided by the OEM. So one thing here is that opex is lower versus our normal secured business or unsecured business, especially the secured business. The opex is lower. There is a second loss guarantee cover of 10%. So the maximum first loss is 3%. So that's one.

There is a very high chance that we will get the first loss guarantee cover as well in the next few months, there is a high chance. Funding is relatively easily available, because there are so many impact funds and SIDBI is also evaluating our proposal on this.

So credit cost is less, far less. Opex is less. It's a 4-year funding. So ALM mismatch doesn't happen. When you do a 10-year funding, there is an ALM problem also. This is a secured lending for 4 years. Generally, you don't see people doing BT here. So once you have taken from these loans. So, it's a 4-year stable kind of lending.

And currently, actually, our yield is a little higher than what I told. Current yield is 23% plus, 23.5%, but take an approximate average of 22.7%, that's the minimum we see here. Yes. So if the question is in terms of credit cost, it's far more protected portfolio and also on the opex side. So in fact, the partner helps in collections as well.

Chinmay Parab: Understood. Okay. You have answered it quite well on the solar financing. So, that's it. I will join back the queue and wish you a very happy Diwali and New Year.

Deepak Aggarwal: Thank you so much, same to you.

Moderator: Thank you. Next question comes from the line of Rutvi, and Individual Investor. Please go ahead. Hi, Rutvi, please proceed ahead with the question. Rutvi, if you're on mute, please unmute yourself and proceed ahead with the question.

Rutvi: Hello. Yes. Thank you for the opportunity.

Moderator: I'm sorry, Rutvi, but your voice is very -- I mean, it's not audible

Rutvi: Is it audible now?

Moderator: Yes.

Rutvi: Yes. So, thank you for the opportunity. So, could you help us understand, what is the current contribution of secured MSME lending versus the unsecured lending to the overall portfolio?

Deepak Aggarwal: So basically, what you can see is that our secured book overall is 73% of the AUM. So disbursements have been high. If you just on the disbursements, if you see, they have been -- majority of disbursements happened in secured book. In Q1, you would have noticed that it was as high as 87%. But going forward, as we start multiple partnership business, the portion of secured -- when I say secured, if you're considering the secured by a property may decline.

Because you know -- so there is, say, for example, Akshayakalpa, where there is FLDG, right? There is one more partnership which we are starting this month. Again, there is a strong FLDG collection support and customer acquisition support. And again, when we speak of solar, one it is secured, then there is a guarantee program. So these are kind of -- we consider secured. When we are doing Bachatt, there also we have FLDG covered.

Soon, there is a chance if CGFMU starts again, which is likely to happen in near future. Even the unsecured loans will be largely covered by the guarantee program. So just to answer your question, current 73% of the book is secured. But more or less likely, we'll see majority of book will be secured by mortgage. But then there will be a very large part of book which will be secured through guarantee programs.

Rutvi: Okay. Got it. So the company has introduced the technology initiative. So what measurable improvement have these initiatives delivered in underlying efficiency, loan processing and collection productivity?

Deepak Aggarwal: Exactly on the tech, maybe Mayur, do you want to contribute in terms of processes since the launch of Moneyboxx One.

Mayur Modi: Yes, sure. So yes, we launched our LOS in the month of May sometime this year. And since then there has been a marked improvement across functions, because I can give you some examples, I'll take 2, 3 minutes. One, in terms of origination, we have a better control over the customer acquisition now, because we exactly know when the lead is getting generated and we can track individual leads, individual RMs.

The movement of file tracking is very, very robust now. Our secured TAT, which used to be around 10-11 days earlier has come down to around 6.5-7 days in terms of end-to-end processing. This I'm talking about from origination to PD to legal, technical and then the final sanction. We do unsecured processing in less than 1.5-2 days which again is a marked improvement from 4 days that we were doing earlier.

So this gives us full control over the processes. The tax have increased significantly. We own the whole process from end to end. So that's one thing. The data analytics is much better. We exactly know which region, which geography is doing better, which is not doing better we can take interventions there. So that helps us.

Plus the cost of acquisition has also gone up. What we were paying earlier to a vendor versus what we are now spending on each customer file acquisition is much, much less. I think in terms of productivity, in terms of unit cost of acquisition, it is getting much, much better. We have been able to launch multiple on the platform because when we created this platform, this was an integrated platform.

We said this is not going to be only LOS. The back end, the way we created, we created in a way which could cater to multiple different products. So on the same platform, we can do secured. We can do unsecured. We can do multiple lending partnerships. We have also developed our own app, which is in the process of getting launched in the end of this month.

So there are multiple things that we've been able to do. So the turnaround time in terms of go-to-market, in terms of products, in terms of getting new features added has come down significantly. And it is helping us in terms of originating more better quality and tracking data analytics is getting much and much better. So that's a nutshell. But yes, there are multiple other advantages that we intend to reap from this technology in the future.

Rutvi: Okay. That's was it from my side. All the best for the coming quarters. Thank you.

Deepak Aggarwal: Thank you so much.

Moderator: Thank you. Ladies and gentlemen, that was the last question for today. I now hand the conference over to the management for the closing remarks. Thank you, and over to you.

Deepak Aggarwal: Thank you, everyone and thank you for all the support we had from you and Happy Diwali to everyone. Thank you.

Moderator: Thank you so much, sir. Ladies and gentlemen, on behalf of Moneyboxx Finance Limited, that concludes today's call. Thank you for joining us, and you may now disconnect your lines.