



MONEYBOXX FINANCE LIMITED
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July 14, 2026

National Stock Exchange of India Ltd,
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

Subject: Press Release

Dear Sir/ Madam,

Please find enclosed herewith the copy of press release titled "***Moneyboxx Finance Limited Wins Big at BW Disrupt Festival of Fintech – 3 Gold and 1 Silver***" which will be disseminated shortly.

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

Please take the above information on record.

Thanking You,

Yours faithfully,
For **MONEYBOXX FINANCE LIMITED**

Lalit Sharma
Company Secretary

Encl: A/a



Moneyboxx Finance Limited Wins Big at BW Disrupt Festival of Fintech – 3 Gold and 1 Silver

New Delhi, 14 July 2026: Moneyboxx Finance Limited, a leading non-banking financial company (NBFC) focused on empowering small and micro-entrepreneurs and driving financial inclusion has achieved remarkable recognition by winning 4 Awards – 3 Gold and 1 Silver, at BW Disrupt's Festival of Fintech, 6th Edition, across four categories – Financial Inclusion Fintech, Use of AI in Fintech, Customer Excellence Solution, and Fintech Innovation of the Year.

Financial Inclusion Fintech - GOLD

Moneyboxx Finance won Gold for Financial Inclusion, recognizing its position as one of the few NBFCs in the country collaborating with diverse global foundations. These strategic partnerships include alliances with the Shell Foundation, Gates Foundation, Water.org, Rabo Foundation, and Social Alpha. By leveraging these relationships, Moneyboxx is driving meaningful change and setting a new standard for impact-driven financial services in India.

These global partnerships translate into tangible benefits for underserved communities, expanding access to essential resources like clean energy, safe water, and sanitation. Moneyboxx Finance is committed to bringing credit access to many first-time borrowers, with 30% of its customer base being entirely new to credit. Through simplified onboarding and assisted documentation, the company successfully empowers MSMEs, small and marginal farmers, women entrepreneurs, and local shop owners to grow their businesses and improve their livelihoods.

Use of AI in Fintech - GOLD

Moneyboxx Finance dominated its category, winning Gold for its innovative, in-house developed AI-powered "FaceID for Cattle." This groundbreaking technology enables the unique identification of livestock and automates the detection of mismatches through rigorous deduplication checks, significantly reducing the risk of fraud and streamlining operations in agricultural lending.

Customer Excellence Solution - GOLD

Moneyboxx Finance won Gold in the Customer Excellence Solution category, reflecting its "phygital" lending approach that blends digital convenience—including its proprietary Sikka App—with human assistance. The app empowers rural customers through real-time EMI tracking, credit score monitoring, digital gold investment, health insurance, and multilingual support, driving higher financial literacy and digital adoption. Further, the company reduced loan processing turnaround time (TAT) by 70% through its Phygital Credit Management (PCM) system.

This approach improved trust and accessibility, particularly for first-time borrowers. This commitment fueled rapid growth, scaling Moneyboxx to over 150 branches across 12 states, serving over 62,000 active borrowers and impacting 2,00,000 lives in rural and semi-urban India.

Beyond traditional financing, Moneyboxx Finance redefined the customer experience through a unique, care-led livelihood model. The company supports borrowers' long-term success by providing free veterinary services, promoting agroforestry and green fodder cultivation, and training farmers in climate-resilient animal husbandry. This holistic approach ensures customers receive the knowledge and resources to build sustainable livelihoods and secure their financial futures.

Fintech Innovation of the Year - SILVER

Moneyboxx Finance won Silver for Fintech Innovation of the Year, recognizing its continuous investments in cutting-edge technology. The company revolutionized operations by developing



solutions like the Phygital Credit Management (PCM) platform, which features its in-house Loan Origination System (LOS), "Moneyboxx ONE." This digital infrastructure works with a dedicated feet-on-the-street team to engage customers directly. Alongside the MB Collect App and an industry-first, AI-powered "FaceID for Cattle," these innovations improved underwriting accuracy, automated fraud prevention, and optimized portfolio monitoring.

Furthermore, Moneyboxx strengthened its collections process by blending technology. Leveraging over 100 professionals alongside the MB Collect App, IVR systems, and bots, the company implemented efficient, customer-centric recovery practices preserving borrower dignity.

Beyond operational efficiency, Moneyboxx's technological innovations empower its rural customer base. Leading this effort is the Sikka App, which offers users real-time EMI tracking, credit score monitoring, and health insurance options. Its user-friendly interface breaks down traditional banking barriers. By putting these financial tools into borrowers' hands, Moneyboxx drives higher financial literacy and accelerates digital adoption across rural and semi-urban India.

The BW Disrupt Festival of Fintech Awards, organized by BW Businessworld, has been recognizing excellence and transformative innovation within India's rapidly evolving financial technology ecosystem. Now in its 6th edition, these awards celebrate outstanding leadership, technological advancement, and real-world impact across a wide range of financial services, from digital lending platforms to groundbreaking financial inclusion initiatives.

Speaking on the achievement, Mr. Deepak, Co-Founder and Co-CEO, Moneyboxx Finance said, *"These prestigious recognitions validate our core mission to transform rural livelihoods through innovation and empathy. By blending cutting-edge technology with a deeply human, on-the-ground approach, we are breaking down barriers for borrowers and driving true financial inclusion. These awards are a testament to the dedication of our entire team, who continuously push the boundaries of what fintech can achieve for underserved communities across Bharat."*

These prestigious recognitions at the BW Disrupt Festival of Fintech reinforce Moneyboxx Finance's commitment to driving technological innovation, elevating customer excellence, and delivering highly impactful outcomes for rural India. Dominating these categories firmly establishes the company among the foremost leaders and innovators in the country's rapidly evolving financial technology landscape.

About the company: Moneyboxx Finance Limited is a listed, non-deposit taking, Base-Layer NBFC engaged in the business of providing business loans to small and micro enterprises with a focus on semi-urban and rural India. Moneyboxx has a network of over 150 branches spread across 12 states (Rajasthan, Madhya Pradesh, Haryana, Punjab, Uttar Pradesh, Chhattisgarh, Bihar, Gujarat, Telangana, Andhra Pradesh, Karnataka, and Tamil Nadu). It caters to the underserved small and micro entrepreneurs in essential segments (livestock, kirana, retail traders, micro and small manufacturers) by extending secured and unsecured business loans from INR 1 to 25 Lakh.