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 09, 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 Q2 FY27: Pre-Provision Operating Profit Up 79% YoY and 4x QoQ; Monthly Disbursements Double to Over ₹50 Crore in October**"* 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
Digitally signed by Lalit Sharma
Lalit Sharma
Company Secretary

Encl: A/a

Moneyboxx Finance Q2 FY27: Pre-Provision Operating Profit Up 79% YoY and 4x QoQ; Monthly Disbursements Double to Over ₹50 Crore in October

Net interest & fee income up 28% QoQ and 16% YoY | PAT up 3.2x YoY | 90+ PAR improves to 2.56% | Total assets cross ₹1,000 crore; now a Middle Layer NBFC

Gurugram, November 9, 2026: Moneyboxx Finance Limited, a listed NBFC providing business loans to micro and small entrepreneurs across semi-urban and rural India, today announced its unaudited financial results for the quarter and half-year ended September 30, 2026, as approved by its Board of Directors at the meeting held on November 6, 2026.
Q2 FY27 marks a clear inflection: earnings, operating profitability, disbursements and asset quality all improved during the quarter, and business momentum has continued to build since.

Key Highlights – Q2 FY27

Earnings

- **Net interest & fee income** rose 28% QoQ and 16% YoY to ₹39.64 crore; total income rose 17% QoQ and 11% YoY to ₹61.02 crore.
- **Pre-Provision Operating Profit (PPOP)** rose to ₹9.97 crore, up 79% YoY and more than 4x QoQ (Q1 FY27: ₹2.44 crore).
- **Profit After Tax** rose to ₹0.90 crore, up 3.2x YoY (Q2 FY26: ₹0.28 crore) and 4.3x QoQ (Q1 FY27: ₹0.21 crore). H1 FY27 PAT more than doubled to ₹1.11 crore (H1 FY26: ₹0.52 crore).
- **Operating leverage:** net interest & fee income grew 28% QoQ while operating expenses grew about 4%.

Business momentum

- **Quarterly disbursements** rose 14% QoQ to ₹87 crore.
- **Monthly disbursements doubled in two months**, from ₹25 crore in August to ₹32 crore in September and over ₹50 crore in October 2026 (provisional).
- **Four growth engines** in place: branch-led MSME lending, dairy partnerships (Akshayakalpa), rooftop solar and digital lending (SmartBiz).

Asset quality and borrower profile

- **90+ PAR** improved to 2.56% (Mar'26: 6.25%); **30+ PAR** to 6.64% (Mar'26: 8.40%).
- **Credit cost** for H1 FY27 at 2.64% of average AUM, lower than 3.32% in FY26; collection efficiency at 92.5%.
- **~67% of AUM** from borrowers with bureau scores of 650+; the 750+ share rose to 19% from 3% in FY24.

Funding and capital

- **Total assets** of ₹1,057 crore; classified as a **Middle Layer NBFC**.
- **₹110 crore raised through NCDs** in Q2; NCDs now 46% of borrowings.
- **CRAR of 26.35%**; support from **36 lenders, including 12 banks**.

Q2 FY27 Financial Performance

₹ crore

Particulars	Q2 FY27	Q1 FY27	QoQ	Q2 FY26	YoY
Total Income	61.02	52.12	17%	55.06	11%
Net Interest & Fee Income	39.64	31.02	28%	34.05	16%
	29.67	28.58	4%	28.47	4%
Operating Expenses					
Pre-Provision Operating Profit	**9.97**	**2.44**	**4.1x**	**5.58**	**79%**
Impairment on Financial Instruments	8.96	2.19		5.27	
Profit Before Tax	1.01	0.25	4.0x	0.31	3.3x
Profit After Tax	**0.90**	**0.21**	**4.3x**	**0.28**	**3.2x**

The sequential improvement in operating profit reflects higher income generated from the Company's existing branch and technology infrastructure. With operating expenses broadly stable in absolute terms, further operating leverage is expected as AUM grows; the Company is targeting opex below 10% of AUM within the next two years.

Disbursements Double in Two Months, Led by Branches

After a period of branch consolidation, a shift to higher-ticket loans and a sharper focus on credit quality, business activity has picked up strongly. Monthly disbursements more than doubled between August and October 2026.

Growth is led by Moneyboxx's 148-branch network, where productivity is rising as branches mature (average vintage now 40 months), with partnerships and new products beginning to contribute. AUM stood at ₹802 crore as of September 30, 2026, having moderated during the consolidation phase and the ARC portfolio transaction; with disbursements now accelerating, AUM growth is expected to resume from Q3 FY27.
Moneyboxx is scaling four growth engines on a common underwriting, collections and technology platform:

- **MSME Finance:** Secured business loans of ₹3–30 lakh, complemented by unsecured loans of ₹1–3 lakh to the Company's best existing customers, improving yields at controlled credit cost.
- **Livestock Finance:** Dairy financing scaled through partnerships, starting with Akshayakalpa in Q2, supported by FLDG cover; more partnerships are in the pipeline.
- **Rooftop Solar Finance:** A ₹17 crore solar portfolio built through OEM and EPC partnerships, with a target to grow solar to about 10% of AUM over the next year.
- **Digital Lending:** SmartBiz, launched with the Bachatt platform and supported by FLDG, for low-cost acquisition of nano and micro enterprises.

A Stronger, Better-Quality Portfolio

Moneyboxx has strengthened underwriting, improved collections and resolved stressed assets. As of September 30, 2026, 90+ PAR stood at 2.56% compared with 6.25% at March 31, 2026, and 30+ PAR improved to 6.64% from 8.40%. On-book Gross NPA declined to 0.01% from 3.59%, reflecting the ARC portfolio transaction along with stronger collection and recovery efforts.

Borrower quality continues to improve: about 67% of AUM is now from customers with bureau scores of 650 and above, and the share of 750+ customers has risen to 19% from 3% in FY24. The book is well balanced, with 73% secured AUM (including guarantee-backed exposure), complemented by unsecured lending to proven existing customers.
The in-house loan origination system, Moneyboxx ONE (live since May 2026), together with AI-supported underwriting and the MBCollect mobile collections app, supports faster decisions and tighter portfolio monitoring.

Middle Layer NBFC with Diversified Funding

Moneyboxx crossed ₹1,000 crore in total assets during Q2 FY27, reaching ₹1,057 crore as of September 30, 2026, and is now classified as a Middle Layer NBFC.

The Company raised ₹110 crore through Non-Convertible Debentures during the quarter. NCDs now account for 46% of borrowings, up from 40% at March 2026, reflecting growing participation from debt capital market investors. Moneyboxx is supported by 36 lenders, including 12 banks, holds CRISIL BBB/Stable and IND BBB/Stable ratings, and has raised over ₹300 crore of equity since inception. With a CRAR of 26.35%, the Company is well capitalised for its next phase of growth.

Management Commentary

Mr. Deepak Aggarwal, Co-founder, Co-CEO & CFO, Moneyboxx Finance Limited, said:

"Q2 FY27 is an inflection point for Moneyboxx. Pre-provision operating profit rose 79% year-on-year and more than fourfold over the previous quarter, driven by a 28% sequential increase in net interest and fee income while costs stayed broadly flat.
Over the past few quarters we strengthened the portfolio, improved borrower quality, consolidated our branch network and built new growth engines. Those choices are now paying off: 90+ PAR is down to 2.56%, two-thirds of our AUM is from customers with bureau scores of 650 and above, and monthly disbursements have doubled from ₹25 crore in August to over ₹50 crore in October.
Our branches are leading this growth, and our partnerships in dairy, solar and digital lending are adding new avenues. With Middle Layer NBFC status, a well-capitalised balance sheet and the support of 36 lenders, we are well placed to return to AUM growth from this quarter. Our focus is on sustaining disbursement momentum, improving yields, keeping credit costs under control and converting scale into stronger profitability."

Outlook

Moneyboxx enters H2 FY27 with renewed momentum, a better-quality portfolio and a stronger platform. Its priorities are:

- **Sustained disbursement growth**, as branch productivity rises and partnerships scale
- **Better yields**, through unsecured lending to the best existing and new high score customers and partnership products
- **Controlled credit cost**, backed by a stronger customer profile
- **Operating leverage**, targeting opex below 10% of AUM within two years
- **Lower cost of funds**, as NCDs and capital market access deepen
- **Impact at the core**, with 46% of AUM to women and 20% to new-to-credit borrowers in addition to Livestock and Solar assets lending

About Moneyboxx Finance Limited

Moneyboxx Finance Limited is a Middle Layer NBFC providing business loans of ₹1–30 lakh to micro and small entrepreneurs in semi-urban and rural India. It operates 148 branches across 12 states, offering MSME loans, livestock finance, rooftop solar finance and digital lending. Moneyboxx has disbursed over ₹2,410 crore cumulatively to more than 2.36 lakh borrowers; 46% of its AUM is to women and 20% to new-to-credit borrowers. Its impact initiatives include over 7.5 lakh free cattle diagnoses and 1.34 lakh free veterinary consultations through its para-vet programme.

Website: www.moneyboxxfinance.com
For further information:
Investor Relations: Stellar IR Advisers Pvt. Ltd. – Ankit Jain / Shruti Vasani | +91 22 62398024 | ankit@stellar-ir.com / shruti@stellar-ir.com | www.stellar-ir.com

Safe Harbour: This press release contains forward-looking statements regarding growth, disbursements, AUM,yields, borrowing costs, operating expenses and profitability. These are based on management's current expectations and are subject to risks and uncertainties, including economic and market conditions, regulatory developments and other business risks. Actual results may differ materially. October 2026 disbursement figures are provisional and unaudited. The Company undertakes no obligation