MONEYBOXX FINANCE LIMITED
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9, Bhikaji Cama Place, New Delhi-110066, India
Tel: 01145657452
E-mail: info@moneyboxxfinance.com
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September 11, 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,

Subject: Investor Deck

Pursuant to the SEBI (Listing Obligations and Disclosure Requirements) Regulation, 2015, the SEBI (Prohibition of Insider Trading) Regulations, 2015 and Code of Practices and Procedures for Fair Disclosure of Unpublished Price Sensitive Information, the Company hereby provides the Investor Deck for the period ended August '26 as attached hereunder.

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

Kindly take the above certification on record.

Thanking you,
For **Moneyboxx Finance Limited**

Lalit Sharma Digitally signed by Lalit Sharma

Lalit Sharma
Company Secretary

Moneyboxx Finance Investor Deck

A listed NBFC building a differentiated platform for underserved MSME credit, rural productive-asset finance, green and digital lending.

August 2026

WHY NOW

87%
Q1 FY27 disbursements secured

~36%
FY26-FY31E targeted AUM CAGR

~29%
Capital adequacy (CRAR)

Portfolio mix improving | Growth re-accelerating | Operating leverage visible | Valuation still early

MONEYBOXX

Moneyboxx: A Snapshot

A listed, founder-led lending platform targeting underserved MSMEs and micro-enterprises

~₹1,000 Cr
AUM approaching scale

12
States of presence

156
Branches in FY26

₹300+ Cr
Cumulative equity raised

34
Debt lenders and partners

BBB Stable
CRISIL and India Ratings

CURRENT STRATEGY Building a materially stronger book through secured MSME lending, livestock finance, rooftop solar and digital small-ticket lending.

Moneyboxx 2.0: A Materially Stronger Portfolio

The origination mix today is very different from the FY24 and FY25 book

87%
Q1 FY27 disbursements secured

~70%
Q1 FY27 disbursements above ₹5 lakh

~75%
Q1 FY27 disbursements 650+ bureau score

28.7%
CRAR in Q1 FY27

₹1,715 Cr
FY28E AUM target

INVESTMENT THESIS

Aiming growth with diversified platform

Moneyboxx is transitioning from a small, single-product NBFC into a diversified, secured and operating-leverage-driven financial services platform, with four origination engines running on one underwriting core.

Stress converted into portfolio architecture

FY25 and FY26 industry stress delayed headline growth but forced a higher-quality portfolio: larger tickets, more secured lending, better credit profiles, stronger collections and tighter capital discipline.

IN SHORT Same platform, materially better book. The quality shift is already in the numbers being reported.

Why Moneyboxx, Why Now

Six reasons the next phase can be materially different

1 Portfolio transformation

Secured disbursement share moved to 87% in Q1 FY27.

2 Growth re-acceleration

FY26-FY31E AUM CAGR targeted at approximately 36%.

3 Operating leverage

Opex to AUM targeted to fall to about 8.8% by FY29.

4 Multiple engines

MSME secured loans, livestock, rooftop solar and digital.

5 Capital and lenders

About 29% CRAR and 34 including 11 banks active lender relationships.

6 Valuation optionality

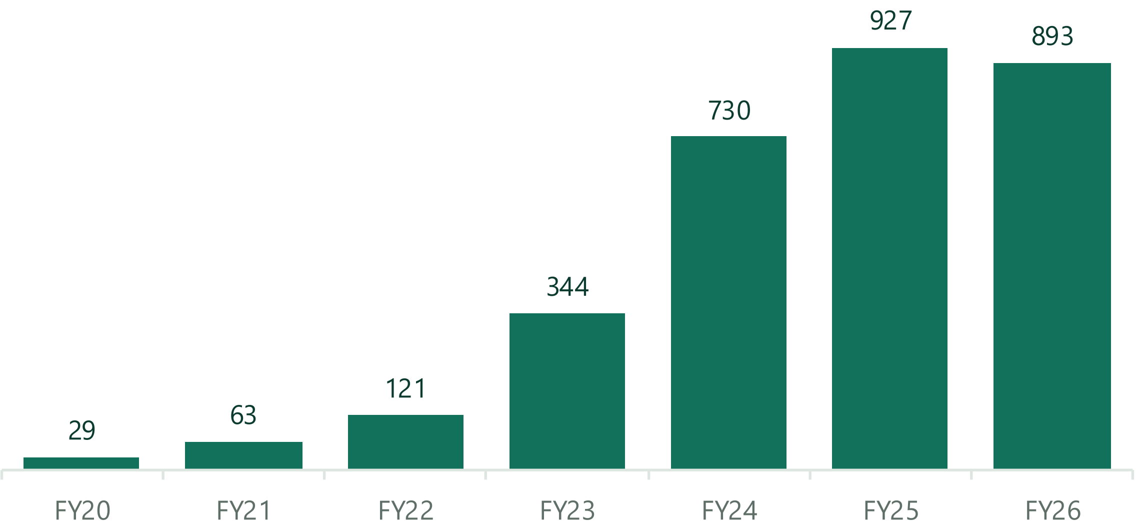
Low Price/Book against materially higher specialist-lender peers. Further upside with additional equity raise.

THE OPPORTUNITY Not AUM growth alone: AUM growth + Better Mix + Operating Leverage + a potential Valuation re-rating

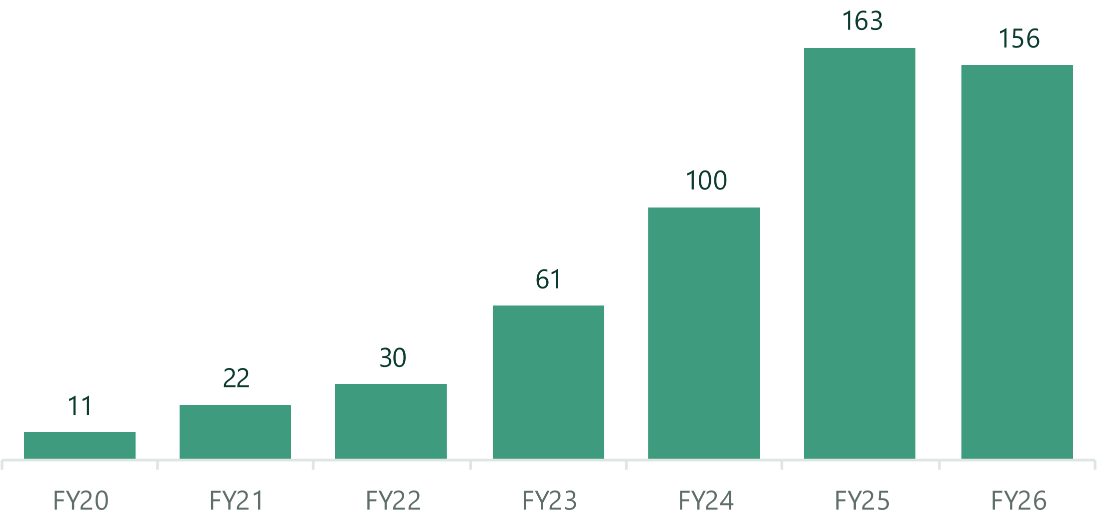
Seven-year Operating Track Record

Distribution, lender trust and equity-raising credibility are already built

AUM JOURNEY (₹ CRORE)



BRANCH FOOTPRINT



₹300+ Cr
Cumulative equity raised

34
Lending relationships

11
Bank partners by FY26

40%
NCDs as share of borrowing, FY26

FY25 and FY26: Stress Used to Build a Stronger Franchise

A period of deliberate strengthening rather than a broken growth story

External shock

MFI guardrails, overleveraged borrowers and broad sector stress. MFI AUM degrowth and elevated NPAs affected shared customers across the industry.

Management response

Slowed risky growth, tightened underwriting, accelerated secured lending, strengthened legal and collections, rebuilt model to cut opex and credit cost, and used the ARC route to clean legacy stress.

Moneyboxx today

Higher secured share, larger average ticket, better bureau profiles, lower reported GNPA and lower credit cost in Q1 FY27.

WHAT CHANGED STRUCTURALLY

Rooftop solar introduced with verified end use, OEM/EPC sourcing and second-loss guarantee support

Livestock funding tie-ups with defined end use and FLDG protection

Digital small-business lending launched to widen sourcing and yield

KEY MESSAGE The portfolio being originated today is not the portfolio that faced the FY25 and FY26 stress.

New book versus Legacy book

Metric	FY24	Q1 FY27	What it means
Secured disbursement share	25%	**87%**	Materially lower unsecured exposure, with FLDG cover on parts of the book
Disbursements above ₹5 lakh	~5%	**~70%**	Higher ticket sizes lift branch productivity
650+ bureau score share	~56%	**~75%**	Better customer selection at origination
Product engines	Mostly core book	**MSME, livestock, solar, digital**	More diversified sources of growth

INVESTOR TAKEAWAY Lower unsecured exposure, higher ticket sizes, better bureau profiles and four growth engines instead of one.

Four Growth Engines, One Underwriting Platform

A diversified NBFC platform rather than a single-product lender

1 MSME secured loans

₹5-30 lakh LAP and business loans against a large formal-credit gap in semi-urban and rural markets.

2 Livestock finance

Recurring cash flows and tangible productive assets, supported by dairy partnerships that lower opex and additional FLDG cover.

3 Rooftop solar finance

Borrower energy savings improve repayment capacity, while OEM and EPC partnerships reduce acquisition cost.

4 Digital small-ticket lending

Low-cost acquisition for nano and micro enterprises at higher yield, building a data-rich funnel for cross-sell.

THE COMMON ASSET Field-led origination, proprietary underwriting, in-house collections and increasing data depth across every product.

MSME Secured Lending: The Core Scale-up Engine

A large, underserved market with limited focused competition at small ticket sizes

₹20-43 Tn
MSME credit gap estimates

~₹10 Tn
Credit gap at ticket sizes up to ₹10 lakh

14%
MSMEs accessing formal credit

₹5-30 L
Moneyboxx ticket focus

Where Moneyboxx plays

The missing middle: too small and too operationally intensive for banks and large NBFCs, and too large and too secured for traditional microfinance.

Why this matters

Higher-ticket secured MSME loans improve branch productivity, reduce unsecured cyclicality, support longer tenures and create a clear path to operating leverage.

POSITIONING A structural credit gap, not a cyclical one. The constraint is underwriting capability, which is exactly what Moneyboxx has built.

Rooftop Solar: The Differentiated Growth Engine

Green lending that improves borrower cash flow rather than only impact metrics

10%
FY27 target share of AUM

~8x
Commercial and rural solar capacity growth over ten years

365+
MSMEs already financed for clean energy

7+ MWp
Solar capacity financed

₹15 Cr+
Renewable energy disbursal milestone

Why solar works as credit

Solar converts a recurring diesel or electricity expense into EMI-funded ownership. The borrower sees an immediate cash-flow saving while Moneyboxx books asset-backed, productive lending with measurable impact.

Funding advantage

- Significant impact-fund interest in lending for solar assets
- Strong likelihood of FLDG and SLDG support from global foundations, all Moneyboxx solar loans covered by SLDG
- OEM and EPC partnerships means lower origination cost

USE CASES Atta chakki, spice milling, maize mills, rice hullers, solar pumps, cold storage and other rural MSME productive assets.

Solar Borrower Economics

How energy savings convert into repayment capacity and stronger credit quality

1 Before financing

Diesel and grid power costs are volatile, operationally painful and a permanent drag on rural MSME margins.

2 Moneyboxx loan

Finances the rooftop or productive solar asset through OEM and EPC channels, with default guarantee support available.

3 After installation

Lower energy cost, better margins, cleaner operations and visibly higher comfort in servicing the EMI.

WHAT THE UNDERWRITING CHECKS

End use

Asset installed and verified through the OEM or EPC partner plus RCU confirmation

Cash flow

Energy saving mapped against EMI before sanction

Security

Productive asset backing plus default guarantee support; currently fully covered by default guarantees

DILIGENCE PACK Live case studies with project cost, loan amount, EMI, energy saving and net monthly benefit are available on request.

Solar Case Study: Borrower Unit Economics

Ground evidence from an Atta Chakki in Ayodhya, Uttar Pradesh

Metric	UoM	Monthly	Year 1	Year 3	Year 5	Year 6+
Debt Provided	INR	₹5,00,000	-	-	-	-
Diesel Eliminated	Litres	250	3,000	9,000	15,000	18,000
RE Generated (18kWp)	kWh	2,700	32,850	98,550	1,64,250	1,97,100
Carbon Avoided	tCO_2e	0.67	8.04	24.12	40.20	48.24
Energy Cost Savings	INR	₹25,000	₹3,00,000	₹9,00,000	₹15,00,000	₹18,00,000
Loan EMI	INR	-₹13,809	-₹1,65,713	-₹1,65,713	-₹1,65,713	₹0
Net Cumulative Savings	**INR**	**+₹11,191**	**+₹1,34,287**	**+₹4,02,861**	**+₹6,71,435**	**+₹9,71,435**

25-YEAR LIFETIME BORROWER IMPACT

- ~75,000 litres of diesel avoided and 201t CO_2e emissions eliminated
- ₹75 Lakhs ($79K) gross energy savings on a ₹5 Lakh initial investment
- ₹66.7 Lakhs (~$70K) in net additional disposable income generated

OPERATIONAL & LIVELIHOOD DIVIDENDS

- Zero diesel exhaust: cleaner indoor air quality for mill workers & customers
- Lower noise & cooler temperatures; higher family disposable income

CASE IN POINT One asset, three wins: clean energy generation, immediate positive cash flow for the borrower (+₹11,191/mo from month one), and high-quality secured credit for Moneyboxx.

Livestock Finance: A Defensible Specialist Franchise

Seven years of data and field infrastructure make this segment hard to replicate

Recurring cash flows

Daily milk sales generate predictable household cash flow that maps directly to repayment cycles.

Productive collateral

Cattle function as an income-generating asset, assessed alongside the borrower household and agri profile.

Proprietary underwriting

Breed, lactation stage, yield and shed quality are assessed along with use of Cattle AI to identify unique cattle

Funding advantage

Agri-allied and small and marginal farmer PSL demand supports strong bank funding access at low ROI. FLDG available on selective basis.

Dairy partnerships

Tie-ups deliver qualified leads, assist collections and provide FLDG cover, lowering both opex and credit cost.

Investor framing

A high-yield, hard-to-underwrite, data-rich asset class, not a social impact or cattle purchase programme.

The Underwriting Moat

Field intelligence, alternate data and product-specific models turn informal cash flows into underwritable credit

Where traditional lenders struggle

- Weak or absent income documentation
- Volatile and seasonal cash flows
- Limited asset-level monitoring
- Difficulty verifying cattle ownership and asset quality
- Higher cost of serving smaller tickets

The Moneyboxx approach

- Proprietary credit scoring across 250+ data points
- Product-specific income assessment templates
- Agri records and alternate data sources
- Cattle AI and para-vet asset screening
- In-house origination and in-house collections

250+
Data points per credit decision

40+
Para-vets supporting asset assessment

Cattle AI
In-house tech for unique identification of cattle

Technology Built for Control, Not for Show

Owned systems function as productivity and risk infrastructure

1 Moneyboxx ONE

In-house loan origination system with automated KYC, Account Aggregator and bureau integrations. Live across branches since May 2026.

2 Cattle AI

Unique cattle identification, deduplication, timestamped field visits and a roadmap into disease and health monitoring.

3 Sikka app

Customer servicing, EMI visibility, digital EMI collection, and top-up and referral journeys.

SIKKA: REPORTED TRACTION

1.7 lakh
App downloads in twelve months

9,000
Leads generated this financial year

₹8.5 Cr
EMIs collected through the app

17,000+
Recurring deposits facilitated

Monitoring and Collections

The operating system behind asset quality: a branch-led model becomes a moat once productivity scales

Relationship-driven field model

Frequent borrower touchpoints and digital communication preserve trust and repayment discipline.

Dedicated collections capability

A 300-person collections team supported by structured legal recourse under Section 138 and SARFAESI.

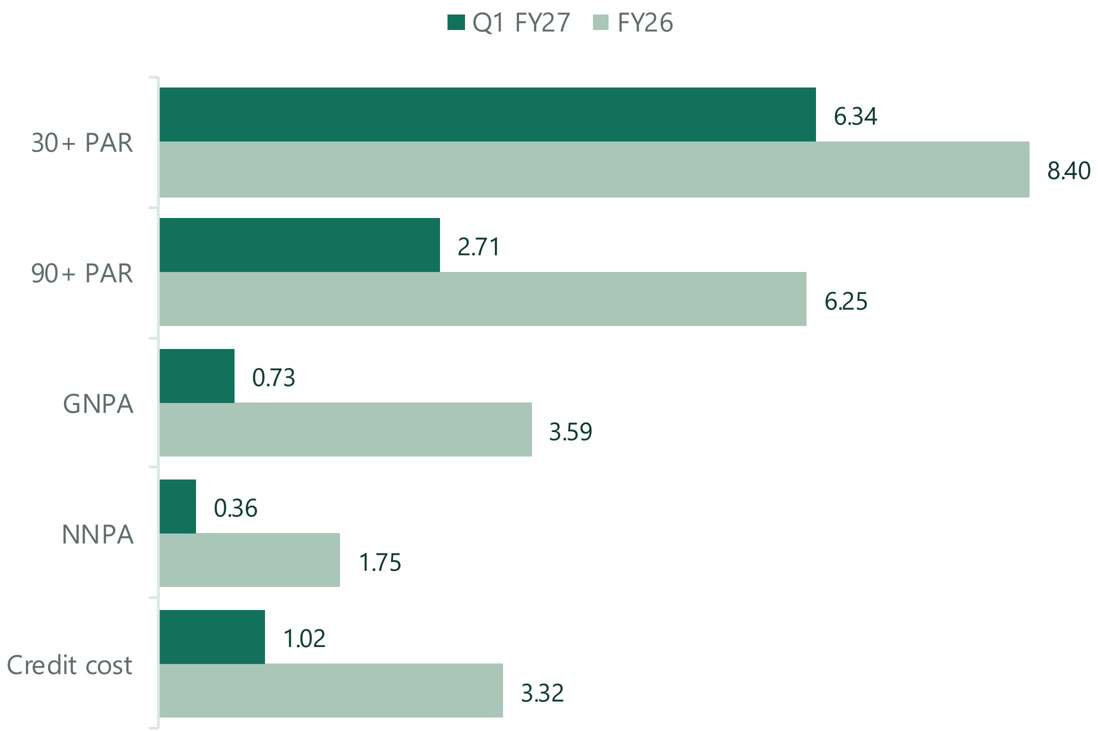
Para-vet ecosystem

A 40+ member team supports cattle health, asset monitoring and soft collections while protecting borrower income.

Digital traceability

MB Collect, geo-tagging and audit-ready workflows improve transparency and accountability.

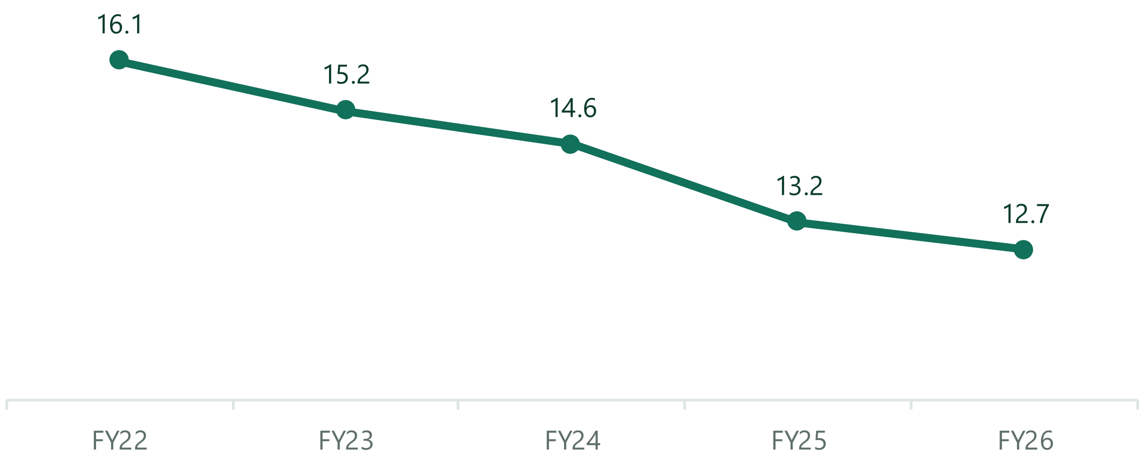
ASSET QUALITY: FY26 VERSUS Q1 FY27 (%)



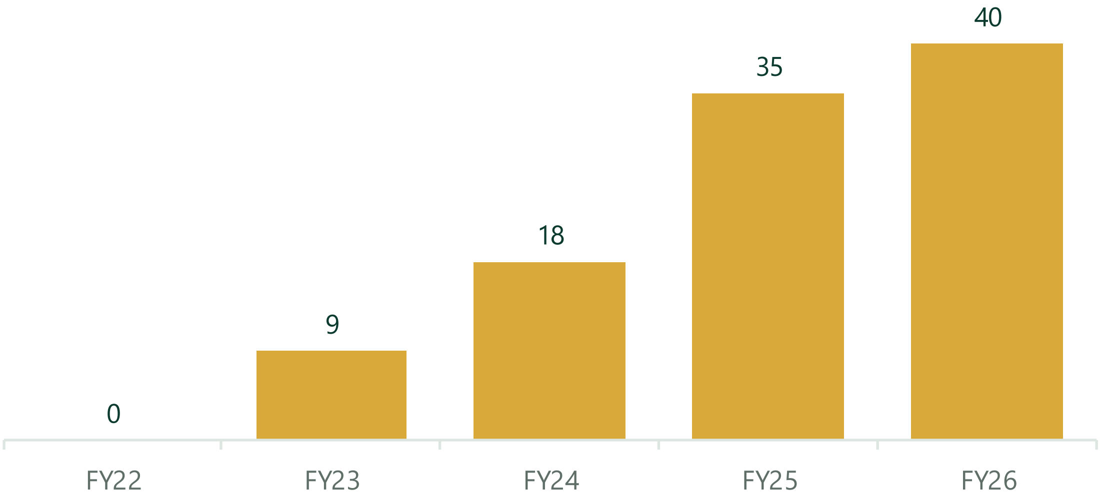
Liability Franchise: Lender Validation and Falling Cost of Funds

Funding access is a decisive competitive advantage for a scaling NBFC

AVERAGE COST OF FUNDS (%)



NCDS AS A SHARE OF TOTAL BORROWING (%)



34
Total lenders and partners

11
Bank partners in FY26

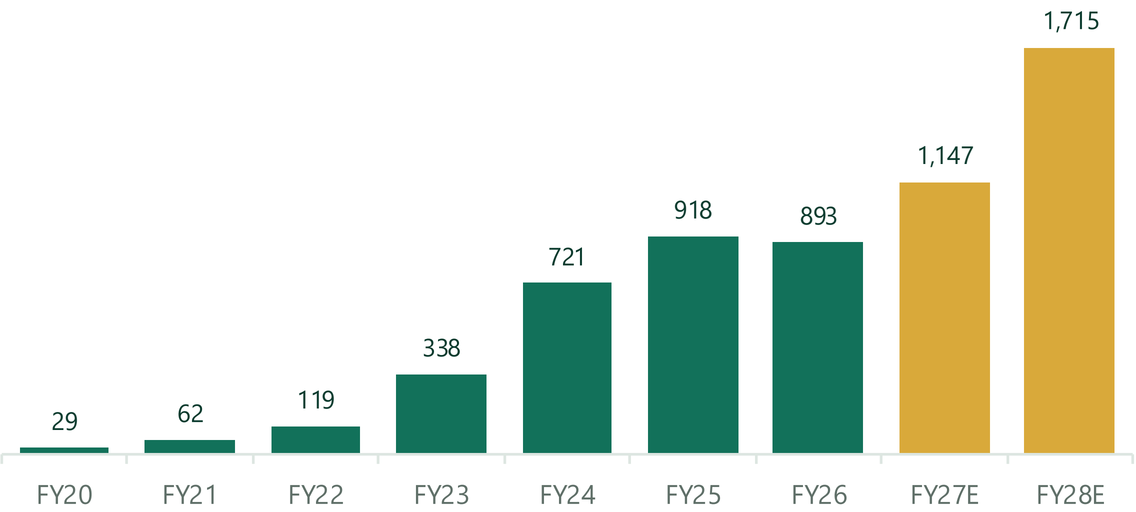
Below 10%
Target borrowing cost, medium term

~29%
Capital adequacy

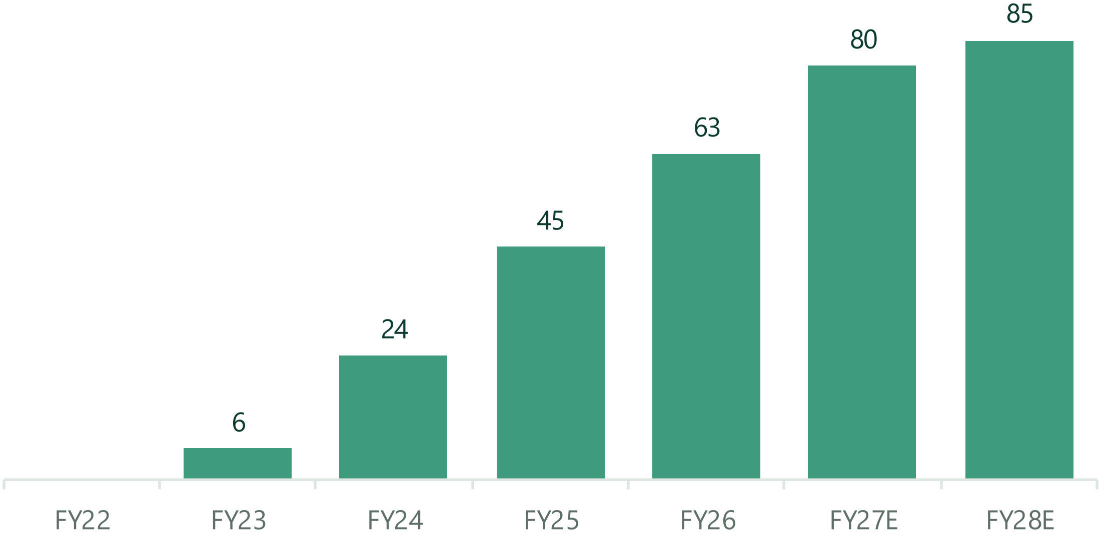
Financial Trajectory: Growth Re-accelerating on a Better Mix

The plan targets scale while shifting decisively toward secured assets

AUM TRAJECTORY (₹ CRORE)



SECURED SHARE OF AUM (%)



~36%
Targeted FY26-FY31E AUM CAGR

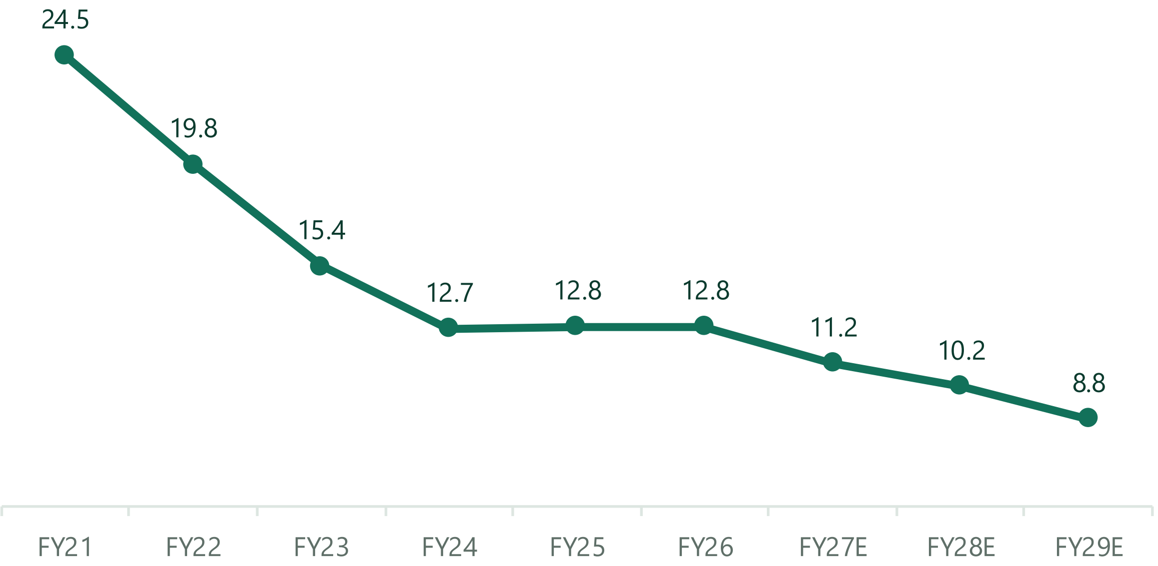
₹1,715 Cr
FY28E AUM

~85%
Secured AUM targeted by FY28

Operating Leverage: The Biggest Earnings Catalyst

The bridge from AUM growth to return on assets and return on equity

OPEX TO AVERAGE AUM (%)



THE EARNINGS BRIDGE

AUM growth	₹893 Cr to ₹1,715 Cr by FY28E
Opex leverage	12.8% to 8.8% of average AUM
Cost of funds	12.5% toward the low double digits
Credit cost	3.3% normalising through the cycle

WHY IT COMPOUNDS Opex is largely built and paid for. Incremental AUM on the existing branch and technology base converts directly into pre-provision profit.

Asset Quality Normalization is Already Visible

The improvement is showing up before it appears in full-year reported earnings

Metric	FY26	Q1 FY27	Direction
30+ PAR	8.40%	**6.34%**	Improving
90+ PAR	6.25%	**2.71%**	Strong improvement
GNPA	3.59%	**0.73%**	Post clean-up
NNPA	1.75%	**0.36%**	Low net stress
Credit cost	3.32%	**1.02%**	Normalising

Peer Lens: Early in The Operating Leverage Journey

The gap to established specialist lenders is the opportunity, not the objection

Metric	Moneyboxx	Established peers	Investment interpretation
Market capitalisation	**~₹500 Cr**	₹10,000 Cr+	Early institutional discovery
Price to book	**~1.5x***	~2.1x to 3.5x	Potential re-rating if execution improves, equity raise upside
Five-year AUM growth	**~70%**	18% to 42%	Growth track record already established
Yield	**~22-23% on secured loans**	13% to 23%	High-yield niche with limited competition
ROA / ROE	**0.1% / 0.4%**	Meaningfully higher	The entire operating leverage upside sits here

POSITIONING Moneyboxx should not be valued as a mature NBFC today. The opportunity is to participate before productivity, profitability and institutional ownership converge toward specialist-lender benchmarks. *Market Driven

How Shareholder Value Gets Created

The mechanics of compounding, without price targets

1 Book value growth

Equity capital deployed into high-yielding, secured and PSL-eligible assets, supplemented by future equity rounds.

2 ROE expansion

Scale plus operating leverage plus a lower cost of funds and normalised credit cost.

3 Valuation re-rating

As growth quality and ROE improve, the discount to specialist lenders has room to narrow.

THE COMPOUNDING EQUATION

AUM growth × improving mix × opex leverage × lower credit & borrowing cost × institutional ownership

Founder-led Platform With a Deep BFSI Bench

Execution capability is the scarcest input in this segment

Deepak Aggarwal

Co-founder, Co-CEO and CFO

Chartered Accountant with 20+ years across Bank of America, KPMG, GE Capital, Infosys and Deutsche Bank. Founded Avancer Capital Partners.

Mayur Modi

Co-founder, Co-CEO and COO

Chartered Accountant with 20+ years in financial services across GE Capital, JP Morgan and HSBC, lending to banks and financial institutions.

Senior team depth

Credit, collections, operations, technology, human resources, compliance and ESG leadership drawn from IndusInd Bank, Bajaj Finance, Poonawalla Housing, ICICI Bank, Axis Finance, PNB Housing, Tata Steel and other BFSI and impact institutions.

Governance

Independent directors bring senior experience from the RBI, SBI, MFIN, government and capital markets. Full Board and management biographies are in the appendix.

Profitable Growth With Measurable Impact

Impact and credit quality reinforce each other in this borrower segment

232k+	Borrowers funded
50%	Women customers by AUM
19%	New-to-credit AUM
126k+	Free vet consultations
16k+	Fruit-bearing trees planted

CLEAN-ENERGY IMPACT ALREADY MEASURABLE

365+	MSMEs financed
7+ MWp	Solar capacity
1,02,20,000+	kWh renewable energy per year
~2935 t	CO_2 avoided per year
~10,95,000 L	Diesel replaced per year

Impact is not separate from credit quality. Productive assets, lower energy costs, healthier livestock and rising borrower income all strengthen repayment capacity over time.

Key Risks and Mitigants

Asset quality and borrower stress

Secured mix, tighter bureau cut-offs, ARC clean-up, vintage tracking, collections and legal infrastructure, plus FLDG and SLDG structures.

High operating cost

Higher ticket sizes, branch productivity, digital sourcing, OEM and EPC partnership models, and disciplined expansion.

Funding cost

Deeper bank relationships, PSL and SMF eligibility, NCD market access and a clear rating improvement roadmap.

Product concentration

Diversification across MSME LAP, rooftop solar, livestock and digital lending.

Execution risk

Experienced leadership, owned loan origination system, management dashboards, OEM partnerships, governance and controlled rollout.

DISCIPLINE Risks are tracked at product and state level with defined mitigation owners and Board-level review.

The Investment Proposition

A small listed NBFC with a credible path to a much larger and materially more profitable franchise

Investment Opportunity

A founder-led listed NBFC positioned at the intersection of underserved MSME credit, rural productive-asset finance and green lending, with the portfolio quality and operating base to convert growth into returns.

87%
Secured originations

~36%
Targeted AUM CAGR

8.8%
FY29E opex to AUM

Near-term priorities

- Re-accelerate AUM growth
- Move secured AUM toward 80%
- Scale rooftop solar and secured MSME lending
- Expand dairy FLDG partnerships
- Build digital lending for higher yield
- Reduce opex to AUM below 10%
- Normalise credit cost and lift ROE

The next phase is about converting a rebuilt portfolio into visible returns.

Thank you

We would welcome the opportunity to take you through the portfolio and the business plan in detail.

CORPORATE OFFICE

DLF Cyber City, Gurugram

MUMBAI OFFICE

Kanakia Wall Street, Andheri East

INVESTOR RELATIONS

Stellar IR Advisers Pvt Ltd

Moneyboxx Finance Limited | Investor Deck | August 2026

SUPPORTING MATERIAL

Appendix

Detailed material : corporate snapshot, market landscape, footprint, liabilities, governance, technology, historical financials and key ratios.

Appendix: Corporate Snapshot

Current positioning and operating footprint

~₹1,000 Cr	12	156	₹5-30 L	₹1,715 Cr
AUM approaching scale	States	Branches in FY26	Business loan ticket focus	Target AUM by March 2028

Mission

Deliver easy, cost-efficient and technology-driven financing solutions to aspiring micro-entrepreneurs.

Vision

Become the lender of choice for deserving micro-entrepreneurs in India while enabling growth in disposable income.

POSITIONING Empowering MSMEs in semi-urban and rural India through a phygital, direct-to-customer model.

Appendix: Market Landscape

Moneyboxx operates in the underserved missing middle

Microfinance institutions

- Mostly below ₹1 lakh ticket
- Unsecured JLG model
- 12 to 24 month tenure
- Moneyboxx presence: no

Focused secured MSME NBFCs

- ₹3 to 10 lakh ticket
- Cash flow plus security assessment
- 36 to 120 month tenure
- Moneyboxx presence: yes

- Unsecured upto ₹3 lakh mostly covered through FLDG and SLDG

Banks and diversified NBFCs

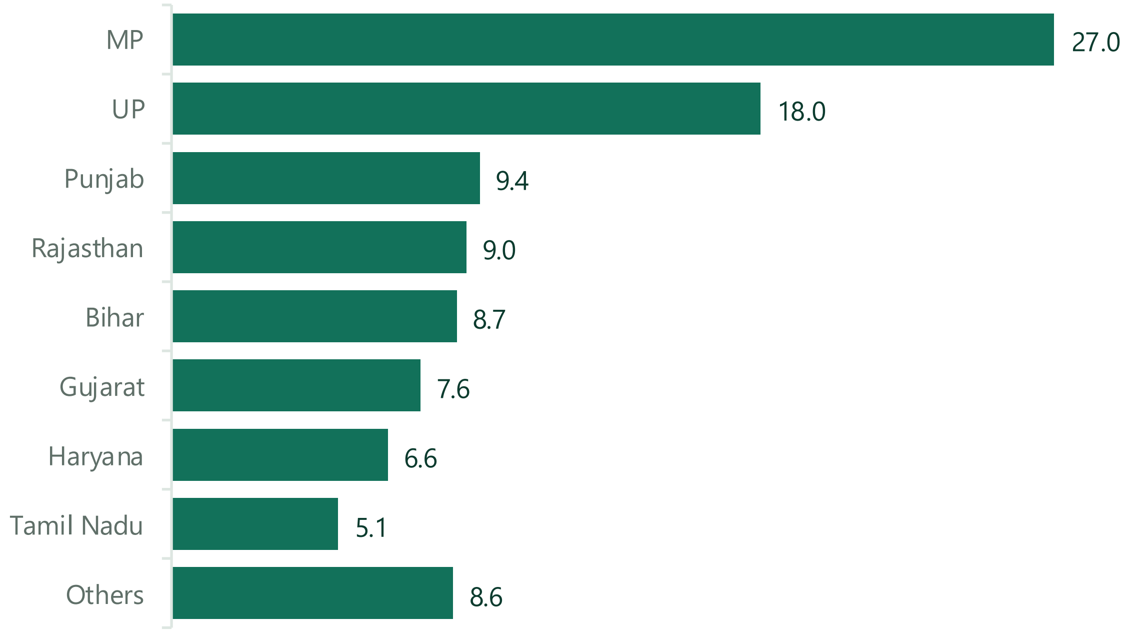
- ₹10 to 25 lakh and above
- Stronger ITR, GST and banking data
- 36 to 180 month tenure
- Moneyboxx focus area still underserved

INVESTOR CONCLUSION Moneyboxx sits between microfinance and bankable MSME credit: a large segment with high operational intensity and limited focused competition.

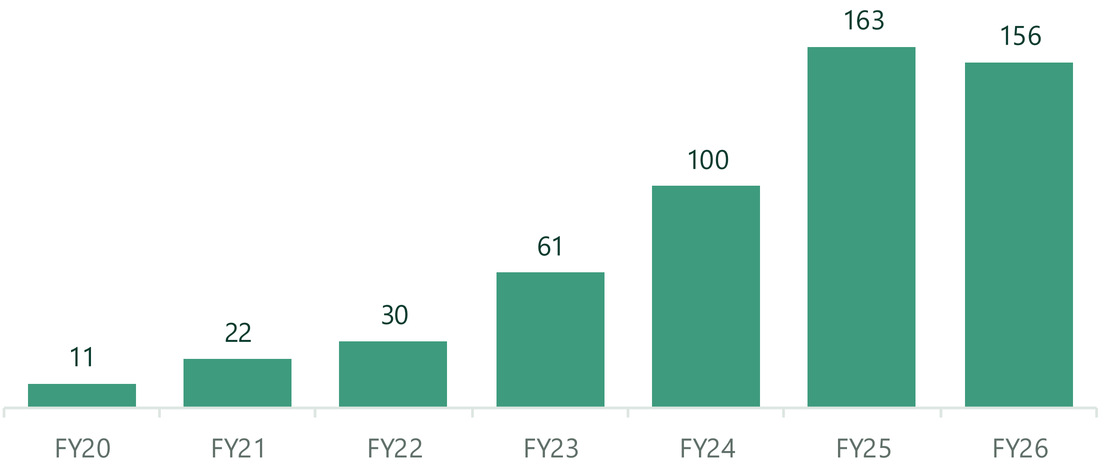
Appendix: Geographic Footprint

Diversification across North, Central, West and South India

AUM BY STATE, JUNE 2026 (%)



BRANCH EVOLUTION



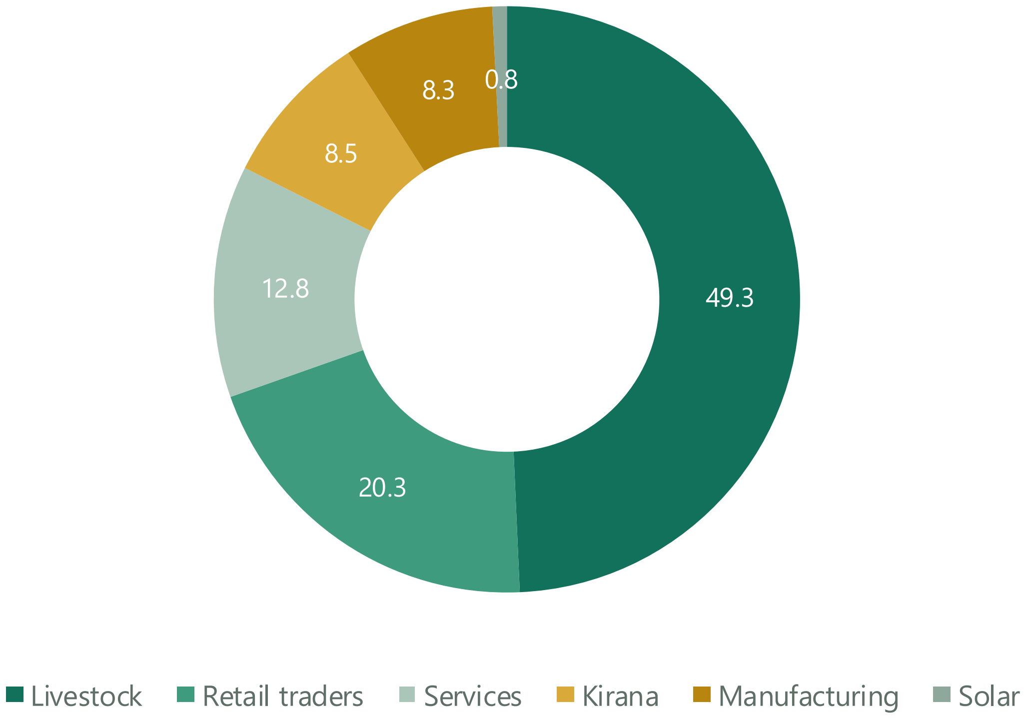
Current operating stance

FY26 reflects branch optimisation after a period of rapid expansion. The next phase emphasises productivity, secured book growth and higher ticket sizes rather than branch count.

Appendix: Product and Customer Mix

Portfolio spread by livelihood and borrower segment

AUM BY CUSTOMER SEGMENT, JUNE 2026 (%)



What this shows

A strong livestock base built over seven years. The next phase needs visible growth in secured MSME loans, rooftop solar and digital lending to reduce single-product concentration.

How the mix evolves

Secured share of AUM is targeted to move from 63% in FY26 to about 80-85% by FY28E

Appendix: Liability Franchise

A diverse lender base validates the asset class and supports growth

Bank lenders

SBI, Indian Overseas Bank, DCB, IndusInd, Kotak, HDFC Bank, AU Small Finance Bank, Suryoday Small Finance Bank, Ujjivan Small Finance Bank and others.

NBFCs and debt-market partners

Tata Capital, Bajaj, Vivriti, Northern Arc, UC Inclusive Credit, Sammaan Capital, Protium, Shriram, Oxyzo, Ambit and others.

Impact lenders

OikoCredit, Credit Saison India, Caspian and other partnership routes for inclusive finance and green lending.

Cost of funds trend

Average cost of funds declined from 16.1% in FY22 to 12.7% in FY26. Marginal cost of funds declined from 15.3% to 11.8% over the same period.

Debt-market access

NCDs rose from nil in FY22 to 40% of total borrowings in FY26, materially improving funding diversification.

Appendix: Equity Funding Track Record

Repeated capital raises with high investor retention

Round	Amount raised	Issue price
FY20	₹11.65 Cr	₹45 per share
FY22	₹14.42 Cr	₹47 per share
FY23	₹48.39 Cr	₹57 and ₹80 per share
FY24	₹84.25 Cr	₹86 per share
FY25	₹91.08 Cr	₹151 per share
FY26	₹33.44 Cr	₹76 per share

₹302 Cr

Total equity raised through FY26

Investor retention

More than 80% of investors across the first five rounds retained their investment, and 100% of sixth-round investors retained. The shareholder base has expanded to roughly 4,200.

Appendix: Governance and Board

Board experience spanning the RBI, SBI, MFIN, government and capital markets

INDEPENDENT DIRECTORS

Uma Shankar Paliwal

43+ years in BFSI, including 35 years with the RBI and the Bank of Mauritius.

Ratna Vishwanathan

Former IAS officer and former Chief Executive of MFIN.

Shantanu Pendsey

38+ years at SBI across agriculture, MSME and financial inclusion.

NON-EXECUTIVE DIRECTORS

Govind Gupta

Chartered Accountant with 25+ years in audit, tax, company law and compliance.

Atul Garg

20+ years in financial products and portfolio management services.

Investor takeaway

Board credentials matter disproportionately for a listed NBFC, where governance, compliance and credit discipline face continuous institutional scrutiny.

Appendix: Senior Management Depth

Functional leadership beyond the founders

CREDIT AND RISK

Raj Bans Lal

National Credit Head. 24+ years across credit, rating and risk at IndusInd Bank, Bajaj Finance and DHFL.

Tapendra Gupta

Head of RCU. 20 years in fraud risk, audit and collections, including Axis Finance.

Support functions

Lalit Sharma, Company Secretary and Compliance Officer, 19+ years in regulatory compliance.
Siddhartha Ghosh, Human Resources, XLRI alumnus.
Rajitha Tammineni, ESG and Impact, IRMA and CFA Sustainable Investing.

OPERATIONS, COLLECTIONS AND TECHNOLOGY

Sandipan Thakur

Head of Collections. 23+ years across receivables, legal, litigation and operational risk.

Rohit Paigwar

Head of Operations. 16+ years across banks and NBFCs including Poonawalla Housing, Bajaj Finance, ICICI Bank and Axis Bank.

Abhijeet Kamble

Chief Technology Officer. IIT Bombay alumnus with large-scale systems and fintech experience.

Appendix: Technology Stack

Owned technology enables control, speed and auditability

1 Moneyboxx ONE

In-house loan origination system with guided workflows, real-time progress tracking, KYC, Account Aggregator and bureau integrations.

2 Cattle AI

Unique cattle identification, deduplication checks, fraud controls, timestamped monitoring and future disease and health analytics.

3 Sikka app

Customer EMI tracking, loan statements, new loan, top-up and referral journeys, digital collections and micro-savings through digital gold.

4 Digital lending stack

Recently launched digital small-business lending, building a data-rich funnel for underwriting and cross-sell at lower acquisition cost.

REPORTED IMPACT Sikka crossed 1.7 lakh downloads in twelve months, collected ₹8.5 crore of EMIs and facilitated over 17,000 recurring deposits.

Appendix: Dairy Market

A large, recurring and largely unorganised productive-asset segment

~₹21 Tn
India dairy market value in 2025

12-14%
Projected CAGR through 2033

~₹57 Tn
Projected market size by 2033

85%
Share of the sector that is unorganised

Why Moneyboxx lends against dairy

Stable recurring income, strong asset backing, PSL and small and marginal farmer eligibility, high-yield potential and proprietary underwriting built over seven years in the field.

Partnership model

Dairy tie-ups, including the Akshayakalpa partnership, provide qualified leads, support collections and add FLDG cover, reducing both operating cost and credit cost.

Appendix: Green and Impact Partnerships

Grant and guarantee themes

First-loss default guarantees, marketing grants for WASH, clean-energy asset subsidies and second-loss guarantee facilities for green assets.

Knowledge partners

Cash-flow models for farmers, borrower impact studies, biogas impact studies, WASH lending capability and ESG disclosure support.

REPRESENTATIVE PARTNER LIST

Rabobank Foundation | Dell Foundation | Gates Foundation | Shell Foundation | SIDBI | Social Alpha | Water.org

Appendix: Historical Financials

Condensed income statement and balance sheet, ₹ crore

INCOME STATEMENT

₹ crore	FY23	FY24	FY25	FY26
Total income	50	128	199	232
Net interest income and fees	29	85	136	149
Operating expenses	35	67	105	116
Operating profit	-7	18	31	33
Credit cost	3	7	28	31
Profit after tax	-7	9	1	1

BALANCE SHEET

₹ crore	FY23	FY24	FY25	FY26
Financial assets	313	638	885	936
Loan book	243	490	678	688
Cash and bank balances	64	114	166	143
Equity	76	169	261	296
Total assets	331	669	939	995

READING THE NUMBERS Operating profit has scaled every year since FY24. Reported PAT is suppressed by elevated credit cost, which is what the FY27 and FY28 plan addresses.

Appendix: Key Ratios, FY26 & Q1 FY27

Early evidence of asset-quality improvement after the clean-up

Metric	FY26	Q1 FY27
Average lending IRR	26.0%	24.5%
Average borrowing IRR	12.7%	12.5%
Interest spread	13.3%	12.0%
Net interest margin	13.9%	12.3%
Opex to average AUM	12.8%	13.3%
30+ PAR	8.40%	6.34%
90+ PAR	6.25%	2.71%
GNPA	3.59%	0.73%
NNPA	1.75%	0.36%
Credit cost	3.32%	1.02%
Debt to equity	2.24x	2.20x
CRAR	29.48%	28.65%

Key interpretation

The decline in lending yield is a mix effect from the shift to secured loans. The investment case depends on holding an adequate spread while credit cost and opex normalise as the book scales.

Available for diligence

- Product-level NIM, opex, credit cost and ROA
- Vintage curves by origination quarter
- Collection efficiency excluding ARC impact
- Branch-level productivity and AUM per branch

Appendix: Awards and Recognition

Reporting recognition

LACP Platinum Award for the Integrated Report FY24 and LACP, Silver Award for the Digital Integrated Report FY24.

Fintech and customer experience

Customer Experience Solution of the Year, Gold. Financial Inclusion Fintech, Silver. Additional recognition for fintech innovation and customer experience.

RELEVANCE Referred in the context of brand credibility, reporting maturity and customer experience.

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