

To,
Department of Corporate Relations,
BSE Limited,
Phiroze Jeejeebhoy Towers,
Dalal Street, Mumbai – 400 001

Dated: February 10, 2022

Ref: (MONEYBOXX | 538446] INE296Q01012)

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 the Investor Presentation for Q3 FY22.

This is for your information and records.

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

Thanking you,

Yours faithfully

For **Moneyboxx Finance Limited**


(Bhanu Priya)

Company Secretary & Compliance Officer

M.no- A-36312

Date: February 10, 2022

Place: Gurugram



MONEYBOXX FINANCE LIMITED

Board Meeting

Financial Results: Q3 & 9M FY22 ending 31st Dec 2021

10 February 2022



Disclaimer

This document may contain certain forward-looking statements. These statements include descriptions regarding the intent, belief or current expectations of the Company or its directors and officers with respect to the results of operations and financial condition of the Company. Such forward-looking statements are not guarantees of future performance and involve risks and uncertainties, and actual results may differ from those in such forward-looking statements as a result of various factors and assumptions which the Company believes to be reasonable in light of its operating experience in recent years. The Company does not undertake to revise any forward- looking statement that may be made from time to time by or on behalf of the Company.

Agenda

Highlights of Q3 & 9M FY22

About the Company



Moneyboxx Finance Limited –
Fast-growing, new-age NBFC



Operations Snapshot –
Balanced Business Model

Business Performance Update



Disbursements –
Business rebounded strongly in Q2-Q3
after a dip in Q1 due to COVID



Diversified AUM – focus on
borrowers in essential sectors and
granular portfolio paying off



Collection Efficiency - remains one of
the best in industry even during stress
periods



**Asset quality remains
strong and resilient**

Review of Financial Position



Prudent Capital Management

Strong Capital Adequacy

Raised Tier-I Equity in Q3 and Tier-II
Capital in H1



Path to Profitability



Other Updates – Funding
sources; Impact Initiatives

Who we are – Moneyboxx Finance Limited

Building a scalable and profitable business
with financial inclusion at heart

Fast-growing, tech-driven, BSE-listed NBFC

- ✓ Small unsecured business loans ₹ 100k-300k in Tier-3 and below places
- ✓ Starting secured business loans ₹ 300k-700k from Feb'22
- ✓ Started in Feb'19, operating in **5** states, **23** branches and **30** branches by Mar'22
- ✓ Current AUM of ₹ **93.1** crores (Dec'21) and served **12,000+** borrowers

TARGET FY26:



20x+ AUM

₹ 2,100+ crores



10x branches

200+

Funding Livelihoods not Lifestyles, Transforming Lives

- ✓ Serving the most underserved segment i.e., 'The Missing Middle'
- ✓ **Sustainable impact** beyond just capital
- ✓ Enabling **2x growth** in disposable income of borrowers in 3 years



MISSION STATEMENT

To deliver easy, cost-efficient and technology driven financing solutions to aspiring micro enterprises



VISION STATEMENT

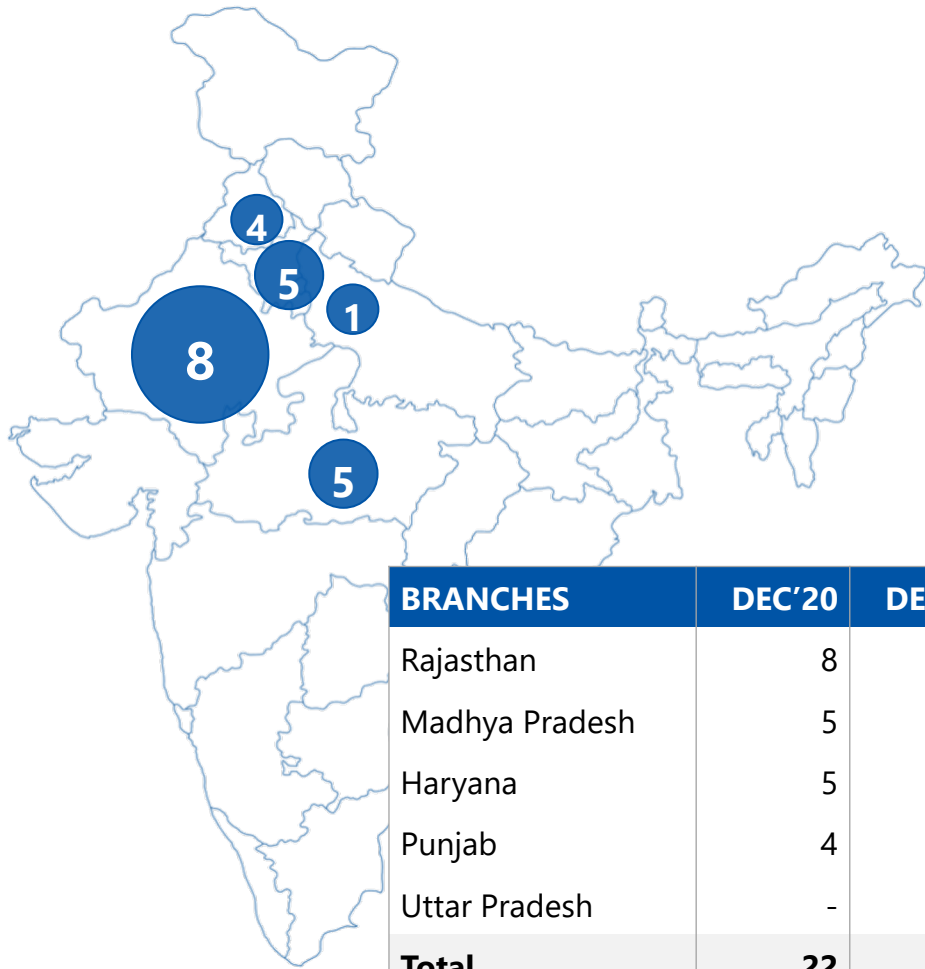
To be "The Lender of Choice" for deserving micro enterprises in India

Journey so far – Robust systems & processes ensured success despite COVID



Successfully scaled up operations in a span of three years

Data as on Dec 2021



BRANCHES	DEC'20	DEC'21
Rajasthan	8	8
Madhya Pradesh	5	5
Haryana	5	5
Punjab	4	4
Uttar Pradesh	-	1
Total	22	23

We today are...



23 branches



9,685 live customers



275 employees



₹ 93.1 crores AUM



₹ 155 crores disbursements



17 lenders

Transforming lives



12,040 borrowers



26% women borrowers

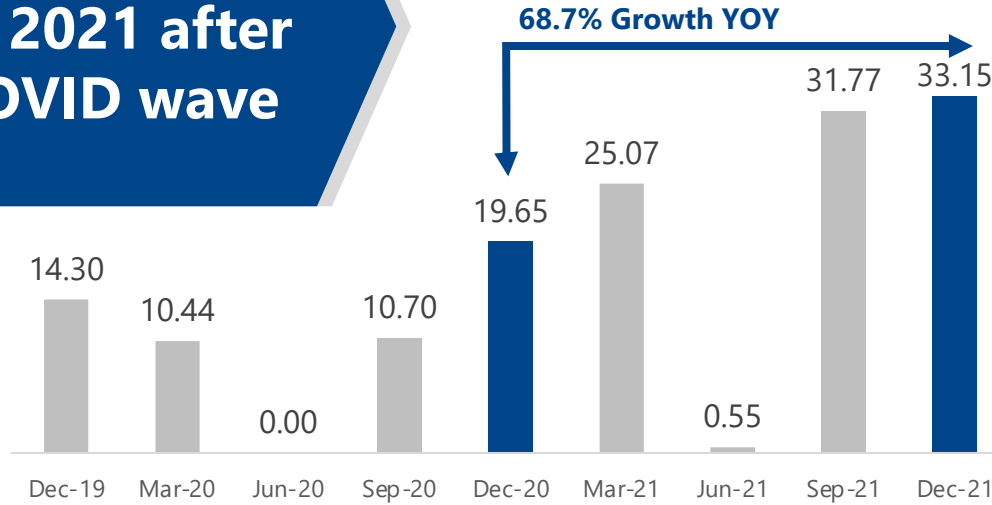


31% new-to-credit



Business normalized from July 2021 after second COVID wave

Strong disbursement growth with focus on essential sectors

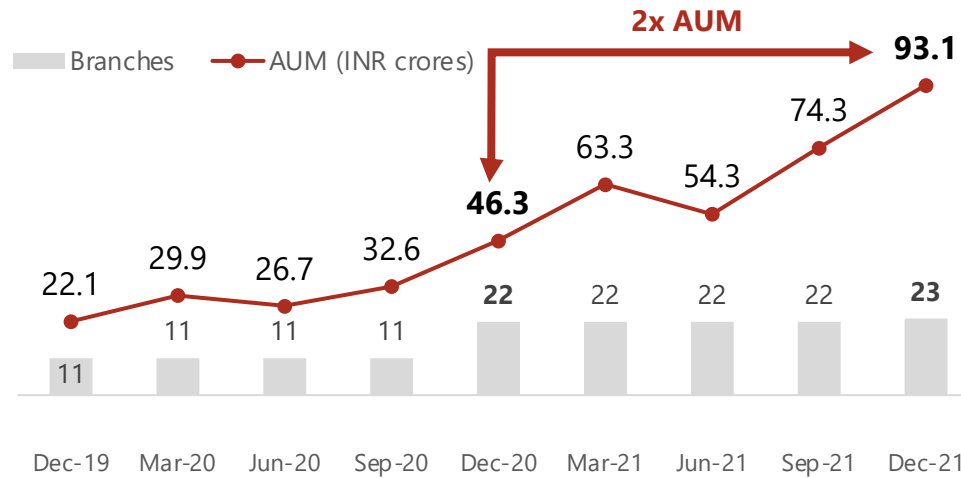


Disbursement grew 68.7% to ₹33.15 crore in Q3 FY22 vs. Q3 FY21



Business resilient so far in Q4FY22 and long-term prospects remain favorable

Robust AUM growth driven by improving branch productivity



AUM grew by 100.9% to INR 93.1 crore as on Dec'21 over last year



Growth driven by rising branch business productivity

Note: AUM and Disbursements are before Ind-AS adjustments

AUM per Branch:

Dec'20: ₹ 2.1 crore

Dec'21: ₹ 4.0 crore

Diversified AUM across sectors and geographies

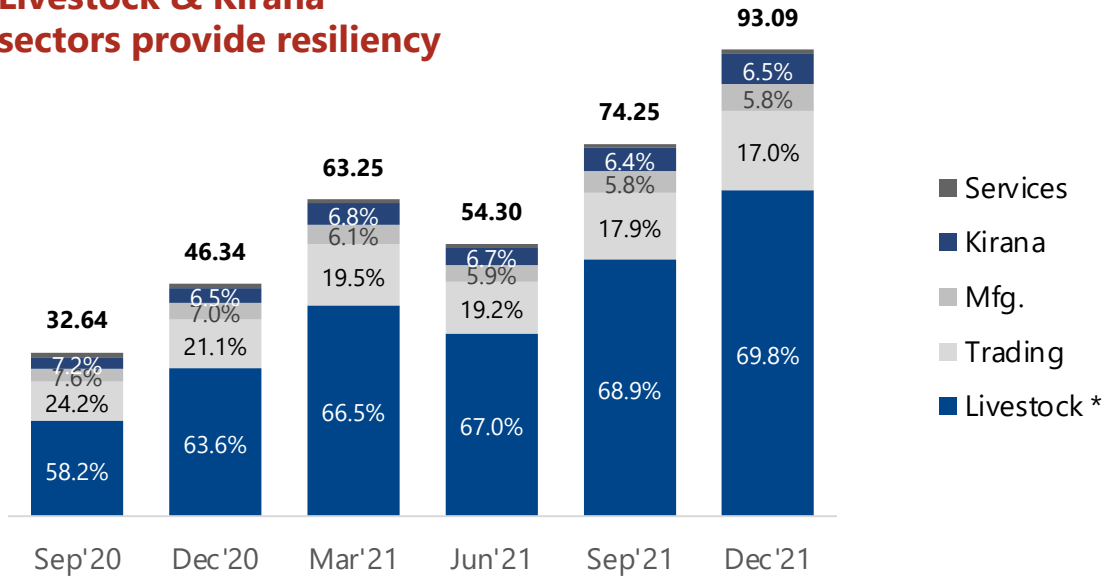


Focus on essential sectors provide stability



Livestock & Kirana sectors provide resiliency

AUM by Sectors (INR crores)



Focused more on essential sectors amidst pandemic leading to high collections and resilient asset quality

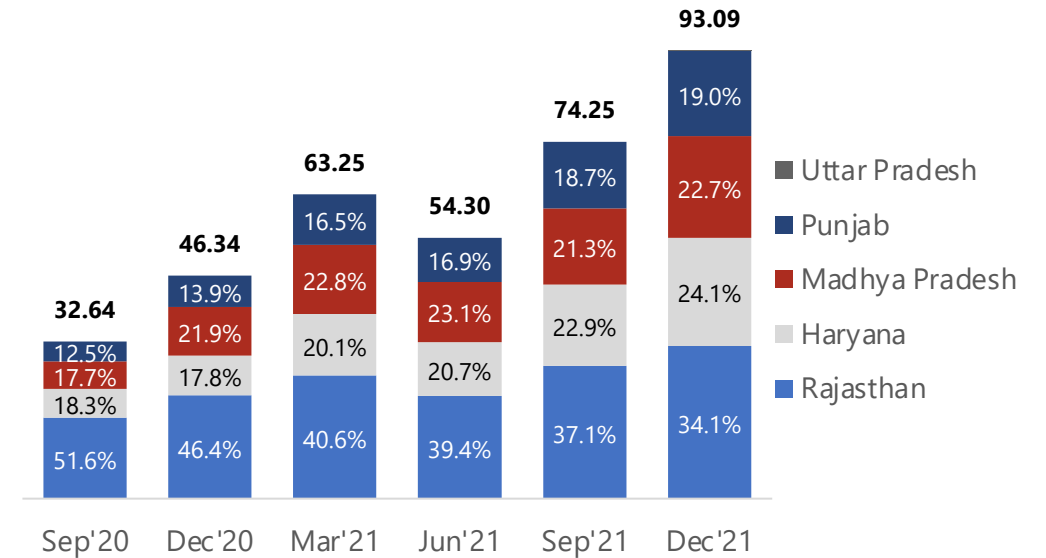
***Livestock customers have multiple sources of income including agri-income from farmland**

Geographic diversification lends stability



Improved geographic diversification with no single state accounting for more than 35% of AUM

AUM by States (INR crores)



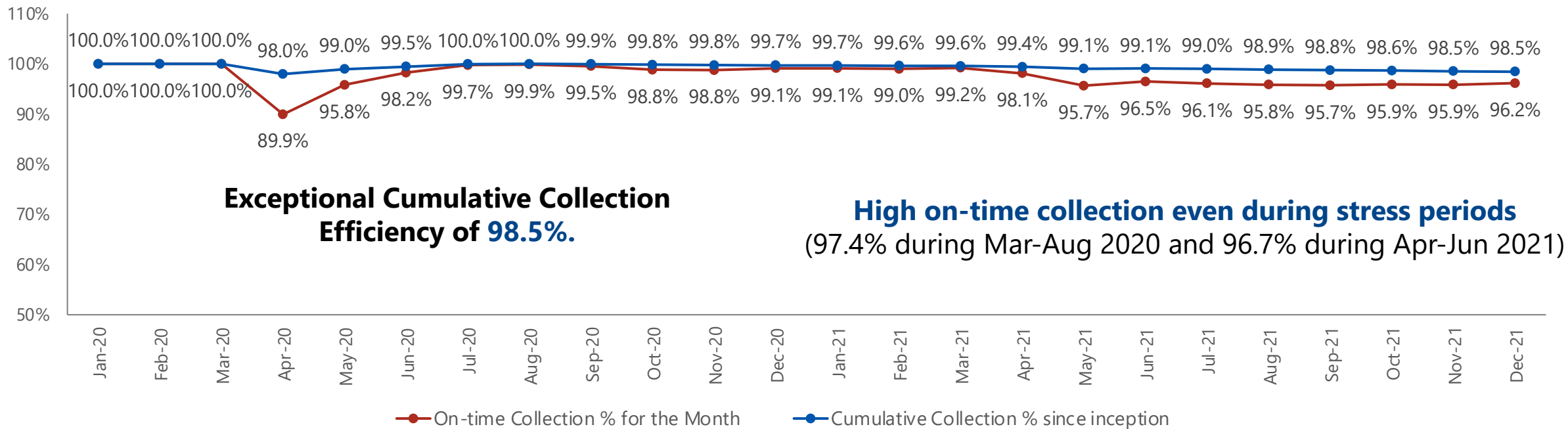
Note: AUM before Ind-AS adjustments

Exceptional collection efficiency even during stress periods

Testimony of strong underwriting standards and collection efficiency at Moneyboxx



Collection % declined from April 2021 due to severe lockdowns in Q1 FY22 & no moratorium. Trend expected to come back to 99%+ from Q1 FY23 onwards with improving outlook



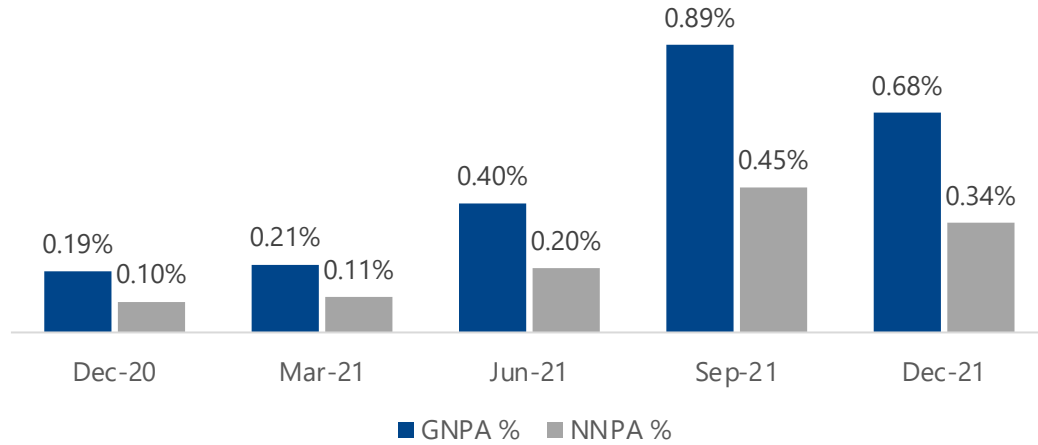


Resilient Portfolio

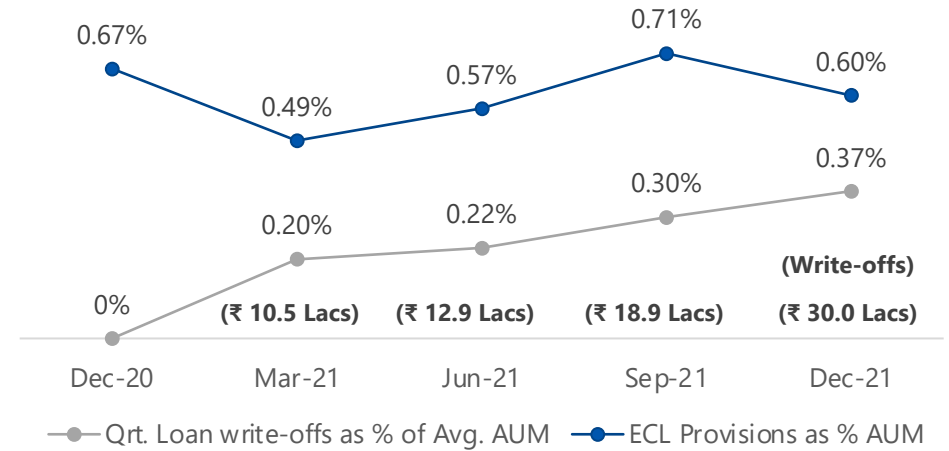
Strong and stable asset quality with very low NPAs



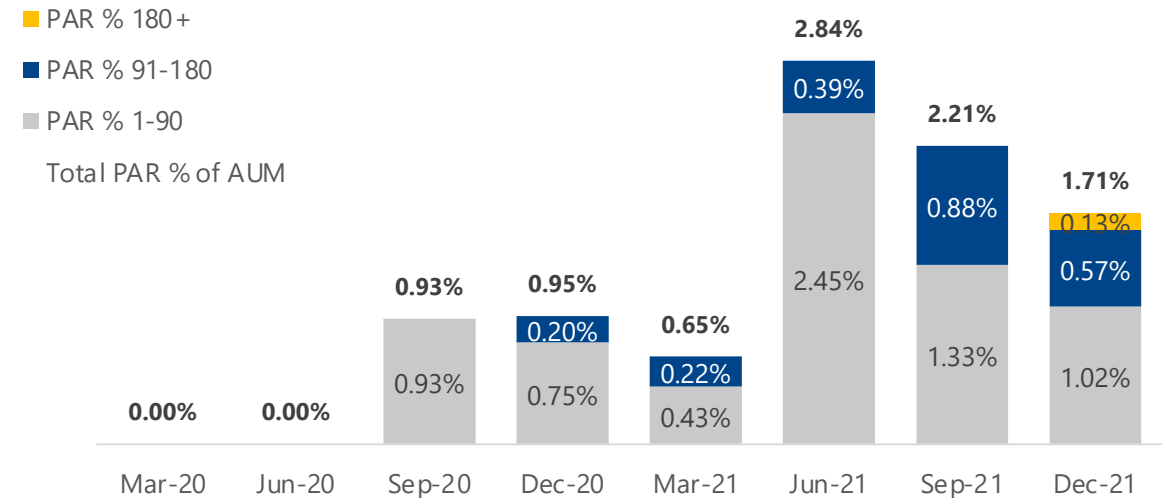
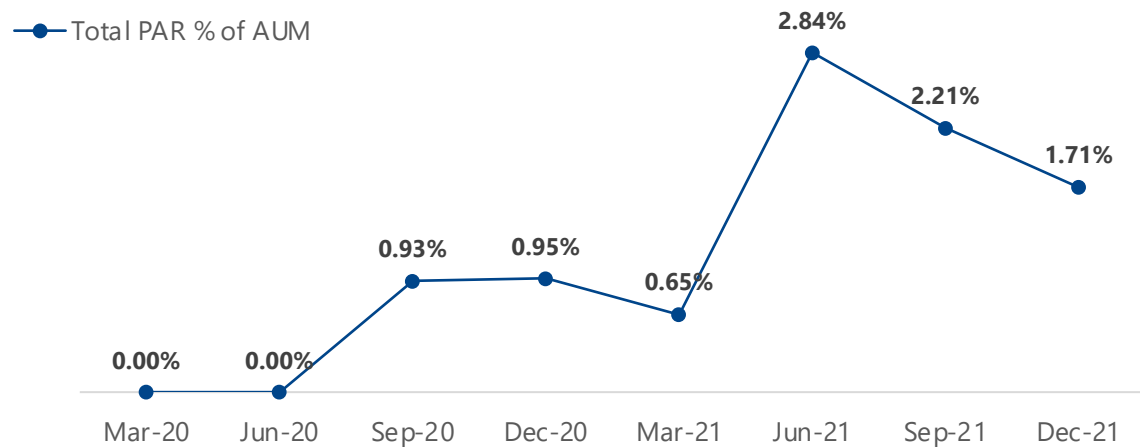
Very Low NPAs



Adequate ECL Provisions and low write-offs



Improving PAR (% of AUM) after a spike due to 2nd COVID wave



Prudent Capital Management



Stronger balance sheet after Equity fund raise of INR 14.42 crore in Q3 and Tier-II Capital raise of INR 6.61 crore in H1

Continuous validation of model by lenders



Cumulative debt raise of **₹ 134.92 crores** (including ₹ 6.61 crore subordinated debt) as on Dec 2021



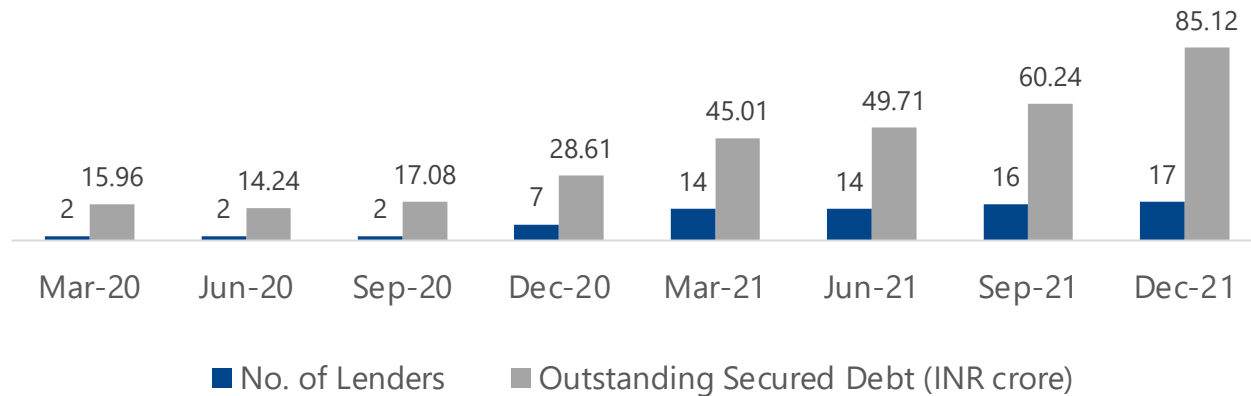
Raised ₹ 69.31 crore secured debt in 9M FY22 (Term loans ₹ 53.50 crores and PTC ₹ 15.81 crores)

DCB BANK

Added **DCB Bank**, Klay Finvest and Vivriti Capital as new lenders in YTD FY22



Debt raising capacity improving and funding costs to decline with maturing relationships with existing lenders and expected addition of **multiple banks**



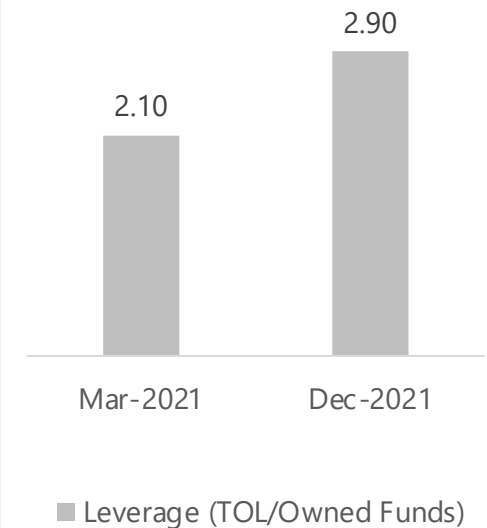
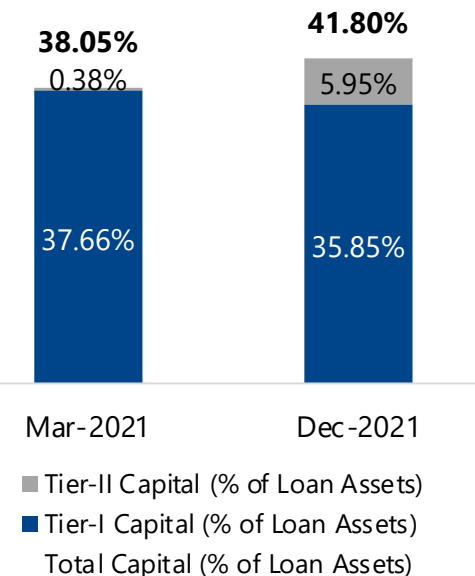
Adequately capitalized for growth



Strong Capital Adequacy:
41.80% as of Dec'21

Strengthened capital position in FY22 with:
INR 14.42 crore of Tier-I Equity Capital in Q3
INR 06.61 crore of Tier-II Capital raise in H1

Plans to raise further Capital to support growth plans



Path to Profitability



Strong unit economics, rising scale of operations and improving productivity to drive profitability

Growing Income with rising scale of operations



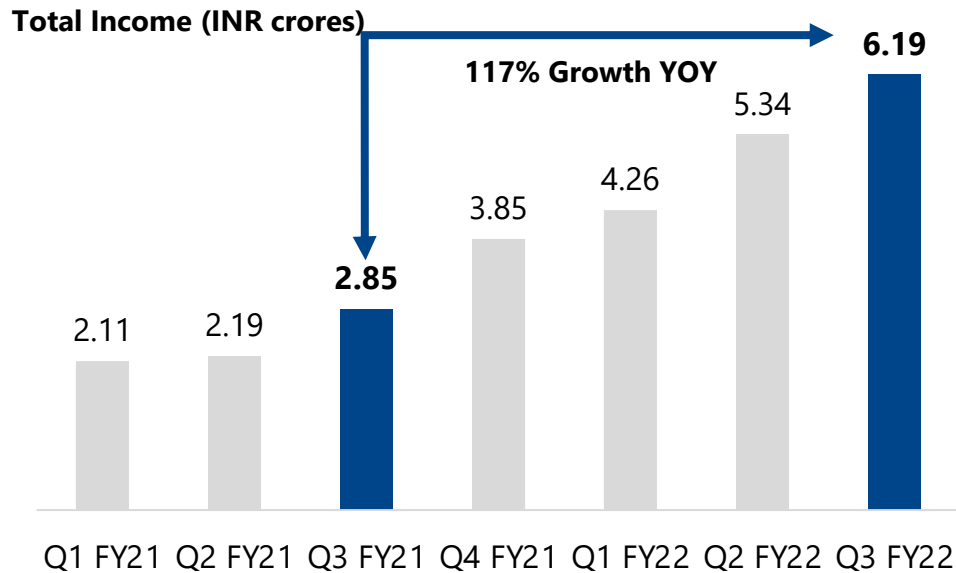
Income growth of **117%** driven by strong **improvement in branch productivity**



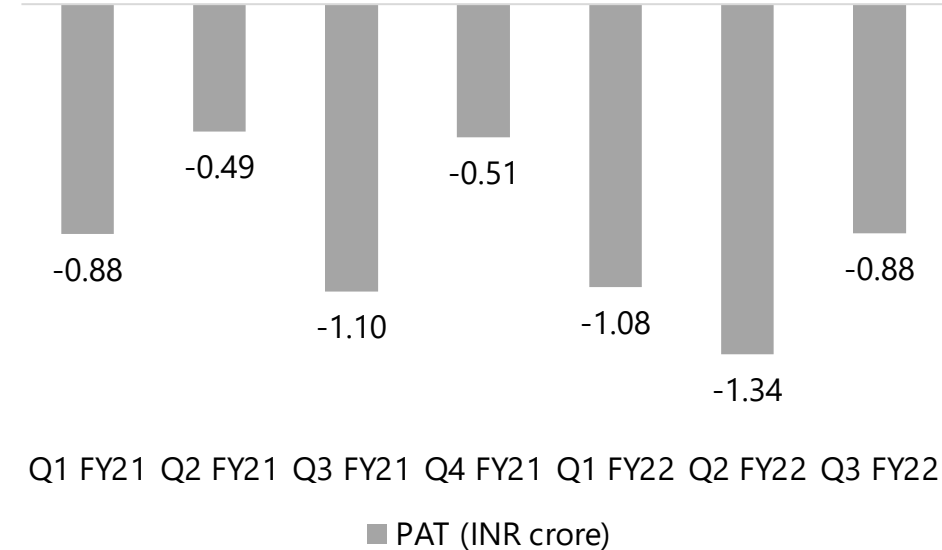
Branch unit economics remain solid with **high NIMs** and fast break-even period



Further productivity improvement, higher ticket-size and branch expansion to drive **strong growth going forward**



Profitability to improve with rising scale



- ✓ Q3 loss narrowed with rising scale & AUM; Q2 included annual bonus payout
- ✓ Losses in the last two years on account of build-out stage
- ✓ Clear plan to achieve profitability supported by solid Branch unit economics, improving productivity, rising scale of operations and declining cost of borrowings
- ✓ Losses would have been negligible in FY22 without COVID

9M FY22 – Other Important Updates



Diversification of funding sources and lowering of funding cost

Two securitisation transaction:
INR **7.42 crores** in July 2021
INR **8.38 crores** in Dec 2021

Raised terms loan from DCB Bank of **INR 7.5 crores** in Sep 2021

Banking partnership models discussions ongoing



Equity capital raise

Raised INR 14.42 crore from non-promoter investors in Dec 2021

Ongoing discussions for raising further Equity capital for growth



Impact Initiatives

Appointment of Chief Impact Officer in Jun 2021

Released First Impact Report



THANK YOU



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