



MONEYBOXX FINANCE LIMITED

(Formerly Dhanuka Commercial Limited)

CIN: L30007DL1994PLC260191

Regd. Off: 523-A, Somdutt Chambers-II,

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www.moneyboxxfinance.com

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

Dated: November 08, 2021

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 Q2 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: 08.11.2021

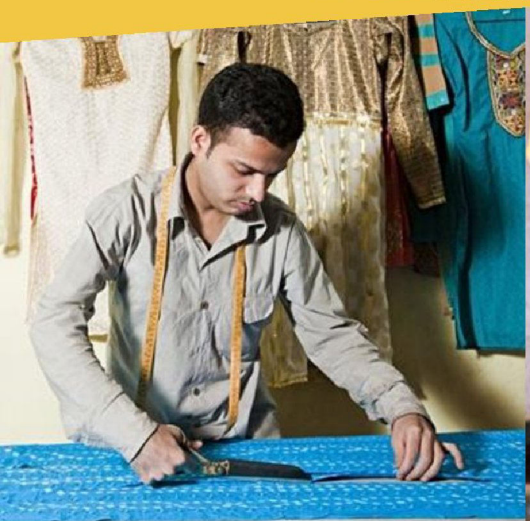
Place: Gurugram



MONEYBOXX FINANCE LIMITED

Board Meeting: Q2 & H1 Financial Results

8 November 2021



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 Q2 & H1 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
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-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 beyond
- ✓ Started in Feb'19, operating in 4 states, 22 branches
- ✓ Current AUM of ₹ 85 crores (Oct'21) and 10,000+ borrowers

TARGET FY26:



25x 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



VISION STATEMENT

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



MISSION STATEMENT

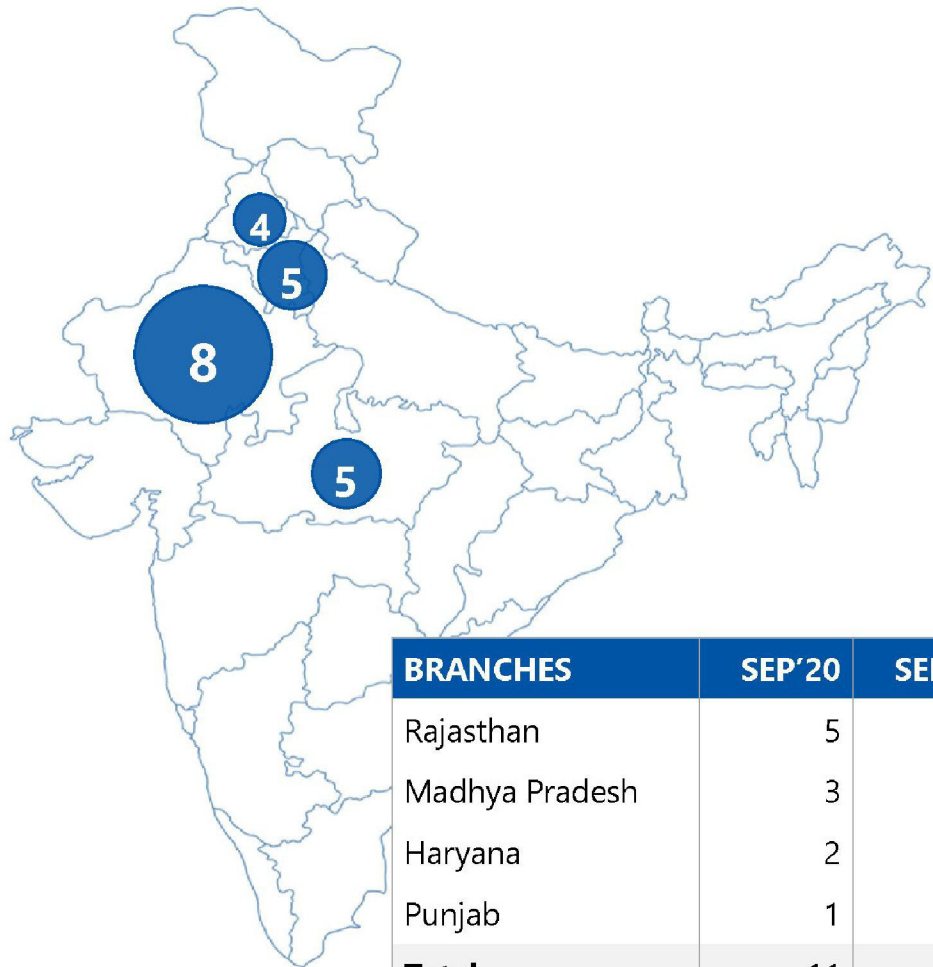
To be "The Lender of Choice" for deserving micro enterprises in India

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



Successfully scaled up operations in a span of two years

Data as on Sep 2021



BRANCHES	SEP'20	SEP'21
Rajasthan	5	8
Madhya Pradesh	3	5
Haryana	2	5
Punjab	1	4
Total	11	22

We today are...



22 branches



8,329 live customers



252 employees



₹ 74.25 crores AUM



₹ 121.8 crores disbursements



17 lenders

Transforming lives



9,705 borrowers



20% women borrowers



35% new-to-credit



Business normalized from July 2021 after second COVID wave

Strong rebound in disbursements and improving outlook

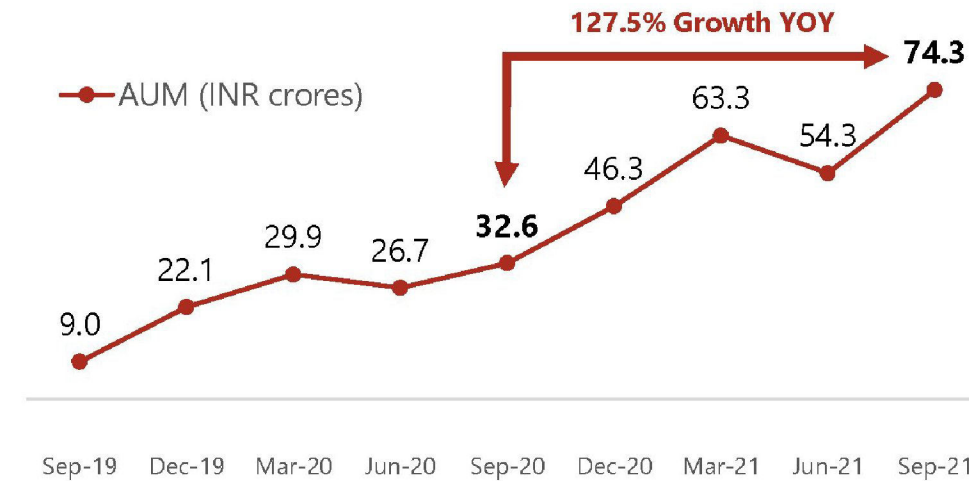


Disbursement grew ~3x to ₹31.77 crore in Q2 FY22 vs. Q2 FY21



Strong business outlook amidst improving economic activity and rising branch productivity

Robust AUM growth with focus on essential sectors



AUM grew by 127.5% as on Sep'21 over last year



Growth driven by improving branch business and doubling of branches (added 11 in Dec-2020 quarter)

Strong disbursements in Q2 FY22 led to 36.7% growth in AUM as on Sep'21 compared to Jun'21

Note: AUM and Disbursements based on IGAAP (not adjusted for Ind-AS)



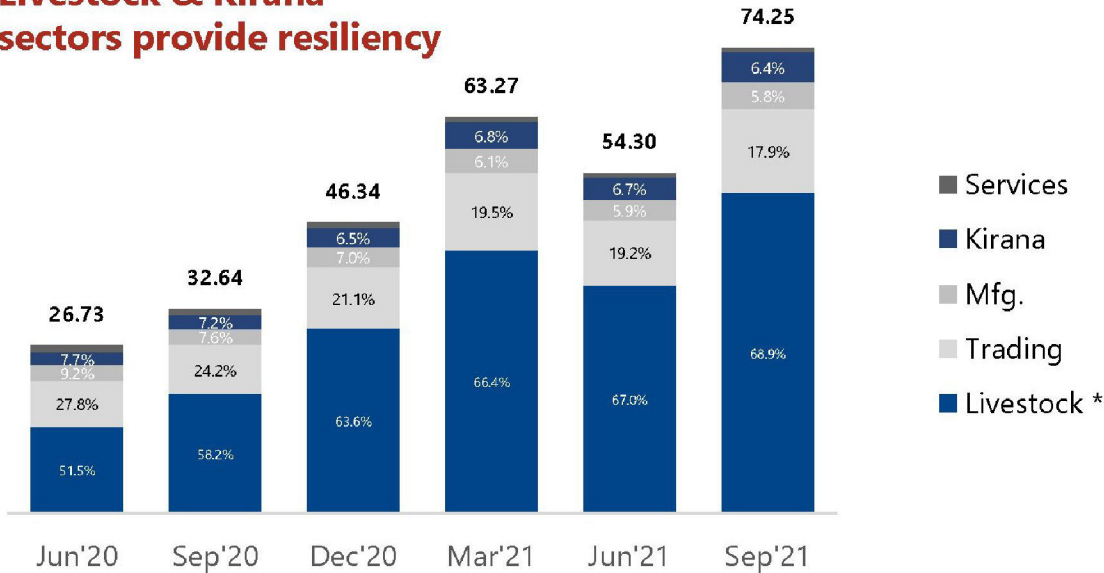
Diversified AUM across sectors and geographies

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

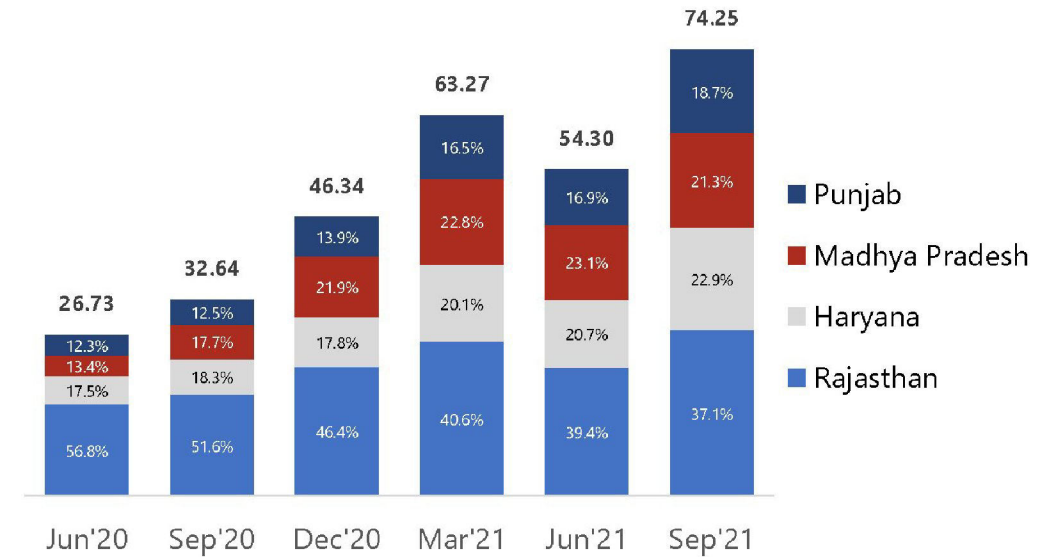
***Livestock customers generally have multiple sources of income including** agri-income from farmland



Geographic diversification lends stability

Improved geographic diversification with no single state accounting for more than **40% of AUM**

AUM by States (INR crores)



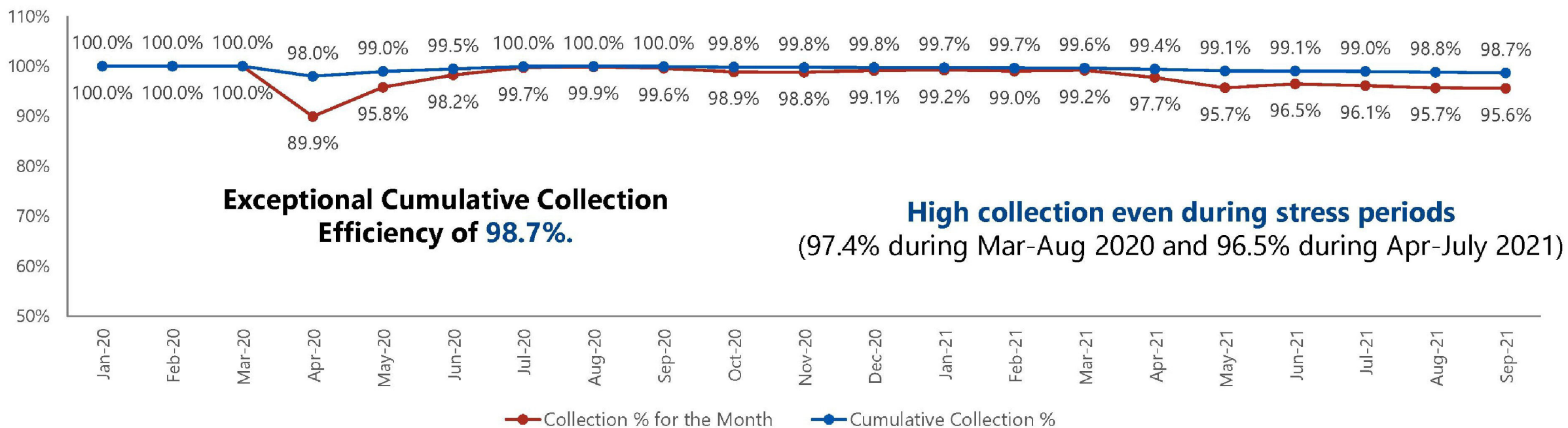
Note: AUM based on IGAAP (not adjusted for Ind-AS)

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 Q1FY22 & no moratorium. Trend expected to come back to 99%+ from Q4FY22 onwards with improving outlook



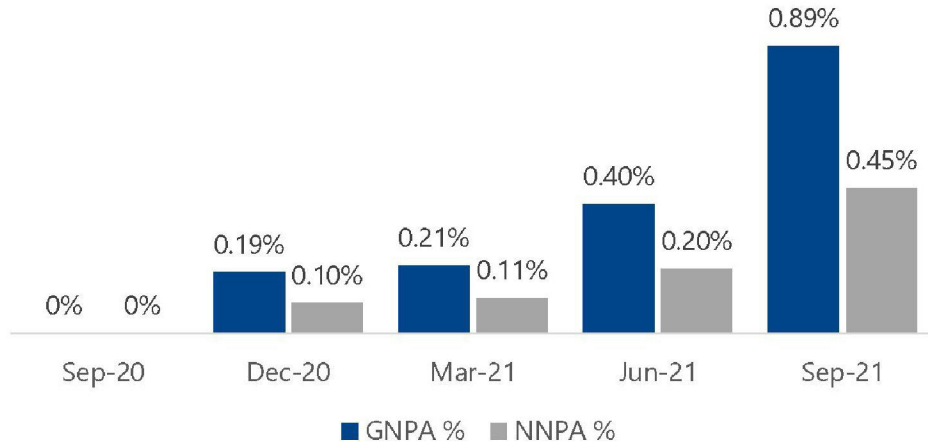


Resilient Portfolio

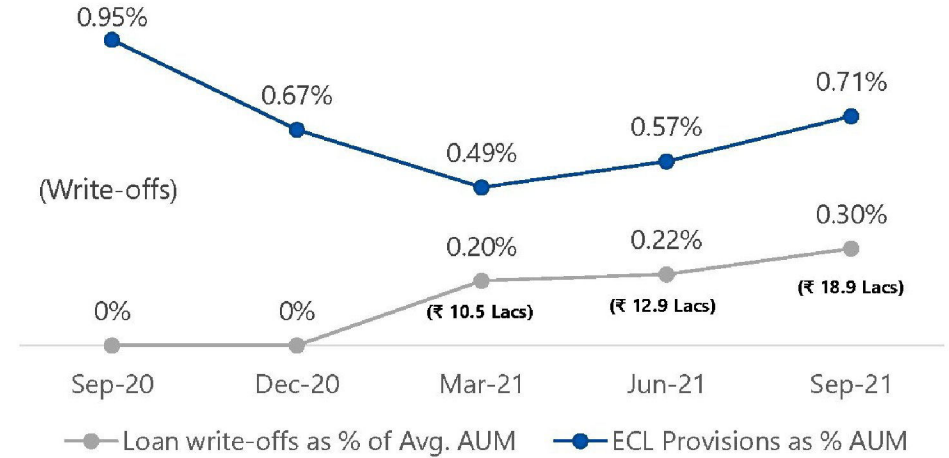
Strong and stable asset quality with very low NPAs



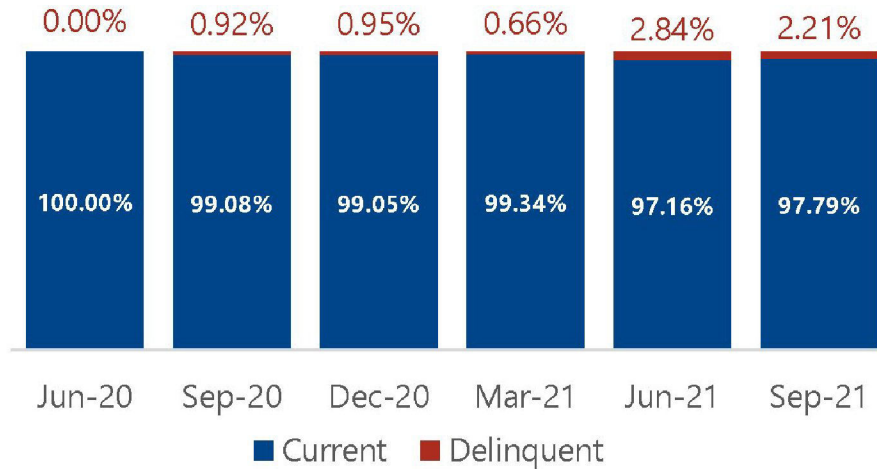
Very Low NPAs



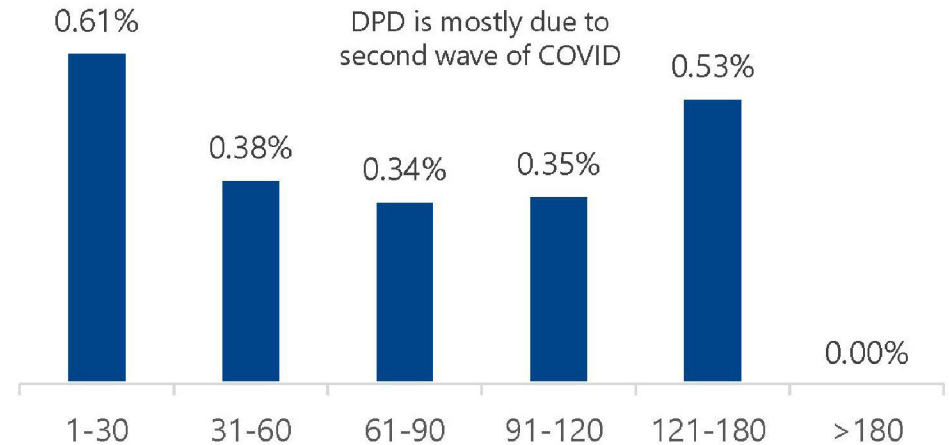
Adequate ECL Provisions and low write-offs



DPD Movement: Current vs. Delinquent (% of AUM)



Delinquent Loans by buckets as of Sep'21 (% of AUM)





Prudent Capital Management

Stronger balance sheet after Tier-II Capital raise in H1

Continuous validation of model by lenders



Cumulative debt raise of **₹ 97.03 crores** as on Sep 2021



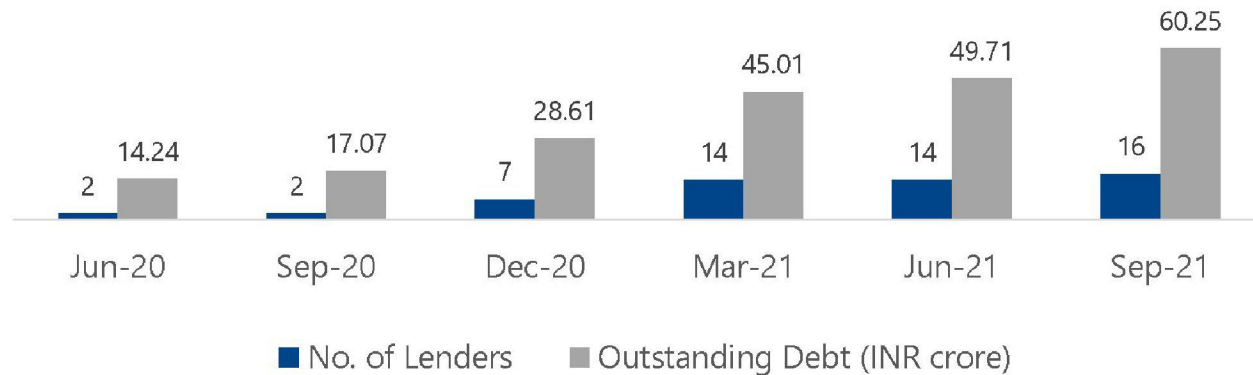
Raised **₹ 31.42 crore** in H1 FY22 including **₹ 7.42 crore** PTC



Added **DCB Bank** and Klay Finvest as new lenders in H1 and Vivriti Capital in Oct 2021



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

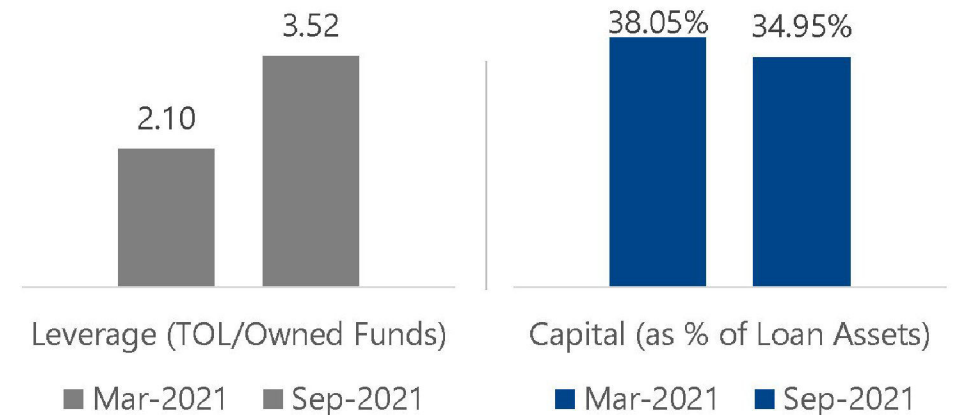


Strong Capital Adequacy:

34.95% as of Sep'21

Plans to further raise Capital in FY22 to support growth

Strengthened capital position with **INR 6.61 crore** of Tier-II Capital raise in H1 FY22





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 **142%** driven by doubling of branches and improving branch productivity

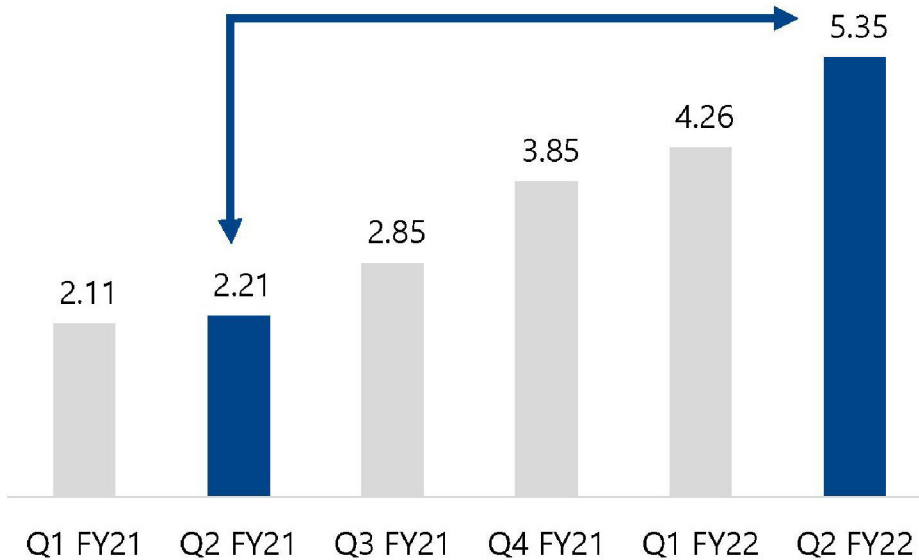


Branch unit economics remain solid with **high NIMs** and fast break-even period

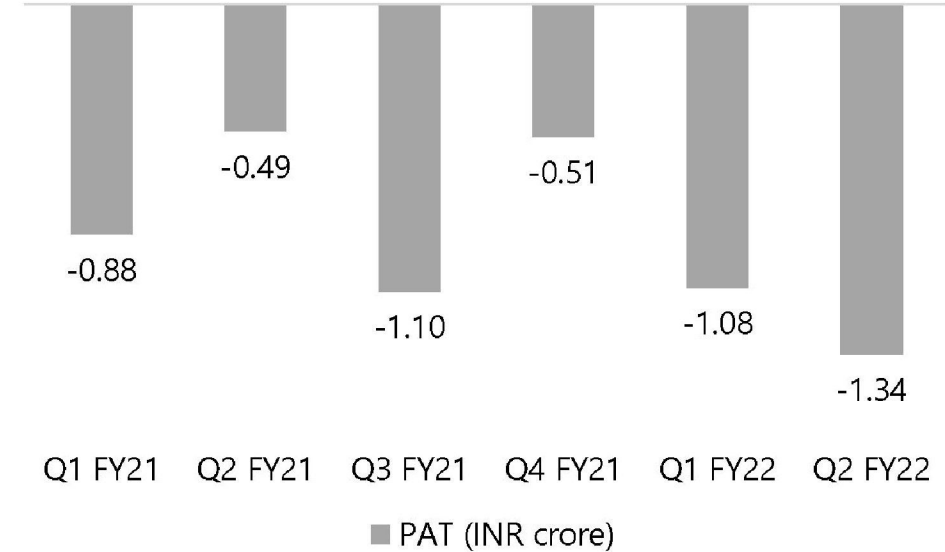


Further productivity improvement, higher ticket-size and branch expansion to drive **strong growth going forward**

142.4% Growth YOY

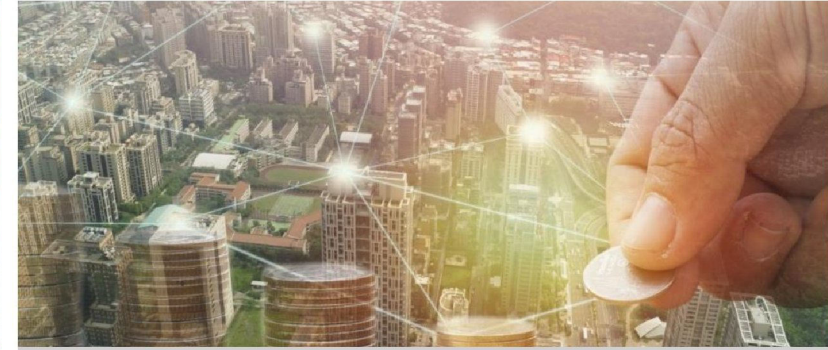


Profitability to improve with rising scale



- ✓ Q2 loss increased mainly due to 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 FY21 without COVID

H1 – Other Important Updates



Diversification of funding sources and lowering of funding cost



First securitisation transaction of INR **7.42 crores** in July 2021



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



Banking partnership models discussions ongoing



Equity capital raise



Initiated roadshows for raising Equity capital for growth



Impact Initiatives



Appointment of Chief Impact Officer in Jun 2021



Released first Impact Report



THANK YOU



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