MONEYBOXX FINANCE LIMITED

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About Bond

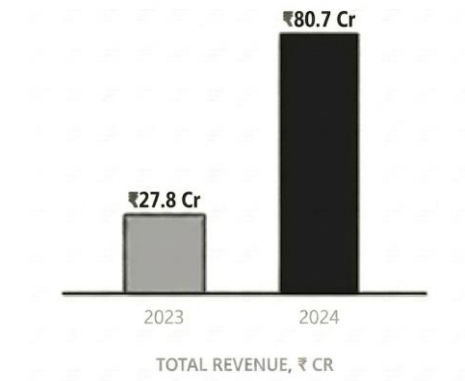
MONEYBOXX FINANCE LIMITED is an RBI-registered, non-deposit-taking Non-Banking Financial Company (NBFC) specializing in impact financing and providing credit to micro-entrepreneurs in Tier-3 and beyond cities across India. Co-founded by Deepak Aggarwal and Mayur Modi, the Mumbai-headquartered lender focuses heavily on financial inclusion for underserved rural and semi-urban segments

AUM GROWTH



Total AUM grew ~121.1% YoY, from ₹76.4 Cr in FY2023 to ₹168.9 Cr in FY2024.

REVENUE GROWTH



Total Revenue grew ~190.3% YoY, from ₹27.8 Cr in 2023 to ₹80.7 Cr in 2024.

KEY HIGHLIGHTS

- **Financial Scale & Growth**: Surpassed **₹877 crore** in Assets Under Management (AUM) with targets reaching ₹1,200 crore.
- **Expanding Multi-State Footprint**: Operates a "phygital" network of over **160 branches** across 12 Indian states.
- **High Social Impact**: Focuses on financial inclusion, where **59% of loans** are granted to women entrepreneurs.

CREDIT RATING TRAJECTORY

Year 2024	→	Year 2025	→	Year 2026
BBB		**BBB**		**BBB**

Crisil rates Moneyboxx, and the credit profile shows a consistent rating of 'BBB' across all three years into 2026, reflecting investment grade credit quality.

ASSET COVERAGE

Principal + Interest

ASET COVERAGIAGE RATIO

= 100%

Backed by Books Debt/ Receivables

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