

October 30, 2025

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: 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 herewith the Investor Presentation of the Company for the Quarter ended September 30, 2025 (Q2 FY25-26).

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

Kindly take the above intimation on record.

Thanking you,

For **Moneyboxx Finance Limited**

Lalit Sharma
Company Secretary
Enc. a/a



MONEYBOXX FINANCE LIMITED

Empowering MSMEs in Semi-urban & Rural India

Investor Presentation

Q2 FY26



Disclaimer

This document may contain statements regarding the Company's market opportunity and business prospects that are individually and collectively forward-looking statements. Such forward-looking statements are not guarantees of future performance and are subject to known and unknown risks, uncertainties and assumptions that are difficult to predict. These risks and uncertainties include, but are not limited to, the performance of the Indian economy and of the economies of various international markets, the performance of the industry in India and world-wide, competition, the company's ability to successfully implement its strategy, the Company's future levels of growth and expansion, technological implementation, changes and advancements, changes in revenue, income or cash flows, the Company's market preferences and its exposure to market risks, as well as other risks. The Company's actual results, levels of activity, performance or achievements could differ materially and adversely from results expressed in or implied by this document. The Company assumes no obligation to update any forward-looking information contained in this document. Any forward-looking statements and projections made by third parties included in this document are not adopted by the Company and the Company is not responsible for such third party statements and projections.

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Q2 FY26 – Business & Strategy Update

Successful business transformation to secured lending

- Secured disbursements **69%** in Q2 FY26 (43% in Q2 FY25)
- Secured book comprised **55%** of AUM as of Sep'25 (32% Sep'24); targeting **~70%** by Mar'26
- Higher secured book to support AUM growth, asset quality, and operating efficiency

Focus on upper tier of Micro enterprise segment

- Focus on upper tier of micro enterprises: ATS ₹ **5-10 Lakhs; 650+ bureau score** customers
- Increasing segment diversification towards non-livestock, non-MFI customers
- Share of Livestock disbursements **down to 37%** in Q2 FY26 **from 61%** in Q2 FY25

Leveraging emerging technologies in lending

- ML and AI-supported underwriting
- Digital processes & mobile applications for sourcing and collection

Strong financial position

- CRAR of 27.1% supported by equity raise of INR 175.8 crore in FY25 (91.1 received, balance 84.7 to be received by Mar'26)
- **GNPA reduced** to 3.26% (Sep'25) from 7.28% (Jun'25) post ARC transaction and strengthening of collection vertical
- Continued support from existing lenders and growing access to debt capital markets with NCD issuances

Strong growth outlook

- National franchise with 163 Branches in 12 States
- Proven scalability and 'phygital' branch model

Who we are – Moneyboxx Finance Limited

Empowering MSMEs in Semi-urban & Rural India

Fast-growing, tech-driven, impact focused NBFC

- ✓ **AUM** approaching **INR 1,000 crore** (moderated to INR 892 crore as on Sep'25 due to ARC transaction)
- ✓ **Business loans** of ₹ 1-25 Lac in semi-urban and rural India
- ✓ Gained national presence in 6 years: **163** branches in **12** states (Sep'25)
- ✓ Transformed **217k+** lives, **60%** women, **21%** NTC (New-to-Credit)

Driving Financial Inclusion

- ✓ Empowering **small and micro entrepreneurs**
- ✓ **Enabling 2x growth** in disposable income of borrowers in 3 years
- ✓ **Beyond-lending** impact initiatives

Proven and scalable business model

Period ending	Mar'22	Mar'23	Mar'24	Mar'25	Sep'25
Branches	30	61	100	163	163
States	5	6	8	12	12
AUM ₹ Crore	121	344	730	927	892



MISSION STATEMENT

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



VISION STATEMENT

To be “The Lender of Choice” for deserving microentrepreneurs in India

Successfully scaling up operations

Today we are...



163 Branches



~ 56k Live accounts



₹892 crore AUM



₹ 2,000+ crore
Cumulative Disbursements



55% Secured Book



2,086 Employees



Average Ticket Size
₹ 4.5 lakhs – Secured
₹ 2.3 lakhs – Unsecured



100% PSL qualified



100% Direct Sales
Team



30 Lenders

Transforming lives



217k+
Borrowers funded



60%
Women



21%
New-to-credit

Credit Rating

CRISIL **BBB/Stable**

Beyond-lending impact initiatives



575k+
Free cattle
diagnosis



16,000+
Fruit-bearing
trees planted



96,200+
Free Vet
Consultations



IND **BBB/Stable**

Note: Data as of September 30, 2025

Strong support from diverse lending partners

Diversified Liability Mix

Banks



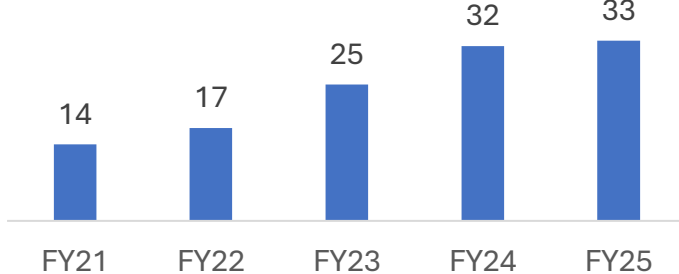
Prominent DIs



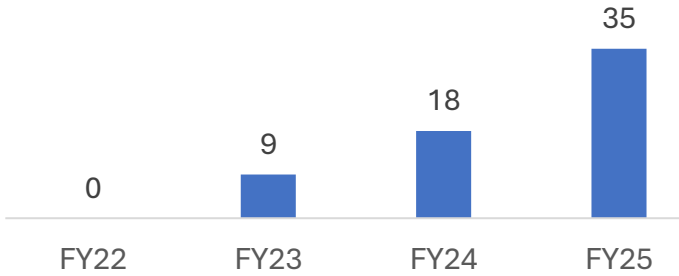
Debt Market Partners



Increasing No. of Lenders



Increasing Debt Market participation – Share of NCDs in Total Borrowing (%)



Lending Partnerships



Impact Funds



Strong support from diverse lending partners

Declining cost of funds – to continue further in coming years

Banks (FY23)

 **SBI**

 **IDFC FIRST Bank**

 **DCB BANK**

 **AU SMALL FINANCE BANK**

 **Utkarsh Small Finance Bank**
Aapki Ummeed Ka Khaata

Banks (FY24)

 **SBI**

 **IDFC FIRST Bank**

 **DCB BANK**

 **HDFC BANK**

 **FEDERAL BANK**
YOUR PERFECT BANKING PARTNER

 **SBM**

 **kotak**
Kotak Mahindra Bank

 **AU SMALL FINANCE BANK**

 **Utkarsh Small Finance Bank**
Aapki Ummeed Ka Khaata

Banks (FY25)

 **SBI**

 **IDFC FIRST Bank**

 **DCB BANK**

 **Indian Overseas Bank**

 **HDFC BANK**

 **RBL BANK**

 **SBM**

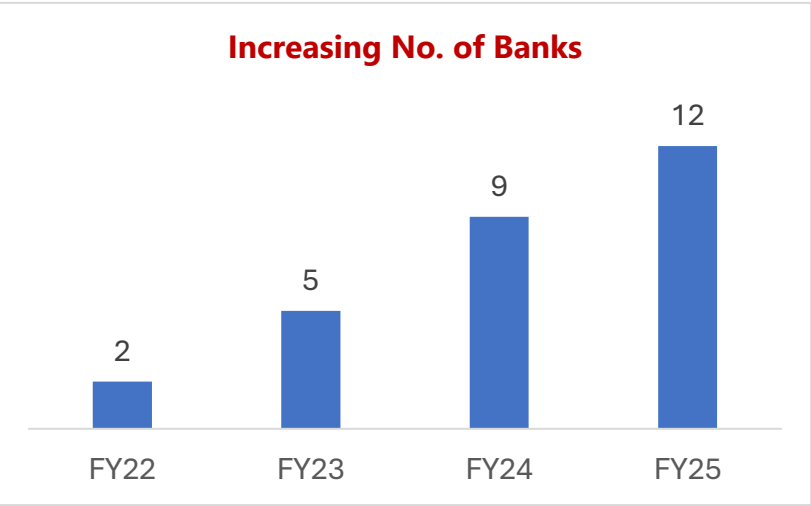
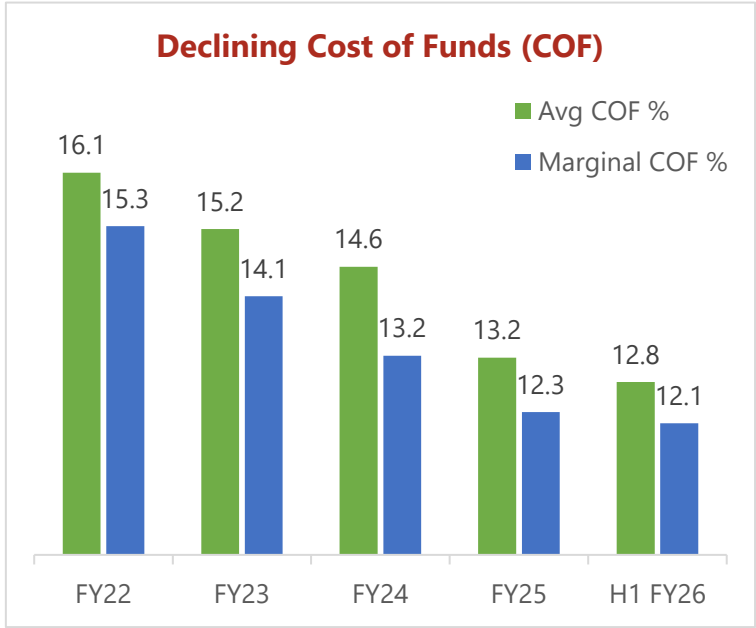
 **FEDERAL BANK**
YOUR PERFECT BANKING PARTNER

 **kotak**
Kotak Mahindra Bank

 **AU SMALL FINANCE BANK**

 **Utkarsh Small Finance Bank**
Aapki Ummeed Ka Khaata

 **SURYODAY**
A BANK OF SMILES



Demonstrated ability to raise equity capital

Healthy capital adequacy ratio and low debt-to-equity ratio

Cumulative equity received ~ ₹ 270 crore*

Equity Funding	₹ crores	Price ₹ /Share
As on Mar'19	19.03	
FY20	11.65	70
FY22	14.42	95
FY23	48.39	115, 160
FY24	85.13	172
FY25: Equity received*	91.72	302.20
Total	270.33	
FY26: warrant conversion by Mar'26*	84.72	302.20
FY26 P	355.05	

* Equity raise of ₹ 175.8 crores (₹ 62.85 crore equity and ₹ 112.95 crore warrants) announced in Q2 FY25, of which ₹ 91.08 crore (₹ 62.85 crore equity and 25% of warrants i.e. ₹ 28.24 crore) received in Sep'24 and balance ₹ 84.72 receivable by Mar'26

Debt funding of ₹ 1,220+ crore

Debt as on 30-09-2025	Sanction	Outstanding
Term Loans from Bank	389.0	176.5
Term Loans from NBFC	418.3	174.2
PTC Securitization	49.1	4.8
NCD	364.0	270.9
Sub Debt	6.6	6.6
Total Term Debt (₹ crore)	1227.0	633.0
- Liquid Funds		-97.0
Net Debt (₹ crore)		536.0

Additional on-tap liquidity of ₹ 500 crore p.a. from **Co-lending/ BC partnerships**

Distinguished Board of Directors

Committed to the highest level of governance, transparency, integrity and exceptional growth



Mayur Modi, Co-Founder, Co-CEO and COO

Chartered Accountant with more than 20 years of experience in financial services industry; started his career with GE Capital and went on to work with large financial institutions like JP Morgan and HSBC. In last role, served as Associate Director at HSBC, lending to Banks and FIs



Deepak Aggarwal, Co-Founder, Co-CEO and CFO

Chartered Accountant with more than 20 years of experience, including with Bank of America, KPMG, GE Capital, Infosys (for Deutsche Bank). Founded and ran a boutique IB firm named Avancer Capital Partners, helping client raise INR 2,000+ crores in equity and debt



**Uma Shankar Paliwal
Chairman & Independent Non-Executive Director**

35+ years of experience in Central banking with the RBI, Currently working as CEO of Currency Cycle Association, CEO and Secretary of Association of Small Finance Banks of India (ASFBFI) and independent director at multiple NBFCs



**Ratna Vishwanathan
Independent Non-Executive Director**

22+ years of experience as ex-IAS officer (1987 batch) in departments like Indian Audit & Accounts Services and CAG
Ex-CEO of Microfinance Institution Network (MFIN) for four years and currently CEO of a global NGO



**Shantanu Chandrakant Pendsey
Independent Non-Executive Director**

38+ years of experience at SBI, retired CGM – Head Agriculture & MSME Financial Inclusion, has developed expertise in Retail, Agriculture, and MSME banking, Credit and Loan Portfolio Management and Digital Transformation



**Govind Gupta
Non-Executive Director**

Chartered Accountant with more than 18 years of dedicated expertise in statutory and internal audit, tax consultancy, and company law matters. As a practicing professional, Mr. Gupta has demonstrated a steadfast commitment to upholding the highest standards of financial integrity and compliance



**Atul Garg
Non-Executive Director**

20+ years of experience in financial products and Portfolio Management Services (PMS). His expertise encompasses the distribution of equities, mutual funds, and fixed-income products with a proven track record of navigating the intricacies of financial markets

Experienced Management Team (1/2)



Viral Sheth, Finance Controller

Chartered Financial Analyst with more than 23 years of experience in finance covering corporate finance, credit risk and equity research. He has previously worked with leading organizations such as HSBC and Infosys and in his last role served as VP-Commercial Banking & Risk Training



Raj Bans Lal, National Credit Head

MBA in finance with over 24 years of extensive experience in credit analysis, credit proposal evaluation and rating, and risk management. In the most recent role, served as National Credit Manager at IndusInd Bank Limited. He has previously worked with Fastrack Housing Finance Limited, Bajaj Finance, Dewan Housing Finance Limited, and other reputed organizations



Vivek Meharwal, Chief Business Officer

Mr. Meharwal brings over 21 years of experience in the lending industry, having worked across a wide range of products, including affordable home loans, loan against property, structured finance, education infrastructure loans, business loans, and lending to financial institutions. He has previously served as Chief Business Officer at Altum Credo Home Finance



Sandipan Thakur, Head – Collections

Sandipan brings over 23 years experience in Debt & Receivable Management, Legal & Litigation, Process & Operational Risk Management across multiple products. He has previously worked with Hiranandani Financial, RBL Finserve, and Citi Financial

Experienced Management Team (2/2)



Abhijeet Kamble, Chief Technology Officer

Abhijeet, a tech leader, excels in leading complex projects, scaling businesses, and fostering innovation. He brings technical expertise in designing and delivering large scale systems. His achievements span innovations in FinTech and nurturing startups. Abhijeet is an alumnus of Pune University and IIT Bombay



Siddhartha Ghosh, Head - HR

XLRI Jamshedpur alumnus with over 18 years experience in HR. Over the years his experience has covered different aspects of HR in the BFSI space. He has previously worked with Capital India Home Loans, Avanse Financial Services, Star-agri Group, RICH'S, Future Generali India and IBM



Lalit Sharma, Company Secretary & Compliance Officer

Company Secretary with over 19 years of experience in the financial sector in regulatory compliance and corporate governance upon the frameworks of RBI, MCA, and SEBI. Spent over 9 years with various financial institutions such as Indiabulls group and PNB Housing Finance



Rohit Paigwar, Head – Operations

MBA with over 16 years of experience at leading Banks and NBFCs like Poonawalla Housing Finance, Bajaj Finance, ICICI Bank and Axis Bank. His areas of expertise include Analytics, Credit Risk, Product and Policy, Underwriting and Operations in both Secured & Unsecured business. He is proficient in achieving team-driven process improvements



Tapendra Gupta, Head – RCU

Tapendra comes with almost two decades of deep expertise and experience in Fraud Risk Management, Audit & Collections. In his last role, he was associated with Axis Finance Ltd. as Zonal Head - RCU since Feb 2021. Tapendra has worked with renowned organization like Square Yards, Dhani Services Ltd., Magma Fincorp, Intec Capital and Religare Finvest to name a few. Tapendra has completed his MBA in finance.



Tammineni Rajitha, Lead – ESG & Impact

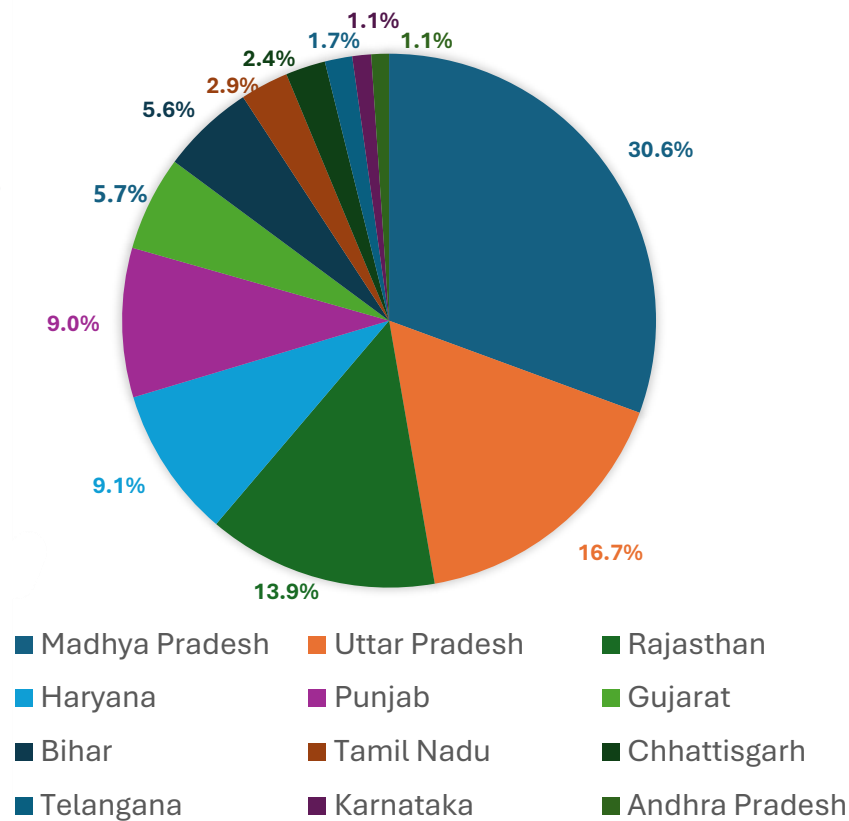
MBA from IRMA with 6+ years grassroots experience in the impact sector including 4 years in ESG Reporting & Disclosures, Biodiversity Management, Sustainability Finance and external partnerships. In her previous role, she was associated with Tata Steel in their ESG function. Currently, she is working on building and sustaining partnerships with Rabobank Foundation, Dell Foundation, Bill & Melinda Gates Foundation, and Water.org

Pan-India Presence

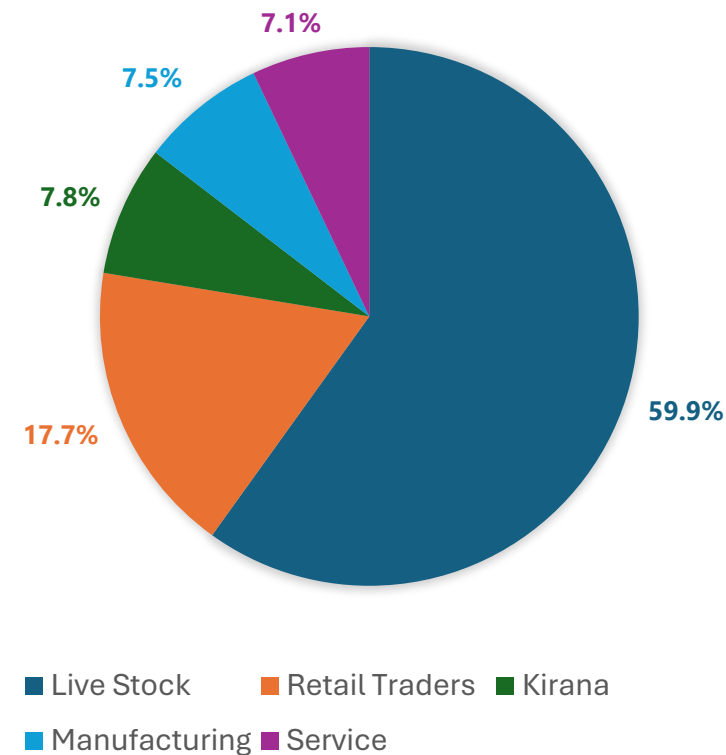
Geographic diversification improving with expansion in South India



AUM by States (Sep'25)

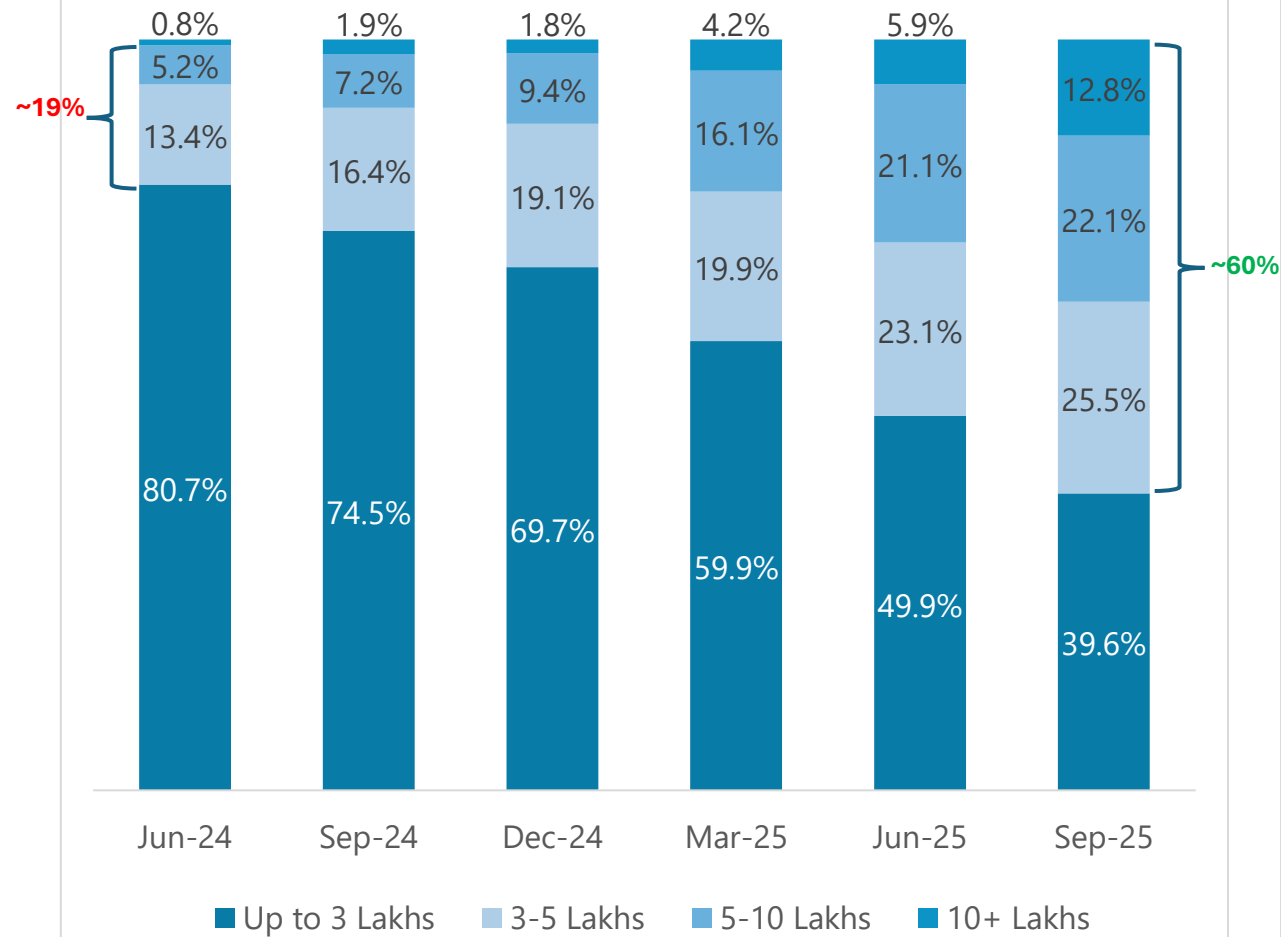


AUM by Customer Segment (Sep'25)

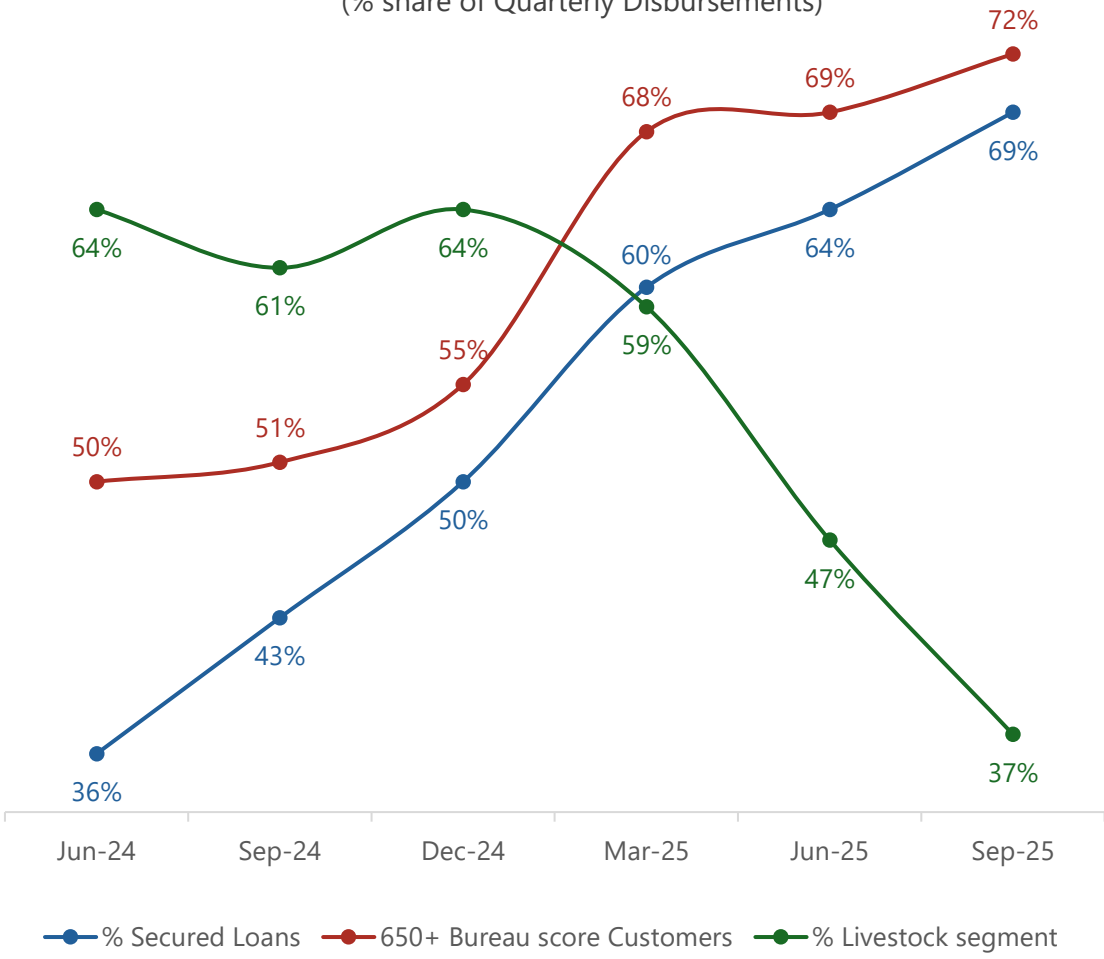


Increasing focus on higher ticket secured loan, better credit score and non-livestock segment

Increasing focus on 5+ lakh loan ticket size
(% share of Quarterly Disbursement by Ticket size)

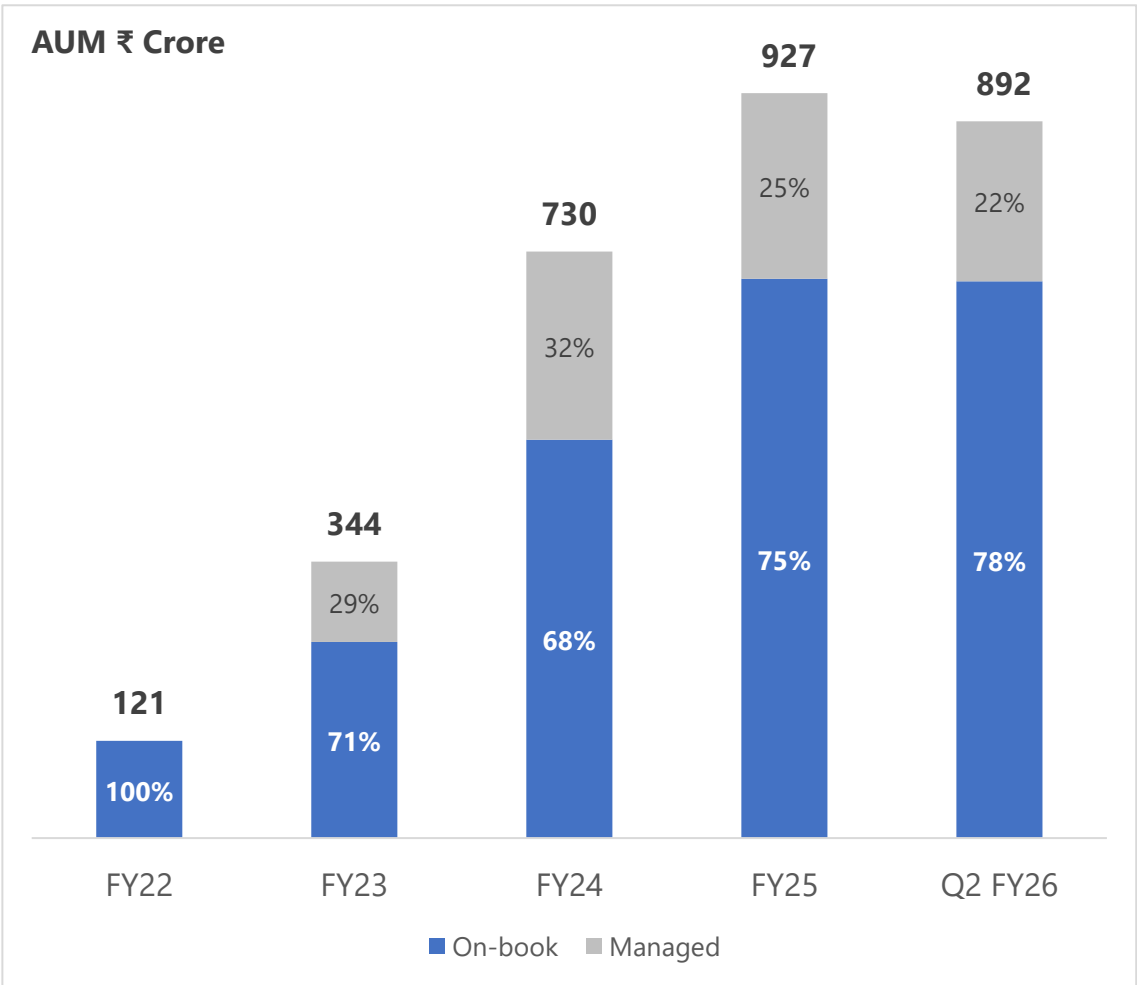
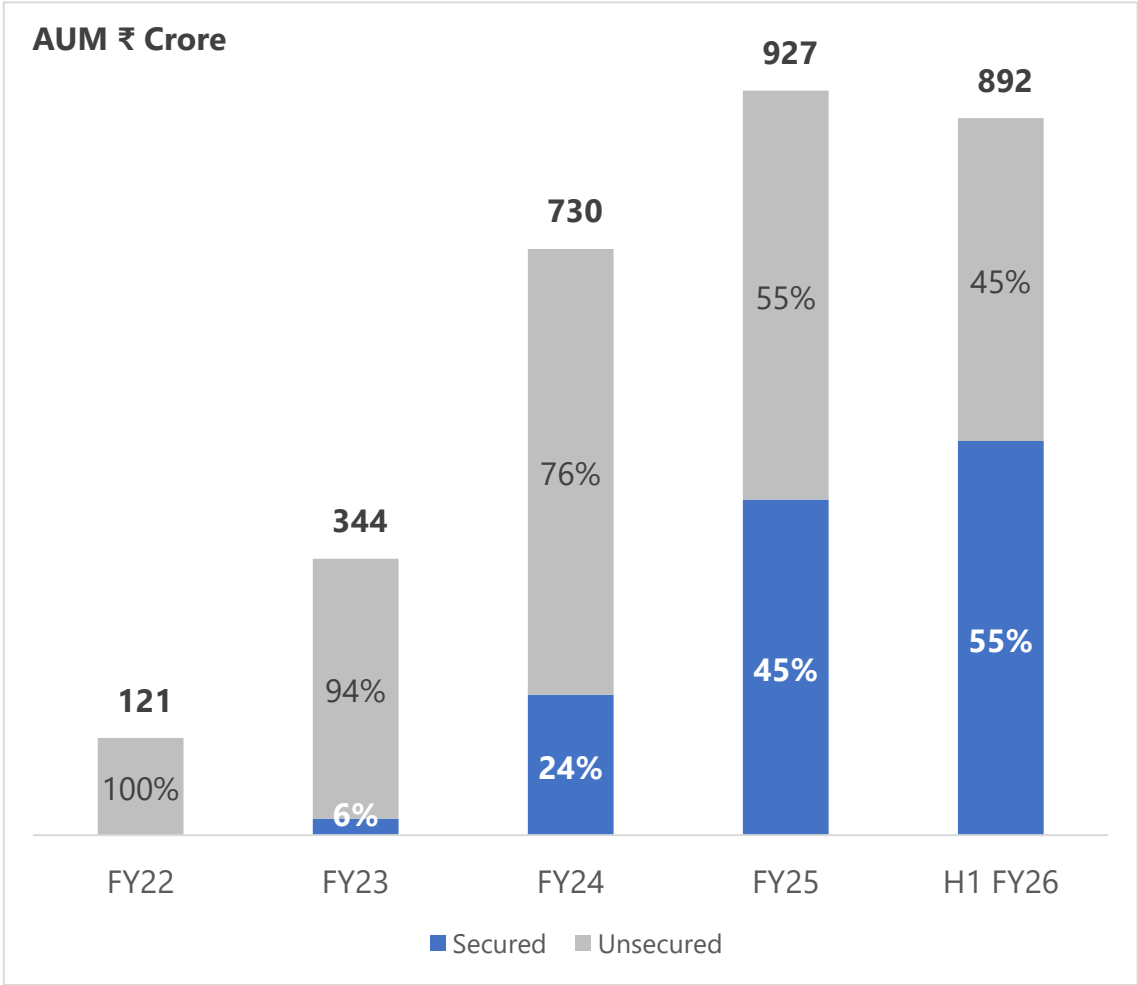


Increasing share of secured loans, 650+ bureau score customers & declining share of Livestock
(% share of Quarterly Disbursements)

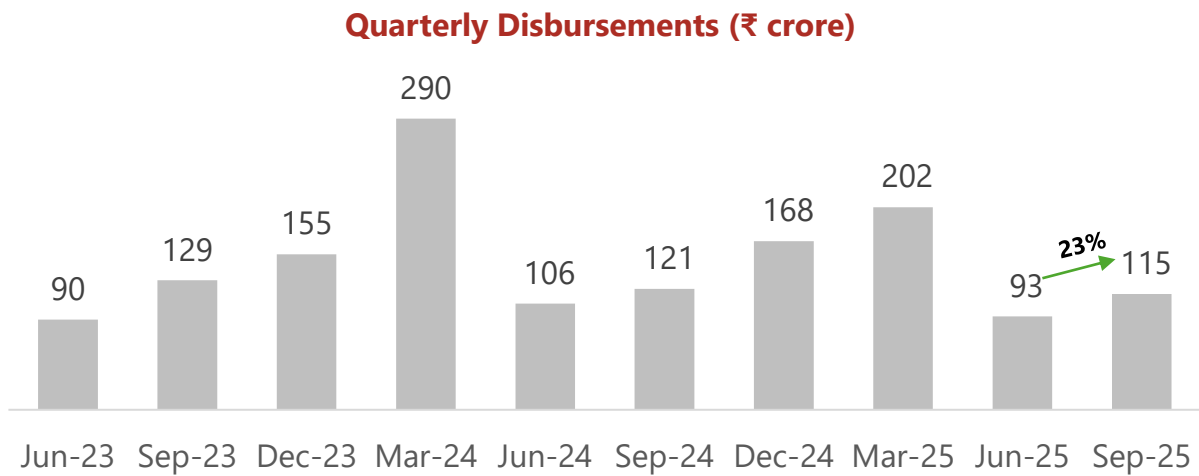


Secured book increased to 55% of AUM, targeting 70% by Mar'26

AUM y-o-y growth 16% (24% excl. ARC transaction)

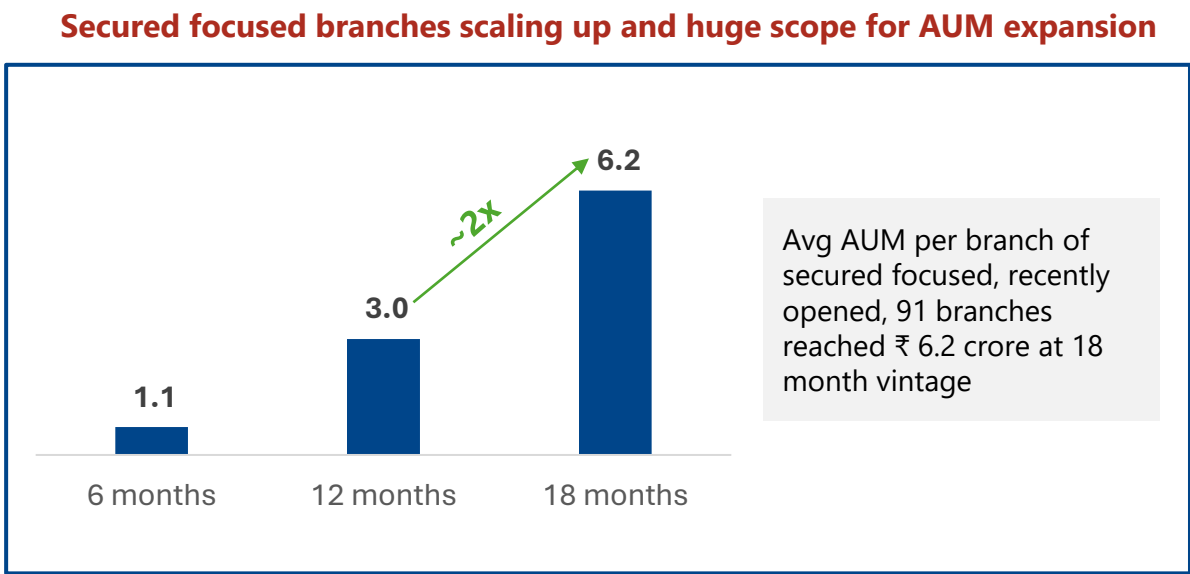
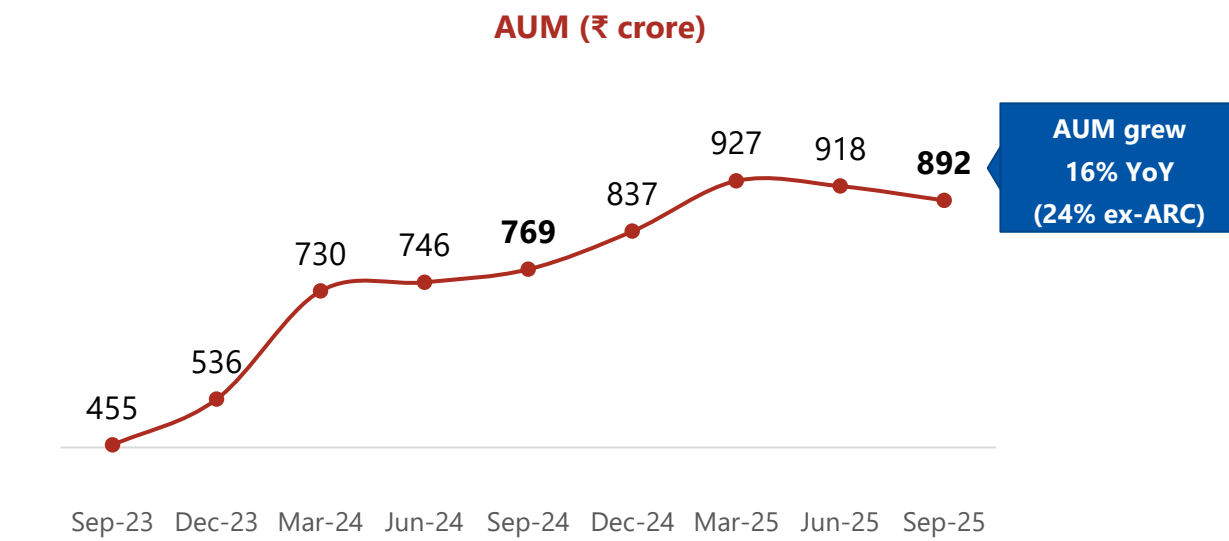


Early vintage branches (upto 24 months) poised for significant growth



Branch Vintage & Productivity

Branch Vintage	Branches	Avg. Vintage (Months)	AUM (₹ Crore)	AUM per Branch (₹ Crore)
Up to 12 Months	50	11	104	2.1
13-24 Months	36	18	177	4.9
25-36 Months	37	30	233	6.3
36+ Months	40	54	378	9.4
Total (Sep'25)	163	28	892	5.5
Total (Sep'24)	141	18	769	5.5

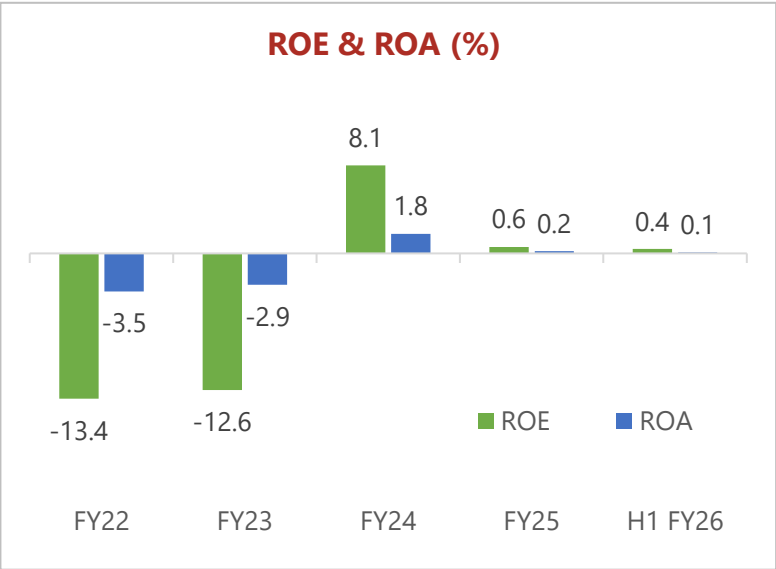
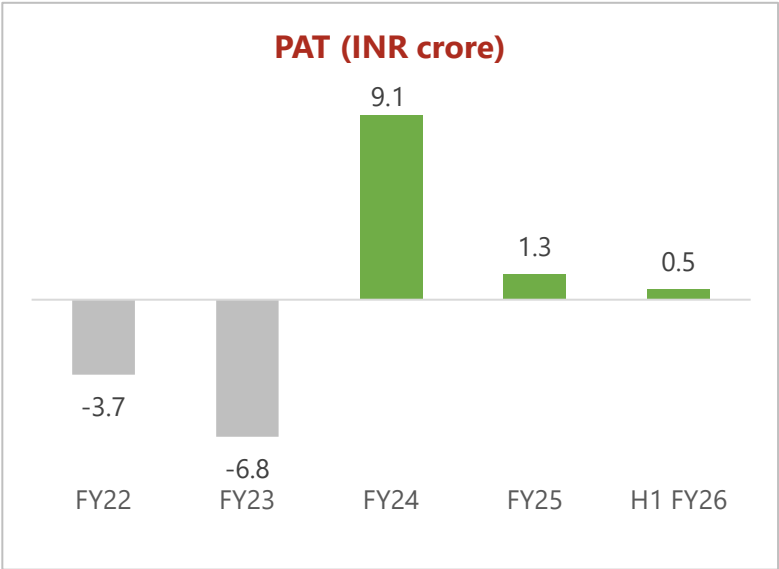
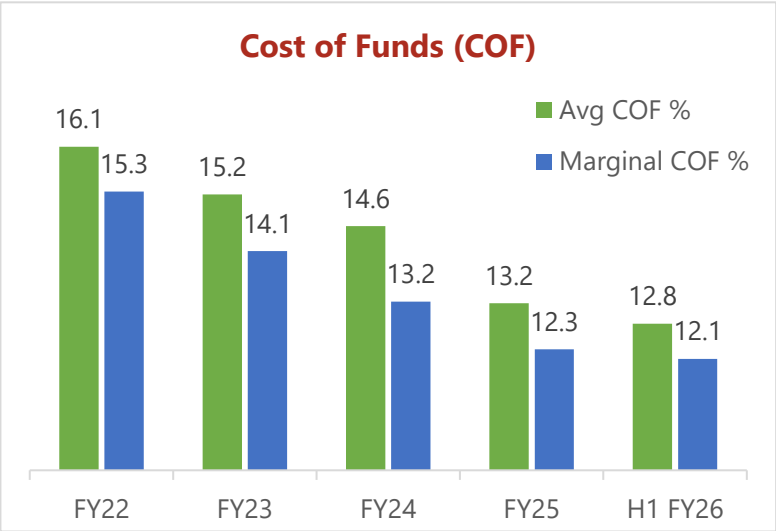
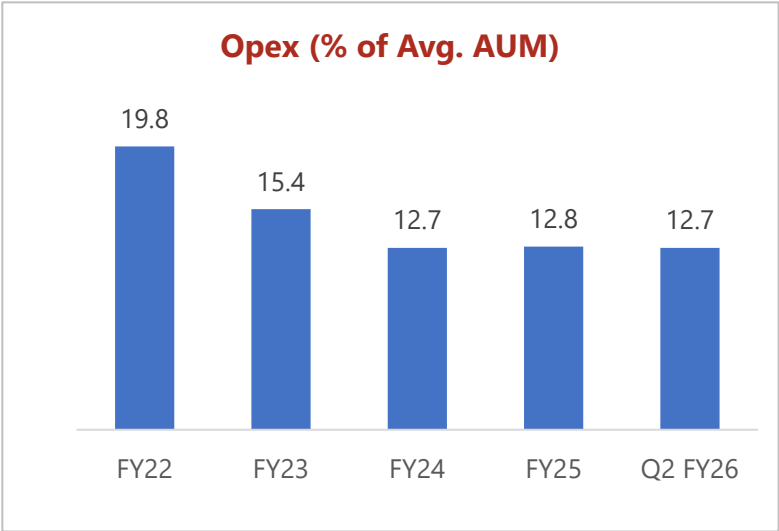


Q2 FY26 – Key Metrics

AUM <table><tr><td>Q2 FY25</td><td>Q2 FY26</td></tr><tr><td>769 Cr</td><td>892 Cr</td></tr></table>	Q2 FY25	Q2 FY26	769 Cr	892 Cr	Disbursements <table><tr><td>Q2 FY25</td><td>Q2 FY26</td></tr><tr><td>121 Cr</td><td>115 Cr</td></tr></table>	Q2 FY25	Q2 FY26	121 Cr	115 Cr	Total Income <table><tr><td>Q2 FY25</td><td>Q2 FY26</td></tr><tr><td>50 Cr</td><td>55 Cr</td></tr></table>	Q2 FY25	Q2 FY26	50 Cr	55 Cr	PAT <table><tr><td>Q2 FY25</td><td>Q2 FY26</td></tr><tr><td>2.0 Cr</td><td>0.3 Cr</td></tr></table>	Q2 FY25	Q2 FY26	2.0 Cr	0.3 Cr	NIMs <table><tr><td>Q2 FY25</td><td>Q2 FY26</td></tr><tr><td>16.7%</td><td>14.2%</td></tr></table>	Q2 FY25	Q2 FY26	16.7%	14.2%					
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GNPA <table><tr><td>Q2 FY25</td><td>Q2 FY26</td></tr><tr><td>2.78%</td><td>3.26%</td></tr></table>	Q2 FY25	Q2 FY26	2.78%	3.26%	NNPA <table><tr><td>Q2 FY25</td><td>Q2 FY26</td></tr><tr><td>1.41%</td><td>1.66%</td></tr></table>	Q2 FY25	Q2 FY26	1.41%	1.66%	Capital <table><tr><td>₹ Cr</td><td>Sep'24</td><td>Sep'25</td></tr><tr><td>Equity</td><td>265</td><td>262</td></tr><tr><td>Debt</td><td>447</td><td>633</td></tr></table>	₹ Cr	Sep'24	Sep'25	Equity	265	262	Debt	447	633	CRAR <table><tr><td>Q2 FY25</td><td>Q2 FY26</td></tr><tr><td>40.6%</td><td>27.1%</td></tr></table>	Q2 FY25	Q2 FY26	40.6%	27.1%	Branches <table><tr><td>Q2 FY25</td><td>Q2 FY26</td></tr><tr><td>141</td><td>163</td></tr></table>	Q2 FY25	Q2 FY26	141	163
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Note: AUM includes managed book ₹ 199.16 crores as of September 30, 2025
Note: On-book Gross NPA (GNPA) and Net NPA (NNPA) based on 90+ days past due

Credit cycle weighed on profitability



- ▶ Opex stickiness to reduce with expected AUM growth in this financial year and target to achieve sub-10% Opex within next two years
- ▶ COF is expected to reduce until it reaches single digit in the near to medium term driven by positive regulatory environment, improved credit rating and scale of operations
- ▶ Profitability to improve as credit costs normalize and AUM growth kicks in operational efficiencies

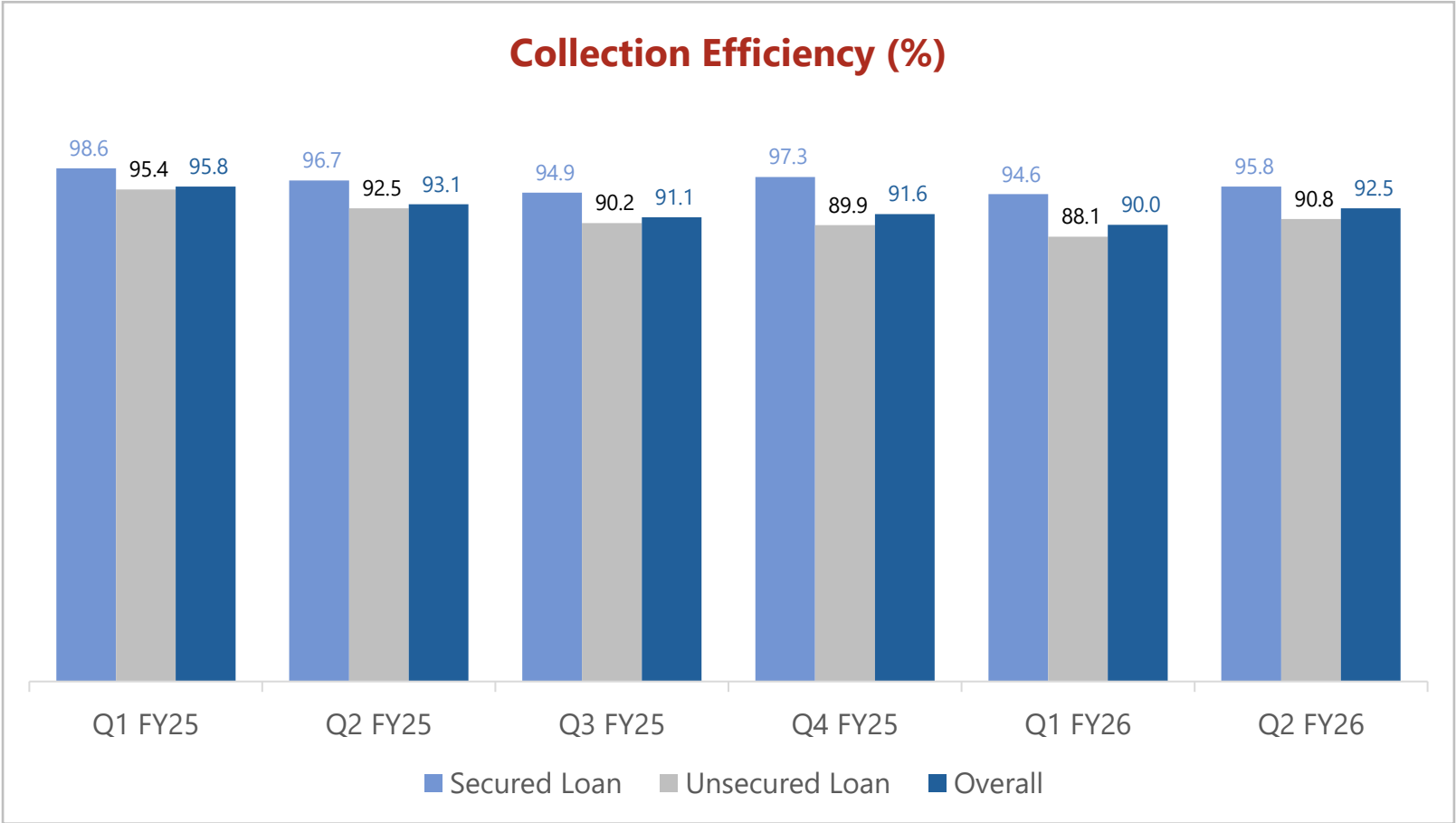
Key Financial Metrics

Adequate spreads and capital buffer mitigate asset quality moderation

Key Ratios	H1 FY26	H1 FY25	FY25
Average Interest Spread			
Average Lending IRR	26.4%	29.0%	27.9%
Average Borrowing IRR	12.8%	13.5%	13.2%
Interest Spread	13.6%	15.5%	14.7%
Net Interest Margin	14.2%	16.6%	16.3%
Asset Quality			
30+ PAR % of AUM	7.77%	5.45%	8.66%
90+ PAR % of AUM	5.38%	2.92%	6.93%
On-book Gross NPA	3.26%	2.78%	6.61%
On-book Net NPA	1.66%	1.41%	3.42%
Provision Coverage Ratio	50.00%	50.00%	50.00%
Credit Cost (% of Avg AUM)	3.02%	3.11%	3.43%
Leverage & Capital Adequacy			
Leverage: TOL/Owned funds	3.08	2.11	3.09
Debt/Equity	2.41	1.69	2.44
CRAR %	27.14%	40.64%	29.25%

- ▶ Lending IRR movement driven by shift towards secured product
- ▶ Borrowing IRR expected to decline and converge to single digit in the medium term
- ▶ Asset quality improved with ARC transaction and strengthening of the collection team
- ▶ Adequately capitalized, well positioned for growth

Collection efficiency range bound due to ongoing credit cycle, but well on path to stabilization with intense collection efforts



Q2 FY26 - Income Statement

Particulars (INR crores)	Q2 FY26	Q2 FY25	Y-o-Y	Q1 FY26	Q-o-Q	H1 FY26	H1 FY25	Y-o-Y
Total income	55.06	49.57	11.08%	59.12	-6.87%	114.18	95.26	19.86%
Finance Cost	21.01	15.62	34.51%	20.60	1.99%	41.61	30.70	35.54%
Net Interest Income & Fee Income	34.05	33.95	0.29%	38.52	-11.60%	72.57	64.56	12.41%
Employee Benefits Expense	22.11	19.10	15.76%	22.06	0.23%	44.17	34.96	26.34%
Depreciation and Amortization Expense	2.35	1.83	28.42%	2.46	-4.47%	4.81	3.37	42.73%
Other Expenses	4.01	3.70	8.38%	5.23	-23.33%	9.24	8.13	13.65%
Operating Expense	28.47	24.63	15.59%	29.75	-4.30%	58.22	46.46	25.31%
Pre-Provisioning Operating Profit	5.58	9.32	-40.13%	8.77	-36.37%	14.35	18.10	-20.72%
Impairment on financial instruments	5.27	7.21	-26.96%	8.34	-36.85%	13.60	11.51	18.16%
Profit before tax	0.31	2.11		0.43		0.75	6.59	
Current Tax	-	-		-		-	-	
Deferred tax	0.03	0.08		0.19		0.22	0.26	
Profit After Tax	0.28	2.03		0.24		0.53	6.33	

Q2 FY26 - Balance Sheet

Particulars (INR crores)	Sep'25	Sep'24
LIABILITIES		
Financial Liabilities	665.32	476.62
Payables	0.35	3.83
Debt Securities	269.55	56.83
Borrowings (other than debt securities)	356.43	383.85
Subordinated Liabilities	6.68	6.65
Lease Liability	12.94	13.85
Other financial liabilities	19.38	11.61
Non-financial Liabilities	2.19	11.26
Current Liabilities (net)	-	-
Provisions	0.10	1.06
Deferred Tax Liabilities (net)	-	-
Other non-financial liabilities	2.08	10.21
Equity	262.05	264.53
Equity share capital	32.70	32.64
Other equity	229.35	231.89
Total Equity and Liabilities	929.56	752.42

Particulars (INR crores)	Sep'25	Sep'24
ASSETS		
Financial Assets	877.39	709.28
Cash and cash equivalents	39.28	113.77
Bank balance (other than cash and cash equivalents)	61.14	18.92
Receivables	-	0.81
Loans	694.44	531.18
Investments	35.61	12.16
Other financial assets	46.92	32.43
Non-financial Assets	52.16	43.14
Current Assets (net)	5.47	2.41
Deferred Tax Assets (net)	7.50	5.08
Property, Plant & Equipment	9.44	8.26
Intangible Assets Under Development	4.67	-
Right of use assets	11.87	12.99
Other Intangible assets	4.13	4.95
Other non-financial assets	9.08	9.45
Total Assets	929.56	752.42

Historical Income Statement

Particulars (INR crores)	Mar'25	Mar'24	Mar'23	Mar'22
Interest Income	170.60	107.61	48.87	22.32
Interest expenses	63.31	42.81	21.68	10.56
Net Interest Income (NII)	107.29	64.80	27.19	11.76
Fee income	15.86	10.00	1.39	0.27
Income on derecognized (assigned) loans	9.40	8.13	-	-
Net gain on fair value changes	3.08	1.94	0.15	-
Other Income	0.28	0.27	0.03	0.71
NII and Other Income	135.91	85.15	28.76	12.74
Employee benefit expense	77.39	47.07	25.65	13.03
Depreciation and amortisation expense	7.71	3.35	1.73	0.94
Other expenses	19.74	17.07	7.93	3.96
Operating Expense	104.84	67.49	35.31	17.94
Operating Profit (Loss)	31.07	17.66	-6.55	-5.18
Impairment on financial instruments	28.13	7.11	3.39	1.34
Profit/(Loss) before tax	2.94	10.56	-9.94	-6.52
Current Tax	4.04	-	-	-
Deferred Tax	-2.33	1.42	-3.14	-2.80
Profit after tax	1.25	9.14	-6.80	-3.72

Historical Balance Sheet

Particulars (INR crores)	Mar '25	Mar '24	Mar '23	Mar '22
LIABILITIES				
Financial Liabilities	679.79	489.67	252.21	99.43
Trade Payables	2.54	1.81	1.19	-
Debt Securities	217.83	79.11	20.15	-
Borrowings (other than debt securities)	411.76	358.17	211.21	91.40
Subordinated Liabilities	6.66	6.64	6.63	6.60
Lease Liability	15.38	8.32	2.62	1.43
Other financial liabilities	25.61	35.65	10.40	-
Non-financial Liabilities	3.26	10.64	2.28	5.98
Current Liabilities (net)	-	-	-	5.59
Provisions	-	0.97	0.47	0.38
Other non-financial liabilities	3.26	9.67	1.81	0.02
Equity	260.72	168.85	76.40	34.51
Equity share capital	32.65	30.49	24.92	21.60
Other equity	228.07	138.36	51.48	12.91
Total Equity and Liabilities	943.77	669.16	330.89	139.93

Particulars (INR crores)	Mar '25	Mar '24	Mar '23	Mar '22
ASSETS				
Financial Assets	892.41	638.30	312.78	130.42
Cash and cash equivalents	137.13	95.98	56.58	6.08
Bank balance (other than cash and cash equivalents)	34.33	17.65	7.28	1.80
Trade Receivables	0.63	1.12	0.05	-
Loans	678.73	490.01	242.58	119.94
Investments	0.12	10.53	2.00	-
Other financial assets	41.47	22.97	4.29	2.60
Non-financial Assets	51.35	30.85	18.11	9.50
Current Assets (net)	2.29	2.85	0.72	0.80
Deferred Tax Assets (net)	7.73	5.34	6.76	3.62
Property, Plant & Equipment	9.78	6.59	4.23	1.50
Intangible Assets Under Development	2.39	-	3.18	2.33
Right of use assets	14.06	7.71	2.39	1.24
Other Intangible assets	4.87	5.46	0.03	-
Other non-financial assets	10.23	2.90	0.80	-
Total Assets	943.77	669.16	330.89	139.93

Important Updates



Diversification of funding sources and lowering of funding cost

Partnerships: visibility of ₹ 500 crore p.a. of lending partnerships (BC/CLM)

Low-cost & Diversified Funding: Lender count 30, including 11 leading Banks

Strong access to debt capital market: highest-ever NCD raise of INR 237 crore in the preceding nine months



Equity capital raise

Equity raise of ₹ 175.8 Cr (including warrants ~ ₹ 113 crore) announced in Q2 FY25

Equity raise of ₹ 270 Cr since inception till Sep'25

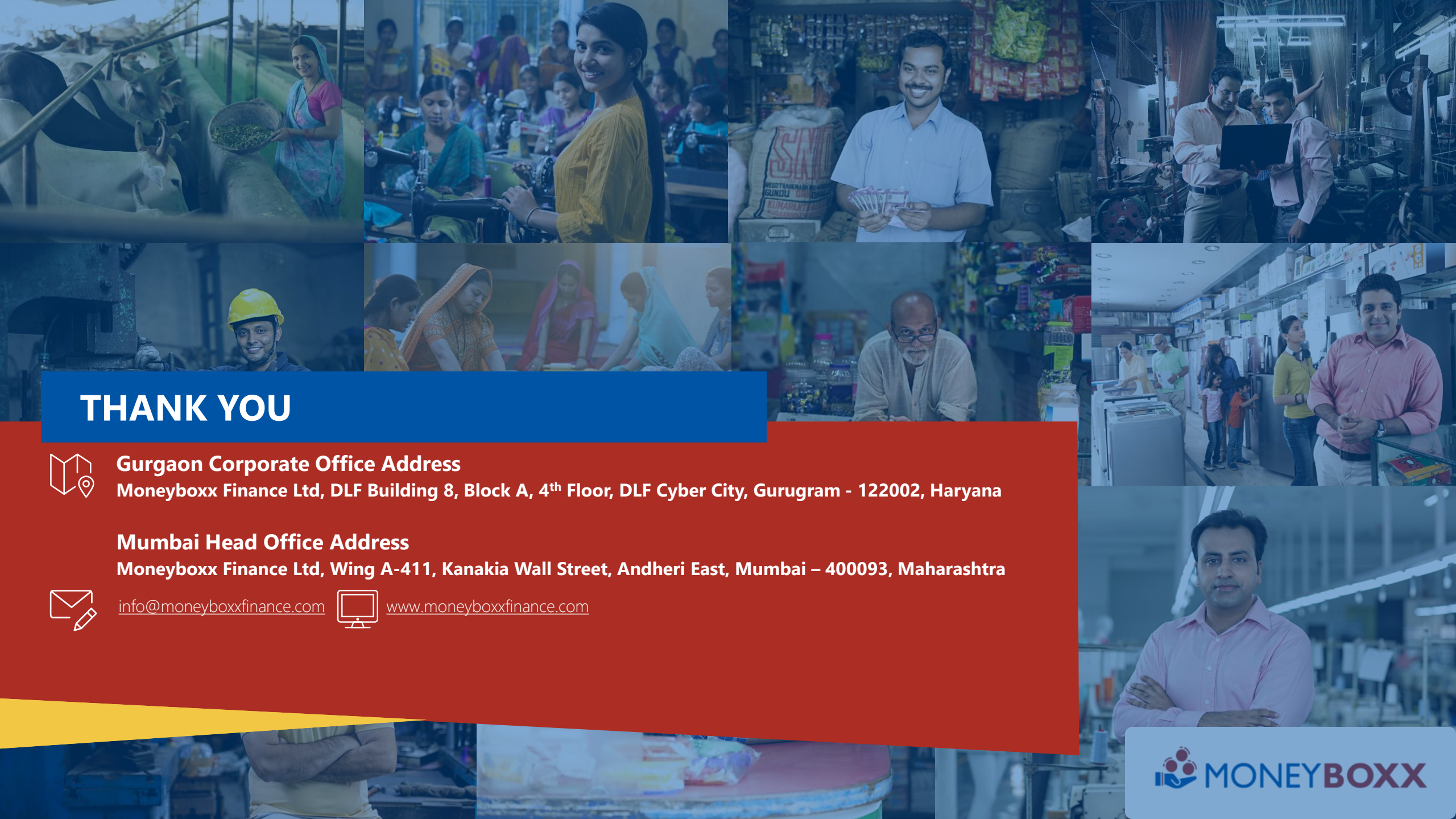


Other Updates

Secured lending: Gaining momentum and in line to reach ~**70% of AUM** by Mar'26 (55% as of Sep'25)

Ongoing **impact initiatives** (vets in branches for free cattle health management)

Bio-gas digester and agro-forestry initiatives as part of sustainability efforts



THANK YOU



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