

**MONEYBOXX FINANCE LIMITED**

CIN L30007DL1994PLC260191

Registered Office: 523-A, Somdutt Chambers-II,  
9, Bhikaji Cama Place, New Delhi-110066, India  
Tel: 01145657452E-mail: [info@moneyboxxfinance.com](mailto:info@moneyboxxfinance.com)Website: [www.moneyboxxfinance.com](http://www.moneyboxxfinance.com)**February 12, 2026****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**

Dear Sir/Madam,

**Subject: Investor Presentation**

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 December 31, 2025 (Q3 FY26).

The aforesaid intimation is being made available on the Company's website at [www.moneyboxxfinance.com](http://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

Q3 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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# Q3 FY26 – Business & Strategy Update

## Successful pivot to secured lending

- Secured disbursements **67%** in 9M FY26 (44% in 9M FY25)
- Secured book comprised **60%** of AUM as of Dec'25 (38% Dec'24); targeting **~80%** by Mar'27
- Higher secured book to support AUM growth, asset quality, and improve opex efficiency

## Focus on upper tier of Micro enterprise segment

- Target customer: Secured Business loans (ATS **₹ 5-10 Lakhs**) with strong credit profile (**650+ bureau score**)
- Improving segment and geographic diversification
- Focus on upper tier of segment aided in driving **improvement in collection efficiency**

## Leveraging emerging technologies in lending

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

## Strong financial position

- **GNPA reduced** to 1.43% (Dec'25) from 7.28% (Jun'25)
- Continued support from existing lenders and growing access to debt capital markets with NCD issuances

## Strong growth outlook

- National franchise with 156 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** (INR 878 crore as on Dec'25)
- ✓ **Business loans** of ₹ 1-25 Lac in semi-urban and rural India
- ✓ Gained national presence in 6 years: **156** branches in **12** states (Dec'25)
- ✓ Transformed **223k+** 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	Dec'25
Branches	30	61	100	163	156
States	5	6	8	12	12
AUM ₹ Crore	121	344	730	927	878



## 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...



**156** Branches



~ **53k** Live accounts



**₹878** crore AUM



**₹ 2,110+** crore  
Cumulative Disbursements



**60%** Secured Book



**1,925** Employees



Average Ticket Size  
**₹ 5.1** lakhs – Secured  
**₹ 2.3** lakhs – Unsecured



**100%** PSL qualified



**100%** Direct Sales  
Team



**31** Lenders

## Transforming lives



**223k+**  
Borrowers funded



**60%**  
Women



**21%**  
New-to-credit

## Credit Rating

CRISIL **BBB/Stable**

## Beyond-lending impact initiatives



**613k+**  
Free cattle  
diagnosis



**16,000+**  
Fruit-bearing  
trees planted



**100k+**  
Free Vet  
Consultations

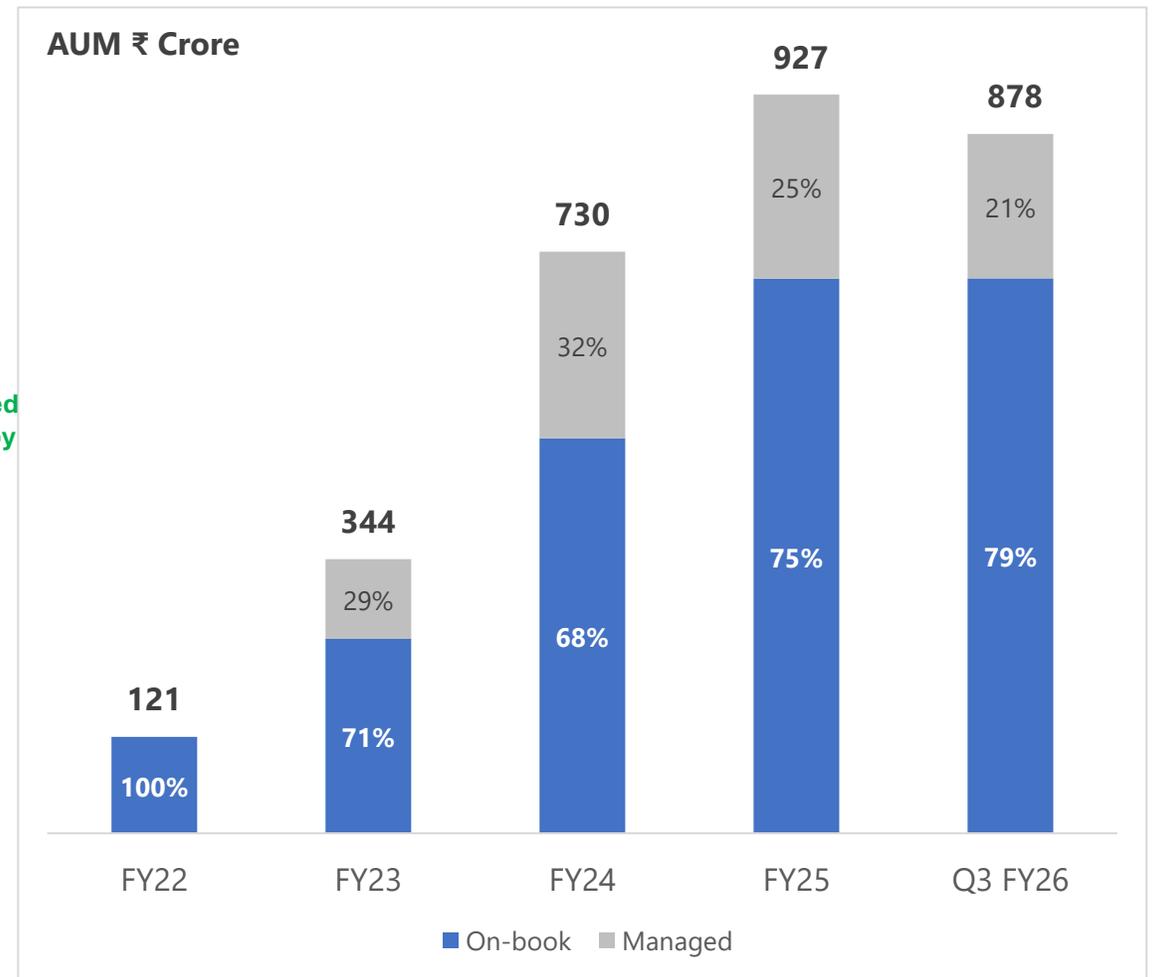
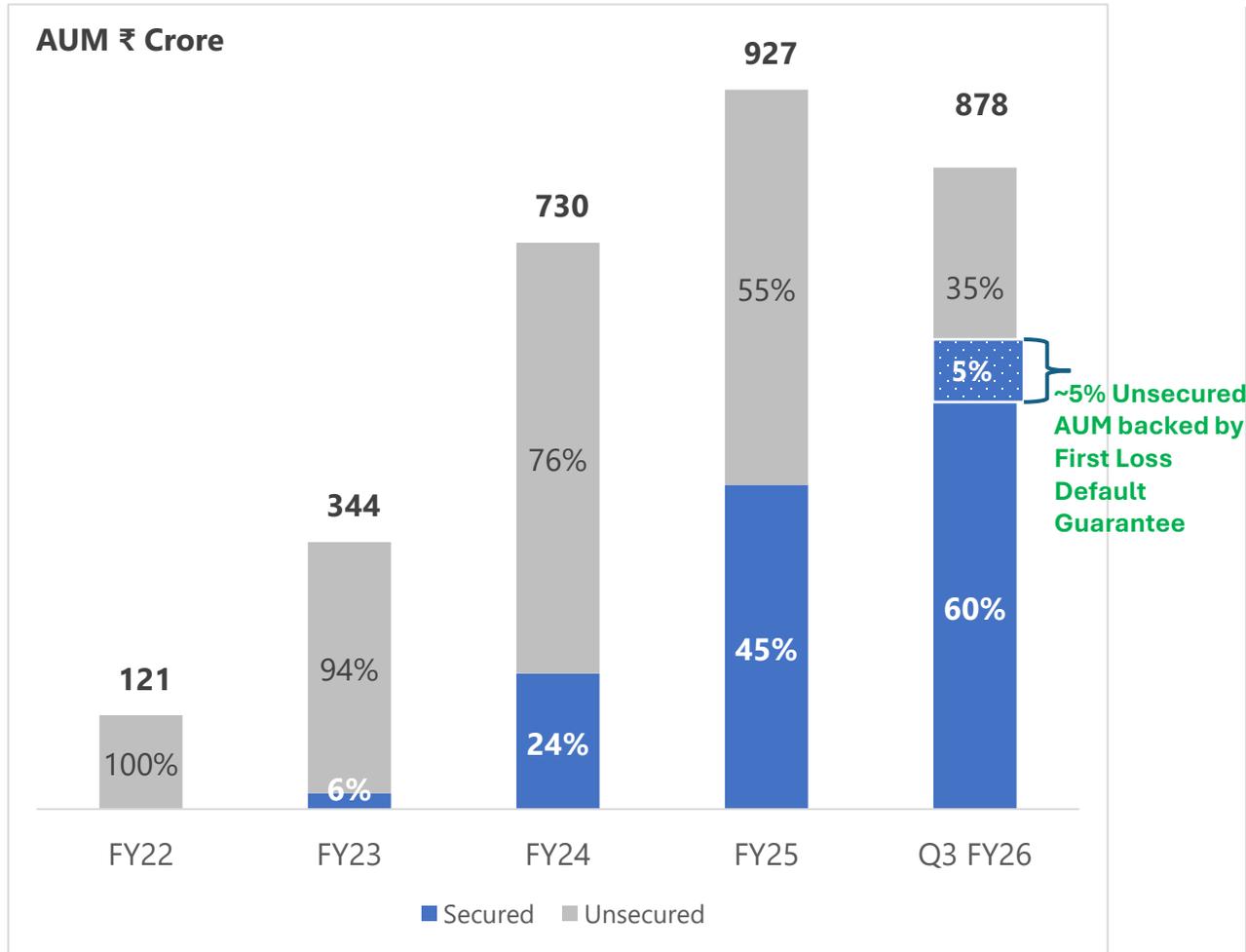


IND **BBB/Stable**

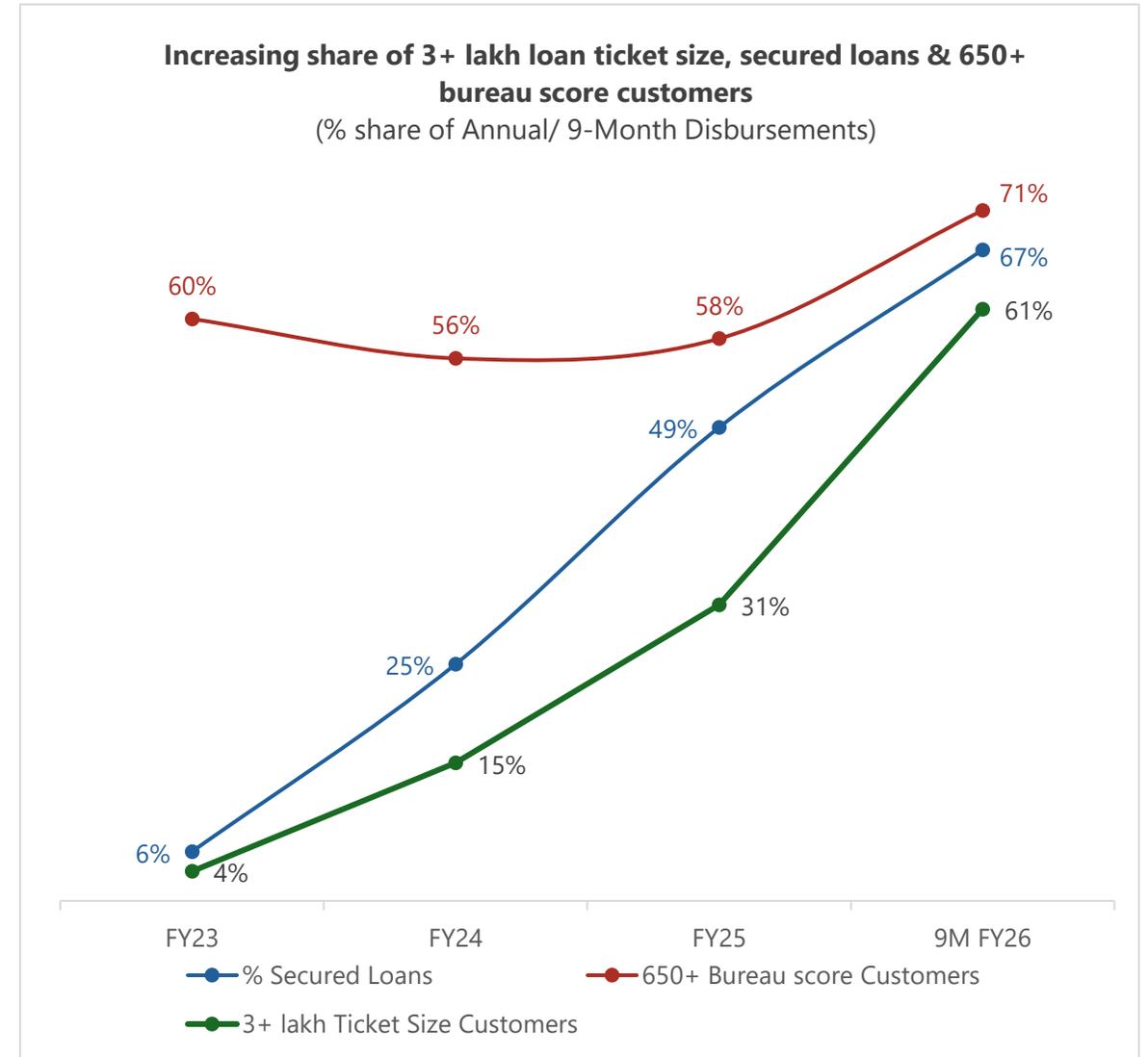
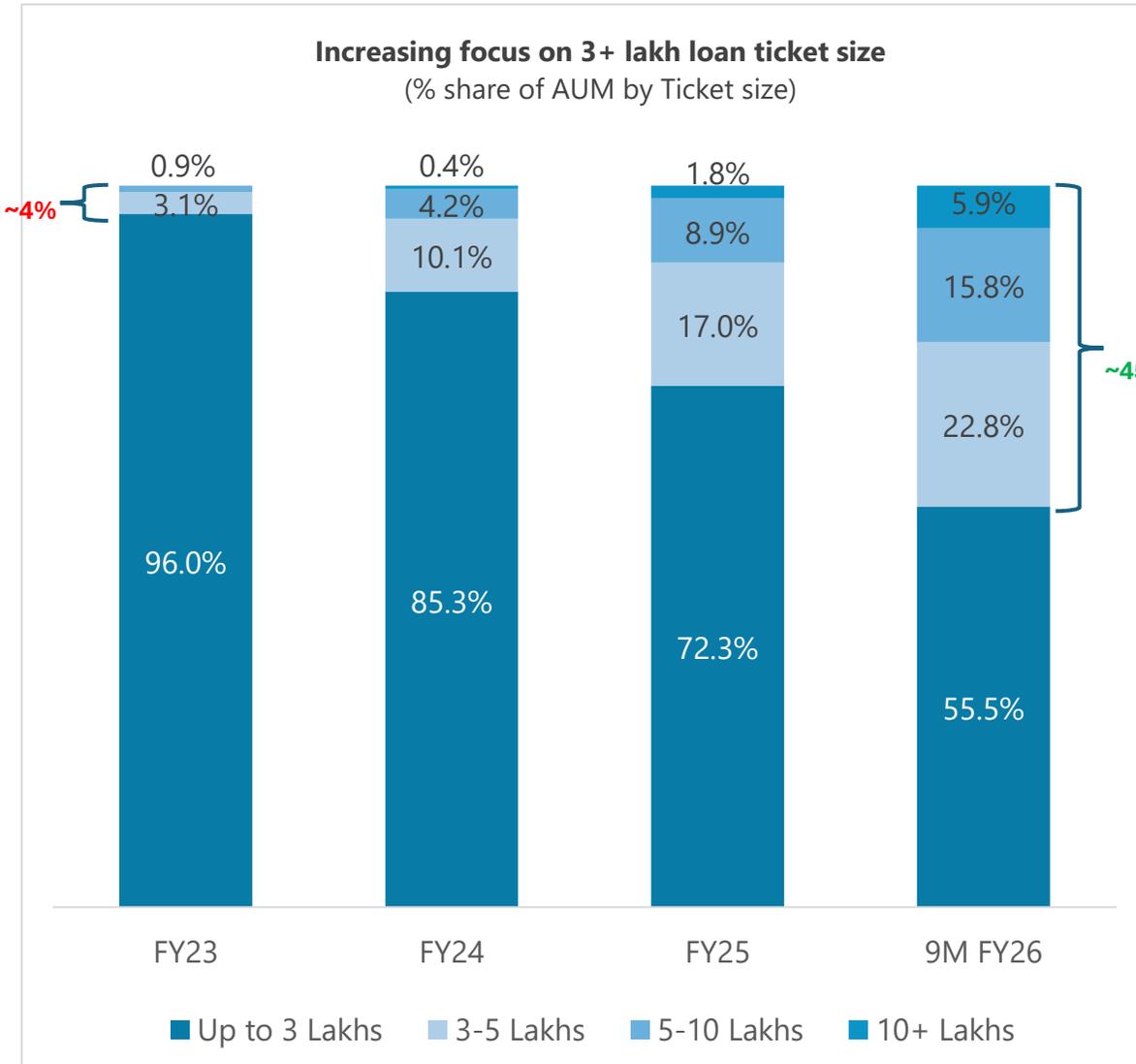
Note: Data as of December 31, 2025

# Secured book increased to 60% of AUM (~65% with FLDG), targeting 80% by Mar'27

AUM y-o-y growth 5% (17% excl. ARC transactions)



# Increasing focus on higher ticket size secured loan and better credit score customers

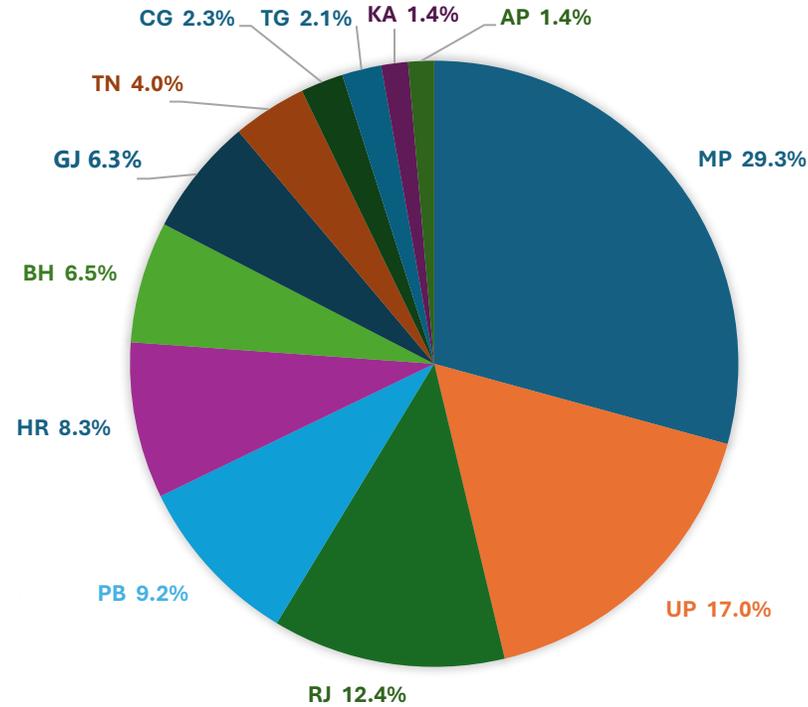


# Pan-India Presence

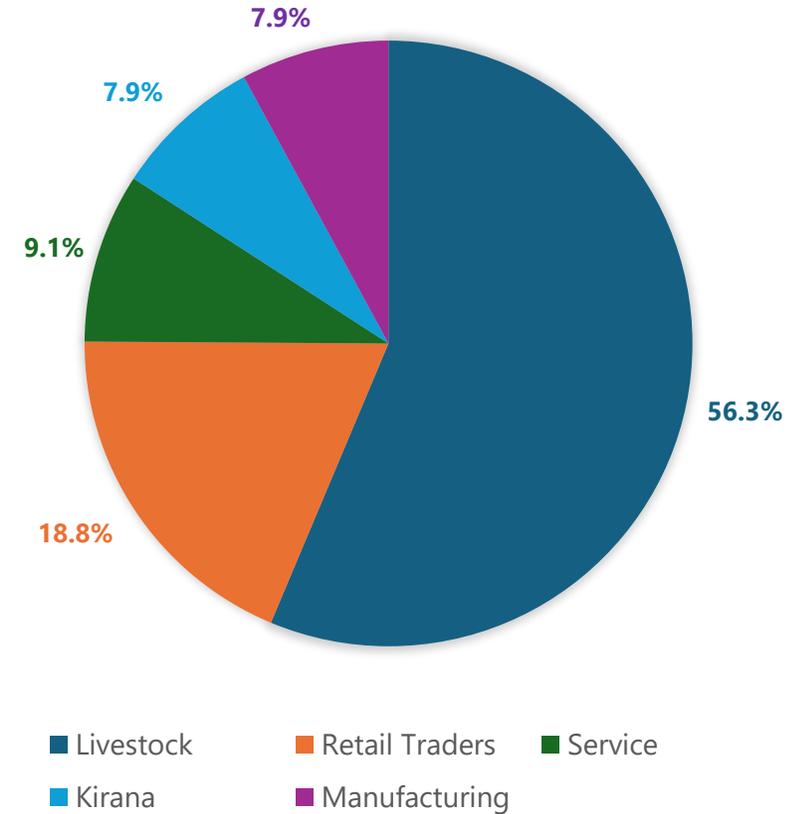
Geographic diversification improving with expansion in South India



AUM by States (Dec'25)

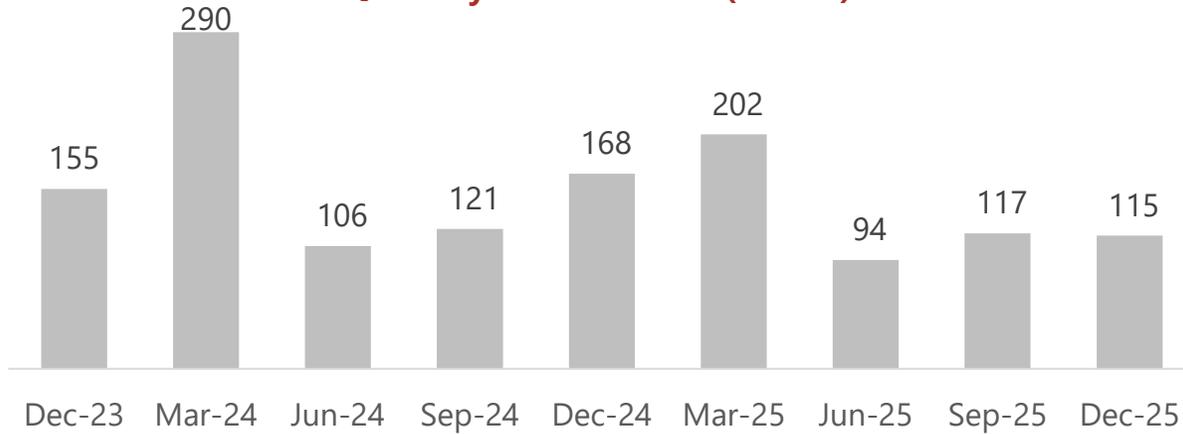


AUM by Customer Segment (Dec'25)



# Early-vintage branches (up to 24 months) poised for significant growth

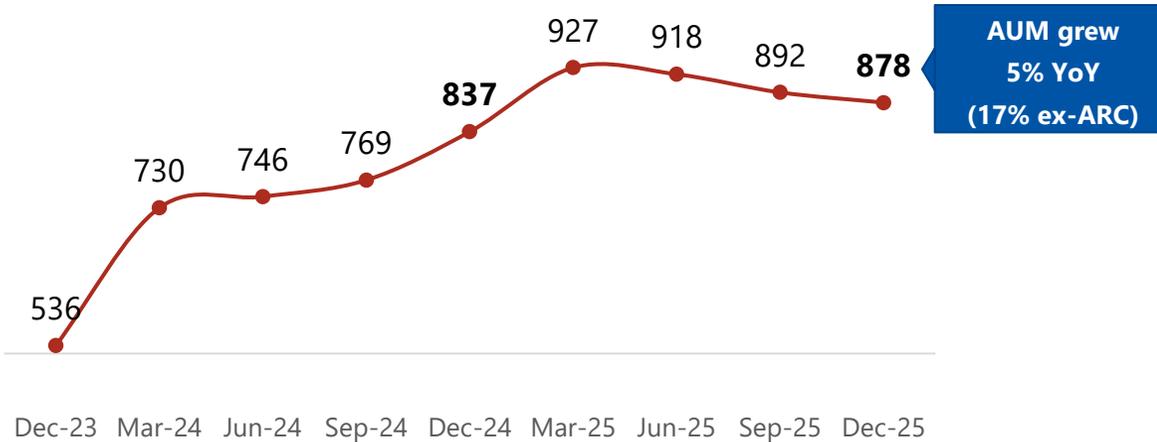
Quarterly Disbursements (₹ crore)



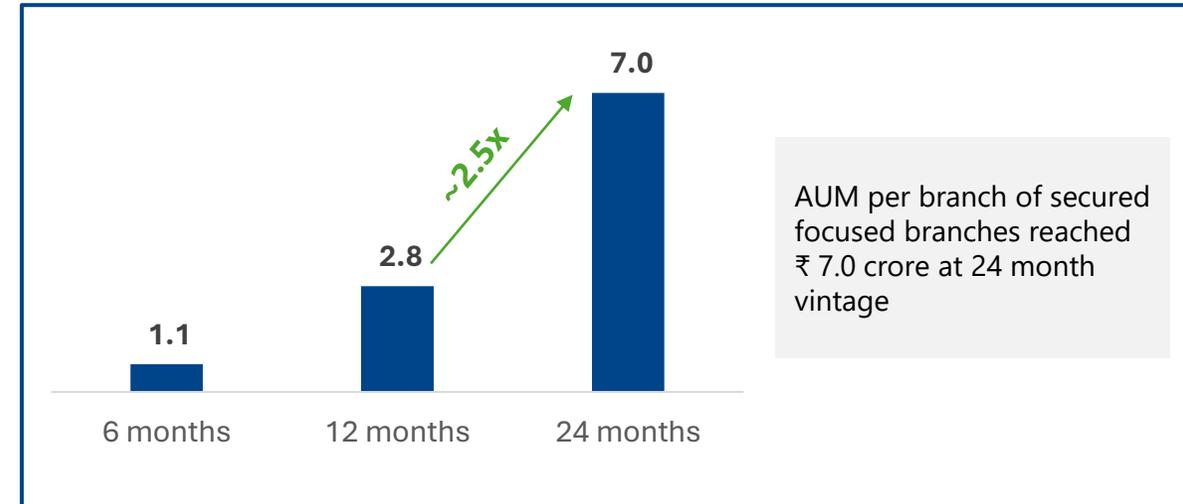
Branch Vintage & Productivity

Branch Vintage	Branches	Avg. Vintage (Months)	AUM (₹ Crore)	AUM per Branch (₹ Crore)
Up to 12 Months	6	11	10	1.6
13-24 Months	70	17	285	4.1
25-36 Months	30	31	173	5.8
36+ Months	50	53	410	8.2
<b>Total (Dec'25)</b>	<b>156</b>	<b>31</b>	<b>878</b>	<b>5.6</b>
Total (Dec'24)	160	19	837	5.2

AUM (₹ crore)



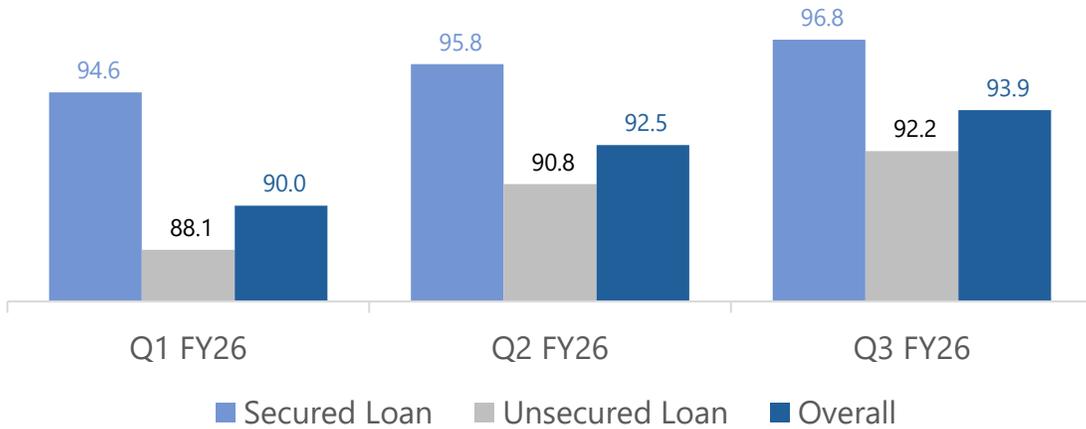
Secured focused branches scaling up and huge scope for AUM expansion



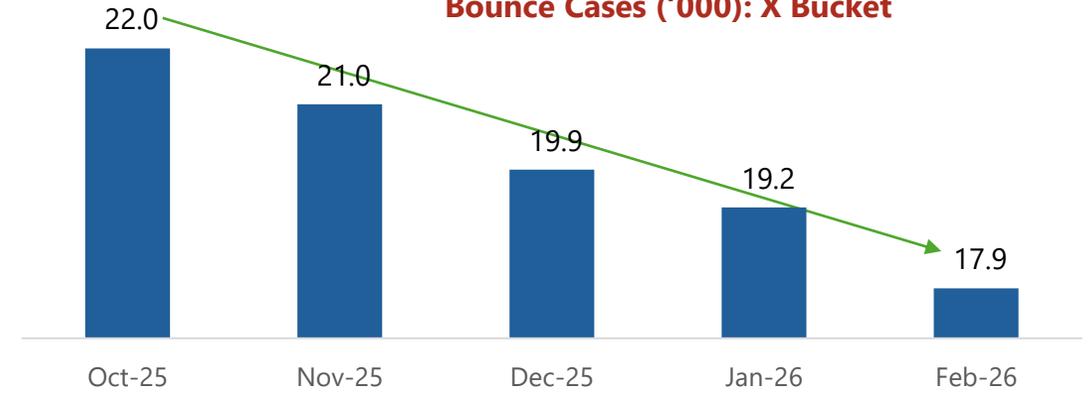
# Improving Collection Efficiency

Declining bounce cases and improvement in resolution rates across buckets

**Collection Efficiency (%): Products & Overall**



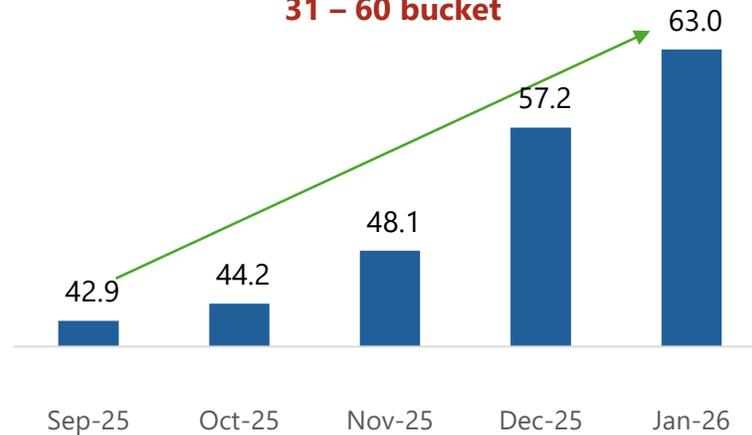
**Bounce Cases ('000): X Bucket**



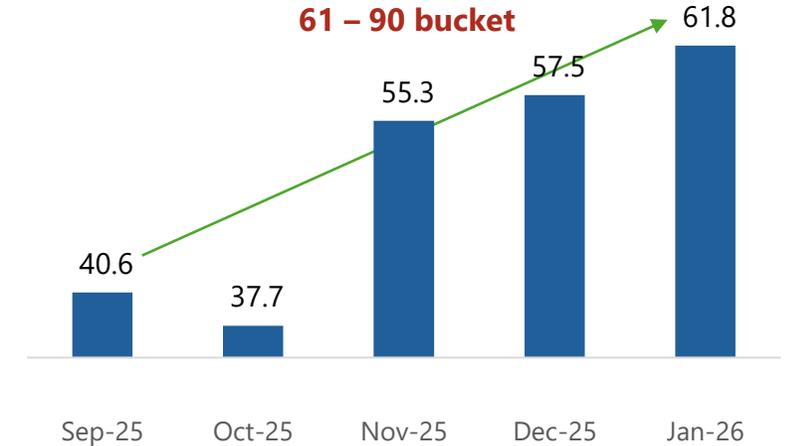
**Collection Efficiency (POS resolution %): X bucket**



**Collection Efficiency (POS resolution %): 31 – 60 bucket**



**Collection Efficiency (POS resolution %): 61 – 90 bucket**



# Strong support from diverse lending partners

## Diversified Liability Mix

### Banks



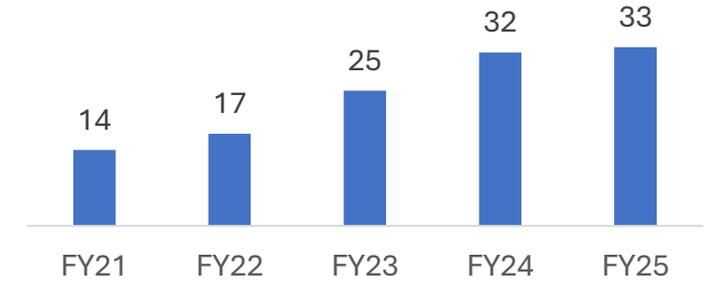
### Prominent DIs



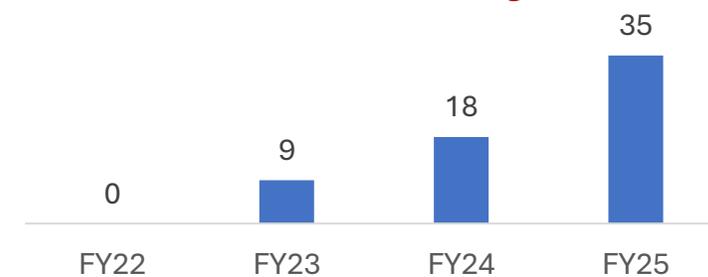
### Debt Market Partners



### 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)



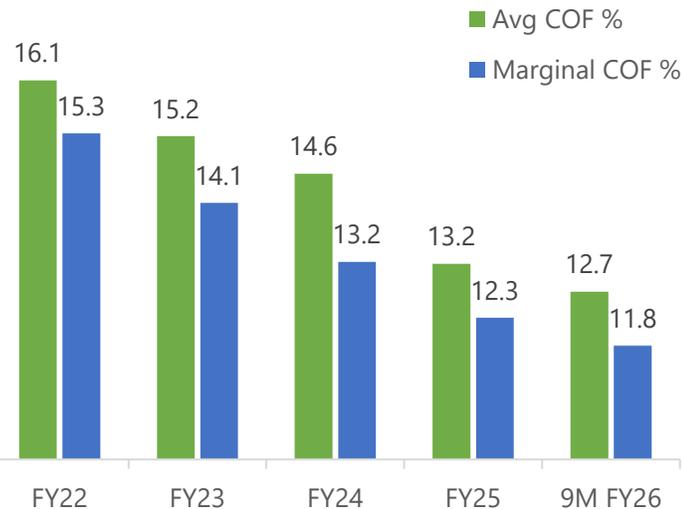
## Banks (FY24)



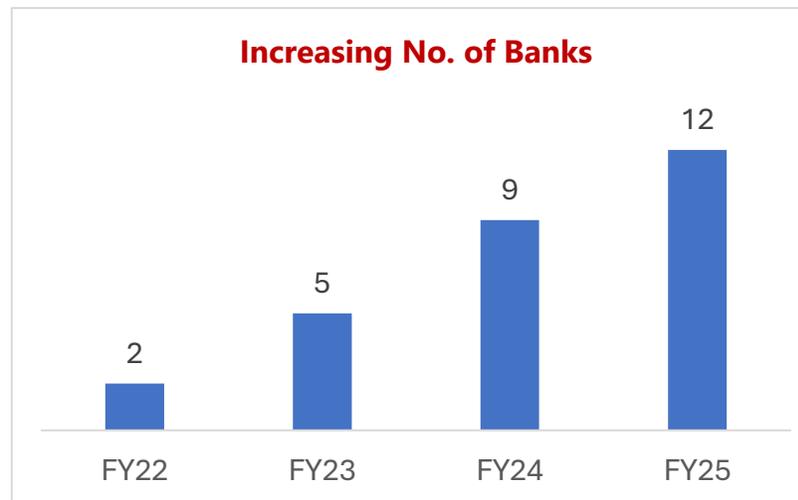
## Banks (FY25)



### Declining Cost of Funds (COF)



### Increasing No. of Banks



# 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 <sup>^</sup>
As on Mar'19	19.03	
FY20	11.65	35
FY22	14.42	47
FY23	48.39	57, 80
FY24	85.13	86
FY25	91.87	151
FY26P *	43.32	76
<b>Total</b>	<b>313.81</b>	

\* Equity raise of ₹ 43.32 crores announced in Jan'26, receivable by Feb'26

<sup>^</sup> Price/ share adjusted for 1:1 bonus issue

## Debt funding of ₹ 1,390+ crore

Debt as on 31-12-2025	Sanction	Outstanding
Term Loans from Bank	426.0	181.0
Term Loans from NBFC	446.3	180.0
PTC Securitization	83.7	10.4
NCD	429.0	275.0
Sub Debt	6.6	6.6
<b>Total Term Debt (₹ crore)</b>	<b>1391.6</b>	<b>653.0</b>
- Liquid Funds		-74.8
<b>Net Debt (₹ crore)</b>		<b>578.2</b>

Additional on-tap liquidity of ₹ 300 crore p.a. from **lending 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**

43+ years of BFSI experience of which 35 years with RBI & Bank of Mauritius, currently working as Secretary General of Currency Cycle Association, and independent director at multiple NBFCs, AIF and FinTech companies



**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 as Independent Director/ Board Advisor



**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

# Transformative Technologies: Cattle AI App

Proprietary AI powered solution, deployed in Mar'25, automates cattle identification

## Key AI Features

- Detects **cattle uniqueness** to prevent duplicate funding
- **Predicts age** based on images captured in the field
- Breed classification via **muzzle pattern recognition**
- **Scalable** by design

## AI With a Conscience

- Bias mitigation through balanced datasets, data audits, and fairness-aware metrics
- Data privacy with encryption, anonymization, and access controls
- Regular model audits, Transparent audit trails and governance

## Seamless User Experience

- **Faster** loan approvals
- **Minimized risk** of duplicate rejections
- Real-time, **offline-capable** field app
- Seamless **integration** with Loan Origination System (LOS)

## Performance That Matters: Accuracy, Efficiency & Impact

**100% accuracy for uniquely identifying cattle**



**Loan Processing Time:** Reduced by 20–30%



**Field Productivity:** Better agent efficiency and faster disbursements



**Fraud Reduction:** Automated detection of mismatches (cattle dedupe checks) reduce fraud by 25%



**AI driven Lead scoring:** Boosted Approval Precision and reduced manual screening by 30% to 40%



# Q3 FY26 – Key Metrics

AUM		Disbursements		Total Income		PAT		NIMs	
Q3 FY25	Q3 FY26	Q3 FY25	Q3 FY26	Q3 FY25	Q3 FY26	Q3 FY25	Q3 FY26	Q3 FY25	Q3 FY26
837 Cr	<b>878 Cr</b>	168 Cr	<b>115 Cr</b>	52 Cr	<b>55 Cr</b>	0.20 Cr	<b>0.35 Cr</b>	16.60%	<b>13.95%</b>

GNPA		NNPA		Capital			CRAR		Branches	
Q3 FY25	Q3 FY26	Q3 FY25	Q3 FY26	₹ Cr	Dec'24	Dec'25	Q3 FY25	Q3 FY26	Q3 FY25	Q3 FY26
5.60%	<b>1.43%</b>	2.88%	<b>0.72%</b>	Equity	265	<b>262</b>	35.76%	<b>26.68%</b>	160	<b>156</b>
				Debt	472	<b>649</b>				

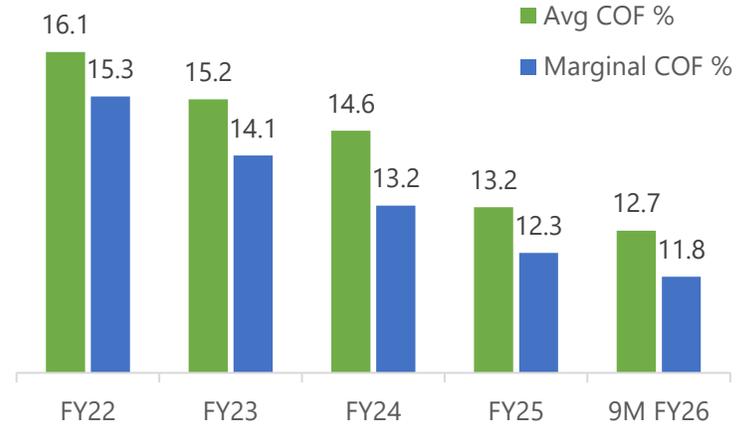
Note: AUM includes managed book ₹ 181.14 crores as of December 31, 2025  
 Note: On-book Gross NPA (GNPA) and Net NPA (NNPA) based on 90+ days past due

# Credit cycle weighed on profitability

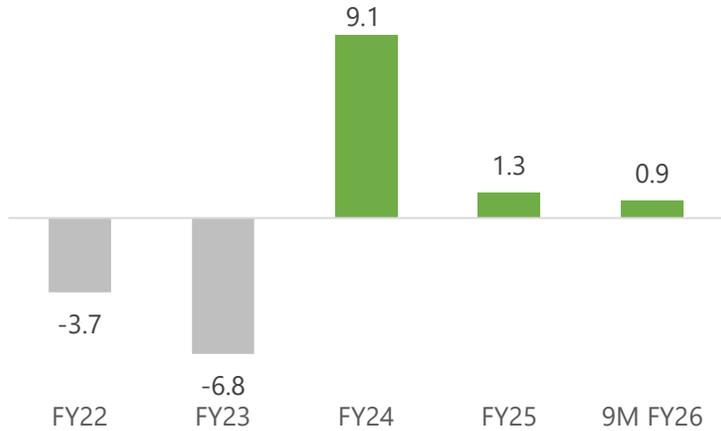
**Opex (% of Avg. AUM)**



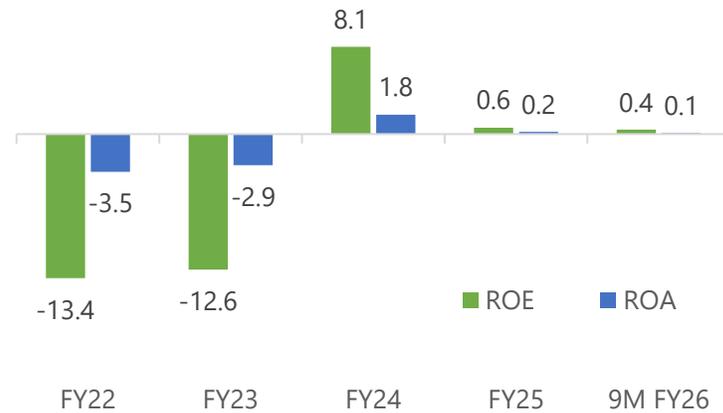
**Cost of Funds (COF)**



**PAT (INR crore)**



**ROE & ROA (%)**



- ▶ Opex stickiness to reduce with expected AUM growth 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	Q3 FY26	Q3 FY25	FY25
<b>Average Interest Spread</b>			
Average Lending IRR	26.2%	27.9%	27.9%
Average Borrowing IRR	12.6%	12.9%	13.2%
<b>Interest Spread</b>	<b>13.6%</b>	<b>15.0%</b>	<b>14.7%</b>
<b>Net Interest Margin</b>			
	<b>14.0%</b>	<b>16.6%</b>	<b>16.3%</b>
<b>Asset Quality</b>			
30+ PAR % of AUM	7.20%	8.17%	8.66%
90+ PAR % of AUM	4.32%	5.62%	6.93%
On-book Gross NPA	1.43%	5.60%	6.61%
On-book Net NPA	0.72%	2.88%	3.42%
Provision Coverage Ratio	50.00%	50.00%	50.00%
Credit Cost (% of Avg AUM)	2.07%	4.70%	3.43%
<b>Leverage &amp; Capital Adequacy</b>			
Leverage: TOL/Owned funds	3.15	2.28	3.09
Debt/Equity	2.48	1.78	2.44
CRAR %	26.68%	35.76%	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 robust collection efforts
- ▶ Adequately capitalized, well positioned for growth

## Q3 FY26 - Income Statement

Particulars (INR crores)	Q3 FY26	Q3 FY25	Y-o-Y	Q2 FY26	Q-o-Q	9M FY26	9M FY25	Y-o-Y
<b>Total income</b>	<b>54.72</b>	<b>51.83</b>	<b>5.6%</b>	<b>55.06</b>	<b>-0.6%</b>	<b>168.90</b>	<b>147.09</b>	<b>14.8%</b>
Finance Cost	21.09	15.86	32.9%	21.01	0.4%	62.70	46.56	34.7%
<b>Net Interest Income &amp; Fee Income</b>	<b>33.63</b>	<b>35.97</b>	<b>-6.5%</b>	<b>34.05</b>	<b>-1.2%</b>	<b>106.20</b>	<b>100.53</b>	<b>5.6%</b>
Employee Benefits Expense	22.17	20.01	10.8%	22.11	0.3%	66.35	54.97	20.7%
Depreciation and Amortization Expense	2.40	1.94	23.7%	2.35	2.1%	7.20	5.31	35.8%
Other Expenses	4.07	4.43	-8.0%	4.01	1.6%	13.31	12.56	6.0%
<b>Operating Expense</b>	<b>28.64</b>	<b>26.38</b>	<b>8.6%</b>	<b>28.47</b>	<b>0.6%</b>	<b>86.87</b>	<b>72.84</b>	<b>19.3%</b>
<b>Pre-Provisioning Operating Profit</b>	<b>4.99</b>	<b>9.59</b>	<b>-48.0%</b>	<b>5.58</b>	<b>-10.7%</b>	<b>19.33</b>	<b>27.69</b>	<b>-30.2%</b>
Impairment on financial instruments	4.55	9.35	-51.3%	5.27	-13.7%	18.15	20.86	-13.0%
<b>Profit before tax</b>	<b>0.44</b>	<b>0.24</b>	<b>84.1%</b>	<b>0.31</b>	<b>40.7%</b>	<b>1.18</b>	<b>6.83</b>	<b>-82.7%</b>
Current Tax	-	-		-		-	-	
Deferred tax	0.09	0.04		0.03		0.31	0.29	
<b>Profit After Tax</b>	<b>0.35</b>	<b>0.20</b>	<b>77.6%</b>	<b>0.28</b>	<b>24.9%</b>	<b>0.87</b>	<b>6.53</b>	<b>-86.7%</b>

## Q3 FY26 - Balance Sheet

Particulars (INR crores)	Dec'25	Dec'24
<b>LIABILITIES</b>		
<b>Financial Liabilities</b>	<b>681.59</b>	<b>506.54</b>
Payables	0.12	3.62
Debt Securities	271.49	75.59
Borrowings (other than debt securities)	370.96	389.99
Subordinated Liabilities	6.69	6.66
Lease Liability	11.76	13.94
Other financial liabilities	20.58	16.74
<b>Non-financial Liabilities</b>	<b>2.65</b>	<b>11.60</b>
Current Liabilities (net)	-	-
Provisions	0.15	1.05
Deferred Tax Liabilities (net)	-	-
Other non-financial liabilities	2.50	10.55
<b>Equity</b>	<b>261.96</b>	<b>264.88</b>
Equity share capital	65.41	32.64
Other equity	196.55	232.24
<b>Total Equity and Liabilities</b>	<b>946.20</b>	<b>783.02</b>

Particulars (INR crores)	Dec'25	Dec'24
<b>ASSETS</b>		
<b>Financial Assets</b>	<b>891.28</b>	<b>733.45</b>
Cash and cash equivalents	61.47	84.57
Bank balance (other than cash and cash equivalents)	16.89	20.14
Receivables	-	0.74
Loans	705.95	580.00
Investments	54.70	8.74
Other financial assets	52.27	39.27
<b>Non-financial Assets</b>	<b>54.92</b>	<b>49.57</b>
Current Assets (net)	5.61	4.90
Deferred Tax Assets (net)	7.42	5.05
Property, Plant & Equipment	9.26	9.64
Intangible Assets Under Development	4.82	-
Right of use assets	10.59	12.82
Other Intangible assets	5.78	5.13
Other non-financial assets	11.44	12.04
<b>Total Assets</b>	<b>946.20</b>	<b>783.02</b>

# Historical Income Statement

Particulars (INR crores)	Mar'25	Mar'24	Mar'23	Mar'22
Interest Income	170.60	107.61	48.87	22.32
Fee income	15.86	10.00	1.39	0.27
Income on derecognized (assigned) loans	9.41	8.13	-	-
Net gain on fair value changes	3.08	1.94	0.15	-
Other Income	0.28	0.27	0.03	0.71
<b>Total Income</b>	<b>199.23</b>	<b>127.95</b>	<b>50.44</b>	<b>23.30</b>
Interest expenses	63.31	42.81	21.68	10.56
<b>Net Interest Income &amp; Fee Income</b>	<b>135.92</b>	<b>85.14</b>	<b>28.76</b>	<b>12.74</b>
Employee benefit expense	77.80	47.07	25.65	13.03
Depreciation and amortisation expense	7.71	3.35	1.73	0.94
Other expenses	19.33	17.07	7.93	3.96
<b>Operating Expense</b>	<b>104.84</b>	<b>67.49</b>	<b>35.31</b>	<b>17.93</b>
<b>Operating Profit (Loss)</b>	<b>31.08</b>	<b>17.65</b>	<b>-6.55</b>	<b>-5.19</b>
Impairment on financial instruments	28.12	7.11	3.39	1.34
<b>Profit/(Loss) before tax</b>	<b>2.96</b>	<b>10.54</b>	<b>-9.94</b>	<b>-6.53</b>
Current Tax	-4.04	-	-	-
Deferred Tax	2.33	-1.42	-3.14	-2.80
<b>Profit after tax</b>	<b>1.25</b>	<b>9.12</b>	<b>-6.80</b>	<b>-3.73</b>

# Historical Balance Sheet

Particulars (INR crores)	Mar '25	Mar '24	Mar '23	Mar '22
<b>LIABILITIES</b>				
<b>Financial Liabilities</b>	<b>679.79</b>	<b>489.67</b>	<b>252.21</b>	<b>99.43</b>
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	-
<b>Non-financial Liabilities</b>	<b>3.26</b>	<b>10.64</b>	<b>2.28</b>	<b>5.99</b>
Current Liabilities (net)	-	-	-	5.59
Provisions	-	0.97	0.47	0.38
Other non-financial liabilities	3.26	9.67	1.81	0.02
<b>Equity</b>	<b>260.72</b>	<b>168.85</b>	<b>76.40</b>	<b>34.51</b>
Equity share capital	32.65	30.49	24.92	21.60
Other equity	228.07	138.36	51.48	12.91
<b>Total Equity and Liabilities</b>	<b>943.77</b>	<b>669.16</b>	<b>330.89</b>	<b>139.93</b>

Particulars (INR crores)	Mar '25	Mar '24	Mar '23	Mar '22
<b>ASSETS</b>				
<b>Financial Assets</b>	<b>892.42</b>	<b>638.31</b>	<b>312.78</b>	<b>130.43</b>
Cash and cash equivalents	137.13	95.98	56.58	6.08
Bank balance (other than cash and cash equivalents)	33.92	17.65	7.28	1.80
Trade Receivables	0.63	1.12	0.05	-
Loans	678.73	490.06	242.58	119.94
Investments	0.12	10.53	2.00	-
Other financial assets	41.89	22.97	4.29	2.61
<b>Non-financial Assets</b>	<b>51.35</b>	<b>30.85</b>	<b>18.11</b>	<b>9.50</b>
Current Assets (net)	2.29	2.85	0.72	0.80
Deferred Tax Assets (net)	7.73	5.34	6.76	3.63
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	-
<b>Total Assets</b>	<b>943.77</b>	<b>669.16</b>	<b>330.89</b>	<b>139.93</b>

# Important Updates



## Diversification of funding sources and lowering of funding cost

**Partnerships:** visibility of ₹ 300 crore p.a. of lending partnerships

**Low-cost & Diversified Funding:** Lender count **31**, including **11 leading Banks**

**Strong access to debt capital market:** highest-ever NCD raise of INR 302 crore in calendar year 2025



## Equity capital raise

**Equity raise of ₹ 43.3 Cr announced in Q4 FY26**

**Equity raise of ₹ 270 Cr since inception till Dec'25**



## Other Updates

**Secured lending:** Gaining momentum and in line to reach **~80% of AUM** by Mar'27 (60% as of Dec'25)

Ongoing **impact initiatives**, including grants and guarantee programs, with **Rabobank Foundation, Water.org, SIDBI, Shell Foundation, Gates Foundation & Accion**

Para-vets, bio-gas digester and agro-forestry initiatives as part of impact and sustainability efforts



# THANK YOU



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