CERTIFIED TRUE COPY OF THE RESOLUTION PASSED AT THE MEETING OF THE AUDIT COMMITTEE OF MONEYVIEW LIMITED (FORMERLY KNOWN AS 'MONEYVIEW PRIVATE LIMITED' AND 'WHIZDM INNOVATIONS PRIVATE LIMITED') ON SEPTEMBER 20,2026 AT THE REGISTERED OFFICE OF THE COMPANY.

REVIEW AND APPROVAL OF THE KEY PERFORMANCE INDICATORS ("KPIS") PROPOSED TO BE DISCLOSED IN THE OFFER DOCUMENTS FOR THE INITIAL PUBLIC OFFER OF THE COMPANY

"**RESOLVED THAT** as per the requirements of the SEBI ICDR Regulations and the KPI Circular, the Selected Data set out in **Annexure A** and KPIs set out in **Annexure C** are hereby noted. The KPIs included in **Annexure B** are duly noted and verified and the approval of the Audit Committee is hereby accorded to disclose such KPIs along with corresponding industry peer KPIs in the "***Basis for Offer Price***" and "***Our Business***" sections of the Offer Documents as set out in **Annexure C**. Further, Selected Data not forming part of KPIs but forming part of disclosures in the Offer Documents, as set out in **Annexure D1** and Selected Data not forming part of KPIs which have been excluded from disclosures in the Offer Documents, along with the rationale for their exclusion from the KPIs, as set out in **Annexure D2** are duly noted.

RESOLVED FURTHER THAT, in accordance with the applicable provisions of the SEBI ICDR Regulations, the guidance note issued by ICAI on KPIs, the KPI Circular and other applicable laws, it is hereby confirmed that the details of KPIs as set out in **Annexure B**, have been verified. The Audit Committee also take note of the draft certificate to be issued by Bashetty and Joshi, Chartered Accountants in relation to the KPIs attached as **Annexure E**, and the draft certificate to be issued by the management of the Company and signed by the chief financial officer on behalf of the management of the Company ("**Management KPI Certificate**"), as set out in **Annexure F**, in relation to the KPIs being disclosed in the sections titled "*Basis of Offer Price*" and "*Our Business*" of the red herring prospectus ("**RHP**").

RESOLVED FURTHER THAT any one Director or Chief Financial Officer or the Company Secretary & Compliance Officer of the Company be and are hereby severally authorised to do all such acts, deeds, matters and things necessary, proper or desirable to implement the above resolution and to settle to give effect to the above resolution or give instructions and directions for settling any questions, difficulties or doubts that may arise in this regard and to give effect to such modifications, changes, variations, alterations, deletions or additions, as may be deemed fit and proper in the best interest of the Company.

RESOLVED FURTHER THAT any one Director or Chief Financial Officer or the Company Secretary & Compliance Officer of the Company be and are hereby severally authorised to do all such acts, deeds, matters and things necessary, proper or desirable to implement the above resolution and to settle to give effect to the above resolution or give instructions and directions for settling any questions, difficulties or doubts that may arise in this regard and to give effect to such modifications, changes, variations, alterations, deletions or additions, as may be deemed fit and proper in the best interest of the Company.

RESOLVED FURTHER THAT the Audit Committee in consultation with the management of the Company and book running lead managers to the Offer may update and approve any further changes to the KPIs approved by this resolution, from time to time, basis, *inter alia,* regulatory feedback and changes in applicable law.

RESOLVED FURTHER THAT a copy of the above resolution, certified to be true by any Director or the Company Secretary and Compliance Officer of the Company, be forwarded to the concerned authorities for necessary action."

//Certified True Copy//

For Moneyview Limited

Ankit Kumar Jain
Company Secretary
Date: 20.09.2026
Place: Bangalore

ANNEXURE A

List of Selected Data compiled by management

Sr. No.	Metric
1	Loan Disbursals
2	Managed AUM
3	Monetized Users
4	Net Worth
5	Profit for the period / year
6	Profit for the period / year before exceptional item (net of tax)
7	Profit before exceptional item and tax
8	Registered users
9	Return on Net Worth
10	Total Income
11	Net Revenue Growth (%)
12	Revenue CAGR (%)
13	Net Revenue
14	Disbursal CAGR (%)
15	Disbursal Distribution- Our NBFC, Other NBFCs
16	Disbursals- Cross Sell Volume, Personal Loan
17	AUM-On Book
18	AUM-Off Book
19	AUM CAGR (%)
20	AUM Growth (%)
21	Disbursals Growth (%)
22	PBT Margin (%)
23	PBT CAGR (%)
24	Interest Margin (%)
25	Contribution Margin (%)
26	Debt Raised- Bank, AIF, NBFC
27	Debt O/s
28	Debt Cost (%)
29	Leverage Ratio
30	GNPA (% AUM)-Entire Book
31	Credit Cost Ratio
32	ECL-Own Book, On Platform
33	DLG Losses
34	Average Interest Rate
35	Return on CAC

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Sr. No.	Metric
36	LTV/CAC
37	CAC as % of disbursal
38	Acquisition Cost- Partnership, Direct Marketing, Overall
39	Cash Balance-Free Cash
40	Cash Balance- Restricted Cash
41	Risk Performance-4MOB30+
42	4MOB30+-New Booking
43	4MOB30+-Repeat/Top up
44	3MOB 30+
45	6 MOB30+
46	6 MOB90+ (By Disbursal Cohort)
47	9 MOB90+ (By Disbursal Cohort)
48	12 MOB90+ (By Disbursal Cohort)
49	Portfolio Risk- PAR 90+ as a % of AUM
50	Cohort Risk- 6 MOB 90+ DQ
51	Risk X Roll Rates- Personal Loans
52	R30 Roll Rates for MV R30 Forward
53	Unit Economics per loan borrower
54	Number of unique customers- Growth (%)
55	Repeat Customers (%)
56	% of customers from T2/T3 cities
57	% of customers with CIBIL score <750
58	% of customers with average Income < INR 40k
59	Overall Customer Mix-City/Tier
60	Overall Customer Mix-Bureau Score
61	Conversion from start to disbursal for first time customers
62	Products per customer
63	Customers CAGR (%)
64	Active Users
65	Number of cities covered
66	Application Start to Disbursal Rate- Core and Emerging Segment
67	First Payment Default Rate- Core and Emerging Segment
68	Acquisition Channel Mix- Digital, Organic, Partnerships
69	Disbursal (%)- User Credit Stage
70	Average Ticket Size
71	Average Tenure (Months)
72	Risk Performance- Money view risk score vs CIBIL risk score
73	No of Loans/ Cards
74	Number of Personal Loans

Sr. No.	Metric
75	No of Card Lines
76	Number of Employees- Function wise
77	Users via Organic Installs
78	Users via Paid Ads CTR
79	New Vol Acquisition Mix (%)- Direct Marketing, Partnership Channel
80	Play store rating
81	Pincodes served
82	Number of products sold
83	Average revenue per monetised customer

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ANNEXURE B

List of Key Performance Indicators

Key performance indicators	Definition	Explanation
Registered Users	Registered Users refers to the cumulative number of users who have accessed our website or mobile application through a unique mobile number or email address at least once since inception through the last date of the relevant period/Fiscal.	Registered Users refers to the cumulative number of users who have accessed our website or mobile application. The number of registered users reflects the company's reach, customer acquisition effectiveness, and market penetration. Tracking this KPI provides insights into how well a company is attracting new customers and expanding its customer base which is the driver for future growth.
Monetized Users	Monetized Users refers to the cumulative number of Registered Users who have availed at least one revenue generating product on our platform since inception through the last date of the relevant period/Fiscal	Monetized users refer to the cumulative number of unique individuals who have availed at least one revenue generating product on our platform since inception
Loan Disbursals	Loan Disbursals is the aggregate value of unsecured personal loan amounts facilitated to users through our platform during the relevant period/Fiscal	Loan Disbursals is the aggregate value of unsecured personal loan amounts facilitated to users through our platform during the relevant period/Fiscal. This drives the revenue from operations of the Company and is necessary in evaluating the overall size and performance of the Company. This is used by the management to assess the scale and growth of the Company.
Managed AUM	Managed AUM refers to the aggregate value of principal outstanding for the unsecured personal loans serviced through our platform as of the last day of the relevant period/ Fiscal	Managed AUM refers to the aggregate value of principal outstanding for the unsecured personal loans being serviced through our platform as of the last day of the relevant period/Fiscal. This drives the revenue from operations of the Company and is necessary in evaluating the overall size and performance of the Company. This is used by the management to assess the scale and growth of the Company.
Total Income	Total Income is the aggregate of total revenue from operations and other income for the relevant period / year	The Company primarily earns revenue from (i) fees and commission income, (ii) interest income, (iii) gain on derecognition of financial assets, and (iv) other operating income. Our other income primarily includes net fair value gain on financial instruments measured at fair value through profit or loss and interest income on fixed deposits free

Key performance indicators	Definition	Explanation
		from lien. This is used by our management to track the revenue profile of the business and help investors assess the scale of our business and overall financial performance of our Company
Profit before exceptional item and tax	Represents the profit for the period/year before adjusting for exceptional items and tax	Represents the profit for the period/year before adjusting for exceptional items and tax
Profit for the period / year before exceptional item (net of tax)	Represents the profit for the period/year before adjusting for exceptional item net of tax	Represents the profit for the period/year before adjusting for exceptional item net of tax
Profit for the period / year	Represents the profit for the period/year after adjusting for exceptional items and tax	Represents the profit for the period/year after adjusting for exceptional items and tax
Net Worth	Net worth means the aggregate value of the paid-up share capital and all reserves created out of the profits and securities premium account and debit or credit balance of profit and loss account, after deducting the aggregate value of the accumulated losses, deferred expenditure and miscellaneous expenditure not written off, but does not include reserves created out of revaluation of assets, write-back of depreciation and amalgamation in accordance with Regulation 2(1)(hh) of the SEBI ICDR Regulations. Accordingly, Net Worth is calculated as aggregate of the Equity share capital, Instruments entirely equity in nature, statutory reserve, debenture redemption reserve, share based payment reserve, share forfeiture account, capital redemption reserve, securities premium and retained earnings.	Net worth is an important KPI to track as it indicates the overall size of the company. This is used by the management to assess the financial performance of the business of our Company
Return on Net worth	Computed as Profit for the period/year before exceptional items (net of tax) divided by Net Worth of the Company at the end of the Fiscal/period.	Return on Net Worth represents how efficiently the company generates profits from their shareholders funds. This is used by the management to assess the ability of the Company to generate returns on its business

ANNEXURE C

Comparison of KPIs with Industry Peers

Key Performance Indicators	Unit	Our Company					Onemi Technology Solutions Limited					PB Fintech Limited					One97 Communications Limited				
		As at and for the three months ended		As at and for the Financial Year ended			As at and for the three months ended		As at and for the Financial Year ended			As at and for the three months ended		As at and for the Financial Year ended			As at and for the three months ended		As at and for the Financial Year ended		
		June 30, 2026	June 30, 2025	March 31, 2026	March 31, 2025	March 31, 2024	June 30, 2026	June 30, 2025	March 31, 2026	March 31, 2025	March 31, 2024	June 30, 2026	June 30, 2025	March 31, 2026	March 31, 2025	March 31, 2024	June 30, 2026	June 30, 2025	March 31, 2026	March 31, 2025	March 31, 2024
Registered Users [1]	# Millions	140.28	114.38	134.14	109.59	83.27	74.60	56.05	68.55	53.23	43.13	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Monetized Users [2]	# Millions	11.90	8.14	10.75	7.45	4.62	12.25	9.69	11.76	9.16	8.16	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Loan Disbursals [3]	₹ Millions	71,519.55	50,992.90	230,985.19	176,211.18	145,271.56	38,120.00	27,800.00	128,101.90	98,577.52	185,311.35	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Managed AUM [4]	₹ Millions	225,201.65	177,078.39	213,801.37	167,151.41	128,848.26	80,010.00	49,720.00	70,664.39	40,866.38	26,042.75	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Total Income [5]	₹ Millions	10,650.92	7,029.16	34,042.74	23,785.29	13,892.41	6,765.55	4,657.17	22,091.29	13,526.88	17,003.02	19,813.20	14,467.50	71,664.50	53,850.20	38,182.50	26.300.00	21,589.00	92,910.00	76,249.00	1,05,247.00
PBT (before exceptional items) [6]	₹ Millions	2,327.49	897.27	5,340.07	3,192.11	1,983.03	1,277.01	797.50	3,766.84	2,162.64	2,674.41	1,785.80	923.40	7,073.70	3,456.30	771.10	2,470.00	1,432.00	7,680.00	(14,685.00)	(13,847.00)
PAT (before exceptional items) [7]	₹ Millions	1,736.22	671.52	3,973.44	2,402.75	1,711.47	950.77	597.37	2,814.52	1,606.21	1,972.90	1629.10	846.50	6,701.30	3,111.70	644.10	2,200.00	1,392.00	7,380.00	(14,865.00)	(14,167.00)
PAT (after exceptional item) [8]	₹ Millions	1,737.96	671.52	2,427.05	2,402.75	1,711.47	950.77	597.37	2,814.52	1,606.21	1,972.90	1629.10	846.50	6,701.30	3,522.20	644.10	2,200.00	1,225.00	5,520.00	(6,632.00)	(14,224.00)
Net Worth [9]	₹ Millions	24,152.03	19,910.07	22,254.23	19,186.64	16,066.44	22,450.74	10,827.00	13,427.84	10,059.94	8,045.69	NA	NA	73,117.90	64,324.60	58,710.30	NA	NA	160,260.00	150,267.00	133,266.00
Return on Net Worth [10]	%	7.19*	3.37*	17.85	12.52	10.65	4.23	5.52	20.96	15.97	24.52	NA	NA	9.17	4.84	1.10	NA	NA	4.61	(9.89)	(10.63)

Key Performance Indicators	Unit	Our Company					Bajaj Finance Limited					SBI Cards and Payment Services Limited				
		As at and for the three months ended		As at and for the Financial Year ended			As at and for the three months ended		As at and for the Financial Year ended			As at and for the three months ended		As at and for the Financial Year ended		
		June 30, 2026	June 30, 2025	March 31, 2026	March 31, 2025	March 31, 2024	June 30, 2026	June 30, 2025	March 31, 2026	March 31, 2025	March 31, 2024	June 30, 2026	June 30, 2025	March 31, 2026	March 31, 2025	March 31, 2024
Registered Users (1)	# Millions	140.28	114.38	134.14	109.59	83.27	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Monetized Users (2)	# Millions	11.90	8.14	10.75	7.45	4.62	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Loan Disbursals (3)	₹ Millions	71,519.55	50,992.90	230,985.19	176,211.18	145,271.56	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Managed AUM (4)	₹ Millions	225,201.65	177,078.39	213,801.37	167,151.41	128,848.26	5,469, 440.00	4,414,500.00	5,099,750.00	4,166,610.00	3,306,150.00	5,82,690.00	566,070.00	569,260.00	558,400.00	508,460.00
Total Income (5)	₹ Millions	10,650.92	7,029.16	34,042.74	23,785.29	13,892.41	231,664.20	193,764.30	819,895.00	688,469.80	549,825.10	52,053.60	50,353.90	207,076.20	186,371.50	174,835.00
PBT (before exceptional items) (6)	₹ Millions	2,327.49	897.27	5,340.07	3,192.11	1,983.03	81,490.00	63,675.80	260,818.70	220,796.30	193,095.70	8,931.30	7,483.60	29,131.90	25,806.80	32,318.00
PAT (before exceptional items) (7)	₹ Millions	1,736.22	671.52	3,973.44	2,402.75	1,711.47	60,806.00	47,652.90	195,975.80	167,794.80	144,511.70	6,644.40	5,559.60	21,667.10	19,164.10	24,078.80
PAT (after exceptional item) (8)	₹ Millions	1,737.96	671.52	2,427.05	2,402.75	1,711.47	60,806.00	47,652.90	193,323.60	167,794.80	144,511.70	6,644.40	5,559.60	21,667.10	19,164.10	24,078.80
Net Worth (9)**	₹ Millions	24,152.03	19,910.07	22,254.23	19,186.64	16,066.44	1,203,982.70	1,010,379.50	1,139,990.20	966, 928.70	766,953.50	1,64,626.80	144,131.00	157,970.10	138,532.30	121,555.40
Return on Net Worth (10)	%	7.19*	3.37*	17.85	12.52	10.65	5.05*	4.72*	17.19	17.35	18.84	4.04*	3.86*	13.72	13.83	19.81

Source: Details for industry peers have been sourced from the Redseer Report.
N.A. – Information not available since the listed peer does not publish the comparable KPI.
** Not annualised*

Notes:

1. *Registered Users refers to the cumulative number of users who have accessed our website or mobile application through a unique mobile number or email address at least once since inception through June 30, 2026.*
2. *Monetized Users refers to the cumulative number of unique individuals who have availed at least one revenue generating product on our platform since inception.*
3. *Loan Disbursals is the aggregate value of unsecured personal loan amounts facilitated to users through our platform during the relevant period/Fiscal.*
4. *Managed AUM refers to the aggregate value of principal outstanding for the unsecured personal loans serviced through our platform as of the last day of the relevant period / Fiscal.*
5. *Total Income is the aggregate of total revenue from operations and other income for the relevant period / year.*
6. *Represents the profit for the period/year before adjusting for exceptional items and tax.*
7. *Represents the profit for the period/year before adjusting for exceptional item net of tax.*
8. *Represents the profit for the period/year after adjusting for exceptional items and tax.*
9. *Net worth means the aggregate value of the paid-up share capital and all reserves created out of the profits and securities premium account and debit or credit balance of profit and loss account, after deducting the aggregate value of the accumulated losses, deferred expenditure and miscellaneous expenditure not written off, but does not include reserves created out of revaluation of assets, write-back of depreciation and amalgamation in accordance with Regulation 2(1)(hh) of the SEBI ICDR Regulations.*
   Accordingly, we have calculated Net Worth as aggregate of the Equity share capital, instruments entirely equity in nature, statutory reserve, debenture redemption reserve, share based payment reserve, share forfeiture account, capital redemption reserve, securities premium and retained earnings.
10. *Return on Net Worth (%) is computed as Profit for the period/year before exceptional items (net of tax) divided by Net Worth of the Company at the end of the period/year.*

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ANNEXURE D1

Information other than KPIs

While the following information has been included in the RHP, the following items/ metrics are not considered to be information in the nature of KPIs for the business of our Company since our Company does not deem such items/metrics appropriate to represent the financial or operational performance of the Company or to have a bearing on the determination of Offer price. This is because, among other reasons, these items/metrics are already disclosed in the financials, and/ or reflected or subsumed within the KPIs presented above in Annexure A and/ or do not reflect the performance of our Company, and/or do not qualify as performance indicators and are not routinely disclosed by industry peers as KPIs.

Sr. No.	Metric	Reason for not being classified as key performance indicator to be included in the "Basis for Offer Price" and "Our Business" section in the RHP
1	Net Revenue	Net Revenue is not a relevant KPI and Total Income is more relevant KPI and same is disclosed as KPI. Further Revenue from operations is disclosed as part of Restated Financial Statement an
2	Disbursals- Cross Sell Volume, Personal Loan	Total disbursals is disclosed as KPI and is a more relevant metric. Further, Cross sell volume is disclosed as Information (Business Back section) and is not a relevant KPI metric.
3	AUM-On Book	The key focus of the Company is to grow the Managed AUM and same has been disclosed as KPI. AUM On-book is a nature of information and has been disclosed as part of Restated Financial State
4	AUM-Off Book	The key focus of the Company is to grow the Managed AUM and same has been disclosed as KPI. Further AUM Off-book has been disclosed as information in the offer document as part of Our Business
5	AUM CAGR (%)	AUM is disclosed as a KPI above and thus AUM CAGR can be recomputed and said KPI metric gets subsumed under the same
6	AUM Growth (%)	AUM is disclosed as a KPI above and thus AUM Growth can be recomputed and said KPI metric gets subsumed under the same. Further AUM Growth % has been disclosed as information in the offer document as part of Our Business
7	Disbursals Growth (%)	Disbursals is disclosed as a KPI above and thus Disbursal Growth can be easily recomputed and said KPI metric gets subsumed under the same
8	Net Revenue Growth (%)	Total Income is disclosed as KPI as the same is more relevant metric. The growth % can be derived and the said metric gets subsumed under the same.
9	Revenue CAGR (%)	Total Income is disclosed as KPI as the same is more relevant metric. The CAGR % is disclosed in the offer document and the said metric gets subsumed under the same.
10	Disbursal CAGR (%)	Total Disbursals is disclosed as KPI as the same is more relevant metric. The CAGR % is disclosed in the offer document and the said metric gets subsumed under the same.
11	PBT Margin (%)	PBT and Total income are disclosed as KPI and hence, the said metric can be recomputed and gets subsumed under the same. Further the same is disclosed as part of MD&A.
12	PBT CAGR (%)	PBT is disclosed as a KPI above and thus PBT CAGR can be recomputed and said KPI metric gets subsumed under the same
13	Debt Raised- Bank, AIF, NBFC	Debt raised in a period / fiscal is not a relevant KPI. Further, Debt raised in a period / fiscal is disclosed as part of RFS. Source of funds are also disclosed as information in the offer
14	Debt O/s	Debt O/S at the end of period/ fiscal is not a relevant KPI. Further total debt is disclosed as part of RFS as well as information in the offer document, the said metric gets subsumed under

Sr. No.	Metric	Reason for not being classified as key performance indicator to be included in the "Basis for Offer Price" and "Our Business" section in the RHP
15	Debt Cost (%)	Considering that the debt o/s is not a relevant KPI corresponding Debt cost % is also not a relevant KPI. Further the Debt Cost % is disclosed in the Risk factor and RFS provides the inform
16	Leverage Ratio	Leverage Ratio is not a KPI. Further total debt and equity are disclosed in the RFS, hence the said metric gets subsumed as it can be derived from the same.
17	ECL-Own Book, On Platform	For ECL Own Book, Impairment Loss Allowance forms part of the RFS and can be derived from the same. For ECL on platform, it is subject to the provisioning policies of the respective lending
18	DLG Losses	DLG Losses forms part of the RFS and is not independently a relevant KPI and it is tracked as an internal risk assessment metric.
19	Average Interest Rate	Interest Income and Loan Outstanding form part of RFS and thus the said metric gets subsumed as it can be derived from the same. Independently the same is not a KPI.
20	CAC as % of disbursal	Marketing and Direct Sourcing cost is disclosed in RFS and Disbursals are disclosed as KPI. Further CAC % to disbursal is disclosed in other information and not a relevant KPI metric.
21	Acquisition Cost- Partnership, Direct Marketing, Overall	Overall acquisition cost is disclosed in other information. Breakup of the acquisition cost is not a information regularly disclosed to board and is used for internal tracking, hence the same
22	Cash Balance-Free Cash	The total cash balance, which reflects the company's cash position, is disclosed in RFS, the said metric gets subsumed under the same
23	Cash Balance- Restricted Cash	The total cash balance, which reflects the company's cash position, is disclosed in RFS, the said metric gets subsumed under the same
24	Number of unique customers- Growth (%)	Number of Registered Users is disclosed as a KPI above which is more relevant metric for tracking by the investor.
25	% of customers from T2/T3 cities	This is information and not KPI and is not regularly disclosed to Board. However, it has been disclosed as part of information in the offer document.
26	% of customers with CIBIL score <750	This is information and not KPI and is not regularly disclosed to Board. However, it has been disclosed as part of information in the offer document.
27	% of customers with average Income < INR 40k	This is information and not KPI and is not regularly disclosed to Board. However, it has been disclosed as part of information in the offer document.
28	Overall Customer Mix-City/Tier	This is information and not KPI and is not regularly disclosed to Board. However, it has been disclosed as part of information in the offer document.
29	Overall Customer Mix-Bureau Score	This is information and not KPI and is not regularly disclosed to Board. However, it has been disclosed as part of information in the offer document.
30	Customers CAGR (%)	Number of customers has been disclosed as Registered users in the offer document. This is an internal metric and not disclosed to the board on regular basis and it is not a KPI and hence no
31	Active Users	This is information and not KPI and is not regularly disclosed to Board. However, it has been disclosed as part of information in the offer document.
32	Number of cities covered	Number of Pin codes Served is a more relevant metric which is disclosed as Information in the offer document and hence this metric gets subsumed.
33	Disbursal (%)- User Credit Stage	Total Disbursals is disclosed as Information in the offer document and hence this metric gets subsumed.
34	Average Ticket Size	This is an internal metric and not regularly disclosed to the board and not a KPI. Further it is disclosed as information in the Business section.
35	Average Tenure (Months)	This is an internal metric and not regularly disclosed to the board and not a KPI. Further it is disclosed as information in the Business section.

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Sr. No.	Metric	Reason for not being classified as key performance indicator to be included in the "Basis for Offer Price" and "Our Business" section in the RHP
36	Risk Performance- Money view risk score vs CIBIL risk score	This is an internal metric and not regularly disclosed to the board and not a KPI. Further it is disclosed as information in the Business section.
37	No of Loans/ Cards	This is an internal metric and not regularly disclosed to the board and not a KPI.
38	Number of Personal Loans	This is an internal metric and not regularly disclosed to the board and not a KPI. Further it is disclosed as information in the Business section.
39	Number of Employees- Function wise	This is disclosed as information in the offer document and not a KPI.
40	Users via Paid Ads CTR	Customer acquisition cost is disclosed in the Business Section and this metric is not a KPI.
41	Play store rating	This is an information and not a KPI and is disclosed in the offer document under business section.
42	Pincodes served	This is an information and not a KPI and is disclosed in the offer document

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ANNEXURE D2

Information other than KPIs

The following items/metrics form a part of the Selected Data but are not considered to be information in the nature of KPIs for the business of our Company since our Company does not deem such items/metrics appropriate to represent the financial or operational performance of the Company or to have a bearing on the determination of Offer price and therefore have not been disclosed in the RHP. This is because such metrics cannot be verified, certified or audited and/or are no longer relevant or do not reflect the current business situation due to changes in the business model, acquisitions, divestitures, etc. and/or are subsumed within the KPIs proposed for disclosure or is data that represents a further breakdown of the KPIs and/or is confidential or business sensitive and could impact the Company's competitiveness, if disclosed publicly, and such metrics are not routinely disclosed by industry peers as KPIs.

Sr. No.	Metric	Reason for not being classified as key performance indicator to be included in the "Basis for Offer Price" and "Our Business" section in the RHP
1	Disbursal Distribution- Our NBFC, Other NBFCs	Total disbursals is disclosed as KPI and is a more relevant metric. Hence, the said metric gets subsumed under the same.
2	Interest Margin (%)	Interest Income and Finance Cost are disclosed in the RFS. Further the said metric is relevant for NBFC and not for the combined business of NBFC and platform.
3	Contribution Margin (%)	Considering that the finance cost is a significant cost, Contribution Margin % is not relevant and not disclosed. PBT is more relevant metric and same has been disclosed as KPI
4	GNPA (% AUM)-Entire Book	GNPA for the Managed AUM is not disclosed, as it is subject to the provisioning policies of the respective lending partners and cannot be independently verified.
5	Credit Cost Ratio	Credit Cost Ratio is not disclosed, as it is subject to the provisioning policies of the respective lending partners and cannot be independently verified.
6	Return on CAC	Total CAC is provided as part of other information in the RHP. Return on CAC is not a metric tracked by the Company and disclosed to Board and hence the same is not a relevant KPI.
7	LTV/CAC	Total CAC is provided as part of other information in the RHP. LTV/ CAC is not a metric tracked by the Company and disclosed to Board and hence the same is not a relevant KPI.
8	Risk Performance-4MOB30+	This is an internal metric and is not regularly disclosed to the board and not a KPI.
9	4MOB30+-New Booking	This is an internal metric and is not regularly disclosed to the board and not a KPI.
10	4MOB30+-Repeat/Top up	This is an internal metric and is not regularly disclosed to the board and not a KPI.
11	3MOB 30+	This is an internal metric and is not regularly disclosed to the board and not a KPI.
12	6 MOB30+	This is an internal metric and is not regularly disclosed to the board and not a KPI.
13	6 MOB90+ (By Disbursal Cohort)	This is an internal metric and is not regularly disclosed to the board and not a KPI.
14	9 MOB90+ (By Disbursal Cohort)	This is an internal metric and is not regularly disclosed to the board and not a KPI.
15	12 MOB90+ (By Disbursal Cohort)	This is an internal metric and is not regularly disclosed to the board and not a KPI.
16	Portfolio Risk- PAR 90+ as a % of AUM	This is an internal metric and is not regularly disclosed to the board and not a KPI.
17	Cohort Risk- 6 MOB 90+ DQ	This is an internal metric and is not regularly disclosed to the board and not a KPI.

Sr. No.	Metric	Reason for not being classified as key performance indicator to be included in the “Basis for Offer Price” and “Our Business” section in the RHP
18	Risk X Roll Rates- Personal Loans	This is an internal metric and is not regularly disclosed to the board and not a KPI.
19	R30 Roll Rates for MV R30 Forward	This is an internal metric and is not regularly disclosed to the board and not a KPI.
20	Unit Economics per loan borrower	Unit economics is an internal lead indicator and is not regularly presented to the Board. Moreover, it involves approximations and assumptions, and hence is a non-auditable metric
21	Repeat Customers (%)	This information is not regularly disclosed to the board / tracked internally and hence it is not a relevant KPI.
22	Conversion from start to disbursal for first time customers	This is an internal metric and is not regularly disclosed to the board and not a KPI.
23	Products per customer	This is an internal metric and is not regularly disclosed to the board and not a KPI.
24	Application Start to Disbursal Rate- Core and Emerging Segment	This is an internal metric and is not regularly disclosed to the board and not a KPI.
25	First Payment Default Rate- Core and Emerging Segment	This is an internal metric and is not regularly disclosed to the board and not a KPI.
26	Acquisition Channel Mix- Digital, Organic, Partnerships	This is an internal metric and is not regularly disclosed to the board and not a KPI.
27	No of Card Lines	This business segment has been discontinued and hence not relevant
28	Users via Organic Installs	Total users is disclosed as KPI and the said metric gets subsumed under the same. This is an internal metric and not regularly disclosed to the board and not a KPI.
29	New Vol Acquisition Mix (%)- Direct Marketing, Partnership Channel	This is an internal metric and is not regularly disclosed to the board and not a KPI.
30	Number of products sold	This is an internal metric and is not regularly disclosed to the board and not a KPI.
31	Avg revenue per monetised customer	This is an internal metric and is not regularly disclosed to the board and not a KPI.

ANNEXURE E

(Annexed separately)

Annexure F

CERTIFICATE FROM THE COMPANY ON KEY PERFORMANCE INDICATORS

Date: September 14, 2026

To,

Axis Capital Limited
1st Floor, Axis House
Pandurang Budhkar Marg
Worli, Mumbai 400 025
Maharashtra, India

BofA Securities India Limited
Ground Floor, "A" Wing, One BKC
"G" Block, Bandra Kurla Complex
Bandra (East), Mumbai 400 051
Maharashtra, India

IIFL Capital Services Limited
(*formerly known as IIFL Securities Limited*)
24th Floor, One Lodha Place
Senapati Bapat Marg, Lower Parel (West)
Mumbai - 400 013
Maharashtra, India

Kotak Mahindra Capital Company Limited
27 BKC, 1st Floor, Plot No. C–27
"G" Block, Bandra Kurla Complex
Bandra (East), Mumbai 400 051
Maharashtra, India

*(Axis Capital Limited, BofA Securities India Limited, IIFL Capital Services Limited (formerly known as IIFL Securities Limited), Kotak Mahindra Capital Company Limited and any other book running lead managers appointed in connection with the Offer are collectively referred to as the "**Book Running Lead Managers**" or the "**BRLMs**")*

Re: Proposed initial public offering ("IPO") of equity shares ("Equity Shares") of Moneyview Limited ("Company" and such offer, the "Offer")

Dear Sir(s)/ Madam(s),

With reference to captioned subject, we confirm that the following is true, fair, correct, accurate, complete, not misleading and without omission of any matter that is likely to mislead and is adequate to enable investors to make a well-informed decision and for inclusion in the red herring prospectus to be submitted with SEBI in relation to the Offer, as appropriate.

We confirm that "Selected Data" as set out in Annexure II, from which the key performance indicators ("**KPIs**") identified in **Annexure I** for the purpose of disclosure in the Red Herring Prospectus and the Prospectus filed in relation to the Offer (collectively, the "**Offer Documents**") have been identified in accordance with the SEBI circular dated February 28, 2025 and the Industry Standards on Key Performance Indicators Disclosures in the Draft Offer Document and Offer Document ("**SEBI Circular on KPIs**") and SEBI (Issue of Capital and Disclosure Requirements) Regulations, 2018 ("**SEBI ICDR Regulations**"). The Selected Data used for identification of KPIs are collected and compiled and the KPIs are shortlisted in accordance with the SEBI Circular on KPIs and a note to that effect is included as **Schedule I**.

We confirm that the definition of the terms used for the KPIs as provided in **Annexure I** are determined in the following manner:

a) Terms defined under Indian Accounting Standards ("**Ind AS**") or Accounting Standards ("**AS"**), as applicable, in accordance with Section 133 of the Companies Act, 2013, have been defined using such definitions;

b) Terms not defined under IND AS or AS, as applicable, the definition provided under SEBI ICDR Regulations or the Companies Act, 2013, have been used for defining such terms;

c) We confirm that we have not used in different context or modified the definitions for terms used as KPIs

d) Terms not defined under (a) and (b) above, have been defined in an unambiguous and simple-to-comprehend English definition of the term, along with its key components of financial and/ or operational data and relevant formula, as applicable. Further, we confirm that formula clearly outline its components, including both the numerator and denominator (where applicable) and aligns with common industry practices and widely accepted international standards, to the extent feasible.

Further, we also confirm the following with respect to the KPIs:

(a) all KPIs are measurable and expressible in numbers and subjective or qualitative aspects are not included as KPIs;

(b) all KPIs are a measure of the Company's historical financial or operational performance;

(c) all KPIs identified disclosed either in the Basis for Offer Price section or in the Business section of the relevant Offer Documents consistent with the requirements of the SEBI Circular and the SEBI ICDR Regulations;

(d) all KPIs have been defined in the "Definitions and Abbreviations" section of the relevant Offer Documents under a separate head titled "Key Performance Indicators";

(e) unit of measurement of the KPIs including financial indicators (such as lakhs, millions, crores, etc.) have been disclosed in a format that is prescribed under the SEBI ICDR Regulations and is consistent with the disclosures across the relevant Offer Documents;

(f) commas have been used according to the Indian System of Numbering when disclosing KPIs in lacs or crores, and according to the International System of Numbering when disclosing KPIs in millions and uniformity has been maintained throughout the relevant Offer Documents in this regard.

We further confirm that:

(a) **Annexure I** includes the details of KPIs as defined under the KPI Standards. We confirm that our Company selected KPIs from the Selected Data and does not consider any other KPIs which have a bearing for arriving at the basis for Offer Price or which are required/critical to understand the business of the Company, in accordance with the SEBI ICDR Regulations and KPI Standards.

(b) **Annexure II** includes Excluded KPIs, with rationale of such exclusion and also whether such data forms a part of disclosures in the RHP, including in the business section, risk factors section and the management discussion & analysis section.

(c) The industry peers have been identified as per the KPI Standards and the process as set out in Schedule I. We also confirm that all the information for KPIs for industry peers have been obtained from regulatory filings and the website of such peer company.

(d) The Audit Committee of the Company has evaluated and approved the KPIs for disclosure in the 'Basis for Issue Price' chapter and the 'Business' chapter of the RHP. We have considered and carried out all the suggestions including alterations, deletions, or additions in KPIs directed by the Audit Committee of the Company.

We further confirm and undertake that the KPIs in the **Annexure I** hereto will be disclosed for a period of at least once in a year (or such other period as may be determined by the Company) for a duration that is later of (a) one year after listing of the Equity Shares, or (b) till the utilization of the Net Proceeds as disclosed in the RHP and Prospectus, and the same shall be certified by the independent chartered accountant holding a valid certificate issued by the Peer Review Board of the Institute of Cost Accountants of India. We further confirm that KPIs that have become irrelevant during the aforementioned period, or that no longer reflect the current business model due to changes in the business environment or other reasons, will be excluded and we will provide a rationale for these exclusions along with post-listing reporting of KPIs.

We confirm that this certificate, including any annexures hereto, is for information and for inclusion (in part or full) in the Offer Documents or any other Offer-related material, and may be relied upon by the Book Running Lead Managers and the legal counsel appointed by the Company and the Book Running Lead Managers in relation to the Offer.

We hereby consent to the submission of this certificate as may be necessary to the SEBI, the Registrar of Companies, Karnataka at Bengaluru ("**RoC**"), the relevant stock exchanges (the "**Stock Exchanges**") and any other regulatory authority and/ or for the records to be maintained by the Book Running Lead Managers and in accordance with applicable law. We further confirm that this certificate can also be uploaded on the repository portal of the stock exchanges/ SEBI as required pursuant to the SEBI circular dated December 5, 2024 and the subsequent requirements of the Stock Exchanges/ SEBI, as applicable.

We confirm that we will immediately communicate any changes in writing in the above information to the Book Running Lead Managers until the date when the Equity Shares are listed and commence trading on the Stock Exchanges pursuant to the Offer. In the absence of any such communication from us, the Book Running Lead Managers and the legal counsels to each of the Company and Book Running Lead Managers can assume that there is no change to the above information until the date when the Equity Shares are listed and commence trading on the Stock Exchanges pursuant to the Offer.

We hereby consent to this certificate being disclosed by the Book Running Lead Managers, if required (i) by reason of any law, regulation or order of a court or by any governmental or competent regulatory authority, or (ii) in seeking to establish a defence in connection with, or to avoid, any actual, potential or threatened legal, arbitral or regulatory proceeding or investigation.

All capitalised terms used herein but not defined shall have the same meaning as ascribed to them in the Offer Documents for the Offer.

Yours faithfully,

For and on behalf of Moneyview Limited

Saurav Goyal
Digitally signed by Saurav Goyal
Date: 2026.09.14 21:17:44 +05'30'

MONEYVIEW LIMITED
Bangalore

Authorised Signatory
Name: Saurav Goyal
Designation: Chief Financial Officer

Copy To:

Legal counsel to the Book Running Lead Managers

Trilegal
7th Floor, Marksquare

61, St. Marks Road,
Bengaluru – 560 001
Karnataka, India

International Legal Counsel to the Book Running Lead Managers

Latham & Watkins LLP
9 Raffles Place
#42-02 Republic Plaza
Singapore 048 619

Legal counsel to the Company

Shardul Amarchand Mangaldas & Co
Prestige Sterling Square
Madras Bank Road, Off Lavelle Road
Bengaluru – 560 001
Karnataka, India

Schedule I

Collation of Selected Data:

Requirement under SEBI Circular on KPIs	Management Remarks
GAAP/ Non-GAAP Financial Measures that are required to be mandatorily disclosed in the offer document, as per the SEBI ICDR Regulations, and are considered KPIs by the Issuer Company	Following are the GAAP Financial Measures: 1.Total Income 2. Profit before exceptional item and tax 3. Profit for the period / year before exceptional item (net of tax) 4. Profit for the period / year Following are the Non- GAAP Financial Measures: 1. Net Worth 2. Return on Net worth
Key financial or operational information shared with any Investor – - to whom Relevant Securities (equity shares or securities convertible into equity shares including warrants) were allotted in any primary issuance (excluding ESOPs), during the three years prior to the date of filing of the offer document. - For any secondary sale, where the Company was involved in facilitating such sale and had shared data with the Transferees at the time of such secondary sale during the three years prior to the date of filing of the offer document. - pursuant to information rights they may have or through any manner of a similar nature, during the three years prior to the date of filing of the offer document.	Refer annexure II
Key financial or operational information included in any private placement offer cum application letter or any rights issue offer letter for issuance of Relevant Securities, during the three years prior to the date of filing of the offer document.	Refer annexure II
KPIs that are regularly presented/discussed at Board meetings to monitor and track the performance of the Company during the three years prior to the date of filing of the offer document.	Refer annexure I and III
KPIs that have been considered by the management of the Issuer Company to arrive at the basis for the issue price	Refer annexure I
In case, the Issuer Company has not made disclosure of any information to any Investor in the three years prior to the date of filing of the offer document, the Issuer Company shall identify the KPIs based on the key measures used by the management of the Issuer Company to track and monitor the performance of the Issuer Company.	Not applicable

Shortlisting KPIs from Selected Data:

From the Selected Data collated in terms of the procedure above, we have shortlisted the KPIs after excluding the below from Selected Data. The rationale for exclusion of every KPI has been set out in Annexure II

1. Projections are excluded.
2. Selected data that cannot be verified, certified or audited are excluded.
3. Selected data that are no longer relevant or do not reflect the current business situation due to changes in the business model, acquisitions, divestitures, etc. are excluded.
4. Selected data that is subsumed within the KPIs proposed for disclosure or data that represents a further breakdown of the KPI to be disclosed are excluded. The selected data excluded *is not routinely disclosed by Industry Peers as well.*
5. Selected data that is confidential or business sensitive and could impact our competitiveness, if disclosed publicly, are excluded. The selected data excluded *is not routinely disclosed by Industry Peers as well.*

Identification of Industry Peers:

Requirement under SEBI Circular on KPIs	Management Remarks
The Issuer Company will strive to identify the Industry Peers of comparable size, belonging to the same industry and operating in a similar line of business or business model as the Issuer Company, for KPIs comparison, as may be feasible	Yes, the Company operates as a credit led digital financial services platform to provide a suite of financial products. While there are no listed companies in India that engages in a business similar to that of our Company, the peer group has been determined based on companies listed on Indian stock exchanges that offer financial products at scale through technology-enabled platforms and Companies engaged in consumer credit.
The Issuer Company will strive to compare its KPIs with a minimum of three Industry Peers, where feasible – - Preference will be given to Indian listed Industry Peers - If Indian listed Industry Peers are not available, a comparison may be made with listed global Industry Peers, provided that all financial data of global peers shall also be presented in Indian Rupees (INR) and the basis for conversion is disclosed. - In addition to Indian listed Industry Peers, the Issuer Company may disclose KPIs of Global Industry Peers, if relevant.	Yes, the Company has ensured to disclose minimum 3 peers who are Indian Listed.
In cases where fewer than three Industry Peers are available, the Issuer Company will disclose, that only one or two peers are available for KPIs comparison.	The Company has disclosed minimum of 3 peers from the similar industry as there are no listed companies in business similar to the Company.
If no suitable Industry Peers are available, the Issuer Company will clearly explain the uniqueness of its business model or line of business. Further, the Issuer Company will clearly state, that no Industry Peers are available for KPIs comparison.	The Company has disclosed the same and also provided peers information from a similar industry.

Process followed for defining terms considered as KPIs

Requirement under SEBI Circular on KPIs	Management Remarks
Preference in following order – - If a term is defined under Indian Accounting Standards (Ind AS) or Accounting Standards (AS) in accordance with Section 133 of the Companies Act, 2013, whichever is applicable to the Issuer Company, the Issuer Company shall use such definition - If a term is not defined in Ind AS or AS, whichever is applicable to the Issuer Company, the Issuer Company shall adopt the definition provided under SEBI (ICDR) Regulations, 2018, or the Companies Act, 2013, in that order - For any term not defined under sub-paras (1) or (2) above, the Issuer Company shall provide an unambiguous and simple-to-comprehend English definition of the term, along with its key components of financial and/ or operational data and relevant formula, as applicable. The formula must clearly outline its components, including both the numerator and denominator (where applicable). This definition should align with common industry practices and widely accepted international standards, to the extent feasible.	The Company has followed the preference order in order to conclude the KPIs.
If a term is defined as outlined above, but the Issuer Company plans to use it in a different context or modify the definition, the Issuer Company shall disclose in the offer document, the rationale for adopting an alternative definition.	Not applicable as the Company does not plan to use the terms in a different context or modify the definition.

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Annexure I

List of key performance indicators

GAAP Financial Measures identified as KPIs

S. No.	Key performance Indicator ("KPI")	Chapter of RHP in which KPI is disclosed (Business/ Basis for Offer Price)	Rationale for not being a valuation KPI	Unit	For the three month period ended June 30, 2026	For the three month period ended June 30, 2025	For the year ended March 31, 2026	For the year ended March 31, 2025	For the year ended March 31, 2024
1.	Total Income	Basis of Offer Price	NA	₹ Millions	10,650.92	7,029.16	34,042.74	23,785.29	13,892.41
2.	Profit before exceptional item and tax	Basis of Offer Price	NA	₹ Millions	2,327.49	897.27	5,340.07	3,192.11	1,983.03
3.	Profit for the period / year before exceptional item (net of tax)	Basis of Offer Price	NA	₹ Millions	1,736.22	671.52	3,973.44	2,402.75	1,711.47
4.	Profit for the period / year	Basis of Offer Price	NA	₹ Millions	1,737.96	671.52	2,427.05	2,402.75	1,711.47

Non-GAAP Financial Measures identified as KPIs

S. No.	Key performance Indicator ("KPI")	Chapter of RHP in which KPI is disclosed (Business/ Basis for Offer Price)	Rationale for not being a valuation KPI	Unit	As at three months period ended June 30, 2026	As at three months period ended June 30, 2025	As at and for the year ended March 31, 2026	As at and for the year ended March 31, 2025	As at and for the year ended March 31, 2024
1.	Net Worth	Basis of Offer Price	NA	₹ Millions	24,152.03	19,910.07	22,254.23	19,186.64	16,066.44
2.	Return on Net worth	Basis of Offer Price	NA	%	7.19	3.37	17.85	12.52	10.65

Operational Measures identified as KPIs

S. No.	Key performance Indicator ("KPI")	Chapter of RHP in which KPI is disclosed (Business/ Basis for Offer Price)	Rationale for not being a valuation KPI	Unit	As at and for the three month period ended June 30, 2026	As at and for the three month period ended June 30, 2025	As at and for the year ended March 31, 2026	As at and for the year ended March 31, 2025	As at and for the year ended March 31, 2024
1.	Registered Users	Basis of Offer Price	NA	# Millions	140.28	114.38	134.14	109.59	83.27

S. No.	Key performance Indicator ("KPI")	Chapter of RHP in which KPI is disclosed (Business/ Basis for Offer Price)	Rationale for not being a valuation KPI	Unit	As at and for the three month period ended June 30, 2026	As at and for the three month period ended June 30, 2025	As at and for the year ended March 31, 2026	As at and for the year ended March 31, 2025	As at and for the year ended March 31, 2024
2.	Monetized Users	Basis of Offer Price	NA	# Millions	11.90	8.14	10.75	7.45	4.62
3.	Loan Disbursals	Basis of Offer Price	NA	₹ Millions	71,519.55	50,992.90	230,985.19	176,211.18	145,271.56
4.	Managed AUM	Basis of Offer Price	NA	₹ Millions	225,201.65	177,078.39	213,801.37	167,151.41	128,848.26

Definition for above Key Performance Indicators

Key performance indicators	Definition
Registered Users	Registered Users refers to the cumulative number of users who have accessed our website or mobile application through a unique mobile number or email address at least once since inception through the last date of the relevant period/Fiscal.
Monetized Users	Monetized Users refers to the cumulative number of Registered Users who have availed at least one revenue generating product on our platform since inception through the last date of the relevant period/Fiscal
Loan Disbursals	Loan Disbursals is the aggregate value of unsecured personal loan amounts facilitated to users through our platform during the relevant period/Fiscal
Managed AUM	Managed AUM refers to the aggregate value of principal outstanding for the unsecured personal loans serviced through our platform as of the last day of the relevant period/ Fiscal
Total Income	Total Income is the aggregate of total revenue from operations and other income for the relevant period / year
Profit before exceptional item and tax	Represents the profit for the period/year before adjusting for exceptional items and tax
Profit for the period / year before exceptional items	Represents the profit for the period/year before adjusting for exceptional item net of tax
Profit for the period / year	Represents the profit for the period/year after adjusting for exceptional items and tax
Net Worth	Net worth means the aggregate value of the paid-up share capital and all reserves created out of the profits and securities premium account and debit or credit balance of profit and loss account, after deducting the aggregate value of the accumulated losses, deferred expenditure and miscellaneous expenditure not written off, but does not include reserves created out of revaluation of assets, write-back of depreciation and amalgamation in accordance with Regulation 2(1)(hh) of the SEBI ICDR Regulations. Accordingly, we have calculated Net Worth as aggregate of the Equity share capital, Instruments entirely equity in nature, statutory reserve, debenture redemption reserve, share based payment reserve, share forfeiture account, capital redemption reserve, securities premium and retained earnings.
Return on Net worth	Computed as Profit for the period/year before exceptional items (net of tax) divided by Net Worth of the Company at the end of the Fiscal/period.

We confirm that the terms used in KPIs above have been defined consistently and precisely in the "Definitions and Abbreviations" section of the offer document

Explanation for all the above KPIs:

Key performance Indicator ("KPI")	Explanation (including process and factors)
Registered Users	Registered Users refers to the cumulative number of users who have accessed our website or mobile application. The number of registered users reflects the

Key performance Indicator ("KPI")	Explanation (including process and factors)
	company's reach, customer acquisition effectiveness, and market penetration. Tracking this KPI provides insights into how well a company is attracting new customers and expanding its customer base which is the driver for future growth.
Monetized Users	Monetized users refer to the cumulative number of unique individuals who have availed at least one revenue generating product on our platform since inception
Loan Disbursals	Loan Disbursals is the aggregate value of unsecured personal loan amounts facilitated to users through our platform during the relevant period/Fiscal. This drives the revenue from operations of the Company and is necessary in evaluating the overall size and performance of the Company. This is used by the management to assess the scale and growth of the Company.
Managed AUM	Managed AUM refers to the aggregate value of principal outstanding for the unsecured personal loans being serviced through our platform as of the last day of the relevant period/Fiscal. This drives the revenue from operations of the Company and is necessary in evaluating the overall size and performance of the Company. This is used by the management to assess the scale and growth of the Company.
Total Income	The Company primarily earns revenue from (i) fees and commission income, (ii) interest income, (iii) gain on derecognition of financial assets, and (iv) other operating income. Our other income primarily includes net fair value gain on financial instruments measured at fair value through profit or loss and interest income on fixed deposits free from lien. This is used by our management to track the revenue profile of the business and help investors assess the scale of our business and overall financial performance of our Company
Profit before exceptional item and tax	Represents the profit for the period/year before adjusting for exceptional items and tax
Profit for the period / year before exceptional items (net of tax)	Represents the profit for the period/year before adjusting for exceptional item net of tax
Profit for the period / year	Represents the profit for the period/year after adjusting for exceptional items and tax
Net Worth	Net worth is an important KPI to track as it indicates the overall size of the company. This is used by the management to assess the financial performance of the business of our Company
Return on Net worth	Return on Net Worth represents how efficiently the company generates profits from their shareholders funds. This is used by the management to assess the ability of the Company to generate returns on its business

Comparison of KPIs based on additions or dispositions to our business

The impact of all material acquisitions or dispositions of assets or business undertaken by our Company during the periods covered by the KPIs, *i.e.*, for three months period ended June 30, 2026 and June 30, 2025, and for Fiscals 2026, 2025 and 2024, is reflected in the KPIs set out above.

Annexure II

Selected Data identified based on process set out in Requirement under SEBI Circular on KPIs and Schedule I

Sr. No.	Metric	Whether KPI or not	If not a KPI		
			Rationale for exclusion as KPIs (including process and factors)	Section of the RHP where the disclosure of metric (not considered as KPI) is included	Confirmation that the said metric is not being reported by Industry Peers
1	Loan Disbursals	Yes	NA	NA	NA
2	Managed AUM	Yes	NA	NA	NA
3	Monetized Users	Yes	NA	NA	NA
4	Net Worth	Yes	NA	NA	NA
5	Profit for the period / year	Yes	NA	NA	NA
6	Profit for the period / year before exceptional item (net of tax)	Yes	NA	NA	NA
7	Profit before exceptional item and tax	Yes	NA	NA	NA
8	Registered users	Yes	NA	NA	NA
9	Return on Net Worth	Yes	NA	NA	NA
10	Total Income	Yes	NA	NA	NA
11	Net Revenue	No	(c) - Net Revenue is not a relevant KPI and Total Income is more relevant KPI and same is disclosed as KPI. Further Revenue from operations is disclosed as part of Restated Financial Statement.	RFS	Yes
12	Disbursals- Cross Sell Volume, Personal Loan	No	(c) - Total disbursals is disclosed as KPI and is a more relevant metric. Further, Cross sell volume is disclosed as Information (Business Back section) and is not a relevant KPI metric.	Our Business	Yes
13	AUM-On Book	No	(c) - The key focus of the Company is to grow the Managed AUM and same has been disclosed as KPI. AUM On-book is a nature of information and has been disclosed as part of Restated Financial Statement.	RFS	Yes
14	AUM CAGR (%)	No	(c) - AUM is disclosed as a KPI above and thus AUM CAGR can be recomputed and said KPI metric gets subsumed under the same	KPI	Yes
15	AUM-Off Book	No	(c) - The key focus of the Company is to grow the Managed AUM and same has been disclosed as KPI. Further AUM Off-book has been disclosed as information in the offer document as part of Our Business	Our Business	Yes
16	AUM Growth (%)	No	(c) - AUM is disclosed as a KPI above and thus AUM Growth can be recomputed and said KPI metric gets subsumed under the same. Further AUM Growth % has been disclosed as information in the offer document as part of Our Business	Our Business	Yes
17	Disbursals Growth (%)	No	(c) - Disbursals is disclosed as a KPI above and thus Disbursal Growth can be easily recomputed and said KPI metric gets subsumed under the same	KPI	Yes

Moneyview Limited
(Formerly known as 'Moneyview Private Limited' and 'Whizdm Innovations Private Limited')
CIN - U72200KA2014PLC075775
17/1, 1st and 2nd Floor, The Address Building, Outer Ring Road, Marathahalli,
Kadubeesanahalli, Bangalore – 560103
Email: compliance@moneyview.in, Ph: 080-69390476, https://www.moneyview.in

Sr. No.	Metric	Whether KPI or not	If not a KPI		
			Rationale for exclusion as KPIs (including process and factors)	Section of the RHP where the disclosure of metric (not considered as KPI) is included	Confirmation that the said metric is not being reported by Industry Peers
18	Net Revenue Growth (%)	No	(c) - Total Income is disclosed as KPI as the same is more relevant metric. The growth % can be derived and the said metric gets subsumed under the same.	NA	Yes
19	Revenue CAGR (%)	No	(c) - Total Income is disclosed as KPI as the same is more relevant metric. The CAGR % is disclosed in the offer document and the said metric gets subsumed under the same	NA	Yes
20	Disbursal CAGR (%)	No	(c) - Total Disbursals is disclosed as KPI as the same is more relevant metric. The CAGR % is disclosed in the offer document and the said metric gets subsumed under the same.	NA	Yes
21	PBT Margin (%)	No	(c) - PBT and Total income are disclosed as KPI and hence, the said metric can be recomputed and gets subsumed under the same. Further the same is disclosed as part of MD&A.	MD&A	Yes
22	PBT CAGR (%)	No	(c) - PBT is disclosed as a KPI and thus PBT CAGR can be recomputed and said KPI metric gets subsumed under the same	KPI	Yes
23	Debt Raised- Bank, AIF, NBFC	No	(c) - Debt raised in a period / fiscal is not a relevant KPI. Further, Debt raised in a period / fiscal is disclosed as part of Restated Financial Statements. The source of funds are also disclosed as information in the offer document as part of MD&A.	Offer document	Yes
24	Debt O/s	No	(c) - Debt O/S at the end of period/ fiscal is not a relevant KPI. Further total debt is disclosed as part of Restated Financial Statements as well as information in the offer document. The said metric gets subsumed under the same.	Offer document and RFS	Yes
25	Debt Cost (%)	No	(c) - Considering that the debt o/s is not a relevant KPI corresponding Debt cost % is also not a relevant KPI. Further the Debt Cost % is disclosed in the Risk factor and Restated Financial Statement provides this information.	Risk Factor and RFS	Yes
26	Leverage Ratio	No	(c) - Leverage Ratio is not a KPI. Further the total debt and equity are disclosed in the Restated Financial Statement, hence the said metric can be derived and gets subsumed under the same.	RFS	Yes
27	ECL-Own Book, On Platform	No	(c) - For ECL Own Book, Impairment Loss Allowance forms part of the RFS and can be derived from the same. For ECL on platform, it is subject to the provisioning policies of the respective lending partners.	RFS	Yes
28	DLG Losses	No	(c) - DLG Losses forms part of the Restated Financial Statements and is not a relevant KPI.	RFS	Yes
29	Average Interest Rate	No	(c) - Interest Income and Loan Outstanding form part of the Restated Financial Statements and thus the said metric gets subsumed as it can be derived from the same.	RFS	Yes

Sr. No.	Metric	Whether KPI or not	If not a KPI		
			Rationale for exclusion as KPIs (including process and factors)	Section of the RHP where the disclosure of metric (not considered as KPI) is included	Confirmation that the said metric is not being reported by Industry Peers
30	CAC as % of disbursal	No	(c) - Marketing and Direct Sourcing cost is disclosed in Restated Financial Statements and Disbursals are disclosed as KPI. Further CAC % to disbursal is disclosed in other information and not a relevant KPI metric.	Other information	Yes
31	Acquisition Cost-Partnership, Direct Marketing, Overall	No	(c) - Overall acquisiton cost is disclosed in other information. Breakup of the acquisiton cost is not a information regularly disclosed to board and is used for internal tracking, hence the same is not a relevant KPI	Other information	Yes
32	Cash Balance-Free Cash	No	(c) - The total cash balance, which reflects the company's cash position, is disclosed in Restated Financial Statements and the said metric gets subsumed under the same	RFS	Yes
33	Cash Balance-Restricted Cash	No	(c) - The total cash balance and lien marked deposits, which reflects the company's cash position, is disclosed in Restated Financial Statements and the said metric gets subsumed under the same	RFS	Yes
34	Number of unique customers- Growth (%)	No	(c) - Number of Registered Users is disclosed as a KPI above which is more relevant metric. The growth % can be derived from the same and it is disclosed in other information as part of the document.	KPI	Yes
35	% of customers from T2/T3 cities	No	(c) - This is information and not a KPI and is not regularly disclosed to Board. However, it has been disclosed as part of information in the offer document.	Other information	Yes
36	% of customers with CIBIL score <750	No	(c) - This is information and not a KPI and is not regularly disclosed to Board. However, it has been disclosed as part of information in the offer document.	Other information	Yes
37	% of customers with average Income < INR 40k	No	(c) - This is information and not a KPI and is not regularly disclosed to Board. However, it has been disclosed as part of information in the offer document.	Other information	Yes
38	Overall Customer Mix-City/Tier	No	(c) - This is information and not a KPI and is not regularly disclosed to Board. However, it has been disclosed as part of information in the offer document	Other information	Yes
39	Overall Customer Mix-Bureau Score	No	(c) - This is information and not a KPI and is not regularly disclosed to Board. However, it has been disclosed as part of information in the offer document.	Other information	Yes
40	Customers CAGR (%)	No	(c) - Number of customers has been disclosed as Registered users in the offer document as a KPI. The CAGR % can be derived from the same and it is disclosed in other information as part of the document.	KPI (Registered users)	Yes
41	Active Users	No	(c) - This is information and not a KPI and is not regularly disclosed to Board. However, it has been disclosed as part of information in the offer document.	Other information	Yes
42	Number of cities covered	No	(c) - Number of Pin codes Served is a more relevant metric which is disclosed as Information in the offer document and hence this metric gets subsumed.	Other information	Yes

Sr. No.	Metric	Whether KPI or not	If not a KPI		
			Rationale for exclusion as KPIs (including process and factors)	Section of the RHP where the disclosure of metric (not considered as KPI) is included	Confirmation that the said metric is not being reported by Industry Peers
43	Disbursal (%)- User Credit Stage	No	(c) - Total Disbursals is disclosed as Information and KPI in the offer document and hence this metric gets subsumed.	KPI	Yes
44	Average Ticket Size	No	(c) - This is an internal metric and not regularly disclosed to the board and not a KPI. Further it is disclosed as information in the Business section.	Our Business section	Yes
45	Average Tenure (Months)	No	(c) - This is an internal metric and not regularly disclosed to the board and not a KPI. Further it is disclosed as information in the Business section.	Our Business section	Yes
46	Risk Performance- Money view risk score vs CIBIL risk score	No	(d) - This is an internal metric and not regularly disclosed to the board and not a KPI. Further it is disclosed as information in the Business section.	Our Business section	Yes
47	No of Loans/ Cards	No	(c) - This is an internal metric and not regularly disclosed to the board and not a KPI.	Our Business section	Yes
48	Number of Personal Loans	No	(c) - This is an internal metric and not regularly disclosed to the board and not a KPI. Further it is disclosed as information in the Business section.	Our Business section	Yes
49	Number of Employees- Function wise	No	(c) - This is disclosed as information in the offer document and not a KPI.	Other information	Yes
50	Users via Paid Ads CTR	No	(a) - This is an internal metric and not regularly disclosed to the board and not a KPI. Further, customer acquisition cost is disclosed in the Business Section and this metric is not a KPI.	Our Business section	Yes
51	Play store rating	No	(c) - This is an information and not a KPI and is disclosed in the offer document under business section.	Our Business section	Yes
52	Pincodes served	No	(c) - This is an information and not a KPI and is disclosed in the offer document	Our Business section	Yes
53	Interest Margin (%)	No	(b) - Interest Income and Finance Cost are disclosed in the Restated Financial Statements. Further the said metric is relevant for NBFC and not for the combined business of NBFC and platform.	NA	Yes
54	Contribution Margin (%)	No	(c) - Considering that the finance cost is a significant cost, Contribution Margin % is not relevant and not disclosed. PBT is more relevant metric and same has been disclosed as KPI	NA	Yes
55	GNPA (% AUM)- Entire Book	No	(a) - GNPA for the Managed AUM is not disclosed, as it is subject to the provisioning policies of the respective lending partners and cannot be independently verified	NA	Yes
56	Credit Cost Ratio	No	(a) - Credit Cost Ratio is not disclosed, as it is subject to the provisioning policies of the respective lending partners and cannot be independently verified.	NA	Yes
57	Return on CAC	No	(c) - Total CAC is provided as part of other information in the relevant Offer Documents. Return on CAC is not a metric tracked by the Company and disclosed to	NA	Yes

Sr. No.	Metric	Whether KPI or not	If not a KPI		
			Rationale for exclusion as KPIs (including process and factors)	Section of the RHP where the disclosure of metric (not considered as KPI) is included	Confirmation that the said metric is not being reported by Industry Peers
			Board and hence the same is not a relevant KPI and not disclosed.		
58	LTV/CAC	No	(c) - Total CAC is provided as part of other information in the relevant Offer Documents. LTV/ CAC is not a metric tracked by the Company and disclosed to Board and hence the same is not a relevant KPI and not disclosed.	NA	Yes
59	Disbursal Distribution- Our NBFC, Other NBFCs	No	(c) - Total disbursals is disclosed as KPI and is a more relevant metric. Hence, the said metric gets subsumed under the same.	NA	Yes
60	Risk Performance- 4MOB30+	No	(d) - This is an internal metric and is not regularly disclosed to the board and not a KPI.	NA	Yes
61	4MOB30+-New Booking	No	(d) - This is an internal metric and is not regularly disclosed to the board and not a KPI.	NA	Yes
62	4MOB30+- Repeat/Top up	No	(d) - This is an internal metric and is not regularly disclosed to the board and not a KPI.	NA	Yes
63	3MOB 30+	No	(d) - This is an internal metric and is not regularly disclosed to the board and not a KPI.	NA	Yes
64	6 MOB30+	No	(d) - This is an internal metric and is not regularly disclosed to the board and not a KPI.	NA	Yes
65	6 MOB90+ (By Disbursal Cohort)	No	(d) - This is an internal metric and is not regularly disclosed to the board and not a KPI.	NA	Yes
66	9 MOB90+ (By Disbursal Cohort)	No	(d) - This is an internal metric and is not regularly disclosed to the board and not a KPI.	NA	Yes
67	12 MOB90+ (By Disbursal Cohort)	No	(d) - This is an internal metric and is not regularly disclosed to the board and not a KPI.	NA	Yes
68	Portfolio Risk- PAR 90+ as a % of AUM	No	(d) - This is an internal metric and is not regularly disclosed to the board and not a KPI.	NA	Yes
69	Cohort Risk- 6 MOB 90+ DQ	No	(d) - This is an internal metric and is not regularly disclosed to the board and not a KPI.	NA	Yes
70	Risk X Roll Rates- Personal Loans	No	(d) - This is an internal metric and is not regularly disclosed to the board and not a KPI.	NA	Yes
71	R30 Roll Rates for MV R30 Forward	No	(d) - This is an internal metric and is not regularly disclosed to the board and not a KPI.	NA	Yes
72	Unit Economics per loan borrower	No	(a) - Unit economics is an internal lead indicator and is not regularly presented to the Board. Moreover, it involves approximations and assumptions, and hence is a non-auditable metric	NA	Yes
73	Repeat Customers (%)	No	(c) - This is an internal metric and is not regularly disclosed to the board and not a KPI.	NA	Yes
74	Conversion from start to disbursal for first time customers	No	(d) - This is an internal metric and is not regularly disclosed to the board and not a KPI.	NA	Yes

Sr. No.	Metric	Whether KPI or not	If not a KPI		
			Rationale for exclusion as KPIs (including process and factors)	**Section of the RHP where the disclosure of metric (not considered as KPI) is included**	**Confirmation that the said metric is not being reported by Industry Peers**
75	Products per customer	No	(d) - This is an internal metric and is not regularly disclosed to the board and not a KPI.	NA	Yes
76	Application Start to Disbursal Rate- Core and Emerging Segment	No	(d) - This is an internal metric and is not regularly disclosed to the board and not a KPI.	NA	Yes
77	First Payment Default Rate- Core and Emerging Segment	No	(d) - This is an internal metric and is not regularly disclosed to the board and not a KPI.	NA	Yes
78	Acquisition Channel Mix- Digital, Organic, Partnerships	No	(d) - This is an internal metric and is not regularly disclosed to the board and not a KPI.	NA	Yes
79	No of Card Lines	No	(b) - This business segment has been discontinued and hence not relevant	NA	Yes
80	Users via Organic Installs	No	(a) - Total users is disclosed as KPI and the said metric gets subsumed under the same. This is an internal metric and not regularly disclosed to the board and not a KPI.	NA	Yes
81	New Vol Acquisition Mix (%)- Direct Marketing, Partnership Channel	No	(c) - This is an internal metric and is not regularly disclosed to the board and not a KPI.	NA	Yes
82	Number of products sold	No	(c) - This is an internal metric and is not regularly disclosed to the board and not a KPI.	NA	Yes
83	Avg revenue per monetised customer	No	(c) - This is an internal metric and is not regularly disclosed to the board and not a KPI.	NA	Yes

Notes

(i) **Reasons for being not considered KPI – (a) cannot be verified, certified or audited; (b) no longer relevant or do not reflect the current business situation; (c) subsumed within the identified KPIs; (d) confidential or business sensitive and could impact the Company and its competitiveness**

Annexure III

KPIs regularly presented/discussed at Board meetings

Sr. No.	Metric
1	Net Revenue
2	Disbursals- Cross Sell Volume, Personal Loan
3	AUM-On Book
4	AUM CAGR (%)
5	AUM-Off Book
6	AUM Growth (%)
7	Disbursals Growth (%)
8	Net Revenue Growth (%)
9	Revenue CAGR (%)
10	Disbursal CAGR (%)
11	PBT Margin (%)
12	PBT CAGR (%)
13	Debt Raised- Bank, AIF, NBFC
14	Debt O/s
15	Debt Cost (%)
16	Leverage Ratio
17	ECL-Own Book, On Platform
18	DLG Losses
19	Average Interest Rate
20	CAC as % of disbursal
21	Cash Balance-Free Cash
22	Cash Balance- Restricted Cash
23	Number of unique customers- Growth (%)
24	Customers CAGR (%)
25	Interest Margin (%)
26	Contribution Margin (%)
27	GNPA (% AUM)-Entire Book
28	Credit Cost Ratio
29	Disbursal Distribution- Our NBFC, Other NBFCs

Annexure IV

Comparison of KPIs with Industry Peers

Key Performance Indicators	Unit	Our Company					Onemi Technology Solutions Limited					PB Fintech Limited					One97 Communications Limited				
		As at and for the three months ended		As at and for the Financial Year ended			As at and for the three months ended		As at and for the Financial Year ended			As at and for the three months ended		As at and for the Financial Year ended			As at and for the three months ended		As at and for the Financial Year ended		
		June 30, 2026	June 30, 2025	March 31, 2026	March 31, 2025	March 31, 2024	June 30, 2026	June 30, 2025	March 31, 2026	March 31, 2025	March 31, 2024	June 30, 2026	June 30, 2025	March 31, 2026	March 31, 2025	March 31, 2024	June 30, 2026	June 30, 2025	March 31, 2026	March 31, 2025	March 31, 2024
Registered Users (1)	# Millions	140.28	114.38	134.14	109.59	83.27	74.60	56.05	68.55	53.23	43.13	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Monetized Users (2)	# Millions	11.90	8.14	10.75	7.45	4.62	12.25	9.69	11.76	9.16	8.16	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Loan Disbursals (3)	₹ Millions	71,519.55	50,992.90	230,985.19	176,211.18	145,271.56	38,120.00	27,800.00	128,101.90	98,577.52	185,311.35	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Managed AUM (4)	₹ Millions	225,201.65	177,078.39	213,801.37	167,151.41	128,848.26	80,010.00	49,720.00	70,664.39	40,866.38	26,042.75	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Total Income (5)	₹ Millions	10,650.92	7,029.16	34,042.74	23,785.29	13,892.41	6,765.55	4,657.17	22,091.29	13,526.88	17,003.02	19,813.20	14,467.50	71,664.50	53,850.20	38,182.50	26.300.00	21,589.00	92,910.00	76,249.00	1,05,247.00
PBT (before exceptional items) (6)	₹ Millions	2,327.49	897.27	5,340.07	3,192.11	1,983.03	1,277.01	797.50	3,766.84	2,162.64	2,674.41	1,785.80	923.40	7,073.70	3,456.30	771.10	2,470.00	1,432.00	7,680.00	(14,685.00)	(13,847.00)
PAT (before exceptional items) (7)	₹ Millions	1,736.22	671.52	3,973.44	2,402.75	1,711.47	950.77	597.37	2,814.52	1,606.21	1,972.90	1629.10	846.50	6,701.30	3,111.70	644.10	2,200.00	1,392.00	7,380.00	(14,865.00)	(14,167.00)
PAT (after exceptional item) (8)	₹ Millions	1,737.96	671.52	2,427.05	2,402.75	1,711.47	950.77	597.37	2,814.52	1,606.21	1,972.90	1629.10	846.50	6,701.30	3,522.20	644.10	2,200.00	1,225.00	5,520.00	(6,632.00)	(14,224.00)
Net Worth (9)	₹ Millions	24,152.03	19,910.07	22,254.23	19,186.64	16,066.44	22,450.74	10,827.00	13,427.84	10,059.94	8,045.69	NA	NA	73,117.90	64,324.60	58,710.30	NA	NA	160,260.00	150,267.00	133,266.00
Return on Net Worth (10)	%	7.19*	3.37*	17.85	12.52	10.65	4.23*	5.52*	20.96	15.97	24.52	NA	NA	9.17	4.84	1.10	NA	NA	4.61	(9.89)	(10.63)

Key Performance Indicators	Unit	Our Company					Bajaj Finance Limited					SBI Cards and Payment Services Limited				
		As at and for the three months ended		As at and for the Financial Year ended			As at and for the three months ended		As at and for the Financial Year ended			As at and for the three months ended		As at and for the Financial Year ended		
		June 30, 2026	June 30, 2025	March 31, 2026	March 31, 2025	March 31, 2024	June 30, 2026	June 30, 2025	March 31, 2026	March 31, 2025	March 31, 2024	June 30, 2026	June 30, 2025	March 31, 2026	March 31, 2025	March 31, 2024
Registered Users [1]	# Millions	140.28	114.38	134.14	109.59	83.27	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Monetized Users [2]	# Millions	11.90	8.14	10.75	7.45	4.62	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Loan Disbursals [3]	₹ Millions	71,519.55	50,992.90	230,985.19	176,211.18	145,271.56	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Managed AUM [4]	₹ Millions	225,201.65	177,078.39	213,801.37	167,151.41	128,848.26	5,469, 440.00	4,414,500.00	5,099,750.00	4,166,610.00	3,306,150.00	5,82,690.00	566,070.00	569,260.00	558,400.00	508,460.00
Total Income [5]	₹ Millions	10,650.92	7,029.16	34,042.74	23,785.29	13,892.41	231,664.20	193,764.30	819,895.00	688,469.80	549,825.10	52,053.60	50,353.90	207,076.20	186,371.50	174,835.00
PBT (before exceptional items) [6]	₹ Millions	2,327.49	897.27	5,340.07	3,192.11	1,983.03	81,490.00	63,675.80	260,818.70	220,796.30	193,095.70	8,931.30	7,483.60	29,131.90	25,806.80	32,318.00
PAT (before exceptional items) [7]	₹ Millions	1,736.22	671.52	3,973.44	2,402.75	1,711.47	60,806.00	47,652.90	195,975.80	167,794.80	144,511.70	6,644.40	5,559.60	21,667.10	19,164.10	24,078.80
PAT (after exceptional item) [8]	₹ Millions	1,737.96	671.52	2,427.05	2,402.75	1,711.47	60,806.00	47,652.90	193,323.60	167,794.80	144,511.70	6,644.40	5,559.60	21,667.10	19,164.10	24,078.80
Net Worth [9]**	₹ Millions	24,152.03	19,910.07	22,254.23	19,186.64	16,066.44	1,203,982.70	1,010,379.50	1,139,990.20	966, 928.70	766,953.50	1,64,626.80	144,131.00	157,970.10	138,532.30	121,555.40
Return on Net Worth [10]	%	7.19*	3.37*	17.85	12.52	10.65	5.05*	4.72*	17.19	17.35	18.84	4.04*	3.86*	13.72	13.83	19.81

Source: Details for industry peers have been sourced from the Redseer Report.
N.A. – Information not available since the listed peer does not publish the comparable KPI.
** Not annualised*

Notes:

1. *Registered Users refers to the cumulative number of users who have accessed our website or mobile application through a unique mobile number or email address at least once since inception through June 30, 2026.*
2. *Monetized Users refers to the cumulative number of unique individuals who have availed at least one revenue generating product on our platform since inception.*
3. *Loan Disbursals is the aggregate value of unsecured personal loan amounts facilitated to users through our platform during the relevant period/Fiscal.*
4. *Managed AUM refers to the aggregate value of principal outstanding for the unsecured personal loans serviced through our platform as of the last day of the relevant period / Fiscal.*
5. *Total Income is the aggregate of total revenue from operations and other income for the relevant period / year.*
6. *Represents the profit for the period/year before adjusting for exceptional items and tax.*
7. *Represents the profit for the period/year before adjusting for exceptional item net of tax.*
8. *Represents the profit for the period/year after adjusting for exceptional items and tax.*
9. *Net worth means the aggregate value of the paid-up share capital and all reserves created out of the profits and securities premium account and debit or credit balance of profit and loss account, after deducting the aggregate value of the accumulated losses, deferred expenditure and miscellaneous expenditure not written off, but does not include reserves created out of revaluation of assets, write-back of depreciation and amalgamation in accordance with Regulation 2(1)(hh) of the SEBI ICDR Regulations. Accordingly, we have calculated Net Worth as aggregate of the Equity share capital, instruments entirely equity in nature, statutory reserve, debenture redemption reserve, share based payment reserve, share forfeiture account, capital redemption reserve, securities premium and retained earnings.*
10. *Return on Net Worth (%) is computed as Profit for the period/year before exceptional items (net of tax) divided by Net Worth of the Company at the end of the period/year.*