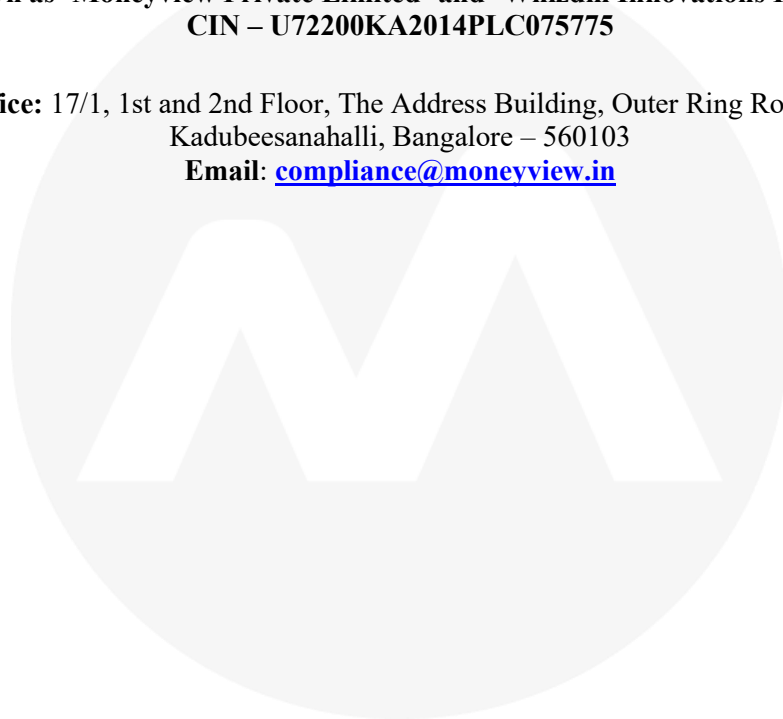


**ANNUAL REPORT  
F.Y. 2024-25**

**MONEYVIEW LIMITED**  
(formerly known as 'Moneyview Private Limited' and 'Whizdm Innovations Private Limited')  
CIN – U72200KA2014PLC075775

**Registered Office:** 17/1, 1st and 2nd Floor, The Address Building, Outer Ring Road, Marathahalli,  
Kadubeesanahalli, Bangalore – 560103  
**Email:** [compliance@moneyview.in](mailto:compliance@moneyview.in)



**BOARD OF DIRECTORS**

1. Mr. Sanjay Aggarwal
2. Mr. Puneet Agarwal
3. Mr. Subrata Mitra
4. Mr. Hossameldin Abdelhamid  
Mohamed Aboumoussa
5. Mr. Abhishek Chandra
6. Ms. Alpana Parida
7. Mr. Sameer Kumar Baisiwala
8. Mr. Anil Berera

**KEY MANAGERIAL PERSONNEL**

1. Mr. Puneet Agarwal, Managing Director & CEO
2. Mr. Saurav Goyal, Chief Financial Officer
3. Mr. Ankit Kumar Jain, Company Secretary

**STATUTORY AUDITORS**

**M/s. S.R. Batliboi & Associates LLP,  
Chartered Accountants**

**Address:** 12<sup>th</sup> & 13<sup>th</sup> Floor "UB City"  
Canberra Block, No.24, Vittal Mallya Road,  
Bengaluru -560001

**REGISTRAR AND SHARE TRANSFER  
AGENT (RTA)**

**MUFG Intime India Pvt Ltd. (Formerly  
known as Link Intime India Pvt. Ltd.)**

**Address:** C 101, Embassy 247, L B S  
Marg, Vikhroli (West), Mumbai 400083

**CONTENTS**

- Notice – Annual General Meeting
- Directors’ Report – FY 2024-25
- \*Auditors’ Report – FY 2024-25
- \*Financial Statements – FY 2024-25

\*Standalone and Consolidated

**Moneyview Limited**

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Email: [compliance@moneyview.in](mailto:compliance@moneyview.in), Ph: 080-69390476, <https://www.moneyview.in>

**NOTICE**

Notice is hereby given that the **Eleventh (11<sup>th</sup>) Annual General Meeting (“AGM”)** of **Moneyview Limited** (formerly known as ‘Moneyview Private Limited’ and ‘Whizdm Innovations Private Limited’) will be held on Monday, September 29, 2025, at 05:00 pm at the Registered Office of the Company situated at 17/1, 1st and 2<sup>nd</sup> Floor, The Address Building, Outer Ring Road, Marathahalli, Kadubeesanahalli, Bangalore – 560103, Karnataka, India, to transact the following business:

**ORDINARY BUSINESS:****1. TO RECEIVE, CONSIDER AND ADOPT THE AUDITED STANDALONE FINANCIAL STATEMENTS FOR THE YEAR ENDED MARCH 31, 2025, AND THE REPORTS OF THE BOARD OF DIRECTORS AND AUDITORS THEREON**

To receive, consider and adopt the Audited Standalone Financial Statements of the Company for the financial year ended March 31, 2025, together with the reports of the Board of Directors and Auditors thereon; and in this regard, to consider and, if thought fit, to pass the following resolution as an **Ordinary Resolution**, with or without modification(s):

“**RESOLVED THAT** the Audited Standalone Financial Statements of the Company for the financial year ended March 31, 2025, together with the reports of the Board of Directors and Auditors thereon, as circulated to the Members, be and are hereby considered and adopted.”

**2. TO RECEIVE, CONSIDER AND ADOPT THE AUDITED CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED MARCH 31, 2025, AND THE REPORT OF THE AUDITORS THEREON**

To receive, consider and adopt the Audited Consolidated Financial Statements of the Company for the financial year ended March 31, 2025, together with the report of Auditors thereon; and in this regard, to consider and, if thought fit, to pass the following resolution as an **Ordinary Resolution**, with or without modification(s):

“**RESOLVED THAT** the Audited Consolidated Financial Statements of the Company for the financial year ended March 31, 2025, together with the report of Auditors thereon, as circulated to the Members, be and are hereby considered and adopted.”

**3. RE-APPOINTMENT OF MR. SANJAY AGGARWAL (DIN: 00931994) AS DIRECTOR, LIABLE TO RETIRE BY ROTATION**

To consider and, if thought fit, to pass the following resolution as an **Ordinary Resolution**, with or without modification(s), for the re-appointment of Mr. Sanjay Aggarwal (DIN: 00931994) as a Director of the Company, who retires by rotation and being eligible, offers himself for re-appointment:

“**RESOLVED THAT** pursuant to the provisions of Section 152 and other applicable provisions, if any, of the Companies Act, 2013 and the Rules made thereunder, Mr. Sanjay Aggarwal (DIN: 00931994), who

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retires by rotation and being eligible, offers himself for re-appointment, be and is hereby re-appointed as a Director of the Company, liable to retire by rotation.”

**SPECIAL BUSINESS:**

**4. APPOINTMENT OF M/S. MAKS & CO., COMPANY SECRETARIES AS THE SECRETARIAL AUDITOR OF THE COMPANY**

To consider and if thought fit, to pass, with or without modification(s), the following resolution, as an **Ordinary Resolution:**

“**RESOLVED THAT** pursuant to the provisions of Section 204 of the Companies Act, 2013, read with Rule 9 of the Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014, and other applicable provisions, if any, of the Companies Act, 2013 (including any statutory modification(s) or re-enactment(s) thereof for the time being in force), and on recommendation and approval of the Board of Directors of the Company, consent of the members of the Company be and is hereby accorded for the appointment of M/s. MAKS & Co., Company Secretaries (a peer-reviewed firm, with Firm Registration No. P2018UP067700), as the Secretarial Auditor of the Company for a term of 5 (Five) consecutive years commencing from financial year 2025-26 till financial year 2029-30, to conduct the Secretarial Audit of the Company, furnish the Secretarial Audit Report, and provide such other services, certificates, or reports as permissible under the applicable laws, on such terms and conditions, including remuneration, as may be determined by the Board of Directors (or any Committee thereof) with the authority to negotiate, finalize, or vary any contract or document in this regard and to alter or vary the terms and conditions of remuneration arising out of an increase in the scope of work, if any, amendments to the Act, or any other applicable law.

**RESOLVED FURTHER THAT** any Director or the Company Secretary of the Company be and is hereby severally authorized to do all such acts, deeds, matters, and things as may be necessary, desirable or expedient to give effect to this resolution.”

**5. APPROVAL OF REMUNERATION TO MS. SUSHMA ABBURI, HOLDING OFFICE OR PLACE OF PROFIT**

To consider and if thought fit, to pass, with or without modification(s), the following resolution, as an **Ordinary Resolution:**

“**RESOLVED THAT** pursuant to the provisions of Section 188(1)(f) of the Companies Act, 2013 ("the Act"), and other applicable provisions, if any, of the Act, read with the Companies (Meeting of Board and its Powers) Rules, 2014, as amended from time to time, the Articles of Association of the Company, on the recommendation of the Nomination and Remuneration Committee ("NRC") and the Board of Directors of the Company, the approval of the members of the Company be and is hereby accorded to pay a remuneration of up to INR 1,75,00,000/- (Indian Rupees One Crore Seventy-Five Lakhs) for financial year 2025-26 to Ms. Sushma Abburi, a relative (spouse) of Mr. Sanjay Aggarwal, Director of the Company, who holds the office or place of profit as 'Head of Product and New Initiatives' in the Company.

**RESOLVED FURTHER THAT** the Board of Directors (including any Committee thereof) be and is hereby authorized to alter, vary, or revise the terms and conditions of the appointment and/or remuneration

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of Ms. Sushma Abburi from time to time, in accordance with the applicable provisions of the Companies Act, 2013, and the Company's policies.

**RESOLVED FURTHER THAT** any Director of the Company or the Company Secretary be and is hereby severally authorized to take all necessary steps to obtain the requisite approvals, including filing the necessary forms, applications, and documents with the Ministry of Corporate Affairs, and to do all such acts, deeds, matters, and things as may be necessary, desirable, or expedient to give effect to this resolution.”

**By Order of the Board of Directors  
For Moneyview Limited  
(formerly known as Moneyview Private Limited and  
Whizdm Innovations Private Limited)**

*Ankit*  
**Ankit Kumar Jain**  
**Company Secretary**  
**Mem. No.: A21893**  
**Address: 17/1, 1st and 2nd Floor, The Address Building,**  
**Outer Ring Road, Marathahalli,**  
**Kadubeesanahalli, Bangalore – 560103**



**Date: September 02, 2025**  
**Place: Bangalore**

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**NOTES:**

1. **A MEMBER ENTITLED TO ATTEND AND VOTE AT THE MEETING IS ENTITLED TO APPOINT ONE OR MORE PROXY TO ATTEND AND VOTE INSTEAD OF HIMSELF AND SUCH PROXY NEED NOT BE A MEMBER OF THE COMPANY. THE PROXIES, DULY SIGNED AND COMPLETED, TO BE EFFECTIVE SHOULD BE DEPOSITED AT THE REGISTERED OFFICE OF THE COMPANY BEFORE COMMENCEMENT OF THE MEETING.**

Pursuant to the provisions of Section 105 of the Act, a person can act as a proxy on behalf of members not exceeding fifty and holding in the aggregate not more than ten percent of the total share capital of the company carrying voting rights. A member holding more than ten percent of the total share capital of the company carrying voting rights may appoint a single person as proxy and such person shall not act as a proxy for any other person or shareholder. Proxies submitted on behalf of limited companies, societies, etc. must be supported by an appropriate resolution / authorization, as applicable.

2. During the period beginning 24 hours before the time fixed for the commencement of Meeting and ending with the conclusion of the Meeting, a member would be entitled to inspect the proxies lodged at any time during the business hours of the company provided not less than three days' notice in writing of the intention so to inspect is given to the company.
3. Corporate member intending to send its authorized representative to attend the meeting is requested to send to the Company a certified true copy of the Board Resolution and/or Authority Letter as per the provisions of Section 113 of the Act and rules made thereunder authorizing its representative together with their specimen signature to attend and vote on its behalf at the meeting.
4. Members / Proxies / Authorised Representative are requested to fill in the attendance slip for attending the Meeting. Proxies form as prescribed under the Companies Act, 2013 is enclosed herewith. Members who hold shares in dematerialized form are requested to write their Client ID and DP ID numbers in the Attendance Slip for attending meeting.
5. The relevant records and documents connected with the businesses, including Memorandum and Articles of Association and other documents as referred to in the Notice will be available for inspection by the Members during business hours at registered office of the Company.
6. The Annual Report for the Financial Year ended March 31, 2025, containing inter-alia the Directors' Report along with the annexures to the Directors' Report, Auditors' Report and the Audited Financial Statements are enclosed.
7. The Statutory Registers and other documents required to be kept open for inspection under the Act read with rules made there under at AGM of the Company, will be available for inspection by the members at the AGM.
8. The relevant explanatory statement pursuant to Section 102 of the Act in respect of special business as set out above is annexed hereto.

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9. Details of Director retiring by rotation/ Seeking appointment/ re-appointment at the ensuing Meeting are provided in the Annexure-1 to the Notice pursuant to the provisions of Secretarial Standard on General Meeting ('SS-2'), issued by the institute of Company Secretaries of India.
10. Route map along with landmark of the venue is annexed herewith.
11. Attendance Slip and Proxy Form are annexed to this Notice.



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## **EXPLANATORY STATEMENT PURSUANT TO SECTION 102 OF THE COMPANIES ACT, 2013**

In conformity with the provisions of Section 102 of the Companies Act, 2013, the following explanatory statement sets out all material facts relating to the Special Business mentioned in the accompanying notice and should be taken as forming part of this notice.

### **ITEM NO. 04: APPOINTMENT OF M/S. MAKS & CO., COMPANY SECRETARIES AS THE SECRETARIAL AUDITOR OF THE COMPANY:**

In accordance with the provisions of Section 204 and other applicable provisions of the Companies Act, 2013 (“the Act”), read with Rule 9 of the Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014 (including any statutory modification(s) or re-enactment(s) thereof, for the time being in force) (“the Act”), every listed company and certain prescribed classes of companies are required to annex a Secretarial Audit Report, issued by a Practicing Company Secretary, to their Board’s Report prepared under Section 134(3) of the Act.

Following the conversion of the Company from a private limited company to a public limited company, effective June 10, 2025, and the Company’s turnover exceeding the prescribed threshold of INR 250 crore for the financial year ended March 31, 2025, the Company is required to appoint a Secretarial Auditor to carry out the Secretarial Audit for the financial year 2025–26.

The Board of Directors at their meeting held on August 05, 2025, has approved the appointment of M/s. MAKS & Co., Company Secretaries (Firm Registration No. P2018UP067700) (“MAKS”), as the Secretarial Auditors of the Company for a term of 5 (Five) consecutive years commencing from financial year 2025-26 till financial year 2029-30, subject to approval of the shareholders.

While recommending the appointment of MAKS, the Board considered several factors, including the firm’s capability to manage diverse and complex business operations, its experience in the Company’s business segments, its client base, and its technical expertise. MAKS was found to be well-equipped to handle the scale and complexity involved in conducting the Secretarial Audit of the Company. It is a peer-reviewed and well-established firm of Practicing Company Secretaries, registered with the Institute of Company Secretaries of India.

The proposed remuneration payable to the Secretarial Auditor to conduct the Secretarial Audit for the Financial Year 2025-26 shall be INR 1,50,000/- (Rupees One Lakh Fifty Thousand Only) subject to taxes as applicable, in addition to out of pocket expenses on an actual basis.

The remuneration payable to the Secretarial Auditor for the subsequent year(s) of their term (i.e., for the Financial Year 2026-27 till the Financial Year 2029-30) will be determined by the Board of Directors of the Company, basis the recommendation of the Audit Committee and in consultation with the Secretarial Auditor, which will commensurate with the scope of work and other requirements as mutually agreed. The Company may also avail such other services, certificates, or reports as may be permissible or mandated by the applicable laws from time to time.

MAKS has provided their consent and other requisite disclosures to act as the Secretarial Auditors of the Company and has confirmed that their appointment, if made, will be in compliance with the provisions of the Act.

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#### **Moneyview Limited**

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Accordingly, the consent of the shareholders is sought for the appointment of MAKS as the Secretarial Auditors of the Company.

**Brief profile of MAKS:**

MAKS & Co, Companies Secretaries, bearing firm registration number P2018UP067700 and Peer Review Certificate No.: 2064/2022, is partnership firm of practicing company secretaries. MAKS & CO. is a corporate consultancy business solution firm which has been promoted, and is managed by, qualified, experienced professionals from the fields of corporate governance and compliance.

MAKS, as a firm, believes in serving business needs through partnership approach focused on providing comprehensive professional services in corporate law, SEBI regulations, FEMA compliance, NBFC Compliances, and allied fields, delivering strategic solutions to ensure regulatory adherence including but not limited to representing corporates before various regulatory authorities.

The Board recommends the resolution set out in Item No. 04 of the Notice for approval of the shareholders by way of an Ordinary Resolution.

None of the Directors, Key Managerial Personnel of the Company or their relatives are, in any manner, concerned or interested, financially or otherwise, in the proposed resolution.

**ITEM NO. 05: APPROVAL OF REMUNERATION TO MS. SUSHMA ABBURI, HOLDING OFFICE OR PLACE OF PROFIT:**

Ms. Sushma Abburi serves as the ‘Head of Product and New Initiatives’ of the Company and is responsible for defining and executing the Company’s product strategy. She is the spouse of Mr. Sanjay Aggarwal, a Director of the Company. Consequently, her appointment falls within the scope of Section 188(1)(f) of the Companies Act, 2013, which pertains to related party transactions involving the appointment to an office or place of profit.

In accordance with Rule 15(3)(b) of the Companies (Meetings of Board and its Powers) Rules, 2014, where the remuneration for holding an office or place of profit in a company exceeds INR 2,50,000 (Rupees Two Lakh Fifty Thousand only) per month, the approval of the shareholders by way of an Ordinary Resolution is required.

Based on the recommendation of the Nomination and Remuneration Committee, the Board of Directors of the Company, at its meeting held on September 02, 2025, approved the proposal to pay remuneration up to INR 1,75,00,000 (Rupees One Crore Seventy-Five Lakhs only) per annum to Ms. Sushma Abburi, subject to approval of the shareholders by way of an Ordinary Resolution.

Accordingly, the approval of the shareholders is being sought pursuant to Section 188 of the Companies Act, 2013 and Rule 15 of the Companies (Meetings of Board and its Powers) Rules, 2014, for the payment of remuneration up to INR 1,75,00,000 per annum to Ms. Sushma Abburi, who is a related party holding office or place of profit in the Company.

**Brief profile of Ms. Abburi is as under:**

Sushma Abburi holds a bachelor’s degree in Manufacturing Science and Engineering from the Indian Institute of Technology, Delhi, and a graduate degree in Industrial Engineering from the Georgia Institute of

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Technology. Prior to joining the Company, she was associated with Hindustan Lever Limited, Minglebox Communications Private Limited, i2 Technologies Inc. United States, i2 Technologies India Private Limited, and Foundation for Excellence India Trust.

In terms of Rule 15 of Companies (Meetings of Board and its Powers) Rules, 2014, as amended till date, particulars of above transaction are as follows:

Particulars	Details
The name of the related party	Ms. Sushma Abburi
Name of the director or key managerial personnel who is related, if any	Mr. Sanjay Aggarwal
Nature of relationship	Spouse of Mr. Sanjay Aggarwal, Director of the Company
Nature, material terms, monetary value and particulars of the contract or arrangement;	The terms of her appointment, including the scope of responsibilities and remuneration, are as specified in the letter of appointment and are in line with the Company's internal policies and applicable regulatory provisions.
Any other information relevant or important for the members to take a decision on the proposed resolution.	None

The Board of Directors recommends the resolution set out in item No. 05 to be passed as an Ordinary Resolution.

None of the Directors and/or Key Managerial Personnel of the Company and their relatives except Mr. Sanjay Aggarwal is concerned or interested financially or otherwise in the resolution at Item no. 05 of this notice.

By Order of the Board of Directors  
For Moneyview Limited  
(formerly known as Moneyview Private Limited and  
Whizdm Innovations Private Limited)

Ankit  
Ankit Kumar Jain  
Company Secretary  
Mem. No.: A21893



Address: 17/1, 1st and 2nd Floor, The Address Building,  
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Date: September 02, 2025

Place: Bangalore

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### Annexure-1

#### Additional information on Directors recommended for appointment / reappointment as required under the Secretarial Standards

A brief profile of the Director seeking appointment at the Meeting as stipulated under Secretarial Standards - 2 issued by the Institute of Company Secretaries of India (ICSI) under Section 118 (10) of the Companies Act is as follows:

Name of the Director	Mr. Sanjay Aggarwal (DIN: 00931994)
Date of Birth (Age)	January 04, 1971 (54 years)
Qualifications	B. Tech (IIT, Delhi)
Brief profile & nature of expertise in specific functional areas	Mr. Sanjay Aggarwal comes with over 25 years of experience in the technology domain. In his career, he has worked with several IT companies, including Infosys, to help scale their engineering and technology. He worked at Yahoo before launching his first venture, Mingle Box, an ed-tech platform, and later co-founded Moneyview Private Limited "Moneyview" with Puneet Agarwal. Sanjay holds a Bachelor of Technology (BTech) degree from the Indian Institute of Technology (IIT), Delhi.
Terms and Condition of Appointment/Re-appointment	Director liable to retire by rotation, as per provisions of the Companies Act, 2013, being reappointed.
Details of remuneration to be paid	Nil
Details of Remuneration last drawn	INR 5.76 Crore
Date of First Appointment on the Board	August 11, 2014
Shareholding in the Company	10.76% holding on a fully-diluted basis
Relationship with other Directors / KMP	Nil
Number of Board Meetings attended during 2024-25	7 (Seven)
No. of Other Companies where he holds Directorship	<ol style="list-style-type: none"> <li>Whizdm Finance Private Limited</li> <li>Zeo Fin Technology Private Limited</li> <li>Siff Ventures Private Limited</li> <li>Fintech Association For Consumer Empowerment</li> </ol>
Membership/Chairmanship of Committees of other Board	<b>Membership in the Committees of Whizdm Finance Private Limited</b> <ol style="list-style-type: none"> <li>Audit Committee</li> <li>Information Technology (IT) Strategy Committee</li> <li>Asset Liability Committee</li> <li>Corporate Social Responsibility Committee</li> <li>Risk Management Committee</li> <li>Information Security Committee</li> </ol>

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<b>Name of the Director</b>	<b>Mr. Sanjay Aggarwal (DIN: 00931994)</b>
	<b>Chairmanship in the Committees of Whizdm Finance Private Limited</b> 1. Borrowing & Finance Committee 2. Consumer Protection Committee 3. Committee of Executive for Fraud Risk Management 4. Operational Risk Management Committee
List of Public Companies in which he holds directorship	1. Moneyview Limited 2. Whizdm Finance Private Limited (Deemed Public Company) 3. Zeo Fin Technology Private Limited (Deemed Public Company)
Justification for choosing the appointees for appointment as Directors	Not applicable, as he is being re-appointed as the Director who is liable to retire by rotation and being eligible offers himself for appointment.

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**Form No. MGT-11  
Proxy Form**

[Pursuant to section 105(6) of the Companies Act, 2013 and rule 19(3) of the Companies (Management and Administration) Rules, 2014]

CIN : U72200KA2014PLC075775  
Name of the company : Moneyview Limited  
(formerly known as Moneyview Private Limited and Whizdm Innovations Private Limited)  
Registered office : 17/1, 1st and 2nd Floor, The Address Building, Outer Ring Road, Marathahalli, Kadubeesanahalli, Bangalore – 560103

Name of the Member: Registered Address: E-Mail Id: Folio No./ DP ID Client ID:
-----------------------------------------------------------------------------------------

I/We, being the member (s) of Moneyview Limited (formerly known as Moneyview Private Limited and Whizdm Innovations Private Limited), holding ----- shares of the above-named company, hereby appoint,

1. Name:  
Address:  
E-Mail Id:  
Signature-----, Or failing him
2. Name:  
Address:  
E-Mail Id:  
Signature-----,

as my/our proxy to attend and vote (on a poll) for me/us and on my/our behalf at the **Annual General Meeting** of the Company, to be held on Monday, September 29, 2025, at 05:00 pm at the Registered Office of the Company situated at 17/1, 1st and 2<sup>nd</sup> Floor, The Address Building, Outer Ring Road, Marathahalli, Kadubeesanahalli, Bangalore – 560103, Karnataka, India, and at any adjournment thereof in respect of such resolutions as are indicated below:

Resolution No

1.

Signed this..... day of..... 2025  
Signature of shareholder -----  
Signature of Proxy holder(s) -----

Affix Revenue Stamp
---------------------------

*Note: This form of proxy in order to be effective should be duly completed and deposited at the Registered Office of the Company, not less than 48 hours before the commencement of the Meeting*

**Attendance Slip**

The Board of Directors,

**MONEYVIEW LIMITED  
(FORMERLY KNOWN AS MONEYVIEW PRIVATE LIMITED AND WHIZDM  
INNOVATIONS PRIVATE LIMITED)**

17/1, 1st and 2nd Floor, The Address Building, Outer Ring Road, Marathahalli,  
Kadubeesanahalli, Bangalore – 560103

*Please fill attendance slip and hand it over at the entrance of the meeting hall  
Joint shareholders may obtain additional Slip at the venue of the meeting.*

Name and Address of the Shareholder/ Proxy	
Folio No./ DP ID Client ID	
No. of Shares	

I/We certify that I am / we are a Shareholder / Proxy for the Shareholder \_\_\_\_\_, of the Company. I/we hereby record my presence at the Annual General Meeting of the Company held on Monday, September 29, 2025, at 05:00 pm at the Registered Office of the Company situated at 17/1, 1st and 2<sup>nd</sup> Floor, The Address Building, Outer Ring Road, Marathahalli, Kadubeesanahalli, Bangalore – 560103, Karnataka, India.

\_\_\_\_\_  
**Member's / Proxy's Signature**

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17/1, 1st and 2nd Floor, The Address Building, Outer Ring Road, Marathahalli,  
Kadubeesanahalli, Bangalore – 560103

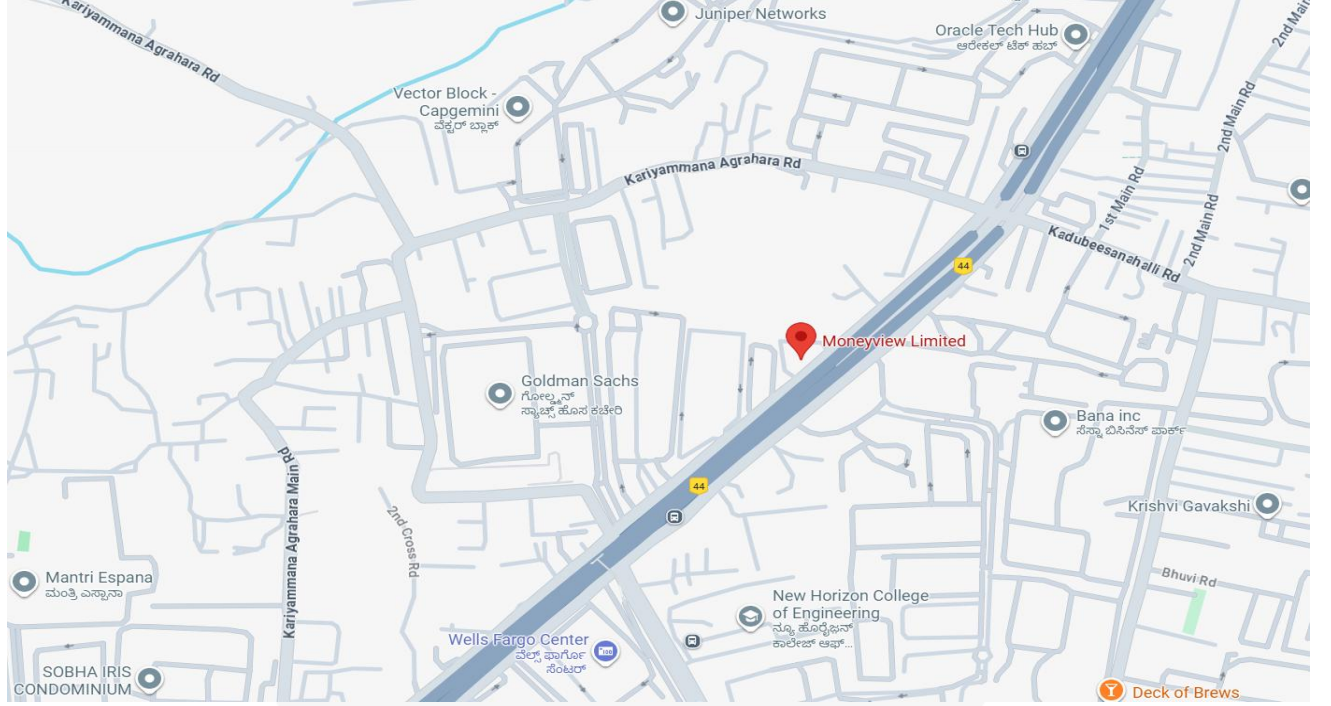
Email: [compliance@moneyview.in](mailto:compliance@moneyview.in), Ph: 080-69390476, <https://www.moneyview.in>

**Route map and landmark of venue of the Meeting**

***Venue: Registered Office of the Company at 17/1, 1st and 2nd Floor, The Address Building, Outer Ring Road, Marathahalli, Kadubeesanahalli, Bangalore – 560103***

***Landmark: Opposite New Horizon College of Engineering***

***Co-ordinates: 12.937739467471019, 77.69275735147563***



**Moneyview Limited**

(Formerly known as 'Moneyview Private Limited' and 'Whizdm Innovations Private Limited')

CIN - U72200KA2014PLC075775

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<b>DIRECTORS' REPORT</b>
--------------------------

**Dear Members,**

The Directors of Moneyview Limited (*formerly known as 'Moneyview Private Limited' and 'Whizdm Innovations Private Limited'*) take pleasure in presenting the Eleventh (11<sup>th</sup>) Directors' Report on the affairs of the Company for the financial year ended March 31, 2025.

**1. Financial highlights:**

Particulars	Standalone (INR In Millions)		Consolidated (INR In Millions)	
	FY 2024-25	FY 2023-24	FY 2024-25	FY 2023-24
Total Revenue	14,874.24	10,141.80	23,391.46	13,423.70
Other Income	213.80	486.55	393.83	468.71
Total Income	15,088.04	10,628.35	23,785.29	13,892.41
Total Expenses	12,877.34	8,879.15	20,593.17	11,909.37
Profit before Tax	2,210.70	1,749.20	3,192.12	1,983.04
Total Tax Expense	570.49	211.50	789.36	271.56
<b>Profit After Tax</b>	<b>1,640.21</b>	<b>1,537.70</b>	<b>2,402.76</b>	<b>1,711.48</b>

**2. State of Affairs**

The Company is engaged in the design, development, production, and distribution of various financial products offered by regulated financial institutions. In addition to the mentioned business activities, the Company has also commenced operations as a Corporate Agent for insurance distribution, pursuant to the license received from Insurance Regulatory and Development Authority of India.

**3. Review of operations**

On a standalone basis, the total revenue of the Company for the FY 2024-25 increased to INR 1,487.42 Crores, from INR 1,014.18 Crores in the previous financial year 2023-24. The Company also reported a net profit of INR 164.02 Crores for the year 2024-25 as compared to net profit of 153.77 Crores in the previous financial year.

The consolidated total revenue of the Company for the financial year 2024-25 was INR 2,339.15 Crores as compared to INR 1,342.37 Crores in the previous year and the consolidated net profit was INR 240.28 Crores as compared to INR 171.15 Crores in the previous financial year.

**4. Dividends**

To support the Company's business growth, which requires significant capital resources, the Board of Directors has not recommended any dividend on the Company's shares for the financial year 2024-25.

**5. Reserves**

The Company has transferred an amount of INR 20,50,00,000/- in accordance with Section 71(4) of the Companies Act, 2013 and Rule 18 of the Companies (Share Capital and Debentures) Rules, 2014.

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## 6. Transfer of unclaimed dividend to investor education and protection fund

The provisions of Section 125(2) of the Companies Act, 2013 (“the Act”) does not apply as the Company has not declared any Dividend till date.

## 7. Change in the nature of business

During the year under review, there was no change in the nature of the Company’s primary business activities. However, in addition to its existing operations, the Company has commenced insurance distribution business as a Corporate Agent pursuant to the license granted by the Insurance Regulatory and Development Authority of India (IRDAI) bearing Registration Number CA0925.

## 8. Change in the name of the Company

There was no change in the name of the Company during the financial year 2024–25.

However, subsequent to the end of the financial year 2024-25, the following changes were effected:

1. The name of the Company was changed from **Whizdm Innovations Private Limited** to **Moneyview Private Limited** to align with its strategic business objectives and to better reflect the brand identity through its corporate name. This change was approved by the Registrar of Companies, on May 22, 2025.
2. Thereafter, the Company was converted from a Private Limited Company to a Public Limited Company with effect from June 10, 2025, and, consequently, its name was changed from **Moneyview Private Limited** to **Moneyview Limited**, in accordance with the applicable provisions of the Act.

## 9. Board of Directors, KMPs, Meetings and Committees:

### A. Details of Directors or Key Managerial Personnel appointed or resigned during the year:

#### (i) Directors:

As on March 31, 2025, the Board consists of the following members:

SL. No.	Name of Director	Designation	DIN
1)	Mr. Puneet Agarwal	Executive Director	06921984
2)	Mr. Sanjay Aggarwal	Executive Director	00931994
3)	Mr. Subrata Mitra	Non - Executive Director	00570124
4)	Mr. Hossameldin Abdelhamid Mohamed Aboumoussa	Non - Executive Director	08999601
5)	Mr. Abhishek Chandra	Non - Executive Director	07503954

During the year under review, there were no changes in the composition of Board of Directors of the Company.

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After end of the financial year 2024-25, pursuant to conversion of the Company into a public limited company w.e.f June 10, 2025, the following Directors were appointed to ensure compliance with the applicable provisions of the Act:

- (a) Ms. Alpana Parida [DIN:06796621] has been appointed as Non-executive Independent Woman Director of the Company w.e.f., August 05, 2025.
- (b) Mr. Sameer Kumar Baisiwala [DIN:10370613] has been appointed as Non-executive Independent Director of the Company w.e.f. August 05, 2025.
- (c) Mr. Anil Berera [DIN: 00306485] has been appointed as Non-executive Independent Director of the Company w.e.f. September 02, 2025.
- (d) Mr. Puneet Agarwal has been re-designated as the Managing Director & Chief Executive Officer of the Company w.e.f. September 02, 2025, subject to approval of the Central Government of India.

**(ii) Key Managerial Personnel:**

As on March 31, 2025, the Key Managerial Personnel (“KMP”) of the Company are as follows:

Name	Designation	Date of appointment
Mr. Ankit Kumar Jain	Company Secretary	March 30, 2024

Post closure of the financial year 2024–25, the following changes were made in the KMP of the Company:

1. Mr. Puneet Agarwal has been appointed as the Managing Director & Chief Executive Officer of the Company w.e.f. September 02, 2025, subject to approval of the Central Government of India.
2. Mr. Saurav Goyal has been designated as the Chief Financial Officer of the Company w.e.f. September 02, 2025.

**Composition of KMP as on the date of this report is as follows:**

Sl. No.	Name of the KMP	Designation
1.	Mr. Puneet Agarwal	Managing Director & CEO
2.	Mr. Ankit Kumar Jain	Company Secretary
3.	Mr. Saurav Goyal	Chief Financial Officer

**B. Director liable to retire by rotation at AGM**

Post closure of the financial year, since the Company has become a Public Company w.e.f June 10, 2025, the provisions of Section 152 of the Act is applicable to the Company.

Accordingly, as per Section 152 of the Act, Mr. Sanjay Aggarwal (DIN: 00931994), being the longest in office, is liable to retire by rotation at the ensuing Annual General Meeting of the Company and, being eligible, has offered himself for re-appointment.

The particulars of the Director seeking re-appointment, as required under the applicable provisions of the Act, the Secretarial Standards issued by the Institute of Company Secretaries of India (ICSI), and the Articles of Association of the Company, are set out in the Notice convening the Annual General Meeting and form part of this Annual Report. The Board of Directors recommends his re-appointment at the

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forthcoming Annual General Meeting.

### **C. Board meetings**

During the financial year, the Board of Directors met seven (07) times on the following dates: May 22, 2024; June 18, 2024; September 2, 2024; September 4, 2024; September 30, 2024; December 11, 2024; and March 11, 2025. The meetings were convened with proper notices and agenda and detailed notes were circulated in advance in accordance with the applicable provisions of the Act and the Secretarial Standards issued by the ICSI. The proceedings of all meetings were duly recorded, signed, and maintained as per statutory requirements.

The maximum interval between any two consecutive Board Meetings did not exceed 120 days, thereby ensuring compliance with the Section 173(1) of the Act.

Further, no circular resolutions were passed by circulation under section 175 of the Act, during the financial year.

### **D. Board evaluation**

In accordance with the provisions of Section 134(3)(p) of the Act read with Rule 8(4) of the Companies (Accounts) Rules, 2014, the requirement for a formal annual evaluation by the Board of its own performance, that of its Committees, and of individual Directors is not applicable to the Company. Accordingly, no such evaluation was conducted during the year under review.

Subsequent to the closure of the financial year 2024–25, the Company was converted from a Private Limited Company to a Public Limited Company. Accordingly, the provisions applicable to a public company under the Act and the rules framed thereunder shall be applicable with effect from the financial year 2025–26 onwards.

### **E. Independent Director Declarations**

The provisions of Section 149 of the Act relating to the appointment of Independent Directors were not applicable to the Company for the financial year ended 2024-25, as the Company was a private limited Company during the period under review.

However, post closure of the financial year, upon the conversion of the Company into a public limited company, and in accordance with the applicable provisions of the Act, the following individuals were appointed as Independent Directors on the Board of the Company:

- (a) Ms. Alpana Parida [DIN: 06796621], effective August 05, 2025.
- (b) Mr. Sameer Kumar Baisiwala [DIN: 10370613], effective August 05, 2025.
- (c) Mr. Anil Berera [DIN: 00306485], effective September 02, 2025.

The Company has received the requisite declarations from the said Independent Directors in accordance with the provisions of the Act.

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## **F. Committees of the Board of Directors:**

As on March 31, 2025, the Company has the following Committees of the Board of Directors:

### **(a) Corporate Social Responsibility Committee (CSR)**

*Composition:* As on March 31, 2025, the CSR Committee was comprised of Mr. Sanjay Aggarwal as Chairperson and Mr. Puneet Agarwal and Mr. Subrata Mitra as Members. With effect from August 05, 2025, the CSR Committee is re-constituted with Mr. Sanjay Aggarwal as Chairperson and Mr. Puneet Agarwal and Mr. Sameer Kumar Baisiwala as Members.

*Role:* The Committee is responsible for, including but not limited to, overseeing the implementation of the Corporate Social Responsibility obligations of the Company.

*Meetings:* The Committee met four (04) times during the year on May 20, 2024, June 18, 2024, September 30, 2024, and December 11, 2024.

### **(b) Borrowing and Finance Committee**

*Composition:* As on March 31, 2025, the Borrowing and Finance Committee comprised Mr. Sanjay Aggarwal as Chairperson and Mr. Puneet Agarwal as Member of the Committee. The Committee was constituted with effect from June 18, 2024.

With effect from August 05, 2025, the Borrowing and Finance Committee is re-constituted with Mr. Sanjay Aggarwal as Chairperson and Mr. Puneet Agarwal and Mr. Subrata Mitra as Members.

*Role:* The Borrowing and Finance Committee of the Board of Directors is responsible for, including but not limited to, overseeing the borrowing and financial matters of the Company in accordance with the provisions of Section 179 (3) of the Act.

*Meetings:* The Committee met twelve (12) times during the year on September 04, 2024, September 06, 2024, September 17, 2024, September 20, 2024, September 21, 2024, February 28, 2025, March 04, 2025, March 07, 2025, March 08, 2025, March 11, 2025, March 18, 2025, and March 20, 2025.

### **Post closure of the financial year, in accordance with the provisions of the Act, applicable to a public company, the following Committees were constituted by the Board:**

#### **(c) Audit Committee**

The provisions of Section 177(1) of the Act requiring constitution of the Audit Committee was not applicable to the Company for the year under review.

Pursuant to the conversion of the Company into a public limited company, the Board of Directors, in its meeting held on September 02, 2025, constituted the Audit Committee.

*Composition:* Mr. Anil Berera as Chairperson and Mr. Sameer Kumar Baisiwala and Mr. Sanjay Aggarwal as Members of the Committee.

*Role:* The Audit Committee is responsible for, including but not limited to, overseeing the Company's

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financial reporting and disclosure processes, including the review of financial statements, audit reports, internal audit, internal controls, risk management systems, and related party transactions.

#### **(d) Nomination and Remuneration Committee**

The provisions of Section 178(1) of the Act, 2013 requiring constitution of the Nomination and Remuneration Committee was not applicable to the Company for the year under review.

Pursuant to the conversion of the Company into a public limited company, the Board of Directors, in its meeting held on August 05, 2025, constituted the Nomination and Remuneration Committee. The salient features of the Nomination and Remuneration Policy is enclosed in **Annexure- IV**.

*Composition:* Ms. Alpana Parida as Chairperson and Mr. Sameer Kumar Baisiwala and Mr. Subrata Mitra as Members of the Committee.

*Role:* The Nomination and Remuneration Committee is responsible for, including but not limited to, formulating policies related to the appointment, removal, and remuneration of directors, key managerial personnel, and senior management. It also evaluates Board performance, determines criteria for independence of directors, and administers employee benefit plans in accordance with applicable laws and regulations.

#### **10. Buy-back of equity shares**

During the Financial Year, the Company did not undertake any buy-back of its equity Shares.

#### **11. Audit and Audit Reports**

##### **(a) Statutory Audit**

M/s. S.R. Batliboi & Associates LLP, Chartered Accountants (Firm Registration No. 101049W/E300004), were appointed as the Statutory Auditors of the Company at the Eighth (8<sup>th</sup>) Annual General Meeting (“AGM”) and will hold office until the conclusion of the Thirteenth (13<sup>th</sup>) AGM, which is scheduled to be held in the year 2027.

The Auditor’s Report on the standalone and consolidated financial statements of the Company for the financial year ended March 31, 2025, does not contain any qualifications, reservations, adverse remarks, or disclaimers. The Notes to the Financial Statements, as referred to in the Auditor’s Report, are self-explanatory and, therefore, do not call for any further comments by the Board.

##### **(b) Internal audit**

The Company has appointed M/s. Protiviti India Member Private Limited as Internal Auditors under Section 138 of the Act for financial year 2024-25. The Internal Audit function operates within a defined scope, and the audit findings are submitted to and presented before the Board.

##### **(c) Secretarial Audit**

The provisions of Section 204 of the Companies Act, 2013, relating to Secretarial Audit, were not applicable to the Company for the financial year ended March 31, 2025, as it was a Private Limited Company and did

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not meet the prescribed thresholds during the relevant period.

However, pursuant to the conversion of the Company into a public limited company with effect from June 10, 2025, and the turnover of the Company exceeding INR 250 crore for the financial year ended March 31, 2025, the Company is required to appoint a Secretarial Auditor.

Accordingly, the Board of Directors, at its meeting held on August 05, 2025, appointed M/s. MAKS & Co., Company Secretaries [Firm Registration No. P2018UP067700 and Peer Review Certificate No. 2064/2022], as the Secretarial Auditor of the Company for a term of five consecutive financial years, commencing from the financial year 2025–26.

**(d) Cost record**

The provisions of Section 148(1) of the Act regarding maintenance of cost records and cost audit are not applicable to the Company.

**(e) Reporting of frauds, if any**

During the year under review, no fraud was reported by the Statutory Auditor under Section 143(12) of the Act, in relation to the Company or its officers and employees.

Further, the Company has not detected any fraud during the year.

**(f) Details of adequacy of internal financial controls:**

The company has adequate internal control and processes in place with respect to financial statements which provide reasonable assurance regarding the reliability of financial reporting and the preparation of financial statements. These controls and processes are driven through various policies and internal procedures. The processes and controls are reviewed periodically. The company has a mechanism of testing the controls at regular intervals for their design and operating effectiveness to ascertain the reliability and authenticity of financial information.

**12. Material changes and commitments**

There were no material changes and commitments affecting the financial positions of the Company during the FY 2024-25. Further, post closure of the FY 2024–25, the Company was converted from a Private Limited Company to a Public Limited Company with effect from June 10, 2025. Accordingly, the Company has begun to comply with the statutory requirements applicable to a public company, as prescribed under the Act and applicable rules.

Other than above mentioned, there were no material changes that occurred subsequent to the close of the financial year of the Company to which the balance sheet relates and the date of the report which are affecting or likely to affect the financial position of the Company.

**13. Change in the financial year**

There was no change in the financial year of the Company in the entire year under review.

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#### 14. Registered office of the company

During the year under review, there was no change to the Registered Office of the Company.

However, with effect from May 14, 2025, the Company has updated its Registered Office Address to: **“17/1, 1st and 2nd Floor, The Address Building, Outer Ring Road, Marathahalli, Kadubeesanahalli, Bangalore – 560103.”**

This update has been made primarily to rectify the postal PIN code of the location.

#### 15. Details of revision of financial statement or the report

During the year, the Company has not revised its financial statements or the Report in respect of any of the three preceding financial years either voluntarily or pursuant to the order of judicial authority.

#### 16. Directors' responsibility statement

To the best of the knowledge and belief and according to the information and explanations obtained by the directors, the directors make the following statements in terms of Section 134(5) of the Act that:

- (a) That, in the preparation of the annual accounts for the financial year ended 31st March 2025, the applicable accounting standards had been followed along with proper explanation relating to material departures;
- (b) That, the directors have selected such accounting policies and applied them consistently and made judgments and estimates that are reasonable and prudent so as to give a true and fair view of the state of affairs of the company at the end of the financial year and of the profit of the company for that period;
- (c) That, the directors have taken proper and sufficient care for the maintenance of adequate accounting records in accordance with the provisions of this Act for safeguarding the assets of the company and for preventing and detecting fraud and other irregularities.
- (d) That, the directors have prepared the annual accounts for the financial year ended 31st March 2025 on a going concern basis; and
- (e) That, the directors have devised proper systems to ensure compliance with the provisions of all applicable laws and that such systems were adequate and operating effectively.

#### 17. Share capital

##### A. Details of changes in capital structure of the Company during the period:

- i. *Changes in Authorised Share Capital:* The Authorised Share Capital of the Company increased from INR 52,82,00,000/- to INR 53,15,20,000/- by the addition of following classes of preference shares:
  - a) 10,00,000 (Ten Lakh) Series E3 Compulsorily Convertible Preference Shares of INR 1/- (Indian Rupee One) each,
  - b) 8,00,000 (Eight Lakh) Series E4 Compulsorily Convertible Preference Shares of INR 1/- (Indian Rupee One) each,

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- c) 12,00,000 (Twelve Lakh) Series E5 Compulsorily Convertible Preference Shares of INR 1/- (Indian Rupee One) each and
- d) 3,20,000 (Three Lakh Twenty Thousand) Series E6 Compulsorily Convertible Preference Shares of INR 1/- (Indian Rupee One) each
- ii. *Changes in issued, subscribed and paid-up share capital:* The Company has issued 60,23,383 Equity Shares and 31,95,631 Preference Shares during the year and paid-up capital of the Company has been increased from INR 37,42,99,327/- to INR 40,56,30,490.34/-.

The following issuances / calls made were during the year:

Class of Share Issued	Number of Securities	Face Value per share (in INR)	Premium per share (in INR)	Paid-up per share (in INR)
Series E2 Preference Shares (Private Placement)	1,858	100	24,058.56	100 (INR 99 paid up during the year)
Equity Shares (Conversion of Series E2 CCPS)	2,32,71,450	1	-	-
Equity Shares (Private Placement)	60,23,383	1	63.15	1
Series E3 Preference Shares (Private Placement)	9,35,306	1	63.15	1
Series E4 Preference Shares (Private Placement)	7,79,423	1	63.15	1
Series E5 Preference Shares (Private Placement)	11,69,134	1	63.15	0.01
Series E6 Preference Shares (Private Placement)	3,11,768	1	63.15	1

- iii. Reclassification or sub-division of the authorised share capital: Nil.
- iv. Reduction of share capital or buy back: Nil.
- v. Change in the capital structure resulting from restructuring; N.A
- vi. Change in voting rights: Nil
- vii. Issue of equity shares with differential rights: Nil

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**B. Capital structure of the Company as on March 31, 2025**

The issued, subscribed and paid-up share capital of the Company is INR 40,56,30,490.34/-, divided into 38,21,67,169 Equity shares of INR 1/- each and 53,83,030 preference shares of different face values and classes, as detailed in notes to the financial statement of the Company for the financial year ended March 31, 2025.

**18. Details of subsidiaries / associate companies / joint ventures:**

**(a) Acquisition of Zeo Fin Technology Private Limited**

During the period under review, the Company has acquired 100% shareholding of Zeo Fin Technology Private Limited with effect from September 25, 2024, as per the terms of Share Purchase Agreement dated September 03, 2024, with Nexus Ventures VI Holdings, LLC, Accel India VII (Mauritius) Limited, Accel India VI (Mauritius) Limited, Anisha Dossa, Anusha Ramakrishnan and Zeo Fin Technology Private Limited.

Consequent to the acquisition, Zeo Fin Capital Private Limited (the wholly owned subsidiary of Zeo Fin Technology Private Limited) also became a wholly-owned subsidiary of the Company.

**(b) Merger of Zeo Fin Capital Private Limited with Zeo Fin Technology Private Limited**

The Board of Directors of Zeo Fin Technology Private Limited, a wholly owned subsidiary of the Company, approved the proposal for merger with its wholly owned subsidiary, Zeo Fin Capital Private Limited, pursuant to the provisions of Section 233(1) of the Act, relating to the Fast-Track Merger process between a holding company and its wholly owned subsidiary. The said application was filed before the Hon’ble Regional Director, Western Region, for approval.

Post closure of the financial year, the Hon’ble Regional Director, Western Region, approved the scheme of merger by order dated May 02, 2025. Pursuant to the said order, Zeo Fin Capital Private Limited has been merged with Zeo Fin Technology Private Limited, with effect from April 1, 2024 (the appointed date), resulting in the dissolution of Zeo Fin Capital Private Limited without the process of winding up.

**(c) Subsidiaries, joint ventures or associate companies**

The Company has following wholly owned subsidiaries as on March 31, 2025:

<b>Name of the Company</b>	<b>Subsidiary/JV/Associate</b>	<b>Effective Date</b>
Whizdm Finance Private Limited	Wholly owned subsidiary	27/03/2017
Whizdm Fintech Private Limited <sup>#</sup>	Wholly owned subsidiary	05/06/2023
Zeo Fin Technology Private Limited	Wholly owned subsidiary	25/09/2024
Zeo Fin Capital Private Limited <sup>*</sup>	Wholly owned subsidiary	25/09/2024

\* Merged with Zeo Fin Technology Private Limited w.e.f. May 02, 2025.

# Struck off with effect from June 27, 2025.

**(d) Subsidiaries, joint ventures or associate companies ceased during the period**

No companies ceased to be the Company’s subsidiaries, joint ventures or associate companies during

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the year under review.

**The details of strike-off of Whizdm Fintech Private Limited post-closure of financial year is as under:**

M/s. Whizdm Fintech Private Limited, wholly owned subsidiary, having paid-up share capital of INR 1,00,000/- incorporated with an object of, inter-alia, designing, development, production and distribution of various technological products, amongst others. Since its incorporation, the Company made efforts to develop its business; however, it was unable to commence operations due to the nature of the business, prevailing market challenges, and lack of traction. In view of the Company remaining non-operational since its incorporation, the Board of Directors, at their meetings held on March 07, 2025, and April 22, 2025, recommended filing an application for strike off under Section 248 of the Act. This proposal was subsequently approved by the shareholders at the Extraordinary General Meeting held on April 23, 2025. The name of the Company was struck off from the Register of Companies with effect from June 27, 2025, pursuant to the notice of striking off and dissolution published by the Ministry of Corporate Affairs.

In accordance with the provisions of the first proviso to sub-section (3) of Section 129 of the Act, read with Rule 5 of the Companies (Accounts) Rules, 2014, a statement containing the salient features of the financial statements of the Company’s subsidiaries, in the prescribed Form AOC-1, is attached to this Report as **Annexure–I**.

**19. Disclosure under Foreign Exchange Management Act, 1999 and Foreign Direct Investment (“FDI”) Master Directions**

The Company, being a Foreign Owned and/or Controlled Company (“FOCC”), makes investments into its subsidiaries by way of Downstream Investment. The Company is in compliance with the Foreign Exchange Management Act, 1999 and the extant Foreign Direct Investment (“FDI”) Guidelines and has obtained the certificate from the statutory auditor affirming compliance with the applicable provisions. There were no qualifications in the report, which is required to be brought to the notice of the RBI.

**20. Annual Return of the company**

Pursuant to Section 134(3)(a) and Section 92(3) of the Act read with Rule 12(1) of the Companies (Management and Administration) Rules, 2014, the Annual Return as on 31st March 2025 in Form No. MGT-7, is available on the Company’s website and can be accessed at <https://moneyview.in/annual-return-form-mgt-7>.

**21. Conservation of energy, technology absorption, adaptation and innovation:**

**a) Conservation of Energy, Technology Absorption**

With respect to the Section 134(3)(m) of the Act on conservation of energy and technology absorption the Company being a technology driven company, adopts to latest technology both on hardware and software in terms of technology absorption front and sufficient care is given on the conservation of energy in the form of usage of electricity in the office premises.

**b) Foreign Exchange earnings and Outgo**

<b>Earnings</b>	Nil
<b>Outgo</b>	Nil

**Moneyview Limited**

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## 22. Issue of non-convertible debentures on private placement

During the financial year 2024-25, the Company issued Unlisted Secured Redeemable Non-Convertible Debentures and raised a total amount of INR 205 Crore on a private placement basis, as per the table below:

Date of Allotment	Face Value (INR)	Issue Price per Security (INR)	No of Securities allotted	Total Consideration (INR)
06/09/2024	10,00,000	10,00,000	500	50,00,00,000
20/09/2024	1,00,000	1,00,000	6,000	60,00,00,000
21/09/2024	1,00,000	1,00,000	7,500	75,00,00,000
04/03/2025	1,00,000	1,00,000	2,000	20,00,00,000

The Company has been regular in making payments of both principal and interest on all the NCDs issued. There are no NCDs that remain unclaimed by investors or unpaid by the Company after the due date for redemption.

Details of Debenture Trustee are as follows:

Sl.no	Name	Address	E-mail
1.	Orbis Trusteeship Services Private Limited	4A, Ocus Technopolis Sector 54, Golf Club Road Gurgaon 122 002, Haryana.	trusteeship@orbisfinancial.in
2.	Axis Trustee Services Limited	Axis House, Pandurang Budhkar Marg, Kamagar Nagar Number 1, Worli, Mumbai, Maharashtra 400025	debenturetrustee@axistrustee.in

## 23. Debenture Redemption Reserve

In accordance with Section 71(4) of the Companies Act, 2013 and Rule 18 of the Companies (Share Capital and Debentures) Rules, 2014, the Company is required to create a Debenture Redemption Reserve for the current year.

The movement in the Debenture Redemption Reserve during the year is as under:

Particulars	Amount (INR in millions)
Opening Balance	-
Transfer during the year	205
Utilized during the year	-
Closing Balance	205

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#### 24. Deposits

Your Company has not accepted any deposits from the public in terms of Section 73 of the Companies Act, 2013 during the year under review.

#### 25. Significant & material orders passed by the regulators, courts and tribunals

No significant and material orders were passed by any regulators or courts or tribunals which impact the going concern status and company's operations in future.

#### 26. Particulars of loans, guarantees or investments

The Company has duly complied with the provisions of Section 186 of the Act and Rules thereunder. Details on loans, guarantees or investments made during the financial year are mentioned in the notes to the financial statements.

#### 27. Particulars of employees & remuneration

Since the Company is a private limited company during the year under review, the disclosures required under Section 197 of the Act read with Rule 5(2)(i) to (iii) of the Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014 is not applicable to the Company.

#### 28. Disclosure pursuant to employee stock option and employee stock option schemes

The Company has implemented the **Whizdm Employees Stock Option Plan – 2015**. Below are the details of the Employees Stock Option Scheme for the period under review:

Sl. No.	Particulars	Details
a)	Outstanding at the beginning of the year	6,37,46,739
b)	Granted during the year	1,58,10,505
c)	Lapsed during the year	(14,04,980)
d)	Settled during the year	-
e)	Exercised during the year	-
f)	Outstanding at the end of the year	<b>7,81,52,264</b>

Further, the disclosures required under Rule 12 of the Companies (Share Capital and Debentures) Rules, 2014, as amended, is as under:

Sl. No.	Details required	Remarks
a)	Options granted	1,58,10,505
b)	Options vested	-
c)	Options exercised	-
d)	The total number of shares arising as a result of exercise of option	-
e)	Options lapsed	(14,04,980)
f)	Exercise price	-

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g)	Variation of terms of options	Nil
h)	Money realized by exercise of options	Nil
i)	Total number of options in force	7,81,52,264
j)	Employee wise details of options granted to:	
	(i) key managerial personnel;	7,976
	(ii) any other employee who receives a grant of options in any one year of option amounting to five percent or more of options granted during that year.	Nil
	(iii) identified employees who were granted option, during any one year, equal to or exceeding one percent of the issued capital (excluding outstanding warrants and conversions) of the company at the time of grant	Nil

## 29. Policies

### (a) Whistle-Blower Policy

The provisions of Section 177 of the Act read with Rule 7 of the Companies (Meetings of the Board and its Powers) Rules, 2013 is not applicable to the Company for the year under review.

However, post closure of the financial year 2024–25, and pursuant to the conversion of the Company into a Public Limited Company, the Board of Directors, at its meeting held on September 02, 2025, has adopted the Whistle-Blower Policy in accordance with the provisions of Section 177(9) and (10) of the Act, to provide a framework for directors and employees to report genuine concerns about unethical behaviour, actual or suspected fraud, or violation of the Company’s code of conduct.

The Whistle-Blower Policy ensures adequate safeguards against victimisation of persons who avail the mechanism and provides for direct access to the Chairperson of the Audit Committee.

### (b) Remuneration Policy

Since the provisions of Section 178 of the Act is not applicable to the Company for the financial year, as the Company was Private Limited, the Company was not required to frame the policy on directors’ appointment and remuneration including criteria for determining qualifications, positive attributes, independence of a director and other matters as mentioned therein.

Post closure of the financial year, the Company was converted into a Public Limited Company. Accordingly, the Company has adopted the Nomination and Remuneration Policy, pursuant to the approval of the Board of Directors at their meeting held on September 02, 2025. The salient features of the Nomination and Remuneration Policy is enclosed as Annexure-IV and the copy of the policy is also available on the website of the Company.

### (c) CSR Policy:

The Company has formulated a Policy on Corporate Social Responsibility in the Board Meeting held on January 30, 2023, which is available on website of the Company i.e. <https://moneyview.in/corporate-social-responsibility>.

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**(d) Risk Management**

The Company has risk management framework in place that lays out the strategies and methodologies to decide on the risk-taking ability of the organization. The Company constantly reviews its exposure to various types of risk, whether it be regulatory, operational, environmental, financial, or political. The Company has in place adequate systems to ensure compliance with all regulatory and statutory matters reviews the same on a periodic basis and takes appropriate corrective action when necessary.

**(e) The Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013**

Under Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013, every company is required to set up an Internal Committee to look into complaints relating to sexual harassment at workplace of any women employee.

The Company has adopted a policy for prevention of Sexual Harassment of Women at workplace and has set up Internal Committee for implementation of said policy.

The disclosures related to complaints are as follows:

- (a) number of complaints of sexual harassment received in the year - Nil
- (b) number of complaints disposed-off during the year- Nil
- (c) number of cases pending for more than ninety days- Nil

**(f) The Maternity Benefits Act, 1961**

The Company ensures full compliance with the Maternity Benefit Act, 1961, inter alia, by providing the following benefits:

- 26 weeks of paid maternity leave to female employees.
- Payment of maternity benefits at the employee's average daily wage.
- Re-employment in the same or equivalent position after maternity leave.
- Proper notification and record-keeping of maternity rights.
- Strict non-discrimination against employees availing maternity leave.

**30. Particulars of contracts or arrangements with Related parties**

There are certain contracts or arrangements entered by the company with the related parties during the reporting financial year, which are in ordinary course of business and on an arm's length basis and does not require approval under Section 188(1) of the Act. There were certain material\* contracts or arrangements with related parties on an arm's length basis and in ordinary course of business which are required to be reported in Form AOC-2 under the Companies (Accounts) Rules, 2014, which are attached as **Annexure-II**.

Other than above, during the period under review there was no related party transaction under Section 188 of the Act between the Company and its related parties. As said above, the transactions with related parties, as appearing in the financial statement, are in ordinary course of business and on an arm's length basis.

*\*For the purpose of disclosures required in Form AOC-2, the materiality has been considered as 10% of the turnover of the Company.*

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### 31. Corporate Social Responsibility (CSR):

#### a) CSR Applicability:

Based on criteria specified under Section 135(1) of the Act, the provisions of CSR are applicable to the Company for financial year 2024-25.

#### b) CSR Implementation:

CSR Committee: The Company has constituted a Corporate Social Responsibility Committee of the Board of Directors of the Company with Mr. Puneet Agarwal, Mr. Sanjay Aggarwal and Mr. Subrata Mitra. With effect from August 05, 2025, the CSR Committee is re-constituted with Mr. Sanjay Aggarwal as Chairperson and Mr. Puneet Agarwal and Mr. Sameer Kumar Baisiwala as Members.

CSR Policy: The Company has formulated a Policy on Corporate Social Responsibility in the Board Meeting held on January 30, 2023, which is available on website of the Company i.e. <https://moneyview.in>.

The CSR Policy of the Company prescribes the objectives, mode of implementation, selection criteria of Implementing Agencies, monitoring process of CSR Activities, review mechanism, functions of Board and CSR Committee with respect to CSR Implementation etc.

CSR Spend: The average profit for preceding 3 financial years (i.e. financial year 2023-24, 2022-23 and 2021-22) of the Company was INR. 1,20,86,29,782/- and accordingly the Company was required to spend 2% of such amount i.e. INR 2,41,72,596 towards CSR obligations for financial year 2024-25. The Company has spent such amount in financial year 2024-25.

The Company has contributed an amount of INR 2,42,03,382.00/- towards Corporate Social Responsibility through Implementing Agencies, engaged by the Company for implementation of CSR initiatives of the Company in the fields of education, poverty eradication, sports, healthcare, women empowerment & gender equality, livelihood enhancement projects, support for persons with disabilities, digital financial literacy, environment protection and conservation as provided under the Schedule VII of the Act. The CSR obligation has been spent by the Company as per CSR Policy and Schedule VII of the Act.

Disclosure: The Corporate Social Responsibility initiatives taken by the Company during the financial year 2024-25, are provided in the Report on Corporate Social Responsibility activities and the same is annexed to this Report as **Annexure - III**.

### 32. Safety, Health & Environment

The Company has undertaken various initiatives to ensure the safety and health of its employees and is committed to taking all necessary measures to protect the environment.

### 33. Secretarial Standards

During the financial year 2024-25, the Company has duly complied with all the applicable Secretarial Standards, namely SS-1 and SS-2, relating to Board Meetings and General Meetings.

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### 34. Proceedings under the Insolvency and Bankruptcy Code, 2016

There were no proceedings initiated against the Company under the Insolvency and Bankruptcy Code, 2016 during the period under review.

### 35. Disclosure on valuation done at the time of one-time settlement with the banks

The disclosures required under Rule 8(5)(xii) of the Companies (Accounts) Rules, 2014 i.e. details of difference between amount of the valuation done at the time of one-time settlement and the valuation done while taking loan from the Banks or Financial Institutions along with the reasons thereof, is not applicable to the Company since no such events took place during the period.

### 36. Human resources

Your Company treats its “Human Resources” as one of its most important assets. Your Company continuously invests in attracting, retaining and developing talent on an ongoing basis. Your Company’s thrust is on the promotion of talent internally through job rotation and job enlargement.

The details of employees of the Company as on March 31, 2025, is as under:

Sl. No	Particulars	Number of Employees
1.	Male	379
2.	Female	114
3.	Transgender	-
<b>Total</b>		<b>493</b>

### 37. General matters

Your Directors state that no disclosure or reporting is required in respect of the following items as there were no transactions on these items during the year under review:

- I. Other disclosures, if any, with respect to the Board Report as required under the Act and Rules issued thereunder are either NIL or NOT APPLICABLE to the Company.
- II. The Director’s state that no disclosure or reporting is required in respect of the following items as there were no transactions on these items during the year under review, except as disclosed above.
  - There were no reclassifications or subdivisions of the authorised share capital.
  - There were no changes in the capital structure resulting from restructuring.
  - The Company has not issued any Sweat Equity Shares during the year under review.
  - The Company has not issued any bonus shares during the year under review.
  - No shares are held in trust for the benefit of employees where the voting rights are not exercised directly by the employee.
  - The Company has not issued any warrants.
  - There were no changes in voting rights of shares in the Company.
  - There were no instances of non-exercising of voting rights in respect of shares purchased directly by employees under a scheme pursuant to Section 67(3) of the Act read with Rule 16(4) of Companies (Share Capital and Debentures) Rules, 2014 and hence no information is furnished.

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- III. As on March 31, 2025, the Company had 4 wholly owned subsidiaries viz., Whizdm Finance Private Limited, Whizdm Fintech Private Limited, Zeo Fin Technology Private Limited and Zeo Fin Capital Private Limited, wherein no Director of the Company were appointed as the Managing Director or has received any remuneration or commission from the said subsidiary. Accordingly, the disclosure required under Section 197(14) of the Act is not applicable.

### 38. Acknowledgements

The Directors place on record their sincere appreciation for the assistance and co-operation received from bankers, financial business associates, consultants, various Government Authorities and other stakeholders for their continued support extended to your activities during the year under review. The Directors also acknowledges gratefully the shareholders for their support and confidence reposed on the Company.

For and on behalf of Moneyview Limited  
(Formerly known as 'Moneyview Private Limited'  
and 'Whizdm Innovations Private Limited')



Puneet Agarwal  
MD & CEO  
DIN: 06921984

Place: Texas, USA  
Date: September 02, 2025



Sanjay Aggarwal  
Director  
DIN: 00931994

Place: Bangalore  
Date: September 02, 2025



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**Annexure – I**

**Form AOC-1**

(Pursuant to first proviso to sub-section (3) of section 129 read with rule 5 of Companies (Accounts) Rules, 2014)

**Statement containing salient features of the financial statement of subsidiaries/associate companies/joint ventures.**

**Part “A”: Subsidiaries**

(Information in respect of each subsidiary to be presented with amounts in INR)

Sl. No.	Particulars	Details	Details	Details
1	Name of the subsidiary	Whizdm Finance Private Limited	Whizdm Fintech Private Limited	Zeo Fin Technology Private Limited
2	The date since when subsidiary was acquired	27/03/2017	05/06/2023	25/09/2024
3	Reporting period for the subsidiary concerned, if different from the holding company’s reporting period	01 April 2024 to 31 March 2025 (Same as the Holding Company)	01 April 2024 to 31 March 2025 (Same as the Holding Company)	01 April 2024 to 31 March 2025 (Same as the Holding Company)
4	Reporting currency and Exchange rate as on the last date of the relevant Financial Year in the case of foreign subsidiaries	Indian Rupees	India Rupees	India Rupees
5	Share capital (INR In Lakhs)	1,197.35	1.00	11.117
6	Reserves & surplus (INR In Lakhs)	1,04,163.40	(1.00)	1296.28
7	Total assets (INR In Lakhs)	4,33,511.70	0.7629	2518.76
8	Total Liabilities (INR In Lakhs)	3,28,150.95	0.7629	1211.37
9	Investments (INR In Lakhs)	-	-	39.02
10	Turnover (INR In Lakhs)	87,987.79	0.00	353.66
11	Profit before taxation (INR In Lakhs)	10,897.53	(0.7970)	(2276.47)
12	Provision for taxation (INR In Lakhs)	2,761.65	-	(572.99)
13	Profit after taxation (INR In Lakhs)	8,135.88	(0.7970)	(1703.48)
14	Proposed Dividend	-	-	-
15	% of shareholding	100%	100%	100%

**Notes:** The following information shall be furnished at the end of the statement:

- Names of subsidiaries which are yet to commence operations - NA
- Names of subsidiaries which have been liquidated or sold during the year. – NA
- Financial Statements of Zeo Fin Capital Private Limited for the FY 2024-25 has not been prepared, as the Company was under the process of merger with its Holding Company, Zeo Fin Technology Private Limited.

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Part “B”: Associates and Joint Ventures


Statement pursuant to Section 129 (3) of the Companies Act, 2013 related to Associate Companies and Joint Ventures - *Not Applicable*

For and on behalf of Moneyview Limited  
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and ‘Whizdm Innovations Private Limited’)

  
Puneet Agarwal  
MD & CEO  
DIN: 06921984

Place: Texas, USA  
Date: September 02, 2025



  
Sanjay Aggarwal  
Director  
DIN: 00931994

Place: Bangalore  
Date: September 02, 2025



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**ANNEXURE-II  
FORM NO. AOC.2**

Form for disclosure of particulars of contracts/arrangements entered into by the Company with related parties referred to in sub-section (1) of section 188 of the Companies Act, 2013 including certain arm's length transactions under third proviso thereto.

*(Pursuant to clause (h) of sub-section (3) of section 134 of the Act and Rule 8(2) of the Companies (Accounts) Rules, 2014)*

**1) Details of contracts or arrangements or transactions not at arm's length basis**

Sl.No	Particulars	Details
a)	Name(s) of the related party and nature of relationship:	Nil
b)	Nature of contracts/arrangements/transactions	Nil
c)	Duration of the contracts / arrangements/transactions	Nil
d)	Salient terms of the contracts or arrangements or transactions including the value, if any	Nil
e)	Justification for entering into such contracts or arrangements or transactions	Nil
f)	Date(s) of approval by the Board	Nil
g)	Amount paid as advances, if any:	Nil
h)	Date on which the special resolution was passed in general meeting as required under first proviso to section 188.	Nil

**2) Details of material<sup>@</sup> contracts or arrangements or transactions at arm's length basis:**

Sl. No	Particulars	Details
a)	Name(s) of the related party and nature of relationship:	Whizdm Finance Private Limited ("WFPL"). WFPL is the Wholly owned subsidiary of the Company
b)	Nature of contracts/arrangements/transactions	The Company and WFPL had entered into an amended Agreement dated 11th March 2024 ('Agreement') wherein the Company has agreed to render services related to sourcing & servicing of the customers through 'Moneyview' application, including assistance towards collection and recovery of dues.
c)	Duration of the contracts / arrangements/transactions	The Agreement will remain valid until the same is terminated by either party.

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d)	Salient terms of the contracts or arrangements or transactions including the value, if any	As per the Agreement, the following material transaction took place during the period:  Rendering of services as per the Agreement: INR 297.82 Crores.  The terms and conditions mentioned in Para b) above and more are detailed in the Agreement.
e)	Justification for entering into such contracts or arrangements or transactions	The Company has entered into the transaction considering the nature of business activities of the Company and in the best interest of the Company.
f)	Date(s) of approval by the Board	07.12.2023
g)	Amount paid as advances, if any:	Nil
h)	Date on which the special resolution was passed in general meeting as required under first proviso to section 188	Not applicable. The transaction is in the ordinary course of business and is on arm's length basis.


*For the purpose of disclosures required in Form AOC-2, the materiality has been considered as 10% of the turnover of the Company.*

**For and on behalf of Moneyview Limited**  
(Formerly known as 'Moneyview Private Limited' and 'Whizdm Innovations Private Limited')

  
Puneet Agarwal  
MD & CEO  
DIN: 06921984



Place: Texas, USA  
Date: September 02, 2025

  
Sanjay Aggarwal  
Director  
DIN: 00931994



Place: Bangalore  
Date: September 02, 2025

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## ANNEXURE -III

### **ANNUAL REPORT ON CORPORATE SOCIAL RESPONSIBILITY**

*(Pursuant to Section 135 of the Companies Act 2013, read with Rule 8 of Companies (CSR Policy) Rules, 2014)*

#### **1. Brief outline on CSR Policy of the Company.**

The Corporate Social Responsibility ('CSR') policy of the Company has been formulated in accordance with the provisions of Section 135 of the Companies Act, 2013, and the Companies (Corporate Social Responsibility Policy) Rules, 2014 (collectively referred to as the 'Act'), as notified by the Ministry of Corporate Affairs.

The inclusion of CSR under the Act underlines the importance of promoting societal well-being and improving the quality of life within communities. In line with this objective, the Company is deeply committed to addressing social challenges and prioritizing support for underprivileged and marginalized groups.

The Company operates a financial services platform, "**Moneyview**," which is designed to help individuals meet a wide range of financial needs. Through its CSR initiatives, the Company strives to create a meaningful and lasting impact, contributing to the holistic and sustainable development of society.

The Company undertakes its CSR activities by making contributions and donations through implementing agencies, in accordance with the activities specified under Schedule VII of the Companies Act, 2013. During the year under review, the Company has partnered with multiple implementing agencies to carry out its CSR objectives in the following areas:

- Promotion of Education, including Digital Financial Literacy,
- Poverty Eradication
- Healthcare
- Sustainable Environment
- Women Empowerment and Gender Equality
- Livelihood Enhancement Projects
- Support for Persons with Disabilities
- Promotion of Sports

The Company had a CSR obligation of INR 2,41,72,596.00/- for the financial year 2024-25 and accordingly contributed INR 2,42,03,382.00/- to various implementing agencies for undertaking CSR activities of the Company for financial year 2024-25.

#### **2. Composition of CSR Committee:**

CSR Committee of the Board of Directors constitute the following members:

- Mr. Sanjay Aggarwal - Chairman
- Mr. Subrata Mitra – Member
- Mr. Puneet Agarwal – Member

With effect from August 05, 2025, the CSR Committee is re-constituted with Mr. Sanjay Aggarwal as Chairperson and Mr. Puneet Agarwal and Mr. Sameer Kumar Baisiwala as Members.

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#### **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](mailto:compliance@moneyview.in), Ph: 080-69390476, <https://www.moneyview.in>

**3. Provide the web-link where Composition of CSR committee, CSR Policy and CSR projects approved by the board are disclosed on the website of the company:**

The Company's CSR committee composition, CSR Policy and CSR projects approved by the board are available on the Company's website at <https://moneyview.in/corporate-social-responsibility>.

**4. The executive summary along with weblink of Impact assessment of CSR projects carried out in pursuance of sub-rule (3) of rule 8 of the Companies (Corporate Social Responsibility Policy) Rules, 2014, if applicable. Not Applicable.**

- 5. (a) Average Net profit of the Company as per Section 135(5):** INR 1,20,86,29,782.00/-  
**(b) Two percent of average net profit of the company as per Section 135(5)-** INR 2,41,72,596.00/-  
**(c) Surplus arising out of the CSR projects or programmes or activities of the previous financial years-** NIL

**(d) Amount required to be set off for the financial year, if any -** Nil

**(e) Total CSR obligation for the financial year [(b)+(c)-(d)]-** INR 2,41,72,596.00/-

**6. (a) Amount spent on CSR Projects (both Ongoing Project and other than Ongoing Project):** INR 2,42,03,382.00/-

**(b) Amount spent in Administrative Overheads:** Nil

**(c) Amount spent on Impact Assessment, if applicable:** Not Applicable

**(d) Total amount spent for the Financial Year (a+b+c):** INR 2,42,03,382.00/-

**(e) CSR amount spent or unspent for the financial year:** 2024-25

Total Amount Spent for the Financial Year (in INR)	Amount Unspent (in INR)				
	Total Amount transferred to Unspent CSR Account as per Section 135(6)		Amount transferred to any fund specified under Schedule VII as per second proviso to Section 135(5)		
	Amount	Date of transfer	Name of the Fund	Amount	Date of transfer
INR 2,42,03,382/-	Nil	Nil	Nil	Nil	Nil

**(f) Excess amount for set-off, if any:** Not Applicable

Sl. No.	Particulars	Amount (In INR)
(1)	(2)	(3)
(i)	Two percent of average net profit of the company as per Section 135 (5)	INR 2,41,72,596 /-
(ii)	Total amount spent for the Financial Year	INR 2,42,03,382/-
(iii)	Excess amount spent for the Financial Year [(ii)-(i)]	INR 30,786/-
(iv)	Surplus arising out of the CSR projects or programmes or activities of the previous Financial Years, if any	None
(v)	Amount available for set off in succeeding Financial Years [(iii)-(iv)]	N.A.

**7. Details of Unspent CSR amount for the preceding three financial years:**

1	2	3	4	5	6	7	8
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Sl. No.	Preceding Financial Year	Amount transferred to Unspent CSR Account under Section 135 (6) (in INR)	Balance Amount in Unspent CSR Account under Section 135 (6) (in INR)	Amount spent in the Financial Year (in INR)	Amount transferred to any fund specified under Schedule VII as per section 135(6), if any		Amount remaining to be spent in succeeding financial year (In INR)	Deficiency, if any
					Amount (In INR)	Date of transfer		
1.	2023-24	Not Applicable	-	-	-	-	-	-
2.	2022-23	Not Applicable	-	-	-	-	-	-
3.	2021-22	Not Applicable	-	-	-	-	-	-

8. Whether any capital assets have been created or acquired through Corporate Social Responsibility amount spent in the Financial Year: No


If Yes, enter the number of Capital assets created/ acquired

Furnish the details relating to such asset(s) so created or acquired through Corporate Social Responsibility amount spent in the Financial Year:


Sl. No.	Short particulars of the property or asset(s) [including complete address and location of the property]	Pincode of the property or asset(s)	Date of creation	Amount of CSR amount spent	Details of entity/ Authority/ beneficiary of the registered owner		
					CSR Registration Number, if Applicable	Name	Registered Address
(1)	(2)	(3)	(4)	(5)	(6)		
NA	NA	NA	NA	NA	NA	NA	NA

9. Specify the reason(s), if the company has failed to spend two per cent of the average net profit as per section 135(5). Not Applicable

For and on behalf of Moneyview Limited  
(Formerly known as 'Moneyview Private Limited'  
and 'Whizdm Innovations Private Limited')

  
Puneet Agarwal  
MD & CEO  
DIN: 06921984  
Place: Texas, USA  
Date: September 02, 2025



  
Sanjay Aggarwal  
Director  
DIN: 00931994  
Place: Bangalore  
Date: September 02, 2025



## ANNEXURE -IV

### **SALIENT FEATURES OF NOMINATION AND REMUNERATION POLICY**

The Company has adopted a Nomination and Remuneration Policy for its Directors, Key Managerial Personnel (KMP), and employees. The Nomination and Remuneration Committee (NRC) is responsible for reviewing and recommending the appointment of Directors and Key Managerial Personnel (KMP) based on criteria that include, but are not limited to, educational and professional qualifications, relevant skills and experience, professional knowledge related to the Company's business, and personal achievements. The NRC ensures that the skills, characteristics, and experience of individual Board members align with the overall needs of the Company.

The NRC formulates and periodically reviews the policy on remuneration of Directors, KMP and employees to ensure that it is fair, competitive, and aligned with the Company's strategic goals.

The Committee is also responsible for specifying the manner and criteria for effective evaluation of performance of the Board, its Committees, and individual Directors, including independent Directors. On the basis of the report of performance evaluation, the NRC makes informed recommendations regarding appointments, reappointments, or removals.

The policy is available for reference on the Company's website <https://moneyview.in/>

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