Bashetty & Joshi
CHARTERED ACCOUNTANTS

Address: Plot 8, Floor 1, Vedaanika Place,
Road No. 12, Banjara Hills, Hyderabad,
Telangana, 500034

Contact Details: audit@bandj.in |
www.bandj.in | 8885528880/1

Certificate on Key Performance Indicators

Date: September 20, 2026

To:

The Board of Directors
Moneyview Limited ***(formerly known as Moneyview Private Limited & Whizdm Innovations Private Limited)***
17/1, 1st and 2nd Floor,
The Address Building, Outer Ring Road,
Marathahalli, Kadubeesanahalli,
Bangalore, 560 103,
Karnataka, India

And

Axis Capital Limited
Axis House, 1st Floor
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
1st Floor, 27 BKC
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 by the Company are collectively referred to as the "**Book Running Lead Managers**" or the "**BRLMs***

Dear Sir/Madam,

Re*: Proposed initial public offering of equity shares of face value of ₹1 each (the "Equity Shares") of Moneyview Limited (formerly known as Moneyview Private Limited and Whizdm Innovations Private Limited) (the "Company") and such offering, comprising of a fresh issue of the Equity Shares of the Company ("Fresh Issue") and an offer for sale of Equity Shares by certain existing shareholders of the Company (the "Offer for Sale", and together with the Fresh Issue, the "Offer")*

In relation to the Company, its subsidiaries and its affiliates, we, Bashetty & Joshi*,* are an independent firm of chartered accountants.

We have received a request from the Company to perform certain procedures and certify details of key financial and operation performance indicators ("**KPI**") of the Company and its subsidiaries (collectively the "**Company Entities**") and price per share of the Company based on the primary/ new issuances and secondary transactions and related details.

In this regard, we have examined the restated consolidated financial statements of the Company and its subsidiaries, as of and for the three-month periods ended June 30, 2026 and June 30, 2025 and financial years ended March 31, 2026, March 31, 2025 and March 31, 2024 and the examination report thereon, prepared in accordance with the Indian Accounting Standard ("**Ind AS**"), the Guidance Note on Reports in Company's Prospectuses (Revised 2019) issued by the Institute of Chartered Accountants of India and the Companies Act, 2013, as amended, and restated by the statutory auditors of the Company, in accordance with the requirements of the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018, as amended (the "**SEBI ICDR Regulations**") (the "**Restated Financial Statements**") and (b) relevant records, correspondence with regulatory/statutory authority and registers of the Company, including but not limited to, minutes of the meetings of the board of directors of the Company and its subsidiaries, minutes of annual general meeting and extra-ordinary general meetings of the Company and its subsidiaries, documents, records maintained by the Company and its subsidiaries, information and explanations presented to us. We have also performed the procedures enumerated in **Schedule 2** hereto with respect to the KPIs of the Company for the three-month periods ended June 30, 2026 and June 30, 2025 and financial years ended March 31, 2026, March 31, 2025 and March 31, 2024 (the "**Periods**") and comparison with KPIs of listed peers of the Company (as identified by the management) for the three-month periods ended June 30, 2026 and June 30, 2025 and financial years ended March 31, 2026, March 31, 2025 and March 31, 2024 as set forth in **Annexure A**.

In this regard, we confirm the following:

I. Key financial and operational performance indicators:

The details of the key financial and operational performance indicators are set out under Annexure A.

The procedures carried out for such verification and data provided for the KPIs are included under Schedule 2**.**

The procedures were performed to assist in evaluating the accuracy, validity and completeness of the KPIs of the Company.

On the basis of the procedures set forth in the Annexures, forming part of this certificate, we confirm that KPIs are accurate, valid and complete.

We confirm that the information in this certificate is true, fair, correct, accurate and there is no untrue statement or omission which would render the contents of this certificate misleading in its form or context.

We conducted our examination in accordance with the Guidance Note on Reports or Certificates for Special Purposes (Revised 2016) (the "**Guidance Note**") in accordance with the generally accepted auditing standards in India and other applicable authoritative pronouncements issued by the Institute of Chartered Accountants of India. These standards require that we plan and perform the examination to obtain reasonable assurance about the "Reporting Criteria". The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the Institute of Chartered Accountants of India. We hereby confirm that while providing this certificate we have complied with the Code of Ethics and the Standard on Quality Control (SQC) 1, Quality Control for Firms that Perform Audits and Reviews of Historical Financial Information, and Other Assurance and Related Services Engagements, issued by the Institute of Chartered Accountants of India.

This certificate is issued for the purpose of the Offer, and can be used, in full or part, for inclusion in the red herring prospectus, prospectus and any other material used in connection with the Offer (together, the "**Offer Documents**") and abridged prospectus which may be filed by the Company with Securities and Exchange Board of India ("**SEBI**"), BSE Limited and National Stock Exchange of India Limited (collectively, the "**Stock Exchanges**"), Registrar of Companies, Karnataka, at Bengaluru (the "**RoC**") and/or any other regulatory or statutory authority.

We hereby consent (i) to our name, Bashetty & Joshi, and the aforementioned details being included in the Offer Documents; and (ii) to the submission of this certificate to any regulatory/statutory/governmental authority, stock exchanges, any other authority as may be required and/or for any other litigation purposes and/or for the records to be maintained by the BRLMs in connection with the Offer and in accordance with applicable law. We also consent to the inclusion of this certificate as a part of '*Material Contracts and Documents for Inspection*' in connection with the Offer, which will be available for public for inspection from the date of filing of the red herring prospectus until the Bid/Offer Closing Date.

We also give our consent to include this certificate as part of the section titled "*Material Contracts and Documents for Inspection*" in the Offer Documents which will be available to the public for inspection and on the website(s) of the Company.

This certificate may be relied on by the BRLMs, their affiliates and legal counsels in relation to the Offer and to assist the BRLMs in conducting and documenting their investigation and due diligence of the affairs of the Company in connection with the Offer. We hereby consent to this certificate 0being disclosed by the BRLMs, if required (i) by reason of any law, regulation, order or request of a court or by any governmental or competent regulatory authority, or (ii) in seeking to establish a defense in connection with, or to avoid, any actual, potential or threatened legal, arbitral or regulatory proceeding or investigation. We 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 undertake to immediately communicate, in writing, any changes to the above information/confirmations, as and when: (i) made available to us; or (ii) we become aware of any such changes, to the BRLMs and the Company until the equity shares allotted in the Offer commence trading on the relevant stock exchanges. In the absence of any such communication from us, the Company, the BRLMs and the legal advisors appointed with respect to Offer can assume that there is no change to the information/confirmations forming part of this certificate and accordingly, such information should be considered to be true and correct.

All capitalized terms used but not defined herein shall have the meaning assigned to them in the Offer Documents.

Yours sincerely,

For Bashetty & Joshi,
Chartered Accountants
ICAI Firm Registration Number: 013299S

Gourav Kumar Joshi
Digitally signed by Gourav Kumar Joshi
Date: 2026.09.20 11:57:11 +05'30'

Name: Gourav Kumar Joshi
Designation: Partner
Membership Number: 225311
Date: September 19, 2026
Place: Bangalore
UDIN: 26225311LWXFNZ5985

Encl: As below

CC:

Legal Counsel to the Company as to Indian Law

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

Legal Counsel to the Book Running Lead Managers as to Indian Law

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

Annexure A

The KPIs disclosed below have been used historically by the Company to understand and analyse its business performance, which in result, help them in analysing the growth of business verticals in comparison to its peers. The Company considers that the KPIs set forth below are the ones that may have a bearing for arriving at the basis for the Offer Price. The KPIs disclosed below have been approved and confirmed by a resolution of the Audit Committee dated September 20, 2026. Further, the members of the Audit Committee have verified the details of all KPIs pertaining to the Company and confirmed that there are no KPIs pertaining to the Company that have been disclosed to any investors at any point of time during the three years period prior to the date of filing of the red herring prospectus.

The list of the KPIs along with brief explanation of the relevance of the KPI for the business operations of the Company and procedure to verify the KPI are set forth below:

S. No.	KPI	Explanation	Procedures adopted to verify KPI
1	Registered Users	Registered Users refers to the cumulative number of users who have accessed the Company's 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	• Obtained management's definition of Registered Users. • Verified numbers from system-generated user database. • Tested, on a sample basis, completion of registration and uniqueness of user IDs. • Verified user id was unique and there was no duplication.
2	Monetized Users	Monetized users refer to the cumulative number of unique individuals who have availed at least one revenue generating product on the Company's platform since inception	• Obtained management's definition of Monetized Users. • Generated report of Monetized users from the system. • Tested, on a sample basis, loan agreement to verify that the users are Monetized. • Ensured that there is no duplication.
3	Loan Disbursals	Loan Disbursals is the aggregate value of unsecured personal loan amounts facilitated to users through the Company's 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.	• Obtained management's definition and methodology for computation of loan disbursals. • Verified the numbers from the system generated loan disbursal report. • Tested, on a sample basis, sanction terms, disbursal approval, and bank/payment confirmations. • Ensured no duplicate loan is counted.
4	Managed AUM	Managed AUM refers to the aggregate value of principal outstanding for the unsecured personal loans being serviced through the Company's 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	• Obtained management's definition and methodology for computation of Managed AUM. • Verified the aggregate principal outstanding as at the period end based on system-generated loan portfolio reports. • Reconciled outstanding balances

		the management to assess the scale and growth of the Company.	with loan management system records and, on a sample basis, traced to underlying loan agreements and repayment schedules. • Performed sample testing of period-end cut-off and there is no duplicate Loan ID.
5	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. The Company's 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 the management to track the revenue profile of the business and help investors assess the scale of the Company's business and overall financial performance of the Company	• Traced the revenue from operations and other income from the Restated Consolidated Financial Information
6	Profit before exceptional item and tax	Represents the profit for the period/year before adjusting for exceptional items and tax. This is used by the Company's management to assess the financial performance, cost efficiency and profitability of the business of the Company.	• Traced the amounts as appearing in the Restated Consolidated Financial Information
7	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. This is used by the Company's management to assess the financial performance, cost efficiency and profitability of the business of the Company.	• Traced the amounts as appearing in the Restated Consolidated Financial Information
8	Profit for the period / year	Represents the profit for the period/year after adjusting for exceptional items and tax. This is used by the Company's management to assess the financial performance, cost efficiency and profitability of the business of the Company.	• Traced the amounts as appearing in the Restated Consolidated Financial Information
9	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 the Company	• Net Worth has been computed from the restated consolidated financial information by 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	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	• Return on Net Worth has been computed as Profit for the period/year before exceptional item (net of tax) divided by Net Worth of the Company at the end of the period/year. • We have verified the arithmetical

			accuracy of the above calculation.

Details of KPIs as at/for the three-month periods ended June 30, 2026 and June 30, 2025 and financial years ended March 31, 2026, March 31, 2025 and March 31, 2024 of the Company are as follows:

Key Performance Indicators	Unit	Our Company				
		As at and for the three-month periods ended		As at and for the Financial Year ended		
		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
Monetized Users (2)	# Millions	11.90	8.14	10.75	7.45	4.62
Loan Disbursals (3)	₹ Millions	71,519.55	50,992.90	230,985.19	176,211.18	145,271.56
Managed AUM (4)	₹ Millions	225,201.65	177,078.39	213,801.37	167,151.41	128,848.26
Total Income (5)	₹ Millions	10,650.92	7,029.16	34,042.74	23,785.29	13,892.41
PBT (before exceptional items) (6)	₹ Millions	2,327.49	897.27	5,340.07	3,192.11	1,983.03
Profit for the period / year before exceptional items (net of tax) (7)	₹ Millions	1,736.22	671.52	3,973.44	2,402.75	1,711.47
Profit for the period / year (8)	₹ Millions	1,737.96	671.52	2,427.05	2,402.75	1,711.47
Net Worth (9)	₹ Millions	24,152.03	19,910.07	22,254.23	19,186.64	16,066.44
Return on Net Worth (10)	%	7.19*	3.37*	17.85	12.52	10.65

**Not annualised for the three-month periods ended June 30, 2026 and June 30, 2025.*

Notes:

1. *Registered Users refers to the cumulative number of users who have accessed the Company's 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 the Company's platform since inception.*
3. *Loan Disbursals is the aggregate value of loan amounts facilitated to users through the Company's platform during the relevant period/Fiscal.*
4. *Managed AUM refers to the aggregate value of principal outstanding for the loans serviced through the Company's platform as of the last day of the relevant period/Fiscal.*
5. *Total Income is the aggregate of revenue from operations and other income during the relevant period/year.*
6. *Profit before exceptional item and tax represents the profit for the period/year before adjusting for exceptional items and tax.*
7. *Profit for the period/year before exceptional item represents the profit for the period/year before adjusting for exceptional item net of tax.*
8. *Profit for the period/year 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 item (net of tax) divided by Net Worth of the Company at the end of the period/year.*

Description on the historic use of the KPIs by the Company to analyse, track or monitor the operational and/or financial performance of the Company

In evaluating the Company's business, the Company consider and use certain KPIs, as presented above, as a supplemental measure to review and assess the financial and operating performance. The presentation of these KPIs is not intended to be considered in isolation or as a substitute for the Restated Consolidated Financial Information. The Company uses these KPIs to evaluate the Company's financial and operating performance. Some of these KPIs are not defined under Ind AS and are not presented in accordance with Ind AS. Further, these KPIs may differ from the similar information used by other companies and hence their comparability may be limited. Therefore, these metrics should not be considered in isolation or construed as an alternative to Ind AS measures of performance or as an indicator of the operating performance, liquidity, profitability or results of operation. Although these KPIs are not a measure of performance calculated in accordance with applicable accounting standards, the Company's management believes that it provides an additional tool for investors to use in evaluating the ongoing operating results and trends because it provides consistency and comparability with past financial performance, when taken collectively with the financial information prepared in accordance with Ind AS.

Comparison of KPIs based on additions or dispositions to the Company's business

The Company has not made any additions or dispositions to its business during the three-month periods ended June 30, 2026 and June 30, 2025 and financial years ended March 31, 2026, March 31, 2025 and March 31, 2024 except for the acquisition of Zeo Fin Technology Private Limited ("**Zeo Acquisition**"). The Zeo Acquisition was completed in Fiscal 2025 and has not resulted in changes in the key performance indicators provided in this certificate.

Comparison of key performance indicators with listed industry peers

The Company operates as a credit led digital financial services platform to provide a suite of financial products to the Company's users through a network of financial partners. For the Company's personal loan offerings, we operate as an LSP in partnership with Regulated Entities and facilitate loan origination and end-to-end servicing. While there are no listed companies in India that engages in a business similar to that of 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. These include Paytm ("One 97 Communications Limited"), Kissht ("OnEMI Technology Solutions Limited") and Policy Bazaar ("PB Fintech Limited"), which operate digital platforms offering multiple financial products, as well as SBI Cards and Payments Services Limited and Bajaj Finance Limited, which are listed NBFCs engaged in consumer credit. Although their business models differ from the Company in certain respects, these peers provide a comprehensive view of the performance of the digital financial service ecosystem in India.

Comparison of KPIs of the Company with Company's listed industry peers

OnEMI Technology Solutions Limited (Consolidated)

Key Performance Indicators	Unit	OnEMI Technology Solutions Limited				
		As at and for the three-month periods ended		As at and for the Financial Year ended		
		June 30, 2026	June 30, 2025	March 31, 2026	March 31, 2025	March 31, 2024
Registered Users	# Millions	74.60	56.05	68.55	53.23	43.13
Monetized Users	# Millions	12.25	9.69	11.76	9.16	8.16
Loan Disbursals	₹ Millions	38,120.00	27,800.00	128,101.90	98,577.52	185,311.35
Managed AUM	₹ Millions	80,010.00	49,720.00	70,664.39	40,866.38	26,042.75
Total Income	₹ Millions	6,765.55	4,657.17	22,091.29	13,526.88	17,003.02
PBT (before exceptional items)	₹ Millions	1,277.01	797.50	3,766.84	2,162.64	2,674.41
PAT (before exceptional items)	₹ Millions	950.77	597.37	2,814.52	1,606.21	1,972.90
PAT (after exceptional item)	₹ Millions	950.77	597.37	2,814.52	1,606.21	1,972.90
Net Worth	₹ Millions	22,450.74	10,827.00	13,427.84	10,059.94	8,045.69
Return on Net Worth	%	4.23*	5.52*	20.96	15.97	24.52

Not annualised for the three-month periods ended June 30, 2026 and June 30, 2025.

One 97 Communications Limited (Consolidated)

Key Performance Indicators	Unit	One97 Communications Limited				
		As at and for the three-month periods ended		As at and for the Financial Year ended		
		June 30, 2026	June 30, 2025	March 31, 2026	March 31, 2025	March 31, 2024
Registered Users	# Millions	NA	NA	NA	NA	NA
Monetized Users	# Millions	NA	NA	NA	NA	NA
Loan Disbursals	₹ Millions	NA	NA	NA	NA	NA
Managed AUM	₹ Millions	NA	NA	NA	NA	NA
Total Income	₹ Millions	26,300.00	21,589.00	92,910.00	76,249.00	105,247.00
PBT (before exceptional items)	₹ Millions	2,470.00	1,432.00	7,680.00	(14,685.00)	(13,847.00)
PAT (before exceptional items)	₹ Millions	2,200.00	1,392.00	7,380.00	(14,865.00)	(14,167.00)
PAT (after exceptional item)	₹ Millions	2,200.00	1,225.00	5,520.00	(6,632.00)	(14,224.00)
Net Worth	₹ Millions	NA	NA	160,260.00	150,267.00	133,266.00
Return on Net Worth	%	NA	NA	4.61	(9.89)	(10.63)

PB Fintech Limited (Consolidated)

Key Performance Indicators	Unit	PB Fintech Limited				
		As at and for the three-month periods ended		As at and for the Financial Year ended		
		June 30, 2026	June 30, 2025	March 31, 2026	March 31, 2025	March 31, 2024
Registered Users	# Millions	NA	NA	NA	NA	NA
Monetized Users	# Millions	NA	NA	NA	NA	NA
Loan Disbursals	₹ Millions	NA	NA	NA	NA	NA
Managed AUM	₹ Millions	NA	NA	NA	NA	NA
Total Income	₹ Millions	19,813.20	14,467.50	71,664.50	53,850.20	38,182.50
PBT (before exceptional items)	₹ Millions	1,785.80	923.40	7,073.70	3,456.30	771.10
PAT (before exceptional items)	₹ Millions	1,629.10	846.50	6,701.30	3,111.70	644.10
PAT (after exceptional item)	₹ Millions	1,629.10	846.50	6,701.30	3,522.20	644.10
Net Worth	₹ Millions	NA	NA	73,117.90	64,324.60	58,710.30
Return on Net Worth	%	NA	NA	9.17	4.84	1.10

Not annualised for the three-month periods ended June 30, 2026 and June 30, 2025.

Bajaj Finance Limited (Consolidated)

Key Performance Indicators	Unit	Bajaj Finance Limited				
		As at and for the three-month periods ended		As at and for the Financial Year ended		
		June 30, 2026	June 30, 2025	March 31, 2026	March 31, 2025	March 31, 2024
Registered Users	# Millions	NA	NA	NA	NA	NA
Monetized Users	# Millions	NA	NA	NA	NA	NA
Loan Disbursals	₹ Millions	NA	NA	NA	NA	NA
Managed AUM	₹ Millions	5,469,440.00	4,414,500.00	5,099,750.00	4,166,610.00	3,306,150.00
Total Income	₹ Millions	231,664.20	193,764.30	819,895.00	688,469.80	549,825.10
PBT (before exceptional items)	₹ Millions	81,490.00	63,675.80	260,818.70	220,796.30	193,095.70
PAT (before exceptional items)	₹ Millions	60,806.00	47,652.90	195,975.80	167,794.80	144,511.70
PAT (after exceptional item)	₹ Millions	60,806.00	47,652.90	193,323.60	167,794.80	144,511.70
Net Worth	₹ Millions	1,203,982.70	1,010,379.50	1,139,990.20	966,928.70	766,953.50
Return on Net Worth	%	5.05*	4.72*	17.19	17.35	18.84

* ***Not annualised for the three-month periods ended June 30, 2026 and June 30, 2025.***

SBI Cards and Payment Services Limited

Key Performance Indicators	Unit	SBI Cards and Payment Services Limited				
		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
Registered Users	# Millions	NA	NA	NA	NA	NA
Monetized Users	# Millions	NA	NA	NA	NA	NA
Loan Disbursals	₹ Millions	NA	NA	NA	NA	NA
Managed AUM	₹ Millions	582,690.00	566,070.00	569,260.00	558,400.00	508,460.00
Total Income	₹ Millions	52,053.60	50,353.90	207,076.20	186,371.50	174,835.00
PBT (before exceptional items)	₹ Millions	8,931.30	7,483.60	29,131.90	25,806.80	32,318.00
PAT (before exceptional items)	₹ Millions	6,644.40	5,559.60	21,667.10	19,164.10	24,078.80
PAT (after exceptional item)	₹ Millions	6,644.40	5,559.60	21,667.10	19,164.10	24,078.80
Net Worth	₹ Millions	164,626.80	144,131.00	157,970.10	138,532.30	121,555.40
Return on Net Worth	%	4.04*	3.86*	13.72	13.83	19.81

* ***Not annualised for the three-month periods ended June 30, 2026 and June 30, 2025.***

Notes:

1. ***Registered Users*** *refers to the cumulative number of users who have accessed the Company's 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 the Company's platform since inception.*
3. ***Loan Disbursals*** *is the aggregate value of loan amounts facilitated to users through the Company's platform during the relevant period/Fiscal.*
4. ***Managed AUM*** *refers to the aggregate value of principal outstanding for the loans serviced through the Company's platform as of the last day of the relevant period / Fiscal.*
5. ***Total Income*** *is the aggregate of revenue from operations and other income for the relevant period / year.*

6. ***PBT (before exceptional items)*** *represents the profit for the period/year before adjusting for exceptional items and tax.*
7. ***PAT (before exceptional items)*** *represents the profit for the period/year before adjusting for exceptional item net of tax.*
8. ***PAT (after exceptional item)*** *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 item (net of tax) divided by Net Worth of the Company at the end of the period/year.*

Schedule 1

For calculation of WACA and identification of underlying transactions as described in (I) - (A) and (B), and (II), we have performed the following procedures:

(i) Obtained the list of Promoter, members of the Promoter Group, Selling Shareholder and Shareholder(s) having the right to nominate director(s) as defined under SEBI ICDR Regulations from the management of the Company for the purpose of calculation of price per share;

(ii) compared the date of acquisition/sale/transfer; number of equity shares; and acquisition / issue cost per equity share in respect of each of these persons/entities, with the Register of members, minutes of the meetings of the board of directors of the Company , minutes of annual general meeting and extra-ordinary general meetings, relevant statutory registers including share allotment and share transfer registers, Form 2 (Return of Allotment) pursuant to Section 75(1) of the Companies Act, 1956, as amended (for allotments since inception to March 31, 2014) and Form PAS-3 pursuant to Section 39(4) of the Companies Act, 2013, as amended, and Rule 12 of the Companies (Prospectus and Allotment of Securities) Rules, 2014, as amended (for allotments since April 1, 2014) along with extracts of relevant board and shareholder resolutions, Form SH-7 pursuant to Section 64(1) of the Companies Act, 2013, as amended and Rule 15 of the Companies (Share Capital and Debenture Rules), 2014, confirmation from the Company for monies received from the selling shareholders , bank account statements, relevant filings with the Reserve Bank of India, demat transfer statements, share transfer forms, delivery instruction slips, any other forms filed with any regulatory authority in this regard and other documents presented to us;

(iii) verified the details of primary issuance made by the Company relevant allotment forms, statutory registers of the Company filed with the Registrar of Companies;

(iv) computed weighted average cost of acquisition for last 18 months for primary / new issue of shares (equity/convertible securities), excluding shares issued under an employee stock option plan/employee stock option scheme and issuance of bonus shares, during the 18 months preceding the date of this certificate, where such issuance is equal to or more than five per cent of the fully diluted paid-up share capital of the Company (calculated based on the pre-issue capital before such transaction/s and excluding employee stock options granted but not vested), in a single transaction or multiple transactions combined together over a span of rolling 30 days.

(v) verified the details of secondary acquisition / sale / transfer in respect of Promoter, members of the Promoter Group, Selling Shareholder and Shareholder(s) having the right to nominate director(s) from share transfer forms, demat transfer statements, depository instruction slips and other documents and accounts as may be deemed relevant;

(vi) computed weighted average cost of acquisition for last 18 months for secondary sale / acquisition of shares equity/convertible securities), where promoter / promoter group entities or Selling Shareholders or shareholder(s) having the right to nominate director(s) in company Board are a party to the transaction (excluding gifts), during the 18 months preceding the date of this certificate, where either acquisition or sale is equal to or more than five per cent of the fully diluted paid-up share capital of the Company (calculated based on the pre-issue capital before such transaction/s and excluding employee stock options granted but not vested), in a single transaction or multiple transactions combined together over a span of rolling 30 days.

(vii) relied on the confirmation provided by Promoter, members of the Promoter Group, Selling Shareholder and Shareholder(s) having the right to nominate director(s); and

(viii) relied on the details provided by the Company viz. details of vested employee stock option scheme as on particular dates.

Schedule 2

(i) Compared the amounts with, or recalculated the percentages based on, amounts included in or derived from the Restated Financial Statements and found them to be in agreement.

(ii) Compared the amounts/ metrics with, or recalculated the percentages based on, corresponding amounts/ metrics appearing in a schedule prepared by officials of the Company based on the accounting records of the Company and found them to be in agreement. We proved the mathematical accuracy of such schedule prepared by the officials of the Company. We also compared the amount identified in such schedule with the corresponding amount appearing in the relevant accounting records of the Company and found them to be in agreement.

(iii) Compared the amounts/ metrics with, or recalculated the percentages based on, corresponding amounts/ metrics appearing in a schedule prepared by officials of the Company based on management accounts, relevant management information system reports, the enterprise resource planning ("ERP") systems or other financial information, corporate, secretarial, regulatory filings or other records of the Company and found them to be in agreement. We proved the mathematical accuracy of such schedule prepared by the officials of the Company. We also compared the amounts/ metrics identified in such schedule with the corresponding amounts/ metrics appearing in the relevant corporate, secretarial and other records of the Company and found them to be in agreement.

(iv) Compared the amounts with, or recalculated the percentages based on, amounts derived from the Audited Consolidated Financial Statements, quarterly results, annual reports, investor presentations of comparable KPI's from the respective website of listed peers and found them to be in agreement.