Bashetty & Joshi
CHARTERED ACCOUNTANTS

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

Contact Details: audit@bandj.in |
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Certificate on Financial Indebtedness

Date: September 20, 2026

To**:**

The Board of Directors
Moneyview Limited ***(formerly known as Moneyview Private Limited & Whizdm Innovations Private Limited)***
No. 17/1, Floor 1 and 2
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") 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 and its affiliates, we, Bashetty & Joshi, are an independent firm of chartered accountants. We have received a request from the Company to provide certain confirmation in relation to the loans, advances and working capital facilities from banks/institutions and any other financial indebtedness of the Company and its subsidiaries on a consolidated basis.

We have reviewed the (a) restated consolidated financial statements of the Company as at and for the three-month periods ended June 30, 2026, June 30, 2025 and financial years ended March 31, 2026, March 31, 2025 and March 31, 2024 ("**Review Period**") 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 (the "**SEBI ICDR Regulations**") ("**Restated Financial Statements**"); (b) relevant records, registers of the Company and its subsidiaries; (c) documents pertaining to the financial indebtedness of the Company and its subsidiaries, including, *inter alia*, sanction letters issued by the banks/ financial institutions, loan agreements, deeds of hypothecation, other letters and correspondence between the lenders and the Company and its subsidiaries; and (d) documents pertaining to balance confirmations received from relevant lenders, for the purpose of issuing this certificate and (e) minutes of the meetings of the Board of Directors of the Company and its subsidiaries, minutes of annual general meetings and extra-ordinary general meetings of the Company, minutes of the meetings of various committees of the board of directors of the Company and its subsidiaries, return of charge filed by the Company and its subsidiaries with Registrar of Companies, relevant forms and documents filed with the relevant Registrar of Companies and the Reserve Bank of India and other documents and accounts presented to us, bank statements, relevant statutory registers and the books of accounts as prepared and provided by the management of the Company, trial balance as on June 30, 2026.

Accordingly, we hereby confirm that the information provided in **Annexure A** is true, fair, correct, accurate, not misleading and without omission of any matter that is likely to mislead and adequate to enable investors to make a well-informed decision. Further, we confirm that as on June 30, 2026 except as stated in **Annexure A**, there are no other loans or facilities availed by the Company or its subsidiaries or any guarantee extended by the Company or its subsidiaries.

We also confirm that, as on the date of this letter, [none of the banks or institutions from whom the Company or its subsidiaries have availed of debt facilities, have accelerated payment of the facility in full or in part on account of default in the repayment in any instalment or interest due or for violation of any other terms of any of the outstanding loans/ debt facilities granted to the Company or its subsidiaries.

Further, we hereby confirm that the statement of guarantees provided by the Promoters (i.e. in relation to borrowings of the Company and its subsidiaries as set out in **Annexure B** are true and correct.

The consolidated financial indebtedness including summary of the borrowings sanctioned to the Company and its subsidiaries and outstanding, as of June 30, 2026. is stated in **Annexure C**. 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, abridged prospectus and any other material used in connection with the Offer (together, the "**Offer Documents**") 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 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.

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 being 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 and Joshi,
Chartered Accountants
ICAI Firm Registration Number: 013299S

Gourav Kumar Joshi
Digitally signed by Gourav Kumar Joshi
Date: 2026.09.20 05:17:26 +05'30'

Name: Gourav Kumar Joshi
Designation: Partner
Membership Number: 225311
Date: September 20, 2026
Place: Bangalore
UDIN: 26225311CDWCON4424

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
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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

MIS of Indebtedness and Guarantees as on June 30, 2026

1. Following is the MIS of Term Loans and Working Capital Loans availed by the subsidiary (Whizdm Finance Private Limited) where Company has given corporate guarantee:

S. No.	Name of the Lender	Nature of Borrowing	Date of Sanction	Amount sanctioned as on June 30, 2026 (₹ in Millions)	Applicable Interest Rate	Tenor	Repayment Schedule	Purpose	Pre-Payment Penalty (%)
1	IDFC First Bank Limited	Cash Credit	19-06-2023	50.00	11.95%	12 Months	On Demand	General Corporate Purposes	NA
2	Kotak Mahindra Bank Limited	Working Capital Fund Based - Secured	28-09-2024	500.00	As Mutually Agreed	90 Days	Monthly	Working Capital Requirements	NA
3	InCred Financial Services Limited	Term Loan	25-01-2024	70.00	14.90%	36 Months	Monthly	General Corporate Purposes	3.00%
4	MAS Financial Services Limited	Term Loan	10-07-2024	75.00	13.40%	24 Months	Monthly	General Corporate Purposes	4.00%
5	MAS Financial Services Limited	Term Loan	10-07-2024	75.00	13.40%	24 Months	Monthly	General Corporate Purposes	4.00%
6	IDFC First Bank Limited	Term Loan	26-07-2024	1,000.00	12.50%	36 Months	Monthly	General Corporate Purposes	NA
7	Federal Bank Limited	Term Loan	30-09-2024	250.00	11.00%	24 Months	Monthly	General Corporate Purposes	4.00%
8	MAS Financial Services Limited	Term Loan	16-10-2024	100.00	13.40%	24 Months	Monthly	General Corporate Purposes	4.00%
9	MAS Financial Services Limited	Term Loan	16-10-2024	100.00	13.40%	24 Months	Monthly	General Corporate Purposes	4.00%
10	Kisetsu Saison Finance (India) Private Limited	Term Loan	20-12-2024	450.00	13.75%	18 Months	Quarterly	General Corporate Purposes	NA
11	MAS Financial Services Limited	Term Loan	05-02-2025	75.00	13.40%	24 Months	Monthly	General Corporate Purposes	4.00%
12	MAS Financial Services Limited	Term Loan	05-02-2025	75.00	13.40%	24 Months	Monthly	General Corporate Purposes	4.00%

13	Federal Bank Limited	Term Loan	15-03-2025	250.00	14.00%	24 Months	Monthly	General Corporate Purposes	2.00% - 3.00%
14	Ambit Finvest Private Limited	Term Loan	17-03-2025	100.00	13.00%	18 Months	Monthly	General Corporate Purposes	4.00%
15	Kisetsu Saison Finance (India) Private Limited	Term Loan	25-03-2025	300.00	13.75%	18 Months	Quarterly	General Corporate Purposes	NA
16	MAS Financial Services Limited	Term Loan	24-04-2025	100.00	13.40%	24 months	Monthly	General Corporate Purposes	4.00%
17	MAS Financial Services Limited	Term Loan	24-04-2025	100.00	13.40%	24 months	Monthly	General Corporate Purposes	4.00%
18	Anand Rathi	Term Loan	11-06-2025	200.00	13.75%	24 months	Monthly	General Corporate Purposes	2.00%
19	IDFC First Bank Limited	Term Loan	12-06-2025	1,000.00	11.95%	24 months	Monthly	General Corporate Purposes	NA
20	Oxyzo Financial Services Private Limited	Term Loan	25-06-2025	200.00	13.65%	18 months	Monthly	General Corporate Purposes	NA
21	AU Small Finance Bank Limited	Term Loan	27-06-2025	450.00	13.50%	12 months	Monthly	General Corporate Purposes	2.00%
22	Suryoday Bank Limited	Term Loan	28-06-2025	350.00	12.95%	12 months	Monthly	General Corporate Purposes	2.00%
23	MAS Financial Services Limited	Term Loan	17-07-2025	75.00	13.40%	24 Months	Monthly	General Corporate Purposes	4.00%
24	MAS Financial Services Limited	Term Loan	17-07-2025	75.00	13.40%	24 Months	Monthly	General Corporate Purposes	4.00%
25	Incred Financial Services Limited	Term Loan	25-07-2025	250.00	14.00%	18 Months	Monthly	General Corporate Purposes	NA
26	AK Capital Finance Limited	Term Loan	29-07-2025	250.00	13.50%	15 Months	Monthly	General Corporate Purposes	NA
27	Poonawalla Fincorp Limited	Term Loan	25-08-2025	500.00	12.65%	18 Months	Monthly	General Corporate Purposes	2.00%
28	Ambit Finvest Private Limited	Term Loan	26-08-2025	100.00	14.10%	24 Months	Monthly	General Corporate Purposes	4.00%
29	Axis Bank Limited	Term Loan	29-08-2025	450.00	10.40%	24 Months	Monthly	General Corporate Purposes	2.00%
30	Axis Bank Limited	Working Capital Fund Based - Secured	29-08-2025	50.00	10.40%	12 Months	Monthly	General Corporate Purposes	2.00%
31	Oxyzo Financial Services Private Limited	Term Loan	16-09-2025	200.00	13.20%	18 Months	Monthly	General Corporate Purposes	NA
32	Kisetsu Saison Finance (India) Private Limited	Term Loan	23-09-2025	550.00	12.80%	18 Months	Monthly	General Corporate Purposes	NA
33	Western Capital Advisors Private Limited	Term Loan	25-09-2025	80.00	13.90%	12 Months	Monthly	General Corporate Purposes	3.00%

34	Eletronica Finance	Term Loan	25-09-2025	90.00	12.25%	12 Months	Monthly	General Corporate Purposes	3.00% - 5.00%
35	Slice Small Finance Bank Limited	Term Loan	30-09-2025	300.00	13.00%	12 Months	Monthly	General Corporate Purposes	2.00%
36	RBL Bank Limited	Term Loan	30-09-2025	250.00	11.35%	15 Months	Monthly	General Corporate Purposes	NA
37	RBL Bank Limited	Working Capital Fund Based - Secured	30-09-2025	250.00	11.60%	6 Months	Monthly	General Corporate Purposes	NA
38	AU Small Finance Bank Limited	Term Loan	29-10-2025	450.00	11.75%	12 Months	Monthly	General Corporate Purposes	2.00%
39	MAS Financial Services Limited	Term Loan	31-10-2025	100.00	13.40%	24 Months	Monthly	General Corporate Purposes	4.00%
40	MAS Financial Services Limited	Term Loan	31-10-2025	100.00	13.40%	24 Months	Monthly	General Corporate Purposes	4.00%
41	Bajaj Finance	Term Loan	17-11-2025	150.00	11.25%	12 Months	Monthly	General Corporate Purposes	2.00%
42	Unity Small Finance Bank Limited	Term Loan	15-12-2025	500.00	12.40%	24 Months	Monthly	General Corporate Purposes	2.00%
43	State Bank of India Limited	Term Loan	23-12-2025	500.00	10.60%	36 Months	Monthly	General Corporate Purposes	1.00%
44	Federal Bank Limited	Term Loan	23-12-2025	500.00	10.50%	24 Months	Monthly	General Corporate Purposes	3.00%
45	Federal Bank Limited	Working Capital Fund Based - Secured	23-12-2025	50.00	10.30%	12 Months	Monthly	General Corporate Purposes	3.00%
46	IDFC First Bank Limited	Term Loan	26-12-2025	1,000.00	11.20%	24 Months	Monthly	General Corporate Purposes	NA
47	Karur Vysya Bank Limited	Term Loan	30-12-2025	500.00	11.25%	24 Months	Monthly	General Corporate Purposes	2.00%
48	Western Capital Advisors Private Limited	Term Loan	23-01-2026	75.00	13.50%	12 Months	Monthly	General Corporate Purposes	3.00%
49	MAS Financial Services Limited	Term Loan	30-01-2026	200.00	13.40%	24 Months	Monthly	General Corporate Purposes	4.00%
50	Utkarsh Small Finance Bank Limited	Term Loan	24-02-2026	300.00	12.50%	12 Months	Monthly	General Corporate Purposes	2.00%
51	Suryodaya Small Finance Bank Limited	Term Loan	27-02-2026	330.00	12.25%	12 Months	Monthly	General Corporate Purposes	2.00%
52	AU Small Finance Bank Limited	Term Loan	27-02-2026	420.00	11.65%	12 Months	Monthly	General Corporate Purposes	2.00%
53	ICICI Bank Limited	Term Loan	01-01-2026	450.00	10.40%	24 Months	Monthly	General Corporate Purposes	1.00%
54	ICICI Bank Limited	Cash Credit	01-01-2026	50.00	10.40%	12 Months	Monthly	General Corporate Purposes	1.00%
55	Yes Bank Limited	Working Capital Fund Based - Secured	25-02-2026	950.00	11.10%	12 Months	Monthly	General Corporate Purposes	2.00%

56	Yes Bank Limited	Cash Credit	25-02-2026	50.00	11.05%	12 Months	Monthly	General Corporate Purposes	2.00%
57	South Indian Bank Limited	Term Loan	23-03-2026	250.00	11.00%	18 Months	Monthly	General Corporate Purposes	3.00%
58	Oxyzo Financial Services Limited	Term Loan	24-03-2026	300.00	13.25%	18 Months	Monthly	General Corporate Purposes	NA
59	Kisetsu Saison Finance (India) Private Limited	Term Loan	26-03-2026	750.00	13.20%	18 Months	Monthly	General Corporate Purposes	NA
60	Ambit Finvest Private Limited	Term Loan	23-03-2026	100.00	14.00%	24 Months	Monthly	General Corporate Purposes	4.00%
61	MAS Financial Services Limited	Term Loan	30-03-2026	100.00	13.40%	24 Months	Monthly	General Corporate Purposes	4.00%
62	AU Small Finance Bank Limited	Term Loan	29-05-2026	340.00	11.65%	12 Months	Monthly	General Corporate Purposes	2.00%
63	MAS Financial Services Limited	Term Loan	30-05-2026	100.00	13.40%	24 Months	Monthly	General Corporate Purposes	4.00%
64	MAS Financial Services Limited	Term Loan	30-05-2026	100.00	13.40%	24 Months	Monthly	General Corporate Purposes	4.00%
65	IndusInd Bank Limited	Working Capital Fund Based - Secured	06-01-2026	300.00	As Mutually Agreed	12 Months	Monthly	Working Capital Requirements	NA
66	IndusInd Bank Limited	Cash Credit	06-01-2026	200.00	As Mutually Agreed	12 Months	Monthly	Working Capital Requirements	NA
67	Ujjivan Small Finance Bank Limited	Working Capital Fund Based - Secured	18-06-2026	500.00	12.00%	12 Months	Monthly	Working Capital Requirements	2.00%
68	Piramal Finance Limited (Formerly known as Piramal Capital & Housing Finance Limited)	Term Loan	24-06-2026	1,000.00	12.25%	12 Months	Monthly	General Corporate Purposes	2.00%
69	Federal Bank Limited	Term Loan	24-06-2026	500.00	10.60%	24 Months	Monthly	General Corporate Purposes	3.00%
Total				**20,555.00**					

2. Following is the MIS of Non-Convertible Debentures issued by the Company:

S. No.	Name of the Debenture Trustee	Date of Sanction	Amount Sanctioned /Invested as on June 30, 2026 (₹ in Millions)	Coupon/Interest Rate	Repayment Schedule	Tenor	Pre-Payment Penalty
1	Axis Trustee Services Limited	23-06-2024	500.00	12.50%	Monthly	36 Months	2.00%
2		12-09-2024	750.00	13.75%	Monthly	24 Months	2.00%
3		14-08-2025	450.00	13.10%	Monthly	18 Months	2.00%
4		21-11-2025	450.00	13.10%	Monthly	18 Months	2.00%
5	Catalyst Trusteeship Limited	25-11-2025	550.00	13.40%	On Demand	24 Months	-
6	Orbis Trusteeship Services Private Limited	15-07-2024	600.00	12.50%	Quarterly	1045 days	2.00%
7		28-02-2025	200.00	12.50%	Quarterly	1045 days	2.00%
Total			**3,500.00**				

3. Following is the MIS of Non-Convertible Debentures issued by the Subsidiary (Whizdm Finance Private Limited) where the Company has given corporate guarantee:

S. No.	Name of the Debenture Trustee	Date of Sanction	Amount Sanction/Invested as on June 30, 2026 (₹ in Million)	Coupon/Interest Rate	Repayment Schedule	Tenor	Pre-Payment Penalty
1	Catalyst Trusteeship Limited	16-08-2023	300.00	15.00%	Monthly	1096 Days	2.00%
2		15-09-2023	500.00	13.95%	Quarterly	38 months, 15 days	5.00%
3		15-09-2023	200.00	13.95%	Quarterly	36 months, 12 days	5.00%
4		07-02-2024	500.00	15.00%	Monthly	30 Months	3.00%
5		07-02-2024	100.00	15.00%	Monthly	30 Months	3.00%
6		03-07-2024	250.00	12.50%	Monthly	24 Months	NA
7		19-08-2024	500.00	14.00%	Quarterly	24 Months	NA
8		19-08-2024	750.00	14.00%	Quarterly	24 Months	NA
9		21-08-2024	400.00	13.25%	Monthly	910 Days	NA
10		27-09-2024	350.00	14.07%	Quarterly	24 Months, 2 Days	5.00%
11		07-10-2024	1,000.00	14.05%	Monthly	24 Months	2.00%
12		30-01-2025	200.00	13.25%	Quarterly	20 months	NA
13		30-01-2025	600.00	13.25%	Quarterly	20 months	NA
14		21-02-2025	3,480.00	13.56%	Monthly	24 months	-
15		22-04-2025	4,250.00	12.50%	Monthly	30 Months	NA
16		04-06-2025	1,000.00	11.61.00%	Monthly	13 Months	2.00%

17	Catalyst Trusteeship Limited	20-06-2025	500.00	11.70%	Monthly	15 Months	NA
18		10-07-2025	750.00	11.28%	Monthly	396 days	NA
19		22-07-2025	1,150.00	11.50%	On Maturity	13 Months	NA
20		01-08-2025	680.00	11.83%	Monthly	13 Months	NA
21		22-08-2025	500.00	13.00%	Monthly	36 Months	NA
22		25-08-2025	1,000.00	13.00%	Quarterly	36 Months	NA
23		05-09-2025	300.00	12.50%	Monthly	15 Months	NA
24		26-09-2025	7,500.00	11.15%	Monthly	579 days	2.00%
25				14.27%	Monthly	48 months	2.00%
26		22-10-2025	1,500.00	11.94%	Monthly	24 Months	NA
27		23-10-2025	1,500.00	12.25%	Monthly	24 Months	NA
28		25-10-2025	1,500.00	11.40%	Quarterly	24 Months	NA
29		06-11-2025	600.00	11.50%	Monthly	13 Months	NA
30		18-12-2025	150.00	12.25%	Monthly	24 Months	NA
31		22-12-2025	1,000.00	12.25%	Quarterly	24 Months	2%
32		10-02-2026	1,500.00	12.25%	Monthly	20 Months & 17 Days	NA
33		13-02-2026	1,300.00	12.00%	Monthly	18 Months	5%
34		25-02-2026	1,500.00	11.50%	Monthly	16 Months & 11 Days	NA
35		14-04-2026	1,250.00	11.50%	Monthly	14 Months & 17 Days	NA
36		12-06-2026	2,250.00	12.00%	Quarterly	21 Months	NA
37	Orbis Trusteeship Services Private Limited	15-07-2024	25.00	Tranche 1: 13.50% Tranche 2, 3 and 4: 13.00%	Monthly	36 months, 15 Days	2.00%
38		15-07-2024	75.00	Tranche 1: 13.50% Tranche 2, 3 and 4: 13.00%	Monthly	36 months, 15 Days	2.00%
39		28-02-2025	200.00	13.10%	Monthly	24 months	2.00%
40		28-02-2025	80.00	13.80%	Monthly	538 days	2.00%
Total			**41,190.00**				

4. Following is the MIS of Commercial Papers issued by the subsidiary (Whizdm Finance Private Limited):

S. No.	Name of the Purchaser	Date of Sanction	Amount sanctioned as on June 30, 2026 (₹ in Millions)	Tenor	Purpose
1	AU Small Finance Bank Limited	27-05-2026	500.00	3 months	Working Capital & General Corporate Purposes
2	Incred Special Opportunities Fund-I	26-06-2026	500.00	1 month	Working Capital & General Corporate Purposes
3	Northern Arc Capital Limited	30-06-2026	150.00	44 days	Working Capital & General Corporate Purposes
4	Northern Arc Money Market Alpha Trust	30-06-2026	150.00	44 days	Working Capital & General Corporate Purposes
5	Northern Arc Money Market Alpha Trust	20-04-2026	250.00	120 days	Working Capital & General Corporate Purposes
6	Slice Small Finance Bank Limited	20-04-2026	200.00	181 days	Working Capital & General Corporate Purposes
7	Ajanta Pharma Limited	26-05-2026	250.00	3 months	Working Capital & General Corporate Purposes
Total			**2,000.00**		

ANNEXURE B

Details of guarantees provided by the Promoters (i.e.) in relation to borrowings of the Company and its subsidiaries: NIL

ANNEXURE C

Set forth below is a brief summary of the outstanding borrowings amounting as on June 30, 2026:

Category of Borrowing	Sanctioned Amount (₹ in million)	Outstanding Amount as on June 30, 2026 (₹ in million)
1. Secured Borrowings		
Term loans from Banks & Financial Institutions^	26,754.34	19,341.11
Working Capital Facilities (Fund Based)	650.00	
Working Capital Facilities (Non-Fund Based)		
Non-Convertible Debentures	44,690.00	33,539.49
Total (A)	***72,094.34***	***52,880.60***
2. Unsecured Borrowings		
Commercial Papers	2,000.00	1,966.98
Total (B)	**2,000.00**	**1,966.98**
Total (A + B)	***74,094.34***	***54,847.58***

^Term Loans from Banks & Financial Institutions include Pass Through Certificates (PTC's).

Principal terms of the borrowings availed by the Company and its subsidiaries:

1. **Tenor and Interest Rate:** The tenor of the term loan facilities and working capital demand loan facilities ranges from 90 days to 36 months. Further, the maturity period of non-convertible debentures issued ranges from 13 months to 48 months. The tenor of the commercial papers ranges from 1 month to 3 months.

   The interest rates for the term loan facilities and working capital demand loan are typically linked to benchmark rates varying from 7.50% p.a. to 14.90% p.a., such as the repo rate prescribed by the RBI, treasury bill rate and marginal cost of funds-based lending rate ("**MCLR**") of the specific lender plus a spread per annum is charged above these benchmark rates. Further, the interest or coupon rates of non-convertible debentures issued typically varies from 11.15% to 15.00% p.a. The discount rate on commercial papers issued by the Company typically ranges from 11.00% to 12.50%

2. **Security:**

   Secured by charge and hypothecation on existing or future current assets, non-current assets, fixed assets, movable assets, cash and cash equivalents and intellectual property rights or on the identified book debts and receivables.

   Further, certain facilities availed or non-convertible debentures of the material subsidiary issued were secured by way of corporate guarantee from the Company. The aggregate amount of such guarantees outstanding as at June 30, 2026 was ₹ 44,639.72 million. The tenure of such corporate guarantees is co-terminus with the underlying loan facilities availed by WFPL, and remain effective until the obligations under the underlying loan facilities have been repaid and/or the lender issues a confirmation.

3. **Repayment:** The borrowings of the Company and its subsidiaries are typically repayable from the date of first reimbursement till the date of maturity, as per the repayment/prepayment/redemption schedule/equated monthly installments schedule.

4. **Prepayment:** Certain loans availed by the Company have prepayment provisions which allows for prepayment of the outstanding loan amount and sometimes carry a pre-payment penalty ranging from 1.00% to 5.00% on the pre-paid amount and prior written notice or consent requirements.

5. **Restrictive Covenants:** As per the terms of the borrowing arrangements, certain corporate actions for which the Company or its material subsidiaries requires prior written consent of the lenders/debenture holders acting through their debenture trustee(s) include:

    (a) Implementing any scheme of expansion/diversification/modernization other than incurring routine capital expenditure which is not set out in the constitutional documents;

    (b) Amendments to the constitutional documents, including Memorandum of Association and Articles of Association that has or likely to have a material adverse effect;

    (c) Any change in the shareholding pattern, management control or composition of the board of directors whereby shareholding of certain promoters directly or indirectly reduces below certain specified thresholds or certain promoters do not continue to hold directorships or executive positions; and

    (d) Any redemption, purchase, buyback, defease, retirement, return or repayment of equity share capital;

    (e) Entering into any related party transactions other than on arm’s length basis;

    (f) Undertaking or permitting any acquisition, restructuring, consolidation, de-merger, consolidation, re-organization, scheme of arrangement or compromise, each where the Company ceases to exist, with its creditors or shareholders or effect any scheme of amalgamation or reconstruction;

    (g) Sell, assign, transfer, or otherwise dispose of in any manner whatsoever any material assets, business or division; and

    (h) To create any further charge or any encumbrance on the hypothecated assets in favor of a person other than the lender or debenture holder, as provided under the transaction documents in respect of the borrowings incurred.

6. **Events of Default:** The borrowing arrangements of the Company and its material subsidiary prescribe the following events of default, including among others:

    (a) Failure and inability to pay amounts on the due date or cross default under the financing arrangements entered with the lenders;

    (b) Cessation of business or revocation of material licenses and approvals;

    (c) Failure to comply with applicable laws that may have a material adverse effect on the operations

    (d) Compromise in security hypothecated;

    (e) Orders passed by the judiciary/quasi judiciary authorities that remain uncured for a specified period which may have material adverse effect;

(f) Failure to perform or comply with any of the obligations or terms and conditions or any incorrect/misleading representation under the facilities or debentures issued by the Company that remains uncured for a specific period;

(g) Downgrade of credit rating below a specified threshold;

(h) Event of insolvency, winding up, liquidation;

(i) Appointment of receiver in respect of the property/assets or if any attachment, distress, execution or other process;

(j) If an attachment or expropriation or restraint of act of sequestration is levied on the hypothecated assets or any part thereof;

(k) Repudiation of transaction documents or any transaction document once executed and delivered, ceases to be in full force or becomes unlawful, invalid and unenforceable;

(l) Non creation/perfection of security within stipulated timelines; and

(m) Such other breach of financial or non-financial covenants or on occurrence of any Material Adverse Effect, as defined therein the facility documents.

7. **Consequences of occurrence of events of default:** The borrowing arrangements of the Company and its material subsidiary prescribe the following consequences of occurrence of events of default, including among others:

   (a) Recall/seek immediate repayments or termination of the outstanding amounts/sanctioned facilities;

   (b) Payment of penalty interest over and above the agreed interest rate;

   (c) Appointment of a nominee director to the board in accordance with applicable law;

   (d) Provide details on any default pertaining to the borrowings with RBI or other regulatory bodies, in accordance with applicable laws;

   (e) Exercise all other remedies available under applicable laws;

   (f) Enforce the security over the hypothecated assets including invocation of guarantees as per the terms in the facility or debenture agreements

These are indicative lists and there may be additional terms that may require the consent of or require the Company to intimate the relevant lender, the breach of which may amount to an event of default under various borrowing arrangements entered into by the Company, and the same may lead to consequences other than those stated above.