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 Insurance Coverage

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") 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")*

We, Bashetty and Joshi, have been informed that the Company has filed the Draft Red Herring Prospectus with respect to the Offer (the "**DRHP**") with the Securities and Exchange Board of India ("**SEBI**"), BSE Limited and National Stock Exchange of India Limited (collectively, the "**Stock Exchanges**") in accordance with the provisions of the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018, as amended ("**SEBI ICDR Regulations**") and applicable laws, and proposes to file the Red Herring Prospectus with the SEBI the Stock Exchanges and the Registrar of Companies, Karnataka at Bengaluru ("**Registrar of Companies**" and such Red Herring Prospectus, the "**RHP**"); and subsequently proposes to file the Prospectus with the SEBI, the Stock Exchanges and the Registrar of Companies (the "**Prospectus**"); and any other documents or materials to be issued in relation to the Offer (collectively with the RHP, Prospectus and abridged prospectus, the "**Offer Documents**").

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 confirmations in relation to the Company's compliance with the listing criteria prescribed by the Stock Exchanges.

We have reviewed 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 (the "**SEBI ICDR Regulations**") ("**Restated Financial Statements**").

Accordingly, we have performed the following procedures for the purpose of this certificate:

a. review of the insurance policies, books of accounts and other relevant documents of the company and its subsidiaries,
b. obtain list of assets insured by the company and its subsidiaries 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 reports issued thereon,
c. trace the amount of assets insured and uninsured from the Restated Consolidated Financial Information of the Company 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 reports issued thereon.
d. verify the arithmetical accuracy of the computation and corresponding of amount and percentage of coverage of insurance vis-a-vis the total assets prepared by the management;
e. obtain the necessary representations from the management wherever required.

Based on the information and explanations received and on review of the Restated Financial Statements, books of accounts, insurance policies, fixed assets register and other record maintained by the Company and its subsidiaries, other relevant documents presented to us and as per information and explanation given to us, we hereby confirm the following details in connection with the insurance coverage of the Company# and its subsidiaries as on 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:

(₹ in million, except percentages)

Particulars	As at				
	June 30, 2026**	June 30, 2025**	March 31, 2026**	March 31, 2025**	March 31, 2024**
Insured value	251.46	133.66	251.46	133.66	156.79
Property, plant and equipment *	126.52	82.10	102.87	89.90	32.76
Insurance coverage as a percentage of Property, plant and equipment (%)	198.75	162.80	244.44	148.67	478.60

Net book value of Property, plant and equipment (excluding Right of Use Assets and Freehold Land), of the Company# as at the end of the relevant financial year, with the details computed on a consolidated basis 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 from the Restated Financial Statements.

*****The insurance policy in effect on June 30, 2026 is the Business Guard Laghu Package Policy provided by Tata AIG General Insurance Co. Limited; March 31, 2026 is the Business Guard Laghu Package Policy provided by Tata AIG General Insurance Co. Limited; March 31, 2025 is the Business Guard Sookshma Package Policy provided by Tata AIG General Insurance Co. Limited; March 31, 2024 is the BUSINESS GUARD - Commercial Policy Package (Small Business Solutions) – Retail provided by Tata AIG General Insurance Company Limited.***

#The insured/policyholder in all the insurance policies is only Whizdm Innovations Private Limited /Moneyview Limited

The table below sets forth the sum assured of the Company's and its subsidiaries insurance policies which are cyber, directors' and officers' liability and fire, burglary are set

Particulars	As at June 30, 2026 (₹ in Millions)
Directors' and officers' liability	500.00
Cyber Risk Insurance Policy	712.50
Crime Policy	500.00
Professional Indemnity Policy	500.00
Total Sum assured value of the insurance policy	**2,212.50**

The table below sets forth the sum assured of the Company's and its subsidiaries insurance policies which are group mediclaim, group health, group personal accident

Nature of the Insurance*	As at June 30, 2026 (₹ in Millions)
ManipalCigna Lifestyle Protection Group Policy	738.00
ManipalCigna Prohealth Group Policy	410.00
ManipalCigna Prohealth Group Policy	524.00

**The insurance policy has been obtained from ManipalCigna Health Insurance Company Limited*

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 and will enable investors to make a well-informed decision.

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 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.

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 defence 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 05:19:38 +05'30'

Name: Gourav Kumar Joshi
Designation: Partner
Membership Number: 225311
Date: September 20, 2026
Place: Bangalore
UDIN: 26225311SHSKWX5695

Encl: As below

CC:

Legal Counsel to the Company as to Indian Law

Shardul Amarchand Mangaldas & Co.
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