**CONSENT LETTER**

Date: September 14, 2026

To,

**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 560 103,
Karnataka, India

and

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

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

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

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

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

**Re: Proposed initial public offering of equity shares of face value of ₹ 1 each (the "Equity Shares") of Moneyview Limited (the "Company") by way of a fresh issue of Equity Shares (the "Fresh Issue") and/ or an offer for sale by certain existing shareholders of the Company (the "Selling Shareholders" and such offer for sale, the "Offer for Sale", together with Fresh Issue, the "Offer")**

Dear Sir/ Madam,

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

We hereby consent to use in the Offer Documents of the Company prepared under the ICDR Regulations to be submitted / filed with the SEBI and Stock Exchanges the statement of possible special tax benefits available to Whizdm Finance Private Limited, a material subsidiary of the Company and its shareholders, which appear in such Offer Documents.

We also consent to the references to us as "*statutory auditors of the Material Subsidiary*" under the sections "*Definitions and Abbreviations*", "*General Information*", "*Other Regulatory and Statutory Disclosures"* and any other sections in Offer Documents and references to us as required under Section 26 of the Companies Act, 2013 ( the "**Companies Act**") read with the ICDR Regulations and as "Experts" as defined under Section 2(38) of the Companies Act to the extent and in our capacity as an auditor and in respect of our reports issued by us included in the Offer Documents.

The following information in relation to us may be disclosed:

- **Independent Chartered Account's name**: VPJ and Associates
- **Address**: No-17, Hulkul Kubera,3rd Floor, Lalbagh road, Bangalore
- **Telephone number**: 080-49763303
- **Email**: admin@vpjassociates.com
- **Firm registration number**:015792s
- **Peer review Certificate number**: 021014
- **Peer review certificate valid till**: 30-06-2028

Attached herewith as **Annexure I** is a copy of our firm registration certificate dated 03-03-2015 and at **Annexure II** is our peer review certificate dated 11-06-2025 and valid till 30-06-2028

We are not and have not been engaged or interested in the formation or promotion or management of the Company and are in compliance with section 26(5) of the Companies Act. Nothing in this consent shall be construed to (i) limit our responsibility for or liability in respect of, the reports we have issued, covered by our consent above and are included in the Offer Documents or (ii) limit our liability to any person which cannot be lawfully limited or excluded under applicable laws or regulations or guidelines issued by applicable regulatory authorities.

We also authorise you to deliver a copy of this letter of consent pursuant to the provisions of the Companies Act to SEBI, RoC, the Stock Exchanges or any other regulatory authorities as required by law.

We also consent to the inclusion of this letter as a part of "*Material Contracts and Documents for Inspection*" in connection with this Offer, which will be available for public for inspection from date of the filing of the RHP until the Bid/ Offer Closing Date. We further consent to include our reports/ certificates/ letters, in full or in parts, in the Offer Documents or such other documents to be issued by the Company in relation to the Offer.

We confirm that we shall not withdraw this consent before delivery of a copy of the Offer Documents with the SEBI and the stock exchanges.

We confirm that the information in this letter is true, fair, correct, accurate, not misleading and without omission of any matter that is likely to mislead.

We have conducted our examination in accordance with the applicable Standards on Auditing issued by the Institute of Chartered Accountants of India, the Companies Act, 2013, the SEBI (Issue of Capital and Disclosure Requirements) Regulations, 2018 and the relevant provisions of the Income-tax Act, 1961.

This letter may be relied on by the Company, BRLMs, their affiliates and legal counsel appointed by the Company and the BRLMs in relation to the Offer and to assist the BRLMs in conducting and documenting their investigation of the affairs of the Company in connection with the Offer. We hereby consent extracts of, or reference 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. This letter 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 update you in writing of any changes in the abovementioned position, immediately until the date the Equity Shares issued pursuant to the Offer commence trading on the Stock Exchanges. In the absence of any communication from us till the Equity Shares commence trading on the Stock Exchanges, you may assume that there is no change in respect of the matters covered in this letter.

All capitalized terms used herein and not specifically defined shall have the same meaning as ascribed to them in the Offer Documents.

Yours sincerely,

**For**
VPJ and Associates
**Firm Registration No.:** 015792s
VISHAL JAIN Digitally signed by VISHAL JAIN Date: 2026.09.14 18:01:03 +05'30'
**Vishal Jain**
Partner
**Membership No.:** 235595
**UDIN**:
**Date**: September 14, 2026
**Place:** Bengaluru

**CC:**

**Legal Counsel to the Company**

**Shardul Amarchand Mangaldas & Co.**
Prestige Sterling Square
2nd Floor, Madras Bank Road,
Off Lavelle Road, Bengaluru, 560 001
Karnataka, India
Tel: +91 80 6674 9999

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