S.R. BATLIBOI & ASSOCIATES LLP
Chartered Accountants

12th Floor,
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Independent Auditor's Examination Report on the restated consolidated summary statement of assets and liabilities as at June 30, 2026, June 30, 2025, March 31, 2026, March 31, 2025, and March 31, 2024, restated consolidated summary statement of profit and loss (including other comprehensive income), the restated consolidated summary statement of cash flows and the restated consolidated summary statement of changes in equity for each of the three-month periods ended June 30, 2026 and June 30, 2025 and for each of the years ended March 31, 2026, March 31, 2025 and March 31, 2024 and the summary of material accounting policies and other explanatory notes (collectively, the "Restated Consolidated Summary Statements")

To
The Board of Directors
Moneyview Limited (formerly, 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

Dear Sirs / Madams,

1. We, S.R. Batliboi & Associates LLP, have examined the Restated Consolidated Summary Statements of Moneyview Limited (formerly known as Moneyview Private Limited and Whizdm Innovations Private Limited) (the "**Company**") and its subsidiaries (the Company together with its subsidiaries hereinafter referred to as the "**Group**"), annexed to this report and prepared by the Company for the purpose of inclusion in the red herring prospectus ("**RHP**") and prospectus ("**Prospectus**" collectively with RHP the "**Offer Documents**") in connection with its proposed initial public offering of equity shares of face value of Re.1 each by way of fresh issue of equity shares and offer for sale by the selling shareholders of the Company (the "**Offer**"). The Restated Consolidated Summary Statements, which have been approved by the Board of Directors of the Company at their meeting held on September 14, 2026, have been prepared by the Company in accordance with the requirements of:

   a) Section 26 of Part I of Chapter III of the Companies Act 2013 (the "**Act**");

   b) The Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018, as amended ("**ICDR Regulations**"); and

   c) The Guidance Note on Reports in Company Prospectuses (Revised 2019) (as amended) issued by the Institute of Chartered Accountants of India ("ICAI") (the "**Guidance Note**").

Management's Responsibility for the Restated Consolidated Summary Statements

2. The preparation of the Restated Consolidated Summary Statements, which are to be included in the Offer Documents, is the responsibility of the management of the Company. The Restated Consolidated Summary Statements have been prepared by the management of the Company on the basis of preparation, as stated in note 2 of Annexure V to the Restated Consolidated Summary Statements. The management's responsibility includes designing, implementing and maintaining adequate internal controls relevant to the preparation and presentation of the Restated Consolidated Summary Statements. The management is also responsible for identifying and ensuring that the Group complies with the Act, the ICDR Regulations and the Guidance Note.

Auditor's Responsibilities

3. We have examined such Restated Consolidated Summary Statements taking into consideration:

   a) the terms of reference and terms of our engagement agreed with you vide our engagement letter dated August 5, 2025 as amended vide letter dated July 20, 2026, requesting us to carry out the assignment, in connection with the proposed Offer of the Company;

   b) the Guidance Note. The Guidance Note also requires that we comply with the ethical requirements of the Code of Ethics issued by the ICAI;

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c) concepts of test checks and materiality to obtain reasonable assurance based on the verification of evidence supporting the Restated Consolidated Summary Statements; and

d) the requirements of Section 26 of the Act and the ICDR Regulations.

Our work was performed solely to assist you in meeting your responsibilities in relation to your compliance with the Act, the ICDR Regulations and the Guidance Note in connection with the Offer.

Restated Consolidated Summary Statements

4. The Restated Consolidated Summary Statements have been compiled by the management of the Company from:

   a) Audited interim consolidated financial statements of the Group as at and for the three-month periods ended June 30, 2026 and June 30, 2025, prepared in accordance with the Indian Accounting Standard 34 - *Interim Financial Reporting*, specified under Section 133 of the Act, read with the Companies (Indian Accounting Standards) Rules, 2015, as amended ("**Ind AS Rules**") and other accounting principles generally accepted in India, which were approved by the Board of Directors at their meeting held on September 02, 2026.

   b) Audited consolidated financial statements of the Group as at and for the years ended March 31, 2026, March 31, 2025 and March 31, 2024, prepared in accordance with Indian Accounting Standards ("**Ind AS**") specified under Section 133 of the Act, read with the Ind AS Rules and other accounting principles generally accepted in India, which were approved by the Board of Directors at their meetings held on May 29, 2026, May 14, 2025 and May 22, 2024 respectively.

   c) Financial statements and other financial information in relation to the Company's subsidiaries, as listed below, audited by other auditors (hereinafter referred to as "**Other Auditors**") and included in the consolidated financial statements of the Group as at and for each of the three-month periods ended June 30, 2026 and June 30, 2025 and as at and for each of the years ended March 31, 2026, March 31, 2025 and March 31, 2024:

Sr.	Name of the entity	Relationship	Name of audit firm	Period audited by Other Auditors
(i)	Whizdm Finance Private Limited	Subsidiary	M/s V P J & Associates LLP	As at and for each of the three-month periods ended June 30, 2026 and June 30, 2025 and as at and for the year ended March 31, 2026
			M/s S C Mehra & Associates LLP	As at and for each of the years ended March 31, 2025 and March 31, 2024
(ii)	Zeo Fin Technology Private Limited	Subsidiary	M/s V P J & Associates LLP	As at and for each of the three-month periods ended June 30, 2026 and June 30, 2025 and as at and for each of the years ended March 31, 2026 and March 31, 2025
(iii)	Whizdm Fintech Private Limited	Subsidiary	M/s MDA & Co.	As at and for each of the years ended March 31, 2025 and March 31, 2024

5. For the purpose of our examination, we have relied on:

   a) Independent Auditor's Reports issued by us dated September 02, 2026, September 02, 2026, May 29, 2026, May 14, 2025 and May 22, 2024 on the consolidated financial statements of the Group as at and for each of the three-month periods ended June 30, 2026 and June 30, 2025 and as at and for each of the years ended March 31, 2026, March 31, 2025 and March 31, 2024, respectively, as referred in paragraph 4 (a) and (b) above.

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b) As indicated in paragraph 4 (c) above, we did not audit the financial statements of two subsidiaries as at and for the three-month periods ended June 30, 2026 and June 30, 2025 and as at and for the year ended March 31, 2026, whose financial statements reflect total assets, total revenues and net cash inflows / (outflows) as tabulated below and included in the Restated Consolidated Summary Statements:

(Rs. in million)

Particulars	As at and for the three-month period ended June 30, 2026	As at and for the three-month period ended June 30, 2025	As at and for the year ended March 31, 2026
Number of subsidiaries	2	2	2
Total assets	70,727.17	51,429.04	66,541.40
Total revenue	4,490.18	3,140.72	15,232.03
Net cash inflow	3,197.90	1,832.17	4,971.45

These financial statements were audited by Other Auditors as referred in paragraph 4(c) above, whose reports were furnished to us by the Company's management and our opinion on the consolidated financial statements as at and for the three-month periods ended June 30, 2026 and June 30, 2025 and as at for the year ended March 31, 2026, referred to in paragraph 4 (a) above, in so far as it related to the amounts and disclosures included in respect of the subsidiaries, was based solely on the report of the Other Auditors.

c) As indicated in paragraph 4 (c) above, we did not audit the financial statements of three subsidiaries as at and for the year ended March 31, 2025, whose financial statements reflect total assets, total revenues and net cash inflows / (outflows) as tabulated below and included in the Restated Consolidated Summary Statements:

(Rs. in million)

Particulars	As at and for the year ended March 31, 2025
Number of subsidiaries	3
Total assets	43,603.13
Total revenue	8,837.29 *
Net cash inflow	212.82 *

* *In respect of one subsidiary acquired during the year, the amounts presented are for the period post-acquisition (i.e. September 25, 2024 to March 31, 2025)*

These financial statements were audited by Other Auditors as referred in paragraph 4(c) above, whose reports were furnished to us by the Company's management and our opinion on the consolidated financial statements as at and for the year ended March 31, 2025, referred to in paragraph 4 (b) above, in so far as it related to the amounts and disclosures included in respect of the subsidiaries, was based solely on the report of the Other Auditors.

d) As indicated in paragraph 4 (c) above, we did not audit the financial statements of two subsidiaries as at and for the year ended March 31, 2024, whose financial statements reflect total assets, total revenues and net cash inflows / (outflows) as tabulated below and included in the Restated Consolidated Summary Statements:

(Rs. in million)

Particulars	As at and for the year ended March 31, 2024
Number of subsidiaries	2
Total assets	23,783.34
Total revenue	4,879.13
Net cash inflow	3,093.47

These financial statements were audited by Other Auditors referred in paragraph 4(c) above, whose reports were furnished to us by the Company's management. These financial statements and other financial information were prepared in accordance with the accounting principles generally accepted in India, including Accounting Standards specified under Section 133 of the Act, read with the Companies (Accounting Standards) Rules, 2021 (hereinafter referred to as the "**Previous GAAP**"). The Company's management converted these financial statements of such subsidiaries to Ind AS. We audited those conversion adjustments made by the Company's management and our opinion on the consolidated financial statements as at and for the year ended March 31, 2024, referred to in paragraph 4 (b) above, in so far as it related to the amounts and disclosures included in respect of the subsidiaries, was based on the report of the Other Auditors and the conversion adjustments prepared by the management of the Company as audited by us.

6. The audit reports on the consolidated financial statements as at and for each of the three-month periods ended June 30, 2026 and June 30, 2025 and as at and for each of the years ended March 31, 2026, March 31, 2025 and March 31, 2024 issued by us, as referred in paragraph 5 above, contain the following modifications, which do not require any adjustment in the Restated Consolidated Summary Statements:

   a) The Report on Other Legal and Regulatory Requirements included in the auditor's report on the consolidated financial statements of the Group as at and for the year ended March 31, 2026 included the following modifications relating to the maintenance of books of account and other matters connected therewith as reproduced below:

      (i) In our opinion, proper books of account as required by law relating to preparation of the aforesaid consolidation of the financial statements have been kept so far as it appears from our examination of those books and reports of the Other Auditors except for the matters stated in the paragraph 2(i)(vi) below on reporting under Rule 11(g) the Companies (Audit and Auditors) Rules, 2014, as amended;

      (ii) The modification relating to the maintenance of accounts and other matters connected therewith are as stated in paragraph 2(b) above on reporting under Section 143(3)(b) of the Act and paragraph 2(i)(vi) below on reporting under Rule 11(g) of the Companies (Audit and Auditors) Rules, 2014, as amended; and

      (iii) Based on our examination which included test checks and that performed by the respective auditors of the subsidiaries which are companies incorporated in India whose financial statements have been audited under the Act, the Holding Company and the subsidiaries have used accounting software for maintaining their respective books of account which have a feature of recording audit trail (edit log) facility and the same have operated throughout the year for all relevant transactions recorded in the software except that, for one accounting software used by the Holding Company for general ledger, audit trail feature is not enabled for direct changes to database when using certain access rights, as described in note 52 to the consolidated financial statements. Further, during the course of our audit, we and respective auditors of the above-referred subsidiaries did not come across any instance of audit trail feature being tampered with where the audit trail has been enabled. Additionally, the audit trail has been preserved as per the statutory requirements for record retention to the extent it was enabled and recorded in the respective years.

   b) The Report on Other Legal and Regulatory Requirements included in the auditor's report on the consolidated financial statements of the Group as at and for the year ended March 31, 2025 included the following modifications relating to the maintenance of books of account and other matters connected therewith as reproduced below:

      (i) In our opinion, proper books of account as required by law relating to preparation of the aforesaid consolidation of the financial statements have been kept so far as it appears from our examination of those books and reports of the Other Auditors except that, in respect of certain software we have not been able to obtain sufficient and appropriate audit evidence that the backup of the books of account and other books and papers maintained in electronic mode was maintained on servers physically located in India on daily basis, as the necessary logs are not available with the Company, as described in note 51 to the consolidated financial statements, and the matters stated in the paragraph 2(i)(vi) below on reporting under Rule 11(g) the Companies (Audit and Auditors) Rules, 2014, as amended;

      (ii) The modification relating to the maintenance of accounts and other matters connected therewith are as stated in paragraph 2(b) above on reporting under Section 143(3)(b) of the Act and paragraph 2(i)(vi) below on reporting under Rule 11(g) of the Companies (Audit and Auditors) Rules, 2014, as amended; and

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(iii) Based on our examination which included test checks and that performed by the respective auditors of the subsidiaries which are companies incorporated in India and whose financial statements have been audited under the Act, the Company and the subsidiaries have used accounting software for maintaining their respective books of account which have a feature of recording audit trail (edit log) facility and the same has operated throughout the year for all relevant transactions recorded in the software except that, for one of the software used by the Company for expense processing (from November 2024), the audit trail feature was not enabled for direct changes to database when using certain access rights, and in respect of two other software used by the Company for expenses processing (till October 2024) and payroll processing, operated by third-party software service providers, in the absence of necessary evidence in Service Organisation Controls report, we are unable to comment on whether audit trail feature of the said software was enabled and operated throughout the year for all relevant transactions recorded in the software or whether there were any instances of the audit trail feature being tampered with or whether the audit trail has been preserved by the Company as per the statutory requirements for record retention, as described in note 51 to the consolidated financial statements. Further, during the course of our audit, we and the respective auditors of the above-referred subsidiaries, did not come across any instance of audit trail feature being tampered with where the audit trail has been enabled. Additionally, the audit trail has been preserved by the Company as per the statutory requirements for record retention, in respect of accounting software where the audit trail has been enabled.

c) Report on Other Legal and Regulatory Requirements included in the auditor's report on the consolidated financial statements of the Group as at and for the year ended March 31, 2024 included the following modifications relating to the maintenance of books of account and other matters connected therewith as reproduced below:

(i) In our opinion, proper books of account as required by law relating to preparation of the aforesaid consolidation of the financial statements have been kept so far as it appears from our examination of those books and reports of the Other Auditors except that, the backup of the books of account and other books and papers maintained in electronic mode, on servers physically located in India, has not been maintained on a daily basis; and the matters stated in the paragraph 2(i)(vi) below on reporting under Rule 11(g) the Companies (Audit and Auditors) Rules, 2014, as amended;

(ii) The modification relating to the maintenance of accounts and other matters connected therewith are as stated in paragraph 2(b) above on reporting under Section 143(3)(b) of the Act and paragraph 2(i)(vi) below on reporting under Rule 11(g) of the Companies (Audit and Auditors) Rules, 2014, as amended; and

(iii) Based on our examination which included test checks and that performed by the respective auditors of the subsidiaries which are companies incorporated in India and whose financial statements have been audited under the Act, the Company and the subsidiaries have used accounting software for maintaining their respective books of account which have a feature of recording audit trail (edit log) facility and the same has operated throughout the year for all relevant transactions recorded in the software except that, for one of the software used by the Company, the audit trail feature is not enabled for direct changes to database when using certain access rights, as described in note 52 to the consolidated financial statements. Further, during the course of our audit, we and the respective auditors of the above-referred subsidiaries did not come across any instance of the audit trail feature being tampered with where the audit trail has been enabled.

d) The auditor's report on the consolidated financial statements of the Group included qualifications in the report on the Companies (Auditor's Report) Order, 2020 ("**CARO 2020**"), as at and for the year ended March 31, 2026, which do not require any adjustments in the Restated Consolidated Summary Statements (included in Annexure VII in the attached Restated Consolidated Summary Statements).

7. In respect of the examination performed by Other Auditors:

The audits of the Company's subsidiaries, mentioned in paragraph 4 (c) (i) and (ii) above, as at and for each of the three-month periods ended June 30, 2026 and June 30, 2025 and as at and for each of the years ended March 31, 2026 and March 31, 2025 were conducted by Other Auditors, as mentioned in paragraph 4 (c) (i) and (ii) above and accordingly, reliance has been placed on the restated summary statement of

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assets and liabilities, the restated summary statement of profit and loss (including other comprehensive income), the restated statement of changes in equity, the restated summary statement of cash flows, the summary of material accounting policies, and other explanatory information examined by them for the said period / year.

The audit of the Company's subsidiary, mentioned in paragraph 4 (c) (i) above, as at and for the year ended March 31, 2024 was conducted by Other Auditors, as mentioned in paragraph 4 (c) (i) above. Those financial statements and other financial information of such subsidiary were prepared in accordance with the Previous GAAP. The Company's management converted these financial statements to Ind AS and such conversion adjustments were audited by us as stated in paragraph 5 (d) above. Reliance has been placed on the restated summary statement of assets and liabilities, the restated summary statement of profit and loss, the restated summary statement of cash flows, the summary of significant accounting policies, and other explanatory information examined by them for the said year.

The examination report included for the respective period / years referred to above is based on the examination reports submitted by the Other Auditors. The Other Auditors have also confirmed that the restated summary statements of the respective subsidiaries:

(i) do not contain any qualifications/ modifications requiring adjustments;

(ii) the restated summary statements as at and for the three-month period ended June 30, 2025 and as at and for each of the years ended March 31, 2026 and March 31, 2025 have been prepared after incorporating adjustments for any changes in accounting policies or material errors or regrouping/reclassifications retrospectively in the three-month period ended June 30, 2025 and financial years ended March 31, 2026 and March 31, 2025 to reflect the same accounting policies, accounting treatment and grouping/classifications followed for the three-month period ended June 30, 2026;

(iii) the restated summary statements for the year ended March 31, 2024 have been prepared after incorporating adjustments for any material errors; and

(iv) have been prepared in accordance with the Act, ICDR Regulations and the Guidance Note.

8. Based on our examination, in accordance with the requirements of Section 26 of Part I of Chapter III of the Act, the ICDR Regulations and the Guidance Note, and according to the information and explanations given to us and also as per the reliance placed on the examination reports of the subsidiaries submitted by the Other Auditors as stated in paragraph 7 above, we report that:

a) the Restated Consolidated Summary Statements of the Group have been prepared after making adjustments for the changes in accounting policies, material errors and regroupings / reclassifications retrospectively in the three-month period ended June 30, 2025 and financial years ended March 31, 2026, March 31, 2025, and March 31, 2024 to reflect the same accounting treatment as per the accounting policies and grouping / classifications followed as at and for the three-month period ended June 30, 2026, as more fully described in Note 54 of Annexure VII to the Restated Consolidated Summary Statements;

b) there are no qualifications in the auditor's reports on the audited consolidated financial statements of the Group as at and for each of the three-month periods ended June 30, 2026 and June 30, 2025 and as at and for each of the years ended March 31, 2026, March 31, 2025 and March 31, 2024, which require any adjustments to the Restated Consolidated Summary Statements. There are modifications in our report on Other Legal and Regulatory Requirements relating to the maintenance of books of account and other matters connected therewith and items relating to qualification in CARO 2020, as disclosed in Note 54 of Annexure VII to the Restated Consolidated Summary Statements, which do not require any adjustment to the Restated Consolidated Summary Statements; and

c) the Restated Consolidated Summary Statements have been prepared in accordance with the Act, ICDR Regulations and the Guidance Note.

9. We have not audited any financial statements of the Group as of any date or for any period subsequent to June 30, 2026. Accordingly, we express no opinion on the financial position, results of operations, cash flows or changes in equity of the Group as of any date or for any period subsequent to June 30, 2026.

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10. The Restated Consolidated Summary Statements do not reflect the effects of events that occurred subsequent to the audited consolidated financial statements mentioned in paragraph 4(a) and (b) above.

11. This report should not in any way be construed as a reissuance or re-dating of any of the previous audit reports issued by us, nor should this report be construed as a new opinion on any of the financial statements referred to herein.

12. We have no responsibility to update our report for events and circumstances occurring after the date of the report.

13. Our report is intended solely for use of the Board of Directors for inclusion in the Offer Documents to be filed with Securities and Exchange Board of India, BSE Limited, the National Stock Exchange of India Limited and the Registrar of Companies, Bengaluru in connection with the Offer of the Company. Our report should not be used, referred to or distributed for any other purpose. Accordingly, we do not accept or assume any liability or any duty of care for any other purpose or to any other person to whom this report is shown or into whose hands it may come.

For **S.R. Batliboi & Associates LLP**
Chartered Accountants
ICAI Firm registration number: 101049W/E300004

S.R. BATLIBOI & ASSOCIATES LLP * CHARTERED ACCOUNTANTS *

per **Chirag Jain**
Partner
Membership No. 115385

UDIN: 26115385XOGKPY1899

Bengaluru
Date : September 14, 2026

Moneyview Limited *(formerly known as Moneyview Private Limited and Whizdm Innovations Private Limited)*
CIN: U72200KA2014PLC075775
Annexure I: Restated Consolidated Summary Statement of Assets and Liabilities
(All amounts are in Indian Rupees in Million, except as stated otherwise)

Particulars	Note	As at June 30, 2026	As at June 30, 2025	As at March 31, 2026	As at March 31, 2025	As at March 31, 2024
ASSETS						
Non-current assets						
Property, plant and equipment	4	126.52	82.10	102.87	89.90	32.76
Right of use assets	5	289.03	212.37	232.36	219.81	175.75
Goodwill	6	331.77	331.77	331.77	331.77	-
Other intangible assets	6	59.74	79.17	64.36	84.59	5.25
Financial assets						
(i) Investments	7	1,743.96	-	1,449.65	-	-
(ii) Loans	8	11,487.27	12,452.59	12,610.70	11,474.70	7,247.72
(iii) Other financial assets	9	1,433.22	929.08	1,316.50	1,239.14	439.60
Income tax assets (net)	10A	451.30	596.07	667.81	511.66	741.05
Deferred tax assets (net)	19	584.74	469.93	446.08	394.42	320.31
Other non-current assets	11	1.53	1.24	2.51	4.12	1.57
Total non-current assets		**16,509.08**	**15,154.32**	**17,224.61**	**14,350.11**	**8,964.01**
Current assets						
Financial assets						
(i) Investments	12	524.70	612.03	490.96	571.40	971.39
(ii) Trade receivables	13	5,084.12	4,239.32	4,566.10	3,644.61	3,581.73
(iii) Cash and cash equivalents	14	13,423.04	6,523.16	10,270.94	5,610.51	4,574.11
(iv) Bank Balances other than cash and cash equivalents	15	53.90	15.13	155.04	124.52	220.67
(v) Loans	16	42,304.73	30,922.07	40,465.85	26,229.10	12,360.35
(vi) Other financial assets	17	8,093.43	6,339.59	7,496.12	5,613.38	4,416.22
Other current assets	18	425.90	242.60	378.92	180.57	106.53
Total current assets		**69,909.82**	**48,893.90**	**63,823.93**	**41,974.09**	**26,231.00**
Total assets		**86,418.90**	**64,048.22**	**81,048.54**	**56,324.20**	**35,195.01**
EQUITY AND LIABILITIES						
Equity						
Equity share capital	20 (a)	382.16	382.16	382.16	382.16	352.87
Instruments entirely equity in nature	20 (b)	21.45	23.46	21.45	23.46	21.43
Other equity	21	23,748.42	19,504.45	21,850.62	18,781.02	15,692.14
Total equity		**24,152.03**	**19,910.07**	**22,254.23**	**19,186.64**	**16,066.44**
Liabilities						
Non-current liabilities						
Financial liabilities						
(i) Borrowings	22	21,309.71	15,186.27	20,196.41	12,011.24	4,223.75
(ii) Lease liabilities	23	265.92	215.54	233.00	219.13	169.62
Provisions	24	170.34	98.97	136.27	81.19	59.09
Total non-current liabilities		**21,745.97**	**15,500.78**	**20,565.68**	**12,311.56**	**4,452.46**
Current liabilities						
Financial liabilities						
(i) Borrowings	25	33,537.87	25,515.12	31,373.97	22,122.43	12,865.43
(ii) Lease liabilities	26	52.22	14.13	25.76	13.35	8.74
(iii) Trade payables	27					
- total outstanding dues to micro and small enterprises		597.55	122.00	215.13	96.46	75.66
- total outstanding dues of creditors other than micro and small enterprises		1,552.40	1,101.96	1,475.97	1,068.14	835.29
(iv) Other financial liabilities	28	4,011.18	1,461.86	4,687.81	1,047.38	492.71
Current tax liabilities (net)	10B	88.08	40.28	-	26.20	-
Other current liabilities	29	602.50	328.23	381.83	409.83	362.34
Provisions	30	79.10	53.79	68.16	42.21	35.94
Total current liabilities		**40,520.90**	**28,637.37**	**38,228.63**	**24,826.00**	**14,676.11**
Total liabilities		**62,266.87**	**44,138.15**	**58,794.31**	**37,137.56**	**19,128.57**
Total equity and liabilities		**86,418.90**	**64,048.22**	**81,048.54**	**56,324.20**	**35,195.01**

The above Statement should be read with Annexure V- Summary of material accounting policies, Annexure VI - Notes to Restated Consolidated Summary Statements and Annexure VII - Statement of Material Adjustments and Regroupings.

As per our report of even date attached
For S.R. Batliboi & Associates LLP
Chartered Accountants
ICAI Firm registration number: 101049W/E300004

per Chirag Jain
Partner
Membership number: 115385

Place: Bengaluru, India
Date: September 14, 2026

For and on behalf of Board of Directors of Moneyview Limited
(formerly known as Moneyview Private Limited and Whizdm Innovations Private Limited)

Puneet Agarwal
Managing Director and Chief Executive Officer
DIN : 06921984
Place: Mumbai, India

Sanjay Aggarwal
Executive Director
DIN : 00931994
Place: Bengaluru, India

Saurav Goyal
Chief Financial Officer

Place: Bengaluru, India
Date: September 14, 2026

Ankit Kumar Jain
Company Secretary
Membership No : A21893
Place: Bengaluru, India
Date: September 14, 2026

Moneyview Limited *(formerly known as Moneyview Private Limited and Whizdm Innovations Private Limited)*
CIN: U72200KA2014PLC075775
Annexure II: Restated Consolidated Summary Statement of Profit and Loss
(All amounts are in Indian Rupees in Million, except as stated otherwise)

Particulars	Note	For the three month period ended June 30, 2026	For the three month period ended June 30, 2025	For the year ended March 31, 2026	For the year ended March 31, 2025	For the year ended March 31, 2024
Income						
Revenue from operations	31					
- Fees and commission income		6,328.65	3,917.61	18,994.55	14,867.98	10,153.77
- Interest income		3,871.66	2,829.16	13,127.00	7,890.46	3,008.33
- Gain on derecognition of financial assets		97.99	81.25	970.24	285.48	57.46
- Other operating income		112.83	102.44	419.79	347.54	204.14
Total revenue from operations (a)		**10,411.13**	**6,930.46**	**33,511.58**	**23,391.46**	**13,423.70**
Other income (b)	32	239.79	98.70	531.16	393.83	468.71
Total income (I= a+b)		**10,650.92**	**7,029.16**	**34,042.74**	**23,785.29**	**13,892.41**
Expenses						
Employee benefits expense	33	933.76	611.87	2,819.36	2,224.56	1,570.52
Finance costs	34	1,881.27	1,335.19	6,316.90	3,698.21	1,255.38
Depreciation and amortisation expense	35	31.74	23.11	98.79	89.51	48.60
Impairment of financial instruments	36	2,614.03	2,004.30	9,835.28	6,677.30	2,527.17
Other expenses	37	2,862.63	2,157.42	9,632.34	7,903.60	6,507.71
Total expenses (II)		**8,323.43**	**6,131.89**	**28,702.67**	**20,593.18**	**11,909.38**
Restated profit before exceptional items and tax (III) = (I-II)		**2,327.49**	**897.27**	**5,340.07**	**3,192.11**	**1,983.03**
Exceptional items, (gain) / loss (IV)	38	(2.32)	-	2,066.53	-	-
Restated profit before tax (V) = (III-IV)		**2,329.81**	**897.27**	**3,273.54**	**3,192.11**	**1,983.03**
Tax expense/(credit)	39(a)					
Other than exceptional items						
Current tax expense		729.82	300.26	1,423.49	866.79	461.54
Deferred tax credit		(138.55)	(74.51)	(56.86)	(77.43)	(189.98)
Exceptional items	38					
Current tax expense/(credit) (VI)		0.58	-	(520.14)	-	-
Deferred tax expense/(credit)		-	-	-	-	-
Total tax expense (VII)		**591.85**	**225.75**	**846.49**	**789.36**	**271.56**
Restated profit for the period/year (VIII) = (V-VII)		**1,737.96**	**671.52**	**2,427.05**	**2,402.75**	**1,711.47**
Restated profit for the period/year before exceptional items (net of tax) (IX) = (VIII+IV+VI)		**1,736.22**	**671.52**	**3,973.44**	**2,402.75**	**1,711.47**
Other comprehensive income						
Items that will not be reclassified to profit or loss in subsequent periods/years:						
-Re-measurement (loss) /gain on defined benefit plan		(0.42)	(3.94)	19.52	12.85	4.40
-Income tax relating to above item	39(b)	0.11	1.00	(5.22)	(3.32)	0.36
Other comprehensive income/(expense) for the period/year, net of taxes (X)		**(0.31)**	**(2.94)**	**14.30**	**9.53**	**4.76**
Restated total comprehensive income for the period/year, net of taxes XI = (VIII+X)		**1,737.65**	**668.58**	**2,441.35**	**2,412.28**	**1,716.23**
Restated profit for the period/ year attributable to						
Owners of the Company		1,737.96	671.52	2,427.05	2,402.75	1,711.47
		1,737.96	**671.52**	**2,427.05**	**2,402.75**	**1,711.47**
Restated other comprehensive income/ (loss) profit for the period/ year attributable to						
Owners of the Company		(0.31)	(2.94)	14.30	9.53	4.76
		(0.31)	**(2.94)**	**14.30**	**9.53**	**4.76**
Restated total comprehensive income/ (loss) profit for the period/ year attributable to						
Owners of the Company		1,737.65	668.58	2,441.35	2,412.28	1,716.23
		1,737.65	**668.58**	**2,441.35**	**2,412.28**	**1,716.23**
Earnings per equity share [Face value of Re. 1 each (June 30, 2025; March 31, 2026; March 31, 2025 and March 31, 2024)]	40					
-Basic (in Rs.) *		1.13	0.44	1.60	1.60	1.20
-Diluted (in Rs.) *		1.12	0.43	1.57	1.58	1.19

* Not annualised for the three month period ended June 30, 2026 and June 30, 2025

The above Statement should be read with Annexure V- Summary of material accounting policies, Annexure VI - Notes to Restated Consolidated Summary Statements and Annexure VII - Statement of Material Adjustments and Regroupings

As per our report of even date attached
For S.R. Batliboi & Associates LLP
Chartered Accountants
ICAI Firm registration number: 101049W/E300004

per Chirag Jain
Partner
Membership number: 115385

Place: Bengaluru, India
Date: September 14, 2026

For and on behalf of Board of Directors of Moneyview Limited
(formerly known as Moneyview Private Limited and Whizdm Innovations Private Limited)

Puneet Agarwal
Managing Director and Chief Executive Officer
DIN: 06921984
Place: Mumbai, India

Sanjay Aggarwal
Executive Director
DIN: 00931994
Place: Bengaluru, India

Saurav Goyal
Chief Financial Officer

Ankit Kumar Jain
Company Secretary
Membership No.: A21893

Place: Bengaluru, India
Date: September 14, 2026

Place: Bengaluru, India
Date: September 14, 2026

Moneyview Limited *(formerly known as Moneyview Private Limited and Whizdm Innovations Private Limited)*
CIN: U72200KA2014PLC075775
Annexure III: Restated Consolidated Summary Statement of Changes in Equity
(All amounts are in Indian Rupees in Million, except as stated otherwise)

(A) Equity share capital

Particulars	**As at June 30, 2026**	**As at June 30, 2025**	**As at March 31, 2026**	**As at March 31, 2025**	**As at March 31, 2024**
Opening balance as at the period/ year	382.16	382.16	382.16	352.87	0.59
Issued during the period/ year	-	-	75.00	6.02	0.00
Bonus issue made during the period/ year	-	-	-	-	299.92
Conversion of preference share into equity shares	-	-	-	23.27	52.36
Shares held by ESOP trust as at period/year	-	-	(75.00)	-	-
Closing balance as at period/ year [Refer note 20(a)]	**382.16**	**382.16**	**382.16**	**382.16**	**352.87**

(B) Instruments entirely equity in nature

Compulsorily convertible preference shares (CCPS)					
Opening balance as at the period/ year	21.45	23.46	23.46	21.43	21.08
Issued during the period/ year	-	-	-	2.03	0.39
Call money received during the period/ year	-	-	0.07	0.18	0.37
Conversion of preference share into equity shares	-	-	-	(0.18)	(0.41)
Forfeited during the period/ year	-	-	(2.08)	-	-
Closing balance as at period/ year [Refer note 20(b)]	**21.45**	**23.46**	**21.45**	**23.46**	**21.43**

(C) Other equity

	Reserve & Surplus							
Particulars	**Securities premium**	**Retained earnings**	**Debenture redemption reserve**	**Share forfeiture account**	**Share based payment reserve**	**Statutory reserve**	**Capital redemption reserve**	**Total**
Balance as at April 01, 2023	**13,407.94**	**(738.12)**	-	**0.05**	**447.41**	**3.75**	**0.02**	**13,121.05**
Restated profit for the year	-	1,711.47	-	-	-	-	-	1,711.47
Issue of preference shares	1,039.46	-	-	-	-	-	-	1,039.46
Issue of equity shares	4.83	-	-	-	-	-	-	4.83
Bonus shares issued during the year	(299.92)	-	-	-	-	-	-	(299.92)
Conversion of preference share into equity shares	(51.94)	-	-	-	-	-	-	(51.94)
Transfer to/(from) retained earnings	-	(77.65)	-	-	-	77.65	-	-
Expenses on issue of shares	(10.44)	-	-	-	-	-	-	(10.44)
Share based payments to employees	-	-	-	-	239.88	-	-	239.88
Repurchase of options during the year	-	(68.35)	-	-	(15.86)	-	-	(84.21)
Income tax benefit on repurchase of options	-	17.20	-	-	-	-	-	17.20
Remeasurement gains on defined benefit plan *	-	4.76	-	-	-	-	-	4.76
Balance as at March 31, 2024	**14,089.93**	**849.31**	-	**0.05**	**671.43**	**81.40**	**0.02**	**15,692.14**
Restated profit for the year	-	2,402.75	-	-	-	-	-	2,402.75
Issue of preference shares	44.70	-	-	-	-	-	-	44.70
Issue of equity shares	380.38	-	-	-	-	-	-	380.38
Conversion of preference share into equity shares	(23.09)	-	-	-	-	-	-	(23.09)
Transfer to/(from) retained earnings	-	(367.72)	205.00	-	-	162.72	-	-
Share based payments to employees	-	-	-	-	274.61	-	-	274.61
Remeasurement gains on defined benefit plan *	-	9.53	-	-	-	-	-	9.53
Balance as at March 31, 2025	**14,491.92**	**2,893.87**	**205.00**	**0.05**	**946.04**	**244.12**	**0.02**	**18,781.02**
Restated profit for the period	-	671.52	-	-	-	-	-	671.52
Share based payments to employees	-	-	-	-	54.85	-	-	54.85
Remeasurement loss on defined benefit plan *	-	(2.94)	-	-	-	-	-	(2.94)
Balance as at June 30, 2025	**14,491.92**	**3,562.45**	**205.00**	**0.05**	**1,000.89**	**244.12**	**0.02**	**19,504.45**

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Moneyview Limited ***(formerly known as Moneyview Private Limited and Whizdm Innovations Private Limited)***
CIN: U72200KA2014PLC075775
Annexure III: Restated Consolidated Summary Statement of Changes in Equity
(All amounts are in Indian Rupees in Million, except as stated otherwise)

(C) Other equity-Contd.

Particulars	Reserve & Surplus							Total
	Securities premium	Retained earnings	Debenture redemption reserve	Share forfeiture account	Share based payment reserve	Statutory reserve	Capital redemption reserve	
Balance as at April 01, 2025	**14,491.92**	**2,893.87**	**205.00**	**0.05**	**946.04**	**244.12**	**0.02**	**18,781.02**
Restated profit for the year	-	2,427.05	-	-	-	-	-	2,427.05
Premium received from allotment of preference share	34.93	-	-	-	-	-	-	34.93
Transfer to/(from) retained earnings	-	(358.14)	57.96	-	-	300.18	-	-
Share capital forfeited during the year	-	-	-	2.08	-	-	-	2.08
Share based payments to employees	-	-	-	-	591.24	-	-	591.24
Remeasurement loss on defined benefit plan *	-	14.30	-	-	-	-	-	14.30
Balance as at March 31, 2026	**14,526.85**	**4,977.08**	**262.96**	**2.13**	**1,537.28**	**544.30**	**0.02**	**21,850.62**
Restated profit for the period	-	1,737.96	-	-	-	-	-	1,737.96
Transfer to/(from) retained earnings	-	47.79	(47.79)	-	-	-	-	-
Share based payments to employees	-	-	-	-	160.15	-	-	160.15
Remeasurement loss on defined benefit plan *	-	(0.31)	-	-	-	-	-	(0.31)
Balance as at June 30, 2026	**14,526.85**	**6,762.52**	**215.17**	**2.13**	**1,697.43**	**544.30**	**0.02**	**23,748.42**

*As required under Division II - Ind AS Schedule III, the Group has recognised remeasurement gains/(losses) of defined benefit plan as part of retained earnings.

The above Statement should be read with Annexure V- Summary of material accounting policies, Annexure VI - Notes to Restated Consolidated Summary Statements and Annexure VII - Statement of Material Adjustments and Regroupings.

As per our report of even date attached

For S.R. Batliboi & Associates LLP
Chartered Accountants
ICAI Firm registration number: 101049W/E300004

per Chirag Jain
Partner
Membership number: 115385

S.R. BATLIBOI & ASSOCIATES LLP * CHARTERED ACCOUNTANTS *

Place: Bengaluru, India
Date: September 14, 2026

For and on behalf of Board of Directors of Moneyview Limited
(formerly known as Moneyview Private Limited and Whizdm Innovations Private Limited)

Puneet Agarwal
Managing Director and Chief Executive Officer
DIN : 06921984
Place: Mumbai, India

Sanjay Aggarwal
Executive Director
DIN : 00931994
Place: Bengaluru, India

MONEYVIEW LIMITED Bangalore

Saurav Goyal
Chief Financial Officer

Place: Bengaluru, India
Date: September 14, 2026

Ankit Kumar Jain
Company Secretary
Membership No.: A21893
Place: Bengaluru, India
Date: September 14, 2026

Moneyview Limited ***(formerly known as Moneyview Private Limited and Whizdm Innovations Private Limited)***
CIN: U72200KA2014PLC075775
Annexure IV: Restated Consolidated Summary Statement of Cash Flows
(All amounts are in Indian Rupees in Million, except as stated otherwise)

Particulars	For the three month period ended June 30, 2026	For the three month period ended June 30, 2025	For the year ended March 31, 2026	For the year ended March 31, 2025	For the year ended March 31, 2024
A. CASH FLOWS FROM OPERATING ACTIVITIES					
Restated profit before tax	2,329.81	897.27	3,273.54	3,192.11	1,983.03
Adjustments for :					
Depreciation and amortization expense	31.74	23.11	98.79	89.51	48.60
Impairment loss allowance on portfolio loans	1,601.00	1,180.14	5,324.94	3,460.38	1,215.21
Net fair value gain on financial instruments at FVTPL	(123.84)	(60.58)	(315.75)	(241.02)	(229.00)
Interest income on debt instruments measured at amortised cost	(81.30)	-	(113.13)	-	(6.39)
Unwinding of discount on security deposits measured at amortized costs	(0.54)	(0.29)	(1.45)	(0.84)	(0.37)
Net unrealised (gain)/loss on investments carried at FVTPL	(2.07)	(8.36)	35.32	(33.45)	28.09
Employee stock compensation expense	160.15	54.86	591.24	274.61	239.88
Repurchase of options, net of tax	-	-	-	-	(67.01)
Interest income on portfolio loans	(3,871.66)	(2,829.16)	(13,127.00)	(7,890.46)	(3,008.33)
Interest expense on borrowings	1,868.57	1,327.35	6,283.97	3,634.60	1,218.33
Interest on lease liabilities	9.02	7.50	31.54	25.56	8.10
Interest on refund of income tax	(0.15)	-	(31.98)	(35.31)	-
Interest income on bank deposits	(31.72)	(131.70)	(103.88)	(83.05)	(267.43)
Operational cash flow from interest:					
Interest received on portfolio loans	3,870.26	2,699.57	12,749.45	7,450.38	2,634.20
Interest payments on borrowings	(1,529.18)	(1,278.71)	(5,337.00)	(2,788.37)	(1,044.92)
(In respect of financial services business)					
Operating profit before working capital changes	**4,230.09**	**1,881.00**	**9,358.60**	**7,054.65**	**2,751.99**
Movements in working capital :					
(Increase) in trade receivables	(518.02)	(594.71)	(921.49)	(168.02)	(1,378.98)
(Increase) in loans	(2,317.02)	(6,716.92)	(20,304.04)	(21,116.03)	(17,035.82)
Decrease/(Increase) in other financial assets	199.90	17.14	(613.77)	(288.60)	(115.98)
(Increase) in other assets	(46.01)	(59.15)	(196.74)	(37.34)	(61.82)
Increase in trade payable	458.85	59.36	526.50	253.65	181.77
Increase in provisions	45.00	29.36	81.03	28.37	29.91
(Decrease)/Increase in other liabilities	(455.95)	328.28	3,614.61	523.22	231.17
Cash generated from/ (used in) operations	**1,596.84**	**(5,055.64)**	**(8,455.30)**	**(13,750.10)**	**(15,397.76)**
Income taxes paid (net of refund)	(425.69)	(370.80)	(1,053.72)	(456.95)	(929.60)
Net cash flow generated from/ (used in) operating activities (A)	**1,171.15**	**(5,426.44)**	**(9,509.02)**	**(14,207.05)**	**(16,327.36)**
B. CASH FLOWS FROM INVESTING ACTIVITIES					
Purchase of property, plant and equipment and intangible assets	(38.32)	(2.45)	(58.18)	(106.83)	(32.35)
Investments in bank deposits	(2,500.99)	(1,300.99)	(7,187.95)	(10,179.49)	(7,372.18)
Redemption/maturity of bank deposits	1,714.09	1,012.80	5,824.21	8,756.41	9,928.20
Consideration paid for business acquisition	-	-	-	(550.99)	-
Purchase of mutual funds	(50,429.87)	(30,291.89)	(153,964.18)	(78,664.61)	(28,270.13)
Proceeds from sale of mutual funds	50,600.31	30,320.19	154,549.32	79,342.97	30,044.97
Purchase of debt securities	(5,477.37)	-	(10,584.30)	-	-
Proceeds from sale of debt securities	5,096.01	-	8,962.88	-	-
Interest received on investment in debt securities	92.93	-	60.86	-	-
Interest received on bank deposits	26.78	92.78	88.85	49.59	223.63
Net cash flow (used in)/ generated from investing activities (B)	**(916.43)**	**(169.56)**	**(2,308.49)**	**(1,352.95)**	**4,522.14**
C. CASH FLOWS FROM FINANCING ACTIVITIES					
Proceeds from issuance of equity shares	-	-	-	386.40	4.83
Proceeds from issuance of compulsorily convertible preference shares ('CCPS') (including call money)	-	-	35.00	46.73	1,040.22
Expenses on issue of shares	-	-	-	-	(10.44)
Repurchase of employee stock options during the period/year	-	-	-	-	(84.21)
Payment of principal portion of lease liabilities	(10.60)	(3.51)	(18.44)	(9.43)	(12.15)
Payment of interest portion of lease liabilities	(6.29)	(6.80)	(28.37)	(25.56)	(5.73)
Proceeds from borrowings	13,317.53	15,632.39	54,424.99	40,455.94	20,720.84
Repayment of borrowings	(10,323.70)	(9,047.20)	(37,598.66)	(24,126.16)	(6,471.29)
Interest paid on borrowings	(79.56)	(66.23)	(336.58)	(131.52)	(4.00)
Net cash flow generated from financing activities (C)	**2,897.38**	**6,508.65**	**16,477.94**	**16,596.40**	**15,178.07**

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Moneyview Limited *(formerly known as Moneyview Private Limited and Whizdm Innovations Private Limited)*
CIN: U72200KA2014PLC075775
Annexure IV: Restated Consolidated Summary Statement of Cash Flows
(All amounts are in Indian Rupees in Million, except as stated otherwise)

Particulars	For the three month period ended June 30, 2026	For the three month period ended June 30, 2025	For the year ended March 31, 2026	For the year ended March 31, 2025	For the year ended March 31, 2024
Net increase in cash and cash equivalents (A + B + C)	**3,152.10**	**912.65**	**4,660.43**	**1,036.40**	**3,372.85**
Cash and cash equivalents at the beginning of the period/year	10,270.94	5,610.51	5,610.51	4,574.11	1,201.26
Cash and cash equivalents at the end of the period/year	**13,423.04**	**6,523.16**	**10,270.94**	**5,610.51**	**4,574.11**
Components of cash and cash equivalents					
Balance with banks in current account	9,521.29	4,871.75	5,917.52	5,008.01	4,364.07
Deposits with original maturity of less than three months	3,901.75	1,651.41	4,353.42	602.50	210.04
Total cash and cash equivalents (refer note 14)	**13,423.04**	**6,523.16**	**10,270.94**	**5,610.51**	**4,574.11**

Refer note 23 for reconciliation of movement of liabilities to cash flows arising from financing activities.

The above Restated Summary Statement of Cash Flows has been prepared under the "Indirect Method" as set out in Indian Accounting Standard-7, "Statement of Cash Flows".

The above Statement should be read with Annexure V- Summary of material accounting policies, Annexure VI - Notes to Restated Consolidated Summary Statements and Annexure VII - Statement of Material Adjustments and Regroupings.

As per our report of even date attached

For S.R. Batliboi & Associates LLP
Chartered Accountants
ICAI Firm registration number: 101049W/E300004

per Chirag Jain
Partner
Membership number: 115385

Place: Bengaluru, India
Date: September 14, 2026

For and on behalf of Board of Directors of Moneyview Limited
(formerly known as Moneyview Private Limited and Whizdm Innovations Private Limited)

Puneet Agarwal
Managing Director and Chief Executive Officer
DIN : 06921984
Place: Mumbai, India

Sanjay Aggarwal
Executive Director
DIN : 00931994
Place: Bengaluru, India

Saurav Goyal
Chief Financial Officer

Place: Bengaluru, India
Date: September 14, 2026

Ankit Kumar Jain
Company Secretary
Membership No.: A21893

Place: Bengaluru, India
Date: September 14, 2026

(All amounts are in Indian Rupees in million, except as stated otherwise)

1. Corporate and group information:

Moneyview Limited (formerly known as Moneyview Private Limited and Whizdm Innovations Private Limited) (hereinafter referred to as the "Holding Company" or "the Company") was originally incorporated as a private limited company on August 11, 2014, and is converted into a public limited company on June 10, 2025. The Company along with its subsidiaries (collectively the "Group") is engaged in the business of providing a) financial services which primarily includes facilitation of consumer lending through the platform partners including its wholly owned subsidiary, b) providing on demand salary/earned wage access to corporate employees. The address of its registered office is 1st and 2nd Floor, Survey No. 17/1, The Address building, Outer ring road, Bengaluru, Karnataka- 560103. The principal place of business of the Group is in India.

The restated consolidated Summary Statements comprise the restated financial information of Moneyview Limited and its subsidiaries for the three month period ended June 30, 2026 & June 30, 2025 and as at and for the years ended March 31, 2026, March 31,2025 and March 31, 2024.

The Group comprises the following consolidated entities (Subsidiaries):

Name of the entity	CIN	Nature of business	Principal place of Business and place of incorporation	% of shareholding as at				
				June 30, 2026	June 30, 2025	March 31, 2026	March 31, 2025	March 31, 2024
Whizdm Finance Private Limited	U65929KA2017PTC101703	Lending business	India	100%	100%	100%	100%	100%
Whizdm Fintech Private Limited *	U62099KA2023PTC174525	Software solutions	India	-	-	-	100%	100%
Zeo Fin Technology Private Limited **	U74999MH2021PTC363899	Other financial services	India	100%	100%	100%	100%	-

* Whizdm Fintech Private Limited received registrar's approval dated June 27, 2025 for its name to be struck off from the register of Companies effective from such date.

** The Company acquired 100% equity shares of Zeo Fin Technology Private Limited along with its subsidiary on September 25, 2024.

This Restated Consolidated Summary Statements were approved for issue in accordance with a resolution of the Board of Directors of the Company on September 14, 2026.

2. Basis of preparation

2.1 Statement of Compliance:

The restated consolidated summary statements of the Group comprise the Restated Consolidated Summary Statement of Assets & Liabilities as at June 30, 2026, June 30, 2025, March 31, 2026, March 31, 2025 and March 31, 2024; the Restated Consolidated Summary Statement of Profit and Loss (including Other Comprehensive Income/ loss), the Restated Consolidated Summary Statement of Changes in Equity, and the Restated Consolidated Summary Statement of Cash Flows for the period ended June 30, 2026, June 30, 2025 and each of the years ended March 31, 2026, March 31, 2025 and March 31, 2024, the summary of material accounting policies and other explanatory information and annexures (collectively, the 'Restated Consolidated Summary Statements').

These restated consolidated summary statements have been prepared by the management as required under the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018, as amended ("ICDR Regulations") issued by the Securities and Exchange Board of India ("SEBI"), in pursuance of the Securities and Exchange Board of India Act, 1992, for the purpose of inclusion in the Updated Draft Red Herring Prospectus (UDRHP) in connection with proposed initial public offering of equity shares of face value of Re. 1 each of the Holding Company (the "Offer"), in terms of the requirements of:

a) Section 26 of Part I of Chapter III of the Companies Act, 2013, as amended (the "Act");
b) The Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018, as amended from time to time in pursuance of the Securities and Exchange Board of India Act, 1992; and
c) The Guidance Note on Reports in Company Prospectuses (Revised 2019) issued by the Institute of Chartered Accountants of India ("ICAI") (the "Guidance Note").

The restated consolidated summary statements have been compiled from:

a) Audited Interim Consolidated Financial Statements of the Group as at and for the three month period ended June 30, 2026 and June 30, 2025 prepared in accordance with Indian Accounting Standard 34 "Interim Financial Reporting" (referred to as "Ind AS 34") as prescribed under Section 133 of the Act, notified under the Companies (Indian Accounting Standards) Rules, 2015 (as amended from time to time) and other accounting principles generally accepted in India, along with the presentation requirements of Division II of Schedule III to the Companies Act, 2013 (Ind-AS compliant Schedule III), which was approved by the Board of Directors at their meeting held on September 14, 2026.

b) Audited consolidated financial statements of the Group as at and for the year ended March 31, 2026 prepared in accordance with Indian Accounting Standards (Ind AS) notified under the Companies (Indian Accounting Standards) Rules, 2015 (as amended from time to time) and other accounting principles generally accepted in India, along with the presentation requirements of Division II of Schedule III to the Companies Act, 2013 (Ind-AS compliant Schedule III), as applicable to the Consolidated Financial Statements, which was approved by the Board of Directors at their meeting held on May 29, 2026.

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c) Audited consolidated financial statements of the Group as at and for the year ended March 31, 2025 prepared in accordance with Indian Accounting Standards (Ind AS) notified under the Companies (Indian Accounting Standards) Rules, 2015 (as amended from time to time) and other accounting principles generally accepted in India, along with the presentation requirements of Division II of Schedule III to the Companies Act, 2013 (Ind-AS compliant Schedule III), as applicable to the Consolidated Financial Statements, which was approved by the Board of Directors at their meeting held on May 14, 2025.

d) Audited consolidated financial statements of the Group as at and for the year ended March 31, 2024 prepared in accordance with Indian Accounting Standards (Ind AS) notified under the Companies (Indian Accounting Standards) Rules, 2015 (as amended from time to time) and other accounting principles generally accepted in India, along with the presentation requirements of Division II of Schedule III to the Companies Act, 2013 (Ind-AS compliant Schedule III), as applicable to the Consolidated Financial Statements, which was approved by the Board of Directors at their meeting held on May 22, 2024.

The accounting policies have been consistently applied by the Group in preparation of the Restated Consolidated Summary Statements to all the period/ years presented and are consistent with those adopted in the preparation of financial statements as at and for the three month period ended June 30, 2026.

These Restated Consolidated Summary Statements do not reflect the effects of events that occurred subsequent to the respective dates of board meeting on the audited consolidated financial statements mentioned above.

The Restated Consolidated Summary Statements
a) do not require any adjustment for change in accounting policies as there are no changes in accounting policies during the period/ year of these Restated Consolidated Summary Statements.
b) do not require any adjustment for material errors as there are no material errors during the period/ year of these Restated Consolidated Summary Statements.
c) have been prepared after incorporating adjustments for regrouping/reclassifications retrospectively in the three month period ended June 30, 2026, June 30, 2025 and years ended March 31, 2026, March 31, 2025, March 31, 2024 to reflect the same grouping/classifications followed as at and for the three month period ended June 30, 2026.
d) do not require any adjustment for qualifications as there are no qualifications in the underlying auditors' reports which require any adjustments.

These restated consolidated summary statements are prepared in accordance with Indian Accounting Standards (Ind AS) on going concern basis under the historical cost convention on the accrual basis, except for the following which have been measured at fair value:
- certain financial assets and liabilities which are measured at fair value (refer to accounting policy regarding financial instruments);
- Equity settled share based payments at grant date fair value

All assets and liabilities have been classified as current or non-current as per the criteria set out in the Companies Act, 2013. The Group has ascertained its operating cycle as 12 months for the purpose of the current/non-current classification of assets and liabilities.

2.2 Basis of Consolidation:

The Group consolidates the companies which it owns or controls. The restated consolidated summary statements comprise the financial statements of the Company and its subsidiaries.

Control exists when the parent has the power over the entity, is exposed, or has rights, to variable returns from its involvement with the entity and has the ability to affect those returns by using its power over the entity. Power is demonstrated through existing rights that give the ability to direct relevant activities, those which significantly affects the entity's returns. Subsidiary is consolidated from the date of control commences until the date control ceases.
The restated consolidated summary statements of Group Companies are consolidated on a line-by-line basis and intra-group balances and transactions including unrealised gain/ loss from such transactions are eliminated upon consolidation. This restated consolidated summary statements is prepared by applying uniform accounting policies in use at the Group.

The restated consolidated Summary Statements of all entities used for the purpose of consolidation are drawn up to same reporting date as that of the holding company, i.e., three-month period ended June 30, 2026, June 30, 2025 and years ended March 31, 2026, March 31, 2025 and March 31, 2024 as the case may be.

2.3 Business combination and Goodwill:

Business combinations (other than those under common control) are accounted for using the acquisition method under Ind AS 103.The cost of an acquisition is measured as the aggregate of the consideration transferred measured at acquisition date fair value. Acquisition-related costs are expensed as incurred.

The Group determines that it has acquired a business when the acquired set of activities and assets include an input and a substantive process that together significantly contribute to the ability to create outputs. The acquired process is considered substantive if it is critical to the ability to continue producing outputs, and the inputs acquired include an organised workforce with the necessary skills, knowledge, or experience to perform that process or it significantly contributes to the ability to continue producing outputs and is considered unique or scarce or cannot be replaced without significant cost, effort, or delay in the ability to continue producing outputs.

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At the acquisition date, the identifiable assets acquired, and the liabilities assumed are recognised at their acquisition date fair values. However, the following assets and liabilities acquired in a business combination are measured at the basis indicated below:

- The assets or liabilities related to employee benefit arrangements are recognised and measured in accordance with Ind AS 19 Employee Benefits.
- Deferred tax assets and liabilities are recognized and measured in accordance with Ind AS 12 Income Taxes.

When the Group acquires a business, it assesses the financial assets and liabilities assumed for appropriate classification and designation in accordance with the contractual terms, economic circumstances and pertinent conditions as at the acquisition date. The consideration transferred by the acquirer is recognized at fair value at the acquisition date.

Goodwill is initially measured at cost, being the excess of the aggregate of the consideration transferred over the net identifiable assets acquired and liabilities assumed. After initial recognition, goodwill is measured at cost less any accumulated impairment losses. Goodwill is tested for impairment annually or more frequently if events or changes in circumstances indicate that they might be impaired.

For the purpose of impairment testing, goodwill acquired in a business combination is, from the acquisition date, allocated to each of the Group's cash-generating units that are expected to benefit from the combination, irrespective of whether other assets or liabilities of the acquiree are assigned to those units.

A cash generating unit to which goodwill has been allocated is tested for impairment annually, or more frequently when there is an indication that the unit may be impaired. If the recoverable amount of the cash generating unit is less than its carrying amount, the impairment loss is allocated first to reduce the carrying amount of any goodwill allocated to the unit and then to the other assets of the unit pro rata based on the carrying amount of each asset in the unit. Any impairment loss for goodwill is recognised in restated consolidated statement of profit and loss.

An impairment loss recognised for goodwill is not reversed in subsequent periods.

2.4 Functional and presentation currency

These restated consolidated summary statements are presented in Indian Rupees (Rs.), which is also the Group's functional currency. The financial information included in the audited consolidated financial statements for the year ended March 31, 2024, were presented in Indian rupees lakhs which have been converted into and rounded off to Indian rupees millions in these Restated Consolidated Summary Statements as the management believes that this change will enhance the comparability and readability of the Restated Consolidated Summary Statements, without obscuring any material information. It does not affect the recognition or measurement of any items in the Restated Consolidated Summary Statements and, consequently, has no impact on total equity or profit/(loss) for the current period and prior years. Similarly, there is no impact on the presentation of the Restated Consolidated Summary Statement of Cash Flows.

All amounts have been rounded off to millions with two decimal places, as permitted by Division II of Schedule III of the Act, except when otherwise indicated.

2.5 Use of estimates and judgements

The preparation of the restated consolidated summary statements requires management to make certain estimates and assumptions that affect the amounts reported in the restated consolidated summary statements and notes thereto. The management believes that these estimates and assumptions are reasonable and prudent. However, actual results could differ from these estimates. Any revision to accounting estimates is recognized prospectively in the current and future year. An overview of the areas that involve a higher degree of judgement or complexity, and of items which are more likely to be materially adjusted due to, estimates and assumptions turning out to be different than those originally assessed have been disclosed below. Detailed information about each of these estimates and judgments is included in the relevant notes together with information about the basis of calculation for each affected line item in the restated consolidated summary statements.

Estimate and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that may have a financial impact on the entity and that are believed to be reasonable under circumstances.

2.6 Current versus non- current classification

The Group segregates assets and liabilities into current and non-current categories for presentation in the balance sheet after considering its normal operating cycle and other criteria set out in Ind AS 1, "Presentation of Financial Statements". For this purpose, current assets and liabilities include the current portion of non-current assets and liabilities respectively. Deferred tax assets and liabilities are always classified as non-current.
The operating cycle is the time between the acquisition of assets for processing and their realization in cash and cash equivalents. The Group has identified period up to twelve months as its operating cycle.

3. Material accounting policies

3.1 Revenue recognition

The Company provides digital lending services by acting as a facilitator between borrowers and financial partners (e.g., banks, NBFCs) through its technology platform. The Company does not lend directly but earns fee and commission by providing a range of services across the loan lifecycle. The Company earns platform fees and commission income for these services from its financial partners. The Company has concluded that it is the principal in its revenue arrangements, because it typically controls the services before transferring them to the customer.

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Fee and commission income:
Revenue from services is recognized as and when services are rendered as per the terms of the agreement with customers. Revenues are disclosed net of the Goods and Services Tax charged on such services. In terms of the contract, an excess of revenue over the billed at the period/year end is carried in the restated consolidated statement of asset and liabilities as trade receivables where the amount is recoverable from the customer without any future performance obligation and the Group has unconditional right over such consideration (i.e. if only the passage of time is required before payment of such consideration is due). Revenue is recognized at a point in time when the Group satisfies the performance obligations by transferring the promised services to its customers. Bounce charges, delayed payment charges etc. due from customers are recognized on realization basis.

Interest income on Loans
Interest income on loans is recognised by applying the Effective Interest Rate (EIR) to the gross carrying amount of financial assets other than credit-impaired assets and financial assets classified as measured at FVTPL.

The EIR in case of a financial asset is computed
a. As the rate that exactly discounts estimated future cash receipts through the expected life of the financial asset to the gross carrying amount of a financial asset.
b. By considering all the contractual terms of the financial instrument in estimating the cash flows
c. Including all fees received between parties to the contract that are an integral part of the effective interest rate, transaction costs, and all other premiums or discounts.

Interest income other than on loans
Interest income from a financial asset is recognized when it is probable that the economic benefits will flow to the Group and the revenue can be measured reliably and there exists reasonable certainty of its recovery. Interest income is accrued on a time basis, by reference to the principle outstanding and at the effective interest rate applicable, which is the rate that exactly discounts estimated future cash receipts through the expected life of the financial asset to that asset's net carrying amount on initial recognition.

Net gain on derecognition of financial instruments under amortised cost category

The Group considers direct assignment or transfer of loan assets as one of the alternative mode or sources of fund raising. Gains arising from derecognition of financial assets include income from direct assignment transactions (i.e. present value of difference between the interest on loan portfolio and the interest to be paid to transferee after adjusting for prepayments and defaults). This amount is recorded upfront in the statement of profit and loss.

Other income
Financial instruments measured through profit and loss
Other income includes fair value gain in respect of financial assets measured through profit & loss.

Income on financial instruments measured at ammortised cost
All other incomes are recognized on an accrual basis when no significant uncertainty exists on their receipt.

3.2 Property, Plant and Equipment and Depreciation
Property, plant and equipment are stated at cost less accumulated depreciation and impairment losses, if any. The cost comprises the purchase price, borrowing cost if capitalization criteria are met and directly attributable cost of bringing the asset to its working condition for its intended use. Any trade discounts and rebates are deducted in arriving at the purchase price. Subsequent expenditure is capitalized to the asset's carrying amount only when it is probable that future economic benefits associated with the expenditure will flow to the Group and the cost of the item can be measured reliably. All other repairs and maintenance costs are expensed when incurred.

Subsequent measurement (depreciation method, useful lives and residual value)
Depreciation on assets is provided on Written Down Value Method (WDV') in accordance with the rates arrived at based on the useful lives prescribed under Schedule II of the Companies Act, 2013. Management estimates useful life of assets as follows:

Asset class	**Useful Life as Prescribed by Schedule II of the Companies Act, 2013**	**Useful life adopted by the Group**
Furniture and fixtures	10 years	10 years
Computers and peripherals	3 years	3 years
Office equipment	5 years	5 years

3.2 Property, Plant and Equipment and Depreciation- (Contd.)

Leasehold improvements are depreciated over the shorter of their useful life or the lease term, unless the entity expects to use the asset beyond the lease term.
For others, depreciation is calculated on pro rata basis over the estimated useful life of the asset.
The residual values, useful lives and method of depreciation are reviewed at the end of each financial period/ year.

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De-recognition
An item of property, plant and equipment and any significant part initially recognized is derecognized upon disposal or when no future economic benefits are expected from its use or disposal. Any gain or loss arising on de-recognition of the asset (calculated as the difference between the net disposal proceeds and the carrying amount of the asset) is recognized in the restated consolidated summary of statement of profit and loss, when the asset is derecognized.

3.3 Intangible assets and Amortization
Recognition and initial measurement
Intangible assets acquired separately are measured on initial recognition at cost. The cost of intangible assets acquired in a business combination is their fair value at the date of acquisition. Following initial recognition, intangible assets are carried at cost less any accumulated amortization and accumulated impairment losses.

Subsequent measurement (amortization method, useful lives and residual value)
Intangible assets are amortized on a straight-line basis over the estimated useful economic life. Management estimates useful life of intangible assets as following:

Asset class	Useful Life as Prescribed by Schedule II of the Companies Act, 2013	Useful life adopted by the Group
Software and licenses	3 years	3 years
Brand	5 years	5 years
Customer Relationship	5 years	5 years

Amortization is calculated on pro rata basis over the expected useful life of the intangible assets. The residual values, useful lives and method of amortisation are reviewed at the end of each financial period/ year. The amortization expense on intangible assets is recognized in the restated consolidated summary of statement of profit and loss unless such expenditure forms part of carrying value of another asset.

De-recognition of Intangible Assets
An intangible asset is derecognized on disposal, or when no future economic benefits are expected from use or disposal. Gains or losses arising from derecognition of an intangible asset, measured as the difference between the net disposal proceeds and the carrying amount of the asset are recognized in the restated consolidated summary of statement of profit and loss when the asset is derecognized.

3.4 Finance Costs
Finance costs represent interest expense recognised by applying the EIR to the gross carrying amount of financial liabilities. Interest expense includes issue costs that are initially recognized as part of the carrying value of the financial liability and amortized over the expected life using the effective interest method. These include fees and commissions payable to advisers and other expenses, provided these are incremental costs that are directly related to the issue of a financial liability.

3.5 Fair value measurement
The Group measures financial instruments such as investment in mutual funds at fair value at the balance sheet date. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The fair value measurement is based on the presumption that the transaction to sell the asset or transfer liability takes place either:

- in the principal market for the asset or liability, or
- in the absence of a principal market, in the most advantageous market for the asset or liability.

All assets and liabilities for which fair value is measured or disclosed in the restated consolidated summary statements are categorized within the fair value hierarchy, described as follows, based on the lowest level input that is significant to the fair value measurement as a whole:

Level 1 - Quoted (unadjusted) market prices in active markets for identical assets or liabilities.
Level 2 - Valuation techniques for which the lowest level input that is significant to the fair value measurement is directly or indirectly observable; and
Level 3- Valuation techniques for which the lowest level input that is significant to the fair value measurement is unobservable.

The Group uses valuation techniques that are appropriate in the circumstances and for which sufficient data are available to measure fair value, maximizing the use of relevant observable inputs and minimizing the use of unobservable inputs.

3.5 Fair value measurement- (Contd.)
For the purpose of fair value disclosures, the Group has determined classes of assets and liabilities on the basis of nature, characteristics and risks of the asset or liability and the level of the fair value hierarchy as explained above.

For assets and liabilities that are recognised in the financial statements on a recurring basis, the Group determines whether transfers have occurred between levels in the hierarchy by re-assessing categorisation (based on the lowest level input that is significant to the fair value measurement as a whole) at the end of each reporting period.

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3.6 Financial Instruments

A financial instrument is any contract that gives rise to a financial asset of one entity and a financial liability or equity instrument of another entity.

Financial assets:

Initial recognition and measurement

Financial assets are classified, at initial recognition, and subsequently measured at amortized cost, fair value through other comprehensive income (OCI), and fair value through profit or loss.

The classification of financial assets at initial recognition depends on the financial asset's contractual cash flow characteristics and the Group's business model for managing them. With the exception of trade receivables that do not contain a significant financing component or for which the Group has applied the practical expedient, the Group initially measures a financial asset at its fair value plus, in the case of a financial asset not at fair value through profit or loss, transaction costs. Trade receivables that do not contain a significant financing component or for which the Group has applied the practical expedient are measured at the transaction price determined under Ind AS 115.

In order for a financial asset to be classified and measured at amortized cost or fair value through OCI, it needs to give rise to cash flows that are 'solely payments of principal and interest (SPPI)' on the principal amount outstanding. This assessment is referred to as the SPPI test and is performed at an instrument level. Financial assets with cash flows that are not SPPI are classified and measured at fair value through profit or loss, irrespective of the business model.

The Group's business model for managing financial assets refers to how it manages its financial assets in order to generate cash flows. The business model determines whether cash flows will result from collecting contractual cash flows, selling the financial assets, or both. Financial assets classified and measured at amortized cost are held within a business model with the objective to hold financial assets in order to collect contractual cash flows.

Purchases or sales of financial assets that require delivery of assets within a time frame established by regulation or convention in the marketplace (regular way trades) are recognized on the trade date, i.e., the date that the Group commits to purchase or sell the asset.

Subsequent measurement

Financial assets carried at amortized cost –

A financial asset is measured at the amortized cost if both the following conditions are met:

- The asset is held within a business model whose objective is to hold assets for collecting contractual cash flows, and
- Contractual terms of the asset give rise on specified dates to cash flows that are solely payments of principal and interest (SPPI) on the principal amount outstanding.

After initial measurement, such financial assets are subsequently measured at amortized cost using the effective interest rate (EIR) method and are subject to impairment as per the accounting policy applicable to 'Impairment of financial assets'. Amortized cost is calculated by taking into account any discount or premium on acquisition and fees or costs that are an integral part of the EIR. The EIR amortization is included in interest income in the restated consolidated summary statement of profit and loss.

Financial assets carried at fair value through profit and loss-

Financial assets in this category are those that are held for trading and have been either designated by management upon initial recognition or are mandatorily required to be measured at fair value under Ind AS 109 i.e. they do not meet the criteria for classification as measured at amortized cost or FVTOCI. Management only designates an instrument at FVTPL upon initial recognition, if the designation eliminates, or significantly reduces, the inconsistent treatment that would otherwise arise from measuring the assets or liabilities or recognizing gains or losses on them on a different basis. Such designation is determined on an instrument-by-instrument basis.
For the Group, this category includes investments in quoted mutual funds and investment in government securities.
Financial assets at fair value through profit or loss are carried in the restated consolidated summary statement of assets and liabilities at fair value with net changes in fair value recognized in the restated consolidated summary statement of profit and loss.

De-recognition of financial assets

Financial assets (or where applicable, a part of financial asset or part of a Group of similar financial assets) are derecognized (i.e. removed from the Group's restated consolidated summary statement of assets and liabilities) when the contractual rights to receive the cash flows from the financial asset have expired, or when the financial asset and substantially all the risks and rewards are transferred. Further, if the Group has not retained control, it shall also derecognize the financial asset and recognize separately as assets or liabilities any rights and obligations created or retained in the transfer.

Impairment of financial assets

The Group applies the expected credit loss model for recognising impairment loss on financial assets measured at amortised cost, debt instruments, trade receivables, portfolio loans, financial guarantee and other contractual rights to receive cash or other financial asset not designated as at FVTPL. The amount of expected credit losses is updated at each reporting date to reflect changes in credit risk since initial recognition of the respective financial instrument.

ECLs are based on the difference between the contractual cash flows due in accordance with the contract and all the cash flows that the Group expects to receive, discounted at an approximation of the original effective interest rate.

ECLs are recognized in two stages. For credit exposures, for which there has not been a significant increase in credit risk since initial recognition, ECLs are provided for credit losses that result from default events that are possible within the next 12-months (a 12-month ECL). For those credit exposures for which there has been a significant increase in credit risk since initial recognition, a loss allowance is required for credit losses expected over the remaining life of the exposure, irrespective of the timing of the default (a lifetime ECL).

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Both Lifetime ECLs and 12-month ECLs are calculated on either an individual basis or a collective basis, depending on the nature of the underlying portfolio of financial instruments. The Group has established a policy to perform an assessment, at the end of each reporting period, of whether a financial instrument's credit risk has increased significantly since initial recognition, by considering the change in the risk of default occurring over the remaining life of the financial instrument. The Group does the assessment of a significant increase in credit risk at a borrower level. Also refer note 45 to the restated consolidated summary statements.
For trade receivables, the Group applies a simplified approach in calculating ECLs. Therefore, the Group does not track changes in credit risk but instead recognizes a loss allowance based on lifetime ECLs at each reporting date. The Group has established a provision matrix that is based on its historical credit loss experience, adjusted for forward-looking factors specific to the debtors and the economic environment.

Financial liabilities:

Initial recognition and measurement

All financial liabilities are recognized initially at fair value and, in the case of borrowings and payables, net of directly attributable transaction costs. The Group's financial liabilities include trade and other payables, borrowings, default loss guarantee etc.

Trade and other payables are recognised at the transaction cost, which is the fair value and subsequently measured at amortised cost.

The group as a Lending Service Provider "LSP" enters into contractual agreements with Regulated Entities (REs), wherein it provides a Default Loss Guarantee (DLG) in accordance with the Reserve Bank of India's Guidelines on Default Loss Guarantee in Digital Lending, dated November 28, 2025.

The group recognises a financial liability representing its estimated future obligations under the DLG arrangements. This provision is measured based on the expected outcomes attributable to the Company's share, considering historical performance and other risk indicators in the ECL methodology and is limited to the maximum amount prescribed under the RBI guidelines.

Subsequent measurement

After initial recognition, borrowings are subsequently measured at amortised cost using the EIR method. Gains and losses are recognised in restated consolidated summary statement of profit or loss when the liabilities are derecognised through the EIR amortisation process.
Amortised cost is calculated by taking into account any discount or premium on acquisition and fees or costs that are an integral part of the EIR. The EIR amortisation is included as finance costs in the restated consolidated summary statement of profit or loss.

De-recognition

Financial liability is de-recognized when the obligation under the liability is discharged, cancelled or expires. When an existing financial liability is replaced by another from the same lender on substantially different terms, or the terms of an existing liability are substantially modified, such an exchange or modification is treated as the de-recognition of the original liability and the recognition of a new liability. The difference in the respective carrying amounts is recognized in the restated consolidated summary statement of profit or loss.

Offsetting of financial instruments

Financial assets and financial liabilities are offset and the net amount is reported in the restated consolidated summary statement of assets and liabilities if there is a currently enforceable legal right to offset the recognized amounts and there is an intention to settle on a net basis, to realize the assets and settle the liabilities simultaneously.

Equity verses financial liability classification:

An equity instrument is any contract that evidences a residual interest in the assets of an entity after deducting all of its liabilities. Equity instruments issued by the Group are recognised at the proceeds received, net of direct issue costs. The Group classifies a financial instrument issued by it as equity instrument only if below conditions are met:

- The instrument includes no contractual obligation to deliver cash or another financial asset to another entity. Nor it includes any obligation to exchange financial assets or financial liabilities with another entity under conditions that are potentially unfavorable to the issuer.

- If the instrument will, or may, be settled in the Group's own equity instruments, it is non-derivative instrument that includes no contractual obligation for the Group to deliver a variable number of its own equity instruments. If the instrument is derivative, then it should be settled only by the Group exchanging a fixed amount of cash or another financial asset for a fixed number of its own equity instruments.

All other instruments are classified as financial liability and accounted for using the accounting policy applicable to the financial liabilities.

3.7 Employee benefits

The Group provides employment benefits through various defined contributions, defined benefit plans and short-term employee benefits.

Defined contribution plans

The Group has no obligation, other than the contribution payable to the provident fund. The Group's contribution in the form of provident fund is considered as a defined contribution plan and are charged as an expense based on the amount of contribution required to be made and when services are rendered by the employees. If the contribution payable to the scheme for service received before the Balance Sheet date exceeds the contribution already paid, the deficit payable to the scheme is recognized as a liability after deducting the contribution already paid.

Defined benefit plans

The defined benefit plans sponsored by the Group define the amount of benefit that an employee will receive on completion of services by reference to length of service and last drawn salary. The legal obligation for any benefits remains with the Group.

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The Group operates a defined benefit gratuity plan in India which is unfunded. The liability recognized in the financial statements in respect of gratuity is the present value of the defined benefit obligation at the reporting date, together with adjustments for unrecognized actuarial gains or losses and past service costs. The defined benefit obligation is calculated at the reporting date by an independent actuary using the projected unit credit method.

Re-measurements, comprising actuarial gains and losses, excluding amounts included in net interest on the net defined benefit liability, are recognized immediately in the restated consolidated summary statement of assets and liabilities with a corresponding debit or credit to statement of OCI in the period in which they occur. Re-measurements are not reclassified to profit or loss in subsequent periods.

Past service costs are recognized in profit or loss on the earlier of:

- The date of the plan amendment or curtailment, and
- The date that the Group recognizes related restructuring costs

Net interest is calculated by applying the discount rate to the net defined benefit liability or asset. The Group recognizes the following changes in the net defined benefit obligation as an expense in the restated consolidated summary statement of profit and loss:

- Service costs comprising current service costs, past service costs, gains and losses on curtailments and non-routine settlements; and
- Net interest expense or income

Accumulated leave, which is expected to be utilized within the next 12 months, is treated as a short-term employee benefit. The Group measures the expected cost of such absences as the additional amount that it expects to pay as a result of the unused entitlement that has accumulated at the reporting date. The Group recognizes the expected cost of short-term employee benefit as an expense, when an employee renders the related service.

The Group treats accumulated leave expected to be carried forward beyond twelve months, as long-term employee benefit for measurement purposes. Such long-term compensated absences are provided based on the actuarial valuation using the projected unit credit method at the reporting date. Remeasurement gains/losses are immediately taken to the restated consolidated summary statement of profit and loss and are not deferred. The obligations are presented as current liabilities in the restated consolidated summary statement of assets and liabilities if the entity does not have an unconditional right to defer the settlement for at least twelve months after the reporting date.

Short-term employee benefits
All employee benefits falling due wholly within twelve months of rendering the services are classified as short-term employee benefits, which include benefits like salaries, wages, short-term compensated absences and performance incentives and are recognised as expenses in the period in which the employee renders the related service.

3.8 Leases

At inception of a contract, Group assesses whether the contract is, or contains, a lease. A lease is defined as 'a contract, or part of a contract, that conveys the right to use of an identified asset (the underlying asset) for a period of time in exchange for consideration'.

Group as a Lessee
The Group applies a single recognition and measurement approach for all leases, except for short-term leases and leases of low-value assets. The Group recognizes lease liabilities to make lease payments and right-of-use assets representing the right to use the underlying assets. The Group recognizes a right-of-use asset and a lease liability at the lease commencement date. The right-of-use asset is initially measured at cost, which comprises the initial amount of the lease liability adjusted for any lease payments made at or before the commencement date, plus any initial direct costs incurred and an estimate of costs to dismantle and remove the underlying asset or to restore the underlying asset or the site on which it is located, less any lease incentives received.

Right-of-use assets are depreciated on a straight-line basis over the shorter of the lease term and the estimated useful lives of the assets as follows:

- Office Building 5- 10 years

In addition, the right-of-use asset is periodically reduced by impairment losses, if any, and adjusted for certain remeasurements of the lease liability.

The lease liability is initially measured at the present value of the lease payments to be made over the lease term, that are not paid at the commencement date, discounted using the interest rate implicit in the lease or, if that rate cannot be readily determined, the Group's incremental borrowing rate. Generally, the Group uses its incremental borrowing rate as the discount rate.

After the commencement date, the amount of lease liabilities is increased to reflect the accretion of interest and reduced for the lease payments made. In addition, the carrying amount of lease liabilities is remeasured if there is a modification, a change in the lease term, a change in the lease payments (e.g., changes to future payments resulting from a change in an index or rate used to determine such lease payments) or a change in the assessment of an option to purchase the underlying asset.

Short-term leases and leases of low value assets:
The Group applies the short-term lease recognition exemption to its short-term leases (i.e., those leases that have a lease term of 12 months or less from the commencement date and do not contain a purchase option).

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The Group applies the low-value asset recognition exemption on a lease-by-lease basis, if the lease qualifies as leases of low-value assets. In making this assessment, the Group also factors below key aspects:

- The assessment is conducted on an absolute basis and is independent of the size, nature, or circumstances of the lessee.
- The assessment is based on the value of the asset when new, regardless of the asset's age at the time of the lease.
- The lessee can benefit from the use of the underlying asset either independently or in combination with other readily available resources, and the asset is not highly dependent on or interrelated with other assets.
- If the asset is subleased or expected to be subleased, the head lease does not qualify as a lease of a low-value asset.

Lease payments on short-term leases and leases of low-value assets are recognized as expense on a straight-line basis over the lease term.

3.9 Taxation

Tax expense recognized in profit or loss comprises the sum of deferred tax and current tax. It is recognized in the restated consolidated summary of statement of profit and loss, except when it relates to an item that is recognized in other comprehensive income (OCI) or directly in equity, in which case, the tax is also recognized in other comprehensive income or directly in equity.

Current tax:
Current income tax assets and liabilities are measured at the amount expected to be recovered from or paid to the taxation authorities. The tax rates and tax laws used to compute the amount are those that are enacted or substantively enacted, at the reporting date.

Deferred Tax:
Deferred tax is recognized on temporary differences between the carrying amounts of assets and liabilities in the Restated Consolidated Financial Statements and the corresponding tax bases used in the computation of taxable income.

Deferred tax liability is recognized for all taxable temporary differences, except:

- When the deferred tax liability arises from the initial recognition of goodwill or an asset or liability in a transaction that is not a business combination and, at the time of the transaction, affects neither the accounting profit nor taxable profit or loss and does not give rise to equal taxable and deductible temporary differences.
- In respect of taxable temporary differences associated with investments in subsidiaries, when the timing of the reversal of the temporary differences can be controlled, and it is probable that the temporary differences will not reverse in the foreseeable future.

A deferred tax asset is recognized for all deductible temporary differences to the extent that it is probable that future taxable profits will be available against which the deductible temporary difference can be utilized, except:

- When the deferred tax asset relating to the deductible temporary difference arises from the initial recognition of an asset or liability in a transaction that is not a business combination and, at the time of the transaction, affects neither the accounting profit nor taxable profit or loss and does not give rise to equal taxable and deductible temporary differences.
- In respect of deductible temporary differences associated with investments in subsidiaries, deferred tax assets are recognized only to the extent that it is probable that the temporary differences will reverse in the foreseeable future and taxable profit will be available against which the temporary differences can be utilized.

Deferred tax assets are reviewed at each reporting date and are reduced to the extent that it is no longer probable that the related tax benefit will be realized. Unrecognized deferred tax assets are re-assessed at each reporting date and are recognized to the extent that it has become probable that future taxable profits will allow the deferred tax asset to be recovered.

Changes in deferred tax assets or liabilities are recognized as a component of tax income or expense in profit or loss, except where they relate to items that are recognized in other comprehensive income or directly in equity, in which case the related deferred tax is also recognized in other comprehensive income or equity, respectively.

Deferred tax assets and liabilities are measured at the tax rates that are expected to apply in the year when the asset is realized, or the liability is settled, based on tax rates (and tax laws) that have been enacted or substantively enacted at the reporting date.
The Group offsets deferred tax assets and deferred tax liabilities if and only if it has a legally enforceable right to set off current tax assets and current tax liabilities and the deferred tax assets and deferred tax liabilities relate to income taxes levied by the same taxation authority on either the same taxable entity or different taxable entities which intend either to settle current tax liabilities and assets on a net basis, or to realise the assets and settle the liabilities simultaneously, in each future period in which significant amounts of deferred tax liabilities or assets are expected to be settled or recovered.

3.10 Provisions, contingent liabilities and contingent assets

The Group recognizes a provision when there is a present obligation as a result of a past event, it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation and a reliable estimate of the amount of the obligation can be made. The amount recognized as a provision is the best estimate of the consideration required to settle the present obligation at the end of the reporting period, taking into account the risks and uncertainties surrounding the obligation.
In cases where the available information indicates that the loss on the contingency is reasonably possible, but the amount of loss cannot be reasonably estimated, a disclosure is made in the restated consolidated summary statements.
Provisions are reviewed at each balance sheet date and adjusted to reflect the current best estimates. If it is no longer probable that the outflow of resources would be required to settle the obligation, the provision is reversed.

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A contingent liability is disclosed for:

• A possible obligation arising from past events and whose existence will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the group or

• A present obligation that arises from past events but is not recognized because it is not probable that an outflow of resources embodying economic benefits will be required to settle the obligation, or the amount of the obligation cannot be measured with sufficient reliability.

The Group does not recognize a contingent liability but discloses its existence and other required disclosures in notes to the restated consolidated summary statements, unless the possibility of any outflow in settlement is remote.

Contingent assets are neither recognized nor disclosed in the financial statements.

3.11 Earnings per share

Basic earnings per share is calculated by dividing the net profit or loss attributable to owners of Company (after deducting preference dividends and attributable taxes) by the weighted average number of equity shares outstanding at the reporting date.

Partly paid shares are treated as a fraction of a share to the extent that they are entitled to participate in dividends relative to a fully paid share during the reporting period. The weighted average number of equity shares outstanding as at the reporting date is adjusted for events such as bonus issue, bonus element in a rights issue, share split, and reverse share split (consolidation of shares) that have changed the number of equity shares outstanding, without a corresponding change in resources.

For the purpose of calculating diluted earnings per share, the net profit or loss for the period attributable to equity shareholders of the Company and the weighted average number of shares outstanding during the period are adjusted for the effects of all dilutive potential equity shares.

3.12 Segment Reporting

The Group is engaged in the businesses of providing Loan facilitation services among others in terms of Ind AS 108 "Operating segments" specified under section 133 of the Companies Act, 2013. The entire revenues are billable within India and there is only one geographical segment.

Operating segments are reported in a manner consistent with the internal reporting provided to the Board of directors ("Chief Operating Decision Maker" (CODM)). The CODM is responsible for allocating resources and assessing the performance of the operating segments of the group.

3.13 Impairment of non- financial assets

The Group assesses at each balance sheet date whether there is any indication that an asset may be impaired due to events or changes in circumstances indicating that their carrying amounts may not be realized. If any such indication exists, the Group estimates the recoverable amount of the asset or the cash generating unit ('CGU'). If such a recoverable amount of the asset or the recoverable amount of the CGU to which the asset belongs is less than its carrying amount, the carrying amount is reduced to its recoverable amount. Recoverable amount is determined:

i. in the case of an individual asset, at the higher of the fair value less costs of disposal and the value-in-use; and

ii. in the case of a cash generating unit (the smallest identifiable group of assets that generates independent cash flows), at the higher of the cash generating unit's fair value less costs of disposal and the value-in-use.

The reduction is treated as an impairment loss and is recognized in the statement of profit and loss. If at the balance sheet date there is an indication that a previously assessed impairment loss no longer exists, the recoverable amount is reassessed and the asset is reflected at the revised recoverable amount, subject to maximum of the depreciated historical cost.

3.14 Share-based payments

Equity Settled transactions:

Employees of the Group receive remuneration in the form of share-based payments, whereby employees render services as consideration for equity instruments (equity-settled transactions).

The cost of equity-settled transactions is determined by the fair value at the date when the grant is made using black scholes model.

That cost is recognized, together with a corresponding increase in share-based payment (SBP) reserves in equity, over the period in which the performance and/or service conditions are fulfilled in employee benefits expense. The cumulative expense recognized for equity-settled transactions at each reporting date until the vesting date reflects the extent to which the vesting period has expired and the Group's best estimate of the number of equity instruments that will ultimately vest. The expense or credit in the statement of profit and loss for a period represents the movement in cumulative expense recognized as at the beginning and end of that period and is recognized in employee benefits expense.

Service and non-market performance conditions are not taken into account when determining the grant date fair value of awards, but the likelihood of the conditions being met is assessed as part of the Group's best estimate of the number of equity instruments that will ultimately vest. Market performance conditions are reflected within the grant date fair value. Any other conditions attached to an award, but without an associated service requirement, are considered to be non-vesting conditions. Non-vesting conditions are reflected in the fair value of an award and lead to an immediate expensing of an award unless there are also service and/or performance conditions.

No expense is recognized for awards that do not ultimately vest because non-market performance and/or service conditions have not been met. Where awards include a market or non-vesting condition, the transactions are treated as vested irrespective of whether the market or non-vesting condition is satisfied, provided that all other performance and/or service conditions are satisfied.

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When the terms of an equity-settled award are modified, the minimum expense recognized is the grant date fair value of the unmodified award, provided the original vesting terms of the award are met. An additional expense, measured as at the date of modification, is recognized for any modification that increases the total fair value of the share-based payment transaction, or is otherwise beneficial to the employee. Where an award is cancelled by the entity or by the counterparty, any remaining element of the fair value of the award is expensed immediately through profit or loss.
The dilutive effect of outstanding options is reflected as additional share dilution in the computation of diluted earnings per share.

Cash settled transactions:
A liability is recognised for the fair value of cash-settled transactions. The fair value is measured initially and at each reporting date up to and including the settlement date, with changes in fair value recognised in employee benefits expense. The fair value is expensed over the period until the vesting date with recognition of a corresponding liability.
The approach used to account for vesting conditions when measuring equity-settled transactions also applies to cash-settled transactions.

3.15 Treasury Shares (Shares held by ESOP Trust)

The Company has created an Employee Stock Option Plan Trust (ESOP Trust) for providing share-based payment to its employees and to employees of wholly owned companies. The Company uses the trust as a vehicle for distributing shares to employees under the employee remuneration schemes. The Company allots shares to the ESOP Trust. The Company treats the ESOP trust as its extension and shares held by ESOP Trust will be treated as treasury shares. Share options exercised during the reporting period are satisfied with treasury shares. The cost associated with share-based payment to employees of wholly owned companies is apportioned to them on actual basis.

The consideration paid for treasury shares including any directly attributable incremental cost is presented as a deduction from total equity, until they are cancelled, sold or reissued. When treasury shares are sold or reissued subsequently, the amount received is recognised as an increase in equity, and the resulting surplus or deficit on the transaction is transferred to/ from retained earnings.

3.16 Cash and cash equivalents

Cash comprises cash on hand and cash at bank, including fixed deposits with original maturity period of three months or less and short-term highly liquid investments with an original maturity of three months or less, which are subject to insignificant risk of changes in value. Cash equivalents are short-term balances, highly liquid investments that are readily convertible into known amounts of cash and which are subject to insignificant risk of changes in value.

3.17 Exceptional item

Exceptional item are those item of that management considers, by virtue of their size or nature, should be disclosed separately to ensure that the financial information allows an understanding of the underlying performance of the business, so as to facilitate comparison with the prior period/ year. Also tax charges related to exceptional item are also considered exceptional. Such items are material by nature or amount and requires separate disclosure in accordance with Ind AS.

3.18 Presentation of Restated profit before exceptional item (net of tax)

The presentation of Restated profit before exceptional item (net of tax) is not specifically required by Ind AS. Ind AS complaint Schedule III allows companies to present Line items, sub-line items and sub-totals shall be presented as an addition or substitution on the face of the Financial Statements when such presentation is relevant to an understanding of the Group's financial position or performance or to cater to industry/sector-specific disclosure requirements or when required for compliance with the amendments to the Companies Act or under the Indian Accounting Standards. Accordingly, the group has elected to present Restated profit before exceptional item (net of tax) as a separate line item on the face of the restated consolidated summary statement of profit and loss where exceptional item and tax on exceptional item has been excluded from restated profit for the period/year.

3.19 Statement of Cash Flows

Restated consolidated summary statement of cash flows is reported using the indirect method, whereby the net profit before tax is adjusted for the effects of transactions of a non-cash nature, any deferrals or accruals of past or future operating cash receipts or payments and items of income or expenses associated with investing or financing cash flows. The statement of cash flows from operating, investing and financing activities of the Group are segregated.

3.20 Standards issued but not yet effective

There are no standards that are notified and not yet effective as on the date.

3.21 Recent accounting pronouncements

The Group applied for the first-time certain standards and amendments, which are effective for annual periods beginning on or after April 01, 2026.

i) **Classification of Liabilities as Current or Non-current and Non-current Liabilities with Covenants – Amendments to Ind AS 1 and Ind AS 10**

The Ministry of Corporate Affairs notified amendments to *Ind AS 1*- Presentation of Financial Statements along with *Ind AS 10*- Events after the Reporting Period to specify that if a covenant breach is rectified after the reporting date, the same will be treated as a non-adjusting event.

The amendments are effective for annual reporting periods beginning on or after April 01, 2026.
The application of Ind AS 1 and Ind AS 10 does not have material impact on the Group's Restated Consolidated Summary Statements.

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3.22 Significant management judgments in applying accounting policies and estimation of uncertainty

The preparation of the Group's restated consolidated summary statements requires management to make judgments, estimates, and assumptions that affect the reported amounts of revenues, expenses, assets and liabilities, and the related disclosures. Actual results may differ from these estimates.

3.23 Significant management judgments:

Recognition of deferred tax assets/ liabilities –
The extent to which deferred tax assets can be recognized is based on an assessment of the probability of the future taxable income against which the deferred tax assets can be utilized.

Evaluation of indicators for impairment of assets –
The evaluation of the applicability of indicators of impairment of assets requires assessment of several external and internal factors which could result in deterioration of recoverable amounts of assets.

3.24 Significant estimates:

- Useful lives of property, plant and equipment and intangible assets: Refer note 3.2 and 3.3
- Fair value measurement of financial instruments: Refer note 3.5 and 3.6
- Employee benefits expense: Refer note 3.7
- Deferred Tax: Refer note 3.9
- Incremental borrowing rate used for accounting of leases - company as a lessee: Refer note 3.8
- Provisions and other contingent liabilities - Refer note 3.10
- Estimating fair value for share-based payment transactions: Refer note 3.14

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Moneyview Limited Bangalore

Moneyview Limited ***(formerly known as Moneyview Private Limited and Whizdm Innovations Private Limited)***
CIN: U72200KA2014PLC075775
Annexure VI: Notes to Restated Consolidated Summary Statements
(All amounts are in Indian Rupees in Million, except as stated otherwise)

4 Property, plant and equipment

Description	Office equipment	Computers and peripherals	Leasehold improvements	Furniture and fixtures	Total
Gross carrying value					
As at April 01, 2023	**6.00**	**94.84**	**10.67**	**4.06**	**115.57**
Additions	1.00	30.53	-	-	31.53
As at March 31, 2024	**7.00**	**125.37**	**10.67**	**4.06**	**147.10**
Additions	4.48	42.54	58.27	1.54	106.83
Assets acquired through business combination *	0.03	0.87	-	0.23	1.13
As at March 31, 2025	**11.51**	**168.78**	**68.94**	**5.83**	**255.06**
Additions	0.42	1.59	-	0.44	2.45
As at June 30, 2025	**11.93**	**170.37**	**68.94**	**6.27**	**257.51**
As at April 01, 2025	**11.51**	**168.78**	**68.94**	**5.83**	**255.06**
Additions	1.48	46.21	9.44	1.05	58.18
As at March 31, 2026	**12.99**	**214.99**	**78.38**	**6.88**	**313.24**
Additions	7.81	27.51	3.00	-	38.32
As at June 30, 2026	**20.80**	**242.50**	**81.38**	**6.88**	**351.56**
Accumulated Depreciation					
As at April 01, 2023	**4.80**	**67.84**	**8.72**	**3.25**	**84.61**
Depreciation for the year	0.95	27.87	0.66	0.25	29.73
As at March 31, 2024	**5.75**	**95.71**	**9.38**	**3.50**	**114.34**
Depreciation for the year	2.37	33.42	14.51	0.52	50.82
As at March 31, 2025	**8.12**	**129.13**	**23.89**	**4.02**	**165.16**
Depreciation for the period	0.41	6.70	3.01	0.13	10.25
As at June 30, 2025	**8.53**	**135.83**	**26.90**	**4.15**	**175.41**
As at April 01, 2025	**8.12**	**129.13**	**23.89**	**4.02**	**165.16**
Depreciation for the year	1.74	31.13	11.76	0.58	45.21
As at March 31, 2026	**9.86**	**160.26**	**35.65**	**4.60**	**210.37**
Depreciation for the period	0.77	10.83	2.91	0.16	14.67
As at June 30, 2026	**10.63**	**171.09**	**38.56**	**4.76**	**225.04**
Net carrying amount					
As at March 31, 2024	**1.25**	**29.66**	**1.29**	**0.56**	**32.76**
As at March 31, 2025	**3.39**	**39.65**	**45.05**	**1.81**	**89.90**
As at June 30, 2025	**3.40**	**34.54**	**42.04**	**2.12**	**82.10**
As at March 31, 2026	**3.13**	**54.73**	**42.73**	**2.28**	**102.87**
As at June 30, 2026	**10.17**	**71.41**	**42.82**	**2.12**	**126.52**

Note:
Net carrying amount of Property, plant and equipment represents carrying values of all such assets under previous GAAP (deemed cost) on the date of transition to Ind AS i.e. April 01, 2021 as the Group has applied the practical expedient and have considered the carrying value of the Property, plant and equipment as the cost of those assets as per the provision of Ind AS 101.

* Refer note 50 for details of assets acquired through business combination.

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(All amounts are in Indian Rupees in Million, except as stated otherwise)

5 Right of use assets

Description	Office Building	Total
Gross carrying value		
As at April 01, 2023	**37.27**	**37.27**
Additions	180.93	180.93
As at March 31, 2024	**218.20**	**218.20**
Additions	69.80	69.80
As at March 31, 2025	**288.00**	**288.00**
Additions	-	-
As at June 30, 2025	**288.00**	**288.00**
As at April 01, 2025	**288.00**	**288.00**
Additions	45.91	45.91
As at March 31, 2026	**333.91**	**333.91**
Additions	69.12	69.12
As at June 30, 2026	**403.03**	**403.03**
Accumulated depreciation		
As at April 01, 2023	**27.59**	**27.59**
Charge for the year	14.86	14.86
As at March 31, 2024	**42.45**	**42.45**
Charge for the year	25.74	25.74
As at March 31, 2025	**68.19**	**68.19**
Charge for the period	7.44	7.44
As at June 30, 2025	**75.63**	**75.63**
As at April 01, 2025	**68.19**	**68.19**
Charge for the year	33.36	33.36
As at March 31, 2026	**101.55**	**101.55**
Charge for the period	12.45	12.45
As at June 30, 2026	**114.00**	**114.00**
Net carrying amount		
As at April 01, 2023	**9.68**	**9.68**
As at March 31, 2024	**175.75**	**175.75**
As at March 31, 2025	**219.81**	**219.81**
As at June 30, 2025	**212.37**	**212.37**
As at March 31, 2026	**232.36**	**232.36**
As at June 30, 2026	**289.03**	**289.03**

*Refer note 41 (a) for details of ROU assets.

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MONEYVIEW LIMITED Bangalore

Moneyview Limited *(formerly known as Moneyview Private Limited and Whizdm Innovations Private Limited)*
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Annexure VI: Notes to Restated Consolidated Summary Statements
(All amounts are in Indian Rupees in Million, except as stated otherwise)

6 Goodwill and Other intangible assets

	Customer Relationships	Brand	Software & Licenses	Total	Goodwill
Gross carrying value					
As at April 01, 2023	-	-	12.68	12.68	-
Additions	-	-	0.82	0.82	-
As at March 31, 2024	-	-	13.50	13.50	-
Additions	-	-	-	-	-
Assets acquired through business combination *	85.98	4.89	1.42	92.29	331.77
As at March 31, 2025	85.98	4.89	14.92	105.79	331.77
Additions	-	-	-	-	-
As at June 30, 2025	85.98	4.89	14.92	105.79	331.77
As at April 01, 2025	85.98	4.89	14.92	105.79	331.77
Additions	-	-	-	-	-
As at March 31, 2026	85.98	4.89	14.92	105.79	331.77
Additions	-	-	-	-	-
As at June 30, 2026	85.98	4.89	14.92	105.79	331.77
Accumulated amortisation					
As at April 01, 2023	-	-	4.24	4.24	-
Charge for the year	-	-	4.01	4.01	-
As at March 31, 2024	-	-	8.25	8.25	-
Charge for the year	8.57	0.49	3.89	12.95	-
As at March 31, 2025	8.57	0.49	12.14	21.20	-
Charge for the period	4.29	0.24	0.89	5.42	-
As at June 30, 2025	12.86	0.73	13.03	26.62	-
As at April 01, 2025	8.57	0.49	12.14	21.20	-
Charge for the year	17.20	0.98	2.05	20.23	-
As at March 31, 2026	25.77	1.47	14.19	41.43	-
Charge for the period	4.29	0.24	0.09	4.62	-
As at June 30, 2026	30.06	1.71	14.28	46.05	-
Net carrying amount					
As at April 01, 2023	-	-	8.44	8.44	-
As at March 31, 2024	-	-	5.25	5.25	-
As at March 31, 2025	77.41	4.40	2.78	84.59	331.77
As at June 30, 2025	73.12	4.16	1.89	79.17	331.77
As at March 31, 2026	60.21	3.42	0.73	64.36	331.77
As at June 30, 2026	55.92	3.18	0.64	59.74	331.77

* Refer note 50 for details of assets acquired through business combination.

Notes:

(a) The Group has not revalued any of its assets during the current period or previous period/years.

(b) Net carrying amount of intangible assets represents carrying values of all such assets under previous GAAP (deemed cost) on the date of transition to Ind AS i.e. April 01, 2021 as the Group has applied the practical expedient and have considered the carrying value of the intangible assets as the cost of those assets as per the provision of Ind AS 101.

(c) During the year ended March 31, 2025, the holding company acquired 100% equity shares of Zeo Fin Technology Private Limited ("Zeo Fin") at a purchase consideration of Rs. 595.67 million resulting in a goodwill of Rs.331.77 million. Zeo Fin is in the business of providing credit facilitation services in the form of earned wages access (i.e. loan against salary) and unsecured personal loans business, similar to credit facilitation services provided by the holding company. The holding company considers such credit facilitation services as a single cash generating unit ("CGU"), which is also its only operating segment.

Goodwill is tested for impairment annually as at March 31 or when events or circumstances indicate that the implied fair value of goodwill is less than its carrying amount.

For impairment testing, goodwill is allocated to a CGU representing the lowest level within the Group at which goodwill is monitored for internal management purposes. Goodwill is tested for impairment at least annually in accordance with the Group's procedure for determining the recoverable value of each CGU. The recoverable amount of the CGU is determined on the basis of Higher of value in use or Fair Value Less Cost of Disposal (FVLCD). The recoverable amount of the CGU is determined based on the discounted cash flow approach, using the discount rate and terminal growth rate from unobservable market data by the management. The recoverable amount has been determined based on a value in use calculation using cashflow projections from financial budgets approved by senior management covering a period of 4 years. The projected cash flows have been updated to reflect the combined customer base with cross-sell opportunities. The pre-tax discount rate applied to cash flow projections for impairment testing during the current year is in the range of 21%-23% and cash flows are extrapolated using a 3% terminal growth rate, that is the same as the long-term average growth rate for the similar industry. It was concluded that the carrying value of the goodwill did not exceed the value in use and accordingly management did not identify any impairment to be recognised as at March 31, 2025.

As at March 31, 2026, management assessed whether any indicators of impairment existed and concluded that there were no material changes in assumptions or circumstances from the previous impairment assessment that would indicate impairment of the CGU.

Further, as at June 30, 2025 and June 30, 2026, management concluded that no events or circumstances had occurred that would indicate that the recoverable amount of the CGU, including goodwill, was lower than its carrying amount. Accordingly, no impairment provision was considered necessary.

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(All amounts are in Indian Rupees in Million, except as stated otherwise)

		As at June 30, 2026	As at June 30, 2025	As at March 31, 2026	As at March 31, 2025	As at March 31, 2024
7	**Investments- Non- current**					
	Investments measured at amortized cost					
	Investment in Government Securities (quoted)	1,743.96	-	1,449.65	-	-
	Total non current investments	**1,743.96**	-	**1,449.65**	-	-
	Aggregate book value of quoted investments	**1,743.96**	-	**1,449.65**	-	-
	Aggregate market value	**1,743.96**	-	**1,449.65**	-	-
	Aggregate impairment in value of investments	-	-	-	-	-

		As at June 30, 2026	As at June 30, 2025	As at March 31, 2026	As at March 31, 2025	As at March 31, 2024
8	**Loans (non-current)**					
	Carried at amortised cost, unsecured					
	Loans - considered good	11,307.84	12,269.72	12,390.01	11,432.44	7,398.16
	Loans - significant increase in credit risk	190.27	251.46	214.60	189.97	43.13
	Loans - credit impaired	1,539.27	1,175.99	1,524.29	739.70	190.87
	Total - gross loans (non current)	**13,037.38**	**13,697.17**	**14,128.90**	**12,362.11**	**7,632.16**
	Less: Impairment loss allowance (refer note 45)	(1,550.11)	(1,244.58)	(1,518.20)	(887.41)	(384.44)
	Net loans	**11,487.27**	**12,452.59**	**12,610.70**	**11,474.70**	**7,247.72**

Note:

(a) The Group's exposure to credit risk and loss allowances are disclosed in note 45.

(b) Loan receivables are hypothecated to secured, redeemable non-convertible debentures issued and term loans raised by subsidiary, Whizdm Finance Private Limited ("WFPL"). The charge created over the asset will be pari passu to all the new debts issued during the period/ years. Refer note 22 and 25.

(c) The Group has not granted any loans or advances in the nature of loans to promoters, directors, KMPs and the related parties (as defined under the Companies Act, 2013), either severally or jointly with any other person that are - (a) repayable on demand or (b) without specifying any terms or period of repayment.

		As at June 30, 2026	As at June 30, 2025	As at March 31, 2026	As at March 31, 2025	As at March 31, 2024
9	**Other financial assets- Non current**					
	Measured at amortised cost					
	Deposits with banks (with remaining maturity of more than 12 months) [refer note (a), (c), (d) and (e) below]	1,338.78	886.28	1,218.03	1,196.13	397.30
	Deposits with financial institutions (with remaining maturity of more than 12 months) [refer note (b) below]	-	-	-	-	30.27
	Security deposits	41.36	18.84	24.99	19.58	10.99
	Excess interest spread receivable on derecognition of financial asset	53.08	23.96	73.48	23.43	1.04
		1,433.22	**929.08**	**1,316.50**	**1,239.14**	**439.60**

Note:

(a) Deposit of Rs. 837.39 million (June 30, 2025: Rs. 174.49 million; March 31, 2026: Rs. 763.65 million; March 31, 2025: Rs. 614.48 million; March 31, 2024: Rs. 283.15 million) is placed under lien as per the contractual agreement with the financial partners.

(b) Deposit of Nil (June 30, 2025: Rs. Nil; March 31, 2026: Rs. Nil; March 31, 2025: Nil; March 31, 2024: Rs. 30.27 million) is placed under lien as per the contractual agreement with the financial partners.

(c) Deposit of Rs. 362.63 million (June 30, 2025: Rs. 703.25 million; March 31, 2026: Rs. 428.70 million; March 31, 2025: Rs. 577.96 million; March 31, 2024: Rs.14.63 million) is placed under lien for liabilities against securitized assets.

(d) Deposit of Rs. 2.71 million (June 30, 2025: Rs. 2.55 million; March 31, 2026: Rs. 2.67 million; March 31, 2025: Rs. 2.51 million; March 31, 2024: Nil) is placed as bank guarantee.

(e) Deposits of Rs. 120.00 million (June 30, 2025: Nil, March 31, 2026: Nil, March 31, 2025: Nil, March 31, 2024: Nil) is placed to ensure adequate liquidity for the redemption of debentures as per the regulatory requirements.

		As at June 30, 2026	As at June 30, 2025	As at March 31, 2026	As at March 31, 2025	As at March 31, 2024
10	**A. Income tax assets (net)**					
	Income tax assets (net of provision)	451.30	596.07	667.81	511.66	741.05
		451.30	**596.07**	**667.81**	**511.66**	**741.05**
	B. Current tax liabilities (net)					
	Current tax liabilities (net of provision)	88.08	40.28	-	26.20	-
		88.08	**40.28**	-	**26.20**	-
11	**Other non-current assets**					
	Prepaid expenses	1.53	1.24	2.51	4.12	1.57
		1.53	**1.24**	**2.51**	**4.12**	**1.57**
12	**Investments**					
	Carried at fair value through profit and loss					
	Mutual funds (quoted) 5,022,099 units (June 30, 2025: 1,971,079 units; March 31, 2026: 5,116,249 units ; March 31, 2025: 2,191,869.15 units; March 31, 2024: 6,574,854.11 units)	214.67	612.03	264.52	571.40	971.39
	Investment in debt securities (unquoted)	96.19	-	0.36	-	-
	Investments measured at amortized cost					
	Investment in Government Securities (quoted)	213.84	-	226.08	-	-
	Total current investments	**524.70**	**612.03**	**490.96**	**571.40**	**971.39**
	Aggregate book value of quoted investments	**428.51**	**612.03**	**490.60**	**571.40**	**971.39**
	Aggregate market value of quoted investments	**428.51**	**612.03**	**490.60**	**571.40**	**971.39**
	Aggregate book value of unquoted investments	**96.19**	-	**0.36**	-	-
	Aggregate impairment in value of investments	-	-	-	-	-

Note:

As at June 30, 2026: 278,908 units valuing Rs. 162.83 million (June 30, 2025: 1,840,364 units valuing Rs. 540.50 million; March 31, 2026: 319,258 units valuing Rs.182.85 million; March 31, 2025: 2,190,805 units valuing Rs. 567.50 million; March 31, 2024: 6,038,867 units valuing Rs. 916.95 million) are placed under lien as per contractual agreement with the financial partners.

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MONEYVIEW LIMITED Bangalore

Moneyview Limited *(formerly known as Moneyview Private Limited and Whizdm Innovations Private Limited)*
CIN: U72200KA2014PLC075775
Annexure VI: Notes to Restated Consolidated Summary Statements
(All amounts are in Indian Rupees in Million, except as stated otherwise)

13 Trade receivables	As at June 30, 2026	As at June 30, 2025	As at March 31, 2026	As at March 31, 2025	As at March 31, 2024
At amortised cost					
a) Trade receivables - unsecured, considered good	5,084.12	4,239.32	4,566.10	3,644.61	3,581.73
b) Trade receivables - credit impaired	-	-	-	-	-
	5,084.12	**4,239.32**	**4,566.10**	**3,644.61**	**3,581.73**
Less: Allowance for credit loss	-	-	-	-	-
Trade receivables - unsecured, considered good	-	-	-	-	-
Trade receivables - credit impaired	-	-	-	-	-
Net trade receivables	**5,084.12**	**4,239.32**	**4,566.10**	**3,644.61**	**3,581.73**

The Group's exposure to credit risk and loss allowances are disclosed in note 45

Trade receivables ageing schedule

Particulars	Unbilled^	Not due	Outstanding for following periods from the due date of payment					Total
			Less than 6 months	6 months - 1 year	1-2 years	2-3 years	More than 3 years	
(i) Undisputed Trade receivables – considered good	3,083.33	1,080.19	914.46	6.10	0.04	-	-	**5,084.12**
(ii) Undisputed Trade receivables – which have significant increase in credit risk	-	-	-	-	-	-	-	-
(iii) Undisputed Trade receivables- credit impaired	-	-	-	-	-	-	-	-
(iv) Disputed Trade receivables - considered good	-	-	-	-	-	-	-	-
(v) Disputed Trade receivables - which have significant increase in credit risk	-	-	-	-	-	-	-	-
(vi) Disputed Trade receivables- credit impaired	-	-	-	-	-	-	-	-
As at June 30, 2026	**3,083.33**	**1,080.19**	**914.46**	**6.10**	**0.04**	-	-	**5,084.12**
(i) Undisputed Trade receivables – considered good	2,600.25	1,109.46	490.63	15.83	23.15	-	-	**4,239.32**
(ii) Undisputed Trade receivables – which have significant increase in credit risk	-	-	-	-	-	-	-	-
(iii) Undisputed Trade receivables- credit impaired	-	-	-	-	-	-	-	-
(iv) Disputed Trade receivables - considered good	-	-	-	-	-	-	-	-
(v) Disputed Trade receivables - which have significant increase in credit risk	-	-	-	-	-	-	-	-
(vi) Disputed Trade receivables- credit impaired	-	-	-	-	-	-	-	-
As at June 30, 2025	**2,600.25**	**1,109.46**	**490.63**	**15.83**	**23.15**	-	-	**4,239.32**
(i) Undisputed Trade receivables – considered good	2,858.85	1,098.71	548.04	53.14	7.36	-	-	**4,566.10**
(ii) Undisputed Trade receivables – which have significant increase in credit risk	-	-	-	-	-	-	-	-
(iii) Undisputed Trade receivables- credit impaired	-	-	-	-	-	-	-	-
(iv) Disputed Trade receivables - considered good	-	-	-	-	-	-	-	-
(v) Disputed Trade receivables - which have significant increase in credit risk	-	-	-	-	-	-	-	-
(vi) Disputed Trade receivables- credit impaired	-	-	-	-	-	-	-	-
As at March 31, 2026	**2,858.85**	**1,098.71**	**548.04**	**53.14**	**7.36**	-	-	**4,566.10**
(i) Undisputed Trade receivables – considered good	2,282.42	1,034.06	274.29	46.14	7.70	-	-	**3,644.61**
(ii) Undisputed Trade receivables – which have significant increase in credit risk	-	-	-	-	-	-	-	-
(iii) Undisputed Trade receivables- credit impaired	-	-	-	-	-	-	-	-
(iv) Disputed Trade receivables - considered good	-	-	-	-	-	-	-	-
(v) Disputed Trade receivables - which have significant increase in credit risk	-	-	-	-	-	-	-	-
(vi) Disputed Trade receivables- credit impaired	-	-	-	-	-	-	-	-
As at March 31, 2025	**2,282.42**	**1,034.06**	**274.29**	**46.14**	**7.70**	-	-	**3,644.61**
(i) Undisputed Trade receivables – considered good	2,483.26	859.82	230.95	7.70	-	-	-	**3,581.73**
(ii) Undisputed Trade receivables – which have significant increase in credit risk	-	-	-	-	-	-	-	-
(iii) Undisputed Trade receivables- credit impaired	-	-	-	-	-	-	-	-
(iv) Disputed Trade receivables - considered good	-	-	-	-	-	-	-	-
(v) Disputed Trade receivables - which have significant increase in credit risk	-	-	-	-	-	-	-	-
(vi) Disputed Trade receivables- credit impaired	-	-	-	-	-	-	-	-
As at March 31, 2024	**2,483.26**	**859.82**	**230.95**	**7.70**	-	-	-	**3,581.73**

Notes:

-No trade or other receivable are due from directors or other officers of the Company either severally or jointly with any other person. Nor any trade or other receivable are due from firms or private companies respectively in which any director is a partner, a director or a member.

-Trade receivables are hypothecated to secured, redeemable non-convertible debentures issued by the Company

-Trade receivables are non interest bearing and average credit period is between 0 to 30 days

^ The receivable is 'unbilled' because the Group has not yet issued an invoice; however, the balance has been included under trade receivables (as opposed to contract assets) because the Group has an unconditional right to receive the consideration

B. R. Batliboi & Associates LLP Chartered Accountants

MONEYVIEW LIMITED Bangalore

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(All amounts are in Indian Rupees in Million, except as stated otherwise)

	As at June 30, 2026	As at June 30, 2025	As at March 31, 2026	As at March 31, 2025	As at March 31, 2024
14 Cash and cash equivalents					
Balances with banks:					
-with scheduled banks in current accounts	9,521.29	4,871.75	5,917.52	5,008.01	4,364.07
- deposits with original maturity of less than three months	3,901.75	1,651.41	4,353.42	602.50	210.04
	13,423.04	**6,523.16**	**10,270.94**	**5,610.51**	**4,574.11**

	As at June 30, 2026	As at June 30, 2025	As at March 31, 2026	As at March 31, 2025	As at March 31, 2024
15 Bank Balances other than cash and cash equivalents					
Deposits with banks (with original maturity of more than three months but less than twelve months)	53.90	15.13	155.04	124.52	220.67
	53.90	**15.13**	**155.04**	**124.52**	**220.67**

Notes:

(a) Deposits of Nil (June 30, 2025: Nil; March 31, 2026: Nil ; March 31, 2025: Nil; March 31, 2024: Rs. 200.00 million) is placed under lien as per contractual agreement with the financial partners.

(b) Deposit of Rs. 39.91 million (June 30, 2025: Nil; March 31, 2026: 39.30 million; March 31, 2025: Nil; March 31, 2024: Nil;) is placed as bank guarantee.

	As at June 30, 2026	As at June 30, 2025	As at March 31, 2026	As at March 31, 2025	As at March 31, 2024
16 Loans (current)					
Carried at amortised cost, unsecured					
Loans - considered good	41,877.57	30,739.26	40,285.03	25,993.45	12,262.05
Loans - significant increase in credit risk	1,659.64	1,060.20	1,299.08	974.20	480.15
Total - gross loans (current)	**43,537.21**	**31,799.46**	**41,584.11**	**26,967.65**	**12,742.20**
Less: Impairment loss allowance (refer note 45)	(1,232.48)	(877.39)	(1,118.26)	(738.55)	(381.85)
Net loans	**42,304.73**	**30,922.07**	**40,465.85**	**26,229.10**	**12,360.35**

Note :

Loan receivables are hypothecated to secured non-convertible debentures issued and term loans raised by the subsidiary, Whizdm Finance Private Limited ("WFPL"). The charge created over the asset will be pari passu to all the new debt issued during the current period. Refer note 22 and 25.

	As at June 30, 2026	As at June 30, 2025	As at March 31, 2026	As at March 31, 2025	As at March 31, 2024
17 Other financial assets (current)					
Measured at amortised cost					
Deposits with banks (with remaining maturity of less than 12 months) [refer note (a), (b) and (d) below]	7,245.02	5,782.36	6,476.73	4,936.63	3,513.80
Deposits with financial institutions (with remaining maturity of less than 12 months)	-	113.09	-	215.68	738.30
Cash margin for non convertible debentures [refer note (c) below]	-	-	-	-	10.00
Security deposits	18.06	11.65	24.21	7.66	4.85
Excess interest spread receivable on derecognition of financial asset	499.66	146.32	592.67	151.75	56.42
Others [refer note (e) below]	330.69	286.17	402.51	301.66	92.85
	8,093.43	**6,339.59**	**7,496.12**	**5,613.38**	**4,416.22**

Notes:

(a) Deposits of Rs. 6,570.23 million (June 30, 2025: Rs. 5,557.68 million; March 31, 2026: Rs. 5,955.36 million; March 31, 2025: Rs. 4,690.63 million; March 31, 2024: Rs. 2,977.36 million) is placed under lien as per the contractual agreement with the financial partners.

(b) Deposit of Rs. 521.88 million (June 30, 2025: Rs. 73.39 million; March 31, 2026: Rs. 387.97 million; March 31, 2025: Rs. 44.32 million; March 31, 2024: Nil) is placed under lien for liabilities against securitized assets.

(c) The Group has provided cash margin facilities to its investors in secured, redeemable non-convertible debentures. The amount is subsequently adjusted against the maturity proceeds payable on the redemption of such NCD's.

(d) Deposits of Rs. 132.00 million (June 30, 2025: 120.00 million, March 31, 2026: Rs. 120.00 million, March 31, 2025: Nil, March 31, 2024: Nil) is placed to ensure adequate liquidity for the redemption of debentures as per the regulatory requirements.

(e) Others comprises of amount receivable from payment gateways.

	As at June 30, 2026	As at June 30, 2025	As at March 31, 2026	As at March 31, 2025	As at March 31, 2024
18 Other current assets					
Prepaid expenses *	347.80	95.56	301.93	44.55	25.74
Balances with government authorities	50.34	112.09	54.56	93.79	47.99
Advances to vendors	25.69	30.06	17.69	32.70	32.16
Other advances	2.07	4.89	4.74	9.53	0.64
	425.90	**242.60**	**378.92**	**180.57**	**106.53**

* The Holding Company has incurred expenses of Rs. 253.25 million (June 30, 2025: Rs. 20.07 million, March 31, 2026: Rs. 226.50 million, March 31, 2025: Nil and March 31, 2024: Nil) towards proposed Initial Public Offering ("IPO") of its equity shares and the qualifying expenses attributable to the proposed issue of equity shares has been recognised as prepaid expenses. The Company expects to recover certain amounts from its shareholders and the balance amount would be netted off in securities premium account in accordance with Section 52 of The Companies Act, 2013 upon the shares being issued.

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MONEYVIEW LIMITED Bangalore

(All amounts are in Indian Rupees in Million, except as stated otherwise)

19 Deferred tax assets

The following is the analysis of deferred tax assets/(liabilities) presented in the restated consolidated statement of assets and liabilities:

Particulars	As at June 30, 2026	As at June 30, 2025	As at March 31, 2026	As at March 31, 2025	As at March 31, 2024
Deferred tax assets	1,036.60	776.55	949.77	608.73	418.46
Deferred tax liabilities	(451.86)	(306.62)	(503.69)	(214.31)	(98.15)
Deferred tax assets (Net)	**584.74**	**469.93**	**446.08**	**394.42**	**320.31**

Deferred tax assets and liabilities relates to the following- [DTA/(DTL)]

As at June 30, 2026	Opening balance	Recognised in profit or loss	Recognised in OCI	Closing balance
Deferred tax assets in relation to				
Property plant and equipment and intangible assets	10.94	0.65	-	11.59
Lease liabilities	41.81	15.48	-	57.29
Provision for share based payment	42.70	-	-	42.70
Expected credit loss allowances	638.86	49.78	-	688.64
Provision for employee benefit expenses	50.03	11.22	0.11	61.36
Carry forward losses	126.39	-	-	126.39
Other temporary difference	39.04	9.59	-	48.63
Deferred tax (liabilities) in relation to				
Right-of-use assets	(33.34)	(15.16)	-	(48.50)
Net unrealised mutual fund gains	(8.72)	0.39	-	(8.33)
EIR impact on financial instruments measured at amortised cost	(308.43)	38.06	-	(270.37)
Excess interest spread receivable on derecognition of financial asset	(153.20)	28.54	-	(124.66)
Net Deferred tax assets	**446.08**	**138.55**	**0.11**	**584.74**

As at June 30, 2025	Opening balance	Recognised in profit or loss	Recognised in OCI	Closing balance
Deferred tax assets in relation to				
Property plant and equipment and intangible assets	10.30	0.69	-	10.99
Lease liabilities	42.70	(0.34)	-	42.36
Provision for share based payment	42.70	-	-	42.70
Expected credit loss allowances	389.92	136.70	-	526.62
Provision for employee benefit expenses	30.00	6.48	1.00	37.48
Carry forward losses	57.30	19.15	-	76.45
Other temporary difference	35.81	4.14	-	39.95
Deferred tax (liabilities) in relation to				
Right-of-use assets	(38.62)	1.48	-	(37.14)
Net unrealised mutual fund gains	(8.98)	(1.34)	-	(10.32)
EIR impact on financial instruments measured at amortised cost	(137.08)	(93.68)	-	(230.76)
Excess interest spread receivable on derecognition of financial asset	(29.63)	1.23	-	(28.40)
Net Deferred tax assets	**394.42**	**74.51**	**1.00**	**469.93**

As at March 31, 2026	Opening balance	Recognised in profit or loss	Recognised in OCI	Closing balance
Deferred tax assets in relation to				
Property plant and equipment and intangible assets	10.30	0.64	-	10.94
Lease liabilities	42.70	(0.89)	-	41.81
Provision for share based payment	42.70	-	-	42.70
Expected credit loss allowances	389.92	248.94	-	638.86
Provision for employee benefit expenses	30.00	25.25	(5.22)	50.03
Carry forward losses	57.30	69.09	-	126.39
Other temporary difference	35.81	3.23	-	39.04
Deferred tax (liabilities) in relation to				
Right-of-use assets	(38.62)	5.28	-	(33.34)
Net unrealised mutual fund gains	(8.98)	0.26	-	(8.72)
EIR impact on financial instruments measured at amortised cost	(137.08)	(171.35)	-	(308.43)
Excess interest spread receivable on derecognition of financial asset	(29.63)	(123.57)	-	(153.20)
Net Deferred tax assets	**394.42**	**56.88**	**(5.22)**	**446.08**

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S.R. BATLIBOI & ASSOCIATES LLP * CHARTERED ACCOUNTANTS *

MONEYVIEW LIMITED Bangalore

(All amounts are in Indian Rupees in Million, except as stated otherwise)

19 Deferred tax assets - (Contd.)

As at March 31, 2025	Opening balance	Recognised in profit or loss	Recognised in OCI	Closing balance
Deferred tax assets in relation to				
Property plant and equipment and intangible assets	6.60	3.70	-	10.30
Lease liabilities	44.89	(2.19)	-	42.70
Provision for default loss guarantee	71.43	(71.43)	-	-
Provision for share based payment	42.70	-	-	42.70
Expected credit loss allowances	186.36	203.56	-	389.92
Provision for employee benefit expenses	23.91	9.41	(3.32)	30.00
Carry forward losses	-	57.30	-	57.30
Other temporary difference	35.50	0.31	-	35.81
Deferred tax (liabilities) in relation to				
Right-of-use assets	(44.24)	5.62	-	(38.62)
Net unrealised mutual fund gains	7.07	(16.05)	-	(8.98)
EIR impact on financial instruments measured at amortised cost	(53.91)	(83.17)	-	(137.08)
Excess interest spread receivable on derecognition of financial asset	-	(29.63)	-	(29.63)
Net Deferred tax assets	**320.31**	**77.43**	**(3.32)**	**394.42**

As at March 31, 2024	Opening balance	Recognised in profit or loss	Recognised in OCI	Closing balance
Deferred tax assets in relation to				
Property plant and equipment and intangible assets	5.34	1.26	-	6.60
Lease liabilities	3.43	41.46	-	44.89
Provision for default loss guarantee	-	71.43	-	71.43
Provision for share based payment	-	42.70	-	42.70
Expected credit loss allowances	72.67	113.69	-	186.36
Provision for employee benefit expenses	16.79	6.76	0.36	23.91
Unrealised mutual fund gains	(9.45)	16.52	-	7.07
Other temporary difference	47.24	(11.74)	-	35.50
Deferred tax (liabilities) in relation to				
Right-of-use assets	(2.44)	(41.80)	-	(44.24)
EIR impact on financial instruments measured at amortised cost	(3.61)	(50.30)	-	(53.91)
Net Deferred tax assets	**129.97**	**189.98**	**0.36**	**320.31**

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(All amounts are in Indian Rupees in Million, except as stated otherwise)

	As at June 30, 2026	As at June 30, 2025	As at March 31, 2026	As at March 31, 2025	As at March 31, 2024
20 (a) Equity share capital					
Authorised share capital					
2,500,000,000 (June 30, 2025: 500,000,000, March 31, 2026: 2,500,000,000, March 31, 2025: 500,000,000, March 31, 2024: 500,000,000) equity shares of Re. 1 each	2,500.00	500.00	2,500.00	500.00	500.00
	2,500.00	**500.00**	**2,500.00**	**500.00**	**500.00**
Issued, subscribed and fully paid-up share capital					
382,167,169 (June 30, 2025: 382,167,169, March 31, 2026: 382,167,169, March 31, 2025: 382,167,169, March 31, 2024: 352,872,336) equity shares of Re. 1 each	382.16	382.16	382.16	382.16	352.87
	382.16	**382.16**	**382.16**	**382.16**	**352.87**

i) Terms/ rights attached to equity shares:

The Company has only class of equity shares having par value of Re. 1 per share. Each holder of equity shares is entitled to one vote per share. The Company declares and pays dividends in Indian rupees. The dividend proposed by the Board of Directors is subject to the approval of the shareholders in the ensuing Annual General Meeting. The Company has not declared any dividend during the current period or any previous periods/years.

In the event of liquidation of the Company, the holders of equity shares will be entitled to receive remaining assets of the Company, after distribution of all preferential amounts. The distribution will be in proportion to the number of equity shares held by the shareholders.

ii) Reconciliation of shares outstanding at the beginning and at the end of the reporting period/ year

	As at June 30, 2026		As at June 30, 2025		As at March 31, 2026		As at March 31, 2025		As at March 31, 2024	
	Number of shares	Amount	Number of shares	Amount	Number of shares	Amount	Number of shares	Amount	Number of shares	Amount
At the beginning of the period / year	382,167,169	382.16	382,167,169.00	382.16	382,167,169	382.16	352,872,336	352.87	599,632	0.59
Equity share capital issued during the period /year	-	-	-	-	75,000,000	75.00	6,023,383	6.02	200	0.00
Bonus shares issued during the period /year [refer note (a) below]	-	-	-	-	-	-	-	-	299,916,000	299.92
Conversion of preference share into equity shares	-	-	-	-	-	-	23,271,450	23.27	52,356,504	52.36
Buyback of shares during the period /year	-	-	-	-	-	-	-	-	-	-
Outstanding at the end of the period /year	**382,167,169**	**382.16**	**382,167,169**	**382.16**	**457,167,169**	**457.16**	**382,167,169**	**382.16**	**352,872,336**	**352.87**
Shares held by ESOP trust as at year end [refer note(b) below]	-	-	-	-	(75,000,000)	(75.00)	-	-	-	-
Outstanding at the end of the period /year	**382,167,169**	**382.16**	**382,167,169**	**382.16**	**382,167,169**	**382.16**	**382,167,169**	**382.16**	**352,872,336**	**352.87**

a) The Company had allotted 299,916,000 equity shares of Re. 1 each fully paid up as bonus shares on March 28, 2024 in the ratio of 1:500 (500 equity shares of Re. 1 each for every 1 equity share of Re. 1 each held in the Company as on the record date i.e. March 26, 2024) by capitalisation of securities premium.

b) For the year ended March 31, 2026, the Company has issued 75,000,000 equity shares of Re 1/- each fully paid up at Re 1/- per share respectively to the Moneyview Employees Trust with the existing equity shares of the Company.

iii) Details of shareholders holding more than 5% shares in the Company

	As at June 30, 2026		As at June 30, 2025		As at March 31, 2026		As at March 31, 2025		As at March 31, 2024	
Equity shares of Re. 1 each fully paid up:	Number of shares	% holding	Number of shares	% holding	Number of shares	% holding	Number of shares	% holding	Number of shares	% holding
Puneet Agarwal	133,275,275	34.87%	184,275,275	48.22%	133,275,275	34.87%	184,275,275	48.22%	171,003,825	48.46%
Sanjay Aggarwal	159,002,825	41.61%	171,003,825	44.75%	159,002,825	41.61%	171,003,825	44.75%	171,003,825	48.46%
Agarwal Family Trust	47,000,000	12.30%	-	-	47,000,000	12.30%	-	-	-	-

iv) Aggregate number of bonus shares issued, shares issued for consideration other than cash and shares bought back during the period of five years immediately preceding the reporting date:

Particulars	June 30, 2026	June 30, 2025	March 31, 2026	March 31, 2025	March 31, 2024	March 31, 2023	March 31, 2022
(a) Bonus shares issued [refer note ii (a) above]	-	-	-	-	299,916,000	-	-
(b) Buyback of shares	-	-	-	-	-	21,854	-

v) Details of shares held by promoters and promoter group -Equity shares of Re. 1 each fully paid up:

As at June 30, 2026	No. of shares at the beginning	Change during the period	No. of share at the end	% of total shares	% changes during the period
Puneet Agarwal	133,275,275	-	133,275,275	34.87%	-
Sanjay Aggarwal	159,002,825	-	159,002,825	41.61%	-
Chitra Agarwal	10,000,000	-	10,000,000	2.62%	-
Sushma Abburi	4,275,000	-	4,275,000	1.12%	-
Ravindra Abburi	2,325,000	-	2,325,000	0.61%	-
Sandeep Agrawal	2,325,000	-	2,325,000	0.61%	-
Sarita	2,325,000	-	2,325,000	0.61%	-
Tavya	1,000	-	1,000	0.00%	-
Agarwal Family Trust	47,000,000	-	47,000,000	12.30%	-
Late PS Gramopadhye^	2,000,000	-	2,000,000	0.52%	-
Payal Himatsingka	2,000,000	-	2,000,000	0.52%	-

As at June 30, 2025	No. of shares at the beginning	Change during the period	No. of share at the end	% of total shares	% changes during the period
Puneet Agarwal	184,275,275	-	184,275,275	48.22%	-
Sanjay Aggarwal	171,003,825	-	171,003,825	44.75%	-
Chitra Agarwal**	10,000,000	-	10,000,000	2.62%	-

As at March 31, 2026	No. of shares at the beginning	Change during the year	No. of share at the end	% of total shares	% changes during the year
Puneet Agarwal*	184,275,275	(51,000,000)	133,275,275	34.87%	-27.68%
Sanjay Aggarwal*	171,003,825	(12,001,000)	159,002,825	41.61%	-7.02%
Chitra Agarwal	10,000,000	-	10,000,000	2.62%	-
Sushma Abburi*	-	4,275,000	4,275,000	1.12%	100.00%
Ravindra Abburi*	-	2,325,000	2,325,000	0.61%	100.00%
Sandeep Agrawal*	-	2,325,000	2,325,000	0.61%	100.00%
Sarita*	-	2,325,000	2,325,000	0.61%	100.00%
Tavya*	-	1,000	1,000	0.00%	100.00%
Agarwal Family Trust*	-	47,000,000	47,000,000	12.30%	100.00%
Late PS Gramopadhye*^	-	2,000,000	2,000,000	0.52%	100.00%
Payal Himatsingka*	-	2,000,000	2,000,000	0.52%	100.00%

* During the year, Puneet Agarwal gifted fully paid equity shares having face value of Re. 1 each to Agrawal Family Trust, PS Gramopadhye and Payal Himatsingka. Also Sanjay Aggarwal gifted fully paid equity shares having face value of Re. 1 each to Sushma Abburi, Ravindra Abburi, Sandeep Agrawal, Sarita and Tavya.

^ PS Gramopadhye is an erstwhile member of the Promoter Group and held 2,000,000 Equity Shares. Subsequent to his demise on December 18, 2025, his shareholding is yet to be transferred.

As at March 31, 2025	No. of shares at the beginning	Change during the year	No. of share at the end	% of total shares	% changes during the year
Puneet Agarwal	171,003,825	13,271,450	184,275,275	48.22%	7.76%
Sanjay Aggarwal	171,003,825	-	171,003,825	44.75%	0.00%
Chitra Agarwal**	-	10,000,000	10,000,000	2.62%	100.00%

** During the year, Puneet Agarwal gifted 10,000,000 fully paid equity shares having face value of Re. 1 each to Chitra Agarwal.

As at March 31, 2024	No. of shares at the beginning	Change during the year ^	No. of shares at the end	% of total shares	% changes during the year
Puneet Agarwal	289,073	170,714,752	171,003,825	48.46%	59055.93%
Sanjay Aggarwal	289,073	170,714,752	171,003,825	48.46%	59055.93%

^ During the year, the Company had allotted bonus shares on March 28, 2024 in the ratio of 1:500 and converted preference shares into equity shares.

vi) Equity shares reserved for issue under stock options:

For details of shares reserved for issue under the employee stock option (ESOP) plan of the Company, refer note 42.

S.R. Batliboi & Associates LLP Chartered Accountants

Moneyview Limited Bangalore

(All amounts are in Indian Rupees in Million, except as stated otherwise)

20 (b) Instruments entirely equity in nature

	As at June 30, 2026	As at June 30, 2025	As at March 31, 2026	As at March 31, 2025	As at March 31, 2024
Authorised share capital					
240,000 (June 30, 2025 240,000, March 31, 2026 240,000, March 31, 2025 240,000, March 31, 2024 240,000) Series A Compulsory convertible preference shares of Rs 10 each ("Series A CCPS")	2.40	2.40	2.40	2.40	2.40
390,000 (June 30, 2025 390,000, March 31, 2026 390,000, March 31, 2025 390,000, March 31, 2024 390,000) Series A1 Compulsory Convertible Preference Shares of Rs 10 each ("Series A1 CCPS")	3.90	3.90	3.90	3.90	3.90
330,000 (June 30, 2025 330,000, March 31, 2026 330,000, March 31, 2025 330,000, March 31, 2024 330,000) Series B Compulsory Convertible Preference Shares of Rs 10 each ("Series B CCPS")	3.30	3.30	3.30	3.30	3.30
500,000 (June 30, 2025 500,000, March 31, 2026 500,000, March 31, 2025 500,000, March 31, 2024 500,000) Series C Compulsory Convertible Preference Shares of Rs 10 each ("Series C CCPS")	5.00	5.00	5.00	5.00	5.00
50,000 (June 30, 2025 50,000, March 31, 2026 50,000, March 31, 2025 50,000, March 31, 2024 50,000) Series C1 Compulsory Convertible Preference Shares of Rs 10 each ("Series C1 CCPS")	0.50	0.50	0.50	0.50	0.50
250,000 (June 30, 2025 250,000, March 31, 2026 250,000, March 31, 2025 250,000, March 31, 2024 250,000) Series C2 Compulsory Convertible Preference Shares of Rs 10 each ("Series C2 CCPS")	2.50	2.50	2.50	2.50	2.50
8,000 (June 30, 2025 8,000, March 31, 2026 8,000, March 31, 2025 8,000, March 31, 2024 8,000) Series C3 Compulsory Convertible Preference Shares of Rs 10 each ("Series C3 CCPS")	0.08	0.08	0.08	0.08	0.08
80,000 (June 30, 2025 80,000, March 31, 2026 80,000, March 31, 2025 80,000, March 31, 2024 80,000) Series D1 Compulsory Convertible Preference Shares of Rs 10 each ("Series D1 CCPS")	0.80	0.80	0.80	0.80	0.80
477,000 (June 30, 2025 477,000, March 31, 2026 477,000, March 31, 2025 477,000, March 31, 2024 477,000) Series D2 Compulsory Convertible Preference Shares of Rs 10 each ("Series D2 CCPS")	4.77	4.77	4.77	4.77	4.77
45,000 (June 30, 2025 45,000, March 31, 2026 45,000, March 31, 2025 45,000, March 31, 2024 45,000) Series D3 Compulsory Convertible Preference Shares of Rs 10 each ("Series D3 CCPS")	0.45	0.45	0.45	0.45	0.45
400,000 (June 30, 2025 400,000, March 31, 2026 400,000, March 31, 2025 400,000, March 31, 2024 400,000) Series E1 Compulsory Convertible Preference Shares of Rs 10 each ("Series E1 CCPS")	4.00	4.00	4.00	4.00	4.00
5,000 (June 30, 2025 5,000, March 31, 2026 5,000, March 31, 2025 5,000, March 31, 2024 5,000) Series E2 Compulsory Convertible Preference Shares of Rs 100 each ("Series E2 CCPS")	0.50	0.50	0.50	0.50	0.50
1,000,000 (June 30, 2025 1,000,000, March 31, 2026 1,000,000, March 31, 2025 1,000,000, March 31, 2024 Nil) Series E3 Compulsory Convertible Preference Shares of Re 1 each ("Series E3 CCPS")	1.00	1.00	1.00	1.00	-
800,000 (June 30, 2025 800,000, March 31, 2026 800,000, March 31, 2025 800,000, March 31, 2024 Nil) Series E4 Compulsory Convertible Preference Shares of Re 1 each ("Series E4 CCPS")	0.80	0.80	0.80	0.80	-
1,200,000 (June 30, 2025 1,200,000, March 31, 2026 1,200,000, March 31, 2025 1,200,000, March 31, 2024 Nil) Series E5 Compulsory Convertible Preference Shares of Re 1 each ("Series E5 CCPS")	1.20	1.20	1.20	1.20	-
320,000 (June 30, 2025 320,000, March 31, 2026 320,000, March 31, 2025 320,000, March 31, 2024 Nil) Series E6 Compulsory Convertible Preference Shares of Re 1 each ("Series E6 CCPS")	0.32	0.32	0.32	0.32	-
	31.52	**31.52**	**31.52**	**31.52**	**28.20**

	As at June 30, 2026	As at June 30, 2025	As at March 31, 2026	As at March 31, 2025	As at March 31, 2024
Issued, subscribed and fully paid-up and subscribed but not fully paid-up share capital					
229,602 (June 30, 2025 229,602, March 31, 2026 229,602, March 31, 2025 229,602, March 31, 2024 229,602) Series A CCPS of Rs 10 each	2.30	2.30	2.30	2.30	2.30
364,380 (June 30, 2025 364,380, March 31, 2026 364,380, March 31, 2025 364,380, March 31, 2024 364,380) Series A1 CCPS of Rs 10 each	3.64	3.64	3.64	3.64	3.64
322,038 (June 30, 2025 322,038, March 31, 2026 322,038, March 31, 2025 322,038, March 31, 2024 322,038) Series B CCPS of Rs 10 each	3.22	3.22	3.22	3.22	3.22
473,314 (June 30, 2025: 473,314, March 31, 2026 473,314, March 31, 2025 473,314, March 31, 2024 473,314) Series C CCPS of Rs 10 each	4.73	4.73	4.73	4.73	4.73
Nil (June 30, 2025 Nil, March 31, 2026 Nil, March 31, 2025 Nil, March 31, 2024 Nil) Series C1 CCPS of Rs 10 each	-	-	-	-	-
171,932 (June 30, 2025 171,932, March 31, 2026 171,932, March 31, 2025 171,932, March 31, 2024 171,932) Series C2 CCPS of Rs 10 each	1.72	1.72	1.72	1.72	1.72
7,110 (June 30, 2025 7,110, March 31, 2026 7,110, March 31, 2025 7,110, March 31, 2024: 7,110) Series C3 CCPS of Rs 10 each	0.07	0.00	0.07	0.00	0.00
Nil (June 30, 2025 Nil, March 31, 2026 Nil, March 31, 2025 Nil, March 31, 2024: Nil) Series D1 CCPS of Rs 10 each	-	-	-	-	-
315,444 (June 30, 2025 315,444, March 31, 2026 315,444, March 31, 2025 315,444, March 31, 2024 315,444) Series D2 CCPS of Rs 10 each	3.15	3.15	3.15	3.15	3.15
Nil (June 30, 2025 42,052, March 31, 2026 Nil, March 31, 2025 42,052, March 31, 2024 42,052) Series D3 CCPS of Rs 10 each	-	0.04	-	0.04	0.04
261,527 (June 30, 2025 261,527, March 31, 2026 261,527, March 31, 2025 261,527, March 31, 2024 261,527) Series E1 CCPS of Rs 10 each	2.62	2.62	2.62	2.62	2.62
Nil (June 30, 2025 Nil, March 31, 2026 Nil, March 31, 2025 Nil, March 31, 2024 1,858) Series E2 CCPS of Rs 100 each	-	-	-	-	0.00
Nil (June 30, 2025 935,306, March 31, 2026 Nil, March 31, 2025 935,306, March 31, 2024 Nil) Series E3 CCPS of Re 1 each	-	0.94	-	0.94	-
Nil (June 30, 2025 779,423, March 31, 2026 Nil, March 31, 2025 779,423, March 31, 2024 Nil) Series E4 CCPS of Re 1 each	-	0.78	-	0.78	-
Nil (June 30, 2025 1,169,134, March 31, 2026 Nil, March 31, 2025 1,169,134, March 31, 2024 Nil) Series E5 CCPS of Re 1 each	-	0.01	-	0.01	-
Nil (June 30, 2025 311,768, March 31, 2026 Nil, March 31, 2025 311,768, March 31, 2024 Nil) Series E6 CCPS of Re 1 each	-	0.31	-	0.31	-
	21.45	**23.46**	**21.45**	**23.46**	**21.42**

i) **Rights, preferences and restrictions attached to CCPS:**

CCPS were issued at premium (face value Re 1, Rs 10 and Rs 100 each) and each such outstanding CCPS is convertible into fixed number of equity shares at the conversion ratio of 1:501 for all such series except series C3, series E1, series E3, series E4, series E5 and series E6 of investor preference shares. For other series the conversion ratios will be as follows: (i) series C3- 1:143.39 (ii) series E1- 1:540 (pursuant to amended shareholder's agreement) (iii) series E3,E4,E5 and E6- 1:1 respectively.
The above mentioned conversion will take effect upon the earlier of:
(i) the date that is immediately prior to the date of filing of a red herring prospectus, or
(ii) the date, or the occurrence of an event, specified by vote or written consent or agreement of each investor or
(iii) 20 (twenty) years after the date on which such series of investor preference shares were first issued by the Company.

The holders of these shares are entitled to a dividend of 0.01% p.a proportionately for the period for which the shares are being held and it shall be paid in preference to any dividend or distribution payable upon shares of any other class. Each holder of CCPS shares is entitled to vote at each meeting of the holders of the equity shares to the extent of such proportion of the total voting rights, as they would have been entitled assuming full conversion of the CCPS shares.

The holders of the preference share shall be entitled to receive notice of and vote on all matters that are submitted to the vote of the shareholders of the Company (including the holders of equity shares). Each preference share shall entitle the holder to the number of votes equal to the number of whole equity shares into which such preference share could then be converted.

In the event of liquidation of the Company, each series of preference shares shall be entitled to receive out of the proceeds or assets of the Company available for distribution, on a pari passu basis with the other preference holders and prior and in preference to any distribution of proceeds of such liquidation event to the holders of equity shares.
The holders of the aforesaid CCPS are entitled to a broad-based weighted average anti-dilution protection in accordance with Schedule 3 of the shareholders agreement dated December 18, 2024.

S.R. BATLIBOI & ASSOCIATES LLP * CHARTERED ACCOUNTANTS *

MONEYVIEW LIMITED Bangalore

Moneyview Limited ***(formerly known as Moneyview Private Limited and Whizdm Innovations Private Limited)***
CIN: U72200KA2014PLC075775
Annexure VI: Notes to Restated Consolidated Summary Statements
(All amounts are in Indian Rupees in Million, except as stated otherwise)

ii) Reconciliation of shares outstanding at the beginning and at the end of the period / year

	As at June 30, 2026		As at June 30, 2025		As at March 31, 2026		As at March 31, 2025		As at March 31, 2024	
	Number of shares	Amount	Number of shares	Amount	Number of shares	Amount	Number of shares	Amount	Number of shares	Amount
Series A CCPS										
Balance at the beginning of the period/year	229,602	2.30	229,602	2.30	229,602	2.30	229,602	2.30	229,602	2.30
Add: Issued during the period/year	-	-	-	-	-	-	-	-	-	-
Balance at the end of the period/year	**229,602**	**2.30**	**229,602**	**2.30**	**229,602**	**2.30**	**229,602**	**2.30**	**229,602**	**2.30**
Series A1 CCPS										
Balance at the beginning of the period/year	364,380	3.64	364,380	3.64	364,380	3.64	364,380	3.64	364,380	3.64
Add: Issued during the period/year	-	-	-	-	-	-	-	-	-	-
Balance at the end of the period/year	**364,380**	**3.64**	**364,380**	**3.64**	**364,380**	**3.64**	**364,380**	**3.64**	**364,380**	**3.64**
Series B CCPS										
Balance at the beginning of the period/year	322,038	3.22	322,038	3.22	322,038	3.22	322,038	3.22	322,038	3.22
Add: Issued during the period/year	-	-	-	-	-	-	-	-	-	-
Balance at the end of the period/year	**322,038**	**3.22**	**322,038**	**3.22**	**322,038**	**3.22**	**322,038**	**3.22**	**322,038**	**3.22**
Series C CCPS										
Balance at the beginning of the period/year	473,314	4.73	473,314	4.73	473,314	4.73	473,314	4.73	473,314	4.73
Add: Issued during the period/year	-	-	-	-	-	-	-	-	-	-
Balance at the end of the period/year	**473,314**	**4.73**	**473,314**	**4.73**	**473,314**	**4.73**	**473,314**	**4.73**	**473,314**	**4.73**
Series C1 CCPS										
Balance at the beginning of the period/year	-	-	-	-	-	-	-	-	40,938	0.04
Add: Issued during the period/year	-	-	-	-	-	-	-	-	-	-
Add: Fully paid during the period/year	-	-	-	-	-	-	-	-	-	0.37
Less: Converted to equity shares	-	-	-	-	-	-	-	-	(40,938)	(0.41)
Balance at the end of the period/year	-	-	-	-	-	-	-	-	-	-
Series C2 CCPS										
Balance at the beginning of the period/year	171,932	1.72	171,932	1.72	171,932	1.72	171,932	1.72	171,932	1.72
Add: Issued during the period/year	-	-	-	-	-	-	-	-	-	-
Balance at the end of the period/year	**171,932**	**1.72**	**171,932**	**1.72**	**171,932**	**1.72**	**171,932**	**1.72**	**171,932**	**1.72**
Series C3 CCPS										
Balance at the beginning of the period/year	7,110	0.07	7,110	0.00	7,110	0.00	7,110	0.00	7,110	0.00
Add: Fully paid during the period/year	-	-	-	-	-	0.07	-	-	-	-
Balance at the end of the period/year	**7,110**	**0.07**	**7,110**	**0.00**	**7,110**	**0.07**	**7,110**	**0.00**	**7,110**	**0.00**
Series D2 CCPS										
Balance at the beginning of the period/year	315,444	3.15	315,444	3.15	315,444	3.15	315,444	3.15	315,444	3.15
Add: Issued during the period/year	-	-	-	-	-	-	-	-	-	-
Balance at the end of the period/year	**315,444**	**3.15**	**315,444**	**3.15**	**315,444**	**3.15**	**315,444**	**3.15**	**315,444**	**3.15**
Series D3 CCPS										
Balance at the beginning of the period/year	-	-	42,052	0.04	42,052	0.04	42,052	0.04	42,052	0.04
Add: Issued during the period/year	-	-	-	-	-	-	-	-	-	-
Less: Forfeiture during the year	-	-	-	-	(42,052)	(0.04)	-	-	-	-
Balance at the end of the period/year	-	-	**42,052**	**0.04**	-	-	**42,052**	**0.04**	**42,052**	**0.04**
Series E1 CCPS										
Balance at the beginning of the period/year	261,527	2.62	261,527	2.62	261,527	2.62	261,527	2.62	222,931	2.23
Add: Issued during the period/year	-	-	-	-	-	-	-	-	38,596	0.39
Balance at the end of the period/year	**261,527**	**2.62**	**261,527**	**2.62**	**261,527**	**2.62**	**261,527**	**2.62**	**261,527**	**2.62**
Series E2 CCPS										
Balance at the beginning of the period/year	-	-	-	-	-	-	1,858	0.00	-	-
Add: Issued during the period/year	-	-	-	-	-	-	-	-	1,858	0.00
Add: Fully paid during the period/year	-	-	-	-	-	-	-	0.18	-	-
Less: Converted to equity shares	-	-	-	-	-	-	(1,858)	(0.18)	-	-
Balance at the end of the period/year	-	-	-	-	-	-	-	-	**1,858**	**0.00**
Series E3 CCPS										
Balance at the beginning of the period/year	-	-	935,306	0.94	935,306	0.94	-	-	-	-
Add: Issued during the period/year	-	-	-	-	-	-	935,306	0.94	-	-
Less: Forfeiture during the year	-	-	-	-	(935,306)	(0.94)	-	-	-	-
Balance at the end of the period/year	-	-	**935,306**	**0.94**	-	-	**935,306**	**0.94**	-	-
Series E4 CCPS										
Balance at the beginning of the period/year	-	-	779,423	0.78	779,423	0.78	-	-	-	-
Add: Issued during the period/year	-	-	-	-	-	-	779,423	0.78	-	-
Less: Forfeiture during the year	-	-	-	-	(779,423)	(0.78)	-	-	-	-
Balance at the end of the period/year	-	-	**779,423**	**0.78**	-	-	**779,423**	**0.78**	-	-
Series E5 CCPS										
Balance at the beginning of the period/year	-	-	1,169,134	0.01	1,169,134	0.01	-	-	-	-
Add: Issued during the period/year	-	-	-	-	-	-	1,169,134	0.01	-	-
Less: Forfeiture during the year	-	-	-	-	(1,169,134)	(0.01)	-	-	-	-
Balance at the end of the period/year	-	-	**1,169,134**	**0.01**	-	-	**1,169,134**	**0.01**	-	-
Series E6 CCPS										
Balance at the beginning of the period/year	-	-	311,768	0.31	311,768	0.31	-	-	-	-
Add: Issued during the period/year	-	-	-	-	-	-	311,768	0.31	-	-
Less: Forfeiture during the year	-	-	-	-	(311,768)	(0.31)	-	-	-	-
Balance at the end of the period/year	-	-	**311,768**	**0.31**	-	-	**311,768**	**0.31**	-	-

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S.R. BATLIBOI & ASSOCIATES LLP CHARTERED ACCOUNTANTS

MONEYVIEW LIMITED Bangalore

Moneyview Limited *(formerly known as Moneyview Private Limited and Whizdm Innovations Private Limited)*
CIN: U72200KA2014PLC075775
Annexure VI: Notes to Restated Consolidated Summary Statements
(All amounts are in Indian Rupees in Million, except as stated otherwise)

iii) Details of shareholders holding more than 5% CCPS in the Company

	As at June 30, 2026		As at June 30, 2025		As at March 31, 2026		As at March 31, 2025		As at March 31, 2024	
	Number of shares	% holding	Number of shares	% holding	Number of shares	% holding	Number of shares	% holding	Number of shares	% holding
Series A CCPS of Rs. 10 each fully paid										
Accel India IV (Mauritius) Limited	137,880	60.05%	137,880	60.05%	137,880	60.05%	137,880	60.05%	137,880	60.05%
Ribbit Capital	91,722	39.95%	91,722	39.95%	91,722	39.95%	91,722	39.95%	91,722	39.95%
Series A1 CCPS of Rs. 10 each fully paid										
Internet Fund III Pte Ltd	192,624	52.86%	192,624	52.86%	192,624	52.86%	192,624	52.86%	192,624	52.86%
Ribbit Capital	100,908	27.69%	100,908	27.69%	100,908	27.69%	100,908	27.70%	100,908	27.70%
Accel India IV (Mauritius) Limited	70,848	19.44%	70,848	19.44%	70,848	19.44%	70,848	19.44%	70,848	19.44%
Series B CCPS of Rs. 10 each fully paid										
Accel India IV (Mauritius) Limited	113,148	35.13%	113,148	35.13%	113,148	35.13%	113,148	35.13%	113,148	35.13%
Ribbit Capital	104,448	32.43%	104,448	32.43%	104,448	32.43%	104,448	32.44%	104,448	32.44%
Internet Fund III Pte Ltd	104,442	32.43%	104,442	32.43%	104,442	32.43%	104,442	32.43%	104,442	32.43%
Series C CCPS of Rs. 10 each fully paid										
Accel Growth IV Holdings (Mauritius) Limited	166,383	35.15%	166,383	35.15%	166,383	35.15%	166,383	35.15%	166,383	35.15%
TI JPNIN India Holdco. Ltd	86,779	18.33%	86,779	18.33%	86,779	18.33%	86,779	18.33%	86,779	18.33%
Accel India IV (Mauritius) Limited	87,886	18.57%	87,886	18.57%	87,886	18.57%	87,886	18.57%	87,886	18.57%
NLI Strategic Venture Investment Limited	81,776	17.28%	81,776	17.28%	81,776	17.28%	81,776	17.28%	81,776	17.28%
DI Investment LLC	40,938	8.65%	40,938	8.65%	40,938	8.65%	40,938	8.65%	40,938	8.65%
Series C2 CCPS of Rs. 10 each fully paid										
Accel Growth IV Holdings (Mauritius) Limited	43,638	25.38%	43,638	25.38%	43,638	25.38%	43,638	25.38%	43,638	25.38%
Internet Fund III Pte Ltd	43,638	25.38%	43,638	25.38%	43,638	25.38%	43,638	25.38%	43,638	25.38%
NLI Strategic Venture Investment Limited	35,814	20.83%	35,814	20.83%	35,814	20.83%	35,814	20.83%	35,814	20.83%
Accel India IV (Mauritius) Limited	17,455	10.15%	17,455	10.15%	17,455	10.15%	17,455	10.15%	17,455	10.15%
TI JPNIN India Holdco. Ltd	16,551	9.63%	16,551	9.63%	16,551	9.63%	16,551	9.63%	16,551	9.63%
DI Investment LLC	8,727	5.08%	8,727	5.08%	8,727	5.08%	8,727	5.08%	8,727	5.08%
Series C3 CCPS of Rs. 10 each fully paid										
Stride Venture Debt Fund II	7,110	100.00%	7,110	100.00%	7,110	100.00%	7,110	100.00%	7,110	100.00%
Series D2 CCPS of Rs. 10 each fully paid										
Internet Fund III Pte Ltd	78,674	24.94%	78,674	24.94%	78,674	24.94%	78,674	24.94%	78,674	24.94%
Crimson Winter Limited	65,556	20.78%	65,556	20.78%	65,556	20.78%	65,556	20.78%	65,556	20.78%
Evolvence India Fund IV Ltd	65,561	20.78%	65,561	20.78%	65,561	20.78%	65,561	20.78%	65,561	20.78%
TI Platform Fund II, GP	43,708	13.86%	43,708	13.86%	43,708	13.86%	43,708	13.86%	43,708	13.86%
Accel India IV (Mauritius) Limited	24,039	7.62%	24,039	7.62%	24,039	7.62%	24,039	7.62%	24,039	7.62%
SPC GP II, LLC	21,854	6.93%	21,854	6.93%	21,854	6.93%	21,854	6.93%	21,854	6.93%
Series D3 CCPS of Rs. 10 each fully paid										
Puneet Agarwal	-	-	-	-	-	-	-	-	21,026	50.00%
Sanjay Aggarwal	-	-	-	-	-	-	-	-	21,026	50.00%
Chitra Agarwal	-	-	21,026	50.00%	-	-	21,026	50.00%	-	-
Sushma Abburi	-	-	21,026	50.00%	-	-	21,026	50.00%	-	-
Series E1 CCPS of Rs. 10 each fully paid										
Apis Growth II (Mimosa) Pte. Ltd	188,539	72.09%	188,539	72.09%	188,539	72.09%	188,539	72.09%	188,539	72.09%
Lok Capital IV LLC	38,017	14.54%	38,017	14.54%	38,017	14.54%	38,017	14.54%	38,017	14.54%
Crimson Winter Limited	25,710	9.83%	25,710	9.83%	25,710	9.83%	25,710	9.83%	25,710	9.83%
Series E2 CCPS of Rs. 100 each fully paid										
Puneet Agarwal	-	-	-	-	-	-	-	-	1,858	100.00%
Series E3 CCPS of Re. 1 each fully paid										
Alteria Capital Fund II - Scheme I	-	-	233,826	25.00%	-	-	233,826	25.00%	-	-
Alteria Capital Fund III - Scheme A	-	-	701,480	75.00%	-	-	701,480	75.00%	-	-
Series E4 CCPS of Re. 1 each fully paid										
Trifecta Venture Debt Fund III	-	-	779,423	100.00%	-	-	779,423	100.00%	-	-
Series E5 CCPS of Re. 1 each fully paid										
Stride Ventures Debt Fund II	-	-	584,567	50.00%	-	-	584,567	50.00%	-	-
Stride Ventures Debt Fund 3	-	-	584,567	50.00%	-	-	584,567	50.00%	-	-
Series E6 CCPS of Re. 1 each fully paid										
Alteria Capital Fund II - Scheme I	-	-	77,942	25.00%	-	-	77,942	25.00%	-	-
Alteria Capital Fund III - Scheme A	-	-	233,826	75.00%	-	-	233,826	75.00%	-	-

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iv) Details of Preference shares held by promoters and promoter group

As at June 30, 2026	**No. of shares at the beginning**	**Change during the period**	**No. of shares at the end**	**% of total shares**	**% changes during the period**
Series D3 CCPS of Rs. 10 each					
Chitra Agarwal	-	-	-	-	-
Sushma Abburi	-	-	-	-	-

As at June 30, 2025	**No. of shares at the beginning**	**Change during the period**	**No. of shares at the end**	**% of total shares**	**% changes during the period**
Series D3 CCPS of Rs. 10 each					
Chitra Agarwal	21,026	-	21,026	0.39%	-
Sushma Abburi	21,026	-	21,026	0.39%	-

As at March 31, 2026	**No. of shares at the beginning**	**Change during the year**	**No. of shares at the end**	**% of total shares**	**% changes during the year**
Series D3 CCPS of Rs. 10 each					
Chitra Agarwal	21,026	(21,026)	-	-	-100.00%
Sushma Abburi	21,026	(21,026)	-	-	-100.00%

As at March 31, 2025	**No. of shares at the beginning**	**Change during the year**	**No. of shares at the end**	**% of total shares**	**% changes during the year**
Series D3 CCPS of Rs. 10 each					
Puneet Agarwal	21,026	(21,026)	-	-	-100.00%
Sanjay Aggarwal	21,026	(21,026)	-	-	-100.00%
Chitra Agarwal *	-	21,026	21,026	0.39%	100.00%
Sushma Abburi*	-	21,026	21,026	0.39%	100.00%
Series E2 CCPS of Rs. 100 each					
Puneet Agarwal	1,858	(1,858)	-	-	-100.00%

* During financial year 2024-25, Puneet Agarwal and Sanjay Aggarwal gifted series D3 CCPS having face value of Rs 10 (partly paid up) to Chitra Agarwal and Sushma Abburi, respectively

As at March 31, 2024	**No. of shares at the beginning**	**Change during the year**	**No. of shares at the end**	**% of total shares**	**% changes during the year**
Series C1 CCPS of Rs. 10 each					
Puneet Agarwal	20,469	(20,469)	-	-	-100.00%
Sanjay Aggarwal	20,469	(20,469)	-	-	-100.00%
Series D3 CCPS of Rs. 10 each					
Puneet Agarwal	21,026	-	21,026	0.96%	0.00%
Sanjay Aggarwal	21,026	-	21,026	0.96%	0.00%
Series E2 CCPS of Rs. 100 each					
Puneet Agarwal	-	1,858	1,858	0.08%	100%

v) Aggregate number of bonus shares issued, shares issued for consideration other than cash and shares bought back during the period of five years immediately preceding the reporting date- Nil

vi) Shares reserved for issue under options
For details of shares reserved for issue on conversion of Series A CCPS, Series A1 CCPS, Series B CCPS, C CCPS, C2 CCPS, C3 CCPS, D2 CCPS, D3 CCPS, E1 CCPS, E3 CCPS, E4 CCPS, E5 CCPS, E6 CCPS refer Note 20 (b) (i)

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	As at June 30, 2026	As at June 30, 2025	As at March 31, 2026	As at March 31, 2025	As at March 31, 2024
21 Other equity					
Securities premium	14,526.85	14,491.92	14,526.85	14,491.92	14,089.93
Retained earnings	6,762.52	3,562.45	4,977.08	2,893.87	849.31
Debenture redemption reserve	215.17	205.00	262.96	205.00	-
Share forfeiture account	2.13	0.05	2.13	0.05	0.05
Share based payment reserve	1,697.43	1,000.89	1,537.28	946.04	671.43
Statutory reserve	544.30	244.12	544.30	244.12	81.40
Capital redemption reserve	0.02	0.02	0.02	0.02	0.02
Total other equity	**23,748.42**	**19,504.45**	**21,850.62**	**18,781.02**	**15,692.14**

Details of movement in other equity:

Particulars	For the three month period ended June 30, 2026	For the three month period ended June 30, 2025	For the year ended March 31, 2026	For the year ended March 31, 2025	For the year ended March 31, 2024
(a) Securities premium					
Opening balance	14,526.85	14,491.92	14,491.92	14,089.93	13,407.94
Add: Issue of preference share	-	-	-	44.70	1,039.46
Add: Premium received from allotment of preference shares	-	-	34.93	-	-
Add: Issue of equity share	-	-	-	380.38	4.83
Less: Conversion of preference share into equity shares	-	-	-	(23.09)	(51.94)
Less: Amount utilised towards share issue expense	-	-	-	-	(10.44)
Less: Issue of bonus shares	-	-	-	-	(299.92)
Closing balance	**14,526.85**	**14,491.92**	**14,526.85**	**14,491.92**	**14,089.93**
(b) Retained Earnings					
Opening Balance	4,977.08	2,893.87	2,893.87	849.31	(738.12)
Add: Profit for the period/ year	1,737.96	671.52	2,427.05	2,402.75	1,711.47
Add: Remeasurement gains/ (losses) on defined benefit plans	(0.31)	(2.94)	14.30	9.53	4.76
Add: Transfer from other reserve [refer point (c) below]	47.79	-	-	-	-
Less: Repurchase of employee stock options, net of tax	-	-	-	-	(51.15)
Closing balance	**6,762.52**	**3,562.45**	**5,335.22**	**3,261.59**	**926.96**
Appropriations:					
Transfer to other reserves [refer point (c) & (f) below]	-	-	(358.14)	(367.72)	(77.65)
Closing Balance	**6,762.52**	**3,562.45**	**4,977.08**	**2,893.87**	**849.31**
(c) Debenture redemption reserve					
Opening balance	262.96	205.00	205.00	-	-
Add: Transferred from retained earnings [refer point (b) above]	-	-	57.96	205.00	-
Less: Trasnfered to retained earnings on account of redemption during the period / year	(47.79)	-	-	-	-
Closing balance	**215.17**	**205.00**	**262.96**	**205.00**	**-**
(d) Share Forfeiture Account					
Opening balance	2.13	0.05	0.05	0.05	0.05
Add: Share forfeited during the period / year	-	-	2.08	-	-
Less: Utilised during the period / year	-	-	-	-	-
Closing balance	**2.13**	**0.05**	**2.13**	**0.05**	**0.05**
(e) Share based payment reserve					
Opening balance	1,537.28	946.04	946.04	671.43	447.41
Add: Options granted during the period / year	160.15	54.85	591.24	274.61	239.88
Less: Repurchase of employee stock options	-	-	-	-	(15.86)
Closing balance	**1,697.43**	**1,000.89**	**1,537.28**	**946.04**	**671.43**
(f) Statutory reserve					
Opening balance	544.30	244.12	244.12	81.40	3.75
Add: Transfer from retained earnings [refer point (b) above]	-	-	300.18	162.72	77.65
Closing balance	**544.30**	**244.12**	**544.30**	**244.12**	**81.40**
(g) Capital Redemption Reserve					
Opening balance	0.02	0.02	0.02	0.02	0.02
Add: Addition during the period/year	-	-	-	-	-
Closing balance	**0.02**	**0.02**	**0.02**	**0.02**	**0.02**

Nature and purpose of reserve

(i) Securities premium
Securities premium is used to record the premium on issue of shares. The reserve is utilised in accordance with the provisions of the Companies Act, 2013.

(ii) Retained earnings
The cumulative gain or loss arising from the operations which is retained by the Group is recognised and accumulated under the heading of retained earnings. Retained earnings include re-measurement loss/(gain) on defined benefit plans, net of taxes that will not be reclassified to Statement of Profit and Loss.

(iii) Debenture redemption reserve
This comprises of funds set aside by the Group of atleast 10% of the total outstanding value of non convertible debentures maturing during the next financial year as per the provision of Companies Act, 2013 and Companies (Share Capital and Debentures) Rules, 2014.

(iv) Share forfeiture reserve
The Share forfeiture reserve account is used by company to manage the financial implications of forfeited shares. When a shareholder fails to meet their payment obligations, the Company has the right to forfeit their shares. The paid amount pertaining to the forfeited share is transferred to the Share Forfeiture Reserve.

(v) Share based payment reserve
The Group has established equity settled share based payment plans for employees of the Group. The reserve is used to recognise grant date fair value of the options granted to its employees.

(vi) Statutory reserve
Statutory reserve represents reserve created pursuant to the Reserve Bank of India Act, 1934 ("the RBI Act"). In terms of Section 45-IC of the RBI Act, a Non-Banking Finance Company is required to transfer an amount not less than 20 per cent of its net profit to a reserve fund, before declaring any dividend. Appropriation from this reserve fund is permitted only for the purposes specified by RBI.

(vi) Capital redemption reserve
As per Companies Act, 2013, capital redemption reserve is created when Company purchases its own shares out of free reserves or securities premium. A sum equal to the nominal value of the shares so purchased is transferred to capital redemption reserve. The reserve is utilised in accordance with the provisions of section 69 of the Companies Act, 2013.

S. R. Batliboi & Associates LLP Chartered Accountants C6

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(All amounts are in Indian Rupees in Million, except as stated otherwise)

	As at June 30, 2026	As at June 30, 2025	As at March 31, 2026	As at March 31, 2025	As at March 31, 2024
22 Borrowings (non-current)					
Secured, measured at amortised cost					
Non-convertible debentures [refer note (a), (b) and (i) below]	33,539.49	22,388.29	32,774.16	15,731.81	4,673.28
Term loans [refer note (b) and (ii) below]	14,724.48	13,636.99	14,628.47	12,798.12	8,053.16
	48,263.97	**36,025.28**	**47,402.63**	**28,529.93**	**12,726.44**
Less: Amount disclosed under the head "Current borrowings" (refer note 25)	(26,954.26)	(20,839.01)	(27,206.22)	(16,518.69)	(8,502.69)
	21,309.71	**15,186.27**	**20,196.41**	**12,011.24**	**4,223.75**

Notes:

(a) All the secured non-convertible debentures issued by the Company are fully secured by first pari passu charge by hypothecation of fixed and current assets of the Company.

(b) All the secured non-convertible debentures issued and term loans raised by the subsidiary, Whizdm Finance Private Limited ("WFPL") including those issued during three month ended June 30, 2026 are fully secured by first pari passu charge by hypothecation of book debts/loan receivables respectively.

(c) The borrowing facilities availed by the Group stipulate various covenants (including financial, non-financial, affirmative, informative and negative) mainly relating to the loan portfolio quality (i.e. portfolio at risk or NPA ratios), profitability, capital adequacy, etc. which are monitored on a quarterly basis. Non-compliance with the covenants attract penal provisions such as higher interest rates or a right to recall of the loan facility.
The Group has met its borrowing obligations throughout the reporting periods and has a track record of compliance with the loan covenants on an ongoing basis. There have been no breaches of covenants during these periods/years, and there is no likelihood of any breaches in the foreseeable future given the adequate margin of safety in respect of all financial covenants.

(i) Terms of Non-convertible debentures (secured)

Particulars	No. of instalments			Due within			Total instalments	As at June 30, 2026
Original maturity of loan	**Due within 1 year**	**Due within 1-3 year**	**Due after 3 years**	**Due within 1 year**	**Due within 1-3 year**	**Due after 3 years**		
Redeemable at par								
Upto 2 years	69	13	-	7,478.14	12,090.00	-	82	19,568.14
More than 2 years upto 3 years	53	12	-	7,606.53	2,786.05	-	65	10,392.58
More than 3 years upto 4 years	1	12	4	590.46	2,805.00	935.00	17	4,330.46
EIR impact								(751.69)
	123	**37**	**4**	**15,675.13**	**17,681.05**	**935.00**	**164**	**33,539.49**

Interest rate ranging from 11.15% to 15.00%.

Particulars	No. of instalments			Due within			Total instalments	As at June 30, 2025
Original maturity of loan	**Due within 1 year**	**Due within 1-3 year**	**Due after 3 years**	**Due within 1 year**	**Due within 1-3 year**	**Due after 3 years**		
Redeemable at par								
Upto 2 years	159	34	-	10,000.74	1,880.54	-	193	11,881.28
More than 2 years upto 3 years	77	63	-	1,681.60	8,853.21	-	140	10,534.81
More than 3 years upto 4 years	-	1	-	0.19	500.00	-	1	500.19
EIR impact								(527.99)
	236	**98**	**-**	**11,682.53**	**11,233.75**	**-**	**334**	**22,388.29**

Interest rate ranging from 10.80% to 15.00%.

Particulars	No. of instalments			Due within			Total instalments	As at March 31, 2026
Original maturity of loan	**Due within 1 year**	**Due within 1-3 year**	**Due after 3 years**	**Due within 1 year**	**Due within 1-3 year**	**Due after 3 years**		
Redeemable at par								
Upto 2 years	112	16	-	8,635.59	9,490.00	-	128	18,125.59
More than 2 years upto 3 years	62	22	-	7,346.58	3,813.93	-	84	11,160.51
More than 3 years upto 4 years	1	10	6	587.46	2,337.50	1,402.52	17	4,327.48
EIR impact								(839.42)
	175	**48**	**6**	**16,569.63**	**15,641.43**	**1,402.52**	**229**	**32,774.16**

Interest rate ranging from 11.15% to 15.00%.

Particulars	No. of instalments			Due within			Total instalments	As at March 31, 2025
Original maturity of loan	**Due within 1 year**	**Due within 1-3 year**	**Due after 3 years**	**Due within 1 year**	**Due within 1-3 year**	**Due after 3 years**		
Redeemable at par								
Upto 2 years	157	66	-	6,402.36	2,613.59	-	223	9,015.95
More than 2 years upto 3 years	71	67	-	1,229.54	5,274.44	-	138	6,503.98
More than 3 years upto 4 years	-	1	-	0.18	500.00	-	1	500.18
EIR impact								(288.30)
	228	**134**	**-**	**7,632.08**	**8,388.03**	**-**	**362**	**15,731.81**

Interest rate ranging from 10.80% to 15.00%.

Particulars	No. of instalments			Due within			Total instalments	As at March 31, 2024
Original maturity of loan	**Due within 1 year**	**Due within 1-3 year**	**Due after 3 years**	**Due within 1 year**	**Due within 1-3 year**	**Due after 3 years**		
Redeemable at par								
Upto 2 years	69	19	-	2,008.43	1,156.27	-	88	3,164.70
More than 2 years upto 3 years	18	50	-	193.85	875.00	-	68	1,068.85
More than 3 years upto 4 years	-	1	-	0.19	500.00	-	1	500.19
EIR impact								(60.46)
	87	**70**	**-**	**2,202.47**	**2,531.27**	**-**	**157**	**4,673.28**

Interest rate ranging from 10.80% to 15.00%.

(All amounts are in Indian Rupees in Million, except as stated otherwise)

22 Borrowings (non-current)- (Contd.)

(ii) Terms of repayment of term loans as at June 30, 2026

Particulars	No. of instalments			Due within			Total instalments	As at
	1 year	1-2 years	2-3 years	1 year	1-2 years	2-3 years		June 30, 2026
Banks *								
Monthly	163	77	5	3,227.06	1,400.24	80.00	245	4,707.30
Quarterly	4	1	-	225.08	56.21	-	5	281.29
	167	**78**	**5**	**3,452.14**	**1,456.45**	**80.00**	**250**	**4,988.59**
Financial institutions and NBFCs **								
Monthly	429	143	-	1,637.61	392.73	-	572	2,030.34
Quarterly	17	2	-	947.23	125.00	-	19	1,072.23
	446	**145**	**-**	**2,584.84**	**517.73**	**-**	**591**	**3,102.57**
Liabilities against securitized asset ***								
Monthly	260	45	-	5,376.98	711.56	-	305	6,088.54
Quarterly	12	4	-	611.59	136.56	-	16	748.15
	272	**49**	**-**	**5,988.57**	**848.12**	**-**	**321**	**6,836.69**
Impact of EIR								(203.38)
Total	**885**	**272**	**5**	**12,025.55**	**2,822.30**	**80.00**	**1,162**	**14,724.47**

* Interest rate ranging from 10.40% - 14.00%
** Interest rate ranging from 12.65% - 14.90%
*** Interest rate ranging from 7.50% - 12.50%

Terms of repayment of term loans as at June 30, 2025

Particulars	No. of instalments			Due within			Total instalments	As at
	1 year	1-2 years	2-3 years	1 year	1-2 years	2-3 years		June 30, 2025
Banks *								
Monthly	78	36	3	1,465.78	969.36	85.32	117	2,520.46
Quarterly	3	-	-	49.83	-	-	3	49.83
	81	**36**	**3**	**1,515.61**	**969.36**	**85.32**	**120**	**2,570.29**
Financial institutions and NBFCs **								
Monthly	392	135	-	2,085.12	423.05	-	527	2,508.17
Quarterly	22	6	-	871.89	166.67	-	28	1,038.56
	414	**141**	**-**	**2,957.01**	**589.72**	**-**	**555**	**3,546.73**
Liabilities against securitized asset ***								
Monthly	310	163	14	5,243.18	2,277.53	196.88	487	7,717.59
	310	**163**	**14**	**5,243.18**	**2,277.53**	**196.88**	**487**	**7,717.59**
Impact of EIR								(197.62)
Total	**805**	**340**	**17**	**9,715.80**	**3,836.61**	**282.20**	**1,162**	**13,636.99**

* Interest rate ranging from 11.00% - 14.00%
** Interest rate ranging from 12.00% - 14.90%
*** Interest rate ranging from 11.60% - 13.00%

Terms of repayment of term loans as at March 31, 2026

Particulars	No. of instalments			Due within			Total instalments	As at
	1 year	1-2 years	2-3 years	1 year	1-2 years	2-3 years		March 31, 2026
Banks *								
Monthly	156	95	8	3,020.89	1,792.64	122.00	259	4,935.53
Quarterly	4	2	-	225.10	112.46	-	6	337.56
	160	**97**	**8**	**3,245.99**	**1,905.10**	**122.00**	**265**	**5,273.09**
Financial institutions and NBFCs **								
Monthly	402	124	-	1,833.28	339.25	-	526	2,172.53
Quarterly	17	3	-	861.97	125.00	-	20	986.97
	419	**127**	**-**	**2,695.25**	**464.25**	**-**	**546**	**3,159.50**
Liabilities against securitized asset ***								
Monthly	301	70	3	5,506.36	935.11	9.72	374	6,451.19
	301	**70**	**3**	**5,506.36**	**935.11**	**9.72**	**374**	**6,451.19**
Impact of EIR								(255.31)
Total	**880**	**294**	**11**	**11,447.60**	**3,304.46**	**131.72**	**1,185**	**14,628.47**

* Interest rate ranging from 10.40% - 14.00%
** Interest rate ranging from 12.65% - 14.90%
*** Interest rate ranging from 8.65% - 12.50%

S.R. BATLIBOI & ASSOCIATES LLP CHARTERED ACCOUNTANTS

MONEYVIEW LIMITED Bangalore

Moneyview Limited *(formerly known as Moneyview Private Limited and Whizdm Innovations Private Limited)*
CIN: U72200KA2014PLC075775
Annexure VI: Notes to Restated Consolidated Summary Statements
(All amounts are in Indian Rupees in Million, except as stated otherwise)

22 Borrowings (non-current)- (Contd.)

Terms of repayment of term loans as at March 31, 2025

Particulars	No. of instalments			Due within			Total instalments	As at March 31, 2025
	1 year	1-2 years	2-3 years	1 year	1-2 years	2-3 years		
Banks *								
Monthly	80	32	6	1,239.55	546.51	170.64	118	1,956.70
Quarterly	4	-	-	114.94	-	-	4	114.94
	84	**32**	**6**	**1,354.49**	**546.51**	**170.64**	**122**	**2,071.64**
Financial institutions and NBFCs **								
Monthly	391	128	-	2,197.10	454.94	-	519	2,652.04
Quarterly	27	5	-	1,128.68	191.67	-	32	1,320.35
	418	**133**	**-**	**3,325.78**	**646.61**	**-**	**551**	**3,972.39**
Liabilities against securitized asset ***								
Monthly	278	156	26	4,534.90	2,173.22	178.66	460	6,886.78
	278	**156**	**26**	**4,534.90**	**2,173.22**	**178.66**	**460**	**6,886.78**
Impact of EIR								(132.69)
Total	**780**	**321**	**32**	**9,215.17**	**3,366.34**	**349.30**	**1,133**	**12,798.12**

* Interest rate ranging from 10.75% - 14.00%
** Interest rate ranging from 12.00% - 14.90%
*** Interest rate ranging from 11.60% - 13.00%

Terms of repayment of term loans as at March 31, 2024

Particulars	No. of instalments			Due within			Total instalments	As at March 31, 2024
	1 year	1-2 years	2-3 years	1 year	1-2 years	2-3 years		
Banks *								
Monthly	67	32	-	1,313.52	570.83	-	99	1,884.35
Quarterly	8	4	-	260.00	115.00	-	12	375.00
	75	**36**	**-**	**1,573.52**	**685.83**	**-**	**111**	**2,259.35**
Financial institutions and NBFCs **								
Bullet repayment	1	-	-	500.00	-	-	1	500.00
Monthly	463	120	11	2,865.11	626.02	24.74	594	3,515.87
Quarterly	39	8	-	1,300.79	277.17	-	47	1,577.96
	503	**128**	**11**	**4,665.90**	**903.19**	**24.74**	**642**	**5,593.83**
Liabilities against securitized asset ***								
Monthly	12	9	-	157.81	99.56	-	21	257.37
	12	**9**	**-**	**157.81**	**99.56**	**-**	**21**	**257.37**
Impact of EIR								(57.39)
Total	**590**	**173**	**11**	**6,397.23**	**1,688.58**	**24.74**	**774**	**8,053.16**

* Interest rate ranging from 10.75% - 12.75%
** Interest rate ranging from 12.00% - 14.90%
*** Interest rate ranging from 11.95% - 12.60%

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(All amounts are in Indian Rupees in Million, except as stated otherwise)

	As at June 30, 2026	As at June 30, 2025	As at March 31, 2026	As at March 31, 2025	As at March 31, 2024
23 Lease liabilities (non current)					
Lease liabilities (refer note 41)	265.92	215.54	233.00	219.13	169.62
	265.92	**215.54**	**233.00**	**219.13**	**169.62**

Reconciliation of financial liabilities arising from financing activities:

Particulars	Borrowings	Lease liabilities	Total
Balance as at April 01, 2023	**2,666.20**	**13.63**	**2,679.83**
Cash flows:			
Proceeds	20,720.84	-	20,720.84
Repayments	(6,471.29)	(12.15)	(6,483.44)
Interest expense	1,103.17	8.10	1,111.27
Payment of interest	(1,048.92)	(5.73)	(1,054.65)
Non cash:			
Addition during the year	-	174.51	174.51
Adjustments during the year *	119.18	-	119.18
Balance as at March 31, 2024	**17,089.18**	**178.36**	**17,267.54**
Cash flows:			
Proceeds	40,455.94	-	40,455.94
Repayments	(24,126.16)	(9.43)	(24,135.59)
Interest expense	3,226.61	25.56	3,252.17
Payment of interest	(2,919.89)	(25.56)	(2,945.45)
Non cash:			
Addition during the year	-	63.55	63.55
Adjustments during the year *	407.99	-	407.99
Balance as at March 31, 2025	**34,133.67**	**232.48**	**34,366.15**
Cash flows:			
Proceeds	15,632.39	-	15,632.39
Repayments	(9,047.20)	(3.51)	(9,050.71)
Interest expense	1,179.75	7.50	1,187.25
Payment of interest	(1,344.94)	(6.80)	(1,351.74)
Non cash:			
Addition during the period	-	-	-
Adjustments during the period *	147.72	-	147.72
Balance as at June 30, 2025	**40,701.39**	**229.67**	**40,931.06**
Balance as at April 01, 2025	**34,133.67**	**232.48**	**34,366.15**
Cash flows:			
Proceeds	54,424.99	-	54,424.99
Repayments	(37,598.66)	(18.44)	(37,617.10)
Interest expense	5,619.67	31.54	5,651.22
Payment of interest	(5,673.58)	(28.37)	(5,701.95)
Non cash:			
Addition during the year	-	41.55	41.55
Adjustments during the year *	664.29	-	664.29
Balance as at March 31, 2026	**51,570.38**	**258.76**	**51,829.15**
Cash flows:			
Proceeds	13,317.53	-	13,317.53
Repayments	(10,323.70)	(10.60)	(10,334.30)
Interest expense	1,612.36	9.02	1,621.38
Payment of interest	(1,608.74)	(6.29)	(1,615.03)
Non cash:			
Addition during the period	-	67.25	67.25
Adjustments during the period *	279.75	-	279.75
Balance as at June 30, 2026	**54,847.58**	**318.14**	**55,165.72**

* Includes amortisation of transaction/processing cost

	As at June 30, 2026	As at June 30, 2025	As at March 31, 2026	As at March 31, 2025	As at March 31, 2024
24 Provisions (non current)					
Provision for gratuity (refer note 43)	170.34	98.97	136.27	81.19	59.09
	170.34	**98.97**	**136.27**	**81.19**	**59.09**

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S. R. BATLIBOI & ASSOCIATES LLP * CHARTERED ACCOUNTANTS *

MONEYVIEW LIMITED Bangalore

Moneyview Limited *(formerly known as Moneyview Private Limited and Whizdm Innovations Private Limited)*
CIN: U72200KA2014PLC075775
Annexure VI: Notes to Restated Consolidated Summary Statements
(All amounts are in Indian Rupees in Million, except as stated otherwise)

	As at June 30, 2026	As at June 30, 2025	As at March 31, 2026	As at March 31, 2025	As at March 31, 2024
25 Borrowings (Current)					
Unsecured- At amortised cost					
Commercial papers, unsecured [refer note (a) below]	1,966.98	246.17	562.90	340.72	241.94
Secured- At amortised cost					
Term loan from banks [refer note (b) and (e) below]	3,451.41	2,844.56	3,136.81	1,956.30	989.38
Non-convertible debentures [refer note (c) and (e) below]	-	1,029.55	108.04	2,869.55	1,712.87
Term loan from financial institutions [refer note (d) and (e) below]	1,165.22	555.83	360.00	437.17	1,418.55
Current maturities of non current borrowings (refer note 22)					
- Non-convertible debentures	15,112.91	11,283.55	15,981.57	7,407.83	2,155.54
-Term loans	11,841.35	9,555.46	11,224.65	9,110.86	6,347.15
	33,537.87	**25,515.12**	**31,373.97**	**22,122.43**	**12,865.43**

Notes:

(a) Commercial paper are redeemable at par with original maturity up to 1 year. Interest rate is 11% - 12.50% and face value of commercial paper is Rs. 2,000.00 million (June 30, 2025: Interest rate is 12.80 % and face value of commercial paper is Rs. 250.00 million, March 31, 2026: Interest rate is 12.25 % and face value of commercial paper is Rs. 570.00 million, March 31, 2025: Interest rate is 12.80 % and face value of commercial paper is Rs. 350.00 million, March 31, 2024: Interest rate ranges from 12.00% - 12.10% and face value of commercial paper is Rs. 250.00 million).

(b) Interest rate ranges from 8.36% - 13.50% and 1-12 monthly installments/ bullet (June 30, 2025: interest rate 10.80% - 14.00% and 1-12 monthly instalments/ bullet, March 31, 2026: interest rate 8.36% - 13.75% and 1-12 monthly instalments/ bullet, March 31, 2025: interest rate 10.80% - 14.00% and 1-12 monthly instalments/ bullet, March 31, 2024: interest rate 8.4% - 13% and 1-6 monthly installments/ bullet).

(c) Interest rate is Nil (June 30, 2025: 10.14% - 13.30% and 1-11 monthly instalments, March 31, 2026: 12.55% and 2 monthly instalments, March 31, 2025: 9.95% - 14.23% and 1-7 monthly/quarterly instalments, March 31, 2024: 10.00% - 13.00% and 1-7 monthly/quarterly installments).

(d) Interest rate ranges from 8.75% - 13.90% and 1-12 monthly/quarterly installments (June 30, 2025: interest rate 12.25% - 14.95% and 1-11 monthly/quarterly instalments, March 31, 2026: interest rate 8.75% - 13.90% and 1-10 monthly/quarterly instalments, March 31, 2025: interest rate 12.50% - 14.95% and 1-12 monthly/quarterly instalments, March 31, 2024: interest rate 12% - 13.50% and 1-12 monthly/quarterly installments).

(e) All the secured non-convertible debentures issued and term loans raised by the subsidiary, Whizdm Finance Private Limited ("WFPL") including those issued during three months ended June 30, 2026 are fully secured by first pari passu charge by hypothecation of book debts/loan receivables respectively.

	As at June 30, 2026	As at June 30, 2025	As at March 31, 2026	As at March 31, 2025	As at March 31, 2024
26 Lease liabilities (current)					
Lease liabilities (refer note 41)	52.22	14.13	25.76	13.35	8.74
	52.22	**14.13**	**25.76**	**13.35**	**8.74**
27 Trade payables					
(i) Total outstanding dues of micro & small enterprises [refer note (b) below]	597.55	122.00	215.13	96.46	75.66
(ii) Total outstanding dues of creditors other than micro & small enterprises	1,552.40	1,101.96	1,475.97	1,068.14	835.29
	2,149.95	**1,223.96**	**1,691.10**	**1,164.60**	**910.95**

(a) Trade payable ageing schedule

Particulars	Unbilled	Not due	Outstanding for following periods from due date of payment				Total
			Less than 1 year	1-2 years	2-3 years	More than 3 years	
MSME	395.96	201.59	-	-	-	-	597.55
Others	798.48	557.14	194.45	2.33	-	-	1,552.40
Disputed dues- MSME	-	-	-	-	-	-	-
Disputed dues- others	-	-	-	-	-	-	-
As at June 30, 2026	**1,194.44**	**758.73**	**194.45**	**2.33**	**-**	**-**	**2,149.95**
MSME	74.53	47.47	-	-	-	-	122.00
Others	658.44	320.76	117.28	5.48	-	-	1,101.96
Disputed dues- MSME	-	-	-	-	-	-	-
Disputed dues- others	-	-	-	-	-	-	-
As at June 30, 2025	**732.97**	**368.23**	**117.28**	**5.48**	**-**	**-**	**1,223.96**
MSME	114.56	100.57	-	-	-	-	215.13
Others	688.66	735.54	49.32	2.45	-	-	1,475.97
Disputed dues- MSME	-	-	-	-	-	-	-
Disputed dues- others	-	-	-	-	-	-	-
As at March 31, 2026	**803.22**	**836.11**	**49.32**	**2.45**	**-**	**-**	**1,691.10**
MSME	66.02	30.44	-	-	-	-	96.46
Others	263.54	692.82	110.17	1.61	-	-	1,068.14
Disputed dues- MSME	-	-	-	-	-	-	-
Disputed dues- others	-	-	-	-	-	-	-
As at March 31, 2025	**329.56**	**723.26**	**110.17**	**1.61**	**-**	**-**	**1,164.60**
MSME	64.71	8.11	2.84	-	-	-	75.66
Others	359.74	426.91	45.54	2.92	0.01	0.17	835.29
Disputed dues- MSME	-	-	-	-	-	-	-
Disputed dues- others	-	-	-	-	-	-	-
As at March 31, 2024	**424.45**	**435.02**	**48.38**	**2.92**	**0.01**	**0.17**	**910.95**

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S.R. BATLIBOI & ASSOCIATES LLP * CHARTERED ACCOUNTANTS
CO

MONEYVIEW LIMITED Bangalore

(All amounts are in Indian Rupees in Million, except as stated otherwise)

(b) Details of dues to Micro and Small Enterprises as per MSMED Act, 2006

	As at June 30, 2026	As at June 30, 2025	As at March 31, 2026	As at March 31, 2025	As at March 31, 2024
The principal amount and the interest due thereon remaining unpaid to any supplier as at the end of each period/ year					
- Principal amount due to micro and small enterprises	-	-	-	-	2.84
- Interest due on above	-	-	-	-	-
	-	**-**	**-**	**-**	**2.84**
The amount of interest paid by the buyer in terms of section 16 of the MSMED Act 2006 along with the amounts of the payment made to the supplier beyond the appointed day during each period/ year	-	-	-	-	-
The amount of interest due and payable for the period of delay in making payment (which have been paid but beyond the appointed day during the year) but without adding the interest specified under the MSMED Act 2006	-	-	-	-	-
The amount of interest accrued and remaining unpaid at the end of each accounting	-	-	-	-	-
The amount of further interest remaining due and payable even in the succeeding years, until such date when the interest dues as above are actually paid to the small enterprise for the purpose of disallowance as a deductible expenditure under section 23 of the MSMED Act 2006	-	-	-	-	-

	As at June 30, 2026	As at June 30, 2025	As at March 31, 2026	As at March 31, 2025	As at March 31, 2024
28 Other financial liabilities (current)					
Dues to employees	914.06	195.42	1,710.19	80.57	31.83
Remittances payable – derecognised financial instrument*	1,646.17	589.59	1,630.61	479.37	177.10
Provision for default loss guarantee (refer note (a) below) (refer note 45)	1,450.95	676.85	1,347.01	487.44	283.78
	4,011.18	**1,461.86**	**4,687.81**	**1,047.38**	**492.71**

*Represents the amount collected from underlying customers yet to be paid to the assignee representative as at reporting date.

(a) Movement of provision for default loss guarantee:

	Amount
Opening balance as at April 01, 2023	-
Additions	1,311.96
Utilizations	(1,028.18)
Closing balance as at March 31, 2024	**283.78**
Additions	3,216.92
Utilizations	(3,013.26)
Closing balance as at March 31, 2025	**487.44**
Additions	824.16
Utilizations	(634.75)
Closing balance as at June 30, 2025	**676.85**
Opening balance as at April 01, 2025	**487.44**
Additions	4,510.34
Utilizations	(3,650.77)
Closing balance as at March 31, 2026	**1,347.01**
Additions	1,013.03
Utilizations	(909.09)
Closing balance as at June 30, 2026	**1,450.95**

	As at June 30, 2026	As at June 30, 2025	As at March 31, 2026	As at March 31, 2025	As at March 31, 2024
29 Other current liabilities					
Statutory dues	602.50	328.23	381.83	409.83	362.34
	602.50	**328.23**	**381.83**	**409.83**	**362.34**
30 Provisions (current)					
Provision for gratuity (refer note 43)	10.40	5.03	7.40	4.43	2.84
Provision for leave encashment *	68.70	48.76	60.76	37.78	33.10
	79.10	**53.79**	**68.16**	**42.21**	**35.94**

Note:

* The entire amount of the provision of Rs. 68.70 million (June 30, 2025: Rs. 48.76 million, March 31, 2026: Rs. 60.76 million, March 31, 2025: Rs. 37.78 million, March 31, 2024: Rs. 33.10 million) is presented as current, since the Group does not have an unconditional right to defer settlement for any of these obligations. However, based on past experience, the Group does not expect all employees to avail the full amount of accrued leave or require payment for such leave within the next 12 months.

S. R. BATLIBOI & ASSOCIATES LLP ★ CHARTERED ACCOUNTANTS ★

MONEYVIEW LIMITED Bangalore ★

(All amounts are in Indian Rupees in Million, except as stated otherwise)

		For the three month period ended June 30, 2026	For the three month period ended June 30, 2025	For the year ended March 31, 2026	For the year ended March 31, 2025	For the year ended March 31, 2024
31	**Revenue from operations**					
(i)	Fees and commission income	6,328.65	3,917.61	18,994.55	14,867.98	10,153.77
(ii)	Interest income on portfolio loans measured at amortised cost	3,871.66	2,829.16	13,127.00	7,890.46	3,008.33
(iii)	Gain on derecognition of financial assets measured at amortised cost (refer note 45)	97.99	81.25	970.24	285.48	57.46
(iv)	*Other operating income*					
	On financial assets measured at amortised cost					
	-Interest income on deposits under lien	112.83	102.44	419.79	347.54	204.14
		10,411.13	**6,930.46**	**33,511.58**	**23,391.46**	**13,423.70**

(a) In accordance with Ind AS 115, set out below is the disaggregation of the Group's revenue from contracts with customers:

	For the three month period ended June 30, 2026	For the three month period ended June 30, 2025	For the year ended March 31, 2026	For the year ended March 31, 2025	For the year ended March 31, 2024
Type of services					
Fees and commission income	6,328.65	3,917.61	18,994.55	14,867.98	10,153.77
Total revenue from contracts with customers	**6,328.65**	**3,917.61**	**18,994.55**	**14,867.98**	**10,153.77**
Revenue by time					
Revenue recognised at point in time	6,328.65	3,917.61	18,994.55	14,867.98	10,153.77
Revenue recognised over time	-	-	-	-	-
Total revenue from contracts with customers	**6,328.65**	**3,917.61**	**18,994.55**	**14,867.98**	**10,153.77**

Note:
Refer note 48 for details of major customers and geography wise revenue disaggregation of the Group.

(b) Reconciliation of revenue recognised with contract price

Particulars	For the three month period ended June 30, 2026	For the three month period ended June 30, 2025	For the year ended March 31, 2026	For the year ended March 31, 2025	For the year ended March 31, 2024
Contract price	6,328.65	3,917.61	18,994.55	14,867.98	10,153.77
Adjustments	-	-	-	-	-

(c) Contract balances
The following table provides information about receivables from contract with customers:

	As at June 30, 2026	As at June 30, 2025	As at March 31, 2026	As at March 31, 2025	As at March 31, 2024	As at April 01, 2023
Trade receivables	5,084.12	4,239.32	4,566.10	3,644.61	3,581.73	2,202.76

Note:
(a) Trade receivable are recognised when the right to consideration becomes unconditional. Trade receivables are non-interest bearing and are generally on terms of 30 days. The provision made for expected credit loss as on June 30, 2026 is Nil (June 30, 2025: Nil, March 31, 2026: Nil, March 31, 2025: Nil; March 31, 2024: Nil). Refer note 45 and 13 for details.

	For the three month period ended June 30, 2026	For the three month period ended June 30, 2025	For the year ended March 31, 2026	For the year ended March 31, 2025	For the year ended March 31, 2024
32 Other income					
Interest Income from financial assets measured at amortised cost:					
- Interest income on fixed deposits free from lien	31.72	29.26	103.88	83.05	261.04
- Interest income from investment in debt instruments	81.30	-	113.13	-	6.39
- Interest income on unwinding of discount on security deposits	0.54	0.29	1.45	0.84	0.37
Interest on refund of income tax	0.15	-	31.98	35.31	-
Others					
-Net fair value gain on financial instruments measured at FVTPL *	125.91	68.94	280.43	274.47	200.91
-Miscellaneous income	0.17	0.21	0.29	0.16	-
	239.79	**98.70**	**531.16**	**393.83**	**468.71**

* Includes unrealised net gain/(loss) of Rs. 2.07 million [June 30, 2025: Rs. 8.36 million, March 31, 2026: Rs. (35.32) million, March 31, 2025: Rs. 33.45 million, March 31, 2024: Rs. (28.09) million]

33 Employee benefits expense	For the three month period ended June 30, 2026	For the three month period ended June 30, 2025	For the year ended March 31, 2026	For the year ended March 31, 2025	For the year ended March 31, 2024
Salaries, wages and bonus	706.51	515.95	2,084.02	1,853.65	1,269.27
Contribution to provident and other funds (refer note 43)	5.73	4.21	17.11	14.77	9.90
Gratuity expenses (refer note 43)	43.88	19.27	68.34	30.03	21.46
Share based payments to employees (refer note 42)	160.15	54.86	591.24	274.61	239.88
Staff welfare expenses	17.49	17.58	58.65	51.50	30.01
	933.76	**611.87**	**2,819.36**	**2,224.56**	**1,570.52**

Note:
On November 21, 2025, the Government of India notified the four Labour Codes - the Code on Wages, 2019, the Industrial Relations Code, 2020, the Code on Social Security, 2020, and the Occupational Safety, Health and Working Conditions Code, 2020 ('Labour Codes') - consolidating 29 existing labour laws. The Labour Codes, amongst other things introduce changes, including a uniform definition of wages. The Group has estimated the financial implication of the change in definition of wages based on certain estimates and assumptions including expected revisions to staff emoluments which has resulted in an increase in the liability towards gratuity and compensated absences arising out of past service cost by Rs 45.33 millions for the financial year ended March 31, 2026.

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(All amounts are in Indian Rupees in Million, except as stated otherwise)

	For the three month period ended June 30, 2026	For the three month period ended June 30, 2025	For the year ended March 31, 2026	For the year ended March 31, 2025	For the year ended March 31, 2024
34 Finance costs					
Interest expense on financial liability at amortised cost					
-Interest on borrowings	1,868.57	1,327.35	6,283.97	3,634.60	1,218.33
Others					
-Interest on lease liabilities (refer note 41)	9.02	7.50	31.54	25.56	8.10
-Bank charges	3.68	0.34	1.39	38.05	28.95
	1,881.27	**1,335.19**	**6,316.90**	**3,698.21**	**1,255.38**
35 Depreciation and amortisation expense					
Depreciation on property, plant and equipment (refer note 4)	14.67	10.25	45.21	50.82	29.73
Depreciation on right of use asset (refer note 41)	12.45	7.44	33.36	25.74	14.86
Amortisation on intangible assets (refer note 6)	4.62	5.42	20.22	12.95	4.01
	31.74	**23.11**	**98.79**	**89.51**	**48.60**
36 Impairment of financial instruments					
Impairment of financial instruments measured at amortised cost					
-Impairment loss allowance on portfolio loans and write-offs* (refer note 45)	1,601.00	1,180.14	5,324.94	3,460.38	1,215.21
-Default loss guarantee expense (refer note 45)	1,013.03	824.16	4,510.34	3,216.92	1,311.96
	2,614.03	**2,004.30**	**9,835.28**	**6,677.30**	**2,527.17**

*Includes write-off, net of recoveries of Rs. 1,456.85 million (June 30, 2025: Rs. 679.64 million, March 31, 2026: Rs. 4,298.34 million, March 31, 2025: Rs. 2,600.70 million, March 31, 2024: Rs. 744.17 million)

	For the three month period ended June 30, 2026	For the three month period ended June 30, 2025	For the year ended March 31, 2026	For the year ended March 31, 2025	For the year ended March 31, 2024
37 Other expenses					
Marketing and direct sourcing cost	1,220.90	1,073.45	4,391.09	4,265.64	4,242.84
Outsource service cost	822.66	617.69	2,907.04	1,965.85	1,136.28
Transaction processing cost	124.83	88.04	376.76	517.00	295.64
Information technology maintenance cost	381.89	158.20	893.07	646.57	429.38
Legal and professional expenses	123.20	111.50	505.40	280.44	169.03
Rates and taxes	101.07	54.92	311.54	99.45	175.73
Rental charges	18.78	13.86	57.54	34.33	9.84
Corporate social responsibility expense	15.24	12.17	48.69	27.85	9.43
Payment to directors	2.98	1.25	12.80	4.59	-
Miscellaneous expenses	51.08	26.34	128.41	61.88	39.54
	2,862.63	**2,157.42**	**9,632.34**	**7,903.60**	**6,507.71**

37.1 Corporate social responsibility expenses

As per Section 135 of the Companies Act, 2013, a company, meeting the applicability threshold, needs to spend at least 2% of its average net profit for the immediately preceding three financial years on corporate social responsibility (CSR) activities. Details of CSR activities undertaken by the Group is as described below:

Particulars	In cash	Total
June 30, 2026		
(i) Construction/acquisition of any asset	-	-
(ii) On purposes other than (i) above	15.24	15.24
Total	**15.24**	**15.24**
June 30, 2025		
(i) Construction/acquisition of any asset	-	-
(ii) On purposes other than (i) above	12.17	12.17
Total	**12.17**	**12.17**
March 31, 2026		
(i) Construction/acquisition of any asset	-	-
(ii) On purposes other than (i) above	48.69	48.69
Total	**48.69**	**48.69**
March 31, 2025		
(i) Construction/acquisition of any asset	-	-
(ii) On purposes other than (i) above	27.85	27.85
Total	**27.85**	**27.85**
March 31, 2024		
(i) Construction/acquisition of any asset	-	-
(ii) On purposes other than (i) above	9.43	9.43
Total	**9.43**	**9.43**

	For the three month period ended June 30, 2026	For the three month period ended June 30, 2025	For the year ended March 31, 2026	For the year ended March 31, 2025	For the year ended March 31, 2024
Amount required to be spent by the Group during the period/year	15.24	12.17	48.69	27.80	9.43
Amount of expenditure incurred	-	-	48.69	27.85	9.43
Shortfall at the end of the period /year	-	-	-	-	-
Total of previous period/years shortfall	-	-	-	-	-
Amount to be spent in Q2, Q3 and Q4 of FY 26-27 and FY 25-26	15.24	12.17	-	-	-
Excess spent at the end of the period /year	-	-	-	0.05	-

The Group does not have unspent CSR amount as on March 31, 2026, March 31, 2025 and March 31, 2024. Further, funds set aside for CSR are utilized in promoting education, women empowerment, disability, digital financial literacy, wildlife conservation, eradication of poverty, health care, livelihood and sports.

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MONEYVIEW LIMITED Bangalore

Moneyview Limited *(formerly known as Moneyview Private Limited and Whizdm Innovations Private Limited)*
CIN: U72200KA2014PLC075775
Annexure VI: Notes to Restated Consolidated Summary Statements
(All amounts are in Indian Rupees in Million, except as stated otherwise)

38 Exceptional Items

a) Whizdm Finance Private Limited ("WFPL"), subsidiary of the Company, encountered a cyber incident between August 5, 2025 and August 7, 2025, wherein unknown threat actors exploited application programming interface (API) integrated with the associated banks and initiated substantial number of unauthorised withdrawals from WFPL's bank accounts through unapproved third-party systems, which circumvented the WFPL's authorised disbursement mechanism, aggregating Rs. 483.20 million.

WFPL has lodged a first information report (FIR) in respect of this matter with the law enforcement agencies and has informed the Reserve Bank of India and the Indian Computer Emergency Response Team (CERT-in) about the cyber breach. WFPL had made a recovery of Rs. 21.13 million with the help of law enforcement agencies, and efforts for further recovery are underway. WFPL has also filed an insurance claim which is pending approval. The net cash loss (along with incidental cost) on account of such withdrawals amounted to Rs. 466.53 million has been presented as an exceptional item for the financial year ended March 31, 2026. Consequential tax impact of Rs. 117.42 million is included within tax expense as exceptional item. Exceptional item (loss), net of tax amounted to Rs. 349.11 million.

An independent forensic investigation carried out by WFPL did not reveal any involvement of an employee or officer of WFPL/Group and accordingly the incident is considered as a fraud against WFPL by outside / third parties. WFPL has strengthened its IT infrastructure based on the findings and recommendations of the aforesaid investigation.

Pursuant to continued recovery efforts, for the period ended June 30, 2026, WFPL has additionally been able to recover Rs. 2.32 million in respect of the aforesaid incident. The consequential tax impact on this amount is Rs. 0.58 million, resulting in an exceptional item (gain), net of tax, of Rs. 1.74 million for the period.

b) The Company's Board of Directors and shareholders have, by way of resolutions dated March 03, 2026, approved a one-time performance-based incentive of Rs. 1,600 million to Managing Director and Chief Executive Officer. The one-time performance-based incentive has been disclosed as an exceptional item in the consolidated statement of profit and loss for the year ended March 31, 2026. Consequential tax impact of Rs. 402.72 million is included within tax expense as exceptional item. Exceptional item, net of tax amounted to Rs. 1,197.28 million.

39 Tax expense

(a) Reconciliation of tax expense and the accounting profit multiplied by domestic tax rate for June 30, 2026; June 30, 2025; March 31, 2026; March 31, 2025 and March 31, 2024:

	For the three month period ended June 30, 2026	For the three month period ended June 30, 2025	For the year ended March 31, 2026	For the year ended March 31, 2025	For the year ended March 31, 2024
Current tax expense	729.82	300.26	1,423.49	866.79	461.54
Current tax expense/(credit) on exceptional item	0.58	-	(520.14)	-	-
Deferred tax (credit)	(138.55)	(74.51)	(56.86)	(77.43)	(189.98)
	591.85	**225.75**	**846.49**	**789.36**	**271.56**
The major components of Income tax expense and the reconciliation of expense based on the domestic effective tax rate is as below:					
Accounting profit before income tax	**2,329.81**	**897.27**	**3,273.54**	**3,192.11**	**1,983.03**
At country's statutory income tax rate of 25.17% (June 30, 2025, March 31, 2026, March 31, 2025 and March 31, 2024- 25.17%)	586.41	225.84	823.95	803.45	499.13
Adjustments in respect of taxes					
Expense disallowed under the provisions of Income tax Act, 2025	1.57	-	12.17	7.96	2.37
Expenses disallowed earlier now allowed as deductions	-	-	-	-	(103.27)
Utilisation of carry forward losses on which DTA is not created	-	-	-	-	(125.51)
Share issue expense amortised	-	-	-	-	(2.10)
Others	3.87	(0.09)	10.37	(22.05)	0.94
Income tax expense reported in the restated statement of profit and loss	**591.85**	**225.75**	**846.49**	**789.36**	**271.56**

(b) Income tax recognised in other comprehensive income (OCI):

	For the three month period ended June 30, 2026	For the three month period ended June 30, 2025	For the year ended March 31, 2026	For the year ended March 31, 2025	For the year ended March 31, 2024
Deferred tax on remeasurement of defined benefits plan	0.11	1.00	(5.22)	(3.32)	0.36
Income tax charge to other comprehensive income	**0.11**	**1.00**	**(5.22)**	**(3.32)**	**0.36**

(c) Expiry dates of unused tax losses:

	As at June 30, 2026	As at June 30, 2025	As at March 31, 2026	As at March 31, 2025	As at March 31, 2024
Year ending					
2034-35	56.19	-	-	-	-
2033-34	274.51	75.79	274.51	-	-
2032-33	227.65	227.65	227.65	227.65	-
Total	**558.35**	**303.44**	**502.16**	**227.65**	**-**

Notes:

(i) There were no brought forwards losses which have lapsed.

(ii) Deferred income tax liabilities have not been recognised on temporary differences on undistributed profits of subsidiaries amounting to Rs. 2,260.42, Rs. 908.96, Rs.1,821.52, Rs. 630.11 and Rs. Nil as at June 30, 2026, June 30, 2025, March 31, 2026, March 31, 2025 and March 31, 2024, respectively. The Company has an agreement with its subsidiaries that the undistributed profits will not be distributed until it obtains the consent. The Company does not anticipate giving such a consent at the reporting date.

40 Earnings per equity share

The following reflects the income and share data used in basic and diluted EPS computations:

	For the three month period ended June 30, 2026	For the three month period ended June 30, 2025	For the year ended March 31, 2026	For the year ended March 31, 2025	For the year ended March 31, 2024
Restated profit for the period/ year	1,737.96	671.52	2,427.05	2,402.75	1,711.47
Face value per share	1.00	1.00	1.00	1.00	1.00
Weighted average number of equity shares outstanding	382,167,169	382,167,169	382,167,169	374,405,183	301,073,810
Weighted average number of instruments entirely equity in nature outstanding	1,082,475,825	1,086,211,997	1,076,133,818	1,073,585,407	1,077,332,982
Weighted average number of vested stock options	70,659,662	56,757,310	62,934,931	54,513,810	47,979,267
Weighted average number of equity shares in calculating basic earnings per share	**1,535,302,656**	**1,525,136,476**	**1,521,235,918**	**1,502,504,400**	**1,426,386,059**
Effect of dilution:					
- Weighted average equity shares arising on unvested stock options	23,083,935	20,145,437	25,293,727	14,011,325	10,453,376
Weighted average number of equity shares adjusted for the effect of dilution	**1,558,386,591**	**1,545,281,913**	**1,546,529,645**	**1,516,515,725**	**1,436,839,435**
Earnings per share					
Basic (in Rs.) *	1.13	0.44	1.60	1.60	1.20
Diluted (in Rs.) *	1.12	0.43	1.57	1.58	1.19

* Not annualised for the three month period ended June 30, 2026 and June 30, 2025

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(All amounts are in Indian Rupees in Million, except as stated otherwise)

41 Leases

Group as a lessee

The Group has leases for office premises used in its business operations. With the exception of short-term leases and leases of low-value underlying assets, each lease is reflected on the statement of assets and liabilities as a right-of-use asset and a lease liability.

Each lease generally imposes a restriction that, unless there is a contractual right for the Group to sublease the asset to another party, the right-of-use asset can only be used by the Group. The Group is prohibited from selling or pledging the underlying leased assets as security. For leases over office buildings the Group must keep those properties in a good state of repair and return the properties in their original condition at the end of the lease.

(a) Right of use assets

Set out below are the carrying amounts of right-of-use assets recognised and the movements during the period/ year:

Particulars	Office Buildings	Total
As at April 01, 2023	**9.68**	**9.68**
Additions	180.93	180.93
Depreciation expense	(14.86)	(14.86)
As at March 31, 2024	**175.75**	**175.75**
Additions	69.80	69.80
Depreciation expense	(25.74)	(25.74)
As at March 31, 2025	**219.81**	**219.81**
Additions	-	-
Depreciation expense	(7.44)	(7.44)
As at June 30, 2025	**212.37**	**212.37**
As at April 01, 2025	**219.81**	**219.81**
Additions	45.91	45.91
Depreciation expense	(33.36)	(33.36)
As at March 31, 2026	**232.36**	**232.36**
Additions	69.12	69.12
Depreciation expense	(12.45)	(12.45)
As at June 30, 2026	**289.03**	**289.03**

(b) Lease liabilities

Set out below are the carrying amounts of lease liabilities and the movements during the period/ year.

Particulars	Lease liabilities
As at April 01, 2023	**13.63**
Additions	174.51
Interest on lease liabilities	8.10
Lease payments	(17.88)
As at March 31, 2024	**178.36**
Additions	63.55
Interest on lease liabilities	25.56
Lease payments	(34.99)
As at March 31, 2025	**232.48**
Additions	-
Interest on lease liabilities	7.50
Lease payments	(10.31)
As at June 30, 2025	**229.67**
As at April 01, 2025	**232.48**
Additions	41.55
Interest on lease liabilities	31.54
Lease payments	(46.81)
As at March 31, 2026	**258.76**
Additions	67.25
Interest on lease liabilities	9.02
Lease payments	(16.89)
As at June 30, 2026	**318.14**

Particulars	As at June 30, 2026	As at June 30, 2025	As at March 31, 2026	As at March 31, 2025	As at March 31, 2024
Lease Liabilities - Current	52.22	14.13	25.76	13.35	8.74
Lease Liabilities - Non-current	265.92	215.54	233.00	219.13	169.62

(c) Maturity analysis of lease liabilities

	As at June 30, 2026	As at June 30, 2025	As at March 31, 2026	As at March 31, 2025	As at March 31, 2024
Lease liabilities					
Within one year	89.74	42.75	57.06	42.14	31.26
After one year but not more than five years	277.38	234.92	235.84	193.56	130.38
More than five years	81.64	90.18	94.16	142.46	148.06

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(All amounts are in Indian Rupees in Million, except as stated otherwise)

41 Leases - (Contd.)

	For the three month period ended June 30, 2026	For the three month period ended June 30, 2025	For the year ended March 31, 2026	For the year ended March 31, 2025	For the year ended March 31, 2024
(d) Amount recognized in Restated Consolidated Statement of Profit and Loss:					
Depreciation charge on office premises	12.45	7.44	33.36	25.74	14.86
Interest on lease liability	9.02	7.50	31.54	25.56	8.10
Rental expenses relating to short-term lease	18.78	13.86	57.54	34.33	9.84
	40.25	**28.80**	**122.44**	**85.63**	**32.80**

(e) Information about right of use assets

Particulars	**As at June 30, 2026**	**As at June 30, 2025**	**As at March 31, 2026**	**As at March 31, 2025**	**As at March 31, 2024**
Nature of right of use asset	Office premises	Office premises	Office premises	Office premises	Office premises
No. of right of use assets leased	8	5	7	5	4
Range of remaining term	18-89 months	55-100 months	21 to 91 months	58-103 months	10-106 months
Future cash flows to which lessee is potentially exposed to that are not reflected in the measurement of lease liabilities					
-Variable lease payments	-	-	-	-	-
-Extension and termination options	-	-	-	-	-
-Residual value guarantees	-	-	-	-	-
-Leases not yet commenced to which the lessee is committed	-	-	-	-	-
Total					
Restrictions or covenants imposed by leases	None	None	None	None	None
Sale and leaseback transactions	None	None	None	None	None

(f) The total cash outflow for leases for the period/ year ended is Rs. 16.89 million (June 30, 2025: Rs. 10.31 million, March 31, 2026: Rs. 46.81 million, March 31, 2025: Rs. 34.99 million, March 31, 2024: Rs. 17.88 million)

(g) The weighted average incremental borrowing rate applied to lease liabilities recognised for the period/ year ended is 13.00 % p.a. (June 30, 2025: 13.00%, March 31, 2026: 13.00% p.a, March 31, 2025: 13.00% p.a, March 31, 2024: 13.00% p.a)

42 Share-based payments

(a) Employee Stock Option Plan

On June 05, 2015, the Board of Directors approved the Equity Settled "Whizdm Employees Stock Option Plan - 2015" for issue of stock options to various employees of the Company and its subsidiaries. The plan was subsequently revised by the Board on September 04, 2024.
The options are to be granted to the eligible employees as per the eligibility criteria as determined by the Board/Compensation Committee at its sole discretion. Under the plan, participants have been granted options which will vest as follows:

Details of the plan:

Areas	**Details of the plan**
Exercise of options while in employment	Liquidity Events/ Cash settlement/ Buy back/ Purchase by investor/ IPO
Resignation/Termination other than due to Breach	Allowed to carry vested options till liquidity events
Retirement	Allowed to carry vested options till liquidity events
Death	Unvested options shall vest immediately and nominee allowed to carry vested options till liquidity event
Termination due to permanent incapacity	Unvested option shall be vested immediately and allowed to carry vested options till liquidity event.
Abandonment	Vested and unvested options shall be cancelled.
Reconstruction	As defined in liquidity event.
Lapse	Resignation/Cash settlement/ Buy back/ Purchase by Investor/ IPO
Any other reasons	At the discretion of the Board

Treasury Shares

The Holding Company has constituted "Moneyview Employee Trust" on September 30, 2024 to acquire, hold and allocate/ transfer equity shares of the Holding Company to eligible employees from time to time on the terms and conditions specified under the ESOP Scheme 2015. The Holding Company treats Trust as its extension and shares held by the Trust are treated as treasury shares.

Own equity instruments that are re-acquired (treasury shares) are recognised at cost and deducted from other equity. No gain or loss is recognised in the Restated Consolidated Summary Statement of Profit and Loss on the purchase, sale, issue or cancellation of the company's own equity instruments. Share options exercised during the reporting period are settled with treasury shares.

The Board approved the grant of initial corpus of Rs. 0.1 million to the ESOP Trust to subscribe equity shares of the Company. The Company has allotted 75 million shares to the Trust during the year ended March 31, 2026 (March 31, 2025: Nil and March 31, 2024: Nil).

Details about employee stock options granted, outstanding and other information:

A Movement during the period / year ended June 30, 2026, June 30, 2025, March 31, 2026, , March 31, 2025 and March 31, 2024

The following table provides details about the number and weighted average exercise prices (WAEP) of, and movements in, employee stock options during the period/ year:

	No. of options June 30, 2026	No. of options June 30, 2025	No. of options March 31, 2026	No. of options March 31, 2025	No. of options March 31, 2024	Weighted average exercise price
Options outstanding at the beginning	104,551,465	78,152,264	78,152,264	63,746,739	61,621,497	1.00
Granted during the period/ year	8,942,920	26,202,386	27,615,541	15,810,505	5,172,324	1.00
Lapsed during the period/ year	(814,232)	(335,537)	(1,216,340)	(1,404,980)	(1,300,596)	1.00
Settled during the period/ year **	-	-	-	-	(1,746,486)	1.00
Options outstanding at the end	**112,680,153**	**104,019,113**	**104,551,465**	**78,152,264**	**63,746,739**	

** During the financial year ended March 31, 2024, the Company repurchased the options exercisable through one time cash settlement at fair value as on repurchase date. The expense for the cash settlement i.e., difference between fair value as on repurchase date and fair value as on grant date for 3,486 options pre bonus (1,746,486 options post bonus) amounting to Rs. 68.35 million has been debited to retained earnings

The fair value of share options granted is estimated at the date of grant using a Black Scholes Merton model, taking into account the terms and conditions upon which the share options were granted.
The expected life used in the model has been adjusted, based on management's best estimate for the effects of non-transferability, exercise restrictions and behavioural considerations. The contractual term of the share options is ten years and there are no cash settlement alternatives for the employees.

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(All amounts are in Indian Rupees in Million, except as stated otherwise)

Details about employee stock options granted, outstanding and other information - (Contd.):

The assumptions used while computing fair value of options is as following:

Particulars	As at June 30, 2026	As at June 30, 2025	As at March 31, 2026	As at March 31, 2025	As at March 31, 2024
Weighted average fair values at the measurement date	43.15	38.20	38.20	36.40	36.40
Expected volatility (%)	38%-48%	44%-49%	44%-49%	41%-44%	41%-44%
Dividend yield (%)	-	-	-	-	-
Risk-free interest rate (%)	5.88%- 6.44%	5.80%-6.10%	5.80%-6.10%	7.04%-7.09%	7.04%-7.09%
Weighted average exercise price (Rs.)	1.00	1.00	1.00	1.00	1.00
Model used	Black Scholes	Black Scholes	Black Scholes	Black Scholes	Black Scholes

The weighted average fair values of the options granted during the period / year is Rs. 42.15 (June 30, 2025: Rs. 37.20, March 31, 2026: Rs. 37.20, March 31, 2025: Rs. 35.40 and March 31, 2024: Rs. 35.40)
The weighted average remaining contractual life of share vesting options outstanding as at June 30, 2026 is 1.47 years (June 30, 2025: 1.80 years, March 31, 2026: 1.28 years, March 31, 2025: 1.39 years and March 31, 2024: 1.38 years)

(b) Stock appreciation rights (SARs)

On June 5, 2015, the management approved Stock Appreciation Plan 2015 to be granted to eligible consultants/advisors as and when deemed fit. The SARs price is linked to the fair value of shares as computed by the valuer and are cash settled and vest in the manner as provided in the scheme/grant letters to the consultants/advisors. On February 21, 2023 the board approved the payout of SAR based on prevailing fair value.

	No. of SARs June 30, 2026	No. of SARs June 30, 2025	No. of SARs March 31, 2026	No. of SARs March 31, 2025	No. of SARs March 31, 2024
Rights outstanding at the beginning	-	-	-	-	16,165
Granted during the period/ year ended	-	-	-	-	-
Expired during the period/ year ended	-	-	-	-	-
Exercised during the period/ year ended	-	-	-	-	(16,165)
Rights outstanding at the end	-	-	-	-	-

The fair value of SAR granted is estimated using a Discounted Cashflows model and using the following inputs at the grant date and as at each reporting date:

(c) Expenses arising from share-based payment transactions recognised in restated summary profit or loss are as follows:

Particulars	For the three month period ended June 30, 2026	For the three month period ended June 30, 2025	For the year ended March 31, 2026	For the year ended March 31, 2025	For the year ended March 31, 2024
Expenses arising from equity settled share based payment transactions	160.15	54.86	591.24	274.61	239.88
	160.15	**54.86**	**591.24**	**274.61**	**239.88**

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S.R. BATLIBOI & ASSOCIATES LLP * CHARTERED ACCOUNTANTS *

MONEYVIEW LIMITED Bangalore

(All amounts are in Indian Rupees in Million, except as stated otherwise)

43 Employee benefit obligations

Defined contribution plans

The Group makes contributions to the provident fund for all eligible employees. Under the plan, the Group is required to contribute a specified percentage of payroll costs. Accordingly, the Group has recognised as expense in the restated statement of profit and loss the following:

Particulars	For the three month period ended June 30, 2026	For the three month period ended June 30, 2025	For the year ended March 31, 2026	For the year ended March 31, 2025	For the year ended March 31, 2024
Employer's contribution to provident fund	5.73	4.21	17.11	14.77	9.90

(a) Defined benefit plans- Gratuity (unfunded)

The Group has a defined benefit gratuity plan. Every employee is entitled to gratuity as per the provisions of the Payment of Gratuity Act, 1972. The liability of gratuity is recognized on the basis of actuarial valuation.

The following table sets out the status of the defined benefit schemes and the amount recognised in the restated consolidated summary statements:

(i) Amount recognised in the Restated Statement of Assets and Liabilities is as under:

Particulars	As at June 30, 2026	As at June 30, 2025	As at March 31, 2026	As at March 31, 2025	As at March 31, 2024
Present value of defined benefits obligation	180.74	104.00	143.67	85.62	61.93
Fair value of plan assets	-	-	-	-	-
Net liability recognised in statement of assets and liabilities	**180.74**	**104.00**	**143.67**	**85.62**	**61.93**

(ii) Net amount recognised in the Restated Statement of Profit and Loss is as under:

Particulars	For the three month period ended June 30, 2026	For the three month period ended June 30, 2025	For the year ended March 31, 2026	For the year ended March 31, 2025	For the year ended March 31, 2024
Current service cost	10.00	17.77	33.34	25.54	18.17
Past service cost	31.10	-	29.01	-	-
Interest cost on defined benefit obligation	2.78	1.50	5.99	4.49	3.29
Expected return on plan assets	-	-	-	-	-
Net impact on profit (before tax)	**43.88**	**19.27**	**68.34**	**30.03**	**21.46**
Actuarial (gain)/ loss recognised during the period/ year	(2.95)	(0.77)	(9.29)	(3.31)	(2.66)
Net impact on other comprehensive income	**(2.95)**	**(0.77)**	**(9.29)**	**(3.31)**	**(2.66)**
Total	**40.93**	**18.50**	**59.05**	**26.72**	**18.80**

(iii) Movement in the present value of defined benefit obligation recognised in the Restated Statement of Assets and Liabilities is as under:

Particulars	For the three month period ended June 30, 2026	For the three month period ended June 30, 2025	For the year ended March 31, 2026	For the year ended March 31, 2025	For the year ended March 31, 2024
Present value of defined benefit obligation as at the beginning of period/ year	143.67	85.62	85.62	61.93	43.93
Current service cost	10.00	17.77	33.34	25.54	18.17
Past service cost	31.10	-	29.01	-	-
Interest cost	2.78	1.50	5.99	4.49	3.29
Benefits paid	(3.86)	(0.12)	(1.00)	(3.03)	(0.80)
Actuarial (loss)/gain on obligation:					
- arising from change in demographic assumption	-	-	-	-	-
- arising from change in financial assumption	(38.04)	(10.09)	(35.16)	(9.05)	0.92
- arising from experience adjustments	35.09	9.32	25.87	5.74	(3.58)
Present value of defined benefit obligation as at the end of the period/ year	**180.74**	**104.00**	**143.67**	**85.62**	**61.93**

(iv) Actuarial assumptions

Particulars	For the three month period ended June 30, 2026	For the three month period ended June 30, 2025	For the year ended March 31, 2026	For the year ended March 31, 2025	For the year ended March 31, 2024
Discounting rate (%)	7.25%	7.25%	7.75%	7.00%	7.25%
Future salary increase (%)	7.00%	8.00%	8.00%	8.00%	10.00%
Retirement age (years)	60 years	60 years	60 years	60 years	60 years
Mortality	IALM 2012-14	IALM 2012-14	IALM 2012-14	IALM 2012-14	IALM 2012-14
Withdrawal rate (%)	10.00%	10.00%	10.00%	10.00%	10.00%

a) The estimates of future salary increases, considered in actuarial valuation, take account inflations, seniority, promotional and other relevant factors such as supply and demand in the employment market.
b) Assumptions regarding future mortality are based on published statistics and mortality rates. The valuation of defined benefit obligation is sensitive to the mortality assumptions.

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MONEYVIEW LIMITED Bangalore

(All amounts are in Indian Rupees in Million, except as stated otherwise)

43 Employee benefit obligations (Contd.)

(v) Sensitivity analysis of present value of obligation as at the period/ year end:

Particulars	As at June 30, 2026	As at June 30, 2025	As at March 31, 2026	As at March 31, 2025	As at March 31, 2024
Impact of the change in discount rate					
- Impact due to increase of 1.00 %	167.39	93.74	132.85	79.20	56.81
- Impact due to decrease of 1.00 %	196.08	109.43	155.02	93.13	67.97
Impact of the change in salary					
- Impact due to increase of 1.00 %	195.98	109.28	154.88	92.98	67.62
- Impact due to decrease of 1.00 %	167.24	93.72	132.78	79.20	57.02
Impact of the change in withdrawal rate					
- Impact due to increase of 1.00 %	179.56	99.78	142.16	84.17	60.18
- Impact due to decrease of 1.00 %	181.87	102.65	145.23	87.18	63.88

The sensitivity analysis above have been determined based on a method that extrapolates the impact on defined benefit obligation as a result of reasonable changes in key assumptions occurring at the end of the reporting period. The sensitivity analysis are based on a change in a significant assumption, keeping all other assumptions constant. The sensitivity analysis may not be representative of an actual change in the defined benefit obligation as it is unlikely that changes in assumptions would occur in isolation from one another.

(vi) Undiscounted maturity profile of defined benefit obligation

Particulars	As at June 30, 2026	As at June 30, 2025	As at March 31, 2026	As at March 31, 2025	As at March 31, 2024
0 to 1 year	10.40	5.04	7.40	4.44	2.83
1 to 2 years	4.24	1.55	2.29	1.16	0.58
2 to 3 years	4.59	1.74	2.59	1.42	0.62
3 to 4 years	4.74	1.82	2.68	1.53	0.70
4 to 5 years	9.20	2.09	4.23	1.55	0.72
6th year onwards	166.79	93.55	135.89	78.90	58.63
Total	**199.96**	**105.79**	**155.08**	**89.00**	**64.08**

(vii) Risk exposure

These defined benefit plans typically expose the Group to actuarial risks as under:

a) **Investment Risk:** The present value of the defined benefit plan liability is calculated using a discount rate which is determined by reference to market yields at the end of the reporting period on government bonds.

b) **Interest rate risk:** A decrease in bond interest rate will increase the plan liability.

c) **Longevity risk:** The present value of the defined plan liability is calculated by reference to the best estimate of the mortality of plan participants. An increase in the life expectancy will increase the plan's liability.

d) **Salary risk:** Higher than expected increase in salary will increase the defined benefit obligation.

(viii) The methodology used for actuarial valuation is projected unit credit method.

(ix) The weighted average duration of the defined benefit obligation is 23.33 years (June 30, 2025- 24 years, March 31, 2026- 24 years, March 31, 2025- 24 years and March 31, 2024- 25 years).

(x) The average remaining working life of members of the defined benefit obligation as at June 30, 2026 is 28.27 years (June 30, 2025: 28.97 years, March 31, 2026: 28.97 years, March 31, 2025: 28.73 years, March 31, 2024: 29.5 years)

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S. R. BATLIBOI & ASSOCIATES LLP * CHARTERED ACCOUNTANTS

MONEYVIEW LIMITED Bangalore

Moneyview Limited *(formerly known as Moneyview Private Limited and Whizdm Innovations Private Limited)*
CIN: U72200KA2014PLC075775
Annexure VI: Notes to Restated Consolidated Summary Statements
(All amounts are in Indian Rupees in Million, except as stated otherwise)

44 Related party transactions
List of related parties

Nature of relationship	
Key management personnel - Managing Director and Chief Executive officer	Puneet Agarwal
Key management personnel - Executive Director	Sanjay Aggarwal
Key management personnel - Non-Executive Director	Subrata Mitra
Key management personnel - Non-Executive Director	Hossameldin Abdelhamid Mohamed Aboumoussa (till January 14, 2026)
Key management personnel - Non-Executive Director	Abhishek Chandra (till January 16, 2026)
Key management personnel - Company Secretary	Ankit Kumar Jain (w.e.f March 30, 2024)
Key management personnel - Chief Financial Officer	Saurav Goyal (w.e.f September 02, 2025)
Key management personnel - Independent Director	Alpana Parida (w.e.f. August 05, 2025)
Key management personnel - Independent Director	Sameer Kumar Baisiwala (w.e.f. August 05, 2025)
Key management personnel - Independent Director	Anil Berera (w.e.f. September 02, 2025)
Relative of Key managerial personnel	Sushma Abburi
Relative of Key managerial personnel	Chitra Agarwal
Wholly owned subsidiaries	Whizdm Finance Private Limited
Wholly owned subsidiaries	Whizdm Fintech Private Limited (struck off w.e.f June 27, 2025)
Wholly owned subsidiaries	Zeo Fin Technology Private Limited (w.e.f September 25, 2024)
Entity in which Key management personnel has significant influence	Moneyview Solutions Private Limited (struck off w.e.f June 11, 2024)
Controlled trust	Moneyview Employees Trust (w.e.f March 07, 2025)

(i) The following table is the summary of transactions entered during the period/ year with related parties as defined above:

Particulars	For the three month period ended June 30, 2026	For the three month period ended June 30, 2025	For the year ended March 31, 2026	For the year ended March 31, 2025	For the year ended March 31, 2024
Transactions with key management personnel (KMP):					
(i) Remuneration to KMP *					
-Short-term employee benefits (Salaries and bonus)	28.91	20.69	88.68	192.63	69.02
-One-time performance-based incentive [refer note 38(b)]	-	-	1,600.00	-	-
-Employee share-based payment	39.45	0.19	80.58	1.39	-
(ii) Sitting fees and remuneration	1.10	-	7.55	-	-
	69.46	**20.88**	**1,776.81**	**194.02**	**69.02**
Transactions with other related parties:					
(i) Remuneration to relative of key managerial personnel					
-Short-term employee benefits (Salaries and bonus)	18.26	3.50	16.59	14.21	12.77
(ii) Payments towards stock appreciation rights	-	-	-	-	56.12
	18.26	**3.50**	**16.59**	**14.21**	**68.89**

* The remuneration to the key managerial personnel does not include provisions made for gratuity and compensated absences, as they are determined on actuarial basis for the Group as a whole.

All related party transactions were at arm's length, outstanding balances are unsecured and settlement occurs at cash.

(ii) The balances receivable from and payable to related parties as at period/ year end are as follows:

Particulars	As at June 30, 2026	As at June 30, 2025	As at March 31, 2026	As at March 31, 2025	As at March 31, 2024
(i) Key management personnel					
Payable towards short-term employee benefits (Salaries and bonus)	796.48	4.09	1,602.16	0.58	-
Total	**796.48**	**4.09**	**1,602.16**	**0.58**	**-**
(ii) Other related parties					
Payable towards short-term employee benefits (Salaries and bonus)	13.75	0.70	1.50	1.40	-
Total	**13.75**	**0.70**	**1.50**	**1.40**	**-**

Notes:
(a) There are no transaction entered into with Moneyview Solutions Private Limited (struck off Company) for year ended March 31, 2026; March 31, 2025 and March 31, 2024.
(b) All transactions with related parties are made on terms equivalent to those that prevail in arm's length transactions and within the ordinary course of business.
(c) Refer note 20(b) for details of compulsorily convertible preference shares issued to key managerial personnel.

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S. R. BATLIBOI & ASSOCIATES LLP * CHARTERED ACCOUNTANTS *

MONEYVIEW LIMITED Bangalore

(All amounts are in Indian Rupees in Million, except as stated otherwise)

44 (A) Related party transactions- (Contd.)

Related Party transaction prior to elimination (As per Schedule VI (Para 11(I)(A)(i)(g)) of ICDR Regulations).

(iii) The following are the details of the transactions eliminated during the period /year ended June 30, 2026; June 30, 2025; March 31, 2026; March 31, 2025 and March 31, 2024:

	For the three month period ended June 30, 2026	For the three month period ended June 30, 2025	For the year ended March 31, 2026	For the year ended March 31, 2025	For the year ended March 31, 2024
a) In the books of Moneyview Limited *(formerly known as Moneyview Private Limited and Whizdm Innovations Private Limited)*					
Whizdm Finance Private Limited					
- Income from sale of services	1,898.42	1,079.39	5,768.70	2,920.11	1,493.72
- Guarantee fees	23.54	52.73	186.90	94.75	116.95
- Interest income	-	-	-	-	4.40
- Reimbursement of expenses from	6.50	13.18	47.06	67.93	26.00
- Reimbursement of expenses to	81.25	64.70	271.33	232.41	-
- Investment in equity shares	-	1,000.00	3,250.01	3,500.01	4,500.00
- Loan granted during the period/ year	-	-	-	-	280.00
- Loan settled during the period/ year	-	-	-	-	280.00
Whizdm Fintech Private Limited					
- Investment in equity shares	-	-	-	-	0.10
Zeo Fin Technology Private Limited					
- Transaction processing cost	20.91	8.37	44.04	7.33	-
- Reimbursement of expenses from	19.50	19.81	80.88	79.38	-
- Investment in equity shares	-	-	250.00	-	-
b) In books of Whizdm Finance Private Limited					
Moneyview Limited *(formerly known as Moneyview Private Limited and Whizdm Innovations Private Limited)*					
- Sourcing and service fee incurred	1,898.42	1,079.39	5,768.70	2,920.11	1,493.72
- Guarantee fees	23.54	52.73	186.90	94.75	116.95
- Reimbursement of expenses to	6.50	13.18	47.06	67.93	26.00
- Interest expense	-	-	-	-	4.40
- Proceeds from issue of shares	-	1,000.00	3,250.01	3,500.01	4,500.00
- Loan availed during the period/ year	-	-	-	-	280.00
- Loan settled during the period/ year	-	-	-	-	280.00
- Reimbursement of expenses from	81.25	64.70	271.33	232.41	-
Zeo Fin Technology Private Limited					
- Sourcing fee incurred	0.53	0.53	2.10	1.18	-
c) In books of Zeo Fin Technology Private Limited					
Moneyview Limited *(formerly known as Moneyview Private Limited and Whizdm Innovations Private Limited)*					
- Fee and commission income	20.91	8.37	44.04	7.33	-
- Reimbursement of expenses to	19.50	19.81	80.88	79.38	-
- Proceeds from issue of shares	-	-	250.00	-	-
Whizdm Finance Private Limited					
- Income from sale of service	0.53	0.53	2.10	1.18	-
d) In books of Whizdm Fintech Private Limited *					
- Proceeds from issue of shares	-	-	-	-	0.10

* Whizdm Fintech Private Limited had been struck off from the Register of the Companies w.e.f June 27, 2025.

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S. R. BATLIBOI & ASSOCIATES LLP * CHARTERED ACCOUNTANTS *

MONEYVIEW LIMITED Bangalore

Moneyview Limited *(formerly known as Moneyview Private Limited and Whizdm Innovations Private Limited)*
CIN: U72200KA2014PLC075775
Annexure VI: Notes to Restated Consolidated Summary Statements
(All amounts are in Indian Rupees in Million, except as stated otherwise)

44 (A) Related party transactions- (Contd.)

(iv) The following are the details of the balance outstanding as at June 30, 2026; June 30, 2025; March 31, 2026; March 31, 2025 and March 31, 2024:

	As at June 30, 2026	As at June 30, 2025	As at March 31, 2026	As at March 31, 2025	As at March 31, 2024
a) In the books of Moneyview Limited *(formerly known as Moneyview Private Limited and Whizdm Innovations Private Limited)*					
Whizdm Finance Private Limited					
- Other receivable	4.63	-	75.84	57.03	320.86
- Other payable	-	149.26	-	-	-
Zeo Fin Technology Private Limited					
- Other receivable	179.76	99.19	160.26	79.38	-
b) In books of Whizdm Finance Private Limited					
Moneyview Limited *(formerly known as Moneyview Private Limited and Whizdm Innovations Private Limited)*					
- Other receivable	-	149.26	-	-	-
- Other payable	4.63	-	75.84	57.03	320.86
c) In books of Zeo Fin Technology Private Limited					
Moneyview Limited *(formerly known as Moneyview Private Limited and Whizdm Innovations Private Limited)*					
- Other payable	179.76	99.19	160.26	79.38	-

(v) The following are the details of the investments outstanding as at June 30, 2026; June 30, 2025; March 31, 2026; March 31, 2025 and March 31, 2024:

	As at June 30, 2026	As at June 30, 2025	As at March 31, 2026	As at March 31, 2025	As at March 31, 2024
Moneyview Limited *(formerly known as Moneyview Private Limited and Whizdm Innovations Private Limited)*					
Whizdm Finance Private Limited					
- Investment in equity	12,911.86	10,661.85	12,911.86	9,661.85	6,161.84
	12,911.86	**10,661.85**	**12,911.86**	**9,661.85**	**6,161.84**
Zeo Fin Technology Private Limited					
- Investment in equity	845.67	595.67	845.67	595.67	-
	845.67	**595.67**	**845.67**	**595.67**	-
Whizdm Fintech Private Limited					
- Investment in equity *	-	-	-	0.10	0.10
	-	-	-	**0.10**	**0.10**

* Whizdm Fintech Private Limited had been struck off from the register of the Companies w.e.f. June 27, 2025.

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(All amounts are in Indian Rupees in Million, except as stated otherwise)

45 Financial instruments: Fair value and risk managements

A Accounting classification and fair values

This section explains the judgements and estimates made in determining the fair values of the financial instruments that are (a) recognized and measured at fair value and (b) measured at amortized cost and for which fair values are disclosed in the financial statements. To provide an indication about the reliability of the inputs used in determining fair value, the Group has classified its financial instruments into the three levels.

Level 1: Level 1 hierarchy includes financial instruments measured using quoted prices.

Level 2: The fair value of financial instruments that are not traded in an active market is determined using valuation techniques which maximise the use of observable market data and rely as little as possible on entity-specific estimates. If all significant inputs required to fair value an instrument are observable, the instrument is included in Level 2.

Level 3: If one or more of the significant inputs is not based on observable market data, the instrument is included in Level 3.

Particulars	Note	Fair value hierarchy	Carrying amount			Fair value			
June 30, 2026			FVTPL	FVTOCI	Amortised cost	FVTPL	FVTOCI	Amortised cost	Total
Investments	7 and 12	Level 1 and Level 3	310.86	-	1,957.80	310.86	-	1,957.80	2,268.66
Trade receivables	13		-	-	5,084.12	-	-	5,084.12	5,084.12
Cash and cash equivalents	14		-	-	13,423.04	-	-	13,423.04	13,423.04
Bank Balances other than cash and cash equivalents	15		-	-	53.90	-	-	53.90	53.90
Loans	8 and 16		-	-	53,792.00	-	-	53,792.00	53,792.00
Other financial assets	9 and 17		-	-	9,526.65	-	-	9,526.65	9,526.65
Total financial assets			**310.86**	-	**83,837.51**	**310.86**	-	**83,837.51**	**84,148.37**
Borrowings	22 and 25		-	-	54,847.58	-	-	54,847.58	54,847.58
Lease liabilities	23 and 26		-	-	318.14	-	-	318.14	318.14
Trade payables	27		-	-	2,149.95	-	-	2,149.95	2,149.95
Other financial liabilities	28		-	-	4,011.18	-	-	4,011.18	4,011.18
Total financial liabilities			-	-	**61,326.85**	-	-	**61,326.85**	**61,326.85**

Particulars	Note	Fair value hierarchy	Carrying amount			Fair value			
June 30, 2025			FVTPL	FVTOCI	Amortised cost	FVTPL	FVTOCI	Amortised cost	Total
Investments	7 and 12	Level 1	612.03	-	-	612.03	-	-	612.03
Trade receivables	13		-	-	4,239.32	-	-	4,239.32	4,239.32
Cash and cash equivalents	14		-	-	6,523.16	-	-	6,523.16	6,523.16
Bank Balances other than cash and cash equivalents	15		-	-	15.13	-	-	15.13	15.13
Loans	8 and 16		-	-	43,374.66	-	-	43,374.66	43,374.66
Other financial assets	9 and 17		-	-	7,268.67	-	-	7,268.67	7,268.67
Total financial assets			**612.03**	-	**61,420.94**	**612.03**	-	**61,420.94**	**62,032.97**
Borrowings	22 and 25		-	-	40,701.39	-	-	40,701.39	40,701.39
Lease liabilities	23 and 26		-	-	229.67	-	-	229.67	229.67
Trade payables	27		-	-	1,223.96	-	-	1,223.96	1,223.96
Other financial liabilities	28		-	-	1,461.86	-	-	1,461.86	1,461.86
Total financial liabilities			-	-	**43,616.88**	-	-	**43,616.88**	**43,616.88**

Particulars	Note	Fair value hierarchy	Carrying amount			Fair value			
March 31, 2026			FVTPL	FVTOCI	Amortised cost	FVTPL	FVTOCI	Amortised cost	Total
Investments	7 and 12	Level 1 and Level 3	264.88	-	1,675.73	264.88	-	1,675.73	1,940.61
Trade receivables	13		-	-	4,566.10	-	-	4,566.10	4,566.10
Cash and cash equivalents	14		-	-	10,270.94	-	-	10,270.94	10,270.94
Bank Balances other than cash and cash equivalents	15		-	-	155.04	-	-	155.04	155.04
Loans	8 and 16		-	-	53,076.55	-	-	53,076.55	53,076.55
Other financial assets	9 and 17		-	-	8,812.62	-	-	8,812.62	8,812.62
Total financial assets			**264.88**	-	**78,556.98**	**264.88**	-	**78,556.98**	**78,821.86**
Borrowings	22 and 25		-	-	51,570.38	-	-	51,570.38	51,570.38
Lease liabilities	23 and 26		-	-	258.76	-	-	258.76	258.76
Trade payables	27		-	-	1,691.10	-	-	1,691.10	1,691.10
Other financial liabilities	28		-	-	4,687.81	-	-	4,687.81	4,687.81
Total financial liabilities			-	-	**58,208.05**	-	-	**58,208.05**	**58,208.05**

Particulars	Note	Fair value hierarchy	Carrying amount			Fair value			
March 31, 2025			FVTPL	FVTOCI	Amortised cost	FVTPL	FVTOCI	Amortised cost	Total
Investments	7 and 12	Level 1	571.40	-	-	571.40	-	-	571.40
Trade receivables	13		-	-	3,644.61	-	-	3,644.61	3,644.61
Cash and cash equivalents	14		-	-	5,610.51	-	-	5,610.51	5,610.51
Bank Balances other than cash and cash equivalents	15		-	-	124.52	-	-	124.52	124.52
Loans	8 and 16		-	-	37,703.80	-	-	37,703.80	37,703.80
Other financial assets	9 and 17		-	-	6,852.52	-	-	6,852.52	6,852.52
Total financial assets			**571.40**	-	**53,935.96**	**571.40**	-	**53,935.96**	**54,507.36**
Borrowings	22 and 25		-	-	34,133.67	-	-	34,133.67	34,133.67
Lease liabilities	23 and 26		-	-	232.48	-	-	232.48	232.48
Trade payables	27		-	-	1,164.60	-	-	1,164.60	1,164.60
Other financial liabilities	28		-	-	1,047.38	-	-	1,047.38	1,047.38
Total financial liabilities			-	-	**36,578.13**	-	-	**36,578.13**	**36,578.13**

Particulars	Note	Fair value hierarchy	Carrying amount			Fair value			
March 31, 2024			FVTPL	FVTOCI	Amortised cost	FVTPL	FVTOCI	Amortised cost	Total
Investments	7 and 12	Level 1	971.39	-	-	971.39	-	-	971.39
Trade receivables	13		-	-	3,581.73	-	-	3,581.73	3,581.73
Cash and cash equivalents	14		-	-	4,574.11	-	-	4,574.11	4,574.11
Bank Balances other than cash and cash equivalents	15		-	-	220.67	-	-	220.67	220.67
Loans	8 and 16		-	-	19,608.07	-	-	19,608.07	19,608.07
Other financial assets	9 and 17		-	-	4,855.82	-	-	4,855.82	4,855.82
Total financial assets			**971.39**	-	**32,840.40**	**971.39**	-	**32,840.40**	**33,811.79**
Borrowings	22 and 25		-	-	17,089.18	-	-	17,089.18	17,089.18
Lease liabilities	23 and 26		-	-	178.36	-	-	178.36	178.36
Trade payables	27		-	-	910.95	-	-	910.95	910.95
Other financial liabilities	28		-	-	492.71	-	-	492.71	492.71
Total financial liabilities			-	-	**18,671.20**	-	-	**18,671.20**	**18,671.20**

Notes:

(i) Short-term and other financial assets and liabilities

For financial assets and financial liabilities that have a short-term maturity (less than twelve months) and for other financial assets and other financial liabilities, the carrying amounts, net of impairment, if any, are a reasonable approximation of their fair value. Such instruments include cash and cash equivalents, bank balances other than cash and cash equivalents, trade receivables, trade payables, lease liabilities, investment in government securities, investment in debt securities, other financial assets and other financial liabilities.

MONEYVIEW LIMITED Bangalore

A Accounting classification and fair values- (Contd.)

(ii) Loans

The fair value of loans has been determined using a discounted cash flow model which consider certain assumptions viz. forecast cash flows, discount rate, credit risk and volatility. As of the reporting dates, the fair value of loans approximates their carrying amount due to immaterial differences in discount rates and credit risk.

(iii) Borrowings

The fair value of borrowings has been estimated using a discounted cash flow model, discounting expected future repayments at prevailing market interest rates for debt instruments with comparable terms, credit risk, and maturities. As of the reporting date, the fair value of borrowings closely approximates their carrying amount, as the differences between contractual and market interest rates, as well as credit spreads, are not considered material.

(iv) Fair value of quoted mutual funds is based on the last available Net assets value ("NAV") as at the reporting date.

(v) Fair value of investments have been estimated based on the quoted price, where market prices are available. Unquoted investments are a reasonable approximation of their fair value.

(vi) There has been no transfer in between level I, level II and level III.

(vii) The Group does not have any financial instruments which were measured at FVTOCI.

B Financial risk management

i) Risk Management

The Group's activities expose it to market risk, liquidity risk and credit risk. The Holding Company board of directors has overall responsibility for the establishment and oversight of the Group's risk management framework. This note explains the sources of risk which the group is exposed to and how the group manages the risk and the related impact in the financial statements.

Risk and exposure arising from	Management framework
Credit risk :- Bank balances, investments, trade receivables, loans and other financial assets	Bank deposits, diversification of asset base, debtor ageing analysis and credit limits
Liquidity risk:- Financial liabilities	Regular equity infusion by existing and new investors, availability of borrowing limits
Market risk :- Security price - Investment in mutual funds **Interest rate risk-** Term loans from banks and financial institutions, investment in government securities and debt securities	Diversification of portfolio with focus on strategic investments. Maintaining an effective mix of fixed and variable rate borrowings.

A) Credit risk

Credit risk is the risk that a counterparty fails to discharge its obligation to the Group. The Group's exposure to credit risk is influenced mainly by bank balances, trade receivables, loan assets, and other financial assets measured at amortised cost. The Group continuously monitors defaults of customers and other counterparties through ageing analysis and incorporates this information into its credit risk controls.

a) Credit risk management - financial assets other than portfolio loans

The Group assesses and manages credit risk based on internal credit rating system. Internal credit rating is performed for each class of financial instruments with different characteristics. The Group assigns the following credit ratings to each class of financial assets based on the assumptions, inputs and factors specific to the class of financial assets.

(i) Low credit risk on financial reporting date
(ii) Moderate credit risk
(iii) High credit risk

The Group provides for expected credit loss based on the following:

Nature and assets covered	Basis of expected credit loss
Low credit risk:- Bank balances, investments, trade receivables and other financial assets	12 months expected credit loss for all financials assets other than trade receivables. "Simplified approach" for recognition of expected credit loss on trade receivables.
Moderate credit risk- None	Life time expected credit loss or 12 month expected credit loss
High credit risk- None	Life time expected credit loss

Based on business environment in which the Group operates, a default on a financial asset is considered when the counter party fails to make payments within the agreed time period as per contract. Loss rates reflecting defaults are based on actual credit loss experience and considering differences between current and historical economic conditions.

Assets are written off when there is no reasonable expectation of recovery, such as a customer declaring bankruptcy or a litigation decided against the Group. The Group continues to engage with parties whose balances are written off and attempts to enforce repayment. Recoveries made are recognised in restated statement of profit and loss.

The Company's exposure to credit risk arises from its digital lending services business, through which it facilitates personal loans to various customers (borrowers) via its financial partners.
To cover losses incurred by the lenders on loans facilitated by the Holding Company, it provides default loss guarantees to its financial partners. For this purpose, the Company has created a lien against its fixed deposits as collateral for the default loss guarantees issued.
These default loss guarantees are defined in contracts with the financial partners and are capped in accordance with the permissible limits outlined in the Reserve Bank of India's (RBI) Digital Lending Guidelines.
The Company has, based on current available information, calculated impairment loss allowance using the Expected credit loss (ECL) model to cover the guarantees provided to its financial partners.
Refer note 49(A) for maximum exposure to credit risk at the reporting date for default loss guarantee.

b) Credit risk management for portfolio loans

The Group's substantial income is generated from lending to retail customers through its financial partners (including its own NBFC) and therefore credit risk arising from loan assets is a principal risk associated with the business.
The credit risk management policy of the Group seeks to have following controls and key metrics that allows risks to be identified, assessed, monitored and reported in a timely and efficient manner in compliance with regulatory requirements.

- Standardize the process of identifying new risks and designing appropriate controls for these risks
- Minimize losses due to defaults or untimely payments by borrowers
- Maintain an appropriate credit administration and loan review system
- Establish metrics for portfolio monitoring
- Design appropriate credit risk mitigation techniques

(i) Risk identification

Credit risk may originate in one or multiple of following ways mentioned below:

- Adverse selection of target market for undertaking lending activity (negative geographical areas, negative communities, etc.)
- Gap in credit assessment of borrower's credit worthiness (failure to collect KYC documents, verify residential address, assess income source)
- Security gaps or temporary technical glitches in the loan origination application of the Group leading to loans being sanctioned to ineligible individuals
- Over-borrowing by customers
- Improper use of loan amount than the designated activity
- Over-concentration in any geography/branch/zone etc

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(All amounts are in Indian Rupees in Million, except as stated otherwise)

B Financial risk management -(Contd.)

(ii) Risk assessment and measurement

The Group assesses and manages credit risk based on internal credit rating system. The Group assigns the following credit ratings to loan assets based on the assumptions, inputs and factors specific to the loan.
(i) Low credit risk
(ii) Moderate credit risk
(iii) High credit risk
The Group provides for expected credit loss based on the following

Nature	Basis of expected credit loss
Low credit risk	12 month expected credit loss
Moderate credit risk	Life time expected credit loss (not credit impaired)
High credit risk	Life time expected credit loss or fully provided for

(iii) Risk monitoring

Monitoring and follow up is an essential element in the overall risk management framework and is taken up very seriously at all levels within the organization. Monitoring and controlling risks is primarily performed based on limits established by the Group. Loans - Borrower risk categorization is an effective tool to flag potential problems in the loan accounts and identify if any corrective action plan are to be taken. The Group regularly monitors borrower repayments and borrowers are accordingly categorized in low risk, moderate risk and high risk.

The performance indicators are continuously generated through monitoring alerts in the loan origination flow and post disbursal flow to highlight areas requiring attention and action. Monitoring includes diagnostic studies of problem areas in collections performance and proactively taking actions.

The risk monitoring metrics have been defined to track performance at each stage of the loan life cycle:
- Credit origination: KYC pendency, if any; deviation index from the defined policies and procedures
- Credit sanction: Disbursement to high risk rated borrowers; early delinquency due to fraud
- Credit monitoring
  - Portfolio at risk: The metrics provides an indication of potential losses that may arise from overdue accounts. (loans staging more than 90 days past due);
  - Static pool analysis: Provides an indication about the portfolio performance vis-a-vis the vintage of the loans and helps compare performance of loans generated in different time periods
  - Collection and recovery: collection efficiency, roll forward rates and roll backward rates.

(iv) Risk mitigation

Risk Mitigation or risk reduction is defined as the process of reducing risk exposures and/or minimizing the likelihood of incident occurrence.
The Group has created mechanisms for underwriting credit and risk policy for digital loans. The following risk mitigation measures has been suggested at each stage of loan life cycle:
- Loan origination: profile/income selection, document verification process, KYC checks, creditworthiness checks based on CIBIL, fraud database checks, device data, regular updates to loan origination application based on security gaps and technical glitches identified etc
- Loan underwriting: Risk rating, credit assessment etc.
- Loan pre and post disbursement: disbursement in the bank account only and monitoring of early delinquencies
- Loan collection and recovery: monitor repayments, days past due review, DPD stagewise collection framework
- Appropriate policy-driven loan origination and collection process.

(v) Impairment assessment

The Group is also engaged in the business of providing loans and access to credit to the customers, the tenure of which is ranging from 2 month to 60 months.
The Group's impairment assessment and measurement approach is set out in this note. It should be read in conjunction with the summary of material accounting policies.

Definition of default and cure

The Group considers a financial instrument defaulted and therefore Stage 3 (credit-impaired) for ECL calculations in all cases when the borrower becomes 90 days past due on its contractual payments.
As a part of a qualitative assessment of whether a customer is in default, the Group also considers a variety of instances that may indicate unlikeliness to pay. When such events occur, the Group carefully considers whether the event should result in treating the customer as defaulted and therefore assessed as Stage 3 for ECL calculations or whether Stage 2 is appropriate.

It is the Group's policy to consider a financial instrument as 'cured' and therefore re-classified out of Stage 3 when the due amount have been paid.
The Group's internal credit rating grades and staging criteria for loans are as follows:

Internal rating grade	Internal rating description	Stages
Performing		
Standard grade - no overdue	No overdue	Stage I
Standard grade - past due	DPD 1 to 30	Stage I
	DPD 31 to 60	Stage II
	DPD 61 to 90	Stage II
Non-performing		
Sub-standard grade	DPD => 91 *	Stage III

* include loans which continue to be classified as stage 3 till all overdue are cleared, as prescribed by relevant RBI guidelines.

Frequency of recognition

Riskiness of a financial asset is recognized in the following frequency: -
- At the time of initial recognition all financial assets are recognized as low credit risk.
- Assets are evaluated basis their days past due (DPD) status at every month-end, and risk classification is made accordingly till the time it is fully repaid and closed.
- An asset may be re-recognized if there is adverse field information regarding client default.

Forward looking Approach

ECL is based on history of financial asset and also includes forward-looking statement. Ind-AS does not mandate to forecast about the future conditions over the entire expected life of a financial asset, and ensures to extrapolate projection from available, detailed information. These includes : -
- Internal historical credit loss experience
- Industry trend of credit loss of homogeneous assets
- Historical credit loss experience of other similar assets to homogeneous set of customers
- Changes in underwriting capacity, collection efficiency, and management strength
- Macroeconomic factors such as gdp, consumption matrix and interest rates.
- Regulatory factors such as systemic risk events, policy changes, and statutory guidelines
- Systemic events such as demonetization etc.

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MONEYVIEW LIMITED Bangalore

Moneyview Limited *(formerly known as Moneyview Private Limited and Whizdm Innovations Private Limited)*
CIN: U72200KA2014PLC075775
Annexure VI: Notes to Restated Consolidated Summary Statements
(All amounts are in Indian Rupees in Million, except as stated otherwise)

Measurement of ECL

Expected Credit Loss or ECL is measured in the following manner. The Group calculates ECL based on probability-weighted scenarios to measure the expected cash shortfalls, discounted at an approximation to the EIR. A cash shortfall is the difference between the cash flows that are due to the Group in accordance with the contract and the cash flows that the Group expects to receive.

ECL = PD*LGD*EAD

Each item is defined as follows -

ECL - Expected credit loss

Present value of difference between contractual cash flows and actual cash flows expected to be received over a given time horizon

PD - Probability of default

The Probability of default is an estimate of the likelihood of default over a given time horizon. A default may only happen at a certain time over the assessed period, if the facility has not been previously derecognised and is still in the portfolio.

LGD - Loss given default

The loss given default is an estimate of the loss arising in the case where a default occurs at a given time. It is based on the difference between the contractual cash flows due and those that the Group would expect to receive. It is usually expressed as a percentage of the EAD

EAD- Exposure at default

Cash flows that are at risk of default over a given time horizon. The exposure at default is an estimate of the exposure at a future default date.

Summary of loans by stage distribution:

Particulars	As at June 30, 2026		As at June 30, 2025		As at March 31, 2026		As at March 31, 2025		As at March 31, 2024	
	Gross Loans	Impairment loss allowance	Gross Loans	Impairment loss allowance	Gross Loans	Impairment loss allowance	Gross Loans	Impairment loss allowance	Gross Loans	Impairment loss allowance
Stage 1	53,185.41	1,116.66	43,008.96	955.33	52,675.04	1,071.54	37,425.87	840.58	19,660.21	420.81
Stage 2	1,849.91	450.94	1,311.68	278.76	1,513.68	396.54	1,164.19	226.90	523.28	191.85
Stage 3	1,539.27	1,214.99	1,175.99	887.88	1,524.29	1,168.38	739.70	558.48	190.87	153.63
Total	**56,574.59**	**2,782.59**	**45,496.63**	**2,121.97**	**55,713.01**	**2,636.46**	**39,329.76**	**1,625.96**	**20,374.36**	**766.29**

Analysis of changes in the gross carrying by stages in relation to loans amount and its corresponding ECL allowances as follows:

As at June 30, 2026

Particulars	Gross Loans				Impairment loss allowance			
	Stage 1	Stage 2	Stage 3	Total	Stage 1	Stage 2	Stage 3	Total
Opening balance	52,675.04	1,513.68	1,524.29	55,713.01	1,071.54	396.54	1,168.38	2,636.46
New assets originated (net of repayments and derecognition)*	22,933.62	115.80	0.35	23,049.77	418.53	13.15	0.27	431.95
Movement between stages:								
- Transfer from Stage 1	(2,160.03)	1,587.13	572.90	-	(161.92)	69.32	92.60	-
-Transfer from Stage 2	32.22	(1,001.43)	969.21	-	8.24	(243.05)	234.81	-
-Transfer from Stage 3	6.10	1.28	(7.38)	-	4.68	0.97	(5.65)	-
Assets written off and opening assets repaid and derecognised (refer note 36)	(20,301.54)	(366.55)	(1,520.10)	(22,188.19)	-	-	-	-
Remeasurement of impairment loss allowance for existing assets	-	-	-	-	(224.41)	214.01	(275.42)	(285.82)
Closing balance	**53,185.41**	**1,849.91**	**1,539.27**	**56,574.59**	**1,116.66**	**450.94**	**1,214.99**	**2,782.59**

As at June 30, 2025

Particulars	Gross Loans				Impairment loss allowance			
	Stage 1	Stage 2	Stage 3	Total	Stage 1	Stage 2	Stage 3	Total
Opening balance	37,425.87	1,164.19	739.70	39,329.76	840.58	226.90	558.48	1,625.96
New assets originated (net of repayments and derecognition)*	19,234.01	54.50	1.88	19,290.39	358.06	5.21	1.42	364.69
Movement between stages:				-				-
- Transfer from Stage 1	(1,485.92)	1,154.89	331.03	-	(96.80)	59.28	37.52	-
-Transfer from Stage 2	20.65	(917.65)	897.00	-	4.06	(167.97)	163.91	-
-Transfer from Stage 3	2.72	0.53	(3.25)	-	2.05	0.40	(2.45)	-
Assets written off and opening assets repaid and derecognised (refer note 36)	(12,188.37)	(144.78)	(790.37)	(13,123.52)	-	-	-	-
Remeasurement of impairment loss allowance for existing assets	-	-	-	-	(152.62)	154.94	129.00	131.32
Closing balance	**43,008.96**	**1,311.68**	**1,175.99**	**45,496.63**	**955.33**	**278.76**	**887.88**	**2,121.97**

As at March 31, 2026

Particulars	Gross Loans				Impairment loss allowance			
	Stage 1	Stage 2	Stage 3	Total	Stage 1	Stage 2	Stage 3	Total
Opening balance	37,425.87	1,164.19	739.70	39,329.76	840.58	226.90	558.48	1,625.96
New assets originated (net of repayments and derecognition)*	46,881.46	1,043.93	996.73	48,922.12	929.61	250.94	765.86	1,946.41
Movement between stages:					-	-	-	
- Transfer from Stage 1	(1,683.42)	749.66	933.76	-	(65.90)	29.63	36.27	-
-Transfer from Stage 2	9.44	(50.58)	41.14	-	2.78	(14.48)	11.70	-
-Transfer from Stage 3	0.19	0.14	(0.33)	-	0.14	0.11	(0.25)	-
Assets written off and opening assets repaid and derecognised (refer note 36)	(29,958.50)	(1,393.66)	(1,186.71)	(32,538.87)	-	-	-	-
Remeasurement of impairment loss allowance for existing assets	-	-	-	-	(635.67)	(96.56)	(203.68)	(935.91)
Closing balance	**52,675.04**	**1,513.68**	**1,524.29**	**55,713.01**	**1,071.54**	**396.54**	**1,168.38**	**2,636.46**

As at March 31, 2025

Particulars	Gross Loans				Impairment loss allowance			
	Stage 1	Stage 2	Stage 3	Total	Stage 1	Stage 2	Stage 3	Total
Opening balance	19,660.21	523.28	190.87	20,374.36	420.81	191.85	153.63	766.29
New assets originated (net of repayments and derecognition)*	33,911.14	884.61	620.06	35,415.81	725.12	157.04	468.14	1,350.30
Movement between stages:								
- Transfer from Stage 1	(760.18)	474.30	285.88	-	(19.24)	12.48	6.76	-
-Transfer from Stage 2	10.55	(12.10)	1.55	-	8.66	(9.39)	0.73	-
-Transfer from Stage 3	0.05	-	(0.05)	-	0.05	-	(0.05)	-
Assets written off and opening assets repaid and derecognised (refer note 36)	(15,395.90)	(705.90)	(358.61)	(16,460.41)	-	-	-	-
Remeasurement of impairment loss allowance for existing assets	-	-	-	-	(294.82)	(125.08)	(70.73)	(490.63)
Closing balance	**37,425.87**	**1,164.19**	**739.70**	**39,329.76**	**840.58**	**226.90**	**558.48**	**1,625.96**

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MONEYVIEW LIMITED Bangalore

(All amounts are in Indian Rupees in Million, except as stated otherwise)

Analysis of changes in the gross carrying by stages in relation to loans amount and its corresponding ECL allowances as follows- (Contd.):

As at March 31, 2024

Particulars	Gross Loans				Impairment loss allowance			
	Stage 1	Stage 2	Stage 3	Total	Stage 1	Stage 2	Stage 3	Total
Opening balance	3,467.44	116.17	124.99	3,708.60	150.74	49.18	95.32	295.24
New assets originated (net of repayments and derecognition)*	19,480.74	495.90	150.56	20,127.20	415.35	183.07	118.99	717.41
Movement between stages:								
-Transfer from Stage 1	(152.77)	63.62	89.15	-	(6.86)	2.81	4.05	-
-Transfer from Stage 2	2.03	(4.13)	2.10	-	0.79	(1.57)	0.78	-
- Transfer from Stage 3	1.10	0.29	(1.39)	-	0.53	0.15	(0.68)	-
Assets written off and opening assets repaid and derecognised (refer note 36)	(3,138.33)	(148.57)	(174.54)	(3,461.44)	-	-	-	-
Remeasurement of impairment loss allowance for existing assets	-	-	-	-	(139.74)	(41.79)	(64.83)	(246.36)
Closing balance	**19,660.21**	**523.28**	**190.87**	**20,374.36**	**420.81**	**191.85**	**153.63**	**766.29**

* Represents balance outstanding as at reporting date.

Details of impairment of financial instruments disclosed in Restated Consolidated Statement of Profit and Loss:
Transfer of financial assets

a) Transfer of financial assets that are not derecognised in their entirety:

During the period/ year, the Group has entered into securitisation arrangements with various parties. Under such arrangements, the Group has transferred a pool of loans, which does not fulfil the derecognition criteria specified under IndAS 109 as the Group has concluded that risk and rewards with respect to these assets are not substantially transferred.

The following tables provide a summary of financial assets that have been transferred in such a way that part or all of the transferred financial assets do not qualify for derecognition, together with the associated liabilities.

Particulars	As at June 30, 2026	As at June 30, 2025	As at March 31, 2026	As at March 31, 2025	As at March 31, 2024
Carrying amount of transferred assets measured at amortised cost	5,828.29	7,230.22	5,536.97	6,403.20	233.17
Carrying amount of associated liabilities	6,776.58	7,972.46	6,497.25	6,858.03	253.44
Fair value of assets	5,828.29	7,230.22	5,536.97	6,403.20	233.17
Fair value of associated liabilities	6,776.58	7,972.46	6,497.25	6,858.03	253.44

b) Transferred financial assets that are derecognised in their entirety:

The Group has transferred certain loans (measured at amortised cost) by way of direct assignment. As per the terms of these deals, since substantial risk and rewards related to these assets were transferred to the buyer, the assets have been de-recognised from the Group's restated statement of assets and liabilities. The table below summarises the carrying amount of the derecognised financial assets measured at amortised cost and the gain/ (loss) on derecognition, per type of asset.

Particulars	As at June 30, 2026	As at June 30, 2025	As at March 31, 2026	As at March 31, 2025	As at March 31, 2024
Carrying amount of de-recognised financial asset	9,745.91	3,968.49	10,792.90	3,441.72	671.63
Carrying amount of retained assets at amortised cost	1,132.56	411.79	1,166.27	313.58	39.04
Gain on sale of the de-recognised financial asset	97.99	81.25	970.24	285.48	57.46

Financial assets that expose the Group to credit risk*

Particulars	As at June 30, 2026	As at June 30, 2025	As at March 31, 2026	As at March 31, 2025	As at March 31, 2024
(i) Low credit risk - Stage 1					
Investments [refer note (a) below]	2,268.66	612.03	1,940.61	571.40	971.39
Trade receivables [refer note (b) below]	5,084.12	4,239.32	4,566.10	3,644.61	3,581.73
Cash and cash equivalents [refer note (c) below]	13,423.04	6,523.16	10,270.94	5,610.51	4,574.11
Bank Balances other than cash and cash equivalents [refer note (c) below]	53.90	15.13	155.04	124.52	220.67
Loans	52,068.75	42,053.63	51,603.49	36,585.29	19,239.40
Other financial assets [refer note (d) below]	9,526.65	7,268.67	8,812.62	6,852.52	4,855.82
Total	**82,425.12**	**60,711.94**	**77,348.80**	**53,388.85**	**33,443.12**
(ii) Moderate credit risk - Stage 2					
Loans	1,398.97	1,032.92	1,117.14	937.29	331.43
(iii) High credit risk - Stage 3					
Loans	324.28	288.11	355.91	181.22	37.24

* These represent net carrying values of financial assets, after deduction for expected credit losses.

Notes:

(a) The Group's current investments comprises of mutual funds measured at FVTPL and investment in government securities measured at amortised cost. These instruments are considered to carry low credit risk, as they are backed by issuers with strong capacities to meet contractual cash flow obligations in the near term.

(b) The Group is exposed to credit risk in the event of non-payment by financial partners. Receivable credit risk is managed subject to the Group's established policy, procedures and control relating to financial partners risk management. The Group uses a provision matrix to determine impairment loss allowance on portfolio of its trade receivables through a lifetime expected credit loss. The provision matrix is based on its historically observed default rates over the expected life of the trade receivables and is adjusted for forward-looking estimates.

The maximum exposure to credit risk at the reporting date is the carrying value. The Group does not hold collateral as security.

Exposures to trade receivables outstanding at the end of each reporting period are reviewed by the Group to determine expected credit losses. However, based on historical trends, past recovery experience, and forward-looking information, the Group has assessed that there is no significant credit risk associated with its trade receivables. This assessment is supported by the fact that the majority of the trade receivables having strong credit profiles, low default rates, and stable payment histories. Additionally, the Group's credit risk exposure is mitigated by continuous monitoring of receivables ageing, and prompt follow-up on overdue accounts. As a result, no provision for expected credit losses has been recognized as at the reporting date.

(c) The Group does not have any significant or material credit risk for cash and cash equivalents and bank balance other than cash and cash equivalents as investments are made only with banks of high repute.

(d) The Group does not have any significant or material history of credit losses. Hence, the credit risk for all the financial assets has been considered to be negligible by the management as at the closing date.

Concentration of credit risk:

The Group focuses on granulisation of loans portfolios by expanding its geographic reach to reduce geographic concentrations while continually calibrating its product mix. The concentration of risk with respect to trade receivables is reasonably low, as Group's customers are located in several jurisdictions representing large number of minor receivables operating in independent markets. (refer note 48)

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S.R. BATLIBOI & ASSOCIATES LLP CHARTERED ACCOUNTANTS

MONEYVIEW LIMITED Bangalore

(All amounts are in Indian Rupees in Million, except as stated otherwise)

B) Liquidity risk

Liquidity risk is the risk that the Group will encounter difficulty in meeting the obligations associated with its financial liabilities that are settled by delivering cash or another financial asset.

The Group's approach to managing liquidity is to ensure as far as possible, that it will have sufficient liquidity to meet its liabilities when they are due.

Management monitors rolling forecasts of the Group's liquidity position and cash and cash equivalents on the basis of expected cash flows. The Group takes into account the liquidity of the market in which the entity operates. The management objective is to provide financial resources to meet its business objectives in a timely, cost effective and reliable manner. A balance between continuity of funding and flexibility is maintained through the use of bank borrowings.

In addition, the group has undrawn loan facilities in cash credits amounting to Rs. 100 million (June 30, 2025: Rs. 60.00 million, March 31, 2026: Rs. 100 million, March 31, 2025: Rs. 50 million, March 31, 2024: Rs. 60 million), working capital demand loan amounting to Rs. 850 million (June 30, 2025: Nil, March 31, 2026: Rs. 800 million, March 31, 2025: Rs. 250 million, March 31, 2024: Nil) and overdraft against fixed deposits amounting to Nil (June 30, 2025: Nil, March 31, 2026: Nil, March 31, 2025: Nil, March 31, 2024: Rs 160 million), which are available for immediate drawdown as per the liquidity requirements of the Group.

Maturities of financial liabilities

June 30, 2026	On demand	Less than 1 year	Over 1 year & upto 3 years	Over 3 years & upto 5 years	Over 5 years	Total
Financial liabilities						
Borrowings*	-	38,444.60	22,295.64	994.34	-	**61,734.58**
Lease liabilities	-	89.74	167.33	110.06	81.64	**448.77**
Trade payables	-	2,149.95	-	-	-	**2,149.95**
Other financial liabilities	1,450.95	2,560.23	-	-	-	**4,011.18**
Total financial liabilities	**1,450.95**	**43,244.52**	**22,462.97**	**1,104.40**	**81.64**	**68,344.48**

June 30, 2025	On demand	Less than 1 year	Over 1 year & upto 3 years	Over 3 years & upto 5 years	Over 5 years	Total
Financial liabilities						
Borrowings*	-	29,436.25	16,319.60	-	-	**45,755.85**
Lease liabilities	-	42.75	136.34	98.58	90.18	**367.85**
Trade payables	-	1,223.96	-	-	-	**1,223.96**
Other financial liabilities	676.85	785.01	-	-	-	**1,461.86**
Total financial liabilities	**676.85**	**31,487.97**	**16,455.94**	**98.58**	**90.18**	**48,809.52**

March 31, 2026	On demand	Less than 1 year	Over 1 year & upto 3 years	Over 3 years & upto 5 years	Over 5 years	Total
Financial liabilities						
Borrowings*	-	36,466.76	21,092.75	1,511.21	-	**59,070.72**
Lease liabilities	-	57.06	124.56	111.28	94.16	**387.06**
Trade payables	-	1,691.10	-	-	-	**1,691.10**
Other financial liabilities	1,347.01	3,340.80	-	-	-	**4,687.81**
Total financial liabilities	**1,347.01**	**41,555.72**	**21,217.31**	**1,622.49**	**94.16**	**65,836.69**

March 31, 2025	On demand	Less than 1 year	Over 1 year & upto 3 years	Over 3 years & upto 5 years	Over 5 years	Total
Financial liabilities						
Borrowings*	-	25,420.11	12,995.11	-	-	**38,415.22**
Lease liabilities	-	42.14	91.88	101.68	142.46	**378.16**
Trade payables	-	1,164.60	-	-	-	**1,164.60**
Other financial liabilities	487.44	559.94	-	-	-	**1,047.38**
Total financial liabilities	**487.44**	**27,186.79**	**13,086.99**	**101.68**	**142.46**	**41,005.36**

March 31, 2024	On demand	Less than 1 year	Over 1 year & upto 3 years	Over 3 years & upto 5 years	Over 5 years	Total
Financial liabilities						
Borrowings*	-	14,210.87	4,611.36	-	-	**18,822.23**
Lease liabilities	-	31.26	61.40	68.98	148.06	**309.70**
Trade payables	-	910.95	-	-	-	**910.95**
Other financial liabilities	283.78	208.93	-	-	-	**492.71**
Total financial liabilities	**283.78**	**15,362.01**	**4,672.76**	**68.98**	**148.06**	**20,535.59**

Note:
* Borrowings includes future interest payments.

C) Market risk

Market Risk is the risk that the fair value or the future cash flows of a financial instrument will fluctuate because of changes in market factor. Such changes in the values of financial instruments may result from changes in the interest rates, credit, liquidity and other market changes. The objective of market risk management is to avoid excessive exposure of our earnings and equity to loss and reduce our exposure to the volatility inherent in financial instruments.
There are broadly three types of market risks:

(1) Interest rate risk: Interest rate risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market interest rates. The Groups main interest risks arises from long term borrowings and short term borrowings with variable rates.

a) Exposure

The Group's exposure interest risk arises from term loan facility availed from banks and other financial institutions and commercial papers at floating interest rates. The Group constantly monitors the credit markets and rebalances its financing strategies to achieve an optimal maturity profile and financing costs.
Below is the overall exposure of the Group to interest rate risk.

b) Sensitivity

The table below summarises the impact of increases/decreases of the index on the equity and profit for the period/ year:
Impact on profit

Particulars	**For the three month period ended June 30, 2026**	**For the three month period ended June 30, 2025**	**For the year ended March 31, 2026**	**For the year ended March 31, 2025**	**For the year ended March 31, 2024**
Interest rates – increase by 1%	(22.56)	(16.24)	(74.48)	(69.30)	(46.93)
Interest rates – decrease by 1%	22.56	16.24	74.48	69.30	46.93

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C) Market risk (Contd.)

(2) Currency risk: Foreign currency risk is the risk that the fair value or future cash flows of an exposure will fluctuate due to changes in foreign exchange rates. The operations of the Group are carried out mainly in India in Indian rupee and the foreign currency transactions are restricted to certain payables. Transactional exposures arise from transactions in foreign currency which are managed in a prudent and systematic manner in accordance with the Group's specific business needs.
The Group does not enter into any derivative instruments for trading or speculative purposes

a) Exposure
The Group's exposure to foreign currency risk at the end of the reporting period are as follows

Particulars	As at June 30, 2026	As at June 30, 2025	As at March 31, 2026	As at March 31, 2025	As at March 31, 2024
Financial liability:					
Trade payables					
USD ($)					
- Amount in foreign currency (in million)	0.02	-	-	-	-
- Amount in Indian rupee (Rs.)	2.24	-	-	-	-

b) Sensitivity
The table below summarises the impact of increases/decreases of the USD ($) exchange rate on the equity and profit for the period / year:
Impact on profit

Particulars	For the three month period ended June 30, 2026	For the three month period ended June 30, 2025	For the year ended March 31, 2026	For the year ended March 31, 2025	For the year ended March 31, 2024
Exchange rates – increase by 5%	(0.11)	-	-	-	-
Exchange rates – decrease by 5%	0.11	-	-	-	-

(3) Price risk: Price risk is the risk that the fair value of future cashflows of an investment will fluctuate because of changes in market prices of the instrument. The Group has made investments in quoted mutual funds which are susceptible to market price risk.

a) Exposure
The Group's exposure price risk arises from investments held and classified in the statement of assets and liabilities at fair value through profit or loss. To manage the price risk arising from investments, the Group diversifies its portfolio of assets.

b) Sensitivity
The table below summarises the impact of increases/decreases of the index on the equity and profit for the period / year:

Impact on profit

Particulars	For the three month period ended June 30, 2026	For the three month period ended June 30, 2025	For the year ended March 31, 2026	For the year ended March 31, 2025	For the year ended March 31, 2024
Mutual funds					
Net assets value – increase by 1%	2.15	6.12	2.65	5.71	9.71
Net assets value – decrease by 1%	(2.15)	(6.12)	(2.65)	(5.71)	(9.71)

ii) Capital management
The Group's capital management objectives are
- to ensure the Group's ability to continue as a going concern
- to provide an adequate return to shareholders

The key objective of the Group's capital management is to ensure that it maintains a stable capital structure with the focus on total equity, uphold investor, creditor and customer confidence, and ensure future development of its business activities. The Group manages its capital structure and makes adjustments to it, in light of changes in economic conditions or its business requirements.

Management assesses the Group's capital requirements in order to maintain an efficient overall financing structure while avoiding excessive leverage. The Group manages the capital structure and makes adjustments to it in the light of changes in economic conditions and the risk characteristics of the underlying assets. In order to maintain or adjust the capital structure, the Group may adjust the amount of dividends paid to shareholders, return on capital to shareholders and issue new shares.
The Group monitors capital using a gearing ratio, which is net debt divided by total capital plus net debt. The Group's policy is to keep gearing ratio below 75% The Group includes within net debt, interest bearing borrowings, lease liabilities less cash and cash equivalents, excluding discontinued operations. No changes were made in the objectives, policies or processes for managing capital during the period/ year ended June 30, 2026, June 30, 2025, March 31, 2026, March 31, 2025 and March 31, 2024.

The capital structure as at June 30 2026; June 30 2025; March 31, 2026; March 31, 2025 and March 31,2024 was as follows:

	As at June 30, 2026	As at June 30, 2025	As at March 31, 2026	As at March 31, 2025	As at March 31, 2024
Borrowings other than convertible preference shares*	55,165.72	40,931.06	51,829.14	34,366.15	17,267.54
Less: Cash & cash equivalent (Refer Note 14)	(13,423.04)	(6,523.16)	(10,270.94)	(5,610.51)	(4,574.11)
A-Net debt	**41,742.68**	**34,407.90**	**41,558.20**	**28,755.64**	**12,693.43**
Equity share capital (Refer Note 20 (a))	382.16	382.16	382.16	382.16	352.87
Instruments entirely equity in nature (CCPS) (Refer Note 20 (b))	21.45	23.46	21.45	23.46	21.43
Other equity (Refer Note 21)	23,748.42	19,504.45	21,850.62	18,781.02	15,692.14
B-Total equity	**24,152.03**	**19,910.07**	**22,254.23**	**19,186.64**	**16,066.44**
C- Capital & Net debt (A+B)	**65,894.71**	**54,317.97**	**63,812.43**	**47,942.28**	**28,759.87**
Gearing ratio (A/C)	**63.35%**	**63.35%**	**65.13%**	**59.98%**	**44.14%**

* Includes lease liability

S.R. BATLIBOI & ASSOCIATES LLP * CHARTERED ACCOUNTANTS *

MONEYVIEW LIMITED Bangalore

Moneyview Limited *(formerly known as Moneyview Private Limited and Whizdm Innovations Private Limited)*
CIN: U72200KA2014PLC075775
Annexure VI: Notes to Restated Consolidated Summary Statements
(All amounts are in Indian Rupees in Million, except as stated otherwise)

46 Interest in other entities

Subsidiaries

The Group's subsidiaries are set out below Unless otherwise stated, they have share capital consisting solely of equity shares that are held by the Group, and proportion of ownership interests held equals the voting rights held by the Group The country of incorporation or registration is also their principal place of business

Name of the entity	Country of incorporation	Ownership interest held by the group					Principal activities
		June 30, 2026	June 30, 2025	March 31, 2026	March 31, 2025	March 31, 2024	
Whizdm Finance Private Limited	India	100%	100%	100%	100%	100%	Lending business
Zeo Fin Technology Private Limited (refer note 50)	India	100%	100%	100%	100%	NA	Other financial services
Whizdm Fintech Private Limited*	India	NA	NA	NA	100%	100%	Software solutions

* Whizdm Fintech Private Limited had been struck off from the register of the Companies w.e.f June 27, 2025

47 Additional information, as required under Schedule III of the Act, of enterprises consolidated as subsidiary

The summary of net assets/(liabilities) and share in consolidated profits/(losses) as included in restated consolidated financial statements is as follows

Three months ended June 30, 2026

	Net assets		Share in profit or loss		Share in other comprehensive income/(loss)		Share in total comprehensive income	
	As % of consolidated net assets	Amount (Rs.)	As % of consolidated profit or loss	Amount (Rs.)	As % of consolidated other comprehensive income	Amount (Rs.)	As % of consolidated total comprehensive income	Amount (Rs.)
Holding Company								
Moneyview Limited	58%	21,678.87	78%	1,350.94	516%	(1.60)	77%	1,349.34
Indian Subsidiary Companies								
Whizdm Finance Private Limited	42%	15,713.10	25%	434.33	-352%	1.09	25%	435.42
Zeo Fin Technology Private Limited	0%	126.74	-3%	(42.78)	-64%	0.20	-2%	(42.58)
Gross Total	**100%**	**37,518.71**	**100%**	**1,742.49**	**100%**	**(0.31)**	**100%**	**1,742.18**
Adjustment arising on consolidation		(13,366.68)		(4.53)		-		(4.53)
Total		**24,152.03**		**1,737.96**		**(0.31)**		**1,737.65**

Three months ended June 30, 2025

	Net assets		Share in profit or loss		Share in other comprehensive income/(loss)		Share in total comprehensive income	
	As % of consolidated net assets	Amount (Rs.)	As % of consolidated profit or loss	Amount (Rs.)	As % of consolidated other comprehensive income	Amount (Rs.)	As % of consolidated total comprehensive income	Amount (Rs.)
Holding Company								
Moneyview Limited	61%	18,871.87	67%	450.81	-76%	2.22	67%	453.03
Indian Subsidiary Companies								
Whizdm Finance Private Limited	39%	11,814.92	42%	284.16	181%	(5.31)	42%	278.85
Zeo Fin Technology Private Limited	0%	71.97	-9%	(58.91)	-5%	0.15	-9%	(58.76)
Gross Total	**100%**	**30,758.77**	**100%**	**676.06**	**100%**	**(2.94)**	**100%**	**673.12**
Adjustment arising on consolidation		(10,848.70)		(4.54)		-		(4.54)
Total		**19,910.07**		**671.52**		**(2.94)**		**668.58**

Year ended March 31, 2026

	Net assets		Share in profit or loss		Share in other comprehensive income/(loss)		Share in total comprehensive income	
	As % of consolidated net assets	Amount (Rs.)	As % of consolidated profit or loss	Amount (Rs.)	As % of consolidated other comprehensive income	Amount (Rs.)	As % of consolidated total comprehensive income	Amount (Rs.)
Holding Company								
Moneyview Limited	57%	20,169.21	47%	1,156.94	158%	22.54	48%	1,179.48
Indian Subsidiary Companies								
Whizdm Finance Private Limited	43%	15,277.68	61%	1,500.87	-65%	(9.28)	61%	1,491.59
Zeo Fin Technology Private Limited	0%	169.32	-9%	(212.46)	7%	1.04	-9%	(211.42)
Gross Total	**100%**	**35,616.21**	**100%**	**2,445.35**	**100%**	**14.30**	**100%**	**2,459.65**
Adjustment arising on consolidation		(13,361.98)		(18.30)		-		(18.30)
Total		**22,254.23**		**2,427.05**		**14.30**		**2,441.35**

Year ended March 31, 2025

	Net assets		Share in profit or loss		Share in other comprehensive income/(loss)		Share in total comprehensive income	
	As % of consolidated net assets	Amount (Rs.)	As % of consolidated profit or loss	Amount (Rs.)	As % of consolidated other comprehensive income	Amount (Rs.)	As % of consolidated total comprehensive income	Amount (Rs.)
Holding Company								
Moneyview Limited	64%	18,363.49	68%	1,640.21	93%	8.89	68%	1,649.10
Indian Subsidiary Companies								
Whizdm Finance Private Limited	36%	10,536.08	34%	813.58	7%	0.64	34%	814.22
Whizdm Fintech Private Limited	0%	0.08	0%	-	0%	-	0%	-
Zeo Fin Technology Private Limited	0%	130.74	-2%	(42.00)	0%	-	-2%	(42.00)
Gross Total	**100%**	**29,030.39**	**100%**	**2,411.79**	**100%**	**9.53**	**100%**	**2,421.32**
Adjustment arising on consolidation		(9,843.75)		(9.04)		-		(9.04)
Total		**19,186.64**		**2,402.75**		**9.53**		**2,412.28**

(All amounts are in Indian Rupees in Million, except as stated otherwise)

47 Additional information, as required under Schedule III of the Act, of enterprises consolidated as subsidiary- (Contd.)
Year ended March 31, 2024

	Net assets		Share in profit or loss		Share in other comprehensive income/(loss)		Share in total comprehensive income	
	As % of consolidated net assets	Amount (Rs.)	As % of consolidated profit or loss	Amount (Rs.)	As % of consolidated other comprehensive income	Amount (Rs.)	As % of consolidated total comprehensive income	Amount (Rs.)
Holding Company								
Moneyview Limited	72%	16,006.46	90%	1,537.70	194%	9.22	90%	1,546.92
Indian Subsidiary Companies								
Whizdm Finance Private Limited	28%	6,221.84	10%	173.77	-94%	(4.46)	10%	169.31
Whizdm Fintech Private Limited	0%	0.08	0%	0.00	0%	-	0%	0.00
Gross Total	**100%**	**22,228.38**	**100%**	**1,711.47**	**100%**	**4.76**	**100%**	**1,716.23**
Adjustment arising on consolidation		(6,161.94)		-		-		-
Total		**16,066.44**		**1,711.47**		**4.76**		**1,716.23**

48 Segment information

Operating segments are reported in a manner consistent with the internal reporting provided to the Board of directors ("Chief Operating Decision Maker" (CODM)) of the Group. The CODM is responsible for allocating resources and assessing performance of the operating segments of the Group. The Group is in the business of providing credit facilitation services to various borrowers by itself as well as through other financial partners and lending activity of unsecured personal loans to borrowers. The way the CODM reviews the performance and based on the guiding principles given in Ind AS 108 on 'Operating Segments', management of the Group has concluded that it constitutes a single segment.

The Group has revenues primarily for customer domiciled in India and substantially all of the Group's non-current operating assets are domiciled in India.

(A) Geographical information:

	As at June 30, 2026	As at June 30, 2025	As at March 31, 2026	As at March 31, 2025	As at March 31, 2024
Non-current assets					
- In India	16,509.08	15,154.32	17,224.61	14,350.11	8,964.01
- Other Countries	-	-	-	-	-
	16,509.08	**15,154.32**	**17,224.61**	**14,350.11**	**8,964.01**
	For the three month period ended June 30, 2026	**For the three month period ended June 30, 2025**	**For the year ended March 31, 2026**	**For the year ended March 31, 2025**	**For the year ended March 31, 2024**
Revenue from operations					
- In India	10,411.13	6,930.46	33,511.58	23,391.46	13,423.70
- Other Countries	-	-	-	-	-
	10,411.13	**6,930.46**	**33,511.58**	**23,391.46**	**13,423.70**

(B) Information about major customers:

Revenues of Rs.1,096.52 million is derived from one external customers (June 30, 2025: Rs. 1,146.62 million, March 31, 2026: Rs. 4,494.77 million, March 31, 2025: Rs. 2,511.26 million, March 31, 2024: Rs. 1,331.13 million from one external customer) of the Group's total revenue.

49 Contingent liabilities and commitments

	As at June 30, 2026	As at June 30, 2025	As at March 31, 2026	As at March 31, 2025	As at March 31, 2024
(A) Contingent liabilities					
Default loss guarantee outstanding	10,607.80	7,568.01	9,203.48	7,077.95	4,563.02
Total	**10,607.80**	**7,568.01**	**9,203.48**	**7,077.95**	**4,563.02**

(B) Commitments not provided for:

There are no commitments of the Group that are not provided for as at June 30,2026, June 30, 2025, March 31, 2026, March 31, 2025 and March 31, 2024.

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S. R. Batliboi & Associates LLP * Chartered Accountants *

Moneyview Limited Bangalore

(All amounts are in Indian Rupees in Million, except as stated otherwise)

50 Business Combination:

Acquisition of Zeo Fin Technology Private Limited during the year ended March 31, 2025:

On September 25, 2024, the Group has acquired 100% equity shares of Zeo Fin Technology Private Limited ("Zeo Fin") along with its subsidiary, at a purchase consideration of Rs. 595.67 million pursuant to a share purchase agreement and share subscription agreement. Zeo Fin is in the business of providing financial services in terms of On-demand salary/Earned wage access (EWA). Zeo Fin operates in India and have tie-up with corporates whose employees avail its services

The goodwill arising on acquisition was accounted on the basis of fair value of assets and liabilities assessed by a registered valuer.

The Group has carried out the purchase price allocation ('PPA') and recorded identified Goodwill, other intangible assets and other assets in the consolidated summary statements on initial acquisition. As part of the aforesaid transaction, goodwill of Rs. 331.77 million comprises the value of synergies arising from the acquisition has been recognised, none of the goodwill recognised is expected to be deductible for income tax purposes. This acquisition will provide new opportunities to cross sell other products offered by the Group and will enable the Group to further strengthen it brand presence.

The purchase price has been allocated based on the Management's estimates and independent appraisal of fair values

The consolidated summary statements have been given effect of this transaction to reflect the relevant accounting implications as at September 25, 2024 and the same has been carried forward in the restated consolidated summary statement of profit and loss for the year ended March 31, 2025.

The fair value of identifiable assets and liabilities of Zeo Fin Technology Private Limited as at date of acquisition were as follows :

	Amounts
Assets acquired	
Property, plant and equipment	1.13
Trade receivable	15.86
Cash and cash equivalents	44.68
Other assets	188.88
(a) Total assets acquired	**250.55**
Liability assumed:	
Other liabilities	78.94
(b) Total liabilities	**78.94**
(c) Total identifiable net assets at fair value (a-b)	**171.61**
Fair value of intangible assets identified:	
Office software	1.42
Brand	4.89
Customer relationships	85.98
(d) Total identifiable net assets at fair value	**92.29**
(e) Goodwill arising on acquisition (refer note 6)	331.77
(f) Total purchase consideration (c+d+e)	**595.67**

Notes:

(a) From the date of acquisition, Zeo Fin has contributed Rs. 23.59 million to revenue and a loss of Rs. 42.00 million to the overall profits of the Group. If the combination had taken place at the beginning of the year, consolidated revenue from operations for the Group would have been Rs. 23,403.23 million and the consolidated profit after tax from operations for the Group would have been Rs. 2,274.41 million for the year ended March 31, 2025.

(b) The acquisition date fair value of the trade receivables amounts to Rs. 15.86 million. The gross amount of trade receivables is Rs. 15.86 million. None of the trade receivables is credit impaired and it is expected that the full contractual amounts can be collected.

(c) The Group has not recognised any contingent liability as a part of business combination.

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MONEYVIEW LIMITED Bangalore

51 **Additional disclosures as required by Schedule III, Companies Act 2013**

(i) **Details of loans and Investments:**

(a) The Group have not received any fund from any person(s) or entity(ies) including foreign entities (Funding Party) with the understanding (whether recorded in writing or otherwise) that the Group shall
(i) directly or indirectly lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the Funding Party (Ultimate Beneficiaries) or
(ii) provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries

(b) The Group has availed loan from the bank on the basis of security of book debt and loan receivable disclosed under note 22 and 25 of the restated consolidated financial statements

(ii) Other disclosures:

(a) The Group do not have any Benami property, where any proceeding has been initiated or pending against the Group for holding any Benami property

(b) The Group do not have any transactions with companies struck off

(c) The Group has complied with the number of layers prescribed under clause (87) of section 2 of the Act read with Companies (Restriction on number of Layers) Rules, 2017

(d) The Group do not have any charges or satisfaction which is yet to be registered with ROC beyond the statutory year/period

(e) The Group has not traded or invested in Crypto currency or Virtual currency during the reporting year/period

(f) The Group does not have any transaction which is not recorded in the books of accounts that has been surrendered or disclosed as income during the year in the tax assessments under the Income Tax Act, 2025 (such as, search or survey or any other relevant provisions of the Income Tax Act, 2025)

(g) The Group has not been declared wilful defaulter by any bank or financial institution or other lender

52 As per the amended Rule 3 and 11(g) of the Companies (Accounts) Rules, 2014 (the "Accounts Rules"), Companies are required to maintain daily back-up of the books of account and other relevant books and papers which are maintained in electronic mode on servers physically located in India and accounting software used for maintaining its books of account should have a feature of recording audit trail of each and every transaction. In addition, Companies are required to preserve audit trail as per the statutory requirements of record retention

For the year ended March 31, 2026

Proper books of account as required by law have been kept by the Company and are maintained in electronic mode on servers physically located in India. The Company has defined process to take daily back-up of books of account maintained electronically and complied with the provisions of The Companies (Accounts) Rules, 2014 (as amended). Logs of the daily back-up of such books of accounts has been maintained by the Company in respect of accounting software's

The Company have used accounting software for maintaining its books of accounts which has a feature of recording audit trail (edit log) facility and the same has operated throughout the year for all relevant transactions recorded in the software except that:
For one of the accounting software used, audit trail feature is not enabled for direct changes to data when using certain access rights
Further, there are no instances of audit trail feature being tampered with in respect of accounting software where the audit trail has been enabled.
Additionally, the audit trail of the prior year and current year has been preserved by the Company as per the statutory requirements for record retention to the extent it was enabled and recorded in the respective years.

For the year ended March 31, 2025

~~Proper books of account as required~~ by law have been kept by the Company and its subsidiaries and these are maintained in electronic mode on servers physically located in India. The Group has defined process to take daily back-up of books of account maintained electronically and complied with the provisions of The Companies (Accounts) Rules, 2014 (as amended). However, no logs of the daily back-up of such books of accounts has been maintained by the Group in respect of accounting software used by the Company for maintaining payroll, expenses and loan management.

The Company and its subsidiaries have used accounting software for maintaining their respective books of accounts which have a feature of recording audit trail (edit log) facility and the same has operated throughout the year for all relevant transactions recorded in the software, except that:
a) For one of the software used by the Company for expense processing (from November 2024), audit trail feature is not enabled at the database level
b) In respect of two other software used by Company for managing payroll and expense records till June 2024 and October 2024 respectively which were operated by a third-party software service providers, the Company is not in possession of relevant evidences to showcase whether audit trail feature of the said software was enabled and operated throughout the year for all relevant transactions recorded in the software, whether there were any instances of the audit trail feature being tampered with and whether the audit trail has been preserved as per the statutory requirements for record retention. Further there are no instances of audit trail feature being tampered with in respect of accounting software where the audit trail has been enabled. Additionally, the audit trail has been preserved by the Group as per the statutory requirements for record retention, in respect of accounting software where the audit trail has been enabled

For the year ended March 31, 2024

Proper books of accounts as required by law relating to preparation of aforesaid consolidated financial statements have been kept, except that the backup of the books of accounts and other books and papers maintained in electronic mode in servers physically located in India has not been maintained in a daily basis for certain applications used by the holding company
The holding company uses an in-house application for revenue management and accounting, which has a feature of recording audit trail (edit log) facility and the same has operated throughout the year for all relevant transactions recorded in the software, except that audit trail feature is not enabled at the database level for this application. Further, such audit trail feature is not tampered with

53 Absolute amount less than Rs. 5,000 are appearing as "0.00" in Restated Consolidated Summary Statements due to presentation in million

As per our reports of even date attached

For S.R. Batliboi & Associates LLP
Chartered Accountants
ICAI Firm registration number: 101049W/E300004

per Chirag Jain
Partner
Membership number 115385

Place: Bengaluru, India
Date: September 14, 2026

For and on behalf of Board of Directors of Moneyview Limited
(formerly known as Moneyview Private Limited and Whizdm Innovations Private Limited)

Puneet Agarwal
Managing Director and Chief Executive Officer
DIN : 06921984
Place: Mumbai, India

Sanjay Aggarwal
Executive Director
DIN : 00931994
Place: Bengaluru, India

Saurav Goyal
Chief Financial Officer

Ankit Kumar Jain
Company Secretary
Membership No A21893

Place: Bengaluru, India
Date: September 14, 2026

Place: Bengaluru, India
Date: September 14, 2026

Moneyview Limited *(formerly known as Moneyview Private Limited and Whizdm Innovations Private Limited)*
CIN: U72200KA2014PLC075775
Annexure VII: Statement of Material Adjustments and Regroupings
(All amounts are in Indian Rupees in Million, except as stated otherwise)

54 Statement of adjustments to the audited consolidated financial statements as at and for the period/ year ended June 30, 2026; June 30, 2025; March 31, 2026; March 31, 2025 and March 31, 2024.

(a) Part I: Reconciliation between audited equity and restated equity:

Particulars	As at June 30, 2026	As at June 30, 2025	As at March 31, 2026	As at March 31, 2025	As at March 31, 2024
Total equity as per audited financial statements	24,152.03	19,910.07	22,254.23	19,186.64	16,066.44
Restatement adjustments					
(i) Audit qualifications	-	-	-	-	-
(ii) Adjustments due to prior period items	-	-	-	-	-
(iii) Deferred tax impact on adjustment in (i) and (ii), as applicable	-	-	-	-	-
(iv) Changes in accounting policies	-	-	-	-	-
Restated equity as per restated consolidated summary statement of assets & liabilities	24,152.03	19,910.07	22,254.23	19,186.64	16,066.44

Part II: Reconciliation between audited and restated profit & loss:

Particulars	For the three month period ended June 30, 2026	For the three month period ended June 30, 2025	For the year ended March 31, 2026	For the year ended March 31, 2025	For the year ended March 31, 2024
Profit as per audited financial statements	1,737.65	668.58	2,441.35	2,412.28	1,716.23
Restatement adjustments					
(i) Audit qualifications	-	-	-	-	-
(ii) Adjustments due to prior period items	-	-	-	-	-
(iii) Deferred tax impact on adjustment in (i) and (ii), as applicable	-	-	-	-	-
(iv) Changes in accounting policies	-	-	-	-	-
Restated profit for the period/ year as per restated consolidated summary statement of profit & loss	1,737.65	668.58	2,441.35	2,412.28	1,716.23

(b) Adjusting items

There are no audit qualifications in the auditor's report for the three month period ended June 30, 2026, June 30, 2025 and financial year ended March 31, 2026, March 31, 2025 and March 31, 2024.

(c) Non-adjusting items

(i) Audit qualifications for the respective periods/years, which do not require any adjustment in the restated consolidated summary statements:

There are no qualifications in the auditor's report for the three month period ended June 30, 2026 and June 30, 2025 and financial year ended March 31, 2026, March 31, 2025 and March 31, 2024.

(ii) Statement/ comments included in the Annexure to the auditors' report issued under Companies (Auditor's Report) Order, 2020, which do not require any adjustments in the restated summary statements are as follows:

For the year ended March 31, 2026

In the independent auditor's report on the standalone financial statements of Whizdm Finance Private Limited

Clause xi (a) of CARO, 2020 Order

Based on the audit procedures performed and according to the information and explanations provided to us, a fraud by unknown external parties has been noticed during the year involving unauthorized withdrawals aggregating to INR 4,832.00 lakhs, as disclosed in note 34 to the financial statements, from the Company's bank accounts through the exploitation of application programming interfaces (APIs). The Company has represented that the matter has been reported to the appropriate authorities. Further, based on the information and explanations provided to us, no fraud by the Company or by its officers or employees has been noticed or reported during the year.

(iii) Report on other legal and regulatory requirements for the respective years, which do not require any adjustments in the restated consolidated summary statements are as follows:

For the year ended March 31, 2026

Para 2(i)(vi)

Based on our examination which included test checks and that performed by the respective auditors of the subsidiaries which are companies incorporated in India and whose financial statements have been audited under the Act, the Holding Company and the subsidiaries have used accounting software for maintaining their respective books of account which have a feature of recording audit trail (edit log) facility and the same have operated throughout the year for all relevant transactions recorded in the software except that, for one of the accounting software used by the Holding Company, audit trail feature is not enabled for direct changes to data when using certain access rights, as described in note 52 to the financial statements. Further, during the course of our audit, we and respective auditors of the above referred subsidiaries did not come across any instance of audit trail feature being tampered with where the audit trail has been enabled. Additionally, the audit trail has been preserved as per the statutory requirements for record retention, in respect of accounting software where the audit trail has been enabled.

For the year ended March 31, 2025

Para 2(b)

In our opinion, proper books of account as required by law relating to preparation of the aforesaid consolidation of the financial statements have been kept so far as it appears from our examination of those books and reports of the Other Auditors except that, in respect of certain software we have not been able to obtain sufficient and appropriate audit evidence that the backup of the books of account and other books and papers maintained in electronic mode was maintained on servers physically located in India on daily basis, as the necessary logs are not available with the Company, as described in note 51 to the consolidated financial statements, and the matters stated in the paragraph 2(i)(vi) below on reporting under Rule 11(g) the Companies (Audit and Auditors) Rules, 2014, as amended.

Para 2(i)(vi)

(iii) Based on our examination which included test checks and that performed by the respective auditors of the subsidiaries which are companies incorporated in India and whose financial statements have been audited under the Act, the Company and the subsidiaries have used accounting software for maintaining their respective books of account which have a feature of recording audit trail (edit log) facility and the same has operated throughout the year for all relevant transactions recorded in the software except that, for one of the software used by the Company for expense processing (from November 2024), the audit trail feature was not enabled for direct changes to database when using certain access rights, and in respect of two other software used by the Company for expenses processing (till October 2024) and payroll processing, operated by third-party software service providers, in the absence of necessary evidence in Service Organisation Controls report, we are unable to comment on whether audit trail feature of the said software was enabled and operated throughout the year for all relevant transactions recorded in the software or whether there were any instances of the audit trail feature being tampered with or whether the audit trail has been preserved by the Company as per the statutory requirements for record retention, as described in note 51 to the consolidated financial statements. Further, during the course of our audit, we and the respective auditors of the above-referred subsidiaries, did not come across any instance of audit trail feature being tampered with where the audit trail has been enabled. Additionally, the audit trail has been preserved by the Company as per the statutory requirements for record retention, in respect of accounting software where the audit trail has been enabled.

S.R. Batliboi & Associates LLP * Chartered Accountants *

Moneyview Limited Bangalore

(All amounts are in Indian Rupees in Million, except as stated otherwise)

(c) Non-adjusting items- (Contd.)

(iii) Report on other legal and regulatory requirements for the respective years, which do not require any adjustments in the restated consolidated summary statements are as follows (Contd.):

For the year ended March 31, 2024

Para 2(b)

(i) In our opinion, proper books of account as required by law relating to preparation of the aforesaid consolidation of the financial statements have been kept so far as it appears from our examination of those books and reports of the Other Auditors except that, the backup of the books of account and other books and papers maintained in electronic mode, on servers physically located in India, has not been maintained on a daily basis; and the matters stated in the paragraph 2(i)(vi) below on reporting under Rule 11(g) the Companies (Audit and Auditors) Rules, 2014, as amended.

Para 2(i)(vi)

(i) Based on our examination which included test checks and that performed by the respective auditors of the subsidiaries which are companies incorporated in India and whose financial statements have been audited under the Act, the Company and the subsidiaries have used accounting software for maintaining their respective books of account which have a feature of recording audit trail (edit log) facility and the same has operated throughout the year for all relevant transactions recorded in the software except that, for one of the software used by the Company the audit trail feature is not enabled for direct changes to database when using certain access rights, as described in note 52 to the consolidated financial statements. Further, during the course of our audit, we and the respective auditors of the above-referred subsidiaries did not come across any instance of the audit trail feature being tampered with where the audit trail has been enabled.

(d) Material re-grouping:

Appropriate re-groupings made in the restated consolidated summary statement of assets and liabilities, restated consolidated summary statement of profit and loss and restated consolidated summary statement of cash flows wherever required, by reclassification of the corresponding items of income, expenses, assets and liabilities and cashflows, in order to bring them in line with the accounting policies and classification as per the interim consolidated financial statements of the Group for the three-month period ended June 30, 2026, prepared in accordance with Schedule III of Companies Act, 2013, requirements of Ind AS 1 and other applicable Ind AS principles and the requirements of the Securities and Exchange Board of India (Issue of Capital & Disclosure Requirements) Regulations, 2018, as amended.

The material regrouping has been disclosed as under:

Particulars	Head	March 31, 2024	Nature
Income	Other operating income	204.14	Regrouping of interest on lien marked fixed deposits
Income	Other income	(204.14)	from other income to other operating income
Expenses	Impairment of financial	1,311.96	Regrouping of default loss guarantee expenses from
Expenses	Other expenses	(1,311.96)	other expenses to impairment of financial instruments
Non-current assets	Loans	(192.92)	Regrouping of loans from non-current assets to
Current assets	Loans	192.92	current assets
Current liabilities	Other financial liabilities	283.78	Regrouping of DLG and SAR outstanding from
Current liabilities	Provisions	(283.78)	provision to other financial liabilities
Cashflow from operating	Interest income on fixed deposits	204.14	Regroping of interest income from lien marked
Cashflow from investing	Interest income on fixed deposits	(204.14)	deposits to operating activity
Cashflow from financing	Interest paid on borrowings	1,044.92	Regrouping of WFPL interest on borrowings to
Cashflow from operating	Interest paid on borrowings	(1,044.92)	operating activity

(e) Other restatement adjustments:

Restatement of earnings per share ('EPS')

The Group had revised the EPS computation after considering the vested options while computing EPS for its previous year.

	For the year ended March 31, 2025	For the year ended March 31, 2024
Earning per share (Rs.) currently reported		
- Basic	1.60	1.20
- Diluted	1.58	1.19
Earning per share (Rs.) as reported earlier		
- Basic	1.62	1.24
- Diluted	1.60	1.19

As per our reports of even date attached

For S.R. Batliboi & Associates LLP
Chartered Accountants
ICAI Firm registration number: 101049W/E300004

per Chirag Jain
Partner
Membership number: 115385

Place: Bengaluru, India
Date: September 14, 2026

For and on behalf of Board of Directors of Moneyview Limited
(formerly known as Moneyview Private Limited and Whizdm Innovations Private Limited)

Puneet Agarwal
Managing Director and Chief Executive Officer
DIN : 06921984
Place: Mumbai, India

Sanjay Aggarwal
Executive Director
DIN : 00931994
Place: Bengaluru, India

Saurav Goyal
Chief Financial Officer

Place: Bengaluru, India
Date: September 14, 2026

Ankit Kumar Jain
Company Secretary
Membership No.: A21893

Place: Bengaluru, India
Date: September 14, 2026