November 5, 2026

To,

The Listing Department
National Stock Exchange of India Limited
Exchange Plaza, C-1, Block G
Bandra-Kurla Complex, Bandra (East)
Mumbai – 400 051

Symbol: MONEYVIEW

The Department of Corporate Services
BSE Limited
Phiroze Jeejeebhoy Towers
Dalal Street
Mumbai – 400 001

Scrip Code:544953

Subject: Monitoring Agency Report issued by CARE Ratings Limited

Dear Sir/ Madam,

Pursuant to Regulation 32(6) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with Regulation 41(4) of the SEBI (Issue of Capital and Disclosure Requirements) Regulations, 2018, please find enclosed the Monitoring Agency Report issued by CARE Ratings Limited ("**Monitoring Agency**") for the quarter ended September 30, 2026, in respect of utilization of proceeds of the Initial Public Offering of the Company.

The aforesaid Monitoring Agency Report has been reviewed by the Audit Committee and the Board of Directors at their respective Meetings held on November 5, 2026.

The same shall also be made available on the Company's website at www.moneyview.in.

This is for your information and record.

Yours faithfully
For Moneyview Limited
(Formerly known as 'Moneyview Private Limited' and 'Whizdm Innovations Private Limited')

Ankit Kumar Jain
Digitally signed by Ankit Kumar Jain
Date: 2026.11.05 14:58:24 +05'30'

Ankit Kumar Jain
Company Secretary & Compliance Officer
ICSI Membership No: A21893

Encl: As above

Monitoring Agency Report

No. CARE/HO/GEN/2026-27/1213

The Board of Directors
Moneyview Limited
No 17/1, 1st and 2nd Floor,
The Address Building, Outer Ring Road,
Kadubeesanahalli,
Bangalore, Karnataka — 560103

November 05, 2026

Dear Sir/Ma'am,

Monitoring Agency Report for the quarter ended September 30, 2026 - in relation to the IPO issue of Moneyview Limited ("the Company")

We write in our capacity of Monitoring Agency for the Initial public Offering (IPO) for the amount aggregating to Rs. 750 crore of the Company and refer to our duties cast under 41 of the Securities & Exchange Board of India (Issue of Capital & Disclosure Requirements) Regulations.

In this connection, we are enclosing the Monitoring Agency Report for the quarter ended September 30, 2026 as per aforesaid SEBI Regulations and Monitoring Agency Agreement dated September 18, 2026.

Request you to kindly take the same on records.

Thanking you,
Yours faithfully,

Shreekiran Rao
Director
Shreekiran.rao@careedge.in

Monitoring Agency Report

Report of the Monitoring Agency
Name of the issuer: Moneyview Limited
For quarter ended: September 30, 2026
Name of the Monitoring Agency: CARE Ratings Limited
(a) Deviation from the objects: Nil
(b) Range of Deviation: Nil

Declaration:

We declare that this report provides an objective view of the utilization of the issue proceeds in relation to the objects of the issue based on the information provided by the Issuer and information obtained from sources believed by it to be accurate and reliable. The MA does not perform an audit and undertakes no independent verification of any information/ certifications/ statements it receives. This Report is not intended to create any legally binding obligations on the MA which accepts no responsibility, whatsoever, for loss or damage from the use of the said information. The views and opinions expressed herein do not constitute the opinion of MA to deal in any security of the Issuer in any manner whatsoever. Nothing mentioned in this report is intended to or should be construed as creating a fiduciary relationship between the MA and any issuer or between the agency and any user of this report. The MA and its affiliates also do not act as an expert as defined under Section 2(38) of the Companies Act, 2013.

The MA or its affiliates may have credit rating or other commercial transactions with the entity to which the report pertains and may receive separate compensation for its ratings and certain credit related analyses. We confirm that there is no conflict of interest in such relationship/interest while monitoring and reporting the utilization of the issue proceeds by the issuer, or while undertaking credit rating or other commercial transactions with the entity.

We have submitted the report herewith in line with the format prescribed by SEBI, capturing our comments, where applicable. There are certain sections of the report under the title "Comments of the Board of Directors", that shall be captured by the Issuer's Management / Audit Committee of the Board of Directors subsequent to the MA submitting their report to the issuer and before dissemination of the report through stock exchanges. These sections have not been reviewed by the MA, and the MA takes no responsibility for such comments of the issuer's Management/Board.

Srikiran

Signature:
Name and designation of the Authorized Signatory: Shreekiran Rao
Designation of Authorized person/Signing Authority: Director

Monitoring Agency Report

1) Issuer Details:

Name of the issuer : Moneyview Limited
Name of the promoter : Puneet Agarwal, Sanjay Aggarwal and Sushma Abburi
Industry/sector to which it belongs : Other Financial Services

2) Issue Details

Issue Period : September 24, 2026 to September 28, 2026
Type of issue (public/rights) : Initial Public Offer
Type of specified securities : Equity Share
IPO Grading, if any : NA
Issue size (in crore) : Rs. 750 crore

3) Details of the arrangement made to ensure the monitoring of issue proceeds:

Particulars	Reply	Source of information / certifications considered by Monitoring Agency for preparation of report	Comments of the Monitoring Agency	Comments of the Board of Directors
Whether all utilization is as per the disclosures in the Offer Document?	Not applicable	Management Certificate, auditor certificate, Bank statements	Nil utilization as on September 30, 2026.	No comments received
Whether shareholder approval has been obtained in case of material deviations# from expenditures disclosed in the Offer Document?	Not applicable	Management Certificate	Not applicable	No comments received
Whether the means of finance for the disclosed objects of the issue have changed?	No	Management Certificate	Not applicable	No comments received
Is there any major deviation observed over the earlier monitoring agency reports?	Not applicable	Not applicable	Not applicable as this is the first monitoring agency report.	No comments received
Whether all Government/statutory approvals related to the object(s) have been obtained?	Not applicable	Management Certificate	Not applicable	No comments received
Whether all arrangements pertaining to technical assistance/collaboration are in operation?	Not applicable	Management Certificate	Not applicable	No comments received
Are there any favorable/unfavorable events affecting the viability of these object(s)?	No	Management Certificate	Nil	No comments received
Is there any other relevant information that may materially affect the decision making of the investors?	No	Management Certificate	Nil	No comments received

#Where material deviation may be defined to mean:

a) Deviation in the objects or purposes for which the funds have been raised
b) Deviation in the amount of funds actually utilized by more than 10% of the amount projected in the offer documents.

4) Details of objects to be monitored:

(i) Cost of objects –

Sr. No	Item Head	Source of information / certifications considered by Monitoring Agency for preparation of report	Original cost (as per the Offer Document) in Rs. Crore	Revised Cost in Rs. Crore	Comments of the Monitoring Agency	Comments of the Board of Directors		
						Reason for cost revision	Proposed financing option	Particulars of -firm arrangements made
1	Investment to drive growth in loan disbursals under default loss guarantee (DLG) arrangement	Mgmt. Certificate from Promoter of the company.	325.00	Not applicable	No comments	Not applicable	Not applicable	Not applicable
2	Investment in WFPL, our Material Subsidiary, for the purpose of augmenting its capital base	Mgmt. Certificate from Promoter of the company.	250.00	Not applicable	No comments	Not applicable	Not applicable	Not applicable
3	General corporate purpose	Mgmt. Certificate from Promoter of the company.	111.715	Not applicable	No comments	Not applicable	Not applicable	Not applicable
4	Issue expenses	Mgmt. Certificate from Promoter of the company.	63.285	Not applicable	No comments	Not applicable	Not applicable	Not applicable
Total			**750.00**					

(ii) Progress in the objects –

Sr. No	Item Head	Source of information / certifications considered by Monitoring Agency for preparation of report	Amount as proposed in the Offer Document in Rs. Crore	Amount utilised in Rs. Crore			Total unutilised amount in Rs. crore	Comments of the Monitoring Agency	Comments of the Board of Directors	
				As at beginning of the quarter in Rs. Crore	During the quarter in Rs. Crore	At the end of the quarter in Rs. Crore			Reasons for idle funds	Proposed course of action
1	Investment to drive growth in loan disbursals under default loss guarantee (DLG) arrangement	Mgmt. Certificate from Promoter of the company.	325.00	0	0	0	325.00	Nil utilisation.	Not applicable	Not applicable
2	Investment in WFPL, our Material Subsidiary, for the purpose of augmenting its capital base	Mgmt. Certificate from Promoter of the company.	250.00	0	0	0	250.00	Nil utilisation.	Not applicable	Not applicable
3	General corporate purpose	Mgmt. Certificate from Promoter of the company.	111.715	0	0	0	111.715	Nil utilisation.	Not applicable	Not applicable
4	Issue expenses	Mgmt. Certificate from Promoter of the company.	63.285	0	0	0	63.285	Nil utilisation.	Not applicable	Not applicable
Total			**750.00**	**0**	**0**	**0**	**750.00**			

(iii) Deployment of unutilized proceeds:

Sr. No.	Type of instrument and name of the entity invested in	Amount invested	Maturity date	Earning	Return on Investment (%)	Market Value as at the end of quarter
1	Public Issue account	750.00*	NA	NA	NA	750.00

** Public issue account had a balance of ₹1089.17 crore as on September 30, 2026, of which ₹750 crore pertains to the IPO and the balance pertains to the share of OFS.*

(iv) Delay in implementation of the object(s) –

Objects	Completion Date		Delay (no. of days/ months)	Comments of the Board of Directors	
	As per the offer document	Actual		Reason of delay	Proposed course of action
Investment to drive growth in loan disbursals under default loss guarantee (DLG) arrangements	FY28	On going	No delay	Not applicable	Not applicable
Investment in WFPL, our Material Subsidiary, for the purpose of augmenting its capital base	FY27	On going	No delay	Not applicable	Not applicable
General corporate purposes	FY27	On going	No delay	Not applicable	Not applicable

5) Details of utilization of proceeds stated as General Corporate Purpose (GCP) amount in the offer document:

Sr. No	Item Head^	Amount in Rs. Crore	Source of information / certifications considered by Monitoring Agency for preparation of report	Comments of Monitoring Agency	Comments of the Board of Directors
1	-	-	-	Nil utilization as on September 30, 2026	No comments received
	Total				

^ *Section from the offer document related to GCP:*

"The Net Proceeds will first be utilized for each of the other Objects as set out in this section. Subject to this, our Company intends to deploy any balance left out of the Net Proceeds towards general corporate purposes, as approved by our management, from time to time, subject to such utilization for general corporate purposes not exceeding 25% of the Gross Proceeds, in compliance with Regulation 7(2) of the SEBI ICDR Regulations. Such general corporate purposes may include, but are not restricted to administrative expenses, advertising and promotion, services costs and any other purpose in the ordinary course of business, as may be approved by our management, from time to time, subject to compliance with applicable law, including provisions of the Companies Act. The allocation or quantum of utilization of funds towards the specific purposes described above will be determined by our Board, based on our business requirements, the amount actually available under this head and other relevant considerations, from time to time. In the event that we are unable to utilise the entire amount that we have currently estimated for use out of Net Proceeds in a Fiscal, we will utilise such unutilised amount in the next Fiscal, subject to compliance with applicable law."

Disclaimers to MA report:

a) This Report is prepared by CARE Ratings Ltd (hereinafter referred to as **"Monitoring Agency/MA"**). The MA has taken utmost care to ensure accuracy and objectivity while developing this Report based on the information provided by the Issuer and information obtained from sources believed by it to be accurate and reliable. The views and opinions expressed herein do not constitute the opinion of MA to deal in any security of the Issuer in any manner whatsoever.

b) This Report has to be seen in its entirety; the selective review of portions of the Report may lead to inaccurate assessments. For the purpose of this Report, MA has relied upon the information provided by the management /officials/ consultants of the Issuer and third-party sources like peer reviewed audit firm appointed by the Issuer believed by it to be accurate and reliable.

c) Nothing contained in this Report is capable or intended to create any legally binding obligations on the MA which accepts no responsibility, whatsoever, for loss or damage from the use of the said information. The MA is also not responsible for any errors in transmission and specifically states that it, or its directors, employees do not have any financial liabilities whatsoever to the users of this Report.

d) The MA and its affiliates do not act as a fiduciary. The MA and its affiliates also do not act as an expert to the extent defined under Section 2(38) of the Companies Act, 2013. While the MA has obtained information from sources it believes to be reliable, it does not perform an audit and undertakes no independent verification of any information/ certifications/ statements it receives from peer reviewed audit firm, lawyers, chartered engineers or other experts, and relies on in its reports.

e) The MA or its affiliates may have other commercial transactions with the entity to which the report pertains. As an example, the MA may rate the issuer or any debt instruments / facilities issued or proposed to be issued by the issuer that is subject matter of this report. The MA may receive separate compensation for its ratings and certain credit-related analyses, normally from issuers or underwriters of the instruments, facilities, securities or from obligors.

