

The Offer

- ☐ **Issue date** : Thu, Sep 24, 2026 to Mon, Sep 28, 2026
- ☐ **Tentative allotment Date**: Tue, Sep 29, 2026
- ☐ **Tentative Listing Date**: Thu, Oct 1, 2026
- ☐ **Issue Type**: Book Building IPO
- ☐ **Total Issue Size**: ₹1092cr
- **Fresh issue**: 22,05,88,235 sh Equity Shares @ 1 aggregating upto ₹ 750cr
- **Offer for sale**: 10,04,94,200 sh Equity Shares @ 1 aggregating upto ₹ 342 cr
- ☐ **Face Value**: ₹1 Per Equity Share
- ☐ **Issue Price**: ₹ 32- ₹ 34 Per Equity Share
- ☐ **Market Lot**: 441 Shares
- ☐ **Minimum Order Quantity**: 441 Shares
- ☐ **Listing At**: BSE, NSE

Serving Clients Across
26 States

GMP (Grey Market Premium)

GMP STATUS



GMP

₹15.5
per share



UPSIDE

45.59%



**ESTIMATED
LISTING PRICE**

₹49.50
per share

Note: GMP is an unofficial, unregulated indicator and can change before listing; it should not be treated as a guaranteed listing price.

(GMP reported as on 25 sep, 2026, 9.02 A.M)

Serving Clients Across
26 States

Capital Structure

The share capital of Company is set forth below:-

Authorized Share Capital

Aggregate value at
face value of the
Shares (₹)

2,500,000,000 Eq. Sh. of FV@1 each

2,500,000,000

Issued, subscribed and paid up
capital before the Offer

1,539,643,033 Equity Shares of FV@1
each

1,539,643,033

- **Fresh issue:** 22,05,88,235 sh Equity Shares @ 1 aggregating upto ₹ 750cr
- **Offer for sale:** 10,04,94,200 sh Equity Shares @ 1 aggregating upto ₹ 342 cr

Serving Clients Across
26 States

Objects Of The Offer

Company proposes to utilize the Net Proceeds from fresh issue towards the following :

- Investment to drive growth in loan disbursements under default loss guarantee (DLG) arrangements (₹325cr)
- Investment in Whizdm Finance Private Limited (“WFPL”), Material Subsidiary, for the purpose of augmenting its capital base (₹250cr)
- General corporate purposes

Source: Company’s RHP

Serving Clients Across
26 States

www.rudrashares.com

Helpline: 7518777888

Company Overview

Incorporated in 2014, Moneyview Ltd. is a consumer-focused, digital-only, credit-led financial services platform **serving India's "Middle India" segment, primarily through its mobile application.**

The company focuses on offering accessible and technology-driven financial solutions to individuals. Its **flagship product is personal loans** while its broader portfolio includes *credit cards, earned wage access, home loans, loans against property, insurance, digital gold, UPI transactions and bill payments*. It uses data analytics and technology to assess creditworthiness and deliver quick loan approvals to customers.

Company's platform functions as a two-sided network, connecting their users seeking financial products with banks, NBFCs, insurers, and other financial institutions offering such products.

Serving Clients Across
26 States

www.rudrashares.com

Helpline: 7518777888

Company Overview

As of June 30, 2026, they had 140.28 million Registered Users, 11.90 million monetised users and 48 Financial Partners integrated into the network.

Its platform covered 99.04% of Indian PIN codes and processed close to 2,00,000 loan applications daily. Personal loans remain the core revenue driver, with managed AUM of ₹ 22,520 cr as of 30 June 2026. FY2026 loan disbursements rose 31.08%, while total income increased by 43.13%.

Also, has Expanded offerings across multiple product categories, including **insurance, credit cards, digital gold, payments, and earned wage access.**

The technology and AI led operating model enables them to offer a fully unassisted, seamless user journey, ensuring accessibility, scalability, and cost efficiency.

Serving Clients Across
26 States

www.rudrashares.com

Helpline: 7518777888

MONEYVIEW OVERVIEW

(As of June 30, 2026)

 Consumer-First Tailor-made personalized products delivered digitally & instantly	 Digital-Only Pan-India reach supported by operating leverage	 Credit-Led Platform Data-driven assessment for servicing broad user base	 Middle India Focus⁽⁶⁾ Servicing fast growing, young, aspirational and digital-savvy users
140.28 Million Registered Users ⁽¹⁾	Zero Branches 99.04% PIN code coverage	100,000+ Data Variables AI/ML based User Segmentation & Risk models	79.54% Monetized Users from Tier 2+ cities in India
11.90 Million Monetized Users ⁽²⁾	>50% Employees In tech & data roles	48 Financial Partners⁽⁴⁾ Across 9 product offerings	₹46,517.55 Average monthly income ⁽⁷⁾
4.8 Stars Mobile application store rating ⁽³⁾	~200,000 loan applications/day Minimal human intervention	₹225,201.65 Million Managed AUM ⁽⁵⁾	32 years Average Age ⁽⁸⁾

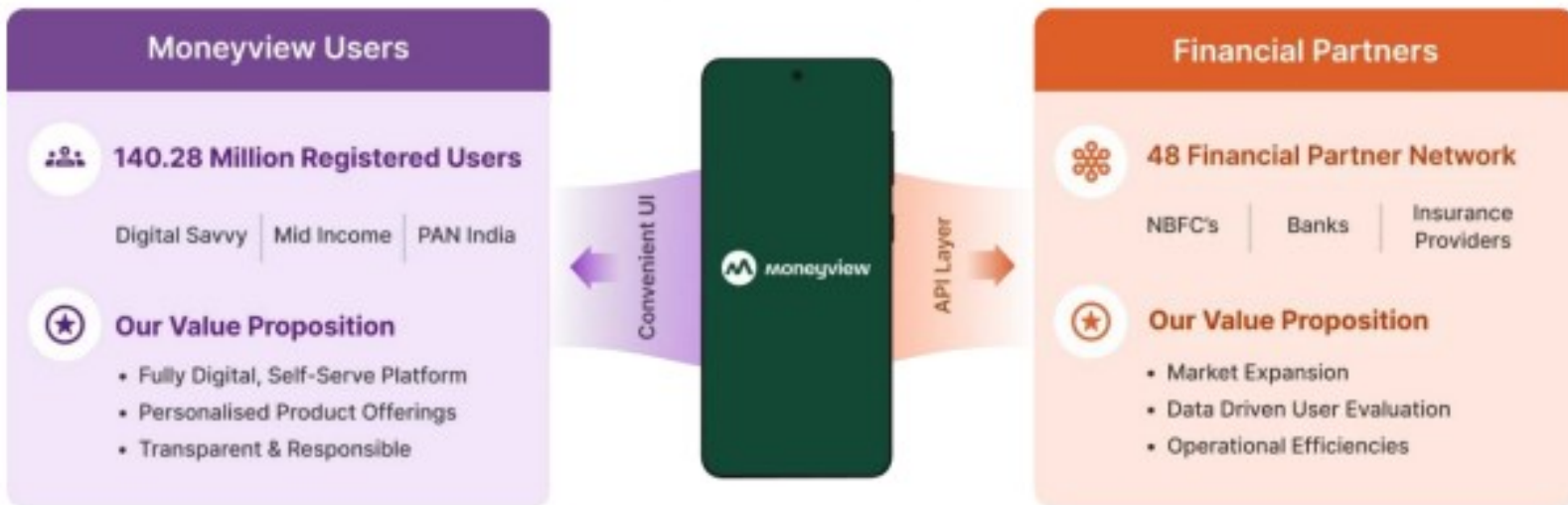
Source: Company's RHP

Serving Clients Across
26 States

www.rudrashares.com

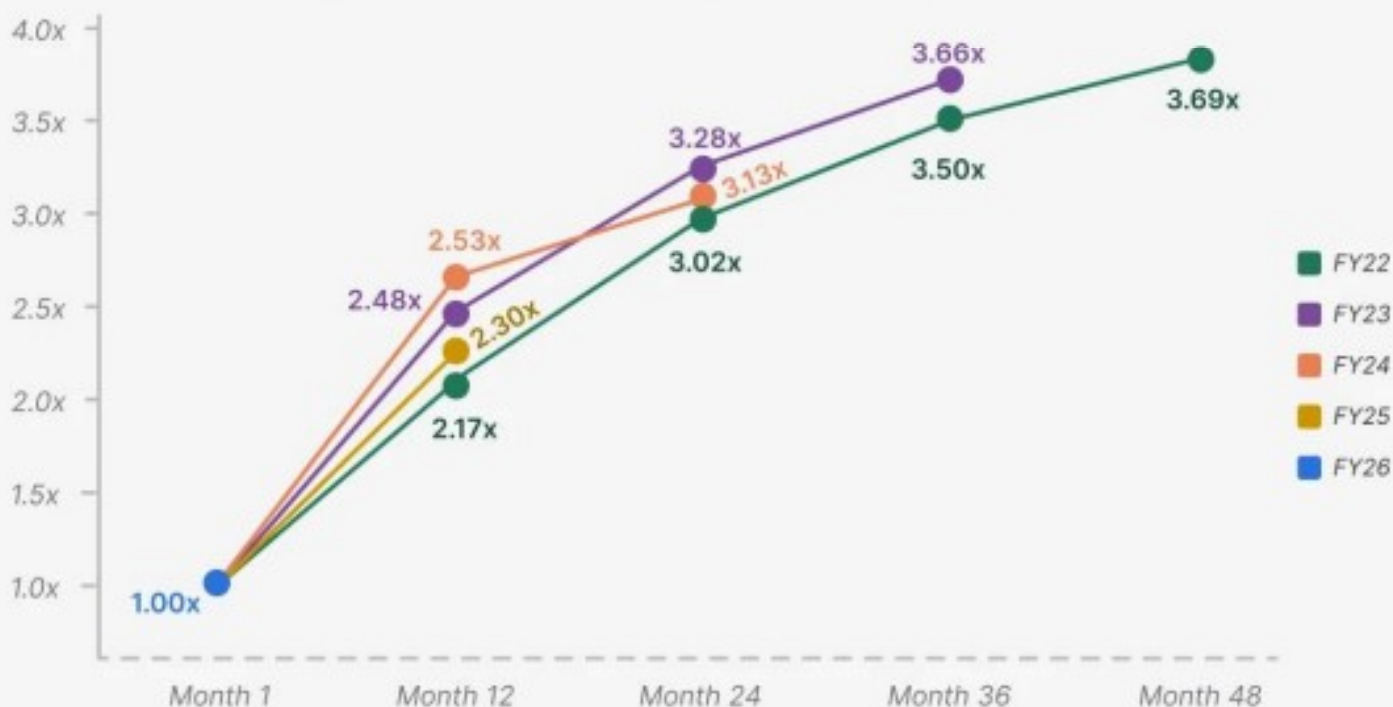
Helpline: 7518777888

TWO-SIDED PLATFORM



Note: As of June 30, 2026

REGISTERED USERS MONETIZED OVER TIME



Source: Company's RHP

Serving Clients Across
26 States

www.rudrashares.com

Helpline: 7518777888

Registered Users, Monetized Users and Monetized Users as a percentage of Registered Users for the periods/Fiscals indicated

Particulars	As of June 30,		As of March 31,		
	2026	2025	2026	2025	2024
Registered Users ⁽¹⁾ (millions)	140.28	114.38	134.14	109.59	83.27
Monetized Users ⁽²⁾ (millions)	11.90	8.14	10.75	7.45	4.62
Monetized Users as a percentage of Registered Users ⁽³⁾ (%)	8.48%	7.12%	8.01%	6.79%	5.55%

Number of Financial Partners on its platform for the periods/Fiscals indicated:

Particular	Three month period ended June 30,		Fiscal		
	2026	2025	2026	2025	2024
Total number of Financial Partners	48	35	43	32	19
Personal Loan Product Partners ⁽¹⁾	22	18	22	18	18
Other Product Partners ⁽²⁾	26	17	21	14	1

Source: Company's RHP

Serving Clients Across
26 States

www.rudrashares.com

Helpline: 7518777888

Revenue from operations derived from top Financial Partner, top five Financial Partners and top ten Financial Partners for the periods/Fiscals indicated

Particulars	Three month period ended June 30				Fiscal					
	2026		2025		2026	2025		2024		
	₹ million	% of total revenue from operations	₹ million	% of total revenue from operations	₹ million	% of total revenue from operations	₹ million	% of total revenue from operations	₹ million	% of total revenue from operations
Revenue from the top Financial Partner	1,096.52	10.53%	1,145.77	16.53%	4,494.77	13.41%	2,511.26	10.74%	1,331.13	9.92%
Revenue from top five Financial Partners	3,218.84	30.92%	2,276.10	32.84%	10,106.37	30.16%	8,112.41	34.68%	5,293.74	39.44%
Revenue from top ten Financial Partners	4,062.05	39.02%	2,681.17	38.69%	12,519.82	37.36%	10,950.99	46.82%	7,622.04	56.78%
Total revenue from operations	10,411.13	100.00%	6,930.46	100.00%	33,511.58	100.00%	23,391.46	100.00%	13,423.70	100.00%

Source: Company's RHP

Serving Clients Across
26 States

www.rudrashares.com

Helpline: 7518777888

Loan Disbursals, total revenue from operations, and marketing and sourcing cost incurred for the periods/Fiscals indicated.

(₹ million, except percentages)

Particulars	Three month period ended June 30,		Fiscal		
	2026	2025	2026	2025	2024
Loan Disbursals ⁽¹⁾	71,519.55	50,992.90	230,985.19	176,211.18	145,271.56
Total revenue from operations	10,411.13	6,930.46	33,511.58	23,391.46	13,423.70
Marketing and direct sourcing cost	1,220.90	1,073.45	4,391.09	4,265.64	4,242.84
Marketing and direct sourcing cost as a % to disbursals	1.71%	2.11%	1.90%	2.42%	2.92%

Serving Clients Across
26 States

www.rudrashares.com

Helpline: 7518777888

Key Performance Indicators

Key Performance Indicators	Unit	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 Financial Year ended		
				March 31, 2026	March 31, 2025	March 31, 2024
Registered Users ⁽¹⁾ #	# Millions	140.28	114.38	134.14	109.59	83.27
Monetized Users ⁽²⁾ #	# Millions	11.90	8.14	10.75	7.45	4.62
Loan Disbursals ⁽³⁾ #	₹ Millions	71,519.55	50,992.90	230,985.19	176,211.18	145,271.56
Managed AUM ⁽⁴⁾ #	₹ Millions	225,201.65	177,078.39	213,801.37	167,151.41	128,848.26
Total Income ⁽⁵⁾	₹ Millions	10,650.92	7,029.16	34,042.74	23,785.29	13,892.41
Profit before exceptional items and tax ⁽⁶⁾	₹ Millions	2,327.49	897.27	5,340.07	3,192.11	1,983.03
Profit for the period / year before exceptional items (net of tax) ⁽⁷⁾	₹ Millions	1,736.22	671.52	3,973.44	2,402.75	1,711.47
Profit for the period / year ⁽⁸⁾	₹ Millions	1,737.96	671.52	2,427.05	2,402.75	1,711.47
Net Worth ⁽⁹⁾	₹ Millions	24,152.03	19,910.07	22,254.23	19,186.64	16,066.44
Return on Net worth ⁽¹⁰⁾	%	7.19*	3.37*	17.85	12.52	10.65

Source: Company's RHP

Serving Clients Across
26 States

www.rudrashares.com

Helpline: 7518777888

Listed Peers

Name of Company	Face Value (₹ Per Share)	Closing price on September 18, 2026(₹)	Revenue from operation for Fiscal 2026 (in ₹ million)	EPS for Fiscal 2026 (₹)		NAV for Fiscal 2026 (₹ per share)	P/E [^]	RoNW for Fiscal 2026 (%)
				Basic	Diluted			
Our Company*	1	N.A. [#]	33,511.58	1.60	1.57	14.57	N.A. [#]	17.85
Listed Peers*								
OnEMI Technology Solutions Limited	1	355.60	21,792.46	46.80	21.39	113.05	16.62	20.96
PB Fintech Limited	2	1,740.00	67,940.20	14.58	14.46	158.03	120.33	9.17
One97 Communications Limited	1	1,825.00	84,370.00	8.66	8.55	250.39	213.45	4.61
Bajaj Finance Limited	1	1,027.00	819,823.80	30.60	30.51	183.21	33.66	17.19
SBI Cards and Payment Services Limited	10	637.00	198,996.30	22.77	22.77	166.00	27.98	13.72

Source: Company's RHP

Serving Clients Across
26 States

www.rudrashares.com

Helpline: 7518777888

Strategies Ahead

- Expand the Registered User base
- Increase user monetization and personal loan volumes
- Expanding the user lifetime value through multi product relationship.
- Deepening financial partner ecosystem for product and market expansion
- Continue to invest heavily in AI to improve operational efficiencies and grow operating leverage
- Drive income growth and cost efficiency to further enhance profitability and return on equity

Source: Company's RHP

Serving Clients Across
26 States

www.rudrashares.com

Helpline: 7518777888

Strengths

- Large, growing and sticky user base with a flywheel effect for growth
- Self reinforcing growth engine
- Data-driven approach for user segmentation and risk assessment
- Technological and AI capabilities enabling scalable and efficient growth
- Capital-light model with a diversified network of capital partners
- Experienced management team with a track record of building and managing successful businesses

Source: Company's RHP

Serving Clients Across
26 States

www.rudrashares.com

Helpline: 7518777888

Risk Factors

- Inability to attract, engage and monetize new and existing users on its platform
- Limited operating history across certain of products and services
- Borrower defaults on loans facilitated through platform may increase impairment expense
- Inability to maintain brand or reputation, with users and financial partners
- Stringent regulatory framework, increased compliance costs and imposition of penalties / sanctions
- Incurring negative cash flows from operating activities in the three months ended June 30, 2025 and Fiscals 2026, 2025 and 2024.

THANK YOU

RUDRA SHARES & STOCK BROKERS LIMITED

Registered & Corporate Office :

Rudra House, 2nd Floor, 15/63, Civil Lines, Kanpur-208001

REGIONAL OFFICES

**Ahmedabad | Bareilly | Dehradun | Delhi | Jaipur | Kanpur | Kolkata |
Lucknow | Mumbai | Varanasi**

**Serving Clients Across
26 States**

www.rudrashares.com

Helpline: 7518777888