

**Snapshot**

Moneyview Limited is a digital financial services platform founded in 2014, initially focused on personal finance management through its Money Manager product. The company subsequently expanded into digital lending, launching personal loan distribution in Fiscal 2018 by leveraging its technology, data-driven capabilities and partnerships. Over time, Moneyview has broadened its offerings to include insurance, home loans, loan against property, credit cards, digital gold, fixed deposits, BBPS and UPI services. The company operates through its subsidiaries, Whizdm Finance Private Limited and Zeo Fin Technology Private Limited. Its platform aims to address diverse financial needs through technology-enabled products, customer engagement and cross-selling opportunities.

Company Vision

Moneyview aims to become a comprehensive fintech app offering a broad range of financial products and services through a unified digital platform. The company intends to address users' evolving financial needs across credit, insurance, payments, savings and investments. Its strategy focuses on increasing repeat engagement, encouraging multi-product adoption and building long-term relationships with customers. Moneyview also plans to deepen its financial partner ecosystem by onboarding banks, NBFCs, insurers and other institutions, thereby expanding product breadth and market reach. By combining technology, data-driven capabilities and partnerships, the company seeks to serve users across different stages of their financial lifecycle and enhance overall customer value.

Growth Prospects

Moneyview operates in a digital financial services market supported by increasing consumer demand for convenient credit, growing digital adoption and expanding financial inclusion. The company has opportunities to deepen its presence by expanding its product portfolio and cross-selling multiple financial products to existing users. Its focus on home loans, insurance, credit cards, payments, savings and investment-related products can support greater customer engagement and diversification. Moneyview also plans to expand its financial partner network and strengthen lending partnerships, including co-lending arrangements. Increasing adoption of digital financial services, particularly among Tier 2 and beyond cities, provides further opportunities for the company to expand its market reach and user base.

Opening Date	Thursday, September 24, 2026
Closing Date	Monday, September 28, 2026
Price Band	Rs. 32 to 34 per share
Bid Lot	441 Shares
Issue Size	32,10,82,435 shares (aggregating up to Rs. 1,092 Cr)
Fresh Issue	22,05,88,235 shares (aggregating up to Rs. 750 Cr)
Offer for Sale	10,04,94,200 shares (aggregating up to Rs. 342 Cr)
Registrar	MUFG Intime India Pvt.Ltd.

Key Financials

Amount in cr.	Jun-26	FY2026	Jun-25	FY2025	FY2024
Assets	8,642	8,105	6,405	5,632	3,520
Total Income	1,065	3,404	703	2,379	1,389
Profit After Tax	174	243	67	240	171
EBITDA	424	969	226	698	329
NET Worth	2,415	2,225	1,991	1,919	1,607
Reserves and Surplus	2,375	2,185	1,950	1,878	1,569
Total Borrowing	5,485	5,157	4,070	3,413	1,709

Risk Assessment

Moneyview operates in a rapidly evolving digital financial services sector exposed to regulatory, credit, funding, competition and technology-related risks. Changes in RBI regulations or requirements applicable to lending and other financial products could affect its business model and product offerings. Expansion into new-to-credit and sub-prime customer segments may increase exposure to credit losses and asset-quality pressures. The company also faces competition and potentially high customer acquisition costs, which can affect profitability and unit economics. Dependence on external funding creates liquidity and capital-access risks. In addition, handling sensitive financial and behavioural data exposes the platform to cybersecurity, privacy and fraud risks, making strong technology and compliance controls important.