CAPSTOCKS

Moneyview Ltd IPO

Issue Date: 24 Sept 26– 28 Sept 26 Price Range: ₹ 32 to ₹ 34 Market Lot: 441 (based on upper band) Face Value: 1	Sector: Fintech Location: Bangalore Urban Issue Size: ₹1092

Incorporated in 2014, Moneyview Ltd. is a fintech company incorporated in India that provides digital financial services through its mobile platform. The company focuses on offering accessible and technology-driven financial solutions to individuals. The company operates a digital platform that provides personal loans, credit tracking, and financial management services. It uses data analytics and technology to assess creditworthiness and deliver quick loan approvals to customers.

Product Offerings:

- Personal Loans – Our Flagship Product
- Our Users – Serving the Credit Needs of Middle India

The 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. As of June 30, 2026, they had 140.28 million Registered Users and 48 Financial Partners integrated into the network. They 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. As of June 30, 2026, more than 50% of workforce was engaged in technology and data roles, reflecting their sustained investment in building in-house capabilities. The company operate a capital-efficient model supported by deep technical integrations with 48 Financial Partners, enabling seamless distribution of our full suite of financial products. As of June 30, 2026, the total workforce comprised 1,933 personnel, including 798 permanent employees and 1,135 contract employees.

Competitive 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

Objects of the Issue

- Investment to drive growth in loan disbursals under default loss guarantee (DLG) arrangements
- Investment in WFPL, the Material Subsidiary, for the purpose of augmenting its capital base
- General corporate purposes

Moneyview Ltd Financials

Moneyview Ltd.'s revenue increased by 43% and profit after tax (PAT) rose by 1% between the financial year ending March 31, 2026 and March 31, 2025

Amount in ₹ Crore

Period Ended	30-06-26	30-06-25		31-03-26	31-03-25	31-03-24
Assets	8641.89	6404.82		8104.85	5632.42	3519.5
Total Income	1065.09	702.92		3404.27	2378.53	1389.24
Profit After Tax	173.8	67.15		242.71	240.28	171.15
EBITDA	424.28	225.56		968.92	697.98	328.7
NET Worth	2415.2	1991.01		2225.42	1918.66	1606.64
Reserves and Surplus	2374.84	1950.45		2185.06	1878.1	1569.21
Total Borrowing	5484.76	4070.14		5157.04	3413.37	1708.92

Our Rating: (20 – Good)

Rating Procedure

	Criteria for giving points	**Points**	**Out Off**
Business Risk	Lesser risk higher points	3	5
Financial Risk	Lesser risk higher points	3	5
Market Risk	Lesser risk higher points	3	5
Objective of IPO	Growth & expansion gets more points	3	5
Price	Fair price will get more points	8	10
Total		**20**	**30**

A	21 &Above 21	Best to apply
B	18 to 20	Good
C	15 to 17	Average

D	11 to 14	Poor
E	10 & Below 10	Very Poor

Remarks: The issue is reasonably priced. Investors with medium-to-long-term view can subscribe Moneyview Ltd IPO.

You can apply through Capstocks website EIPO link: https://kyc.capstocks.com/ipo

You can also apply by ASBA internet banking of your bank account.

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