

LETTER of OFFER
Issue of Commercial Paper (CP) of original or initial maturity up to one year
PART I

Issuer Details	
Name and Address of Issuer	Whizdm Finance Private Limited 17/1, 3rd Floor, The Address Building, Outer Ring Road, Marathahalli, Kadubeesanahalli, Bangalore 560103
Business Segment / Activity	The Company is an NBFC which is into the business of unsecured lending to Individuals on Pan India Basis
Chief Executive (Managing Director / President / CEO / CFO / Equivalent Official in the hierarchy as per Constitution of the Issuer entity)	Mr. Sanjay Aggarwal
Group Affiliation (If Any)	Moneyview

PART II

Issue Details		
ISIN	INE0MHC14183	
Proposed Date of Issue	November 28, 2025	
Amount (Rs.)	25,00,00,000/-	
Tenor and Date of Maturity	122 days and March 30, 2026	
Proposed to be Listed / Unlisted	Unlisted	
End Use of CP / NCD proposed (specific details)	Working capital requirements	
Market Conventions	FIMMDA Conventions	
Credit Rating Details for the Proposed Issue	Credit Rating – 1	Credit Rating – 2 (obtained if any)
Credit Rating Issuer	India Ratings & Research Private Limited	
Rating	IND A1	
Date of Rating	27/11/2025	
Validity of Issuance	60 days	
Validity period for rating	One (1) Year	
For Amount (Rs.)	INR 500 Crores	
Conditions (If Any)	Nil	
Long term credit rating obtained by the Issuer	Ind A- with Stable Outlook	
Unaccepted Credit Rating assigned to the Issuer	NA	

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Issuing and Paying Agent Details (Name and Address)	Yes Bank Limited, Yes Bank House, Off Western Express Highway, Santacruz East, Mumbai - 400055 Maharashtra, India	
Debenture Trustee Details (Name and Address) (In case of NCD)	NA	
Credit Enhancement Details (If any)	Nil	
Description of Instrument	NA	
Amount (Rs. In Lacs)	NIL	
In Favor of	ISSUER OF CP HOLDER OF CP	
Name and Address of the Guarantor	NA	
Net worth of the Guarantor (Rs. In Lacs)	NA	
Extent of The Guarantee Offered by the Guarantor for the Issue	NA	
Conditions under which the guarantee will be invoked	NA	
Trustee Details (Name and Address)	NA	
Whether guarantor is a group entity If yes,	(Yes / No) - NA	
Names of Companies to which Guarantor has issued similar guarantees,		
Name	Extent of Guarantee	Conditions Under Which the guarantee will be invoked
1	NA	NA

PART III

A. Issuer Financial Details

CP Borrowing	Nil
Date of Board Resolution	12/09/2024
1. Limit approved by Board	500Cr
2. Limit as per CRA	500Cr
3. Limit approved by Regulator concerned (if applicable)	NA

B. Details of CP / NCD and other Debt Instruments outstanding as on date of Letter of Offer CP / NCD / other Debt Instruments (Including Liabilities not redeemed on due date)

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ISIN	Issue Date	Amount Issued (Rs in Crores)	Maturity Date	Amount O/S (Rs in Crores)	IPA	CRA	Rating	Rated Amount (Rs in Crores)
NCD								
INE0MHC07039	16-09-2023	50.00	15-11-2026	50.00	NA	India Rating & Research	Ind A-Stable	50.00
INE0MHC07047	18-09-2023	20.00	28-09-2026	20.00	NA	India Rating & Research	Ind A-Stable	50.00
INE0MHC07138	13-02-2024	50.00	31-07-2026	30.00	NA	NA	NA	NA
INE0MHC07138	16-02-2024	10.00	31-07-2026		NA	NA	NA	NA
INE0MHC07153	23-03-2024	50.00	01-03-2026	11.76	NA	NA	NA	NA
INE0MHC07195	28-06-2024	35.00	30-06-2026	15.00	NA	India Rating & Research	Ind A-Stable	30.00
INE0MHC07203	29-06-2024	60.00	30-06-2026	20.00	NA	NA	NA	NA
INE0MHC07237	23-07-2024	25.00	23-07-2026	9.37	NA	India Rating & Research	Ind A-Stable	25.00
INE0MHC07252	21-08-2024	125.00	21-08-2026	125.00	NA	NA	NA	NA
INE0MHC07260	23-08-2024	40.00	19-02-2027	40.00	NA	India Rating & Research	Ind A-Stable	40.00
INE0MHC07278	30-08-2024	49.80	01-03-2026	74.70	NA	NA	NA	NA
INE0MHC07294	30-09-2024	40.00	31-03-2026	20.00	NA	India Rating & Research	Ind A-Stable	40.00
INE0MHC07351	30-09-2024	35.00	30-09-2026	17.50	NA	India Rating & Research	Ind A-Stable	35.00
INE0MHC07344	20-09-2024	10.00	01-09-2026	4.34	NA	NA	NA	NA
INE0MHC07336	01-10-2024	48.00	30-03-2026	15.99	NA	India Rating	Ind A-Stable	48.00

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						& Research		
INE0MHC07369	25-10-2024	25.00	25-01-2026	25.00	NA	India Rating & Research	Ind A-Stable	25.00
INE0MHC07377	30-10-2024	20.00	30-04-2026	6.67	NA	India Rating & Research	Ind A-Stable	20.00
INE0MHC07385	07-11-2024	80.00	01-11-2026	80.00	NA	NA	NA	NA
INE0MHC07385	29-11-2024	20.00	01-11-2026	20.00	NA	NA	NA	NA
INE0MHC07427	15-01-2025	35.00	15-01-2025	17.50	NA	India Rating & Research	Ind A-Stable	35.00
INE0MHC07443	30-01-2025	20.00	30-01-2025	12.00	NA	India Rating & Research	Ind A-Stable	20.00
INE0MHC07435	31-01-2025	80.00	31-01-2025	53.33	NA	India Rating & Research	Ind A-Stable	80.00
INE0MHC07450	25-02-2025	348.00	28-02-2027	348.00	NA	India Rating & Research	Ind A-Stable	348.00
INE0MHC07468	12-03-2025	08.00	01-09-2026	4.44	NA	NA	NA	NA
INE0MHC07476	13-03-2025	20.00	01-03-2027	13.33	NA	NA	NA	NA
INE0MHC07484	21-03-2025	50.00	21-04-2026	2.50	NA	India Rating & Research	Ind A-Stable	50.00
INE0MHC07492	07-04-2025	50.00	07-05-2026	2.50	NA	India Rating & Research	Ind A-Stable	50.00
INE0MHC07500	11-04-2025	75.00	11-05-2026	3.75	NA	India Rating & Research	Ind A-Stable	75.00
INE0MHC07518	30-04-2025	425.00	31-10-2027	425.00	NA	India Rating & Research	Ind A-Stable	425.00

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INE0MHC07526	02-05-2025	50.00	02-06-2026	2.97	NA	India Rating & Research	Ind A-Stable	50.00
INE0MHC07534	28-05-2025	100.00	27-06-2026	100.00	NA	India Rating & Research	Ind A-Stable	100.00
INE0MHC07542	30-05-2025	65.00	31-05-2026	37.91	NA	India Rating & Research	Ind A-Stable	65.00
INE0MHC07559	04-06-2025	100.00	03-07-2026	100.00	NA	India Rating & Research	Ind A-Stable	100.00
INE0MHC07567	20-06-2025	50.00	20-09-2026	50.00	NA	India Rating & Research	Ind A-Stable	50.00
INE0MHC07575	15-07-2025	75.00	15-08-2026	75.00	NA	India Rating & Research	Ind A-Stable	75.00
INE0MHC07583	24-07-2025	115.00	24-08-2026	115.00	NA	India Rating & Research	Ind A-Stable	115.00
INE0MHC07591	05-08-2025	68.00	03-09-2026	68.00	NA	India Rating & Research	Ind A-Stable	68.00
INE0MHC07609	26-08-2025	50.00	26-08-2028	50.00	NA	India Rating & Research	Ind A-Stable	50.00
INE0MHC07617	28-08-2025	100.00	28-08-2028	100.00	NA	India Rating & Research	Ind A-Stable	100.00
INE0MHC07625	04-09-2025	30.00	04-12-2026	30.00	NA	India Rating & Research	Ind A-Stable	30.00
INE0MHC07633	28-10-2025	150.00	28-10-2027	150.00	NA	India Rating & Research	Ind A-Stable	150.00
INE0MHC07658	29-10-2025	75.00	29-10-2027	75.00	NA	India Rating	Ind A-Stable	75.00

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						& Research		
INE0MHC07641	30-10-2025	150.00	30-10-2027	150.00	NA	India Rating & Research	Ind A-Stable	150.00
INE0MHC07666	06-11-2025	123.48	01-11-2027	123.48	NA	NA	NA	NA
INE0MHC07682	11-11-2025	60.00	11-12-2026	60.00	NA	India Rating & Research	Ind A-Stable	60.00
CP								
Nil								

C. Fund-based facilities from banks/Financial institutions, if any

NAME OF THE BANK	NATURE OF THE FACILITY	O/S AMOUNT / LIMIT (Rs)	ASSET CLASSIFICATION
Ambit Finvest Private Limited	Term Loan	225613049.80	Standard
Ambium Finserve	Term Loan	23333333.33	Standard
Apollo Finvest (India) Limited	Term Loan	69407099.29	Standard
AU Small Finance Bank	Term Loan	982500005	Standard
Credit Saison	Term Loan	1126666665	Standard
Federal Bank	Term Loan	373476729.30	Standard
IDFC	Term Loan	87499993	Standard
IDFC	Term Loan	1487466711	Standard
Incred Financial Services	Term Loan	198125498	Standard
Indusind	Term Loan	250000000	Standard
MAS Financial Services	Term Loan	818750046	Standard
OXYZO	Term Loan	19444448	Standard
Oxyzo Financial Services Private Limited	Term Loan	397222221	Standard
Poonawalla Fincorp	Term Loan	181785091	Standard
Shriram Finance Limited	Term Loan	262245765	Standard
Suryoday Bank	Term Loan	344874582	Standard
Vivriti	Term Loan	257142858	
Westren Capital Advisors Pvt Ltd	Term Loan	116250000	Standard

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Yes Bank	Term Loan	500000000	Standard
Utkarsh Small Finance Bank	Term Loan	133333332	Standard
Anand Rathi Global Finance Limited	Term Loan	175000000	Standard
AK Capital Finance Limited	Term Loan	250000000	Standard
Poonawalla Fincorp Ltd	Term Loan	474628623	Standard
Slice Small Finance Bank Limited	Term Loan	300000000	Standard
Electornica Finance Limited	Term Loan	90000000	Standard
RBL Bank Limited	Term Loan	250000000	Standard
RBL Bank Limited	WCDL	250000000	Standard
Axis Bank Ltd	Term Loan	450000000	Standard

D. Shareholding Details of Promoters / Details of share Pledged

Name of Shareholder	No. of equity shares held	% of holding
Moneyview Limited	1,25,21,171	99.9999
Sanjay Aggarwal (Holding on behalf of Moneyview Limited)	1	0.0001

E. Financial Summary

(Including Net worth / Equity / Investment in subsidiaries / Affiliates)

(Rs. in Crore)

	Year-1 (2024-25)	Year-2 (2023-24)	Year-3 (2022-23)
• Equity	11.97	10.43	6.19
• Net worth	1053.60	656.48	167.66
• Investment in Subsidiaries/Affiliates	0.00	0.00	0.00
• Total Debt Outstanding			
- Short Term Borrowing	34.08	1278.54	200.76
- Other Borrowing	3170.22	414.92	59.85
• Gross Income	880.09	481.72	71.13
• Operating Profit (PBITD)	459.28	52.06	2.56
• Gross Profit (PBSD)	109.43	51.04	

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			2.50
• Net Profit (Post Tax)	81.36	38.82	1.85
• Audit qualifications if any	Nil	Nil	Nil

Note: If the Issuer has not been in existence for three years, the information of the Issuer for the period such information is available shall be disclosed.

F. Details of Statutory auditor and changes thereof in the last three financial years

Name of the Auditor	Address	Auditor since
VPJ & Associates	No.17, Hulkul Kubera, 3rd floor, Lalbagh road, Bangalore - 560027	29/09/2025

Name of the Auditor	Address	Date of Appointment	Date of cessation, if applicable	Date of resignation, if applicable
SC Mehra and Associates	No. 752, 10th Main, 5th Cross, BSK 1st Stage, 2nd Block, Bangalore - 560050	30/09/2022	15/09/2025	NA

G. Details of default-in repayment of CP, NCD or any other debt instrument and other financial indebtedness including corporate guarantee issued in the past five financial years including in the current financial year.

- NIL

H. Details of any other material event / development having implications for the financials / credit quality resulting in material liability, corporate restructuring event or such other matters affecting the issue or investor's decision.

I. Material Litigation if any: NIL

(All ongoing and outstanding material litigation irrespective of age to be reported)

J. Regulatory Strictures, if any: NIL

(Regulatory strictures issued during the past five Financial Years to be reported. Also, any regulatory structure which continue to be applicable is to be disclosed)

K. An Issuer which is either an NBFC or an HFC shall disclose the residual maturity profile of its assets and liabilities in the following format:

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(In Lakhs)

Category	Up to 30/31 days	>1 month – 2 months	>2 months – 3 months	>3 months – 6 months	>6 months – 1 year	> 1 year – 3 years	>3 years – 5 years	>5 years	Total
Deposit	-	-	-	-	-	-	-	-	-
Advances	284.58	33,460.02	29,598.12	70,280.00	90,856.91	1,06,284.94	8,462.04	-	3,77,037.99
Investments	-	-	-	-	-	-	-	-	-
Borrowings	29,638.15	27,362.99	24,304.90	52,997.74	75,552.98	1,07,597.01	-	-	3,20,429.58
Foreign Currency Assets (FCA)	-	-	-	-	-	-	-	-	-
Foreign Currency Liabilities (FCL)	-	-	-	-	-	-	-	-	-

Authorized Signatory of the Issuer

Date: 27/11/2025

Original / authenticated copy of any document related to above information will be made available to the investors on request.

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