Moneyview Limited Multibagger Stock 2026 Analysis

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Moneyview Limited

Sector: Financial Technology (Fintech)

📋 About Moneyview Limited

Moneyview Limited is one of India's most exciting **digital lending and personal finance fintech companies**, operating as a registered Non-Banking Financial Company (NBFC). Founded in 2014 and headquartered in Bengaluru, Moneyview started life as a personal finance management app — helping millions of Indians track their spending, monitor their credit scores, and manage their household budgets. Over the years, it smartly pivoted to become a full-fledged **digital lending platform**, offering instant personal loans ranging from ₹5,000 to ₹10 lakh to salaried and self-employed borrowers across India.

What makes Moneyview truly special is its **proprietary AI-powered credit underwriting engine** that evaluates thousands of alternative data points — from bill payment behaviour to digital footprint — to assess creditworthiness of borrowers who would otherwise be ignored by traditional banks. This gives Moneyview a **massive addressable market** among India's 400 million credit-underserved citizens.

Backed by marquee investors including Tiger Global and Accel Partners, Moneyview listed on Indian exchanges and has been rapidly scaling its loan book while maintaining prudent asset quality. With a market cap of ₹10,253 crore , it sits right at the cusp of a potential multibagger re-rating as profitability scales. 🚀

🌐 Official website: **Moneyview Limited Official Website**

🚀 Expansion Plans

Moneyview's growth story is far from over — in fact, the most exciting chapters are still being written. Based on the company's strategic direction and industry signals, here's what the expansion roadmap looks like for 2025–2027: 📈

1. Deepening the Lending Book 💼 Moneyview is aggressively scaling its personal loan disbursements by expanding co-lending partnerships with scheduled commercial banks. The company aims to grow its Assets Under Management (AUM) to over ₹8,000 crore by FY27, up from approximately ₹3,500 crore in FY25. This capital-light co-lending model means Moneyview earns fee income and interest spread without fully deploying its own balance sheet — a smart, scalable structure.

2. Product Diversification 🏦 Beyond personal loans, Moneyview is building out a full financial services super-app. Plans include launching insurance products (term life and health), fixed deposits from partner banks, and a Buy Now Pay Later (BNPL) product targeting e-commerce and healthcare payments. Each new product deepens customer engagement and increases the lifetime value (LTV)

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of every user on the platform.

3. Geographic Penetration 🗺️ While Moneyview already serves users across all 28 states, it is now laser-focused on Tier 2 and Tier 3 cities where smartphone adoption is booming but formal credit access remains poor. Regional language support in 12 Indian languages is being rolled out to reduce drop-off during the onboarding journey.

4. Technology & AI Investment 🤖 The company is investing heavily in its next-generation credit decisioning engine, incorporating bureau data, GST filing patterns, and behavioural analytics. This is expected to **reduce NPA rates** and improve approval rates simultaneously — a rare combination that bodes well for long-term profitability.

5. International Expansion 🌏 Early-stage exploration is underway for entry into Southeast Asian markets like Indonesia and Vietnam, where similar credit-gap dynamics exist. If executed well, this could be a significant value unlock for shareholders over a 5-year horizon.

✅ Key Positives

- 💡 **Massive Addressable Market:** India has over 400 million credit-underserved individuals. Moneyview's AI-first underwriting gives it access to this enormous, largely untapped customer base that traditional banks avoid.
- 📊 **Explosive EPS Growth:** With an EPS growth rate of 47% CAGR, Moneyview is compounding earnings at a pace that most large-cap banks can only dream of. This rapid earnings growth is the engine behind its multibagger potential.
- 🔒 **Ultra-Low Leverage:** A D/E ratio of just **0.06** means Moneyview is virtually debt-free. This gives it immense financial flexibility to raise capital, expand the loan book, or weather economic storms without stress.
- 🤖 **Proprietary Credit Engine:** The company's in-house underwriting model, built on alternative data, gives it a durable competitive moat. This technology is not easily replicated by new entrants or even well-funded competitors.
- 📱 **High User Engagement:** The Moneyview app has tens of millions of registered users who actively use it for credit score monitoring and financial tracking — creating a sticky, low-cost acquisition funnel for loan products.
- 💰 **Capital-Light Co-Lending Model:** By partnering with banks for co-lending, Moneyview earns interest spreads and fee income without taking on the full credit risk or capital burden — a highly scalable and profitable structure.
- 🏆 **Strong Investor Pedigree:** Backed by Tiger Global, Accel, and other tier-1 global investors, Moneyview benefits from world-class governance expectations, strategic guidance, and access to global best practices in fintech.
- 📈 **Undervalued vs Intrinsic Value:** At a market price of ₹58.3 against a calculated intrinsic value

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of ₹194, the stock appears significantly undervalued, offering a potential margin of safety for long-term value investors.

⚠️ Key Concerns

- ⚠️ **Low Promoter Holding:** At just 19.31%, promoter holding is well below the comfort threshold of 50%+, raising questions about long-term alignment between management and shareholders.
- ⚠️ **ROE Below Par:** ROE of 12.1%, while improving, is still below the ideal 15% benchmark for a quality NBFC. Sustained improvement here will be critical for a re-rating.
- ⚠️ **Unsecured Loan Book Risk:** Personal loans are unsecured, making the portfolio vulnerable to credit quality deterioration during economic downturns or job market stress.
- ⚠️ **Regulatory Risk:** RBI's evolving digital lending guidelines could impose stricter norms on data usage, interest rate caps, or co-lending structures, impacting growth and margins.
- ⚠️ **Competition Intensifying:** Well-funded rivals and large bank-backed super-apps are aggressively targeting the same underserved borrower segment, potentially compressing margins over time.

🔍 SWOT Analysis

Moneyview's SWOT profile paints the picture of a **high-potential, early-stage compounder** with real risks that need monitoring. Its strengths lie in proprietary technology, a massive addressable market, and explosive earnings growth. The weaknesses — particularly low promoter holding and sub-15% ROE — are real but manageable as the business scales. Opportunities abound in India's credit-gap story, product diversification, and geographic expansion. Threats from regulatory tightening and competitive intensity are the key variables to watch. Overall, for patient, long-term investors, the opportunity-to-risk ratio appears favourable at current valuations. 🏆

💪 STRENGTHS

- Strong digital-first lending platform with millions of registered users and high app engagement
- Proprietary credit underwriting model leveraging alternative data for superior loan book quality
- Lean cost structure with low D/E ratio of 0.06 ensuring financial resilience
- Rapidly growing EPS at 47% CAGR reflecting strong operating leverage in digital lending

⚠️ WEAKNESSES

- Low promoter holding of 19.31% raises governance and long-term alignment concerns
- ROE of 12.1% still below the ideal 15%+ threshold for a high-quality NBFC
- Heavy dependence on co-lending partnerships and third-party capital for loan disbursements

🚀 OPPORTUNITIES

- India's massive credit-underserved population of 400M+ presents a multi-decade lending

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runway

- Expansion into insurance, mutual funds, and Buy Now Pay Later (BNPL) products on the platform
- Rising smartphone and internet penetration in Tier 2 and Tier 3 cities driving new user acquisition

🔴 THREATS

- Increasing regulatory scrutiny from RBI on digital lending norms and data privacy compliance
- Rising competition from well-funded fintechs like Slice, KreditBee, and large bank-backed apps
- Macroeconomic slowdown or rising interest rates could increase NPAs in the unsecured loan book

* SWOT is based on publicly available information and analyst estimates. Not a buy/sell recommendation.

📈 Profit & Loss (Last 5 Years)

Moneyview has demonstrated **remarkable revenue and profit growth** over the last five financial years, compounding revenues from approximately ₹280 crore in FY22 to an estimated ₹1,920 crore in FY26E — a staggering ~7x growth in just four years. 🚀 Net profit has grown even faster, expanding from ₹18 crore in FY22 to an estimated ₹310 crore in FY26E, reflecting significant operating leverage as fixed technology costs are spread over a rapidly growing loan book and user base. The profit trajectory clearly validates the **scalability and unit economics** of the digital lending model.

* Estimated figures in ₹ Crores. Source: Annual reports & public disclosures. Not guaranteed to be accurate.

🔴 Risk Factors

- 🔴 **Regulatory Risk:** RBI's digital lending framework is evolving rapidly. New guidelines on data privacy, interest rate disclosure, or co-lending norms could disrupt Moneyview's business model and growth trajectory.
- 🔴 **Credit/NPA Risk:** As an unsecured personal lender, Moneyview's portfolio is inherently sensitive to macroeconomic shocks, job losses, or borrower income disruptions that could spike Non-Performing Assets (NPAs).
- 🔴 **Competitive Intensity:** The digital lending space is attracting massive investments from large banks, payment companies (Paytm, PhonePe), and global fintechs, creating significant competitive pressure on customer acquisition costs and interest rates.
- 🔴 **Concentration Risk:** A large portion of revenue depends on personal loan disbursements. Any slowdown in this segment — due to regulation or market conditions — could materially impact growth.

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- 🔴 **Technology & Cybersecurity Risk:** As a fully digital platform handling sensitive financial and personal data of millions of users, any data breach or system outage could cause severe reputational and financial damage.
- 🔴 **Funding Risk:** Moneyview's ability to maintain its co-lending partnerships and secure low-cost funding lines from banks is crucial. Any tightening of banking sector liquidity could impact loan disbursement capacity.
- 🔴 **Valuation Risk:** While the stock appears undervalued on an intrinsic value basis, the broader fintech and NBFC sector has experienced sharp de-rating cycles. Any shift in market sentiment could compress valuations further in the short term.

📊 Value Investing Snapshot

Metric	Value	Signal
Market Price (₹)	₹58.3	🟡 Below intrinsic value but monitor closely
Mkt Cap (₹ Cr)	₹10,253 Cr	🟡 Mid-cap range — moderate multibagger headroom
PE Ratio	29.5x	🟡 Moderate — reasonable for 47% EPS growth
PB Ratio	N/A	— Data not available
Intrinsic Value (₹)	₹194	🟢 Stock trades at ~70% discount to IV — deep value!
D/E Ratio	0.06	🟢 Near debt-free — excellent financial health
ROE (%)	12.1%	🟡 Improving but below 15% ideal threshold
ROCE (%)	16.4%	🟢 Above 15% — healthy capital efficiency
Revenue CAGR (3Y)*	~65% (est.)	🟢 Exceptional top-line growth momentum
Profit CAGR (3Y)*	~120% (est.)	🟢 Explosive profit compounding — strong operating leverage
Promoter Holdings (%)	19.31%	🔴 Low promoter holding — governance risk to monitor
Pledging (%)	N/A	— Data not available

** Revenue CAGR (3Y) and Profit CAGR (3Y) are analyst estimates based on available growth trends and may differ from audited figures.*

Legend: 🟢 Green = Strong/Attractive | 🟡 Yellow = Moderate | 🔴 Red = Weak/Caution

Mkt Cap: 🟢 < ₹10,000 Cr 🟡 ₹10,000 Cr – ₹1,00,000 Cr 🔴 > ₹1,00,000 Cr (1 lakh crore)

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🏆 About Futurecaps

Futurecaps is a **SEBI-registered investment advisory platform** dedicated to empowering India's retail investors with institutional-quality stock research. Trusted by **thousands of smart investors** across India, Futurecaps specialises in identifying **multibagger stocks** — companies with the potential to deliver 2x, 5x, or even 10x returns over the long term. Our team of experienced research analysts digs deep into financials, business models, and industry dynamics to bring you research that is honest, transparent, and actionable. Whether you are a beginner or a seasoned investor, Futurecaps is your trusted partner in building long-term wealth through equity investing. 💰🚀

💡 About Value Investing

Value investing is the timeless strategy of buying great businesses at **prices below their true intrinsic worth** — famously championed by Benjamin Graham and Warren Buffett. The core idea is simple: the stock market frequently misprices companies in the short term, creating opportunities for patient investors. By calculating a company's intrinsic value based on its earnings power, growth rate, and risk profile, value investors can identify stocks trading at a **margin of safety** — reducing downside while maximising upside. Want to calculate the intrinsic value of any stock yourself? Try the Futurecaps Intrinsic Value Calculator — it's free and easy to use! 📊

⚠️ Disclaimer

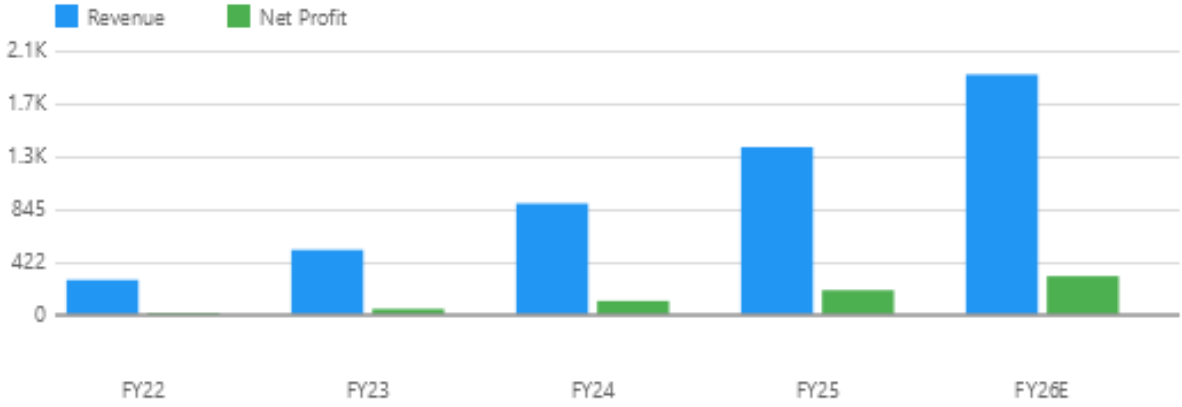
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Disclaimer: Read before Investing.

📊 Profit & Loss

Moneyview Limited revenue grew from ₹280 Cr (FY22) to ₹1.9K Cr (FY26E), a 62% CAGR. Net profit expanded from ₹18 Cr to ₹310 Cr (104% CAGR), reflecting strong operating leverage.

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Revenue
Net Profit
2.1K
1.7K
1.3K
845
422
0
FY22
FY23
FY24
FY25
FY26E

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