

FE BEST BANKS AWARDS TOMORROW

BEST FINTECH-INVESTMENTS

Riding retail's wave

GROWW HAS BUILT ITS BUSINESS BY BETTING ON THE FIRST-TIME INVESTOR — AND WINNING

ANJANA THERESE ANTONY
 Groww is India's largest stockbroker by active clients — a fintech that began life as a mutual fund platform and has since grown into a full-service investment ecosystem spanning equities, ETFs, Harsh Jain, co-founder & COO, Groww

WHEN FOUR FORMER Flipkart executives set out in 2016 to make investing less intimidating, the timing turned out to be impeccable. Lalit Keshre, Harsh Jain, Ishan Bansal and Neeraj Singh built Groww around a simple conviction: that millions of Indians would invest if only the experience were easier. They were right. Nearly a decade later,



derivatives, IPOs and fixed-income products. FY25 crystallised how far it has come: revenue rose 31% to ₹4,056 crore, net profit more than tripled to ₹1,819 crore, and a fresh funding round valued the company at around \$7 billion. It is also this year's winner in the

Fintech—Investment category at the FE Best Banks Awards 2024–25. Groww's rise tracks a broader structural shift in how Indians save and invest. Rising financial literacy, cheap smartphones and frictionless digital platforms have pulled millions of first-time investors into capital markets over the past decade. Groww was purpose-built for exactly this cohort — younger, mobile-first, often encountering the stock market for the first time — and it captured them at scale while traditional brokers were still catching up. The platform has since moved well beyond its origins. An asset management business and a lending arm now sit alongside the core broking operation, as Groww builds

GROWW

toward the kind of integrated financial services stack that turns a trading app into a lasting relationship with a customer's money. The road ahead carries its own complications. Broking revenues are inherently cyclical, competition among digital investment platforms is intensifying, and sustaining growth at this scale demands diversification that goes deeper than product additions. But Groww enters this next phase with structural advantages that are hard to replicate: the largest active client base in the country, a brand that has become synonymous with first-time investing, and a cohort of young users whose financial lives are just beginning.

BEST FINTECH-LENDING

Banking on Bharat

MONEYVIEW HAS BUILT A PROFITABLE BUSINESS BY GOING INTO SMALLER CITIES, THINNER FILES AND FASTER GROWTH

AYANTI BERA
 Most digital lenders chase the same customer: urban, salaried, credit-visible. Moneyview has built its business by going the other way. The Bengaluru-based fintech, led by Co-founder and CEO Puneet Agarwal, is heading to the public markets with a proposition rooted in smaller cities and thin-file borrowers — people with limited formal credit

histories whom traditional lenders have long deemed too risky to serve profitably. Nearly 80% of Moneyview's monetised users live in Tier 2 towns and beyond, with an average age of 32 and annual incomes typically between ₹3 and ₹11 lakh. The numbers suggest the model works. Puneet Agarwal, CEO & co-founder, Moneyview



Revenue from operations more than tripled from ₹648 crore in FY23 to ₹2,339 crore in FY25. Net profit rose nearly 50% over the same period to ₹240 crore. Loan disburseals compounded at 46% annually between FY23 and FY25, reaching ₹17,621 crore — and in just the first nine months of FY26, the company had already disbursed ₹16,300 crore more. To lend confidently to borrowers with sparse bureau data, Moneyview leans on alternative signals: transactional SMS data, bank statements, app usage,

e-commerce spending, telecom patterns and repayment history, layered over proprietary risk models. It is an approach shared by most new-age digital lenders, but Moneyview has applied it at a meaningful scale — 125.5 million registered users, around 10 million of them monetised, and 42 banking and NBFC partners as of December 2025. The IPO comprises a fresh issue of up to ₹1,500 crore and an offer-for-sale of up to 136 million shares, through which backers including Accel, Ribbit Capital, Tiger Global and

Apis Growth will partially exit. Personal loans remain the core product, though the platform has expanded into home loans, credit cards, insurance, digital gold and UPI. While Moneyview operates primarily as a loan service provider — originating and servicing credit on behalf of its lending partners — it also runs an NBFC subsidiary, Whizdm Finance. The listing will test whether public markets are willing to back a profitable, fast-growing lender whose entire thesis rests on a customer most of its peers have chosen to ignore.



FROM THE FRONT PAGE

Stitched with grit

IN BETWEEN, HE earned every single promotion on the first attempt, completed a career of over 36 years without a single disciplinary proceeding, and somehow managed not to let any of it go to his head. The numbers he leaves behind are not modest. When Raju took charge as executive director, Canara Bank's market capitalisation stood at around ₹24,000 crore. It doubled over the next two years, and by the time he superannuated in December 2025, it had climbed to nearly ₹1.45 lakh crore. Operating profit rose from roughly ₹12,000 crore to ₹31,391 crore in FY25. Net profit increased twenty-fold to nearly ₹20,000 crore. And yet, ask Raju about any of this and he will, with some reliability, find his way back to his mother. "Only financial independence for women can bring development to a family," he says. "The proof is my own life." That belief shaped him as a banker too. Under his leadership, Canara Bank ran a programme offering scholarships to 50 girl students from government schools across the country every year — a quiet initiative from a man who had seen at close quarters what an educated woman could do for a household. His leadership style con-founded those who expect

executives at his level to be perpetually combative. Instead: identify the problem, involve people in finding solutions, stay open to better ideas. In three years of digital transformation and employee appraisal overhauls — the kind of changes that reliably produce industrial unrest — not a single day's strike notice arrived from the trade unions. Whether the counts as a management miracle or simply good manners is left as an exercise for the reader. Off duty, Raju is a man of reassuringly uncomplicated tastes. His day begins with a 45-minute walk and pranayama. He unwinds with Telugu film classics — SP Balasubrahmanyam and KS Chithra, with occasional nods to Sid Sriram — and his idea of a great meal is brinjal curry and curd rice. Both daughters have built careers in Bengaluru's technology sector. His wife is a homemaker. Life, in other words, is orderly. He is now building India's digital fraud prevention infrastructure through the Indian Digital Payments Intelligence Corporation — a new chapter that suggests retirement, for Raju, is largely a technicality. The son of a woman who earned ₹60 a month still believes there is no shortcut to anything worth having. Just education, hard work, honesty and patience. His mother, one suspects, would not be surprised.

Mamata turns to loyalists, old-timers in TMC overhaul

IN A SWEEPING organisational overhaul triggered by the split in the TMC's 28-year history, party supremo Mamata Banerjee on Friday unveiled a new leadership structure packed with loyalists and old timers, signalling a decisive move to tighten her grip over a party battling an existential crisis. The reconstruc-

tuted organisational committee, announced after a meeting of the party's national executive at Banerjee's Kalighat residence, marked a clear shift away from the next-generation leadership that had risen in recent years under the stewardship of party national general secretary Abhishek Banerjee. —PTI



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2025

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JUNE 15 2026
 Last Date to Apply

FORM A - PUBLIC ANNOUNCEMENT
 (Under Regulation 6 of the Insolvency and Bankruptcy Board of India (Insolvency Resolution Process for Corporate Persons) Regulations, 2016)
 For The Attention Of The Creditors Of M/s Creditsavvy Technologies Private Limited

RELEVANT PARTICULARS

1. Name of Corporate Debtor	CREDITSAVVY TECHNOLOGIES PRIVATE LIMITED
2. Date of incorporation of corporate debtor	16.06.2023
3. Authority under which corporate debtor is incorporated / registered	Registrar of Companies: Uttar Pradesh under the Companies Act, 2013
4. Corporate Identity No. / Limited Liability Identification No. of corporate debtor	CIN: U62099UP2023PTC184092
5. Address of the registered office and principal office (if any) of corporate debtor	Registered office: Office No. 2414, The Corenum, Sector 62, Gurgaon, Haryana, India, 201301
6. Insolvency commencement date in respect of corporate debtor	03.06.2026 (Copy of Order received on 03.06.2026)
7. Estimated date of closure of insolvency resolution process	30.11.2026
8. Name and registration number of the insolvency professional acting as Interim Resolution Professional	Name- Ms. Bhavna Bansal Registration Number: IBI/IPA-011/IP-0216/2022-2023/14150
9. Address and e-mail of the Interim Resolution Professional, as registered with the Board	Registered Address: A19-B, CDA Flats, Munika, Delhi-110067. E-mail: bhavnabansal@yahoo.com AFA Valid upto 31/12/2026 E-9/23, LGF, Vasant Vihar, Delhi 110057 Email : cirp.creditsavvy@gmail.com
10. Address and e-mail to be used for correspondence with the Interim Resolution Professional	
11. Last date for submission of claims	17.06.2026
12. Classes of creditors, if any, under clause (b) of sub-section (6A) of section 21, ascertained by the interim resolution professional	Not Applicable
13. Names of Insolvency Professionals identified to act as Authorised Representative of creditors in a class (Three names for each class)	Not Applicable
14. (a) Relevant Forms and (b) Details of authorized representatives are available at:	(a) Web link- https://ibi.gov.in/home/downloads (b) NA

Notice is hereby given that the National Company Law Tribunal, Allahabad Bench, has ordered the commencement of a Corporate Insolvency Resolution Process of M/s CREDITSAVVY TECHNOLOGIES PRIVATE LIMITED on 01.06.2026 (Copy of Order received on 03.06.2026). The creditors of M/s CREDITSAVVY TECHNOLOGIES PRIVATE LIMITED, are hereby called upon to submit their claims with proof on or before 17.06.2026 to the Interim Resolution Professional at the address mentioned against Entry No. 10. The financial creditors must submit their claims with proof by electronic means also. All other creditors may submit the claims with proof in person, by post or by electronic means. Submission of false or misleading proofs of claim shall attract penalties. Sd/- Bhavna Bansal (Interim Resolution Professional) For CREDITSAVVY TECHNOLOGIES PRIVATE LIMITED
 IBI Registration Number: IBI/IPA-011/IP-0216/2022-2023/14150
 Place: New Delhi Date: 06.06.2026

TATA CAPITAL LIMITED
 Regd. Office: 11th Floor, Tower A, Peninsula Business Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai-400013.

POSSESSION NOTICE (FOR IMMOVABLE PROPERTY)
 (As per Appendix IV read with Rule 8(1) of the Security Interest Enforcement Rules, 2002)

This is to inform that Tata Capital Ltd.(TCL) is a non-banking finance company and incorporated under the provisions of the Companies Act, 1956 and having its registered office at Peninsula Business Park, Tower A, 11th Floor, Ganpatrao Kadam Marg, Lower Parel, Mumbai-400013 and a branch office amongst other places at New Delhi ("Branch"). That vide Orders dated 24.11.2023, the National Company Law Tribunal (NCLT) Mumbai has duly sanctioned the Scheme of Arrangement between Tata Capital Financial Services Limited ("TCFSL") and Tata Cleantech Capital Limited ("TCCL") as transferees and Tata Capital Limited ("TCL") as transferee under the provisions of Sections 230 to 232 read with Section 66 and other applicable provisions of the Companies Act, 2013 ("said Scheme"). In terms thereof, TCFSL and TCCL (Transferor Companies) along with its undertaking have merged with TCL, as a going concern, together with all the properties, assets, assets, rights, benefits, interest, duties, obligations, liabilities, contracts, agreements, securities etc. w.e.f. 01.01.2024. In pursuance of the said Order and the Scheme, all the facility documents executed by TCFSL and all outstanding in respect thereof stood transferred to Applicant Company and thus the TCL is entitled to claim the same from the [Borrowers/Co-Borrowers] in terms thereof.

Whereas, the undersigned being the Authorized Officer of the Tata Capital Ltd. under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002, issued a Demand Notice – 09.02.2026 as below calling upon the Borrowers to repay the amount mentioned in the notice within 60 days from the date of the said notice.

The Borrowers, having failed to repay the amount, notice is hereby given to the Borrowers, in particular and the public, in general, that the undersigned has taken Symbolic/Constructive Possession of the property described herein below in exercise of powers conferred on him under Section 13(4) read with Rule 8 of the said Act.

The Borrowers, in particular, and the public in general, are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the Tata Capital Limited, for an amount referred to below along with interest thereon and penal interest, charges, costs etc. from date of demand notice.

[The borrower's attention is invited to provisions of sub-section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets.]

Loan Account No.	Name of Obligor(s)/ Legal Heir(s)/Legal Representative (s)	Amount & Date of Demand Notices	Date of Symbolic Possession
7522689	1. Satvinder Singh Chawla H. No. 91, Pocket – C-9, Sector – 8, Rohini, New Delhi – 110085 Mob: 9891111999 2. Harvinder Singh Chawla H. No. 91, Pocket – C-9, Sector – 8, Rohini, New Delhi – 110085 3. Legal heirs of Late Jaswant Kaur Chawla H. No. 91, Pocket – C-9, Sector – 8, Rohini, New Delhi – 110085 4. M/s. CMS Trading Shop No. 2, Ground Floor, Wimpy Mobile Plaza, Karol Bagh, New Delhi – 110005	Rs. 2,65,70,799/- & 09.02.2026	05.06.2026

Description of Secured Assets/Immovable Properties: H. No. 91, Pocket – C-9, Sector – 8, Rohini, New Delhi- 110085 More Particularly Described in Relinquishment Deed Dated 05.07.2017 in Favour of Satvinder Singh Chawla And Jaswant Kaur Chawla
 Date: 05.06.2026 Place: Delhi Sd/- Authorized Officer For Tata Capital Ltd.

SBFC SBFC Finance Limited
 (erstwhile SBFC Finance Private Limited) Registered Office: Unit No.103, First Floor, C&B Square, Sangam Complex, Village Chakala, Andheri-Kurla Road, Andheri (East), Mumbai-400059.

DEMAND NOTICE

Whereas the borrowers/co-borrowers mentioned hereunder had availed the financial assistance from SBFC Finance Limited. We state that despite having availed the financial assistance, the borrowers/mortgagors have committed various defaults in repayment of interest and principal amounts as per due dates. The account has been classified as Non-Performing Asset on the respective dates mentioned hereunder, in the books of Reserve Bank of India, consequent to the Authorized Officer of SBFC Finance Limited under Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 ("SARFAESI Act") and in exercise of powers conferred under Section 13(12) read with Rule 3 of Security Interest (Enforcement) Rules, 2002 issued Demand Notices on respective dates mentioned herein below, calling upon the following borrowers/mortgagors to repay the amount mentioned in the notices together with further interest at the contractual rate on the amount mentioned in the notices and incidental expenses, cost, charges etc. until the date of payment within 60 days from the date of receipt of notices. The notices issued to them on their last known addresses have returned un-served and as such they are hereby informed by way of public notice about the same.

Sl. No.	Name of the Borrower / Address	Date of Demand Notice & NPA	Loan No. and Outstanding Amount	Property Address of Secured Assets
1	1. Mukesh Kumar Gautam (Applicant), 2. Savitri Devi (Co-Applicant 1), 3. Shiv Kumar Gautam (Co-Applicant 2), 4. Niru Gautam (Co-Applicant 3) Add: Plot No. 49C, Khasra No.2080, 2090, Banke Nai Abadi, Palika Nagar, Nawal Ganj, Mauza Narach, Tehsil, Etmadpur, Dist. Agra, Pincode-282006. And Also, At: 1A. Mukesh Kumar Gautam (Applicant) House Situated at Plot No. 49B, Khasra No.2888, 2890, Banke Palika Nagar, Nawal Ganj, Mauza Narach, Tehsil, Etmadpur, Dist. Agra, Pincode-282006. And Also, At: 1B. Mukesh Kumar Gautam (Applicant) House Situated at Plot No. 49A, Khasra No.2888, 2890, Banke Palika Nagar, Nawal Ganj, Mauza Narach, Tehsil, Etmadpur, Dist. Agra, Pincode-282006.	20th May 2026	Loan Account No. 4021060000258752 (PR01265865) & 0000112987 (PR01628170), Loan Amount of Rs.36,00,000/- (Rupees Thirty Six Lacs Only) Out of which Rs. 22,00,000/- for Facility Agreement No. 4021060000258752 (PR01265865) and Rs.14,00,000/- for Facility Agreement No. 0000112987 (PR01628170). Total Outstanding amount: Rs. 20,05,435/- (Rupees Twenty Lacs Five Thousand Four Hundred Thirty Five Only) as on 12th May, 2026, plus unapplied interest from the date of 13th May, 2026.	1) All that the piece & parcel of Property Situated at Plot No. 49C, Khasra No.2080, 2090, Banke Nai Abadi, Palika Nagar, Nawal Ganj, Mauza Narach, Tehsil, Etmadpur, Dist. Agra, Pincode-282006. And bounded By: East: 25 ft Wide Road Then Plot, West: Temple, North: Plot of Savitri, South: 25 ft Wide Road. 2) All that the piece & parcel of House Situated at Plot No. 49B, Khasra No.2888, 2890, Banke Palika Nagar, Nawal Ganj, Mauza Narach, Tehsil, Etmadpur, Dist. Agra, Pincode-282006. And bounded By: East: Road, West: Temple, North: Plot No.49A, South: Plot of 49C. 3) All that the piece & parcel of House Situated at Plot No. 49A, Khasra No.2888, 2890, Banke Palika Nagar, Nawal Ganj, Mauza Narach, Tehsil, Etmadpur, Dist. Agra, Pincode-282006. And bounded By: East: Road, West: Temple, North: Plot No.49B.

In the circumstances as aforesaid, the notice is hereby given to the above borrowers, co-borrowers, to pay the outstanding dues as mentioned above along with future interest and applicable charges within 60 days from the date of the publication of this notice failing which further steps will be taken after the expiry of 60 days of the date of this notice against the secured assets including taking possession of the secured assets of the borrowers and the mortgagors under Section 13(4) of the SARFAESI Act and the applicable Rules thereunder. Please note that under Section 13 (1) of the SARFAESI Act, no Borrower shall, transfer by way of sale, lease or otherwise any of his secured assets referred to in the notice, without prior written consent of the secured creditor.

Dated: 06-06-2026, Place: Prayagraj/Uttar Pradesh Sd/- Authorized Officer, SBFC Finance Limited

