DHRUVA CAPITAL SERVICES LIMITED

Date: 30-04-2026

The General Manager
Department of Corporate Services,
BSE Limited,
25th Floor, Phiroze Jeejeebhoy Towers,
Dalal Street, Fort, Mumbai-400001

Scrip Code: 531237

Dear Sir/ Madam,

Sub: Business overview of the Company

Dear Sir/Madam,

Pursuant to Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015, please find enclosed herewith the Presentation along with key highlights on the business model of the company.

We request you to take the above information on your records.

Thanking You

Yours Faithfully
For Dhruva Capital Services Limited

SHREERAM BAGLA
Digitally signed by SHREERAM BAGLA
Date: 2026.04.30 18:22:07 +05'30'

Shreeram Bagla
Whole-time director
DIN: 01895499

Encl. as above

Dhruva Capital Services: Leading the AI-Driven Digital Lending Revolution

From Legacy NBFC to Next-Generation Fintech Leader

Pioneering AI-powered digital lending solutions to transform credit access across India's underserved markets.



Presented By:

Dhruva Capital Services Ltd.

Company Introduction

Three decades of financial trust meets fintech innovation. We're transforming from a legacy NBFC into a next-generation digital lending leader.

Since 1994, Dhruva Capital Services Ltd has been an RBI-registered NBFC, now pivoting to digital-first lending to serve the next generation of borrowers.

- 32+ Years of Financial Expertise
- RBI-Registered NBFC
- Digital-First Transformation



The Digital Small-Ticket Credit Gap in India

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transforming lives

₹500
Minimum loan ticket size enabling micro-credit access for underserved consumers across India.

₹5,000
Maximum loan ticket providing flexible credit limits for everyday financial needs.

5 Min
Average processing time delivering instant credit decisions through AI-powered systems.

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NeoMoney Digital Platform

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AI-Powered Core

Advanced AI intelligent underwriting engine.
Automated real-time decision-making.
Instant 24/7 credit access for all users.

Seamless Access

Complete 100% digital lending journey.
Secure, robust regulatory compliant systems.
Scalable financial solutions nationwide.

April 2026 Launch: NeoMoney is the cornerstone of Dhruva Capital's digital pivot, transforming how India accesses small-ticket credit through cutting-edge AI technology.

Dhruva Capital Services

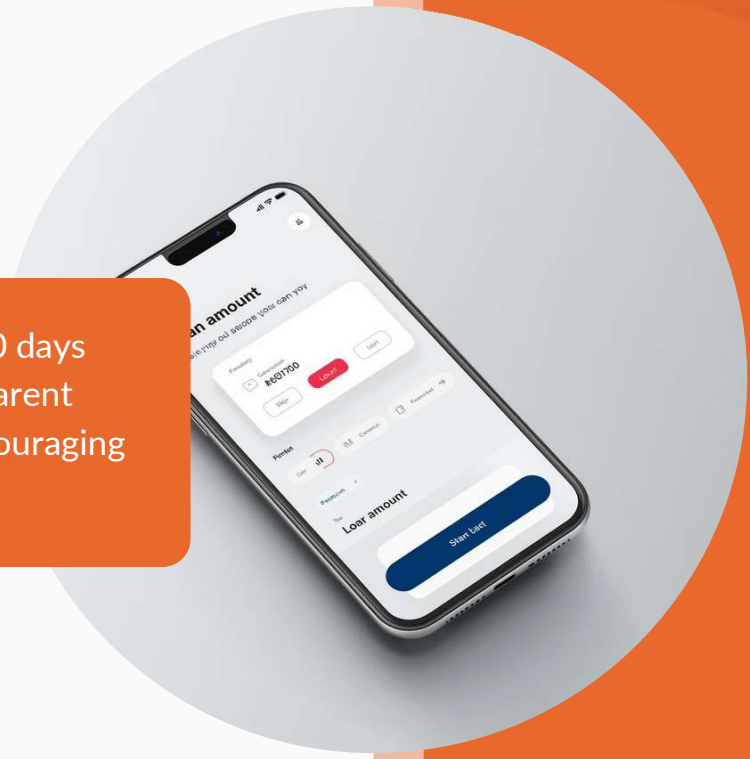
Optimized Loan Flow

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NeoMoney offers flexible credit for modern consumers, prioritizing repeat usage and instant access.

- Instant disbursements ₹500–₹5,000
- One-time approval up to ₹50,000
- Google Play & Indus App Store

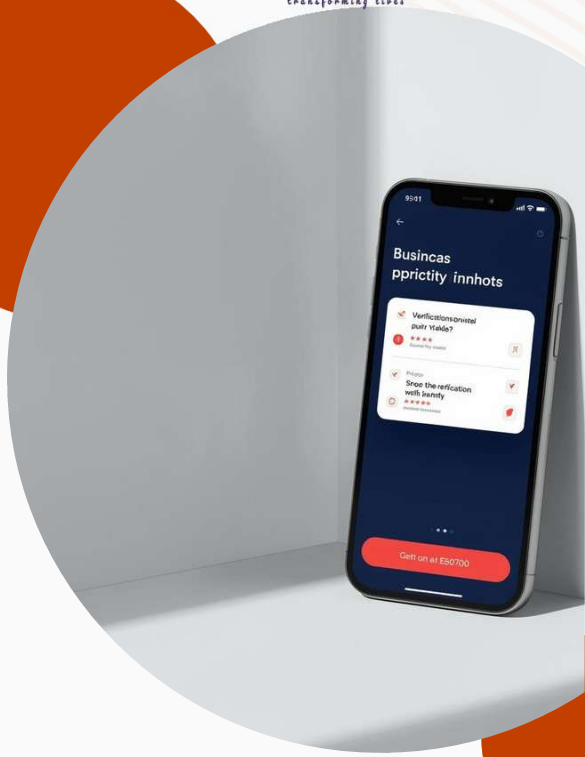
Standard terms of 30, 60, or 90 days with 90-day extension. Transparent zero processing fee model encouraging frequent small-ticket usage.



Dhruva Capital Services

Credit Engine

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Digital KYC: Advanced identity verification with multi-factor risk assessment. User verification completed in seconds for seamless onboarding.

API Integration: Secure integrations pull real-time data with intelligent underwriting algorithms for optimized loan approvals.

Automated Flow: Enable fast one-tap loan disbursements with continuous 24/7 automated monitoring systems.

Dhruva Capital Services Ltd.

Goldsmith Targeting



Pledge-based loans

Offering secured credit options ranging between ₹50,000 and ₹1 Lakh, specifically designed to penetrate the Tier-2 and Tier-3 urban markets effectively.

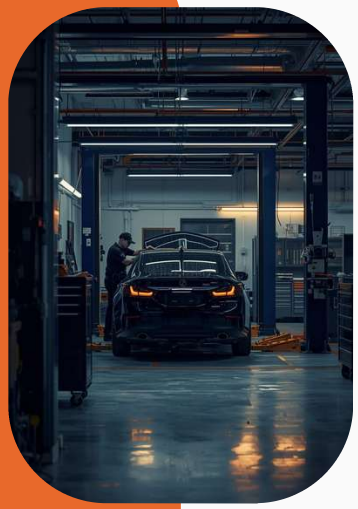
Competitive rates

Providing highly competitive interest rates set between 18% and 24%, balancing affordability for customers while maintaining healthy margins for Dhruva.

Local partnerships

Collaborating with local jewelers to source new leads while utilizing advanced digital valuation applications to ensure rapid and accurate asset appraisals.

Finance Segments



Motor Vehicle Service Finance

Target: Under ₹10,000 loans
Rates: 20% – 28% interest
Tenure: Up to 5 months
Partners: Authorized OEM dealers (Maruti, Hero)



Tyre Finance

Target: Up to ₹40,000 loans
Rates: 24% – 32% interest
Tenure: 9 – 12 months
Partners: Tyre centers (MRF, Apollo)



Strategic Roadmap for Specialized Credit Expansion

Our phased approach to expanding credit access across India, from NeoMoney's nationwide launch to AI-powered scaling and iOS integration.

NeoMoney Launch: Small-ticket unsecured consumer credit nationwide

Service Finance: POS-linked motor vehicle service bay rollout

Goldsmith Model: Rajasthan & Gujarat retail market expansion

Future Outlook

The company has recently introduced a digital lending app and plans to roll out several more loan applications in the near future. These initiatives are expected to expand its customer base, improve net interest margins (NIM), and enhance overall profitability. As a result, the company is projected to grow rapidly, targeting an annual growth rate of approximately 50–60% over the next 4–5 years.



Partner with Dhruva Capital to Scale

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Let's Build the Future Together

Expanding credit access across every Tier-2 and Tier-3 city in India. We seek strategic partnerships to scale the NeoMoney platform to 1 million+ active users.





Presented By:
Dhruva Capital Services Ltd.

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