



DHRUVA CAPITAL SERVICES LIMITED

April 8, 2026

To,
Corporate Relationship Department
BSE Limited
P. J. Towers, Dalal Street,
Mumbai – 400001.

Scrip Code: 531237

Sub: Press Release

Ref: Information under Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Dear Sir,

Please find enclosed a Press Release on “*Launch of NeoMoney App*”.

Kindly arrange to disseminate and display the same on your Notice Board for the purpose of information.

Thanking You

Yours Faithfully
For Dhruva Capital Services Limited

SHREERA Digitally signed by
SHREERAM BAGLA
M BAGLA Date: 2026.04.08
15:18:11 +05'30'

Shreeram Bagla
Whole-time Director
DIN: 01895499

Corporate Office: Chatterjee International Centre, 13TH Floor, Room No. A-7,
33A, Chowringhee Road, Kolkata – 700071, West Bengal

Regd. Office: 003-A, Circle View, Sukhdia Circle, Udaipur – 313001 (Raj), Email: dhruva@dhruvacapital.com

Company CIN No. L67120RJ1994PLC008593

Web: www.dhruvacapital.com



Powered by Dhruva Capital Services Limited

Launch Date: 15th April 2026

Business Overview

NeoMoney is a next-generation digital lending platform delivering instant, compliant, and scalable credit solutions across India. Powered by Dhruva Capital Services Limited, it combines fintech innovation with a strong regulatory and operational framework. The platform is built on an **AI-driven infrastructure**, enabling intelligent underwriting, automated decision-making, and optimized processes to enhance speed, accuracy, and user experience.

Technology & Infrastructure

- Fully digital onboarding and approval
 - Scalable backend architecture
 - Secure API integrations
 - Advanced KYC & risk assessment systems
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Banking & Integration Framework

Disbursement is powered by **RazorpayX**, ensuring seamless fund flow and reconciliation powered by **Razorpay Payment Gateway** for secure transaction.

Banking partner: **IDFC First Bank**, enabling IMPS-based real-time disbursals with high reliability and compliance.

Product Offering

- Loan Size: INR 500 – INR 5,000
 - Tenure: 30 / 60 / 90 days + 90 days extension
 - 100% digital and paperless process
 - One-time approval with repeat usage
 - Credit Limit : Upto INR 50,000
 - One-tap instant disbursements in seconds
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DHRUVA CAPITAL SERVICES LIMITED

Target Segment

- **Students (18–30 years)**
 - **Salaried Professionals (18–50 years)**
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Key Benefits

- Instant Loan – 24×7 Access
 - Zero Processing Fee
 - Fast Disbursement
 - Flexible Tenure
 - Secure Data Protection
 - Dedicated Customer Support
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Platform Availability

Initially, NeoMoney will be available on the **Indus App Store and Google Play Store in few days**. The **iOS version is planned to be launched within coming few months**, further expanding accessibility across platforms.

Leadership Team

- **Founder & Director:** Mr. Shreeram Bagla
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Vision

To build NeoMoney into a leading digital lending platform in India, delivering instant, small-ticket credit solutions for emergency needs—anytime, anywhere—while driving financial inclusion through innovation, trust, and scalable technology.