

Ref No: DFL/SEC/2025-26/05

Date: May 26, 2025

To,
The Manager,
Department of Corporate Services,
BSE Limited,
Phirozee Jeejeeboy Towers,
Dalal Street, Fort,
Mumbai - 400 001.
Scrip Code: 512048

Dear Sir/Madam,

Subject: Press Release for Co-Lending Agreement with M/s. Vastu Finserve India Private Limited.

Pursuant to the Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements), Regulations, 2015 ("SEBI Listing Regulations") and in relation to the captioned subject, we are submitting herewith Press Release in relation to Co-Lending Agreement for INR 75 crore with M/s. Vastu Finserve India Private Limited.

The aforesaid information is also available on the website of the Company www.dhansafal.com.

This is for your information and records.

Yours faithfully,
For Dhansafal Finserve Limited,

Ankur Agrawal
Managing Director
DIN: 06408167

Encl: as above

DHANSAFAL FINSERVE LIMITED

Formerly known as Luharuka Media & Infra Limited

Registered Address

A-301, Hetal Arch, S.V. Road,
Malad (W), Mumbai, Maharashtra - 400064

 : +91 22 6894 2508/09

Corporate Address

G- 1402, Lotus Corporate Park, Jay Coach Area,
Goregaon East, Mumbai - 400063

 : +91 8879 911 311

Dhansafal and Vastu Finserve Forge Strategic Co-Lending Partnership to Drive Inclusive Credit Access

Mumbai, India – Dhansafal Finserve Limited is pleased to announce a strategic co-lending partnership with Vastu Finserve India Private Limited, a wholly owned subsidiary of Vastu Housing Finance Corporation Limited, to offer secured MSME and business loans for customers from the emerging markets in India.

This partnership marks a significant milestone in Dhansafal's mission to deepen financial inclusion and expand access to credit across underserved regions in India.

Dhansafal, a growing NBFC registered with the RBI (B-13.01559), provides transparent and inclusive credit solutions tailored to India's evolving financial landscape. Its product offerings include working capital loans, MSME loans, and loan against Property, empowering entrepreneurs and individuals to strengthen their financial resilience and achieve their goals.

Vastu Finserve brings to the partnership its extensive pan-India reach, robust technology infrastructure, and a proven track record in credit delivery. With its scalable operating model, digital-first approach, and deep analytics capabilities, Vastu Finserve complements Dhansafal's commitment to delivering customer-centric and agile financial solutions.

Together, the two institutions will co-lend through an integrated, tech-enabled framework leveraging each other's strengths in underwriting, market intelligence, and operations. The partnership aims to deliver timely and affordable credit to underserved customers, particularly across Tier 2 and Tier 3 cities, with a focus on responsible lending. Dhansafal will leverage Vastu's credit know-how and source customers who will be assessed based on Vastu's underwriting policy and onboarded accordingly.

"This collaboration reinforces our long-term vision of being a trusted and impactful financial partner, supporting sustainable growth across India," said Ankur Agarwal, Managing Director, Dhansafal Finserve Limited.

"In the vehicle and mortgage finance segments, Vastu Finserve's differentiated, tech-driven approach powered by digital channels and data analytics enables us to deliver seamless and affordable credit solutions. We look forward to partnering with Dhansafal, under the co-origination (CLM 1 model) framework prescribed by RBI, to extend this capability to a broader customer base in the mortgage segment by providing simple, faster and affordable credit solutions to small business owners and MSMEs," said Kshitij Grover, Chief Financial Officer, Vastu Finserve India Private Limited.

This partnership underscores Dhansafal's continued commitment to innovation, transparency, and building impactful collaborations that drive financial empowerment.

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About Vastu Finserve India Private Limited:

A wholly owned subsidiary of Vastu Housing Finance Corporation Limited, Vastu Finserve India Private Limited is a technology-led Non-Banking Financial Company (NBFC) founded in 2018 with its headquarters in Mumbai.

Vastu Finserve is dedicated to bridging the credit gap for underserved micro, small, and medium enterprises (MSMEs) and individual borrowers across India. It offers a range of lending solutions, including business loans, vehicle loans, construction equipment loans, and loan against property. With presence in 13 states with 70+ branches, Vastu Finserve is committed to financial inclusion, customer-centric innovation, and responsible lending.

Website: www.vastufinserve.com Email: corporate.communications@vastufinserve.com

 1800-267-7770

About DhanSafal Finserve Limited:

DhanSafal Finserve Limited is a digitally driven, well-diversified financial services company focused on simplifying credit access across India's heartland. With a strong presence in the retail loan sector, we offer flexible and competitive lending solutions tailored to individual needs from personal and business loans to income-generating credit. Our mission is to bridge the gap between traditional banking and underserved communities through ethical practices, innovative digital platforms, and a relentless customer-first approach. At DhanSafal, we believe that financial empowerment should be accessible to all because with the right support, success is possible for everyone.

For further details contact:

Name: Ms. Nishi Shah – Company Secretary and Compliance Officer

Mail: info@dhansafal.com

Phone: +91 22 6894 8508/09

Website: www.dhansafal.com

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