

Date : October 3, 2019

The Manager
Department of Corporate Relationship
BSE Limited
(Thru.-Listing Centre)
25th Floor P. J. Towers, Dalal Street
Mumbai -400 001

The Listing Department
National Stock Exchange of India Limited
(Thru.-NEAPS)
Exchange Plaza, Bandra Kurla Complex
Bandra (East)
Mumbai -400 051

SCRIP CODE: 532900

SCRIP SYMBOL: PAISALO

Ref.: Regulation 30 of SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015

Sub.: Signing of Co-origination Loan Agreement with Bank of Baroda

Dear Sir/ Madam,

This is to inform you that on October 1, 2019 Company has entered into a Co-origination Loan Agreement with Bank of Baroda, for lending to priority sector.

In This regard please find enclosed herewith our Press Release.

This is for your information and record.

Thanking you

Yours Faithfully,

For Paisalo Digital Limited

Manendra Singh
(Manendra Singh)
Company Secretary



Enclosure : Press Release

PAISALO DIGITAL LIMITED
FORMERLY KNOWN AS S. E. INVESTMENTS LIMITED

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CIN: L65921DL1992PLC120483

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अर्थ: समाजस्य न्यासः

Bank of Baroda and Paisalo Digital Limited Enables MSME Priority Sector Loan by Co – Originating Loan Agreement

- Bank of Baroda (BoB) and Paisalo Digital Limited (PAISALO) sign Co – Origination of Loan Agreement
- The Agreement was signed in the presence of Mr. P S Jayakumar, MD & CEO of Bank of Baroda and Mr. Sunil Agarwal, MD and CEO of PAISALO at Lucknow.
- through this agreement PAISALO would be able to play an important role in the BoB's OPOD Scheme loans across the State of Uttar Pradesh for which BoB has signed a MOU with MSME Department of Government of Uttar Pradesh.

Delhi, Thursday, October 3, 2019: Paisalo Digital Limited, is a leading Systemically Important Non Deposit taking NBFC registered with the Reserve Bank of India, in operations since 1992. With a vision of empowering the AGRI, MSME segment and small businesses, PAISALO, on October 1, 2019 signed its co-origination loan agreement with the Bank of Baroda, the second largest public sector Bank in India. This is Company's third Co-origination Agreement with any Bank, before Bank of Baroda, PAISALO has already co-origination loan tie-up with State Bank of India and Bank of Maharashtra.

Under this tie-up both the entities would jointly reach out to prospective customers and conduct due diligence for extending small ticket size, ranging Rs. 10,000, to Rs. 40,000, loans in India with special focus on Uttar Pradesh.

The co-origination arrangement will entail joint contribution of credit by the Bank and PAISALO, It shall also involve "sharing of risks and rewards between Bank and PAISALO".

This agreement is as per notification issued by the Reserve Bank of India on September 21, 2018 for Co-origination of loans by Banks and NBFCs for lending to priority sector and will support Modi Government's financial inclusion plan.

PAISALO has AUM of over INR 2,000 Crore with a net worth of INR 725.16 Crore and a CAR of 37.18% as on Q1 FY20. It has serviced nearly 10,25,000 borrowers and has over 2,65,000 live borrowers. The company serves customers with 116 branches in rural areas, serviced by a team of persons over 1500, with business operations in Uttar Pradesh, Maharashtra, Himachal Pradesh, Gujarat, Rajasthan, Delhi, Haryana, Punjab, Uttarakhand and Bihar.

Commenting on the initiative, Mr. Sunil Agarwal, Managing Director and CEO at PAISALO said, "We at PAISALO have always believed in our mission of conducting business with a social conscience and we intend to continue this thought throughout our journey. We are glad to share our association with BoB as co-lending partner, and are thankful BoB's trust on us."

He added, Modi Government is committed to take benefit of cheaper loans to large unserved population of the country, Paisalo is confident to reach to door step of last mile borrower at very reasonable terms under these tie-up with BoB. Paisalo's arrangement with Banks benefited the priority sector borrowers by way of easy access to credit at lower rates, given a single blended interest rate, and with this we are aiming for partnering with the people in the growth journey of their business and help them contribute to maximum job creation. This also



gives us a opportunity to be a part of Prime Minister's motto "**Sabka Sath Sabka Vikash Sabka Vishwas**" "सबका साथ, सबका विकास, सबका विश्वास".

Santanu Agarwal, Chief Innovation Officer at PAISALO said, "We at PAISALO, acknowledge the constructive disruption technology has brought in the lending space, a strong technology backbone and foundation is now a solvency factor rather than a standout. PAISALO uses technology as a stepping stone to evolve and grow business effectively and efficiently. With PAISALO focusing on ease and customer centric growth using technology and digitization becoming the new competitive edge factor, our focus has been to digitally transform the business of PAISALO as well as provide a technological solution so simple, effective and efficient that it makes the customer experience unique, robust and trustworthy. Over the last two years several initiatives have been undertaken to implement robust, scalable and trustworthy technological architecture. These initiatives will drive PAISALO efficiencies and provide a seamless and easy experience to the borrowers and fulfill our aim to be AVAILABLE – AWARE - AFFORDABLE"

About PAISALO:

PAISALO DIGITAL LIMITED (BSE: PAISALO | NSE: PAISALO | BLOOMBERG: PAISALO:IN | ISIN:INE420C01042) is a leading Systemically Important Non-Deposit taking NBFC registered with the Reserve Bank of India, in operation since 1992. The company was founded by Mr. Sunil Agarwal, who possesses a rich experience of 27 years in the small finance business and is holding the position of Managing Director of the Company since 1992. His experience, efforts and active involvement in the business operations have ensured that PAISALO has grown to be a listed, well governed NBFC with footprints in rural and semi urban areas in India. . The company's main thrust is on small finance to ensure rural development, self-employment and women-empowerment. The small credit division offers loans from INR 10,000 to 1,00,000 through the Individual and Community lending model providing unsecured loans to entrepreneurs under Priority Sector Lending.

For more information about the company please visit: www.paisalo.in

