

# PAISALO

EASY LOAN आसान लोन

Date: September 29, 2021

The Manager  
Department of Corporate Relationship  
**BSE Limited**  
25<sup>th</sup> Floor P. J. Towers, Dalai Street  
Mumbai -400 001  
**SCRIP CODE : 532900 (Equity)**  
959759, 959963, 960204 (Debt)

The Listing Department  
**National Stock Exchange of India Limited**  
Exchange Plaza, Bandra Kurla Complex  
Bandra (East)  
Mumbai -400 051  
**SCRIP SYMBOL : PAISALO**

**Ref.: Regulations 30 and 51 of SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015**

**Sub.: Signing of Co-Lending Loan Agreement with State Bank of India**

Dear Sir/ Madam,

This is to inform you that on September 29, 2021 Company has entered into a Co-Lending Loan Agreement with State Bank of India. This agreement is an extension of the already up and running Co-Originiation of loan platform with State Bank of India, to make it in conformity the latest RBI circular on Co-lending of loans as released on November 5, 2020.

In this regard please find enclosed herewith our Press Release, which we shall be releasing after sending this letter to you.

This is for your information and record.

Thanking you

Yours Faithfully,

**For Paisalo Digital Limited**

  
(Manendra Singh)  
Company Secretary



**Enclosure : Press Release**

## PAISALO DIGITAL LIMITED

**Registered Office:** CSC, Pocket 52, Near Police Station, CR Park, New Delhi - 110 019. Phone : + 91 11 4351 8888. Email: delhi@paisalo.in

**Head Office:** Block 54, First Floor, Sanjay Place, Agra - 282 002. Phone : +91 562 402 8888. Email: agra@paisalo.in

**Mumbai Office:** 262, Solitaire Corporate Park, Andheri East, Mumbai 400 093. Phone: +91 22 4228 8888. Email: mumbai@paisalo.in

CIN: L65921DL1992PLC120483

[www.paisalo.in](http://www.paisalo.in)

अर्थ: समाजस्य न्यासः

SMS Loan to 5757 5007 | Give a Missed Call to 85 85 85 5757 | Toll Free 85 85 85 4848

## PRESS RELEASE

### **SBI and PAISALO to enable MSME segment and Women Entrepreneurs with income generation loans**

**Mumbai, 29<sup>th</sup>September, 2021:** With a vision of empowering the AGRI, Allied AGRI, MSME Segment Women and Small Businesses, Paisalo Digital Limited on Wednesday signed Co-lending loan agreement with State Bank of India.

This agreement is an extension of the already up and running Co-Origination of loan platform with State Bank of India, to make it in conformity the latest RBI circular on Co-lending of loans as released on 05 November 2020.

SBI-Paisalo,Co-Origination (now to be known as Co-lending) digital platform is a end to end digital platform for sourcing, servicing and recovery of small ticket priority sector loans. SBI-Paisalo Co-Origination (now known as Co-lending) digital platform has sourced and serviced 40,079 borrowers as at Q1 FY2022, and at 31 March 2021 the platform had serviced 38,362 borrowers.

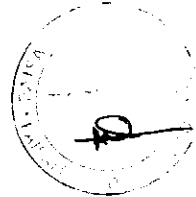
An extract from SBI Annual report as at FY2020-2021 on Co-lending (previously knowns as Co-origination of loans is mentioned below):-

#### *"NBFC Alliances*

*Your Bank has created NBFC Alliances Department in October 2018 after the guidelines on Co-Origination of Loans with NBFC-ND-SIs, were issued by the RBI. While under Co-Origination, 8 NBFCs were on-boarded, RBI has come up with fresh guidelines on co-lending of loans with NBFCs on 5th November,2020 covering all NBFCs including HFCs providing a wider basket along with more convenience for operations, which supersedes its earlier Co-Origination guidelines. Your Bank's policy on co-lending with NBFCs is available on the official website and co-lending is set to be a new focus area for your Bank to bolster its Priority Sector loans. Through the Co-Origination arrangement, your Bank has sanctioned 38,000 loans in the last one year in a complete digitisation mode for loans up to `1 lakh."*

**Santanu Agarwal, Deputy CEO, Paisalo Digital Limited, shares, "Paisalo sees huge opportunity and is well positioned to capitalise on the huge Rs 8 lakh crore market of small ticket loans for our 365 million of under banked and under serviced population. This engagement will promote greater synergies and will enable a faster rollout of our co-lending (previously known as Co-Origination of Loans) product. Our Fully Digital SBI-Paisalo Loan Co-Origination (now known as Co=Lending) Scheme is a big step forward combined with our recently signed National Business Correspondent Agreement with the bank; Paisalo's goal of creating the most competitive seamless banking solution for India's Bottom of Pyramid Population."**

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अर्थ: समाजस्य न्यासः

## **About Paisalo Digital**

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.

PAISALO today is at the forefront of digital lending, well governed, listed Fintech player with a strong distribution network in rural and semi urban parts of India.

The company is a leader in seamless credit distribution, services and management of small ticket loans in a Co-Lending tie up with SBI with the objective of promoting rural development, self-employment and women-empowerment.

PAISALO offers income generating unsecured loans from INR 10,000 to 1,00,000 through Individual and Joint lending model providing to entrepreneurs under Priority Sector Lending.

The company has served over 1,500,000+ borrowers since its inception and currently has 450,000+ women borrowers.

**Website** - <https://www.paisalo.in/>

**Address** –Paisalo Digital Limited, CSC, Pocket 52, C. R. Park, New Delhi - 110019

