

CO:BS-IRD:2022-23:386

20th February, 2023

National Stock Exchange of India Limited Listing Department, Exchange Plaza, Plot No. C/1, 'G' Block, Bandra-Kurla Complex, Bandra (E), Mumbai – 400 051 Scrip Code - CENTRALBK	BSE Ltd. Phiroze Jeejabhoy Towers, Dalal Street, Fort, Mumbai – 400 001 Scrip Code – 532885
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Dear Sir / Madam,

Sub: Intimation under SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 – Co-Lending Partnership with M/s. Moneywise Financial Services Private Limited for MSME Loans

Central Bank of India has entered into a strategic Co-Lending Partnership with M/s. Moneywise Financial Services Private Limited to offer MSME Loans at competitive rates, subject to compliance with the applicable law(s) including the applicable guidelines issued by Reserve Bank of India (RBI). The participation by both the entities in this Co-Lending arrangement will result in greater expansion of portfolio by Central Bank of India and M/s. Moneywise Financial Services Private Limited.

M/s. Moneywise Financial Services Private Limited (MFSPL) is an RBI regulated non-banking financial company focused on MSME Lending. Living the Central Government and RBI's vision of financial inclusion of the masses and last mile availability of credit, MFSPL aspires to be a pioneer in SME Lending space, by optimum usage of Technologies as the key enabler offering affordable business (SME) Loans with greater ease to its end customers. MFSPL's AUM as on Dec 2022 stood at INR 800 Cr approx.

Under the arrangement, M/s. Moneywise Financial Services Private Limited will originate and process MSME Loan proposals under MSME Sector as per jointly formulated credit parameters and eligibility criteria and Central Bank of India will take into its books 80% of the MSME Loans under mutually agreed terms. M/s. Moneywise Financial Services Private Limited will service the loan account throughout the life cycle of the loan. The Co-Lending arrangement is expected to help both the entities to offer convenient experience and customer delight to their customers as well as help expand their reach across India

Please take the above on your record.

Thanking you,

Yours faithfully,
For CENTRAL BANK OF INDIA

BRIJ KISHOR PATWARI
COMPLIANCE OFFICER/
SENIOR MANAGER