

केंद्रीय कार्यालय

Central Office

CO:IRD:2023-24:358

28.12.2023

National Stock Exchange of India Limited Exchange Plaza, Plot No.C/1, 'G' Block Bandra-Kurla Complex, Bandra (E), Mumbai - 400051 Symbol – CENTRALBK	BSE Ltd. Corporate Relationship Department Phiroze Jeejeebhoy Towers Dalal Street, Fort Mumbai -400001 Scrip Code – 532885
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Madam/Dear Sir,

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

Central Bank of India has entered into a strategic Co-Lending Partnership with M/s. Kisetsu Saison Finance (India) 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. Kisetsu Saison Finance (India) Private Limited.

M/s. Kisetsu Saison Finance (India) Private Limited is an NBFC registered with Reserve Bank of India. The NBFC is engaged in the business of financing loans to individuals, MSMEs and body corporates in India. The Company is headquartered in Bengaluru and the network of branches across India enables it to source and service clients across 40 locations in 18 States/Union territories. The AUM of the Company as on 30th September 2023 was more than Rs. 8200 Cr.

Under the arrangement, M/s. Kisetsu Saison Finance (India) Private Limited will originate and process 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. Kisetsu Saison Finance (India) Private Limited will service the loan account throughout the life cycle of the loan. The Co-Lending arrangement is expected to benefit both the entities to offer convenient experience and customer delight to their customers as well as to expand their reach across India.

Please take the above on your record.

Thanking you.

Yours faithfully,

For **CENTRAL BANK OF INDIA**

CHANDRAKANT BHAGWAT

Company Secretary & Compliance Officer