Ambit Finvest Partners with DCB Bank for co-lending to MSMEs

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Ambit Finvest Private Limited ("Ambit Finvest"), the Non-Banking Financial Company (NBFC) of the Ambit Group, has announced entering into a co-lending partnership with DCB Bank Ltd. to provide loans to Micro, Small, and Medium Enterprises (MSME). This collaboration marks Ambit Finvest's fourth co-lending alliance, following the successful partnerships with Union Bank of India, Small Industries Development Bank of India (SIDBI), and Central Bank of India.

The Reserve Bank of India's co-lending framework is designed to harness the complementary strengths of banks and NBFCs to accelerate priority sector lending.

Mr. Damodar Agarwal, Head of Strategic Initiatives and Alternate Channels at DCB Bank Limited, said, "DCB Bank is delighted to partner with Ambit Finvest for the co-lending program. This business tie-up combines Ambit Finvest's extensive distribution network and underwriting expertise with DCB Bank's strong credit framework and advanced digital capabilities. Together, we aim to better serve the credit needs of the underserved segments and further our commitment to financial inclusion. We look forward to a fruitful and long-term partnership."

Mr. Sanjay Agarwal, CEO, Ambit Finvest, added, "We are excited to join hands with DCB Bank to enhance credit accessibility for the MSME sector. This strategic alliance will enable Ambit Finvest to leverage DCB Bank's robust balance sheet to offer secured business loans at more competitive, blended interest rates. Through this partnership, we aim to reach a wider segment of MSMEs, many of whom continue to face challenges in securing adequate credit."

The co-lending model creates a win-win framework where NBFCs, known for their expertise in last-mile funding can expand their operations by leveraging the financial strength of banks. Conversely, banks can broaden their geographic presence and effectively fulfil their Priority Sector Lending (PSL) obligations. Most importantly, this model facilitates faster and more affordable access to credit for underserved MSMEs.

About Ambit Finvest:
Ambit Finvest is the systemically important NBFC of the Ambit Group (www.ambit.co), having supported over 80,000+ MSME business owners across various industries in realizing their business potential. Over the last 5+ years, Ambit Finvest has grown its Assets under Management (AUM) at a CAGR of 60.5%. Currently, it manages an AUM of INR 4,502+ crore, operating through 235+ branches across 11 states, supported by a workforce of over 3,000 employees. For more information, visit: https://finvest.ambit.co

About DCB Bank Limited, India:
DCB Bank is a new generation private sector bank with 464 branches (as on 31st March 2025) across India. It is a scheduled commercial bank regulated by the Reserve Bank of India. It is professionally managed and governed. DCB Bank has contemporary technology and infrastructure including state of the art internet banking for personal as well as business banking customers.

DCB Bank's business segments are Retail, micro-SME, SME, mid-Corporate, Agriculture, Government, Public Sector, Indian Banks, Co-operative Banks and Non-Banking Finance Companies (NBFC). DCB Bank has approximately two and a half million customers. The Bank's network of state-of-the-art, customer friendly branches are situated across Andhra Pradesh, Bihar, Chhattisgarh, Daman, Delhi/ NCR, Goa, Gujarat, Haryana, Karnataka, Kerala, Madhya Pradesh, Maharashtra, Odisha, Punjab, Rajasthan, Silvassa, Tamil Nadu, Telangana, Uttar Pradesh, Uttarakhand and West Bengal.

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