



Jinand Shah

CEO & MD

Online PSB Loans Limited



and hassle-free. Recently the platform launched Kisan Credit Card STP, where data collection, verification, and agreements were supported digitally overcoming the challenges faced by farmers.

Another first-of-its-kind product is Fit Rank, an AI and ML-based comprehensive rank for MSMEs. FIT Rank triangulates Financial, Income & Trade information from multiple sources and uses machine learning algorithms to predict the probability of a borrower defaulting on loan repayment in the next 12 months. It serves as the first-ever credit default rank, developed in collaboration with TU CIBIL under the mentorship of SIDBI.

As a part of OPL's commitment to the digital lending ecosystem, we are partnering in developing a massive infrastructure i.e., Sahay infrastructure to be launched along with SIDBI and its key Bank stakeholders. This cash flow-based lending application along with FIT Rank integrated for risk profiling, enables MSMEs to compare loan offers from multiple lenders and choose the best one. The first use case of this infrastructure will be GST-Sahay, where MSMEs can secure cash flow based sachet loans.

In today's highly competitive digital landscape, how does your company differentiate itself from other players?

Being a highly innovative and agile lending infrastructure, it is the machine that takes onboarding, approval, and

underwriting decisions. Rigorous deep integration with GST, Income Tax, Banks, Credit Bureaus, MCA21, CGTMSE, and various other sources makes it efficient and strong to take real-time decisions. Our infrastructure is highly integrated with banks even at branch levels, giving borrowers the flexibility to select banks and branches of choice. The infrastructure is micro-services driven making it flexible, composable, and complete, and securely communicates via APIs. The easy-to-build nature allows faster module development & independence, allowing flexibility in adoption by any financial institution.

What is your company's growth strategy and vision for the future?

Improve and improvise the lending infrastructure through various innovative products and solve the challenges faced by banks and financial institutions. Develop the infrastructure to cater to the larger financial ecosystem not limiting to only lending.

What are the key milestones or targets that your company aims to achieve? (market share, customer base, or business expansion)

We intend to open the infrastructure to the entire ecosystem and work as a switch for all the institutions to benefit from this. At least from the MSME front, the key milestone would be to touch at least 20 Million MSMEs in the country.

How would you describe the journey of your company since its inception? What are some of the key milestones of the company in recent years?

We began our digitalization journey eight years ago with a small dream of providing credit to MSMEs to help them run their businesses smoothly. After three years of operation, OPL launched the innovative platform psbloansin59minutes.com in 2018, empowering both borrowers and lenders. Within three months of its launch, Credit Suisse declared psbloansin59minutes.com as India's largest digital lending platform.

OPL established a robust digital lending infrastructure, that automates and digitizes the lending process. We provide several white-label solutions and products for both public and private sector banks by using industry knowledge, expertise, and a strong infrastructure.

JanSamarth is another such portal for government credit-linked schemes. The platform's main objective is to encourage inclusive growth and development in many sectors via a simple and straightforward digital lending process that is simple, quick