

Dhansafal and Vastu Finserve Forge Strategic Co-Lending Partnership to Drive Inclusive Credit Access

Category: Business

written by News Mall | May 28, 2025



Dhansafal Finserve Limited is pleased to announce a strategic co-lending partnership for INR 75 Crs with Vastu Finserve India Private Limited, a wholly owned subsidiary of Vastu Housing Finance Corporation Limited, to offer secured MSME and business loans for customers from the emerging markets in India.

This partnership marks a significant milestone in Dhansafal's mission to deepen financial inclusion and expand access to

credit across underserved regions in India.



Mr. Ankur Agarwal, the Managing Director of Dhansafal Finserve Limited

Dhansafal, a BSE-listed NBFC registered with the RBI (B-13.01559), provides transparent and inclusive credit solutions tailored to India's evolving financial landscape. Its product offerings include working capital loans, MSME loans, and loans against property, empowering entrepreneurs

and individuals to strengthen their financial resilience and achieve their goals. Dhansafal currently operates across Maharashtra, Madhya Pradesh, and Rajasthan, serving diverse customer needs through its growing regional footprint.

Vastu Finserve brings to the partnership its extensive pan-India reach, robust technology infrastructure, and a proven track record in credit delivery. With its scalable operating model, digital-first approach, and deep analytics capabilities, Vastu Finserve complements Dhansafal's commitment to delivering customer-centric and agile financial solutions.

Together, the two institutions will co-lend through an integrated, tech-enabled framework leveraging each other's strengths in underwriting, market intelligence, and operations. The partnership aims to deliver timely and affordable credit to underserved customers, particularly across Tier 2 and Tier 3 cities, with a focus on responsible lending. Dhansafal will leverage Vastu's credit know-how and source customers who will be assessed based on Vastu's underwriting policy and onboarded accordingly.

"This collaboration reinforces our long-term vision of being a trusted and impactful financial partner, supporting sustainable growth across India," said **Ankur Agarwal, Managing Director, Dhansafal Finserve Limited.**

"In the vehicle and mortgage finance segments, Vastu Finserve's differentiated, tech-driven approach powered by digital channels and data analytics enables us to deliver seamless and affordable credit solutions. We look forward to partnering with Dhansafal, under the co-origination (CLM 1 model) framework prescribed by RBI, to extend this capability to a broader customer base in the mortgage segment by providing simple, faster and affordable credit solutions to small business owners and MSMEs," said **Kshitij Grover, Chief Financial Officer, Vastu Finserve India Private Limited.**

This partnership underscores Dhansafal's continued commitment to innovation, transparency, and building impactful collaborations that drive financial empowerment.

About Vastu Finserve India Private Limited

A wholly owned subsidiary of Vastu Housing Finance Corporation Limited, Vastu Finserve India Private Limited is a technology-led Non-Banking Financial Company (NBFC) founded in 2018 with its headquarters in Mumbai.

Vastu Finserve is dedicated to bridging the credit gap for underserved micro, small, and medium enterprises (MSMEs) and individual borrowers across India. It offers a range of lending solutions, including business loans, vehicle loans, construction equipment loans, and loan against property. With presence in 13 states with 70+ branches, Vastu Finserve is committed to financial inclusion, customer-centric innovation, and responsible lending.

Website: www.vastufinserve.com Email: corporate.communications@vastufinserve.com.

About DhanSafal Finserve Limited

DhanSafal Finserve Limited is a digitally driven, well-diversified financial services company focused on simplifying credit access across India's heartland. With a strong presence in the retail loan sector, we offer flexible and competitive lending solutions tailored to individual needs from personal and business loans to income-generating credit. Our mission is to bridge the gap between traditional banking and underserved communities through ethical practices, innovative digital platforms, and a relentless customer-first approach. At DhanSafal, we believe that financial empowerment should be accessible to all because with the right support, success is possible for everyone.

