



Date: 21st October, 2025

To,
The Corporate Relations Department,
BSE Limited,
P J Towers, Dalal Street,
Fort, Mumbai - 400001

BSE Scrip Code: 512115
Scrip ID: ROSEMER

Subject: Intimation regarding Signing of MoU with WTSLN Fintech Private Limited (WhatsLoan).

Ref.: Regulation 30 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015.

Dear Sir/Madam,

Pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we wish to inform you that **Rose Merc Limited** has entered into a **Memorandum of Understanding (MoU)** with **WTSLN Fintech Private Limited (WhatsLoan)**, a leading TSP (Technology Service Provider) in digital lending.

This strategic MoU aims to collaborate on developing and deploying advanced AI-driven digital lending solutions, particularly targeting Priority Sector Lending (PSL) segments with high service costs and extended turnaround times. The partnership is focused on improving financial inclusion and access to credit for underserved segments such as farmers, consumers, and MSMEs across rural and semi-urban areas in **Western and Northern India**.

Key highlights of the collaboration include:

- Joint development and implementation of platforms such as the NeoLending Digital Platform, Digital Kisan Credit Card (KCC), Co-Lending, Embedded Finance, and Loan as a Service (LaaS).
- Leveraging Rose Merc's strategic, investment and market expertise to enhance reach, efficiency, and scalability of WhatsLoan's offerings.
- Exploring equity investment and fundraising opportunities to accelerate WhatsLoan's technological innovation and outreach.

This initiative is aligned with our company's vision to foster financial innovation and support scalable, impactful fintech solutions in line with RBI and Government of India guidelines.

A press release detailing the collaboration is enclosed herewith for your information and records.

We request you to kindly take the above on record and disseminate the same on your website.

Thanking You,
Yours Faithfully,
For Rose Merc Limited

Vaishali Parkar Kumar
Executive Director
DIN: 09159108
Enclosure: Media Release



**ROSE MERC
LIMITED**

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15/B/4, New Sion Chs Swami Vallabhdas Road,
Opp SIES College, Behind Dmart Store,
Sion West, Mumbai-22.

GSTIN : 27AACCR3663B1ZM
CIN : L93190MH1985PLC035078

Media Release

Rose Merc Limited and WhatsLoan Forge Strategic Alliance to Drive Digital Lending Innovation in India

Mumbai, India – October 21, 2025, **Rose Merc Limited**, a leading investment and marketing firm, and **WTSLN Fintech Private Limited (WhatsLoan)**, a pioneering TSP-Technology Service Provider in digital lending, today announced the signing of a Memorandum of Understanding (MoU) to collaborate on advancing digital lending solutions to banks and lending institutions esp covering PSL-Priority Sector Lending Credit which has high customer service cost and longer turnaround times. This partnership aims to enhance access to loans and financial services farmers, consumers MSMEs working with lenders: banks, Grameena Banks, Co Ops - State and Urban, NBFCS, HFCs and MFIs with a special focus on untapped markets in Western and Northern India.

The MoU outlines a strategic collaboration to jointly, innovate, develop, market, and implement AI-driven digital platforms, including WhatsLoan's flagship offerings such as the NeoLending Digital Platform, Digital Kisan Credit Card (KCC) built with ULI -Unified Lending Interface of RBI, Co-Lending, Embedded Finance, and Loan as a Service (LaaS) models. By leveraging Rose Merc's extensive network and market insights, the partnership will target reduced processing costs, faster turnaround times, and expanded reach in regions like Maharashtra, Gujarat, Rajasthan, Uttar Pradesh, Punjab, and Haryana. Additionally, Rose Merc will explore equity investment or fundraising opportunities to support WhatsLoan's growth and technological innovations and enhancements like DFID - Digital Financial Identity on blockchain and loan marketplace for farmers, consumers and MSMEs to meet needs Bharat.

This initiative is poised to empower unserved, underserved and not well served segments through innovative Agri, Consumer MSME lending, omni-channel connectivity, and compliance with RBI and Government of India guidelines, ultimately building a robust order book for digital lending projects and driving revenue growth.

"We are excited to partner with WhatsLoan to bring cutting-edge digital identity and lending solutions to the forefront of India's financial landscape," said **Purvash Krishna Shelatkar, Executive Director of Rose Merc Limited**. "This collaboration aligns perfectly with our vision of fostering innovation and supporting high-potential fintech companies. By focusing on Western and Northern India, we aim to bridge the gap in financial access for millions of farmers consumers and MSMEs, especially of low- and middle-income groups creating sustainable growth opportunities for all stakeholders."

Timmana Gouda D, Co-Founder and CEO of WhatsLoan, added, "Teaming up with Rose Merc marks a significant milestone in our mission to revolutionize digital lending through technology. Rose Merc Limited's, marketing, strategic, investment expertise and network will amplify our platforms' impact, enabling access to faster, more inclusive financial services. Together, we're committed to scaling innovations that comply with regulatory standards and empower rural and urban customers and economies alike."

The non-binding MoU emphasizes mutual benefits, with plans for a joint working group to oversee implementation and quarterly reviews. Specific projects will be formalized through definitive agreements.



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About Rose Merc Limited

Rose Merc Limited is a dynamic group with a deep understanding of the Indian consumer across various sectors. Incorporated under the Companies Act, 1956, the company engages in investments, marketing, event management, and strategic partnerships to drive innovation in financial services. Headquartered in Mumbai, Rose Merc is actively exploring opportunities to raise or invest equity in high-potential technology-driven companies to support their growth and market expansion.

About WhatsLoan

WTSLN Fintech Private Limited with brand name "WhatsLoan" is an innovative and leading TSP -Technology Service Provider specializing in digital lending platforms for Commercial PSU, Private , Small Finance Banks, Grameena Banks, State & Urban Co-operatives NBFCs, HFCs, and MFIs, Offering end-to-end solutions for Consumer Retail, Agri, and MSME loans, WhatsLoan's innovations include the NeoLending Digital Platform, Digital Kisan Credit Card (KCC) built on ULI -Unified Lending Interface Co-Lending, Embedded Finance on Loan as a Service (LaaS) models. Recognized for its first of its kind innovation in agri lending and adherence to Government of India guidelines, WhatsLoan is headquartered in Bangalore and focuses on empowering consumers and enabling lenders through efficient, technology-driven financial solutions.

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