

PAISALO

EASY LOAN आसान लोन

Date: February 4, 2025

The Manager
Department of Corporate Relationship
BSE Limited
25th Floor P. J. Towers, Dalal Street
Mumbai -400 001

The Listing Department
National Stock Exchange of India Limited
Exchange Plaza, Bandra Kurla Complex
Bandra (East)
Mumbai -400 051

Scrip Code: Equity- 532900
NCDS-975107, 975202, 975251, 975284, 975329, 975437,
975592,975640,975865 and CPs-727935,728436, 728481

SCRIP SYMBOL: PAISALO

Subject : Outcome of Board Meeting held on February 4, 2025, as per Regulations 30, 33, 51, 52 and 63 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Dear Sir/Madam,

With reference to our intimation letter dated January 24, 2025 regarding Board Meeting, we wish to inform you that the Board of Directors of the Company at their meeting held on February 4, 2025 has inter alia considered and approved the Un-audited Financial Results (Standalone and Consolidated) for quarter and nine months ended December 31, 2024.

Pursuant to applicable provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 we enclose the Statements showing the Un-audited Financial Results (Standalone and Consolidated) alongwith the Auditor's Limited Review Reports for quarter and nine months ended December 31, 2024.

The meeting of Board of Directors commenced at 10:15 A.M. and concluded at 11:25 A.M.

We request you to take the same on record.

Thanking you,

Yours faithfully,

For Paisalo Digital Limited



(MANENDRA SINGH)
Company Secretary

Encl.: as above

PAISALO DIGITAL LIMITED

Registered Office: CSC, Pocket 52, Near Police Station, CR Park, New Delhi - 110 019. Phone : + 91 11 4351 8888. Email: delhi@paisalo.in

Head Office: Paisalo House, 74, Gandhi Nagar, NH-2, Agra - 282 003, India. Phone : +91 562 402 8888. Email: agra@paisalo.in

CIN: L65921DL1992PLC120483

www.paisalo.in

अर्थ: समाजस्य न्यासः

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CIN: L65921DL1992PLC120483

अर्थ: समाजस्य न्यासः

STATEMENT OF STANDALONE UNAUDITED FINANCIAL RESULTS FOR THE QUARTER/NINE MONTHS ENDED 31ST DECEMBER, 2024

(₹ in Lakh Except EPS)

Sr. No.	Particulars	Quarter Ended			Nine Months Ended		Year Ended
		31.12.2024	30.09.2024	31.12.2023	31.12.2024	31.12.2023	31.03.2024
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
I	Revenue from operations:						
	(i) Interest Income	17,170.07	15,646.10	15,658.92	48,214.12	38,761.80	53,535.56
	(ii) Dividend Income	-	-	-	-	1.24	1.24
	(iii) Rental Income	-	-	-	-	-	-
	(iv) Fees and commission Income	2,111.62	1,906.71	1,454.94	6,022.61	2,852.02	6,233.51
	(v) Net gain on fair value changes	(105.95)	40.64	11.55	74.78	66.78	95.57
	(vi) Net gain on derecognition of financial instruments under amortized cost category	-	-	-	-	-	-
	(vii) Sale of products (including Excise Duty)	-	-	-	-	-	-
	(viii) Sale of services	-	-	-	-	-	-
	(ix) Others	200.00	-	-	200.00	638.38	638.38
	Total Revenue from operations (I)	19,375.74	17,593.45	17,125.41	54,511.51	42,320.22	60,504.26
II	Other Income	-	-	-	-	-	-
	Total Income (I+II)	19,375.74	17,593.45	17,125.41	54,511.51	42,320.22	60,504.26
III	Expenses:						
	(i) Finance Costs	7,749.47	7,242.43	5,673.27	22,762.46	15,965.05	23,982.34
	(ii) Fees and commission expense	-	-	-	-	-	-
	(iii) Net loss on fair value changes	-	-	-	-	-	-
	(iv) Net loss on derecognition of financial instruments under amortized cost category	-	-	-	-	-	-
	(v) Impairment on financial instruments	84.68	366.81	898.91	1,599.40	(1,274.86)	246.63
	(vi) Cost of materials consumed	-	-	-	-	-	-
	(vii) Purchases of Stock-in-trade	-	-	-	-	-	-
	(viii) Changes in Inventories of finished goods, stock-in- trade and work-in- progress	-	-	-	-	-	-
	(ix) Employee Benefits Expenses	1,667.30	1,387.82	1,355.41	4,282.27	3,448.72	4,701.30
	(xi) Depreciation, amortization and impairment	123.27	104.48	86.14	323.55	247.49	339.62
	(x) Others expenses	1,568.37	1,830.76	1,557.96	5,172.56	4,939.85	7,439.27
	Total Expenses (III)	11,193.09	10,932.30	9,571.69	34,140.24	23,326.25	36,709.16
IV	Profit / (loss) before exceptional items and tax (II-III)	8,182.65	6,661.15	7,553.72	20,371.27	18,993.97	23,795.10
V	Exceptional items	-	-	-	-	-	(58.32)
VI	Profit/(loss) before tax (IV-V)	8,182.65	6,661.15	7,553.72	20,371.27	18,993.97	23,853.42
VII	Tax Expense:						
	(1) Current Tax	1,896.72	1,432.70	2,167.07	4,379.53	5,575.05	6,949.52
	(2) Deferred Tax	78.95	276.62	(224.79)	723.86	(693.78)	(797.95)
VIII	Profit / (loss) for the period from continuing operations (VI-VII)	6,206.98	4,951.83	5,611.44	15,267.88	14,112.70	17,701.85
IX	Profit/(loss) from discontinued operations	-	-	-	-	-	-
X	Tax Expense of discontinued operations	-	-	-	-	-	-
XI	Profit/(loss) from discontinued operations (After tax) (IX-X)	-	-	-	-	-	-
XII	Profit/(loss) for the period (VIII+XI)	6,206.98	4,951.83	5,611.44	15,267.88	14,112.70	17,701.85
XIII	Other Comprehensive Income:						
	(A) (i) Items that will not be reclassified to profit or loss	-	-	-	-	-	-
	(ii) Income tax relating to items that will not be reclassified to profit or loss	-	-	-	-	-	-
	Subtotal (A)	-	-	-	-	-	-
	(B) (i) Items that will be reclassified to profit or loss	-	-	-	-	-	-
	(ii) Income tax relating to items that will be reclassified to profit or loss	-	-	-	-	-	-
	Subtotal (B)	-	-	-	-	-	-
	Other Comprehensive Income (A+B)	-	-	-	-	-	-
XIV	Total Comprehensive Income for the period (XII+XIII)	6,206.98	4,951.83	5,611.44	15,267.88	14,112.70	17,701.85
XV	Paid-up equity share capital (face value of Re. 1 per equity share)	8,980.44	8,980.44	4,490.22	8,980.44	4,490.22	8,980.44
XVI	Other equity as per statement of assets and liabilities	-	-	-	-	-	122,491.39
XVII	Earnings per equity share (for continuing operations):						
	Basic (Rs.)	0.69	0.55	1.25	1.70	3.14	3.83
	Diluted (Rs.)	0.69	0.55	1.25	1.70	3.14	3.83
XVIII	Earnings per equity share (for discontinued operations):						
	Basic (Rs.)	-	-	-	-	-	-
	Diluted (Rs.)	-	-	-	-	-	-
XIX	Earnings per equity share (for continuing and discontinued operations):						
	Basic (Rs.)	0.69	0.55	1.25	1.70	3.14	3.83
	Diluted (Rs.)	0.69	0.55	1.25	1.70	3.14	3.83



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CIN: L65921DL1992PLC120483

अर्थ: समाजस्य न्यासः

STATEMENT OF CONSOLIDATED UNAUDITED FINANCIAL RESULTS FOR THE QUARTER/NINE MONTHS ENDED 31ST DECEMBER, 2024

(₹ in Lakh Except EPS)

Sr. No.	Particulars	Quarter Ended			Nine Months Ended		Year Ended
		31.12.2024	30.09.2024	31.12.2023	31.12.2024	31.12.2023	31.03.2024
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
I	Revenue from operations:						
	(i) Interest Income	18,166.42	16,753.35	16,790.18	51,428.99	42,782.83	58,897.86
	(ii) Dividend Income	-	-	-	-	1.24	1.24
	(iii) Rental Income	-	-	-	-	-	-
	(iv) Fees and commission Income	2,114.90	1,908.73	1,457.08	6,029.70	2,856.21	6,241.56
	(v) Net gain on fair value changes	(105.95)	40.64	11.55	74.78	66.78	95.57
	(vi) Net gain on derecognition of financial instruments under amortized cost category	-	-	-	-	-	-
	(vii) Sale of products (including Excise Duty)	-	-	-	-	-	-
	(viii) Sale of services	-	-	-	-	-	-
	(ix) Others	200.00	-	-	200.00	638.38	638.38
	Total Revenue from operations (I)	20,375.37	18,702.72	18,258.81	57,733.47	46,345.44	65,874.61
II	Other Income	-	-	-	-	-	-
	Total Income (I+II)	20,375.37	18,702.72	18,258.81	57,733.47	46,345.44	65,874.61
III	Expenses:						
	(i) Finance Costs	8,207.93	7,732.03	6,418.43	24,248.02	18,410.93	27,007.29
	(ii) Fees and commission expense	-	-	-	-	-	-
	(iii) Net loss on fair value changes	-	-	-	-	-	-
	(iv) Net loss on derecognition of financial instruments under amortized cost category	-	-	-	-	-	-
	(v) Impairment on financial instruments	513.08	866.38	1,149.30	2,540.28	(350.57)	1,177.86
	(vi) Cost of materials consumed	-	-	-	-	-	-
	(vii) Purchases of Stock-in-trade	-	-	-	-	-	-
	(viii) Changes in Inventories of finished goods, stock-in-trade and work-in-progress	-	-	-	-	-	-
	(ix) Employee Benefits Expenses	1,726.64	1,440.72	1,418.66	4,444.00	3,600.68	4,902.77
	(xi) Depreciation, amortization and impairment	123.33	104.56	86.23	323.78	247.79	339.99
	(x) Others expenses	1,573.93	1,845.31	1,586.13	5,652.95	5,278.93	8,375.86
	Total Expenses (III)	12,144.91	11,989.00	10,658.75	37,209.03	27,187.76	41,803.77
IV	Profit / (loss) before exceptional items and tax (II-III)	8,230.46	6,713.72	7,600.06	20,524.44	19,157.68	24,070.84
V	Exceptional Items	-	-	-	-	-	(47.60)
VI	Profit/(loss) before tax (IV-V)	8,230.46	6,713.72	7,600.06	20,524.44	19,157.68	24,118.44
VII	Tax Expense:						
	(1) Current Tax	1,910.30	1,448.16	2,180.48	4,424.18	5,622.51	7,028.46
	(2) Deferred Tax	77.06	274.02	(226.87)	716.70	(701.26)	(807.32)
VIII	Profit / (loss) for the period from continuing operations (VI-VII)	6,243.10	4,991.54	5,646.45	15,383.56	14,236.43	17,897.30
IX	Profit/(loss) from discontinued operations	-	-	-	-	-	-
X	Tax Expense of discontinued operations	-	-	-	-	-	-
XI	Profit/(loss) from discontinued operations (After tax) (IX-X)	-	-	-	-	-	-
XII	Profit/(loss) for the period (VIII+XI)	6,243.10	4,991.54	5,646.45	15,383.56	14,236.43	17,897.30
XIII	Other Comprehensive Income:						
	(A) (i) Items that will not be reclassified to profit or loss	-	-	-	-	-	-
	(ii) Income tax relating to items that will not be reclassified to profit or loss	-	-	-	-	-	-
	Subtotal (A)	-	-	-	-	-	-
	(B) (i) Items that will be reclassified to profit or loss	-	-	-	-	-	-
	(ii) Income tax relating to items that will be reclassified to profit or loss	-	-	-	-	-	-
	Subtotal (B)	-	-	-	-	-	-
	Other Comprehensive Income (A+B)	-	-	-	-	-	-
XIV	Total Comprehensive Income for the period (XII+XIII)	6,243.10	4,991.54	5,646.45	15,383.56	14,236.43	17,897.30
XV	Net profit after tax attributable to:						
	Owners of the holding company	6,243.10	4,991.54	5,646.45	15,383.56	14,236.43	17,897.30
	Non-controlling interest	-	-	-	-	-	-
XVI	Other comprehensive income attributable to:						
	Owners of the holding company	-	-	-	-	-	-
	Non-controlling interest	-	-	-	-	-	-
XVII	Total comprehensive income attributable to:						
	Owners of the holding company	6,243.10	4,991.54	5,646.45	15,383.56	14,236.43	17,897.30
	Non-controlling interest	-	-	-	-	-	-
XVIII	Paid-up equity share capital (face value of Re. 1 per equity share)	8,980.44	8,980.44	4,490.22	8,980.44	4,490.22	8,980.44
XIX	Other equity as per statement of assets and liabilities	-	-	-	-	-	123,960.60
XX	Earnings per equity share (for continuing operations):						
	Basic (Rs.)	0.70	0.56	1.26	1.71	3.17	3.87
	Diluted (Rs.)	0.70	0.56	1.26	1.71	3.17	3.87
XXI	Earnings per equity share (for discontinued operations):						
	Basic (Rs.)	-	-	-	-	-	-
	Diluted (Rs.)	-	-	-	-	-	-
XXII	Earnings per equity share (for continuing and discontinued operations):						
	Basic (Rs.)	0.70	0.56	1.26	1.71	3.17	3.87
	Diluted (Rs.)	0.70	0.56	1.26	1.71	3.17	3.87



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अर्थ: समाजस्य न्यासः

NOTES

- The above results have been reviewed by Audit Committee and approved by the Board of Directors in the meeting held on February 4, 2025. The Statutory Auditors have expressed an Unmodified Opinion.
- The Consolidated financial results include results of Wholly Owned Subsidiary Nupur Finvest Private Limited (a RBI registered Non-Banking Finance Company).
- The above financial results have been prepared in accordance with the recognition and measurement principles laid down in the Indian Accounting Standard prescribed under the Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder and other accounting principles generally accepted in India and in accordance with the requirements of Regulations 33, 52 and 63 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015, as amended.
- During the quarter ended December 31, 2024, Company has issued 1200 Commercial Papers of Rs. 5.00 Lakh each.
- The Company is engaged in single business segment viz; financing. As such, there are no separate reportable segments as per Indian Accounting Standard 108 (IND AS) on Operating Segment.
- Previous periods/year's figures have been reclassified/regrouped whenever necessary to conform to current period presentation.

Sr. No.	Particulars	Period ended 31.12.2024	
		Unaudited	
		Standalone	Consolidated
a	Debt-Equity Ratio (no. of times)	2.00	2.08
b	Debt service coverage ratio	Not applicable	Not applicable
c	Interest service coverage ratio	Not applicable	Not applicable
d	Outstanding redeemable preference shares (quantity and value)	Nil	Nil
e	Capital Redemption Reserve (Rs. in Lakhs)	250.00	250.00
f	Debenture Redemption Reserve	Not applicable	Not applicable
g	Net Worth (Rs. in Lakhs)	146,380.82	148,066.23
h	Net Profit after tax (Rs. in Lakhs)	15,267.88	15,383.56
i	Earnings Per Share (Basic and Diluted) (Rs.)	1.70	1.71
j	Current ratio (no. of times)	5.62	5.52
k	Long term debt to working capital (no. of times)	0.64	0.64
l	Bad debts to Account receivable ratio	0.00	0.00
m	Current liability ratio (no. of times)	0.26	0.27
n	Total debts to total assets	0.65	0.66
o	Debtors turnover	Not applicable	Not applicable
p	Inventory turnover	Not applicable	Not applicable
q	Operating margin (%)	Not applicable	Not applicable
r	Net profit margin (%)	37.37%	35.55%
s	Sector specific equivalent ratios, as applicable		
s-i	Net Interest Margin (%)	6.59%	6.58%
s-ii	GNPA (%)	1.10%	1.05%
s-iii	NNPA (%)	0.84%	0.80%

- All secured Non-Convertible Debentures ("NCDs") issued by the Company are secured by way of anexclusive/first pari-passu charge on receivables to the extent as stated in the respective offer document, term sheet and debenture trust deed (together referred to as "transaction documents"). The asset cover available as on December 31, 2024 in respect of listed secured debt securities is 1.10 times.

Place : New Delhi

Date : 04/02/2025

For and on behalf of Board of Directors


PAISALO
SUNIL AGARWAL
MANAGING DIRECTOR

SAKET JAIN & CO.

CHARTERED ACCOUNTANTS

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Email : saketjain_co@yahoo.com
ashish@casjco.com

Independent Auditor's Review Report on the Review of Interim Unaudited Standalone Quarterly Financial Results of Paisalo Digital Limited pursuant to the Regulation 33, Regulation 52 and other applicable provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (As Amended)

**TO
THE BOARD OF DIRECTORS OF
M/S PAISALO DIGITAL LIMITED**

We have reviewed the accompanying Statement of Unaudited Standalone Financial Results of **M/S PAISALO DIGITAL LIMITED** (the 'Company') for quarter and nine months ended December 31, 2024 (the 'Statement'), being submitted by the Company pursuant to the requirements of Regulation 33, Regulation 52 and other applicable provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, (the 'Listing Regulations').

The Statement of Standalone Financial Results, which is the responsibility of the Company's Management and approved by the Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34, (Ind AS 34) "Interim Financial Reporting" prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder and other accounting principle generally accepted in India. Our responsibility is to express a conclusion on the Statement based on our review.

We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410, 'Review of Interim Financial Information Performed by the Independent Auditor of the Entity' issued by the Institute of Chartered Accountants of India. This Standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review is limited primarily to inquiries of company personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.

Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in the applicable Indian Accounting Standards ('Ind AS') specified under Section 133 of the Companies Act, 2013, read with relevant rules issued thereunder and other recognised accounting practices and policies, has not disclosed the information required to be disclosed in terms of Regulation 33, Regulation 52 and other applicable provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, including the manner in which it is to be disclosed, or that it contains any material misstatement.



The comparative financial information of the Company for the corresponding quarter & nine months ended December 31, 2023, included in these Unaudited Standalone Financial Results, was reviewed by the predecessor Auditor and the Audited Standalone Financial Statements of the Company for the year ended March 31, 2024, were audited by predecessor Auditor who expressed an unmodified conclusion / opinion on that financial information and those financial statements on January 31, 2024 and April 26, 2024 respectively.

Our conclusion on the Statement is not modified in respect of this matter

For Saket Jain & Co.
Chartered Accountants
Firm Regd. No. 14685N


(CA ASHISH JAIN)

Partner

Membership No. 400599

UDIN: 25400599BMIGPL8591

Date : 04.02.2025

Place : Agra

SAKET JAIN & CO.

CHARTERED ACCOUNTANTS

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Email : saketjain_co@yahoo.com

ashish@casjco.com

Independent Auditor's Review Report on the Review of Interim Unaudited Consolidated Quarterly Financial Results of Paisalo Digital Limited pursuant to the Regulation 33, Regulation 52 and other applicable provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (As Amended)

**TO
THE BOARD OF DIRECTORS OF
M/S PAISALO DIGITAL LIMITED**

We have reviewed the accompanying Statement of Unaudited Consolidated Financial Results of **M/S PAISALO DIGITAL LIMITED** (the 'Company') and its wholly owned subsidiary **M/S NUPUR FINVEST PRIVATE LIMITED** (collectively referred as the 'Group') for the quarter and nine months ended December 31, 2024 (the 'Statement') attached herewith, being submitted by the Company pursuant to the requirements of Regulation 33, Regulation 52 and other applicable provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, (the 'Listing Regulations').

The Statement of Consolidated Financial Results, which is the responsibility of the Company's Management and approved by the Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34, (Ind AS 34) "Interim Financial Reporting" prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder and other accounting principle generally accepted in India. Our responsibility is to express a conclusion on the Statement based on our review.

We conducted our review in accordance with the Standard on Review Engagements (SRE) 2410, 'Review of Interim Financial Information Performed by the Independent Auditor of the Entity' issued by the Institute of Chartered Accountants of India. This Standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review is limited primarily to inquiries of company personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.

We also performed procedures in accordance with the circular issued by the SEBI under Regulation 33 (8) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, to the extent applicable.

The Statement includes the results of the wholly owned subsidiary **M/S NUPUR FINVEST PRIVATE LIMITED**.



Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in the applicable Indian Accounting Standards ('Ind AS') specified under Section 133 of the Companies Act, 2013, read with relevant rules issued thereunder and other recognised accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation 33, Regulation 52 and other applicable provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, including the manner in which it is to be disclosed, or that it contains any material misstatement.

The comparative financial information of the Company for the corresponding quarter & Nine Months ended December 31, 2023, included in these Unaudited Consolidated Financial Results, was reviewed by the predecessor Auditor and the Audited Consolidated Financial Statements of the Company for the year ended March 31, 2024, were audited by predecessor Auditor who expressed an unmodified conclusion / opinion on that financial information and those financial statements on January 31, 2024 and April 26, 2024 respectively.

Our conclusion is not modified in respect of this matter

For Saket Jain & Co.
Chartered Accountants
Firm Regd. No. 14685N


(CA ASHISH JAIN)

Partner

Membership No. 400599

UDIN: 25400599BMIGP08774

Date : 04.02.2025

Place : Agra