

Date: October 26, 2023

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: 532900 (Equity)
975107 (Debt Securities)

SCRIP SYMBOL: PAISALO

Subject : Outcome of Board Meeting held on October 26, 2023, as per Regulations 30, 33, 52 and 63 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Dear Sir/Madam,

With reference to our intimation letter dated October 14, 2023 regarding Board Meeting, we wish to inform you that the Board of Directors of the Company at their meeting held on October 26, 2023 has inter alia considered and approved Un-audited Financial Results (Standalone and Consolidated) with the Limited Review Report for the quarter and half year ended September 30, 2023.

Pursuant to applicable provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 we enclose the following:

1. Statements showing the Un-audited Financial Results (Standalone and Consolidated) for quarter and half year ended September 30, 2023; and
2. Auditor's Limited Review Reports on Un-audited Financial Results –Standalone and Consolidated for quarter and half year ended September 30, 2023.

The meeting of Board of Directors commenced at 11.30 A.M. and concluded at 12:15 P.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

PAISALO

EASY LOAN आसान लोन

PAISALO DIGITAL LIMITED

FORMERLY KNOWN AS S. E. INVESTMENTS LIMITED

REGD. OFF: CSC, POCKET 52, NEAR POLICE STATION, CR PARK, NEW DELHI-110019

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अर्थ: समाजस्य न्यासः

STATEMENT OF STANDALONE UNAUDITED FINANCIAL RESULTS FOR THE QUARTER/HALF YEAR ENDED 30TH SEPTEMBER, 2023

(in Lakh Except EPS)

Sr. No.	Particulars	Quarter Ended			Half Year Ended		Year Ended
		30.09.2023	30.06.2023	30.09.2022	30.09.2023	30.09.2022	31.03.2023
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
I	Revenue from operations:						
	(i) Interest Income	12,317.40	10,785.48	10,525.45	23,102.88	20,592.22	41,485.30
	(ii) Dividend Income	1.24	-	0.83	1.24	0.83	0.83
	(iii) Rental Income	-	-	-	-	-	-
	(iv) Fees and commission Income	682.90	714.18	151.45	1,397.08	277.65	811.06
	(v) Net gain on fair value changes	19.52	35.71	-	55.23	-	-
	(vi) Net gain on derecognition of financial instruments under	-	-	-	-	-	-
	(vii) Sale of products (including Excise Duty)	-	-	-	-	-	-
	(viii) Sale of services	-	-	-	-	-	-
	(ix) Others	-	638.38	-	638.38	-	-
	Total Revenue from operations (I)	13,021.06	12,173.75	10,677.73	25,194.81	20,870.70	42,297.19
II	Other Income	-	-	-	-	-	-
	Total Income (I+II)	13,021.06	12,173.75	10,677.73	25,194.81	20,870.70	42,297.19
III	Expenses:						
	(i) Finance Costs	5,183.07	5,108.71	4,299.65	10,291.78	8,458.90	18,035.46
	(ii) Fees and commission expense	-	-	-	-	-	-
	(iii) Net loss on fair value changes	-	-	-	-	-	49.38
	(iv) Net loss on derecognition of financial instruments under amortized cost category	-	-	-	-	-	-
	(v) Impairment on financial instruments	(1,287.32)	(886.45)	1,244.30	(2,173.77)	2,977.52	4,454.08
	(vi) Cost of materials consumed	-	-	-	-	-	-
	(vii) Purchases of Stock-in-trade	-	-	-	-	-	-
	(viii) Changes in Inventories of finished goods,	-	-	-	-	-	-
	(ix) Employee Benefits Expenses	1,128.01	965.30	786.32	2,093.31	1,419.11	3,271.10
	(x) Depreciation, amortization and impairment	86.03	75.32	76.84	161.35	147.29	328.68
	(xi) Others expenses	1,611.71	1,770.18	1,047.73	3,381.89	1,800.54	3,316.62
	Total Expenses (III)	6,721.50	7,033.06	7,454.84	13,754.56	14,803.36	29,455.32
IV	Profit / (loss) before exceptional items and tax (II-III)	6,299.56	5,140.69	3,222.89	11,440.25	6,067.34	12,841.87
V	Exceptional items	-	-	-	-	-	458.85
VI	Profit/(loss) before tax (IV-V)	6,299.56	5,140.69	3,222.89	11,440.25	6,067.34	12,383.02
VII	Tax Expense:						
	(1) Current Tax	1,704.50	1,703.48	841.33	3,407.98	1,584.78	3,542.29
	(2) Deferred Tax	(125.85)	(343.14)	(9.59)	(468.99)	25.84	(328.52)
VIII	Profit / (loss) for the period from continuing operations (VI-VII)	4,720.91	3,780.35	2,391.15	8,501.26	4,456.72	9,169.25
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)	4,720.91	3,780.35	2,391.15	8,501.26	4,456.72	9,169.25
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	-	-	-	-	-	-
	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	4,720.91	3,780.35	2,391.15	8,501.26	4,456.72	9,169.25
XV	Paid-up equity share capital (face value of Re. 1 per equity share)	4,490.22	4,490.22	4,490.22	4,490.22	4,490.22	4,490.22
XVI	Other equity as per statement of assets and liabilities	-	-	-	-	-	1,10,528.10
XVII	Earnings per equity share (for continuing operations):						
	Basic (Rs.)	1.05	0.84	0.54	1.89	1.00	2.06
	Diluted (Rs.)	1.05	0.84	0.54	1.89	1.00	2.06
XVIII	Earnings per equity share (for discontinued operations):						
	Basic (Rs.)	-	-	-	-	-	-
	Diluted (Rs.)	-	-	-	-	-	-
XIX	Earnings per equity share (for continuing and discontinued operations):						
	Basic (Rs.)	1.05	0.84	0.54	1.89	1.00	2.06
	Diluted (Rs.)	1.05	0.84	0.54	1.89	1.00	2.06



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CIN: L65921DL1992PLC120483

अर्थ: समाजस्य न्यासः

STANDALONE STATEMENT OF ASSETS AND LIABILITIES AS AT 30TH SEPTEMBER, 2023

(` in Lakhs)

Sr. No.	Particulars	As At	As At
		30.09.2023	31.03.2023
		(Unaudited)	(Audited)
I	ASSETS		
	(1) Financial Assets		
	(a) Cash & Cash Equivalents	3,369.67	2,558.68
	(b) Bank Balances other than (a) above	265.95	265.95
	(c) Derivative Financial Instruments	-	-
	(d) Receivables		
	(i) Trade Receivables	1,129.77	938.14
	(ii) Other Receivables	-	-
	(e) Loans	3,07,539.23	2,78,949.73
	(f) Investments	6,797.74	6,742.51
	(g) Other Financial Assets	4,802.46	6,873.83
	(2) Non Financial Assets		
	(a) Current Tax Assets (Net)	-	710.46
	(b) Deferred Tax Asset (Net)	535.05	66.06
	(c) Investment Property	-	-
	(d) Biological Assets other than Bearer plants	-	-
	(e) Property, Plant and Equipments	6,596.78	6,555.97
	(f) Capital Work-in-Progress	-	-
	(g) Intangible Assets under development	-	-
	(h) Goodwill	-	-
	(i) Other Intangible Assets	53.13	70.80
	(j) Other Non-Financial Assets	-	-
	Total Assets	3,31,089.78	3,03,732.13
II	EQUITY AND LIABILITIES		
	(1) Financial Liabilities		
	(a) Derivative Financial Instruments	-	-
	(b) Payables		
	(I) Trade Payables		
	(i) Total outstanding dues of Micro Enterprises and Small Enterprises	992.84	11.31
	(ii) Total outstanding dues of creditors other than Micro Enterprises and Small Enterprises	104.34	141.63
	(II) Other Payables		
	(i) Total outstanding dues of Micro Enterprises and Small Enterprises	-	-
	(ii) Total outstanding dues of creditors other than Micro Enterprises and Small Enterprises	1,599.28	952.48
	(c) Debt Securities	38,880.04	32,707.88
	(d) Borrowings (Other than Debt Securities)	1,47,281.92	1,40,172.57
	(e) Deposits	-	-
	(f) Subordinated Liabilities	8,900.00	8,900.00
	(g) Other Financial Liabilities	860.41	443.14
	(2) Non-Financial Liabilities		
	(a) Current Tax Liabilities (Net)	1,990.16	-
	(b) Provisions	3,210.37	3,489.93
	(c) Deferred Tax Liabilities (Net)	-	-
	(d) Other non-financial Liabilities	3,857.06	1,894.25
	(3) Equity		
	(a) Equity Share Capital	4,490.84	4,490.84
	(b) Other Equity	1,18,922.52	1,10,528.10
	Total Equity & Liabilities	3,31,089.78	3,03,732.13



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अर्थ: समाजस्य न्यासः

STANDALONE CASH FLOW STATEMENT AS AT 30TH SEPTEMBER, 2023

(In Lakhs)

Sr. No.	Particulars	As At	As At	As At
		30.09.2023	30.09.2022	31.03.2023
		(Unaudited)	(Unaudited)	(Audited)
A	Cash Flow from Operating Activities:			
	Net Profit before tax and extraordinary items and interest	21,732.04	14,527.06	30,877.33
	Adjustments for			
I	Depreciation	161.35	110.10	243.59
II	Deferred Expense W/O	-	37.20	85.09
III	Impairment on financial instruments	(2,173.77)	2,977.52	4,454.08
IV	Expenditure on CSR	29.98	-	176.01
V	Dividend Income	(1.24)	(0.83)	(0.83)
VI	Profit / Loss on Sale of Shraes	(55.23)	-	49.38
VII	Profit/Loss on Sale of Investments/Asstes	5.24	(13.34)	(12.85)
	Operating Profit before working capital changes	19,698.37	17,637.71	35,871.80
	Adjustments for			
I	Change in Other Financial Assets	227.63	(51.23)	(214.48)
II	Change in Loans & Receivables	(26,544.74)	(23,422.20)	(49,475.69)
III	Change in Payable & non financial liabilities	3,553.87	546.08	1,237.43
	Cash generated from Operations	(3,064.87)	(5,289.64)	(12,580.94)
I	Interest paid	(10,291.79)	(8,458.90)	(18,035.46)
II	Income Tax paid	(707.38)	(369.44)	(3,496.33)
III	Paid Expenses on CSR	(29.98)	-	(176.01)
	Cash flow before Extraordinary Items	(14,094.02)	(14,117.98)	(34,288.74)
I	Extraordinary Items	-	-	458.85
	Net Cash from Operating Activities	(14,094.02)	(14,117.98)	(34,747.59)
B	Cash Flows from Investing Activities:			
I	Purchase of Fixed Assets	(202.03)	(183.50)	(625.03)
II	Sale of Fixed Assets	12.31	117.48	118.28
	Net Cash from Investing activities	(189.72)	(66.02)	(506.75)
C	Net Cash from Financing Activities:			
I	Proceeds from Borrowings	7,109.35	8,790.05	33,268.20
II	Proceeds from Debt Service Repayment Account	417.27	(111.66)	191.64
III	Proceeds from Debt Securities	6,172.16	(220.14)	376.99
IV	Proceeds from Subordinated Liability	-	-	-
V	Dividend (Paid)/Received	(447.78)	0.83	(448.19)
VI	Purchase of Security Receipts	1,843.73	-	(1,500.00)
VII	Money received against Share Warrant	-	5,234.63	5,234.63
	Net Cash from Financing activities	15,094.73	13,693.71	37,123.27
	Net Increase/(decrease) in cash & cash equivalents	810.99	(490.29)	1,868.93
	Cash & Cash equivalents at beginning of period	2,824.63	955.70	955.70
	Cash & Cash equivalent at end of period	3,635.62	465.41	2,824.63



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अर्थ: समाजस्य न्यासः

STATEMENT OF CONSOLIDATED UNAUDITED FINANCIAL RESULTS FOR THE QUARTER/HALF YEAR ENDED 30TH SEPTEMBER, 2023

([₹] in Lakh Except EPS)

Sr. No.	Particulars	Quarter Ended			Half Year Ended		Year Ended
		30.09.2023	30.06.2023	30.09.2022	30.09.2023	30.09.2022	31.03.2023
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
I	Revenue from operations:						
	(i) Interest Income	13,764.64	12,228.01	11,875.65	25,992.65	23,012.47	47,075.48
	(ii) Dividend Income	1.24	-	0.83	1.24	0.83	0.83
	(iii) Rental Income	-	-	-	-	-	-
	(iv) Fees and commission Income	682.85	716.28	152.43	1,399.13	279.81	242.68
	(v) Net gain on fair value changes	19.52	35.71	-	55.23	-	-
	(vi) Net gain on derecognition of financial instruments under	-	-	-	-	-	-
	(vii) Sale of products (Including Excise Duty)	-	-	-	-	-	-
	(viii) Sale of services	-	-	-	-	-	-
	(ix) Others	-	638.38	-	638.38	-	-
	Total Revenue from operations (I)	14,468.25	13,618.38	12,028.91	28,086.63	23,293.11	47,318.99
II	Other Income	-	-	-	-	-	-
	Total Income (I+II)	14,468.25	13,618.38	12,028.91	28,086.63	23,293.11	47,318.99
III	Expenses:						
	(i) Finance Costs	6,022.80	5,969.70	4,980.36	11,992.50	9,708.75	20,867.00
	(ii) Fees and commission expense	-	-	-	-	-	-
	(iii) Net loss on fair value changes	-	-	-	-	-	49.38
	(iv) Net loss on derecognition of financial instruments under amortized cost category	-	-	-	-	-	-
	(v) Impairment on financial instruments	(929.47)	(570.40)	1,822.03	(1,499.87)	3,964.42	5,390.14
	(vi) Cost of materials consumed	-	-	-	-	-	-
	(vii) Purchases of Stock-in-trade	-	-	-	-	-	-
	(viii) Changes in Inventories of finished goods,	-	-	-	-	-	-
	(ix) Employee Benefits Expenses	1,167.87	1,014.15	832.85	2,182.02	1,511.89	3,467.12
	(x) Depreciation, amortization and impairment	86.13	75.43	76.95	161.56	147.49	329.09
	(xi) Others expenses	1,767.41	1,925.39	1,057.12	3,692.80	1,827.99	4,139.67
	Total Expenses (III)	8,114.74	8,414.27	8,769.31	16,529.01	17,160.54	34,242.40
IV	Profit / (loss) before exceptional items and tax (II-III)	6,353.51	5,204.11	3,259.60	11,557.62	6,132.57	13,076.59
V	Exceptional items	-	-	-	-	-	452.87
VI	Profit/(loss) before tax (IV-V)	6,353.51	5,204.11	3,259.60	11,557.62	6,132.57	12,623.72
VII	Tax Expense:						
	(1) Current Tax	1,733.06	1,708.97	850.12	3,442.03	1,598.83	3,586.24
	(2) Deferred Tax	(128.71)	(345.68)	(9.86)	(474.39)	27.18	(324.38)
VIII	Profit / (loss) for the period from continuing operations (VI-VII)	4,749.16	3,840.82	2,419.34	8,589.98	4,506.56	9,361.86
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)	4,749.16	3,840.82	2,419.34	8,589.98	4,506.56	9,361.86
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	-	-	-	-	-	-
	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	4,749.16	3,840.82	2,419.34	8,589.98	4,506.56	9,361.86
XV	Net profit after tax attributable to:						
	Owners of the holding company	4,749.16	3,840.82	2,419.34	8,589.98	4,506.56	9,361.86
	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	4,749.16	3,840.82	2,419.34	8,589.98	4,506.56	9,361.86
	Non-controlling interest	-	-	-	-	-	-
XVIII	Paid-up equity share capital (face value of Re. 1 per equity share)	4,490.22	4,490.22	4,490.22	4,490.22	4,490.22	4,490.22
XIX	Other equity as per statement of assets and liabilities	-	-	-	-	-	1,11,762.91
XVI	Earnings per equity share (for continuing operations):						
	Basic (Rs.)	1.06	0.86	0.54	1.91	1.01	2.10
	Diluted (Rs.)	1.06	0.86	0.54	1.91	1.01	2.10
XVII	Earnings per equity share (for discontinued operations):						
	Basic (Rs.)	-	-	-	-	-	-
	Diluted (Rs.)	-	-	-	-	-	-
XVIII	Earnings per equity share (for continuing and discontinued operations):						
	Basic (Rs.)	1.06	0.86	0.54	1.91	1.01	2.10
	Diluted (Rs.)	1.06	0.86	0.54	1.91	1.01	2.10



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CONSOLIDATED STATEMENT OF ASSETS AND LIABILITIES AS AT 30TH SEPTEMBER, 2023

(In Lakhs)

Sr. No.	Particulars	As At	As At
		30.09.2023	31.03.2023
		(Unaudited)	(Audited)
I	ASSETS		
	(1) Financial Assets		
	(a) Cash & Cash Equivalents	3,373.40	2,563.16
	(b) Bank Balances other than (a) above	349.08	347.90
	(c) Derivative Financial Instruments	-	-
	(d) Receivables		
	(i) Trade Receivables	1,158.92	975.11
	(ii) Other Receivables	-	-
	(e) Loans	3,39,999.80	3,14,042.46
	(f) Investments	2,573.83	2,518.60
	(g) Other Financial Assets	4,942.61	6,998.58
	(2) Non Financial Assets		
	(a) Current Tax Assets (Net)	-	1,178.57
	(b) Deferred Tax Asset (Net)	525.01	50.60
	(c) Investment Property	-	-
	(d) Biological Assets other than Bearer plants	-	-
	(e) Property, Plant and Equipments	6,597.59	6,557.00
	(f) Capital Work-in-Progress	-	-
	(g) Intangible Assets under development	-	-
	(h) Goodwill	-	-
	(i) Other Intangible Assets	53.13	70.80
	(j) Other Non-Financial Assets	60.83	84.67
	Total Assets	3,59,634.20	3,35,387.45
II	EQUITY AND LIABILITIES		
	(1) Financial Liabilities		
	(a) Derivative Financial Instruments	-	-
	(b) Payables		
	(I) Trade Payables		
	(i) Total outstanding dues of Micro Enterprises and Small Enterprises	992.84	11.31
	(ii) Total outstanding dues of creditors other than Micro Enterprises and Small Enterprises	104.34	141.63
	(II) Other Payables		
	(i) Total outstanding dues of Micro Enterprises and Small Enterprises	-	-
	(ii) Total outstanding dues of creditors other than Micro Enterprises and Small Enterprises	1,758.26	1,161.34
	(c) Debt Securities	45,740.04	39,997.88
	(d) Borrowings (Other than Debt Securities)	1,67,781.93	1,62,820.94
	(e) Deposits	-	-
	(f) Subordinated Liabilities	8,900.00	8,900.00
	(g) Other Financial Liabilities	860.41	443.14
	(2) Non-Financial Liabilities		
	(a) Current Tax Liabilities (Net)	1,419.20	-
	(b) Provisions	3,455.89	3,744.42
	(c) Deferred Tax Liabilities (Net)	-	-
	(d) Other non-financial Liabilities	3,873.81	1,913.04
	(3) Equity		
	(a) Equity Share Capital	4,490.84	4,490.84
	(b) Other Equity	1,20,256.64	1,11,762.91
	Total Equity & Liabilities	3,59,634.20	3,35,387.45
	Equity attributable to equity holders of the holding company	1,24,747.48	1,16,253.75
	Non - controlling interest	-	-
	Total Equity	1,24,747.48	1,16,253.75



PAISALO

EASY LOAN आसान लोन

PAISALO DIGITAL LIMITED

FORMERLY KNOWN AS S. E. INVESTMENTS LIMITED

REGD. OFF: CSC, POCKET 52, NEAR POLICE STATION, CR PARK, NEW DELHI-110019

TEL: +91 11 43518888 FAX: + 91 11 43518816 WEB: www.paisalo.in

CIN: L65921DL1992PLC120483

अर्थ: समाजस्य न्यासः

CONSOLIDATED CASH FLOW STATEMENT AS AT 30TH SEPTEMBER, 2023

(' In Lakhs)

Sr. No.	Particulars	As At	As At	As At
		30.09.2023	30.09.2022	31.03.2023
		(Unaudited)	(Unaudited)	(Audited)
A	Cash Flow from Operating Activities:			
	Net Profit before tax and extraordinary items and Interest	23,550.13	15,842.16	33,943.59
	Adjustments for			
I	Depreciation	161.56	110.29	244.00
II	Deferred Expense W/O	-	37.20	85.09
III	Impairment on financial instruments	(1,499.87)	3,964.42	5,390.14
IV	Expenditure on CSR	29.98	-	176.01
V	Dividend Income	(1.24)	(0.83)	(0.83)
VI	Profit / Loss on Sale of Shraes	(55.23)	-	49.38
VII	Profit/Loss on Sale of Investments/Asstes	5.24	(13.34)	(12.85)
	Operating Profit before working capital changes	22,190.57	19,939.90	39,874.53
	Adjustments for			
I	Change in Other Financial Assets	212.25	(56.55)	(283.77)
II	Change in Loans & Receivables	(24,577.08)	(28,755.54)	(61,215.55)
III	Change in Payable & non financial liabilities	3,501.95	554.36	1,379.23
IV	Change in other Non Financial Assets	23.84	(5.79)	(24.71)
	Cash generated from Operations	1,351.53	(8,323.62)	(20,270.27)
I	Interest paid	(11,992.50)	(9,708.76)	(20,867.00)
II	Income Tax paid	(844.28)	(235.30)	(3,450.93)
III	Paid Expenses on CSR	(29.98)	-	(176.01)
	Cash flow before Extraordinary Items	(11,515.23)	(18,267.68)	(44,764.21)
I	Extraordinary items	-	-	452.87
	Net Cash from Operating Activities	(11,515.23)	(18,267.68)	(45,217.08)
B	Cash Flows from Investing Activities:			
I	Purchase of Fixed Assets	(202.03)	(184.13)	(625.67)
II	Sale of Fixed Assets	12.31	117.48	118.28
	Net Cash from Investing activities	(189.72)	(66.65)	(507.39)
C	Net Cash from Financing Activities:			
I	Proceeds from Borrowings	4,960.99	10,190.21	41,596.27
II	Proceeds from Debt Service Repayment Account	417.27	(111.66)	191.64
III	Proceeds from Debt Securities	5,742.16	2,529.86	2,526.99
IV	Proceeds from Subordinated Liability	-	-	-
V	Dividend (Paid)/Received	(447.78)	0.83	(448.19)
VI	Purchase of Security Receipts	1,843.73	-	(1,500.00)
VII	Money received against Share Warrant	-	5,234.63	5,234.63
	Net Cash from Financing activities	12,516.37	17,843.87	47,601.34
	Net Increase/(decrease) in cash & cash equivalents	811.42	(490.46)	1,876.87
	Cash & Cash equivalents at beginning of period	2,911.06	1,034.18	1,034.18
	Cash & Cash equivalent at end of period	3,722.48	543.72	2,911.05



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NOTES

- The above results have been reviewed by Audit Committee and approved by the Board of Directors in the meeting held on October 26, 2023. The Statutory Auditors have expressed an Unmodified Opinion.
- The Consolidated financial results include results of Wholly Owned Subsidiary Nupur Firvest 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 September 30, 2023, Company has raised fund through issuance of following series of Non Convertible Debentures:

Particular	Date of allotment	No. of Debentures	Total Amount (In Rs.Crores)
12.00% Unlisted Unsecured Redeemable Non-Convertible Debentures Face Value Rs. 10 Lakh per Debenture	Sep 2 2023	50	5.00
9.95% Listed Secured Redeemable Non-Convertible Debentures Face Value Rs. 1 Lakh per Debenture	Sep 27 2023	5000	50.00

- 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.
- Credit Rating for Bank borrowings/NCDs of the Company have been upgraded to IVR AA/Stable Outlook during the quarter.
- Disclosures pursuant to RBI Notification - RBI /DOR/2021-22/86 DOR.STR.REC.51 /21.04.048/2021-22 dated 24 September 2021 - None
- The information pursuant to Regulation 52(4) and 52(6) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015:

Sr. No.	Particulars	Period ended 30.09.2023	
		Standalone	Consolidated
a	Debt-Equity Ratio (no. of times)	1.58	1.78
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)	1,24,132.19	1,25,606.35
h	Net Profit after tax (Rs. in Lakhs)	8,501.26	8,589.98
i	Earnings Per Share (Basic and Diluted) (Rs.)	1.89	1.91
j	Current ratio (no. of times)	2.91	2.96
k	Long term debt to working capital (no. of times)	0.59	0.61
l	Bad debts to Account receivable ratio	(0.01)	0.00
m	Current liability ratio (no. of times)	0.55	0.52
n	Total debts to total assets	0.59	0.62
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 (%)	45.41%	41.15%
s	Sector specific equivalent ratios, as applicable		
s-i	Net Interest Margin (%)	6.20%	6.07%
s-ii	GNPA (%)	0.24%	0.22%
s-iii	NNPA (%)	0.01%	0.01%

Place : New Delhi
Date : 26/10/2023

For and on behalf of Board of Directors


SUNIL AGARWAL
MANAGING DIRECTOR
PAISALO DIGITAL LIMITED



**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 the quarter and half year ended September 30, 2023 (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.

Our conclusion is not modified in respect of this matter

**Date : 26.10.2023
Place : Agra**

**For Manish Goyal & Co.
Chartered Accountants
Firm Reg. No. 806066C**


**(CA MANISH GOYAL)
Partner**

M. No. 074778

UDIN: 23074778BGUTRT9800



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 half year ended September 30, 2023 (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.

Our conclusion is not modified in respect of this matter

Date : 26.10.2023
Place : Agra

For Manish Goyal & Co.
Chartered Accountants
Firm Reg. No. 000066C


(CA MANISH GOYAL)
Partner

M. No. 074778

UDIN: 23074778 BGTURU9296