

Date: June 25, 2024

## **BSE Limited**

Department of Corporate Relationship  
25<sup>th</sup> Floor P. J. Towers, Dalal Street  
Mumbai -400 001

## **National Stock Exchange of India Limited Listing Department**

Exchange Plaza, Bandra Kurla Complex  
Bandra (East)  
Mumbai -400 051

**SCRIP CODE : Equity-532900**  
**NCDs and CPs - \***

**SCRIP SYMBOL : PAISALO**

## **SUB.: Schedule of Non-deal Roadshows/ Analyst/ Institutional Investor Meet**

Dear Madam/Sir(s),

The Exchange is hereby informed that the Company will be participating in Non-deal Roadshows and meeting prospective investors from June 28, 2024 to June 29, 2024.

A copy of the investor presentation is enclosed. The same is also available on the website of the Company at [www.paisalo.in](http://www.paisalo.in)

Note: The dates of the non-deal roadshows are subject to change. Changes may happen due to exigencies on the part of investors/ Company.

The above is submitted in compliance of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.

Thanking you.  
Yours truly,

**For Paisalo Digital Limited**



**(Manendra Singh)**  
**Company Secretary**

**Encl.: as mentioned above**

**\*Scrip Code: NCDs-975107, 975202, 975251, 975284, 975329, 975437, 975592, 975640 and CPs- 726915, 727064**

## **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: 165921DL1992PLC120483

[www.paisalo.in](http://www.paisalo.in)

अर्थ: समाजस्य न्यासः





**PAISALO**

EASY LOAN आसान लोन

**2024**

**CORPORATE  
PRESENTATION**



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PAISALO DIGITAL LIMITED

# OVERVIEW

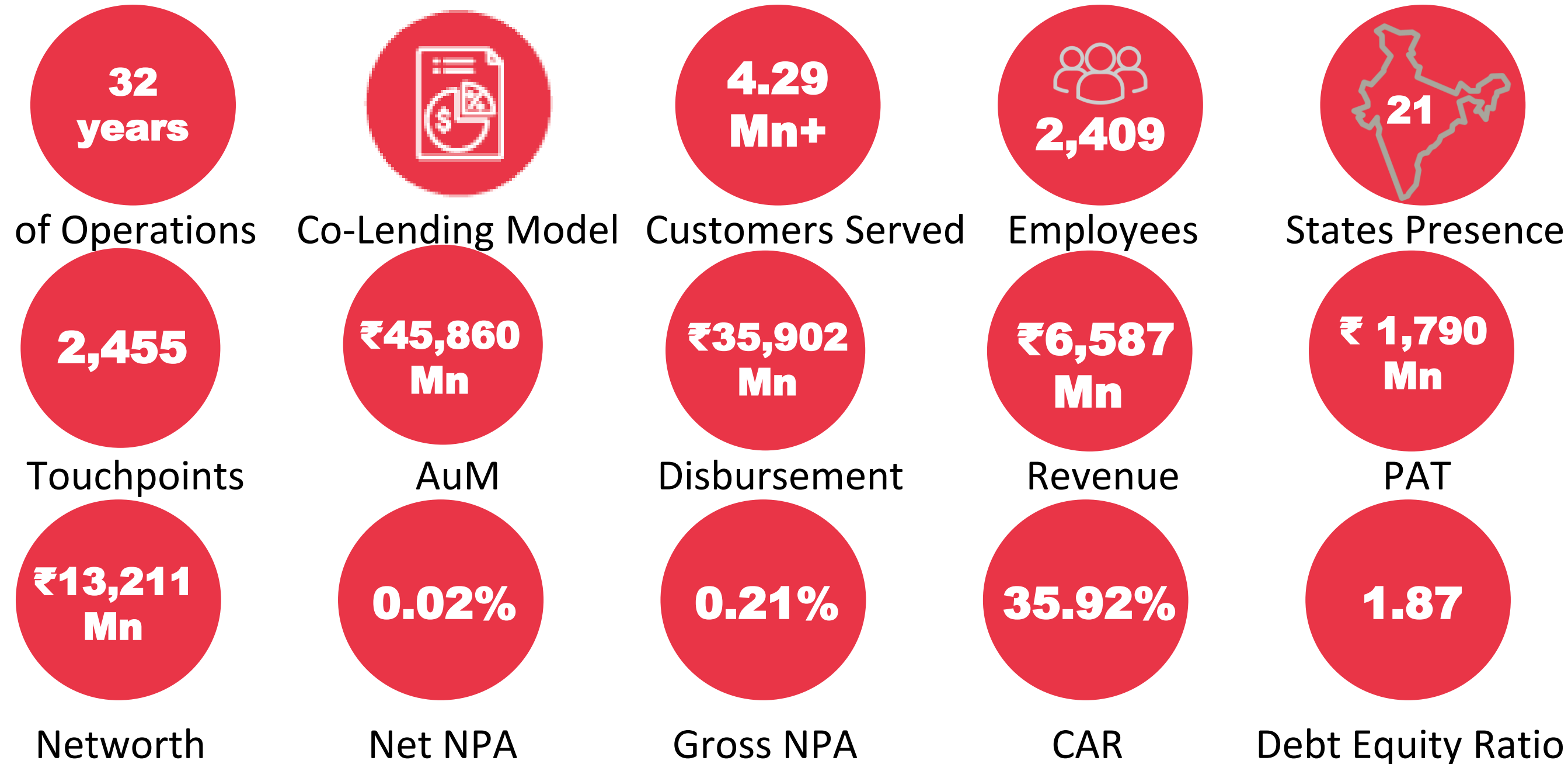




# Company Overview

Engaged in the business of providing convenient and easy loans to the financially excluded at bottom of India's economic pyramid

Classified and regulated by RBI as a ( Non-Deposit Accepting ) Systemically Important Middle Layer NBFC  
Rated : AA (Stable Outlook) and A1+ (Commercial Paper)



## POSITIONED FOR GROWTH

Early Mover advantage  
in Co-lending

Serviced 4.2Mn +  
customers

Brand recognition in  
area of operations

Business Construct -  
Delivers a NNPA of  
<2%

High Tech : High  
Touch  
Engage & transact  
without friction to  
deliver a sustainable  
business model

Innovative - Focussed  
on continuous  
innovation to  
transform customer  
experience & create  
growth opportunities



# OUR STRENGTHS





# Key Strengths

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# Co-Lending Business Model (1/2)

Paisalo Digital Ltd. has entered into co-lending loan agreements with several banks, including State Bank of India, Bank of Baroda, UCO Bank, Punjab National Bank, and Karnataka Bank.



**Estimated Ticket Size**  
₹10,000 to ₹5,00,000

**Paisalo Contribution 20%**      **Bank Contribution 80%**

This partnership capitalizes on Paisalo's distribution network and the bank's lower cost of funds, allowing for increased lending to the priority sectors that generate income.

Under Co-Lending, Paisalo is allowed a service charge within the range on 5.4%-7% which allows us to offset our operating expenditure and gives us ability to generate upfront fee income from borrower.

Paisalo is one of the leaders in the market in providing small-ticket income generation loans through co-lending arrangements.

## CO-LENDING Our Strength

Co-lending paves the way of combining bank's lower cost of funds and Paisalo's lower cost of operations to serve the unbanked population of our country.

Lower Cost  
of Lending

Availability  
of credit

Simple Product

Doorstep delivery  
& collection

Increases  
Efficiency

Saves Time &  
Energy



# Co-Lending Business Model (2/2)

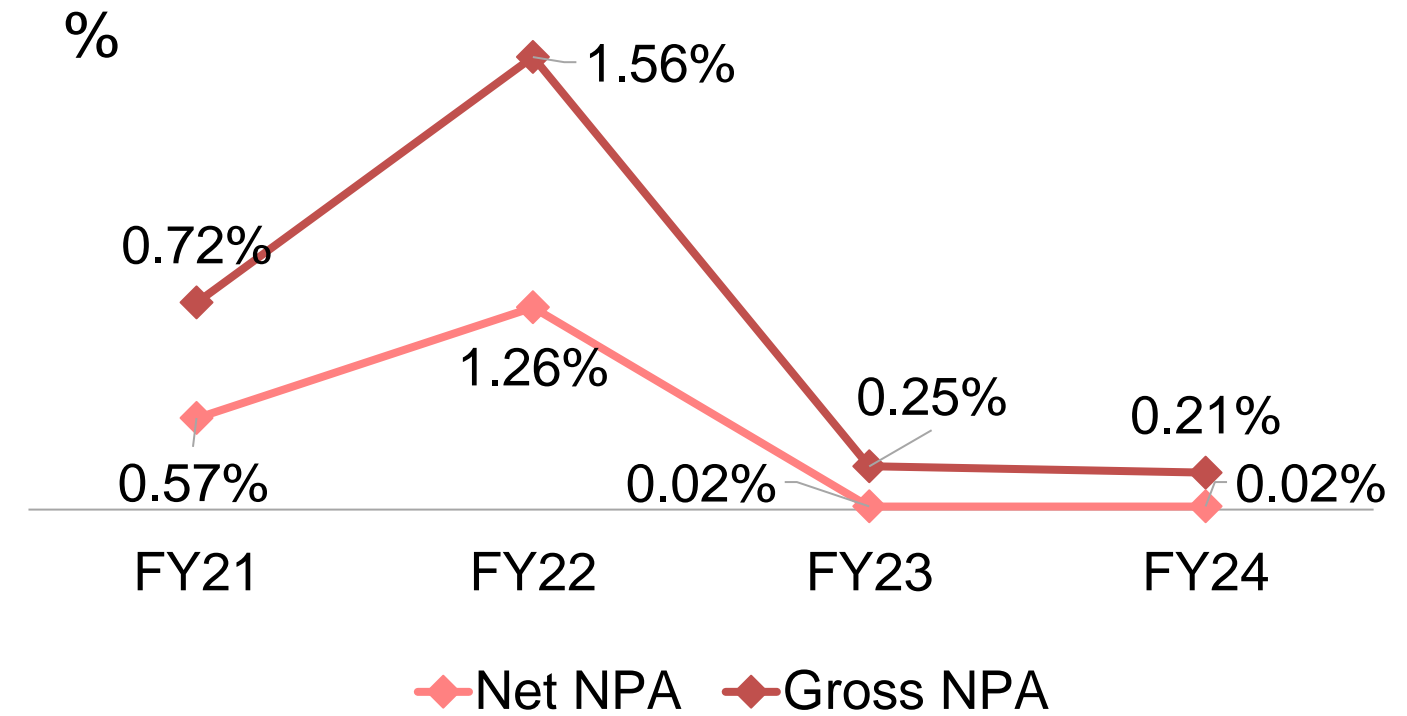
## Lower Risk Profile & Competitive Advantage

Under Co-Lending Paisalo maintains a lower risk profile, setting it apart from peers in the market. This differentiation is attributed to our strategic partnership with banks, which enables us to access lower cost funding while leveraging Paisalo's high-tech, high-touch underwriting and recovery capabilities.

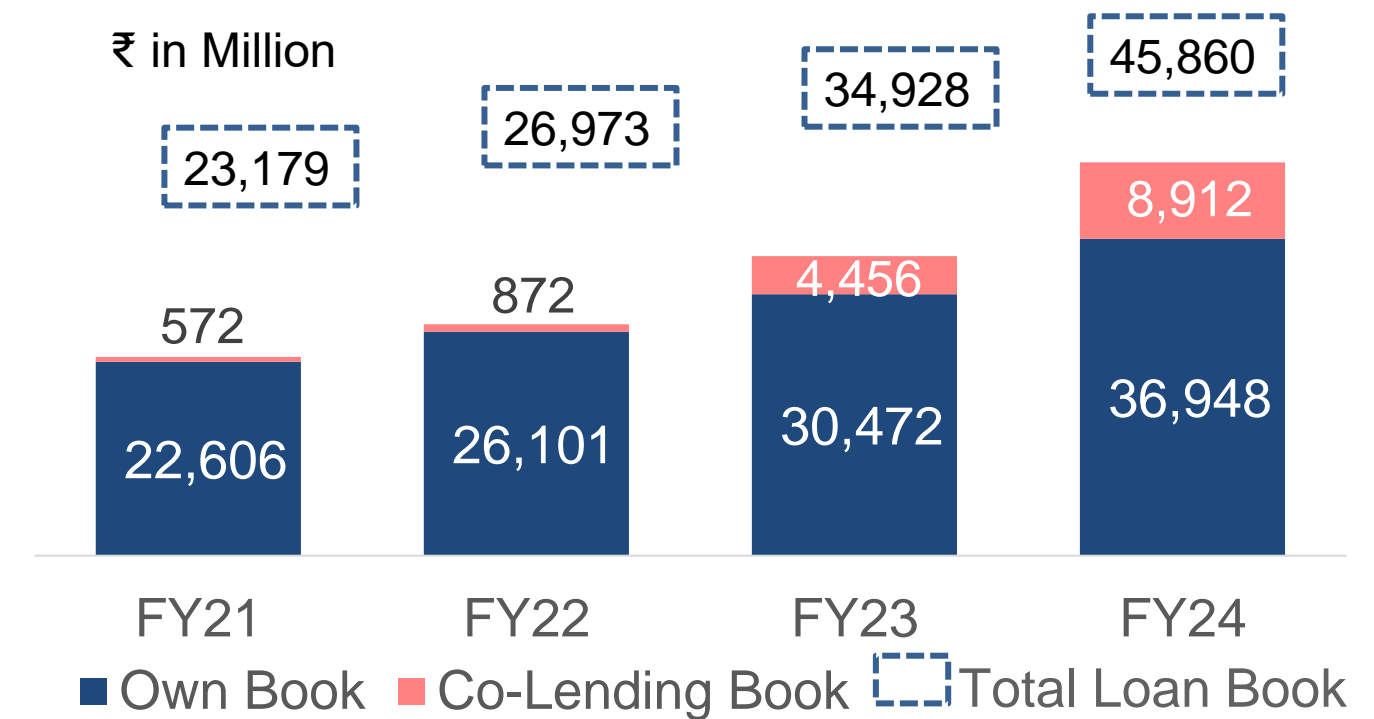
Through our digital underwriting platform, we combine the advantages of bank capital with our specialized risk management expertise, creating a position in the small ticket size co-lending segment within the Indian market.

This collaboration empowers us to capture market share, capitalizing on the vast and largely untapped opportunities in the lending sector.

## Net NPA & Gross NPA



## AuM Composition





# Market Opportunity

## The Problem

- Low availability of small loans from Financial Institutions
- High operational cost of banks, inhibits lending volumes on small loans
- High borrowing rate of NBFCs, restricts focus on small loans

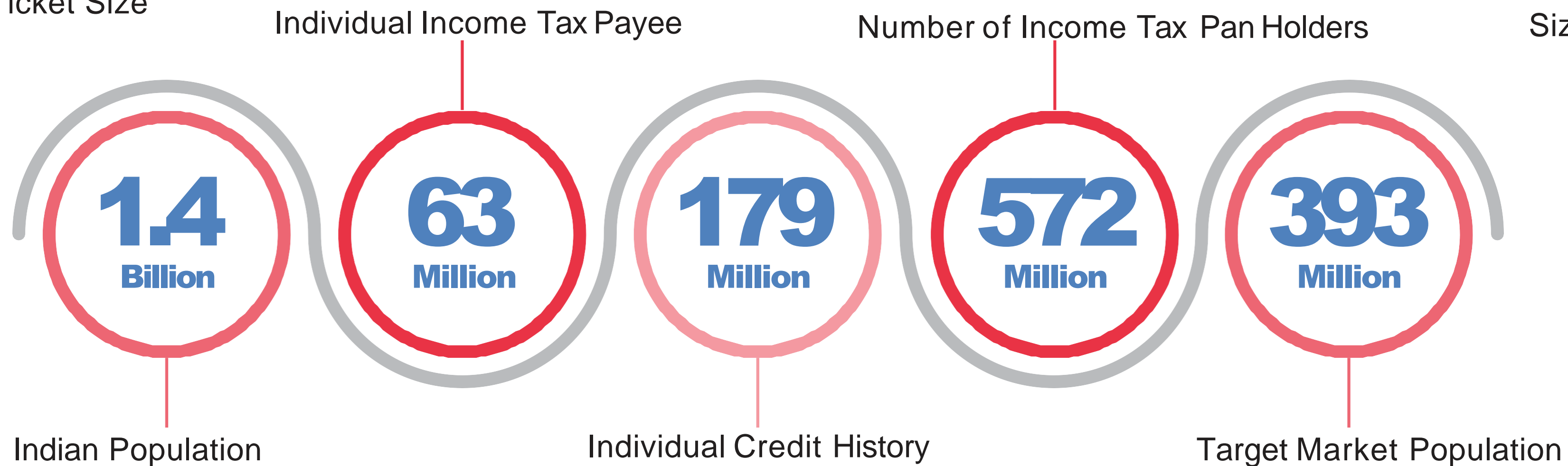


## The Solution

Bank's lower cost of funds and Paisalo's lower cost of operations results in lower borrowing cost to the customer

**₹25,000**  
Estimated Ticket Size

**₹9,825 Bn**  
Estimated Annual Market Size



Source:  
<https://www.worldometers.info/world-population/india-population/>  
<https://pib.gov.in/PressReleasePage.aspx?PRID=1971680#:~:text=The%20returns%20filed%20by%20individual,lakh%20new%20first%20time%20filers>  
<https://newsroom.transunioncibil.com/more-than-160-million-indians-are-credit-underserved/>

**PAISALO**  
EASY LOAN आसान लोन

Source:  
[https://economictimes.indiatimes.com/wealth/save/11-5-crore-pan-cards-deactivated-after-missing-pan-aadhaar-linking-deadline-here-is-how-to-check-pan-aadhaar-linking-status/articleshow/105141748.cms?utm\\_source=contentofinterest&utm\\_medium=text&utm\\_campaign=cppst](https://economictimes.indiatimes.com/wealth/save/11-5-crore-pan-cards-deactivated-after-missing-pan-aadhaar-linking-deadline-here-is-how-to-check-pan-aadhaar-linking-status/articleshow/105141748.cms?utm_source=contentofinterest&utm_medium=text&utm_campaign=cppst)



# Our Presence & Partnerships

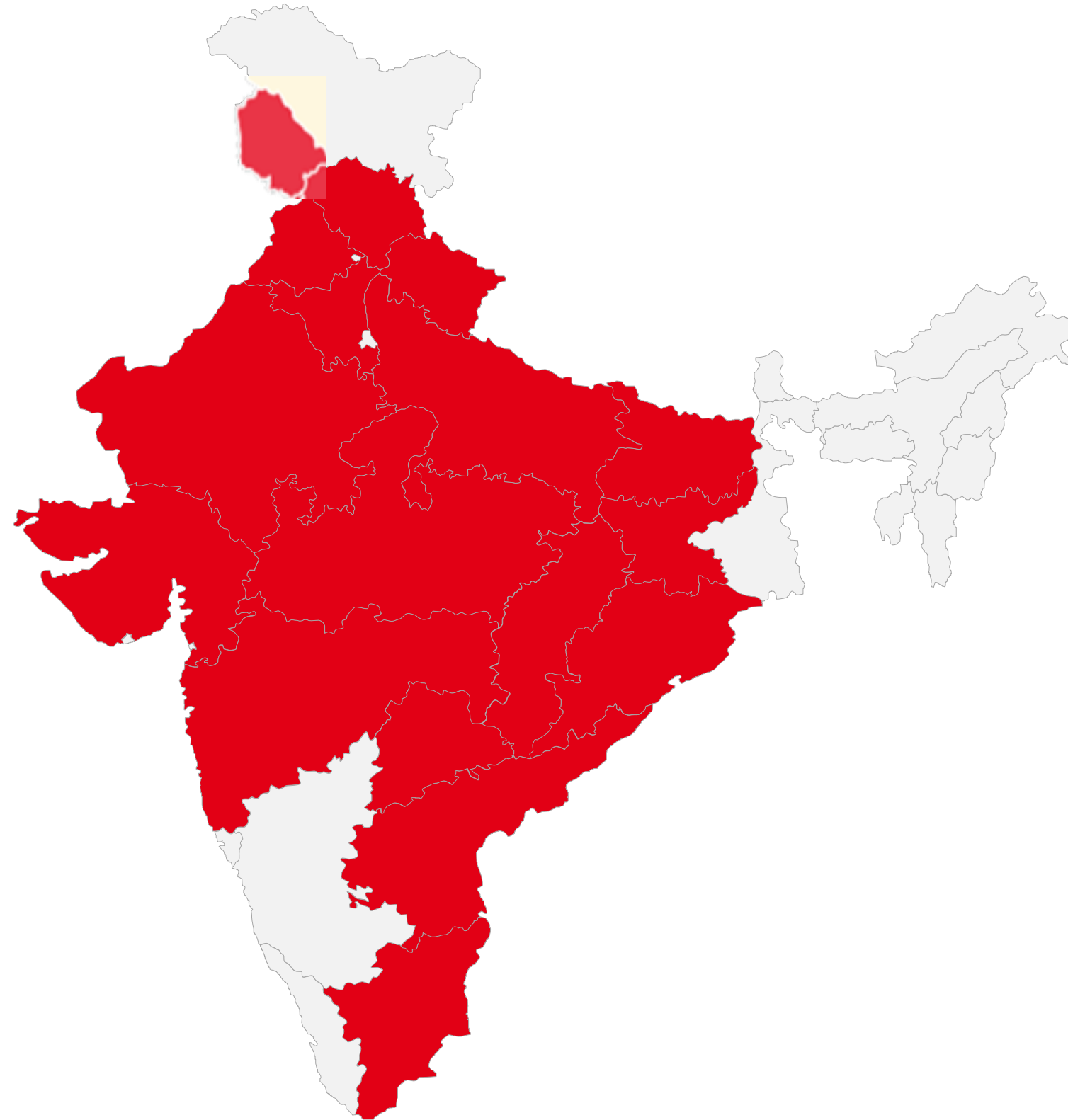
**2,455**  
TOUCH POINTS

**279**  
Branches

**1,203**  
Distribution Points

**973**  
Customer Service Points

**21**  
STATES



Strategic alliance with State Bank of India and Bank of India as Business Correspondent partners



Banking solutions to unbanked & underbanked groups at an affordable cost, promoting financial inclusion

## Services Offered as a Business Correspondent

Account Opening

Recurring Deposits

Micro Insurance

Savings Bank Deposits

Remittances

Micro Credit

Fixed Deposits

Micro Pension

Recovery

# Our Leadership



## Mr. Sunil Agarwal

Managing Director & CEO

30 years of experience, incorporated Paisalo and took it from Private Entity to Public Listed and Traded Entity



## Mr. Harish Singh

Executive Director & CFO

Executive Director MBA, Chartered Accountant, 30 years+ experience in the field of Financing



## Mr. Anoop Krishna

Executive Director

Veteran Banker with over 30 years of experience with State bank of India at all levels



## Mr. Santanu Agarwal

Deputy Managing Director

Santanu, B.Com LLB, played a pivotal role in digital transformation of the company, Co-lending agreements and BC agreement.



## Mr. Vijay Ronjan

Independent Director

30 years+ experience in the field of Banking, retired as CGM Delhi of State bank of India



## Mr. Naresh Kumar

Independent Director

30 years+ experience in the field of Corporate and Legal Compliances, held position of CEO of Institute of Company Secretaries of India



## Mr. Gauri Shankar

Independent Director

30 years+ experience in the field of Banking, held position of CEO and Managing Director at Punjab National Bank



## Mr. Raman Aggarwal

Independent Director

Co-Chairman of Finance Industry Development Council (FIDC), member of Advisory Groups to Ministry of Finance & RBI, Core Group setup by Ministry of Corporate Affairs, and Special Task Force at FICCI



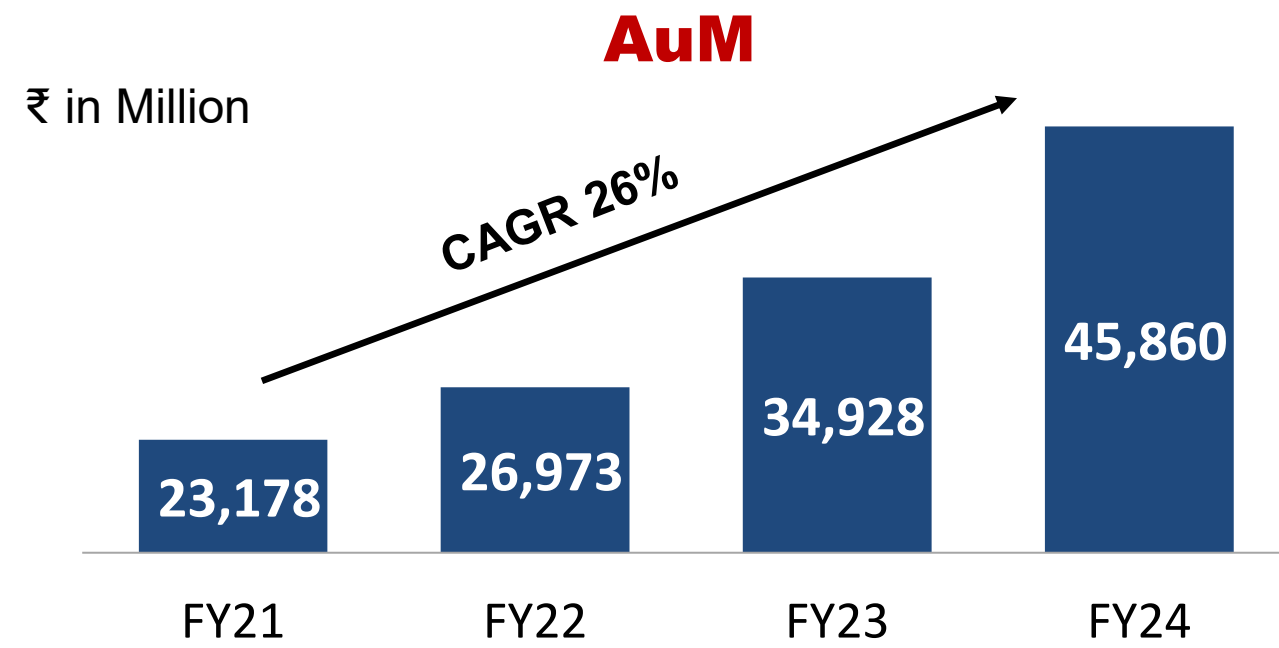
## Mrs. Nisha Jolly

Independent Director

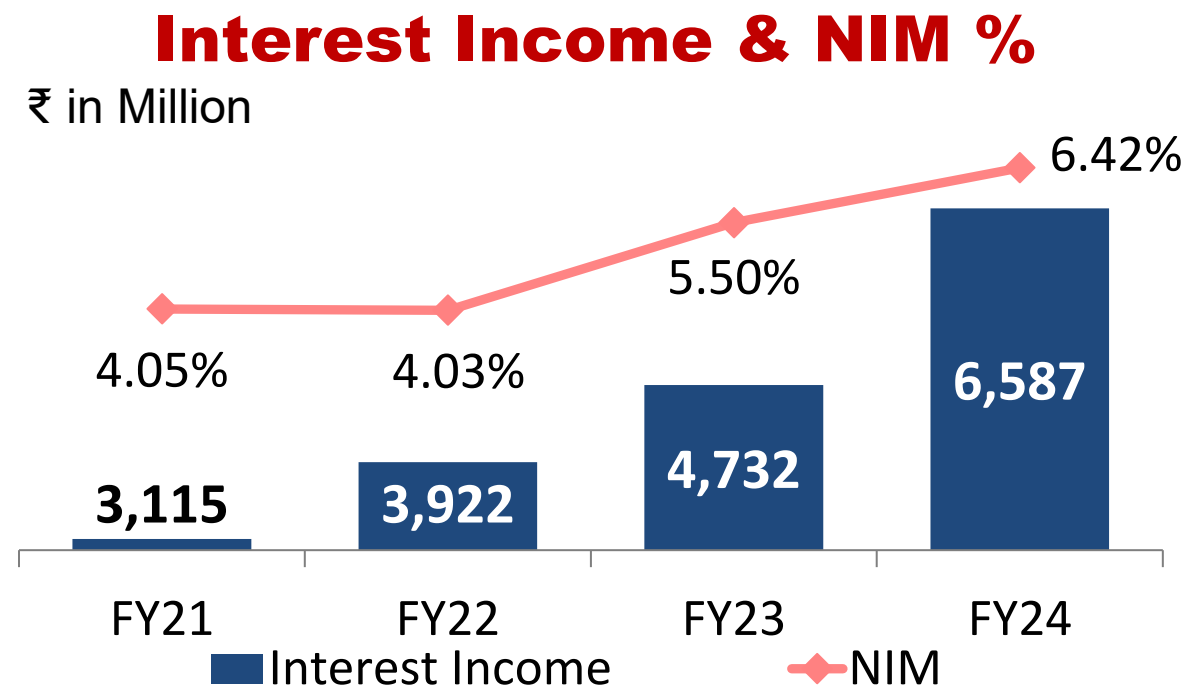
30 years+ of experience in the field of Banking, held position of Chief Manager of Punjab National Bank.



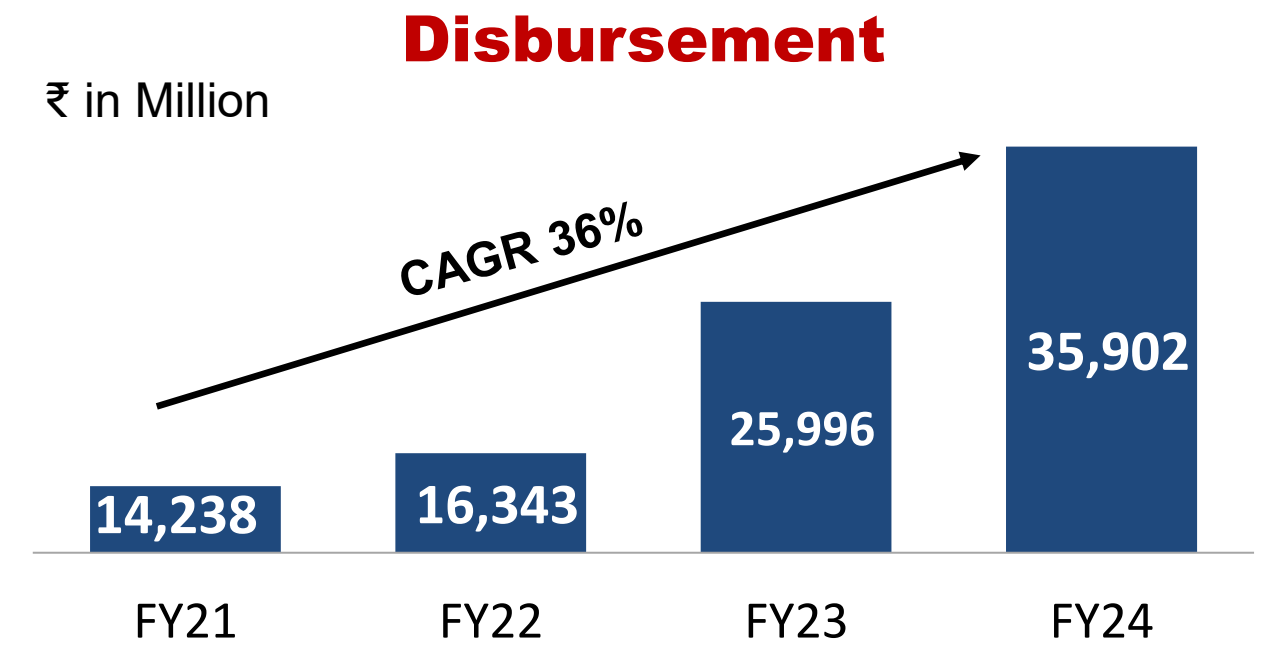
# Financial & Operational Performance



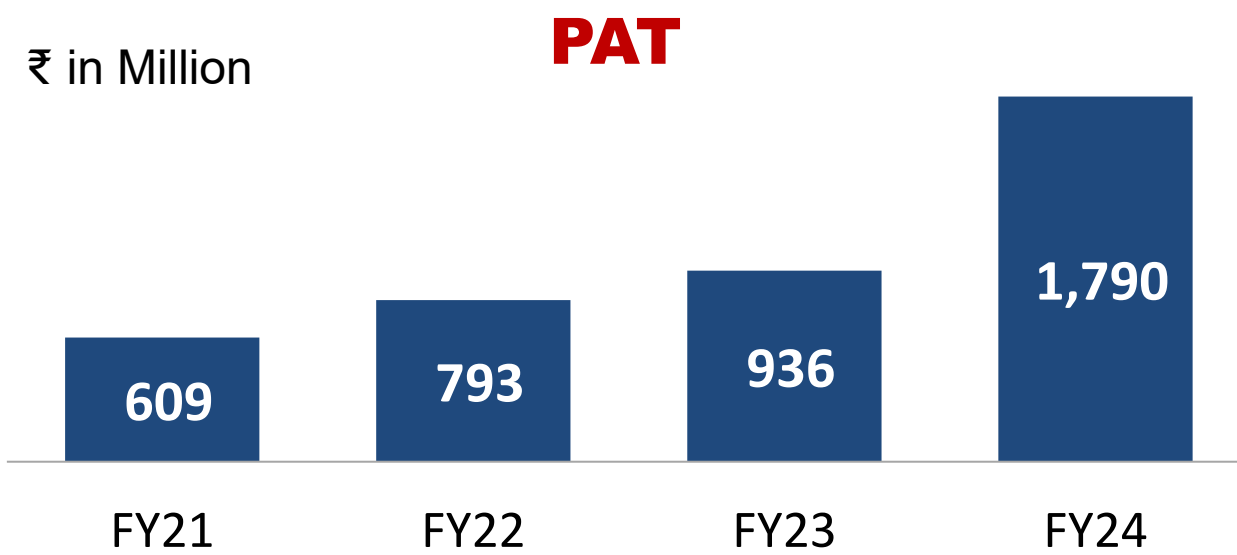
CAGR at 26% - Highest ever AUM of ₹45,860 mn



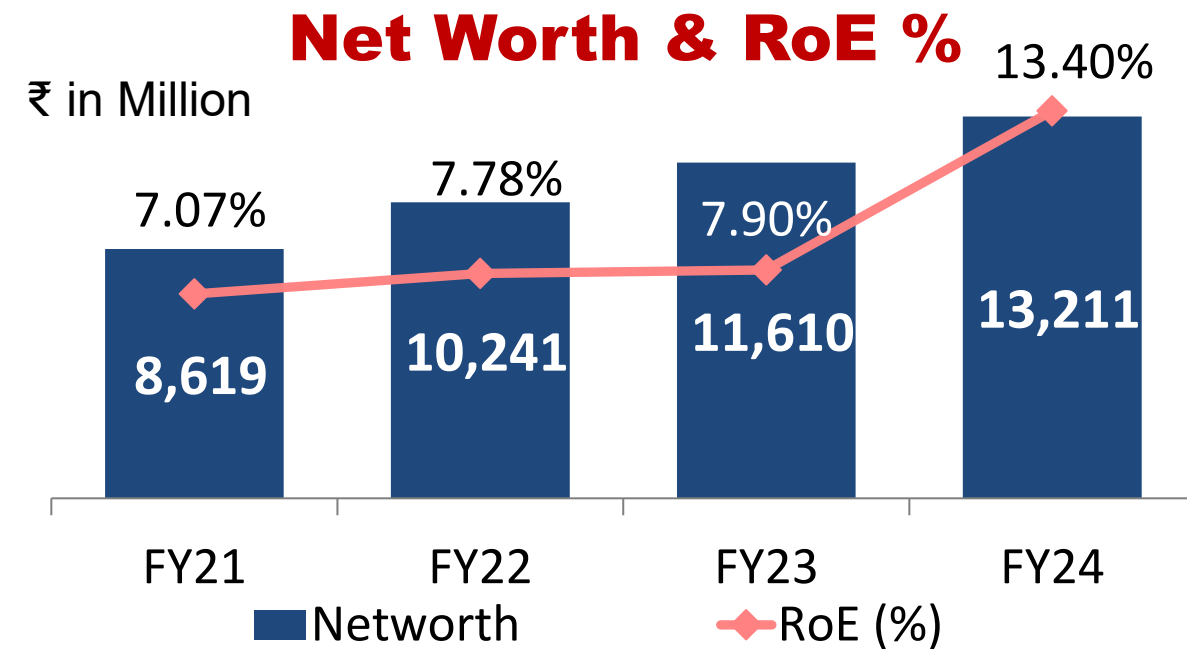
Net Interest Margin at 6.42%



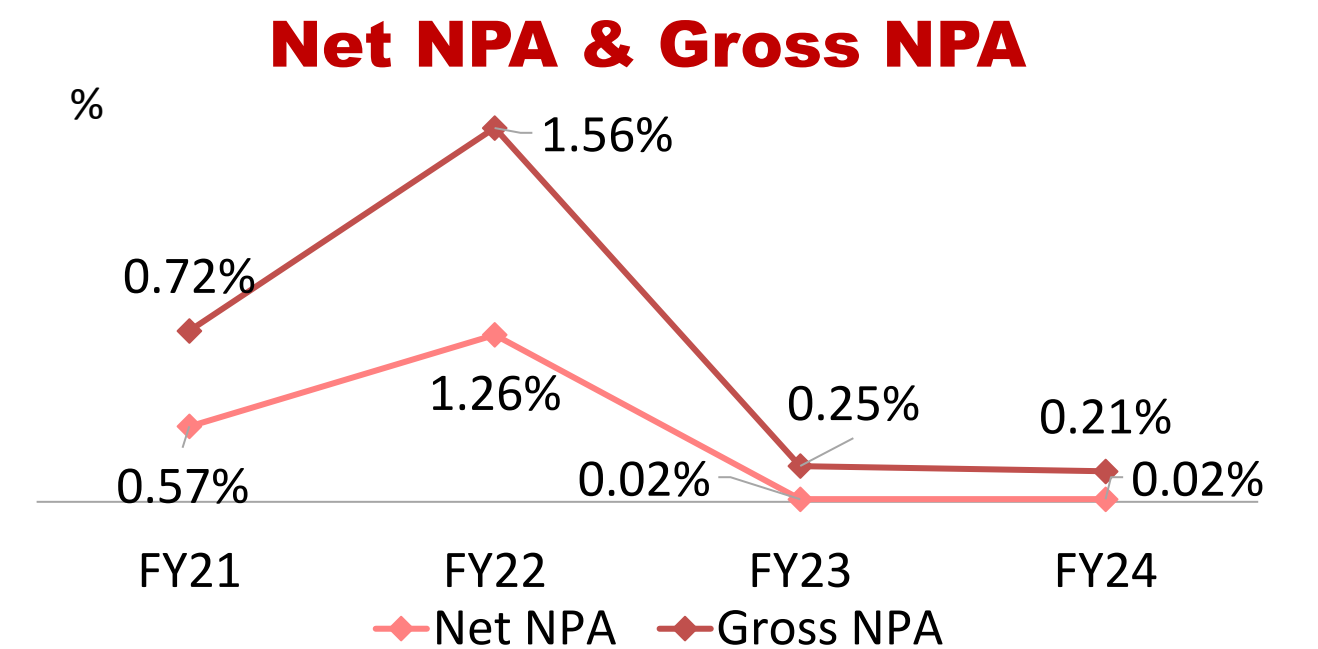
Growth in disbursement at 36% CAGR



YoY Growth 91.2% in FY24; consistent dividend payout of 10%

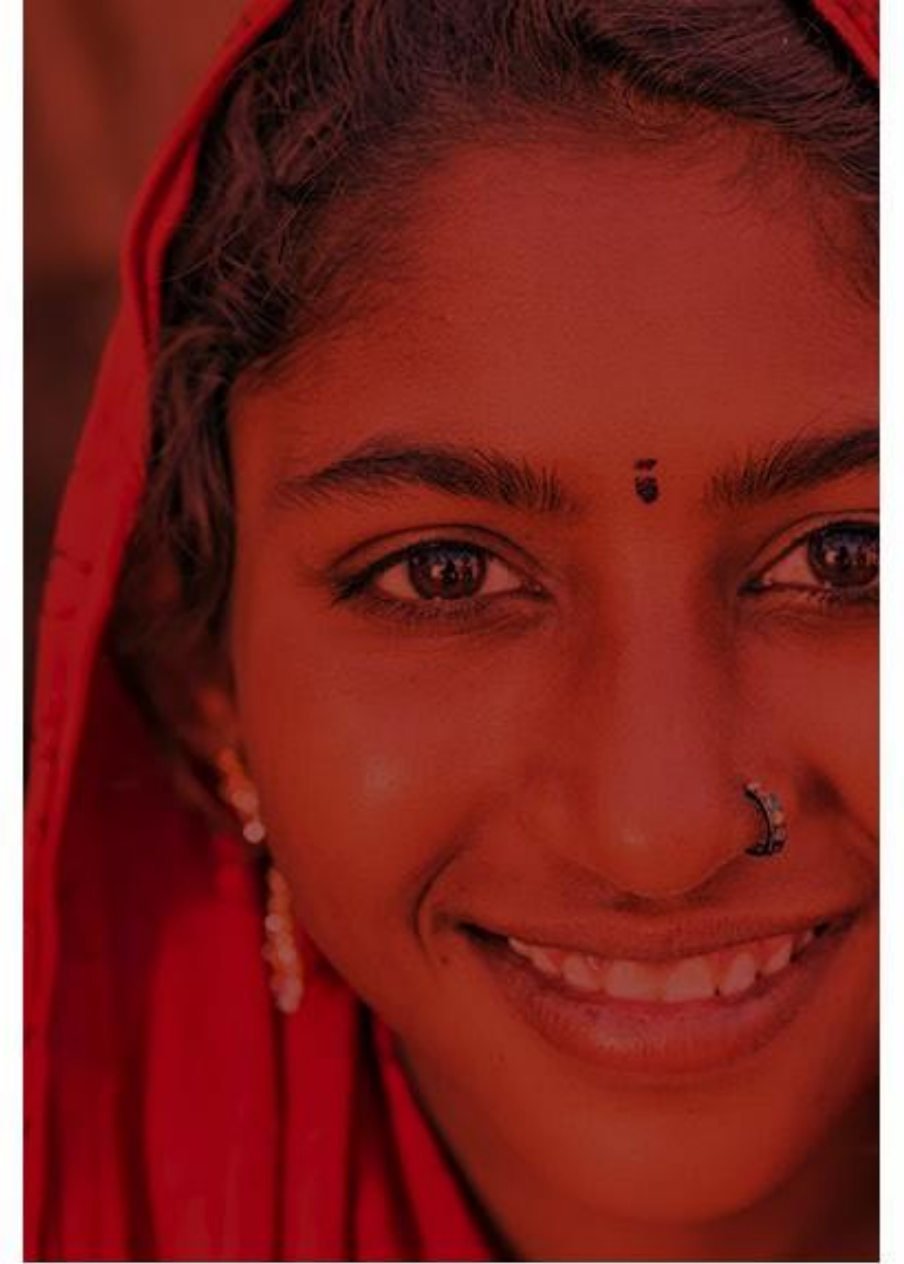


Net worth is ₹ 13,211 mn versus Bank Borrowings (secured) ₹17,494 mn i.e. 1.32x



Has written off bad debts totaling to ₹418 mn and has recovered old written off bad debts worth ₹405 mn as at Q4 FY 2024





Phone : +91 1143-51-8888

Email : [ir@paisalo.in](mailto:ir@paisalo.in)

Website : [www.paisalo.in](http://www.paisalo.in)