

PAISALO

EASY LOAN आसान लोन

Date: July 24, 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)

SCRIP SYMBOL: PAISALO

Subject : Investor Presentation

Dear Sir/Madam,

Pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and in terms of other applicable laws, if any, please find enclosed herewith Investor Presentation for the quarter ended June 30, 2023.

The above is being made available on the Company's website i.e. www.paisalo.in

This is for your information and record please.

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

2024

**INVESTOR
PRESENTATION
Q1 FY 2024**

01

Financial Summary

02

Overview

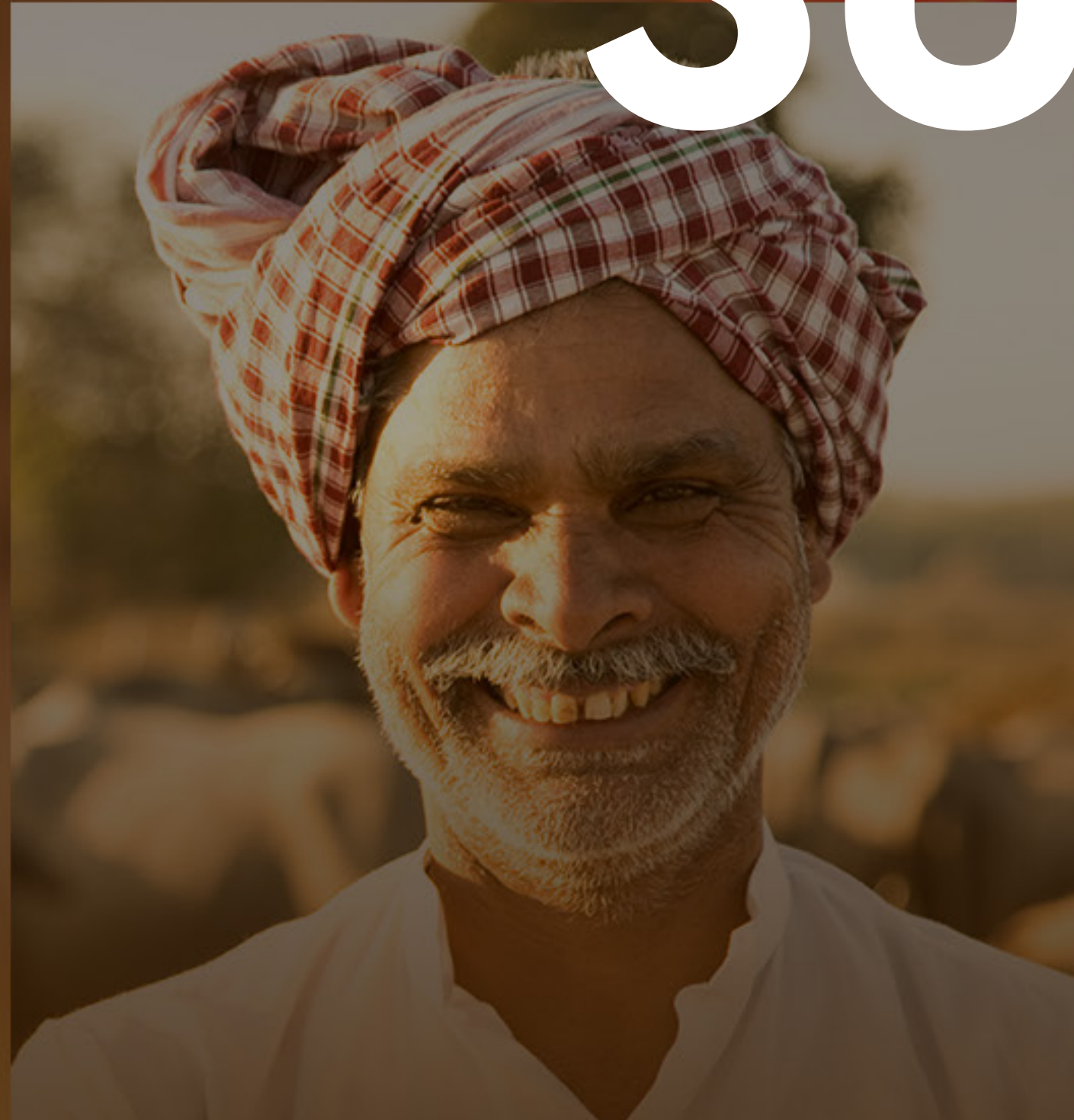
03

Financial Performance

Presentation
path



FINANCIAL SUMMARY



Q1 FY 2024

Paisalo Snapshot

Q1 FY 2024



A good quarter for the Company across balance sheet growth, portfolio quality and profitability.
Overall, strong start to the fiscal.

Paisalo Snapshot

Q1 FY 2024



A good quarter for the Company across balance sheet growth, portfolio quality and profitability. Overall, strong start to the fiscal.

Paisalo Snapshot

Q1 FY 2024

- Highest ever AUM of ₹36,444 Mn.
- AUM as at Q1 FY 2024 was up 34.11% at ₹36,444 mn as against Q1 FY 2023 at ₹27,174 mn.
- Total geographic footprint stood at to 1377 touchpoints across 18 states, in the quarter. In Q1, the company added 325 new touch points.
- The company continues to protect its margin profile, Interest Income for Q1 FY 2024 was up 20.96% at ₹1,362 mn as against ₹1,126 mn in Q1 FY 2023. The company has posted 81.14% increase in PBT and 84.02% increase in PAT YoY.
- GNPA and NNPA stood at 0.28% and 0.04% as at Q1 FY 2024 compared to 0.81% and 0.39% as at Q1 FY 2023. The Company expects its GNPA and NNPA to stay within the Long-Term outlook of below 2%.

Paisalo Snapshot

Q1 FY 2024

- Paisalo has written off bad debts totaling to INR 13 mn and has recovered old written off bad debts worth INR 108 mn in Q1 FY 2024. This has impact of INR 95 mn positive to bottom line.
- The Tangible Networth is INR 11,954 mn versus Bank Borrowings (secured) INR 12,890 mn, i.e., 1.08 times
- Capital Adequacy remained very strong at 40.41% at Q1 FY 2024.
- Credit Rating of the company IVR AA-/Stable Outlook (IVR Double A minus with Stable Outlook) and IVR A1+ (IVR A One Plus) Assigned for Commercial Paper.
- RoE at 12.65% and RoA at 4.88% at Q1 FY 2024.
- Total employee head count stood at 1854

Paisalo Snapshot

Q1 FY 2024

- The Board of Directors proposed a Dividend of 10% on fully paid equity share of Re. 1/- each, for FY 2023
- The Company continues to invest in teams and technology for business transformation. Given the deep investments being committed we are on track in business transformation (geo-expansion and technology) for stabilising at 3000 disbursements per day (as intimated in Q4 FY 2023), next update will be provided in Q2 FY 2024 (as intimated in Q4 FY 2023).
- A good quarter for the Company across balance sheet growth, portfolio quality and profitability. Overall, strong start to the fiscal.



OVERVIEW

What do we Stand For

1. Disruption

Revolutionizing and Disrupting Rural Credit

2. High Tech : High Touch

Engage and transact without friction to deliver a sustainable business model

3. Innovation

Focus on continuous innovation to transform customer experience and create growth opportunities

4. Business Construct

Deliver a sustainable NNPA of <2%

Uniquely Positioned for Growth

1. Leader with a huge **Early Mover** advantage in “Co-Lending”
2. Offering **easiest and cheapest product** in its market segment
3. Access to almost **unlimited capital**, relative to size
4. **Negligible ‘Liquidity Risk’**
5. **Negligible ‘Credit Risk’**
6. **Negligible ‘ALM Risk’**

Key strategic differentiators

1. Leader with a huge **Early Mover** advantage in “Co-Lending”
2. A **Unique** and **Scalable business model**
3. **In-house Proprietary Digital Platform** uses Data, AI and ML
4. Serviced **1.9 Mn+** customers
5. Paisalo has strong **Brand Recognition** in area of operations
6. Team of **1854** managing **1377 touch points** in **18 states**

Executive Summary

- Engaged in the business of providing convenient and easy loans to the financially excluded at bottom of India's economic pyramid
- Lending business with an AUM of ₹ 36,444 Mn
- Already serviced more than 1.9 million+ customers
- An experienced team of 1854 managing 1377 touch points in 18 States
- Net worth of ₹ 11,954 Mn, leveraged 2 times and CAR ~ 40.41%
- PAT of ₹ 384 Mn
- Classified and regulated by RBI as a (Non-Deposit Accepting) Systemically Important Middle Layer NBFC
- Rated : AA- (Stable Outlook) and A1+ (Commercial Paper)
- Listed on NSE and BSE



FINANCIAL PERFORMANCE

FINANCIAL

(₹ in Millions, *Cumulative)

PARTICULARS	Q1 FY 2023	Q2 FY 2023*	Q3 FY 2023*	Q4 FY 2023*	Q1 FY 2024
AUM	₹27,174	₹29,767	₹30,107	₹34,928	₹36,444
Disbursements	₹4,752	₹10,810	₹16,239	₹25,996	₹7,648
Revenue	₹1,126	₹2,329	₹3,552	₹4,732	₹1,362
PBT	₹287	₹613	₹984	₹1,262	₹520
PAT	₹209	₹451	₹730	₹936	₹384
Net Worth	₹10,453	₹11,216	₹11,493	₹11,610	₹11,954
Total Liabilities	₹15,871	₹16,005	₹16,534	₹18,567	₹18,818
Bank Borrowings	₹9,416	₹10,606	₹10,927	₹13,018	₹12,890
Debt to Equity Ratio	1.42	1.41	1.41	1.58	1.52
Bad Debts Written Off	₹135	₹233	₹330	₹441	₹13
Bad Debts Recovered	₹57	₹98	₹100	₹177	₹108
NIM	5.51%	5.35%	5.91%	5.50%	5.80%
Gross NPA	0.81%	0.76%	0.75%	0.25%	0.28%
Net NPA	0.39%	0.27%	0.26%	0.02%	0.04%
CAR	43.53%	43.19%	42.66%	40.34%	40.41%

FINANCIAL

(₹ in Millions, *Cumulative)

PARTICULARS	FY 2021	FY 2022	FY 2023	Q1 FY 2024
AUM	₹23,178	₹26,973	₹34,928	₹36,444
Interest Income	₹3,115	₹3,922	₹4,732	₹1,362
NIM	4.05 %	4.03 %	5.50 %	5.80%
PAT	₹609	₹793	₹936	₹384
Cash Accrual	₹646	₹819	₹950	₹392
Net worth	₹8,619	₹10,241	₹11,610	₹11,954
Total Debt	₹14,814	₹15,989	₹18,567	₹18,818
Debt Equity Ratio	1.72	1.46	1.58	1.52
Gross NPA	0.72 %	1.56 %	0.25 %	0.28%
NET NPA	0.57 %	1.26 %	0.02 %	0.04%
ROA	2.66 %	3.09 %	3.02 %	4.88%
ROE	7.07 %	7.78 %	7.90 %	12.65%
CAR	44.47 %	42.92 %	40.34 %	40.41%
Book Value	₹20.20	₹23.00	₹25.50	₹26.38

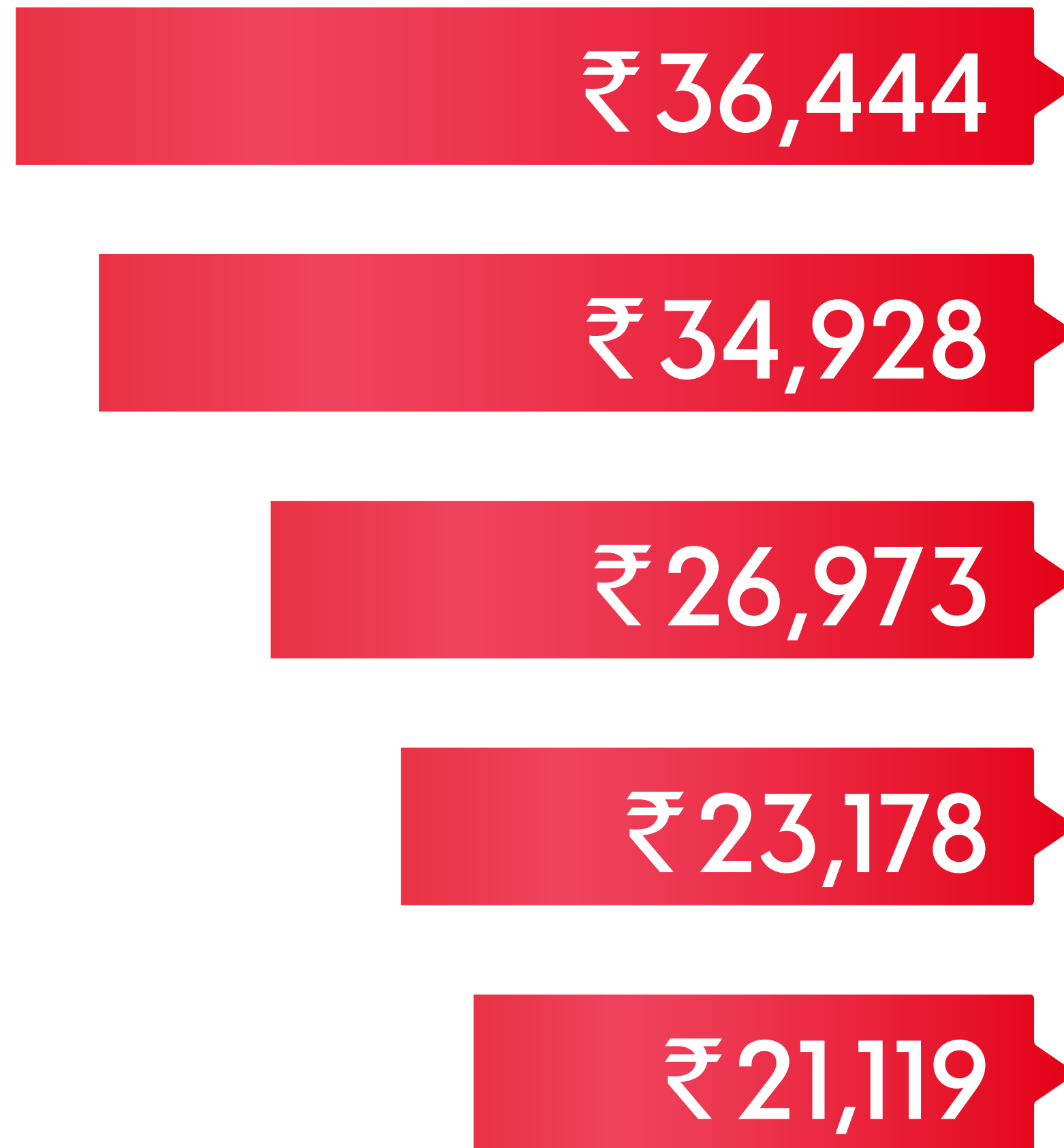
FINANCIALS - Critical Ratios

(INR in Millions)

PARTICULARS	FY 2021	FY 2022	FY 2023	Q1 FY 2024
Tangible Net Worth (TNW)	₹ 8,619	₹ 10,241	₹ 11,610	₹ 11,954
Bank Borrowings (BB)	₹ 7,412	₹ 79,588	₹ 13,018	₹ 12,890
Total Outside Liabilities (TOL)	₹ 14,814	₹ 15,989	₹ 18,567	₹ 18,818
BB / TNW (Times)	0.86	0.94	1.12	1.08
TOL / TNW (Times)	1.72	1.56	1.58	1.57

AUM

₹ in Millions



Q1 FY 2024

FY 2023

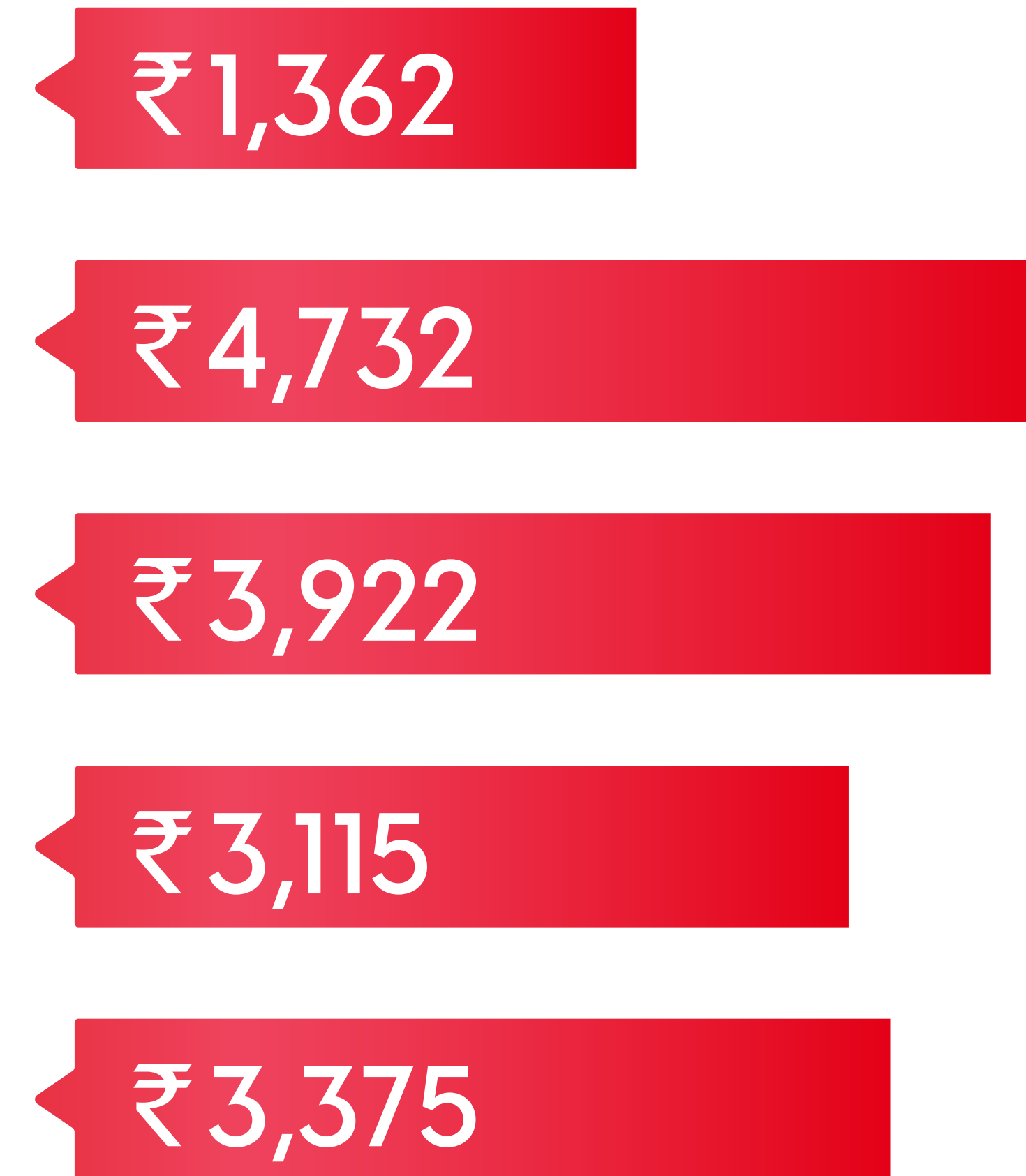
FY 2022

FY 2021

FY 2020

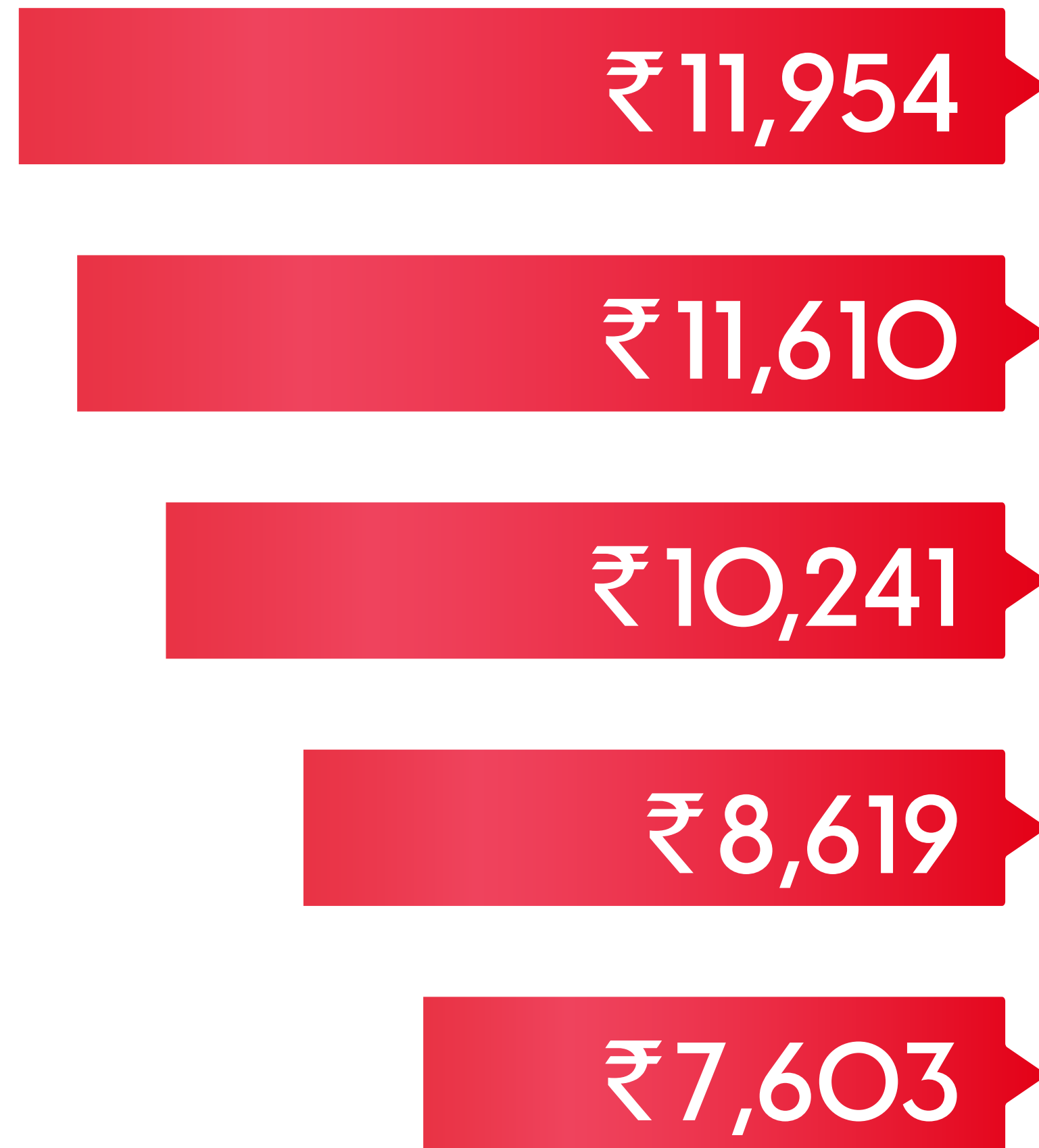
REVENUE

₹ in Millions



NET WORTH

₹ in Millions



Q1 FY 2024

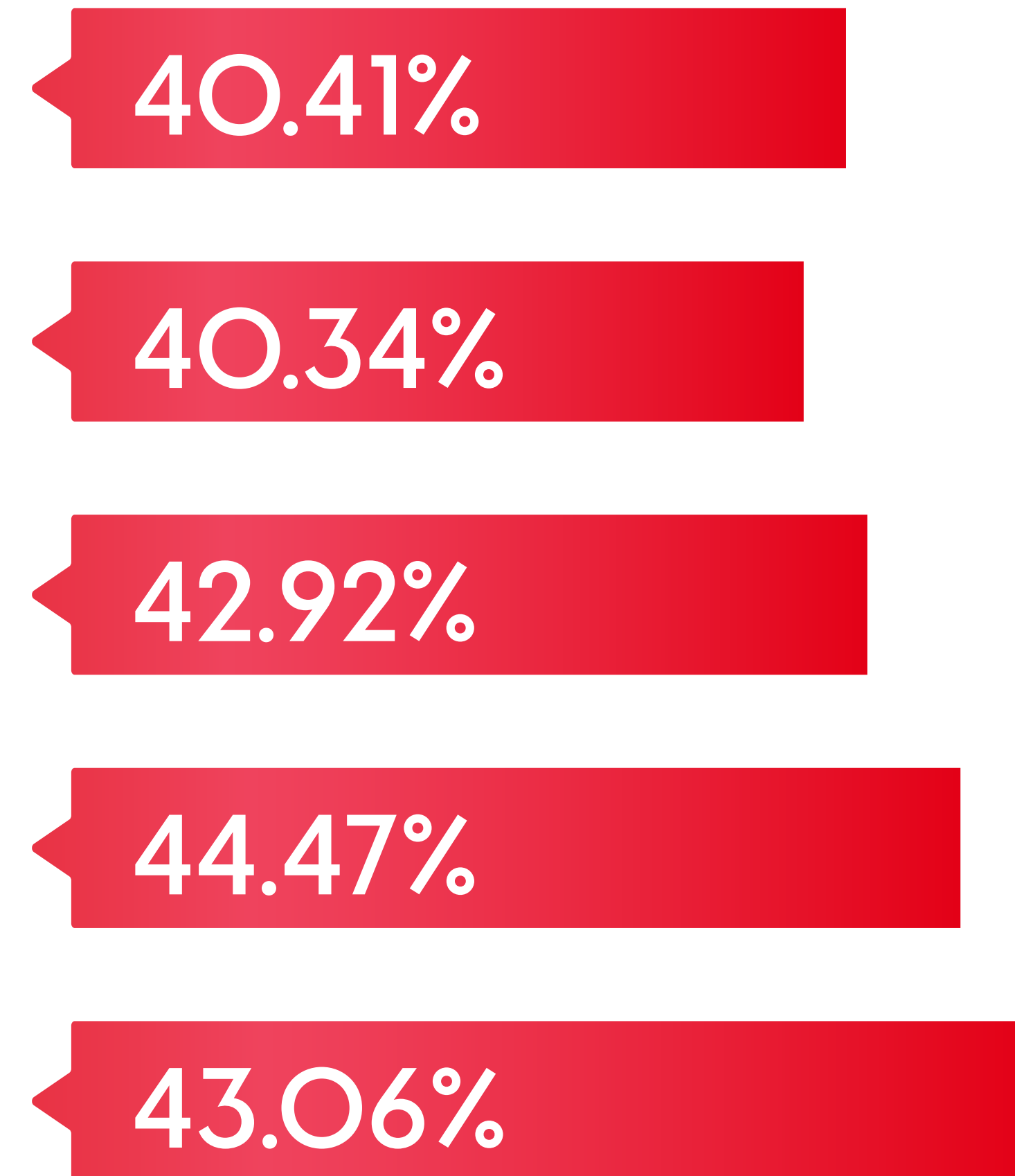
FY 2023

FY 2022

FY 2021

FY 2020

CAR



40.41%

40.34%

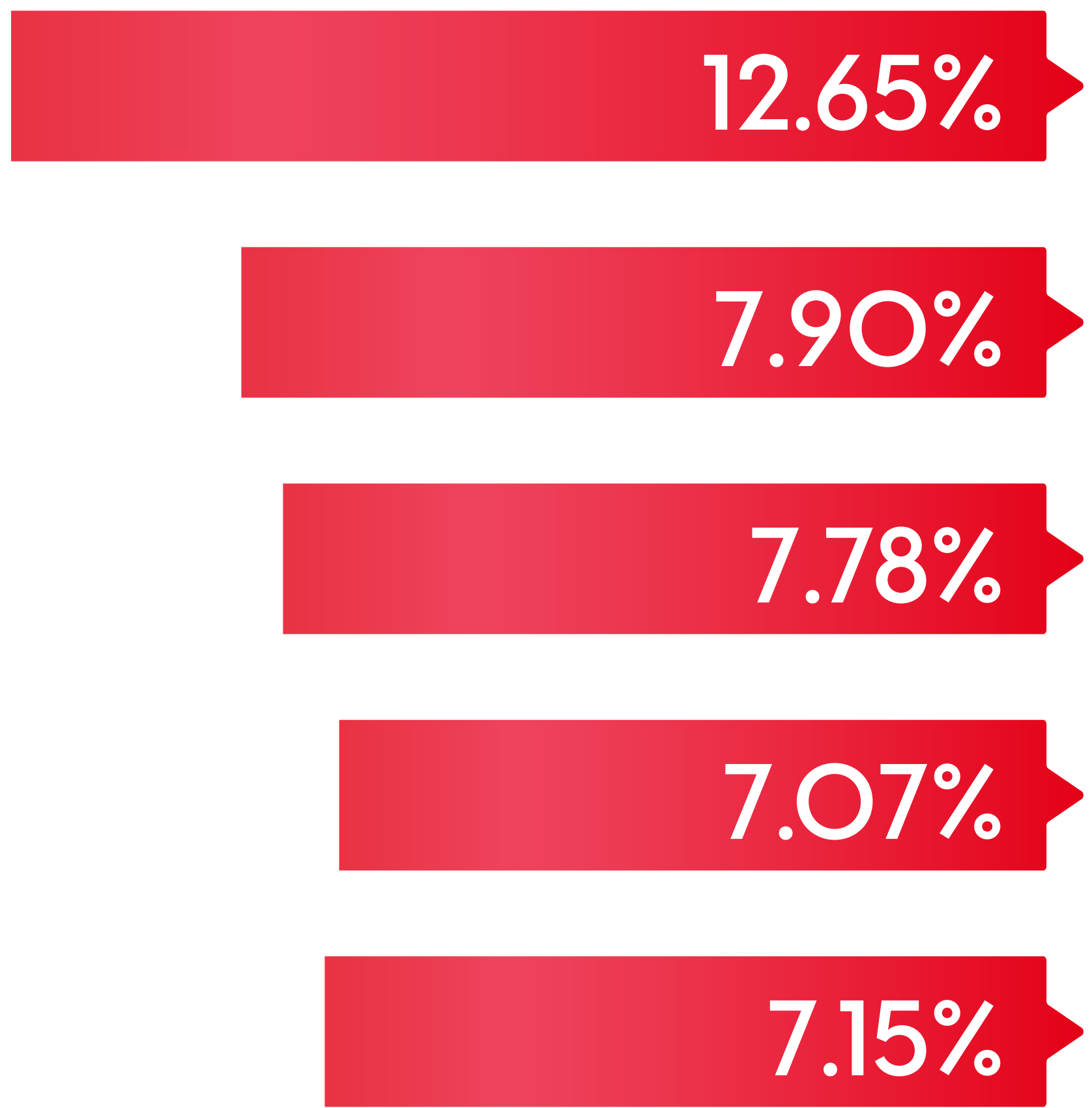
42.92%

44.47%

43.06%

ROE

₹ in Millions



Q1 FY 2024

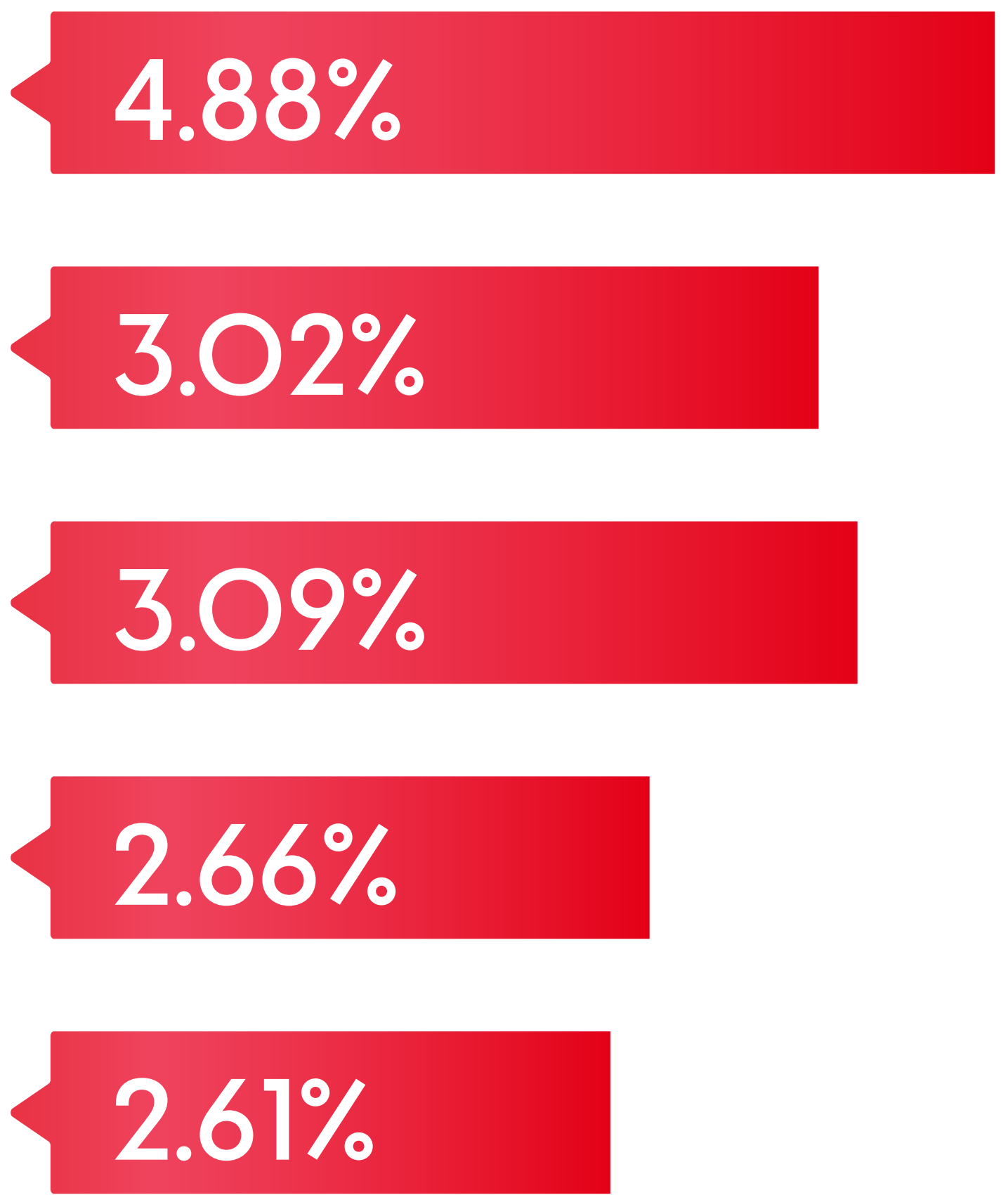
FY 2023

FY 2022

FY 2021

FY 2020

ROA



Shareholding Pattern | Credit Rating

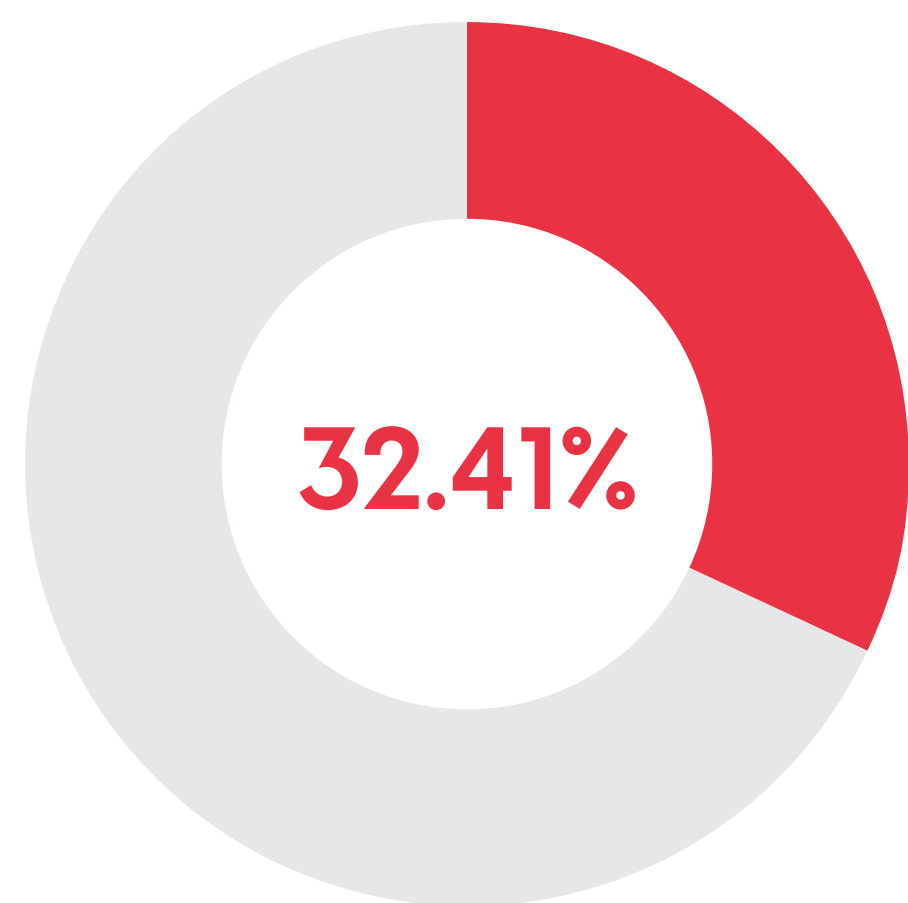
AS AT Q1 FY 2024

PAISALO DIGITAL LIMITED

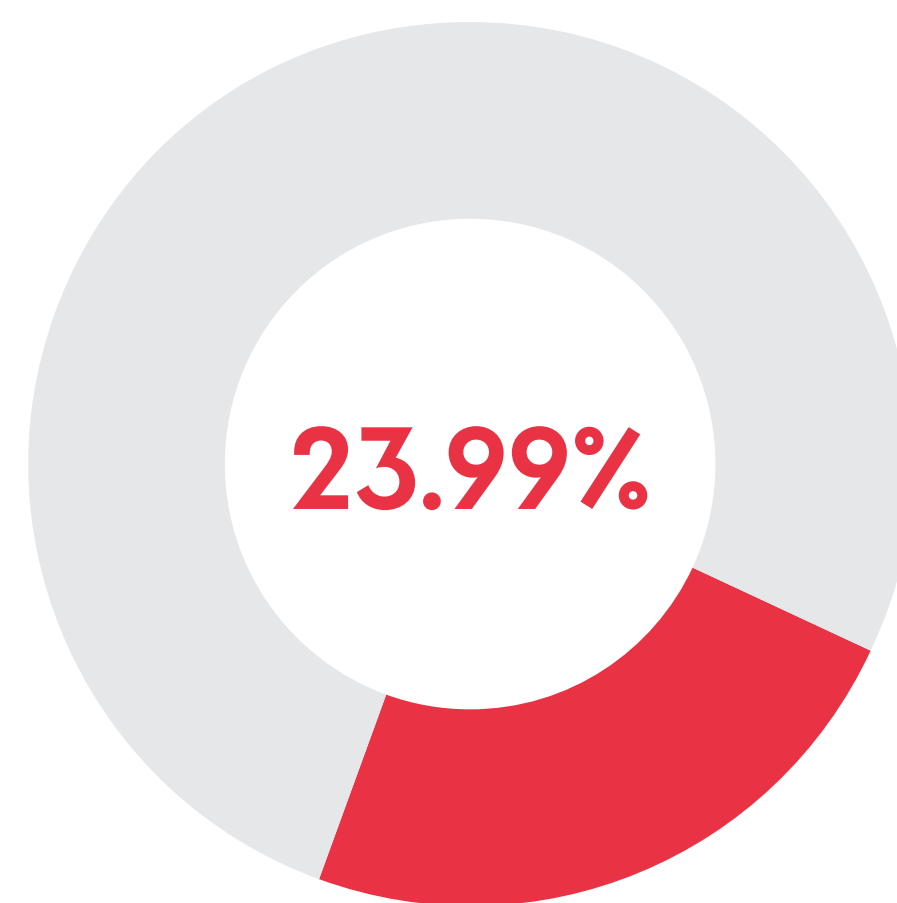
NSE : PAISALO

BSE : PAISALO

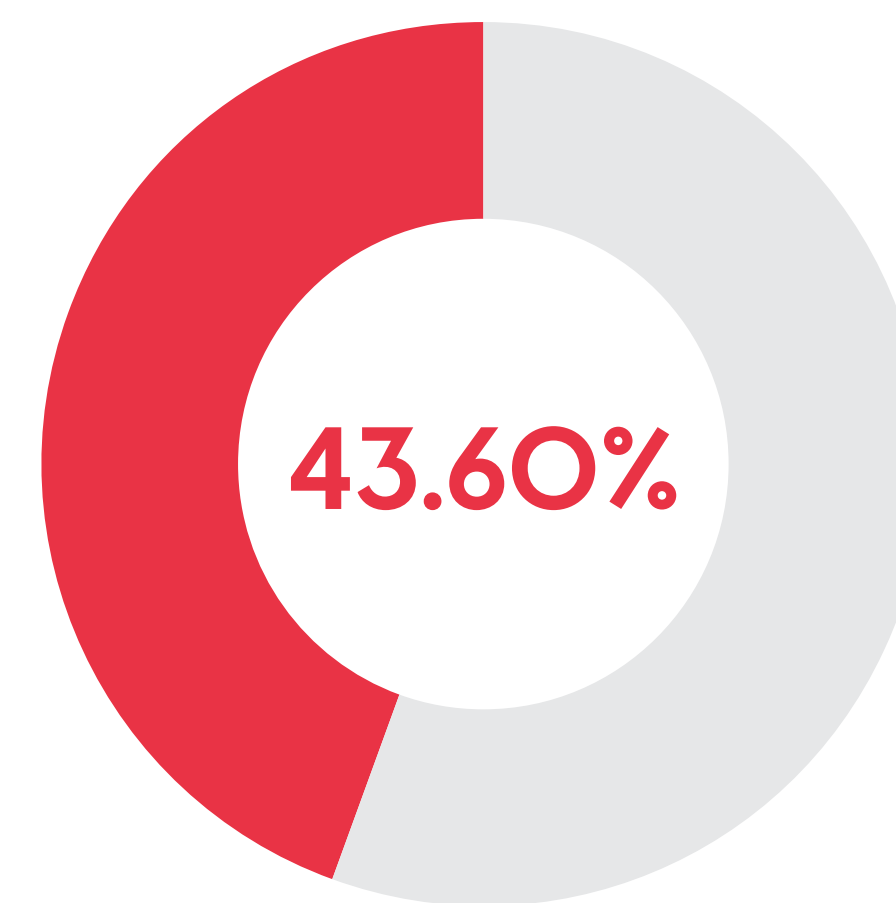
BLOOMBERG : PAISALO:IN



PROMOTER &
PROMOTERS GROUP



FIIS AND DIIS



PUBLIC

IVR 'AA- (Stable Outlook)'

IVR 'A1+' (for Commercial Paper)

Safe Harbor Statement

PAISALO DIGITAL LIMITED NSE : PAISALO BSE : PAISALO BLOOMBERG : PAISALO:IN

- This document contains certain forward – looking statements based on current expectations of Paisalo Digital Limited 's management. Actual Results may vary significantly from the forward - looking statements in this document due to various risks and uncertainties. These risks and uncertainties include the effect of economic and political conditions in India, and outside India; volatility in interest rates and in the securities markets; new regulations and government policies that might impact the business of Paisalo Digital Limited; the general state of the Indian economy; and the management's ability to implement the company's strategy. Paisalo Digital Limited does not undertake any obligation to update these forward - looking statement.
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