

Date: April 26, 2024

The Manager  
Department of Corporate Relationship  
**BSE Limited**  
25<sup>th</sup> Floor P. J. Towers, Dalal Street  
Mumbai -400 001  
**Scrip Code: Equity- 532900**  
**Scrip Code-NCDs-975107, 975202, 975251, 975284, 975329,**  
**975437 and CPs-726364, 726454**

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

**Sub.: Press Release - Financial Results for the financial year ended March 31, 2024**

Dear Sir/Madam,

Please find enclosed herewith Press Release issued by the company on its financial results for financial year ended March 31, 2024.

We request you to take the above 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

## Press Release

### **PAISALO DIGITAL LIMITED** **Financial Results for FY 2024**

~ Paisalo Digital Limited has fortified its financial standing and laid a sturdy groundwork for future development, now operating across 2455 touchpoints, a customer franchise of 4.29 million. Notably, the company has achieved notable earnings milestones in FY24 ~

#### **Paisalo Digital Limited reports:**

- **Consolidated Profit after tax of ₹ 1,790 million in FY24**
- **Consolidated Assets Under Management of ₹ 45,860 million as of 31 March 2024**
- **Highest ever increase in Customer franchise to 4.29 million in FY24**
- **NNPA at 0.02%**

**National, 26th April 2024:** A meeting of the Board of Directors of Paisalo Digital Limited (PDL) was held today to consider and approve the audited standalone and consolidated results for the quarter and financial year ended 31 March 2024.

#### **Consolidated Financial Performance Highlights**

<b>Particulars</b>	<b>FY 2024</b>	<b>FY 2023</b>	<b>Growth</b>
AUM (₹ in million)	₹ 45,860	₹ 34,928	+ 31%
Customer Franchise (in million)	4.29	1.50	+ 186%
Revenue (₹ in million)	₹ 6,587	₹ 4,732	+ 39%
Profit after Tax (₹ in million)	₹ 1,790	₹ 936	+ 91%
Disbursements (₹ in million)	₹ 35,902	₹ 25,996	+ 38%
RoA	4.53%	3.02%	+ 151 bps
RoE	13.40%	7.90%	+ 550 bps
NNPA	0.02%	0.02%	-

## **Consolidated Business Correspondent Performance Highlights**

<b><u>Particulars</u></b>	<b><u>Units</u></b>	<b><u>FY 2024</u></b>	<b><u>FY 2023</u></b>	<b><u>YoY</u></b>
Number of Active CSPs	(Numbers)	973	432	+ 125.23%
Number of Small Savings Bank Account Opened	(Numbers)	67,855	10,091	+ 572.43%
Number off Cross Selling Accounts (Micro Pension, Micro Insurance, Recurring Deposits, Term Deposits)	APY (Numbers)	12,767	622	+ 1,952.57%
	PMJJBY (Numbers)	20,178	1,218	+ 1,556.65%
	PMSBY (Numbers)	51,091	4,029	+ 1,168.08%
Number of Customer Initiated Transactions	(Numbers)	22,45,052	1,35,184	+ 1,560.74%
Amount of Customer-Initiated Transactions	(₹ in million)	₹ 12,648.27	₹ 766.10	+ 1,550.99%
Amount of AEPS Transactions	(₹ in million)	₹ 6,285.75	₹ 328.64	+ 1,812.67%
Amount of Micro ATM Debit card Transactions	(₹ in million)	₹ 587.54	₹ 3.30	+ 17,709.55%
Amount of Loan Deposits	(₹ in million)	₹ 163.40	₹ 10.48	+ 1,458.96%
Amount of Recurring Deposit Remittances	(₹ in million)	₹ 0.057	₹ 0.008	+ 612.50%
Amount of Home Branch Cash Deposits	(₹ in million)	₹ 597.08	₹ 74.85	+ 697.74%
Amount of Cash Withdrawals	(₹ in million)	₹ 1,126.43	₹ 104.22	+ 980.87%
Amount of Non Home Branch Cash Deposits (Tatkal Remittances)	(₹ in million)	₹ 3,572.83	₹ 229.30	+ 1,458.14%
Amount of IMPS Remittances	(₹ in million)	₹ 4.34	₹ 1.64	+ 164.71%
Amount of Account-to-Account Fund Transfer	(₹ in million)	₹ 303.50	₹ 13.33	+ 2,176.49%
Average Account Balance Maintained with CSP	(₹ in Actuals)	₹ 2,538.51	₹ 133.32	+ 1,804.07%

## **Consolidated Financial Performance Highlights**

- **Customer franchise** stood at 4.29 million as of 31 March 2024 as compared to 1.50 million as of 31 March 2023.
- **Assets under management (AUM) grew by 31%** to ₹ 45,860 million as of 31 March 2024 from ₹ 34,928 million as of 31 March 2023.
- **Revenue** for FY24 **increased by 39%** to ₹ 6,587 million from ₹ 4,732 million in FY23.
- **Disbursements grew by 38%** to ₹ 35,902 million as of 31 March 2024 as compared to ₹ 25,996 million as of March 31 2023.
- **Co-Lending Loan Disbursement grew by 100%** to approximately ₹ 11,280 million as of 31 March 2024 as compared to ₹ 5,640 million as of March 31, 2023.
- **Profit after tax** for FY24 **increased by 91%** to ₹ 1,790 million from ₹ 936 million in FY23.
- **Gross NPA (GNPA) and Net NPA (NNPA)** as of 31 March 2024 stood at 0.21% and 0.02% respectively, as compared to GNPA 0.25% and NNPA 0.02% as of March 31, 2023.
- **Capital adequacy ratio** as of 31 March 2024 was 35.92%.
- **Geographic footprint stood as 2,455 touch points** as of 31 March 2024 as compared to 1,052 touch points as of March 31 2023. The company added 1,403 touchpoints in FY24.
- The Board of Directors have recommended a dividend of 10% i.e. ₹ 0.10 per equity share of face value of ₹ 1.00 each for FY24. The dividend recommended by the Board of Directors is subject to approval of members of the company at ensuing AGM of the company.
- During FY24 the company has allotted bonus equity shares to the existing shareholders of the company holding shares at the closing of business hours on the record date i.e. 20 March 2024 in the ratio 1:1. The bonus shares were allowed trading by stock exchanges on 28 March 2024.

Paisalo Digital Limited remains focused on sustaining its upward trajectory and strengthening its market presence through strategic initiatives. With a resolute commitment, the company persistently delivers ground breaking financial solutions to its clientele nationwide, highlighting its steadfast investments in technology and product evolution.

**About Paisalo Digital Limited:**

Paisalo Digital Limited is a non-deposit taking NBFC registered with the Reserve Bank of India. A thriving listed NBFC with a robust distribution network in rural and semi-urban areas of India. Having serviced over 42 lakh+ borrowers and 2455 touch points branches across the country, is currently at the forefront of co-lending and a pioneer in seamless credit distribution services and administration of income generation loans.

<https://www.paisalo.in/>

NSE: PAISALO, BSE: PAISALO (532900), BLOOMBERG: PAISALO: IN

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