

PAISALO

EASY LOAN आसान लोन

Date: 12.12.2023

The Manager
Department of Corporate Relationship
BSE Limited
25 P. J. Towers, Dalal Street
Mumbai-40000

The Asstt. Vice President
National Stock Exchange of India Limited
Exchange Plaza, Bandra Kurla Complex
Bandra (East), Mumbai-400051

Ref.: Scrip Code: 532900 (Equity)

Scrip Symbol: PAISALO

Sub.: Submission of disclosure under Regulation 31 (1) of SEBI (Substantial Acquisition of Shares & Takeovers) Regulations, 2011

Dear Sir,

Please find enclosed herewith disclosure received from the entity of Promoter Group of the Company under Regulation 31(1) of SEBI (Substantial Acquisition of Shares & Takeovers), Regulations, 2011.

Hope you will find same in order and kindly keep the same in your records.

Thanking You,

Yours Faithfully,

For PAISALO Digital Limited

(Manendra Singh)
Company Secretary
Encl. a/a

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: L55921DL1992PLC120483

www.paisalo.in

अर्थ: समाजस्य न्यासः

**EQUILIBRATED VENTURE
CFLOW PRIVATE LIMITED**
CIN-U72502UP2008PTC191892

The Manager
Department of Corporate Relationship
BSE Limited
25 P. J. Towers, Dalal Street
Mumbai-400001

The Asstt. Vice President
National Stock Exchange of India Limited
Exchange Plaza, Bandra Kurla Complex
Bandra (East), Mumbai-400051

Ref.: Target Company- Paisalo Digital Limited, Scrip Code/Symbol: 532900/PAISALO

Sub.: Disclosure under Regulation 31 of Securities and Exchange Board of India (Substantial Acquisition of Shares and Takeover) Regulations, 2011

Dear Sir/Madam,

In terms of the provisions of Regulation 31 of SEBI (Substantial Acquisition of Shares and Takeover) Regulations, 2011, we being promoter group entity of Paisalo Digital Limited hereby enclosing herewith the disclosure, regarding creation of pledge of shares of Paisalo Digital Limited held by us, in prescribed format.

Hope you will find same in order and kindly keep the same in your records.

Thanking You,

Yours Faithfully,

FOR EQUILIBRATED VENTURE CFLOW (P) LTD.

SUNIL

Digitally signed by
SUNIL AGARWAL

AGARWAL

Date: 2023.12.12
18:12:30 +05'30'

SUNIL AGARWAL

DIRECTOR

Date: December 12, 2023

CC:

Company Secretary
Paisalo Digital Limited

Disclosure by the Promoter(s) to the Stock Exchanges and to the Target Company for encumbrance of Shares /invocation of encumbrance/release of encumbrance, in terms of Regulation 31(1) and 31(2) of SEBI (Substantial Acquisition of Shares and Takeovers) Regulations, 2011

Name of the Target Company(TC)					Paisalo Digital Limited								
Names of the stock exchanges where the shares of the target company are listed					1) National Stock Exchange of India Limited 2) BSE Limited								
Date of reporting					12.12.2023								
Name of the promoter or PAC on whose shares encumbrance has been created /released/invoked					EQUILIBRATED VENTURE CFLOW PVT. LTD.								
Details of the creation of encumbrance					Pledge Creation								
Name of the promoter(s) or PACs with him*	Promoter holding in the target company (1)		holding already encumbered (2)		Details of events pertaining to encumbrance (3)							Post event holding of Encumbered shares {creation [(2)+(3)] / release [(2)-(3)]/ invocation [(1)-(3)]}	
	Number	% of total share capital	Number	% of total share capital	Type of event (creation / release / invocation)	Date of creation/ release/ invocation of encumbrance	Type of Encumbrance (pledge/lien/ Non-disposal undertaking/ others)	Reasons for Encumbrance **	Number	% of share capital	Name of the entity in whose favor shares encumbered ***	Number	% of total share capital
MR. SUNIL AGARWAL	5,28,51,400	11.77	0	0.00	-	-	-	-	-	-	-	-	-
MR. SANTANU AGARWAL	1,68,52,000	3.75	0	0.00	-	-	-	-	-	-	-	-	-
MS. SUNEETI AGARWAL	35,83,000	0.80	0	0.00	-	-	-	-	-	-	-	-	-
PRO FITCCH PVT. LTD.	1,11,60,610	2.49	5,60,000	0.13	-	-	-	-	-	-	-	-	-

**SUNIL
AGARWAL**

Digitally signed by
SUNIL AGARWAL
Date: 2023.12.12
18:12:48 +05'30'

PRI CAF PVT. LTD.	1,20,24,200	2.68	5,60,000	0.13	-	-	-	-	-	-	-	-
EQUILIBRATED VENTURE CFLOW PVT. LTD.	5,47,42,921	12.19	3,87,85,000	8.64	Creation	12.12.2023	Pledge	To purchase of shares	18,75,000	0.42	Anmol Industries Limited	4,15,97,500 9.26
									9,37,500	0.21	Ellenbarrie Industrial Gases Limited	

FOR EQUILIBRATED VENTURE CFLOW PRIVATE LIMITED

**SUNIL
AGARWAL
DIRECTOR**

Digitally signed by SUNIL
AGARWAL
Date: 2023.12.12 18:13:00
+05'30'

Date : 12.12.2023

*The names of all the promoters, their shareholding in the target company and their pledged shareholding as on the reporting date should appear in the table irrespective of whether they are reporting on the date of event or not.

** For example, for the purpose of collateral for loans taken by the company, personal borrowing, third party pledge, etc.

***This would include name of both the lender and the trustee who may hold shares directly or on behalf of the lender.

Disclosure of reasons for encumbrance

(In addition to Annexure - I prescribed by way of circular dated August 05, 2015)

Name of listed company	Paisalo Digital Limited
Name of the recognised stock exchanges where the shares of the company are listed	1) National Stock Exchange of India Limited 2) BSE Limited
Name of the promoter(s) / PACs whose shares have been encumbered	EQUILIBRATED VENTURE CFLOW PVT. LTD.
Total promoter shareholding in the listed company	No. of shares – 5,47,42,921 % of total share capital – 12.19
Encumbered shares as a % of promoter shareholding	75.99
Whether encumbered share is 50% or more of promoter shareholding	YES / NO
Whether encumbered share is 20% or more of total share capital	YES / NO

FOR EQUILIBRATED VENTURE CFLOW PRIVATE LIMITED

**SUNIL
AGARWAL
DIRECTOR**

Digitally signed by SUNIL
AGARWAL
Date: 2023.12.12 18:13:13
+05'30'

Date : 12.12.2023

	Encumbrance 1 (Date of creation of encumbrance: 11.03.2022)	Encumbrance 2 (Date of creation of encumbrance: 21.03.2022)	Encumbrance 3 (Date of creation of encumbrance: 26.05.2022)	Encumbrance 4 (Date of creation of encumbrance: 03.04.2023)	Encumbrance 5 (Date of creation of encumbrance: 27.06.2023)	Encumbrance 6 (Date of creation of encumbrance: 19.07.2023)	Encumbrance 7 (Date of creation of encumbrance: 07.08.2023)	Release of Encumbrance 8 (Date of release of encumbrance: 16.10.2023)	Encumbrance 9 (Date of creation of encumbrance: 10.11.2023)	Encumbrance 10 (Date of creation of encumbrance: 22.11.2023)	Encumbrance 11 (Date of creation of encumbrance: 11.12.2023)	Encumbrance 12 (Date of creation of encumbrance: 12.12.2023)	Encumbrance 13 (Date of creation of encumbrance: 12.12.2023)	
Type of encumbrance (pledge, lien, negative lien, non-disposal undertaking etc. or any other covenant, transaction, condition or arrangement in the nature of encumbrance)	Pledge	Pledge	Pledge	Pledge	Pledge	Pledge	Pledge	Release of Pledge/shares	Pledge	Pledge	Pledge	Pledge	Pledge	
No. and % of shares encumbered	No. of shares: 2,40,00,000 of Rs. 1 each % of total share capital: 5.47	No. of shares: 50,00,000 of Rs. 1 each % of total share capital: 1.16	No. of shares: 20,00,000 of Rs. 1 each % of total share capital: 0.46	No. of shares: 5,00,000 of Rs. 1 each % of total share capital: 0.11	No. of shares: 2,00,000 of Rs. 1 each % of total share capital: 0.04	No. of shares: 2,00,000 of Rs. 1 each % of total share capital: 0.04	No. of shares: 5,00,000 of Rs. 1 each % of total share capital: 0.11	No. of shares: 9,00,000 of Rs. 1 each % of total share capital: 0.20	No. of shares: 53,50,000 of Rs. 1 each % of total share capital: 1.19	No. of shares: 60,000 of Rs. 1 each % of total share capital: 0.01	No. of shares: 18,75,000 of Rs. 1 each % of total share capital: 0.42	No. of shares: 18,75,000 of Rs. 1 each % of total share capital: 0.42	No. of shares: 9,37,000 of Rs. 1 each % of total share capital: 0.21	
Specific details about the encumbrance	Name of the entity in whose favour shares encumbered (X) STCI Finance Ltd.	Cholamandam Securities Ltd.	Cholamandam Securities Ltd.	Cholamandam Securities Ltd.	Cholamandam Securities Ltd.	Cholamandam Securities Ltd.	IFL SECURITIES LIMITED	Cholamandam Securities Ltd.	N M Finance & Investment Consultancy Limited	IFL SECURITIES LIMITED	IndoSoft Global (P) Ltd.	Anmol Industries Limited (Packaged Food Company)	Elberhar Industrial Cases Limited (Manufacturers & Suppliers of Industrial	
Whether the entity X is a scheduled commercial bank, public financial institution, NBFC or housing finance company? If No, provide the nature of the business of the entity.	YES/NO	YES/NO	YES/NO	YES/NO	YES/NO	YES/NO	YES/NO	YES/NO	YES/NO	YES/NO	YES/NO	YES/NO	YES/NO	
Names of all other entities in the agreement	Listed company and its group companies (If any) - N.A. Other entities (if any) - 1. Pro Fit Pvt. Ltd. 2. Tri Gal Pvt. Ltd.	Listed company and its group companies (If any) - N.A. Other entities (if any) - N.A.	Listed company and its group companies (If any) - N.A. Other entities (if any) - N.A.	Listed company and its group companies (If any) - N.A. Other entities (if any) - N.A.	Listed company and its group companies (If any) - N.A. Other entities (if any) - N.A.	Listed company and its group companies (If any) - N.A. Other entities (if any) - N.A.	Listed company and its group companies (If any) - N.A. Other entities (if any) - N.A.	Listed company and its group companies (If any) - N.A. Other entities (if any) - N.A.	Listed company and its group companies (If any) - N.A. Other entities (if any) - N.A.	Listed company and its group companies (If any) - N.A. Other entities (if any) - N.A.	Listed company and its group companies (If any) - N.A. Other entities (if any) - N.A.	Listed company and its group companies (If any) - N.A. Other entities (if any) - N.A.	Listed company and its group companies (If any) - N.A. Other entities (if any) - N.A.	
Whether the encumbrance is relating to any debt instruments viz. debenture, commercial paper, certificate of deposit etc? If yes, provide details about the instrument, including credit rating	YES/NO If yes, 1. Name of the issuer 2. Details of the debt instrument 3. Whether the debt instrument is listed on stock exchange? 4. Credit Rating of the debt instrument 5. ISIN of the instrument	YES/NO If yes, 1. Name of the issuer 2. Details of the debt instrument 3. Whether the debt instrument is listed on stock exchange? 4. Credit Rating of the debt instrument 5. ISIN of the instrument	YES/NO If yes, 1. Name of the issuer 2. Details of the debt instrument 3. Whether the debt instrument is listed on stock exchange? 4. Credit Rating of the debt instrument 5. ISIN of the instrument	YES/NO If yes, 1. Name of the issuer 2. Details of the debt instrument 3. Whether the debt instrument is listed on stock exchange? 4. Credit Rating of the debt instrument 5. ISIN of the instrument	YES/NO If yes, 1. Name of the issuer 2. Details of the debt instrument 3. Whether the debt instrument is listed on stock exchange? 4. Credit Rating of the debt instrument 5. ISIN of the instrument	YES/NO If yes, 1. Name of the issuer 2. Details of the debt instrument 3. Whether the debt instrument is listed on stock exchange? 4. Credit Rating of the debt instrument 5. ISIN of the instrument	YES/NO If yes, 1. Name of the issuer 2. Details of the debt instrument 3. Whether the debt instrument is listed on stock exchange? 4. Credit Rating of the debt instrument 5. ISIN of the instrument	YES/NO If yes, 1. Name of the issuer 2. Details of the debt instrument 3. Whether the debt instrument is listed on stock exchange? 4. Credit Rating of the debt instrument 5. ISIN of the instrument	YES/NO If yes, 1. Name of the issuer 2. Details of the debt instrument 3. Whether the debt instrument is listed on stock exchange? 4. Credit Rating of the debt instrument 5. ISIN of the instrument	YES/NO If yes, 1. Name of the issuer 2. Details of the debt instrument 3. Whether the debt instrument is listed on stock exchange? 4. Credit Rating of the debt instrument 5. ISIN of the instrument	YES/NO If yes, 1. Name of the issuer 2. Details of the debt instrument 3. Whether the debt instrument is listed on stock exchange? 4. Credit Rating of the debt instrument 5. ISIN of the instrument	YES/NO If yes, 1. Name of the issuer 2. Details of the debt instrument 3. Whether the debt instrument is listed on stock exchange? 4. Credit Rating of the debt instrument 5. ISIN of the instrument	YES/NO If yes, 1. Name of the issuer 2. Details of the debt instrument 3. Whether the debt instrument is listed on stock exchange? 4. Credit Rating of the debt instrument 5. ISIN of the instrument	YES/NO If yes, 1. Name of the issuer 2. Details of the debt instrument 3. Whether the debt instrument is listed on stock exchange? 4. Credit Rating of the debt instrument 5. ISIN of the instrument
Security Cover Asset Cover	Value of shares on the date of cover / agreement (A) Rs. 1,51,89,60,000/- (Rupees One Hundred Fifty One Crores Eighty Nine Lakhs Sixty Thousand only)	Rs. 31,81,25,000/- (Rupees Thirty One Crores Eighty One Lakhs Twenty Five Thousand only)	Rs. 11,38,20,000/- (Rupees Eleven Crores Thirty Eight Lakh Twenty Thousand Only)	Rs. 2,40,00,000/- (Rupees Two Crores Forty Lakh Only)	Rs. 99,93,000/- (Rupees Ninety Nine Lakh Ninety Three Thousand)	Rs. 98,00,000/- (Rupees Ninety Eight Lakh)	Rs. 3,32,50,000/- (Rupees Three Crores Thirty Two Lakh Fifty Thousand)	NA	Rs. 40,80,98,000/- (Rupees Forty Crores Eighty Lakh Ninety Eight Thousand)	Rs. 50,25,000/- (Rupees Fifty Lakh Twenty Five Thousand)	Rs. 15,00,00,000/- (Rupees Fifteen crore)	Rs. 15,00,00,000/- (Rupees Fifteen crore)	Rs. 7,50,00,000/- (Rupees Seven Crores Fifty Lacs)	
Amount involved (against which shares have been encumbered) (B)	Rs. 36,80,00,000/- (Rupees Thirty Six Crores only)	Rs. 10,00,00,000/- (Rupees Ten Crores only)	Rs. 5,00,00,000/- (Rupees Five Crores Only)	For Encumbrance 2 & 3 dated 21.03.2022 & 26.05.2022 respectively	Additional Encumbrance for Encumbrance no 2 & 3 dated 21.03.2022, 26.05.2022 respectively	Additional Encumbrance for Encumbrance no 2 & 3 dated 21.03.2022, 26.05.2022 respectively	Rs. 214,21,571/- (Rupees Two Crores Fourteen Lakh Twenty One Thousand Five Hundred and Seventy One Only)	-	Rs. 25,00,00,000/- (Rupees Twenty Five Crores Only)	Rs. 31,90,00,000/- (Rupees Thirty One Lakh Ninety Thousand and Fifty Only)	Rs. 10,00,00,000/- (Rupees Ten Crores only)	Rs. 10,00,00,000/- (Rupees Ten Crores only)	Rs. 5,00,00,000/- (Rupees Five Crores only)	
Rate of A / B	4.22	3.18	3.08	2.40 (Additional shares encumbered for encumbrance dated 21.03.2022 & 26.05.2022)	2.57 (Additional shares encumbered for encumbrance dated 21.03.2022 & 26.05.2022)	2.58 (Additional shares encumbered for encumbrance dated 21.03.2022 & 26.05.2022)	1.55	-	1.63	1.55	1.5	1.5	1.5	
Intd use of money	Borrowed amount to be utilized for what purpose -	-	-	-	-	-	Yes	-	Yes	Yes	Yes	Yes	Yes	
(a) Personal use by promoters and PACs	-	-	-	-	-	-	-	-	-	-	-	-	-	
(b) For the benefit of listed company	-	-	-	-	-	-	-	-	-	-	-	-	-	
Provide details including amount, purpose of raising money by listed company, schedule for utilization of amount, repayment schedule etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	
(c) Any other reason (please specify)	V Availment of Loan for onward payment for conversion of equity warrants	V Availment of Loan for onward payment for conversion of equity warrants	V Availment of Loan for onward payment for conversion of equity warrants	V To maintain balance of margin for Encumbrance no. 2 & 3 dated 21.03.2022 & 26.05.2022 respectively	V To maintain balance of margin for Encumbrance no. 2 & 3 dated 21.03.2022 & 26.05.2022 respectively	V To maintain balance of margin for Encumbrance no. 2 & 3 dated 21.03.2022 & 26.05.2022 respectively	-	-	-	-	-	-	-	

For Equilibrated Venture Cflow Private Limited

SUNIL AGARWAL
Director

Date : 12.12.2023

Digitally signed by SUNIL AGARWAL, Date: 2023.12.12 16:35:34 +05'30'