

Date: January 31, 2024

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: Equity- 532900
NCDs-975107, 975202, 975251, 975284, 975329 and CPs-725884

SCRIP SYMBOL: PAISALO

Subject : Revised Un-Audited Financial Results (Standalone and Consolidated) for the Quarter/Nine months ended December 31, 2023

Dear Sir/Madam,

With reference to our Outcome of Board Meeting dated January 31, 2024, kindly find the revised Un-Audited Financial Results (Standalone and Consolidated) with the revision of addition of point number 9 in the Notes of the Financial Results pursuant to regulation 54(2) of SEBI (LODR) Regulations, 2015 for Security Cover for Secured Listed Non Convertible Debt Securities.

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: 165921DL1992PLC120483

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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CIN: L65921DL1992PLC120483

अर्थ: समाजस्य न्यासः

STATEMENT OF STANDALONE UNAUDITED FINANCIAL RESULTS FOR THE QUARTER/NINE MONTHS ENDED 31ST DECEMBER, 2023

(₹ in Lakh Except EPS)

Sr. No.	Particulars	Quarter Ended			Nine Months Ended		Year Ended
		31.12.2023	30.09.2023	31.12.2022	31.12.2023	31.12.2022	31.03.2023
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
I	Revenue from operations:						
	(i) Interest Income	15,658.92	12,317.40	10,722.78	38,761.80	31,315.00	41,485.30
	(ii) Dividend Income	-	1.24	-	1.24	0.83	0.83
	(iii) Rental Income	-	-	-	-	-	-
	(iv) Fees and commission Income	1,454.94	682.90	296.80	2,852.02	574.45	811.06
	(v) Net gain on fair value changes	11.55	19.52	-	66.78	-	-
	(vi) Net gain on derecognition of financial instruments under	-	-	-	-	-	-
	(vii) Sale of products (Including Excise Duty)	-	-	-	-	-	-
	(viii) Sale of services	-	-	-	-	-	-
	(ix) Others	-	-	-	638.38	-	-
	Total Revenue from operations (I)	17,125.41	13,021.06	11,019.58	42,320.22	31,890.28	42,297.19
II	Other Income	-	-	-	-	-	-
	Total Income (I+II)	17,125.41	13,021.06	11,019.58	42,320.22	31,890.28	42,297.19
III	Expenses:						
	(i) Finance Costs	5,673.27	5,183.07	4,521.38	15,965.05	12,980.28	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	898.91	(1,287.32)	980.69	(1,274.86)	3,958.21	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	1,355.41	1,128.01	913.29	3,448.72	2,332.40	3,271.10
	(x) Depreciation, amortization and impairment	86.14	86.03	82.24	247.49	229.53	328.68
	(x) Others expenses	1,557.96	1,611.71	830.49	4,939.85	2,631.03	3,316.62
	Total Expenses (III)	9,571.69	6,721.50	7,328.09	23,326.25	22,131.45	29,455.32
IV	Profit / (loss) before exceptional items and tax (II-III)	7,553.72	6,299.56	3,691.49	18,993.97	9,758.83	12,841.87
V	Exceptional items	-	-	-	-	-	458.85
VI	Profit/(loss) before tax (IV-V)	7,553.72	6,299.56	3,691.49	18,993.97	9,758.83	12,383.02
VII	Tax Expense:						
	(1) Current Tax	2,167.07	1,704.50	928.60	5,575.05	2,513.38	3,542.29
	(2) Deferred Tax	(224.79)	(125.85)	(16.15)	(693.78)	9.69	(328.52)
VIII	Profit / (loss) for the period from continuing operations (VI-VII)	5,611.44	4,720.91	2,779.04	14,112.70	7,235.76	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)	5,611.44	4,720.91	2,779.04	14,112.70	7,235.76	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	5,611.44	4,720.91	2,779.04	14,112.70	7,235.76	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.)	1.25	1.05	0.62	3.14	1.61	2.06
	Diluted (Rs.)	1.25	1.05	0.62	3.14	1.61	2.06
XVII	Earnings per equity share (for discontinued operations):						
	Basic (Rs.)	-	-	-	-	-	-
	Diluted (Rs.)	-	-	-	-	-	-
XIX	Earnings per equity share (for continuing and discontinued operations):						
	Basic (Rs.)	1.25	1.05	0.62	3.14	1.61	2.06
	Diluted (Rs.)	1.25	1.05	0.62	3.14	1.61	2.06



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CIN: L65921DL1992PLC120483

अर्थ: समाजस्य न्यासः

STATEMENT OF CONSOLIDATED UNAUDITED FINANCIAL RESULTS FOR THE QUARTER/NINE MONTHS ENDED 31ST DECEMBER, 2023

(₹ in Lakh Except EPS)

Sr. No.	Particulars	Quarter Ended			Nine Months Ended		Year Ended
		31.12.2023	30.09.2023	31.12.2022	31.12.2023	31.12.2022	31.03.2023
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
I	Revenue from operations:						
	(i) Interest Income	16,790.18	13,764.64	11,929.47	42,782.83	34,941.94	46,502.06
	(ii) Dividend Income	-	1.24	-	1.24	0.83	0.83
	(iii) Rental Income	-	-	-	-	-	-
	(iv) Fees and commission Income	1,457.08	682.85	297.90	2,856.21	577.71	816.10
	(v) Net gain on fair value changes	11.55	19.52	-	66.78	-	-
	(vi) Net gain on derecognition of financial instruments under	-	-	-	-	-	-
	(vii) Sale of products (including Excise Duty)	-	-	-	-	-	-
	(viii) Sale of services	-	-	-	-	-	-
	(ix) Others	-	-	-	638.38	-	-
	Total Revenue from operations (I)	18,258.81	14,468.25	12,227.37	46,345.44	35,520.48	47,318.99
II	Other Income	-	-	-	-	-	-
	Total Income (I+II)	18,258.81	14,468.25	12,227.37	46,345.44	35,520.48	47,318.99
III	Expenses:						
	(i) Finance Costs	6,418.43	6,022.80	5,236.58	18,410.93	14,945.33	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	1,149.30	(929.47)	1,381.81	(350.57)	5,346.23	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	1,418.66	1,167.87	977.81	3,600.68	2,489.70	3,467.12
	(xi) Depreciation, amortization and impairment	86.23	86.13	82.35	247.79	229.84	329.09
	(x) Others expenses	1,586.13	1,767.41	843.71	5,278.93	2,671.70	4,139.67
	Total Expenses (III)	10,658.75	8,114.74	8,522.26	27,187.76	25,682.80	34,242.40
IV	Profit / (loss) before exceptional items and tax (II-III)	7,600.06	6,353.51	3,705.11	19,157.68	9,837.68	13,076.59
V	Exceptional Items	-	-	-	-	-	452.87
VI	Profit/(loss) before tax (IV-V)	7,600.06	6,353.51	3,705.11	19,157.68	9,837.68	12,623.72
VII	Tax Expense:						
	(1) Current Tax	2,180.48	1,733.06	926.75	5,622.51	2,525.58	3,586.24
	(2) Deferred Tax	(226.87)	(128.71)	(10.88)	(701.26)	16.30	(324.38)
VIII	Profit / (loss) for the period from continuing operations (VI-VII)	5,646.45	4,749.16	2,789.24	14,236.43	7,295.80	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)	5,646.45	4,749.16	2,789.24	14,236.43	7,295.80	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	5,646.45	4,749.16	2,789.24	14,236.43	7,295.80	9,361.86
XV	Net profit after tax attributable to:						
	Owners of the holding company	5,646.45	4,749.16	2,789.24	14,236.43	7,295.80	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	5,646.45	4,749.16	2,789.24	14,236.43	7,295.80	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.)	1.26	1.06	0.62	3.17	1.62	2.10
	Diluted (Rs.)	1.26	1.06	0.62	3.17	1.62	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.)	1.26	1.06	0.62	3.17	1.62	2.10
	Diluted (Rs.)	1.26	1.06	0.62	3.17	1.62	2.10



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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 January 31, 2024. The Statutory Auditors have expressed an Unmodified Opinion.
- The Consolidated financial results include results of Wholly Owned Subsidiary Nupur Finvest 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 December 31, 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)
9.95% Unlisted Unsecured Redeemable Non-Convertible Debentures Face Value Rs. 10 Lakh Per Debenture	November 7, 2023	85	8.50
9.95% Listed Secured Redeemable Non-Convertible Debentures Face Value Rs. 100 Lakh Per Debenture	November 11, 2023	10	10.00
12.00% Unlisted Unsecured Redeemable Non-Convertible Debentures Face Value Rs. 10 Lakh Per Debenture	December 8, 2023	462	46.20
9.95% Listed Secured Redeemable Non-Convertible Debentures Face Value Rs. 100 Lakh Per Debenture	December 15, 2023	1970	19.70
9.95% Listed Secured Redeemable Non-Convertible Debentures Face Value Rs. 100 Lakh Per Debenture	December 28, 2023	1800	18.00

- 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.
- 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 31.12.2023	
		Standalone	Consolidated
a	Debt-Equity Ratio (no. of times)	1.71	1.86
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)	1,29,518.85	1,31,025.93
h	Net Profit after tax (Rs. in Lakhs)	14,112.70	14,236.43
i	Earnings Per Share (Basic and Diluted) (Rs.)	3.14	3.17
j	Current ratio (no. of times)	3.20	3.26
k	Long term debt to working capital (no. of times)	0.61	0.62
l	Bad debts to Account receivable ratio	0.00	0.00
m	Current liability ratio (no. of times)	0.49	0.47
n	Total debts to total assets	0.60	0.63
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 (%)	44.88%	41.34%
s	Sector specific equivalent ratios, as applicable		
s-i	Net Interest Margin (%)	7.29%	6.98%
s-ii	GNPA (%)	0.23%	0.21%
s-iii	NNPA (%)	0.02%	0.02%

- The Company has maintained requisite asset cover, as per disclosure documents, by way of exclusive/first pari-passu charge on book debts and loans & advances of the Company and guarantee for its Secured Listed Non-Convertible Debentures of aggregating amount of Rs. 97.70 Crores as at December 31, 2023.

Place : New Delhi
Date : 31/01/2024

For and on behalf of Board of Directors



SUNIL AGARWAL
MANAGING DIRECTOR