

PAISALO

EASY LOAN आसान लोन

The Manager
Department of Corporate Relationship
BSE Limited
25th Floor P. J. Towers, Dalal Street
Mumbai -400 001

Date: July 21, 2025
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, 975329, 975437, 975592,
975640, 975865, 976752 and CPs-727935, 729651, 729722,
729780

SCRIP SYMBOL: PAISALO

Subject: Outcome of the Board Meeting held on July 21, 2025

Dear Sir/Madam,

With reference to our intimation and pursuant to Regulations 30, 52, and other applicable provisions of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, we wish to inform that the Board of Directors of the Company at its meeting held today has, inter alia:

➤ **Financial Results:**

Approved Un-audited Financial Results (Standalone and Consolidated) with the Limited Review Report for the Quarter ended June 30, 2025.

Pursuant to applicable regulations of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we enclose the following:

1. Statements showing the Un-audited Financial Results (Standalone and Consolidated) for the quarter ended June 30, 2025, and
2. Auditor's Limited Review Reports on Un-audited Financial Results–Standalone and Consolidated. **(Annexure I)**

The Board Meeting commenced at 11:00 A.M. and concluded at 12:10 P.M.

We request you to take the same on your record.

Thanking you,

Yours faithfully,

For Paisalo Digital Limited



(MANENDRA SINGH)
Company Secretary

Encl.: as mentioned above

CC:

1. SOCIETE DE LA BOURSE DE LUXEMBOURG (ISIN CODE: US6954891049)
2. AFRINEX EXCHANGE LISTING CENTRE

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

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अर्थ: समाजस्य न्यासः

STATEMENT OF STANDALONE UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 30TH JUNE, 2025

(₹ in Lakhs)

Sr. No.	Particulars	Quarter Ended			Year Ended
		30.06.2025	31.03.2025	30.06.2024	31.03.2025
		(Unaudited)	(Audited)	(Unaudited)	(Audited)
I	Revenue from operations:				
	(i) Interest Income	19,182.25	17,809.48	15,397.95	66,023.60
	(ii) Dividend Income	-	1.53	-	1.53
	(iii) Rental Income	-	-	-	-
	(iv) Fees and commission Income	1,731.21	1,076.23	2,004.28	7,098.84
	(v) Net gain on fair value changes	45.59	(48.10)	140.09	26.68
	(vi) Net gain on derecognition of financial instruments under amortized cost category	-	-	-	-
	(vii) Sale of products (including Excise Duty)	-	-	-	-
	(viii) Sale of services	-	-	-	-
	(ix) Others	-	132.54	-	332.54
	Total Revenue from operations (I)	20,959.05	18,971.68	17,542.32	73,483.19
II	Other Income	-	-	-	-
	Total Income (I+II)	20,959.05	18,971.68	17,542.32	73,483.19
III	Expenses:				
	(i) Finance Costs	9,068.49	8,167.59	7,770.56	30,930.05
	(ii) Fees and commission expense	-	-	-	-
	(iii) Net loss on fair value changes	-	-	-	-
	(iv) Net loss on derecognition of financial instruments under amortized cost category	-	-	-	-
	(v) Impairment on financial instruments	1,657.78	269.03	1,147.91	1,868.43
	(vi) Cost of materials consumed	-	-	-	-
	(vii) Purchases of Stock-in-trade	-	-	-	-
	(viii) Changes in Inventories of finished goods, stock-in- trade and work-in- progress	-	-	-	-
	(ix) Employee Benefits Expenses	1,671.60	1,792.60	1,227.15	6,074.87
	(xi) Depreciation, amortization and impairment	220.15	223.31	95.80	546.86
	(x) Others expenses	2,048.03	2,430.43	1,773.43	7,602.99
	Total Expenses (III)	14,666.05	12,882.96	12,014.85	47,023.20
IV	Profit/(loss) before exceptional items and tax (II-III)	6,293.00	6,088.72	5,527.47	26,459.99
V	Exceptional items	-	(59.46)	-	(59.46)
VI	Profit/(loss) before tax (IV-V)	6,293.00	6,148.18	5,527.47	26,519.45
VII	Tax Expense:				
	(1) Current Tax	1,493.36	997.40	1,050.11	5,376.93
	(2) Deferred Tax	133.32	649.96	368.29	1,373.82
VIII	Profit/(loss) for the period from continuing operations (VI-VII)	4,666.32	4,500.82	4,109.07	19,768.70
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)	4,666.32	4,500.82	4,109.07	19,768.70
XIII	Other Comprehensive Income:				
	(A) (i) Items that will not be reclassified to profit or loss (Revaluation of Properties)	-	-	-	-
	(ii) Income tax relating to items that will not be reclassified to profit or loss	-	-	-	-
	Subtotal (A)	-	-	-	-
	(B) (i) Items that will be reclassified to profit or loss (specify items and amounts)	-	-	-	-
	(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 (Comprising Profit (Loss) and other Comprehensive Income for the period) (XII+XIII)	4,666.32	4,500.82	4,109.07	19,768.70
XV	Paid-up equity share capital (face value of Re. 1 per equity share)	9,021.81	9,021.81	8,980.44	9,021.81
XVI	Other equity as per statement of assets and liabilities	-	-	-	142,743.60
XVII	Earnings per equity share (for continuing operations):				
	Basic (Rs.)	0.52	0.50	0.46	2.20
	Diluted (Rs.)	0.52	0.50	0.46	2.20
XVIII	Earnings per equity share (for discontinued operations):				
	Basic (Rs.)	-	-	-	-
	Diluted (Rs.)	-	-	-	-
XIX	Earnings per equity share (for continuing and discontinued operations):				
	Basic (Rs.)	0.52	0.50	0.46	2.20
	Diluted (Rs.)	0.52	0.50	0.46	2.20



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CIN: L65921DL1992PLC120483

अर्थ: समाजस्य न्यासः

STATEMENT OF CONSOLIDATED UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 30TH JUNE, 2025

Sr. No.	Particulars	Quarter Ended			
					Year Ended
		30.06.2025	31.03.2025	30.06.2024	31.03.2025
		(Unaudited)	(Audited)	(Unaudited)	(Audited)
I	Revenue from operations:				
	(i) Interest Income	20,087.88	18,207.71	16,509.22	69,636.70
	(ii) Dividend Income	-	1.53	-	1.53
	(iii) Rental Income	-	-	-	-
	(iv) Fees and commission Income	1,737.24	1,083.51	2,006.07	7,113.21
	(v) Net gain on fair value changes	45.59	(48.10)	140.09	26.68
	(vi) Net gain on derecognition of financial instruments under amortized cost category	-	-	-	-
	(vii) Sale of products (including Excise Duty)	-	-	-	-
	(viii) Sale of services	-	-	-	-
	(ix) Others	-	132.54	-	332.54
	Total Revenue from operations (I)	21,870.71	19,377.19	18,655.38	77,110.66
II	Other Income	-	-	-	-
	Total Income (I+II)	21,870.71	19,377.19	18,655.38	77,110.66
III	Expenses:				
	(i) Finance Costs	9,426.88	8,582.59	8,308.06	32,830.61
	(ii) Fees and commission expense	-	-	-	-
	(iii) Net loss on fair value changes	-	-	-	-
	(iv) Net loss on derecognition of financial instruments under amortized cost category	-	-	-	-
	(v) Impairment on financial instruments	1,755.49	10.91	1,160.82	2,551.19
	(vi) Cost of materials consumed	-	-	-	-
	(vii) Purchases of Stock-in-trade	-	-	-	-
	(viii) Changes in Inventories of finished goods, stock-in-trade and work-in-progress	-	-	-	-
	(ix) Employee Benefits Expenses	1,719.87	1,842.14	1,276.64	6,286.14
	(x) Depreciation, amortization and impairment	220.18	223.37	95.89	547.15
	(xi) Others expenses	2,388.52	2,485.41	2,233.71	8,138.36
	Total Expenses (III)	15,510.94	13,144.42	13,075.12	50,353.45
IV	Profit/(loss) before exceptional items and tax (II-III)	6,359.77	6,232.77	5,580.26	26,757.21
V	Exceptional items	-	(78.37)	-	(78.37)
VI	Profit/(loss) before tax (IV-V)	6,359.77	6,311.14	5,580.26	26,835.58
VII	Tax Expense:				
	(1) Current Tax	1,512.60	1,034.64	1,065.72	5,458.82
	(2) Deferred Tax	130.08	647.99	365.62	1,364.69
VIII	Profit/(loss) for the period from continuing operations (VI-VII)	4,717.09	4,628.51	4,148.92	20,012.07
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)	4,717.09	4,628.51	4,148.92	20,012.07
XIII	Other Comprehensive Income:				
	(A) (i) Items that will not be reclassified to profit or loss (Revaluation of Properties)	-	-	-	-
	(ii) Income tax relating to items that will not be reclassified to profit or loss	-	-	-	-
	Subtotal (A)	-	-	-	-
	(B) (i) Items that will be reclassified to profit or loss (specify items and amounts)	-	-	-	-
	(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 (Comprising Profit (Loss) and other Comprehensive Income for the period) (XII+XIII)	4,717.09	4,628.51	4,148.92	20,012.07
XV	Net profit after tax attributable to:				
	Owners of the holding company	4,717.09	4,628.51	4,148.92	20,012.07
	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	4,717.09	4,628.51	4,148.92	20,012.07
	Non-controlling interest	-	-	-	-
XVIII	Paid-up equity share capital (face value of Re. 1 per equity share)	9,021.81	9,021.81	8,980.44	9,021.81
XIX	Other equity as per statement of assets and liabilities	-	-	-	144,476.25
XVI	Earnings per equity share (for continuing operations):				
	Basic (Rs.)	0.52	0.51	0.46	2.23
	Diluted (Rs.)	0.52	0.51	0.46	2.23
XVII	Earnings per equity share (for discontinued operations):				
	Basic (Rs.)	-	-	-	-
	Diluted (Rs.)	-	-	-	-
XVIII	Earnings per equity share (for continuing and discontinued operations):				
	Basic (Rs.)	0.52	0.51	0.46	2.23
	Diluted (Rs.)	0.52	0.51	0.46	2.23

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NOTES

- The above results have been reviewed by Audit Committee and approved by the Board of Directors in their respective meetings held on July 21, 2025 and are reviewed by the Statutory Auditor of the Company pursuant to applicable provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.
- 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 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 June 30, 2025, the Company has raised funds through issuance of following of Non-Convertible Debentures and Commercial Papers on private placement basis:

Particular	Date of allotment	No. of Debentures / Commercial Papers	Total Amount (In Rs. Crores)
10.00 % Listed Secured Redeemable Non-Convertible Debentures	03-06-25	5000	50.00
Commercial Paper (Listed)	13-06-25	600	30.00
Face Value Rs. 5 Lakh per Commercial Paper with maturity of 91 days (Discounted price per Commercial Paper: Rs. 4,86,653.50)			
Commercial Paper (Listed)	24-06-25	600	30.00
Face Value Rs. 5 Lakh per Commercial Paper with maturity of 91 days (Discounted price per Commercial Paper: Rs. 4,86,653.50)			

- 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.
- The figures for the quarter ended March 31, 2025 represent the balancing figures between the audited figures in respect of the full financial year and the published year to date figures upto the end of the third quarter of the financial year 2024-25, which were subjected to limited review by the statutory auditors.
- 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 30.06.2025 Unaudited	
		Standalone	Consolidated
a	Debt-Equity Ratio (No. of Times)	2.15	2.20
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 (Pursuant to the Companies (Share Capital and Debentures) Amendment Rules, 2019 dated August 16, 2019, the Company being a Non Banking Financial Company is exempted from the requirement of creating Debenture Redemption Reserve.)	Not applicable	Not applicable
g	Net Worth (Rs. in Lakhs)	157,457.62	159,316.30
h	Net Profit after tax (Rs. in Lakhs)	4,666.32	4,717.09
i	Earnings Per Share (Basic and Diluted) (Rs.)	0.52	0.52
j	Current ratio (No. of Times)	4.94	5.02
k	Long term debt to working capital (No. of Times)	0.64	0.63
l	Bad debts to Account receivable ratio	0.00	0.00
m	Current liability ratio (No. of Times)	0.29	0.29
n	Total debts to total assets	0.66	0.66
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 (%)	30.03%	29.08%
s	Sector specific equivalent ratios, as applicable		
s-i	Net Interest Margin (%)	6.53%	6.56%
s-ii	GNPA (%)	0.85%	0.82%
s-iii	NNPA (%)	0.68%	0.66%

- All secured Non-converible Debentures ("NCD") issued by the Company are secured by way of exclusive/ first-pari passu charge on receivables to the extent as stated in the respective offer document, term sheet, and debenture trust deed (together referred to as "transaction documents"). The Company has maintained requisite asset cover as on June 30, 2025

Place : New Delhi

Date : 21/07/2025

For and on behalf of Board of Directors


SUNIL AGARWAL
MANAGING DIRECTOR

SAKET JAIN & CO.

CHARTERED ACCOUNTANTS

Head Office : 192, Jaipur House, Agra – 282002.

Phone: +91 562 4307192, +91 94122 57192

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ashish@casjco.com

Independent Auditor's Review Report on the Review of Interim Unaudited Standalone Quarterly Financial Results of Paisalo Digital Limited pursuant to Regulation 33, Regulation 52, and other applicable provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (As Amended)

**TO
THE BOARD OF DIRECTORS OF
M/S PAISALO DIGITAL LIMITED**

We have reviewed the accompanying Statement of Unaudited Standalone Financial Results of **M/S PAISALO DIGITAL LIMITED** (the 'Company') for quarter ended June 30, 2025 (the 'Statement'), being submitted by the Company pursuant to the requirements of Regulation 33, Regulation 52 and other applicable provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, (the 'Listing Regulations').

The Statement of Standalone Financial Results, which is the responsibility of the Company's Management and approved by the Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34, (Ind AS 34) "Interim Financial Reporting" prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder and other accounting principle generally accepted in India. Our responsibility is to express a conclusion on the Statement based on our review.

We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410, 'Review of Interim Financial Information Performed by the Independent Auditor of the Entity' issued by the Institute of Chartered Accountants of India. This Standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review is limited primarily to inquiries of company personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.


Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in the applicable Indian Accounting Standards ('Ind AS') specified under Section 133 of the Companies Act, 2013, read with relevant rules issued thereunder and other recognised accounting practices and policies, has not disclosed the information required to be disclosed in terms of Regulation 33, Regulation 52 and other applicable provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, including the manner in which it is to be disclosed, or that it contains any material misstatement.



The comparative financial information of the Company for the corresponding quarter ended June 30, 2024, included in these Unaudited Standalone Financial Results, was reviewed by the predecessor Auditor who expressed an unmodified conclusion/opinion on that financial information on August 9, 2024.

Our conclusion on the Statement is not modified in respect of this matter.

For Saket Jain & Co.
Chartered Accountants
Firm Regd. No. 14685N



(CA ASHISH JAIN)
Partner

Membership No. 400599

UDIN : 25400599BMIHAC8372

Date : 21.07.2025

Place : Agra

SAKET JAIN & CO.

CHARTERED ACCOUNTANTS

Head Office : 192, Jaipur House, Agra – 282002.

Phone: +91 562 4307192, +91 94122 57192

Email : saketjain_co@yahoo.com

ashish@casjco.com

Independent Auditor's Review Report on the Review of Interim Unaudited Consolidated Quarterly Financial Results of Paisalo Digital Limited pursuant to Regulation 33, Regulation 52, and other applicable provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (As Amended)

**TO
THE BOARD OF DIRECTORS OF
M/S PAISALO DIGITAL LIMITED**

We have reviewed the accompanying Statement of Unaudited Consolidated Financial Results of **M/S PAISALO DIGITAL LIMITED** (the 'Company') and its wholly owned subsidiary **M/S NUPUR FINVEST PRIVATE LIMITED** (collectively referred as the 'Group') for the quarter ended June 30, 2025 (the 'Statement') attached herewith, being submitted by the Company pursuant to the requirements of Regulation 33, Regulation 52 and other applicable provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, (the 'Listing Regulations').

The Statement of Consolidated Financial Results, which is the responsibility of the Company's Management and approved by the Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34, (Ind AS 34) "Interim Financial Reporting" prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder and other accounting principle generally accepted in India. Our responsibility is to express a conclusion on the Statement based on our review.

We conducted our review in accordance with the Standard on Review Engagements (SRE) 2410, 'Review of Interim Financial Information Performed by the Independent Auditor of the Entity' issued by the Institute of Chartered Accountants of India. This Standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review is limited primarily to inquiries of company personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.

We also performed procedures in accordance with the circular issued by the SEBI under Regulation 33 (8) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, to the extent applicable.

The Statement includes the results of the wholly owned subsidiary **M/S NUPUR FINVEST PRIVATE LIMITED**.



Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in the applicable Indian Accounting Standards ('Ind AS') specified under Section 133 of the Companies Act, 2013, read with relevant rules issued thereunder and other recognised accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation 33, Regulation 52 and other applicable provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, including the manner in which it is to be disclosed, or that it contains any material misstatement.

The comparative financial information of the Company for the corresponding quarter ended June 30, 2024, included in these Unaudited Consolidated Financial Results, was reviewed by the predecessor Auditor who expressed an unmodified conclusion / opinion on that financial information and those financial statements on August 9, 2024.

Our conclusion is not modified in respect of this matter.

For Saket Jain & Co.
Chartered Accountants
Firm Regd. No. 14685N



(CA ASHISH JAIN)
Partner

Membership No. 400599

UDIN : 254005998MIHAB4890

Date : 21.07.2025

Place : Agra