

Date: December 9, 2025

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, 975329, 975437, 975592, 975640,
975865, 976752, 977004, 977278, 977279 and CPs- 729651,
729722,730058

SCRIP SYMBOL: PAISALO

SUB.: Outcome of Operations and Finance Committee Meeting

Dear Sir/Madam,

With reference to our intimation on December 04, 2025 and pursuant to the provisions of Regulation 30, 51 and other applicable regulations of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI (LODR) Regulations, 2015"), we hereby inform you that the Operations and Finance Committee of the Board of Directors of the Company ("Committee") at its meeting held today, i.e. Tuesday, December 9, 2025 has, inter alia:

1. Approved allotment of 4,000 (Four Thousand) Secured, Rated, Listed, Redeemable, Non-Convertible Debentures, each having face value of Rs. 1,00,000/- (Rupees One Lakh) aggregating to amount Rs. 40,00,00,000/- (Rupees Forty Crores) on a private placement basis as per the particulars furnished in "**Annexure A**" and,
2. Approved issuance of upto 5,000 (Five Thousand) Secured, Rated, Listed, Redeemable, Non-Convertible Debentures, each having face value of Rs. 1,00,000/- (Rupees One Lakh) aggregating upto Rs. 50,00,00,000/- (Rupees Fifty Crore) including Rs. 25,00,00,000/- (Rupees Twenty Five Crore) through 'Green Shoe Option', on a private placement basis as per the particulars furnished in "**Annexure B**"

The above is for your information and record please.

Thanking you,

Yours faithfully,

For Paisalo Digital Limited

(Manendra Singh)
Company Secretary



CC.:

1. Societe De La Bourse De Luxembourg

2. AFRINEX Limited

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

Annexure-A

Type of Securities	Fully Paid, Rated, Listed, Senior, Secured, Redeemable, Taxable, Transferable, Non-Convertible Debentures ("NCDs" or "Debentures")
Type of Issuance	Private Placement
Face Value of NCD	Rupees One Lakh Each
Total Number of Securities allotted	4000 NCDs
Tenure of the instrument	36 Months
Date of Allotment	December 9, 2025
Coupon/interest offered	8.50 % P.A.
Coupon Payment Frequency	Quarterly
Charge/security	The NCDs shall be secured by way of a first ranking exclusive charge on loan receivables ("Hypothecated Receivables") to maintain the value of security at all times equal to 1.10 times (One Decimal One Zero times) the aggregate amount of principal outstanding of the NCDs.
Special right/interest/privileges attached to the instrument and changes thereof	Not Applicable
Schedule of payment of principal amount	At the end of 36 months from the date of allotment i.e. December 9, 2028
Details of redemption of debentures	To be redeemed at par on the maturity date
Details of any letter or comments regarding payment/non-payment of interest, principal on due dates, or any other matter concerning the security and /or the assets along with its comments thereon, if any;	Not Applicable
Delay in payment of interest / principal amount for a period of more than three months from the due date or default in payment of interest / principal	Coupon rate plus 2.00% (Two Percent) per annum
Details of any letter or comments regarding payment /nonpayment of interest, principal on due dates or any other matter concerning the security and/or the assets along with its comments thereon, if any	Not Applicable



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Sr. No.	Particulars	Details
1.	Type of securities	Non-Convertible Debentures
2.	Type of issue	Private Placement through EBP Platform
3.	Size of Issue	upto 5,000 (Five Hundred) Secured Non-Convertible Debentures, each having a face value of Rs. 1,00,000/- (Indian Rupees One Lakh Only) each aggregating upto Rs. 50,00,00,000 (Indian Rupees Fifty Crores Only) inclusive of base issue of Rs. 25,00,00,000 (Indian Rupees Twenty-Five Crores Only) with an option to retain over subscription ("Green Shoe Option") upto Rs. 25,00,00,000 (Indian Rupees Twenty-Five Crores Only) in total aggregating upto Rs. 50,00,00,000 (Indian Rupees Fifty Crores Only)
4.	Listing	The Debentures are proposed to be listed on: BSE Limited
5.	Tenure of instrument	2 Years
6.	Date of allotment	Tentative Allotment Date is December 15, 2025
7.	Date of maturity	Redemption at the end of 2 years from the date of allotment i.e. December 15, 2027
8.	Coupon/interest offered	8.45 % p.a.
9.	Schedule of Payment of coupon/interest and principal	Coupon payable Annually
10.	Special right/interest/privileges attached to the instrument and changes thereof	Nil
11.	Charge/Security	The NCDs shall be secured by way of a first ranking exclusive charge on loan receivables ("Hypothecated Receivables") to maintain the value of security at all times equal to 1.10 times (One Decimal One Zero times) the aggregate amount of principal outstanding of the NCDs.
12.	Delay in payment of interest / principal redemption from the due date or default in payment of interest / principal;	Coupon rate plus 2.00% (Two Percent) per annum
13.	Details of any letter or comments regarding payment / non-payment of interest, principal on due dates, or any other matter concerning the security and /or the assets along with its comments thereon, if any;	Nil
14.	Details of redemption of debentures	To be redeemed at par on the maturity date(s)
15.	Any cancellation or termination of proposal for issuance of securities including reasons thereof.	N.A.

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