

PAISALO

EASY LOAN आसान लोन

Date: August 13, 2020

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

The Listing Department
National Stock Exchange of India Limited
(Thru.-NEAPS)
Exchange Plaza, Bandra Kurla Complex
Bandra (East)
Mumbai - 400 051

SCRIP CODE : 532900

SCRIP SYMBOL : PAISALO

Subject : Outcome of Board Meeting held on August 13, 2020, as per Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Dear Sir,

With reference to our intimation letter dated August 5, 2020 regarding Board Meeting, we wish to inform you that the Board of Directors of the Company at its meeting held on August 13, 2020 has inter alia:

- Approved Un-audited Financial Results (Standalone and Consolidated) with the Limited Review Report for the Quarter ended June 30, 2020. Copy of the same is enclosed herewith.
- Approved 28th Board's Report and Annual Report of the Company.
- Approved Notice of 28th Annual General Meeting to be held on September 8, 2020.
- Approved September 2, 2020 to September 8, 2020 (both days inclusive) as Book Closure date for the purpose of 28th AGM and final dividend.
- Recommended candidature of Mr. Raman Aggarwal (DIN: 00116103), Additional Independent Director of the Company, for appointment as Independent Director of the Company in 28th Annual General Meeting of the Company.
- Recommended candidature of Mrs. Nisha Jolly (DIN: 08717762), Additional Independent Director of the Company, for appointment as Independent Director of the Company in 28th Annual General Meeting of the Company.
- Recommended the appointment of Statutory Auditor in 28th Annual General Meeting of the Company in place of retiring Auditor.

PAISALO DIGITAL LIMITED
FORMERLY KNOWN AS S. E. INVESTMENTS 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: Block 54, First Floor, Sanjay Place, Agra - 282 002. Phone : +91 562 402 8888. Email: agra@paisalo.in

Mumbai Office: 262, Solitaire Corporate Park, Andheri East, Mumbai 400 093. Phone: +91 22 4228 8888. Email: mumbai@paisalo.in

CIN: L65921DL1992PLC120483

www.paisalo.in

अर्थ: समाजस्य न्यासः

Pursuant to Regulation 33 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 quarter ended June 30, 2020; and
2. Auditor's Limited Review Reports on Un-audited Financial Results –Standalone and Consolidated.

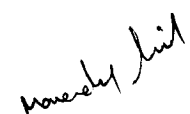
The meeting of Board of Directors commenced at 5.00 P.M. and concluded at ~~6:05~~ 6:05 P.M. 

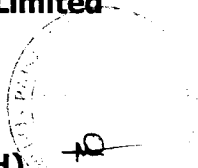
We request you to take the same on record.

Thanking you,

Yours faithfully,

For Paisalo Digital Limited


(MANENDRA SINGH)
Company Secretary



PAISALO

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PAISALO DIGITAL LIMITED

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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 FINANCIAL RESULTS FOR THE QUARTER ENDED 30TH JUNE, 2020

(₹ in Lakh Except EPS)

Sr. No.	Particulars	Quarter Ended			Year Ended
		30.06.2020	31.03.2020	30.06.2019	31.03.2020
		(Unaudited)	(Audited)	(Unaudited)	(Audited)
I	Revenue from operations:				
	(i) Interest Income	7,817.21	8,175.36	8,292.78	33,745.11
	(ii) Dividend Income	-	-	-	-
	(iii) Rental Income	-	-	-	-
	(iv) Fees and commission Income	-	-	-	-
	(v) Net gain on fair value changes	-	-	-	-
	(vi) Net gain on derecognition of financial instruments under	-	-	-	-
	(vii) Sale of products (including Excise Duty)	-	-	-	-
	(viii) Sale of services	-	-	-	-
	(ix) Others	-	-	-	-
	Total Revenue from operations (I)	7,817.21	8,175.36	8,292.78	33,745.11
II	Other Income	-	-	-	-
	Total Income (I+II)	7,817.21	8,175.36	8,292.78	33,745.11
III	Expenses:				
	(i) Finance Costs	3,457.44	3,530.14	3,120.26	13,357.35
	(ii) Fees and commission expense	-	-	-	-
	(iii) Net loss on fair value changes	-	-	-	-
	(iv) Net loss on derecognition of financial instruments under amortised cost category	-	-	-	-
	(v) Impairment on financial instruments	1,284.04	3,518.01	1,357.87	7,489.13
	(vi) Cost of materials consumed	-	-	-	-
	(vii) Purchases of Stock-in-trade	-	-	-	-
	(viii) Changes in Inventories of finished goods,	-	-	-	-
	(ix) Employee Benefits Expenses	544.10	569.54	595.01	2,328.25
	(xi) Depreciation, amortization and impairment	93.79	107.11	84.24	401.29
	(x) Others expenses	285.03	425.18	819.01	2,776.83
	Total Expenses (III)	5,664.40	8,149.98	5,976.39	26,352.85
IV	Profit / (loss) before exceptional items and tax (II-III)	2,152.81	25.38	2,316.39	7,392.26
V	Exceptional items	-	-	-	-
VI	Profit/(loss) before tax (IV-V)	2,152.81	25.38	2,316.39	7,392.26
VII	Tax Expense:				
	(1) Current Tax	603.03	230.22	746.91	1,939.96
	(2) Deferred Tax	45.39	(52.27)	10.48	48.40
VIII	Profit / (loss) for the period from continuing operations (VI-VII)	1,504.39	(152.57)	1,559.00	5,403.90
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)	1,504.39	(152.57)	1,559.00	5,403.90

Sanjay Kumar

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अर्थ: समाजस्य न्यासः

STATEMENT OF STANDALONE FINANCIAL RESULTS FOR THE QUARTER ENDED 30TH JUNE, 2020

(₹ in Lakh Except EPS)

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	1,504.39	(152.57)	1,559.00	5,403.90
XV	Paid-up equity share capital (face value of Rs. 10 per equity share)	4,229.22	4,229.22	4,229.22	4,229.22
XVI	Other equity as per statement of assets and liabilities	-	-	-	71,359.07
XVII	Earnings per equity share (for continuing operations):				
	Basic (Rs.)	3.56	(0.36)	3.69	12.78
	Diluted (Rs.)	3.56	(0.36)	3.69	12.78
XVII	Earnings per equity share (for discontinued operations):				
	Basic (Rs.)	-	-	-	-
	Diluted (Rs.)	-	-	-	-
XIX	Earnings per equity share (for continuing and discontinued operations):				
	Basic (Rs.)	3.56	(0.36)	3.69	12.78
	Diluted (Rs.)	3.56	(0.36)	3.69	12.78

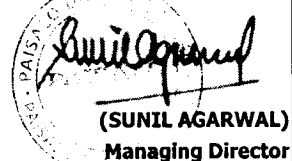
Notes :

- The above results have been reviewed by Audit Committee and approved by the Board of Directors in the meeting held on August 13, 2020. The statutory auditors, have expressed an unqualified audit opinion.
- The Company has opted to publish Extracts of the Audited Consolidated Financial results, pursuant to provisions of Regulation 33 read with Regulation 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. These standalone financial results are available on the Company's website viz. www.paisalo.in and on the websites of BSE (www.bseindia.com) and NSE (www.nseindia.com).
- The Company is engaged in single business segment viz; financing activities, which is considered to be the only reportable segments in accordance with provisions of Indian Accounting Standard 108 (IND AS) on Operating Segment.
- The figures for financial results for the quarter ended March 31, 2020 are the balancing figures between audited results for the full financial year and published year to date figures upto the nine months of the financial year ended March 31,2020.
- Previous periods / year's figures have been reclassified/ regrouped whenever necessary to conform to current period presentation.

Place : New Delhi

Date : 13/08/2020

For and on behalf of Board of Directors


(SUNIL AGARWAL)
Managing Director



MUKESH KUMAR & CO.

Chartered Accountants

**Independent Auditor's Review Report on the Review of Interim
Standalone Quarterly Financial Results of Paisalo Digital Limited for the
quarter ended June 30, 2020 pursuant to the Regulation 33 of the SEBI
(Listing Obligations and Disclosure Requirements) Regulations, 2015 (As Amended)**

TO
THE BOARD OF DIRECTORS OF
M/S PAISALO DIGITAL LIMITED
NEW DELHI

We have reviewed the accompanying Statement of Unaudited Standalone Financial Results of **M/S PAISALO DIGITAL LIMITED** (the 'Company') for the quarter ended June 30, 2020 (the 'Statement'), being submitted by the Company pursuant to the requirements of Regulation 33 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 of the (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.

Our conclusion is not modified in respect of this matter

Date : 13.08.2020

For MUKESH KUMAR & CO.
Chartered Accountants
Firm's Reg. No. 002049C

(MUKESH KUMAR)

Partner

M. No. 070471

UDIN:-20070471AAAA DT1316

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PAISALO DIGITAL LIMITED

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CIN: L65921DL1992PLC120483

अर्थ: समाजस्य न्यासः

STATEMENT OF CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER ENDED 30TH JUNE, 2020

(₹ in Lakh Except EPS)

Sr. No.	Particulars	Quarter Ended			Year Ended
		30.06.2020	31.03.2020	30.06.2019	31.03.2020
		(Unaudited)	(Audited)	(Unaudited)	(Audited)
I	Revenue from operations:				
	(i) Interest Income	8,655.87	9,079.98	9,275.31	37,476.94
	(ii) Dividend Income	-	-	-	-
	(iii) Rental Income	-	-	-	-
	(iv) Fees and commission Income	-	-	-	-
	(v) Net gain on fair value changes	-	-	-	-
	(vi) Net gain on derecognition of financial instruments under	-	-	-	-
	(vii) Sale of products (including Excise Duty)	-	-	-	-
	(viii) Sale of services	-	-	-	-
	(ix) Others	-	-	-	-
	Total Revenue from operations (I)	8,655.87	9,079.98	9,275.31	37,476.94
II	Other Income	-	-	-	-
	Total Income (I+II)	8,655.87	9,079.98	9,275.31	37,476.94
III	Expenses:				
	(i) Finance Costs	3,936.83	4,041.07	3,732.81	15,654.57
	(ii) Fees and commission expense	-	-	-	-
	(iii) Net loss on fair value changes	-	-	-	-
	(iv) Net loss on derecognition of financial instruments under amortised cost category	-	-	-	-
	(v) Impairment on financial instruments	1,577.26	3,880.31	1,539.51	8,496.18
	(vi) Cost of materials consumed	-	-	-	-
	(vii) Purchases of Stock-in-trade	-	-	-	-
	(viii) Changes in Inventories of finished goods,	-	-	-	-
	(ix) Employee Benefits Expenses	581.66	610.96	667.04	2,546.16
	(xi) Depreciation, amortization and impairment	94.17	107.52	84.66	402.94
	(x) Others expenses	294.24	460.40	907.26	2,960.68
	Total Expenses (III)	6,484.16	9,100.26	6,931.28	30,060.53
IV	Profit / (loss) before exceptional items and tax (II-III)	2,171.71	(20.28)	2,344.03	7,416.41
V	Exceptional items	-	-	-	-
VI	Profit/(loss) before tax (IV-V)	2,171.71	(20.28)	2,344.03	7,416.41
VII	Tax Expense:				
	(1) Current Tax	620.44	232.46	755.52	1963.36
	(2) Deferred Tax	44.29	(55.59)	11.10	39.81
VIII	Profit / (loss) for the period from continuing operations (VI-VII)	1,506.98	(197.15)	1,577.41	5,413.24
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)	1,506.98	(197.15)	1,577.41	5,413.24

Sanjay Kumar

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CIN: L65921DL1992PLC120483

अर्थ: समाजस्य न्यासः

STATEMENT OF CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER ENDED 30TH JUNE, 2020

(₹ in Lakh Except EPS)

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	1,506.98	(197.15)	1,577.41	5,413.24
XV Net profit after tax attributable to:				
Owners of the holding company	1,506.98	(197.15)	1,577.41	5,413.24
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	1,506.98	(197.15)	1,577.41	5,413.24
Non-controlling interest	-	-	-	-
XVIII Paid-up equity share capital (face value of Rs. 10 per equity share)	4,229.22	4,229.22	4,229.22	4,229.22
XIX Other equity as per statement of assets and liabilities	-	-	-	72,368.41
XX Earnings per equity share (for continuing operations):				
Basic (Rs.)	3.56	(0.47)	3.73	12.80
Diluted (Rs.)	3.56	(0.47)	3.73	12.80
XXI Earnings per equity share (for discontinued operations):				
Basic (Rs.)	-	-	-	-
Diluted (Rs.)	-	-	-	-
XXII Earnings per equity share (for continuing and discontinued operations):				
Basic (Rs.)	3.56	(0.47)	3.73	12.80
Diluted (Rs.)	3.56	(0.47)	3.73	12.80

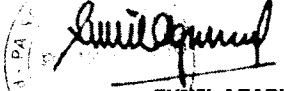
Notes :

- The Consolidated financial results include results of Wholly Owned Subsidiary Nupur Finvest Private Limited (a RBI registered Non-Banking Finance Company).
- The above results have been reviewed by Audit Committee and approved by the Board of Directors in the meeting held on August 13, 2020. The statutory auditors, have expressed an unqualified audit opinion.
- The Company has opted to publish Extracts of the Audited Consolidated Financial results, pursuant to provisions of Regulation 33 read with Regulation 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. These standalone financial results are available on the Company's website viz. www.paisalo.in and on the websites of BSE (www.bseindia.com) and NSE (www.nseindia.com).
- The figures for financial results for the quarter ended March 31, 2020 are the balancing figures between audited results for the full financial year and published year to date figures upto the nine months of the financial year ended March 31, 2020.
- The Company is engaged in single business segment viz; financing activities, which is considered to be the only reportable segments in accordance with provisions of 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.

Place : New Delhi

Date : 13/08/2020

For and on behalf of Board of Directors


SUNIL AGARWAL
MANAGING DIRECTOR



MUKESH KUMAR & CO.

Chartered Accountants

**Independent Auditor's Review Report on the Review of Interim
Consolidated Quarterly Financial Results of Paisalo Digital Limited for the
quarter ended June 30, 2020 pursuant to the Regulation 33 of the SEBI
(Listing Obligations and Disclosure Requirements) Regulations, 2015 (As Amended)**

TO
THE BOARD OF DIRECTORS OF
M/S PAISALO DIGITAL LIMITED
NEW DELHI

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, 2020 (the Statement) attached herewith, being submitted by the Company pursuant to the requirements of Regulation 33 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.

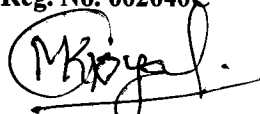
We conducted our review in accordance with the Standard on Review Engagements (SRE) 2410, 'Review of Interim Financial Information Performed by the Independent Auditor of the Entity' issued by the Institute of Chartered Accountants of India. This Standard requires that we plan and perform the review 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.

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 of the (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.

Our conclusion is not modified in respect of this matter

Date : 13.08.2020

For MUKESH KUMAR & CO.
Chartered Accountants
Firm's Reg. No. 002040C


(MUKESH KUMAR)
Partner
M. No. 070471

UDIN:-20070471AAAA DU6994