PAISALO
EASY LOAN आसान लोन

Date: March 06, 2024

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

SCRIP SYMBOL: PAISALO

Subject : Machine Readable copy of Financial Results (Standalone and Consolidated) for the Quarter/Nine months ended December 31, 2023

Dear Sir/Madam,

With reference to your E-mail dated March 06, 2024, kindly find the Machine Readable / Legible Copy of Un-Audited Financial Results (Standalone and Consolidated) for the Quarter ended December 31, 2023.

We request you to take the same on record.

Thanking you,

Yours faithfully,

For Paisalo Digital Limited

MANENDRA SINGH
Digitally signed by MANENDRA SINGH
Date: 2024.03.06 17:27:51 +05'30'

(MANENDRA SINGH)
Company Secretary

Encl.: as above

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
TEL: +91 11 43518888 FAX: + 91 11 43518816 WEB: www.paisalo.in
CIN: L65921DL1992PLC120483

अर्थः 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
	(xi) 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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अर्थः 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	-	-	-	-	-	-
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
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.)	-	-	-	-	-	-
XVII	**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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अर्थः समाजस्य न्यासः

NOTES

1 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.

2 The Consolidated financial results include results of Wholly Owned Subsidiary Nupur Finvest Private Limited (a RBI registered Non-Banking Finance Company).

3 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.

4 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

5 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.

6 Previous periods/year's figures have been reclassified/regrouped whenever necessary to conform to current period presentation.

7 Disclosures pursuant to RBI Notification - RBI /DOR/2021-22/86 DOR.STR.REC.51 /21.04.048/2021-22 dated 24 September 2021 - None

8 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%

9 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

PAISALO DIGITAL LIMITED • PAISALO DIGITAL LIMITED • PAISALO

SUNIL AGARWAL
MANAGING DIRECTOR

Annexure- 2

MANISH GOYAL & CO.
CHARTERED ACCOUNTANTS

F-6, FIRST FLOOR,
FRIENDS TRADE CENTRE,
66, NEHRU NAGAR, AGRA-282002

Independent Auditor's Review Report on the Review of Interim Unaudited Standalone Quarterly Financial Results of Paisalo Digital Limited pursuant to the 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 the quarter and nine month ended December 31, 2023 (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.

Our conclusion is not modified in respect of this matter

Date : 31.01.2024
Place : Agra

For Manish Goyal & Co.
Chartered Accountants
Firm Reg. No. 006066C

(CA MANISH GOYAL)
Partner
M. No. 074778
UDIN: 24074778BKAOZV1470

PHONE-: (0562) 4032000, 2852560, 2524553
MOBILE-: 91-97600 20853; E-MAIL-: MANISHGOYALFCA@GMAIL.COM
AGRA | LUCKNOW | NOIDA | MORADABAD

MANISH GOYAL & CO.
CHARTERED ACCOUNTANTS

F-6, FIRST FLOOR,
FRIENDS TRADE CENTRE,
66, NEHRU NAGAR, AGRA-282002

Independent Auditor's Review Report on the Review of Interim Unaudited Consolidated Quarterly Financial Results of Paisalo Digital Limited pursuant to the 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 and nine month ended December 31, 2023 (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.

Our conclusion is not modified in respect of this matter

Date : 31.01.2024
Place : Agra

For Manish Goyal & Co.
Chartered Accountants
Firm Reg. No. 006066C

(CA MANISH GOYAL)
Partner
M. No. 074778
UDIN: 24074778BKAOZW3551