

Date: February 09, 2026

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- 730058, 730387, 730411

SCRIP SYMBOL : PAISALO

Sub.: Submission under Regulation 30 of SEBI (LODR) Regulations, 2015- Press Release

Dear Sir/ Madam,

Pursuant to Regulation 30 of SEBI (LODR) Regulations, 2015, please find herewith the press release titled "Robust AUM growth of 16% YoY to Rs 55,082 Mn and Total Income growth of 18% YoY to Rs 2,401 Mn".

This is for your information and record.

Thanking you

Yours Faithfully,

For Paisalo Digital Limited



(Manendra Singh)
Company Secretary

Enclosure: Press Release

PAISALO DIGITAL LIMITED

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अर्थ: समाजस्य न्यासः

Robust AUM growth of 16% YoY to Rs 55,082 Mn

Total Income growth of 18% YoY to Rs 2,401 Mn

Highest quarterly PAT at Rs 663 Mn; Healthy and stable asset quality with GNPA at 0.83% and NNPA at 0.66%

New Delhi, February 9, 2026: Paisalo Digital, a digitally enabled NBFC with over three decades of operating experience in lending to underserved, financially excluded, and emerging MSME/SME segments, announced its financial results today for the quarter ended December 31, 2025.

Q3FY26 highlights

AUM	Total Income	Profit After Tax	GNPA (%)
Rs 55,082 Mn +16% YoY	Rs 2,401 Mn +18% YoY	Rs 663 Mn +6% YoY	0.83% -26 Bps YoY

Key Performance Indicators for Q3FY26:

Particulars	Q3FY26	Q3FY25	YoY (%)	Q2FY26	QoQ (%)
AUM (Rs Mn)	55,082	47,488	+16%	54,494	+1%
Disbursements (Rs Mn)	10,574	9,856	+7%	11,025	(4%)
Total Income (Rs Mn)	2,401	2,038	+18%	2,240	+7%
PAT (Rs Mn)	663	624	+6%	515	+29%
Net Interest Margin (%)	6.6%	6.6%	(2 Bps)	6.5%	+5 Bps
Gross NPA (%)	0.83%	1.10%	(27 Bps)	0.81%	+2 Bps
Net NPA (%)	0.66%	0.84%	(18 Bps)	0.65%	+1 Bps

Key Highlights for Q3FY26 –

Assets Under Management (AUM) and Disbursement:

- AUM increased 16% YoY at Rs 55,082 Mn
- Disbursements rose 7% YoY, at Rs 10,574 Mn, reflecting sustained demand for credit

Distribution:

- Broadened reach with addition of 492 new touch points during the quarter – taking overall touchpoints base to 4,872 across 22 states
- Customer franchise expanded to a record ~14 Mn, with ~1.6 Mn customers added during the quarter, highlighting strong market penetration

Asset Quality:

- GNPA and NNPA stood at 0.83% and 0.66% respectively
- Collection efficiency for the quarter stood at 98.8%

Borrowings:

- Total borrowings stood at Rs 38,579 Mn as of December'25
- Cost of borrowing improved significantly to 10.3%, down 92 bps from 11.3% in Q3 FY25, reflecting effective refinancing and a stronger credit profile

Profitability:

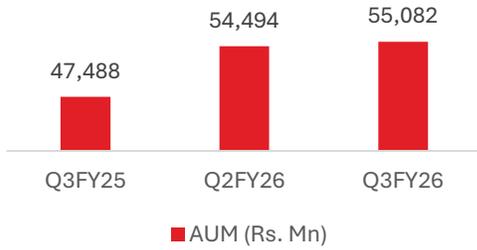
- Total income increased by 18% YoY from Rs 2,038 Mn to Rs 2,401 Mn
- Net Interest Income increased by 19% YoY from Rs 1,217 Mn to Rs 1,453 Mn
- Highest ever quarterly PAT of Rs 663 Mn, marking a 6% YoY increase
- NIM remained steady at 6.6% in Q3FY26
- ROA is at 3.8%; ROE at 12.6%

Capital Adequacy:

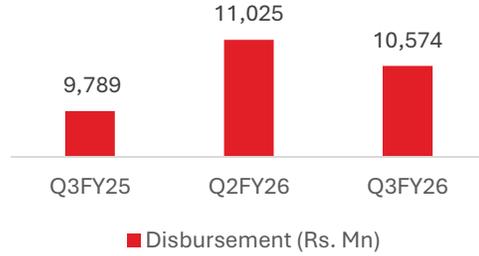
- Capital Adequacy Ratio remained robust at 38.3%; Tier 1 capital stood at a healthy 30.7%, underscoring the company's solid financial foundation
- Net Worth grew by 18% YoY to Rs 17,404 Mn

Performance Summary

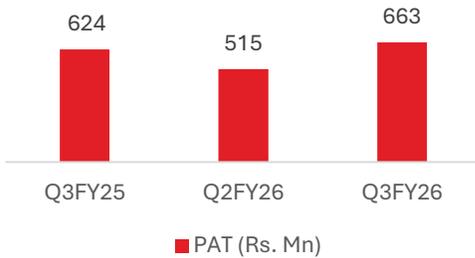
Asset Under Management (Rs Mn)



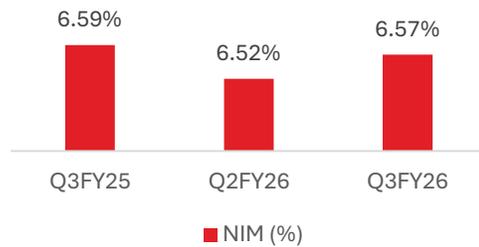
Disbursement (Rs Mn)



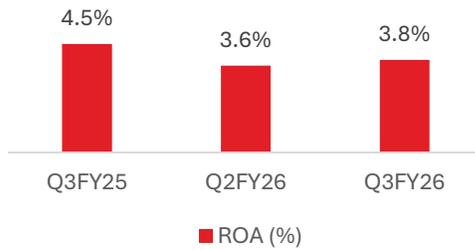
Profit After Tax (Rs Mn)



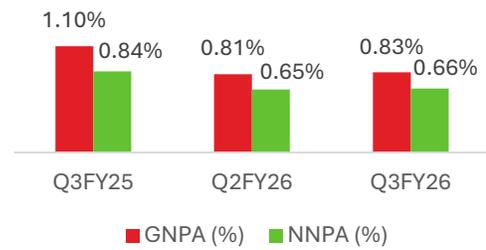
Net Interest Margin (%)



Return on Assets (%)



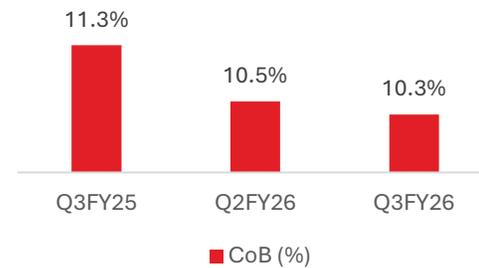
Asset Quality (%)



Net Worth (Rs Mn)



Cost of Borrowing (%)



Commenting on the performance, Mr. Santanu Agarwal, Deputy Managing Director of Paisalo Digital Ltd, said:

“Progress on India–US trade engagement, along with favorable macro policies have strengthened India’s economic outlook. The Union Budget 2026 further reinforced policy support for MSMEs through enhanced credit guarantees, improved access to growth capital, and stronger receivables-financing mechanisms, creating a favorable environment for sustained MSME growth and formal credit expansion.

Q3 FY26 marked another quarter of disciplined, sustainable growth for Paisalo. We expanded AUM by 16% YoY to Rs 55,082 Mn and delivered our highest-ever quarterly PAT of Rs 663 Mn, underscoring the strength of our operating model and stable asset quality. Our customer franchise reached ~14 million, with about 1.6 million additions this quarter. We also raised Rs 1,885 Mn at an 8.5% cost of funds, optimizing our liability profile to support capital efficient growth across MSME and income-generation lending.

Paisalo has embarked on a transformational journey to become an AI-first franchise, embedding AI across its lending, risk, and operations stack. By integrating advanced data ecosystems, automated workflows, and intelligent customer journeys, Paisalo is building a future-ready platform to drive sustainable, tech-led growth.”

Earnings Conference Call

Monday, February 9, 2026 at 12:00 Noon IST

Following the announcement of Q3FY26 results on February 6, 2026, the management of Paisalo Digital will host a conference call on February 9, 2026 at 12:00 Noon IST during which the management will discuss the performance and answer questions from the participants. Details of the call are given below:

Conference Call Registration Link

Paisalo Digital Q3FY26 Conference Call - [LINK](#)

About Paisalo Digital Ltd: Paisalo Digital Limited is engaged in the business of providing convenient and easy loans to the financially excluded at bottom of India's economic pyramid. The company has a wide geographic reach with a network of 4,872 touch points across 22 states & UTs in India. The company's mission is to simplify small ticket size income generation loans by establishing ourselves as a trusted, high tech: high touch financial companion for the people of India. This integration of High Tech: High Touch, customer-centric approach, and data analytics empowers Paisalo to deliver tailored scalable solutions while minimizing risks and maintaining the highest standards of governance and regulatory adherence.

Disclaimer

No representation or warranty, express or implied is made as to, and no reliance should be placed on, the fairness, accuracy, completeness or correctness of such information or opinions contained herein. The information contained is only current as of its date. Certain statements made may not be based on historical information or facts and may be "forward looking statements", including those relating to the company's general business plans and strategy, its future financial condition and growth prospects, and future developments in its industry and its competitive and regulatory environment. Actual results may differ materially from these forward-looking statements due to number of factors, including future changes or developments in the company's business, its competitive environment, and political, economic, legal, and social conditions in India.

Paisalo Digital Limited (BSE: 532900, NSE: PAISALO)

For further information on the company, please visit

<https://paisalo.in/>

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