

Date: May 10, 2026

The Manager  
Department of Corporate Relationship  
**BSE Limited**  
25<sup>th</sup> 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, 975640, 975865, 976752, 977004, 977097, 977278, 977279, 977358, 977371, 977643 CPs- 731221, 731429, 731434, 731455

**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 "AUM up 17% YoY to Rs 61,009 Mn, PAT surges 56% YoY to Rs 722 Mn".

This is for your information and record.

Thanking you

Yours Faithfully,

**For Paisalo Digital Limited**



**(Manendra Singh)**  
**Company Secretary**

**Enclosure:** Press Release

## AUM up 17% YoY to Rs 61,009 Mn, PAT surges 56% YoY to Rs 722 Mn

Cost of Borrowing tightens 32 bps YoY to 10.22%, reflecting improved liability franchise

**New Delhi, May 10, 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 and full year ended March 31, 2026.

### Q4FY26 highlights

AUM	Total Income	Profit After Tax	GNPA (%)
<b>Rs 61,009 Mn</b> +17% YoY	<b>Rs 2,609 Mn</b> +35% YoY	<b>Rs 722 Mn</b> +56% YoY	<b>0.76%</b> -23 Bps YoY

### Key Performance Indicators:

Particulars	Q4FY26	Q4FY25	YoY (%)	Q3FY26	QoQ (%)	FY26	FY25	YoY (%)
<b>AUM (Rs Mn)</b>	61,009	52,328	+17%	55,082	+11%	61,009	52,328	+17%
<b>Total Income (Rs Mn)</b>	2,609	1,938	+35%	2,401	+9%	9,437	7,711	+22%
<b>PAT (Rs Mn)</b>	722	463	+56%	663	+9%	2,372	2,001	+19%
<b>Net Interest Margin (%)</b>	6.8%	6.4%	+43 Bps	6.6%	+26 Bps	6.8%	6.4%	+43 Bps
<b>GNPA (%)</b>	0.76%	0.99%	(23 Bps)	0.83%	(7 Bps)	0.76%	0.99%	(23 Bps)
<b>NNPA (%)</b>	0.61%	0.76%	(15 Bps)	0.66%	(5 Bps)	0.61%	0.76%	(15 Bps)

## Key Highlights

### Assets Under Management (AUM) and Disbursement:

- AUM grew 17% YoY to Rs 61,009 Mn, reflecting continued business momentum
- Disbursements stood at Rs 13,440 Mn in Q4FY26, driven by steady credit demand across key segments; FY26 disbursements stood at Rs 42,620 Mn

### Distribution:

- Continued to strengthen last-mile presence with a network of 5,299 touchpoints, with 427 new touchpoints added during Q4
- Branch network expanded from 402 to 422, adding 20 new branches during the quarter to support wider reach and stronger on-ground presence
- Customer franchise strengthened to ~16 mn, with an addition of ~1.7 Mn customers during the quarter

### Asset Quality:

- GNPA and NNPA remained healthy at 0.76% and 0.61% respectively

### Borrowings:

- Total borrowings stood at Rs 43,597 Mn as of March'26
- Cost of borrowing improved to 10.22%, supported by prudent liability management

### Profitability:

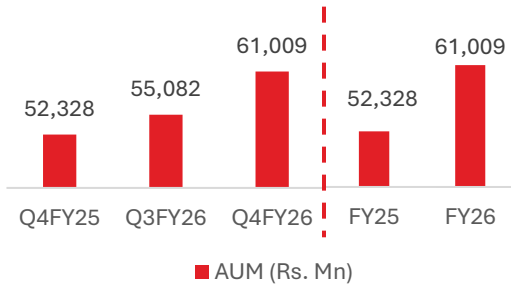
- Total income increased by 35% YoY to Rs 2,609 Mn in Q4; for FY26, total income grew by 22% YoY to Rs 9,437 Mn
- Net Interest Income increased by 61% YoY to Rs 1,733 Mn in Q4; for FY26, Net Interest Income grew by 29% YoY to Rs 5,694 Mn
- PAT stood at Rs 722 Mn up by 56% YoY in Q4; for FY26, PAT increased to Rs 2,372 Mn up 19% YoY
- NIM improved by 43 Bps YoY to 6.8% in Q4FY26
- Profitability remained healthy, with ROA at 3.8% and ROE at 13.2%

### Capital Adequacy:

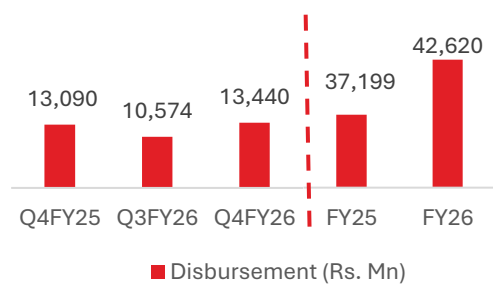
- Capital Adequacy Ratio remained strong at 35.8%, with Tier 1 capital at 28.9%, reflecting the company's healthy capital position
- Net Worth grew by 16% YoY to Rs 17,930 Mn

## Performance Summary

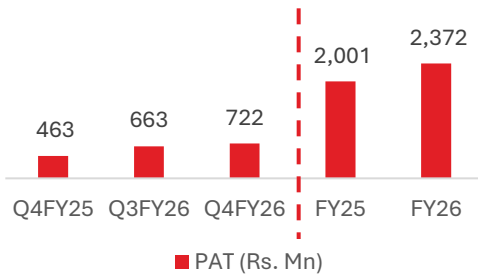
### Asset Under Management (Rs Mn)



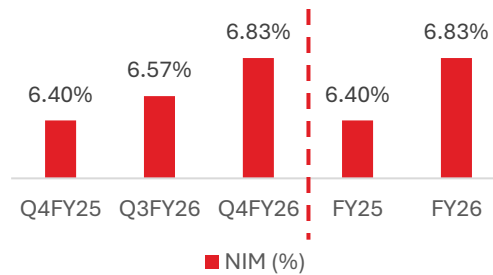
### Disbursement (Rs Mn)



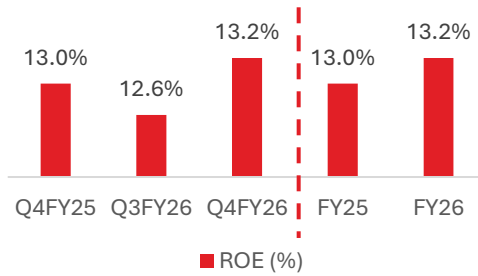
### Profit After Tax (Rs Mn)



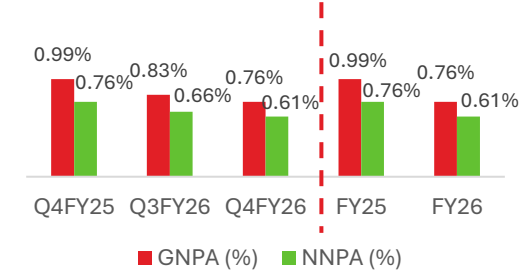
### Net Interest Margin (%)



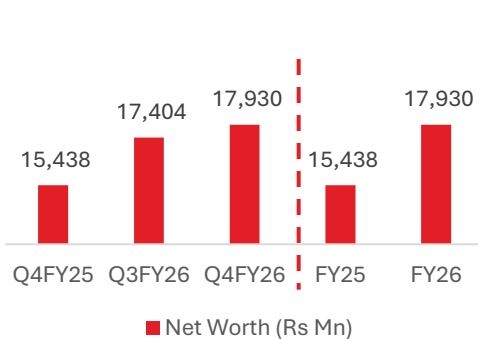
### Return on Equity (%)



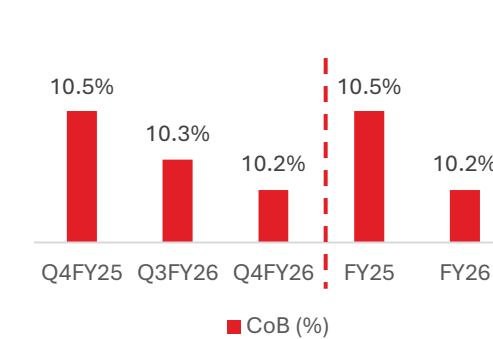
### Asset Quality (%)



### Net Worth (Rs Mn)



### Cost of Borrowing (%)



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

*“Q4 FY26 marked a strong finish to the year for Paisalo. Our AUM grew 17% YoY to Rs 61,009 Mn and PAT surged 56% YoY to Rs 722 Mn, reflecting improving operating leverage and the strength of our business model. On the ground, we added 427 new touchpoints during the quarter, expanding our network to 5,299 touchpoints and deepening our customer franchise to ~16 million borrowers. Notably, despite continued expansion in our distribution network and growth in AUM, our headcount declined by 3% in FY26, indicating early signs of operating leverage driven by technology and AI-led efficiencies.*

*On the liability side, we made meaningful strides, completing our maiden ECB issuance of USD 15 Mn, reducing cost of borrowing by 32 bps YoY to 10.22%, and reinforcing our credit standing with dual ratings of 'AA/Stable". As we scale, we continue to leverage AI-led capabilities to improve productivity and execution. With a strong capital base and resilient asset quality, we remain well-positioned to sustain growth and deepen financial inclusion.”*

### **Earnings Conference Call**

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**Monday, May 11, 2026 at 2:00 PM IST**

Following the announcement of Q4FY26 results on May 10, 2026, the management of Paisalo Digital will host a conference call on May 11, 2026 at 2:00 PM 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 Q4FY26 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 5,299 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**

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**Paisalo Digital Limited (BSE: 532900, NSE: PAISALO)**  
**For further information on the company, please visit**

<https://paisalo.in/>

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### **Contact Information**

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