PAISALO
EASY LOAN आसान लोन

Date: November 11, 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

Subject : Revised Un-Audited Financial Results (Standalone and Consolidated) for the Quarter/Half year ended September 30, 2025

Dear Sir/Madam,

With reference to our Outcome of Board Meeting dated November 11, 2025, kindly find enclosed the revised Un-Audited Financial Results (Standalone and Consolidated) for the Quarter/Half year ended September 30, 2025. Revised submission due to regrouping of few figures in Consolidated Cash Flow, other than that there is no change in the earlier submitted Financial Results.

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: 2025.11.11 10:30:41 +05'30'
PAISALO DIGITAL LIMITED PAISALO
(MANENDRA SINGH)
Company Secretary

Encl.: as above

PAISALO
EASY LOAN आसान लोन

PAISALO DIGITAL 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/HALF YEAR ENDED 30TH SEPTEMBER, 2025

(₹ in Lakh Except EPS)

Sr. No.	Particulars	Quarter Ended			Half Year Ended		Year Ended
		30.09.2025	30.06.2025	30.09.2024	30.09.2025	30.09.2024	31.03.2025
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
I	**Revenue from operations:**						
	(i) Interest Income	19,959.17	19,182.25	15,646.10	39,141.42	31,044.05	66,023.60
	(ii) Dividend Income	-	-	-	-	-	1.53
	(iii) Rental Income	-	-	-	-	-	-
	(iv) Fees and commission Income	1,669.42	1,731.21	1,906.71	3,400.63	3,910.99	7,098.84
	(v) Net gain on fair value changes	(45.59)	45.59	40.64	-	180.73	26.68
	(vi) Net gain on derecognition of financial instruments under amortized cost category	-	-	-	-	-	-
	(vii) Sale of products (including Excise Duty)	-	-	-	-	-	-
	(viii) Sale of services	-	-	-	-	-	-
	(ix) Others	-	-	-	-	-	332.54
	Total Revenue from operations (I)	**21,583.00**	**20,959.05**	**17,593.45**	**42,542.05**	**35,135.77**	**73,483.19**
II	Other Income	-	-	-	-	-	-
	Total Income (I+II)	**21,583.00**	**20,959.05**	**17,593.45**	**42,542.05**	**35,135.77**	**73,483.19**
III	**Expenses:**						
	(i) Finance Costs	9,539.78	9,068.49	7,242.43	18,608.27	15,012.99	30,930.05
	(ii) Fees and commission expense	-	-	-	-	-	-
	(iii) Net loss on fair value changes	48.44	-	-	48.44	-	-
	(iv) Net loss on derecognition of financial instruments under amortized cost category	-	-	-	-	-	-
	(v) Impairment on financial instruments	753.06	1,657.78	366.81	2,410.84	1,514.72	1,868.43
	(vi) Cost of materials consumed	-	-	-	-	-	-
	(vii) Purchases of Stock-in-trade	-	-	-	-	-	-
	(viii) Changes in Inventories of finished goods, stock-in- trade and work-in- progress	-	-	-	-	-	-
	(ix) Employee Benefits Expenses	1,781.14	1,671.60	1,387.82	3,452.74	2,614.97	6,074.87
	(xi) Depreciation, amortization and impairment	218.01	220.15	104.48	438.16	200.28	546.86
	(x) Other expenses	2,416.11	2,048.03	1,830.76	4,464.14	3,604.19	7,602.99
	Total Expenses (III)	**14,756.54**	**14,666.05**	**10,932.30**	**29,422.59**	**22,947.15**	**47,023.20**
IV	**Profit/(loss) before exceptional items and tax (II-III)**	**6,826.46**	**6,293.00**	**6,661.15**	**13,119.46**	**12,188.62**	**26,459.99**
V	Exceptional items	-	-	-	-	-	(59.46)
VI	**Profit/(loss) before tax (IV-V)**	**6,826.46**	**6,293.00**	**6,661.15**	**13,119.46**	**12,188.62**	**26,519.45**
VII	**Tax Expense:**						
	(1) Current Tax	1,685.08	1,493.36	1,432.70	3,178.44	2,482.81	5,376.93
	(2) Deferred Tax	60.64	133.32	276.62	193.96	644.91	1,373.82
VIII	**Profit/(loss) for the period from continuing operations (VI-VII)**	**5,080.74**	**4,666.32**	**4,951.83**	**9,747.06**	**9,060.90**	**19,768.70**
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)**	**5,080.74**	**4,666.32**	**4,951.83**	**9,747.06**	**9,060.90**	**19,768.70**
XIII	**Other Comprehensive Income:**						
	(A) (i) Items that will not be reclassified to profit or loss (Revaluation of Building)	-	-	-	-	-	-
	(ii) Income tax relating to items that will not be reclassified to profit or loss	-	-	-	-	-	-
	Subtotal (A)	-	-	-	-	-	-
	(B) (i) Items that will be reclassified to profit or loss (specify items and amounts)	-	-	-	-	-	-
	(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**	**5,080.74**	**4,666.32**	**4,951.83**	**9,747.06**	**9,060.90**	**19,768.70**
XV	Paid-up equity share capital **(face value of Re. 1 per equity share)**	9,095.84	9,021.81	8,980.44	9,095.84	8,980.44	9,021.81
XVI	Other equity as per statement of assets and liabilities	-	-	-	-	-	142,743.60
XVII	**Earnings per equity share (for continuing operations):**						
	Basic (Rs.)	0.56	0.52	0.55	1.08	1.01	2.20
	Diluted (Rs.)	0.56	0.52	0.55	1.08	1.01	2.20
XVII	**Earnings per equity share (for discontinued operations):**						
	Basic (Rs.)	-	-	-	-	-	-
	Diluted (Rs.)	-	-	-	-	-	-
XIX	**Earnings per equity share (for continuing and discontinued operations):**						
	Basic (Rs.)	0.56	0.52	0.55	1.08	1.01	2.20
	Diluted (Rs.)	0.56	0.52	0.55	1.08	1.01	2.20

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अर्थः समाजस्य न्यासः

STANDALONE STATEMENT OF ASSETS AND LIABILITIES AS AT 30TH SEPTEMBER, 2025

(₹ in Lakhs)

Sr. No.	Particulars	As At 30.09.2025	As At 31.03.2025
		(Unaudited)	(Audited)
I	**ASSETS**		
	(1) Financial Assets		
	(a) Cash & Cash Equivalents	4,561.57	10,046.71
	(b) Bank Balances other than (a) above	994.50	320.06
	(c) Derivative Financial Instruments	-	-
	(d) Receivables		
	(i) Trade Receivables	2,753.67	2,112.96
	(ii) Other Receivables	-	-
	(e) Loans	509,312.77	475,074.95
	(f) Investments	13,271.26	6,254.37
	(g) Other Financial Assets	6,427.05	3,257.91
	(2) Non Financial Assets		
	(a) Current Tax Assets (Net)	430.18	2,458.94
	(b) Deferred Tax Asset (Net)	-	-
	(c) Investment Property	-	-
	(d) Biological Assets other than Bearer plants	-	-
	(e) Property, Plant and Equipments	7,608.71	7,446.13
	(f) Capital Work-in-Progress	-	-
	(g) Intangible Assets under development	-	-
	(h) Goodwill	-	-
	(i) Other Intangible Assets	13.50	14.00
	(j) Other Non-Financial Assets	1,451.68	1,626.33
	Total Assets	**546,824.89**	**508,612.36**
II	**EQUITY AND LIABILITIES**		
	(1) Financial Liabilities		
	(a) Derivative Financial Instruments	-	-
	(b) Payables		
	(I) Trade Payables		
	(i) Total outstanding dues of Micro Enterprises and Small Enterprises	44.53	39.40
	(ii) Total outstanding dues of creditors other than Micro Enterprises and Small Enterprises	2,858.65	3,387.38
	(II) Other Payables		
	(i) Total outstanding dues of Micro Enterprises and Small Enterprises	-	-
	(ii) Total outstanding dues of creditors other than Micro Enterprises and Small Enterprises	1,476.34	3,092.38
	(c) Debt Securities	102,309.83	102,609.43
	(d) Borrowings (Other than Debt Securities)	266,039.24	237,783.73
	(e) Deposits	-	-
	(f) Subordinated Liabilities	800.00	800.00
	(g) Other Financial Liabilities	1,638.01	1,533.00
	(2) Non-Financial Liabilities		
	(a) Current Tax Liabilities (Net)	-	-
	(b) Provisions	5,219.50	5,280.60
	(c) Deferred Tax Liabilities (Net)	703.77	509.80
	(d) Other non-financial Liabilities	988.36	1,811.23
	(3) Equity		
	(a) Equity Share Capital	9,095.84	9,021.81
	(b) Other Equity	155,650.82	142,743.60
	Total Equity & Liabilities	**546,824.89**	**508,612.36**

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अर्थः समाजस्य न्यासः

STANDALONE CASH FLOW STATEMENT AS AT 30TH SEPTEMBER, 2025

(₹ in Lakhs)

Sr. No.	Particulars	As At 30.09.2025 (Unaudited)	As At 30.09.2024 (Unaudited)	As At 31.03.2025 (Audited)
A	**Cash Flow from Operating Activities:**			
	Net Profit before tax and extraordinary items and Interest	31,727.73	27,201.61	57,390.04
	Adjustments for			
I	Depreciation	263.51	200.28	426.67
II	Deferred Expense W/O	174.65	-	120.19
III	Impairment on financial instruments	2,410.84	1,514.72	1,868.43
IV	Expenditure on CSR	276.43	192.82	320.89
V	Dividend Income	-	-	(1.53)
VI	Profit/Loss on Sale of Shares	48.44	(180.73)	(26.68)
VII	Share based payment to employee	-	-	28.39
VIII	Profit/Loss on Sale of Investments/Asstes	0.46	-	24.69
	Operating Profit before working capital changes	**34,902.06**	**28,928.70**	**60,151.09**
	Adjustments for			
I	Change in Other Financial Assets	(3,295.99)	(588.97)	(19.27)
II	Change in Loans & Receivables	(37,502.68)	(12,410.91)	(110,076.32)
III	Change in Payable & non financial liabilities	(2,962.48)	(1,620.59)	406.53
IV	Change in other non-financial assets	-	-	(1,746.52)
	Cash generated from Operations	**(8,859.09)**	**14,308.23**	**(51,284.49)**
I	Interest paid	(18,608.27)	(15,012.99)	(30,930.05)
II	Income Tax paid	(1,149.68)	(1,582.02)	(6,919.97)
III	Paid Expenses on CSR	(276.43)	(192.82)	(320.89)
	Cash flow before Extraordinary Items	**(28,893.47)**	**(2,479.60)**	**(89,455.40)**
I	Extraordinary items	-	-	(59.46)
	Net Cash from Operating Activities	**(28,893.47)**	**(2,479.60)**	**(89,395.94)**
B	**Cash Flows from Investing Activities:**			
I	Purchase of Fixed Assets	(426.55)	(265.31)	(1,277.88)
II	Sale of Fixed Assets	0.50	-	10.00
III	Purchase/Transfer of Investments	(7,065.34)	-	-
	Net Cash from Investing activities	**(7,491.39)**	**(265.31)**	**(1,267.88)**
C	**Net Cash from Financing Activities:**			
I	Proceeds from Borrowings	28,255.51	20,915.01	54,970.42
II	Proceeds from Debt Service Repayment Account	105.00	1,506.08	545.26
III	Proceeds from Debt Securities	(299.60)	6,868.04	48,766.68
IV	Proceeds from Subordinated Liability	-	(8,100.00)	(8,100.00)
V	Dividend (Paid)/Received	-	(384.49)	(896.51)
VI	Purchase of Security Receipts	126.85	3,000.00	2,566.00
VII	Money received against shares/ securities converted into equity Share Capital	3,386.40	-	1,822.42
	Net Cash from Financing activities	**31,574.16**	**23,804.64**	**99,674.27**
	Net Increase/(decrease) in cash & cash equivalents	**(4,810.70)**	**21,059.73**	**9,010.45**
	Cash & Cash equivalents at beginning of period	**10,366.77**	**1,356.32**	**1,356.32**
	Cash & Cash equivalent at end of period	**5,556.07**	**22,416.05**	**10,366.77**

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अर्थः समाजस्य न्यासः

STATEMENT OF CONSOLIDATED UNAUDITED FINANCIAL RESULTS FOR THE QUARTER/HALF YEAR ENDED 30TH SEPTEMBER, 2025

(₹ in Lakh Except EPS)

Sr. No.	Particulars	Quarter Ended			Half Year Ended		Year Ended
		30.09.2025	30.06.2025	30.09.2024	30.09.2025	30.09.2024	31.03.2025
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
I	**Revenue from operations:**						
	(i) Interest Income	20,771.21	20,087.88	16,753.35	40,859.09	33,262.57	69,636.70
	(ii) Dividend Income	-	-	-	-	-	1.53
	(iii) Rental Income	-	-	-	-	-	-
	(iv) Fees and commission Income	1,675.80	1,737.24	1,908.73	3,413.04	3,914.80	7,113.21
	(v) Net gain on fair value changes	(45.59)	45.59	40.64	-	180.73	26.68
	(vi) Net gain on derecognition of financial instruments under amortized cost category	-	-	-	-	-	-
	(vii) Sale of products (including Excise Duty)	-	-	-	-	-	-
	(viii) Sale of services	-	-	-	-	-	-
	(ix) Others	-	-	-	-	-	332.54
	Total Revenue from operations (I)	**22,401.42**	**21,870.71**	**18,702.72**	**44,272.13**	**37,358.10**	**77,110.66**
II	Other Income	-	-	-	-	-	-
	Total Income (I+II)	**22,401.42**	**21,870.71**	**18,702.72**	**44,272.13**	**37,358.10**	**77,110.66**
III	**Expenses:**						
	(i) Finance Costs	9,777.15	9,426.88	7,732.03	19,204.03	16,040.09	32,830.61
	(ii) Fees and commission expense	-	-	-	-	-	-
	(iii) Net loss on fair value changes	48.44	-	-	48.44	-	-
	(iv) Net loss on derecognition of financial instruments under amortized cost category	-	-	-	-	-	-
	(v) Impairment on financial instruments	1,191.55	1,755.49	866.38	2,947.04	2,027.20	2,551.19
	(vi) Cost of materials consumed	-	-	-	-	-	-
	(vii) Purchases of Stock-in-trade	-	-	-	-	-	-
	(viii) Changes in Inventories of finished goods, stock-in- trade and work-in- progress	-	-	-	-	-	-
	(ix) Employee Benefits Expenses	1,833.02	1,719.87	1,440.72	3,552.89	2,717.36	6,286.14
	(xi) Depreciation, amortization and impairment	218.01	220.18	104.56	438.19	200.45	547.15
	(x) Others expenses	2,433.16	2,388.52	1,845.31	4,821.68	4,079.02	8,138.36
	Total Expenses (III)	**15,501.33**	**15,510.94**	**11,989.00**	**31,012.27**	**25,064.12**	**50,353.45**
IV	**Profit/(loss) before exceptional items and tax (II-III)**	**6,900.09**	**6,359.77**	**6,713.72**	**13,259.86**	**12,293.98**	**26,757.21**
V	Exceptional items	-	-	-	-	-	(78.37)
VI	**Profit/(loss) before tax (IV-V)**	**6,900.09**	**6,359.77**	**6,713.72**	**13,259.86**	**12,293.98**	**26,835.58**
VII	**Tax Expense:**						
	(1) Current Tax	1,685.09	1,512.60	1,448.16	3,197.69	2,513.88	5,458.82
	(2) Deferred Tax	60.63	130.08	274.02	190.71	639.64	1,364.69
VIII	**Profit/(loss) for the period from continuing operations (VI-VII)**	**5,154.37**	**4,717.09**	**4,991.54**	**9,871.46**	**9,140.46**	**20,012.07**
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)**	**5,154.37**	**4,717.09**	**4,991.54**	**9,871.46**	**9,140.46**	**20,012.07**
XIII	**Other Comprehensive Income:**						
	(A) (i) Items that will not be reclassified to profit or loss (Revaluation of Building)	-	-	-	-	-	-
	(ii) Income tax relating to items that will not be reclassified to profit or loss	-	-	-	-	-	-
	Subtotal (A)	-	-	-	-	-	-
	(B) (i) Items that will be reclassified to profit or loss (specify items and amounts)	-	-	-	-	-	-
	(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	**5,154.37**	**4,717.09**	**4,991.54**	**9,871.46**	**9,140.46**	**20,012.07**
XV	**Net profit after tax attributable to:**						
	Owners of the holding company	5,154.37	4,717.09	4,991.54	9,871.46	9,140.46	20,012.07
	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	5,154.37	4,717.09	4,991.54	9,871.46	9,140.46	20,012.07
	Non-controlling interest	-	-	-	-	-	-
XV	Paid-up equity share capital (face value of Re. 1 per equity share)	9,095.84	9,021.81	8,980.44	9,095.84	8,980.44	9,021.81
XIX	Other equity as per statement of assets and liabilities	-	-	-	-	-	144,476.25
XVI	**Earnings per equity share (for continuing operations):**						
	Basic (Rs.)	0.57	0.52	0.56	1.09	1.02	2.23
	Diluted (Rs.)	0.57	0.52	0.56	1.09	1.02	2.23
XVII	**Earnings per equity share (for discontinued operations):**						
	Basic (Rs.)	-	-	-	-	-	-
	Diluted (Rs.)	-	-	-	-	-	-
XVII	**Earnings per equity share (for continuing and discontinued operations):**						
	Basic (Rs.)	0.57	0.52	0.56	1.09	1.02	2.23
	Diluted (Rs.)	0.57	0.52	0.56	1.09	1.02	2.23

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अर्थः समाजस्य न्यासः

CONSOLIDATED STATEMENT OF ASSETS AND LIABILITIES AS AT 30TH SEPTEMBER, 2025

(₹ in Lakhs)

Sr. No.	Particulars	As At 30.09.2025 (Unaudited)	As At 31.03.2025 (Audited)
I	**ASSETS**		
	(1) Financial Assets		
	(a) Cash & Cash Equivalents	4,577.84	10,068.77
	(b) Bank Balances other than (a) above	1,089.33	412.16
	(c) Derivative Financial Instruments	-	-
	(d) Receivables		
	(i) Trade Receivables	2,768.35	2,121.48
	(ii) Other Receivables	-	-
	(e) Loans	524,929.54	495,442.47
	(f) Investments	9,047.35	2,030.46
	(g) Other Financial Assets	4,661.10	3,460.28
	(2) Non Financial Assets		
	(a) Current Tax Assets (Net)	850.57	2,824.00
	(b) Deferred Tax Asset (Net)	-	-
	(c) Investment Property	-	-
	(d) Biological Assets other than Bearer plants	-	-
	(e) Property, Plant and Equipments	7,609.04	7,446.50
	(f) Capital Work-in-Progress	-	-
	(g) Intangible Assets under development	-	-
	(h) Goodwill	-	-
	(i) Other Intangible Assets	13.50	14.00
	(j) Other Non-Financial Assets	1,457.46	1,639.59
	Total Assets	**557,004.08**	**525,459.71**
II	**EQUITY AND LIABILITIES**		
	(1) Financial Liabilities		
	(a) Derivative Financial Instruments	-	-
	(b) Payables		
	(I) Trade Payables		
	(i) Total outstanding dues of Micro Enterprises and Small Enterprises	44.53	39.40
	(ii) Total outstanding dues of creditors other than Micro Enterprises and Small Enterprises	2,858.65	3,387.38
	(II) Other Payables		
	(i) Total outstanding dues of Micro Enterprises and Small Enterprises	-	-
	(ii) Total outstanding dues of creditors other than Micro Enterprises and Small Enterprises	1,857.37	3,230.83
	(c) Debt Securities	107,879.83	108,179.43
	(d) Borrowings (Other than Debt Securities)	268,204.67	246,967.32
	(e) Deposits	-	-
	(f) Subordinated Liabilities	800.00	800.00
	(g) Other Financial Liabilities	1,638.01	1,533.00
	(2) Non-Financial Liabilities		
	(a) Current Tax Liabilities (Net)	-	-
	(b) Provisions	5,404.83	5,483.35
	(c) Deferred Tax Liabilities (Net)	698.26	506.76
	(d) Other non-financial Liabilities	1,014.02	1,834.18
	(3) Equity		
	(a) Equity Share Capital	9,095.84	9,021.81
	(b) Other Equity	157,508.07	144,476.25
	Total Equity & Liabilities	**557,004.08**	**525,459.71**
	Equity attributable to equity holders of the holding company	166,603.91	153,498.06
	Non - controlling interest	-	-
	Total Equity	**166,603.91**	**153,498.06**

PAISALO DIGITAL LIMITED

PAISALO
EASY LOAN आसान लोन
PAISALO DIGITAL 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

CONSOLIDATED CASH FLOW STATEMENT AS AT 30TH SEPTEMBER, 2025

(₹ in Lakhs)

Sr. No.	Particulars	As At 30.09.2025 (Unaudited)	As At 30.09.2024 (Unaudited)	As At 31.03.2025 (Audited)
A	**Cash Flow from Operating Activities:**			
	Net Profit before tax and extraordinary items and Interest	32,463.89	28,334.07	59,587.82
	Adjustments for			
I	Depreciation	263.54	200.45	426.96
II	Deferred Expense W/O	174.65	-	120.19
III	Impairment on financial instruments	2,947.04	2,027.20	2,551.19
IV	Expenditure on CSR	276.43	192.82	320.89
V	Dividend Income	-	-	(1.53)
VI	Profit/Loss on Sale of Shares	48.44	(180.73)	(26.68)
VII	Share based payment to employees	-	-	28.39
VIII	Profit/Loss on Sale of Investments/Asstes	0.46	-	24.69
	Operating Profit before working capital changes	**36,174.45**	**30,573.81**	**63,031.92**
	Adjustments for			
I	Change in Other Financial Assets	(3,800.13)	(594.27)	(34.93)
II	Change in Loans & Receivables	(33,292.74)	(10,078.45)	(105,737.39)
III	Change in Payable & non financial liabilities	(2,717.19)	(1,302.96)	265.50
IV	Change in other Non Financial Assets	7.48	15.93	(1,719.11)
	Cash generated from Operations	**(3,628.13)**	**18,614.06**	**(44,194.01)**
I	Interest paid	(19,204.03)	(16,040.09)	(32,830.61)
II	Income Tax paid	(1,242.24)	(1,680.75)	(6,885.93)
III	Paid Expenses on CSR	(276.43)	(192.82)	(320.89)
	Cash flow before Extraordinary Items	**(24,350.83)**	**700.40**	**(84,231.44)**
I	Extraordinary items	-	-	(78.37)
	Net Cash from Operating Activities	**(24,350.83)**	**700.40**	**(84,153.07)**
B	**Cash Flows from Investing Activities:**			
I	Purchase of Fixed Assets	(426.55)	(265.31)	(1,277.88)
II	Sale of Fixed Assets	0.50	-	10.00
III	Purchase/Transfer of Investments	(7,065.34)	-	-
	Net Cash from Investing activities	**(7,491.39)**	**(265.31)**	**(1,267.88)**
C	**Net Cash from Financing Activities:**			
I	Proceeds from Borrowings	23,709.81	18,793.06	50,790.40
II	Proceeds from Debt Service Repayment Account	105.00	1,506.08	545.26
III	Proceeds from Debt Securities	(299.60)	5,818.04	47,716.68
IV	Proceeds from Subordinated Liability	-	(8,100.00)	(8,100.00)
V	Dividend (Paid)/Received	-	(384.49)	(896.51)
VI	Purchase of Security Receipts	126.85	3,000.00	2,566.00
VII	Money received against shares/ securities converted into equity Share Capital	3,386.40	-	1,822.42
	Net Cash from Financing activities	**27,028.46**	**20,632.69**	**94,444.25**
	Net Increase/(decrease) in cash & cash equivalents	**(4,813.76)**	**21,067.78**	**9,023.30**
	Cash & Cash equivalents at beginning of period	**10,480.93**	**1,457.64**	**1,457.63**
	Cash & Cash equivalent at end of period	**5,667.17**	**22,525.42**	**10,480.93**

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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 their respective meetings held on November 10, 2025 and are reviewed by the Statutory Auditor of the Company pursuant to Regulation 33 and 52 and other applicable provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.
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 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. 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.
5. During the quarter ended September 30, 2025, Company has raised fund through issuance of following series of Non Convertible Debentures on private placement basis:

Particular	Date of allotment	No. of Debentures/ Commercial Papers	Total Amount (In Rs. Crores)
9.75% Listed Secured Redeemable Non-Convertible Debenture	08-08-2025	3400	34.00
10.00% Listed Secured Redeemable Non-Convertible Debenture	10-09-2025	5000	50.00
Commercial Papers Face Value Rs. 5.00 Lakh per commercial paper with maturity of 63 days (Discounted price per commercial paper: Rs.4,90,683.50)	03-07-2025	600	30.00
Commercial Papers Face Value Rs. 5.00 Lakh per commercial paper with maturity of 182 days (Discounted price per commercial paper: Rs.4,77,386.50)	20-08-2025	300	15.00

6. During the quarter under review, Company has allotted 74,03,585 equity shares of Re. 1 each fully paid up at premium of Rs. 44.74 per shares on conversion 4000 Foreign Currency Convertible Bonds (FCCBs) of USD 1000 each.
7. Previous periods / year's figures have been reclassified/ regrouped whenever necessary to conform to current period presentation.
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 30.09.2025 Unaudited	
		Standalone	Consolidated
a	Debt-Equity Ratio (No. of Times)	2.24	2.26
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 (Pursuant to the Companies (Share Capital and Debentures) Amendment Rules, 2019 dated August 16, 2019, the Company being a Non Banking Financial Company is exempted from the requirement of creating Debenture Redemption Reserve.)	Not applicable	Not applicable
g	Net Worth (Rs. in Lakhs)	166,072.73	167,987.01
h	Net Profit after tax (Rs. in Lakhs)	9,747.06	9,871.46
i	Earnings Per Share (Basic and Diluted) (Rs.)	1.08	1.09
j	Current ratio (No. of Times)	4.38	4.50
k	Long term debt to working capital (No. of Times)	0.64	0.64
l	Bad debts to Account receivable ratio	0.00	0.00
m	Current liability ratio (No. of Times)	0.32	0.31
n	Total debts to total assets	0.68	0.68
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 (%)	30.84%	29.95%
s	Sector specific equivalent ratios, as applicable		
s-i	Net Interest Margin (%)	6.52%	6.59%
s-ii	GNPA (%)	0.81%	0.79%
s-iii	NNPA (%)	0.65%	0.63%

9. All secured Non-Convertible Debentures ("NCDs") issued by the Company are secured by way of an exclusive/first pari-passu charge on receivables to the extent as stated in the respective offer document, term sheet and debenture trust deed (together referred to as "transaction documents"). The asset cover available as on September 30, 2025 in respect of listed secured debt securities is 1.10 times.

Place : New Delhi
Date : 10/11/2025

For and on behalf of Board of Directors

PAISALO DIGITAL LIMITED

SUNIL AGARWAL
MANAGING DIRECTOR

SAKET JAIN & CO.
CHARTERED ACCOUNTANTS
Head Office : 192, Jaipur House, Agra – 282002.
Phone: +91 562 4307192, +91 94122 57192
Email : saketjain_co@yahoo.com
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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 quarter and half year ended September 30, 2025 (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.

Date : 10.11.2025
Place : Agra

For Saket Jain & Co.
Chartered Accountants
Firm Regd. No. 14685N

SAKET JAIN & CO. AGRA Chartered Accountant

(CA Ashish Jain)
Partner
Membership No. 400599

UDIN : 25400599BMIHND1929

SAKET JAIN & CO.

CHARTERED ACCOUNTANTS

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Email : saketjain_co@yahoo.com
ashish@casjco.com

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 half year ended September 30, 2025 (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.

Date : 10.11.2025
Place : Agra

For Saket Jain & Co.
Chartered Accountants
Firm Regd. No. 14685N

SAKET JAIN & CO. AGRA Chartered Accountant

(CA Ashish Jain)
Partner
Membership No. 400599

UDIN : 25400599BMIHNE6335