

Date: May 14, 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, 975284, 975329, 975437,
975592, 975640, 975865 and CPs-727935, 728964, 729040, 729147**

SCRIP SYMBOL: PAISALO

Ref : Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the SEBI (LODR) Regulations) r/w Clause 15 of Part A Para A of Schedule III to the SEBI Listing Regulations

Subject : Update on the Conference Call in respect of Financial Results for the quarter and financial year ended March 31, 2025

Dear Sir/Madam,

In furtherance of our letter dated May 8, 2025, informing the Exchanges regarding conference call in respect of the Financial Results of the Company for the quarter and financial year ended March 31, 2025, we wish to inform that the said conference call was held today i.e., May 14, 2025.

The presentation made to the participants have been shared with the Exchanges vide our letter dated May 9, 2025 and again on May 14, 2025. The audio recording of the conference call has been hosted on the website of the Company and is available at '[Paisalo Digital Q4 Conference Call Audio Playback](#)'

We request you to kindly take the same on record.

Thanking you,

Yours faithfully,

For Paisalo Digital Limited



(MANENDRA SINGH)
Company Secretary

PAISALO DIGITAL 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: Paisalo House, 74, Gandhi Nagar, NH-2, Agra - 282 003, India. Phone : +91 562 402 8888. Email: agra@paisalo.in

CIN: L65921DL1992PLC120483

www.paisalo.in

अर्थ: समाजस्य न्यासः



National Stock Exchange Of India Limited

Date of

14-May-2025

NSE Acknowledgement

Symbol:-	PAISALO
Name of the Company: -	Paisalo Digital Limited
Submission Type:-	Announcements
Short Description:-	General Updates
Date of Submission:-	14-May-2025 10:28:00 AM
NEAPS App. No:-	2025/May/95312/8225

Disclaimer : We hereby acknowledge receipt of your submission through NEAPS. Please note that the content and information provided is pending to be verified by NSEIL.



PAISALO

EASY LOAN आसान लोन

2025

**INVESTOR
PRESENTATION
FY 2025**

01

Financial Summary

02

Business Correspondent
Update

03

Paisalo Digital Limited
Overview

04

Financial Performance

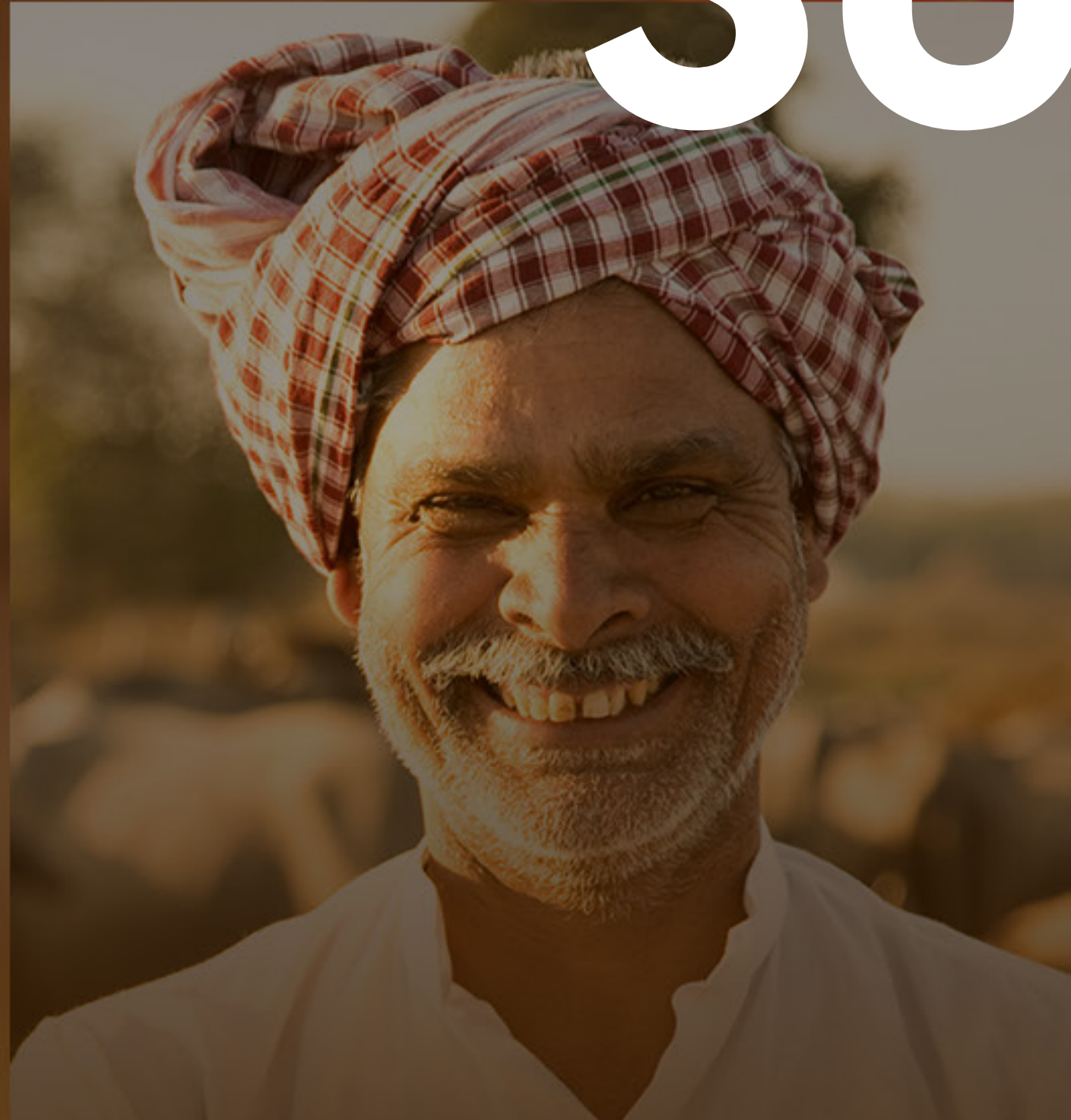
05

Environment Social Governance

Presentation
path



FINANCIAL SUMMARY



Q4 FY 2025

Paisalo Snapshot

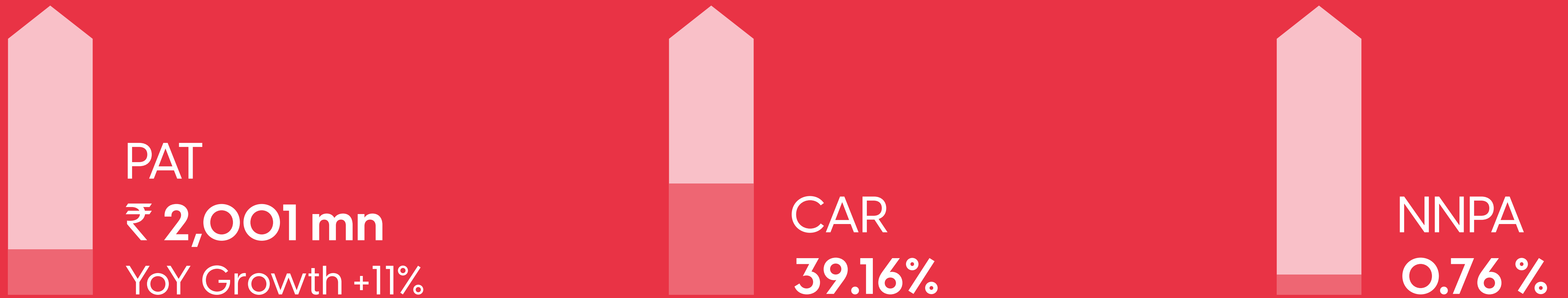
Q4 FY 2025



A good quarter on volume, AUM, Opex and credit cost. PAT was up by 11%. Delivered AUM growth of 14% and added highest ever 1.52 mn customers to its franchise. Total Customer franchise stood at 9.45 mn. Business transformation has entered Phase 3 and AI transformation is progressing well. Business Transformation is expected to reach maturity in next 4 quarters. FY25 was a mixed year, but overall a good year on volumes, customer acquisition and operating efficiencies.

Paisalo Snapshot

Q4 FY 2025



A good quarter on volume, AUM, Opex and credit cost. PAT was up by 11%. Delivered AUM growth of 14% and added highest ever 1.52 mn customers to its franchise. Total Customer franchise stood at 9.45 mn. Business transformation has entered Phase 3 and AI transformation is progressing well. Business Transformation is expected to reach maturity in next 4 quarters. FY25 was a mixed year, but overall a good year on volumes, customer acquisition and operating efficiencies.

Paisalo Snapshot

Q4 FY 2025

- Highest ever AUM as at Q4 FY 2025 was up 14.10% at ₹52,328 mn as against Q4 FY 2024 at ₹45,860 mn.
- The company successfully issued its First Foreign Currency Convertible Bonds (FCCBs) amount to USD \$50million approximately (INR 4,230 million) in FY 2025, and USD 2 million has been converted into share capital.
- In Q4, the company added a highest ever 1.52 mn customers to its franchise. In FY 2025, the company has added highest ever record 5.16 mn customers to its customer franchise. Total Customer franchise stood at 9.45 mn as of Q4 FY 2025 as compared to 4.29 mn as of Q4 FY 2024.
- Total geographic footprint as at FY 2025 stood at to 3,565 touchpoints across 22 states as compared to 2,455 touchpoints. In Q4, the company added 27 new touch points. As at FY 2025 the touchpoints split is 351 Branches, 1900 Distribution Points and 1314 CSPs.
- The company continues to protect its margin profile, Interest Income for Q4 FY 2025 was up 17% at ₹7,711 mn as against ₹6,587 mn in Q4 FY 2024. The company has posted 11.26% increase in PBT and 11.82% increase in PAT YoY.
- The Board of Directors have recommended a dividend of 10% i.e Re. 0.10 per equity share of face value of Re. 1.00 each for FY25. The dividend recommended by the Board of Directors is subject to approval of members of the company at ensuing AGM of the company.
- GNPA and NNPA stood at 0.99% and 0.76% as at Q4 FY 2025 compared to 0.21% and 0.02% as at Q4 FY 2024. The company is continuing to augment its debt management infrastructure as a mitigation measure. The company is proactively pruning as required.
- Paisalo has written off bad debts totaling to ₹508 mn and has recovered old written off bad debts worth ₹366 mn as at Q4 FY 2025.

Paisalo Snapshot

Q4 FY 2025

- Employee head count stood at 3,178 as at Q4 FY 2025. The company added 769 employees in FY 2025.
- The company continues to optimize its operating expenses and improve productivity. Business transformation has entered Phase 3 and AI transformation is progressing well.
- The Tangible Networth is ₹15,257 mn versus Bank Borrowings (secured) ₹ 22,982 mn, i.e., 1.51 times.
- In Q4 FY 2025, the company delivered annualized RoE of 12.96% as against 13.4% in Q4 FY 2024.
- In Q4 FY 2025, the company delivered annualized RoA of 3.89% as against 4.53% in Q4 FY 2024.
- Capital Adequacy Ratio remained strong at 39.16% at Q4 FY 2025.
- Credit Rating of the company is IVR AA/Stable Outlook (IVR Double A with Stable Outlook) and IVR A1+ (IVR A One Plus) for Commercial Paper.
- Brief report card of our FY25 management assessment. The Company delivered its FY25 assessment on customer franchise, geographic expansion, Opex to NTI, GNPA and NNPA. Credit cost was elevated, but within the long-term outlook of less than 2%. The Company took significant credit actions through FY 2025 and is optimistic about its impact on P&L in FY 2026. The Company also saw slight NIM compression of 2 bps.
- A good quarter on volume, AUM, Opex and credit cost. PAT was up by 11%. Delivered AUM growth of 14% and added highest ever 1.52 mn customers to its franchise. Total Customer franchise stood at 9.45 mn. Business transformation has entered Phase 3 and AI transformation is progressing well. Business Transformation is expected to reach maturity in next 4 quarters. FY25 was a mixed year, but overall a good year on volumes, customer acquisition and operating efficiencies.



**BUSINESS
CORRESPONDENT
UPDATE**

Q4 FY 2025

Performance Update

Particulars	Units	Q4 FY25	Q4 FY24	YoY	Q3 FY25	QoQ
Number of Active CSPs	(Numbers)	1314	973	35.05%	1286	2.18%
Number of Small Savings Bank Account Opened	(Numbers)	26,109	20,873	25.09%	26,992	(3.27%)
Number of Cross Selling Accounts (Micro Pension, Micro Insurance, Recurring Deposits, Term Deposits)	APY (Numbers)	5,183	3,759	37.88%	5,772	(10.20%)
	PMJJBY (Numbers)	12,142	8,480	43.18%	10,631	14.21%
	PMSBY (Numbers)	16,204	16,842	(3.79%)	24,223	(33.10%)
Number of Customer (Initiated Transactions)	(Numbers)	14,68,743	7,64,425	92.14%	13,78,659	6.53%
Amount of Customer Initiated Transactions	(₹ in million)	₹9,099.00	₹4,477.94	103.20%	₹8,349.42	8.98%
Amount of AEPS Transactions	(₹ in million)	₹5,047.92	₹2,175.22	132.07%	₹4,280.65	17.92%
Amount of Micro ATM Debt card Transactions	(₹ in million)	₹522.38	₹270.78	92.92%	₹490.94	6.40%
Amount of Loan Deposits	(₹ in million)	₹149.34	₹58.48	155.36%	₹137.36	8.72%
Amount of Recurring Deposit Remittances	(₹ in million)	₹0.00	₹0.02	(100.00%)	₹0.01	(100.00%)
Amount of Home Branch Cash Deposits (Cash In)	(₹ in million)	₹219.00	₹207.71	5.44%	₹397.37	(44.89%)
Amount of Cash Withdrawals (Cash Out)	(₹ in million)	₹459.24	₹428.09	7.28%	₹659.12	(30.33%)
Amount of Non Home Branch Cash Deposits (Tatkal Remittances)	(₹ in million)	₹2,426.90	₹1,220.69	98.81%	₹2,175.76	11.54%
Amount of IMPS Remittances	(₹ in million)	₹4.57	₹0.76	502.90%	₹4.34	5.30%
Amount of Account-to-Account Fund Transfer	(₹ in million)	₹269.83	₹113.52	137.69%	₹203.88	32.35%

Quarterly Performance

Particulars	Units	Q4 FY24	Q1 FY25	Q2 FY25	Q3 FY25	Q4 FY25
Number of Active CSPs	(Numbers)	973	1,208	1,286	1,286	1,314
Number of Small Savings Bank Account Opened	(Numbers)	20,873	24,904	34,692	26,992	26,109
Number of Cross Selling Accounts (Micro Pension, Micro Insurance, Recurring Deposits, Term Deposits)	APY (Numbers)	3,759	5,541	6,215	5,772	5,183
	PMJJBY (Numbers)	8,480	4,406	8,700	10,631	12,142
	PMSBY (Numbers)	16,842	10,513	26,706	24,223	16,204
Number of Customer (Initiated Transactions)	(Numbers)	7,64,425	9,50,288	12,41,144	13,78,659	14,68,743
Amount of Customer Initiated Transactions	(₹ in million)	₹ 4,477.94	₹ 5,737.74	₹ 6,868.14	₹ 8,349.42	₹ 9,099.00
Amount of AEPS Transactions	(₹ in million)	₹ 2,175.22	₹ 2,834.52	₹ 3,419.40	₹ 4,280.65	₹ 5,047.92
Amount of Micro ATM Debt card Transactions	(₹ in million)	₹ 270.78	₹ 350.19	₹ 381.55	₹ 490.94	₹ 522.38
Amount of Loan Deposits	(₹ in million)	₹ 58.48	₹ 81.12	₹ 88.46	₹ 137.36	₹ 149.34
Amount of Recurring Deposit Remittances	(₹ in million)	₹ 0.02	₹ 0.03	₹ 0.02	₹ 0.01	₹ 0.00
Amount of Home Branch Cash Deposits (Cash In)	(₹ in million)	₹ 207.71	₹ 253.12	₹ 338.45	₹ 397.37	₹ 219.00
Amount of Cash Withdrawals (Cash Out)	(₹ in million)	₹ 428.09	₹ 512.99	₹ 584.42	₹ 659.12	₹ 459.24
Amount of Non Home Branch Cash Deposits (Tatkal Remittances)	(₹ in million)	₹ 1,220.69	₹ 1,565.71	₹ 1,910.58	₹ 2,175.76	₹ 2,426.90
Amount of IMPS Remittances	(₹ in million)	₹ 0.76	₹ 2.12	₹ 4.10	₹ 4.34	₹ 4.57
Amount of Account-to-Account Fund Transfer	(₹ in million)	₹ 113.52	₹ 137.15	₹ 141.09	₹ 203.88	₹ 269.83

Consolidated Financial Year Performance

Particulars	Units	FY 2023	FY 2024	FY 2025
Number of Active CSPs	(Numbers)	432	973	1,314
Number of Small Savings Bank Account Opened	(Numbers)	10,091	67,855	1,12,697
Number of Cross Selling Accounts (Micro Pension, Micro Insurance, Recurring Deposits, Term Deposits)	APY (Numbers)	622	12,767	22,711
	PMJJBY (Numbers)	1,218	20,178	35,879
	PMSBY (Numbers)	4,029	51,091	77,646
Number of Customer (Initiated Transactions)	(Numbers)	1,35,184	22,45,052	50,38,834
Amount of Customer Initiated Transactions	(₹ in million)	₹ 766.10	₹ 12,648.27	₹ 30,054.30
Amount of AEPS Transactions	(₹ in million)	₹ 328.64	₹ 6,285.75	₹ 15,582.48
Amount of Micro ATM Debit card Transactions	(₹ in million)	₹ 3.30	₹ 587.54	₹ 1,745.07
Amount of Loan Deposits	(₹ in million)	₹ 10.48	₹ 163.40	₹ 456.28
Amount of Recurring Deposit Remittances	(₹ in million)	₹ 0.008	₹ 0.057	₹ 0.06
Amount of Home Branch Cash Deposits (Cash In)	(₹ in million)	₹ 74.85	₹ 597.08	₹ 1,207.94
Amount of Cash Withdrawals (Cash Out)	(₹ in million)	₹ 104.22	₹ 1,126.43	₹ 2,215.77
Amount of Non Home Branch Cash Deposits (Tatkal Remittances)	(₹ in million)	₹ 229.30	₹ 3,572.83	₹ 8,078.94
Amount of IMPS Remittances	(₹ in million)	₹ 1.64	₹ 4.34	₹ 15.13
Amount of Account-to-Account Fund Transfer	(₹ in million)	₹ 13.33	₹ 303.50	₹ 751.95



PAISALO DIGITAL LIMITED

OVERVIEW

Q4 FY 2025

Paisalo Overview

Operational

Asset

Liability

Financials



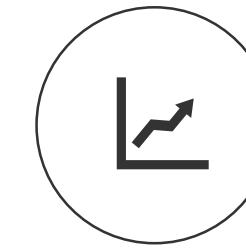
22 States and UTs



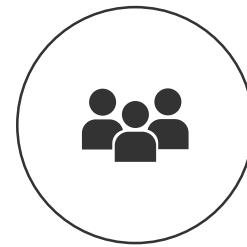
₹52,328 mn
AUM FY25



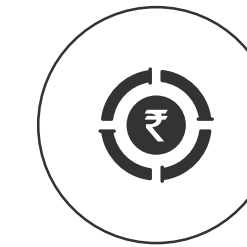
₹35,196 mn
Total Liability



₹2,001 mn
PAT for FY25



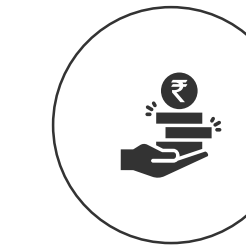
3,565 Touch Points



₹37,199 mn
Disbursements for FY25



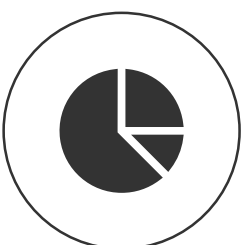
₹22,982 mn
Bank Borrowings



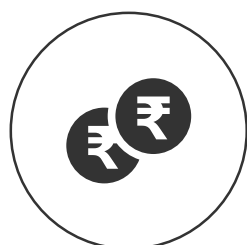
₹7,711 mn
Revenue



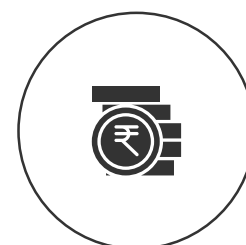
1,314 Business
Correspondents



GNPA: 0.99%
NNPA: 0.76%



10.54% Cost of Funds
at Q4 FY25



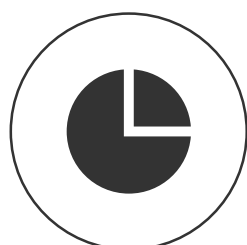
6.40%
NIM for FY25



3,178 Employees



₹15,257 mn
Net Worth



2.25
Debt to Equity



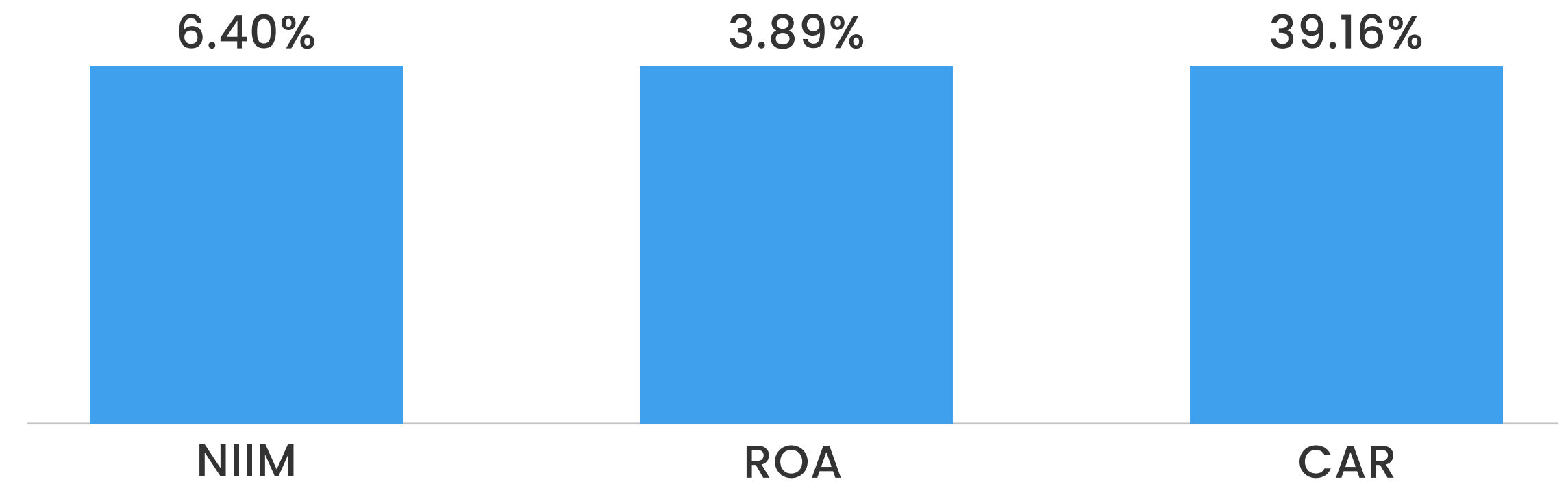
RoA: 3.89%
RoE: 12.96%

Company Overview

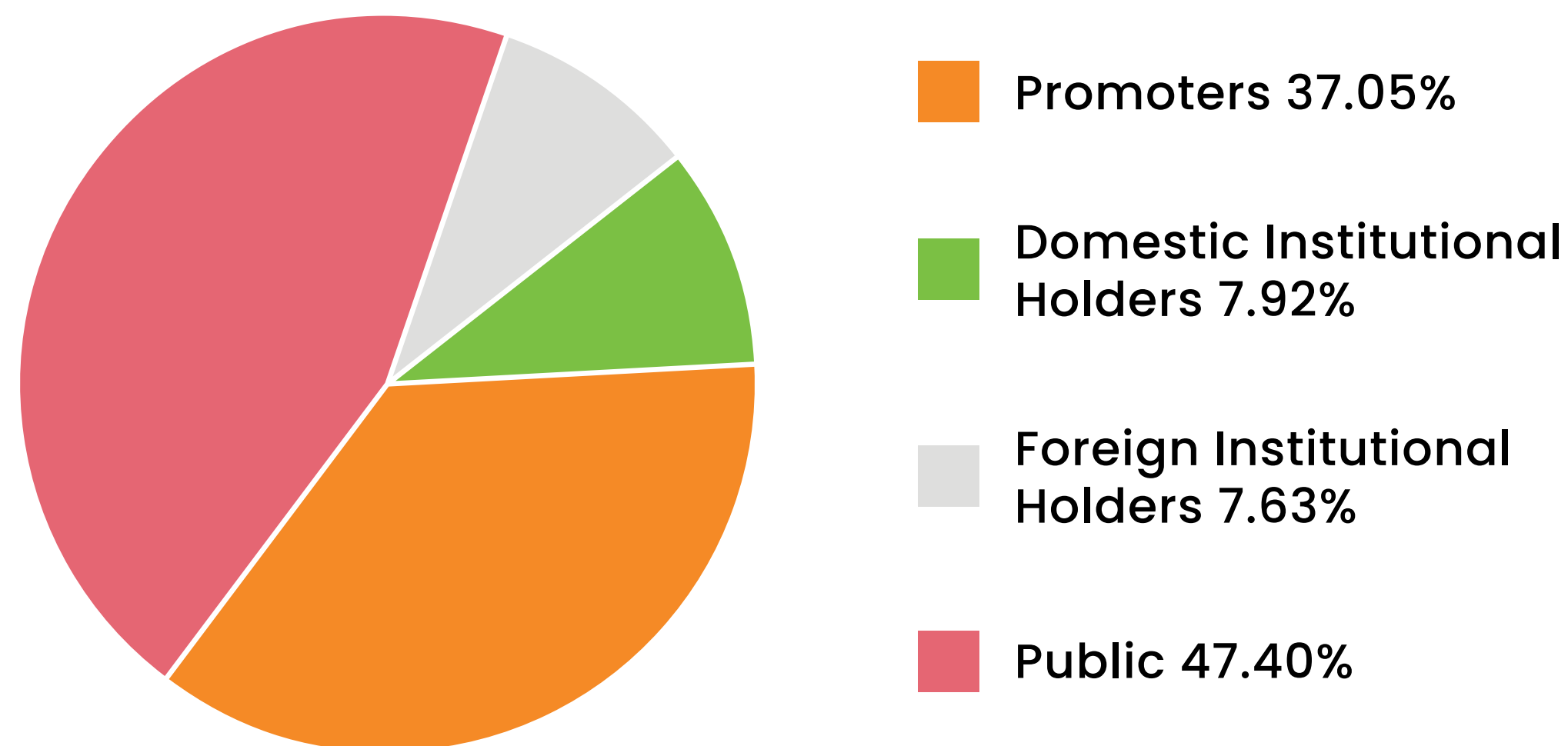
Key highlights (Q4 FY 25)

₹30,699 mn crores Market Capitalization	39.16% Standalone CAR	6.40% Net Interest Margin
3,565 Touch Points	3,178 Employees	1,900 Distribution Points
Long Term Ratings AA (Stable Outlook)	Short Term Ratings A1+	0.76% NNPA

Strong returns and sound asset quality



Shareholding Pattern



Prominent Shareholders

1	PROMOTERS & PROMOTER GROUP
2	SBI LIFE INSURANCE CO. LTD
3	ANTARA INDIA EVERGREEN FUND LTD
4	LIFE INSURANCE CORPORATION OF INDIA
5	VANGUARD TOTAL INTERNATIONAL STOCK INDEX FUND
6	VANGUARD EMERGING MARKETS STOCK INDEX FUND, A SERIES OF VANGUARD INTERNATIONAL EQUITY INDEX FUNDS
7	ISHARES CORE MSCI EMERGING MARKETS ETF
8	VANGUARD FIDUCIARY TRUST COMPANY INSTITUTIONAL TOTAL INTERNATIONAL STOCK MARKET INDEX TRUST II
9	EMERGING MARKETS CORE EQUITY PORTFOLIO (THE PORTFOLIO) OF DFA INVESTMENT DIMENSIONS GROUP INC. (DFAIDG)
10	ABU DHABI INVESTMENT AUTHORITY MONSOON

What do we Stand For

1. Disruption

Revolutionizing and Disrupting small ticket income generation loans

2. High Tech: High Touch

Engage and transact without friction to deliver a sustainable business model

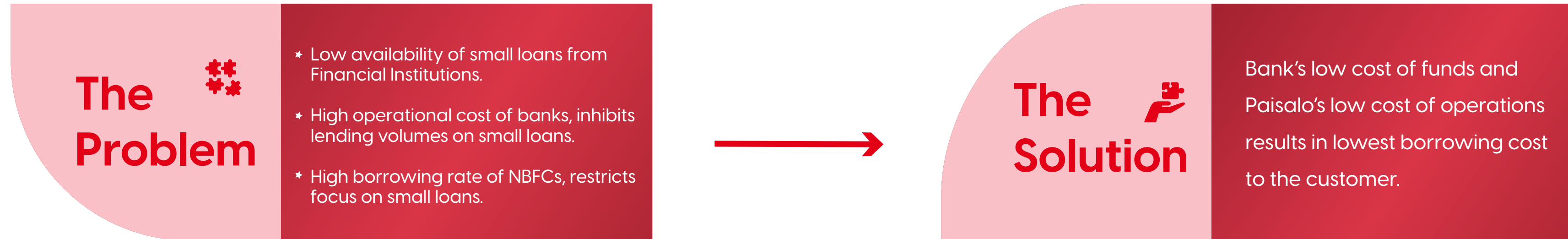
3. Innovation

Focus on continuous innovation to transform customer experience and create growth opportunities

4. Business Construct

Deliver a sustainable NNPA of <2%

Market Opportunity



₹ 25,000
Estimated Ticket Size

Individual Income Tax Payee

Number of Income Tax Pan Holders

₹ 9,825 bn
Estimated Annual Market Size



<https://www.worldometers.info/world-population/india-population/>

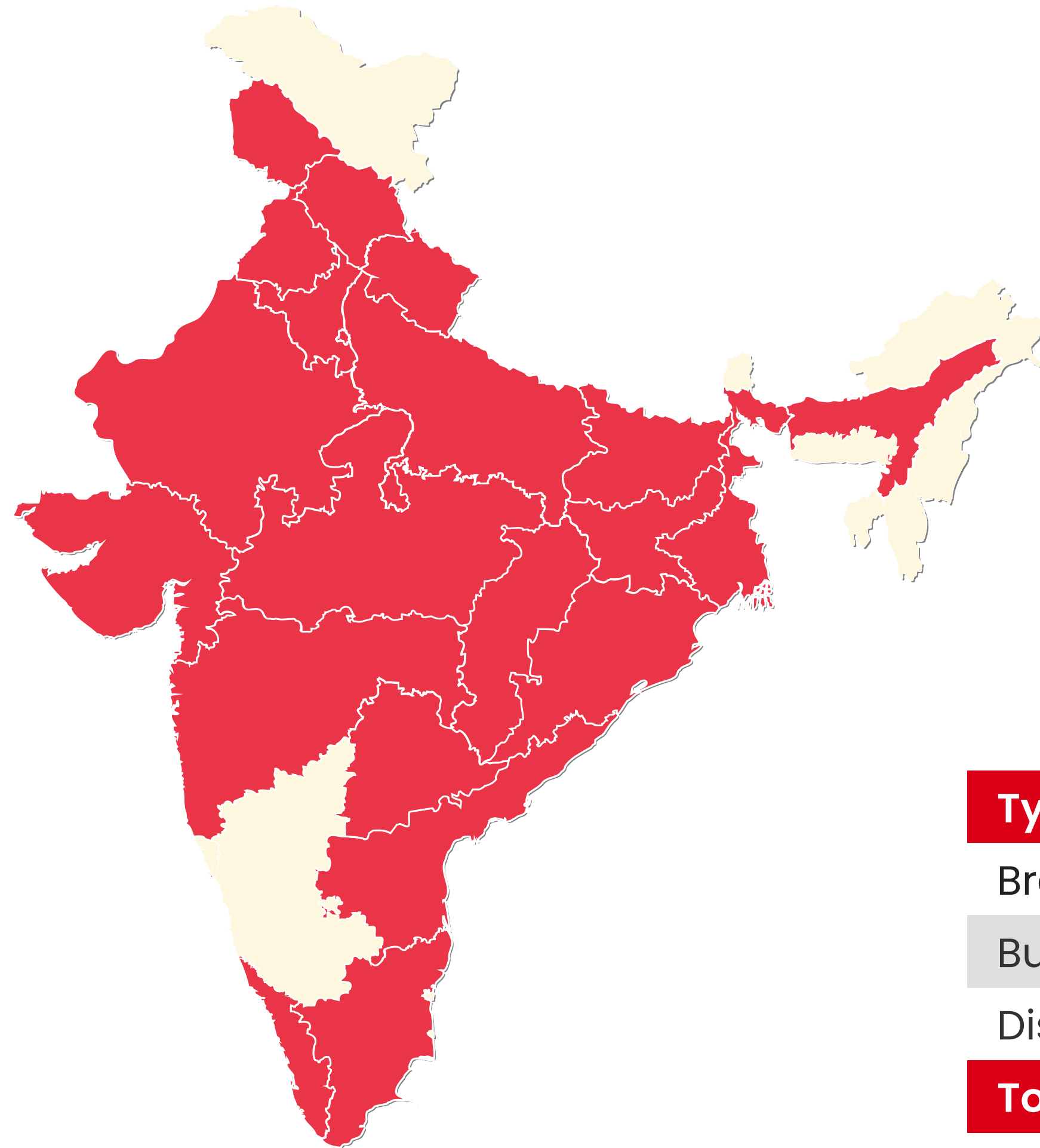
<https://pib.gov.in/PressReleasePage.aspx?PRID=1971680#:~:text=The%20returns%20filed>

<https://newsroom.transunioncibil.com/more-than-160-million-indians-are-credit-underserved>

https://economictimes.indiatimes.com/wealth/save/11-5-crore-pan-cards-deactivated-after-2missing-pan-aadhaar-linking-deadline-here-is-how-to-check-pan-aadhaar-linking-2status/articleshow/105141748.cms?utm_source=contentofinterest&utm_medium=text&utm_c

Geographic reach

Wide geographic reach with 3,565 Touch Points across 22 states in India



Types of Touch Points	Number
Branches	351
Business Coresspondent	1,314
Distribution Point	1,900
Total	3,565

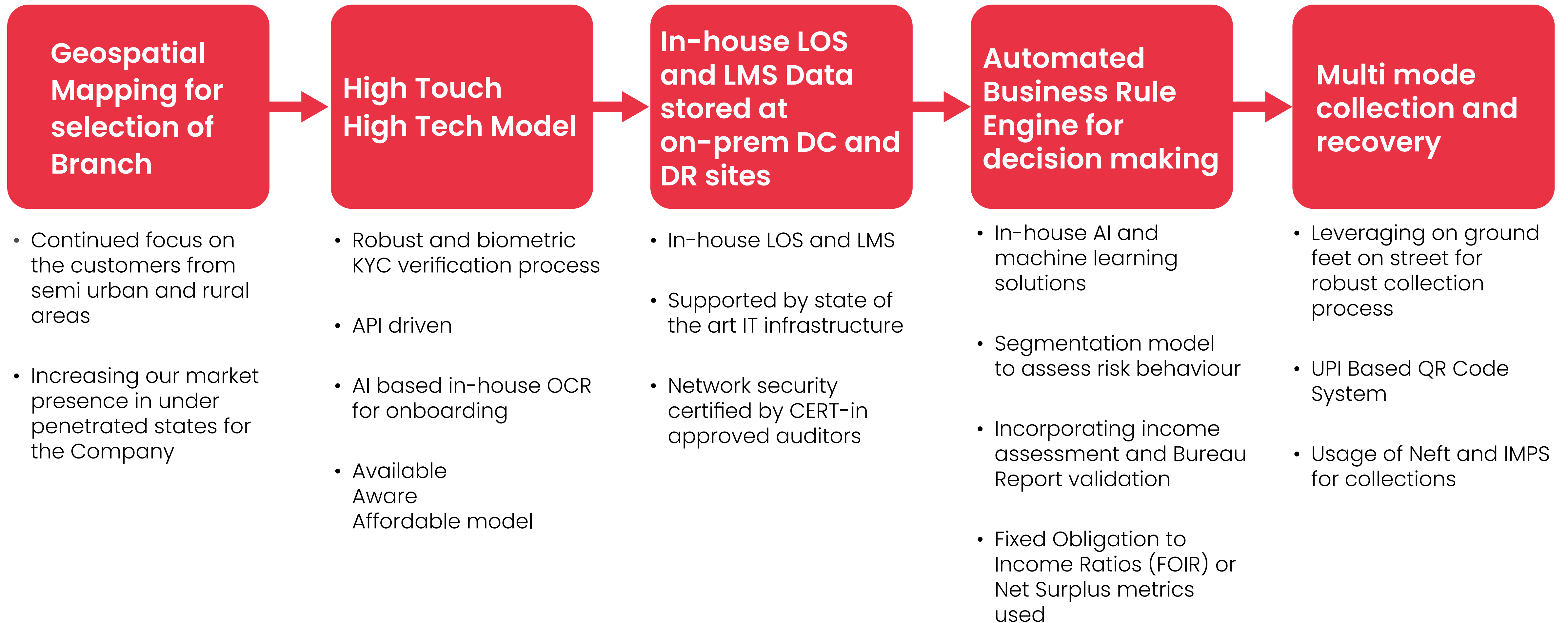
Company's growth strategy

Scale-up retail co-lending business model

Continue to focus on maintaining a robust balance sheet through strong capital adequacy and NNPA less than 2%

High Tech: High Touch

Resilient Process Flow



Recovery:

1. Strong on ground presence.
2. Automated calls and messages at various stages of the customer's journey.
3. Strong EWS setup.

EWS Framework

Factors/Input Sources

- Geo Political Events
- Geo Spatial Data
- Changes to Macro Indicators
- Marco Economic Reports/Data Indicators
- Regulatory or Policy driven restrictions
- Industry or geography specific events
- Credit reports
- Credit Analytics
- Portfolio Monitoring

Data Processing

- Data driven Rule Based differential credit
- Automated Triggers on Business, depending on geo spatial and geo political assessment
- Geo spatial Risk Based product offerings at borrower credit and or product credit
- Postal code level credit monitoring allows to minimize the potential impact of disasters
- Geography based macro character assessment of borrower
- Enhanced Credit, Character and Credential analysis

Impact

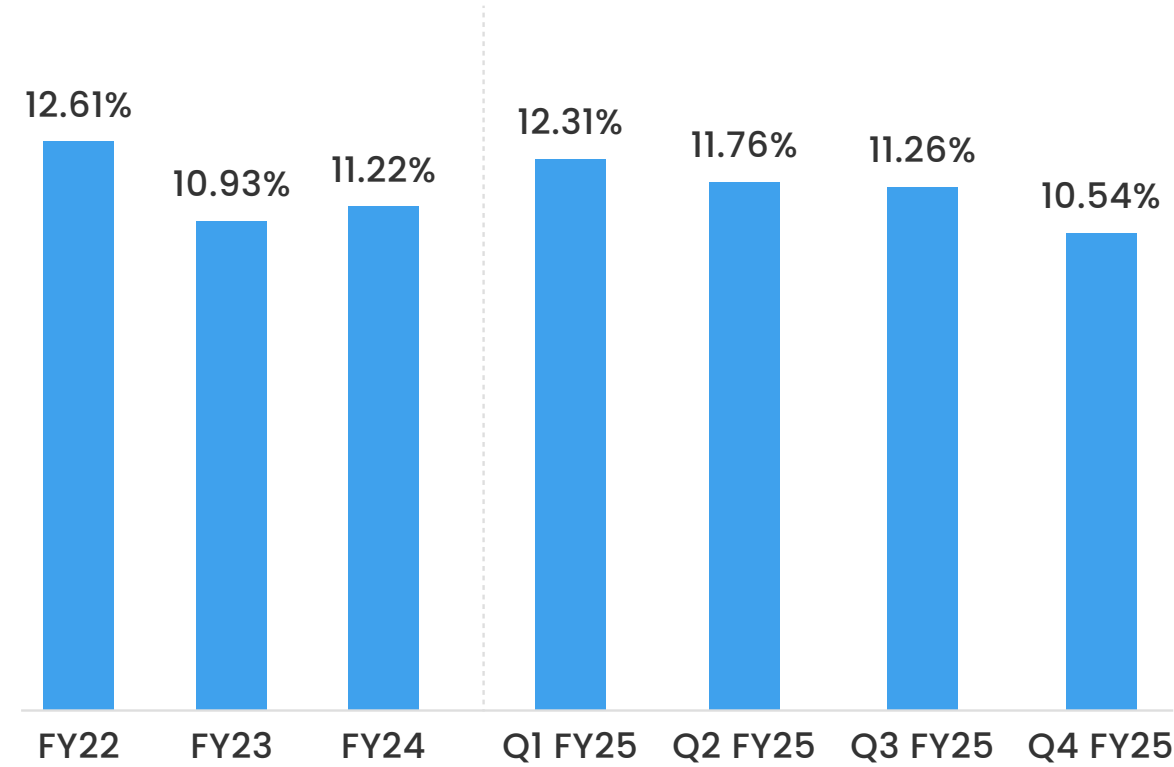
- Proactive Risk Management - Detect and Manage early signs of stress
- Improved Asset Quality - Corrective steps taken early
- Enhanced Decision Making - More informed decisions taken
- Cost efficiently addressing problems - Reduces recovery costs
- Regulatory Compliance
- Customer Relationship Management
- Market Reputation
- Strategic Planning insights - Broader market trends help adjust strategies



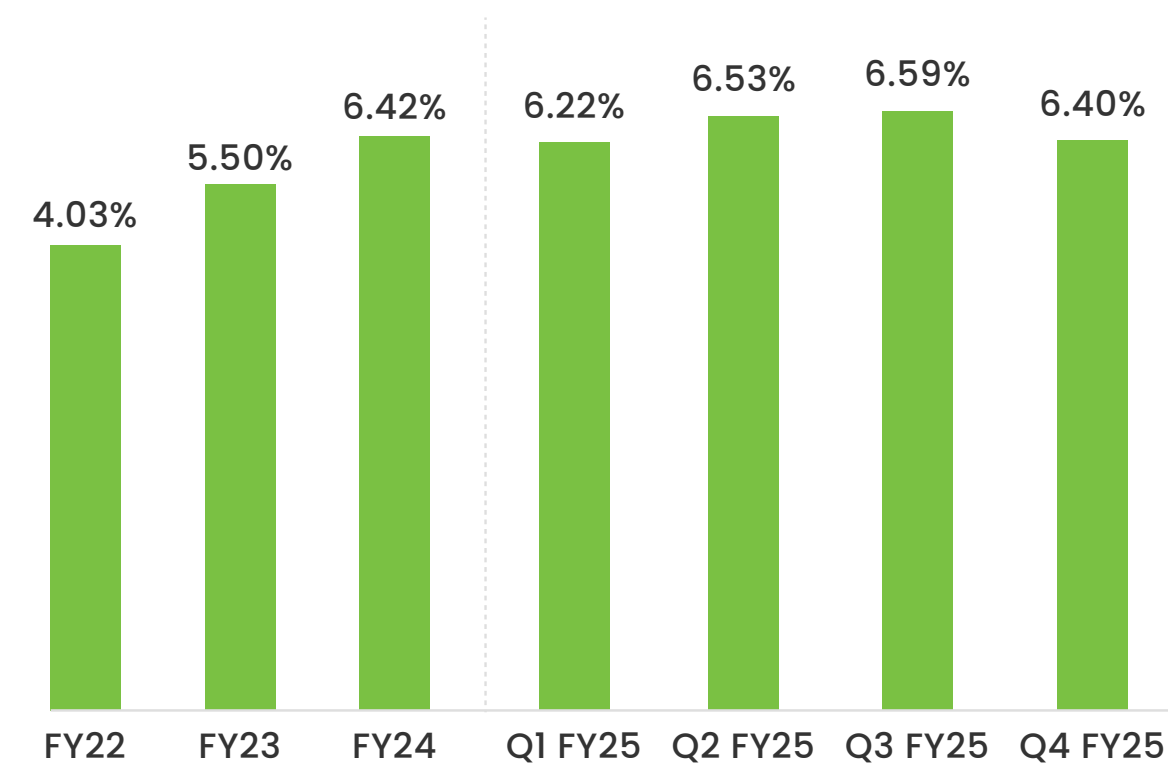
FINANCIAL PERFORMANCE Q4 FY 2025

Key Ratios

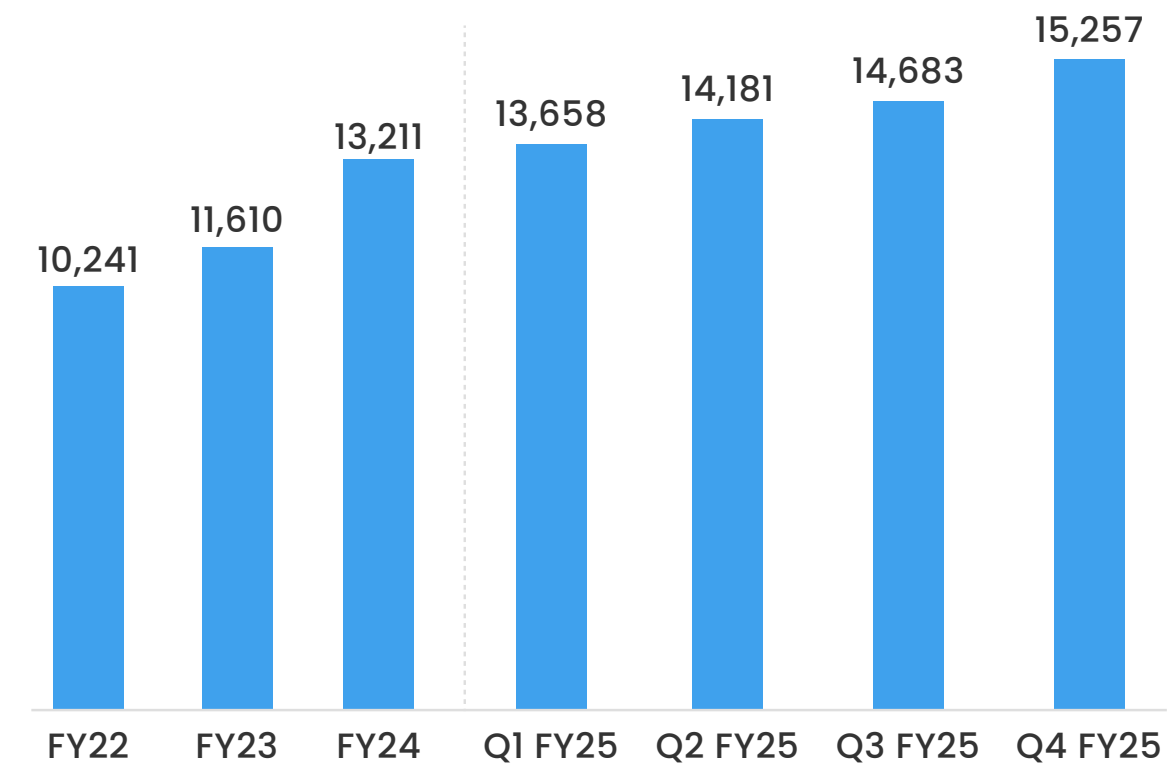
Cost of Funds



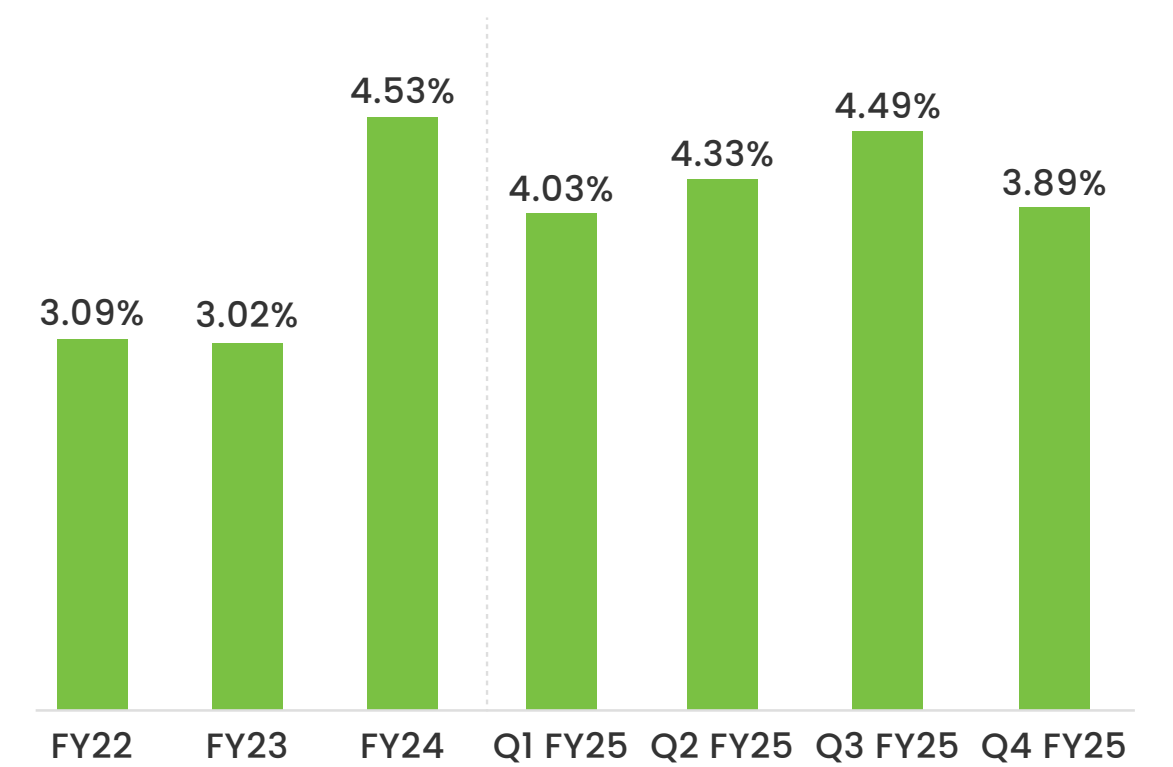
Net Interest Margin (NIM)



Net Worth (₹ in Million)

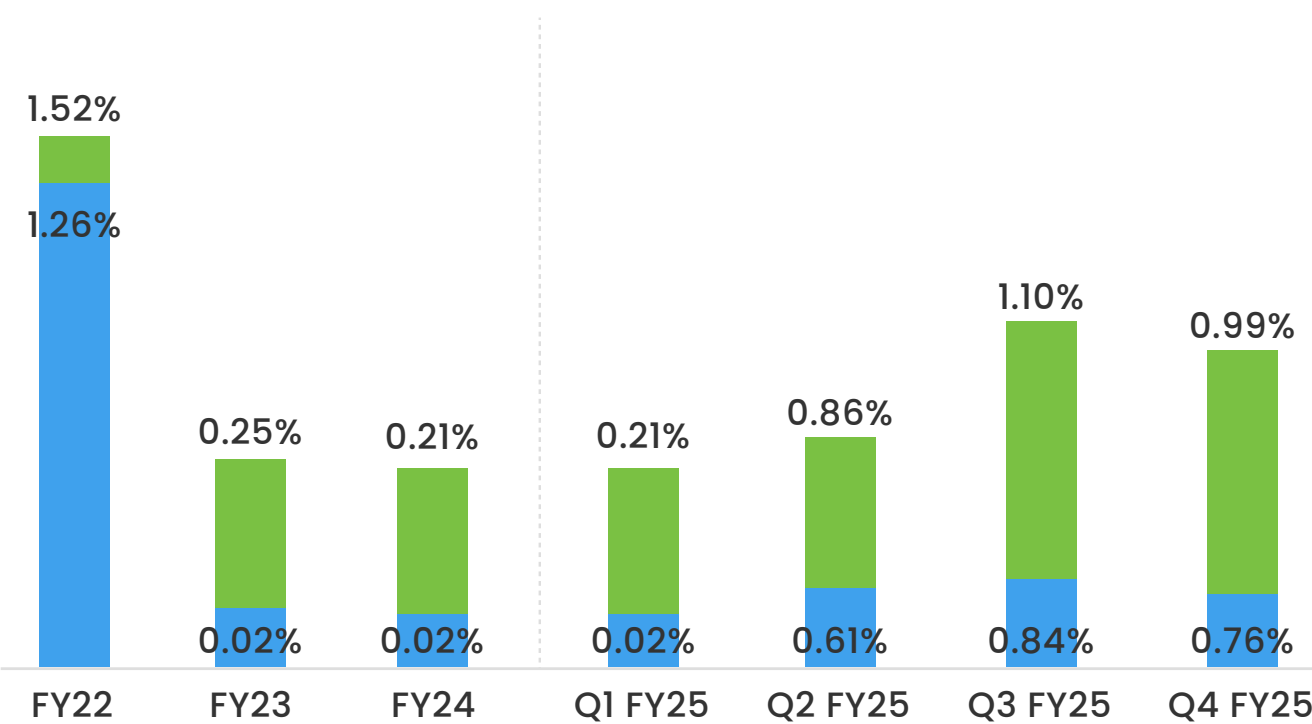


RoA

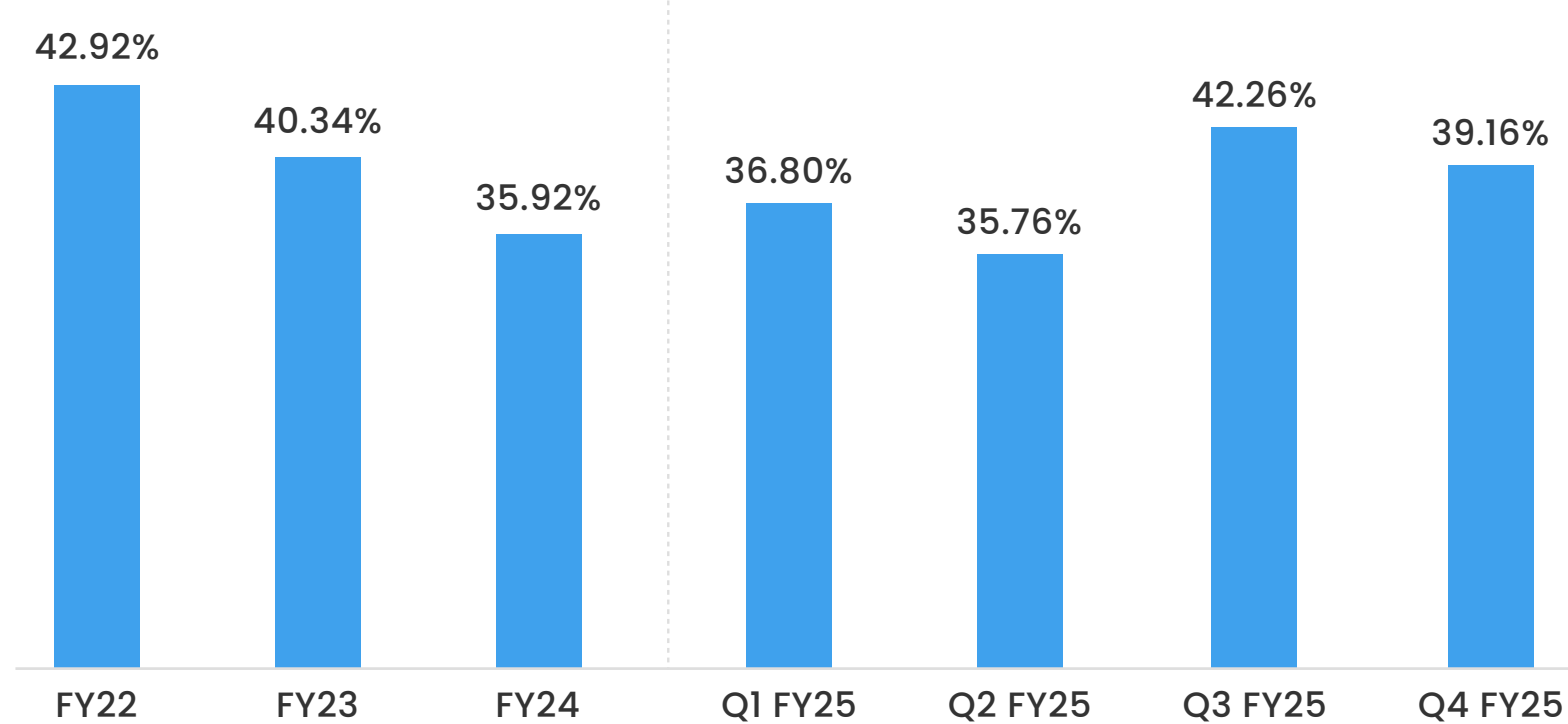


GNPA & NNPA

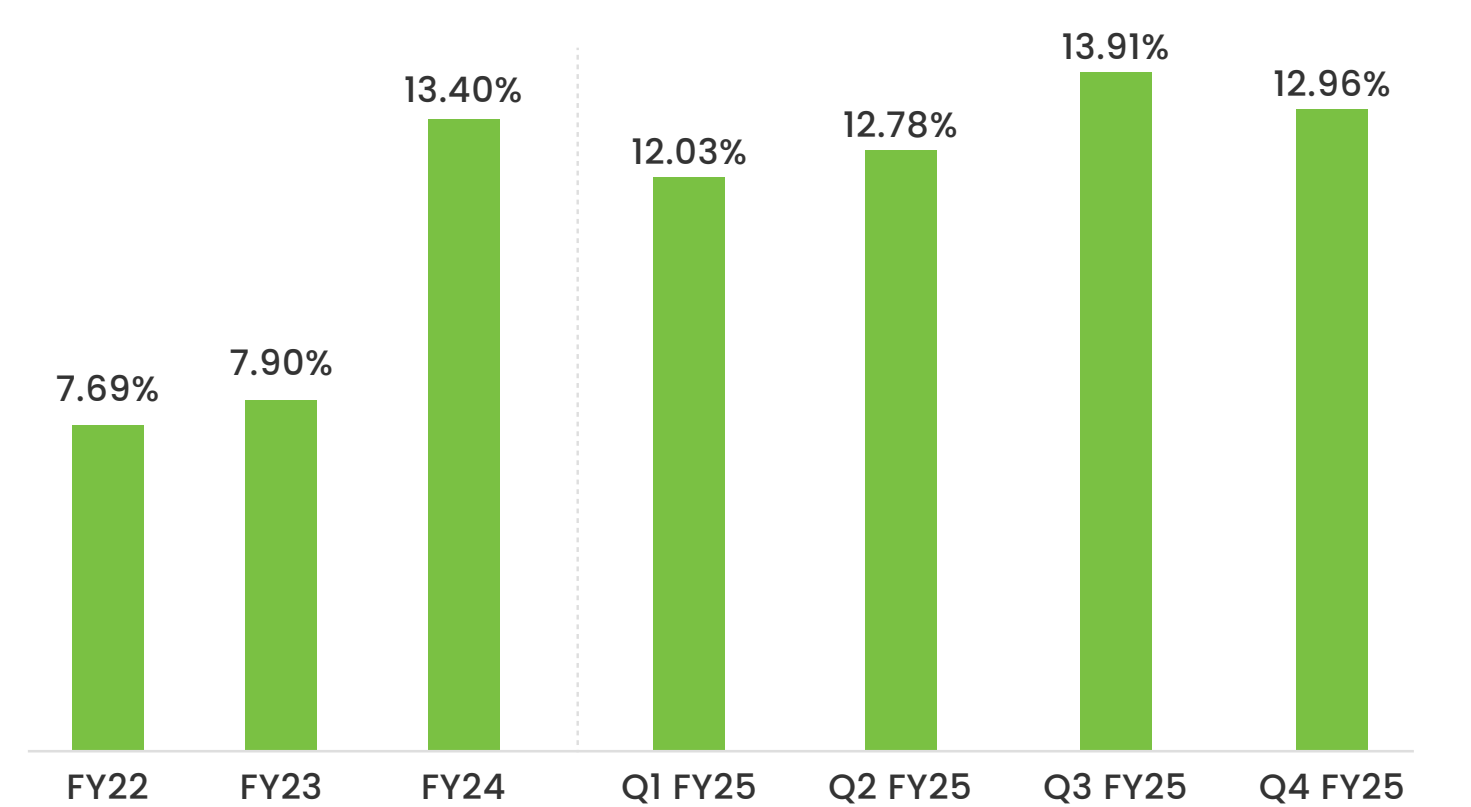
■ GNPA ■ NNPA



CAR

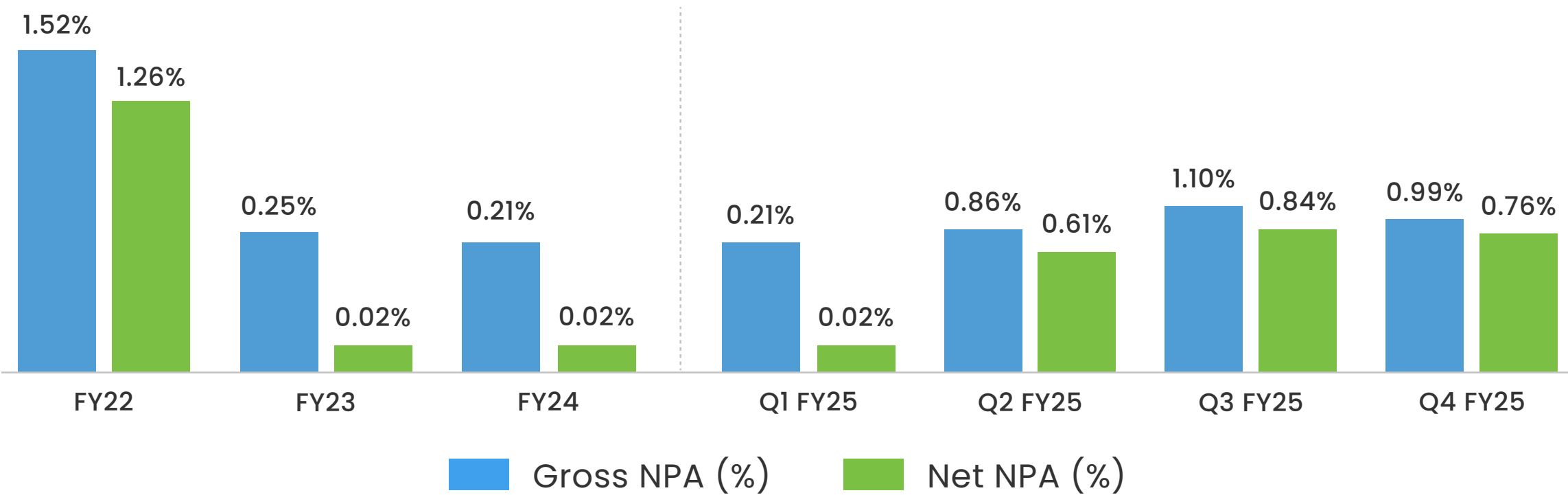


RoE

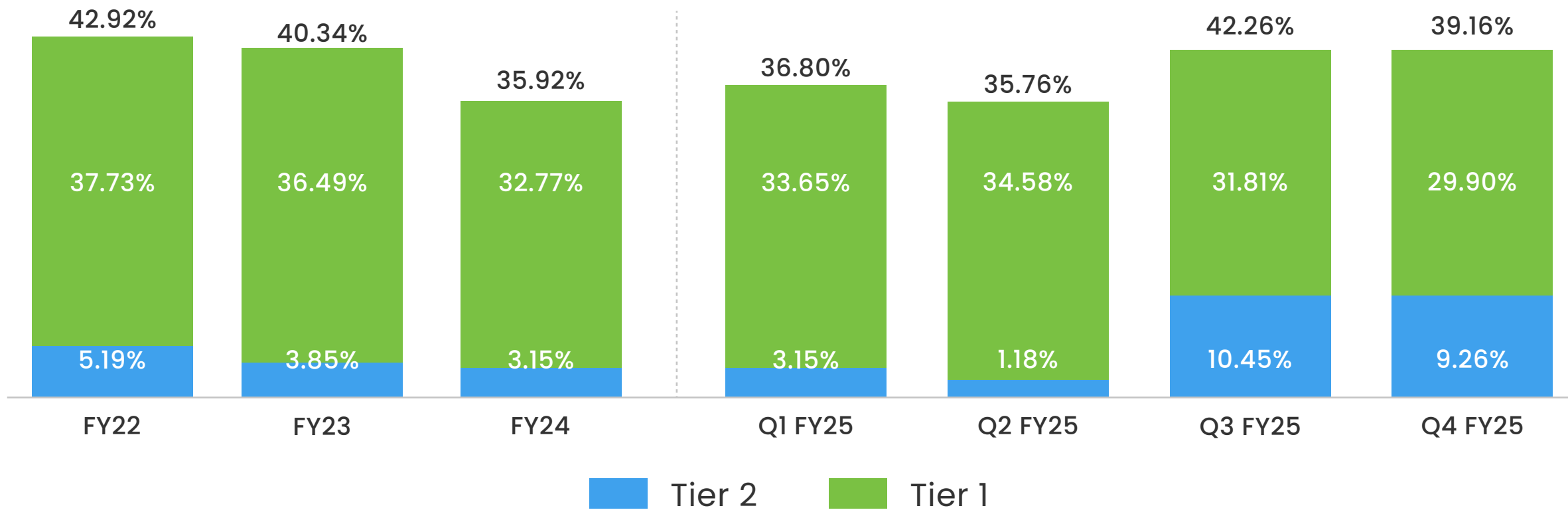


Strong financial performance and consistent profitability

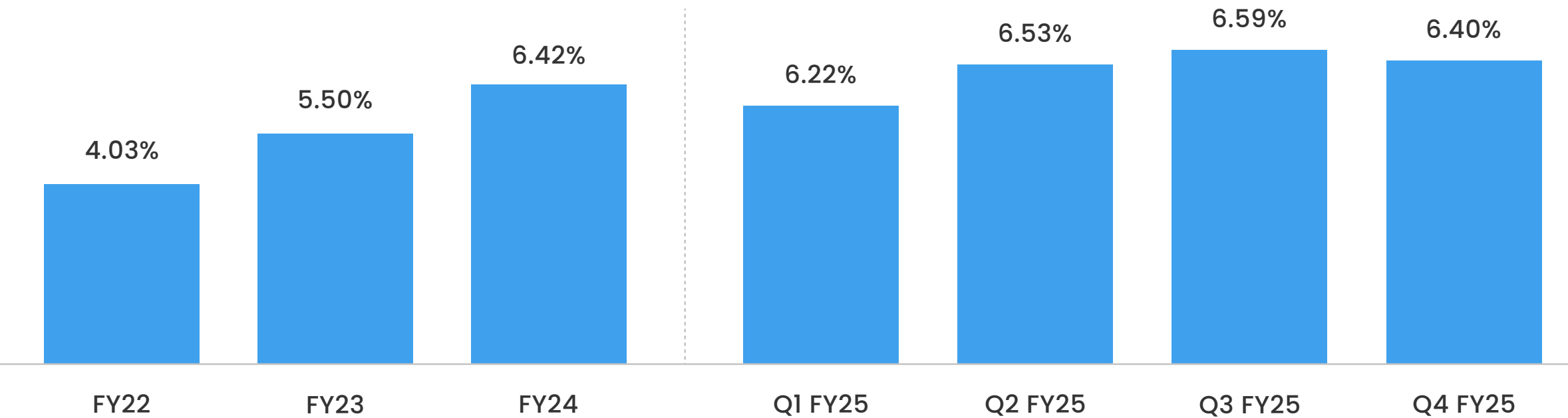
Gross and Net NPA



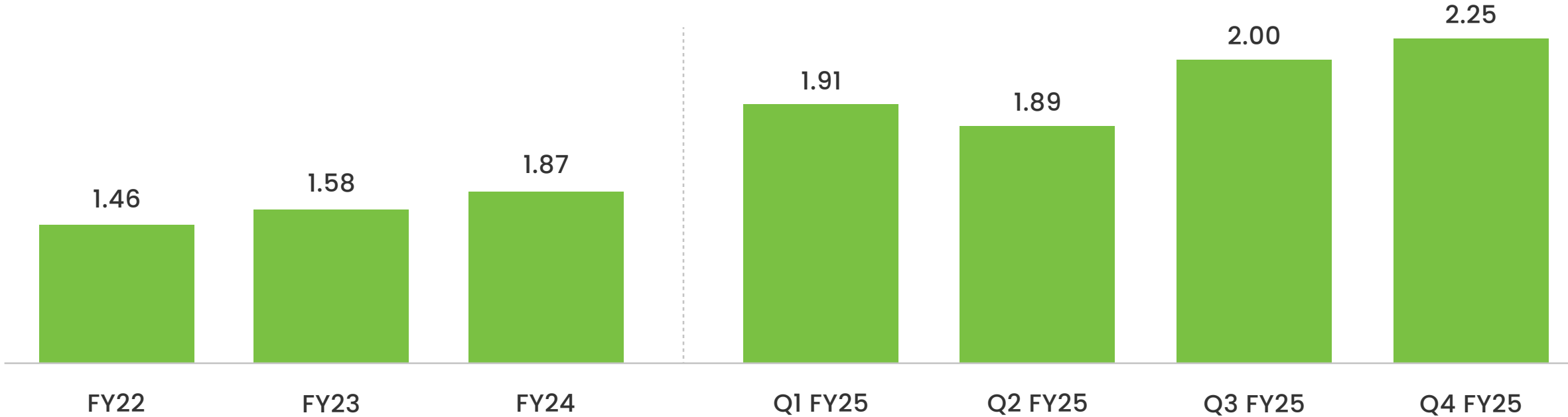
Capital Adequacy Ratios



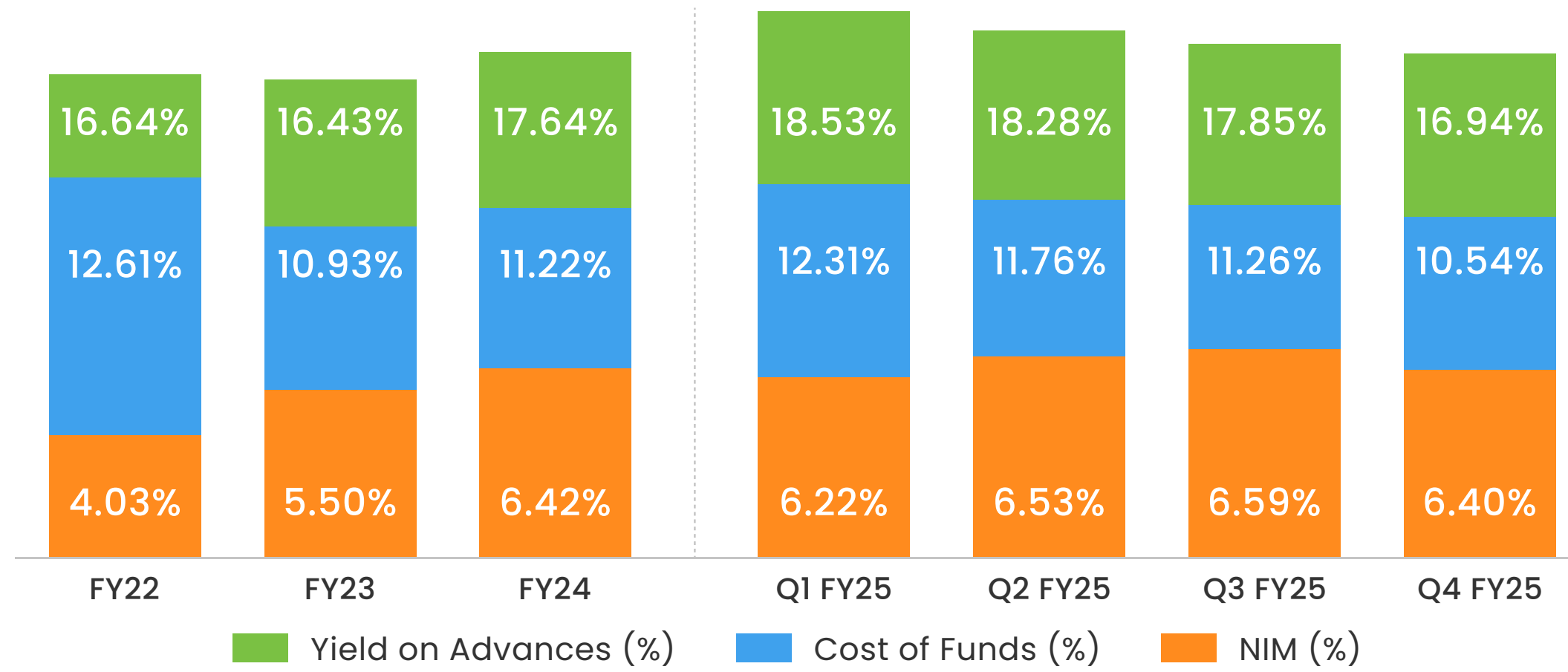
NIM



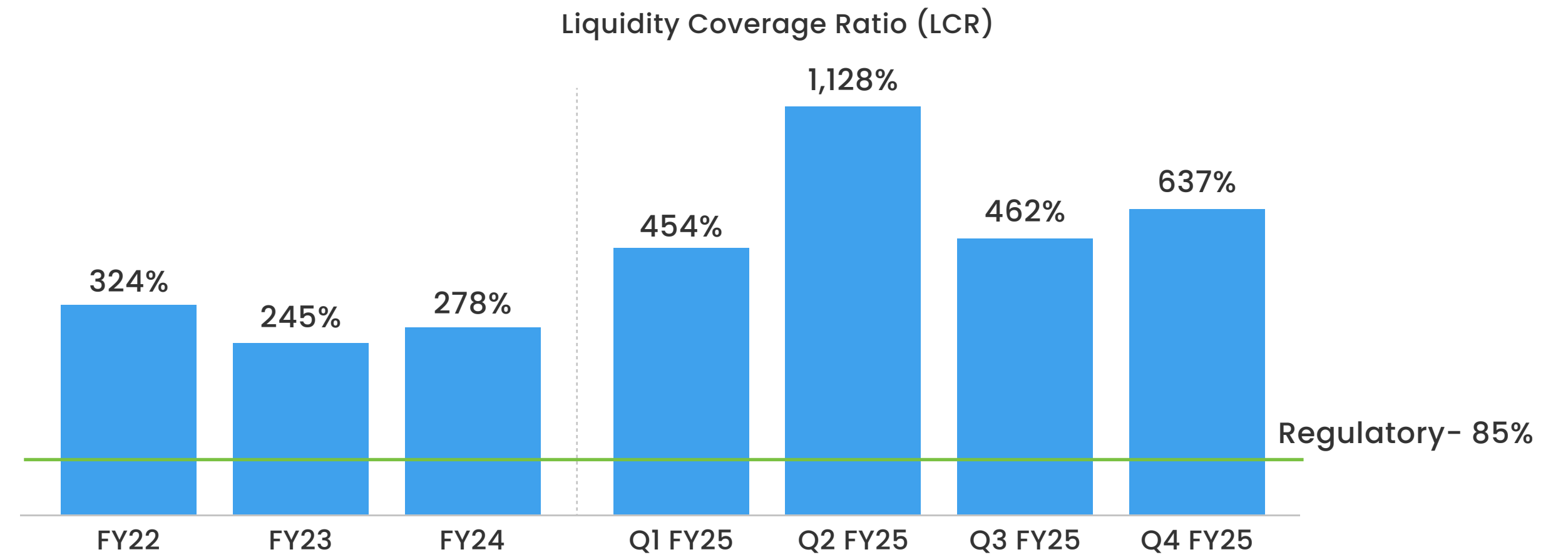
Debt to Equity



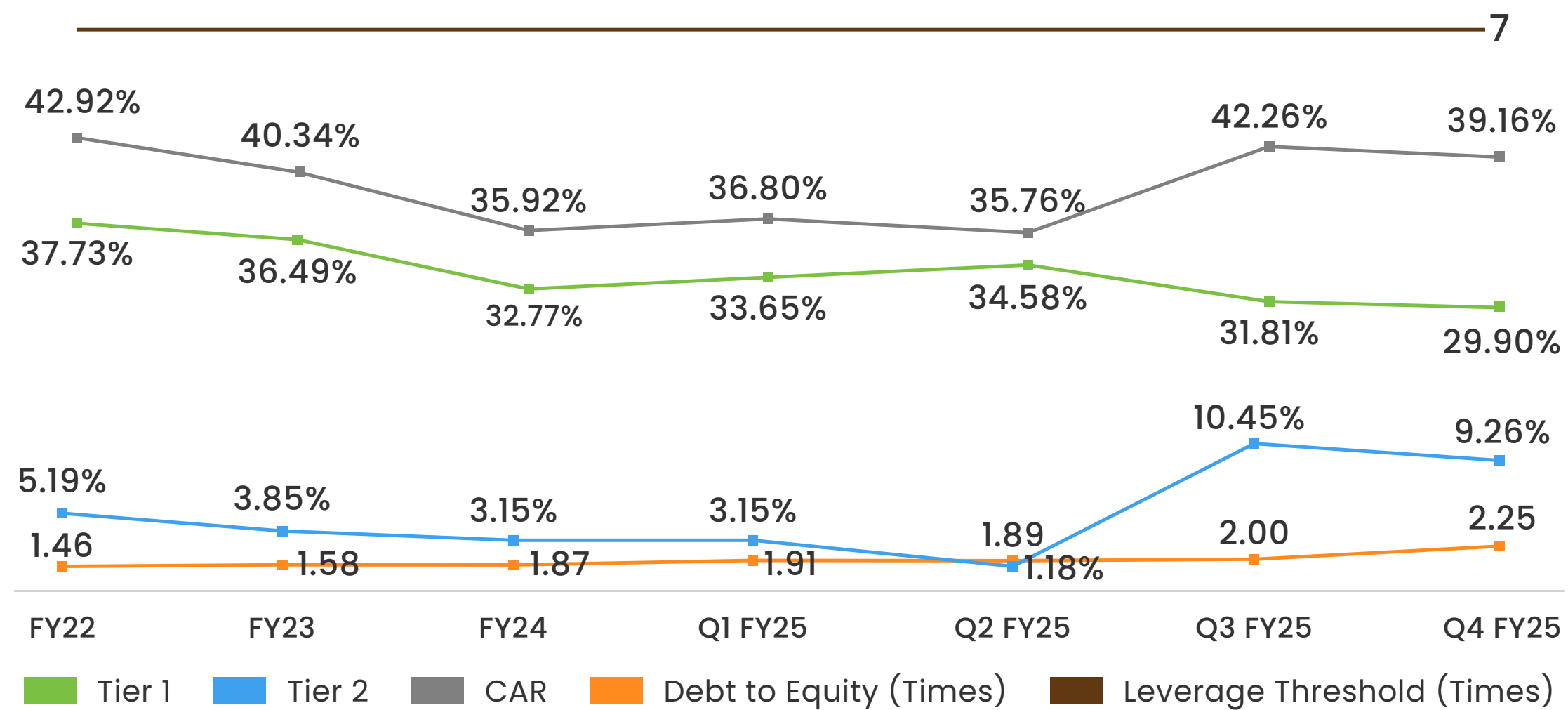
Yield and NIM



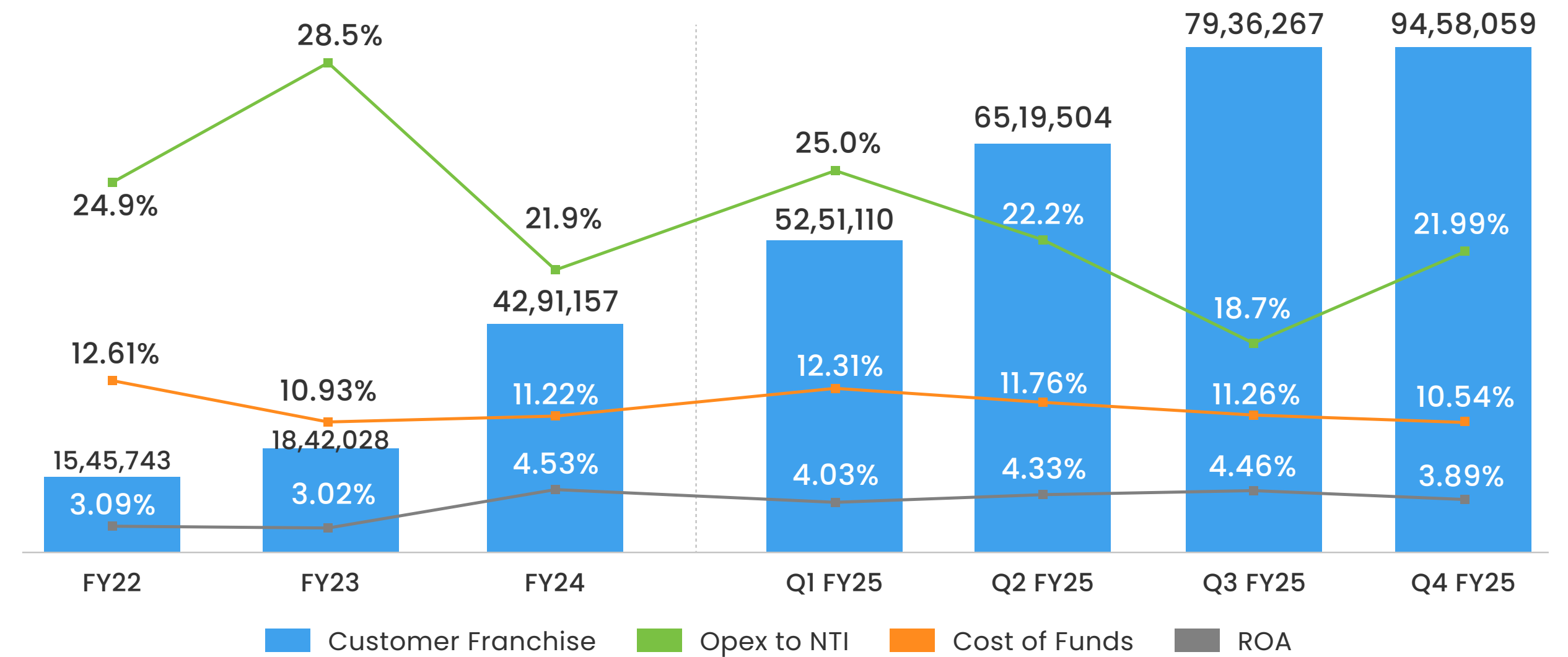
Strong Position on Liquidity



Conservative Leverage Standards



Resilient Business Model

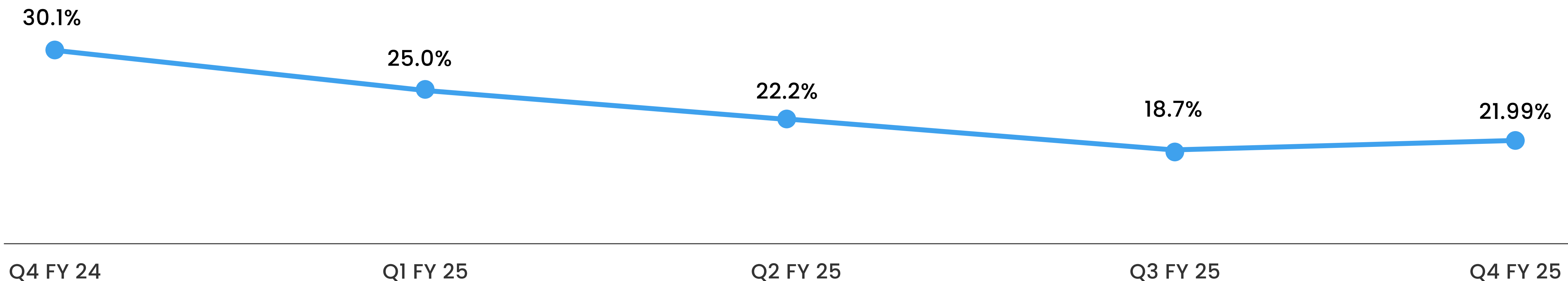


Opex Evolution

(*Cumulative, ₹ in Million)

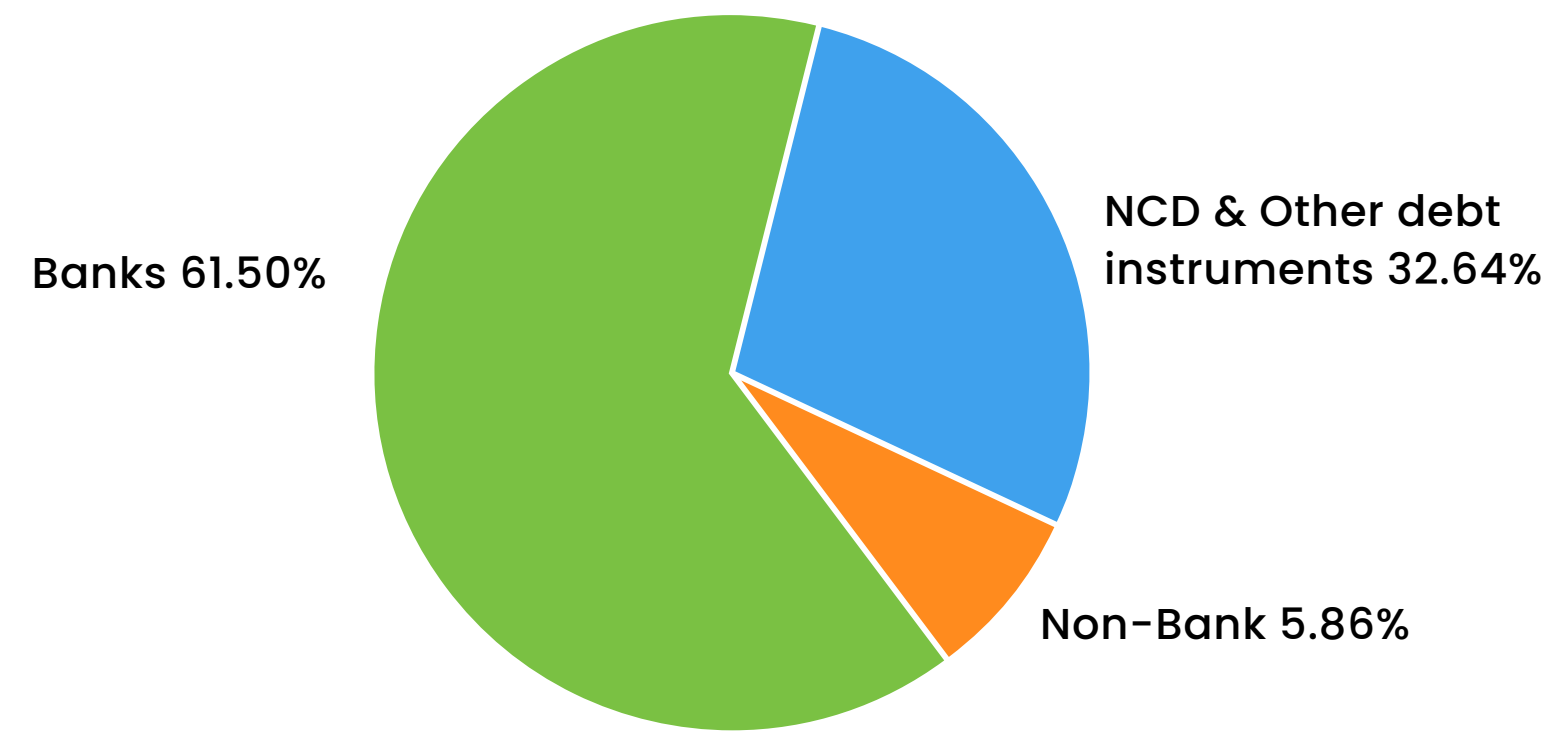
Particulars	Q4 FY 24*	Q1 FY 25	Q2 FY 25*	Q3 FY 25*	Q4 FY 25*
Employee Expenses	470.13	122.71	261.50	428.23	607.49
Depreciation/Amortization	33.96	9.58	20.03	32.36	54.69
Total Operating Expenses	3,636.95	1,191.91	2,274.69	3,381.67	4,647.63
No. of Employees	2,409	2,362	2,844	2,998	3,178

Opex to Net Total Income



Funding sources

Funding Mix

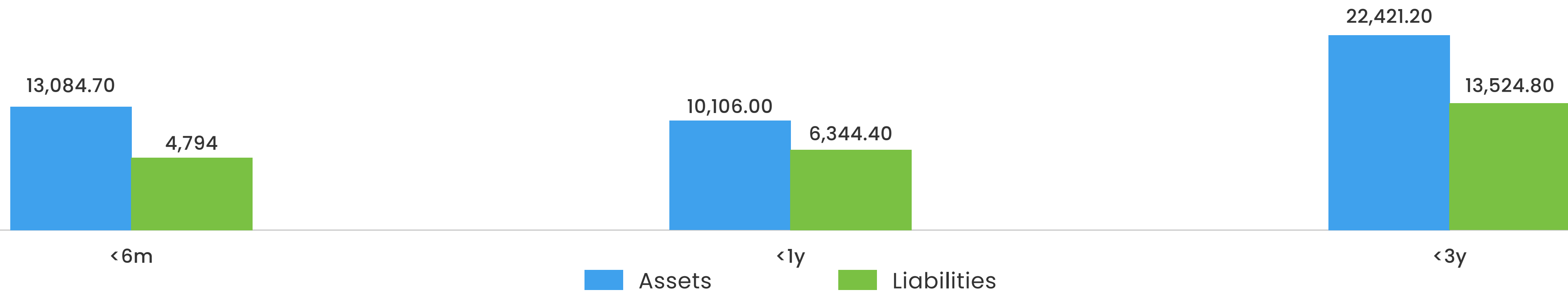


Borrowing Mix as of Q4 FY25

..with ready access to debt and equity capital markets

- Listed for more than 28 years
- 1 FPO in 2009, FCCB in 2024
- Dividend paying (10%)
- Over 80k Shareholders

Positive Asset Liability Management Across Buckets



(₹ in Million)

FINANCIALS

(₹ in Millions, *Cumulative)

PARTICULARS	Q4 FY 2024*	Q1 FY 2025	Q2 FY 2025*	Q3 FY 2025*	Q4 FY 2025*
AUM	₹ 45,860	₹ 46,001	₹ 45,352	₹ 47,488	₹ 52,328
Disbursements	₹ 35,902	₹ 6,521	₹ 14,320	₹ 24,109	₹ 37,199
Revenue	₹ 6,587	₹ 1,866	₹ 3,736	₹ 5,773	₹ 7,711
PBT	₹ 2,412	₹ 558	₹ 1,229	₹ 2,052	₹ 2,684
PAT	₹ 1,790	₹ 415	₹ 914	₹ 1,538	₹ 2,001
Net Worth	₹ 13,211	₹ 13,658	₹ 14,181	₹ 14,638	₹ 15,257
Total Liabilities	₹ 25,537	₹ 26,890	₹ 27,455	₹ 30,273	₹ 35,196
Bank Borrowings	₹ 17,494	₹ 18,436	₹ 19,582	₹ 18,273	₹ 22,928
Debt to Equity Ratio	1.87	1.91	1.89	2.00	2.25
Bad Debts Written Off	₹ 418	₹ 157	₹ 248	₹ 384	₹ 508
Bad Debts Recovered	₹ 405	₹ 44	₹ 126	₹ 268	₹ 366
NIM	6.42%	6.22%	6.53%	6.59%	6.40%
Gross NPA	0.21%	0.21%	0.86%	1.10%	0.99%
Net NPA	0.02%	0.02%	0.61%	0.84%	0.76%
CAR	35.92%	36.80%	35.76%	42.26%	39.16%

FINANCIALS

(₹ in Millions, *Cumulative

**Impact of Bonus Issue 1:1

PARTICULARS	FY 2022	FY 2023	FY 2024	Q1 FY 2025	Q2 FY 2025*	Q3 FY 2025*	Q4 FY 2025*
AUM	₹26,973	₹34,928	₹45,860	₹46,001	₹45,352	₹47,488	₹52,328
Interest Income	₹3,922	₹4,732	₹6,587	₹1,866	₹3,736	₹5,773	₹7,711
NIM	4.03%	5.50%	6.42%	6.22%	6.53%	6.59%	6.40%
PAT	₹793	₹936	₹1,790	₹415	₹914	₹1,538	₹2,001
Cash Accrual	₹819	₹950	₹1,824	₹425	₹934	₹1,571	₹2,056
Net worth	₹10,241	₹11,610	₹13,211	₹13,658	₹14,181	₹14,638	₹15,257
Total Debt	₹15,989	₹18,567	₹25,537	₹26,890	₹27,455	₹30,273	₹35,169
Debt Equity Ratio	1.46	1.58	1.87	1.91	1.89	2.00	2.25
Gross NPA	1.56%	0.25%	0.21%	0.21%	0.86%	1.10%	0.99%
NET NPA	1.26%	0.02%	0.02%	0.02%	0.61%	0.84%	0.76%
ROA	3.09%	3.02%	4.53%	4.03%	4.33	4.49	3.89
ROE	7.78%	7.90%	13.40%	12.03%	12.78%	13.91%	12.96%
CAR	42.92%	40.34%	35.92%	36.80%	35.76%	42.26%	39.16%
Book Value	₹23.00	₹25.50	₹14.60**	₹15.06	₹15.61	₹16.09	₹13.28

FINANCIALS

Critical Ratios, (₹ in Millions)

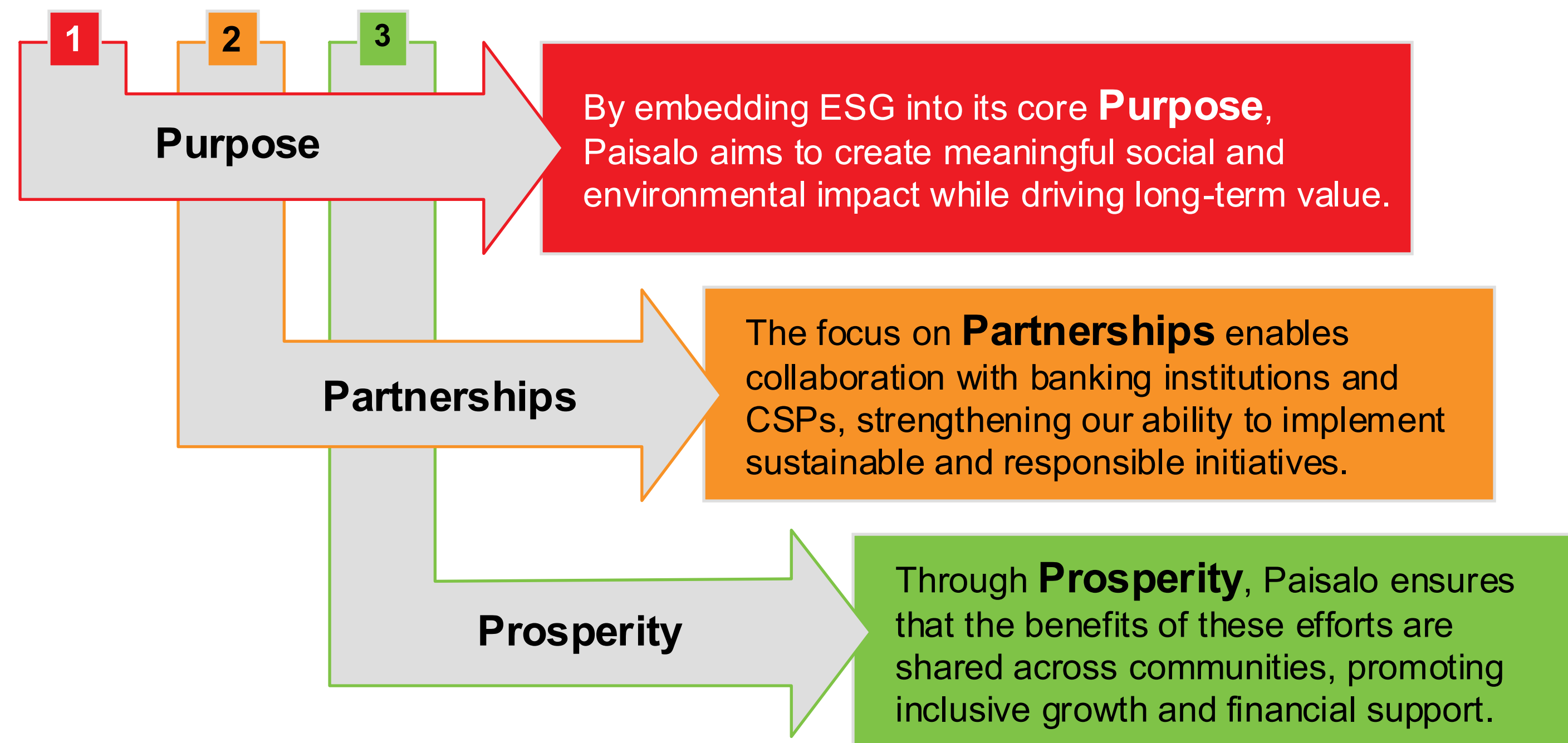
PARTICULARS	FY 2022	FY 2023	FY 2024	Q1 FY 2025	Q2 FY 2025	Q3 FY 2025	Q4 FY 2025
Tangible Net Worth (TNW)	₹10,241	₹11,610	₹13,211	₹13,658	₹14,181	₹14,638	₹15,257
Bank Borrowings (BB)	₹9,588	₹13,018	₹17,494	₹18,436	₹19,582	₹18,273	₹22,982
Total Outside Liabilities (TOL)	₹15,989	₹18,567	₹25,537	₹26,890	₹27,455	₹30,273	₹35,196
BB/TNW (Times)	0.94	1.12	1.32	1.35	1.38	1.25	1.51
TOL/TNW (Times)	1.56	1.58	1.93	1.97	1.94	2.00	2.31

Financing for a Sustainable and Resilient Tomorrow



Building on the three P's – Value Creation Framework

Paisalo's ESG practices are deeply integrated into its **3P framework of Purpose, Partnership, and Prosperity**.



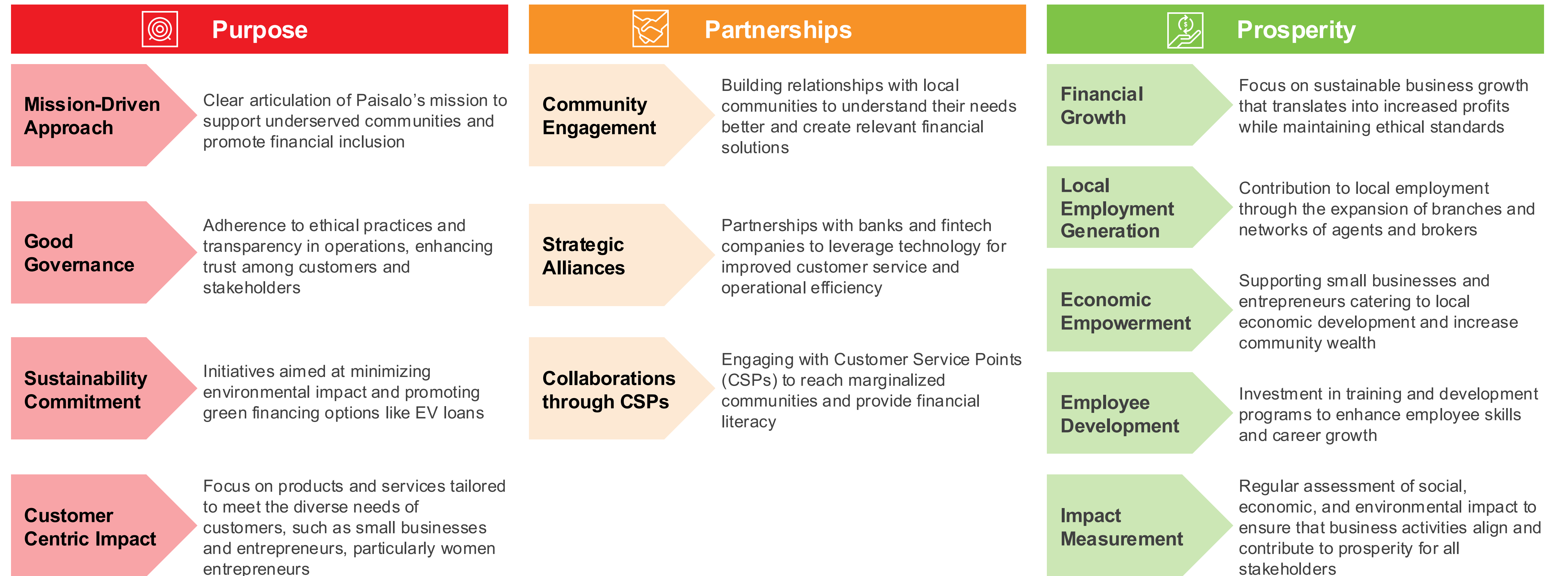
Following these pillars is important for driving comprehensive progress, balancing profitability with social fairness, and addressing environmental challenges.

PAISALO
EASY LOAN आसान लोन



Our Material Topics

Identifying material topics for Paisalo's business and services involves aligning its core focus areas with the three pillars: **Purpose, Partnerships, and Prosperity**. These pillars help address critical environmental, social, and governance (ESG) aspects while driving sustainable impact and financial inclusion across underserved communities.



Our ESG and Impact Snapshot



Key ESG and Impact Initiatives (1 of 2)



Purpose

Environment

- Adopted paperless transactions, minimizing the use of physical documentation and reducing paper waste.
- Transitioned to energy-efficient office spaces, reducing the overall carbon footprint.
- Promoted digital communication channels, minimizing the environmental impact of transportation.

Social

- Enhanced employee development programs, focusing on skill-building and gender diversity.
- Created local employment through its extensive network of Customer Service Points (CSPs), contributing to over 45% permanent employment generation.



Partnerships

Social

- Collaborated with banks through co-lending partnerships, enhancing the accessibility of financial services.
- Expanded collaboration with Customer Service Points (CSPs), strengthening outreach and ensuring service delivery to broader customer bases.



Prosperity

Environment

- Implemented a system for proper disposal and recycling of electronic waste (e-waste) across offices.
- Promoted sustainability through electric vehicle (EV) loans, playing a key role in reducing CO2 emissions and supporting eco-friendly transportation.

Social

- Collaborated with local communities to improve financial literacy and provide access to affordable credit solutions.
- Demonstrated commitment to gender equality by providing loans to a growing number of women borrowers, leading to an increase in women entrepreneurship and self-reliance.

Key ESG and Impact Initiatives (2 of 2)



Purpose

Governance

- Formulated new governance policies in line with global ESG standards to strengthen oversight and accountability.
- Established an Environmental and Social Management System (ESMS) manual to better assess environmental and social risks.

Impact

- With its reach across 22 states, over 3,565 touchpoints and 9,526 pin codes, Paisalo has extended services to underserved populations, addressing income inequalities and financial exclusion.
- Embraced technology for financial inclusion by implementing cashless disbursement and collection systems, improving operational efficiency, transparency, and promoting sustainable infrastructure for financial transactions.



Partnerships

Governance

- Conducted internal audits to ensure compliance with evolving governance frameworks.

Impact

- Paisalo's strategic partnerships with banks and CSPs have amplified its ability to create meaningful, sustainable impacts on society.



Prosperity

Governance

- Set up an ESG committee to monitor and report on sustainability and governance performance.

Impact

- Supported MSMEs by disbursing a significant number of loans in FY 2024-25 enabling entrepreneurs to rise above poverty and contributing to economic development in underserved communities.
- Expanded the CSP network by adding 341 new CSPs, enhancing financial accessibility and promoting inclusive economic development at the grassroots level.

PURPOSE

	KPIs	FY 23-24	Q1 FY 25	Q2 FY 25	Q3 FY 25	Q4 FY 25
Environment	Cashless Collection	92%	89.46%	88.89%	89.31%	89%
	Cashless Disbursement	100%	100%	100%	100%	100%
Social	Jobs Created	2,409	2,362	2,844	2,998	3,178
	Increase in permanent employees	46%	(1.9)%	20%	5.41%	6%
Governance	Total Policies	18	19	20	20	21
	New Policies Introduced	7	1	1	0	1
Impact	Total Lives Impacted	42,91,157	52,51,110	65,19,504	79,36,264	94,58,059

PARTNERSHIPS

	KPIs	FY 23-24	Q1 FY 25	Q2 FY 25	Q3 FY 25	Q4 FY 25
Social	Co-lending Partnerships	5	5	5	5	5
	Active Customer Service Points (CSPs)	973	1,208	1,286	1,287	1,314
Governance	Income taxes paid	₹ 715.5 mn	₹ 105.01 mn	₹ 143.30 mn	₹ 189.67 mn	₹ 99.74 mn
Governance	Customers served through CSPs	22,45,052	9,50,288	12,41,144	13,78,659	14,68,743
	States served	21	21	22	22	22
	Touch Points	2,455	2,884	3,275	3,538	3,565
	Pin Codes in Digital Presence	6,550	7,663	8,659	8,659	9,526

PROSPERITY

KPIs		FY 23-24				
Environment	Total Emissions Avoided	10,251 t/co2e	Q1 FY 25	Q2 FY 25	Q3 FY 25	Q4 FY 25
	Access to Green Mobility	12,650 EVs				
Social	Customer Retention Rate	72%				
	New employees hired	1,544	359	648	507	532
	Increase in female employees	20%				
Impact	Total no. of active customers	10,24,719	12,43,768	15,01,945	16,25,927	16,96,681
	Spent on CSR Initiatives	₹ 18 mn	₹ 8.22 mn	₹ 19.28 mn	₹ 23.89 mn	₹ 32.09 mn

Contributing to the United Nation's Sustainable Development Goals



Safe Harbor Statement

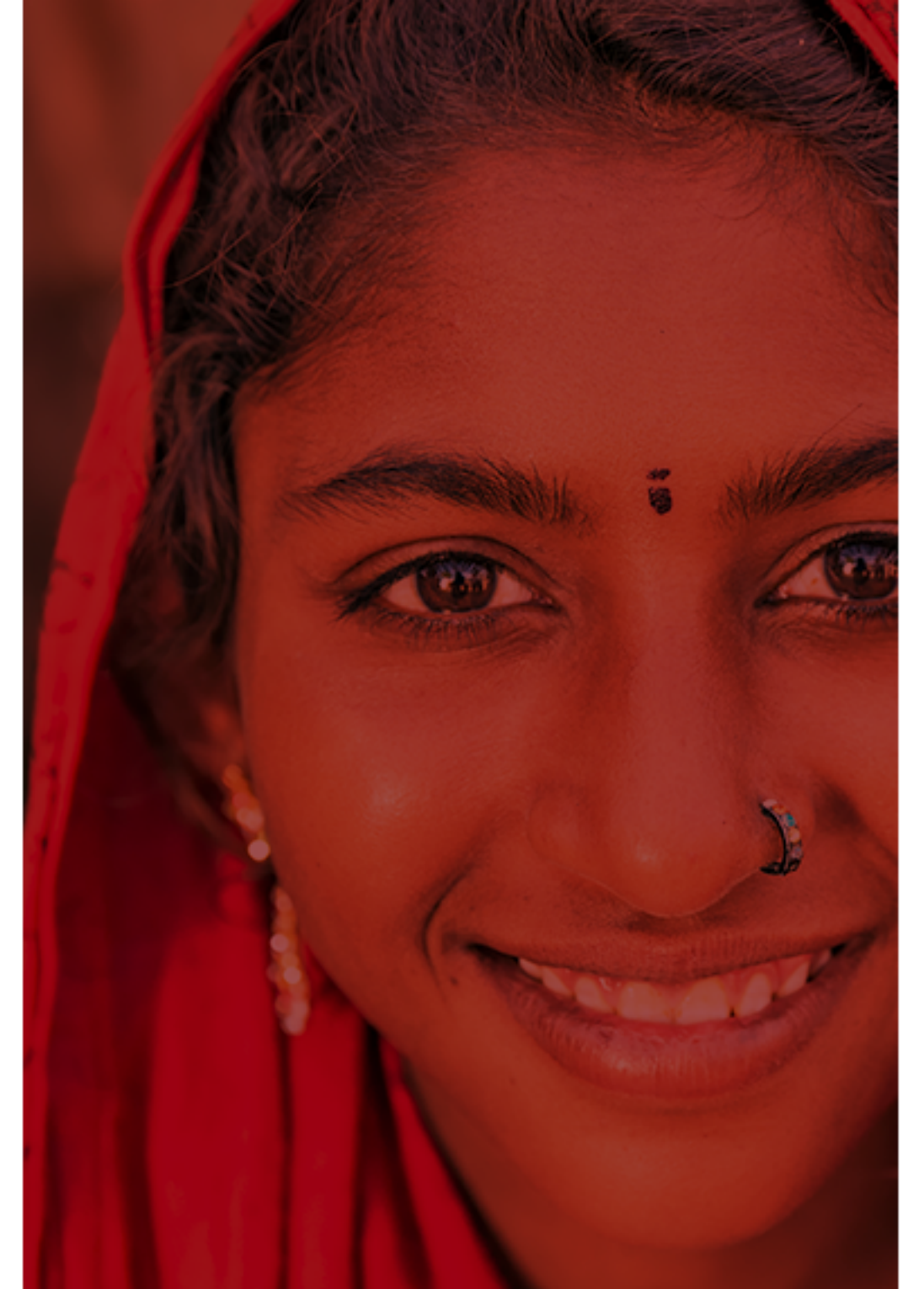
PAISALO DIGITAL LIMITED

NSE : PAISALO

BSE : PAISALO

BLOOMBERG : PAISALO:IN

- This document contains certain forward – looking statements based on current expectations of Paisalo Digital Limited’s management. Actual Results may vary significantly from the forward - looking statements in this document due to various risks and uncertainties. These risks and uncertainties include the effect of economic and political conditions in India, and outside India; volatility in interest rates and in the securities markets; new regulations and government policies that might impact the business of Paisalo Digital Limited; the general state of the Indian economy; and the management’s ability to implement the company’s strategy. Paisalo Digital Limited does not undertake any obligation to update these forward - looking statement.
- This document does not constitute an offer or recommendation to buy or sell any securities of Paisalo Digital Limited or any of its subsidiaries or associate companies. This document also does not constitute an offer or recommendation to buy or sell any financial products offered by Paisalo Digital Limited.



Phone : +91 11 43-51-8888

Email : ir@paisalo.in

Website : www.paisalo.in