PAISALO
EASY LOAN आसान लोन

Date: August 14, 2026

The Manager
Department of Corporate Relationship
BSE Limited
25th Floor P. J. Towers, Dalal Street
Mumbai -400 001p
SCRIP CODE : 532900 (Equity)

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

Sub.: Regulation 30 and other applicable regulations of SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015 – External Credit Rating

Dear Sir,

This is to inform you that Credit Rating Agency, INFOMERICS VALUATION AND RATING LIMITED vide its letter dated August 13, 2026 has informed about following rating:

S. No.	Borrowings Type / Instrument Type	Rating	Amount (Rs. Crores)	Rating Action
1.	Long Term Bank Facilities	IVR AA/Stable (IVR Double A with Stable Outlook)	4500.00	Reaffirmed
2.	Non-Convertible Debentures (NCD)	IVR AA/Stable (IVR Double A with Stable Outlook)	2059.00	Reaffirmed
3.	Commercial Paper (CP)	IVR A1+ (IVR A One Plus)	540.00	Reaffirmed

We request you to take the above information on record.

Thanking you

Yours Faithfully,

For Paisalo Digital Limited
MANENDRA SINGH
Digitally signed by MANENDRA SINGH
Date: 2026.08.14 13:34:32 +05'30'
(Manendra Singh)
Company Secretary
Encl: Copy of Rating Letter

Mr. Sunil Purushottanm Agarwal

Managing Director

Paisalo Digital Limited

101, CSC, Pocket 52, CR Park,

Near Police Station, New Delhi – 110019

August 13, 2026

Dear Sir,

Credit Rating for Bank facilities/NCD/CPs of Paisalo Digital Limited

After taking into account all the relevant recent developments including operational and financial performance of your company for FY2026 (Audited) and Q1FY27 financial results:

1. Our Rating Committee has assigned the following ratings:

Total Bank Loan Facilities Rated	**Rs. 4500.00 Crore**	**Regulator^**
Long Term Rating	**IVR AA/Stable (Rating reaffirmed)**	**RBI**
^Kindly note that for activities or instruments falling under the purview of FSRs other than SEBI, the grievance/dispute redressal mechanisms and investor protection mechanisms provided by SEBI shall not be available.		

Instrument	**Amount (Rs. crore)**	**Ratings**	**Rating Action**	**Regulator^**
NCD	506.75	IVR AA/Stable	Rating reaffirmed	SEBI
Proposed NCD	1552.25	IVR AA/Stable	Rating reaffirmed	SEBI
CPs	117.00	IVR A1+	Rating reaffirmed	RBI
Proposed CPs	423.00	IVR A1+	Rating reaffirmed	RBI
Total	**2599.00 (Rupees Two Thousand Five Hundred and Ninety-Nine Crore Only)**			
^Kindly note that for activities or instruments falling under the purview of FSRs other than SEBI, the grievance/dispute redressal mechanisms and investor protection mechanisms provided by SEBI shall not be available.				

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2. Details of the rated facilities are provided in Annexure I and list of activities / instruments and names of regulators are given in Annexure II.
3. For rating symbols for long term and short-term rating, definitions, criteria and methodologies please refer to our website www.infomerics.com.
4. The press release for the rating(s) will be communicated to you shortly.
5. If the proposed long term / short term facility (if any) is not availed within a period of six months / three months respectively from the date of this letter, then the rating may please be revalidated from us before availing the facility.
6. The above rating is normally valid for a period of one year from the date of the rating committee (that is **August 12, 2027).**
7. A formal surveillance/review of the rating is normally conducted within 12 months from the date of initial rating/last review of the rating. However, INFOMERICS reserves the right to undertake a surveillance/review of the rating more than once a year if in the opinion of INFOMERICS, circumstances warrant such surveillance/review.
8. Further in terms of the mandate executed with us, you have undertaken to comply with the following: -

a) Inform INFOMERICS before availing any new bank facility/ies and/or of any changes in the terms, conditions and/or size of the facilities rated.
b) Furnish all material information and any other information in a timely manner as may be required by INFOMERICS, for monitoring the Rating assigned during the tenure of the bank facilities rated by INFOMERICS.
c) Co-operate with and enable INFOMERICS to arrive at and maintain a true and fair rating and in particular, provide INFOMERICS with true, adequate, accurate, fair, and timely information for the purpose.
d) Inform INFOMERICS, in writing, of any other developments which may have a direct or indirect impact on the entity's debt servicing capability including any proposal for re-schedulement or postponement of the repayment programs of the dues/ debts of the entity with any lender (s)/ investor (s) immediately.

9. **You shall provide us a No Default Statement as at the last date of the month on the first date of succeeding month without fail**. The NDS shall be mailed every month to nds@Infomerics.com and to the mail id of the undersigned.

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Infomerics Ratings

10. **You shall provide the quarterly performance results/quarterly operational data (being submitted to Banks) to us within 6 weeks from the close of each calendar quarter for our review/monitoring**.
11. You shall furnish all material information and any other information called for by INFOMERICS in a timely manner, for monitoring the rating assigned by INFOMERICS.
12. In the event of failure on your part in furnishing such information, to carry out continuous monitoring of the rating of the bank facilities, INFOMERICS shall carry out the review/annual surveillance on the basis of best available information throughout the lifetime of such bank facilities as per the policy of INFOMERICS.
13. INFOMERICS reserves the right to withdraw/revise/reaffirm the rating assigned on the basis of new information. INFOMERICS is also entitled to publicise/disseminate such withdrawal/revision in the assigned rating in any manner considered appropriate by it, without reference to you.
14. Please note that INFOMERICS ratings are not recommendations to buy, sell or hold any security or to sanction, renew, disburse or recall the bank facilities. INFOMERICS do not take into account the sovereign risk, if any, attached to the foreign currency loans, and the ratings are applicable only to the rupee equivalent of these loans.
15. In case you require any clarification, you are welcome to communicate with us in this regard.

Thanking you,
With Regards,

Milan Purohit
Rating Analyst
milan.purohit@infomerics.com

Sudarshan Shreenivas
Director - Ratings
Sudarshan.shreenivas@infomerics.com