PAISALO
EASY LOAN आसान लोन

Date: August 19, 2026

The Manager
Department of Corporate Relationship
BSE Limited
25th Floor P. J. Towers, Dalal Street
Mumbai -400 001

SCRIP CODE : Equity-532900
NCDs-975107, 975202, 975251, 975329, 975437, 975640, 975865, 976752, 977004, 977097, 977278, 977279, 977358, 977371, 977643 and CPs- 731429, 731434, 731455, 731624, 732088

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

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 "Paisalo Advances its Growth Strategy with Proposed ₹1,000 Crore Co-Lending Partnership with LoanKhata".

This is for your information and record.

Thanking you

Yours Faithfully,

For Paisalo Digital Limited
MANENDRA SINGH
Digitally signed by MANENDRA SINGH
Date: 2026.08.19 10:56:22 +05'30'
(Manendra Singh)
Company Secretary

Enclosure: Press Release

Press Release

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Paisalo Advances its Growth Strategy with Proposed ₹1,000 Crore Co-Lending Partnership with LoanKhata

Co-Lending Partnership to boost Paisalo's three-year roadmap of doubling AUM, income and PAT through deeper distribution

New Delhi, August 19, 2026: Paisalo Digital Limited, a technology-enabled lending platform focused on expanding formal credit access to micro-enterprises, MSMEs and underserved borrowers across India, today announced that it has entered a Memorandum of Understanding with LoanKhata for a proposed co-lending partnership.

The partnership marks another step in Paisalo's acceleration phase, as the company scales its loan book, expands distribution and strengthens its technology-led lending model.

Under this MoU, Paisalo and LoanKhata intend to establish a co-lending facility aggregating up to ₹1,000 crore. The proposed participation structure envisages Paisalo funding 80% and LoanKhata funding 20% of each eligible loan. The facility will focus on Micro-enterprises and MSMEs.

Paisalo is advancing on its three-year strategic roadmap aimed at doubling AUM, total income and PAT, while preserving best-in-class asset quality. Entering the proposed ₹1,000 crore partnership with LoanKhata is a deliberate step in further strengthening this expansion roadmap.

The partnership brings together two complementary distribution engines. Paisalo has rapidly scaled its own network from 1,052 touchpoints in FY23 to 5,995 touchpoints as per Q1 FY27, comprising 424 branches, 3,997 distribution points and 1,574 business correspondents across 23 states. LoanKhata adds a large last-mile ecosystem of 1,00,000+ retailers with CSP registration and access to a customer base of over 90 million. Together, this combined reach is expected to strengthen sourcing, onboarding and customer engagement across underserved, semi-urban and rural markets.

Paisalo's lending franchise has been built over decades on disciplined underwriting, prudent risk management, strong collections and deep borrower understanding. The proposed LoanKhata partnership is a deliberate step toward accelerating borrower acquisition while preserving credit discipline, reinforcing Paisalo's transition from a high-touch, high-tech lender to a more AI-enabled, distribution-led and partnership-driven growth platform anchored in responsible lending and strong governance.

Strategic Rationale

The co-lending partnership with LoanKhata strengthens Paisalo's acceleration roadmap through:

- **2x growth ambition:** Supports Paisalo's three-year roadmap of doubling AUM, total income and PAT by adding a proposed ₹1,000 crore co-lending facility
- **Expanded last-mile reach:** Combines Paisalo's 5,995 touchpoints with LoanKhata's 1,00,000+ retailer/CSP network and 90 million+ customer base
- **Stronger borrower acquisition:** Creates a combined distribution system to significantly expand borrower acquisition across semi-urban and rural India
- **MSME and micro-enterprise lending:** Enhances origination capacity for micro-enterprises and MSMEs borrowers
- **Asset-light distribution scale:** Enables deeper borrower access through LoanKhata's existing retailer network, complementing Paisalo's branch, distribution point and BC infrastructure
- **Pristine asset quality focus:** Maintains Paisalo's disciplined underwriting, portfolio monitoring and collection-led risk management framework

Commenting on the development, Santanu Agarwal, Deputy Managing Director, Paisalo Digital Limited, said: *"Paisalo is focused on scaling up. We have built strong momentum across AUM growth, profitability, distribution expansion and asset quality, and our three-year roadmap is focused on doubling AUM, income and PAT while preserving the discipline of our lending franchise.*

The proposed ₹1,000 crore co-lending partnership with LoanKhata represents an important milestone in that journey. By combining LoanKhata's extensive network of over 1,00,000 retailer/CSP touchpoints and access to more than 90 million customers with Paisalo's 5,995 touchpoints, technology-enabled underwriting, digital onboarding and collection capabilities, we are creating a scalable operating model to serve a larger base of eligible MSME and micro-enterprise borrowers across India

Our objective is to scale faster, but scale responsibly. We will continue to grow through deeper distribution, technology-led operating leverage, disciplined underwriting and pristine asset quality."

About Paisalo Digital Ltd: Paisalo Digital Limited is engaged in the business of providing convenient and accessible formal credit to underserved borrowers, MSMEs and micro enterprises across India. The company has a wide geographic reach with a network of 5,995 touch points across 23 states & UTs in India. The Company's mission is to simplify MSME and micro-enterprise loans by establishing itself as a trusted, technology-enabled and customer-centric financial companion for the people of India. Its combination of deep distribution, digital capabilities, 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.

Paisalo Digital Limited (BSE: 532900, NSE: PAISALO)
For further information on the company, please visit
https://paisalo.in/

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