

Date: December 19, 2025

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, 975592, 975640, 975865, 976752, 977004, 977278, 977279, 977358, 977371 and CPs- 729651, 729722, 730058

**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 Digital Ltd. accelerated its expansion with a 4x jump in touchpoints across India in the past 3 years".

This is for your information and record.

Thanking you

Yours Faithfully,

**For Paisalo Digital Limited**



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

**Enclosure:** Press Release

## 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

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CIN: L65921DL1992PLC120483

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अर्थ: समाजस्य न्यासः

## **Paisalo Digital Ltd. accelerated its expansion with a 4x jump in touchpoints across India in the past 3 years**

**Company deepens grassroots presence to drive financial inclusion and expand access to affordable credit**

**New Delhi, December 19, 2025:** Paisalo Digital Limited, a leading non-banking finance company (NBFC), focused on inclusive lending, is accelerating the expansion of its touchpoint network and strengthening its customer franchise across India as part of its long-term growth and financial inclusion strategy. The company has demonstrated remarkable growth momentum, expanding its touchpoint network by ~4 times from 1,052 touchpoints across 18 states in FY23 to 4,380 touchpoints across 22 states and union territories as of Q2FY26, comprising 402 branches, 2,585 distribution points, and 1,393 Business Correspondents (BCs).

The customer franchise stood at ~2 million in FY23 which grew substantially to ~13 million in H1FY26. This increase of more than six times highlights robust market penetration and underscores the effectiveness of our business development strategies. The expanding network has also contributed to sustained business momentum. Paisalo Digital reported a record Assets Under Management (AUM) of ₹54,494 million, reflecting ~25% CAGR in the last 3 years, driven by the highest-ever quarterly disbursements of ₹11,025 million, up 41% YoY in Q2FY26.

**Speaking on the expansion, Santanu Agarwal, Deputy Managing Director of Paisalo Digital Limited,** **said:**

“Expanding our touchpoints and strengthening our customer franchise are central to Paisalo’s growth strategy. With a robust on-ground network of 4,380 total touchpoints, we remain closely connected to our customers, particularly first-time and underserved borrowers. By combining local presence with technology-led underwriting, we are improving credit accessibility, service quality, and financial awareness across Bharat.”

Paisalo Digital’s technology-enabled, high-touch model continues to support scale with stability. The Company reported a collection efficiency of 98.4%, with GNPA and NNPA at well-controlled levels of 0.81% and 0.65%, respectively, highlighting strong asset quality even amid rapid expansion.

As part of its strategic expansion plans, Paisalo Digital is also actively investing in workforce capacity. The company’s employee base has grown to 3,255, complemented by digital platforms and training programs to support its growing footprint. Additionally, Paisalo Digital is prioritizing the cross-selling of financial products through its Business Correspondent (BC) and branch networks to boost BaaS (Banking as a Service) share and drive long-term customer value.

This continued expansion of touchpoints and customer franchise reinforces Paisalo Digital’s operational scale and its position as a trusted financial partner for micro-entrepreneurs, small business owners, and self-employed individuals. By strengthening last-mile connectivity and maintaining disciplined growth, Paisalo Digital remains well-positioned to support India’s financial inclusion agenda while delivering long-term value to stakeholders.