

Date: April 22, 2026

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, 975640, 975865, 976752, 977004, 977097, 977278, 977279, 977358, 977371, 977643 and CPs-731221, 731429, 731434, 731455

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 Accelerates Transition to AI-Led Lending Platform".

This is for your information and record.

Thanking you

Yours Faithfully,

For Paisalo Digital Limited



(Manendra Singh)
Company Secretary

Enclosure: Press Release



Press Release

Paisalo Accelerates Transition to AI-Led Lending Platform

From Customer Acquisition to Risk Management, Paisalo Embarks on End-to-End AI Transformation to Drive Scalable, Inclusive Growth

New Delhi, April 22, 2026: Paisalo Digital Limited, a leading NBFC focused on inclusive lending, today announced a decisive and accelerated transition into a fully AI-powered lending powerhouse, positioning the company for category-defining growth, superior profitability, and unmatched scalability.

This transformation is not incremental—it is structural, technology-led, and outcome-driven, designed to unlock 2x AUM, 2x revenue, and 2x PAT over the next three years, establishing Paisalo as a fast-growing AI-led financial institution in India.

AI Infrastructure Already Live at Scale

Paisalo is not experimenting with AI—it is already operating with it:

- * 2 high-performance NVIDIA AI chips powering advanced models
- * 1 immersion-cooled AI server ensuring high-efficiency, low-latency compute
- * 350,000+ AI-driven customer calls per day (multilingual: Hindi, English & Marathi)

This live infrastructure provides Paisalo with a massive data advantage, enabling continuous learning, sharper underwriting, and highly personalized engagement across its borrower base.

End-to-End AI Transformation across the Credit Lifecycle

Paisalo is embedding intelligence across every layer of its operations:

Customer Acquisition & Onboarding

AI-led sourcing engines are driving higher-quality borrower acquisition at lower cost, while fully digital onboarding (via eKYC and Account Aggregator frameworks) is reducing loan turnaround time from days to minutes, unlocking operating leverage.

Underwriting & Credit Decisioning

A proprietary AI/ML credit engine integrates bureau data, banking behavior, and alternative datasets to enable real-time approvals, dynamic pricing, and superior fraud detection—materially enhancing risk-adjusted returns.

Portfolio & Risk Management

Advanced predictive analytics continuously monitor portfolio health, allowing Paisalo to identify stress signals early, reduce delinquencies, and optimize collections efficiency—strengthening asset quality at scale.

AI—Native Infrastructure

With cloud—native architecture, AutoML pipelines, and multilingual AI engagement systems, Paisalo is building a future-ready, RBI—compliant platform capable of scaling exponentially without proportional cost increases.

Management Commentary

Santanu Agarwal, Deputy Managing Director, Paisalo Digital Limited, said:

“Our transition to an AI—first lending platform is a step—change in our operating model. With AI embedded across acquisition, underwriting, and servicing—and with infrastructure already live and in—progress—we are well positioned to scale faster, improve margins, and deliver industry—leading returns. This is the foundation for achieving our vision of doubling AUM, revenue, and profitability over the next three years.”

Paisalo Digital Limited (**BSE: 532900 , NS E: PAISALO**)

For further information on the Company, please visit

<https://paisalo.in/>

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