

Date: October 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- 975202, 975251, 975329, 975437, 975640, 975865,
976752, 977004, 977097, 977278, 977279, 977358, 977371,
977643, 941165, 941167, 941169, 941171, 941173, 941175,
978172 and CPs- 731434, 731624, 732088, 732666, 732669,
732751, 732753 and 732754**

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 continues to build momentum with 42% YoY surge in disbursements; AUM up 33% YoY at Rs 72,659 Mn".

This is for your information and record.

Thanking you

Yours Faithfully,

For Paisalo Digital Limited
MANENDRA SINGH
Digitally signed by
MANENDRA SINGH
Date: 2026.10.22
11:26:13 +05'30'
(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

www.paisalo.in

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अर्थ: समाजस्य न्यासः

Press Release

Paisalo continues to build momentum with 42% YoY surge in disbursements; AUM up 33% YoY at Rs 72,659 Mn

AI-led efficiencies and balance sheet strengthening continue to support progress

New Delhi, October 22, 2026: Paisalo Digital, a leading NBFC focused on expanding credit access to SME, MSME, and micro-enterprises across India, announced its financial results today for the quarter and half-year ended September 30, 2026.

Key Highlights – Q2FY27

AUM	Disbursement	Total Income	Profit After Tax
Rs 72,659 Mn +33% YoY	Rs 15,673 Mn +42% YoY	Rs 2,773 Mn +24% YoY	Rs 656 Mn +27% YoY

AI Powered Scale – Q2FY27

Customer Onboarding	Data Processing	Customer Engagement	AI Calling
190k applications processed in Q2 vs 180k in Q1FY27	650k Voice Data Conversion handled vs 500k in Q1FY27	25 Live AI Bots vs 18 in Q1FY27	300k AI-driven outbound calls daily vs 200k in Q1FY27

Key Performance Indicators – Q2FY27

Particulars	Q2FY27	Q2FY26	YoY (%)	Q1FY27	QoQ (%)
AUM (Rs Mn)	72,659	54,494	33%	67,074	8%
Disbursement (Rs Mn)	15,673	11,025	42%	17,309	-9%
Total Income (Rs Mn)	2,773	2,240	24%	2,603	7%
PAT (Rs Mn)	656	515	27%	613	7%
Net Interest Margin (%)	5.7%	6.5%	-85 bps	6.6%	-91 bps
GNPA (%)	0.66%	0.81%	-15 bps	0.70%	-4 bps
NNPA (%)	0.46%	0.65%	-19 bps	0.49%	-3 bps

Key Highlights

Assets Under Management (AUM) and Disbursement:

- AUM grew 33% YoY to Rs 72,659 Mn, reflecting continued business momentum
- Disbursements stood at Rs 15,673 Mn in Q2FY27, surging 42% YoY on the back of steady credit demand across key segments; cumulative H1FY27 disbursements grew 77% to Rs 32,982 Mn

Distribution:

- Strengthened last-mile presence with a network of 6,415 touchpoints, including 420 new touchpoints added during Q2 and a total 1,116 touchpoints added in H1
- Network of 426 branches to support wider reach and stronger on-ground presence
- Customer franchise strengthened to ~20 Mn, with ~1.9 Mn new additions during Q2FY27

Asset Quality:

- GNPA and NNPA improved by 15bps and 19bps YoY at 0.66% and 0.46% respectively

Borrowings:

- Total borrowings stood at Rs 54,808 Mn as of September'26
- Cost of borrowing improved by 50 bps YoY to 10.0% in Q2FY27

Profitability:

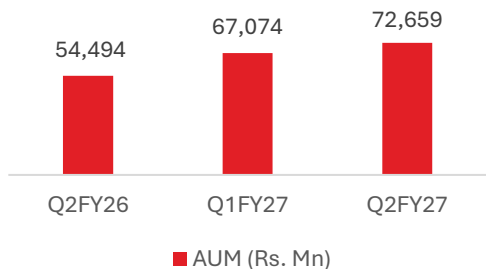
- Total income increased by 24% YoY to Rs 2,773 Mn in Q2FY27; while H1FY27 total income stood at Rs 5,376 Mn, up 21% YoY
- Net interest income increased 23% YoY to Rs 1,357 Mn in Q2FY27; while H1FY27 net interest income increased 25% YoY to Rs 2,706 Mn
- NIM came in at 5.7% in Q2FY27
- AI-led efficiencies helped reduce headcount by 11% YoY to 2,905
- PAT stood at Rs 656 Mn in Q2FY27, up 27% YoY; while H1FY27 PAT came in at Rs 1,270 Mn higher by 29% YoY
- RoA of 3.3% and RoE of 13.4%

Capital Adequacy:

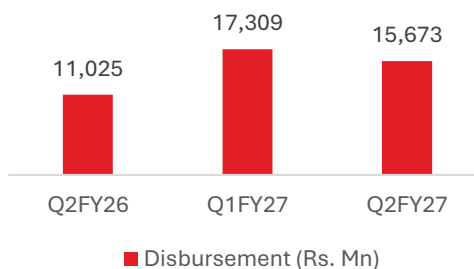
- Capital Adequacy Ratio remained strong at 30.7%, with Tier 1 capital at 25.2%
- Net Worth grew by 13% YoY to Rs 18,981 Mn

Performance Summary

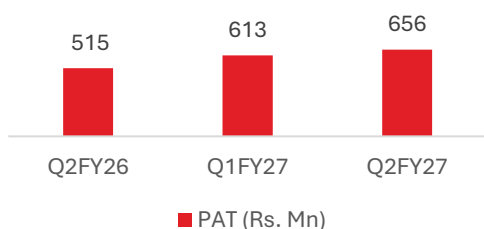
Asset Under Management (Rs Mn)



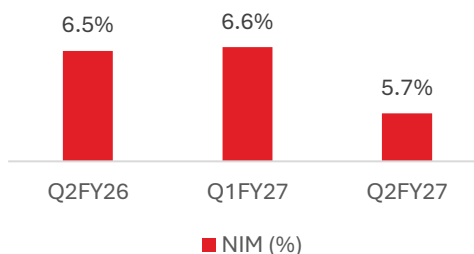
Disbursement (Rs Mn)



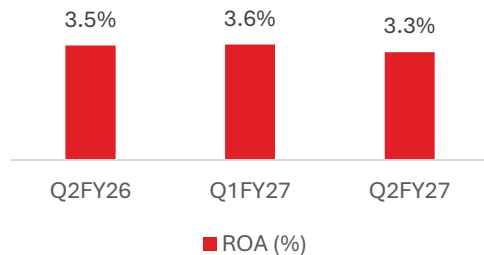
Profit After Tax (Rs Mn)



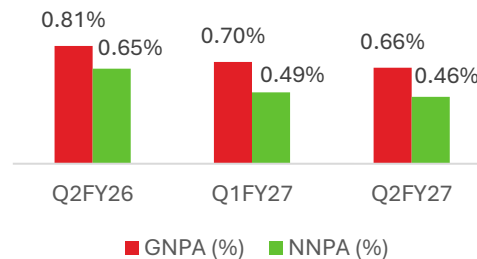
Net Interest Margin (%)



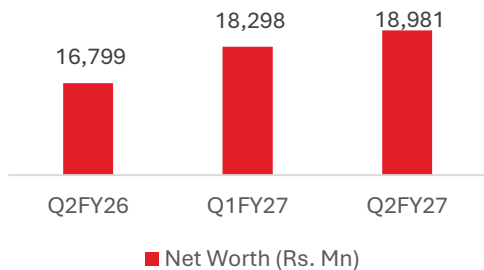
Return on Assets (%)



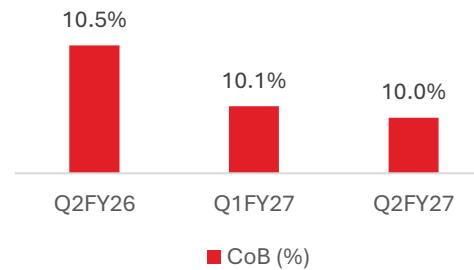
Asset Quality (%)



Net Worth (Rs Mn)



Cost of Borrowing (%)



Commenting on the performance, Mr. Santanu Agarwal, Deputy Managing Director of Paisalo Digital Ltd, said:

“We continue to embed AI across the lending lifecycle, driving productivity gains, enhancing customer experience and improving operating efficiency. The upcoming launch of our consumer-facing digital platform, along with our increasingly diversified liability franchise, strengthens our ability to scale profitably while maintaining prudent risk management. As we continue to deepen our reach across underserved customer segments, we remain focused on delivering sustainable growth, capital efficiency and long-term value creation.”

Earnings Conference Call

Thursday, October 22, 2026 at 4:00 PM IST

Following the announcement of Q2FY27 results on October 22, 2026, the management of Paisalo Digital will host a conference call on October 22, 2026 at 4:00 PM IST during which the management will discuss the performance and answer questions from the participants. Details of the call are given below:

Conference Call Registration Link

Paisalo Digital Q2FY27 Conference Call - [LINK](#)

Dial in Numbers:

Universal Numbers: +91 22 6280 1146, +91 22 7115 8047

Toll Free Numbers: US: 1 866 746 2133, UK: 0 808 101 1573,

Singapore: 800 101 2045, Hong Kong: 800 964 448, Australia: 0080014243444

About Paisalo Digital Ltd

Paisalo Digital Limited is engaged in the business of providing convenient and accessible credit to SME, MSME and micro-enterprises across India. The company has a wide geographic reach with a network of 6,415 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.

Disclaimer

No representation or warranty, express or implied is made as to, and no reliance should be placed on the fairness, accuracy, completeness or correctness of such information or opinions contained herein. The information contained is only current as of its date. Certain statements made may not be based on historical information or facts and may be "forward looking statements", including those relating to the company's general business plans and strategy, its future financial condition and growth prospects, and future developments in its industry and its competitive and regulatory environment. Actual results may differ materially from these forward-looking statements due to number of factors, including future changes or developments in the company's business, its competitive environment, and political, economic, legal, and social conditions in India.

Paisalo Digital Limited (BSE: 532900, NSE: PAISALO)

For further information on the company, please visit

<https://paisalo.in/>

Contact Information

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