

Date: 22.10.2026

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

Scrip Code: 532900 (Equity)

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

To,
The Asstt. Vice President
National Stock Exchange of India Limited,
Exchange Plaza
Bandra Kurla Complex Bandra (East)
Mumbai -400 051

Scrip Code: PAISALO

Subject: Investor Presentation

Dear Sir/Madam,

Pursuant to Regulation 30 and 46 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and in terms of other applicable laws, if any, please find enclosed herewith the Investor Presentation for the quarter ended September 30, 2026. The above is being made available on the Company's website i.e. www.paisalo.in

This is for your information and record, please.

Thanking you,

Yours faithfully,

For Paisalo Digital Limited

MANENDRA

SINGH

(MANENDRA SINGH)

Company Secretary

Encl.: as above

Digitally signed by
MANENDRA SINGH
Date: 2026.10.22
14:12:21 +05'30'

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

Head Office: Paisalo House, 74, Gandhi Nagar, NH-2, Agra - 282 003. Phone: +91 562 402 8888. Email: agra@paisalo.in

CIN: L65921DL1992PLC120483

www.paisalo.in

Serving Bharat since 1992

अर्थ: समाजस्य न्यासः

PAISALO DIGITAL LIMITED

INVESTOR

PRESENTATION

Q2FY2027

PAISALO

EASY LOAN आसान लोन



Safe Harbor

This document contains certain forward – looking statements based on current expectations of Paisalo Digital Limited’s management. Actual Results may vary significantly from the forward – looking statements in this document due to various risks and uncertainties. These risks and uncertainties include the effect of economic and political conditions in India, and outside India; volatility in interest rates and in the securities markets; new regulations and government policies that might impact the business of Paisalo Digital Limited; the general state of the Indian economy; and the management’s ability to implement the company’s strategy. Paisalo Digital Limited does not undertake any obligation to update these forward – looking statement.

This document does not constitute an offer or recommendation to buy or sell any securities of Paisalo Digital Limited or any of its subsidiaries or associate companies. This document also does not constitute an offer or recommendation to buy or sell any financial products offered by Paisalo Digital Limited.





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Social Governance

01 Result Snapshot

Q2FY2027



Quarter At a Glance

Scale



AUM	Disbursement
₹72,659 Mn	₹15,673 Mn
Employees	Net Worth
2,905	₹18,981 Mn

Distribution



Distribution Points	States	Business Correspondents
4,299	23	1,690 (Partnered with SBI, BOI & IOB)
Branches		
426		

Granularity



Customer Franchise	Average Ticket Size
20 Mn	₹6.16 Lakhs
Secured Portfolio	Co-Lending Partners
94%	5

Asset Quality



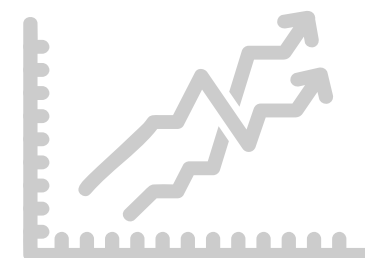
GNPA	NNPA	Collection Efficiency
0.66%	0.46%	98.3%
		Liquidity Coverage
		2.22X

Liability



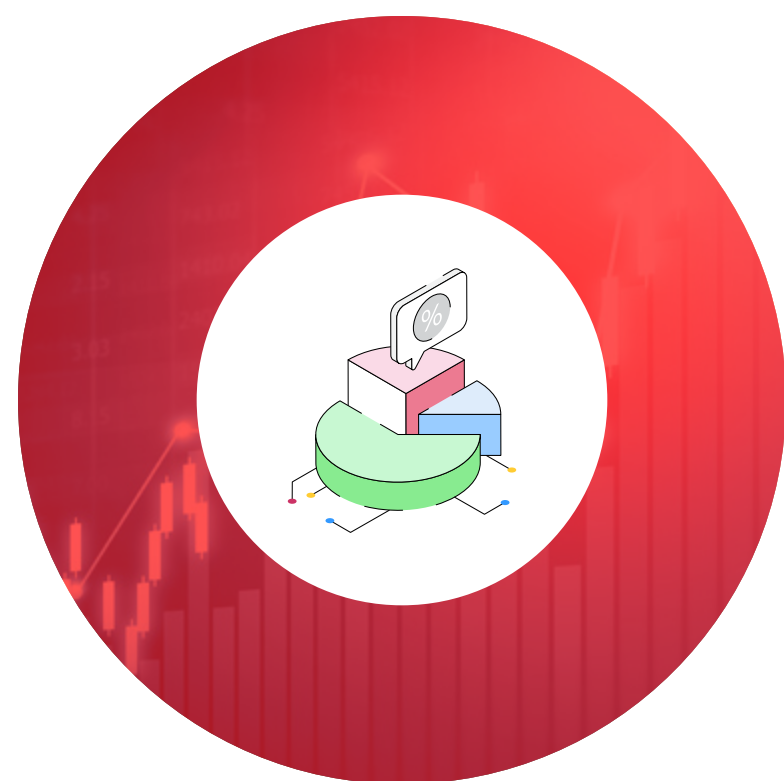
Total Borrowings	Capital Adequacy
₹54,808 Mn	30.7%
Cost of Borrowing	Debt Equity Ratio
10.0%	2.89x

Profitability



ROA	NIM%	Yield
3.3%	5.7%	15.7%
ROE	PAT	
13.4%	₹656 Mn	

Highlights for the Quarter



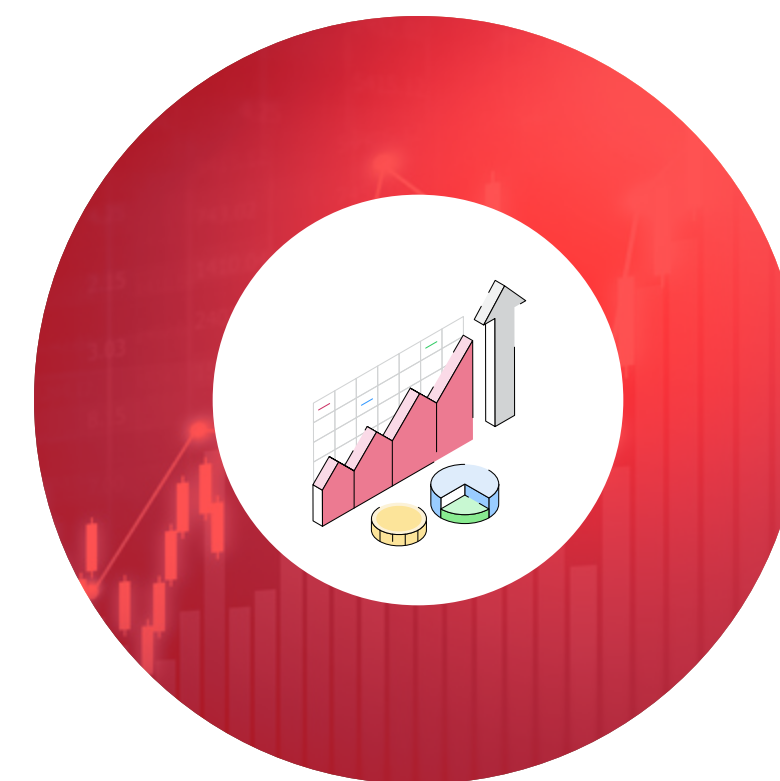
Accelerating Growth

- Strong business momentum continued with **33% YoY AUM growth to Rs 72,659 mn** and **42% YoY growth in disbursements** to Rs 15,673 mn.
- Network expansion remained a key growth driver, with **420 touchpoints added** during the year, taking the total footprint to **6,415**.
- **Customer franchise** scaled to **~20 mn**, enhancing the company's ability to capture future growth opportunities.



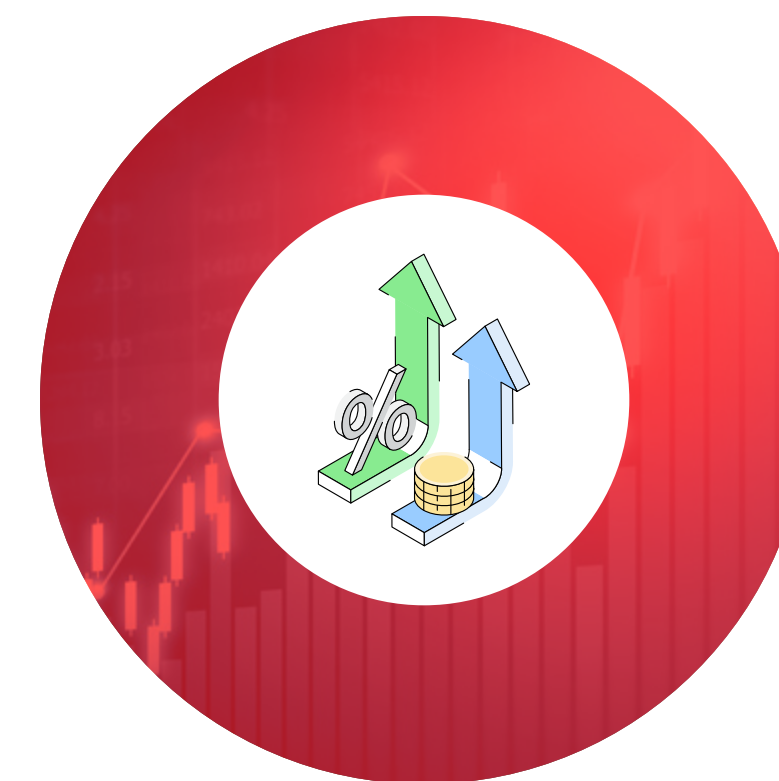
Growth without Compromise

- **Total Income** witnessed a **24% YoY increase** to Rs 2,773 mn, while **PAT** grew **27% YoY to Rs 656 mn**.
- Record disbursements weighted toward end of the quarter, which temporarily diluted **yields, to normalise from H2FY27** as full interest impact comes through.
- **Asset quality remained stable** and improved further, with **GNPA at 0.66% and NNPA at 0.46%** as of Q2FY27, improving by ~15 bps and ~19 bps respectively on a YoY basis.



Tech-Efficiency Kicking In

- **Headcount reduced 11% YoY**, despite network expansion and AUM growth, highlighting early **operating leverage from technology and AI-driven** efficiencies.
- **Consumer-facing app scheduled to go live in Q3FY27**, enabling a more seamless customer experience and improving scalability of operations.

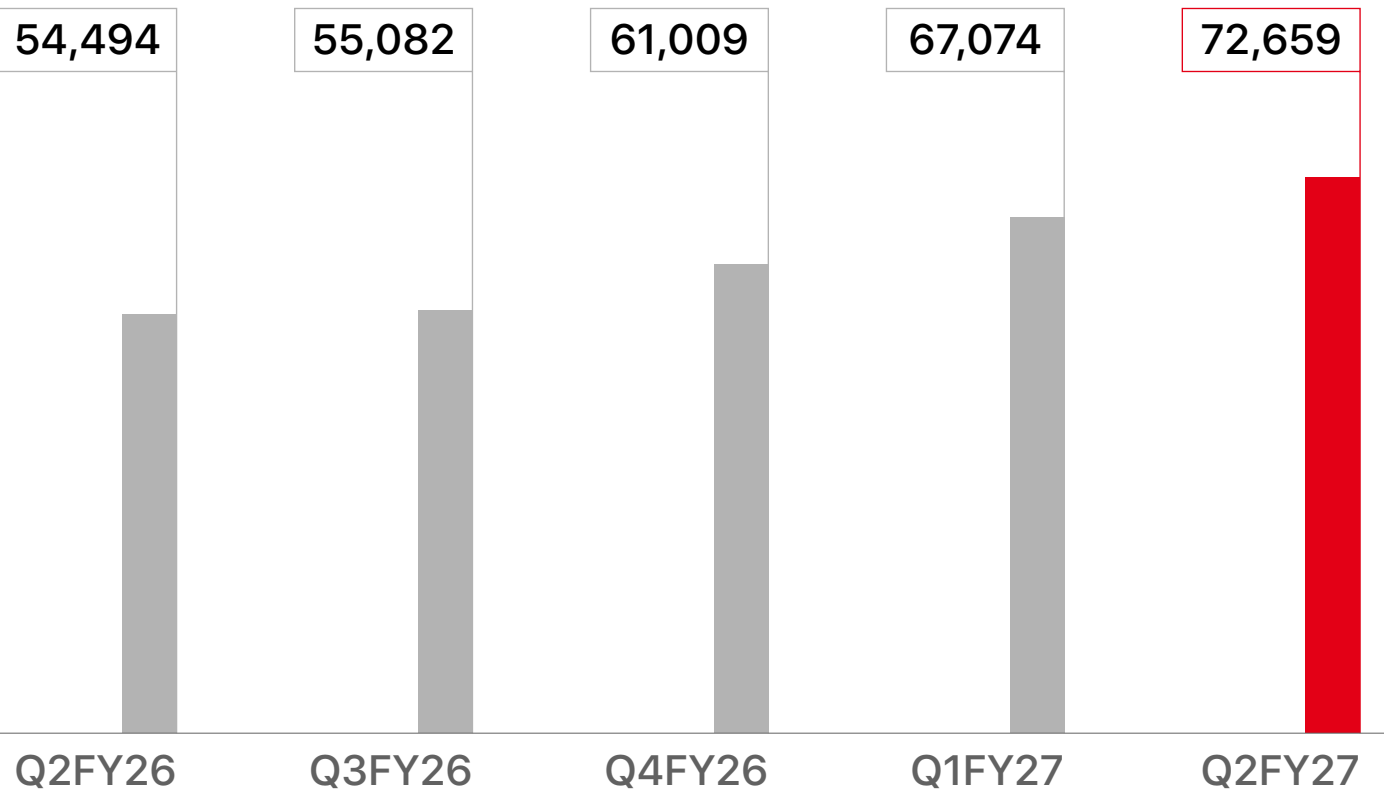


Stronger Balance Sheet

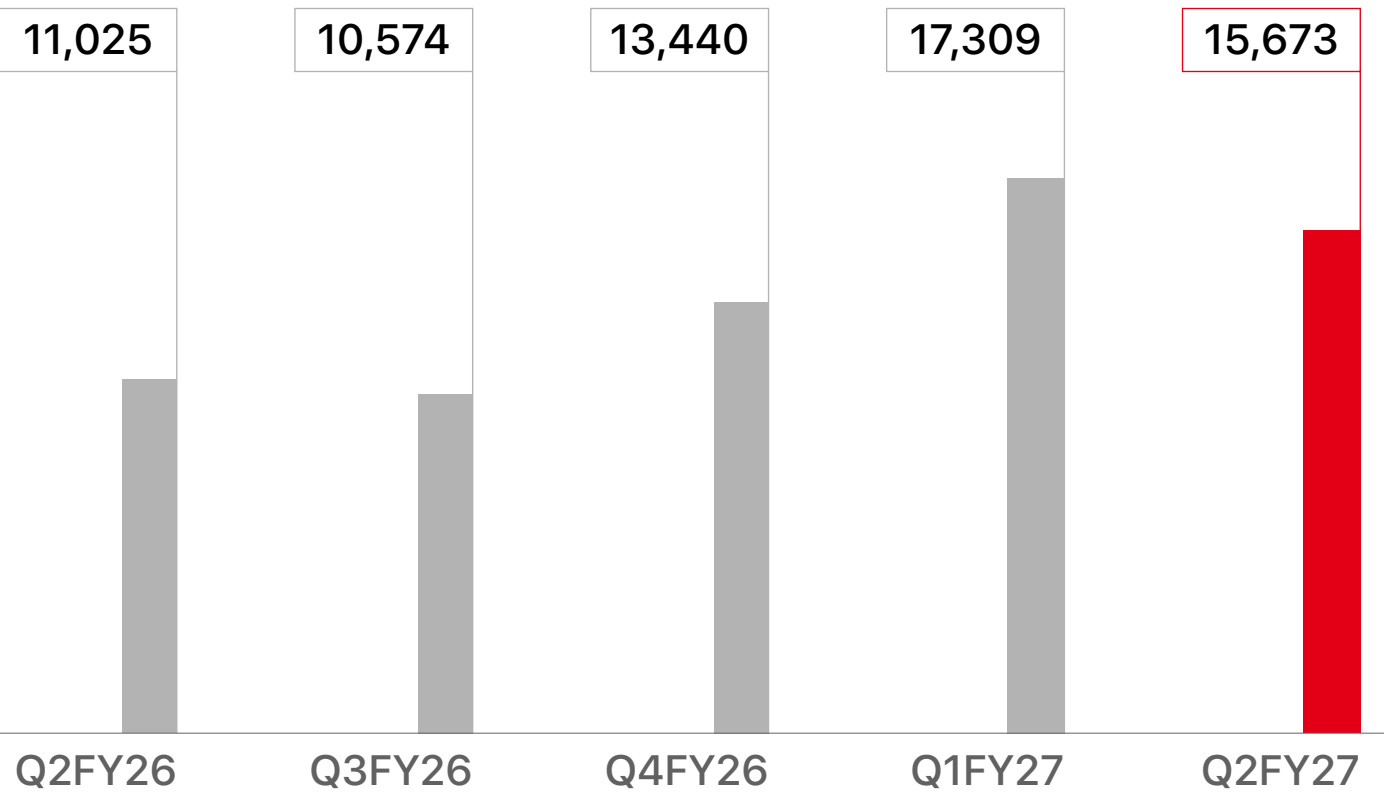
- **Approved and launched Tranche I** public issue of secured, rated, listed **NCDs aggregating up to Rs 300 Cr under a Rs 900 Cr shelf limit**, strengthening the liability franchise and funding diversification.
- **Recent capital raise** expected to **optimize leverage levels**, enhancing balance sheet efficiency and supporting ROE expansion.
- **Promoter shareholding rose by ~4.8% in H1FY27**, driven by earlier Q1FY27 acquisitions, underscoring confidence in the Company's longterm strategy and growth outlook.

Robust Financial & Operational Performance

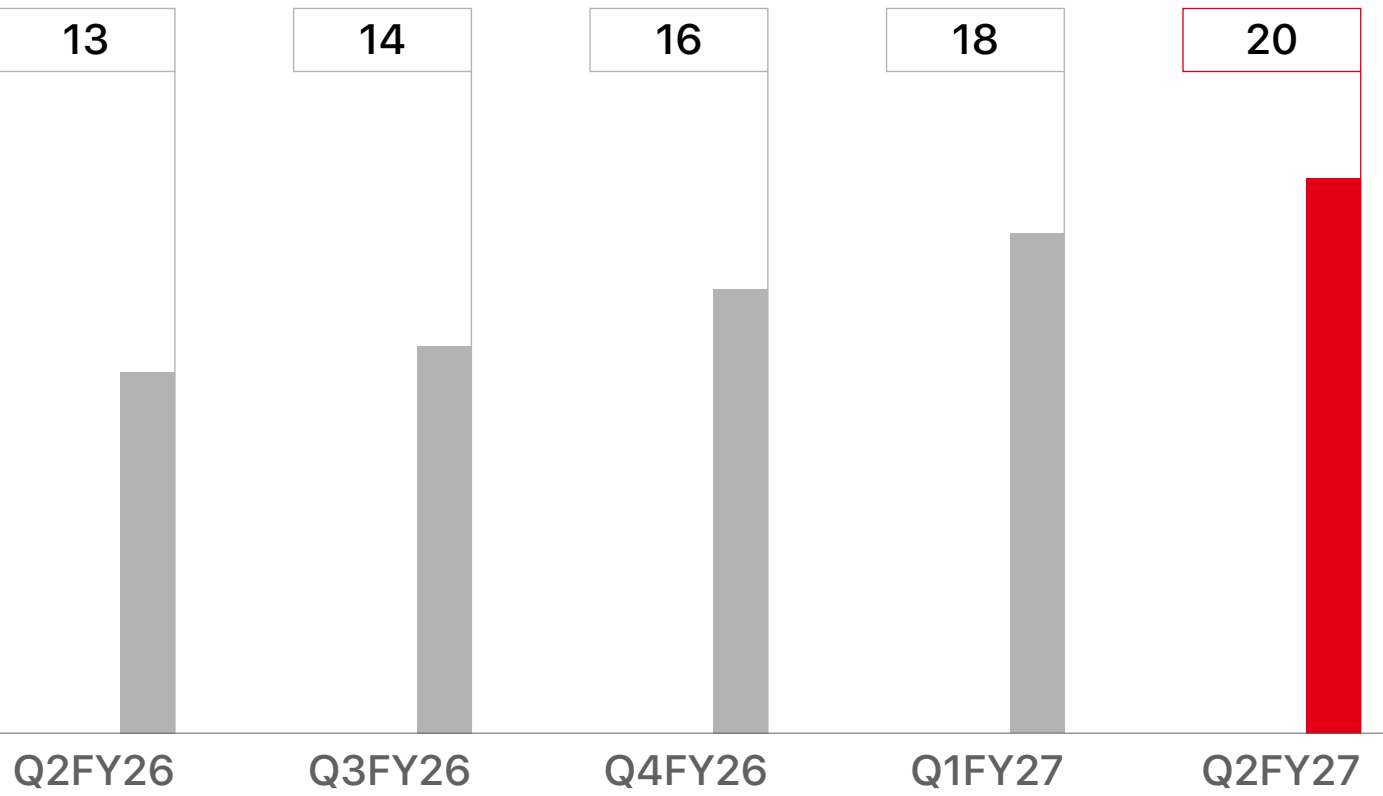
AUM (Rs Mn)



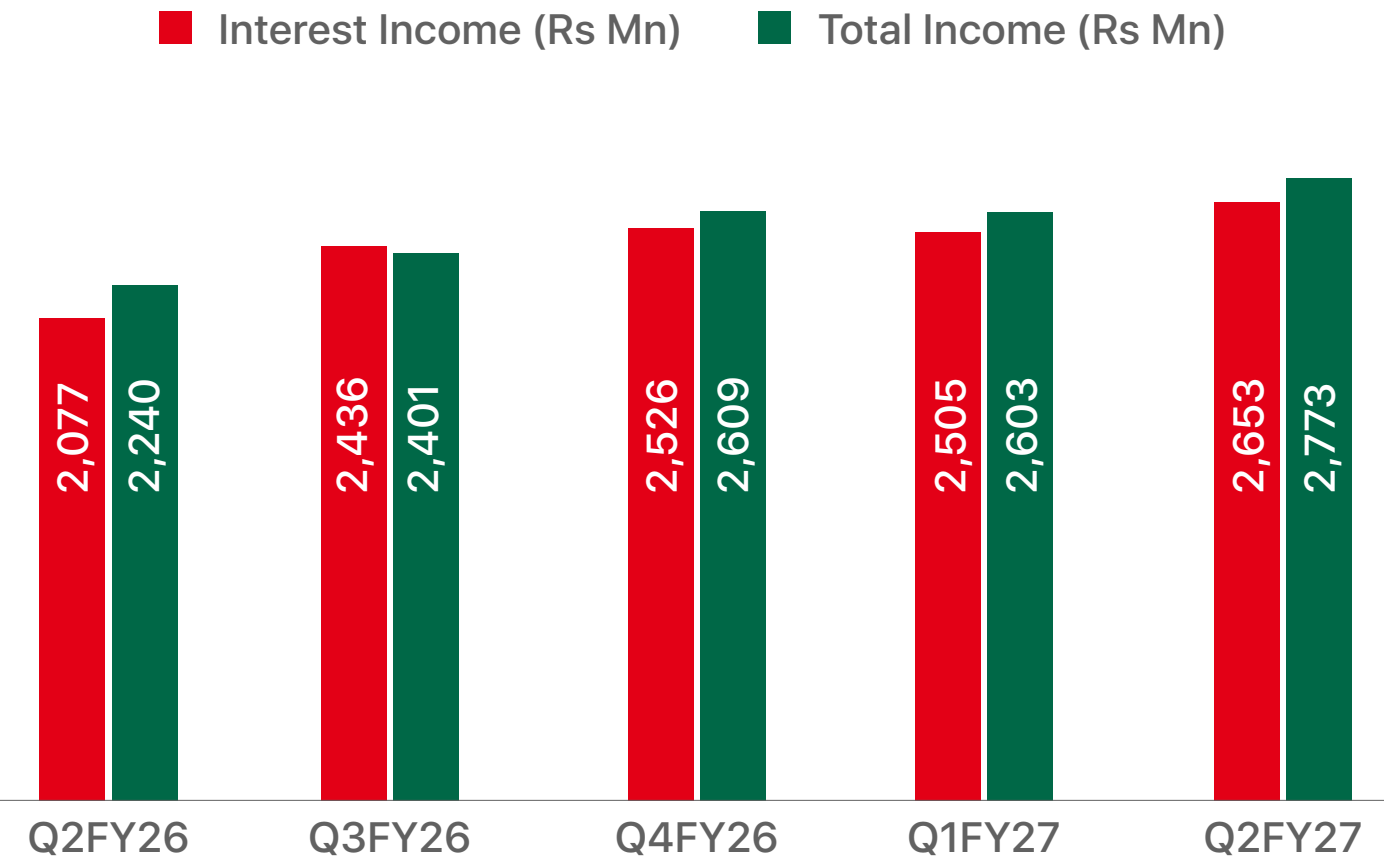
Disbursement (Rs Mn)



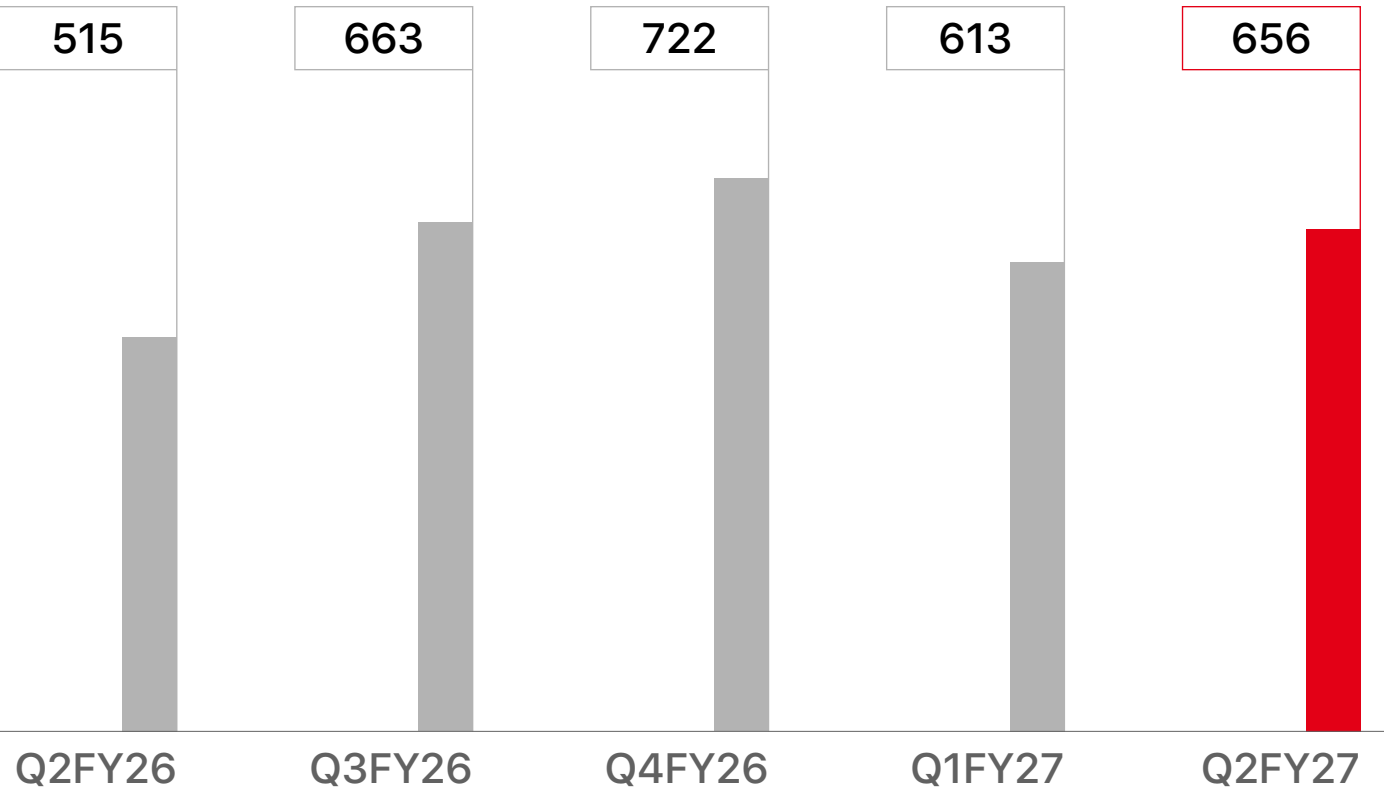
Customer Franchise (Mn)



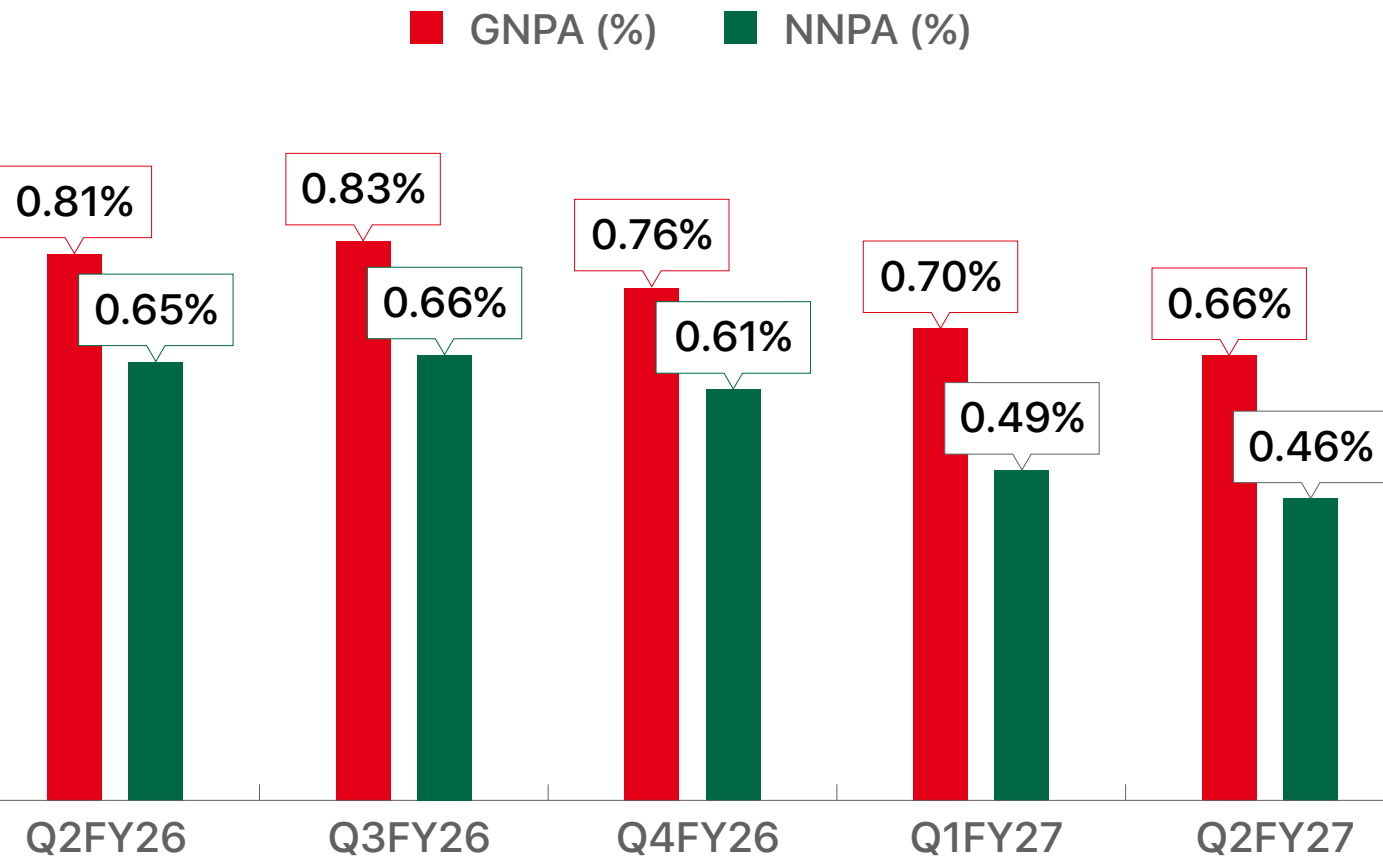
Income (Rs Mn)



PAT (Rs Mn)

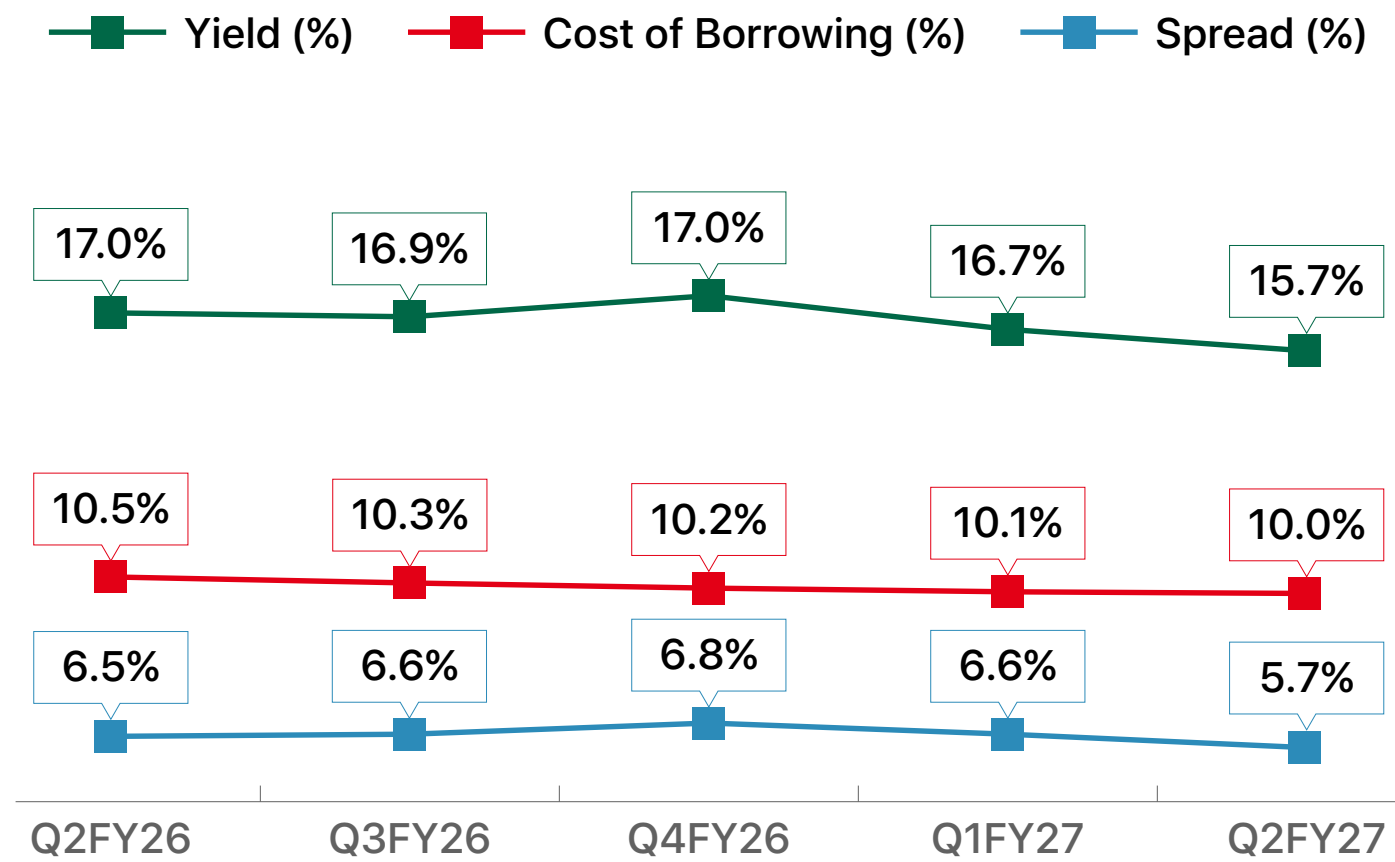


Asset Quality (%)

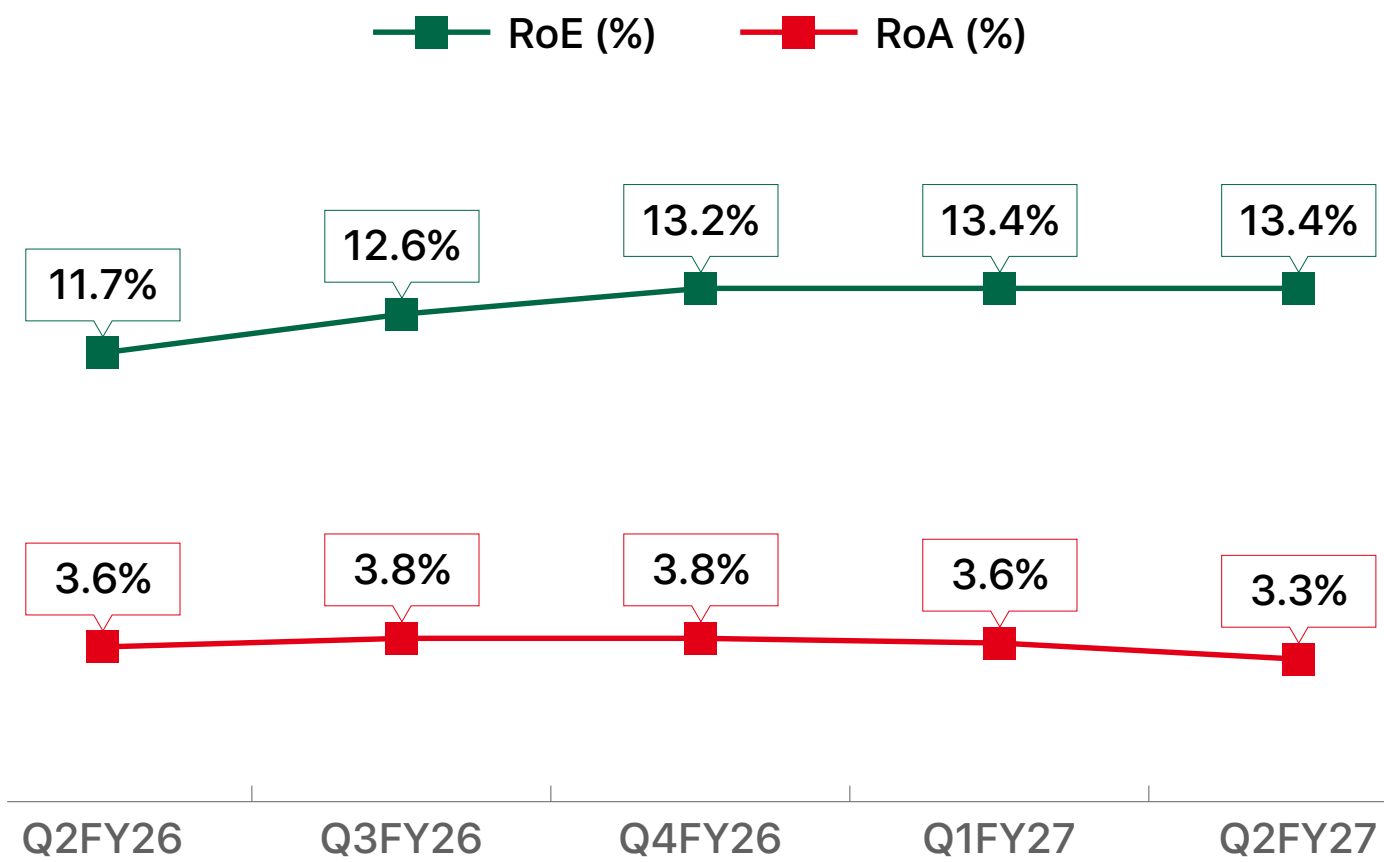


Robust Financial & Operational Performance

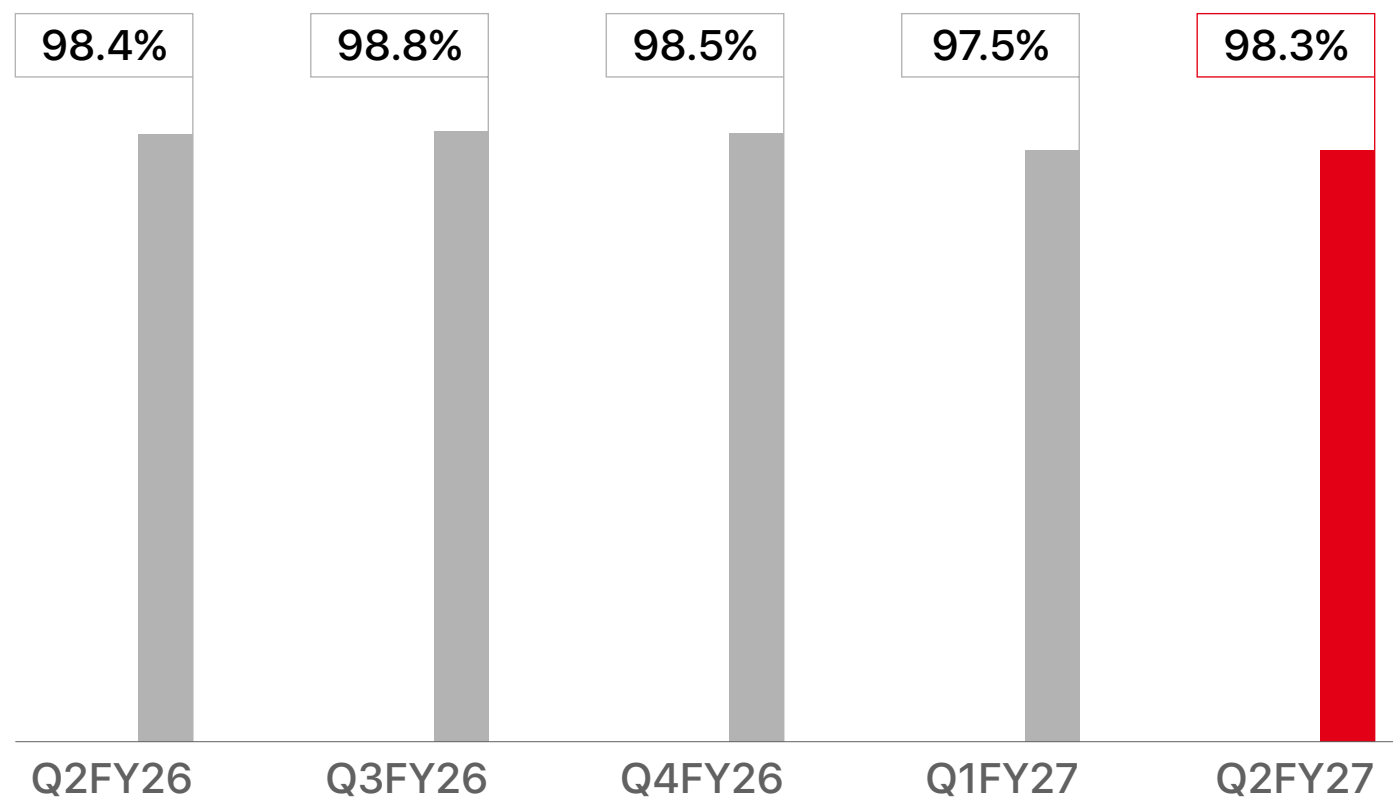
Yield, Spread, Cost of Borrowing (%)



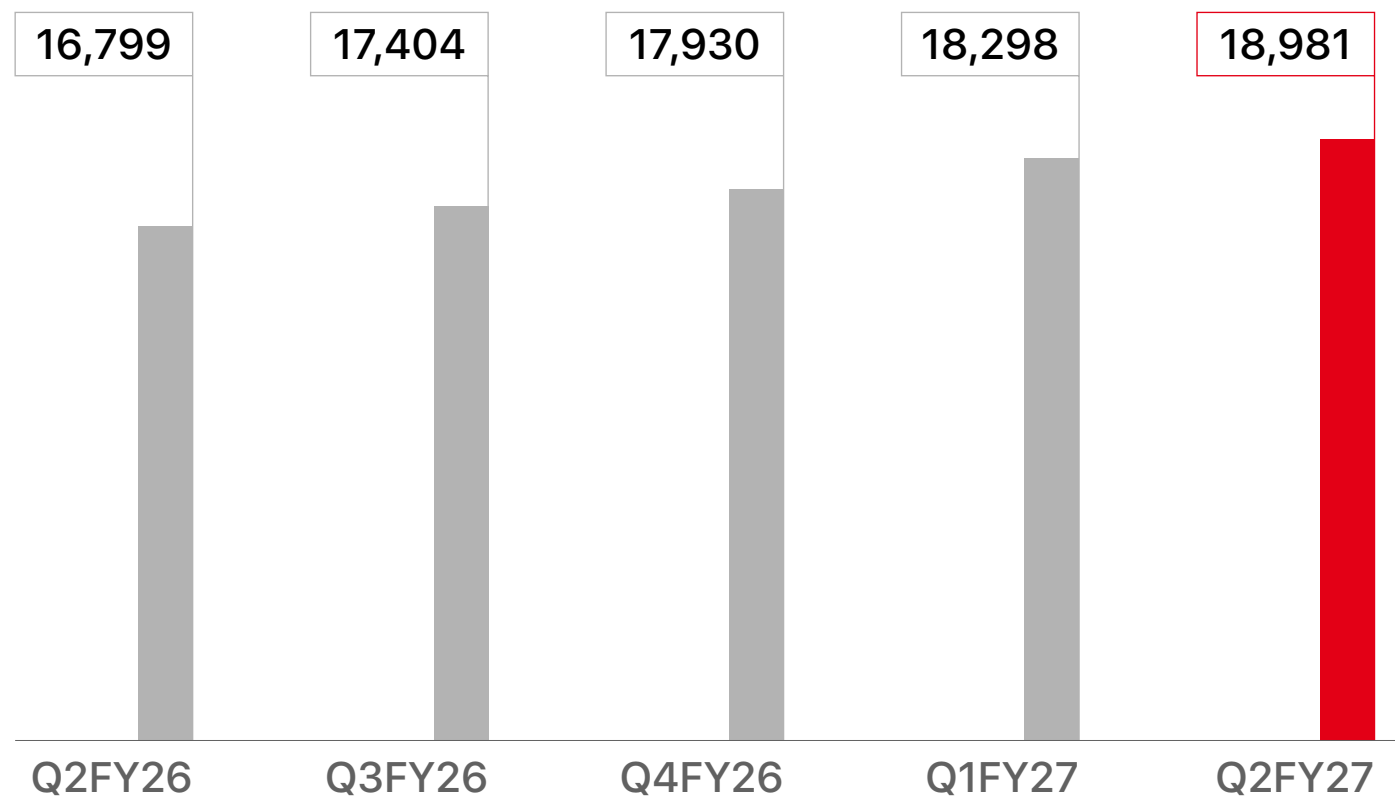
RoE & RoA (%)



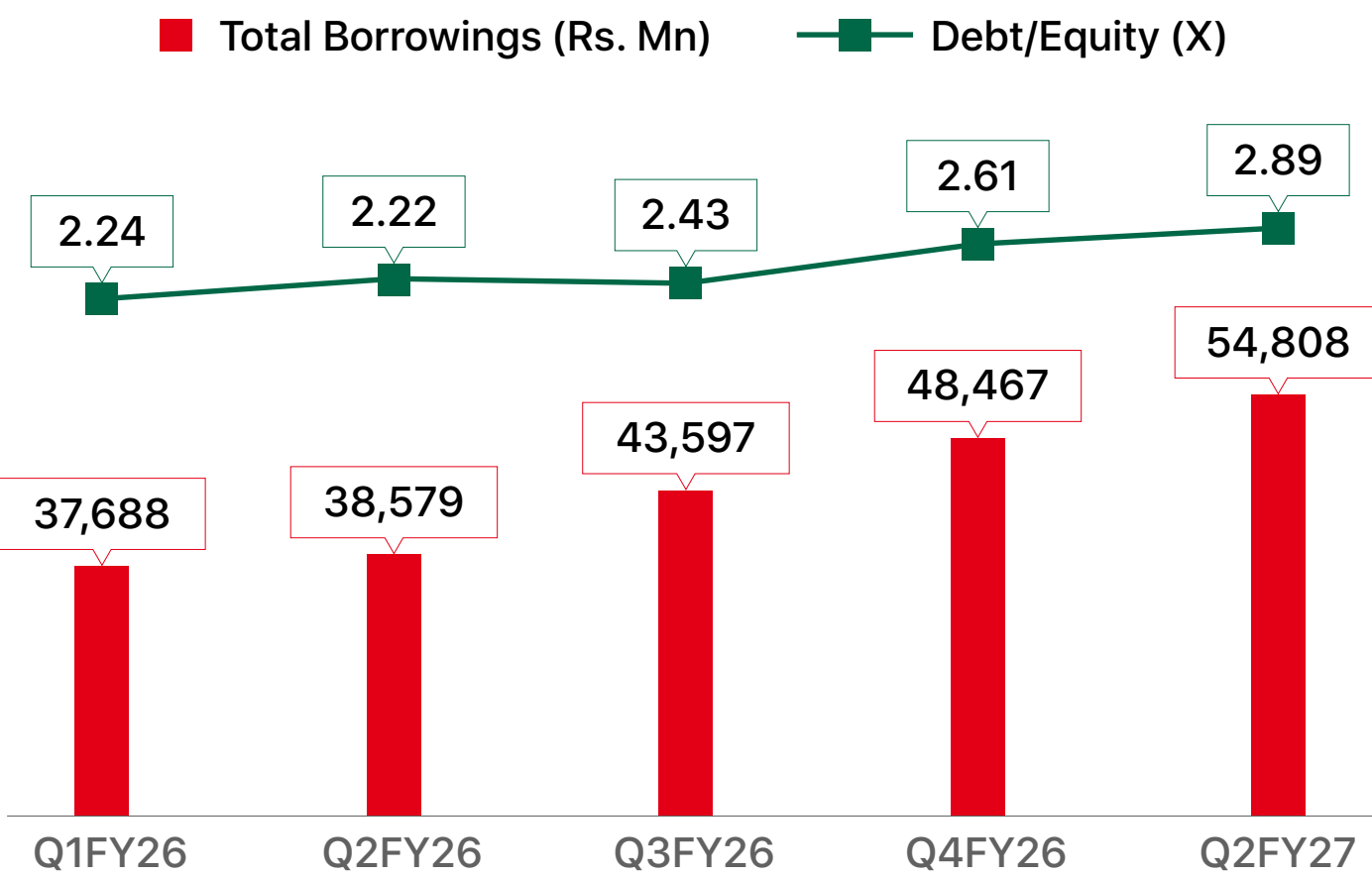
Collection Efficiency (%)



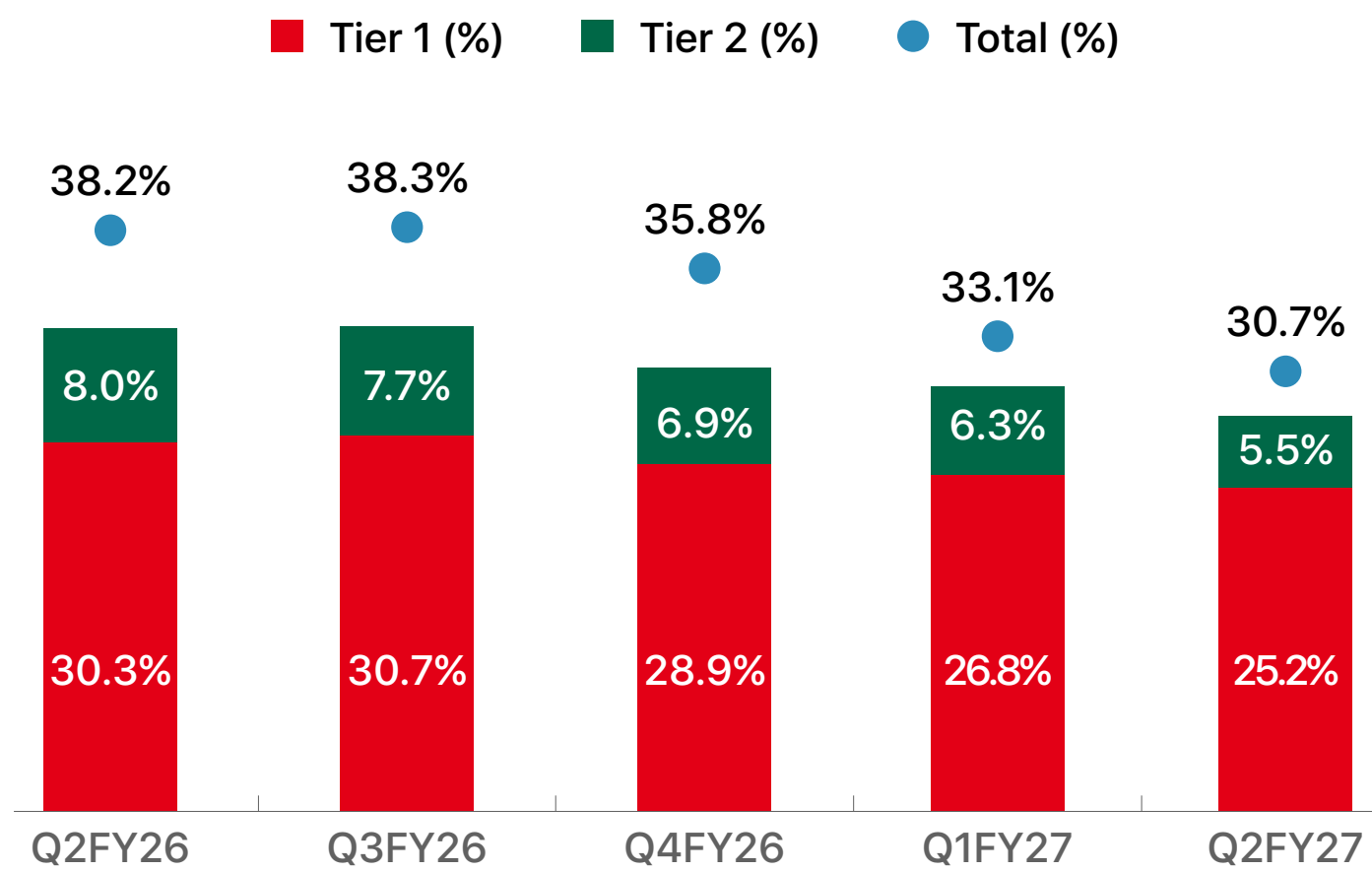
Net Worth (Rs Mn)



Total Borrowings (Rs Mn) & D/E (x)



Capital Adequacy (%)



02

At a Glance

Q2FY2027



Business at a Glance

Bridging India's credit gap

Connecting undeserved borrowers and MSMEs to the formal financial ecosystem

What defines Paisalo

- **Bridging the credit gap:** Formal credit for unbanked and underserved borrowers, incl. MSMEs.
- **Tailored loan offerings:** Designed around varied borrower needs and local cash flows.
- **Scaled reach:** 23 States & UTs, 6,415 touch points and 20 Mn customer franchise.
- **Partnership-led model:** 5 co-lending partners extend access and balance-sheet depth.
- **Growth engine:** 3-year AUM CAGR of 21%, PAT CAGR of 36%.

34 Years of Legacy

23 States & UTs

20 mn Customer Franchise

₹72,659 mn AUM

6,415 Touch Points

5 Co-Lending Partner

AA/STABLE/A1+
Credit Rating

Key Building Blocks in Place for Growth Phase

Last-mile credit for MSMEs and micro-enterprises

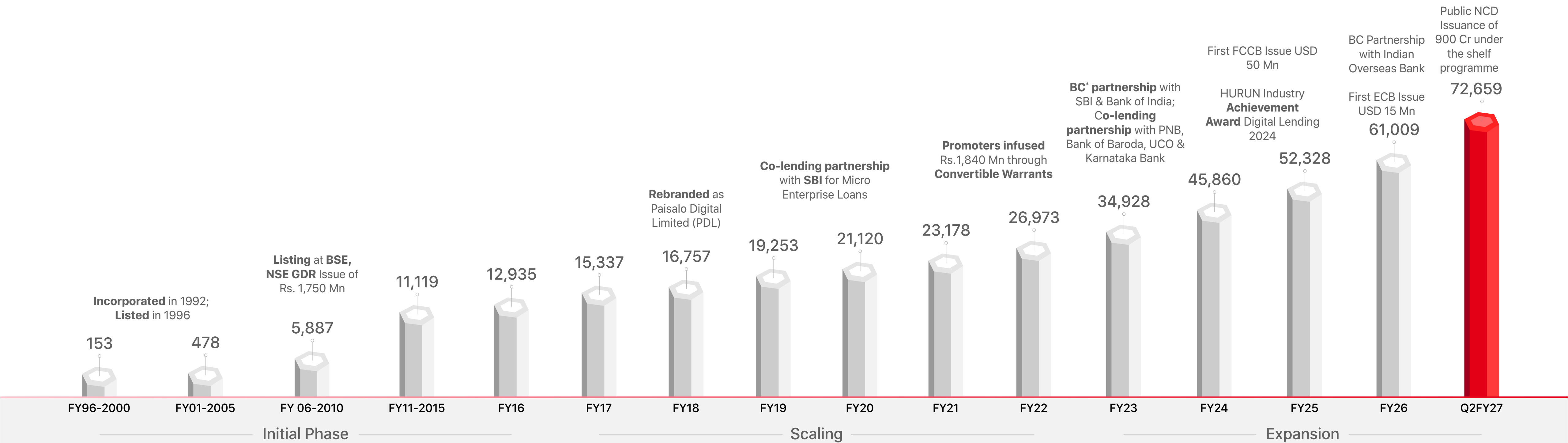
Accelerating presence in existing states and expanding into new markets

Strengthening operations through **AI-led intelligence**

Structural **diversification of balance sheet** leverage to reduce cost of capital

Proven through Cycles, Scaling with Stability

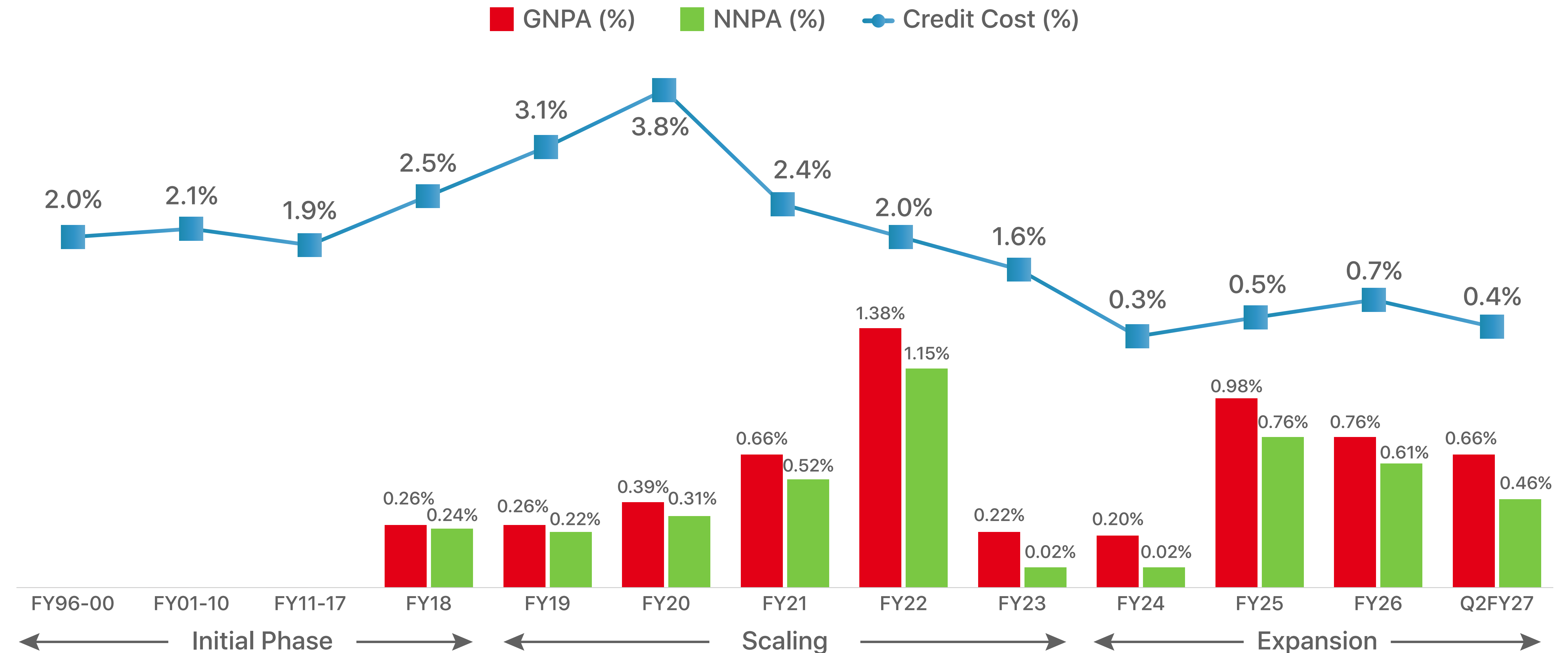
CREDIT RATING AA/Stable/A1+	STATES 23	TOUCH POINTS 6,415	ASSETS UNDER MANAGEMENT Scaling at 21% CAGR (FY21 - FY26)
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*Business Correspondent

Proven through **Stress, Consistent in Quality**

Preserving best-in-class asset performance, with targeted asset quality at sub-2% through credit cycles



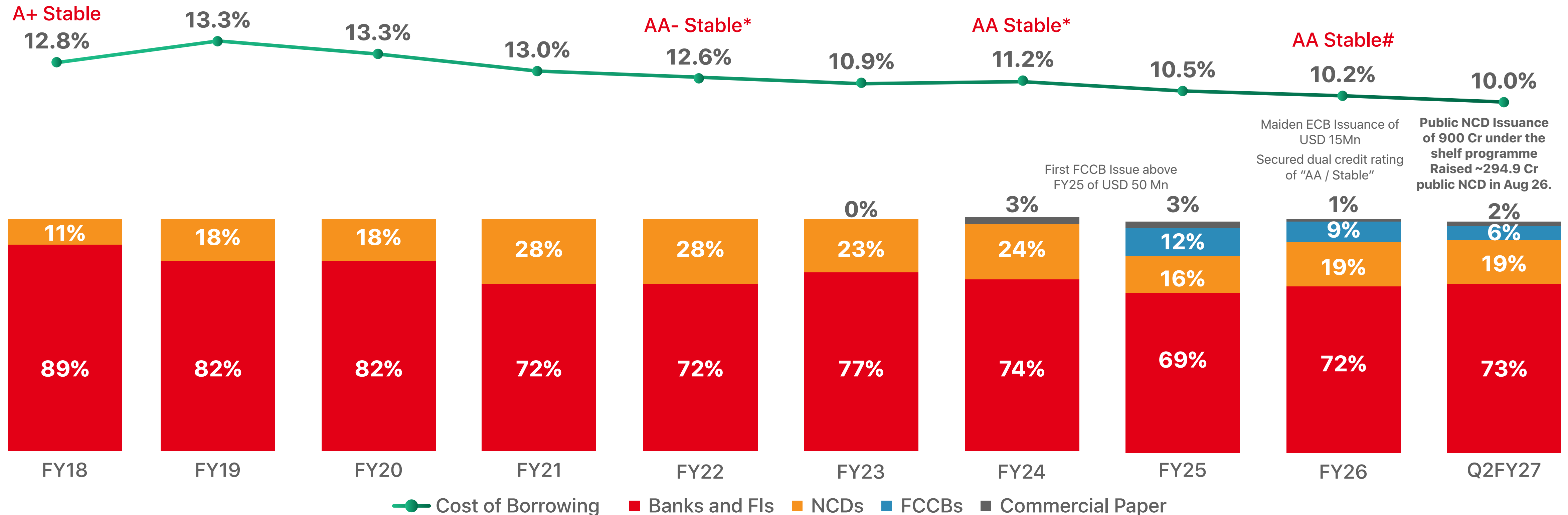
Strategic Liability Diversification

Lender Base

Public Sector Banks & Institutions



Private Banks

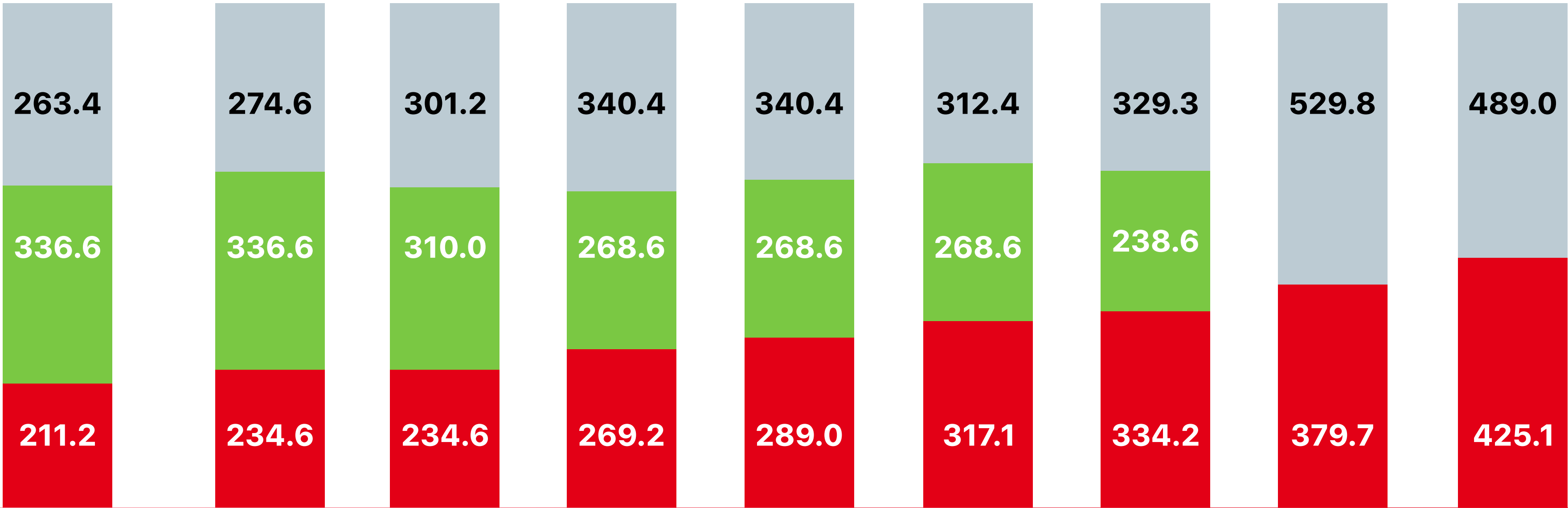


*Rating assigned by Infomerics Ratings | #Rating assigned by Brickwork Ratings

Deepening Promoter Ownership

Promoter GDR* Institutions & Others

Number of Shares (in million)



	FY15-2019	FY20	FY21	FY22	FY23	FY24	FY25	FY26	H1FY27
Institutions & Others	32.5%	32.5%	35.6%	38.8%	37.9%	34.8%	36.5%	58.3%	53.5%
GDR*	41.5%	39.8%	36.6%	30.6%	29.9%	29.9%	26.5%	0.0%	0.0%
Promoter	26.0%	27.7%	27.7%	30.7%	32.2%	35.3%	37.0%	41.7%	46.5%

Note: FY15-FY23 adjusted for Stock Split of 1:10 in June 2022 & Bonus issue of 1:1 in March 2024
*Outstanding GDRs were successfully converted in Q2FY26, strengthening the company's capital structure

03

Strategic Levers

Q2FY2027



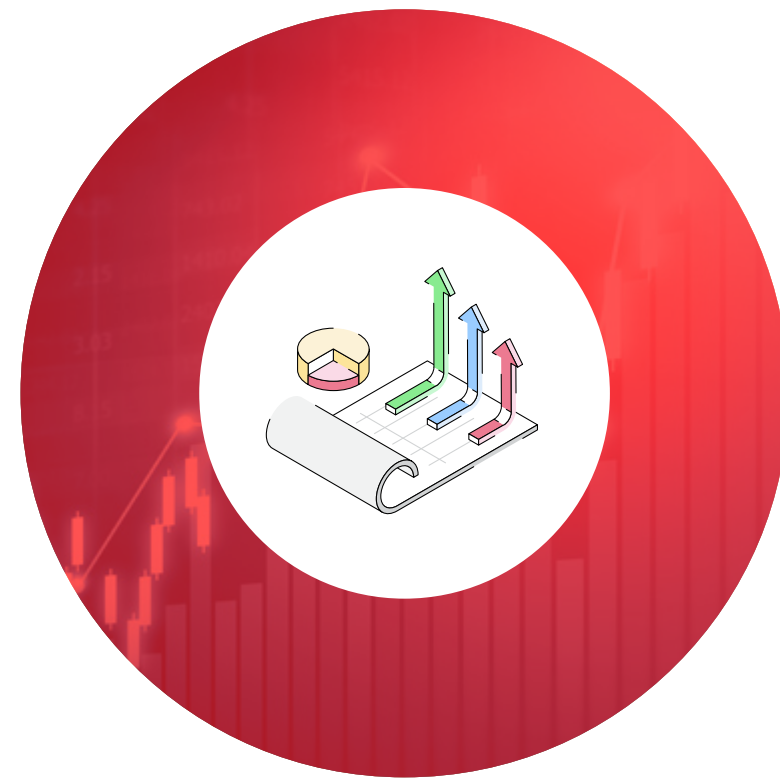
Growth Strategy

Four reinforcing pillars driving sustainable, profitable growth



Distribution

- 6,415 touch points across 23 states via a branch-led and asset-light model.
- Zero-capex reach through Business Correspondents with SBI, BOI & IOB.
- Deepen last-mile presence to drive financial inclusion and sourcing quality.



Broadening Product Suite

- Purpose-led MSME and micro-credit financing across diverse segments.
- Asset-light growth through institutional and dealer partnerships.
- New categories spanning agri, industrial and alternative-fuel equipment.



Technology/AI

- AI embedded across the lending lifecycle, from sourcing to collections.
- 500k GenAI calls daily and 180k applications processed each quarter.
- e-KYC and AI/ML underwriting cut turnaround and cost-to-serve.

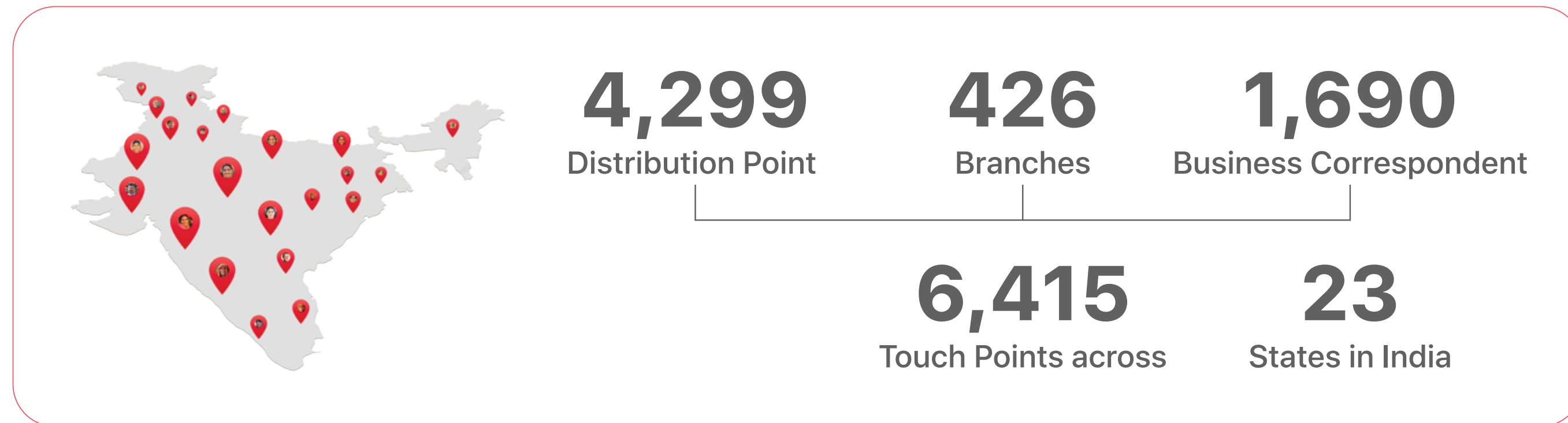


Liability Management

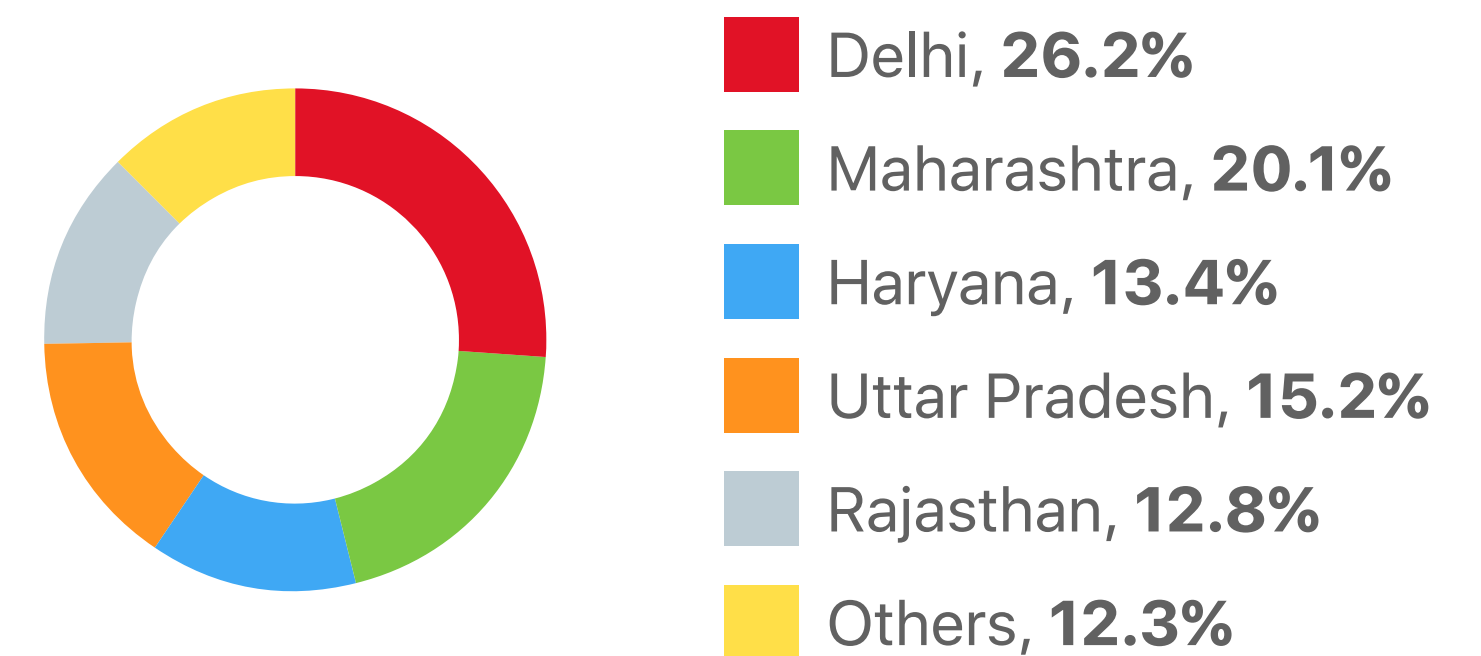
- Continued reduction in cost of borrowing reflecting a strengthened liability franchise
- Funding base diversified through ECBs, NCDs, FCCBs and CPs
- 80:20 co-lending with leading banks, provides optionality for future RoA and RoE

High-Touch: Pan India Network

Accelerating presence in existing high-potential states while expanding into new, contiguous markets

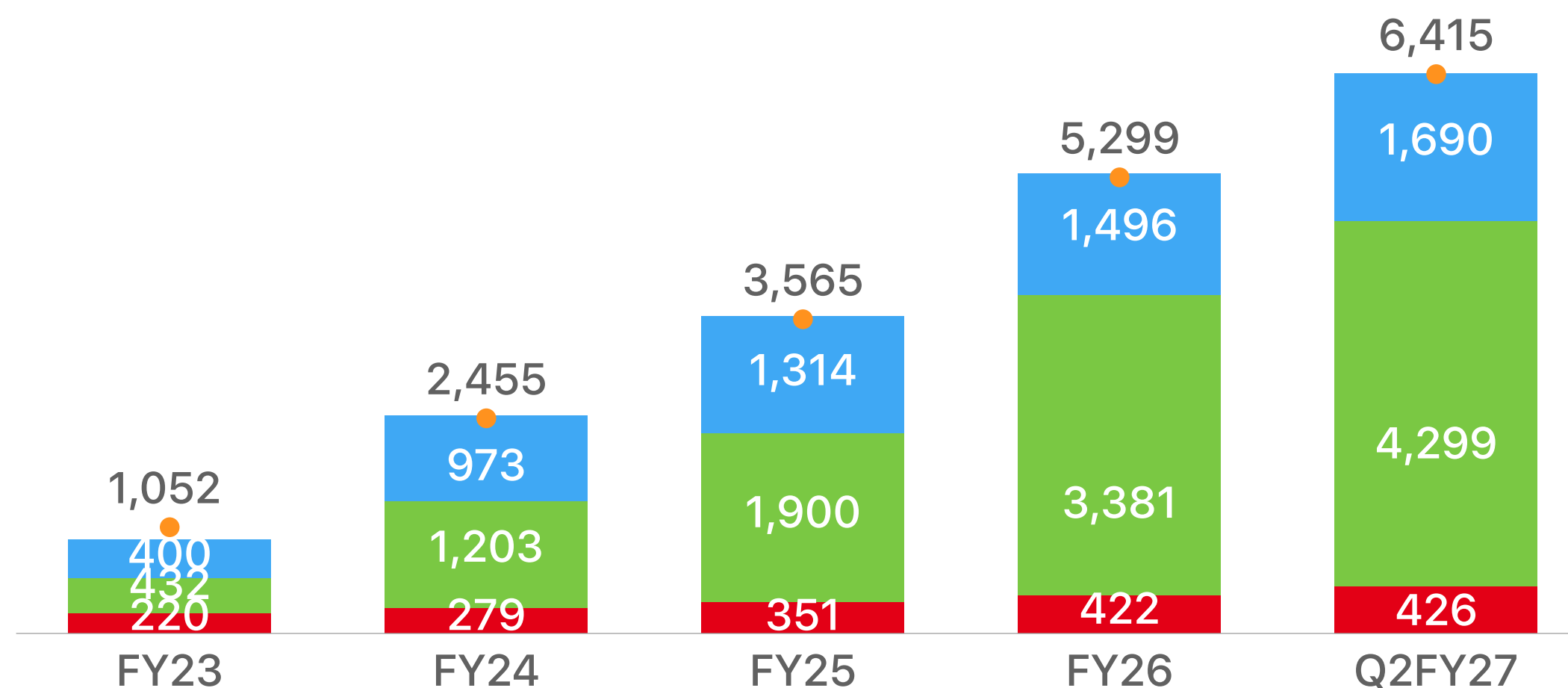


State wise portfolio breakup (%)

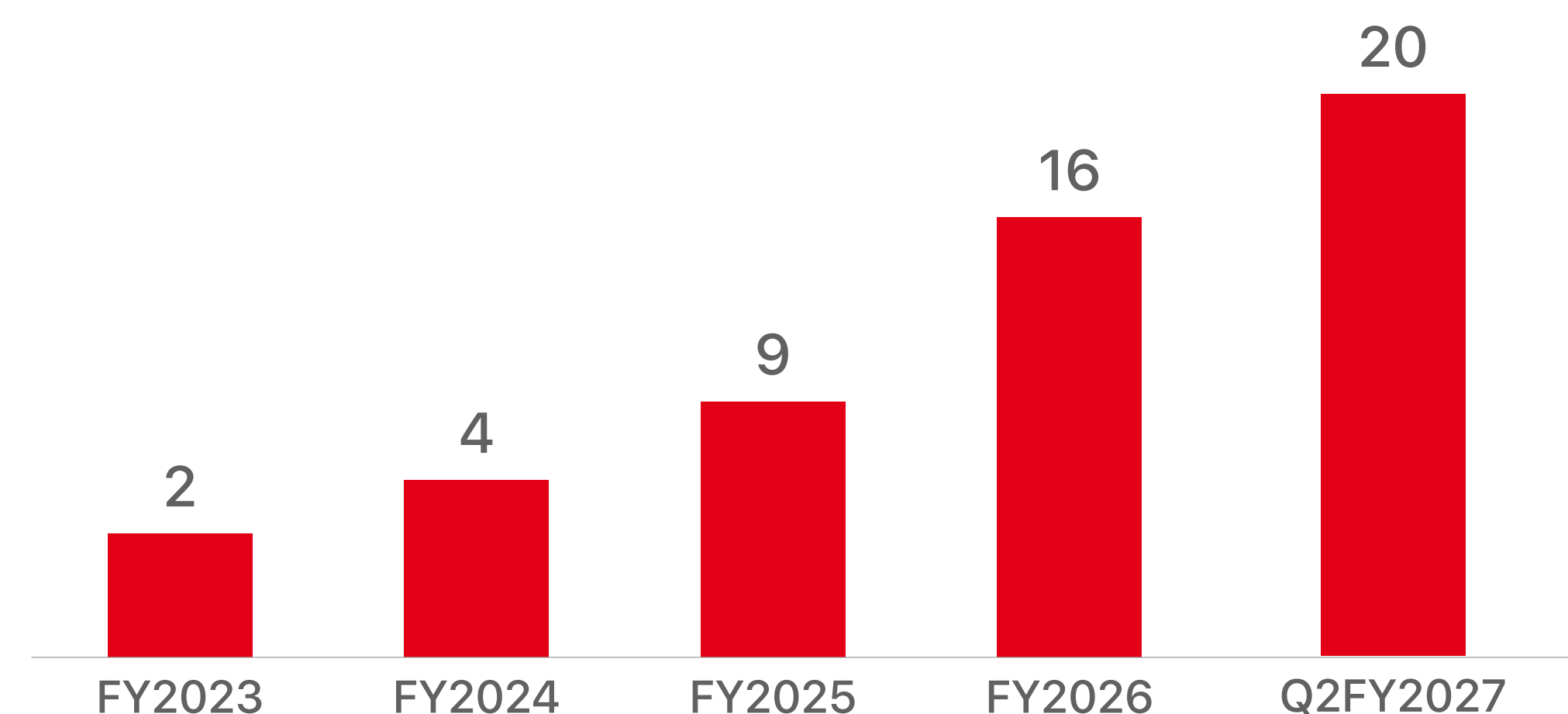


Branch & Asset-Light Expansion

Branches Distribution Touchpoints BC Total

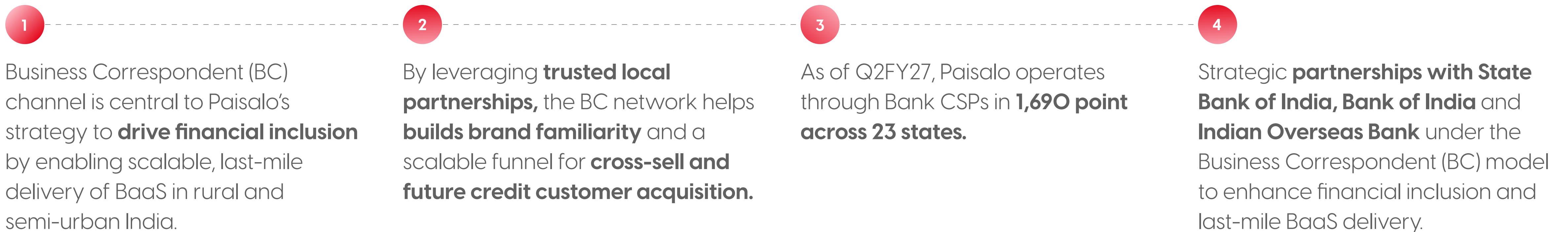


Customer Franchise (Mn)



Business Correspondent

Strategic collaboration with local communities to enhance customer reach and gain market share



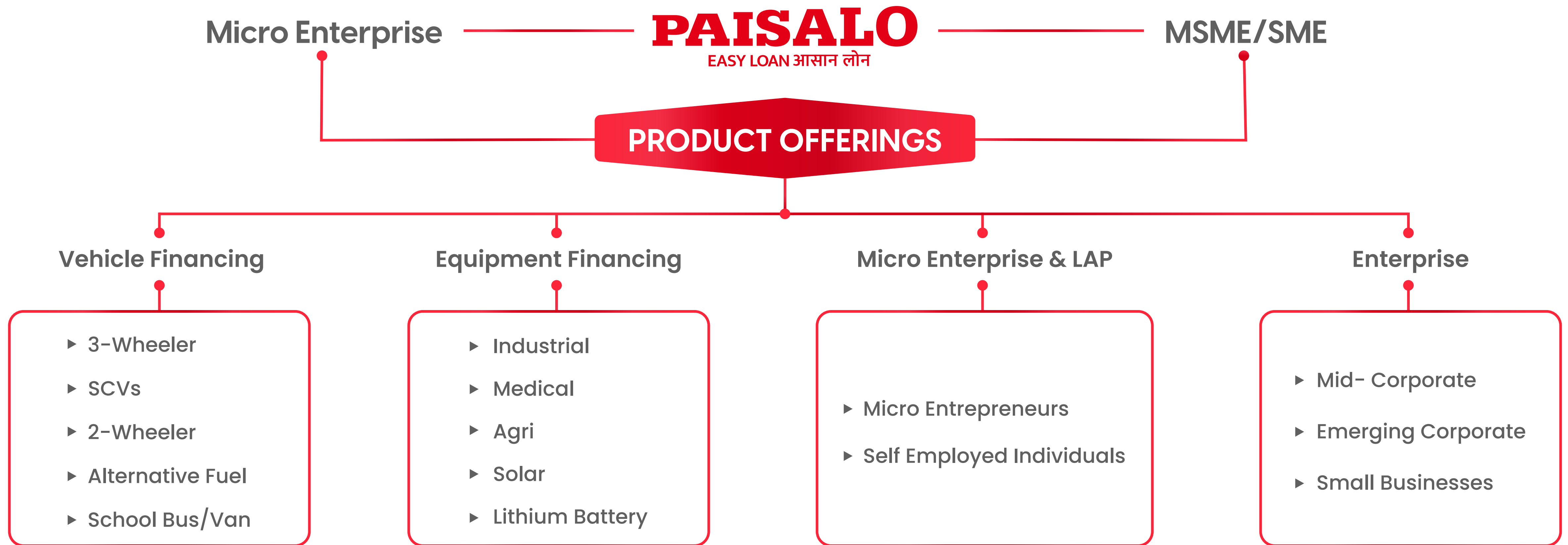
Services offered as Business Correspondent

- ✓ Account Opening
- ✓ Fund Transfers
- ✓ Cash Deposit
- ✓ Balance Enquiries
- ✓ Cash Withdrawal
- ✓ Micro Credit
- ✓ Debit Cards
- ✓ Passbook Service
- ✓ Social Security Schemes

Particulars	FY23	FY24	FY25	FY26	Q2FY26	Q3FY26	Q4FY26	Q1FY27	Q2FY27
#Active CSPs	432	973	1,314	1,496	1,393	1,429	1,496	1,574	1,690
#Small Savings Bank Account Opened	10,091	67,855	1,12,697	92,309	33,926	17,173	18,256	20,713	31,871
#Cross Selling Accounts (APY, PMJJBY, PMSBY)	5,869	84,036	1,36,236	1,32,056	43,020	28,134	35,599	23,837	58,561
#Customer (Initiated Transactions)	1,35,184	22,45,052	50,38,834	65,39,331	17,40,041	16,15,451	17,03,849	18,14,258	19,30,966
Customer Initiated Transactions (Rs. Mn)	766	12,648	30,054	40,718	9,914	9,841	11,342	12,138	12,185

Broadening Product Suite

Broadening MSME & Micro-Enterprise Product Suite via Asset Light Expansion of Institutional Partnerships



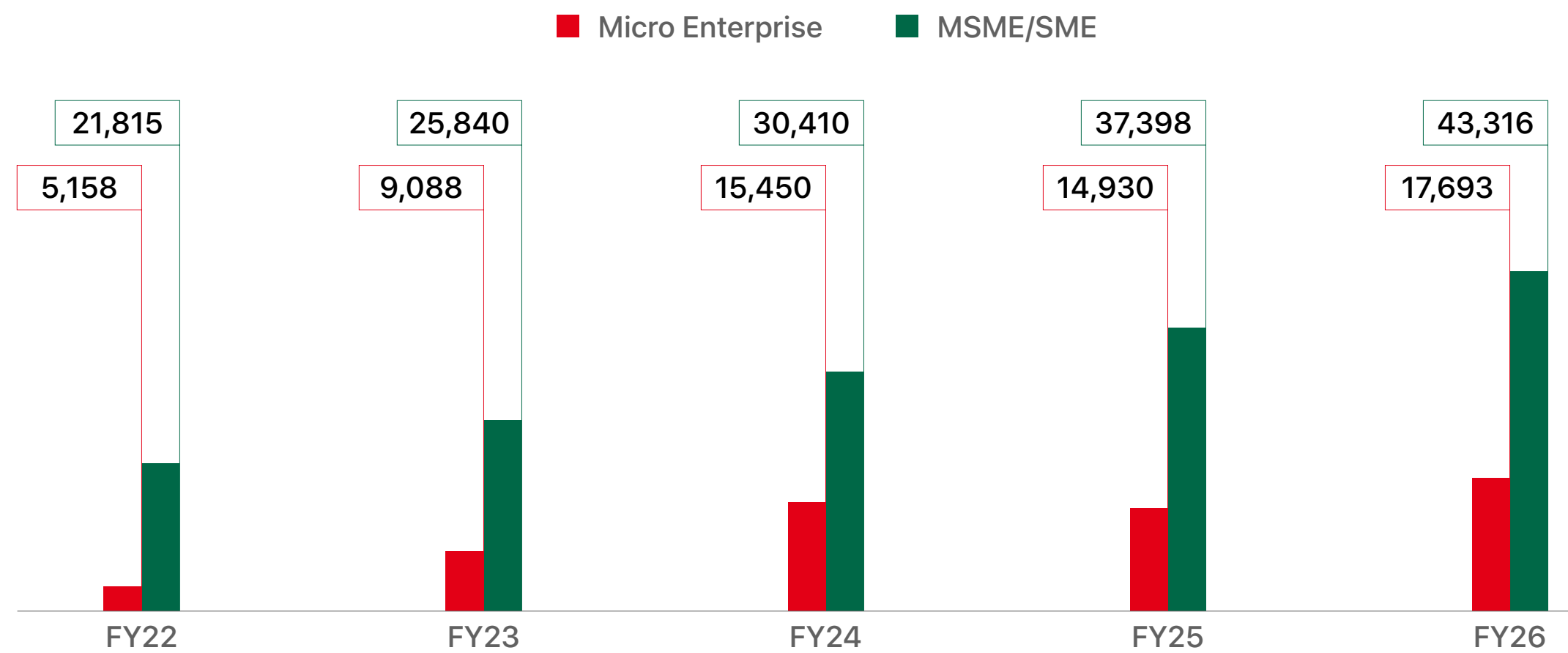
KEY PARTNERSHIPS



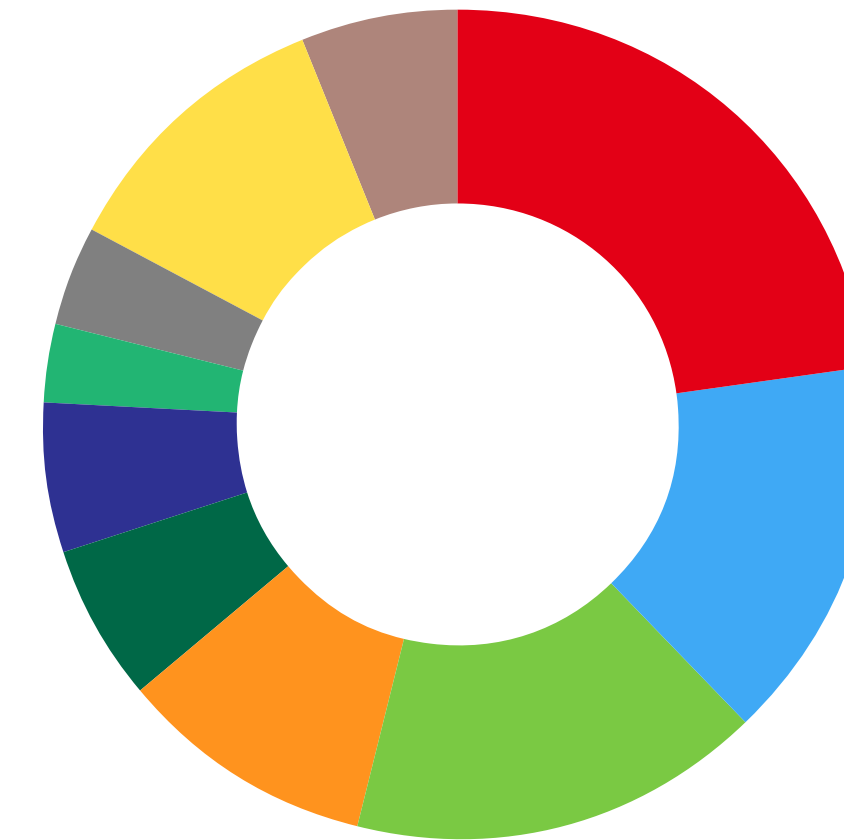
Scaling Loan Book with Sustained Disbursals

AUM expands by 33% YoY to Rs 72,659 mn in Q2FY27, with steady expansion across

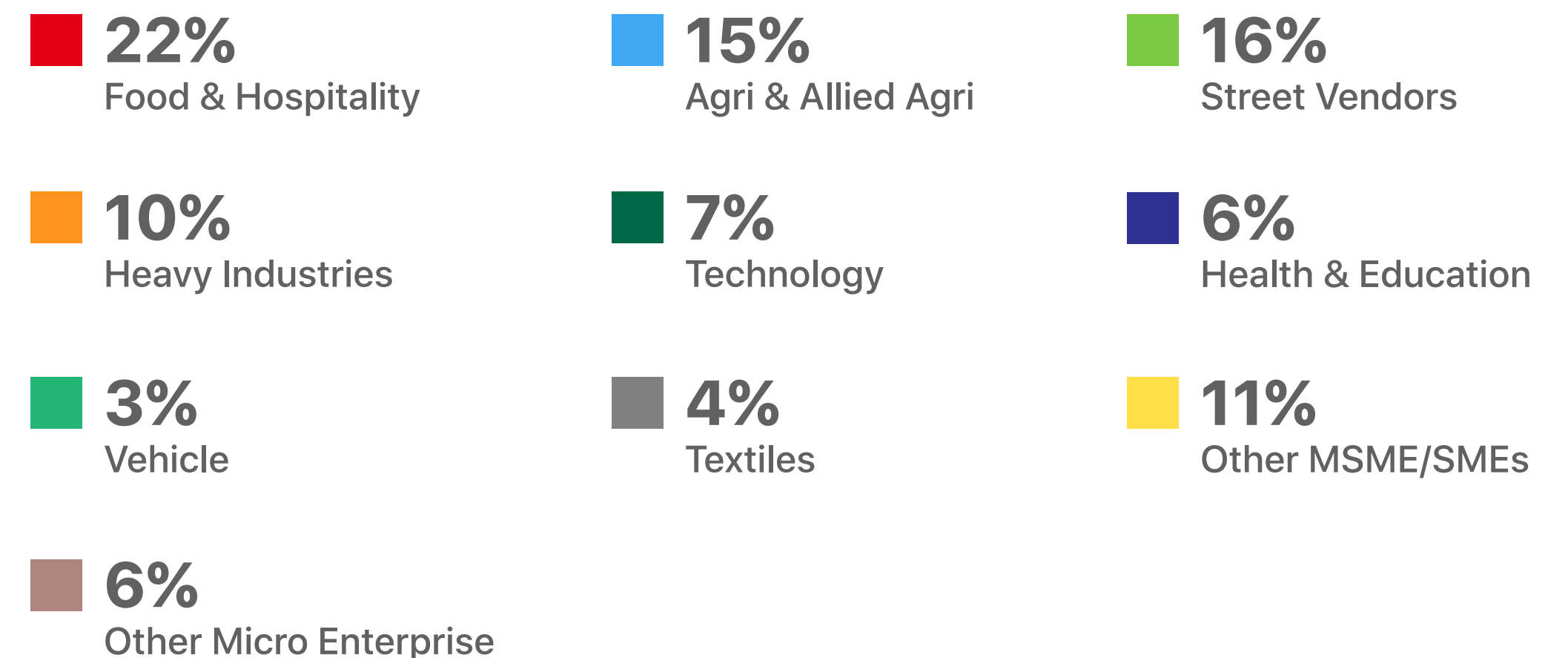
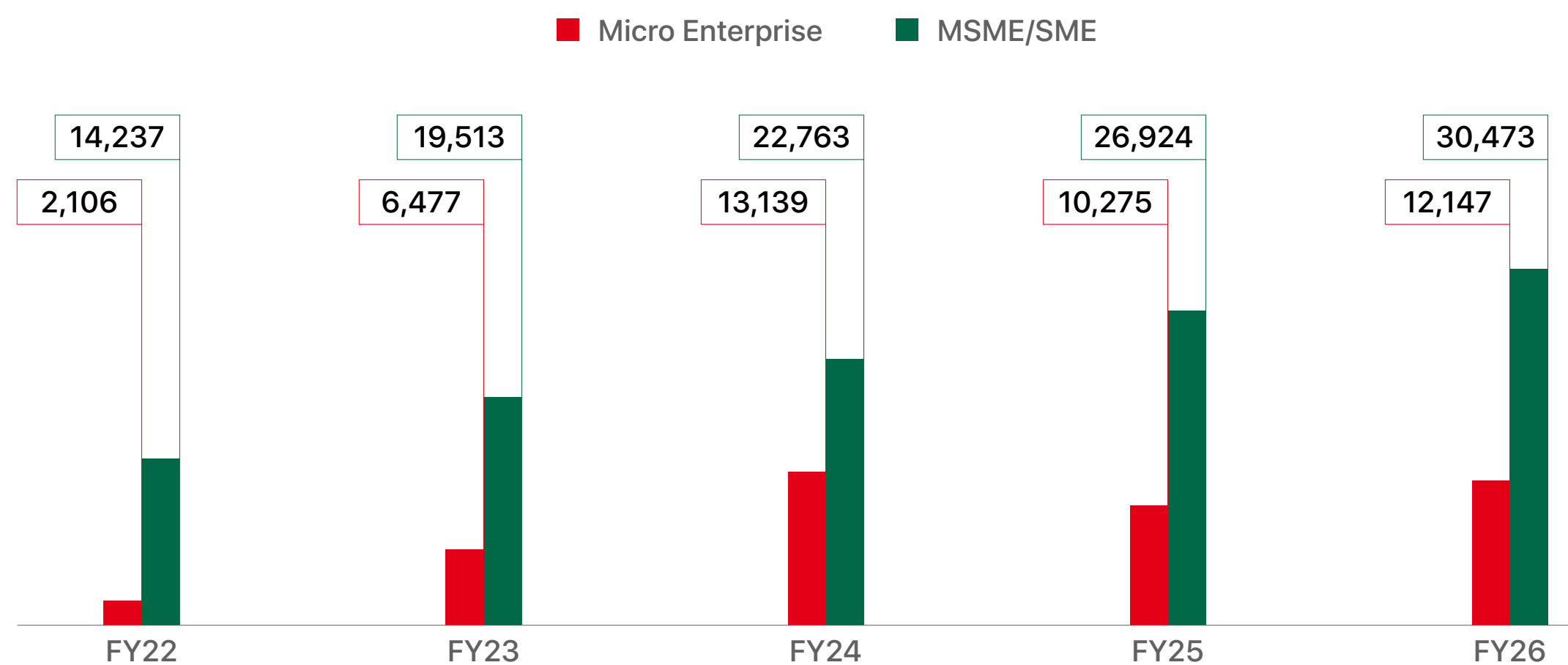
AUM Breakup (Rs. Mn)



AUM Breakup: Q2FY27 – by Business Mix (%)



Disbursement Breakup (Rs. Mn)



AI Deeply Engrained Across Paisalo's Lending Lifecycle

AI-led franchise across acquisition, underwriting, portfolio actions and engagement – lower-cost, scalable lending

190k

Applications
Processed Per Quarter

Customer Acquisition

- AI-powered lead generation and sourcing.
- Deep analytics across credit cycles.
- Cross-sell lowers risk and CAC.
- Predictive high-propensity targeting.
- Higher CLTV and portfolio yield.

Digitized Onboarding

- Fully compliant e-KYC migration.
- Onboarding time reduced from days to minute.
- Lower CAC and onboarding cost.
- Multilingual UI reduces mis-selling and improves customer experience.

650k

Voice Data
Conversions Handled

Credit Underwriting

- Proprietary + AA-enabled data for borrower screening.
- AI/ML-driven near real-time decisioning.
- Faster credit TAT and disbursements.
- Sharper risk scorecards and EWS for asset quality.

Collections & Engagement

- AI-powered multichannel communication platform.
- Automated calls, SMS, and real-time notifications.
- NVIDIA GenAI calling handles 350k calls daily.
- Multilingual reminders plus text and voice bots scale engagement.

25

Live AI Bots

Portfolio Management

- AI models detects pre-EMI stress and early delinquency signals.
- Risk-Based segmentation using probability of default.
- AI-Optimized collections improve recovery efficiency.
- Real-Time portfolio visibility with alerts & dynamic re-rating.

Automation & Platform Efficiency

- Automated CI/CD pipeline enables faster releases.
- AI-driven workflows reduce manual intervention.
- Improved reliability and system consistency.
- Lower operational overhead and cost-to-serve.

300K

AI Driven Outbound
Calls Daily

Key Initiatives in Q2FY2027

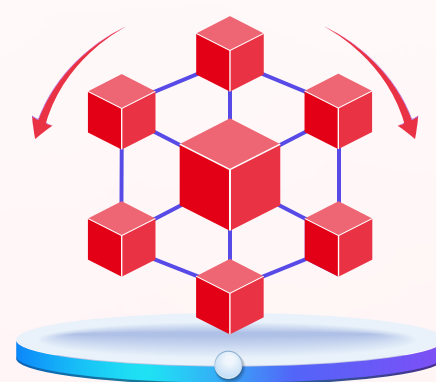
Focus on dedicated strategic initiatives to drive scale

Productivity Expansion through Automation



- **190k applications processed per quarter** via AI-enabled onboarding vs. 180K in Q1FY27.
- **200k servicing and 225k debt-management cases** handled through AI pipelines.
- **370k quality checks per month** automated, materially reducing manual intervention vs 300K/month in Q1FY27.
- **Higher disbursal productivity in new markets** via standardized AI-led onboarding.

Customer Acquisition at Lower Marginal Cost



- Early evidence of **decoupling scale from headcount growth**, enabling sustainable cost-to-income improvement.
- AI-led marketing scaled from **zero to 25 campaigns and 36 videos in three quarters** vs 20 campaigns and 25 videos in Q1FY27.
- **300k AI-driven outbound calls** executed in Q2FY27 vs. 200K in Q1FY27.
- **AI text bots 7 live and 15 outbound voice bots** driving scalable engagement vs 3 AI text bots in Q1FY27.

Front-End Digitisation Reducing Field & Processing Costs



- **65k/month facial recognition & face-match** through app vs. 60K/month in Q1FY27.
- **350k/month OCR scans** at branches vs. 300K/month in Q1FY27.
- Faster, error-reduced onboarding translating into lower re-work, **lower TAT and lower unit costs**.

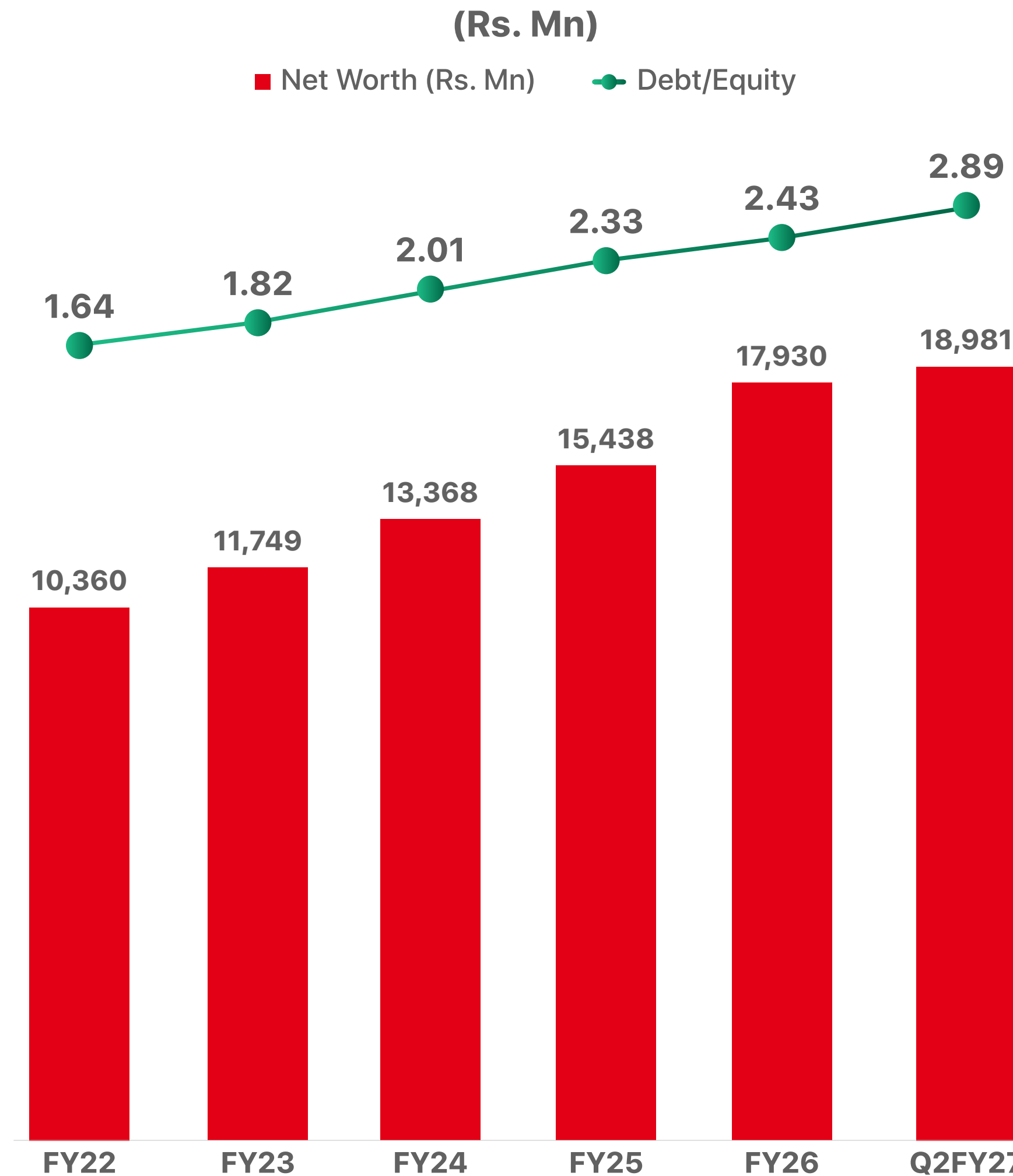
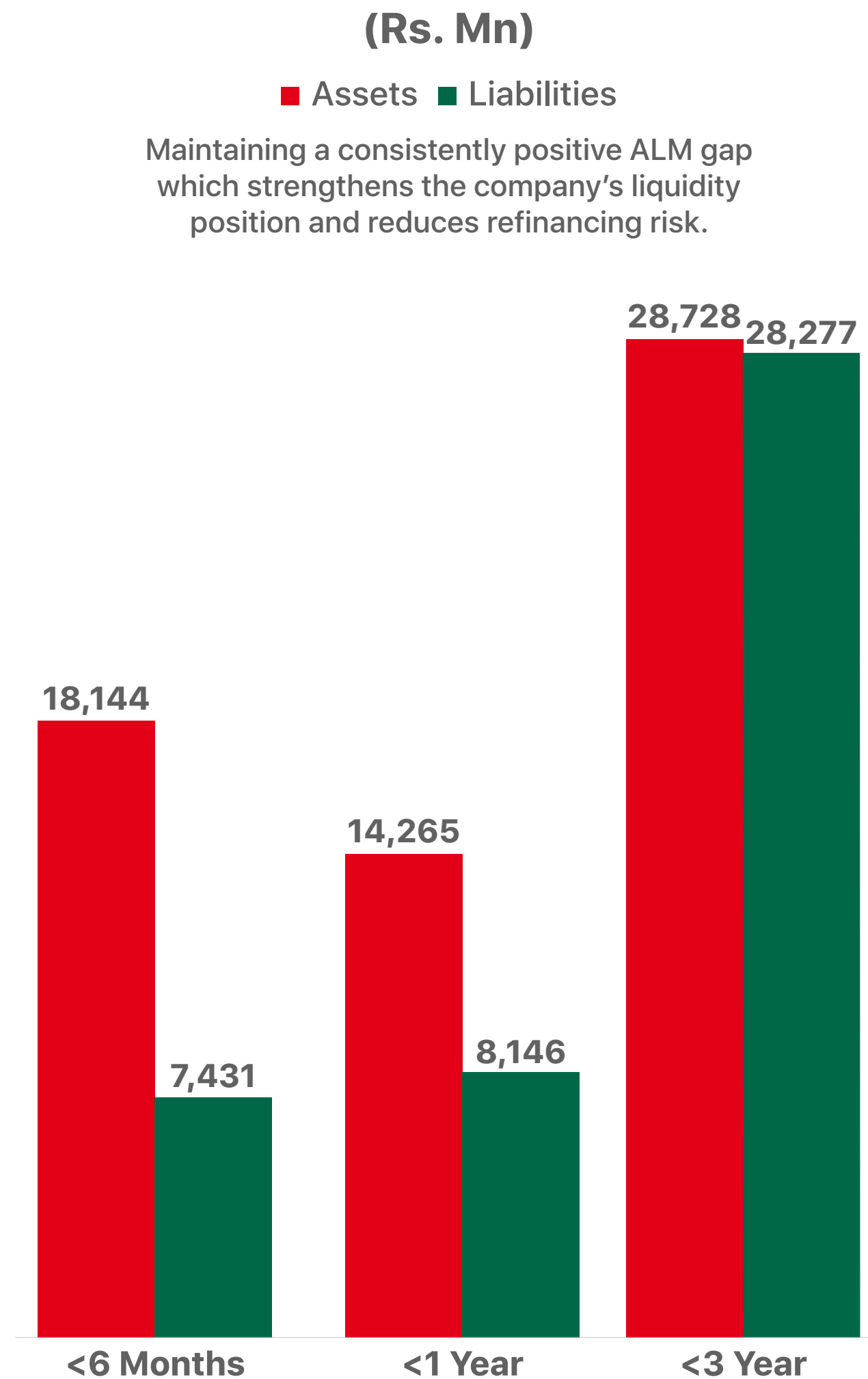
Technology-Led Opex Compression



- **~90% of new code written** by AI vs. ~80% in Q1FY27.
- **100% AI-assisted** legacy maintenance.
- **100% of code reviews and 100% of test cases AI-generated**.

Strong Balance Sheet and Prudent ALM

Well-capitalised with a consistently positive ALM gap across all buckets, providing a strong foundation for growth



CRAR (Q2FY27)

25.2%
Tier I Capital

5.5%
Tier II Capital

30.7%
CRAR (Tier I + II)

Comfortably above the 15% regulatory minimum – a strong buffer to fund growth.

Co-lending Provides Optionality for Growth Acceleration

Operational Arrangements

- Collaboration with banks for sourcing, servicing and recovery.

Risk and Rewards Sharing

- Co-lending involves 80:20 participation.
- Bank to contribute 80% while Paisalo 20% of the loan value.

Co-lending Loans

- Recognize 20% of total loan amount on the balance sheet.
- Customer rate blends 80% from co-lending partner and 20% from Paisalo.

Paisalo's Earnings

- Spread on loan portion (typically 20% of the total loan amount) Processing fee from the customer.
- Fee income from partners based on mutually agreed terms.

Shared Credit Costs

- Credit costs are shared on a pari-passu basis (80:20).
- No FLDG.

Benefits to Paisalo

- Higher ROA & ROE on account of better leverage and higher spread.
- Reduced capital dependency by down selling of 20%.
- Better liquidity, ALM and credit cost.
- Strengthened credibility and regulatory leverage.

Benefits to Partner Institution

- Lower Cost of Capital with no operating cost leading to higher returns on risk adjusted basis.
- Credit flow to priority sectors.
- Asset and risk diversification.
- Optimized use of low cost funds.

Co-Lending Tie Ups with Leading Banks



04

Financial Performance

Q2FY2027



Profit & Loss Summary

Particulars	Q2FY27	Q2FY26	YoY%	Q1FY27	QoQ%	H1FY27	H1FY26	YoY%
Interest Income (Rs Mn)	2,653	2,077	28%	2,505	6%	5,158	4,086	26%
Total Income (Rs Mn)	2,773	2,240	24%	2,603	7%	5,376	4,427	21%
Interest Expense (Rs Mn)	1,297	978	33%	1,156	12%	2,452	1,920	28%
Net Interest Income (Rs Mn)	1,476	1,262	17%	1,447	2%	2,923	2,507	17%
Operating Expenses (Rs Mn)	605	453	33%	468	29%	1,072	886	21%
PPOP (Rs Mn)	872	809	8%	979	(11%)	1,851	1,621	14%
Loan Losses & Provisions	(2)	119	(102%)	157	(102%)	155	295	(47%)
PBT (Rs Mn)	874	690	27%	822	6%	1,696	1,326	28%
Tax (Rs Mn)	218	175	25%	209	4%	426	339	26%
PAT (Rs Mn)	656	515	27%	613	7%	1,270	987	29%
Basic EPS (Rs/share)	0.72	0.57	27%	0.67	7%	1.39	1.09	28%

RoE Tree

On Total Assets (%)	Q2FY27	Q2FY26	Q1FY27
Interest Income	13.6%	14.7%	14.6%
Non-Interest Income	0.6%	1.2%	0.6%
Total Income	14.2%	15.9%	15.2%
Interest Expense	6.4%	6.9%	6.7%
Net Interest Income	7.1%	7.8%	7.9%
Net Total Income	7.7%	9.0%	8.4%
Operating Expenses	2.8%	3.2%	2.7%
Employee Benefits Expenses	1.0%	1.3%	1.0%
Other Expenses	1.6%	1.7%	1.4%
PPOP	4.8%	5.8%	5.7%
Credit Cost	0.4%	1.0%	0.9%
PBT	4.4%	4.8%	4.8%
Tax	1.1%	1.3%	1.2%
PAT (RoA)	3.3%	3.5%	3.6%
RoE	13.4%	11.8%	13.4%

Balance Sheet Summary

Particulars	As on 30 th September, 2026	As on 30 th June, 2026	As on 31 st September, 2025
Assets (Rs Mn)			
Cash and Bank Balances	1,031	594	567
Receivables	256	241	277
Loan Assets	71,144	65,309	52,493
Investments	1,755	1,008	905
Other Financial Assets	493	318	466
Current & Deferred Tax Assets (Net)	-	-	85
Property, Plant and Equipment	821	838	761
Other Non-Financial Assets	551	344	147
Total Assets	76,051	68,652	55,700
Liabilities and Equity (Rs Mn)			
Payables	655	541	476
Debt Securities	15,114	12,916	10,788
Borrowing (Other than Debt Securities)	39,684	35,541	26,820
Other Financial Liabilities	226	215	244
Non-Financial Liabilities	1,012	920	712
Equity & Reserves	19,360	18,519	16,660
Total Liabilities and Equity	76,051	68,652	55,700

Financial Performance Over the Years

Particulars	FY2022	FY2023	FY2024	FY2025	FY2026
Operational Information					
AUM (Rs Mn)	26,973	34,928	45,860	52,328	61,009
Disbursement (Rs Mn)	16,343	25,990	35,902	37,199	42,620
Number of Touch Points	133	1,052	2,455	3,565	5,299
Number of Employees	958	1,650	2,409	3,178	3,076
Financial Information					
Total Income (Rs Mn)	3,922	4,732	6,587	7,711	9,437
Interest Expenses (Rs Mn)	1,841	2,087	2,701	3,283	3,743
Net Interest Income (NII) (Rs Mn)	2,081	2,645	3,887	4,428	5,694
Operating Expenses (Rs Mn)	464	844	1,357	1,489	2,088
Loan losses & Provisions (Rs Mn)	546	539	118	255	422
Profit Before Tax (PBT) (Rs Mn)	1,071	1,262	2,412	2,684	3,184
Profit After Tax (PAT) (Rs Mn)	793	936	1,790	2,001	2,372
Ratios					
Net Interest Margin (%)	4.0%	5.5%	6.4%	6.4%	6.8%
Return on Assets (%)	3.1%	3.0%	4.5%	3.9%	3.8%
Return on Equity (%)	7.8%	7.9%	13.4%	13.0%	13.2%
GNPA (%)	1.52%	0.25%	0.21%	0.99%	0.76%
NNPA (%)	1.26%	0.02%	0.02%	0.76%	0.61%

05

Annexure

Q2FY2027



Underwriting and Risk Management

Target market evaluation challenges call for a nuanced, proprietary underwriting approach

Lack of Traditional Credit History (Bureau Data)



- Build detailed understanding of customer via field visits by RM & mapped to geospatial data.
- In-depth understanding of operating activities, geographies and property types.
- Reference check from the neighbourhood, locality and their customer and suppliers.
- Lifestyle indicators and alternate financial data.

Absence of Formal Income Proof (No ITR)



- On-ground verification of business and income.
- Cash-flow assessment through store/business visits.
- Triangulation of income sources from multiple data points.
- Use of proxy indicators like asset ownership, rent, electricity usage, staff employed.
- Analytics driven customer and activity segmentation.

Higher Operational & Underwriting Costs



- Deployed field mobility tools to digitize lead capture, document collection, income verification and alternate data credit check.
- Streamline process using centralized AI/ML based underwriting, coupled with local field support.
- Focus on cluster-based sourcing to drive productivity, reduce opex and turnaround.

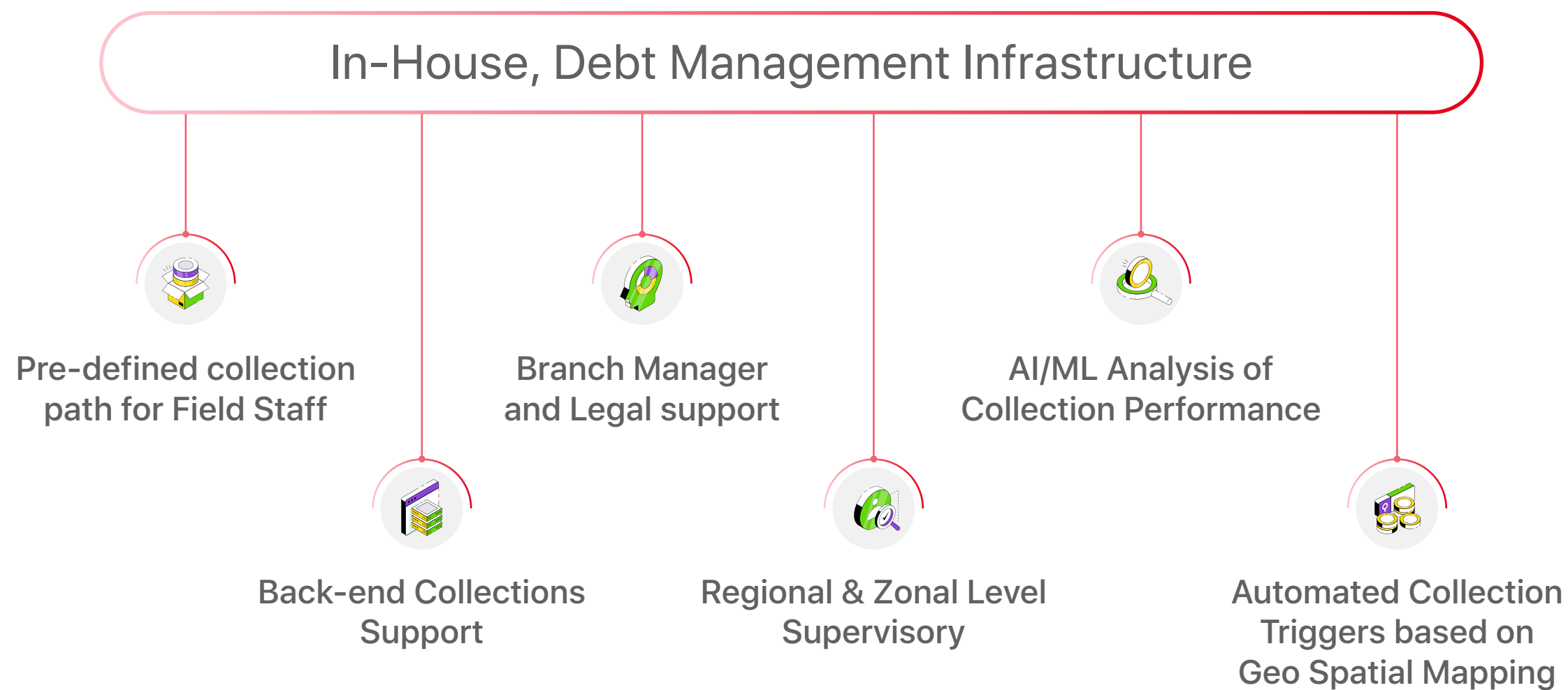
Higher Risk of Overleveraging, Fraud, or First-Time Delinquencies



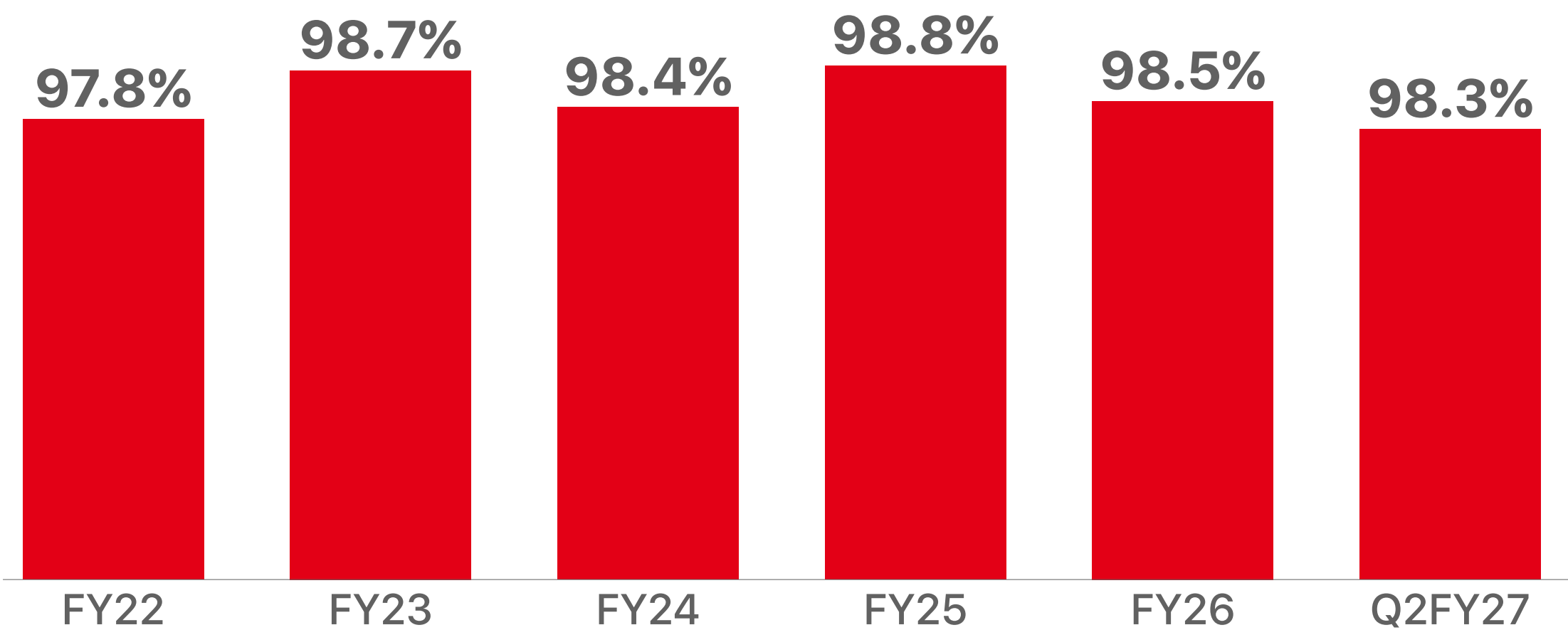
- Holistic assessment across the 3 Cs –Character, Credit and Credibility.
- Check with exposure across informal lenders through in-person check and other formal lenders through credit bureau API integration.
- Physical verification of business operations, inventory, and stock movement. Cross-validate declarations with on ground assessments.

Underwriting strategy evolved over the years with continued focus on automation to eliminate human bias, lower TATs, improve underwriting and operating efficiencies.

Robust Collection Efficiency

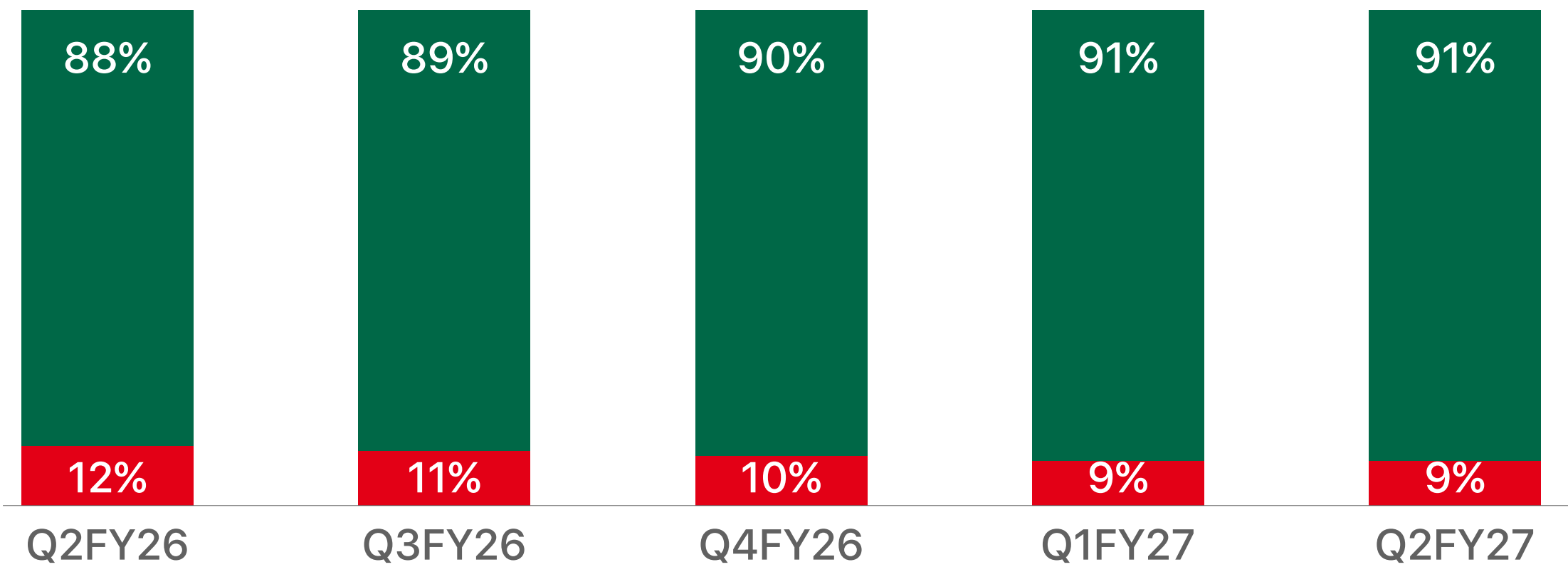


High Collection Efficiency (%)



Sales Incentive linked to Collection Performance

Loan Stage	Strategy Used	Parties Involved
Normal	• Peer level collection oversight. • Automated outbound Call/SMS.	• Tech driven.
Initial stages of delinquency	• Automated outbound Calling, Soft collections + SMS reminders. • Initiate debt management infrastructure.	• Branch Team, Supervisory
NPA	• Legal action for recovery. • On-ground follow up.	• Legal Recovery team



Shareholding Structure

Rs. 69.8 Bn

Market Capitalization

~ 914 Mn

Outstanding Shares

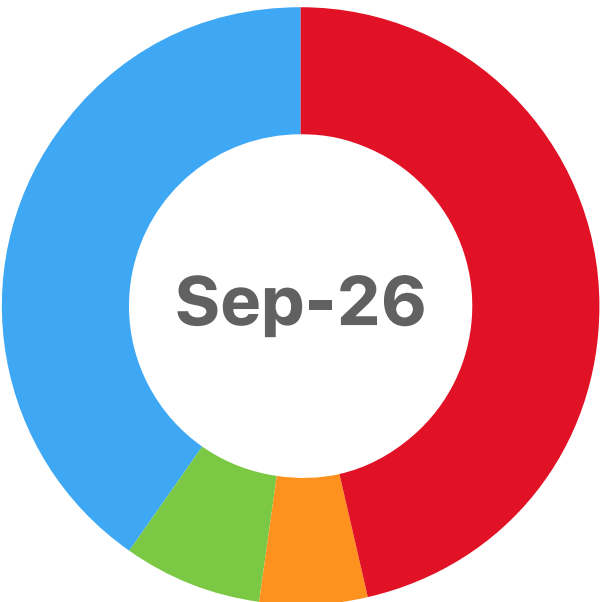
~82K

Shareholders

10%

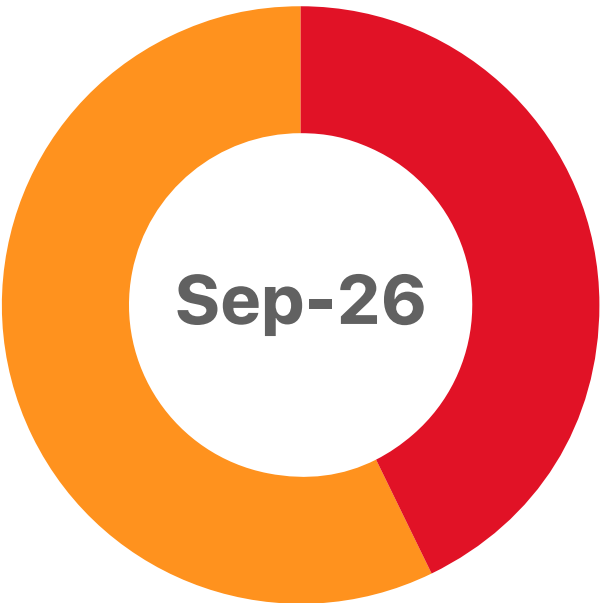
Dividend

September-end Shareholding



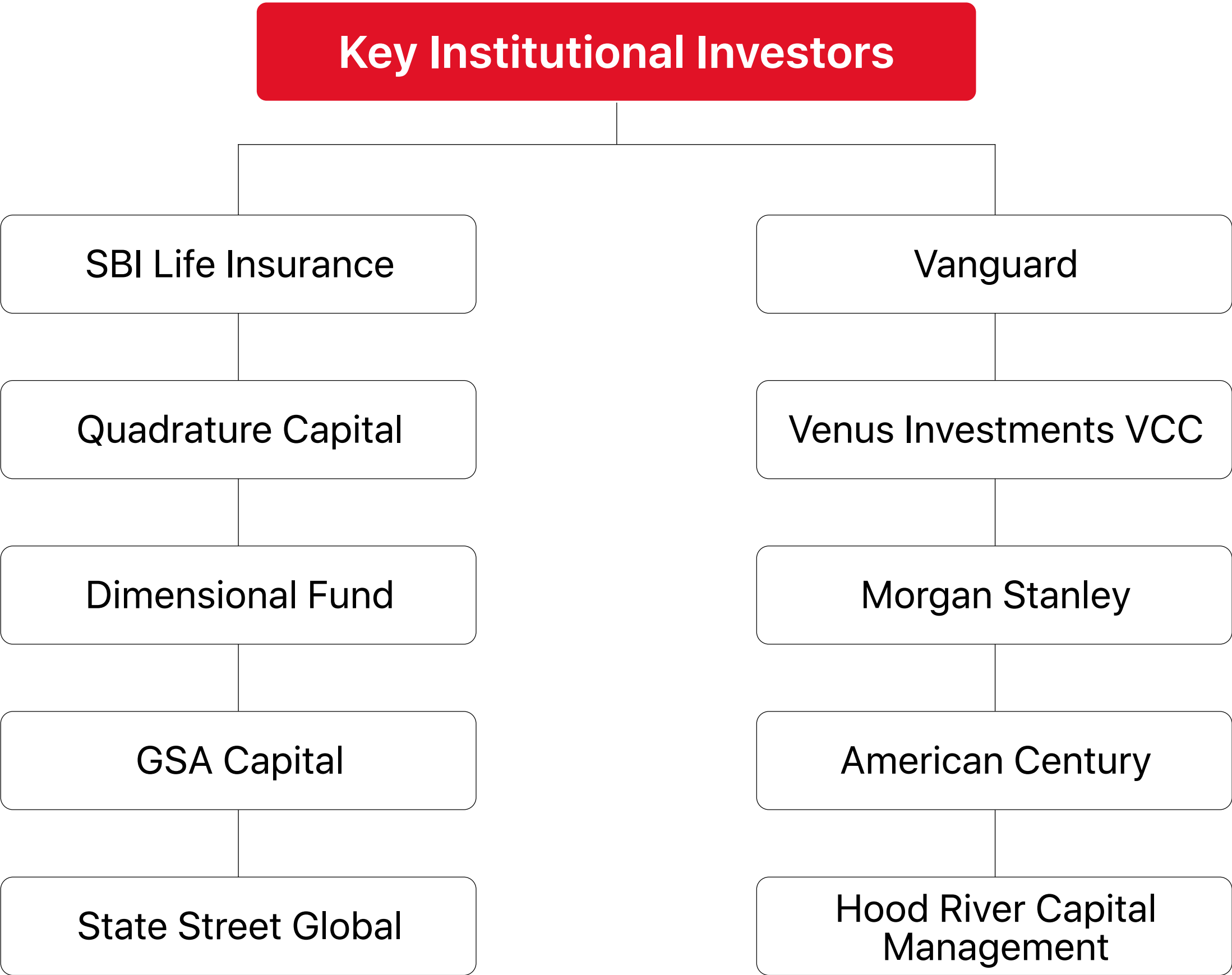
- Promoter and Promoter Group, **46.50%**
- DII, **5.89%**
- FII, **7.37%**
- Others, **40.24%**

Fully Diluted Shareholding



- Promoter and Promoter Group, **42.90%**
- Institutions and Others, **57.10%**

Key Institutional Investors



Backed by **Experienced Board**



SUNIL AGARWAL

Managing Director

34 years of experience, incorporated Paisalo and took it from Private Entity to Public Listed and Traded Entity.



HARISH SINGH

Executive Director

MBA, Chartered Accountant, 36 years+ experience in the field of Finance.



SANTANU AGARWAL

Deputy Managing Director

B.Com LLB, played a pivotal role in digital transformation of the company, Co-lending agreements and BC agreement.



ANOOP KRISHNA

Executive Director

Veteran Banker with over 41 years of experience with State bank of India at all levels.



VINOD KUMAR

Executive Director

A seasoned banking professional with over 35 years of experience at State Bank of India, having held diverse roles across various levels.



RAMAN AGGARWAL

Independent Director

Co-Chairman of Finance Industry Development Council (FIDC), member of Advisory Groups to Ministry of Finance & RBI, Core Group setup by Ministry of Corporate Affairs, and Special Task Force at FICCI.



VIJAY RONJAN

Independent Director

36+ years experience in the field of Banking, retired as CGM Delhi of State bank of India.



NISHA JOLLY

Independent Director

31 years+ of experience in the field of Banking, held position of Chief Manager of Punjab National Bank.



DHARMENDRA GANGWAR

Independent Director

Indian Administrative Service officer, retired as Secretary to Government of India.



JITENDRA KUMAR OJHA

Independent Director

Former Joint Secretary in the Government of India with nearly 26 years of experience in national security, governance, and geopolitics.

Experienced & Professional Management



Anurag Sinha

COO & CISO

● 41 Years ● 20 Years



Gaurav Chaubey

Chief Business Officer

● 22 Years ● 16 Years

Ex-ICICI, Kotak



Samresh Agarwal

Chief Recovery Officer

● 29 Years ● 27 Years



Manendra Singh

Chief Compliance Officer

● 19 Years ● 9 Years



BVSKT Bhaskar

Chief Risk Officer

● 41 Years ● 5 Years

Ex-SBI



Rajeev Seth

Strategy Head

● 29 Years ● 5 Years

Ex-IndusInd,
Magma Fincorp



Nishtha Sharma

SVP Marketing

● 8 Years ● 3 Years

Ex-J. Walter Thomson,
Lowe Lintas



Sushant Sharma

SVP IT

● 16 Years ● 5 Years

Ex-Reliance



Deep Chand

EVP HR

● 38 Years ● 2 Years

Ex-SBI



Rajeev Singhal

EVP Credit

● 42 Years ● 2.5 Years

Ex-SBI



Arun Kumar Srivastav

EVP Audit

● 40 Years ● 2 Years

Ex-SBI



Snigdha Agarwal

Head HR

● 8.5 Years ● 2 Years

Ex-JIO

● Overall Experience

● Years of Association with Paisalo

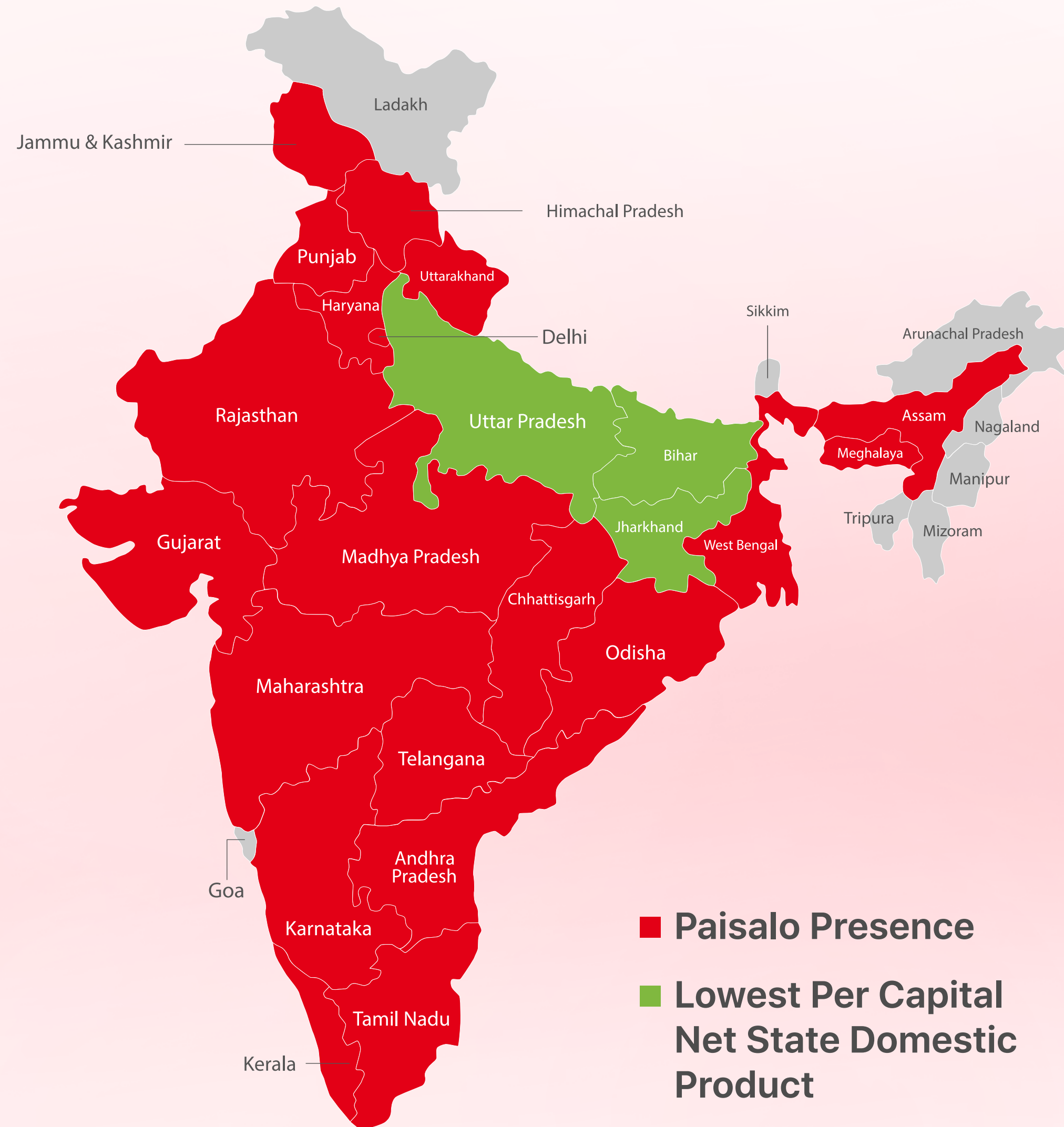
06

Environmental, Social, Governance

Q2FY2027



Taking Opportunities to the **Last Mile**



10,394
Pin Codes Served

6,415*
Total No. of Touchpoints

87%+
Customers Served

23
States

***Touchpoints**

Branches– 426

Business Correspondents – 1,690

Distributions Points– 4,299

Our Progress on Triple A Strategy

Customers Served
by BC Channel (Mn)

+6.6% QoQ



Q1FY27 Q2FY27

Small & Medium
Businesses Supported

+3.4% QoQ



Q1FY27 Q2FY27

Amount of Customer
Initiated Transactions (In Mn)

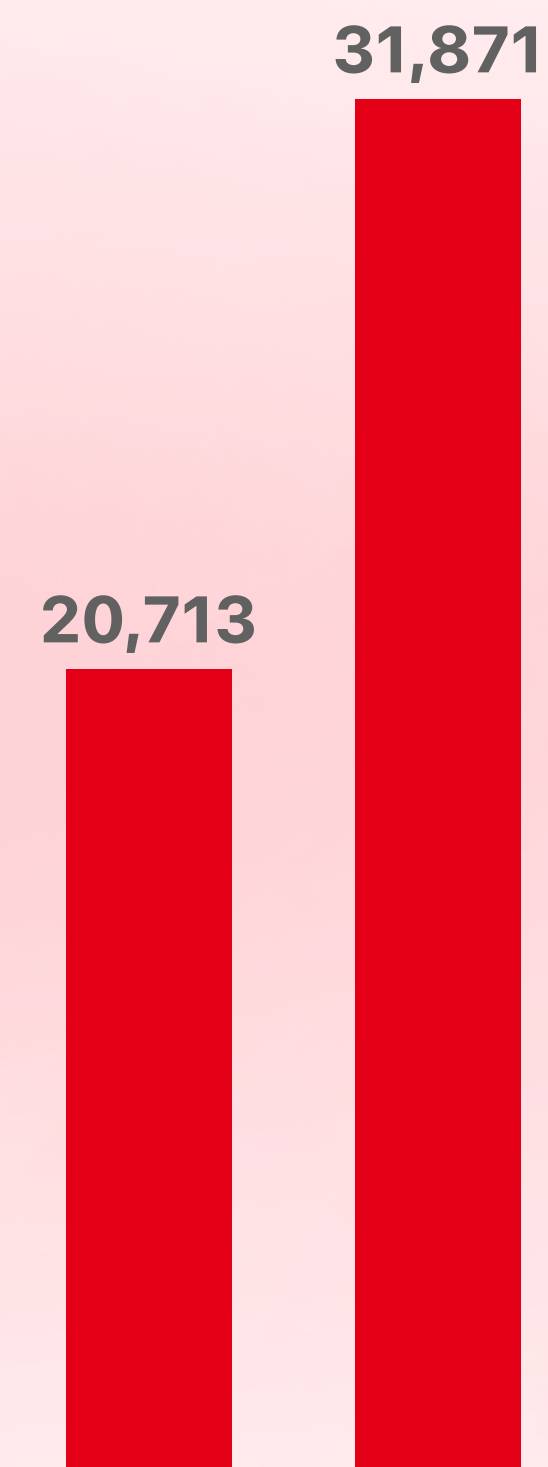
+0.4% QoQ



Q1FY27 Q2FY27

Small Savings Bank
Accounts

+53.9% QoQ



Q1FY27 Q2FY27

Live Impacted (Mn)

+11.1% QoQ



Q1FY27 Q2FY27

Our Progress on **Triple A Strategy**

Accessibility	Q1 FY26	Q2 FY26	Q3 FY26	Q4 FY26	Q1 FY27	Q2 FY27
Number of Pin codes served	9,968	10,299	10,334	10,354	10,389	10,394
Number of states served	22	22	22	22	23	23
Touchpoints	3,997	4,380	4,872	5,299	5,995	6,415
Customers served by BC Channel	1.48 Mn	1.74 Mn	1.61 Mn	1.70 Mn	1.8 Mn	1.9 Mn
Women customers served	89%	90%	90%	89%	87%	87%
Affordability						
Cashless Collection (QR & NACH)	88%	88%	89%	90%	91%	91%
Cashless Disbursement	100%	100%	100%	100%	100%	100%
Small and medium businesses supported	678	1,132	2,433	2,976	2,211	2,287
Awareness						
Number of Electric Vehicles (EV) financed	678	934	2,141	1,478	1,736	1,257
Lives Impacted	11 Mn	13 Mn	14 Mn	16 Mn	18 Mn	20 Mn
Number of Jobs created (Total Employees)	3,222	3,255	3,147	3,076	3,018	2,905
Number of Small Savings Bank Account opened	22,954	33,926	17,173	18,256	20,713	31,871
Amount of Customer initiated transactions	9,621 Mn	9,914 Mn	9,840 Mn	11,341 Mn	12,138 Mn	12,185 Mn

Sustainability Snapshot



ENVIRONMENT	Advanced paper reduction through digitization and resource-efficient practices.	Improved energy efficiency through natural light, star-rated equipment, and R32 refrigerants.	Initiated water stewardship measures, including water efficiency and rainwater harvesting.
SOCIAL	Deepened financial inclusion for underserved individuals, women, micro-entrepreneurs, and MSMEs.	Strengthened the BC network to expand last-mile access and financial awareness.	Expanded affordable credit access through co-lending partnerships.
GOVERNANCE	Established ESG Steering Committee with Board-level oversight.	Strengthened ESMS to enhance ESG risk management and governance.	Continued focus on transparency, ethics, and responsible business practices.



THANK YOU

For further information, please contact
Investor Relations : ir@paisalo.in

AB RUKNA NAHI