

PAISALO

EASY LOAN आसान लोन

Date: October 31, 2020

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

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

SCRIP CODE : 532900 (Equity)
959759,959963 (Debt Securities)

SCRIP SYMBOL : PAISALO

Subject : Outcome of Board Meeting held on October 13, 2020, as per Regulation 30 and 51 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Dear Sir,

With reference to our intimation letter dated October 21, 2020 regarding Board Meeting, we wish to inform you that the Board of Directors of the Company at its meeting held on October 31, 2020 has inter alia:

- Approved Un-audited Financial Results (Standalone and Consolidated) with the Limited Review Report for the Quarter and Half Year ended September 30, 2020.

Pursuant to Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 we enclose the following:

1. Statements showing the Un-audited Financial Results (Standalone and Consolidated) for the Quarter and Half Year ended September 30, 2020; and
2. Auditor's Limited Review Reports on Un-audited Financial Results –Standalone and Consolidated for the Quarter and Half Year ended September 30, 2020.

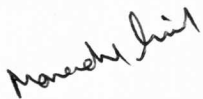
The meeting of Board of Directors commenced at 12.30 P.M. and concluded at 1:30 P.M.

We request you to take the same on record.

Thanking you,

Yours faithfully,

For Paisalo Digital Limited


(MANENDRA SINGH)
Company Secretary



PAISALO DIGITAL LIMITED
FORMERLY KNOWN AS S. E. INVESTMENTS 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: Block 54, First Floor, Sanjay Place, Agra - 282 002. Phone : +91 562 402 8888. Email: agra@paisalo.in
Mumbai Office: 262, Solitaire Corporate Park, Andheri East, Mumbai 400 093. Phone: +91 22 4228 8888. Email: mumbai@paisalo.in
CIN: L65921DL1992PLC120483

www.paisalo.in

अर्थ: समाजस्य न्यासः

PAISALO

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PAISALO DIGITAL LIMITED

FORMERLY KNOWN AS S. E. INVESTMENTS LIMITED

REGD. OFF: CSC, POCKET 52, NEAR POLICE STATION, CR PARK, NEW DELHI-110019

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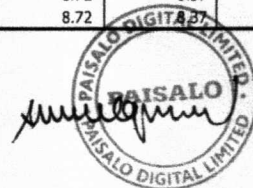
CIN: L65921DL1992PLC120483

अर्थ: समाजस्य न्यासः

STATEMENT OF STANDALONE UNAUDITED FINANCIAL RESULTS FOR THE QUARTER/HALF YEAR ENDED 30TH SEPTEMBER, 2020

(₹ in Lakh Except EPS)

Sr. No.	Particulars	Quarter Ended			Half Year Ended		Year Ended
		30.09.2020	30.06.2020	30.09.2019	30.09.2020	30.09.2019	31.03.2020
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
I	Revenue from operations:						
	(i) Interest Income	7,053.91	7,817.21	8,309.28	14,871.12	16,602.06	33,745.11
	(ii) Dividend Income	-	-	-	-	-	-
	(iii) Rental Income	-	-	-	-	-	-
	(iv) Fees and commission Income	-	-	-	-	-	-
	(v) Net gain on fair value changes	-	-	-	-	-	-
	(vi) Net gain on derecognition of financial instruments under	-	-	-	-	-	-
	(vii) Sale of products (including Excise Duty)	-	-	-	-	-	-
	(viii) Sale of services	-	-	-	-	-	-
	(ix) Others	-	-	-	-	-	-
	Total Revenue from operations (I)	7,053.91	7,817.21	8,309.28	14,871.12	16,602.06	33,745.11
II	Other Income	-	-	-	-	-	-
	Total Income (I+II)	7,053.91	7,817.21	8,309.28	14,871.12	16,602.06	33,745.11
III	Expenses:						
	(i) Finance Costs	3,422.35	3,457.44	3,222.76	6,879.79	6,343.02	13,357.35
	(ii) Fees and commission expense	-	-	-	-	-	-
	(iii) Net loss on fair value changes	-	-	-	-	-	-
	(iv) Net loss on derecognition of financial instruments under amortized cost category	-	-	-	-	-	-
	(v) Impairment on financial instruments	(484.44)	1,284.04	1,266.57	799.60	2,624.44	7,489.13
	(vi) Cost of materials consumed	-	-	-	-	-	-
	(vii) Purchases of Stock-in-trade	-	-	-	-	-	-
	(viii) Changes in Inventories of finished goods,	-	-	-	-	-	-
	(ix) Employee Benefits Expenses	531.62	544.10	544.64	1,075.72	1,139.65	2,328.25
	(xi) Depreciation, amortization and impairment	90.12	93.79	105.15	183.91	189.39	401.29
	(x) Others expenses	604.82	285.03	754.78	889.85	1,573.79	2,776.83
	Total Expenses (III)	4,164.47	5,664.40	5,893.90	9,828.87	11,870.29	26,352.85
IV	Profit / (loss) before exceptional items and tax (II-III)	2,889.44	2,152.81	2,415.38	5,042.25	4,731.77	7,392.26
V	Exceptional items	-	-	-	-	-	-
VI	Profit/(loss) before tax (IV-V)	2,889.44	2,152.81	2,415.38	5,042.25	4,731.77	7,392.26
VII	Tax Expense:						
	(1) Current Tax	718.81	603.03	381.42	1,321.84	1,128.33	1,939.96
	(2) Deferred Tax	(11.74)	45.39	53.41	33.65	63.89	48.40
VIII	Profit / (loss) for the period from continuing operations (VI-VII)	2,182.37	1,504.39	1,980.55	3,686.76	3,539.55	5,403.90
IX	Profit/(loss) from discontinued operations	-	-	-	-	-	-
X	Tax Expense of discontinued operations	-	-	-	-	-	-
XI	Profit/(loss) from discontinued operations (After tax) (IX-X)	-	-	-	-	-	-
XII	Profit/(loss) for the period (VIII+XI)	2,182.37	1,504.39	1,980.55	3,686.76	3,539.55	5,403.90
XIII	Other Comprehensive Income:						
	(A) (i) Items that will not be reclassified to profit or loss	-	-	-	-	-	-
	(ii) Income tax relating to items that will not be reclassified to	-	-	-	-	-	-
	Subtotal (A)	-	-	-	-	-	-
	(B) (i) Items that will be reclassified to profit or loss	-	-	-	-	-	-
	(ii) Income tax relating to items that will be reclassified to profit or loss	-	-	-	-	-	-
	Subtotal (B)	-	-	-	-	-	-
	Other Comprehensive Income (A+B)	-	-	-	-	-	-
XIV	Total Comprehensive Income for the period	2,182.37	1,504.39	1,980.55	3,686.76	3,539.55	5,403.90
XV	Paid-up equity share capital (face value of Rs. 10 per equity share)	4,229.22	4,229.22	4,229.22	4,229.22	4,229.22	4,229.22
XVI	Other equity as per statement of assets and liabilities	-	-	-	-	-	71,359.07
XVII	Earnings per equity share (for continuing operations):						
	Basic (Rs.)	5.16	3.56	4.68	8.72	8.37	12.78
	Diluted (Rs.)	5.16	3.56	4.68	8.72	8.37	12.78
XVIII	Earnings per equity share (for discontinued operations):						
	Basic (Rs.)	-	-	-	-	-	-
	Diluted (Rs.)	-	-	-	-	-	-
XIX	Earnings per equity share (for continuing and discontinued operations):						
	Basic (Rs.)	5.16	3.56	4.68	8.72	8.37	12.78
	Diluted (Rs.)	5.16	3.56	4.68	8.72	8.37	12.78



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CIN: L65921DL1992PLC120483

अर्थ: समाजस्य न्यासः

STANDALONE STATEMENT OF ASSETS AND LIABILITIES AS AT 30TH SEPTEMBER, 2020

(₹ in Lakhs)

Sr. No.	Particulars	As At 30.09.2020	As At 31.03.2020
		(Unaudited)	(Audited)
I	ASSETS		
	(1) Financial Assets		
	(a) Cash & Cash Equivalents	1,180.98	3,100.49
	(b) Bank Balances other than (a) above	3,872.97	33.88
	(c) Derivative Financial Instruments	-	-
	(d) Receivables		
	(i) Trade Receivables	2,591.44	1,065.42
	(ii) Other Receivables	-	-
	(e) Loans	182,339.27	171,432.72
	(f) Investments	6,614.22	6,614.22
	(g) Other Financial Assets	16,968.53	17,190.21
	(2) Non Financial Assets		
	(a) Current Tax Assets (Net)	-	411.72
	(b) Deferred Tax Asset (Net)	-	-
	(c) Investment Property	-	-
	(d) Biological Assets other than Bearer plants	-	-
	(e) Property, Plant and Equipments	6,350.13	6,427.63
	(f) Capital Work-in-Progress	-	-
	(g) Intangible Assets under development	-	-
	(h) Goodwill	10.70	10.70
	(i) Other Intangible Assets	166.63	186.27
	(j) Other Non-Financial Assets	285.20	368.94
	Total Assets	220,380.07	206,842.20
II	EQUITY AND LIABILITIES		
	(1) Financial Liabilities		
	(a) Derivative Financial Instruments	-	-
	(b) Payables		
	(I) Trade Payables		
	(i) Total outstanding dues of Micro Enterprises and Small Enterprises	16.88	114.16
	(ii) Total outstanding dues of creditors other than Micro Enterprises and Small Enterprises	5,495.45	391.76
	(II) Other Payables		
	(i) Total outstanding dues of Micro Enterprises and Small Enterprises	-	-
	(ii) Total outstanding dues of creditors other than Micro Enterprises and Small Enterprises	340.83	462.17
	(c) Debt Securities	20,200.00	13,200.00
	(d) Borrowings (Other than Debt Securities)	84,111.81	85,013.70
	(e) Deposits	-	-
	(f) Subordinated Liabilities	8,800.00	8,800.00
	(g) Other Financial Liabilities	18,283.16	20,759.01
	(2) Non-Financial Liabilities		
	(a) Current Tax Liabilities (Net)	905.85	-
	(b) Provisions	1,977.33	1,984.18
	(c) Deferred Tax Liabilities (Net)	152.53	118.88
	(d) Other non-financial Liabilities	403.23	409.43
	(3) Equity		
	(a) Equity Share Capital	4,229.84	4,229.84
	(b) Other Equity	75,463.16	71,359.07
	Total Equity & Liabilities	220,380.07	206,842.20



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अर्थ: समाजस्य न्यासः

STANDALONE CASH FLOW STATEMENT AS AT 30TH SEPTEMBER, 2020

(₹ in Lakhs)

Sr. No.	Particulars	As At 30.09.2020	As At 31.03.2020
		(Unaudited)	(Audited)
A	Cash Flow from Operating Activities:		
	Net Profit before tax and extraordinary items and Interest	11,922.05	20,749.61
	Adjustments for		
I	Depreciation	100.18	188.00
II	Deferred Expense W/O	83.73	213.29
III	Impairment on financial instruments	799.60	7,489.13
	Operating Profit before working capital changes	12,905.56	28,640.03
	Adjustments for		
I	Change in Other Financial Assets	221.68	(6,854.70)
II	Change in Loans & Receivables	(12,864.96)	(3,352.31)
III	Change in Payable & non financial liabilities	4,878.89	(3,612.10)
	Cash generated from Operations	5,141.17	14,820.92
I	Interest paid	(6,879.79)	(13,357.35)
II	Income Tax paid	511.30	(2,137.32)
III	Paid Expenses on CSR	(49.41)	(97.91)
	Cash flow before Extraordinary Items	(1,276.73)	(771.66)
I	Extraordinary items	-	-
	Net Cash from Operating Activities	(1,276.73)	(771.66)
B	Cash Flows from Investing Activities:		
I	Purchase of Fixed Assets	(3.04)	(29.98)
	Net Cash from Investing activities	(3.04)	(29.98)
C	Net Cash from Financing Activities:		
I	Proceeds from Borrowings	(901.89)	10,795.05
II	Proceeds from Debt Service Repayment Account	(2,475.85)	(8,943.77)
III	Proceeds from Debt Securities	7,000.00	900.00
IV	Proceeds from Subordinated Liability	-	700.00
V	Dividend Paid	(422.92)	(466.90)
	Net Cash from Financing activities	3,199.34	2,984.38
	Net Increase/(decrease) in cash & cash equivalents	1,919.57	2,182.74
	Cash & Cash equivalents at beginning of period	3,134.38	951.64
	Cash & Cash equivalent at end of period	5,053.95	3,134.38



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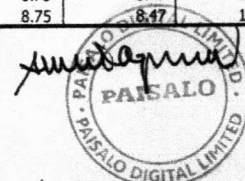
CIN: L65921DL1992PLC120483

अर्थ: समाजस्य न्यासः

STATEMENT OF CONSOLIDATED UNAUDITED FINANCIAL RESULTS FOR THE QUARTER/HALF YEAR ENDED 30TH SEPTEMBER, 2020

(₹ in Lakh Except EPS)

Sr. No.	Particulars	Quarter Ended			Half Year Ended		Year Ended
		30.09.2020	30.06.2020	30.09.2019	30.09.2020	30.09.2019	31.03.2020
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
I	Revenue from operations:						
	(i) Interest Income	7,985.26	8,655.87	9,273.57	16,641.13	18,548.88	37,476.94
	(ii) Dividend Income	-	-	-	-	-	-
	(iii) Rental Income	-	-	-	-	-	-
	(iv) Fees and commission Income	-	-	-	-	-	-
	(v) Net gain on fair value changes	-	-	-	-	-	-
	(vi) Net gain on derecognition of financial instruments under	-	-	-	-	-	-
	(vii) Sale of products (including Excise Duty)	-	-	-	-	-	-
	(viii) Sale of services	-	-	-	-	-	-
	(ix) Others	-	-	-	-	-	-
	Total Revenue from operations (I)	7,985.26	8,655.87	9,273.57	16,641.13	18,548.88	37,476.94
II	Other Income	-	-	-	-	-	-
	Total Income (I+II)	7,985.26	8,655.87	9,273.57	16,641.13	18,548.88	37,476.94
III	Expenses:						
	(i) Finance Costs	3,889.01	3,936.83	3,843.45	7,825.84	7,576.26	15,654.57
	(ii) Fees and commission expense	-	-	-	-	-	-
	(iii) Net loss on fair value changes	-	-	-	-	-	-
	(iv) Net loss on derecognition of financial instruments under amortized cost category	-	-	-	-	-	-
	(v) Impairment on financial instruments	(89.29)	1,577.26	1,489.57	1,487.97	3,029.08	8,496.18
	(vi) Cost of materials consumed	-	-	-	-	-	-
	(vii) Purchases of Stock-in-trade	-	-	-	-	-	-
	(viii) Changes in Inventories of finished goods,	-	-	-	-	-	-
	(ix) Employee Benefits Expenses	572.95	581.66	599.05	1,154.61	1,266.09	2,546.17
	(x) Depreciation, amortization and impairment	90.43	94.17	105.56	184.60	190.22	402.94
	(xi) Others expenses	616.74	294.24	792.55	910.98	1,699.81	2,960.68
	Total Expenses (III)	5,079.84	6,484.16	6,830.18	11,564.00	13,761.46	30,060.54
IV	Profit / (loss) before exceptional items and tax (II-III)	2,905.42	2,171.71	2,443.39	5,077.13	4,787.42	7,416.40
V	Exceptional items	-	-	-	-	-	-
VI	Profit/(loss) before tax (IV-V)	2,905.42	2,171.71	2,443.39	5,077.13	4,787.42	7,416.40
VII	Tax Expense:						
	(1) Current Tax	723.16	620.44	388.50	1,343.60	1,144.02	1,963.35
	(2) Deferred Tax	(12.41)	44.29	49.98	31.88	61.08	39.81
VIII	Profit / (loss) for the period from continuing operations (VI-VII)	2,194.67	1,506.98	2,004.91	3,701.65	3,582.32	5,413.24
IX	Profit/(loss) from discontinued operations	-	-	-	-	-	-
X	Tax Expense of discontinued operations	-	-	-	-	-	-
XI	Profit/(loss) from discontinued operations (After tax) (IX-X)	-	-	-	-	-	-
XII	Profit/(loss) for the period (VIII+XI)	2,194.67	1,506.98	2,004.91	3,701.65	3,582.32	5,413.24
XIII	Other Comprehensive Income:						
	(A) (i) Items that will not be reclassified to profit or loss	-	-	-	-	-	-
	(ii) Income tax relating to items that will not be reclassified to	-	-	-	-	-	-
	Subtotal (A)	-	-	-	-	-	-
	(B) (i) Items that will be reclassified to profit or loss	-	-	-	-	-	-
	(ii) Income tax relating to items that will be reclassified to profit or loss	-	-	-	-	-	-
	Subtotal (B)	-	-	-	-	-	-
	Other Comprehensive Income (A+B)	-	-	-	-	-	-
XIV	Total Comprehensive Income for the period	2,194.67	1,506.98	2,004.91	3,701.65	3,582.32	5,413.24
XV	Net profit after tax attributable to:						
	Owners of the holding company	2,194.67	1,506.98	2,004.91	3,701.65	3,582.32	5,413.24
	Non-controlling interest	-	-	-	-	-	-
XVI	Other comprehensive income attributable to:						
	Owners of the holding company	-	-	-	-	-	-
	Non-controlling interest	-	-	-	-	-	-
XVII	Total comprehensive income attributable to:						
	Owners of the holding company	2,194.67	1,506.98	2,004.91	3,701.65	3,582.32	5,413.24
	Non-controlling interest	-	-	-	-	-	-
XVIII	Paid-up equity share capital (face value of Rs. 10 per equity share)	4,229.22	4,229.22	4,229.22	4,229.22	4,229.22	4,229.22
XIX	Other equity as per statement of assets and liabilities	-	-	-	-	-	72,368.41
XVI	Earnings per equity share (for continuing operations):						
	Basic (Rs.)	5.19	3.56	4.74	8.75	8.47	12.80
	Diluted (Rs.)	5.19	3.56	4.74	8.75	8.47	12.80
XVII	Earnings per equity share (for discontinued operations):						
	Basic (Rs.)	-	-	-	-	-	-
	Diluted (Rs.)	-	-	-	-	-	-
XVIII	Earnings per equity share (for continuing and discontinued operations):						
	Basic (Rs.)	5.19	3.56	4.74	8.75	8.47	12.80
	Diluted (Rs.)	5.19	3.56	4.74	8.75	8.47	12.80



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अर्थ: समाजस्य न्यासः

CONSOLIDATED STATEMENT OF ASSETS AND LIABILITIES AS AT 30TH SEPTEMBER, 2020

(₹ in Lakhs)

Sr. No.	Particulars	As At 30.09.2020	As At 31.03.2020
		(Unaudited)	(Audited)
I	ASSETS		
	(1) Financial Assets		
	(a) Cash & Cash Equivalents	1,462.68	3,396.61
	(b) Bank Balances other than (a) above	3,941.91	102.82
	(c) Derivative Financial Instruments	-	-
	(d) Receivables		
	(i) Trade Receivables	2,629.34	1,188.85
	(ii) Other Receivables	-	-
	(e) Loans	202,044.38	192,698.20
	(f) Investments	2,390.31	2,390.31
	(g) Other Financial Assets	16,908.59	16,796.55
	(2) Non Financial Assets		
	(a) Current Tax Assets (Net)	338.88	1,172.65
	(b) Deferred Tax Asset (Net)	-	-
	(c) Investment Property	-	-
	(d) Biological Assets other than Bearer plants	-	-
	(e) Property, Plant and Equipments	6,351.55	6,429.75
	(f) Capital Work-in-Progress	-	-
	(g) Intangible Assets under development	-	-
	(h) Goodwill	10.70	10.70
	(i) Other Intangible Assets	166.63	186.27
	(j) Other Non-Financial Assets	291.64	382.32
	Total Assets	236,536.61	224,755.03
II	EQUITY AND LIABILITIES		
	(1) Financial Liabilities		
	(a) Derivative Financial Instruments	-	-
	(b) Payables		
	(I) Trade Payables		
	(i) Total outstanding dues of Micro Enterprises and Small Enterprises	16.88	114.16
	(ii) Total outstanding dues of creditors other than Micro Enterprises and Small Enterprises	5,495.48	391.76
	(II) Other Payables		
	(i) Total outstanding dues of Micro Enterprises and Small Enterprises	-	-
	(ii) Total outstanding dues of creditors other than Micro Enterprises and Small Enterprises	402.99	529.06
	(c) Debt Securities	20,200.00	13,200.00
	(d) Borrowings (Other than Debt Securities)	98,991.53	101,708.73
	(e) Deposits	-	-
	(f) Subordinated Liabilities	8,800.00	8,800.00
	(g) Other Financial Liabilities	18,283.16	20,759.01
	(2) Non-Financial Liabilities		
	(a) Current Tax Liabilities (Net)	905.85	-
	(b) Provisions	2,160.32	2,123.11
	(c) Deferred Tax Liabilities (Net)	153.16	121.28
	(d) Other non-financial Liabilities	403.43	409.67
	(3) Equity		
	(a) Equity Share Capital	4,229.84	4,229.84
	(b) Other Equity	76,493.97	72,368.41
	Total Equity & Liabilities	236,536.61	224,755.03
	Equity attributable to equity holders of the holding company	236,536.61	224,755.03
	Non - controlling interest	-	-
	Total Equity	236,536.61	224,755.03



PAISALO

EASY LOAN आसान लोन

PAISALO DIGITAL LIMITED

FORMERLY KNOWN AS S. E. INVESTMENTS LIMITED

REGD. OFF: CSC, POCKET 52, NEAR POLICE STATION, CR PARK, NEW DELHI-110019

TEL: +91 11 43518888 FAX: + 91 11 43518816 WEB: www.paisalo.in

CIN: L65921DL1992PLC120483

अर्थ: समाजस्य न्यासः

CONSOLIDATED CASH FLOW STATEMENT AS AT 30TH SEPTEMBER, 2020

(₹ in Lakhs)

Sr. No.	Particulars	As At 30.09.2020	As At 31.03.2020
		(Unaudited)	(Audited)
A	Cash Flow from Operating Activities:		
	Net Profit before tax and extraordinary items and Interest	12,902.97	23,070.97
	Adjustments for		
I	Depreciation	100.87	189.65
II	Deferred Expense W/O	83.73	213.29
III	Impairment on financial instruments	1,487.97	8,496.18
	Operating Profit before working capital changes	14,575.54	31,970.09
	Adjustments for		
I	Change in Other Financial Assets	(112.03)	(2.55)
II	Change in Loans & Receivables	(11,856.75)	(6,747.30)
III	Change in Payable & non financial liabilities	4,874.14	(3,637.11)
IV	Change in other Non Financial Assets	6.93	22.26
	Cash generated from Operations	7,487.83	21,605.39
I	Interest paid	(7,825.84)	(15,654.57)
II	Income Tax paid	911.59	(2,336.30)
III	Paid Expenses on CSR	(49.41)	(97.91)
	Cash flow before Extraordinary Items	524.17	3,516.61
I	Extraordinary items	-	-
	Net Cash from Operating Activities	524.17	3,516.61
B	Cash Flows from Investing Activities:		
I	Purchase of Fixed Assets	(3.04)	(29.98)
	Net Cash from Investing activities	(3.04)	(29.98)
C	Net Cash from Financing Activities:		
I	Proceeds from Borrowings	(2,717.20)	6,440.08
II	Proceeds from Debt Service Repayment Account	(2,475.85)	(8,943.77)
III	Proceeds from Debt Securities	7,000.00	900.00
IV	Proceeds from Subordinated Liability	-	700.00
V	Dividend Paid	(422.92)	(488.97)
	Net Cash from Financing activities	1,384.03	(1,392.66)
	Net Increase/(decrease) in cash & cash equivalents	1,905.16	2,093.97
	Cash & Cash equivalents at beginning of period	3,499.43	1,405.46
	Cash & Cash equivalent at end of period	5,404.59	3,499.43



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NOTES

- The above results have been reviewed by Audit Committee and approved by the Board of Directors in the meeting held on October 31, 2020.
- The Consolidated financial results include results of Wholly Owned Subsidiary Nupur Finvest Private Limited (a RBI registered Non-Banking Finance Company).
- The said results have been subject to limited review by the Statutory Auditors of the Company, who have issued an unmodified report thereon.
- The above financial results have been prepared in accordance with the recognition and measurement principles laid down in the Indian Accounting Standard 34 "Interim Financial Reporting" (Ind AS34) prescribed under the Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder and other accounting principles generally accepted in India.
- During the quarter ended September 30, 2020, Company has issued following series of Non Convertible Debentures:

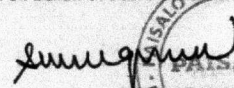
Particular	ISIN	Date of allotment	No. of Debentures	Total Amount (In Rs.Crores)
10.50% Secured, Redeemable, Non-Convertible, Rated, Listed, Taxable Bonds in the nature of Debentures, Face Value Rs. 10 Lakhs per Debenture (SERIES-07-2020)	INE420C07015	July 26, 2020	500	50.00
9.50% Secured, Rated, Listed, Redeemable, Non-Convertible Debentures Face Value Rs. 10 Lakhs per Debenture (SERIES-08-2020)	INE420C07023	August 28, 2020	200	20.00

- The outbreak of COVID-19 pandemic continues to spread across the globe and India resulting in significant volatility in the global and Indian economy market. The extent to which the COVID-19 pandemic will impact the Company's result will depend on future development which are highly uncertain including among other things any new information concerning the severity of the COVID-19 pandemic and action to contain its spread or mitigate impact including stimulus and regulatory packages.
In accordance with the 'COVID-19 Regulatory packages' announced by the RBI on March 27, 2020, April 17, 2020 and May 23, 2020, with regard to providing relief to the borrowers in terms of standstill clause for asset classification on account of COVID-19 pandemic whose accounts were standard as on February 29, 2020, the Company, in accordance with the Board approved policy had offered moratorium on repayment of loan installments and/or deferment of interest due between March 1, 2020 to August 31, 2020 including relaxation in certain parameters, to all eligible borrowers, without considering the same as restructuring.
In accordance with RBI guidelines, the Company is required to make provision @10% of outstanding advances in respect of such borrower accounts where asset classification benefit has been taken as per RBI guidelines. Accordingly, during the previous year ending March 31, 2020 the Company had provided Rs. 6.02 crore on such loans and Rs. 3.67 crore for quarter ended June 30, 2020. The aggregate provision held for COVID-19 of Rs. 9.69 crore has been continued for the period ending September 30, 2020.
The Honorable Supreme Court in PIL by Gajendra Sharma Vs Union of India & Anr vide its interim order dated September 3, 2020 has directed that the accounts which were not declared NPA till August 31, 2020 shall not be declared NPA till further orders, pending disposal of the case by Honorable Supreme Court. Pursuant to the order, the Company has not classified any borrowable account as NPA on September 30, 2020, which has not been declared as NPA as at August 31, 2020 as per the RBI Prudential norms on Income Recognition, Asset classification, provisioning and other related matters as Non Performing Asset (NPA) after August 31, 2020.
- The Company has opted to publish Extracts of the Unaudited Consolidated Financial results, pursuant to provisions of Regulation 33 read with Regulation 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. These standalone financial results are available on the Company's website viz. www.paisalo.in and on the websites of BSE (www.bseindia.com) and NSE (www.nseindia.com).
- The Company is engaged in single business segment viz; financing. As such, there are no separate reportable segments as per Indian Accounting Standard 108 (IND AS) on Operating Segment.
- Previous periods / year's figures have been reclassified/ regrouped whenever necessary to conform to current period presentation.
- The Company is maintaining requisite asset cover as per offer documents by way of pari passu floating charge on current assets, book debts and loans & advances of the Company and/or pari passu charge through equitable mortgage of Company's and third parties' immovable properties and personal and corporate guarantees (wherever applicable) for its Secured Listed Non-Convertible Debentures of aggregating amount of Rs.70 crores issued on private placement basis to the Public Sector Banks. Further, the requisite security cover as agreed with investors is maintained.
- The information pursuant to Regulation 52(4) and 52(6) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015 are given in Annexure A.

Place : New Delhi

Date : 31/10/2020

For and on behalf of Board of Directors


SUNIL AGARWAL
MANAGING DIRECTOR



Additional disclosure as required under Regulation 52 (4) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015**(A) Credit rating and change in credit rating (if any):**

Sr. No.	Particulars	Rating Agency	Rating Assigned
1	Cash Credit Limits	Infomerics Valuation and Rating Pvt. Ltd.	A+ ('Single A Plus') Stable Outlook
2	Term Loans	Infomerics Valuation and Rating Pvt. Ltd.	A+ ('Single A Plus') Stable Outlook
3	Non-Convertible Debentures	Infomerics Valuation and Rating Pvt. Ltd.	A+ ('Single A Plus') Stable Outlook

During the period April 1, 2020 to September 30, 2020, on August 25, 2020 above rating has been assigned, before that rating for the Instrument/Facility was as under:

Sr. No.	Particulars	Rating Agency	Rating Assigned
1	Fund Based Facilities (CC)	Infomerics Valuation and Rating Pvt. Ltd.	A ('Single A ') Positive Outlook
2	Proposed Facilities	Infomerics Valuation and Rating Pvt. Ltd.	A ('Single A ') Positive Outlook
3	Non-Convertible Debentures	Infomerics Valuation and Rating Pvt. Ltd.	A ('Single A ') Positive Outlook

(B) Sr. No.	Particulars (Standalone)	Period ended September 30, 2020 (Unaudited)
i	Debt-Equity Ratio	1.79
ii	Capital Redemption Reserve	Rs. 250.00 Lakhs
iii	Debenture Redemption Reserve	Nil*
iv	Net Worth	Rs. 80302.21 Lakhs
v	Net Profit after tax	Rs. 3686.76 Lakhs
vi	Earnings Per Share (Basic and Diluted)	Rs. 8.72

*In terms of provisions of Companies Act, 2013 and rules made thereunder Company is not required to maintained Debenture Redemption Reserve on the NCDs issued by it.

(C) Previous/Next due date for the payment of interest/dividend for non-convertible redeemable preference shares/repayment of principal of non-convertible preference shares/non-convertible debt securities

The Company has not issued any preference shares.

Sr. No.	Security/Series/ISIN	Previous due date (1-04-2020 to 30-09-2020)		Next Due date			
		Date Principal/ Interest	Amount (Rs. in Crore)	Principal		Interest	
				Date	Amount (Rs. in Crore)	Date	Amount (Rs. in Crore)
1	Secured Non Convertible Debentures SERIES-07-2020 INE420C07015	-	-	21-04-2023	50.00	16-10-2020	1.32*
2	Secured Non Convertible Debentures SERIES-07-2020 INE420C07023	-	-	25-02-2022	20.00	26-08-2021	1.90

* Payment has already been paid on due date.

The principal and or interest amounts on the above non-convertible debt securities will be paid on due date(s) as per terms of issue of respective prospectus.

(D) There was no deviation in the use of the proceed of the issue of Non Convertible Debt Securities from the object stated in the offer document.

D. Tayal & Jain, Chartered Accountants

G-3, Ganpati Royale Building, 30, Surya Nagar, Agra-282002

Phone : +91 562 4060087, +91 9897070087 E-mail : catayaldeep@gmail.com



**Independent Auditor's Review Report on the Review of Interim
Standalone Unaudited Quarterly and Year to Date Financial Results of Paisalo Digital Limited
pursuant to the Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure
Requirements) Regulations, 2015 (As Amended)**

**TO
THE BOARD OF DIRECTORS OF M/S PAISALO DIGITAL LIMITED**

We have reviewed the accompanying Statement of Unaudited Standalone Financial Results of **M/S PAISALO DIGITAL LIMITED** (the 'Company') for the quarter and half year ended September 30, 2020 (the 'Statement'), being submitted by the Company pursuant to the requirements of Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, (the 'Listing Regulations').

The Statement of Standalone Financial Results, which is the responsibility of the Company's Management and approved by the Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34, (Ind AS) 34 "Interim Financial Reporting" prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder and other accounting principle generally accepted in India. Our responsibility is to express a conclusion on the Statement based on our review.

We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410, 'Review of Interim Financial Information Performed by the Independent Auditor of the Entity' issued by the Institute of Chartered Accountants of India. This Standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review is limited primarily to inquiries of company personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.

Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in the applicable Indian Accounting Standards ('Ind AS') specified under Section 133 of the Companies Act, 2013, read with relevant rules issued thereunder and other recognised accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation 33 of the (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, including the manner in which it is to be disclosed, or that it contains any material misstatement.

The comparative financial information of the Company for the corresponding quarter & half year ended September 30, 2019 and previous quarter ended June 30, 2020, included in these Unaudited Standalone Financial Results, was reviewed by the predecessor Auditor and the Standalone Financial Statements of the Company for the year ended March 31, 2020, were audited by predecessor Auditor who expressed an unmodified conclusion / opinion on that financial information and those financial statements on October 15, 2019, August 13, 2020 and June 30, 2020 respectively.

Our conclusion is not modified in respect of this matter

Date : 31.10.2020



**For D. Tayal & Jain
Chartered Accountants
Firm Registration No. 011181C**

**(CA DEEPAK TAYAL)
Proprietor
Firm Regd. 011181C
M. No. 073102**

UDIN..20073102.AAAA.E12839

D. Tayal & Jain, Chartered Accountants

G-3, Ganpati Royale Building, 30, Surya Nagar, Agra-282002

Phone : +91 562 4060087, +91 9897070087 E-mail : catayaldeep@gmail.com



Independent Auditor's Review Report on the Review of Interim Consolidated Unaudited Quarterly and Year to Date Financial Results of Paisalo Digital Limited pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (As Amended)

**TO
THE BOARD OF DIRECTORS OF M/S PAISALO DIGITAL LIMITED**

We have reviewed the accompanying Statement of Unaudited Consolidated Financial Results of **M/S PAISALO DIGITAL LIMITED** (the 'Company') and its wholly owned subsidiary **M/S NUPUR FINVEST PRIVATE LIMITED** (collectively referred as the 'Group') for the quarter and half year ended September 30, 2020 (the Statement) attached herewith, being submitted by the Company pursuant to the requirements of Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, (the 'Listing Regulations').

The Statement of Consolidated Financial Results, which is the responsibility of the Company's Management and approved by the Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34, (Ind AS) 34 "Interim Financial Reporting" prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder and other accounting principle generally accepted in India. Our responsibility is to express a conclusion on the Statement based on our review.

We conducted our review in accordance with the Standard on Review Engagements (SRE) 2410, 'Review of Interim Financial Information Performed by the Independent Auditor of the Entity' issued by the Institute of Chartered Accountants of India. This Standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review is limited primarily to inquiries of company personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.

Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in the applicable Indian Accounting Standards ('Ind AS') specified under Section 133 of the Companies Act, 2013, read with relevant rules issued thereunder and other recognised accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation 33 of the (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, including the manner in which it is to be disclosed, or that it contains any material misstatement.

The comparative financial information of the Company for the corresponding quarter & half year ended September 30, 2019 and previous quarter ended June 30, 2020, included in these unaudited standalone financial results, was reviewed by the predecessor auditor and the standalone financial statements of the Company for the year ended March 31, 2020, were audited by predecessor auditor who expressed an unmodified conclusion / opinion on that financial information and those financial statements on October 15, 2019, August 13, 2020 and June 30, 2020 respectively.

Our conclusion is not modified in respect of this matter

Date : 31.10.2020

**For D. Tayal & Jain
Chartered Accountants
Firm Registration No. 011181C**



**(CA DEEPAK TAYAL)
Proprietor
Firm Regd. 011181C
M. No. 073102**

UDIN. 20073102 AAAAET8271