

PAISALO

EASY LOAN आसान लोन

Date: May 17, 2019

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

The Listing Department
National Stock Exchange of India Limited
(Thru.-NEAPS)
Exchange Plaza, Bandra Kurla Complex
Bandra (East)
Mumbai -400 051

SCRIP CODE : 532900

SCRIP SYMBOL : PAISALO

SUB: Outcome of Board Meeting held on May 17, 2019, as per Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Dear Sir/Madam,

With reference to our intimation dated May 9, 2019 regarding Board Meeting, we wish to inform you that the Board of Directors of the Company at its meeting has *inter alia*:

1. Approved the Audited Financial Statements (Standalone and Consolidated) for the financial year ended March 31, 2019 and Financial Results (Standalone and Consolidated) for the quarter/year ended March 31, 2019 as recommended by the Audit Committee.
2. Recommended the Dividend of Re. 1/- (Rupee One Only) per equity share of Rs. 10/- each, for the financial year ended March 31, 2019, subject to approval of Members of the Company at the ensuing Annual General Meeting of the Company.

The meeting of Board of Directors commenced at 02:00 p.m. and concluded at 4:30 p.m.

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

1. Statements showing the Audited Financial Results (Standalone and Consolidated) for quarter/year ended March 31, 2019; and
2. Auditor's Reports with unmodified opinions on Audited Financial Results –Standalone and Consolidated.
3. Declaration pursuant to Regulation 33(3)(d) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

We request you to take the same on record.

Thanking you

Yours Faithfully,

For PAISALO DIGITAL LIMITED

(Formerly Known as S. E. Investments Limited)

(MANENDRA SINGH)

Company Secretary

Encl: as above

PAISALO DIGITAL LIMITED

(FORMERLY KNOWN AS S. E. INVESTMENTS LIMITED)

Registered Office: 101, 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

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

EASY LOAN आसान लोन

PAISALO DIGITAL LIMITED

FORMERLY KNOWN AS S. E. INVESTMENTS LIMITED

REGD. OFF: 101, CSC, POCKET 52, NEAR POLICE STATION, CR PARK, NEW DELHI-110019

TEL: +91 11 43518888 WEB: www.paisalo.in EMAIL: delhi@paisalo.in

CIN: L65921DL1992PLC120483

अर्थ: समाजस्य न्यासः

STATEMENT OF STANDALONE AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED 31ST MARCH, 2019

(₹ in Lakh Except EPS)						
Sr. No.	Particulars	Quarter Ended			Year Ended	
		31.03.2019	31.12.2018	31.03.2018	31.03.2019	31.03.2018
		(Audited)	(Unaudited)	(Audited)	(Audited)	(Audited)
I	Revenue from operations:					
	(i) Interest Income	8001.64	8,411.24	6,951.21	31666.47	27,205.90
	(ii) Dividend Income	107.39	-	161.08	107.39	161.08
	(iii) Rental Income	-	-	-	-	-
	(iv) Fees and commission Income	-	-	-	-	-
	(v) Net gain on fair value changes	-	-	-	-	-
	(vi) Net gain on derecognition of financial instruments under amortised cost category	-	-	-	-	-
	(vii) Sale of products (including Excise Duty)	-	-	-	-	-
	(viii) Sale of services	-	-	-	-	-
	(ix) Others	-	-	-	-	-
	Total Revenue from operations (I)	8,109.03	8,411.24	7,112.29	31,773.86	27,366.98
II	Other Income	-	-	-	-	-
	Total Income (I+II)	8,109.03	8,411.24	7,112.29	31,773.86	27,366.98
III	Expenses:					
	(i) Finance Costs	3,323.98	3,220.89	3,620.19	12,311.26	10,495.58
	(ii) Fees and commission expense	-	-	-	-	-
	(iii) Net loss on fair value changes	-	-	-	-	-
	(iv) Net loss on derecognition of financial instruments under amortised cost category	-	-	-	-	-
	(v) Impairment on financial instruments	2,101.73	1,127.19	412.59	4,925.31	3,504.45
	(vi) Cost of materials consumed	-	-	-	-	-
	(vii) Purchases of Stock-in-trade	-	-	-	-	-
	(viii) Changes in Inventories of finished goods, stock-in- trade and work-in- progress	-	-	-	-	-
	(ix) Employee Benefits Expenses	599.07	606.47	444.21	2,245.38	1,502.41
	(xi) Depreciation, amortization and impairment	120.83	128.18	158.05	468.05	554.79
	(x) Others expenses	707.05	871.83	640.05	3,353.86	3,002.05
	Total Expenses (III)	6,852.66	5,954.56	5,275.09	23,303.86	19,059.28
IV	Profit / (loss) before exceptional items and tax (II-III)	1,256.37	2,456.68	1,837.20	8,470.00	8,307.70
V	Exceptional items	-	-	-	-	-
VI	Profit/(loss) before tax (IV-V)	1,256.37	2,456.68	1,837.20	8,470.00	8,307.70
VII	Tax Expense:					
	(1) Current Tax	1,602.59	693.52	1,652.54	3,093.62	2,697.30
	(2) Deferred Tax	-250.62	-30.77	121.77	-300.76	6.80
VIII	Profit / (loss) for the period from continuing operations (VI-VII)	(95.60)	1,793.93	62.89	5,677.14	5,603.60
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)	(95.60)	1,793.93	62.89	5,677.14	5,603.60
XIII	Other Comprehensive Income:					
	(A) (i) Items that will not be reclassified to profit or loss	-	-	381.28	-	381.28
	(ii) Income tax relating to items that will not be reclassified to	-	-	-	-	-
	Subtotal (A)	-	-	381.28	-	381.28
	(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)	-	-	381.28	-	381.28
XIV	Total Comprehensive Income for the period	(95.60)	1,793.93	444.17	5,677.14	5,984.88
XV	Paid-up equity share capital (face value of Rs. 10 per equity share)	4,056.00	4,056.00	4,056.00	4,056.00	4,056.00
XVI	Earnings per equity share					
	Basic (Rs.)	(0.24)	4.42	1.10	14.00	14.76
	Diluted (Rs.)	-	-	-	-	-
XVI	Earnings per equity share					
	Basic (Rs.)	-	-	-	-	-
	Diluted (Rs.)	-	-	-	-	-
XVI	Earnings per equity share					
	Basic (Rs.)	(0.24)	4.42	1.10	14.00	14.76
	Diluted (Rs.)	-	-	-	-	-

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PAISALO DIGITAL LIMITED

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CIN: L65921DL1992PLC120483

अर्थ: समाजस्य न्यासः

STATEMENT OF STANDALONE ASSETS AND LIABILITIES AS AT 31ST MARCH, 2019

(₹ in Lakh)

Sr. No.	Particulars	As At 31.03.2019	As At 31.03.2018
		(Audited)	(Audited)
I	ASSETS		
	(1) Financial Assets		
	(a) Cash & Cash Equivalents	918.27	238.51
	(b) Bank balances other than (b)above	33.37	883.42
	(c) Derivative Financial Instruments	-	-
	(d) Receivables		
	(i) Trade Receivables	956.06	1,106.99
	(ii) Other Receivables	-	-
	(e) Loans	1,68,821.99	1,57,746.37
	(f) Investments	6,614.22	6,614.22
	(g) Other Financial Assets	16,167.43	16,670.01
	(2) Non Financial Assets		
	(a) Current Tax Assets (Net)	215.94	449.12
	(b) Deferred Tax asset (Net)	-	-
	(c) Investment Property	-	-
	(d) Biological Assets other than bearer plants	-	-
	(e) Property, Plant and Equipment	720.24	663.90
	(f) Capital work-in-progress	-	-
	(g) Intangible assets under development	-	-
	(h) Goodwill	-	-
	(i) Other Intangible assets	220.46	1.88
	(j) Other Non-Financial assets	582.23	968.20
	TOTAL ASSETS	1,95,250.21	1,85,342.62
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	14.47	2.90
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	3,794.92	151.09
	(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	633.18	519.85
	(c) Debt Securities	12,300.00	12,300.00
	(d) Borrowings (Other than Debt Securities)	74,218.65	77,850.75
	(e) Deposits	-	-
	(f) Subordinated Liabilities	8,100.00	-
	(g) Other financial liabilities	29,007.97	32,321.20
	(2) Non-Financial Liabilities		
	(a) Current tax liabilities (Net)	-	-
	(b) Provisions	1,147.74	1,106.98
	(c) Deferred tax liabilities (Net)	59.95	360.71
	(d) Other non-financial liabilities	544.49	387.23
	(3) Equity		
	(a) Equity Share capital	4,056.63	4,056.63
	(a) Other Equity	61,372.22	56,285.27
	TOTAL EQUITY AND LIABILITIES	1,95,250.21	1,85,342.62



Notes :

- The above results have been reviewed by Audit Committee and approved by the Board of Directors in the meeting held on May 17, 2019. The statutory auditors, have expressed an unqualified audit opinion.
- The Board of Directors of the Company has recommended the final dividend of 10% (i.e. Re. 1) per equity share of the face value of Rs. 10 each for the year ended March 31, 2019. The Payment of dividend is subject to approval of the shareholders at the ensuing annual general meeting of the Company.
- The Company has adopted Indian Accounting Standards ('Ind AS') notified Section 133 of the Companies Act, 2013 ('the Act') read with the Companies (Indian Accounting Standards) Rules, 2015 as amended, from April 1, 2018 and the effective date of such transition is April 1, 2017. Such transition has been carried out from the erstwhile Accounting Standards notified under the Act, read with relevant rules issued thereunder and guidelines issued by the Reserve Bank of India ('RBI') (collectively referred to as 'the Previous GAAP'). Accordingly, the impact of transition has been recorded in the opening reserves as at April 1, 2017 and the corresponding figures, presented in these results, have been restated/ reclassified.
- As required by paragraph 32 of Ind AS 101, net profit reconciliation between the figures reported under the Previous GAAP and Ind AS is as Under:

Particulars	(₹ in Lakh)	
	Quarter ended	Year Ended
	31.03.2018	31.03.2018
	(Audited)	(Audited)
Net profit after tax as reported under Indian GAAP	36.88	5,685.00
Ind AS adjustments increasing/(decreasing) net profit as reported under India GAAP		
Adjustment on account of EIR for amortisation of income and expenses - financial assets at amortised cost	26.01	(81.39)
Adjustment on account of EIR for amortisation of expenses - financial liabilities at amortised cost	-	-
Net profit after tax as per Ind AS	62.89	5,603.61
Other comprehensive income, net of tax	-	-
Total Comprehensive income	62.89	5,603.61

- As required by paragraph 32 of Ind AS 101, equity reconciliation between the figures reported under the Previous GAAP and Ind AS is as Under:

Particulars	(₹ in Lakh)	
	As at	
	31.03.2018	
	(Audited)	
Equity as reported under Indian GAAP	60,304.77	
Ind AS adjustments increasing/(decreasing) equity as reported under India GAAP		
Adjustment on account of EIR for amortisation of income and expenses - financial assets at amortised cost	37.13	
Adjustment on account of EIR for amortisation of expenses - financial liabilities at amortised cost	-	
Dividend Paid & Tax Adjustment	-	
Equity as Ind AS	60,341.90	

* EIR = Effective Interest rate

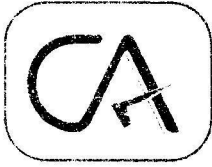
- The Company has opted to publish Extracts of the Audited Consolidated Financial results, pursuant to provisions of Regulation 33 read with Regulation 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. These standalone financial results are available on the Company's 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.
- The financial results for the 3 months ended March 31, 2019 and March 31, 2018 are the balancing figures between audited results for the full financial year and published year to date figures upto the nine months of the respective financial years.
- Previous periods / year's figures have been reclassified/ regrouped whenever necessary to conform to current period presentation.

Place : New Delhi
Date : 17/05/2019

For and on behalf of Board of Directors



Sunil Agarwal
SUNIL AGARWAL
MANAGING DIRECTOR



MUKESH KUMAR & CO.

Chartered Accountants



Auditor's Report on the Quarterly and Year to Date Standalone Financial Results of Paisalo Digital Limited Pursuant to the Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

**To Board of Directors of
Paisalo Digital Limited
(Formerly known as S. E. Investments Limited)
New Delhi**

We have audited the accompanying quarterly standalone financial results of Paisalo Digital Limited (Formerly known as S. E. Investments Limited) ("the Company") for the quarter and year ended March 31, 2019 (the Statement), attached herewith, being submitted by the Company pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (the Regulations) read with SEBI Circular No. CIR/CFD/FAC/62/2016 dated July 5, 2016 ("the Circular").

The Statement, which is the responsibility of the Company's Management and approved by the Board of Directors of the Company, has been compiled from the related standalone Ind AS financial statements which have been prepared in accordance with the Indian Accounting Standards prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder ("Ind AS") and other accounting principles generally accepted in India. Our responsibility is to express an opinion on the Statement based on our audit of such standalone financial statements

We conducted our audit in accordance with the Standards on Auditing issued by the Institute of Chartered Accountants of India. Those Standards require that we comply with the ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the Statement are free from material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts disclosed as financial results. An audit also includes assessing the accounting principles used and significant estimates made by management. We believe that our audit provides a reasonable basis for our opinion.

In our opinion and to the best of our information and according to the explanations given to us, the Statement:

- (i) is presented in accordance with the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with SEBI Circular No. CIR/CFD/FAC/62/2016 dated July 5, 2016, and;
- (ii) gives a true and fair view in conformity with the aforesaid Indian Accounting Standards and other accounting principles generally accepted in India of the net profit, other comprehensive income and other financial information for the quarter and year ended March 31, 2019.

Further, read with first paragraph above, we report that the figures for the quarter ended March 31, 2019 and the corresponding quarter ended in the previous year as reported in the standalone financial results are the balancing figures between the audited figures in respect of the full financial year and the published year-to-date figures up to the end of third quarter of the relevant financial year, which were subject to limited review, as required under the Regulations and Circular.

**Place : New Delhi
Date : May 17, 2019**

**For MUKESH KUMAR & CO.
Chartered Accountants
Firm Reg. No. 002040C**

**(CA MUKESH KUMAR)
Proprietor
Membership No. 070471**



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CIN: L65921DL1992PLC120483

अर्थ: समाजस्य न्यासः

STATEMENT OF CONSOLIDATED AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED 31ST MARCH, 2019

Sr. No.	Particulars	(₹ in Lakh Except EPS)				
		Quarter Ended			Year Ended	
		31.03.2019	31.12.2018	31.03.2018	31.03.2019	31.03.2018
		(Audited)	(Unaudited)	(Audited)	(Audited)	(Audited)
I	Revenue from operations:					
	(i) Interest Income	9018.77	9,471.83	7,180.21	36059.98	30,313.40
	(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 amortised cost category	-	-	-	-	-
	(vii) Sale of products (including Excise Duty)	-	-	-	-	-
	(viii) Sale of services	-	-	-	-	-
	(ix) Others	-	-	-	-	-
	Total Revenue from operations (I)	9,018.77	9,471.83	7,180.21	36,059.98	30,313.40
II	Other Income	-	-	-	-	-
	Total Income (I+II)	9,018.77	9,471.83	7,180.21	36,059.98	30,313.40
III	Expenses:					
	(i) Finance Costs	4,390.79	3,728.99	3,558.57	14,911.23	11,752.25
	(ii) Fees and commission expense	-	-	-	-	-
	(iii) Net loss on fair value changes	-	-	-	-	-
	(iv) Net loss on derecognition of financial instruments under amortised cost category	-	-	-	-	-
	(v) Impairment on financial instruments	2,090.23	1,223.89	339.33	5,252.09	4,123.07
	(vi) Cost of materials consumed	-	-	-	-	-
	(vii) Purchases of Stock-in-trade	-	-	-	-	-
	(viii) Changes in Inventories of finished goods, stock-in-trade and work-in-progress	-	-	-	-	-
	(ix) Employee Benefits Expenses	686.42	763.66	520.27	2,769.81	1,777.53
	(xi) Depreciation, amortization and impairment	121.26	128.67	158.28	470.04	556.63
	(x) Others expenses	922.26	1,033.89	830.95	4,166.34	3,460.65
	Total Expenses (III)	8,210.96	6,879.10	5,407.40	27,569.51	21,670.13
IV	Profit / (loss) before exceptional items and tax (II-III)	807.81	2,592.73	1,772.81	8,490.47	8,643.27
V	Exceptional items	-	-	-	-	-
VI	Profit/(loss) before tax (IV-V)	807.81	2,592.73	1,772.81	8,490.47	8,643.27
VII	Tax Expense:					
	(1) Current Tax	1,495.01	738.61	1695.53	3141.33	2861.23
	(2) Deferred Tax	-239.11	-30.88	121.92	-289.21	7.07
VIII	Profit / (loss) for the period from continuing operations (VI-VII)	(448.09)	1,885.00	(44.64)	5,638.35	5,774.97
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)	(448.09)	1,885.00	(44.64)	5,638.35	5,774.97
XIII	Other Comprehensive Income:					
	(A) (i) Items that will not be reclassified to profit or loss	-	-	381.28	-	381.28
	(ii) Income tax relating to items that will not be reclassified to	-	-	-	-	-
	Subtotal (A)	-	-	381.28	-	381.28
	(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)	-	-	381.28	-	381.28
XIV	Total Comprehensive Income for the period (Comprising Profit (Loss) and other Comprehensive Income for the period) (XII-XIII)	(448.09)	1,885.00	336.64	5,638.35	6,156.25
XV	Net profit after tax attributable to:					
	Owners of the holding company	(448.09)	1885.00	(44.64)	5638.35	5774.97
	Non-controlling interest	-	-	-	-	-
XVI	Other comprehensive income attributable to:					
	Owners of the holding company	0.00	0.00	381.28	0.00	381.28
	Non-controlling interest	-	-	-	-	-
XVII	Total comprehensive income attributable to:					
	Owners of the holding company	(448.09)	1885.00	336.64	5638.35	6156.25
	Non-controlling interest	-	-	-	-	-
XVIII	Paid-up equity share capital (face value of Rs. 10 per equity share)	4,056.00	4,056.00	4,056.00	4,056.00	4,056.00
XIX	Other equity as per statement of assets and liabilities	-	-	-	62,355.85	57,313.36
XX	Earnings per equity share					
	Basic (Rs.)	-1.10	4.65	0.83	13.90	15.18
	Diluted (Rs.)	-	-	-	-	-
XXI	Earnings per equity share					
	Basic (Rs.)	-	-	-	-	-
	Diluted (Rs.)	-	-	-	-	-
XXII	Earnings per equity share					
	Basic (Rs.)	-1.10	4.65	0.83	13.90	15.18
	Diluted (Rs.)	-	-	-	-	-

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CIN: L65921DL1992PLC120483

अर्थ: समाजस्य न्यासः

STATEMENT OF CONSOLIDATED ASSETS AND LIABILITIES AS AT 31ST MARCH, 2019

(₹ in Lakh)

Sr. No.	Particulars	As At 31.03.2019	As At 31.03.2018
		(Audited)	(Audited)
I	ASSETS		
	(1) Financial Assets		
	(a) Cash & Cash Equivalents	1,307.32	263.68
	(b) Bank balances other than (b)above	98.14	883.42
	(c) Derivative Financial Instruments	-	-
	(d) Receivables		
	(i) Trade Receivables	1,259.87	1,529.68
	(ii) Other Receivables	-	-
	(e) Loans	1,93,997.61	1,83,883.86
	(f) Investments	2,390.31	2,390.31
	(g) Other Financial Assets	16,094.14	12,882.25
	(2) Non Financial Assets		
	(a) Current Tax Assets (Net)	801.28	722.04
	(b) Deferred Tax asset (Net)	-	-
	(c) Investment Property	-	-
	(d) Biological Assets other than bearer plants	-	-
	(e) Property, Plant and Equipment	724.00	669.65
	(f) Capital work-in-progress	-	-
	(g) Intangible assets under development	-	-
	(h) Goodwill	-	-
	(i) Other Intangible assets	220.46	1.88
	(j) Other Non-Financial assets	617.87	1,020.48
	TOTAL ASSETS	2,17,511.00	2,04,247.23
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	14.47	2.90
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	3,794.92	151.09
	(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	725.16	556.30
	(c) Debt Securities	12,300.00	12,300.00
	(d) Borrowings (Other than Debt Securities)	95,268.65	95,552.05
	(e) Deposits	-	-
	(f) Subordinated Liabilities	8,100.00	-
	(g) Other financial liabilities	29,007.97	32,321.20
	(2) Non-Financial Liabilities		
	(a) Current tax liabilities (Net)	-	-
	(b) Provisions	1,271.75	1,246.04
	(c) Deferred tax liabilities (Net)	70.93	360.14
	(d) Other non-financial liabilities	544.67	387.52
	(3) Equity		
	(a) Equity Share capital	4,056.63	4,056.63
	(b) Other Equity	62,355.85	57,313.36
	Equity attributable to equity holders of the holding company	66,412.47	61,369.98
	Equity attributable to Non-controlling interest	-	-
	Total Equity	66,412.47	61,369.98
	TOTAL EQUITY AND LIABILITIES	2,17,511.00	2,04,247.24

Notes :

- 1 The Consolidated financial results include results of Wholly Owned Subsidiary Nupur Finvest Private Limited (a RBI registered Non-Banking Finance Company).
- 2 The above results have been reviewed by Audit Committee and approved by the Board of Directors in the meeting held on May 17, 2019. The statutory auditors, have expressed an unqualified audit opinion.
- 3 The Board of Directors of the Company has recommended the final dividend of 10% (i.e.Re. 1) per equity share of the face value of Rs. 10 each for the year ended March 31, 2019. The Payment of dividend is subject to approval of the shareholders at the ensuing annual general meeting of the Company.
- 4 The Company has adopted Indian Accounting Standards ('Ind AS') notified Section 133 of the Companies Act, 2013 ('the Act') read with the Companies (Indian Accounting Standards) Rules, 2015 as amended, from April 1, 2018 and the effective date of such transition is April 1, 2017. Such transition has been carried out from the erstwhile Accounting Standards notified under the Act, read with relevant rules issued thereunder and guidelines issued by the Reserve Bank of India ('RBI') (collectively referred to as 'the Previous GAAP'). Accordingly, the impact of transition has been recorded in the opening reserves as at April 1, 2018 and the corresponding figures, presented in these results, have been restated/ reclassified.
- 5 As required by paragraph 32 of Ind AS 101, net profit reconciliation between the figures reported under the Previous GAAP and Ind AS is as Under:

(₹ in Lakh)

Particulars	Quarter ended	Year Ended
	31.03.2018	31.03.2018
	(Audited)	(Audited)
Net profit after tax as reported under Indian GAAP	(61.38)	5,831.86
Ind AS adjustments increasing/(decreasing) net profit as reported under India GAAP		
Adjustment on account of EIR for amortisation of income and expenses - financial assets at amortised cost	13.85	(91.15)
Adjustment on account of EIR for amortisation of expenses - financial liabilities at amortised cost	2.89	34.27
Net profit after tax as per Ind AS	(44.64)	5,774.98
Other comprehensive income, net of tax	-	-
Total Comprehensive income	(44.64)	5,774.98

- 6 As required by paragraph 32 of Ind AS 101, equity reconciliation between the figures reported under the Previous GAAP and Ind AS is as Under:

(₹ in Lakh)

Particulars	As at
	31.03.2018
	(Audited)
Equity as reported under Indian GAAP	61,292.98
Ind AS adjustments increasing/(decreasing) equity as reported under India GAAP	
Adjustment on account of EIR for amortisation of income and expenses - financial assets at amortised cost	77.00
Adjustment on account of EIR for amortisation of expenses - financial liabilities at amortised cost	-
Dividend Paid & Tax Adjustment	-
Equity as Ind AS	61,369.98

* EIR = Effective Interest rate

- 7 The Company has opted to publish Extracts of the Audited 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).
- 8 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.
- 9 The financial results for the 3 months ended March 31, 2019 and March 31, 2018 are the balancing figures between audited results for the full financial year and published year to date figures upto the nine months of the respective financial years.
- 10 Previous periods / year's figures have been reclassified/ regrouped whenever necessary to conform to current period presentation.

Place : New Delhi

Date : 17/05/2019

For and on behalf of Board of Directors


SUNIL AGARWAL
 MANAGING DIRECTOR



MUKESH KUMAR & CO.

Chartered Accountants



Auditor's Report on the Quarterly and Year to Date Consolidated Financial Results of Paisalo Digital Limited Pursuant to the Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

**To Board of Directors of
Paisalo Digital Limited
(Formerly known as S. E. Investments Limited)
New Delhi**

We have audited the accompanying quarterly consolidated financial results of Paisalo Digital Limited (Formerly known as S. E. Investments Limited) ("the Company") and Its subsidiary (collectively referred to as 'the Group for the quarter and year ended March 31, 2019, attached herewith, being submitted by the Company pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with SEBI Circular No. CIR/CFD/FAC/62/2016 dated July 5, 2016 ("the Circular").

The Statement, which is the responsibility of the Company's Management and approved by the Board of Directors of the Company, has been compiled from the related consolidated financial statements which have been prepared in accordance with the Indian Accounting Standards prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder ("Ind AS") and other accounting principles generally accepted in India. Our responsibility is to express an opinion on the Statement based on our audit of such consolidated financial statements

We conducted our audit in accordance with the Standards on Auditing issued by the Institute of Chartered Accountants of India. Those Standards require that we comply with the ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the Statement are free from material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts disclosed as financial results. An audit also includes assessing the accounting principles used and significant estimates made by management. We believe that our audit provides a reasonable basis for our opinion.

In our opinion and to the best of our information and according to the explanations given to us, and based on the consideration of the reports on separate financial statements and other financial information of subsidiary M/s Nupur Finvest Private Limited (wholly owned subsidiary of the Company), the Statement:

- (i) includes the quarterly and year to date financial results of Nupur Finvest Private Limited;
- (ii) is presented in accordance with the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with SEBI Circular No. CIR/CFD/FAC/62/2016 dated July 5, 2016 and
- (iii) gives a true and fair view in conformity with the aforesaid India Accounting Standards and other accounting principles generally accepted in Indian of the net profit, to total comprehensive income and other financial information of the group for the year ended March 31, 2019.

Further, read with first paragraph above, we report that the figures for the quarter ended March 31, 2019 and the corresponding quarter ended in the previous year as reported in the consolidated financial results are the balancing figures between the audited figures in respect of the full financial year and the published year-to-date figures up to the end of third quarter of the relevant financial year, which were subject to limited review, as required under the Regulations and Circular.

Our opinion is not modified in respect of these matter.

**For MUKESH KUMAR & CO.
Chartered Accountants
Firm Reg. No. 002040C**

**(CA MUKESH KUMAR)
Proprietor
Membership No. 070471**

**Place : New Delhi
Date : May 17, 2019**



PAISALO

EASY LOAN आसान लोन

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

The Listing Department
National Stock Exchange of India Limited
(Thru.-NEAPS)
Exchange Plaza, Bandra Kurla Complex
Bandra (East)
Mumbai -400 051

SCRIP CODE : 532900

SCRIP SYMBOL : PAISALO

Sub: Declaration pursuant to Regulation 33(3)(d) of the Securities & Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulation, 2015

Dear Sirs/Madam,

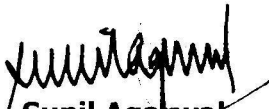
I, Sunil Agarwal, Managing Director of Paisalo Digital Limited (CIN: L65921DL1992PLC120483) having its Registered office at 101 CSC Pocket-52, CR Park Near Police Station, New Delhi-110019, hereby declare that the Statutory Auditors of the Company, Mukesh Kumar & Company, Chartered Accountants (Firm Reg. No. 002040C), have issued an Audit Report with unmodified opinion on the Audited Financial Results of the Company (Standalone & Consolidated) for the year ended March 31, 2019.

This declaration is given in compliance to Regulation 33(3)(d) of the SEBI (Listing Obligations and Disclosure Requirements) Regulation, 2015 (As Amended).

Kindly take this declaration on your records.

Yours Sincerely

For Paisalo Digital Limited


Sunil Agarwal
(Managing Director)

Date: May 17, 2019

Place: New Delhi

PAISALO DIGITAL LIMITED

FORMERLY KNOWN AS S F INVESTMENTS LIMITED

Registered Office: 101, 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

Corporate 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