

# **PAISALO**

EASY LOAN आसान लोन

## **Paisalo Digital Limited**

**Formerly Known as S. E. Investments Limited**

### **Investor Presentation**

### **Q4 FY' 17-18**

## Year - on - Year ( Y - o - Y) Comparison)

Q4 FY 17-18 Key Financial Highlights (Year ended FY'17-18 vs Year ended FY'16-17)

(Amt in Millions)

Standalone	Q1 – Q4 FY 17-18 (Apr. 17 – Mar. 18)	Q1 – Q4 FY 16-17 (Apr. 16 – Mar.17)	Growth (%)
Net Revenue	2874.95	2495.18	15.22
PBT	843.22	771.86	9.25
PAT	568.50	512.92	10.84

## Quarter - on - Quarter ( Q - o - Q) Comparison)

Q4 FY 17-18 Key Financial Highlights (Q4 FY 17-18 vs Q4 FY 16-17)

(Amt in Millions)

Standalone	Q4 FY'17-18 (Jan. 18 – Mar..18)	Q4FY' 16-17 (Jan.17 – Mar. 17)	Growth (%)
Net Revenue	757.97	702.90	7.84
PBT	185.43	191.73	(3.29)
PAT	3.69	26.03	(85.82)

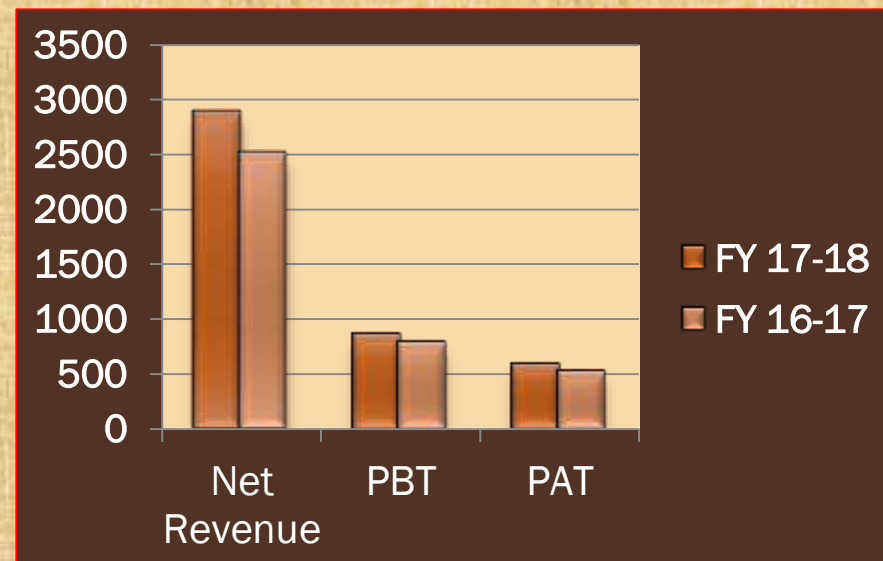
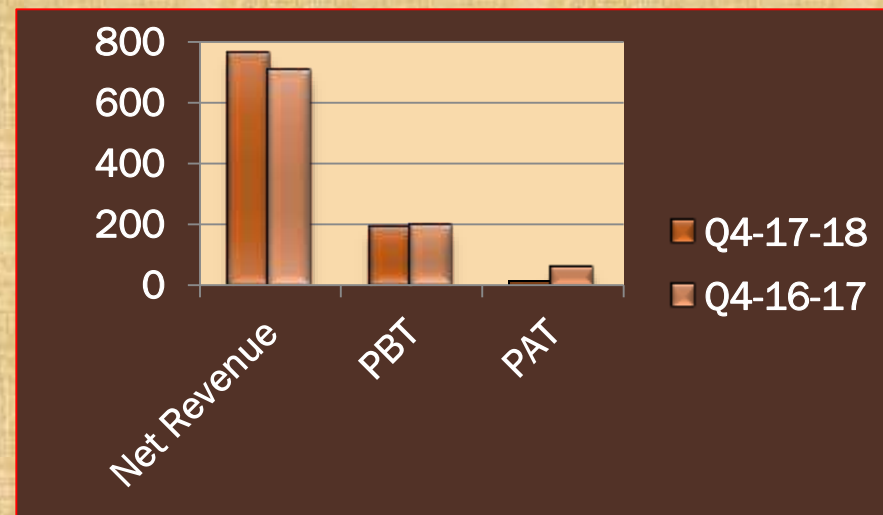
## Financial Highlights

Investors Update – Mar. 31, 2018

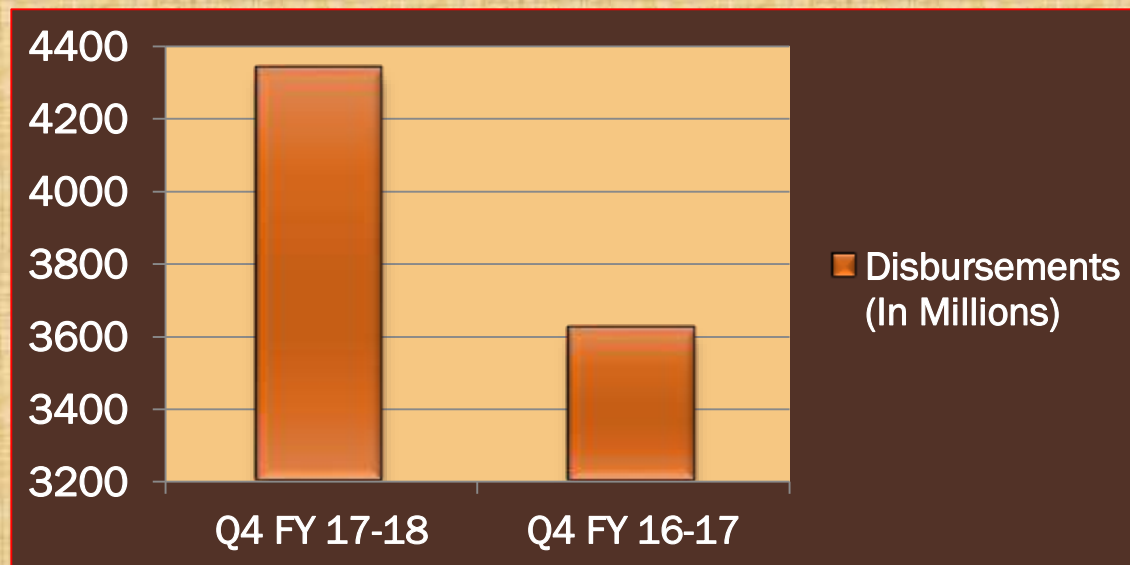
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As compared to 4<sup>th</sup> quarter and Year ended 31.03.2017 income from operations is increased by 7.84 % and 15.22% respectively in 4<sup>th</sup> quarter and Year ended 31.03.2018.

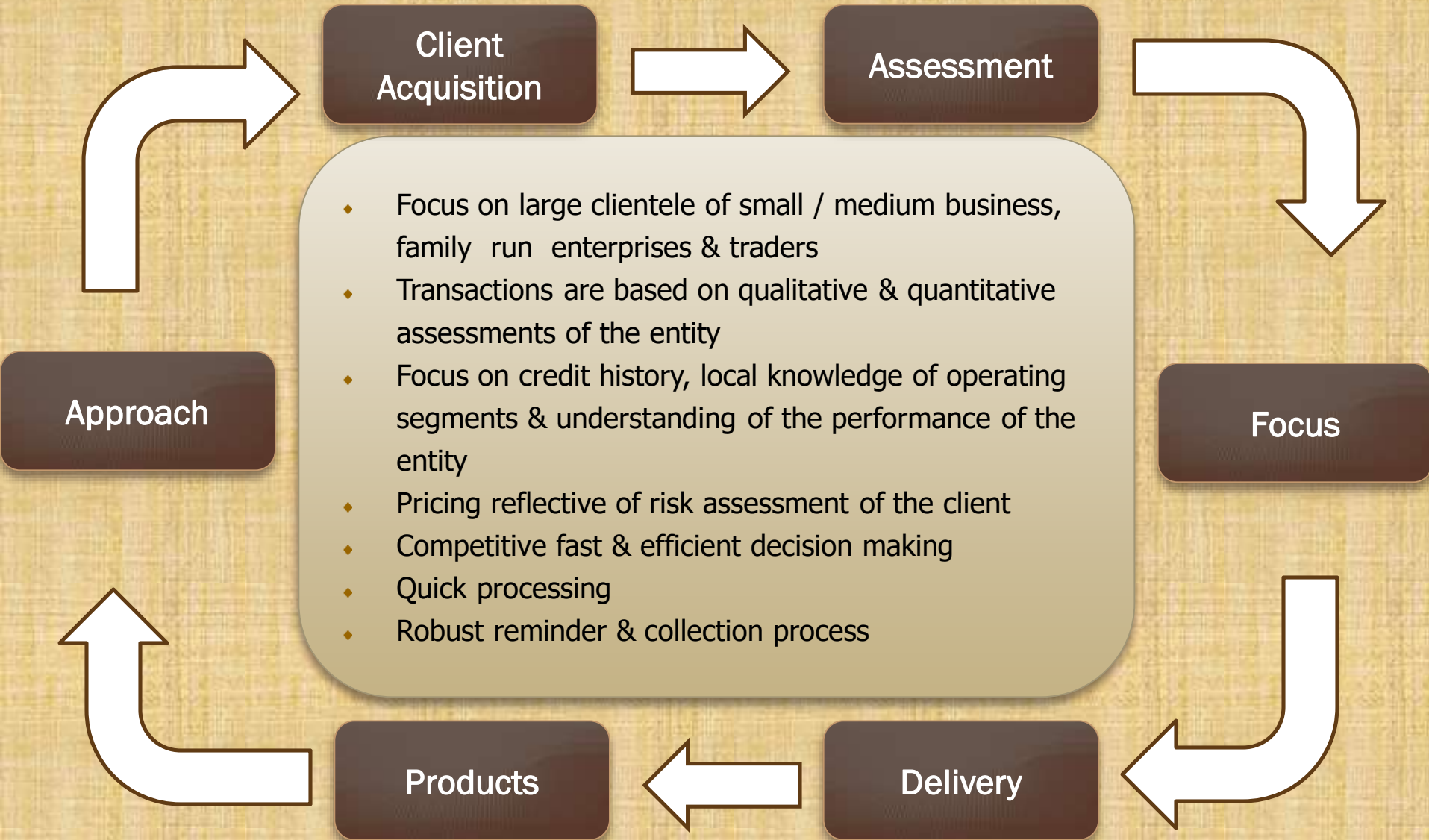
As compared to Year ended 31.03.2017 profit after tax (PAT) is increased by 10.84 % in Year ended 31.03.2018.



- ◆ For the 4<sup>th</sup> quarter ended 31.03.2018 total disbursement is increased by 19.80 % at 4335 millions as compared to 3618 millions for the 4<sup>th</sup> quarter ended 31.03.2017.
- ◆ Total Customer Outreach at 938470



- Increased total member base to 938470
- Revenue of ` 757.97 million for Q4 FY 17-18
- PBT of ` 185.43 million for Q4 FY 17-18
- PAT of ` 3.69 million for Q4 FY 17-18
- Net worth of ` 6034.89 millions as on March 31, 2018
- Capital Adequacy Ratio as on March 31, 2018 is 31.67%



# PAISALO

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## 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 FAX: + 91 11 43518816 WEB: www.paisalo.in

CIN: L65921DL1992PLC120483

अर्थ: समाजस्य न्यासः

### EXTRACT OF AUDITED FINANCIAL RESULTS (STANDALONE) FOR THE QUARTER & YEAR ENDED 31ST MARCH, 2018

(₹ in Lacs except per share data)

Particulars	Three Months Ended	Year Ended	Three Months Ended
	31.03.2018	31.03.2018	31.03.2017
	(Audited)	(Audited)	(Audited)
Total income from operation (net)	7579.74	28749.56	7029.04
Net Profit/(Loss) for the period (before Tax, Exceptional and/or Extraordinary Items)	1854.27	8432.18	1917.32
Net Profit/(Loss) for the period before tax (after Exceptional and/or Extraordinary Items)	1854.27	8432.18	1917.32
Net Profit/(Loss) for the period after tax	36.88	5685.00	260.30
Equity Share Capital	4056.00	4056.00	4056.00
Reserves* (excluding Revaluation Reserve as shown in the Balance Sheet of Previous Year)	—	56248.14	—
Basic and diluted earning per share (in Rs.) (before and after extraordinary items (not annualised) (Face value of Rs. 10/- each)	0.09	14.02	0.64

**Note:**

The above is an extract of the detailed Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the Financial Results are available on the Company's website i.e. [www.paisalo.in](http://www.paisalo.in) and on the Stock Exchanges' websites i.e. [www.bseindia.com](http://www.bseindia.com) and [www.nseindia.com](http://www.nseindia.com)

Place: New Delhi

Date : 02.05.2018

For and on behalf of Board of Directors

Sd/-  
(SUNIL AGARWAL)  
Managing Director

### Rating Update

- Fitch Rating : Long Term Issuer Rating:- 'IND A-'
- Infomerics Valuation and Rating Pvt. Ltd. – IVRA/ Stable Outlook
- Paisalo is registered with RBI, New Delhi

### Expansion Policy

- Paisalo is expanding its domestic footprint in two-three new States of the Country by opening of new branches and customer service center.



**Thank You**

**PAISALO**  
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