

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

STANDALONE AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED 31ST MARCH, 2018

(₹ in Lakh Except EPS)

Sr. No.	Particulars	Three Months Ended 31.03.2018 (Audited)	Three Months Ended 31.12.2017 (Unaudited)	Three Months Ended 31.03.2017 (Audited)	Year Ended 31.03.2018 (Audited)	Year Ended 31.03.2017 (Audited)
I	Revenue from Operations	7,579.74	7,690.48	7,029.04	28,749.56	24,951.77
	Total Revenue	7,579.74	7,690.48	7,029.04	28,749.56	24,951.77
II	Expenses:					
	Employee Benefit Expense	449.93	401.86	270.46	1,508.13	1,184.44
	Financial Costs	3,342.69	3,008.60	2,462.20	11,476.18	8,837.49
	Depreciation and Amortization Expense	158.05	132.58	143.56	554.79	573.42
	Other Expenses	1,735.76	2,032.24	2,235.50	6,739.24	6,637.81
	Provision for NPA	39.04	-	-	39.04	-
	Total Expenses	5,725.47	5,575.28	5,111.72	20,317.38	17,233.16
III	Profit before Exceptional and Extraordinary Items and Tax	1,854.27	2,115.20	1,917.32	8,432.18	7,718.61
IV	Exceptional Items	-	-	-	-	-
V	Profit before Extraordinary Items and Tax	1,854.27	2,115.20	1,917.32	8,432.18	7,718.61
VI	Extraordinary Items	-	-	-	-	-
VII	Profit before Tax	1,854.27	2,115.20	1,917.32	8,432.18	7,718.61
VIII	Tax Expense:					
	(1) Current Tax	1,744.84	407.41	1,701.18	2,789.60	2,691.39
	(2) Deferred Tax	121.77	(41.53)	(44.16)	6.80	(101.92)
	(3) Previous Year Income Tax	(49.22)	-	-	(49.22)	-
IX	Profit/(Loss) from the period from Continuing Operations	36.88	1,749.32	260.30	5,685.00	5,129.15
X	Profit/(Loss) from Discontinuing Operations	-	-	-	-	-
XI	Tax Expense of Discontinuing Operations	-	-	-	-	-
XII	Profit/(Loss) from Discontinuing operations	-	-	-	-	-
XIII	Profit/(Loss) for the period	36.88	1,749.32	260.30	5,685.00	5,129.15
XIV	Equity Share Capital:					
	Fully paid-up equity share capital	4,056.00	4,056.00	4,056.00	4,056.00	4,056.00
	Face Value per shares	Rs. 10/-	Rs. 10/-	Rs. 10/-	Rs. 10/-	Rs. 10/-
XV	Reserves excluding Revaluation Reserves as per balance sheet of previous accounting year	-	-	-	56,248.14	51,356.30
XVI	Earning per Equity Share:					
	(1) Basic	0.09	4.31	0.64	14.02	12.65
	(2) Diluted	0.09	4.31	0.64	14.02	12.65

Notes :

- Above results have been reviewed by Audit Committee and approved by Board of Directors at its meeting held on 02/05/2018.
- Segment reporting is not applicable to our Company.
- Board of Directors has recommended a dividend at the rate of 10% (i.e. Re. 1) per share of face value of Rs. 10/- each aggregating Rs. 455.38 Lacs including Rs. 49.78 Lacs Dividend Distribution tax for the financial year ended 31/03/2018. The payment of dividend is subject to the approval of the shareholders at the ensuing annual general meeting of the Company.
- The financial results for the 3 months ended 31/03/2018 and 31/03/2017 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 year's presentation.

Place : New Delhi
Date : 02/05/2018

For and on behalf of Board of Directors



Sunil Agarwal
SUNIL AGARWAL
MANAGING DIRECTOR

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CIN: L65921DL1992PLC120483

अर्थ: समाजस्य न्यासः

STANDALONE AUDITED BALANCE SHEET AS ON 31ST MARCH, 2018

(₹ in Lakh)

Sr. No.	Particulars	Year Ended 31.03.2018	Year Ended 31.03.2017
		(Audited)	(Audited)
I	EQUITY AND LIABILITIES		
	(1) Shareholder's Funds		
	(a) Share Capital	4,056.63	4,056.63
	(b) Reserves and Surplus	56,248.14	51,356.30
	(c) Money received against share warrants	-	-
	(2) Share Application money pending allotment	-	-
	(3) Non-Current Liabilities		
	(a) Long-Term Borrowings	12,300.00	9,500.00
	(b) Deferred Tax Liabilities (Net)	360.71	353.92
	(c) Other Long Term Liabilities	8,217.40	2,797.09
	(d) Long Term Provisions	651.61	458.82
	(4) Current Liabilities		
	(a) Short-Term Borrowings	77,850.75	59,755.16
	(b) Trade Payables	-	-
	(c) Other Current Liabilities	12,155.97	11,537.85
	(d) Short-Term Provisions	18,558.04	13,558.71
	Total Equity & Liabilities	1,90,399.25	1,53,374.47
II.	ASSETS		
	(1) Non-Current Assets		
	(a) Fixed Assets		
	(i) Tangible Assets	284.49	308.86
	(ii) Intangible Assets	-	-
	(iii) Capital work-in-progress	-	-
	(iv) Intangible assets under development	-	-
	(b) Non-Current Investments	6,622.69	6,614.22
	(c) Deferred Tax Assets (net)	-	-
	(d) Long Term Loans and Advances	7,978.67	2,010.12
	(e) Other Non-Current Assets	968.20	984.93
	(2) Current Assets		
	(a) Current Investments	875.02	81.56
	(b) Inventories	1,49,028.82	1,26,184.00
	(c) Trade Receivables	-	-
	(d) Cash and Cash Equivalents	238.44	833.31
	(e) Short-Term Loans and Advances	11,781.24	5,945.53
	(f) Other Current Assets	12,621.68	10,411.95
	Total Assets	1,90,399.25	1,53,374.47



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अर्थ: समाजस्य न्यासः

CONSOLIDATED AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED 31ST MARCH, 2018

(₹ in Lakh Except EPS)

Sr. No.	Particulars	Three Months Ended 31.03.2018 (Audited)	Three Months Ended 31.12.2017 (Unaudited)	Three Months Ended 31.03.2017 (Audited)	Year Ended 31.03.2018 (Audited)	Year Ended 31.03.2017 (Audited)
I	Revenue from Operations	7,647.71	8,161.93	7,321.22	30,435.53	26,654.20
	Total Revenue	7,647.71	8,161.93	7,321.22	30,435.53	26,654.20
II	Expenses:					
	Employee Benefit Expense	526.00	472.29	342.79	1,783.26	1,443.84
	Financial Costs	3,283.96	2,973.21	2,646.49	11,509.02	9,428.82
	Depreciation and Amortization Expense	158.28	133.26	145.23	556.63	577.06
	Other Expenses	1,853.39	2,322.19	2,324.25	7,816.45	7,318.43
	Provision for NPA	39.04	-	-	39.04	-
	Total Expenses	5,860.67	5,900.95	5,458.76	21,704.40	18,768.15
III	Profit before Exceptional and Extraordinary Items and Tax	1,787.04	2,260.98	1,862.46	8,731.13	7,886.05
IV	Exceptional Items	-	-	-	-	-
V	Profit before Extraordinary Items and Tax	1,787.04	2,260.98	1,862.46	8,731.13	7,886.05
VI	Extraordinary Items	-	-	-	-	-
VII	Profit before Tax	1,787.04	2,260.98	1,862.46	8,731.13	7,886.05
VIII	Tax Expense:					
	(1) Current Tax	1,775.72	455.62	1,736.71	2,941.42	2,800.69
	(2) Deferred Tax	121.91	(41.54)	(44.57)	7.06	(102.45)
	(3) Previous Year Income Tax	(49.21)	-	-	(49.21)	-
IX	Profit/(Loss) from the period from Continuing Operations	(61.38)	1,846.90	170.32	5,831.86	5,187.81
X	Profit/(Loss) from Discontinuing Operations	-	-	-	-	-
XI	Tax Expense of Discontinuing Operations	-	-	-	-	-
XII	Profit/(Loss) from Discontinuing operations	-	-	-	-	-
XIII	Profit/(Loss) for the period	(61.38)	1,846.90	170.32	5,831.86	5,187.81
XIV	Equity Share Capital:					
	Fully paid-up equity share capital	4,056.00	4,056.00	4,056.00	4,056.00	4,056.00
	Face Value per shares	Rs. 10/-	Rs. 10/-	Rs. 10/-	Rs. 10/-	Rs. 10/-
XV	Reserves excluding Revaluation Reserves as per balance sheet of previous accounting year	-	-	-	57,236.35	52,297.13
XIV	Earning per Equity Share:					
	(1) Basic	(0.15)	4.55	0.42	14.38	12.79
	(2) Diluted	(0.15)	4.55	0.42	14.38	12.79

Notes :

- Above results have been reviewed by Audit Committee and approved by Board of Directors at its meeting held on 02/05/2018.
- Segment reporting is not applicable to our Company.
- The financial results for the 3 months ended 31/03/2018 and 31/03/2017 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 year's presentation.

Place : New Delhi

Date : 02/05/2018

For and on behalf of Board of Directors



Sunil Agarwal

SUNIL AGARWAL
MANAGING DIRECTOR

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अर्थ: समाजस्य न्यासः

CONSOLIDATED AUDITED BALANCE SHEET AS ON 31ST MARCH, 2018

(₹ in Lakh)

Sr. No.	Particulars	Year Ended 31.03.2018	Year Ended 31.03.2017
		(Audited)	(Audited)
I	EQUITY AND LIABILITIES		
	(1) Shareholder's Funds		
	(a) Share Capital	4,056.63	4,056.63
	(b) Reserves and Surplus	57,236.35	52,297.13
	(c) Money received against share warrants	-	-
	(2) Share Application money pending allotment	-	-
	(3) Non-Current Liabilities		
	(a) Long-Term Borrowings	20,895.09	10,543.82
	(b) Deferred Tax Liabilities (Net)	360.14	353.08
	(c) Other Long Term Liabilities	8,217.40	2,797.09
	(d) Long Term Provisions	757.87	498.39
	(4) Current Liabilities		
	(a) Short-Term Borrowings	86,956.95	64,829.59
	(b) Trade Payables	-	-
	(c) Other Current Liabilities	12,192.42	11,553.19
	(d) Short-Term Provisions	18,742.66	13,700.80
	Total Equity & Liabilities	2,09,415.51	1,60,629.72
II.	ASSETS		
	(1) Non-Current Assets		
	(a) Fixed Assets		
	(i) Tangible Assets	290.25	313.73
	(ii) Intangible Assets	-	-
	(iii) Capital work-in-progress	-	-
	(iv) Intangible assets under development	-	-
	(b) Non-Current Investments	2,398.77	2,390.31
	(c) Deferred Tax Assets (net)	-	-
	(d) Long Term Loans and Advances	7,978.67	2,010.12
	(e) Other Non-Current Assets	968.20	984.93
	(2) Current Assets		
	(a) Current Investments	875.02	81.56
	(b) Inventories	1,75,589.00	1,37,489.12
	(c) Trade Receivables	-	-
	(d) Cash and Cash Equivalents	263.61	865.20
	(e) Short-Term Loans and Advances	8,430.31	6,082.81
	(f) Other Current Assets	12,621.68	10,411.95
	Total Assets	2,09,415.51	1,60,629.72





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
THE BOARD OF DIRECTORS OF
M/S PAISALO DIGITAL LIMITED
(FORMERLY KNOWN AS M/S S. E. INVESTMENTS LIMITED)
NEW DELHI**

We have audited the accompanying quarterly standalone financial results of **M/S PAISALO DIGITAL LIMITED (FORMERLY KNOWN AS M/S S. E. INVESTMENTS LIMITED)** ("the Company") for the quarter ended March 31, 2018, and year to date standalone financial results for the period from April 1, 2017 to March 31, 2018, attached herewith, being submitted by the Company pursuant to the requirement of Regulation 33 of 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 of standalone quarterly as well as year to date financial results, which is the responsibility of the Company's Management and approved by the Board of Directors of the Company, has been prepared on the basis of the related interim financial statements and prepared in accordance with the Indian Accounting Standard prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder and other accounting principles generally accepted in India. Our responsibility is to express an opinion on these financial results based on our audit of such standalone financial results.

We conducted our audit in accordance with the auditing standard generally accepted in India. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial results are free from material misstatement(s). 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, these quarterly financial results as well as the year to date results:

- (i) are 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 of the net profit and other financial information for the quarter ended March 31, 2018 as well as the year to date results for the year from April 1, 2017 to March 31, 2018.

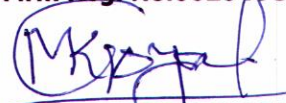
The comparative financial information of the Company for the quarter and for the year ended March 31, 2017, included in the standalone financial results of the Company, have been audited by the predecessor Auditor.

Further, read with first paragraph above, we report that the figures for the quarter ended March 31, 2018 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 : 02 May, 2018**

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




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





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
THE BOARD OF DIRECTORS OF
M/S PAISALO DIGITAL LIMITED
(FORMERLY KNOWN AS M/S S. E. INVESTMENTS LIMITED)
NEW DELHI**

We have audited the accompanying quarterly consolidated financial results of **M/S PAISALO DIGITAL LIMITED (FORMERLY KNOWN AS M/S S. E. INVESTMENTS LIMITED)** ("the Company") and Its subsidiary (collectively referred to as 'the Group' for the quarter ended March 31, 2018, and year to date consolidated financial results for the period from April 1, 2017 to March 31, 2018, attached herewith, being submitted by the Company pursuant to the requirement of Regulation 33 of 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 of consolidated quarterly as well as year to date financial results, which is the responsibility of the Company's Management and approved by the Board of Directors of the Company, has been prepared on the basis of the related interim financial statements and prepared in accordance with the Indian Accounting Standard prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder and other accounting principles generally accepted in India. Our responsibility is to express an opinion on these financial results based on our audit of such consolidated financial results.

We conducted our audit in accordance with the auditing standard generally accepted in India. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the statement is 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 of other Auditors on separate financial statements and other financial information of subsidiary M/s Nupur Finvest Private Limited (wholly owned subsidiary of the Company), these quarterly financial results as well as the year to date consolidated financial results:

- (i) includes the quarterly and year to date financial results of Nupur Finvest Private Limited;
- (ii) are 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 of the net profit and other financial information for the quarter ended March 31, 2018 as well as the year to date results for the year from April 1, 2017 to March 31, 2018.

We did not audit, the financial results/statement and other financial information, in respect of wholly owned subsidiary company, whose financial information reflects total assets of Rs.270.56 crores as at March 31, 2018 and total revenue of Rs.7.77 crores and Rs. 31.05 crores for the quarter and year ended March 31, 2018 respectively. The financial results/statement and financial information have been audited by other Auditor whose report have been furnished to us by the Management. Our opinion is not modified in respect of this matter.



The comparative financial information of the group for the quarter and for the year ended March 31, 2017, included in the consolidated financial results of the Company, have been audited by the predecessor Auditor.

Further, read with first paragraph above, we report that the figures for the quarter ended March 31, 2018 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.

Place : New Delhi
Date : 02 May, 2018



For MUKESH KUMAR & CO.

Chartered Accountants
Firm Reg. No.002040C

(CA. MUKESH KUMAR)
Proprietor
Membership No. 070471

PAISALO

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

SCRIP CODE : 532900

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

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 Sir/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 Auditor of the Company, Mukesh Kumar & Company, Chartered Accountants (Firm Reg. No. 0020406), have issued an Audit Report with unmodified opinion on the Audited Financial Results of the Company (Standalone & Consolidated) for the year ended on March 31, 2018.

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 2, 2018
Place: New Delhi

PAISALO DIGITAL LIMITED
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