

Date: February 9, 2020

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

Subject : Outcome of Board Meeting held on February 9, 2020 and submission of Un-audited Financial Results (Standalone and Consolidated) for the Quarter and Nine Months ended December 31, 2019

Dear Sir,

With reference to the above, we hereby submit that the Board of Directors at its meeting held today i.e. on February 9, 2020, has inter alia considered and approved:

- the Un-audited Financial Results (Standalone and Consolidated) with the Limited Review Report for the Quarter and Nine Months ended December 31, 2019. Copy of the same are enclosed herewith.

The meeting of Board of Directors commenced at 12.00 Noon and concluded at **2:30 P.M.**

We request you to take the same on record.

Thanking you,

Yours faithfully,

For Paisalo Digital Limited


(MANENDRA SINGH)
Company Secretary



Encl.: As mentioned above



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

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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

STATEMENT OF STANDALONE UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 31ST DECEMBER, 2019

(₹ in Lakh Except EPS)

Sr. No.	Particulars	Quarter Ended			Nine Months Ended		Year Ended
		31.12.2019	30.09.2019	31.12.2018	31.12.2019	31.12.2018	31.03.2019
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
I	Revenue from operations:						
	(i) Interest Income	8,967.69	8,309.28	8,411.24	25,569.75	23,664.83	31666.47
	(ii) Dividend Income	-	-	-	-	-	107.39
	(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)	8,967.69	8,309.28	8,411.24	25,569.75	23,664.83	31,773.86
II	Other Income	-	-	-	-	-	-
	Total Income (I+II)	8,967.69	8,309.28	8,411.24	25,569.75	23,664.83	31,773.86
III	Expenses:						
	(i) Finance Costs	3,484.19	3,222.76	3,220.89	9,827.21	8,987.28	12,311.26
	(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	1,346.68	1,266.57	1,127.19	3,971.12	2,823.58	4,925.31
	(vi) Cost of materials consumed	-	-	-	-	-	-
	(vii) Purchases of Stock-in-trade	-	-	-	-	-	-
	(viii) Changes in Inventories of finished goods,	-	-	-	-	-	-
	(ix) Employee Benefits Expenses	619.06	544.64	606.47	1,758.71	1,646.31	2,245.38
	(xi) Depreciation, amortization and impairment	104.79	105.15	128.18	294.18	347.22	468.05
	(x) Others expenses	777.86	754.78	871.83	2,351.65	2,646.81	3,353.86
	Total Expenses (III)	6,332.58	5,893.90	5,954.56	18,202.87	16,451.20	23,303.86
IV	Profit / (loss) before exceptional items and tax (II-III)	2,635.11	2,415.38	2,456.68	7,366.88	7,213.63	8,470.00
V	Exceptional items	-	-	-	-	-	-
VI	Profit/(loss) before tax (IV-V)	2,635.11	2,415.38	2,456.68	7,366.88	7,213.63	8,470.00
VII	Tax Expense:						
	(1) Current Tax	581.41	381.42	693.52	1,709.74	1,491.03	3,093.62
	(2) Deferred Tax	36.78	53.41	(30.77)	100.67	(50.14)	(300.76)
VIII	Profit / (loss) for the period from continuing operations (VI-VII)	2,016.92	1,980.54	1,793.93	5,556.47	5,772.74	5,677.14
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)	2,016.92	1,980.54	1,793.93	5,556.47	5,772.74	5,677.14



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	2,016.92	1,980.54	1,793.93	5,556.47	5,772.74	5,677.14
XV Paid-up equity share capital (face value of Rs. 10 per equity share)	4,229.22	4,229.22	4,056.00	4,229.22	4,056.00	4,056.00
XVI Other equity as per statement of assets and liabilities	-	-	-	-	-	61,372.22
XVI Earnings per equity share (for continuing operations):						
Basic (Rs.)	4.77	4.68	4.42	13.14	14.23	14.00
Diluted (Rs.)	4.77	4.68	4.42	13.14	14.23	14.00
XV Earnings per equity share (for discontinued operations):						
Basic (Rs.)	-	-	-	-	-	-
Diluted (Rs.)	-	-	-	-	-	-
XIX Earnings per equity share (for continuing and discontinued operations):						
Basic (Rs.)	4.77	4.68	4.42	13.14	14.23	14.00
Diluted (Rs.)	4.77	4.68	4.42	13.14	14.23	14.00

Notes :

- 1 The above results have been reviewed by Audit Committee and approved by the Board of Directors in the meeting held on February 09, 2020. The statutory auditors, have expressed an unqualified audit opinion.
- 2 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).
- 3 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.
- 4 Previous periods / year's figures have been reclassified/ regrouped whenever necessary to conform to current period presentation.

Place : New Delhi
Date : 09/02/2020

For and on behalf of Board of Directors of
Paisalo Digital Limited



(SUNIL AGARWAL)
Managing Director



MUKESH KUMAR & CO.

Chartered Accountants

INDEPENDENT AUDITOR'S REVIEW REPORT ON
UNAUDITED STANDALONE FINANCIAL RESULTS OF PAISALO DIGITAL LIMITED
PURSUANT TO REGULATION 33 OF SEBI
(LISTING OBLIGATIONS AND DISCLOSURES REQUIREMENTS) REGULATIONS, 2015

TO
THE BOARD OF DIRECTORS OF
M/S PAISALO DIGITAL LIMITED
NEW DELHI

We have reviewed the accompanying Statement of Unaudited Standalone Financial Results of **M/S PAISALO DIGITAL LIMITED** (the 'Company') for the quarter and nine months ended December 31, 2019 (the 'Statement'), being submitted by the Company pursuant to the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.

The Statement of Standalone Financial Results, which is the responsibility of the Company's Management and approved by the Company's 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 SEBI (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.

Our conclusion is not modified in respect of this matter.

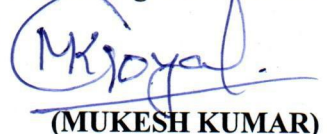
Date : 09.02.2020

For MUKESH KUMAR & CO.

Chartered Accountants

Firm's Reg. No. 002040C




(MUKESH KUMAR)

Proprietor

M. No. 070471

UDIN:-20070471AAAABBI141

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

STATEMENT OF CONSOLIDATED UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 31ST DECEMBER, 2019

Sr. No.	Particulars	(₹ in Lakh Except EPS)					
		Quarter Ended			Nine Months Ended		Year Ended
		31.12.2019 (Unaudited)	30.09.2019 (Unaudited)	31.12.2018 (Unaudited)	31.12.2019 (Unaudited)	31.12.2018 (Unaudited)	31.03.2019 (Audited)
I	Revenue from operations:						
	(i) Interest Income	9,848.08	9,273.57	9,471.83	28,396.96	27,041.21	36059.98
	(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)	9,848.08	9,273.57	9,471.83	28,396.96	27,041.21	36,059.98
II	Other Income	-	-	-	-	-	-
	Total Income (I+II)	9,848.08	9,273.57	9,471.83	28,396.96	27,041.21	36,059.98
III	Expenses:						
	(i) Finance Costs	4,037.24	3,843.45	3,728.99	11,613.50	10,520.44	14,911.23
	(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	1,586.79	1,489.57	1,223.88	4,615.87	3,161.86	5,252.09
	(vi) Cost of materials consumed	-	-	-	-	-	-
	(vii) Purchases of Stock-in-trade	-	-	-	-	-	-
	(viii) Changes in Inventories of finished goods,	-	-	-	-	-	-
	(ix) Employee Benefits Expenses	669.11	599.05	763.66	1,935.20	2,083.39	2,769.80
	(xi) Depreciation, amortization and impairment	105.20	105.56	128.67	295.42	348.78	470.04
	(x) Others expenses	800.47	792.55	1,033.90	2,500.28	3,244.08	4,166.34
	Total Expenses (III)	7,198.81	6,830.18	6,879.10	20,960.27	19,358.55	27,569.50
IV	Profit / (loss) before exceptional items and tax (II-III)	2,649.27	2,443.39	2,592.73	7,436.69	7,682.66	8,490.48
V	Exceptional items	-	-	-	-	-	-
VI	Profit/(loss) before tax (IV-V)	2,649.27	2,443.39	2,592.73	7,436.69	7,682.66	8,490.48
VII	Tax Expense:						
	(1) Current Tax	586.88	388.5	738.61	1730.90	1646.32	3141.33
	(2) Deferred Tax	34.32	49.98	(30.88)	95.40	(50.10)	(289.21)
VIII	Profit / (loss) for the period from continuing operations (VI-VII)	2,028.07	2,004.91	1,885.00	5,610.39	6,086.44	5,638.36
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)	2,028.07	2,004.91	1,885.00	5,610.39	6,086.44	5,638.36



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	2,028.07	2,004.91	1,885.00	5,610.39	6,086.44	5,638.36
XV Net profit after tax attributable to:						
Owners of the holding company	2,028.07	2,004.91	1,885.00	5,610.39	6,086.44	5,638.36
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	2,028.07	2,004.91	1,885.00	5,610.39	6,086.44	5,638.36
Non-controlling interest	-	-	-	-	-	-
XVI Paid-up equity share capital (face value of Rs. 10 per equity share)	4,229.22	4,229.22	4,056.00	4,229.22	4,056.00	4,056.00
XIX Other equity as per statement of assets and liabilities	-	-	-	-	-	-
XX Earnings per equity share (for continuing operations):						
Basic (Rs.)	4.80	4.74	4.65	13.27	15.01	13.90
Diluted (Rs.)	4.80	4.74	4.65	13.27	15.01	13.90
XXI Earnings per equity share (for discontinued operations):						
Basic (Rs.)	-	-	-	-	-	-
Diluted (Rs.)	-	-	-	-	-	-
XXI Earnings per equity share (for continuing and discontinued operations):						
Basic (Rs.)	4.80	4.74	4.65	13.27	15.01	13.90
Diluted (Rs.)	4.80	4.74	4.65	13.27	15.01	13.90

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 February 09, 2020. The statutory auditors, have expressed an unqualified audit opinion.
- 3 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).
- 4 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.
- 5 Previous periods / year's figures have been reclassified/ regrouped whenever necessary to conform to current period presentation.

Place : New Delhi
Date : 09/02/2020

For and on behalf of Board of Directors of
Paisalo Digital Limited



(SUNIL AGARWAL)
Managing Director



MUKESH KUMAR & CO.

Chartered Accountants

INDEPENDENT AUDITOR'S REVIEW REPORT ON
UNAUDITED CONSOLIDATED FINANCIAL RESULTS OF PAISALO DIGITAL LIMITED
PURSUANT TO REGULATION 33 OF SEBI
(LISTING OBLIGATIONS AND DISCLOSURES REQUIREMENTS) REGULATIONS, 2015

TO
THE BOARD OF DIRECTORS OF
M/S PAISALO DIGITAL LIMITED
NEW DELHI

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 nine months ended December 31, 2019 (the Statement) attached herewith, being submitted by the Company pursuant to the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.

The Statement of Consolidated Financial Results, which is the responsibility of the Company's Management and approved by the Company's 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.

We also performed procedure in accordance with the circular issued by the SEBI under Regulation 33(8) of the SEBI (listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, to the extent applicable.

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.

Our conclusion is not modified in respect of this matter.

Date : 09.02.2020

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

(**MUKESH KUMAR**)
Proprietor
M. No. 070471

UDIN:-20070471AAAA86518