



PAISALO

EASY LOAN आसान लोन

2025

**INVESTOR
PRESENTATION
Q3 FY 2025**

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Financial Summary

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Business Correspondent
Update

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Paisalo Digital Limited
Overview

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Financial Performance

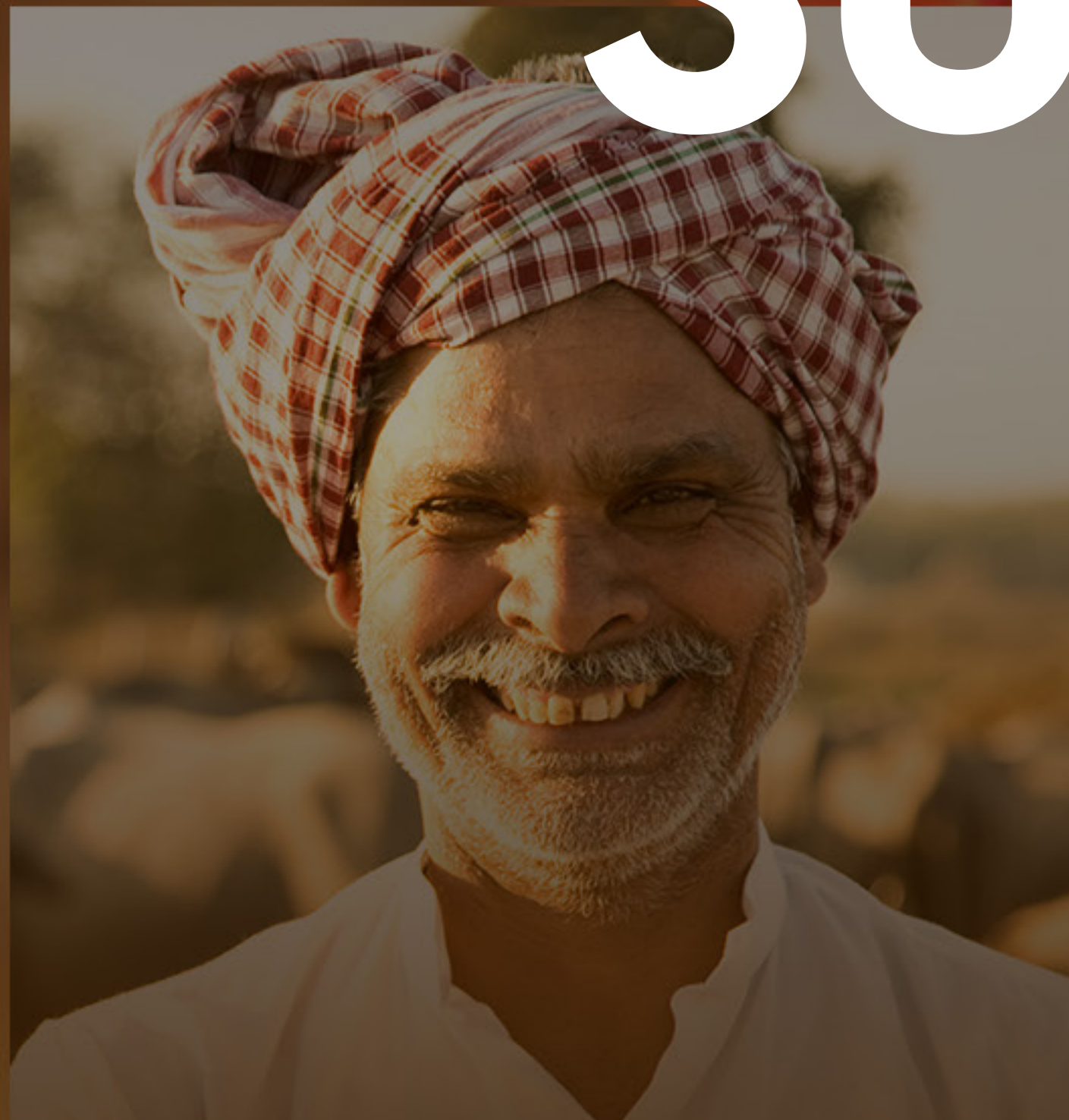
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Environment Social Governance

Presentation
path



FINANCIAL SUMMARY



Q3 FY 2025

Paisalo Snapshot

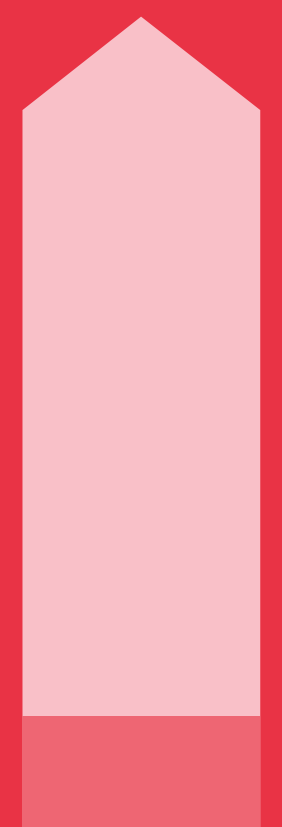
Q3 FY 2025



Good quarter on Volumes, AUM and Opex.
Added a record 1.41 mn customers to its franchise.
Total Customer Franchise stood at 7.93 mn.

Paisalo Snapshot

Q3 FY 2025



PAT
₹ 1,538 mn
YoY Growth +8%



CAR
42.26%



NNPA
0.84 %

Good quarter on Volumes, AUM and Opex.
Added a record 1.41 mn customers to its franchise.
Total Customer Franchise stood at 7.93 mn.

Paisalo Snapshot

Q3 FY 2025

- Highest ever AUM as at Q3 FY 2025 was up 12.31% at ₹ 47,488 mn as against Q3 FY 2024 at ₹ 42,280 mn.
- The company successfully issued its First Foreign Currency Convertible Bonds (FCCBs) amount to USD \$50 million (approximately ₹ 4,230 million).
- In Q3, the company added a record 1.41 mn customers to its franchise. In the first 9 months, the company has added 4.46 mn customers to its customer franchise.
- Total Customer franchise stood at 7.93 mn as of Q3 FY 2025 as compared to 3.47 mn as of Q3 FY 2024.
- Total geographic footprint stood at to 3,538 touchpoints across 22 states. In Q3, the company added 263 new touch points.
- The company continues to protect its margin profile, Interest Income for Q3 FY 2025 was up 25% at ₹ 5,773 mn as against ₹ 4,635 mn in Q3 FY 2024. The company has posted 7.13% increase in PBT and 8.06% increase in PAT YoY.
- GNPA and NNPA stood at 1.10% and 0.84% as at Q3 FY 2025 compared to 0.23% and 0.02% as at Q3 FY 2024. The company is continuing to augment its debt management infrastructure as a mitigation measure. We should start to normalize by Q4 FY 25. The company is proactively pruning as required.

Paisalo Snapshot

Q3 FY 2025

- Paisalo has written off bad debts totaling to ₹ 384 mn and has recovered old written off bad debts worth ₹ 268 mn as at Q3 FY 2025.
- Employees head count stood at 2,998 as at Q3 FY 2025.
- The company continues to optimize its operating expenses and implement AI capabilities to improve productivity.
- The Tangible Networth is ₹ 14,638 mn versus Bank Borrowings (secured) ₹ 18,273 mn , i.e., 1.25 times.
- In Q3 FY 2025, the company delivered annualized RoE of 13.91% as against 14.53% in Q3 FY 2024.
- In Q3 FY 2025, the company delivered annualized RoA of 4.49% as against 5.16% in Q3 FY 2024.
- Capital Adequacy remained strong at 42.26% at Q3 FY 2025.
- Credit Rating of the company is IVR AA/Stable Outlook (IVR Double A with Stable Outlook) and IVR A1+ (IVR A One Plus) for Commercial Paper.

A photograph of a man and a woman in a grocery store. The man, with grey hair and a light blue polo shirt, is smiling and looking at the woman. The woman, with dark hair, is holding a stack of cash and looking at the man. They are standing in front of shelves stocked with various grocery items. The image has a dark red overlay on the left side where the text is located.

BUSINESS CORRESPONDENT UPDATE

Q3 FY 2025

Performance Update

Particulars	Units	Q3 FY 25	Q3 FY 24	YoY	Q2 FY 25	QoQ
Number of Active CSPs	(Numbers)	1,287	628	104.94%	1,286	0.08%
Number of Small Savings Bank Account Opened	(Numbers)	26,992	14,366	87.89%	34,692	(22.20%)
Number of Cross Selling Accounts (Micro Pension, Micro Insurance, Recurring Deposits, Term Deposits)	APY (Numbers)	5,772	3,015	91.44%	6,215	(7.13%)
	PMJJBY (Numbers)	10,631	3,152	237.28%	8,700	22.20%
	PMSBY (Numbers)	24,223	10,007	142.06%	26,706	(9.30%)
Number of Customer (Initiated Transactions)	(Numbers)	13,78,659	6,01,163	129.33%	12,41,144	11.08%
Amount of Customer Initiated Transactions	(₹ in million)	₹ 8,349.42	₹ 3,404.67	145.23%	₹ 6,868.14	21.57%
Amount of AEPS Transactions	(₹ in million)	₹ 4,280.65	₹ 1,711.54	150.10%	₹ 3,419.40	25.19%
Amount of Micro ATM Debt card Transactions	(₹ in million)	₹ 490.94	₹ 170.78	187.47%	₹ 381.55	28.67%
Amount of Loan Deposits	(₹ in million)	₹ 137.36	₹ 42.93	219.93%	₹ 88.46	55.28%
Amount of Recurring Deposit Remittances	(₹ in million)	₹ 0.01	₹ 0.02	(39.38%)	₹ 0.02	(55.91%)
Amount of Home Branch Cash Deposits (Cash In)	(₹ in million)	₹ 397.37	₹ 164.36	141.77%	₹ 338.45	17.41%
Amount of Cash Withdrawals (Cash Out)	(₹ in million)	₹ 659.12	₹ 293.16	124.83%	₹ 584.42	12.78%
Amount of Non Home Branch Cash Deposits (Tatkal Remittances)	(₹ in million)	₹ 2,175.76	₹ 930.43	133.84%	₹ 1,910.58	13.88%
Amount of IMPS Remittances	(₹ in million)	₹ 4.34	₹ 0.77	465.11%	₹ 4.10	5.75%
Amount of Account-to-Account Fund Transfer	(₹ in million)	₹ 203.88	₹ 89.21	128.55%	₹ 141.09	44.51%

Quarterly Performance

Particulars	Units	Q3 FY24	Q4 FY24	Q1 FY25	Q2 FY25	Q3 FY25
Number of Active CSPs	(Numbers)	628	973	1,208	1,286	1,287
Number of Small Savings Bank Account Opened	(Numbers)	14,366	20,873	24,904	34,692	26,992
Number of Cross Selling Accounts (Micro Pension, Micro Insurance, Recurring Deposits, Term Deposits)	APY (Numbers)	3,015	3,759	5,541	6,215	5,772
	PMJJBY (Numbers)	3,152	8,480	4,406	8,700	10,631
	PMSBY (Numbers)	10,007	16,842	10,513	26,706	24,223
Number of Customer (Initiated Transactions)	(Numbers)	6,01,163	7,64,425	9,50,288	12,41,144	13,78,659
Amount of Customer Initiated Transactions	(₹ in million)	₹ 3,404.67	₹ 4,477.94	₹ 5,737.74	₹ 6,868.14	₹ 8,349.42
Amount of AEPS Transactions	(₹ in million)	₹ 1,711.54	₹ 2,175.22	₹ 2,834.52	₹ 3,419.40	₹ 4,280.65
Amount of Micro ATM Debt card Transactions	(₹ in million)	₹ 170.78	₹ 270.78	₹ 350.19	₹ 381.55	₹ 490.94
Amount of Loan Deposits	(₹ in million)	₹ 42.93	₹ 58.48	₹ 81.12	₹ 88.46	₹ 137.36
Amount of Recurring Deposit Remittances	(₹ in million)	₹ 0.02	₹ 0.02	₹ 0.03	₹ 0.02	₹ 0.01
Amount of Home Branch Casd Deposits (Cash In)	(₹ in million)	₹ 164.36	₹ 207.71	₹ 253.12	₹ 338.45	₹ 397.37
Amount of Cash Withdrawals (Cash Out)	(₹ in million)	₹ 293.16	₹ 428.09	₹ 512.99	₹ 584.42	₹ 659.12
Amount of Non Home Branch Cash Deposits (Tatkal Remittances)	(₹ in million)	₹ 930.43	₹ 1,220.69	₹ 1,565.71	₹ 1,910.58	₹ 2,175.76
Amount of IMPS Remittances	(₹ in million)	₹ 0.77	₹ 0.76	₹ 2.12	₹ 4.10	₹ 4.34
Amount of Account-to-Account Fund Transfer	(₹ in million)	₹ 89.21	₹ 113.52	₹ 137.15	₹ 141.09	₹ 203.88

Consolidated Financial Year Performance

Particulars	Units	FY 2023	FY 2024
Number of Active CSPs	(Numbers)	432	973
Number of Small Savings Bank Account Opened	(Numbers)	10,091	67,855
Number of Cross Selling Accounts (Micro Pension, Micro Insurance, Recurring Deposits, Term Deposits)	APY (Numbers)	622	12,767
	PMJJBY (Numbers)	1,218	20,178
	PMSBY (Numbers)	4,029	51,091
Number of Customer (Initiated Transactions)	(Numbers)	1,35,184	22,45,052
Amount of Customer Initiated Transactions	(₹ in million)	₹ 766.10	₹ 12,648.27
Amount of AEPS Transactions	(₹ in million)	₹ 328.64	₹ 6,285.75
Amount of Micro ATM Debit card Transactions	(₹ in million)	₹ 3.30	₹ 587.54
Amount of Loan Deposits	(₹ in million)	₹ 10.48	₹ 163.40
Amount of Recurring Deposit Remittances	(₹ in million)	₹ 0.008	₹ 0.057
Amount of Home Branch Cash Deposits	(₹ in million)	₹ 74.85	₹ 597.08
Amount of Cash Withdrawals	(₹ in million)	₹ 104.22	₹ 1,126.43
Amount of Non Home Branch Cash Deposits (Tatkal Remittances)	(₹ in million)	₹ 229.30	₹ 3,572.83
Amount of IMPS Remittances	(₹ in million)	₹ 1.64	₹ 4.34
Amount of Account-to-Account Fund Transfer	(₹ in million)	₹ 13.33	₹ 303.50
Average Account Balance Maintained with CSP	(₹ in Actuals)	₹ 133.32	₹ 2,538.51




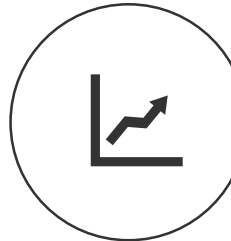
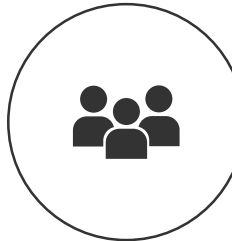
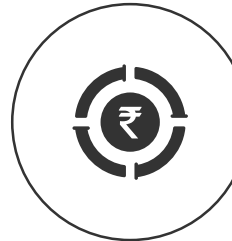

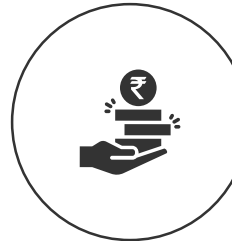

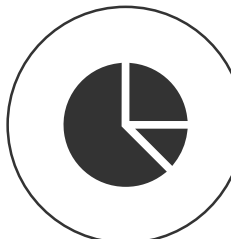
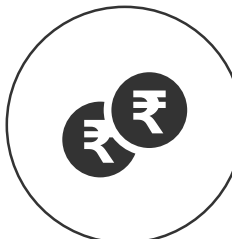
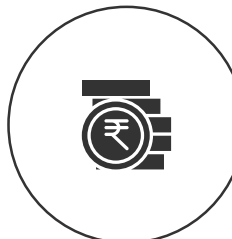


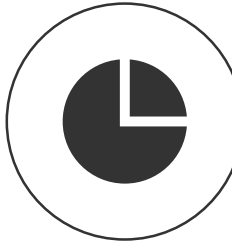

A man and a woman are smiling in a pottery workshop. The man, on the left, is wearing a blue shirt and is working on a pottery wheel. The woman, on the right, is wearing an orange and red sari and is also working on a pottery wheel. They are surrounded by various pottery items, including large pots and a yellow plastic bag in the background.

PAISALO DIGITAL LIMITED

OVERVIEW

Q3 FY 2025

Paisalo Overview

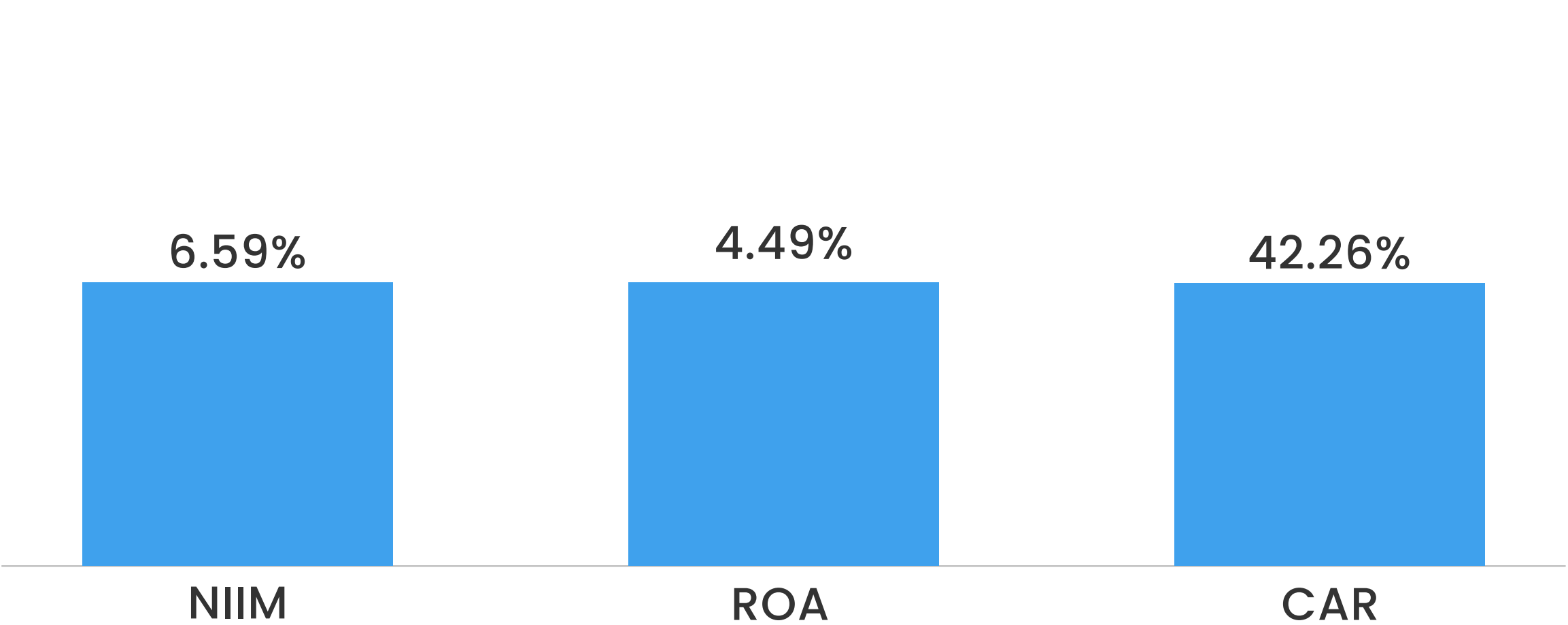
Operational	Asset	Liability	Financials
<div></div> <div>22 States and UTs</div>	<div></div> <div>₹47,488 mn AUM Q3 FY25</div>	<div></div> <div>₹30,273 mn Total Liability</div>	<div></div> <div>₹1,538 mn PAT for Q3 FY25</div>
<div></div> <div>3,538 Touch Points</div>	<div></div> <div>₹24,109 mn Disbursements for Q3 FY25</div>	<div></div> <div>₹18,273 mn Bank Borrowings</div>	<div></div> <div>₹5,773 mn Revenue</div>
<div></div> <div>1,287 Business Correspondents</div>	<div></div> <div>GNPA: 1.10% NNPA: 0.84%</div>	<div></div> <div>11.26% Cost of Funds at Q3 FY25</div>	<div></div> <div>6.59% NIM for Q3 FY25</div>
<div></div> <div>2,998 Employees</div>	<div></div> <div>₹14,683 mn Net Worth</div>	<div></div> <div>2.00 Debt to Equity</div>	<div></div> <div>RoA: 4.49% RoE: 13.91%</div>

Company Overview

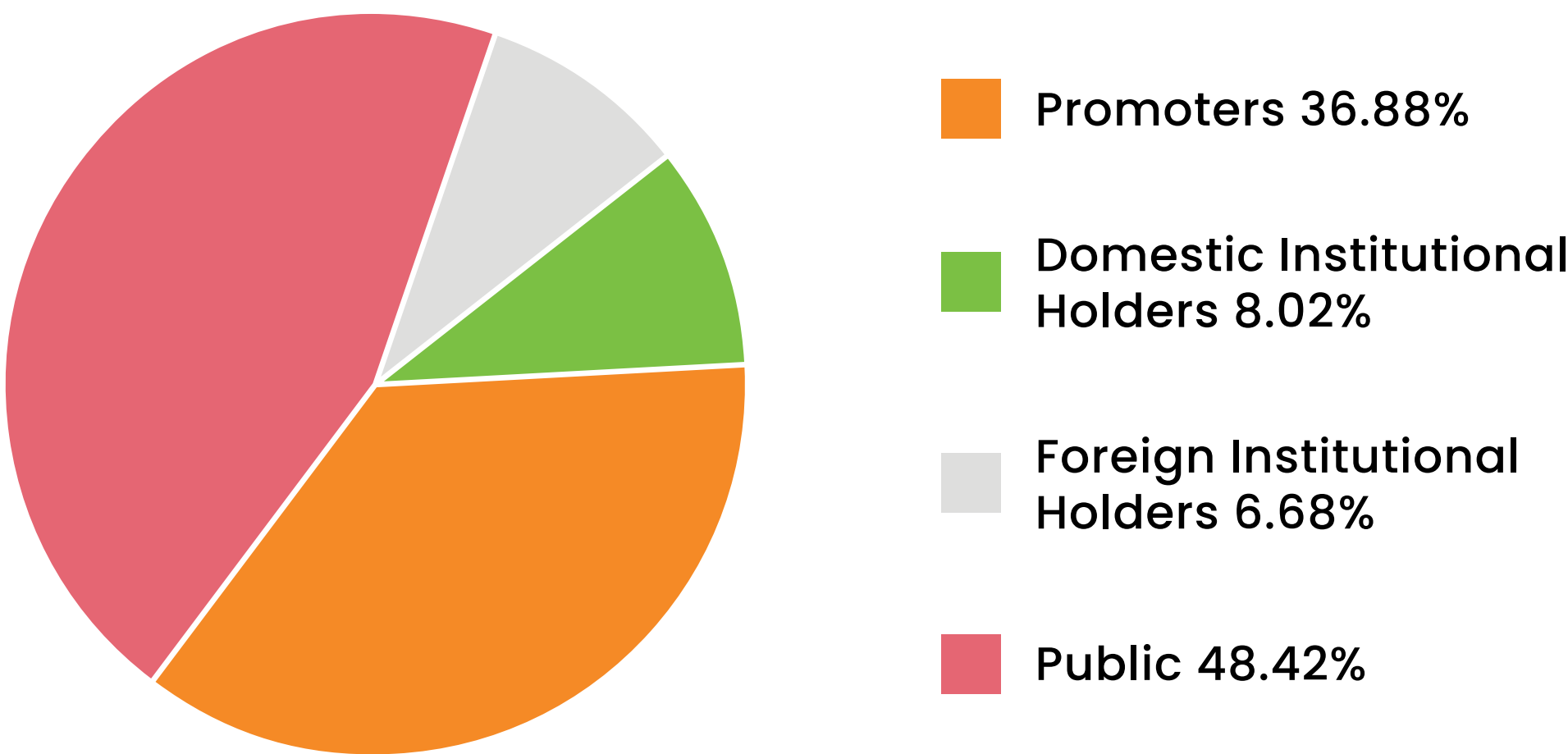
Key highlights (Q3 FY 25)

₹44,920 mn crores Market Capitalization	42.26% Standalone CAR	6.59% Net Interest Margin
3,538 Touch Points	2,998 Employees	1,900 Distribution Points
Long Term Ratings AA(Stable Outlook)	Short Term Ratings A1+	0.84% NNPA

Strong returns and sound asset quality



Shareholding Pattern



What do we Stand For

1. Disruption

Revolutionizing and Disrupting small ticket income generation loans

2. High Tech: High Touch

Engage and transact without friction to deliver a sustainable business model

3. Innovation

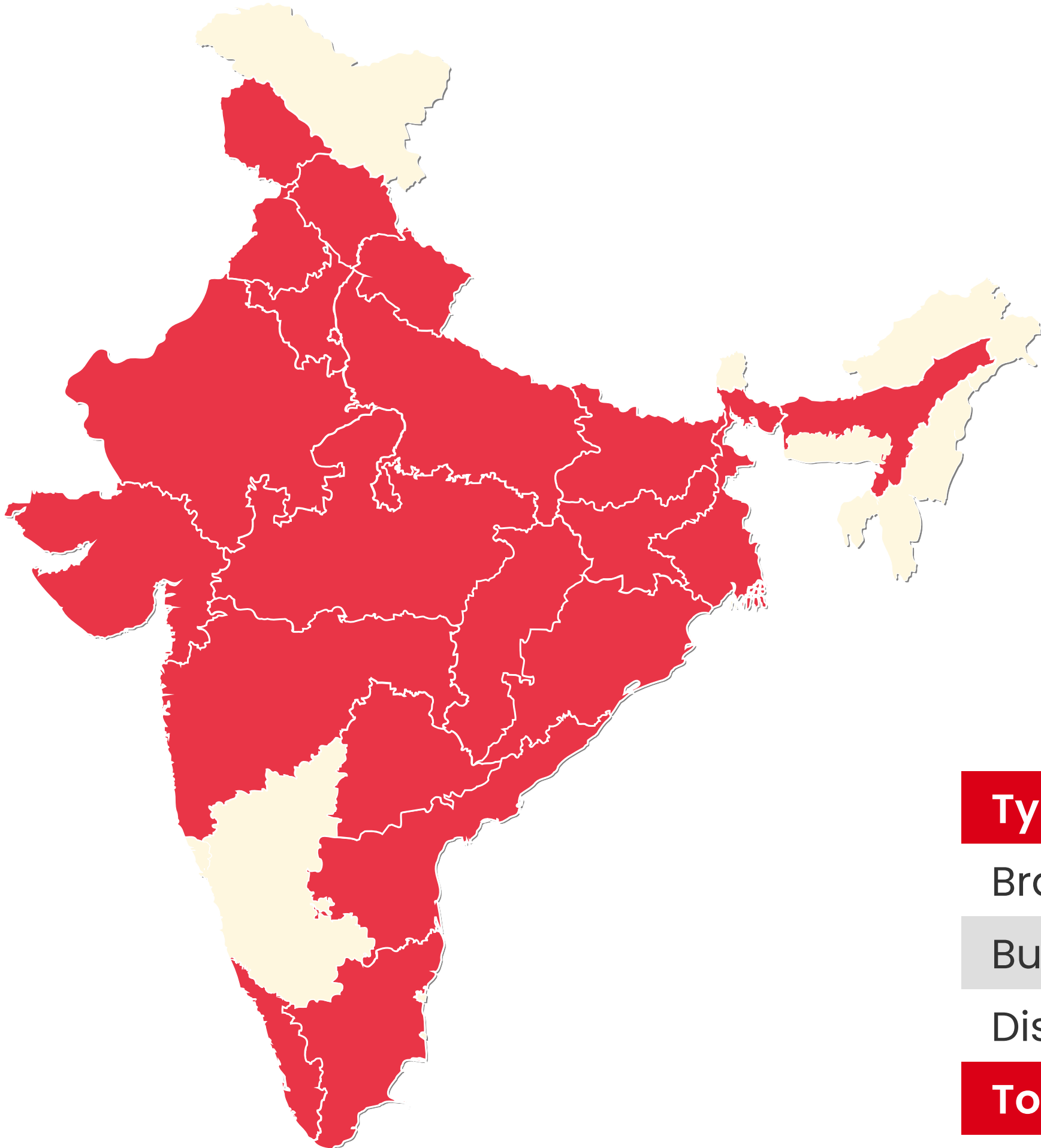
Focus on continuous innovation to transform customer experience and create growth opportunities

4. Business Construct

Deliver a sustainable NNPA of <2%

Geographic reach

Wide geographic reach with 3,538 Touch Points across 22 states in India



Types of Touch Points	Number
Branches	351
Business Coresspondent	1,287
Distribution Point	1,900
Total	3,538

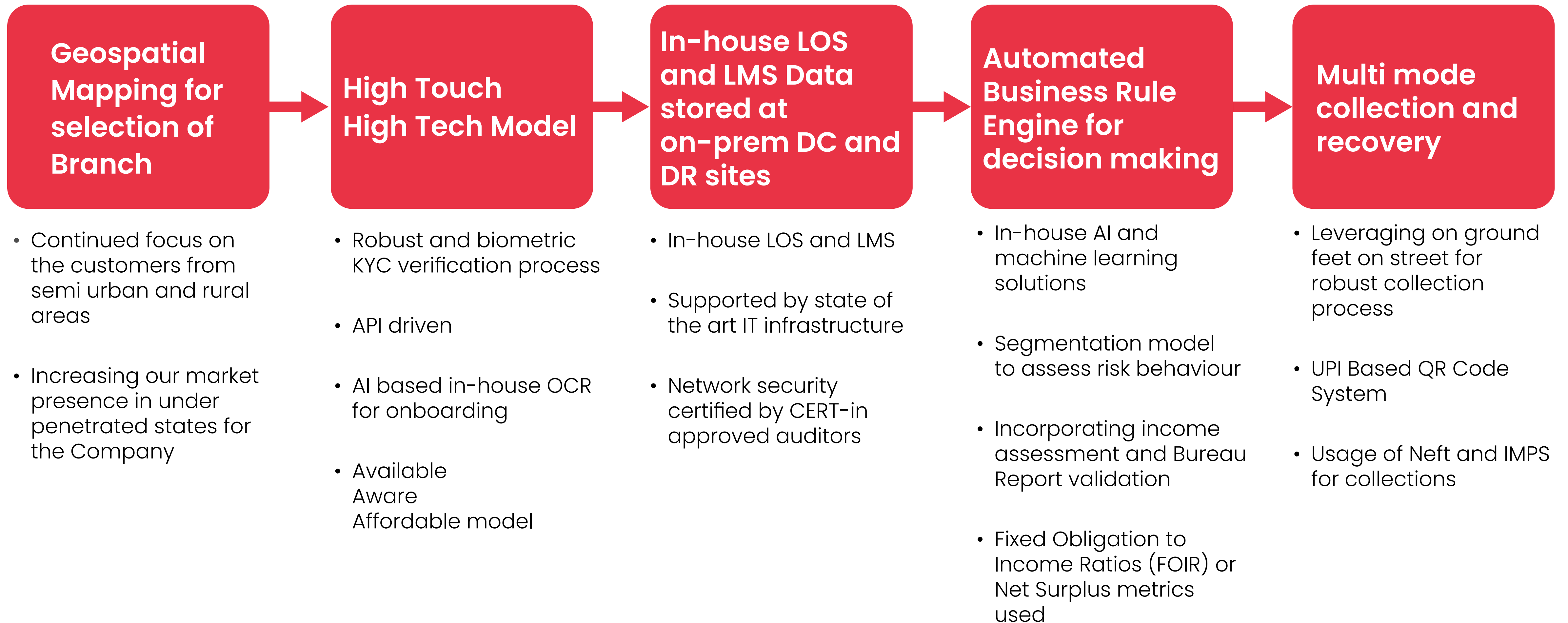
Company's growth strategy

Scale-up retail co-lending business model

Continue to focus on maintaining a robust balance sheet through strong capital adequacy and NNPA less than 2%

High Tech: High Touch

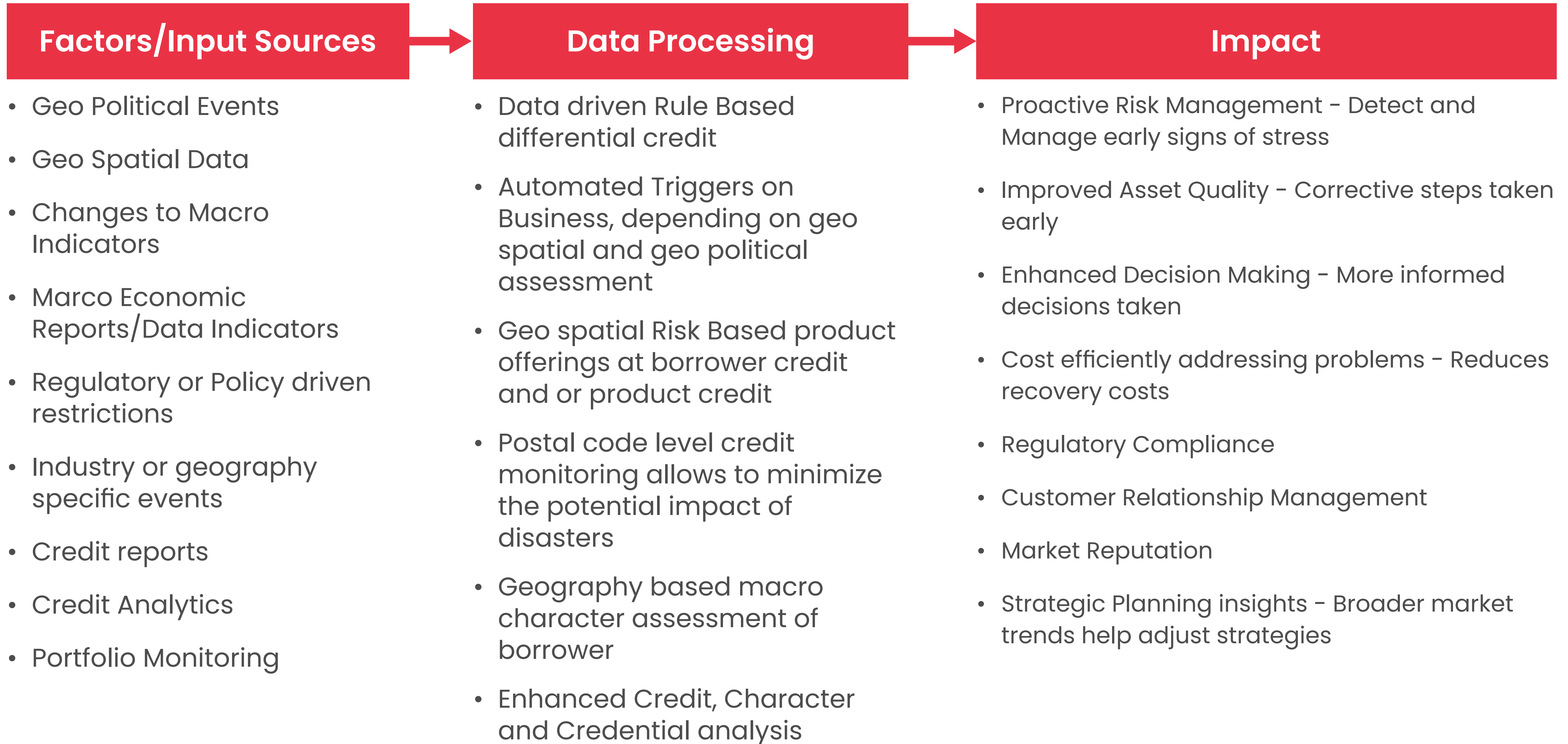
Resilient Process Flow



Recovery:

1. Strong on ground presence.
2. Automated calls and messages at various stages of the customer's journey.
3. Strong EWS setup.

EWS Framework

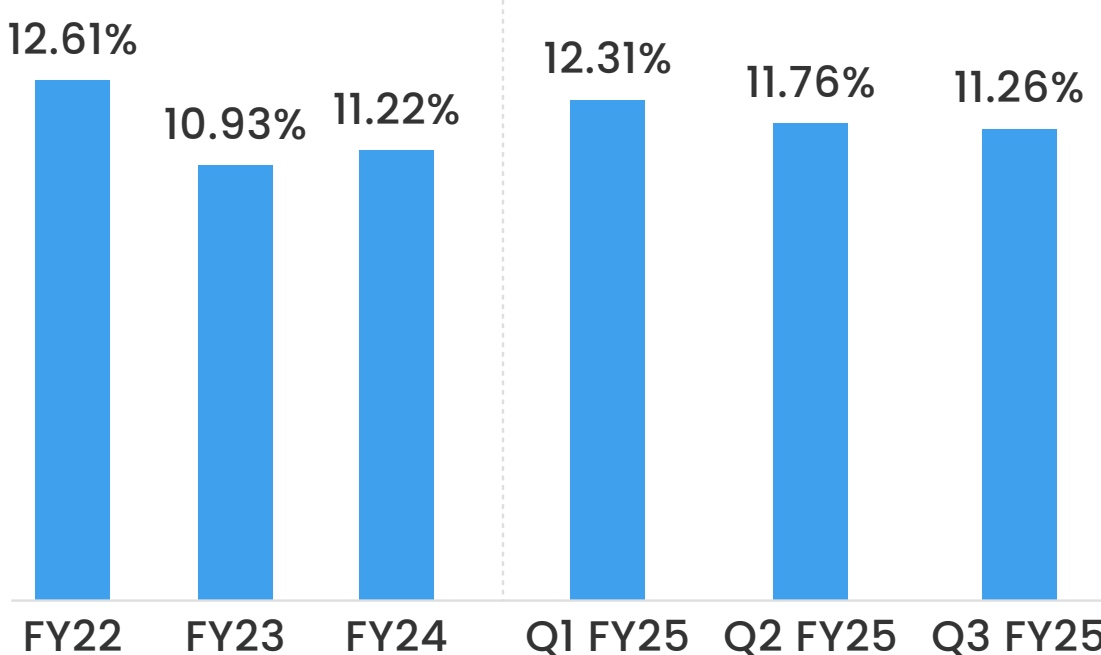




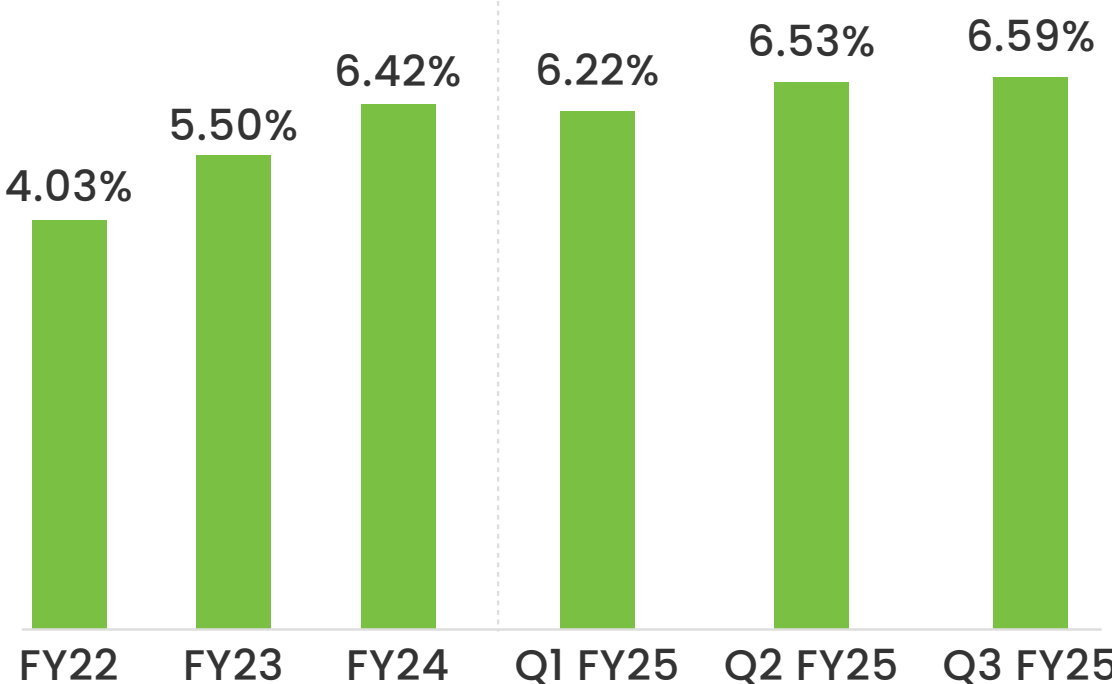
FINANCIAL PERFORMANCE Q3 FY 2025

Key Ratios

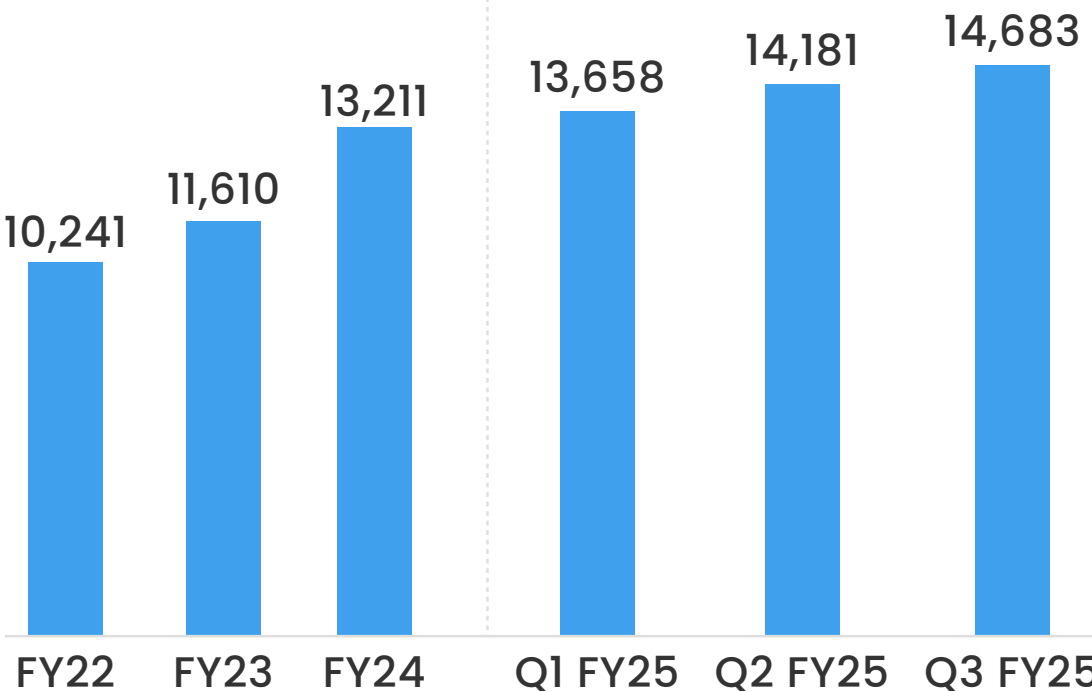
Cost of Funds



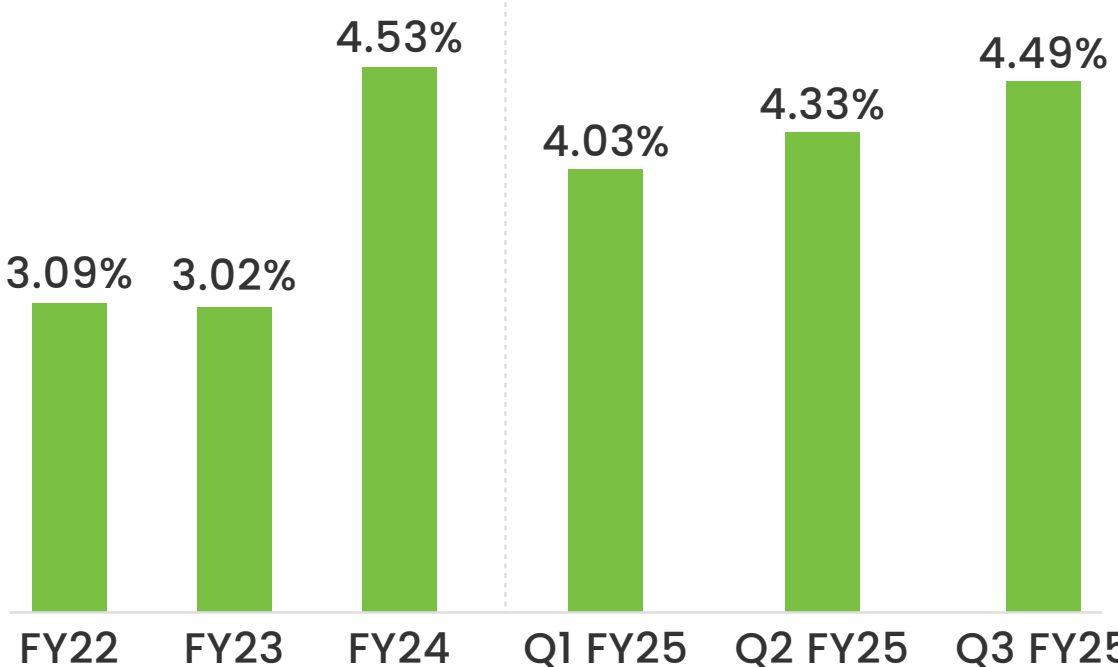
Net Interest Margin (NIM)



Net Worth (₹ in Million)

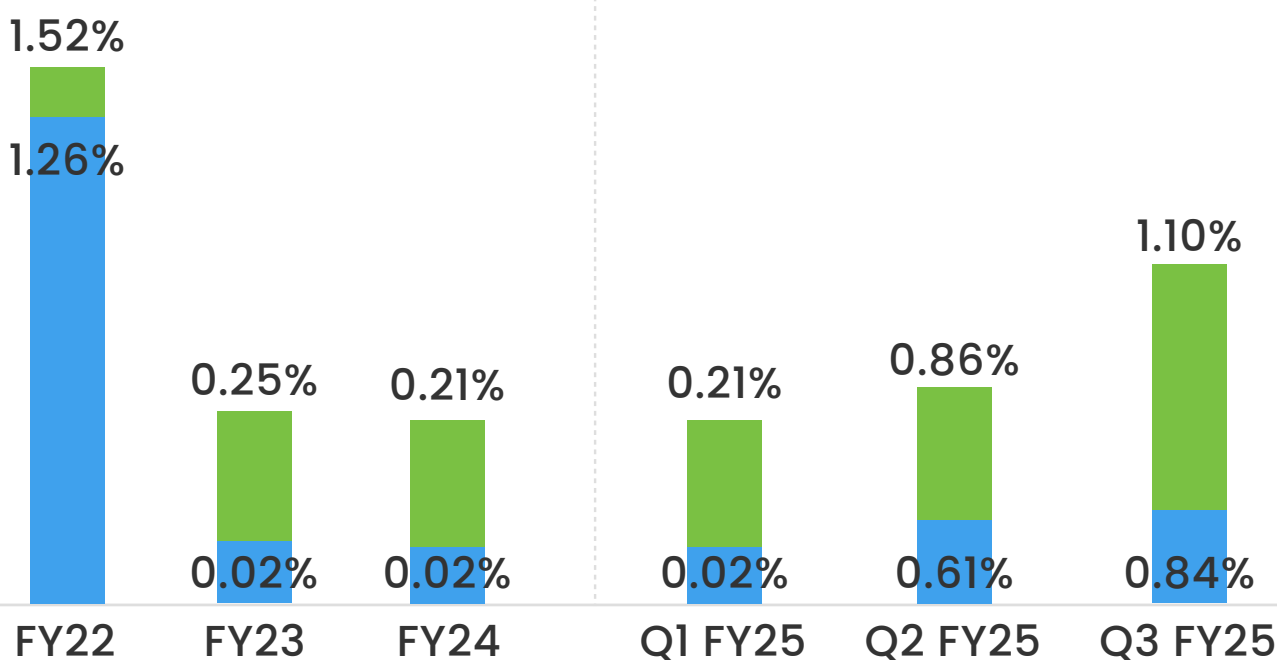


RoA

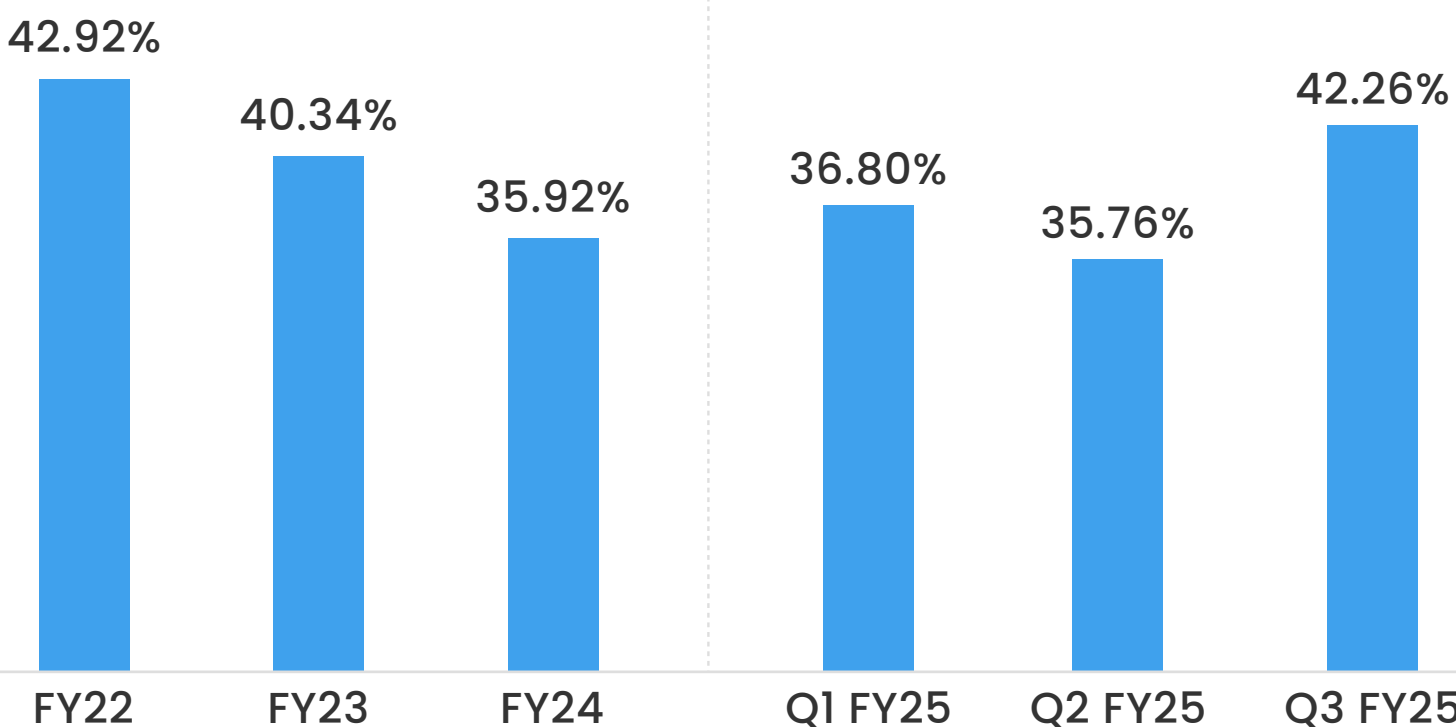


GNPA & NNPA

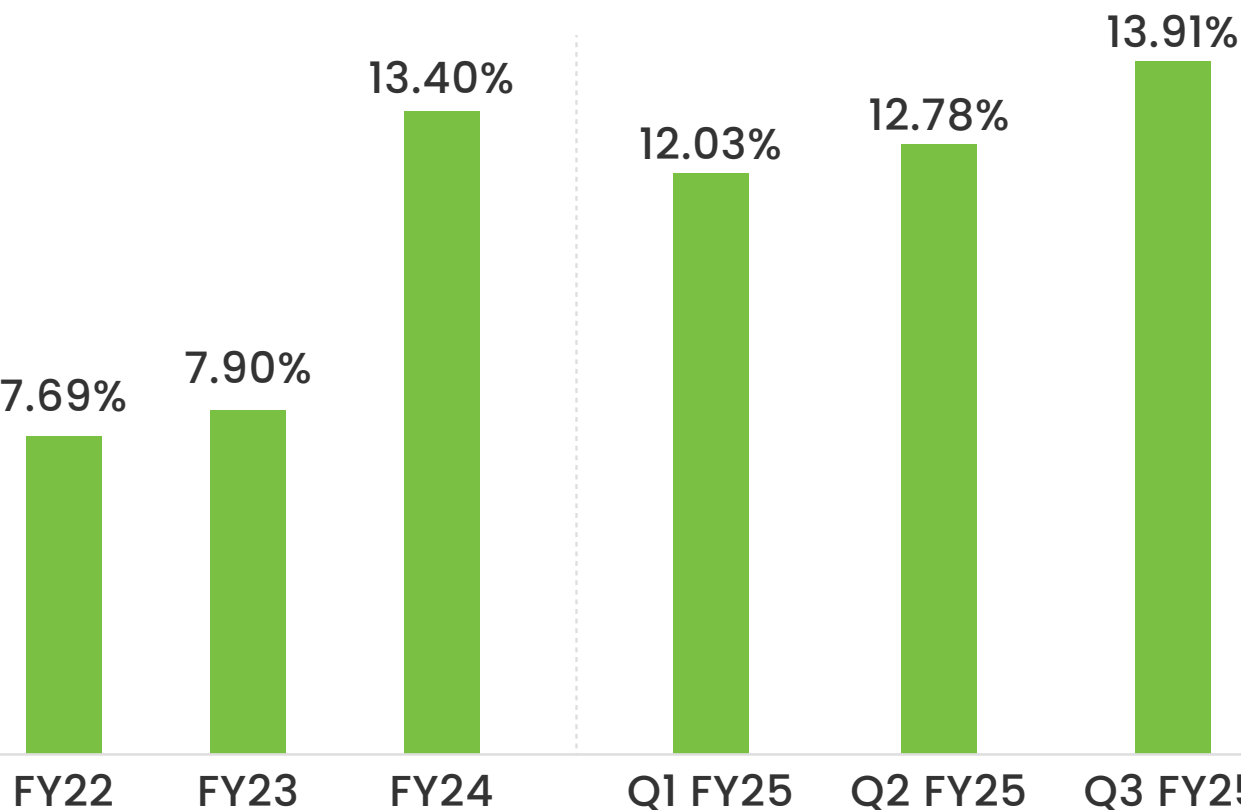
■ GNPA ■ NNPA



CAR

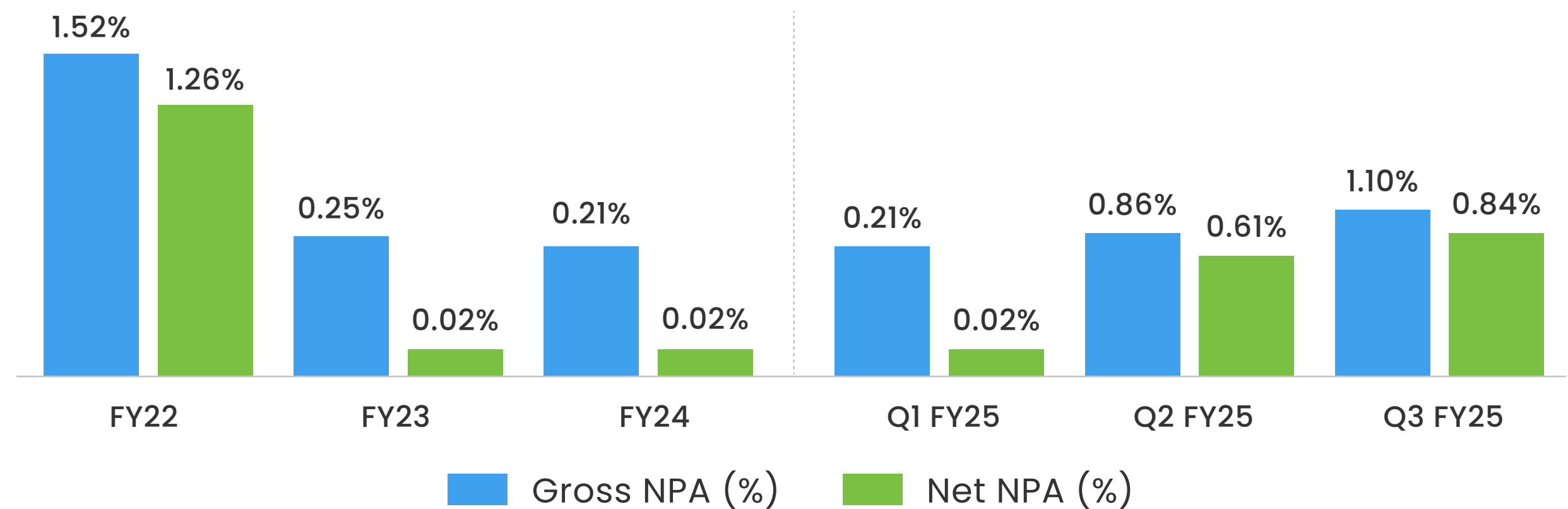


RoE

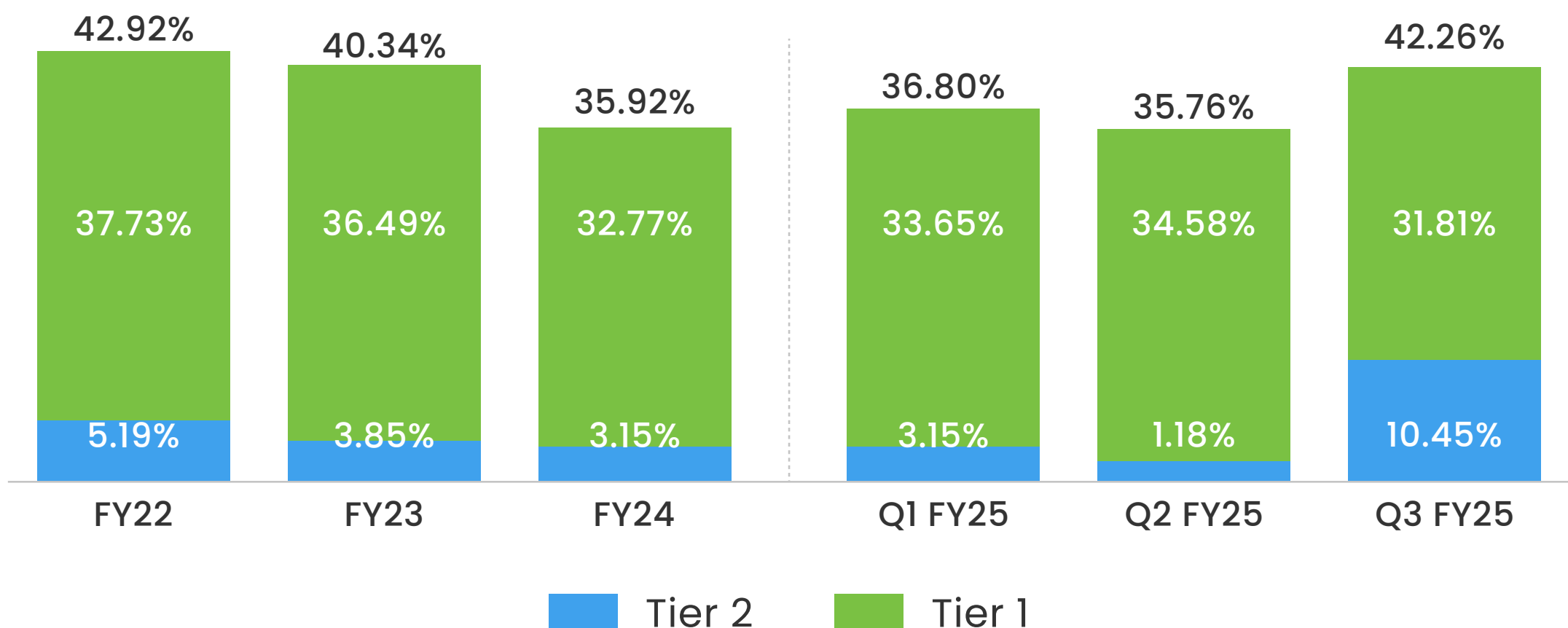


Strong financial performance and consistent profitability

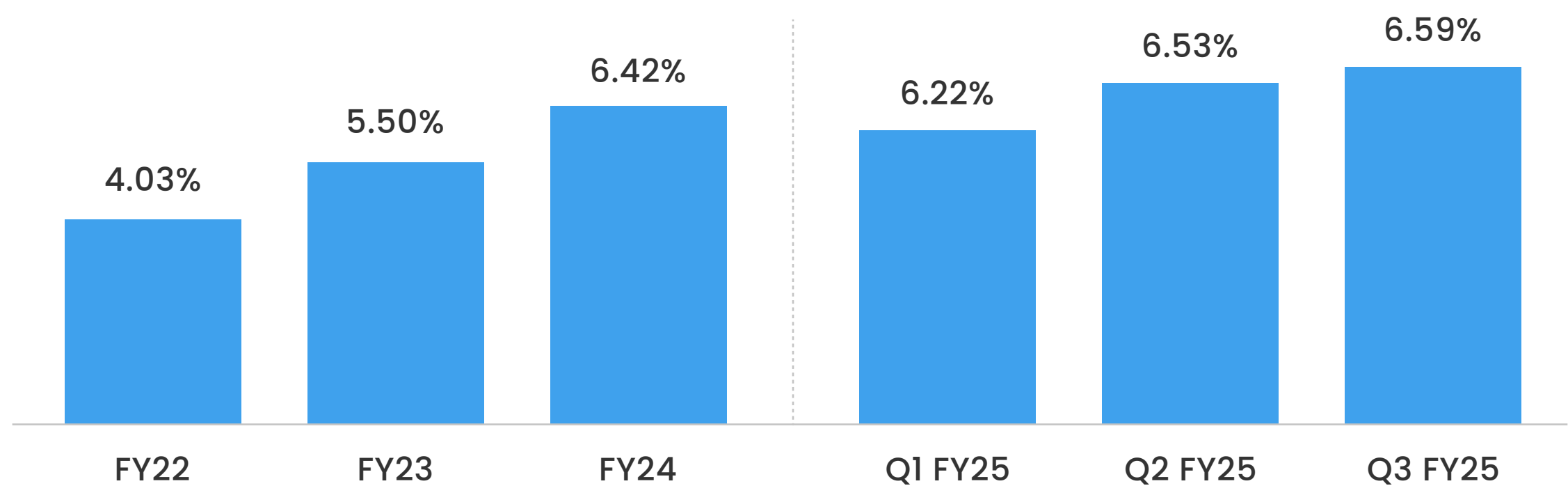
Gross and Net NPA



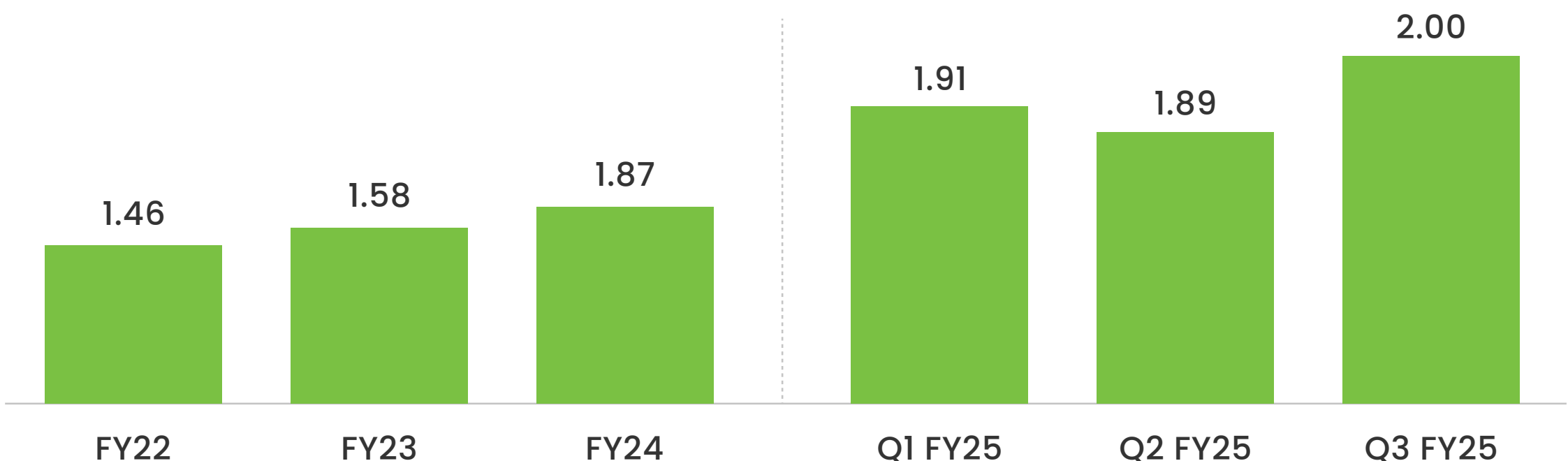
Capital Adequacy Ratios



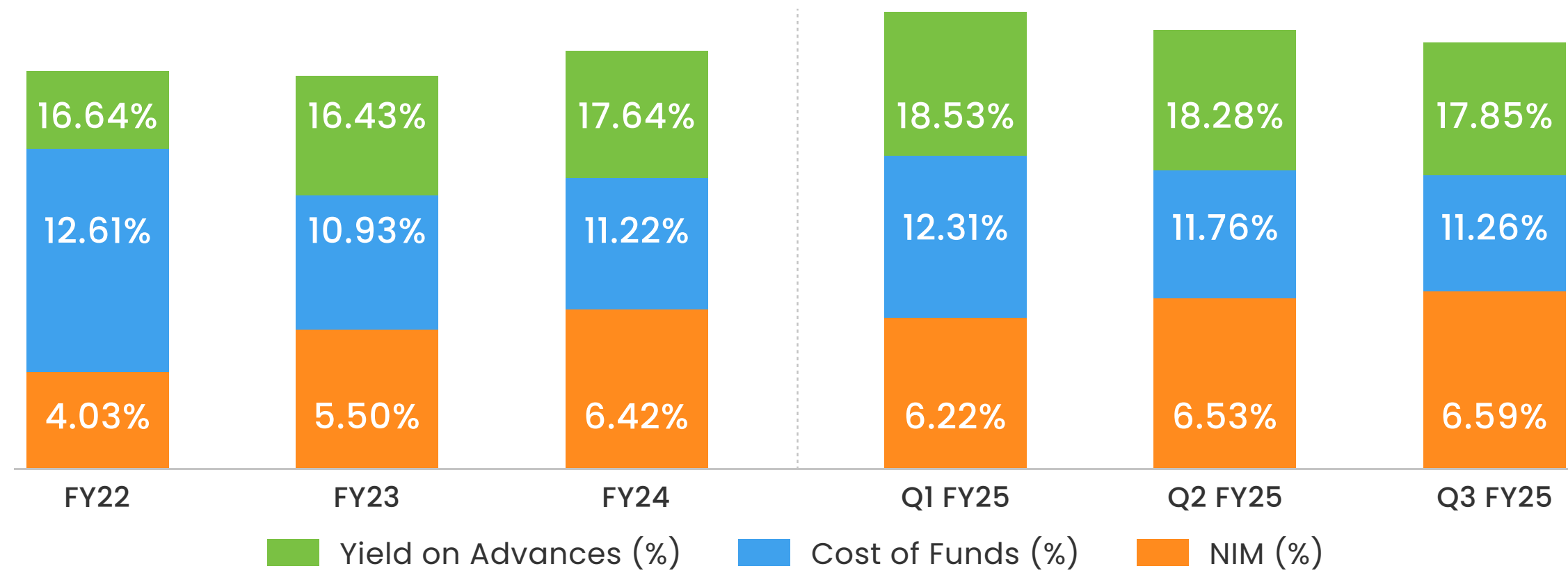
NIM



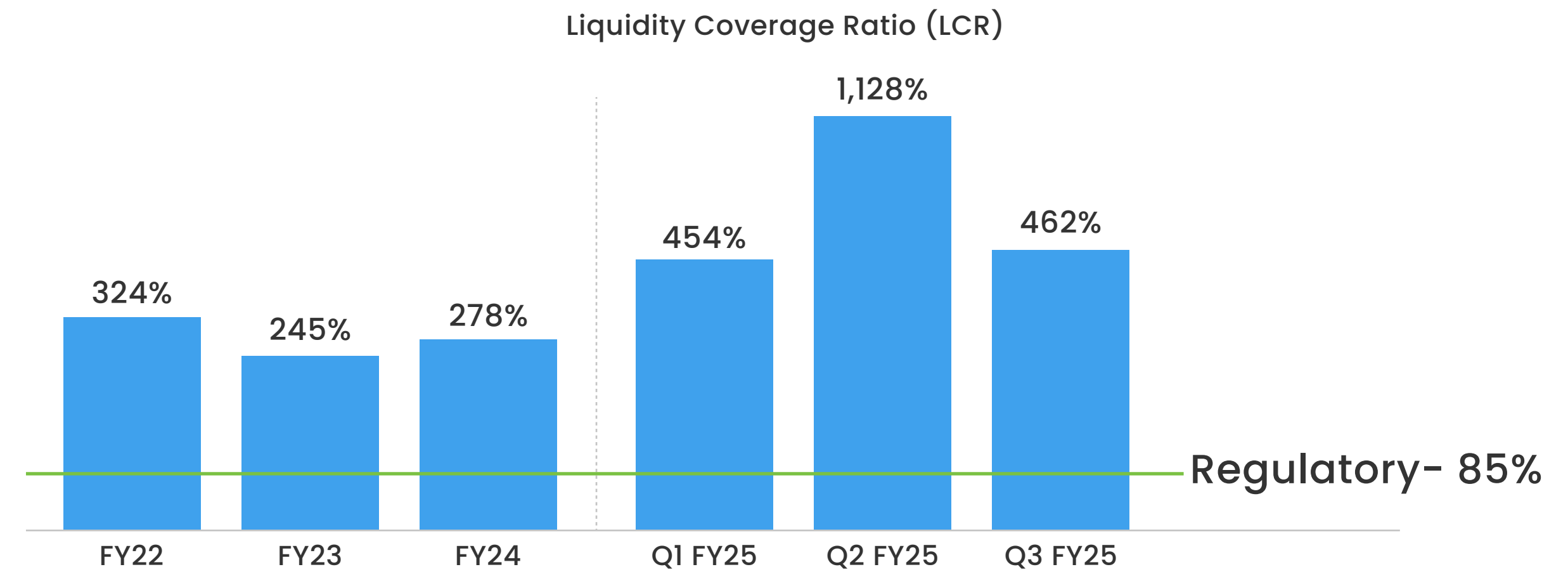
Debt to Equity



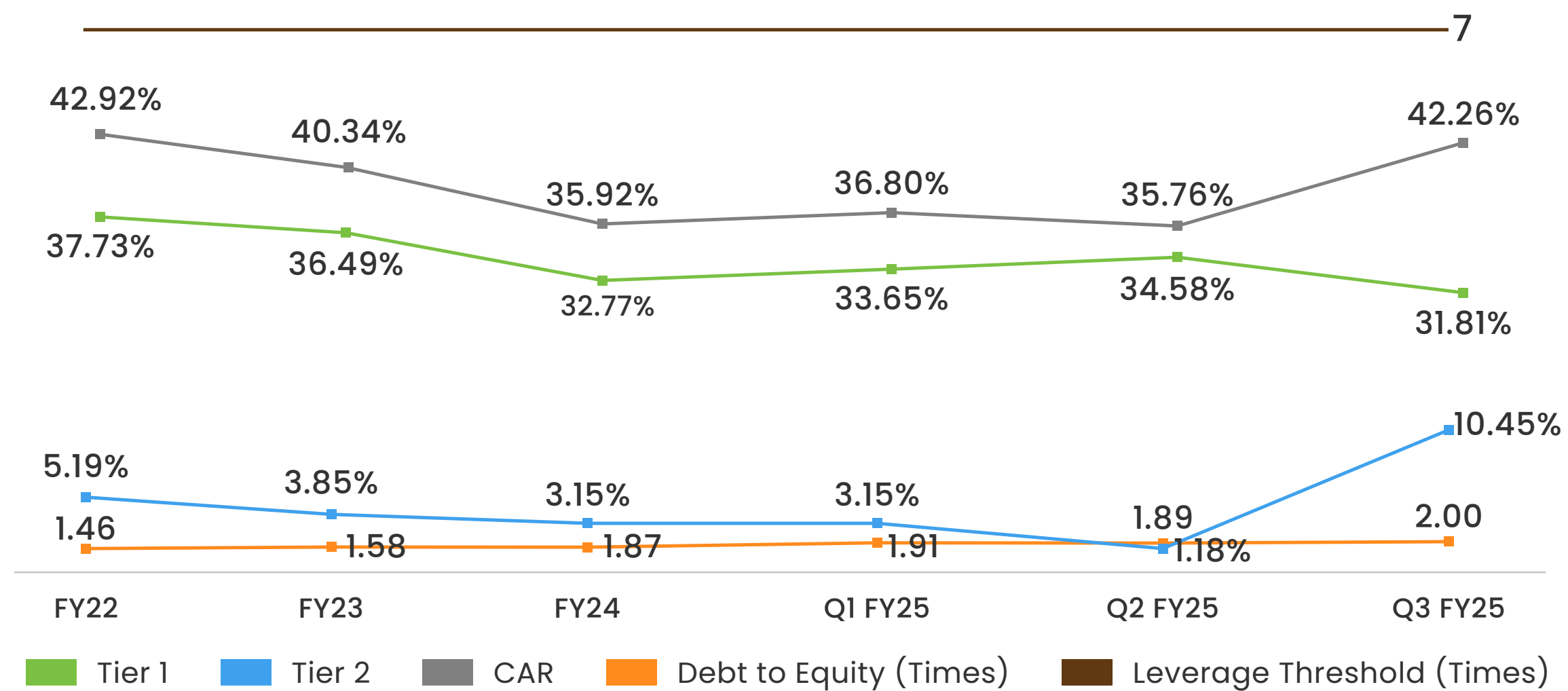
Yield and NIM



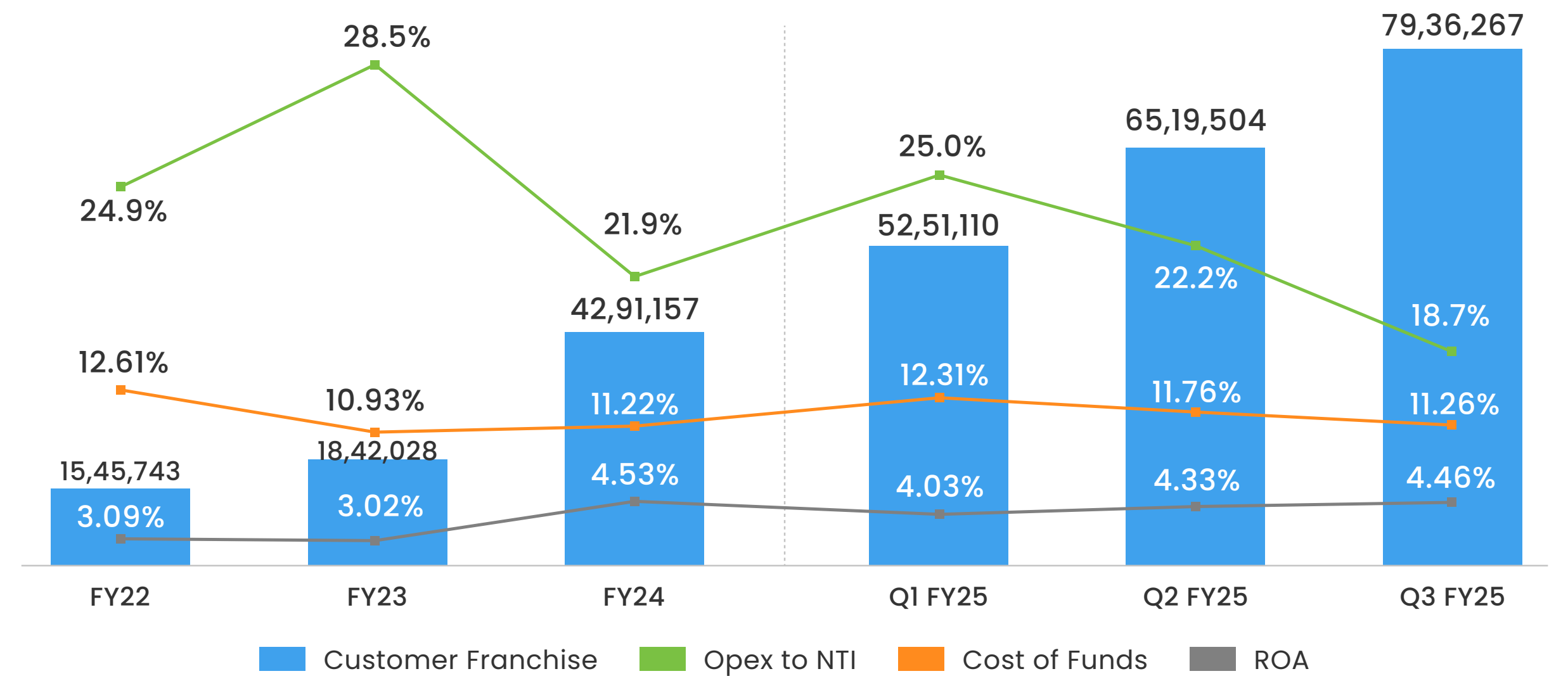
Strong Position on Liquidity



Conservative Leverage Standards



Resilient Business Model

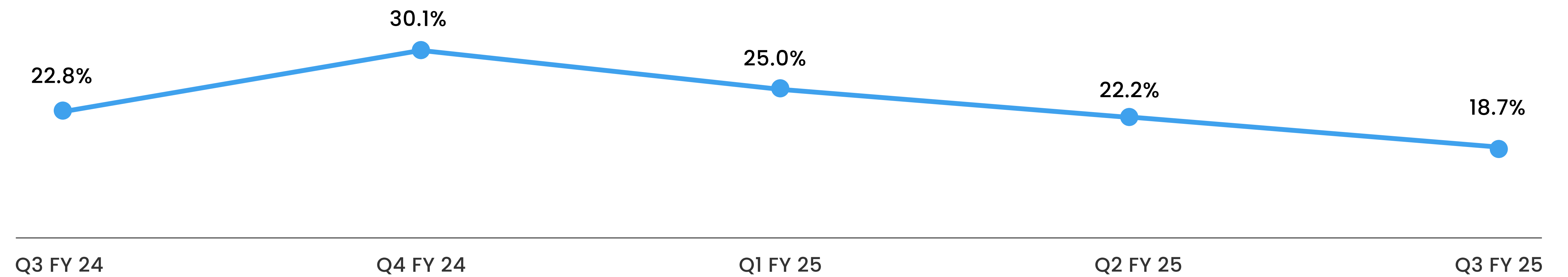


Opex Evolution

(*Cumulative, ₹ in Million)

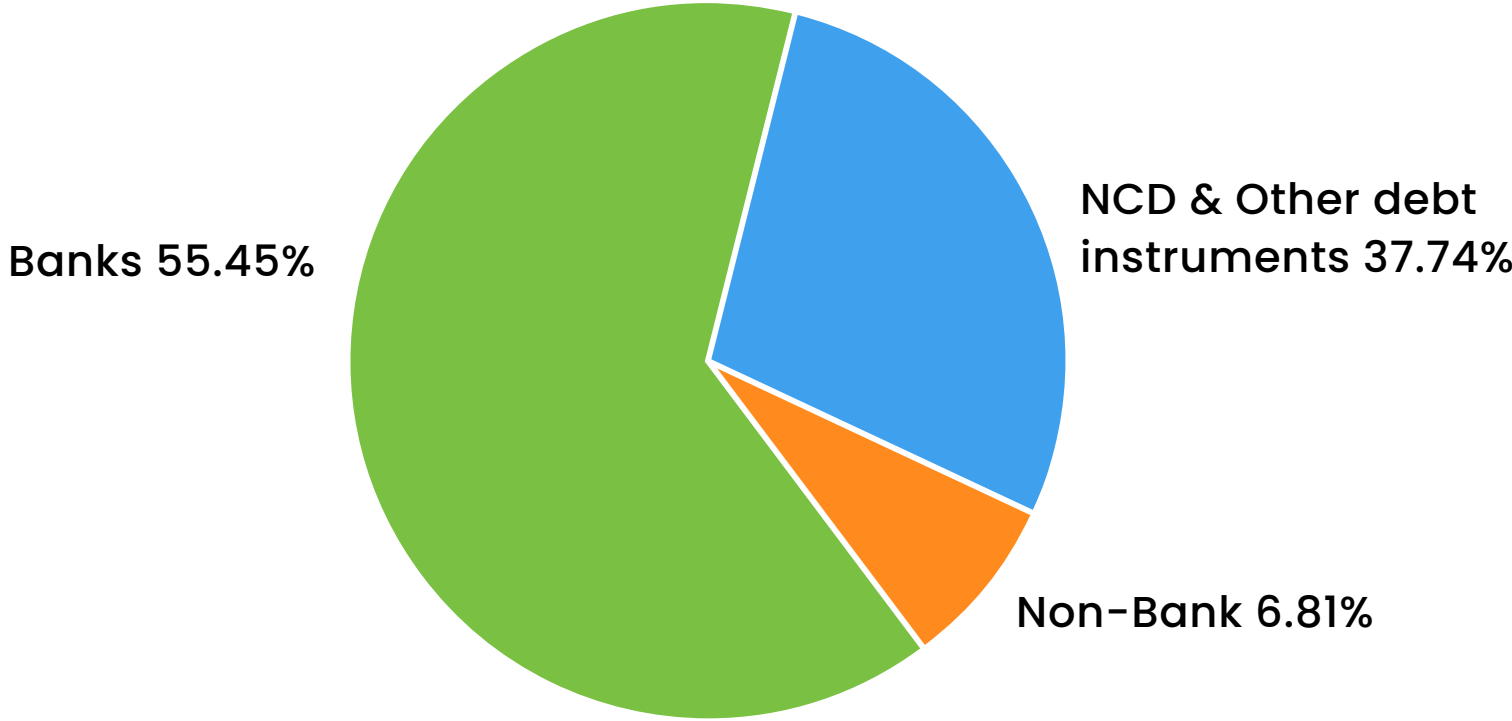
Particulars	Q3 FY 24*	Q4 FY 24*	Q1 FY 25	Q2 FY 25*	Q3 FY 25*
Employee Expenses	344.07	470.13	122.71	261.50	428.23
Depreciation/Amortization	24.75	33.96	9.58	20.03	32.36
Total Operating Expenses	2,307.88	3,636.95	1,191.91	2,274.69	3,381.67
No. of Employees	2,234	2,409	2,362	2,844	2,998

Opex to Net Total Income



Funding sources

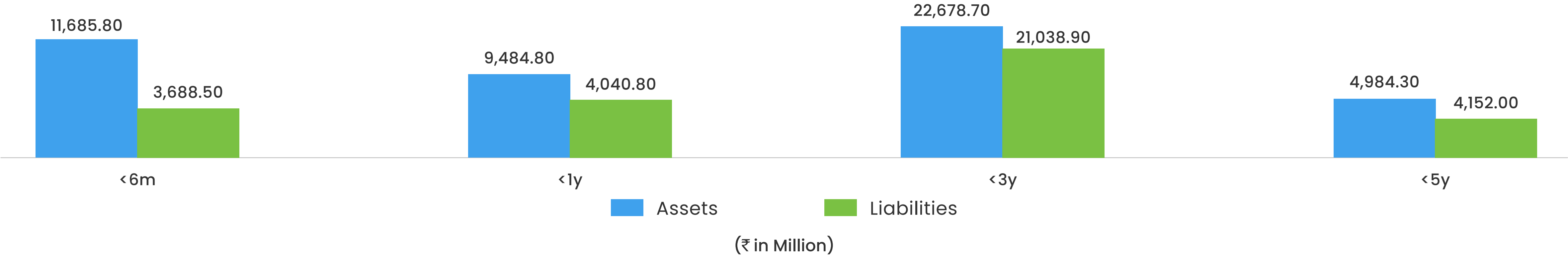
Funding Mix



..with ready access to debt and equity capital markets

-  Listed for more than 28 years
-  1 FPO in 2009, FCCB in 2024
-  Dividend paying (10%)
-  Over 78k Shareholders

Positive Asset Liability Management Across Buckets



FINANCIALS

(₹ in Millions, *Cumulative)

PARTICULARS	Q3 FY 2024*	Q4 FY 2024*	Q1 FY 2025	Q2 FY 2025*	Q3 FY 2025*
AUM	₹ 42,280	₹ 45,860	₹ 46,001	₹ 45,352	₹ 47,488
Disbursements	₹ 24,681	₹ 35,902	₹ 6,521	₹ 14,320	₹ 24,109
Revenue	₹ 4,635	₹ 6,587	₹ 1,866	₹ 3,736	₹ 5,773
PBT	₹ 1,916	₹ 2,412	₹ 558	₹ 1,229	₹ 2,052
PAT	₹ 1,424	₹ 1,790	₹ 415	₹ 914	₹ 1,538
Net Worth	₹ 12,952	₹ 13,211	₹ 13,658	₹ 14,181	₹ 14,638
Total Liabilities	₹ 23,218	₹ 25,537	₹ 26,890	₹ 27,455	₹ 30,273
Bank Borrowings	₹ 14,750	₹ 17,494	₹ 18,436	₹ 19,582	₹ 18,273
Debt to Equity Ratio	1.71	1.87	1.91	1.89	2.00
Bad Debts Written Off	₹ 245	₹ 418	₹ 157	₹ 248	₹ 384
Bad Debts Recovered	₹ 381	₹ 405	₹ 44	₹ 126	₹ 268
NIM	7.29%	6.42%	6.22%	6.53%	6.59%
Gross NPA	0.23%	0.21%	0.21%	0.86%	1.10%
Net NPA	0.02%	0.02%	0.02%	0.61%	0.84%
CAR	37.82%	35.92%	36.80%	35.76%	42.26%

FINANCIALS

(₹ in Millions, *Cumulative
**Impact of Bonus Issue 1:1

PARTICULARS	FY 2022	FY 2023	FY 2024	Q1 FY 2025	Q2 FY 2025*	Q3 FY 2025*
AUM	₹ 26,973	₹ 34,928	₹ 45,860	₹ 46,001	₹ 45,352	₹ 47,488
Interest Income	₹ 3,922	₹ 4,732	₹ 6,587	₹ 1,866	₹ 3,736	₹ 5,773
NIM	4.03%	5.50%	6.42%	6.22%	6.53%	6.59%
PAT	₹ 793	₹ 936	₹ 1,790	₹ 415	₹ 914	₹ 1,538
Cash Accrual	₹ 819	₹ 950	₹ 1,824	₹ 425	₹ 934	₹ 1,571
Net worth	₹ 10,241	₹ 11,610	₹ 13,211	₹ 13,658	₹ 14,181	₹ 14,638
Total Debt	₹ 15,989	₹ 18,567	₹ 25,537	₹ 26,890	₹ 27,455	₹ 30,273
Debt Equity Ratio	1.46	1.58	1.87	1.91	1.89	2.00
Gross NPA	1.56%	0.25%	0.21%	0.21%	0.86%	1.10%
NET NPA	1.26%	0.02%	0.02%	0.02%	0.61%	0.84%
ROA	3.09%	3.02%	4.53%	4.03%	4.33	4.49
ROE	7.78%	7.90%	13.40%	12.03%	12.78%	13.91%
CAR	42.92%	40.34%	35.92%	36.80%	35.76%	42.26%
Book Value	₹ 23.00	₹ 25.50	₹ 14.60**	₹ 15.06	₹ 15.61	₹ 16.09

FINANCIALS

Critical Ratios, (₹ in Millions)

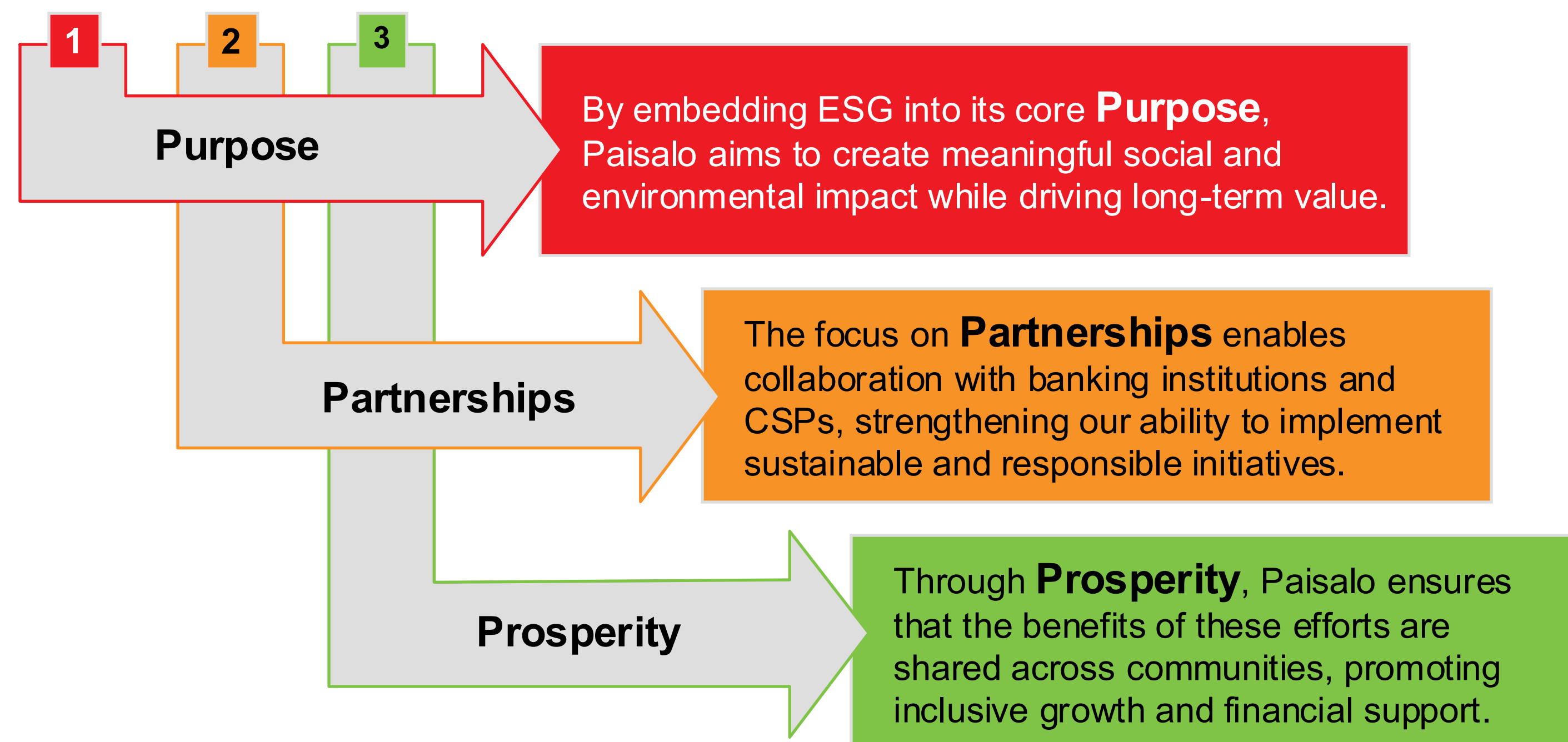
PARTICULARS	FY 2022	FY 2023	FY 2024	Q1 FY 2025	Q2 FY 2025	Q3 FY 2025
Tangible Net Worth (TNW)	₹10,241	₹11,610	₹13,211	₹13,658	₹14,181	₹14,638
Bank Borrowings (BB)	₹9,588	₹13,018	₹17,494	₹18,436	₹19,582	₹18,273
Total Outside Liabilities (TOL)	₹15,989	₹18,567	₹25,537	₹26,890	₹27,455	₹30,273
BB/TNW (Times)	0.94	1.12	1.32	1.35	1.38	1.25
TOL/TNW (Times)	1.56	1.58	1.93	1.97	1.94	2.00

Financing for a Sustainable and Resilient Tomorrow



Building on the three P's – Value Creation Framework

Paisalo's ESG practices are deeply integrated into its **3P framework of Purpose, Partnership, and Prosperity**.

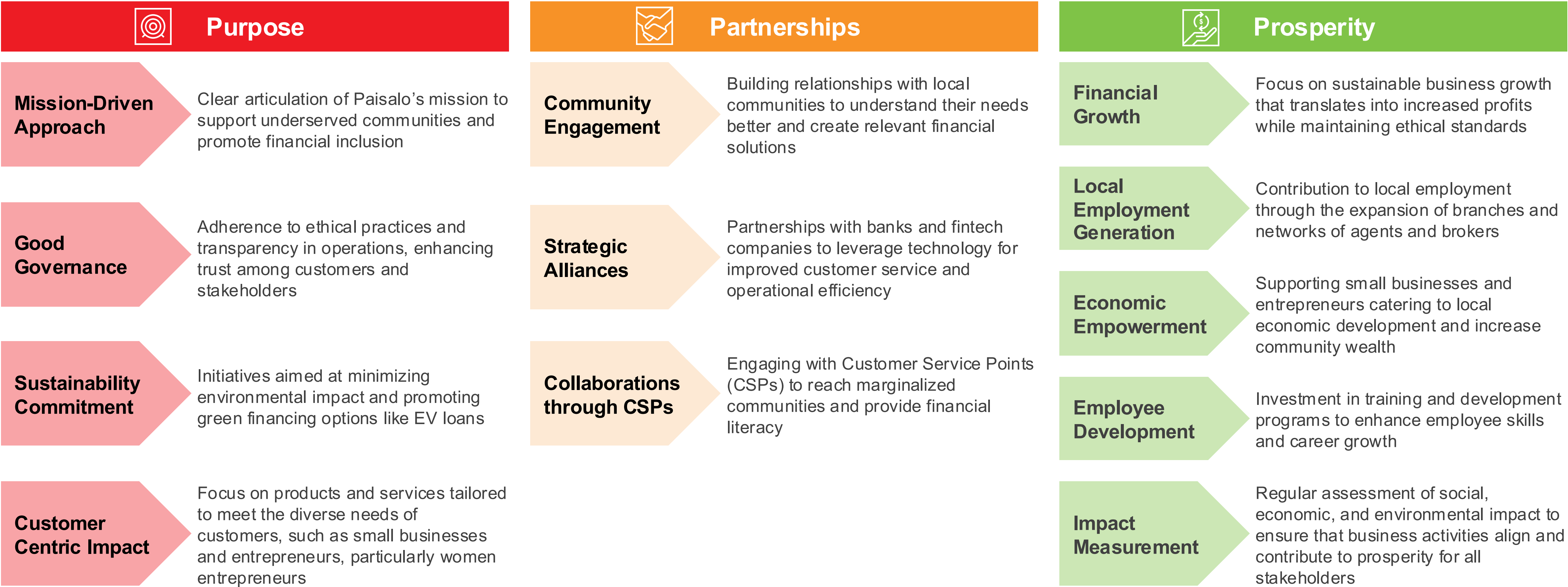


Following these pillars is important for driving comprehensive progress, balancing profitability with social fairness, and addressing environmental challenges.



Our Material Topics

Identifying material topics for Paisalo’s business and services involves aligning its core focus areas with the three pillars: **Purpose, Partnerships, and Prosperity**. These pillars help address critical environmental, social, and governance (ESG) aspects while driving sustainable impact and financial inclusion across underserved communities.



Our ESG and Impact Snapshot



Key ESG and Impact Initiatives (1 of 2)



Purpose

Environment

- Adopted paperless transactions, minimizing the use of physical documentation and reducing paper waste.
- Transitioned to energy-efficient office spaces, reducing the overall carbon footprint.
- Promoted digital communication channels, minimizing the environmental impact of transportation.

Social

- Enhanced employee development programs, focusing on skill-building and gender diversity.
- Created local employment through its extensive network of Customer Service Points (CSPs), contributing to over 45% permanent employment generation.



Partnerships

Social

- Collaborated with banks through co-lending partnerships, enhancing the accessibility of financial services.
- Expanded collaboration with Customer Service Points (CSPs), strengthening outreach and ensuring service delivery to broader customer bases.



Prosperity

Environment

- Implemented a system for proper disposal and recycling of electronic waste (e-waste) across offices.
- Promoted sustainability through electric vehicle (EV) loans, playing a key role in reducing CO2 emissions and supporting eco-friendly transportation.

Social

- Collaborated with local communities to improve financial literacy and provide access to affordable credit solutions.
- Demonstrated commitment to gender equality by providing loans to a growing number of women borrowers, leading to an increase in women entrepreneurship and self-reliance.

Key ESG and Impact Initiatives (2 of 2)



Purpose

Governance

- Formulated new governance policies in line with global ESG standards to strengthen oversight and accountability.
- Established an Environmental and Social Management System (ESMS) manual to better assess environmental and social risks.

Impact

- With its reach across 21 states, over 2000 touchpoints, and 6000 pin codes, Paisalo has extended services to underserved populations, addressing income inequalities and financial exclusion.
- Embraced technology for financial inclusion by implementing cashless disbursement and collection systems, improving operational efficiency, transparency, and promoting sustainable infrastructure for financial transactions.
- Contributed to national development by paying over 700 million INR in income tax for FY2023-24, supporting fiscal growth.



Partnerships

Governance

- Conducted internal audits to ensure compliance with evolving governance frameworks.

Impact

- Paisalo's strategic partnerships with banks and CSPs have amplified its ability to create meaningful, sustainable impacts on society.



Prosperity

Governance

- Set up an ESG committee to monitor and report on sustainability and governance performance.

Impact

- Supported MSMEs by disbursing a significant number of loans in FY2023-24, enabling entrepreneurs to rise above poverty and contributing to economic development in underserved communities.
- Expanded the CSP network by adding over 500 new CSPs, enhancing financial accessibility and promoting inclusive economic development at the grassroots level.

PURPOSE

KPIs		FY 23-24	Q1 FY 25	Q2 FY 25	Q3 FY 25
Environment	Cashless Collection	92%	89.46%	88.89%	89.31%
	Cashless Disbursement	100%	100%	100%	100%
Social	Jobs Created	2,409	2,362	2,844	2,998
	Increase in permanent employees	46%	(1.9)%	20%	5.41%
Governance	Total Policies	18	19	20	20
	New Policies Introduced	7	1	1	0
Impact	Total Lives Impacted	42,91,157	52,51,110	65,19,504	79,36,264

PARTNERSHIPS

KPIs		FY 23-24	Q1 FY 25	Q2 FY 25	Q3 FY 25
Social	Co-lending Partnerships	5	5	5	5
	Active Customer Service Points (CSPs)	973	1,208	1,286	1,287
Governance	Income taxes paid	₹ 715.5 mn	₹ 105.01 mn	₹ 143.30 mn	₹189.67 mn
Governance	Customers served through CSPs	22,45,052	9,50,288	12,41,144	13,78,659
	States served	21	21	22	22
	Touch Points	2,455	2,884	3,275	3,538
	Pin Codes in Digital Presence	6,550	7,663	8,659	8,659

PROSPERITY

KPIs		FY 23–24	Q1 FY 25	Q2 FY 25	Q3 FY 25
Environment	Total Emissions Avoided	10,251 t/co2e			
	Access to Green Mobility	12,650 EVs			
Social	Customer Retention Rate	72%			
	New employees hired	1,544	359	648	507
	Increase in female employees	20%			
Impact	Total no. of active customers	10,24,719	12,43,768	15,01,945	16,25,927
	Spent on CSR Initiatives	₹ 18 mn	₹ 8.22 mn	₹ 19.28 mn	₹ 23.89 mn

Contributing to the United Nation's Sustainable Development Goals



Safe Harbor Statement

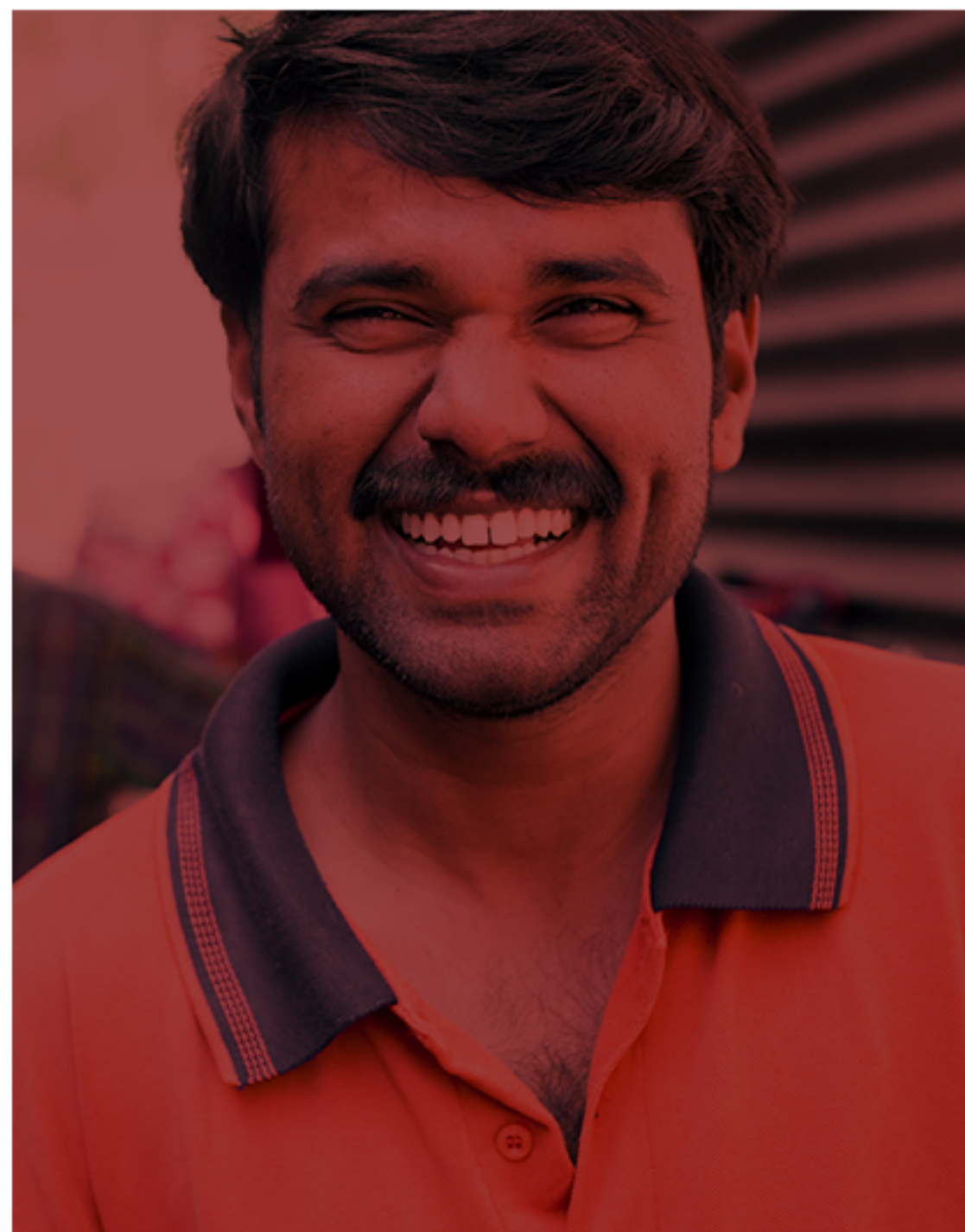
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