

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

The Manager
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.: Disclosure of material impact of COVID-19 pandemic under Regulation 30 of SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015 ('LODR Regulations'/'LODR')

Dear Sir/ Madam,

This is to inform you that the Management of the Company is continuously monitoring the evolving COVID-19 pandemic situation in India and guidelines issued by the Central/State Governments, Reserve Bank of India and other regulatory/competent Authorities and responding accordingly. In this regard pursuant to advisory issued by the Securities and Exchange Board of India (SEBI) vide its circular SEBI/HO/CFD/CMD1/CIR/P/2020/84 dated May 20, 2020 and Regulation 30 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, we wish to disclose as follows:

| Sr. No. | Heading | Disclosure |
|---------|---|---|
| 1 | Impact of the COVID-19 pandemic on the business | <p>COVID-19 has already had a significant impact on the global financial markets, including India and it may have accounting and reporting implications for the Company.</p> <p>Pursuant to "COVID-19 – Regulatory Package" issued by the Reserve Bank of India (RBI) vide its Notification Ref: no RBI/2019-20/ 186 DOR.No.BP.BC.47/21.04.048/2019-20 dated March 27, 2020, Company has provided moratorium on EMI payment for term loans/ deferment of interest in working capital facilities to its customers.</p> <p>Due to lockdown our collection will have major impact.</p> <p>Delayed repayment of loan may increase the rate of default overtime and thereby, slowdown of new loan disbursement that would impact the profitability of the Company.</p> |

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

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अर्थ: समाजस्य न्यासः

PAISALO

EASY LOAN आसान लोन

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| 2 | Ability to maintain operations including the factories /units /office spaces functioning and closed down | <p>In compliance of Government lockdown direction to prevent and contain the spread of Novel Corona virus (COVID-19) and to ensure the health and safety of employees, associates and other stakeholders all the Office of the Company including Head Office, Corporate, Registered Office and all the Branch were/are temporary closed. However, the entire managerial personnel and almost 50 % of team of Paisalo are continuously providing their services to the Company by working from home during lock down.</p> <p>The Company's priority is the safety and wellbeing of our employees and customers and with the relaxation provided by the Governments/ Authorities, in phase manner, the Registered/Corporate Office and various Branch Offices have/will be opened as per government guidelines.</p> <p>Team Members at each Office have been instructed to follow guidelines for maintaining social distancing at all workplaces.</p> <p>Every team member re-joining the workplace has been advised to download and use the mandatory 'Aarogya Setu' app.</p> <p>In this lockdown time we are increasing use of digital means in our business operation.</p> <p>In-spite of following the mandatory norms of Authorities, we are facing problems in various area of operation like difficulty to reach offices and serving the customers.</p> |
| 3 | Schedule, if any, for restarting the operations | The operations shall be resumed immediately after getting the relaxations in lock down by the government. |
| 4 | Steps taken to ensure smooth functioning of operations | <p>In the current scenario of COVID 19, it is not easy to do operation in smooth manner. However, we are trying our best level to ensure smooth functioning of operation through various step which inter alia includes:</p> <ul style="list-style-type: none">✓ Allow Work from Home to employees.✓ Increase in use of Digital tools for collection of repayment of Loan.✓ Increase in number of training and motivational session by the Senior Management for boosting the moral of the last level employee of the Company.✓ If called, Member of collection team reaches to the Customer only after prior appointment and with proper safety measures.✓ Regular meetings of personnel with middle and senior management are being conducted on routine basis through video conferencing. |

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SMS Loan to 5757 5007 | Give a Missed Call to 85 85 85 5757 | Hotline 85 85 85 4848

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| 5 | Estimation of the future impact of COVID-19 on its operations | We do not envisage any major impact of COVID-19 on our operations in the long run. The demand shall bound to rise by leaps and bounds post this pandemic. However probability of higher defaults cannot be ruled down. |
| 6 | Details of impact of COVID-19 on listed entity's - | |
| | • capital and financial resources | The capital raising / borrowings from public by way of equity or debt seems tough. The borrowings from various Banks and Financial Institutions will depend upon government policies. |
| | • profitability | In FY 2020-21 it will be very tough to maintain the profitability at the previous corresponding period. |
| | • liquidity position | The Company is confident to maintain its liquidity position. |
| | • ability to service debt and other financing arrangements | The Company is in the position to honour its commitment and to service its debt. |
| | • Assets | No impact on fixed assets of company. On books debts of company additional provisioning has been advised by Reserve Bank of India. |
| | • internal financial reporting and control | The Company has no issues with regard to internal financial reporting and control. |
| | • supply chain | The Company main supply chain is the availability of finance to augment the demand of the customers. The Company envisage a very high demand for finance from the customers and availability of additional line of credit (supply) from banks and institutions will be a challenge. |
| | • demand for its products/services | The Company envisage a very high demand for finance from the customers post lockdown. |
| 7 | Existing contracts/agreements where non-fulfilment of the obligations by any party will have significant impact on the listed entity's business | Due to moratorium allowed by Reserve Bank of India existing loan period is automatically extended by six months. The Company has made additional provisions for default as advised by Reserve Bank of India. We foresee no other significant impact other than above. |

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| 8 | Other relevant material updates about the listed entity's business | There is no other relevant update about the business of the Company. |
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This is for your information and record.

Thanking you

Yours Faithfully,

For Paisalo Digital Limited



(Sunil Agarwal)
Managing Director and CEO

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