

FORM NO. MGT-7

[Pursuant to sub-Section(1) of section 92 of the Companies Act, 2013 and sub-rule (1) of rule 11 of the Companies (Management and Administration) Rules, 2014]



सत्यमेव जयते

Annual Return

(other than OPCs and Small Companies)

Form language English Hindi

Refer the instruction kit for filing the form.

I. REGISTRATION AND OTHER DETAILS

(i) Corporate Identification Number (CIN) of the company

L65921DL1992PLC120483

Pre-fill

Global Location Number (GLN) of the company

Permanent Account Number (PAN) of the company

AACCS1879G

(ii) (a) Name of the company

PAISALO DIGITAL LIMITED

(b) Registered office address

CSC POCKET-52
CR PARK NEAR POLICE STATION
NEW DELHI
SOUTH DELHI
DELHI-110019

(c) e-mail ID of the company

cs@paisalo.in

(d) Telephone number with STD code

01143518888

(e) Website

www.paisalo.in

(iii) Date of Incorporation

05/03/1992

(iv)

Type of the Company	Category of the Company	Sub-category of the Company
Public Company	Company limited by shares	Indian Non-Government Company

(v) Whether company is having share capital

Yes

No

(vi) Whether shares listed on recognized Stock Exchange(s)

Yes

No

(a) Details of stock exchanges where shares are listed

S. No.	Stock Exchange Name	Code
1	BSE Limited	1
2	National Stock Exchange of India Limited	1024

(b) CIN of the Registrar and Transfer Agent

U74210DL1991PLC042569

Pre-fill

Name of the Registrar and Transfer Agent

ALANKIT ASSIGNMENTS LIMITED

Registered office address of the Registrar and Transfer Agents

205-208ANARKALI COMPLEX
JHANDEWALAN EXTENSION

(vii) Financial year From date

01/04/2020

(DD/MM/YYYY) To date

31/03/2021

(DD/MM/YYYY)

(viii) Whether Annual general meeting (AGM) held

Yes

No

(a) If yes, date of AGM

Scheduled to be held on 25/09/2021

(b) Due date of AGM

30/09/2021

(c) Whether any extension for AGM granted

Yes

No

II. PRINCIPAL BUSINESS ACTIVITIES OF THE COMPANY

*Number of business activities

1

S.No	Main Activity group code	Description of Main Activity group	Business Activity Code	Description of Business Activity	% of turnover of the company
1	K	Financial and insurance Service	K5	Financial and Credit leasing activities	100

III. PARTICULARS OF HOLDING, SUBSIDIARY AND ASSOCIATE COMPANIES(INCLUDING JOINT VENTURES)

No. of Companies for which information is to be given

1

Pre-fill All

S.No	Name of the company	CIN / FCRN	Holding/ Subsidiary/Associate/ Joint Venture	% of shares held
1	Nupur Finvest Private Limited	U67120DL1995PTC231086	Subsidiary	100

IV. SHARE CAPITAL, DEBENTURES AND OTHER SECURITIES OF THE COMPANY

(i) SHARE CAPITAL**(a) Equity share capital**

Particulars	Authorised capital	Issued capital	Subscribed capital	Paid up capital*
Total number of equity shares	120,000,000	42,304,699	42,304,699	42,292,199
Total amount of equity shares (in Rupees)	1,200,000,000	423,046,990	423,046,990	422,921,990

Number of classes

1

Class of Shares	Authorised capital	Issued capital	Subscribed capital	Paid up capital*
Number of equity shares	120,000,000	42,304,699	42,304,699	42,292,199
Nominal value per share (in Rupees)	10	10	10	10
Total amount of equity shares (in Rupees)	1,200,000,000	423,046,990	423,046,990	422,921,990

*Not included value and number of forfeited shares.

(b) Preference share capital

Particulars	Authorised capital	Issued capital	Subscribed capital	Paid-up capital
Total number of preference shares	5,000,000	0	0	0
Total amount of preference shares (in Rupees)	50,000,000	0	0	0

Number of classes

1

Class of shares	Authorised capital	Issued capital	Subscribed capital	Paid up capital
Number of preference shares	5,000,000	0	0	0
Nominal value per share (in Rupees)	10	0	0	0
Total amount of preference shares (in Rupees)	50,000,000	0	0	0

(c) Unclassified share capital

Particulars	Authorised Capital
Total amount of unclassified shares	0

(d) Break-up of paid-up share capital

Class of shares	Number of shares			Total nominal amount	Total Paid-up amount	Total premium
	Physical	DEMAT	Total			
Equity shares						
At the beginning of the year	6,006	42,286,193	42,292,199	422,921,990	422,921,990	

Increase during the year	0	2,000	2,000	0	0	0
i. Public Issues	0	0	0	0	0	0
ii. Rights issue	0	0	0	0	0	0
iii. Bonus issue	0	0	0	0	0	0
iv. Private Placement/ Preferential allotment	0	0	0	0	0	0
v. ESOPs	0	0	0	0	0	0
vi. Sweat equity shares allotted	0	0	0	0	0	0
vii. Conversion of Preference share	0	0	0	0	0	0
viii. Conversion of Debentures	0	0	0	0	0	0
ix. GDRs/ADRs	0	0	0	0	0	0
x. Others, specify (Dematerialization of Shares)	0	2,000	2,000			
Decrease during the year	2,000	0	2,000	0	0	0
i. Buy-back of shares	0	0	0	0	0	0
ii. Shares forfeited	0	0	0	0	0	0
iii. Reduction of share capital	0	0	0	0	0	0
iv. Others, specify (Dematerialization of Shares)	2,000	0	2,000			
At the end of the year	4,006	42,288,193	42,292,199	422,921,990	422,921,990	

Preference shares						
At the beginning of the year	0	0	0	0	0	
Increase during the year	0	0	0	0	0	0
i. Issues of shares	0	0	0	0	0	0
ii. Re-issue of forfeited shares	0	0	0	0	0	0
iii. Others, specify	0	0	0	0	0	0
Decrease during the year	0	0	0	0	0	0
i. Redemption of shares	0	0	0	0	0	0

ii. Shares forfeited	0	0	0	0	0	0
iii. Reduction of share capital	0	0	0	0	0	0
iv. Others, specify	0	0	0	0	0	0
At the end of the year	0	0	0	0	0	

ISIN of the equity shares of the company

INE420C01042

(ii) Details of stock split/consolidation during the year (for each class of shares)

0

Class of shares		(i)	(ii)	(iii)
Before split / Consolidation	Number of shares			
	Face value per share			
After split / Consolidation	Number of shares			
	Face value per share			

(iii) Details of shares/Debentures Transfers since closure date of last financial year (or in the case of the first return at any time since the incorporation of the company)

Nil

[Details being provided in a CD/Digital Media]

Yes

No

Not Applicable

Separate sheet attached for details of transfers

Yes

No

Note: In case list of transfer exceeds 10, option for submission as a separate sheet attachment or submission in a CD/DigitalMedia may be shown.

Date of the previous annual general meeting

08/09/2020

Date of registration of transfer (Date Month Year)

Type of transfer

1 - Equity, 2- Preference Shares, 3 - Debentures, 4 - Stock

Number of Shares/ Debentures/Units Transferred

Amount per Share/ Debenture/Unit (in Rs.)

Ledger Folio of Transferor		<input type="text"/>	
Transferor's Name	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Surname	middle name	first name
Ledger Folio of Transferee		<input type="text"/>	
Transferee's Name	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Surname	middle name	first name

Date of registration of transfer (Date Month Year)		<input type="text"/>	
Type of transfer	<input type="text"/>	1 - Equity, 2- Preference Shares,3 - Debentures, 4 - Stock	
Number of Shares/ Debentures/Units Transferred	<input type="text"/>	Amount per Share/ Debenture/Unit (in Rs.)	<input type="text"/>
Ledger Folio of Transferor		<input type="text"/>	
Transferor's Name	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Surname	middle name	first name
Ledger Folio of Transferee		<input type="text"/>	
Transferee's Name	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Surname	middle name	first name

(iv) Debentures (Outstanding as at the end of financial year)

Particulars	Number of units	Nominal value per unit	Total value
Non-convertible debentures	860	1,000,000	860,000,000
	279	10,000,000	2,790,000,000
Partly convertible debentures	0	0	0
Fully convertible debentures	0	0	0
Total			3,650,000,000

Details of debentures

Class of debentures	Outstanding as at the beginning of the year	Increase during the year	Decrease during the year	Outstanding as at the end of the year
Non-convertible debentures	0	860,000,000	0	860,000,000
	2,200,000,000	590,000,000	0	2,790,000,000
Partly convertible debentures				
Fully convertible debentures				

(v) Securities (other than shares and debentures)

0

Type of Securities	Number of Securities	Nominal Value of each Unit	Total Nominal Value	Paid up Value of each Unit	Total Paid up Value
Total					

V. Turnover and net worth of the company (as defined in the Companies Act, 2013)

(i) Turnover

3,115,476,756

(ii) Net worth of the Company

8,618,829,306

VI. (a) SHARE HOLDING PATTERN - Promoters

S. No.	Category	Equity		Preference	
		Number of shares	Percentage	Number of shares	Percentage
1.	Individual/Hindu Undivided Family				
	(i) Indian	7,328,640	17.33	0	
	(ii) Non-resident Indian (NRI)	0	0	0	
	(iii) Foreign national (other than NRI)	0	0	0	
2.	Government	0	0	0	
	(i) Central Government	0	0	0	
	(ii) State Government	0	0	0	
	(iii) Government companies	0	0	0	
3	Insurance companies	0	0	0	
4.	Banks	0	0	0	
5.	Financial institutions	0	0	0	

6.	Foreign institutional investors	0	0	0	
7.	Mutual funds	0	0	0	
8.	Venture capital	0	0	0	
9.	Body corporate (not mentioned above)	4,401,932	10.41	0	
10.	Other	0	0	0	
	Total	11,730,572	27.74	0	0

Total number of shareholders (promoters)

6

(b) SHARE HOLDING PATTERN - Public/Other than promoters

S. No.	Category	Equity		Preference	
		Number of shares	Percentage	Number of shares	Percentage
1.	Individual/Hindu Undivided Family				
	(i) Indian	961,861	2.27	0	
	(ii) Non-resident Indian (NRI)	53,778	0.13	0	
	(iii) Foreign national (other than NRI)	0	0	0	
2.	Government				
	(i) Central Government	0	0	0	
	(ii) State Government	0	0	0	
	(iii) Government companies	0	0	0	
3.	Insurance companies	4,546,874	10.75	0	
4.	Banks	0	0	0	
5.	Financial institutions	25,096	0.06	0	
6.	Foreign institutional investors	3,788,963	8.96	0	
7.	Mutual funds	0	0	0	
8.	Venture capital	0	0	0	
9.	Body corporate (not mentioned above)	5,685,243	13.44	0	
10.	Other (Custodian for GDRs)	15,499,812	36.65	0	

(ii) Investing institutions	0	0	0	0	0	0
(iii) Government	0	0	0	0	0	0
(iv) Small share holders	0	0	0	0	0	0
(v) Others	0	0	0	0	0	0
Total	3	5	3	6	12.5	0

Number of Directors and Key managerial personnel (who is not director) as on the financial year end date

(B) (i) Details of directors and Key managerial personnel as on the closure of financial year

11

Name	DIN/PAN	Designation	Number of equity share(s) held	Date of cessation (after closure of financial year : If any)
Mr. Sunil Agarwal	00006991	Managing Director & CEO	5,285,140	
Mr. Harish Singh	00039501	Whole-time director	0	
Mr. Anoop Krishna	08068261	Whole-time director	0	
Mr. Naresh Kumar Jain	01281538	Director	0	
Mr. Pradeep Agarwal	06892799	Director	0	
Mr. Gauri Shankar	06764026	Director	0	
Mr. Raman Aggarwal	00116103	Director	0	
Mrs. Nisha Jolly	08717762	Director	0	
Mr. Sunil Srivastav	00237561	Director	0	29/07/2021
Mr. Atul Kumar Agrawal	ADOPA4603N	CFO	0	
Mr. Manendra Singh	BVNPS3023A	Company Secretary	0	

(ii) Particulars of change in director(s) and Key managerial personnel during the year

3

Name	DIN/PAN	Designation at the beginning / during the financial year	Date of appointment/ change in designation/ cessation	Nature of change (Appointment/ Change in designation/ Cessation)
Mrs. Nisha Jolly	08717762	Additional Director	30/05/2020	Appointment
Mr. Raman Aggarwal	00116103	Director	08/09/2020	Change In Designation
Mrs. Nisha Jolly	08717762	Director	08/09/2020	Change In Designation

IX. MEETINGS OF MEMBERS/CLASS OF MEMBERS/BOARD/COMMITTEES OF THE BOARD OF DIRECTORS**A. MEMBERS/CLASS /REQUISITIONED/NCLT/COURT CONVENED MEETINGS**

Number of meetings held

2

Type of meeting	Date of meeting	Total Number of Members entitled to attend meeting	Attendance	
			Number of members attended	% of total shareholding
AGM	08/09/2020	2,096	53	40.62
EGM	08/03/2021	3,775	52	32.34

B. BOARD MEETINGS

Number of meetings held

6

S. No.	Date of meeting	Total Number of directors associated as on the date of meeting	Attendance	
			Number of directors attended	% of attendance
1	03/04/2020	8	7	87.5
2	30/05/2020	8	8	100
3	30/06/2020	9	9	100
4	13/08/2020	9	9	100
5	31/10/2020	9	9	100
6	06/02/2021	9	9	100

C. COMMITTEE MEETINGS

Number of meetings held

60

S. No.	Type of meeting	Date of meeting	Total Number of members as on the date of meeting	Attendance	
				Number of members attended	% of attendance
1	Audit Committee	29/05/2020	3	3	100
2.	Audit Committee	30/06/2020	3	3	100
3.	Audit Committee	13/08/2020	3	3	100
4.	Audit Committee	31/10/2020	3	3	100
5.	Audit Committee	06/02/2021	3	3	100
6.	Stakeholder Relationship Committee	30/06/2020	3	3	100
7.	Stakeholder Relationship Committee	13/08/2020	3	3	100

8.	Stakeholder Relationship Committee	31/10/2020	3	3	100
9.	Stakeholder Relationship Committee	06/02/2021	3	3	100
10.	Nomination and Remuneration Committee	13/08/2020	3	3	100
11.	Nomination and Remuneration Committee	06/02/2021	3	3	100
12.	Corporate Social Responsibility Committee	30/06/2020	3	3	100
13.	Corporate Social Responsibility Committee	29/03/2021	3	3	100
14.	Risk Management Committee	30/06/2020	6	4	66.67
15.	Risk Management Committee	13/08/2020	6	6	100
16.	Risk Management Committee	31/10/2020	6	6	100
17.	Risk Management Committee	06/02/2021	6	6	100
18.	Asset Liability Management Committee	30/06/2020	5	4	80
19.	Asset Liability Management Committee	13/08/2020	5	4	80
20.	Asset Liability Management Committee	31/10/2020	5	4	80
21.	Asset Liability Management Committee	05/02/2021	5	4	100
22.	IT Steering Committee	28/09/2020	3	3	100
23.	IT Steering Committee	16/12/2020	2	2	100
24.	IT Steering Committee	16/02/2021	2	2	100
25.	IT Strategy Committee	10/06/2020	3	3	100
26.	IT Strategy Committee	19/09/2020	3	3	100
27.	IT Strategy Committee	30/01/2021	2	2	100
28.	Operations & Finance Committee	03/04/2021	3	3	100
29.	Operations & Finance Committee	14/05/2021	3	3	100
30.	Operations & Finance Committee	01/06/2021	3	3	100
31.	Operations & Finance Committee	22/06/2021	3	3	100
32.	Operations & Finance Committee	25/06/2021	3	3	100
33.	Operations & Finance Committee	10/07/2020	3	3	100
34.	Operations & Finance Committee	16/07/2020	3	3	100
35.	Operations & Finance Committee	07/08/2020	3	3	100
36.	Operations & Finance Committee	20/08/2020	3	3	100
37.	Operations & Finance Committee	26/08/2020	3	3	100

38.	Operations & Finance Committee	28/08/2020	3	3	100
39.	Operations & Finance Committee	05/09/2020	3	3	100
40.	Operations & Finance Committee	09/09/2020	3	3	100
41.	Operations & Finance Committee	14/09/2020	3	3	100
42.	Operations & Finance Committee	23/09/2020	3	3	100
43.	Operations & Finance Committee	29/09/2020	3	3	100
44.	Operations & Finance Committee	01/10/2020	3	2	66.66
45.	Operations & Finance Committee	14/10/2020	3	3	100
46.	Operations & Finance Committee	05/11/2020	3	3	100
47.	Operations & Finance Committee	10/11/2020	3	3	100
48.	Operations & Finance Committee	30/11/2020	3	3	100
49.	Operations & Finance Committee	04/12/2020	3	3	100
50.	Operations & Finance Committee	04/12/2020	3	3	100
51.	Operations & Finance Committee	08/12/2020	3	3	100
52.	Operations & Finance Committee	09/12/2020	3	3	100
53.	Operations & Finance Committee	11/12/2020	3	3	100
54.	Operations & Finance Committee	11/12/2021	3	3	100
55.	Operations & Finance Committee	04/01/2021	3	3	100
56.	Operations & Finance Committee	10/01/2021	3	3	100
57.	Operations & Finance Committee	16/02/2021	3	3	100
58.	Operations & Finance Committee	16/02/2021	3	3	100
59.	Operations & Finance Committee	05/03/2021	3	3	100
60.	Operations & Finance Committee	20/03/2021	3	3	100

D. ATTENDANCE OF DIRECTORS

S. No.	Name of the director	Board Meetings			Committee Meetings			Whether attended AGM held on
		Number of Meetings which director was entitled to attend	Number of Meetings attended	% of attendance	Number of Meetings which director was entitled to attend	Number of Meetings attended	% of attendance	01/09/2021
								(Y/N/NA)
1	Mr. Sunil Agarwal	6	6	100	46	46	100	Yes
2	Mr. Harish Singh	6	6	100	54	50	92.59	Yes
3	Mr. Anoop Krishna	6	6	100	0	0	0	No
4	Mr. Naresh Kumar Jian	6	5	83.33	4	4	100	Yes
5	Mr. Pradeep Agarwal	6	6	100	49	48	97.96	Yes
6	Mr. Gauri Shankar	6	6	100	13	13	100	Yes
7	Mr. Raman Aggarwal	6	6	100	0	0	0	Yes
8	Mrs. Nisha Jolly	4	4	100	2	2	100	Yes
9	Mr. Sunil Srivastav	6	6	100	6	6	100	Yes

X. REMUNERATION OF DIRECTORS AND KEY MANAGERIAL PERSONNEL
 Nil

Number of Managing Director, Whole-time Directors and/or Manager whose remuneration details to be entered

S. No.	Name	Designation	Gross Salary	Commission	Stock Option/ Sweat equity	Others	Total Amount
1	Mr. Sunil Agarwal	Managing Direct	37,656,000	0	0	0	37,656,000
2	Mr. Harish Singh	Executive Direct	2,672,025	0	0	0	2,672,025
3	Mr. Anoop Krishna	Executive Direct	3,217,500	0	0	0	3,217,500
	Total		43,545,525	0	0	0	43,545,525

Number of CEO, CFO and Company secretary whose remuneration details to be entered

S. No.	Name	Designation	Gross Salary	Commission	Stock Option/ Sweat equity	Others	Total Amount
1	Mr. Atul Kumar Agrawal	CFO	1,462,500	0	0	0	1,462,500

2	Mr. Manendra Singh	Company Secre	999,000	0	0	0	999,000
	Total		2,461,500	0	0	0	2,461,500

Number of other directors whose remuneration details to be entered

6

S. No.	Name	Designation	Gross Salary	Commission	Stock Option/ Sweat equity	Others	Total Amount
1	Mr. Naresh Kumar Jain	Independent Director	0	0	0	185,000	185,000
2	Mr. Pradeep Agarwal	Independent Director	0	0	0	315,000	315,000
3	Mr. Gauri Shankar	Independent Director	0	0	0	330,000	330,000
4	Mr. Sunil Srivastav	Independent Director	0	0	0	240,000	240,000
5	Mr. Raman Aggarwal	Independent Director	0	0	0	150,000	150,000
6	Mrs. Nisha Jolly	Independent Director	0	0	0	130,000	130,000
	Total		0	0	0	1,350,000	1,350,000

XI. MATTERS RELATED TO CERTIFICATION OF COMPLIANCES AND DISCLOSURES

XII.

A. Whether the company has made compliances and disclosures in respect of applicable provisions of the Companies Act, 2013 during the year

Yes

No

B. If No, give reasons/observations

XIII. PENALTY AND PUNISHMENT - DETAILS THEREOF

(A) DETAILS OF PENALTIES / PUNISHMENT IMPOSED ON COMPANY/DIRECTORS /OFFICERS



Nil

Name of the company/ directors/officers	Name of the court/concerned Authority	Date of Order	Name of the Act and section under which penalised / punished	Details of penalty/ punishment	Details of appeal (if any) including present status

(B) DETAILS OF COMPOUNDING OF OFFENCES

Nil

Name of the company/ directors/ officers	Name of the court/ concerned Authority	Date of Order	Name of the Act and section under which offence committed	Particulars of offence	Amount of compounding (in Rupees)

XIV. Whether complete list of shareholders, debenture holders has been enclosed as an attachment

Yes No

XV. COMPLIANCE OF SUB-SECTION (2) OF SECTION 92, IN CASE OF LISTED COMPANIES

In case of a listed company or a company having paid up share capital of Ten Crore rupees or more or turnover of Fifty Crore rupees or more, details of company secretary in whole time practice certifying the annual return in Form MGT-8.

Name

Mr. Satish Kumar Jadon

Whether associate or fellow

Associate Fellow

Certificate of practice number

9810

I/We certify that:

- (a) The return states the facts, as they stood on the date of the closure of the financial year aforesaid correctly and adequately.
(b) Unless otherwise expressly stated to the contrary elsewhere in this Return, the Company has complied with all the provisions of the Act during the financial year.

Declaration

I am Authorised by the Board of Directors of the company vide resolution no. ...

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dated

04/06/2021

(DD/MM/YYYY) to sign this form and declare that all the requirements of the Companies Act, 2013 and the rules made thereunder in respect of the subject matter of this form and matters incidental thereto have been complied with. I further declare that:

1. Whatever is stated in this form and in the attachments thereto is true, correct and complete and no information material to the subject matter of this form has been suppressed or concealed and is as per the original records maintained by the company.
2. All the required attachments have been completely and legibly attached to this form.

Note: Attention is also drawn to the provisions of Section 447, section 448 and 449 of the Companies Act, 2013 which provide for punishment for fraud, punishment for false statement and punishment for false evidence respectively.

To be digitally signed by

Director

DIN of the director

To be digitally signed by

Company Secretary

Company secretary in practice

Membership number

Certificate of practice number

Attachments

1. List of share holders, debenture holders
2. Approval letter for extension of AGM;
3. Copy of MGT-8;
4. Optional Attachement (s), if any

List of attachments

List of shareholders
List of transfer
Others

This eForm has been taken on file maintained by the Registrar of Companies through electronic mode and on the basis of statement of correctness given by the company