

Date: October 30, 2024

To,  
The Manager  
Department of Corporate Relationship  
BSE Limited  
25 P. J. Towers, Dalal Street  
Mumbai -400 001

To,  
The Asstt. Vice President  
National Stock Exchange of India Limited  
Exchange Plaza, Bandra Kurla Complex  
Bandra (East)  
Mumbai -400 051

**Scrip Code: 532900 (Equity)**  
**NCDS-975107, 975202, 975251, 975284, 975329, 975437,**  
**975592,975640,975865 and CPs- 727895, 727935, 727942**

**Scrip Code: PAISALO**

**Subject : Outcome of Board Meeting held on October 30, 2024, as per Regulations 30, 33, 52 and 63 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015**

Dear Sir/Madam,

With reference to our intimation letter dated October 21, 2024 regarding Board Meeting and pursuant to Regulations 30, 52 and other applicable provisions of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, we wish to inform that the Board of Directors of the Company at its meeting held today has, inter-alia:

➤ **FINANCIAL RESULTS:**

Approved Un-audited Financial Results (Standalone and Consolidated) with the Limited Review Report for the Quarter and half year ended September 30, 2024.

Pursuant to applicable regulations of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 we enclose the following:

1. Statements showing the Un-audited Financial Results (Standalone and Consolidated) for quarter and half year ended September 30, 2024 and
2. Auditor's Limited Review Reports on Un-audited Financial Results–Standalone and Consolidated. **(Annexure I).**

➤ **APPROVE THE CHANGE OF STRUCTURE OF NON-CONVERTIBLE DEBENTURES:**

Approve the change of structure of following Non-Convertible Debentures

Security	Non-Convertible Debentures
Face Value	Rs. 1,00,000/-
Number of Security	2500
Date of Allotment	July 31, 2024
Current ISIN	INE420C08013
Change in structure	Creation of Security



**PAISALO DIGITAL 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:** Paisalo House, 74, Gandhi Nagar, NH-2, Agra - 282 003, India. Phone : +91 562 402 8888. Email: agra@paisalo.in

CIN: L65921DL1992PLC120483

**www.paisalo.in**

अर्थ: समाजस्य न्यासः

Reason for change in structure	As per offer document company is required to create security within 120 days from the date of allotment.
Trustee	Axis Trustee Services Limited
Listed at	BSE Limited

The meeting of Board of Directors commenced at 9.30 A.M. and concluded at 10.46 A.M.

We request you to take the same on record.

Thanking you,

Yours faithfully,

**For Paisalo Digital Limited**



**(MANENDRA SINGH)**  
**Company Secretary**

**Encl.: as above**

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अर्थ: समाजस्य न्यासः

# PAISALO

EASY LOAN आसान लोन

## PAISALO DIGITAL 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/HALF YEAR ENDED 30TH SEPTEMBER, 2024

(` in Lakh Except EPS)

Sr. No.	Particulars	Quarter Ended			Half Year Ended		Year Ended
		30.09.2024	30.06.2024	30.09.2023	30.09.2024	30.09.2023	31.03.2024
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
<b>I</b>	<b>Revenue from operations:</b>						
	(i) Interest Income	15,646.10	15,397.95	12,317.40	31,044.05	23,102.88	53,535.56
	(ii) Dividend Income	-	-	1.24	-	1.24	1.24
	(iii) Rental Income	-	-	-	-	-	-
	(iv) Fees and commission Income	1,906.71	2,004.28	682.90	3,910.99	1,397.08	6,233.51
	(v) Net gain on fair value changes	40.64	140.09	19.52	180.73	55.23	95.57
	(vi) Net gain on derecognition of financial instruments under amortized cost category	-	-	-	-	-	-
	(vii) Sale of products (Including Excise Duty)	-	-	-	-	-	-
	(viii) Sale of service:	-	-	-	-	-	-
	(ix) Others	-	-	-	-	638.38	638.38
	<b>Total Revenue from operations (I)</b>	<b>17,593.45</b>	<b>17,542.32</b>	<b>13,021.06</b>	<b>35,135.77</b>	<b>25,194.81</b>	<b>60,504.26</b>
<b>II</b>	<b>Other Income</b>	-	-	-	-	-	-
	<b>Total Income (I+II)</b>	<b>17,593.45</b>	<b>17,542.32</b>	<b>13,021.06</b>	<b>35,135.77</b>	<b>25,194.81</b>	<b>60,504.26</b>
<b>III</b>	<b>Expenses:</b>						
	(i) Finance Costs	7,242.43	7,770.56	5,183.07	15,012.99	10,291.78	23,982.34
	(ii) Fees and commission expense	-	-	-	-	-	-
	(iii) Net loss on fair value changes	-	-	-	-	-	-
	(iv) Net loss on derecognition of financial instruments under amortized cost category	-	-	-	-	-	-
	(v) Impairment on financial instruments	366.81	1,147.91	(1,287.32)	1,514.72	(2,173.77)	246.63
	(vi) Cost of materials consumed	-	-	-	-	-	-
	(vii) Purchases of Stock-in-trade	-	-	-	-	-	-
	(viii) Changes in Inventories of finished goods, stock-in-trade and work-in-progress	-	-	-	-	-	-
	(ix) Employee Benefits Expenses	1,387.82	1,227.15	1,128.01	2,614.97	2,093.31	4,701.30
	(xi) Depreciation, amortization and impairment	104.48	95.80	86.03	200.28	161.35	339.62
	(x) Other expenses	1,830.76	1,773.43	1,611.71	3,604.19	3,381.89	7,439.27
	<b>Total Expenses (III)</b>	<b>10,932.30</b>	<b>12,014.85</b>	<b>6,721.50</b>	<b>22,947.15</b>	<b>13,754.56</b>	<b>36,709.16</b>
<b>IV</b>	<b>Profit/(loss) before exceptional items and tax (II-III)</b>	<b>6,661.15</b>	<b>5,527.47</b>	<b>6,299.56</b>	<b>12,188.62</b>	<b>11,440.25</b>	<b>23,795.10</b>
<b>V</b>	<b>Exceptional items</b>	-	-	-	-	-	(58.32)
<b>VI</b>	<b>Profit/(loss) before tax (IV-V)</b>	<b>6,661.15</b>	<b>5,527.47</b>	<b>6,299.56</b>	<b>12,188.62</b>	<b>11,440.25</b>	<b>23,853.42</b>
<b>VII</b>	<b>Tax Expense:</b>						
	(1) Current Tax	1,432.70	1,050.11	1,704.50	2,482.81	3,407.98	6,949.52
	(2) Deferred Tax	276.62	368.29	(125.85)	644.91	(468.99)	(797.95)
<b>VIII</b>	<b>Profit/(loss) for the period from continuing operations (VI-VII)</b>	<b>4,951.83</b>	<b>4,109.07</b>	<b>4,720.91</b>	<b>9,060.90</b>	<b>8,501.26</b>	<b>17,701.85</b>
<b>IX</b>	<b>Profit/(loss) from discontinued operations</b>	-	-	-	-	-	-
<b>X</b>	<b>Tax Expense of discontinued operations</b>	-	-	-	-	-	-
<b>XI</b>	<b>Profit/(loss) from discontinued operations (After tax) (IX-X)</b>	-	-	-	-	-	-
<b>XII</b>	<b>Profit/(loss) for the period (VIII+XI)</b>	<b>4,951.83</b>	<b>4,109.07</b>	<b>4,720.91</b>	<b>9,060.90</b>	<b>8,501.26</b>	<b>17,701.85</b>
<b>XIII</b>	<b>Other Comprehensive Income:</b>						
	(A) (i) Items that will not be reclassified to profit or loss (Revaluation of Building)	-	-	-	-	-	-
	(ii) Income tax relating to items that will not be reclassified to profit or loss	-	-	-	-	-	-
	<b>Subtotal (A)</b>	-	-	-	-	-	-
	(B) (i) Items that will be reclassified to profit or loss (specify items and amounts)	-	-	-	-	-	-
	(ii) Income tax relating to items that will be reclassified to profit or loss	-	-	-	-	-	-
	<b>Subtotal (B)</b>	-	-	-	-	-	-
	<b>Other Comprehensive Income (A+B)</b>	-	-	-	-	-	-
<b>XIV</b>	<b>Total Comprehensive Income for the period</b>	<b>4,951.83</b>	<b>4,109.07</b>	<b>4,720.91</b>	<b>9,060.90</b>	<b>8,501.26</b>	<b>17,701.85</b>
<b>XV</b>	<b>Paid-up equity share capital (face value of Re. 1 per equity share)</b>	8,980.44	8,980.44	4,490.22	8,980.44	4,490.22	8,980.44
<b>XVI</b>	<b>Other equity as per statement of assets and liabilities</b>	-	-	-	-	-	1,22,491.39
<b>XVII</b>	<b>Earnings per equity share (for continuing operations):</b>						
	Basic (Rs.)	0.55	0.46	1.05	1.01	1.89	3.83
	Diluted (Rs.)	0.55	0.46	1.05	1.01	1.89	3.83
<b>XVIII</b>	<b>Earnings per equity share (for discontinued operations):</b>						
	Basic (Rs.)	-	-	-	-	-	-
	Diluted (Rs.)	-	-	-	-	-	-
<b>XIX</b>	<b>Earnings per equity share (for continuing and discontinued operations):</b>						
	Basic (Rs.)	0.55	0.46	1.05	1.01	1.89	3.83
	Diluted (Rs.)	0.55	0.46	1.05	1.01	1.89	3.83



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CIN: L65921DL1992PLC120483

अर्थ: समाजस्य न्यासः

### STANDALONE STATEMENT OF ASSETS AND LIABILITIES AS AT 30TH SEPTEMBER, 2024

(' In Lakhs)			
Sr. No.	Particulars	As At 30.09.2024	As At 31.03.2024
		(Unaudited)	(Audited)
I	<b>ASSETS</b>		
	<b>(1) Financial Assets</b>		
	(a) Cash & Cash Equivalents	22,116.96	1,077.23
	(b) Bank Balances other than (a) above	299.09	279.09
	(c) Derivative Financial Instruments	-	-
	(d) Receivables		
	(i) Trade Receivables	1,561.44	1,190.09
	(ii) Other Receivables	-	-
	(e) Loans	3,78,157.40	3,67,341.64
	(f) Investments	6,408.49	6,227.76
	(g) Other Financial Assets	3,393.63	5,804.64
	<b>(2) Non Financial Assets</b>		
	(a) Current Tax Assets (Net)	15.01	915.85
	(b) Deferred Tax Asset (Net)	219.11	864.02
	(c) Investment Property	-	-
	(d) Biological Assets other than Bearer plants	-	-
	(e) Property, Plant and Equipments	6,693.97	6,610.21
	(f) Capital Work-in-Progress	-	-
	(g) Intangible Assets under development	-	-
	(h) Goodwill	-	-
	(i) Other Intangible Assets	14.68	33.38
	(j) Other Non-Financial Assets	-	-
	<b>Total Assets</b>	<b>4,18,879.78</b>	<b>3,90,343.91</b>
II	<b>EQUITY AND LIABILITIES</b>		
	<b>(1) Financial Liabilities</b>		
	(a) Derivative Financial Instruments	-	-
	(b) Payables		
	(I) Trade Payables		
	(i) Total outstanding dues of Micro Enterprises and Small Enterprises	469.90	265.55
	(ii) Total outstanding dues of creditors other than Micro Enterprises and Small Enterprises	1,371.91	1,276.85
	(II) Other Payables		
	(i) Total outstanding dues of Micro Enterprises and Small Enterprises	-	-
	(ii) Total outstanding dues of creditors other than Micro Enterprises and Small Enterprises	1,580.18	1,091.82
	(c) Debt Securities	60,710.80	53,842.76
	(d) Borrowings (Other than Debt Securities)	2,03,728.32	1,82,813.31
	(e) Deposits	-	-
	(f) Subordinated Liabilities	800.00	8,900.00
	(g) Other Financial Liabilities	2,493.82	987.75
	<b>(2) Non-Financial Liabilities</b>		
	(a) Current Tax Liabilities (Net)	-	-
	(b) Provisions	4,345.34	4,403.80
	(c) Deferred Tax Liabilities (Net)	-	-
	(d) Other non-financial Liabilities	2,881.26	5,289.62
	<b>(3) Equity</b>		
	(a) Equity Share Capital	8,981.06	8,981.06
	(b) Other Equity	1,31,517.19	1,22,491.39
	<b>Total Equity &amp; Liabilities</b>	<b>4,18,879.78</b>	<b>3,90,343.91</b>



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अर्थ: समाजस्य न्यासः

### STANDALONE CASH FLOW STATEMENT AS AT 30TH SEPTEMBER, 2024

( in Lakhs)

Sr. No.	Particulars	As At 30.09.2024	As At 30.09.2023	As At 31.03.2024
		(Unaudited)	(Unaudited)	(Audited)
<b>A</b>	<b>Cash Flow from Operating Activities:</b>			
	Net Profit before tax and extraordinary items and Interest	27,201.61	21,732.04	47,777.44
	<b>Adjustments for</b>			
<b>I</b>	Depreciation	200.28	161.35	339.62
<b>II</b>	Deferred Expense W/O	-	-	-
<b>III</b>	Impairment on financial Instruments	1,514.72	(2,173.77)	246.63
<b>IV</b>	Expenditure on CSR	192.82	29.98	211.70
<b>V</b>	Dividend Income	-	(1.24)	(1.24)
<b>VI</b>	Profit/Loss on Sale of Shares	(180.73)	(55.23)	(95.57)
<b>VII</b>	Profit/Loss on Sale of Investments/Asstes	-	5.24	(6.36)
	<b>Operating Profit before working capital changes</b>	<b>28,928.70</b>	<b>19,698.37</b>	<b>48,472.22</b>
	<b>Adjustments for</b>			
<b>I</b>	Change in Other Financial Assets	(588.97)	227.63	(274.53)
<b>II</b>	Change in Loans & Receivables	(12,410.91)	(26,544.74)	(88,775.93)
<b>III</b>	Change in Payable & non financial liabilities	(1,620.59)	3,553.87	4,924.18
	<b>Cash generated from Operations</b>	<b>14,308.23</b>	<b>(3,064.87)</b>	<b>(35,654.06)</b>
<b>I</b>	Interest paid	(15,012.99)	(10,291.79)	(23,982.34)
<b>II</b>	Income Tax paid	(1,582.02)	(707.38)	(7,154.93)
<b>III</b>	Paid Expenses on CSR	(192.82)	(29.98)	(211.70)
	<b>Cash flow before Extraordinary Items</b>	<b>(2,479.60)</b>	<b>(14,094.02)</b>	<b>(67,003.03)</b>
<b>I</b>	Extraordinary items	-	-	(58.32)
	<b>Net Cash from Operating Activities</b>	<b>(2,479.60)</b>	<b>(14,094.02)</b>	<b>(66,944.71)</b>
<b>B</b>	<b>Cash Flows from Investing Activities:</b>			
<b>I</b>	Purchase of Fixed Assets	(265.31)	(202.03)	(374.01)
<b>II</b>	Sale of Fixed Assets	-	12.31	12.31
<b>III</b>	Purchase/Transfer of Investments	-	-	621.92
	<b>Net Cash from Investing activities</b>	<b>(265.31)</b>	<b>(189.72)</b>	<b>260.22</b>
<b>C</b>	<b>Net Cash from Financing Activities:</b>			
<b>I</b>	Proceeds from Borrowings	20,915.01	7,109.35	42,640.74
<b>II</b>	Proceeds from Debt Service Repayment Account	1,506.08	417.27	544.61
<b>III</b>	Proceeds from Debt Securities	6,868.04	6,172.16	21,134.88
<b>IV</b>	Proceeds from Subordinated Liability	(8,100.00)	-	-
<b>V</b>	Dividend (Paid)/Received	(384.49)	(447.78)	(447.78)
<b>VI</b>	Purchase of Security Receipts	3,000.00	1,843.73	1,343.73
	<b>Net Cash from Financing activities</b>	<b>23,804.64</b>	<b>15,094.73</b>	<b>65,216.18</b>
	<b>Net Increase/(decrease) in cash &amp; cash equivalents</b>	<b>21,059.73</b>	<b>810.99</b>	<b>(1,468.31)</b>
	<b>Cash &amp; Cash equivalents at beginning of period</b>	<b>1,356.32</b>	<b>2,824.63</b>	<b>2,824.63</b>
	<b>Cash &amp; Cash equivalent at end of period</b>	<b>22,416.05</b>	<b>3,635.62</b>	<b>1,356.32</b>





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अर्थ: समाजस्य न्यासः

### STATEMENT OF CONSOLIDATED UNAUDITED FINANCIAL RESULTS FOR THE QUARTER/HALF YEAR ENDED 30TH SEPTEMBER, 2024

Sr. No.	Particulars	(' in Lakh Except EPS)					
		Quarter Ended			Half Year Ended		Year Ended
		30.09.2024 (Unaudited)	30.06.2024 (Unaudited)	30.09.2023 (Unaudited)	30.09.2024 (Unaudited)	30.09.2023 (Unaudited)	31.03.2024 (Audited)
I	<b>Revenue from operations:</b>						
	(i) Interest Income	16,753.35	16,509.22	13,764.64	33,262.57	25,992.65	58,897.86
	(ii) Dividend Income	-	-	1.24	-	1.24	1.24
	(iii) Rental Income	-	-	-	-	-	-
	(iv) Fees and commission Income	1,908.73	2,006.07	682.85	3,914.80	1,399.13	6,241.56
	(v) Net gain on fair value changes	40.64	140.09	19.52	180.73	55.23	95.57
	(vi) Net gain on derecognition of financial instruments under amortized cost category	-	-	-	-	-	-
	(vii) Sale of products (including Excise Duty)	-	-	-	-	-	-
	(viii) Sale of services	-	-	-	-	-	-
	(ix) Others	-	-	-	-	638.38	638.38
	<b>Total Revenue from operations (I)</b>	<b>18,702.72</b>	<b>18,655.38</b>	<b>14,468.25</b>	<b>37,358.10</b>	<b>28,086.63</b>	<b>65,874.61</b>
II	<b>Other Income</b>	-	-	-	-	-	-
	<b>Total Income (I+II)</b>	<b>18,702.72</b>	<b>18,655.38</b>	<b>14,468.25</b>	<b>37,358.10</b>	<b>28,086.63</b>	<b>65,874.61</b>
III	<b>Expenses:</b>						
	(i) Finance Costs	7,732.03	8,308.06	6,022.80	16,040.09	11,992.50	27,007.29
	(ii) Fees and commission expense	-	-	-	-	-	-
	(iii) Net loss on fair value changes	-	-	-	-	-	-
	(iv) Net loss on derecognition of financial instruments under amortized cost category	-	-	-	-	-	-
	(v) Impairment on financial instruments	866.38	1,160.82	(929.47)	2,027.20	(1,499.87)	1,177.86
	(vi) Cost of materials consumed	-	-	-	-	-	-
	(vii) Purchases of Stock-in-trade	-	-	-	-	-	-
	(viii) Changes in Inventories of finished goods, stock-in-trade and work-in-progress	-	-	-	-	-	-
	(ix) Employee Benefits Expenses	1,440.72	1,276.64	1,167.87	2,717.36	2,182.02	4,902.77
	(xi) Depreciation, amortization and impairment	104.56	95.89	86.13	200.45	161.56	339.99
	(x) Others expenses	1,845.31	2,233.71	1,767.41	4,079.02	3,692.80	8,375.86
	<b>Total Expenses (III)</b>	<b>11,989.00</b>	<b>13,075.12</b>	<b>8,114.74</b>	<b>25,064.12</b>	<b>16,529.01</b>	<b>41,803.77</b>
IV	<b>Profit/(loss) before exceptional items and tax (II-III)</b>	<b>6,713.72</b>	<b>5,580.26</b>	<b>6,353.51</b>	<b>12,293.98</b>	<b>11,557.62</b>	<b>24,070.84</b>
V	<b>Exceptional items</b>	-	-	-	-	-	(47.60)
VI	<b>Profit/(loss) before tax (IV-V)</b>	<b>6,713.72</b>	<b>5,580.26</b>	<b>6,353.51</b>	<b>12,293.98</b>	<b>11,557.62</b>	<b>24,118.44</b>
VII	<b>Tax Expense:</b>						
	(1) Current Tax	1,448.16	1,065.72	1,733.06	2,513.88	3,442.03	7,028.46
	(2) Deferred Tax	274.02	365.62	(128.71)	639.64	(474.39)	(807.32)
VIII	<b>Profit/(loss) for the period from continuing operations (VI-VII)</b>	<b>4,991.54</b>	<b>4,148.92</b>	<b>4,749.16</b>	<b>9,140.46</b>	<b>8,589.98</b>	<b>17,897.30</b>
IX	<b>Profit/(loss) from discontinued operations</b>	-	-	-	-	-	-
X	<b>Tax Expense of discontinued operations</b>	-	-	-	-	-	-
XI	<b>Profit/(loss) from discontinued operations (After tax) (IX-X)</b>	-	-	-	-	-	-
XII	<b>Profit/(loss) for the period (VIII+XI)</b>	<b>4,991.54</b>	<b>4,148.92</b>	<b>4,749.16</b>	<b>9,140.46</b>	<b>8,589.98</b>	<b>17,897.30</b>
XIII	<b>Other Comprehensive Income:</b>						
	(A) (i) Items that will not be reclassified to profit or loss (Revaluation of Building)	-	-	-	-	-	-
	(ii) Income tax relating to items that will not be reclassified to profit or loss	-	-	-	-	-	-
	<b>Subtotal (A)</b>	-	-	-	-	-	-
	(B) (i) Items that will be reclassified to profit or loss (specify items and amounts)	-	-	-	-	-	-
	(ii) Income tax relating to items that will be reclassified to profit or loss	-	-	-	-	-	-
	<b>Subtotal (B)</b>	-	-	-	-	-	-
	<b>Other Comprehensive Income (A+B)</b>	-	-	-	-	-	-
XIV	<b>Total Comprehensive Income for the period</b>	<b>4,991.54</b>	<b>4,148.92</b>	<b>4,749.16</b>	<b>9,140.46</b>	<b>8,589.98</b>	<b>17,897.30</b>
XV	<b>Net profit after tax attributable to:</b>						
	Owners of the holding company	4,991.54	4,148.92	4,749.16	9,140.46	8,589.98	17,897.30
	Non-controlling interest	-	-	-	-	-	-
XVI	<b>Other comprehensive income attributable to:</b>						
	Owners of the holding company	-	-	-	-	-	-
	Non-controlling interest	-	-	-	-	-	-
XVII	<b>Total comprehensive income attributable to:</b>						
	Owners of the holding company	4,991.54	4,148.92	4,749.16	9,140.46	8,589.98	17,897.30
	Non-controlling interest	-	-	-	-	-	-
XVIII	<b>Paid-up equity share capital (face value of Re. 1 per equity share)</b>	<b>8,980.44</b>	<b>8,980.44</b>	<b>4,490.22</b>	<b>8,980.44</b>	<b>4,490.22</b>	<b>8,980.44</b>
XIX	<b>Other equity as per statement of assets and liabilities</b>	-	-	-	-	-	1,23,960.60
XVI	<b>Earnings per equity share (for continuing operations):</b>						
	Basic (Rs.)	0.56	0.46	1.06	1.02	1.91	3.87
	Diluted (Rs.)	0.56	0.46	1.06	1.02	1.91	3.87
XVII	<b>Earnings per equity share (for discontinued operations):</b>						
	Basic (Rs.)	-	-	-	-	-	-
	Diluted (Rs.)	-	-	-	-	-	-
XVIII	<b>Earnings per equity share (for continuing and discontinued operations):</b>						
	Basic (Rs.)	0.56	0.46	1.06	1.02	1.91	3.87
	Diluted (Rs.)	0.56	0.46	1.06	1.02	1.91	3.87



# PAISALO

EASY LOAN आसान लोन

## PAISALO DIGITAL LIMITED

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TEL: +91 11 43518888 FAX: + 91 11 43518816 WEB: www.paisalo.in

CIN: L65921DL1992PLC120483

अर्थ: समाजस्य न्यासः

### CONSOLIDATED STATEMENT OF ASSETS AND LIABILITIES AS AT 30TH SEPTEMBER, 2024

( ' in Lakhs)

Sr. No.	Particulars	As At 30.09.2024	As At 31.03.2024
		(Unaudited)	(Audited)
<b>I</b>	<b>ASSETS</b>		
	<b>(1) Financial Assets</b>		
	(a) Cash & Cash Equivalents	22,137.10	1,091.90
	(b) Bank Balances other than (a) above	388.32	365.73
	(c) Derivative Financial Instruments	-	-
	(d) Receivables		
	(i) Trade Receivables	1,639.77	1,224.86
	(ii) Other Receivables	-	-
	(e) Loans	4,00,631.04	3,92,701.03
	(f) Investments	2,184.58	2,003.85
	(g) Other Financial Assets	3,585.65	5,991.36
	<b>(2) Non Financial Assets</b>		
	(a) Current Tax Assets (Net)	563.72	1,396.90
	(b) Deferred Tax Asset (Net)	218.29	857.89
	(c) Investment Property	-	-
	(d) Biological Assets other than Bearer plants	-	-
	(e) Property, Plant and Equipments	6,694.45	6,610.87
	(f) Capital Work-in-Progress	-	-
	(g) Intangible Assets under development	-	-
	(h) Goodwill	-	-
	(i) Other Intangible Assets	14.68	33.38
	(j) Other Non-Financial Assets	24.74	40.68
	<b>Total Assets</b>	<b>4,38,082.34</b>	<b>4,12,318.45</b>
<b>II</b>	<b>EQUITY AND LIABILITIES</b>		
	<b>(1) Financial Liabilities</b>		
	(a) Derivative Financial Instruments	-	-
	(b) Payables		
	(i) Trade Payables		
	(i) Total outstanding dues of Micro Enterprises and Small Enterprises	469.90	265.55
	(ii) Total outstanding dues of creditors other than Micro Enterprises and Small Enterprises	1,371.91	1,276.85
	(II) Other Payables		
	(i) Total outstanding dues of Micro Enterprises and Small Enterprises	-	-
	(ii) Total outstanding dues of creditors other than Micro Enterprises and Small Enterprises	2,181.70	1,381.36
	(c) Debt Securities	66,280.80	60,462.76
	(d) Borrowings (Other than Debt Securities)	2,14,970.00	1,96,176.93
	(e) Deposits	-	-
	(f) Subordinated Liabilities	800.00	8,900.00
	(g) Other Financial Liabilities	2,493.82	987.75
	<b>(2) Non-Financial Liabilities</b>		
	(a) Current Tax Liabilities (Net)	-	-
	(b) Provisions	4,555.97	4,623.07
	(c) Deferred Tax Liabilities (Net)	-	-
	(d) Other non-financial Liabilities	2,899.82	5,302.52
	<b>(3) Equity</b>		
	(a) Equity Share Capital	8,981.06	8,981.06
	(b) Other Equity	1,33,077.36	1,23,960.60
	<b>Total Equity &amp; Liabilities</b>	<b>4,38,082.34</b>	<b>4,12,318.45</b>
	Equity attributable to equity holders of the holding company	1,42,058.42	1,32,941.66
	Non - controlling interest	-	-
	<b>Total Equity</b>	<b>1,42,058.42</b>	<b>1,32,941.66</b>



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CIN: L65921DL1992PLC120483

अर्थ: समाजस्य न्यासः

### CONSOLIDATED CASH FLOW STATEMENT AS AT 30TH SEPTEMBER, 2024

(' in Lakhs)				
Sr. No.	Particulars	As At 30.09.2024	As At 30.09.2023	As At 31.03.2024
		(Unaudited)	(Unaudited)	(Audited)
<b>A</b>	<b>Cash Flow from Operating Activities:</b>			
	Net Profit before tax and extraordinary items and Interest	28,334.07	23,550.13	51,078.13
	<b>Adjustments for</b>			
<b>I</b>	Depreciation	200.45	161.56	339.99
<b>II</b>	Deferred Expense W/O	-	-	-
<b>III</b>	Impairment on financial instruments	2,027.20	(1,499.87)	1,177.85
<b>IV</b>	Expenditure on CSR	192.82	29.98	211.70
<b>V</b>	Dividend Income	-	(1.24)	(1.24)
<b>VI</b>	Profit/Loss on Sale of Shares	(180.73)	(55.23)	(95.57)
<b>VII</b>	Profit/Loss on Sale of Investments/Asstes	-	5.24	(6.36)
	<b>Operating Profit before working capital changes</b>	<b>30,573.81</b>	<b>22,190.57</b>	<b>52,704.50</b>
	<b>Adjustments for</b>			
<b>I</b>	Change in Other Financial Assets	(594.27)	212.25	(336.49)
<b>II</b>	Change in Loans & Receivables	(10,078.45)	(24,577.08)	(79,967.91)
<b>III</b>	Change in Payable & non financial liabilities	(1,302.96)	3,501.95	4,998.97
<b>IV</b>	Change in other Non Financial Assets	15.93	23.84	44.00
	<b>Cash generated from Operations</b>	<b>18,614.06</b>	<b>1,351.53</b>	<b>(22,556.93)</b>
<b>I</b>	Interest paid	(16,040.09)	(11,992.50)	(27,007.29)
<b>II</b>	Income Tax paid	(1,680.75)	(844.28)	(7,246.75)
<b>III</b>	Paid Expenses on CSR	(192.82)	(29.98)	(211.70)
	<b>Cash flow before Extraordinary Items</b>	<b>700.40</b>	<b>(11,515.23)</b>	<b>(57,022.67)</b>
<b>I</b>	Extraordinary items	-	-	(47.60)
	<b>Net Cash from Operating Activities</b>	<b>700.40</b>	<b>(11,515.23)</b>	<b>(56,975.07)</b>
<b>B</b>	<b>Cash Flows from Investing Activities:</b>			
<b>I</b>	Purchase of Fixed Assets	(265.31)	(202.03)	(374.01)
<b>II</b>	Sale of Fixed Assets	-	12.31	12.31
<b>III</b>	Purchase/Transfer of Investments	-	-	621.92
	<b>Net Cash from Investing activities</b>	<b>(265.31)</b>	<b>(189.72)</b>	<b>260.22</b>
<b>C</b>	<b>Net Cash from Financing Activities:</b>			
<b>I</b>	Proceeds from Borrowings	18,793.06	4,960.99	33,355.99
<b>II</b>	Proceeds from Debt Service Repayment Account	1,506.08	417.27	544.61
<b>III</b>	Proceeds from Debt Securities	5,818.04	5,742.16	20,464.88
<b>IV</b>	Proceeds from Subordinated Liability	(8,100.00)	-	-
<b>V</b>	Dividend (Paid)/Received	(384.49)	(447.78)	(447.78)
<b>VI</b>	Purchase of Security Receipts	3,000.00	1,843.73	1,343.73
	<b>Net Cash from Financing activities</b>	<b>20,632.69</b>	<b>12,516.37</b>	<b>55,261.43</b>
	<b>Net Increase/(decrease) in cash &amp; cash equivalents</b>	<b>21,067.78</b>	<b>811.42</b>	<b>(1,453.42)</b>
	<b>Cash &amp; Cash equivalents at beginning of period</b>	<b>1,457.64</b>	<b>2,911.06</b>	<b>2,911.05</b>
	<b>Cash &amp; Cash equivalent at end of period</b>	<b>22,525.42</b>	<b>3,722.48</b>	<b>1,457.63</b>





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CIN: L65921DL1992PLC120483

अर्थ: समाजस्य न्यासः

### NOTES

- The above results have been reviewed by Audit Committee and approved by the Board of Directors in their respective meetings held on October 30, 2024 and are reviewed by the Statutory Auditor of the Company pursuant to Regulation 33 and 52 and other applicable provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.
- The Consolidated financial results include results of Wholly Owned Subsidiary Nupur Finvest Private Limited (a RBI registered Non-Banking Finance Company).
- The above financial results have been prepared in accordance with the recognition and measurement principles laid down in 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 and in accordance with the requirements of Regulations 33, 52 and 63 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015, as amended.
- 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.
- During the quarter ended September 30, 2024, Company has raised fund through issuance of following series of Non Convertible Debentures on private placement basis:

Particular	Date of allotment	No. of Debentures	Total Amount (In Rs. Crores)
9.95% Listed Redeemable Non-Convertible Debentures Face Value Rs. 1 Lakh Per Debenture (ISIN-INF420C08013)	31-07-2024	2500	25.00

- Previous periods / year's figures have been reclassified/ regrouped whenever necessary to conform to current period presentation.

- During the quarter under review, Company has issued 1460 Commercial Papers having face value of Rs. 5 Lakh each.

- The information pursuant to Regulation 52(4) and 52(6) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015:

Sr. No.	Particulars	Period Ended 30.09.2024	
		Standalone	Consolidated
a	Debt-Equity Ratio (No. of Times)	1.89	1.99
b	Debt service coverage ratio	Not applicable	Not applicable
c	Interest service coverage ratio	Not applicable	Not applicable
d	Outstanding redeemable preference shares (Quantity and Value)	Nil	Nil
e	Capital Redemption Reserve (Rs. in Lakhs)	250.00	250.00
f	Debt Redemption Reserve (Pursuant to the Companies (Share Capital and Debentures) Amendment Rules, 2019 dated August 16, 2019, the Company being a Non Banking Financial Company is exempted from the requirement of creating Debt Redemption Reserve.)	Not applicable	Not applicable
g	Net Worth (Rs. in Lakhs)	1,41,811.60	1,43,462.82
h	Net Profit after tax (Rs. in Lakhs)	9,060.90	9,140.46
i	Earnings Per Share (Basic and Diluted) (Rs.)	1.01	1.02
j	Current ratio (No. of Times)	4.59	4.56
k	Long term debt to working capital (No. of Times)	0.60	0.61
l	Bad debts to Account receivable ratio	0.00	0.00
m	Current liability ratio (No. of Times)	0.32	0.32
n	Total debts to total assets	0.63	0.64
o	Debtors turnover	Not applicable	Not applicable
p	Inventory turnover	Not applicable	Not applicable
q	Operating margin (%)	Not applicable	Not applicable
r	Net profit margin (%)	34.69%	32.91%
s	Sector specific equivalent ratios, as applicable		
s-i	Net Interest Margin (%)	6.53%	6.58%
s-ii	GNPA (%)	0.86%	0.82%
s-iii	NNPA (%)	0.61%	0.58%

- All secured Non-Convertible Debentures ("NCDs") issued by the Company are secured by way of an exclusive/first pari-passu charge on receivables to the extent as stated in the respective offer document, term sheet and debenture trust deed (together referred to as "transaction documents"). The asset cover available as on September 30, 2024 in respect of listed secured debt securities is 1.10 times.

Place : New Delhi

Date : 30/10/2024

For and on behalf of Board of Directors

  
**SUNIL AGARWAL**  
MANAGING DIRECTOR

# SAKET JAIN & CO.

## CHARTERED ACCOUNTANTS

Head Office : 192, Jaipur House, Agra – 282002.

Phone: +91 562 4307192, +91 94122 57192

Email : saketjain\_co@yahoo.com

ashish@casjco.com

**Independent Auditor's Review Report on the Review of Interim Unaudited Standalone Quarterly Financial Results of Paisalo Digital Limited pursuant to the Regulation 33, Regulation 52 and other applicable provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (As Amended)**

**TO  
THE BOARD OF DIRECTORS OF  
M/S PAISALO DIGITAL LIMITED**

We have reviewed the accompanying Statement of Unaudited Standalone Financial Results of **M/S PAISALO DIGITAL LIMITED** (the 'Company') for quarter and half year ended September 30, 2024 (the 'Statement'), being submitted by the Company pursuant to the requirements of Regulation 33, Regulation 52 and other applicable provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, (the 'Listing Regulations').

The Statement of Standalone Financial Results, which is the responsibility of the Company's Management and approved by the 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 of the Statement 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, Regulation 52 and other applicable provisions 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.

The comparative financial information of the Company for the corresponding quarter & half year ended September 30, 2023 and previous quarter ended June 30, 2024, included in these Unaudited Standalone Financial Results, was reviewed by the predecessor Auditor and the Audited Standalone Financial Statements of the Company for the year ended March 31, 2024, were audited by predecessor Auditor who expressed an unmodified conclusion /



opinion on that financial information and those financial statements on October 26, 2023, August 9, 2024 and April 26, 2024 respectively.

Our conclusion on the Statement is not modified in respect of this matter

**For Saket Jain & Co.**  
**Chartered Accountants**  
**Firm Regd. No. 14685N**



**(CA Ashish Jain)**  
**Partner**  
**Membership No. 400599**  
**Date : 30.10.2024**  
**Place : Agra**  
**UDIN: 24400599BKAKE16808**

# SAKET JAIN & CO.

## CHARTERED ACCOUNTANTS

Head Office : 192, Jaipur House, Agra – 282002.

Phone: +91 562 4307192, +91 94122 57192

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ashish@casjco.com

**Independent Auditor's Review Report on the Review of Interim Unaudited Consolidated Quarterly Financial Results of Paisalo Digital Limited pursuant to the Regulation 33, Regulation 52 and other applicable provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (As Amended)**

**TO  
THE BOARD OF DIRECTORS OF  
M/S PAISALO DIGITAL LIMITED**

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 half year ended September 30, 2024 (the 'Statement') attached herewith, being submitted by the Company pursuant to the requirements of Regulation 33, Regulation 52 and other applicable provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, (the 'Listing Regulations').

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

The Statement includes the results of the wholly owned subsidiary **M/S NUPUR FINVEST PRIVATE LIMITED**.

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, Regulation 52 and other





applicable provisions 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.

The comparative financial information of the Company for the corresponding quarter & half year ended September 30, 2023 and previous quarter ended June 30, 2024, included in these Unaudited Consolidated Financial Results, was reviewed by the predecessor Auditor and the Audited Consolidated Financial Statements of the Company for the year ended March 31, 2024, were audited by predecessor Auditor who expressed an unmodified conclusion / opinion on that financial information and those financial statements on October 26, 2023, August 9, 2024 and April 26, 2024 respectively.

Our conclusion is not modified in respect of this matter

**For Saket Jain & Co.**  
**Chartered Accountants**  
**Firm Regd. No. 14685N**

  


**(CA Ashish Jain)**  
**Partner**  
**Membership No. 400599**  
**Date : 30.10.2024**  
**Place : Agra**  
**UDIN: 24400599BKAKEH9587**