

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 AND NINE MONTHS ENDED 31ST DECEMBER, 2022

Sr. No.	Particulars	(' in Lakh Except EPS)					
		Quarter Ended			Nine Months Ended		Year Ended
		31.12.2022	30.09.2022	31.12.2021	31.12.2022	31.12.2021	31.03.2022
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
I	Revenue from operations:						
	(i) Interest Income	11,019.58	10,676.90	9,276.42	31,889.45	26,740.03	35,639.82
	(ii) Dividend Income	-	0.83	-	0.83	-	-
	(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)	11,019.58	10,677.73	9,276.42	31,890.28	26,740.03	35,639.82
II	Other Income	-	-	-	-	-	-
	Total Income (I+II)	11,019.58	10,677.73	9,276.42	31,890.28	26,740.03	35,639.82
III	Expenses:						
	(i) Finance Costs	4,521.38	4,299.65	4,361.48	12,980.28	12,124.03	16,679.32
	(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	980.69	1,244.30	453.75	3,958.21	3,004.14	3,953.69
	(vi) Cost of materials consumed	-	-	-	-	-	-
	(vii) Purchases of Stock-in-trade	-	-	-	-	-	-
	(viii) Changes in Inventories of finished goods,	-	-	-	-	-	-
	(ix) Employee Benefits Expenses	913.29	786.32	645.59	2,332.40	1,767.31	2,378.08
	(x) Depreciation, amortization and impairment	82.24	76.84	81.11	229.53	241.98	322.90
	(xi) Others expenses	830.49	1,047.73	312.69	2,631.03	1,017.44	1,666.58
	Total Expenses (III)	7,328.09	7,454.84	5,854.62	22,131.45	18,154.90	25,000.57
IV	Profit / (loss) before exceptional items and tax (II-III)	3,691.49	3,222.89	3,421.80	9,758.83	8,585.13	10,639.25
V	Exceptional items	-	-	-	-	-	0.17
VI	Profit/(loss) before tax (IV-V)	3,691.49	3,222.89	3,421.80	9,758.83	8,585.13	10,639.08
VII	Tax Expense:						
	(1) Current Tax	928.60	841.33	826.13	2,513.38	2,126.45	2,671.98
	(2) Deferred Tax	(16.15)	(9.59)	7.91	9.69	67.31	95.66
VIII	Profit / (loss) for the period from continuing operations (VI-VII)	2,779.04	2,391.15	2,587.76	7,235.76	6,391.37	7,871.44
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)	2,779.04	2,391.15	2,587.76	7,235.76	6,391.37	7,871.44
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	2,779.04	2,391.15	2,587.76	7,235.76	6,391.37	7,871.44
XV	Paid-up equity share capital (face value of Re. 1 per equity share)	4,490.22	4,490.22	4,229.22	4,490.22	4,229.22	4,391.22
XVI	Other equity as per statement of assets and liabilities	-	-	-	-	-	96,869.25
XVII	Earnings per equity share (for continuing operations):						
	Basic (Rs.)	0.62	0.53	0.61	1.61	1.51	1.86
	Diluted (Rs.)	0.62	0.53	0.61	1.61	1.51	1.86
XVIII	Earnings per equity share (for discontinued operations):						
	Basic (Rs.)	-	-	-	-	-	-
	Diluted (Rs.)	-	-	-	-	-	-
XIX	Earnings per equity share (for continuing and discontinued operations):						
	Basic (Rs.)	0.62	0.53	0.61	1.61	1.51	1.86
	Diluted (Rs.)	0.62	0.53	0.61	1.61	1.51	1.86

* Earnings per equity share 'wherever required' have been readjusted according to Sub-division of One Equity Share of face value of Rs. 10 each to Ten Equity Shares of face value of Re. 1 each.

For PAISALO DIGITAL LIMITED

(Signature)
 MANAGING DIRECTOR

PAISALO

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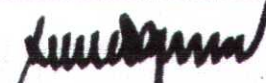
STATEMENT OF CONSOLIDATED UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED 31ST DECEMBER, 2022

(' in Lakh Except EPS)

Sr. No.	Particulars	Quarter Ended			Nine Months Ended		Year Ended
		31.12.2022	30.09.2022	31.12.2021	31.12.2022	31.12.2021	31.03.2022
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
I	Revenue from operations:						
	(i) Interest Income	12,227.37	12,028.08	10,149.74	35,519.65	29,262.68	39,222.33
	(ii) Dividend Income	-	0.83	-	0.83	-	-
	(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)	12,227.37	12,028.91	10,149.74	35,520.48	29,262.68	39,222.33
II	Other Income	-	-	-	-	-	-
	Total Income (I+II)	12,227.37	12,028.91	10,149.74	35,520.48	29,262.68	39,222.33
III	Expenses:						
	(i) Finance Costs	5,236.58	4,980.36	4,794.39	14,945.33	13,384.08	18,410.68
	(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	1,381.81	1,822.03	790.86	5,346.23	4,016.78	5,463.99
	(vi) Cost of materials consumed	-	-	-	-	-	-
	(vii) Purchases of Stock-in-trade	-	-	-	-	-	-
	(viii) Changes in Inventories of finished goods,	-	-	-	-	-	-
	(ix) Employee Benefits Expenses	977.81	832.85	708.89	2,489.70	1,912.45	2,575.45
	(x) Depreciation, amortization and impairment	82.35	76.95	81.18	229.84	242.37	323.36
	(xi) Others expenses	843.71	1,057.12	332.85	2,671.70	1,066.70	1,733.38
	Total Expenses (III)	8,522.26	8,769.31	6,708.17	25,682.80	20,622.38	28,506.86
IV	Profit / (loss) before exceptional items and tax (II-III)	3,705.11	3,259.60	3,441.57	9,837.68	8,640.30	10,715.47
V	Exceptional items	-	-	-	-	-	3.31
VI	Profit/(loss) before tax (IV-V)	3,705.11	3,259.60	3,441.57	9,837.68	8,640.30	10,712.16
VII	Tax Expense:						
	(1) Current Tax	926.75	850.12	831.64	2,525.58	2,142.06	2,682.83
	(2) Deferred Tax	(10.88)	(9.86)	7.24	16.30	65.21	104.26
VIII	Profit / (loss) for the period from continuing operations (VI-VII)	2,789.24	2,419.34	2,602.69	7,295.80	6,433.03	7,925.07
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)	2,789.24	2,419.34	2,602.69	7,295.80	6,433.03	7,925.07
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	2,789.24	2,419.34	2,602.69	7,295.80	6,433.03	7,925.07
XV	Net profit after tax attributable to:						
	Owners of the holding company	2,789.24	2,419.34	2,602.69	7,295.80	6,433.03	7,925.07
	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	2,789.24	2,419.34	2,602.69	7,295.80	6,433.03	7,925.07
	Non-controlling interest	-	-	-	-	-	-
XVIII	Paid-up equity share capital (face value of Re. 1 per equity share)	4,490.22	4,490.22	4,229.22	4,490.22	4,229.22	4,391.22
XIX	Other equity as per statement of assets and liabilities	-	-	-	-	-	97,954.68
XVI	Earnings per equity share (for continuing operations):						
	Basic (Rs.)	0.62	0.54	0.62	1.62	1.52	1.87
	Diluted (Rs.)	0.62	0.54	0.62	1.62	1.52	1.87
XVII	Earnings per equity share (for discontinued operations):						
	Basic (Rs.)	-	-	-	-	-	-
	Diluted (Rs.)	-	-	-	-	-	-
XVIII	Earnings per equity share (for continuing and discontinued operations):						
	Basic (Rs.)	0.62	0.54	0.62	1.62	1.52	1.87
	Diluted (Rs.)	0.62	0.54	0.62	1.62	1.52	1.87

* Earnings per equity share 'wherever required' have been readjusted according to Sub-division of One Equity Share of face value of Rs. 10 each to Ten Equity Shares of face value of Re. 1 each.

For PAISALO DIGITAL LIMITED


MANAGING DIRECTOR

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NOTES

- The above results have been reviewed by Audit Committee and approved by the Board of Directors in the meeting held on February 10, 2023. The Statutory Auditors have expressed an Unmodified Opinion.
- 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 34 "Interim Financial Reporting" (Ind AS34) prescribed under the Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder and other accounting principles generally accepted in India.
- 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.
- For the period ended March 31, 2022, Exceptional items includes "previous year income tax".
- The Company has maintained requisite asset cover as per offer documents by way of pari passu floating charge on current assets, book debts and loans & advances of the Company and/or pari passu charge through equitable mortgage of Company's and third parties' immovable properties and guarantee for its Secured Listed Non-Convertible Debentures of aggregating amount of Rs. 50 Crores as at December 31, 2022. Further, the requisite security cover as agreed with investors is maintained.
- 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 31.12.2022	
		Unaudited	
		Standalone	Consolidated
a	Debt-Equity Ratio (no. of times)	1.41	1.64
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	Debenture Redemption Reserve	Not applicable	Not applicable
g	Net Worth (Rs. in Lakhs)	1,14,935.07	1,16,195.76
h	Net Profit after tax (Rs. in Lakhs)	7,235.76	7,295.80
i	Earnings Per Share (Basic and Diluted) (Rs.)	1.61	1.62
j	Current ratio (no. of times)	4.38	4.75
k	Long term debt to working capital (no. of times)	0.46	0.50
l	Bad debts to Account receivable ratio	0.01	0.02
m	Current liability ratio (no. of times)	0.39	0.34
n	Total debts to total assets	0.57	0.60
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 (%)	30.60%	27.70%
s	Sector specific equivalent ratios, as applicable		
s-i	Net Interest Margin (%)	5.91%	5.91%
s-ii	GNPA (%)	0.75%	0.67%
s-iii	NNPA (%)	0.26%	0.23%

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

Place : New Delhi
Date : 10/02/2023

For and on behalf of Board of Directors


SUNIL AGARWAL
MANAGING DIRECTOR



Independent Auditor's Review Report on the Review of Interim
Unaudited Standalone 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 the quarter and nine months ended December 31, 2022 (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.

Date : 10.02.2023

For Manish Goyal & Co.
Chartered Accountants
Firm Reg. No. 006066C

(CA MANISH GOYAL)
Partner
M. No. 074778

UDIN: 23074778 B9USW17871



**Independent Auditor's Review Report on the Review of Interim
Unaudited Consolidated 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 nine months ended December 31, 2022 (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.

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.

Date : 10.02.2023

**For Manish Goyal & Co.
Chartered Accountants
Firm Reg. No. 006066C**

(CA MANISH GOYAL)

Partner

M. No. 074778

UDIN: 23074778B9USWJ8885