

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 FINANCIAL RESULTS FOR THE QUARTER ENDED 30TH JUNE, 2020

(₹ in Lakh Except EPS)

Sr. No.	Particulars	Quarter Ended			Year Ended
		30.06.2020	31.03.2020	30.06.2019	31.03.2020
		(Unaudited)	(Audited)	(Unaudited)	(Audited)
I	Revenue from operations:				
	(i) Interest Income	7,817.21	8,175.36	8,292.78	33,745.11
	(ii) Dividend Income	-	-	-	-
	(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)	7,817.21	8,175.36	8,292.78	33,745.11
II	Other Income	-	-	-	-
	Total Income (I+II)	7,817.21	8,175.36	8,292.78	33,745.11
III	Expenses:				
	(i) Finance Costs	3,457.44	3,530.14	3,120.26	13,357.35
	(ii) Fees and commission expense	-	-	-	-
	(iii) Net loss on fair value changes	-	-	-	-
	(iv) Net loss on derecognition of financial instruments under amortised cost category	-	-	-	-
	(v) Impairment on financial instruments	1,284.04	3,518.01	1,357.87	7,489.13
	(vi) Cost of materials consumed	-	-	-	-
	(vii) Purchases of Stock-in-trade	-	-	-	-
	(viii) Changes in Inventories of finished goods,	-	-	-	-
	(ix) Employee Benefits Expenses	544.10	569.54	595.01	2,328.25
	(xi) Depreciation, amortization and impairment	93.79	107.11	84.24	401.29
	(x) Others expenses	285.03	425.18	819.01	2,776.83
	Total Expenses (III)	5,664.40	8,149.98	5,976.39	26,352.85
IV	Profit / (loss) before exceptional items and tax (II-III)	2,152.81	25.38	2,316.39	7,392.26
V	Exceptional items	-	-	-	-
VI	Profit/(loss) before tax (IV-V)	2,152.81	25.38	2,316.39	7,392.26
VII	Tax Expense:				
	(1) Current Tax	603.03	230.22	746.91	1,939.96
	(2) Deferred Tax	45.39	(52.27)	10.48	48.40
VIII	Profit / (loss) for the period from continuing operations (VI-VII)	1,504.39	(152.57)	1,559.00	5,403.90
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)	1,504.39	(152.57)	1,559.00	5,403.90

Smita Agrawal
Smita Agrawal
11/06/2020

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STATEMENT OF STANDALONE FINANCIAL RESULTS FOR THE QUARTER ENDED 30TH JUNE, 2020

(₹ in Lakh Except EPS)

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	1,504.39	(152.57)	1,559.00	5,403.90
XV Paid-up equity share capital (face value of Rs. 10 per equity share)	4,229.22	4,229.22	4,229.22	4,229.22
XVI Other equity as per statement of assets and liabilities	-	-	-	71,359.07
XVII Earnings per equity share (for continuing operations):				
Basic (Rs.)	3.56	(0.36)	3.69	12.78
Diluted (Rs.)	3.56	(0.36)	3.69	12.78
XVIII Earnings per equity share (for discontinued operations):				
Basic (Rs.)	-	-	-	-
Diluted (Rs.)	-	-	-	-
XIX Earnings per equity share (for continuing and discontinued operations):				
Basic (Rs.)	3.56	(0.36)	3.69	12.78
Diluted (Rs.)	3.56	(0.36)	3.69	12.78

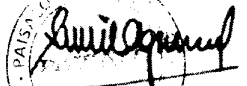
Notes :

- The above results have been reviewed by Audit Committee and approved by the Board of Directors in the meeting held on August 13, 2020. The statutory auditors, have expressed an unqualified audit opinion.
- The Company has opted to publish Extracts of the Audited Consolidated Financial results, pursuant to provisions of Regulation 33 read with Regulation 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. These standalone financial results are available on the Company's website viz. www.paisalo.in and on the websites of BSE (www.bseindia.com) and NSE (www.nseindia.com).
- The Company is engaged in single business segment viz; financing activities, which is considered to be the only reportable segments in accordance with provisions of Indian Accounting Standard 108 (IND AS) on Operating Segment.
- The figures for financial results for the quarter ended March 31, 2020 are the balancing figures between audited results for the full financial year and published year to date figures upto the nine months of the financial year ended March 31,2020.
- Previous periods / year's figures have been reclassified/ regrouped whenever necessary to conform to current period presentation.

Place : New Delhi

Date : 13/08/2020

For and on behalf of Board of Directors


(SUNIL AGARWAL)
Managing Director



MUKESH KUMAR & CO.

Chartered Accountants



Independent Auditor's Review Report on the Review of Interim Standalone Quarterly Financial Results of Paisalo Digital Limited for the quarter ended June 30, 2020 pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (As Amended)

TO
THE BOARD OF DIRECTORS OF
M/S PAISALO DIGITAL LIMITED
NEW DELHI

We have reviewed the accompanying Statement of Unaudited Standalone Financial Results of **M/S PAISALO DIGITAL LIMITED** (the 'Company') for the quarter ended June 30, 2020 (the 'Statement'), being submitted by the Company pursuant to the requirements of Regulation 33 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 of the (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.

Our conclusion is not modified in respect of this matter

Date : 13.08.2020

For **MUKESH KUMAR & CO.**
Chartered Accountants
Firm's Reg. No. 002049C

(**MUKESH KUMAR**)
Partner
M. No. 070471

UDIN:-20070471AAAA DT1316



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अर्थ: समाजस्य न्यासः

STATEMENT OF CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER ENDED 30TH JUNE, 2020

(₹ in Lakh Except EPS)

Sr. No.	Particulars	Quarter Ended			Year Ended
		30.06.2020	31.03.2020	30.06.2019	31.03.2020
		(Unaudited)	(Audited)	(Unaudited)	(Audited)
I	Revenue from operations:				
	(i) Interest Income	8,655.87	9,079.98	9,275.31	37,476.94
	(ii) Dividend Income	-	-	-	-
	(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)	8,655.87	9,079.98	9,275.31	37,476.94
II	Other Income	-	-	-	-
	Total Income (I+II)	8,655.87	9,079.98	9,275.31	37,476.94
III	Expenses:				
	(i) Finance Costs	3,936.83	4,041.07	3,732.81	15,654.57
	(ii) Fees and commission expense	-	-	-	-
	(iii) Net loss on fair value changes	-	-	-	-
	(iv) Net loss on derecognition of financial instruments under amortised cost category	-	-	-	-
	(v) Impairment on financial instruments	1,577.26	3,880.31	1,539.51	8,496.18
	(vi) Cost of materials consumed	-	-	-	-
	(vii) Purchases of Stock-in-trade	-	-	-	-
	(viii) Changes in Inventories of finished goods,	-	-	-	-
	(ix) Employee Benefits Expenses	581.66	610.96	667.04	2,546.16
	(xi) Depreciation, amortization and impairment	94.17	107.52	84.66	402.94
	(x) Others expenses	294.24	460.40	907.26	2,960.68
	Total Expenses (III)	6,484.16	9,100.26	6,931.28	30,060.53
IV	Profit / (loss) before exceptional items and tax (II-III)	2,171.71	(20.28)	2,344.03	7,416.41
V	Exceptional items	-	-	-	-
VI	Profit/(loss) before tax (IV-V)	2,171.71	(20.28)	2,344.03	7,416.41
VII	Tax Expense:				
	(1) Current Tax	620.44	232.46	755.52	1963.36
	(2) Deferred Tax	44.29	(55.59)	11.10	39.81
VIII	Profit / (loss) for the period from continuing operations (VI-VII)	1,506.98	(197.15)	1,577.41	5,413.24
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)	1,506.98	(197.15)	1,577.41	5,413.24

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STATEMENT OF CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER ENDED 30TH JUNE, 2020

(₹ in Lakh Except EPS)

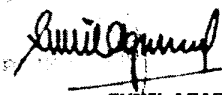
XIII	Other Comprehensive Income:				
	(A) (i) Items that will not be reclassified to profit or loss	-	-	-	-
	(ii) Income tax relating to items that will not be reclassified to	-	-	-	-
	Subtotal (A)	-	-	-	-
	(B) (i) Items that will be reclassified to profit or loss	-	-	-	-
	(ii) Income tax relating to items that will be reclassified to profit or loss	-	-	-	-
	Subtotal (B)	-	-	-	-
	Other Comprehensive Income (A+B)	-	-	-	-
XIV	Total Comprehensive Income for the period	1,506.98	(197.15)	1,577.41	5,413.24
XV	Net profit after tax attributable to:				
	Owners of the holding company	1,506.98	(197.15)	1,577.41	5,413.24
	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	1,506.98	(197.15)	1,577.41	5,413.24
	Non-controlling interest	-	-	-	-
XVIII	Paid-up equity share capital (face value of Rs. 10 per equity share)	4,229.22	4,229.22	4,229.22	4,229.22
XIX	Other equity as per statement of assets and liabilities	-	-	-	72,368.41
XX	Earnings per equity share (for continuing operations):				
	Basic (Rs.)	3.56	(0.47)	3.73	12.80
	Diluted (Rs.)	3.56	(0.47)	3.73	12.80
XXI	Earnings per equity share (for discontinued operations):				
	Basic (Rs.)	-	-	-	-
	Diluted (Rs.)	-	-	-	-
XXII	Earnings per equity share (for continuing and discontinued operations):				
	Basic (Rs.)	3.56	(0.47)	3.73	12.80
	Diluted (Rs.)	3.56	(0.47)	3.73	12.80

Notes :

- The Consolidated financial results include results of Wholly Owned Subsidiary Nupur Finvest Private Limited (a RBI registered Non-Banking Finance Company).
- The above results have been reviewed by Audit Committee and approved by the Board of Directors in the meeting held on August 13, 2020. The statutory auditors, have expressed an unqualified audit opinion.
- The Company has opted to publish Extracts of the Audited Consolidated Financial results, pursuant to provisions of Regulation 33 read with Regulation 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. These standalone financial results are available on the Company's website viz. www.paisalo.in and on the websites of BSE (www.bseindia.com) and NSE (www.nseindia.com).
- The figures for financial results for the quarter ended March 31, 2020 are the balancing figures between audited results for the full financial year and published year to date figures upto the nine months of the financial year ended March 31, 2020.
- The Company is engaged in single business segment viz; financing activities, which is considered to be the only reportable segments in accordance with provisions of Indian Accounting Standard 108 (IND AS) on Operating Segment.
- Previous periods / year's figures have been reclassified/ regrouped whenever necessary to conform to current period presentation.

Place : New Delhi
Date : 13/08/2020

For and on behalf of Board of Directors


SUNIL AGARWAL
MANAGING DIRECTOR



MUKESH KUMAR & CO.

Chartered Accountants



Independent Auditor's Review Report on the Review of Interim Consolidated Quarterly Financial Results of Paisalo Digital Limited for the quarter ended June 30, 2020 pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (As Amended)

TO
THE BOARD OF DIRECTORS OF
M/S PAISALO DIGITAL LIMITED
NEW DELHI

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 ended June 30, 2020 (the Statement) attached herewith, being submitted by the Company pursuant to the requirements of Regulation 33 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 of the (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.

Our conclusion is not modified in respect of this matter

Date : 13.08.2020

For **MUKESH KUMAR & CO.**
Chartered Accountants
Firm's Reg. No. 002040C

(**MUKESH KUMAR**)

Partner

M. No. 070471

UDIN:-20070471AAAA DU6994

