

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, 2020

(₹ in Lakh Except EPS)

Sr. No.	Particulars	Quarter Ended			Nine Months Ended		Year Ended
		31.12.2020	30.09.2020	31.12.2019	31.12.2020	31.12.2019	31.03.2020
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
I	Revenue from operations:						
	(i) Interest Income	7,851.00	7,053.91	8,967.69	22,722.12	25,569.75	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)	7,851.00	7,053.91	8,967.69	22,722.12	25,569.75	33,745.11
II	Other Income	-	-	-	-	-	-
	Total Income (I+II)	7,851.00	7,053.91	8,967.69	22,722.12	25,569.75	33,745.11
III	Expenses:						
	(i) Finance Costs	3,757.73	3,422.35	3,484.19	10,637.52	9,827.21	13,357.35
	(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	(103.42)	(484.44)	1,346.68	696.18	3,971.12	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	570.16	531.62	619.06	1,645.88	1,758.71	2,328.25
	(xi) Depreciation, amortization and impairment	97.46	90.12	104.79	281.37	294.18	401.29
	(x) Others expenses	612.46	604.82	777.86	1,502.31	2,351.65	2,776.83
	Total Expenses (III)	4,934.39	4,164.47	6,332.58	14,763.26	18,202.87	26,352.85
IV	Profit / (loss) before exceptional items and tax (II-III)	2,916.61	2,889.44	2,635.11	7,958.86	7,366.88	7,392.26
V	Exceptional items	-	-	-	-	-	-
VI	Profit/(loss) before tax (IV-V)	2,916.61	2,889.44	2,635.11	7,958.86	7,366.88	7,392.26
VII	Tax Expense:						
	(1) Current Tax	705.02	718.81	581.41	2,026.86	1,709.74	1,939.96
	(2) Deferred Tax	3.91	(11.74)	36.78	37.56	100.67	48.40
VIII	Profit / (loss) for the period from continuing operations (VI-VII)	2,207.68	2,182.37	2,016.92	5,894.44	5,556.47	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)	2,207.68	2,182.37	2,016.92	5,894.44	5,556.47	5,403.90
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	2,207.68	2,182.37	2,016.92	5,894.44	5,556.47	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	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.)	5.22	5.16	4.77	13.94	13.14	12.78
	Diluted (Rs.)	5.22	5.16	4.77	13.94	13.14	12.78
XVII	Earnings per equity share (for discontinued operations):						
	Basic (Rs.)	-	-	-	-	-	-
	Diluted (Rs.)	-	-	-	-	-	-
XIX	Earnings per equity share (for continuing and discontinued operations):						
	Basic (Rs.)	5.22	5.16	4.77	13.94	13.14	12.78
	Diluted (Rs.)	5.22	5.16	4.77	13.94	13.14	12.78

Sanjay Kumar


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अर्थ: समाजस्य च्यासः

STATEMENT OF CONSOLIDATED UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED 31ST DECEMBER, 2020

(₹ in Lakh Except EPS)

Sr. No.	Particulars	Quarter Ended			Nine Months Ended		Year Ended
		31.12.2020 (Unaudited)	30.09.2020 (Unaudited)	31.12.2019 (Unaudited)	31.12.2020 (Unaudited)	31.12.2019 (Unaudited)	31.03.2020 (Audited)
I	Revenue from operations:						
	(i) Interest Income	8,642.35	7,985.26	9,848.08	25,283.48	28,396.96	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)	8,642.35	7,985.26	9,848.08	25,283.48	28,396.96	37,476.94
II	Other Income	-	-	-	-	-	-
	Total Income (I+II)	8,642.35	7,985.26	9,848.08	25,283.48	28,396.96	37,476.94
III	Expenses:						
	(i) Finance Costs	4,188.96	3,889.01	4,037.24	12,014.80	11,613.50	15,654.57
	(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	183.67	(89.29)	1,586.79	1,671.64	4,615.87	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	612.31	572.95	669.11	1,766.92	1,935.20	2,546.17
	(x) Depreciation, amortization and impairment	97.65	90.43	105.20	282.25	295.42	402.94
	(x) Others expenses	624.02	616.74	800.47	1,535.00	2,500.28	2,960.68
	Total Expenses (III)	5,706.61	5,079.84	7,198.81	17,270.61	20,960.27	30,060.54
IV	Profit / (loss) before exceptional items and tax (II-III)	2,935.74	2,905.42	2,649.27	8,012.87	7,436.69	7,416.40
V	Exceptional items	-	-	-	-	-	-
VI	Profit/(loss) before tax (IV-V)	2,935.74	2,905.42	2,649.27	8,012.87	7,436.69	7,416.40
VII	Tax Expense:						
	(1) Current Tax	707.09	723.16	586.88	2,050.69	1,730.90	1,963.35
	(2) Deferred Tax	6.41	(12.41)	34.32	38.29	95.40	39.81
VIII	Profit / (loss) for the period from continuing operations (VI-VII)	2,222.24	2,194.67	2,028.07	5,923.89	5,610.39	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)	2,222.24	2,194.67	2,028.07	5,923.89	5,610.39	5,413.24
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	2,222.24	2,194.67	2,028.07	5,923.89	5,610.39	5,413.24
XV	Net profit after tax attributable to:						
	Owners of the holding company	2,222.24	2,194.67	2,028.07	5,923.89	5,610.39	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	2,222.24	2,194.67	2,028.07	5,923.89	5,610.39	5,413.24
	Non-controlling interest	-	-	-	-	-	-
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	4,229.22	4,229.22
XIX	Other equity as per statement of assets and liabilities	-	-	-	-	-	72,368.41
XVI	Earnings per equity share (for continuing operations):						
	Basic (Rs.)	5.25	5.19	4.80	14.01	13.27	12.80
	Diluted (Rs.)	5.25	5.19	4.80	14.01	13.27	12.80
XVII	Earnings per equity share (for discontinued operations):						
	Basic (Rs.)	-	-	-	-	-	-
	Diluted (Rs.)	-	-	-	-	-	-
XVIII	Earnings per equity share (for continuing and discontinued operations):						
	Basic (Rs.)	5.25	5.19	4.80	14.01	13.27	12.80
	Diluted (Rs.)	5.25	5.19	4.80	14.01	13.27	12.80

Smit Agrawal

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NOTES

- 1 The above results have been reviewed by Audit Committee and approved by the Board of Directors in the meeting held on February 6, 2021.
- 2 The Consolidated financial results include results of Wholly Owned Subsidiary Nupur Finvest Private Limited (a RBI registered Non-Banking Finance Company).
- 3 The said results have been subject to limited review by the Statutory Auditors of the Company, who have issued an unmodified report thereon.
- 4 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.
- 5 During the quarter ended December 31, 2020, Company has issued following series of Non Convertible Debentures:

Particular	Date of allotment	No. of Debentures	Total Amount (In Rs.Crores)
10.50% Secured, Rated, Listed, Redeemable, Non-Convertible Debentures Face Value Rs. 10 Lakhs per Debenture (SERIES-11-2020)	10-11-2020	160	16.00
12% Unlisted Unsecured Redeemable Non-Convertible Debentures Face Value Rs. 10 Lakhs per Debenture (SERIES-PDL-12-2020)	04-Dec-20	10	1.00
12% Unlisted Unsecured Redeemable Non-Convertible Debentures Face Value Rs. 1 Crore per Debenture (SERIES-PDL-12-2020 NCD-02)	11-Dec-20	35	35.00

- 6 The outbreak of COVID-19 pandemic continues to spread across the globe and India resulting in significant volatility in the global and Indian economy market. The extent to which the COVID-19 pandemic will impact the Company's result will depend on future development which are highly uncertain including among other things any new information concerning the severity of the COVID-19 pandemic and action to contain its spread or mitigate impact including stimulus and regulatory packages, if any. In accordance with the 'COVID-19 Regulatory packages' announced by the RBI on March 27, 2020, April 17, 2020 and May 23, 2020, with regard to providing relief to the borrowers in terms of standstill clause for asset classification on account of COVID-19 pandemic whose accounts were standard as on February 29, 2020, the Company, in accordance with the Board approved policy had offered moratorium on repayment of loan installments and/or deferment of interest due between March 1, 2020 to August 31, 2020 including relaxation in certain parameters, to all eligible borrowers, without considering the same as restructuring. In accordance with RBI guidelines, the Company is required to make provision @10% of outstanding advances in respect of such borrower accounts where asset classification benefit has been taken as per RBI guidelines. Accordingly, during the previous year ending March 31, 2020 the Company had provided Rs 6.02 crore on such loans and Rs 3.67 crore for quarter ended June 30, 2020. The aggregate provision held for COVID-19 of Rs 9.69 crore has been continued for the period ending September 30, 2020. The Honorable Supreme Court in PIL by Gajendra Sharma Vs Union of India & Anr vide its interim order dated September 3, 2020 has directed that the accounts which were not declared NPA till August 31, 2020 shall not be declared NPA till further orders, pending disposal of the case by Honorable Supreme Court. Pursuant to the order, the Company has not classified any borrowable account as NPA on December 31, 2020, which has not been declared as NPA as at August 31, 2020 as per the RBI Prudential norms on Income Recognition, Asset classification, provisioning and other related matters as Non Performing Asset (NPA) after August 31, 2020.
- 7 The Company has opted to publish Extracts of the Unaudited 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).
- 8 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.
- 9 Previous periods / year's figures have been reclassified/ regrouped whenever necessary to conform to current period presentation.
- 10 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.186 Crores as at December 31, 2020. Further, the requisite security cover as agreed with investors is maintained.

Place : New Delhi

Date : 06/02/2021

For and on behalf of Board of Directors


SUNIL AGARWAL
MANAGING DIRECTOR

D. Tayal & Jain, Chartered Accountants

G-3, Ganpati Royale Building, 30, Surya Nagar, Agra-282002

Phone : +91 562 4060087, +91 9897070087 E-mail : catayaldeep@gmail.com



**Independent Auditor's Review Report on the Review of Interim
Standalone Unaudited Quarterly and Year to Date Financial Results of Paisalo Digital Limited
pursuant to the Regulation 33 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, 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.

The comparative financial information of the Company for the corresponding quarter & nine months ended December 31, 2019, included in these Unaudited Standalone Financial Results, was reviewed by the predecessor Auditor and the Standalone Financial Statements of the Company for the year ended March 31, 2020, were audited by predecessor Auditor who expressed an unmodified conclusion / opinion on that financial information and those financial statements on February 9, 2020 and June 30, 2020 respectively.

Our conclusion is not modified in respect of this matter

Date : 6.02.2021

For D. Tayal & Jain
Chartered Accountants
Firm Registration No. 011181C


(CA DEEPAK TAYAL)
Proprietor
Firm Regd. 011181C
M. No. 073102

UDIN: 21073102AAAAA.V8659

D. Tayal & Jain, Chartered Accountants

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Independent Auditor's Review Report on the Review of Interim Consolidated Unaudited Quarterly and Year to Date Financial Results of Paisalo Digital Limited 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**

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, 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.

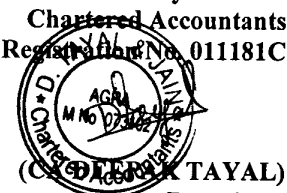
Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in the applicable Indian Accounting Standards ('Ind AS') specified under Section 133 of 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.

The comparative financial information of the Company for the corresponding quarter & nine months ended December 31, 2019, included in these unaudited consolidated financial results, was reviewed by the predecessor auditor and the Consolidated Financial Statements of the Company for the year ended March 31, 2020, were audited by predecessor auditor who expressed an unmodified conclusion / opinion on that financial information and those financial statements on February 9, 2020 and June 30, 2020 respectively.

Our conclusion is not modified in respect of this matter

Date : 6.02.2021

**For D. Tayal & Jain
Chartered Accountants
Firm Regd. No. 011181C**



**(D. TAYAL)
Proprietor
Firm Regd. 011181C
M. No. 073102**

UDIN: 1073102AAAAA.W3091