

Date: August 10, 2019

The Manager
Department of Corporate Relationship
BSE Limited
(Thru.-Listing Centre)
25th Floor P. J. Towers, Dalal Street
Mumbai - 400 001

The Listing Department
National Stock Exchange of India Limited
(Thru.-NEAPS)
Exchange Plaza, Bandra Kurla Complex
Bandra (East)
Mumbai - 400 051

SCRIP CODE : 532900

SCRIP SYMBOL : PAISALO

Subject : Outcome of Board Meeting held on August 10, 2019 and submission of Un-audited Financial Results (Standalone and Consolidated) for the Quarter ended June 30, 2019

Dear Sir,

With reference to the above, we hereby submit that the Board of Directors at its meeting held today i.e. on August 10, 2019, has inter alia considered and approved:

- The Un-audited Financial Results (Standalone and Consolidated) with the Limited Review Report for the Quarter ended June 30, 2019. Copy of the same is enclosed herewith.

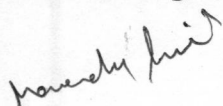
The meeting of Board of Directors commenced at 3.30 P.M. and concluded at 4:45 P.M.

We request you to take the same on record.

Thanking you,

Yours faithfully,

For Paisalo Digital Limited


(MANENDRA SINGH)
Company Secretary



PAISALO DIGITAL LIMITED
FORMERLY KNOWN AS S. E. INVESTMENTS LIMITED

Registered Office: 101, CSC, Pocket 52, Near Police Station, CR Park, New Delhi - 110 019. Phone : + 91 11 4351 8888. Email: delhi@paisalo.in

Head Office: Block 54, First Floor, Sanjay Place, Agra - 282 002. Phone : +91 562 402 8888. Email: agra@paisalo.in

Corporate Office: 262, Solitaire Corporate Park, Andheri East, Mumbai 400 093. Phone: +91 22 4228 8888. Email: mumbai@paisalo.in

CIN: L65921DL1992PLC120483

www.paisalo.in

अर्थ: समाजस्य न्यासः

PAISALO

EASY LOAN आसान लोन

PAISALO DIGITAL LIMITED

FORMERLY KNOWN AS S. E. INVESTMENTS LIMITED

REGD. OFF: 101, CSC, POCKET 52, NEAR POLICE STATION, CR PARK, NEW DELHI-110019

TEL: +91 11 43518888 WEB: www.paisalo.in EMAIL: delhi@paisalo.in

CIN: L65921DL1992PLC120483

अर्थ: समाजस्य न्यासः

STATEMENT OF STANDALONE UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 30TH JUNE, 2019

(₹ in Lakh Except EPS)

Sr. No.	Particulars	Quarter Ended			Year Ended
		30.06.2019	31.03.2019	30.06.2018	31.03.2019
		(Unaudited)	(Audited)	(Unaudited)	(Audited)
I	Revenue from operations:				
	(i) Interest Income	8292.78	8,001.64	7,418.34	31666.47
	(ii) Dividend Income	-	107.39	-	107.39
	(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)	8,292.78	8,109.03	7,418.34	31,773.86
II	Other Income	-	-	-	-
	Total Income (I+II)	8,292.78	8,109.03	7,418.34	31,773.86
III	Expenses:				
	(i) Finance Costs	3,120.26	3,323.98	2,881.00	12,311.26
	(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	1,357.87	2,101.73	854.17	4,925.31
	(vi) Cost of materials consumed	-	-	-	-
	(vii) Purchases of Stock-in-trade	-	-	-	-
	(viii) Changes in Inventories of finished goods,	-	-	-	-
	(ix) Employee Benefits Expenses	595.01	599.07	492.62	2,245.38
	(xi) Depreciation, amortization and impairment	84.24	120.83	109.05	468.05
	(x) Others expenses	819.01	707.05	861.35	3,353.86
	Total Expenses (III)	5,976.39	6,852.66	5,198.19	23,303.86
IV	Profit / (loss) before exceptional items and tax (II-III)	2,316.39	1,256.37	2,220.15	8,470.00
V	Exceptional items	-	-	-	-
VI	Profit/(loss) before tax (IV-V)	2,316.39	1,256.37	2,220.15	8,470.00
VII	Tax Expense:				
	(1) Current Tax	746.91	1,602.59	416.41	3,093.62
	(2) Deferred Tax	10.48	(250.62)	(34.49)	(300.76)
VIII	Profit / (loss) for the period from continuing operations (VI-VII)	1,559.00	(95.60)	1,838.23	5,677.14
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)	1,559.00	(95.60)	1,838.23	5,677.14



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	1,559.00	(95.60)	1,838.23	5,677.14
XV	Net profit after tax attributable to:				
	Owners of the holding company	1,559.00	(95.60)	1,838.23	5,677.14
	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	1,559.00	(95.60)	1,838.23	5,677.14
	Non-controlling interest	-	-	-	-
XV	Paid-up equity share capital (face value of Rs. 10 per equity share)	4,229.22	4,056.00	4,056.00	4,056.00
XIX	Other equity as per statement of assets and liabilities	-	-	-	61,372.22
XVI	Earnings per equity share (for continuing operations):				
	Basic (Rs.)	3.69	(0.24)	4.53	14.00
	Diluted (Rs.)	3.69	(0.24)	4.53	14.00
XVII	Earnings per equity share (for discontinued operations):				
	Basic (Rs.)	-	-	-	-
	Diluted (Rs.)	-	-	-	-
XVIII	Earnings per equity share (for continuing and discontinued operations):				
	Basic (Rs.)	3.69	(0.24)	4.53	14.00
	Diluted (Rs.)	3.69	(0.24)	4.53	14.00

Notes :

- The above results have been reviewed by Audit Committee and approved by the Board of Directors in the meeting held on Aug 10, 2019. The statutory auditors, have expressed an unqualified audit opinion.
- 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).
- 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.
- Previous periods / year's figures have been reclassified/ regrouped whenever necessary to conform to current period presentation.

Place : New Delhi
Date : 10/08/2019

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 Financial Results**

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, 2019 (the 'Statement'), being submitted by the Company pursuant to the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (the 'Listing Regulations'), read with SEBI Circular No. CIR/CFD/FAC/62/2016 dated July 5, 2016 (the 'Circular').

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 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.

Date : 10.08.2019

For MUKESH KUMAR & CO.

Chartered Accountants

Firm's Reg. No. 002040C



(Signature)
(MUKESH KUMAR)

Proprietor

M. No. 070471

UDIN: 191030471 AAAACA8214

PAISALO

EASY LOAN आसान लोन

PAISALO DIGITAL LIMITED

FORMERLY KNOWN AS S. E. INVESTMENTS LIMITED

REGD. OFF: 101, CSC, POCKET 52, NEAR POLICE STATION, CR PARK, NEW DELHI-110019


TEL: +91 11 43518888 WEB: www.paisalo.in EMAIL: delhi@paisalo.in

CIN: L65921DL1992PLC120483

अर्थ: समाजस्य न्यासः

STATEMENT OF CONSOLIDATED UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 30TH JUNE, 2019

		(₹ in Lakh Except EPS)			
Sr. No.	Particulars	Quarter Ended			Year Ended
		30.06.2019	31.03.2019	30.06.2018	31.03.2019
		(Unaudited)	(Audited)	(Unaudited)	(Audited)
I	Revenue from operations:				
	(i) Interest Income	9275.31	9,018.77	8,567.88	36059.98
	(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)	9,275.31	9,018.77	8,567.88	36,059.98
				-	
II	Other Income	-	-	-	-
	Total Income (I+II)	9,275.31	9,018.77	8,567.88	36,059.98
III	Expenses:				
	(i) Finance Costs	3,732.81	4,390.79	3,406.42	14,911.23
	(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	1,539.51	2,090.23	992.78	5,252.09
	(vi) Cost of materials consumed	-	-	-	-
	(vii) Purchases of Stock-in-trade	-	-	-	-
	(viii) Changes in Inventories of finished goods,	-	-	-	-
	(ix) Employee Benefits Expenses	667.04	686.42	626.81	2,769.81
	(xi) Depreciation, amortization and impairment	84.66	121.26	109.58	470.04
	(x) Others expenses	907.26	922.26	1,068.08	4,166.34
	Total Expenses (III)	6,931.28	8,210.96	6,203.67	27,569.51
IV	Profit / (loss) before exceptional items and tax (II-III)	2,344.03	807.81	2,364.21	8,490.47
V	Exceptional items	-	-	-	-
VI	Profit/(loss) before tax (IV-V)	2,344.03	807.81	2,364.21	8,490.47
VII	Tax Expense:				
	(1) Current Tax	755.52	1495.01	457.1	3141.33
	(2) Deferred Tax	11.10	(239.11)	(34.28)	(289.21)
VIII	Profit / (loss) for the period from continuing operations (VI-VII)	1,577.41	(448.09)	1,941.39	5,638.35
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)	1,577.41	(448.09)	1,941.39	5,638.35


PAISALO DIGITAL LIMITED

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	1,577.41	(448.09)	1,941.39	5,638.35
XV Net profit after tax attributable to:				
Owners of the holding company	1,577.41	(448.09)	1,941.39	5,638.35
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	1,577.41	(448.09)	1,941.39	5,638.35
Non-controlling interest	-	-	-	-
XVIII Paid-up equity share capital (face value of Rs. 10 per equity share)	4,229.22	4,056.00	4,056.00	4,056.00
XIX Other equity as per statement of assets and liabilities	-	-	-	62,355.85
XX Earnings per equity share (for continuing operations):				
Basic (Rs.)	3.73	(1.10)	4.79	13.90
Diluted (Rs.)	3.73	(1.10)	4.79	13.90
XXI Earnings per equity share (for discontinued operations):				
Basic (Rs.)	-	-	-	-
Diluted (Rs.)	-	-	-	-
XXII Earnings per equity share (for continuing and discontinued operations):				
Basic (Rs.)	3.73	(1.10)	4.79	13.90
Diluted (Rs.)	3.73	(1.10)	4.79	13.90

Notes :

- 1 The Consolidated financial results include results of Wholly Owned Subsidiary Nupur Finvest Private Limited (a RBI registered Non-Banking Finance Company).
- 2 The above results have been reviewed by Audit Committee and approved by the Board of Directors in the meeting held on Aug 10, 2019. The statutory auditors, have expressed an unqualified audit opinion.
- 3 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).
- 4 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.
- 5 Previous periods / year's figures have been reclassified/ regrouped whenever necessary to conform to current period presentation.

Place : New Delhi
Date : 10/08/2019

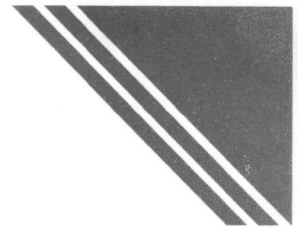
For and on behalf of Board of Directors


SUNIL AGARWAL
MANAGING DIRECTOR



MUKESH KUMAR & CO.

Chartered Accountants



**Independent Auditor's Review Report on the Review of
Interim Consolidated Financial Results**

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 and nine months ended June 30, 2019 (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 (the 'Listing Regulations'), read with SEBI Circular No. CIR/CFD/FAC/62/2016 dated July 5, 2016 (the 'Circular').

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.

Date : 10.08.2019

For MUKESH KUMAR & CO.

Chartered Accountants

Firm's Reg. No. 002040C



(Signature)

(MUKESH KUMAR)

Proprietor

M. No. 070471

UDIN: 19070471 AAAA CB 1889

