

Date: September 11, 2024

BSE Limited

Department of Corporate Relationship
25th Floor P. J. Towers, Dalal Street
Mumbai -400 001

**National Stock Exchange of India Limited
Listing Department**

Exchange Plaza, Bandra Kurla Complex
Bandra (East)
Mumbai -400 051

SCRIP CODE : Equity-532900

NCDS-975107, 975202, 975251, 975284,
975329, 975437, 975592, 975640, 975865

SCRIP SYMBOL : PAISALO

SUB.: Schedule of Non-deal Roadshows/ Analyst/ Institutional Investor Meet

Dear Madam/Sir(s),

The Exchange is hereby informed that the Company will be participating in Non-deal Roadshows and meeting prospective investors from September 12, 2024 to September 21, 2024.

A copy of the investor presentation is enclosed. The same is also available on the website of the Company at www.paisalo.in

Note: The dates of the non-deal roadshows are subject to change. Changes may happen due to exigencies on the part of investors/ Company.

The above is submitted in compliance of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.

Thanking you.
Yours truly,

For Paisalo Digital Limited

(Manendra Singh)
Company Secretary

Encl.: as mentioned above

PAISALO DIGITAL LIMITED

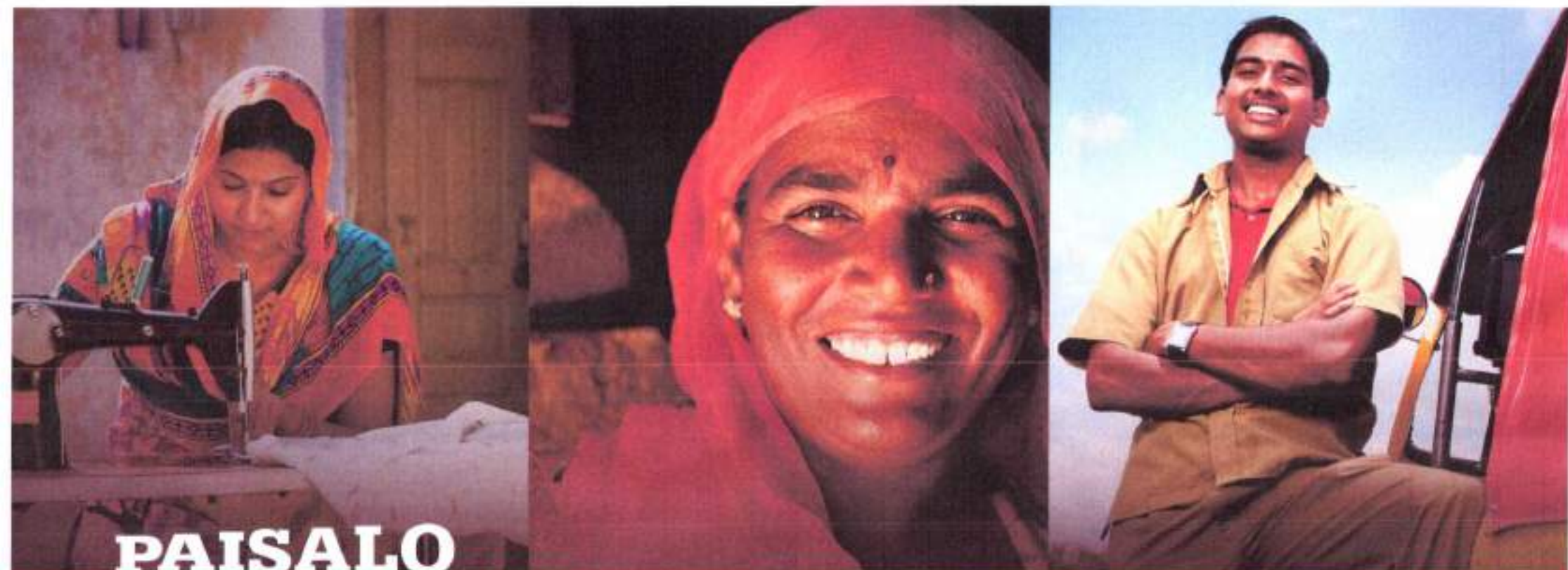
Registered Office: CSC, Pocket 52, Near Police Station, CR Park, New Delhi - 110 019. Phone : + 91 11 4351 8888. Email: delhi@paisalo.in

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

CIN: L65923DL1992PLC120483

www.paisalo.in

अर्थ: समाजस्य न्यासः



PAISALO

EASY LOAN आसान लोन

2024

**INVESTOR
PRESENTATION**

Paisalo Snapshot Q1 2025

Operational



21 States and UTs



2,884 Touch Points



1,208 Banking
Correspondents



2,362 Employees

Asset



₹ 46,001 mn
AUM Q1 FY25



₹ 6,521 mn
Disbursements for Q1 FY25



NNPA: 0.02%
GNPA: 0.21%



₹ 13,658 mn
Net Worth

Liability



₹ 26,890 mn
Total Liability



₹ 18,436 mn
Bank Borrowings



12.31% Cost of Funds
at Q1 FY25



1.91
Debt to Equity

Financials



₹ 415 mn
PAT for Q1 FY25



₹ 1,866 mn
Revenue



6.22%
NIM for Q1 FY25



RoA: 4.03%
RoE: 12.03%

Company Overview

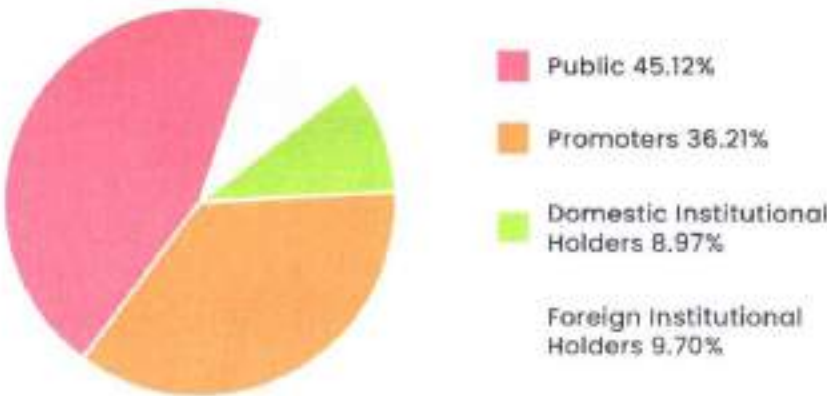
Key highlights (Q1 FY25)

₹66,608 mn crores Market Capitalization	36.80% Standalone CAR	6.22% Net Interest Margin
2,884 Touch Points	2,362 Employees	1,349 Distribution Points
Long Term Ratings AA (Stable Outlook)	Short Term Ratings A1+	0.02% NNPA

Strong returns and sound asset quality



Shareholding Pattern

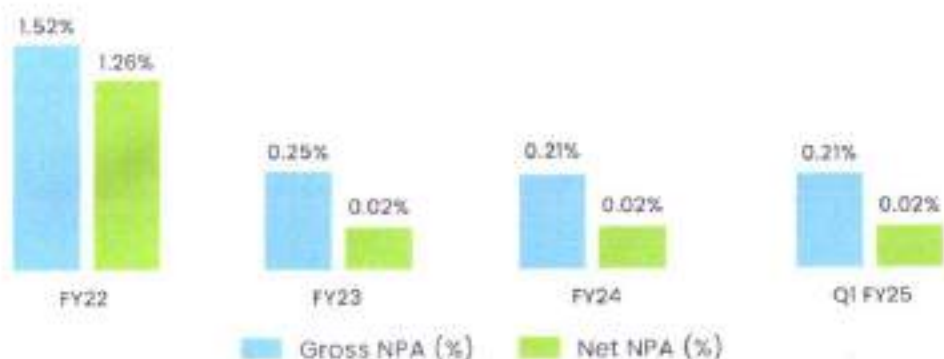


Key Ratios

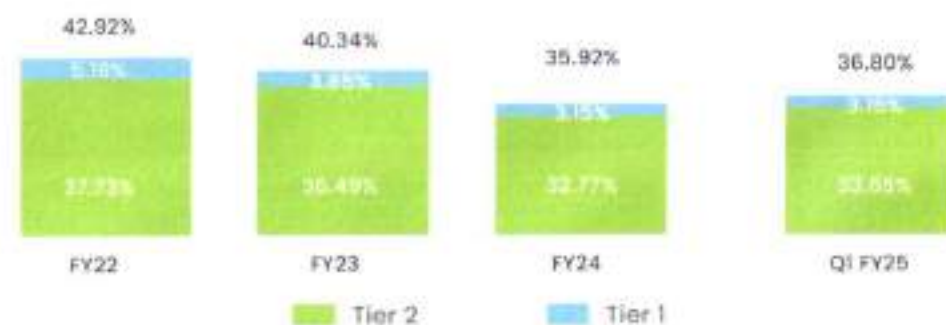


Strong financial performance and consistent profitability

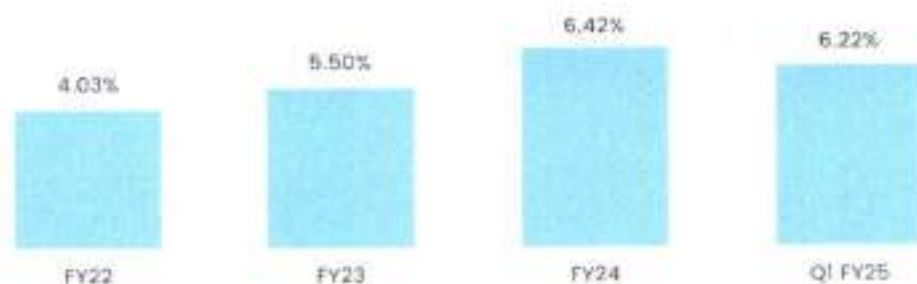
Gross and Net NPA



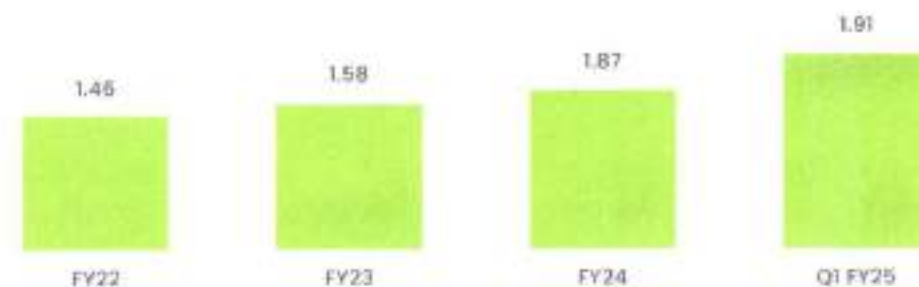
Capital Adequacy Ratios



NIM



Debt to Equity

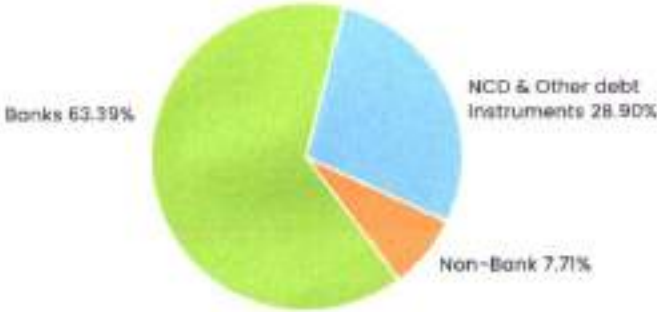


Asset Quality Trend



Funding sources

Funding Mix



Total borrowings as of Q1 FY25 (INR in Millions)
₹ 25,928.84 mn

..with ready access to debt and equity capital markets



Listed for more than 28 years



1 FPO in 2009



Dividend paying since inception (10%)



Over 68k Shareholders

Positive Asset Liability Management Across Buckets

Asset liability management maturity (₹ in Million)



Focus on scaling up the retail asset-light business model

Co-lending

Operational Arrangements

Collaboration with banks for sourcing and servicing

Risk and Reward Sharing

Co-lending involves 80:20 participation

Co-lending Loans

Recognize 20% of total loan amount on the balance sheet. Customer rate blends 80% from co-lending partner and 20% from Paisalo

Earnings

Earns a spread on the portion of the loan (i.e., 20% of the total loan amount)

Additionally, Paisalo receives:

- Processing fee from the customer
- The type and percentage of fee income vary across partner arrangements based on mutually agreed terms

Shared Credit Costs

Credit costs are shared on a pari-passu basis (80:20)

01

Bank to contribute 80% of loan value under the co-lending model

02

Paisalo to contribute 20% of loan value under the co-lending model

03

Risk and reward sharing in 80:20 ratio under the model

Market Opportunity

The Problem

- Low availability of small loans from financial institutions.
- High operational cost of banks, restricts lending volumes on small loans.
- High borrowing rate of NBFCs restricts focus on small loans.

The Solution

Bank's low cost of funds and Pasara's low cost of operations results in lowest borrowing cost to the customer.

₹25,000

Estimated Ticket Size

Individual Income
Tax Payee

1.4

Billion

Indian Population

63

Million

Individual Credit History

179

Million

Number of Income
Tax Pan Holders

572

Million

Target Market Population

393

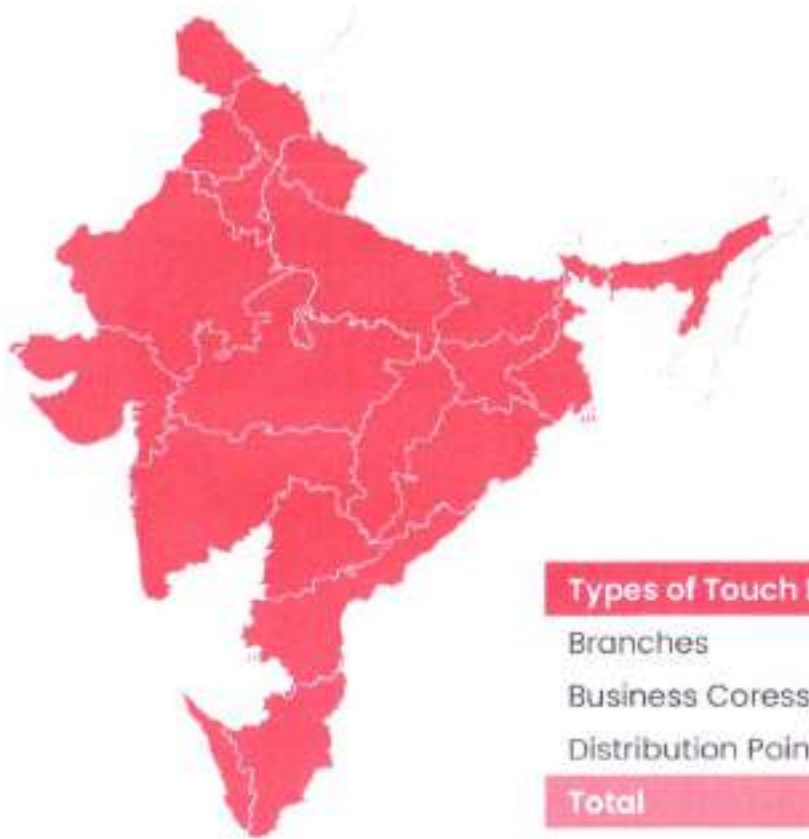
Million

₹9,825 bn

Estimated Annual
Market Size

Geographic reach

Wide geographic reach with 2884 Touch Points across 21 states in India



Types of Touch Points	Number
Branches	327
Business Corespondent	1,349
Distribution Point	1,208
Total	2,884

Company's growth strategy

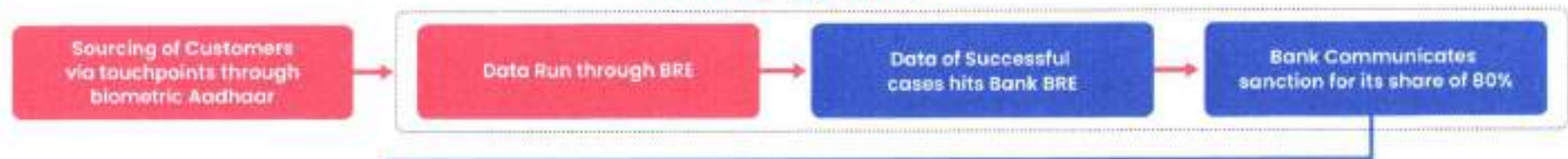
Scale-up the retail co-lending business model

Continue to focus on maintaining a robust balance sheet through strong capital adequacy and NNPA less than 2%

High Tech: High Touch

Co-lending Process flow

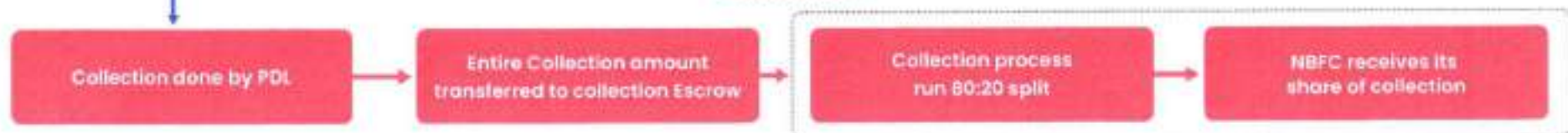
Sourcing and Credit



Documentation & Disbursement



Collection



Legends

Denotes automated process

Bank

NBFC

WIN WIN WIN



ADVANTAGE CO-LENDING

Diverse Funding Sources

- Multiple banks diversifies funding sources,
- Mitigating dependency risks
- Enhancing financial stability

Lower Borrowing Costs

- Translates into lower borrowing costs for customers
- Amplifies affordability and accessibility

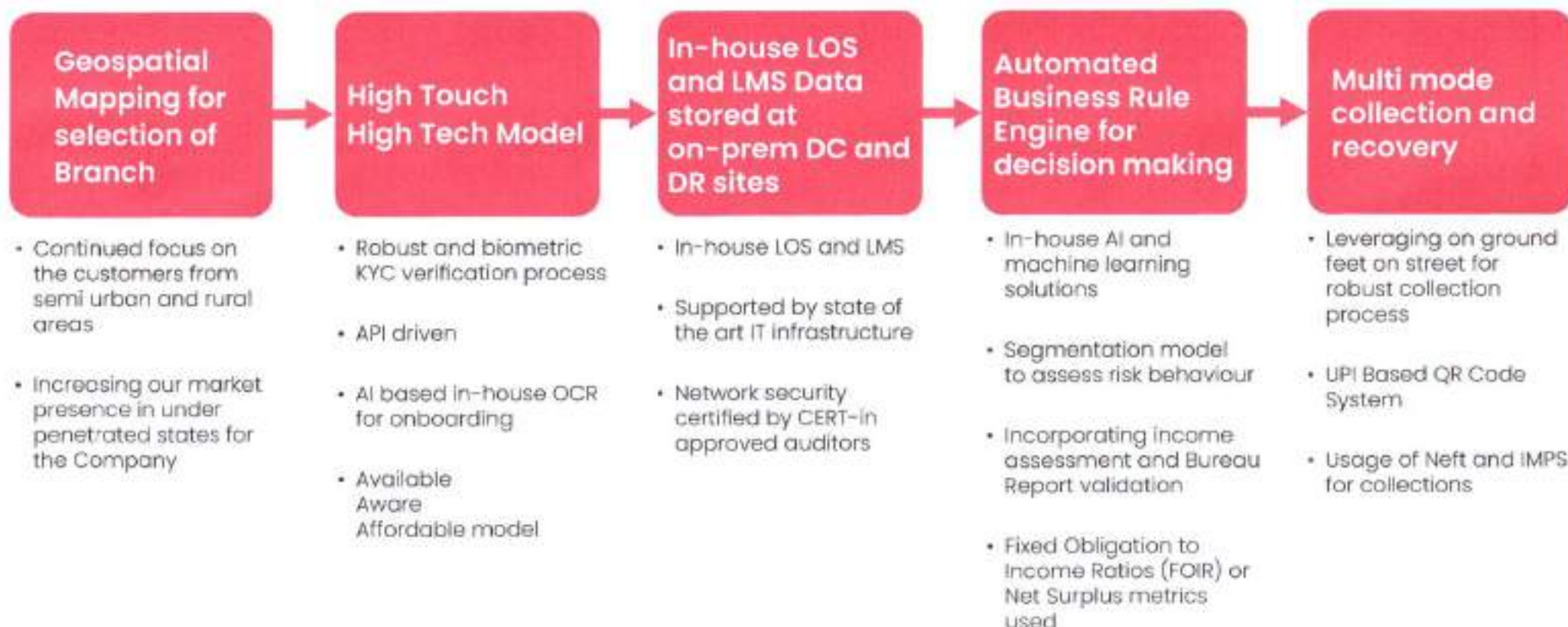
Risk Mitigation

- Shared risk with partner banks
- Balanced and sustainable lending portfolio,
- Bolsters resilience against market uncertainties

Expansive Market Reach

- Financial access to bottom of the pyramid
- Leverage extensive networks of partner banks
- Allows deeper penetration into the market
- Cater to broader spectrum of customer needs effectively

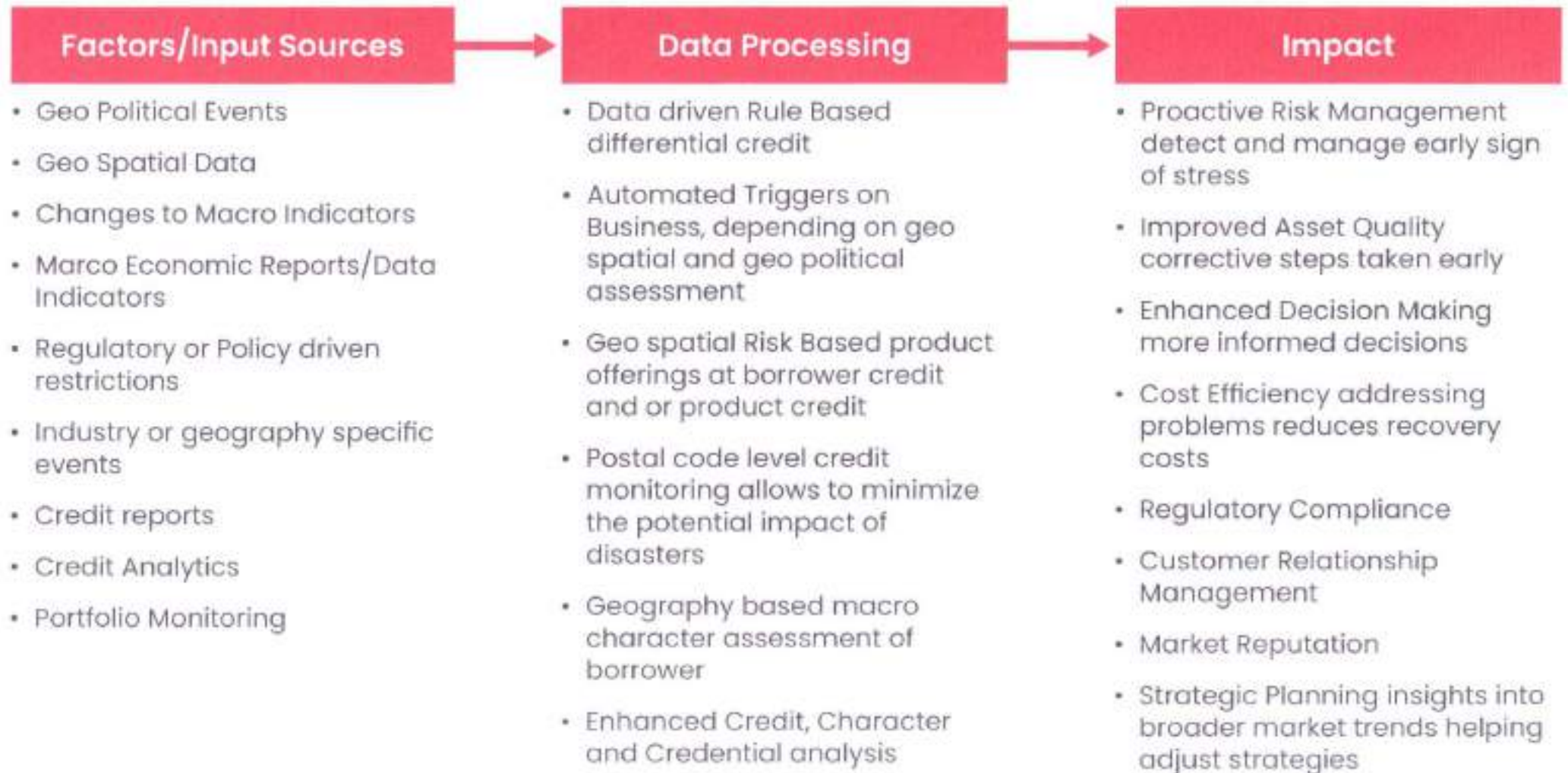
Resilient Business Model



Recovery:

1. Strong on ground presence.
2. Automated calls and messages at various stages of the customer's journey.
3. Strong EWS setup.

EWS Framework



Balance Sheet

(₹ in Million)

Particulars	FY24	FY23	YoY%
Capital & Liabilities			
Capital	898.11	449.08	100%
Reserves & Surplus	12,396.06	11,176.29	10.9%
Deposits	-	-	
Borrowings	26,553.97	21,171.88	25.42%
Other Liabilities & Provision	1,383.71	741.49	86.61%
Total	41,231.85	33,538.74	22.94%
Assets			
Cash And Cash Equivalent	109.19	256.32	
Investments	200.38	251.86	
Advances	39,392.59	31,501.75	25.05%
Fixed Assets	664.43	662.78	0.25%
Other Assets	865.26	866.03	
Total	41,231.85	33,538.74	22.94%

Profit & Loss

(₹ in Million)

Particulars	Q1 FY25	Q1 FY24	YoY%	FY24	FY23
Interest Income From Loans	1,650.92	1,222.80	35.01%	5,889.79	4,650.21
Total Interest Income	1,650.92	1,222.80	35.01%	5,889.79	4,650.21
Finance Cost	830.81	596.97	39.17%	2,700.73	2,086.70
Other Interest	-	-	-	-	-
Total Finance Cost	830.01	596.97	39.17%	2,700.73	2,086.70
Net Interest Income	820.11	625.03	31.04%	3,189.06	2,563.51
Other Income	214.62	139.04	54.35%	697.67	81.69
Total Other Income	214.62	139.04	54.35%	697.67	81.69
Net Income	1,034.73	764.87	35.28%	3,886.73	2,645.20
Employee Cost	127.66	101.42	25.87%	490.28	346.71
Opex	232.96	200.08	16.43%	866.82	497.11
Total Operating Expenditure	360.62	301.50	19.61%	1,357.10	843.82
Pbt Before Provision & Write-off	674.11	463.37	45.47%	2,529.63	1,801.38
Credit Cost	116.08	(57.04)	303.51%	117.79	539.01
PBT	558.03	520.41	7.22%	2,411.84	1,262.37
Taxes	143.14	136.33	4.99%	622.11	326.18
PAT	414.89	384.08	8.02%	1,789.73	936.19

Board of Directors



Mr. Sunil Agarwal
Managing Director & CEO

30 years of experience, incorporated Pooja and took it from Private Entity to Public Listed and Traded Entity.



Mr. Harish Singh
Executive Director & CFO

Executive Director MBA, Chartered Accountant, 30 years+ experience in the field of Financing.



Mr. Santanu Agarwal
Deputy Managing Director

Santanu, B.Com UBB, played a pivotal role in digital transformation of the company, Co-funding agreements and SC agreement.



Mr. Anoop Krishna
Executive Director

Veteran Banker with over 30 years of experience with State bank of India at all levels.



Mr. Gauri Shankar
Independent Director

30 years+ experience in the field of Banking, held position of CEO and Managing Director at Punjab National Bank.



Mr. Vijay Ranjan
Independent Director

30 years+ experience in the field of Banking, retired as CCM Delhi of State bank of India.



Mr. Raman Aggarwal
Independent Director

Co-Chairman of Finance Industry Development Council (FIDC), member of Advisory Groups to Ministry of Finance & RBI, Core Group setup by Ministry of Corporate Affairs, and Special Task Force at FICCI.



Dr. Dharmendra Singh Gangwar
Independent Director

An Indian Administrative Service officer, recently retired as Secretary to Government of India, having diverse leadership experiences of more than 35 years in senior policy formulation and implementation positions in Government of India, state governments, and as of CEO of public sector enterprises.



Mrs. Nisha Jolly
Independent Director

30 years+ of experience in the field of Banking, held position of Chief Manager at Punjab National Bank.

Safe Harbor Statement

PAISALO DIGITAL LIMITED

NSE : PAISALO

BSE : PAISALO

BLOOMBERG : PAISALO:IN

- This document contains certain forward – looking statements based on current expectations of Paisalo Digital Limited's management. Actual Results may vary significantly from the forward - looking statements in this document due to various risks and uncertainties. These risks and uncertainties include the effect of economic and political conditions in India, and outside India; volatility in interest rates and in the securities markets; new regulations and government policies that might impact the business of Paisalo Digital Limited; the general state of the Indian economy; and the management's ability to implement the company's strategy. Paisalo Digital Limited does not undertake any obligation to update these forward - looking statement.
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