PAISALO
EASY LOAN आसान लोन

Date: June 4, 2021

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

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

Scrip Code: 532900 (Equity)
959759, 959963, 960204 (Debt Securities)

SCRIP SYMBOL : PAISALO

SUB.: Outcome of Board Meeting held on June 4, 2021, as per Regulations 30 and 51 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Dear Sir/Madam,

With reference to our intimation letter dated May 24, 2021 regarding Board Meeting, we wish to inform you that the Board of Directors of the Company at its meeting has *inter alia:*

1. Approved the Audited Financial Statements (Standalone and Consolidated) for the financial year ended March 31, 2021 and Financial Results (Standalone and Consolidated) for the quarter/year ended March 31, 2021 as recommended by the Audit Committee.
2. Recommended the Dividend of Re. 1/- (Rupee One Only) per fully paid equity share of Rs. 10/- each, for the financial year ended March 31, 2021, subject to approval of Members of the Company at the ensuing Annual General Meeting of the Company.

The meeting of Board of Directors commenced at 3:15 p.m. and concluded at 4:45 p.m.

Pursuant to Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 we enclose the following:

1. Statements showing the Audited Financial Results (Standalone and Consolidated) for quarter/year ended March 31, 2021; and
2. Auditor's Reports with unmodified opinions on Audited Financial Results –Standalone and Consolidated.
3. Declaration pursuant to Regulation 33(3)(d) and 52(3)(a) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

We request you to take the same on record.

Thanking you

Yours Faithfully,

For PAISALO DIGITAL LIMITED

(MANENDRA SINGH)
Company Secretary

Encl.: as above

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CIN: L65921DL1992PLC120483

अर्थः समाजस्य न्यासः

STATEMENT OF STANDALONE AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED 31ST MARCH, 2021

(₹ in Lakh Except EPS)

Sr. No.	Particulars	Quarter Ended			Year Ended	
		31.03.2021	31.12.2020	31.03.2020	31.03.2021	31.03.2020
		(Audited)	(Unaudited)	(Audited)	(Audited)	(Audited)
I	**Revenue from operations:**					
	(i) Interest Income	8,432.65	7,851.00	8,175.36	31,154.77	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)	**8,432.65**	**7,851.00**	**8,175.36**	**31,154.77**	**33,745.11**
II	Other Income	-	-	-	-	-
	Total Income (I+II)	**8,432.65**	**7,851.00**	**8,175.36**	**31,154.77**	**33,745.11**
III	**Expenses:**					
	(i) Finance Costs	3,738.14	3,757.73	3,530.14	14,375.66	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	3,337.62	(103.42)	3,518.01	4,033.80	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	518.77	570.16	569.54	2,164.65	2,328.25
	(xi) Depreciation, amortization and impairment	91.62	97.46	107.11	372.99	401.29
	(x) Others expenses	716.83	612.46	425.18	2,219.14	2,776.83
	Total Expenses (III)	**8,402.98**	**4,934.39**	**8,149.98**	**23,166.24**	**26,352.85**
IV	**Profit / (loss) before exceptional items and tax (II-III)**	**29.67**	**2,916.61**	**25.38**	**7,988.53**	**7,392.26**
V	Exceptional items *	(64.45)	-	-	(64.45)	-
VI	**Profit/(loss) before tax (IV-V)**	**94.12**	**2,916.61**	**25.38**	**8,052.98**	**7,392.26**
VII	**Tax Expense:**					
	(1) Current Tax	(113.70)	705.02	230.22	1,913.16	1,939.96
	(2) Deferred Tax	10.36	3.91	(52.27)	47.92	48.40
VIII	**Profit / (loss) for the period from continuing operations (VI-VII)**	**197.46**	**2,207.68**	**(152.57)**	**6,091.90**	**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)**	**197.46**	**2,207.68**	**(152.57)**	**6,091.90**	**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**	**197.46**	**2,207.68**	**(152.57)**	**6,091.90**	**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
XVI	Other equity as per statement of assets and liabilities	-	-	-	81,218.09	71,359.08
XVII	**Earnings per equity share (for continuing operations):**					
	Basic (Rs.)	0.47	5.22	(0.36)	14.40	12.78
	Diluted (Rs.)	0.47	5.22	(0.36)	14.40	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.)	0.47	5.22	(0.36)	14.40	12.78
	Diluted (Rs.)	0.47	5.22	(0.36)	14.40	12.78

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अर्थः समाजस्य न्यासः

STANDALONE STATEMENT OF ASSETS AND LIABILITIES AS AT 31ST MARCH, 2021

(₹ in Lakhs)

Sr. No.	Particulars	As At 31.03.2021 (Audited)	As At 31.03.2020 (Audited)
I	**ASSETS**		
	(1) Financial Assets		
	(a) Cash & Cash Equivalents	1,394.79	3,100.49
	(b) Bank Balances other than (a) above	3,287.30	33.88
	(c) Derivative Financial Instruments	-	-
	(d) Receivables		
	(i) Trade Receivables	3,124.94	1,065.42
	(ii) Other Receivables	-	-
	(e) Loans	1,90,330.68	1,71,600.11
	(f) Investments	6,614.22	6,614.22
	(g) Other Financial Assets	17,568.20	17,190.21
	(2) Non Financial Assets		
	(a) Current Tax Assets (Net)	491.59	411.72
	(b) Deferred Tax Asset (Net)	-	-
	(c) Investment Property	-	-
	(d) Biological Assets other than Bearer plants	-	-
	(e) Property, Plant and Equipments	6,268.41	6,427.63
	(f) Capital Work-in-Progress	-	-
	(g) Intangible Assets under development	-	-
	(h) Goodwill	10.70	10.70
	(i) Other Intangible Assets	147.12	186.27
	(j) Other Non-Financial Assets	201.47	368.94
	Total Assets	**2,29,439.42**	**2,07,009.59**
II	**EQUITY AND LIABILITIES**		
	(1) Financial Liabilities		
	(a) Derivative Financial Instruments	-	-
	(b) Payables		
	(I) Trade Payables		
	(i) Total outstanding dues of Micro Enterprises and Small Enterprises	4.62	114.16
	(ii) Total outstanding dues of creditors other than Micro Enterprises and Small Enterprises	1,675.80	391.76
	(II) Other Payables		
	(i) Total outstanding dues of Micro Enterprises and Small Enterprises	-	-
	(ii) Total outstanding dues of creditors other than Micro Enterprises and Small Enterprises	302.80	462.17
	(c) Debt Securities	27,844.37	13,200.00
	(d) Borrowings (Other than Debt Securities)	81,852.10	85,013.70
	(e) Deposits	-	-
	(f) Subordinated Liabilities	8,900.00	8,800.00
	(g) Other Financial Liabilities	20,042.17	20,759.01
	(2) Non-Financial Liabilities		
	(a) Current Tax Liabilities (Net)	-	-
	(b) Provisions	2,734.98	2,151.56
	(c) Deferred Tax Liabilities (Net)	166.80	118.88
	(d) Other non-financial Liabilities	467.85	409.43
	(3) Equity		
	(a) Equity Share Capital	4,229.84	4,229.84
	(b) Other Equity	81,218.09	71,359.08
	Total Equity & Liabilities	**2,29,439.42**	**2,07,009.59**

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अर्थः समाजस्य न्यासः

STANDALONE CASH FLOW STATEMENT AS AT 31ST MARCH, 2021

(₹ in Lakhs)

Sr. No.	Particulars	Year Ended 31.03.2021 (Unaudited)	Year Ended 31.03.2020 (Audited)
A	**Cash Flow from Operating Activities:**		
	Net Profit before tax and extraordinary items and Interest	22,364.18	20,749.61
	Adjustments for		
I	Depreciation	205.53	188.00
II	Deferred Expense W/O	167.46	213.29
III	Impairment on financial instruments	4,033.80	7,489.13
	Operating Profit before working capital changes	**26,770.97**	**28,640.03**
	Adjustments for		
I	Change in Other Financial Assets	456.13	(322.91)
II	Change in Loans & Receivables	(24,322.48)	(9,884.10)
III	Change in Payable & non financial liabilities	1,073.56	(3,612.10)
	Cash generated from Operations	**3,978.18**	**14,820.92**
I	Interest paid	(14,375.66)	(13,357.35)
II	Income Tax paid	(1,993.05)	(2,137.32)
III	Paid Expenses on CSR	(328.08)	(97.91)
	Cash flow before Extraordinary Items	**(12,718.61)**	**(771.66)**
I	Extraordinary items	(64.45)	-
	Net Cash from Operating Activities	**(12,654.16)**	**(771.66)**
B	**Cash Flows from Investing Activities:**		
I	Purchase of Fixed Assets	(7.16)	(29.98)
	Net Cash from Investing activities	**(7.16)**	**(29.98)**
C	**Net Cash from Financing Activities:**		
I	Proceeds from Borrowings	(3,161.60)	10,795.05
II	Proceeds from Debt Service Repayment Account	(1,550.95)	(8,943.77)
III	Proceeds from Debt Securities	14,644.37	900.00
IV	Proceeds from Subordinated Liability	100.00	700.00
V	Dividend Paid	(422.92)	(466.90)
VI	Money received against Share Warrant	4,600.13	-
	Net Cash from Financing activities	**14,209.03**	**2,984.38**
	Net Increase/(decrease) in cash & cash equivalents	**1,547.71**	**2,182.74**
	Cash & Cash equivalents at beginning of period	**3,134.38**	**951.64**
	Cash & Cash equivalent at end of period	**4,682.09**	**3,134.38**

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STATEMENT OF CONSOLIDATED AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED 31ST MARCH, 2021

(₹ in Lakh Except EPS)

Sr. No.	Particulars	Quarter Ended			Year Ended	
		31.03.2021	31.12.2020	31.03.2020	31.03.2021	31.03.2020
		(Audited)	(Unaudited)	(Audited)	(Audited)	(Unaudited)
I	**Revenue from operations:**					
	(i) Interest Income	9,318.71	8,642.35	9,079.98	34,602.19	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)	**9,318.71**	**8,642.35**	**9,079.98**	**34,602.19**	**37,476.94**
II	Other Income	-	-	-	-	-
	Total Income (I+II)	**9,318.71**	**8,642.35**	**9,079.98**	**34,602.19**	**37,476.94**
III	**Expenses:**					
	(i) Finance Costs	4,180.54	4,188.96	4,041.07	16,195.34	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	3,699.99	183.67	3,880.31	5,371.63	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	564.91	612.31	610.96	2,331.83	2,546.16
	(xi) Depreciation, amortization and impairment	91.81	97.65	107.52	374.06	402.94
	(x) Others expenses	731.82	624.02	460.40	2,266.82	2,960.68
	Total Expenses (III)	**9,269.07**	**5,706.61**	**9,100.26**	**26,539.68**	**30,060.53**
IV	**Profit / (loss) before exceptional items and tax (II-III)**	**49.64**	**2,935.74**	**(20.28)**	**8,062.51**	**7,416.41**
V	Exceptional items	(42.32)	-	-	(42.32)	-
VI	**Profit/(loss) before tax (IV-V)**	**91.96**	**2,935.74**	**(20.28)**	**8,104.83**	**7,416.41**
VII	**Tax Expense:**					
	(1) Current Tax	(120.18)	707.09	232.46	1,930.51	1,963.36
	(2) Deferred Tax	9.94	6.41	(55.59)	48.23	39.81
VIII	**Profit / (loss) for the period from continuing operations (VI-VII)**	**202.20**	**2,222.24**	**(197.15)**	**6,126.09**	**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)**	**202.20**	**2,222.24**	**(197.15)**	**6,126.09**	**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	**202.20**	**2,222.24**	**(197.15)**	**6,126.09**	**5,413.24**
XV	**Net profit after tax attributable to:**					
	Owners of the holding company	202.20	2,222.24	(197.15)	6,126.09	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	202.20	2,222.24	(197.15)	6,126.09	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
XIX	Other equity as per statement of assets and liabilities	-	-	-	82,273.35	72,368.41
XVI	**Earnings per equity share (for continuing operations):**					
	Basic (Rs.)	0.48	5.25	(0.47)	14.49	12.80
	Diluted (Rs.)	0.48	5.25	(0.47)	14.49	12.80
XVII	**Earnings per equity share (for discontinued operations):**					
	Basic (Rs.)	-	-	-	-	-
	Diluted (Rs.)	-	-	-	-	-
XVII	**Earnings per equity share (for continuing and discontinued operations):**					
	Basic (Rs.)	0.48	5.25	(0.47)	14.49	12.80
	Diluted (Rs.)	0.48	5.25	(0.47)	14.49	12.80

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CONSOLIDATED STATEMENT OF ASSETS AND LIABILITIES AS AT 31ST MARCH, 2021

(₹ in Lakhs)

Sr. No.	Particulars	As At 31.03.2021 (Audited)	As At 31.03.2020 (Audited)
I	**ASSETS**		
	(1) Financial Assets		
	(a) Cash & Cash Equivalents	1,418.37	3,396.61
	(b) Bank Balances other than (a) above	3,359.51	102.82
	(c) Derivative Financial Instruments	-	-
	(d) Receivables		
	(i) Trade Receivables	3,168.94	1,188.85
	(ii) Other Receivables	-	-
	(e) Loans	2,08,743.89	1,92,865.58
	(f) Investments	2,390.31	2,390.31
	(g) Other Financial Assets	17,616.84	16,796.55
	(2) Non Financial Assets		
	(a) Current Tax Assets (Net)	942.67	1,172.65
	(b) Deferred Tax Asset (Net)	-	-
	(c) Investment Property	-	-
	(d) Biological Assets other than Bearer plants	-	-
	(e) Property, Plant and Equipments	6,269.45	6,429.75
	(f) Capital Work-in-Progress	-	-
	(g) Intangible Assets under development	-	-
	(h) Goodwill	10.70	10.70
	(i) Other Intangible Assets	147.14	186.27
	(j) Other Non-Financial Assets	216.42	382.32
	Total Assets	**2,44,284.24**	**2,24,922.41**
II	**EQUITY AND LIABILITIES**		
	(1) Financial Liabilities		
	(a) Derivative Financial Instruments	-	-
	(b) Payables		
	(I) Trade Payables		
	(i) Total outstanding dues of Micro Enterprises and Small Enterprises	4.62	114.16
	(ii) Total outstanding dues of creditors other than Micro Enterprises and Small Enterprises	1,675.80	391.76
	(II) Other Payables		
	(i) Total outstanding dues of Micro Enterprises and Small Enterprises	-	-
	(ii) Total outstanding dues of creditors other than Micro Enterprises and Small Enterprises	351.31	529.06
	(c) Debt Securities	27,844.37	13,200.00
	(d) Borrowings (Other than Debt Securities)	95,412.39	1,01,708.73
	(e) Deposits	-	-
	(f) Subordinated Liabilities	8,900.00	8,800.00
	(g) Other Financial Liabilities	20,042.17	20,759.01
	(2) Non-Financial Liabilities		
	(a) Current Tax Liabilities (Net)	-	-
	(b) Provisions	2,912.86	2,290.49
	(c) Deferred Tax Liabilities (Net)	169.51	121.28
	(d) Other non-financial Liabilities	468.02	409.67
	(3) Equity		
	(a) Equity Share Capital	4,229.84	4,229.84
	(b) Other Equity	82,273.35	72,368.41
	Total Equity & Liabilities	**2,44,284.24**	**2,24,922.41**
	Equity attributable to equity holders of the holding company	86,503.19	76,598.25
	Non - controlling interest	-	-
	Total Equity	**86,503.19**	**76,598.25**

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अर्थः समाजस्य न्यासः

CONSOLIDATED CASH FLOW STATEMENT AS AT 31ST MARCH, 2021

(₹ in Lakhs)

Sr. No.	Particulars	Year Ended 31.03.2021 (Audited)	Year Ended 31.03.2020 (Audited)
A	**Cash Flow from Operating Activities:**		
	Net Profit before tax and extraordinary items and Interest	24,257.84	23,070.97
	Adjustments for		
I	Depreciation	206.60	189.65
II	Deferred Expense W/O	167.46	213.29
III	Impairment on financial instruments	5,371.63	8,496.18
	Operating Profit before working capital changes	**30,003.53**	**31,970.09**
	Adjustments for		
I	Change in Other Financial Assets	13.82	(2.55)
II	Change in Loans & Receivables	(22,677.94)	(6,747.30)
III	Change in Payable & non financial liabilities	1,055.09	(3,637.11)
IV	Change in other Non Financial Assets	(1.57)	22.26
	Cash generated from Operations	**8,392.93**	**21,605.39**
I	Interest paid	(16,195.34)	(15,654.57)
II	Income Tax paid	(1,700.52)	(2,336.30)
III	Paid Expenses on CSR	(328.08)	(97.91)
	Cash flow before Extraordinary Items	**(9,831.01)**	**3,516.61**
I	Extraordinary items	(42.32)	-
	Net Cash from Operating Activities	**(9,788.69)**	**3,516.61**
B	**Cash Flows from Investing Activities:**		
I	Purchase of Fixed Assets	(7.16)	(29.98)
	Net Cash from Investing activities	**(7.16)**	**(29.98)**
C	**Net Cash from Financing Activities:**		
I	Proceeds from Borrowings	(6,296.34)	6,440.08
II	Proceeds from Debt Service Repayment Account	(1,550.95)	(8,943.77)
III	Proceeds from Debt Securities	14,644.37	900.00
IV	Proceeds from Subordinated Liability	100.00	700.00
V	Dividend Paid	(422.92)	(488.97)
VI	Money received against Share Warrant	4,600.13	-
	Net Cash from Financing activities	**11,074.29**	**(1,392.66)**
	Net Increase/(decrease) in cash & cash equivalents	**1,278.44**	**2,093.98**
	Cash & Cash equivalents at beginning of period	**3,499.44**	**1,405.46**
	Cash & Cash equivalent at end of period	**4,777.88**	**3,499.44**

PAISALO DIGITAL LIMITED

PAISALO

EASY LOAN आसान लोन

PAISALO DIGITAL 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

अर्थः समाजस्य न्यासः

NOTES

1 The above results have been reviewed by Audit Committee and approved by the Board of Directors in the meeting held on June 4, 2021. The Statutory Auditors have expressed an Unmodified Opinion.

2 The Consolidated financial results include results of Wholly Owned Subsidiary Nupur Finvest Private Limited (a RBI registered Non-Banking Finance Company).

3 The Board of Directors of the Company has recommended the final dividend of 10% (i.e.Re. 1) per fully paid equity share of the face value of Rs. 10 each for the year ended March 31, 2021. The Payment of dividend is subject to approval of the Shareholders at the ensuing Annual General Meeting of the Company.

4 The financial results of the Company have been prepared in accordance with Indian Accounting Standards ('Ind AS') notified under the Companies (Indian Accounting Standards) Rules, 2015, prescribed under Section 133 of the Companies Act, 2013 ('the Act') read with relevant rules issued thereunder and the other accounting principles generally accepted in India. Any application guidance/ clarifications/ directions issued by the Reserve Bank of India or other regulators are implemented as and when they are issued/ applicable.

5 **During the quarter ended March 31, 2021, Company has issued following series of Non Convertible Debentures:**

Particular	Date of allotment	No. of Debentures	Total Amount (In Rs.Crores)
12% Unlisted Unsecured Redeemable Non-Convertible Debentures Face Value Rs. 1 Crore per Debenture (SERIES-PDL-02-2021)	16-Feb-21	23	23.00

6 In terms of SEBI (Issue of Capital and Disclosure Requirements) Regulations, 2018 and Special Resolution passed by the Shareholders of the Company at Extra-ordinary General Meeting held on March 8, 2021, on receipt of 25% of issue price, on March 20, 2021, Company has allotted, on preferential basis, 26,10,000 Fully Convertible Warrants ("Warrants"), at a issue price of Rs. 705/- each, being convertible into equivalent number of equity shares of face value of Rs. 10/- each within 18 months from the date of allotment of Warrants, in one or more tranches on payment of balance 75% amount of issues price.

7 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 view of the matters mentioned above, the Company has assesses the impact of COVID-19 pandemic on its liquidity and ability to fulfill its obligations as and when they are due and has evaluated the asset-liability maturity (ALM) pattern in various time buckets as prescribed under the guidelines issued by the RBI.

8 The Honourable Supreme Court of India vide order dated March 23, 2021 has stated that interim relief granted vide an interim order dated September 3, 2020 stands vacated. Accordingly, the Company has classified and recognised provision as at 31 March 2021 in accordance with the Company's Expected Credit Loss Policy.

9 In terms of RBI rcircular DOR.STR.REC.4/21.04.048/2021-22 dated 07 April 2021 on "Asset Classification and Income Recognition following the expiry of Covid-19 regulatory package". The company has made a provisions for an amount of Rs. 457.53 Lakh in the borrower's accounts towards the 'Interest on interest' charged to the borrowers during the moratorium period, i.e. March 1, 2020 to August 31, 2020, out of which Rs. 446.30 Lakh is shown under the head exceptional items and Rs. 11.23 Lakh is shown under the current Assets head in respect of portfolio assigned.
Further, in terms of Reserve Bank of India circular DOR.No.BP.BC.26/21.04.048/2020-21 dated 26 October 2020 "Scheme for grant of ex-gratia payment of difference between compound interest and simple interest for six months to borrowers in specified loan accounts, the Company has adjusted an amount of Rs. 30.61 Lakh in the borrower's accounts towards the 'Interest on interest' (ex-gratia payment charged) to the borrowers during the moratorium period.

10 In terms of the requirement as per RBI notification no. RBI/2019-20/170 DOR (NBFC).CC.PD.No.109/22.10.106/2019-20 dated March 13, 2020 on Implementation of Indian Accounting Standards, Non-Banking Financial Companies (NBFCs) are required to create an impairment reserve for any shortfall in impairment allowances under Ind AS 109 and Income Recognition, Asset Classification and Provisioning (IRACP) norms (including provision on standard assets). The impairment allowances under Ind AS 109 made by the company exceeds the total provision required under IRACP (including standard asset provisioning), as at March 31, 2021 and accordingly, no amount is required to be transferred to impairment reserve.

11 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).

12 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.

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

14 The financial results for the quarter ended March 31, 2021 and 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 respective financial years.

15 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. 86 Crores as at March 31, 2021. Further, the requisite security cover as agreed with investors is maintained.

16 The information pursuant to Regulation 52(4) and 52(6) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015 are given in Annexure A.

Place : New Delhi
Date : 04/06/2021

For and on behalf of Board of Directors

PAISALO DIGITAL LIMITED

SUNIL AGARWAL
MANAGING DIRECTOR

Annexure - A

Additional disclosure as required under Regulation 52 (4) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

(A) Credit rating and change in credit rating (if any):

Sr. No.	Particulars	Rating Agency	Rating Assigned
1	Cash Credit Limits	Infomerics Valuation and Rating Pvt. Ltd.	A+ ('Single A Plus') Stable Outlook
2	Term Loans	Infomerics Valuation and Rating Pvt. Ltd.	A+ ('Single A Plus') Stable Outlook
3	Non-Convertible Debentures	Infomerics Valuation and Rating Pvt. Ltd.	A+ ('Single A Plus') Stable Outlook

Prior to August 25, 2020, rating for the Instrument/Facility was as under:

Sr. No.	Particulars	Rating Agency	Rating Assigned
1	Fund Based Facilities (CC)	Infomerics Valuation and Rating Pvt. Ltd.	A ('Single A ') Positive Outlook
2	Proposed Facilities	Infomerics Valuation and Rating Pvt. Ltd.	A ('Single A ') Positive Outlook
3	Non-Convertible Debentures	Infomerics Valuation and Rating Pvt. Ltd.	A ('Single A ') Positive Outlook

(B)

Sr. No.	Particulars (Standalone)	Period ended March 31, 2021 (Audited)
i	Debt-Equity Ratio	0.63
ii	Capital Redemption Reserve	Rs. 250.00 Lakhs
iii	Debenture Redemption Reserve	Nil*
iv	Net Worth	Rs. 86188.29 Lakhs
v	Net Profit after tax	Rs. 6091.90 Lakhs
vi	Earnings Per Share (Basic and Diluted)	Rs. 14.40

*In terms of provisions of Companies Act, 2013 and rules made thereunder Company is not required to maintained Debenture Redemption Reserve on the NCDs issued by it.

(C) Previous/Next due date for the payment of interest/dividend for listed non-convertible redeemable preference shares/repayment of principal of non-convertible preference shares/non-convertible debt securities:

The Company has not issued any preference shares.

Details of payment of Interest/ Principal on Listed NCDs

Sr. No.	Security/Series/ISIN	Previous due date (1-04-2020 to 31-03-2021)		Next Due date			
				Principal		Interest	
		Date Principal/ Interest	Amount (Rs. in Crore)	Date	Amount (Rs. in Crore)	Date	Amount (Rs. in Crore)
1	Secured Non Convertible Debentures SERIES-07-2020 INE420C07015	16-10-2020 16-01-2021	1.32 1.32	21-04-2023	50.00	16-04-2021	1.29*
2	Secured Non Convertible Debentures SERIES-07-2020 INE420C07023	-	-	25-02-2022	20.00	26-08-2021	1.90
2	Secured Non Convertible Debentures SERIES-11-2020 INE420C07031	10.02.2021	0.42	25-02-2022	16.00	10.05.2021	0.41

* Payment has already been paid on due date.

The principal and or interest amounts on the above non-convertible debt securities will be paid on due date(s) as per terms of issue of respective offer documents.

PAISALO DIGITAL LIMITED

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 REPORT ON THE AUDITED STANDALONE QUARTERLY AND YEAR TO DATE FINANCIAL RESULTS OF PAISALO DIGITAL LIMITED PURSUANT TO THE REGULATIONS 33 AND 52 OF THE SEBI (LISTING OBLIGATIONS AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2015 (AS AMENDED)

TO THE BOARD OF DIRECTORS OF
PAISALO DIGITAL LIMITED

OPINION

We have audited the accompanying standalone quarterly financial results of Paisalo Digital Limited ('the Company') for the quarter ended March 31, 2021 and the year to date results for the period from April 1, 2020 to March 31, 2021 ('the Statement'), attached herewith, being submitted by the company pursuant to the requirement of Regulations 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ('Listing Regulations')..

In our opinion and to the best of our information and according to the explanations given to us these standalone financial results:

i. are presented in accordance with the requirements of Regulations 33 and 52 of the Listing Regulations in this regard; and

ii. give a true and fair view in conformity with the applicable Indian Accounting Standards ('Ind AS') prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder, and other accounting principles generally accepted in India of the standalone net profit and other comprehensive income and other financial information of the Company for the quarter ended March 31, 2021 as well as the year to date results for the period from April 1, 2020 to March 31, 2021.

BASIS FOR OPINION

We conducted our audit in accordance with the Standards on Auditing (SAs) specified under section 143(10) of the Act. Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Standalone Financial Results section of our report. We are independent of the Company in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the financial results under the provisions of the Act and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

EMPHASIS OF MATTER

We draw attention to Note 7 to the Statement, which describes uncertainties due to the outbreak of Novel Corona Virus (COVID-19). The impact of the COVID-19 pandemic on the operations of the Company and its financial position as at March 31, 2021 are dependent on uncertain future economic conditions.

Our opinion on the Statement is not modified in respect of this matter.

D. TAYAL & JAIN AGRA M. No. 075102 Chartered Accountants

MANAGEMENT'S RESPONSIBILITIES FOR THE STATEMENT

The Statement has been prepared on the basis of standalone audited financial statements. The Company's Board of Directors are responsible for the preparation of the Statement that give a true and fair view of the net profit and other comprehensive income and other financial information of the Company in accordance with the applicable accounting standards prescribed under Section 133 of the Act read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulation 33 of the Listing Regulations.

This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Statement that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the Statement, the Board of Directors are responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

The Board of Directors are also responsible for overseeing the Company's financial reporting process.

AUDITOR'S RESPONSIBILITIES FOR THE AUDIT OF THE STATEMENT

Our objectives are to obtain reasonable assurance about whether the Statement as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Standards on Auditing, specified under Section 143(10) of the Act, will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of the Statement.

As part of an audit in accordance with Standards on Auditing, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Statement, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under Section 143(3)(i) of the Act, we are also responsible for expressing our opinion on whether the Company has adequate internal financial controls with reference to the financial statements in place and the operating effectiveness of such controls.

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors.

D. TAYAL & JAIN
AGRA
M. No. 073102
Chartered Accountants

- Conclude on the appropriateness of the Board of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Statement or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the Statement, including the disclosures, and whether the financial results represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

OTHER MATTER

The comparative financial information/ financial statement of the Company for the corresponding quarter & year ended March 31, 2020, included in these Audited Standalone Financial Results, was audited by the predecessor Auditor who expressed an unmodified conclusion / opinion on that financial information/financial statements on June 30, 2020.

The Statement includes the financial results for the quarter ended March 31, 2020 being the balancing figures between audited figures in respect of the full financial year and the published unaudited year-to-date figures upto the third quarter ended December 31, 2020, which were subject to limited review by us. Our report on the Statement is not modified in respect of this matter.

Date : 04.06.2021

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

D. TAYAL & JAIN AGRA M. No. 073102 Chartered Accountants

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

UDIN – 21073102AAAADJ3479

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 REPORT ON THE AUDITED CONSOLIDATED QUARTERLY AND YEAR TO DATE FINANCIAL RESULTS OF PAISALO DIGITAL LIMITED PURSUANT TO THE REGULATIONS 33 AND 52 OF THE SEBI (LISTING OBLIGATIONS AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2015 (AS AMENDED)

TO THE BOARD OF DIRECTORS OF
PAISALO DIGITAL LIMITED

OPINION

We have audited the accompanying consolidated quarterly financial results of Paisalo Digital Limited ('the Holding Company') and its Wholly Owned Subsidiary Company (holding company and its subsidiary together referred to as 'the Group') for the quarter ended March 31, 2021 and the year to date results for the period from April 1, 2020 to March 31, 2021 ('the Statement'), attached herewith, being submitted by the company pursuant to the requirement of Regulations 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ('Listing Regulations')..

In our opinion and to the best of our information and according to the explanations given to us and based on the financial information of subsidiary, the Statement:

i. includes the financial results of Wholly Owned Subsidiary Company M/s Nupur Finvest Private Limited ('Subsidiary Company');

ii. is presented in accordance with the requirements of Regulations 33 and 52 of the Listing Regulations in this regard; and

iii. give a true and fair view in conformity with the applicable Indian Accounting Standards ('Ind AS') prescribed under Section 133 of the Companies Act, 2013 ('the Act') read with relevant rules issued thereunder, and other accounting principles generally accepted in India of the consolidated net profit and other comprehensive income and other financial information of the Group for the quarter ended March 31, 2021 as well as the year to date results for the period from April 1, 2020 to March 31, 2021.

BASIS FOR OPINION

We conducted our audit in accordance with the Standards on Auditing (SAs) specified under section 143(10) of the Act. Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Consolidated Financial Results section of our report. We are independent of the Group in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the financial results under the provisions of the Act, and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

EMPHASIS OF MATTER

We draw attention to Note 7 to the Statement, which describes uncertainties due to the outbreak of Novel Corona Virus (COVID-19). The impact of the COVID-19 pandemic on the operations of the Company and its financial position as at March 31, 2020 are dependent on uncertain future economic conditions.

Our opinion on the Statement is not modified in respect of this matter.

D. TAYAL & AGRA M. No. 073102 Chartered Accountants

MANAGEMENT'S RESPONSIBILITIES FOR THE STATEMENT

The Statement has been prepared on the basis of consolidated audited financial statements. The Holding Company's Board of Directors are responsible for the preparation of the Statement that give a true and fair view of the consolidated net profit and other comprehensive income and other financial information of the Group in accordance with the applicable accounting standards prescribed under Section 133 of the Act read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulation 33 of the Listing Regulations.

The respective Board of Directors of the companies included in the Group are responsible for maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Group and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Statement that give a true and fair view and are free from material misstatement, whether due to fraud or error, which have been used for the purpose of preparation of the Statement by the Directors of the Holding Company, as aforesaid.

In preparing the Statement, the respective Board of Directors of the companies included in the Group are responsible for assessing ability of the Group to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the respective Board of Directors either intends to liquidate the Group or to cease operations, or has no realistic alternative but to do so.

The respective Board of Directors of the companies included in the Group are responsible for overseeing the financial reporting process of the Group.

AUDITOR'S RESPONSIBILITIES FOR THE AUDIT OF THE STATEMENT

Our objectives are to obtain reasonable assurance about whether the Statement as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Standards on Auditing, specified under Section 143(10) of the Act, will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of the Statement.

As part of an audit in accordance with Standards on Auditing, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Statement, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under Section 143(3)(i) of the Act, we are also responsible for expressing our opinion on whether the Holding Company has adequate internal financial controls with reference to the financial statements in place and the operating effectiveness of such controls.

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors.

D. TAYAL & JAIN
AGRA
M. No. 073102
Chartered Accountants

- Conclude on the appropriateness of the Board of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the ability of the Group to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Statement or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Group to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the Statement, including the disclosures, and whether the financial results represent the underlying transactions and events in a manner that achieves fair presentation.

- Obtain sufficient appropriate audit evidence regarding the financial statements/financial information of the entities within the Group to express an opinion on the Statement. We are responsible for the direction, supervision and performance of the audit of financial information of Subsidiary Company included in the consolidated financial results of which we are the independent auditors. We remain solely responsible for our audit opinion.

We communicate with those charged with governance of the Holding Company and Subsidiary Company included in the Statement of which we are the independent auditors regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

We also performed procedures in accordance with the circular issued by the SEBI under Regulation 33(8) of the Listing Regulations, as amended, to the extent applicable.

OTHER MATTER

The comparative financial information/ financial statement of the Company for the corresponding quarter & year ended March 31, 2020, included in these Audited Consolidated Financial Results, were audited by predecessor auditor who expressed an unmodified conclusion / opinion on that financial information /financial statements on June 30, 2020.

The Statement includes the consolidated financial results for the quarter ended March 31, 2021 being the balancing figures between audited figures in respect of the full audited financial year and the published unaudited year-to-date figures upto the third quarter ended December 31, 2020, which were subject to limited review by us.

Our report on the Statement is not modified.

Date : 04.06.2021

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

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

UDIN – 21073102AAAADK8281

PAISALO
EASY LOAN आसान लोन

Date: June 4, 2021

The Manager
Department of Corporate Relationship
BSE Limited
(Thru.-Listing Centre)
25th Floor P. J. Towers, Dalal Street
Mumbai -400 001
Scrip Code: 532900 (Equity)
959759, 959963, 960204 (Debt Securities)

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

Sub: Declaration pursuant to Regulation 33(3)(d) and 52(3)(a) of the Securities & Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulation, 2015

Dear Sir/Madam,

I, Sunil Agarwal, Managing Director of Paisalo Digital Limited (CIN:L65921DL1992PLC120483) having its Registered office at CSC Pocket-52, CR Park Near Police Station, New Delhi-110019, hereby declare that the Statutory Auditors of the Company, D. Tayal & Jain, Chartered Accountants (Firm Reg. No. 011181C), have issued an Audit Report with unmodified opinion on the Audited Financial Results of the Company (Standalone & Consolidated) for the year ended March 31, 2021.

This declaration is given in compliance to Regulation 33(3)(d) and 52(3)(a) of the SEBI (Listing Obligations and Disclosure Requirements) Regulation, 2015 (As Amended).

Kindly take this declaration on your records.

Yours Sincerely

For Paisalo Digital Limited

Sunil Agarwal
(Managing Director)

PAISALO DIGITAL LIMITED
PAISALO