

# PAISALO

EASY LOAN आसान लोन

Date: May 10, 2026

The Manager  
Department of Corporate Relationship  
**BSE Limited**  
25<sup>th</sup> 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: Equity- 532900**

NCDs- 975107, 975202, 975251, 975329, 975437, 975640, 975865, 976752, 977004, 977097,  
977278, 977279, 977358, 977371, 977643, CPs-731221, 731429, 731434, 731455

**SCRIP SYMBOL: PAISALO**

**Sub.: Outcome of Board Meeting held on May 10, 2026, as per Regulations 30, 33, 51, 52 and 63 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015**

Dear Sir/Madam,

With reference to our intimation letter dated April 22, 2026 and May 5, 2026 regarding Board Meeting, we wish to inform you that the Board of Directors of the Company at its meeting held today, i.e. May 10, 2026, inter alia approved the Audited Financial Statements (Standalone and Consolidated) for the fourth quarter and financial year ended March 31, 2026 and Financial Results (Standalone and Consolidated) for the fourth quarter ended March 31, 2026 and the year-to-date results for the period from April 1, 2025 to March 31, 2026 as recommended by the Audit Committee.

The meeting of Board of Directors commenced at 10:15 A.M. and concluded at 11:50 A.M.

We request you to take the above on record.

Thanking you  
Yours Faithfully,  
**For Paisalo Digital Limited**



**(Manendra Singh)**  
**Company Secretary**

**Encl.:**

1. Pursuant to Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, Statements showing the Audited Financial Results (Standalone and Consolidated) for the fourth quarter ended March 31, 2026 and the year to date results for the period from April 1, 2025 to March 31, 2026 alongwith Auditor's Reports with unmodified opinions on Audited Financial Results –Standalone and Consolidated. **Annexure 1.**
2. Declaration pursuant to Regulation 33(3)(d) and 52(3)(a) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. **Annexure 1 (A).**

## 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. Phone: +91 562 402 8888. Email: agra@paisalo.in

CIN: L65921DL1992PLC120483

[www.paisalo.in](http://www.paisalo.in)

Serving Bharat since 1992

अर्थ: समाजस्य न्यासः

# 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

अर्थ: समाजस्य न्यासः

STATEMENT OF STANDALONE AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED 31ST MARCH, 2026

(₹ in Lakh Except EPS)

| Sr. No.      | Particulars   | Quarter Ended    |                  |                  | Year Ended       |                  |
|--------------|---|------------------|------------------|------------------|------------------|------------------|
|              |   | 31.03.2026       | 31.12.2025       | 31.03.2025       | 31.03.2026       | 31.03.2025       |
|              |   | (Audited)        | (Unaudited)      | (Audited)        | (Audited)        | (Audited)        |
| <b>I</b>     | <b>Revenue from operations:</b>   |                  |                  |                  |                  |                  |
|              | (i) Interest Income   | 24,738.20        | 23,987.47        | 17,809.48        | 87,867.09        | 66,023.60        |
|              | (ii) Dividend Income  | 0.09             | 1.63             | 1.53             | 1.72             | 1.53             |
|              | (iii) Rental Income   | -                | -                | -                | -                | -                |
|              | (iv) Fees and commission Income   | 828.96           | (357.77)         | 1,076.23         | 3,871.82         | 7,098.84         |
|              | (v) Net gain on fair value changes  | -                | -                | (48.10)          | -                | 26.68            |
|              | (vi) Net gain on derecognition of financial instruments under amortized cost category | -                | -                | -                | -                | -                |
|              | (vii) Sale of products (including Excise Duty)  | -                | -                | -                | -                | -                |
|              | (viii) Sale of services   | -                | -                | -                | -                | -                |
|              | (ix) Others   | -                | -                | 132.54           | -                | 332.54           |
|              | <b>Total Revenue from operations (I)</b>  | <b>25,567.25</b> | <b>23,631.33</b> | <b>18,971.68</b> | <b>91,740.63</b> | <b>73,483.19</b> |
| <b>II</b>    | <b>Other Income</b>   | -                | -                | -                | -                | -                |
|              | <b>Total Income (I+II)</b>  | <b>25,567.25</b> | <b>23,631.33</b> | <b>18,971.68</b> | <b>91,740.63</b> | <b>73,483.19</b> |
| <b>III</b>   | <b>Expenses:</b>  |                  |                  |                  |                  |                  |
|              | (i) Finance Costs   | 8,609.81         | 9,302.69         | 8,167.59         | 36,520.77        | 30,930.05        |
|              | (ii) Fees and commission expense  | -                | -                | -                | -                | -                |
|              | (iii) Net loss on fair value changes  | 28.31            | (27.29)          | -                | 49.46            | -                |
|              | (iv) Net loss on derecognition of financial instruments under amortized cost category | -                | -                | -                | -                | -                |
|              | (v) Impairment on financial instruments   | 814.17           | 539.83           | 269.03           | 3,764.84         | 1,868.43         |
|              | (vi) Cost of materials consumed   | -                | -                | -                | -                | -                |
|              | (vii) Purchases of Stock-in-trade   | -                | -                | -                | -                | -                |
|              | (viii) Changes in Inventories of finished goods, stock-in-trade and work-in-progress  | -                | -                | -                | -                | -                |
|              | (ix) Employee Benefits Expenses   | 1,987.20         | 1,995.49         | 1,792.60         | 7,435.43         | 6,074.87         |
|              | (x) Depreciation, amortization and impairment   | 473.41           | 312.66           | 223.31           | 1,224.23         | 546.86           |
|              | (xi) Others expenses  | 4,086.84         | 2,611.94         | 2,430.43         | 11,162.92        | 7,602.99         |
|              | <b>Total Expenses (III)</b>   | <b>15,999.74</b> | <b>14,735.32</b> | <b>12,882.96</b> | <b>60,157.65</b> | <b>47,023.20</b> |
| <b>IV</b>    | <b>Profit / (loss) before exceptional items and tax (II-III)</b>                      | <b>9,567.51</b>  | <b>8,896.01</b>  | <b>6,088.72</b>  | <b>31,582.98</b> | <b>26,459.99</b> |
| <b>V</b>     | <b>Exceptional items</b>  | -                | 78.39            | (59.46)          | 78.39            | (59.46)          |
| <b>VI</b>    | <b>Profit/(loss) before tax (IV-V)</b>  | <b>9,567.51</b>  | <b>8,817.62</b>  | <b>6,148.18</b>  | <b>31,504.59</b> | <b>26,519.45</b> |
| <b>VII</b>   | <b>Tax Expense:</b>   |                  |                  |                  |                  |                  |
|              | (1) Current Tax   | 2,076.53         | 1,970.82         | 997.40           | 7,225.79         | 5,376.93         |
|              | (2) Deferred Tax  | 365.99           | 249.94           | 649.96           | 809.89           | 1,373.82         |
| <b>VIII</b>  | <b>Profit / (loss) for the period from continuing operations (VI-VII)</b>             | <b>7,124.99</b>  | <b>6,596.86</b>  | <b>4,500.82</b>  | <b>23,468.91</b> | <b>19,768.70</b> |
| <b>IX</b>    | <b>Profit/(loss) from discontinued operations</b>                                     | -                | -                | -                | -                | -                |
| <b>X</b>     | <b>Tax Expense of discontinued operations</b>   | -                | -                | -                | -                | -                |
| <b>XI</b>    | <b>Profit/(loss) from discontinued operations (After tax) (IX-X)</b>                  | -                | -                | -                | -                | -                |
| <b>XII</b>   | <b>Profit/(loss) for the period (VIII+XI)</b>   | <b>7,124.99</b>  | <b>6,596.86</b>  | <b>4,500.82</b>  | <b>23,468.91</b> | <b>19,768.70</b> |
| <b>XIII</b>  | <b>Other Comprehensive Income:</b>  |                  |                  |                  |                  |                  |
|              | (A) (i) Items that will not be reclassified to profit or loss                         | -                | -                | -                | -                | -                |
|              | (ii) Income tax relating to items that will not be reclassified to profit or loss     | -                | -                | -                | -                | -                |
|              | <b>Subtotal (A)</b>   | -                | -                | -                | -                | -                |
|              | (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         | -                | -                | -                | -                | -                |
|              | <b>Subtotal (B)</b>   | -                | -                | -                | -                | -                |
|              | <b>Other Comprehensive Income (A+B)</b>   | -                | -                | -                | -                | -                |
| <b>XIV</b>   | <b>Total Comprehensive Income for the period</b>                                      | <b>7,124.99</b>  | <b>6,596.86</b>  | <b>4,500.82</b>  | <b>23,468.91</b> | <b>19,768.70</b> |
| <b>XV</b>    | <b>Paid-up equity share capital (face value of Re. 1 per equity share)</b>            | 9,095.84         | 9,095.84         | 9,021.81         | 9,095.84         | 9,021.81         |
| <b>XVI</b>   | <b>Other equity as per statement of assets and liabilities</b>                        | -                | -                | -                | 1,68,196.19      | 1,42,743.60      |
| <b>XVII</b>  | <b>Earnings per equity share (for continuing operations):</b>                         |                  |                  |                  |                  |                  |
|              | Basic (Rs.)   | 0.79             | 0.73             | 0.50             | 2.59             | 2.20             |
|              | Diluted (Rs.)   | 0.79             | 0.73             | 0.50             | 2.59             | 2.20             |
| <b>XVIII</b> | <b>Earnings per equity share (for discontinued operations):</b>                       |                  |                  |                  |                  |                  |
|              | Basic (Rs.)   | -                | -                | -                | -                | -                |
|              | Diluted (Rs.)   | -                | -                | -                | -                | -                |
| <b>XIX</b>   | <b>Earnings per equity share (for continuing and discontinued operations):</b>        |                  |                  |                  |                  |                  |
|              | Basic (Rs.)   | 0.79             | 0.73             | 0.50             | 2.59             | 2.20             |
|              | Diluted (Rs.)   | 0.79             | 0.73             | 0.50             | 2.59             | 2.20             |

*Sumit Kumar*



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CIN: L65921DL1992PLC120483

अर्थ: समाजस्य न्यासः

STANDALONE STATEMENT OF ASSETS AND LIABILITIES AS AT 31ST MARCH, 2026

(₹ in Lakhs)

| Sr. No.   | Particulars   | Year Ended         | Year Ended         |
|-----------|---|--------------------|--------------------|
|           |   | 31.03.2026         | 31.03.2025         |
|           |   | (Audited)          | (Audited)          |
| <b>I</b>  | <b>ASSETS</b>   |                    |                    |
|           | <b>(1) Financial Assets</b>   |                    |                    |
|           | (a) Cash & Cash Equivalents   | 14,682.23          | 10,046.71          |
|           | (b) Bank Balances other than (a) above  | 299.95             | 320.06             |
|           | (c) Derivative Financial Instruments  | -                  | -                  |
|           | (d) Receivables   |                    |                    |
|           | (i) Trade Receivables   | 1,766.09           | 2,112.96           |
|           | (ii) Other Receivables  | -                  | -                  |
|           | (e) Loans   | 5,79,400.67        | 4,75,074.95        |
|           | (f) Investments   | 6,204.91           | 6,254.37           |
|           | (g) Other Financial Assets  | 2,220.06           | 3,257.91           |
|           | <b>(2) Non Financial Assets</b>   |                    |                    |
|           | (a) Current Tax Assets (Net)  | 2,465.71           | 2,458.94           |
|           | (b) Deferred Tax Asset (Net)  | -                  | -                  |
|           | (c) Investment Property   | -                  | -                  |
|           | (d) Biological Assets other than Bearer plants  | -                  | -                  |
|           | (e) Property, Plant and Equipments  | 8,408.80           | 7,446.13           |
|           | (f) Capital Work-in-Progress  | -                  | -                  |
|           | (g) Intangible Assets under development   | -                  | -                  |
|           | (h) Goodwill  | -                  | -                  |
|           | (i) Other Intangible Assets   | 13.20              | 14.00              |
|           | (j) Other Non-Financial Assets  | 3,704.31           | 1,626.33           |
|           | <b>Total Assets</b>   | <b>6,19,165.93</b> | <b>5,08,612.36</b> |
| <b>II</b> | <b>EQUITY AND LIABILITIES</b>   |                    |                    |
|           | <b>(1) Financial Liabilities</b>  |                    |                    |
|           | (a) Derivative Financial Instruments  | -                  | -                  |
|           | (b) Payables  |                    |                    |
|           | (I) Trade Payables  |                    |                    |
|           | (i) Total outstanding dues of Micro Enterprises and Small Enterprises                       | 76.46              | 39.40              |
|           | (ii) Total outstanding dues of creditors other than Micro Enterprises and Small Enterprises | 2,444.06           | 3,387.38           |
|           | (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 | 2,083.32           | 3,092.38           |
|           | (c) Debt Securities   | 1,15,597.20        | 1,02,609.43        |
|           | (d) Borrowings (Other than Debt Securities)   | 3,11,750.26        | 2,37,783.73        |
|           | (e) Deposits  | -                  | -                  |
|           | (f) Subordinated Liabilities  | 100.00             | 800.00             |
|           | (g) Other Financial Liabilities   | 1,947.52           | 1,533.00           |
|           | <b>(2) Non-Financial Liabilities</b>  |                    |                    |
|           | (a) Current Tax Liabilities (Net)   | -                  | -                  |
|           | (b) Provisions  | 5,583.10           | 5,280.60           |
|           | (c) Deferred Tax Liabilities (Net)  | 1,319.69           | 509.80             |
|           | (d) Other non-financial Liabilities   | 972.29             | 1,811.23           |
|           | <b>(3) Equity</b>   |                    |                    |
|           | (a) Equity Share Capital  | 9,095.84           | 9,021.81           |
|           | (b) Other Equity  | 1,68,196.19        | 1,42,743.60        |
|           | <b>Total Equity &amp; Liabilities</b>   | <b>6,19,165.93</b> | <b>5,08,612.36</b> |

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CIN: L65921DL1992PLC120483

अर्थ: समाजस्य न्यासः

STANDALONE CASH FLOW STATEMENT AS AT 31ST MARCH, 2026

(₹ in Lakhs)

| Sr. No.     | Particulars   | Year Ended         | Year Ended         |
|-------------|---|--------------------|--------------------|
|             |   | 31.03.2026         | 31.03.2025         |
|             |   | (Audited)          | (Audited)          |
| <b>A</b>    | <b>Cash Flow from Operating Activities:</b>                   |                    |                    |
|             | Net Profit before tax and extraordinary items and Interest    | 68,103.75          | 57,390.04          |
|             | <b>Adjustments for</b>  |                    |                    |
| <b>I</b>    | Depreciation  | 559.05             | 426.67             |
| <b>II</b>   | Deferred Expense W/O  | 665.18             | 120.19             |
| <b>III</b>  | Impairment on financial instruments                           | 3,764.84           | 1,868.43           |
| <b>IV</b>   | Expenditure on CSR  | 437.83             | 320.89             |
| <b>V</b>    | Dividend Income   | (1.72)             | (1.53)             |
| <b>VI</b>   | Profit / Loss on Sale of Shares                               | 49.46              | (26.68)            |
| <b>VII</b>  | Share based payment to employee                               | -                  | 28.39              |
| <b>VIII</b> | Profit/Loss on Sale of Investments/Assets                     | 0.46               | 24.69              |
|             | <b>Operating Profit before working capital changes</b>        | <b>73,578.85</b>   | <b>60,151.09</b>   |
|             | <b>Adjustments for</b>  |                    |                    |
| <b>I</b>    | Change in Other Financial Assets                              | (1,405.07)         | (19.27)            |
| <b>II</b>   | Change in Loans & Receivables                                 | (1,07,860.37)      | (1,10,076.32)      |
| <b>III</b>  | Change in Payable & non financial liabilities                 | (2,754.25)         | 406.53             |
| <b>IV</b>   | Change in other non financial liabilities                     | (2,743.16)         | (1,746.52)         |
|             | <b>Cash generated from Operations</b>                         | <b>(41,184.00)</b> | <b>(51,284.49)</b> |
| <b>I</b>    | Interest paid   | (36,520.77)        | (30,930.05)        |
| <b>II</b>   | Income Tax paid   | (7,232.56)         | (6,919.97)         |
| <b>III</b>  | Paid Expenses on CSR  | (437.83)           | (320.89)           |
|             | <b>Cash flow before Extraordinary Items</b>                   | <b>(85,375.16)</b> | <b>(89,455.40)</b> |
| <b>I</b>    | Extraordinary items   | 78.39              | (59.46)            |
|             | <b>Net Cash from Operating Activities</b>                     | <b>(85,453.55)</b> | <b>(89,395.94)</b> |
| <b>B</b>    | <b>Cash Flows from Investing Activities:</b>                  |                    |                    |
| <b>I</b>    | Purchase of Fixed Assets                                      | (1,521.88)         | (1,277.88)         |
| <b>II</b>   | Sale of Fixed Assets  | 0.50               | 10.00              |
| <b>III</b>  | Purchase/Transfer of Investments                              | -                  | -                  |
|             | <b>Net Cash from Investing activities</b>                     | <b>(1,521.38)</b>  | <b>(1,267.88)</b>  |
| <b>C</b>    | <b>Net Cash from Financing Activities:</b>                    |                    |                    |
| <b>I</b>    | Proceeds from Borrowings                                      | 73,966.53          | 54,970.42          |
| <b>II</b>   | Proceeds from Debt Service Repayment Account                  | 414.52             | 545.26             |
| <b>III</b>  | Proceeds from Debt Securities                                 | 12,987.77          | 48,766.68          |
| <b>IV</b>   | Proceeds from Subordinated Liability                          | (700.00)           | (8,100.00)         |
| <b>V</b>    | Dividend (Paid)/Received                                      | (907.80)           | (896.51)           |
| <b>VI</b>   | Purchase of Security Receipts                                 | 2,442.92           | 2,566.00           |
| <b>VII</b>  | Money received against Shares issued                          | 3,386.40           | 1,822.42           |
|             | <b>Net Cash from Financing activities</b>                     | <b>91,590.34</b>   | <b>99,674.27</b>   |
|             | <b>Net Increase/(decrease) in cash &amp; cash equivalents</b> | <b>4,615.41</b>    | <b>9,010.45</b>    |
|             | <b>Cash &amp; Cash equivalents at beginning of period</b>     | <b>10,366.77</b>   | <b>1,356.32</b>    |
|             | <b>Cash &amp; Cash equivalent at end of period</b>            | <b>14,982.18</b>   | <b>10,366.77</b>   |

  
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CIN: L65921DL1992PLC120483

अर्थ: समाजस्य न्यासः

STATEMENT OF CONSOLIDATED AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED 31ST MARCH, 2026

(₹ in Lakh Except EPS)

| Sr. No.      | Particulars   | Quarter Ended    |                  |                  | Year Ended         |                    |
|--------------|---|------------------|------------------|------------------|--------------------|--------------------|
|              |   | 31.03.2026       | 31.12.2025       | 31.03.2025       | 31.03.2026         | 31.03.2025         |
|              |   | (Audited)        | (Unaudited)      | (Audited)        | (Audited)          | (Audited)          |
| <b>I</b>     | <b>Revenue from operations:</b>   |                  |                  |                  |                    |                    |
|              | (i) Interest Income   | 25,257.46        | 24,355.41        | 18,207.71        | 90,471.96          | 69,636.70          |
|              | (ii) Dividend Income  | 0.09             | 1.63             | 1.53             | 1.72               | 1.53               |
|              | (iii) Rental Income   | -                | -                | -                | -                  | -                  |
|              | (iv) Fees and commission Income   | 834.73           | (351.69)         | 1,083.51         | 3,896.08           | 7,113.21           |
|              | (v) Net gain on fair value changes  | -                | -                | (48.10)          | -                  | 26.68              |
|              | (vi) Net gain on derecognition of financial instruments under amortized cost category | -                | -                | -                | -                  | -                  |
|              | (vii) Sale of products (including Excise Duty)  | -                | -                | -                | -                  | -                  |
|              | (viii) Sale of services   | -                | -                | -                | -                  | -                  |
|              | (ix) Others   | -                | -                | 132.54           | -                  | 332.54             |
|              | <b>Total Revenue from operations (I)</b>  | <b>26,092.28</b> | <b>24,005.35</b> | <b>19,377.19</b> | <b>94,369.76</b>   | <b>77,110.66</b>   |
| <b>II</b>    | Other Income  | -                | -                | -                | -                  | -                  |
|              | <b>Total Income (I+II)</b>  | <b>26,092.28</b> | <b>24,005.35</b> | <b>19,377.19</b> | <b>94,369.76</b>   | <b>77,110.66</b>   |
| <b>III</b>   | <b>Expenses:</b>  |                  |                  |                  |                    |                    |
|              | (i) Finance Costs   | 8,758.26         | 9,471.08         | 8,582.59         | 37,433.37          | 32,830.61          |
|              | (ii) Fees and commission expense  | -                | -                | -                | -                  | -                  |
|              | (iii) Net loss on fair value changes  | 28.31            | (27.29)          | -                | 49.46              | -                  |
|              | (iv) Net loss on derecognition of financial instruments under amortized cost category | -                | -                | -                | -                  | -                  |
|              | (v) Impairment on financial instruments   | 714.53           | 553.82           | 10.91            | 4,215.39           | 2,551.19           |
|              | (vi) Cost of materials consumed   | -                | -                | -                | -                  | -                  |
|              | (vii) Purchases of Stock-in-trade   | -                | -                | -                | -                  | -                  |
|              | (viii) Changes in Inventories of finished goods,                                      | -                | -                | -                | -                  | -                  |
|              | (ix) Employee Benefits Expenses   | 2,034.73         | 2,053.93         | 1,842.14         | 7,641.55           | 6,286.14           |
|              | (xi) Depreciation, amortization and impairment  | 473.42           | 312.66           | 223.37           | 1,224.27           | 547.15             |
|              | (x) Others expenses   | 4,382.27         | 2,682.42         | 2,485.41         | 11,886.37          | 8,138.36           |
|              | <b>Total Expenses (III)</b>   | <b>16,391.52</b> | <b>15,046.62</b> | <b>13,144.42</b> | <b>62,450.41</b>   | <b>50,353.45</b>   |
| <b>IV</b>    | <b>Profit / (loss) before exceptional items and tax (II-III)</b>                      | <b>9,700.76</b>  | <b>8,958.73</b>  | <b>6,232.77</b>  | <b>31,919.35</b>   | <b>26,757.21</b>   |
| <b>V</b>     | Exceptional items   | -                | 78.39            | (78.37)          | 78.39              | (78.37)            |
| <b>VI</b>    | <b>Profit/(loss) before tax (IV-V)</b>  | <b>9,700.76</b>  | <b>8,880.34</b>  | <b>6,311.14</b>  | <b>31,840.96</b>   | <b>26,835.58</b>   |
| <b>VII</b>   | <b>Tax Expense:</b>   |                  |                  |                  |                    |                    |
|              | (1) Current Tax   | 2,110.78         | 2,002.55         | 1,034.64         | 7,311.02           | 5,458.82           |
|              | (2) Deferred Tax  | 366.98           | 251.64           | 647.99           | 809.33             | 1,364.69           |
| <b>VIII</b>  | <b>Profit / (loss) for the period from continuing operations (VI-VII)</b>             | <b>7,223.00</b>  | <b>6,626.15</b>  | <b>4,628.51</b>  | <b>23,720.61</b>   | <b>20,012.07</b>   |
| <b>IX</b>    | Profit/(loss) from discontinued operations  | -                | -                | -                | -                  | -                  |
| <b>X</b>     | Tax Expense of discontinued operations  | -                | -                | -                | -                  | -                  |
| <b>XI</b>    | <b>Profit/(loss) from discontinued operations (After tax) (IX-X)</b>                  | <b>-</b>         | <b>-</b>         | <b>-</b>         | <b>-</b>           | <b>-</b>           |
| <b>XII</b>   | <b>Profit/(loss) for the period (VIII+XI)</b>   | <b>7,223.00</b>  | <b>6,626.15</b>  | <b>4,628.51</b>  | <b>23,720.61</b>   | <b>20,012.07</b>   |
| <b>XIII</b>  | <b>Other Comprehensive Income:</b>  |                  |                  |                  |                    |                    |
|              | (A) (i) Items that will not be reclassified to profit or loss                         | -                | -                | -                | -                  | -                  |
|              | (ii) Income tax relating to items that will not be reclassified to profit or loss     | -                | -                | -                | -                  | -                  |
|              | <b>Subtotal (A)</b>   | <b>-</b>         | <b>-</b>         | <b>-</b>         | <b>-</b>           | <b>-</b>           |
|              | (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         | -                | -                | -                | -                  | -                  |
|              | <b>Subtotal (B)</b>   | <b>-</b>         | <b>-</b>         | <b>-</b>         | <b>-</b>           | <b>-</b>           |
|              | <b>Other Comprehensive Income (A+B)</b>   | <b>-</b>         | <b>-</b>         | <b>-</b>         | <b>-</b>           | <b>-</b>           |
| <b>XIV</b>   | <b>Total Comprehensive Income for the period</b>                                      | <b>7,223.00</b>  | <b>6,626.15</b>  | <b>4,628.51</b>  | <b>23,720.61</b>   | <b>20,012.07</b>   |
| <b>XV</b>    | <b>Net profit after tax attributable to:</b>  |                  |                  |                  |                    |                    |
|              | Owners of the holding company   | 7,223.00         | 6,626.15         | 4,628.51         | 23,720.61          | 20,012.07          |
|              | Non-controlling interest  | -                | -                | -                | -                  | -                  |
| <b>XVI</b>   | <b>Other comprehensive income attributable to:</b>                                    |                  |                  |                  |                    |                    |
|              | Owners of the holding company   | -                | -                | -                | -                  | -                  |
|              | Non-controlling interest  | -                | -                | -                | -                  | -                  |
| <b>XVII</b>  | <b>Total comprehensive income attributable to:</b>                                    |                  |                  |                  |                    |                    |
|              | Owners of the holding company   | 7,223.00         | 6,626.15         | 4,628.51         | 23,720.61          | 20,012.07          |
|              | Non-controlling interest  | -                | -                | -                | -                  | -                  |
| <b>XVIII</b> | <b>Paid-up equity share capital (face value of Re. 1 per equity share)</b>            | <b>9,095.84</b>  | <b>9,095.84</b>  | <b>9,021.81</b>  | <b>9,095.84</b>    | <b>9,021.81</b>    |
| <b>XIX</b>   | <b>Other equity as per statement of assets and liabilities</b>                        | <b>-</b>         | <b>-</b>         | <b>-</b>         | <b>1,70,201.81</b> | <b>1,44,476.25</b> |
| <b>XVI</b>   | <b>Earnings per equity share (for continuing operations):</b>                         |                  |                  |                  |                    |                    |
|              | Basic (Rs.)   | 0.80             | 0.73             | 0.51             | 2.62               | 2.23               |
|              | Diluted (Rs.)   | 0.80             | 0.73             | 0.51             | 2.62               | 2.23               |
| <b>XVII</b>  | <b>Earnings per equity share (for discontinued operations):</b>                       |                  |                  |                  |                    |                    |
|              | Basic (Rs.)   | -                | -                | -                | -                  | -                  |
|              | Diluted (Rs.)   | -                | -                | -                | -                  | -                  |
| <b>XVIII</b> | <b>Earnings per equity share (for continuing and discontinued operations):</b>        |                  |                  |                  |                    |                    |
|              | Basic (Rs.)   | 0.80             | 0.73             | 0.51             | 2.62               | 2.23               |
|              | Diluted (Rs.)   | 0.80             | 0.73             | 0.51             | 2.62               | 2.23               |



# PAISALO

EASY LOAN आसान लोन

## PAISALO DIGITAL LIMITED

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TEL: +91 11 43518888 FAX: + 91 11 43518816 WEB: www.paisalo.in

CIN: L65921DL1992PLC120483

अर्थ: समाजस्य न्यासः

CONSOLIDATED STATEMENT OF ASSETS AND LIABILITIES AS AT 31ST MARCH, 2026

(₹ in Lakhs)

| Sr. No.   | Particulars   | Year Ended         | Year Ended         |
|-----------|---|--------------------|--------------------|
|           |   | 31.03.2026         | 31.03.2025         |
|           |   | (Audited)          | (Audited)          |
| <b>I</b>  | <b>ASSETS</b>   |                    |                    |
|           | <b>(1) Financial Assets</b>   |                    |                    |
|           | (a) Cash & Cash Equivalents   | 14,698.48          | 10,068.77          |
|           | (b) Bank Balances other than (a) above  | 302.40             | 412.16             |
|           | (c) Derivative Financial Instruments  | -                  | -                  |
|           | (d) Receivables   |                    |                    |
|           | (i) Trade Receivables   | 1,766.09           | 2,121.48           |
|           | (ii) Other Receivables  | -                  | -                  |
|           | (e) Loans   | 5,92,950.57        | 4,95,442.47        |
|           | (f) Investments   | 1,981.00           | 2,030.46           |
|           | (g) Other Financial Assets  | 3,377.13           | 3,460.28           |
|           | <b>(2) Non Financial Assets</b>   |                    |                    |
|           | (a) Current Tax Assets (Net)  | 2,769.50           | 2,824.00           |
|           | (b) Deferred Tax Asset (Net)  | -                  | -                  |
|           | (c) Investment Property   | -                  | -                  |
|           | (d) Biological Assets other than Bearer plants  | -                  | -                  |
|           | (e) Property, Plant and Equipments  | 8,409.13           | 7,446.50           |
|           | (f) Capital Work-in-Progress  | -                  | -                  |
|           | (g) Intangible Assets under development   | -                  | -                  |
|           | (h) Goodwill  | -                  | -                  |
|           | (i) Other Intangible Assets   | 13.20              | 14.00              |
|           | (j) Other Non-Financial Assets  | 3,705.82           | 1,639.59           |
|           | <b>Total Assets</b>   | <b>6,29,973.32</b> | <b>5,25,459.71</b> |
| <b>II</b> | <b>EQUITY AND LIABILITIES</b>   |                    |                    |
|           | <b>(1) Financial Liabilities</b>  |                    |                    |
|           | (a) Derivative Financial Instruments  | -                  | -                  |
|           | (b) Payables  |                    |                    |
|           | (I) Trade Payables  |                    |                    |
|           | (i) Total outstanding dues of Micro Enterprises and Small Enterprises                       | 76.46              | 39.40              |
|           | (ii) Total outstanding dues of creditors other than Micro Enterprises and Small Enterprises | 2,444.06           | 3,387.38           |
|           | (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 | 2,171.39           | 3,230.83           |
|           | (c) Debt Securities   | 1,21,167.20        | 1,08,179.43        |
|           | (d) Borrowings (Other than Debt Securities)   | 3,14,700.24        | 2,46,967.32        |
|           | (e) Deposits  | -                  | -                  |
|           | (f) Subordinated Liabilities  | 100.00             | 800.00             |
|           | (g) Other Financial Liabilities   | 1,947.52           | 1,533.00           |
|           | <b>(2) Non-Financial Liabilities</b>  |                    |                    |
|           | (a) Current Tax Liabilities (Net)   | -                  | -                  |
|           | (b) Provisions  | 5,766.60           | 5,483.35           |
|           | (c) Deferred Tax Liabilities (Net)  | 1,316.11           | 506.76             |
|           | (d) Other non-financial Liabilities   | 986.09             | 1,834.18           |
|           | <b>(3) Equity</b>   |                    |                    |
|           | (a) Equity Share Capital  | 9,095.84           | 9,021.81           |
|           | (b) Other Equity  | 1,70,201.81        | 1,44,476.25        |
|           | <b>Total Equity &amp; Liabilities</b>   | <b>6,29,973.32</b> | <b>5,25,459.71</b> |
|           | Equity attributable to equity holders of the holding company                                | 1,79,297.65        | 1,53,498.06        |
|           | Non - controlling interest  | -                  | -                  |
|           | <b>Total Equity</b>   | <b>1,79,297.65</b> | <b>1,53,498.06</b> |


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CIN: L65921DL1992PLC120483

अर्थ: समाजस्य न्यासः

CONSOLIDATED CASH FLOW STATEMENT AS AT 31ST MARCH, 2026

| Sr. No.     | Particulars   | (₹ in Lakhs)       |                    |
|-------------|---|--------------------|--------------------|
|             |   | Year Ended         | Year Ended         |
|             |   | 31.03.2026         | 31.03.2025         |
|             |   | (Audited)          | (Audited)          |
| <b>A</b>    | <b>Cash Flow from Operating Activities:</b>                   |                    |                    |
|             | Net Profit before tax and extraordinary items and Interest    | 69,352.72          | 59,587.82          |
|             | <b>Adjustments for</b>  |                    |                    |
| <b>I</b>    | Depreciation  | 559.09             | 426.96             |
| <b>II</b>   | Deferred Expense W/O  | 665.18             | 120.19             |
| <b>III</b>  | Impairment on financial instruments                           | 4,215.39           | 2,551.19           |
| <b>IV</b>   | Expenditure on CSR  | 437.83             | 320.89             |
| <b>V</b>    | Dividend Income   | (1.72)             | (1.53)             |
| <b>VI</b>   | Profit / Loss on Sale of Shraes                               | 49.46              | (26.68)            |
| <b>VII</b>  | Share based payment to employee                               | -                  | 28.39              |
| <b>VIII</b> | Profit/Loss on Sale of Investments/Assets                     | 289.69             | 24.69              |
|             | <b>Operating Profit before working capital changes</b>        | <b>75,567.64</b>   | <b>63,031.92</b>   |
|             | <b>Adjustments for</b>  |                    |                    |
| <b>I</b>    | Change in Other Financial Assets                              | (1,609.77)         | (34.93)            |
| <b>II</b>   | Change in Loans & Receivables                                 | (1,01,480.42)      | (1,05,737.39)      |
| <b>III</b>  | Change in Payable & non financial liabilities                 | (2,813.79)         | 265.50             |
| <b>IV</b>   | Change in other Non Financial Assets                          | (2,731.41)         | (1,719.11)         |
|             | <b>Cash generated from Operations</b>                         | <b>(33,067.75)</b> | <b>(44,194.01)</b> |
| <b>I</b>    | Interest paid   | (37,433.37)        | (32,830.61)        |
| <b>II</b>   | Income Tax paid   | (7,258.82)         | (6,885.93)         |
| <b>III</b>  | Paid Expenses on CSR  | (437.83)           | (320.89)           |
|             | <b>Cash flow before Extraordinary Items</b>                   | <b>(78,197.77)</b> | <b>(84,231.44)</b> |
| <b>I</b>    | Extraordinary Items   | 78.39              | (78.37)            |
|             | <b>Net Cash from Operating Activities</b>                     | <b>(78,276.16)</b> | <b>(84,153.07)</b> |
| <b>B</b>    | <b>Cash Flows from Investing Activities:</b>                  |                    |                    |
| <b>I</b>    | Purchase of Fixed Assets                                      | (1,521.88)         | (1,277.88)         |
| <b>II</b>   | Sale of Fixed Assets  | 0.50               | 10.00              |
| <b>III</b>  | Purchase/Transfer of Investments                              | -                  | -                  |
|             | <b>Net Cash from Investing activities</b>                     | <b>(1,521.38)</b>  | <b>(1,267.88)</b>  |
| <b>C</b>    | <b>Net Cash from Financing Activities:</b>                    |                    |                    |
| <b>I</b>    | Proceeds from Borrowings                                      | 67,732.92          | 50,790.40          |
| <b>II</b>   | Proceeds from Debt Service Repayment Account                  | 414.52             | 545.26             |
| <b>III</b>  | Proceeds from Debt Securities                                 | 12,987.77          | 47,716.68          |
| <b>IV</b>   | Proceeds from Subordinated Liability                          | (700.00)           | (8,100.00)         |
| <b>V</b>    | Dividend (Paid)/Received                                      | (907.80)           | (896.51)           |
| <b>VI</b>   | Purchase of Security Receipts                                 | 1,403.69           | 2,566.00           |
| <b>VII</b>  | Money received against Shares issued                          | 3,386.39           | 1,822.42           |
|             | <b>Net Cash from Financing activities</b>                     | <b>84,317.49</b>   | <b>94,444.25</b>   |
|             | <b>Net Increase/(decrease) in cash &amp; cash equivalents</b> | <b>4,519.95</b>    | <b>9,023.30</b>    |
|             | <b>Cash &amp; Cash equivalents at beginning of period</b>     | <b>10,480.93</b>   | <b>1,457.63</b>    |
|             | <b>Cash &amp; Cash equivalent at end of period</b>            | <b>15,000.88</b>   | <b>10,480.93</b>   |

*[Handwritten Signature]*  
PAISALO DIGITAL LIMITED  
PAISALO  
PAISALO DIGITAL LIMITED

# PAISALO

EASY LOAN आसान लोन

## PAISALO DIGITAL LIMITED

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अर्थ: समाजस्य न्यासः

### NOTES

- The above results have been reviewed by Audit Committee and approved by the Board of Directors in their meetings held on May 9, 2026 and May 10, 2026 respectively and audited by the Statutory Auditors of the Company pursuant to applicable provisions of SEBI (LODR) Regulations, 2015. The Statutory Auditors have issued audit report with unmodified conclusion and opinion on financial results.
- The Consolidated financial results include results of Wholly Owned Subsidiary Nupur Firvest Private Limited (a RBI registered Non-Banking Finance Company).
- The Board of Directors of the Company has recommended the final dividend of 10% (i.e. Re. 0.10) per fully paid equity share of the face value of Re. 1.00 each for the year ended March 31, 2026. The Payment of dividend is subject to approval of the shareholders at the ensuing Annual General Meeting of the Company.
- The above financial results have been prepared in accordance with the recognition and measurement principles laid down in the Indian Accounting Standard prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder and other accounting principles generally accepted in India and in accordance with the requirements of Regulations 33, 52 and 63 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015, as amended.

**5 During the quarter under review, Company has issued following Non-Convertible Debentures and Commercial Papers:**

| Sr. No. | Particular  | Date of allotment | No. of NCDs/CPs | Maturity Value (Rs. Crores) |
|---------|---|-------------------|-----------------|-----------------------------|
| a       | 9.25 % Secured Listed Rated Redeemable Non-Convertible Debentures   | 18.03.2026        | 51000           | 51.00                       |
| b       | Commercial Papers (Listed)<br>Face Value Rs. 5 Lakh per Commercial Paper with a maturity of 91 days<br>(Discounted price per Commercial Paper: Rs. 4,86,064.00) | 27.02.2026        | 600             | 30.00                       |

- 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.
- The financial results for the quarter ended March 31, 2026 and March 31, 2025 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.
- All secured Non-Convertible Debentures ("NCDs") issued by the Company are secured by way of an exclusive/first pari-passu charge on receivables to the extent as stated in the respective offer document, term sheet and debenture trust deed (together referred to as "transaction documents"). The asset cover available as on March 31, 2026 in respect of listed secured debt securities is 1.10 times.

**10 The information pursuant to Regulation 52(4) and 52(6) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015:**

| Sr. No. | Particulars  | Period Ended 31.03.2026 Audited |                |
|---------|--|---------------------------------|----------------|
|         |  | Standalone                      | Consolidated   |
| a       | Debt-Equity Ratio (no. of times)   | 2.41                            | 2.43           |
| b       | Debt service coverage ratio  | Not applicable                  | Not applicable |
| c       | Interest service coverage ratio  | Not applicable                  | Not applicable |
| d       | Outstanding redeemable preference shares (quantity and value)  | Nil                             | Nil            |
| e       | Capital Redemption Reserve (Rs. in Lakhs)  | 250.00                          | 250.00         |
| f       | Debenture Redemption Reserve<br>(Pursuant to the Companies (Share Capital and Debentures) Amendment Rules, 2019 dated August 16, 2019, the Company being a Non Banking Financial Company is exempted from the requirement of creating Debenture Redemption Reserve.) | Not applicable                  | Not applicable |
| g       | Net Worth (Rs. in Lakhs)<br>(Equity + Other Equity-Revaluation Reserve-Deferred Expenses)  | 1,73,279.08                     | 1,75,284.70    |
| h       | Net Profit after tax (Rs. in Lakhs)  | 23,468.91                       | 23,720.61      |
| i       | Earnings Per Share (Basic and Diluted) (Rs.)   | 2.59                            | 2.62           |
| j       | Current ratio (no. of times)   | 5.09                            | 5.16           |
| k       | Long term debt to working capital (no. of times)   | 0.65                            | 0.65           |
| l       | Bad debts to Account receivable ratio  | 0.01                            | 0.01           |
| m       | Current liability ratio (no. of times)   | 0.27                            | 0.27           |
| n       | Total debts to total assets  | 0.69                            | 0.69           |
| o       | Debtors turnover   | Not applicable                  | Not applicable |
| p       | Inventory turnover   | Not applicable                  | Not applicable |
| q       | Operating margin (%)   | Not applicable                  | Not applicable |
| r       | Net profit margin (%)  | 34.34%                          | 33.74%         |
| s       | Sector specific equivalent ratios, as applicable   |                                 |                |
| s-i     | Net Interest Margin (%)  | 6.83%                           | 6.86%          |
| s-ii    | GNPA (%)   | 0.76%                           | 0.74%          |
| s-iii   | NNPA (%)   | 0.61%                           | 0.59%          |

Place : New Delhi  
Date : 10/05/2026

For and on behalf of Board of Directors  
  
SUNIL PURUSHOTTAM AGARWAL  
MANAGING DIRECTOR

# SAKET JAIN & CO.

## CHARTERED ACCOUNTANTS

Head Office : 192, Jaipur House, Agra – 282002.

Phone: +91 562 4307192, +91 94122 57192

Email : saketjain\_co@yahoo.com

ashish@casjco.com

**INDEPENDENT AUDITOR'S REPORT ON THE AUDITED STANDALONE QUARTERLY AND YEAR TO DATE FINANCIAL RESULTS OF PAISALO DIGITAL LIMITED PURSUANT TO THE REGULATION 33 AND REGULATION 52 READ WITH REGULATION 63 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 and year to date financial results of Paisalo Digital Limited ('the Company') for the quarter ended March 31, 2026 and the year to date results for the period from April 1, 2025 to March 31, 2026 ('the Statement'), attached herewith, being submitted by the Company pursuant to the requirement of Regulation 33 and Regulation 52 read with Regulation 63 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, the aforesaid statement:

- i. presented in accordance with the requirements of the Listing Regulations, as amended, and
- ii. gives 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, 2026 as well as the year to date results for the period from April 1, 2025 to March 31, 2026.

**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 Statement" 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 ("the ICAI") and the rules thereunder, together with the ethical requirements that are relevant to our audit of the Statement 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.

**MANAGEMENT'S RESPONSIBILITIES FOR THE STATEMENT**

The Statement has been prepared on the basis of standalone audited annual financial statements and has been approved by the Company's Board of Directors.

The Company's management and 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 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, Company's management and 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 made by the Board of Directors.
- Evaluate the appropriateness and reasonableness of disclosures made by the Board of Directors in terms of the requirements specified under the Listing Regulations.
- 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.
- Obtain sufficient appropriate audit evidence regarding the financial statements/financial information of the Company to express an opinion on the Statement.

Materiality is the magnitude of misstatements in the Statement that, individually or in aggregate, makes it probable that the economic decisions of a reasonably knowledgeable user of the standalone financial results may be influenced. We consider quantitative materiality and qualitative factors in (i) planning the scope of our audit work and in evaluating the results of our work; and (ii) to evaluate the effect of any identified misstatements in the standalone financial results.

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 Statement includes the financial results for the quarter ended March 31, 2026 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, 2025, which were subject to limited review by us, as required under the Listing Regulations.

Our report on the Statement is not modified.

**Date : 10.05.2026**

**Place : Delhi**

**For Saket Jain & Co.  
Chartered Accountants  
Firm Regd. No. 014685N**

  
  
**(CA ASHISH JAIN)**  
Partner

**Membership No. 400599**

**UDIN: 26400599MLMVPL9335**

# SAKET JAIN & CO.

## CHARTERED ACCOUNTANTS

Head Office : 192, Jaipur House, Agra – 282002.

Phone: +91 562 4307192, +91 94122 57192

Email : saketjain\_co@yahoo.com

ashish@casjco.com

**INDEPENDENT AUDITOR’S REPORT ON THE AUDITED CONSOLIDATED QUARTERLY AND YEAR TO DATE FINANCIAL RESULTS OF PAISALO DIGITAL LIMITED PURSUANT TO THE REGULATION 33 AND REGULATION 52 READ WITH REGULATION 63 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 and year to date 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, 2026 and the year to date results for the period from April 1, 2025 to March 31, 2026 (‘the Statement’), attached herewith, being submitted by the company pursuant to the requirement of Regulation 33 and Regulation 52 read with Regulation 63 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. presents in accordance with the requirements of the Listing Regulations, as amended, and
- iii. gives 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, 2026 as well as the year to date results for the period from April 1, 2025 to March 31, 2026.

**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 Statement’ 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.



## **MANAGEMENT'S RESPONSIBILITIES FOR THE STATEMENT**

The Statement, which is responsibility of the Holding Company's management and has been approved by the Holding Company's Board, has been prepared on the basis of consolidated audited financial statements.

The Holding Company's management and Board of Directors are responsible for the preparation of the Statement that gives 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 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 management and 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 made by the Board of Directors.
- Evaluate the appropriateness and reasonableness of disclosures made by the Board of Directors in terms of the requirements specified under the Listing Regulations.
- 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.

Materiality is the magnitude of misstatements in the consolidated financial statements that, individually or in aggregate, makes it probable that the economic decisions of a reasonably knowledgeable user of the consolidated financial statements may be influenced. We consider quantitative materiality and qualitative factors in (i) planning the scope of our audit work and in evaluating the results of our work; and (ii) to evaluate the effect of any identified misstatements in the standalone financial results.

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 Statement includes the consolidated financial results for the quarter ended March 31, 2026 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, 2025, which were subject to limited review by us.

Our report on the Statement is not modified.

**Date : 10.05.2026**  
**Place : Delhi**

**For Saket Jain & Co.**  
**Chartered Accountants**  
**Firm Regd. No. 014685N**



**(CA ASHISH JAIN)**  
**Partner**

**Membership No. 400599**

**UDIN: 26400599PZGQRY9730**

Date: 10.05.2026

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

**Scrip Code: Equity- 532900**

**NCDS- 975107, 975202, 975251, 975329, 975437,**  
**975640, 975865, 976752, 977004, 977097,**  
**977278, 977279, 977358, 977371, 977643**  
**CPs- 731221, 731429, 731434, 731455**

To,  
The Asstt. Vice President  
National Stock Exchange of India Limited  
Exchange Plaza, Bandra Kurla Complex  
Bandra (East)  
Mumbai -400 051

**Scrip Code: PAISALO**

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

Dear Sir/Madam,

I, Sunil Purushottanm 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, Saket Jain & Co., Chartered Accountants (Firm Reg. No. 14685N), have issued an Audit Report with unmodified opinion on the Audited Financial Results of the Company (Standalone & Consolidated) for the year ended March 31, 2026.

This declaration is given in compliance to Regulation 33(3)(d), 52(3)(a) and other applicable regulations 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 PURUSHOTTANM AGARWAL)**  
Managing Director & CEO



**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. Phone: +91 562 402 8888. Email: agra@paisalo.in

CIN: L65921DL1992PLC120483

[www.paisalo.in](http://www.paisalo.in)

अर्थ: समाजस्य न्यासः