PAISALO
EASY LOAN आसान लोन

Date: August 05, 2026

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 : Equity-532900
NCDs-975107, 975202, 975251, 975329, 975437, 975640, 975865, 976752, 977004, 977097, 977278, 977279, 977358, 977371, 977643 and CPs- 731429, 731434, 731455, 731624, 732088

SCRIP SYMBOL : PAISALO

Sub.: Submission under Regulation 30 of SEBI (LODR) Regulations, 2015- Press Release

Dear Sir/ Madam,

Pursuant to Regulation 30 of SEBI (LODR) Regulations, 2015, please find herewith the press release titled "Paisalo Digital delivers AI-driven momentum with 128% YoY surge in disbursements; AUM up 28% YoY at Rs 67,074 Mn".

This is for your information and record.

Thanking you

Yours Faithfully,

For Paisalo Digital Limited
MANENDRA SINGH
Digitally signed by MANENDRA SINGH
Date: 2026.08.05 14:43:18 +05'30'
(Manendra Singh)
Company Secretary

Enclosure: Press Release

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Press Release

Paisalo Digital delivers AI-driven momentum with 128% YoY surge in disbursements; AUM up 28% YoY at Rs 67,074 Mn

Strengthened liability franchise drives 64 bps YoY reduction in borrowing costs

New Delhi, August 5, 2026: Paisalo Digital, a leading NBFC focused on expanding credit access to SME, MSME, and micro-enterprises across India, announced its financial results today for the quarter ended June 30, 2026.

Key Highlights – Q1FY27

AUM	Disbursement	Total Income	Profit After Tax
Rs **67,074** Mn *+28% YoY*	Rs **17,309** Mn *+128% YoY*	Rs **2,603** Mn *+19% YoY*	Rs **613** Mn *+30% YoY*

AI Powered Scale – Q1FY27

Customer Onboarding	Data Processing	Customer Engagement	AI Calling
180k applications processed in Q1 *vs 160k in Q4FY26*	**500k** Voice Data Conversion handled *vs 350k in Q4FY26*	**18 Live** AI Bots *vs 7 in Q4FY26*	**200k** AI-driven outbound calls daily *vs 150k in Q4FY26*

Key Performance Indicators – Q1FY27

Particulars	Q1FY27	Q1FY26	YoY (%)	Q4FY26	QoQ (%)
AUM (Rs Mn)	67,074	52,302	*+28%*	61,009	*+10%*
Disbursement (Rs Mn)	17,309	7,581	*+128%*	13,440	*+29%*
Total Income (Rs Mn)	2,603	2,187	*+19%*	2,609	-
PAT (Rs Mn)	613	472	*+30%*	722	*(15%)*
Net Interest Margin (%)	6.6%	6.5%	*+4 Bps*	6.8%	*(26 Bps)*
GNPA (%)	0.70%	0.84%	*(14 Bps)*	0.76%	*(6 Bps)*
NNPA (%)	0.49%	0.68%	*(19 Bps)*	0.61%	*(12 Bps)*

Key Highlights

Assets Under Management (AUM) and Disbursement:

- AUM grew 28% YoY to Rs 67,074 Mn, reflecting continued business momentum
- Disbursements stood at Rs 17,309 Mn in Q1FY27, surging 128% YoY on the back of steady credit demand across key segments

Distribution:

- Strengthened last-mile presence with a network of 5,995 touchpoints, including 696 new touchpoints added during Q1
- Network of 424 branches to support wider reach and stronger on-ground presence
- Customer franchise strengthened to ~18 mn, with ~1.8 Mn new additions during Q1FY27

Asset Quality:

- GNPA and NNPA improved by 14bps and 19bps YoY at 0.70% and 0.49% respectively

Borrowings:

- Total borrowings stood at Rs 48,467 Mn as of June'26
- Cost of borrowing improved by 64 bps YoY to 10.1%, with prudent liability management

Profitability:

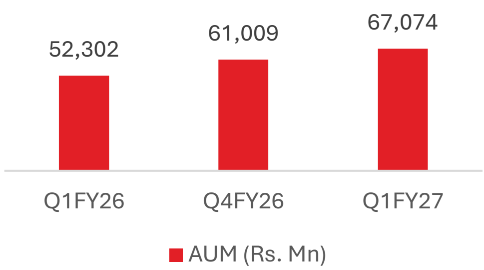
- Total income increased by 19% YoY to Rs 2,603 Mn
- Net interest income increased by 16% YoY to Rs 1,447 Mn
- NIM remained stable at 6.6% in Q1FY27
- AI-led efficiencies helped reduce headcount by 2% YoY to 3,018
- PAT stood at Rs 613 Mn, up by 30% YoY
- Profitability remained healthy, with RoA at 3.6% and RoE at 13.4%

Capital Adequacy:

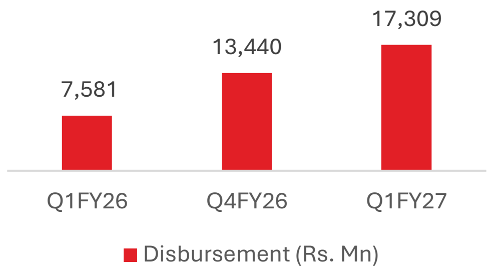
- Capital Adequacy Ratio remained strong at 33.1%, with Tier 1 capital at 26.8%
- Net Worth grew by 15% YoY to Rs 18,298 Mn

Performance Summary

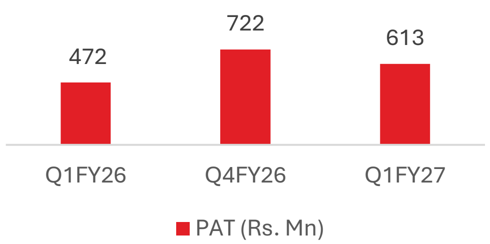
Asset Under Management (Rs Mn)



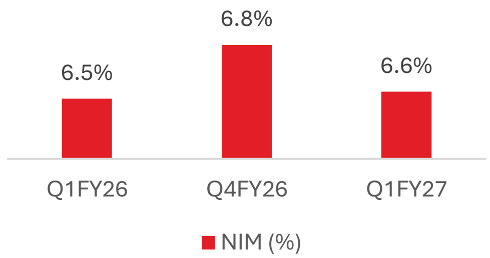
Disbursement (Rs Mn)



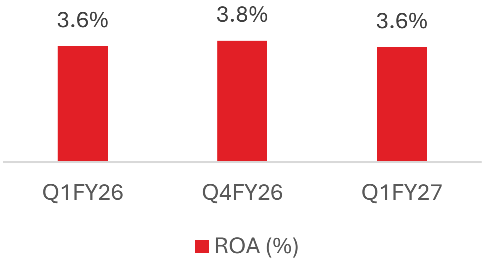
Profit After Tax (Rs Mn)



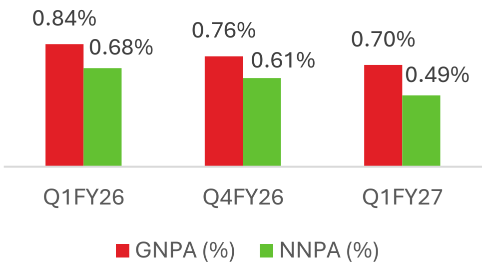
Net Interest Margin (%)



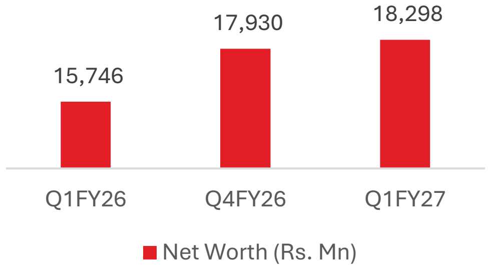
Return on Assets (%)



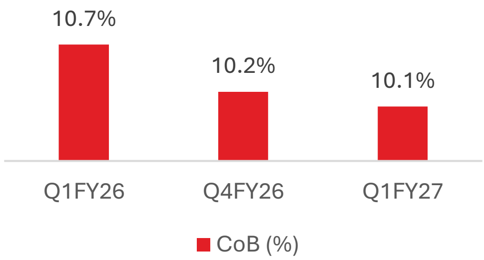
Asset Quality (%)



Net Worth (Rs Mn)



Cost of Borrowing (%)



Commenting on the performance, Mr. Santanu Agarwal, Deputy Managing Director of Paisalo Digital Ltd, said:

"The quarter underscores Paisalo's ability to deliver growth with discipline. As we continue to deepen our reach across underserved markets, we are seeing the benefits of our distribution strength, technology investments, and customer-centric approach reflected in business momentum.

A key part of this journey is our increasing use of AI-led capabilities to improve productivity, sharpen execution, and enhance decision-making across the franchise. From enabling operational efficiencies to supporting better customer engagement and scale, technology continues to play a central role in how we build for the future.

Alongside growth, we have remained focused on strengthening the foundation of the franchise through a diversified funding profile, broader liability access, and prudent risk management. With a strong capital position, stable asset quality, and improving cost of funds, we believe Paisalo is well positioned to scale sustainably while furthering our mission of financial inclusion. As we continue to scale our portfolio through existing and new lending verticals while deepening strategic partnerships, our focus remains on delivering profitable growth, maintaining portfolio resilience, and creating long-term value for all stakeholders."

Earnings Conference Call

Thursday, August 6, 2026 at 4:00 PM IST

Following the announcement of Q1FY27 results on August 5, 2026, the management of Paisalo Digital will host a conference call on August 6, 2026 at 4:00 PM IST during which the management will discuss the performance and answer questions from the participants. Details of the call are given below:

Conference Call Registration Link
Paisalo Digital Q1FY27 Conference Call - LINK

About Paisalo Digital Ltd

Paisalo Digital Limited is engaged in the business of providing convenient and accessible credit to SME, MSME and micro-enterprises across India. The company has a wide geographic reach with a network of 5,995 touch points across 22 states & UTs in India. The Company's mission is to simplify MSME and micro-enterprise loans by establishing itself as a trusted, technology-enabled and customer-centric financial companion for the people of India. Its combination of deep distribution, digital capabilities, customer-centric approach and data analytics empowers Paisalo to deliver tailored, scalable solutions while minimizing risks and maintaining the highest standards of governance and regulatory adherence.

Disclaimer

No representation or warranty, express or implied is made as to, and no reliance should be placed on, the fairness, accuracy, completeness or correctness of such information or opinions contained herein. The information contained is only current as of its date. Certain statements made may not be based on historical information or facts and may be "forward looking statements", including those relating to the company's general business plans and strategy, its future financial condition and growth prospects, and future developments in its industry and its competitive and regulatory environment. Actual results may differ materially from these forward-looking statements due to number of factors, including future changes or developments in the company's business, its competitive environment, and political, economic, legal, and social conditions in India.

Paisalo Digital Limited (BSE: 532900, NSE: PAISALO)
For further information on the company, please visit
https://paisalo.in/

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