

Date: October 22, 2026

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

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

Scrip Code: 532900 (Equity)

NCDs- 975202, 975251, 975329, 975437, 975640, 975865, 976752, 977004, 977097, 977278, 977279, 977358, 977371, 977643, 941165, 941167, 941169, 941171, 941173, 941175, 978172 and CPs- 731434, 731624, 732088, 732666, 732669, 732751, 732753 and 732754

Scrip Code: PAISALO

Subject : Outcome of Board Meeting held on October 22, 2026, as per Regulations 30, 33, 52 and 63 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Dear Sir/Madam,

With reference to our intimation letter dated October 12, 2026, regarding Board Meeting and pursuant to Regulations 30, 52 and other applicable provisions of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, we wish to inform that the Board of Directors of the Company at its meeting held today has, inter alia, approved Unaudited Financial Results (Standalone and Consolidated) with the Limited Review Report for the Quarter and half year ended September 30, 2026.

Pursuant to applicable regulations of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we enclose the following as **Annexure I**:

1. Statements showing the Unaudited Financial Results (Standalone and Consolidated) for quarter and half year ended September 30, 2026, and
2. Auditor's Limited Review Reports on Unaudited Financial Results-Standalone and Consolidated.

The meeting of Board of Directors commenced at 09:30 A.M. and concluded at 10:25 A.M.

We request you to take the same on record.

Thanking you,

Yours faithfully,

For Paisalo Digital Limited

MANENDR

A SINGH

(MANENDRA SINGH)

Company Secretary

Encl.: as above

Digitally signed by
MANENDRA SINGH
Date: 2026.10.22
10:30:07 +05'30'

CC:

1. AFRINEX EXCHANGE LISTING CENTRE
2. INDIA INTERNATIONAL EXCHANGE (IFSC) LTD.

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

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 UNAUDITED FINANCIAL RESULTS FOR THE QUARTER/HALF YEAR ENDED 30TH SEPTEMBER, 2026

(₹ in Lakhs Except EPS)

Sr. No.	Particulars	Quarter Ended			Half Year Ended		Year Ended
		30.09.2026	30.06.2026	30.09.2025	30.09.2026	30.09.2025	31.03.2026
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
I	Revenue from operations:						
	(i) Interest Income	26,039.22	24,489.89	19,959.17	50,529.11	39,141.42	87,867.09
	(ii) Dividend Income	0.72	1.00	-	1.72	-	1.72
	(iii) Rental Income	-	-	-	-	-	-
	(iv) Fees and commission Income	1,009.00	888.69	1,669.42	1,897.69	3,400.63	3,871.82
	(v) Net gain on fair value changes	185.03	82.43	(45.59)	267.46	-	-
	(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	-	-	-	-	-	-
	Total Revenue from operations (I)	27,233.97	25,462.01	21,583.00	52,695.98	42,542.05	91,740.63
II	Other Income	-	-	-	-	-	-
	Total Income (I+II)	27,233.97	25,462.01	21,583.00	52,695.98	42,542.05	91,740.63
III	Expenses:						
	(i) Finance Costs	12,802.96	11,390.30	9,539.78	24,193.26	18,608.27	36,520.77
	(ii) Fees and commission expense	-	-	-	-	-	-
	(iii) Net loss on fair value changes	-	-	48.44	-	48.44	49.46
	(iv) Net loss on derecognition of financial instruments under amortized cost category	-	-	-	-	-	-
	(v) Impairment on financial instruments	(37.81)	1,562.79	753.06	1,524.98	2,410.84	3,764.84
	(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	1,885.95	1,742.46	1,781.14	3,628.41	3,452.74	7,435.43
	(x) Depreciation, amortization and impairment	549.01	432.52	218.01	981.53	438.16	1,224.23
	(xi) Other expenses	3,368.51	2,173.42	2,416.11	5,541.93	4,464.14	11,162.92
	Total Expenses (III)	18,568.62	17,301.49	14,756.54	35,870.11	29,422.59	60,157.65
IV	Profit/(loss) before exceptional items and tax (II-III)	8,665.35	8,160.52	6,826.46	16,825.87	13,119.46	31,582.98
V	Exceptional items	-	-	-	-	-	78.39
VI	Profit/(loss) before tax (IV-V)	8,665.35	8,160.52	6,826.46	16,825.87	13,119.46	31,504.59
VII	Tax Expense:						
	(1) Current Tax	1,671.20	2,174.05	1,685.08	3,845.25	3,178.44	7,225.79
	(2) Deferred Tax	488.70	(100.00)	60.64	388.70	193.96	809.89
VIII	Profit/(loss) for the period from continuing operations (VI-VII)	6,505.45	6,086.47	5,080.74	12,591.92	9,747.06	23,468.91
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)	6,505.45	6,086.47	5,080.74	12,591.92	9,747.06	23,468.91
XIII	Other Comprehensive Income:						
	(A) (i) Items that will not be reclassified to profit or loss (Revaluation of Building)	-	-	-	-	-	-
	(ii) Income tax relating to items that will not be reclassified to profit or loss	-	-	-	-	-	-
	Subtotal (A)	-	-	-	-	-	-
	(B) (i) Items that will be reclassified to profit or loss (specify items and amounts)	-	-	-	-	-	-
	(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 (Comprising Profit (Loss) and other Comprehensive Income for the period) (XII+XIII)	6,505.45	6,086.47	5,080.74	12,591.92	9,747.06	23,468.91
XV	Paid-up equity share capital (face value of Re. 1 per equity share)	9,142.11	9,095.84	9,095.84	9,142.11	9,095.84	9,095.84
XVI	Other equity as per statement of assets and liabilities	-	-	-	-	-	1,68,196.19
XVII	Earnings per equity share (for continuing operations):						
	Basic (Rs.)	0.71	0.67	0.56	1.38	1.08	2.59
	Diluted (Rs.)	0.71	0.67	0.56	1.38	1.08	2.59
XVIII	Earnings per equity share (for discontinued operations):						
	Basic (Rs.)	-	-	-	-	-	-
	Diluted (Rs.)	-	-	-	-	-	-
XIX	Earnings per equity share (for continuing and discontinued operations):						
	Basic (Rs.)	0.71	0.67	0.56	1.38	1.08	2.59
	Diluted (Rs.)	0.71	0.67	0.56	1.38	1.08	2.59



SUNIL
PURUSHOTTA
NM AGARWAL

Digitally signed by
SUNIL PURUSHOTTANM
AGARWAL
Date: 2026.10.22
10:09:01 +05'30'

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

STANDALONE STATEMENT OF ASSETS AND LIABILITIES AS AT 30TH SEPTEMBER, 2026

(₹ in Lakhs)

Sr. No.	Particulars	As At 30.09.2026	As At 31.03.2026
		(Unaudited)	(Audited)
I	ASSETS		
	(1) Financial Assets		
	(a) Cash & Cash Equivalents	5,664.56	14,682.23
	(b) Bank Balances other than (a) above	343.59	299.95
	(c) Derivative Financial Instruments	-	-
	(d) Receivables		
	(i) Trade Receivables	2,556.64	1,766.09
	(ii) Other Receivables	-	-
	(e) Loans	7,00,791.20	5,79,400.67
	(f) Investments	20,585.36	6,204.91
	(g) Other Financial Assets	8,605.32	2,220.06
	(2) Non Financial Assets		
	(a) Current Tax Assets (Net)	-	2,465.71
	(b) Deferred Tax Asset (Net)	-	-
	(c) Investment Property	-	-
	(d) Biological Assets other than Bearer plants	-	-
	(e) Property, Plant and Equipments	8,211.49	8,408.80
	(f) Capital Work-in-Progress	-	-
	(g) Intangible Assets under development	-	-
	(h) Goodwill	-	-
	(i) Other Intangible Assets	12.90	13.20
	(j) Other Non-Financial Assets	5,495.48	3,704.31
	Total Assets	7,52,266.54	6,19,165.93
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	144.18	76.46
	(ii) Total outstanding dues of creditors other than Micro Enterprises and Small Enterprises	4,244.03	2,444.06
	(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	1,951.31	2,083.32
	(c) Debt Securities	1,45,569.36	1,15,597.20
	(d) Borrowings (Other than Debt Securities)	3,96,335.39	3,11,750.26
	(e) Deposits	-	-
	(f) Subordinated Liabilities	100.00	100.00
	(g) Other Financial Liabilities	2,161.88	1,947.52
	(2) Non-Financial Liabilities		
	(a) Current Tax Liabilities (Net)	1,078.93	-
	(b) Provisions	6,244.64	5,583.10
	(c) Deferred Tax Liabilities (Net)	1,708.38	1,319.69
	(d) Other non-financial Liabilities	1,253.76	972.29
	(3) Equity		
	(a) Equity Share Capital	9,142.11	9,095.84
	(b) Other Equity	1,82,332.57	1,68,196.19
	Total Equity & Liabilities	7,52,266.54	6,19,165.93



SUNIL
PURUSHOTTA
NM AGARWAL

Digitally signed by
SUNIL PURUSHOTANM
AGARWAL
Date: 2026.10.22
10:09:15 +05'30'

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

STANDALONE CASH FLOW STATEMENT AS AT 30TH SEPTEMBER, 2026

(₹ in Lakhs)

Sr. No.	Particulars	As At 30.09.2026	As At 30.09.2025	As At 31.03.2026
		(Unaudited)	(Unaudited)	(Audited)
A	Cash Flow from Operating Activities:			
	Net Profit before tax and extraordinary items and Interest	41,019.13	31,727.73	68,103.75
	Adjustments for			
I	Depreciation	313.45	263.51	559.05
II	Deferred Expense W/O	668.08	174.65	665.18
III	Impairment on financial instruments	1,524.98	2,410.84	3,764.84
IV	Expenditure on CSR	155.91	276.43	437.83
V	Dividend Income	(1.72)	-	(1.72)
VI	Profit/Loss on Sale of Shares	(267.46)	48.44	49.46
VII	Profit/Loss on Sale of Investments/Asstes	66.63	0.46	0.46
	Operating Profit before working capital changes	43,479.00	34,902.06	73,578.85
	Adjustments for			
I	Change in Other Financial Assets	(6,385.26)	(3,295.99)	(1,405.07)
II	Change in Loans & Receivables	(1,23,097.55)	(37,502.68)	(1,07,860.37)
III	Change in Payable & non financial liabilities	2,017.15	(2,962.48)	(2,754.25)
IV	Change in other non-financial assets	(2,459.25)	-	(2,743.16)
	Cash generated from Operations	(86,445.91)	(8,859.09)	(41,184.00)
I	Interest paid	(24,193.26)	(18,608.27)	(36,520.77)
II	Income Tax paid	(307.49)	(1,149.68)	(7,232.56)
III	Paid Expenses on CSR	(155.91)	(276.43)	(437.83)
	Cash flow before Extraordinary Items	(1,11,102.57)	(28,893.47)	(85,375.16)
I	Extraordinary items	-	-	78.39
	Net Cash from Operating Activities	(1,11,102.57)	(28,893.47)	(85,453.55)
B	Cash Flows from Investing Activities:			
I	Purchase of Fixed Assets	(203.93)	(426.55)	(1,521.88)
II	Sale of Fixed Assets	21.45	0.50	0.50
III	Purchase/Transfer of Investments	(14,112.99)	(7,065.34)	-
	Net Cash from Investing activities	(14,295.47)	(7,491.39)	(1,521.38)
C	Net Cash from Financing Activities:			
I	Proceeds from Borrowings	84,585.13	28,255.51	73,966.53
II	Proceeds from Debt Service Repayment Account	214.36	105.00	414.52
III	Proceeds from Debt Securities	29,972.16	(299.60)	12,987.77
IV	Proceeds from Subordinated Liability	-	-	(700.00)
V	Dividend (Paid)/Received	(464.14)	-	(907.80)
VI	Purchase of Security Receipts	-	126.85	2,442.92
VII	Money received against shares/ securities converted into equity Share Capital	2,116.50	3,386.40	3,386.40
	Net Cash from Financing activities	1,16,424.01	31,574.16	91,590.34
	Net Increase/(decrease) in cash & cash equivalents	(8,974.03)	(4,810.70)	4,615.41
	Cash & Cash equivalents at beginning of period	14,982.18	10,366.77	10,366.77
	Cash & Cash equivalent at end of period	6,008.15	5,556.07	14,982.18

SUNIL
PURUSHOTTAN
M AGARWAL

Digitally signed by SUNIL
PURUSHOTTAN
AGARWAL
Date: 2026.10.22 10:09:25
+05'30'

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 CONSOLIDATED UNAUDITED FINANCIAL RESULTS FOR THE QUARTER/HALF YEAR ENDED 30TH SEPTEMBER, 2026

(₹ in Lakhs Except EPS)						
Sr. No.	Particulars	Quarter Ended			Half Year Ended	
		30.09.2026	30.06.2026	30.09.2025	30.09.2026	30.09.2025
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
I	Revenue from operations:					
	(i) Interest Income	26,532.55	25,051.73	20,771.21	51,584.28	40,859.09
	(ii) Dividend Income	0.72	1.00	-	1.72	-
	(iii) Rental Income	-	-	-	-	-
	(iv) Fees and commission Income	1,012.47	893.76	1,675.80	1,906.23	3,413.04
	(v) Net gain on fair value changes	185.03	82.43	(45.59)	267.46	-
	(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	-	-	-	-	-
	Total Revenue from operations (I)	27,730.77	26,028.92	22,401.42	53,759.69	44,272.13
II	Other Income	-	-	-	-	-
	Total Income (I+II)	27,730.77	26,028.92	22,401.42	53,759.69	44,272.13
III	Expenses:					
	(i) Finance Costs	12,966.55	11,558.29	9,777.15	24,524.84	19,204.03
	(ii) Fees and commission expense	-	-	-	-	-
	(iii) Net loss on fair value changes	-	-	48.44	-	48.44
	(iv) Net loss on derecognition of financial instruments under amortized cost category	-	-	-	-	-
	(v) Impairment on financial instruments	(24.21)	1,573.35	1,191.55	1,549.14	2,947.04
	(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	1,932.43	1,787.49	1,833.02	3,719.92	3,552.89
	(x) Depreciation, amortization and impairment	549.11	432.57	218.01	981.68	438.19
	(xi) Others expenses	3,563.85	2,456.71	2,433.16	6,020.56	4,821.68
	Total Expenses (III)	18,987.73	17,808.41	15,501.33	36,796.14	31,012.27
IV	Profit/(loss) before exceptional items and tax (II-III)	8,743.04	8,220.51	6,900.09	16,963.55	13,259.86
V	Exceptional items	-	-	-	-	78.39
VI	Profit/(loss) before tax (IV-V)	8,743.04	8,220.51	6,900.09	16,963.55	13,259.86
VII	Tax Expense:					
	(1) Current Tax	1,690.01	2,188.11	1,685.09	3,878.12	3,197.69
	(2) Deferred Tax	488.90	(99.00)	60.63	389.90	190.71
VIII	Profit/(loss) for the period from continuing operations (VI-VII)	6,564.13	6,131.40	5,154.37	12,695.53	9,871.46
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)	6,564.13	6,131.40	5,154.37	12,695.53	9,871.46
XIII	Other Comprehensive Income:					
	(A) (i) Items that will not be reclassified to profit or loss (Revaluation of Building)	-	-	-	-	-
	(ii) Income tax relating to items that will not be reclassified to profit or loss	-	-	-	-	-
	Subtotal (A)	-	-	-	-	-
	(B) (i) Items that will be reclassified to profit or loss (specify items and amounts)	-	-	-	-	-
	(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 (Comprising Profit (Loss) and other Comprehensive Income for the period) (XII+XIII)	6,564.13	6,131.40	5,154.37	12,695.53	9,871.46
XV	Net profit after tax attributable to:					
	Owners of the holding company	6,564.13	6,131.40	5,154.37	12,695.53	9,871.46
	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	6,564.13	6,131.40	5,154.37	12,695.53	9,871.46
	Non-controlling interest	-	-	-	-	-
XVIII	Paid-up equity share capital (face value of Re. 1 per equity share)	9,142.11	9,095.84	9,095.84	9,142.11	9,095.84
XIX	Other equity as per statement of assets and liabilities	-	-	-	-	1,70,201.81
XX	Earnings per equity share (for continuing operations):					
	Basic (Rs.)	0.72	0.67	0.57	1.39	1.09
	Diluted (Rs.)	0.72	0.67	0.57	1.39	1.09
XXI	Earnings per equity share (for discontinued operations):					
	Basic (Rs.)	-	-	-	-	-
	Diluted (Rs.)	-	-	-	-	-
XXII	Earnings per equity share (for continuing and discontinued operations):					
	Basic (Rs.)	0.72	0.67	0.57	1.39	1.09
	Diluted (Rs.)	0.72	0.67	0.57	1.39	1.09



SUNIL
PURUSHOTTAM
AGARWAL

Digitally signed by SUNIL
PURUSHOTTAM AGARWAL
Date: 2026.10.22 10:09:33
+05'30'

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

CONSOLIDATED STATEMENT OF ASSETS AND LIABILITIES AS AT 30TH SEPTEMBER, 2026

(₹ in Lakhs)

Sr. No.	Particulars	As At 30.09.2026	As At 31.03.2026
		(Unaudited)	(Audited)
I	ASSETS		
	(1) Financial Assets		
	(a) Cash & Cash Equivalents	9,959.80	14,698.48
	(b) Bank Balances other than (a) above	347.13	302.40
	(c) Derivative Financial Instruments	-	-
	(d) Receivables		
	(i) Trade Receivables	2,562.59	1,766.09
	(ii) Other Receivables	-	-
	(e) Loans	7,11,439.93	5,92,950.57
	(f) Investments	17,546.48	1,981.00
	(g) Other Financial Assets	4,928.28	3,377.13
	(2) Non Financial Assets		
	(a) Current Tax Assets (Net)	-	2,769.50
	(b) Deferred Tax Asset (Net)	-	-
	(c) Investment Property	-	-
	(d) Biological Assets other than Bearer plants	-	-
	(e) Property, Plant and Equipments	8,213.53	8,409.13
	(f) Capital Work-in-Progress	-	-
	(g) Intangible Assets under development	-	-
	(h) Goodwill	-	-
	(i) Other Intangible Assets	12.90	13.20
	(j) Other Non-Financial Assets	5,495.48	3,705.82
	Total Assets	7,60,506.12	6,29,973.32
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	144.18	76.46
	(ii) Total outstanding dues of creditors other than Micro Enterprises and Small Enterprises	4,244.03	2,444.06
	(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	2,158.50	2,171.39
	(c) Debt Securities	1,51,139.36	1,21,167.20
	(d) Borrowings (Other than Debt Securities)	3,96,844.09	3,14,700.24
	(e) Deposits	-	-
	(f) Subordinated Liabilities	100.00	100.00
	(g) Other Financial Liabilities	2,161.88	1,947.52
	(2) Non-Financial Liabilities		
	(a) Current Tax Liabilities (Net)	731.52	-
	(b) Provisions	6,419.07	5,766.60
	(c) Deferred Tax Liabilities (Net)	1,705.99	1,316.11
	(d) Other non-financial Liabilities	1,261.30	986.09
	(3) Equity		
	(a) Equity Share Capital	9,142.11	9,095.84
	(b) Other Equity	1,84,454.09	1,70,201.81
	Total Equity & Liabilities	7,60,506.12	6,29,973.32
	Equity attributable to equity holders of the holding company	1,93,596.20	1,79,297.65
	Non - controlling interest	-	-
	Total Equity	1,93,596.20	1,79,297.65



SUNIL
PURUSHOTTAN
MAGARWAL

Digitally signed by SUNIL
PURUSHOTTANM AGARWAL
Date: 2026.10.22 10:09:42
+05'30'

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

CONSOLIDATED CASH FLOW STATEMENT AS AT 30TH SEPTEMBER, 2026

(₹ in Lakhs)

Sr. No.	Particulars	As At 30.09.2026	As At 30.09.2025	As At 31.03.2026
		(Unaudited)	(Unaudited)	(Audited)
A	Cash Flow from Operating Activities:			
	Net Profit before tax and extraordinary items and Interest	41,488.39	32,463.89	69,352.72
	Adjustments for			
I	Depreciation	313.45	263.54	559.09
II	Deferred Expense W/O	668.23	174.65	665.18
III	Impairment on financial instruments	1,524.98	2,947.04	4,215.39
IV	Expenditure on CSR	180.07	276.43	437.83
V	Dividend Income	(1.72)	-	(1.72)
VI	Profit/Loss on Sale of Shares	(267.46)	48.44	49.46
VII	Profit/Loss on Sale of Investments/Asstes	66.63	0.46	289.69
	Operating Profit before working capital changes	43,972.57	36,174.45	75,567.64
	Adjustments for			
I	Change in Other Financial Assets	(6,453.52)	(3,800.13)	(1,609.77)
II	Change in Loans & Receivables	(1,20,223.28)	(33,292.74)	(1,01,480.42)
III	Change in Payable & non financial liabilities	2,130.01	(2,717.19)	(2,813.79)
IV	Change in other Non Financial Assets	(2,457.74)	7.48	(2,731.41)
	Cash generated from Operations	(83,031.96)	(3,628.13)	(33,067.75)
I	Interest paid	(24,524.84)	(19,204.03)	(37,433.37)
II	Income Tax paid	(383.99)	(1,242.24)	(7,258.82)
III	Paid Expenses on CSR	(155.91)	(276.43)	(437.83)
	Cash flow before Extraordinary Items	(1,08,096.70)	(24,350.83)	(78,197.77)
I	Extraordinary items	-	-	78.39
	Net Cash from Operating Activities	(1,08,096.70)	(24,350.83)	(78,276.16)
B	Cash Flows from Investing Activities:			
I	Purchase of Fixed Assets	(205.79)	(426.55)	(1,521.88)
II	Sale of Fixed Assets	21.45	0.50	0.50
III	Purchase/Transfer of Investments	(15,298.02)	(7,065.34)	-
	Net Cash from Investing activities	(15,482.36)	(7,491.39)	(1,521.38)
C	Net Cash from Financing Activities:			
I	Proceeds from Borrowings	87,046.23	23,709.81	67,732.92
II	Proceeds from Debt Service Repayment Account	214.36	105.00	414.52
III	Proceeds from Debt Securities	29,972.16	(299.60)	12,987.77
IV	Proceeds from Subordinated Liability	-	-	(700.00)
V	Dividend (Paid)/Received	(464.14)	-	(907.80)
VI	Purchase of Security Receipts	-	126.85	1,403.69
VII	Money received against shares/ securities converted into equity Share Capital	2,116.50	3,386.40	3,386.39
	Net Cash from Financing activities	1,18,885.11	27,028.46	84,317.49
	Net Increase/(decrease) in cash & cash equivalents	(4,693.95)	(4,813.76)	4,519.95
	Cash & Cash equivalents at beginning of period	15,000.88	10,480.93	10,480.93
	Cash & Cash equivalent at end of period	10,306.93	5,667.17	15,000.88

SUNIL
PURUSHOTTAN
MAGARWAL

Digitally signed by SUNIL
PURUSHOTTAN
MAGARWAL
Date: 2026.10.22 10:09:51
+05'30'

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

NOTES

- The above results have been reviewed by Audit Committee and approved by the Board of Directors in their respective meetings held on October 22, 2026 and are reviewed by the Statutory Auditor of the Company pursuant to Regulation 33 and 52 and other applicable provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.
- The Consolidated financial results include results of Wholly Owned Subsidiary Nupur Finvest Private Limited (a RBI registered Non-Banking Finance 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.
- 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.
- During the quarter ended September 30, 2026, Company has raised fund through issuance of following series of Non Convertible Debentures and Commercial Papers on public/ private placement basis:

Particular	Date of allotment	No. of Debentures/ Commercial Papers	Total Amount (In Rs. Crores)
9.00% Listed Secured Redeemable Non-Convertible Debenture of Rs. 1000 each (ISIN-INE420C07197)	19-08-2026	794737	79.47
9.15% Listed Secured Redeemable Non-Convertible Debenture of Rs. 1000 each (ISIN-INE420C07205)	19-08-2026	681838	68.18
9.50% Listed Secured Redeemable Non-Convertible Debenture of Rs. 1000 each (ISIN-INE420C07213)	19-08-2026	450085	45.01
9.92% Listed Secured Redeemable Non-Convertible Debenture of Rs. 1000 each (ISIN-INE420C07221)	19-08-2026	245160	24.52
10.00% Listed Secured Redeemable Non-Convertible Debenture of Rs. 1000 each (ISIN-INE420C07239)	19-08-2026	347595	34.76
10.47% Listed Secured Redeemable Non-Convertible Debenture of Rs. 1000 each (ISIN-INE420C07247)	19-08-2026	429832	42.98
12.00% Listed Unsecured Redeemable Non-Convertible Debenture of Rs. 1,00,000 each (ISIN-INE420C08047)	18-09-2026	12447	124.47
Commercial Papers Face Value Rs. 5.00 Lakh per commercial paper with maturity of 169 days (Discounted price per commercial paper: Rs.4,79,998.00)	14-07-2026	800	38.40
Commercial Papers Face Value Rs. 5.00 Lakh per commercial paper with maturity of 151 days (Discounted price per commercial paper: Rs.4,82,244)	24-09-2026	100	4.82
Commercial Papers Face Value Rs. 5.00 Lakh per commercial paper with maturity of 180 days (Discounted price per commercial paper: Rs.4,78,977.50)	24-09-2026	300	14.37

- During the quarter under review, Company has allotted 46,27,240 equity shares of Re. 1 each fully paid up at premium of Rs. 44.74 per shares on conversion 2500 Foreign Currency Convertible Bonds (FCCBs) of USD 1000 each.
- Previous periods / year's figures have been reclassified/ regrouped whenever necessary to conform to current period presentation.
- 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 September 30, 2026 in respect of listed secured debt securities is 1.10 times.
- 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 30.09.2026 Unaudited	
		Standalone	Consolidated
a	Debt-Equity Ratio (No. of Times)	2.83	2.83
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 (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) (Equity + Other Equity-Revaluation Reserve-Deferred Expenses)	1,85,675.10	1,87,796.62
h	Net Profit after tax (Rs. in Lakhs)	12,591.92	12,695.53
i	Earnings Per Share (Basic and Diluted) (Rs.)	1.38	1.39
j	Current ratio (No. of Times)	4.55	4.65
k	Long term debt to working capital (No. of Times)	0.71	0.70
l	Bad debts to Account receivable ratio	0.00	0.00
m	Current liability ratio (No. of Times)	0.29	0.29
n	Total debts to total assets	0.72	0.72
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 (%)	31.93	31.55
s	Sector specific equivalent ratios, as applicable		
s-i	Net Interest Margin (%)	6.43	6.46
s-ii	GNPA (%)	0.66	0.65
s-iii	NNPA (%)	0.46	0.45

Date : 22.10.2026

For and on behalf of Board of Directors

SUNIL
PURUSHOTTA
NM AGARWAL

Digitally signed by
SUNIL PURUSHOTTANM
AGARWAL
Date: 2026.10.22
10:10:02 +0530

(SUNIL PURUSHOTTANM 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 Review Report on the Review of Interim Unaudited Standalone Quarterly Financial Results of Paisalo Digital Limited pursuant to Regulation 33, Regulation 52 and other applicable provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (As Amended)

**TO
THE BOARD OF DIRECTORS OF
M/S PAISALO DIGITAL LIMITED**

We have reviewed the accompanying Statement of Unaudited Standalone Financial Results of **M/s Paisalo Digital Limited** (the 'Company') for the quarter and half year ended September 30, 2026 (the 'Statement'), being submitted by the Company pursuant to the requirements of Regulation 33, Regulation 52 and other applicable provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, (the 'Listing Regulations').

The Statement of Standalone Financial Results, which is the responsibility of the Company's Management and approved by the Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 (Ind AS 34) "Interim Financial Reporting" prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder and other accounting principle generally accepted in India. Our responsibility is to express a conclusion on the Statement based on our review.

We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410, 'Review of Interim Financial Information Performed by the Independent Auditor of the Entity' issued by the Institute of Chartered Accountants of India. This Standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review is limited primarily to inquiries of company personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.

Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in the applicable Indian Accounting Standards ('Ind AS') specified under Section 133 of the Companies Act, 2013, read with relevant rules issued thereunder and other recognised accounting practices and policies, has not disclosed the information required to be disclosed in terms of Regulation 33, Regulation 52 and other applicable provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, including the manner in which it is to be disclosed, or that it contains any material misstatement.

**Place : Agra
Date : 22.10.2026**

**For Saket Jain & Co.
Chartered Accountants
Firm Regd. No. 14685N**


(CA ASHISH JAIN)
Partner

Membership No. 400599

UDIN : 264005990PTZTQ9314

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 Review Report on the Review of Interim Unaudited Consolidated Quarterly Financial Results of Paisalo Digital Limited pursuant to Regulation 33, Regulation 52 and other applicable provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (As Amended)

TO
THE BOARD OF DIRECTORS OF
M/S PAISALO DIGITAL LIMITED

We have reviewed the accompanying Statement of Unaudited Consolidated Financial Results of **M/s Paisalo Digital Limited** (the 'Company') and its wholly owned subsidiary **M/s Nupur Finvest Private Limited** (collectively referred as the 'Group') for the quarter and half year ended September 30, 2026 (the 'Statement') attached herewith, being submitted by the Company pursuant to the requirements of Regulation 33, Regulation 52 and other applicable provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, (the 'Listing Regulations').

The Statement of Consolidated Financial Results, which is the responsibility of the Company's Management and approved by the Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34, (Ind AS 34) "Interim Financial Reporting" prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder and other accounting principle generally accepted in India. Our responsibility is to express a conclusion on the Statement based on our review.

We conducted our review in accordance with the Standard on Review Engagements (SRE) 2410, 'Review of Interim Financial Information Performed by the Independent Auditor of the Entity' issued by the Institute of Chartered Accountants of India. This Standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review is limited primarily to inquiries of company personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.

We also performed procedures in accordance with the circular issued by the SEBI under Regulation 33 (8) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, to the extent applicable.

The Statement includes the results of the wholly owned subsidiary **M/s Nupur Finvest Private Limited**.

Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in the applicable Indian Accounting Standards ('Ind AS') specified under Section 133 of the Companies Act, 2013, read with relevant rules issued thereunder and other recognised accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation 33, Regulation 52 and other applicable provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, including the manner in which it is to be disclosed, or that it contains any material misstatement.

Place : Agra
Date : 22.10.2026

For Saket Jain & Co.
Chartered Accountants
Firm Regd. No. 14685N


(CA ASHISH JAIN)
Partner

Membership No. 400599

UDIN : 26400599WDRPQI4550