

Date: October 01, 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- 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 and 732669

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 concludes H1 FY27 with enhanced capital strength and funding flexibility".

This is for your information and record.

Thanking you

Yours Faithfully,

For Paisalo Digital Limited

MANENDR

A SINGH

(Manendra Singh)

Company Secretary

Digitally signed by
MANENDRA SINGH
Date: 2026.10.01
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Enclosure: Press Release

Paisalo Digital concludes H1 FY27 with enhanced capital strength and funding flexibility

New Delhi, October 01, 2026: Paisalo Digital Limited, a technology-enabled lending platform focused on expanding formal credit access to micro-enterprises, MSMEs and underserved borrowers across India, successfully executed a series of strategic capital market, liability management and balance sheet strengthening initiatives during half-year ended September 2026, reinforcing its commitment to sustainable growth, prudent financial management and long-term value creation. Key highlights include:

Strengthening Funding Base

- Paisalo strengthened its access to long-term capital through a ~₹294.9 crore public NCD issue under its ₹900 crore shelf programme, followed by a ₹124.47 crore listed, dual rated, unsecured private placement NCD issuance in September 2026. These transactions reflect strong investor confidence, broaden the Company's funding base and support sustainable business growth.

Enhanced Liquidity Through Commercial Papers

- Paisalo continued to diversify its funding profile through the Commercial Paper market, raising over ₹177 crore through CP issuances during H1 FY27, including ₹20 crore in September 2026, demonstrating continued access to short-term capital markets and enhancing funding flexibility, liquidity management, and cost-efficient resource mobilization.

FCCB Conversion

- Conversion requests received from FCCB holders during the month underscore continued investor confidence in Paisalo Digital's business model, growth trajectory and long-term value creation potential.

Proactive Liability Management

- Successfully redeemed debt obligations during the month, including ₹94 crore of unlisted NCDs and ₹50 crore of listed secured NCDs on maturity, demonstrating strong liquidity management and commitment to timely debt servicing.

Continued Promoter Confidence

- Promoter group entities further increased their shareholding through open-market purchases during September 2026. Combined with acquisitions made earlier in Q1FY27, promoter shareholding has increased by ~4.97% during H1 FY27, reflecting strong promoter conviction in the Company's long-term strategy, business fundamentals, and future growth opportunities.

Commenting on this, Santanu Agarwal, Deputy Managing Director, Paisalo Digital Limited, said: *“First half of FY2026 has been a significant period for Paisalo Digital. The successful execution of fund-raising transactions, FCCB conversion initiatives, debt redemptions and continued promoter participation reflects the resilience of our business model and the confidence of investors and stakeholders in our long-term vision. These initiatives further strengthen our balance sheet, diversify our funding mix and position the Company to capture future growth opportunities”*

About Paisalo Digital Ltd: Paisalo Digital Limited is engaged in the business of providing convenient and accessible formal credit to underserved borrowers, MSMEs and micro-enterprises across India. The company has a wide geographic reach with a network of 5,995 touch points across 23 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.

Paisalo Digital Limited (BSE: 532900, NSE: PAISALO)

For further information on the company, please visit

<https://paisalo.in/>

Contact Information

Paisalo Digital Limited

ir@paisalo.in

Corporate Office

CSC, Pocket 52, CR Park,

Near Police Station,

New Delhi – 110019