Date: August 27, 2026

The Manager
Department of Corporate Relationship
BSE Limited
25th Floor 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, 941165, 941167, 941169, 941171, 941173, 941175 and CPs- 731429, 731434, 731455, 731624, 732088

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

SUB.: Submission of Notice of 34th Annual General Meeting of the Company under Regulation 34 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI LODR")

Dear Sir/Madam,

This is to inform that the 34th Annual General Meeting ("AGM") of the Members of the Company will be held on **Monday, September 21, 2026 at 3:00 P.M. (IST)** through Video Conferencing ("VC") /Other Audio Visual Means ("OAVM"), in accordance with the relevant circulars issued by the Ministry of Corporate Affairs and the Securities and Exchange Board of India.

The Company has fixed **Monday, September 14, 2026 as the "Cut-off Date/Record Date**" for the purpose of determining the members eligible to vote through remote e-voting on the resolutions set out in the Notice of the AGM or to attend the AGM and cast their vote thereat and Final Dividend on fully paid-up equity shares of the Company for the Financial Year ended March 31, 2026.

Pursuant to Section 91 of the Companies Act, 2013, Register of Members and Share Transfer Books of the Company shall remain closed from **September 15, 2026, to September 21, 2026 (both days inclusive)**.

Pursuant to provisions of SEBI LODR, Annual Report for the Financial Year 2025-26, including the Notice convening 34th Annual General Meeting, being sent to the Members through electronic mode and the web-link, including the exact path, where complete details of the Annual Report are available is being sent to those member(s) who have not registered their email address(es) either with the Company or with any Depository or with Registrar & Share Transfer Agent (RTA) of the Company i.e. Alankit Assignments Limited.

Copy of Notice of 34th Annual General Meeting is also available on the Company's website at www.paisalo.in.

Thanking you,

Yours faithfully,

For Paisalo Digital Limited
MANENDRA SINGH
Digitally signed by MANENDRA SINGH
Date: 2026.08.27 17:32:57 +05'30'
(Manendra Singh)
Company Secretary
Encl. : Notice of 34th AGM

Copy to:

1. National Securities Depository Ltd.
2. Central Depository Services (India) Ltd.
3. Alankit Assignments Limited
4. Afrinex Exchange Listing Centre
5. India International Exchange (IFSC) Ltd.

Notice 34th

AGM

PAISALO

EASY LOAN आसान लोन

PAISALO DIGITAL LIMITED

Registered Office: Soubhhagya Shree, CSC, Pocket 52, CR Park, Near Police Station,
New Delhi- 110019, Phone: +91 11435-18888 | Email: delhi@paisalo.in

CIN: L65921DL1992PLC120483 | NSE: PAISALO | BSE: PAISALO

NOTICE OF 34TH ANNUAL GENERAL MEETING

Notice is hereby given that the Thirty-Fourth (34th) Annual General Meeting ("AGM" or the "Meeting") of the Members of Paisalo Digital Limited will be held on Monday, September 21, 2026, at 3:00 P.M. (IST) through Video Conferencing ("VC")/ Other Audio-Visual Means ("OAVM") to transact the following business:

ORDINARY BUSINESS:

Item No. 1 – Adoption of Audited Standalone and Consolidated Financial Statements

In this regard, to consider and if thought fit, to pass, with or without modification(s), the following resolution as an Ordinary Resolution:

"RESOLVED THAT the Audited Standalone Financial Statements and the Audited Consolidated Financial Statements of the Company for the financial year ended March 31, 2026, together with the Reports of the Board of Directors and the Auditors thereon, as circulated to the Members, be and are hereby considered and adopted."

Item No. 2 – Re-appointment of Mr. Santanu Agarwal (DIN: 07069797) as a Director, Liable to Retire by Rotation

In this regard, to consider and if thought fit, to pass, with or without modification(s), the following resolution as an Ordinary Resolution:

"RESOLVED THAT pursuant to the provisions of Section 152 and other applicable provisions, if any, of the Companies Act, 2013, and the rules made thereunder, Mr. Santanu Agarwal (DIN: 07069797), who retires by rotation at this Annual General Meeting and, being eligible, offers himself for re-appointment, be and is hereby re-appointed as a Director of the Company, liable to retire by rotation."

Item No. 3 – Declaration of Final Dividend for the Financial Year Ended March 31, 2026

In this regard, to consider and if thought fit, to pass, with or without modification(s), the following resolution as an Ordinary Resolution:

"RESOLVED THAT a dividend at the rate of 10% i.e. ₹0.10 (Ten Paisa only) per equity share of ₹1/- (Rupee One) each of the Company as recommended by the Board of Directors, be and is hereby declared for the financial year ended March 31, 2026 and that the same be paid out of the profits of the Company for the said financial year to those Members whose names appear in the Register of Members or in the records of the Depositories, as the case may be, on the Record Date determined for the purpose."

SPECIAL BUSINESS

Item No. 4 - Re-appointment of Mr. Santanu Agarwal (DIN: 07069797) as Whole-time Executive Director, Designated as Deputy Managing Director

In this regard, to consider and if thought fit, to pass with or without modification(s) the following resolution as an Ordinary Resolution:

"RESOLVED THAT pursuant to the provisions of Section 196, 197, 203 and any other applicable provisions of the Companies Act, 2013 ('the Act') and the rules framed thereunder [including any statutory modification(s) or re-enactment thereof for the time being in force], read with Schedule V of the Act and relevant provisions of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 and Reserve Bank of India (Non-Banking Financial Companies- Governance) Directions, 2025, as amended from time to time, and the Articles of Association of the Company, the consent of the Members of the Company be and is hereby accorded for the re-appointment of Mr. Santanu Agarwal (DIN: 07069797) as Whole Time Executive Director designated as Deputy Managing Director for a period of five years commencing from May 6, 2027 till May 5, 2032 on the remuneration and other terms and conditions, as recommended by the Nomination and Remuneration Committee and approved by the Board of Directors ('Board') and as set out in the Statement annexed to this Notice, including the remuneration to be paid in the event of loss or inadequacy of profits in any financial year during his said tenure within the overall limits of section 197 of the Act with liberty to the Board (which includes a duly constituted Committee of the Board) to alter and vary the terms and conditions of the said re-appointment as it may deem fit and in such manner as may be agreed between the Board and Mr. Santanu Agarwal.

RESOLVED FURTHER THAT the Board of Directors of the Company and/or any Committee thereof be and is hereby authorized to do all such acts, deeds, matters and things, and to execute all such documents, instruments and writings as may be considered necessary, expedient or desirable for the purpose of giving effect to this Resolution and to settle any questions, difficulties or doubts that may arise in this regard."

Item No. 5 – Approval for Enhancement of Borrowing Powers of the Board of Directors under Section 180(1)(c) of the Companies Act, 2013

In this regard, to consider and if thought fit, to pass with or without modification(s) the following resolution as a Special Resolution:

"RESOLVED THAT pursuant to the provisions of Section 180(1)(c) and other applicable provisions, if any, of the Companies Act, 2013 ("Act") read with the rules made thereunder (including any statutory modification(s) or re-enactment thereof for the time being in force), and in accordance with the Articles of Association of the Company, the consent of the Members of the Company be and is hereby accorded to the Board of Directors of the Company (hereinafter referred to as the "Board", which term shall be deemed to include any Committee(s) of the Board duly constituted or to be constituted for exercising the powers conferred by this Resolution) to borrow or raise, from time to time, any sum or sums of money (including by way of fund-based and non-fund-based facilities and/or issuance of debt securities or any other permissible instruments), as may be required for the purposes of the business of the Company, notwithstanding that the monies so borrowed, together with the monies already borrowed by the Company (excluding temporary loans obtained from the Company's bankers in the ordinary course of business), may at any time exceed the aggregate of the paid-up share capital, free reserves and securities premium of the Company, provided that the total amount of such borrowings outstanding at any point of time shall not exceed ₹9,000 Crores (Rupees Nine Thousand Crores only).

RESOLVED FURTHER THAT the Board be and is hereby authorised to determine and finalise the terms and conditions of all such borrowings, including the rate of interest, tenure, repayment, security, and all other related matters, as it may, in its absolute discretion, deem fit and expedient.

RESOLVED FURTHER THAT the Board be and is hereby authorized to do all such acts, deeds, matters and things, and to execute all such deeds, documents, agreements, instruments and writings, as may be necessary, expedient or desirable for giving effect to this Resolution, including settling any questions, difficulties or doubts that may arise in relation thereto, without requiring any further approval or consent of the Members of the Company."

Item No. 6 – Authorization to the Board of Directors under Section 180(1)(a) of the Companies Act, 2013 to Create Charges on the Movable and Immovable Properties of the Company

In this regard, to consider and if thought fit, to pass with or without modification(s) the following resolution as a Special Resolution:

"RESOLVED THAT pursuant to the provisions of Section 180(1)(a) and other applicable provisions, if any, of the Companies Act, 2013 ("Act") read with the rules made thereunder (including any statutory modification(s) or re-enactment thereof for the time being in force), and in accordance with the Articles of Association of the Company, the consent of the Members of the Company be and is hereby accorded to the Board of Directors of the Company (hereinafter referred to as the "Board", which term shall be deemed to include any Committee(s) of the Board duly constituted or to be constituted for exercising the powers conferred by this Resolution) to create, renew, modify, supplement or extend mortgages, charges, hypothecations, pledges and/or floating charges, in addition to the existing mortgages, charges and hypothecations created by the Company, on all or any of the movable and/or immovable properties and assets of the Company, both present and future, and/or the whole or substantially the whole of any undertaking(s) of the Company, in such form and manner and with such ranking and on such terms and conditions as the Board may deem fit, for securing any fund-based or non-fund-based facilities, loans or borrowings in Indian Rupees or foreign currency, debt securities (whether convertible or non-convertible), rupee or foreign currency convertible bonds, debentures, advances and/or other financial assistance or obligations (collectively referred to as the "Loans"), together with interest thereon, additional interest, liquidated damages, commitment charges, premia on prepayment, costs, charges, expenses and all other monies payable by the Company in respect thereof, provided that the aggregate amount secured by such mortgages, charges and hypothecations shall not, at any time, exceed ₹9,000 Crores (Rupees Nine Thousand Crores only).

RESOLVED FURTHER THAT the Board be and is hereby authorized to finalize the terms and conditions of the security documents and to do all such acts, deeds, matters and things, and to execute all such deeds, documents, agreements, instruments and writings as may be necessary, expedient or desirable for the purpose of giving effect to this Resolution, including settling any questions, difficulties or doubts that may arise in relation thereto, without requiring any further approval or consent of the Members of the Company."

Item No. 7 – Approval for Issuance of Non-Convertible Securities/Debentures on a Private Placement Basis

In this regard, to consider and if thought fit, to pass, with or without modification(s), the following resolution as a Special Resolution:

"RESOLVED THAT pursuant to the provisions of Sections 42, 71 and other applicable provisions, if any, of the Companies Act, 2013 ("Act") read with the rules made thereunder (including any statutory modification(s), clarification(s), exemption(s) or re-enactment thereof for the time being in force), the Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations, 2021, the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, the Reserve Bank of India (Non-Banking Financial Companies – Registration, Exemption and Framework for Scale Based Regulation) Directions, 2025, as amended from time to time, and all other applicable laws, rules, regulations, circulars, notifications and guidelines issued by the concerned statutory and regulatory authorities, the Memorandum and Articles of Association of the Company, and subject to such approvals, permissions, consents and sanctions as may be necessary, the consent of the Members of the Company be and is hereby accorded to the Board of Directors of the Company (hereinafter referred to as the "Board", which term shall be deemed to include any Committee(s) of the Board duly constituted or to be constituted for exercising the powers conferred by this Resolution) to create, offer, invite subscriptions for, issue and allot, from time to time, in one or more tranches, secured or unsecured, redeemable Non-Convertible Securities ("NCSs"), including but not limited to non-convertible debentures, bonds and other debt securities, whether subordinated or senior, perpetual or non-perpetual, cumulative or non-cumulative, on a private placement basis on such terms and conditions as the Board may determine, to such person(s) including, but not limited to, companies, body corporates, statutory corporations, commercial banks, financial institutions, insurance companies, mutual funds, pension funds, provident funds, family offices, alternative investment funds, trusts, individuals and such other investors as may be permitted under applicable law, during the period of one year from the date of passing of this Special Resolution or such other period as may be permissible under the applicable laws, within the overall borrowing limits of the Company as approved by the Members from time to time pursuant to Section 180(1)(c) of the Act.

RESOLVED FURTHER THAT the Board be and is hereby authorized to determine and finalize all the terms and conditions of the issue(s), including, without limitation, the size of each issue, issue price, timing, tenor, coupon/interest rate, redemption, security, listing, utilization of proceeds, appointment of debenture trustee(s), credit rating agency(ies), registrar and transfer agent(s), legal counsel, arranger(s), advisor(s) and other intermediaries, and to execute all deeds, documents, agreements, disclosures and writings, and to do all such acts, deeds, matters and things as may be necessary, expedient or desirable for giving effect to this Resolution, including settling any questions, difficulties or doubts that may arise in connection with the issuance of the aforesaid Non-Convertible Securities."

Registered Office	:	CSC, Pocket 52, CR Park Near Police Station, New Delhi-110019
CIN	:	L65921DL1992PLC120483
Website	:	www.paisalo.in
Email	:	cs@paisalo.in
Tel	:	+91 11 43518888
Date	:	August 05, 2026

By Order of the Board of Directors
For Paisalo Digital Limited
Sd/-
(Manendra Singh)
Company Secretary
Membership No.: F7868

NOTES:

1. An explanatory statement as required under Section 102 of the Companies Act, 2013 ("the Act") in respect of the special businesses specified above is annexed hereto.

2. Information pursuant to provisions of Regulation 36(3) and 36(5) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI LODR Regulations") for Item(s) No. 2 and 4 are annexed as Annexure-1 to this notice.

3. The Ministry of Corporate Affairs ("MCA") has issued General Circular No. 03/2025 dated September 22, 2025, read with Circular Nos. 14/2020 dated April 8, 2020, 17/2020 dated April 13, 2020 and 20/2020 dated May 5, 2020 (hereinafter collectively referred to as the "MCA Circulars"), and any amendments or updates thereto, read with SEBI Circular No. SEBI/HO/CFD/CFD-PoD-2/P/CIR/2024/133 dated October 3, 2024, companies are permitted to convene their Annual General Meetings ("AGMs") through Video Conferencing ("VC") or Other Audio Visual Means ("OAVM") in accordance with the framework prescribed under the MCA Circulars, subject to compliance with the conditions specified therein. MCA General Circular No. 03/2025 clarifies that the facility to conduct AGMs through VC/OAVM shall continue until further orders, without extending the statutory timelines prescribed under the Companies Act, 2013 for holding AGMs. Accordingly, in compliance with the provisions of the Companies Act, 2013, the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the MCA Circulars and the SEBI Circulars, the Thirty Fourth (34th) Annual General Meeting ("AGM") of the Members of the Company is being convened through VC/OAVM on Monday, September 21, 2026, at 3:00 P.M. (IST). Accordingly, the Members can attend and participate in the AGM only through the VC/OAVM facility.

4. The Company is convening the 34th AGM through VC/OAVM, and no physical presence of Members, Directors, Auditors and other eligible persons shall be required for the 34th AGM.

5. In accordance with the Secretarial Standard on General Meetings (SS-2) issued by the Institute of Company Secretaries of India ("ICSI"), read with the guidance/clarification dated April 15, 2020 issued by the ICSI, the proceedings of the AGM shall be deemed to be conducted at the Registered Office of the Company, which shall be the deemed venue of the AGM. The detailed procedure for participating in the AGM through VC/OAVM is provided in this Notice.

6. Generally, a member entitled to attend and vote at the meeting is entitled to appoint a proxy to attend and vote on a poll instead of himself and the proxy need not be a Member of the Company. Since this AGM is being held through VC/OAVM pursuant to the MCA Circulars, physical attendance of members has been dispensed with. Accordingly, the facility for appointment of proxies by the members will not be available for the AGM and hence the Proxy Form and Attendance Slip are not annexed hereto. However, the Corporate Members are entitled to appoint authorised representatives to attend the AGM through VC/OAVM and participate there at and cast their votes through e-voting.

7. Since the meeting will be conducted through VC/OAVM facility, the route map is not annexed to this Notice.

8. Pursuant to the provisions of section 91 of the Companies Act, 2013, the Register of Members and Share Transfer Books of the Company will remain closed from September 15, 2026 to September 21, 2026 both days inclusive.

9. The Company has fixed September 14, 2026 as the 'Cut-off Date' for determining eligibility of Members who will be eligible to attend and vote at the Meeting. Members of the Company whose names appear on the Register of Members/ list of Beneficial Owners, as received from the Depositories i.e. National Securities Depository Limited ("NSDL")/Central Depository Services (India) Limited ("CDSL") as on the Cut-off Date shall be entitled to vote on the resolutions set forth in this Notice.

Dispatch of Notice of AGM and Annual Report through Electronic Mode:

10. In terms of the provisions of Sections 101 and 136 of the Companies Act, 2013 read with the rules made thereunder, Regulation 36 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the MCA Circulars, including General Circular No. 03/2025 dated September 22, 2025, and the applicable SEBI Circulars, the Notice of the 34th Annual General Meeting ("AGM") along with the Annual Report of the Company for the financial year ended March 31, 2026, including the Audited Financial Statements, the Board's Report, the Auditors' Report and other documents required to be attached thereto, is being sent only through electronic mode to those Members whose e-mail addresses are registered with the Company/Registrar and Share Transfer Agent ("RTA")/Depository Participants ("DPs"). Further, a communication containing the web link for accessing the Notice of the AGM and the Annual Report is being sent to those Members whose e-mail addresses are not registered with the Company/Depositories, in accordance with the applicable MCA Circulars. Members desirous of obtaining a physical copy of the Annual Report for the financial year 2025-26 may send a request to the Company at cs@paisalo.in, and the same shall be provided, subject to applicable statutory requirements. Members may note that the Notice of the AGM and the Annual Report for the financial year 2025-26 are also available on:

a) the Company's website at www.paisalo.in;

b) the websites of the Stock Exchanges, namely BSE Limited at www.bseindia.com and National Stock Exchange of India Limited at www.nseindia.com and

c) the website of National Securities Depository Limited (NSDL) at www.evoting.nsdl.com.

11. In this notice, the term member(s) or shareholder(s) are used interchangeably.

12. For receiving all communication (including Annual Report) from the Company electronically:

a) Members holding shares in physical mode and who have not registered/updated their email address with the Company are requested to register/update the same by writing to the Company with details of folio number and attaching a self-attested copy of PAN card at cs@paisalo.in or to Registrar and Transfer Agent of the Company M/s Alankit Assignments Limited at ramap@alankit.com.

b) Members holding shares in dematerialised mode are requested to register / update their email addresses with the relevant Depository Participant.

Procedure for E-voting at the AGM:

13. Pursuant to the provisions of Section 108 of the Companies Act, 2013 read with Rule 20 of the Companies (Management and Administration) Rules, 2014 (as amended) and Regulation 44 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, (as amended) and MCA Circulars, the Company is providing facility of remote e-voting and e-voting during the AGM (collectively referred as "electronic voting") to its members to cast their votes in respect of the resolutions listed in this Notice. For this purpose, the Company has entered into an agreement with NSDL, as the authorised e-voting agency, to facilitate VC and electronic voting. The facility of casting votes by a member using remote e-voting as well as the e-voting system on the date of the AGM will be provided by NSDL.

14. The voting rights of members shall be in proportion to their shares of the paid-up equity share capital of the Company as on the cut-off date of Monday, September 14, 2026.

15. Any person who acquires shares of the Company and becomes a Member of the Company after dispatch of the Notice and holding shares as of the cut-off date i.e. Monday, September 14, 2026, may obtain the login ID and password by sending a request at evoting@nsdl.co.in or Company's Registrar and Transfer Agent, M/s Alankit Assignments Limited (RTA).

16. A person whose name is recorded in the register of members or in the register of beneficial owners maintained by the depositories as on the cut-off date only shall be entitled to avail the facility of remote e-voting as well as voting on the day of AGM.

17. The attendance of the Members attending the AGM through VC/OAVM will be counted for the purpose of reckoning the quorum under Section 103 of the Companies Act, 2013.

18. The remote e-voting period begins on September 18, 2026 at 9:00 A.M. and ends on September 20, 2026 at 5:00 P.M. The remote e-voting module shall be disabled by NSDL for voting thereafter.

19. The details of the process and manner for remote e-voting are explained herein below:

The way to vote electronically on NSDL e-voting system consists of "Two Steps" which are mentioned below:

Step 1 : Access to the NSDL e-voting system

Step 2 : Cast your vote electronically on NSDL e-voting system.

Step 1: Access to NSDL e-voting system

A) Login method for e-voting for Individual shareholders holding securities in demat mode

Pursuant to SEBI circular no. SEBI/HO/CFD/CMD/CIR/P/2020/242 dated December 9, 2020 on "e-voting facility provided by Listed Companies", e-voting process has been enabled to all the individual demat account holders, by way of a single login credential, through their demat accounts/websites of Depositories/DPs to increase the efficiency of the voting process. Individual demat account holders would be able to cast their vote without having to register again with the e-voting service provider ("ESP"), thereby not only facilitating seamless authentication but also ease and convenience of participating in the e-voting process. Shareholders are advised to update their mobile number and e-mail ID with their DPs to access the e-voting facility.

Login method for Individual shareholders holding securities in demat mode is given below:

Type of shareholders	Login Method
Individual Shareholders holding securities in demat mode with NSDL	1. For OTP based login you can click on https://eservices.nsdl.com/SecureWeb/evoting/evotinglogin.jsp. You will have to enter your 8-digit DP ID,8-digit Client Id, PAN No., Verification code and generate OTP. Enter the OTP received on registered email id/mobile number and click on login. After successful authentication, you will be redirected to NSDL Depository site wherein you can see e-Voting page. Click on company name or e-Voting service provider i.e. NSDL and you will be redirected to e-Voting website of NSDL for casting your vote during the remote e-Voting period or joining virtual meeting & voting during the meeting.
	2. Existing IDeAS user can visit the e-Services website of NSDL Viz. https://eservices.nsdl.com either on a Personal Computer or on a mobile. On the e-Services home page click on the "Beneficial Owner" icon under "Login" which is available under 'IDeAS' section , this will prompt you to enter your existing User ID and Password. After successful authentication, you will be able to see e-Voting services under Value added services. Click on "Access to e-Voting" under e-Voting services and you will be able to see e-Voting page. Click on company name or e-Voting service provider i.e. NSDL and you will be re-directed to e-Voting website of NSDL for casting your vote during the remote e-Voting period or joining virtual meeting & voting during the meeting.
	3. If you are not registered for IDeAS e-Services, option to register is available at https://eservices.nsdl.com. Select "Register Online for IDeAS Portal" or click at https://eservices.nsdl.com/SecureWeb/IdeasDirectReg.jsp
	4. Visit the e-Voting website of NSDL. Open web browser by typing the following URL: https://www.evoting.nsdl.com/ either on a Personal Computer or on a mobile. Once the home page of e-Voting system is launched, click on the icon "Login" which is available under 'Shareholder/Member' section. A new screen will open. You will have to enter your User ID (i.e. your sixteen digit demat account number held with NSDL), Password/OTP and a Verification Code as shown on the screen. After successful authentication, you will be redirected to NSDL Depository site wherein you can see e-Voting page. Click on company name or e-Voting service provider i.e. NSDL and you will be redirected to e-Voting website of NSDL for casting your vote during the remote e-Voting period or joining virtual meeting & voting during the meeting.
	5. Shareholders/Members can also download NSDL Mobile App "NSDL Speede" facility by scanning the QR code mentioned below for seamless voting experience
Individual Shareholders holding securities in demat mode with CDSL	1. Users who have opted for CDSL Easi / Easiest facility, can login through their existing user id and password. Option will be made available to reach e-Voting page without any further authentication. The users to login Easi / Easiest are requested to visit CDSL website www.cdslindia.com and click on login icon & New System Myeasi Tab and then use your existing my easi username & password.
	2. After successful login the Easi / Easiest user will be able to see
	3. The e-Voting option for eligible companies where the evoting is in progress as per the information provided by company. On clicking the evoting option, the user will be able to see e-Voting page of the e-Voting service provider for casting your vote during the remote e-Voting period. Additionally, there is also links provided to access the system of all e-Voting Service Providers, so that the user can visit the e-Voting service providers' website directly.
	4. If the user is not registered for Easi/Easiest, option to register is available at CDSL website www.cdslindia.com and click on login & New System Myeasi Tab and then click on registration option.

	5. Alternatively, the user can directly access e-Voting page by providing Demat Account Number and PAN from a e-Voting link available on www.cdslindia.com home page. The system will authenticate the user by sending OTP on registered Mobile & Email as recorded in the Demat Account. After successful authentication, user will be able to see the e-Voting option where the evoting is in progress and also able to directly access the system of all e-Voting Service Providers. NSDL Mobile App is available on App Store Google Play
Individual Shareholders (holding securities in demat mode) login through their depository participants	You can also login using the login credentials of your demat account through your Depository Participant registered with NSDL/CDSL for e-Voting facility. Upon logging in, you will be able to see e-Voting option. Click on e-Voting option, you will be redirected to NSDL/CDSL Depository site after successful authentication, wherein you can see e-Voting feature. Click on company name or e-Voting service provider i.e. NSDL and you will be redirected to e-Voting website of NSDL for casting your vote during the remote e-Voting period or joining virtual meeting & voting during the meeting.

Important note: Members who are unable to retrieve User ID/Password are advised to use Forget User ID and Forget Password option available at respective website.

Helpdesk for Individual Shareholders holding securities in demat mode for any technical issues related to login through Depository i.e. NSDL and CDSL.

Login type	Helpdesk details
Individual Shareholders holding securities in demat mode with NSDL	Members facing any technical issue in login can contact NSDL helpdesk by sending a request at evoting@nsdl.co.in or call at 022-4886 7000 and 022-2499 7000
Individual Shareholders holding securities in demat mode with CDSL	Members facing any technical issue in login can contact CDSL helpdesk by sending a request at helpdesk.evoting@cdslindia.com or contact at toll free no. 1800 22 55 33

B) Login method for e-voting for shareholders other than Individual shareholders holding securities in demat mode and shareholders holding securities in physical mode.

How to Log-in to NSDL e-Voting website?

i. Visit the e-Voting website of NSDL. Open web browser by typing the following URL: https://www.evoting.nsdl.com/ either on a Personal Computer or on a mobile.

ii. Once the home page of e-Voting system is launched, click on the icon "Login" which is available under 'Shareholder/Member' section.

iii. A new screen will open. You will have to enter your User ID, your Password/OTP and a Verification Code as shown on the screen.

iv. Alternatively, if you are registered for NSDL eservices i.e. IDEAS, you can log-in at https:// eservices.nsdl.com/ with your existing IDEAS login. Once you log-in to NSDL eservices after using your log-in credentials, click on e-Voting and you can proceed to Step 2 i.e. Cast your vote electronically.

v. Your User ID details are given below:

Manner of holding shares i.e. Demat (NSDL or CDSL) or Physical	Your User ID is:
a) For Members who hold shares in demat account with NSDL.	8 Character DP ID followed by 8 Digit Client ID For example, if your DP ID is IN300*** and Client ID is 12****** then your user ID is IN300***12******
b) For Members who hold shares in demat account with CDSL.	16 Digit Beneficiary ID. For example, if your Beneficiary ID is 12************** then your user ID is 12**************
c) For Members holding shares in Physical Form.	EVEN Number followed by Folio Number registered with the Company For example if folio number is 001*** and EVEN is 101456 then user ID is 101456001***

vi. Password details for shareholders other than Individual shareholders are given below:

a) If you are already registered for e-voting, then you can use your existing password to login and cast your vote.

b) If you are using NSDL e-voting system for the first time, you will need to retrieve the 'initial password' which was communicated to you. Once you retrieve your 'initial password', you need to enter the 'initial password' and the system will force you to change your password.

c) How to retrieve your 'initial password'?

i) If your e-mail ID is registered in your demat account or with the Company, your 'initial password' is communicated to you on your e-mail ID. Trace the e-mail sent to you from NSDL from your mailbox. Open the e-mail and open the attachment i.e. a .pdf file. Open the .pdf file. The password to open the .pdf file is your 8 digit client ID for NSDL account, last 8 digits of client ID for CDSL account or folio number for shares held in physical form. The .pdf file contains your 'User ID' and your 'initial password'.

ii) If your e-mail ID is not registered, please follow steps mentioned below in process for those shareholders whose e-mail IDs are not registered.

vii. If you are unable to retrieve or have not received the "Initial password" or have forgotten your password:

a) Click on "Forgot User Details/Password?" (If you are holding shares in your demat account with NSDL or CDSL) option available on www.evoting.nsdl.com.

b) "Physical User Reset Password?" (If you are holding shares in physical mode) option available on www.evoting.nsdl.com

c) If you are still unable to get the password by aforesaid two options, you can send a request at evoting@nsdl.com mentioning your demat account number/folio number, PAN, name and registered address.

d) Members can also use the OTP based login for casting the votes on the e-voting system of NSDL.

viii. After entering your password, tick on Agree to "Terms and Conditions" by selecting on the check box.

ix. Now, you will have to click on "Login" button.

x. After you click on the "Login" button, home page of e-voting will open.

Step 2: Cast your vote electronically on NSDL e-voting system.

How to cast your vote electronically on NSDL e-voting system?

i. After successful login at Step 1, you will be able to see all the companies "EVEN" in which you are holding shares and whose voting cycle and General Meeting is in active status.

ii. Select "EVEN" of Company Paisalo Digital Limited, which is 141359 for which you wish to cast your vote during the remote e-voting period and casting your vote during the General Meeting.

iii. Now you are ready for e-voting as the voting page opens.

iv. Cast your vote by selecting appropriate options i.e. assent or dissent, verify or modify the number of shares for which you wish to cast your vote and click on "Submit" and also "Confirm" when prompted.

v. Upon confirmation, the message "Vote cast successfully" will be displayed and you will receive a confirmation by way of a SMS on your registered mobile number from depository.

vi. You can also take the printout of the votes cast by you by clicking on the print option on the confirmation page.

vii. Once you confirm your vote on the resolution, you will not be allowed to modify your vote.

20. Process for those shareholders whose email ids are not registered with the depositories for procuring user id and password and registration of e-mail ids for e-voting for the resolutions set out in this notice:

i. In case shares are held in physical mode, please provide Folio No., Name of shareholder, scanned copy of the share certificate (front and back), PAN (self-attested scanned copy of PAN card), Aadhaar (self-attested scanned copy of Aadhaar Card) by email to cs@paisalo.in.

ii. In case shares are held in demat mode, please provide DPID-CLID (16-digit DPID + CLID or 16-digit beneficiary ID), Name, client master or copy of Consolidated Account statement, PAN (self-attested scanned copy of PAN card), Aadhaar (self-attested scanned copy of Aadhaar Card) to cs@paisalo.in. If you are an Individual shareholder holding securities in demat mode, you are requested to refer to the login method explained at step 1 (A) i.e. Login method for e-Voting or Individual shareholders holding securities in demat mode.

iii. Alternatively shareholder/members may send a request to evoting@nsdl.co.in for procuring a user ID and password for e-voting by providing the above-mentioned documents.

iv. In terms of SEBI circular dated December 9, 2020 on e-Voting facility provided by Listed Companies, Individual shareholders holding securities in demat mode are allowed to vote through their demat account maintained with Depositories and Depository Participants. Shareholders are required to update their mobile number and email ID correctly in their demat account in order to access the e-Voting facility.

21. General Guidelines for shareholders:

i. Institutional shareholders (i.e. other than individuals, HUF, NRI etc.) are required to send scanned copy (PDF/ JPG Format) of the relevant Board Resolution/ Authority letter etc. with attested specimen signature of the duly authorized signatory(ies) who are authorized to vote, to the Scrutinizer by e-mail to scrutinizer.paisalo@gmail.com with a copy marked to evoting@nsdl.com. Institutional shareholders (i.e. other than individuals, HUF, NRI etc.) can also upload their Board Resolution / Power of Attorney / Authority Letter etc. by clicking on "Upload Board Resolution / Authority Letter" displayed under "e-Voting" tab in their login.

ii. It is strongly recommended not to share your password with any other person and take utmost care to keep your password confidential. Login to the e-voting website will be disabled upon five unsuccessful attempts to key in the correct password. In such an event, you will need to go through the "Forgot User Details/Password?" or "Physical User Reset Password?" option available on www.evoting.nsdl.com to reset the password.

iii. In case of any queries, you may refer the Frequently Asked Questions (FAQs) for Shareholders and e-voting user manual for Shareholders available at the download section of www.evoting.nsdl.com or call on toll free no.: 1800 102 0990; 1800 22 4430 or send a request to Ms. Pallavi Mhatre, Senior Manager, National Securities Depository Ltd., 3rd Floor, Naman Chamber, Plot C-32, G-Block, Bandra Kurla Complex, Bandra East, Mumbai, Maharashtra - 400051 at the designated email address: evoting@nsdl. com or at telephone no. 022- 48867000.

Procedure for joining the AGM through VC/OAVM:

22. Member will be provided with a facility to attend the AGM through VC/OAVM through the NSDL e-Voting system. Members may access by following the steps mentioned above for Access to NSDL e-Voting system. After successful login, you can see link of "VC/OAVM link" placed under "Join General Meeting" menu against the Company name. You are requested to click on VC/OAVM link placed under Join General Meeting menu. The link for VC/OAVM will be available in Shareholder/Member login where the EVEN of the Company will be displayed.

Please note that the members who do not have the User ID and Password for e-Voting or have forgotten the User ID and Password may retrieve the same by following the remote e-Voting instructions mentioned in the notice to avoid last minute rush.

23. The Members can join the AGM in the VC/OAVM mode 15 minutes before and after the scheduled time of the commencement of the Meeting by following the procedure mentioned in the Notice. The facility of participation at the AGM through VC/OAVM is having a capacity to allow participation at least 1000 members on first come first served basis. This will not include large Shareholders (Shareholders holding 2% or more shareholding), Promoters, Institutional Investors, Directors, Key Managerial Personnel, the Chairpersons of the Audit Committee, Nomination and Remuneration Committee and Stakeholders Relationship Committee, Auditors etc. who are allowed to attend the AGM without restriction on account of first come first served basis.

24. Members are encouraged to join the Meeting through Laptops for better experience.

25. Further Members will be required to allow Camera and use Internet with a good speed to avoid any disturbance during the meeting.

26. Members are requested to note that Participants Connecting from Mobile Devices or Tablets or through a laptop connecting via a mobile hotspot may experience Audio/Video loss due to fluctuations in their respective network. It is therefore recommended to use stable Wi-Fi or LAN Connection to mitigate any kind of aforesaid glitches.

27. Members who would like to express their views/ask questions during the meeting may register themselves as a speaker by sending their request mentioning their name, demat account number/folio number, email id, mobile number at cs@paisalo.in. Those shareholders who have registered themselves as a speaker will only be allowed to express their views/ask questions during the meeting.

28. For ease of conduct, members who would like to ask questions/express their views on the items of the businesses to be transacted at the meeting can send in their questions/comments in advance to cs@ pasialo.in on or before September 14, 2026 mentioning their name, DP ID Client ID/Folio no., e-mail ID, mobile number, etc. The queries may be raised precisely and in brief to enable the Company to answer the same suitably depending on the availability of time at the meeting.

Procedure for E-Voting on the day of AGM:

29. The procedure for e-Voting on the day of the AGM is same as the instructions mentioned above for remote e-voting.

30. Only those members/shareholders, who will be present in the AGM through VC/OAVM facility and have not casted their vote on the Resolutions through remote e-Voting and are otherwise not barred from doing so, shall be eligible to vote through e-Voting system in the AGM.

31. Members who have voted through Remote e-Voting will be eligible to attend the AGM. However, they will not be eligible to vote at the AGM.

32. The details of the person who may be contacted for any grievances connected with the facility for e-Voting on the day of the AGM shall be the same person mentioned for Remote e-voting.

Procedure for inspection of documents:

33. The Register of Directors and Key Managerial Personnel and their shareholding maintained under Section 170 of the Act, the Register of Contracts or Arrangements in which the Directors are interested, maintained under Section 189 of the Act, and the relevant documents referred to in the Notice will be available electronically for inspection by the members during the AGM.

34. All documents referred to in the Notice will also be available electronically for inspection without any fee by the members from the date of circulation of this Notice upto the date of AGM. Members seeking to inspect such documents can send an email to cs@paisalo.in.

35. Members seeking any information with regard to the accounts or any matter to be placed at the AGM, are requested to write to the Company at least 7 working days through email on cs@paisalo.in The same will be replied by the Company suitably.

Scrutiniser for AGM:

36. The Board of Directors has appointed Mr. Satish Kumar Jadon, Practising Company Secretary (FCS No. 9512) as the Scrutiniser for the e-voting process and voting at the venue of the Annual General Meeting in a fair and transparent manner.

37. The Scrutiniser shall, immediately after the conclusion of voting at the Annual General Meeting, first count the votes cast at the meeting, thereafter unlock the votes through e-voting in the presence of at least 2 (two) witnesses, not in the employment of the Company and make, not later than 2 (Two) days from the conclusion of the meeting, a consolidated Scrutiniser's report of the total votes cast in favour or against, if any, to the Company, who shall countersign the same.

38. The results declared along with the Scrutiniser's report shall be placed on the Company's website www. paisalo.in and on the website of NSDL https://evoting.nsdl.co.in and shall also be communicated to the Stock Exchanges.

39. The Resolutions shall be deemed to be passed at the Annual General Meeting of the Company scheduled to be held on Monday, September 21, 2026.

IEPF related information:

40. The Company has transferred the unpaid or unclaimed dividends declared up to financial years 2017- 18, to the Investor Education and Protection Fund ("IEPF") established by the Central Government. Details of dividends so far transferred to the IEPF Authority are available on the website of IEPF Authority and the same can be accessed through the link: www.iepf.gov.in.

41. Members may note that unclaimed dividends transferred to IEPF Authority can be claimed back from the IEPF Authority.

42. Due dates for transfer to IEPF, of the unclaimed/unpaid dividends for the financial year 2018-19 and thereafter, are as under:

Financial Year	Dividend Per Share	Date of Declaration	Due Date of transfer to Fund (on or before)
2018-19	Re. 1	10-08-2019	16-09-2026
2019-20	Re. 1	08-09-2020	15-10-2027
2020-21	Re. 1	25-09-2021	01-11-2028
2021-22	Re. 0.10	30-09-2022	06-11-2028
2022-23	Re. 0.10	21-09-2023	28-10-2030
2023-24	Re. 0.10	23-09-2024	30-10-2031
2024-25	Re. 0.10	29-09-2025	05-11-2032

43. Further, in terms of section 124(6) of the Act, in case of such shareholders whose dividends are unpaid for a continuous period of 7 years, the corresponding shares shall also be transferred to the IEPF's demat account.

44. Members who have not claimed dividends from FY 2018-19 onwards are requested to approach the Company/RTA for claiming the same as early as possible, to avoid transfer of the relevant shares to the IEPF's demat account.

Dividend related information:

45. Subject to the provisions of section 126 of the Companies Act, 2013, dividend on equity shares, if declared at the Annual General Meeting, will be made to:

    a) all those beneficial owners holding shares in electronic form, as per the beneficial ownership data made available to the Company by National Securities Depository Ltd. (NSDL) and the Central Depository Services (India) Ltd. (CDSL) as of the close of business hours on Monday, September 14, 2026 and

    b) to all those shareholders holding shares in physical form, on the closing hours on Monday, September 14, 2026.

46. As per the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the Company shall use any electronic mode of payment approved by the Reserve Bank of India for making payment to the Members. Accordingly, dividend, if declared, will be paid through electronic mode, where the Bank Account details of the Members required for this purpose are available. In case where the dividend cannot be paid through electronic mode, the same will be paid by account payee/not negotiable instruments/warrants with Bank Account details, if available, printed thereon.

47. For enabling the payment of dividend through electronic mode, Members holding shares in physical form are requested to furnish, on or before Monday, September 14, 2026 updated particulars of their Bank Account, to Company/Registrar and Share Transfer Agent (RTA) of the Company along with a photocopy of a cancelled cheque of the Bank Account and self-attested copy of Permanent Account Number (PAN) card. Beneficial Owners holding shares in electronic form are requested to furnish their Bank Account details to their respective Depository Participants and make sure that such changes are recorded by them correctly on or before Monday, September 14, 2026. The request for updating particulars of Bank Account should be signed as per the specimen signature registered with Company/Depository Participants, as the case may be.

48. To avoid fraudulent transactions, the identity/signature of the Members holding shares in electronic/demat form is verified with the specimen signatures furnished by NSDL/CDSL and that of Members holding shares in physical form is verified as per the records of Company/RTA of the Company. Members are requested to keep the same updated.

49. With a view to help us serve the Members better, those Members who hold shares in identical names and in the same order of names in more than one folio are requested to write to the Company to consolidate their holdings into one folio.

50. Members who still hold share certificates in physical form are advised to dematerialise their shareholding to avail of numerous benefits of dematerialisation, which include easy liquidity, ease of trading and transfer, savings in stamp duty and elimination of any possibility of loss of documents and bad deliveries.

51. Pursuant to the provisions of the Income-tax Act, 2025, ("the IT Act 2025") and the rules made thereunder, the Company is required to deduct tax at source ("TDS") at the prescribed rates while making payment of dividend to its shareholders.

52. Members may note that the IT Act, 2025, mandates that dividend paid or distributed by a company shall be taxable in the hands of members. The Company shall therefore be required to deduct tax at source (TDS) at the time of making the payment of final dividend. To enable us to determine the appropriate TDS rate as applicable, members are requested to submit relevant documents, as specified in the below paragraphs, in accordance with the provisions of the IT Act 2025.

The withholding tax provisions applicable to the dividend payable by the Company are summarized below:

A. Resident Shareholders

For resident shareholders, taxes shall be deducted at source under Section 393 of the IT, 2025 Act as follows:

Members having valid PAN	10%* or as notified by the Government of India
Members not having PAN / valid PAN	20% or as notified by the Government of India

*As per Section 262 of the IT Act 2025, every person who has been allotted a PAN and who is eligible to obtain Aadhaar, shall be required to link the PAN with Aadhaar. In case of failure to comply with this, the PAN allotted shall be deemed invalid / inoperative and, such person shall be liable to all consequences under the IT Act 2025 and tax shall be deducted at the higher rates as provided in Section 397 of the IT Act 2025, i.e., 20% of tax deduction at source.

However, no tax shall be deducted on the dividend payable to resident individual shareholders if the total dividend to be received by them during tax year 2026-27 does not exceed ₹10,000 and also in cases where members provide Form 121, subject to conditions specified in the IT Act 2025. Resident shareholders may also submit any other document as prescribed under the IT Act 2025 to claim a lower / nil withholding of tax. PAN is mandatory for members providing Form 121 or any other document as mentioned above.

B. Non-Resident Shareholders

For non-resident shareholders, taxes are required to be withheld in accordance with the provisions of Section 393 and other applicable sections of the IT Act 2025, at the rates in force. The withholding tax shall be at the rate of 20% (plus applicable surcharge and cess) or as notified by the GOI on the amount of dividend payable. However, as per Section 159 of the IT Act 2025, non-resident shareholders have the option to be governed by the provisions of the Double Tax Avoidance Agreement ("tax treaty" or "DTAA"), read with Multilateral Instrument (MLI), if any, between India and the country of tax residence of the shareholders, if they are more beneficial to them. For this purpose, i.e. to avail the benefits under the DTAA read with MLI, non-resident shareholders will have to provide the following:

- Copy of the PAN card allotted by the Indian Income Tax authorities duly attested by the shareholders/ authorized signatory. In case of non-availability of PAN, information under sub-rule 2 of rule 217 of the Income-tax Rules, 2026.
- Copy of the Tax Residency Certificate for the tax year 2026-27 obtained from the revenue or tax authorities of the country of tax residence, duly attested by shareholders / authorized signatory
- Form 41 (for claiming tax treaty benefit), which can be obtained electronically through the e-filing portal of the income tax website at https://www.incometax.gov.in/iec/foportal
- Self-declaration by the shareholders of having no permanent establishment in India in accordance with the applicable tax treaty and IT Act 2025
- Self-declaration of beneficial ownership of equity shares by the non-resident shareholder

- Self-declaration of fulfilling all conditions of applicable tax treaty for being eligible to claim benefit of the tax treaty read with MLI
- Any other documents as prescribed under the IT Act 2025, if applicable, or certificate for lower withholding of taxes, duly attested by the shareholders.

In case of Foreign Institutional Investors (FII)/Foreign Portfolio Investors (FPI), tax will be deducted under Section 393 of the IT Act 2025 at the rate of 20% (plus applicable surcharge and cess) or the rate provided in relevant DTAA, read with MLI, whichever is more beneficial, subject to the submission of the above documents, if applicable.

Shareholders can check their tax credit in Form 168 (erstwhile Form 26AS) from the e-filing account at https://www.incometax.gov.in/iec/foportal.

Submission of Tax Documents

Shareholders who wish to claim exemption from TDS, avail a lower/nil withholding tax rate, or claim the benefit of a DTAA are requested to submit the requisite declarations and supporting documents to the Company/RTA within the timeline specified by the Company to enable determination of the appropriate rate of tax deduction.

The documents submitted by the shareholders will be verified by the Company, and tax will be deducted in accordance with the provisions of the Income-tax Act, 2025, as applicable. Documents received after the prescribed timeline may not be considered while determining the applicable rate of TDS.

The above information is only general guidance to shareholders and does not purport to be a complete analysis of all tax consequences. Shareholders are advised to consult their respective tax advisors for determining the tax implications applicable to them.

No communication on the tax determination/ deduction shall be entertained after September 11, 2026. The documents submitted by you will be verified by us and we will consider the same while deducting the appropriate taxes, if any, provided that these documents are in accordance with the provisions of the IT Act, 2025.

In addition to the above, please note the following:

- In case you hold shares under multiple accounts under different status/ category but under a single PAN, the highest rate of tax as applicable to the status in which shares held under the said PAN will be considered on the entire holding in different accounts.
- In case of joint shareholding, the withholding tax rates shall be considered basis the status of the primary beneficial shareholder.

It may be further noted that, in case tax on dividend is deducted at a higher rate in the absence of receipt of any of the required details/documents from the shareholders, the shareholders may consider filing their return of income and claiming an appropriate refund, as may be eligible. No claim shall lie against the Company for such taxes deducted.

Other information:

53. Securities and Exchange Board of India (SEBI) has mandated that securities of listed companies can be transferred only in dematerialised form w.e.f. April 1, 2019. Accordingly, the Company / RTA has stopped accepting any fresh lodgement of transfer of shares in physical form. Members holding shares in physical form are advice to avail of the facility of dematerialisation.

54. Further, as an on-going measure to enhance ease of dealing in security markets by investors Securities and Exchange Board of India (SEBI) vide its circular having reference no. SEBI/HO/MIRSD/MIRSD_RTAMB/P/ CIR/2022/8 dated January 25, 2022, has mandated that the listed companies shall henceforth issue the securities in dematerialized form only while processing the following service request:

i. Issue of duplicate securities certificate;

ii. Claim from Unclaimed Suspense Account;

iii. Renewal/Exchange of securities certificate;

iv. Endorsement;

v. Sub-division/Splitting of securities certificate;

vi. Consolidation of securities certificates/folios;

vii. Transmission; and

viii. Transposition

55. Pursuant to SEBI (Listing Obligations and Disclosure Requirements) (Fifth Amendment) Regulations, 2015 effective from November 19, 2025, payment of Dividend shall be processed in electronic mode only. Payment of Dividend through Dividend warrants or cheques has been discontinued

56. Members may follow the process detailed below for updating bank account details for the receipt of dividend.

a) Members holding shares in physical mode are:

For availing the following investor services, send a written request in the prescribed forms to the RTA of the Company to the company/RTA by writing to cs@paisalo.in or ramap@alankit.com.

- Form for availing investor services to register PAN, email address, bank details and other KYC details or changes thereof for securities held in physical mode: Form ISR-1
- Update of signature of securities holder: Form ISR-2
- For nomination as provided in Rule 19(1) of the Companies (Share Capital and Debentures) Rules, 2014: Form SH-13
- Declaration to opt out: Form ISR-3
- Cancellation of nomination by the holder(s) (along with ISR-3) / Change of nominee: Form SH-14
- Form for requesting issue of duplicate certificate and other service requests for shares / debentures / bonds, etc., held in physical mode: Form ISR-4

The said forms can be downloaded from the website of the company i.e https://www.paisalo.in/home/investorrelation.

b) In respect of shares held in electronic/demat form, the Members may please contact their respective Depository Participants.

57. Non-Resident Indian members are requested to inform RTA / respective DPs, immediately of:

a) Change in their residential status on return to India for permanent settlement.

b) Particulars of their bank account maintained in India with complete name, branch, account type, account number and address of the bank with pin code number, if not furnished earlier.

58. As per the provisions of Section 72 of the Act and SEBI Circular No. SEBI/HO/MIRSD/MIRSD_RTAMB/P/ CIR/2021/655 dated November 03, 2021, the facility for making nomination is available for the Members in respect of the shares held by them. Members who have not yet registered their nomination are requested to register the same by submitting Form No. SH-13. If a Member desires to opt out or cancel the earlier nomination and record a fresh nomination, he/she may submit the same in Form ISR-3 or SH-14 as the case may be. The said forms can be downloaded from the Company's website https://paisalo.in/pdf/2_ Relevant-forms/FORM-ISR-3.pdf. Members are requested to submit the said details to their DP in case the shares are held by them in dematerialized form and to RTA in case the shares are held in physical form. Further, relevant FAQs published by SEBI on its website can be viewed at the following link: https://www.sebi. gov.in/sebi_data/faqfiles/jan-2024/1704433843359.pdf

EXPLANATORY STATEMENT

Pursuant to provisions of Section 102 of the Companies Act, 2013

Item no. 4 - In terms of provisions of Section 196 of the Companies Act, 2013 and resolution passed on June 10, 2022 the term of appointment of Mr. Santanu Agarwal as Deputy Managing Director of the Company is upto May 5, 2027. Accordingly, subject to the approval of the Shareholders, the Board of Directors of the Company in their meeting held on August 5, 2026 has approved his re-appointment as Deputy Managing Director of the Company for a further period of five consecutive years commencing from May 6, 2027.

Mr. Santanu Agarwal holds a Bachelor's degree in Commerce and Law. He has been instrumental in driving its digital transformation and technology-led growth strategy. He has successfully led key strategic initiatives, including co-lending partnerships with leading public sector and private sector banks and expansion of the Company's technology-enabled distribution ecosystem. Prior to joining the Company, he gained international exposure through assignments in algorithmic and foreign exchange trading organizations in Singapore and Hong Kong.

He leads strategic business initiatives, technology transformation, digital innovation, risk management, fund raising, and strategic partnerships. Looking into his contribution in digital transformation and growth of the Company and on the recommendation of the Nomination & Remuneration Committee, the Board of Directors at their meeting held on August 5, 2026 was of the opinion that the association of Mr. Santanu Agarwal should be continued to be available to the Company and re-appointed him for a further period of five years commencing from May 5, 2027.

Further, on the recommendations of the Nomination and Remuneration Committee, subject to approval of the Shareholders, the Board, approved the terms and conditions of Mr. Santanu Agarwal’s re-appointment. The main terms and conditions relating to his re-appointment as Deputy Managing Director are as follows:

(1) Period:

For a period of five years commencing from May 6 2027 up to May 5, 2032.

(2) Nature of Duties:

Deputy Managing Director shall devote his whole time and attention to the business of the Company and perform such duties as may be entrusted to him by the Board of the Company and/or CEO & Managing Director of the Company, from time to time and separately communicated to him and exercise such powers as may be assigned to him, subject to the superintendence, control and directions of the Board of the Company and/or CEO & Managing Director of the Company in connection with and in the best interests of the business of the Company and the business of subsidiary, including performing duties as assigned to him from time to time by serving on the Boards of such subsidiary or any other executive body or any committee of such a company.

(3) Remuneration:

A. Fixed Component:

- Monthly Remuneration of ₹15,00,000/-

- In the event of absence or inadequacy of profits in any financial year during the tenure of his appointment, Mr. Santanu Agarwal as Deputy Managing Director shall be entitled to receive the remuneration approved herein as minimum remuneration, subject to the limits prescribed under Schedule V to the Companies Act, 2013 and such approvals, if any, as may be required under the Companies Act, 2013 and other applicable laws.

B. Variable Component:

- Performance-linked remuneration as may be decided by Board/Nomination and Remuneration Committee upto 1.80% of the Net Profit, as per the Annual Audited Financial Statements of the Company, computed in accordance with Section 198 of the Companies Act, 2013 and subject to the overall limits prescribed under Section 197 of the Companies Act, 2013, applicable provisions of SEBI LODR Regulations and the RBI Directions.

- The Performance-Linked Remuneration shall be payable on a deferred basis in accordance with Company's Nomination and Remuneration Policy. The deferral period and the terms governing such deferred payment shall be determined by the Board of Directors or the

Nomination and Remuneration Committee of the Company, in accordance with the Company's Nomination and Remuneration Policy, the applicable Reserve Bank of India (RBI) Directions/Guidelines, and other applicable laws.

- In accordance with RBI guidelines and Company's Nomination and Remuneration Policy, the remuneration payable to Mr. Santanu Agarwal as Deputy Managing Director shall be subject to Malus and Clawback clauses, applicable in such circumstances, as may be determined by Nomination and Remuneration Committee, from time to time.

C. The Company shall reimburse the actual entertainment, travelling and other business expenses incurred by the Deputy Managing Director in connection with the business of the Company

D. Sitting fee:
He shall not be entitled to any sitting fees for attending the meeting of the Board of Directors or Committee thereof.

(4) During the tenure of his term of office he shall be liable to retire by rotation.

The profile and specific areas of expertise of Mr. Santanu Agarwal and other relevant information as required under provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations and Secretarial Standards are provided as annexure to this Notice.

In compliance with the provisions of Section 196, 197 and other applicable provisions of the Act, read with Schedule V to the Act, and Regulation 17(1C) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, the approval of the Members is sought for the re-appointment and terms of remuneration of Mr. Santanu Agarwal as Deputy Managing Director of the Company as set out above.

The additional information for appointment of Mr. Santanu Agarwal as a Deputy Managing Director as required under Regulation 36 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and applicable Secretarial Standards are provided in the "Annexure" to the Notice.

The Board recommends the Ordinary Resolution set forth in Item No. 4 of the accompanying Notice for the approval of the Members of the Company.

The above explanatory statement (together with Annexure thereto) shall be construed to be memorandum setting out the terms of the appointment as specified under Section 190 of the Company by any Member of the Company during the e-voting period on all days except Saturday and Sunday.

None of the Directors and Key Managerial Personnel of the Company and their relatives except Mr. Santanu Agarwal, Mr. Sunil Agarwal and their relatives are concerned or interested, financially or otherwise, in the said resolution.

Item No. 5 - As a Non-Banking Financial Company (NBFC), the Company requires substantial funding to ensure smooth and uninterrupted business operations. To secure funds at the most competitive rates from various sources-including but not limited to term loans, working capital facilities, debt securities, and inter-corporate deposits-it is proposed to authorize the Board of Directors to borrow beyond the Company's paid-up share capital, free reserves, and securities premium. In accordance with Section 180(1)(c) of the Companies Act, 2013, the Board of Directors cannot borrow amounts exceeding the aggregate of the paid-up capital, free reserves, and securities premium of the Company without prior approval from the shareholders through a Special Resolution. Temporary loans obtained from the Company's bankers in the ordinary course of business are exempt from this restriction.

Therefore, shareholder approval is sought via Special Resolution to authorize the Board to borrow funds exceeding the aforementioned aggregate, up to a maximum limit of ₹9,000 Crores (Rupees Nine Thousand Crores).

The Board recommends the Special Resolution outlined in Item No. 5 of the Notice for approval by the members.

None of the Directors, Key Managerial Personnel, or their relatives have any interest in the proposed resolution, except to the extent of their shareholding in the Company, if any.

Item No. 6 - In accordance with Section 180(1)(a) of the Companies Act, 2013, the Board of Directors may exercise its powers to create, renew, or modify charges-including mortgages, hypothecations, and floating charges-on the Company's movable and immovable properties to secure borrowings. However, such actions require prior approval from the shareholders through a Special Resolution.

To facilitate the Company's borrowing requirements, the Board seeks the consent of the members by way of Special Resolution under the aforementioned provision, authorizing it to create or renew such charges on the Company's assets as necessary.

The Board of Directors recommends the Special Resolution set forth in Item No. 6 of the Notice for the approval of the members.

None of the Directors, Key Managerial Personnel, or their relatives have any interest in the proposed resolution, except to the extent of their shareholding in the Company, if any.

Item No. 7 - In order to augment resources for business operation of the Company, it may invite subscription for secured/ unsecured Debt Securities including Non-Convertible Debentures (NCDs), in one or more series /tranches on Private Placement basis. Borrowings through non-convertible debentures not only work out cost effective but also facilitate the raising of resource in a highly flexible and requirement driven manner. The Company intends to raise long term funds through Debt Securities in the current year to meet lending requirements.

The Debt Securities proposed to be issued, may be issued either at par or at premium or at a discount to face value and the issue price (including premium, if any) shall be decided by the Board on the basis of interest rate/effective yield determined, based on market conditions prevailing at the time of the issue.

The provisions of Section 42 of the Companies Act, 2013 read with Rule 14 (2) of Companies (Prospectus and Allotment of Securities) Rules, 2014 and any other applicable provisions of the Companies Act, 2013, a Company shall not make private placement of its securities unless the proposed offer of securities or invitation to subscribe securities has been previously approved by the members of the Company by a Special Resolution for each of the Offers or Invitations.

However, pursuant to second proviso of said rule 14 (2) previous special resolution only once in a year is sufficient for all the offers or invitations for debentures during the year.

Accordingly, without the prejudice the borrowing power given/to be given by the shareholders under Section 180 (1)(c) of the Companies Act, 2013, as per the provisions of Section 42 and 71 of the Companies Act, 2013 read with the relevant rules made there under, as amended, and subject to other relevant rules, regulation, guidelines, and directions issued by Reserve Bank of India and Securities and Exchange Board of India the approval of the Members is being sought by way of a Special Resolution, to enable the Company to offer or invite subscriptions for Non-Convertible Debentures on a private placement basis, in one or more tranches, during the period of one year from the date of passing of the Resolution as set at Item No. 7, within the overall borrowing limits of the Company, as approved by the Members from time to time.

The Board of Directors accordingly recommends the Special Resolution set out in Item No. 7 of the accompanying notice for approval of the members.

None of the Directors or Key Managerial Personnel of the Company or their relatives is /are concerned or interested, in any manner in the passing of proposed Resolution set out at Item No. 7 of the Notice, except to the extent of their share/debenture holding in the Company, if any.

ANNEXURE TO THE NOTICE OF 34TH ANNUAL GENERAL MEETING

The additional information for Directors seeking appointment / re-appointment, as required under regulation 36 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and applicable Secretarial Standards:

<table>
<tr><td>Name</td><td colspan="2">Mr. Santanu Agarwal</td></tr>
<tr><td>DIN</td><td colspan="2">07069797</td></tr>
<tr><td>Age</td><td colspan="2">29 years</td></tr>
<tr><td>Qualifications</td><td colspan="2">B.Com., LL.B. (H)</td></tr>
<tr><td>Terms and Conditions of appointment</td><td colspan="2">Re-Appointment as Deputy Managing Director for five years on such terms as mentioned in the resolution as set out in item no. 4 of the this notice and explanatory statement thereto.</td></tr>
<tr><td>Experience (including expertise in specific functional area)/Brief Resume</td><td colspan="2">Mr. Santanu Agarwal is B.Com., LL.B. graduate from Amity University, Noida. Mr. Santanu started his business journey as Chief Innovation Officer of Paisalo Digital Limited in September 2017 and is currently Deputy Managing Director of Paisalo Digital Limited. Prior to joining Paisalo Digital Limited, Mr. Santanu worked in various algorithmic trading and forex trading organizations in Singapore and Hong Kong. He is well skilled in Negotiation, Business Planning, Analytical Skills and Risk Management. He has a flair for technology and has been a driving force behind the transformation of Paisalo to a digital NBFC in operations.

He has successfully lead team Paisalo in negotiation, finalization, implementation and execution of Co-Lending agreements with public sector Banks. He was instrumental in getting the Business Correspondent Agreement with various Public Sector Banks.</td></tr>
<tr><td>Date of first appointment on the Board</td><td colspan="2">May 6, 2022</td></tr>
<tr><td>Shareholding in the Company</td><td colspan="2">4,32,96,000 equity shares of Re. 1 each</td></tr>
<tr><td>Relationship with other Directors/ Key Managerial Personnel</td><td colspan="2">Relative (Son) of Managing Director and CEO Mr. Sunil Purushottanm Agarwal</td></tr>
<tr><td>Remuneration last drawn</td><td colspan="2">₹1,80,00,000 Per Annum</td></tr>
<tr><td>Number of meetings of the Board attended during the financial year (2025-26)</td><td colspan="2">5 (Five)</td></tr>
<tr><td rowspan="2">Directorships in listed companies and other directorship</td><td>Listed:</td><td>Paisalo Digital Limited</td></tr>
<tr><td>Unlisted:</td><td>• Pro Fitcch Private Limited
• Pri Caf Private Limited
• Aanjneya Motor Private Limited
• R N R Automate Private Limited
• Equilibrated Venture Cflow Private Limited
• Radiance Techno Powers Company Private Limited
• Maurya Techno Securities Private Limited
• Sable Sanctus Foundation</td></tr>
<tr><td>Membership/Chairmanship of Committees of other Company's Boards</td><td colspan="2">Nil</td></tr>
<tr><td>Resignation during past 3 years from listed companies</td><td colspan="2">None</td></tr>
<tr><td>Information as required pursuant to BSE Circular with ref. no. LIST/COMP/14/2018-19 National Stock Exchange of India Ltd. with ref. no. NSE/ CML/2018/24 dated 20th June,2018.</td><td colspan="2">Mr. Santanu Agarwal is not debarred from holding the office of director by virtue of any SEBI order or any other such authority</td></tr>
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PAISALO

EASY LOAN आसान लोन

PAISALO DIGITAL LIMITED

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