

Date: August 14, 2021

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: 532900 (Equity)
959759, 959963, 960204 (Debt Securities)

SCRIP SYMBOL: PAISALO

Subject : Outcome of Board Meeting held on August 14, 2021, as per Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Dear Sir/Madam,

With reference to our intimation letter dated August 6, 2021 regarding Board Meeting, we wish to inform you that the Board of Directors of the Company at its meeting held on August 14, 2021 has inter alia:

- Approved Un-audited Financial Results (Standalone and Consolidated) with the Limited Review Report for the Quarter ended June 30, 2021. Copy of the same is enclosed herewith.

Pursuant to Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 we enclose the following:

1. Statements showing the Un-audited Financial Results (Standalone and Consolidated) for quarter ended June 30, 2021; and
2. Auditor's Limited Review Reports on Un-audited Financial Results –Standalone and Consolidated.

The meeting of Board of Directors commenced at 3.00 P.M. and concluded at 4.10 P.M.

We request you to take the same on record.

Thanking you,

Yours faithfully,

For Paisalo Digital Limited


(MANENDRA SINGH)
Company Secretary



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: Block 54, First Floor, Sanjay Place, Agra - 282 002. Phone : +91 562 402 8888. Email: agra@paisalo.in

Mumbai Office: 262, Solitaire Corporate Park, Andheri East, Mumbai 400 093. Phone: +91 22 4228 8888. Email: mumbai@paisalo.in

CIN: L65921DL1992PLC120483

www.paisalo.in

अर्थ: समाजस्य न्यासः

PAISALO

EASY LOAN आसान लोन

PAISALO DIGITAL LIMITED

FORMERLY KNOWN AS S. E. INVESTMENTS LIMITED

REGD. OFF: CSC, POCKET 52, NEAR POLICE STATION, CR PARK, NEW DELHI-110019

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CIN: L65921DL1992PLC120483

अर्थ: समाजस्य न्यासः

STATEMENT OF STANDALONE UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 30TH JUNE, 2021

(₹ in Lakh Except EPS)

Sr. No.	Particulars	Quarter Ended			Year Ended
		30.06.2021	31.03.2021	30.06.2020	31.03.2021
		(Unaudited)	(Audited)	(Unaudited)	(Audited)
I	Revenue from operations:				
	(i) Interest Income	8,351.30	8,432.65	7,817.21	31,154.77
	(ii) Dividend Income	-	-	-	-
	(iii) Rental Income	-	-	-	-
	(iv) Fees and commission Income	-	-	-	-
	(v) Net gain on fair value changes	-	-	-	-
	(vi) Net gain on derecognition of financial instruments under	-	-	-	-
	(vii) Sale of products (Including Excise Duty)	-	-	-	-
	(viii) Sale of services	-	-	-	-
	(ix) Others	-	-	-	-
	Total Revenue from operations (I)	8,351.30	8,432.65	7,817.21	31,154.77
II	Other Income	-	-	-	-
	Total Income (I+II)	8,351.30	8,432.65	7,817.21	31,154.77
III	Expenses:				
	(i) Finance Costs	3,822.31	3,738.14	3,457.44	14,375.66
	(ii) Fees and commission expense	-	-	-	-
	(iii) Net loss on fair value changes	-	-	-	-
	(iv) Net loss on derecognition of financial instruments under amortized cost category	-	-	-	-
	(v) Impairment on financial instruments	1,291.63	3,337.62	1,284.04	4,033.80
	(vi) Cost of materials consumed	-	-	-	-
	(vii) Purchases of Stock-in-trade	-	-	-	-
	(viii) Changes in Inventories of finished goods,	-	-	-	-
	(ix) Employee Benefits Expenses	540.98	518.77	544.10	2,164.65
	(xi) Depreciation, amortization and impairment	80.54	91.62	93.79	372.99
	(x) Others expenses	347.82	716.83	285.03	2,219.14
	Total Expenses (III)	6,083.28	8,402.98	5,664.40	23,166.24
IV	Profit / (loss) before exceptional items and tax (II-III)	2,268.02	29.67	2,152.81	7,988.53
V	Exceptional items	-	(64.45)	-	(64.45)
VI	Profit/(loss) before tax (IV-V)	2,268.02	94.12	2,152.81	8,052.98
VII	Tax Expense:				
	(1) Current Tax	543.53	(113.70)	603.03	1,913.16
	(2) Deferred Tax	44.41	10.36	45.39	47.92
VIII	Profit / (loss) for the period from continuing operations (VI-VII)	1,680.08	197.46	1,504.39	6,091.90
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)	1,680.08	197.46	1,504.39	6,091.90
XIII	Other Comprehensive Income:				
	(A) (i) Items that will not be reclassified to profit or loss	-	-	-	-
	(ii) Income tax relating to items that will not be reclassified to	-	-	-	-
	Subtotal (A)	-	-	-	-
	(B) (i) Items that will be reclassified to profit or loss	-	-	-	-
	(ii) Income tax relating to items that will be reclassified to profit or loss	-	-	-	-
	Subtotal (B)	-	-	-	-
	Other Comprehensive Income (A+B)	-	-	-	-
XIV	Total Comprehensive Income for the period	1,680.08	197.46	1,504.39	6,091.90
XV	Paid-up equity share capital (face value of Rs. 10 per equity share)	4,229.22	4,229.22	4,229.22	4,229.22
XVI	Other equity as per statement of assets and liabilities	-	-	-	81,218.09
XVII	Earnings per equity share (for continuing operations):				
	Basic (Rs.)	3.97	0.47	3.56	14.40
	Diluted (Rs.)	3.97	0.47	3.56	14.40
XVIII	Earnings per equity share (for discontinued operations):				
	Basic (Rs.)	-	-	-	-
	Diluted (Rs.)	-	-	-	-
XIX	Earnings per equity share (for continuing and discontinued operations):				
	Basic (Rs.)	3.97	0.47	3.56	14.40
	Diluted (Rs.)	3.97	0.47	3.56	14.40



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CIN: L65921DL1992PLC120483

अर्थ: समाजस्य न्यासः

STATEMENT OF CONSOLIDATED UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 30TH JUNE, 2021

Sr. No.	Particulars	(₹ in Lakh Except EPS)			
		Quarter Ended		Year Ended	
		30.06.2021	31.03.2021	30.06.2020	31.03.2021
		(Unaudited)	(Audited)	(Unaudited)	(Audited)
I	Revenue from operations:				
	(i) Interest Income	9,169.08	9,318.71	8,655.87	34,602.19
	(ii) Dividend Income	-	-	-	-
	(iii) Rental Income	-	-	-	-
	(iv) Fees and commission Income	-	-	-	-
	(v) Net gain on fair value changes	-	-	-	-
	(vi) Net gain on derecognition of financial instruments under	-	-	-	-
	(vii) Sale of products (including Excise Duty)	-	-	-	-
	(viii) Sale of services	-	-	-	-
	(ix) Others	-	-	-	-
	Total Revenue from operations (I)	9,169.08	9,318.71	8,655.87	34,602.19
II	Other Income	-	-	-	-
	Total Income (I+II)	9,169.08	9,318.71	8,655.87	34,602.19
III	Expenses:				
	(i) Finance Costs	4,262.03	4,180.54	3,936.83	16,195.34
	(ii) Fees and commission expense	-	-	-	-
	(iii) Net loss on fair value changes	-	-	-	-
	(iv) Net loss on derecognition of financial instruments under amortized cost category	-	-	-	-
	(v) Impairment on financial instruments	1,590.12	3,699.99	1,577.26	5,371.63
	(vi) Cost of materials consumed	-	-	-	-
	(vii) Purchases of Stock-in-trade	-	-	-	-
	(viii) Changes in Inventories of finished goods,	-	-	-	-
	(ix) Employee Benefits Expenses	587.92	564.91	581.66	2,331.83
	(xi) Depreciation, amortization and impairment	80.73	91.81	94.17	374.06
	(x) Others expenses	361.29	731.82	294.24	2,266.82
	Total Expenses (III)	6,882.09	9,269.07	6,484.16	26,539.68
IV	Profit / (loss) before exceptional items and tax (II-III)	2,286.99	49.64	2,171.71	8,062.51
V	Exceptional items	-	(42.32)	-	(42.32)
VI	Profit/(loss) before tax (IV-V)	2,286.99	91.96	2,171.71	8,104.83
VII	Tax Expense:				
	(1) Current Tax	548.94	(120.18)	620.44	1,930.51
	(2) Deferred Tax	43.64	9.94	44.29	48.23
VIII	Profit / (loss) for the period from continuing operations (VI-VII)	1,694.41	202.20	1,506.98	6,126.09
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)	1,694.41	202.20	1,506.98	6,126.09
XIII	Other Comprehensive Income:				
	(A) (i) Items that will not be reclassified to profit or loss	-	-	-	-
	(ii) Income tax relating to items that will not be reclassified to	-	-	-	-
	Subtotal (A)	-	-	-	-
	(B) (i) Items that will be reclassified to profit or loss	-	-	-	-
	(ii) Income tax relating to items that will be reclassified to profit or loss	-	-	-	-
	Subtotal (B)	-	-	-	-
	Other Comprehensive Income (A+B)	-	-	-	-
XIV	Total Comprehensive Income for the period	1,694.41	202.20	1,506.98	6,126.09
XV	Net profit after tax attributable to:				
	Owners of the holding company	1,694.41	202.20	1,506.98	6,126.09
	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	1,694.41	202.20	1,506.98	6,126.09
	Non-controlling interest	-	-	-	-
XV	Paid-up equity share capital (face value of Rs. 10 per equity share)	4,229.22	4,229.22	4,229.22	4,229.22
XIX	Other equity as per statement of assets and liabilities	-	-	-	82,273.35
XVI	Earnings per equity share (for continuing operations):				
	Basic (Rs.)	4.01	0.48	3.56	14.49
	Diluted (Rs.)	4.01	0.48	3.56	14.49
XVII	Earnings per equity share (for discontinued operations):				
	Basic (Rs.)	-	-	-	-
	Diluted (Rs.)	-	-	-	-
XVII	Earnings per equity share (for continuing and discontinued operations):				
	Basic (Rs.)	4.01	0.48	3.56	14.49
	Diluted (Rs.)	4.01	0.48	3.56	14.49



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NOTES

- 1 The above results have been reviewed by Audit Committee and approved by the Board of Directors in the meeting held on August 14, 2021.
- 2 The Consolidated financial results include results of Wholly Owned Subsidiary Nupur Finvest Private Limited (a RBI registered Non-Banking Finance Company).
- 3 The said results have been subject to limited review by the Statutory Auditors of the Company, who have issued an unmodified report thereon.
- 4 The above financial results have been prepared in accordance with the recognition and measurement principles laid down in the Indian Accounting Standard 34 "Interim Financial Reporting" (Ind AS34) prescribed under the Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder and other accounting principles generally accepted in India.
- 5 The COVID-19 pandemic has continued to cause a significant disruption of the economic activities across the globe including India throughout the year, with second wave of the pandemic emerging in the first quarter of the financial year 2021-22 in India. In assessing the impairment allowance for loan portfolio, the Company has considered internal and external sources of information available including indicators of deterioration in the macro-economic factors. Further, the management has estimated the impact of the second wave of the pandemic on its loan portfolio, based on reasonable and supportable information available till date and considering performance after the first wave, and has noted that the existing provisioning levels are adequate to cover any further delinquencies.
The management's estimate of impairment losses based on various variables and assumptions could result in actual credit loss being different than that being estimated. The Company has assessed the impact of the pandemic on its liquidity and ability to repay its obligations as and when they are due. The Company has considered its current liquidity position, expected inflows from various sources of borrowings and stimulus packages announced by the Government of India. Based on the foregoing, management believes that the Company will be able to pay its obligations as and when these become due in the foreseeable future. The impact of the pandemic on the operations of the Company is significantly dependent on uncertain future economic conditions.
- 6 The Company has opted to publish Extracts of the Unaudited Consolidated Financial results, pursuant to provisions of Regulation 33 read with Regulation 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. These standalone financial results are available on the Company's website viz. www.paisalo.in and on the websites of BSE (www.bseindia.com) and NSE (www.nseindia.com).
- 7 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.
- 8 The figures for the quarter ended March 31, 2021 are the balancing figures between audited results for the full financial year and published year to date figures upto the nine months of the respective financial year.
- 9 Previous periods / year's figures have been reclassified/ regrouped whenever necessary to conform to current period presentation.
- 10 The Company has maintained requisite asset cover as per offer documents by way of pari passu floating charge on current assets, book debts and loans & advances of the Company and/or pari passu charge through equitable mortgage of Company's and third parties' immovable properties and guarantee for its Secured Listed Non-Convertible Debentures of aggregating amount of Rs. 86 Crores as at June 30, 2021. Further, the requisite security cover as agreed with investors is maintained.

Place : New Delhi
Date : 14/08/2021

For and on behalf of Board of Directors


SUNIL AGARWAL
MANAGING DIRECTOR



**Independent Auditor's Review Report on the Review of Interim
Standalone Unaudited Quarterly Financial Results of Paisalo Digital Limited pursuant to the
Regulation 33 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 ended June 30, 2021 (the 'Statement'), being submitted by the Company pursuant to the requirements of Regulation 33 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 of the (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.

We draw attention to Note 5 to the accompanying Statement, which describes significant uncertainties due to the outbreak of COVID-19 pandemic. The impact of the pandemic on the operations of the Company and its financial position as at June 30, 2021 including the measurement of expected credit losses on the loan assets are significantly dependent on uncertain future economic conditions. Our conclusion is not modified in respect of this matter.



The comparative financial information of the Company for the corresponding quarter ended June 30, 2020, included in these Unaudited Standalone Financial Results, was reviewed by the predecessor Auditor, who expressed an unmodified conclusion / opinion on that financial information on August 13, 2020.

Our conclusion is not modified in respect of this matter

Date : 14.08.2021

For D. Tayal & Jain
Chartered Accountants
Firm Reg. No. 011181

(CA DEEPAK TAYAL)

Proprietor

M. No. 073102

UDIN: 21073102AAA AEX 2464





Independent Auditor's Review Report on the Review of Interim Consolidated Unaudited Quarterly Financial Results of Paisalo Digital Limited pursuant to the Regulation 33 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 ended June 30, 2021 (the 'Statement') attached herewith, being submitted by the Company pursuant to the requirements of Regulation 33 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.

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 of the (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.

We draw attention to Note 5 to the accompanying Statement, which describes significant uncertainties due to the outbreak of COVID-19 pandemic. The impact of the pandemic on the operations of the Group and its financial position as at June 30, 2021 including the measurement of expected credit losses on the loan assets are significantly dependent on uncertain future economic conditions. Our conclusion is not modified in respect of this matter.





The comparative financial information of the Company for the corresponding quarter ended June 30, 2020, included in these unaudited consolidated financial results, was reviewed by the predecessor auditor, who expressed an unmodified conclusion / opinion on that financial information on August 13, 2020.

Our conclusion is not modified in respect of this matter

Date : 14.08.2021

For D. Tayal & Jain
Chartered Accountants
Firm Reg. No. 011181



(CA DEEPAK TAYAL)
Proprietor
M. No. 073102

UDIN: 21073102AAAAEY6575