

Date: November 10, 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 November 10, 2021, as per Regulations 30, 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Dear Sir/Madam,

With reference to our intimation letter dated November 1, 2021 regarding Board Meeting, we wish to inform you that the Board of Directors of the Company at their meeting held on November 10, 2021 has inter alia considered and approved Un-audited Financial Results (Standalone and Consolidated) with the Limited Review Report for the quarter and half year ended September 30, 2021.

Pursuant to applicable provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 we are enclosing followings:

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

The meeting of Board of Directors commenced at 11.30 A.M. and concluded at 12:30 PM

We request you to take the same on record.

Thanking you,

Yours faithfully,

For Paisalo Digital Limited


(MANENDRA SINGH)
Company Secretary



Encl.: as above

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

TEL: +91 11 43518888 FAX: +91 11 43518816 WEB: www.paisalo.in

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अर्थ: समाजस्य न्यासः

STATEMENT OF STANDALONE UNAUDITED FINANCIAL RESULTS FOR THE QUARTER/HALF YEAR ENDED 30TH SEPTEMBER, 2021

(₹ in Lakh Except EPS)

Sr. No.	Particulars	Quarter Ended			Half Year Ended		Year Ended
		30.09.2021	30.06.2021	30.09.2020	30.09.2021	30.09.2020	31.03.2021
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
I	Revenue from operations:						
	(i) Interest Income	9,112.31	8,351.30	7,053.91	17,463.61	14,871.12	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)	9,112.31	8,351.30	7,053.91	17,463.61	14,871.12	31,154.77
II	Other Income	-	-	-	-	-	-
	Total Income (I+II)	9,112.31	8,351.30	7,053.91	17,463.61	14,871.12	31,154.77
III	Expenses:						
	(i) Finance Costs	3,940.24	3,822.31	3,422.35	7,762.55	6,879.79	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	1,258.76	1,291.63	(484.44)	2,550.39	799.60	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	580.74	540.98	531.62	1,121.72	1,075.72	2,164.65
	(xi) Depreciation, amortization and impairment	80.33	80.54	90.12	160.87	183.91	372.99
	(x) Others expenses	356.93	347.82	604.82	704.75	889.85	2,219.14
	Total Expenses (III)	6,217.00	6,083.28	4,164.47	12,300.28	9,828.87	23,166.24
IV	Profit / (loss) before exceptional items and tax (II-III)	2,895.31	2,268.02	2,889.44	5,163.33	5,042.25	7,988.53
V	Exceptional Items	-	-	-	-	-	(64.45)
VI	Profit/(loss) before tax (IV-V)	2,895.31	2,268.02	2,889.44	5,163.33	5,042.25	8,052.98
VII	Tax Expense:						
	(1) Current Tax	756.79	543.53	718.81	1,300.32	1,321.84	1,913.16
	(2) Deferred Tax	14.99	44.41	(11.74)	59.40	33.65	47.92
VIII	Profit / (loss) for the period from continuing operations (VI-VII)	2,123.53	1,680.08	2,182.37	3,803.61	3,686.76	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)	2,123.53	1,680.08	2,182.37	3,803.61	3,686.76	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	2,123.53	1,680.08	2,182.37	3,803.61	3,686.76	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	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.)	5.02	3.97	5.16	8.99	8.72	14.40
	Diluted (Rs.)	5.02	3.97	5.16	8.99	8.72	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.)	5.02	3.97	5.16	8.99	8.72	14.40
	Diluted (Rs.)	5.02	3.97	5.16	8.99	8.72	14.40



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CIN: L65921DL1992PLC120483

अर्थ: समाजस्य न्यासः

STANDALONE STATEMENT OF ASSETS AND LIABILITIES AS AT 30TH SEPTEMBER, 2021

Sr. No.	Particulars	(₹ in Lakhs)	
		As At 30.09.2021	As At 31.03.2021
		(Unaudited)	(Audited)
I	ASSETS		
	(1) Financial Assets		
	(a) Cash & Cash Equivalents	2,137.41	1,394.79
	(b) Bank Balances other than (a) above	34.41	3,287.30
	(c) Derivative Financial Instruments	-	-
	(d) Receivables		
	(i) Trade Receivables	3,633.54	3,124.94
	(ii) Other Receivables	-	-
	(e) Loans	2,07,053.37	1,90,330.68
	(f) Investments	6,614.22	6,614.22
	(g) Other Financial Assets	17,755.59	17,568.20
	(2) Non Financial Assets		
	(a) Current Tax Assets (Net)	-	491.59
	(b) Deferred Tax Asset (Net)	-	-
	(c) Investment Property	-	-
	(d) Biological Assets other than Bearer plants	-	-
	(e) Property, Plant and Equipments	6,196.44	6,268.41
	(f) Capital Work-in-Progress	-	-
	(g) Intangible Assets under development	-	-
	(h) Goodwill	10.70	10.70
	(i) Other Intangible Assets	127.64	147.12
	(j) Other Non-Financial Assets	137.93	201.47
	Total Assets	2,43,701.25	2,29,439.42
II	EQUITY AND LIABILITIES		
	(1) Financial Liabilities		
	(a) Derivative Financial Instruments	-	-
	(b) Payables		
	(I) Trade Payables		
	(i) Total outstanding dues of Micro Enterprises and Small Enterprises	6.86	4.62
	(ii) Total outstanding dues of creditors other than Micro Enterprises and Small Enterprises	798.81	1,675.80
	(II) Other Payables		
	(i) Total outstanding dues of Micro Enterprises and Small Enterprises	-	-
	(ii) Total outstanding dues of creditors other than Micro Enterprises and Small Enterprises	579.86	302.80
	(c) Debt Securities	31,729.69	27,844.37
	(d) Borrowings (Other than Debt Securities)	90,177.13	81,852.10
	(e) Deposits	-	-
	(f) Subordinated Liabilities	8,900.00	8,900.00
	(g) Other Financial Liabilities	18,346.80	20,042.17
	(2) Non-Financial Liabilities		
	(a) Current Tax Liabilities (Net)	616.73	-
	(b) Provisions	2,791.36	2,734.98
	(c) Deferred Tax Liabilities (Net)	226.19	166.80
	(d) Other non-financial Liabilities	345.95	467.85
	(3) Equity		
	(a) Equity Share Capital	4,229.84	4,229.84
	(b) Other Equity	84,952.03	81,218.09
	Total Equity & Liabilities	2,43,701.25	2,29,439.42



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अर्थ: समाजस्य न्यासः

STANDALONE CASH FLOW STATEMENT AS AT 30TH SEPTEMBER, 2021

(₹ in Lakhs)

Sr. No.	Particulars	As At 30.09.2021	As At 31.03.2021
		(Unaudited)	(Audited)
A	Cash Flow from Operating Activities:		
	Net Profit before tax and extraordinary items and Interest	12,925.88	22,364.18
	Adjustments for		
I	Depreciation	97.33	205.53
II	Deferred Expense W/O	63.54	167.46
III	Impairment on financial instruments	2,550.39	4,033.80
	Operating Profit before working capital changes	15,637.14	26,770.97
	Adjustments for		
I	Change in Other Financial Assets	(187.39)	456.13
II	Change in Loans & Receivables	(19,372.06)	(24,322.48)
III	Change in Payable & non financial liabilities	(719.59)	1,073.56
	Cash generated from Operations	(4,641.90)	3,978.18
I	Interest paid	(7,762.55)	(14,375.66)
II	Income Tax paid	(192.01)	(1,993.05)
III	Paid Expenses on CSR	-	(328.08)
	Cash flow before Extraordinary Items	(12,596.46)	(12,718.61)
I	Extraordinary items	-	(64.45)
	Net Cash from Operating Activities	(12,596.46)	(12,654.16)
B	Cash Flows from Investing Activities:		
I	Purchase of Fixed Assets	(6.38)	(7.16)
II	Sale of Fixed Assets	0.50	-
	Net Cash from Investing activities	(5.88)	(7.16)
C	Net Cash from Financing Activities:		
I	Proceeds from Borrowings	8,325.04	(3,161.60)
II	Proceeds from Debt Service Repayment Account	(1,695.37)	(1,550.95)
III	Proceeds from Debt Securities	3,885.32	14,644.37
IV	Proceeds from Subordinated Liability	-	100.00
V	Dividend Paid	(422.92)	(422.92)
VI	Money received against Share Warrant	-	4,600.13
	Net Cash from Financing activities	10,092.07	14,209.03
	Net Increase/(decrease) in cash & cash equivalents	(2,510.27)	1,547.71
	Cash & Cash equivalents at beginning of period	4,682.09	3,134.38
	Cash & Cash equivalent at end of period	2,171.82	4,682.09



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अर्थ: समाजस्य न्यासः

STATEMENT OF CONSOLIDATED UNAUDITED FINANCIAL RESULTS FOR THE QUARTER/HALF YEAR ENDED 30TH SEPTEMBER, 2021

(₹ in Lakh Except EPS)

Sr. No.	Particulars	Quarter Ended			Half Year Ended	
		30.09.2021	30.06.2021	30.09.2020	30.09.2021	30.09.2020
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
I	Revenue from operations:					
	(i) Interest Income	9,943.86	9,169.08	7,985.26	19,112.94	16,641.13
	(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)	9,943.86	9,169.08	7,985.26	19,112.94	16,641.13
II	Other Income	-	-	-	-	-
	Total Income (I+II)	9,943.86	9,169.08	7,985.26	19,112.94	16,641.13
III	Expenses:					
	(i) Finance Costs	4,327.66	4,262.03	3,889.01	8,589.69	7,825.84
	(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	1,635.80	1,590.12	(89.29)	3,225.92	1,487.97
	(vi) Cost of materials consumed	-	-	-	-	-
	(vii) Purchases of Stock-in-trade	-	-	-	-	-
	(viii) Changes in Inventories of finished goods,	-	-	-	-	-
	(ix) Employee Benefits Expenses	615.64	587.92	572.95	1,203.56	1,154.61
	(x) Depreciation, amortization and impairment	80.46	80.73	90.43	161.19	184.60
	(xi) Others expenses	372.56	361.29	616.74	733.85	910.98
	Total Expenses (III)	7,032.12	6,882.09	5,079.84	13,914.21	11,564.00
IV	Profit / (loss) before exceptional items and tax (II-III)	2,911.74	2,286.99	2,905.42	5,198.73	5,077.13
V	Exceptional items	-	-	-	-	(42.32)
VI	Profit/(loss) before tax (IV-V)	2,911.74	2,286.99	2,905.42	5,198.73	5,077.13
VII	Tax Expense:					
	(1) Current Tax	761.48	548.94	723.16	1,310.42	1,343.60
	(2) Deferred Tax	14.33	43.64	(12.41)	57.97	31.88
VIII	Profit / (loss) for the period from continuing operations (VI-VII)	2,135.93	1,694.41	2,194.67	3,830.34	3,701.65
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)	2,135.93	1,694.41	2,194.67	3,830.34	3,701.65
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	2,135.93	1,694.41	2,194.67	3,830.34	3,701.65
XV	Net profit after tax attributable to:					
	Owners of the holding company	2,135.93	1,694.41	2,194.67	3,830.34	3,701.65
	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	2,135.93	1,694.41	2,194.67	3,830.34	3,701.65
	Non-controlling interest	-	-	-	-	-
XVIII	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	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.)	5.05	4.01	5.19	9.06	8.75
	Diluted (Rs.)	5.05	4.01	5.19	9.06	8.75
XVII	Earnings per equity share (for discontinued operations):					
	Basic (Rs.)	-	-	-	-	-
	Diluted (Rs.)	-	-	-	-	-
XVIII	Earnings per equity share (for continuing and discontinued operations):					
	Basic (Rs.)	5.05	4.01	5.19	9.06	8.75
	Diluted (Rs.)	5.05	4.01	5.19	9.06	8.75

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CONSOLIDATED STATEMENT OF ASSETS AND LIABILITIES AS AT 30TH SEPTEMBER, 2021

(₹ in Lakhs)

Sr. No.	Particulars	As At 30.09.2021	As At 31.03.2021
		(Unaudited)	(Audited)
I	ASSETS		
	(1) Financial Assets		
	(a) Cash & Cash Equivalents	2,142.72	1,418.37
	(b) Bank Balances other than (a) above	106.62	3,359.51
	(c) Derivative Financial Instruments	-	-
	(d) Receivables		
	(i) Trade Receivables	3,643.82	3,168.94
	(ii) Other Receivables	-	-
	(e) Loans	2,24,645.06	2,08,743.89
	(f) Investments	2,390.31	2,390.31
	(g) Other Financial Assets	17,655.31	17,616.84
	(2) Non Financial Assets		
	(a) Current Tax Assets (Net)	287.84	942.67
	(b) Deferred Tax Asset (Net)	-	-
	(c) Investment Property	-	-
	(d) Biological Assets other than Bearer plants	-	-
	(e) Property, Plant and Equipments	6,197.16	6,269.45
	(f) Capital Work-in-Progress	-	-
	(g) Intangible Assets under development	-	-
	(h) Goodwill	10.70	10.70
	(i) Other Intangible Assets	127.64	147.14
	(j) Other Non-Financial Assets	147.03	216.42
	Total Assets	2,57,354.21	2,44,284.24
II	EQUITY AND LIABILITIES		
	(1) Financial Liabilities		
	(a) Derivative Financial Instruments	-	-
	(b) Payables		
	(I) Trade Payables		
	(i) Total outstanding dues of Micro Enterprises and Small Enterprises	6.86	4.62
	(ii) Total outstanding dues of creditors other than Micro Enterprises and Small Enterprises	953.50	1,675.80
	(II) Other Payables		
	(i) Total outstanding dues of Micro Enterprises and Small Enterprises	-	-
	(ii) Total outstanding dues of creditors other than Micro Enterprises and Small Enterprises	610.65	351.31
	(c) Debt Securities	31,729.69	27,844.37
	(d) Borrowings (Other than Debt Securities)	1,02,386.47	95,412.39
	(e) Deposits	-	-
	(f) Subordinated Liabilities	8,900.00	8,900.00
	(g) Other Financial Liabilities	18,346.80	20,042.17
	(2) Non-Financial Liabilities		
	(a) Current Tax Liabilities (Net)	616.73	-
	(b) Provisions	2,965.81	2,912.86
	(c) Deferred Tax Liabilities (Net)	227.48	169.51
	(d) Other non-financial Liabilities	346.09	468.02
	(3) Equity		
	(a) Equity Share Capital	4,229.84	4,229.84
	(b) Other Equity	86,034.29	82,273.35
	Total Equity & Liabilities	2,57,354.21	2,44,284.24
	Equity attributable to equity holders of the holding company	90,264.13	86,503.19
	Non - controlling interest	-	-
	Total Equity	90,264.13	86,503.19



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अर्थ: समाजस्य न्यासः

CONSOLIDATED CASH FLOW STATEMENT AS AT 30TH SEPTEMBER, 2021

		(₹ in Lakhs)	
Sr. No.	Particulars	As At 30.09.2021	As At 31.03.2021
		(Unaudited)	(Audited)
A	Cash Flow from Operating Activities:		
	Net Profit before tax and extraordinary items and Interest	13,788.42	24,257.84
	Adjustments for		
I	Depreciation	97.65	206.60
II	Deferred Expense W/O	63.54	167.46
III	Impairment on financial instruments	3,225.92	5,371.63
	Operating Profit before working capital changes	17,175.53	30,003.53
	Adjustments for		
I	Change in Other Financial Assets	(187.31)	13.82
II	Change in Loans & Receivables	(19,192.34)	(22,677.94)
III	Change in Payable & non financial liabilities	(582.65)	1,055.09
IV	Change in other Non Financial Assets	-	(1.57)
	Cash generated from Operations	(2,786.77)	8,392.93
I	Interest paid	(8,589.69)	(16,195.34)
II	Income Tax paid	(42.02)	(1,700.52)
III	Paid Expenses on CSR	-	(328.08)
	Cash flow before Extraordinary Items	(11,418.48)	(9,831.01)
I	Extraordinary items	-	(42.32)
	Net Cash from Operating Activities	(11,418.48)	(9,788.69)
B	Cash Flows from Investing Activities:		
I	Purchase of Fixed Assets	(6.38)	(7.16)
II	Sale of Fixed Assets	0.50	-
	Net Cash from Investing activities	(5.88)	(7.16)
C	Net Cash from Financing Activities:		
I	Proceeds from Borrowings	7,128.79	(6,296.34)
II	Proceeds from Debt Service Repayment Account	(1,695.37)	(1,550.95)
III	Proceeds from Debt Securities	3,885.32	14,644.37
IV	Proceeds from Subordinated Liability	-	100.00
V	Dividend Paid	(422.92)	(422.92)
VI	Money received against Share Warrant	-	4,600.13
	Net Cash from Financing activities	8,895.82	11,074.29
	Net Increase/(decrease) in cash & cash equivalents	(2,528.54)	1,278.44
	Cash & Cash equivalents at beginning of period	4,777.88	3,499.44
	Cash & Cash equivalent at end of period	2,249.34	4,777.88



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

TEL: +91 11 43518888 FAX: + 91 11 43518816 Web: www.paisalo.in

CIN: L65921DL1992PLC120483

अर्थ: समाजस्य न्यासः

NOTES

- The above results have been reviewed by Audit Committee and approved by the Board of Directors in the meeting held on November 10, 2021.
- The Consolidated financial results include results of Wholly Owned Subsidiary Nupur Finvest Private Limited (a RBI registered Non-Banking Finance Company).
- The said results have been subject to limited review by the Statutory Auditors of the Company, who have issued an unmodified report thereon.
- 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 AS 34) prescribed under the Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder and other accounting principles generally accepted in India.
- The COVID-19 pandemic has continued to cause a significant disruption of the economic activities across the globe including India throughout the previous 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.

- During the quarter ended September 30, 2021, Company has raised fund through issuance of following series of Non Convertible Debentures:

Particular	Date of allotment	No. of Debentures	Total Amount (In Rs.Crores)
12% Unlisted Unsecured Redeemable Non-Convertible Debentures Face Value Rs. 1 Crore per Debenture (SERIES-PDL-07-2021)	July 30, 2021	25	25.00
12% Unlisted Unsecured Redeemable Non-Convertible Debentures Face Value Rs. 1 Crore per Debenture (SERIES-PDL-09-2021)	September 17, 2021	94	94.00
12% Unlisted Unsecured Redeemable Non-Convertible Debentures Face Value Rs. 1 Crore per Debenture (SERIES-PDL-09-02-2021)	September 27, 2021	15	15.00

- The Company has opted to publish Extracts of the Unaudited Consolidated Financial results, pursuant to provisions of Regulation 33 and 52 read with Regulation 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The 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).
- 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.
- Previous periods / year's figures have been reclassified/ regrouped whenever necessary to conform to current period presentation.
- During the quarter ended September 30, 2021, on September 27, 2021 the Company has entered into Business Correspondent Agreement with State Bank of India to provide services of Business Correspondent and on September 29, 2021, the Company has entered into a Co-Lending Loan Agreement with State Bank of India.
- Additional disclosure as required under Regulation 52 (4) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015:

Sr. No.	Particulars	Half year ended 30-09-2021 Unaudited	
		Standalone	Consolidated
a	Debt-Equity Ratio (no. of times)	1.89	2.04
b	Debt service coverage ratio	Not applicable	Not applicable
c	Interest service coverage ratio	Not applicable	Not applicable
d	Outstanding redeemable preference shares (quantity and value)	Nil	Nil
e	Capital Redemption Reserve (Rs. in Lakhs)	250.00	250.00
f	Debenture Redemption Reserve (Pursuant to the Companies (Share Capital and Debentures) Amendment Rules, 2019 dated August 16, 2019, the Company being a Non Banking Financial Company is exempted from the requirement of creating Debenture Redemption Reserve.)	Not applicable	Not applicable
g	Net Worth (Rs. in Lakhs)	90,114.84	91,268.82
h	Net Profit after tax (Rs. in Lakhs)	3,803.61	3,830.34
i	Earnings Per Share (Basic and Diluted) (Rs.)	8.99	9.06
j	Current ratio (no. of times)	2.14	2.20
k	Long term debt to working capital (no. of times)	0.39	0.41
l	Bad debts to Account receivable ratio	0.01	0.01
m	Current liability ratio (no. of times)	0.70	0.68
n	Total debts to total assets	0.54	0.56
o	Debtors turnover	Not applicable	Not applicable
p	Inventory turnover	Not applicable	Not applicable
q	Operating margin (%)	Not applicable	Not applicable
r	Net profit margin (%)	29.57	27.20
s	Sector specific equivalent ratios, as applicable	-	-
s-i	Net Interest Margin (%)	4.68	4.77
s-ii	GNPA (%)	1.95	1.8
s-iii	NNPA (%)	1.61	1.49

- 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 September 30, 2021. Further, the requisite security cover as agreed with investors is maintained.

Place : New Delhi

Date : 10/11/2021

For and on behalf of Board of Directors


SUNIL AGARWAL
MANAGING DIRECTOR



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

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

We have reviewed the accompanying Statement of Unaudited Standalone Financial Results of **M/S PAISALO DIGITAL LIMITED** (the 'Company') for the quarter and half year ended September 30, 2021 (the 'Statement'), being submitted by the Company pursuant to the requirements of Regulation 33, Regulation 52 and other applicable provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, (the 'Listing Regulations').

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

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

Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in the applicable Indian Accounting Standards ('Ind AS') specified under Section 133 of the Companies Act, 2013, read with relevant rules issued thereunder and other recognised accounting practices and policies, has not disclosed the information required to be disclosed in terms of Regulation 33, Regulation 52 and other applicable provisions of the (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 uncertainties and impact due to the outbreak of COVID-19 pandemic on the Company's operations and results as assessed by the Management of the Company. Our conclusion is not modified in respect of this matter.



The comparative financial information of the Company for the corresponding quarter & half year ended September 30, 2020 and previous quarter ended June 30, 2021, included in these Unaudited Standalone Financial Results, was reviewed by the predecessor Auditor and the Audited Standalone Financial Statements of the Company for the year ended March 31, 2021, were audited by predecessor Auditor who expressed an unmodified conclusion / opinion on that financial information and those financial statements on October 31, 2020, August 14, 2021 and June 4, 2021 respectively.

Our conclusion on the Statement is not modified in respect of this matter

Date : 10.11.2021

**For Manish Goyal & Co.
Chartered Accountants
Firm Reg. No. 606066C**



(CA Pankaj Agarwal)

Partner

M. No. 451406

UDIN: 21451406AAAABF5223



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

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

We have reviewed the accompanying Statement of Unaudited Consolidated Financial Results of **M/S PAISALO DIGITAL LIMITED** (the 'Company') and its wholly owned subsidiary **M/S NUPUR FINVEST PRIVATE LIMITED** (collectively referred as the 'Group') for the quarter and half year ended September 30, 2021 (the 'Statement') attached herewith, being submitted by the Company pursuant to the requirements of Regulation 33, Regulation 52 and other applicable provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, (the 'Listing Regulations').

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

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

Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in the applicable Indian Accounting Standards ('Ind AS') specified under Section 133 of the Companies Act, 2013, read with relevant rules issued thereunder and other recognised accounting practices and policies, has not disclosed the information required to be disclosed in terms of Regulation 33, Regulation 52 and other applicable provisions of the (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 uncertainties and impact due to the outbreak of COVID-19 pandemic on the Company's operations and results as assessed by the Management of the Company. Our conclusion is not modified in respect of this matter.



The comparative financial information of the Company for the corresponding quarter & half year ended September 30, 2020 and previous quarter ended June 30, 2021, included in these Unaudited Consolidated Financial Results, was reviewed by the predecessor Auditor and the Audited Consolidated Financial Statements of the Company for the year ended March 31, 2021, were audited by predecessor Auditor who expressed an unmodified conclusion / opinion on that financial information and those financial statements on October 31, 2020, August 14, 2021 and June 4, 2021 respectively.

Our conclusion is not modified in respect of this matter

Date : 10.11.2021

For Manish Goyal & Co.

Chartered Accountants

Firm Reg. No. 006066C



(CA Pankaj Agarwal)

Partner

M. No. 451406

UDIN: 21451406 AAAABE 7890