

Date: February 7, 2022

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 February 7, 2022, 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 January 29, 2022 regarding Board Meeting, we wish to inform you that the Board of Directors of the Company at their meeting held on February 7, 2022 has inter alia considered and approved Un-audited Financial Results (Standalone and Consolidated) with the Limited Review Report for the quarter and nine months ended December 31, 2021.

Pursuant to applicable provisions 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 and nine months ended December 31, 2021; and
2. Auditor's Limited Review Reports on Un-audited Financial Results –Standalone and Consolidated for quarter and nine months ended December 31, 2021.

The meeting of Board of Directors commenced at 3.00P.M. and concluded at 4.00 P.M.

We request you to take the same on record.

Thanking you,

Yours faithfully,



For Paisalo Digital Limited

Manendra Singh
(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

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STATEMENT OF STANDALONE UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED 31ST DECEMBER, 2021

(₹ in Lakhs Except EPS)

Sr. No.	Particulars	Quarter Ended			Nine Months Ended		Year Ended
		31.12.2021	30.09.2021	31.12.2020	31.12.2021	31.12.2020	31.03.2021
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
I	Revenue from operations:						
	(i) Interest Income	9,276.42	9,112.31	7,851.00	26,740.03	22,722.12	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)	9,276.42	9,112.31	7,851.00	26,740.03	22,722.12	31,154.77
II	Other Income	-	-	-	-	-	-
	Total Income (I+II)	9,276.42	9,112.31	7,851.00	26,740.03	22,722.12	31,154.77
III	Expenses:						
	(i) Finance Costs	4,361.48	3,940.24	3,757.73	12,124.03	10,637.52	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	453.75	1,258.76	(103.42)	3,004.14	696.18	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	645.59	580.74	570.16	1,767.31	1,645.88	2,164.65
	(x) Depreciation, amortization and impairment	81.11	80.33	97.46	241.98	281.37	372.99
	(xi) Others expenses	312.69	356.93	612.46	1,017.44	1,502.31	2,219.14
	Total Expenses (III)	5,854.62	6,217.00	4,934.39	18,154.90	14,763.26	23,166.24
IV	Profit / (loss) before exceptional items and tax (II-III)	3,421.80	2,895.31	2,916.61	8,585.13	7,958.86	7,988.53
V	Exceptional items	-	-	-	-	-	(64.45)
VI	Profit/(loss) before tax (IV-V)	3,421.80	2,895.31	2,916.61	8,585.13	7,958.86	8,052.98
VII	Tax Expense:						
	(1) Current Tax	826.13	756.79	705.02	2,126.45	2,026.86	1,913.16
	(2) Deferred Tax	7.91	14.99	3.91	67.31	37.56	47.92
VIII	Profit / (loss) for the period from continuing operations (VI-VII)	2,587.76	2,123.53	2,207.68	6,391.37	5,894.44	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)	2,587.76	2,123.53	2,207.68	6,391.37	5,894.44	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	2,587.76	2,123.53	2,207.68	6,391.37	5,894.44	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.)	6.12	5.02	5.22	15.11	13.94	14.40
	Diluted (Rs.)	6.12	5.02	5.22	15.11	13.94	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.)	6.12	5.02	5.22	15.11	13.94	14.40
	Diluted (Rs.)	6.12	5.02	5.22	15.11	13.94	14.40



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CIN: L65921DL1992PLC120483

अर्थ: समाजस्य न्यासः

STATEMENT OF CONSOLIDATED UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED 31ST DECEMBER, 2021

(₹ in Lakhs Except EPS)

Sr. No.	Particulars	Quarter Ended			Nine Months Ended		Year Ended
		31.12.2021	30.09.2021	31.12.2020	31.12.2021	31.12.2020	31.03.2021
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
I	Revenue from operations:						
	(I) Interest Income	10,149.74	9,943.86	8,642.35	29,262.68	25,283.48	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)	10,149.74	9,943.86	8,642.35	29,262.68	25,283.48	34,602.19
II	Other Income	-	-	-	-	-	-
	Total Income (I+II)	10,149.74	9,943.86	8,642.35	29,262.68	25,283.48	34,602.19
III	Expenses:						
	(I) Finance Costs	4,794.39	4,327.66	4,188.96	13,384.08	12,014.80	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	790.86	1,635.80	183.67	4,016.78	1,671.64	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	708.89	615.64	612.31	1,912.45	1,766.92	2,331.83
	(x) Depreciation, amortization and impairment	81.18	80.46	97.65	242.37	282.25	374.06
	(x) Others expenses	332.85	372.56	624.02	1,066.70	1,535.00	2,266.82
	Total Expenses (III)	6,708.17	7,032.12	5,706.61	20,622.38	17,270.61	26,539.68
IV	Profit / (loss) before exceptional items and tax (II-III)	3,441.57	2,911.74	2,935.74	8,640.30	8,012.87	8,062.51
V	Exceptional items	-	-	-	-	-	(42.32)
VI	Profit/(loss) before tax (IV-V)	3,441.57	2,911.74	2,935.74	8,640.30	8,012.87	8,104.83
VII	Tax Expense:						
	(1) Current Tax	831.64	761.48	707.09	2,142.06	2,050.69	1,930.51
	(2) Deferred Tax	7.24	14.33	6.41	65.21	38.29	48.23
VIII	Profit / (loss) for the period from continuing operations (VI-VII)	2,602.69	2,135.93	2,222.24	6,433.03	5,923.89	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)	2,602.69	2,135.93	2,222.24	6,433.03	5,923.89	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	2,602.69	2,135.93	2,222.24	6,433.03	5,923.89	6,126.09
XV	Net profit after tax attributable to:						
	Owners of the holding company	2,602.69	2,135.93	2,222.24	6,433.03	5,923.89	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	2,602.69	2,135.93	2,222.24	6,433.03	5,923.89	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	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.)	6.15	5.05	5.25	15.21	14.01	14.49
	Diluted (Rs.)	6.15	5.05	5.25	15.21	14.01	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.)	6.15	5.05	5.25	15.21	14.01	14.49
	Diluted (Rs.)	6.15	5.05	5.25	15.21	14.01	14.49



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NOTES

- The above results have been reviewed by Audit Committee and approved by the Board of Directors in the meeting held on February 7, 2022.
- 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 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.
- 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. 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).
- 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.
- Additional disclosure as required under Regulation 52 (4) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015:

Sr. No.	Particulars	Nine Months ended 31-12-2021 Unaudited	
		Standalone	Consolidated
a	Debt-Equity Ratio (no. of times)	2.00	2.20
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)	92,729.40	93,897.63
h	Net Profit after tax (Rs. in Lakhs)	6,391.37	6,433.03
i	Earnings Per Share (Basic and Diluted) (Rs.)	15.11	15.21
j	Current ratio (no. of times)	2.07	2.17
k	Long term debt to working capital (no. of times)	0.42	0.45
l	Bad debts to Account receivable ratio	0.01	0.01
m	Current liability ratio (no. of times)	0.70	0.66
n	Total debts to total assets	0.55	0.57
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 (%)	32.11	29.53
s	Sector specific equivalent ratios, as applicable		
s-i	Net Interest Margin (%)	4.53	4.5
s-ii	GNPA (%)	1.87	1.71
s-iii	NNPA (%)	1.55	1.42

- The Company has complied in totality with the provisions of RBI's notification RBI/2021-2022/125 DOR.STR.REC.68/21.04.048/2021-22 Dated 12.11.2021
- 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 December 31, 2021. Further, the requisite security cover as agreed with investors is maintained.

Place : New Delhi

Date : 7/02/2022

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 nine months ended December 31, 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.



The comparative financial information of the Company for the corresponding quarter & nine months ended December 31, 2020, 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 February 6, 2021 and June 4, 2021 respectively.

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

Date : 7.02.2022

**For Manish Goyal & Co.
Chartered Accountants
Firm Reg. No. 006066C**



(CA MANISH GOYAL)

Partner

M. No. 074778

UDIN: 22074778AARLMB3206



**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 nine months ended December 31, 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.



The comparative financial information of the Company for the corresponding quarter & nine months ended December 31, 2020, 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 February 6, 2021 and June 4, 2021 respectively.

Our conclusion is not modified in respect of this matter

Date : 7.02.2022

For Manish Goyal & Co.
Chartered Accountants
Firm Reg. No. 006066C



(CA MANISH GOYAL)

Partner

M. No. 074778

UDIN: 22074778AARLXB1134