

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

STATEMENT OF STANDALONE UNAUDITED FINANCIAL RESULTS FOR THE QUARTER/HALF YEAR ENDED 30TH SEPTEMBER, 2022

(₹ in Lakh Except EPS)

Sr. No.	Particulars	Quarter Ended			Half Year Ended		Year Ended
		30.09.2022	30.06.2022	30.09.2021	30.09.2022	30.09.2021	31.03.2022
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
I	Revenue from operations:						
	(i) Interest Income	10,676.90	10,192.97	9,112.31	20,869.87	17,463.61	35,639.82
	(ii) Dividend Income	0.83	-	-	0.83	-	-
	(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)	10,677.73	10,192.97	9,112.31	20,870.70	17,463.61	35,639.82
II	Other Income	-	-	-	-	-	-
	Total Income (I+II)	10,677.73	10,192.97	9,112.31	20,870.70	17,463.61	35,639.82
III	Expenses:						
	(i) Finance Costs	4,299.65	4,159.25	3,940.24	8,458.90	7,762.55	16,679.32
	(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	1,244.30	1,733.22	1,258.76	2,977.52	2,550.39	3,953.69
	(vi) Cost of materials consumed	-	-	-	-	-	-
	(vii) Purchases of Stock-in-trade	-	-	-	-	-	-
	(viii) Changes in Inventories of finished goods,	-	-	-	-	-	-
	(ix) Employee Benefits Expenses	786.32	632.79	580.74	1,419.11	1,121.72	2,378.08
	(x) Depreciation, amortization and impairment	76.84	70.45	80.33	147.29	160.87	322.90
	(xi) Others expenses	1,047.73	752.81	356.93	1,800.54	704.75	1,666.58
	Total Expenses (III)	7,454.84	7,348.52	6,217.00	14,803.36	12,300.28	25,000.57
IV	Profit / (loss) before exceptional items and tax (II-III)	3,222.89	2,844.45	2,895.31	6,067.34	5,163.33	10,639.25
V	Exceptional Items	-	-	-	-	-	0.17
VI	Profit/(loss) before tax (IV-V)	3,222.89	2,844.45	2,895.31	6,067.34	5,163.33	10,639.08
VII	Tax Expense:						
	(1) Current Tax	841.33	743.45	756.79	1,584.78	1,300.32	2,671.98
	(2) Deferred Tax	(9.59)	35.43	14.99	25.84	59.40	95.66
VIII	Profit / (loss) for the period from continuing operations (VI-VII)	2,391.15	2,065.57	2,123.53	4,456.72	3,803.61	7,871.44
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)	2,391.15	2,065.57	2,123.53	4,456.72	3,803.61	7,871.44
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	2,391.15	2,065.57	2,123.53	4,456.72	3,803.61	7,871.44
XV	Paid-up equity share capital (face value of Re. 1 per equity share)	4,490.22	4,391.22	4,229.22	4,490.22	4,229.22	4,391.22
XVI	Other equity as per statement of assets and liabilities	-	-	-	-	-	96,869.25
XVII	Earnings per equity share (for continuing operations)*:						
	Basic (Rs.)	0.54	0.47	0.50	1.00	0.90	1.86
	Diluted (Rs.)	0.54	0.47	0.50	1.00	0.90	1.86
XVII	Earnings per equity share (for discontinued operations):						
	Basic (Rs.)	-	-	-	-	-	-
	Diluted (Rs.)	-	-	-	-	-	-
XIX	Earnings per equity share (for continuing and discontinued operations)*:						
	Basic (Rs.)	0.54	0.47	0.50	1.00	0.90	1.86
	Diluted (Rs.)	0.54	0.47	0.50	1.00	0.90	1.86

* Earnings per equity share for all previous period have been readjusted according to Sub-division of One Equity Share of face value of Rs. 10 each to Ten Equity Shares of face value of Re. 1 each



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अर्थ: समाजस्य न्यासः

STANDALONE STATEMENT OF ASSETS AND LIABILITIES AS AT 30TH SEPTEMBER, 2022

(₹ in Lakhs)

Sr. No.	Particulars	As At	As At
		30.09.2022	31.03.2022
		(Unaudited)	(Audited)
I	ASSETS		
	(1) Financial Assets		
	(a) Cash & Cash Equivalents	420.72	910.56
	(b) Bank Balances other than (a) above	44.69	45.14
	(c) Derivative Financial Instruments	-	-
	(d) Receivables		
	(i) Trade Receivables	2,294.55	2,788.24
	(ii) Other Receivables	-	-
	(e) Loans	2,53,628.61	2,32,038.87
	(f) Investments	6,791.89	6,791.89
	(g) Other Financial Assets	5,210.58	5,159.36
	(2) Non Financial Assets		
	(a) Current Tax Assets (Net)	-	756.41
	(b) Deferred Tax Asset (Net)	-	-
	(c) Investment Property	-	-
	(d) Biological Assets other than Bearer plants	-	-
	(e) Property, Plant and Equipments	6,228.91	6,240.82
	(f) Capital Work-in-Progress	-	-
	(g) Intangible Assets under development	-	-
	(h) Goodwill	10.70	10.70
	(i) Other Intangible Assets	90.31	109.92
	(j) Other Non-Financial Assets	37.20	74.39
	Total Assets	2,74,758.16	2,54,926.30
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	20.12	7.69
	(ii) Total outstanding dues of creditors other than Micro Enterprises and Small Enterprises	400.76	974.47
	(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	1,519.36	452.67
	(c) Debt Securities	32,110.75	32,330.89
	(d) Borrowings (Other than Debt Securities)	1,15,694.43	1,06,904.37
	(e) Deposits	-	-
	(f) Subordinated Liabilities	8,900.00	8,900.00
	(g) Other Financial Liabilities	139.83	251.49
	(2) Non-Financial Liabilities		
	(a) Current Tax Liabilities (Net)	458.96	-
	(b) Provisions	3,989.75	3,253.76
	(c) Deferred Tax Liabilities (Net)	288.30	262.46
	(d) Other non-financial Liabilities	368.07	327.41
	(3) Equity		
	(a) Equity Share Capital	4,490.84	4,391.84
	(b) Other Equity	1,06,376.99	96,869.25
	Total Equity & Liabilities	2,74,758.16	2,54,926.30



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अर्थ: समाजस्य न्यासः

STANDALONE CASH FLOW STATEMENT AS AT 30TH SEPTEMBER, 2022

(₹ in Lakhs)

Sr. No.	Particulars	As At	As At
		30.09.2022	30.09.2021
		(Unaudited)	(Unaudited)
A	Cash Flow from Operating Activities:		
	Net Profit before tax and extraordinary items and Interest	14,526.23	12,925.88
	Adjustments for		
I	Depreciation	110.10	97.33
II	Deferred Expense W/O	37.20	63.54
III	Impairment on financial instruments	2,977.52	2,550.39
IV	Profit/Loss on Sale of Investments/Asstes	(13.34)	-
	Operating Profit before working capital changes	17,637.71	15,637.14
	Adjustments for		
I	Change in Other Financial Assets	(51.23)	(187.39)
II	Change in Loans & Receivables	(23,422.20)	(19,372.06)
III	Change in Payable & non financial liabilities	546.08	(719.59)
	Cash generated from Operations	(5,289.64)	(4,641.90)
I	Interest paid	(8,458.90)	(7,762.55)
II	Income Tax paid	(369.44)	(192.01)
	Cash flow before Extraordinary Items	(14,117.98)	(12,596.46)
I	Extraordinary items	-	-
	Net Cash from Operating Activities	(14,117.98)	(12,596.46)
B	Cash Flows from Investing Activities:		
I	Purchase of Fixed Assets	(183.50)	(6.38)
II	Sale of Fixed Assets	117.48	0.50
	Net Cash from Investing activities	(66.02)	(5.88)
C	Net Cash from Financing Activities:		
I	Proceeds from Borrowings	8,790.05	8,325.04
II	Proceeds from Debt Service Repayment Account	(111.66)	(1,695.37)
III	Proceeds from Debt Securities	(220.14)	3,885.32
IV	Proceeds from Subordinated Liability	-	-
V	Dividend (Paid)/Received	0.83	(422.92)
VI	Money received against Share Warrant	5,234.63	-
	Net Cash from Financing activities	13,693.71	10,092.07
	Net Increase/(decrease) in cash & cash equivalents	(490.29)	(2,510.27)
	Cash & Cash equivalents at beginning of period	955.70	4,682.09
	Cash & Cash equivalent at end of period	465.41	2,171.82



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STATEMENT OF CONSOLIDATED UNAUDITED FINANCIAL RESULTS FOR THE QUARTER/HALF YEAR ENDED 30TH SEPTEMBER, 2022

(₹ in Lakh Except EPS)

Sr. No.	Particulars	Quarter Ended			Half Year Ended		Year Ended
		30.09.2022	30.06.2022	30.09.2021	30.09.2022	30.09.2021	31.03.2022
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
I	Revenue from operations:						
	(i) Interest Income	12,028.08	11,264.20	9,943.86	23,292.28	19,112.94	39,222.33
	(ii) Dividend Income	0.83	-	-	0.83	-	-
	(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)	12,028.91	11,264.20	9,943.86	23,293.11	19,112.94	39,222.33
II	Other Income	-	-	-	-	-	-
	Total Income (I+II)	12,028.91	11,264.20	9,943.86	23,293.11	19,112.94	39,222.33
III	Expenses:						
	(i) Finance Costs	4,980.36	4,728.39	4,327.66	9,708.75	8,589.69	18,410.68
	(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	1,822.03	2,142.39	1,635.80	3,964.42	3,225.92	5,463.99
	(vi) Cost of materials consumed	-	-	-	-	-	-
	(vii) Purchases of Stock-in-trade	-	-	-	-	-	-
	(viii) Changes in Inventories of finished goods,	-	-	-	-	-	-
	(ix) Employee Benefits Expenses	832.85	679.04	615.64	1,511.89	1,203.56	2,575.45
	(xi) Depreciation, amortization and impairment	76.95	70.54	80.46	147.49	161.19	323.36
	(x) Others expenses	1,057.12	770.87	372.56	1,827.99	733.85	1,733.38
	Total Expenses (III)	8,769.31	8,391.23	7,032.12	17,160.54	13,914.21	28,506.86
IV	Profit / (loss) before exceptional items and tax (II-III)	3,259.60	2,872.97	2,911.74	6,132.57	5,198.73	10,715.47
V	Exceptional items	-	-	-	-	-	3.31
VI	Profit/(loss) before tax (IV-V)	3,259.60	2,872.97	2,911.74	6,132.57	5,198.73	10,712.16
VII	Tax Expense:						
	(1) Current Tax	850.12	748.71	761.48	1,598.83	1,310.42	2,682.83
	(2) Deferred Tax	(9.86)	37.04	14.33	27.18	57.97	104.26
VIII	Profit / (loss) for the period from continuing operations (VI-VII)	2,419.34	2,087.22	2,135.93	4,506.56	3,830.34	7,925.07
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)	2,419.34	2,087.22	2,135.93	4,506.56	3,830.34	7,925.07
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	2,419.34	2,087.22	2,135.93	4,506.56	3,830.34	7,925.07
XV	Net profit after tax attributable to:						
	Owners of the holding company	2,419.34	2,087.22	2,135.93	4,506.56	3,830.34	7,925.07
	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	2,419.34	2,087.22	2,135.93	4,506.56	3,830.34	7,925.07
	Non-controlling interest	-	-	-	-	-	-
XVIII	Paid-up equity share capital (face value of Re. 1 per equity share)	4,490.22	4,391.22	4,229.22	4,490.22	4,229.22	4,391.22
XIX	Other equity as per statement of assets and liabilities	-	-	-	-	-	97,954.68
XVI	Earnings per equity share (for continuing operations)*:						
	Basic (Rs.)	0.54	0.48	0.51	1.01	0.91	1.87
	Diluted (Rs.)	0.54	0.48	0.51	1.01	0.91	1.87
XVII	Earnings per equity share (for discontinued operations):						
	Basic (Rs.)	-	-	-	-	-	-
	Diluted (Rs.)	-	-	-	-	-	-
XVIII	Earnings per equity share (for continuing and discontinued operations)*:						
	Basic (Rs.)	0.54	0.48	0.51	1.01	0.91	1.87
	Diluted (Rs.)	0.54	0.48	0.51	1.01	0.91	1.87

* Earnings per equity share for all previous period have been readjusted according to Sub-division of One Equity Share of face value of Rs. 10 each to Ten Equity Shares of face value of Re. 1 each



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CONSOLIDATED STATEMENT OF ASSETS AND LIABILITIES AS AT 30TH SEPTEMBER, 2022

(₹ in Lakhs)

Sr. No.	Particulars	As At	As At
		30.09.2022	31.03.2022
		(Unaudited)	(Audited)
I	ASSETS		
	(1) Financial Assets		
	(a) Cash & Cash Equivalents	423.54	913.56
	(b) Bank Balances other than (a) above	120.18	120.62
	(c) Derivative Financial Instruments	-	-
	(d) Receivables		
	(i) Trade Receivables	2,362.36	2,806.67
	(ii) Other Receivables	-	-
	(e) Loans	2,82,228.77	2,56,341.97
	(f) Investments	2,567.98	2,567.98
	(g) Other Financial Assets	5,271.37	5,214.82
	(2) Non Financial Assets		
	(a) Current Tax Assets (Net)	-	1,313.88
	(b) Deferred Tax Asset (Net)	-	-
	(c) Investment Property	-	-
	(d) Biological Assets other than Bearer plants	-	-
	(e) Property, Plant and Equipments	6,230.13	6,241.61
	(f) Capital Work-in-Progress	-	-
	(g) Intangible Assets under development	-	-
	(h) Goodwill	10.70	10.70
	(i) Other Intangible Assets	90.31	109.92
	(j) Other Non-Financial Assets	102.94	134.35
	Total Assets	2,99,408.28	2,75,776.08
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	20.12	7.69
	(ii) Total outstanding dues of creditors other than Micro Enterprises and Small Enterprises	400.76	974.47
	(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	1,602.27	528.28
	(c) Debt Securities	40,000.75	37,470.89
	(d) Borrowings (Other than Debt Securities)	1,31,414.87	1,21,224.66
	(e) Deposits	-	-
	(f) Subordinated Liabilities	8,900.00	8,900.00
	(g) Other Financial Liabilities	139.83	251.49
	(2) Non-Financial Liabilities		
	(a) Current Tax Liabilities (Net)	49.67	-
	(b) Provisions	4,214.02	3,460.65
	(c) Deferred Tax Liabilities (Net)	300.96	273.78
	(d) Other non-financial Liabilities	379.30	337.65
	(3) Equity		
	(a) Equity Share Capital	4,490.84	4,391.84
	(b) Other Equity	1,07,494.89	97,954.68
	Total Equity & Liabilities	2,99,408.28	2,75,776.08
	Equity attributable to equity holders of the holding company	1,11,985.73	1,02,346.52
	Non - controlling interest	-	-
	Total Equity	1,11,985.73	1,02,346.52

[Handwritten Signature]
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अर्थ: समाजस्य न्यासः

CONSOLIDATED CASH FLOW STATEMENT AS AT 30TH SEPTEMBER, 2022

(₹ in Lakhs)

Sr. No.	Particulars	As At	As At
		30.09.2022	30.09.2021
		(Unaudited)	(Unaudited)
A	Cash Flow from Operating Activities:		
	Net Profit before tax and extraordinary items and Interest	15,841.33	13,788.42
	Adjustments for		
I	Depreciation	110.29	97.65
II	Deferred Expense W/O	37.20	63.54
III	Impairment on financial instruments	3,964.42	3,225.92
IV	Profit/Loss on Sale of Investments/Asstes	(13.34)	-
	Operating Profit before working capital changes	19,939.90	17,175.53
	Adjustments for		
I	Change in Other Financial Assets	(56.55)	(187.31)
II	Change in Loans & Receivables	(28,755.54)	(19,192.34)
III	Change in Payable & non financial liabilities	554.36	(582.65)
IV	Change in other Non Financial Assets	(5.79)	-
	Cash generated from Operations	(8,323.62)	(2,786.77)
I	Interest paid	(9,708.76)	(8,589.69)
II	Income Tax paid	(235.30)	(42.02)
	Cash flow before Extraordinary Items	(18,267.68)	(11,418.48)
I	Extraordinary items	-	-
	Net Cash from Operating Activities	(18,267.68)	(11,418.48)
B	Cash Flows from Investing Activities:		
I	Purchase of Fixed Assets	(184.13)	(6.38)
II	Sale of Fixed Assets	117.48	0.50
	Net Cash from Investing activities	(66.65)	(5.88)
C	Net Cash from Financing Activities:		
I	Proceeds from Borrowings	10,190.21	7,128.79
II	Proceeds from Debt Service Repayment Account	(111.66)	(1,695.37)
III	Proceeds from Debt Securities	2,529.86	3,885.32
IV	Proceeds from Subordinated Liability	-	-
V	Dividend (Paid)/Received	0.83	(422.92)
VI	Money received against Share Warrant	5,234.63	-
	Net Cash from Financing activities	17,843.87	8,895.82
	Net Increase/(decrease) in cash & cash equivalents	(490.46)	(2,528.54)
	Cash & Cash equivalents at beginning of period	1,034.18	4,777.88
	Cash & Cash equivalent at end of period	543.72	2,249.34

Sudip Kumar
PAISALO DIGITAL LIMITED

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, 2022. The Statutory Auditors have expressed an Unmodified Opinion.
- The Consolidated financial results include results of Wholly Owned Subsidiary Nupur Finvest Private Limited (a RBI registered Non-Banking Finance Company).
- 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 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.
- For the period ended March 31, 2022, Exceptional items includes "previous year income tax".
- During the quarter ended September 30, 2022, 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)
9.90% Unlisted Unsecured Redeemable Non-Convertible Debentures Face Value Rs. 1 Crore per Debenture (SERIES-PDL-07-2022)	July 6 2022	14	14.00

- In terms of the Special Resolution passed by the Shareholders of the Company at Extra-ordinary General Meeting held on March 8, 2021 and in accordance with the "In-Principle Approval" granted under Regulation 28(1) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, by the National Stock Exchange of India Limited and BSE Limited vide their respective letter dated March 3, 2021, During the Quarter Company has allotted 99,00,000 equity shares of Re. 1/- each, to the promoter group entities, on conversion of Fully Convertible Warrants ("Warrants") out of total 26,10,000 issued by the Company on preferential basis:

Date of allotment	Number of equity shares	Face Value (Re.)	Issue Price (Rs.)	Number of Warrants Pre conversion	Number of Warrants Convert	Number of Warrants Post conversion
03-Sep-22	85,55,000	1	70.50	9,90,000	8,55,500	1,34,500
12-Sep-22	13,45,000	1	70.50	1,34,500	1,34,500	-

- 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. 50 Crores as at September 30, 2022. Further, the requisite security cover as agreed with investors is maintained.
- The information pursuant to Regulation 52(4) and 52(6) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015:

Sr. No.	Particulars	Period ended 30.09.2022	
		Unaudited	Consolidated
a	Debt-Equity Ratio (no. of times)	1.41	1.61
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	Not applicable	Not applicable
g	Net Worth (Rs. in Lakhs)	1,12,163.47	1,13,408.73
h	Net Profit after tax (Rs. in Lakhs)	4,456.72	4,506.56
i	Earnings Per Share (Basic and Diluted) (Rs.)	1.00	1.01
j	Current ratio (no. of times)	3.85	3.98
k	Long term debt to working capital (no. of times)	0.48	0.51
l	Bad debts to Account receivable ratio	0.01	0.01
m	Current liability ratio (no. of times)	0.44	0.41
n	Total debts to total assets	0.57	0.60
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 (%)	29.07%	26.33%
s	Sector specific equivalent ratios, as applicable		
s-i	Net Interest Margin (%)	5.35%	5.48%
s-ii	GNPA (%)	0.76%	0.68%
s-iii	NNPA (%)	0.27%	0.24%

- Previous periods / year's figures have been reclassified/ regrouped whenever necessary to conform to current period presentation.

Place : New Delhi
Date : 10/11/2022

For and on behalf of Board of Directors


SUNIL AGARWAL
MANAGING DIRECTOR



**Independent Auditor's 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, 2022 (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 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, Regulation 52 and other applicable provisions of the SEBI (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.

Date : 10.11.2022

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

**(CA MANISH GOYAL)
Partner**

M. No. 074778

UDIN: 22074778BCRV1823



**Independent Auditor's 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, 2022 (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 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, Regulation 52 and other applicable provisions of the SEBI (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.

Date : 10.11.2022

**For Manish Goyal & Co.
Chartered Accountants
Firm Reg. No. 006866C**


**(CA MANISH GOYAL)
Partner**

M. No. 074778

UDIN: 22074778BCRWAR6926