

PAISALO

EASY LOAN आसान लोन

PAISALO DIGITAL LIMITED

FORMERLY KNOWN AS S. E. INVESTMENTS LIMITED

REGD. OFF: 101, CSC, POCKET 52, NEAR POLICE STATION, CR PARK, NEW DELHI-110019

TEL: +91 11 43518888 WEB: www.paisalo.in EMAIL: delhi@paisalo.in

CIN: L65921DL1992PLC120483

अर्थ: समाजस्य न्यातः

STANDALONE UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2018

(₹ in Lakh)

Sr. No.	Particulars	3 Months Ended			Year Ended
		30.06.2018	31.03.2018	30.06.2017	31.03.2018
		(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
1	Income				
	(a) Revenue from operations	8,043.60	7,487.66	6,455.62	28,625.09
	(b) Other income	-	-	-	-
	Total Income	8,043.60	7,487.66	6,455.62	28,625.09
2	Expenses				
	(a) Employee benefits expense	492.62	449.93	316.88	1,508.13
	(b) Financial costs	3,506.26	3,342.69	2,478.80	11,476.18
	(c) Depreciation and amortisation expense	109.05	158.05	134.77	554.79
	(d) Other expenses	1,715.83	1,735.76	1,548.44	6,739.24
	(e) Provision for NPA	(0.31)	39.04	-	39.04
	Total Expenses	5,823.45	5,725.47	4,478.89	20,317.38
3	Profit before exceptional items (1-2)	2,220.15	1,762.19	1,976.73	8,307.71
4	Exceptional Items	-	-	-	-
5	Profit before tax (3-4)	2,220.15	1,762.19	1,976.73	8,307.71
6	Tax Expense				
	(a) Current tax	416.28	1,744.84	257.36	2,789.60
	(b) Deferred tax	(34.49)	121.77	(43.08)	6.80
	(c) Previous year income tax	0.13	(49.22)	-	(49.22)
	Total tax expense	381.92	1,817.39	214.28	2,747.18
7	Net profit after tax (5-6)	1,838.23	(55.20)	1,762.45	5,560.53
8	Other comprehensive income, net of tax				
	(a) Items that will not be reclassified to profit or loss	-	-	-	-
	(b) Items that will be reclassified to profit or loss	-	-	-	-
	Total other comprehensive income, net of tax	-	-	-	-
9	Total comprehensive income (7+8)	1,838.23	(55.20)	1,762.45	5,560.53
10	Paid-up equity share capital (Face value of ₹ 10)	4,056.00	4,056.00	4,056.00	4,056.00
11	Basic and diluted earnings per share (₹) (not annualised)	4.53	(0.14)	4.35	13.71

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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 3, 2018 and subjected to a limited review by the statutory auditors.
- 2 The Company has adopted Indian Accounting Standards ('Ind AS') notified Section 133 of the Companies Act, 2013 ('the Act') read with the Companies (Indian Accounting Standards) Rules, 2015 as amended, from April 1, 2018 and the effective date of such transition is April 1, 2017. Such transition has been carried out from the erstwhile Accounting Standards notified under the Act, read with relevant rules issued thereunder and guidelines issued by the Reserve Bank of India ('RBI') (collectively referred to as 'the Previous GAAP'). Accordingly, the impact of transition has been recorded in the opening reserves as at April 1, 2017 and the corresponding figures, presented in these results, have been restated/ reclassified.

There is a possibility that these financial results for the current and previous periods may require adjustments due to changes in financial reporting requirements arising from new standards, modifications to the existing standards, guidelines issued by the Ministry of Corporate Affairs and RBI or changes in the use of one or more optional exemptions from full retrospective application of certain Ind AS permitted under Ind AS 101 which may arise upon finalisation of the financial statements as at and for the year ending March 31, 2019 prepared under Ind AS.

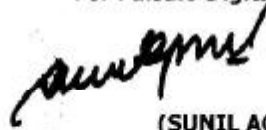
- 3 **As required by paragraph 32 of Ind As 101, net profit reconciliation between the figures reported under the Previous GAAP and Ind AS is as Under:**

(₹ in Lakh)

Particulars	Quarter Ended		Year Ended
	31.03.2018	30.06.2017	31.03.2018
	(Unaudited)	(Unaudited)	(Audited)
Net profit after tax as reported under Indian GAAP	36.88	1,698.82	5,685.00
Ind AS adjustments increasing/(decreasing) net profit as reported under India GAAP			
Adoption of EIR for amortisation on processing fees	(92.08)	63.63	(124.47)
Net profit after tax as per Ind AS	(55.20)	1,762.45	5,560.53
Other comprehensive income, net of tax	-	-	-
Total Comprehensive income	(55.20)	1,762.45	5,560.53

- 4 The Company has opted to publish Extracts of the Unaudited/Audited 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).
- 5 The Company is engaged in single business segment viz; financial services. Further, all the activities are carried out within India. As such, there are no separate reportable segments as per Indian Accounting Standard 108 (IND AS) on Operating Segment.

By order of the Board of Directors
For Paisalo Digital Limited


(SUNIL AGARWAL)
Managing Director

Place : New Delhi

Date : August 03, 2018



MUKESH KUMAR & CO.
Chartered Accountants

LIMITED REVIEW REPORT

TO
THE BOARD OF DIRECTORS OF
M/S PAISALO DIGITAL LIMITED
NEW DELHI

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, 2018 (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 (the 'Listing Regulations'), read with SEBI Circular No. CIR/CFD/FAC/62/2016 dated July 5, 2016 (the 'Circular').

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 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 the Listing Regulations, read with the Circular, including the manner in which it is to be disclosed, or that it contains any material misstatement.

The comparative Ind AS financial information for the corresponding quarter ended June 30, 2017 included in these standalone financial results of the Company, are based on the previously issued standalone financial results prepared in accordance with the recognition and measurement principles of Accounting Standard 25 "Interim Financial Reporting", as specified under section 133 of the Companies Act, 2013, read- with relevant rules issued



thereunder and other accounting principles generally accepted in India and reviewed by the predecessor auditor whose report for the corresponding quarter ended June 30, 2017 dated July 22, 2017 expressed an unmodified conclusion on those Standalone Financial Results, as adjusted for the differences in the accounting principles adopted by the Company on transition to the Ind AS, which have been reviewed by us.

For MUKESH KUMAR & CO.
Chartered Accountants
Firm Reg. No. 002040C


(MUKESH KUMAR)
Proprietor
M. No. 070471



Date : 03.08.2018

PAISALO

EASY LOAN आसान लोन

PAISALO DIGITAL LIMITED

FORMERLY KNOWN AS S. E. INVESTMENTS LIMITED

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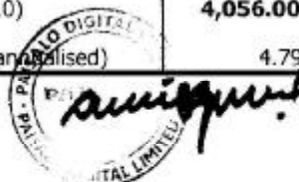
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अर्थ: समाजस्य न्यासः

CONSOLIDATED UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 30TH JUNE, 2018

(₹ in Lakh)

Sr. No.	Particulars	3 Months Ended			Year Ended
		30.06.2018	31.03.2018	30.06.2017	31.03.2018
		(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
1	Income				
	(a) Revenue from operations	8,567.88	7,555.58	6,992.75	30,314.89
	(b) Other income	-	-	-	-
	Total Income	8,567.88	7,555.58	6,992.75	30,314.89
2	Expenses				
	(a) Employee Benefits Expense	626.81	526.00	376.54	1,783.26
	(b) Finance costs	3,406.42	3,281.08	2,628.38	11,474.75
	(c) Depreciation and amortisation expense	109.58	158.28	135.16	556.63
	(d) Other expenses	2,061.17	1,853.39	1,789.16	7,816.45
	(e) Provision for NPA	(0.31)	39.04	-	39.04
	Total Expenses	6,203.67	5,857.79	4,929.24	21,670.13
3	Profit before exceptional items (1-2)	2,364.21	1,697.79	2,063.51	8,644.76
4	Exceptional Items	-	-	-	-
5	Profit before tax (3-4)	2,364.21	1,697.79	2,063.51	8,644.76
6	Tax Expense				
	(a) Current tax	456.97	1,775.72	287.58	2,941.42
	(b) Deferred tax	(34.28)	121.91	(43.13)	7.06
	(c) Previous year income tax	0.13	(49.21)	-	(49.21)
	Total tax expense	422.82	1,848.42	244.45	2,899.27
7	Net profit after tax (5-6)	1,941.39	(150.63)	1,819.06	5,745.49
8	Share of profit/(loss) of associate company	-	-	-	-
9	Minority Interest	-	-	-	-
10	Net profit after taxes, minority interest and share of profit/(loss) of associate company (7+8+9)	1,941.39	(150.63)	1,819.06	5,745.49
11	Other comprehensive income, net of tax				
	(a) Items that will not be reclassified to profit or loss	-	-	-	-
	(b) Items that will be reclassified to profit or loss	-	-	-	-
	Total other comprehensive income, net of tax	-	-	-	-
12	Total comprehensive income (10+11)	1,941.39	(150.63)	1,819.06	5,745.49
13	Net Profit attributable to				
	(a) owners of the Company	1,941.39	(150.63)	1,819.06	5,745.49
	(b) Non-controlling interests	-	-	-	-
14	Total comprehensive income attributable to				
	(a) owners of the Company	1,941.39	(150.63)	1,819.06	5,745.49
	(b) Non-controlling interests	-	-	-	-
15	Paid-up equity share capital (Face value of ₹ 10)	4,056.00	4,056.00	4,056.00	4,056.00
16	Basic and diluted earnings per share (₹) (not annualised)	4.79	(0.37)	4.48	14.17



Notes:-

- The consolidated financial results include results of Wholly Owned Subsidiary Nupur Finvest Private Limited (a RBI registered Non-Banking Finance Company).
- The above results have been reviewed by Audit Committee and approved by the Board of Directors in the meeting held on August 3, 2018 and subjected to a limited review by the statutory auditors.
- The Company has adopted Indian Accounting Standards ('Ind AS') notified Section 133 of the Companies Act, 2013 ('the Act') read with the Companies (Indian Accounting Standards) Rules, 2015 as amended, from April 1, 2018 and the effective date of such transition is April 1, 2017. Such transition has been carried out from the erstwhile Accounting Standards notified under the Act, read with relevant rules issued thereunder and guidelines issued by the Reserve Bank of India ('RBI') (collectively referred to as 'the Previous GAAP'). Accordingly, the impact of transition has been recorded in the opening reserves as at April 1, 2017 and the corresponding figures, presented in these results, have been restated/ reclassified.
There is a possibility that these financial results for the current and previous periods may require adjustments due to changes in financial reporting requirements arising from new standards, modifications to the existing standards, guidelines issued by the Ministry of Corporate Affairs and RBI or changes in the use of one or more optional exemptions from full retrospective application of certain Ind AS permitted under Ind AS 101 which may arise upon finalisation of the financial statements as at and for the year ending March 31, 2019 prepared under Ind AS.
- As required by paragraph 32 of Ind As 101, net profit reconciliation (attributable to owners of the Company) is as under. All figures are net of related tax impacts:**

(₹ in Lakh)

Particulars	Quarter Ended		Year Ended
	31.03.2018	30.06.2017	31.03.2018
	(Unaudited)	(Unaudited)	(Audited)
Net profit after tax as reported under Indian GAAP	(61.38)	1,759.92	5,831.86
Ind AS adjustments increasing/(decreasing) net profit as reported under India GAAP			
Adoption of EIR for amortization of income and expenses - receivables	(92.13)	65.71	(120.64)
Adoption of EIR for amortization of income and expenses - borrowings	2.88	-6.57	34.27
Net profit after tax as per Ind AS	(150.63)	1,819.06	5,745.49
Other comprehensive income, net of tax	-	-	-
Total Comprehensive income	(150.63)	1,819.06	5,745.49

- The Company has opted to publish Extracts of the Unaudited/Audited 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). Key standalone financial information is given below:

(₹ in Lakh)

Particulars	3 Months Ended			Year Ended
	30.06.2018	31.03.2018	30.06.2017	31.03.2018
	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
Revenue from operations and other income	8,043.60	7,487.66	6,455.62	28,625.09
Profit before tax	2,220.15	1,762.19	1,976.73	8,307.71
Profit after tax	1,838.23	(55.20)	1,762.45	5,560.53

By order of the Board of Directors
For Paisalo Digital Limited



Sunil Agarwal

(SUNIL AGARWAL)
Managing Director

Place : New Delhi
Date : August 03, 2018



MUKESH KUMAR & CO.

Chartered Accountants



LIMITED REVIEW REPORT

TO
THE BOARD OF DIRECTORS OF
M/S PAISALO DIGITAL LIMITED
NEW DELHI

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, 2018 (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 (the 'Listing Regulations'), read with SEBI Circular No. CIR/CFD/FAC/62/2016 dated July 5, 2016 (the 'Circular').

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 the Listing Regulations, read with the Circular, including the manner in which it is to be disclosed, or that it contains any material misstatement.

The comparative Ind AS financial information for the corresponding quarter ended June 30, 2017 included in these consolidated financial results of the Company, are based on the previously issued consolidated financial results prepared in accordance with the recognition and measurement principles of Accounting Standard 25 "Interim Financial Reporting", as

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specified under section 133 of the Companies Act, 2013, read with relevant rules issued thereunder and other accounting principles generally accepted in India and reviewed by the predecessor auditor whose report for the corresponding quarter ended June 30, 2017 dated July 22, 2017 expressed an unmodified conclusion on those Consolidated Financial Results, as adjusted for the differences in the accounting principles adopted by the Company on transition to the Ind AS, which have been reviewed by us.

For MUKESH KUMAR & CO.
Chartered Accountants
Firm Reg. No. 002040C




(MUKESH KUMAR)
Proprietor
M. No. 070471

Date : 03.08.2018