

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 च्यासः

STATEMENT OF STANDALONE UNAUDITED FINANCIAL RESULTS FOR THE QUARTER/HALF YEAR ENDED 30TH SEPTEMBER, 2019

Sr. No.	Particulars	C in Lakh Except EPS					
		Quarter Ended			Half Year Ended		Year Ended
		30.09.2019 (Unaudited)	30.06.2019 (Unaudited)	30.09.2018 (Unaudited)	30.09.2019 (Unaudited)	30.09.2018 (Unaudited)	31.03.2019 (Audited)
I	Revenue from operations:						
	(i) Interest Income	8,309.28	8,292.78	7,835.25	16,602.06	15,253.59	31666.47
	(ii) Dividend Income	-	-	-	-	-	107.39
	(iii) Rental Income	-	-	-	-	-	-
	(iv) Fees and commission Income	-	-	-	-	-	-
	(v) Net gain on fair value changes	-	-	-	-	-	-
	(vi) Net gain on derecognition of financial instruments under	-	-	-	-	-	-
	(vii) Sale of products (including Excise Duty)	-	-	-	-	-	-
	(viii) Sale of services	-	-	-	-	-	-
	(ix) Others	-	-	-	-	-	-
	Total Revenue from operations (I)	8,309.28	8,292.78	7,835.25	16,602.06	15,253.59	31,773.86
	II						
	Other Income	-	-	-	-	-	-
	Total Income (I+II)	8,309.28	8,292.78	7,835.25	16,602.06	15,253.59	31,773.86
	III						
	Expenses:						
	(i) Finance Costs	3,222.76	3,120.26	2,885.39	6,343.02	5,766.39	12,311.26
	(ii) Fees and commission expense	-	-	-	-	-	-
	(iii) Net loss on fair value changes	-	-	-	-	-	-
	(iv) Net loss on derecognition of financial instruments under amortised cost category	-	-	-	-	-	-
	(v) Impairment on financial instruments	1,266.57	1,357.87	842.22	2,624.44	1,696.39	4,925.31
	(vi) Cost of materials consumed	-	-	-	-	-	-
	(vii) Purchases of Stock-in-trade	-	-	-	-	-	-
	(viii) Changes in Inventories of finished goods,	-	-	-	-	-	-
	(ix) Employee Benefits Expenses	544.64	595.01	547.22	1,139.65	1,039.84	2,245.38
	(xi) Depreciation, amortization and impairment	105.15	84.24	109.99	189.39	219.04	468.05
	(x) Others expenses	754.78	819.01	913.63	1,573.79	1,774.98	3,353.86
	Total Expenses (III)	5,893.90	5,976.39	5,298.45	11,870.29	10,496.64	23,303.86
	IV						
	Profit / (loss) before exceptional items and tax (II-III)	2,415.38	2,316.39	2,536.80	4,731.77	4,756.95	8,470.00
	V						
	Exceptional items	-	-	-	-	-	-
	VI						
	Profit/(loss) before tax (IV-V)	2,415.38	2,316.39	2,536.80	4,731.77	4,756.95	8,470.00
	VII						
	Tax Expense:						
	(1) Current Tax	381.42	746.91	481.23	1,128.33	897.51	3,093.62
	(2) Deferred Tax	53.41	10.48	15.12	63.89	(19.37)	(300.76)
	VIII						
	Profit / (loss) for the period from continuing operations (VI-VII)	1,980.54	1,559.00	2,040.45	3,539.54	3,878.81	5,677.14
	IX						
	Profit/(loss) from discontinued operations	-	-	-	-	-	-
	X						
	Tax Expense of discontinued operations	-	-	-	-	-	-
	XI						
	Profit/(loss) from discontinued operations (After tax) (IX-X)	-	-	-	-	-	-
	XII						
	Profit/(loss) for the period (VIII+XI)	1,980.54	1,559.00	2,040.45	3,539.54	3,878.81	5,677.14



XIII	Other Comprehensive Income:						
	(A) (i) Items that will not be reclassified to profit or loss	-	-	-	-	-	-
	(ii) Income tax relating to items that will not be reclassified to	-	-	-	-	-	-
	Subtotal (A)	-	-	-	-	-	-
	(B) (i) Items that will be reclassified to profit or loss	-	-	-	-	-	-
	(ii) Income tax relating to items that will be reclassified to profit or loss	-	-	-	-	-	-
	Subtotal (B)	-	-	-	-	-	-
	Other Comprehensive Income (A+B)	-	-	-	-	-	-
XIV	Total Comprehensive Income for the period	1,980.54	1,559.00	2,040.45	3,539.54	3,878.81	5,677.14
XV	Net profit after tax attributable to:						
	Owners of the holding company	1,980.54	1,559.00	2,040.45	3,539.54	3,878.81	5,677.14
	Non-controlling interest	-	-	-	-	-	-
XVI	Other comprehensive income attributable to:						
	Owners of the holding company	-	-	-	-	-	-
	Non-controlling interest	-	-	-	-	-	-
XVII	Total comprehensive income attributable to:						
	Owners of the holding company	1,980.54	1,559.00	2,040.45	3,539.54	3,878.81	5,677.14
	Non-controlling interest	-	-	-	-	-	-
XV	Paid-up equity share capital (face value of Rs. 10 per equity share)	4,229.22	4,229.22	4,056.00	4,229.22	4,056.00	4,056.00
XIX	Other equity as per statement of assets and liabilities	-	-	-	-	-	61,372.22
XVI	Earnings per equity share (for continuing operations):						
	Basic (Rs.)	4.68	3.69	5.03	8.37	9.56	14.00
	Diluted (Rs.)	4.68	3.69	5.03	8.37	9.56	14.00
XVII	Earnings per equity share (for discontinued operations):						
	Basic (Rs.)	-	-	-	-	-	-
	Diluted (Rs.)	-	-	-	-	-	-
XVII	Earnings per equity share (for continuing and discontinued operations):						
	Basic (Rs.)	4.68	3.69	5.03	8.37	9.56	14.00
	Diluted (Rs.)	4.68	3.69	5.03	8.37	9.56	14.00



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अर्थ: समाजस्य न्यासः

STANDALONE STATEMENT OF ASSETS AND LIABILITIES AS AT 30TH SEPTEMBER, 2019

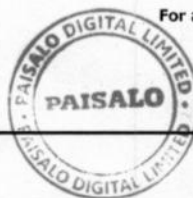
(₹ in Lakhs)

Sr. No.	Particulars	As At	As At
		30.09.2019	31.03.2019
		(Unaudited)	(Audited)
I	ASSETS		
	(1) Financial Assets		
	(a) Cash & Cash Equivalents	4,377.78	918.27
	(b) Bank Balances other than (a) above	33.66	33.37
	(c) Derivative Financial Instruments	-	-
	(d) Receivables		
	(i) Trade Receivables	877.38	956.06
	(ii) Other Receivables	-	-
	(e) Loans	1,76,948.08	1,68,821.99
	(f) Investments	6,614.22	6,614.22
	(g) Other Financial Assets	16,025.58	16,167.43
	(2) Non Financial Assets		
	(a) Current Tax Assets (Net)	-	215.94
	(b) Deferred Tax Asset (Net)	-	-
	(c) Investment Property	-	-
	(d) Biological Assets other than Bearer plants	-	-
	(e) Property, Plant and Equipments	6,494.01	720.24
	(f) Capital Work-in-Progress	-	-
	(g) Intangible Assets under development	-	-
	(h) Goodwill	10.70	-
	(i) Other Intangible Assets	205.91	220.46
	(j) Other Non-Financial Assets	475.58	582.23
	Total Assets	2,12,063.89	1,95,250.21
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	46.26	14.47
	(ii) Total outstanding dues of creditors other than Micro Enterprises and Small Enterprises	8,445.60	3,794.92
	(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	1,038.26	633.18
	(c) Debt Securities	12,300.00	12,300.00
	(d) Borrowings (Other than Debt Securities)	78,829.16	74,218.65
	(e) Deposits	-	-
	(f) Subordinated Liabilities	8,100.00	8,100.00
	(g) Other Financial Liabilities	27,430.63	29,007.97
	(2) Non-Financial Liabilities		
	(a) Current Tax Liabilities (Net)	476.36	-
	(b) Provisions	711.56	1,147.74
	(c) Deferred Tax Liabilities (Net)	134.38	59.95
	(d) Other non-financial Liabilities	341.66	544.49
	(3) Equity		
	(a) Equity Share Capital	4,229.84	4,056.63
	(b) Other Equity	69,979.18	61,372.22
	Total Equity & Liabilities	2,12,062.89	1,95,250.21

Notes :

- The above results have been reviewed by Audit Committee and approved by the Board of Directors in the meeting held on October 15, 2019. The statutory auditors, have expressed an unqualified audit opinion.
- The Company has opted to publish Extracts of the Unaudited Consolidated Financial results, pursuant to provisions of Regulation 33 read with Regulation 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. These standalone financial results are available on the Company's website viz. www.paisalo.in and on the websites of BSE (www.bseindia.com) and NSE (www.nseindia.com).
- 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.

Place : New Delhi
Date : 15/10/2019



For and on behalf of Board of Directors

Sunil Agarwal
SUNIL AGARWAL
MANAGING DIRECTOR

M/S PAISALO DIGITAL LIMITED

(FORMERLY KNOWN AS M/S S. E. INVESTMENTS LIMITED)

STATEMENT OF STANDALONE UNAUDITED CASH FLOW STATEMENT FOR THE HALF YEAR ENDED 30TH SEPTEMBER 2019

(₹ in Lakhs)

Sr. No.	Particulars	30.09.2019	31.03.2019
A	Cash Flow from Operating Activities:		
	Net Profit before tax and extraordinary items and Interest	11,074.79	20,781.27
	Adjustments for		
I	Depreciation	82.74	82.08
II	Deferred Expense W/O	106.65	385.97
III	Bad Debts for NPA	47.05	39.23
	Operating Profit before working capital changes	11,311.23	21,288.55
	Adjustments for		
I	Change in Other Financial Assets	141.85	3,616.77
II	Change in Loans & Receivables	(8,094.46)	(10,963.93)
III	Change in Payable & non financial liabilities	4,884.72	3,925.99
	Cash generated from Operations	8,243.34	17,867.38
I	Interest paid	(6,343.02)	(12,311.26)
II	Income Tax paid	(448.85)	(2,903.52)
III	Paid Expenses on CSR	(15.49)	(51.00)
	Cash flow before Extraordinary Items	1,435.98	2,601.60
I	Extraordinary items	-	-
	Net Cash from Operating Activities	1,435.98	2,601.60
B	Cash Flows from Investing Activities:		
I	Purchase of Fixed Assets	(13.09)	(357.00)
II	Addition due to Fixed assets merged	(5,983.81)	-
	Net Cash from Investing activities	(5,996.90)	(357.00)
C	Net Cash from Financing Activities:		
I	Proceeds from Borrowings	4,610.51	(3,632.09)
II	Proceeds from Debt Service Repayment Account	(1,577.34)	(6,427.42)
III	Proceeds from Subordinated Liability	-	8,100.00
IV	Dividend Paid	(487.78)	(455.38)
V	Share issued to shareholders of AMPL	5,475.33	-
	Net Cash from Financing activities	8,020.72	(2,414.89)
	Net Increase/(decrease) in cash & cash equivalents	3,459.80	(170.29)
	Cash & Cash equivalents at beginning of period	951.64	1,121.93
	Cash & Cash equivalent at end of period	4,411.44	951.64





MUKESH KUMAR & CO.

Chartered Accountants

INDEPENDENT AUDITOR'S REVIEW REPORT ON
UNAUDITED STANDALONE FINANCIAL RESULTS OF PAISALO DIGITAL LIMITED
PURSUANT TO REGULATION 33 OF SEBI
(LISTING OBLIGATIONS AND DISCLOSURES REQUIREMENTS) REGULATIONS, 2015

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 and half year ended September 30, 2019 (the 'Statement'), being submitted by the Company pursuant to the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.

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

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

Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in the applicable Indian Accounting Standards ('Ind AS') specified under Section 133 of the Companies Act, 2013, read with relevant rules issued thereunder and other recognised accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation 33 of the 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.

Our conclusion is not modified in respect of this matter.

Date : 15.10.2019



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

(MUKESH KUMAR)
Proprietor
M. No. 070471

UDIN:

UDIN: 19070471AAAA DX 1219

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CIN: L65921DL1992PLC120483

अर्थ: समाजस्य न्यासः

STATEMENT OF CONSOLIDATED UNAUDITED FINANCIAL RESULTS FOR THE QUARTER / HALF YEAR ENDED 30TH SEPTEMBER, 2019

Sr. No.	Particulars	(₹ in Lakh Except EPS)					
		Quarter Ended			Half Year Ended		Year Ended
		30.09.2019 (Unaudited)	30.06.2019 (Unaudited)	30.09.2018 (Unaudited)	30.09.2019 (Unaudited)	30.09.2018 (Unaudited)	31.03.2019 (Audited)
I	Revenue from operations:						
	(i) Interest Income	9,273.57	9,275.31	9,001.51	18,548.88	17,569.39	36,059.98
	(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)	9,273.57	9,275.31	9,001.51	18,548.88	17,569.39	36,059.98
	II Other Income	-	-	-	-	-	-
	Total Income (I+II)	9,273.57	9,275.31	9,001.51	18,548.88	17,569.39	36,059.98
	III Expenses:						
	(i) Finance Costs	3,843.45	3,732.81	3,385.04	7,576.26	6,791.46	14,911.23
	(ii) Fees and commission expense	-	-	-	-	-	-
	(iii) Net loss on fair value changes	-	-	-	-	-	-
	(iv) Net loss on derecognition of financial instruments under amortised cost category	-	-	-	-	-	-
	(v) Impairment on financial instruments	1,489.57	1,539.51	945.19	3,029.08	1,937.98	5,252.09
	(vi) Cost of materials consumed	-	-	-	-	-	-
	(vii) Purchases of Stock-in-trade	-	-	-	-	-	-
	(viii) Changes in Inventories of finished goods,	-	-	-	-	-	-
	(ix) Employee Benefits Expenses	599.05	667.04	692.92	1,266.09	1,319.73	2,769.81
	(xi) Depreciation, amortization and impairment	105.56	84.66	110.53	190.22	220.11	470.04
	(x) Others expenses	792.55	907.26	1,142.11	1,699.81	2,210.18	4,166.34
	Total Expenses (III)	6,830.18	6,931.28	6,275.79	13,761.46	12,479.46	27,569.51
	IV Profit / (loss) before exceptional items and tax (II-III)	2,443.39	2,344.03	2,725.72	4,787.42	5,089.93	8,490.47
	V Exceptional items	-	-	-	-	-	-
	VI Profit/(loss) before tax (IV-V)	2,443.39	2,344.03	2,725.72	4,787.42	5,089.93	8,490.47
	VII Tax Expense:						
	(1) Current Tax	388.50	755.52	550.74	1,144.02	1,007.71	3,141.33
	(2) Deferred Tax	49.98	11.10	15.06	61.08	(19.22)	(289.21)
	VIII Profit / (loss) for the period from continuing operations (VI-VII)	2,004.91	1,577.41	2,159.92	3,582.32	4,101.44	5,638.35
	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)	2,004.91	1,577.41	2,159.92	3,582.32	4,101.44	5,638.35



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	2,004.91	1,577.41	2,159.92	3,582.32	4,101.44	5,638.35	
XV Net profit after tax attributable to:							
Owners of the holding company	2,004.91	1,577.41	2,159.92	3,582.32	4,101.44	5,638.35	
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	2,004.91	1,577.41	2,159.92	3,582.32	4,101.44	5,638.35	
Non-controlling interest	-	-	-	-	-	-	-
XVI Paid-up equity share capital (face value of Rs. 10 per equity share)	4,229.22	4,229.22	4,056.00	4,229.22	4,056.00	4,056.00	
XIX Other equity as per statement of assets and liabilities	-	-	-	-	-	-	62,355.85
XX Earnings per equity share (for continuing operations):							
Basic (Rs.)	4.74	3.73	5.33	8.47	10.11	13.90	
Diluted (Rs.)	4.74	3.73	5.33	8.47	10.11	13.90	
XXI Earnings per equity share (for discontinued operations):							
Basic (Rs.)	-	-	-	-	-	-	-
Diluted (Rs.)	-	-	-	-	-	-	-
XXI Earnings per equity share (for continuing and discontinued operations):							
Basic (Rs.)	4.74	3.73	5.33	8.47	10.11	13.90	
Diluted (Rs.)	4.74	3.73	5.33	8.47	10.11	13.90	



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CONSOLIDATED STATEMENT OF ASSETS AND LIABILITIES AS AT 30TH SEPTEMBER, 2019

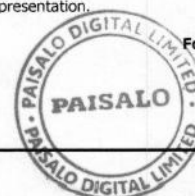
(₹ in Lakhs)

Sr. No.	Particulars	As At	As At
		30.09.2019	31.03.2019
		(Unaudited)	(Audited)
I	ASSETS		
	(1) Financial Assets		
	(a) Cash & Cash Equivalents	4,994.93	1,307.32
	(b) Bank Balances other than (a) above	98.42	98.14
	(c) Derivative Financial Instruments	-	-
	(d) Receivables		
	(i) Trade Receivables	979.61	1,259.87
	(ii) Other Receivables	-	-
	(e) Loans	1,99,562.59	1,93,997.61
	(f) Investments	2,390.31	2,390.31
	(g) Other Financial Assets	16,064.28	16,094.14
	(2) Non Financial Assets		
	(a) Current Tax Assets (Net)	629.25	801.28
	(b) Deferred Tax Asset (Net)	-	-
	(c) Investment Property	-	-
	(d) Biological Assets other than Bearer plants	-	-
	(e) Property, Plant and Equipments	6,496.94	724.00
	(f) Capital Work-in-Progress	-	-
	(g) Intangible Assets under development	-	-
	(h) Goodwill	10.70	-
	(i) Other Intangible Assets	205.91	220.46
	(j) Other Non-Financial Assets	503.11	617.87
	Total Assets	2,31,936.05	2,17,511.00
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	46.26	14.47
	(ii) Total outstanding dues of creditors other than Micro Enterprises and Small Enterprises	8,445.60	3,794.92
	(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	1,093.43	725.16
	(c) Debt Securities	12,300.00	12,300.00
	(d) Borrowings (Other than Debt Securities)	97,510.53	95,268.65
	(e) Deposits	-	-
	(f) Subordinated Liabilities	8,100.00	8,100.00
	(g) Other Financial Liabilities	27,430.63	29,007.97
	(2) Non-Financial Liabilities		
	(a) Current Tax Liabilities (Net)	476.36	-
	(b) Provisions	802.44	1,271.75
	(c) Deferred Tax Liabilities (Net)	142.56	70.93
	(d) Other non-financial Liabilities	341.76	544.67
	(3) Equity		
	(a) Equity Share Capital	4,229.84	4,056.63
	(b) Other Equity	71,016.64	62,355.85
	Equity attributable to equity holders of the holding company	75,246.48	66,412.48
	Equity attributable to Non-controlling interest	-	-
	Total Equity	75,246.48	66,412.48
	Total Equity & Liabilities	2,31,936.05	2,17,511.00

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 October 15, 2019. The statutory auditors, have expressed an unqualified audit opinion.
- The Company has opted to publish Extracts of the Unaudited Consolidated Financial results, pursuant to provisions of Regulation 33 read with Regulation 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. These standalone financial results are available on the Company's website viz. www.paisalo.in and on the websites of BSE (www.bseindia.com) and NSE (www.nseindia.com).
- 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.

Place : New Delhi
Date : 15/10/2019



For and on behalf of Board of Directors

Sunil Agarwal
SUNIL AGARWAL
MANAGING DIRECTOR

M/S PAISALO DIGITAL LIMITED
(FORMERLY KNOWN AS M/S S. E. INVESTMENTS LIMITED)

STATEMENT OF CONSOLIDATED UNAUDITED CASH FLOW STATEMENT FOR THE HALF YEAR ENDED 30TH SEPTEMBER 2019

(₹ in Lakhs)

Sr. No.	Particulars	30.09.2019	31.03.2019
A	Cash Flow from Operating Activities:		
	Net Profit before tax and extraordinary items and Interest	12,363.68	23,401.70
	Adjustments for		
I	Depreciation	83.57	84.07
II	Deferred Expense W/O	106.65	385.97
III	Bad Debts for NPA	47.05	39.23
	Operating Profit before working capital changes	12,600.95	23,910.97
	Adjustments for		
I	Change in Other Financial Assets	37.97	(81.07)
II	Change in Loans & Receivables	(5,331.77)	(9,883.18)
III	Change in Payable & non financial liabilities	4,847.82	3,981.41
	Cash generated from Operations	12,154.97	17,928.13
I	Interest paid	(7,576.26)	(14,911.23)
II	Income Tax paid	(508.45)	(3,251.55)
III	Paid Expenses on CSR	(15.49)	(51.00)
	Cash flow before Extraordinary Items	4,054.78	(285.65)
I	Extraordinary items	-	-
	Net Cash from Operating Activities	4,054.78	(285.65)
B	Cash Flows from Investing Activities:		
I	Purchase of Fixed Assets	(13.09)	(357.00)
II	Addition due to Fixed assets merged	(5,983.81)	-
	Net Cash from Investing activities	(5,996.90)	(357.00)
C	Net Cash from Financing Activities:		
I	Proceeds from Borrowings	2,241.88	(283.40)
II	Proceeds from Debt Service Repayment Account	(1,577.34)	(6,427.42)
III	Proceeds from Subordinated Liability	-	8,100.00
IV	Dividend Paid	(509.85)	(488.17)
V	Share issued to shareholders of AMPL	5,475.33	-
	Net Cash from Financing activities	5,630.02	901.02
	Net Increase/(decrease) in cash & cash equivalents	3,687.89	258.36
	Cash & Cash equivalents at beginning of period	1,405.46	1,147.10
	Cash & Cash equivalent at end of period	5,093.35	1,405.46

K. Srinivas




MUKESH KUMAR & CO.

Chartered Accountants

INDEPENDENT AUDITOR'S REVIEW REPORT ON
UNAUDITED CONSOLIDATED FINANCIAL RESULTS OF PAISALO DIGITAL LIMITED
PURSUANT TO REGULATION 33 OF SEBI
(LISTING OBLIGATIONS AND DISCLOSURES REQUIREMENTS) REGULATIONS, 2015

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 and half year ended September 30, 2019 (the Statement) attached herewith, being submitted by the Company pursuant to the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.

The Statement of Consolidated Financial Results, which is the responsibility of the Company's Management and approved by the Company's 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.

We also performed procedure in accordance with the circular issued by the SEBI under Regulation 33(8) of the SEBI (listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, to the extent applicable.

Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in the applicable Indian Accounting Standards ('Ind AS') specified under Section 133 of the Companies Act, 2013, read with relevant rules issued thereunder and other recognised accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation 33 of the (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, including the manner in which it is to be disclosed, or that it contains any material misstatement.

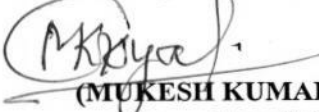
Our conclusion is not modified in respect of this matter.

Date : 15.10.2019



For MUKESH KUMAR & CO.

Chartered Accountants
Firm's Reg. No. 002040C


(MUKESH KUMAR)

Proprietor
M. No. 070471

UDIN:

UDIN: 19070471AAAADY7H58