

Date: June 4, 2021

The Manager
Department of Corporate Relationship **BSE Limited**25<sup>th</sup> 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** 

SUB.: Outcome of Board Meeting held on June 4, 2021, as per Regulations 30 and 51 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Dear Sir/Madam,

With reference to our intimation letter dated May 24, 2021 regarding Board Meeting, we wish to inform you that the Board of Directors of the Company at its meeting has *inter alia*:

- 1. Approved the Audited Financial Statements (Standalone and Consolidated) for the financial year ended March 31, 2021 and Financial Results (Standalone and Consolidated) for the quarter/year ended March 31, 2021 as recommended by the Audit Committee.
- 2. Recommended the Dividend of Re. 1/- (Rupee One Only) per fully paid equity share of Rs. 10/- each, for the financial year ended March 31, 2021, subject to approval of Members of the Company at the ensuing Annual General Meeting of the Company.

The meeting of Board of Directors commenced at 3:15 p.m. and concluded at 13:15 p.m.

Pursuant: to Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements)
Regulations, 2015 we lend ose the following:

- Statements showing the Audited Financial Results (Standalone and Consolidated) for quarter/year ended March 31, 2021; and
- Auditor's Reports with ummodified opinions on Audited Financial Results —Standalone and Consolidated.
- Declaration pursuant to Regulation 33(3)(d) and 52(3)(a) of the SBSI (Disting Obligations and Disclosure Requirements) Regulations, 2015.

We request you to take the same on record.

Titaniking you

Yours Paithfully,

Har PAISALD ODGITAL LIDMINED

(MUMENIAL EUNCH) Company Secretary

Endl: as above



#### PAUSALIO DOGITAL LUMITED

Registered Office: CSC. Packet 52, Wear Rolling Station, OR Back, New (Delti - 1110 019) Phone: +90, 111 4351 8888 Email: delth@paisalblin Head Office: Block 54) First Floor, Sanjay Place: Aggs - 262 002 (Phone: +91, 562 402 9886 Email: aggs@paisalblin Mumbai Office: 262, Solitaire Corporate Park, Arotheri Esst, Mumbai 400092. (Phone: +91, 22, 4226 8888. Email: mumbai@paisalb.in

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www.gralisalis.lin

अधाः समाजस्य न्यामः

# **PAISALO**

EASY LOAN आसान लोन

## PAISALO DIGITAL LIMITED



## PAISALO DIGITAL 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

अर्थः समाजस्य न्यासः

#### STANDALONE STATEMENT OF ASSETS AND LIABILITIES AS AT 31ST MARCH, 2021

		A Complete C	(₹ in Lakhs	
Sr. No.	Particulars	As At 31.03.2021	As At 31.03.2020	
		(Audited)	(Audited)	
17.35 (3.56)	SSETS and a second of the seco	NOT THE RESERVE TO TH		
(1	L) Financial Assets	The State of		
der st	(a) Cash & Cash Equivalents	1,394.79	3,100.4	
	(b) Bank Balances other than (a) above	3,287.30	33.8	
	(c) Derivative Financial Instruments			
397	(d) Receivables ·		E	
at a c	(i) Trade Receivables	3,124.94	1,065.4	
Far to	(ii) Other Receivables			
100	(e) Loans	1,90,330.68	1,71,600.1	
	(f) Investments	6,614.22	6,614.2	
	(g) Other Financial Assets	17,568.20	17,190.2	
201		A THE STATE OF THE		
(2	2) Non Financial Assets			
(a)	) Current Tax Assets (Net)	491.59	411.7	
(b)	) Deferred Tax Asset (Net)			
(c)	) Investment Property			
(d)	) Biological Assets other than Bearer plants			
(e)	) Property, Plant and Equipments	6,268.41	6,427.6	
(f)	Capital Work-in-Progress	0,200.11	0,727.0	
(g)	) Intangible Assets under development			
(h)	) Goodwill	10.70	10.70	
(i)	Other Intangible Assets	147.12	186.2	
1000	Other Non-Financial Assets	201.47		
30 mg 200 mg	otal Assets	2,29,439.42	368.94 2,07,009.59	
	[2] (2) (2) (2) (2) (3) (4) (4) (4) (4) (4) (4) (4) (4) (4) (4	2,25,435.42	2,07,009.55	
EQ	QUITY AND LIABILITIES			
(1)	) Financial Liabilities			
	(a) Derivative Financial Instruments	and the fact the state of the	Ole Carlos Carrotte Section	
	(b) Payables			
40	(I) Trade Payables			
	(i) Total outstanding dues of Micro Enterprises and Small Enterprises	4.63		
-	(ii) Total outstanding dues of creditors other than Micro Enterprises and Small Enterprises	4.62	114.16	
	(II) Other Payables	1,675.80	391.76	
*	(i) Total outstanding dues of Micro Enterprises and Small Enterprises			
	(ii) Total outstanding dues of creditors other than Micro Enterprises and Small Enterprises			
	(c) Debt Securities	302.80	462.17	
	(d) Borrowings (Other than Debt Securities)	27,844.37	13,200.00	
	(e) Deposits	81,852.10	85,013.70	
172	(f) Subordinated Liabilities			
	(g) Other Financial Liabilities	8,900.00	8,800.00	
	(g) Outer Financial Elabilities	20,042.17	20,759.01	
(2)	) Non-Financial Liabilities			
(2)	(a) Current Tax Liabilities (Net)			
	[2014] [2014] [2014] [2014] [2014] [2014] [2014] [2014] [2014] [2014] [2014] [2014] [2015] [2015] [2014] [			
1 2 2	(b) Provisions	2,734.98	2,151.56	
	(c) Deferred Tax Liabilities (Net)	166.80	118.88	
	(d) Other non-financial Liabilities	467.85	409.43	
(3)	Equity			
(3)	(a) Equity Share Capital			
		4,229.84	4,229.84	
	(b) Other Equity	81,218.09	71,359.08	
100	tal Equity & Liabilities	2,29,439,42	2.07.009.59	

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CIN: L65921DL1992PLC120483

अर्थः समाजस्य न्यासः

STANDALONE CASH FLOW STATEMENT AS AT 31	T MARCH, 2021
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		V	(₹ in Lakhs
Sr.	Doubleulane	Year Ended 31.03.2021	Year Ended 31.03.2020
		(Unaudited)	(Audited)
A	Cash Flow from Operating Activities:		
4	Net Profit before tax and extraordinary items and Interest	22,364.18	20,749.61
2.000	Adjustments for		
I	Depreciation	205.53	188.00
II	Deferred Expense W/O	167.46	213.29
Ш	Impairment on financial instruments	4,033.80	7,489.13
	Operating Profit before working capital changes	26,770.97	28,640.03
	Adjustments for	CONTRACTOR STATE	
I	Change in Other Financial Assets	456.13	(322.91
II	Change in Loans & Receivables	(24,322.48)	(9,884.10
Ш	에 가는 사람들이 있다. 그는 사람들이 가는 사람들이 가는 사람들이 되었다. 그는 사람들이 되었다는 것은 사람들이 되었다면 보고 있는 것이다. 그런 사람들이 가는 사람들이 되었다면 하다고 있다. 나는	1,073.56	(3,612.10
	Cash generated from Operations	3,978.18	14,820.92
1	the consense of the control of the c	The state of the s	
II	Interest paid	(14,375.66)	(13,357.35)
	Income Tax paid	(1,993.05)	(2,137.32)
111	Paid Expenses on CSR	(328.08)	(97.91)
	Cash flow before Extraordinary Items	(12,718.61)	(771.66)
1	Extraordinary items	(64.45)	2
	Net Cash from Operating Activities	(12,654.16)	(771.66)
		Value of the second sec	
В	Cash Flows from Investing Activities:		
1	Purchase of Fixed Assets	(7.16)	(29.98)
		(7.10)	(25.50)
	Net Cash from Investing activities	(7.16)	(29.98)
c	Net Cash from Financing Activities:	E 25 7 10 10 10 10 10 10 10 10 10 10 10 10 10	
I	Proceeds from Borrowings	(3,161.60)	10,795.05
II	Proceeds from Debt Service Repayment Account	(1,550.95)	(8,943.77)
III	Proceeds from Debt Securities	14,644.37	900.00
IV	Proceeds from Subordinated Liability	100.00	700.00
٧	Dividend Paid	(422.92)	(466.90)
VI	Money received against Share Warrant	4,600.13	(400.90)
	Net Cash from Financing activities	14,209.03	2,984,38
			-3.7
	Net Increase/(decrease) in cash & cash equivalents	1,547.71	2,182.74
	Cash & Cash equivalents at beginning of period	3,134.38	951.64
	Cash & Cash equivalent at end of period	4,682.09	3,134.38

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CIN: L65921DL1992PLC120483

अर्थः समाजस्य न्यासः

100		per a men all desputes a	(₹ in Lakh Except EPS)								
Sr.		1 S. F. S. W. 2003	Quarter Ended	Year Ended							
No.	Particulars	31.03.2021	31.12.2020	31.03.2020	31.03.2021	31.03.2020					
		(Audited)	(Unaudited)	(Audited)	(Audited)	(Unaudited)					
I	Revenue from operations:			was zary		E-mark					
	(i) Interest Income (ii) Dividend Income	9,318.71	8,642.35	9,079.98	34,602.19	37,476.94					
	(iii) Rental Income	•		•	and the first state of the						
	(iv) Fees and commission Income			\$200	and the second of						
	(v) Net gain on fair value changes			de la							
	(vi) Net gain on derecognition of financial instruments under	-									
	(vii) Sale of products (including Excise Duty)	*									
	(viii) Sale of services	•	- 1		• •						
	Total Revenue from operations (I)	9,318,71	8,642.35	9.079.98	34,602.19	27 476 04					
II	Other Income	3,310.71	0,042.33	9,079.90	34,002.19	37,476.94					
	Total Income (I+II)	9,318.71	8,642.35	9,079.98	34,602.19	37,476.94					
III	Expenses:	3,510.71	0,042.55	3,073.30	34,002.19	37,470.94					
	(i) Finance Costs	4,180.54	4,188.96	4,041.07	16,195.34	15,654.57					
	(ii) Fees and commission expense			1,012.07	10,133,51	13,034.37					
	(iii) Net loss on fair value changes					ALEXANDER DE LA COMPANSION DE LA COMPANS					
	(iv) Net loss on derecognition of financial instruments under amortized cost category (v) Impairment on financial instruments	3	100.55								
	(vi) Cost of materials consumed	3,699.99	183.67	3,880.31	5,371.63	8,496.18					
	(vii) Purchases of Stock-in-trade	5			on a second						
	(viii) Changes in Inventories of finished goods,										
	(ix) Employee Benefits Expenses	564.91	612.31	610.96	2,331.83	2,546.16					
	(xi) Depreciation, amortization and impairment (x) Others expenses	91.81	97.65	107.52	374.06	402.94					
	Total Expenses (III)	731.82	624.02	460.40	2,266.82	2,960.68					
IV	Profit / (loss) before exceptional items and tax (II-III)	9,269.07	5,706.61	9,100.26	26,539.68	30,060.53					
v	Exceptional items	49.64 (42.32)	2,935.74	(20.28)	8,062.51	7,416.41					
VI	Profit/(loss) before tax (IV-V)	91.96	2,935,74	(20.28)	(42.32)	7 41 5 44					
VII	Tax Expense:	34.50	2,933.74	[20,20]	8,104.83	7,416.41					
	(1) Current Tax (2) Deferred Tax	(120.18) 9.94	707.09 6.41	232.46 (55.59)	1,930.51 48.23	1,963.36					
VIII	Profit / (loss) for the period from continuing operations (VI-VII)	202.20	2,222.24	(197.15)	6,126.09	39.81					
IX X	Profit/(loss) from discontinued operations Tax Expense of discontinued operations				- 0,120,09 - 1,120,000	5,413.24					
XI	Profit/(loss) from discontinued operations (After tax) (IX-X) Profit/(loss) for the period (VIII+XI)	202.20	2,222.24	(197.15)	6,126,09	5,413,24					
XIII	Other Comprehensive Income:	18 11 N 17 17 1									
	(A) (i) Items that will not be reclassified to profit or loss		Total Control of the								
	(ii) Income tax relating to items that will not be reclassified to Subtotal (A)		and the second second								
	(B) (i) Items that will be reclassified to profit or loss	The second second	* * * * * * * * * * * * * * * * * * *	But Maria at a	•						
10	(ii) Income tax relating to Items that will be reclassified to profit or loss			5-4							
	Subtotal (B)			1 4 4 5 5 6 5 6 5 6 5 6 5 6 5 6 5 6 5 6 5	200						
	Other Comprehensive Income (A+B)	Market Market Black		of a linear and a mark		Contact La Pro-					
XIV	Total Comprehensive Income for the period	202.20	2,222.24	(197.15)	6,126.09	5,413.24					
XV	Net profit after tax attributable to:	A TRANSPORT OF THE SEC									
	Owners of the holding company Non-controlling interest	202.20	2,222.24	(197.15)	6,126.09	5,413.24					
VIA				•	•						
741	Other comprehensive income attributable to: Owners of the holding company										
	Non-controlling interest				A CONTRACTOR OF THE PROPERTY O	1 3 3 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5					
CVII	Total comprehensive income attributable to:				West of Cartes and Cartes						
	Owners of the holding company	202.20	2,222.24	(197.15)	6,126.09	5,413.24					
<b></b>	Non-controlling interest			0. 450 E. LUZII							
XIX	Paid-up equity share capital (face value of Rs. 10 per equity share) Other equity as per statement of assets and liabilities	4,229.22	4,229.22	4,229.22	4,229.22 82,273.35	4,229.22 72,368.41					
XVI	Earnings per equity share (for continuing operations):		ACTOR STATEMENT IN			wat in the second					
570	Basic (Rs.)	0,48	5.25	(0.47)	14.49	12.80					
077	Diluted (Rs.)	0.48	5.25	(0.47)	14.49	12.60					
VATT	Earnings per equity share (for discontinued operations): Sesic (Rs.)			1585 158							
	Ditribed (Rs.)		50 - 10 m - 1 m -	•	-	•					
	Earnings per equity share (for continuing and discontinued operations):	Maria Tal	100 01								
700	Basic (Rs.)	0.48	5.25	(0.47)	11.4.45	278.100					
- D F	Diluted (Rs.)	0.48	5.25	(0.47)	14,49	12.80					

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#### CONSOLIDATED STATEMENT OF ASSETS AND LIABILITIES AS AT 31ST MARCH, 2021

			(₹ in Lakh:	
ir.	Particulars	As At 31.03.2021	As At 31.03.2020	
	为于特别的。 第一个人的是一个人的是一个人的。	(Audited)	(Audited)	
	ASSETS			
	(1) Financial Assets			
**	(a) Cash & Cash Equivalents	1,418.37	3,396.6	
	(b) Bank Balances other than (a) above	3,359.51	102.8	
	(c) Derivative Financial Instruments			
	(d) Receivables			
	(i) Trade Receivables	3,168.94	1,188.8	
	(ii) Other Receivables			
	(e) Loans	2,08,743.89	1,92,865.5	
	(f) Investments	2,390.31	2,390.3	
B. 42	(g) Other Financial Assets	17,616.84	16,796.5	
	(2) Non Financial Assets			
	(a) Current Tax Assets (Net)	942.67	1,172.6	
	(b) Deferred Tax Asset (Net)	512.07	1,172.0	
0.0	(c) Investment Property	Market International Control	20 - 174 - 174 - 174 - 174 - 174 - 174 - 174 - 174 - 174 - 174 - 174 - 174 - 174 - 174 - 174 - 174 - 174 - 174	
- 1	(d) Biological Assets other than Bearer plants	A Secretary State of the Control of		
- 0	(e) Property, Plant and Equipments	6 250 45		
18 10	(f) Capital Work-in-Progress	6,269.45	6,429.7	
24	20 : 10 March 10 Mar		a second	
- 1	(g) Intangible Assets under development		•	
100	(h) Goodwill	10.70	10.7	
	(i) Other Intangible Assets	147.14	186.2	
	(j) Other Non-Financial Assets	216.42	382.3	
	Total Assets	2,44,284.24	2,24,922.4	
	EQUITY AND LIABILITIES	LE COLUMN DE LA COMPANION DE L		
100				
	(1) Financial Liabilities			
	(a) Derivative Financial Instruments		•	
	(b) Payables			
	(I) Trade Payables	7 74		
	(i) Total outstanding dues of Micro Enterprises and Small Enterprises	4.62	114.1	
	(ii) Total outstanding dues of creditors other than Micro Enterprises and Small Enterprises	1,675.80	391.7	
	(II) Other Payables			
38-1	(i) Total outstanding dues of Micro Enterprises and Small Enterprises	The state of the s	-	
	(ii) Total outstanding dues of creditors other than Micro Enterprises and Small Enterprises	351.31	529.0	
	(c) Debt Securities	27,844.37	13,200.0	
	(d) Borrowings (Other than Debt Securities)	95,412.39	1,01,708.7	
	(e) Deposits	35,112.55	1,01,700.7	
	(f) Subordinated Liabilities	8,900.00	0 000 0	
	(g) Other Financial Liabilities	Processors of the World Control	8,800.0	
		20,042.17	20,759.0	
1	(2) Non-Financial Liabilities			
1	(a) Current Tax Liabilities (Net)			
	(b) Provisions		Lean Grander - 1 a	
	님이 유리에 이렇게 걸음했다. 이 시간에 적별하는 사람들은 전 하나 이 뒤에 가지하는 사람들이 받아 되었습니다. 하는 것은 사람들이 모양하는 사람이 모양했다는 것이 없는데 모양했다.	2,912.86	2,290.4	
	(c) Deferred Tax Liabilities (Net)	169.51	121.2	
*	(d) Other non-financial Liabilities	468.02	409.6	
(	(3) Equity			
	(a) Equity Share Capital	4,229.84	4,229.8	
	(b) Other Equity	82,273.35	72,368.4	
- 1	Total Equity & Liabilities	2,44,284.24	2,24,922.4	
F	Equity attributable to equity holders of the holding company	OC 500 40		
	Non - controlling interest	86,503.19	76,598.2	
123	Fotal Equity	86,503.19	User and strain the	
- 17			76,598.2	



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अर्थः समाजस्य न्यासः

#### CONSOLIDATED CASH FLOW STATEMENT AS AT 31ST MARCH, 2021

			(₹ in Lakhs
Sr.	Particulars	Year Ended 31.03.2021	Year Ended 31.03.2020
		(Audited)	(Audited)
A	Cash Flow from Operating Activities:		
	Net Profit before tax and extraordinary items and Interest	24,257.84	23,070.97
	Adjustments for		
I	Depreciation	206.60	189.65
III	Deferred Expense W/O	167.46	213.29
111		5,371.63	8,496.18
	Operating Profit before working capital changes	30,003.53	31,970.09
	Adjustments for		
I	Change in Other Financial Assets	13.82	(2.55
II	Change in Loans & Receivables	(22,677.94)	(6,747.30
III	Change in Payable & non financial liabilities	1,055.09	(3,637.11
IV	Change in other Non-Tirancial Assets	(11:57)	2020
	Casif (penerated) from Operations	1/3921321	77,609,391
10	Interest paid	(1.6511895341)	(19,654,57)
m	Income Tas paid	(1,7001.522)	(3.586.50)
III	Paid (Expenses von CSR)	(3289000)	(97,91)
	Casir (fow before Extraordinary) Items	[9)33101[	3,930.03
M)	Estracactinary, intense	(4232)	nes al a constant
	Itel Cash from Operating Activities	(9)278039)	1,530.eb
E	Cash Flows from Investing Activities:	The second secon	
TI.	Plantifiase of Fixed Absets	(20:16)	(29.98)
	Mail Cash Trom Threating) activities	(TRAF)	(634,500)
C.	Net! Castle from Fihancing Activities:	aladi sullav rass. Para	Section was 1 and
11	Proceeds from Eterowings	(6,226,24)	55,1490,088
I	Proceeds from Celus Service Repayment - Populati	(01,5850,985))	(69,2438.777)
	Proceeds from Cettli Securities	14584337	98000,000
IV	Proceeds from Guisardinated Cathility	100.000	7,000,000
W	Divident Paid	(AZZ.02))	(4886377)
FAND	Money, reselved against Share Warranti	4600121	and the second second
p.	Net) East from Ehancing activities	11,074.20	(1,392136)
	Nett Increase/(pecrease)) in cost & cost equivalents	1,13334	209290
	Casifi & Casifi squivalents in Seginning of periodi	3)199144	1,415.41
	Castick Castic squivalents at end of periods	4477771888	3)1991141



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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 June 4, 2021. The Statutory Auditors have expressed an Unmodified Opinion.

2 The Consolidated Consolidate Inc.



#### Additional disclosure as required under Regulation 52 (4) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

#### (A) Credit rating and change in credit rating (if any):

Sr. No.	Particulars	Rating Agency	Rating Assigned
1	Cash Credit Limits	Infomerics Valuation and Rating Pvt. Ltd.	A+ ('Single A Plus') Stable Outlook
2	Term Loans	Infomerics Valuation and Rating Pvt. Ltd.	A+ ('Single A Plus') Stable Outlook
3	Non-Convertible Debentures	Infomerics Valuation and Rating Pvt. Ltd.	Art ('Single A Plus') Stable Outlook

Priorito August 25 F. 02 Octobro for feet first Train the cility was assumented

Sr. He	SP NOW	Parti <b>culais ders</b>	Ratingalogney	Ratingersioned
1	Fund	Base Blacil fest (IGG) (CIC)	Infomeries Valus Valuation Rating Rivery Fell. Wild.	A ('Sido [Saveje' osti ve south okutiook
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### D. Tayal & Jain, Chartered Accountants

G-3, Ganpati Royale Building, 30, Surya Nagar, Agra-282002

Phone: +91 562 4060087, +91 9897070087 E-mail: catayaldeep@gmail.com



INDEPENDENT AUDITOR'S REPORT ON THE AUDITED STANDALONE QUARTERLY AND YEAR TO DATE FINANCIAL RESULTS OF PAISALO DIGITAL LIMITED PURSUANT TO THE REGULATIONS 33 AND 52 OF THE SEBI (LISTING OBLIGATIONS AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2015 (AS AMENDED)

## TO THE BOARD OF DIRECTORS OF PAISALO DIGITAL LIMITED

#### **OPINION**

We have audited the accompanying standalone quarterly financial results of Paisalo Digital Limited ('the Company') for the quarter ended March 31, 2021 and the year to date results for the period from April 1, 2020 to March 31, 2021 ('the Statement'), attached herewith, being submitted by the company pursuant to the requirement of Regulations 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ('Listing Regulations')...

In our opinion and to the best of our information and according to the explanations given to us these standalone financial results:

- i. are presented in accordance with the requirements of Regulations 33 and 52 of the Listing Regulations in this regard; and
- ii. give a true and fair view in conformity with the applicable Indian Accounting Standards ('Ind AS') prescribed under Section IDJ off the Companies Act, 2013 read with relevant rules issued thereunder, and other accounting principles generally accepted in India of the standalone net profit and other companies income and other financial information of the Company for the quarter ended March 31, 2021 as well as the year to date results for the period from April 1, 2020 to March 31, 2021.

#### BASIS FOR OPTMON

We conducted our audit in accordance with the Standards on Auditing (SAs) specified under section 146(10) of the Act. Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Standalone Financial Results section of our report. We are independent of the Company in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the financial results under the provisions of the Act and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

#### DMPHASIS OF MATTER

We draw attention to Note 7 to the Statement, which describes uncertainties due to the outbreak of Novel Conona Virus (COVID-19). The impact of the COVID-19 pandemic on the operations of the Company and its financial position as at Warch 31, 2021 are dependent on uncertain future economic conditions.

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



#### MANAGEMENT'S RESPONSIBILITIES FOR THE STATEMENT

The Statement has been prepared on the basis of standalone audited financial statements. The Company's Board of Directors are responsible for the preparation of the Statement that give a true and fair view of the net profit and other comprehensive income and other financial information of the Company in accordance with the applicable accounting standards prescribed under Section 133 of the Act read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulation 33 of the Listing Regulations.

This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Statement that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the Statement, the Board of Directors are responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

The Board of Directors are also responsible for overseeing the Company's financial reporting process.

#### AUDITOR'S RESPONSIBILITIES FOR THE AUDIT OF THE STATEMENT

Our objectives are to obtain reasonable assurance about whether the Statement as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Standards on Auditing, specified under Section 143(10) of the Act, will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of the Statement.

As part of an audit in accordance with Standards on Auditing, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Statement, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under Section 143(3)(i) of the Act, we are also responsible for expressing our opinion on whether the Company has adequate internal financial controls with reference to the financial statements in place and the operating effectiveness of such controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors.

- Conclude on the appropriateness of the Board of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Statement or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the Statement, including the disclosures; and
  whether the financial results represent the underlying transactions and events in a manner that achieves
  fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

#### OTHER MATTER

The comparative financial information/ financial statement of the Company for the corresponding quarter & year ended March 31, 2020, included in these Audited Standalone Financial Results, was audited by the predecessor Auditor who expressed an unmodified conclusion / opinion on that financial information/financial statements on June 30, 2020.

The Statement includes the financial results for the quarter ended March 31, 2020 being the balancing figures between audited figures in respect of the full financial results for the quarter ended March 31, 2020 being the balancing figures.



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### D. Tayal & Jain, Chartered Appeartments

G-3), Gampati Royalle Building, 30), Siurka Madar, Agra-280002

Phone:: +911585240000337, +911989707008974 maild::catayaldeepi02ynaill.com



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#### MANAGEMENT'S RESPONSIBILITIES FOR THE STATEMENT

The Statement has been prepared on the basis of consolidated audited financial statements. The Holding Company's Board of Directors are responsible for the preparation of the Statement that give a true and fair view of the consolidated net profit and other comprehensive income and other financial information of the Group in accordance with the applicable accounting standards prescribed under Section 133 of the Act read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulation 33 of the Listing Regulations.

The respective Board of Directors of the companies included in the Group are responsible for maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Group and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Statement that give a true and fair view and are free from material misstatement, whether due to fraud or error, which have been used for the purpose of preparation of the Statement by the Directors of the Holding Company, as aforesaid.

In preparing the Statement, the respective Board of Directors of the companies included in the Group are responsible for assessing ability of the Group to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the respective Board of Directors either intends to liquidate the Group or to cease operations, or has no realistic alternative but to do so.

The respective Board of Directors of the companies included in the Group are responsible for overseeing the financial reporting process of the Group.

#### AUDITOR'S RESPONSIBILITIES FOR THE AUDIT OF THE STATEMENT

Our objectives are to obtain reasonable assurance about whether the Statement as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Standards on Auditing, specified under Section 143(10) of the Act, will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of the Statement.

As part of an audit in accordance with Standards on Auditing, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Statement, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of interpretary [10].
- Obtain, no moderatanaing of internatioentroleceles authorities and international entering improvedures that are appropriate increase architectures. Undére Sections (42/C16) for the Act, were requisive esponsible for expressing our opinion on synchter for Hordings Companys has adequate international controls, with references to the financial transmissing placement the operating of feetiveness of scent controls.
- Evaluate the ampropriate tession accounting tradicies area in other reasonable nors of accounting assignments and educed isotopic result and the Heard's of Freetons.

- Conclude on the appropriateness of the Board of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the ability of the Group to continue as a going concern. Iff we conclude that a material uncertainty exists, we are required to draw attention in our sudditor's report to the related disclosures in the Statement or if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of four auditor's report. However, future events or conditions may cause the Group to cease to continue as a going concern:
- Evaluate the overall presentation, structure and content of the Statement, including the disclosures, and whether the financial results represent the underlying transactions and events in a manner that achieves fair presentation.
- Obtain sufficient appropriate audit evidence regarding the financial statements/financial information of the entities within the Group to express an opinion on the Statement. We are responsible for he direction, supervision and performance of the sudit of financial information of Subsidiary. Company included in the consolidated financial lesuits of which we are the independent auditors. We remain solely responsible for our audit opinion.

Wer communicates with tituses of arged with governances of the Holding Company and Rubsidian. Company included in the Statement of Avidicit average the independent and assure garding, among other natters, they planted acopportuditioning of the such tand eignificant and indings, including any significant deficiencies in internal control that averidentify during our enaits

We also provided hose a harged with governance with a statement that we have complicated with receive the requirements regarding independence, and it to communicate with them all trektionships and other patters a hat may reasonably the hought to dear on our independence, and where applicable, related bateguards.

We also performed procedures in accordance with the circular issued by the TEH1 and right and 300 of the listing degulations, as amended to the expense opticable.

#### COTHERWARE

The comparative financial information financial transments of the Company for the corresponding quarter to year ended Mitroit 311, 2020, included in these Audited Consolidated Financial Results, were audited by predecessor auditor wife expressed in the self-admonstration wap in ignormation that the self-information financials also at the self-admonstration and are \$00.202.000.00.

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Our report on the Statement is not modified.

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Date: June 4, 2021

The Manager
Department of Corporate Relationship **BSE Limited**(Thru.-Listing Centre)
25<sup>th</sup> Floor P. J. Towers, Dalal Street
Mumbai -400 001

Scrip Code: 532900 (Equity)

959759, 959963, 960204 (Debt Securities)

The Listing Department
National Stock Exchange of India Limited
(Thru.-NEAPS)
Exchange Plaza, Bandra Kurla Complex
Bandra (East)
Mumbai -400 051

SCRIP SYMBOL: PAISALO

Sub: Declaration pursuant to Regulation 33(3)(d) and 52(3)(a) of the Securities & Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulation, 2015

Dear Sir/Madam,

I, Sunil Agarwal, Managing Director of Paisalo Digital Limited (CIN:L65921DL1992PLC120483) having its Registered office at CSC Pocket-52, CR Park Near Police Station, New Delhi-110019, hereby declare that the Statutory Auditors of the Company, D. Tayal & Jain, Chartered Accountants (Firm Reg. No. 011181C), have issued an Audit Report with unmodified opinion on the Audited Financial Results of the Company (Standalone & Consolidated) for the year ended March 31, 2021.

This declaration is given in compliance to Regulation 22(3)(d) and 52(3)(a) of the SEBI (Usting United and City Consults from the Consultation of the Automorphism of the SEBI (Usting United and City Consultation of the Automorphism Consultation of the Automorphism of the SEBI (Usting United and Consultation of the Consultati

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Cers Sincerely

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