

Date: December 11, 2025

The Manager
Department of Corporate Relationship
BSE Limited
25th Floor P. J. Towers, Dalal Street
Mumbai -400 001

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

SCRIP CODE : Equity-532900

NCDs--975107, 975202, 975251, 975329, 975437, 975592, 975640, 975865, 976752, 977004, 977278, 977279 and CPs- 729651, 729722, 730058

SCRIP SYMBOL : PAISALO

Sub.: Press Release

Dear Sir/ Madam,

Please find herewith the press release pertaining to unveiling of AI-driven Customer Profiling & Fraud Detection System to strengthen its credit risk management ecosystem. Under the new system, every customer, guarantor and co-borrower is assessed as a distinct financial identity.

This is for your information and record.

Thanking you

Yours Faithfully,

For Paisalo Digital Limited



(Manendra Singh)
Company Secretary

Enclosure: Press Release

PAISALO DIGITAL LIMITED

Registered Office: CSC, Pocket 52, Near Police Station, CR Park, New Delhi - 110 019. Phone : + 91 11 4351 8888. Email: delhi@paisalo.in

Head Office: Paisalo House, 74, Gandhi Nagar, NH-2, Agra - 282 003, India. Phone : +91 562 402 8888. Email: agra@paisalo.in

CIN: L65921DL1992PLC120483

www.paisalo.in

अर्थ: समाजस्य न्यासः

Paisalo Digital Unveils AI-driven Customer Profiling & Fraud Detection System

Paisalo Digital, a systemically important non-deposit taking NBFC, has unveiled an advanced AI-powered customer profiling and fraud detection framework to strengthen its credit risk management ecosystem. This new system is designed to enhance underwriting accuracy, mitigate fraud and enable more reliable lending decisions for underserved customers across semi-urban and rural India.

Under the new system, every customer, guarantor and co-borrower is assessed as a distinct financial identity. The AI engine detects duplicate identities, monitors cumulative exposure limits and flags high-risk patterns. This approach provides greater transparency into borrower histories and helps prevent overlapping liabilities that could otherwise compromise repayment capacity or signal concerns about loan intent. This comes alongside the rollout of Paisalo's GenAI-based calling system, an automated platform that enhances the loan recovery process and borrower communication. The framework will be integrated across Paisalo's secured and unsecured lending verticals, including Micro Loan Against Property (Micro LAP), Income Generation Loans and MSME financing. This technology also enables dynamic customer scoring by analysing multiple data parameters, including repayment behaviour, asset ownership, demographic attributes, income stability, bank transactions and collateral linkages, enabling tailored lending decisions without compromising financial inclusion goals.

Commenting on the initiative, Santanu Agarwal, Deputy Managing Director, Paisalo Digital, said, "AI-driven risk assessment is not just a technological milestone for us; it reinforces the foundation of responsible lending. By treating each customer, guarantor and co-borrower as a distinct identity, our system ensures fairness in decision-making, transparency in evaluation and early detection of risky patterns. It reflects our commitment to strong governance and prepares us for the next era of digital credit, where intelligence and accuracy will define industry leadership."

The launch comes at a time when India's financial services landscape is rapidly evolving, and digital risk-assessment tools are becoming indispensable for secure and scalable lending. With growing demand for secured and small-ticket credit, robust fraud-prevention mechanisms are crucial to sustaining long-term growth and maintaining customer trust.

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