

Date: July 21, 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 and CPs-727935, 729651, 729722,
729780

SCRIP SYMBOL : PAISALO

Sub.: PRESS RELEASE

Dear Sir/ Madam,

This is to inform you that Company has announced its financial results today for the quarter ended June 30, 2025. In this regard, please find enclosed herewith our Press Release.

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

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CIN: L65921DL1992PLC120483

www.paisalo.in

अर्थ: समाजस्य न्यासः

Paisalo Digital reports highest ever Total Income, Surpasses 11 Mn customers milestone

Added ~1.5 Mn customers in a single quarter, reinforcing inclusive growth leadership

New Delhi, July 21, 2025: Paisalo Digital, a pioneer in seamless credit distribution services and the administration of income generation loans, announced its financial results today for the quarter ended June 30, 2025.

Results snapshot for the quarter:

Particulars (Rs. Mn)	Q1FY26	Q1FY25	YoY (%)	Q4FY25
AUM	52,302	46,001	+14%	52,328
Disbursements	7,581	6,521	+16%	13,090
Gross Stage 3 (%)	0.85%	0.21%	+64 Bps	0.99%
Net Stage 3 (%)	0.68%	0.02%	+66 Bps	0.76%
PAT	472	415	+14%	463
Net Interest Margin	6.5%	6.2%	+30 Bps	6.4%
Return on Assets	3.7%	4.0%	(30 Bps)	3.9%
Return on Equity	11.9%	12.0%	(10 Bps)	13.0%

Key Highlights:

- AUM at Rs. 52,302 Mn, up 14% YoY
- Disbursement of Rs. 7,581 Mn; up 16% YoY
- Total income increased by 17% YoY from Rs. 1,866 Mn to Rs. 2,187 Mn
- Net Interest Income increased by 20% YoY from Rs. 1,035 Mn to Rs 1,244 Mn
- GNPA and NNPA stood at 0.85% and 0.68% respectively
- Spread on loans stood at 6.5% in Q1FY26 as against 6.2% in Q1FY25
- Collection efficiency for the quarter stood at 99.8%
- Capital Adequacy Ratio remained strong at 39.5%; Tier 1 capital at 30.4%
- Net Worth grew by 15% YoY to Rs 15,746 Mn
- Total geographic footprint as at Q1FY26 stood at 3,997 touchpoints across 22 states as compared to 2,884 touchpoints in Q1FY25. Added 50 branches to the network during the quarter with total branches now at 401.
- Customer franchise expands to record ~11 Mn, with addition of ~1.5 Mn customers during the quarter

- Expanded Co-Lending partnership with SBI to jointly fund MSME & SME loans, further deepening the successful partnership established in 2019 and strengthening inclusive credit delivery across India

Commenting on the performance, Mr. Santanu Agarwal, Deputy Managing Director of Paisalo Digital Ltd, said:

“Q1 FY26 marks a good start to the year for Paisalo Digital, as we delivered our highest-ever Total Income and achieved a significant milestone of crossing 11 million customers. The addition of approximately 1.5 million customers in a single quarter highlights the growing relevance of our inclusive, last-mile credit model. Our strategic co-lending partnership extension with SBI underscores our shared commitment to expanding affordable and timely credit access to underserved entrepreneurs and self-employed individuals across the country. By leveraging our integrated physical-digital approach alongside SBI’s trusted banking infrastructure, we are confident to deepen our impact on job creation and grassroots economic growth.

Our disciplined underwriting practices and robust risk management systems are reflected in our healthy asset quality, with Gross and Net NPAs contained at 0.85% and 0.68%, respectively. We remain focused on scaling responsibly, innovating continuously, and empowering millions more in the quarters ahead.”

Earnings Conference Call

Tuesday, July 22, 2025 at 4:00 PM IST

Following the announcement of Q1FY26 results on July 21, 2025, the management of Paisalo Digital will host a conference call on July 22, 2025 at 4:00 PM IST during which the management will discuss the performance and answer questions from the participants. Details of the call are given below:

Conference Call Details	
Diamond Pass Link	Link here
Universal Dial-In Numbers	+91 22 6280 1146 / +91 22 7115 8047
International Toll-Free Numbers	Hong Kong: 800964448 Singapore: 8001012045 UK: 08081011573 USA: 18667462133

About Paisalo Digital Ltd: Paisalo Digital Limited is engaged in the business of providing convenient and easy loans to the financially excluded at bottom of India's economic pyramid. The company has a wide geographic reach with a network of 3,997 touch points across 22 states & UTs in India. The company's mission is to simplify small ticket size income generation loans by establishing ourselves as a trusted, high tech: high touch financial companion for the people of India. This integration of High Tech: High Touch, customer-centric approach, and data analytics empowers Paisalo to deliver tailored scalable solutions while minimizing risks and maintaining the highest standards of governance and regulatory adherence.

Disclaimer

No representation or warranty, express or implied is made as to, and no reliance should be placed on, the fairness, accuracy, completeness or correctness of such information or opinions contained herein. The information contained is only current as of its date. Certain statements made may not be based on historical information or facts and may be "forward looking statements", including those relating to the company's general business plans and strategy, its future financial condition and growth prospects, and future developments in its industry and its competitive and regulatory environment. Actual results may differ materially from these forward-looking statements due to number of factors, including future changes or developments in the company's business, its competitive environment, and political, economic, legal, and social conditions in India.

Paisalo Digital Limited (BSE: 532900, NSE: PAISALO)
For further information on the company, please visit
<https://paisalo.in/>

Contact Information

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