PAISALO
EASY LOAN आसान लोन

Date: 21.07.2025

To,
The Manager
Department of Corporate Relationship
BSE Limited
25 P. J. Towers, Dalal Street
Mumbai -400 001
Scrip Code: 532900 (Equity)
Scrip Code: Equity- 532900
NCDs-975107, 975202, 975251, 975329, 975437, 975592, 975640, 975865, 976752 and CPs-727935, 729651, 729722, 729780

To,
The Asstt. Vice President
National Stock Exchange of India Limited, Exchange Plaza
Bandra Kurla Complex Bandra (East)
Mumbai -400 051

Scrip Code: PAISALO

Subject: Investor Presentation

Dear Sir/Madam,

Pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and in terms of other applicable laws, if any, please find enclosed herewith the Investor Presentation for the quarter ended June 30, 2025. The above is being made available on the Company's website i.e. www.paisalo.in

This is for your information and record please.

Thanking you,

Yours faithfully,

For Paisalo Digital Limited
MANENDRA SINGH
Digitally signed by MANENDRA SINGH
Date: 2025.07.21 18:01:54 +05'30'
(MANENDRA SINGH)
Company Secretary
Encl.: as above

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
अर्थः समाजस्य न्यासः

PAISALO

EASY LOAN आसान लोन

INVESTOR PRESENTATION

Q1 FY2026

Safe Harbor

PAISALO DIGITAL LIMITED NSE: PAISALO BSE: PAISALO BLOOMBERG: PAISALO:IN

- This document contains certain forward – looking statements based on current expectations of Paisalo Digital Limited's management. Actual Results may vary significantly from the forward - looking statements in this document due to various risks and uncertainties. These risks and uncertainties include the effect of economic and political conditions in India, and outside India; volatility in interest rates and in the securities markets; new regulations and government policies that might impact the business of Paisalo Digital Limited; the general state of the Indian economy; and the management's ability to implement the company's strategy. Paisalo Digital Limited does not undertake any obligation to update these forward - looking statement.

- This document does not constitute an offer or recommendation to buy or sell any securities of Paisalo Digital Limited or any of its subsidiaries or associate companies. This document also does not constitute an offer or recommendation to buy or sell any financial products offered by Paisalo Digital Limited.

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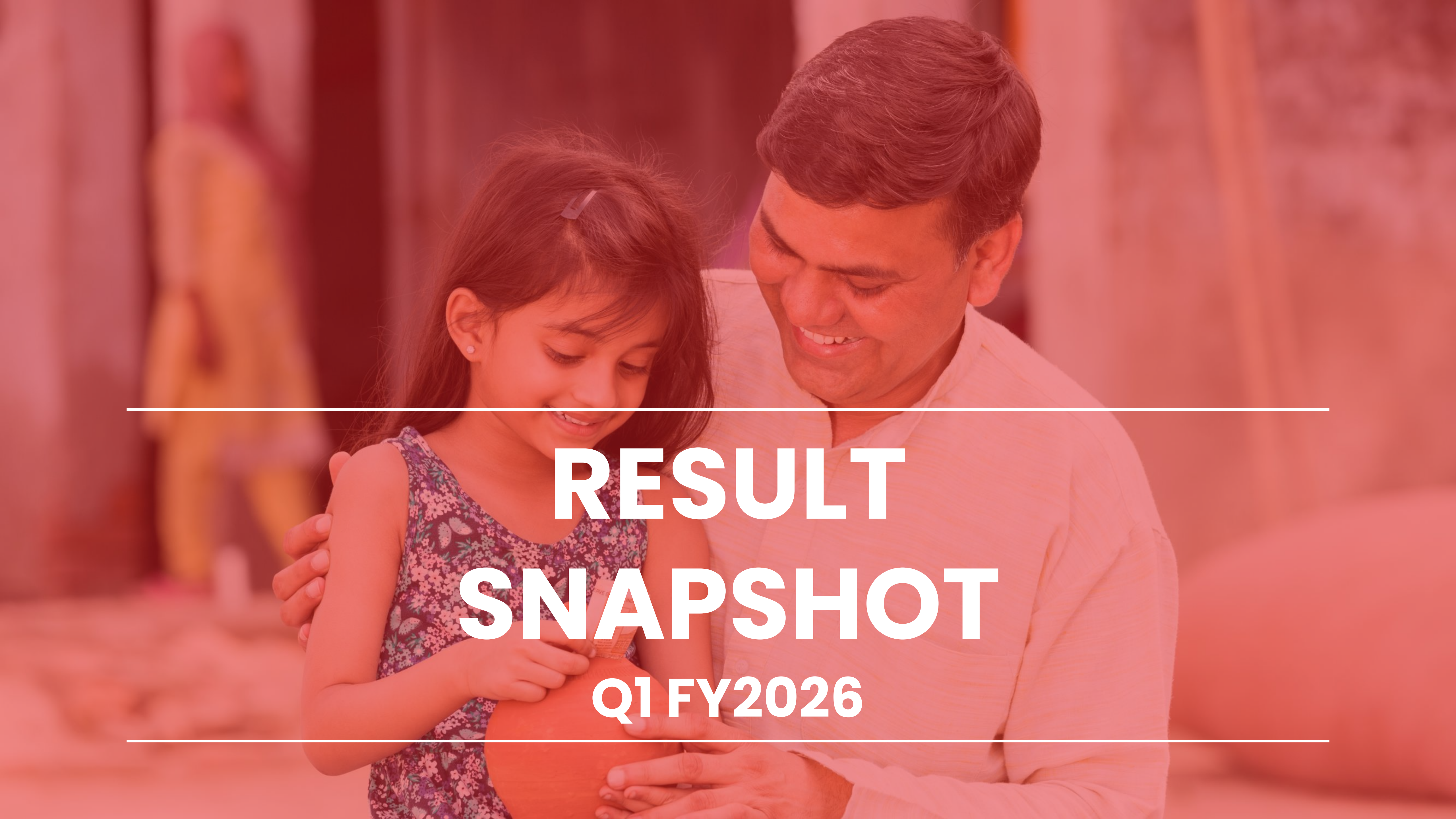


RESULT SNAPSHOT

Q1 FY2026

Highlights for the Quarter

Robust Growth

- ✓ **Highest-ever Total Income at Rs 2,187 mn, up 17% YoY**
- ✓ **Customer franchise expands to record ~11 mn this quarter, with addition of ~1.5 mn customers during the quarter**
- ✓ AUM expands by 14% YoY to Rs 52,302 mn, while Disbursement were higher by 16% YoY at Rs 7,581 mn in Q1

Profitability & Asset Quality

- ✓ Net Interest Income was up 20% YoY at Rs 1,244 mn
- ✓ Company continues to protect its margin profile. **GNPA and NNPA stood at 0.85% and 0.68% respectively as of Q1 FY26**, compared to 0.99% and 0.76% in the previous year, reflecting the **strong debt management infrastructure and risk mitigation measures**
- ✓ Company posted 14% YoY increase in PAT at Rs 472 mn

Geographic Expansion

- ✓ In Q1, Company **added record 50 branches** to its network, **adding a total of 432 new touch points,** expanding the **Touch Points base to 3,997**, spread across 22 states
- ✓ Touch Points comprised of 401 Branches, 2,214 Distribution Points and 1,382 BCs as on June 2025

Co-lending Partnership

- ✓ 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
- ✓ Expected to **operationalize from Q4FY26**, the arrangement will leverage SBI's vast banking network and Paisalo's digital platform to **boost formal credit access** for small businesses, especially in tier 2 & 3 cities, and rural areas

Q1 FY26 Performance Summary

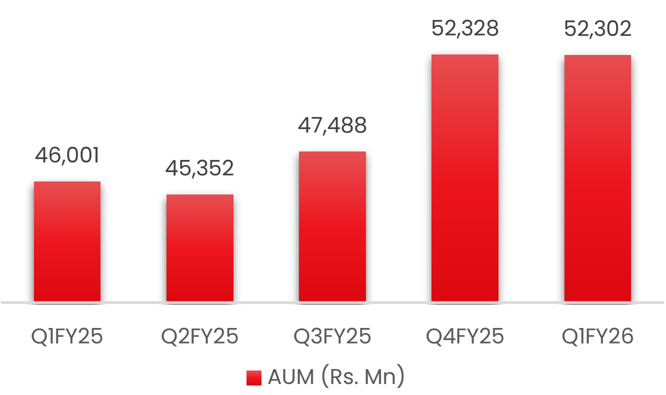
AUM	Disbursement	Portfolio Yield	NIM	Borrowing Cost
Rs **52,302** Mn *+14% YoY*	Rs **7,581** Mn *+16% YoY*	**17.2%** *-130 bps YoY*	**6.5%** *+31 bps YoY*	**10.7%** *-161 bps YoY*

PPOP	PAT	Net Worth	RoA	ROE
Rs **812** Mn *+20% YoY*	Rs **472** Mn *+14% YoY*	Rs **15,746** Mn *+15% YoY*	**3.66%** *-37 bps YoY*	**11.85%** *-18 bps YoY*

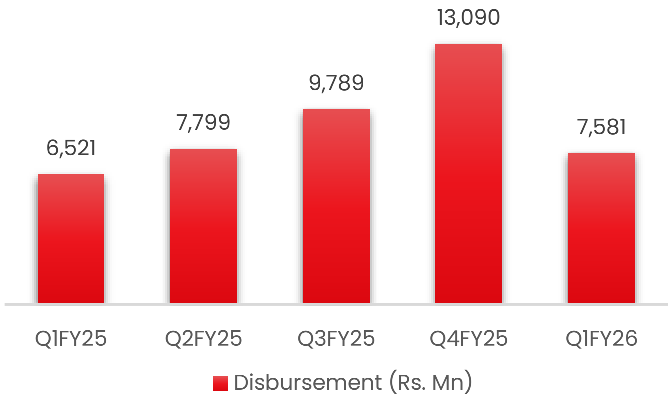
GNPA	NNPA	CAR	Debt/Equity	Collection Efficiency
0.85%	**0.68%**	**39.5%** *Tier 1 – 30.4%* *Tier 2 – 9.1%*	**2.15x**	**99.8%**

Robust Financial & Operational Performance

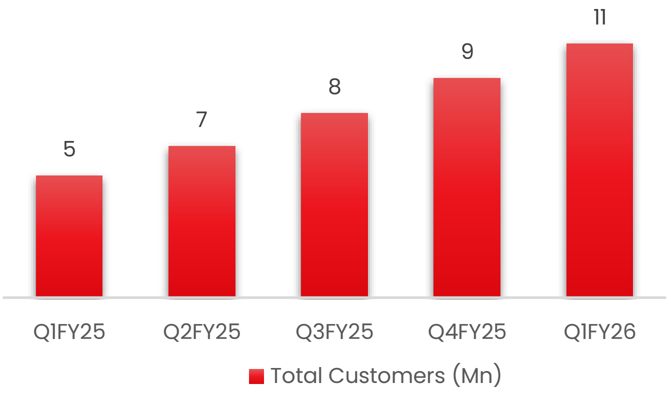
AUM (Rs Mn)



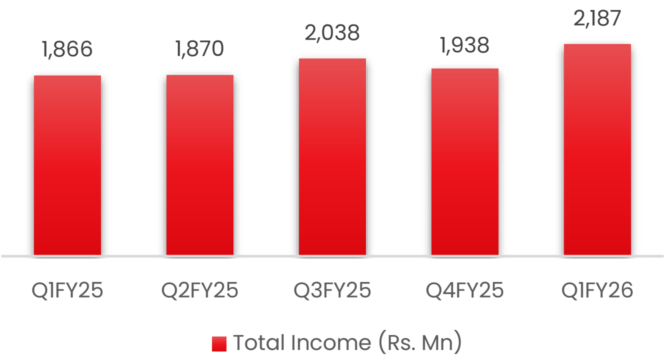
Disbursement (Rs Mn)



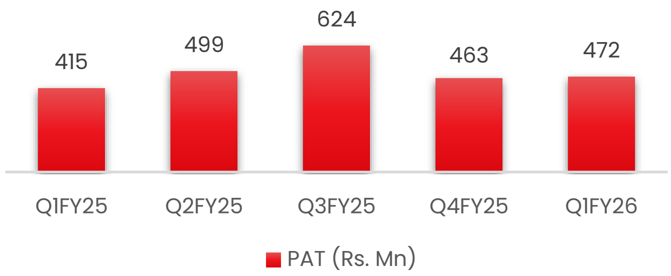
Customer Franchise (Mn)



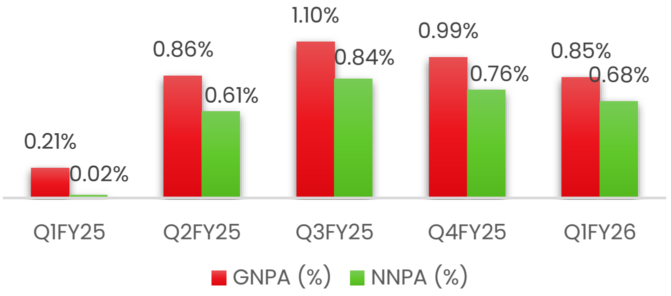
Total Income (Rs Mn)



PAT (Rs Mn)

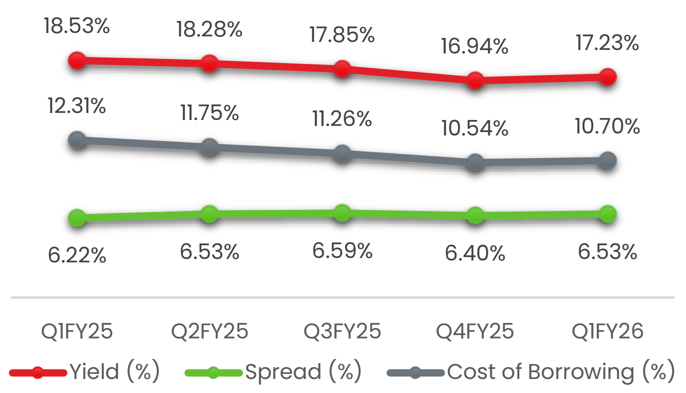


Asset Quality (%)

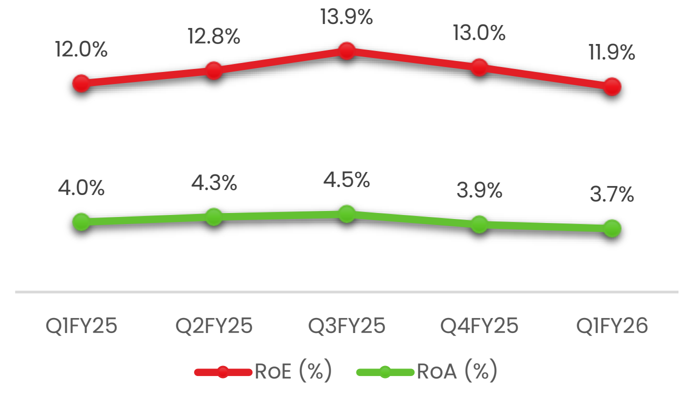


Robust Financial & Operational Performance

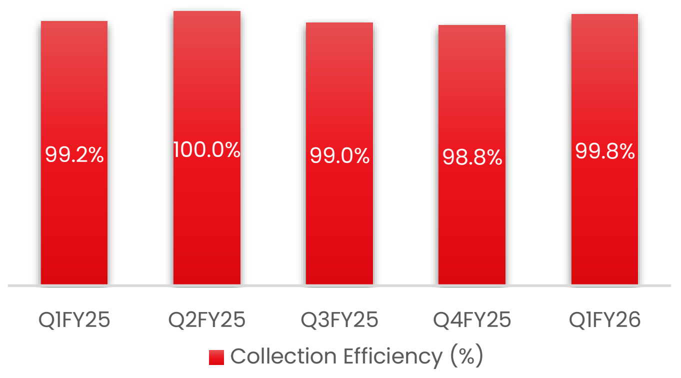
Yield, Spread, Cost of Borrowing (%)



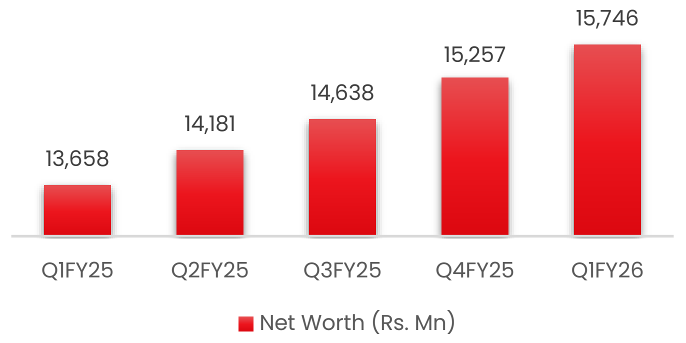
RoE & RoA (%)



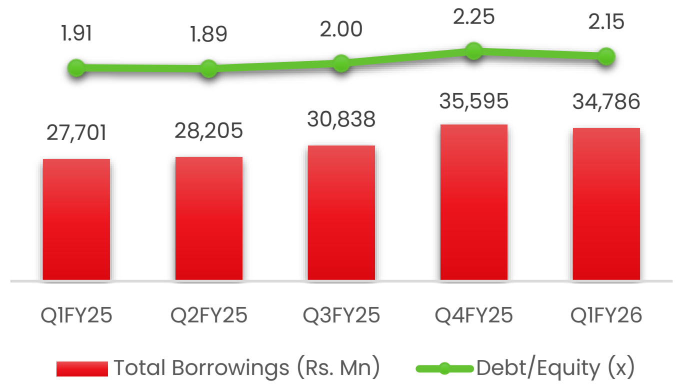
Collection Efficiency (%)



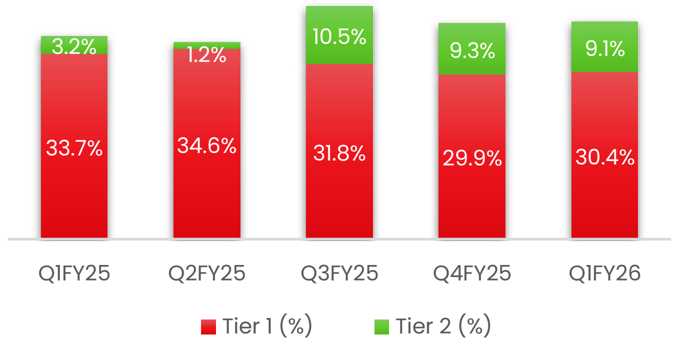
Net Worth (Rs Mn)



Total Borrowings (Rs Mn) & D/E (x)



Capital Adequacy (%)



ABOUT PAISALO

About Us

Empowering India's Underserved

- ✓ **Bridging the Credit Gap:** Connecting unbanked and underserved populations, including MSMEs, to the formal financial ecosystem
- ✓ **Accessible & Tailored Loan Offerings**: Designed to meet the unique needs of diverse borrower segments

Small Income Generation Loan
Supporting livelihood enhancement

Entrepreneurial Loan
Enabling first-time and informal entrepreneurs

SME & MSME Loan
Enabling growth for micro and small enterprises

Enabling Inclusive Growth

All data as of Q1FY26

33
Years of Legacy

22
States and UTs

~11 Mn
Customer Franchise

Rs 52,302 Mn
AUM
(3-year AUM CAGR of 25%;
highly profitable franchise - 36% PAT CAGR)

3,997
Touch Points

AA/Stable/A1+
Credit Rating

5
Co-lending Partners

SBI | pnb punjab national bank | Bank of Baroda | UCO BANK | Karnataka Bank Ltd.

At a Glance

Focused on Income Generation and MSME / SME loans

Scale	Distribution	Granularity	Asset Quality	Liability	Profitability
AUM Rs 52,302 Mn	**States & UTs** 22	**Customer Franchise** ~11 Mn	**GNPA** 0.85%	**Total Borrowings** Rs 34,786 Mn	**Yield** 17.2%
Disbursement Rs 7,581 Mn	**Branches** 401 Continuously Expanding	**Secured Portfolio** 90%	**NNPA** 0.68%	**Capital Adequacy** 39.5%	**NIM%** 6.5%
Employees 3,222	**Distribution Points** 2,214	**Average Ticket Size** Rs 2.62 lakhs	**Liquidity Coverage** 3.5x	**Cost of Borrowing** 10.7%	**ROA** 3.7%
Net Worth Rs 15,746 Mn	**Business Correspondents** 1,382 Partnered with SBI and BOI	**Co-Lending Partners** 5	**Collection Efficiency** 99.8%	**Debt Equity Ratio** 2.15x	**ROE** 11.9%

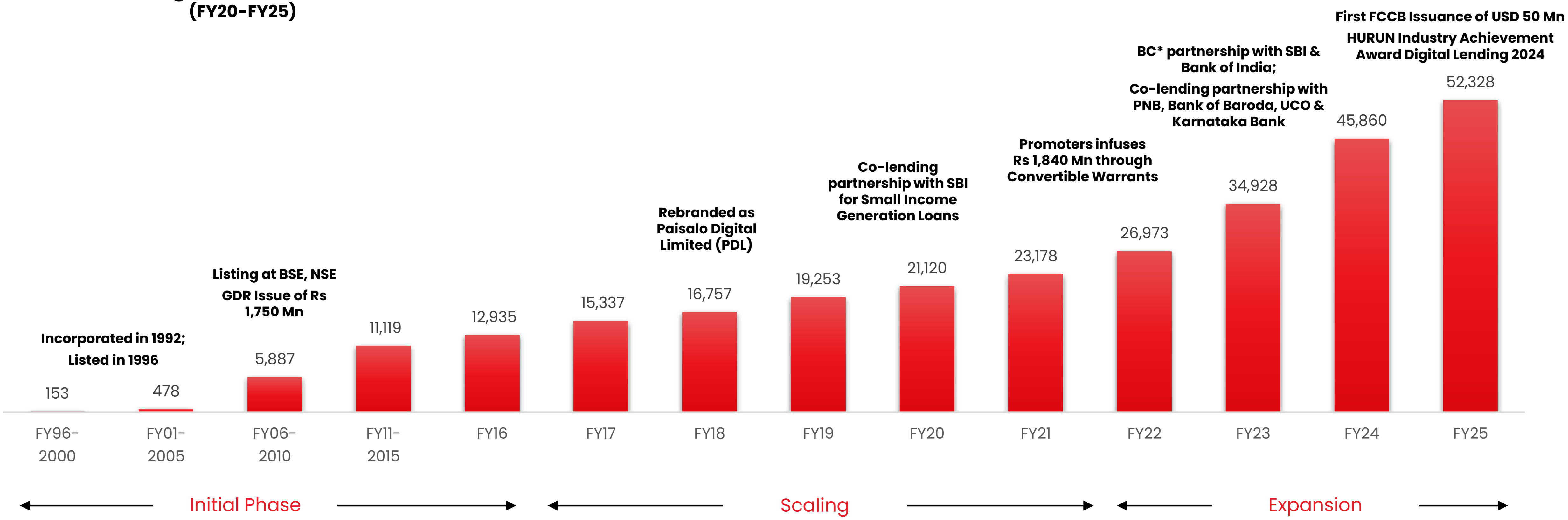
All data as of Q1 FY2026

Proven through Cycles, Scaling with Stability

Credit Rating	IVR A+/Stable	IVR AA-/Stable	IVR AA/Stable/A1+
States	10	18	22
Touch Points	100+	1,000+	3,500+

Assets Under Management (Rs. Mn)

Rs 52,328 Mn AUM and scaling with ~20% CAGR
(FY20-FY25)



*Business Correspondent

Strategic Pillars

01 Disruption

Revolutionizing and Disrupting **MSME and small ticket income** generation loans

02 High Tech: High Touch

Engage and transact without friction to deliver a **sustainable, multi-channel distribution** model with **3,997 touchpoints** and reach in 22 states/UTs

03 Underwriting & Technology

Centralized framework for **real-time** evaluation of **credit, credentials**, and **character**, leveraging in-house **AI/ML models** to strengthen credit scoring accuracy, risk monitoring, and CRM operations

04 Co-lending & Liability

Scaling up retail co-lending as a core growth lever, with a focus on deepening existing partnerships and expanding outreach through co-lender ecosystems

05 Professional Management

Experienced leadership team with **deep domain expertise**, supported by a robust and engaged board, driving disciplined execution and long-term value creation

01

Disruption

Revolutionizing and Disrupting Credit

Small Income Generation Loans: The Opportunity

THE PROBLEM

- Low availability of small loans from Financial Institutions.
- High operational cost of banks, inhibits lending volumes on small loans.
- High borrowing rate of NBFCs, restricts focus on small loans.

THE SOLUTION

- Bank's low cost of funds and Paisalo's low cost of operations results in lowest borrowing cost to the customer.

India Population **1.4 Billion**

Income Tax Pan Holders **572 Million**

393 Million

Target Market Population (Having PAN but no credit history)

Rs **25,000**
Estimated Ticket Size

Rs **9,825bn**
Estimated Annual Market Size

https://www.worldometers.info/world-population/india-population/

https://pib.gov.in/PressReleasePage.aspx?PRID=1971680#:~:text=The%20returns%20filed

https://newsroom.transunioncibil.com/more-than-160-million-indians-are-credit-underserved

https://economictimes.indiatimes.com/wealth/save/11-5-crore-pan-cards-deactivated-after%02missing-pan-aadhaar-linking-deadline-here-is-how-to-check-pan-aadhaar-linking%02status/articleshow/105141748.cms?utm_source=contentofinterest&utm_medium=text&utm_c

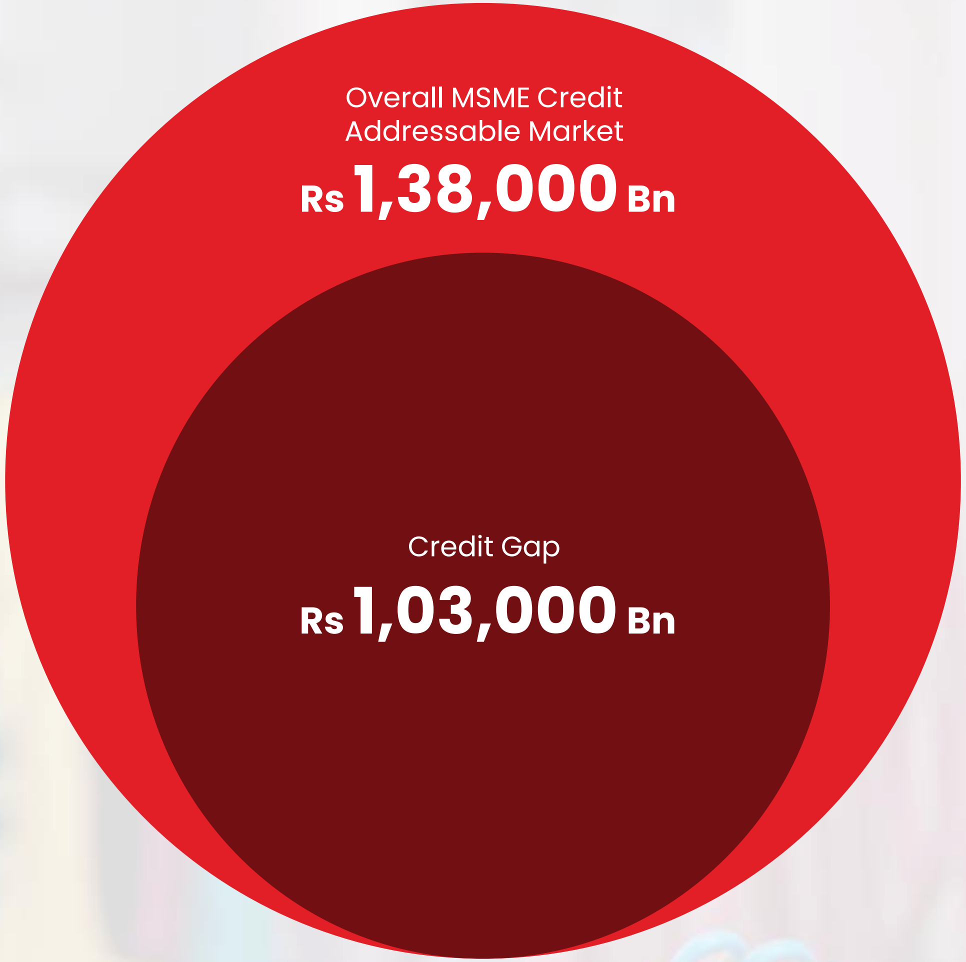
MSME Loans: The Opportunity

THE PROBLEM

- India's GDP to reach USD 5 trillion; MSME to grow USD ~2 trillion by FY2028
- MSME sector is the key to India's 'Employment Generation', making it one of the Central themes of Government in the last decade
- MSME count to grow to ~10 crores employing 35-40 crores
- Rapid digitization, and ecommerce promoting the share of MSMEs

THE SOLUTION

- MSME Focused Lender targeting substantial credit gap of ~INR 1.03 lakh Bn
- Capital Light Liability Strategy by co-lending with Leading Banks



Source: IFC Report on Financial India's MSME - FY24 data

Our Tailored Loan Offerings

Loan Offerings

Small Income Generation

- **Vikas Loan** — 1st Time Borrowers (New To Credit)
- **Umeed Loan** — 2nd Time Borrowers (Existing To Credit)
- **Pragati Loan** — 3rd Time Borrowers
- **Do ka Dum Loan** — Two-Wheelers for Small Businesses & Delivery Personnels
- **Gati Loan** — Auto Rickshaw for Auto Drivers & Delivery Personnels

Food/Tea Stalls, Street Vendors, Tailors, Poultry, etc.

AUM mix: 23%
Loan Tenure: Up to 48 months

SME / MSME

- **Raftaar Loan** — Small Vehicle for Cab Drivers & Delivery Vehicles
- **Ready Steady Go Loan** — Vehicles for Small Businesses
- **Udaan Loan** — Small Business Loans
- **SME / MSME** — Business Loans

Retailers, Small Traders, Manufacturers

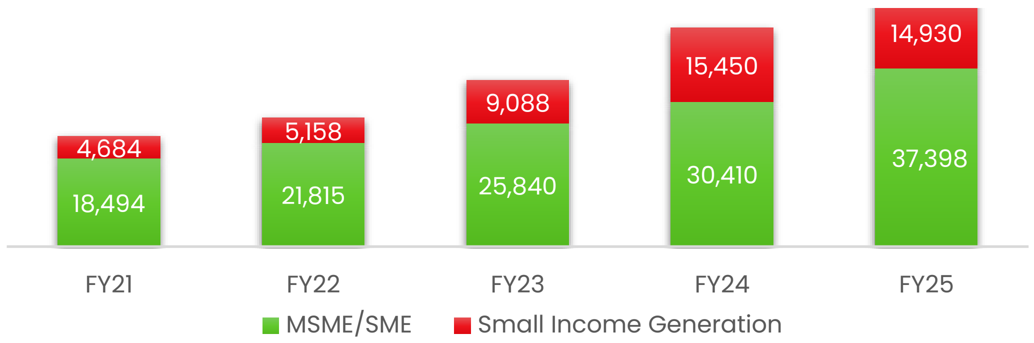
AUM mix: 77%
Loan Tenure: Up to 84 months

AUM mix as of Q1FY26

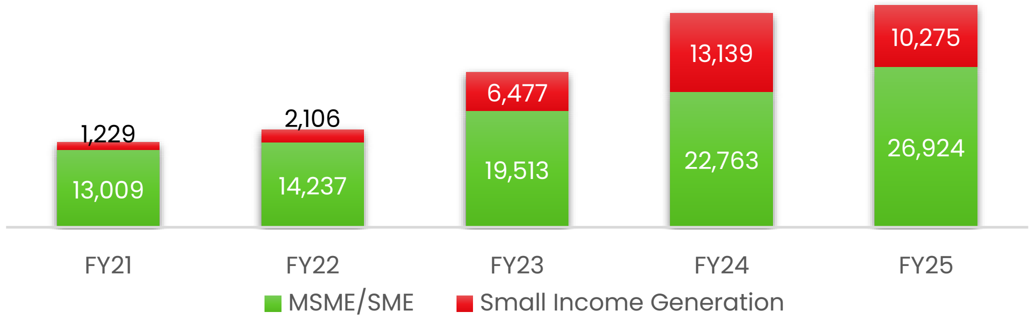
Scaling Loan Book with sustained Disbursals

AUM expands by 14% YoY to Rs 52,302 mn in Q1, with steady expansion across segments

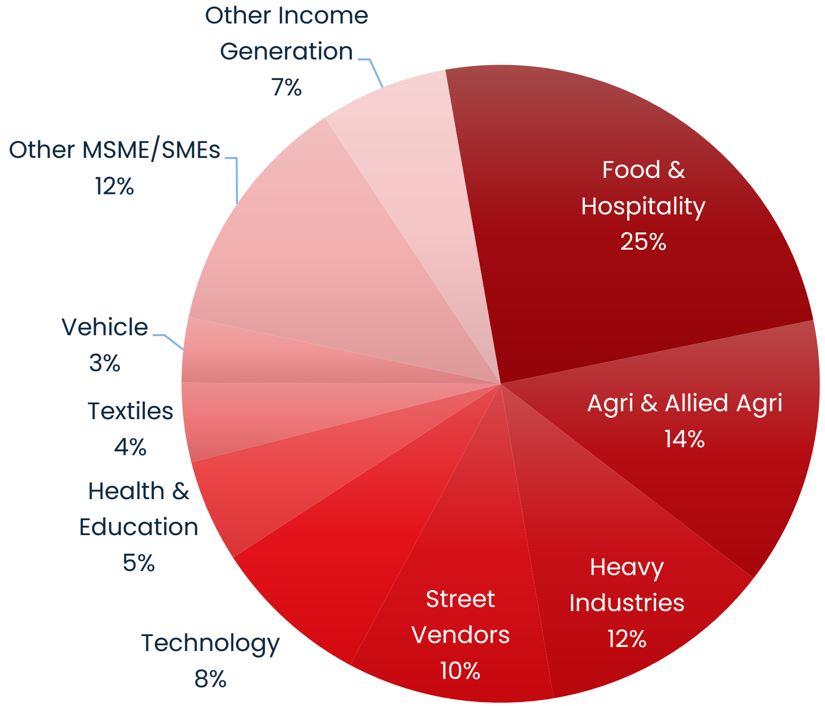
AUM Breakup (Rs Mn)



Disbursement Breakup (Rs Mn)



AUM Breakup: Q1FY26 – By Business Mix (%)



02

High Tech : High Touch

Engage and transact without friction

High Tech: From Onboarding to Collection

Operational capabilities backed by robust tech infrastructure

Digital Onboarding

- Digitizing loan life cycle management
- Capturing leads from multiple sources
- Geo tagging at all touchpoints
- Adhaar based verification and e-Sign
- In-house LOS

Loan Origination (LOS)

- Analytics-based Business Rule Engine
- Enhanced Credit, Character and Credential (CCC) analysis
- In-house BRE for risk grading
- Real-time bank statement analysis via Account Aggregator framework and APIs

Loan Servicing

- Disbursal and repayment schedule management
- Real time tracking of all stages of loan lifecycle
- NPA tracking

Collection Management

- Enabling real time solution to allocate accounts to field staff
- Handles payments and Collections
- AI/ML led Bounce prediction
- Multilingual automated outbound calling
- 88% digital collection

Mobility Solutions

- Enables collection team on field to capture customer payments electronically
- Inhouse sales mobility app to assist team in submitting customer leads

Customer Engagement

- Website and mobile app serve as convenient customer platforms
- Multiple repayment options - QR codes, UPI, NACH etc.
- Multi-channel approach
- Developed social media channels (like WhatsApp)

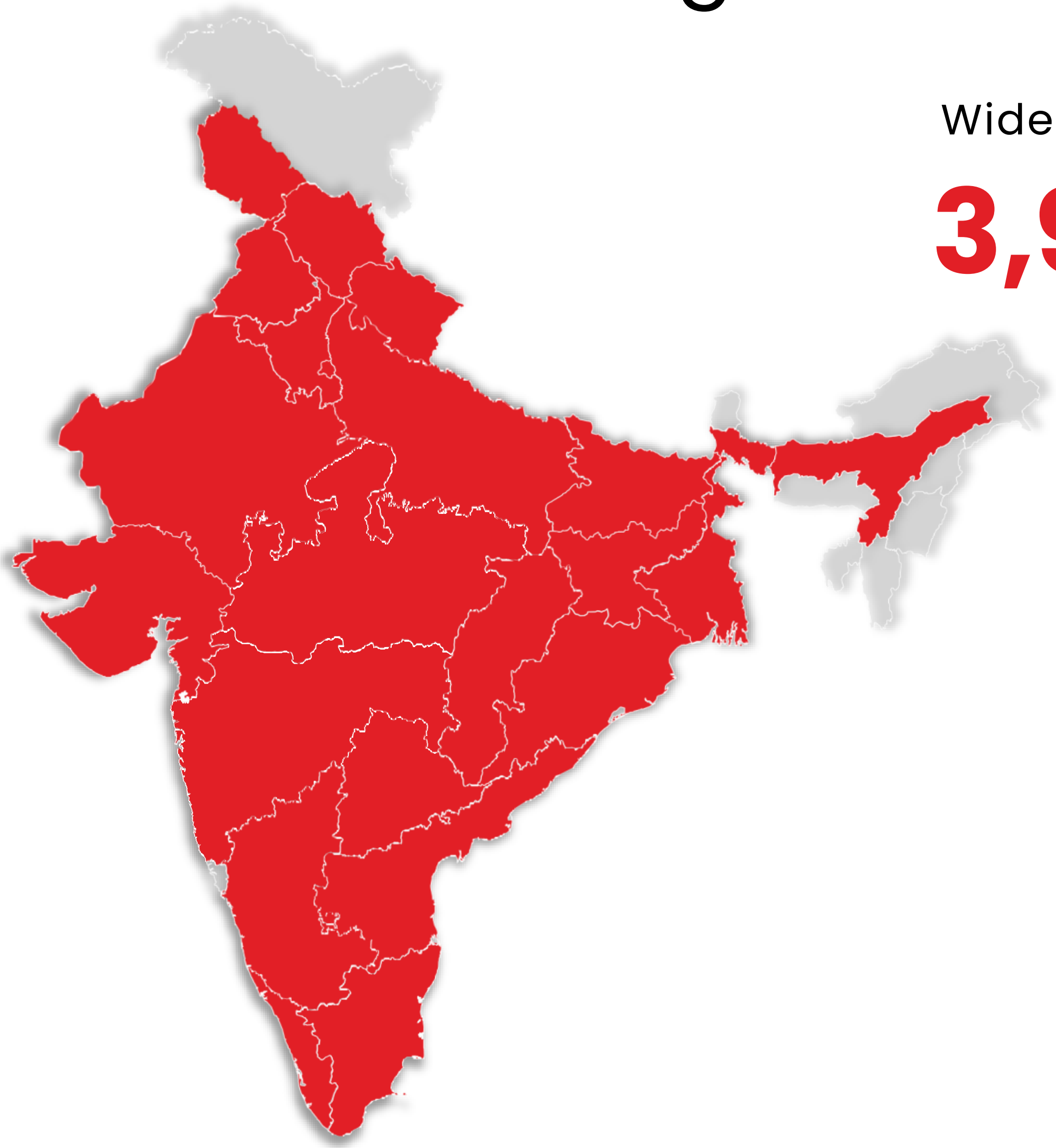
EWS

- Automated Triggers on Business, depending on geo spatial and geopolitical assessment
- Postal code level credit monitoring allows to minimize the potential impact of disasters

Analytics

- Real-time MIS tracks disbursements, collections, and field operations for informed decision-making.
- Servicing & performance management of pool investments on a continuous basis

High-Touch: Pan India Network



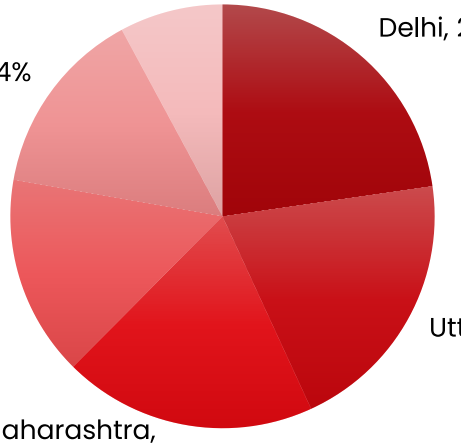
Wide geographic reach with

3,997 Touch Points across

22 States in India

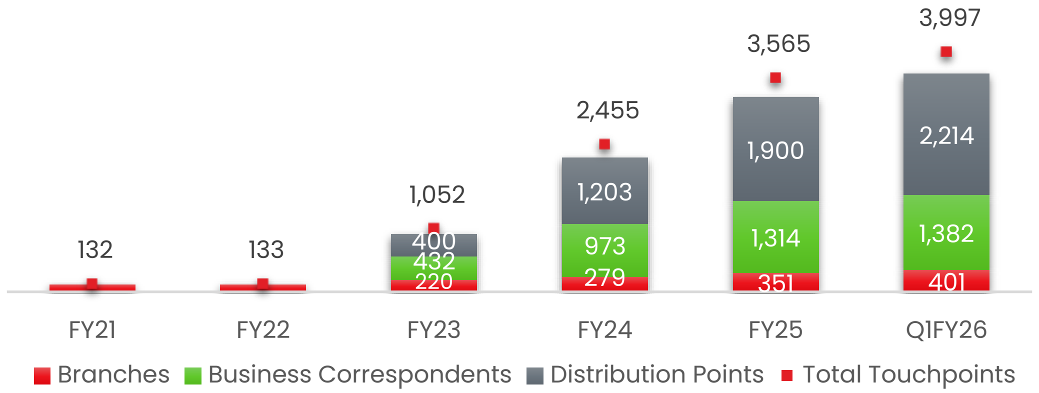
Touch Points	3,997
Branches	401
Business Correspondent	1,382
Distribution Point	2,214

State wise portfolio breakup – FY25 (%)

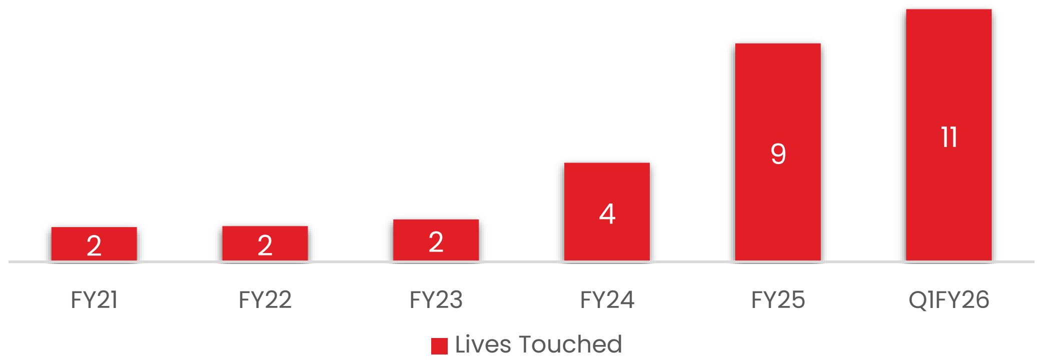


Operational Expansion to New Geographies

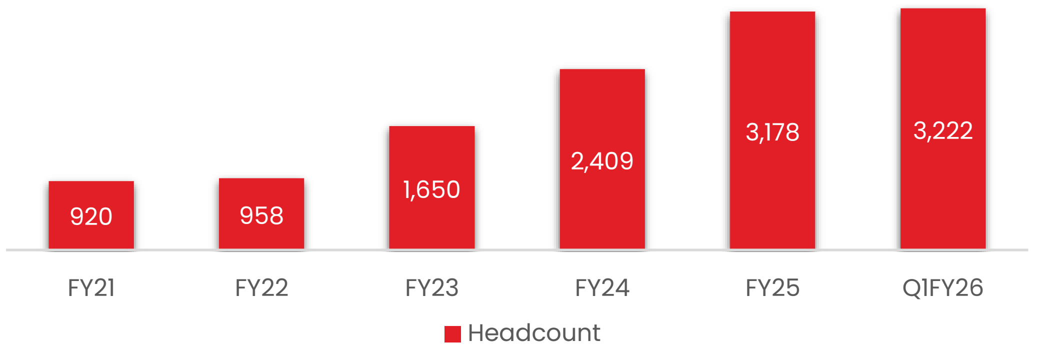
Touch Points Expansion



Customer Franchise (Mn)



Headcount



- **Increased branch network with a net addition of 50 branches during Q1FY26. Total branch network stood at 401 branches vs 351 branches in previous quarter**
- **432 new touch points added in Q1, expanding the Touch Points base to 3,997**
- **Systematic geography selection based on the availability of infrastructure, competition, historical performance trend**
- **Familiarity with demographics/ culture of nearby districts enables effective customer evaluation and better servicing**
- **Achieving deeper penetration within a particular district and gradual expansion to the adjoining districts**
- **Evolved from a regionally concentrated lender to a well-diversified player with a broader geographic footprint, with presence in 22 states**
- **Deliberate strategy to reduce geographic concentration has enabled access to new and undeserved borrower segments reducing portfolio risk**

Business Correspondent

Strategic collaboration with local communities to enhance customer reach and gain market share

- Business Correspondent (BC) channel is central to Paisalo's strategy to **drive financial inclusion** by enabling scalable, last-mile delivery of BaaS in rural and semi-urban India
- By leveraging **trusted local partnerships**, the BC network helps **builds brand familiarity** and a scalable funnel for **cross-sell and future credit customer acquisition**
- As of Q1FY26, Paisalo operates through Bank CSPs in **1,382 touch points across 22 states**, and recently commenced 68 new CSP codes
- Strategic **partnerships with State Bank of India** and **Bank of India** under the Business Correspondent (BC) model to enhance financial inclusion and last-mile BaaS delivery

Services offered as Business Correspondent

Account Opening	Fund Transfers	Debit Cards
Cash Deposit	Balance Enquiries	Social Security Schemes
Cash Withdrawal	Passbook Service	Micro Credit

Particulars	FY23	FY24	FY25	Q1FY25	Q2FY25	Q3FY25	Q4FY25	Q1FY26
#Active CSPs	432	973	1,314	1,208	1,286	1,286	1,314	1,382
#Small Savings Bank Account Opened	10,091	67,855	112,697	24,904	34,692	26,992	26,109	22,954
#Cross Selling Accounts (APY, PMJJBY, PMSBY)	5,869	84,036	136,236	20,460	41,621	40,626	33,529	25,303
#Customer (Initiated Transactions)	135,184	2,245,052	5,038,834	950,288	1,241,144	1,378,659	1,468,743	1,479,990
Customer Initiated Transactions (Rs Mn)	766	12,648	30,054	5,738	6,868	8,349	9,099	9,621

03

Underwriting & Risk Management

Paisalo’s CCC Model to Underwriting

Paisalo’s CCC

Character

- ✓ Geo-Spatial mapping
- ✓ Field Investigation
- ✓ Moral integrity
- ✓ Discipline towards repayment
- ✓ Use of AI/ML models to assess digital footprints
- ✓ Behavioural pattern
- ✓ Pre-mapped Income to business activity
- ✓ Account Aggregator KPI check as per borrower type

Credit Evaluation

- ✓ In-house Business Rule Engine
- ✓ Internal Rating
- ✓ Alternate Data
- ✓ Repayment History
- ✓ Indebtedness analysis
- ✓ Income Verification
- ✓ Loan end use verification
- ✓ Mapping with location / end use performance

Credibility

- ✓ Paisalo + n Performance
- ✓ Automated Business Triggers
- ✓ Field Visit
- ✓ Reference Check
- ✓ Reputation Check
- ✓ Document authenticity
- ✓ Consistency of information
- ✓ Social Standing

Underwriting and Risk Management

Target market evaluation challenges call for a nuanced, proprietary underwriting approach

Lack of Traditional Credit History (Bureau Data)	• Build detailed understanding of customer via field visits by RM & mapped to geo-spatial data • In-depth understanding of operating activities, geographies and property types • Reference check from the neighbourhood, locality and their customer and suppliers • Lifestyle indicators and alternate financial data
Absence of Formal Income Proof (No ITR)	• On-ground verification of business and income • Cash-flow assessment through store/business visits • Triangulation of income sources from multiple data points • Use of proxy indicators like asset ownership, rent, electricity usage, staff employed • Analytics driven 'customer and activity segmentation'
Higher Operational & Underwriting Costs	• Deployed field mobility tools to digitize lead capture, document collection, income verification and alternate data credit check • Streamline process using centralized AI/ML based underwriting, coupled with local field support • Focus on cluster-based sourcing to drive productivity, reduce opex and turnaround
Higher risk of overleveraging, fraud, or first-time delinquencies	• Holistic assessment across the 3 Cs – Character, Credit and Credibility • Check with exposure across informal lenders through in-person check and other formal lenders through credit bureau API integration • Physical verification of business operations, inventory, and stock movement • Cross-validate declarations with on ground assessments

Underwriting strategy evolved over the years with continued focus on automation to eliminate human bias, lower TATs, improve underwriting and operating efficiencies

Robust Collection Efficiency

In-house, debt management infrastructure

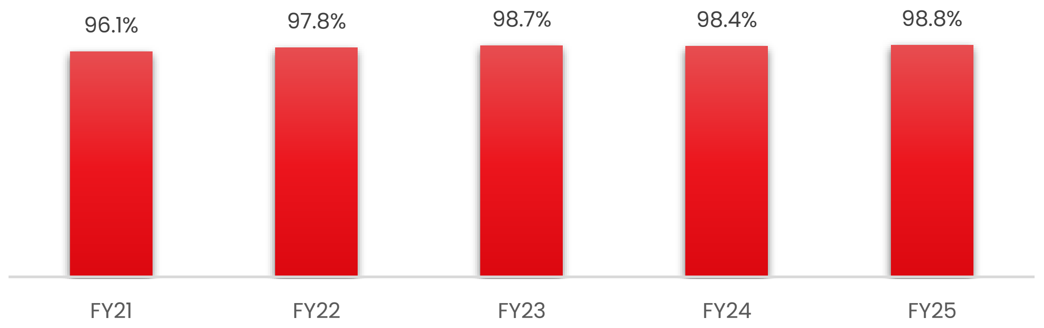
Debt Management Infrastructure

Pre-defined collection path for Field Staff	Back-end Collections Support	Branch Manager and Legal support
Regional & Zonal level Supervisory	AI/ML analysis of Collection Performance	Automated Collection Triggers based on Geo Spatial mapping

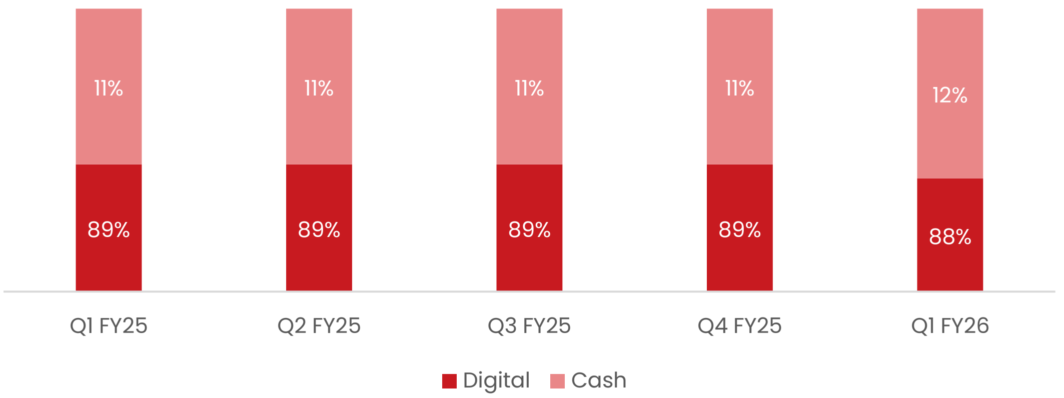
Sales Incentive linked to Collection Performance

Loan Stage	Strategy Used	Parties involved
Normal	• Peer level collection oversight • Automated outbound Call/SMS	• Tech driven
Initial stages of delinquency	• Automated outbound Calling, Soft collections + SMS reminders • Initiate debt management infrastructure	• Branch Team, Supervisory
NPA	• Legal action for recovery • On-ground follow up	• Legal Recovery team

High Collection Efficiency %



88% Collected Digitally

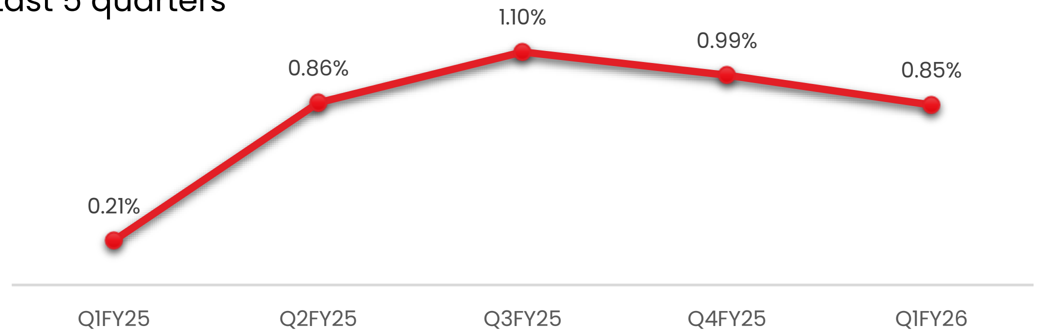


Asset Quality

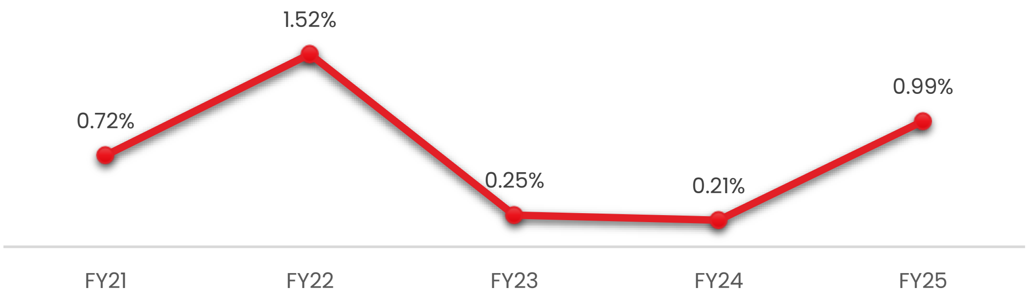
Strong Debt Management Infrastructure and Risk Mitigation measures ensuring robust Asset Quality

GNPA %

Last 5 quarters

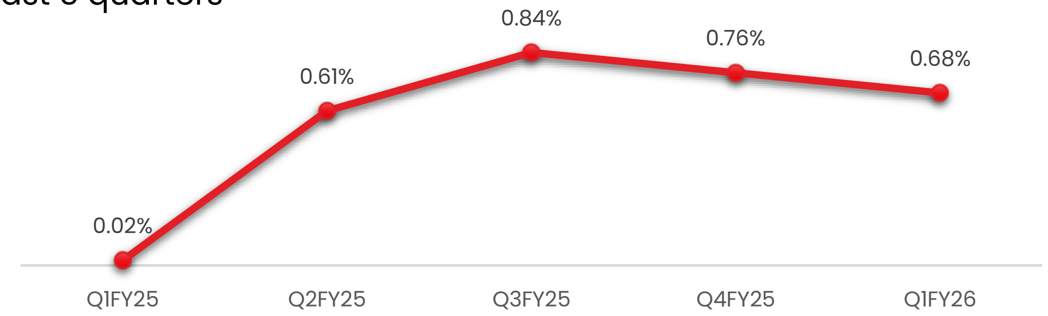


Last 5 years

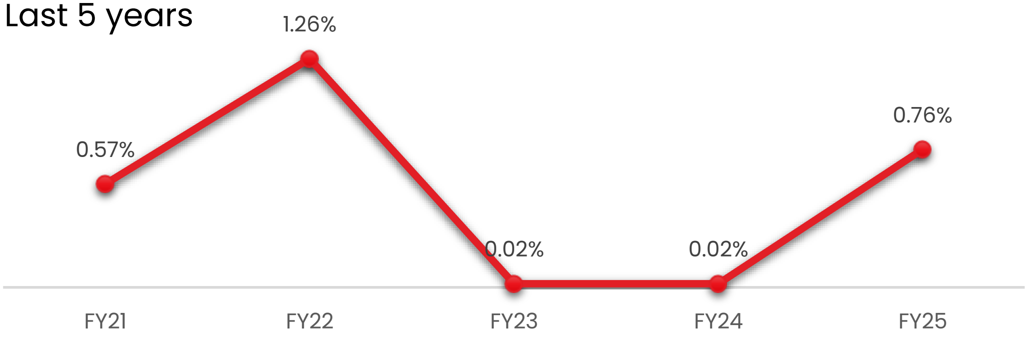


NNPA %

Last 5 quarters



Last 5 years



04

Liability & Co-Lending

Focus on Scaling up Asset-Light Co-lending Business Model

Value Accretive Model to Scale Lending with Reduced Risk Exposure

Operational Arrangements
- Collaboration with banks for sourcing, servicing and recovery

Risk and Rewards Sharing
- Co-lending involves 80:20 participation
- Bank to contribute 80% while Paisalo 20% of the loan value

Co-lending Loans
- Recognize 20% of total loan amount on the balance sheet
- Customer rate blends 80% from co-lending partner and 20% from Paisalo

Paisalo's Earnings
- Spread on loan portion (typically 20% of the total loan amount) Processing fee from the customer
- Fee income from partners based on mutually agreed terms

Shared Credit Costs
- Credit costs are shared on a pari-passu basis (80:20)
- No FLDG

Benefits to Paisalo
- ✓ Higher ROA & ROE on account of better leverage and higher spread
- ✓ Reduced capital dependency by down selling of 20%
- ✓ Better liquidity, ALM and credit cost
- ✓ Strengthened credibility and regulatory leverage

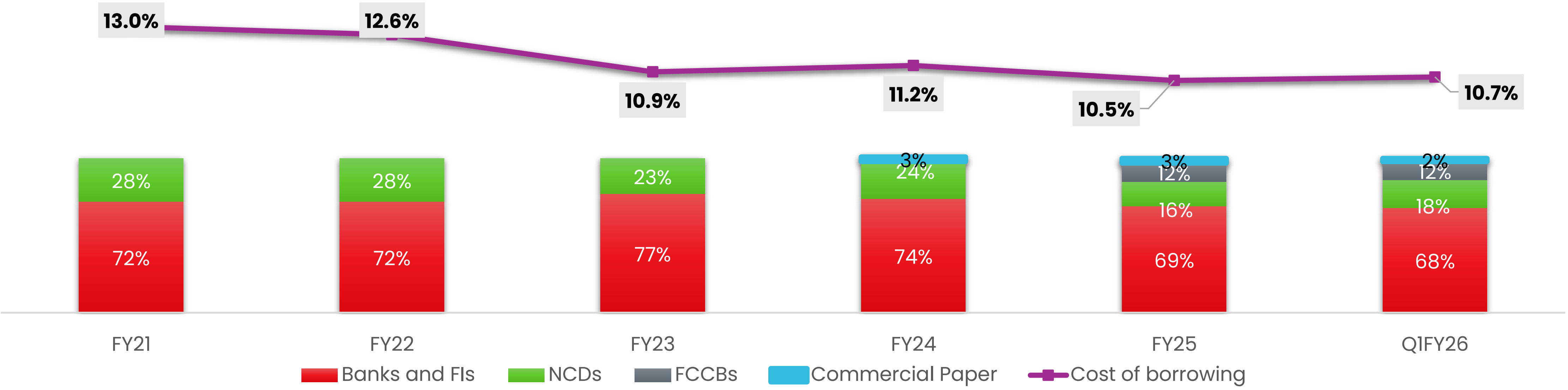
Benefits to Partner Institution
- ✓ Lower Cost of Capital with no operating cost leading to higher returns on risk adjusted basis
- ✓ Credit flow to priority sectors
- ✓ Asset and risk diversification
- ✓ Optimized use of low cost funds

Co-Lending Tie Ups with Leading Banks

SBI, Punjab National Bank, UCO Bank, Bank of Baroda, Karnataka Bank Ltd.

Diversified Liability Mix

Borrowing Mix and Cost of Borrowing



Diverse Lender Base

Public Sector Banks

SBI, Bank of Baroda, pnb, Bank of India, Bank of Maharashtra, Canara Bank, UCO BANK, Indian Bank, Union Bank, Indian Overseas Bank

Private Banks

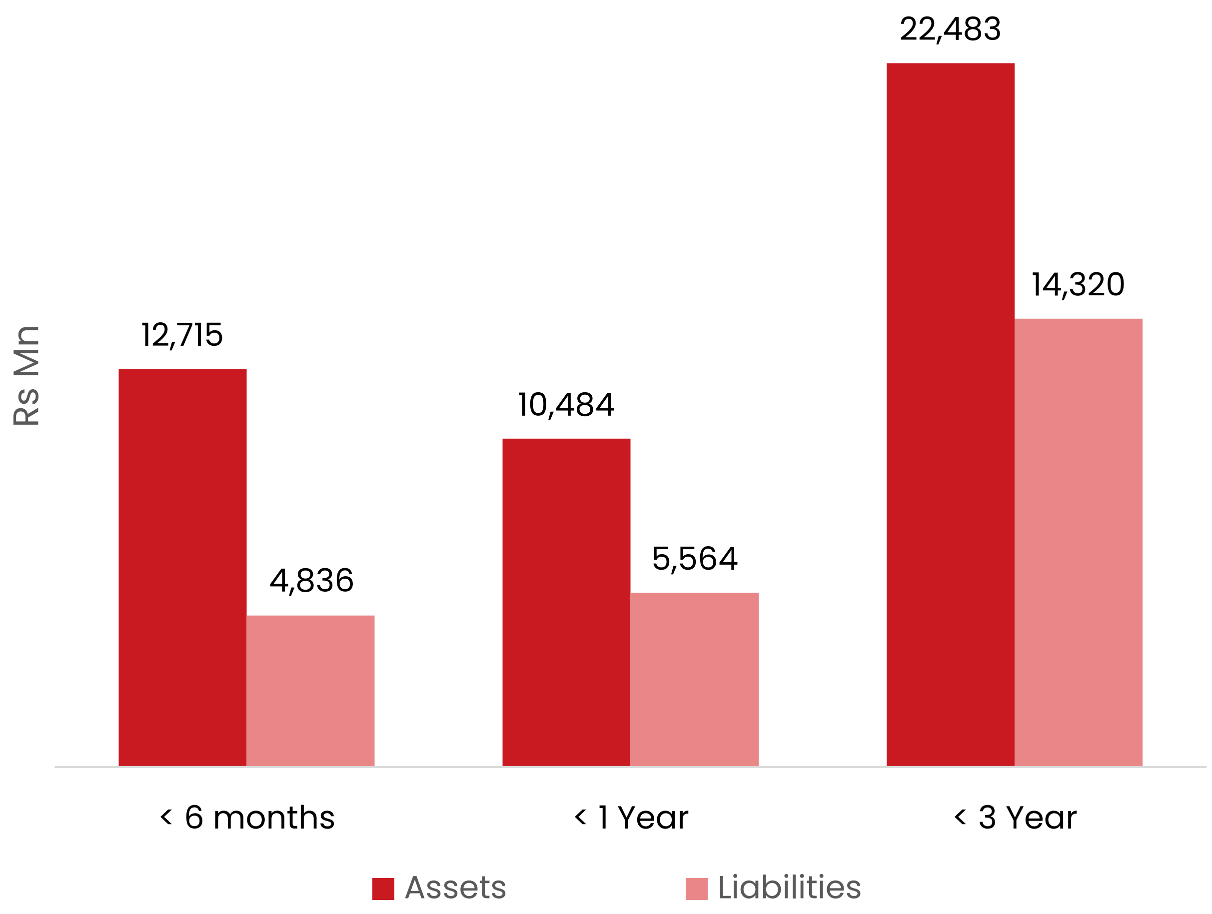
IDBI BANK, CSB Bank, South Indian Bank, Karnataka Bank Ltd., UNITY Small Finance Bank, DhanlaxmiBank

Credit Rating

AA/Stable/A1+

Prudent ALM

Positive Asset Liability Management across Buckets



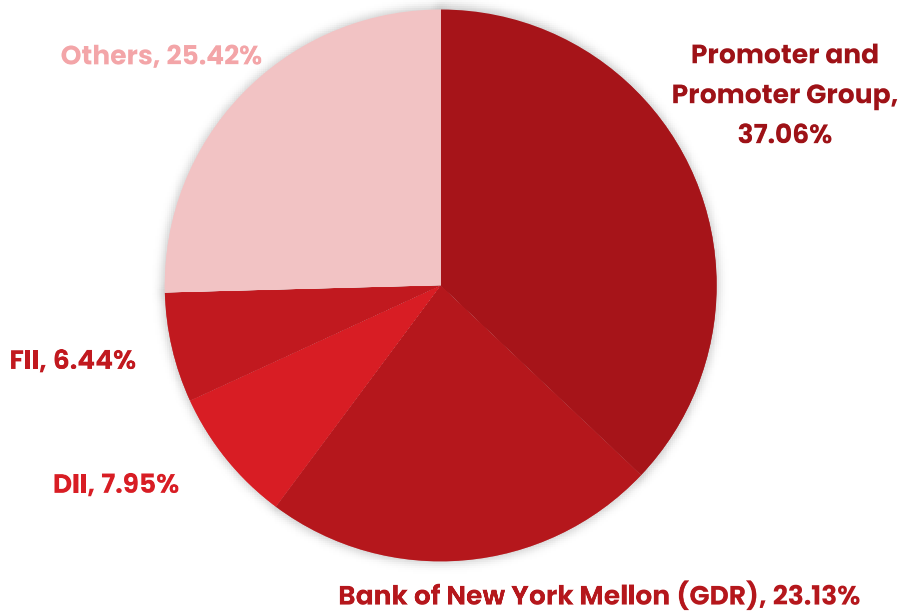
Maintaining a consistently positive ALM gap which strengthens the company's liquidity position and reduces refinancing risk

Positions the company to meet all debt obligations comfortably through internal cash flows, reinforcing financial stability and boosting investor confidence.

Shareholding Structure

Rs 30.7 Bn	90 Mn	~100k	10%
Market Capitalization	Outstanding Shares	Shareholders	Dividend

As of June 2025



Key Institutional Investors

Key Institutional Investors
SBI Life Insurance
LIC Life Insurance
Motilal Oswal Mutual Fund
Bandhan Mutual Fund
Mirae Asset Mutual Fund
Groww Mutual Fund
Vanguard
Antara India Fund
Dimensional Fund Advisors

05

Leadership

Experienced & Professional Management


Harish Singh
CFO
35+


Anoop Krishna
ED, Strategy & Planning
40+ | 8
Ex-SBI


Vinod Kumar
ED
35+ | 1
Ex-SBI


Anurag Sinha
COO & CISO
40 | 19


Gaurav Chaubey
Chief Risk Officer
21 | 15
Ex-ICICI, Kotak


Samresh Agarwal
Chief Recovery Officer
28 | 26


Manendra Singh
Chief Compliance Officer
18 | 8


Rajeev Seth
Strategy Head
28 | 4
Ex-IndusInd, Magma Fincorp


BVSKT Bhaskar
SVP Business
40 | 4
Ex-SBI


Anuj Bhatnagar
SVP Retail
35 | 1
Ex-SBI


Sushant Sharma
EVP IT
15 | 3
Ex-Reliance


Nishtha Sharma
VP Marketing
6 | 2
Ex-J. Walter Thomso Lowe Lintas


Mithun Singh
VP Legal
16 | 2
Ex-AL Chemist ARC, Encore ARC

Overall Experience
Years of Association with Paisalo

Backed by Experienced Board

SUNIL AGARWAL
Managing Director

30 years of experience, incorporated Paisalo and took it from Private Entity to Public Listed and Traded Entity

SANTANU AGARWAL
Deputy Managing Director

B.Com LLB, played a pivotal role in digital transformation of the company, Co-lending agreements and BC agreement.

HARISH SINGH
Executive Director

MBA, Chartered Accountant, 35 years+ experience in the field of Finance

ANOOP KRISHNA
Executive Director

Veteran Banker with over 40 years of experience with State bank of India at all levels

VINOD KUMAR
Executive Director

A seasoned banking professional with over 35 years of experience at State Bank of India, having held diverse roles across various levels

GAURI SHANKAR
Independent Director

40+ years experience in the field of Banking, held position of CEO and Managing Director at Punjab National Bank

VIJUY RONJAN
Independent Director

35+ years experience in the field of Banking, retired as CGM Delhi of State bank of India

NISHA JOLLY
Independent Director

Co-Chairman of Finance Industry Development Council (FIDC)

DHARMENDRA GANGWAR
Independent Director

Indian Administrative Service officer, retired as Secretary to Government of India

JITENDRA KUMAR OJHA
Independent Director

Former Joint Secretary in the Government of India with over 25 years of experience in national security, governance, and geopolitics.

Financial Performance

Financial Performance over the years

Particulars	FY2021	FY2022	FY2023	FY2024	FY2025
Operational Information					
AUM (Rs Mn)	23,178	26,973	34,928	45,860	52,328
Disbursement (Rs Mn)	14,238	16,343	25,990	35,902	37,199
Number of Touch Points	132	133	1,052	2,455	3,565
Number of Employees	920	958	1,650	2,409	3,178
Financial Information					
Total Income (Rs Mn)	3,460	3,922	4,732	6,587	7,711
Interest Expenses (Rs Mn)	1,620	1,841	2,087	2,701	3,283
Net Interest Income (NII) (Rs Mn)	1,841	2,081	2,645	3,887	4,428
Operating Expenses (Rs Mn)	526	464	844	1,357	1,489
Loan losses & Provisions (Rs Mn)	537	546	539	118	255
Profit Before Tax (PBT) (Rs Mn)	778	1,071	1,262	2,412	2,684
Profit After Tax (PAT) (Rs Mn)	580	793	936	1,790	2,001
Ratios					
Net Interest Margin (%)	4.1%	4.0%	5.5%	6.4%	6.4%
Return on Assets (%)	2.7%	3.1%	3.0%	4.5%	3.9%
Return on Equity (%)	7.1%	7.8%	7.9%	13.4%	13.0%
GNPA (%)	0.72%	1.52%	0.25%	0.21%	0.99%
NNPA (%)	0.57%	1.26%	0.02%	0.02%	0.76%

Profit & Loss Summary

Particulars	Q1FY26	Q1FY25	YoY%	FY25	FY24	YoY%
Interest Income (Rs Mn)	2,009	1,651	21.7%	6,964	5,890	18.2%
Total Income (Rs Mn)	**2,187**	**1,866**	**17.2%**	**7,711**	**6,587**	**17.1%**
Interest Expense (Rs Mn)	943	831	13.5%	3,283	2,701	21.6%
Net Interest Income (Rs Mn)	**1,244**	**1,035**	**20.3%**	**4,428**	**3,887**	**13.9%**
Operating expenses (Rs Mn)	433	361	20.0%	1,489	1,357	9.7%
PPOP (Rs Mn)	**812**	**674**	**20.4%**	**2,939**	**2,530**	**16.2%**
Loan Losses & Provisions	176	116	51.2%	255	118	116.6%
PBT (Rs Mn)	**636**	**558**	**14.0%**	**2,684**	**2,412**	**11.3%**
Tax (Rs Mn)	164	143	14.8%	682	622	9.7%
PAT (Rs Mn)	**472**	**415**	**13.7%**	**2,001**	**1,790**	**11.8%**
Basic EPS (Rs/share)	0.52	0.46	13.0%	2.23	3.87	-42.4%


ESG

Our Value Creation Framework based on 3Ps

Paisalo's ESG practices are deeply integrated into its 3P framework of Purpose, Partnership, and Prosperity.

1 Purpose

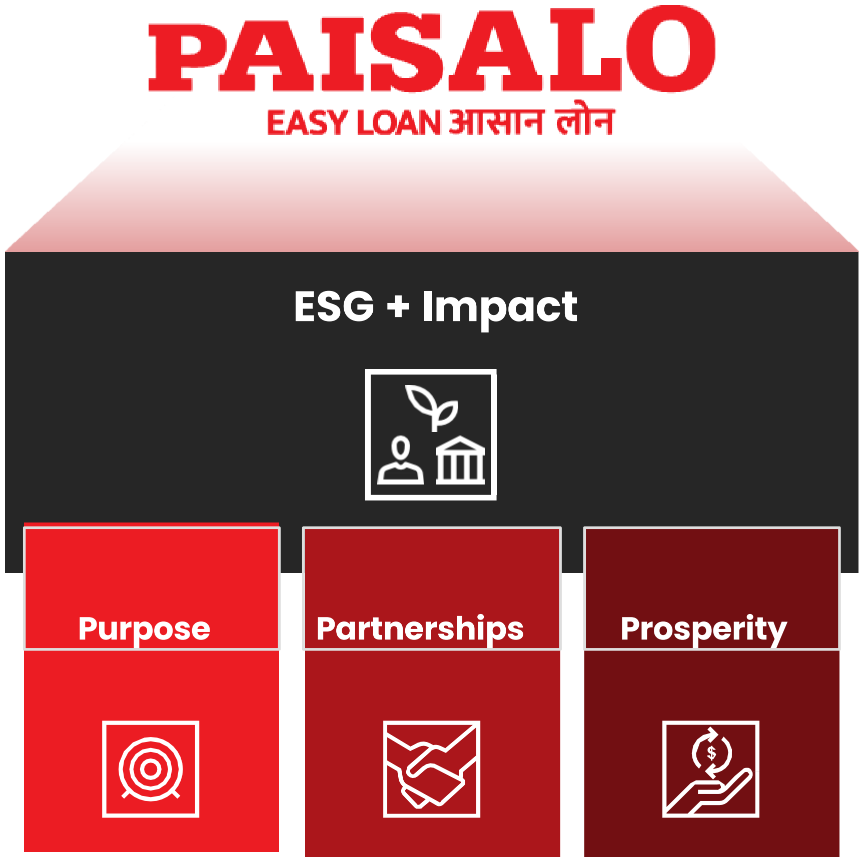
By embedding ESG into its core **Purpose**, Paisalo aims to create meaningful social and environmental impact while driving long-term value.

2 Partnerships

The focus on **Partnerships** enables collaboration with banking institutions and CSPs, strengthening our ability to implement sustainable and responsible initiatives.

3 Prosperity

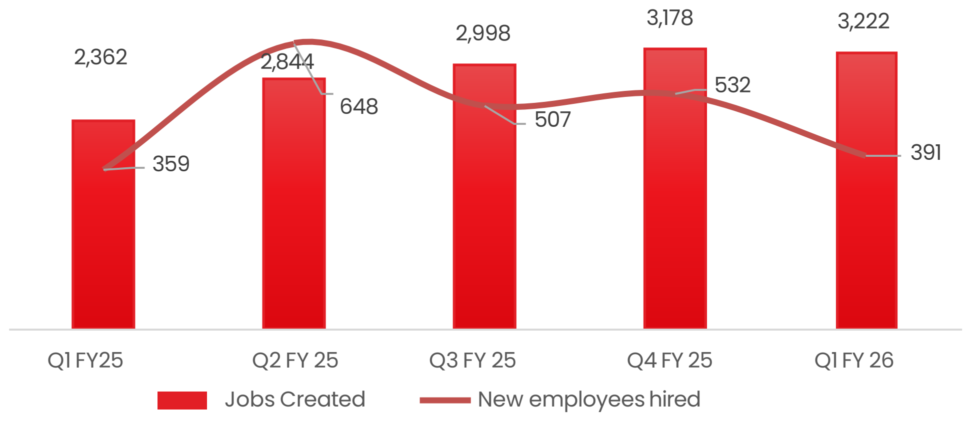
Through **Prosperity**, Paisalo ensures that the benefits of these efforts are shared across communities, promoting inclusive growth and financial support.



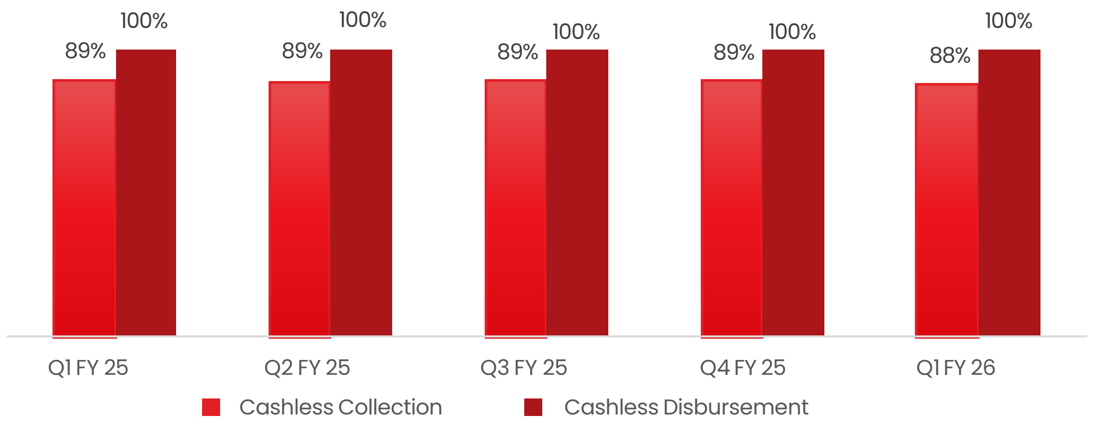
Following these pillars is important for driving comprehensive progress, balancing profitability with social fairness, and addressing environmental challenges.

Key Highlights

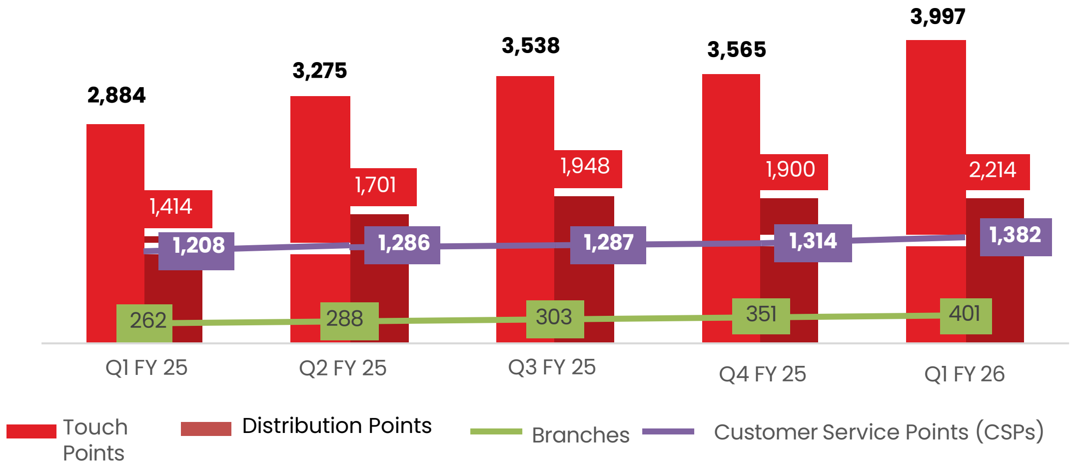
Job Creation & New Hires



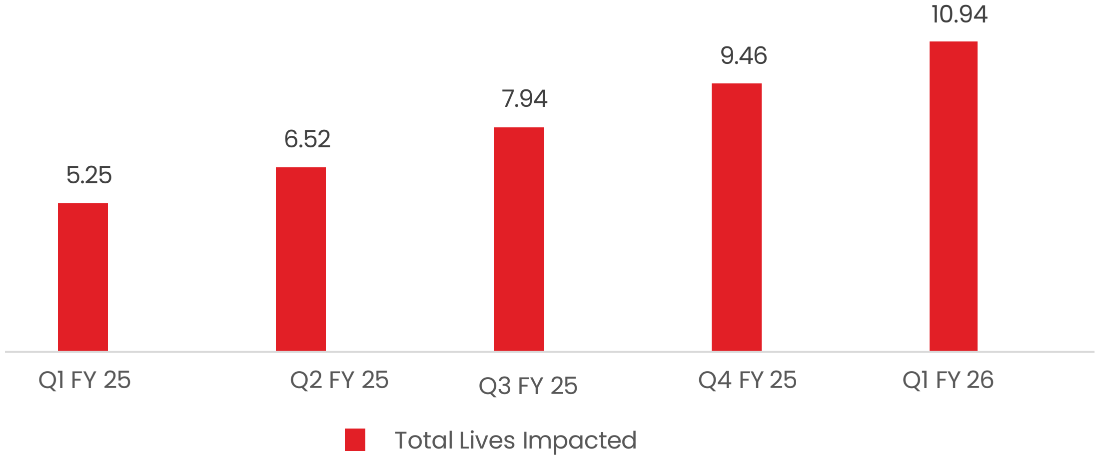
Cash Collection & Disbursement



Market Presence



Lives Impacted (in Mn)



Purpose

KPIs		Q1 FY2025-26
Environment	Cashless Collection	88%
	Cashless Disbursement	100%
Social	Jobs Created	3,222
	Increase/(Decrease) in permanent employees	1.38%
Governance	Total Policies	21
	New Policies introduced	0
Impact	Total Lives Impacted	1,09,38,048

Partnerships

KPIs		Q1 FY 2025-26
Social	Co-lending Partnerships	5
	Active Customer Service Points (CSPs)	1,382
Impact	Income taxes paid in Q1 FY 2025-26	INR 149.3 Mn
	Customers served through CSPs	14,79,990
	States served	22
	Touch Points	3,997
	Pin Codes in Digital Presence	9,968

Prosperity

KPIs		Q1 FY 2025-26
Social	New employees hired	391
Impact	Total no. of active customers	16,79,631
	Spent on CSR Initiatives	INR 4.29 Mn

Key Points (Q1 25-26)

Access to green mobility by financing 678 EVs

Women constituted 89% of total borrowers

The number of women employees increased by 10% During the Quarter ended June 2025

Has tie ups with 5 banks for Co-lending & 2 banks for CSP business

Digital loan documentations resulting in 100% reduction in paper usage

Enhanced focus on green energy financing

THANK YOU

For further information, please contact:

Investor Relations Team

ir@paisalo.in