

Date: November 10, 2025

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 : 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,

This is to inform you that Company has announced its financial results today for the quarter ended September 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

**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

## Robust AUM growth of 20% YoY to Rs. 54,494 Mn

Total Income grows 20% YoY to Rs 2,240 Mn; Asset quality stable with GNPA at 0.81% and NNPA at 0.65%

**New Delhi, November 10, 2025:** Paisalo Digital, a digitally enabled NBFC with over three decades of operating experience in lending to underserved, financially excluded, and emerging MSME/SME segments, today announced its financial results today for the quarter ended September 30, 2025.

Brief financial snapshot:

Particulars	Q2FY26	Q2FY25	YoY (%)	Q1FY26	QoQ (%)
<b>AUM (Rs Mn)</b>	54,494	45,352	20%	52,302	4%
<b>Disbursements (Rs Mn)</b>	11,025	7,837	41%	7,581	45%
<b>Total Income (Rs Mn)</b>	2,240	1,870	20%	2,187	2%
<b>PAT (Rs Mn)</b>	515	499	3%	472	9%
<b>Net Interest Margin (%)</b>	6.5%	6.5%	(1 bps)	6.5%	(1 bps)
<b>Gross NPA (%)</b>	0.81%	0.86%	(5 bps)	0.85%	(4 bps)
<b>Net NPA (%)</b>	0.65%	0.61%	4 bps	0.68%	(3 bps)
<b>Return on Assets (%)</b>	3.6%	4.3%	(77 bps)	3.7%	(10 bps)
<b>Return on Equity (%)</b>	11.7%	12.8%	(104 bps)	11.9%	(11 bps)

### Key Highlights:

- AUM up 20% YoY at Rs 54,494 Mn
- Disbursement of Rs 11,025 Mn, up 41% YoY
- Total income increased by 20% YoY from Rs 1,870 Mn to Rs 2,240 Mn
- Net Interest Income increased by 15% YoY from Rs 1,097 Mn to Rs 1,262 Mn
- GNPA and NNPA stood at 0.81% and 0.65% respectively
- Collection efficiency for the quarter stood at 98.4%
- Capital Adequacy Ratio remained strong at 38.2%; Tier 1 capital at 30.3%
- Net Worth grew by 19% YoY to Rs 16,799 Mn
- Total geographic footprint as at Q2FY26 stood at 4,380 touchpoints across 22 states as compared to 3,275 touchpoints in Q2FY25.
- Customer franchise expands to record ~13 Mn, with addition of ~1.8 Mn customers during the quarter
- Of the USD 50 Mn maiden FCCB issuance in December 2024, USD 4 Mn were converted into share capital in September 2025

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

*“At Paisalo Digital, Q2 FY26 demonstrated disciplined growth and consistent execution. We closed the quarter with a record AUM of Rs 54,494 Mn, robust disbursements of Rs 11,025 Mn and total income reaching Rs 2,240 Mn. Our customer base surpassed the significant milestone of ~13 Mn, with nearly 1.8 Mn new customers added during the quarter, underscoring the strong traction of our inclusive last-mile credit model.*

*Our asset quality remains robust, with GNPA and NNPA controlled at 0.81% and 0.65% respectively, reflecting prudent underwriting and effective risk management.*

*During the quarter, strategic FCCB conversions strengthened our capital base. With a reinforced balance sheet and a scalable omnichannel platform, Paisalo is well-positioned for sustainable growth and to expand equitable credit access in the quarters ahead.”*

## **Earnings Conference Call**

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**Tuesday, November 11, 2025 at 2:00 PM IST**

Following the announcement of Q2FY26 results on November 10, 2025, the management of Paisalo Digital will host a conference call on November 11, 2025 at 2:00 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	
<b>Diamond Pass Link</b>	Link <a href="#">here</a>
<b>Universal Dial-In Numbers</b>	+91 22 6280 1116 / +91 22 7115 8017
<b>International Toll-Free Numbers</b>	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 4,380 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.

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**Paisalo Digital Limited (BSE: 532900, NSE: PAISALO)**

**For further information on the company, please visit**

<https://paisalo.in/>

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### **Contact Information**

Paisalo Digital Limited

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### **Corporate Office**

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Near Police Station,

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