

Date: 10.11.2025

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, 977004, 977278, 977279 and CPs- 729651,
729722,730058

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 and half year ended September 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)
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

अर्थ: समाजस्य न्यासः



PAISALO

EASY LOAN आसान लोन

INVESTOR PRESENTATION

Q2 FY 2026

SAFE HARBOR

- 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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O6 ENVIROMENT SOCIAL
GOVERNANCE

RESULT SNAPSHOT



Highlights for the Quarter

Robust Growth

- **Record AUM** at Rs 54,494 mn (+20% YoY), led by **highest ever disbursements** of Rs 11,025 mn (+41% YoY) during the quarter.
- **Highest ever Total Income at Rs 2,240 mn in Q2**, marking a 20% YoY increase.
- **Customer franchise** expanded to **~13 mn**, with **addition of ~1.8 mn customers during the quarter**.

Profitability & Asset Quality

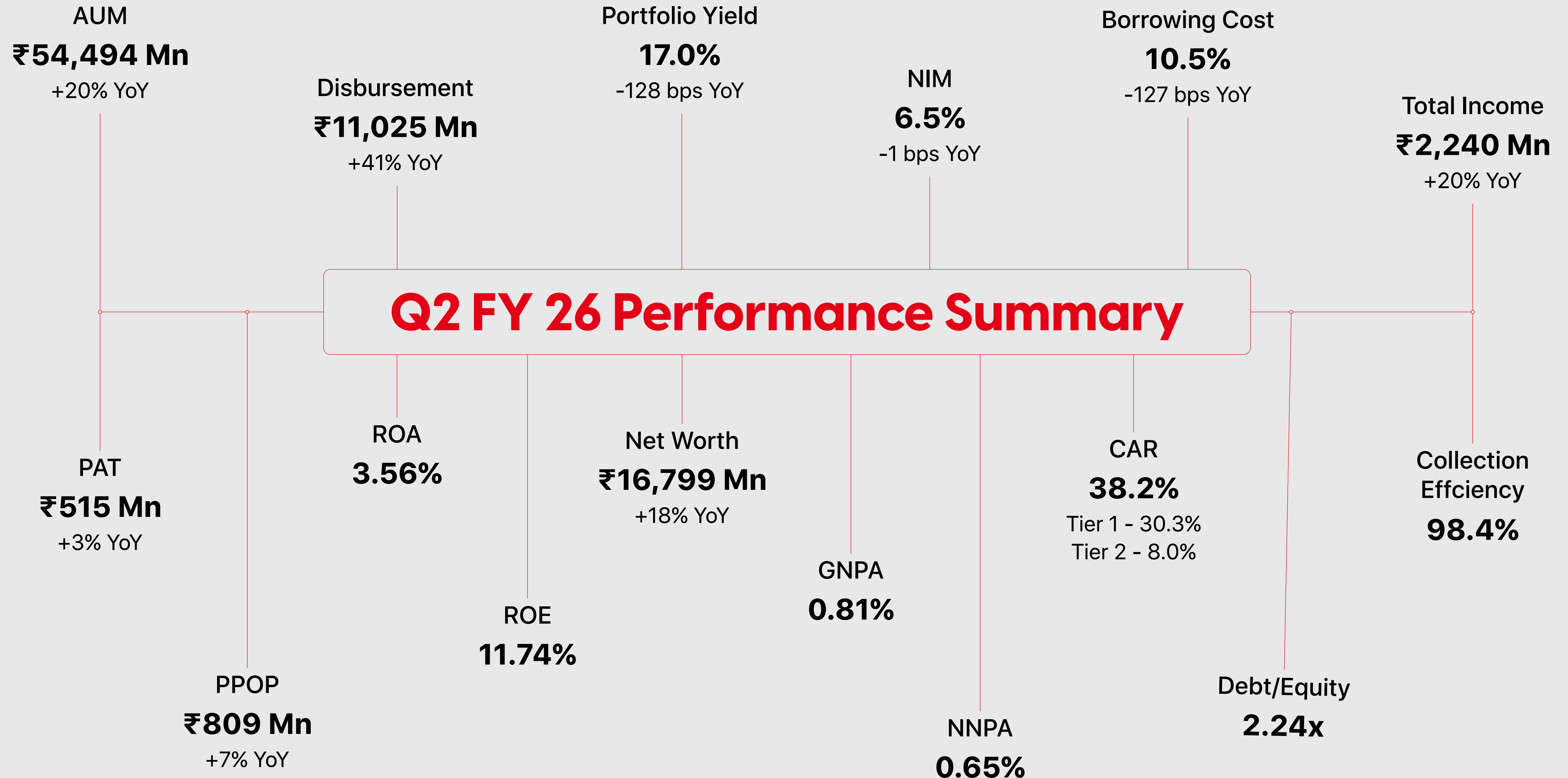
- **Net Interest Income** was up 15% YoY at Rs 1,262 mn.
- Achieved Q2FY26 Profit Before Tax of Rs 690 mn and a Profit After Tax of Rs 515 mn, reflecting **continued operational resilience**.
- **GNPA and NNPA remained well-controlled at 0.81% and 0.65%** respectively as of Q2 FY26, underscoring robust risk management practices. This disciplined approach continues to safeguard the company's strong margin profile.

Geographic Expansion

- Added a total of **383 new touchpoints**, taking the **touchpoints base to 4,380** in Q2FY26, with a presence across 22 states.
- **Touch Points comprised** of 402 Branches, 2,585 Distribution Points and 1,393 BCs as on Sept. 2025.

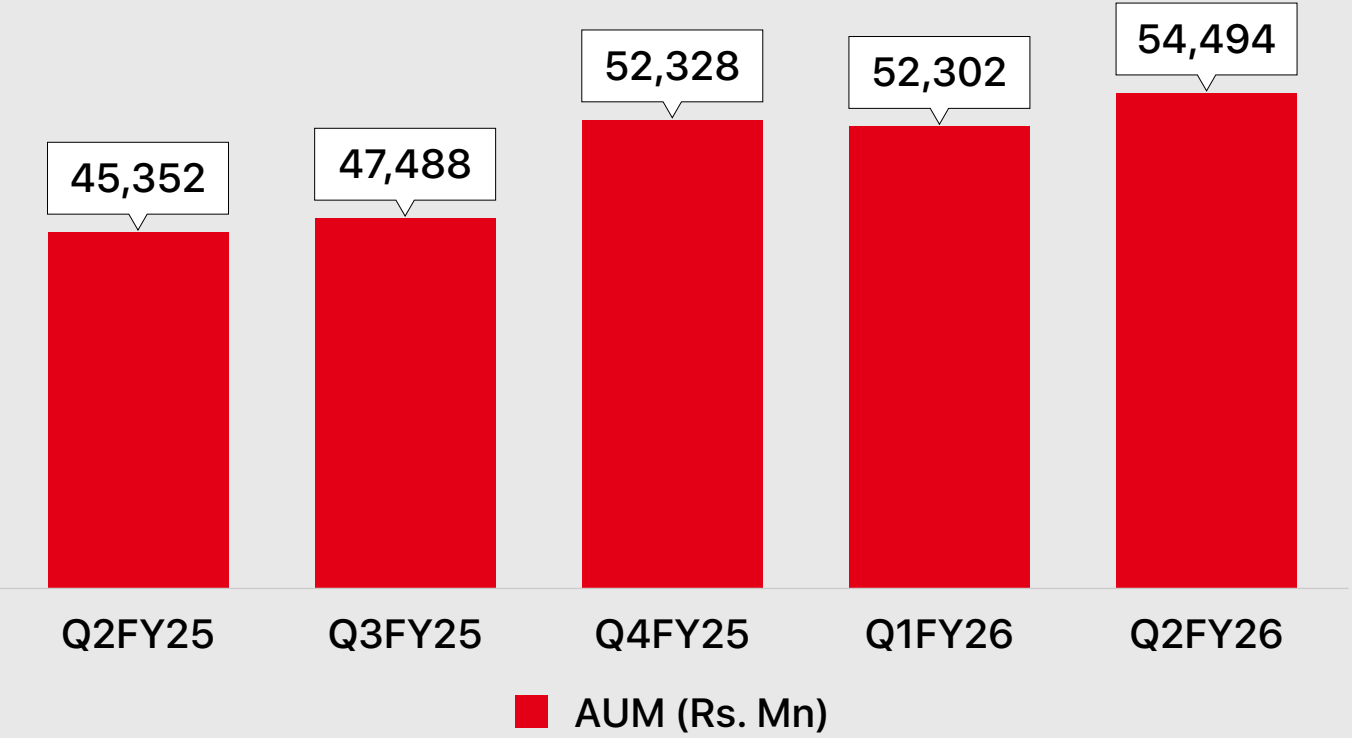
Strengthened Equity Base

- Of the **USD 50 mn maiden FCCB** issuance in December 2024, **USD 4 mn were converted in share capital in September 2025**, expanding the paid-up equity capital from Rs 90.21 cr to Rs 90.95 cr.
- **Promoters continue to purchase shares** from the open market, raising stake to 41.2% (+4.1%), signaling strong long-term commitment.
- **Enhanced Capital Structure** positions the company for accelerated growth and continued profitability.

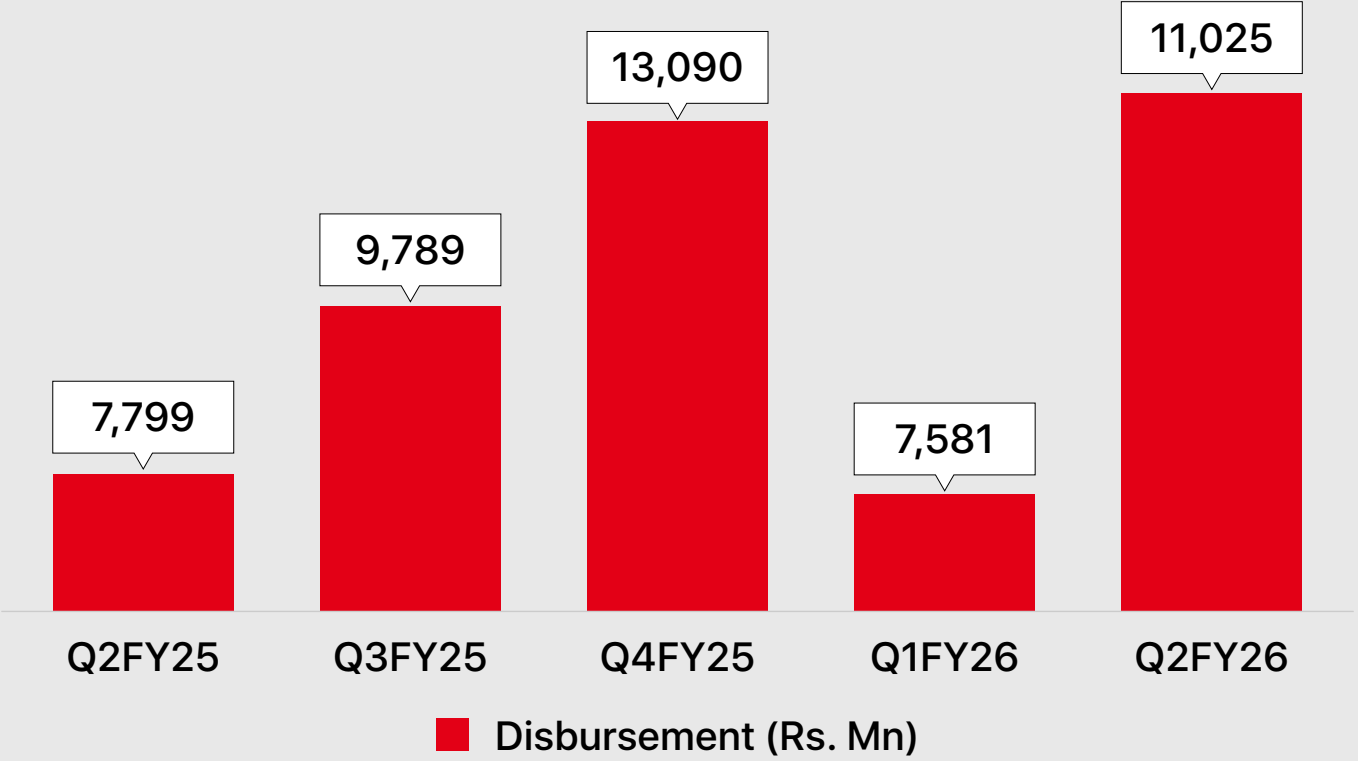


Robust Financial & Operational Performance

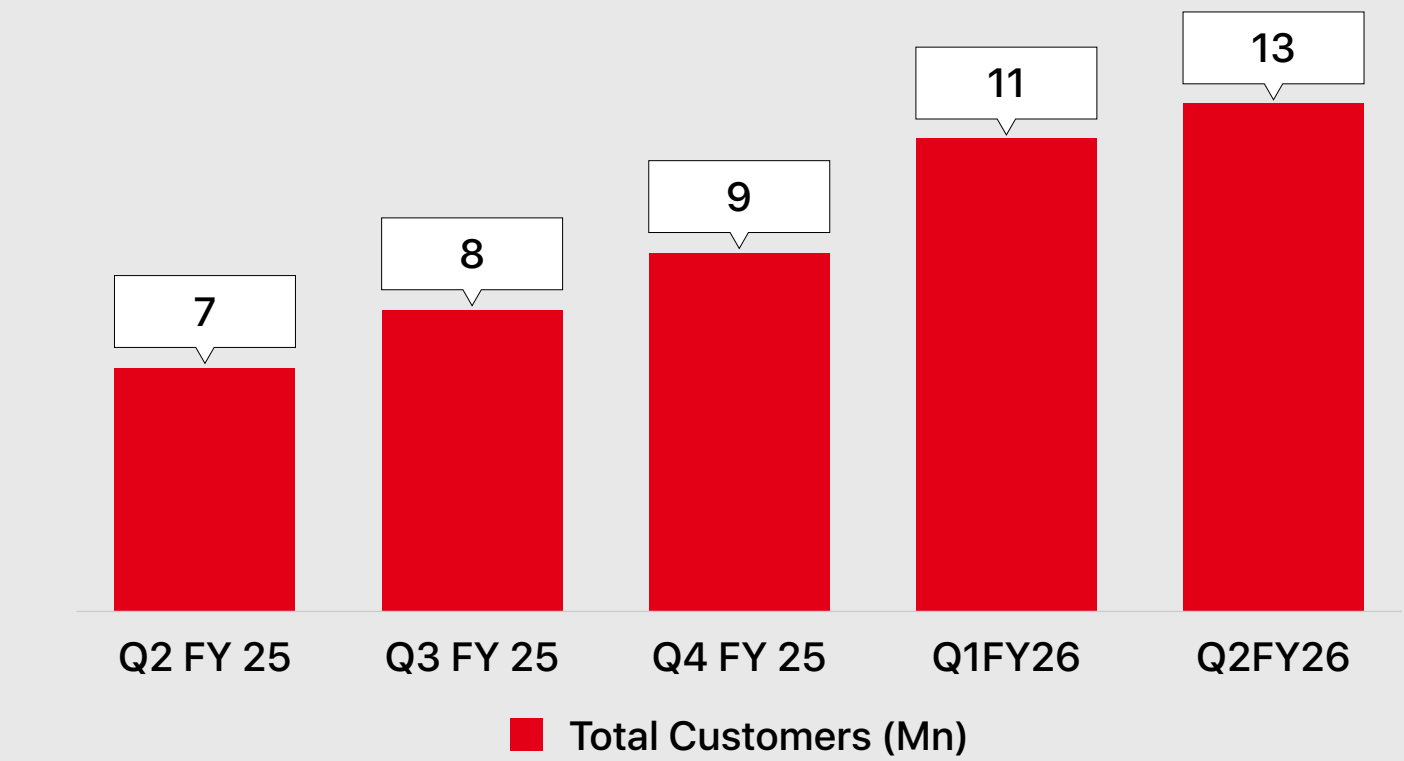
AUM (Rs Mn)



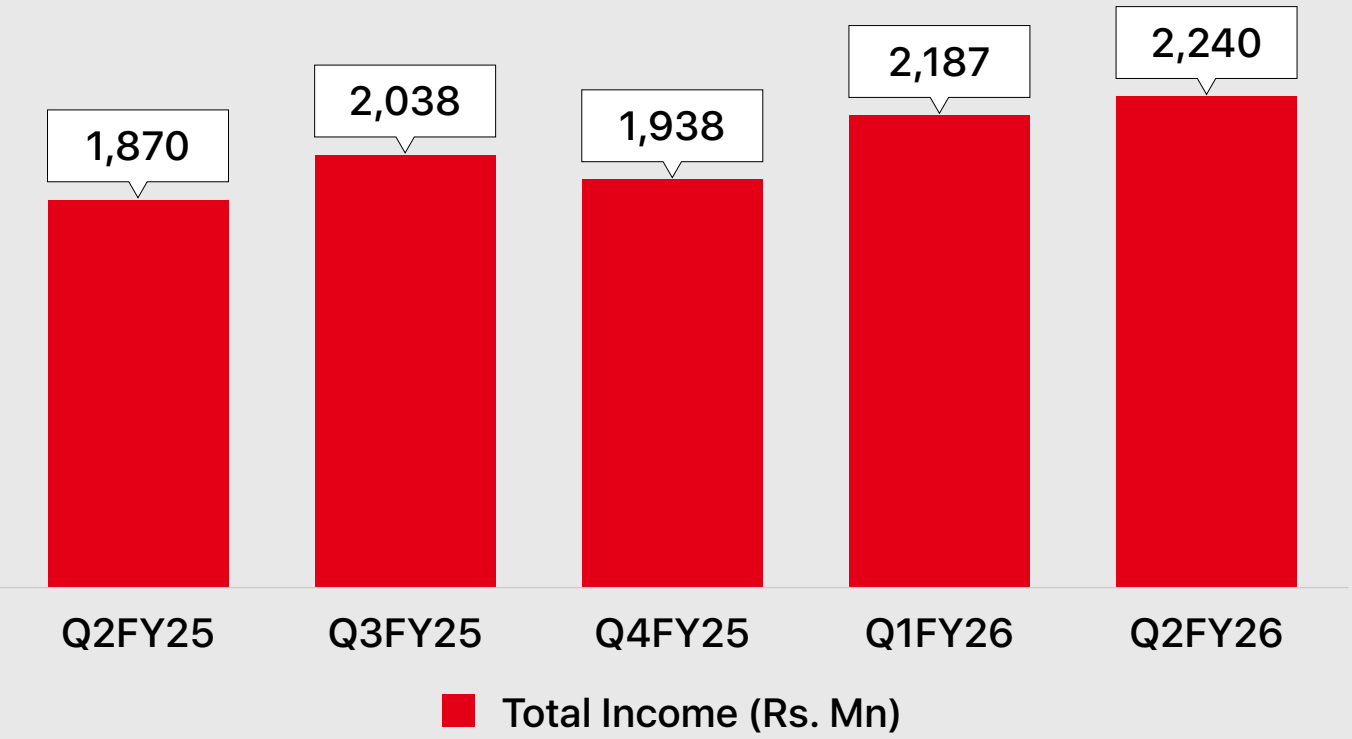
Disbursement (Rs Mn)



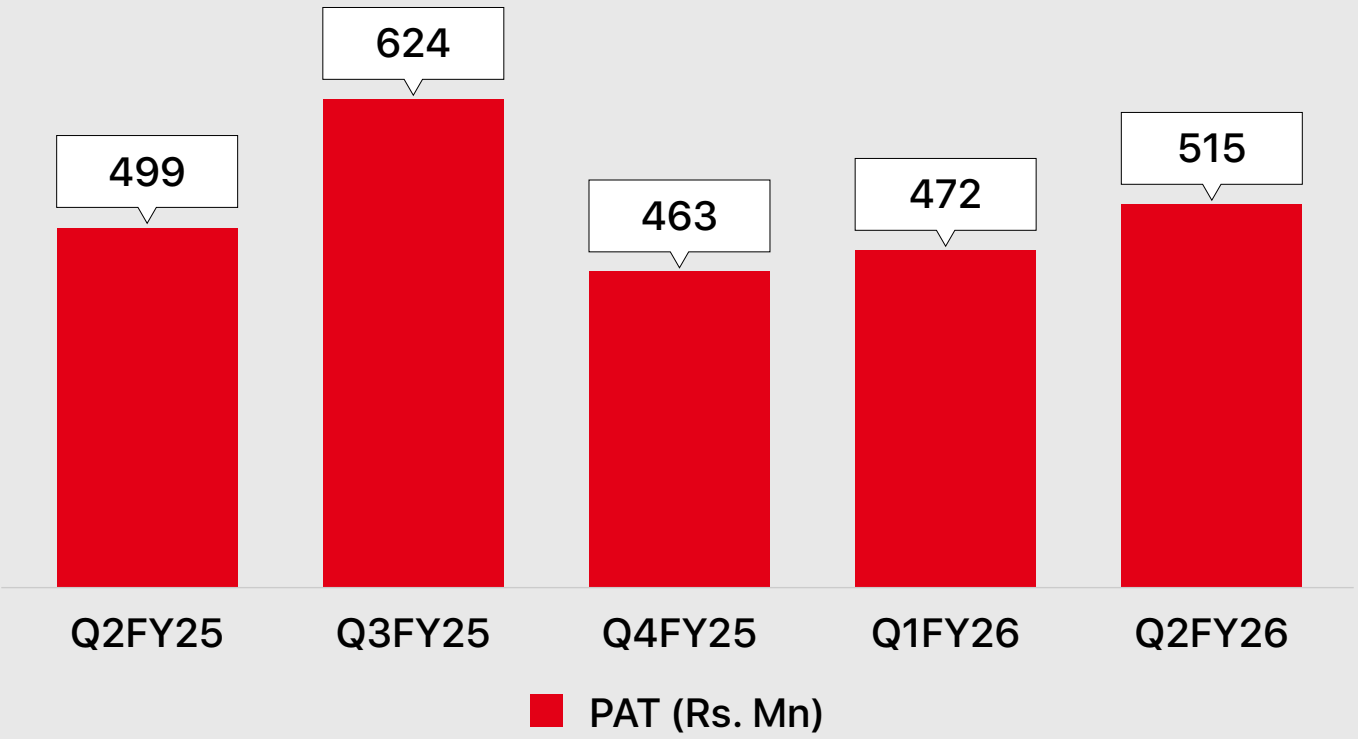
Customer Franchise (Mn)



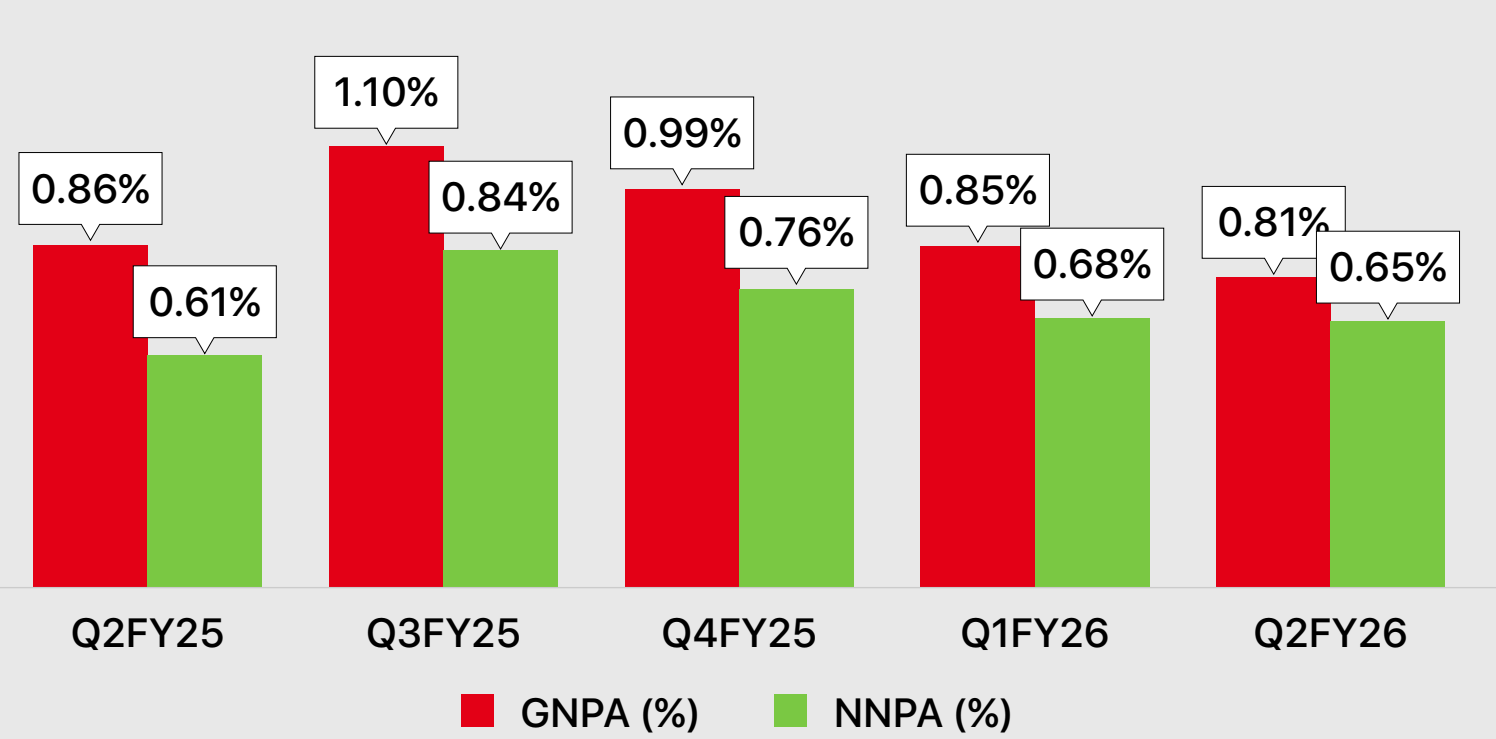
Total Income (Rs Mn)



PAT (Rs Mn)

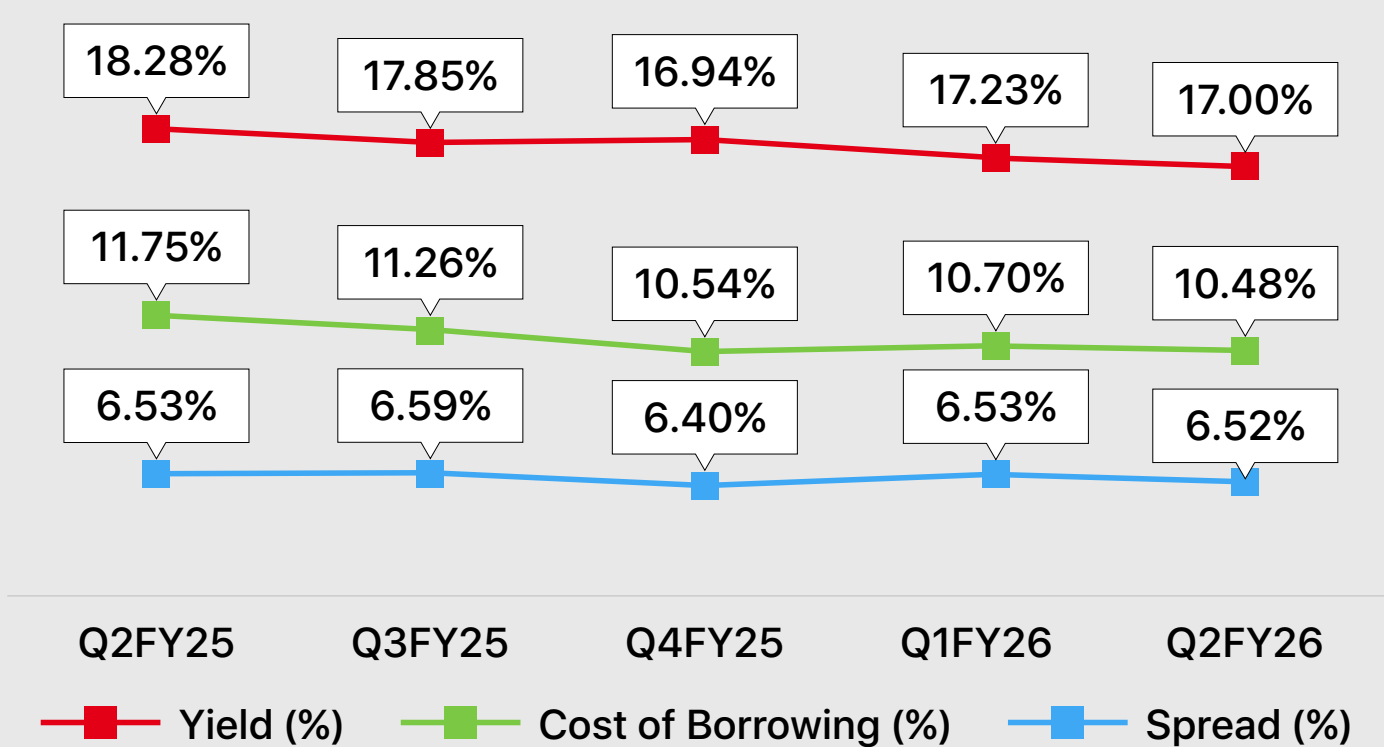


Asset Quality (%)

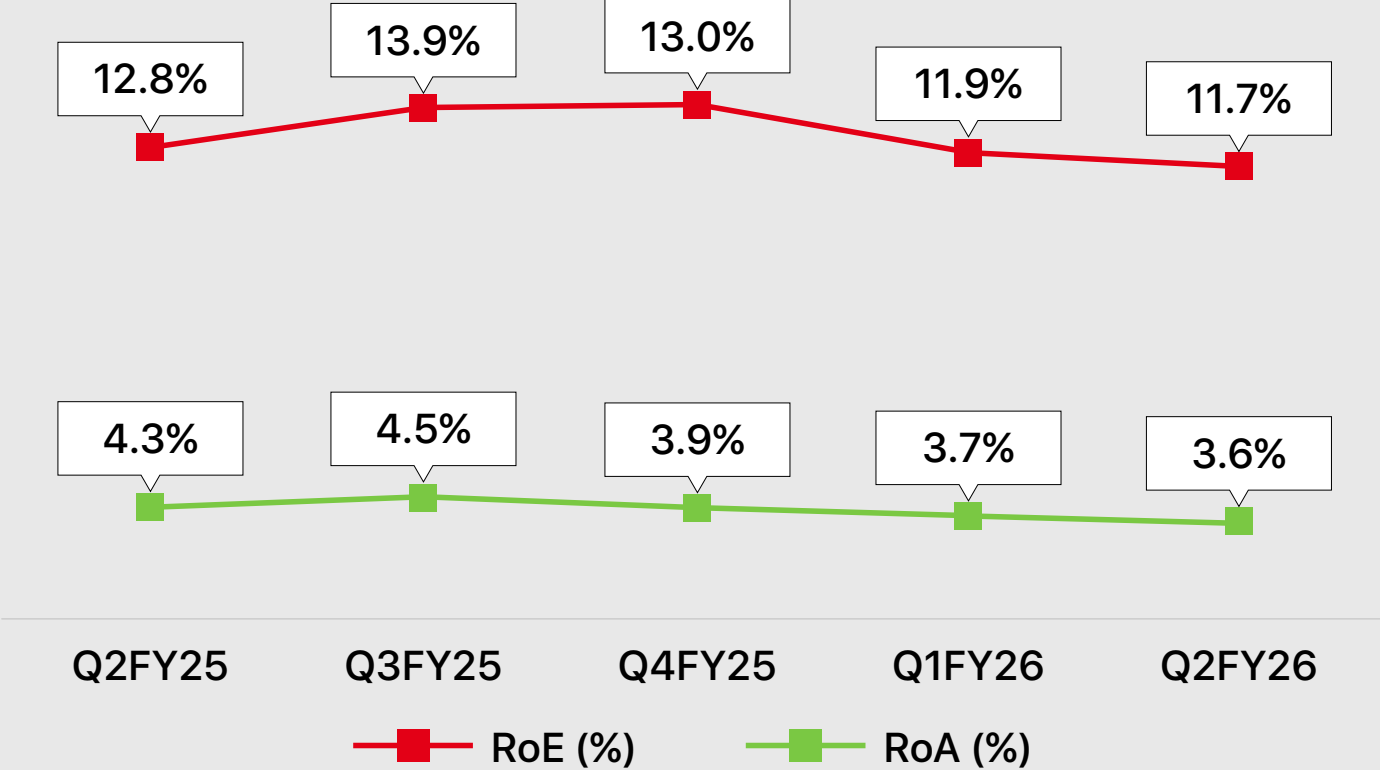


Robust Financial & Operational Performance

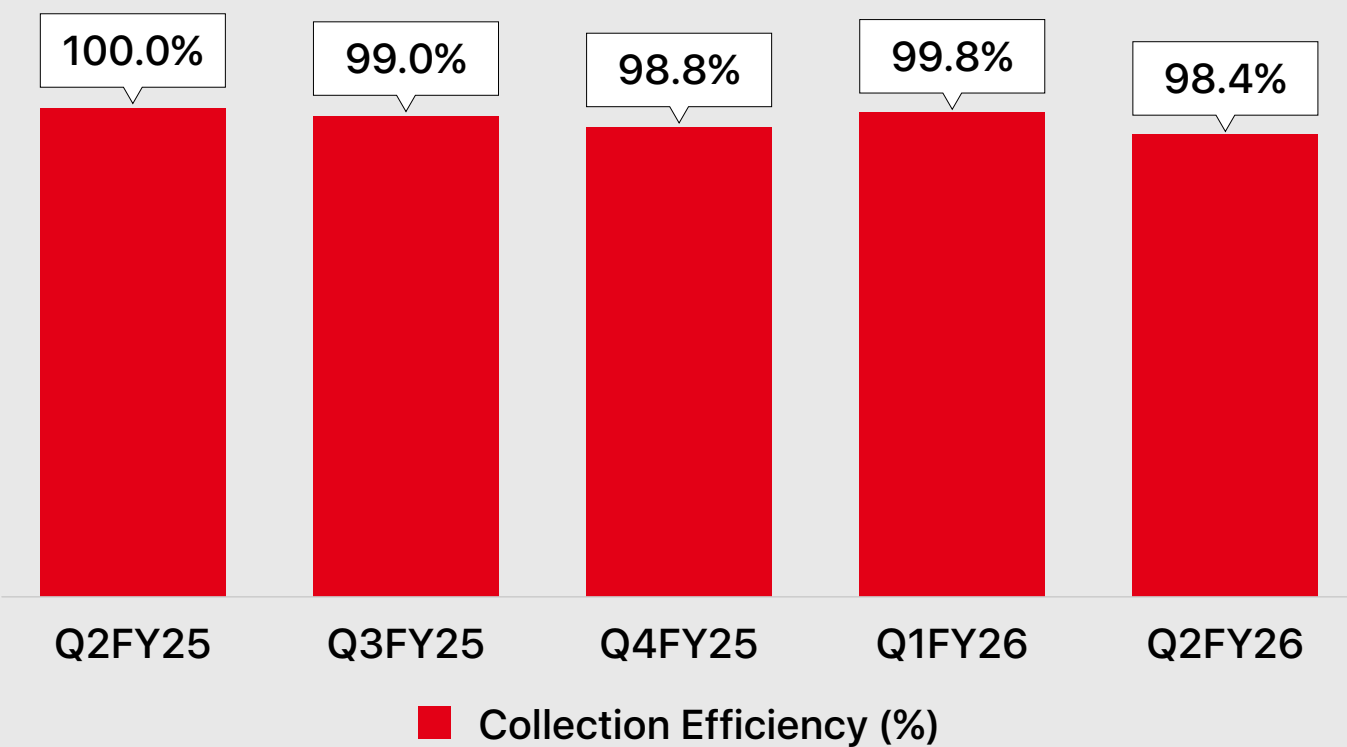
Yield, Spread, Cost of Borrowing (%)



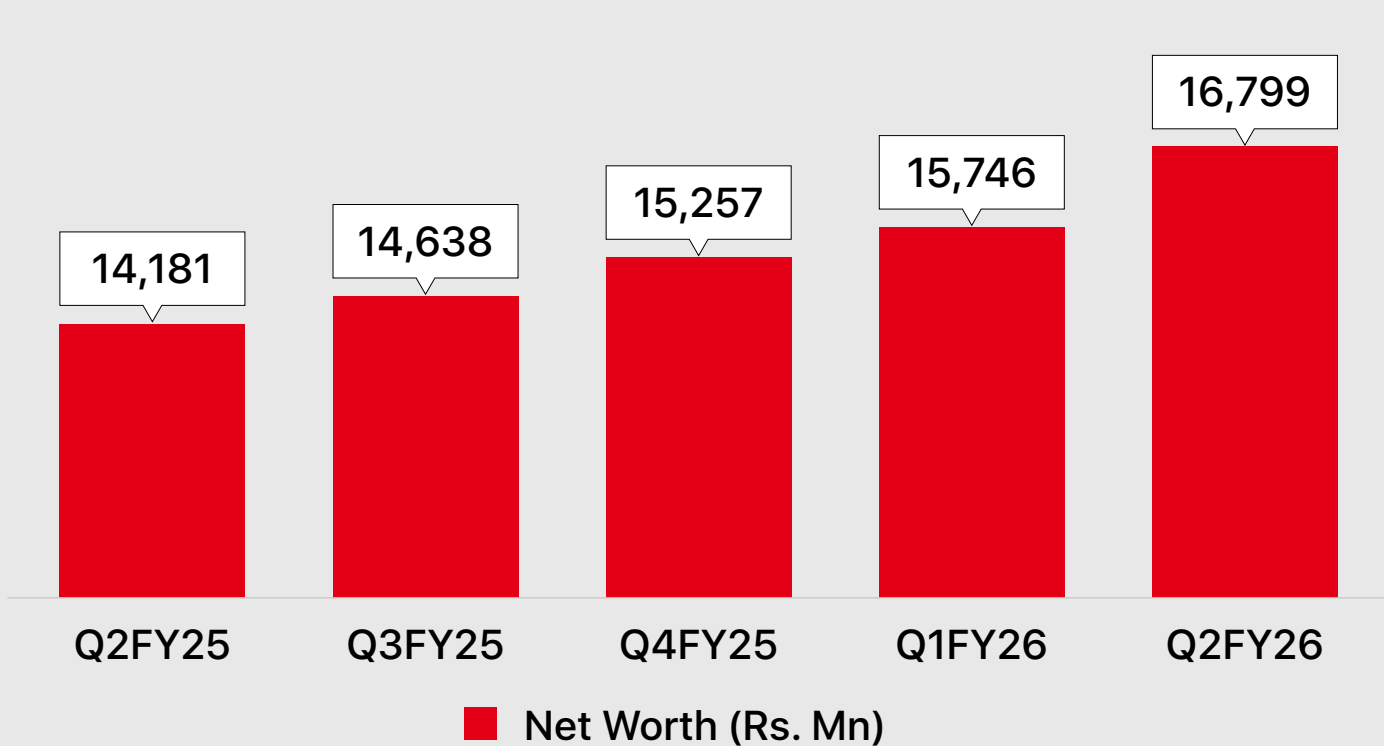
RoE & RoA (%)



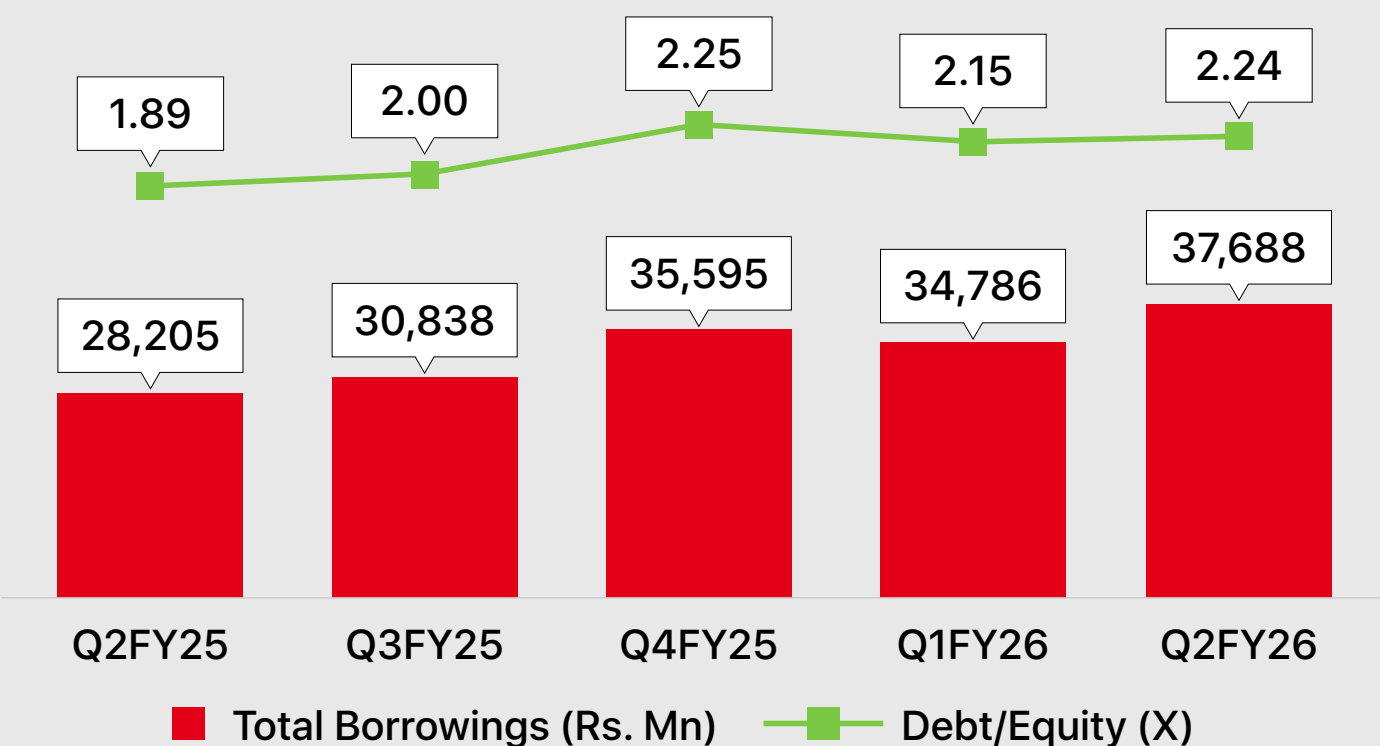
Collection Efficiency (%)



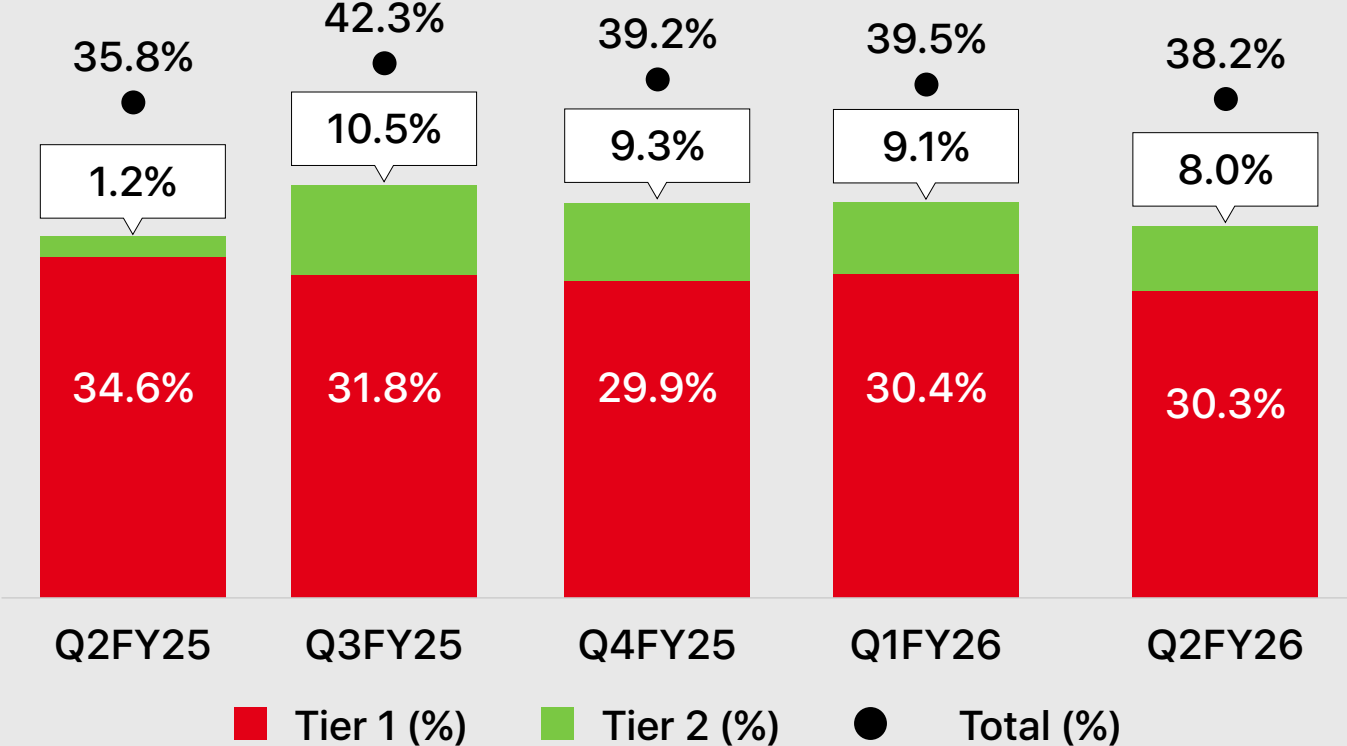
Net Worth (Rs Mn)



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



Capital Adequacy (%)



ABOUT PAISALO



Q2 FY 2026

ABOUT US

➤ **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 HIFY2026 →

33

Years of Legacy

22

States and UTs

~13 mn

Customer Franchise

Rs. 54,494 mn

AUM

(3-year AUM CAGR of 25%; highly
profitable franchise-36% PAT CAGR)

4,380

Touch Points

AA/Stable/A1+

Credit Rating

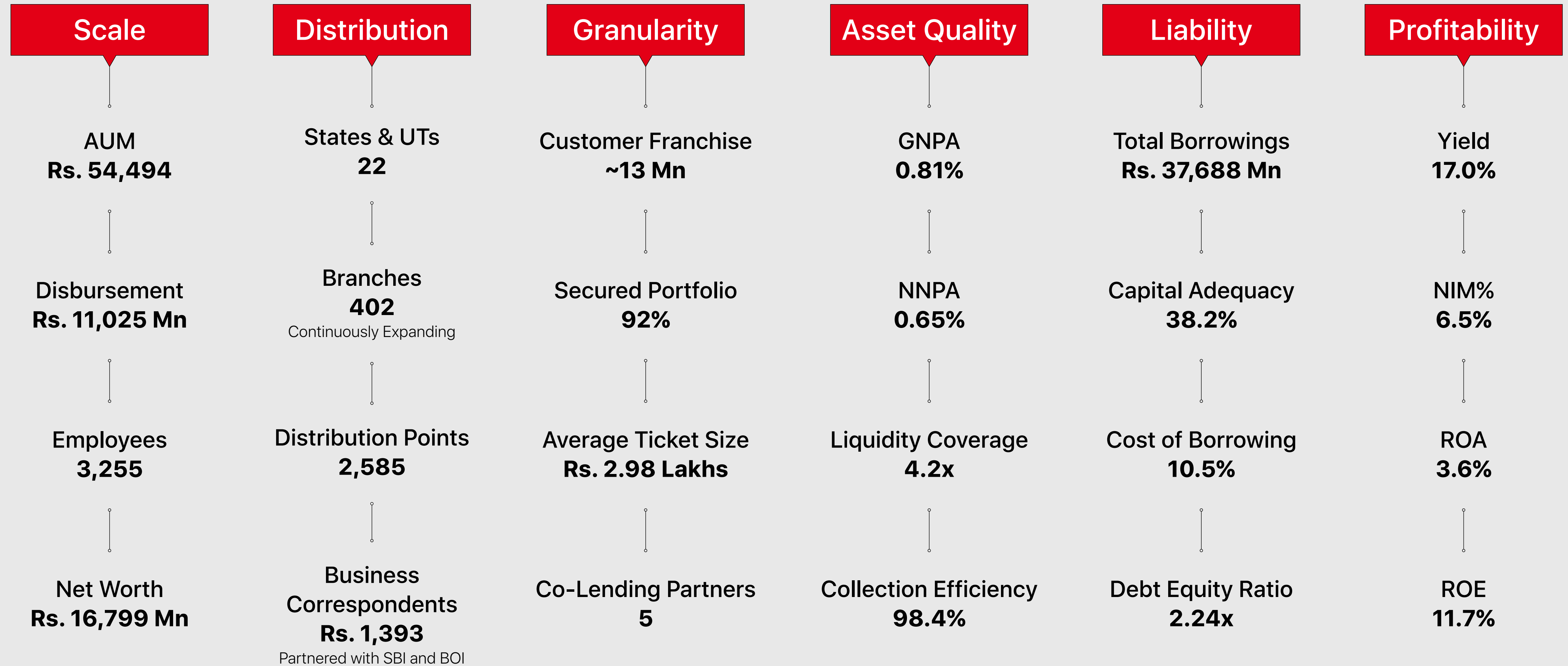
5 Co-Lending Partners



Karnataka Bank Ltd.
Your Family Bank. Across India.

At a Glance

Focused on Income Generation and MSME/SME loans



All data as of H1 FY2026

Proven through Cycles, Scaling with Stability

Assets Under Management (Rs. Mn)

Rs 54,494 Mn AUM
and scaling with ~20%
CAGR (FY20 - FY25)

Credit Rating

IVR A+/Stable

IVR AA-/Stable

IVR AA/Stable/A1+

States

10

18

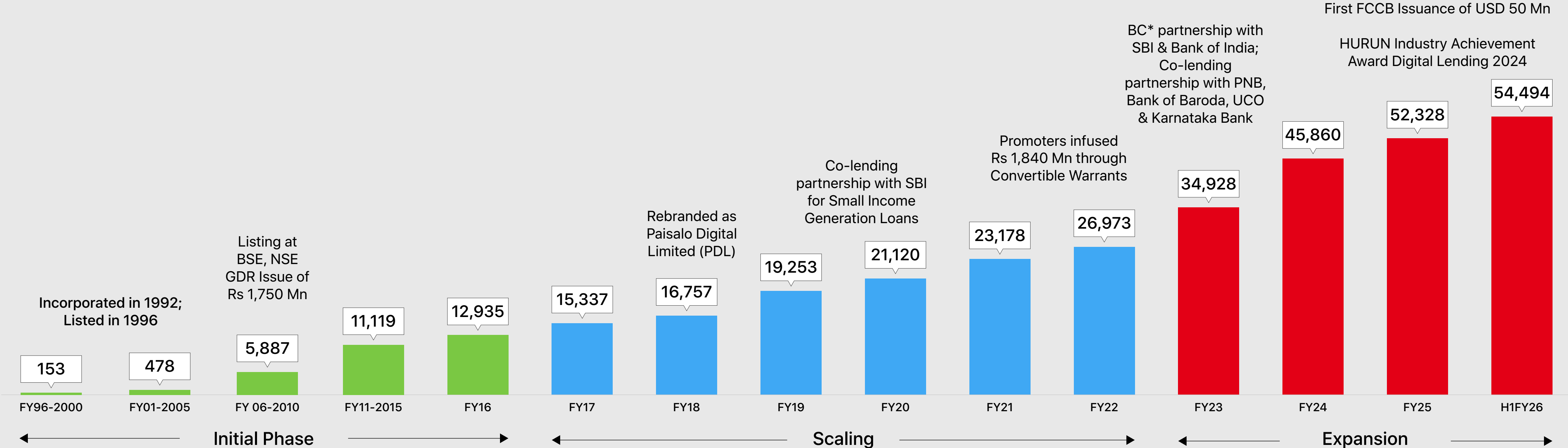
22

Touch Points

100+

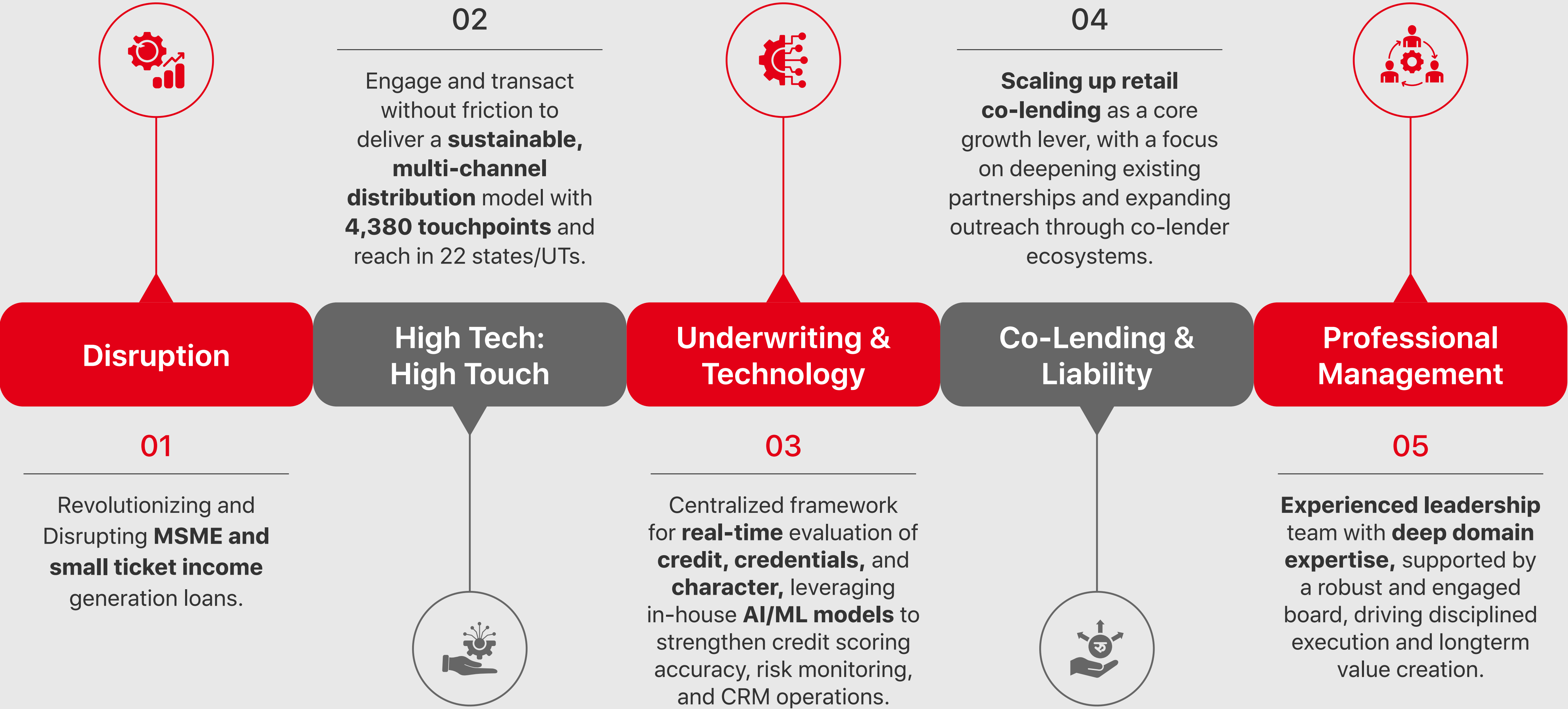
1,000+

4,300+



*Business Correspondent

Strategic Pillars



3.1 DISRUPTION

Revolutionizing and
Disrupting Credit



Q2 FY 2026

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.

Target Market Population
(Having PAN
but no credit
history)



Rs. 25,000
Estimated Ticket Size

Income Tax
Pan Holders



Rs. 9,825 bn
Estimated Annual Market Size

India
Population



<https://www.worldometersinfo/world-population/india-population/>

<https://pib.gov.in/PressReleasePage.aspx?PRID=>

<https://economictimes.indiatimes.com/wealth/save/11-5-crore-pan-cards-deactivated-after-missing-pan-aadhaar-linking-deadline-here-is-how-to-check-pan-aadhaar-linking-status/articleshow/105141748.cms>

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

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

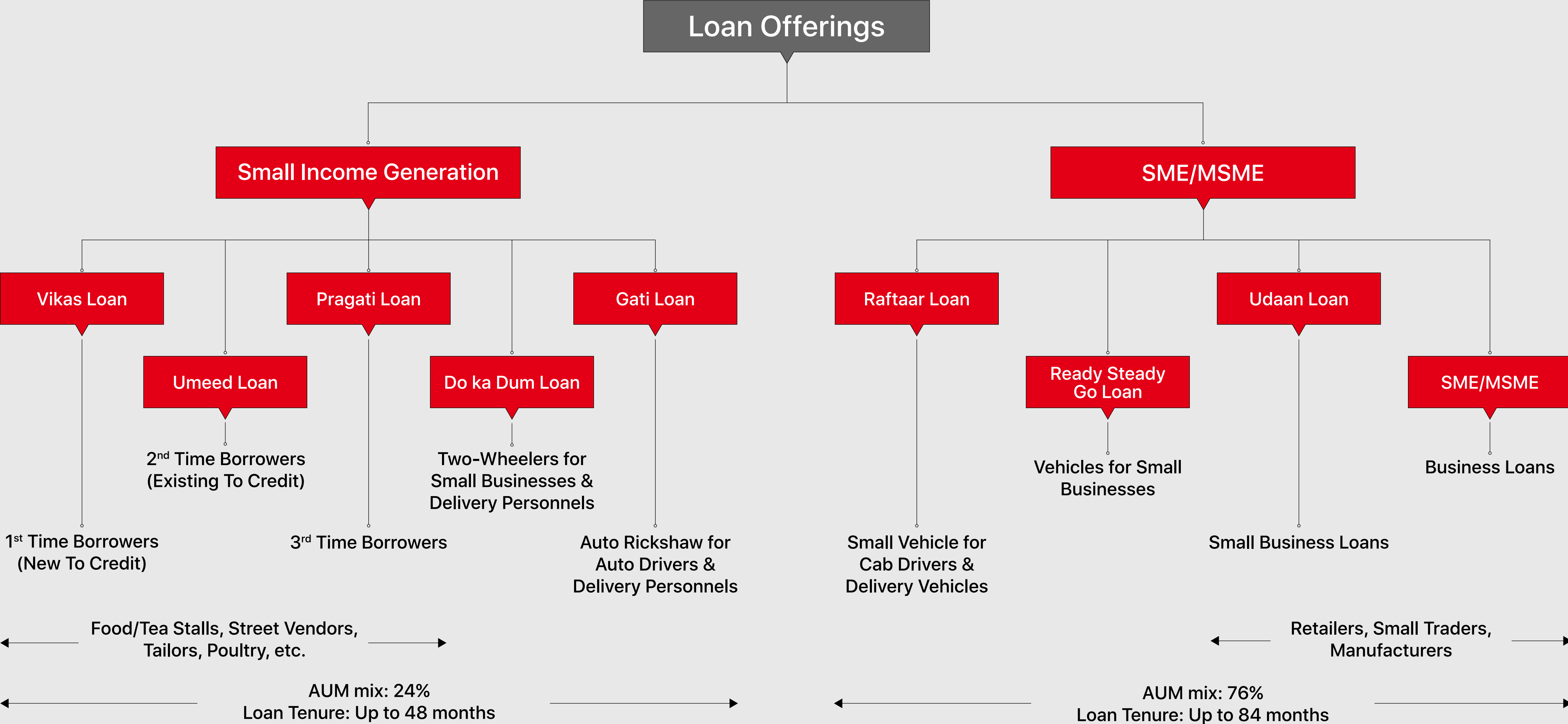
Capital Light Liability Strategy by co-lending with Leading Banks

Rs. 1,03,000 Bn
Credit Gap

Rs. 1,38,000 Bn
Overall MSME Credit
Addressable Market

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

Our Tailored Loan Offerings

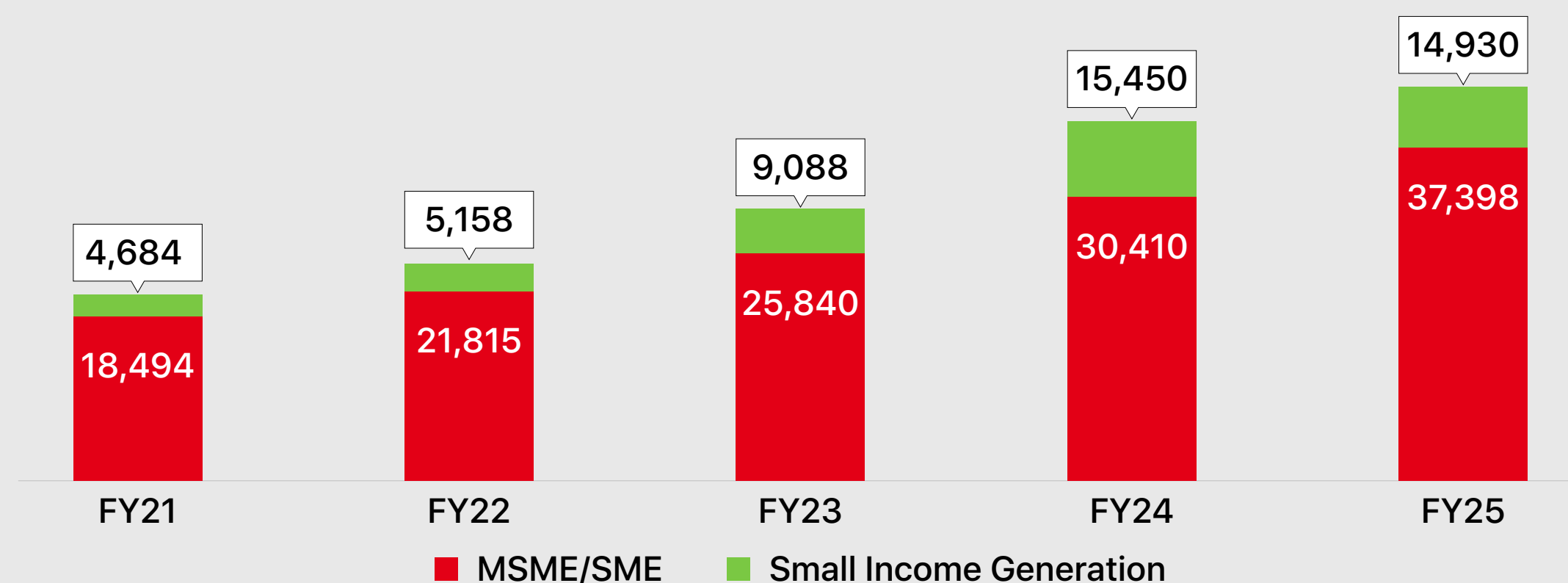


AUM mix as of HIFY2026

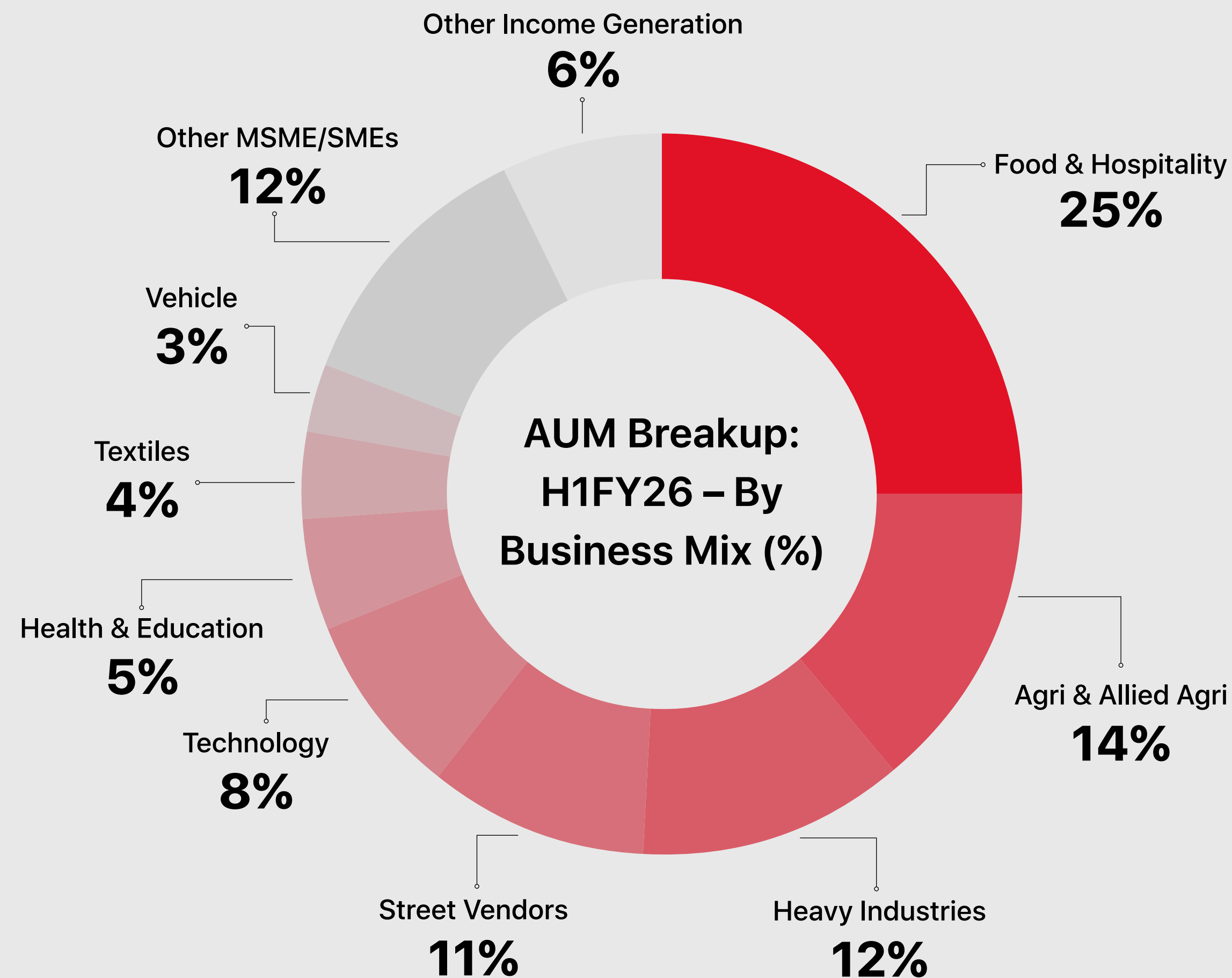
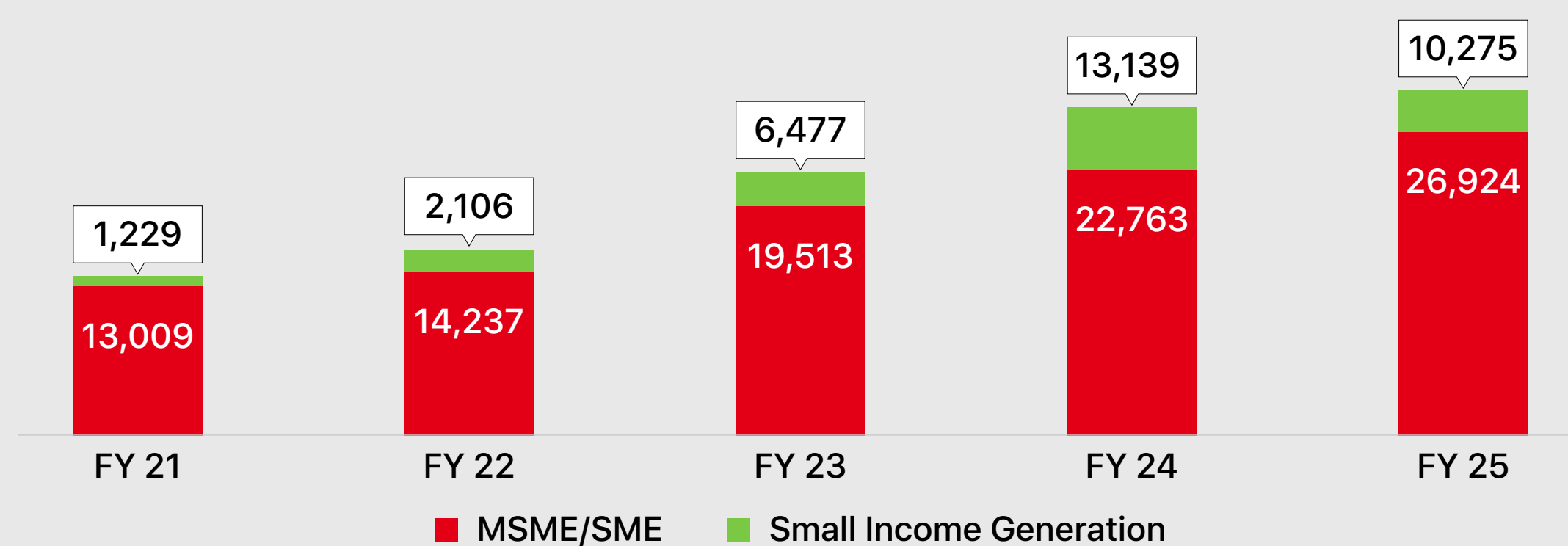
Scaling Loan Book with Sustained Disbursals

AUM expands by 20% YoY to Rs 54,494 mn in H1FY26, with steady expansion across segments

AUM Breakup (Rs. Mn)



Disbursement Breakup (Rs. Mn)



3.2 HIGH TECH : HIGH TOUCH

Engage and transact
without friction



Q2 FY 2026

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

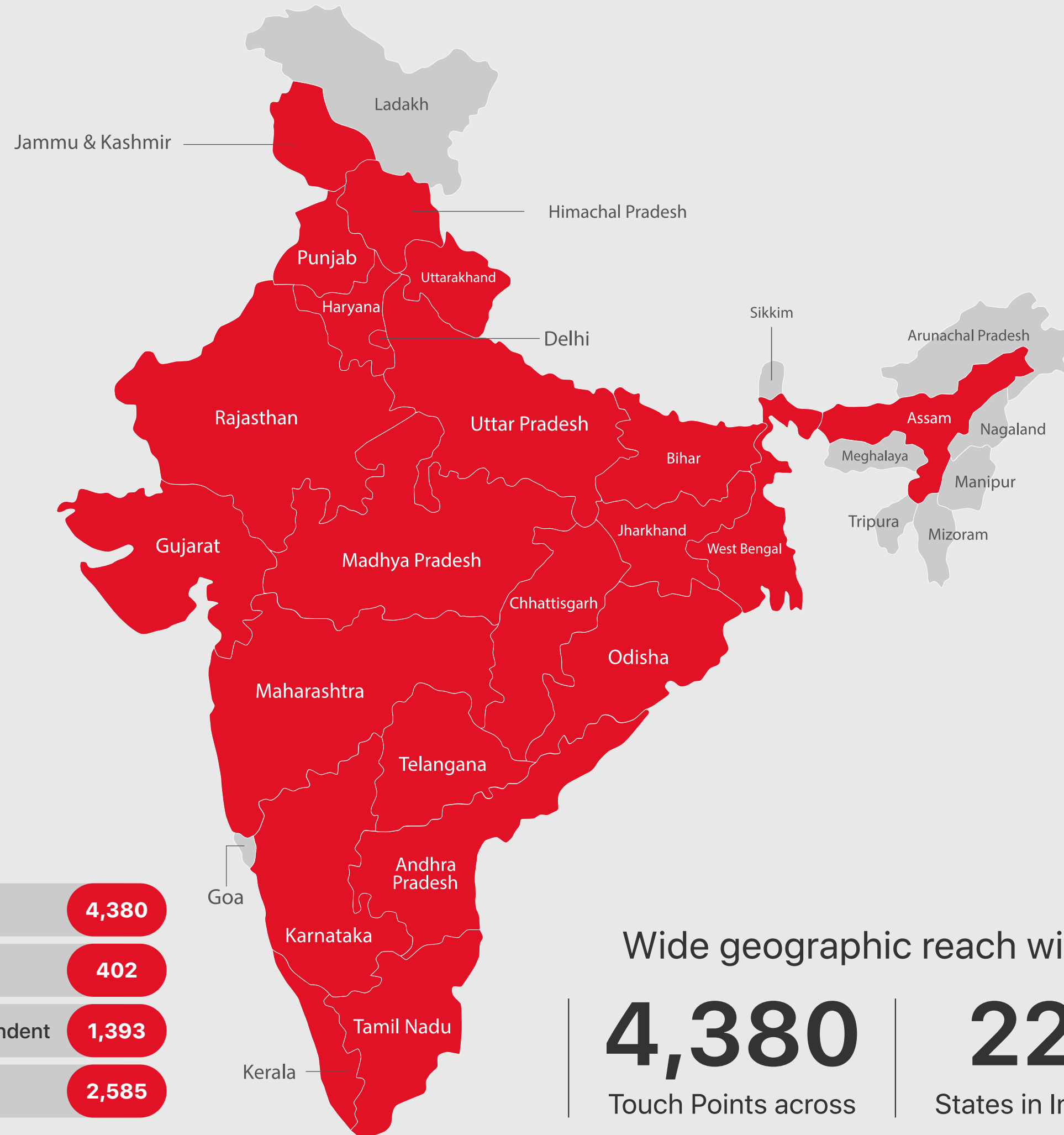
- Automated Triggers on Business, depending on geo spatial and geopolitical assessment
- Postal code level credit monitoring allows to minimize the potential impact of disasters



Analytics

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

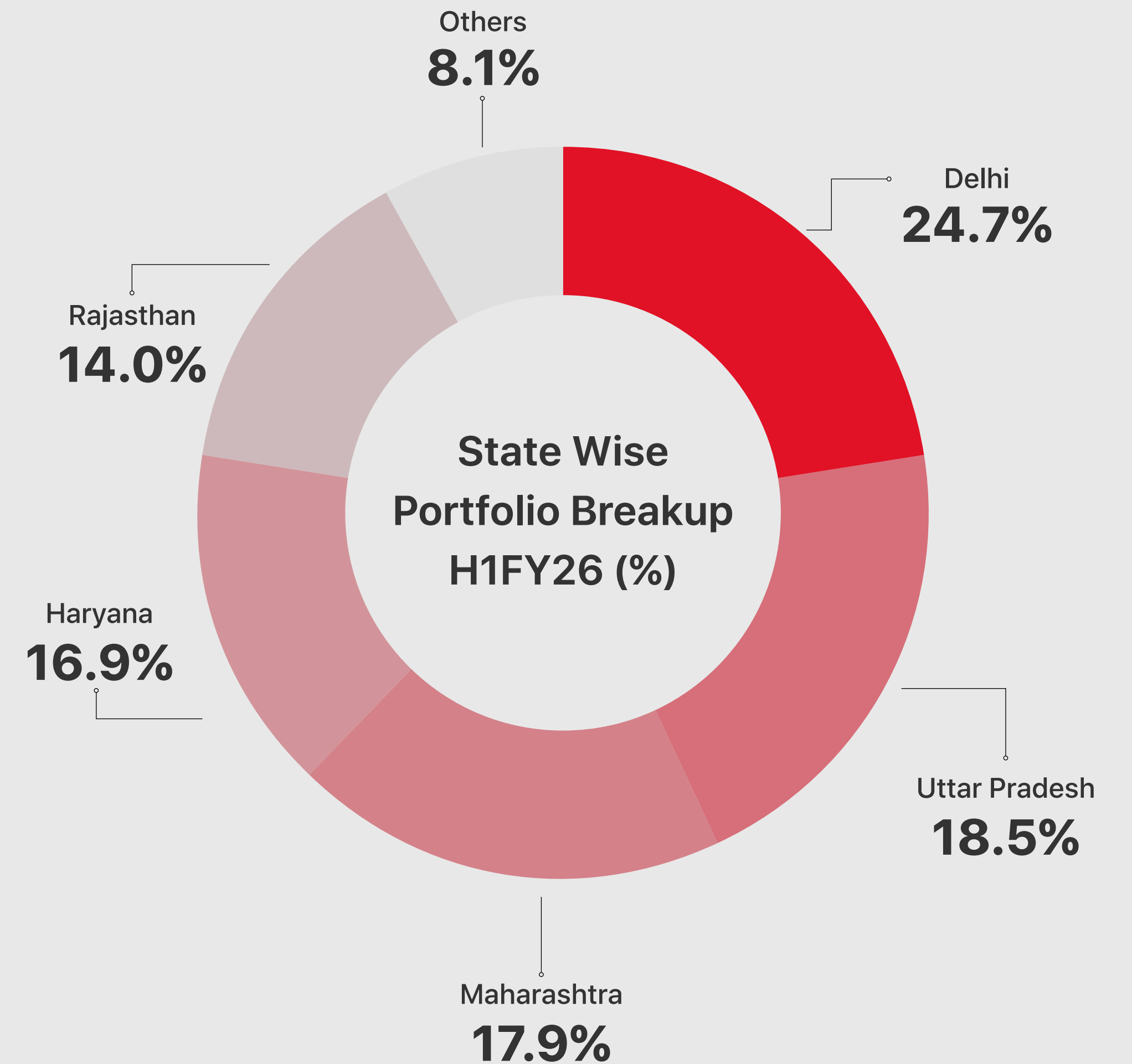
High-Touch: Pan India Network



Touch Points	4,380
Branches	402
Business Correspondent	1,393
Distribution Point	2,585

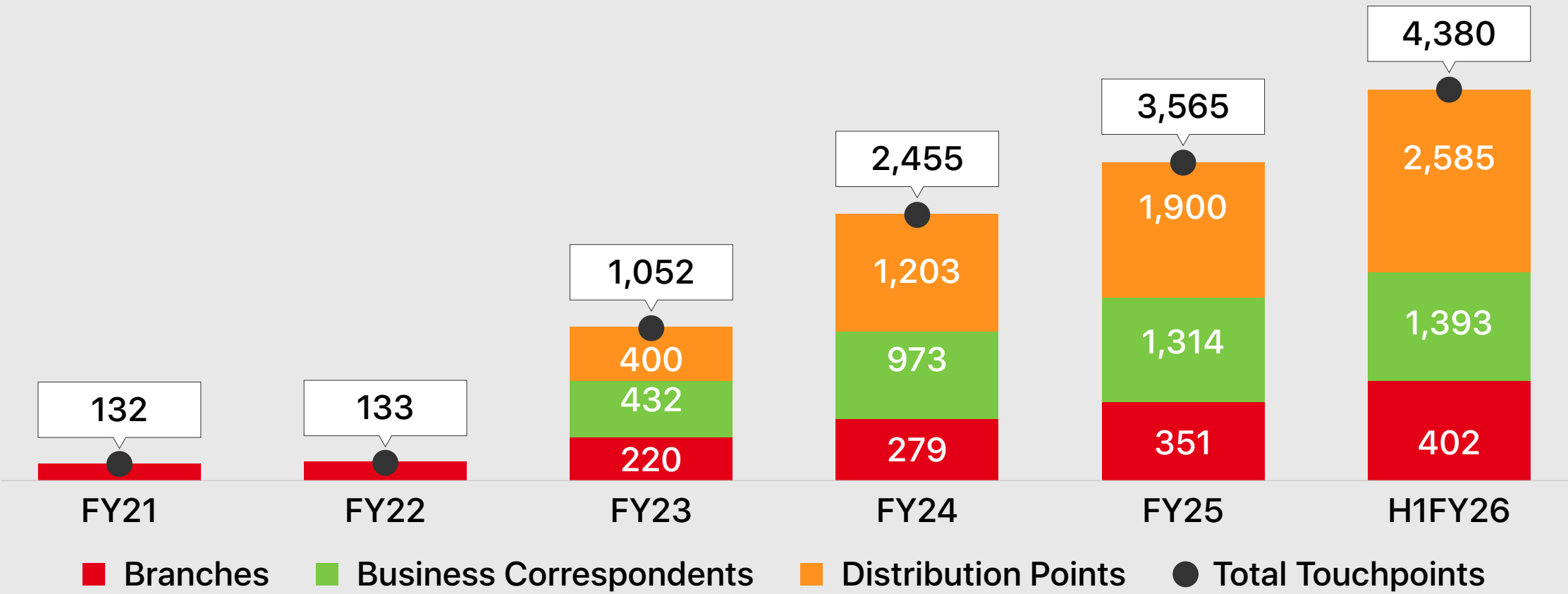
Wide geographic reach with

4,380	22
Touch Points across	States in India

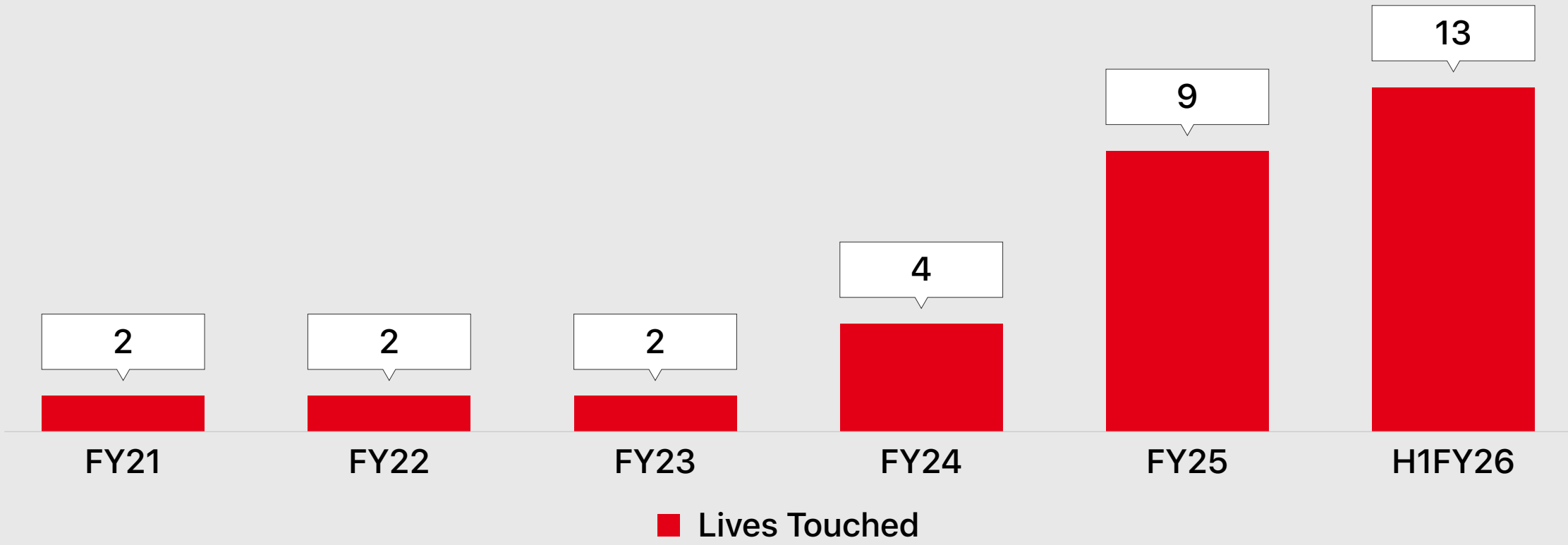


Operational Expansion to New Geographies

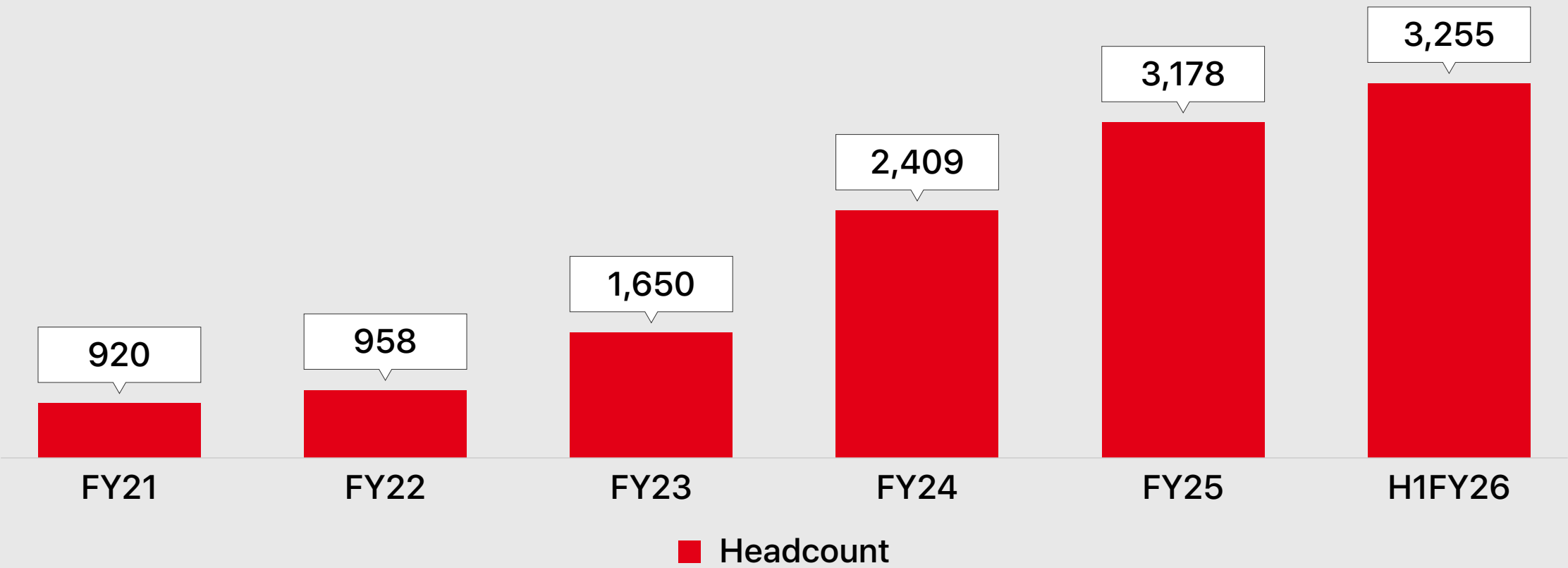
Touch Points Expansion



Customer Franchise (Mn)



Headcount



- ✓ Expanded customer base to over 13 mn lives, with a robust net addition of ~1.8 mn customers in Q2 FY26, demonstrating strong franchise growth and market traction.
- ✓ 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**.

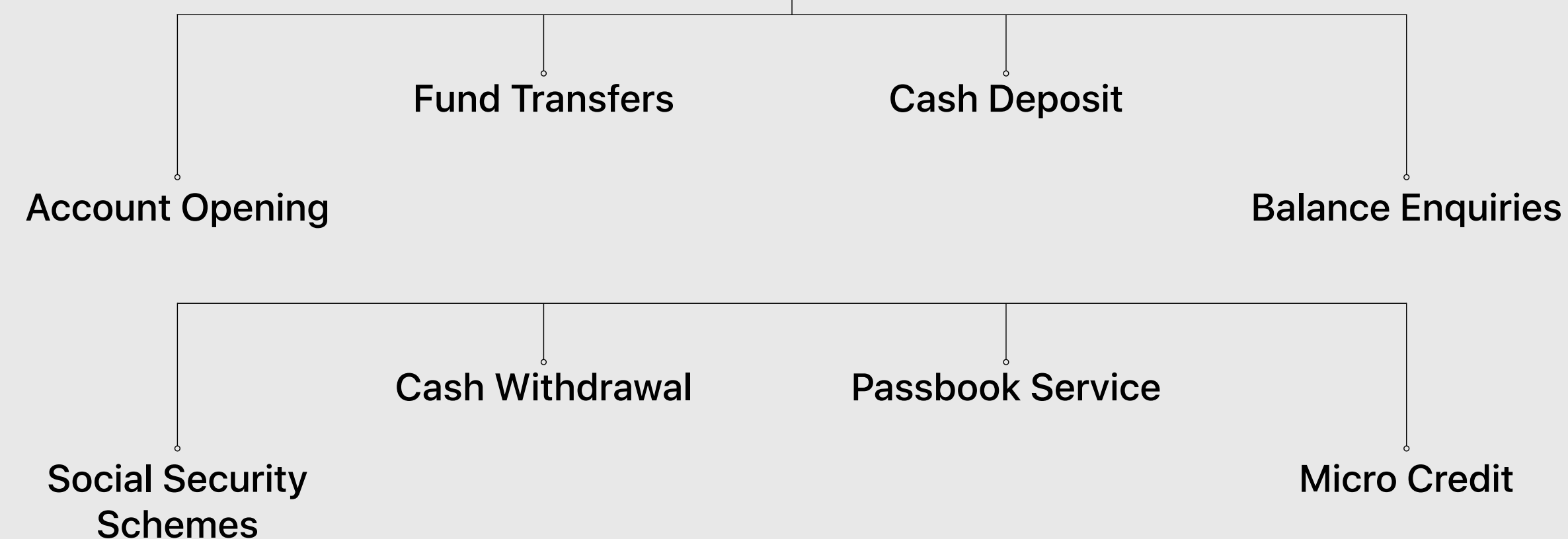


As of Q2FY26, Paisalo operates through Bank CSPs in **1,393 touch points across 22 states**.



Strategic **partnerships with State Bank of India and Bank of India** under the Business Correspondent (BC) model to enhance financial inclusion and last-mileBaaS delivery.

Services offered as Business Correspondent



Particulars	FY23	FY24	FY25	H1FY26	Q2FY25	Q3FY25	Q4FY25	Q1FY26	Q2FY26
#Active CSPs	432	973	1,314	1,393	1,286	1,286	1,314	1,382	1,398
#Small Savings Bank Account Opened	10,091	67,855	112,697	56,880	34,692	26,992	26,109	22,954	33,926
#Cross Selling Accounts (APY, PMJJBY, PMSBY)	5,869	84,036	136,236	68,323	41,621	40,626	33,529	25,303	43,020
#Customer (Initiated Transactions)	135,184	2,245,052	5,038,834	3,220,031	1,241,144	1,378,659	1,468,743	1,479,990	1,740,041
Customer Initiated Transactions (Rs. Mn)	766	12,648	30,054	19,535	6,868	8,349	9,099	9,621	9,914

3.3

UNDERWRITING & RISK MANAGEMENT



Q2 FY 2026

Paisalo's CCC Model to Underwriting

Paisalo's CCC



Character

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



Credit Evaluation

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



Credibility

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

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 geospatial 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



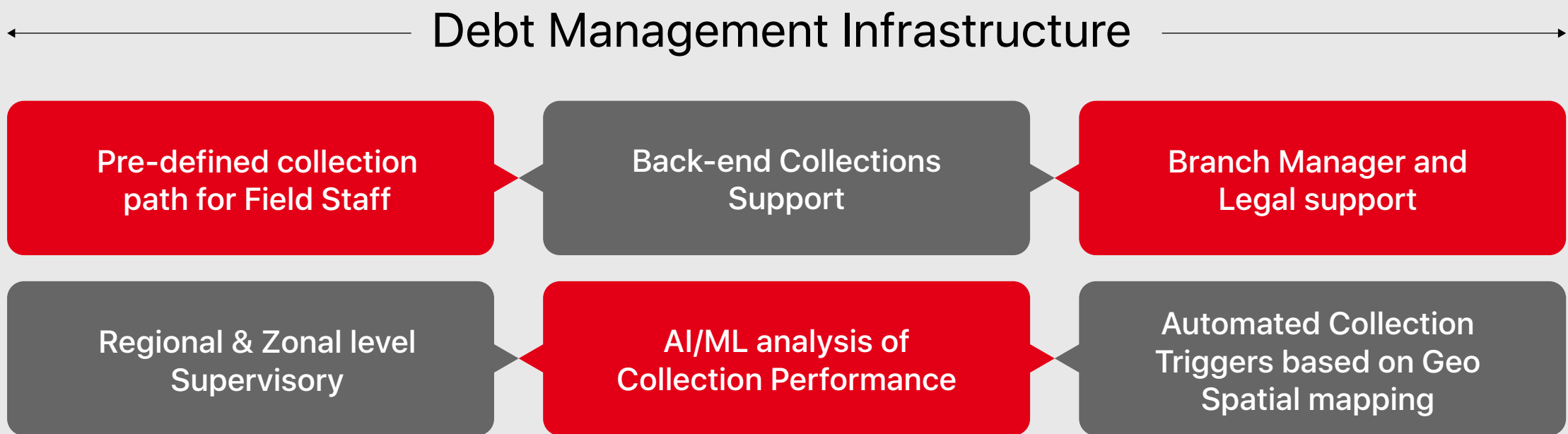
Higher risk of overleveraging, fraud, or first-time delinquencies

- » 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

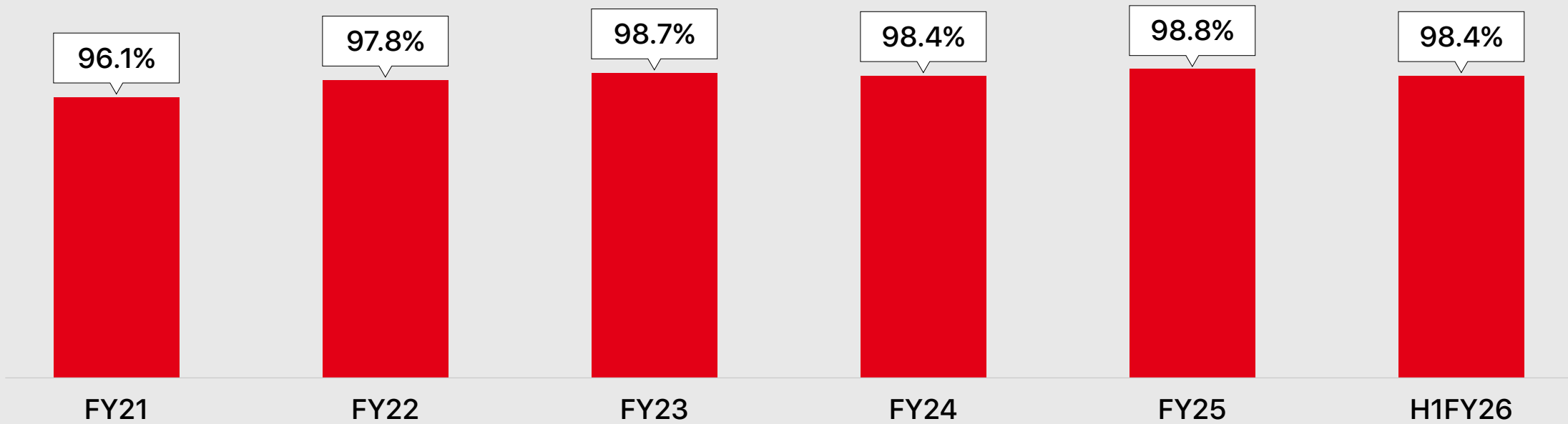
Underwriting strategy evolved over the years with continued focus on automation to eliminate human bias, lower TATs, improve underwriting and operating efficiencies.

Robust Collection Efficiency

In-House, Debt Management Infrastructure



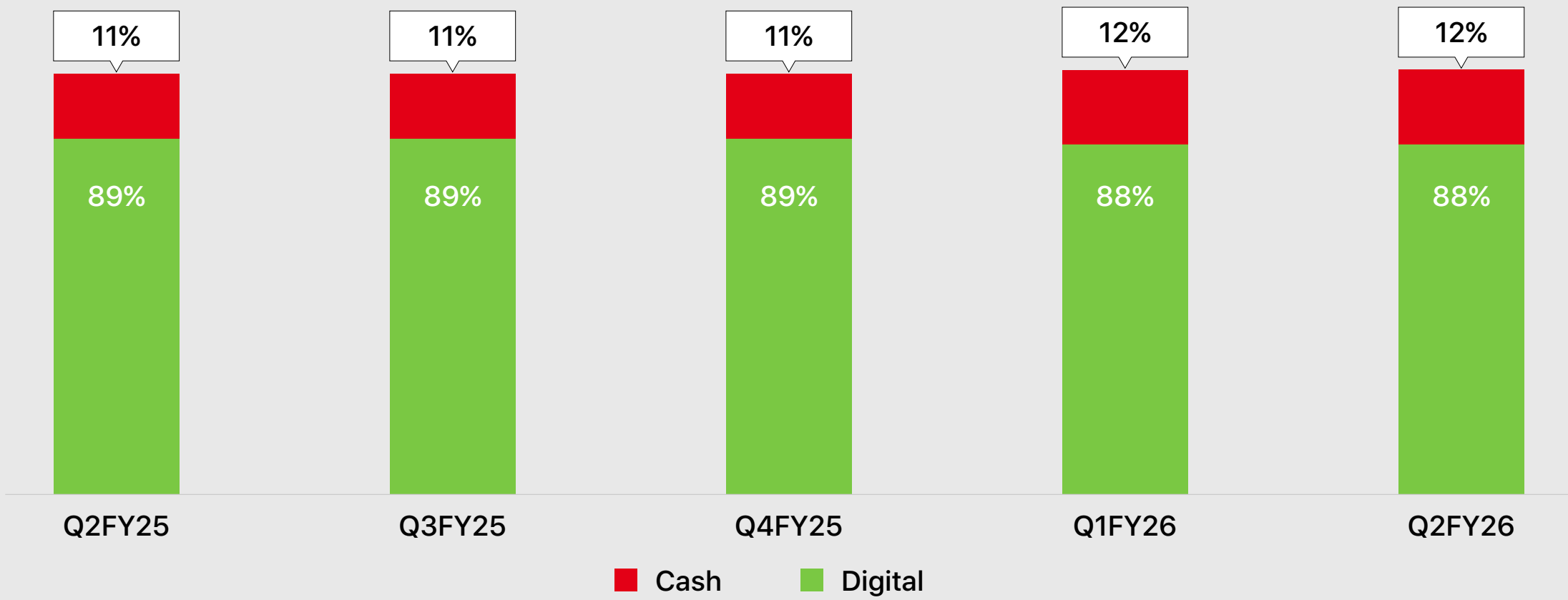
High Collection Efficiency (%)



Sales Incentive linked to Collection Performance

Loan Stage	Strategy Used	Parties Involved
Normal	<ul style="list-style-type: none">Peer level collection oversightAutomated outbound Call/SMS	<ul style="list-style-type: none">Tech driven
Initial stages of delinquency	<ul style="list-style-type: none">Automated outbound Calling, Soft collections + SMS remindersInitiate debt management infrastructure	<ul style="list-style-type: none">Branch Team, Supervisory
NPA	<ul style="list-style-type: none">Legal action for recoveryOn-ground follow up	<ul style="list-style-type: none">Legal Recovery team

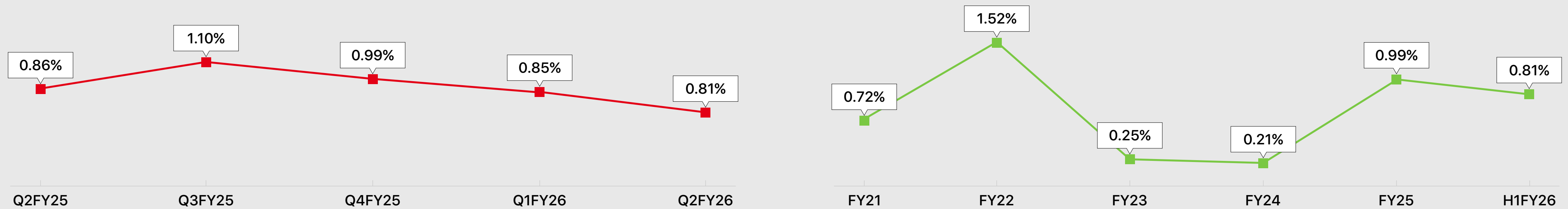
88% Collected Digitally



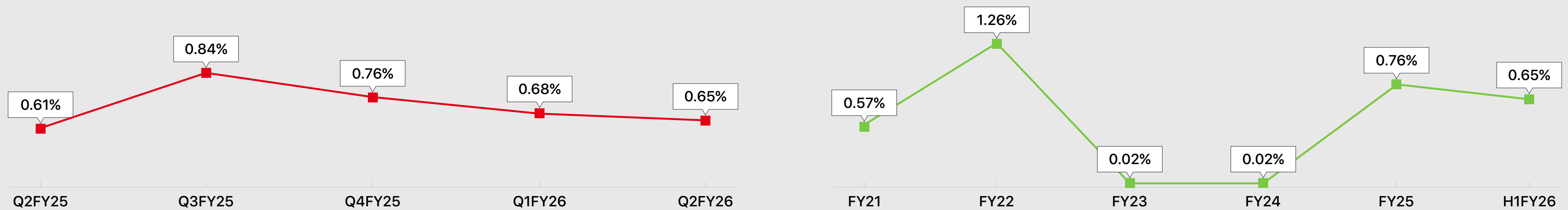
Asset Quality

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

GNPA (%)



NNPA (%)



3.4 LIABILITY & CO-LENDING



Q2 FY 2026

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

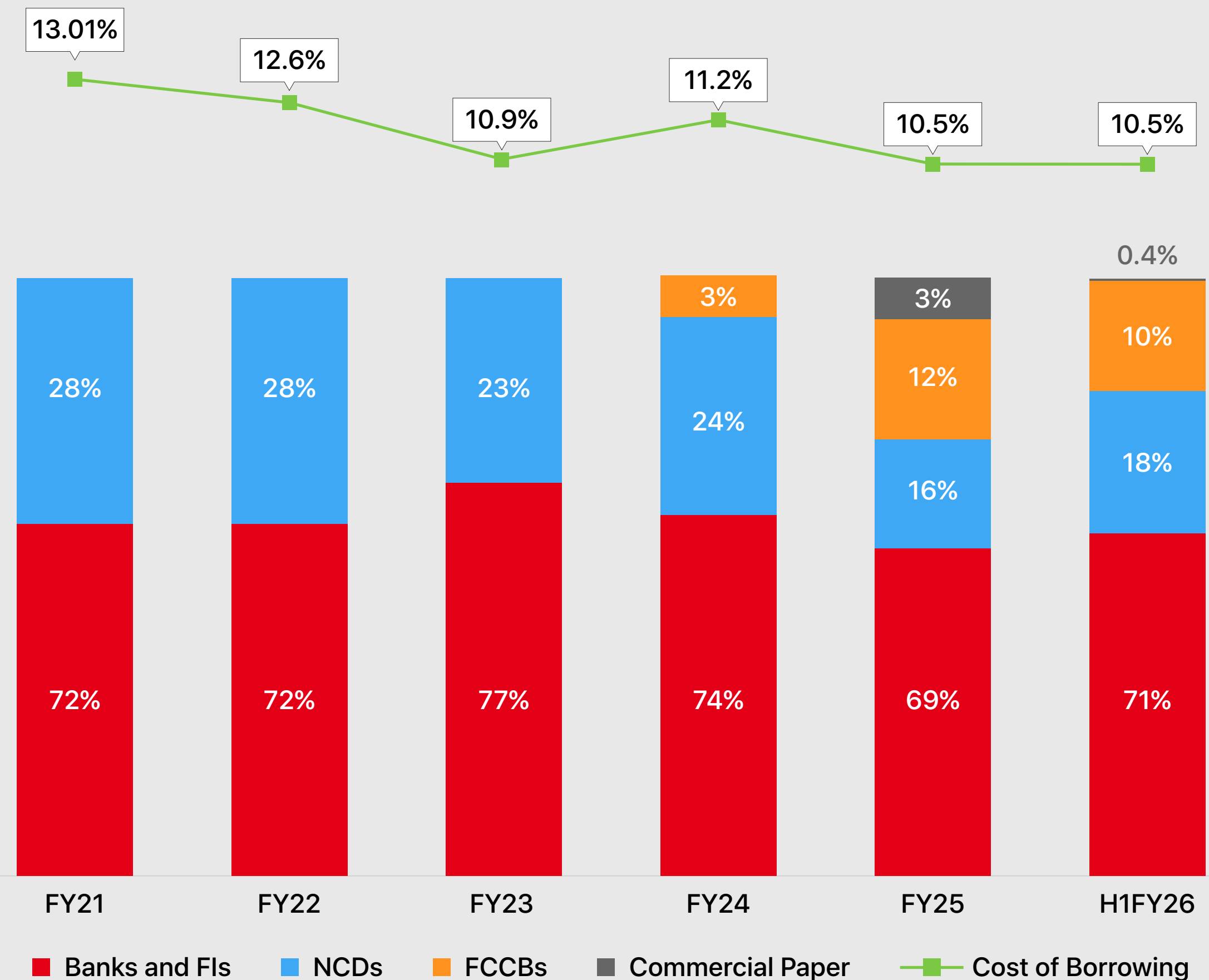
- ✓ Lower Cost of Capital with no operating cost leading to higher returns on risk adjusted basis.
- ✓ Credit flow to priority sectors.
- ✓ Asset and risk diversification.
- ✓ Optimized use of low cost funds.

Co-Lending Tie Ups with Leading Banks

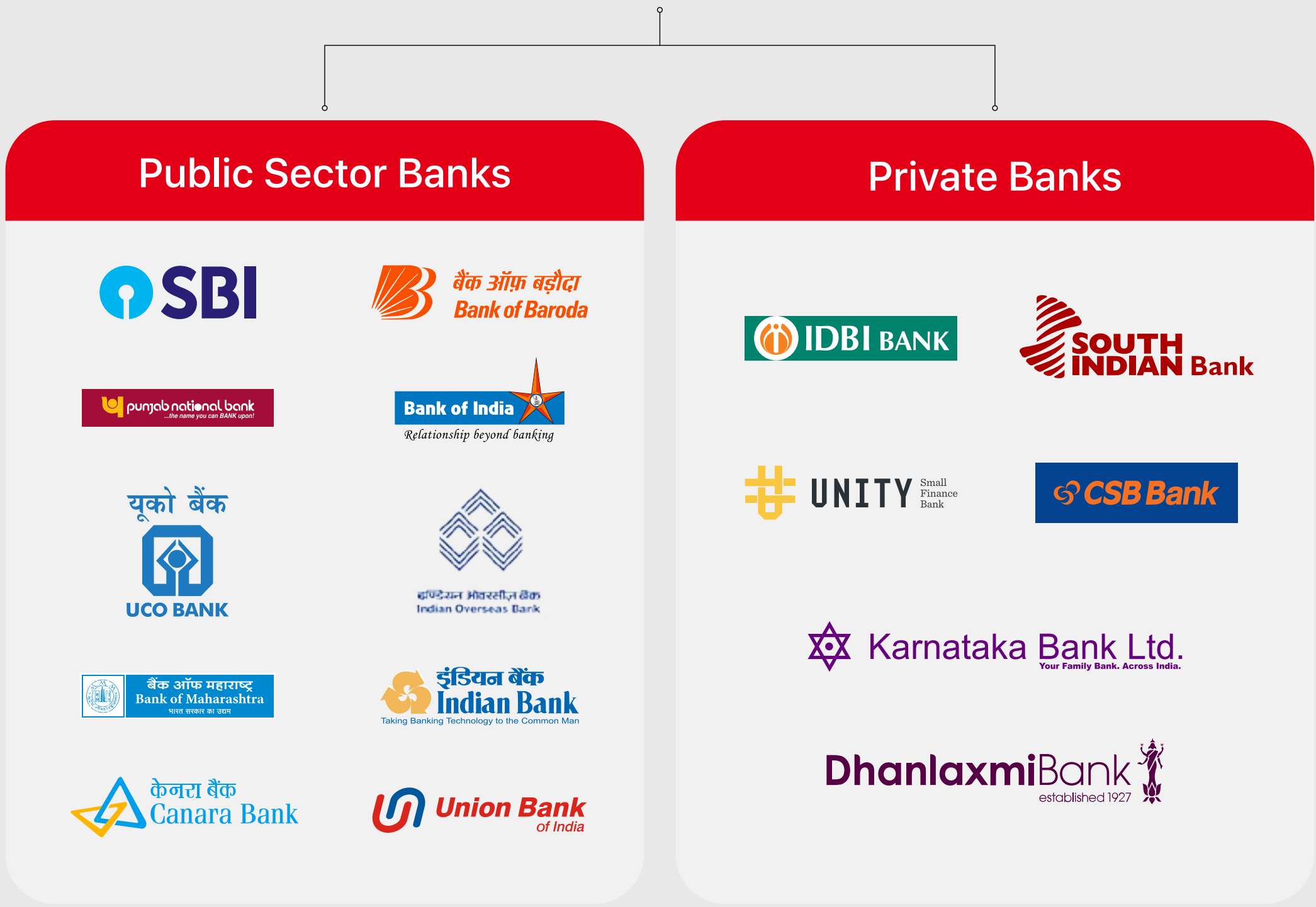


Diversified Liability Mix

Borrowing Mix and Cost of Borrowing



Diverse Lender Base


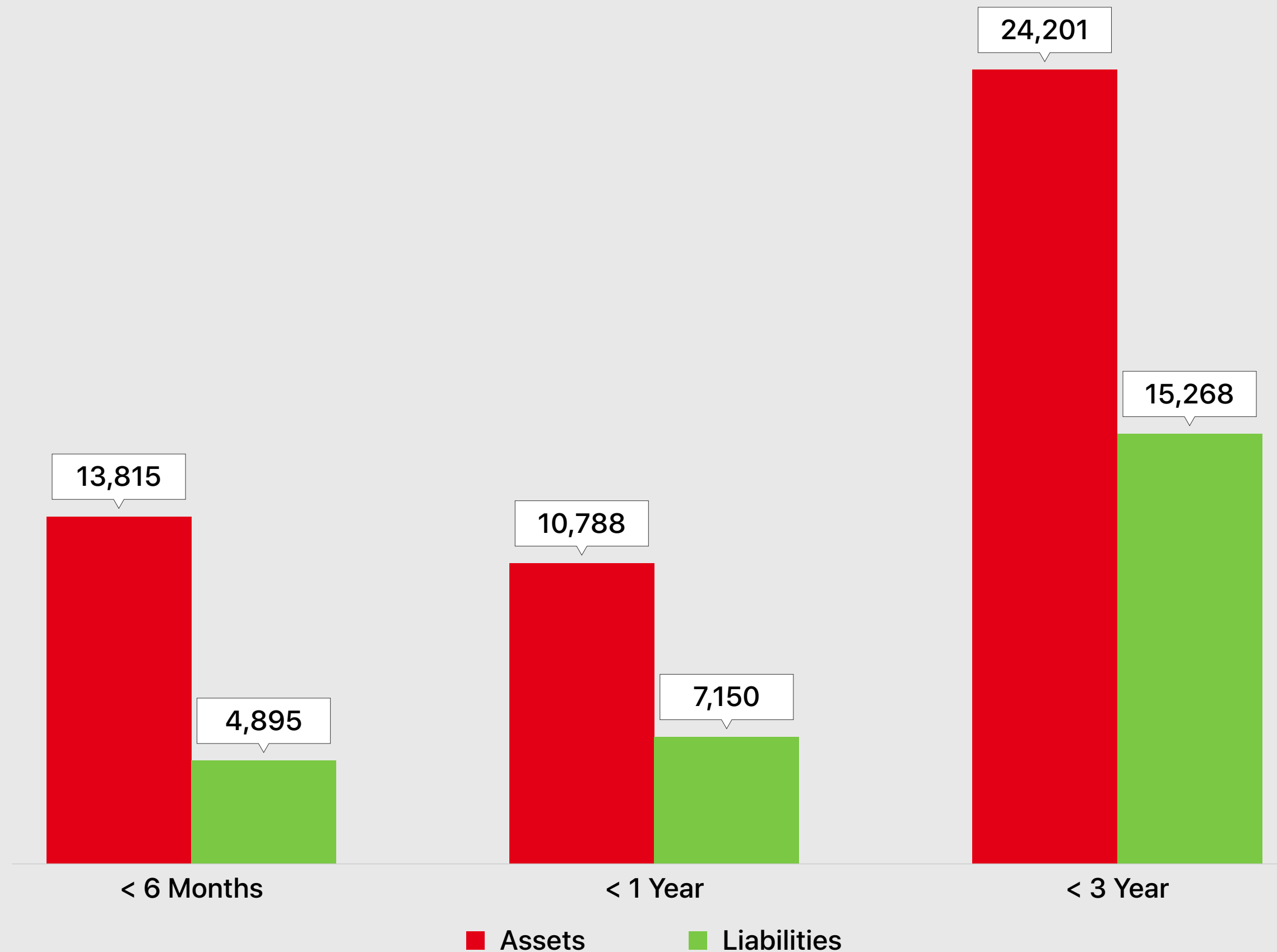


Credit Rating
AA/Stable/A1+

Prudent ALM

Positive Asset Liability Management across Buckets

Rs. Mn



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.

3.5 LEADERSHIP



Q2 FY 2026

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.



HARISH SINGH
Executive Director

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



SANTANU AGARWAL
Deputy Managing Director

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



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.



Raman Aggarwal
Independent Director

Co-Chairman of Finance Industry Development Council (FIDC), member of Advisory Groups to Ministry of Finance & RBI, Core Group setup by Ministry of Corporate Affairs, and Special Task Force at FICCI.



VIJAY RONJAN
Independent Director

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



NISHA JOLLY
Independent Director

30 years+ of experience in the field of Banking, held position of Chief Manager of Punjab National Bank.



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 nearly 26 years of experience in national security, governance, and geopolitics.

Experienced & Professional Management



Harish Singh
Chief Financial Officer & ED
■ 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
SVP Marketing
■ 6 ■ 2
Ex-J. Walter Thomson, Lowe Lintas



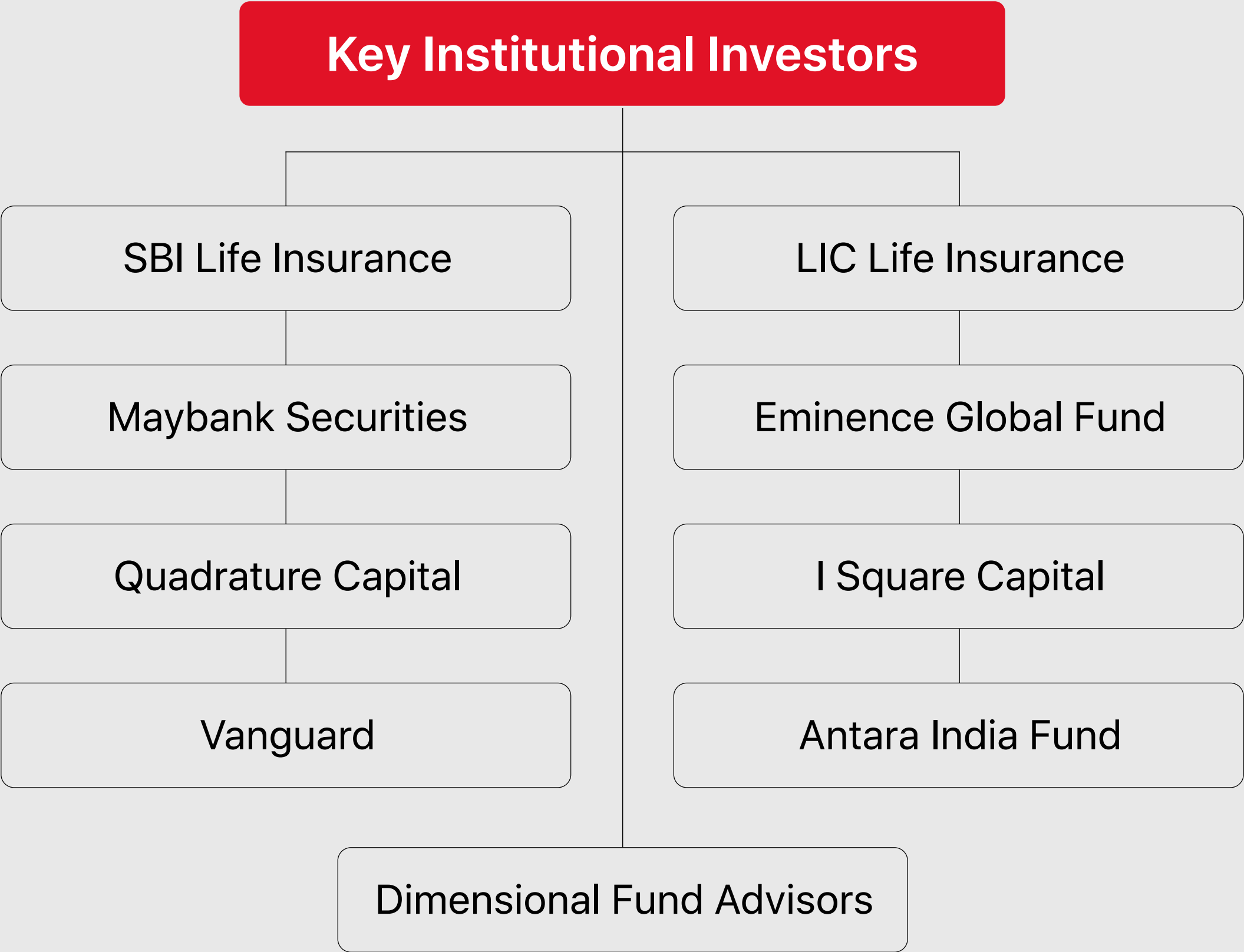
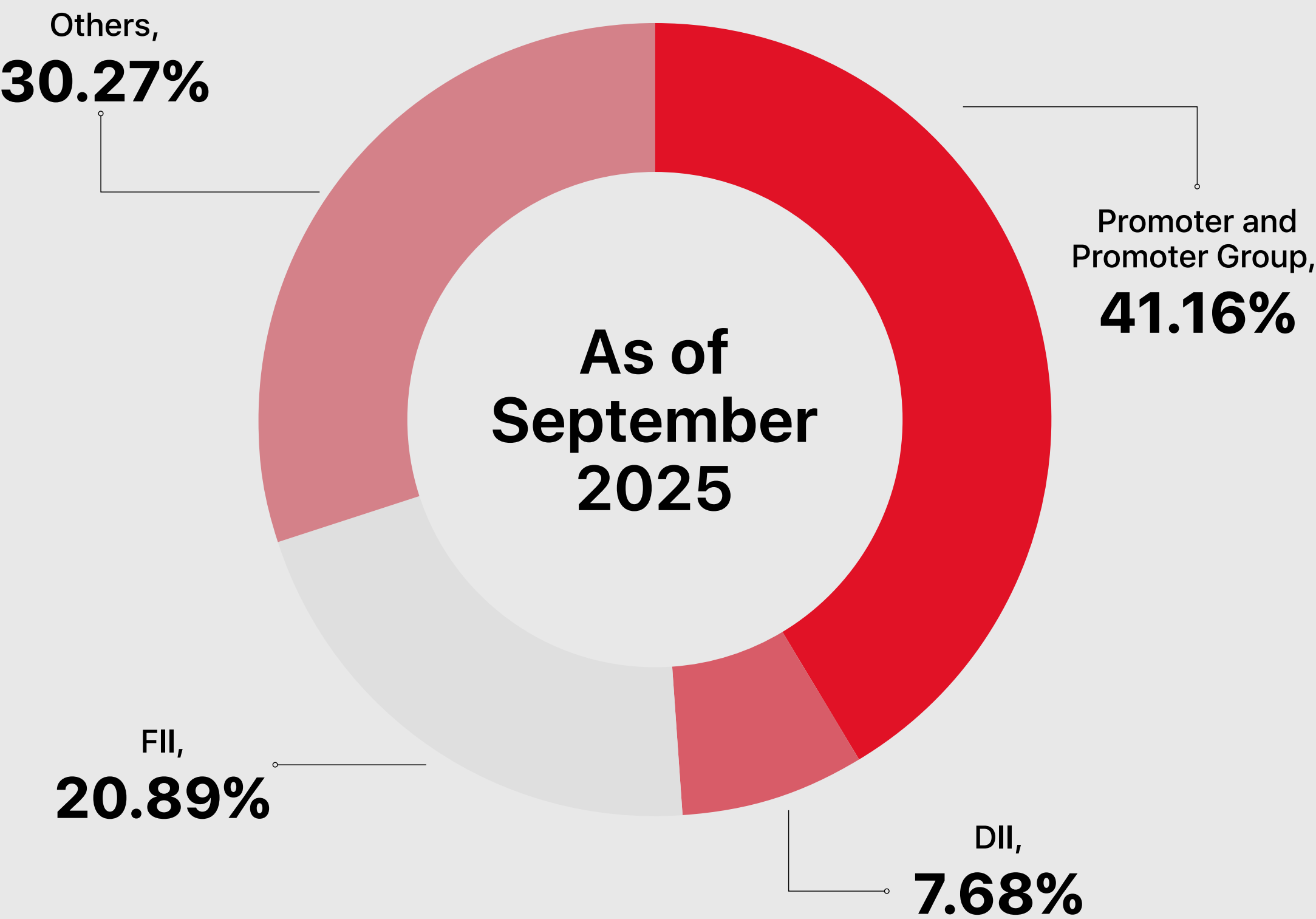
Mithun Singh
VP Legal
■ 16 ■ 2
Ex-AL Chemist ARC, Encore ARC

■ Overall Experience ■ Years of Association with Paisalo

SHAREHOLDING PATTERN



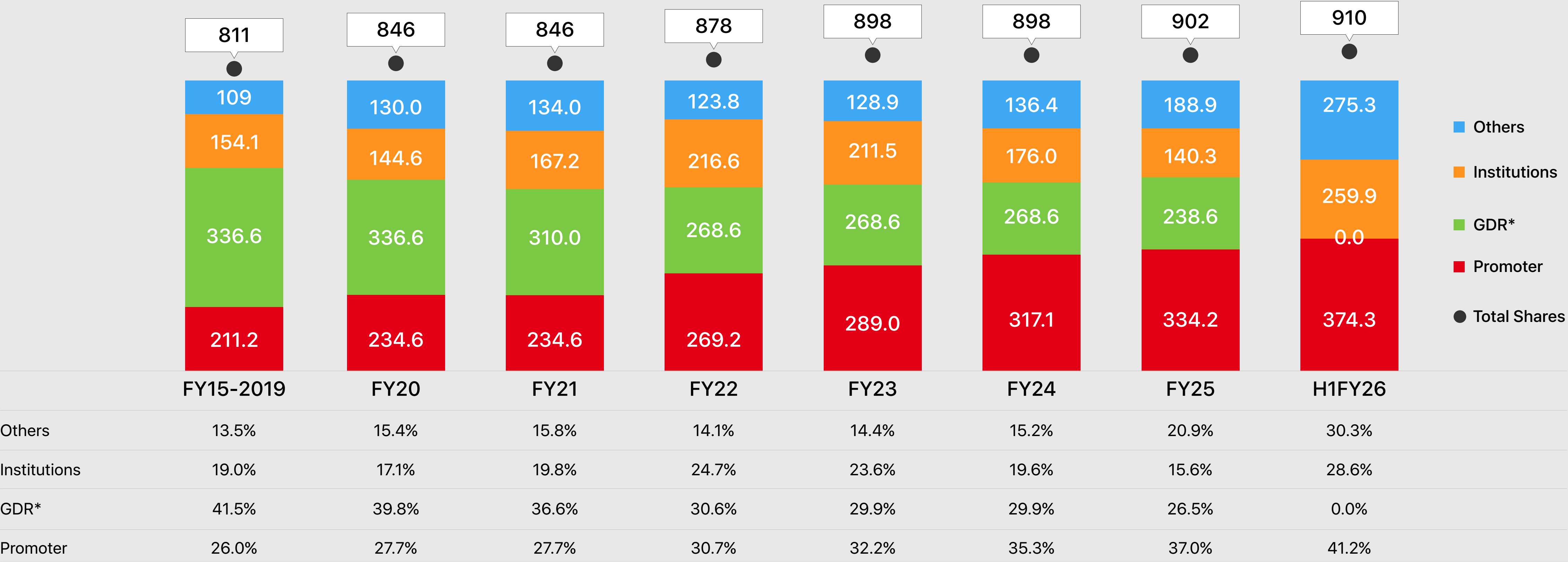
Shareholding Structure



Shareholding Movement

Promoters have continuously increased their stake over time

Total Shares Outstanding (Mn)



Note: FY15-FY23 adjusted for Stock Split of 1:10 in June 2022 & Bonus issue of 1:1 in March 2024
*Outstanding GDRs were successfully converted in Q2FY26, strengthening the company's capital structure

FINANCIAL PERFORMANCE



Q2 FY 2026

Profit & Loss Summary

Particulars	Q2FY26	Q2FY25	Q1FY26	YoY%	QoQ%	H1FY26	H1FY25	YoY%
Interest Income (Rs Mn)	2,077	1,675	2,009	24%	3.4%	4,086	3,326	22.8%
Total Income (Rs Mn)	2,240	1,870	2,187	19.8%	2.4%	4,427	3,736	18.5%
Interest Expense (Rs Mn)	978	773	943	26.5%	3.7%	1,920	1,604	19.7%
Net Interest Income (Rs Mn)	1,262	1,097	1,244	15%	1.5%	2,507	2,132	17.6%
Operating expenses (Rs Mn)	453	339	433	33.7%	4.7%	886	700	26.6%
PPOP (Rs Mn)	809	758	812	6.8%	(0.3%)	1,621	1,432	13.2%
Loan Losses & Provisions	119	87	176	37.6%	(32.1%)	295	203	45.4%
PBT (Rs Mn)	690	671	636	2.8%	8.5%	1,326	1,229	7.9%
Tax (Rs Mn)	175	172	164	1.4%	6.3%	339	315	7.4%
PAT (Rs Mn)	515	499	472	3.3%	9.3%	987	914	8.0%
Basic EPS (Rs/share)	0.57	0.56	0.52	1.2%	9.0%	1.09	1.02	6.5%

Balance Sheet Summary

Particulars	As on 30 th September, 2025	As on 31 st March, 2025
Assets (Rs Mn)		
Cash and Bank Balances	567	1,048
Receivables	277	212
Loan Assets	52,493	49,544
Investments	905	203
Other Financial Assets	466	347
Current & Deferred Tax Assets (Net)	85	282
Property, Plant and Equipment	761	745
Other Non-Financial Assets	147	165
Total Assets	55,700	52,546
Liabilities and Equity (Rs Mn)		
Payables	476	666
Debt Securities	10,788	10,818
Borrowing (Other than Debt Securities)	26,820	24,697
Other Financial Liabilities	244	233
Non-Financial Liabilities	712	782
Equity & Reserves	16,660	15,350
Total Liabilities and Equity	55,700	52,546

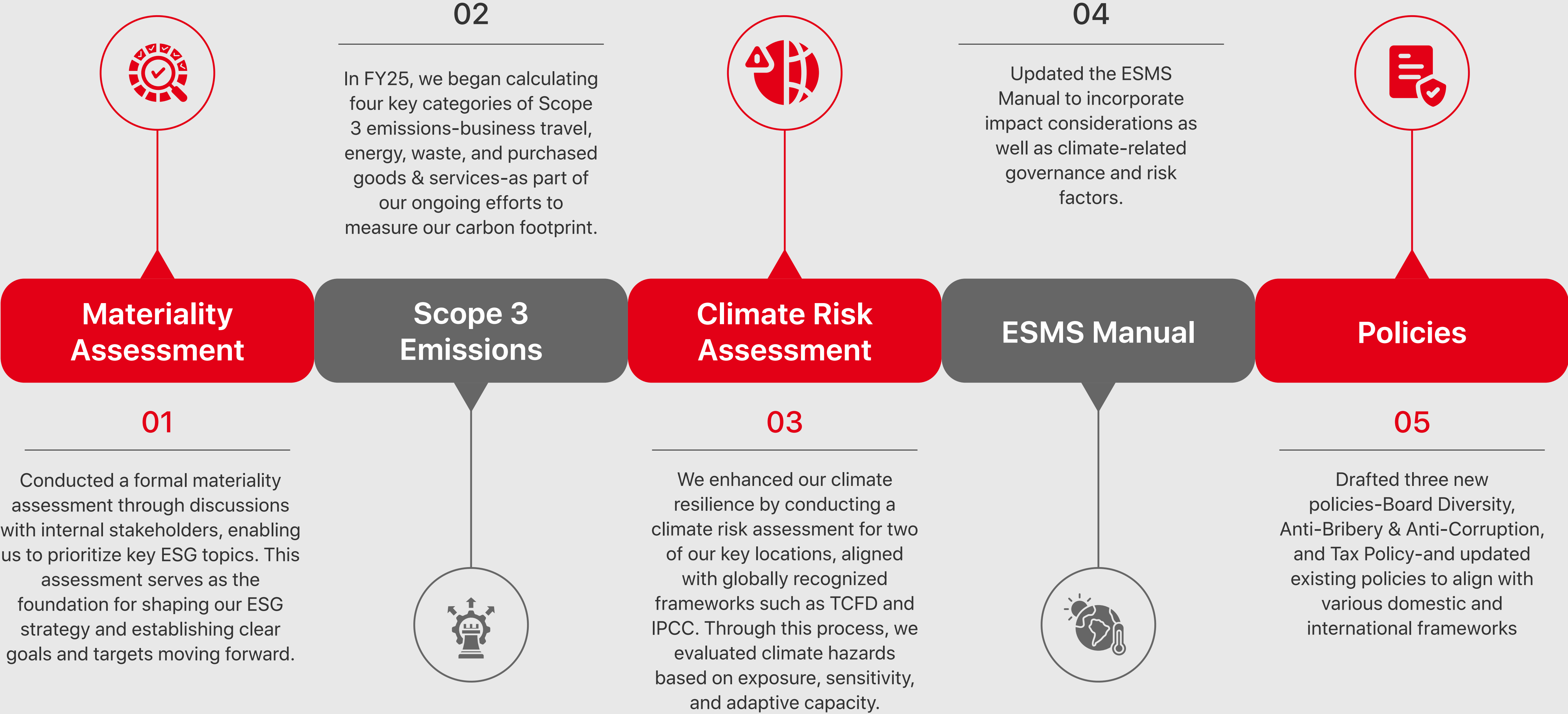
Financial Performance over the years

Particulars	FY2021	FY2022	FY2023	FY2024	FY2025	H1FY2026
Operational Information						
AUM (Rs. Mn)	23,178	26,973	34,928	45,860	52,328	54,494
Disbursement (Rs Mn)	14,238	16,343	25,990	35,902	37,199	18,606
Number of Touch Points	132	133	1,052	2,455	3,565	4,380
Number of Employees	920	958	1,650	2,409	3,178	3,255
Financial Information						
Total Income (Rs. Mn)	3,460	3,922	4,732	6,587	7,711	4,427
Interest Expenses (Rs. Mn)	1,620	1,841	2,087	2,701	3,283	1,920
Net Interest Income (NII) (Rs. Mn)	1,841	2,081	2,645	3,887	4,428	2,507
Operating Expenses (Rs. Mn)	526	464	844	1,357	1,489	886
Loan losses & Provisions (Rs Mn)	537	546	539	118	255	295
Profit Before Tax (PBT) (Rs. Mn)	778	1,071	1,262	2,412	2,684	1,326
Profit After Tax (PAT) (Rs. Mn)	580	793	936	1,790	2,001	987
Ratios						
Net Interest Margin (%)	4.1%	4.0%	5.5%	6.4%	6.4%	6.5%
Return on Assets (%)	2.7%	3.1%	3.0%	4.5%	3.9%	3.6%
Return on Equity (%)	7.1%	7.8%	7.9%	13.4%	13.0%	11.7%
GNPA (%)	0.72%	1.52%	0.25%	0.21%	0.99%	0.81%
NNPA (%)	0.57%	1.26%	0.02%	0.02%	0.76%	0.65%

ESG



Our Value Creation Framework based on 3Ps



Our Triple A Strategy

At Paisalo, we offer a range of lending solutions—from income generation and mobility loans to entrepreneurial and enterprise finance—that empower individuals and businesses across India. Our work is guided by the Triple A strategy of Accessibility, Affordability, and Awareness, driving inclusive participation in the formal financial system.



Accessibility

Paisalo simplifies access to financial products by leveraging technology and a widespread network, ensuring underserved regions can easily avail credit. This approach bridges gaps in the Bharat Opportunity, bringing formal finance closer to grassroots communities.

Affordability

We design our lending solutions to minimize cost barriers, offering competitive interest rates and flexible repayment terms that suit diverse economic backgrounds. This focus helps reduce financial strain and promotes sustainable borrowing habits.

Awareness

Through targeted financial literacy programs and personalized guidance, Paisalo raises awareness about credit benefits and responsible borrowing. These efforts equip clients with the knowledge to make informed financial decisions and build lasting economic resilience.

Our Progress on Triple A Strategy

Accessibility	Q1FY26	Q2FY26
Number of Pin codes served	9,968	10,299
Number of states served	22	22
Touchpoints	3,997	4,380
Customers served by BC Channel	1.48 Mn	1.74 Mn
Women customers served	89%	90%
Active Customer Base	199,641	1,72,151
Affordability		
Cashless Collection (QR & NACH)	88%	88%
Cashless Disbursement	100%	100%
Small and medium businesses supported	678	1,132
Awareness		
Number of Electric Vehicles (EV) financed	678	934
Lives Impacted	11 Mn	13 Mn
Number of Jobs created (Total Employees)	3,222	3,255
Number of Small Savings Bank Account opened	22,954	33,926
Amount of Customer initiated transactions	9,621 Mn	9,914 Mn

A close-up photograph of three women smiling warmly at the camera. The woman on the left wears an orange headscarf with a colorful floral border and a gold nose ring. The woman in the center wears a red headscarf and has a bindi on her forehead. The woman on the right wears a yellow and pink patterned headscarf and a gold nose ring. The background is a soft, out-of-focus green.

T H A N K Y O U

For further information, please contact: **Investor Relations Team** ir@paisalo.in