PAISALO DIGITAL LIMITED

INTERNATIONAL INVESTOR

PRESENTATION

Q2FY2027

PAISALO

EASY LOAN आसान लोन



INR to USD conversion rate of 95.98 Used across the deck.

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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01 Result Snapshot

Q2FY2027













Quarter At a **Glance**

Scale

AUM
$757.02 Mn

Disbursement
$163.30 Mn

Employees
2,905

Net Worth
$197.76 Mn

Distribution

States
23

Distribution Points
4,299

Branches
426

Business Correspondents
1,690 (Partnered with SBI, BOI & IOB)

Granularity

Customer Franchise
20 Mn

Average Ticket Size
$6426.87

Secured Portfolio
94%

Co-Lending Partners
5

Asset Quality

Collection Efficiency
98.3%

GNPA
0.66%

NNPA
0.46%

Liquidity Coverage
2.22X

Liability

Total Borrowings
$571.04 Mn

Capital Adequacy
30.7%

Cost of Borrowing
10.0%

Debt Equity Ratio
2.89x

Profitability

NIM%
5.7%

Yield
15.7%

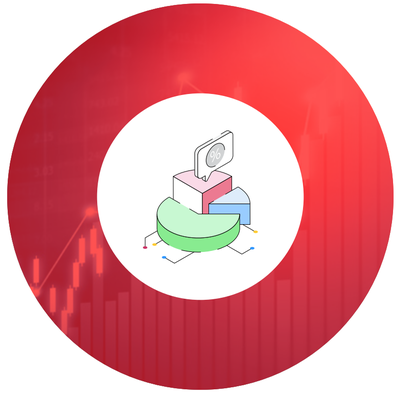
ROA
3.3%

ROE
13.4%

PAT
$6.84 Mn

All data as of Q2FY27

Highlights for the Quarter



Accelerating Growth

- Strong business momentum continued with **33% YoY AUM growth to $757.02 mn** and **42% YoY growth in disbursements** to $163.30 mn.
- Network expansion remained a key growth driver, with **420 touchpoints added** during the year, taking the total **footprint to 6,415.**
- **Customer franchise** scaled to **~20 mn,** enhancing the company's ability to capture future growth opportunities.



Growth without Compromise

- **Total Income** witnessed a **24% YoY increase** to $28.89 mn, while **PAT grew 27% YoY to $6.84 mn.**
- Record disbursements weighted toward end of the quarter, which temporarily diluted **yields, to normalise from H2FY27** as full interest impact comes through.
- **Asset quality remained stable** and improved further, with **GNPA at 0.66% and NNPA at 0.46%** as of Q2FY27, improving by ~15 bps and ~19 bps respectively on a YoY basis.



Tech-Efficiency Kicking In

- **Headcount reduced 11% YoY,** despite network expansion and AUM growth, highlighting early **operating leverage from technology and AI-driven** efficiencies.
- **Consumer-facing app scheduled to go live in Q3FY27,** enabling a more seamless customer experience and improving scalability of operations.

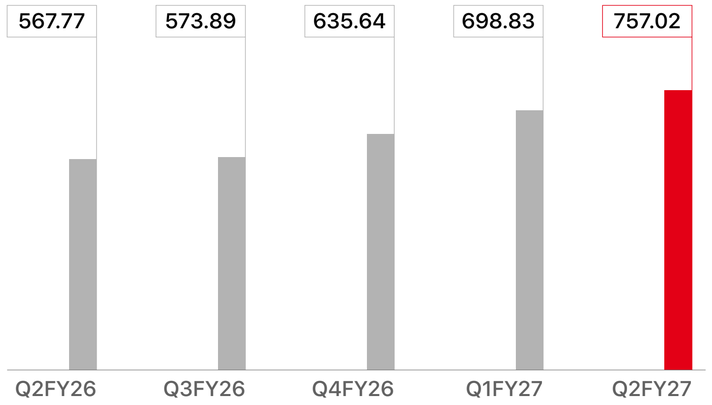


Stronger Balance Sheet

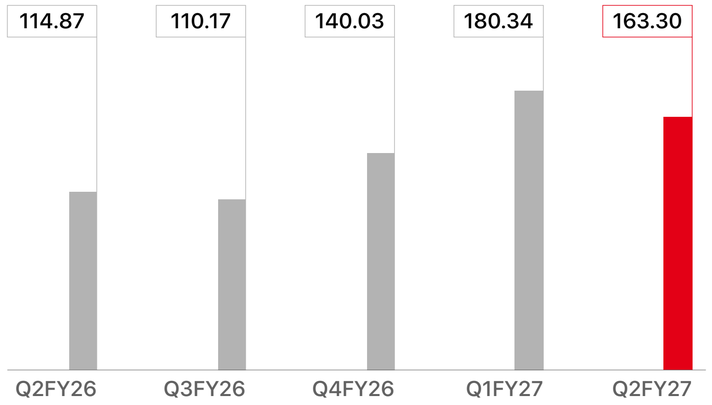
- **Approved and launched Tranche I** public issue of secured, rated, listed **NCDs aggregating up to $31.26 Mn under a $93.77 Mn shelf limit,** strengthening the liability franchise and funding diversification.
- **Recent capital raise** expected to **optimize leverage levels,** enhancing balance sheet efficiency and supporting ROE expansion.
- **Promoter shareholding rose by ~4.8% in H1FY27,** driven by earlier Q1FY27 acquisitions, underscoring confidence in the Company's longterm strategy and growth outlook.

Robust Financial & **Operational** Performance

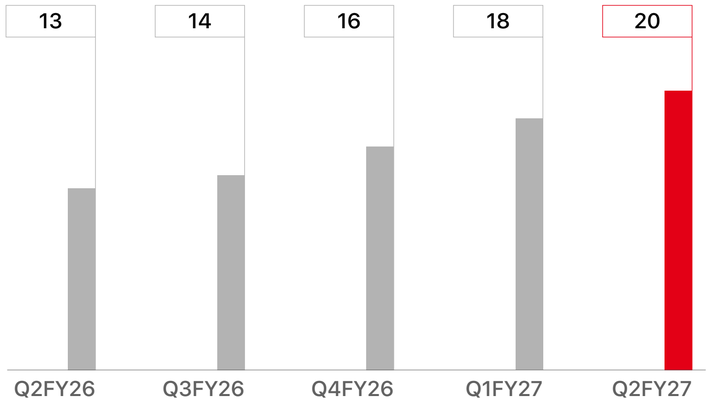
AUM ($ Mn)



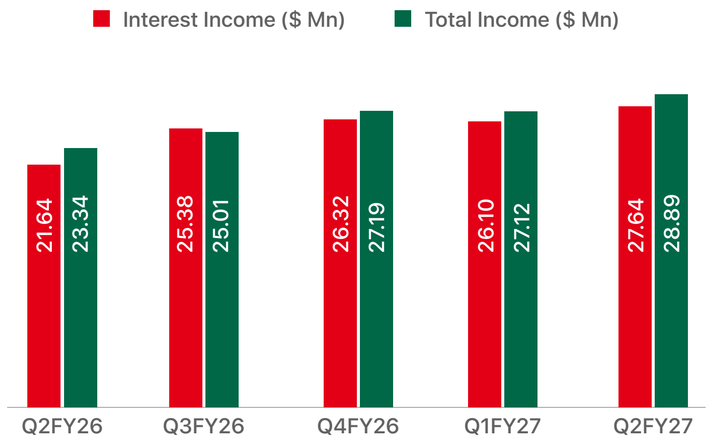
Disbursement ($ Mn)



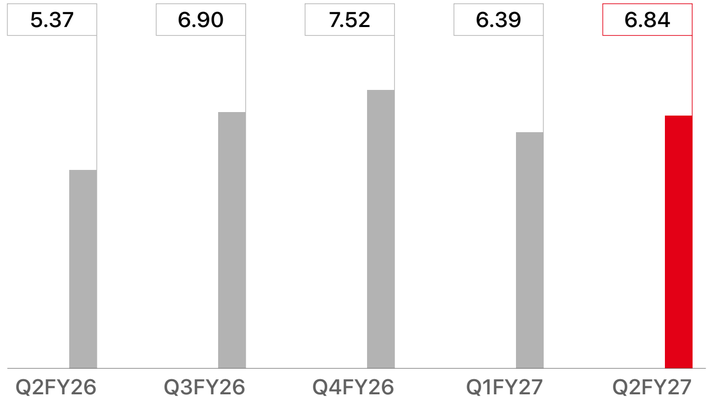
Customer Franchise (Mn)



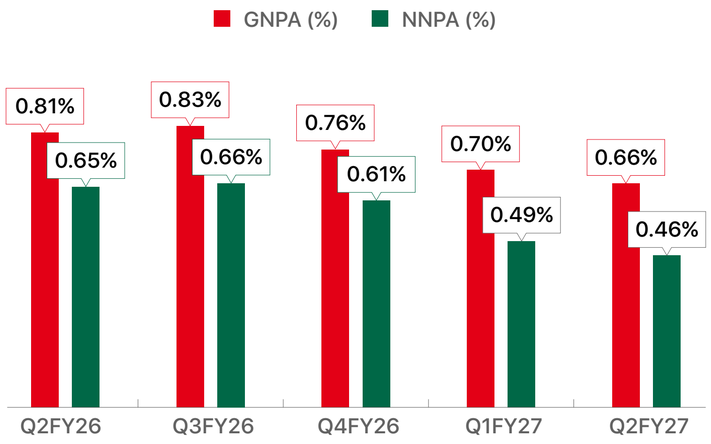
Income ($ Mn)



PAT ($ Mn)

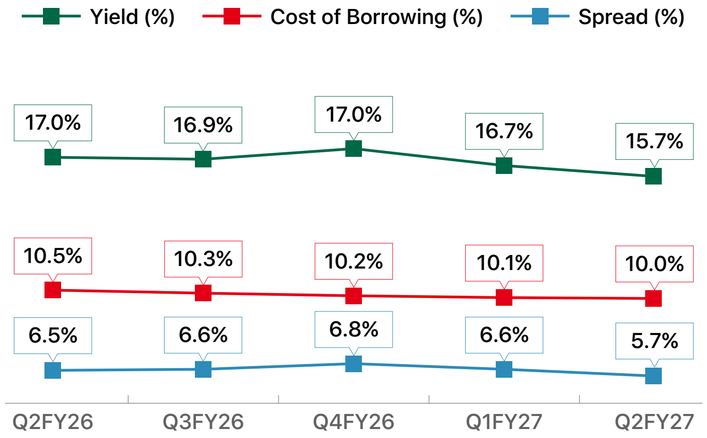


Asset Quality (%)

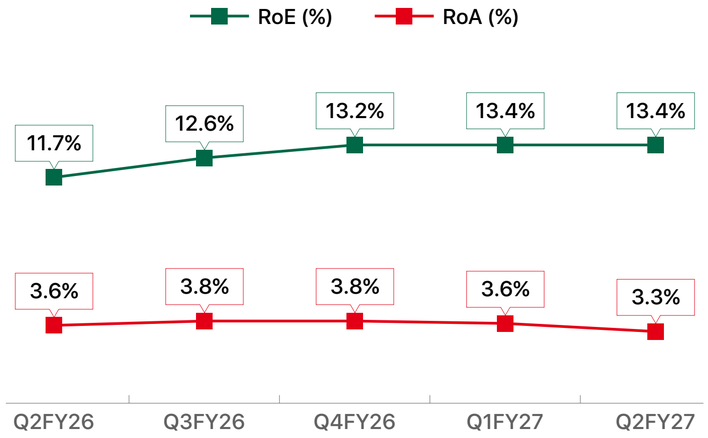


Robust Financial & **Operational** Performance

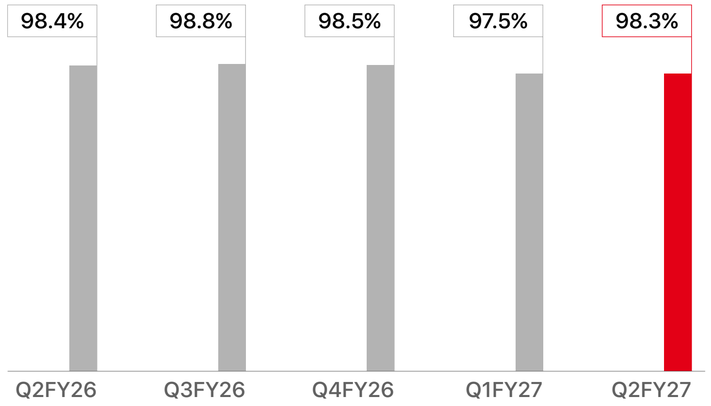
Yield, Spread, Cost of Borrowing (%)



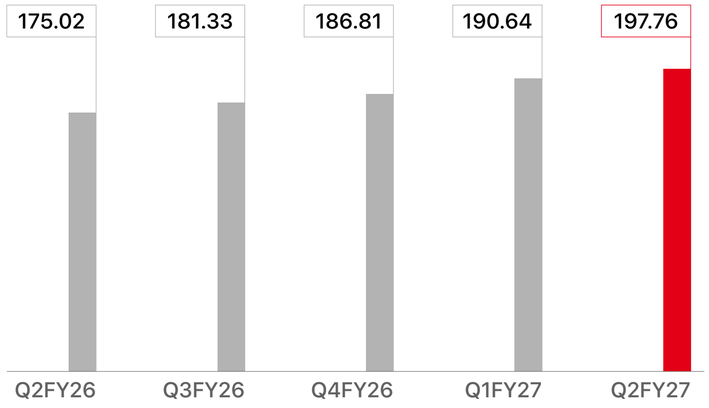
RoE & RoA (%)



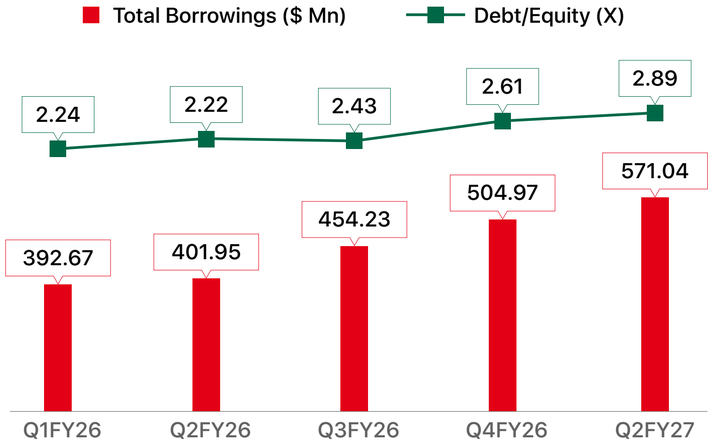
Collection Efficiency (%)



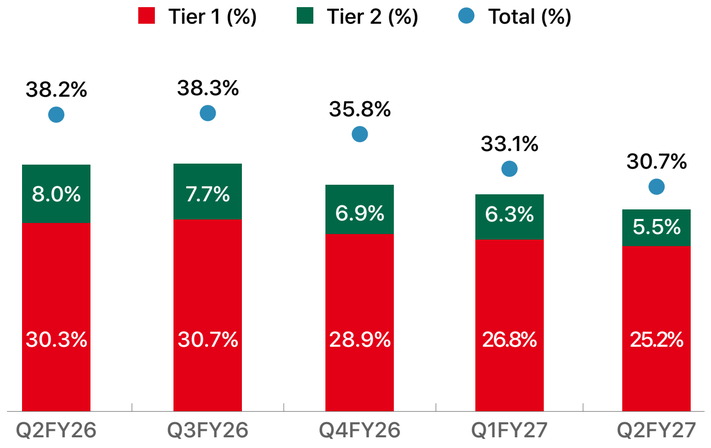
Net Worth ($ Mn)



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



Capital Adequacy (%)



02
At a Glance

Q2FY2027













Business at a **Glance**

Bridging India's credit gap

Connecting undeserved borrowers and MSMEs to the formal financial ecosystem

What defines Paisalo

- **Bridging the credit gap:** Formal credit for unbanked and underserved borrowers, incl. MSMEs.
- **Tailored loan offerings:** Designed around varied borrower needs and local cash flows.
- **Scaled reach:** 23 States & UTs, 6,415 touch points and 20 Mn customer franchise.
- **Partnership-led model:** 5 co-lending partners extend access and balance-sheet depth.
- **Growth engine:** 3-year AUM CAGR of 21%, PAT CAGR of 36%.

34 Years of Legacy

23 States & UTs

20 mn Customer Franchise

$757.02 mn AUM

6,415 Touch Points

5 Co-Lending Partner

AA/STABLE/A1+
Credit Rating

Key Building Blocks in Place for Growth Phase

Last-mile credit for MSMEs and micro-enterprises

Accelerating presence in existing states and expanding into new markets

Strengthening operations through **AI-led intelligence**

Structural **diversification of balance sheet** leverage to reduce cost of capital

Proven through **Cycles, Scaling** with **Stability**

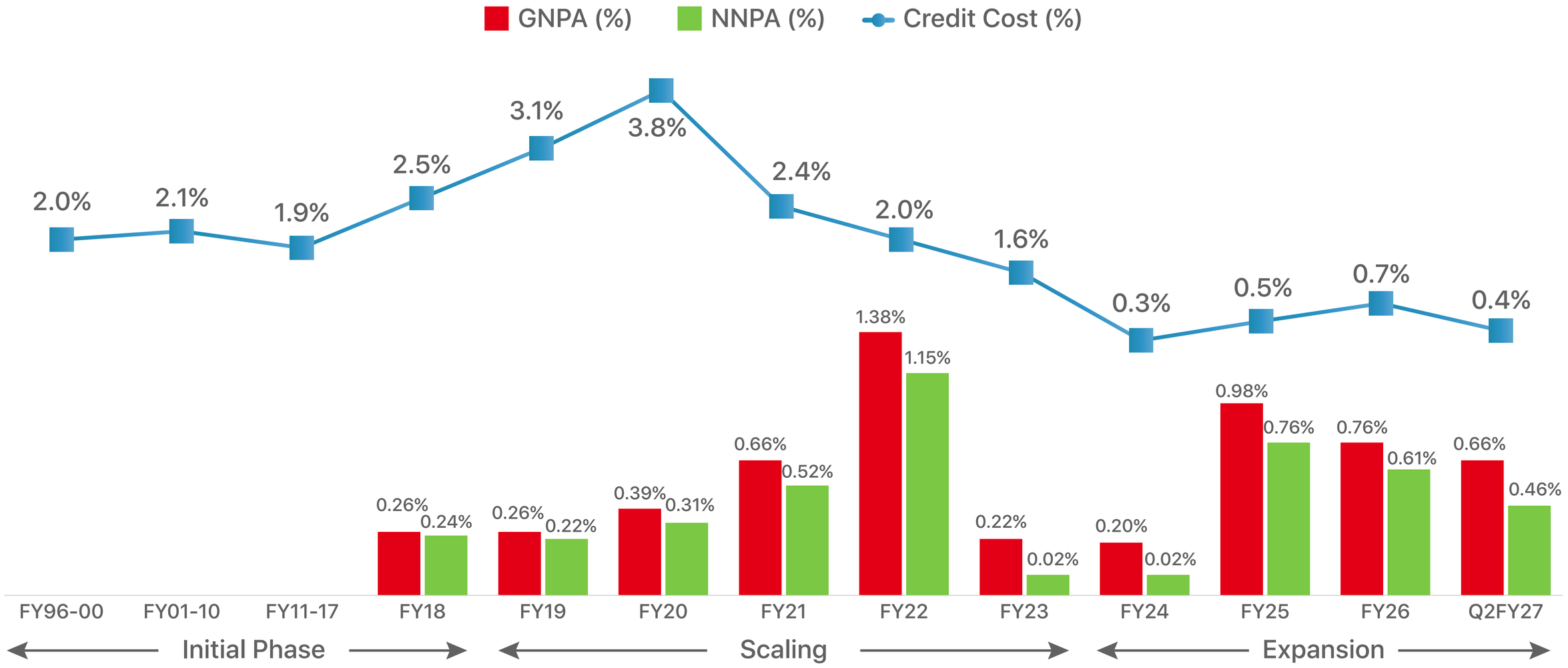
CREDIT RATING	STATES	TOUCH POINTS	ASSETS UNDER MANAGEMENT
AA/Stable/A1+	**23**	**6,415**	Scaling at **21% CAGR** (FY21 - FY26)



*Business Correspondent

Proven through **Stress, Consistent in Quality**

Preserving best-in-class asset performance, with targeted asset quality at sub-2% through credit cycles



Strategic Liability Diversification

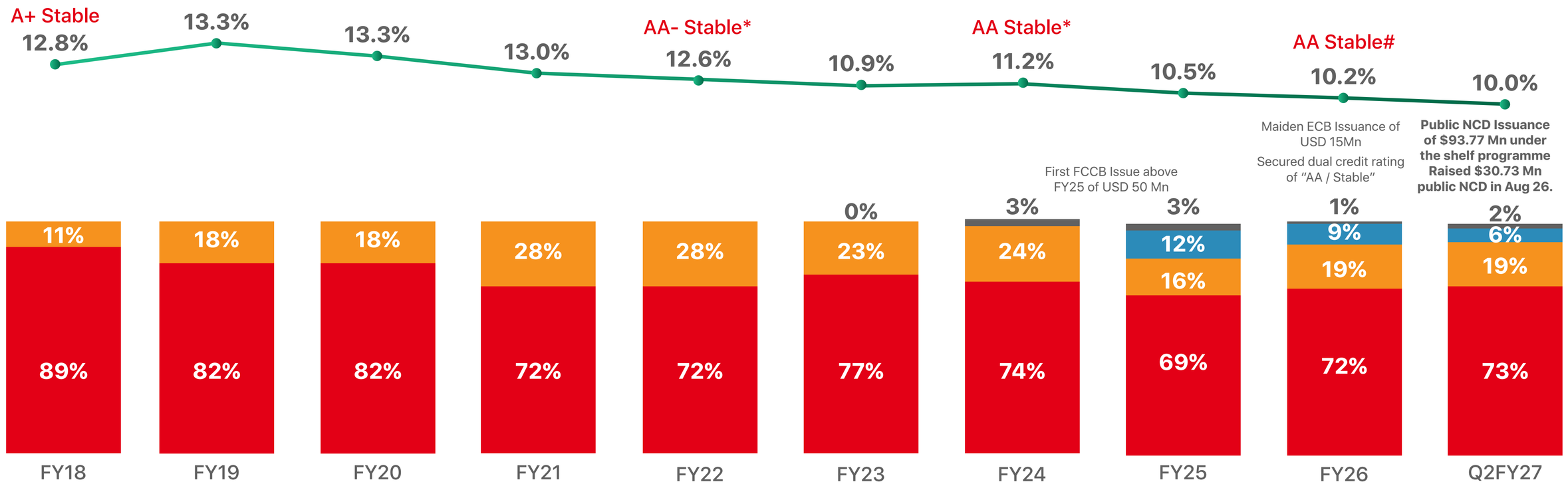
Lender Base

Public Sector Banks & Institutions

SBI · Bank of Baroda · Punjab National Bank · Bank of India · Bank of Maharashtra · Canara Bank · Union Bank of India · UCO Bank · Indian Bank · Punjab & Sind Bank · Indian Overseas Bank · NABARD · IREDA

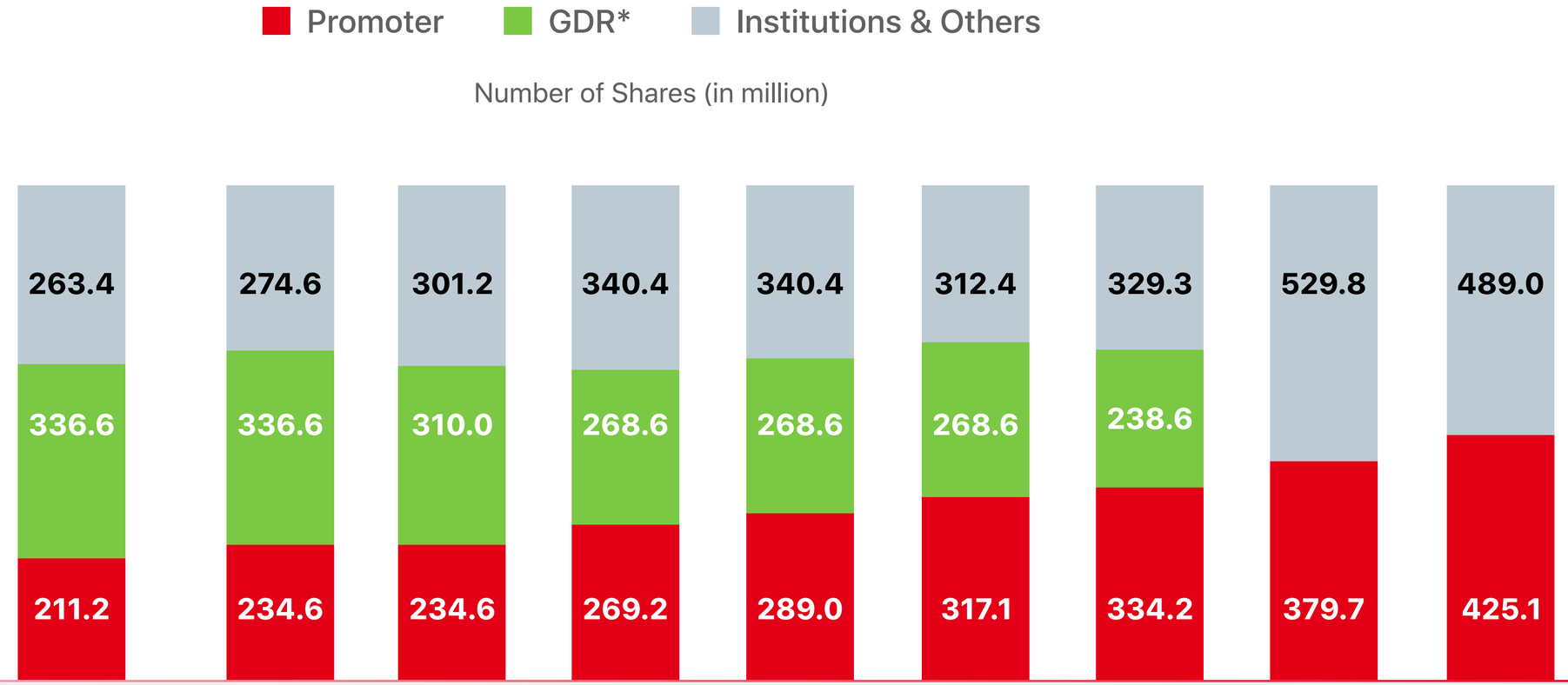
Private Banks

J&K Bank · South Indian Bank · Unity Small Finance Bank · DhanlaxmiBank · Karur Vysya Bank



*Rating assigned by Infomerics Ratings | #Rating assigned by Brickwork Ratings

Deepening Promoter Ownership



	FY15-2019	FY20	FY21	FY22	FY23	FY24	FY25	FY26	H1FY27
Institutions & Others	32.5%	32.5%	35.6%	38.8%	37.9%	34.8%	36.5%	58.3%	53.5%
GDR*	41.5%	39.8%	36.6%	30.6%	29.9%	29.9%	26.5%	0.0%	0.0%
Promoter	26.0%	27.7%	27.7%	30.7%	32.2%	35.3%	37.0%	41.7%	46.5%

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





03 Strategic Levers

Q2FY2027









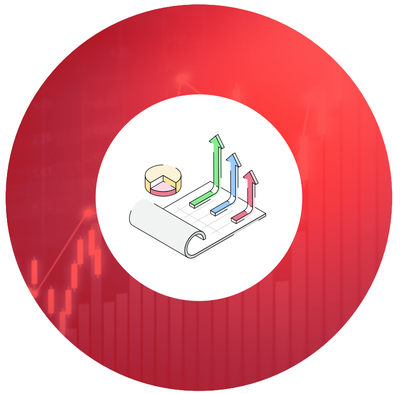
Growth **Strategy**

Four reinforcing pillars driving sustainable, profitable growth



Distribution

- 6,415 touch points across 23 states via a branch-led and asset-light model.
- Zero-capex reach through Business Correspondents with SBI, BOI & IOB.
- Deepen last-mile presence to drive financial inclusion and sourcing quality.



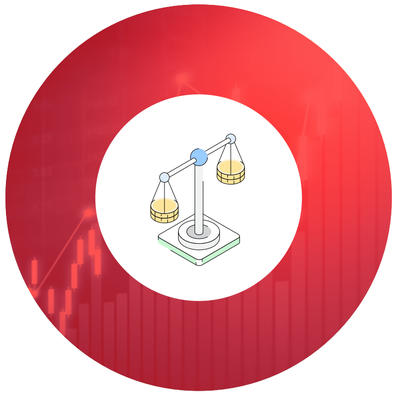
Broadening Product Suite

- Purpose-led MSME and micro-credit financing across diverse segments.
- Asset-light growth through institutional and dealer partnerships.
- New categories spanning agri, industrial and alternative-fuel equipment.



Technology/AI

- AI embedded across the lending lifecycle, from sourcing to collections.
- 500k GenAI calls daily and 180k applications processed each quarter.
- e-KYC and AI/ML underwriting cut turnaround and cost-to serve.



Liability Management

- Continued reduction in cost of borrowing reflecting a strengthened liability franchise
- Funding base diversified through ECBs, NCDs, FCCBs and CPs
- 80:20 co-lending with leading banks, provides optionality for future RoA and RoE

High-Touch: Pan India Network

Accelerating presence in existing high-potential states while expanding into new, contiguous markets



4,299 Distribution Point

426 Branches

1,690 Business Correspondent

6,415 Touch Points across

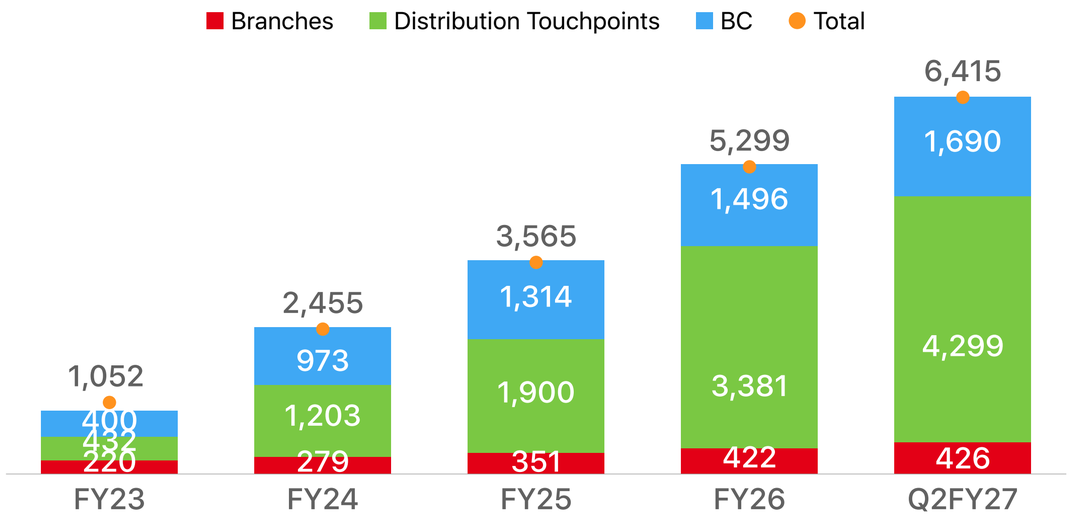
23 States in India

State wise portfolio breakup (%)

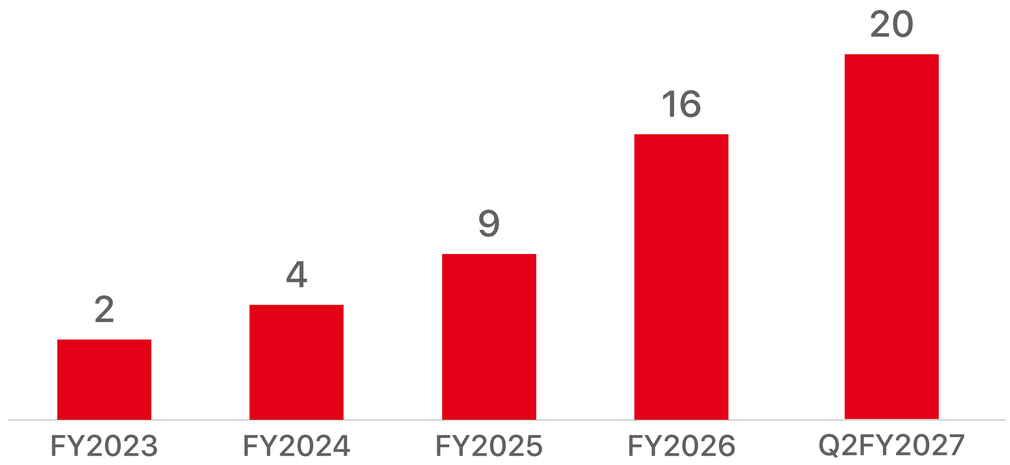


- Delhi, **26.2%**
- Maharashtra, **20.1%**
- Haryana, **13.4%**
- Uttar Pradesh, **15.2%**
- Rajasthan, **12.8%**
- Others, **12.3%**

Branch & Asset-Light Expansion



Customer Franchise (Mn)



All data as of Q2FY2027

Business Correspondent

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

1

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.

2

By leveraging **trusted local partnerships,** the BC network helps **builds brand familiarity** and a scalable funnel for **cross-sell and future credit customer acquisition.**

3

As of Q2FY27, Paisalo operates through Bank CSPs in **1,690 point across 23 states.**

4

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

Services offered as Business Correspondent

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

Particulars	FY23	FY24	FY25	FY26	Q2FY26	Q3FY26	Q4FY26	Q1FY27	Q2FY27
#Active CSPs	432	973	1,314	1,496	1,393	1,429	1,496	1,574	1,690
#Small Savings Bank Account Opened	10,091	67,855	1,12,697	92,309	33,926	17,173	18,256	20,713	31,871
#Cross Selling Accounts (APY, PMJJBY, PMSBY)	5,869	84,036	1,36,236	1,32,056	43,020	28,134	35,599	23,837	58,561
#Customer (Initiated Transactions)	1,35,184	22,45,052	50,38,834	65,39,331	17,40,041	16,15,451	17,03,849	18,14,258	19,30,966
Customer Initiated Transactions ($ Mn)	7.98	131.78	313.13	424.23	103.29	102.53	118.17	126.46	126.95

Broadening Product Suite

Broadening MSME & Micro-Enterprise Product Suite via Asset Light Expansion of Institutional Partnerships

Micro Enterprise — PAISALO EASY LOAN आसान लोन — MSME/SME

PRODUCT OFFERINGS

Vehicle Financing

- 3-Wheeler
- SCVs
- 2-Wheeler
- Alternative Fuel
- School Bus/Van

Equipment Financing

- Industrial
- Medical
- Agri
- Solar
- Lithium Battery

Micro Enterprise & LAP

- Micro Entrepreneurs
- Self Employed Individuals

Enterprise

- Mid- Corporate
- Emerging Corporate
- Small Businesses

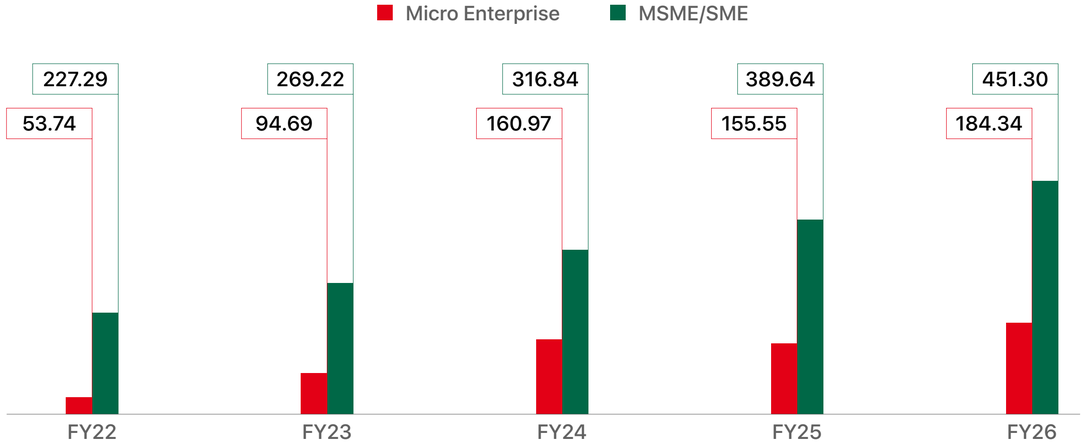
KEY PARTNERSHIPS

Hero | BAJAJ | EICHER | mahindra LAST MILE MOBILITY | SHAKTIMAN MAKING AGRICULTURE MORE ECONOMICAL | Loom Solar | Kubota

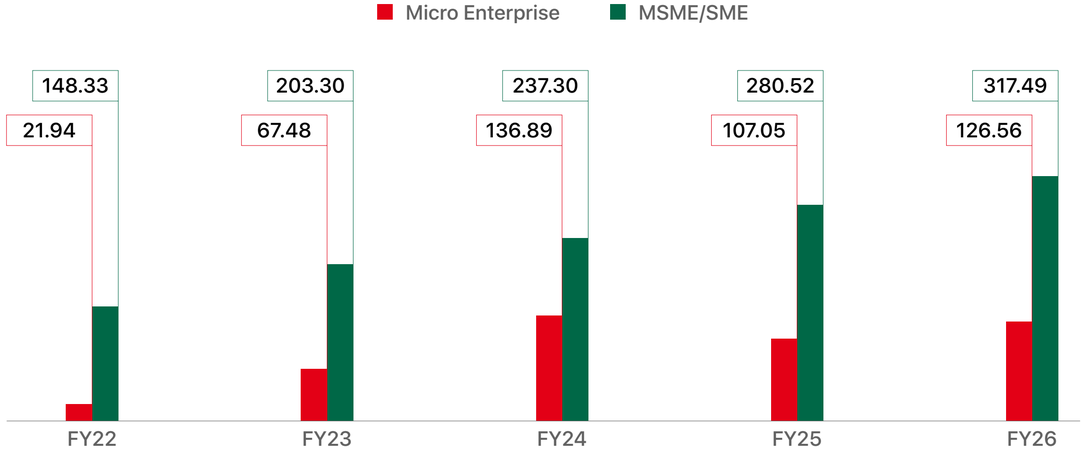
Scaling Loan Book with **Sustained Disbursals**

AUM expands by 33% YoY to $757.02 mn in Q2FY27, with steady expansion across

AUM Breakup ($ Mn)



Disbursement Breakup ($ Mn)



AUM Breakup: Q2FY27 – by Business Mix (%)



- **22%** Food & Hospitality
- **15%** Agri & Allied Agri
- **16%** Street Vendors
- **10%** Heavy Industries
- **7%** Technology
- **6%** Health & Education
- **3%** Vehicle
- **4%** Textiles
- **11%** Other MSME/SMEs
- **6%** Other Micro Enterprise

AI Deeply Engrained Across Paisalo's Lending Lifecycle

AI-led franchise across acquisition, underwriting, portfolio actions and engagement – lower-cost, scalable lending

190k
Applications Processed Per Quarter

650k
Voice Data Conversions Handled

25
Live AI Bots

300K
AI Driven Outbound Calls Daily

Customer Acquisition

- AI-powered lead generation and sourcing.
- Deep analytics across credit cycles.
- Cross-sell lowers risk and CAC.
- Predictive high-propensity targeting.
- Higher CLTV and portfolio yield.

Credit Underwriting

- Proprietary + AA-enabled data for borrower screening.
- AI/ML-driven near real-time decisioning.
- Faster credit TAT and disbursements.
- Sharper risk scorecards and EWS for asset quality.

Portfolio Management

- AI models detects pre-EMI stress and early delinquency signals.
- Risk-Based segmentation using probability of default.
- AI-Optimized collections improve recovery efficiency.
- Real-Time portfolio visibility with alerts & dynamic re-rating.

Digitized Onboarding

- Fully compliant e-KYC migration.
- Onboarding time reduced from days to minute.
- Lower CAC and onboarding cost.
- Multilingual UI reduces mis-selling and improves customer experience.

Collections & Engagement

- AI-powered multichannel communication platform.
- Automated calls, SMS, and real-time notifications.
- NVIDIA GenAI calling handles 350k calls daily.
- Multilingual reminders plus text and voice bots scale engagement.

Automation & Platform Efficiency

- Automated CI/CD pipeline enables faster releases.
- AI-driven workflows reduce manual intervention.
- Improved reliability and system consistency.
- Lower operational overhead and cost-to-serve.

Key Initiatives in Q2FY2027

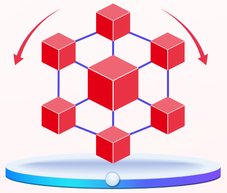
Focus on dedicated strategic initiatives to drive scale

Productivity Expansion through Automation



- **190k applications processed per quarter** via AI-enabled onboarding vs. 180K in Q1FY27.
- **200k servicing and 225k debt-management cases** handled through AI pipelines.
- **370k quality checks per month** automated, materially reducing manual intervention vs 300K/ month in Q1FY27.
- **Higher disbursal productivity in new markets** via standardized AI-led onboarding.

Customer Acquisition at Lower Marginal Cost



- Early evidence of **decoupling scale from headcount growth,** enabling sustainable cost-to-income improvement.
- AI-led marketing scaled from **zero to 25 campaigns and 36 videos in three quarters** vs 20 campaigns and 25 videos in Q1FY27.
- **300k AI-driven outbound calls** executed in Q2FY27 vs. 200K in Q1FY27.
- **AI text bots 7 live and 15 outbound voice bots** driving scalable engagement vs 3 AI text bots in Q1FY27.

Front-End Digitisation Reducing Field & Processing Costs



- **65k/month facial recognition & face-match** through app vs. 60K/month in Q1FY27.
- **350k/month OCR scans** at branches vs. 300K/month in Q1FY27.
- Faster, error-reduced onboarding translating into lower re-work, **lower TAT and lower unit costs.**

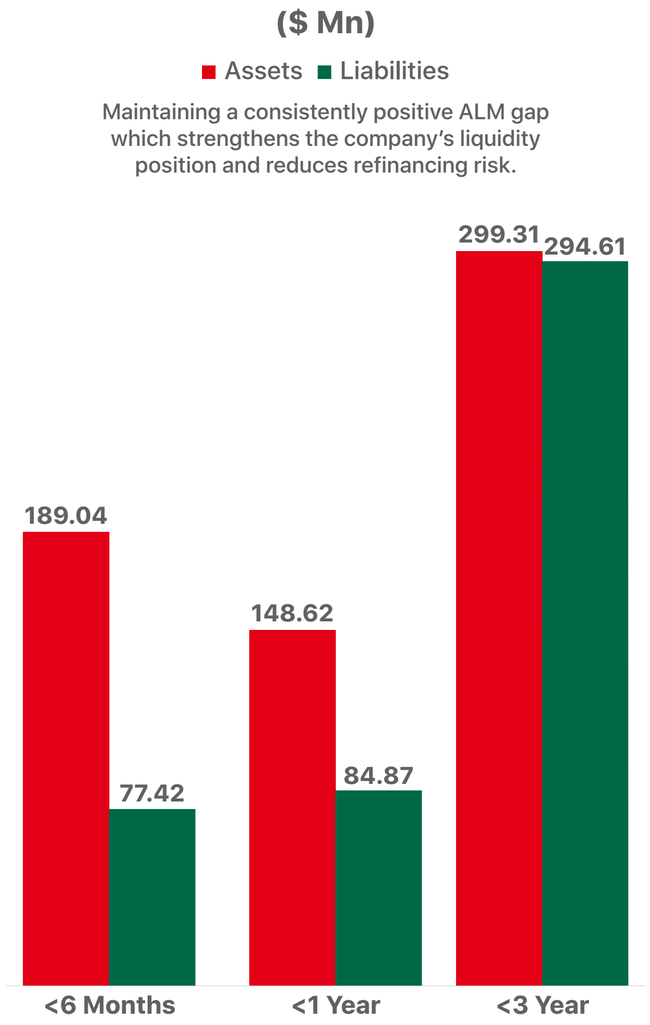
Technology-Led Opex Compression

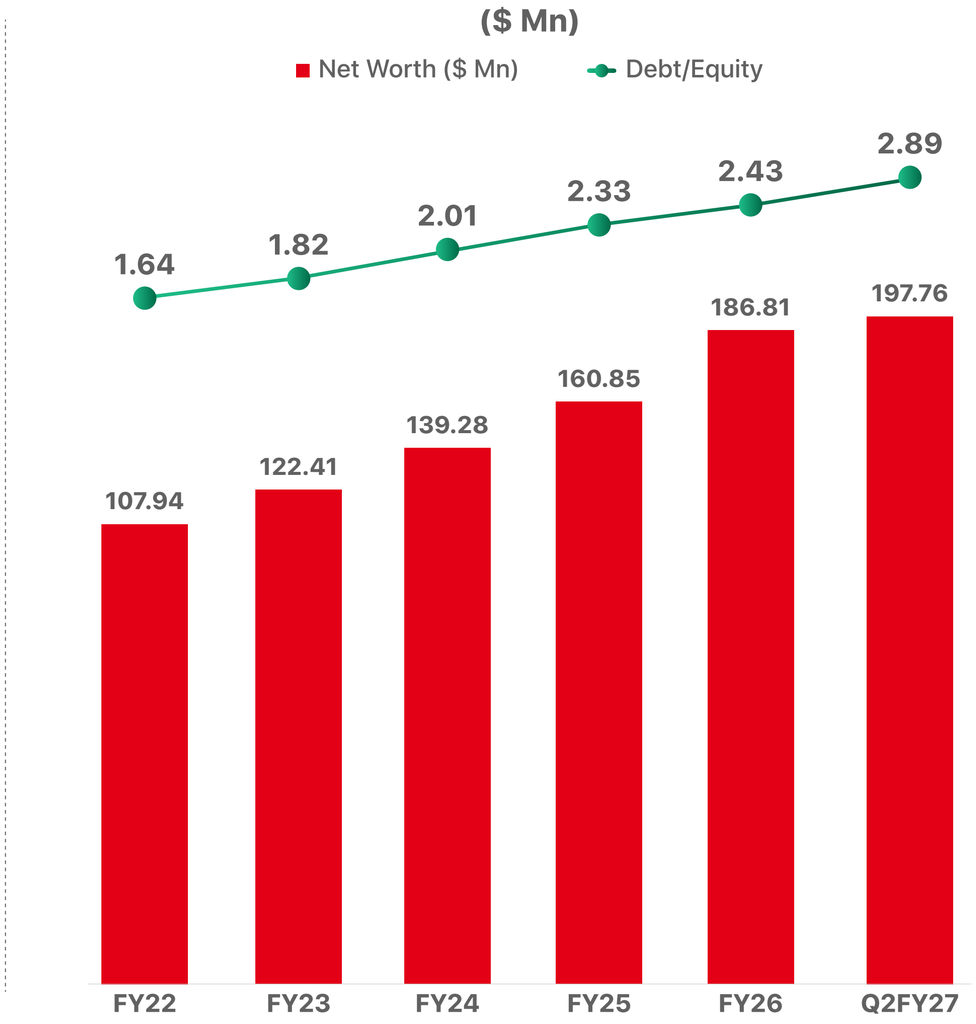


- **~90% of new code written** by AI vs. ~80% in Q1FY27.
- **100% AI-assisted** legacy maintenance.
- **100% of code reviews** and **100% of test cases AI-generated.**

Strong Balance Sheet and Prudent ALM

Well-capitalised with a consistently positive ALM gap across all buckets, providing a strong foundation for growth





CRAR (Q2FY27)

25.2%
Tier I Capital

5.5%
Tier II Capital

30.7%
CRAR (Tier I + II)

Comfortably above the 15% regulatory minimum – a strong buffer to fund growth.

Co-lending Provides Optionality for Growth Acceleration

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 The banker to every Indian | punjab national bank ...the name you can BANK upon! | बैंक ऑफ़ बड़ौदा Bank of Baroda | यूको बैंक UCO BANK | Karnataka Bank Ltd. Your Family Bank. Across India.





04 Financial Performance

Q2FY2027









Profit & **Loss** Summary

Particulars	Q2FY27	Q2FY26	YoY%	Q1FY27	QoQ%	H1FY27	H1FY26	YoY%
Interest Income ($ Mn)	27.64	21.64	28%	26.10	6%	53.74	42.57	26%
Total Income ($ Mn)	**28.89**	**23.34**	**24%**	**27.12**	**7%**	**56.01**	**46.12**	**21%**
Interest Expense ($ Mn)	13.51	10.19	33%	12.04	12%	25.55	20.00	28%
Net Interest Income ($ Mn)	**15.38**	**13.15**	**17%**	**15.08**	**2%**	**30.45**	**26.12**	**17%**
Operating Expenses ($ Mn)	6.30	4.72	33%	4.88	29%	11.17	9.23	21%
PPOP ($Mn)	**9.09**	**8.43**	**8%**	**10.20**	**(11%)**	**19.29**	**16.89**	**14%**
Loan Losses & Provisions	(0.02)	1.24	(102%)	1.64	(102%)	1.62	3.07	(47%)
PBT ($ Mn)	**9.11**	**7.19**	**27%**	**8.56**	**6%**	**17.67**	**13.82**	**28%**
Tax ($ Mn)	2.28	1.82	25%	2.17	4%	4.44	3.54	26%
PAT ($ Mn)	**6.83**	**5.37**	**27%**	**6.39**	**7%**	**13.23**	**10.28**	**29%**
Basic EPS ($/share)	0.007	0.006	27%	0.007	7%	0.014	0.011	28%

RoE Tree

On Total Assets (%)	Q2FY27	Q2FY26	Q1FY27
Interest Income	13.6%	14.7%	14.6%
Non-Interest Income	0.6%	1.2%	0.6%
Total Income	**14.2%**	**15.9%**	**15.2%**
Interest Expense	6.4%	6.9%	6.7%
Net Interest Income	**7.1%**	**7.8%**	**7.9%**
Net Total Income	**7.7%**	**9.0%**	**8.4%**
Operating Expenses	**2.8%**	**3.2%**	**2.7%**
Employee Benefits Expenses	1.0%	1.3%	1.0%
Other Expenses	1.6%	1.7%	1.4%
PPOP	**4.8%**	**5.8%**	**5.7%**
Credit Cost	0.4%	1.0%	0.9%
PBT	**4.4%**	**4.8%**	**4.8%**
Tax	1.1%	1.3%	1.2%
PAT (RoA)	**3.3%**	**3.5%**	**3.6%**
RoE	**13.4%**	**11.8%**	**13.4%**

Balance Sheet Summary

Particulars	As on 30th September, 2026	As on 30th June, 2026	As on 31st September, 2025
Assets ($Mn)			
Cash and Bank Balances	10.74	6.19	5.91
Receivables	2.67	2.51	2.89
Loan Assets	741.24	680.44	546.92
Investments	18.29	10.50	9.43
Other Financial Assets	5.14	3.31	4.86
Current & Deferred Tax Assets (Net)	-	-	0.89
Property, Plant and Equipment	8.55	8.73	7.93
Other Non-Financial Assets	5.74	3.58	1.53
Total Assets	**792.36**	**715.27**	**580.33**
Liabilities and Equity ($ Mn)			
Payables	6.82	5.64	4.96
Debt Securities	157.47	134.57	112.40
Borrowing (Other than Debt Securities)	413.46	370.30	279.43
Other Financial Liabilities	2.35	2.24	2.54
Non-Financial Liabilities	10.54	9.59	7.42
Equity & Reserves	201.71	192.95	173.58
Total Liabilities and Equity	**792.36**	**715.27**	**580.33**

Financial Performance Over the Years

Particulars	FY2022	FY2023	FY2024	FY2025	FY2026
Operational Information					
AUM ($ Mn)	281.03	363.91	477.81	545.20	635.64
Disbursement ($ Mn)	170.28	270.79	374.06	387.57	444.05
Number of Touch Points	133	1,052	2,455	3,565	5,299
Number of Employees	958	1,650	2,409	3,178	3,076
Financial Information					
Total Income ($ Mn)	40.86	49.30	68.63	80.34	98.32
Interest Expenses ($ Mn)	19.18	21.74	28.14	34.21	39.00
Net Interest Income (NII) ($ Mn)	21.68	27.56	40.50	46.13	59.32
Operating Expenses ($ Mn)	4.83	8.79	14.14	15.51	21.75
Loan losses & Provisions ($ Mn)	5.69	5.62	1.23	2.66	4.40
Profit Before Tax (PBT) ($ Mn)	11.16	13.15	27.96	27.96	33.17
Profit After Tax (PAT) ($ Mn)	8.26	9.75	20.85	20.85	24.71
Ratios					
Net Interest Margin (%)	4.0%	5.5%	6.4%	6.4%	6.8%
Return on Assets (%)	3.1%	3.0%	4.5%	3.9%	3.8%
Return on Equity (%)	7.8%	7.9%	13.4%	13.0%	13.2%
GNPA (%)	1.52%	0.25%	0.21%	0.99%	0.76%
NNPA (%)	1.26%	0.02%	0.02%	0.76%	0.61%





05 Annexure

Q2FY2027









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

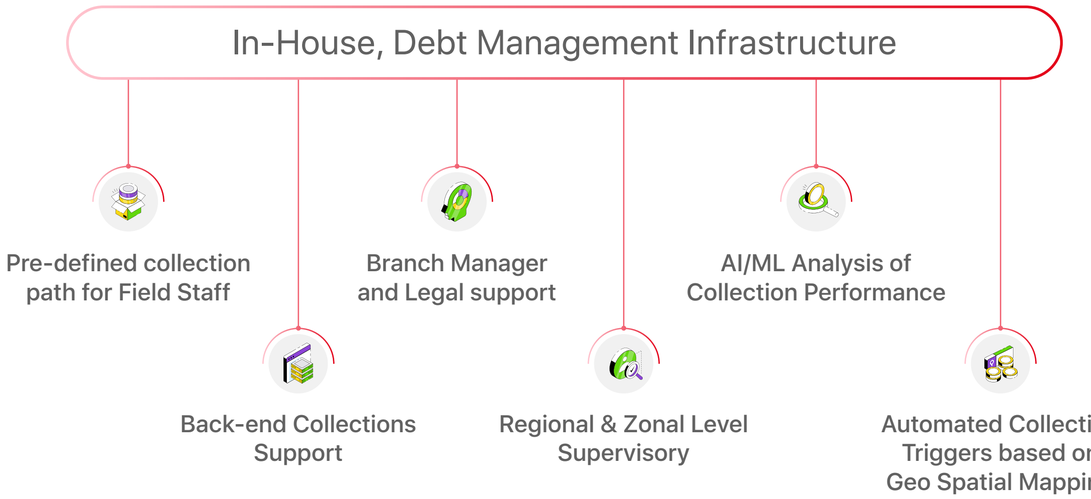
- Deployed field mobility tools to digitize lead capture, document collection, income verification and alternate data credit check.
- Streamline process using centralized AI/ML based underwriting, coupled with local field support.
- Focus on cluster-based sourcing to drive productivity, reduce opex and turnaround.

Higher Risk of Overleveraging, Fraud, or First-Time Delinquencies

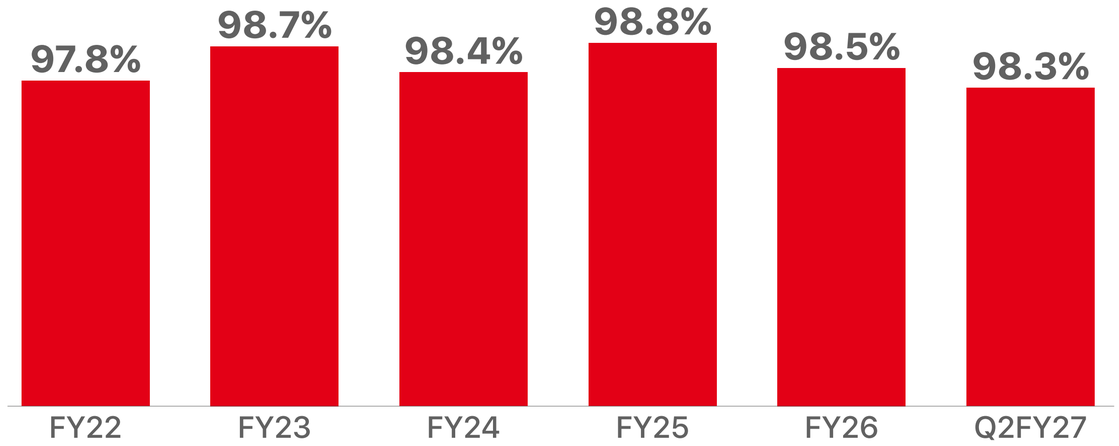
- Holistic assessment across the 3 Cs –Character, Credit and Credibility.
- Check with exposure across informal lenders through in-person check and other formal lenders through credit bureau API integration.
- Physical verification of business operations, inventory, and stock movement. Cross-validate 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**

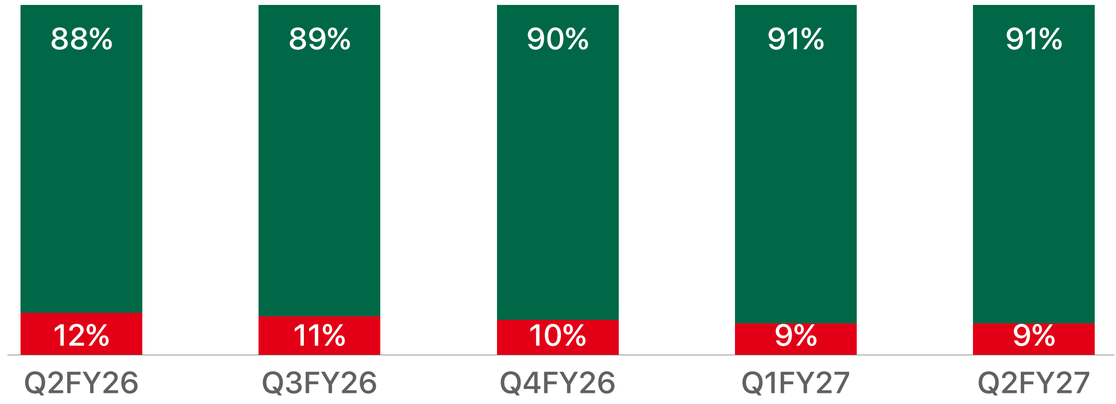


High Collection Efficiency (%)



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



Shareholding Structure

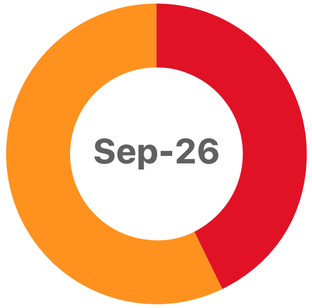
$727.23 Mn	~ 914 Mn	~82K	10%
Market Capitalization	Outstanding Shares	Shareholders	Dividend

September-end Shareholding



- Promoter and Promoter Group, **46.50%**
- DII, **5.89%**
- FII, **7.37%**
- Others, **40.24%**

Fully Diluted Shareholding



- Promoter and Promoter Group, **42.90%**
- Institutions and Others, **57.10%**

Key Institutional Investors

- SBI Life Insurance
- Quadrature Capital
- Dimensional Fund
- GSA Capital
- State Street Global
- Vanguard
- Venus Investments VCC
- Morgan Stanley
- American Century
- Hood River Capital Management

Backed by **Experienced Board**



SUNIL AGARWAL
Managing Director

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



HARISH SINGH
Executive Director

MBA, Chartered Accountant, 36 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 41 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.



VIJUY RONJAN
Independent Director

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



NISHA JOLLY
Independent Director

31 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**



Anurag Sinha
COO & CISO
41 Years 20 Years



Gaurav Chaubey
Chief Business Officer
22 Years 16 Years
Ex-ICICI, Kotak



Samresh Agarwal
Chief Recovery Officer
29 Years 27 Years



Manendra Singh
Chief Compliance Officer
19 Years 9 Years



BVSKT Bhaskar
Chief Risk Officer
41 Years 5 Years
Ex-SBI



Rajeev Seth
Strategy Head
29 Years 5 Years
Ex-IndusInd,
Magma Fincorp



Nishtha Sharma
SVP Marketing
8 Years 3 Years
Ex-J. Walter Thomson,
Lowe Lintas



Sushant Sharma
SVP IT
16 Years 5 Years
Ex-Reliance



Deep Chand
EVP HR
38 Years 2 Years
Ex-SBI



Rajeev Singhal
EVP Credit
42 Years 2.5 Years
Ex-SBI



Arun Kumar Srivastav
EVP Audit
40 Years 2 Years
Ex-SBI



Snigdha Agarwal
Head HR
8.5 Years 2 Years
Ex-JIO

Overall Experience Years of Association with Paisalo

06

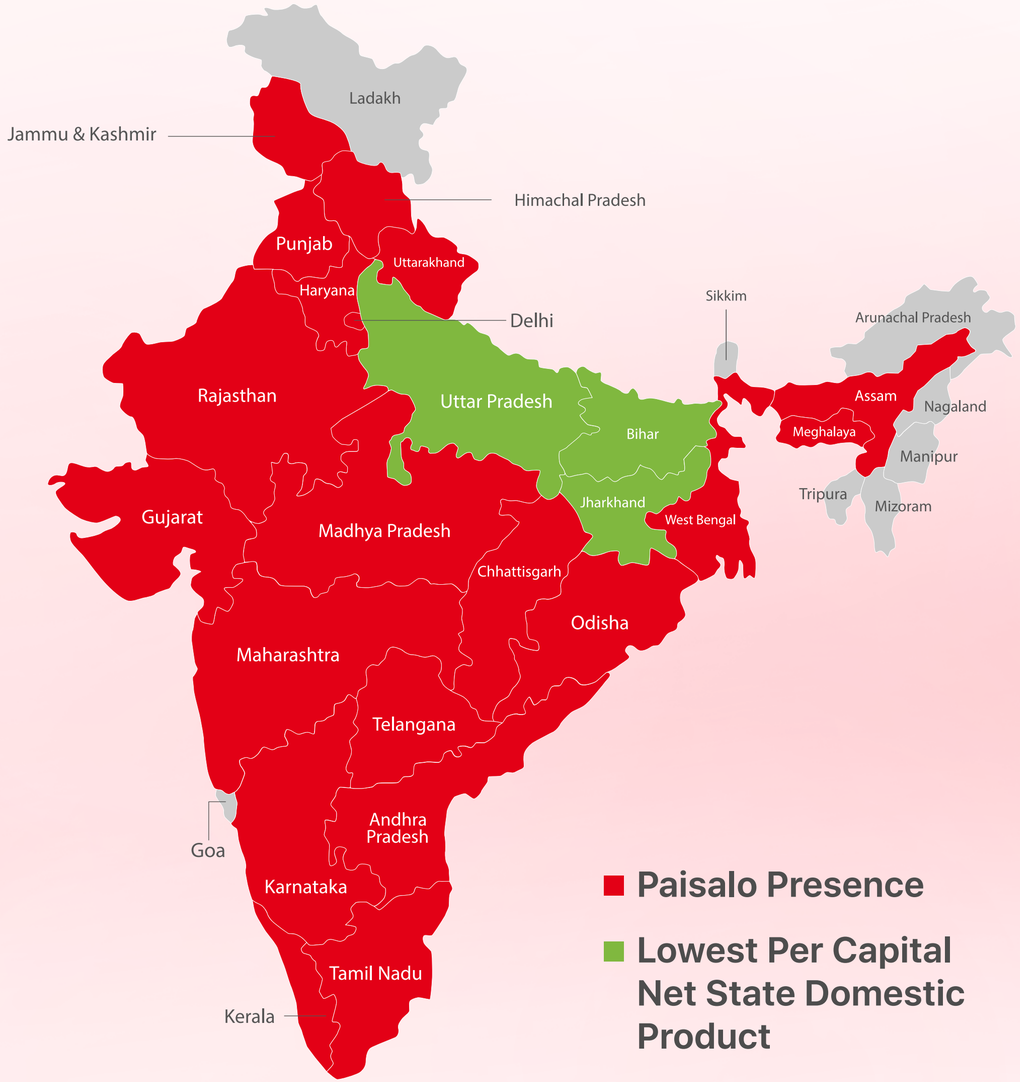
Environmental, Social, Governance

Q2FY2027





Taking Opportunities to the **Last Mile**



10,394
Pin Codes Served

6,415*
Total No. of Touchpoints

87%+
Customers Served

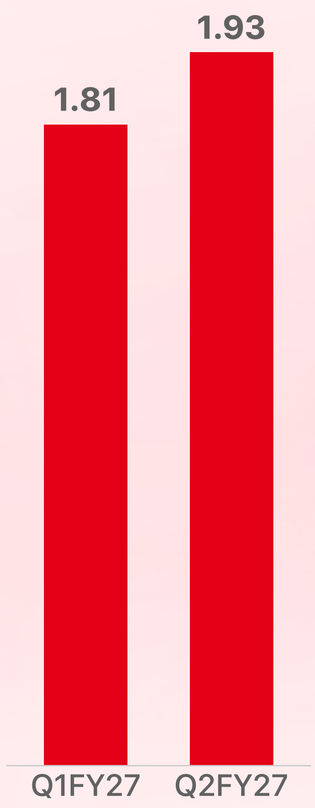
23
States

*Touchpoints
Branches– 426
Business Correspondents - 1,690
Distributions Points– 4,299

Our Progress on **Triple A Strategy**

Customers Served by BC Channel (Mn)

+6.6% QoQ



Small & Medium Businesses Supported

+3.4% QoQ



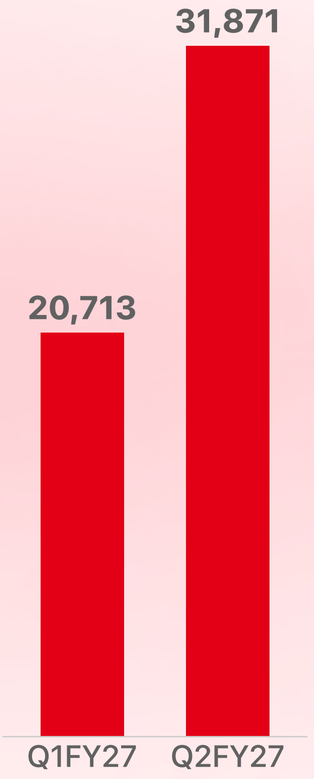
Amount of Customer Initiated Transactions ($ Mn)

+0.4% QoQ



Small Savings Bank Accounts

+53.9% QoQ



Live Impacted (Mn)

+11.1% QoQ



Our Progress on **Triple A Strategy**

Accessibility	**Q1 FY26**	**Q2 FY26**	**Q3 FY26**	**Q4 FY26**	**Q1 FY27**	**Q2 FY27**
Number of Pin codes served	9,968	10,299	10,334	10,354	10,389	10,394
Number of states served	22	22	22	22	23	23
Touchpoints	3,997	4,380	4,872	5,299	5,995	6,415
Customers served by BC Channel	1.48 Mn	1.74 Mn	1.61 Mn	1.70 Mn	1.8 Mn	1.9 Mn
Women customers served	89%	90%	90%	89%	87%	87%
Affordability						
Cashless Collection (QR & NACH)	88%	88%	89%	90%	91%	91%
Cashless Disbursement	100%	100%	100%	100%	100%	100%
Small and medium businesses supported	678	1,132	2,433	2,976	2,211	2,287
Awareness						
Number of Electric Vehicles (EV) financed	678	934	2,141	1,478	1,736	1,257
Lives Impacted	11 Mn	13 Mn	14 Mn	16 Mn	18 Mn	20 Mn
Number of Jobs created (Total Employees)	3,222	3,255	3,147	3,076	3,018	2,905
Number of Small Savings Bank Account opened	22,954	33,926	17,173	18,256	20,713	31,871
Amount of Customer initiated transactions ($ Mn)	100.24	103.29	102.53	118.17	126.46	126.95

Sustainability Snapshot

86 Number of Female Employees	**2,905** Total Number of Employees	**378** Number of New Hires	**4,683 KL** Total Water Consumption	**3.48** tonnes Total Waste Generated	**3** Number of E&S Training Programs Held for Employees	**16.58%** Turnover Rate of Employees (Excl. Field Officer)

ENVIRONMENT	Advanced paper reduction through digitization and resource-efficient practices.	Improved energy efficiency through natural light, star-rated equipment, and R32 refrigerants.	Initiated water stewardship measures, including water efficiency and rainwater harvesting.
SOCIAL	Deepened financial inclusion for underserved individuals, women, micro-entrepreneurs, and MSMEs.	Strengthened the BC network to expand last-mile access and financial awareness.	Expanded affordable credit access through co-lending partnerships.
GOVERNANCE	Established ESG Steering Committee with Board-level oversight.	Strengthened ESMS to enhance ESG risk management and governance.	Continued focus on transparency, ethics, and responsible business practices.



THANK YOU

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

AB RUKNA NAHI