

## ISSUE OF COMMERCIAL PAPER (CP) LETTER OF OFFER PART – I

PROPOSED DATE OF ISSUE	<b>11/12/2024</b>
ISSUE REFERENCE	Commercial Paper
CP ISSUANCE AMOUNT DURING THE CALENDER IS 1000CR OR MORE	No
ISSUE SIZE (Maturity Value)	INR 30 Crore
CREDIT RATING	A1+
• ISSUED BY	Infomerics Valuation and Rating Pvt. Ltd.
• DATE OF RATING	06/09/2024 revalidated on 28/11/2024
• VALIDITY FOR ISSUANCE	3 Months
• VALIDITY PERIOD FOR RATING	up to 05/09/2025
• FOR AMOUNT	INR 540 Crore
• CONDITIONS (if any)	None
• EXACT PURPOSE OF ISSUE OF CP	For on-lending to clients of the Company (Working Capital)
• CREDIT SUPPORT (if any)	NIL
DESCRIPTION OF INSTRUMENT	Commercial Paper
• AMOUNT	INR 30 Crore
• ISSUED BY	Paisalo Digital Limited
• IN FAVOUR OF	HOLDERS OF CP
• NET WORTH OF THE GUARANTOR COMPANY	N.A.
NAMES OF COMPANIES TO WHICH GUARANTOR HAS ISSUED SIMILAR GUARANTEE	N.A.
EXTENT OF THE GUARANTEE OFFERED BY THE GUARANTOR COMPANY	N.A.
CONDITIONS UNDER WHICH THE GUARANTEE WILL BE INVOKED	N.A.
DETAILS OF CURRENT TRANCHE	INR 30 Crores
ISIN CODE	INE420C14136
AMOUNT	INR 30 Crore
MATURITY DATE*	12/03/2025 (91 days from the date of allotment)
CURRENT CREDIT RATING	A1+
VALIDITY PERIOD OF RATING	up to 05/09/2025
CRA	Infomerics Valuation and Rating Pvt. Ltd.
ISSUING AND PAYING AGENT	IDBI Bank 8th Floor, B Block, NBCC Office Complex, East Kidwai Nagar, Delhi 110023
NAME AND ADDRESS OF THE TRUSTEE TO THE ISSUE IF ANY LISTED/NON LISTED	N.A.
	<b>Listed (to be listed on BSE)</b> It is hereby declare that CP shall be listed in due course, in accordance with SEBI circular SEBI/HO/IMD/DF2/CIR/P/2019/104 dated October 1,



### PAISALO DIGITAL LIMITED

Registered Office: CSC, Pocket 52, Near Police Station, CR Park, New Delhi - 110 019. Phone : + 91 11 4351 8888. Email: delhi@paisalo.in

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CIN: L65921DL1992PLC120483

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	2019 and SEBI circular SEBI/HO/DDHS/DDHS/CIR/P/2019/115 dated October 22, 2019 and SEBI circular SEBI/HO/DDHS/P/CIR/2021/613 dated August 10, 2021.
MARKET CONVENTIONS	FIMMDA CONVENTIONS
CP Borrowing Limit	INR 450 Crore
SUPPORTING BOARD RESOLUTION	06/11/2023
TOTAL CP OUTSTANDING (AS ON DATE) and DETAILS	<ol style="list-style-type: none"> <li>1. Listed CP of Rs. 30 Crores (ISIN INE420C14102)</li> <li>2. Listed CP of Rs. 13 Crores (ISIN INE420C14110)</li> <li>3. Listed CP of Rs. 30 Crores (ISIN INE420C14128)</li> </ol>
DETAILS OF CP'S ISSUED DURING LAST 15 MONTHS	<ol style="list-style-type: none"> <li>1. Unlisted CP of Rs. 18 Crores (ISIN INE420C14011)</li> <li>2. Listed CP of Rs. 30 Crores (ISIN INE420C14037)</li> <li>3. Listed CP of Rs. 30 Crores (ISIN INE420C14045)</li> <li>4. Listed CP of Rs. 30 Crores (ISIN INE420C14029)</li> <li>5. Unlisted CP of Rs. 12 Crores (ISIN INE420C14052)</li> <li>6. Listed CP of Rs. 30 Crores (ISIN INE420C14060)</li> <li>7. Listed CP of Rs. 30 Crores (ISIN INE420C14078)</li> <li>8. Listed CP of Rs. 30 Crores (ISIN INE42014086)</li> <li>9. Listed CP of Rs. 30 Crores (ISIN INE420C14094)</li> <li>10. Listed CP of Rs. 30 Crores (ISIN INE420C14102)</li> <li>11. Listed CP of Rs. 13 Crores (ISIN INE420C14110)</li> <li>12. Listed CP of Rs. 30 Crores (ISIN INE420C14128)</li> </ol>
TOTAL OTHER DEBT INSTRUMENTS (AS ON DATE)	ANNEXURE I
BANK FUND BASED FACILITIES FROM BANKS / FINANCIAL INSTITUTIONS, IF ANY	ANNEXURE II
Issuer's liability under the CP will continue beyond due date, in case the CP is not redeemed on due date, even if the CP is in demat mode.	

**For Paisalo Digital Limited**



**Sunil Agarwal**  
**(Managing Director)**  
**Date: 10.12.2024**

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## PART – II

NAME AND ADDRESS OF ISSUER	Paisalo Digital Limited CSC, Pocket 52, CR Park, New Delhi-110019		
LINE OF BUSINESS	Non-Banking Financial Company (Finance)		
CHIEF EXECUTIVE (Managing Director)	Mr. Sunil Agarwal		
GROUP AFFILIATION (if any)	Not Applicable		
FINANCIAL SUMMARY	31.03.2024 (audited) Rs. In Crores	31.03.2023 (audited) Rs. In Crores	31.03.2022 (audited) Rs. In Crores
• EQUITY	89.81	44.91	43.92
• NET WORTH	1311.46	1,161.00	1,024.09
• Investment In Subsidiaries / Affiliates	42.23	42.23	42.23
• Total Debt Outstanding Short term <1year	810.86	725.16	655.61
• OTHER DEBT	1644.70	1092.64	825.74
• GROSS INCOME	605.04	422.97	356.40
• OPERATING PROFIT (PBITD)	481.75	307.47	276.41
• GROSS PROFIT (PBSD)	241.93	127.12	109.62
• NET PROFIT (POST TAX)	177.02	91.69	78.71
AUDIT QUALIFICATIONS (if any)	None		
MATERIAL LITIGATION (if any)	None		
REGULATORY STRICTURES (if any)	None		
DETAILS OF DEFAULT OF CP'S INCLUDING TECHNICAL DELAY IN REDEMPTION DURING PAST THREE YEARS	No		
DETAILS OF DEFAULT AND DELAY IN REDEMPTION OF ANY OTHER BORROWINGS DURING LAST THREE YEARS	No		
LISTING CLAUSE	Not Applicable		

### For Paisalo Digital Limited



**Sunil Agarwal**  
**(Managing Director)**  
**Date: 10.12.2024**

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**Total Other Debt Instruments as on date**

ISIN.	Series	Date of Allotment	Amount (INR in Crores)	Term (month)		Maturity Date
				Month	Days	
NA	PDL 2020-1	30-01-2020	6	72	0	29-01-2026
NA	PDL 2020-2	13-02-2020	1	72	0	12-02-2026
NA	PDL 2020-3	24-02-2020	9	60	0	23-02-2025
NA	PDL-12-2020	04-12-2020	1	120	0	03-12-2030
NA	PDL-02-2021	16-02-2021	23	60	0	15-02-2026
NA	PDL-07-2021	30-07-2021	25	60	0	29-07-2026
NA	PDL-09-2021	17-09-2021	94	60	0	16-09-2026
NA	PDL-09-2-2021	27-09-2021	2	60	0	26-09-2026
NA	PDL-02-2022	05-02-2022	27	84	0	04-02-2029
NA	PDL-07-2022	06-07-2022	14	120	0	05-07-2032
NA	PDL-01-2023	18-01-2023	34	120	0	17-01-2033
NA	PDL-04-2023	13-04-2023	5	120	0	12-04-2033
NA	PDL-04-2023-02	29-04-2023	36.40	120	0	28-04-2033
NA	PDL-09-2023 (UL)	02-09-2023	5	120	0	01-09-2033
INE420C07049	PDL092023 (L)	27-09-2023	50	36	0	26-09-2026
NA	PDL-11-2023-UL	07-11-2023	8.5	120	0	06-11-2033
INE420C07056	PDL112023 (L)	16-11-2023	10	36	0	15-11-2026
NA	PDL-12-2023-UL	08-12-2023	46.2	120	0	07-12-2033
INE420C07064	PDL122023(L)	15-12-2023	19.7	120	0	15-12-2033
INE420C07072	PDL122023L2	28-12-2023	12	15	0	28-03-2025
INE420C07072	PDL122023L2	28-12-2023	6	18	0	28-06-2025
INE420C07080	PDL012024L	18-01-2024	19.71	120	0	17-01-2034
INE420C07098	PDL022024L	27-02-2024	20.34	119	24	24-02-2034
INE420C07106	PDL042024	12-04-2024	12	15	0	12-07-2025
INE420C07106	PDL042024	12-04-2024	6	18	0	10-10-2025
INE420C07114	PDL042024L2	03-05-2024	27	60	0	03-05-2029
INE420C07122	PDL072024	31-07-2024	25	36	0	30-07-2027

**Existing Commercial Papers**

ISIN	Nomenclature of the Instrument	Date of Allotment	Amount (INR in Crores)	Term		Maturity Date
				Month	Days	
INE420C14102	PAISALO DIGITAL LIMITED 91D CP 12DEC24	12-09-2024	30	0	91	12-12-2024
INE420C14110	PAISALO DIGITAL LIMITED 351D CP 05SEP25	19-09-2024	13	0	351	05-09-2025
INE420C14128	PAISALO DIGITAL LIMITED 91D CP 20DEC24	20-09-2024	30	0	91	20-12-2024



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## Annexure II

### Bank Fund based facilities from Bank/ Financial Institutions as on 30.09.2024

Lender's Name	Type of Facility	Amount Sanctioned (In cr)	Principal Amount Outstanding (In Cr)	Asset Classification
Bank of India	CC	18.20	15.18	Standard
Bank of Baroda	CC	40.00	34.52	Standard
Punjab National Bank	CC	48.00	45.03	Standard
Union Bank of India	CC	65.00	50.74	Standard
UCO Bank	CC	14.80	14.62	Standard
IDBI Bank Limited	CC	7.00	7.00	Standard
State Bank of India	CC	5.00	(35.66)	Standard
Karnataka Bank	CC	10.00	8.26	Standard
Dhanlaxmi Bank	CC	10.00	9.89	Standard
CSB Bank	CC	30.00	27.26	Standard
Indian Bank	CC	20.00	19.19	Standard
Bank of India	WCDL	4.55	4.55	Standard
Bank of Baroda	WCDL	60.00	60.00	Standard
Punjab National Bank	WCDL	72.00	72.00	Standard
UCO Bank	WCDL	22.20	22.20	Standard
IDBI Bank Limited	WCDL	18.00	18.00	Standard
Karnataka Bank	WCDL	15.00	15.00	Standard
Dhanlaxmi Bank	WCDL	15.00	15.00	Standard
CSB Bank	WCDL	45.00	45.00	Standard
Indian Bank	WCDL	30.00	30.00	Standard
Bank of Baroda	TL	81.25	12.50	Standard
Union Bank	TL	100.00	90.00	Standard
UCO Bank	TL	50.00	16.67	Standard
IDBI Bank Limited	TL	10.00	3.75	Standard
Bank of Maharashtra	TL	25.00	2.96	Standard
State Bank of India	TL	34.50	27.96	Standard
Indian Bank	TL	50.00	6.25	Standard
South Indian Bank	TL	15.00	10.50	Standard
State Bank of India	TL	775.00	447.92	Standard
Canara Bank	TL	275.00	212.48	Standard
Indian Bank	TL	50.00	18.75	Standard
Indian Overseas Bank	TL	200.00	182.50	Standard
Bank of Maharashtra	TL	300.00	274.98	Standard
Indian Renewable Energy Development Agency Limited (IREDA)	TL	200.00	200.00	Standard



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