

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

PROPOSED DATE OF ISSUE	24-06-2025
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 18/06/2025
• 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	INE420C14193
AMOUNT	INR 30 Crore
MATURITY DATE*	23-09-2025 (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. Listed (to be listed on BSE) It is hereby declared that CP shall be listed in due course, in accordance with SEBI circular SEBI/HO/IMD/DF2/CIR/P/2019/104 dated October 1, 2019 and SEBI circular SEBI/HO/DDHS/DDHS/CIR/P/2019/115 dated October

PAISALO DIGITAL LIMITED

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	22, 2019 and SEBI circular SEBI/HO/DDHS/P/CIR/2021/613 dated August 10, 2021.
MARKET CONVENTIONS	FIMMDA CONVENTIONS
CP Borrowing Limit	INR 540 Crore
SUPPORTING BOARD RESOLUTION	08/04/2025
TOTAL CP OUTSTANDING (AS ON DATE) and DETAILS	<ol style="list-style-type: none"> 1. Listed CP of Rs. 13 Crores (ISIN INE420C14110) 2. Listed CP of Rs. 30 Crores (ISIN INE420C14177) 3. Listed CP of Rs. 30 Crores (ISIN INE420C14185)
DETAILS OF CP'S ISSUED DURING LAST 15 MONTHS	<ol style="list-style-type: none"> 1. Unlisted CP of Rs. 18 Crores (ISIN INE420C14011) 2. Listed CP of Rs. 30 Crores (ISIN INE420C14037) 3. Listed CP of Rs. 30 Crores (ISIN INE420C14045) 4. Listed CP of Rs. 30 Crores (ISIN INE420C14029) 5. Unlisted CP of Rs. 12 Crores (ISIN INE420C14052) 6. Listed CP of Rs. 30 Crores (ISIN INE420C14060) 7. Listed CP of Rs. 30 Crores (ISIN INE420C14078) 8. Listed CP of Rs. 30 Crores (ISIN INE420C14086) 9. Listed CP of Rs. 30 Crores (ISIN INE420C14094) 10. Listed CP of Rs. 30 Crores (ISIN INE420C14102) 11. Listed CP of Rs. 13 Crores (ISIN INE420C14110) 12. Listed CP of Rs. 30 Crores (ISIN INE420C14128) 13. Listed CP of Rs. 30 Crores (ISIN INE420C14136) 14. Listed CP of Rs. 30 Crores (ISIN INE420C14144) 15. Listed CP of Rs. 30 Crores (ISIN INE420C14151) 16. Listed CP of Rs. 30 Crores (ISIN INE420C14169) 17. Listed CP of Rs. 30 Crores (ISIN INE420C14177) 18. Listed CP of Rs. 30 Crores (ISIN INE420C14185)
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: 23.06.2025

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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	31.03.2025 (audited) Rs. In Crores	31.03.2024 (audited) Rs. In Crores	31.03.2023 (audited) Rs. In Crores
• EQUITY	90.22	89.81	44.91
• NET WORTH	1,498.22	1321.06	1,161.00
• Investment In Subsidiaries / Affiliates	42.23	42.23	42.23
• Total Debt Outstanding Short term <1year	871.51	810.86	725.16
• OTHER DEBT	2540.42	1644.70	1092.64
• GROSS INCOME	734.83	605.04	422.97
• OPERATING PROFIT (PBITD)	579.37	481.75	307.47
• GROSS PROFIT (PBTID)	270.66	241.93	127.12
• NET PROFIT (POST TAX)	197.69	177.02	91.69
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: 23.06.2025

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Total Other Debt Instruments as on date

Series of NCS	ISIN	Tenor/ Period of Maturity (Months)	Coupon (%)	Amount (Rs. in Crore)	Date of Allotment	Redemption Date/ Schedule	Credit Rating	Secured / unsecured	Security
PDL 2020-1	-	72	12.00	6.00	30-01-2020	29-01-2026	Unrated	Unsecured	NA
PDL 2020-2	-	72	12.00	1.00	13-02-2020	12-02-2026	Unrated	Unsecured	NA
PDL-12-2020	-	120	12.00	1.00	04-12-2020	03-12-2030	Unrated	Unsecured	NA
PDL-02-2021	-	60	12.00	23.00	16-02-2021	15-02-2026	Unrated	Unsecured	NA
PDL-07-2021	-	60	12.00	25.00	30-07-2021	29-07-2026	Unrated	Unsecured	NA
PDL-09-2021	-	60	12.00	94.00	17-09-2021	16-09-2026	Unrated	Unsecured	NA
PDL-09-2-2021	-	60	12.00	2.00	27-09-2021	26-09-2026	Unrated	Unsecured	NA
PDL-02-2022	-	84	9.00	27.00	05-02-2022	04-02-2029	Unrated	Unsecured	NA
PDL-07-2022	-	120	9.90	14.00	06-07-2022	05-07-2032	Unrated	Unsecured	NA
PDL-01-2023	-	120	12.00	34.00	18-01-2023	17-01-2033	Unrated	Unsecured	NA
PDL-04-2023	-	120	10.00	5.00	13-04-2023	12-04-2033	Unrated	Unsecured	NA
PDL-04-2023-02	-	120	12.00	36.40	29-04-2023	28-04-2033	Unrated	Unsecured	NA
PDL-09-2023 (UL)	-	120	12.00	5.00	02-09-2023	01-09-2033	Unrated	Unsecured	NA
PDL092023 (L)	INE420C07049	36	9.95	50.00	27-09-2023	26-09-2026	IVR AA/Stable	Secured	Secured by way of hypothecation of identified receivables for 1.1 times of NCDs amount
PDL-11-2023-UL	-	120	9.95	8.50	07-11-2023	06-11-2033	Unrated	Unsecured	NA
PDL112023L	INE420C07056	36	9.95	10.00	16-11-2023	15-11-2026	IVR AA/Stable	Secured	Secured by way of hypothecation of identified receivables for 1.1 times of NCDs amount
PDL-12-2023-UL	-	120	12.00	46.20	08-12-2023	07-12-2033	Unrated	Unsecured	NA
PDL122023(L)	INE420C07064	120	9.95	19.70	15-12-2023	15-12-2033	IVR AA/Stable	Secured	Secured by way of first pari passu charge on identified receivables for 1.1 times of NCDs amount
PDL122023L2	INE420C07072	18	9.95	6.00	28-12-2023	28-06-2025	IVR AA/Stable	Secured	Secured by way of first pari passu charge on identified receivables for 1.1 times of NCDs amount
PDL012024L	INE420C07080	120	9.95	19.71	18-01-2024	17-01-2034	IVR AA/Stable	Secured	Secured by way of first pari passu charge on identified receivables for 1.1 times of NCDs amount
PDL022024L	INE420C07098	119 Months 24 Days	9.95	20.34	27-02-2024	24-02-2034	IVR AA/Stable	Secured	Secured by way of first pari passu charge on identified receivables for 1.1 times of NCDs amount
PDL042024	INE420C07098	15	9.95	12	12-04-2024	12-07-2025	IVR AA/Stable	Secured	Secured by way of first pari passu charge on identified receivables for 1.1 times of NCDs amount
PDL042024	INE420C07106	18	9.95	6	12-04-2024	10-10-2025	IVR AA/Stable	Secured	Secured by way of first pari passu charge on identified receivables for 1.1 times of NCDs amount

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									times of NCDs amount
PDL042024L2	INE420C07114	60	9.95	27	03-05-2024	03-05-2029	IVR AA/Stable	Secured	Secured by way of first pari passu charge on identified receivables for 1.1 times of NCDs amount
PDL072024	INE420C07122	36	9.95	25	31-07-2024	30-07-2027	IVR AA/Stable	Secured	Secured by way of first pari passu charge on identified receivables for 1.1 times of NCDs amount
PDL062025	INE420C07130	24	10.00	50	03-06-2025	03-06-2027	IVR AA/Stable	Secured	Secured by way of first pari passu charge on identified receivables for 1.1 times of NCDs amount

Existing FCCBs

Name of Party / Name of Instrument.	Type of Facility / Instrument	Amount sanctioned / issued	Principal Amount outstanding	Date of Repayment / Schedule	Credit Rating	Secured / Unsecured	Security
FCCBs	NA	USD 50 mn	USD 48 mn	Unless previously redeemed, converted or purchased and cancelled, the Company will redeem each Bond at 110.82 per cent. of its principal amount on 10th December 2029, together with accrued interest.	NA	Secured	First ranking exclusive charge over identified loan assets of Paisalo Digital Limited including all the monies receivable thereunder in favour of the Axis Trustee Services Limited

Existing Commercial Papers

ISIN	Nomenclature of the Instrument	Date of Allotment	Amount (INR in Crores)	Term		Maturity Date
				Month	Days	
INE420C14110	PAISALO DIGITAL LIMITED 351D CP 05SEP25	19-09-2024	13	0	351	05-09-2025
INE420C14177	PAISALO DIGITAL LIMITED 91D CP 27JUN25	28-03-2025	30	0	91	27-06-2025
INE420C14185	PAISALO DIGITAL LIMITED 91D CP 27JUN25	13-06-2025	30	0	91	12-09-2025



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Bank Fund based facilities from Bank/ Financial Institutions as on 31.03.2025

Lender's Name	Type of Facility	Amount Sanctioned	Principal Amount Outstanding	Repayment Date / Schedule	Security	Credit Rating, if applicable	Asset Classification
Bank of Baroda	CC	16.00	14.12	12 Months (The Tenure of facilities is 12 months)	Hypothecation of Book debts		Standard
Punjab National Bank	CC	48.00	46.30	12 Months (The Tenure of facilities is 12 months)			Standard
Union Bank of India	CC	65.00	64.49	12 Months (The Tenure of facilities is 12 months)			Standard
UCO Bank	CC	14.80	14.23	12 Months (The Tenure of facilities is 12 months)			Standard
IDBI Bank Limited	CC	7.00	6.73	12 Months (The Tenure of facilities is 12 months)			Standard
State Bank of India	CC	5.00	-0.63	12 Months (The Tenure of facilities is 12 months)			Standard
Karnataka Bank	CC	25.00	24.34	12 Months (The Tenure of facilities is 12 months)			Standard
Indian Bank	CC	20.00	19.48	12 Months (The Tenure of facilities is 12 months)			Standard
Bank of Baroda	WCDL	24.00	24.00	12 Months (The Tenure of facilities is 12 months)			Standard
Punjab National Bank	WCDL	72.00	72.00	12 Months (The Tenure of facilities is 12 months)			Standard
UCO Bank	WCDL	22.20	22.20	12 Months (The Tenure of facilities is 12 months)			Standard
IDBI Bank Limited	WCDL	18.00	18.00	12 Months (The Tenure of facilities is 12 months)			Standard
Indian Bank	WCDL	30.00	30.00	12 Months (The Tenure of facilities is 12 months)			Standard
Bank of Baroda	TL	60.00	52.50	8 Quarterly instalment			Standard
Union Bank of India	TL	100.00	80.00	20 Quarterly instalment			Standard
UCO Bank	TL	50.00	8.33	36 Monthly instalment			Standard
IDBI Bank Limited	TL	5.00	2.92	36 Monthly instalment			Standard
State Bank of India	TL	29.46	24.96	40 Monthly instalment			Standard
South Indian Bank	TL	15.00	8.99	8 Quarterly instalment			Standard
State Bank of India	TL	450.00	274.50	60 Monthly instalment			Standard
Canara Bank	TL	75.00	43.75	60 Monthly instalment			Standard

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EASY LOAN आसान लोन

Canara Bank TL	TL	150.00	95.00	60 Monthly instalment			Standard
Indian Bank	TL	50.00	6.25	60 Monthly instalment			Standard
Indian Overseas Bank	TL	75.00	56.25	20 Quarterly instalment			Standard
Bank of Maharashtra	TL	100.00	58.30	36 Monthly instalment			Standard
IREDA	TL	200.00	200.00	28 Quarterly instalment			Standard
State Bank of India	TL	325.00	270.65	60 Monthly instalment			Standard
Canara Bank	TL	50.00	41.60	60 Monthly instalment			Standard
Indian Overseas Bank	TL	125.00	106.25	20 Quarterly instalment			Standard
Bank of Maharashtra	TL	200.00	183.05	59 Monthly instalment			Standard
Bank of India	TL	100.00	95.00	20 Quarterly instalment			Standard
Dhanlaxmi Bank	TL	25.00	23.44	16 Monthly instalment			Standard
CSB Bank	TL	50.00	45.83	12 Monthly instalment			Standard
Indian Overseas Bank	TL	250.00	250.00	20 Quarterly instalment			Standard
Unity Small Finance Bank	TL	12.00	12.00	One instalment after 12 months			Standard

*CC=Cash Credit, WCDL=Working Capital Demand Loan, TL=Term Loan



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