PAISALO DIGITAL LIMITED

Public Issue of Secured Redeemable Non-Convertible Debentures

(7TH August, 2026 to 20th August, 2026)

Issue Size:

Public issue by the issuer of 30,00,000 secured redeemable non-convertible debentures of face value of 1,000 each (“NCD’s” or “debentures”) for an amount up to 150 cr. (“base issue size”) with a green shoe option of up to 150 cr, cumulatively aggregating up to 300 cr. (“issue limit”) hereinafter referred to as the “issue”

ISSUE DETAILS	
Listing on	BSE
Issuance & Trading mode	Demat
Basis of Allotment	**First Come First Serve Basis**
Credit Rating	CRISIL A+/Stable
Minimum Application	₹ 10,000/- (10 NCDs)
Registrar to the Issue	Alankit Assignments Limited

Allocation Ratio

Category	Allocation (%)	Issue Size (Amt. in Cr.)	
		Base Issue	Total Issue
QIB Portion	25	3750	7500
Corporate	25	3750	7500
HNI	25	3750	7500
Retail	25	3750	7500
Total	**100**	**15,000**	30,000

SPECIFIC TERMS FOR EACH SERIES OF NCDs

Series	I	II	III	IV	V	VI*
Frequency of Interest Payment	Monthly	Monthly	Monthly	Annual	Monthly	Annual
Minimum Application	₹10,000 (10 NCDs) and in multiple of ₹1,000 (1 NCD) thereafter.					
Face Value/ Issue Price of NCDs (₹/ NCD)	₹ 1,000					
In Multiples of thereafter (₹)	₹ 1,000 (1 NCD)					
Tenor	18 months	24 months	36 months	36 months	60 months	60 months
Coupon (% per annum) for NCD Holders in Category I, II, III & IV	9.00%	9.15%	9.50%	9.92%	10.00%	10.47%
Effective Yield (per annum) for NCD Holders in Category I, II, III & IV	9.38%	9.53%	9.92%	9.91%	10.46%	10.46%
Mode of Interest Payment	Through various modes available					
Amount (₹ / NCD) on Maturity for NCD Holders in Category I, II, III & IV	₹ 1,000	₹ 1,000	₹ 1,000	₹ 1,000	₹ 1,000	₹ 1,000
Maturity / Redemption Date (Months from the Deemed Date of Allotment)	18 months	24 months	36 months	36 months	60 months	60 months
Put and Call Option	Not Applicable					
Nature of indebtedness	Secured					

The Company shall allocate and allot Series IV NCDs wherein the Applicants have not indicated the choice of the relevant NCD Series.

1. With respect to Series where interest is to be paid on an annual basis, relevant interest will be paid on each anniversary of the Deemed Date of Allotment on the face value of the NCDs. The last interest payment under annual Series will be made at the time of redemption of the NCDs.

2. With respect to Series where interest is to be paid on monthly basis, relevant interest will be paid on the first date of every month on the face value of the NCDs. The last interest payment under monthly Series will be made at the time of redemption of the NCDs. For the first interest payment for NCDs under the monthly options, interest from the Deemed Date of Allotment until the last day of the subsequent month will be clubbed and paid on the first day of the month next to that subsequent month.

3 Subject to applicable tax deducted at source, if any.

4. Please refer to Annexure C of the Prospectus dated June 1, 2026 for details pertaining to the cash flows of the Company in accordance with the SEBI NCS Master Circular.

For more details, please refer offer document

For more details, Please Contact:

WEALTH MANAGEMENT TEAM

Manan Divan – 022 40936091 / 9819819979, Ashish Machhar – 022-40936015 / 9820384685,
Sahil Shah – 022 40936044 / 9664683205, Parita Shah – 8850079173,
Rajuddin Shaikh – 40936090/ 9819510825

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