

DiGiSPICE Technologies Ltd.

AGM

30th September 2021



DIGISPICE

Financial Technology Business



SPICE MONEY **Digital Technology Business**



DIGITAL ENTERPRISE



DIGITAL TELCO



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DIGITAL TELCO

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Spice money

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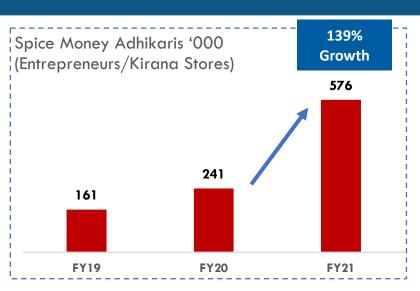
India's leading Rural Fintech Platform

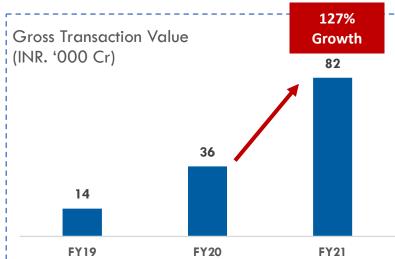


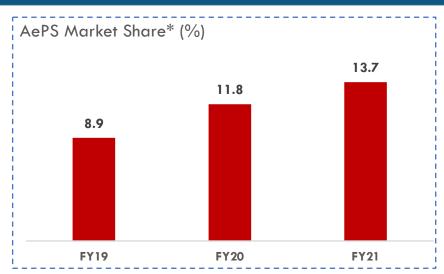


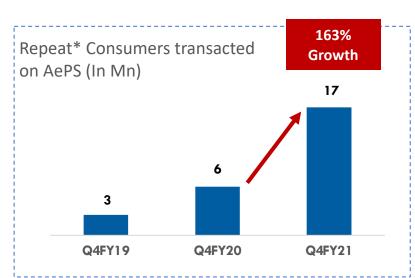


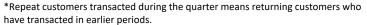
Updates FY 2021

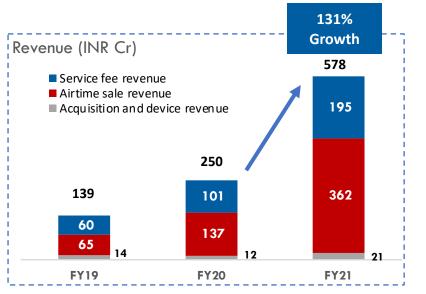












*AePS off-us value market share





Updates FY22 so far

Launch of Travel Union : India's first Rural Travel Super Aggregator



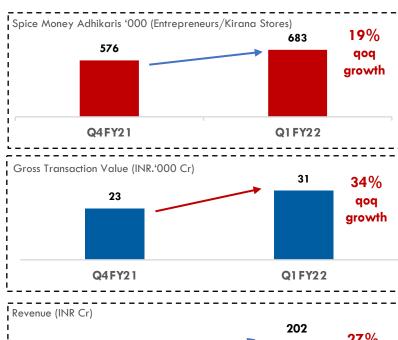
Launched in Aug 2021

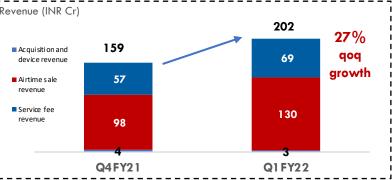
Building the community led rural lending model - JV with Tarya



- Tarya group is a leading P2P banking platform in Israel with AUM of \$800M and approx 70% market-share in P2P business in Israel
- 8 years experience in running digital lending business with diverse business models – Mortgage, Vehicle, POS, BNPL, Embedded Finance
- To build rural lending model overcoming the challenges of access, data and collection

Growth continued in SMA base, GTV and Revenue



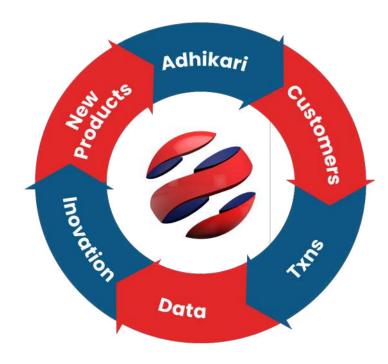




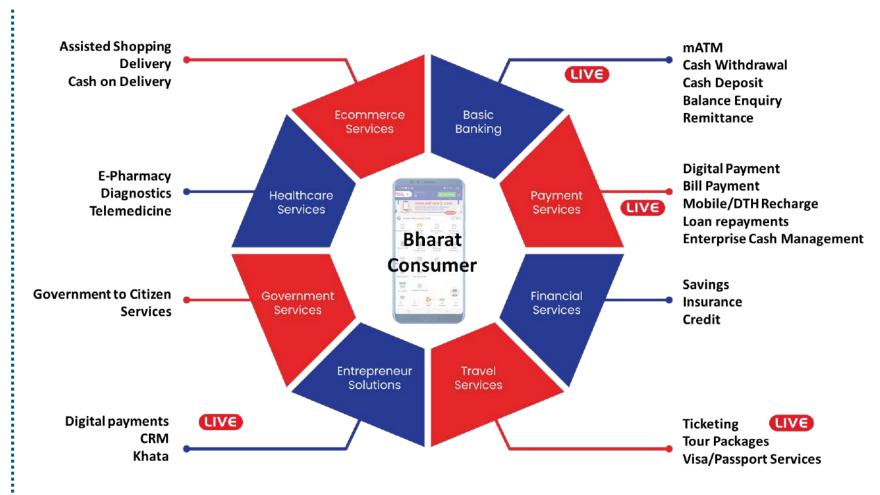


Strategy: Building a Phygital Super App for Bharat

Flywheel Strategy to drive growth



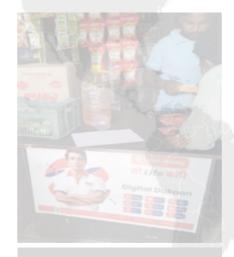
- Positive unit economics business model
- Operating leverage to be driven by transactions growth





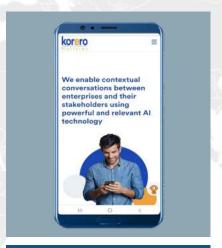
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Enterprise Business

- Communication needs of Enterprises driven by growth in Digital
- Launched Korero Platforms in Jun 2021



Digital Telco

• Strategy - Enable Telcos to drive digital content consumption with their customers



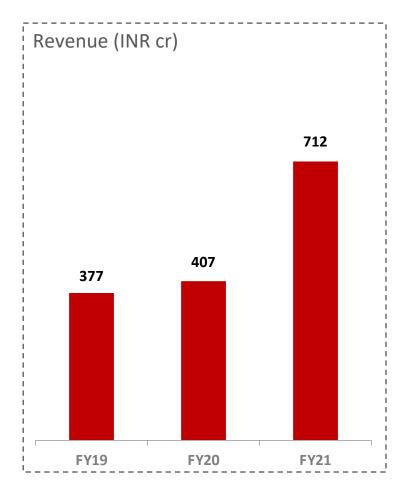


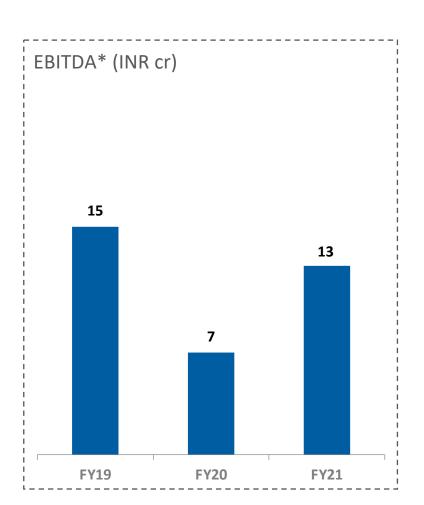


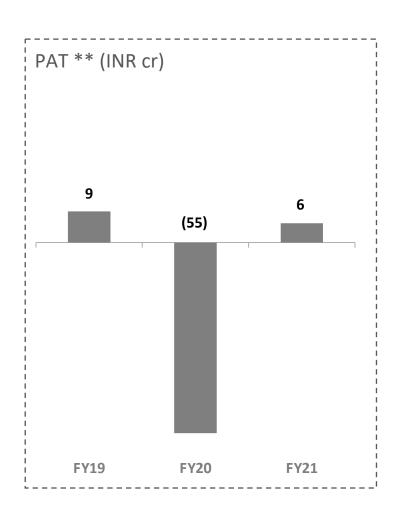




Consolidated Financials Overview







^{*} Before other income and exceptional items

^{**} FY 20 PAT is after exceptional provision for doubtful debt of INR 44.5 cr



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