



DiGiSPICE
Future Ready Platforms
34th Annual General Meeting
29th September 2022



DiGiSPICE



India's leading
rural fintech platform



Digital platforms and
solutions for telcos,
BFSI, other enterprises

India's growth driven by Rural

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Rural economy has grown ~10% p.a. over last 5 years

- Rural now contributes over 46% to the national income
- Employs 350 Million people (68% of the total workforce)

Rural youth is driving digital adoption in Rural India

- Rural has 20% more internet users than urban areas
- Rural smartphone & internet penetration increased 30% per annum over last 5 years
- Rural India has over 336 Million internet subscribers

MSME sector in Rural contributes 30% of the country's GDP

- Out of about 63.4 Million MSME's in India, 51.25% i.e., 32.5 Million MSME's are in the rural areas
- They employ about 50 Million people in rural India (Source: IBEF)



Rural growing faster than urban on all key metrics

Internet	Internet penetration in rural 336 million users
JAM	46 crore Jan Dhan Bank Accounts, 130 Cr. Aadhaar penetration
AePS	Democratizing banking. 34 Cr. annual users
UPI	Instant digital payments
BBPS	Bharat Bill Pay - democratizing bill payments
UMANG	Government to citizen services



Democratizing commerce	ONDC
Democratizing credit	OCEN
Account Aggregator - leveraging power of data	
Udyam Adhaar	
Digital Health ID	

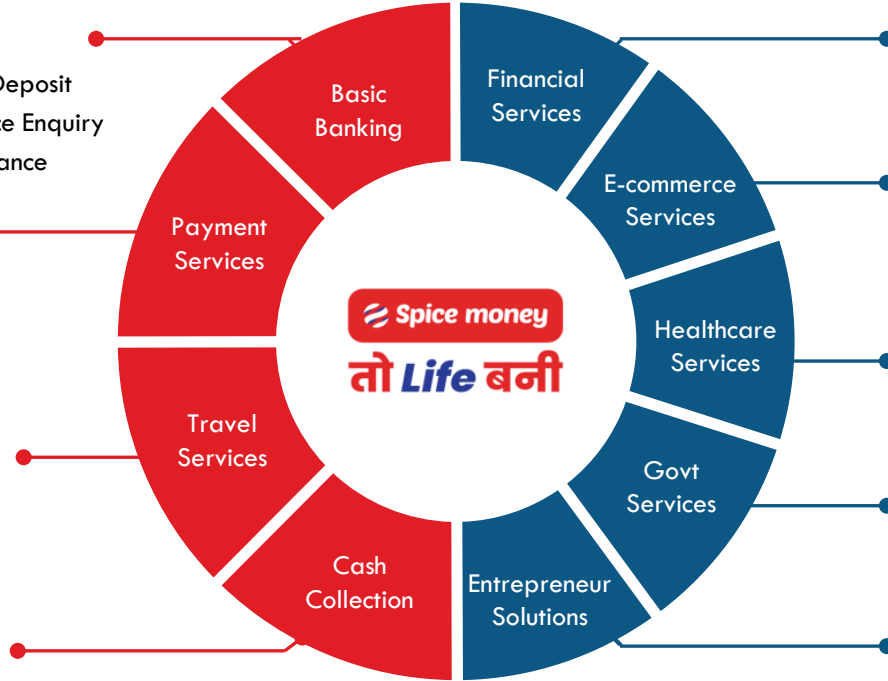
Spice Money leveraging digital stacks to solve for lack of access in Rural India

Building the Super App for Rural

Live Offerings

- mATM
- Cash Withdrawal
- Digital Payment
- Bill Payment
- Mobile/DTH Recharge
- Railway/ Bus/Flight Ticketing
- Tour Packages
- Hotel Booking
- Loan/ EMI collection
- Enterprise Cash Management

- CASA
- Cash Deposit
- Balance Enquiry
- Remittance



Planned Launches

- Savings
- Investments
- Insurance
- Credit
- Assisted Shopping
- Delivery
- E-Pharmacy
- Diagnostics
- Telemedicine
- Govt to Citizen Services
- Digital payments
- CRM
- Khata

Tech & data enabled platform play

Developing a Win-Win-Win Rural Ecosystem

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Service Partners



Entrepreneurs empowered by Spice Money Adhikari App



Rural Consumers

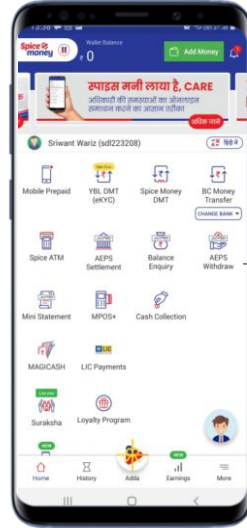


Core Services

- Banks
- NPCI
- NBFCs
- Insurance Cos
- Other Payment Partners

Additional Services

- E-Commerce
- Travel Partners
- Healthcare
- Government
- Other Product Partners



- Cash Withdrawal (Aadhaar)
- Ticket Booking
- Money Transfer
- Insurance
- Bill Payment
- Pan Card
- Loan
- Cash Withdrawal (Card)
- Loan EMI
- Online Shopping
- Cash Transfer
- Cash Deposit



Win for Service Partners

- Access to Rural Customers
- Reduced Cost of Delivery



Win for Entrepreneurs

- Primary Livelihood
- Additional Income Source



Win for Rural Consumers

- Next-door Access to Financial/Digital Services



Spice money

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Making financial services accessible to India's rural citizens

1.08 Million
Adhikaris

Rs 1,70,000
Crore GTV*

17.2% AePS*
Market Share

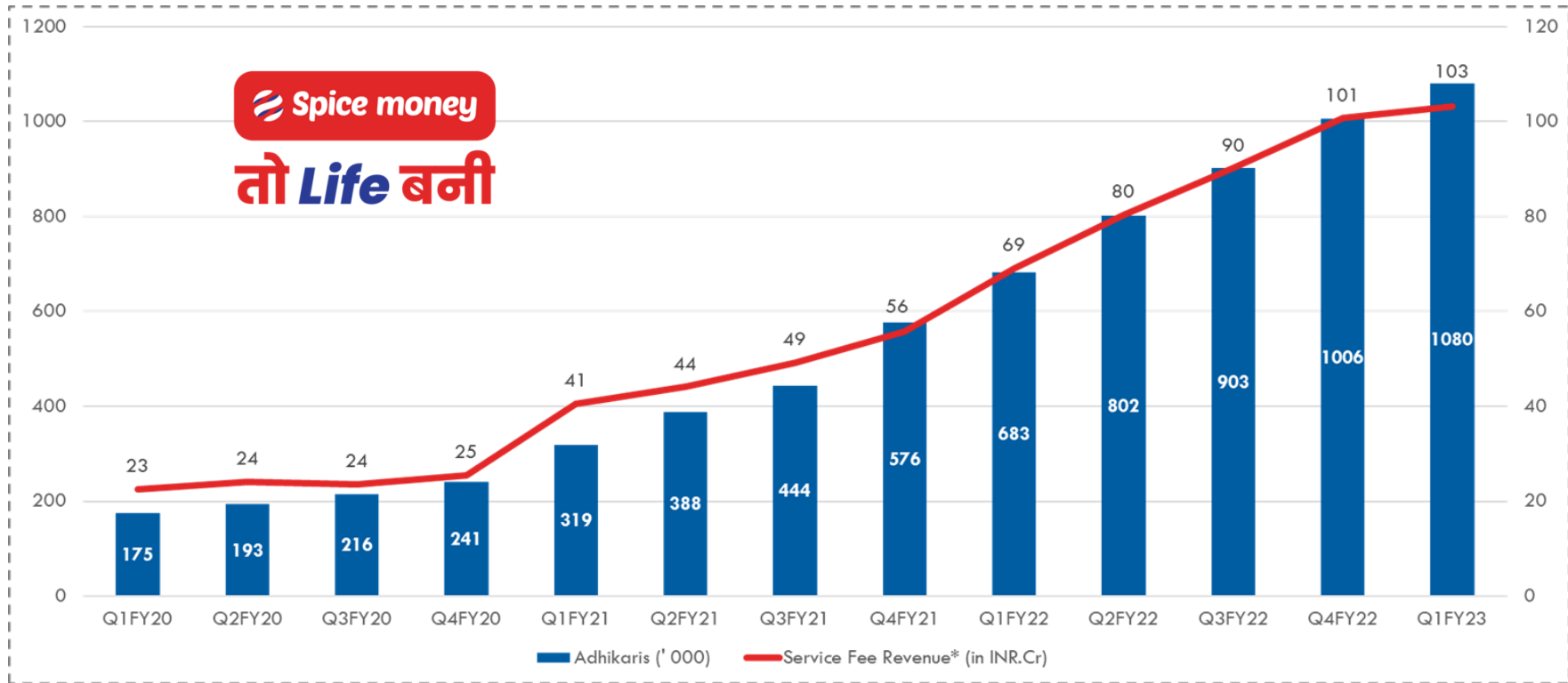
6,000+
Blocks
Covered

2,00,000+
Villages
Covered

18,000+
Pin Codes
Covered

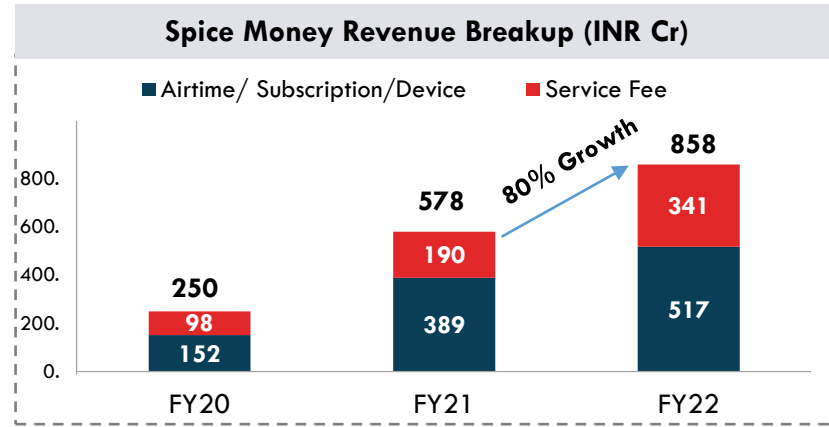
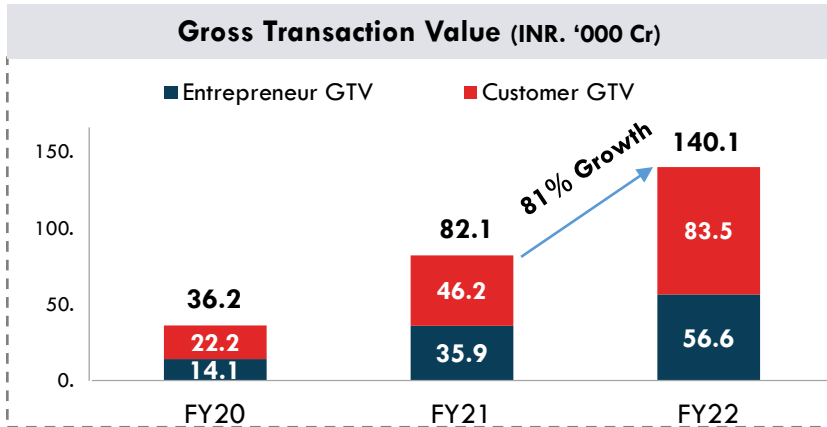
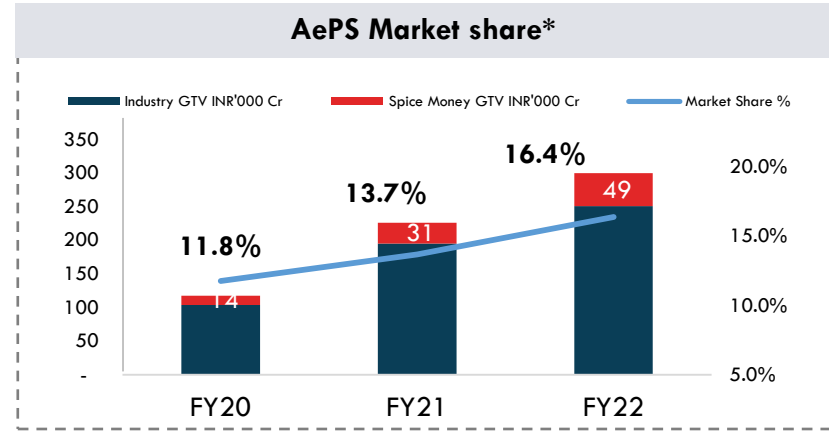
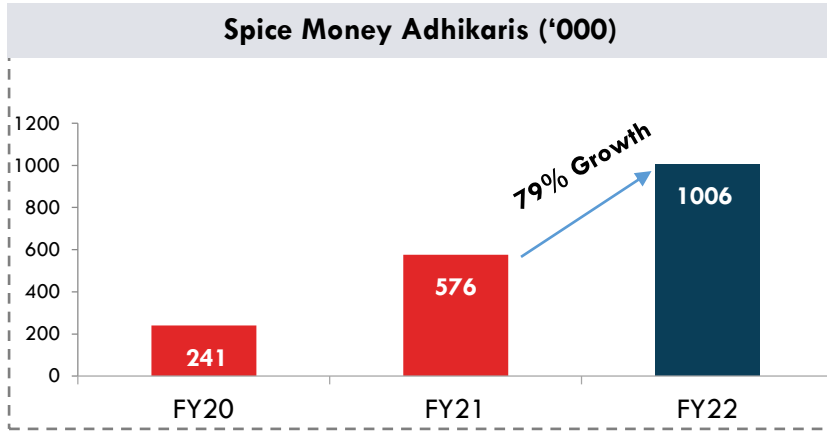
Achieving deep penetration at village and block level

Consistent Quarter on Quarter Growth



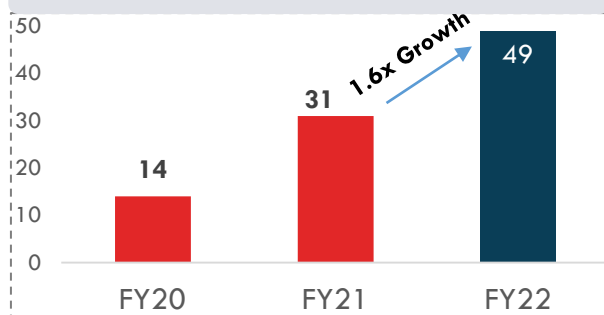
Steady revenue momentum driven by Adhikari growth

Spice Money – Key Operating Metrics

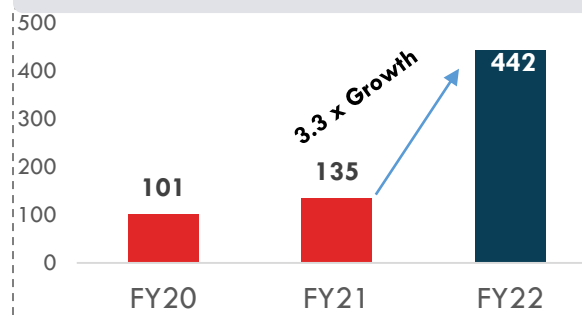


Spice Money – Key Services Update

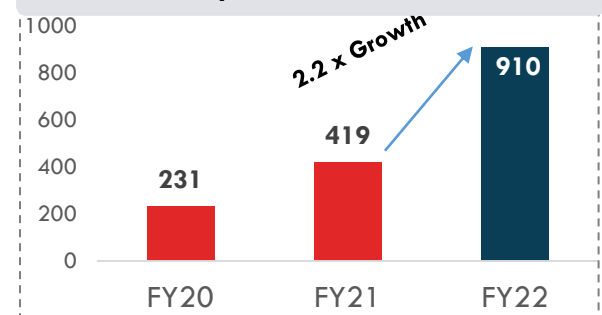
AePS GTV (INR. '000 Cr)



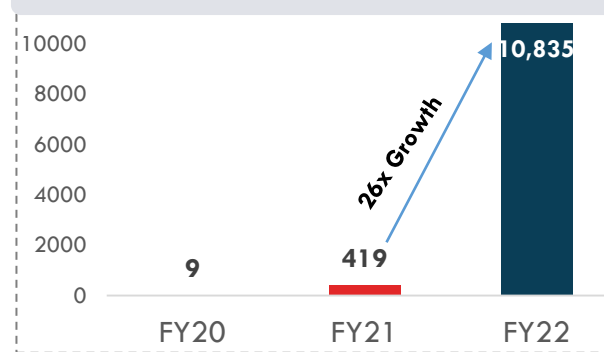
Travel GTV (INR. Cr)



Bill Payment GTV (INR. Cr)



CMS GTV (INR. Cr)



mATM GTV (INR. Cr)



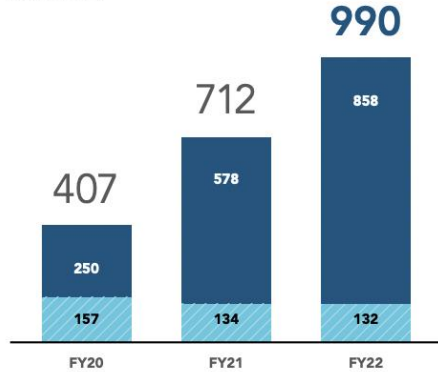
Recharge GTV (INR. Cr)



Key services contributing >90% of customer GTV

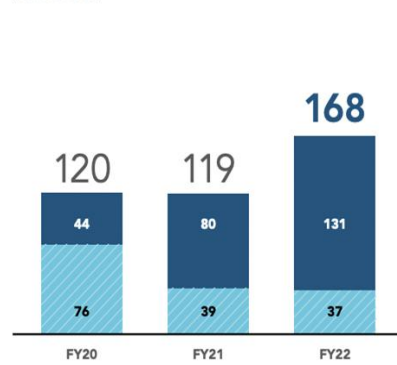
Revenue

(₹ in crores)



Gross Margin

(₹ in crores)



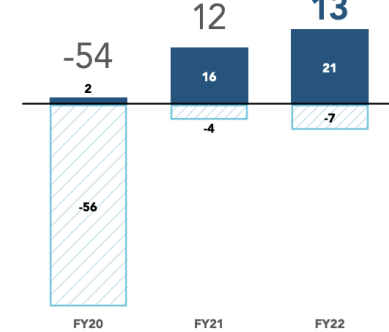
EBITDA

(₹ in crores)



PBIT

(₹ in crores)



● Fintech segment (Spice Money)
 ● Other segments

Spice Money is the main driver of the consolidated financials

Spice money

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ECOSYSTEM

Ecosystem

- Rural growth
- Digital ecosystem drivers

BUSINESS MODEL

Business Model

- Asset light, scalable business model
- Operating leverage
- Reach - 2 lakh+ villages

GOVERNANCE

Governance

- Investing in building a professional institution
- High standards of compliance
- Quarterly investor meets for last 5 quarters

IMPACT

Impact

- Purpose led business
- Generating livelihood and income streams in rural.
- Digital and financial empowerment of rural citizens

Spice Money leading in Rural Fintech space

Think Rural,
Think Spice Money

 Spice money

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www.spicemoney.com



Spice Money Transformative Story
is live on Disney + Hotstar!



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**THE
GREAT
INDIAN
DISRUPTORS**



Rajneesh Arora

Co-founder & Chief Product
& Strategy Officer



Dilip Modi

Founder



Sanjeev Kumar

Co-founder & CEO