

February 14, 2022

BSE Limited

Phiroze Jeejeebhoy Towers
Dalal Street, Mumbai – 400 001
Scrip Code: 517214

National Stock Exchange of India Limited

Exchange Plaza, Plot No. C/1, G Block
Bandra – Kurla Complex, Bandra (E)
Mumbai – 400 051
Scrip Code: DIGISPICE

Sub: Results Presentation

Dear Sir/Madam,

Pursuant to Regulation 30 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find attached herewith the Results Presentation on the Financial Results of the Company for the quarter and nine months period ended 31st December, 2021.

These may be used by the Company for potential meetings with analysts and investor community and will also be available on the website of the Company i.e. www.digispice.com.

You are requested to kindly take the above on record and oblige.

Thanking you.

Yours faithfully,
for **DiGiSPICE Technologies Limited**

(M. R. Bothra)

Vice President - Corporate Affairs &
Company Secretary

Encl.: as above



**DiGiSPICE
Technologies Ltd.**

**Q3FY22 Results Presentation
Feb 16, 2022**

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Consolidated Financial Summary

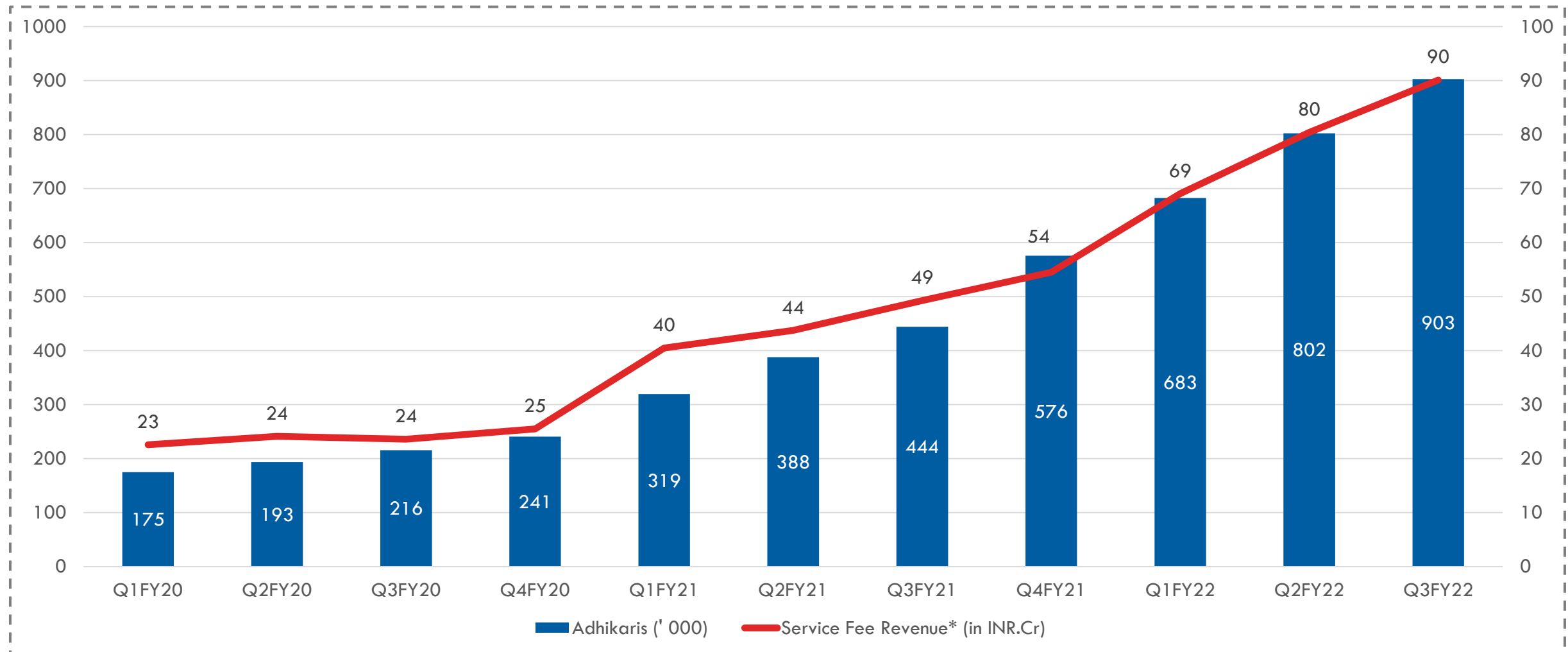
Particulars (Rs. Crs)	Q3FY21	Q2FY22	Q3FY22	Growth Q-o-Q	Growth Y-o-Y
1. Revenue	185	237	248	4.7%	34.2%
a.) Spice Money	150	203	214	5.3%	42.2%
b.) Others	34	34	34		
2. Gross Margin	32	43	43	0.6%	36.4%
a.) Spice Money	21	30	35	16.3%	66.1%
b.) Others	11	13	8		
3. Indirect Costs	30	35	39	8.7%	30.0%
a.) Spice Money	16	23	28	20.9%	77.7%
b.) Others	14	13	11		
4. EBITDA	2	8	5	-37.5%	129.4%
a.) Spice Money	6	7	7	2.0%	33.7%
b.) Others	-4	0	-3		
Spice Money Revenue % to Total Revenue	81%	86%	86%		
Spice Money GM % to Total GM	67%	70%	81%		

Spice Money – Financial Summary

Particulars (Rs. Crs)	Q3FY21	Q2FY22	Q3FY22	Growth Q-o-Q	Growth Y-o-Y
1. Customer GTV (A)	11,994	19,418	22,021	13.4%	83.6%
2. Revenue:-	150	203	214	5.3%	42.2%
Service Fee Revenue (B)	49	80	90	12.1%	83.0%
Airtime Revenue	93	118	119	1.3%	28.2%
Subscription, Acquisition & Device Revenue	8	5	4	-11.1%	-45.4%
3. Gross Margin (GM):-	21	30	35	16.3%	66.1%
Service Fee (C)	17	28	31	10.8%	79.9%
Airtime	1	2	2	21.9%	88.7%
Subscription, Acquisition & Device	3	1	2	192.1%	-20.6%
4. Indirect Cost	16	23	28	20.9%	77.7%
5. EBITDA	6	7	7	2.0%	33.7%
6. EBDT *	6	9	9	2.0%	44.5%
7. Service Fee Revenue % on Customer GTV -- (B / A)	0.41%	0.41%	0.41%		
8. Service Fee GM % on Customer GTV -- (C / A)	0.14%	0.14%	0.14%		
9. Service Fee GM % on Service Fee Revenue -- (C / B)	35%	34%	34%		

- Customer GTV driven by growth in Adhikari base and growth in CMS business
- Service Fee Revenue increased by 12% (driven by transactions and is the primary driver of margins)
- Airtime Revenue is at same level to Q2 (represents the entire transactions value of recharge business).
- Our Strategy to provide Zero subscription continues to yield results & growth in Adhikaris
- We continue to invest in brand, technology & organization – Increase in Indirect expenses has been funded by Positive Operating leverage generated by business
- EBITDA at Rs. 7.4 crs in Q3 at same levels as Q2
- *EBDT includes the interest income earned on prepaid balances and excludes exceptional items.

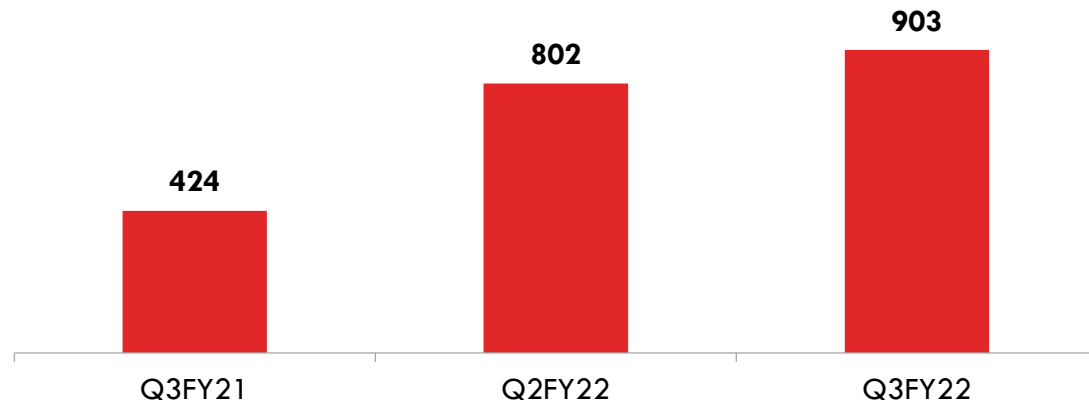
Steady Revenue Momentum driven by Adhikari Growth



Double digit revenue growth in last 7 quarters

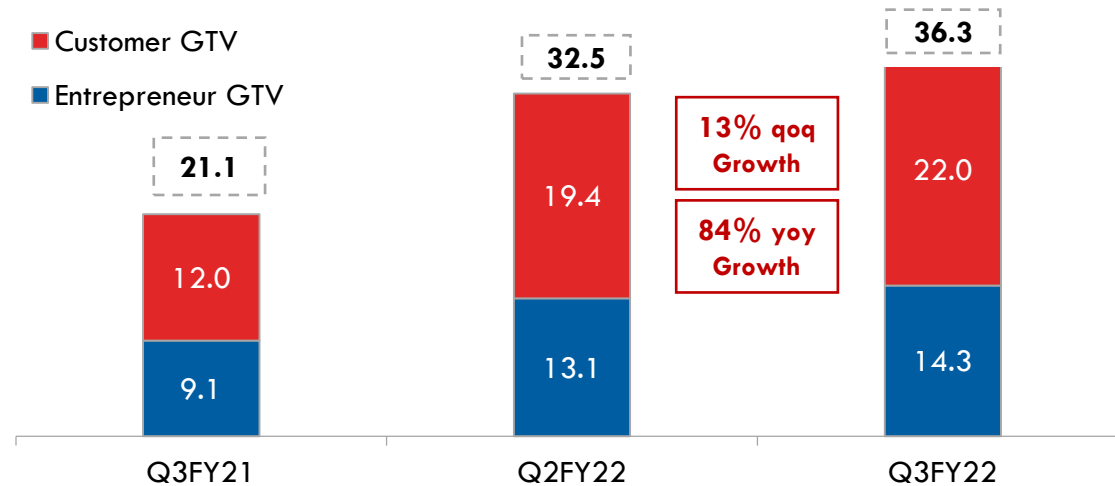
Key Metrics

Spice Money Adhikaris '000
(Entrepreneurs/Kirana Stores)



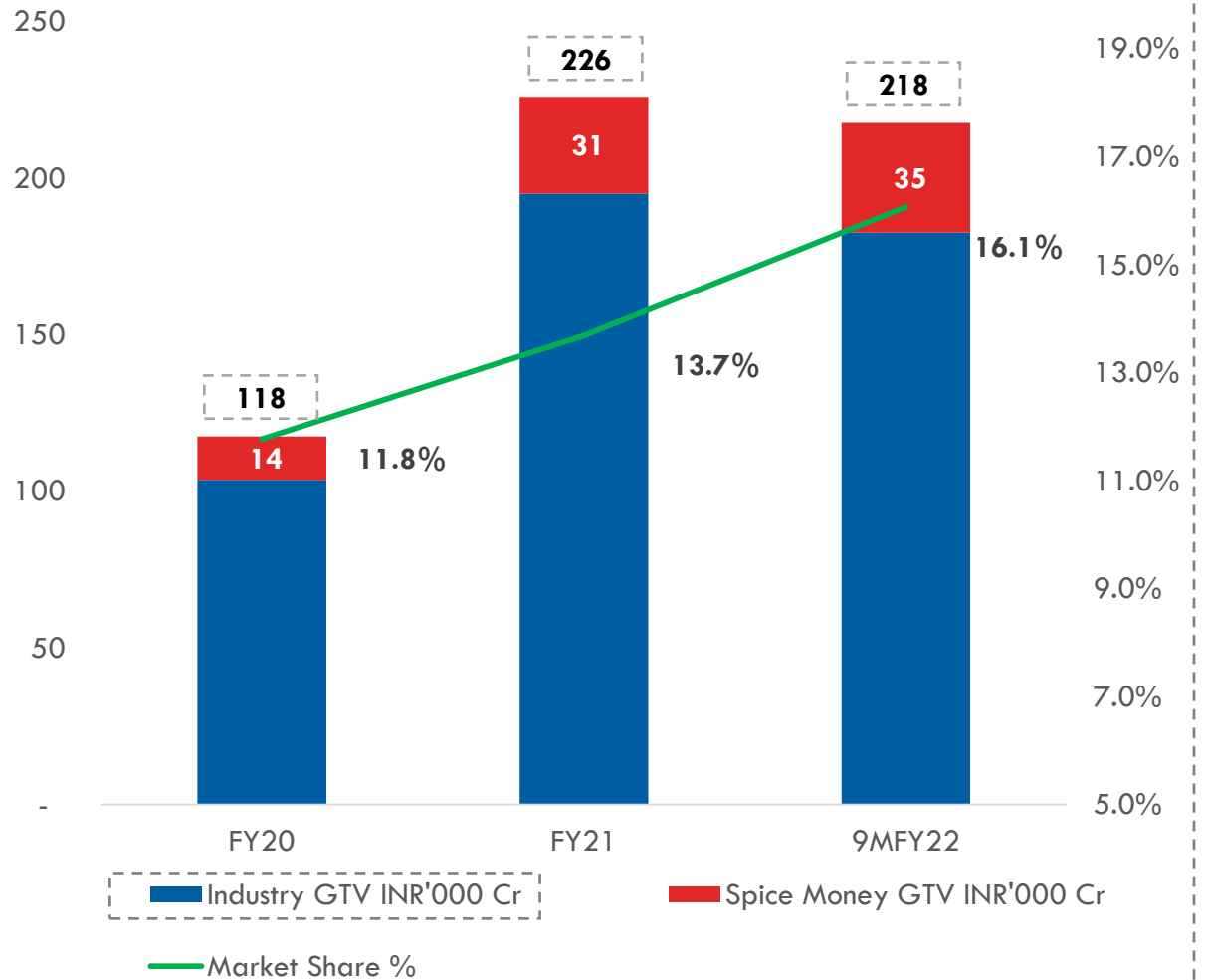
Gross Transaction Value (INR.'000 Cr)

■ Customer GTV
■ Entrepreneur GTV



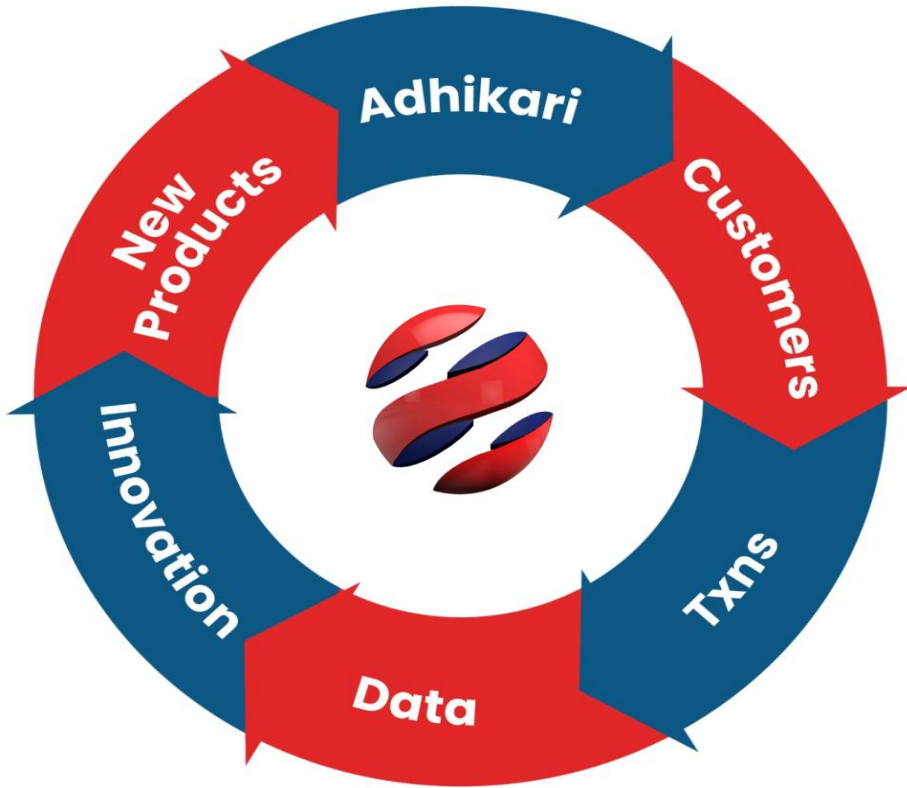
AePS Market Share*

Source:- NPCI



*AePS off-us value market share

Investing behind Accelerated Transactions Growth



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

अपना पसंदीदा AePS प्लान चुने

AePS द्वारा नकद निकासी करें और पाएं प्लान A और B पर ₹10 तक और प्लान C पर ₹8 तक का कमीशन

अभी जुड़ें >

Sikhen apne Registered Mobile Number or Registered Email Id ko update karna

Mobile Number Email Id

स्पाइस मनी प्लेटफॉर्म पर खुलेंगे नये रास्ते ट्रेवल सुनियन के साथ!

जानें कैसे ▶

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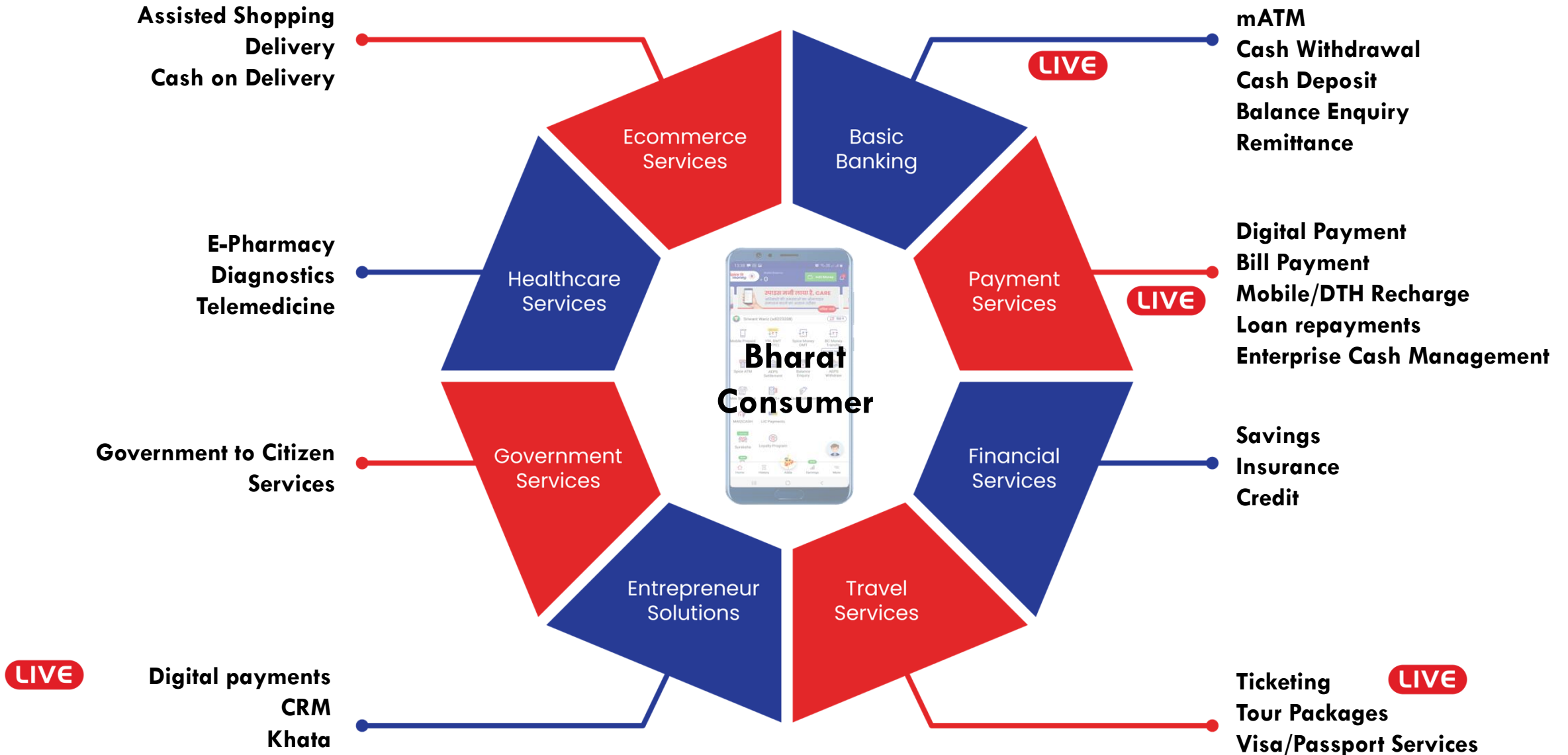
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1 LAKH+ mATM Network across India

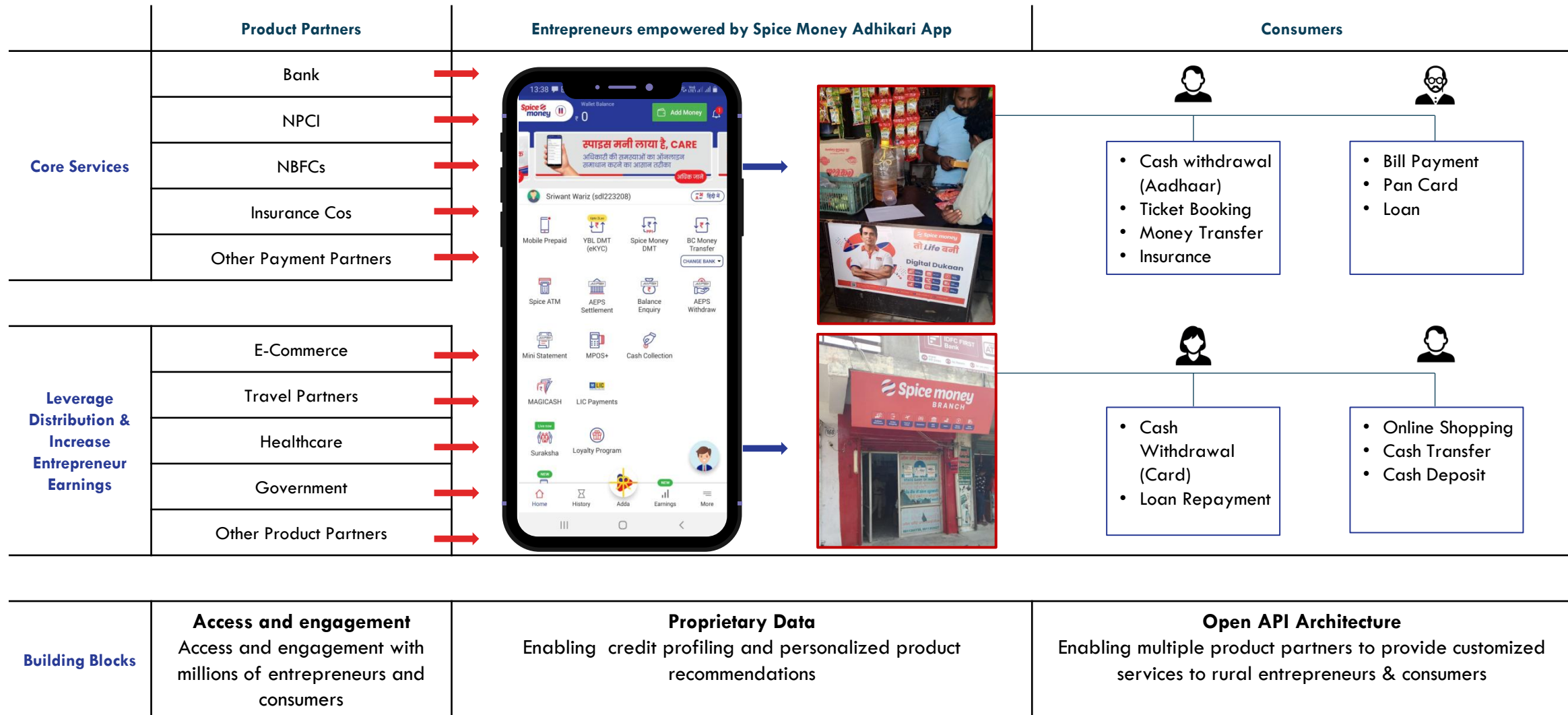
DIGITAL DUKAAN

Sikhen wallet ka amount bank main move karne ke liye bank settings karna

Building a Phygital Super App for Bharat



Building the last mile digital services platform for Rural India



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**Sanjeev
Kumar**

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CEO



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**Sunil
Kapoor**

Head-Group Finance,
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**Ramesh
Venkatraman**

Advisory Board
Member



**Abhay
Aima**

Advisory Board
Member



**Vivek
Venkatesan**

Chief Financial
Officer



**Srivaths
Varadharajan**

Chief Operating
Officer



**Varundeep
Kaur**

Chief Information
Technology Officer



**Sameer
Nagpal**

Chief Business
Officer



**Vishal
Jain**

Chief Business
Officer (Lendtech)



**Bishnu
Mohanty**

COO –
Travel Union



**Ajay
Desai**

COO –
Agri Business



**Atul
Tiwari**

Head –
HR



**Amit
Sharma**

Head - Care &
Customer Lifecycle



**Kuldeep
Pawar**

Head –
Marketing




**Rahul
Kapil**

Head –
Data Science


Thank You


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