



October 08, 2020

<p><b>The Manager, Listing Department, BSE Limited, Phiroze Jeejeebhoy Tower, Dalal Street, Mumbai 400 001 Tel No.: 22721233 Fax No.: 22723719/22723121/22722037 BSE Scrip Code: 540776</b></p>	<p><b>The Manager, Listing Department, The National Stock Exchange of India Ltd., Exchange Plaza, 5 Floor, Plot C/1, G Block, Bandra - Kurla Complex, Bandra (E), Mumbai 400 051 Tel No.: 2659 8235 Fax No.: 26598237 NSE Symbol: 5PAISA</b></p>
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Dear Sir/Madam,

**Sub: Outcome of the Board Meeting**

This is to inform you that pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI-LODR"), the Board of Directors of the Company at their meeting held on Thursday, October 08, 2020 has *inter-alia* considered the following:

**1. Adoption of Financial Results for the quarter and half year ended September 30, 2020**

The Board considered and approved the Standalone and Consolidated Unaudited Financial Results of the Company for the quarter and half year ended September 30, 2020. In this regards, we are enclosing the Unaudited Financial Results (Standalone and Consolidated) along with the Limited Review Report from the Statutory Auditors of the Company for quarter and half year ended September 30, 2020 as required under Regulation 33 of the SEBI- LODR.

The results have been uploaded on the Stock exchange websites at <https://www.nseindia.com> and <https://www.bseindia.com> and on the website of the Company at <https://www.5paisa.com>.

The meeting of the Boards of Directors started at 12.00 noon and concluded at 04.40 P.M.

Kindly take the above on record and oblige

Thanking you,  
For 5paisa Capital Limited

Namita Godbole  
Company Secretary

Email ID: [csteam@5paisa.com](mailto:csteam@5paisa.com)

5paisa Capital Limited

Corporate Identity Number: L67190MH2007PLC289249

Corporate Office/Regd. Office: 5paisa Capital Limited, Sun Infotech Park, Road No. 16V, Plot No. B-23, Wagle Estate, Thane 400604.

Tel: +91 22 41035000 • E-mail: [support@5paisa.com](mailto:support@5paisa.com) • Website: [www.5paisa.com](http://www.5paisa.com)

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E-mail : [Mumbai@vsa.co.in](mailto:Mumbai@vsa.co.in)  
Website : [www.vsa.co.in](http://www.vsa.co.in)

**V. Sankar Aiyar & Co.**  
CHARTERED ACCOUNTANTS  
2-C, Court Chambers  
35, New Marine Lines  
Mumbai – 400 020

**Independent Auditor's Review Report on Standalone Unaudited Quarterly and Year to Date Financial Results of the Company Pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015**

**TO THE BOARD OF DIRECTORS OF**

**Spaisa Capital Limited**

1. We have reviewed the accompanying statement of standalone unaudited financial results of Spaisa Capital Limited ("the Company") for the quarter and half year ended September 30, 2020.
2. This statement which is the responsibility of the Company's Management and approved by the Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in the Indian Accounting Standard 34 "Interim Financial Reporting" ("Ind AS 34"), prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder and other accounting principles generally accepted in India. Our responsibility is to issue a report on these financial statements based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the financial statements are free of material misstatement. A review is limited primarily to inquiries of company personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.
4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying statement of unaudited financial results prepared in accordance with applicable accounting standards and other recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 including the manner in which it is to be disclosed, or that it contains any material misstatement.

**For V. Sankar Aiyar & Co.,  
Chartered Accountants  
(FRN. 109208W)**

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SANKAR

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DN: cn=G SANKAR, postalCode=400020,  
ou=V. Sankar Aiyar & Co.,  
c=IN, email=Mumbai@vsa.co.in,  
serialNumber=109208W,  
streetName=35, new marine lines,  
city=MUMBAI  
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Place: Mumbai  
Date: October 08, 2020

**G Sankar  
Partner  
(Membership No. 46050)  
UDIN: 20046050AAAAGH8163**

**Spaisa Capital Limited**  
Statement of Standalone Unaudited Financial Results for the Quarter & Half Year ended September 30, 2020

Particulars	Quarter ended					Year ended Mar 31, 2020 Audited
	Sep 30, 2020	Jun 30, 2020	Sep 30, 2019	Sep 30, 2020	Sep 30, 2019	
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	
	(₹ in Lakhs)					
<b>(I) Revenue from operations</b>						
a. Interest income	1,502.72	941.13	436.22	2,443.85	697.86	2,308.36
b. Fees and commission income	3,706.26	3,291.65	1,886.78	6,997.91	3,911.59	8,500.73
<b>(I) Total revenue from operations (a+b)</b>	<b>5,208.98</b>	<b>4,232.78</b>	<b>2,323.00</b>	<b>9,441.76</b>	<b>4,609.45</b>	<b>10,809.08</b>
(II) Other income	23.15	4.55	0.09	27.70	1.71	4.51
<b>(III) Total income (I+II)</b>	<b>5,232.13</b>	<b>4,237.33</b>	<b>2,323.09</b>	<b>9,469.46</b>	<b>4,611.16</b>	<b>10,813.59</b>
<b>(IV) Expenses</b>						
a. Finance cost	672.36	515.87	352.58	1,188.23	695.54	1,515.05
b. Employee benefits expense	953.84	845.10	785.57	1,798.94	1,504.81	2,913.92
c. Depreciation, amortization and impairment	110.00	96.71	116.04	206.71	215.23	384.10
d. Other expenses	2,895.23	2,379.44	1,444.79	5,274.68	2,632.97	6,964.09
<b>(IV) Total expenses (a+b+c+d)</b>	<b>4,631.43</b>	<b>3,837.12</b>	<b>2,698.98</b>	<b>8,468.56</b>	<b>5,048.55</b>	<b>11,777.15</b>
<b>(V) Profit/(loss) before exceptional items and tax (III-IV)</b>	<b>600.70</b>	<b>400.21</b>	<b>(375.89)</b>	<b>1,000.90</b>	<b>(437.39)</b>	<b>(963.56)</b>
(VI) Exceptional items	-	-	-	-	-	-
<b>(VII) Profit/(loss) before tax (V-VI)</b>	<b>600.70</b>	<b>400.21</b>	<b>(375.89)</b>	<b>1,000.90</b>	<b>(437.39)</b>	<b>(963.56)</b>
<b>(VIII) Tax expense:</b>						
a. Current tax	-	-	-	-	-	-
b. Deferred tax	153.36	101.00	(96.14)	254.37	(108.29)	(240.73)
<b>(VIII) Total tax expense (a+b)</b>	<b>153.36</b>	<b>101.00</b>	<b>(96.14)</b>	<b>254.37</b>	<b>(108.29)</b>	<b>(240.73)</b>
<b>(IX) Profit/(loss) before impact of rate change on opening Deferred tax (VII-VIII)</b>	<b>447.34</b>	<b>299.21</b>	<b>(279.75)</b>	<b>746.53</b>	<b>(329.10)</b>	<b>(722.83)</b>
(X) Impact of rate change on opening deferred tax (Refer note )	-	-	66.53	-	66.53	66.53
<b>(XI) Profit/(loss) for the period from continuing operations (IX-X)</b>	<b>447.34</b>	<b>299.21</b>	<b>(346.28)</b>	<b>746.53</b>	<b>(395.63)</b>	<b>(789.36)</b>
(XII) Profit/(loss) from discontinued operations	-	-	-	-	-	-
(XIII) Tax expense of discontinued operations	-	-	-	-	-	-
<b>(XIV) Profit/(loss) from discontinued operations (after tax) (XII-XIII)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>(XV) Profit/(loss) for the period (XI+XIV)</b>	<b>447.34</b>	<b>299.21</b>	<b>(346.28)</b>	<b>746.53</b>	<b>(395.63)</b>	<b>(789.36)</b>
<b>(XVI) Other Comprehensive Income</b>						
(i) Items that will not be reclassified to profit or loss	(27.30)	(5.14)	(4.90)	(32.44)	(9.03)	(25.19)
(ii) Income tax relating to items that will not be reclassified to profit or loss	10.64	(2.48)	1.20	8.16	2.27	9.99
<b>(XVII) Total Other Comprehensive Income (i+ii)</b>	<b>(16.66)</b>	<b>(7.62)</b>	<b>(3.70)</b>	<b>(24.28)</b>	<b>(6.76)</b>	<b>(15.20)</b>
<b>(XVIII) Total Comprehensive Income for the Period (Comprising of profit/(loss) and other comprehensive income) (KV+XVII)</b>	<b>430.68</b>	<b>291.59</b>	<b>(349.98)</b>	<b>722.25</b>	<b>(402.40)</b>	<b>(804.56)</b>
<b>Paid up Equity Share Capital (Face Value of ₹ 10 each)</b>	<b>2,547.77</b>	<b>2,547.77</b>	<b>2,547.77</b>	<b>2,547.77</b>	<b>2,547.77</b>	<b>2,547.77</b>
<b>Earnings Per Equity Share (EPS)*</b>						
Basic (In ₹)	1.76	1.17	(1.36)	2.93	(1.55)	(3.39)
Diluted (In ₹)	1.76	1.17	(1.36)	2.93	(1.55)	(3.39)

\*Quarter ended numbers are not annualised

For Spaisa Capital Limited

PRAKARSH  
SHARAD  
GAGDANI

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Prakarsh Gagdani  
Whole Time Director & Chief Executive Officer  
DIN : 07376258

Place : Mumbai  
Date : October 08, 2020

**Spaisa Capital Limited**  
Standalone Balance Sheet as at September 30, 2020

(₹ in lacs)

Particulars	As at September 30, 2020	As at March 31, 2020
	Unaudited	Audited
<b>I ASSETS</b>		
<b>(1) Financial Assets</b>		
(a) Cash and cash equivalents	7,968.53	1,993.54
(b) Bank balance other than (a) above	42,721.48	25,053.18
(c) Receivables		
(I) Trade receivables	6.12	13.16
(II) Other receivables	256.57	60.39
(d) Loans	12,124.08	6,707.02
(e) Investments	1,314.10	1,094.56
(f) Other financial assets	7,853.85	24,090.73
<b>Sub total</b>	<b>72,244.73</b>	<b>59,012.58</b>
<b>(2) Non-Financial Assets</b>		
(a) Current tax assets (net)	181.91	151.65
(b) Deferred tax assets (net)	2,071.73	2,317.93
(c) Property, Plant and Equipment	193.93	165.97
(d) Right of use assets	468.60	577.17
(e) Intangible assets under development	9.60	-
(f) Other Intangible assets	55.98	77.75
(g) Other non-financial assets	317.66	445.89
<b>Sub total</b>	<b>3,299.41</b>	<b>3,736.36</b>
<b>Total Assets</b>	<b>75,544.14</b>	<b>62,748.94</b>
<b>II LIABILITIES AND EQUITY</b>		
<b>LIABILITIES</b>		
<b>(1) Financial Liabilities</b>		
(a) Payables		
(I) Trade payables		
(i) total outstanding dues of micro enterprises and small enterprises	-	-
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	146.20	88.86
(II) Other payables		
(i) total outstanding dues of micro enterprises and small enterprises	-	-
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	2,065.99	1,692.11
(b) Borrowings	21,243.64	21,919.31
(c) Other financial liabilities	37,156.46	24,596.97
<b>Sub total</b>	<b>60,612.29</b>	<b>48,297.25</b>
<b>(1) Non-Financial Liabilities</b>		
(a) Current tax liabilities (net)	-	-
(b) Provisions	94.70	48.75
(c) Other non-financial liabilities	193.33	575.37
<b>Sub total</b>	<b>288.03</b>	<b>624.12</b>
<b>Equity</b>		
(a) Equity share capital	2,547.77	2,547.77
(b) Other equity	12,096.05	11,279.80
<b>Sub total</b>	<b>14,643.82</b>	<b>13,827.57</b>
<b>Total Liabilities and Equity</b>	<b>75,544.14</b>	<b>62,748.94</b>

For Spaisa Capital Limited

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Prakarsh Gagdani

Whole Time Director & Chief Executive Officer

(DIN: 07376258)

Place : Mumbai

Dated : October 08, 2020

## Spaisa Capital Limited

### Standalone Cash Flow Statement for the six months ended September 30, 2020

(₹ in lacs)

Particulars	For six months ended September 30, 2020	For six months ended September 30, 2019
	Unaudited	Unaudited
<b>Cash Flows From Operating Activities</b>		
- Profit/(Loss) before tax	1,000.90	(437.39)
- Operating Profit/(Loss) Before Working Capital Changes	1,567.08	987.32
Net cash flow from/(used in) operating activities (A)	24,855.17	4,496.65
Net cash flow from/(used in) investing activities (B)	652.02	(15,313.30)
Net cash flow from/(used in) financing activities (C)	(19,532.20)	9,167.53
<b>Net increase/(decrease) in Cash and Cash Equivalents (A+B+C)</b>	<b>5,974.99</b>	<b>(1,649.12)</b>
Cash and Cash Equivalents at Beginning of period	1,993.54	6,210.59
Cash and Cash Equivalents at End of Period	7,968.53	4,561.47
<b>Net Increase/(Decrease) in Cash and Cash Equivalents</b>	<b>5,974.99</b>	<b>(1,649.12)</b>

For Spaisa Capital Limited

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**Prakarsh Gagdani**

Whole Time Director & Chief Executive Officer  
(DIN: 07376258)

Place : Mumbai

Dated : October 08, 2020



**Notes to results:**

1. The above unaudited standalone financial results for the quarter and half year ended September 30, 2020 have been reviewed by the audit committee and approved by the Board of the Company at its meeting held on October 08, 2020 and have been subjected to limited review by the statutory auditors of the Company and the Auditors have issued an unmodified report.
2. The above financial results have been prepared in accordance with the recognition and measurement principles laid down in the Ind AS 34 'Interim Financial Reporting' prescribed under Section 133 of the Companies Act, 2013 read with the relevant rules issued there under and the other accounting principles generally accepted in India.
3. The Company is engaged only in the business of stock broking and distribution of financial products primarily through internet and mobile applications. Accordingly, there is no separate reportable segments as per Indian Accounting Standard 108 (Ind AS) on 'Operating Segment'.
4. The Nomination and Remuneration Committee and the Board of Directors of Company at their meeting held on July 13, 2020 approved the grant of 2,00,000 (Two lakhs) options to the eligible employees under Employee Stock Option scheme-2017 to be convertible into equal number of equity shares of the company.
5. The Board at its meeting held on September 03, 2020 has approved raising further capital through issue of shares through one or more modes which was approved by the members through Postal Ballot on 5th October 2020.
6. The Standalone unaudited financial results for the quarter and half year ended September 30, 2020 as submitted to Stock Exchanges are also available on website [www.5paisa.com](http://www.5paisa.com).
7. The figures for the quarter ended Sept 30,2020 and the quarter Sep ,2019 are the balancing figures between unaudited figures in respect of the half year ended Sep 30, 2020 and Sep 30,2019 and the unaudited figures of the quarter ended June 30, 2020 and June 30 ,2019 respectively .
8. Previous periods figures have been regrouped / rearranged wherever necessary.

Place: Mumbai  
Date: October 08, 2020

**By order of the Board  
For 5paisa Capital Limited**

PRAKARSH  
SHARAD GAGDANI

**Prakarsh Gagdani**  
Whole Time Director & Chief Executive Officer  
DIN: 07376258

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**V. Sankar Aiyar & Co.**  
CHARTERED ACCOUNTANTS  
2-C, Court Chambers  
35, New Marine Lines  
Mumbai – 400 020

**Independent Auditor's Review Report on Consolidated Unaudited Quarterly and Year to Date Financial Results of the Company Pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015**

**TO THE BOARD OF DIRECTORS OF**

**Spaisa Capital Limited**

1. We have reviewed the accompanying Statement of Consolidated Unaudited Financial Results of Spaisa Capital Limited ("the Parent") and its subsidiaries (the Parent and its subsidiaries together referred to as "the Group") for the quarter and half year ended September 30, 2020 ("the Statement"), being submitted by the Parent pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.
2. This Statement, which is the responsibility of the Parent's Management and approved by the Parent's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 "Interim Financial Reporting" ("Ind AS 34"), prescribed under Section 133 of the Companies Act, 2013, and other accounting principles generally accepted in India. Our responsibility is to express a conclusion on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

We also performed procedures in accordance with the circular issued by the SEBI under Regulation 33 (8) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, to the extent applicable.

4. The Statement includes the results of the following subsidiaries:
  - a) Spaisa P2P Limited;
  - b) Spaisa Insurance Brokers Limited; and
  - c) Spaisa Trading Limited.
5. Based on our review conducted and procedures performed as stated in paragraph 3 above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in the aforesaid Indian Accounting Standard and other accounting principles generally accepted in



***V. Sankar Aiyar & Co.***

India, has not disclosed the information required to be disclosed in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, including the manner in which it is to be disclosed, or that it contains any material misstatement.

**For V. Sankar Aiyar & Co.,  
Chartered Accountants  
(FRN. 109208W)**

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**SANKAR**

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Date: 2020.10.08 10:06:10 +05'30'

**G Sankar  
Partner  
(Membership No. 46050)  
UDIN: 20046050AAAAGI1072**

Place: Mumbai  
Date: October 08, 2020





Spaisa Capital Limited  
Statement of Consolidated Unaudited Financial Results for the Quarter & Half Year ended September 30, 2020

(₹ in lakhs)

Particulars	Quarter ended			Half Year ended		Year ended
	Sep 30, 2020	Jun 30, 2020	Sep 30, 2019	Sep 30, 2020	Sep 30, 2019	Mar 31, 2020
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
<b>(I) Revenue from operations</b>						
a. Interest income	1,502.72	941.13	439.82	2,443.85	704.91	2,321.25
b. Fees and commission income	3,732.73	3,292.82	1,886.78	7,025.55	3,911.59	8,500.73
<b>(I) Total revenue from operations (a+b)</b>	<b>5,235.45</b>	<b>4,233.95</b>	<b>2,326.60</b>	<b>9,469.40</b>	<b>4,616.50</b>	<b>10,821.98</b>
(II) Other income	26.91	10.51	0.09	37.42	1.68	5.57
<b>(III) Total income (I+II)</b>	<b>5,262.36</b>	<b>4,244.46</b>	<b>2,326.69</b>	<b>9,506.82</b>	<b>4,618.18</b>	<b>10,827.55</b>
<b>(IV) Expenses</b>						
a. Finance cost	672.36	515.87	352.58	1,188.23	695.54	1,511.21
b. Employee benefits expense	1,002.81	865.40	785.55	1,868.21	1,504.81	2,915.19
c. Depreciation, amortization and impairment	129.38	108.83	116.04	238.21	215.23	384.10
d. Other expenses	3,073.70	2,380.78	1,455.61	5,454.48	2,649.94	6,982.11
<b>(IV) Total expenses (a+b+c+d)</b>	<b>4,878.25</b>	<b>3,870.88</b>	<b>2,709.78</b>	<b>8,749.13</b>	<b>5,065.52</b>	<b>11,792.61</b>
<b>(V) Profit/(loss) before exceptional items and tax (III-IV)</b>	<b>384.11</b>	<b>373.58</b>	<b>(383.09)</b>	<b>757.69</b>	<b>(447.34)</b>	<b>(965.06)</b>
(VI) Exceptional items	-	-	-	-	-	-
<b>(VII) Profit/(loss) before tax (V-VI)</b>	<b>384.11</b>	<b>373.58</b>	<b>(383.09)</b>	<b>757.69</b>	<b>(447.34)</b>	<b>(965.06)</b>
<b>(VIII) Tax expense:</b>						
a. Current tax	-	-	-	-	-	-
b. Deferred tax	100.14	93.02	(98.19)	193.17	(110.35)	(241.89)
<b>(VIII) Total tax expense (a+b)</b>	<b>100.14</b>	<b>93.02</b>	<b>(98.19)</b>	<b>193.17</b>	<b>(110.35)</b>	<b>(241.89)</b>
<b>(IX) Profit/(loss) before impact of rate change on opening deferred tax(VII-VIII)</b>	<b>283.97</b>	<b>280.56</b>	<b>(284.90)</b>	<b>564.52</b>	<b>(336.99)</b>	<b>(723.17)</b>
(X) Impact of rate change on opening deferred tax (Refer note )	-	-	66.53	-	66.53	66.53
<b>(XI) Profit/(loss) for the period from continuing operations (IX-X)</b>	<b>283.97</b>	<b>280.56</b>	<b>(351.43)</b>	<b>564.52</b>	<b>(403.52)</b>	<b>(789.70)</b>
(XII) Profit/(loss) from discontinued operations	-	-	-	-	-	-
(XIII) Tax expense of discontinued operations	-	-	-	-	-	-
<b>(XIV) Profit/(loss) from discontinued operations (after tax) (XII-XIII)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>(XV) Profit/(loss) for the period (XI+XIV)</b>	<b>283.97</b>	<b>280.56</b>	<b>(351.43)</b>	<b>564.52</b>	<b>(403.52)</b>	<b>(789.70)</b>
<b>(XVI) Other Comprehensive Income</b>						
(i) Items that will not be reclassified to profit or loss	(27.88)	(5.14)	(4.90)	(33.02)	(9.03)	(25.19)
(ii) Income tax relating to items that will not be reclassified to profit or loss	10.64	(2.48)	1.20	8.16	2.27	9.99
<b>(XVII) Total Other Comprehensive Income (i+ii)</b>	<b>(17.24)</b>	<b>(7.62)</b>	<b>(3.70)</b>	<b>(24.86)</b>	<b>(6.76)</b>	<b>(15.20)</b>
<b>(XVIII) Total Comprehensive Income for the Period (Comprising of profit/(loss) and other comprehensive income) (XV+XVII)</b>	<b>266.73</b>	<b>272.94</b>	<b>(355.13)</b>	<b>539.66</b>	<b>(410.28)</b>	<b>(804.90)</b>
<b>Paid up Equity Share Capital (Face Value of ₹ 10 each)</b>	<b>2547.77</b>	<b>2,547.77</b>	<b>2,547.77</b>	<b>2,547.77</b>	<b>2,547.77</b>	<b>2,547.77</b>
<b>Earnings Per Equity Share (EPS)*</b>						
Basic (In ₹)	1.11	1.10	(1.38)	2.22	(1.58)	(3.39)
Diluted (In ₹)	1.11	1.10	(1.38)	2.22	(1.58)	(3.39)

\*Quarter ended numbers are not annualised

For Spaisa Capital Limited  
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Prakarsh Gagdani  
Whole Time Director & Chief Executive Officer  
DIN : 07376258

Place : Mumbai  
Date : October 08, 2020

**Spaisa Capital Limited**  
Consolidated Balance Sheet as at September 30, 2020

(₹ in lacs)

Particulars	As at September 30, 2020	As at March 31, 2020
	Unaudited	Audited
<b>I ASSETS</b>		
(1) Financial Assets		
(a) Cash and cash equivalents	8,021.12	2,008.15
(b) Bank balance other than (a) above	42,721.48	25,053.18
(c) Receivables	-	-
(I) Trade receivables	6.12	13.16
(II) Other receivables	280.18	60.39
(d) Loans	12,124.08	6,707.02
(e) Investments	994.62	884.36
(f) Other financial assets	7,954.49	24,092.25
<b>Sub total</b>	<b>72,102.09</b>	<b>58,818.51</b>
(2) Non-Financial Assets		
(a) Current tax assets (net)	184.76	154.51
(b) Deferred tax assets (net)	2,134.11	2,319.10
(c) Property, Plant and Equipment	193.93	165.97
(d) Right of use assets	468.60	577.17
(e) Intangible assets under development	9.60	170.63
(f) Other Intangible assets	250.67	77.75
(g) Other non-financial assets	360.03	481.46
<b>Sub total</b>	<b>3,601.70</b>	<b>3,946.59</b>
<b>Total Assets</b>	<b>75,703.79</b>	<b>62,765.10</b>
<b>II LIABILITIES AND EQUITY</b>		
<b>LIABILITIES</b>		
(1) Financial Liabilities		
(a) Payables		
(I) Trade payables		
(i) total outstanding dues of micro enterprises and small enterprises	-	-
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	182.88	97.54
(II) Other payables		
(i) total outstanding dues of micro enterprises and small enterprises	-	-
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	2,251.29	1,694.27
(b) Borrowings	21,243.64	21,919.31
(c) Other financial liabilities	37,275.18	24,601.37
<b>Sub total</b>	<b>60,952.99</b>	<b>48,312.49</b>
(1) Non-Financial Liabilities		
(a) Current tax liabilities (net)	-	-
(b) Provisions	97.66	49.98
(c) Other non-financial liabilities	195.43	578.08
<b>Sub total</b>	<b>293.09</b>	<b>628.06</b>
<b>Equity</b>		
(a) Equity share capital	2,547.77	2,547.77
(b) Other equity	11,909.94	11,276.78
<b>Sub total</b>	<b>14,457.71</b>	<b>13,824.55</b>
<b>Total Liabilities and Equity</b>	<b>75,703.79</b>	<b>62,765.10</b>

For Spaisa Capital Limited

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Prakarsh Gagdani

Whole Time Director & Chief Executive Officer  
(DIN: 07376258)

Place : Mumbai

Dated : October 08, 2020

## Spaisa Capital Limited

Consolidated Cash Flow Statement for the six months ended September 30, 2020

(₹ in lacs)

Particulars	For the period ended September 30, 2020	For the period ended September 30, 2019
	Unaudited	Unaudited
<b>Cash Flows From Operating Activities</b>		
- Profit/(Loss) before tax	757.70	(447.32)
- Operating Profit/(Loss) Before Working Capital Changes	1,333.83	118.67
Net cash flow from/(used in) operating activities (A)	24,815.89	4,480.94
Net cash flow from/(used in) investing activities (B)	729.28	(15,298.72)
Net cash flow from/(used in) financing activities (C)	(19,532.20)	9,167.53
<b>Net increase/(decrease) in Cash and Cash Equivalents (A+B+C)</b>	<b>6,012.97</b>	<b>(1,650.25)</b>
Cash and Cash Equivalents at Beginning of period	2,008.15	6,217.51
Cash and Cash Equivalents at End of Period	8,021.12	4,567.26
<b>Net Increase/(Decrease) in Cash and Cash Equivalents</b>	<b>6,012.97</b>	<b>(1,650.25)</b>

For Spaisa Capital Limited

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Prakarsh Gagdani

Whole Time Director & Chief Executive Officer

(DIN: 07376258)

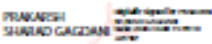
Place : Mumbai

Dated : October 08, 2020

**Notes to results:**

1. The above consolidated unaudited financial results for the quarter ended September 30, 2020 have been reviewed by the audit committee and approved by the Board at its meeting held on October 08, 2020 and have been subjected to limited review by the statutory auditors of the Company and the Auditors have issued an unmodified report.
2. The consolidated unaudited financial results have been prepared in accordance with the recognition and measurement principles laid down in the Ind AS 34 'Interim Financial Reporting' prescribed under Section 133 of the Companies Act, 2013 read with the relevant rules issued there under and the other accounting principles generally accepted in India.
3. The Group is engaged only in the business of stock broking and distribution of financial products (including Peer-to-Peer lending) primarily through internet and mobile applications. Accordingly, there is no separate reportable segments as per Indian Accounting Standard 108 (Ind AS) on 'Operating Segment'.
4. The Nomination and Remuneration Committee and the Board of Directors of Company at their meeting held on July 13, 2020 approved the grant of 2,00,000 (Two lakhs) options to the eligible employees under Employee Stock Option scheme-2017 to be convertible into equal number of equity shares of the company.
5. The Board at its meeting held on September 03, 2020 has approved raising further capital through issue of shares through one or more modes which was approved by the members through Postal Ballot on 5th October 2020.
6. The Consolidated unaudited financial results for the quarter and half year ended September 30, 2020, as submitted to Stock Exchanges are also available on website [www.5paisa.com](http://www.5paisa.com).
7. The figures for the quarter ended Sept 30,2020 and the quarter Sep ,2019 are the balancing figures between unaudited figures in respect of the half year ended Sep 30, 2020 and Sep 30,2019 and the unaudited figures of the quarter ended June 30, 2020 and June 30 ,2019 respectively .
8. Previous periods figures have been regrouped / rearranged wherever necessary.

Place: Mumbai  
Date: October 08, 2020

By order of the Board  
For Spaisa Capital Limited  
  
Prakarsh Gagdeni  
Whole Time Director & Chief Executive Officer  
DIN: 07376258