



October 19, 2022

<p>To, 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</p>	<p>To, 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</p>
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Dear Sir/Madam,

Sub: Outcome of the Board Meeting:

This is to inform you that pursuant to Regulation 30 and 33(3)(d) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI-LODR") read with Circular (Ref No. CIR/CFD/FAC/6212016 dated July 05, 2016) issued by SEBI, the Board of Directors of the Company at their meeting held today at Jade 1, Fairfield by Marriot Mumbai International Airport, 16/B Samhita International Complex, Behind MTNL Telephone Exchange, Saki Naka, Andheri, Mumbai - 400072 has inter-alia approved and taken on record the following:

1. Unaudited Financial Results (Standalone and Consolidated) for the quarter and half year ended September 30, 2022 along with Limited Review Report, duly signed by the Auditor of the Company 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 www.5paise.com.

The meeting of the Board of Directors commenced at 03:30 PM and concluded at 06:00 PM

Kindly take the above on record and oblige.

Thanking you,

For 5paise Capital Limited

Namita Godbole

Email ID: csteam@5paise.com

Encl: as above

5paise Capital Limited

Corporate Identity Number: L67190MH2007PLC289249

Corporate Office/Regd. Office: 5paise Capital Limited, Sun Infotech Park, Road No. 16V, Plot No. B-23, Wagle Estate, Thane 400604. Tel: +91 22 41035000 • E-mail: support@5paise.com • Website: www.5paise.com

Tel. : 2200 4465, 2206 7440
Fax : 91-22-2200 0649
E-mail : mumbai@vsa.co.in
Website : 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 Unaudited Standalone 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 unaudited standalone financial results of Spaisa Capital Limited ("the Company") for the quarter and half year ended on September 30, 2022.
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.

Place: Mumbai
Date: October 19, 2022



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

A handwritten signature in black ink, appearing to read "Asha Patel".

**Asha Patel
Partner
(Membership No. 166048)**

UDIN: 22166048 BACUCV6086

Spaisa Capital Limited
CIN: L67190MH2007PLC289249
Corp. Office / Regd. Office: IIFL House, Sun Infotech Park, Road No.16V, Plot No. B-23, Wagle Estate, Thane 400 604.

Statement of Standalone financial results for the quarter & half year ended Sep 30, 2022

Particulars	(₹ in lacs)					
	Quarter ended			Half year ended		Year ended
	Sep 30, 2022	Jun 30, 2022	Sep 30, 2021	Sep 30, 2022	Sep 30, 2021	Mar 31, 2022
	Unaudited (Note 7)	Unaudited (Note 7)	Unaudited (Note 7)	Unaudited	Unaudited	Audited
(I) Revenue from operations						
a. Interest income	2,395.23	2,426.19	2,142.09	4,821.42	3,646.99	8,098.97
b. Fees and commission income	5,556.55	5,975.82	4,639.85	11,532.37	9,136.77	21,566.86
(I) Total revenue from operations (a+b)	7,951.78	8,402.01	6,781.94	16,353.79	12,783.76	29,665.83
(II) Other income	52.99	0.36	58.47	53.35	136.92	90.81
(III) Total income (I+II)	8,004.77	8,402.37	6,840.41	16,407.14	12,920.68	29,756.64
(IV) Expenses						
a. Finance cost	453.37	547.96	506.80	1,001.33	965.16	2,186.88
b. Employee benefits expense	1,459.62	1,415.89	940.59	2,875.51	1,834.71	4,140.41
c. Depreciation, amortisation and impairment	189.65	187.85	106.59	377.49	194.13	427.50
d. Other expenses	4,488.22	5,220.82	5,082.05	9,709.05	8,697.90	21,004.72
(IV) Total expenses (a+b+c+d)	6,590.86	7,372.52	6,636.03	13,963.38	11,691.90	27,759.51
(V) Profit/(loss) before exceptional items and tax (III-IV)	1,413.91	1,029.85	204.38	2,443.76	1,228.78	1,997.13
(VI) Exceptional items	-	-	-	-	-	-
(VII) Profit/(loss) before tax (V-VI)	1,413.91	1,029.85	204.38	2,443.76	1,228.78	1,997.13
(VIII) Tax expense:						
a. Current tax	22.65	-	-	22.65	-	-
b. Deferred tax	311.57	277.15	35.30	588.72	310.71	513.70
(VIII) Total tax expense (a+b)	334.22	277.15	35.30	611.37	310.71	513.70
(IX) Profit/(loss) for the period (VII-VIII)	1,079.69	752.70	169.08	1,832.39	918.07	1,483.43
(X) Other Comprehensive Income						
(i) Items that will not be reclassified to profit or loss						
- Remeasurement of defined benefit plan	(2.76)	(5.67)	(0.96)	(8.43)	(11.04)	18.45
(ii) Income tax relating to items that will not be reclassified to profit or loss	0.69	1.43	0.24	2.12	2.78	(4.64)
Total Other Comprehensive Income (i+ii)	(2.07)	(4.24)	(0.72)	(6.31)	(8.26)	13.80
(XI) Total Comprehensive Income for the Period (Comprising of profit/(loss) and other comprehensive income) (IX+X)	1,077.62	748.46	168.36	1,826.08	909.81	1,497.23
Paid up Equity Share Capital (Face Value of ₹ 10 each)	3,062.56	2,942.46	2,941.08	3,062.56	2,941.08	2,941.73
Other Equity						34,833.72
Earnings Per Equity Share (EPS)*						
Basic (In ₹)	3.51	2.56	0.58	6.07	3.15	5.10
Diluted (In ₹)	3.40	2.54	0.57	5.94	3.12	5.05

*Quarter & half year ended numbers are not annualised



For Spaisa Capital Limited

Prakarsh Gagdani

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

Place : Mumbai

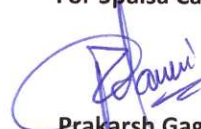
Date : October 19, 2022

Notes to results:

1. The above unaudited standalone financial results for the quarter and half year ended September 30, 2022 have been reviewed by the Audit Committee and approved by the Board of Directors of the Company at its meeting held on October 19, 2022 and have been subjected to limited review by the statutory auditors of the Company and the Auditors have issued an unmodified report.
2. These Standalone financial results have been prepared in accordance with the recognition and measurement principles laid down in 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 and in accordance with the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015, as amended.
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 Company vide circular resolutions of the Nomination and Remuneration Committee dated on September 05, 2022 granted 13,500 stock options respectively to eligible employee under Employee Stock Option Scheme-2017. Further, the Company vide circular resolutions dated August 30, 2022 allotted 1000 equity shares pursuant to exercise of stock options granted to the eligible employee.
5. The Company was in receipt of the balance 75% of the application money amounting to Rs. 45,00,00,000/- (being Rs 375/- per share) from its promoters in August 2022, against which the share warrants allotted to them were converted into 12,00,000 fully paid equity shares.
6. The new Labour Law Reform Codes related to wages, social security, industrial relations and Occupation safety, health and working conditions is still in discussion between Central government and respective State government for final implementation. The Company will assess the impact of all the Codes when they come into effect and will account for the related impact in the period the Code becomes effective.
7. The figures for the quarter ended September 30, 2022 and September 30, 2021 are the balancing figures between unaudited figures in respect of the half year ended September 30, 2022 and September 30, 2021 and the unaudited figures of quarter ended June 30, 2022 and June 30, 2021.
8. The standalone unaudited financial results for the quarter and half year ended September 30, 2022 as submitted to Stock Exchanges are also available on our website www.5paisa.com.
9. Previous periods figures have been regrouped / rearranged wherever necessary.

Place: Mumbai
Date: October 19, 2022

**By order of the Board
For Spaisa Capital Limited**



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



Spaisa Capital Limited
Standalone Balance Sheet as at September 30, 2022

(₹ in lacs)

Particulars	As at September 30, 2022	As at March 31, 2022
	Unaudited	Audited
I ASSETS		
(1) Financial Assets		
(a) Cash and cash equivalents	862.21	8,887.92
(b) Bank balance other than (a) above	1,30,973.87	1,11,110.34
(c) Receivables		
(I) Trade receivables	52.28	-
(d) Loans	21,261.89	25,165.27
(e) Investments	1,725.69	1,955.97
(f) Other financial assets	12,751.15	10,712.86
Sub total	1,67,627.09	1,57,832.36
(2) Non-Financial Assets		
(a) Current tax assets (net)	734.93	401.80
(b) Deferred tax assets (net)	606.52	1,193.12
(c) Property, Plant and Equipment	898.86	702.76
(d) Right of use assets	312.30	229.62
(e) Intangible assets under development	10.15	22.70
(f) Other Intangible assets	165.51	102.94
(g) Other non-financial assets	486.28	514.48
Sub total	3,214.55	3,167.42
Total Assets	1,70,841.64	1,60,999.78
II LIABILITIES AND EQUITY		
LIABILITIES		
(1) Financial Liabilities		
(a) Payables		
(I) Trade payables		
(i) total outstanding dues of micro enterprises and small enterprises	-	0.32
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	66.22	97.56
(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	4,824.76	5,160.74
(b) Borrowings	30,208.64	27,897.57
(c) Other financial liabilities	90,835.93	89,210.44
Sub total	1,25,935.55	1,22,366.63
(2) Non-Financial Liabilities		
(a) Current tax liabilities (net)	-	-
(b) Provisions	133.42	112.11
(c) Other non-financial liabilities	553.91	745.59
Sub total	687.33	857.70
(3) Equity		
(a) Equity share capital	3,062.56	2,941.73
(b) Other equity	41,156.20	34,833.72
Sub total	44,218.76	37,775.45
Total Liabilities and Equity	1,70,841.64	1,60,999.78

For Spaisa Capital Limited



Prakarsh Gagdani

Whole Time Director & Chief Executive Officer

(DIN: 07376258)



Place : Mumbai


Dated : October 19, 2022

Spaisa Capital Limited
Standalone Cash Flow Statement for the half year ended September 30, 2022

(₹ in lacs)

Particulars	For the half year ended September 30, 2022	For the half year ended September 30, 2021
	Unaudited	Unaudited
Cash Flows From Operating Activities		
- Profit before tax	2,443.76	1,228.78
Adjustments for:		
Depreciation, amortisation and impairment	377.49	194.13
Employee benefit expenses - share based	101.50	100.24
Employee benefit expenses - others	49.16	32.78
Finance Cost	1,001.33	965.16
(Gain)/Loss on financial assets measured at fair value	89.04	(167.09)
Net Loss/(Gain) on sale of PPE & Intangible Assets	(0.32)	(0.07)
Operating Profit/(Loss) before working capital changes	4,061.97	2,353.93
(Increase)/Decrease in Trade Receivables	(52.28)	(11.37)
(Increase)/Decrease in Loans	3,903.37	(10,526.04)
(Increase)/Decrease in Other Non financial Liabilities	(191.68)	42.51
(Increase)/Decrease in Other Financial Assets	(2,038.29)	(15,320.11)
Increase/(Decrease) in Other Financial Liabilities	1,625.49	37,779.75
(Increase)/Decrease in Other Non-Financial Assets	28.19	14.36
(Increase)/Decrease in Bank Deposits	(19,863.52)	(30,191.84)
Increase/(Decrease) in Provisions	(27.85)	(27.15)
Increase/(Decrease) in Trade Payable	(31.66)	60.18
Increase/(Decrease) in Other Payable	(335.99)	2,006.98
Cash Generated From Operations	(12,922.24)	(13,818.80)
Taxes	(356.48)	(125.76)
Net cash flow from/(used in) operating activities (A)	(13,278.72)	(13,944.56)
Cash Flows From Investing Activities		
Purchase of PPE & Intangible Assets	(804.60)	(252.61)
Sale of PPE & Intangible Assets	98.31	23.64
Purchase of Investments	(11,918.80)	(156.69)
Sale of Investments	12,052.30	32.22
Net Loss/(Gain) on sale of PPE & Intangible Assets	0.32	-
Net cash flow from/(used in) investing activities (B)	(572.47)	(353.44)
Cash Flows From Financing Activities		
Increase/(Decrease) in Share Capital/Share Premium & Warrants(Net)	4,515.73	20,190.17
Bank overdraft Taken/(Repaid) during the year (Net)	2,311.07	7,904.59
Inter corporate deposits Taken	30,000.00	-
Inter corporate deposits Repaid	(30,000.00)	(2,000.00)
Finance Cost	(1,001.33)	(965.16)
Net cash flow from/(used in) financing activities (C)	5,825.47	25,129.60
Net increase/(decrease) in Cash and Cash Equivalents (A+B+C)	(8,025.71)	10,831.60
Cash and Cash Equivalents at beginning of the year	8,887.92	1,656.11
Cash and Cash Equivalents at end of the year	862.21	12,487.71
Net Increase/(Decrease) in Cash and Cash Equivalents	(8,025.71)	10,831.60

For Spaisa Capital Limited



Prakarsh Gagdani

Whole Time Director & Chief Executive Officer

(DIN: 07376258)

Place : Mumbai

Dated : October 19, 2022



Independent Auditor's Review Report on Unaudited Consolidated 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

5paise Capital Limited

1. We have reviewed the accompanying Statement of Unaudited Consolidated Financial Results of 5paise 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, 2022 ("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) 5paise P2P Limited;
 - b) 5paise Insurance Brokers Limited; and
 - c) 5paise Trading Limited.
5. Based on our review conducted and procedures performed as stated in paragraph 3 above, and based on the consideration of the review reports of other auditors referred to in paragraph 6 below, 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



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V. Sankar Aiyar & Co.

CHARTERED ACCOUNTANTS
2-C, Court Chambers
35, New Marine Lines
Mumbai - 400 020

accepted in 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.

6. We did not review the financial results of 1 (one) subsidiary included in the unaudited consolidated financial results, whose interim financial results reflects, total assets Rs. 540.26 lakhs as at September 30,2022, total revenues of Rs. 14.20 lakhs and Rs. 16.03 lakhs for the quarter and half year ended September 30,2022 respectively, total net profit/(loss) after tax of Rs.(4.75) lakhs and (18.60) Lakhs for quarter and half year ended September 30, 2022 respectively, total comprehensive income of Rs (4.75) lakhs and Rs. (18.60) lakhs for the quarter and half year ended September 30,2022 respectively and net cash outflow of Rs 13.54 lakhs for the half year ended September 30,2022, as considered in the unaudited consolidated financial results have been reviewed by other auditors whose report has been furnished to us by the Holding Company's Management and our conclusion on the Statement, in so far as it relates to the amounts and disclosures included in respect of this subsidiary, is based solely on the report of the other auditors and the procedures performed by us as stated in paragraph 3 above.

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

**Asha Patel
Partner
(Membership No.166048)**

UDIN: 22166048 BA0140L9161

Place: Mumbai
Date: October 19, 2022



Spaisa Capital Limited

CIN: L67190MH2007PLC289249

Corp. Office / Regd. Office: IIFL House, Sun Infotech Park, Road No.16V, Plot No. B-23, Wagle Estate, Thane 400 604.

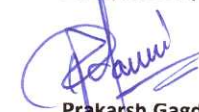
Statement of Consolidated financial results for the quarter & half year ended Sep 30, 2022

(₹ in lacs)

Particulars	Quarter ended			Half year ended		Year ended
	Sep 30, 2022	Jun 30, 2022	Sep 30, 2021	Sep 30, 2022	Sep 30, 2021	Mar 31, 2022
	Unaudited (Note 7)	Unaudited (Note 7)	Unaudited (Note 7)	Unaudited	Unaudited	Audited
(I) Revenue from operations						
a. Interest income	2,395.23	2,426.19	2,142.14	4,821.42	3,647.10	8,099.12
b. Fees and commission income	5,559.55	5,977.22	4,650.70	11,536.78	9,154.30	21,597.36
(I) Total revenue from operations (a+b)	7,954.78	8,403.41	6,792.84	16,358.20	12,801.40	29,696.48
(II) Other income	67.14	2.14	62.04	69.28	144.68	101.61
(III) Total income (I+II)	8,021.92	8,405.55	6,854.88	16,427.48	12,946.08	29,798.09
(IV) Expenses						
a. Finance cost	453.37	547.96	506.81	1,001.33	965.17	2,186.88
b. Employee benefits expense	1,459.62	1,416.88	966.99	2,876.51	1,882.95	4,219.32
c. Depreciation, amortisation and impairment	208.50	206.70	125.44	415.19	231.83	502.90
d. Other expenses	4,493.17	5,222.71	5,090.93	9,715.89	8,716.24	21,038.62
(IV) Total expenses (a+b+c+d)	6,614.66	7,394.25	6,690.17	14,008.92	11,796.19	27,947.72
(V) Profit/(loss) before exceptional items and tax (III-IV)	1,407.26	1,011.30	164.71	2,418.56	1,149.89	1,850.37
(VI) Exceptional items						
(VII) Profit/(loss) before tax (V-VI)	1,407.26	1,011.30	164.71	2,418.56	1,149.89	1,850.37
(VIII) Tax expense:						
a. Current tax	22.65	-	-	22.65	-	-
b. Deferred tax	309.89	272.49	25.33	582.39	290.88	476.81
(VIII) Total tax expense (a+b)	332.54	272.49	25.33	605.04	290.88	476.81
(IX) Profit/(loss) for the period (VII-VIII)	1,074.72	738.81	139.38	1,813.52	859.01	1,373.56
(X) Other Comprehensive Income						
(i) Items that will not be reclassified to profit or loss						
- Remeasurement of defined benefit plan	(2.76)	(5.67)	(1.59)	(8.43)	(11.57)	17.11
(ii) Income tax relating to items that will not be reclassified to profit or loss	0.69	1.43	0.16	2.12	2.92	(4.31)
Total Other Comprehensive Income (i+ii)	(2.07)	(4.24)	(1.43)	(6.31)	(8.65)	12.80
(XI) Total Comprehensive Income for the Period (Comprising of profit/(loss) and other comprehensive income) (IX+X)	1,072.65	734.57	137.95	1,807.22	850.36	1,386.36
Paid up Equity Share Capital (Face Value of ₹ 10 each)	3,062.56	2,942.46	2,941.08	3,062.56	2,941.08	2,941.73
Other Equity						34,455.63
Earnings Per Equity Share (EPS)*						
Basic (In ₹)	3.50	2.51	0.48	6.01	2.95	4.72
Diluted (In ₹)	3.38	2.49	0.47	5.87	2.92	4.68

*Quarter & half year ended numbers are not annualised

For Spaisa Capital Limited



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



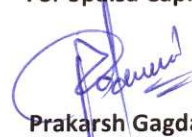
Place : Mumbai
Date : October 19, 2022

Notes to results:

1. The above unaudited consolidated financial results for the quarter and half year ended September 30, 2022 have been reviewed by the Audit Committee and approved by the Board of Directors of the Company at its meeting held on October 19, 2022 and have been subjected to limited review by the statutory auditors of the Company and the Auditors have issued an unmodified report.
2. These consolidated financial results have been prepared in accordance with the recognition and measurement principles laid down in 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 and in accordance with the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015, as amended.
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 Holding Company vide circular resolutions of the Nomination and Remuneration Committee dated on September 05, 2022 granted 13,500 stock options respectively to eligible employee under '5Paisa Employee Stock Option Scheme-2017'. Further, Holding Company vide Circular resolutions dated August 30, 2022 allotted 1000 equity shares pursuant to exercise of stock options granted to the eligible employees.
5. The Company was in receipt of the balance 75% of the application money amounting to Rs. 45,00,00,000/- (being Rs 375/- per share) from its promoters in August 2022, against which the share warrants allotted to them were converted into 12,00,000 fully paid equity shares.
6. The new Labour Law Reform Codes related to wages, social security, industrial relations and Occupation safety, health and working conditions is still in discussion between Central government and respective State government for final implementation. The Group Companies will assess the impact of all the Codes when they come into effect and will account for the related impact in the period the Code becomes effective.
7. The figures for the quarter ended September 30, 2022 and September 30, 2021 are the balancing figures between unaudited figures in respect of the half year ended September 30, 2022 and September 30, 2021 and the unaudited figures of quarter ended June 30, 2022 and June 30, 21.
8. The consolidated unaudited financial results for the quarter and half year ended September 30, 2022, as submitted to Stock Exchanges are also available on our website www.5paisa.com.
9. Previous periods figures have been regrouped / rearranged wherever necessary.

Place: Mumbai
Date: October 19, 2022

By order of the Board
For 5paisa Capital Limited



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

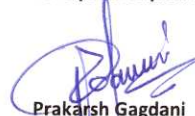


Spaisa Capital Limited
Consolidated Balance Sheet as at September 30, 2022

(₹ in lacs)

Particulars	As at September 30, 2022	As at March 31, 2022
	Unaudited	Audited
I ASSETS		
(1) Financial Assets		
(a) Cash and cash equivalents	890.07	8,941.17
(b) Bank balance other than (a) above	1,30,983.08	1,11,112.94
(c) Receivables		
(i) Trade receivables	53.48	2.78
(d) Loans	21,261.89	25,165.27
(e) Investments	1,160.15	1,400.60
(f) Other financial assets	12,789.91	10,807.91
Sub total	1,67,138.58	1,57,430.67
(2) Non-Financial Assets		
(a) Current tax assets (net)	738.75	405.38
(b) Deferred tax assets (net)	736.77	1,318.46
(c) Property, Plant and Equipment	898.86	702.76
(d) Right of use assets	312.30	229.62
(e) Intangible assets under development	10.15	22.70
(f) Other Intangible assets	209.40	184.54
(g) Other non-financial assets	486.46	562.19
Sub total	3,392.69	3,425.65
Total Assets	1,70,531.27	1,60,856.32
II LIABILITIES AND EQUITY		
LIABILITIES		
(1) Financial Liabilities		
(a) Payables		
(i) Trade payables		
(i) total outstanding dues of micro enterprises and small enterprises	-	0.32
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	92.54	129.77
(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	4,900.70	5,277.08
(b) Borrowings	30,208.64	27,897.57
(c) Other financial liabilities	90,877.57	89,347.33
Sub total	1,26,079.45	1,22,652.07
(2) Non-Financial Liabilities		
(a) Current tax liabilities (net)	-	-
(b) Provisions	133.42	112.56
(c) Other non-financial liabilities	500.17	694.33
Sub total	633.59	806.89
(3) Equity		
(a) Equity share capital	3,062.56	2,941.73
(b) Other equity	40,755.67	34,455.63
Sub total	43,818.23	37,397.36
Total Liabilities and Equity	1,70,531.27	1,60,856.32

For Spaisa Capital Limited



Prakarsh Gagdani

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



Place : Mumbai

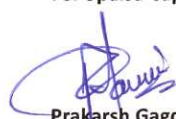
Dated : October 19, 2022

Spaisa Capital Limited
Consolidated Cash Flow Statement for the half year ended September 30, 2022

(₹ in lacs)

Particulars	For the half year ended September 30, 2022	For the half year ended September 30, 2021
	Unaudited	Unaudited
Cash Flows From Operating Activities		
- Profit before tax	2,418.56	1,149.89
Adjustments for:		
Depreciation, amortisation and impairment	415.19	231.83
Employee benefit expenses - share based	101.50	100.24
Employee benefit expenses - others	49.26	34.74
Finance Cost	1,001.33	965.16
Capital Gain on Investments	(2.14)	
(Gain)/Loss on financial assets measured at fair value	87.25	(163.57)
Net Loss/(Gain) on sale of PPE & Intangible Assets	(0.32)	(0.07)
Operating Profit/(Loss) before working capital changes	4,070.64	2,318.22
(Increase)/Decrease in Trade Receivables	(50.70)	(13.07)
(Increase)/Decrease in Loans	3,903.37	(10,526.04)
(Increase)/Decrease in Other Non financial Liabilities	(194.17)	61.02
(Increase)/Decrease in Other Financial Assets	(1,982.00)	(15,561.59)
Increase/(Decrease) in Other Financial Liabilities	1,530.25	37,805.69
(Increase)/Decrease in Other Non-Financial Assets	75.72	7.26
(Increase)/Decrease in Bank Deposits	(19,870.14)	(30,191.91)
Increase/(Decrease) in Provisions	(28.40)	(27.85)
Increase/(Decrease) in Trade Payable	(37.56)	56.40
Increase/(Decrease) in Other Payable	(376.37)	1,911.92
Cash Generated From Operations	(12,959.35)	(14,159.94)
Taxes	(356.71)	(125.89)
Net cash flow from/(used in) operating activities (A)	(13,316.06)	(14,285.83)
Cash Flows From Investing Activities		
Purchase of PPE & Intangible Assets	(804.60)	(207.02)
Sale of PPE & Intangible Assets	98.31	23.64
Purchase of Investments	(11,931.70)	(156.69)
Sale of Investments	12,077.16	322.97
Net Loss/(Gain) on sale of PPE & Intangible Assets	0.32	-
Net cash flow from/(used in) investing activities (B)	(560.51)	(17.10)
Cash Flows From Financing Activities		
Increase/(Decrease) in Share Capital/Share Premium & Warrants(Net)	4,515.73	20,190.17
Bank overdraft Taken/(Repaid) during the year (Net)	2,311.07	7,904.59
Inter corporate deposits Taken	30,000.00	
Inter corporate deposits Repaid	(30,000.00)	(2,000.00)
Finance Cost	(1,001.33)	(965.16)
Net cash flow from/(used in) financing activities (C)	5,825.47	25,129.60
Net increase/(decrease) in Cash and Cash Equivalents (A+B+C)	(8,051.10)	10,826.67
Cash and Cash Equivalents at beginning of the year	8,941.17	1,687.65
Cash and Cash Equivalents at end of the year	890.07	12,514.32
Net Increase/(Decrease) in Cash and Cash Equivalents	(8,051.10)	10,826.67

For Spaisa Capital Limited



Prakarsh Gagdani

Whole Time Director & Chief Executive Officer

(DIN: 07376258)



Place : Mumbai

Dated : October 19, 2022