August 6, 2026

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.: Investors presentation on the performance for the Quarter ended 30th June, 2026

Dear Sir/Madam,

This is in continuation of the previous intimations dated 4th August, 2026 and 6th August, 2026, with regard to a conference call for Investors/Analysts with senior management team, scheduled to be held on Friday, August 7, 2026 at 03:00 P.M.

We are enclosing the presentation which may be used by the Company for the potential meeting with Analysts and Investors community and will also be made available on the website of the Company, www.digispice.com.

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

Thanking you.

Yours faithfully,
For **DiGiSPICE Technologies Limited**

PANKAJ ARORA
Digitally signed by PANKAJ ARORA
DN: c=IN, o=Personal, title=3503, 2.5.4.20=c550fa1e86e26546090bf40b22365898e4c920436012976122041f196abf9a70, postalCode=110032, st=Delhi, serialNumber=a54c0541f004946777b26ad20027def509fd50e2c957c0c707774ffd178786af, cn=PANKAJ ARORA
Date: 2026.08.06 16:41:19 +05'30'

(Pankaj Arora)
Whole-time Director and Company Secretary

DiGiSPICE Technologies Limited
CIN – L72900DL1986PLC330369
Regd. Office: JA-122, 1st Floor, DLF Tower A, Jasola, New Delhi – 110025, Tel: +91 11 41251965
Corp. Office: Spice Global Knowledge Park, 19A & 19B, Sector – 125, Noida – 201301, Uttar Pradesh, India – Tel: +91 120 5029101
Email ID: complianceofficer@digispice.com | **Website:** www.digispice.com

Investor Presentation

SPICE MONEY

Building a Trusted Financial Services Platform for Bharat

Q1 FY'27

Earnings Presentation

Performance Update for the Quarter Ended June 30, 2026

Released: 7th August 2026

Table of Contents

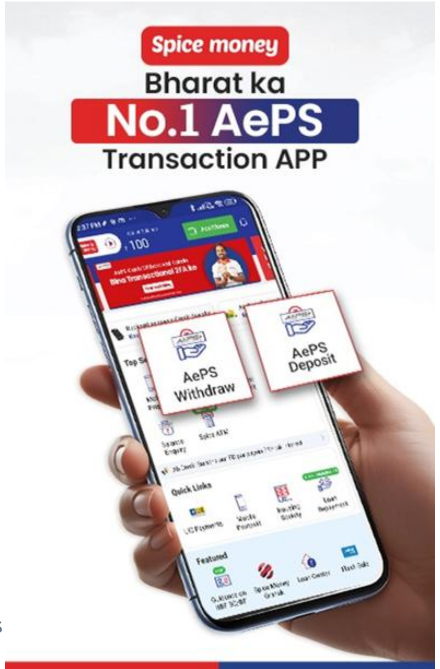
The Spice Bharat Stack

Agent-Led Distribution, Customer & Merchant-Led Transactions, Credit-Led Growth

Agent App

Spice Money

B2B2C Platform - Enabling Financial Services for Bharat



Core Services:

- Cash Withdrawal
- Cash Deposit
- Cash Collection
- Money Transfer
- Account Opening
- Bill Payments
- Ticket Booking
- PAN Card
- Credit
- Insurance

1.68 Lakh+ Agents (Adhikaris)

2.58 Lakh Towns Covered

2.75+ Crs Monthly Customers

Consumer App

Spice Pay

PPI wallet-based UPI Account Digitizing Cash-First Markets

Core Services:

- Scan & Pay
- Send & Receive
- Bill Payments

Beyond Payments:

- Gold Savings in wallet (pipeline)
- FD & RD with banks
- Insurance pipeline
- Investments pipeline
- Credit pipeline

Spend ➔ Save ➔ Invest ➔ Credit

Cash ➔ Digital Bridge

Customer Ownership

Savings & Invest Habit

CREDIT OVERLAY

Lending

Agent & Consumer

Empowering Bharat through accessible Credit

Accessible Credit Solutions

Tailored credit offerings designed specifically for merchants and consumers in semi-urban and rural India.

Key Pillars:

- Transaction-backed credit model
- Seamless digital-first application
- Empowering local micro-entrepreneurs

We are a **Fintech business** with over **~1.7 mn Agents** using our digital platform to deliver assisted digital payment services, basic banking and financial services to over **170 mn+ customers** annually across **2.6 lakh small towns.**

Driving Digital Led Financial Inclusion Unfolding The Next Chapter

ATM

Bharat's Largest Assisted ATM Network

(AePS, m-ATM & UPI Cash Point)

Cash withdrawals in the remotest parts of India.

01 CASH ACCESS

Next

AePS Cash Deposit and UPI Cash Point

COLLECTIONS

Bharat's Largest Rural Cash Collection

(via BC Agents)

Loan EMI and cash collection for NBFCs and MFIs.

02 COLLECTIONS

Next

BBPS-led EMI & Utility Collections

FINANCIAL SERVICES

Bharat's Deepest Financial Distribution

Grid

Assisted sales of Accounts, Loans, Insurance

03 DISTRIBUTION

Next

Full Stack API-led Cross-sell

SPICE UPI

Bharat's UPI Account

UPI Led Spends in Cash first Markets

04 SPICE UPI

Next

Tailored cross-sells

LENDING

Empowering Bharat with Accessible Credit

Transaction backed credit for Agent, Merchant & Consumers

05 CREDIT GRID

Next

Lending to Agents and via Agents

Driving the reach of financial services across Bharat by deepening our presence and bringing new-to-UPI and new-to-credit customers into the financial services fold.

Q1 FY'27 Highlights

Financial Resilience Drives Profitability Despite Soft Volumes

PAT - Continuing Business

₹9 Cr

Q1 FY'27 (vs ₹7 Cr in Q1 FY'26)

Strong financial performance with full-year results delivering exceptional growth in continuing operations.

Credit & Operations

Credit Breakeven

Operations have reached breakeven, with improving gross margins and unit economics.

Operational Efficiency

Ongoing measures focused on margin improvement, cost optimization, and geographic efficiency.

Merger Update

NCLT Motion Accepted

Merger application was presented before the Hon'ble NCLT where the first motion was successfully accepted.

Shareholder Approval

The shareholders of Digispice Technologies approved the scheme at their meeting held on July 13, 2026. Subsequently, the second motion petition was filed with the Hon'ble NCLT on July 24, 2026.

The current financial year represents an important phase in the Company's strategic journey as it continues to progress the proposed merger of Spice Money with Digispice Technologies, subject to the receipt of approval from Hon'ble NCLT. This will help us transforming into a pure-play listed fintech where our performance and growth will directly power shareholder value.

Product & Partnerships

Insurance Offerings- Launched Shop Insurance, Mobile Screen Protection in Q2'26 & Two-Wheeler Insurance in July'26; 5+ additional products in pipeline.

FD-Backed Credit Card- Actively scaling up card programs, Onboarded 5 major credit card referral partners in Q1.

Savings Product for Consumer- Successfully launched FD & RD product in select districts on our UPI App to encourage customer savings.

Investment Products- On track to launch tailored savings and investment products, including Mutual Fund offerings with NSDL Payments bank in coming quarters.

Strengthening foundation through execution, product innovation, & focusing on customer ownership for sustainable, long-term growth.

DIGISPICE

Digispice Technologies Q1 FY'27 At a Glance

Key Highlights

Key Metrics As on 30th June 2026	Registered Agents (#) **16.8 Lakhs**	Small Town Coverage (#) **2.58 Lakhs**	Customers Served (#) **2.75 Cr+** Monthly	Employees (#) **1,000+**
Product Metrics For Q1 FY'27	AEPS GTV **₹13,330 Crs** -8.3% Q-o-Q	AEPS Market Share **17.93%** Market Leader in Off-Us AEPS - Gained back 18.3% market share in July	Enterprise Collection Partners **86+** +12 Enterprises in 1 year	CMS GTV **₹8,622 Crs** -21.5% Q-o-Q
	BBPS GTV **₹1,499 Crs** +1.1% Q-o-Q	CASA Opened (#) **17.7 Lakhs+** Lifetime	Float Balance **₹ 320+ Crs** +45% in 1 year	Credit Disbursement **₹ 198.5 Crs** +64% in 1 Year
Financial Indicators For Q1 FY'27	Revenues **₹107.8 Crs** +0.6% Q-o-Q	Gross Margin **₹48.1 Crs** -1.1% Q-o-Q	EBIT **₹12.7 Crs** +87% Q-o-Q	PAT (Continued Business) **₹9 Crs** +103% Q-o-Q
	Return on Capital Employed **11.6%**	Debt **Zero**	Return on Investment **30.3%**	Business Capex / Net Worth **7.0%**

Capturing data across 2.75Cr+ monthly customer interactions to drive targeted cross-sell of CASA, Insurance, Credit, and upcoming Savings & Investment products

Spice money
तो Life बनी

Financial Highlights

Higher Operational Efficiency Deliver Strong Profitability

	Last 2 Years Performance			Quarter-on-Quarter Performance			
Particulars (Rs. Crs)	FY'25	FY'26	Y-o-Y Growth	Q1 FY'26	Q4 FY'26	Q1 FY'27	Q-o-Q Growth
Customer GTV	1,15,787	1,27,895	10.5%	32,852	31,444	28,295	-10%
Revenue	448.5	464.6	4%	123.8	107.2	107.8	0.6%
Gross Margin	**178.0**	**201.2**	**13%**	**49.2**	**48.6**	**48.1**	**-1.1%**
- Core Platform	177.5	198.1	11.6%	48.7	47.4	46.9	-1%
- New Engines*	0.5	3.0	6x	0.5	1.2	1.2	-
Indirect Cost	**181.6**	**180.3**	**-0.7%**	**42.7**	**47.3**	**39.5**	**-17%**
- Core Platform	169.8	171.8	1.2%	40.0	45.3	37.4	-17%
- New Engines*	11.8	8.5	-27%	2.7	1.9	2.0	4%
EBITDA	**-3.6**	**20.8**	**6.8x**	**6.5**	**1.3**	**8.6**	6.5x
- Core Platform	7.7	26.3	3.4x	8.7	2.1	9.5	4.6x
- New Engines*	-11.2	-5.5	51%	-2.2	-0.7	-0.9	-16%
EBIT	15.6	37.3	2.4x	10.2	6.8	12.7	87%
PAT (Continued Business)	**6.5**	**25.4**	**3.9x**	**7.0**	**4.5**	**9.0**	**103%**
PAT (Discontinued Business)	-6.3	-2.8		-0.1	-1.7	-0.4	
PAT**	-38.9	19.3	1.5 x	6.9	2.8	6.6	139%
Gross Margin % on Customer GTV	*0.15%*	*0.16%*		*0.15%*	*0.15%*	*0.17%*	
Gross Margin % on Revenue	*39.7%*	*43.3%*		*39.7%*	*45.4%*	*44.6%*	

Operating Leverage: Profitability saw significant sequential acceleration, with EBITDA for the platform business surging 4.6x Q-o-Q from ₹2.1 Cr to ₹9.5 Cr, while PAT from continued business doubled (2.0x Q-o-Q) from ₹4.5 Cr to ₹9.0 Cr, reflecting strong operational leverage.

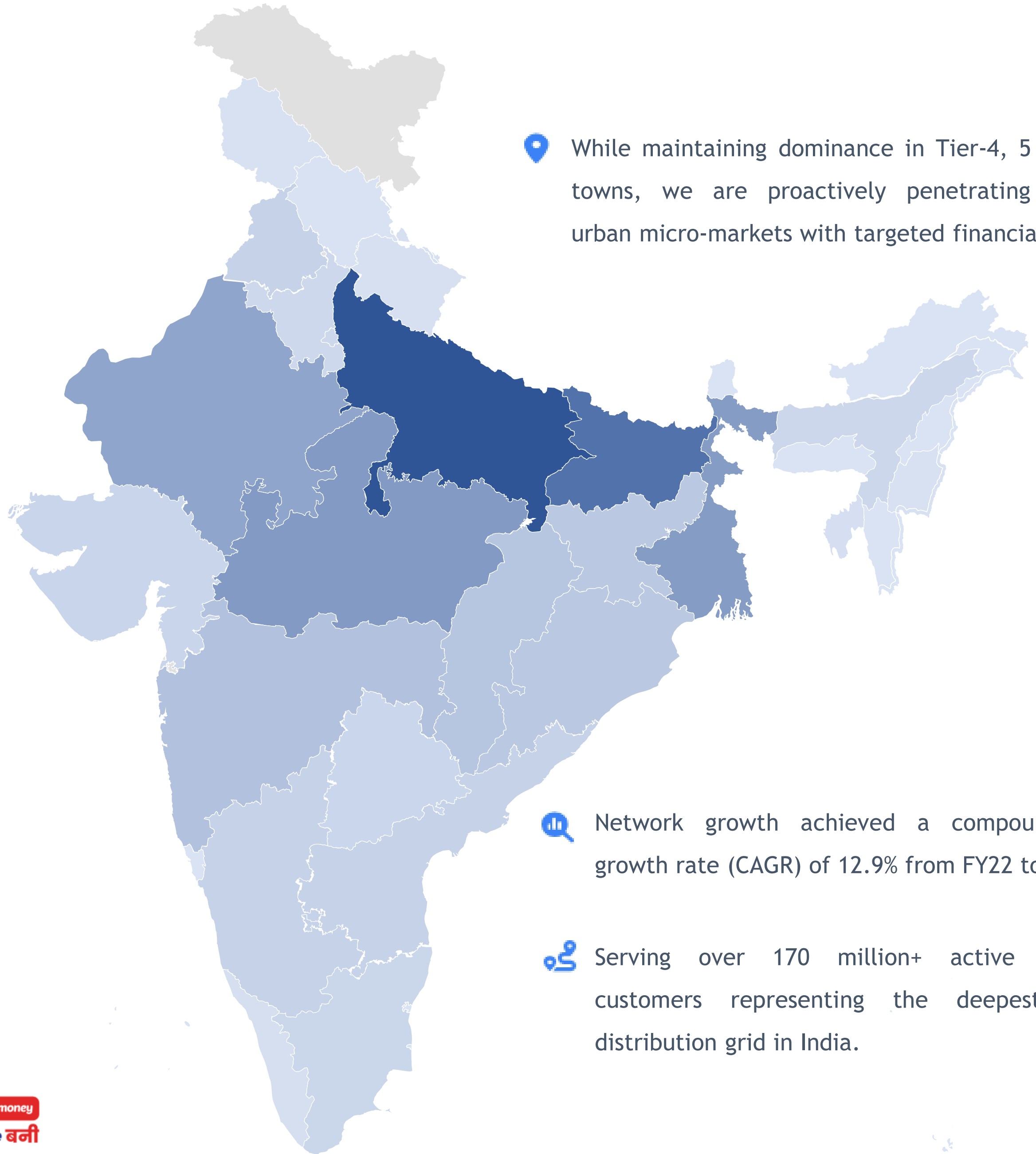
**New Engines include Credit and Spice Pay*

***Last 2 Years performance - FY25 PAT includes a non-cash notional investment loss of ₹39.1 Cr; FY26 PAT reflects a one-time labour law adjustment net of Tax ₹3.3 Cr.*

***Quarter-on-Quarter Performance - Q1 FY27 PAT includes a one-time exceptional provision of ₹2.1 Cr on account of real estate re-valuation.*

Figures in this presentation may vary from previously reported results due to regrouping changes.

Geographic Footprint Expanding Reach, Deepening Market Presence



While maintaining dominance in Tier-4, 5 & 6 small towns, we are proactively penetrating adjoining urban micro-markets with targeted financial services.

Network growth achieved a compound annual growth rate (CAGR) of 12.9% from FY22 to Q1 FY27.

Serving over 170 million+ active transacting customers representing the deepest financial distribution grid in India.

Agent Network Penetration (16.6 Lakhs Total)

North Region	5,70,292 (33.8%)
East Region	6,06,396 (36.0%)
Central Region	3,53,848 (21.0%)
South Region	1,55,109 (9.2%)
West Region	1,10,608 (6.7%)

Across:

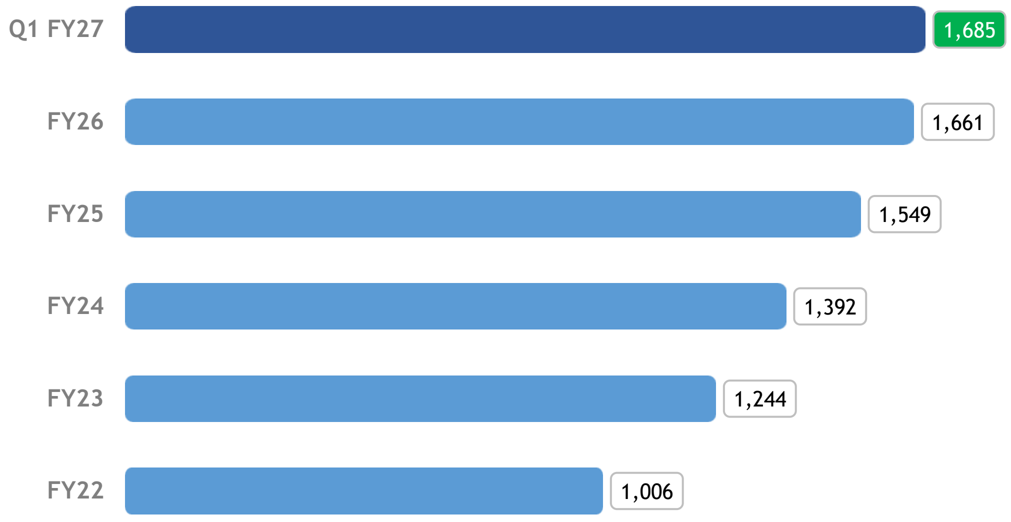
2.58 L Small Towns

6,471 Blocks

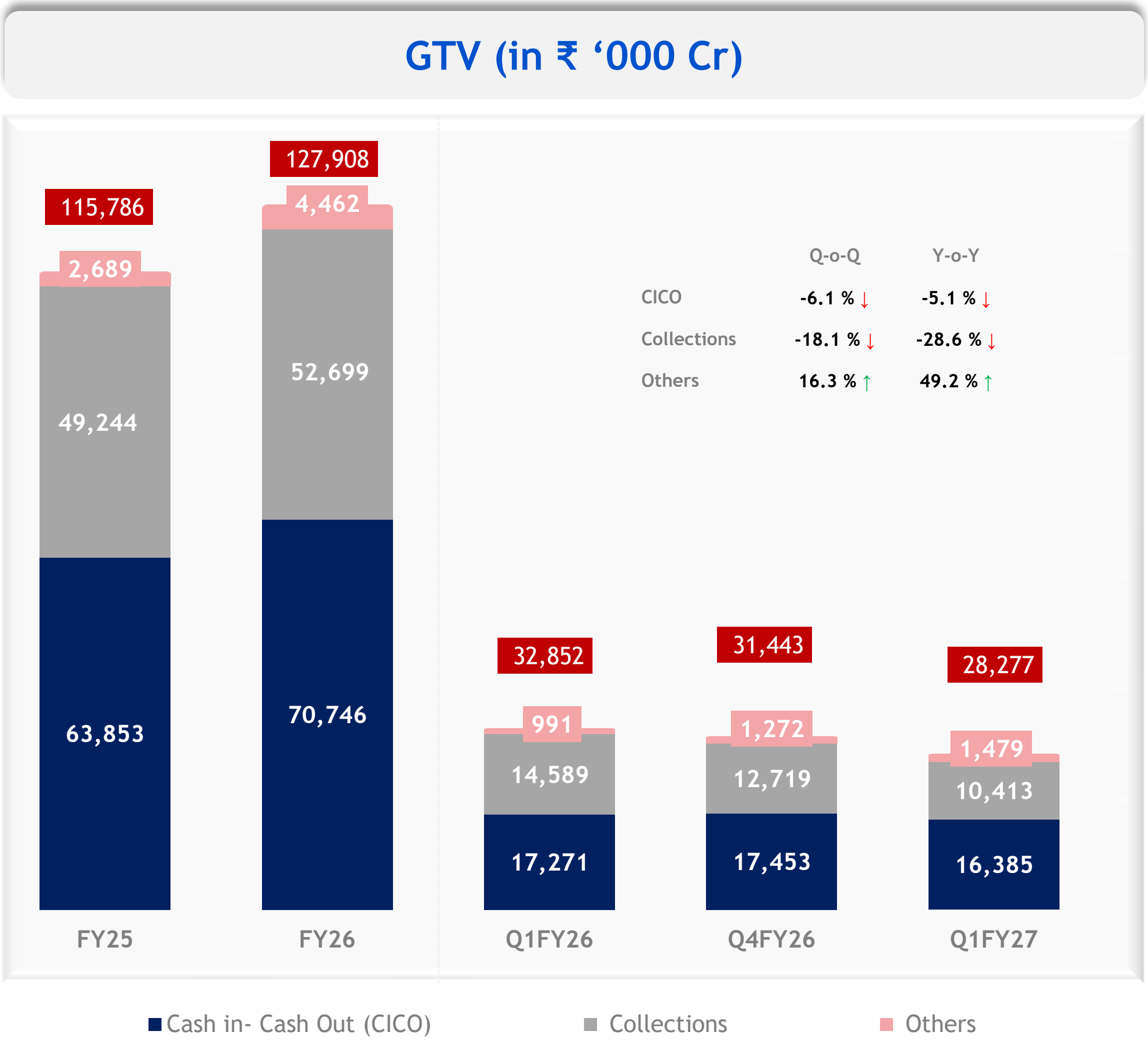
13.3 lakh SMAs in Tier 4,5,6 Small Towns

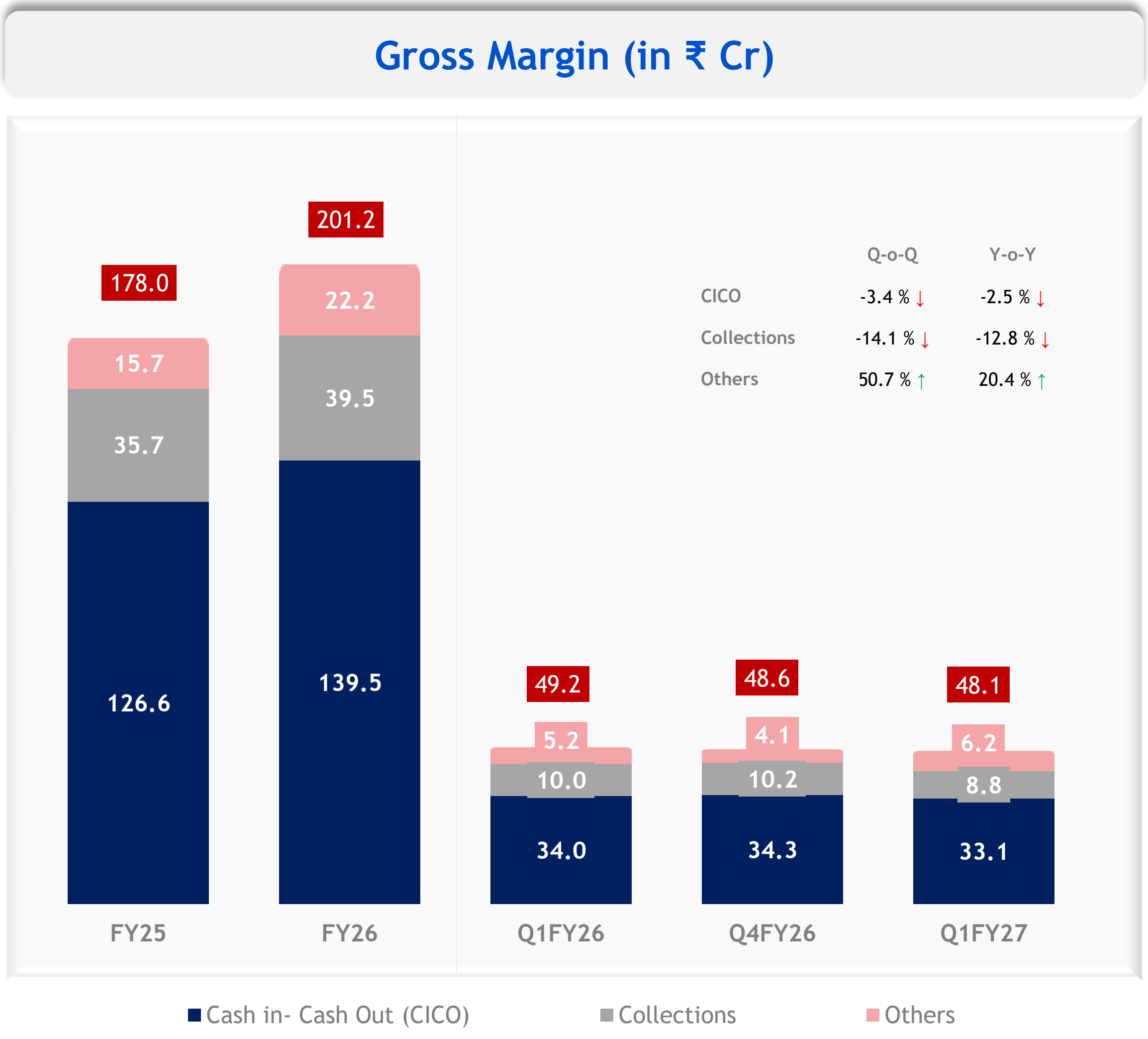
(Population <20K / Small Town)

Agent Base ('000) CAGR - FY27 vs 22- 12.9% CAGR



GTV and Gross Margins
Evolving Product Mix Influencing GTV & GM Dynamics

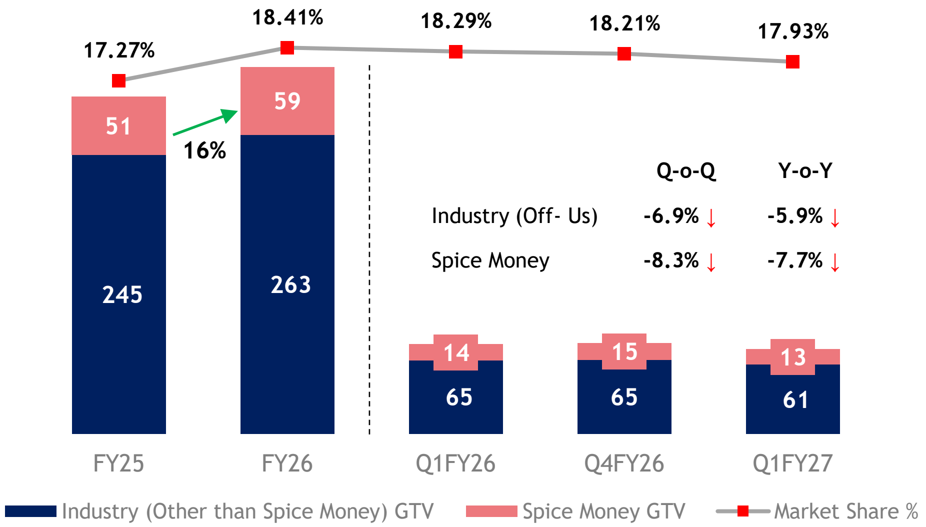




Q1FY27 GTV & GM declined Q-o-Q, dragged by falls in Collections (-18.1% GTV, -14.1% GM) & CICO (-6.1% GTV, -3.4% GM), which offset strong growth in Others (+16.3% GTV, +50.7% GM).

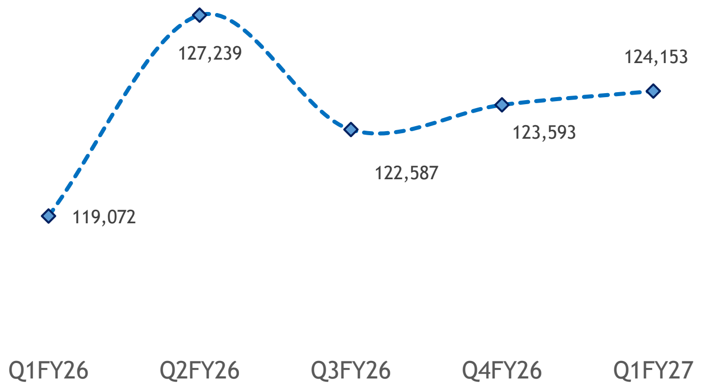
Payments Business

AEPS CW GTV- Off-Us Industry & Spice Money (in INR. '000 Crs)



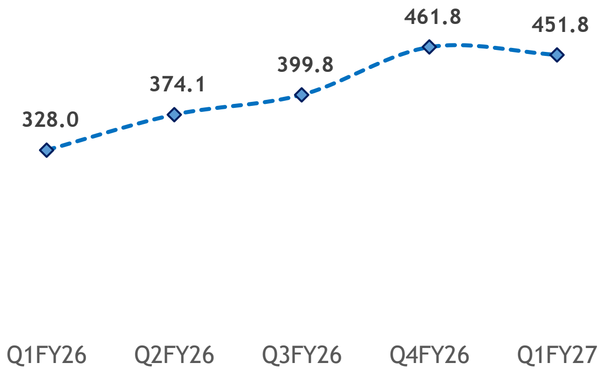
De-growth in Market Share from 18.21% to 17.93% Q-o-Q due to lower industry withdrawals in our strong regions. **While we gained back our market share at 18.3% in July.**

Subscription Packs Sold (#Nos.)



VIP packs continue to build retention and recurring revenue, contributing to 47% of GTV in Q1 FY'27.

AEPS-Cash Deposit GTV (in ₹ Crs)



Rapidly expanding with total GTV scaling to ₹451.8 Cr in Q1 FY'27, helping digital branch banking take off.

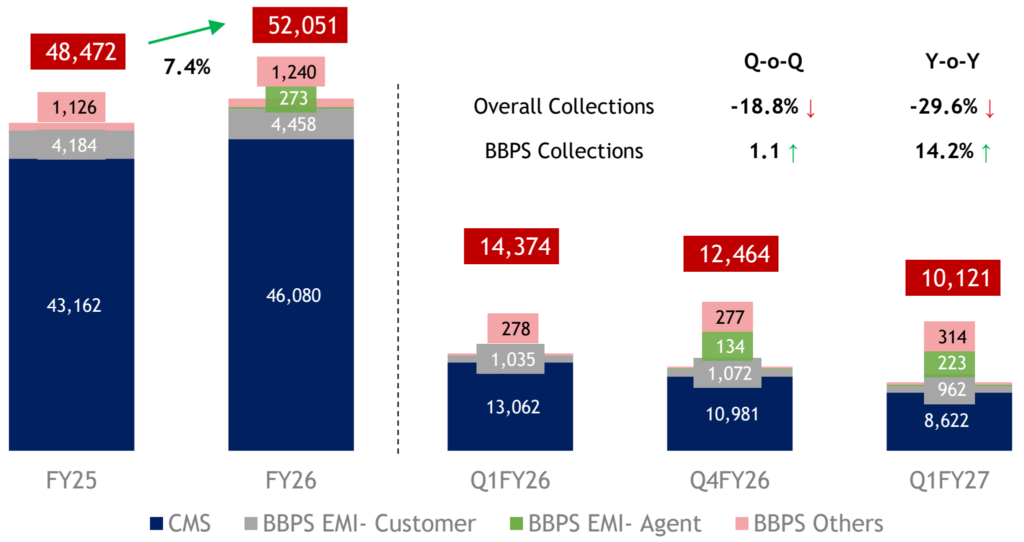
Levers for Growth

- **AEPS Cash Withdrawal:** Continued focus on expanding AEPS services in high potential districts to increase our market presence.
- **AEPS Cash Deposit:** GTV is on the rise as number of transactions increase with more banks integrating.
- **Subscriptions:** Continuous subscription to our VIP packs is helping us maintain stickiness & stronger platform engagement; with GTV contribution growing from 42% in Q4 FY'26 to 47% in Q1 FY'27.
- **UPI Cash Point:** Emerging growth driver with Q1'27 GTV of ₹276 Cr.

AEPS led Cash Deposit & UPI Cash Point is the Next Big Opportunity

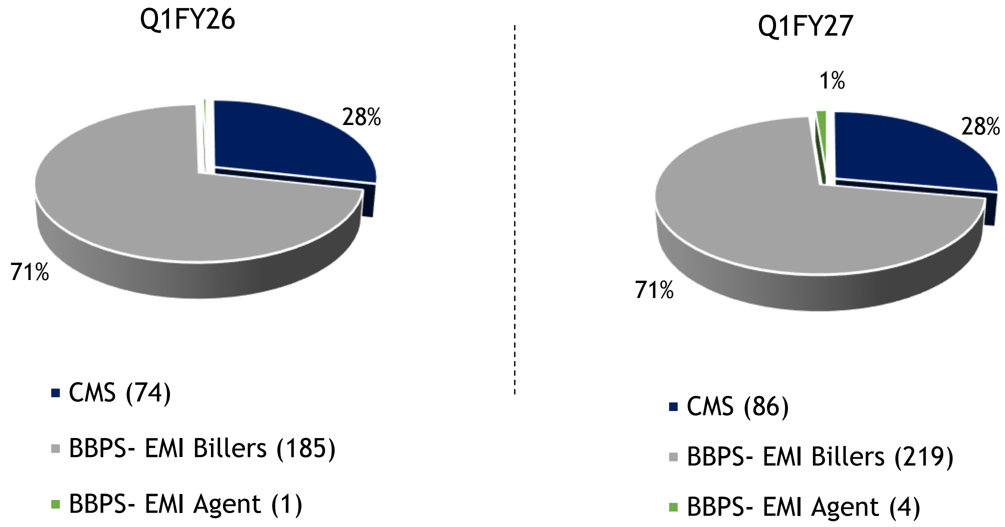
Collections Business

Collections GTV (in ₹ Cr)



	Q-o-Q	Y-o-Y
Overall Collections	-18.8% ↓	-29.6% ↓
BBPS Collections	1.1 ↑	14.2% ↑

Collections- Client Funnel (# Nos.)



CMS business has become highly commoditized in a price sensitive market. The plan is to shift CMS business to BBPS (Agent Mode).
BBPS contribution to overall GTV rose from 9% in Q1 FY26 to 15% in Q1 FY27.

Long term strategic focus is to transition the CMS business towards the BBPS (Agent Mode).

Levers for Growth

- We are actively transitioning our business model from highly price-sensitive corporate CMS partnerships to higher-margin BBPS business.
- This allows us to handle high-frequency collections at lower operational cost and higher reliability.
- Currently live with **86 CMS clients across ~15.8K branches**, with 3 new clients onboarded in Q1’27.
- 219 Billers Live in Q1, collecting EMIs from 50 lacs+ yearly customers.
- 18 Service categories Live on BBPS- Others

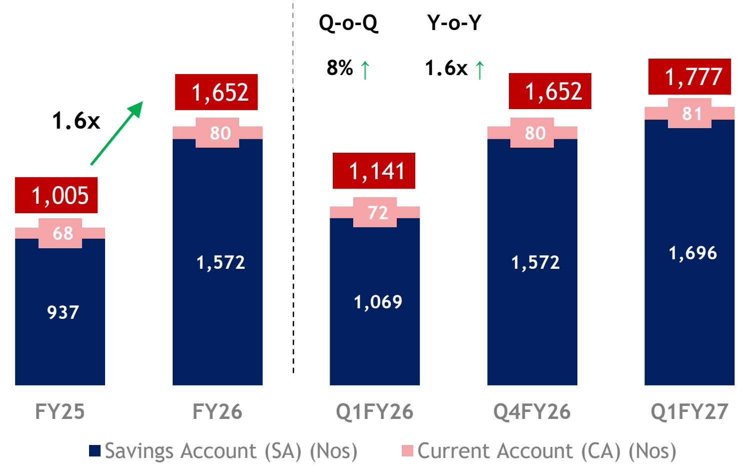
Despite pricing pressures in CMS, growth is being driven by new enterprise partnerships and BBPS-led digital collections.

DiGiSPICE

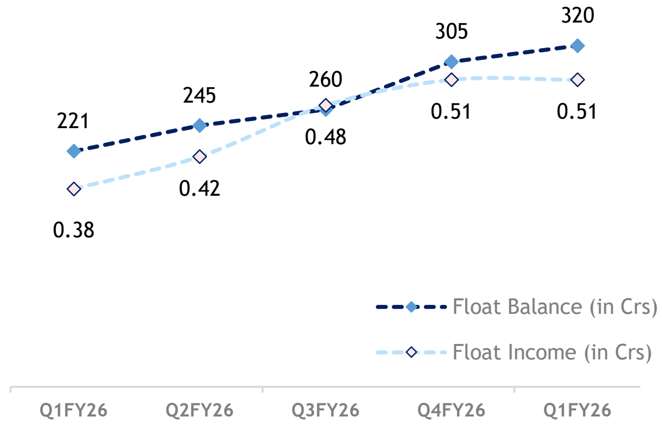
Financial Product Distribution Business

Key Services Update

Total Accounts (CA/SA) ('000) - Lifetime



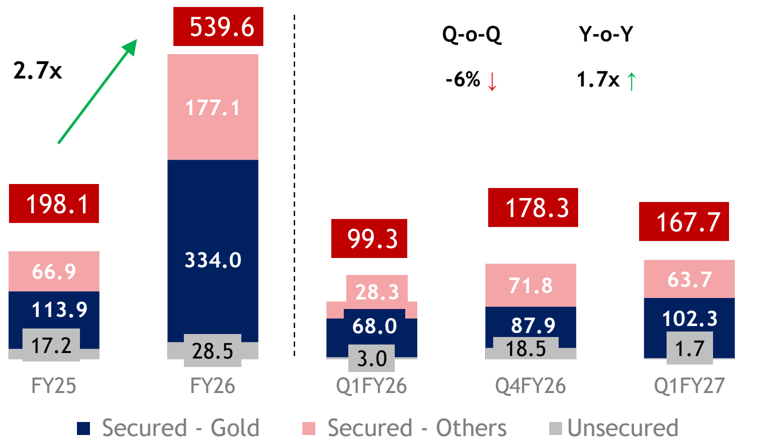
Total Float (in ₹ Crs)



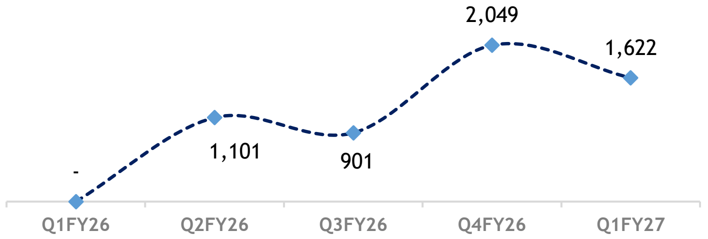
Levers for Growth

- Live with over 60,000+ Adhikari's who have opened 17.7 Lacs+ CASA accounts, generating ~₹0.17 Cr monthly recurring float income.
- Driving healthy accounts with Average Bank Balances of ~₹1,800.
- 210+ Banking Outlets live with NSDL till Q1'27.
- **Growth Levers :** Offerings new account variants, a stronger cross-sell focus across FDs, RDs, and savings products, and building float.

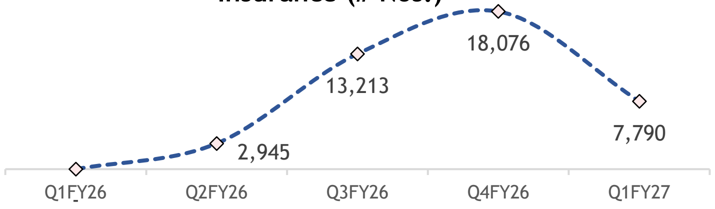
Value of Grahak Loans Disbursed (in ₹ Crs)



FD backed Credit Card (# Nos.)



Insurance (# Nos.)



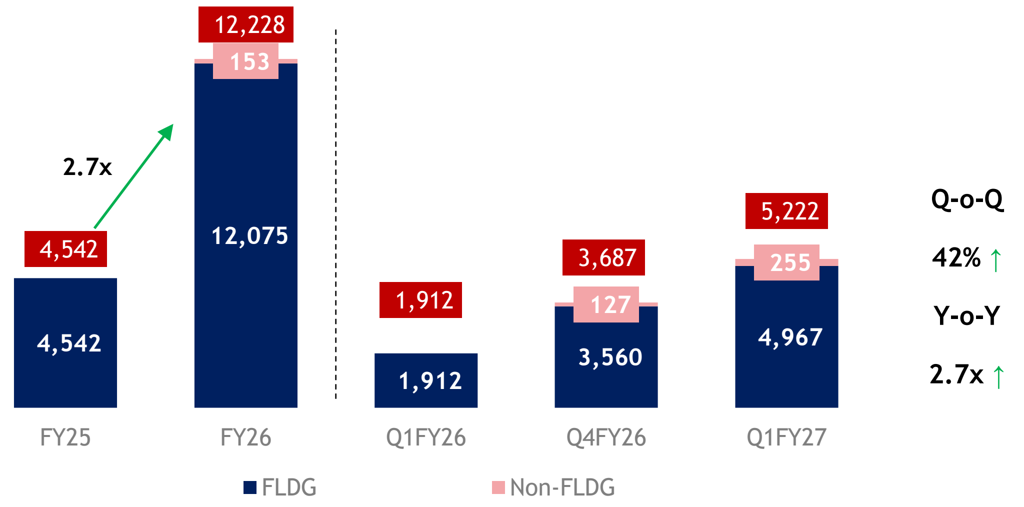
- Targeting supply-side strengthening to drive growth in the **credit distribution** business.
- 7 lenders on-board for Credit Distribution driving constant growth in credit disbursed.
- Expanding into 5+ new secured credit categories launched in Q1.
- Rolled out Two-Wheeler Insurance in July'26 with more Insurance products in the pipeline.
- Savings & Investment products next in product roadmap.

Spice money तो Life बनी

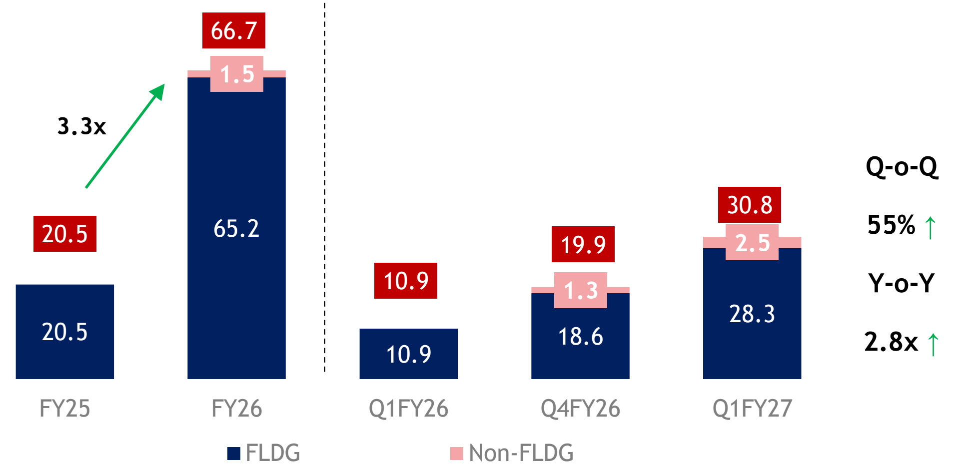
Growing accounts, rising float balances, & higher distribution of loans, insurance, & credit cards driving recurring revenue growth.

Credit Business

Volume of Embedded Finance/Adhikari Loans Disbursed (# Nos.)



Value of Embedded Finance/ Adhikari Loans Disbursed (in ₹ Crs)



Levers for Growth

- **Transaction Data-Driven Underwriting:** Continued scale-up in loans to SMAs under the FLDG-backed underwriting model (Embedded Finance).
- Continued growth momentum in Adhikari Loans, driven by **scalable underwriting, rising repeat loans, increasing ticket size, stable portfolio quality, and platform-led operational efficiencies.**
- The focus is on **new experiments across different cohorts** in Adhikari Loans.
- **Vyapaar Loan (MSME Lending)** Rolled out in Q3’26, product is scaling rapidly, posting a growth of ~89% Q-o-Q.
- **Strategic partnerships:** Collaborating with multiple lenders to scale both Adhikari & Vyapaar Loan offerings.
- **Data-Led Targeting:** Leveraging transaction-based insights to enhance lead conversion and strengthen risk assessment models.
- **Geographic Reach:** Expanding into high-potential, underserved credit markets.

Scale tech-led, data-driven credit that enables credit for MSME’s through deeper partnerships, smarter underwriting, & strengthened distribution.

Licenses we Hold and Our Partnerships

Licenses we Hold

- Prepaid Instrument (PPI) license
- Bharat Bill Payment System license
- IRCTC Principal Agency license
- AUA/KUA license

Banking Business Partners

AXIS BANK, NSDL (Technology, Trust & Reach), YES BANK

Credit Business Partners

UGRO CAPITAL, Muthoot Finance, AXIS BANK, IIFL, kotak, ADITYA BIRLA CAPITAL FINANCE, HeroHousing Finance, ZET, AU SMALL FINANCE BANK

Collection Business Partners

Banks

ujjivan SMALL FINANCE BANK, RBL FINSERVE, AU SMALL FINANCE BANK

MFIs

CASHPOR MICRO CREDIT, AROHAN Financial Service Limited, Fusion Microfinance, ANNAPURNA FINANCE GROWING TOGETHER, Chaitanya

NBFCs

Chola, muthoot FINCORP, TVS CREDIT, L&T Finance, IIFL samasta

Logistics & E-commerce

DELHIVERY, meesho, XPRESSBEES delivering happiness

Insurance Business Partners

ICICI Lombard, care HEALTH INSURANCE, ONEASSIST

Thank You

For further queries please contact:

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