

October 17, 2024

To, The Manager, Listing Department, BSE Limited, 1 st Floor, Phiroze Jeejeebhoy Tower, Dalal Street, Mumbai – 400 001. BSE Scrip Code: 540776	To, The Manager, Listing Department, The National Stock Exchange of India Limited, Exchange Plaza, C-1, Block G, Bandra Kurla Complex, Bandra (East), Mumbai – 400 051. NSE Symbol: 5PAISA
--	---

Dear Sir / Madam,

Sub: Intimation of Outcome of Board Meeting.

This is to inform you that pursuant to Regulation 30, 33, Part A of Schedule III and other applicable provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (**"SEBI-LODR"**) read with Circular (Ref No. CIR/CFD/F AC/6212016 dated July 05, 2016) issued by SEBI, the Board of Directors of 5paisa Capital Limited (**"Company"**) at their meeting held today i.e. Thursday, October 17, 2024 at 24th Floor, One Lodha Place, Senapati Bapat Marg, Lower Parel, Mumbai – 400013 which commenced at 02:15 P.M. and concluded at 05:00 P.M. has considered and *inter-alia* approved the following:

Unaudited Financial Results (Standalone and Consolidated) for the quarter and half year ended September 30, 2024 along with the Limited Review Report, duly signed and issued by the Statutory Auditors of the Company, upon the recommendation made by the Audit Committee, as required under Regulation 33 of the SEBI LODR.

In this regard, we are enclosing the Unaudited Financial Results (Standalone and Consolidated) of the Company for the quarter and half year ended September 30, 2024 along with Limited Review Report, duly signed and issued by the Statutory Auditors of the Company as required under Regulation 33 of the SEBI-LODR.

The results have also 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.5paisa.com.

We kindly request you to take the same on record.

Thanking you,

For 5paisa Capital Limited

Namita Godbole
Company Secretary & Chief Compliance Officer
ICSI Membership No.: A21056
Email Id: csteam@5paisa.com

Encl: As above

5paisa Capital Limited

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
Spaia Capital Limited**

1. We have reviewed the accompanying statement of unaudited standalone financial results of Spaia Capital Limited ("the Company") for the quarter and half year ended on September 30, 2024.
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 17, 2024



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



**Asha Patel
Partner**

(Membership No. 166048)

UDIN: 24166048BKFDLB1601

<p style="text-align: center;">5paisa 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 and half year ended Sept 30, 2024</p>						
(₹ in lacs)						
Particulars	Quarter ended			Half year ended		Year ended
	Sept 30, 2024	Jun 30, 2024	Sept 30, 2023	Sep 30, 2024	Sep 30, 2023	Mar 31, 2024
	Unaudited (Note 6)	Unaudited (Note 6)	Unaudited (Note 6)	Unaudited	Unaudited	Audited
(I) Revenue from operations						
a. Interest income	3,510.86	3,549.69	3,318.00	7,060.55	6,013.62	13,519.81
b. Fees and commission income	6,568.56	6,674.21	6,372.09	13,242.77	12,129.47	25,933.36
(I) Total revenue from operations (a+b)	10,079.42	10,223.90	9,690.09	20,303.32	18,143.09	39,453.17
(II) Other income	1.06	0.29	0.61	1.35	0.98	2.70
(III) Total income (I+II)	10,080.48	10,224.19	9,690.70	20,304.67	18,144.07	39,455.87
(IV) Expenses						
a. Finance cost	602.96	716.36	646.92	1,319.32	1,031.37	2,856.79
b. Impairment of financial instruments	-	-	-	-	-	350.58
c. Employee benefits expense	2,031.03	1,358.80	2,024.07	3,389.83	3,822.46	8,950.48
d. Depreciation, amortisation and impairment	318.52	329.57	223.97	648.09	448.41	947.14
e. Other expenses	4,198.63	5,132.41	4,308.99	9,331.04	8,402.37	19,484.13
(IV) Total expenses (a+b+c+d)	7,151.14	7,537.14	7,203.95	14,688.28	13,704.61	32,589.12
(V) Profit/(loss) before exceptional items and tax (III-IV)	2,929.34	2,687.05	2,486.75	5,616.39	4,439.46	6,866.75
(VI) Exceptional items	-	-	-	-	-	-
(VII) Profit/(loss) before tax (V-VI)	2,929.34	2,687.05	2,486.75	5,616.39	4,439.46	6,866.75
(VIII) Tax expense:						
a. Current tax	635.78	706.85	571.65	1,342.63	1,127.32	1,952.82
b. Deferred tax	104.87	(27.22)	10.82	77.65	(50.00)	(271.36)
(VIII) Total tax expense (a+b)	740.65	679.63	582.47	1,420.28	1,077.32	1,681.46
(IX) Profit/(loss) for the period (VII-VIII)	2,188.69	2,007.42	1,904.28	4,196.11	3,362.14	5,185.29
(X) Other Comprehensive Income						
(i) Items that will not be reclassified to profit or loss						
- Remeasurement of defined benefit plan	6.78	14.25	4.61	21.03	3.95	(40.78)
(ii) Income tax relating to items that will not be reclassified to profit or loss	(1.70)	(3.59)	(1.16)	(5.29)	(0.99)	10.30
Total Other Comprehensive Income (i+ii)	5.08	10.66	3.45	15.74	2.96	(30.48)
(XI) Total Comprehensive Income for the Period (Comprising of profit/(loss) and other comprehensive income) (IX+X)	2,193.77	2,018.08	1,907.73	4,211.85	3,365.10	5,154.81
Paid up Equity Share Capital (Face Value of ₹ 10 each)	3,122.11	3,120.98	3,075.09	3,122.11	3,075.09	3,119.10
Other Equity						50,961.62
Earnings Per Equity Share (EPS)*						
Basic (In ₹)	7.03	6.42	6.21	13.45	10.97	16.81
Diluted (In ₹)	6.98	6.36	6.12	13.34	10.81	15.88

* Quarter ended numbers are not annualised

For 5paisa Capital Limited

Place : Mumbai
Dated : October 17, 2024

Gourav Munjal
Whole-time Director & Chief Financial Officer
DIN - 06360031

Notes to results:

1. The above unaudited standalone financial results for the quarter and half year ended September 30, 2024 have been reviewed by the Audit Committee and approved by the Board of Directors of the Company at its meeting held on October 17, 2024 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 at it Board Meetings held on April 24, 2024 and July 12, 2024 and *vide* various circular resolutions allotted Equity Shares pursuant to exercise of stock option granted to the eligible employees under 5Paisa Employee Stock Option Scheme-2017.

Sr. No.	Date of Allotment	No. of Shares Allotted
1	April 24, 2024	250 Equity Shares
2	May 21, 2024	4500 Equity Shares
3	June 04, 2024	6750 Equity Shares
4	June 20, 2024	7290 Equity Shares
5	July 12, 2024	4000 Equity Shares
6	August 08, 2024	6350 Equity Shares
7	September 25, 2024	1025 Equity Shares

Further, the Employee benefit expenses of Q1FY25, has reversal impact with respect to unvested RSU/ESOP cost of Rs. 8.66 Cr, which has been considered as per IND AS 102 (Share base payment). Expenses on employee stock option scheme included in Employee benefit expenses, is net of expenses reversed on account of lapsed options during the period.

5. MCX vide its final order dated July 01, 2024 has imposed penalty of Rs. 2,59,75,000 in respect of non-reporting of certain technical glitches / delayed submission of RCAs thereafter, observed during the course of joint inspection for the period between 01-04-2022 to 31-12-2023. MCX has also passed an order restricting on-boarding of new clients for a period of 14 days from the date of receipt of the order. The company has filed an appeal against the said order before the Securities Appellate Tribunal (SAT). SAT vide its order dated July 05, 2024 has stayed the effect and operation of the said order subject to deposit of 50% of the penalty amount with MCX which the company has since deposited. On a prudent basis, the company has made provision in the books for the said penalty amount.
6. The figures for the quarter ended September 30, 2024 & September 30, 2023 are the balancing figures between unaudited figures in respect of the half year ended September 30, 2024 & September 30, 2023 and the unaudited figures of quarter ended June 30, 2024 and June 30, 2023.
7. The standalone unaudited financial results for the quarter and half year ended September 30, 2024 as submitted to Stock Exchanges are also available on our website www.5paisa.com.
8. Previous periods' figures have been regrouped / rearranged wherever necessary.

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

**Gourav Munjal
Whole-time Director & Chief Financial Officer
DIN - 06360031**

**Place: Mumbai
Date: October 17, 2024**

5paisa Capital Limited
Standalone Balance Sheet as at September 30, 2024

(₹ in lacs)

Particulars	As at Sept 30, 2024	As at March 31, 2024
	Unaudited	Audited
I ASSETS		
(1) Financial Assets		
(a) Cash and cash equivalents	4,311.25	7,062.40
(b) Bank balance other than (a) above	1,55,417.56	1,56,606.40
(c) Receivables		
(i) Trade receivables	3.67	2.90
(d) Loans	18,352.57	17,563.40
(e) Investments	585.55	434.40
(f) Other financial assets	13,137.57	19,092.92
Sub total	1,91,808.17	2,00,762.42
(2) Non-Financial Assets		
(a) Current tax assets (net)	97.65	109.30
(b) Deferred tax assets (net)	784.02	867.00
(c) Property, Plant and Equipment	697.80	712.50
(d) Other Intangible assets	519.60	263.60
(e) Intangible assets under development	7.56	41.00
(f) Right of use assets	1,280.56	1,469.00
(g) Other non-financial assets	858.64	565.90
Sub total	4,245.83	4,028.30
Total Assets	1,96,054.00	2,04,790.72
II LIABILITIES AND EQUITY		
LIABILITIES		
(1) Financial Liabilities		
(a) Payables		
(i) Trade payables		
(i) total outstanding dues of micro enterprises and small enterprises	39.99	3.10
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	82.51	66.30
(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	7,921.86	7,916.90
(b) Borrowings	16,870.72	33,631.70
(c) Other financial liabilities	1,11,924.83	1,07,460.10
Sub total	1,36,839.91	1,49,078.10
(2) Non-Financial Liabilities		
(a) Current tax liabilities (net)	567.41	560.10
(b) Provisions	182.32	192.30
(c) Other non-financial liabilities	789.12	879.50
Sub total	1,538.85	1,631.90
(3) Equity		
(a) Equity share capital	3,122.11	3,119.10
(b) Other equity	54,553.13	50,961.62
Sub total	57,675.24	54,080.72
Total Liabilities and Equity	1,96,054.00	2,04,790.72

For 5paisa Capital Limited

Gourav Munjal
Whole-time Director & Chief Financial Officer
DIN - 06360031

Place : Mumbai
Dated : October 17, 2024

5paisa Capital Limited

Standalone Cash Flow Statement for the half year ended September 30, 2024

(₹ in lacs)

Particulars	For the half year ended September 30, 2024	For the half year ended September 30, 2023
	Unaudited	Unaudited
Cash Flows From Operating Activities		
- Profit before tax	5,616.39	4,439.46
Adjustments for:		
Depreciation, amortisation and impairment	648.09	448.41
Employee benefit expenses - share based	(720.97)	147.21
Employee benefit expenses - others	43.51	54.04
Finance Cost	1,319.32	1,031.37
(Gain)/Loss on financial assets measured at fair value	15.73	2.19
Net Loss/(Gain) on sale of PPE & Intangible Assets	-	(0.97)
Operating Profit/(Loss) before working capital changes	6,922.07	6,121.71
(Increase)/Decrease in Trade Receivables	(0.80)	4.72
(Increase)/Decrease in Loans	(789.22)	(7,578.74)
(Increase)/Decrease in Other Non financial Liabilities	(90.37)	(25.91)
(Increase)/Decrease in Other Financial Assets	5,955.40	2,887.41
Increase/(Decrease) in Other Financial Liabilities	4,464.57	21,970.56
(Increase)/Decrease in Other Non-Financial Assets	(292.78)	184.65
(Increase)/Decrease in Bank Deposits	1,188.88	(30,869.23)
Increase/(Decrease) in Provisions	(53.45)	(40.74)
Increase/(Decrease) in Trade Payable	53.12	(25.71)
Increase/(Decrease) in Other Payable	5.02	407.71
Cash generated From Operations	17,362.44	(6,963.57)
Taxes	(1,318.38)	(1,003.89)
Net cash flow from/(used in) operating activities (A)	16,044.06	(7,967.46)
Cash Flows From Investing Activities		
(Purchase) of PPE & Intangible Assets	(679.13)	(155.19)
Sale of PPE & Intangible Assets	11.63	14.49
(Purchase) of Investments	(9,775.86)	(143.94)
Sale of Investments	9,624.73	782.57
Net cash flow from/(used in) investing activities (B)	(818.63)	497.93
Cash Flows From Financing Activities		
Increase/(Decrease) in Share Capital/Share Premium & Warrants(Net)	103.70	199.41
Bank overdraft Taken/(Repaid) during the year (Net)	(16,760.97)	11,102.16
Inter corporate deposits Taken	-	23,000.00
Inter corporate deposits Repaid	-	(23,000.00)
Finance Cost	(1,319.32)	(1,031.37)
Net cash flow from/(used in) financing activities (C)	(17,976.59)	10,270.20
Net increase/(decrease) in Cash and Cash equivalents (A+B+C)	(2,751.16)	2,800.67
Cash and Cash Equivalents at beginning of the year	7,062.41	2,011.05
Cash and Cash Equivalents at end of the year	4,311.25	4,811.72
Net Increase/(Decrease) in Cash and Cash equivalents	(2,751.16)	2,800.67

For 5paisa Capital Limited

Place : Mumbai
Dated : October 17, 2024

Gourav Munjal
Whole-time Director & Chief Financial Officer
DIN - 06360031

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

Spaia Capital Limited

1. We have reviewed the accompanying Statement of Unaudited Consolidated Financial Results of Spaia 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, 2024 ("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) Spaia P2P Limited;
 - b) Spaia Corporate Services Limited;
 - c) Spaia Trading Limited;
 - d) Spaia International Securities (IFSC) 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 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.511.98 Lakhs as at September 30,2024, total revenues of Rs. 3.38 Lakhs and Rs. 6.81 lakhs for the quarter and half year ended September 30,2024 respectively, total net profit/(loss) after tax of Rs. 2.15 Lakhs and Rs. 4.30 Lakhs for quarter and half year ended September 30,2024 respectively, total comprehensive income of Rs. 2.215 Lakhs and Rs. 4.30 Lakhs for the quarter and half year ended September 30,2024 respectively and net cash outflow of Rs. 0.18 Lakhs for the half year ended September 30,2024, 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.

Place: Mumbai

Date: October 17, 2024



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

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

Asha Patel
Partner

(Membership No.166048)

UDIN: 24166048BKFDLA3547

<p style="text-align: center;">5paisa 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 and half year ended Sept 30, 2024</p>						
Particulars	Quarter ended			Half year ended		Year ended
	Sept 30, 2024	Jun 30, 2024	Sep 30, 2023	Sept 30, 2024	Sept 30, 2023	Mar 31, 2024
	Unaudited (Note 6)	Unaudited (Note 6)	Unaudited (Note 6)	Unaudited	Unaudited	Audited
(I) Revenue from operations						
a. Interest income	3,510.86	3,549.69	3,318.02	7,060.55	6,013.64	13,520.55
b. Fees and commission income	6,568.56	6,674.21	6,372.46	13,242.77	12,131.40	25,936.66
(I) Total revenue from operations (a+b)	10,079.42	10,223.90	9,690.48	20,303.32	18,145.04	39,457.21
(II) Other income	5.20	4.44	4.37	9.64	7.74	16.47
(III) Total income (I+II)	10,084.62	10,228.34	9,694.85	20,312.96	18,152.78	39,473.68
(IV) Expenses						
a. Finance cost	602.96	716.36	646.92	1,319.32	1,031.37	2,856.80
b. Employee benefits expense	2,031.03	1,358.80	2,024.07	3,389.83	3,822.46	8,950.47
c. Depreciation, amortisation and impairment	318.52	329.57	223.97	648.09	454.60	953.34
d. Other expenses	4,200.88	5,134.63	4,312.96	9,335.51	8,410.50	19,500.40
(IV) Total expenses (a+b+c+d)	7,153.39	7,539.36	7,207.92	14,692.75	13,718.93	32,261.01
(V) Profit/(loss) before exceptional items and tax (III-IV)	2,931.23	2,688.98	2,486.93	5,620.21	4,433.85	7,212.67
(VI) Exceptional items	-	-	-	-	-	-
(VII) Profit/(loss) before tax (V-VI)	2,931.23	2,688.98	2,486.93	5,620.21	4,433.85	7,212.67
(VIII) Tax expense:						
a. Current tax	635.78	706.86	571.65	1,342.64	1,127.32	1,952.82
b. Deferred tax	105.34	(26.68)	10.87	78.66	(51.41)	(184.30)
(VIII) Total tax expense (a+b)	741.12	680.18	582.52	1,421.30	1,075.91	1,768.52
(IX) Profit/(loss) for the period (VII-VIII)	2,190.11	2,008.80	1,904.41	4,198.91	3,357.94	5,444.15
(X) Other Comprehensive Income						
(i) Items that will not be reclassified to profit or loss						
- Remeasurement of defined benefit plan	6.78	14.25	4.61	21.03	3.95	(40.78)
(ii) Income tax relating to items that will not be reclassified to profit or loss	(1.70)	(3.59)	(1.16)	(5.29)	(0.99)	10.30
Total Other Comprehensive Income (i+ii)	5.08	10.66	3.45	15.74	2.96	(30.48)
(XI) Total Comprehensive Income for the Period (Comprising of profit/(loss) and other comprehensive income) (IX+X)	2,195.19	2,019.46	1,907.86	4,214.65	3,360.90	5,413.67
Paid up Equity Share Capital (Face Value of ₹ 10 each)	3,122.11	3,120.98	3,075.09	3,122.11	3,075.09	3,119.10
Other Equity						50,869.50
Earnings Per Equity Share (EPS)*						
Basic (In ₹)	7.02	6.43	6.21	13.46	10.96	17.65
Diluted (In ₹)	6.96	6.37	6.12	13.35	10.80	16.67

*Quarter ended numbers are not annualised

For 5paisa Capital Limited

Place : Mumbai
Dated : October 17, 2024

Gourav Munjal
Whole-time Director & Chief Financial Officer
DIN - 06360031

Notes to results:

1. The above unaudited consolidated financial results for the quarter and half year ended September 30, 2024 have been reviewed by the Audit Committee and approved by the Board of Directors of the Company at its meeting held on October 17, 2024 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 Company at it Board Meetings held on April 24, 2024 and July 12, 2024 and *vide* various circular resolutions allotted Equity Shares pursuant to exercise of stock option granted to the eligible employees under 5Paisa Employee Stock Option Scheme-2017.

Sr. No.	Date of Allotment	No. of Shares Allotted
1	April 24, 2024	250 Equity Shares
2	May 21, 2024	4500 Equity Shares
3	June 04, 2024	6750 Equity Shares
4	June 20, 2024	7290 Equity Shares
5	July 12, 2024	4000 Equity Shares
6	August 08, 2024	6350 Equity Shares
7	September 25, 2024	1025 Equity Shares

Further, the Employee benefit expenses of Q1FY25, has reversal impact with respect to unvested RSU/ESOP cost of Rs. 8.66 Cr which has been considered as per IND AS 102 (Share base payment). Expenses on employee stock option scheme included in Employee benefit expenses, is net of expenses reversed on account of lapsed options during the period.

5. MCX vide its final order dated July 01, 2024 has imposed penalty of Rs. 2,59,75,000 in respect of non-reporting of certain technical glitches / delayed submission of RCAs thereafter, observed during the course of joint inspection for the period between 01-04-2022 to 31-12-2023. MCX has also passed an order restricting on-boarding of new clients for a period of 14 days from the date of receipt of the order. The company has filed an appeal against the said order before the Securities Appellate Tribunal (SAT). SAT vide its order dated July 05, 2024 has stayed the effect and operation of the said order subject to deposit of 50% of the penalty amount with MCX which the company has since deposited. On a prudent basis, the company has made provision in the books for the said penalty amount.
6. The figures for the quarter ended September 30, 2024 & September 30, 2023 are the balancing figures between unaudited figures in respect of the half year ended September 30, 2024 & September 30, 2023 and the unaudited figures of quarter ended June 30, 2024 and June 30, 2023.
7. The consolidated unaudited financial results for the quarter and half year ended September 30, 2024 as submitted to Stock Exchanges are also available on our website www.5paisa.com.
8. Previous periods' figures have been regrouped / rearranged wherever necessary.

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

**Gourav Munjal
Whole-time Director & Chief Financial Officer
DIN - 06360031**

**Place: Mumbai
Date: October 17, 2024**

5paisa Capital Limited
Consolidated Balance Sheet as at September 30, 2024

(₹ in lacs)

Particulars	As at September 30, 2024	As at March 31, 2024
	Unaudited	Audited
I ASSETS		
(1) Financial Assets		
(a) Cash and cash equivalents	4,338.48	7,090.50
(b) Bank balance other than (a) above	1,55,456.11	1,56,645.00
(c) Receivables		
(i) Trade receivables	3.67	2.90
(d) Loans	18,436.97	17,563.40
(e) Investments	354.32	197.00
(f) Other financial assets	13,183.50	19,223.90
Sub total	1,91,773.05	2,00,722.70
(2) Non-Financial Assets		
(a) Current tax assets (net)	97.83	109.30
(b) Deferred tax assets (net)	817.58	901.50
(c) Property, Plant and Equipment	697.80	712.50
(d) Other Intangible assets	519.60	263.60
(e) Intangible assets under development	7.56	41.00
(f) Right of use assets	1,280.56	1,469.00
(g) Other non-financial assets	859.02	565.70
Sub total	4,279.95	4,062.60
Total Assets	1,96,053.00	2,04,785.30
II LIABILITIES AND EQUITY		
LIABILITIES		
(1) Financial Liabilities		
(a) Payables		
(i) Trade payables		
(i) total outstanding dues of micro enterprises and small enterprises	39.99	3.10
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	72.43	67.50
(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	7,944.99	7,932.00
(b) Borrowings	16,870.72	33,631.70
(c) Other financial liabilities	1,12,053.55	1,07,584.80
Sub total	1,36,981.68	1,49,219.10
(2) Non-Financial Liabilities		
(a) Current tax liabilities (net)	567.41	558.80
(b) Provisions	182.32	192.30
(c) Other non-financial liabilities	735.53	826.50
Sub total	1,485.26	1,577.60
(3) Equity		
(a) Equity share capital	3,122.11	3,119.10
(b) Other equity	54,463.95	50,869.50
Sub total	57,586.06	53,988.60
Total Liabilities and Equity	1,96,053.00	2,04,785.30

For 5paisa Capital Limited

Place : Mumbai
Dated : October 17, 2024

Gourav Munjal
Whole-time Director & Chief Financial Officer
(DIN : 06360031)

5paisa Capital Limited
Consolidated Cash Flow Statement for the half year ended September 30, 2024

(₹ in lacs)

Particulars	For the half year ended September 30, 2024	For the half year ended September 30, 2023
	Unaudited	Unaudited
Cash Flows From Operating Activities		
- Profit before tax	5,620.21	4,433.85
Adjustments for:		
Depreciation, amortisation and impairment	648.09	454.61
Employee benefit expenses - share based	(720.97)	147.20
Employee benefit expenses - others	43.51	54.00
Finance Cost	1,319.32	1,031.40
Capital Gain on Investments	-	(0.97)
(Gain)/Loss on financial assets measured at fair value	15.74	(5.51)
Operating Profit/(Loss) before working capital changes	6,925.90	6,114.58
(Increase)/Decrease in Trade Receivables	(0.80)	8.00
(Increase)/Decrease in Loans	(873.62)	(7,578.74)
Increase/(Decrease) in Other Non financial Liabilities	(90.95)	(25.74)
(Increase)/Decrease in Other Financial Assets	6,040.45	2,894.01
Increase/(Decrease) in Other Financial Liabilities	4,468.82	21,961.97
(Increase)/Decrease in Other Non-Financial Assets	(293.33)	181.24
(Increase)/Decrease in Bank Deposits	1,188.86	(30,861.46)
Increase/(Decrease) in Provisions	(53.45)	(37.84)
Increase/(Decrease) in Trade Payable	41.79	(24.84)
Increase/(Decrease) in Other Payable	13.04	411.39
Cash generated From Operations	17,366.71	(6,957.43)
Taxes	(1,317.27)	(1,006.47)
Net cash flow from/(used in) operating activities (A)	16,049.44	(7,963.90)
Cash Flows From Investing Activities		
(Purchase) of PPE & Intangible Assets	(679.13)	(156.16)
Sale of PPE & Intangible Assets	11.63	15.46
(Purchase) of Investments	(9,782.06)	(143.94)
Sale of Investments	9,624.73	770.92
Net cash flow from/(used in) investing activities (B)	(824.83)	486.28
Cash Flows From Financing Activities		
Increase/(Decrease) in Share Capital/Share Premium & Warrants(Net)	103.70	199.41
Bank overdraft Taken/(Repaid) during the year (Net)	(16,760.95)	11,102.15
Inter corporate deposits Taken	-	23,000.00
Inter corporate deposits Repaid	-	(23,000.00)
Finance Cost	(1,319.32)	(1,031.37)
Net cash flow from/(used in) financing activities (C)	(17,976.57)	10,270.19
Net increase/(decrease) in Cash and Cash equivalents (A+B+C)	(2,751.96)	2,792.57
Cash and Cash Equivalents at beginning of the year	7,090.44	2,093.02
Cash and Cash Equivalents at end of the year	4,338.48	4,885.59
Net Increase/(Decrease) in Cash and Cash equivalents	(2,751.96)	2,792.57

For 5paisa Capital Limited

Place : Mumbai
Dated : October 17, 2024

Gourav Munjal
Whole-time Director & Chief Financial Officer
(DIN : 06360031)