

July 14, 2021

| | |
|--|---|
| The Manager, Listing Department, BSE Limited, Phiroze Jeejeebhoy Tower, Dalal Street, Mumbai 400 001 Tel No.: 22721233 BSE Scrip Code: 540776 | 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 NSE Symbol: 5PAISA |
|--|---|

Dear Sir/Madam,

Sub: Corporate Presentation on the Unaudited Financial Results for the quarter ended June 30, 2021

We enclose herewith the Corporate Presentation on the Unaudited Financial Results for the quarter ended June 30, 2021.

Kindly take the above on records and oblige.

Thanking You,

Yours faithfully,

For 5paisa Capital Limited

A handwritten signature in blue ink is written over a circular purple stamp. The stamp contains the text '5paisa Capital Ltd.' and a star symbol.

**Namita Godbole
Company Secretary**

Email ID: csteam@5paisa.com

Encl: as above

5paisa Capital Limited

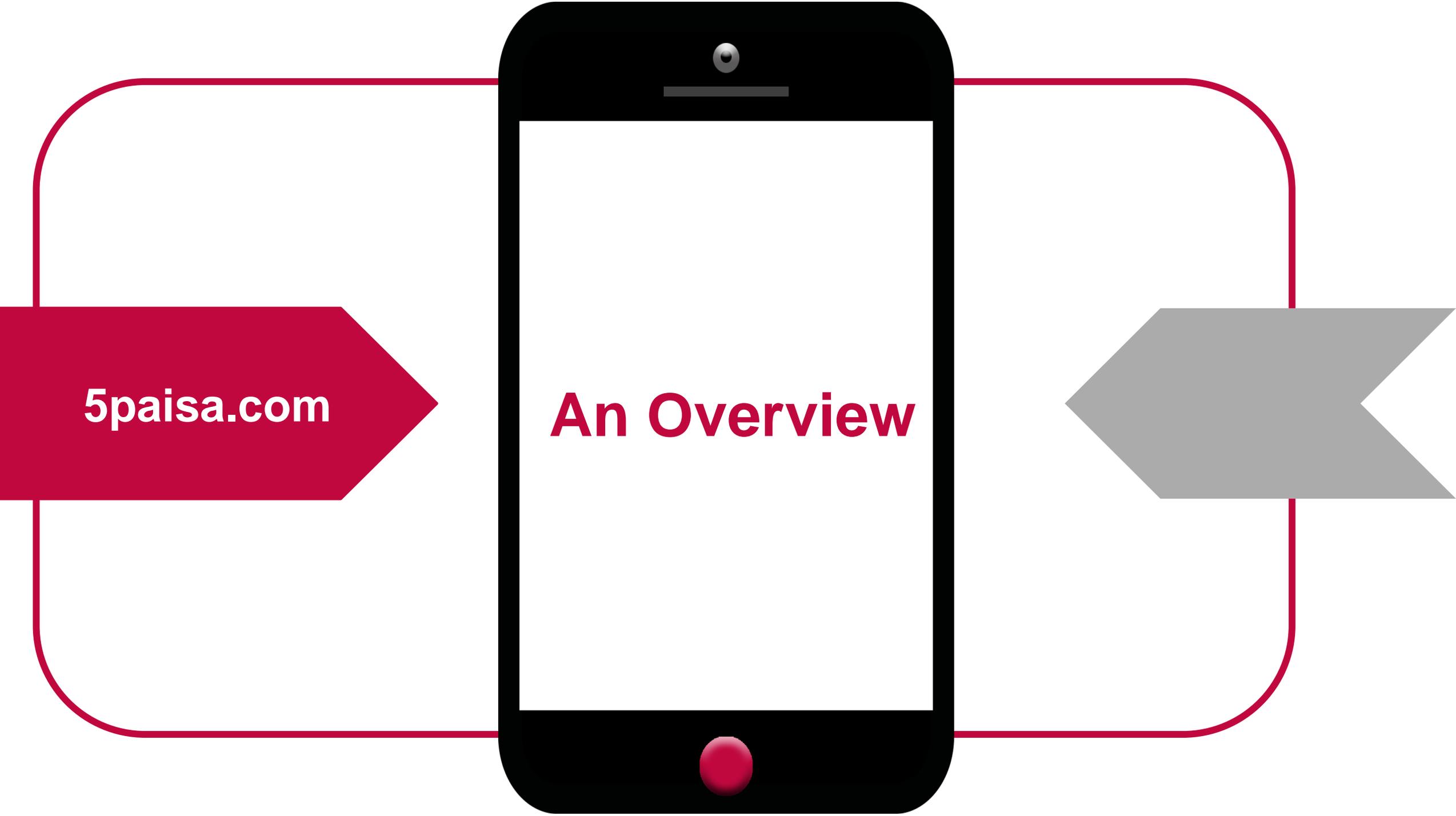
Corporate Identity Number: L67190MH2007PLC289249

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: csteam@5paisa.com • Website: www.5paisa.com

**Making
Investing
Simple and
Rewarding**

Investor Presentation
Quarter ended June 21 (Q1FY22)





5paisa.com

An Overview



Spaisa Capital Limited: India's fastest growing online broker



1.63 mn+

Satisfied customers



1 mn+

Active customers
y-o-y 77 % growth



7.67 mn+

App downloads with
sustained 4.2 star rating



4.43%

Cash market share in
Q1FY22



60%

Clients acquired through
DIY journey in Q1FY22



Offers a wide bouquet of Investment and Lending Solutions..



Online trading

1.65mn clients with
63% active clients



Mutual Funds

Active SIP's crossed
50,000 milestone



Subscription

9500+ subscribers
added in Q1FY22



Small case

31,000 orders
processed in Q1FY22



Digital Gold

3,000 transactions
processed in Q1FY22



P2P Lending

Over ₹1.5 crore loan
transacted in Q1FY22

- Online Trading & Mutual fund - As on date June 30, 2021

- All other product (Subscription, small case, digital gold & P2P lending is for Q1FY22

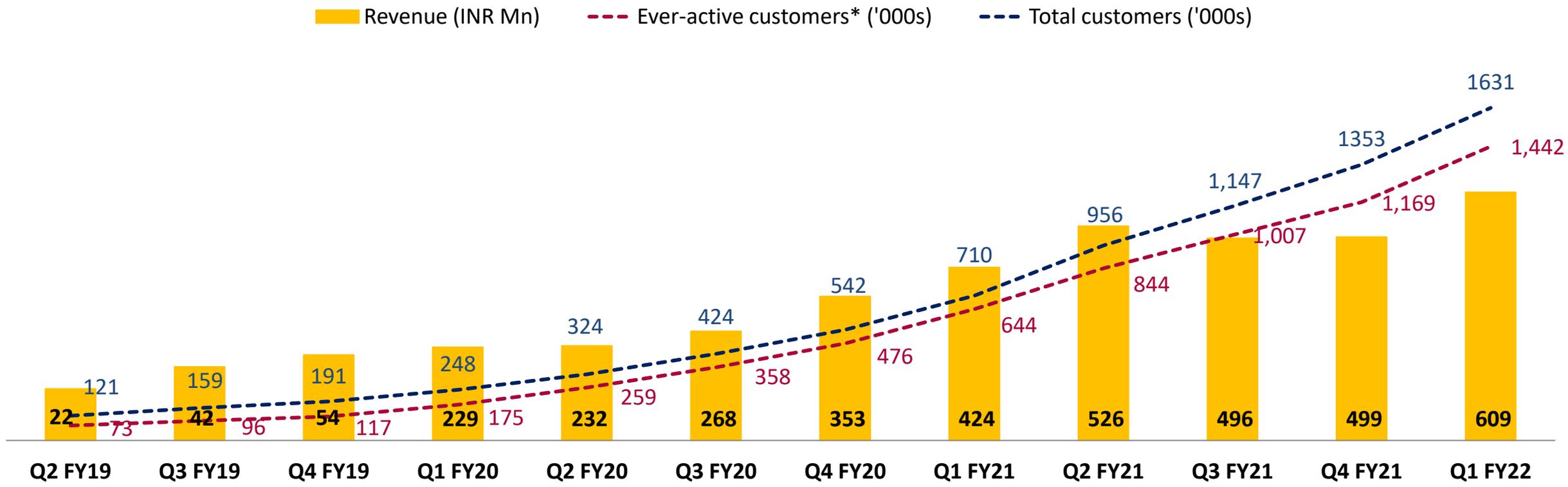


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**Business
Numbers
at a Glance**



Rapid and consistent growth in customers and revenue



Total Client base as on Q1FY22 stood at 1.63 Mn

Up 20% Q-o-Q

Client acquisition run Rate at 92,681 A/c's p.m.

Up 35 % Q-o-Q

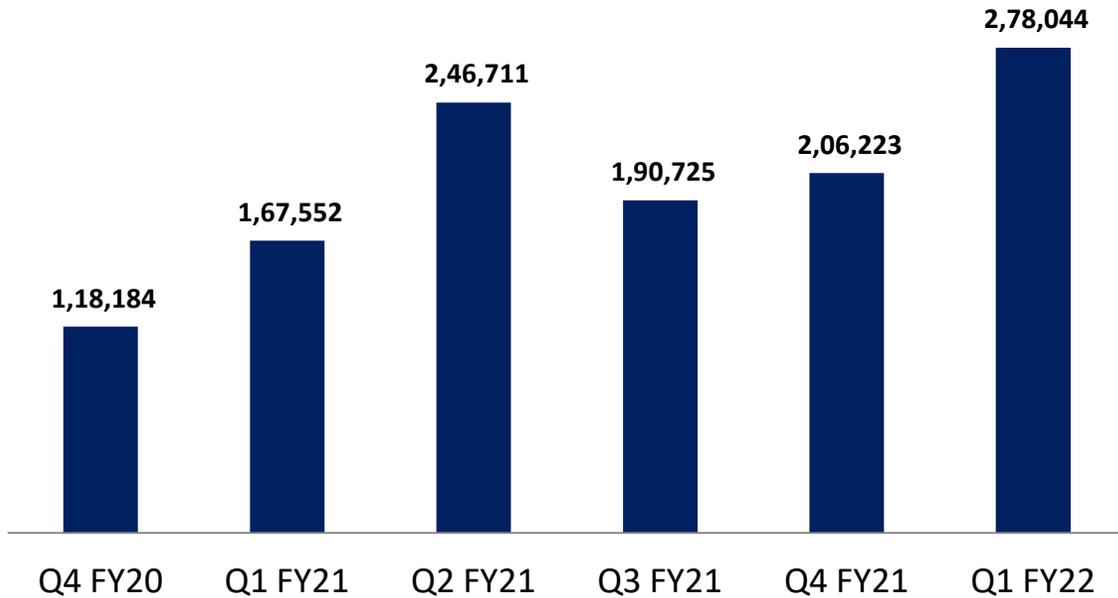
Revenue as on Q1FY22 stood at 609 MN

Up 22 % Q-o-Q

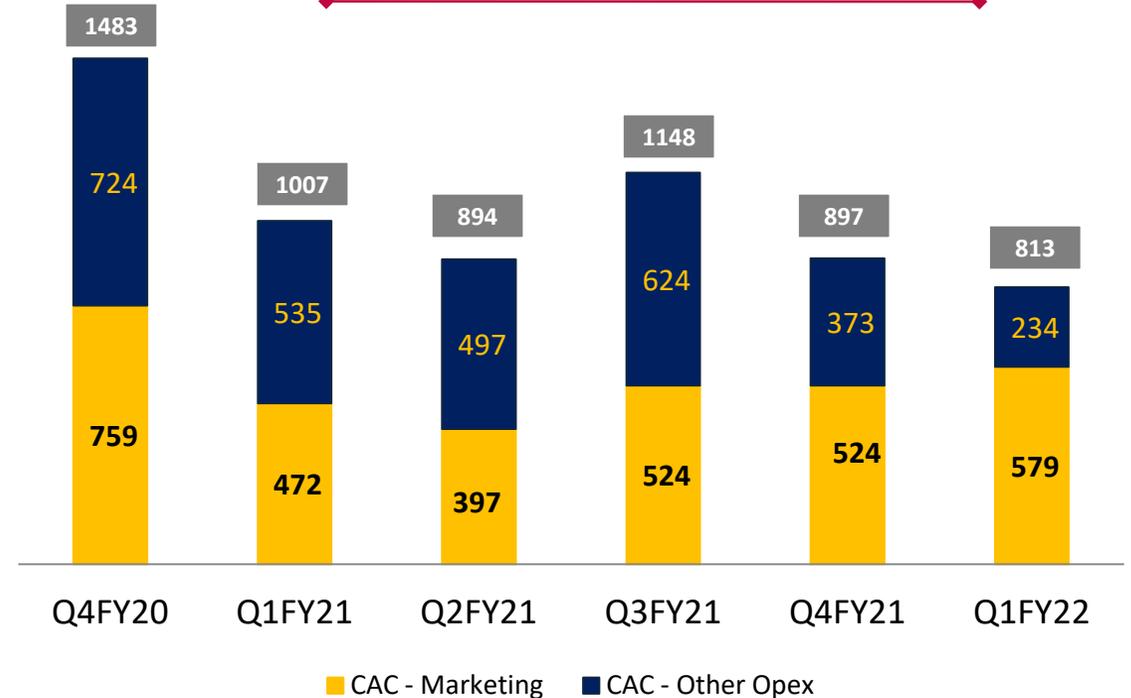


Increasing customer acquisition and consistent reduction in CAC

Client Acquisition



Reducing CAC (in INR)



Growth in client acquisition

- Client acquisition up 35% Q-o-Q

Consistent Reduction in CAC

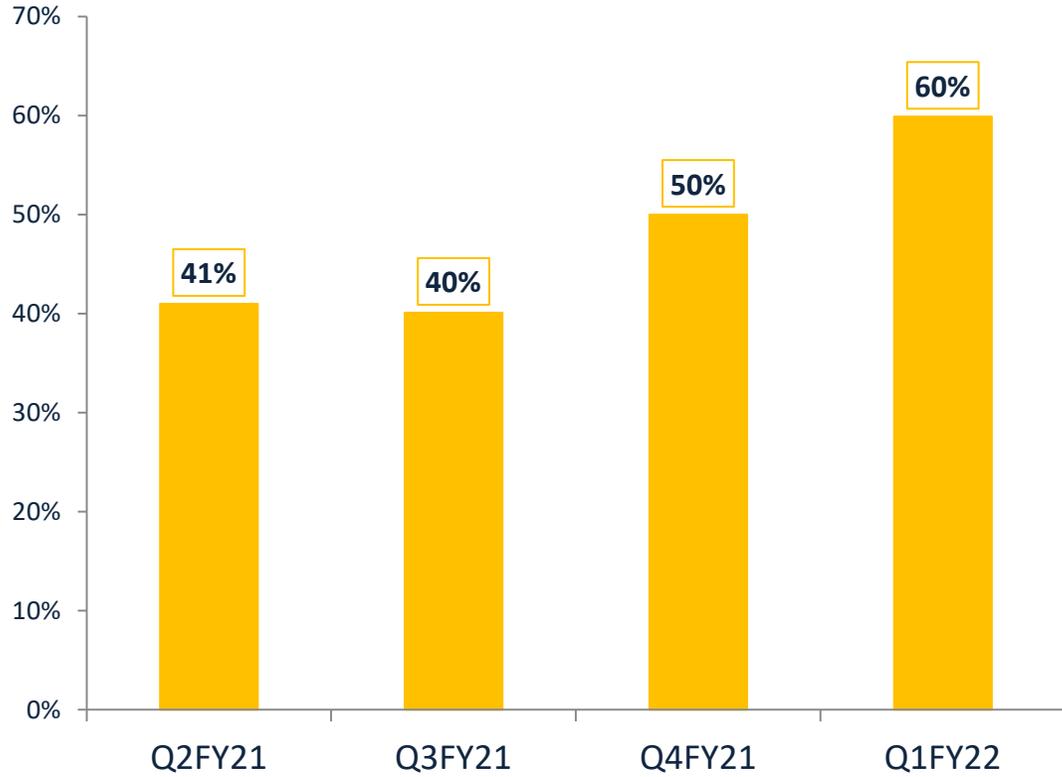
- CAC Marketing up 10% Q-o-Q
- CAC Other Opex down 37% Q-o-Q

Note: CAC = Other Opex calculated as follows -
Sales, onboarding team salary cost + Other operational cost for sales, onboarding team



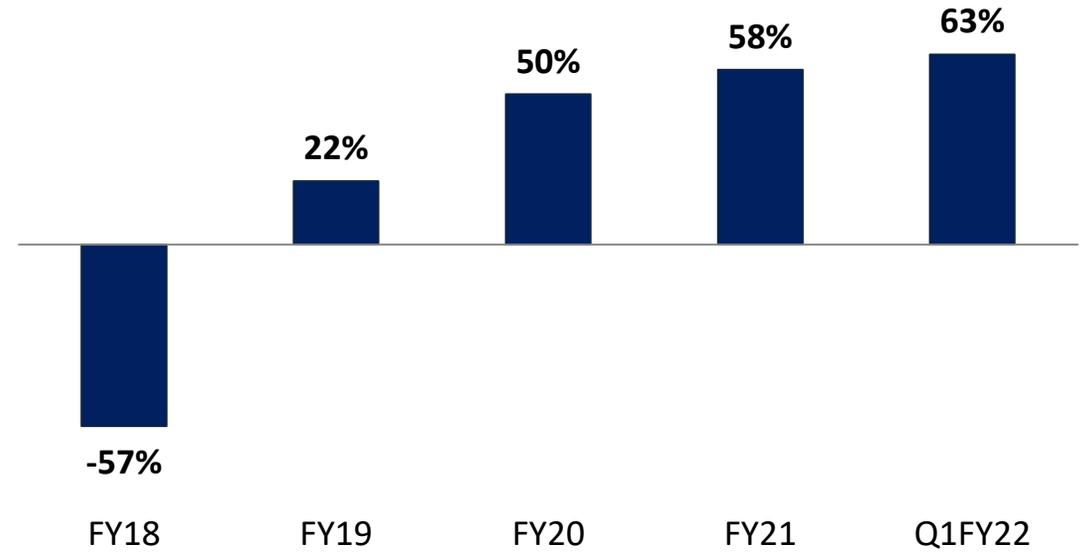
With improving unit economics...

DIY - Acquisitions



Note: DIY - Clients on boarded through digital platform without any intervention or any assistance

Increasing Gross margin %

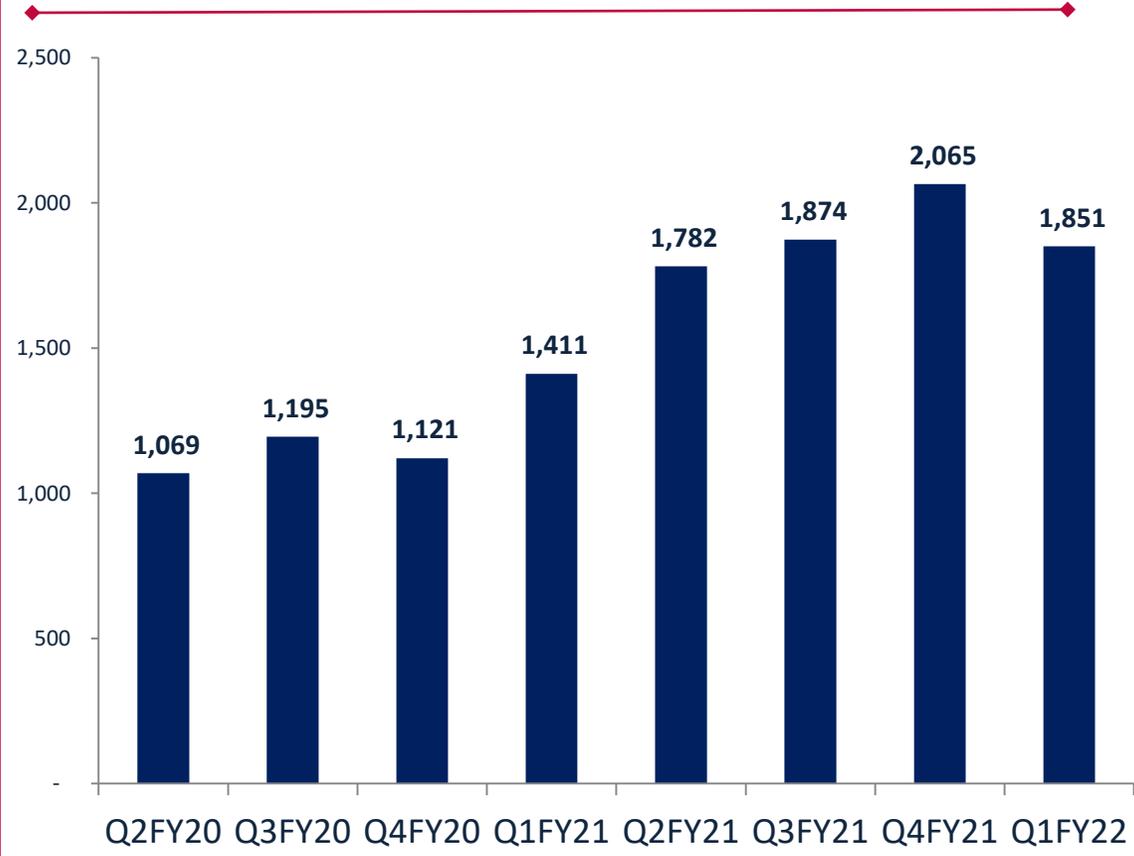


Gross Margin = Total Revenue – Marketing spend on customer acquisition - sales, onboarding team salary cost - Other operational cost for sales, onboarding team

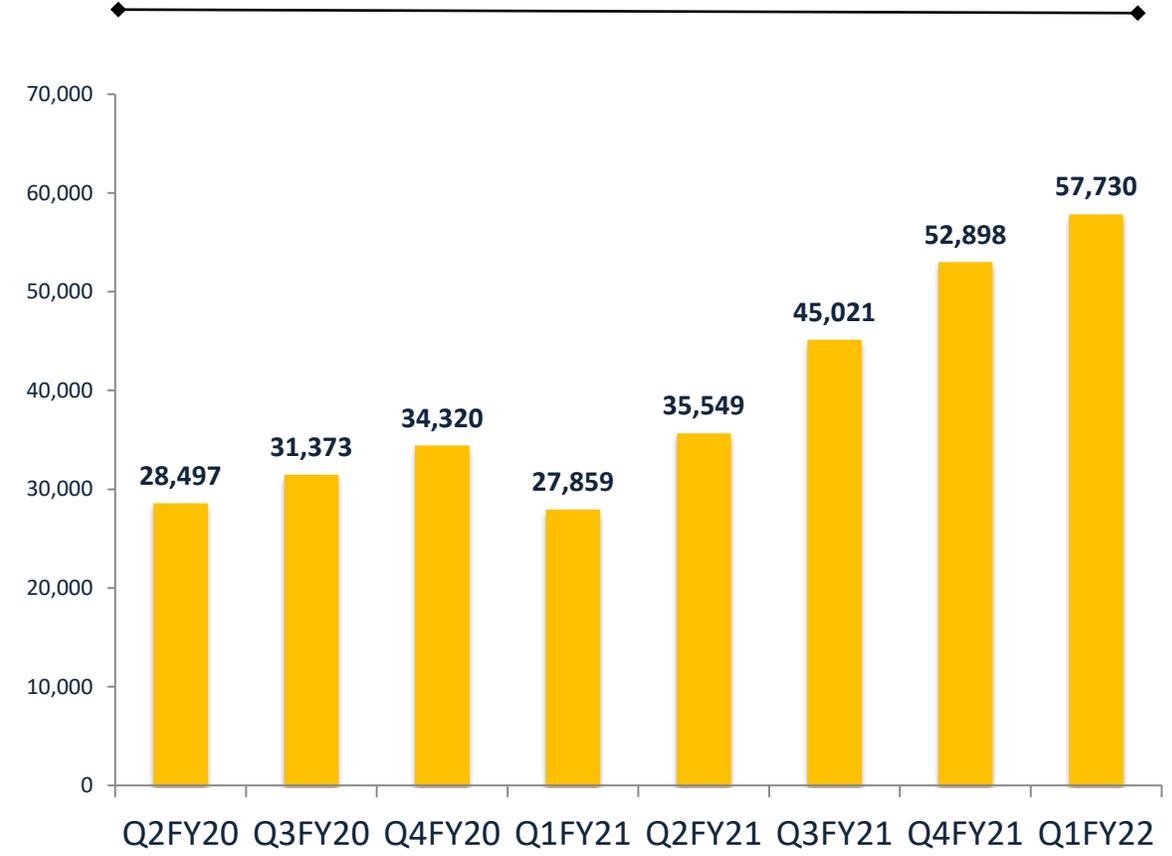


Average daily turnover trend ..

Avg. Daily Turnover – Cash (in Cr)



Avg. Daily Turnover – Total (in Cr)

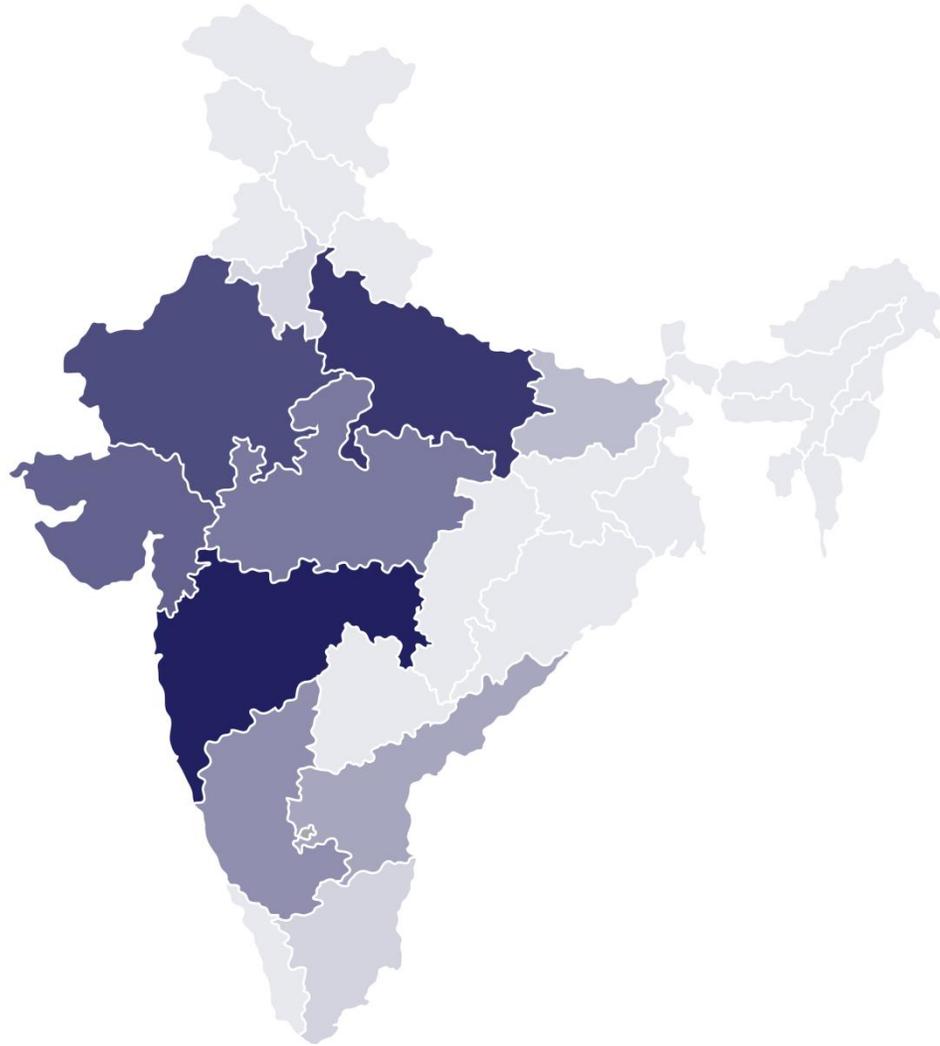




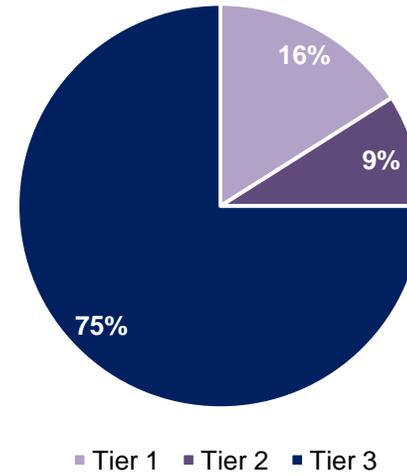
Our presence Pan India



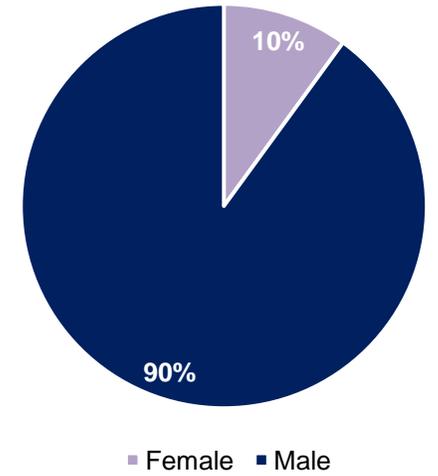
Geographical Spread



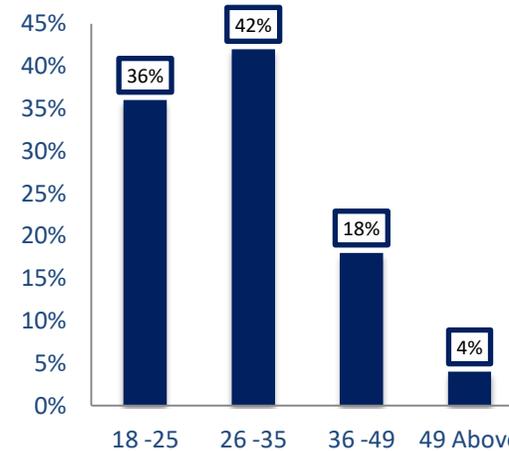
Tier wise Spread



Gender wise Spread



Age Group wise Spread



78% Clients below age of 35

75% Clients from Tier 3 & above

10% Female Clients onboarded

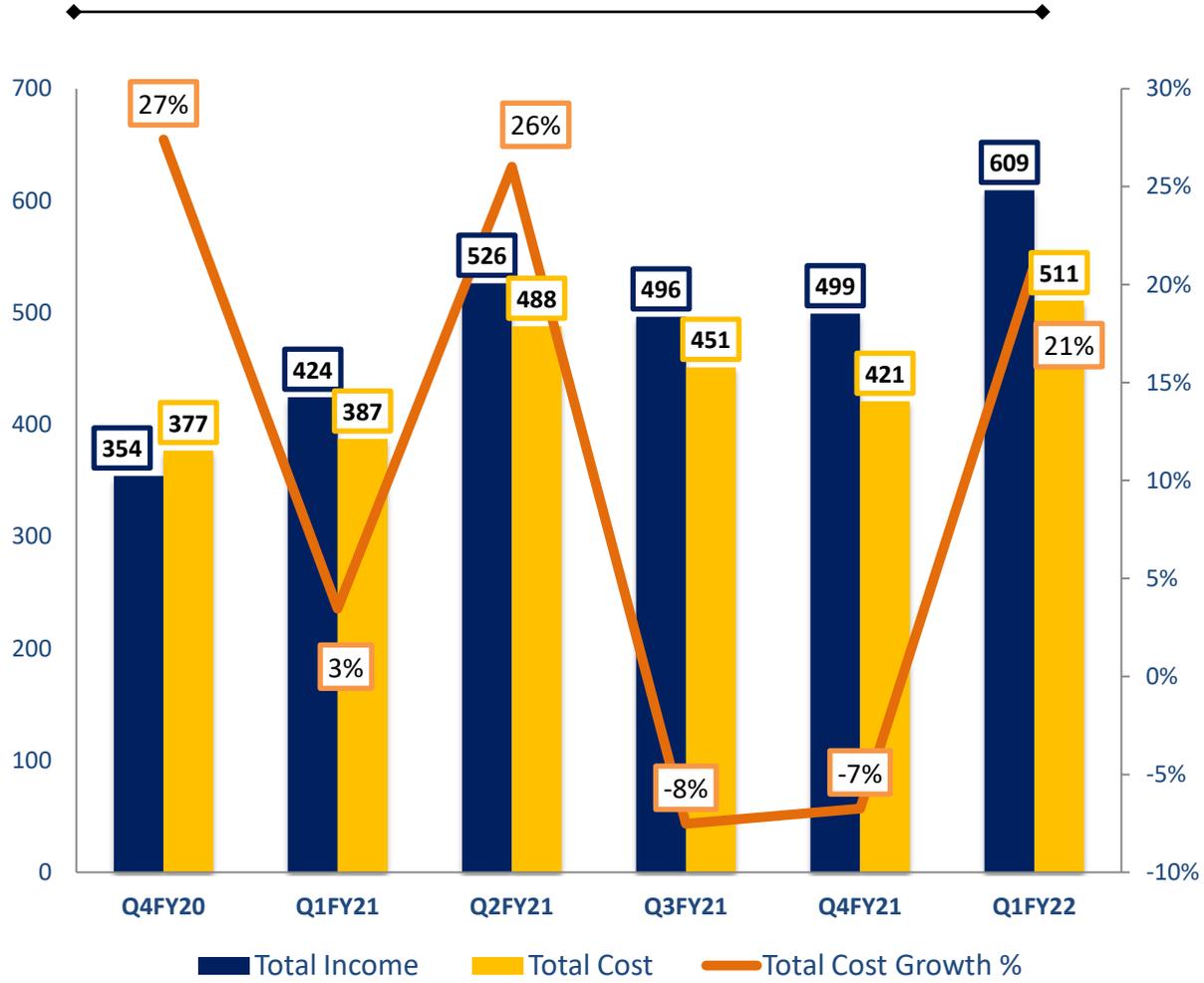
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**Financial
Numbers**

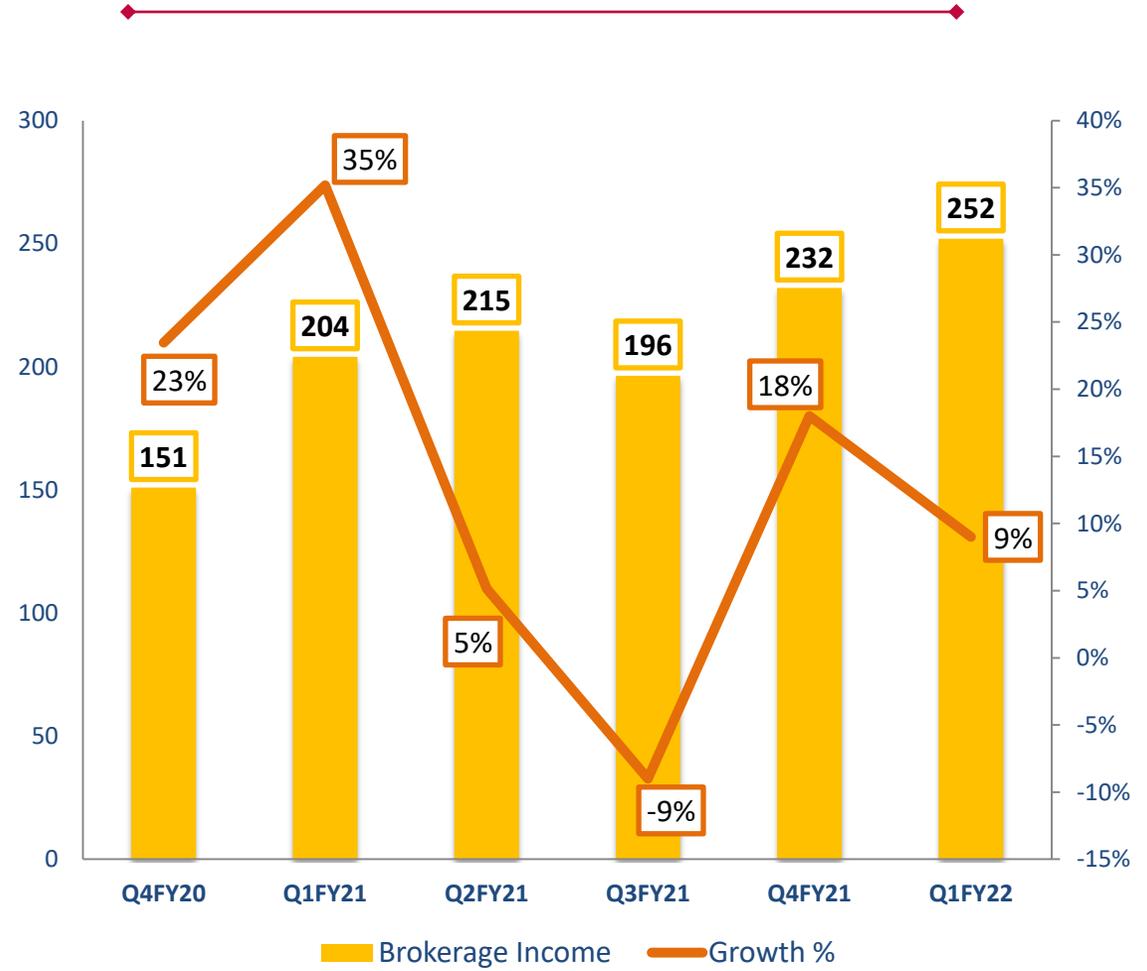


Income & cost trend

Income & cost (in Mn)



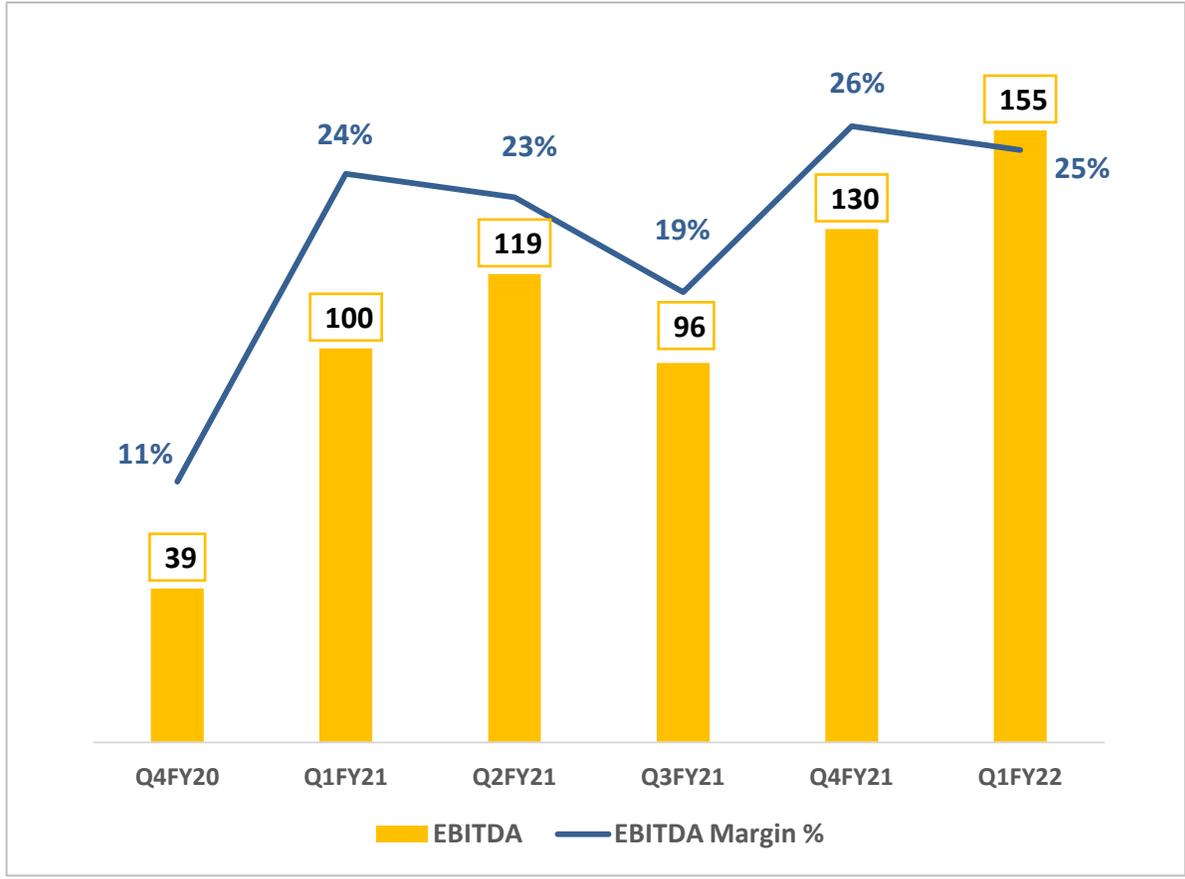
Broking income (in Mn) and growth



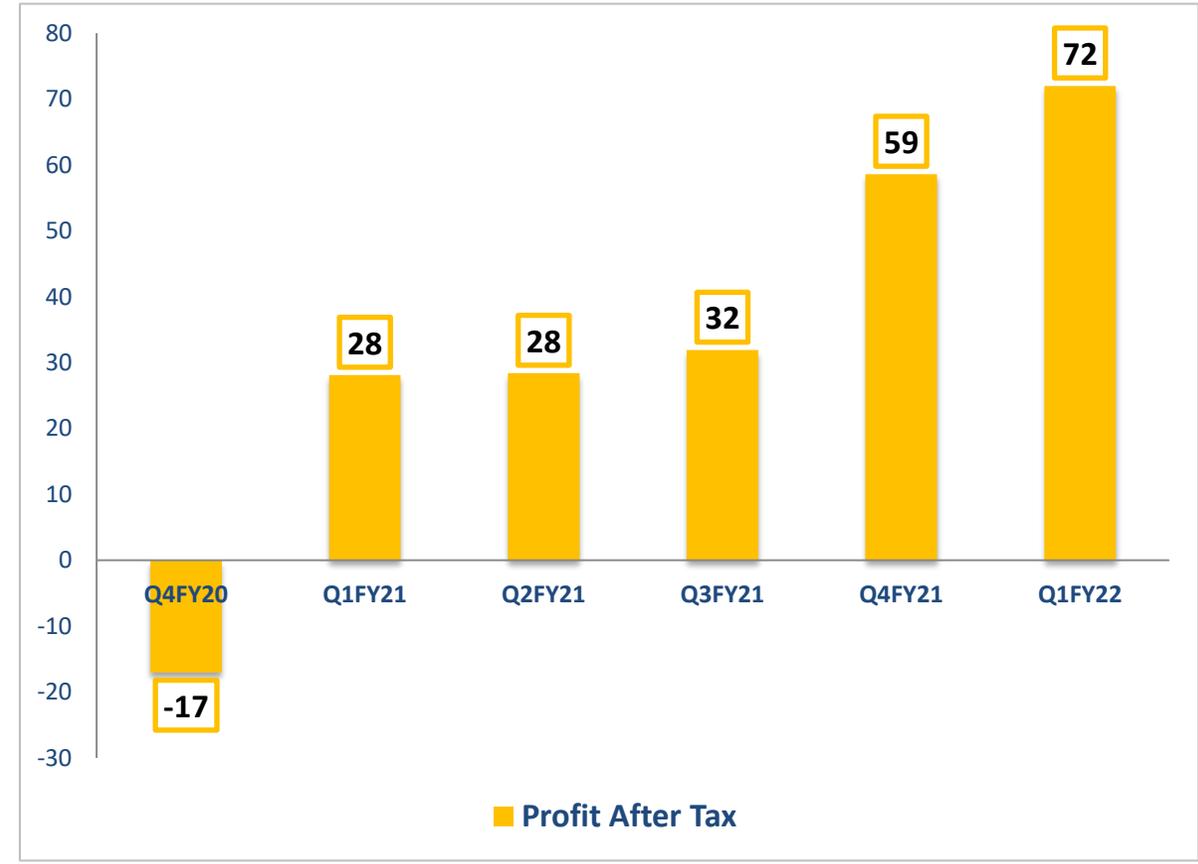


EBIDTA & Profit growth trend ...

EBIDTA (in Mn) & Margin (%)



Profit after tax (in Mn)

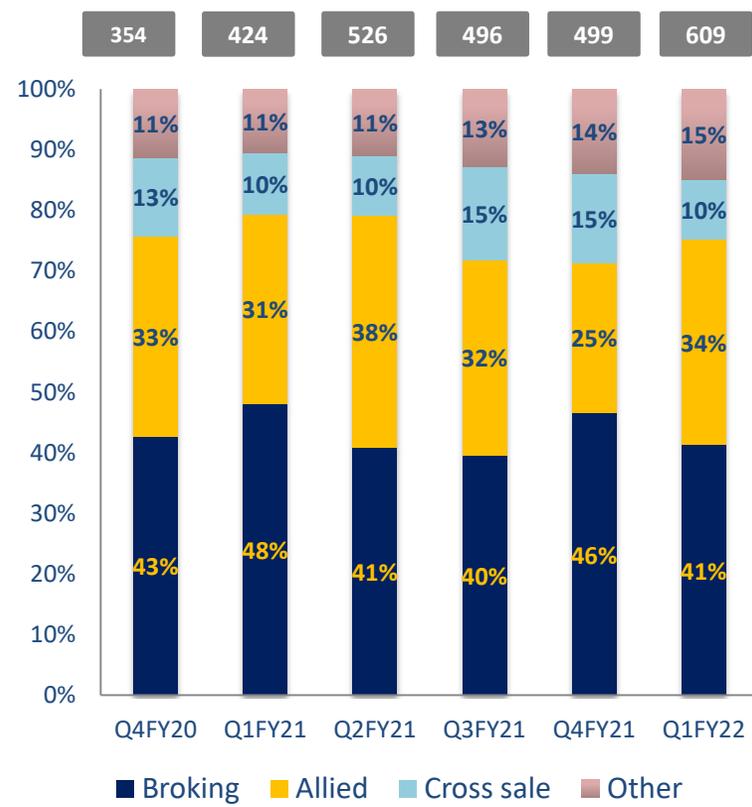




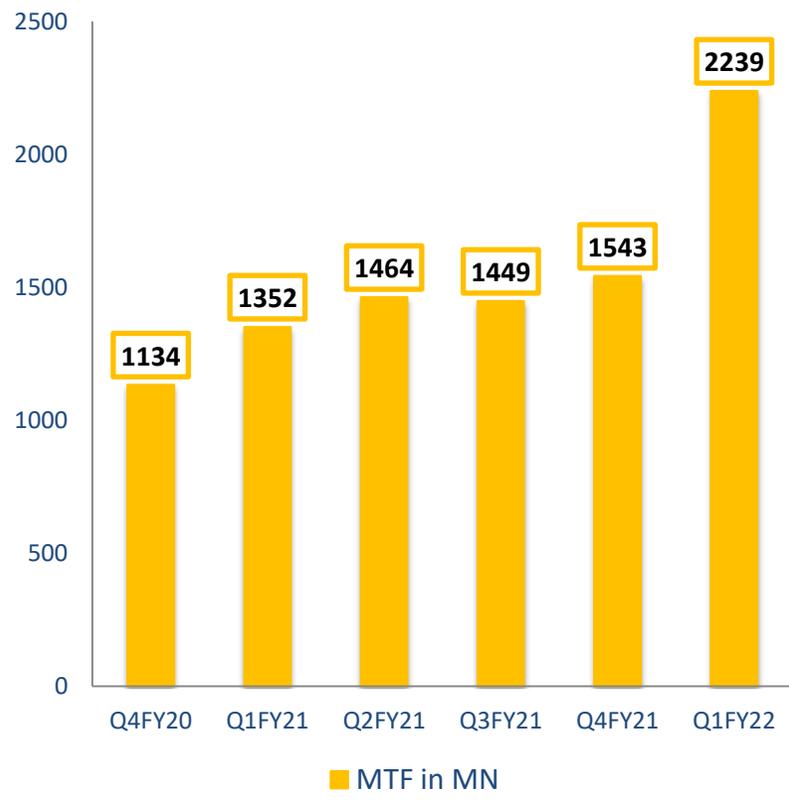
Revenue & cost split



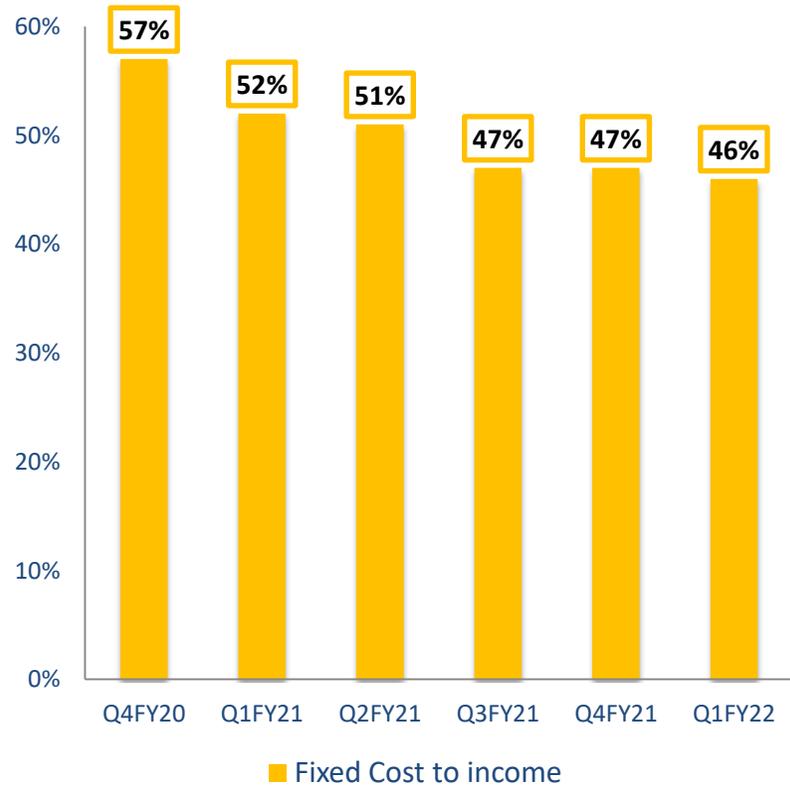
Revenue(in Mn) & Mix



Average client funding book(in Mn)



Fixed Cost to income ratio



Cost include all expenses except – CAC(Cost of acquisition of customer)



Consolidated Profit & Loss quarter ended June 2021

| INR Mn | Quarter Ended | | | Quarterly Variances | |
|--|---------------|------------|------------|---------------------|-------------|
| | Q1FY22 | Q4FY21 | Q1FY21 | Q-o-Q | Y-o-Y |
| <u>A. Income From Operations</u> | | | | | |
| Brokerage Income | 252 | 232 | 204 | 9% | 23% |
| Allied Broking Income | 206 | 124 | 132 | 66% | 56% |
| Cross Sales Income | 60 | 73 | 43 | -17% | 40% |
| P2P Loan Commission | 1 | 1 | 0 | 140% | 1179% |
| Other Operating Income | 90 | 70 | 45 | 29% | 98% |
| Total Income from operations (A) | 609 | 499 | 424 | 22% | 44% |
| Employee Cost | 92 | 80 | 87 | 14% | 6% |
| Advertising and Marketing expenses | 186 | 125 | 99 | 49% | 88% |
| Others Expense | 177 | 164 | 139 | 8% | 27% |
| Total Expenses (B) | 454 | 369 | 325 | 23% | 40% |
| EBITDA (A-B) | 155 | 130 | 100 | 19% | 55% |
| <i>EBITDA margin %</i> | 25% | 26% | 24% | | |
| Depreciation, amortisation & impairment | 11 | 11 | 11 | -5% | -2% |
| Finance cost | 46 | 41 | 52 | 13% | -11% |
| PBT | 99 | 78 | 37 | 26% | 164% |
| Tax expense | 27 | 20 | 9 | 36% | 185% |
| PAT | 72 | 59 | 28 | 23% | 156% |
| <i>PAT margin %</i> | 12% | 12% | 7% | | |
| Other Comprehensive income | -1 | 3 | -1 | -121% | -5% |
| Total Comprehensive Income for the Period | 71 | 62 | 27 | 15% | 161% |
| Earnings Per Equity Share (EPS)* | | | | | |
| Basic (In ₹) | 2.47 | 2.44 | 1.10 | 1.2% | 124.5% |
| Diluted (In ₹) | 2.45 | 2.42 | 1.10 | 1.2% | 122.7% |

*Amount is less than ₹ 0.01 million ,hence shown ₹ 0.00 million.



Consolidated Profit & Loss for year ended March 2021

| INR Mn | Year Ended | | Year ended variances |
|--|--------------|--------------|----------------------|
| | Mar 31, 2021 | Mar 31,2020 | Y-o-Y |
| A. Income From Operations | | | |
| Brokerage Income | 847 | 478 | 77% |
| Allied Broking Income | 616 | 352 | 75% |
| Cross Sales Income | 236 | 133 | 78% |
| P2P Loan Commission | 6 | - | - |
| Other Operating Income | 241 | 121 | 100% |
| Total Income from operations (A) | 1,946 | 1,083 | 80% |
| Employee Cost | 361 | 292 | 24% |
| Advertising and Marketing expenses | 465 | 339 | 37% |
| Others Expense | 675 | 359 | 88% |
| Total Expenses (B) | 1,501 | 990 | 52% |
| EBITDA (A-B) | 445 | 93 | 378% |
| <i>EBITDA margin %</i> | 23% | 9% | |
| Depreciation, amortisation & impairment | 46 | 38 | 20% |
| Finance cost | 199 | 151 | 32% |
| PBT | 199 | -97 | 306% |
| Tax expense | 52 | -18 | 397% |
| PAT | 147 | -79 | 286% |
| <i>PAT margin %</i> | 8% | -7% | |
| Other Comprehensive income* | 0 | -2 | -81% |
| Total Comprehensive Income for the Period | 147 | -81 | 282% |
| Earnings Per Equity Share (EPS)* | | | |
| Basic (In ₹) | 5.76 | -3.39 | - |
| Diluted (In ₹) | 5.73 | -3.39 | - |

*Amount is less than ₹ 0.01 million ,hence shown ₹ 0.00 million.

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**Corporate,
awards and
others**



Board of Directors & Core Management Team

Board of Directors



Dr. Archana Niranjani Hingroni
Chairman



Mr. Prakarsh Gagdani
Whole-Time Director
and Chief Executive
Officer



Mr. Ravindra Garikipati
Independent Director



Mr. Milin Mehta
Independent Director



Ms. Nirali Sanghi
Independent Director



Mr. Gourav Munjal
Whole Time Director
and Chief Financial
Officer

Core Management Team



Mr. Ankit Fitkariwala
Chief Business Officer
and Head of Products



Ms. Raisa Kazi
Chief Marketing Officer



Mr. Mehul Jain
Product Head, Trading



Ms. Namita Godbole
Company Secretary and
Compliance Officer



Mr. Mayur Dedhia
Business Head, Broking



Awards



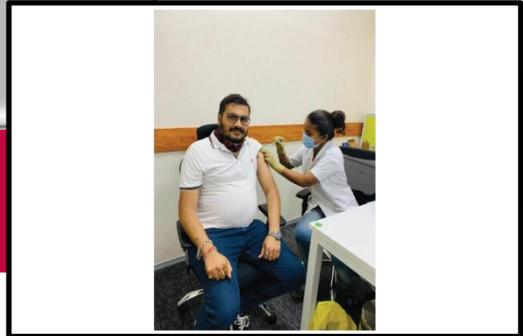
5paisa App awarded the '**Most Innovative Fintech Product**' at Asian BFSI Leadership Awards



Mr. Prakarsh Gagdani awarded as '**FinTech Personality**' of the year

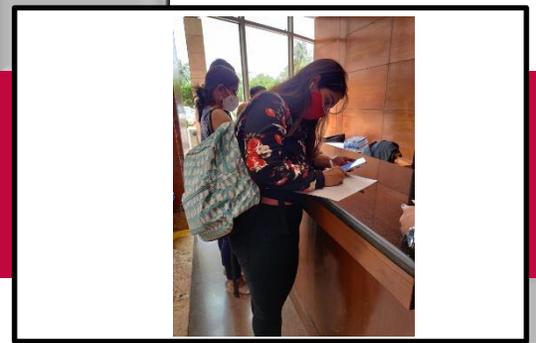


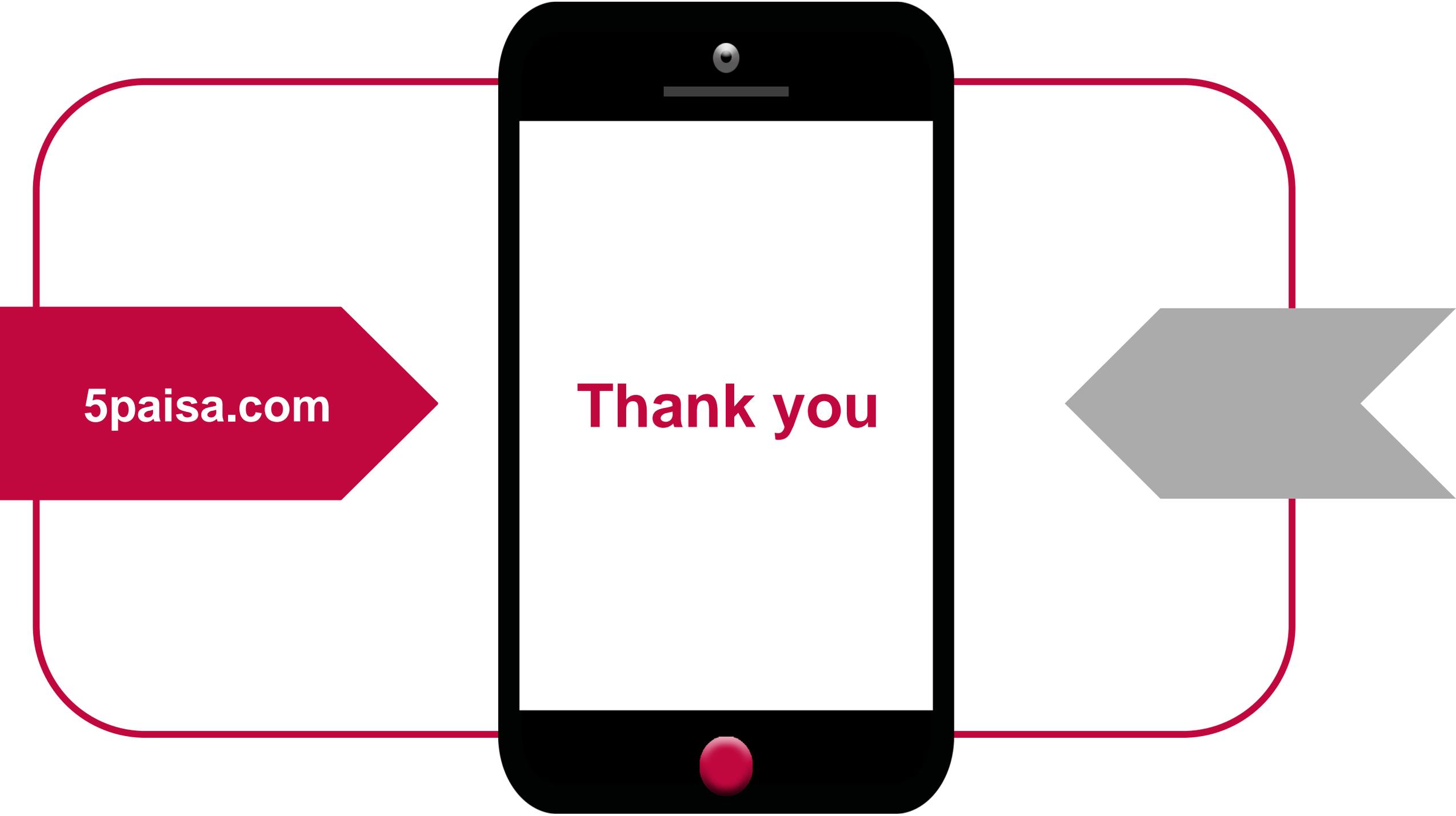
Vaccination drive



5paisa cares for its employees and to ensure their well-being , we organised a vaccination drive .

250 + employees got vaccinated with both doses





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Thank you