

October 19, 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
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Dear Sir/Madam,

Sub: Corporate Presentation on the Unaudited Financial Results for the quarter and half year ended September 30, 2021

We enclose herewith the Corporate Presentation on the Unaudited Financial Results for the quarter and half year ended September 30, 2021.

Kindly take the above on records and oblige.

Thanking You,

Yours faithfully,

For Spaisa Capital Limited

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

**Namita Godbole
Company Secretary**

Email ID: csteam@5paise.com

Encl: as above

Spaisa Capital Limited

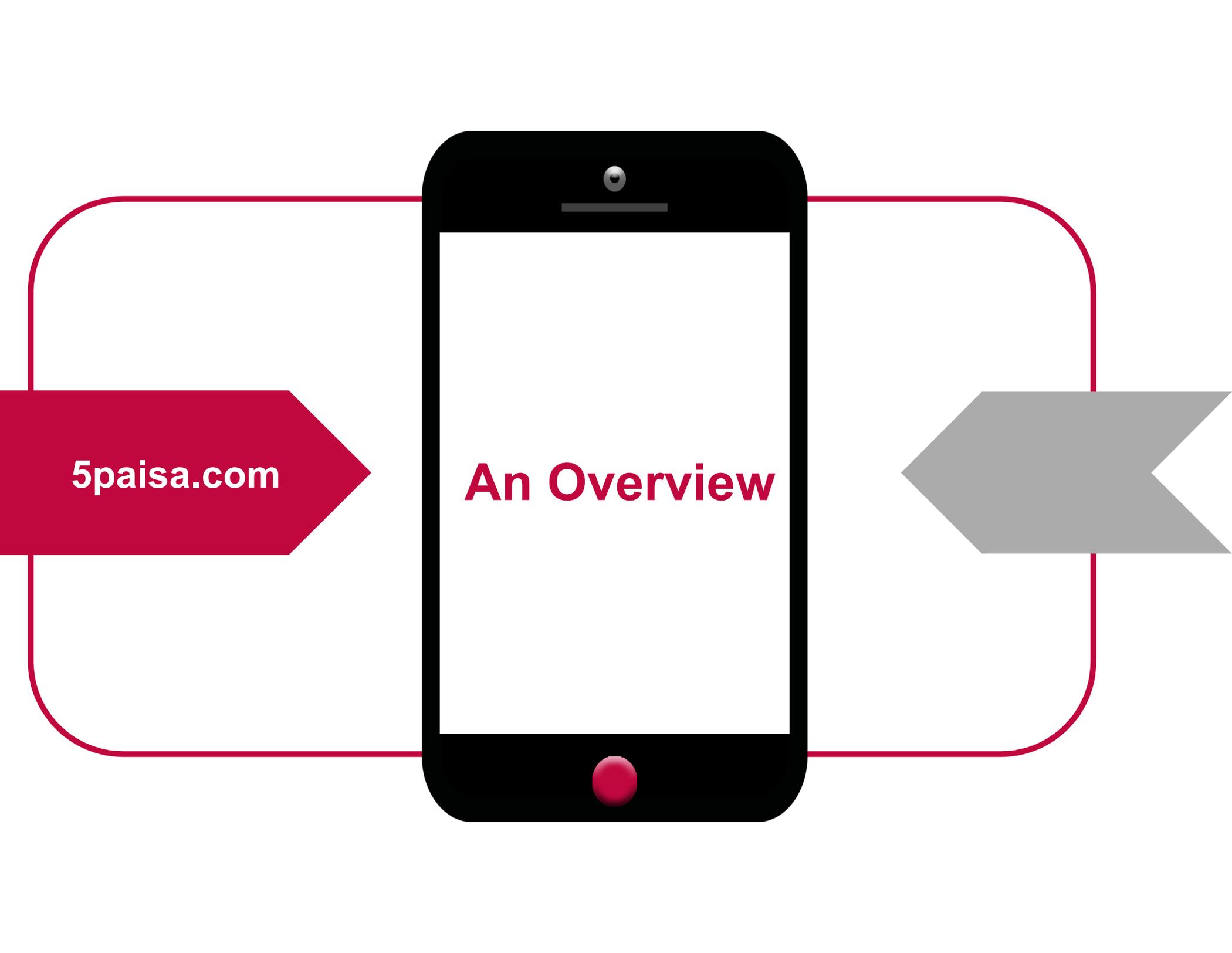
Corporate Identity Number: L67190MH2007PLC289249

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

**Making
Investing
Simple and
Rewarding**

Investor Presentation
Quarter ended Sep 21 (Q2FY22)





5paisa.com

An Overview



5paisa Capital Limited: India's fastest growing online broker



1.97 mn+

Satisfied customers



1.1 mn+

Active customers
y-o-y 61 % growth



8.57 mn+

App downloads with
increased 4.3 star rating



3.6%

Retail Cash market share in
Q2FY22



51%

Clients acquired through
DIY journey in Q2FY22



Offers a wide bouquet of Investment and Lending Solutions..



Online trading

1.97 mn clients with
58% active clients



Mutual Funds

Active SIP's crossed
64,000 milestone



Subscription

8000+ subscribers
added in Q2FY22



Small case

59,000 orders
processed in Q2FY22



Digital Gold

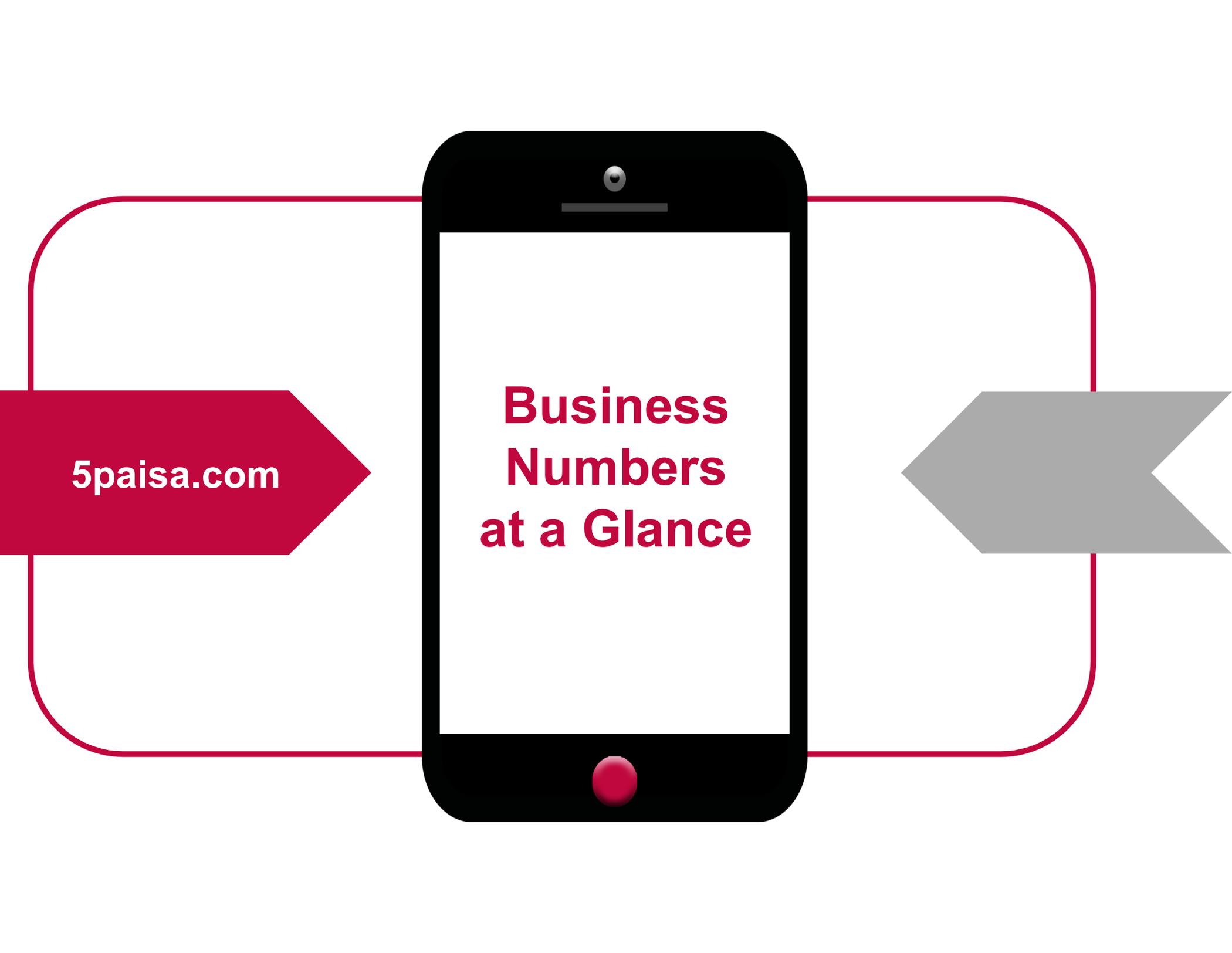
3,000 transactions
processed in Q2FY22



P2P Lending

Over ₹1.3 crore loan
transacted in Q2FY22

- Online Trading & Mutual fund - As on date Sep 30, 2021
- All other product (Subscription, small case, digital gold & P2P lending is for Q2FY22)

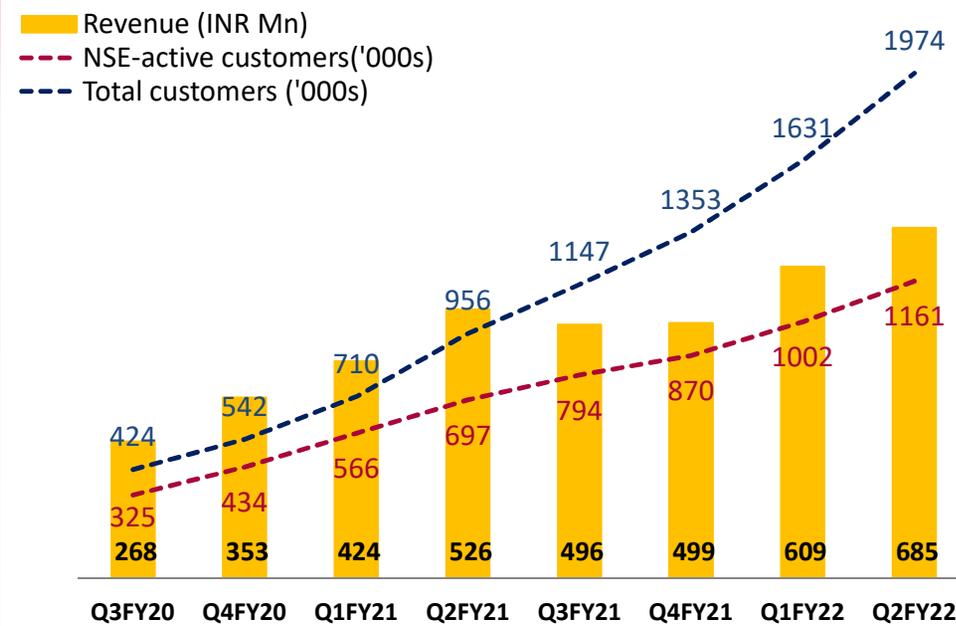
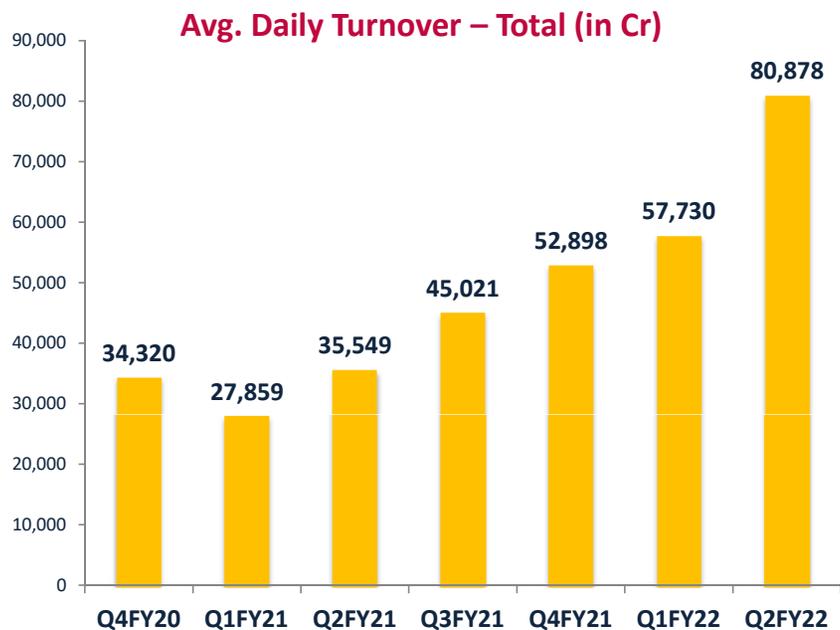


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**Business
Numbers
at a Glance**



Rapid and consistent growth in ADTO, Customers and Revenue



- **ADTO** – 80,878 Cr for Q2FY22 (Up 40% Q-o-Q)

- **Revenue** – 685 Mn for Q2FY22 (Up 13% Q-o-Q)

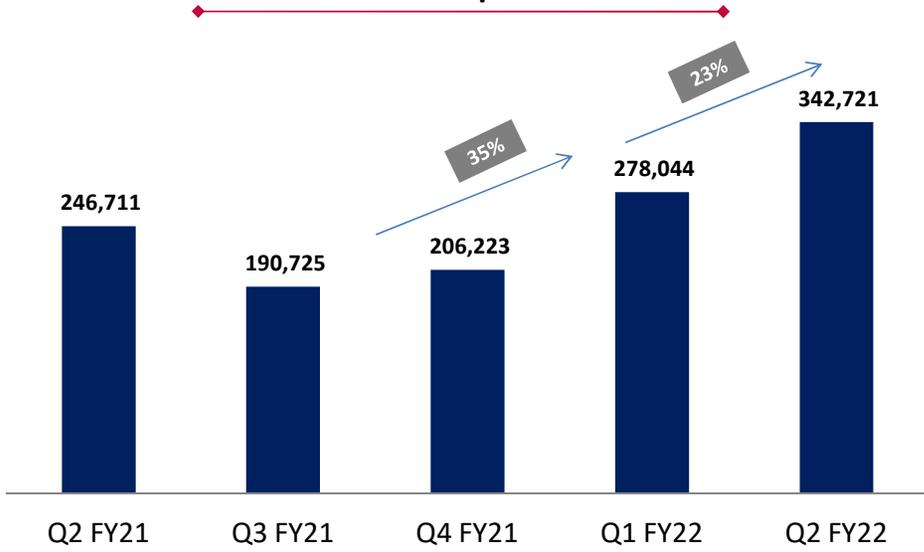
- **Client Acquisition** – 3.42 lakh in Q2FY22 (Up 23% Q-o-Q)

- **Total Client base as on Sep 30** - 1.97 Mn(Up 21%)

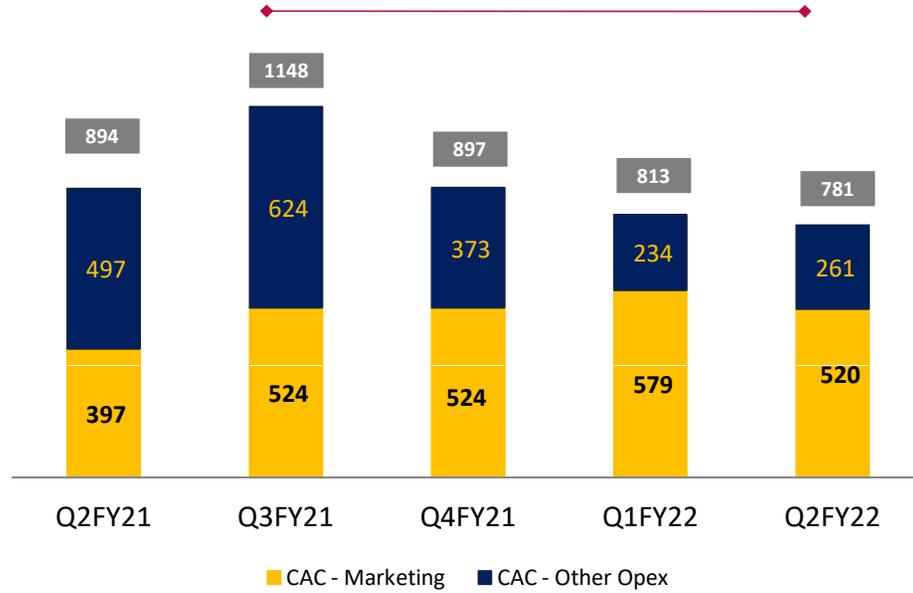


Increasing customer acquisition and consistent reduction in CAC

Client Acquisition



Reducing CAC (in INR)



Growth in client acquisition

- Client acquisition up 23% Q-o-Q

Consistent Reduction in CAC

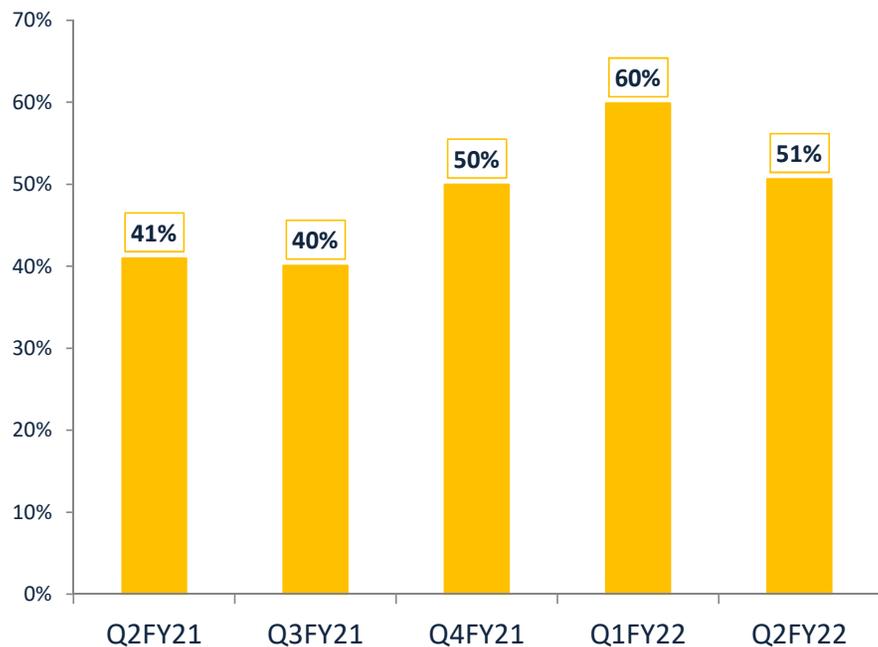
- CAC Marketing down 10% Q-o-Q
- CAC Other Opex up 12% Q-o-Q

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



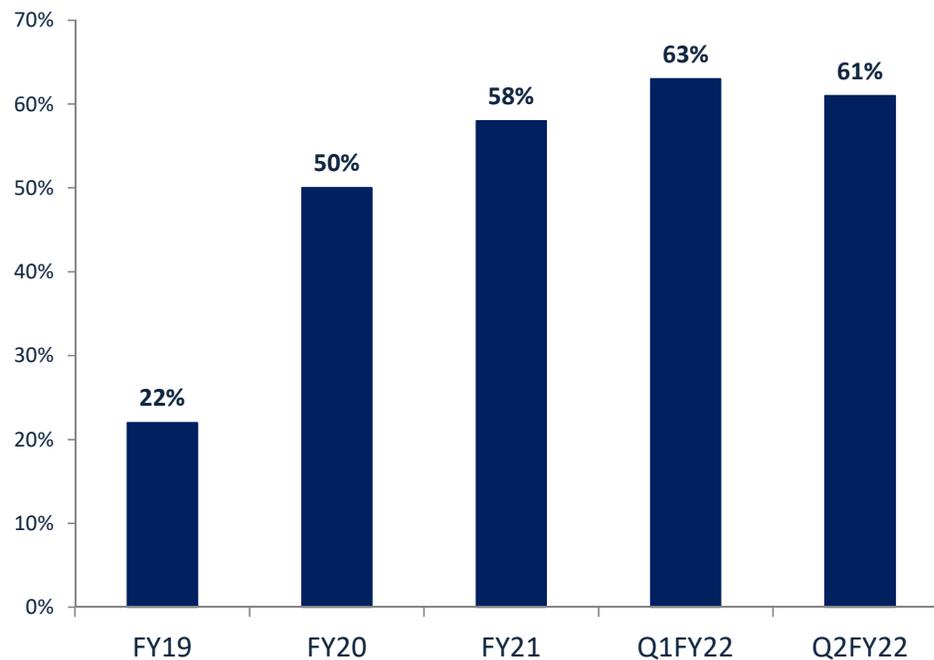
With improving unit economics...

DIY - Acquisitions



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

Gross margin %



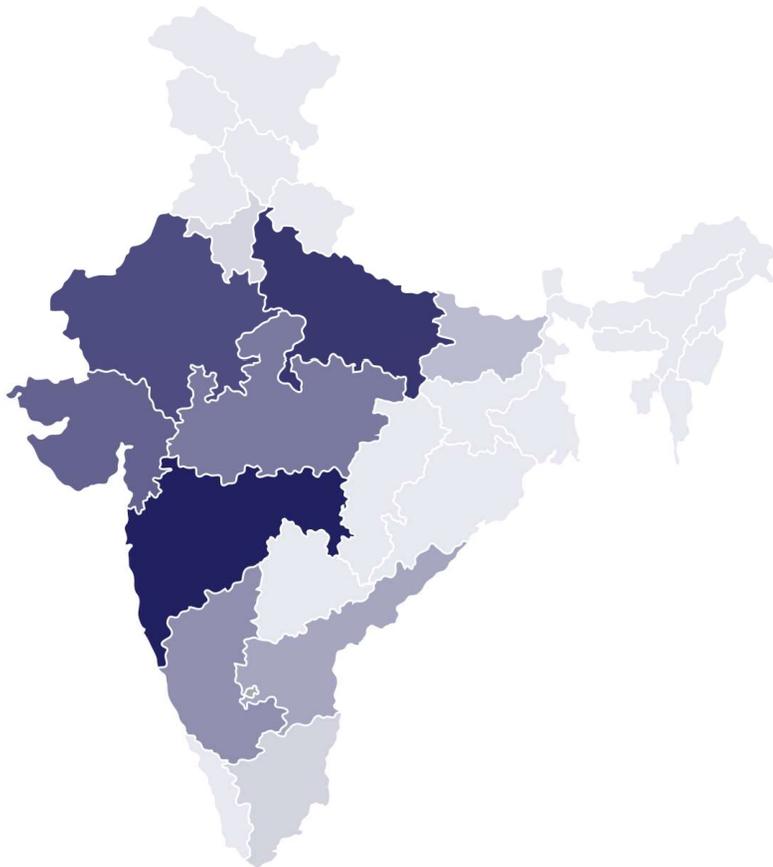
Gross Margin = Total Revenue – Marketing spend on customer acquisition - sales, onboarding team salary cost - Other operational cost for sales, onboarding team



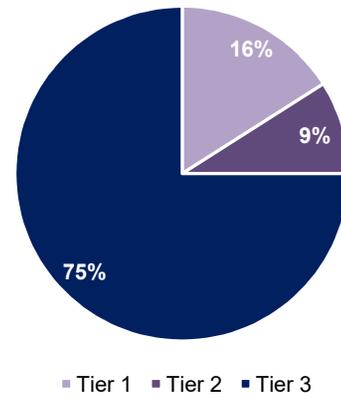
Our presence Pan India



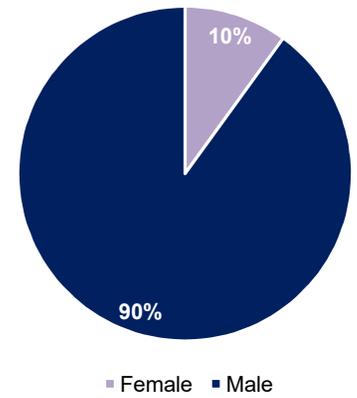
Geographical Spread



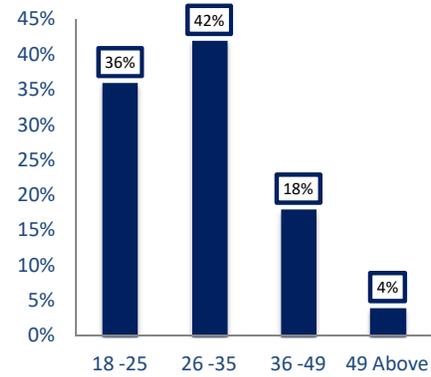
Tier wise Spread



Gender wise Spread



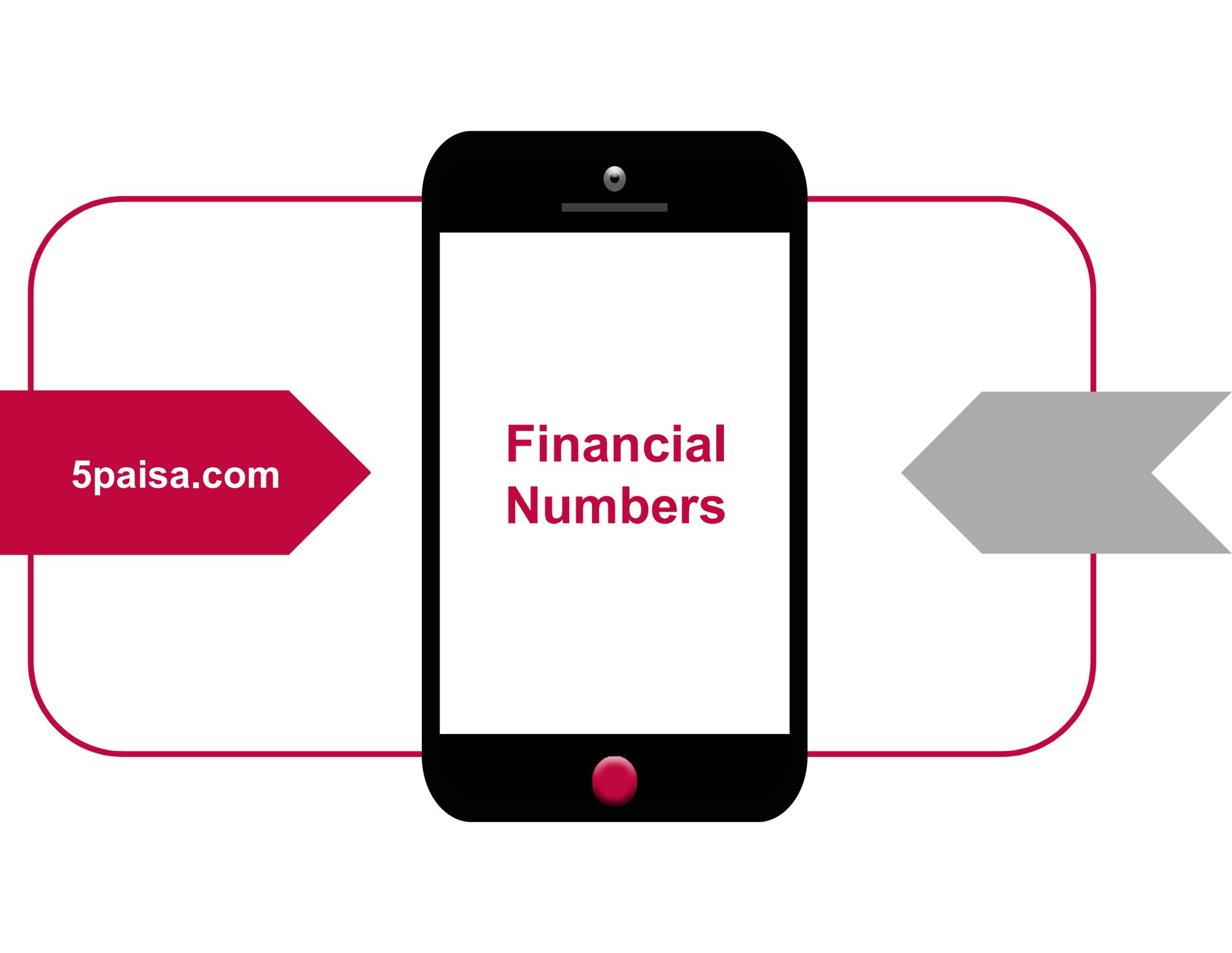
Age Group wise Spread



78% Clients below age of 35

75% Clients from Tier 3 & above

10% Female Clients onboarded



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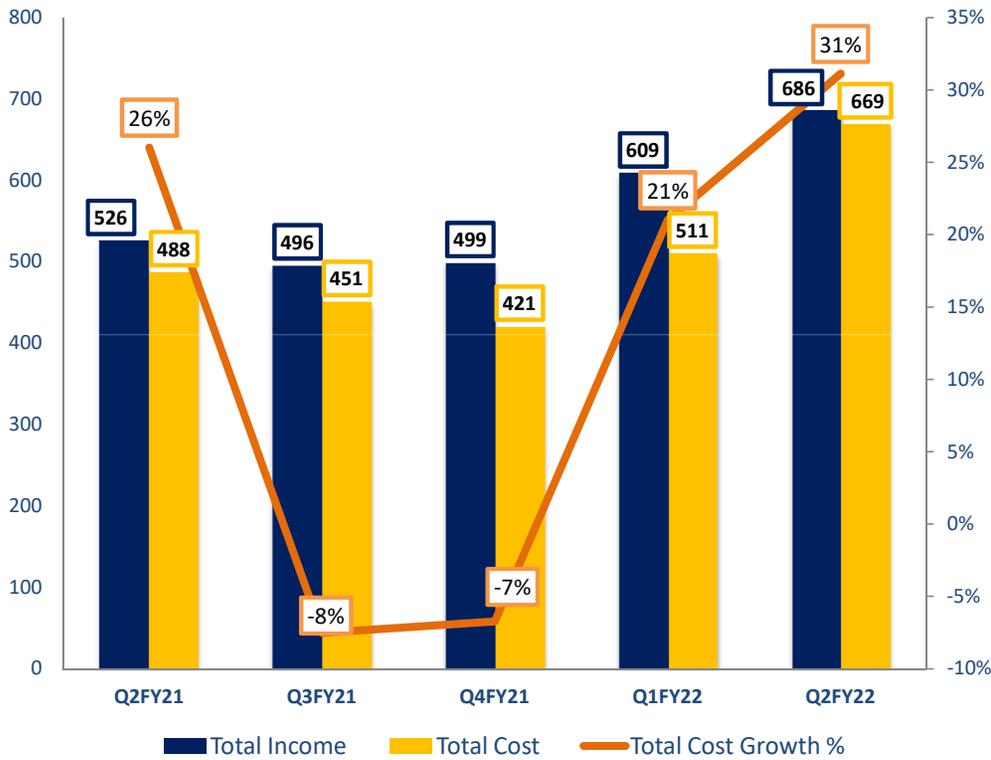
**Financial
Numbers**



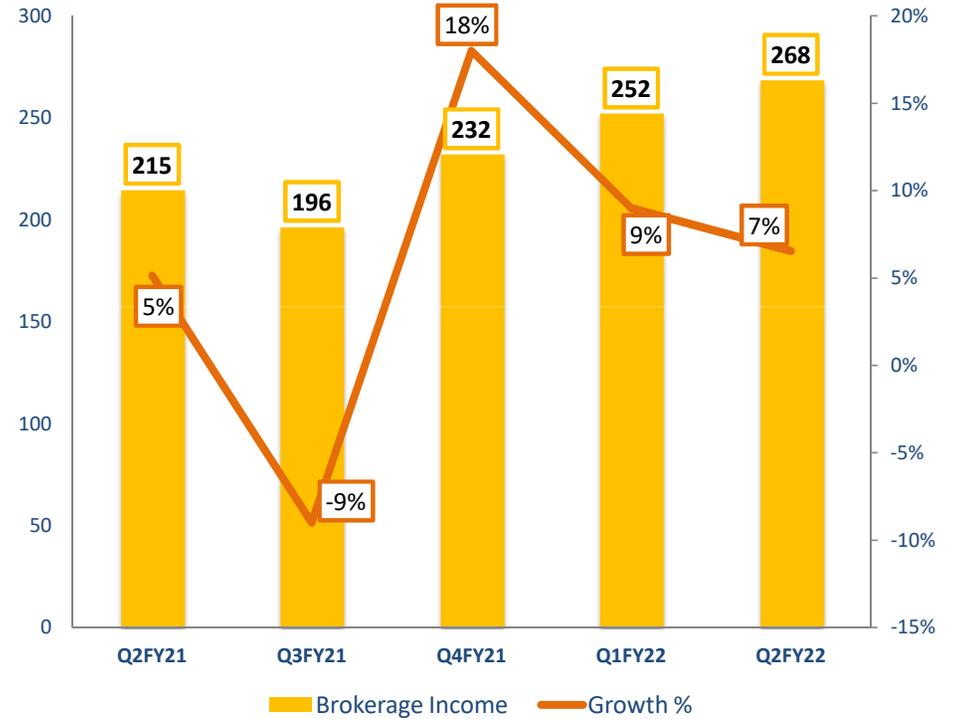
Income & cost trend



Income & cost (in Mn)



Broking income (in Mn) and growth

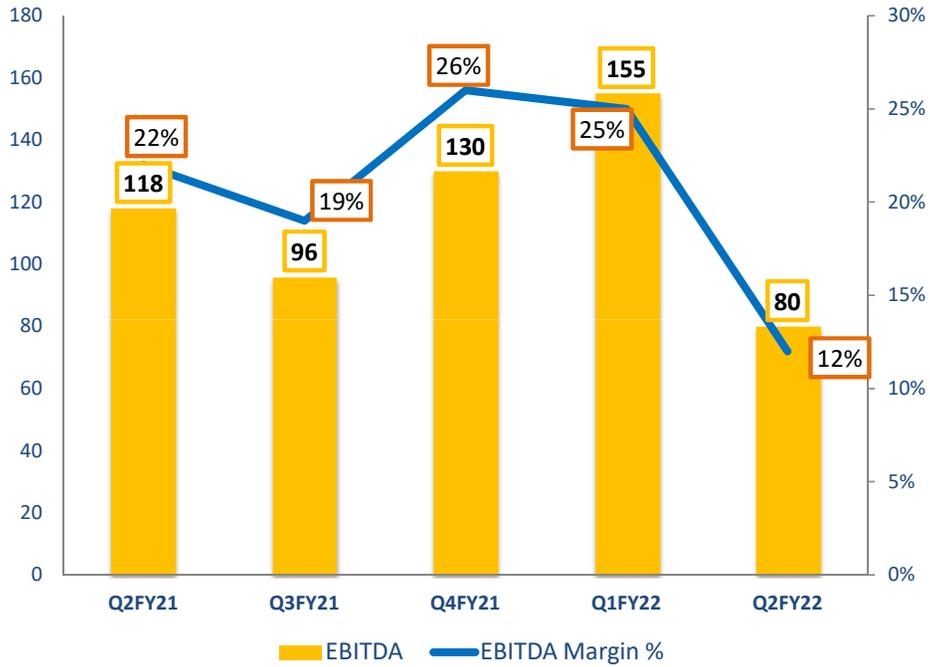




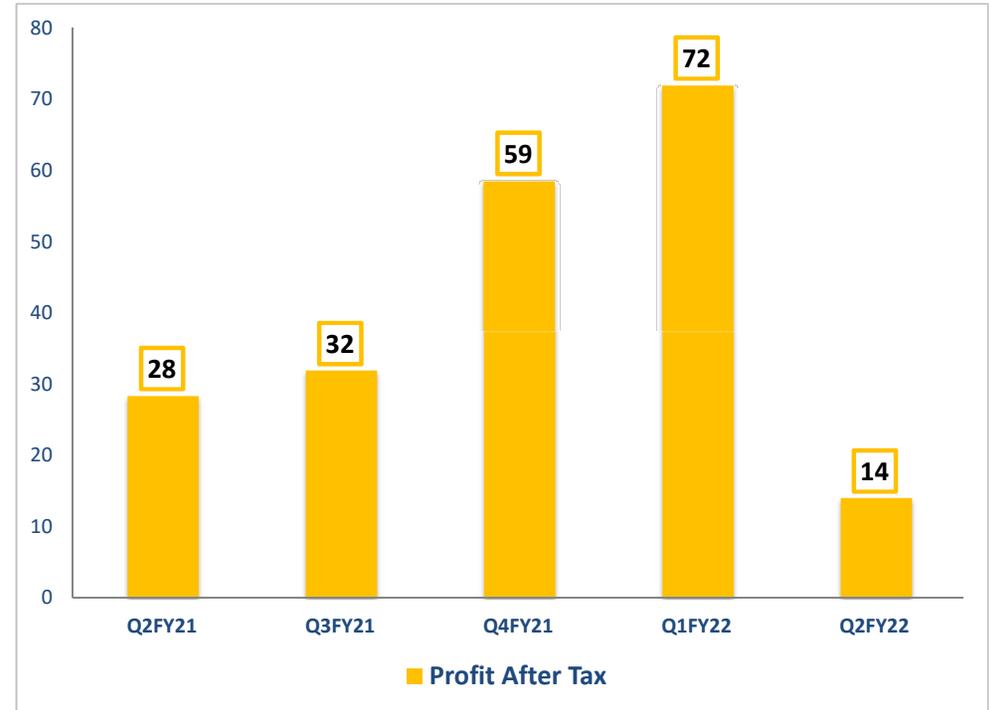
EBIDTA & Profit growth trend ...



EBITDA (in Mn) & Margin (%)



Profit after tax (in Mn)

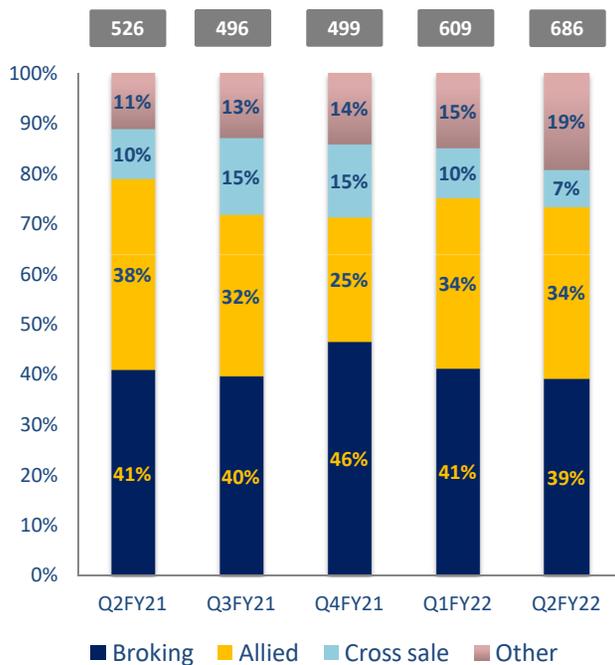




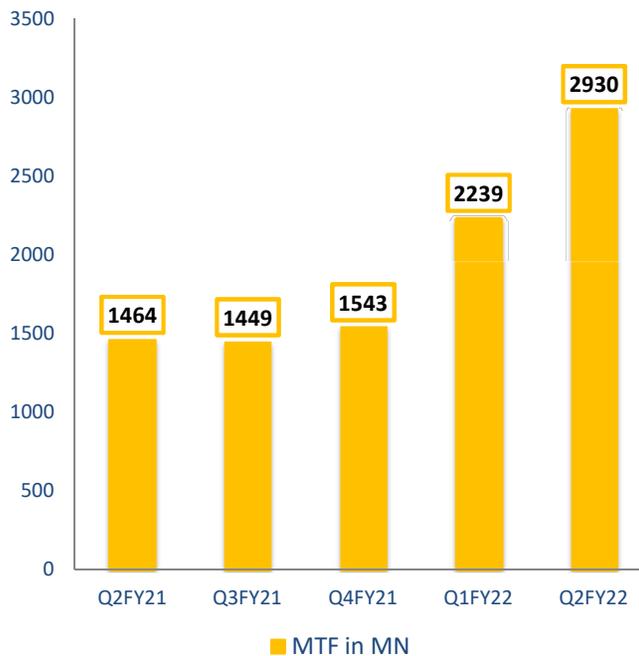
Revenue & cost split



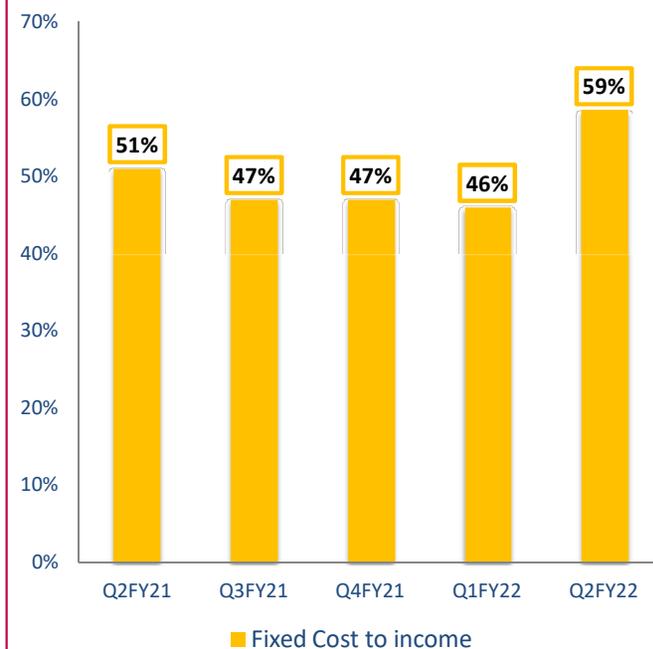
Revenue(in Mn) & Mix



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 for quarter ended September 2021



INR Mn	Quarter Ended			Quarterly Variances	
	Sep 30,2021	June 30,2021	Sep 30,2020	Q-o-Q	Y-o-Y
A. Income From Operations					
Brokerage Income	268	252	215	7%	25%
Allied Broking Income	235	206	201	14%	17%
Cross Sales Income	51	60	52	-16%	-2%
P2P Fees & Commission	1	1	3	-8%	-69%
Other Operating Income	131	90	55	45%	138%
Total Income from operations (A)	686	609	526	13%	30%
Employee Cost	97	92	100	6%	-3%
Advertising and Marketing expenses	236	159	114	48%	107%
Others Expense	273	203	194	34%	41%
Total Expenses (B)	606	454	408	33%	48%
EBITDA (A-B)	80	155	118	-48%	-32%
<i>EBITDA margin %</i>	<i>12%</i>	<i>25%</i>	<i>22%</i>		
Depreciation, amortisation & impairment	13	11	13	18%	-4%
Finance cost	51	46	67	11%	-24%
PBT	17	99	38	-83%	-55%
Tax expense	3	27	10	-90%	-75%
PAT	14	72	28	-81%	-50%
<i>PAT margin %</i>	<i>2%</i>	<i>12%</i>	<i>5%</i>		
Other Comprehensive income *	0	-1	-2	-80%	-92%
Total Comprehensive Income for the Period	14	71	26	-81%	-47%
Earnings Per Equity Share (EPS)					
Basic (In ₹)	0.48	2.47	1.11	-81%	-57%
Diluted (In ₹)	0.47	2.45	1.11	-81%	-58%

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



Consolidated Profit & Loss for half year ended September 2021



INR Million	Half Year Ended		Half yearly Variances
	Sep 30,2021	Sep 30,2020	Y-o-Y
A. Income From Operations			
Brokerage Income	520	419	24%
Allied Broking Income	440	331	33%
Cross Sales Income	111	93	19%
P2P Fees & Commission	2	4	-40%
Other Operating Income	221	104	112%
Total Income from operations (A)	1,295	951	36%
Employee Cost	188	187	1%
Advertising and Marketing expenses	395	210	88%
Others Expense	477	336	42%
Total Expenses (B)	1,060	732	45%
EBITDA (A-B)	235	219	7%
<i>EBITDA margin %</i>	<i>18%</i>	<i>23%</i>	
Depreciation, amortisation & impairment	23	24	-2%
Finance cost	97	119	-19%
PBT	115	76	51%
Tax expense	29	19	50%
PAT	86	57	52%
<i>PAT margin %</i>	<i>7%</i>	<i>6%</i>	
Other Comprehensive income	-1	-2	-65%
Total Comprehensive Income for the Period	85	54	57%
Earnings Per Equity Share (EPS)			
Basic (In ₹)	2.95	2.22	33%
Diluted (In ₹)	2.92	2.22	32%



Consolidated Balance Sheet as at September 2021



INR Mn	As at September 30, 2021	As at March 31, 2021
Assets		
<i>Financial assets</i>		
Cash and cash equivalents	1,251	169
Bank balance	8,093	5,074
Loans/Client funding book	3,255	1,781
Other financial assets	2,430	1,319
Sub-total	15,030	8,343
Deferred tax assets (including current tax)	174	191
Other non-financial assets	153	136
Sub-total	328	327
Total Assets	15,358	8,670
Liabilities and Equity		
Borrowings	2,930	2,339
Other financial liabilities	8,717	4,739
Sub-total	11,646	7,078
<i>Non-financial liabilities</i>	36	31
<i>Equity & Reserves</i>		
Equity share capital	294	255
Other equity	3,381	1,306
Sub-total	3,675	1,561
Total Liabilities & Equity	15,358	8,670

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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

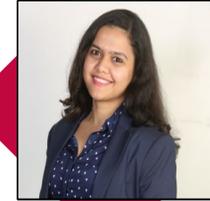


Mr. Gourav Munjal
Whole Time Director
and Chief Financial
Officer

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 awarded for the #AbTohSabkoPataHai 'MARKETING CAMPAIGN OF THE YEAR' at National Awards



Mr. Prakarsh Gagdani awarded as 'PROFESSIONAL (CEO) DIGITAL OF THE YEAR ' at National Awards

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Thank you