



January 10, 2022

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 nine months ended December 31, 2021

We enclose herewith the Corporate Presentation on the Unaudited Financial Results for the quarter and nine months ended December 31, 2021.

Kindly take the above on records and oblige.

Thanking You,

Yours faithfully,

For 5paisa Capital Limited

**Namita Godbole
Company Secretary**

Email ID: csteam@5paisa.com

Encl: as above

5paisa Capital Limited

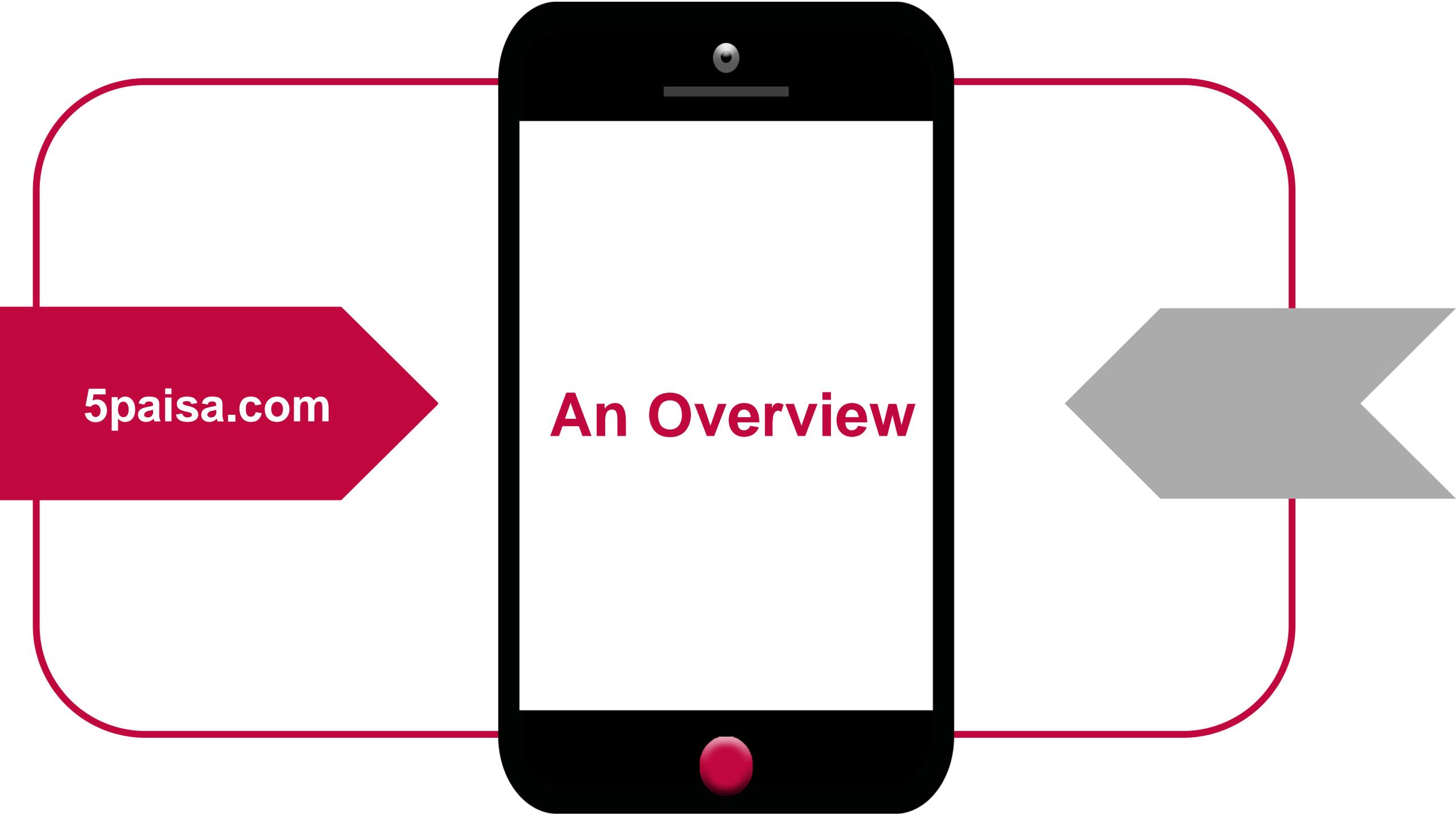
Corporate Identity Number: L67190MH2007PLC289249

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 Dec 21 (Q3FY22)





5paisa.com

An Overview



Spaisa Capital Limited: India's fastest growing online broker



2.37 mn+

Total Customers
21% up ▲



1.33 mn+

Active customers*
15 % up ▲



10.44 mn+

Application downloads
22% up ▲



3.05%

Market share – Retail
0.5% up ▲



64%

Clients acquired- DIY
25% up ▲



Offers a wide bouquet of Investment and Lending Solutions..



Online trading

2.37 mn+ clients with
61% active clients



Digital Gold

5k + transactions
processed in Q3FY22



Mutual Funds

Active SIP's crossed
77k + milestone



Small case

54k + orders processed
in Q3FY22



Research subscription

14k + subscribers
added in Q3FY22

- Online Trading & Mutual fund - As on date Dec 31, 2021

- All other product (Digital gold ,small case and research subscription is for Q3FY22)



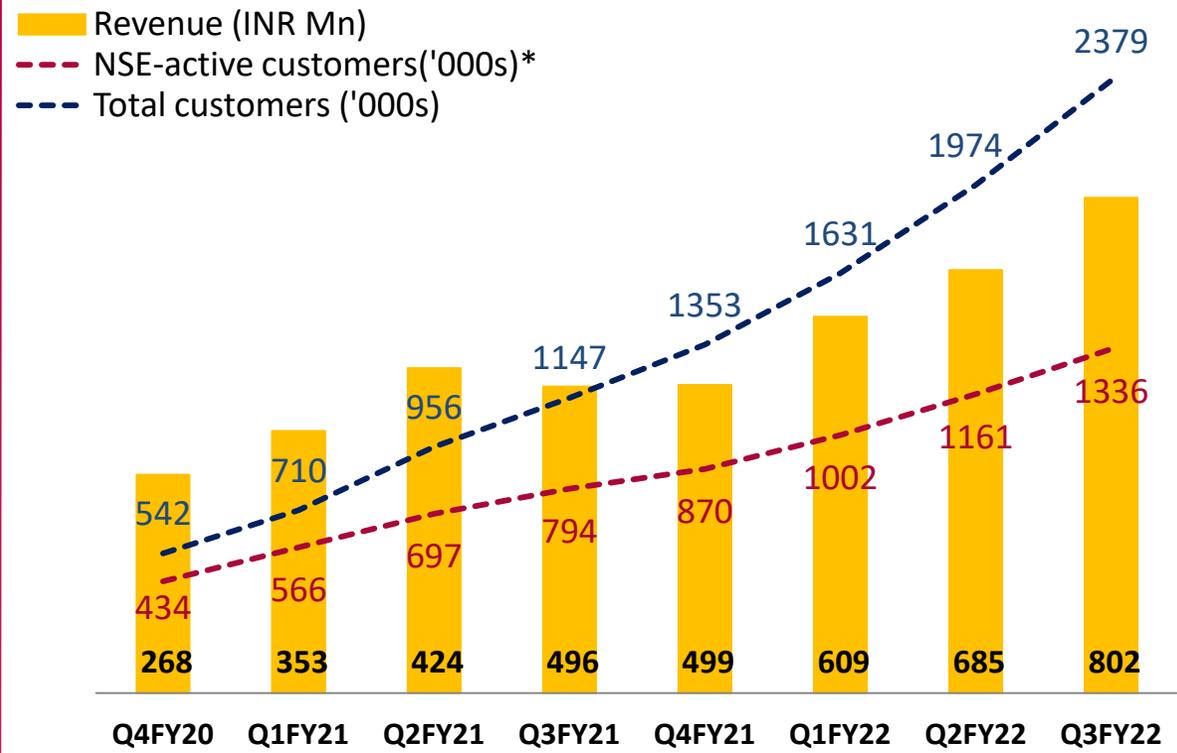
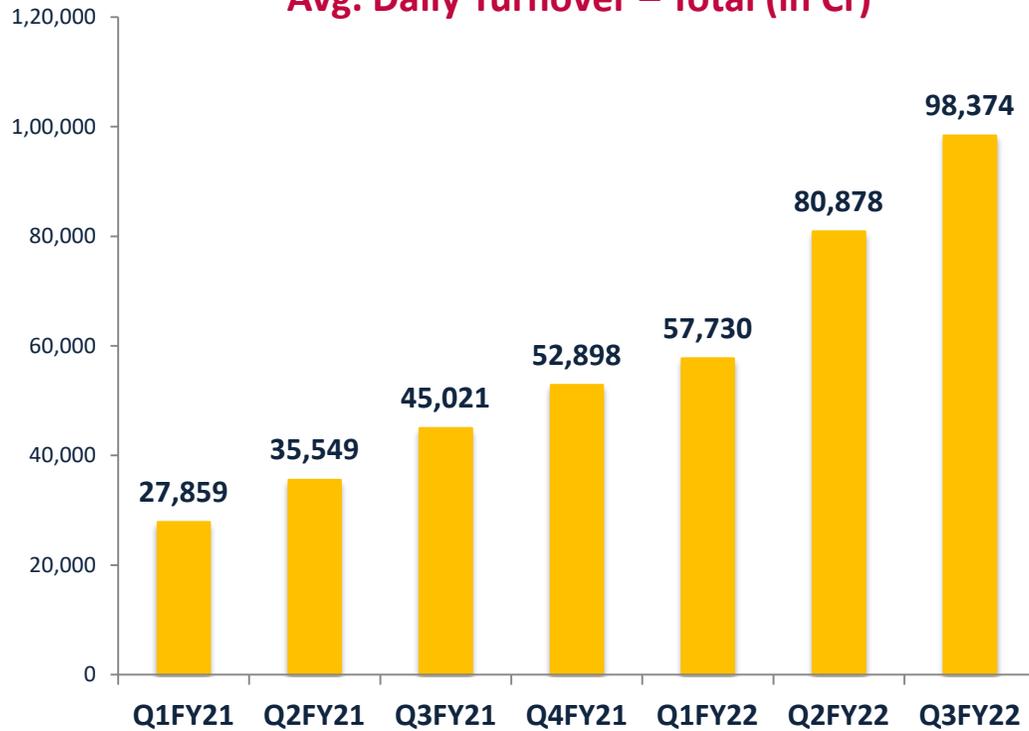
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**Business
Numbers
at a Glance**



Rapid and consistent growth in ADTO, Customers and Revenue

Avg. Daily Turnover – Total (in Cr)



- **ADTO** – 98,374 Cr for Q3FY22 (Up 22% Q-o-Q)

- **Revenue** – 802 Mn for Q3FY22 (Up 17% Q-o-Q)

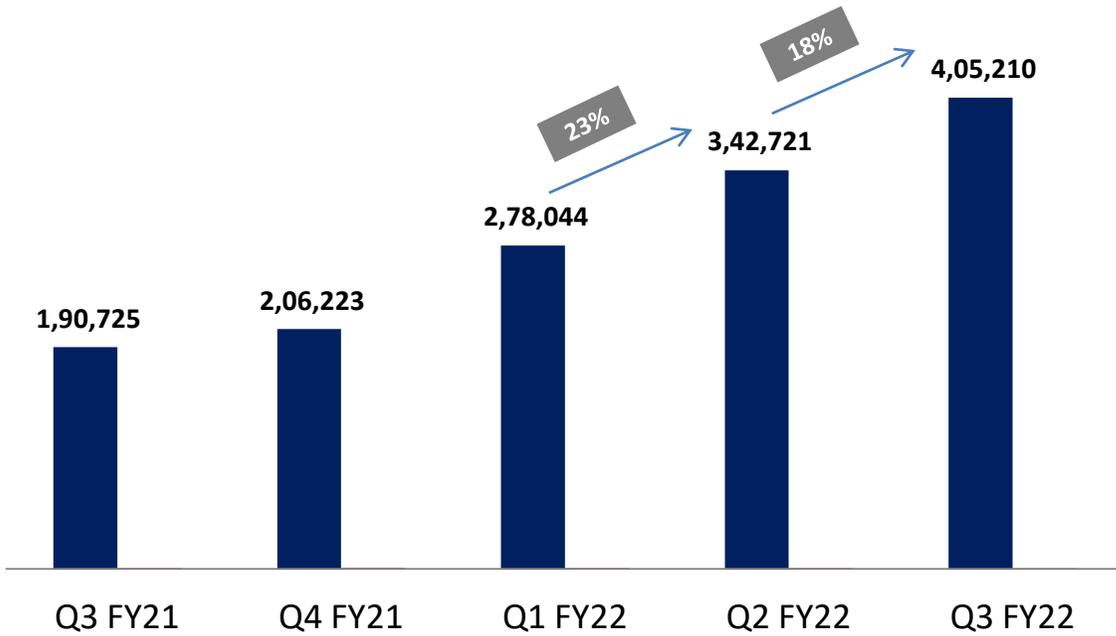
- **Client Acquisition** – 4.05 lakh in Q3FY22 (Up 18% Q-o-Q)

- **Total Client base as on Dec 31** – 2.37 Mn (Up 21%)

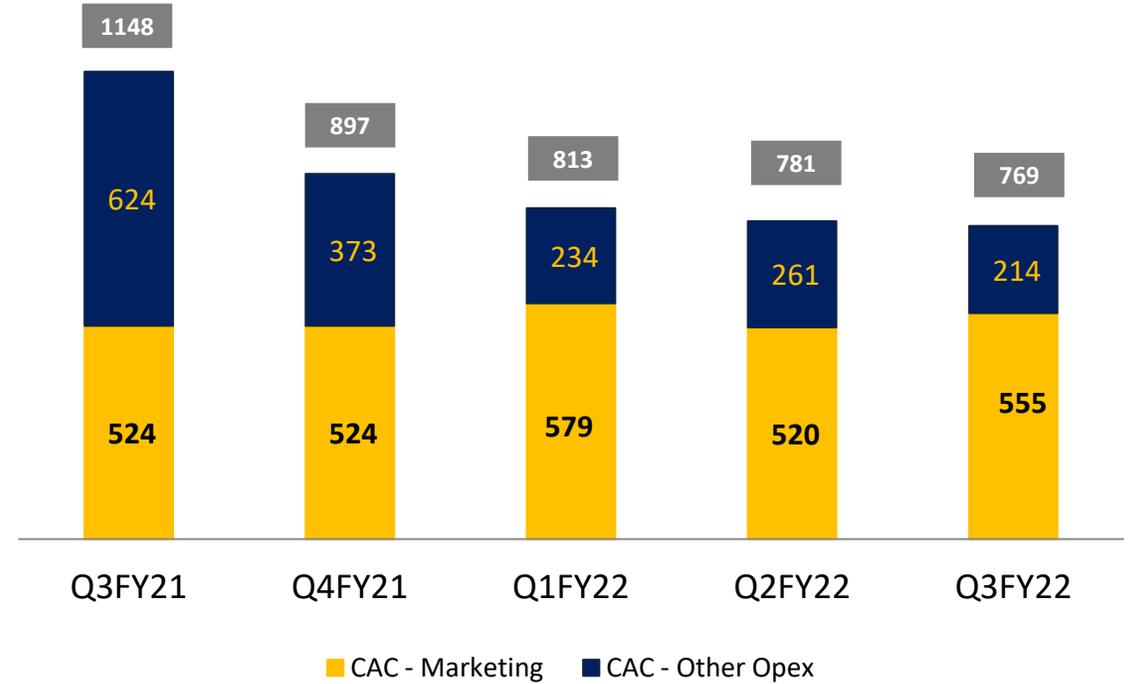


Increasing customer acquisition and consistent reduction in CAC

Client Acquisition



Reducing CAC (in INR)



Growth in client acquisition

- Client acquisition up 18% Q-o-Q

Consistent Reduction in CAC

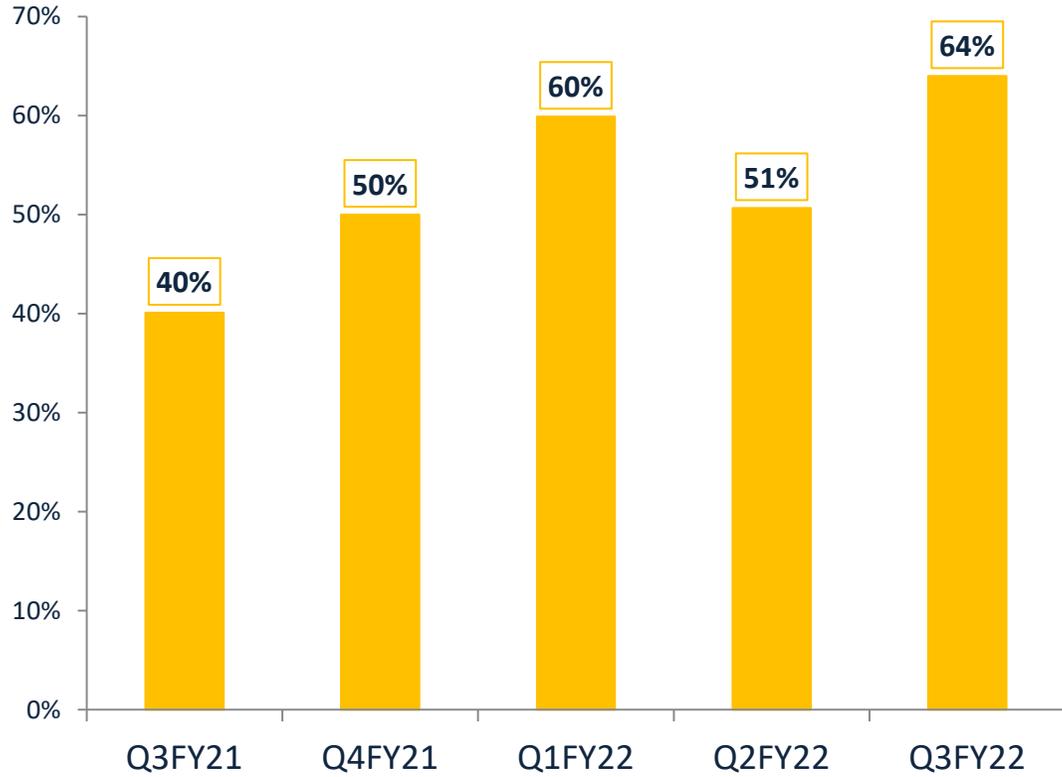
- CAC Marketing up 7% Q-o-Q
- CAC Other Opex down 18% Q-o-Q

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



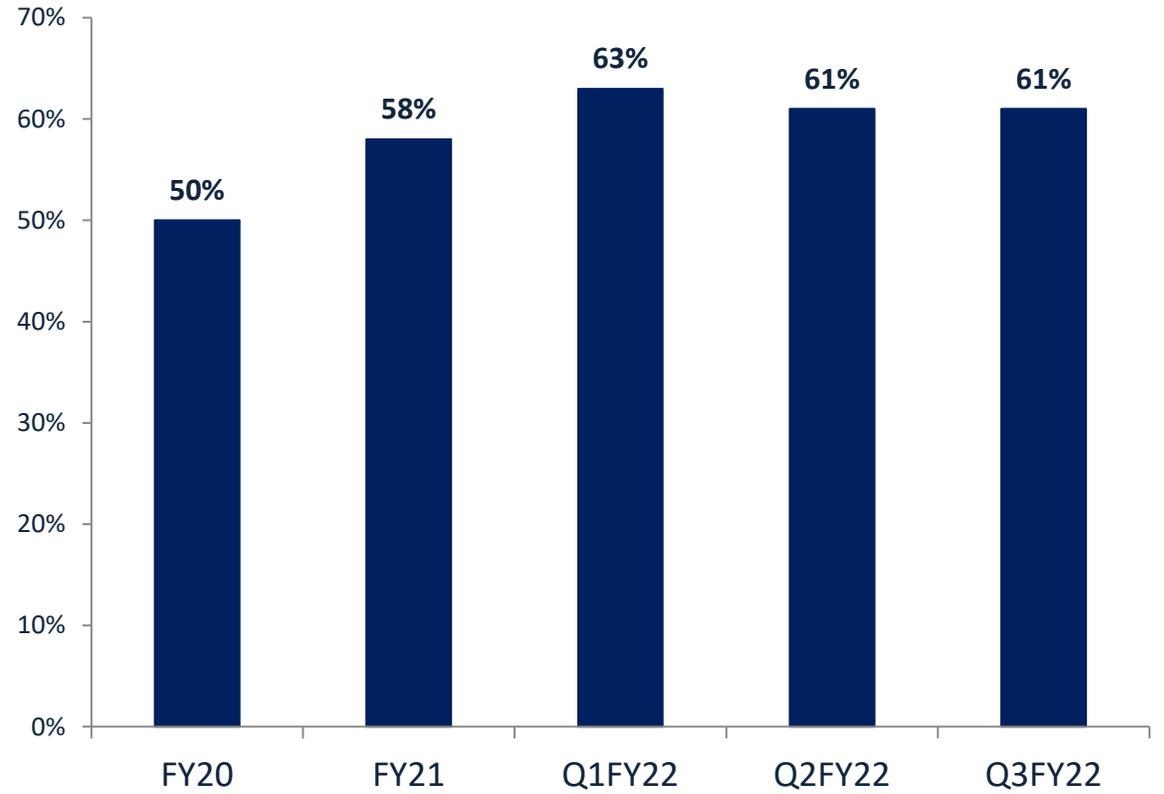
With improving unit economics...

DIY - Acquisitions

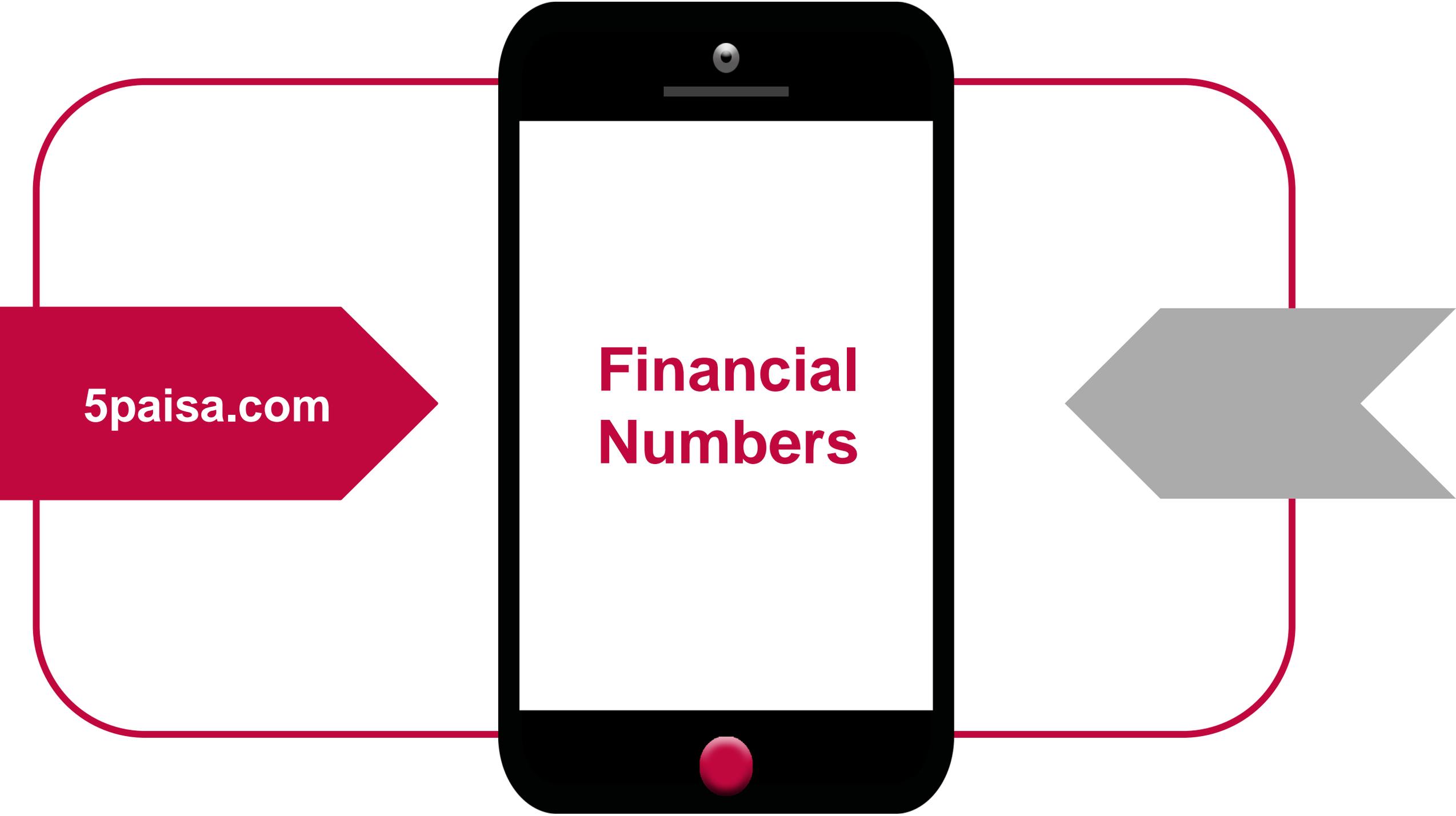


Note: DIY - Clients onboarded through digital platform without any intervention or any assistance

Gross margin %



Gross Margin = Total Revenue – Marketing spend on customer acquisition - clients onboarding team salary cost - other operational cost for client onboarding team



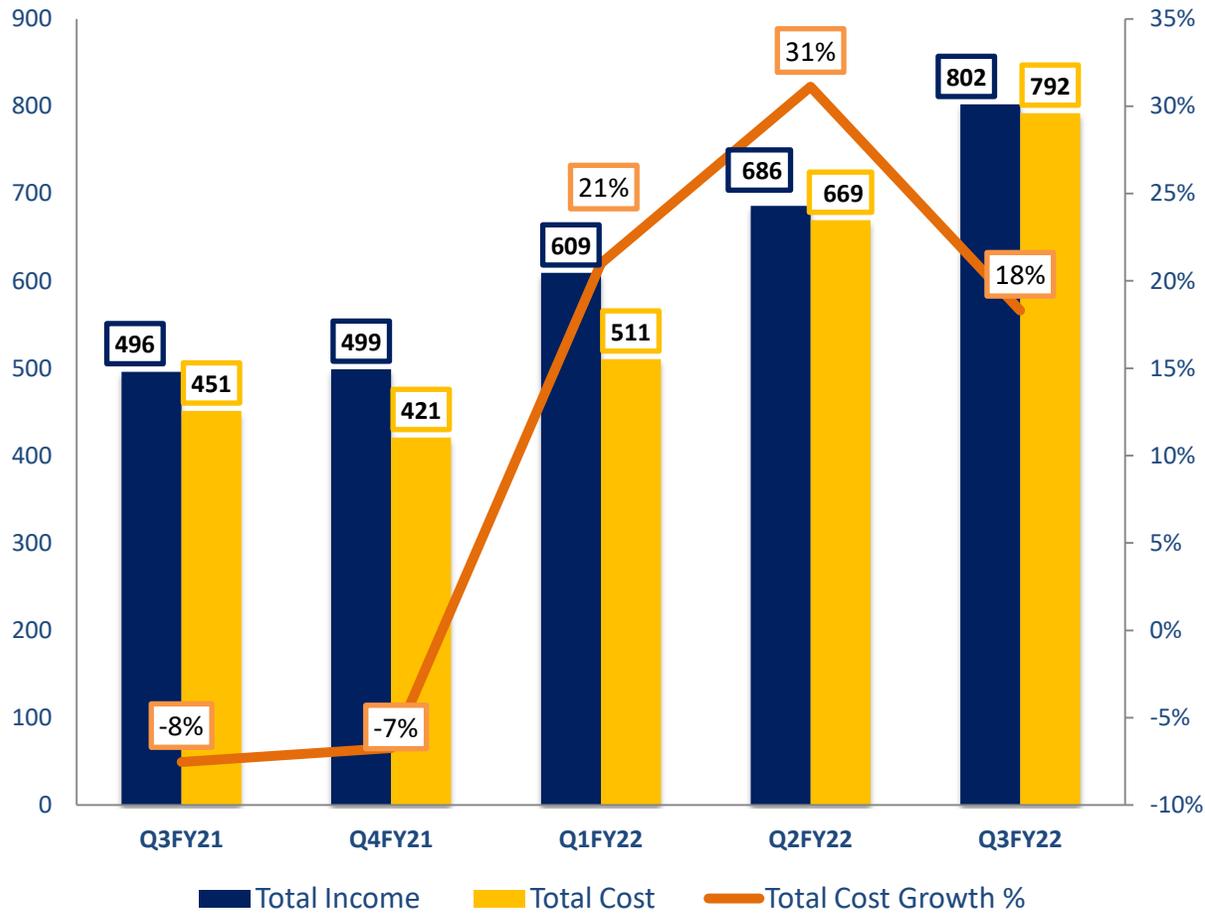
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**Financial
Numbers**

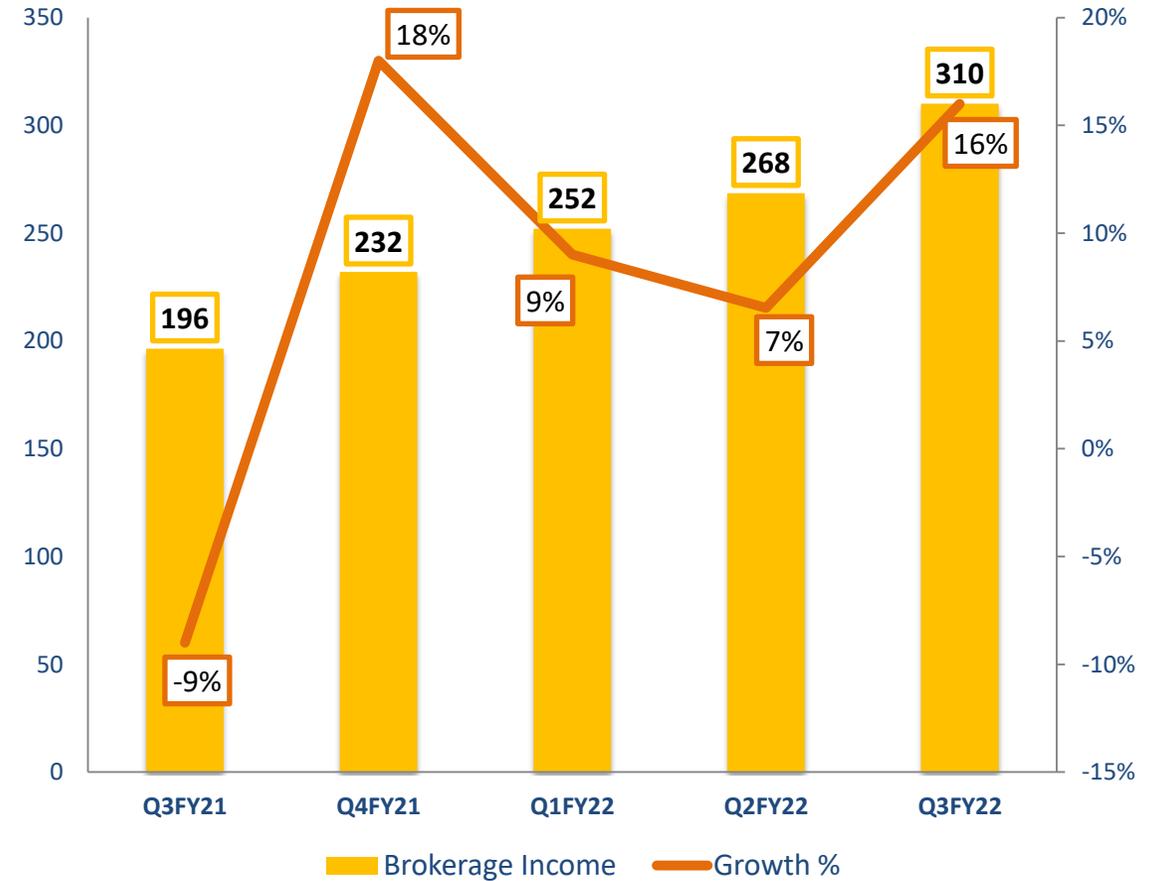


Income & cost trend

Income & Cost (in Mn)



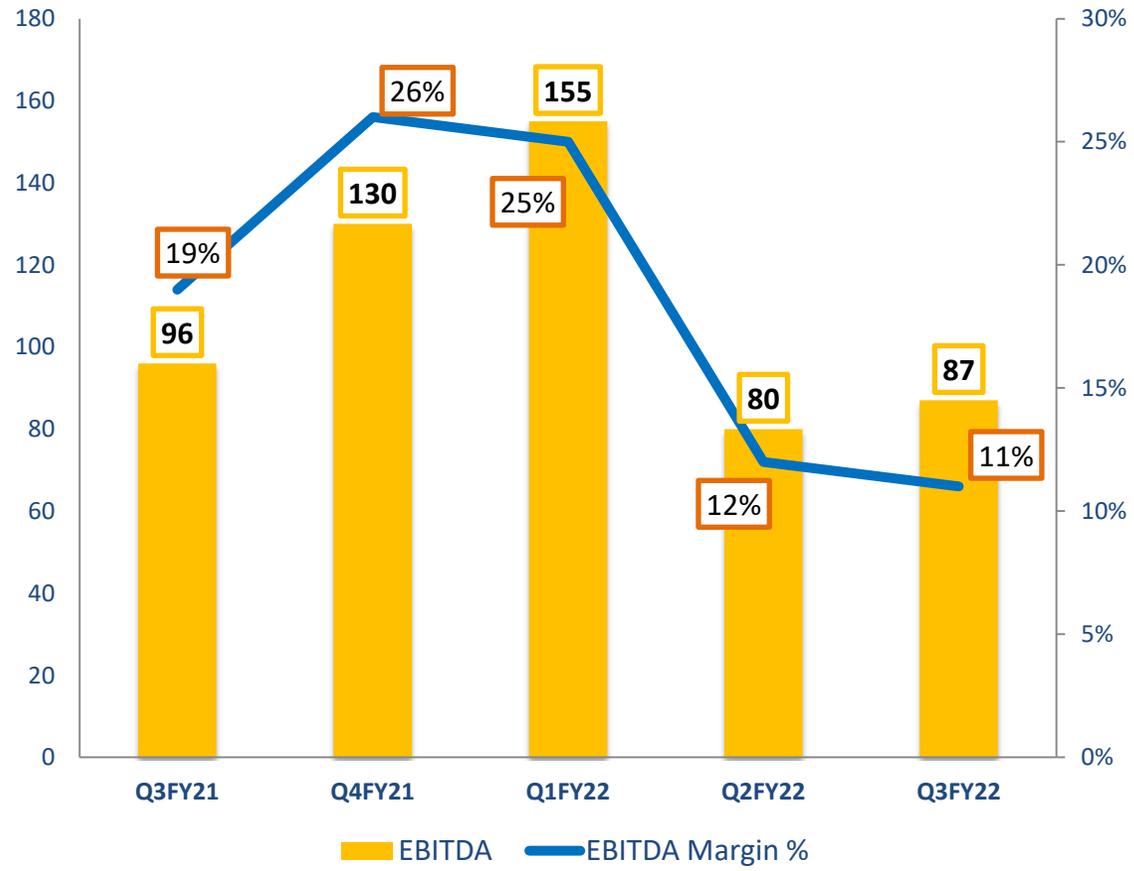
Broking income (in Mn) and growth



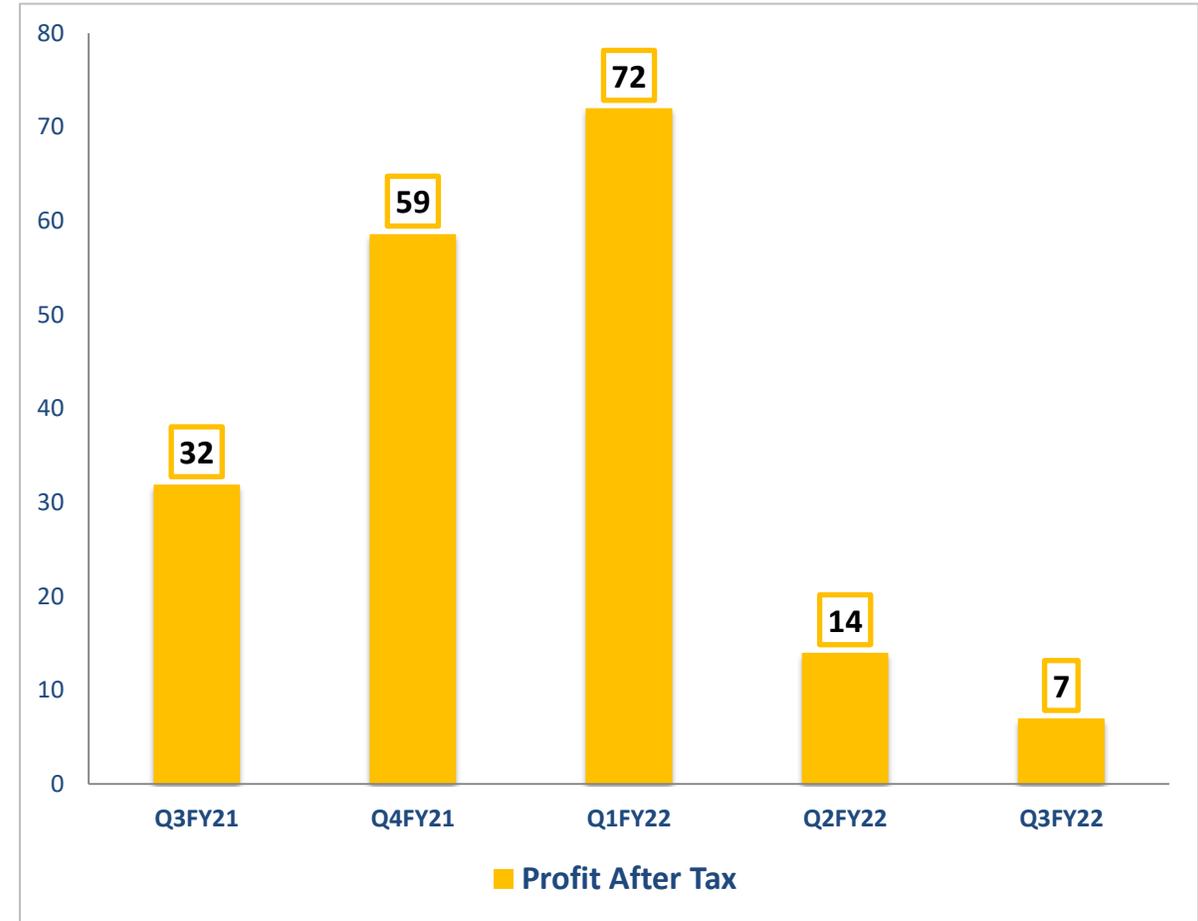


EBIDTA & Profit growth trend ...

EBITDA (in Mn) & Margin (%)



Profit after tax (in Mn)

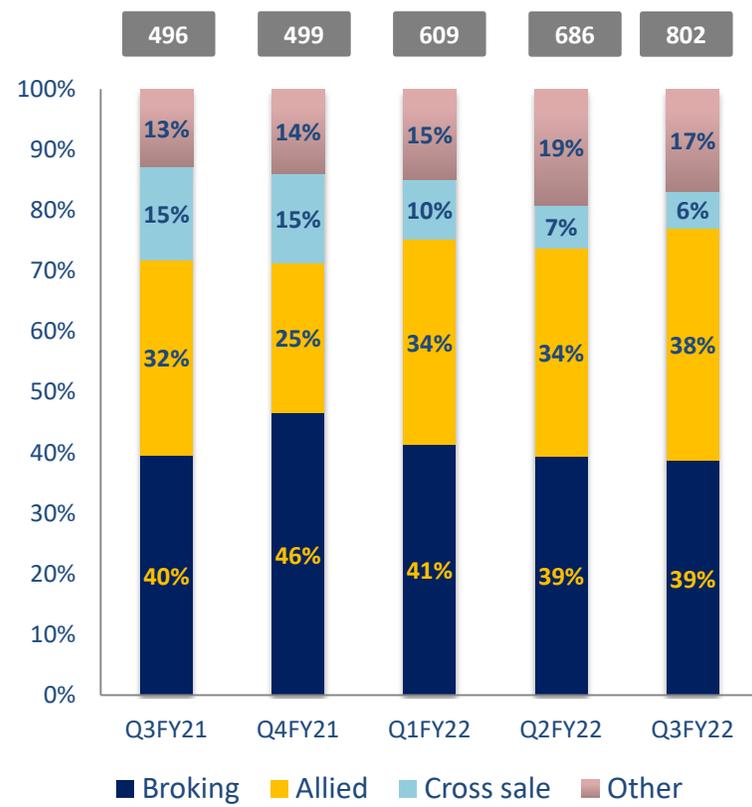




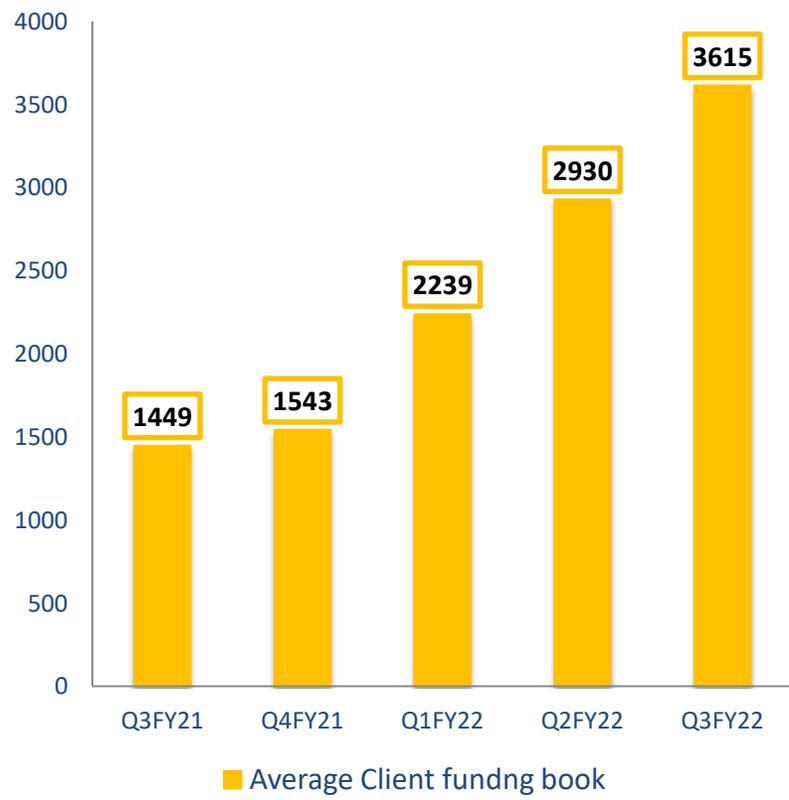
Revenue & cost split



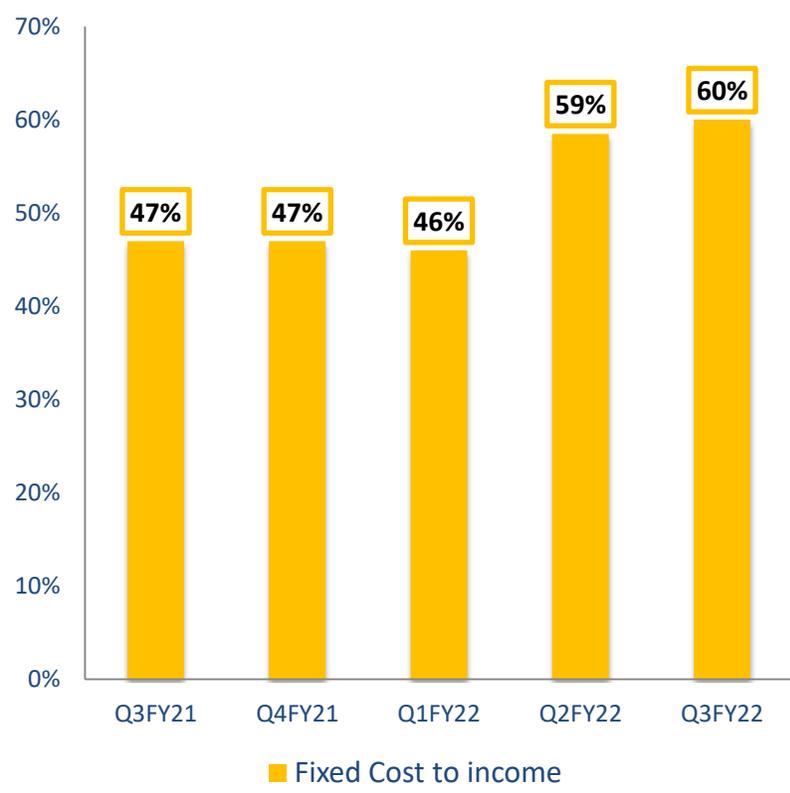
Revenue(in Mn) & Mix



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 December 2021

INR Mn	Quarter Ended			Quarterly Variances	
	Q3FY22	Q2FY22	Q3FY21	Q-o-Q	Y-o-Y
A. Income From Operations					
Brokerage Income	310	268	196	16%	58%
Allied Broking Income	309	235	160	31%	93%
Cross Sales Income	49	51	76	-5%	-36%
P2P Loan Commission	1	1	2	-2%	-57%
Other Operating Income	134	131	62	2%	117%
Total Income from operations (A)	802	686	496	17%	62%
Employee Cost	105	97	94	9%	12%
Advertising and Marketing expenses	303	236	121	29%	151%
Others Expense	306	273	185	12%	65%
Total Expenses (B)	715	606	400	18%	79%
EBITDA (A-B)	87	80	96	9%	-9%
<i>EBITDA margin %</i>	<i>11%</i>	<i>12%</i>	<i>19%</i>		
Depreciation, amortisation & impairment	12	13	11	-5%	8%
Finance cost	65	50	40	31%	63%
PBT	10	17	45	-42%	-78%
Tax expense	3	3	13	-1%	-81%
PAT	7	14	32	-46%	-77%
<i>PAT margin %</i>	<i>1%</i>	<i>2%</i>	<i>6%</i>		
Other Comprehensive income *	0	0	-1	-	-
Total Comprehensive Income for the Period	7	14	31	-51%	-76%
Earnings Per Equity Share (EPS)					
Basic (In ₹)	0.26	0.48	1.25	-46%	-79%
Diluted (In ₹)	0.25	0.47	1.25	-47%	-80%

*Amount is less than ₹ 0.5 million ,hence shown ₹ 0 million



Consolidated Profit & Loss for nine months ended December 2021



INR Million	Nine Months Ended		Nine Months ended
	December 31,2021	December 31,2020	Variances
			Y-o-Y
<u>A. Income From Operations</u>			
Brokerage Income	831	615	35%
Allied Broking Income	748	492	52%
Cross Sales Income	160	173	-8%
P2P Loan Commission	3	5	-42%
Other Operating Income	355	162	119%
Total Income from operations (A)	2,097	1,447	45%
Employee Cost	294	281	5%
Advertising and Marketing expenses	699	341	105%
Others Expense	783	510	53%
Total Expenses (B)	1,775	1,132	57%
EBITDA (A-B)	322	315	2%
<i>EBITDA margin %</i>	<i>15%</i>	<i>22%</i>	
Depreciation, amortisation & impairment	35	35	0%
Finance cost	162	159	2%
PBT	125	121	3%
Tax expense	32	33	-4%
PAT	93	88	6%
<i>PAT margin %</i>	<i>4%</i>	<i>6%</i>	
Other Comprehensive income	-1	-4	70%
Total Comprehensive Income for the Period	92	84	9%
Earnings Per Equity Share (EPS)			
Basic (In ₹)	3.21	3.47	-7%
Diluted (In ₹)	3.17	3.47	-9%



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**Management
& Awards**



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



Mr. Mehul Jain
Product Head, Trading



Mr. R. Balaji
Chief Technical Officer



Ms. Namita Godbole
Company Secretary and
Compliance Officer



Ms. Raisa Kazi
Chief Marketing Officer



Mr. Mayur Dedhia
Business Head, Broking



Awards



Best Brand at **Economic Times**



Buzzin Content Awards 2021 Won Silver for #Ab Toh Sabko Pata Hai at buzzincontent



Recognised among the 50 Most Trusted BFSI Brands in India at **MarksmanDaily.com**



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Thank you