

April 27, 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: Revised Corporate Presentation on the quarter and year ended March 31, 2022

We enclose herewith the revised Corporate Presentation for the quarter and year ended March 31, 2022.

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



INVESTOR PRESENTATION

QUARTER ENDED MAR 22 (Q4FY22)



GLIMPSE OF FY22



5TH LARGEST DISCOUNT BROKER



2.73 Mn+
TOTAL CUSTOMERS
102% ▲ Y-O-Y



11.92Mn+
APP USERS
70% ▲ Y-O-Y



₹ 297.9Cr+
REVENUE
53% ▲ Y-O-Y



₹ 1.2 Trn+
TURNOVER
123% ▲ Y-O-Y



4.3
APP RATING
From 4.2

5th Largest as per NSE Active Customers (Source: NSE website, ICICI Securities consider full time broker)



OFFERS A WIDE BOUQUET OF INVESTMENT AND LENDING SOLUTIONS



Online Trading
2.73 mn+ Clients



Digital Gold
17k+ Transactions



Mutual Funds
75k+ Active SIP's
121%▲ Y-O-Y



Smallcase
115 Cr+ AUM
121%▲ Y-O-Y



Subscription
55k+ Subscribers
10% ▲ Y-O-Y

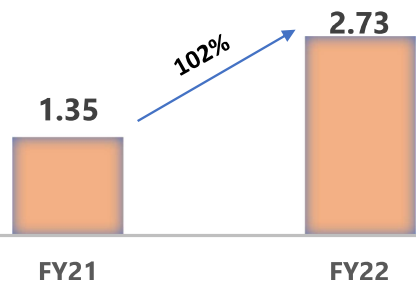


BUSINESS GROWTH

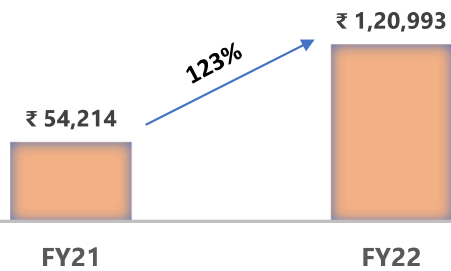
BUSINESS GROWTH



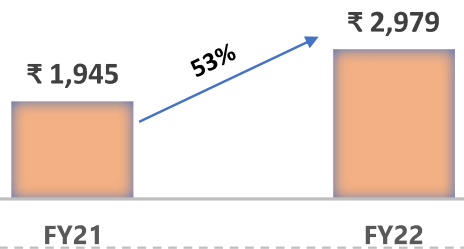
CLIENT BASE (Mn)



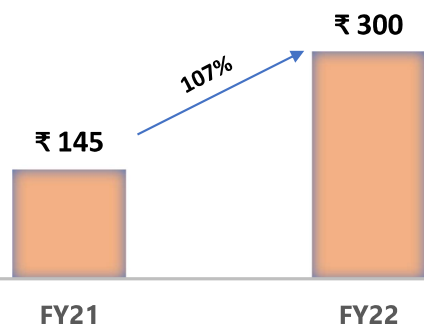
AVG. DAILY TURNOVER – TOTAL (Cr)



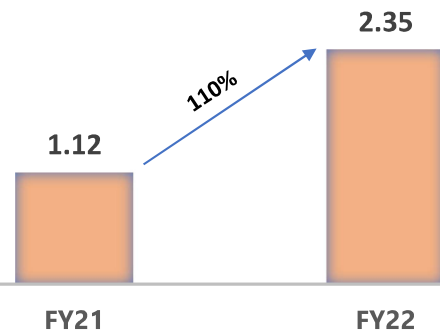
TOTAL REVENUE (Mn)



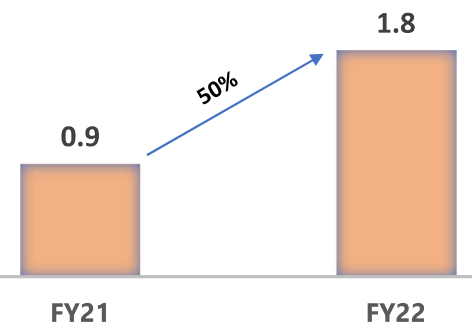
AVG. CLIENT FUNDING BOOK (Cr)



TIER 2 & 3+ GROWTH (Mn)



ACTIVE CLIENTS (Mn)





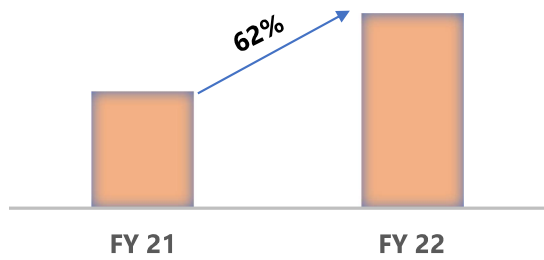
DIGITAL DRIVE

DIGITAL DRIVE



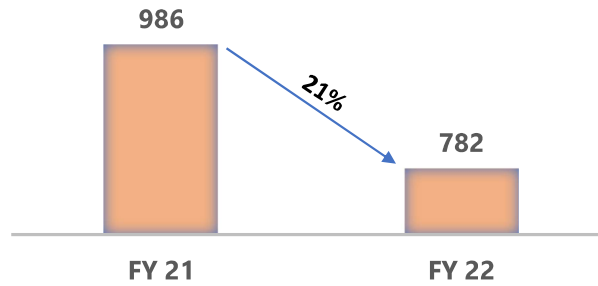
LEAD CONVERSION

Optimised onboarding journey and automated backend processing



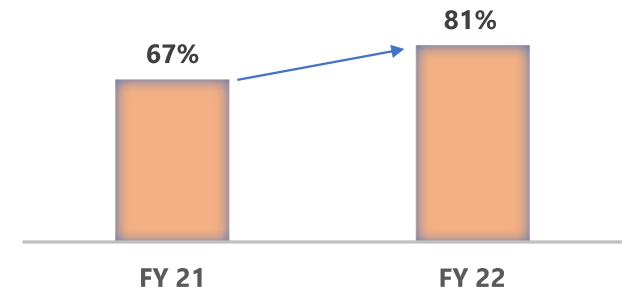
REDUCING CAC

Improved efficiency in marketing & Sales



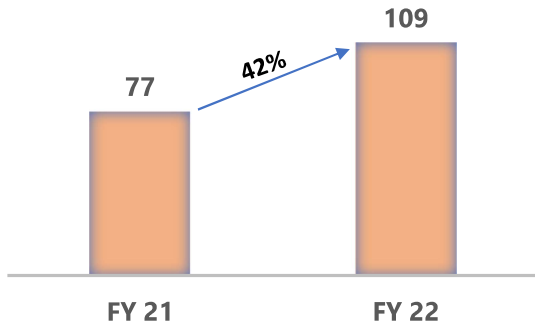
NET PROMOTER SCORE

Improved response TAT & overall experience



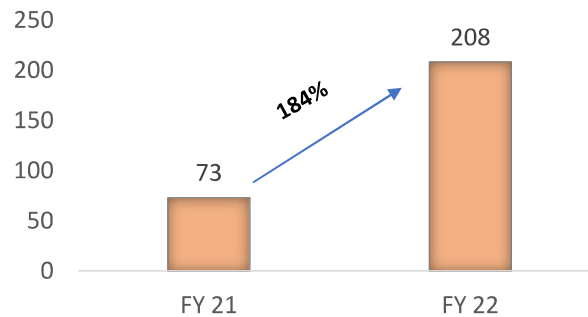
NO. OF ORDERS(Mn)

Acquisition growth coupled with focus on high frequency traders



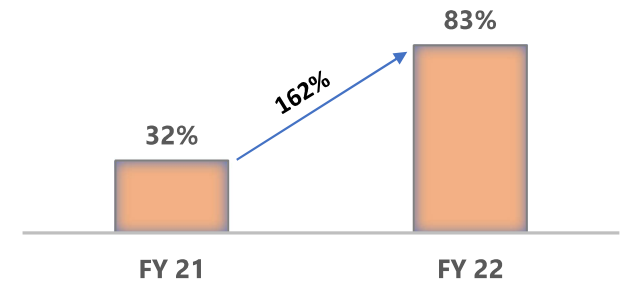
Digital Team

Invested in resources to drive next phase of growth



STP

Automated backend and simplified onboarding journey

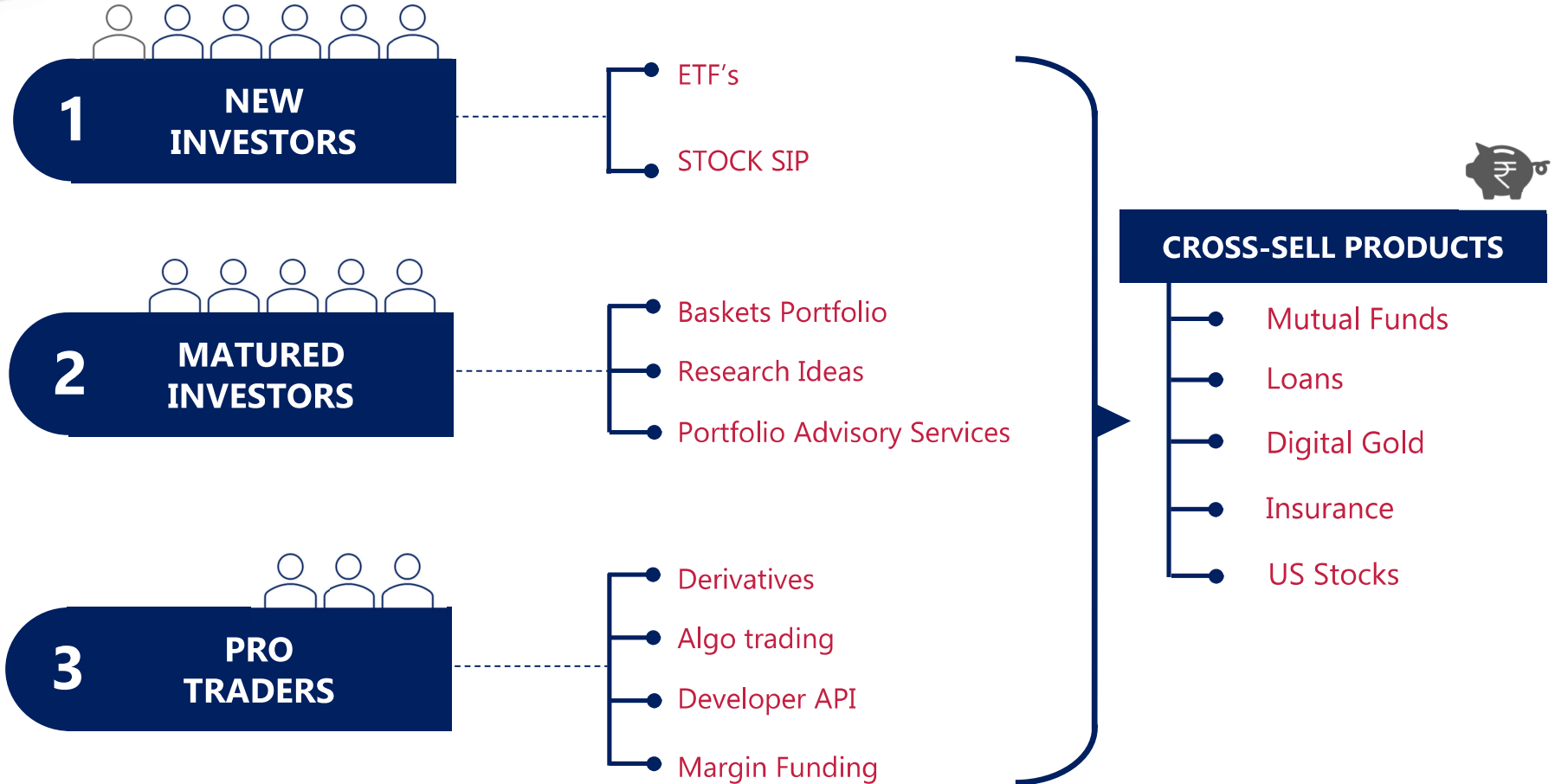




TRADING ECOSYSTEM



TRADING ECOSYSTEM



PARTNERSHIPS

TRADING

TRADETRON
ALGO STRATEGY MARKETPLACE



INVESTING



OTHER TIE-UPS





NEW INITIATIVES

NEW INITIATIVES



5paisa WEALTH

- Abakkus Smart FlexiCap
Abakkus Smart Build India
- Alpha Core & Satellite

STOCK SIP

1 Lac+ SIP

FINSCHOOL

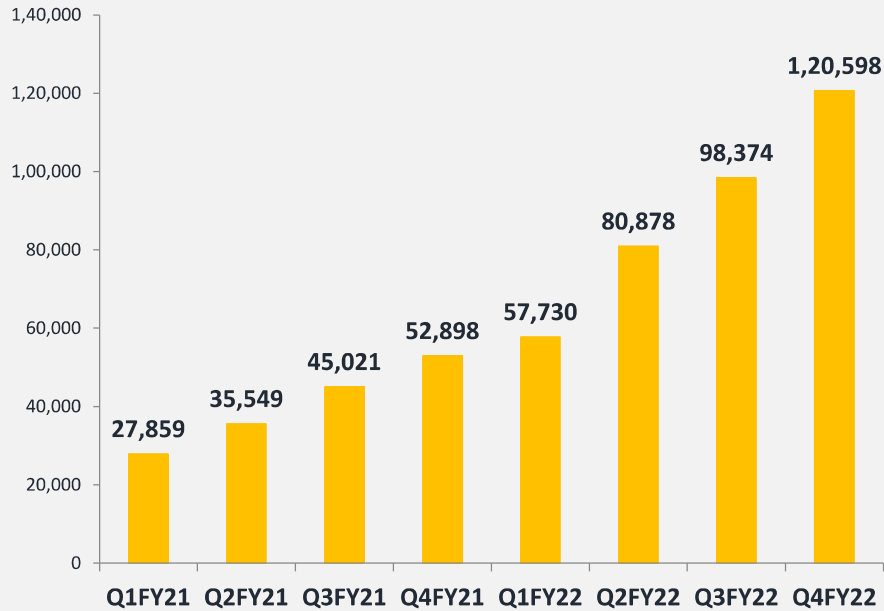
14,71,600 Avg. Monthly Page Views	79 Chapters	24 Videos
696 Total Pages	8 Courses	



BUSINESS NUMBER AT A GLANCE

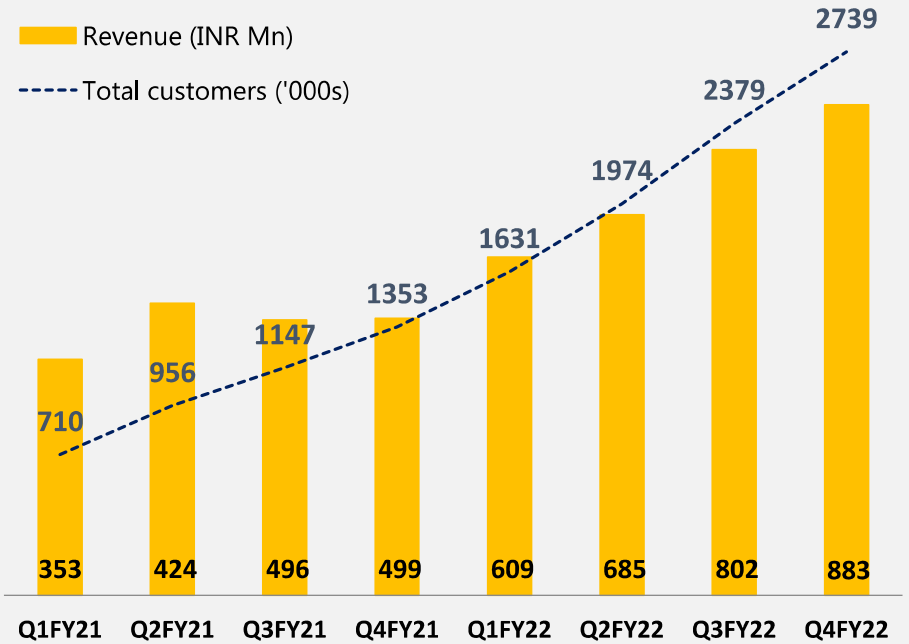
RAPID AND CONSISTENT GROWTH IN ADTO, CUSTOMERS AND REVENUE

Avg. Daily Turnover – Total (in Cr)



- **ADTO** – 1,20,598 Cr for Q4FY22 (Up 22.59% Q-o-Q)

Customers & Revenue Growth



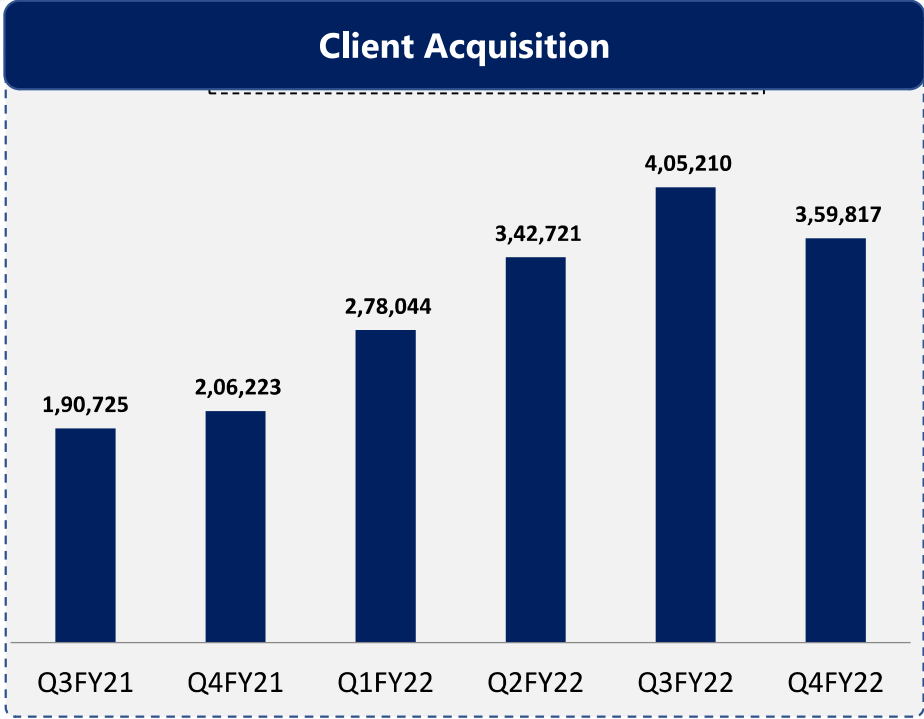
- **Revenue** – 883 Mn for Q4FY22 (Up 10% Q-o-Q)

- **Client Acquisition** – 3.59 lakh in Q4FY22 (Down 11.22% Q-o-Q)

- **Total Client base as on Mar 22** – 2.73 Mn (Up 15%)

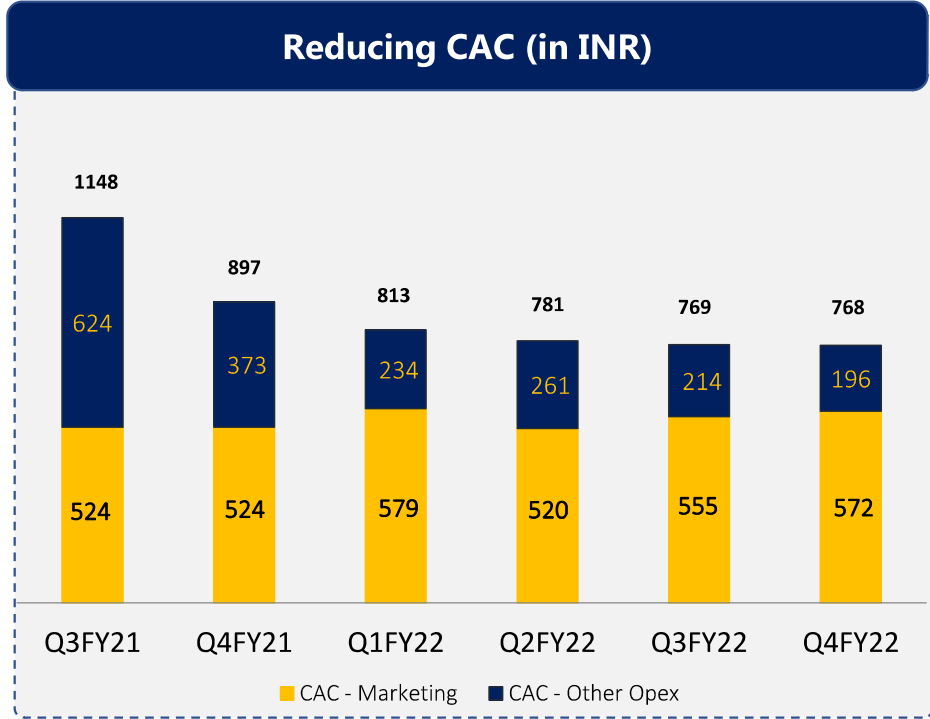


CUSTOMER ACQUISITION AND CONSISTENT REDUCTION IN CAC



Client acquisition

- Client acquisition down 11.2% Q-o-Q



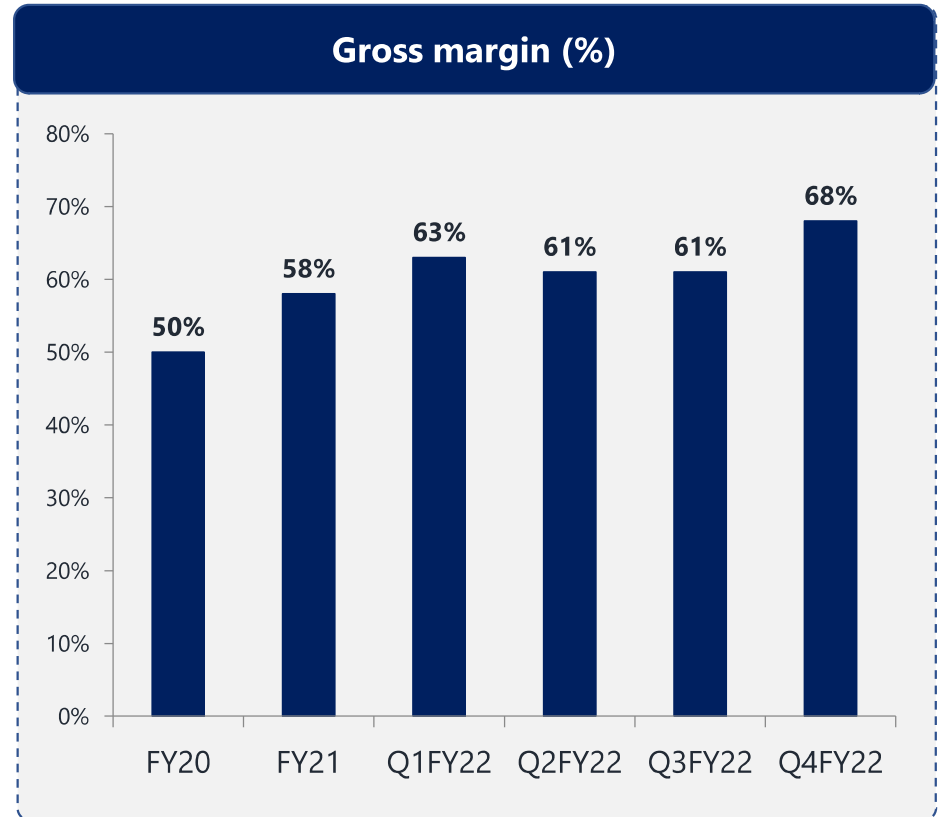
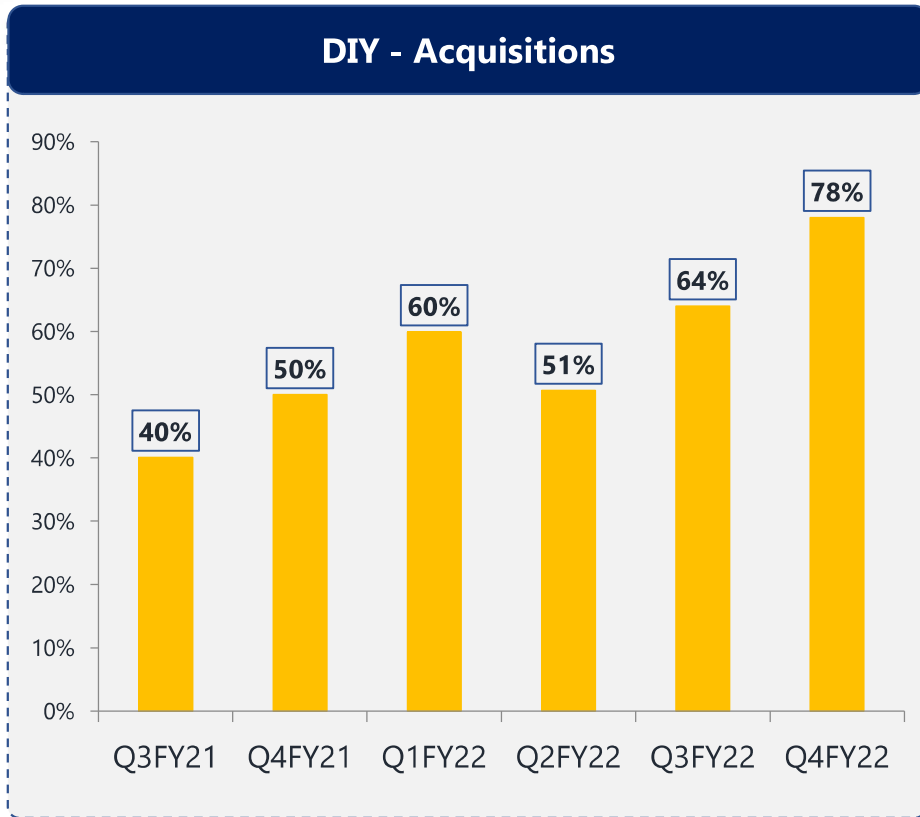
Consistent Reduction in CAC

- CAC Marketing up 3% Q-o-Q
 - CAC Other Opex down 8.8 % Q-o-Q

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



WITH IMPROVING DIY ACQUISITIONS AND MARGINS



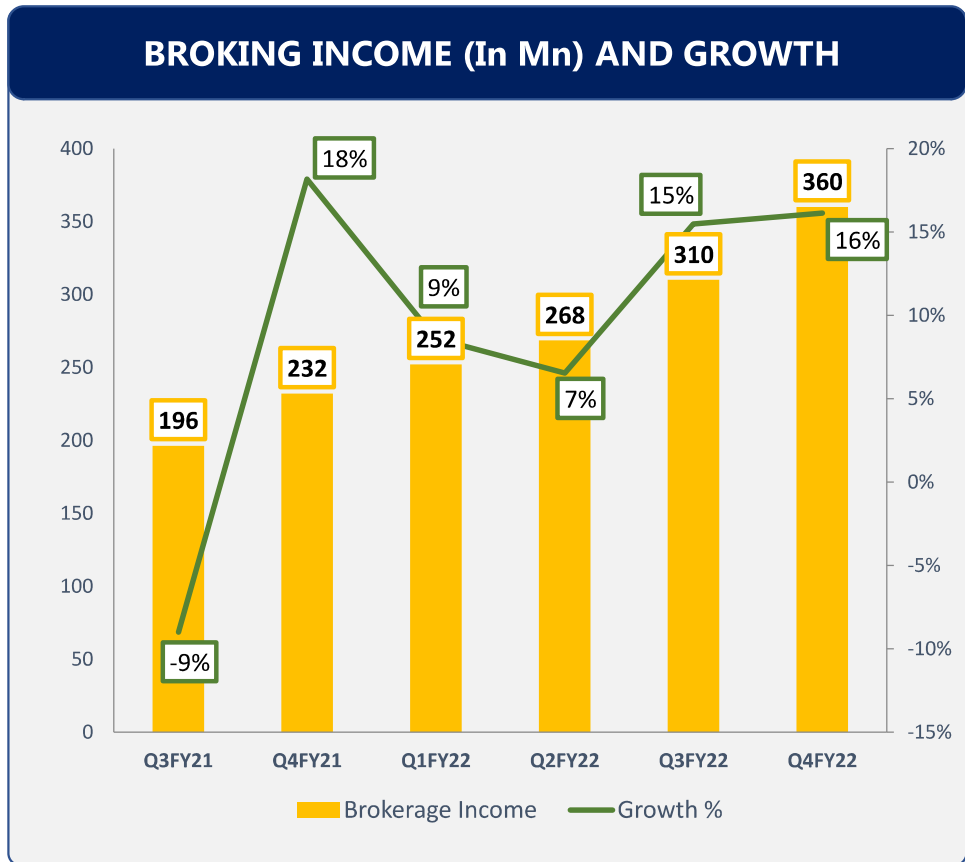
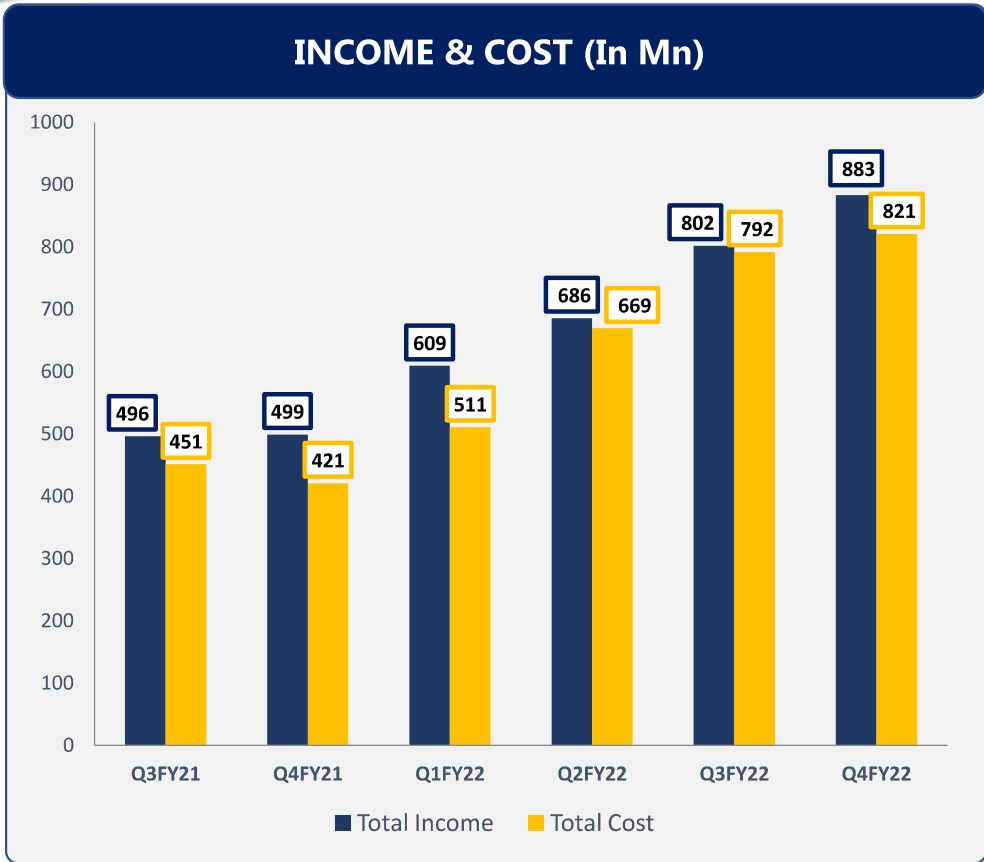
Note: DIY - Clients onboarded through digital platform without any intervention or any assistance

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



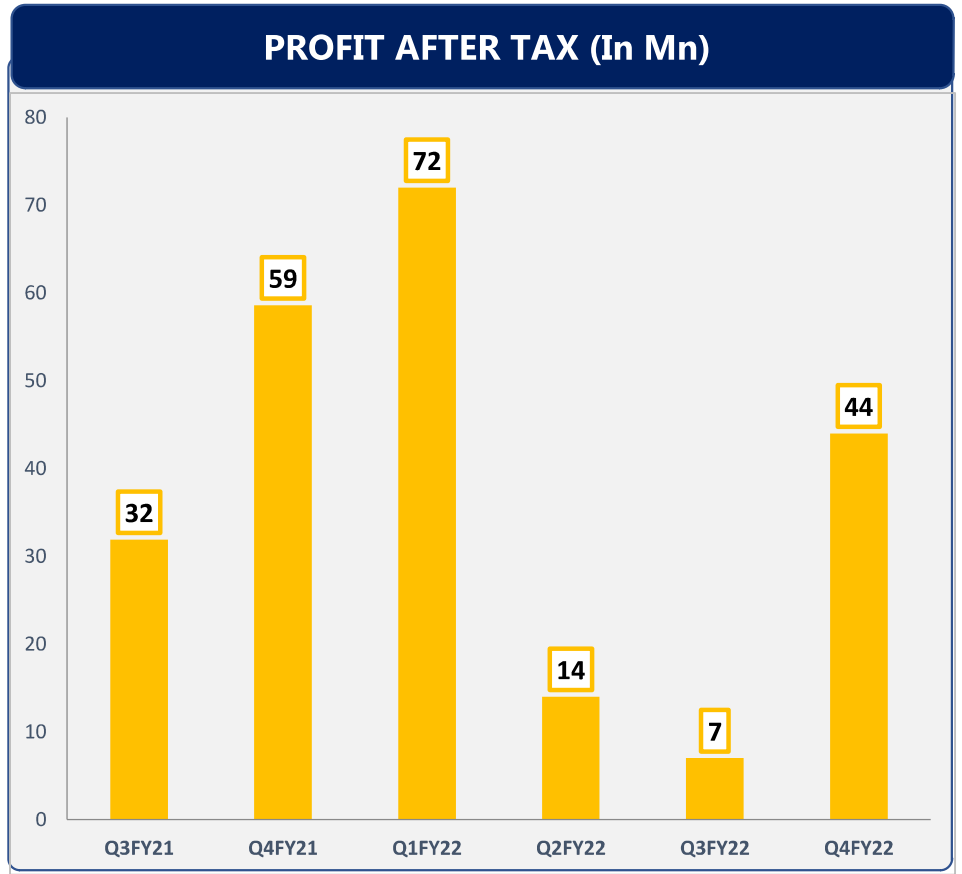
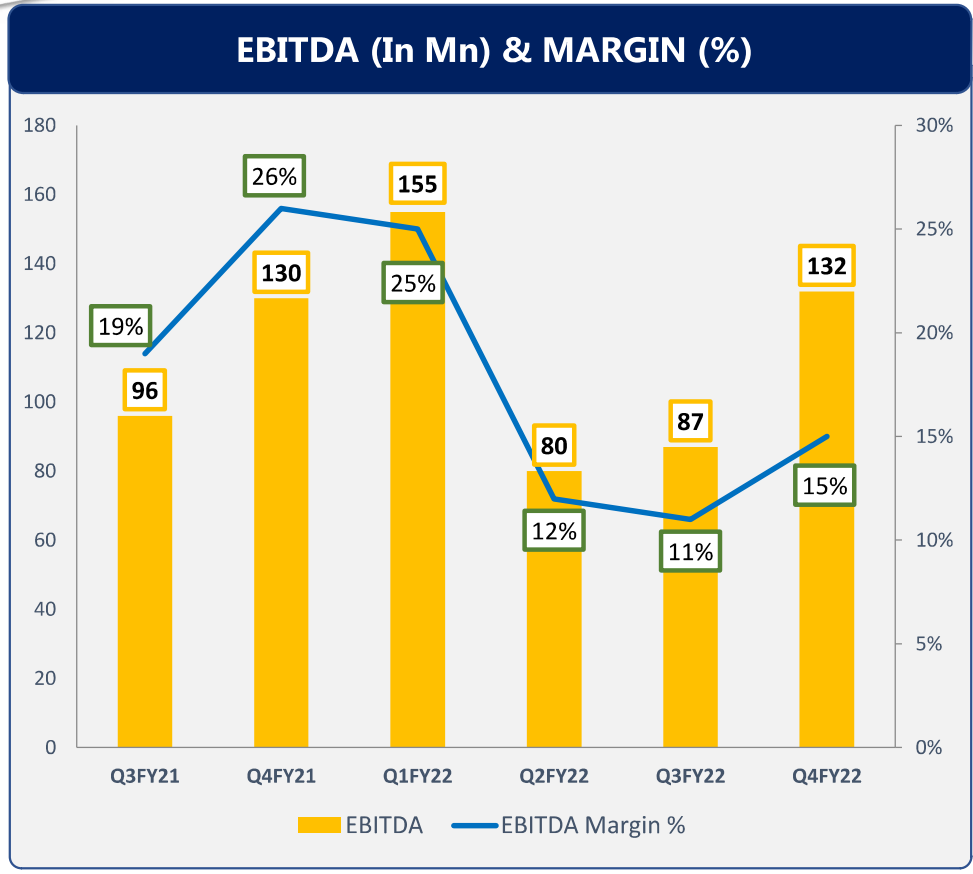
FINANCIAL NUMBER

INCOME & COST TREND





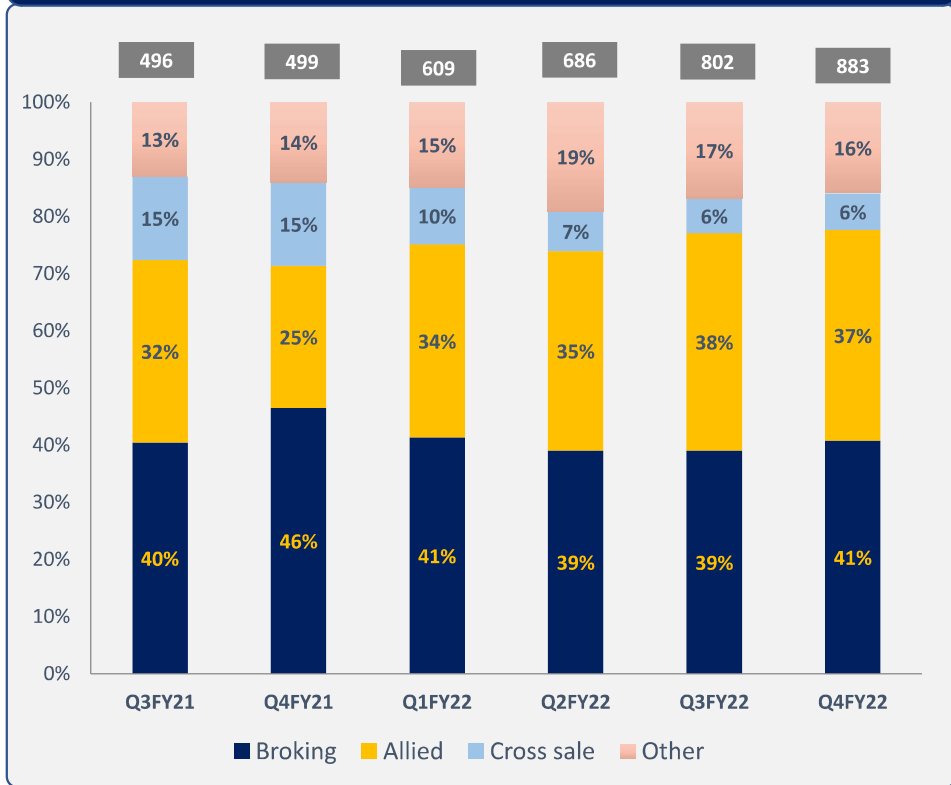
EBIDTA & PROFIT GROWTH TREND



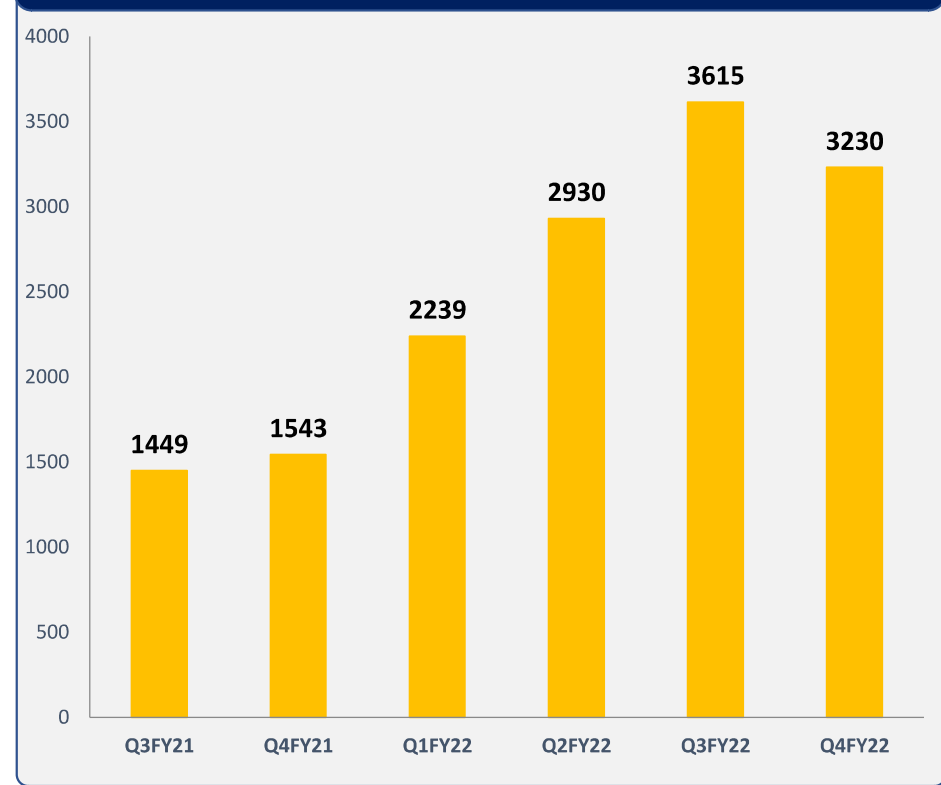


REVENUE MIX & CLIENT FUNDING

REVENUE MIX (In MN)



AVERAGE CLIENT FUNDING BOOK (In MN)



CONSOLIDATED PROFIT & LOSS FOR QUARTER ENDED MAR 2022

INR Million	Quarter Ended			Quarterly Variances	
	Q4FY22	Q3FY22	Q4FY21	Q-o-Q	Y-o-Y
A. Income From Operations					
Brokerage Income	361	310	232	16%	55%
Allied Broking Income	324	309	124	5%	161%
Cross Sales Income	59	49	73	22%	-18%
P2P Loan Commission	0	1	1	-64%	-48%
Other Operating Income	139	134	70	4%	100%
Total Income from operations (A)	883	802	499	10%	77%
Employee Cost	128	105	80	22%	59%
Advertising and Marketing expenses	262	303	125	-14%	110%
Depreciation, amortisation & impairment	15	12	11	27%	35%
Finance cost	57	65	41	-13%	40%
Others Expense	361	306	164	18%	120%
Total Expenses (B)	823	792	421	4%	96%
PBT	60	10	78	509%	-23%
Tax expense	16	3	20	545%	-18%
PAT	44	7	59	497%	-25%
<i>PAT margin %</i>	5%	1%	12%		
Other Comprehensive income *	2	0	3	-1267%	-33%
Total Comprehensive Income for the Period	46	7	62	546%	-25%
Earnings Per Equity Share (EPS)					
Basic (In ₹)	1.51	0.26	2.44	481%	-38%
Diluted (In ₹)	1.50	0.25	2.42	500%	-38%

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

CONSOLIDATED PROFIT & LOSS FOR YEAR ENDED MAR 2022

INR Million	Year Ended		Yearly Variances
	March 31,2022	March 31,2021	Y-o-Y
A. Income From Operations			
Brokerage Income	1,191	847	41%
Allied Broking Income	1,073	616	74%
Cross Sales Income	219	236	-7%
P2P Loan Commission	3	6	-55%
Other Operating Income	494	241	105%
Total Income from operations (A)	2,980	1,946	53%
Employee Cost	422	361	17%
Advertising and Marketing expenses	961	465	107%
Depreciation, amortisation & impairment	50	46	9%
Finance cost	219	199	10%
Others Expense	1,143	675	69%
Total Expenses (B)	2,795	1,747	60%
PBT	185	199	-7%
Tax expense	47	52	-8%
PAT	138	147	-7%
<i>PAT margin %</i>	5%	8%	
Other Comprehensive income *	1	0	-
Total Comprehensive Income for the Period	137	147	-6%
Earnings Per Equity Share (EPS)			
Basic (In ₹)	4.72	5.76	-18%
Diluted (In ₹)	4.68	5.73	-18%

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



CONSOLIDATED BALANCE SHEET AS AT MARCH 31, 2022

INR Million	March 31,2022	March 31,2021
Assets		
<i>Financial assets</i>		
Cash and cash equivalents	894	169
Bank balance other than above	11,111	5,074
Loans/Client funding book	3,021	1,781
Other financial assets	717	1,319
Sub-total	15,743	8,343
Deferred tax assets (including current tax)	172	191
Other non-financial assets	170	136
Sub-total	343	327
Total Assets	16,086	8,670
Liabilities and Equity		
Borrowings	2,790	2,339
Other financial liabilities	9,475	4,739
Sub-total	12,264	7,078
<i>Non-financial liabilities</i>	81	31
<i>Equity & Reserves</i>		
Equity share capital	294	255
Other equity	3,446	1,306
Sub-total	3,740	1,561
Total Liabilities & Equity	16,086	8,670



OUR TEAM

BOARD OF DIRECTORS



DR. ARCHANA NIRANJAN HINGORANI
Chairperson



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. R. BALAJI
Chief Technical Officer



MR. MEHUL JAIN
Product Head, Trading



MS. NAMITA GODBOLE
Company Secretary and
Compliance Officer



MR. MAYUR DEDHIA
Business Head, Broking



AWARDS & OTHERS

CERTIFIED – GREAT PLACE TO WORK



AWARDS



Best Brand at Economic Times



Won Silver Buzzin Content Awards 2021



Recognized among 50 Most Trusted BFSI Brands in India at MarksmenDaily.com



Won Silver Digixx Awards 2022



THANK YOU