

July 11, 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: Investor Presentation on the unaudited financial results for the quarter ended June 30, 2022

We enclose herewith the Investor Presentation on the unaudited financial results for the quarter ended June 30, 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

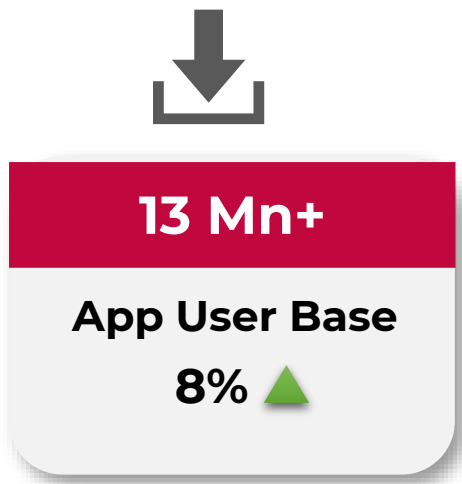
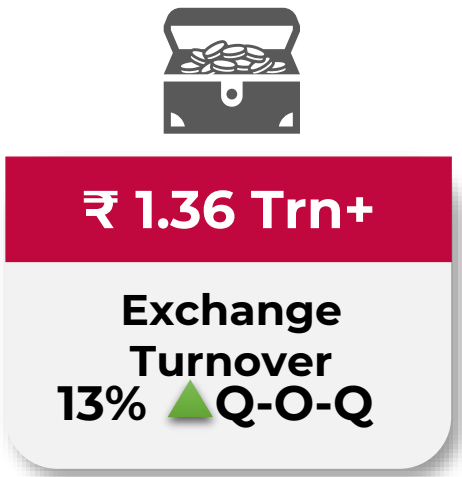
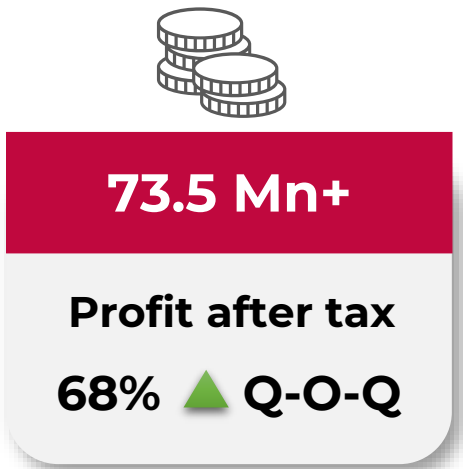
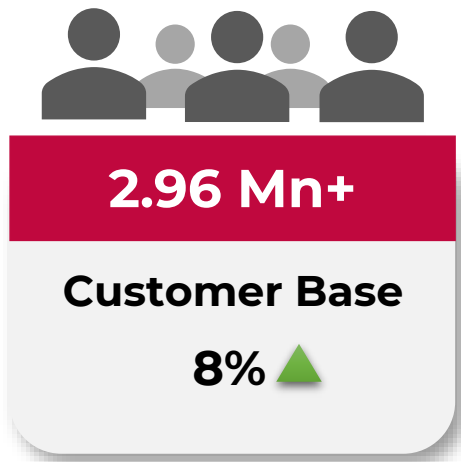
QUARTER ENDED June 22 (Q1FY23)



GLIMPSE OF Q1FY23



Highlights of the quarter – Q1FY23



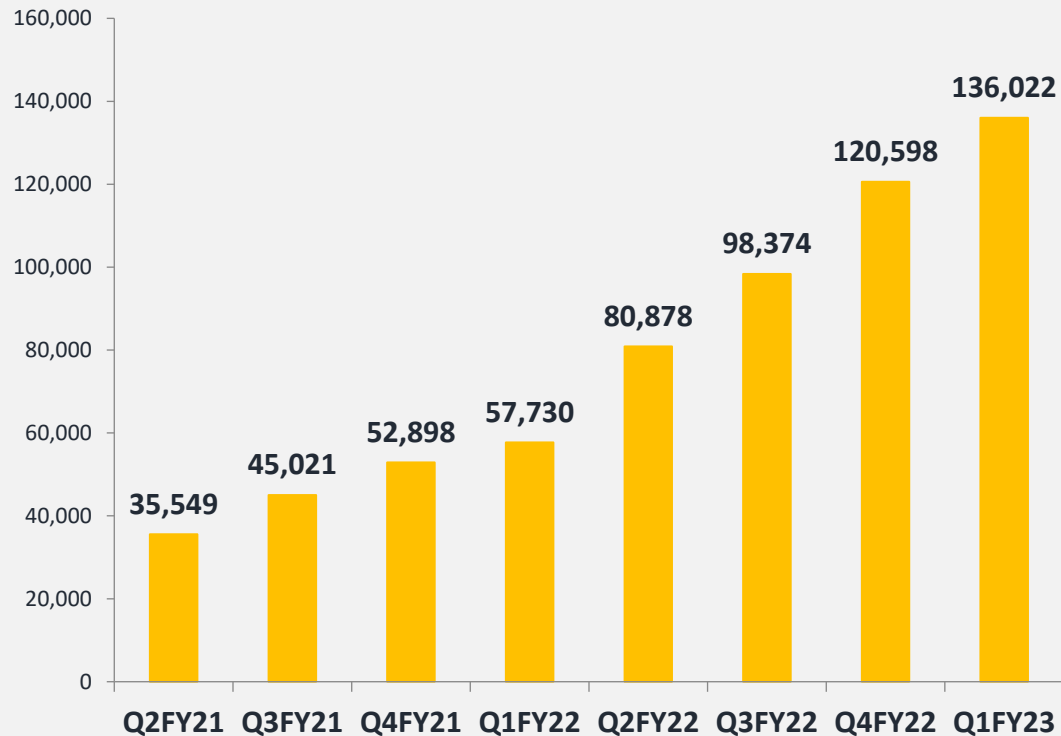
Customer base and App user base growth compared between 30th Jun 22 Vs 31st Mar 22



BUSINESS NUMBER AT A GLANCE

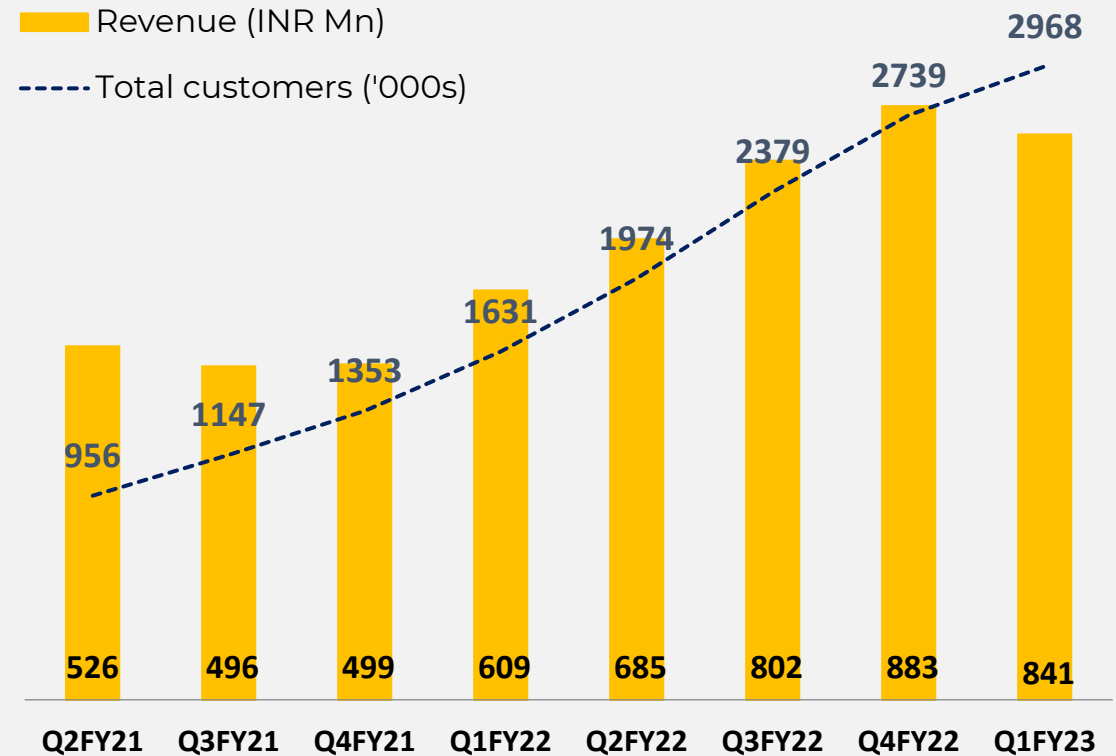
GROWTH IN ADTO, CUSTOMERS AND REVENUE

Avg. Daily Turnover – Total (in Cr)



- **ADTO** – 1,36,022 Cr for Q1FY23 (Up 13% Q-o-Q)

Customers & Revenue Growth



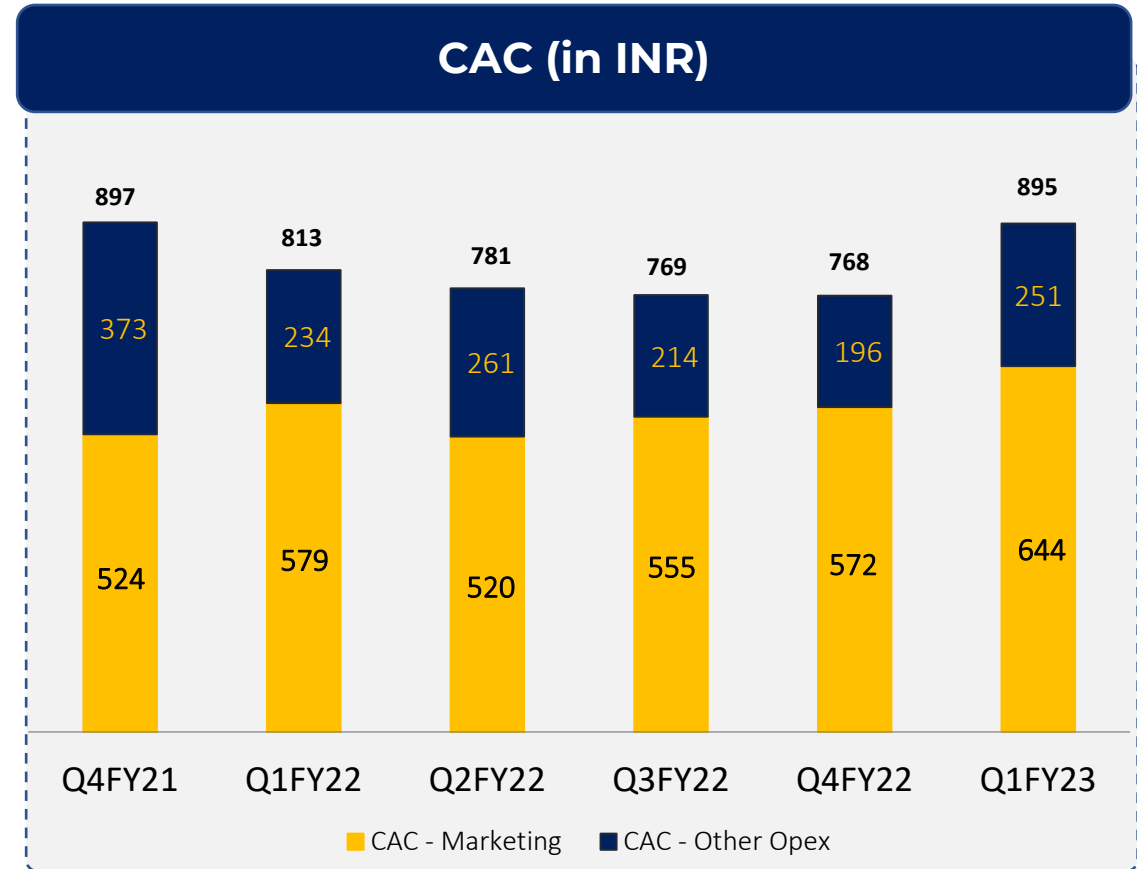
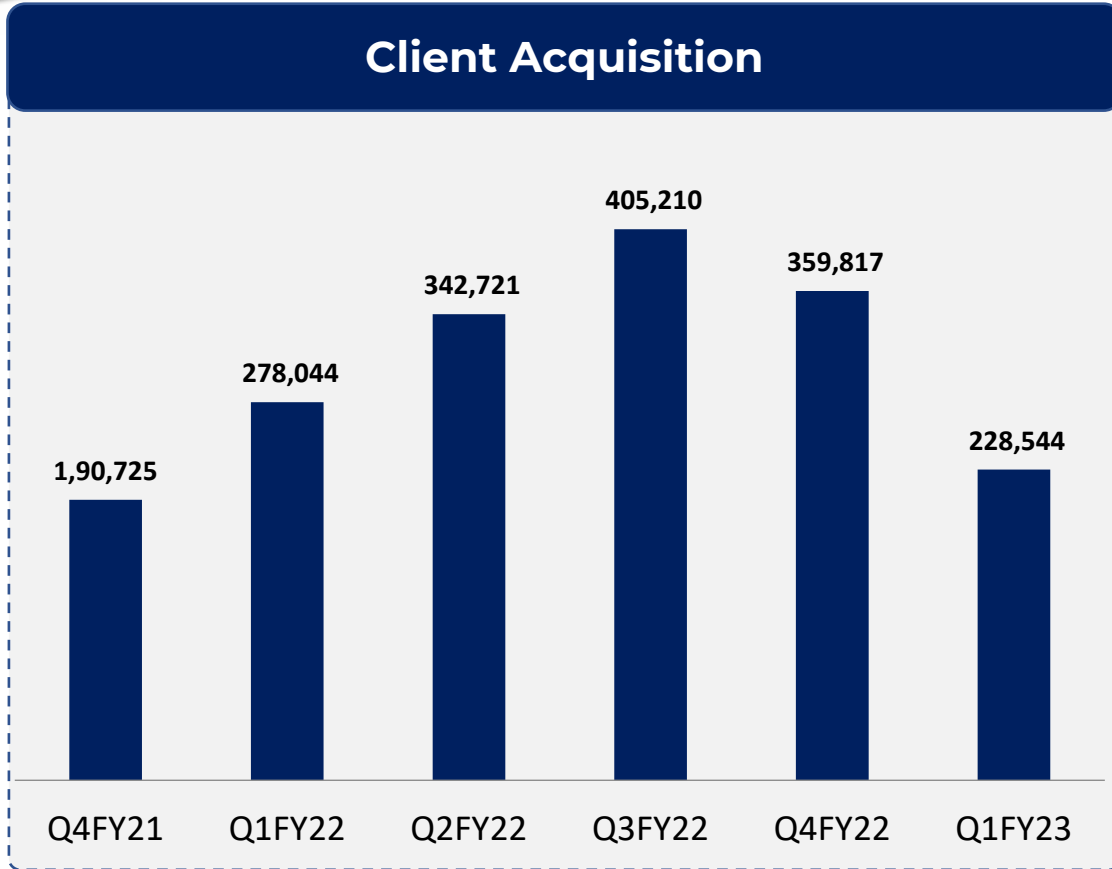
- **Revenue** – 841 Mn for Q1FY23 (Down 5% Q-o-Q)

- **Total Client base as on June 22** – 2.97 Mn





CLIENT ACQUISITION AND CAC



Client acquisition

- Client acquisition down 36% Q-o-Q

Cost to acquire customer

- CAC Marketing up 13% Q-o-Q

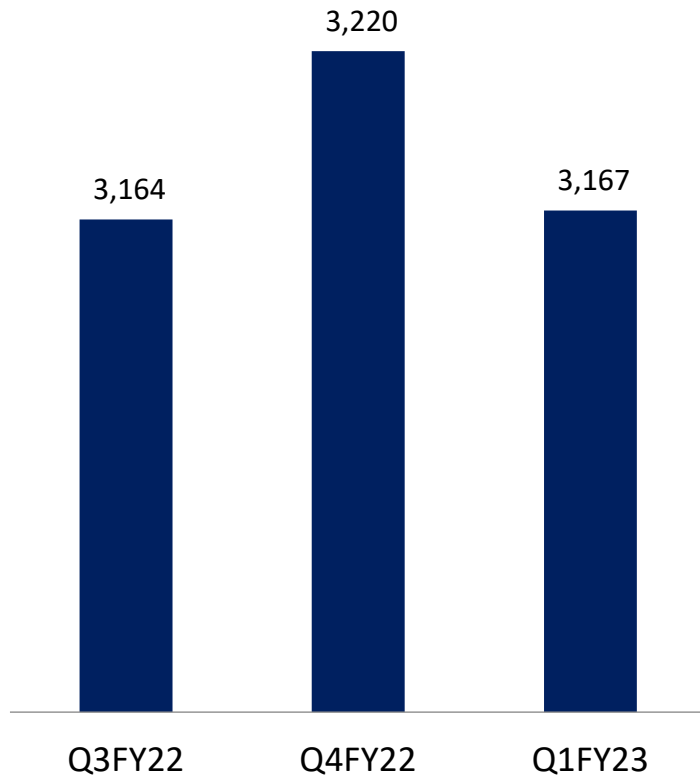
- CAC Other Opex up 28% Q-o-Q

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

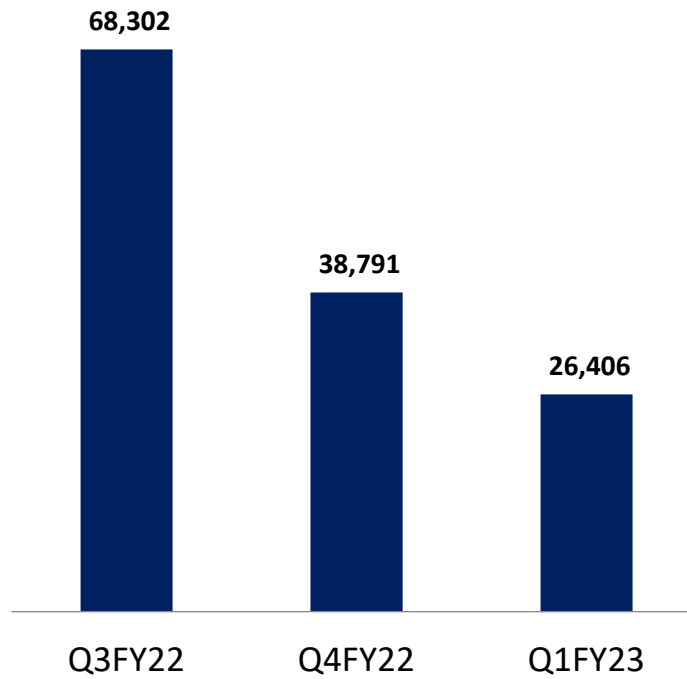


CLIENT FUNDING BOOK SPREAD OVER WIDE CUSTOMER BASE

Client Funding Book Size (in Millions)



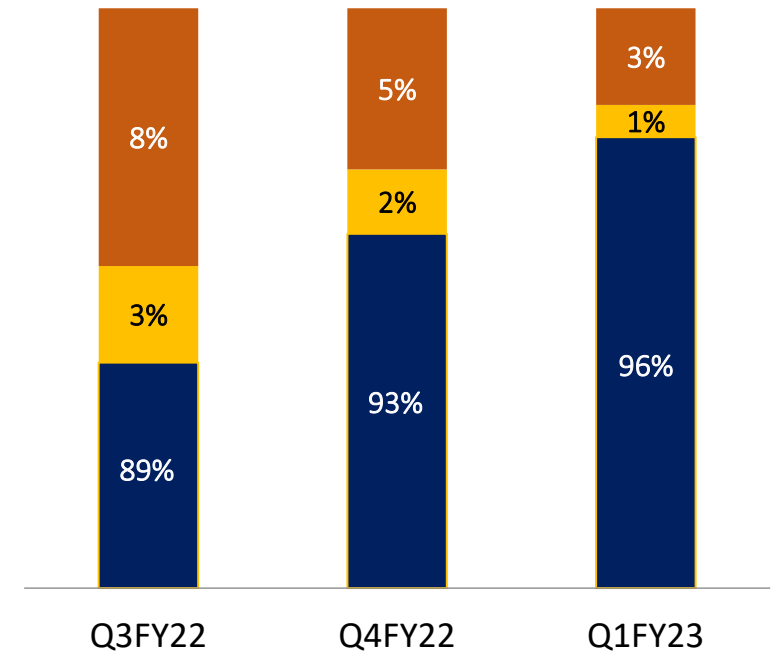
Low Per Client Exposure (In INR)



Client Funding Book Segmentation

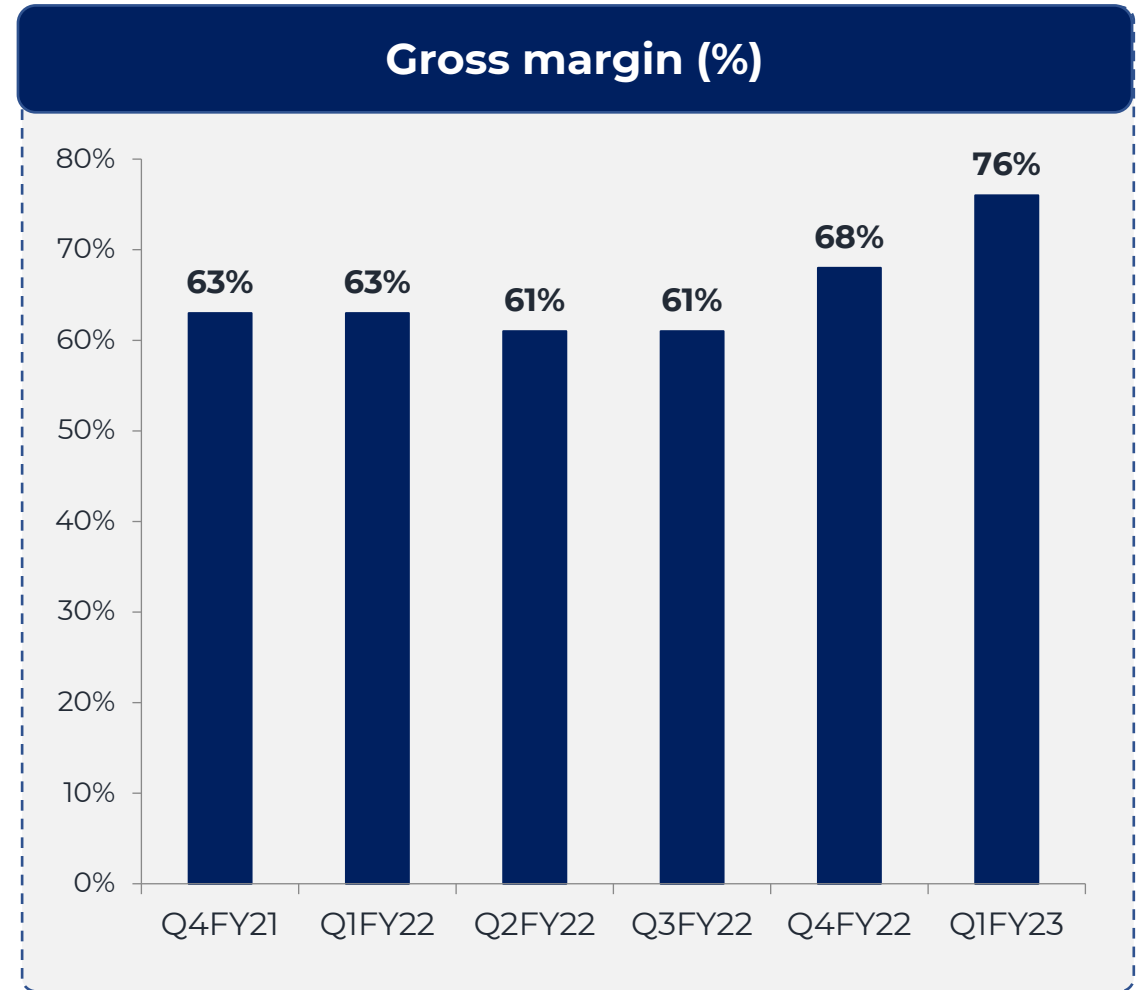
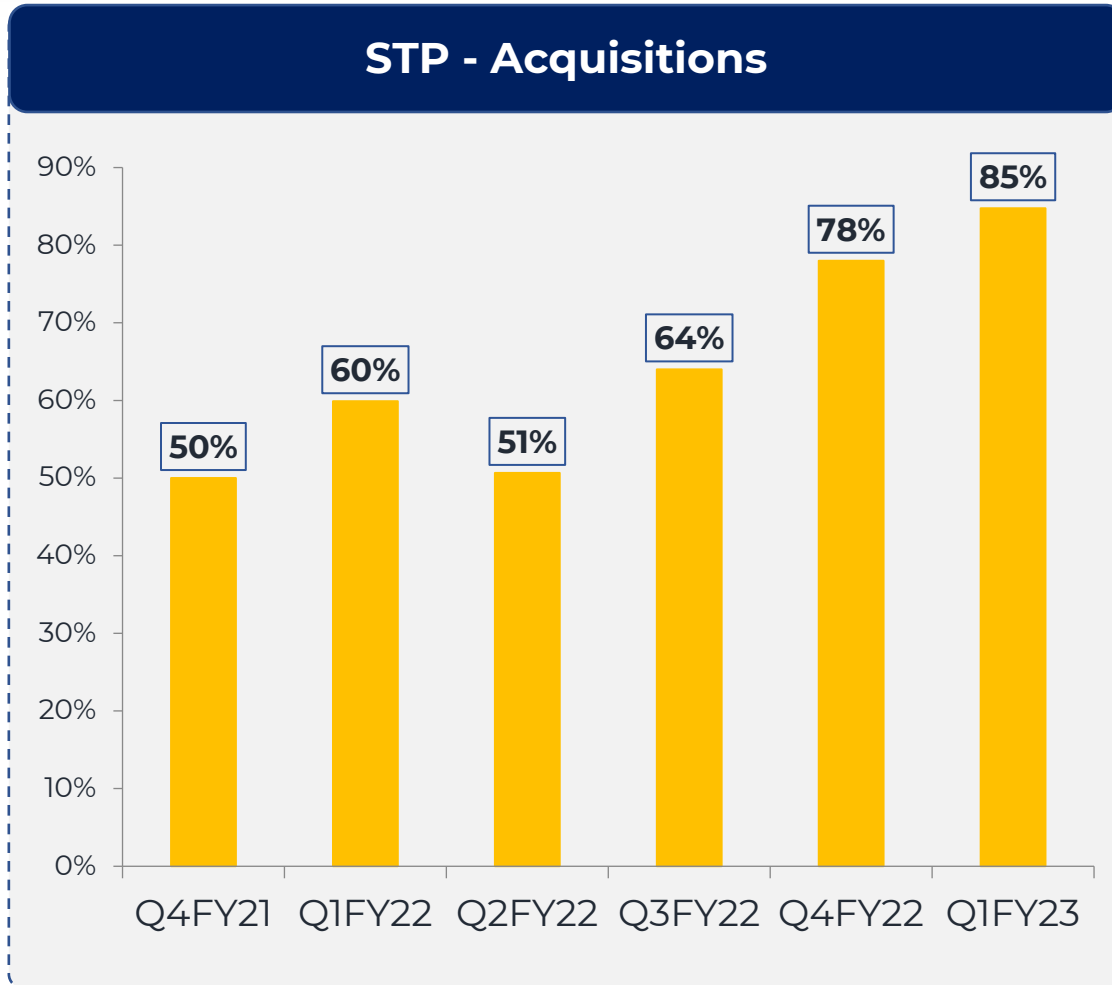
(% age of client using the facility)

■ Less than 50K ■ 50K to 100K ■ More than 100K





WITH IMPROVING DIY ACQUISITIONS AND MARGINS



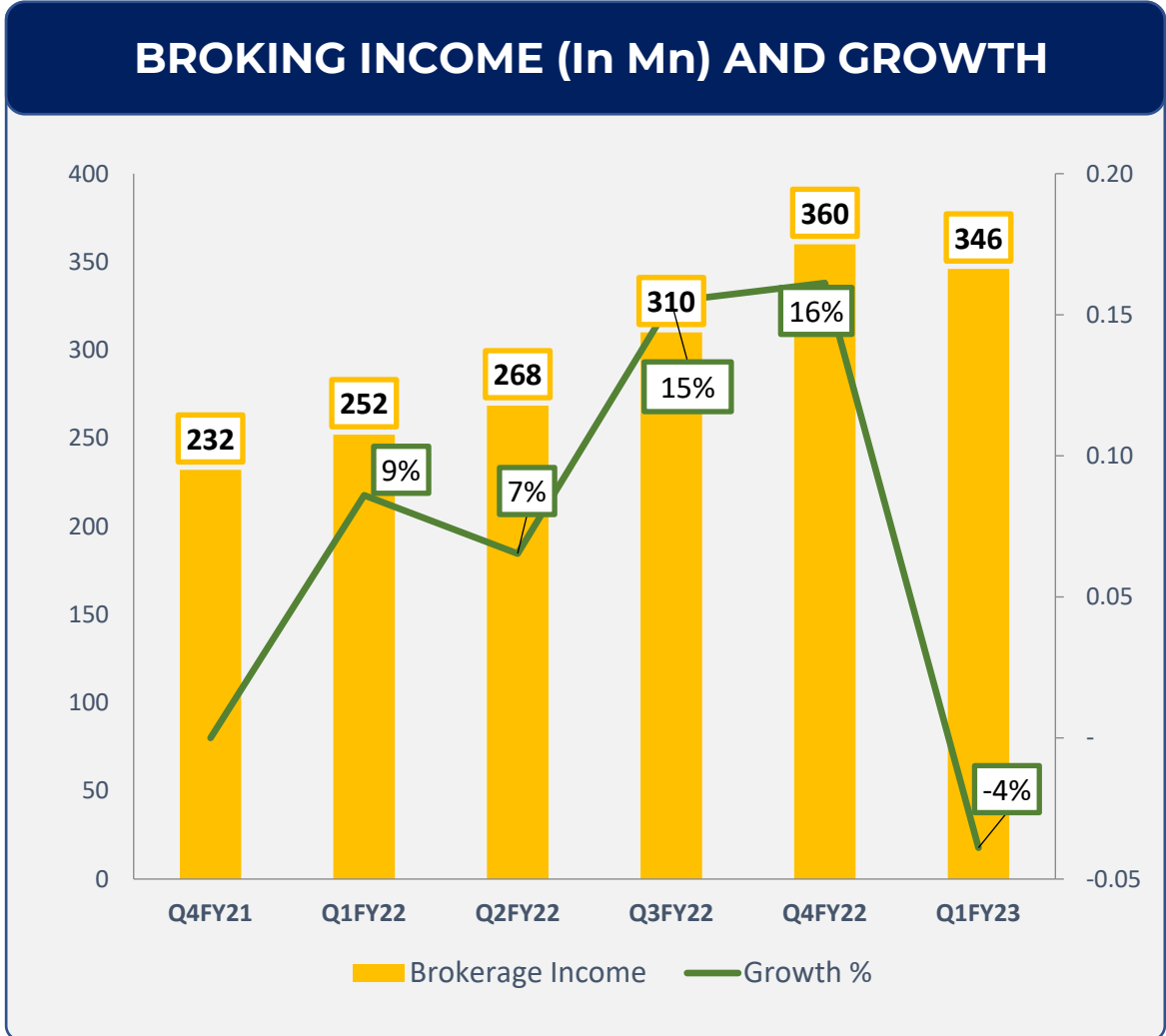
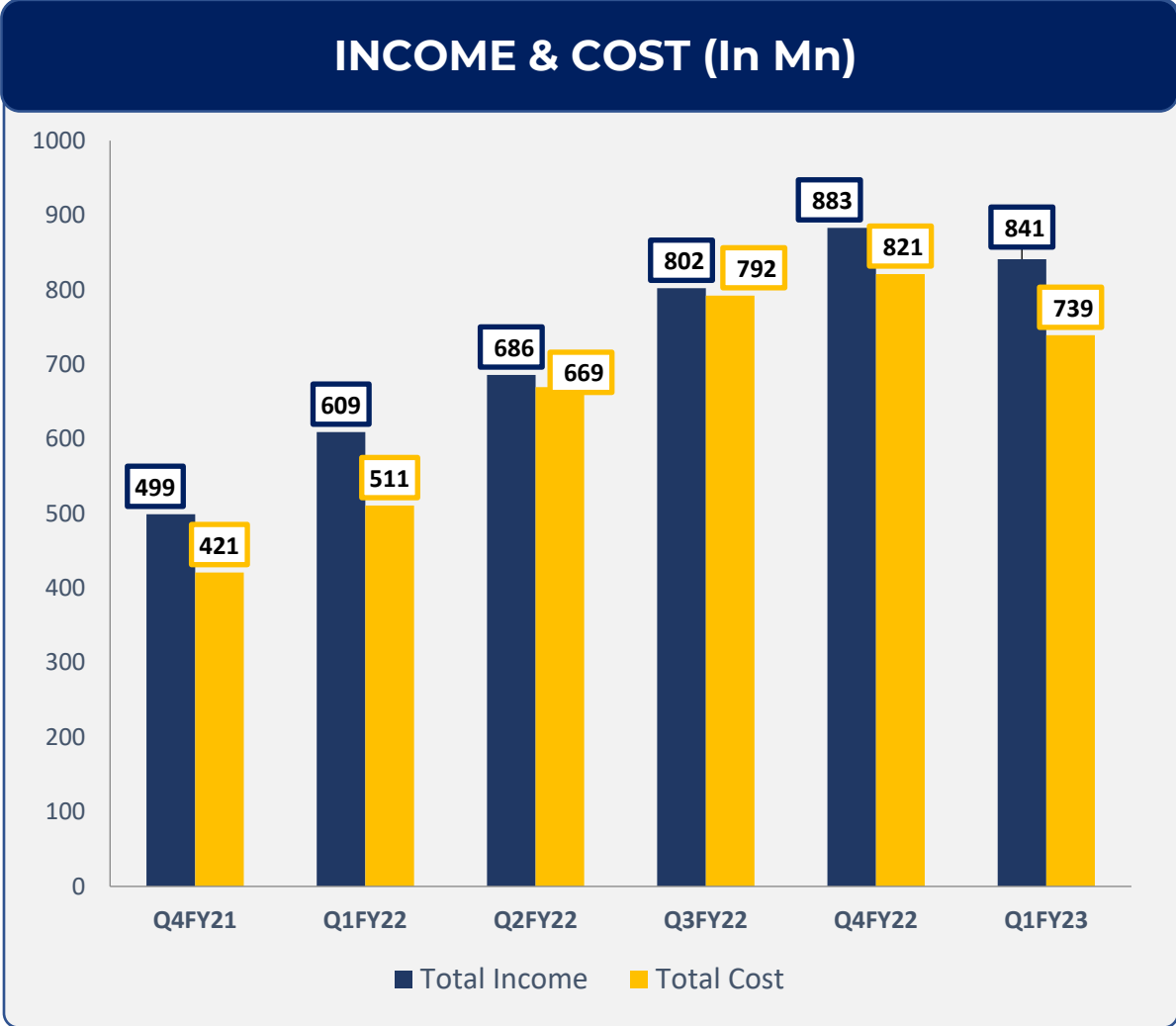
Note: STP - Clients onboarded through digital platform without any intervention or any assistance

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



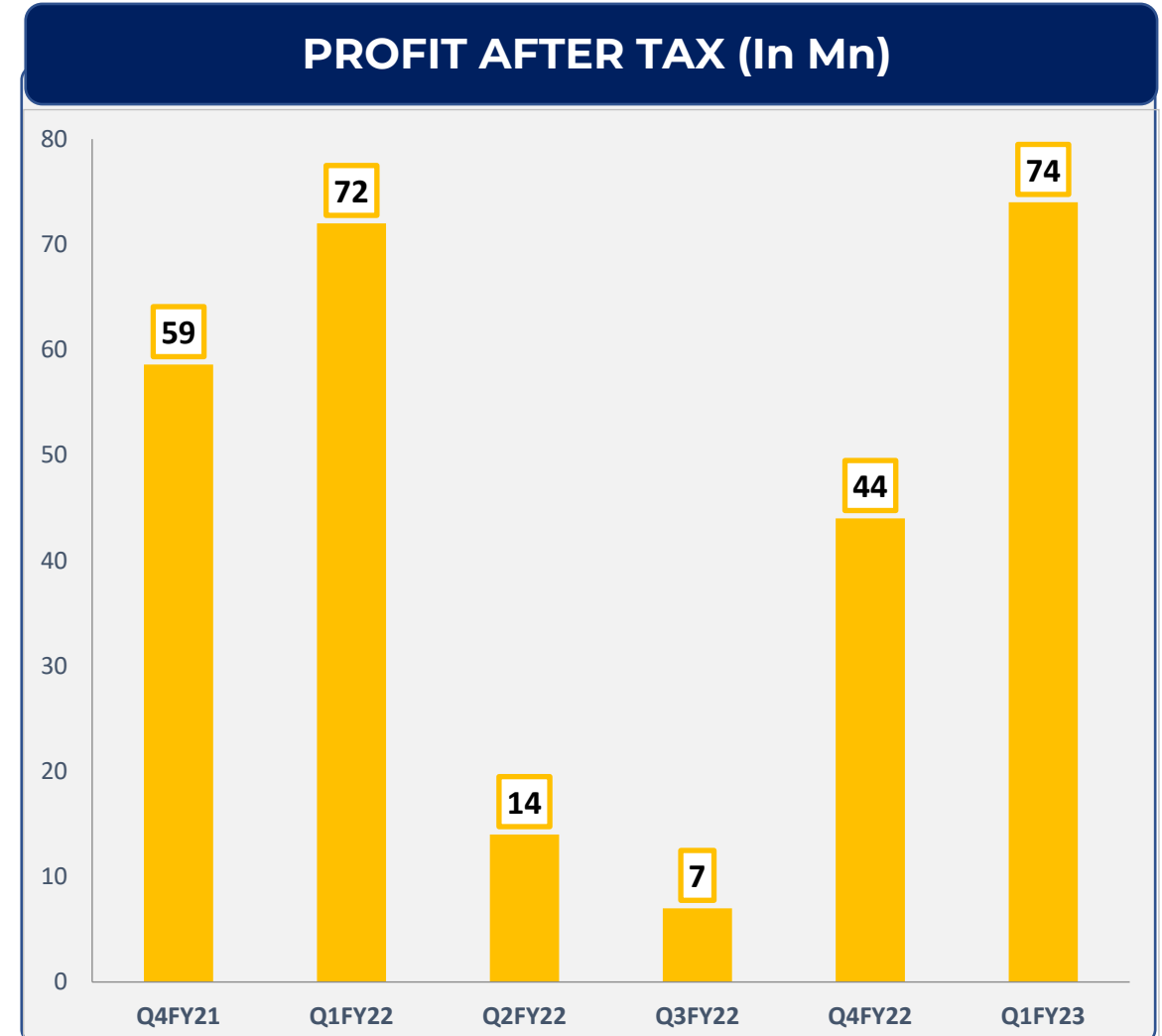
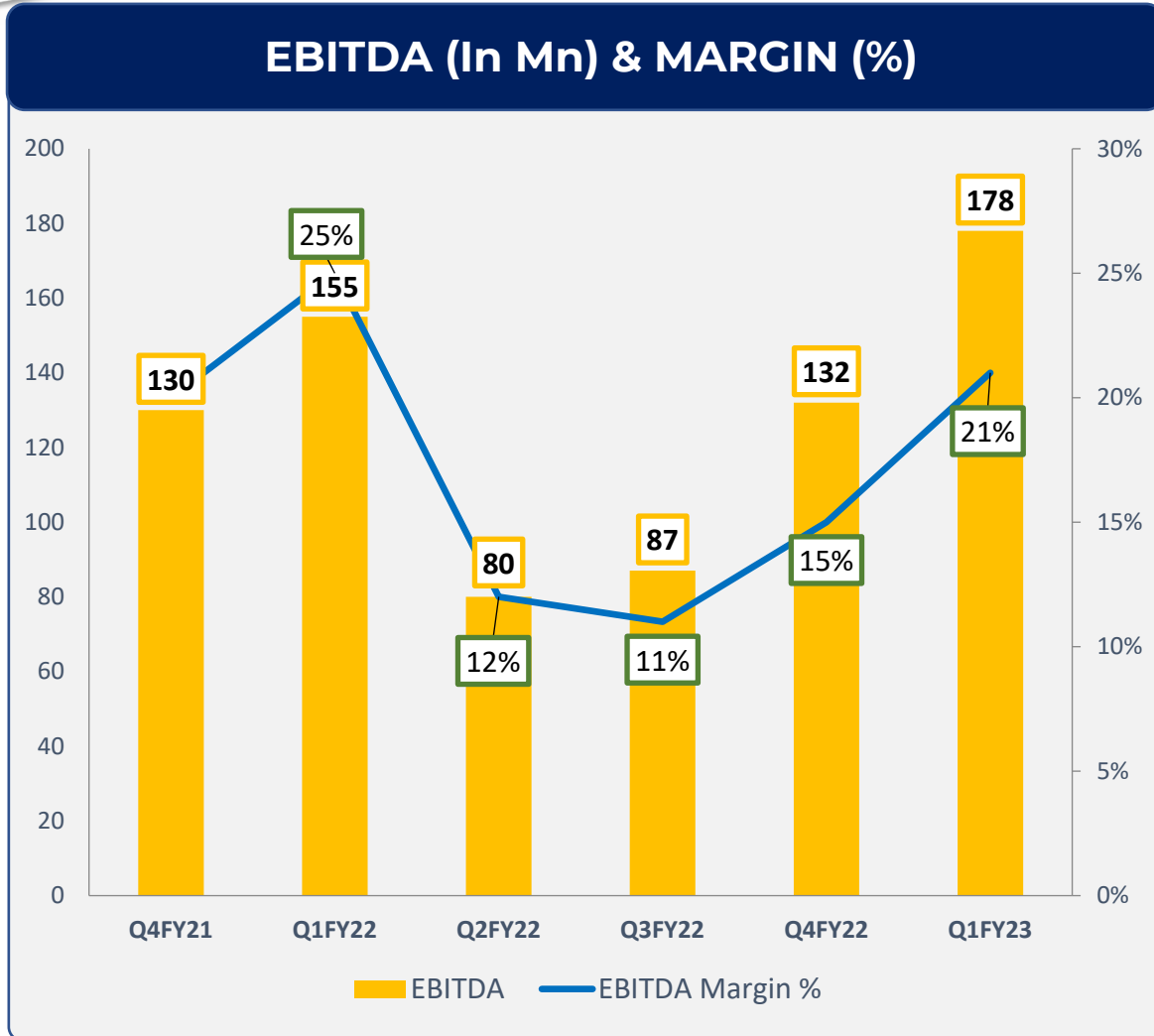
FINANCIAL NUMBER

INCOME & COST TREND





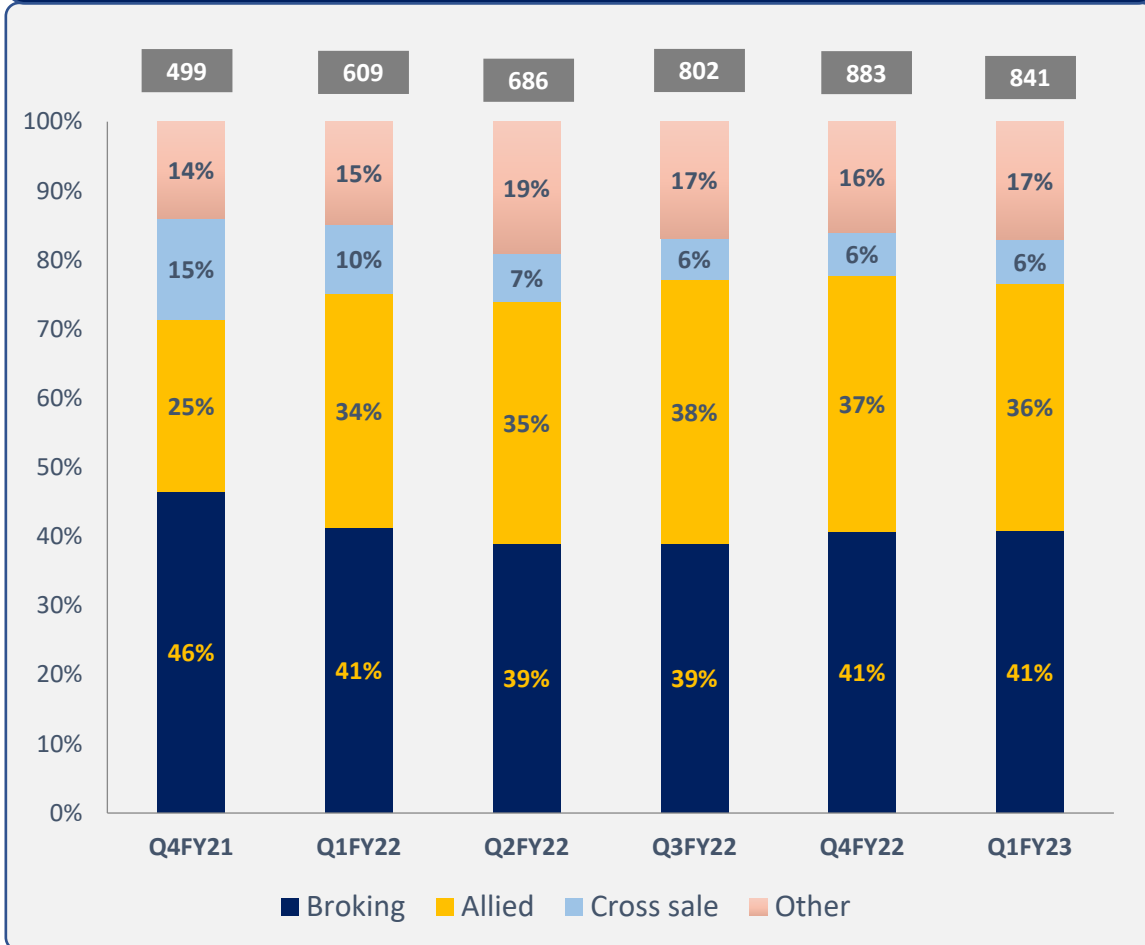
EBIDTA & PROFIT GROWTH TREND



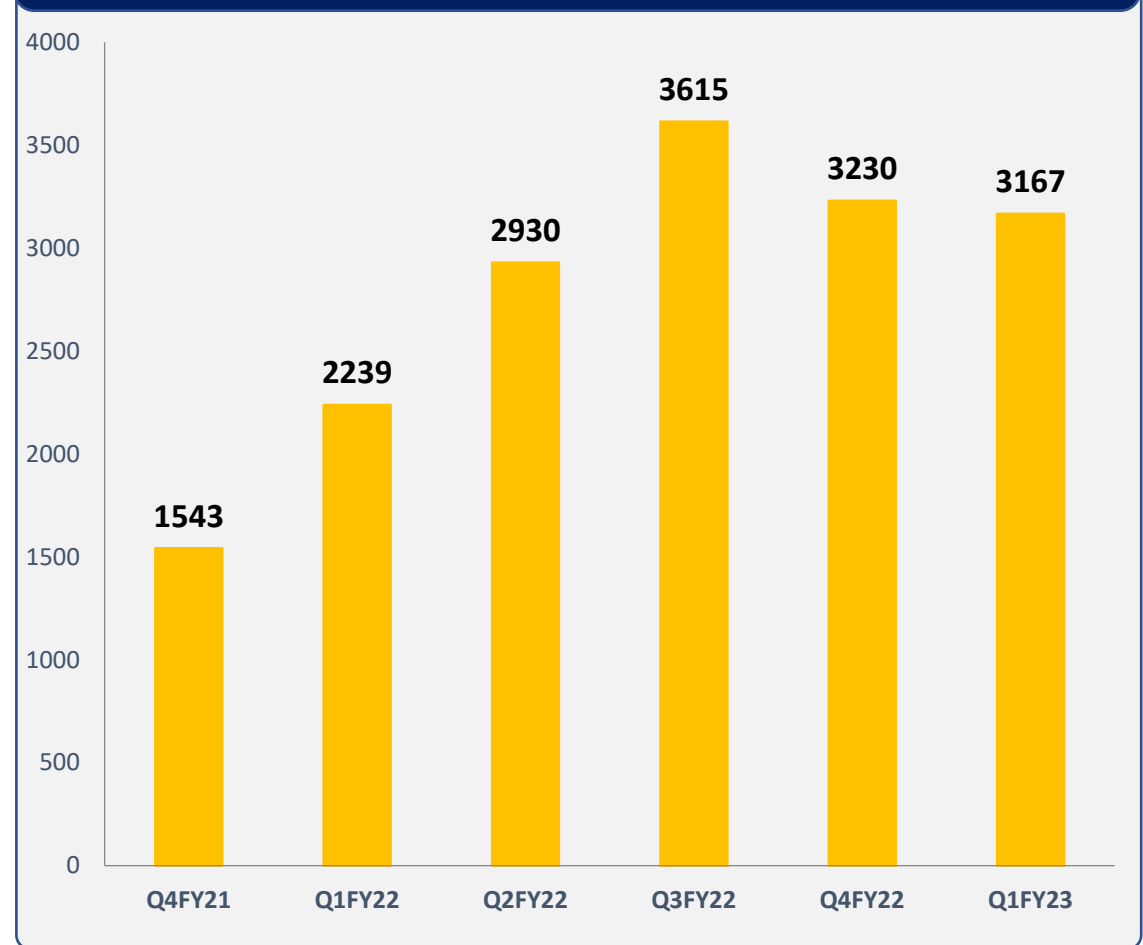


REVENUE MIX & CLIENT FUNDING

REVENUE MIX (In MN)



AVERAGE CLIENT FUNDING BOOK (In MN)



CONSOLIDATED PROFIT & LOSS FOR QUARTER ENDED JUNE 2022

INR Million	Quarter Ended			Year Ended	Quarterly Variances	
	Q1FY23	Q4FY22	Q1FY22	March 31,2022	Q-o-Q	Y-o-Y
<i>A. Income From Operations</i>						
Brokerage Income	346	361	252	1,191	-4%	37%
Allied Broking Income	298	324	206	1,073	-8%	45%
Cross Sales Income	51	59	60	219	-13%	-14%
P2P Loan Commission	0	0	1	3	-	-
Other Operating Income	145	139	90	494	4%	61%
Total Income from operations (A)	841	883	609	2,980	-5%	38%
Employee Cost	142	128	92	422	10%	53%
Advertising and Marketing expenses	186	262	159	961	-29%	17%
Depreciation, amortisation & impairment	21	15	11	50	36%	92%
Finance cost	55	57	46	219	-4%	20%
Others Expense	336	361	203	1,143	-7%	66%
Total Expenses (B)	739	823	511	2,795	-10%	45%
PBT	101	60	99	185	68%	2%
Tax expense	27	16	27	47	69%	1%
PAT	74	44	72	138	68%	3%
<i>PAT margin %</i>	9%	5%	12%	5%		
Other Comprehensive income *	0	2	-1	1	-	-
Total Comprehensive Income for the Period	74	46	71	139	58%	4%
Earnings Per Equity Share (EPS)						
Basic (In ₹)	2.51	1.51	2.47	4.72	66%	2%
Diluted (In ₹)	2.49	1.50	2.45	4.68	66%	2%

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



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 Technology
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



This is to certify that 5 Paisa Capital Limited has successfully completed the assessment conducted by Great Place to Work® Institute, India, and is certified as a great workplace.

This certificate is valid from Jan 2022 to Jan 2023.


Yeshasvini Ramaswamy
Chief Executive Officer
Great Place to Work® Institute, India

Note: The certificate is valid subject to the terms and conditions agreed to by the Organization.

AWARDS



The Great Indian BFSI CEO of The Year
– Prakash Gagdani



The Great Indian BFSI fastest growing
company of the year



Won Silver
Digixx Awards 2022



THANK YOU