

April 27, 2022

<b>The Manager, Listing Department, BSE Limited, Phiroze Jeejeebhoy Tower, Dalal Street, Mumbai 400 001 Tel No.: 22721233 BSE Scrip Code: 540776</b>	<b>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</b>
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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



## 5<sup>TH</sup> 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**

5<sup>th</sup> 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

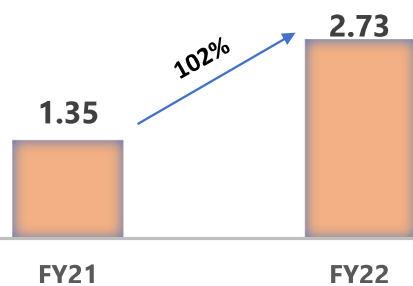


# BUSINESS GROWTH

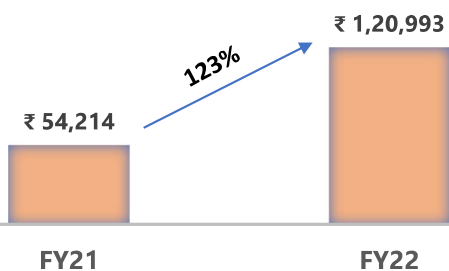


# BUSINESS GROWTH

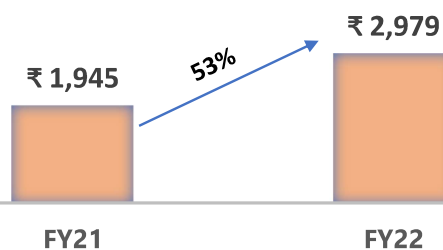
## CLIENT BASE (Mn)



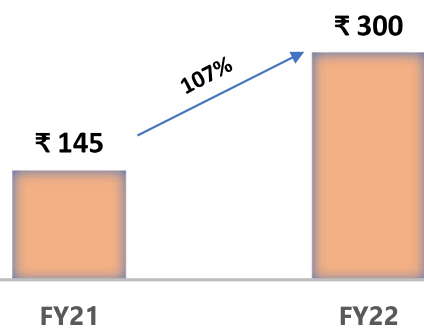
## AVG. DAILY TURNOVER – TOTAL (Cr)



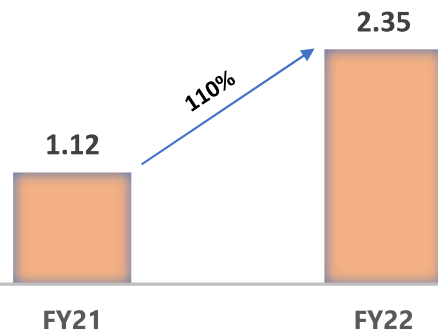
## TOTAL REVENUE (Mn)



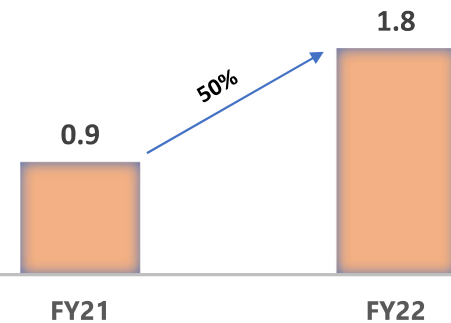
## AVG. CLIENT FUNDING BOOK (Cr)



## TIER 2 & 3+ GROWTH (Mn)



## ACTIVE CLIENTS (Mn)





# DIGITAL DRIVE

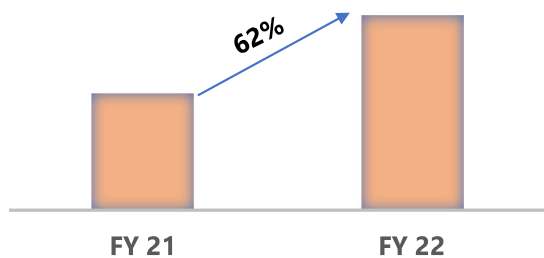


# DIGITAL DRIVE



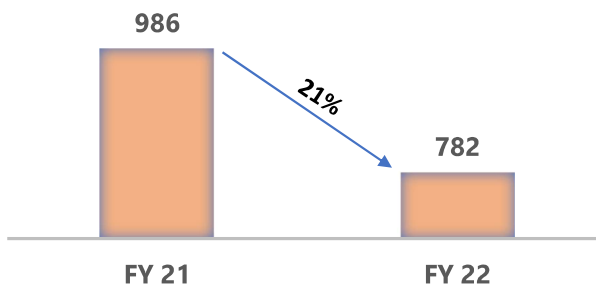
## LEAD CONVERSION

Optimised onboarding journey and automated backend processing



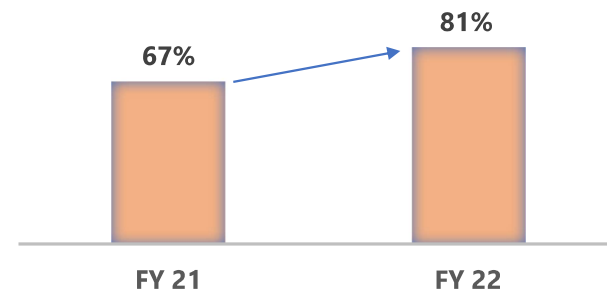
## REDUCING CAC

Improved efficiency in marketing & Sales



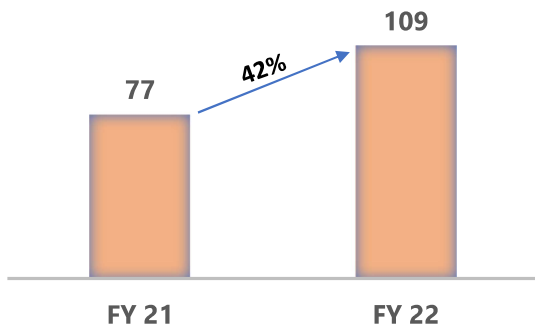
## NET PROMOTER SCORE

Improved response TAT & overall experience



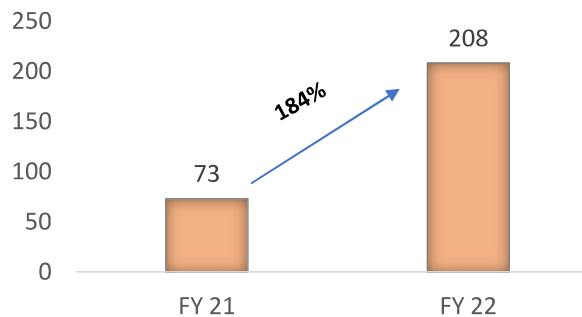
## NO. OF ORDERS(Mn)

Acquisition growth coupled with focus on high frequency traders



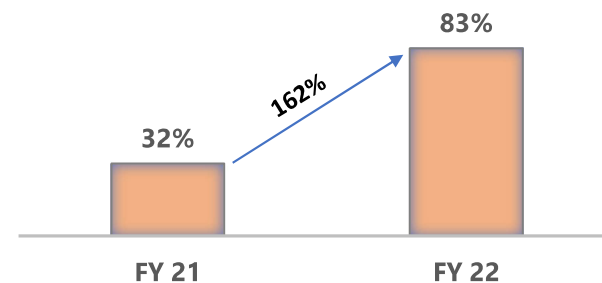
## Digital Team

Invested in resources to drive next phase of growth



## STP

Automated backend and simplified onboarding journey

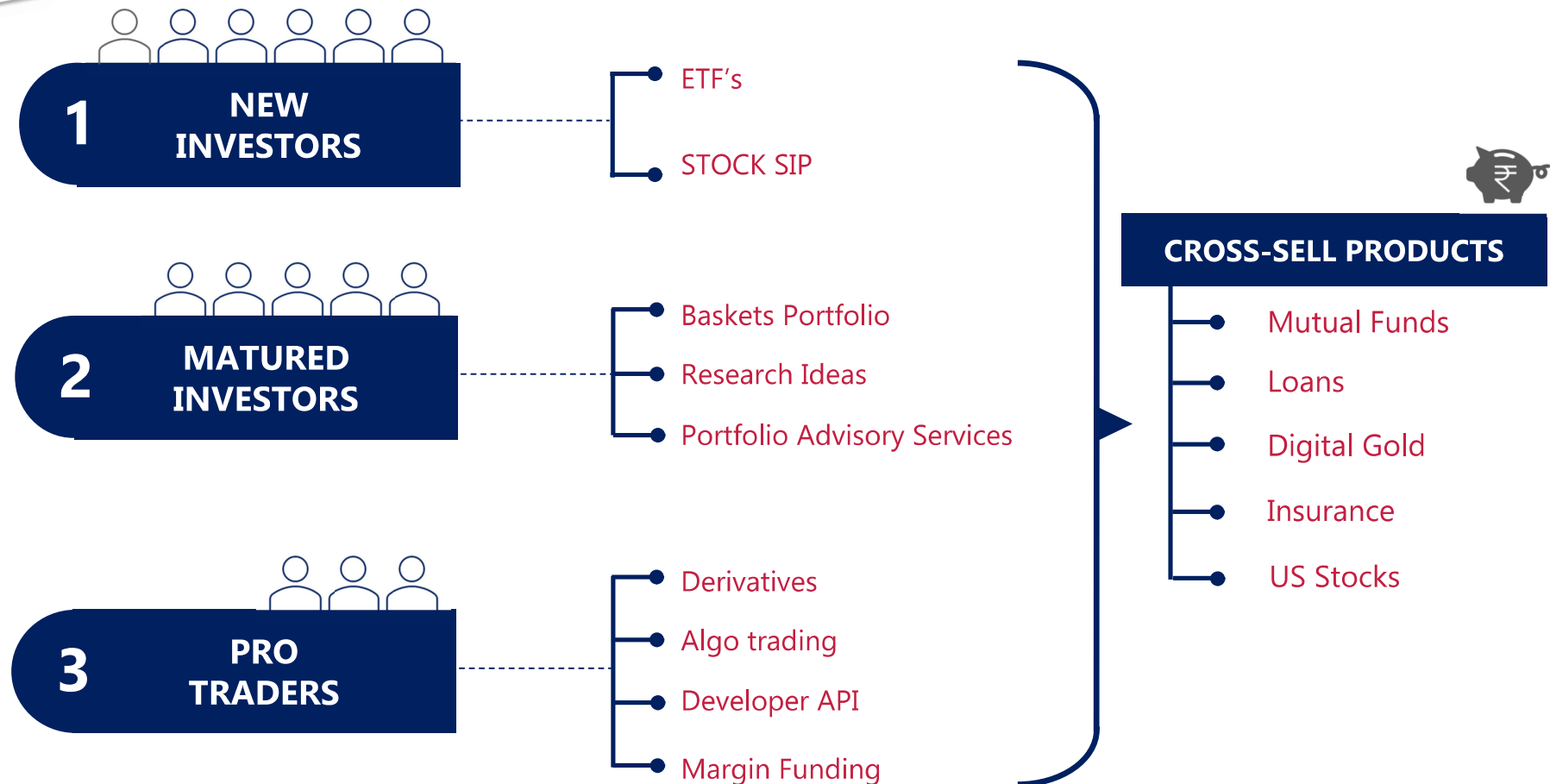




# TRADING ECOSYSTEM



# TRADING ECOSYSTEM



# PARTNERSHIPS

## TRADING

**TRADETRON**  
ALGO STRATEGY MARKETPLACE

 **GoCharting**

 **TradingRooms**

 **INTRADAY  
screener**

 **Vityasa**

 **5nance.com**  
Simplify *your* financial growth.

 **sensibull**

**algobulls®**

 **Streak™**

**StocksDeveloper**



## INVESTING

**multiple**

 **Stratzy**

 **Tavaga**

 **pickright**

 **MARKETSMITH®  
INDIA**

 **smallcase**

 **Abakkus**  
Believe in the Basics

 **ALPHA PORTFOLIOS**  
Renaissance

## OTHER TIE-UPS

 **Pay**

 **Vested**  
Diversify with ease.™

 **clearTax**

 **QUICKO**

 **MARKETS  
MOJO**








# NEW INITIATIVES




## NEW INITIATIVES




### 5paisa WEALTH

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








### STOCK SIP

1 Lac+ SIP



### FINSCHOOL

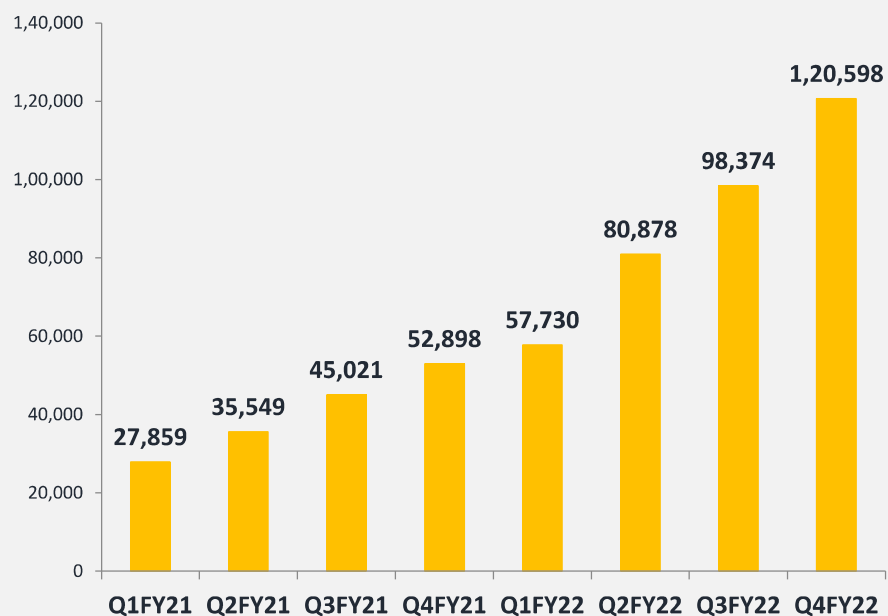
 <b>14,71,600</b> Avg. Monthly Page Views	 <b>79</b> Chapters	 <b>24</b> Videos
 <b>696</b> Total Pages	 <b>8</b> Courses	



# **BUSINESS NUMBER AT A GLANCE**

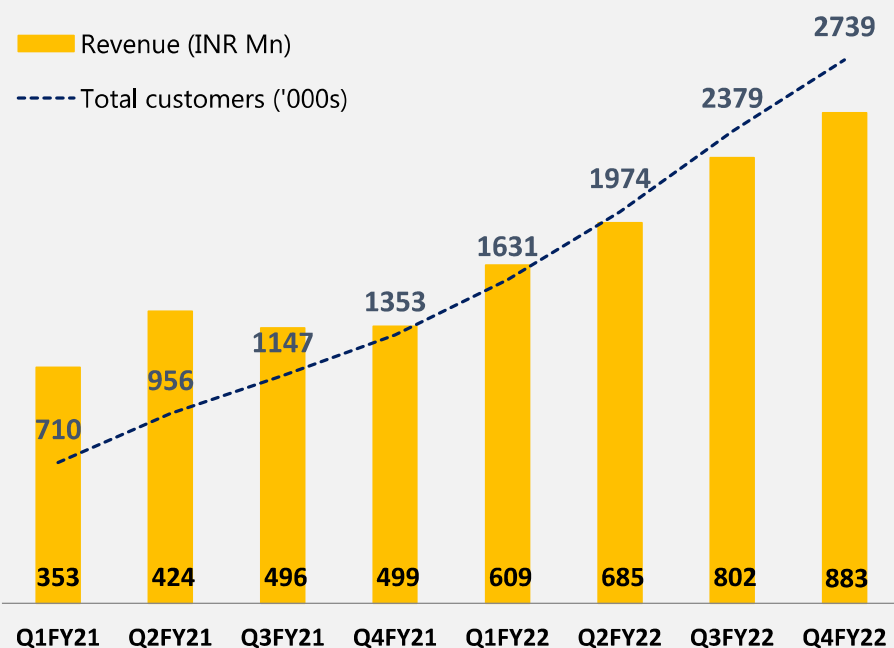
## RAPID AND CONSISTENT GROWTH IN ADTO, CUSTOMERS AND REVENUE

### Avg. Daily Turnover – Total (in Cr)



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

### Customers & Revenue Growth

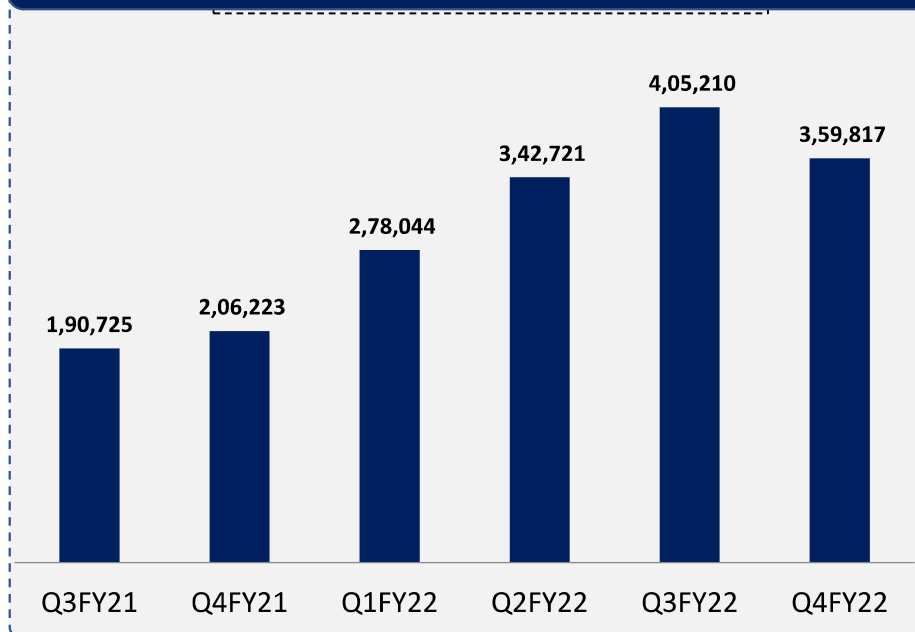


- **Revenue** – 883 Mn for Q4FY22 (Up 10% Q-o-Q)
- **Client Acquisition** – 3.59 lakh in Q4FY22 (Down 11.22% Q-o-Q)
- **Total Client base as on Mar 22** – 2.73 Mn (Up 15%)



## CUSTOMER ACQUISITION AND CONSISTENT REDUCTION IN CAC

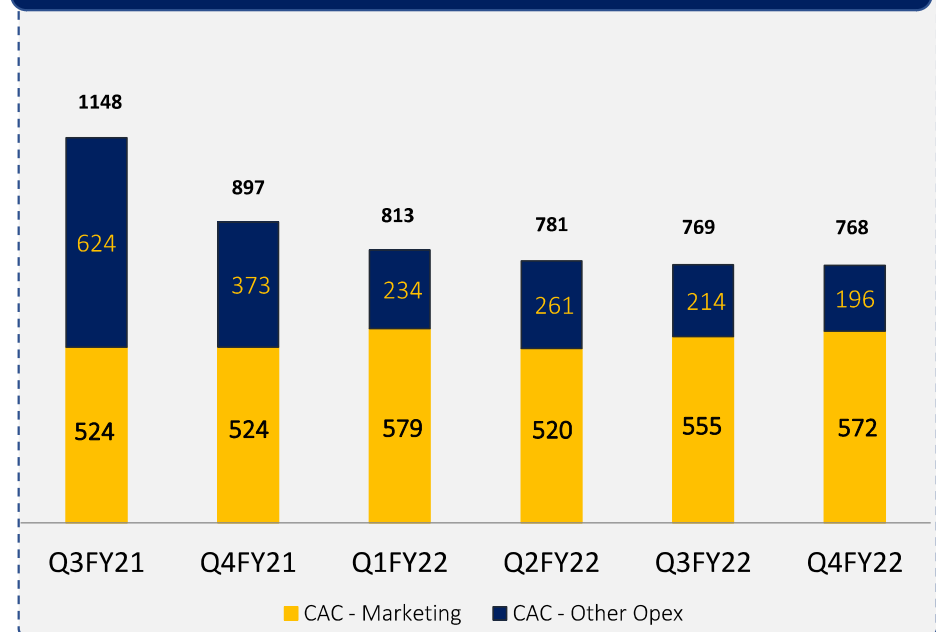
### Client Acquisition



#### Client acquisition

- Client acquisition down 11.2% Q-o-Q

### Reducing CAC (in INR)



#### Consistent Reduction in CAC

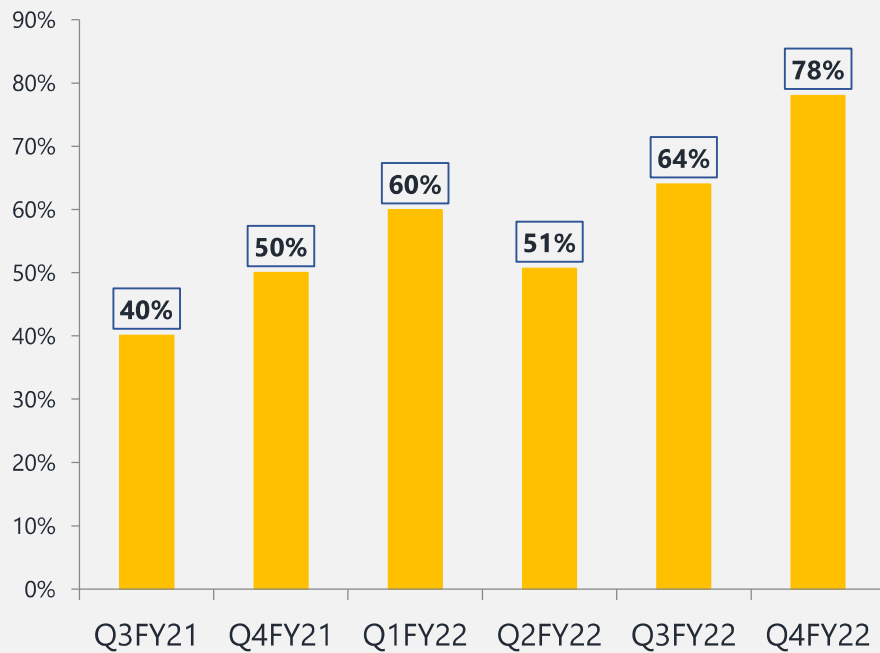
- CAC Marketing up 3% Q-o-Q
- CAC Other Opex down 8.8 % Q-o-Q

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



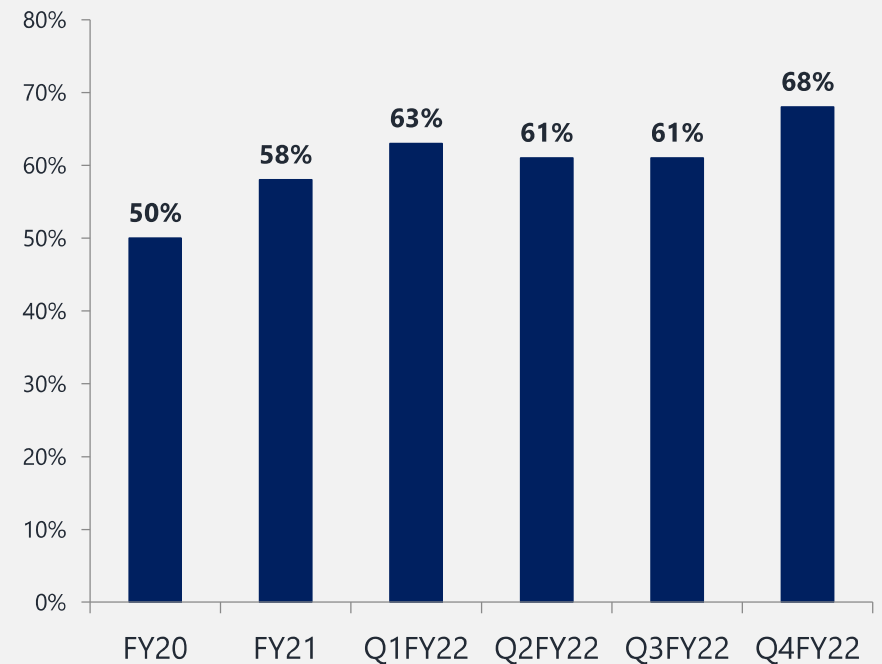
## WITH IMPROVING DIY ACQUISITIONS AND MARGINS

### DIY - Acquisitions



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

### Gross margin (%)



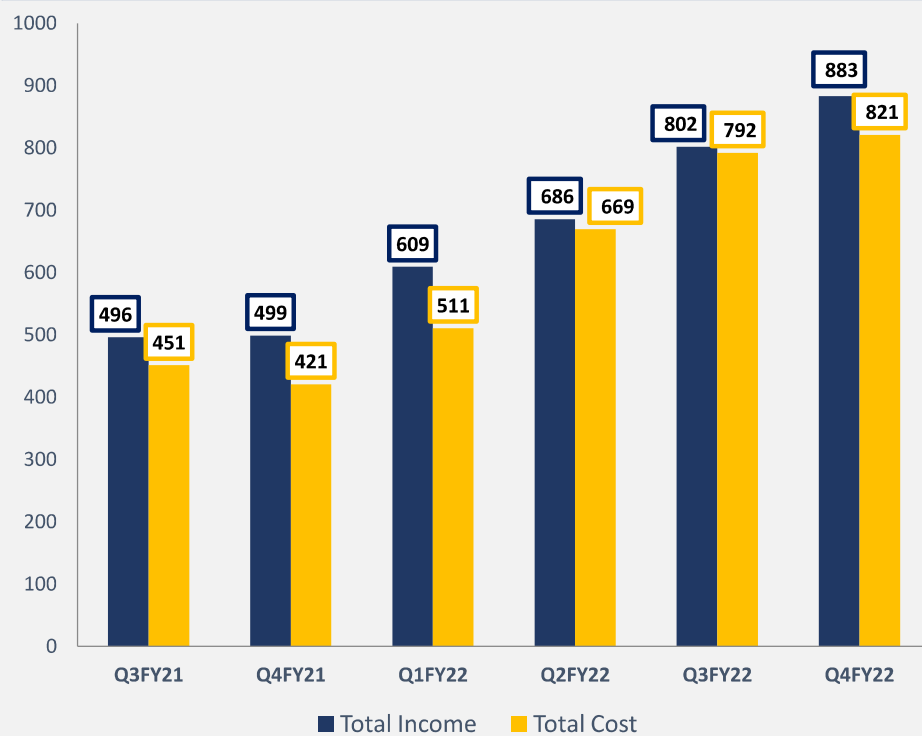
Gross Margin = Total Revenue – Marketing spend on customer acquisition - clients onboarding team salary cost - other operational cost for client onboarding team



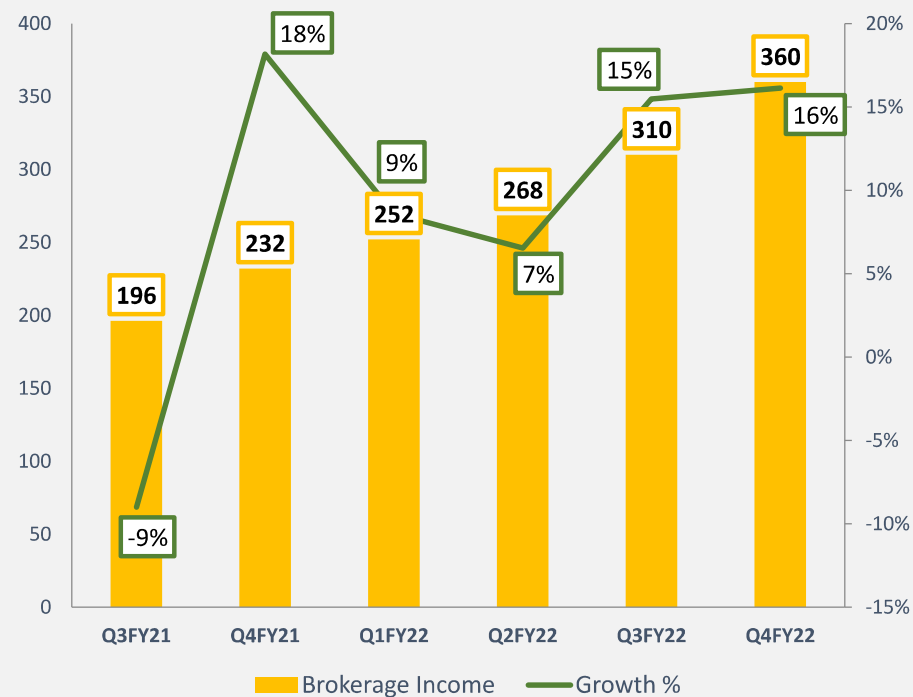
# FINANCIAL NUMBER

# INCOME & COST TREND

## INCOME & COST (In Mn)

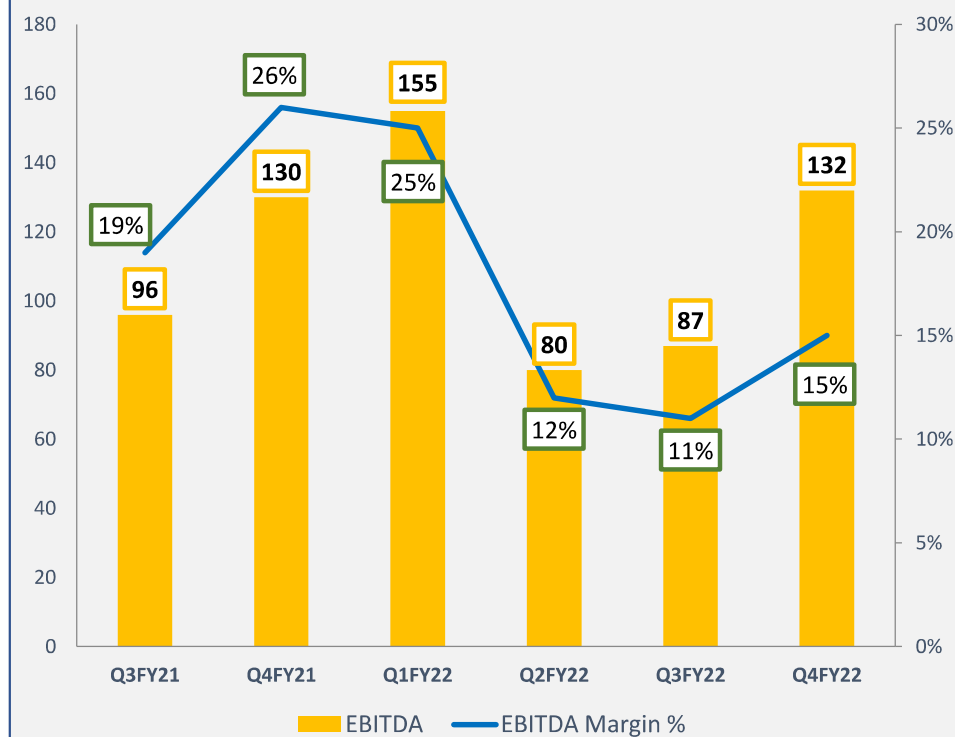


## BROKING INCOME (In Mn) AND GROWTH

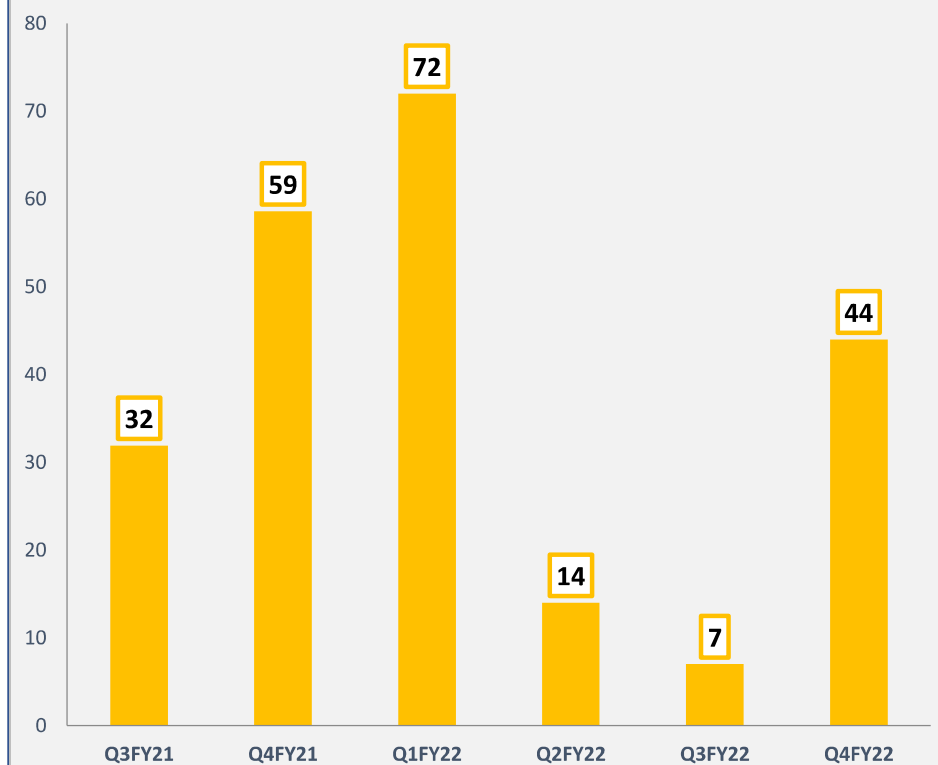


## EBIDTA & PROFIT GROWTH TREND

EBITDA (In Mn) & MARGIN (%)

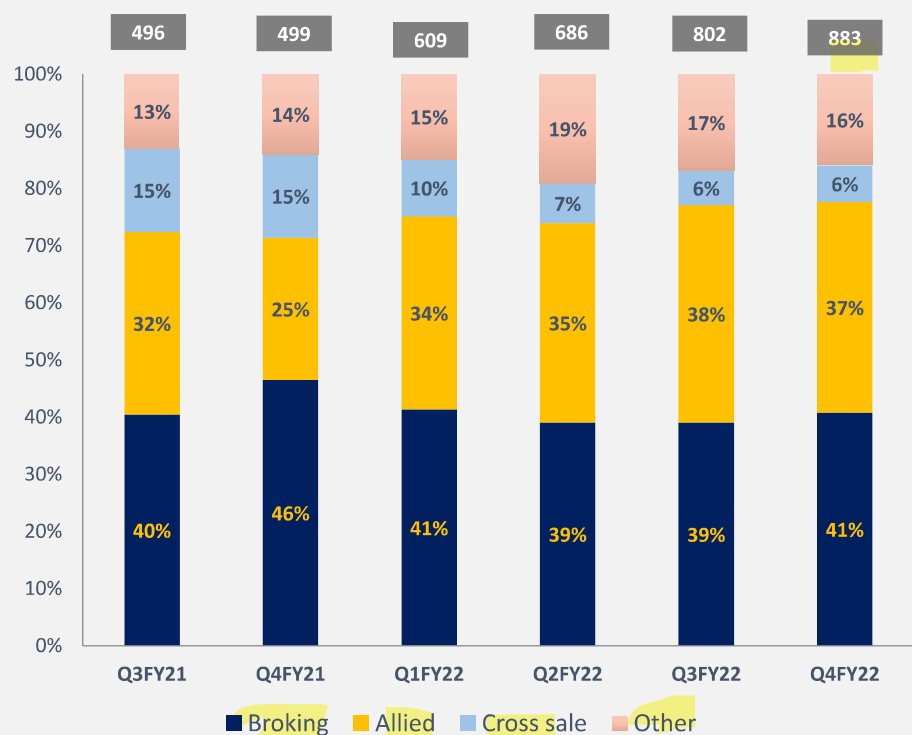


PROFIT AFTER TAX (In Mn)

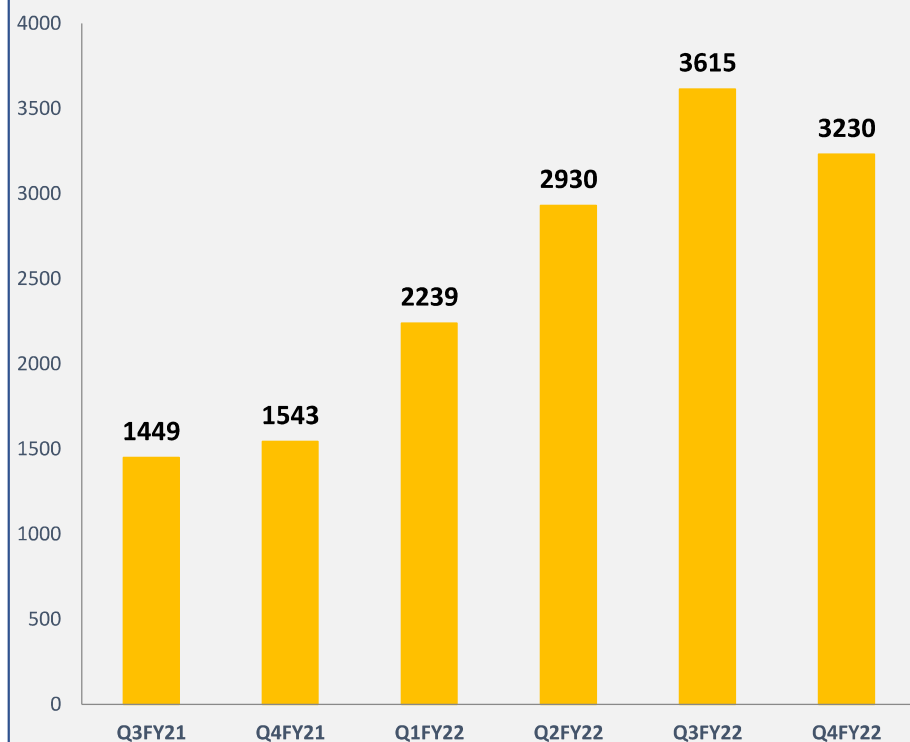


# REVENUE MIX & CLIENT FUNDING

## 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
<b>A. Income From Operations</b>					
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%
<b>Total Income from operations (A)</b>	<b>883</b>	<b>802</b>	<b>499</b>	<b>10%</b>	<b>77%</b>
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%
<b>Total Expenses (B)</b>	<b>823</b>	<b>792</b>	<b>421</b>	<b>4%</b>	<b>96%</b>
<b>PBT</b>	<b>60</b>	<b>10</b>	<b>78</b>	<b>509%</b>	<b>-23%</b>
Tax expense	16	3	20	545%	-18%
<b>PAT</b>	<b>44</b>	<b>7</b>	<b>59</b>	<b>497%</b>	<b>-25%</b>
<i>PAT margin %</i>	<i>5%</i>	<i>1%</i>	<i>12%</i>		
Other Comprehensive income *	2	0	3	-1267%	-33%
<b>Total Comprehensive Income for the Period</b>	<b>46</b>	<b>7</b>	<b>62</b>	<b>546%</b>	<b>-25%</b>
<b>Earnings Per Equity Share (EPS)</b>					
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 Y-o-Y
	March 31,2022	March 31,2021	
<b>A. Income From Operations</b>			
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%
<b>Total Income from operations (A)</b>	<b>2,980</b>	<b>1,946</b>	<b>53%</b>
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%
<b>Total Expenses (B)</b>	<b>2,795</b>	<b>1,747</b>	<b>60%</b>
<b>PBT</b>	<b>185</b>	<b>199</b>	<b>-7%</b>
Tax expense	47	52	-8%
<b>PAT</b>	<b>138</b>	<b>147</b>	<b>-7%</b>
<i>PAT margin %</i>	5%	8%	
Other Comprehensive income *	1	0	-
<b>Total Comprehensive Income for the Period</b>	<b>137</b>	<b>147</b>	<b>-6%</b>
<b>Earnings Per Equity Share (EPS)</b>			
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
<b>Assets</b>		
<b><u>Financial assets</u></b>		
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
<b>Sub-total</b>	<b>15,743</b>	<b>8,343</b>
Deferred tax assets (including current tax)	172	191
Other non-financial assets	170	136
<b>Sub-total</b>	<b>343</b>	<b>327</b>
<b>Total Assets</b>	<b>16,086</b>	<b>8,670</b>
<b>Liabilities and Equity</b>		
Borrowings	2,790	2,339
Other financial liabilities	9,475	4,739
<b>Sub-total</b>	<b>12,264</b>	<b>7,078</b>
<b><u>Non-financial liabilities</u></b>	<b>81</b>	<b>31</b>
<b><u>Equity &amp; Reserves</u></b>		
Equity share capital	294	255
Other equity	3,446	1,306
<b>Sub-total</b>	<b>3,740</b>	<b>1,561</b>
<b>Total Liabilities &amp; Equity</b>	<b>16,086</b>	<b>8,670</b>



# OUR TEAM

# BOARD OF DIRECTORS



**DR. ARCHANA NIRANJAN HINGORANI**  
Chairperson



**MR. PRAKASH 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  
MarksmanDaily.com



Won Silver  
Digixx Awards 2022



**THANK YOU**