



January 11, 2023

To, The Manager, Listing Department, BSE Limited, Phiroze Jeejeebhoy Tower, Dalal Street, Mumbai 400 001 Tel No.: 22721233 BSE Scrip Code: 540776	To, 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/Corporate Presentation on the Unaudited Financial Results (Standalone and Consolidated) for the quarter and nine months ended December 31, 2022:

We enclose herewith the Investor/Corporate Presentation on the Unaudited Financial Results (Standalone and Consolidated) for the quarter and nine months ended December 31, 2022.

Kindly take the above on records and oblige.

Thanking You,
Yours faithfully,

For 5paisa Capital Limited

Namita Godbole
Company Secretary
Membership No.: A21056
Email ID: csteam@5paisa.com

Encl: as above



INVESTOR PRESENTATION

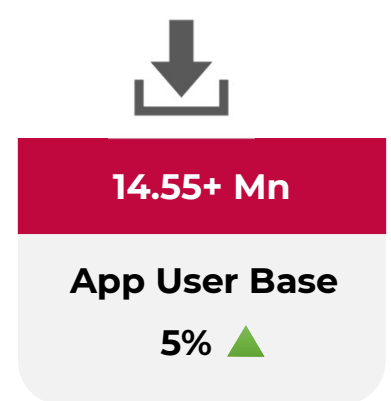
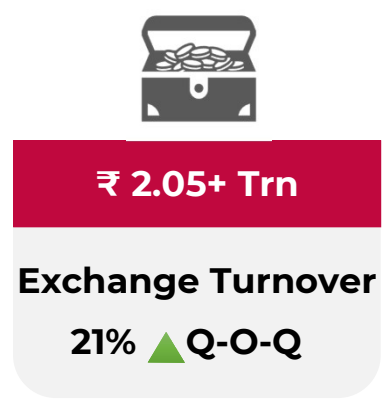
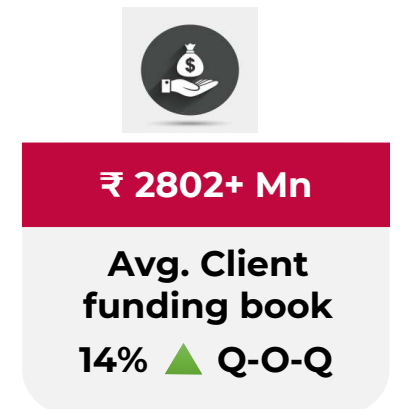
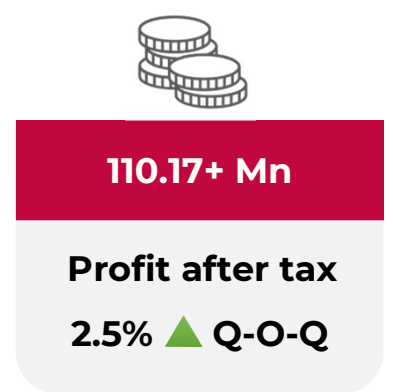
QUARTER ENDED DEC 22



GLIMPSE OF Q3FY23



Highlights of the quarter – Q3FY23



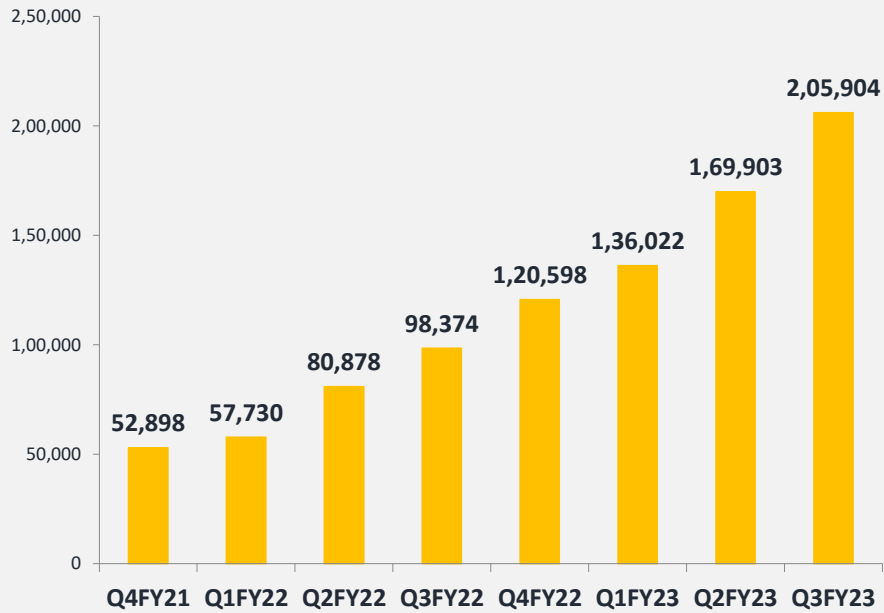
Customer base and App user base growth compared between 31st Dec 22 Vs 30th Sep 22



BUSINESS NUMBER AT A GLANCE

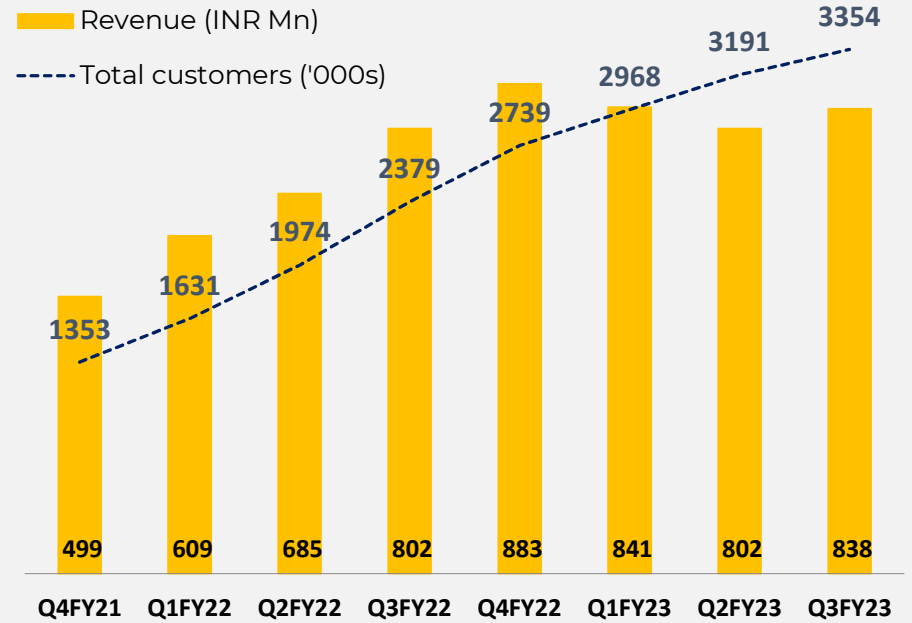
GROWTH IN ADTO, CUSTOMERS AND REVENUE

Avg. Daily Turnover – Total (in Cr)



- **ADTO** – 2,05,904 Cr for Q3FY23 (Up 21% Q-o-Q)

Customers & Revenue Growth

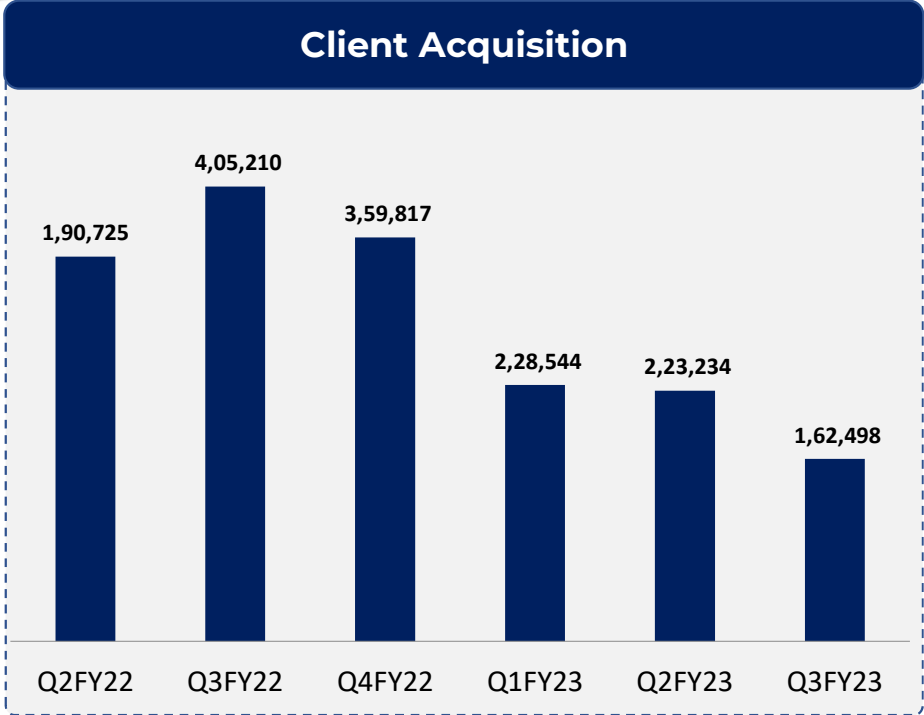


- **Revenue** – 838 Mn for Q3FY23 (Up 4.5 % Q-o-Q)

- **Total Client base as on Dec 22** – 3.35 Mn

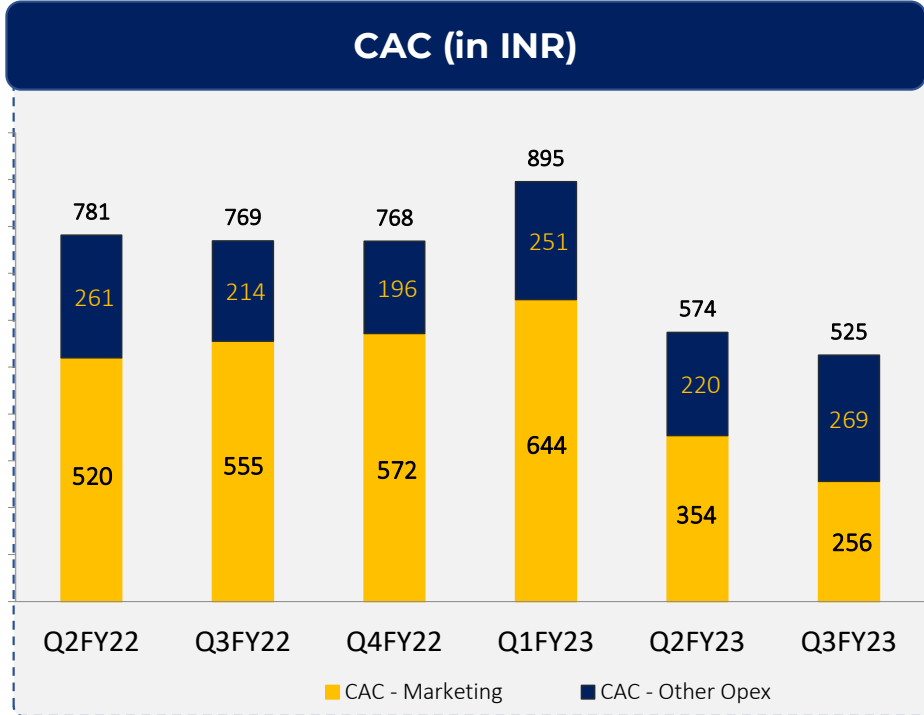


CLIENT ACQUISITION AND CAC



Client acquisition

- Client acquisition down 27% Q-o-Q



Cost to acquire customer (Down 9% Q-o-Q)

- CAC Marketing down 28% Q-o-Q

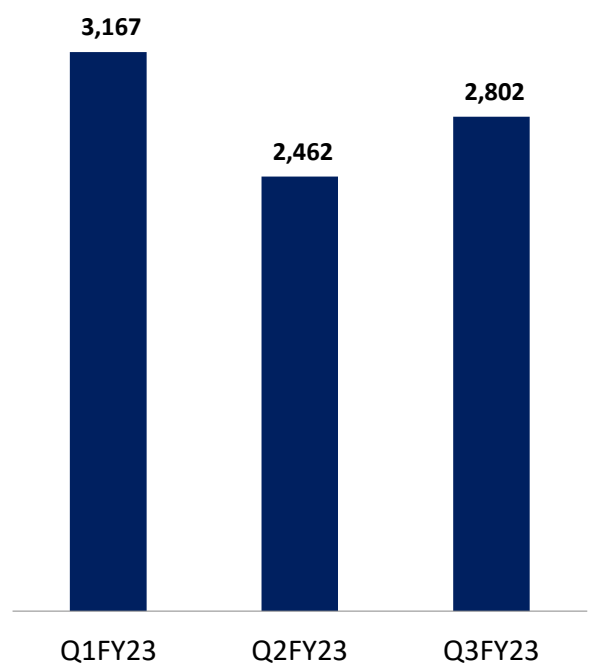
- CAC Other Opex up 22% Q-o-Q

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

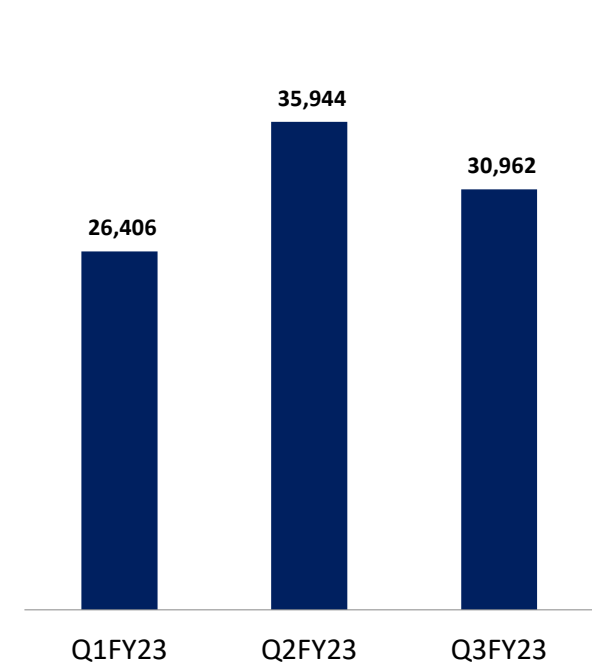


CLIENT FUNDING BOOK SPREAD OVER WIDE CUSTOMER BASE

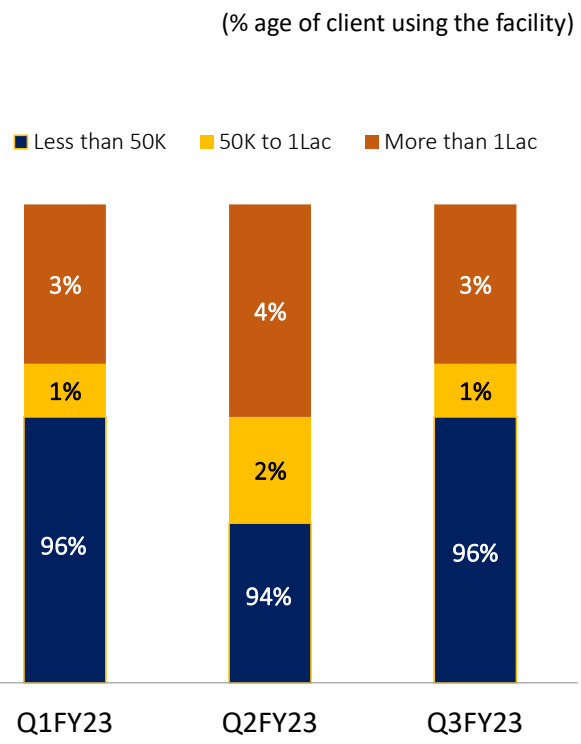
Avg Client Funding Book Size (in Millions)



Low Per Client Exposure (In INR)

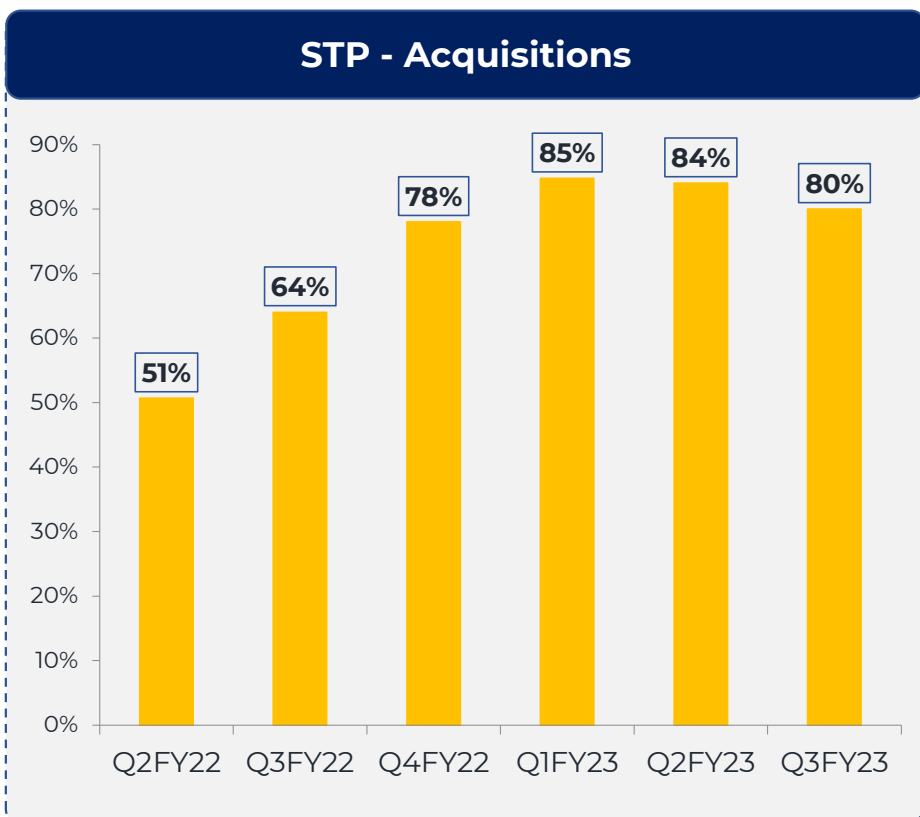


Client Funding Book Segmentation

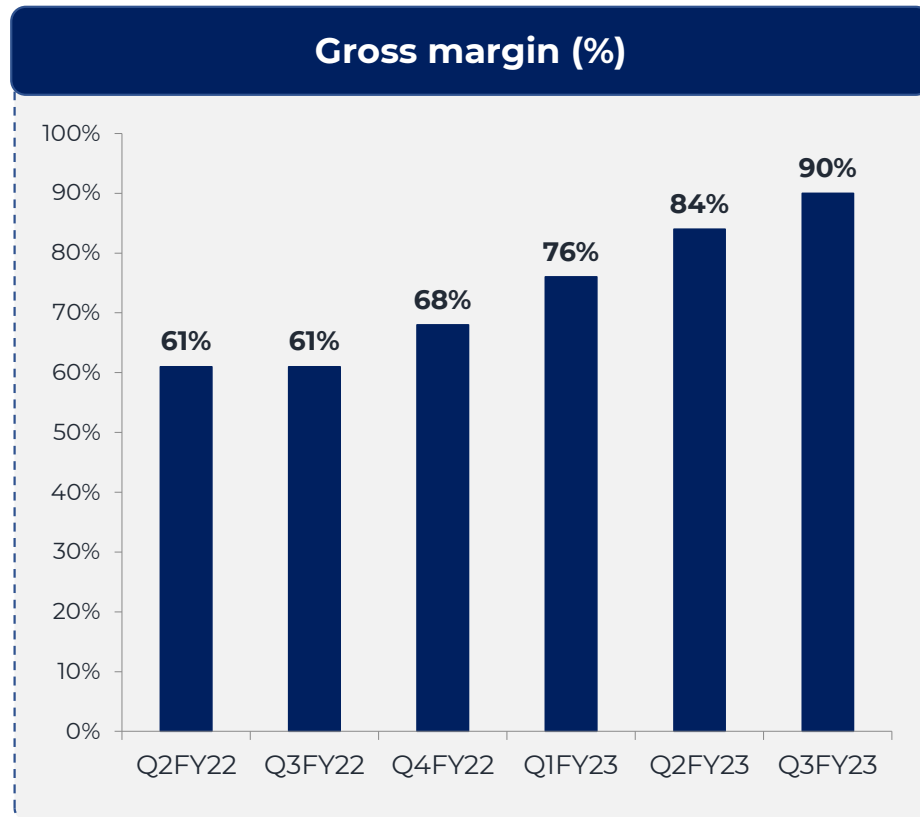




WITH IMPROVING DIY ACQUISITIONS AND MARGINS



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

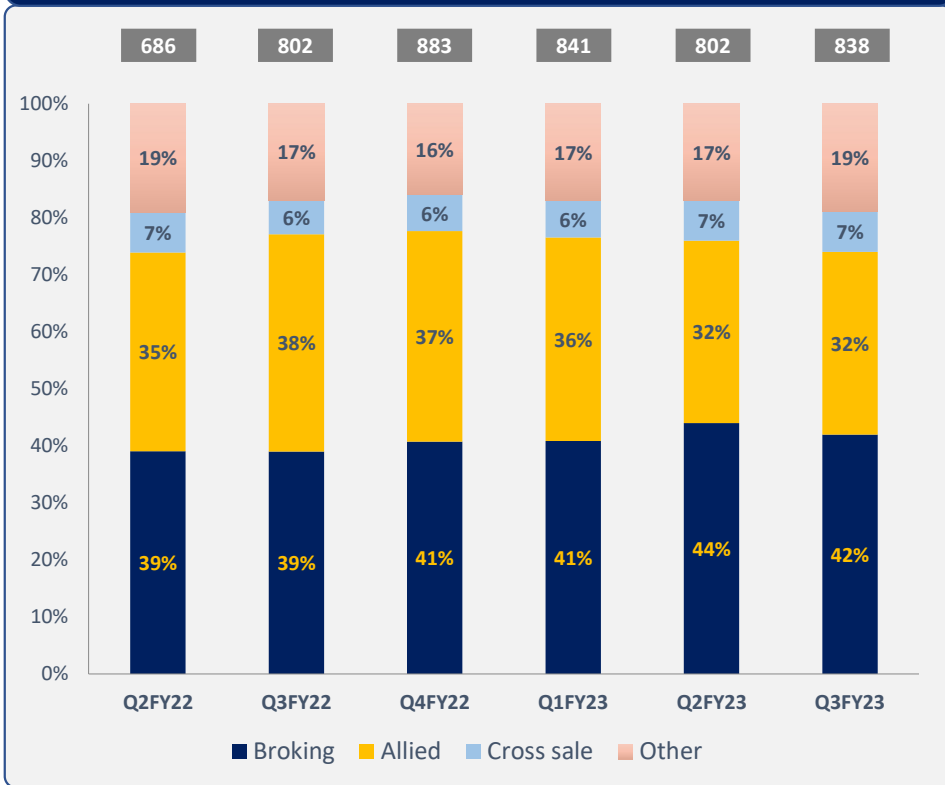


FINANCIAL NUMBER

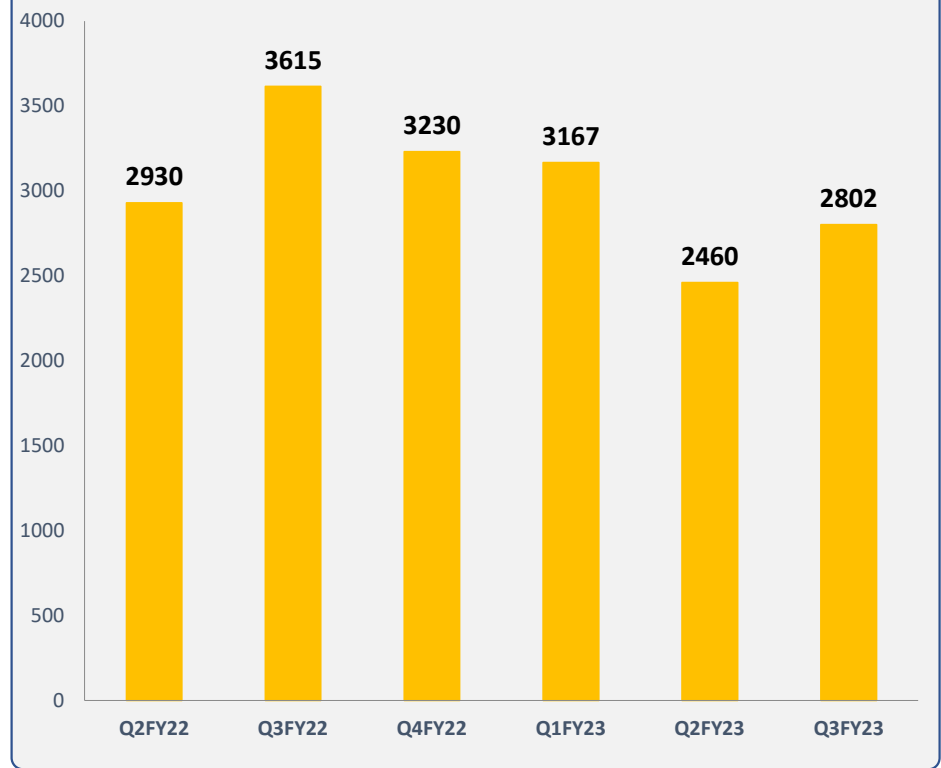


REVENUE MIX & CLIENT FUNDING

REVENUE MIX (In MN)

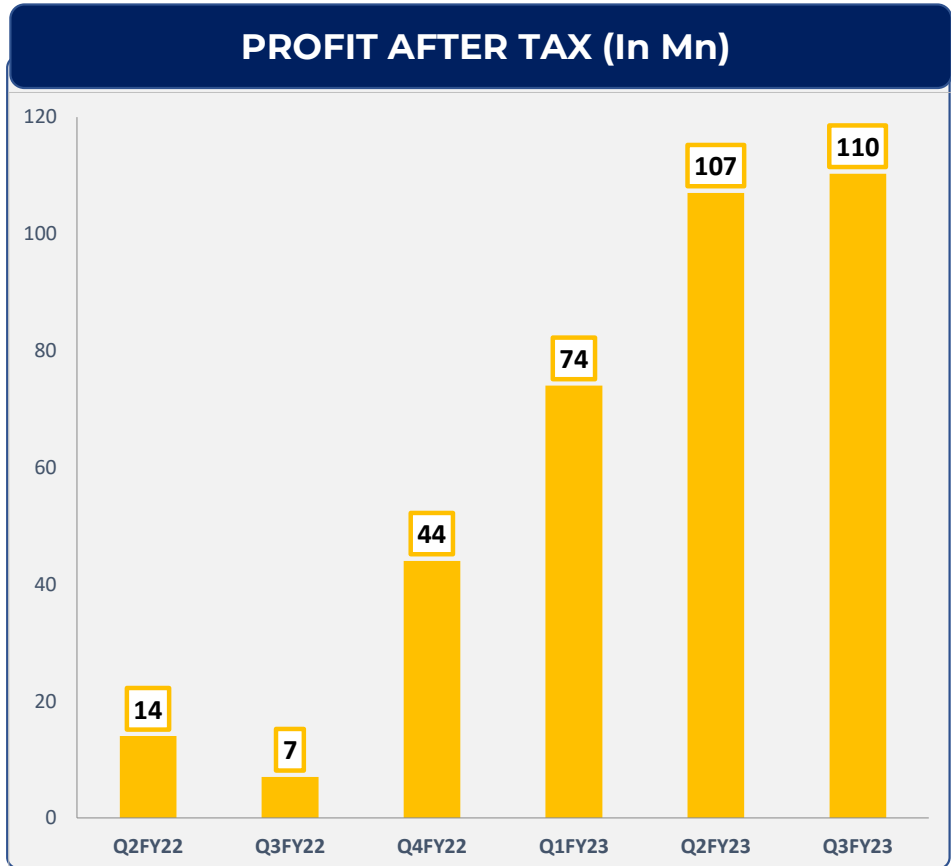
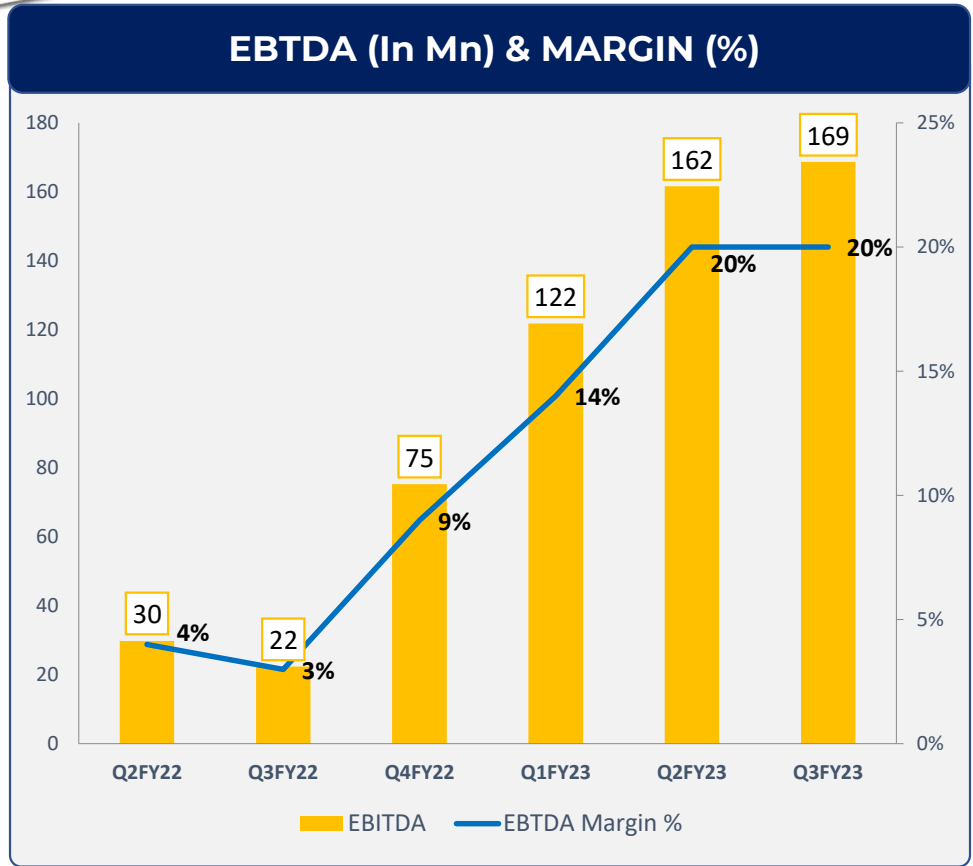


AVERAGE CLIENT FUNDING BOOK (In MN)





EBDTA & PROFIT GROWTH TREND



CONSOLIDATED PROFIT & LOSS FOR QUARTER ENDED DECEMBER 2022

INR Million	Quarter Ended			Quarterly Variances	
	Q3FY23	Q2FY23	Q3FY22	Q-o-Q	Y-o-Y
A. Income From Operations					
Brokerage Income	346	355	310	-2%	12%
Allied Broking Income	275	253	309	9%	-11%
Cross Sales Income	58	52	49	12%	20%
P2P Loan Commission	0	0	1	-12%	-99%
Other Operating Income	158	142	134	12%	18%
Total Income from operations (A)	838	802	802	4%	4%
Employee Cost	149	146	105	2%	42%
Advertising and Marketing expenses	116	122	303	-5%	-62%
Depreciation, amortisation & impairment	22	21	12	4%	82%
Finance cost	60	45	65	32%	-8%
Others Expense	344	327	306	5%	12%
Total Expenses (B)	691	661	792	4%	-13%
PBT	147	141	10	4%	1384%
Tax expense	37	33	3	11%	1371%
PAT	110	107	7	3%	1389%
<i>PAT margin %</i>	<i>13%</i>	<i>13%</i>	<i>1%</i>		
Other Comprehensive income	-1	0	0	-292%	-304%
Total Comprehensive Income for the Period	109	107	7	2%	1419%
Earnings Per Equity Share (EPS)					
Basic (In ₹)	3.60	3.50	0.26	3%	1285%
Diluted (In ₹)	3.58	3.38	0.25	6%	1332%

Other Expenses includes Rs 70.9 mn towards reversal of margin penalty

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

CONSOLIDATED PROFIT & LOSS FOR NINE MONTHS ENDED DECEMBER 2022

INR Million	Nine Months Ended		Nine Months ended Variances
	December 31,2022	December 31,2021	Y-o-Y
<i>A. Income From Operations</i>			
Brokerage Income	1047	831	26%
Allied Broking Income	826	748	10%
Cross Sales Income	162	160	1%
P2P Loan Commission	0	3	-100%
Other Operating Income	445	355	25%
Total Income from operations (A)	2481	2097	18%
Employee Cost	437	294	49%
Advertising and Marketing expenses	424	699	-39%
Depreciation, amortisation & impairment	63	35	80%
Finance cost	160	162	-1%
Others Expense	1008	783	29%
Total Expenses (B)	2092	1972	6%
PBT	389	125	212%
Tax expense	97	32	208%
PAT	291	93	213%
<i>PAT margin %</i>	12%	4%	
Other Comprehensive income	-1	-1	-37%
Total Comprehensive Income for the Period	290	92	215%
Earnings Per Equity Share (EPS)			
Basic (In ₹)	9.52	3.21	197%
Diluted (In ₹)	9.45	3.17	198%

Other Expenses includes Rs 70.9 mn towards reversal of margin penalty

@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.

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



NAYA BHARAT BUSINESS CONCLAVE 2022



For Excellence in Online Share Trading



Won Silver Digixx Awards 2022



THANK YOU