

April 21, 2021

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 Audited Financial Results for the quarter and year ended March 31, 2021

We enclose herewith the Investor Presentation on the Audited Financial Results for the quarter and year ended March 31, 2021.

Kindly take the above on records and oblige.

Thanking You,

Yours faithfully,

For 5paisa Capital Limited

A handwritten signature in blue ink is written over a circular purple stamp. The stamp contains the text '5paisa Capital Ltd.' and a star symbol.

**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 March 2021 (Q4FY21)

5paisa: An overview

5Paisa Capital: India's fastest growing online broker



Mobile-first online broking platform



6th largest broker as on Mar 2021*



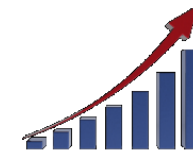
6.9Mn+ app downloads with a sustained 4.2 Star rating



0.87 Mn+ Active Customers **YoY 101%**



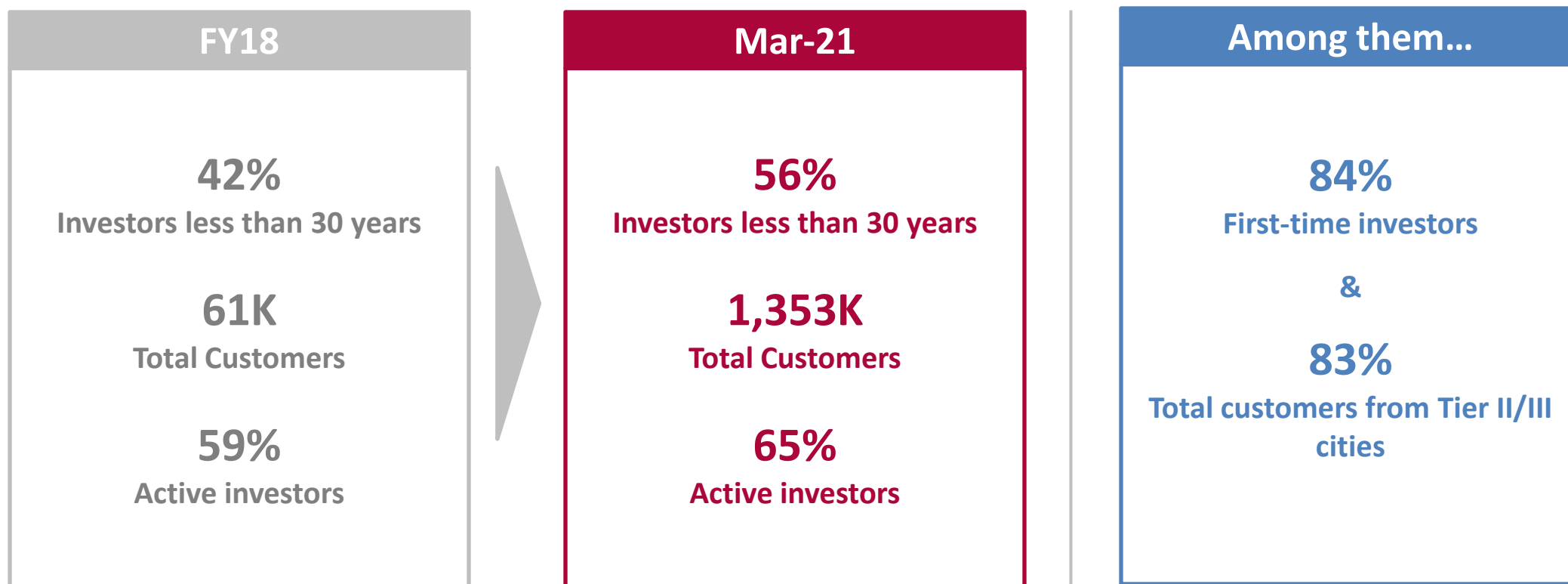
5.08% Cash ADTO Market Share Retail in Q4FY21



Crossed **INR 1.9 Bn** Revenues in FY 21 **YoY 80 %**

* As per active customer base . Source : NSE

Reliable investment platform servicing the young and first-time investors



Total customers includes all operational customers
% Active investors based on total operational customers of the company
Active investors are those who have transacted atleast once in the preceding 12 months

Offers a wide bouquet of investment and lending solutions...

Online Trading

- ✓ 1.35 Mn clients with 65% Active Clients

Mutual Funds

- ✓ 55,000+ active Clients with more than 47,000 SIPs

Insurance

- ✓ Compare & Buy from leading Insurers *

Digital Gold

- ✓ 35,000 transactions of digital Gold

Subscription

- ✓ 35,000 active Subscribers

smallcase

- ✓ 3,61,000 order processed

P2P Lending

- ✓ Rs 11 Cr+ Disbursal in just few month of operations

International Investing

- ✓ 1,000+ clients invested in US stocks

Strategy & Road ahead



01

Raising ₹ 250 cr capital from marquee investors and promoters

02

Transformation from discount broker to digital financial platform making investing easy & rewarding

03

Aggressive investment in customer centric technology

04

Focus on sustainable & profitable growth
- Reducing cost of acquisition
- Boosting cross sales revenue

BROKING TO DIGITAL FINANCIAL PLATFORM - PROCESS

Investing in Technology

- Robust Platform
- Customer Segmentation & Customization
- Digital Engagement with 360 degree client view

Customer Acquisition

- Organically driven customer acquisition with consistent reduction in CAC
- DIY to be primary on-boarding mode with least human intervention

Cross Sales drive

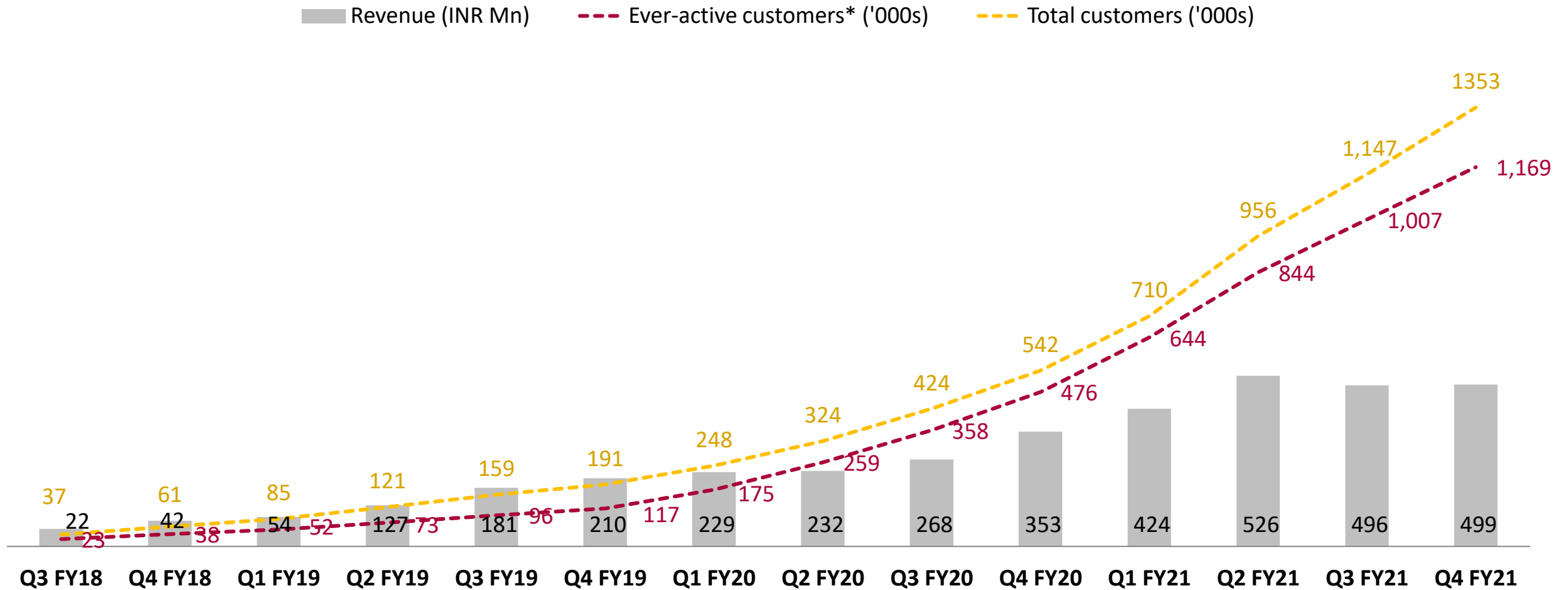
- Focus on sustainable Revenue through Cross sales
- A One stop shop for all financial needs

Profitable Growth

- Capitalize on operating leverage with scale
- Customer retention as important as Customer acquisition

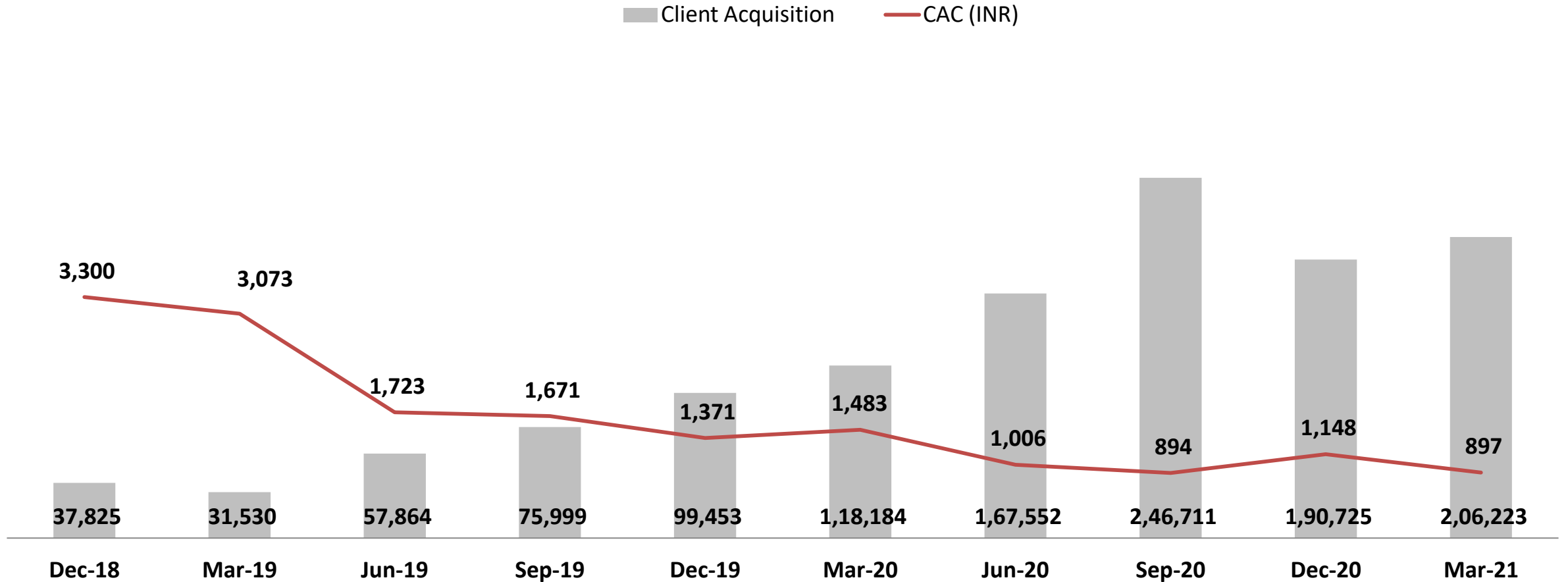
Business Numbers at a Glance

Rapid and consistent growth in customers and revenue



* Ever-active customers are those who have transacted atleast once on the platform

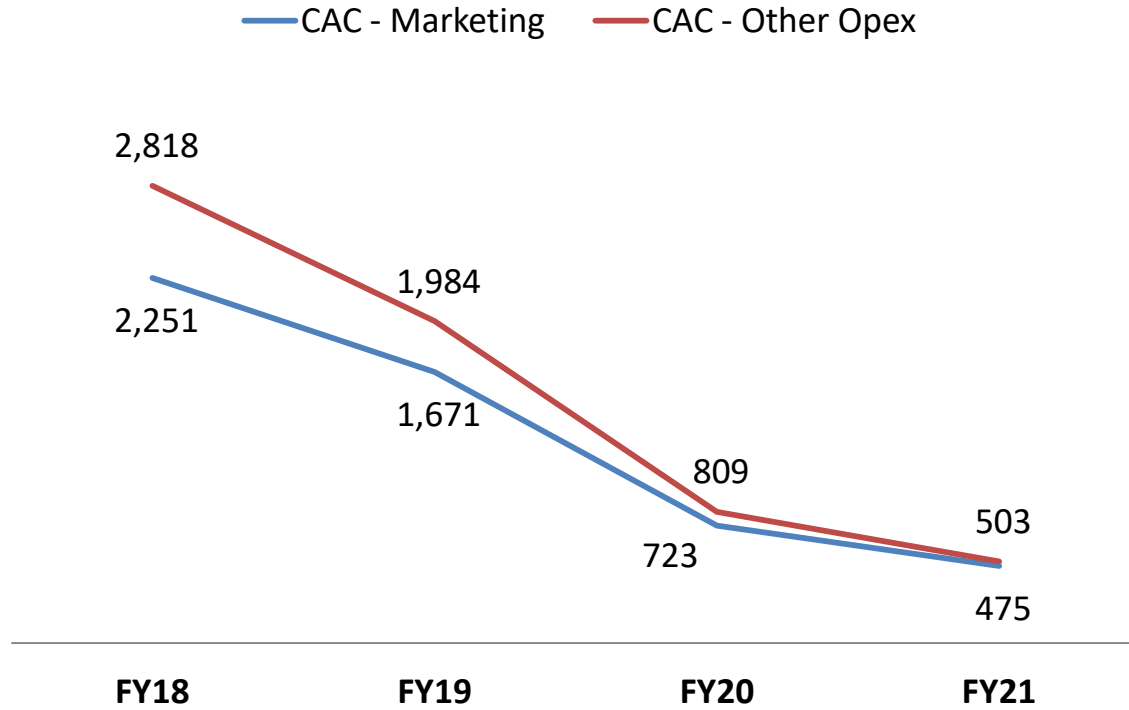
Increasing customer acquisition and consistent reduction in CAC



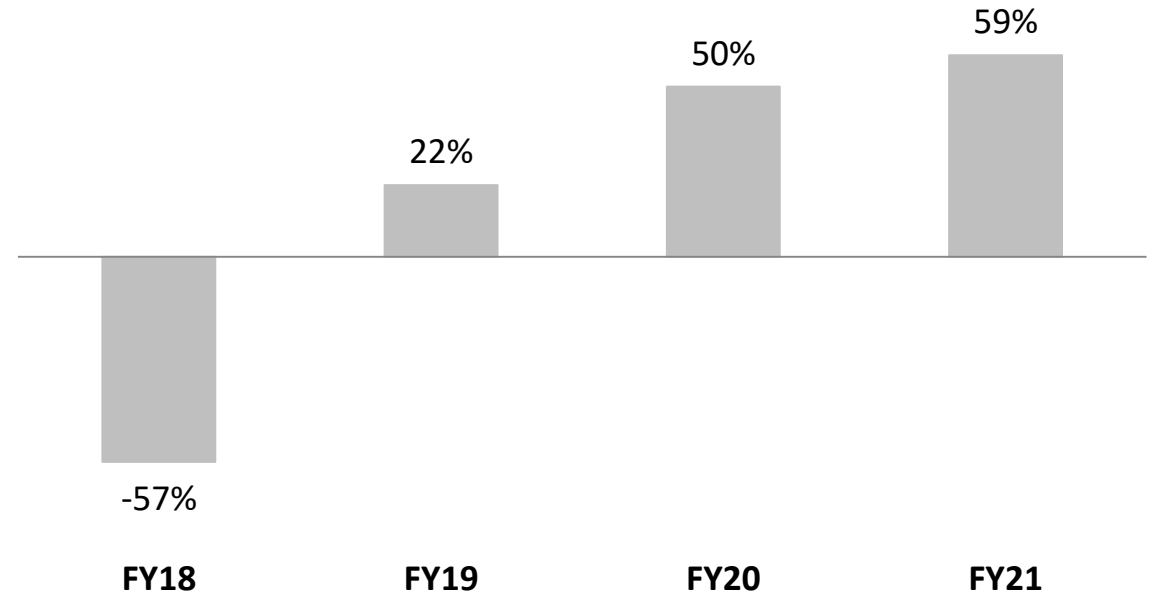
Note: CAC = Marketing spend on customer acquisition + Sales, onboarding team salary cost + Other opex cost for sales, Onboarding team

...with improving unit economics

Reducing CAC YoY

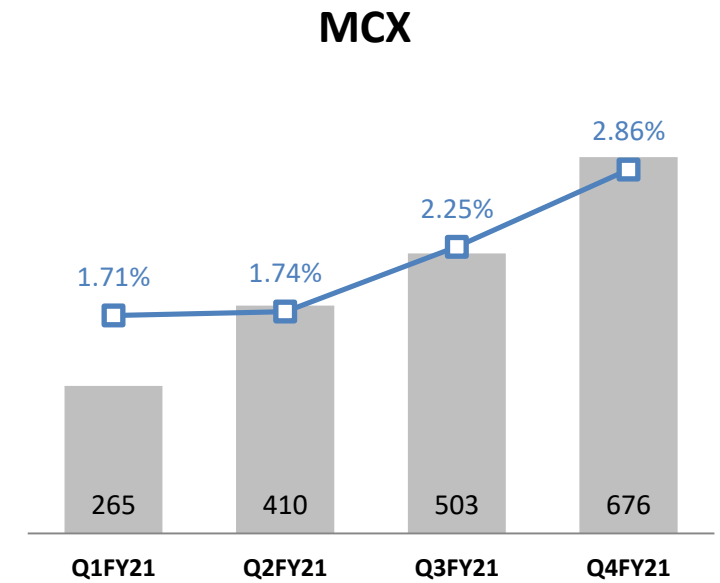
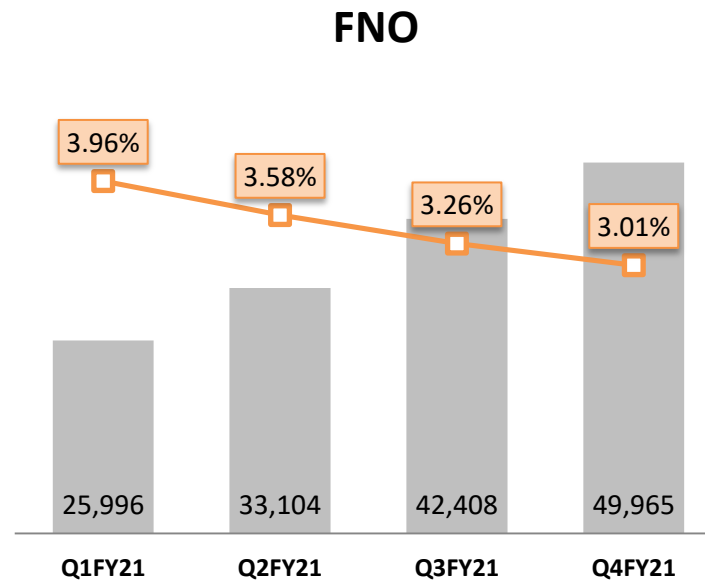
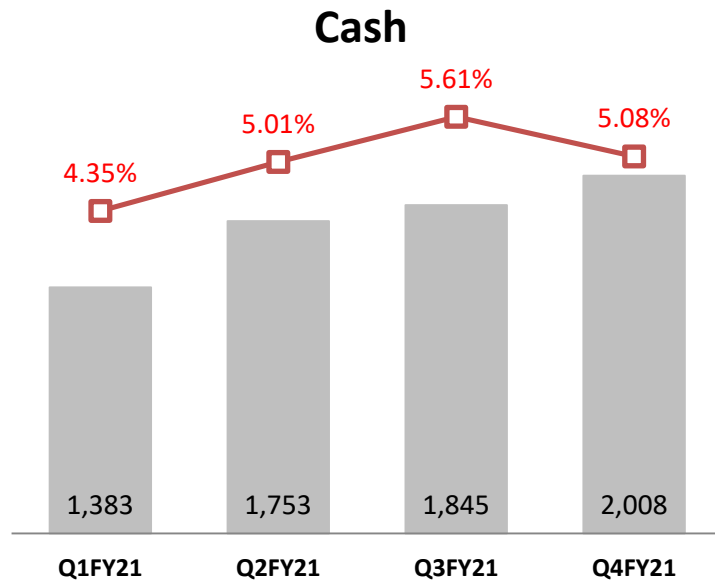


Increasing Gross Margins %



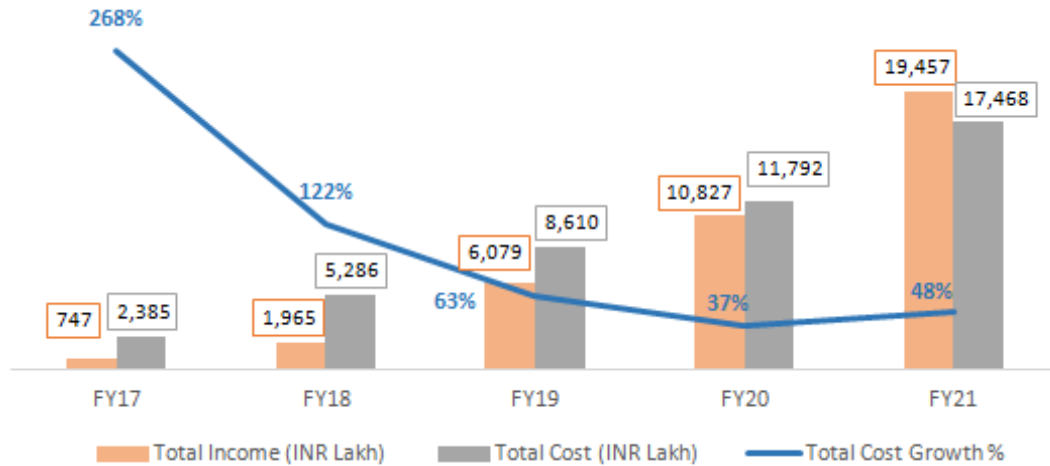
Note: CAC – Other Opex = Sales, onboarding team salary cost + Other operational cost for sales, onboarding team
Gross Margin = Total Revenue – Marketing spend on customer acquisition - Sales, onboarding team salary cost
- Other operational cost for sales, onboarding team

Our ADTO & Retail Market Share

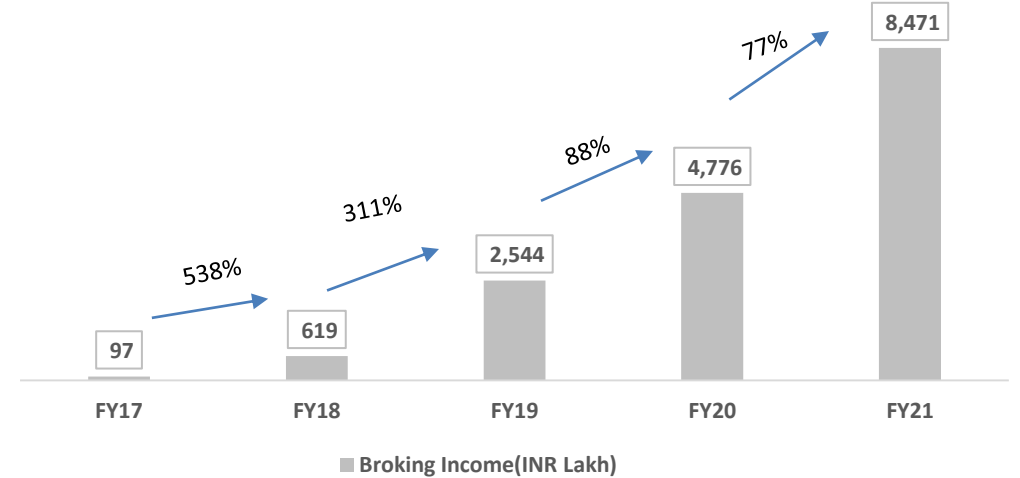


Our Growth Story

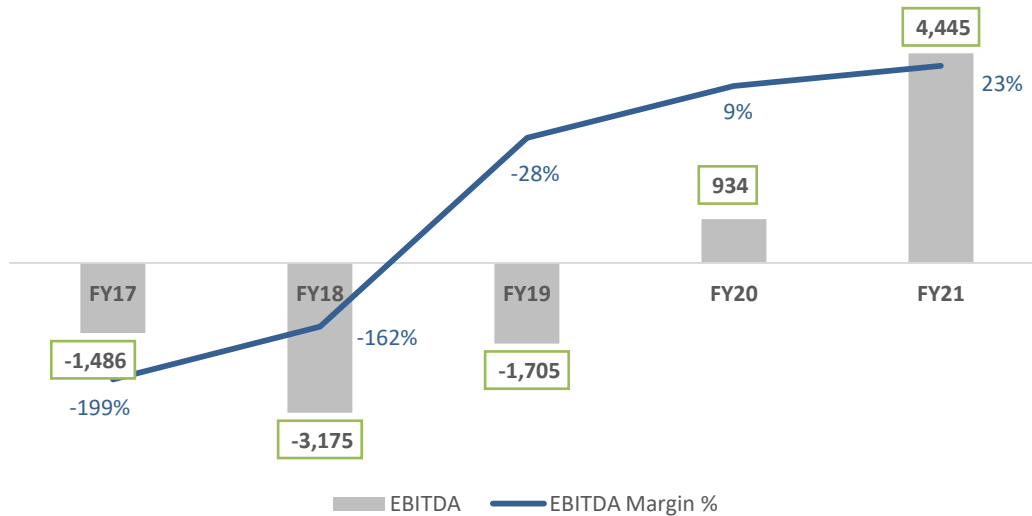
Income & Cost



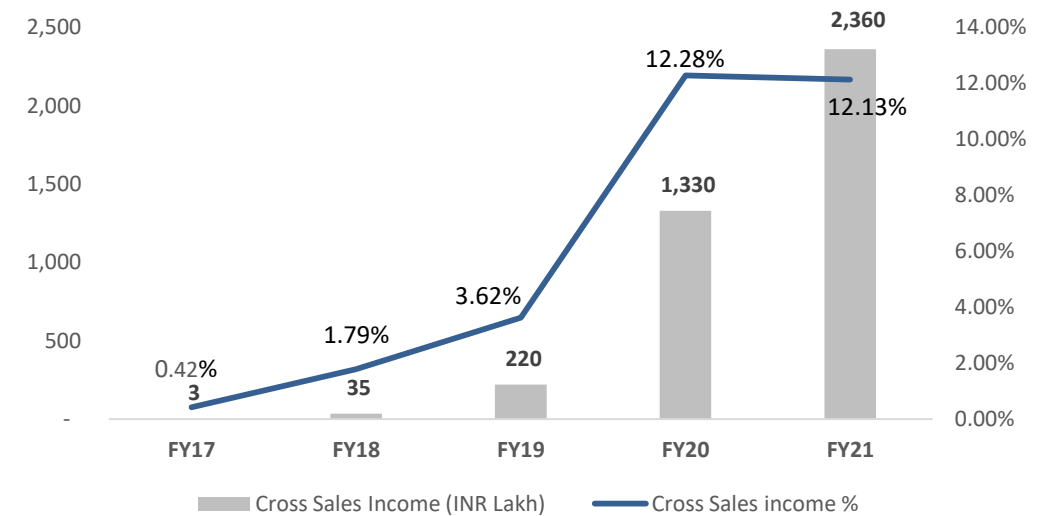
Broking Income & Growth



EBITDA & EBITDA Margin



Cross sales Income & contribution



Financial Information – Consolidated

Consolidated Profit & Loss quarter ended Mar 2021

INR Mn	Quarter Ended			Quarterly Variances	
	Q4FY21	Q3FY21	Q4FY20	Q-o-Q	Y-o-Y
<i>A. Income From Operations</i>					
Brokerage Income	232	196	151	18%	54%
Allied Broking Income	124	160	117	-22%	6%
Cross Sales Income	73	76	46	-5%	57%
P2P Loan Commission	1	2	-	-70%	-
Other Operating Income	70	62	40	13%	73%
Total Income from operations (A)	499	496	354	1%	41%
Employee Cost	80	94	73	-14%	11%
Advertising and Marketing expenses	125	121	118	3%	6%
Others Expense	164	185	124	-12%	32%
Total Expenses (B)	369	400	315	-8%	17%
EBITDA (A-B)	130	96	39	35%	233%
<i>EBITDA margin %</i>	<i>26%</i>	<i>19%</i>	<i>11%</i>		
Depreciation, amortisation & impairment	11	11	10	2%	14%
Finance cost	41	40	52	1%	-22%
PBT	78	45	-23	74%	444%
Tax expense	20	13	-6	49%	442%
PAT	59	32	-17	84%	444%
<i>PAT margin %</i>	<i>12%</i>	<i>6%</i>	<i>-5%</i>		
Other Comprehensive income	3	-1	-1	-368%	-675%
Total Comprehensive Income for the Period	62	31	-18	103%	452%

Consolidated Profit & Loss for year ended Mar 2021

INR Mn	Year Ended		Year ended variances
	Mar 31, 2021	Mar 31,2020	Y-o-Y
<u>A. Income From Operations</u>			
Brokerage Income	847	478	77%
Allied Broking Income	616	351	75%
Cross Sales Income	236	133	78%
P2P Loan Commission	6	-	-
Other Operating Income	241	121	100%
Total Income from operations (A)	1,946	1,083	80%
Employee Cost	361	292	24%
Advertising and Marketing expenses	465	339	37%
Others Expense	675	359	88%
Total Expenses (B)	1,501	990	52%
EBITDA (A-B)	445	93	378%
<i>EBITDA margin %</i>	23%	9%	
Depreciation, amortisation & impairment	46	38	20%
Finance cost	199	151	32%
PBT	199	-97	306%
Tax expense	52	-18	397%
PAT	147	-79	286%
<i>PAT margin %</i>	8%	-7%	
Other Comprehensive income*	0	-2	-81%
Total Comprehensive Income for the Period	147	-81	282%

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

Consolidated Balance Sheet

INR Mn	FY21	FY20
Assets		
<i>Financial assets</i>		
Cash and cash equivalents	169	201
Bank balance other than above	5,074	2,505
Loans/Client funding book	1,781	916
Other financial assets	1,319	2,219
Sub-total	8,343	5,841
Deferred tax assets (including current tax)	191	247
Other non-financial assets	136	147
Sub-total	327	394
Total Assets	8,670	6,235
Liabilities and Equity		
Borrowings	2,339	2,192
Other financial liabilities	4,739	2,597
Sub-total	7,078	4,789
<i>Non-financial liabilities</i>	31	63
<i>Equity & Reserves</i>		
Equity share capital	255	255
Other equity	1,306	1,128
Sub-total	1,561	1,383
Total Liabilities & Equity	8,670	6,235

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