

July 12, 2024

To, The Manager, Listing Department, BSE Limited, 1st Floor, Phiroze Jeejeebhoy Tower, Dalal Street, Mumbai – 400 001. BSE Scrip Code: 540776	To, The Manager, Listing Department, The National Stock Exchange of India Limited, Exchange Plaza, C-1, Block G, Bandra Kurla Complex, Bandra (East), Mumbai – 400 051. NSE Symbol: 5PAISA
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Dear Sir / Madam,

Sub: Investor/Corporate Presentation on the Unaudited Financial Results (Standalone & Consolidated) for the quarter ended June 30, 2024.

Further to the approval of Unaudited Financial Results (Standalone & Consolidated) for the quarter ended June 30, 2024 by the Board of Directors of the Company at its meeting held on today i.e. Friday, July 12, 2024 and submission of the same with the Stock Exchanges, we enclose herewith Investor/Corporate Presentation in respect of Financial Results.

You are requested to take the same on record.

Thanking You,

Yours faithfully,

For 5paisa Capital Limited

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

Encl: As above

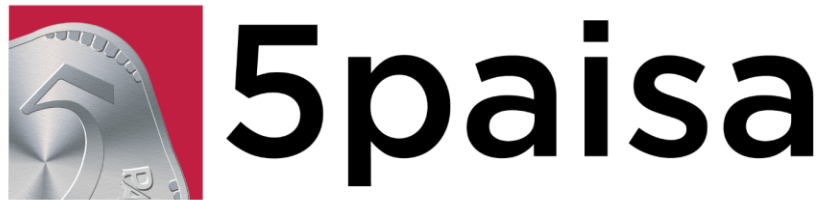
5paisa Capital Limited



5paisa



Investor Presentation - Q1FY25



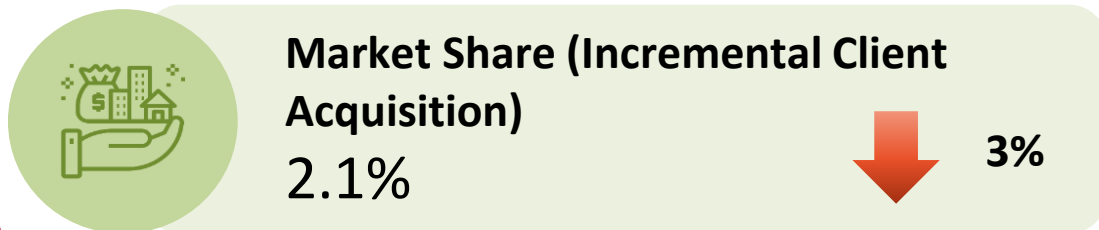
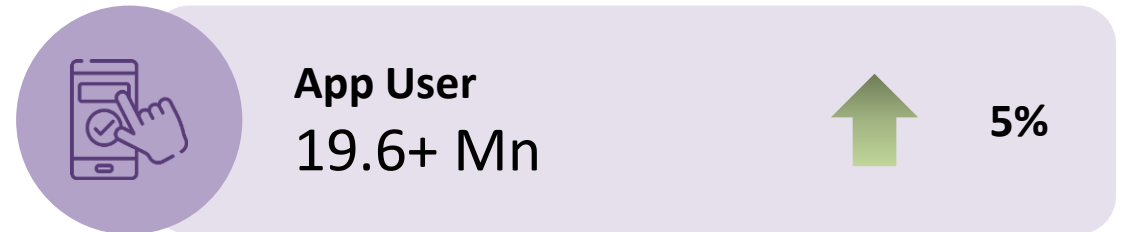
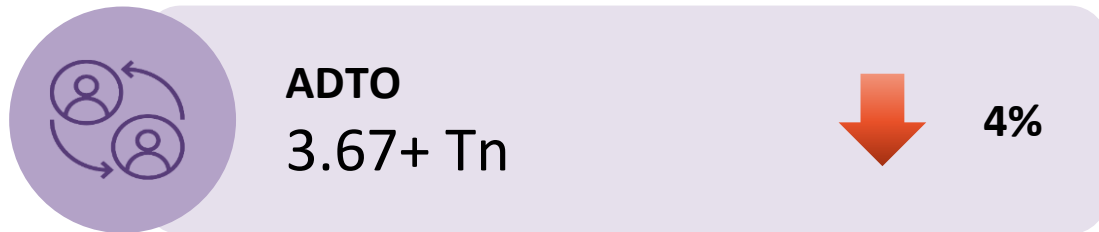
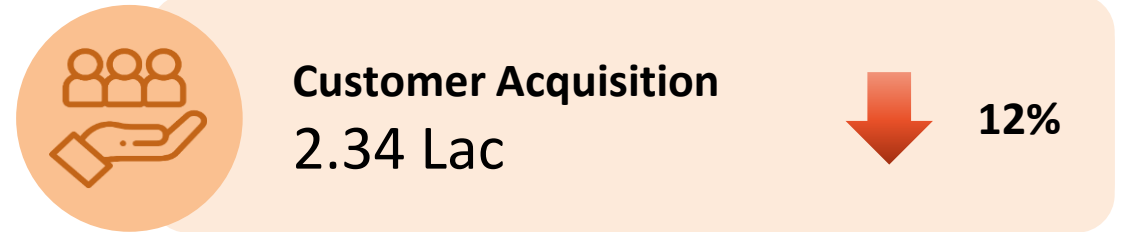
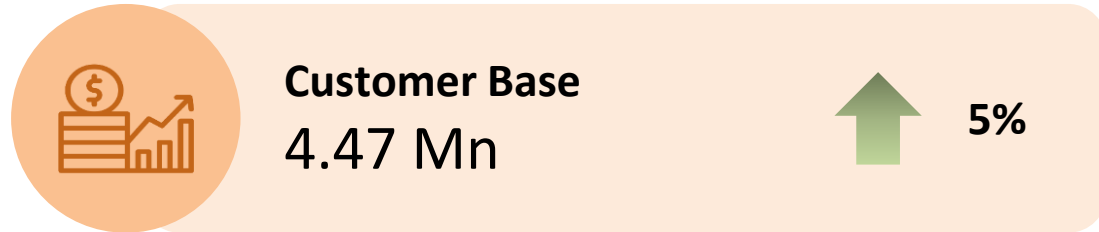
● Key Highlights - Q1FY25

● Business Information

● Financial Information

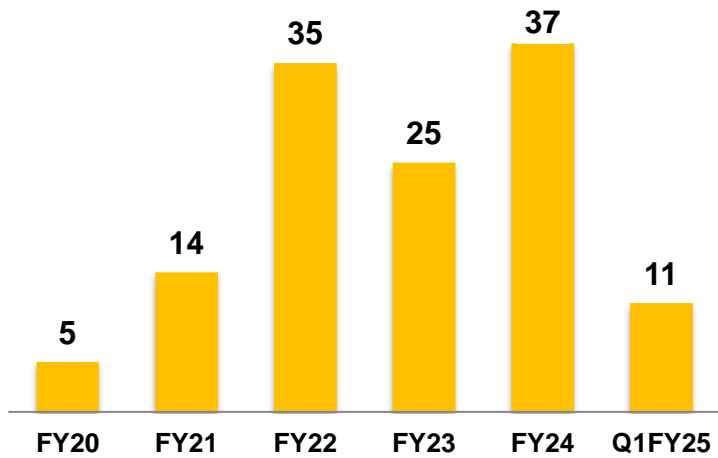
● About Us

Key Highlights of Q1FY25 vs Q4FY24



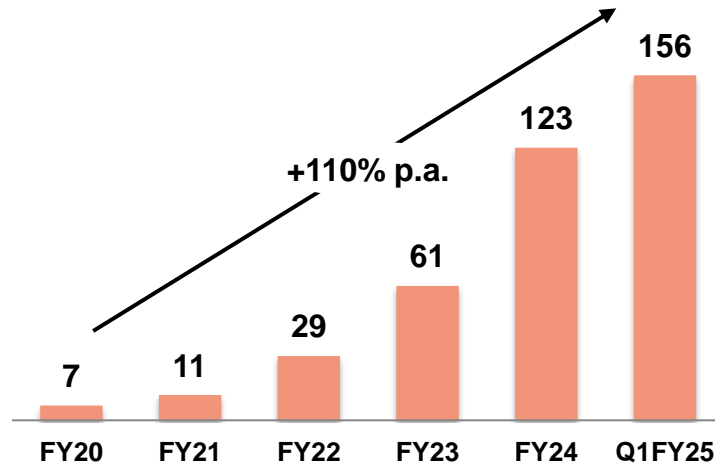
Industry Trend – TAM

Incremental Demat Accounts (Mn)



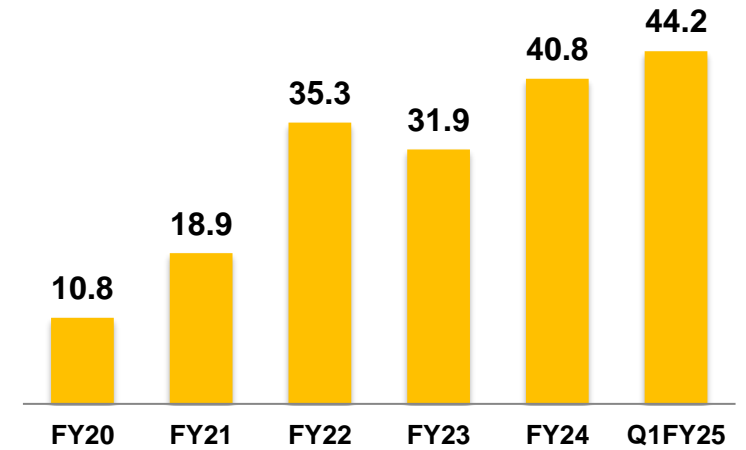
- 11 Mn demat accounts opened in Q1FY25
- 7.4X growth in incremental demat in 4 years from FY20 to FY24

Retail Derivative ADTO (in INR Tn)



- Retail Derivative Average Daily turnover (ADTO) has seen an exponential rise at 110% CAGR

Active Clients (in Mn)



- Number of NSE Active clients have seen 4.1X rise in the past 5 years



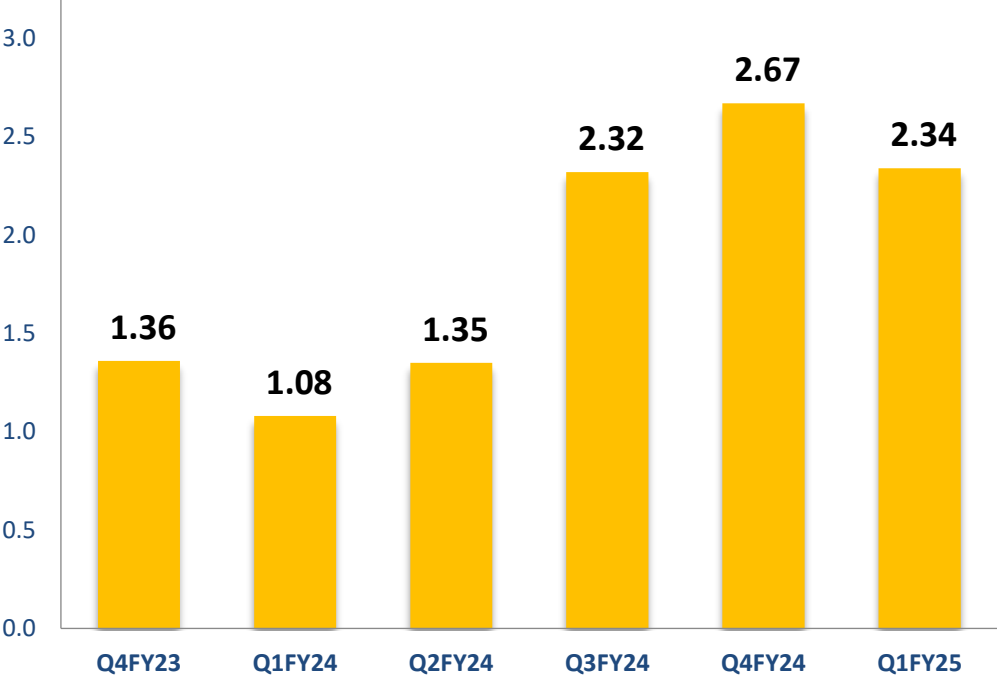
● Key Highlights - Q1FY25

● **Business Information**

● Financial Information

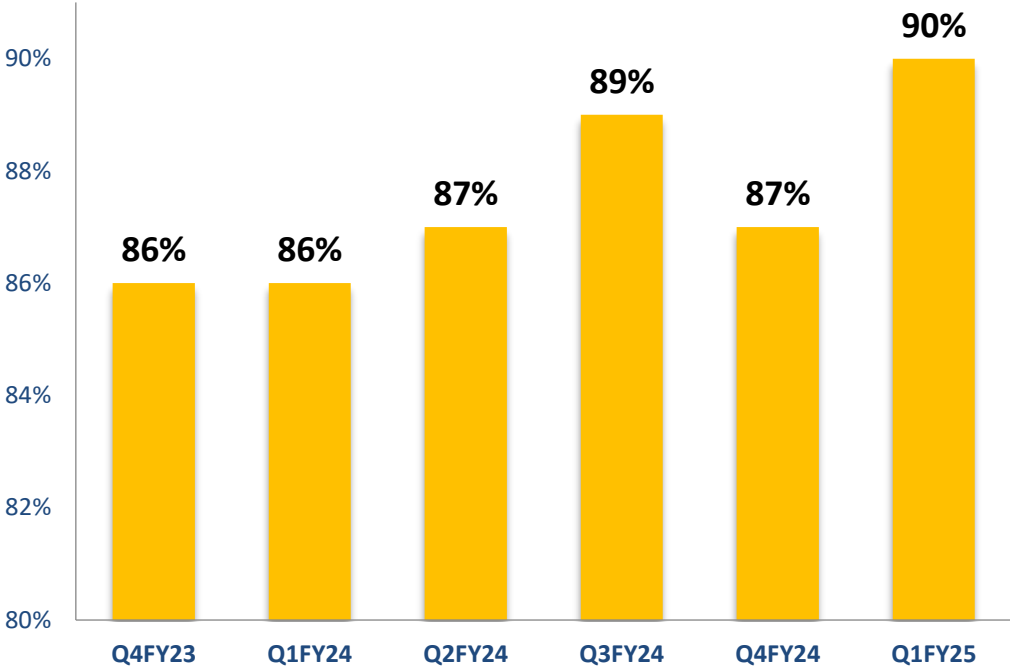
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Client Acquisition (In Lakhs)



- **Total Client Acquisition:** 2.34 Lakhs for Q1FY25 (Down 12% Q-o-Q)

STP - Acquisitions

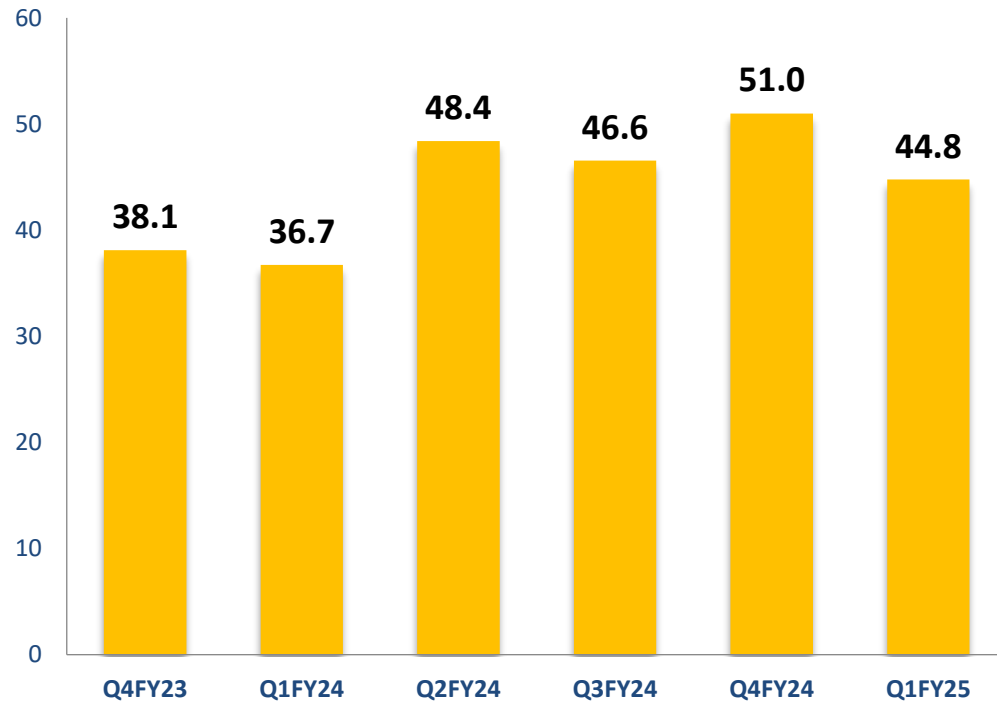


- **STP Acquisition:** 90% for Q1FY25 (Up 3% Q-o-Q)
- **STP (Straight Through Process):** Clients onboarded through digital platform without any intervention or any assistance

Number of Orders & Retail Market Share



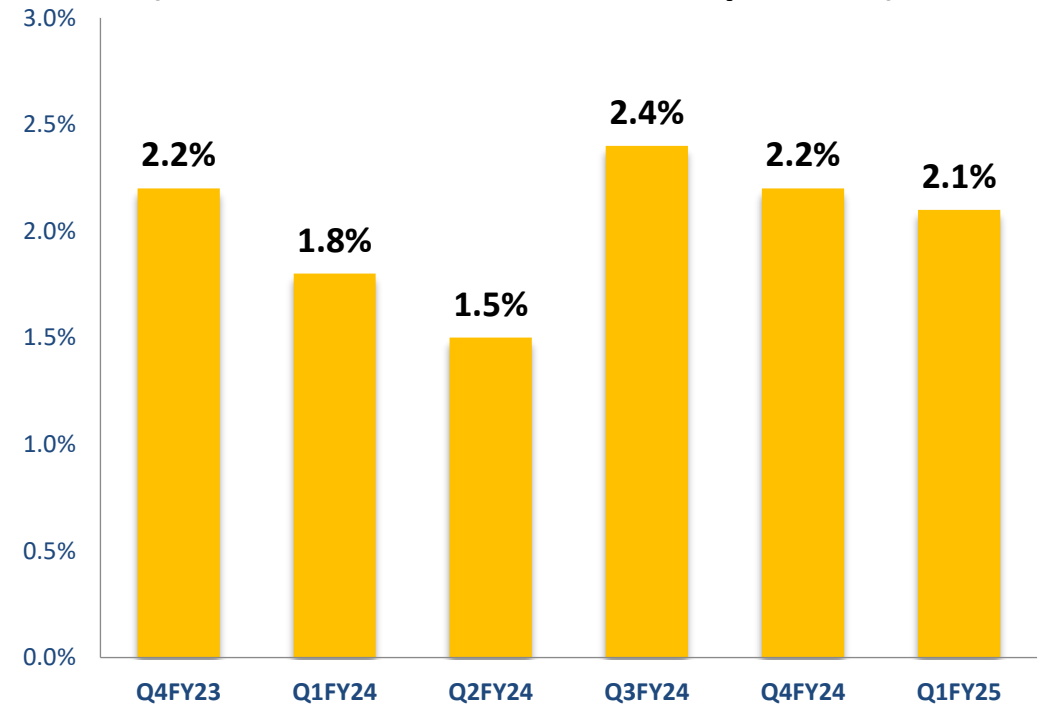
Total Orders (in Mn)



- **Total Orders:** 44.8 Mn for Q1FY25 (Down 12% Q-o-Q)

Market Share

(% Incremental Customer Acquisition)*



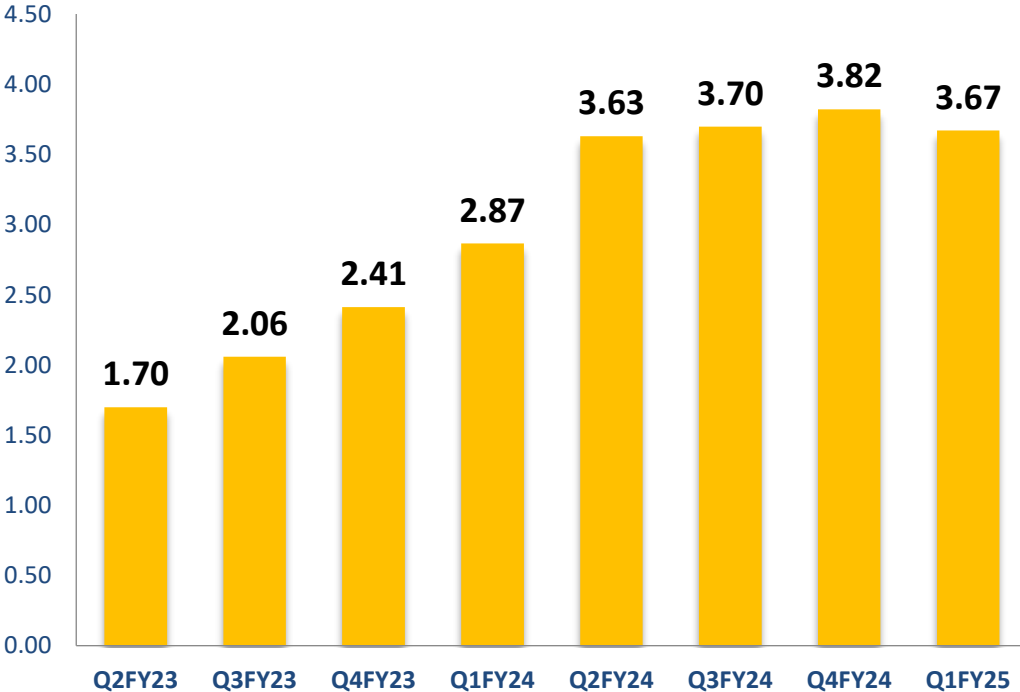
- **Market Share :** 2.1% for Q1FY25 (Down 3% Q-o-Q)

* %age of additional customer acquired by 5paisa over Industry acquisition.

Growth in ADTO, Customers and Revenue

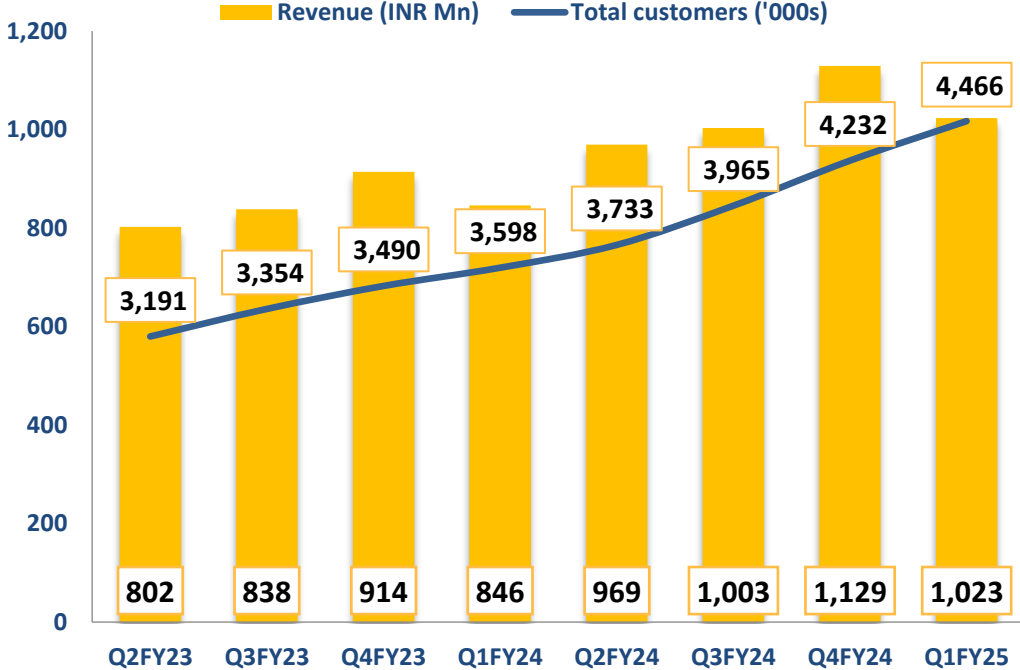


Avg. Daily Turnover (In Tn)



- **ADTO:** 3.67 Tn for Q1FY25 (Down 4% Q-o-Q)

Customers & Revenue Growth



- **Revenue:** 1,023 Mn for Q1FY25 (Down 9% Q-o-Q)
 - **Total Client base (as on 30th Jun 24):** 4.47 Mn

Reliable & Scalable Digital Business Model



Digital Customer Acquisition

- **4.47 Mn Customer Base**
- **100%** Paperless Client activation
- **90% STP** (without human intervention)
- **Majority Clients** are from Tier 2 & 3 city

Superior Digital Platform

- **19.6+Mn** App installs with 4.3-star rating
- **33%** of manpower is Tech and Product
- High customer satisfaction with improvement in NPS Score
- **FNO 360** - Dedicated Trading platform for derivative traders
- **One stop solution** for Investing, Trading , Margin plus, MF, Bonds, IPO, MTF, Wealth Management

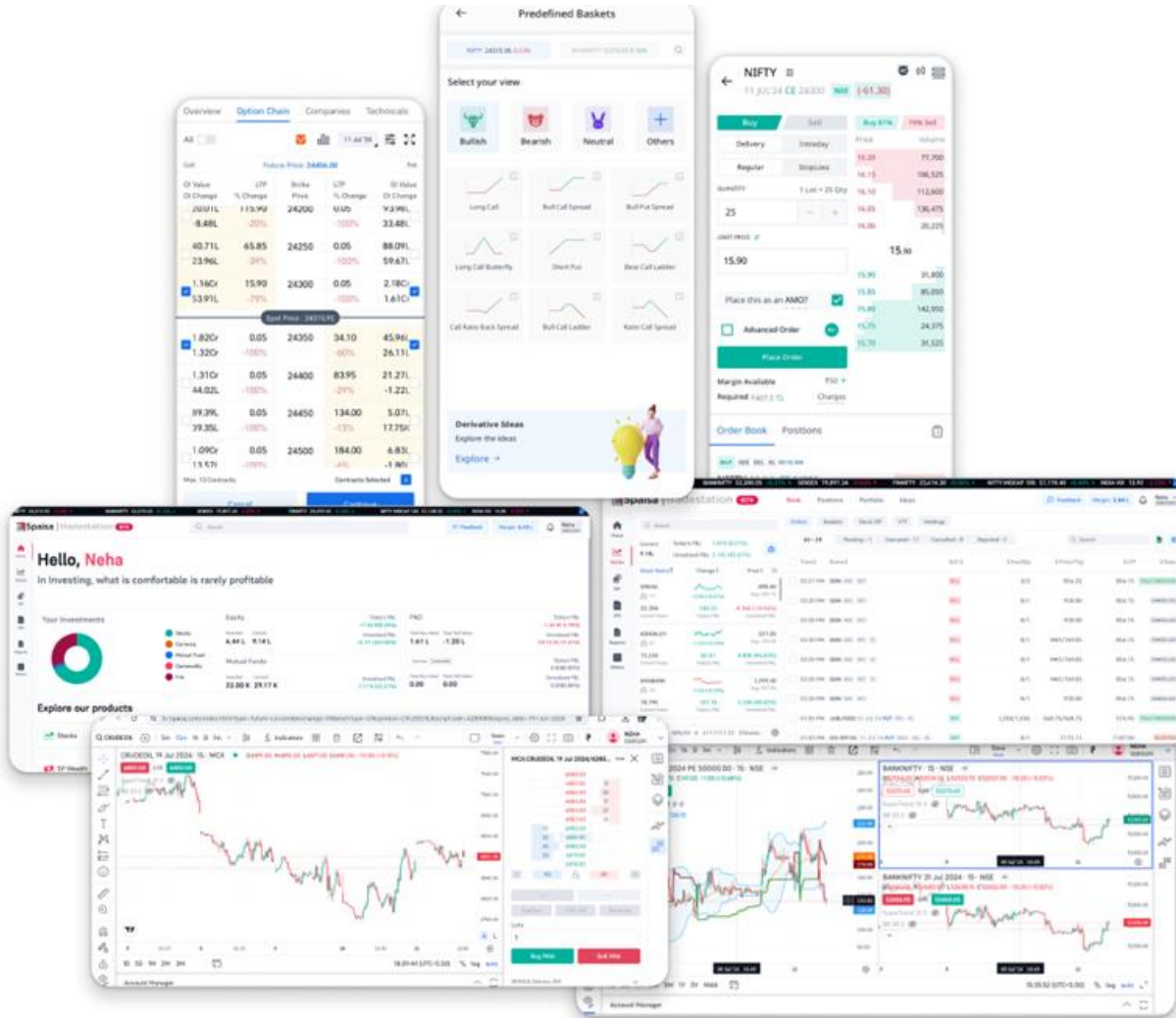
Proven Growth in all aspects

- Revenue of ₹ 1,023 Mn and highest ever PAT of ₹ 201 Mn In Q1FY25.
- **High Life -Time Value(LTV)** of customers and improvement in payback period

Secure and Reliable Broker

- Profitable Listed Discount Broker with strong Net-worth
- Highly secure as net-worth is more than **40%** of total client funds
- Compliance in all regulatory Norms
- Qualified Stock -Broker as per SEBI New norms

Elevated Trading Experience - Platform & Features

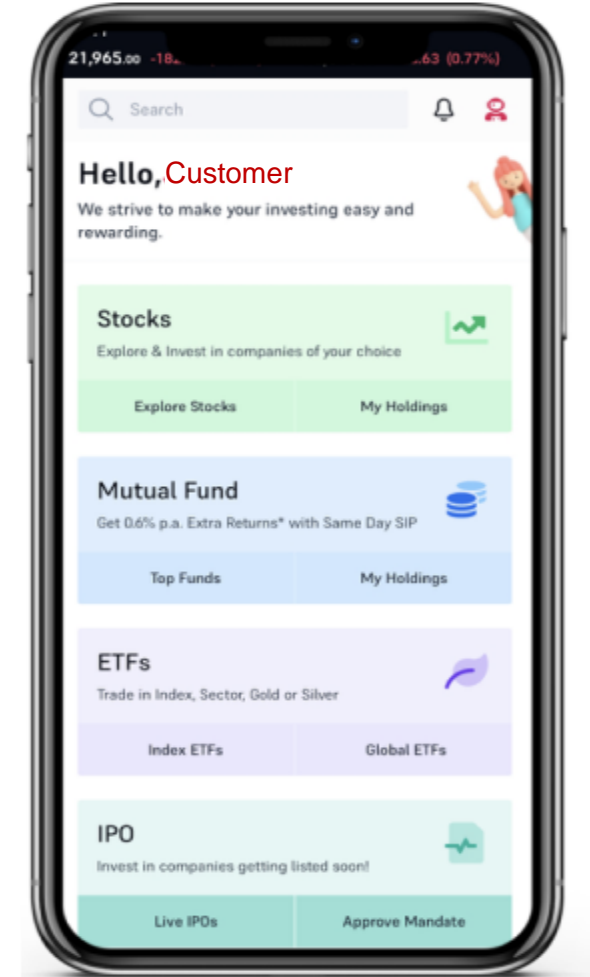


- **New Tradestation** - Web Platform
- In-house developed with advanced Tech Stack
- The entire Trade station platform has been designed to improve end to end user experience with new look and feel.
- **TV.5paisa** - Trading on charts
- Now order placement made accessible directly from Charts
- Manage order and positions on the charts
- Access and trade directly from option chain
- **Mobile App** -
- Place multiple Bulk Orders from Option chain
- Straddle Option Chain –View and place Straddle strategy.
- Advance Order form - View charts, orders, positions, and market depth simultaneously.

Our Trusted Partners



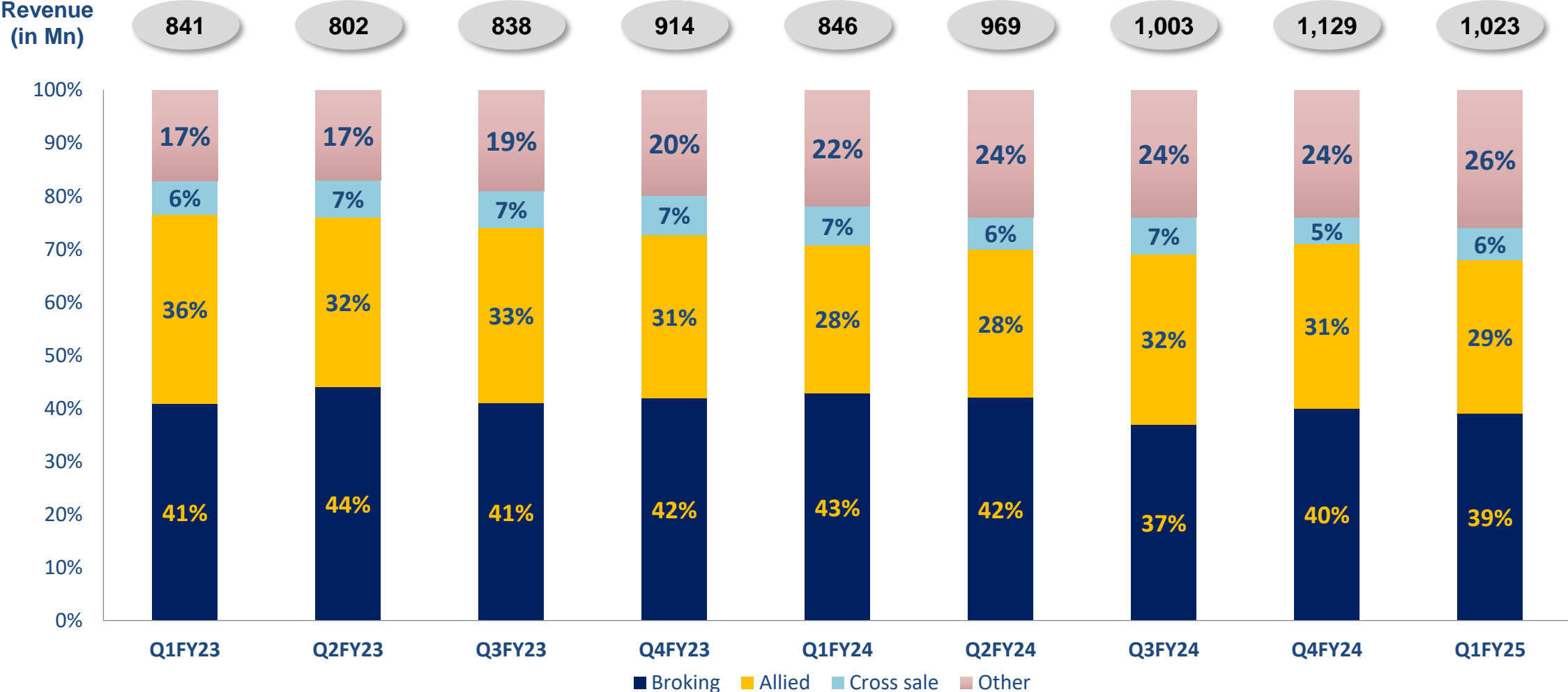
Partnerships and Alliances With 25+ Markets Leaders





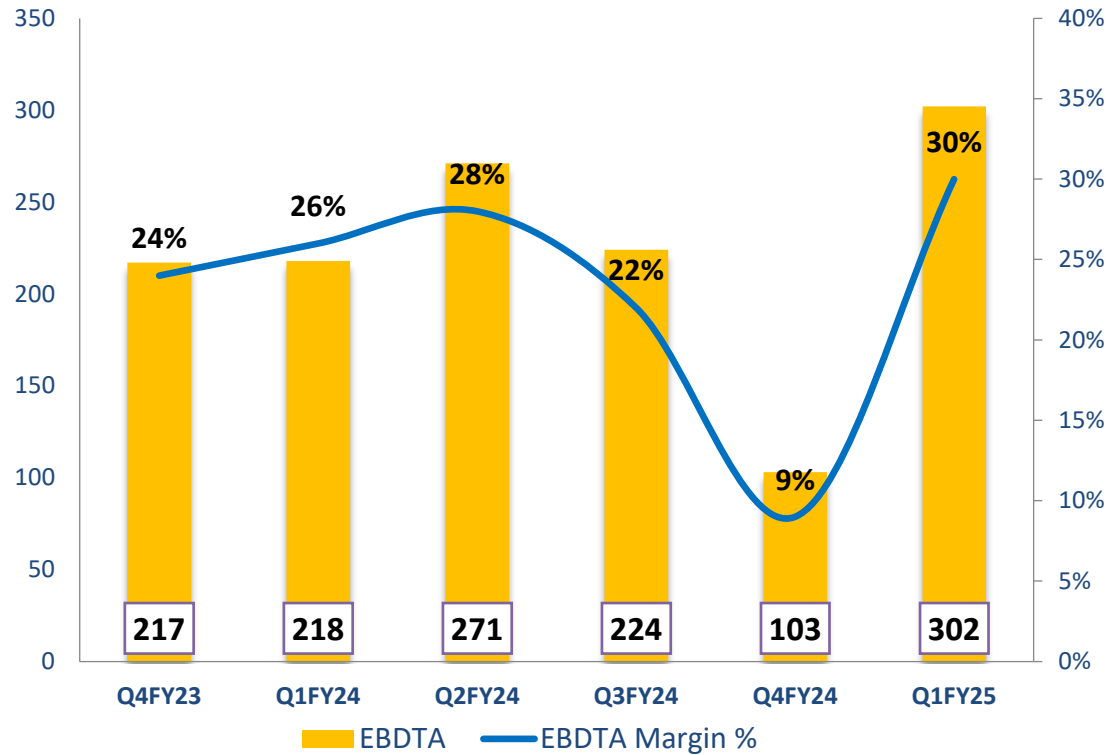
- Key Highlights - Q1FY25
- Business Information
- **Financial Information**
- About Us

Revenue Mix & Total Revenue



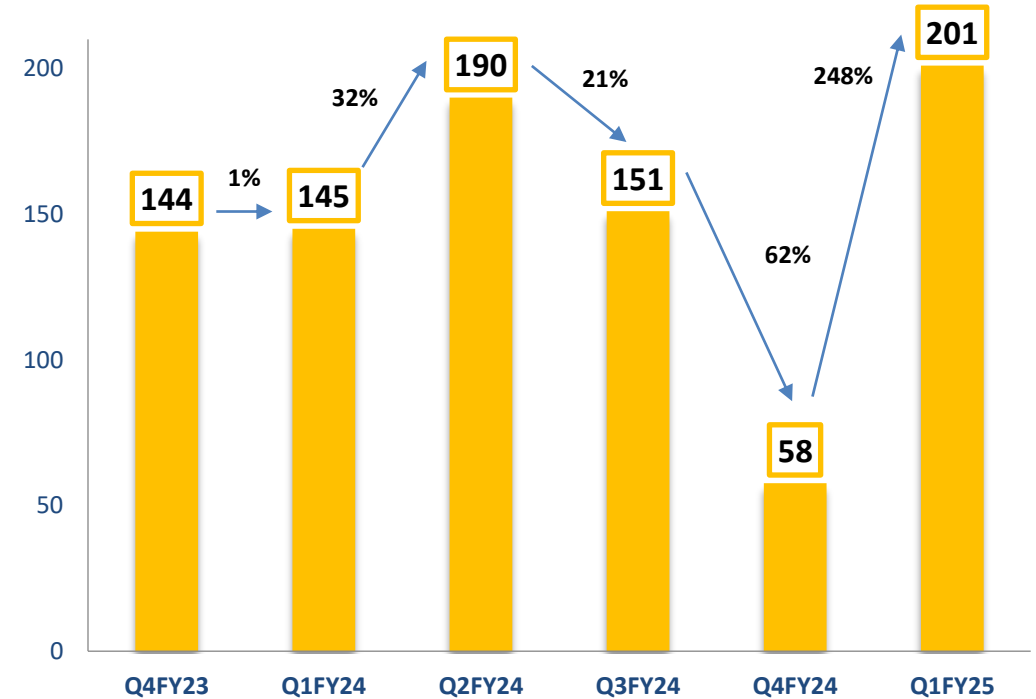
EBDTA & Profit Trend

EBDTA (In Mn) & EBDTA Margin (%)



- **EBDTA** – 302 Mn for Q1FY25 (Up 192% Q-o-Q)

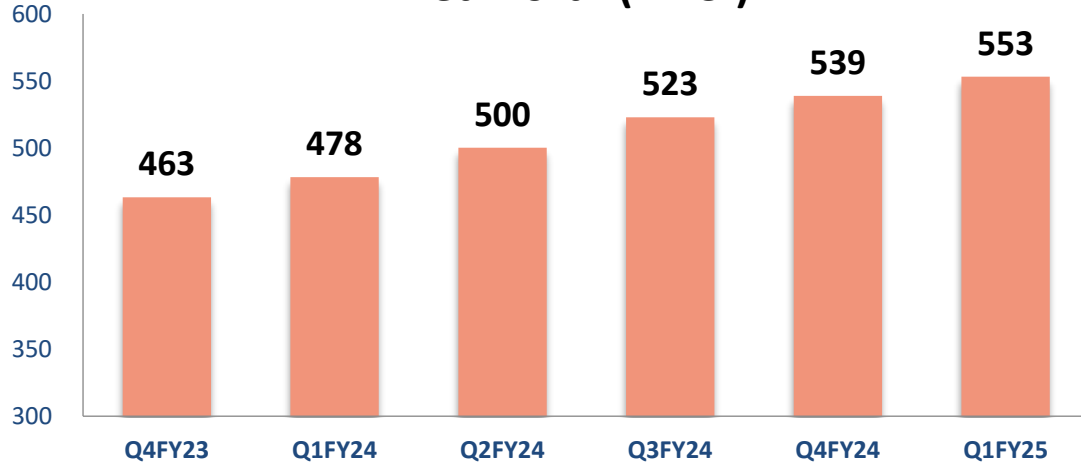
Profit After Tax (In Mn)



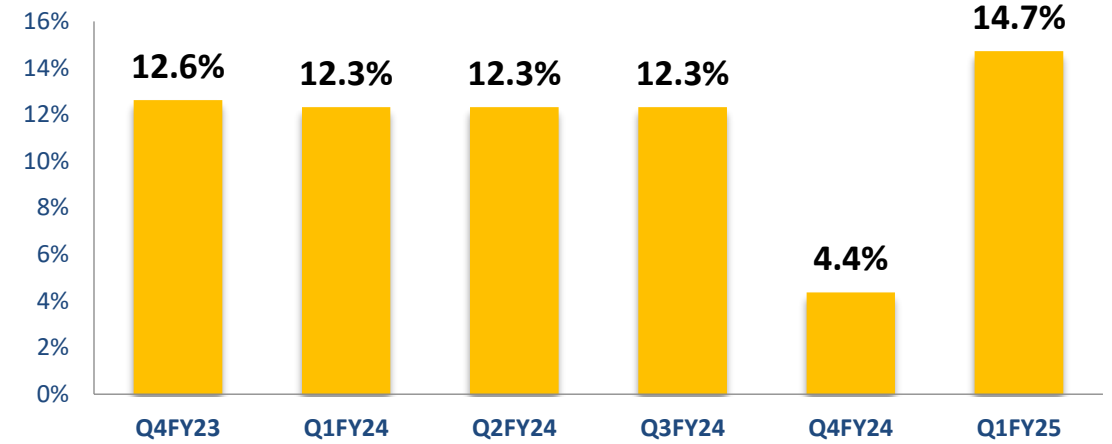
- **Profit After Tax** – 201 Mn for Q1FY25 (Up 248% Q-o-Q)

Financial Ratios

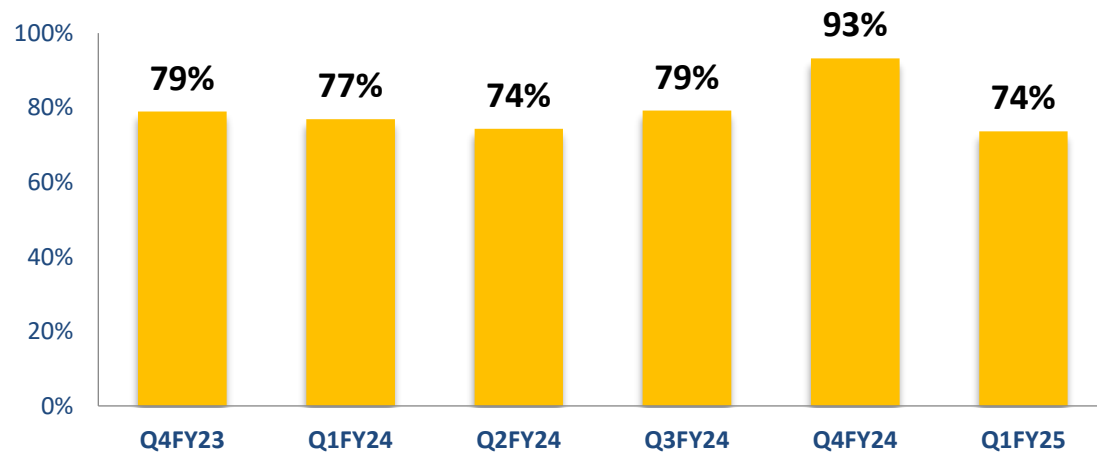
Net-worth (In Cr)



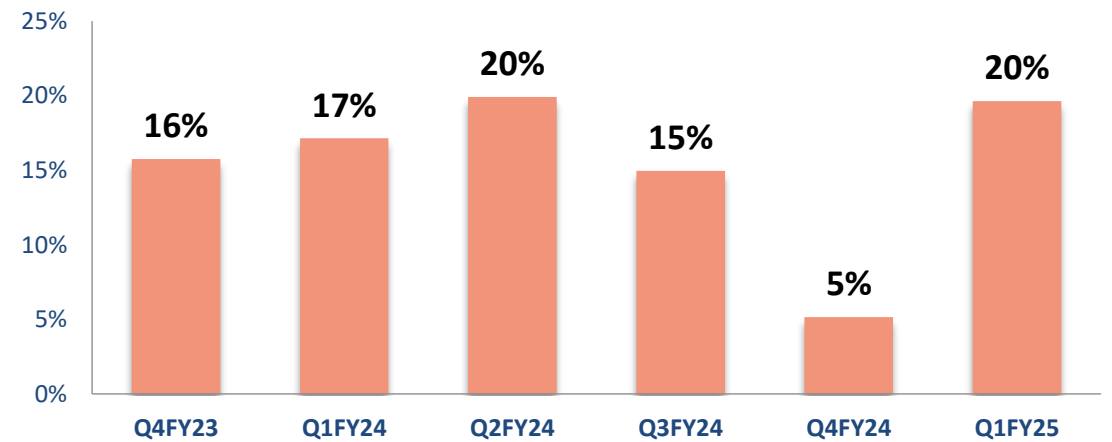
Return on Net Worth



Cost to Income ratio



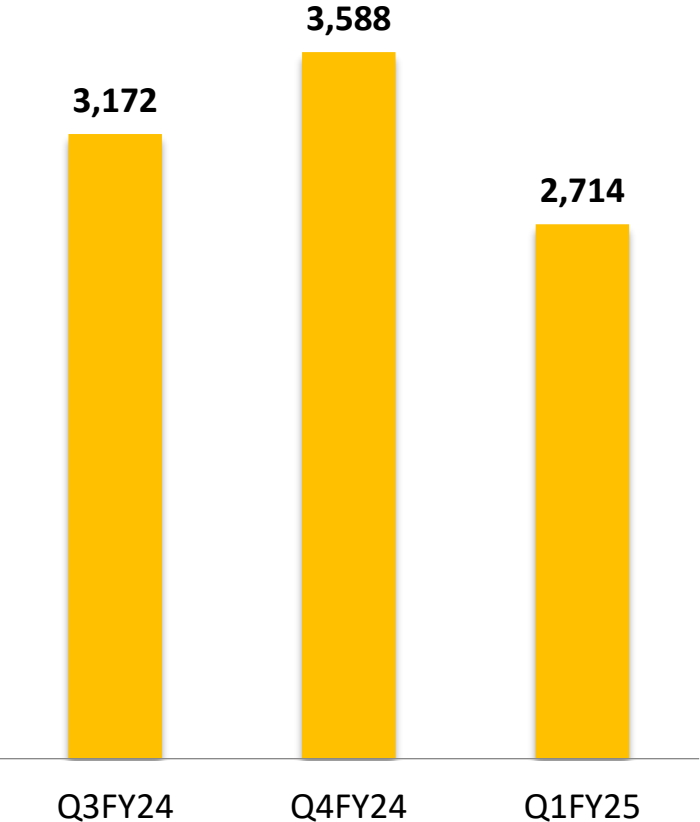
Net Profit Margins



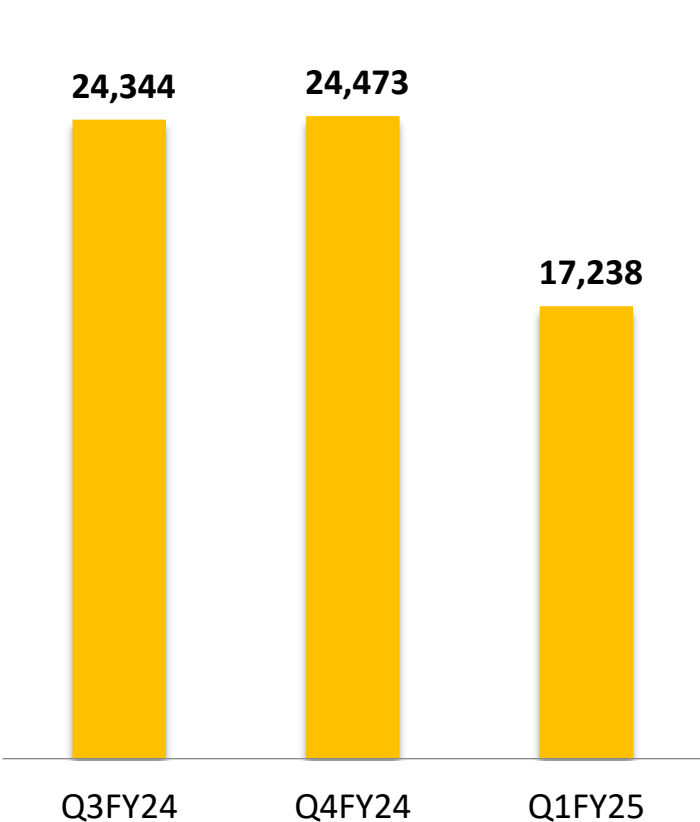
Client Funding Book Spread Over Wide Customer Base



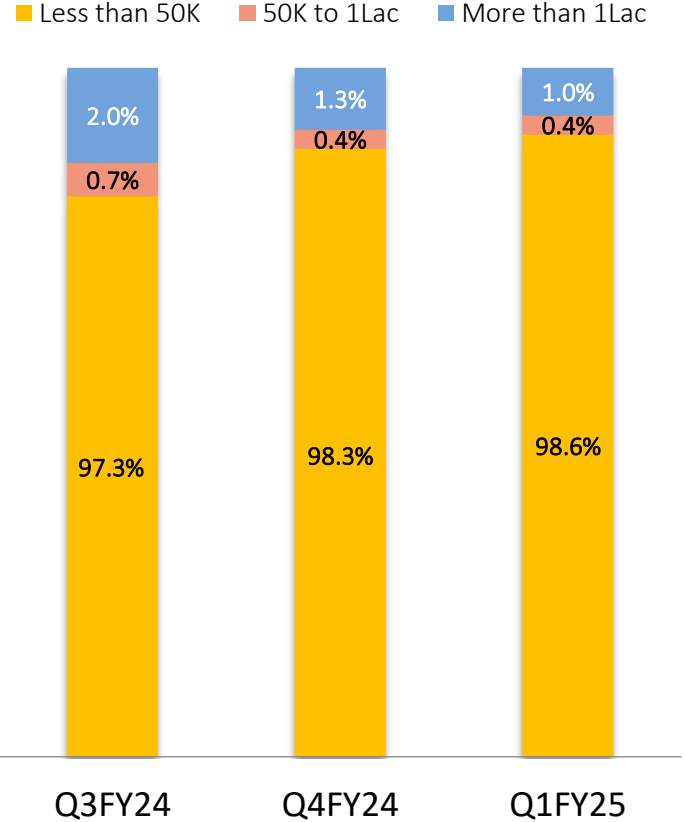
Avg Client Funding Book Size (in Mn)



Low Per Client Exposure (In INR)



Client Funding Book Segmentation (% age of client using the facility)

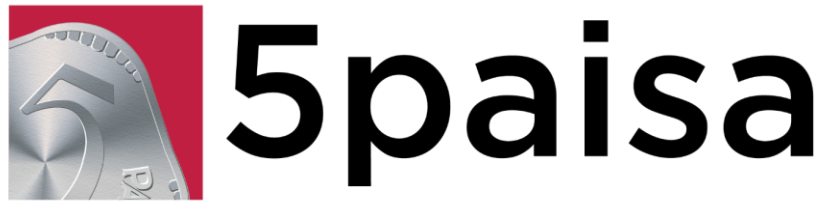


Consolidated P&L – Q1FY25

INR Million	Quarter Ended			Year Ended	Quarterly Variances	
	Q1FY25	Q4FY24	Q1FY24	FY24	Q-o-Q	Y-o-Y
<i>A. Income From Operations</i>						
Brokerage Income	400	452	361	1592	-12%	11%
Allied Broking Income	297	345	234	1175	-14%	27%
Cross Sales Income	59	52	62	235	13%	-4%
Other Operating Income	266	280	189	946	-5%	41%
Total Income from operations (A)	1023	1129	846	3947	-9%	21%
Employee benefits expenses	136	319	180	895	-57%	-24%
Depreciation, amortisation & impairment	33	27	23	95	21%	43%
Finance cost	72	103	38	286	-30%	86%
Others Expense	513	604	410	1950	-15%	25%
Total Expenses (B)	754	1053	651	3226	-28%	16%
PBT	269	76	195	721	253%	38%
Tax expense	68	18	50	177	269%	35%
PAT	201	58	145	544	248%	39%
<i>PAT margin %</i>	20%	5%	17%	14%	-	-
Other Comprehensive income *	0	-3	0	-3	-	-
Total Comprehensive Income for the Period	201	55	145	541	265%	38%
Earnings Per Equity Share (EPS)						
Basic (In ₹)	6.43	1.87	4.74	17.65	244%	36%
Diluted (In ₹)	6.37	1.77	4.69	16.67	260%	35%

Q1FY25 includes positive impact of ₹ 86.6 Mn towards RSU/ESOP cost reversal.

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



- Key Highlights - Q1FY25
- Business Information
- Financial Information
- **About Us**

Environmental, Social & Governance (ESG)

Corporate Governance

1. Smooth whistle blower policy adopted
2. Experience and diverse Independent board of directors' structure
3. Comply all SEBI/exchanges and other regulatory compliances
4. Updating investors for all business decisions/actions through various modes on time

Environmental Footprint

1. 100% digital onboarding process & treatment of e-waste in environment friendly manner.
2. Promote Tree plantation at all our premises & spread awareness to "Save water" among all employees.
3. Drive digitalization & promote electronically documentation

Human Capital

1. Adopt all employee's welfare schemes (Gratuity, PF, Medical insurance etc)
2. Maintain gender diverse workplace with equal opportunities
3. Adopted hybrid model "WFH/WFO"
4. Policies of Code of conduct and business ethics , prevention of Insider trading, Anti money laundering, Prevention of Sexual harassment (PoSH)" at workplace

Information and Cyber Security

1. Defense in depth Security approach to safeguard information
2. A comprehensive Cyber Security and Cyber Resilience framework, imbibing Industry best practices and cover all aspects of prevention and response.
3. Highly secured information systems and with adequate controls are in place
4. Organization is ISO 27001:2013 Certified



Chairperson, Independent & Executive Directors



Dr. Archana Hingorani
Chairperson and
Independent Director

- M.B.A. & (Ph.D. Finance) from University of Pittsburgh
- 33+ years of experience in the asset management business, teaching and research.
- One of most influential woman in India
- Associated with the IL&FS Group till 2017 in various capacities.



Ms. Nirali Sanghi
Independent Director

- Bachelor in Economics & computer science and M.B.A. in Finance & Marketing.
- Founder ,CEO and president of India Parenting Pvt. Ltd.
- Previously served at Erstwhile Baring Brothers (New York), Citibank and The Boston Consulting Group (Mumbai).



Mr. Milin Mehta
Independent Director

- Member of ICAI & Law Graduate with master's degree in commerce
- 3+ decades senior partner of K. C. Mehta & Co.
- Special invitee to Committee of ICAI for making a representation before CBDT on formation of the new Direct Tax Code.



Mr. Ravi Garikipati
Independent Director

- Entrepreneur and Technologist with 32+ years of experience.
- Board member and active angel investor in many deep tech, fintech, and consumer tech startups.
- Prior to Flipkart, he was the President and Chief Technology Officer at [24]7.ai



Mr. Narayan Gangadhar
Managing Director and
Chief Executive Officer

- MS in Computer Science.
- 20+ years of global exp., worked in tech functions at Google, Microsoft, Amazon, Uber, Ola..
- Led highly disruptive businesses, driving innovation in product, tech, capability building & process automation.
- 2+ years in Angel One



Mr. Gourav Munjal
Whole-Time Director and
Chief Financial Officer

- Member of ICAI , qualified company secretary (ICSI) & diploma holder in IFRS from ACCA.
- 13+ years of experience in Finance, Accounts, Treasury, MIS , Cost control , Business strategy and process improvements.
- Previously worked with IIFL Group.

Core Management Team



Ms. Namita Godbole
Company Secretary and
Compliance Officer

- Bachelors in Commerce and Member of ICSI.
- 25+ years of experience in Stock Broking .
- Formally worked with National Stock Exchange of India Limited and other leading stockbrokers – Prabhudas Lilladher, Sharekhan and Angel One.



Mr. Ameya Agnihotri
Chief Technology Officer

- Masters and Bachelor's degrees in Computer Application from the University of Pune.
- 16+ years career, having worked with industry giants such as Paytm, Uber, Zeotap, Airpush and Pubmatic, where he held senior positions in the Engineering and Technology teams.



Mr. Mehul Jain
Product Head, Trading

- Bachelors in Banking & Insurance (BBI), & M.B.A. in Finance.
- 15+ years of experience in Product Development (Stock broking)
- Served at Edelweiss Broking Ltd



Mr. Yashpal Chopra
Head of Risk Management

- Bachelors in Commerce and MBA in Finance.
- 20+ years of experience in Stock Broking.
- Formally worked with Indiabulls group.



Mr. Vikrant Birajdar
HR Head

- Bachelor in business administration from University of Mumbai and a master's degree in Human Resource Management from XLRI, Jamshedpur.
- Having 18+ years of rich in experience across reputed organizations like Kotak Securities, Motilal Oswal, Edelweiss Financial Services & Tata Housing Ltd.



Mr. Sudhir Jha
Revenue Head

- Holding Master degree in financial Management from ICFAI Business School ,Hyderabad.
- 19+ years of valuable experience from Kotak Securities, ICICI Securities and Unicon Securities.

Disclaimer



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