



October 19, 2022

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 (Consolidated and Standalone) for the quarter and half year ended September 30, 2022:

We enclose herewith the Investor/Corporate Presentation on the unaudited financial results (Consolidated and Standalone) for the quarter and half year ended September 30, 2022.

Kindly take the above on records and oblige.

Thanking You,
Yours faithfully,

For Spaia Capital Limited

**Namita Godbole
Company Secretary
Email ID: csteam@5paia.com
Encl: as above**

Spaia Capital Limited

Corporate Identity Number: L67190MH2007PLC289249

Corporate Office/Registered Office: Spaia Capital Limited, Sun Infotech Park, Road No. 16V, Plot No. B-23, Wagle Estate, Thane 400604. Tel: +91 22 41035000 • E-mail: csteam@5paia.com • Website: www.5paia.com



INVESTOR PRESENTATION

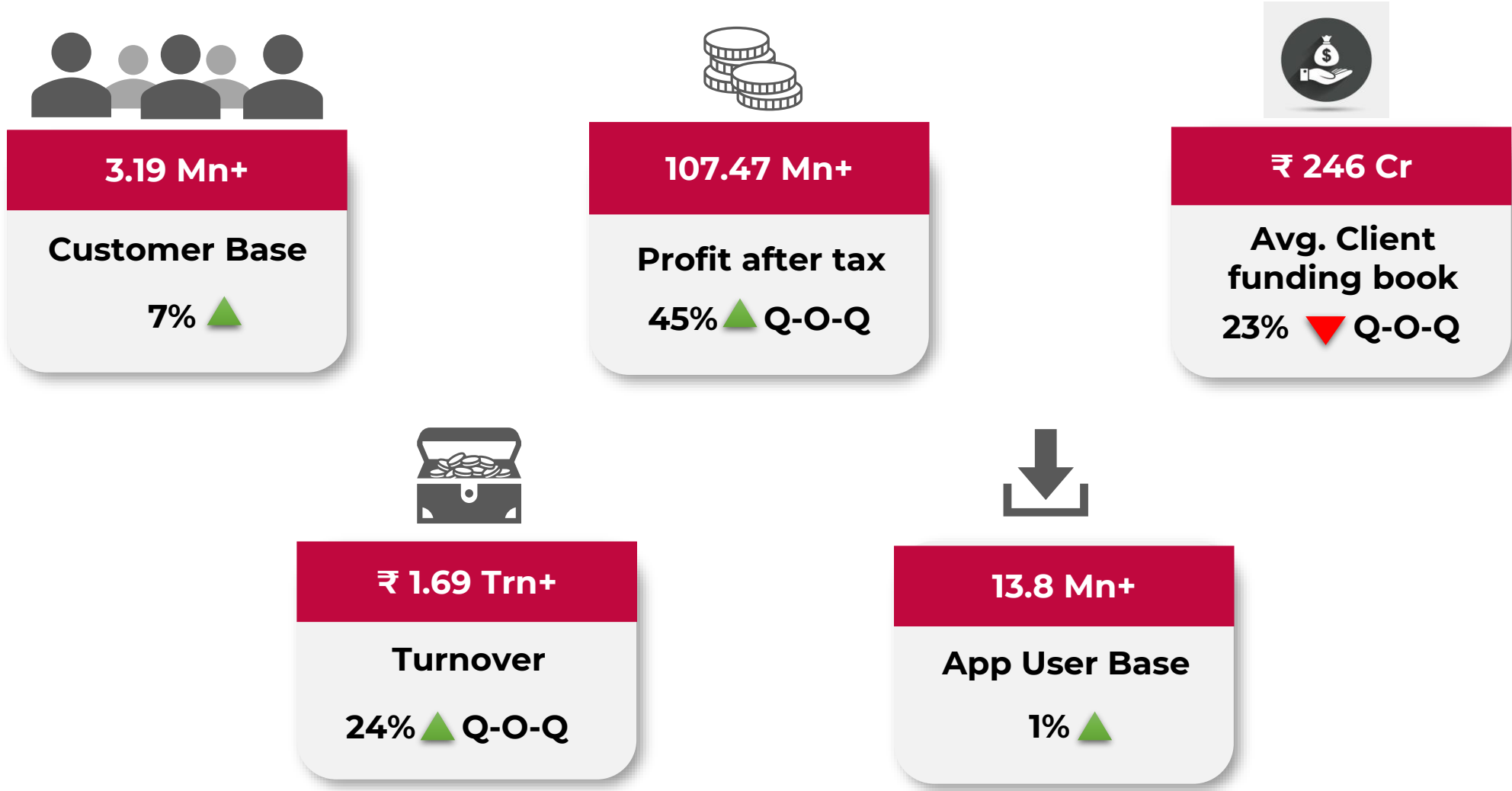
QUARTER ENDED SEP 22



GLIMPSE OF Q2FY23



Highlights of the quarter – Q2FY23



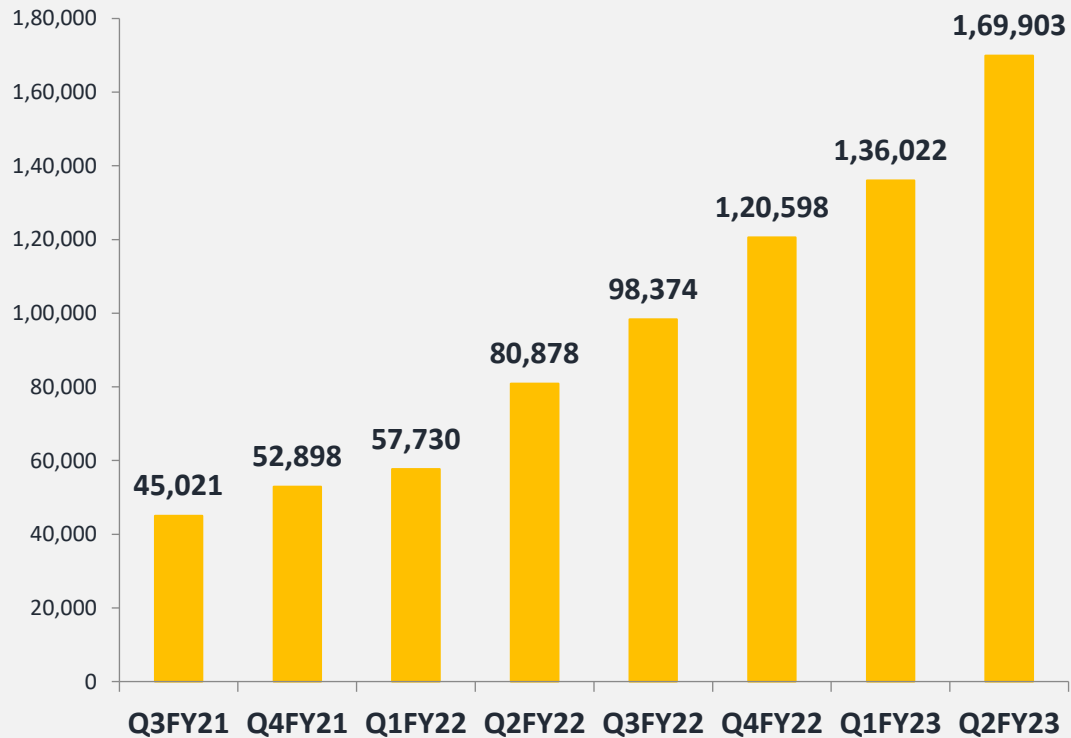
Customer base and App user base growth compared between 30th Sep 22 Vs 30th Jun 22



BUSINESS NUMBER AT A GLANCE

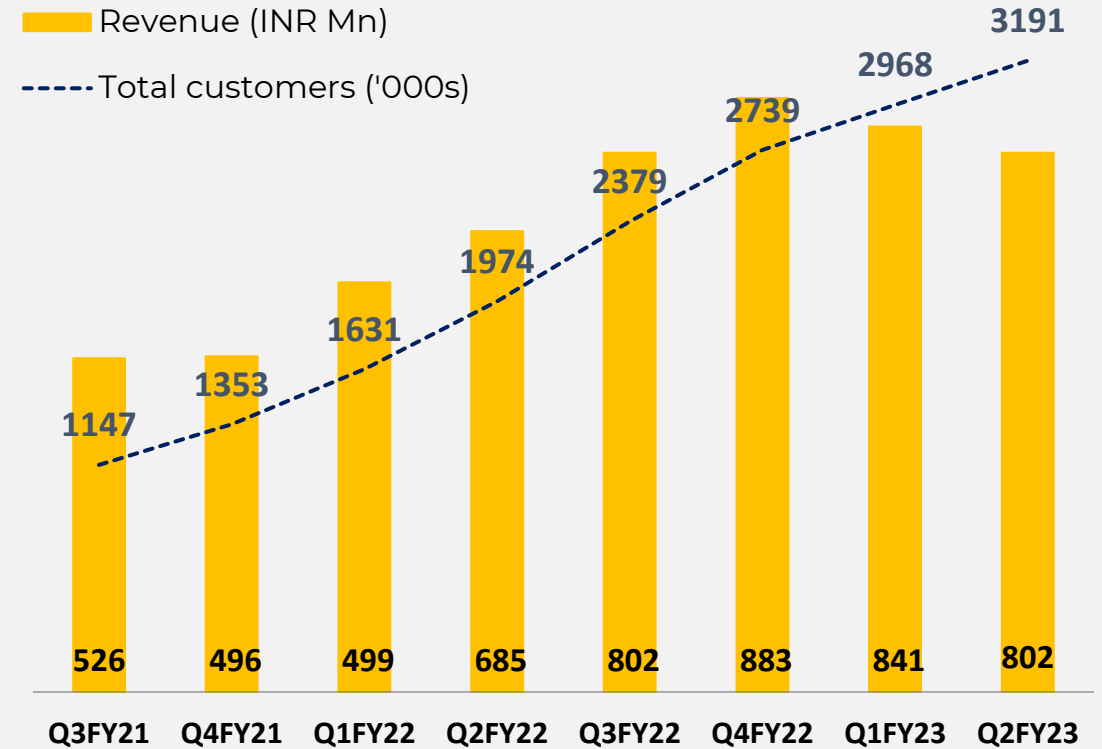
GROWTH IN ADTO, CUSTOMERS AND REVENUE

Avg. Daily Turnover – Total (in Cr)



- **ADTO** – 1,69,903 Cr for Q2FY23 (Up 25% Q-o-Q)

Customers & Revenue Growth



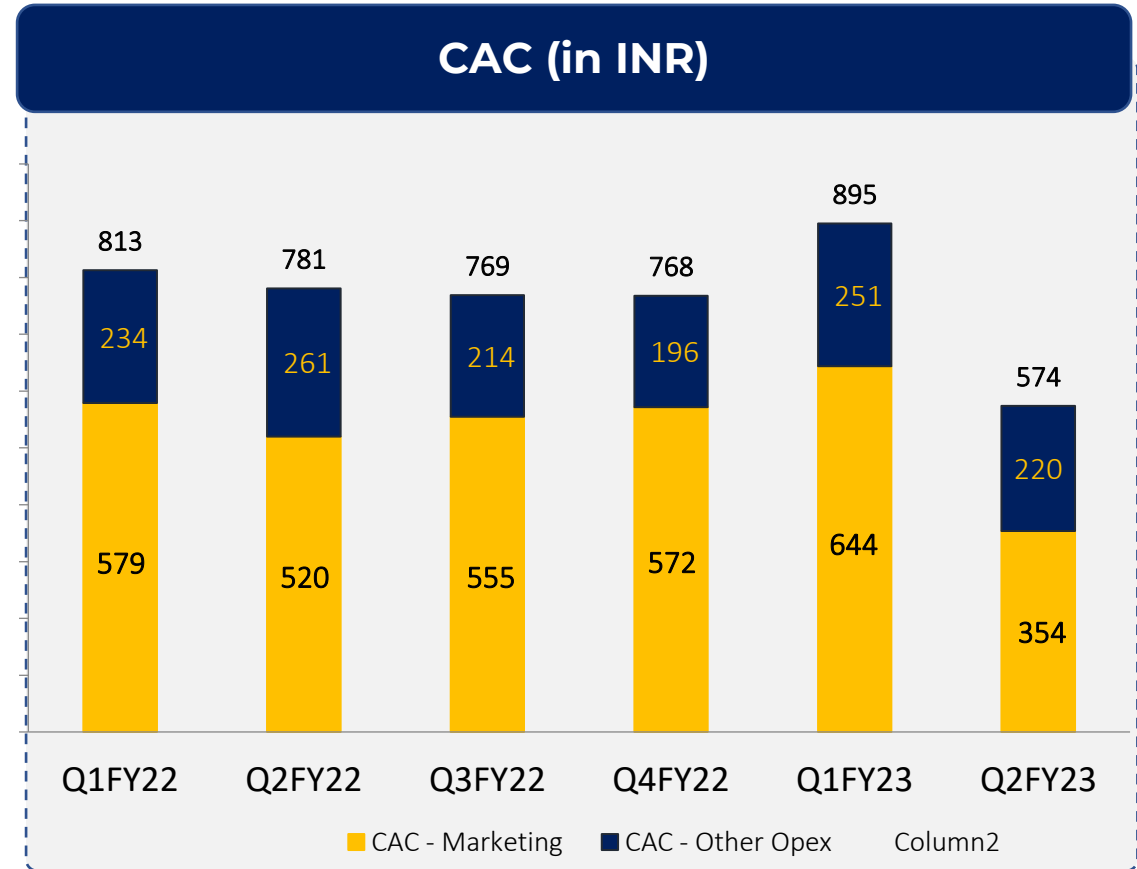
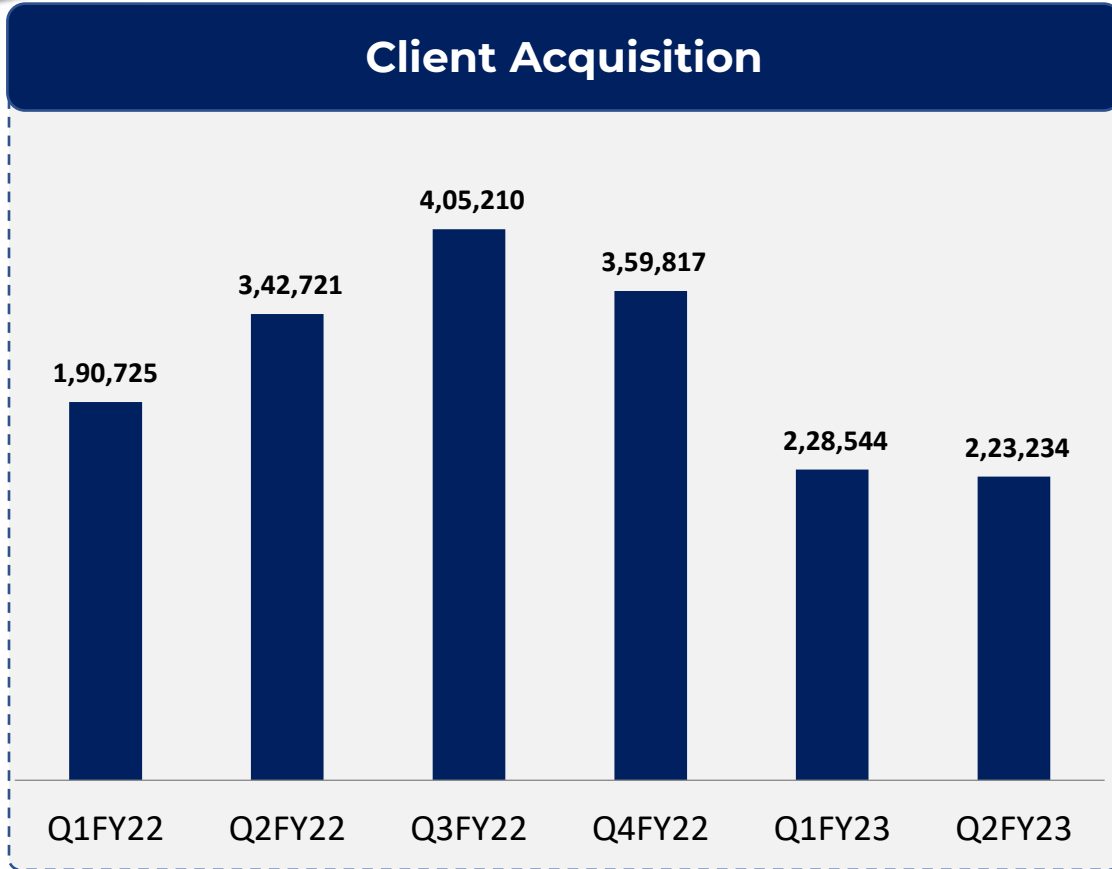
- **Revenue** – 802 Mn for Q2FY23 (Down 4.5 % Q-o-Q)

- **Total Client base as on Sep 22** – 3.19 Mn





CLIENT ACQUISITION AND CAC



Client acquisition

- Client acquisition down 2% Q-o-Q

Cost to acquire customer (Down 36% Q-o-Q)

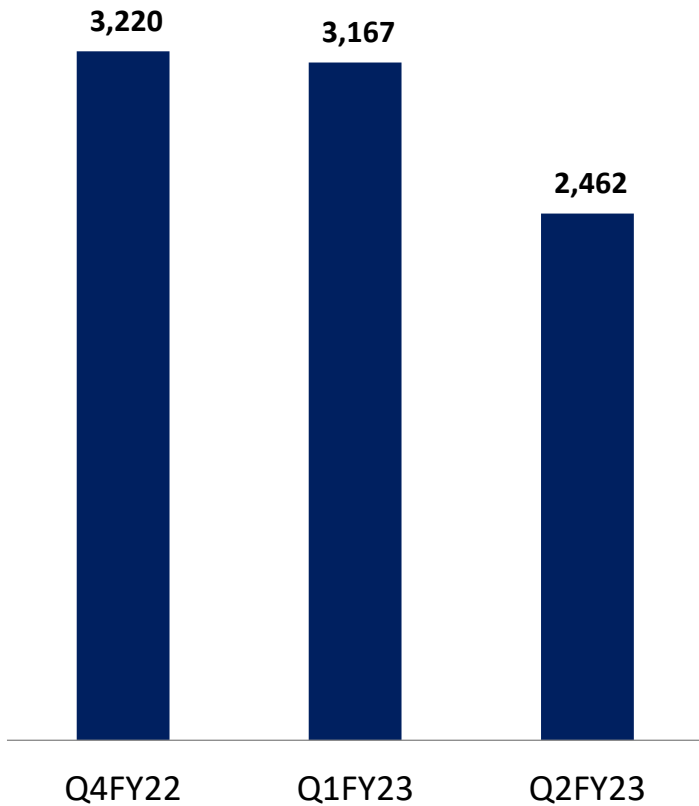
- CAC Marketing down 45% Q-o-Q
- CAC Other Opex down 12% Q-o-Q

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

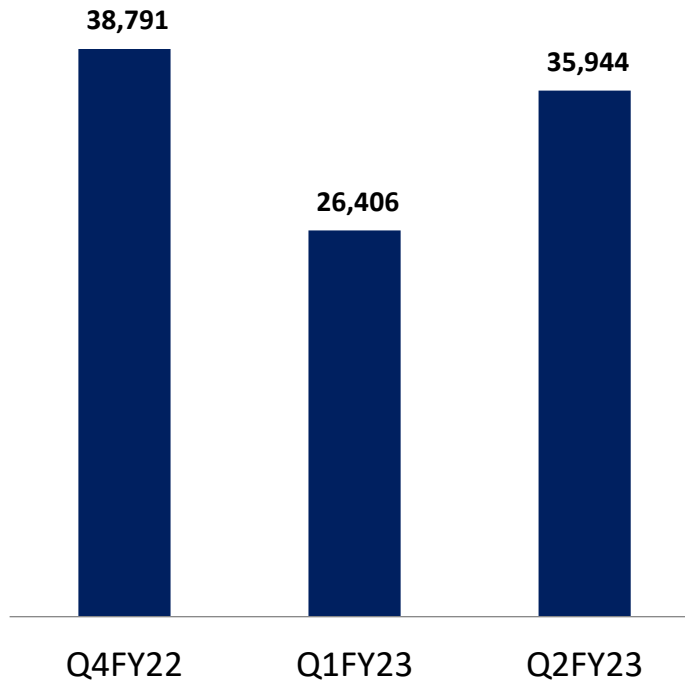


CLIENT FUNDING BOOK SPREAD OVER WIDE CUSTOMER BASE

Avg Client Funding Book Size (in Millions)



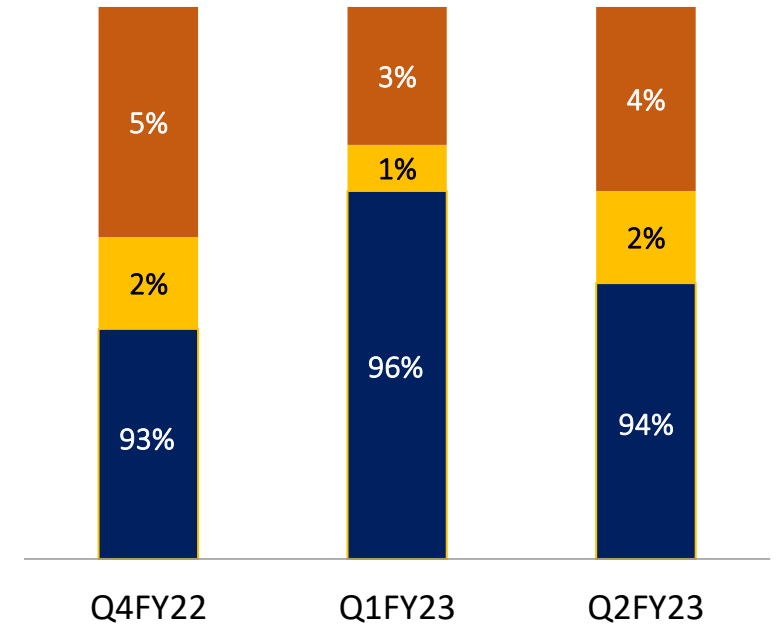
Low Per Client Exposure (In INR)



Client Funding Book Segmentation

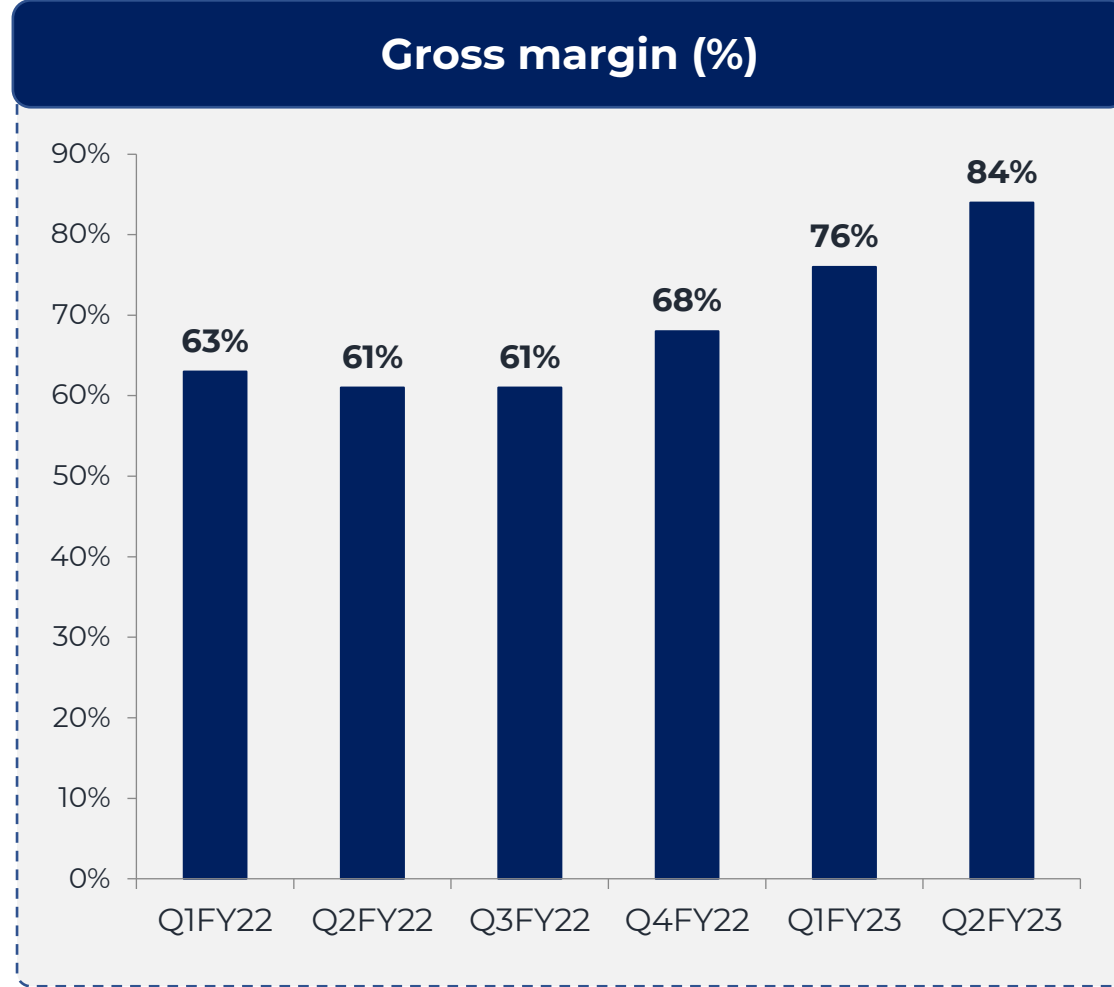
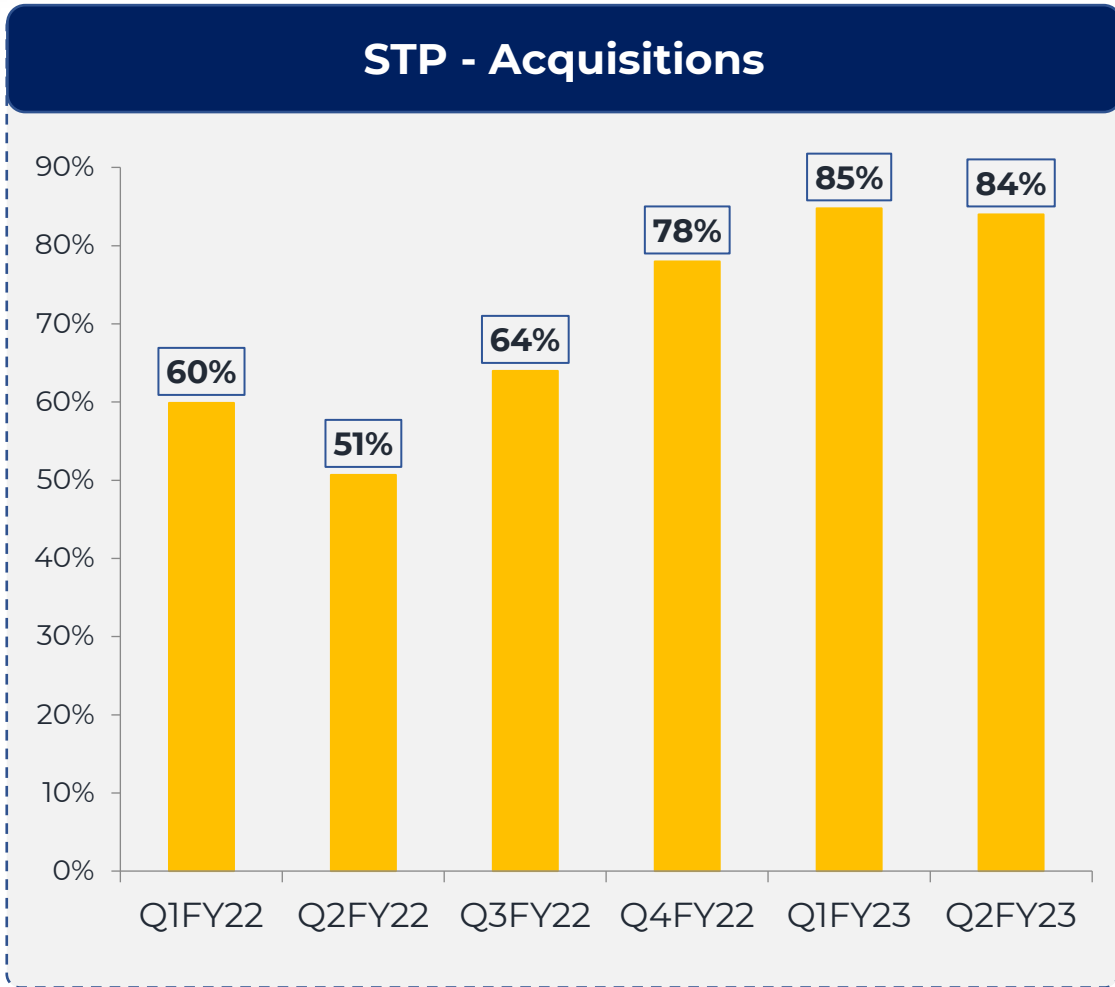
(% age of client using the facility)

■ 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

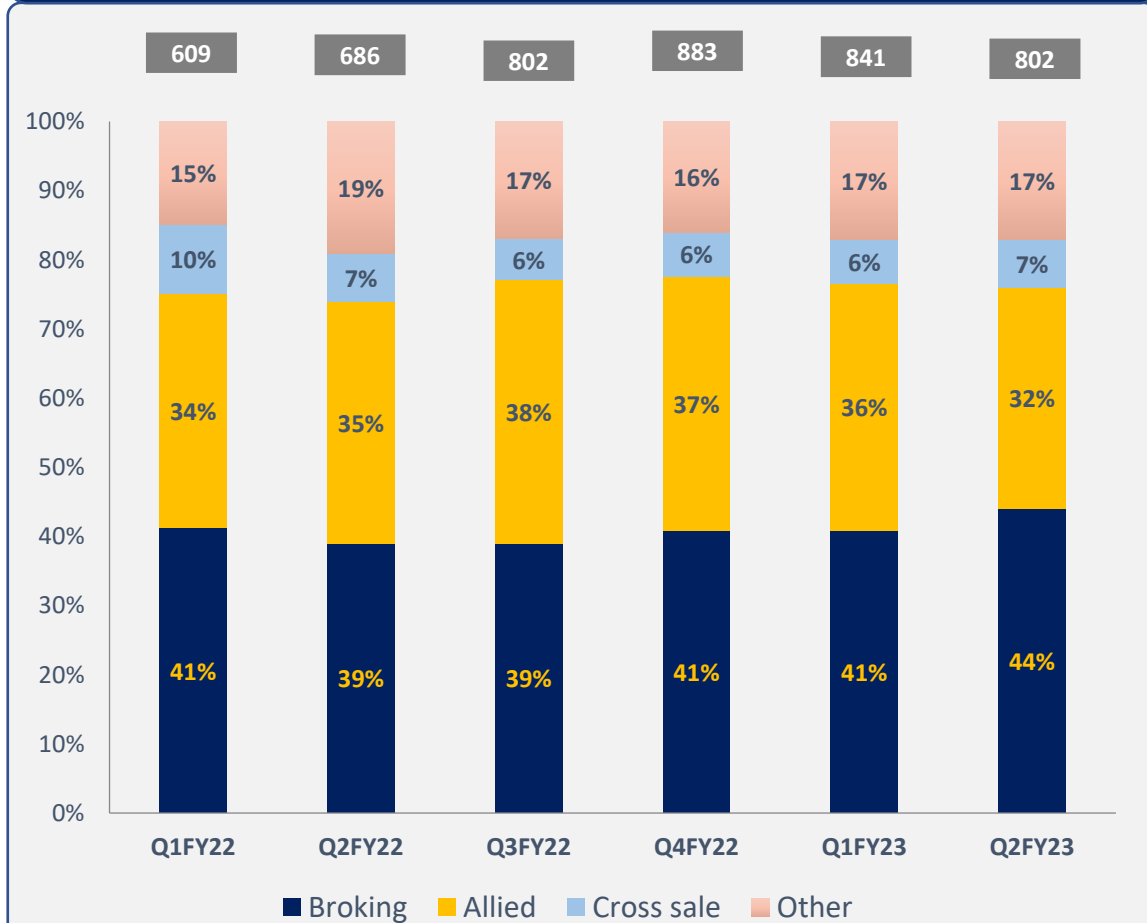
Gross Margin = Total Revenue - Marketing spend on customer acquisition - clients onboarding team salary cost - other operational cost for client onboarding team



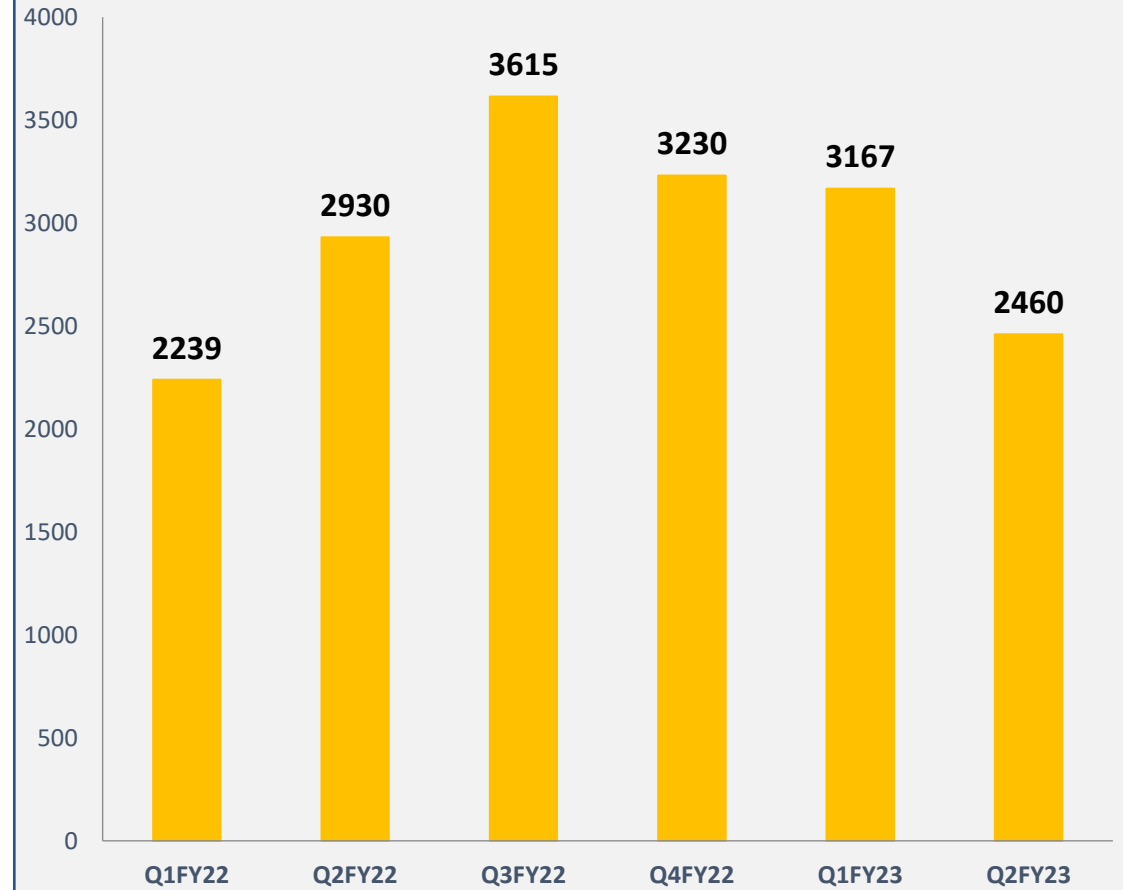
FINANCIAL NUMBER

REVENUE MIX & CLIENT FUNDING

REVENUE MIX (In MN)

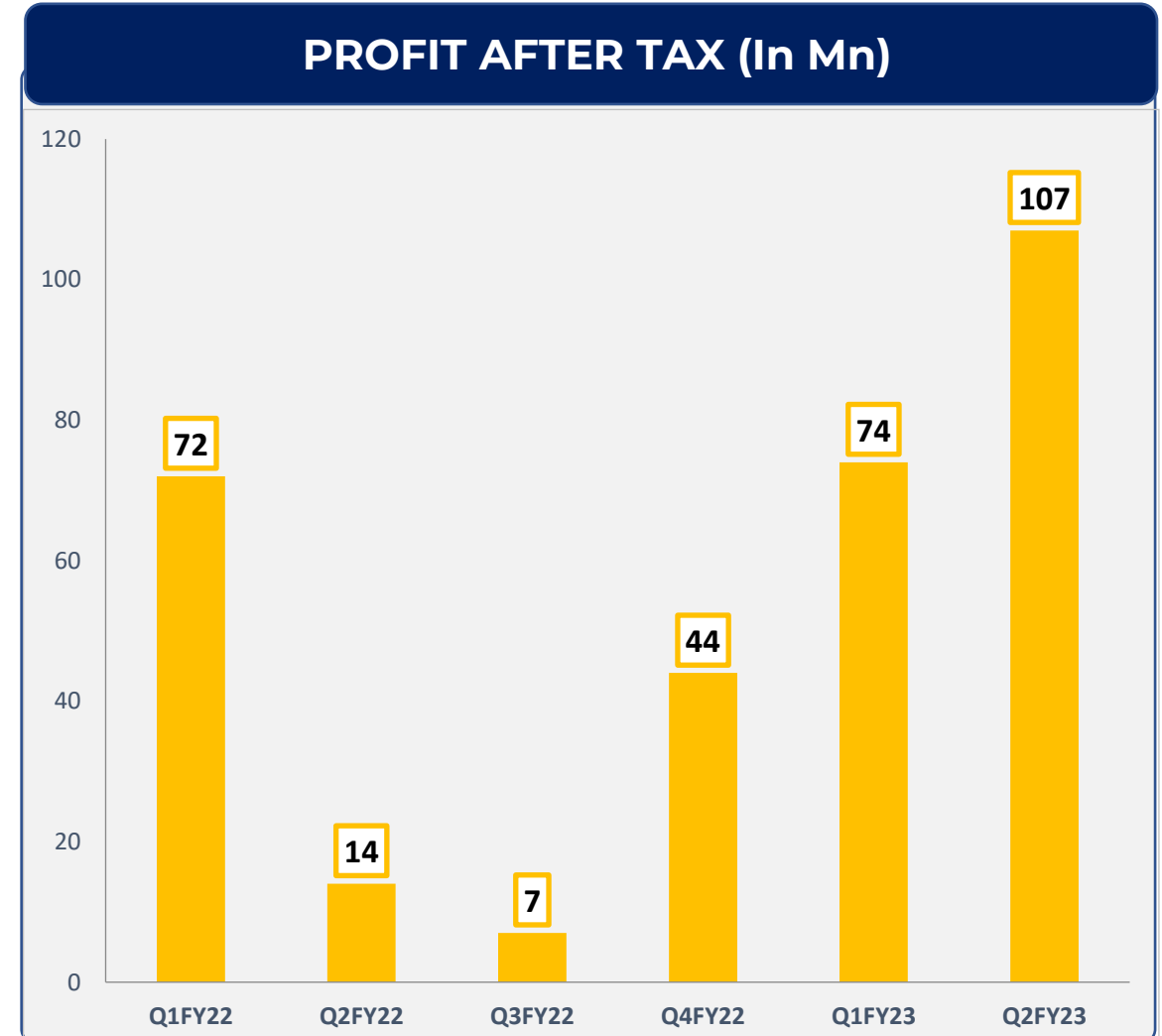
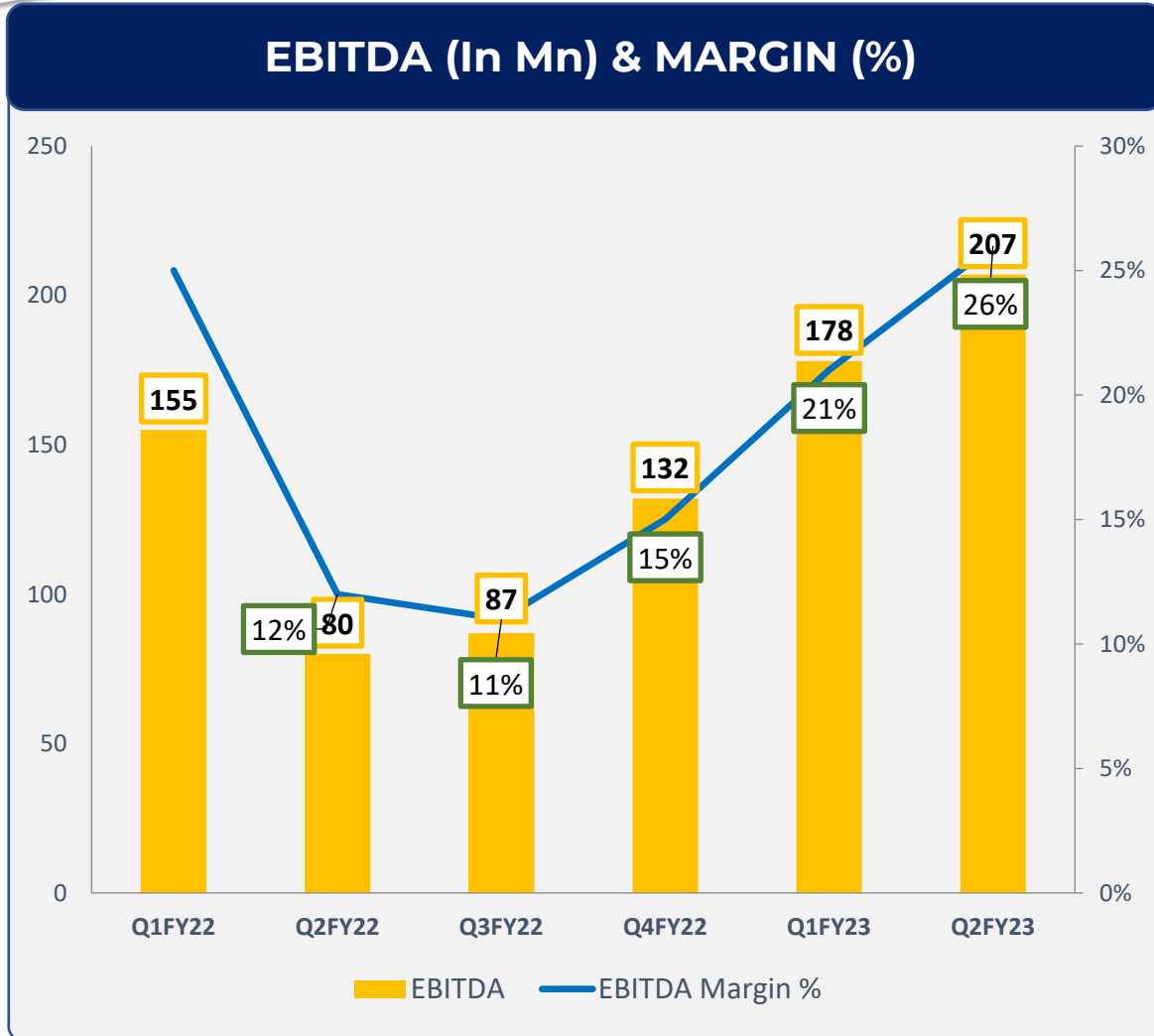


AVERAGE CLIENT FUNDING BOOK (In MN)





EBIDTA & PROFIT GROWTH TREND



CONSOLIDATED PROFIT & LOSS FOR QUARTER ENDED SEP 2022

INR Million	Quarter Ended			Half Year Ended		Year Ended	Quarterly Variances	
	Q2FY23	Q1FY23	Q2FY22	H1FY22	H1FY21	March 31,2022	Q-o-Q	Y-o-Y
<u>A. Income From Operations</u>								
Brokerage Income	355	346	268	701	520	1,191	3%	32%
Allied Broking Income	253	298	235	551	440	1,073	-15%	8%
Cross Sales Income	52	51	51	104	111	219	2%	3%
P2P Loan Commission	0	0	1	0	2	3	-	-99%
Other Operating Income	142	145	131	287	221	494	-2%	8%
Total Income from operations (A)	802	841	686	1643	1295	2,980	-5%	17%
Employee Cost	146	142	97	288	188	422	3%	51%
Advertising and Marketing expenses	122	186	236	308	395	961	-35%	-48%
Depreciation, amortisation & impairment	21	21	13	42	23	50	1%	66%
Finance cost	45	55	51	100	97	219	-17%	-11%
Others Expense	327	336	273	664	477	1,143	-3%	20%
Total Expenses (B)	661	739	669	1401	1180	2,795	-11%	-1%
PBT	141	101	17	242	115	185	39%	750%
Tax expense	33	27	3	61	29	47	22%	1163%
PAT	107	74	14	181	86	138	45%	672%
<i>PAT margin %</i>	<i>13%</i>	<i>9%</i>	<i>2%</i>	<i>11%</i>	<i>7%</i>	<i>5%</i>		
Other Comprehensive income *	0	0	0	-1	-1	1	-51%	44%
Total Comprehensive Income for the Period	107	74	14	180	85	139	46%	679%
Earnings Per Equity Share (EPS)								
Basic (In ₹)	3.50	2.51	0.48	6.01	2.95	4.72	39%	629%
Diluted (In ₹)	3.38	2.49	0.47	5.87	2.92	4.68	36%	619%

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

CONSOLIDATED BALANCE SHEET AS AT SEP 2022

INR Million	As at Sep 30, 2022	As at March 31, 2022
Assets		
<i>Financial assets</i>		
Cash and cash equivalents	89	894
Bank balance other than above	13,098	11,111
Loans/Client funding book	2,643	3,021
Other financial assets	884	717
Sub-total	16,714	15,743
Deferred tax assets (including current tax)	148	172
Other non-financial assets	191	171
Sub-total	339	343
Total Assets	17,053	16,086
Liabilities and Equity		
Borrowings	3,021	2,790
Other financial liabilities	9,587	9,475
Sub-total	12,608	12,265
<i>Non-financial liabilities</i>	63	81
<i>Equity & Reserves</i>		
Equity share capital	306	294
Other equity	4,076	3,446
Sub-total	4,382	3,740
Total Liabilities & Equity	17,053	16,086



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





AWARDS



The Great Indian BFSI CEO of The Year – Prakarsh Gagdani



The Great Indian BFSI fastest growing company of the year



For Excellence in Online Share Trading



Won Silver Digixx Awards 2022



THANK YOU