



**5 PAISA.COM**

**'A Paisa Saved is A Paisa Earned'**

# BUSINESS MODEL

FINANCE

MARKETING

PRODUCT

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Tech driven financial service company that earns through brokerage from investments.

## 3 Pillars of Strategy:

- Leveraging digital transition: Investments are made in IT infrastructure.
- Leveraging Diversity of products.
- Leveraging Demographics: from young investors in tier 2 and tier 3 cities.

## Future:

- Research and actionable insights to customers.
- Huge growth potential as the retail penetration in the stock markets is below 4%

## Partners:

- 11 Partners in Trading
- 8 Partners in Investing
- 5 Other strategic Partners for payments , and marketing.

6th Largest Broker	₹1.2 trillion+ Average Daily Turnover (▲ 123% YoY)	₹2,980 million Revenue (▲ 53% YoY)
₹138 million Net Profit (▼ 7% YoY)	1.4 million Mobile App Downloads (FOR Q4FY22)	2.73 million+ Total Customers (▲ 102% YoY)
11.9 million+ App users (▲ 70% YoY)	75% Customer Base Aged Under 35 Years	4.3 App rating: (▲ from 4.2 last year)
17,000+ Digital Gold Transactions	75,000+ Mutual Funds (Active SIP) (▲ 121% YoY)	₹1,150 million+ Small Case AUM (▲ 121% YoY)
55,000+ Subscribers (▲ 10% YoY)	₹3,000 million+ Average Client Funding Book (▲ 107% YoY)	2.35 million Tier 1 and Tier 2 Clients (▲ 110% YoY)
1.7 million+ Active Clients (▲ 50% YoY)		

62% Increase in Lead conversion (compared to FY 2020-21)	21% Decrease in Cost of Acquisition (compared to FY 2020-21)	81% Net Promoter Score (▲ from 67%)
109 million Number of Orders (▲ 42%)	83% STP (▲ 162%)	



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### **Strengths:**

- 1.Track Record of innovation
- 2.Extensive product offering
- 3.Talent management
- 4.Strong brand Recognition
- 5.Wide geographic presence

### **Opportunities:**

- 1.Rapid expansion of economy
- 2.Local collaborations
- 3.Increasing customer base
- 4.Increasing Investment opportunities  
online

### **Weaknesses:**

- 1.Niche Markets and local monopolies
- 2.Extra cost of building a new logistics network
- 3.Declining ARPU
- 4.Low investments in customer oriented services
- 5.Declining market share

### **Threats:**

- 1.Commoditization of the product segment
- 2.Saturation in urban markets
- 3.Growing Intellectual Property
- 4.Changing demographics
- 5.Distrust of institutions.

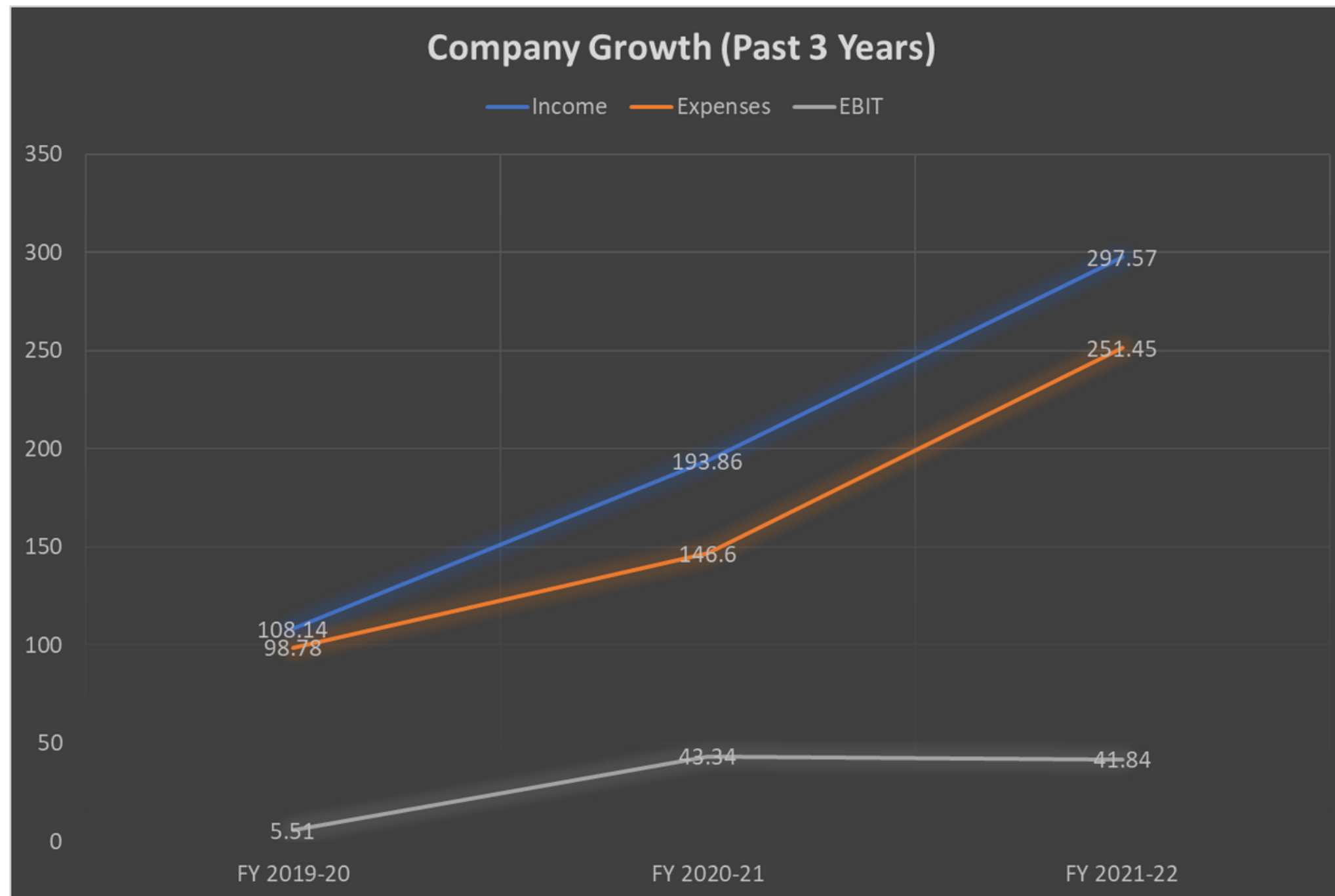
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- Reserves & Surplus **increased by ~200%** in the past 3 years
- Marginal drop in PAT in the last fiscal due to increased expenses
- Forecasted annual revenue growth - 23.8%

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MARKET CAP ⓘ

₹ 1,079.25 Cr.

P/E ⓘ

72.55

DIV. YIELD ⓘ

0 %

NET PROFIT ⓘ

₹ 14.84 Cr.

SALES GROWTH ⓘ

77.96

ADVANCES ⓘ

₹ 0 Cr.

P/B ⓘ

2.55

BOOK VALUE (TTM) ⓘ

₹ 138.38

PROMOTER HOLDING ⓘ

29.94 %

ROE ⓘ

11.96 %

NO. OF SHARES ⓘ

3.06 Cr.

FACE VALUE ⓘ

₹ 10

OPERATING REVENUE ⓘ

₹ 296.66 Cr.

EPS (TTM) ⓘ

₹ 4.86

ROCE ⓘ

11.72%

- **Market Capitalization:**  
**₹1,079 Cr**
- **12 Month Earnings:**  
**₹14 Cr**



5Paisa Capital Ltd.

 valueresearch



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# MARKETING STRATEGIES

## **Core value proposition**

- Create complete ecosystem for personal finance.
- Wealth management services.
- Leveraging technology.
- Affordable brokerage charges.
- Ease of use.

## **Target Segment**

- First time Investors
- Age group 18-30 years
- Looking for alternative investment options
- Shift user based from offline trading to online trading.

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# MARKETING STRATEGIES

- Holistic new ad series #AbTohSabkoPataHai takes one back to a forgotten age of TV commercials.
- The campaign establishes that everybody knows the secret to smart investing is out there on 5paisa.com.



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25 lakh+  
customers

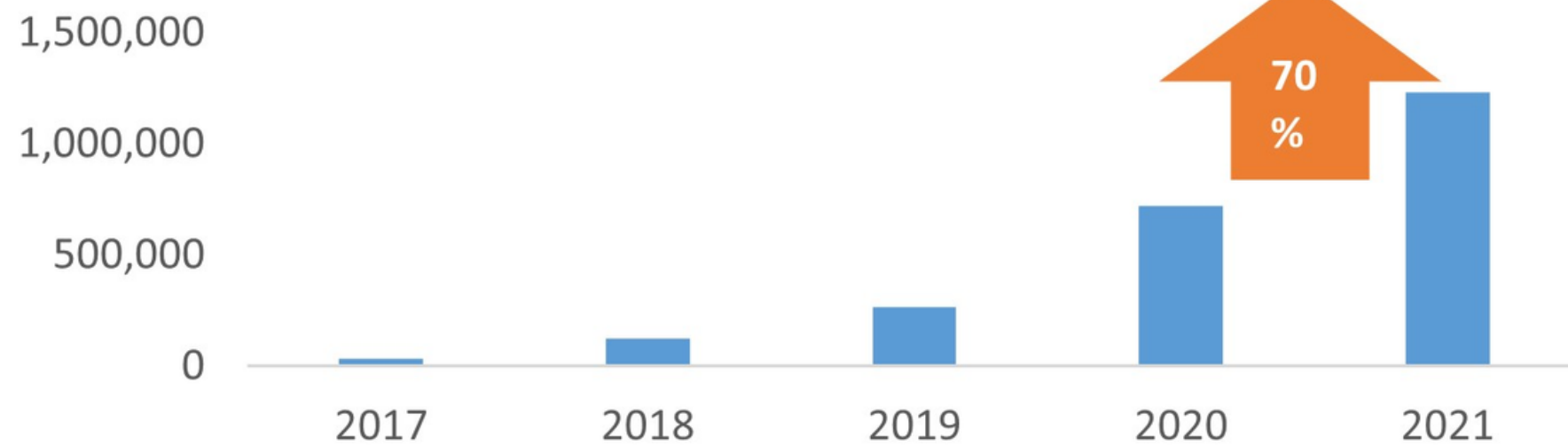
ADTO worth 1.2  
lakh crore

3.2% market  
share\*

4.2 star app  
rating

10 million+ app  
downloads

### Customer accounts acquired

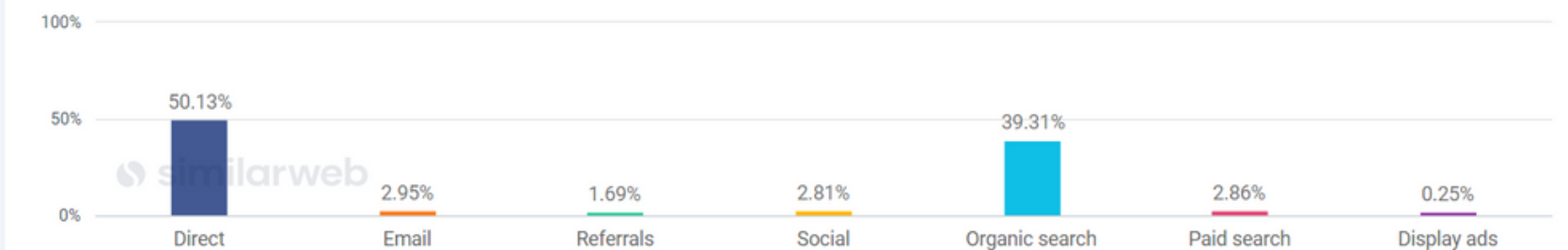


### Marketing Channels

#### Channels overview ⓘ

Jul 2021 - Sep 2021 Worldwide Desktop

Total traffic 1.9M



[See full overview](#)

### Branded VS. Non-Branded ⓘ

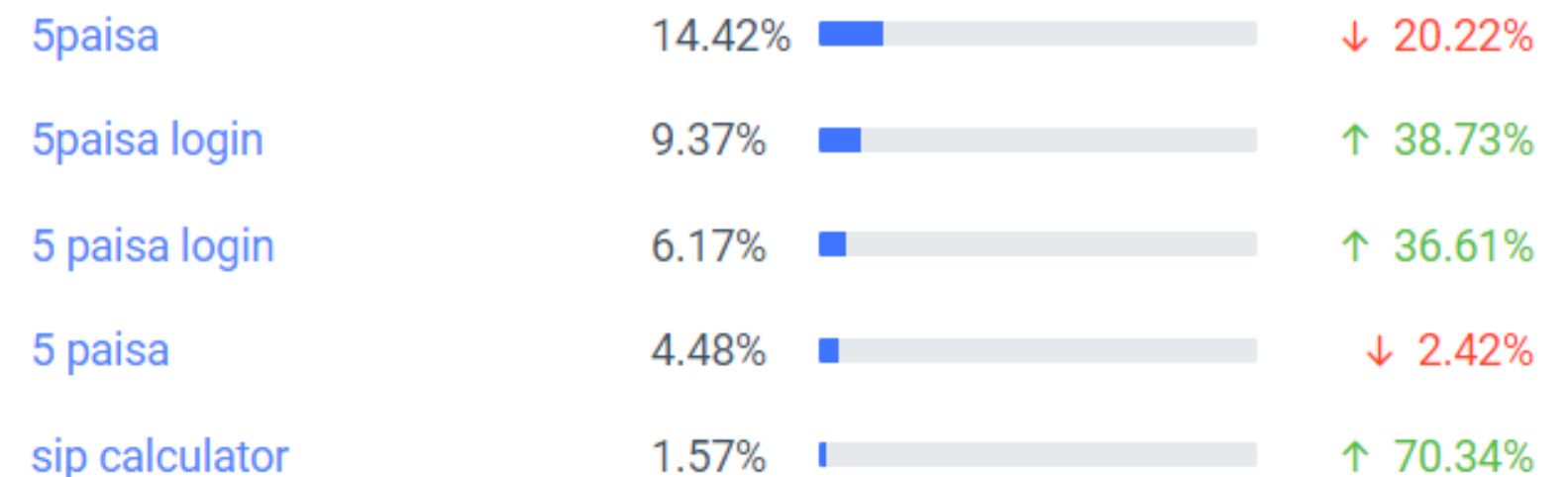
Jul 2021 - Sep 2021 Worldwide Desktop



Branded 55%  
Non-Branded 45%

### Top Organic Search Terms ⓘ

Jul 2021 - Sep 2021 Worldwide Desktop





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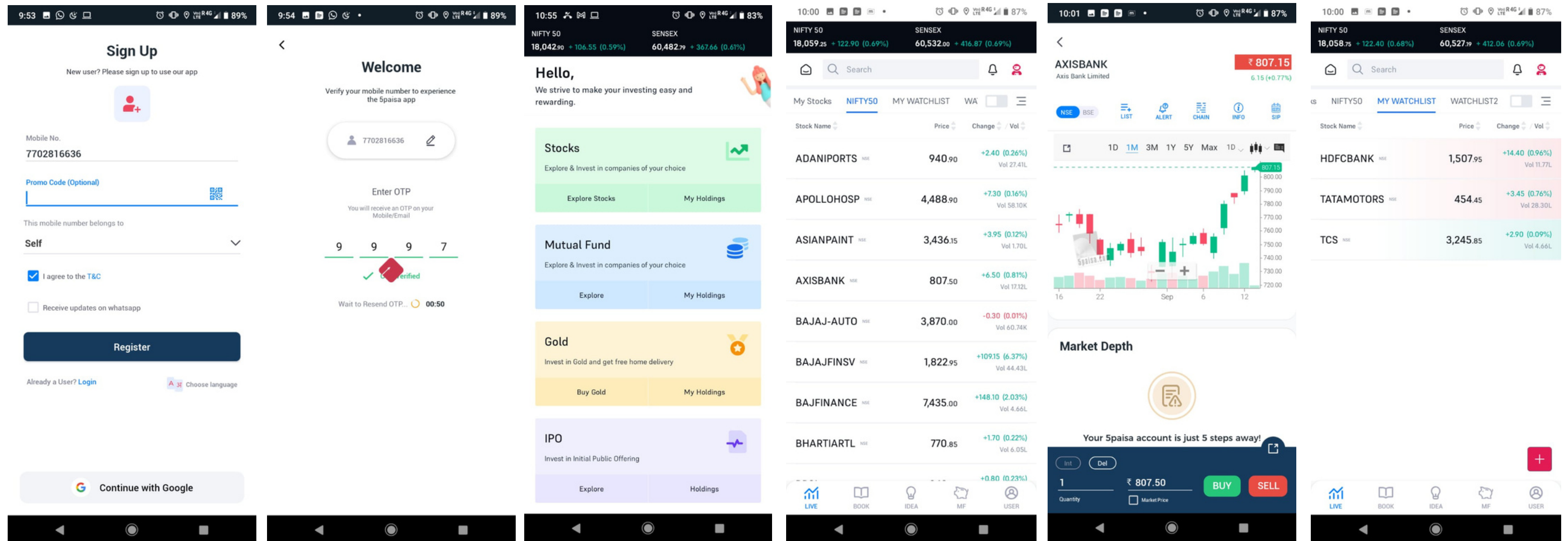
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# Mobile App



4.3★  
404K reviews

10M+  
Downloads

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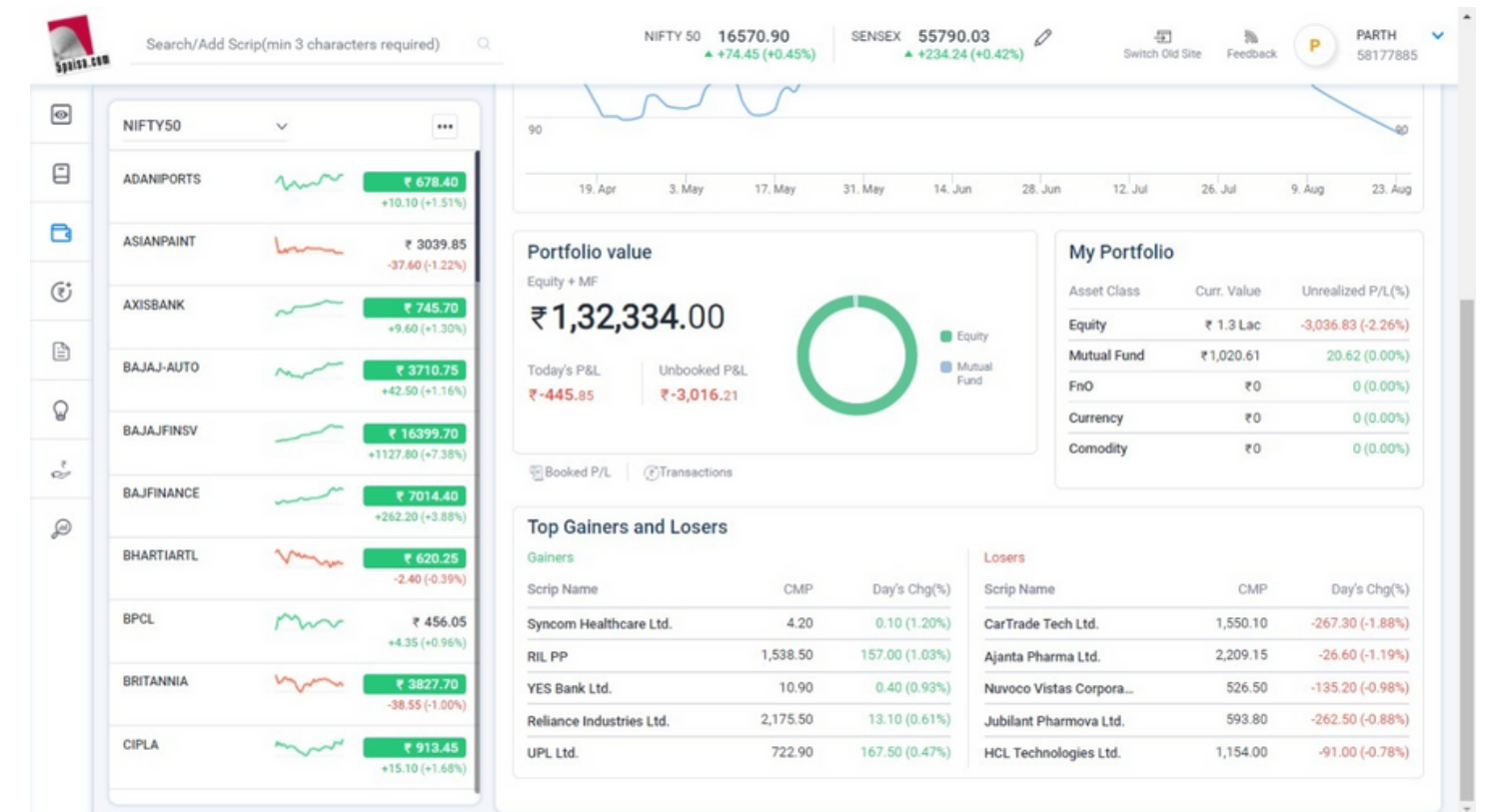
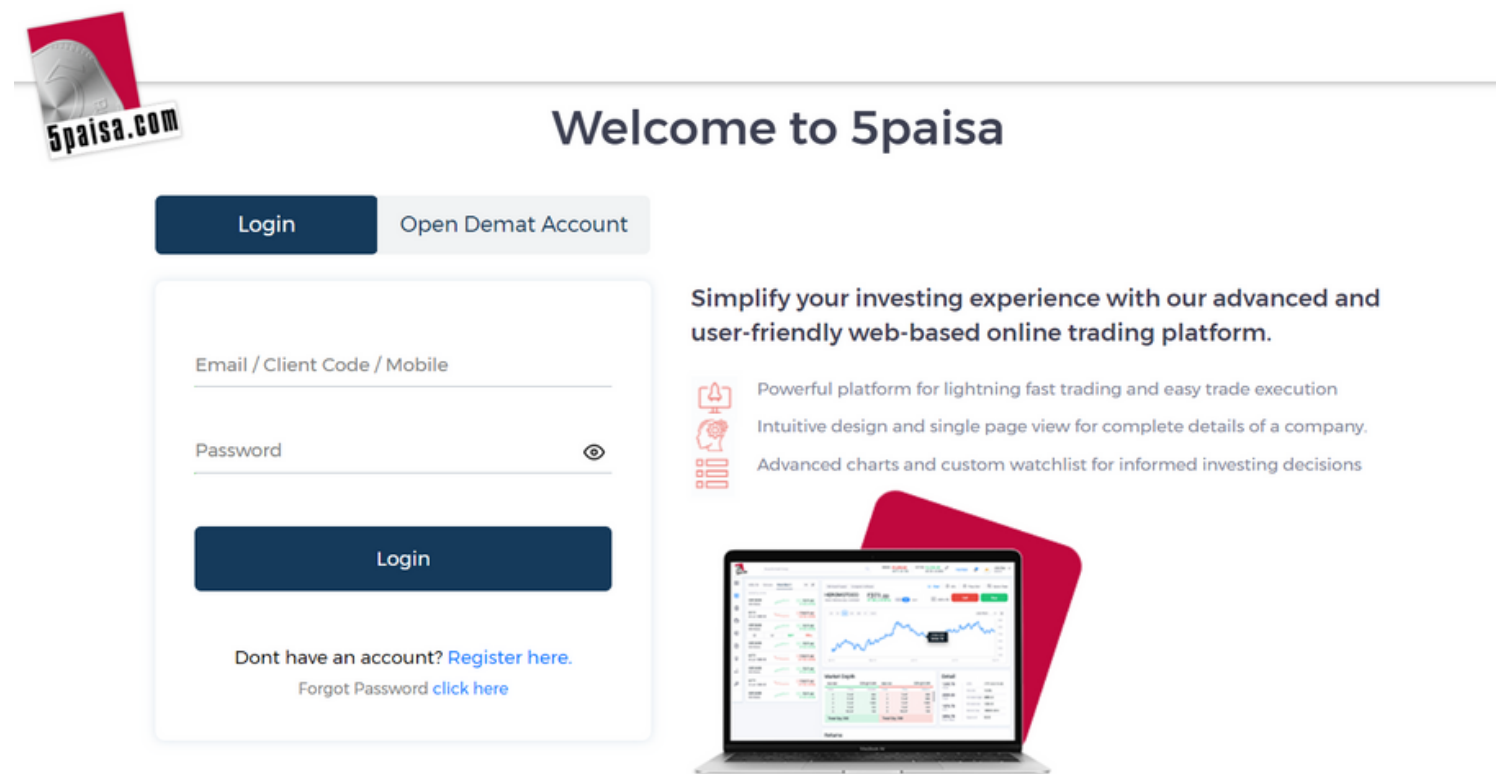
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# Website & Desktop App



## Traffic & Engagement

### Total visits ⓘ

Jul 2021 - Sep 2021 Worldwide

5.685M

↑ 2.33% from last month

### Device distribution ⓘ

Jul 2021 - Sep 2021 Worldwide



Desktop 34.06%  
Mobile Web 65.94%

### Engagement overview ⓘ

Jul 2021 - Sep 2021 Worldwide All Traffic

Monthly visits ⓘ	1.895M	Deduplicated audience ⓘ BETA UPGRADE	Pages / Visit ⓘ	4.90
Monthly Unique Visitors ⓘ	833,437	Visit Duration ⓘ	Bounce Rate ⓘ	50.87%

See trends over time

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## Other Products and Offerings

### Mobile Apps



Stocky5-Stock Market  
Community



5paisa FinSchool



5paisa Money – Partner  
App, Be



Invest: Mutual Fund App  
by 5pa

### Loans

5paisa Loans

### Wealth Advisory

5paisa Wealth

### Tech Integration

Trading APIs



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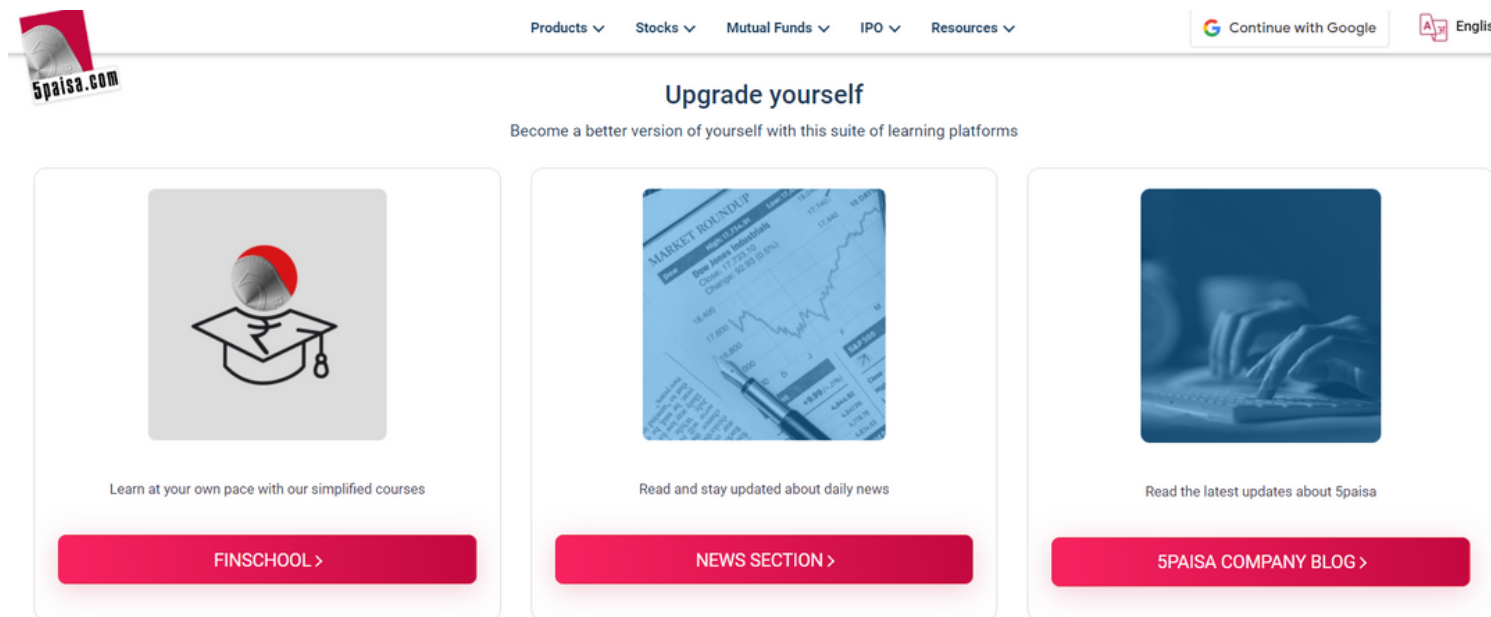
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# Key Drivers and Observations

## Learning Resources



## Major Differentiators

- 15+ years in the field
- Offers all possible investment options
- Trading Partner network nurtured by tech integration

## Different Subscriptions

Basic Pack

Power Investor Pack

Ultra Trader Pack

## Regional Language Support



# REFERENCES

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- [https://pro.similarweb.com/?action=technologies\\_seeall#/companyresearch/websiteanalysis/overview/website-performance/5paisa.com/\\*/999/2021.07-2021.09?webSource=Total](https://pro.similarweb.com/?action=technologies_seeall#/companyresearch/websiteanalysis/overview/website-performance/5paisa.com/*/999/2021.07-2021.09?webSource=Total)
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