



To,
Listing Department
National Stock Exchange of India Limited
Exchange Plaza, C-1, G Block,
Bandra Kurla Complex,
Bandra (East), Mumbai - 400 051.

Department of Corporate Service
BSE Limited
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai - 400 001.

Symbol: ANGELONE

Scrip Code: 543235

Dear Sir/ Madam,

Sub: Investor(s) Presentation

With reference to above captioned subject, please find attached Investor presentation. The Presentation will be uploaded on the Company's website at www.angelone.in

Request you to kindly take the same on record.

Thanking You,
Yours faithfully,
For Angel One Limited
(Formerly Known as Angel Broking Limited)

Naheed Patel
Company Secretary and Compliance Officer
Membership No: A22506

Date: January 16,2023
Place: Mumbai



CSO, Corporate & Regd Office:
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Angel One Limited
(Formerly Known as Angel Broking Limited)
CIN: L67120MH1996PLC101709
SEBI Registration No Stock Broker: INZ000161534,
CDSL: IN-DP-384-2018, PMS: INP000001546,
Research Analyst: INH000000164, Investment Advisor: INA000008172,
AMFI Regn. No. ARN-77404, PFRDA, Regn. No.-19092018.



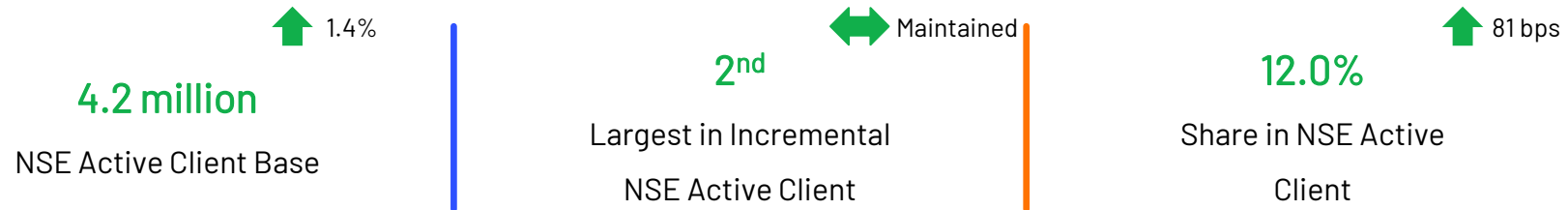
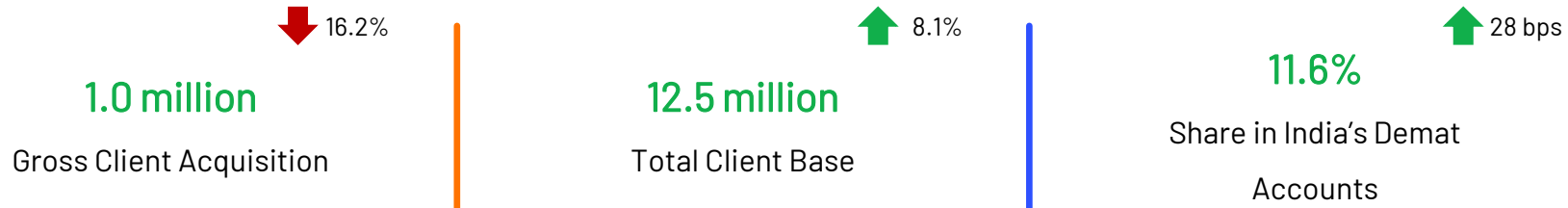
Q3 '23 Investor Presentation



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₹ 7,597 million
Gross Revenues

₹ 2,280 million
Profit After Tax

₹ 800 million
3rd Interim Dividend
35% Payout of Q3 '23 PAT

NSE Active Client Base as on 31st Dec, 2022
 Share in NSE active clients = Angel's NSE Active Clients / Total NSE Active Client Base as on 31st Dec, 2022
 Share in demat accounts = Angel's Total Client Base / Total Demat Accounts in India as on 31st Dec, 2022
 Arrows and figures indicate QoQ change

SWIFTNESS

Faster interactions due to a refined and scalable broadcast, peak-time order handling capabilities, biometric driven instant login, real time billing, etc. More optimisations in the pipeline.

SIMPLICITY

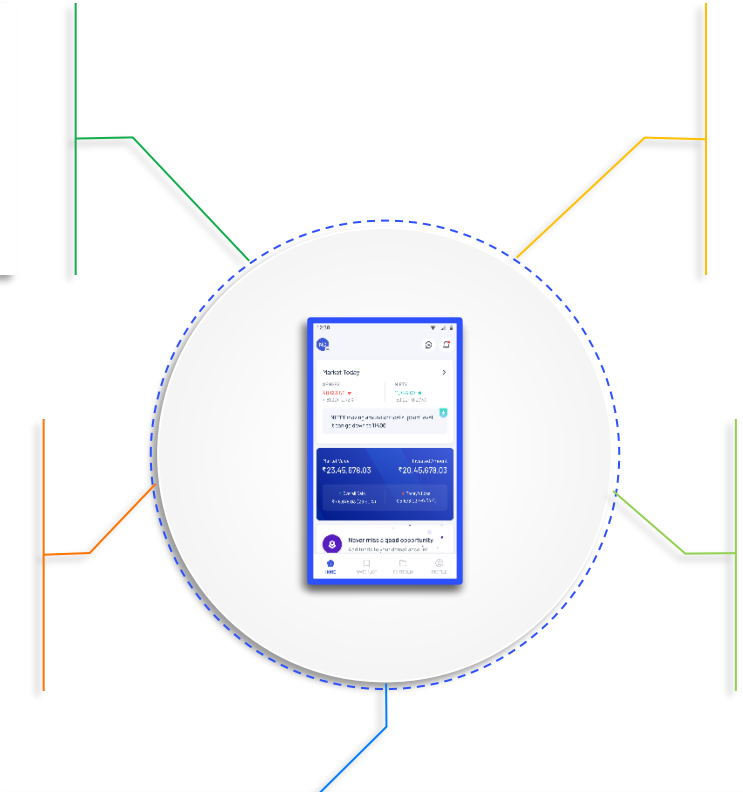
Driven by personalisation, aims to cater to individual personas. Modular onboarding, faster activation triggered by easy-to-use features like Insta Trade, etc. Removed high friction areas like bank account addition during KYC journey.

RELIABILITY

Ruggedised our systems, removed tech debt, undertook major rewrite of backend services, unboxed back office and shifted to cloud
Super App is significantly predictable, ensuring certainty of transactions

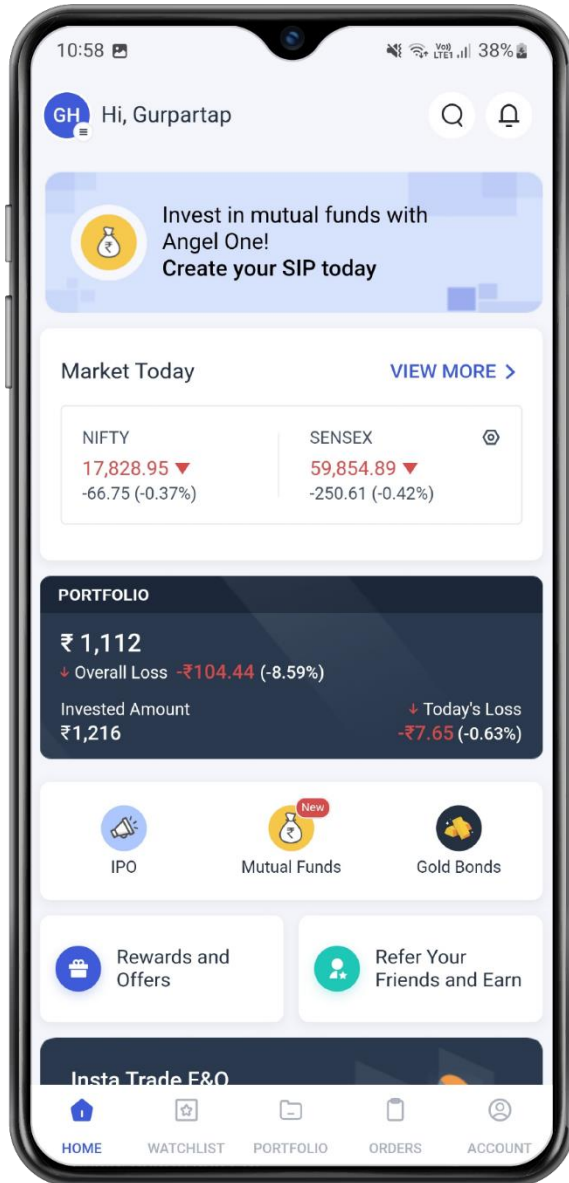
TRANSPARENCY

Allows users in depth, jargon free, one tap view of trade and non-trade charges. Also features profit & loss of trades in calendarized visuals.

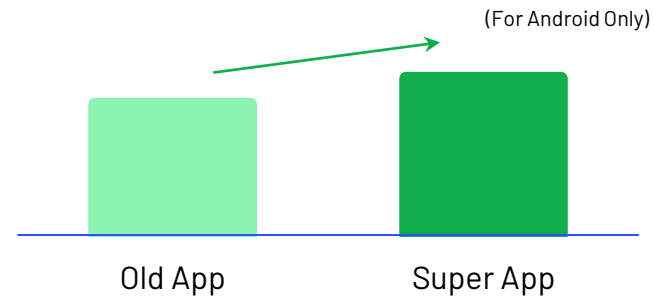


AVAILABILITY

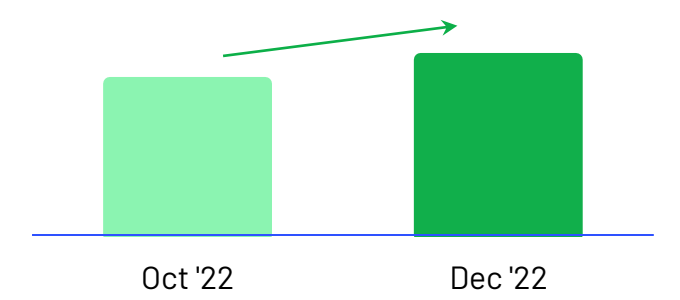
Pioneer offline mode functionality, ensuring clients can always access their last synced portfolio, funds and order status
Created redundancy in 3rd party integrations and horizontal scalable architecture



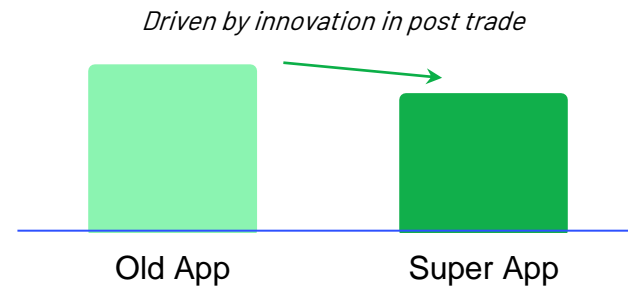
Early Trends Depict Better NPS For Super App



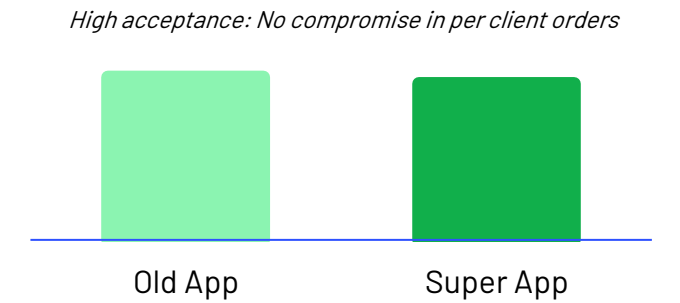
Improvement in App Rating on Playstore



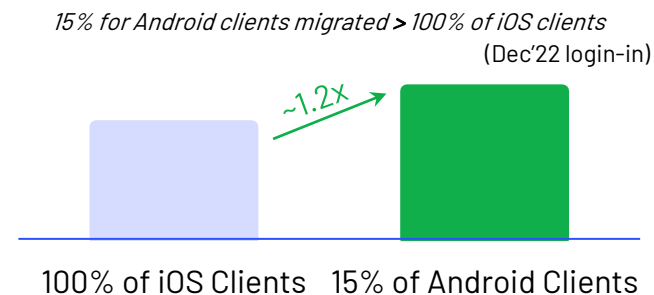
Lower Contact Ratio On New App



Steady Per Client Orders



Massive Android Migration



- **Personalized Home Page:** Access everything in one tap
- **Friction-free A/C Opening:** Text scanning & one-click bank updation
- **Access Data in Offline Mode:** P&L, Funds, & Order status using the last sync
- **Faster Charting & Order Placement**
- **Highest Level of Transparency:** Displaying Charges upfront on order sleeves, and listing trade & non-trade charges at day/order level

KYC 2.0

- Live for a certain set of Android clients
- Built a completely new experience for web / mobile web clients
- Features like real-time selfie capture & on-screen signature for both direct and AP clients

NXT Improvements

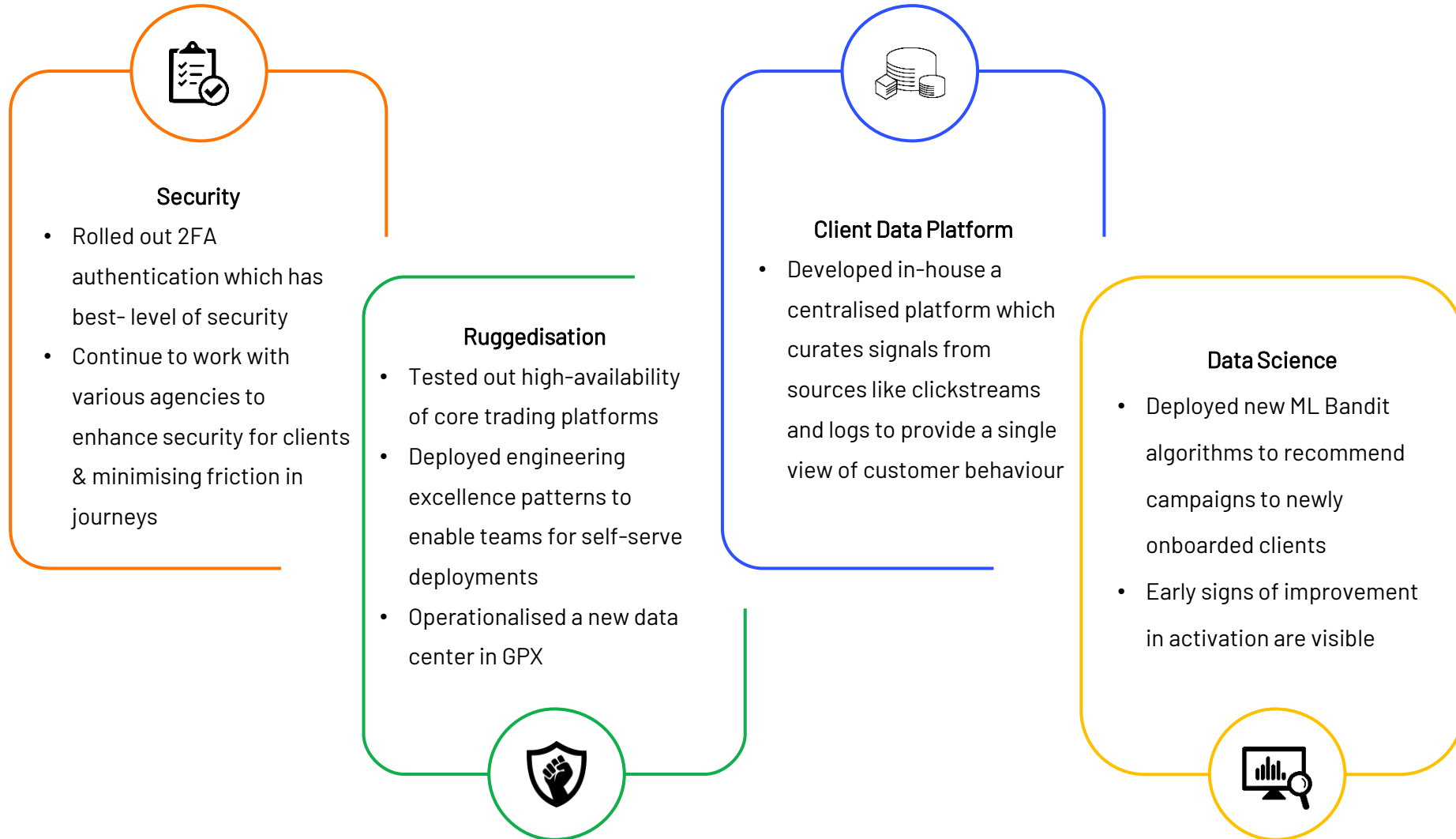
- Next gen partner tool released – better understand clients, curate finer analytics and drive client success
- Revamped reporting module and dashboard to provide actionable insights
- Relunched client search and one client view, which provide client portfolio in a quick snapshot

WMS

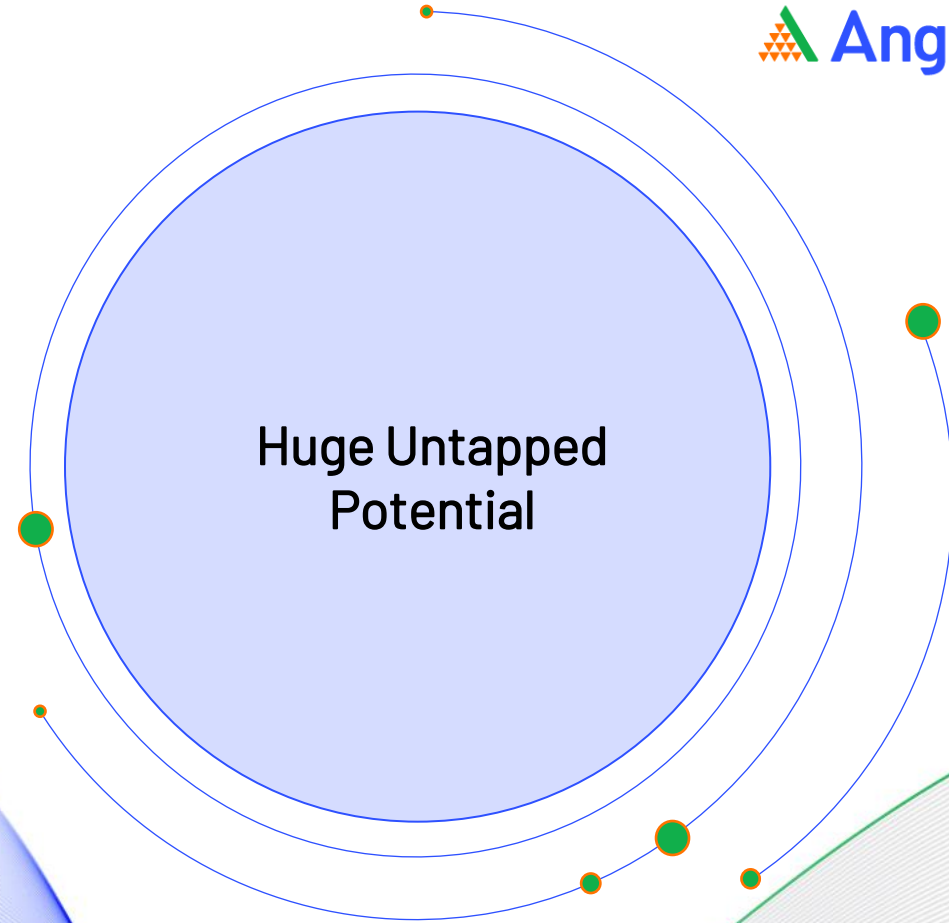
- Mutual funds went live on iOS (100%), Android (limited clients) and Web (Mobile + Desktop)
- Brand new back-end and front-end technology stack, provides greater flexibility
- Initial assessment indicates high acceptance by clients

Other Developments

- Achieved 100% rollout of Super App on iOS and Web platforms
- Highest web traffic experienced in Q3 FY23
- Focused on maintaining Stability, Scalability and Performance of our Smart API

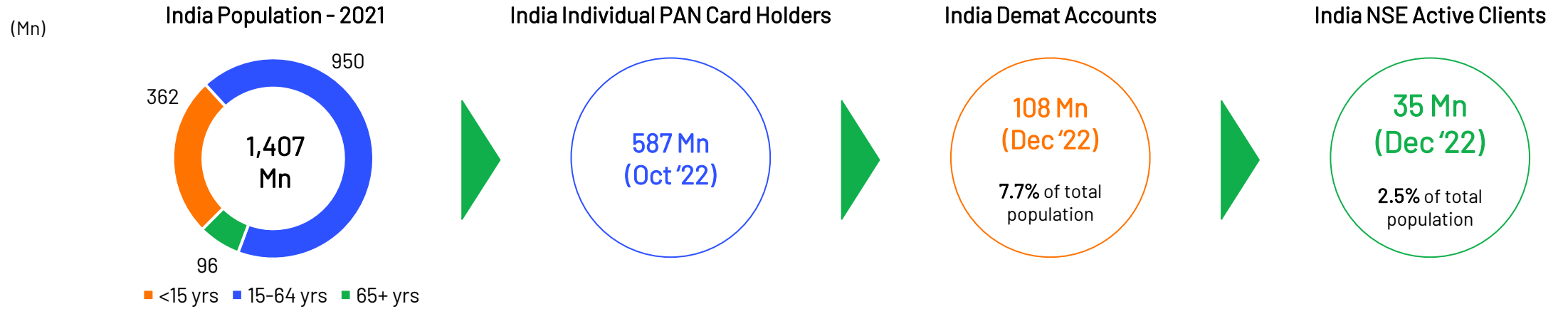


Continued investment in tech focused on priming client experience

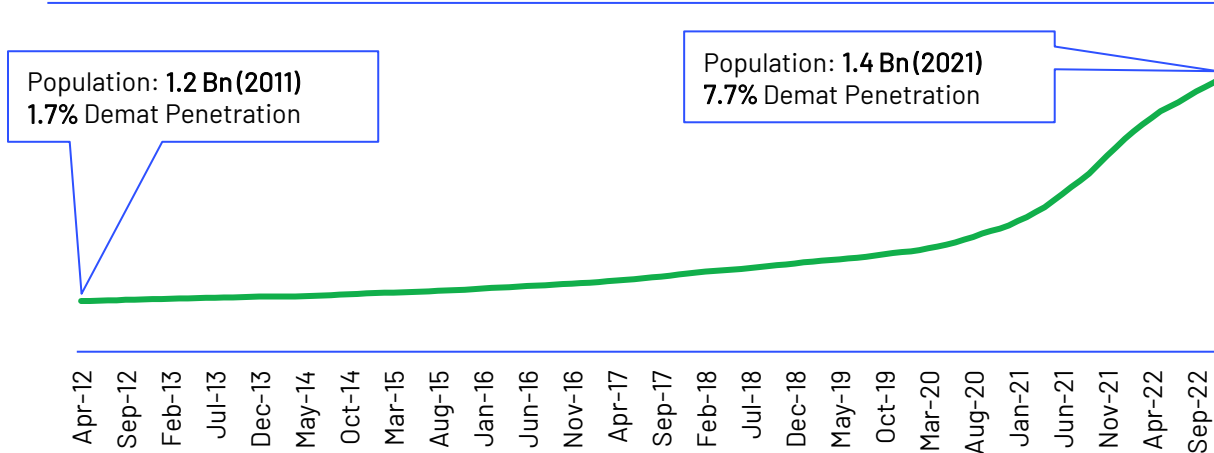
A central graphic consisting of a large light blue circle with the text "Huge Untapped Potential" inside. This circle is surrounded by several concentric blue circles. A thin blue line with several small green and orange dots follows the outer edge of these circles, creating a path around the central text. The background features abstract, flowing blue and grey wave patterns.

Huge Untapped
Potential

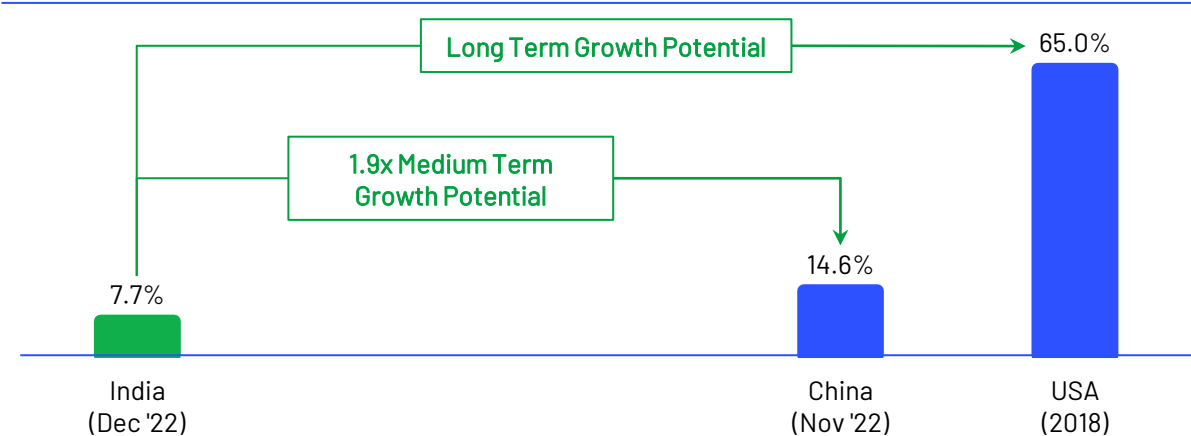
India: Target Addressable Market



Steady Growth In Demat Accounts In India

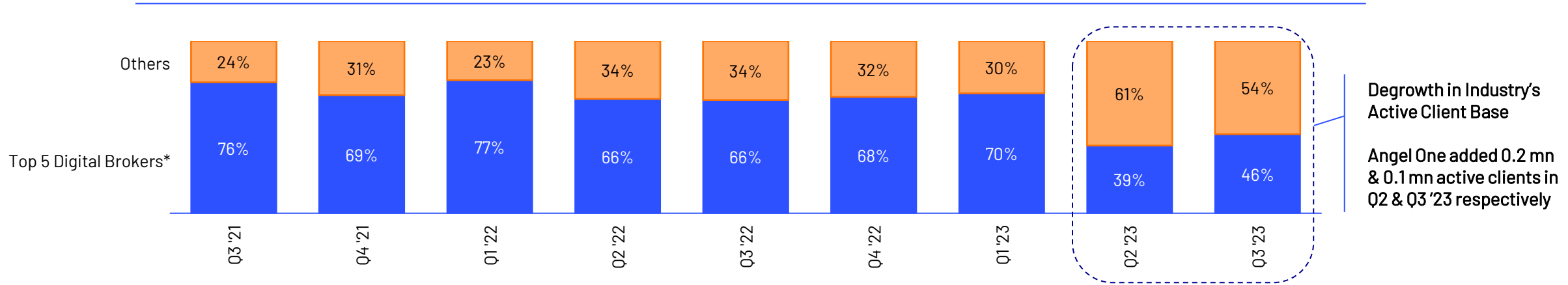


Huge And Sustainable Growth Opportunity

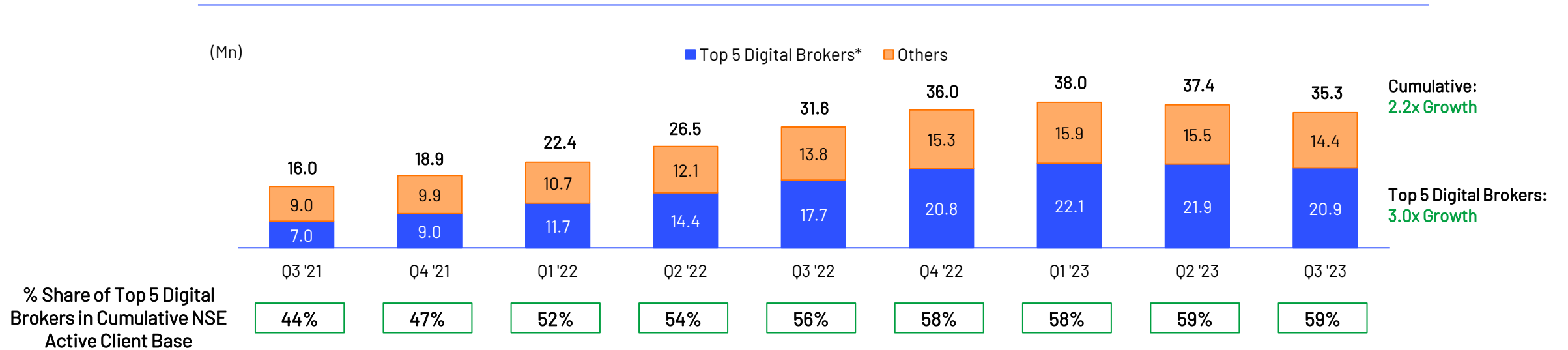


~65% of India's population resides in non-urban areas

Share Of Top 5 Digital Brokers In Incremental NSE Active Clients



Top 5 Digital Brokers Constitute 59% In Cumulative NSE Active Clients Base



Consistent Improvement In Trade Volumes Despite Market Volatility Over Last 16 Years

Year	Index		% Change		NSE Total Trades (# of Cash Trades + F&O Contracts) (Bn)	% Change In NSE Total Trades	Incremental Demat Accounts (Mn)
	NIFTY 50	NIFTY MIDCAP 150	NIFTY 50	NIFTY MIDCAP 150			
FY07	3,821.6	1,679.0	12%	-2%	1.0	31%	1.2
FY08	4,734.5	2,021.4	24%	20%	1.6	60%	3.9
FY09	3,021.0	1,022.7	-36%	-49%	2.0	27%	1.0
FY10	5,249.1	2,375.4	74%	132%	2.4	17%	2.0
FY11	5,833.8	2,457.3	11%	3%	2.6	9%	1.9
FY12	5,295.6	2,307.4	-9%	-6%	2.6	2%	0.9
FY13	5,682.6	2,370.5	7%	3%	2.5	-6%	1.0
FY14	6,704.2	2,744.5	18%	16%	2.7	9%	0.8
FY15	8,491.0	4,326.2	27%	58%	3.7	35%	1.5
FY16	7,738.4	4,187.9	-9%	-3%	4.0	8%	2.0
FY17	9,173.8	5,699.4	19%	36%	3.4	-15%	2.5
FY18	10,113.7	6,598.5	10%	16%	4.4	30%	4.1
FY19	11,623.9	6,504.0	15%	-1%	6.0	37%	4.0
FY20	8,597.8	4,493.3	-26%	-31%	8.3	38%	5.0
FY21	14,690.7	8,988.9	71%	100%	13.2	59%	14.3
FY22	17,464.8	11,131.1	19%	24%	24.2	84%	34.6
9M FY23	18,105.3	11,885.8	4%	7%	30.9	27%	18.6

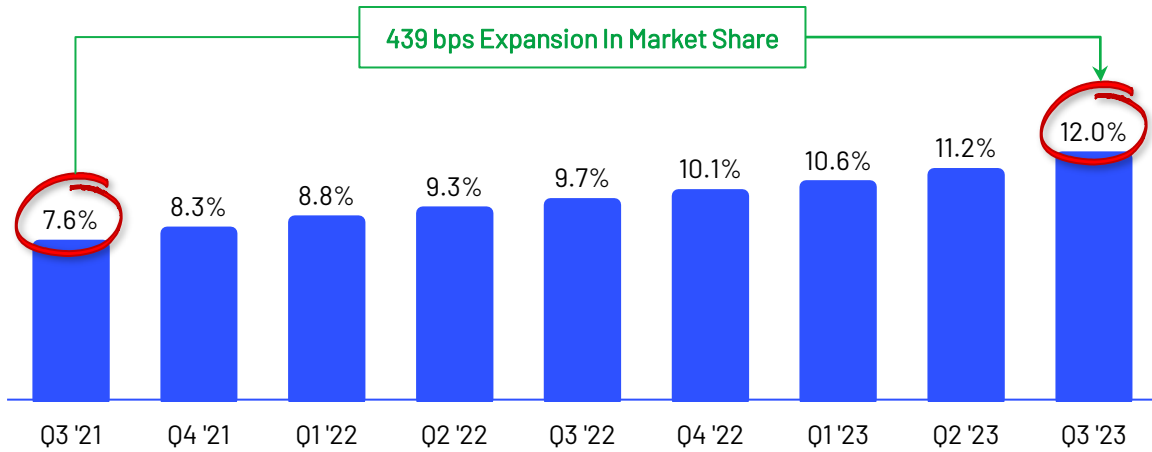
Change in market lot of F&O contracts

Trade volumes have grown across market volatility

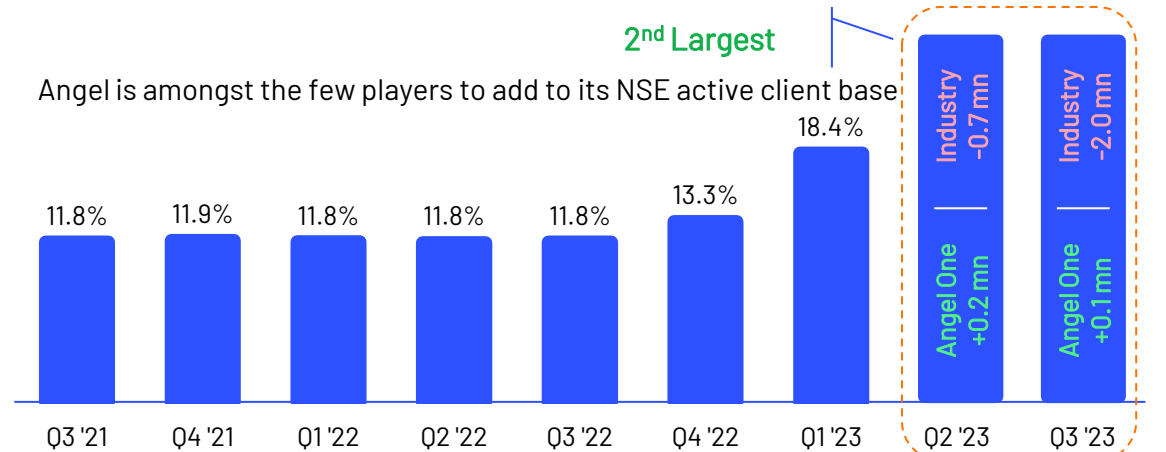
The background features a series of overlapping, wavy lines in shades of blue and grey, creating a sense of motion and depth. A central blue circle contains the text "Digital Business Driving Exponential Growth For Angel". This circle is surrounded by several concentric blue circles, with small green and orange dots placed at various points along these circles, suggesting a path or a process.

**Digital Business Driving
Exponential Growth For
Angel**

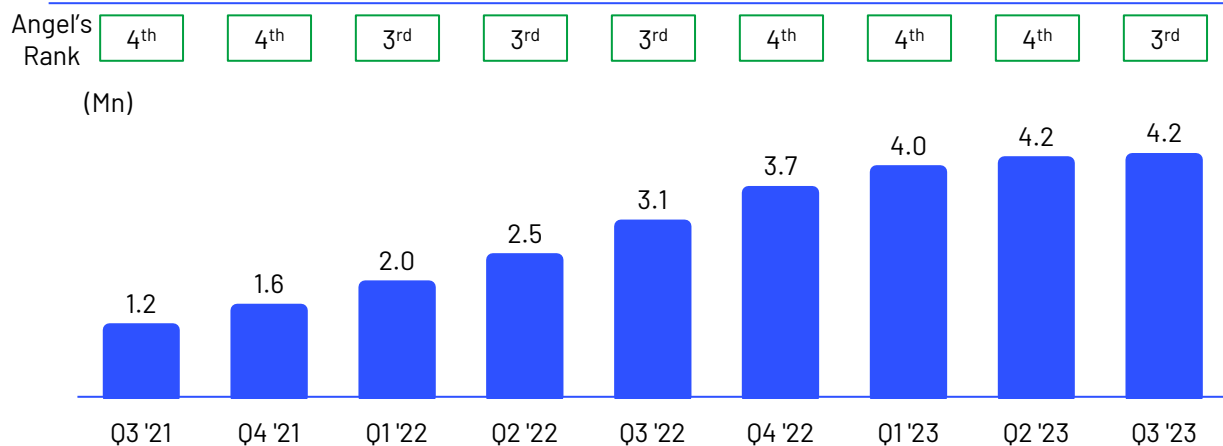
Expanding Market Share In NSE Active Client Base



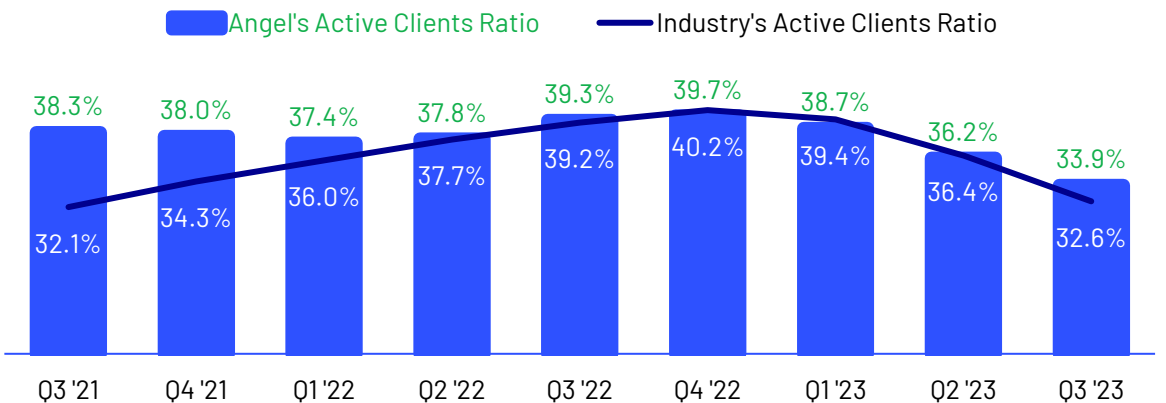
Improving Share In Incremental NSE Active Client Base



Rapidly Growing NSE Active Client Base Of Angel



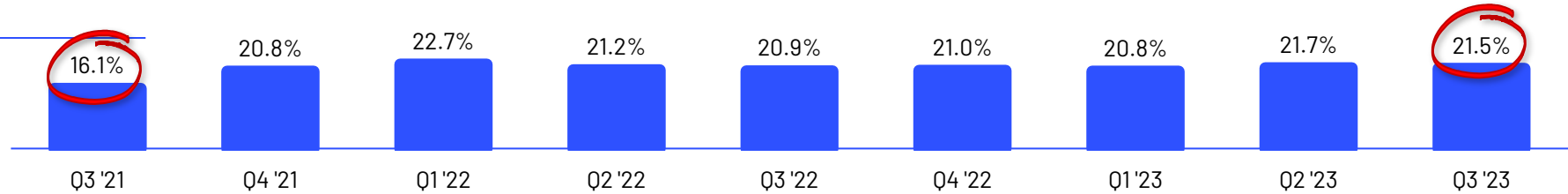
Share Of Active Clients In Total Client Base



Active Clients Ratio for Angel and Industry = NSE Active Clients / Total Client Base or Demat Accounts as on period end

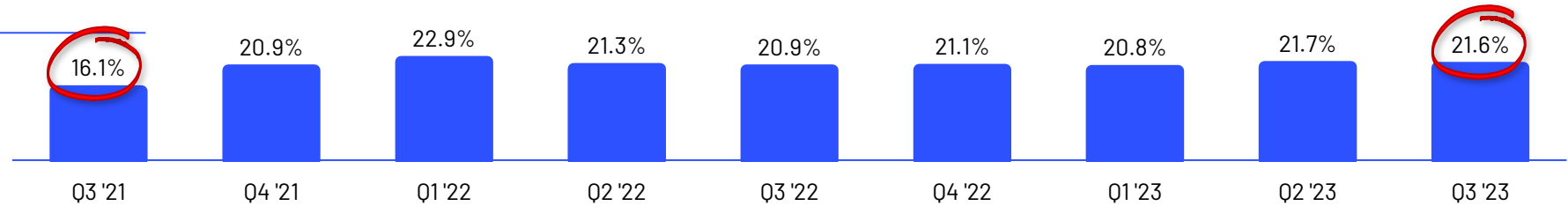
Overall Equity Market Share (%)

1.3x Growth



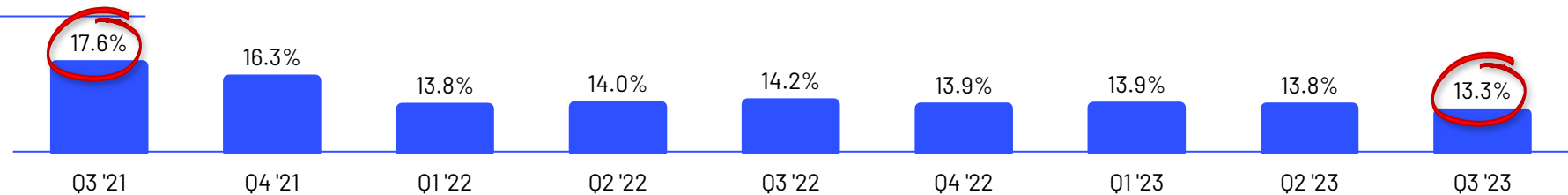
F&O Market Share (%)

1.3x Growth



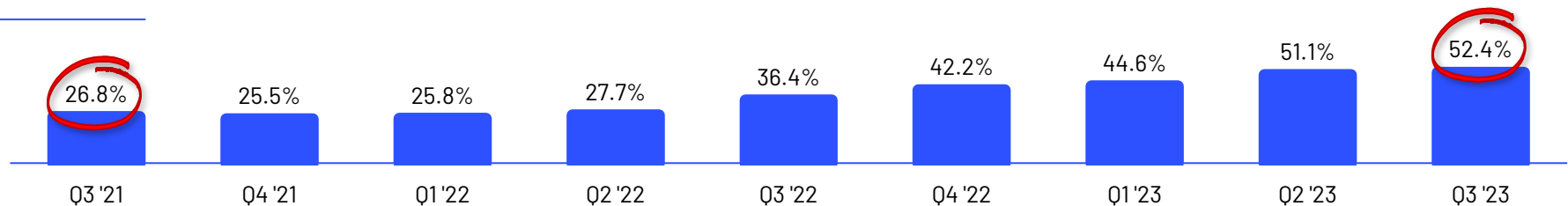
Cash Market Share (%)

Stable since Q1 '22

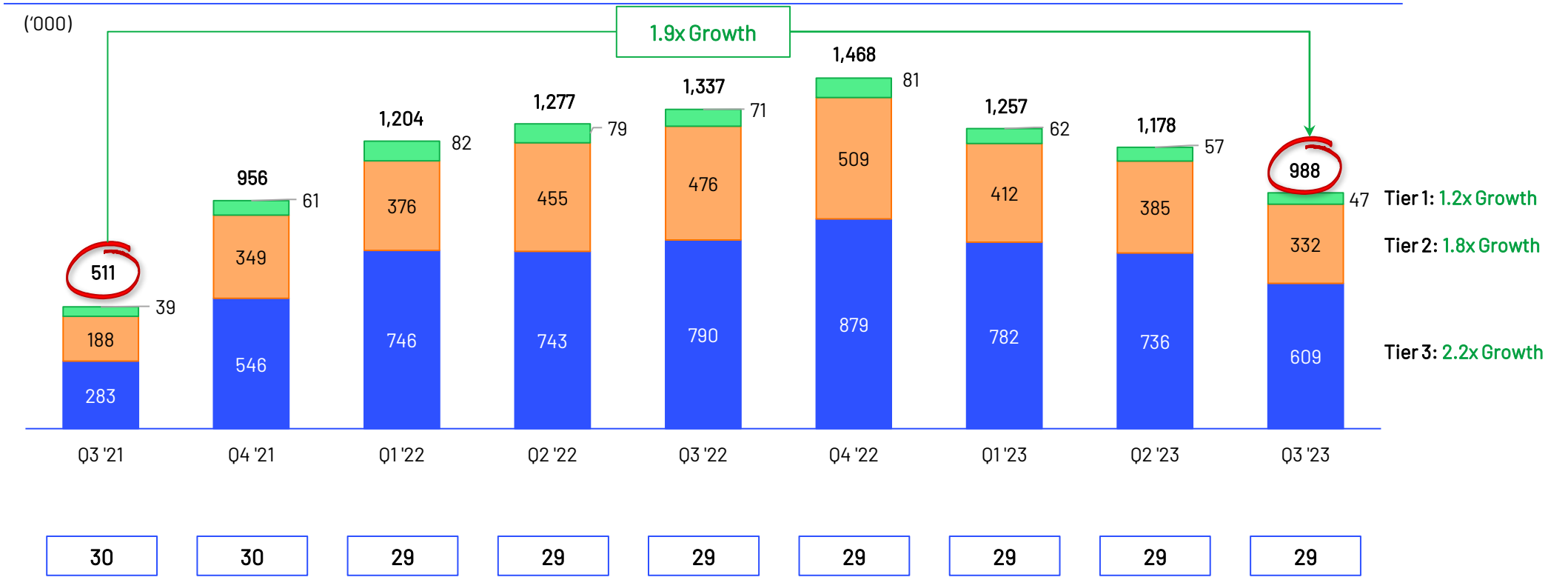


Commodity Market Share (%)

2.0x Growth

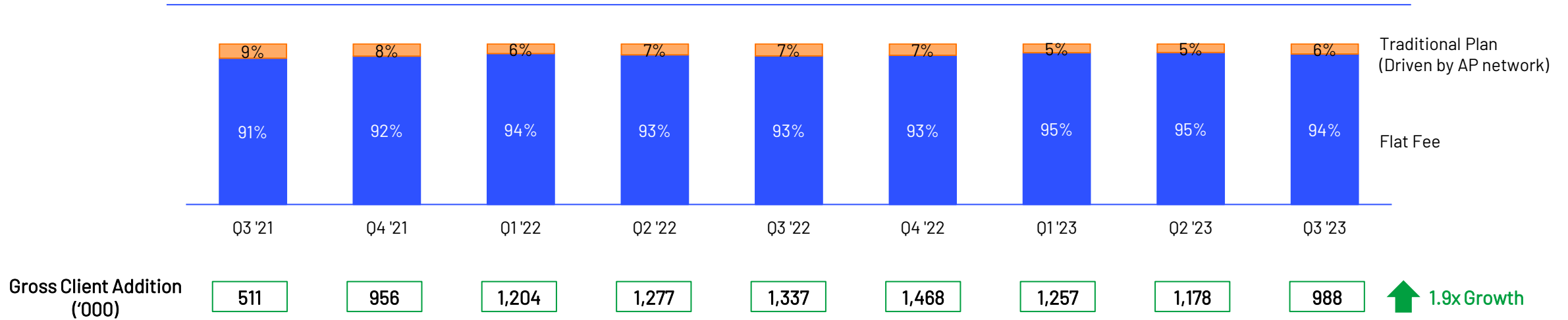


>95% Of Gross Client Addition Contributed By Tier 3 & Tier 2 Cities In Q3 '23

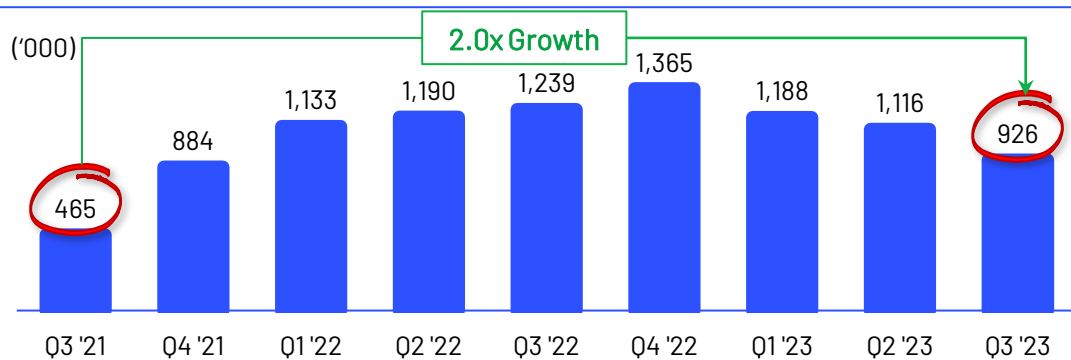


Angel One has 11.6% market share in India's demat accounts

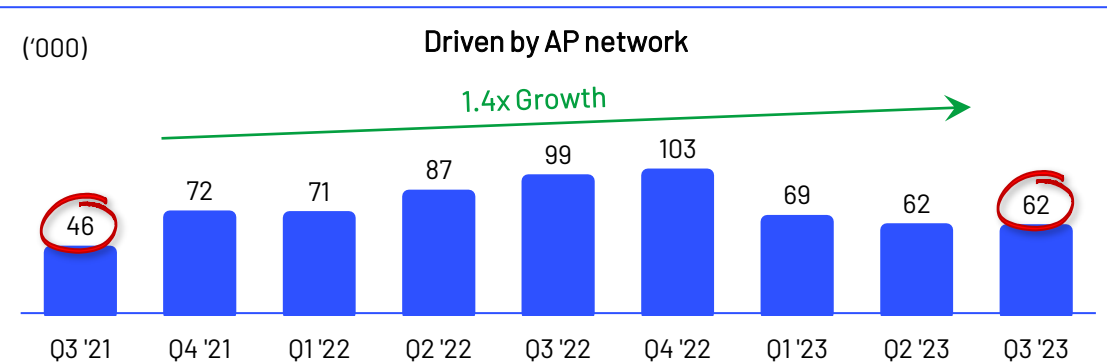
94% Of Gross Clients Added Under Flat Fee Plan



Flat Fee Plan Driving Gross Client Addition

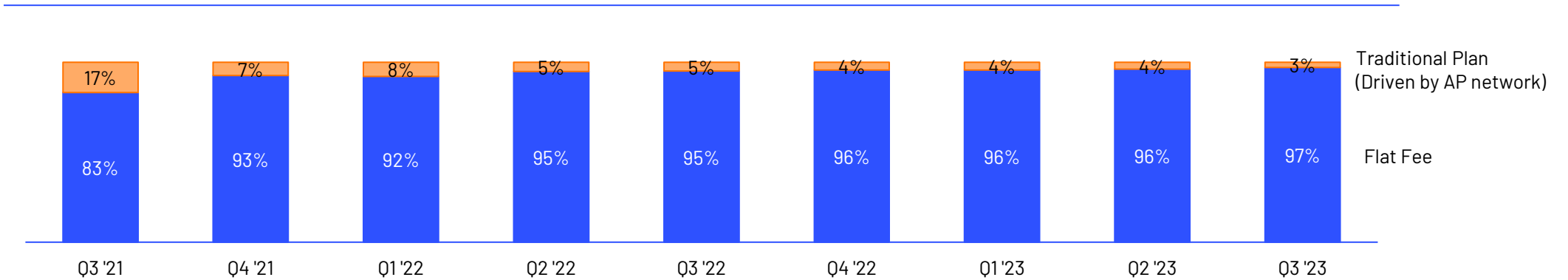


Stable Gross Client Addition In Traditional Plan

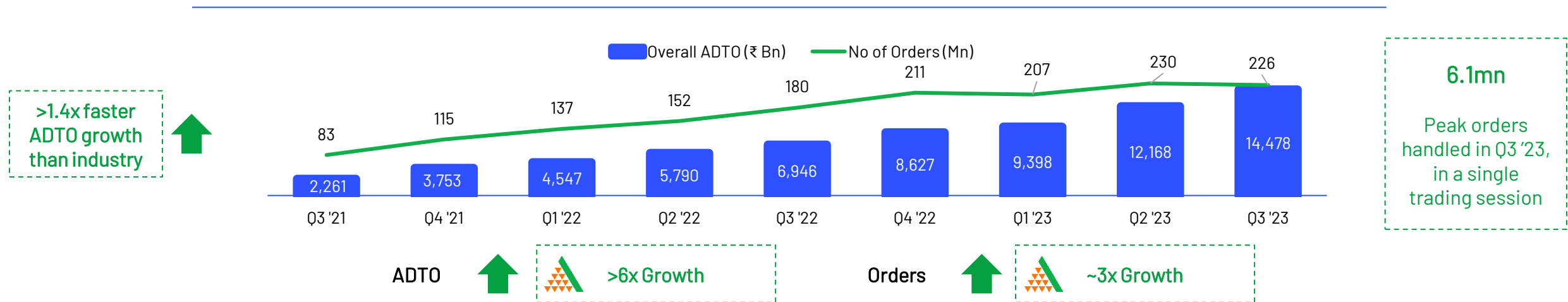


Growth is calculated for Q3 '23 over Q3 '21
Planwise client acquisition numbers changed for earlier periods on account of reclassification. The same has no change in financial performance.

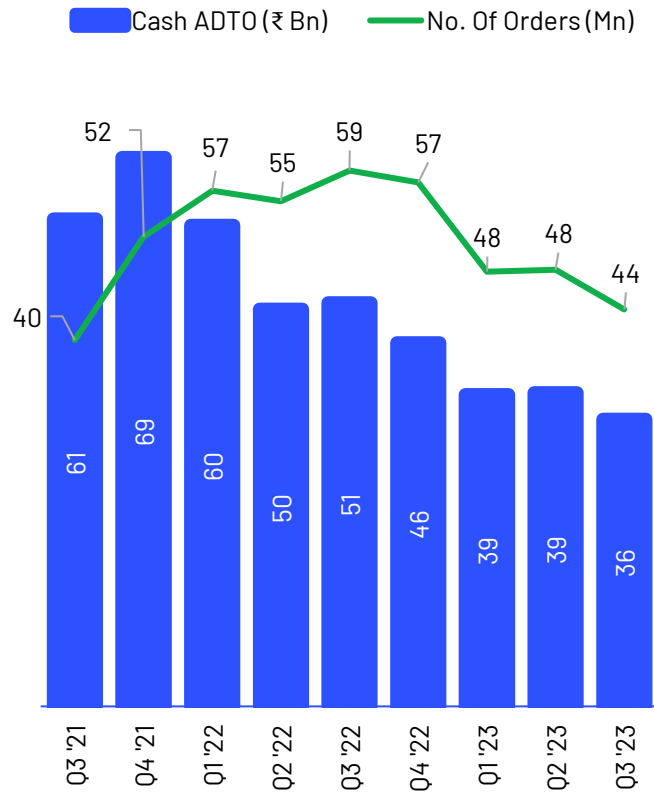
Flat Fee Dominates Overall ADTO



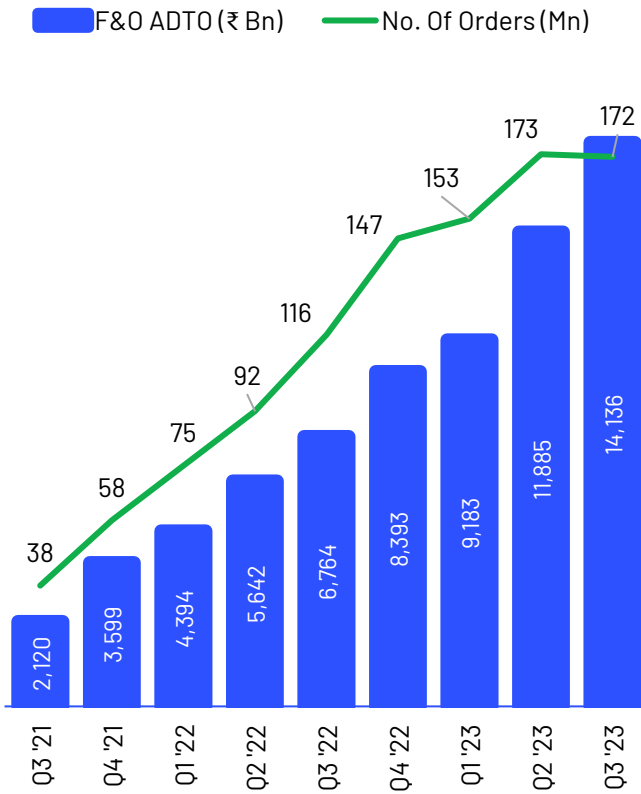
Strong Growth In Overall ADTO



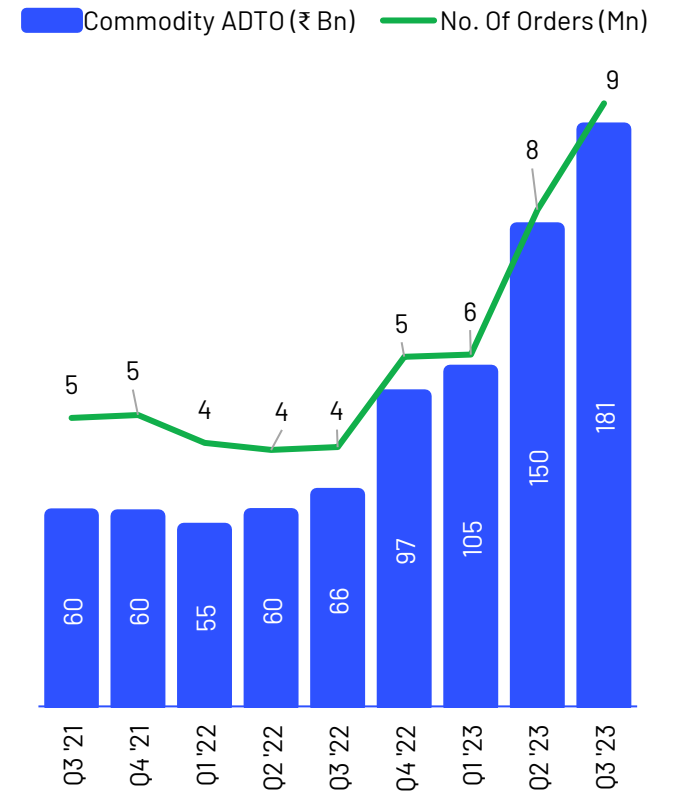
Cash Segment



F&O Segment



Commodity Segment



Angel's Average Daily Orders Increased In 19 Out Of 23 Instances, Where Either Index Corrected By >5% Over The Last 45 Months

Period	# of Trading Days	Fall In Nifty 50	Fall In Nifty MidCap 150	Fall In Nifty Bank	Change in Angel's Avg Orders
18 Apr - 15 May, 2019	17	-5.3%	-8.2%	-6.3%	0.8%
04 Jun - 19 Jun, 2019	11	-3.3%	-5.1%	-4.1%	-2.8%
05 Jul - 05 Aug, 2019	22	-9.1%	-11.7%	-12.1%	3.5%
24 Sep - 07 Oct, 2019	9	-4.1%	-6.1%	-9.2%	3.4%
03 Jan - 01 Feb, 2020	22	-5.1%	1.3%	-8.1%	11.2%
12 Feb - 23 Mar, 2020	27	-37.1%	-38.3%	-46.0%	18.8%
30 Mar - 03 Apr, 2020	4	-6.7%	-3.0%	-13.6%	5.5%
04 May - 18 May, 2020	11	-10.5%	-7.7%	-18.4%	2.8%
08 Jul - 15 Jul, 2020	6	-1.7%	-2.7%	-5.7%	2.5%
24 Jul - 03 Aug, 2020	7	-2.9%	-0.4%	-8.7%	1.1%
31 Aug - 24 Sep, 2020	19	-7.2%	-6.8%	-16.6%	-3.1%
15 Jan - 29 Jan, 2021	10	-6.6%	-5.4%	-6.0%	10.9%
16 Feb - 26 Feb, 2021	9	-5.1%	0.8%	-6.7%	7.8%
04 Mar - 12 Apr, 2021	25	-6.1%	-5.1%	-15.3%	2.1%
19 Oct - 30 Nov, 2021	29	-8.1%	-8.1%	-10.1%	10.1%
09 Dec - 20 Dec, 2021	8	-4.9%	-5.6%	-7.6%	-1.2%
13 Jan - 24 Jan, 2022	8	-5.8%	-7.1%	-4.6%	14.8%
03 Feb - 24 Feb, 2022	16	-8.6%	-13.1%	-10.4%	4.7%
28 Feb - 07 Mar, 2022	5	-4.8%	-3.9%	-9.8%	2.1%
05 Apr - 13 May, 2022	26	-12.6%	-11.2%	-14.3%	3.1%
31 May - 17 Jun, 2022	14	-8.2%	-7.9%	-8.6%	-7.3%
14 Sep - 29 Sep, 2022	12	-6.9%	-6.2%	-7.9%	17.1%
02 Dec - 23 Dec 2022	16	-5.3%	-6.6%	-3.7%	11.5%

Implementation of pledge mechanism

% Change in Angel's Avg. Daily Orders = (Avg. Daily Orders for the period of fall in either Nifty 50, Nifty Midcap 150 or Nifty Bank) / (Avg. Daily Orders in preceding 20 trading days) Number of trading days also include days of positive return by index

A central graphic consisting of a large light blue circle with the text "Financial Highlights" inside. This circle is surrounded by several concentric blue circles. A thin blue line with several small green and orange dots follows the outer edge of these circles, creating a circular path around the central text.

Financial Highlights

8%

QoQ Growth in Total Client Base

19%

QoQ Growth in Avg. Daily Turnover

226 mn

Number of Orders

₹ 14,156 mn

Average Client Funding Book

₹ 7,597 mn

*1.8% QoQ Growth Gross Revenues
25.5% YoY Growth in Gross Revenues*

₹ 3,099 mn

*5.9% QoQ Growth in EBDAT
translating into 53.9% margin
37.3% YoY Growth in EBDAT*

₹ 3,019 mn

*5.7% QoQ Growth in PBT
36.7% YoY Growth in PBT*

₹ 2,280 mn

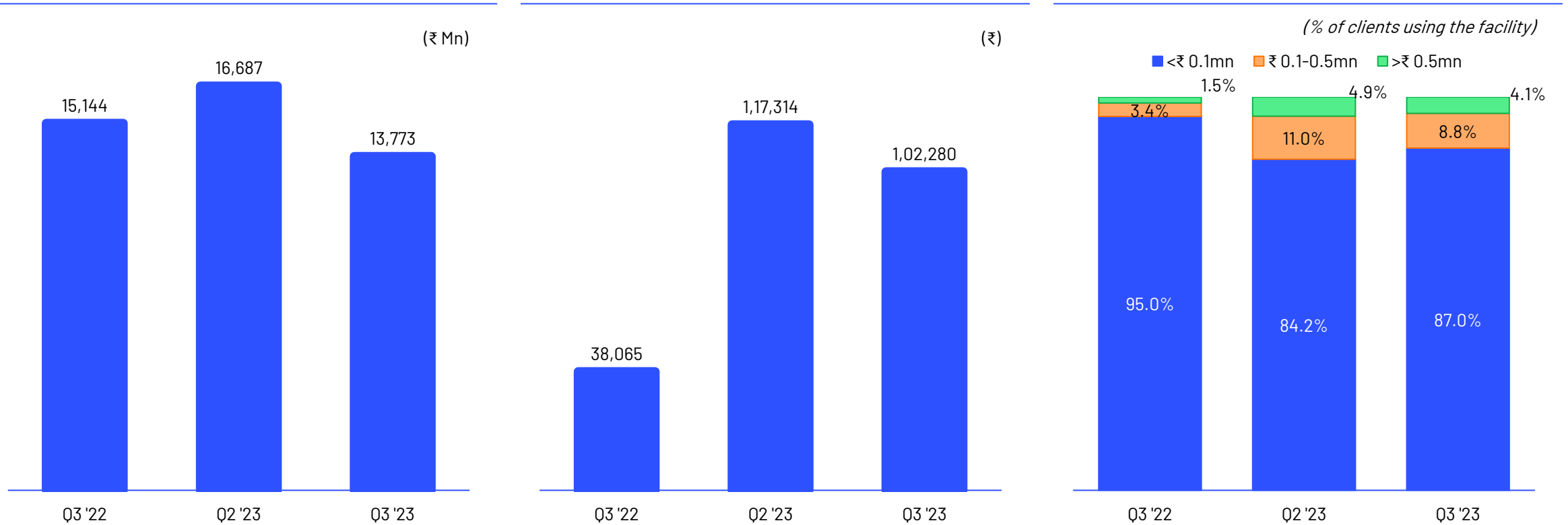
*6.8% QoQ Growth in PAT
38.5% YoY Growth in PAT*

Robust financial performance

Client Funding Book Size

Low Per Client Exposure

Client Funding Book Segmentation



Negligible NPAs in client funding book

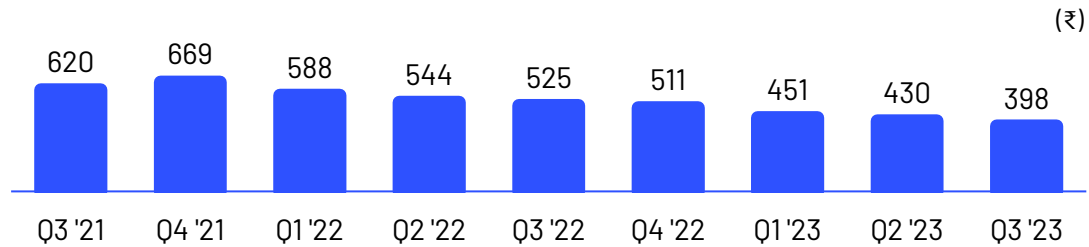
Secured by client's demat holdings

Robust risk management to avoid delinquencies

Potential to grow further

1) Data as on quarter ending for each period; 2) Client funding book includes period ending trade receivables (net of non-interest bearing receivables), loans for margin trading facility and loans against securities

Quarterly Average Revenue Per Client



• **ARPC:**

- 1.3x rise in share of Flat Fee, in total net income, to 86% in Q3 '23 from 67% in Q3 '21
- However, ARPC fell by 0.4x – Demonstrating robustness of business

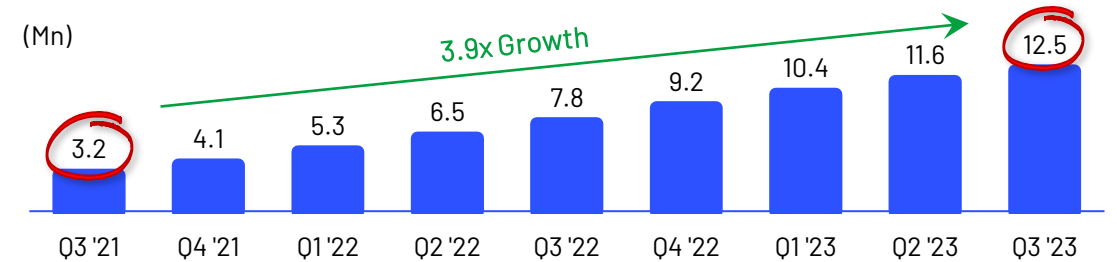
• **Cost has reduced faster:**

- Consistent refinement of acquisition engines, leading to healthy client addition, with a focus on under-penetrated Tier 2, 3 and beyond cities

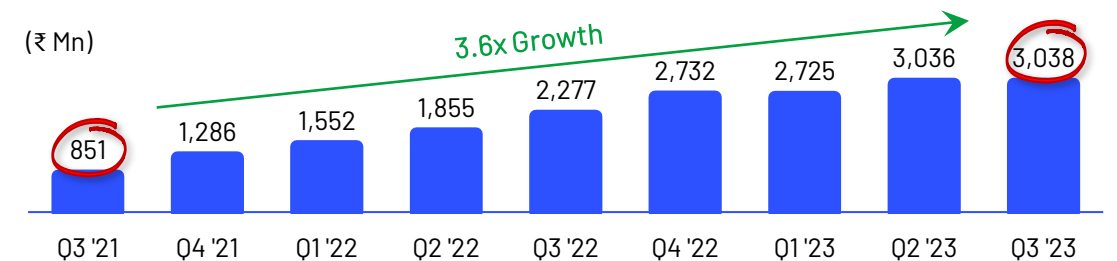
• **Healthy and Sustainable Margin Profile:**

- Driven by scalable digital business

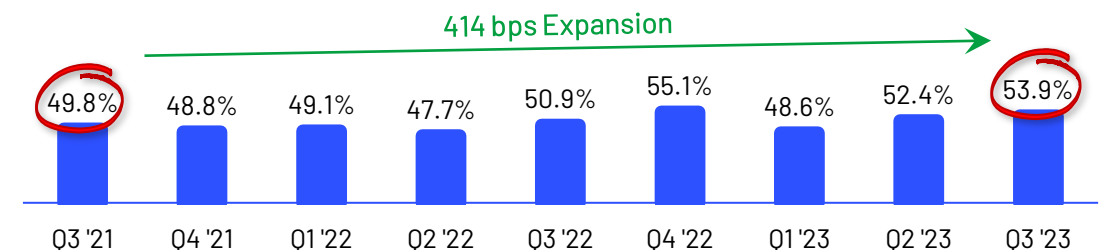
Significant Growth In Overall Client Base



Multifold Growth In Flat Fee Plan Net Broking Revenue



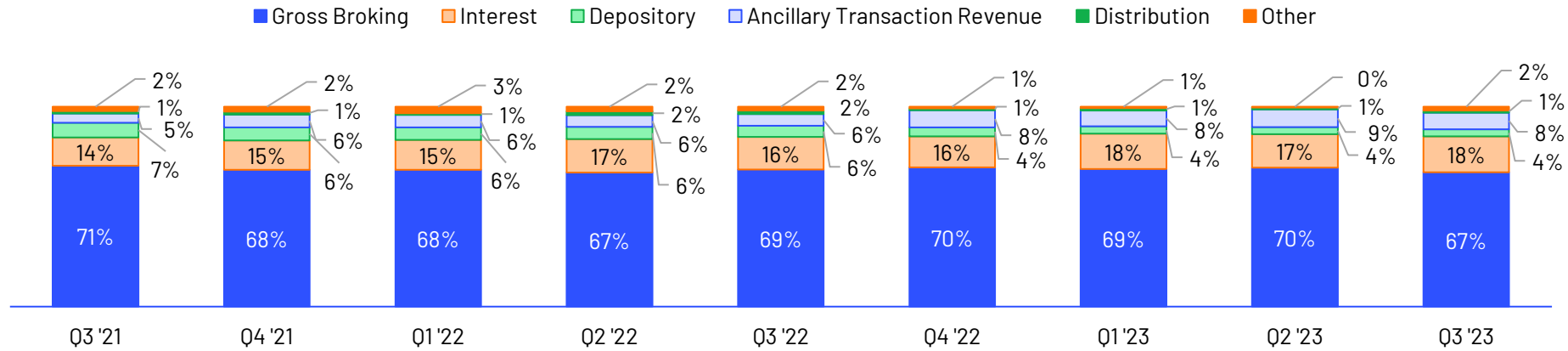
Consistent Improvement In Consolidated EBDAT Margin



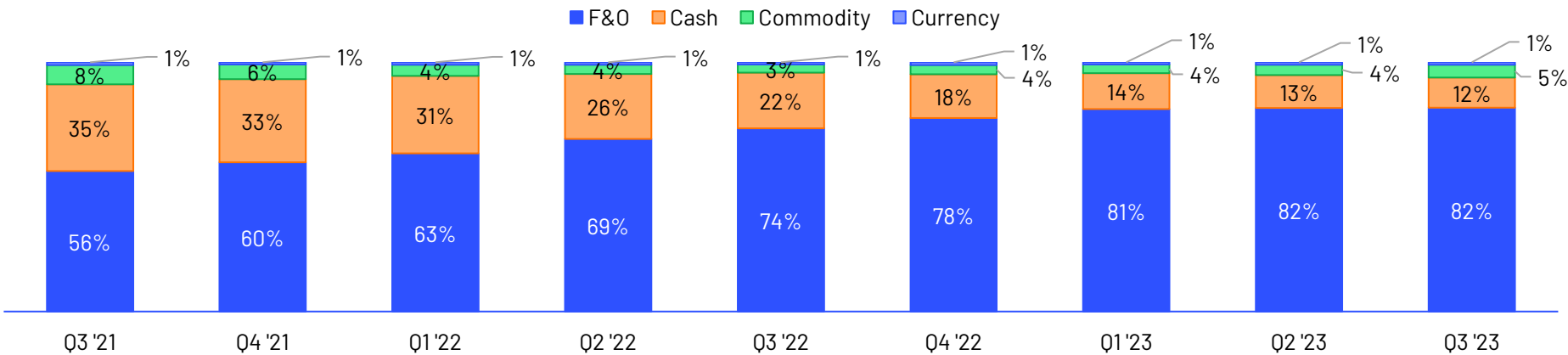
ARPC = Total operating net income (excluding treasury income) / period ending client base
EBDAT = Net Income - Emp. Cost - Other Opex; EBDAT Margin = EBDAT / Net Income

Prior period figures are restated, especially for bad debts recovered, which formed a part of other income, now being netted off against bad debts from other expenses. The same does not impact our EBDAT and profit after tax.

Gross Revenue Mix

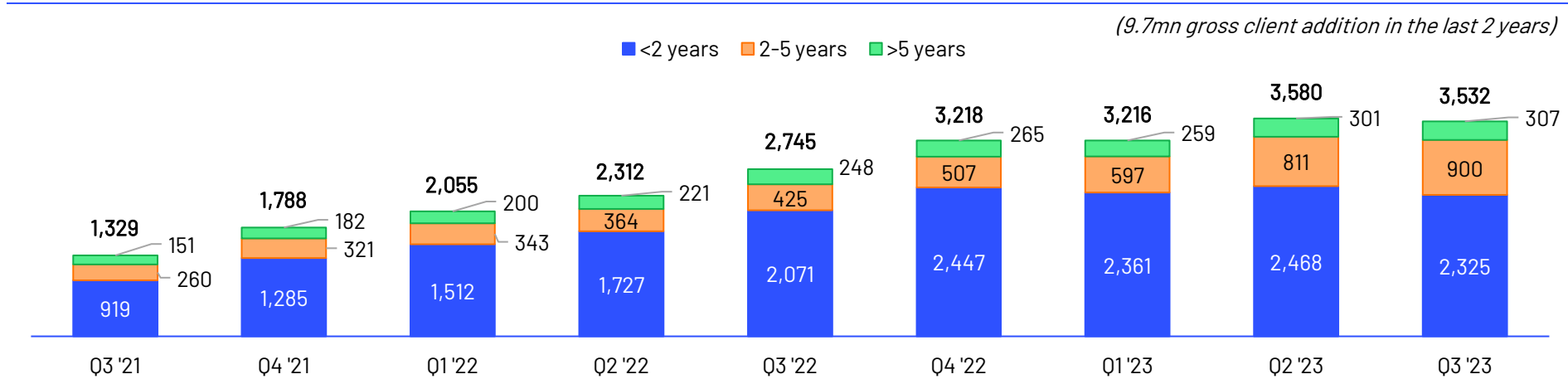


Gross Broking Revenue Split



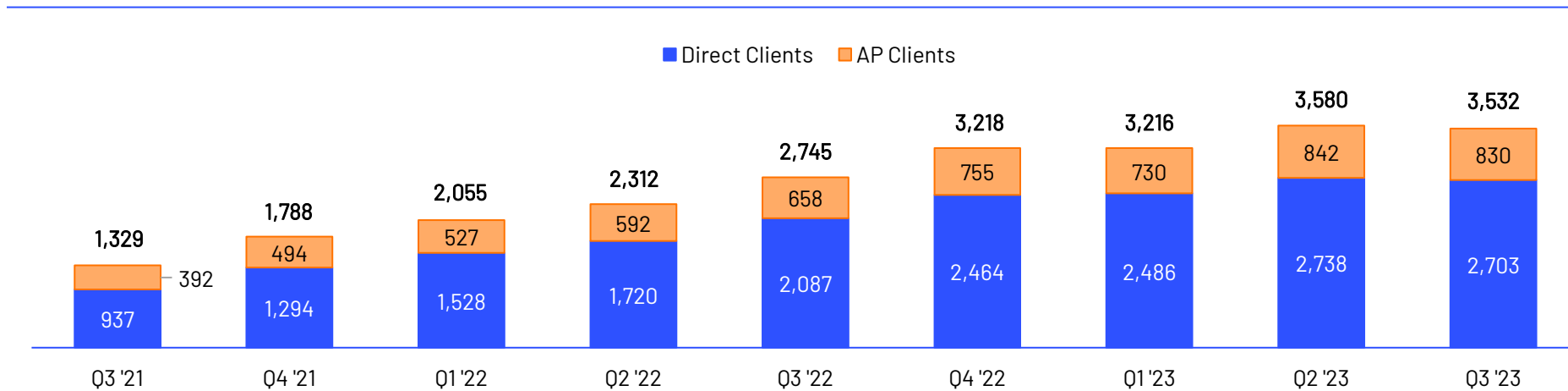
(₹ Mn)

Age-wise Net Broking Revenue Split

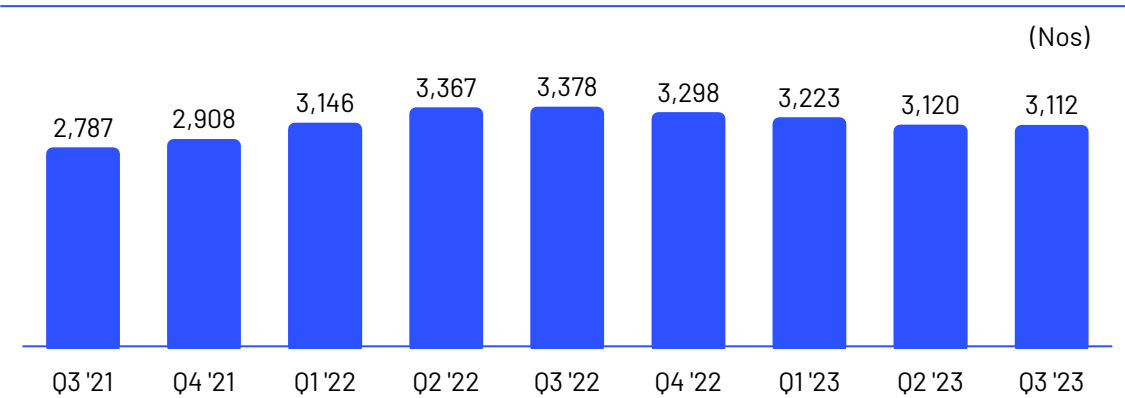


Growth in revenue from 2-5 years old clients, reflects stable activity as clients mature

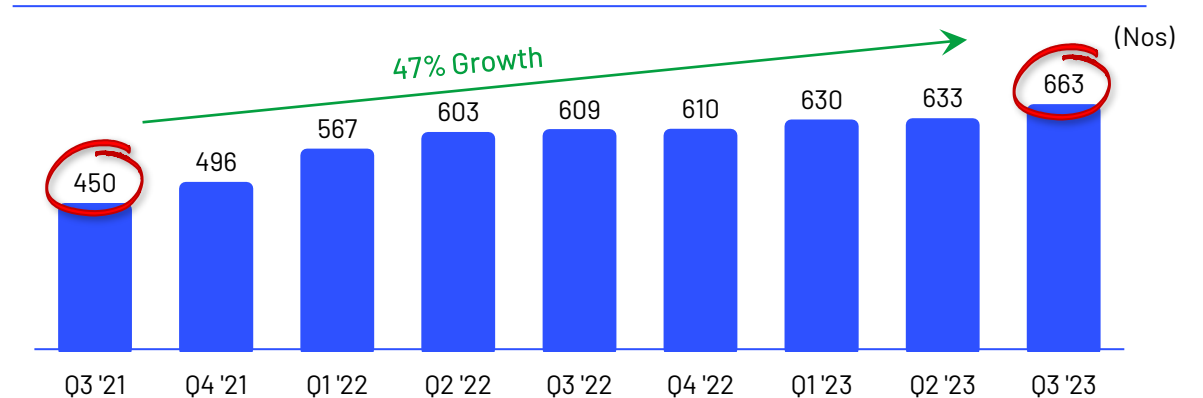
Contribution to Net Broking Revenue



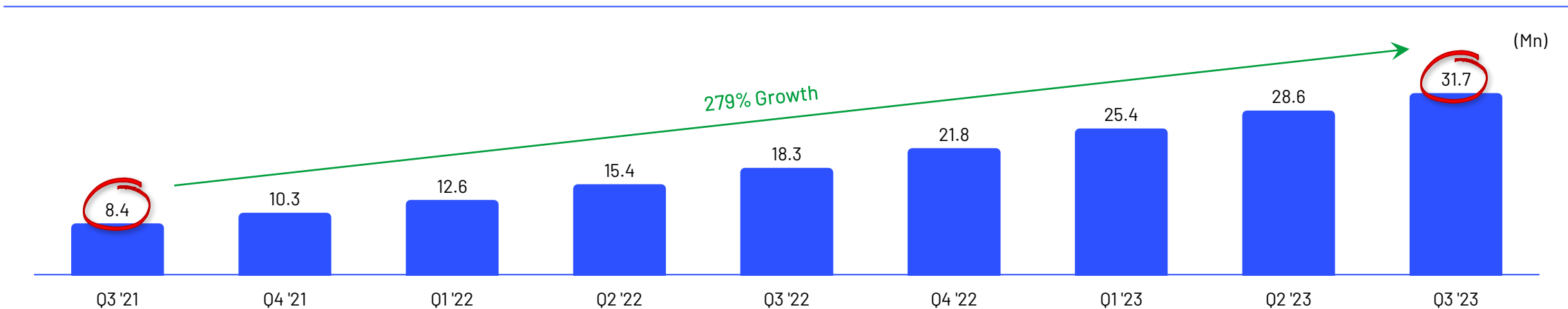
Employee Base



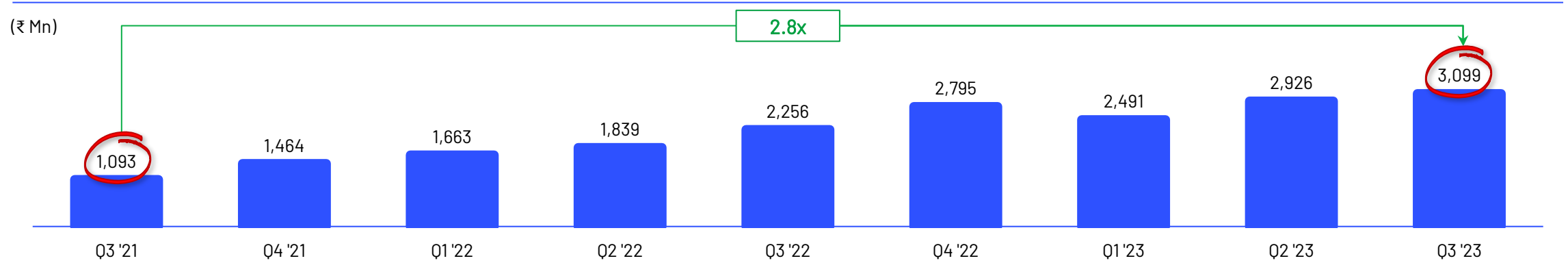
Scaling Up Digital Focused Talent Pool



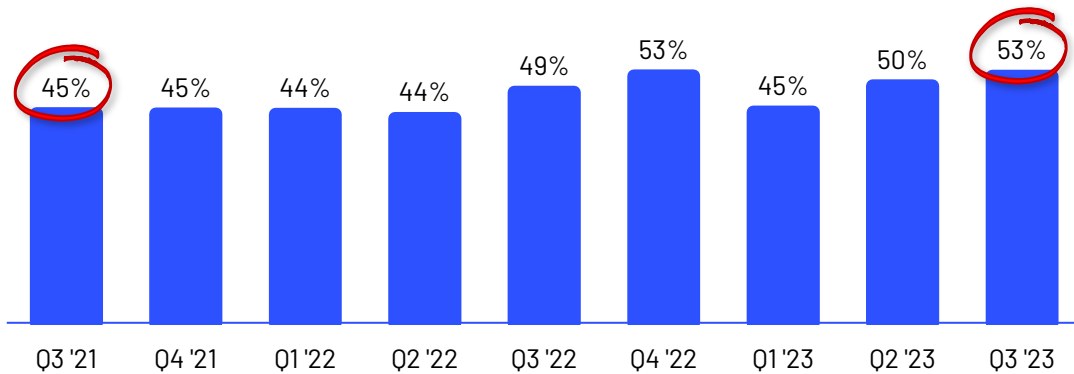
Growing Trend of App Installs



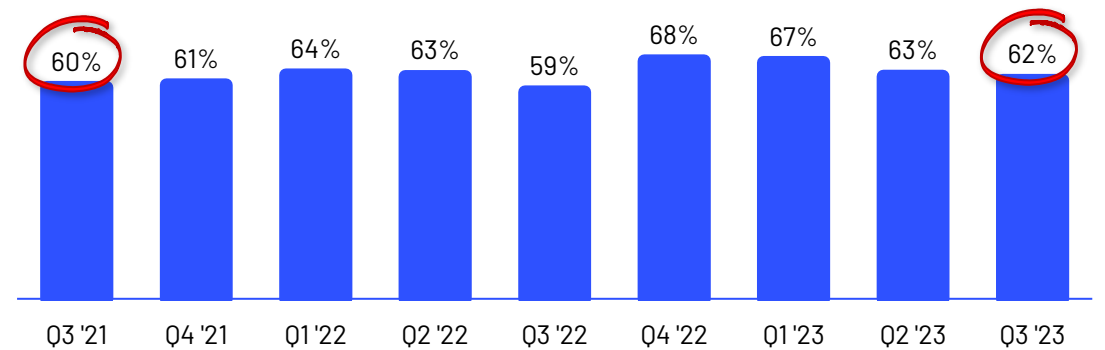
Consolidated EBDAT



EBDAT Margin : Flat Fee Plan

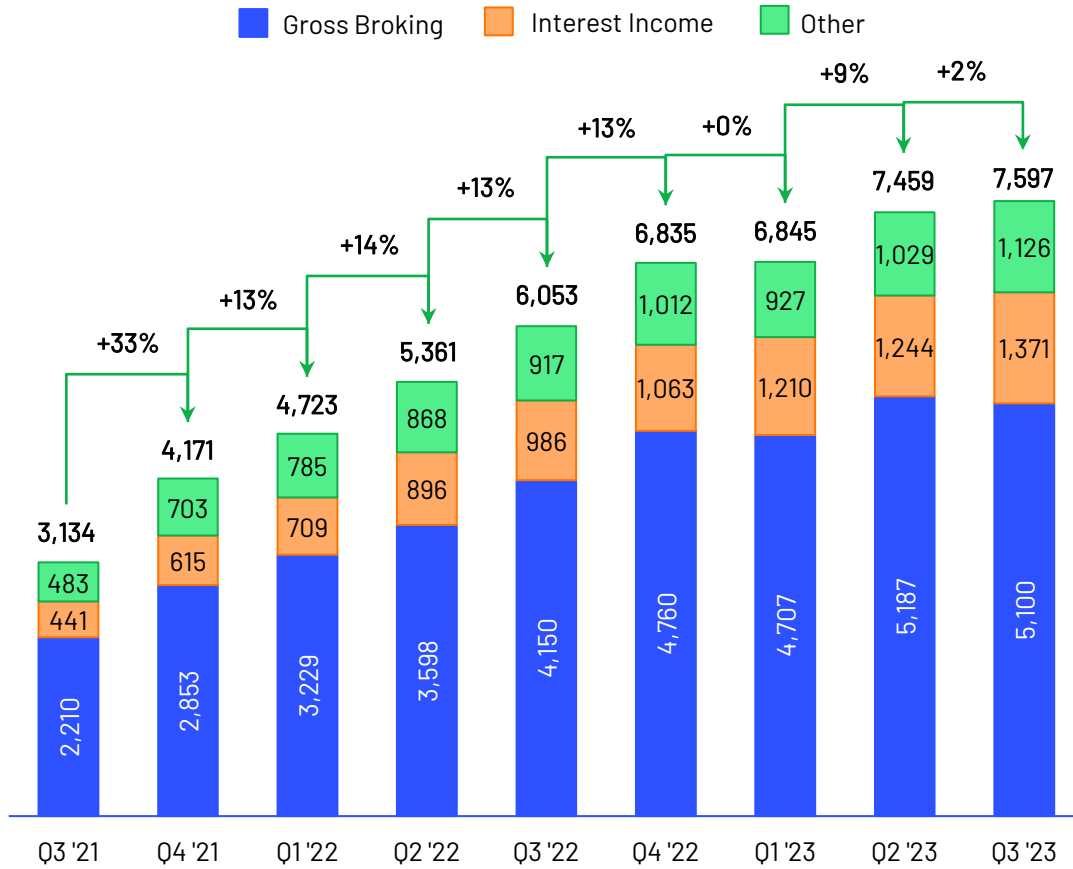


EBDAT Margin : Traditional Plan

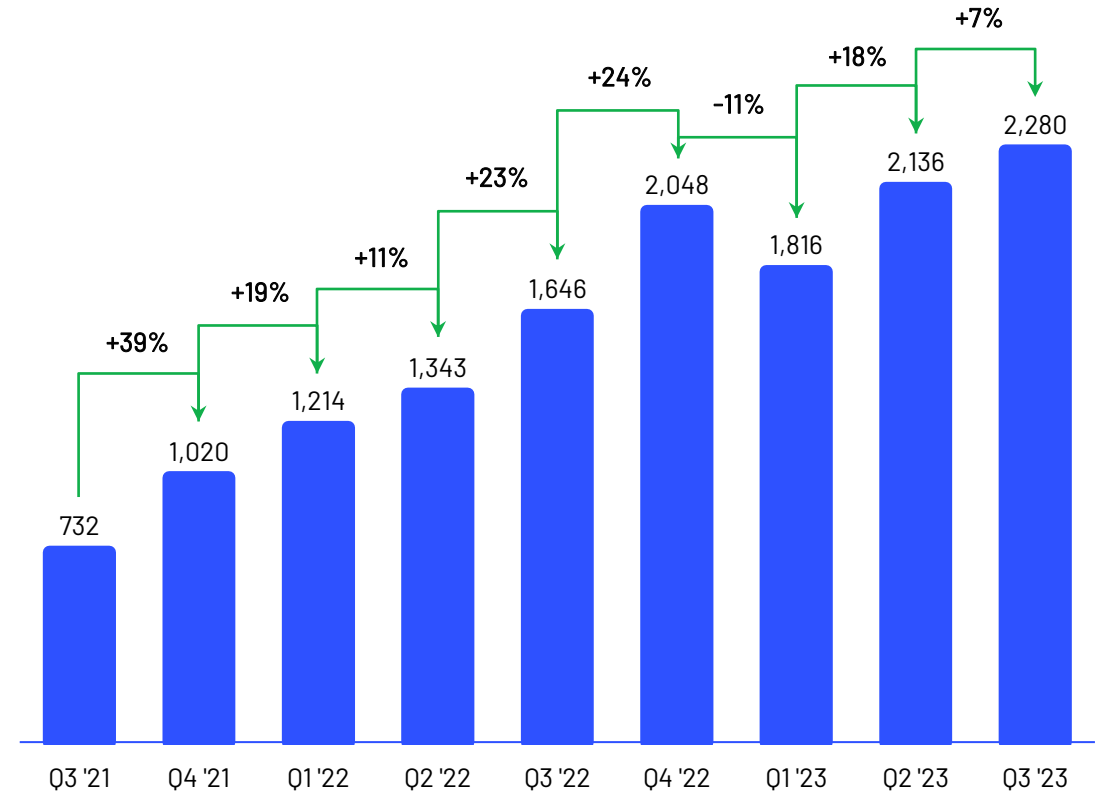


(₹ Mn)

Gross Revenues



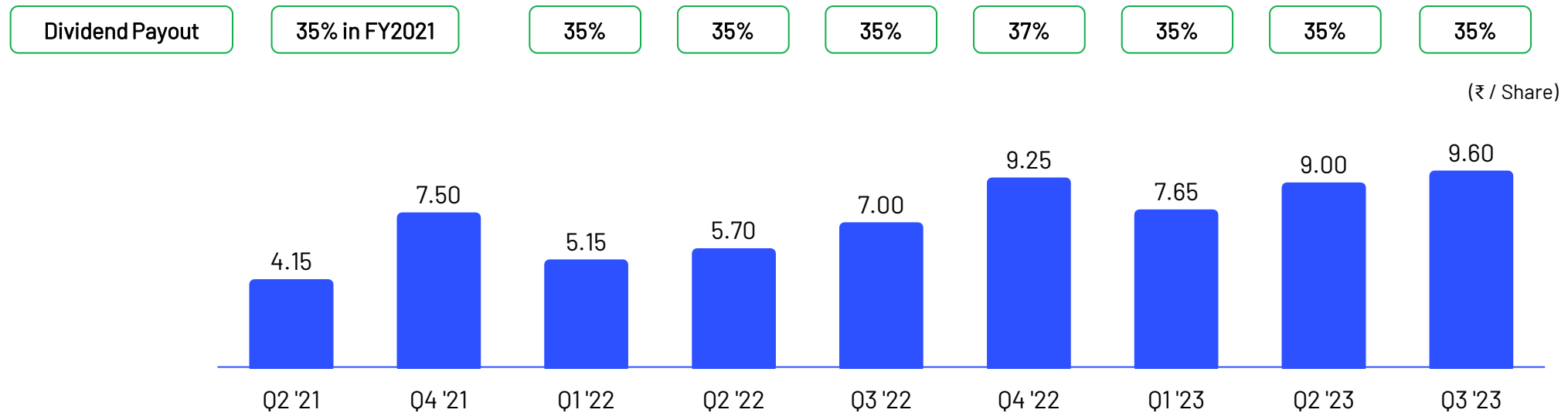
Profit After Tax



TTM PAT of ₹ 8.3 bn translating into EPS of ₹ 99.6 / share

1) Interest Income includes interest on margin trading fund, income from lending activities, interest on FD under lien with stock exchanges, interest on delayed payment by customers and Interest on deposits with banks; 2) Other includes balance portion of our revenues, 3) PAT is profit from continuing operations on reported basis 4) EPS is calculated as Profit from continuing operations / weighted average number of equity shares 5) Prior period figures are restated, especially for bad debts recovered, which formed a part of other income, now being netted off against bad debts from other expenses. The same does not impact our EBDAT and profit after tax.

Dividend Per Share



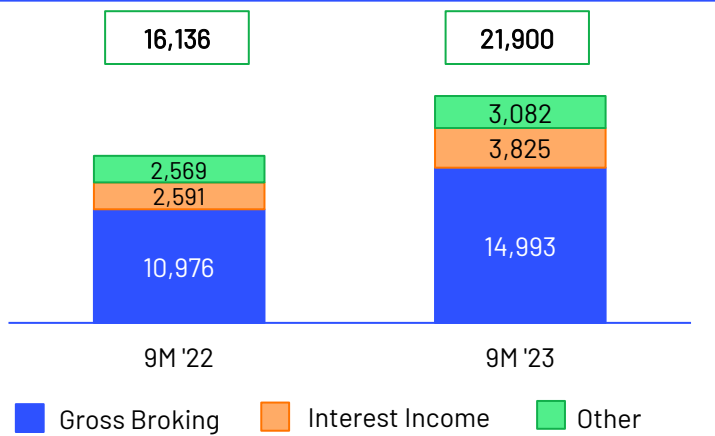
Particulars (₹ / Share)	Q2 '21	Q3 '21	Q4 '21	Q1 '22	Q2 '22	Q3 '22	Q4 '22	Q1 '23	Q2 '23	Q3 '23
Consolidated Book Value Per Share	120.9	125.7	138.2	146.3	158.0	172.9	191.2	206.0	226.5	247.4
Consolidated Earnings Per Share	10.4	9.0	12.5	14.8	16.3	19.9	24.7	21.9	25.6	27.4
Dividend Payout Ratio (%)	46%	-	60%	35%	35%	35%	37%	35%	35%	35%

Includes 3rd interim dividend paid in April '21

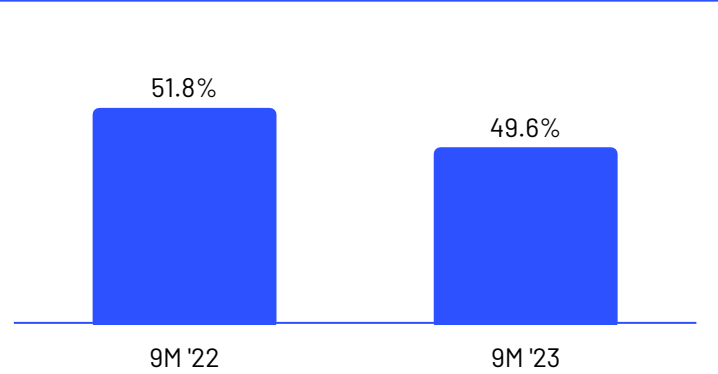
Includes 4th interim dividend paid in April '22

(₹ Mn)

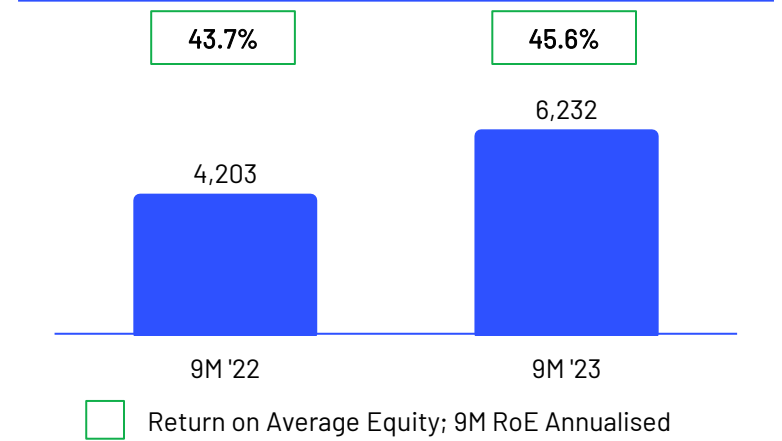
Gross Revenues



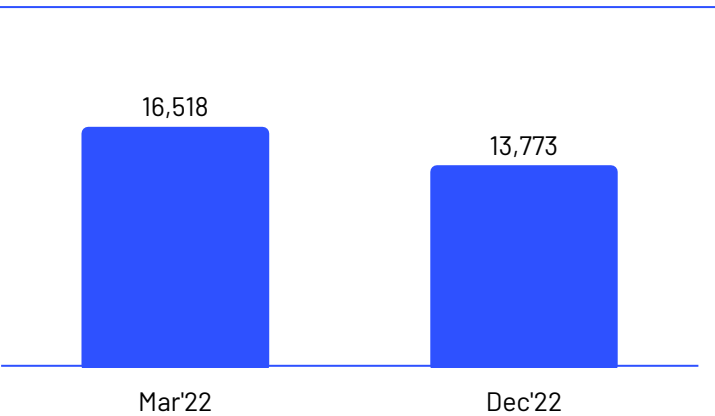
Cost To Net Income



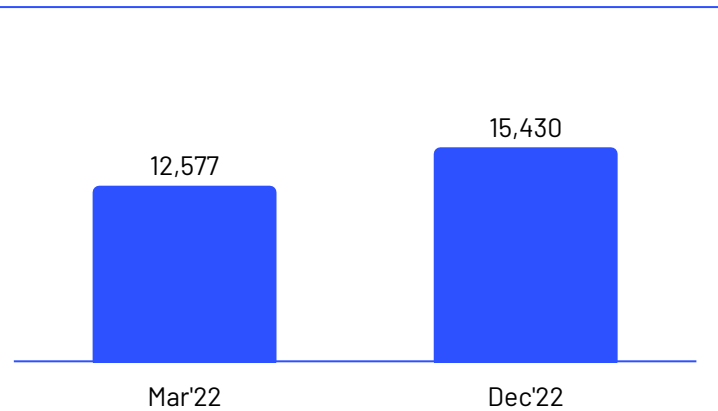
Profit After Tax



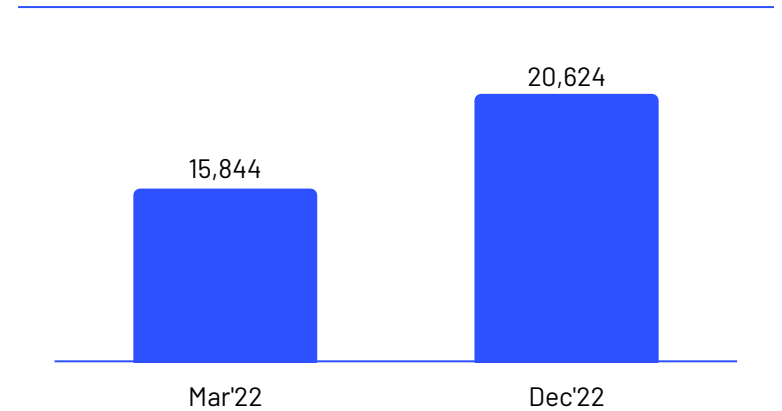
Client Funding Book



Borrowings



Networth



1) Interest Income includes interest on margin trading fund, income from lending activities, interest on FD under lien with stock exchanges, interest on delayed payment by customers and Interest on deposits with banks; 2) Other includes balance portion of our revenues; 3) Cost to Net Income = (Employee + other opex + depreciation)/Net Income; Net Income = Gross Revenue - Fees & Commission Exp - Finance Cost; 4) PAT is profit from continuing operations on reported basis; 5) Client funding book includes period ending trade receivables (net of non-interest bearing receivables), loans for margin trading facility and loans against securities; 6) Networth includes equity share capital and other equity; 7) RoE = PAT from continuing operations / average networth 7) Prior period figures are restated, especially for bad debts recovered, which formed a part of other income, now being netted off against bad debts from other expenses. The same does not impact our EBDAT and profit after tax.

Consolidated Profit & Loss Statement

Particulars (₹ Mn)	Q3 FY23	Q2 FY23	Q3 FY22	9M FY23	9M FY22	FY22	FY21
(a) Interest Income	1,069	959	913	3,116	2,361	3,328	1,769
(b) Fees and commission income	6,092	6,197	4,969	17,896	13,222	18,961	10,778
(c) Net gain on fair value changes	23	12	92	37	291	297	89
Total Revenue from operations (I)	7,185	7,167	5,973	21,050	15,873	22,586	12,637
(d) Other Income (II)	412	292	79	851	263	385	278
Total Income (I+II=III)	7,597	7,459	6,053	21,900	16,136	22,971	12,915
<i>YoY Growth (%)</i>	<i>25.5%</i>	<i>39.1%</i>	<i>93.1%</i>	<i>35.7%</i>	<i>84.5%</i>	<i>77.9%</i>	<i>72.3%</i>
Expenses							
(a) Finance costs	254	245	183	697	526	721	389
(b) Fees and commission expense	1,592	1,627	1,441	4,735	3,938	5,502	3,630
(c) Impairment on financial instruments	3	4	10	22	30	36	271
(d) Employee benefits expenses	900	870	737	2,612	1,952	2,653	1,706
(e) Expense on Employee Stock Option Scheme	214	225	43	612	109	156	12
(f) Depreciation, amortization and impairment	80	69	48	213	134	186	184
(g) Others expenses	1,534	1,563	1,383	4,706	3,823	5,349	2,611
Total Expenses (IV)	4,578	4,602	3,845	13,598	10,512	14,604	8,803
Profit before tax from continuing operations (III-IV=V)	3,019	2,857	2,208	8,302	5,624	8,367	4,112
Total Income tax expense (VI)	742	721	562	2,073	1,421	2,110	1,046
Adj. Profit for the period / year from continuing operations (V-VI=VII)	2,277	2,136	1,646	6,229	4,203	6,257	3,066
<i>YoY Growth (%)</i>	<i>38.3%</i>	<i>59.1%</i>	<i>110.6%</i>	<i>48.2%</i>	<i>109.1%</i>	<i>104.1%</i>	<i>254.1%</i>
Tax For Previous Years (VIII)	-3	0	0	-3	0	7	85
Rep. Profit for the period / year from continuing operations (VII-VIII=IX)	2,280	2,136	1,646	6,232	4,203	6,251	2,981
<i>YoY Growth (%)</i>	<i>38.5%</i>	<i>59.1%</i>	<i>124.8%</i>	<i>48.3%</i>	<i>114.3%</i>	<i>109.7%</i>	<i>243.4%</i>
Loss after tax from discontinued operations (X)	-1	-1	-1	-2	-2	-3	-12
Profit for the period / year (IX+X=XI)	2,280	2,136	1,645	6,230	4,201	6,248	2,969

Q3 FY23 Other income includes ₹ 89.9 mn towards profit on sale of property

Summary Of Consolidated Balance Sheet

Particulars (₹ Mn)	Dec'22	Mar'22
Financial Assets		
(a) Cash, cash equivalents and Bank Balance	62,135	48,750
(b) Other Trade Receivables	255	2,711
(c) Client Funding Book	13,773	16,518
(d) Investments	1,037	187
(e) Other financial assets	5,876	1,947
Non-financial Assets		
(a) Fixed Assets	2,319	1,638
(b) Current and Deferred Tax Assets (Net)	15	40
(c) Other non-financial assets	476	410
Total Assets	85,885	72,199
LIABILITIES		
Financial Liabilities		
(a) Trade Payables	46,403	40,668
(b) Borrowings	15,430	12,577
(c) Other financial liabilities	2,828	2,534
Non-Financial Liabilities		
(a) Current & Deferred tax liabilities (Net)	51	10
(b) Provisions	154	121
(c) Other non-financial liabilities	396	445
Networth	20,624	15,844
Total Liabilities and Equity	85,885	72,199

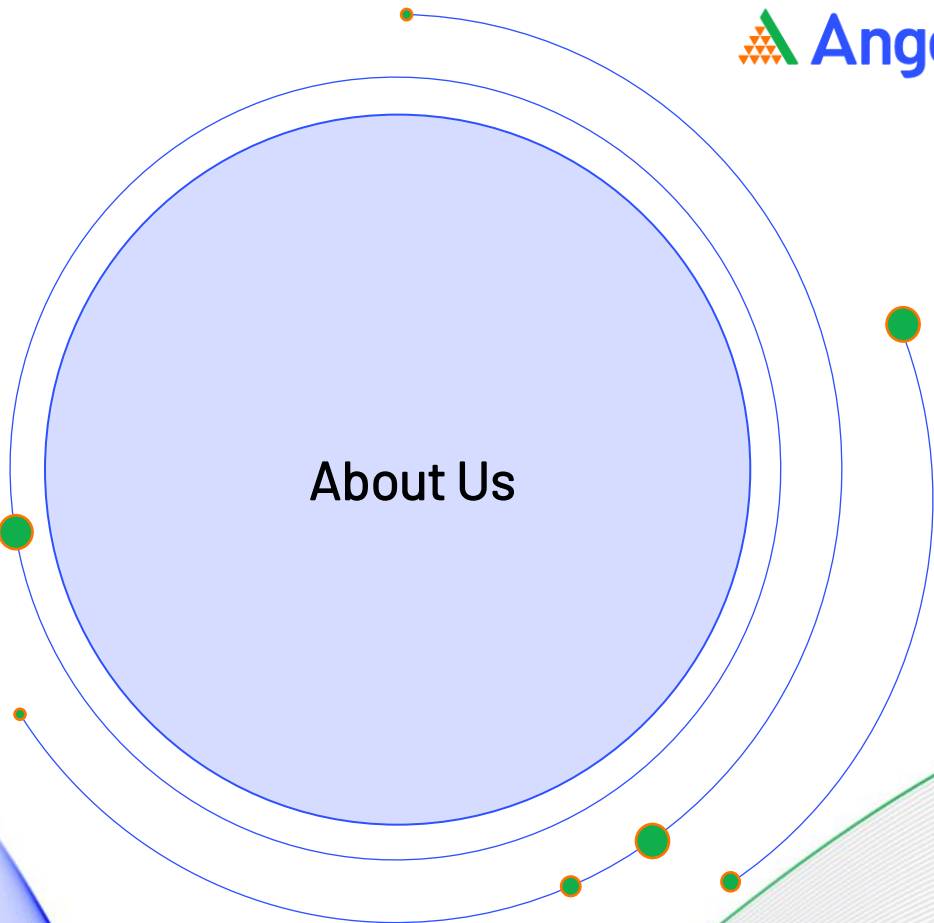
Augmentation of technology assets

TTM EPS: ₹ 99.6

9M FY23 EPS: ₹ 74.9

Book Value: ₹ 247.4 as on Dec 31, 2022

1) Other trade receivables includes only non-interest bearing receivables; 2) Client funding book includes period ending trade receivables (net of non-interest bearing receivables), loans for margin trading facility and loans against securities; 3) Fixed assets includes investment property, property, plant & equipment, capital work in progress, intangible assets under development, intangible assets and right to use assets; 4) Networth includes equity share capital and other equity; 5) EPS is calculated as Profit from continuing operations / weighted average number of equity shares; 6) Book value is calculated as period ending networth / period ending number of equity shares



About Us



Dinesh D. Thakkar
Chairman and Managing Director

- Promoter of Angel Group
- Veteran in capital markets with over 3 decades of experience
- Revolutionised stock broking for retail clients



Uday Sankar Roy
Independent Director

- Over four decades of BFIS sector experience
- Former MD & CEO of SBI Life Insurance
- Retd. Dy. Managing Director of SBI
- Previously Director of CIBIL and Independent Director of Indiafirst Life Insurance



Kamalji Sahay
Independent Director

- 45+ years experience
- Former Director on the boards of India First Life Insurance, CAMS Ins Repository Ltd and Punjab Tractors Ltd
- Former MD & CEO of Star Union Dai-ichi Life Insurance
- Served as ED LIC of India and Advisor to GIC Re
- Author and leading columnist, The Financial Express



Muralidharan Ramachandran
Independent Director

- 34+ years experience in technology companies like TCS, Satyam Computer, Epicenter Technologies, Transworks Information Services, Syntel/Atos in multiple roles
- CIO with Startek, a global BPM company
- Independent consultant facilitating start ups & enterprises in their transformation phase and leveraging digital technologies
- Strong technology and cyber security experience



Mala Todarwal
Independent Director

- 15+ years experience
- Fellow member of ICAI, an active partner of M/s. Arun Todarwal & Associates LLP and on the boards of Group Companies of Welspun and IVP Ltd
- Strong domain knowledge of statutory audit, management assurance, management and systems audit, etc.
- Facilitates strengthening of corporate governance structure and controls & processes to assess and mitigate risks



Krishna Iyer
Non-Executive Director

- 22+ years of global IT experience
- Ex-Co-founder and former CEO at Go-Live Faster, a QA and predictive analytics tech company
- Director and angel investor in startups and leadership transformation consultant to billion dollar companies and NGOs
- Creator of transformational products, programs & simulations being used in several countries globally



Krishnaswamy Sridhar
Independent Director

- Fellow member of ICAI, B.Sc(Physics), 'Representative License' issued by Monetary Authority of Singapore
- 37+ yrs exp in Fin., Inv. Mgnt; Credit, Debt, Equity; Project Fin.; Business Strategy
- Former Exec.Dir & CIO UTI AMC, MD & CEO UTI International, Singapore, Dir. AMFI
- Held board level positions in Fin. Insti., Mfg. Cos. & Offshore Fund Cos. registered in Singapore, Mauritius & Guernsey
- Conceptualized, designed & executed IT sys. & process automation for Inv. Mgnt.
- Actively participates in discussions on Inv. Mgnt. reg., sys. & software for MF/Ins. Industry



Kalyan Prasath
Independent Director

- B.Sc., DSM, DBA with 35+ yrs exp. in Business Tech. across APAC, delivered tech.-based solns. to improve productivity, scalability & optimize cost
- Expertise in IT Strategy; Tech. implementation to meet reg. requirements; IT, Info. Security & Data Leakage Prevention; IT Governance & Risk Mgnt.
- Ex-AMFI committee member in planning & implementing a Self-Service Portal for seamless online transactions by investors and distributors



Ketan Shah
Whole-time Director

- 26+ years of overall experience
- Having in depth understanding about Business, Technology & Operations

Experienced Management Team



Narayan Gangadhar
CEO

- MS in Computer Science
- 20+ yrs 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



Dinesh Radhakrishnan
CPTO

- Master of Computer Applications, CEG Guindy
- 25+ yrs experience in building cutting edge technology products
- Leads technology, product and design teams
- Worked with Ola Electric, Rakuten India, Bloomberg and Intel



Prateek Mehta
CBO

- IIT-B, MBA - IIM-A
- ~20 yrs in building & creating value at Startups & Fortune 50 Companies, with 12+ yrs in retail & internet businesses like Tata Digital, Scripbox / Upwardly, Mynta, Zovi in Exec. roles
- Built & scaled large businesses, Expertise in Growth, Product, Marketing, Brand, Rev.



Jyotishwarup Raiturkar
CTO

- MS - Illinois Tech, Tech NIT Nagpur Comp. Science, NTSE AIR 9
- 20+ yrs experience in building tech products & global teams
- Leads tech development and engineering
- Worked with Walmart Labs', Intuit, Goibibo, Samsung Research and Microsoft



Ankit Rastogi
CPO

- B.E. (Computer Engineering) – Gold Medalist, NIT Surat
- 19+ yrs experience in Entrepreneurship, Product Management, Scaling Online Adoptions & Digital Growth
- Leadership roles at Makemytrip, Cleartrip, Stayzilla & Goibibo



Vineet Agrawal
CFO

- C.A., C.S., C.M.A
- 26+ yrs exp. across multiple industries, 7+ yrs at Angel One
- Heads treasury, corp. fin., accounts, secretarial, reporting & controlling, tax, audit, IR and CSR
- Worked at Secure Meters, Suzlon Energy, Bharti Airtel & Reliance Communications



Prabhakar Tiwari
CGO

- B.E. (Mech), MBA - IIM-B, Marketing Gold Medalist
- 20+ yrs of total experience, ~4 years at Angel One
- Lead acquisition growth by spearheading Sales and Marketing
- Worked with PayU, Marico, CEAT, Danone



Ketan Shah
CSO

- Bachelor in Commerce
- 26+ years of total experience, 20+ years at Angel One
- Worked in different functions including Business, Technology & Ops.
- Leads revenue function, customer engagement & service, B2B business & research and advisory



Dr. Pravin Bathe
CL&CO

- Ph.D. (Banking & Fin.), MBA (Fin), MBA (Mktg), MA (Eco.), LLB
- 21+ yrs experience in Capital Markets
- Heads Compliance and Legal
- Strong exposure to Compliance & Risk Management in Capital Market
- Worked with SEBI, Edelweiss and Citigroup



Subhash Menon
CHRO

- Doctorate in Management Studies (DMS), MHRDM, BSc.
- 23+ yrs experience, 7+ yrs at Angel One
- Develops and implements HR processes and employee skill development, knowledge & productivity enhancement
- Worked with IndiaFirst Life, SBI Life and USV



Saurabh Agarwal
CXO Business Management

- B.Tech - Comp. Sc., IIT-K, MBA - IIM-L
- 13+ yrs of leadership exp. across Lehman Brothers, IIFL Wealth, Housing.com and Incred
- Led disruptive business and product teams across successful consumer tech companies to create significant value



Devender Kumar
Head - Online Revenue

- MBA - IIM-B, B.E. (Hons) - NSIT
- 14+ yrs of total experience, ~10 years at Angel One
- Built & led various functions including revenue, product, online marketing, sales, technology, analytics, strategy, and data science
- Worked with Motilal Oswal, Yahoo!



Bhavin Parekh
Head - Ops., Risk & Surveillance

- MBA - NMIMS
- 23+ yrs of total experience, 21+ years at Angel One
- Extensive understanding of the BFSI sector
- Worked across multiple functions - Operations, Risk Management, Business and Product and Customer Support

Technology



Recognition for being amongst India's Best Workplaces in Fintech by Great Place to Work



Bronze for SmartAPI in the Trading and Exchange category for the 'Launch of a disruptive product' at the ET Brand Disruption Awards'22



Best Technology Provider for Financial Technology - SmartAPI at InnTech Awards 2021 by Inkspell



Gold for Marketing analytics at MarTech India Awards by E4M



Gold in the Fintech category for Reimagining Stock Broking for The Millennial India at Stakes PR & Communications Excellence awards by Agency Reporter

Capital Markets



Best performer in the Equity Retail Segment 2022 by BSE



Leading Member of the Exchange 2022 by MCX



Reimagining stock Broking for the Millennial India at ImageXX BFSI Services and Fintech awards organised by Adgully



Bronze for best PR in 'BFSI' category at Kaleido Award 2022 by ET Brand Equity



Recognised with Rising Star for outstanding growth in the year, among The Next 500 Companies 2022 by Fortune India

Marketing



YouTube campaign of the year at The Great Indian BFSI Awards 2022 by BFSI Digital Stallion Forum



Social Media Campaign of the year at The Great Indian BFSI Awards 2022 by BFSI Digital Stallion Forum



Best Fintech Marketing by IPRCCA



Silver for Angel Academy at Echo Awards organized by DMA Asia 2022



Gold for the best use of Digital Media in Share Trading Category at Drivers of Digital Awards 2021 by Inkspell

2017



2018



2019



2020



2021



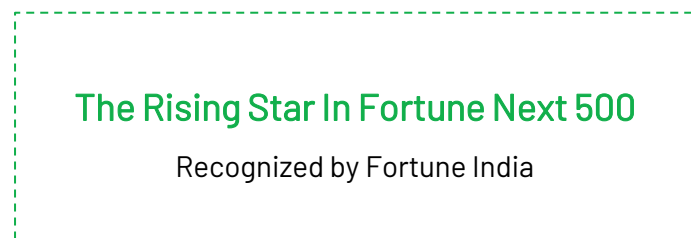
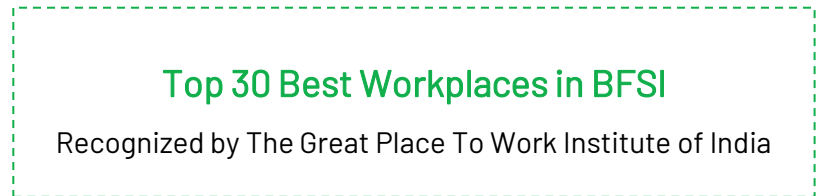
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CIN - L67120MH1996PLC101709
Mr. Hitul Gutka - Head IR
Email Id - hitul.gutka@angelbroking.com

www.angelone.in



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+91 77383 77756 / +91 96195 95686

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