

17.10.2024

**To,
The Manager,
Listing Department,
National Stock Exchange of India Limited,
'Exchange Plaza', C-1, Block – G,
Bandra-Kurla Complex
Bandra (E), Mumbai – 400 051
Ph. No. 022-26598100
Scrip Code : GEOJITFSL - EQ**

**To,
The Manager,
Listing Department,
BSE Limited,
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai – 400 001.
Ph. No.022 22721233
Scrip Code : 532285**

Dear Sir/Madam,

Sub: Earnings Update Q2 FY25 - Shareholders' Presentation

Pursuant to Regulation 30 and 46 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 a copy of the presentation on Earnings Update – Q2FY25 is enclosed herewith.

Thanking you,
For **Geojit Financial Services Limited**

Liju K Johnson
Company Secretary



GEOJIT

PEOPLE YOU PROSPER WITH



INVESTOR PRESENTATION - 17th OCTOBER 2024

“Helping our customers
create long term wealth is **our purpose of existence**”

It was laid down in **1987** and continues to be as valid as ever.



Today, we provide all the products and services our customers need, be it financial planning, asset allocation, investments in different financial instruments including **equities**, **exchange-traded funds (ETFs)**, **mutual funds**, **commodities**, and **derivatives**, among others.



Our technology platforms like **Flip**, **TraderX**, **Smartfolios**, and **FundsGenie** have been developed keeping different customer needs in mind and are immensely scalable to accommodate evolving requirements.





Established in 1987, Geojit is a leading investment services company in India.



Promoters: BNP Paribas, C. J. George - Founder & MD of Geojit, and KSIDC*.



Joint Ventures/partnerships in UAE, Oman, Bahrain and Kuwait.



Assets under custody and management of ₹ 1,12,976 crore.



Multi channel client support points: Wide network of 506 offices, online, customer care and WhatsApp channel.



Over 14.45 lakh customers.

*The figures above are as on 30th September 2024. Currency: INR
Kerala State Industrial Development Corporation

Landmark events

1ST TO LAUNCH



Internet and mobile trading



Depository transactions through the internet



Integrated trading system for both cash and derivative segments



Commodity trading in Bullions, Energy, Base Metals and Agri Products



Geojit Milestones

1987

C J George founded M/s C J George and Co., a proprietary firm at Ravipuram, Kochi, Kerala

1988

Company was renamed Geojit and Co.

1995

Geojit and Co. becomes a Public Limited Company named Geojit Securities Ltd.

1997

Launch of Portfolio Management Services with SEBI registration

2010

Launched FlipMe, India's 1st mobile trading app

2006

Geojit joined hands with French banking giant, BNP Paribas

2005

The company sets up two subsidiaries Geojit Credits and Geojit Technologies

2001

Geojit signed MoU with Barjeel Shares and Bonds LLC, a part of Al Saud Group, UAE.

2000

Launched India's first internet trading facility

2012

Geojit's new corporate office at Kochi inaugurated

2015

Launched advanced trading platform- Selfie

2017

Company renamed as Geojit Financial Services Ltd.

2018

Launched online mutual fund app - FundsGenie

2019

Launched Smartfolios-curated baskets of stocks

2024

Established Geojit's Private Wealth Services division
Launched advanced trading platform- FLIP

2023

Launched digital Loan Against Mutual Funds by Geojit Credits
Established Geojit IFSC at GIFT city for global investments

2022

Launched digital Loan Against Shares by Geojit Credits

2020

Established Geojit's financial planning division- STEPS



Catering to all investment needs



Advisory Services

SEBI registered investment advisor

Separate division named STEPS with strong team of Certified Financial Planners (CFP), supported by advanced technologies

Customized solutions and personalized service



Financial Product Distribution

Advanced MF platform and App - FundsGenie

MF recommendations by in-house research team

Extensive distribution network collaboration for

Life Insurance: ICICI Prudential, HDFC Life and PNB MetLife

Health Insurance: ManipalCigna, Star Health

General Insurance: Bajaj Allianz, ICICI Lombard, GoDigit



Broking Services

Online and offline support

Fundamental research on 200+ stocks across multiple sectors, Technical research & Commodity research reports

State-of-the-art trading and investment platforms - Flip, Selfie, TraderX

Margin Trading Funding

Depository Services

Our Products and Services



INVEST

Equity
Mutual Fund
Currency
Commodities
Sovereign Gold Bond
IPO
Gold ETF



MANAGE WEALTH

Private Wealth Services
Portfolio Management Services
Global Investments
Smartfolios
Financial Planning
NRI Services
Portfolio Analysis



LOANS

Loan Against Shares/Mutual Funds
Margin Trading Funding
3rd Party Loan Distribution



PROTECTION

General Insurance
Health Insurance
Life Insurance



STEPS

It is **THE SPECIALISED FINANCIAL PLANNING AND INVESTMENT ADVISORY DIVISION** of Geojit. **STEPS** provides fee based Financial Planning, Investment Analysis, Retirement Planning, Tax Planning and Investor Education Services.



Our Certified Financial Planners provide personalised advice, which will help clients to take informed financial decisions.



The financial plan is reviewed on a regular basis and modified to realign with the client's requirements.



Portfolio Management Services

Geojit is a SEBI registered Portfolio Manager and offers discretionary portfolio management services.



**No entry load.
1% Exit load if exiting
before 12 months**

**Professional
Management**

**No lock-in
period**

We offer five unique portfolios

Advantage
Portfolio

Freedom
Portfolio

Dakshin
Portfolio

Ethical
Portfolio

Beacon
Portfolio

Our discretionary portfolios are managed by a dedicated team of experts, according to agreed-upon investment objectives, risk tolerance, guidelines, and disciplined approach.

Our PMS Portfolios have outperformed their respective benchmarks over the long term.

Geojit Private Wealth

Wealth solutions tailored with precision and care.

Expertise you can count on.

- **Prudent Risk Management** Careful and thoughtful approach taken to identify, assess, mitigate, and monitor risks in a manner that aligns with your objectives.
- **Dynamic Portfolio Management** Proactive measures to continuously assess client specific investment models to capitalise on emerging opportunities or mitigate potential threats.
- **Tax Consciousness** Strategic tax planning to minimise tax liabilities.
- **Data-Driven Decisions** Harnessing vast amounts of financial information, market insights, and client demographics to make informed decisions while adopting a personalised approach.

Who we serve



Ultra-High Net Worth Individuals



High Net Worth/Affluent Individuals



Family Offices



Startup Founders



Our Platforms



Baskets of Stocks

Smartfolios offers baskets of stocks selected by professionals and driven by data intelligence to make investments easy. The stocks in these portfolios are selected based on parameters like quality, financial trend, valuation, technical, moving averages and liquidity. Investors can select baskets based on their risk appetite.



Digital Loan Against Shares & MF

Investors can avail Loan Against Shares, Mutual Funds and Sovereign Gold Bonds in a few minutes through our platform. It is fast, easy, seamless and completely paperless.



MF Investment platform

Cutting-edge platform to analyze and invest in mutual funds. It provides a user friendly, clutter-free experience. It also features mutual fund recommendations by in-house research team.



Trading Platforms

Flip and TraderX make investing easy, reliable and helps one take informed choices. They are state-of-the-art trading platforms loaded with powerful tools and features.



Smartfolios - Stock Baskets



Smartfolios' baskets of stocks are selected, created and given proper weightage to reflect risk appetite, strategy or theme.



Recommendations as per the investment strategy of the basket of stocks are shared with clients for their confirmation.



Hassle-free process with zero additional charges, except brokerage.



CONSERVATIVE

Prime | Defensive | LV Value | Alpha

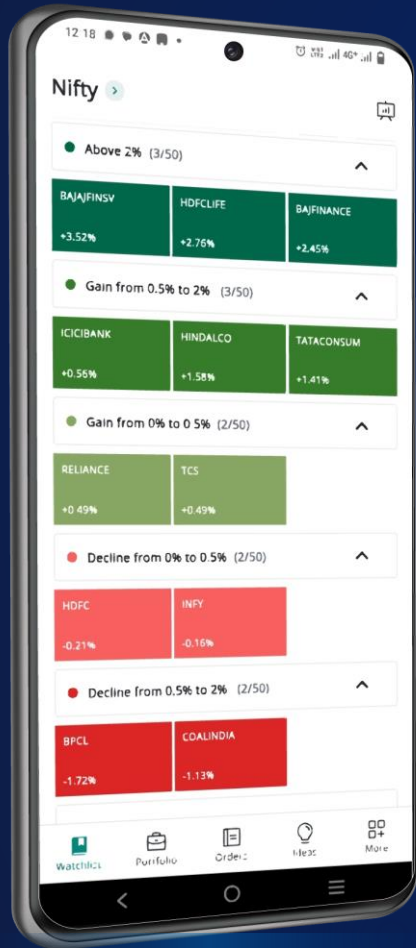
AGGRESSIVE

Prestige	CAN SLIM	Select
Ethical	Ace	Intellect
LV Growth	Southern Icons	Geojit Infra
	Optimus	

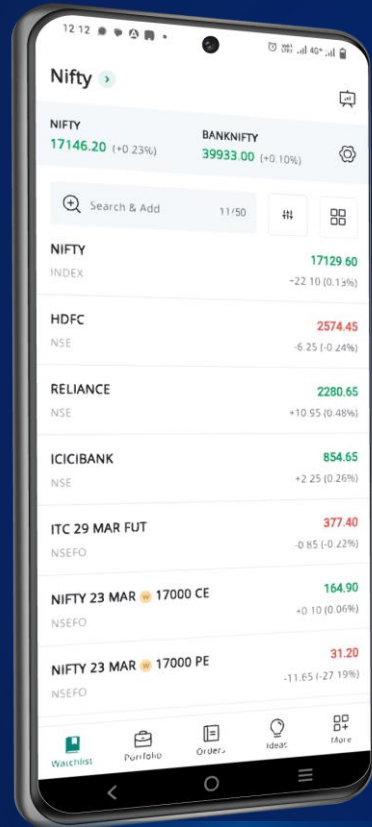


MODERATE

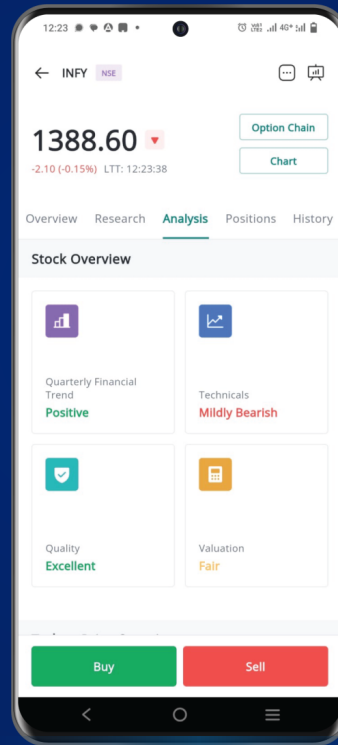
Magic	Classic	Guru
Vision	24K	LMS
	Evergreen Plus	



HEATMAP VIEW



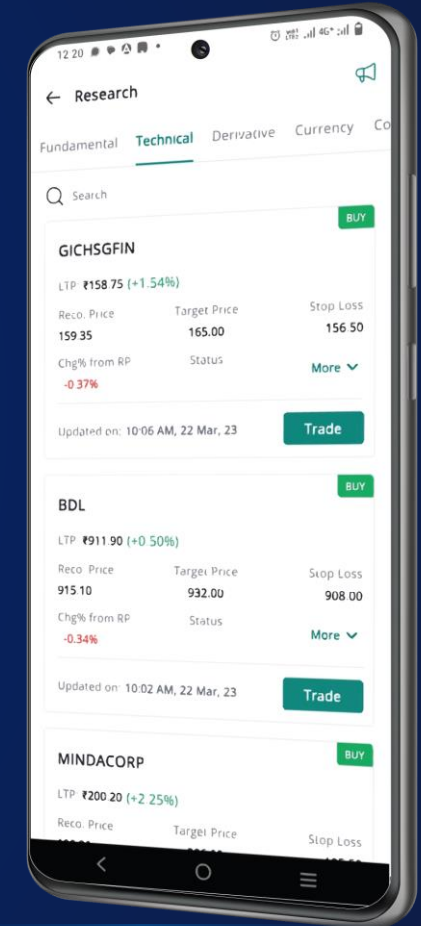
WATCHLIST



ANALYSIS

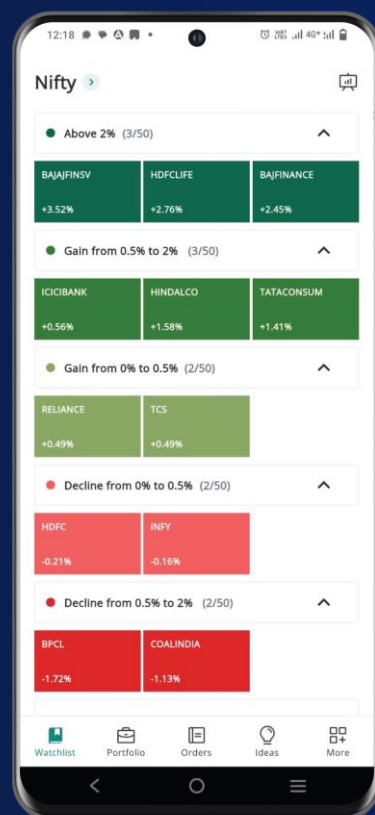


OPTIONS CHAIN



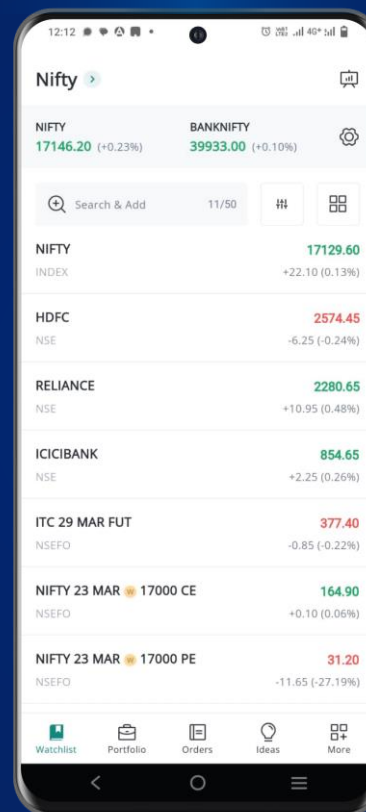
RESEARCH

HEATMAP VIEW



The "Heatmap View" allows for a quick visual representation of the Percentage Changes in the symbols on the list.

WATCHLIST

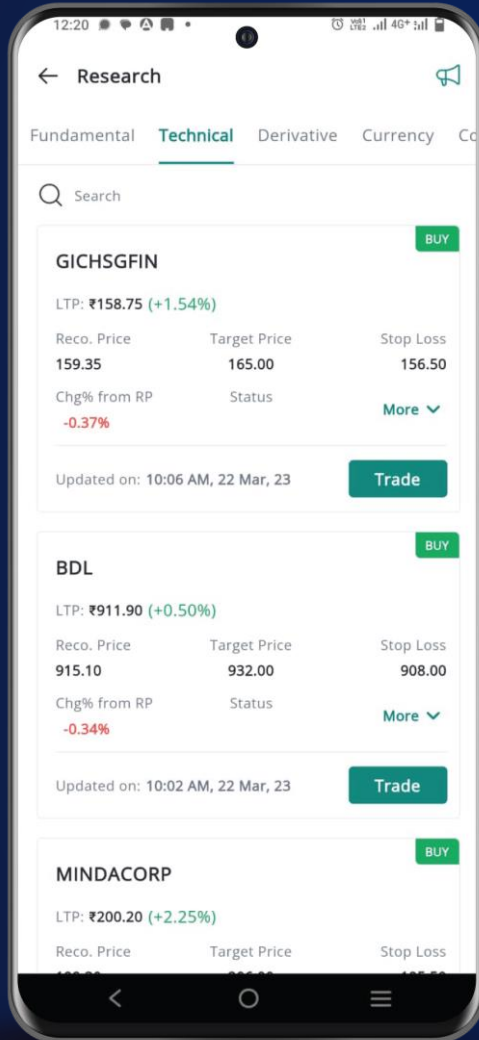


Watchlist is a useful tool for investors because it allows them to easily monitor the performance of specific securities in real-time.

OPTIONS CHAIN



"Option Chain" lists all strike prices for a security, displaying key metrics such as price, volatility, and Greeks, helping traders make informed decisions in options trading.

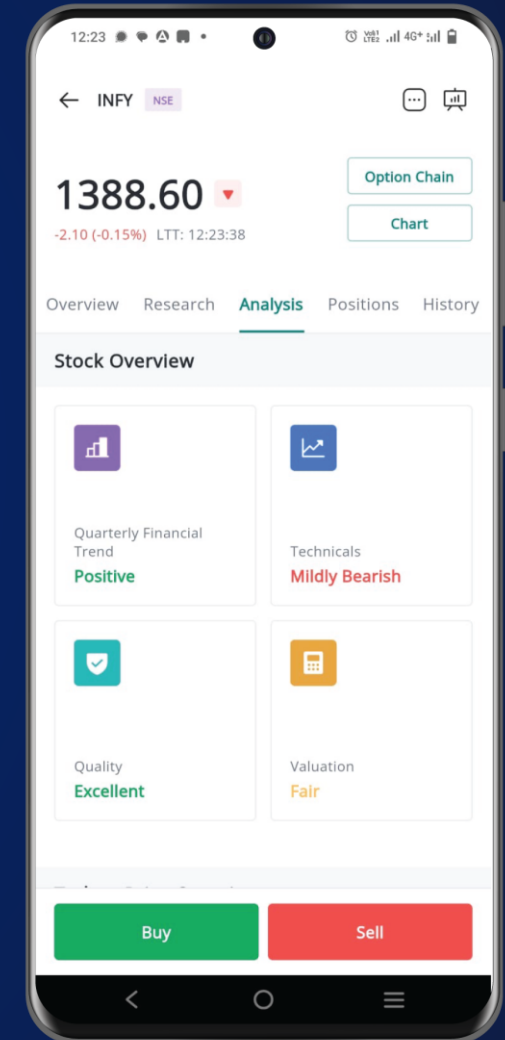


RESEARCH

The "Research" tab on a Security Page is a dedicated section that provides you with the Geojit's Research Recommendations for that particular security.

ANALYSIS

The "Analysis" tab provides a range of information to help investors understand the Technical & Fundamental aspects of the security.



Geojit's National Presence



500 offices across India



We have presence in **20 States** and **3 Union Territories**



Geojit network

78% branch network and **76%** clientele are based in **Tier II** and **Tier III cities**

As on 30th September 2024
506 Offices including those in GCC countries

Geojit's presence in the Gulf Cooperation Council countries



BARJEEL GEOJIT FINANCIAL SERVICES LLC - UAE

Joint Venture with the Al Saud Group since 2001

1st Indian licensed stock brokerage in UAE

Headquartered at Dubai, with branches in Abu Dhabi and Sharjah



BUSINESS PARTNERSHIP WITH BANK OF BAHRAIN & KUWAIT (BBK) - BAHRAIN

A business partnership with BBK in 2007

Provides investment services to NRIs



BBK GEOJIT BUSINESS CONSULTANCY AND INFORMATION (KSCC)- KUWAIT

Joint Venture with Bank of Bahrain & Kuwait and JZ Associates since 2011



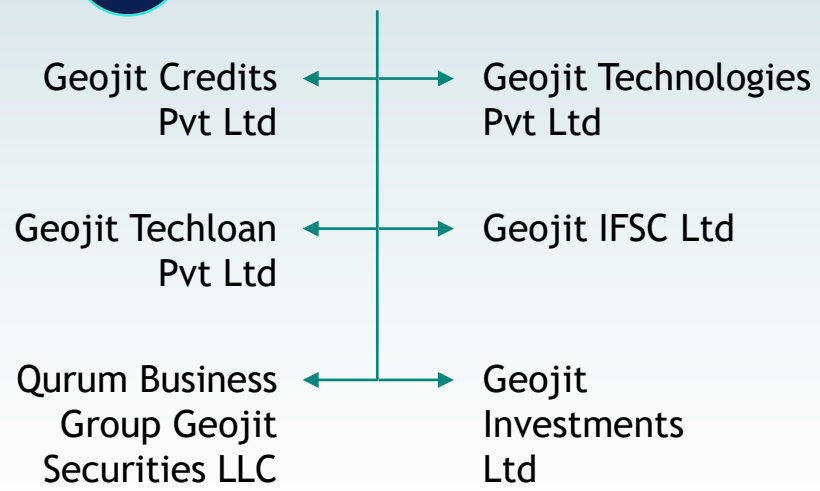
QBG GEOJIT SECURITIES LLC - OMAN

A subsidiary of Geojit since 2011, along with Qurum Business Group (QBG)

Group Structure



Subsidiaries



Joint Ventures



Associates



Geojit's B2B Partnerships

For trading in the capital market, we currently have institutional tie ups with prominent banks.

3-in-1 tie up

 IDFC FIRST Bank <small>(only NRE accounts)</small>	 punjab national bank	 KVB Karur Vysya Bank <small>Smart way to bank</small>
 यूनियन बैंक Union Bank of India	 FEDERAL BANK <small>YOUR PERFECT BANKING PARTNER</small>	 SOUTH INDIAN Bank <small>Experience Next Generation Banking</small>
 SVC BANK <small>The Shamrao Vithal Co-operative Bank Ltd. Multi-Brand Finance Bank</small>	 CSB Bank	 ESAF ESAF SMALL FINANCE BANK <small>Joy of Banking</small>

NRI Repatriable (NRE) PIS

 FEDERAL BANK <small>YOUR PERFECT BANKING PARTNER</small>	 IndusInd Bank	 BBK بنك البحرين والكويت
 HDFC BANK	 IDFC FIRST Bank	 SOUTH INDIAN Bank <small>Experience Next Generation Banking</small>
 IDBI BANK	 AXIS BANK	

Geojit's B2B Partnerships

Through Geojit's Online Trading Platform, partner banks' clients can:



Set aside funds in their bank account to purchase shares



View their bank balance & demat holdings



Contact exclusive Call Centre team & toll-free number dedicated to partner banks' clients

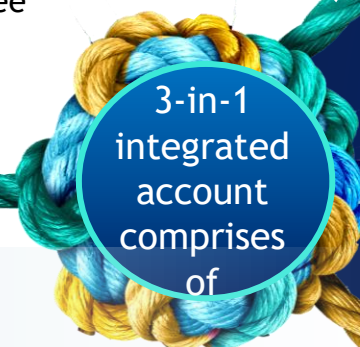
Through Geojit's online trading platform clients can trade seamlessly by:



Blocking & transferring funds in their bank account to purchase shares



Blocking & transferring shares in the DP account for clearing & settlement



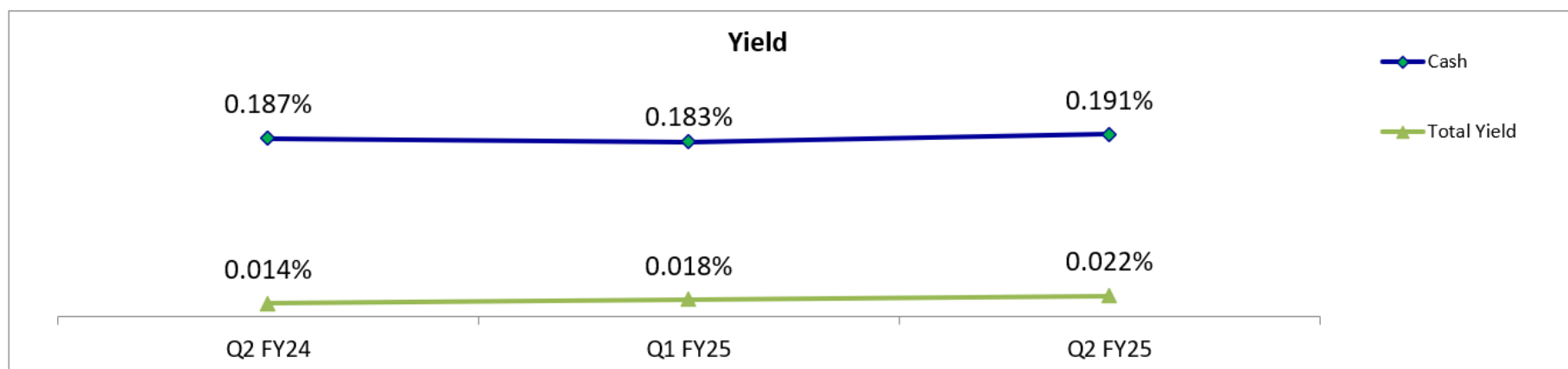
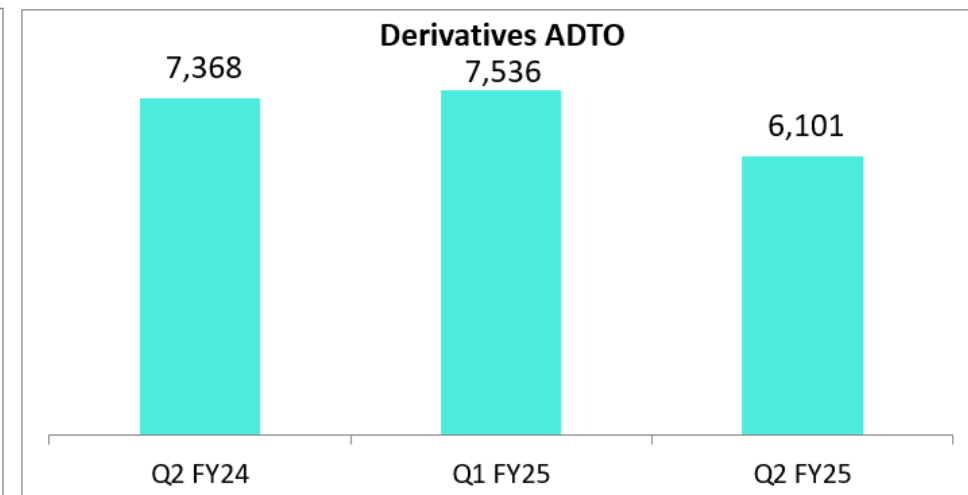
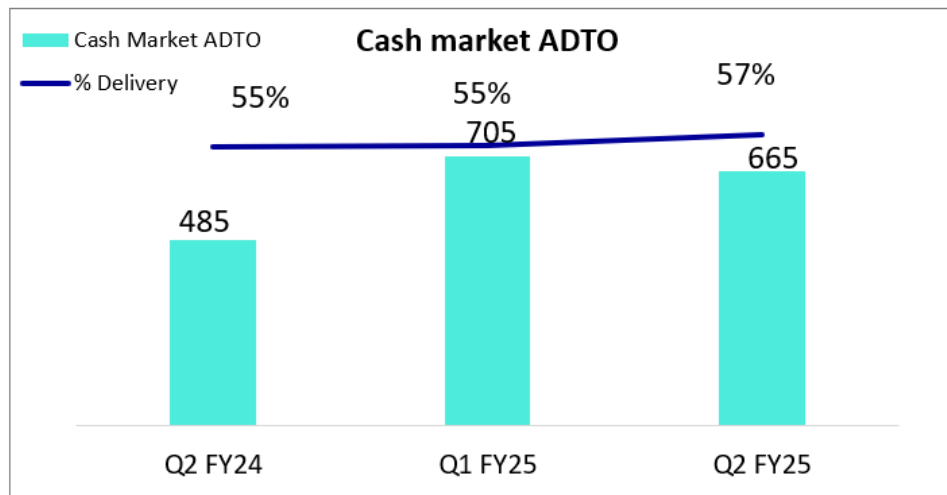
Bank Account

Demat Account

Online Trading Account with Geojit

Brokerage Business

(₹ in Crores)



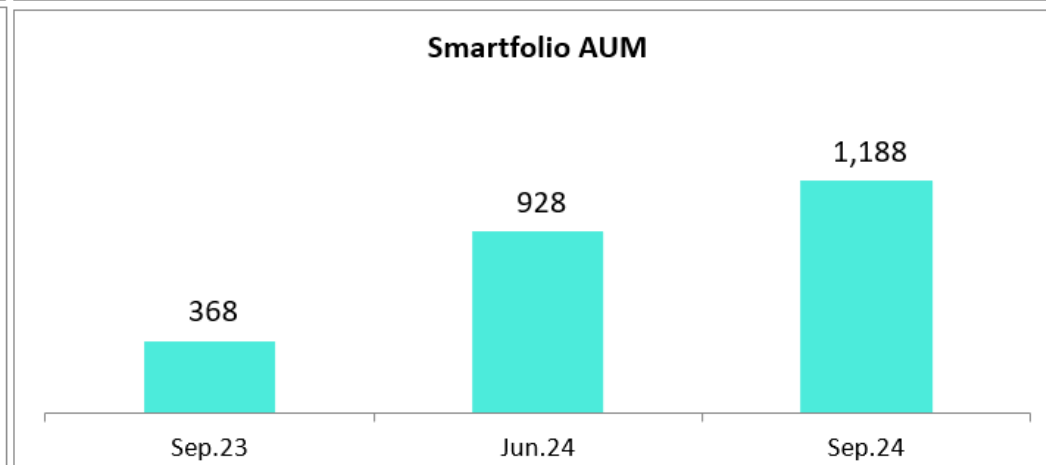
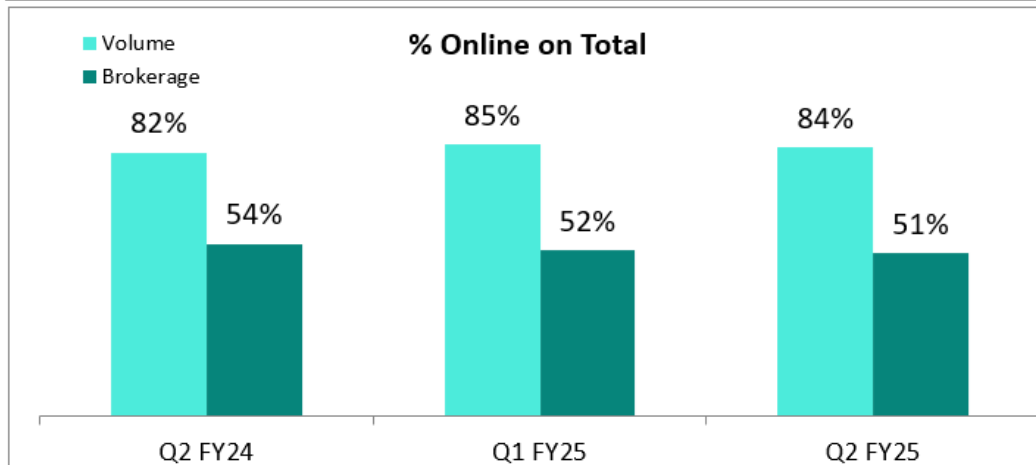
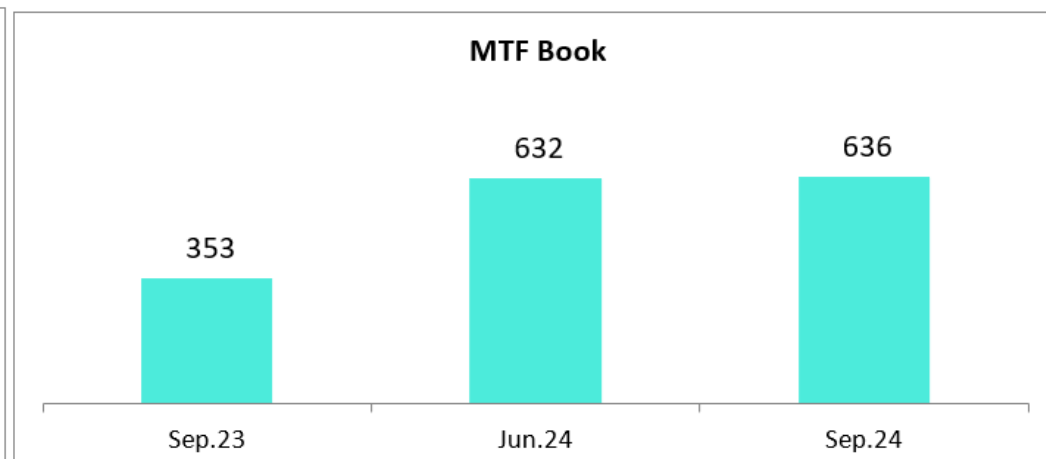
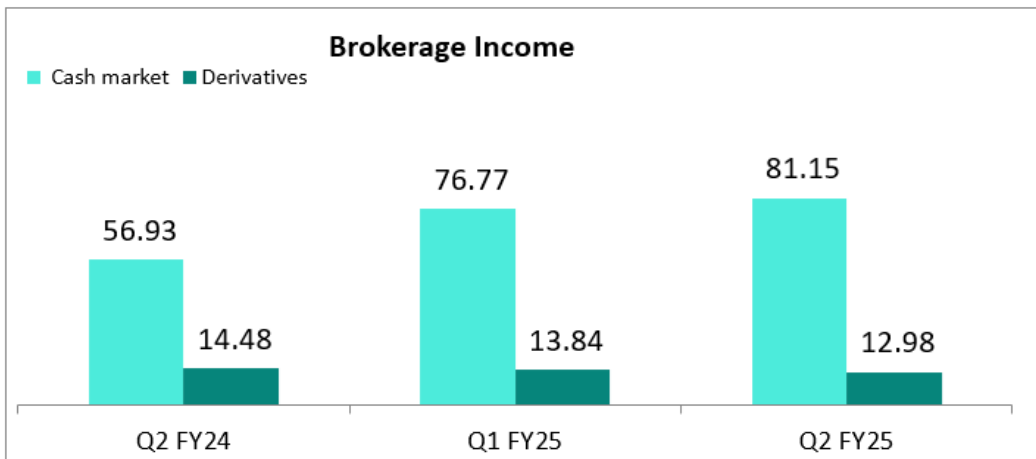
ADTO - Average daily turnover. Derivative includes Equity F&O and Commodity



Brokerage Income, MTF Book and Smartfolios AUM

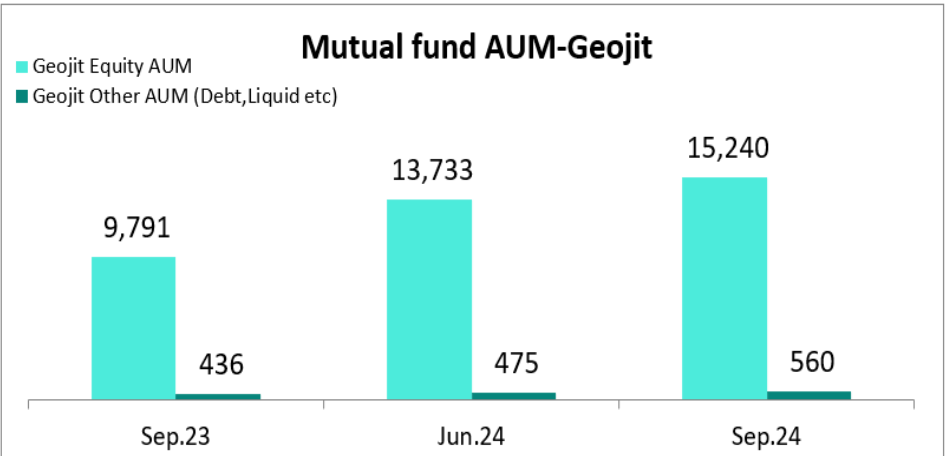
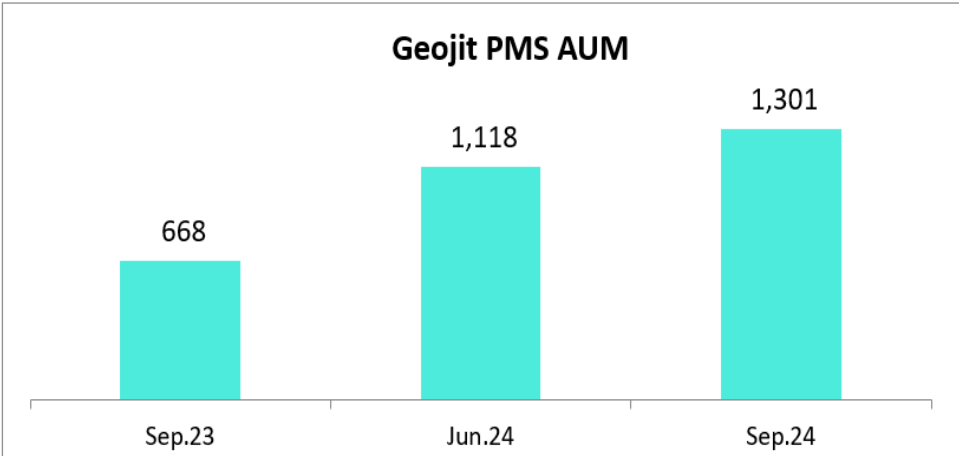
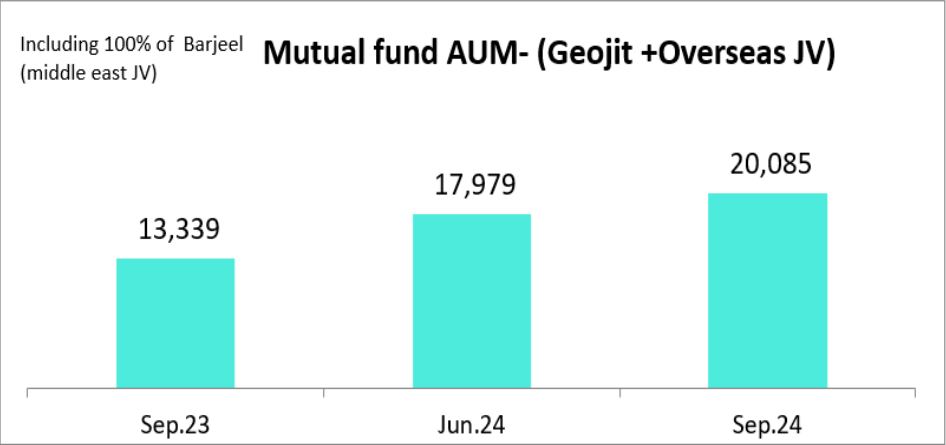
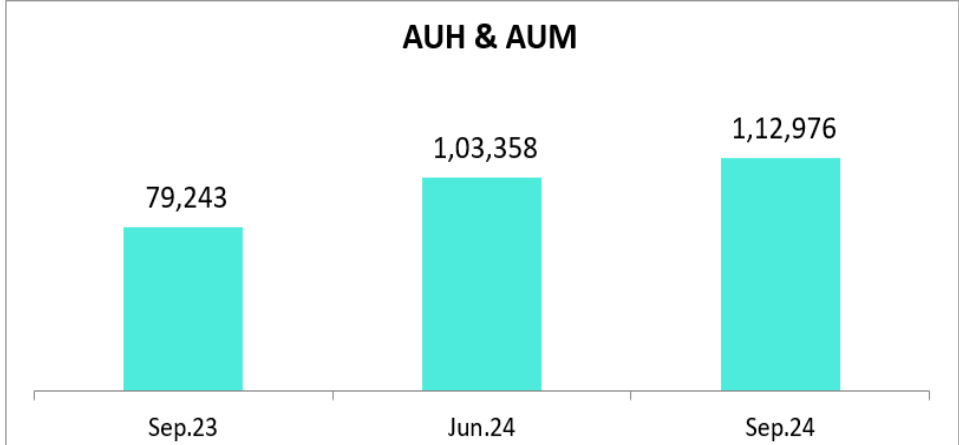


(₹ in Crores)



Assets

(₹ in Crores)



AUH – Asset Under Holding – Demat holding value of Geojit Clients
 AUM – Assets Under Management – Mutual Fund holding of Geojit Clients
 Equity AUM includes Equity ,ELSS, Index funds and Hybrid funds excluding Conservative funds and Arbitrage funds.





MARKET CAPITALIZATION

₹3690 crore



CILIENTS ADDED DURING Q2 FY25

34,763



EMPLOYEES

3065



Currently


over **86%**

of trading ,F&O volumes are done via the internet (including mobile app)



NETWORTH

₹979 crore



Currently

over **94%**

Client Onboarding are done via online

Figures as on 30th September 2024

Consolidated Results



(₹ in lacs)

	Q2FY25	Q1FY25	Q2FY24	QoQ growth	YoY growth	H1FY25	H1FY24	YoY growth
Total Income	21,855	18,118	14,551	21%	50%	39,973	26,148	53%
PBT	7,552	5,974	4,832	26%	56%	13,526	7,745	75%
PAT	5,742	4,581	3,748	25%	53%	10,323	5,956	73%
Total Comprehensive Income	5,739	4,574	3,705	25%	55%	10,313	5,908	75%

(₹ in lacs)

	Q2FY25	Q1FY25	Q2FY24	QoQ growth	YoY growth	H1FY25	H1FY24	YoY growth
Operational income	21,846	18,107	14,394	21%	52%	39,953	25,379	57%
Other income	9	11	157	-22%	-94%	20	769	-97%
Total Income	21,855	18,118	14,551	21%	50%	39,973	26,148	53%
Employee benefit expenses	7,151	5,616	4,700	27%	52%	12,767	9,117	40%
Fees and commission expenses	2,963	2,683	2,153	10%	38%	5,646	3,682	53%
Depreciation, amortisation and impairment	751	745	720	1%	4%	1,496	1,442	4%
Others	3,438	3,100	2,146	11%	60%	6,538	4,162	57%
Total Expenses	14,303	12,144	9,719	18%	47%	26,447	18,403	44%
PBT	7,552	5,974	4,832	26%	56%	13,526	7,745	75%
PAT (Profit for the period)	5,742	4,581	3,748	25%	53%	10,323	5,956	73%
Other Comprehensive Income	(3)	(7)	(43)			(10)	(48)	
Total Comprehensive Income	5,739	4,574	3,705	25%	55%	10,313	5,908	75%

Consolidated Results



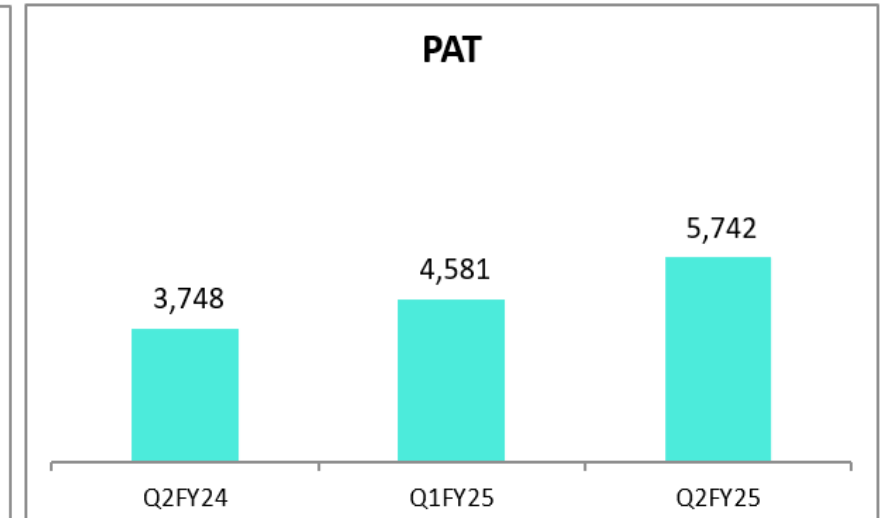
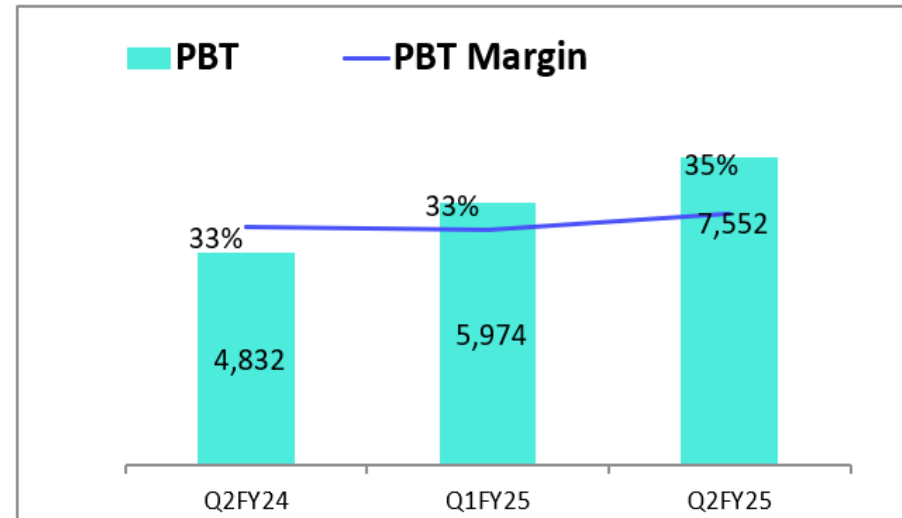
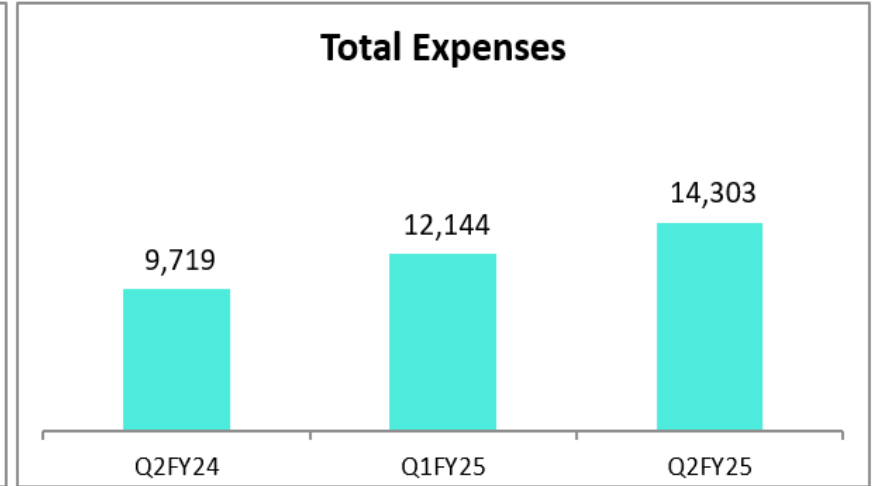
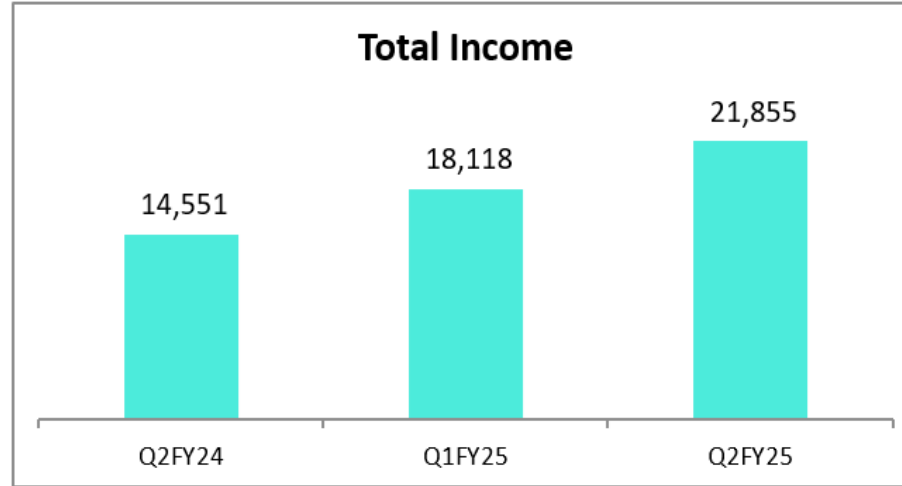
Consolidated Revenue mix

(₹ in lacs)

	Q2FY25	Q1FY25	Q2FY24	QoQ growth	YoY growth	H1FY25	H1FY24	YoY growth
Equity and Equity related	12,885	12,105	9,260	6%	39%	24,990	16,201	54%
Brokerage Services	9,413	9,061	7,141	4%	32%	18,474	12,226	51%
Depository Services	886	891	891	-1%	0%	1,778	1,658	7%
Interest income from Clients	2,586	2,153	1,228	20%	111%	4,738	2,317	105%
Financial Product income	5,573	3,122	3,119	78%	79%	8,695	5,322	63%
Mutual fund distribution	3,086	2,561	2,017	20%	53%	5,647	3,888	45%
Insurance distribution	2,333	522	1,066	346%	119%	2,855	1,332	114%
Other distribution income	154	39	36	299%	323%	193	102	89%
Software Income	289	301	235	-4%	23%	589	505	17%
Other operational income	3,099	2,579	1,780	20%	74%	5,679	3,351	69%
Total Operational income	21,846	18,107	14,394	21%	52%	39,953	25,379	57%
Non operational Income	9	11	157	-22%	-94%	20	769	-97%
Total income	21,855	18,118	14,551	21%	50%	39,973	26,148	53%

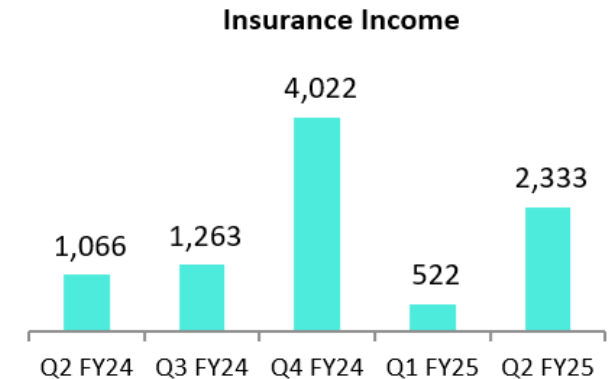
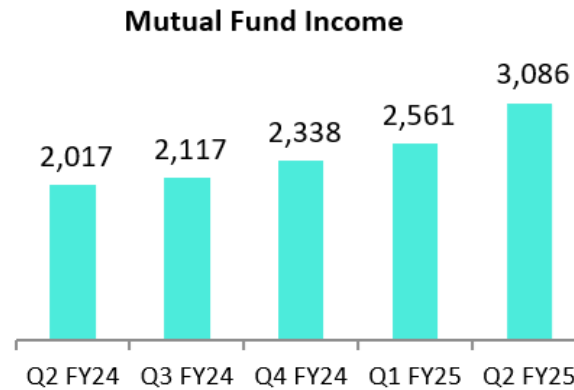
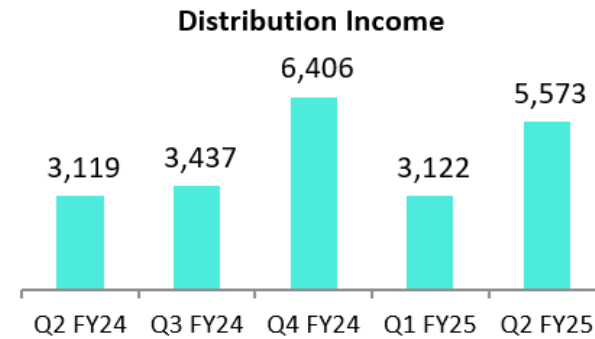
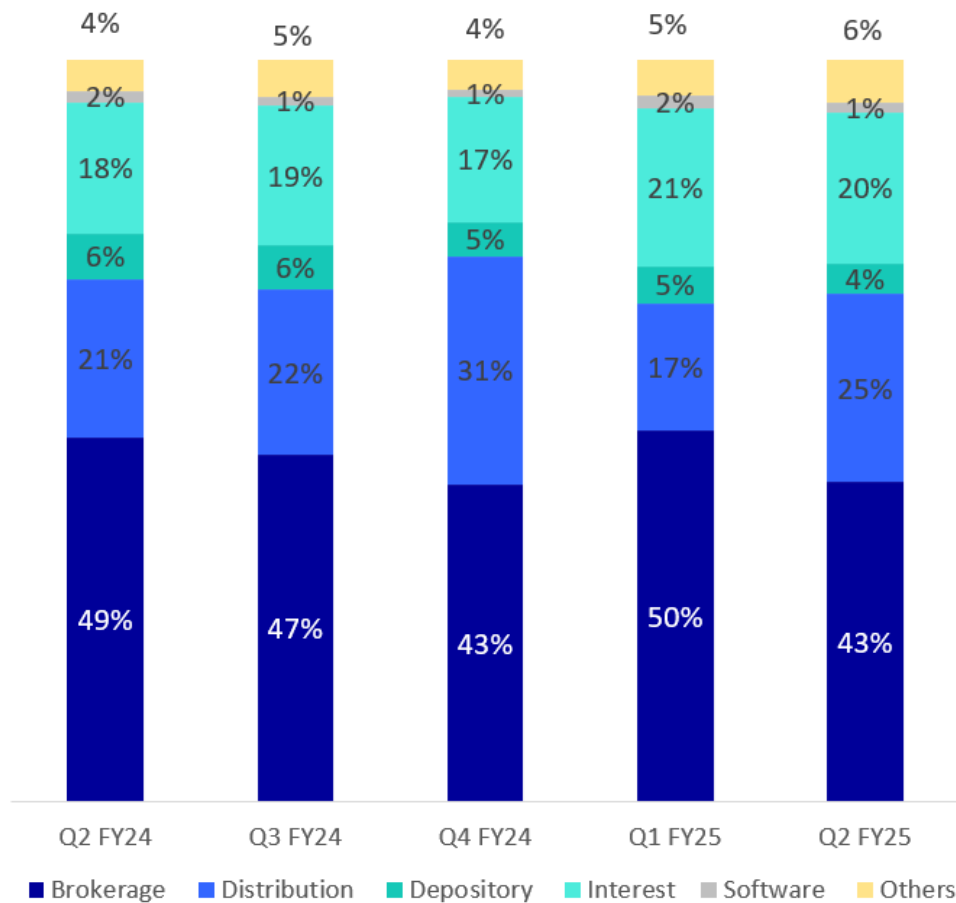
(₹ in lacs)

Financial Trend



Revenue Mix

(₹ in lacs)



Awards and Recognition

Geojit was awarded
The Brandon Hall Group Annual HCM Excellence Awards®

in four categories

The awards, announced in an online global broadcast held on 22 August 2024, were given to Geojit for the **‘Management Development Programme’** and **‘Cultivating Branches of Excellence’** training programmes for branch and regional leaders, which were created and executed in association with Chrysalis Learning.

At the annual “NCDEX Commodity Awards” held on 19th May 2023 in Mumbai, Geojit was presented the award for **Best Broking Services - South**. Hareesh. V., Head of Commodity Research, accepted the award on behalf of Geojit.



ESG performance



- Green Building accreditation for Corporate office
- Care and protect biodiversity
- Support low carbon economy
- Water consumption reduction initiatives
- Pollution control
- Conserve non-renewable energy

- Undertake CSR activities in fields of women empowerment, education and health
- Prioritizing a lean, flexible and highly-engaged workforce
- Diversified pool of talent with due representation of local population
- Inclusive growth of staff along with the organization
- Ensuring safety and well-being of employees/workers

- Active oversight from Board of Directors
- Dedicated Board-level Corporate Responsibility Committee
- Executive compensation aligned with ESG metrics
- Highest level of ethical and legal conduct in all business activities
- Zero tolerance of fraud from employees and business associates
- Continuously striving to embrace evolving stakeholder and customer expectations and implement best practices

Corporate Social Responsibility

EDUCATION

Janal - digital asset creation of the modern history of Kerala



Student Police Cadet project in 10 schools in Ernakulam district



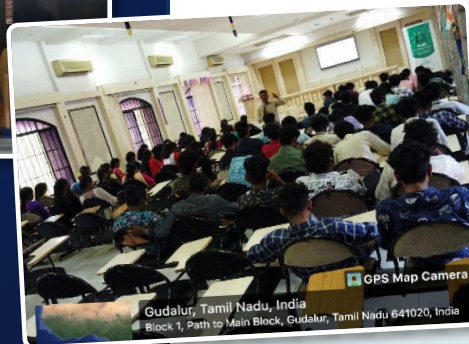
Provide education support to underprivileged children in seven villages of Kerala State in association with Rajagiri Outreach Program



Provide education support to poor students pursuing professional courses



Documentary produced to create awareness on financial frauds and avoid becoming its victim



ProdiG, Financial Education for Growth - Financial Literacy Program for college students in collaboration with NISM



Capability Exploration & Enhancement Program (CEEP) centre for 50 Students of Std. VIII of Govt & Aided schools



Providing nutritious breakfast to school students in collaboration with the Ernakulam District Administration



Campaign against financial frauds- Consumer awareness



Established Geojit CUSAT Centre of Sustainability Studies (GCCOSS)



Installation of Mathematics Lab at Govt Girls High School, Harippad



Building toilet for St. Francis Xavier L P School, Aluva

Corporate Social Responsibility

HEALTH

SPARSH- A community health project that provides medical support to those with chronic medical conditions from deprived backgrounds, who are identified by employees



Cancer Screening Project at Paingottoor and Pothanikkad panchayaths



Project “Cancer Care”, in the General Hospital, Ernakulam



SOCIAL INCLUSION



UDBODH- Free dementia day care center



Rehabilitation support to the inmates of Palluruthy Relief Centre, Kochi in partnership with People’s Council for Social Justice





THANK YOU

GEOJIT FINANCIAL SERVICES LTD.

34/659-P, Civil Line Road, Padivattom, Kochi - 682024

Phone: 484 2901000

www.geojit.com

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