

13.07.2024

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

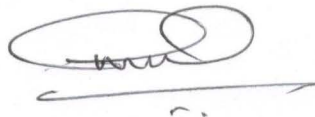
To,
The Manager,
Listing Department,
BSE Limited,
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai – 400 001.
Ph. No.022 22721233
Scrip Code : 532285

Dear Sir/Madam,

Sub: Earnings Update Q1 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 – Q1FY25 is enclosed herewith.

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



Liju K Johnson
Company Secretary





GEOJIT

PEOPLE YOU PROSPER WITH



INVESTOR PRESENTATION - 13th JULY 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.





years of
excellence!



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 ₹ 1,03,358 crore.



Multi channel client support points: Wide network of 503 offices, online, customer care and WhatsApp channel.



Over 14.12 lakh customers.

*The figures above are as on 30th June 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

2020

Established Geojit's financial planning division- STEPS

2023

Established Geojit IFSC at GIFT city for global investments

2023

Launched digital Loan Against Mutual Funds by Geojit Credits

2022

Launched digital Loan Against Shares by Geojit Credits



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.



We offer four unique portfolios

Advantage
Portfolio

Freedom
Portfolio

Dakshin
Portfolio

Ethical
Portfolio

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

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 Investment 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

AGGRESSIVE

Prestige

CAN SLIM

Select

Ethical

Ace

Intellect

LV
Growth

Southern
Icons



MODERATE

Magic

Classic

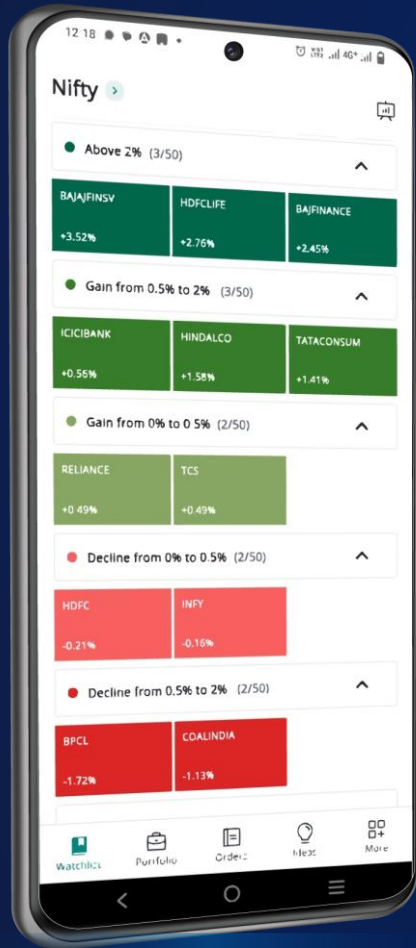
Guru

Vision

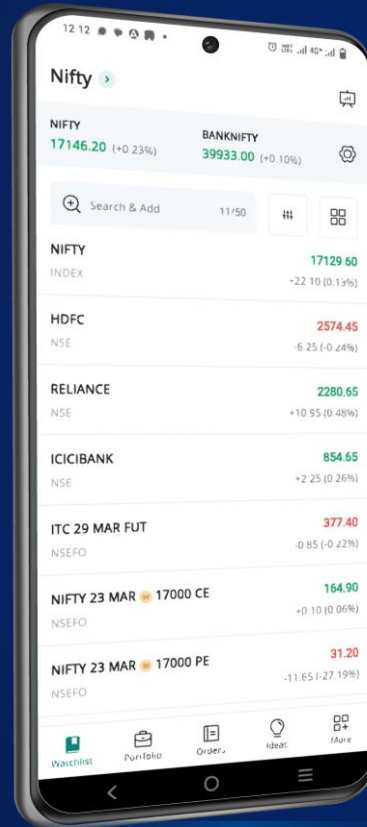
Alpha

LMS

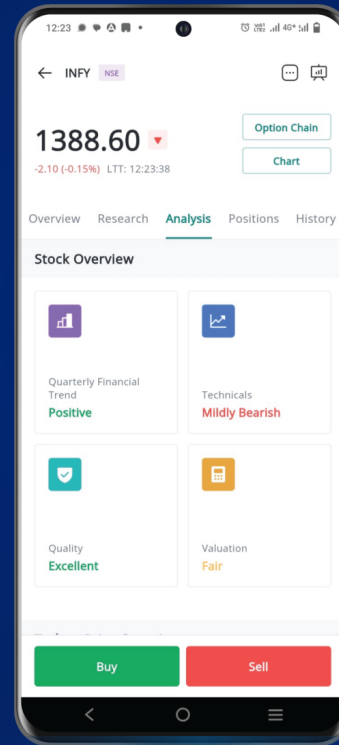
Evergreen
Plus



HEATMAP VIEW



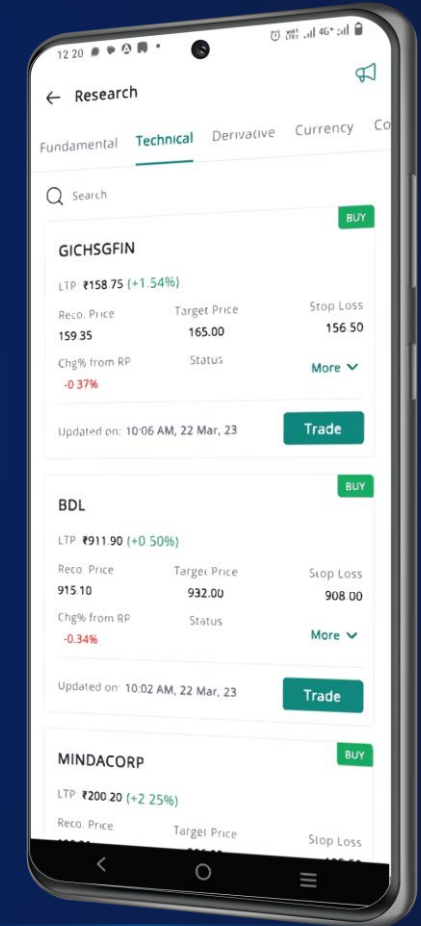
WATCHLIST



ANALYSIS

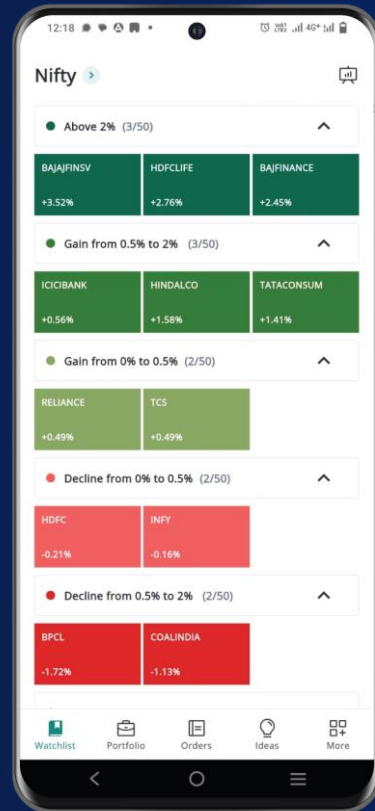


OPTIONS CHAIN



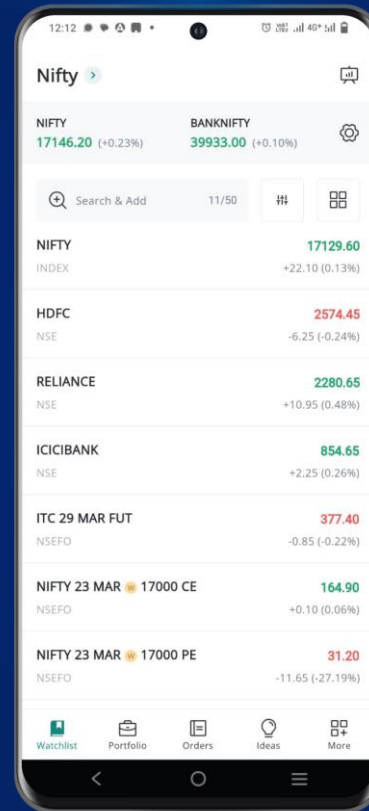
RESEARCH

HEATMAP VIEW



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

WATCHLIST

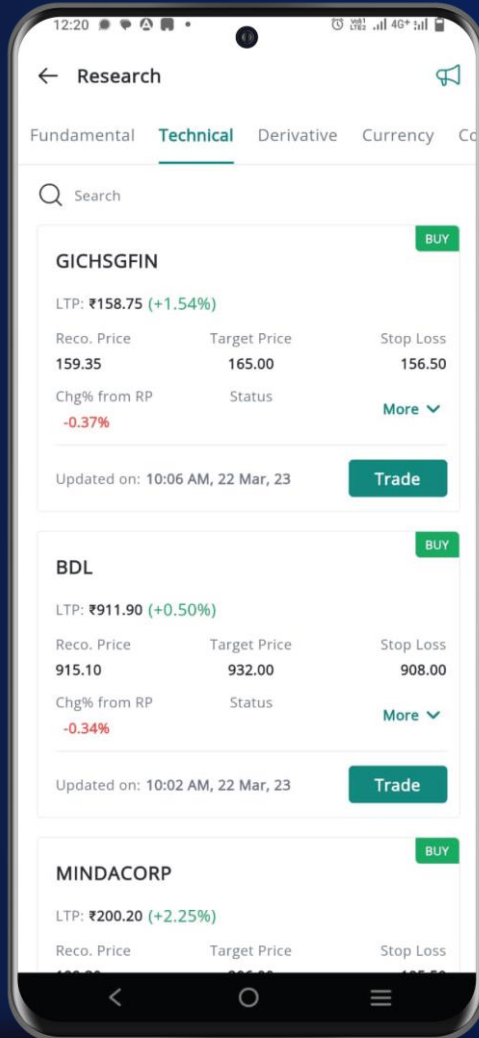


Watchlist is a useful tool for investors because it allows them to easily monitor the performance of specific securities in real-time.

OPTIONS CHAIN



"Option Chain" is a listing of all options for a specific Security that provides information on Price, Volatility and other Metrics to help investors and traders make informed decisions.

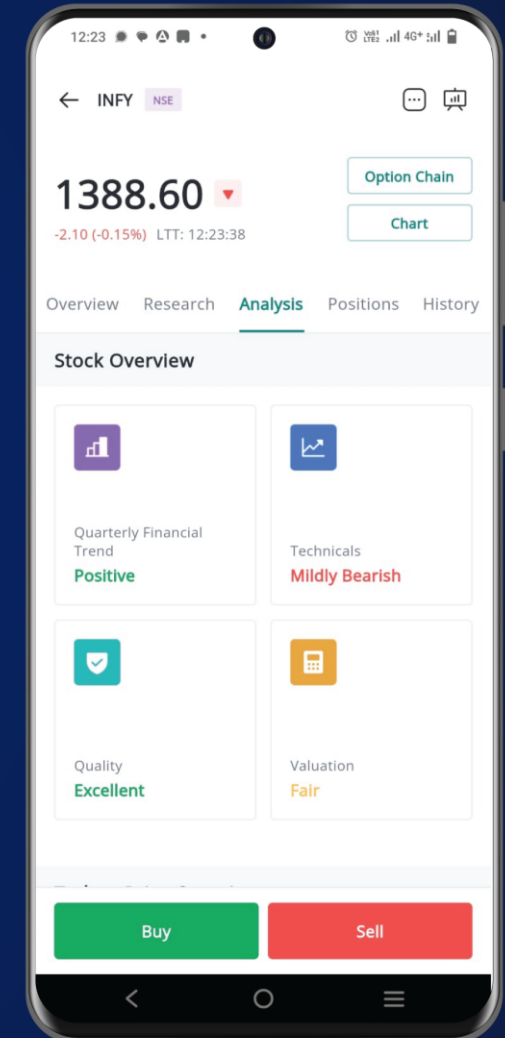


RESEARCH

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



497 offices across India



We have presence in **19 States** and **2 Union Territories**



Geojit network

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

As on 30th June 2024
503 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



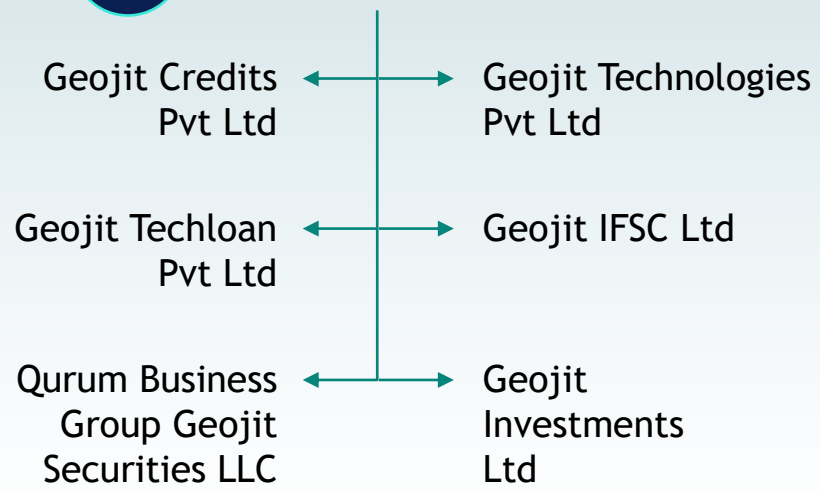
QBG GEOJIT SECURITIES LLC - OMAN

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>		
		
		

NRI Repatriable (NRE) PIS

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

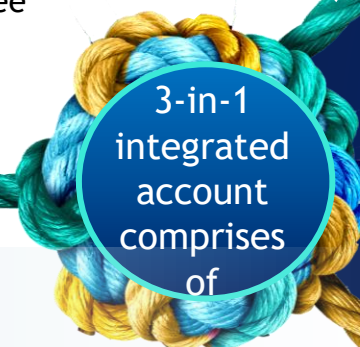
Through Geojit's online trading platform clients can trade seamlessly by:



Blocking & transferring funds in their bank account to purchase shares



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



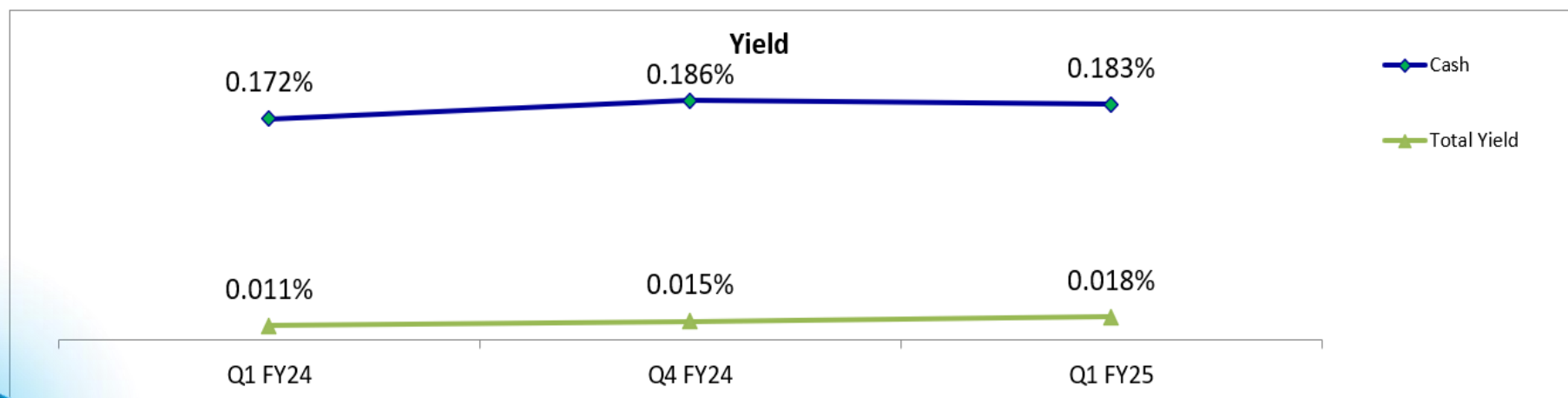
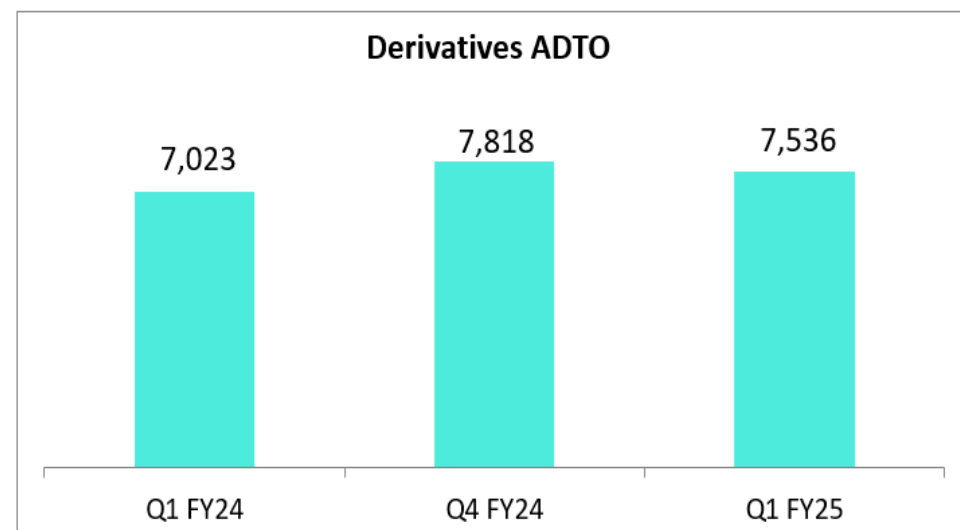
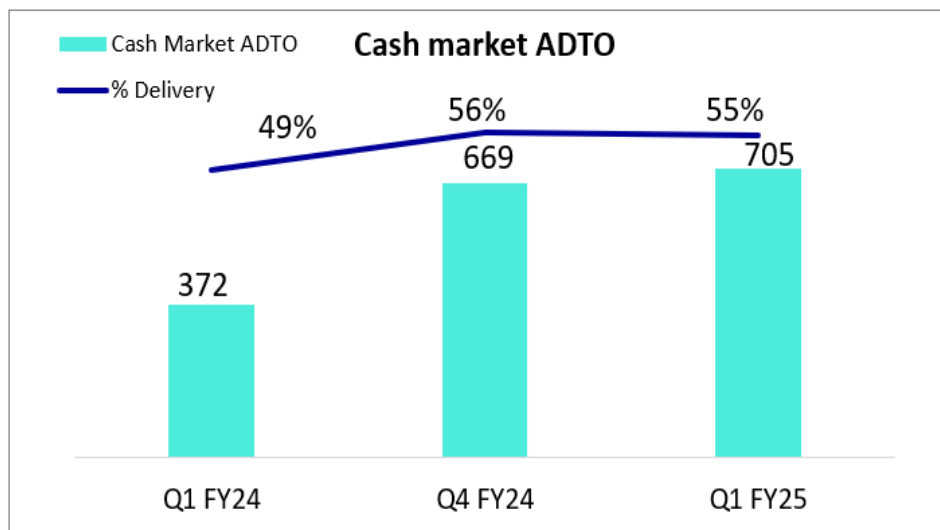
Bank Account

Demat Account

Online Trading account with Geojit

Brokerage Business

(₹ in Crores)



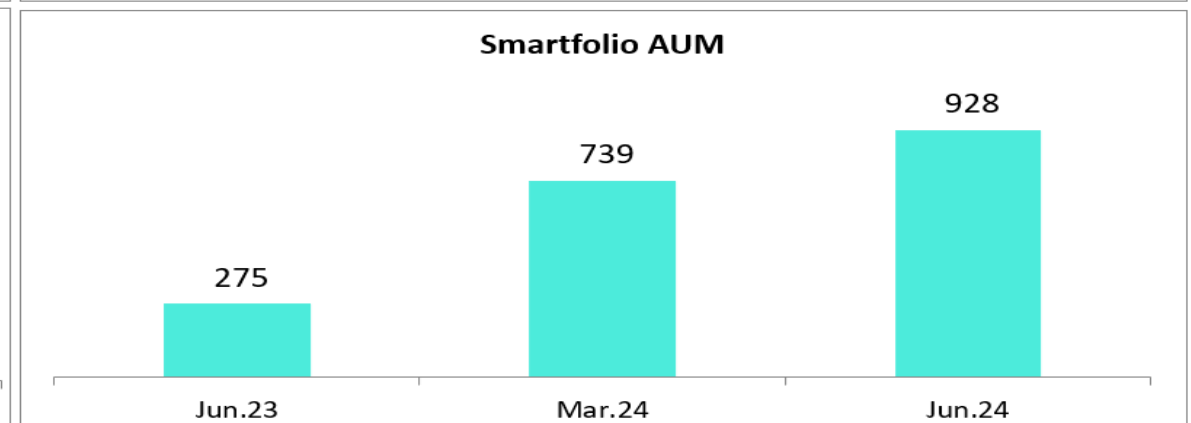
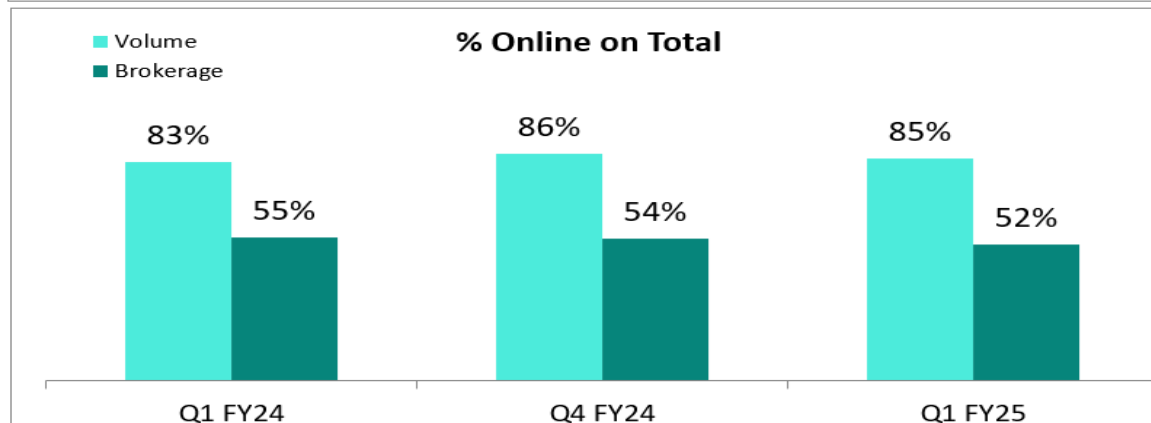
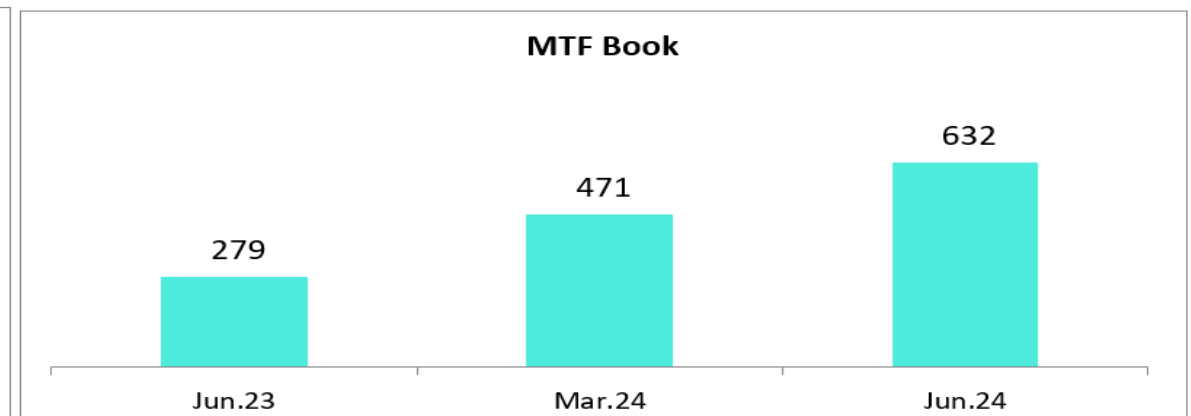
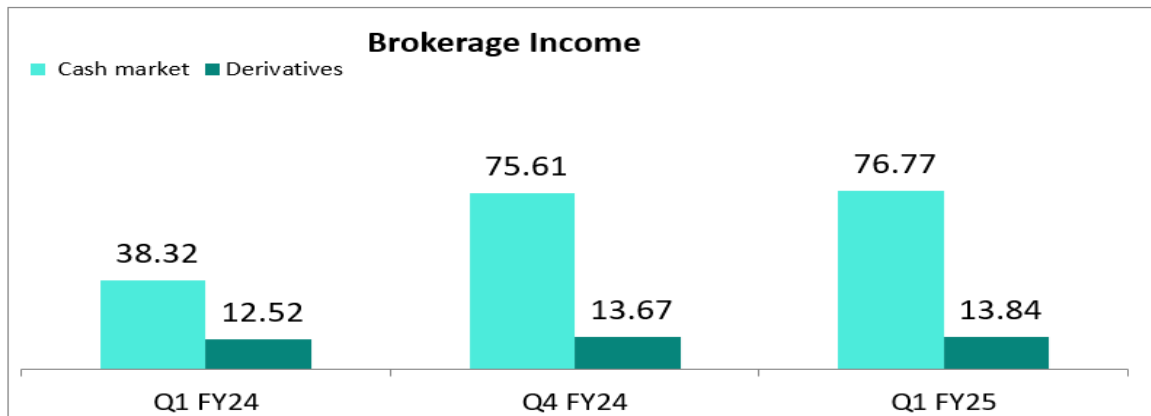
ADTO - Average daily turnover. Derivative includes Equity F&O CDS and Commodity



Brokerage Income, MTF Book and Smartfolios AUM

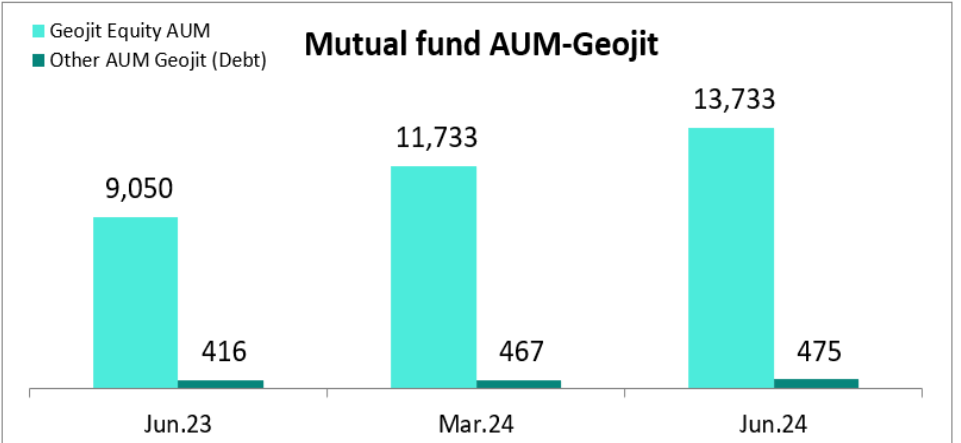
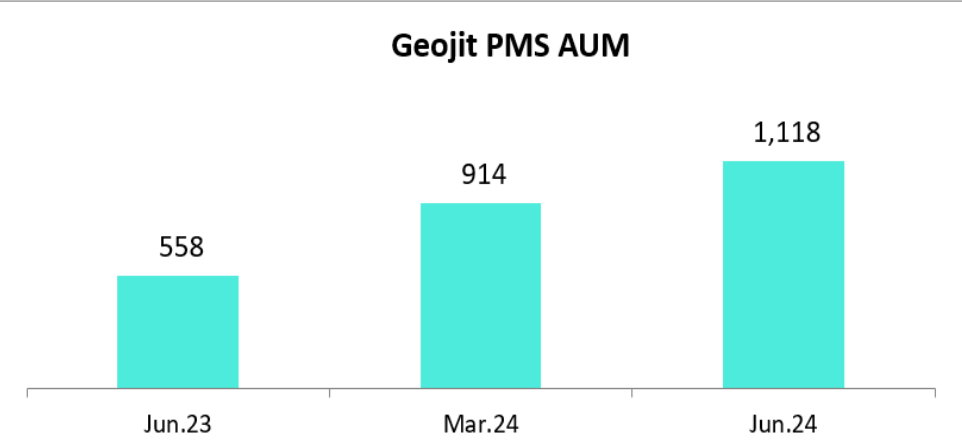
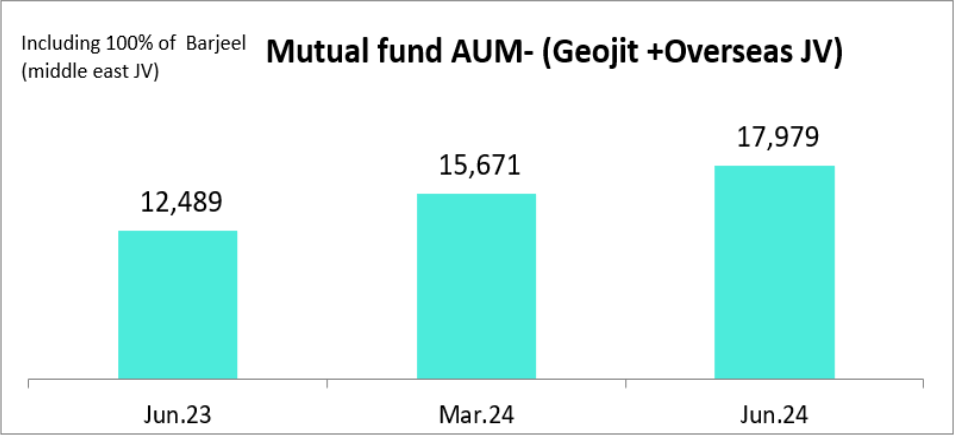
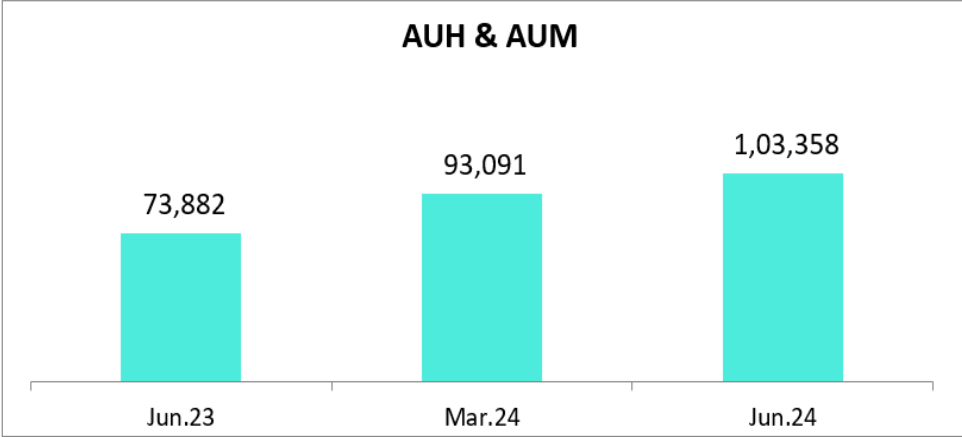


(₹ in Crores)

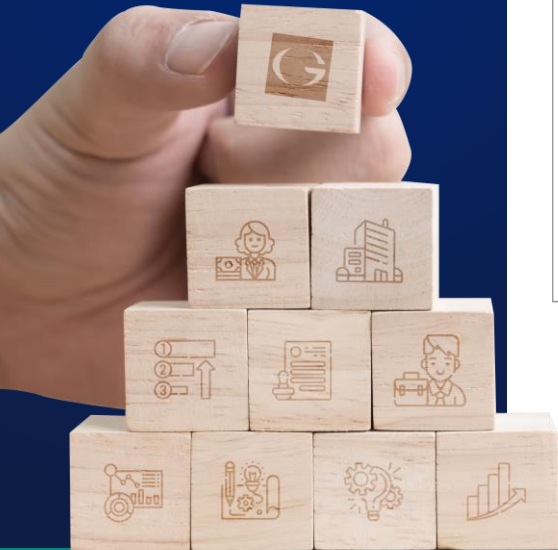


Assets

(₹ 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

₹2486 crore



CILIENTS ADDED DURING Q1 FY25

25,774



EMPLOYEES

2953



Currently


over **87%**

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



NETWORTH

₹957 crore



Currently

over **95%**

Client Onboarding are done via online

Consolidated Results



(₹ in lacs)

	Q1FY25	Q4FY24	Q1FY24	QoQ growth	YoY growth
Total Income	18,118	20,856	11,598	-13%	56%
PBT	5,974	6,638	2,914	-10%	105%
PAT	4,581	5,191	2,208	-12%	107%
Total Comprehensive Income	4,574	5,245	2,203	-13%	108%

(₹ in lacs)

	Q1FY25	Q4FY24	Q1FY24	QoQ growth	YoY growth
Operational income	18,107	20,812	10,985	-13%	65%
Other income	11	44	613	-74%	-98%
Total Income	18,118	20,856	11,598	-13%	56%
Employee benefit expenses	5,616	7,685	4,417	-27%	27%
Fees and commission expenses	2,683	2,767	1,529	-3%	75%
Depreciation, amortisation and impairment	745	752	722	-1%	3%
Others	3,100	3,014	2,016	3%	54%
Total Expenses	12,144	14,218	8,684	-15%	40%
PBT	5,974	6,638	2,914	-10%	105%
PAT (Profit for the period)	4,581	5,191	2,208	-12%	107%
Other Comprehensive Income	(7)	54	(5)		
Total Comprehensive Income	4,574	5,245	2,203	-13%	108%

Consolidated Results



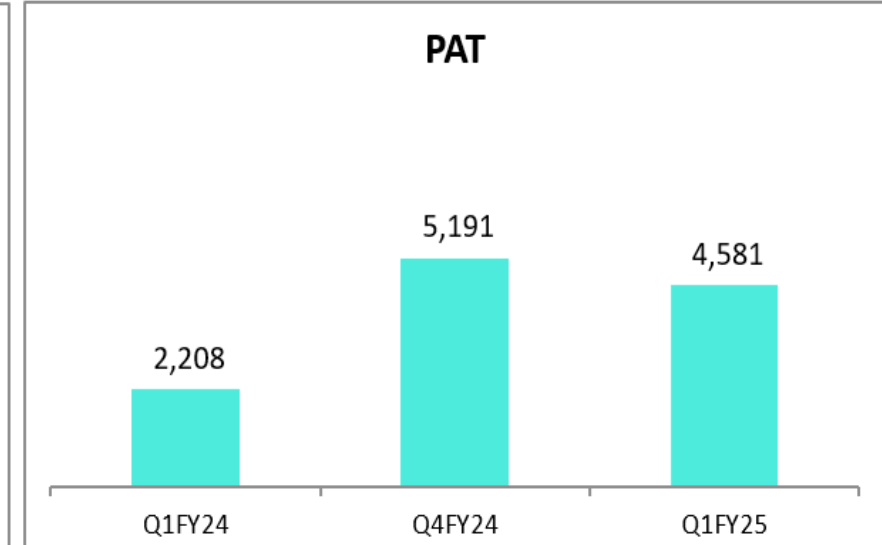
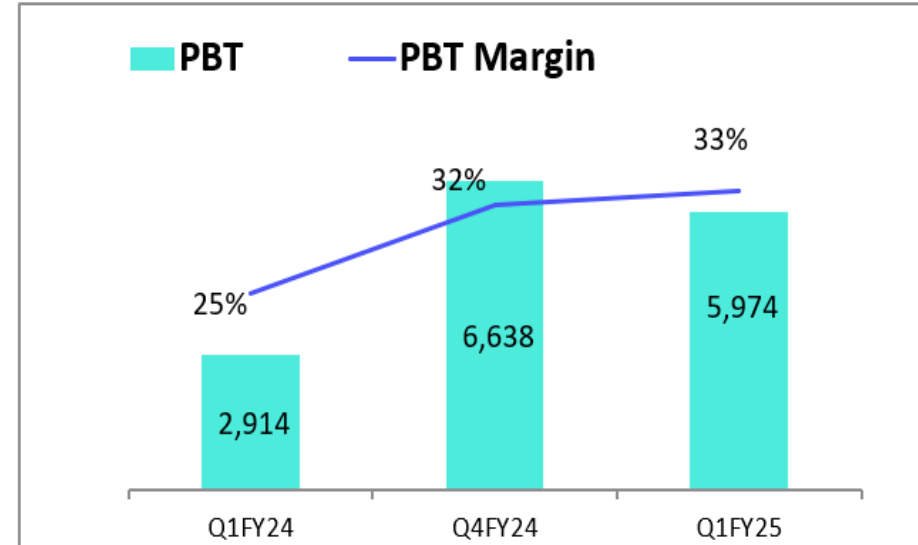
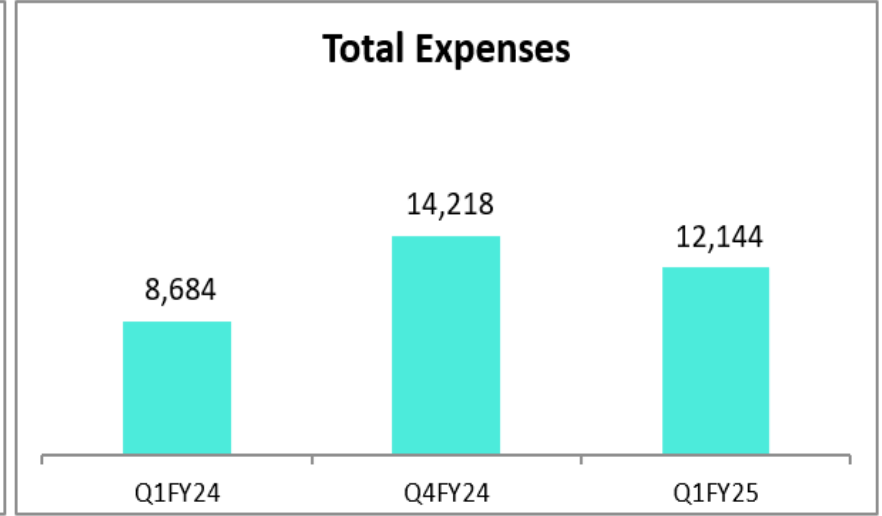
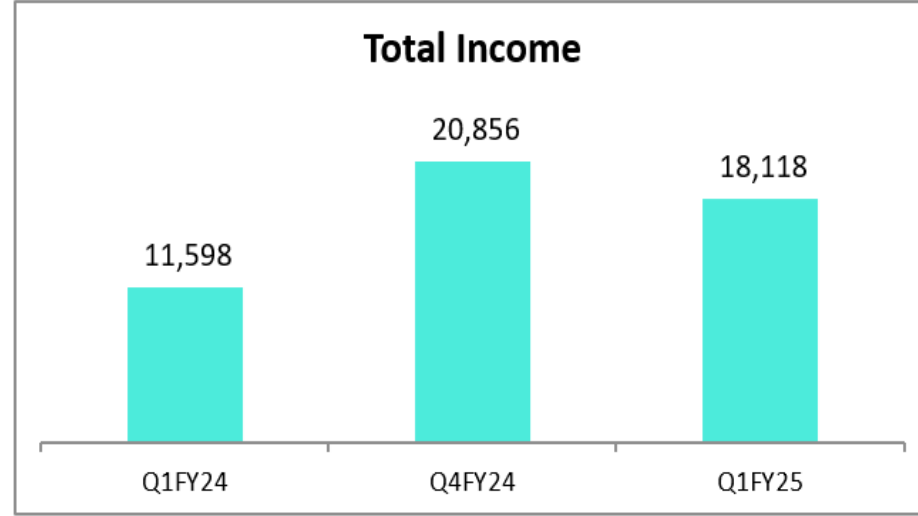
Consolidated Revenue mix

(₹ in lacs)

	Q1FY25	Q4FY24	Q1FY24	QoQ growth	YoY growth
Equity and Equity related	12,105	11,767	6,941	3%	74%
Brokerage Services	9,061	8,928	5,084	1%	78%
Depository Services	891	971	768	-8%	16%
Interest income from Clients	2,153	1,868	1,089	15%	98%
Financial Product income	3,122	6,406	2,203	-51%	42%
Mutual fund distribution	2,561	2,338	1,871	10%	37%
Insurance distribution	522	4,022	266	-87%	96%
Other distribution income	39	46	66	-16%	-41%
Software Income	301	202	270	49%	11%
Other operational income	2,579	2,437	1,571	6%	64%
Total Operational income	18,107	20,812	10,985	-13%	65%
Non operational Income	11	44	613	-74%	-98%
Total income	18,118	20,856	11,598	-13%	56%

(₹ in lacs)

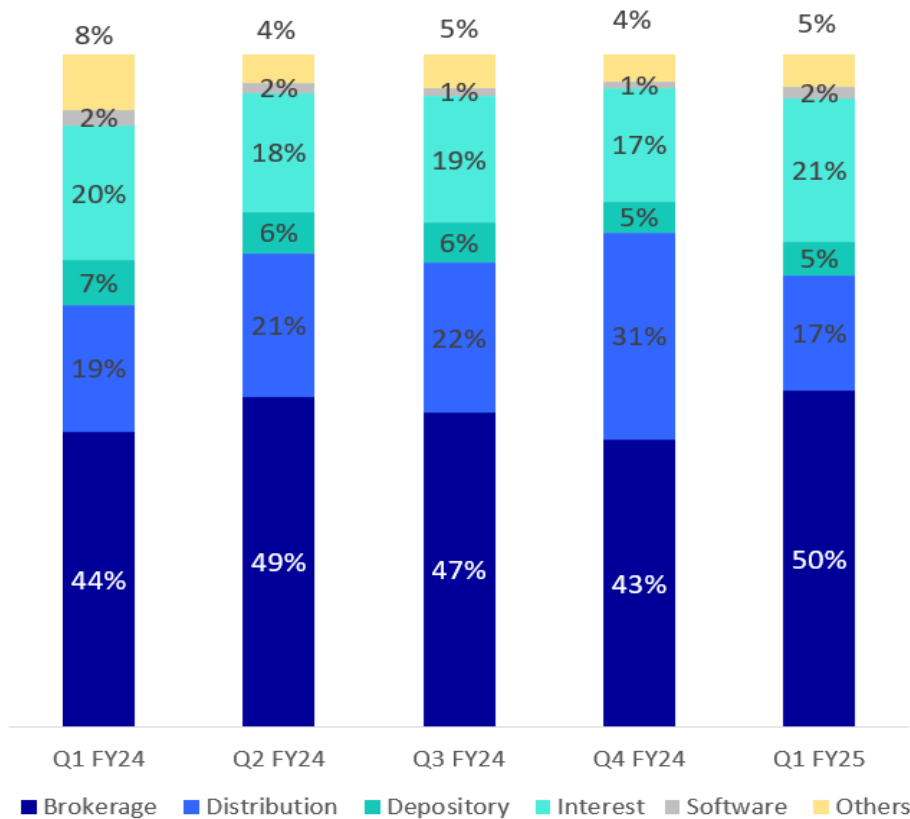
Financial Trend



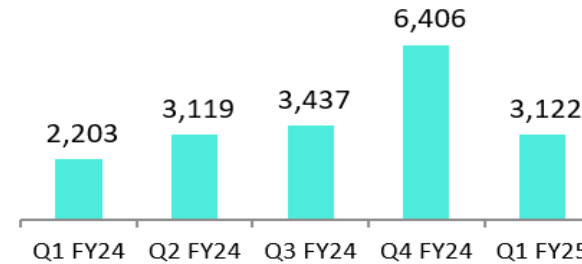
Revenue Mix

(₹ in lacs)

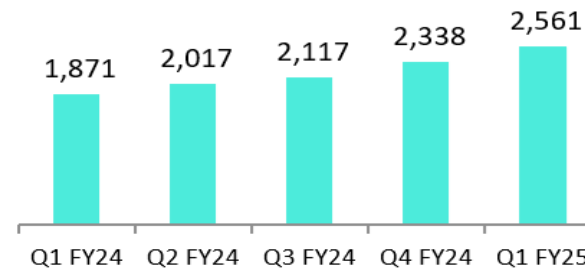
Revenue Mix



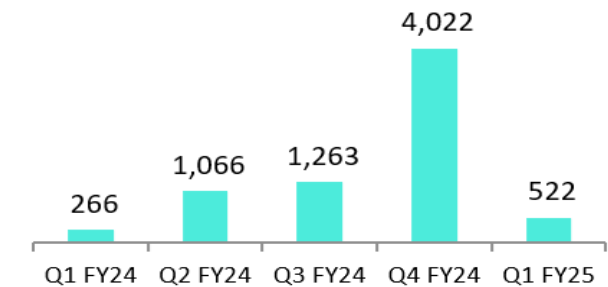
Distribution Income



Mutual Fund Income



Insurance Income



Awards and Recognition

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.

Geojit received **CRISIL-PMS Bazaar Award** for its **Advantage Portfolio** at an event held in Mumbai. Our Advantage Portfolio strategy is one of the top performing PMS strategies in Mid and Small cap segment (2021-22) with a 3 Star rating. Dileep K, Fund Manager, Geojit received the award from R Pallava Rajan, Founder & Director PMS Bazaar.



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



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



Setting up of Geojit CUSAT centre of sustainability studies (GCCOSS)



Corporate Social Responsibility

HEALTH

SPARSH- A community health project that provides medical support to chronic patients from deprived backgrounds, identified by employees



Operation of mobile blood bank in association with Citizen India Foundation



WASTE MANAGEMENT

Waste Management Projects in association with C-HED



Waste disposal project in Kochi Corporation



SOCIAL INCLUSION



Livelihood enhancement program for visually impaired women at Pothanikkad, Kerala.



UDBODH- Free dementia day care center.



Rehabilitation support to the inmates of Mother and Child Foundation, Thodupuzha'



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

This presentation is for information purposes only and does not constitute an offer or recommendation to buy or sell any securities of Geojit. This presentation also does not constitute an offer or recommendation to buy or sell any financial products offered by Geojit. Any action taken by you based on the information contained herein is your responsibility alone and Geojit or its directors or employees will not be liable in any manner for the consequences of such action taken by you. Geojit and/or its directors and/or its employees may have interests or positions, financial or otherwise, in the securities mentioned in this presentation.