

30.01.2025

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 Q3 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 – Q3FY25 is enclosed herewith.

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

LIJU
KAITHERATHU
JOHNSON

Digitally signed by LIJU
KAITHERATHU JOHNSON
Date: 2025.01.30 18:55:38
+05'30'

Liju K Johnson
Company Secretary



GEOJIT

PEOPLE YOU PROSPER WITH



INVESTOR PRESENTATION - 30th January 2025

“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, Chairman and Managing Director of Geojit, and KSIDC*.



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



Assets under custody and management of ₹ 1,06,582 crore.



Multi channel client support points: Wide network of 507 offices, online, customer care and WhatsApp channel.



Over 14.81 lakh customers.

*The figures above are as on 31st December 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

Launched 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
The company sets up a subsidiary - Geojit Investments Limited

2023

Launched digital Loan Against Mutual Funds by Geojit Credits
Established Geojit IFSC at GIFT city for global investments
Launched advanced mobile trading platform- FLIP

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, TraderX, Smartfolios

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



Geojit's B2B Partnerships

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

3-in-1 tie up



(only NRE accounts)



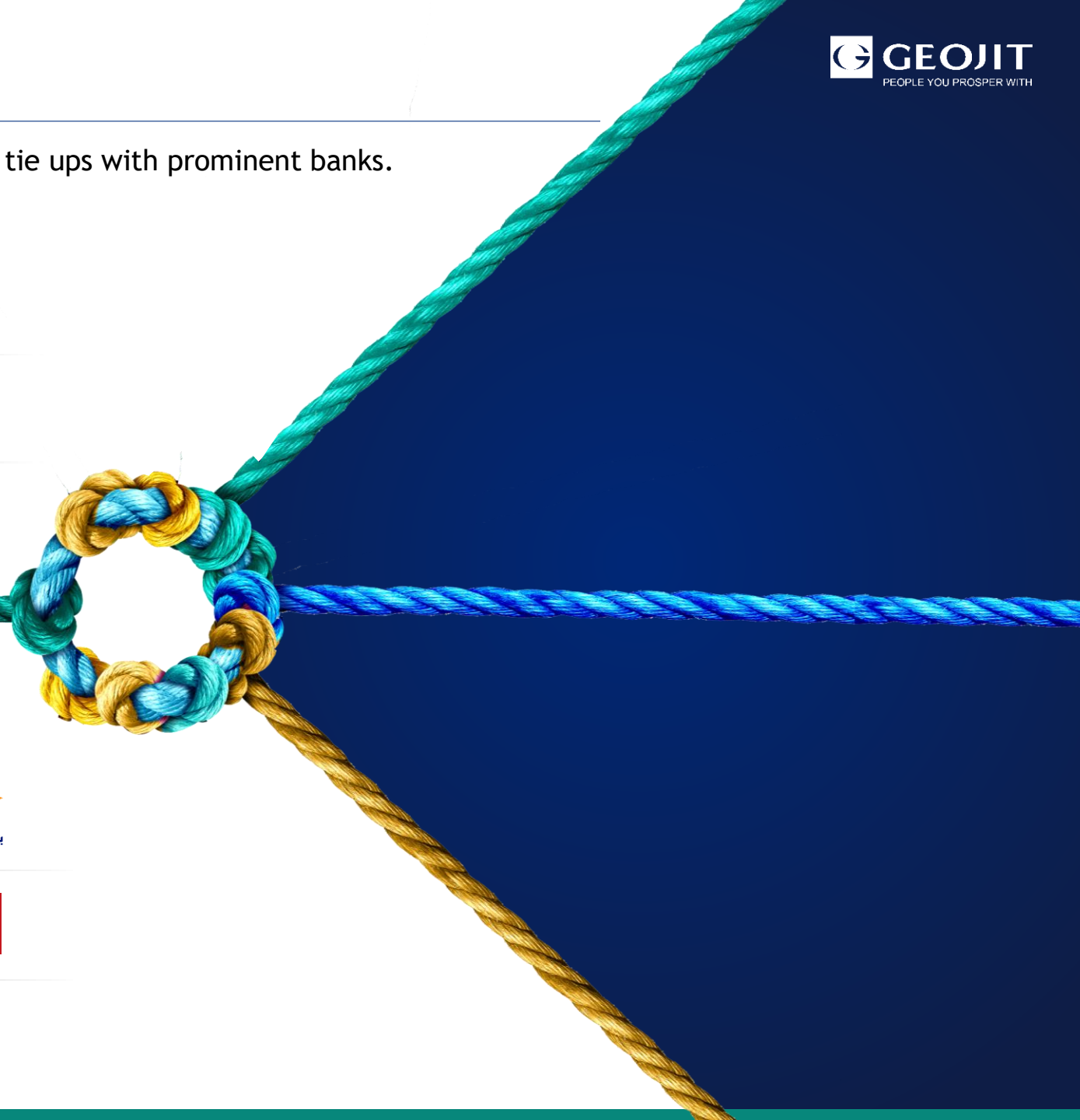
YOUR PERFECT BANKING PARTNER



NRI Repatriable (NRE) PIS



YOUR PERFECT BANKING PARTNER



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

3-in-1 integrated account comprises of

Bank Account

Demat Account

Online Trading Account with Geojit

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

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

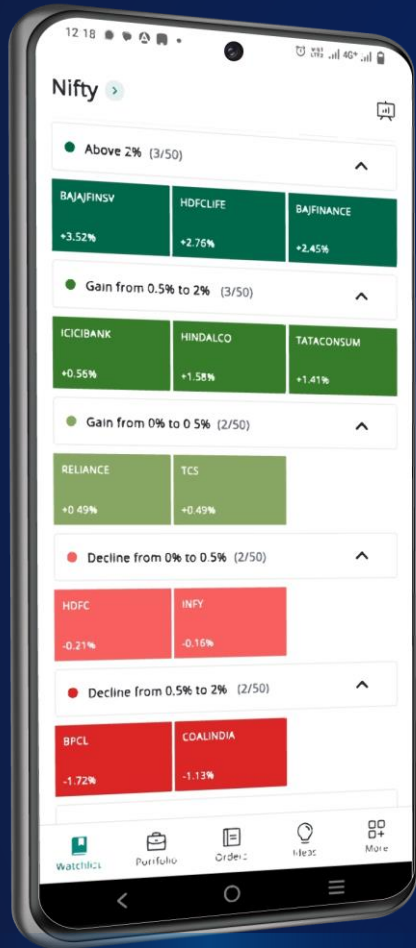
AGGRESSIVE

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

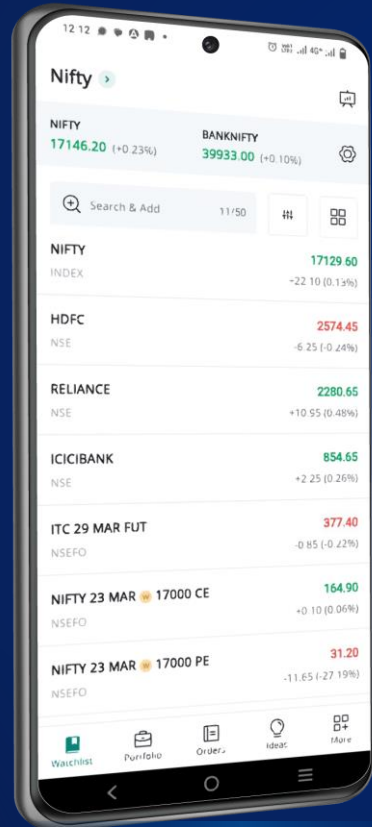


MODERATE

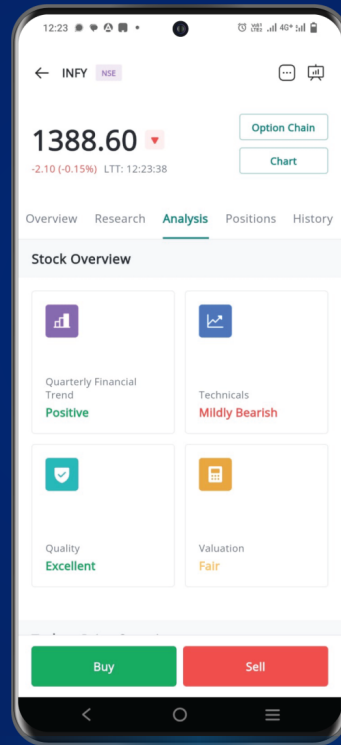
Magic	Classic	Guru
Vision	24K	LMS
	Evergreen Plus	



HEATMAP VIEW



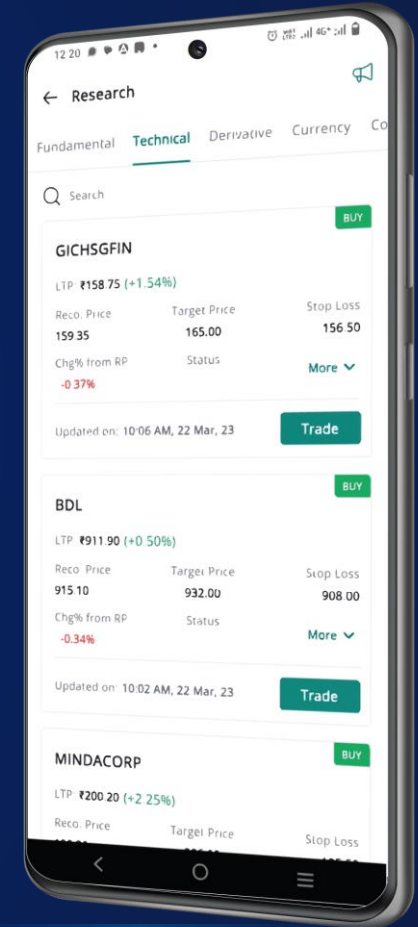
WATCHLIST



ANALYSIS

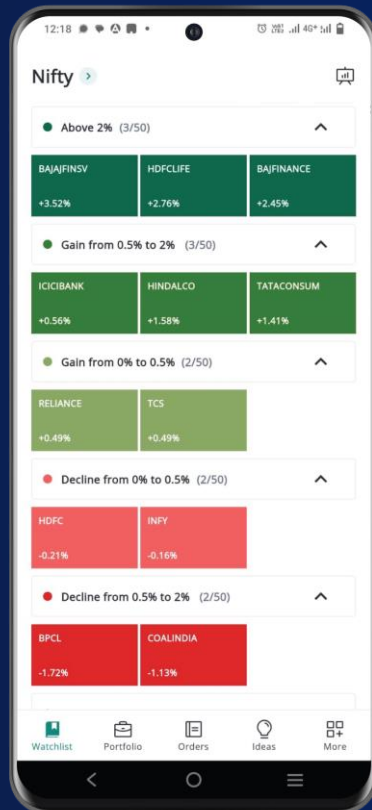


OPTIONS CHAIN



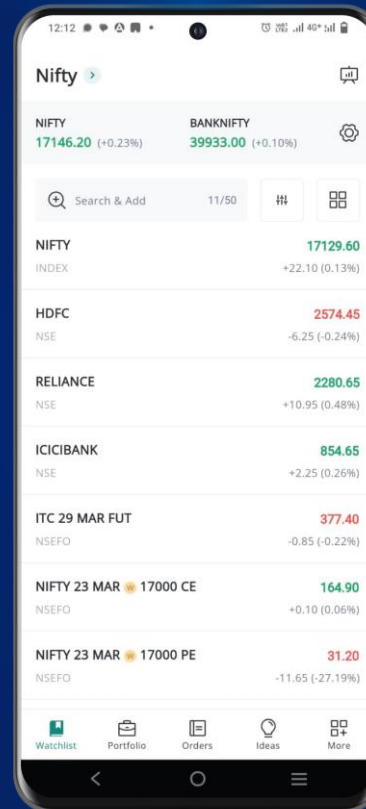
RESEARCH

HEATMAP VIEW



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

WATCHLIST

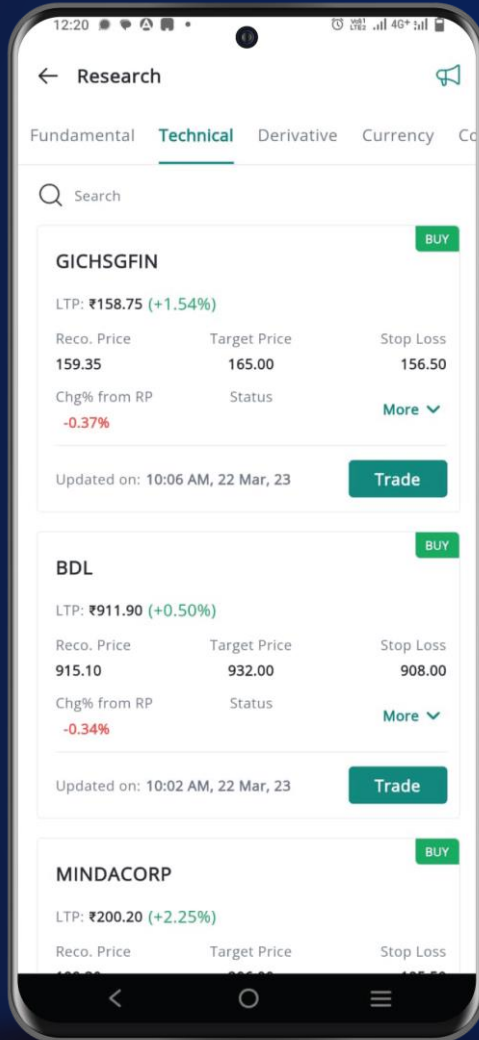


Watchlist is a useful tool for investors because it allows them to easily monitor the performance of specific securities in real-time.

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.

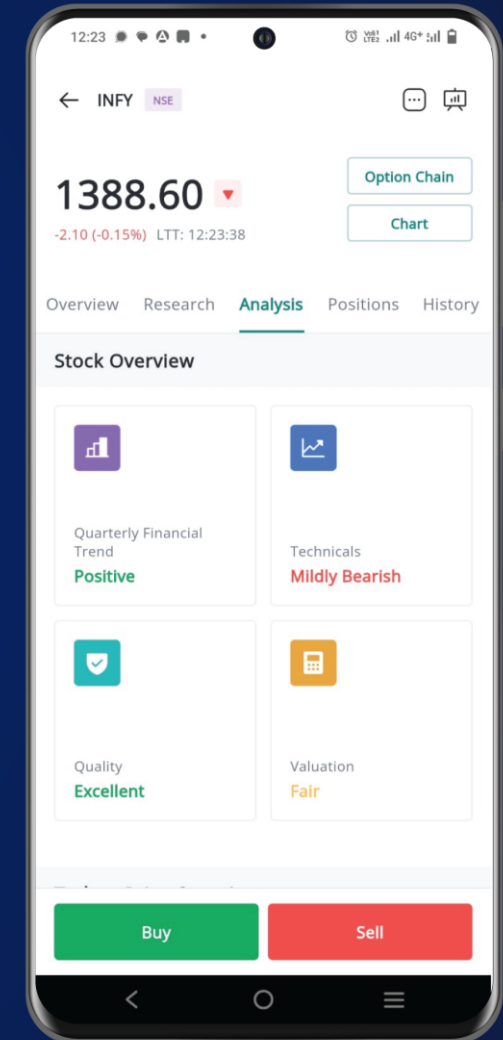


RESEARCH

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



501 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 31st December 2024
507 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



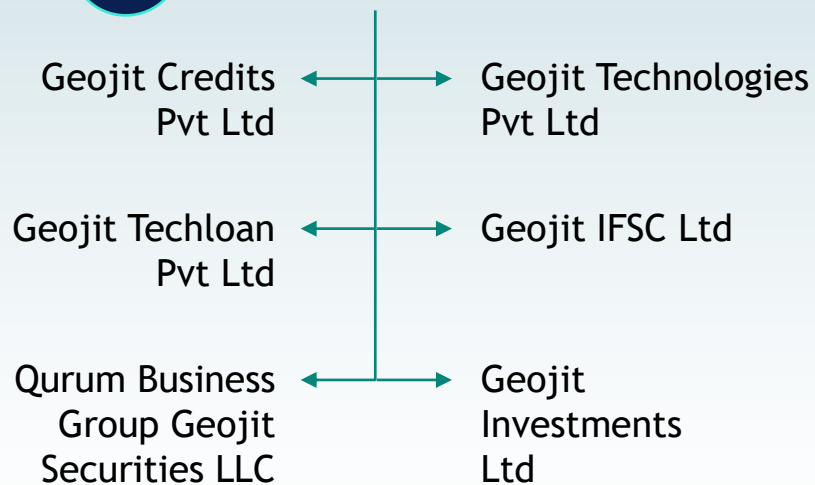
QBG GEOJIT SECURITIES LLC - OMAN

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

Group Structure



Subsidiaries



Joint Ventures

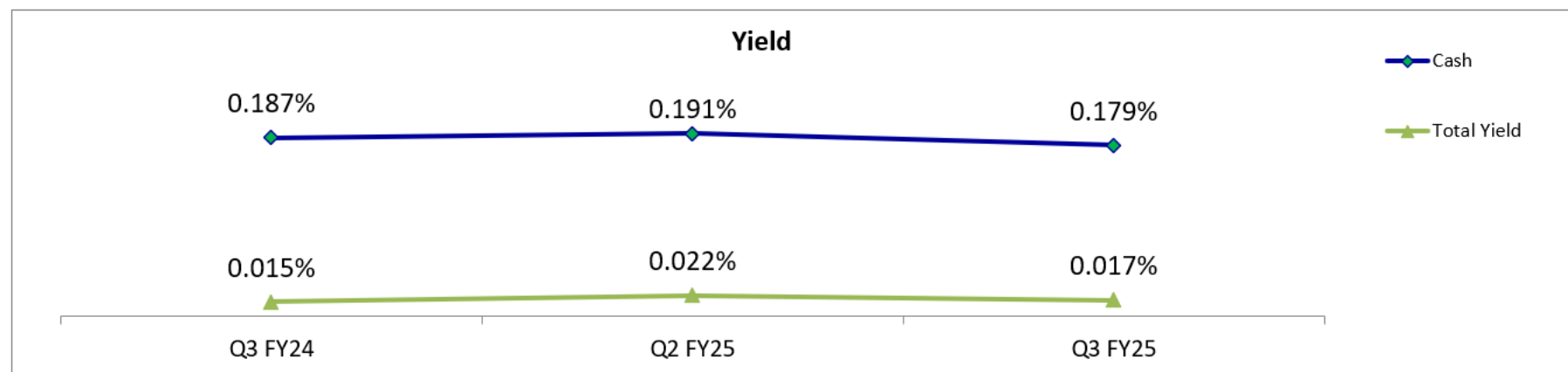
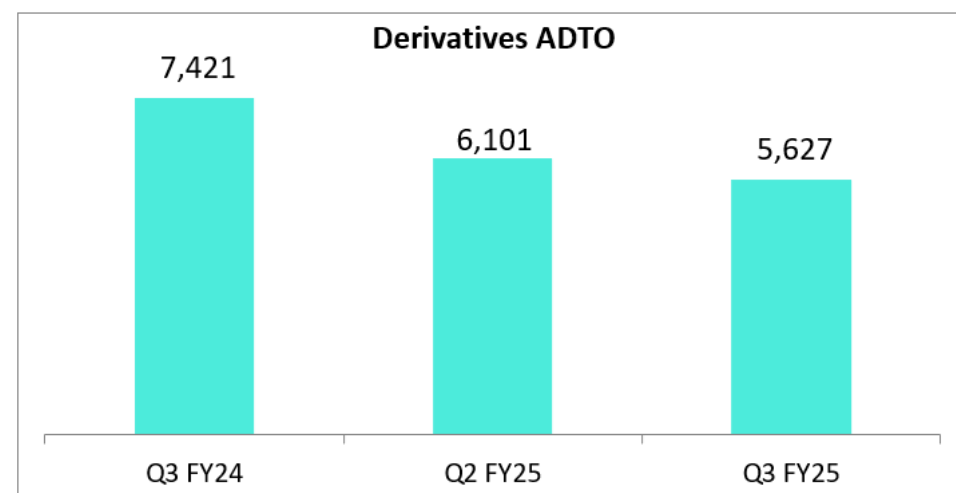
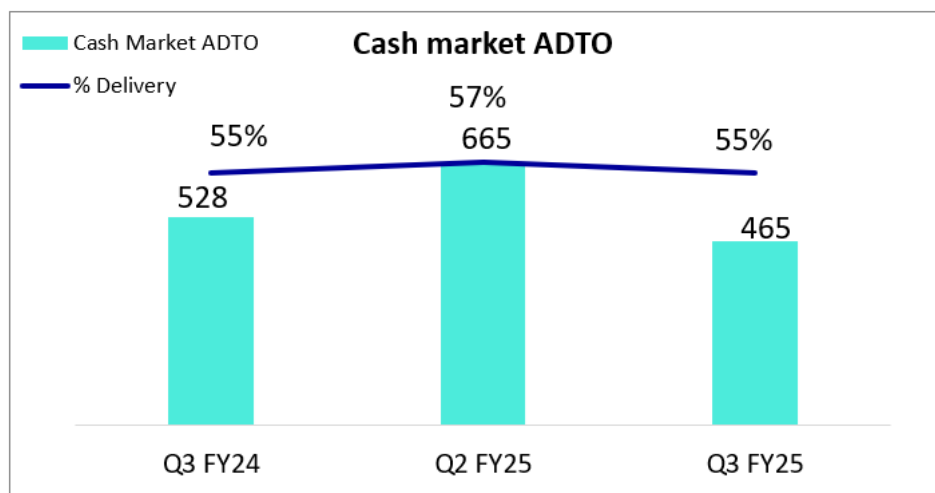


Associates



Brokerage Business

(₹ in Crores)



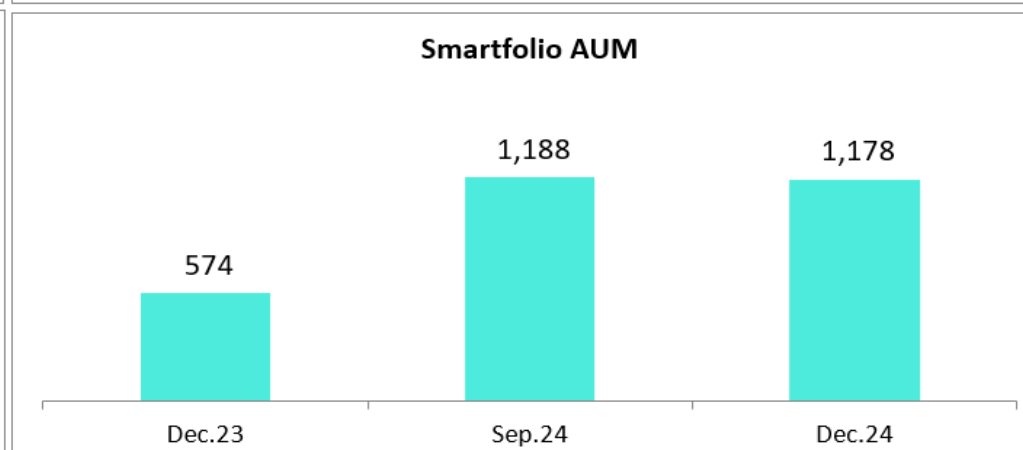
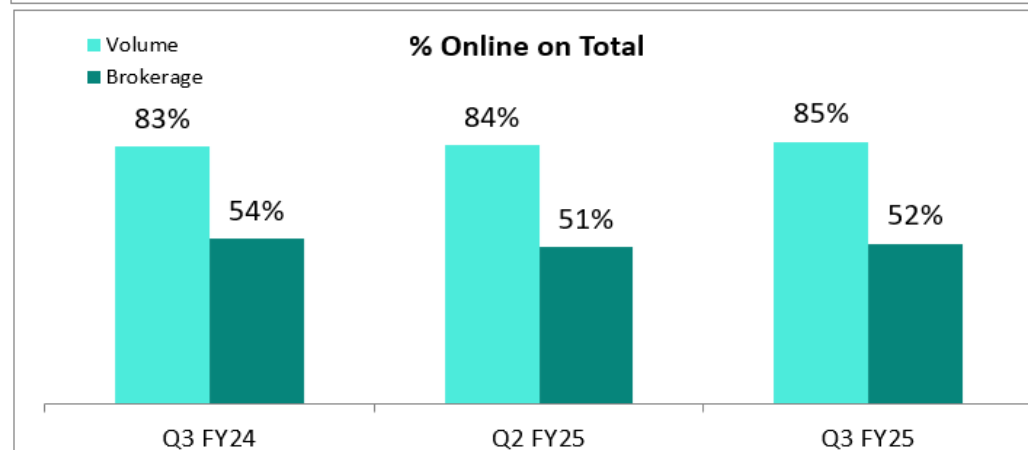
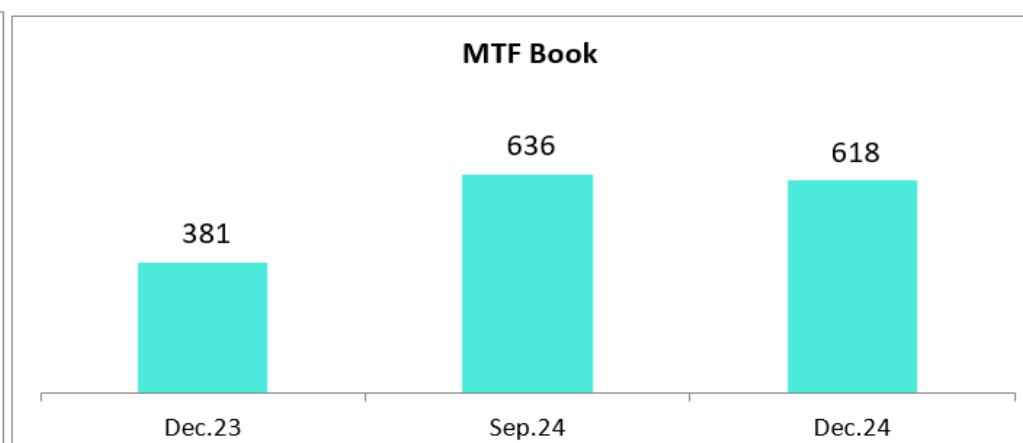
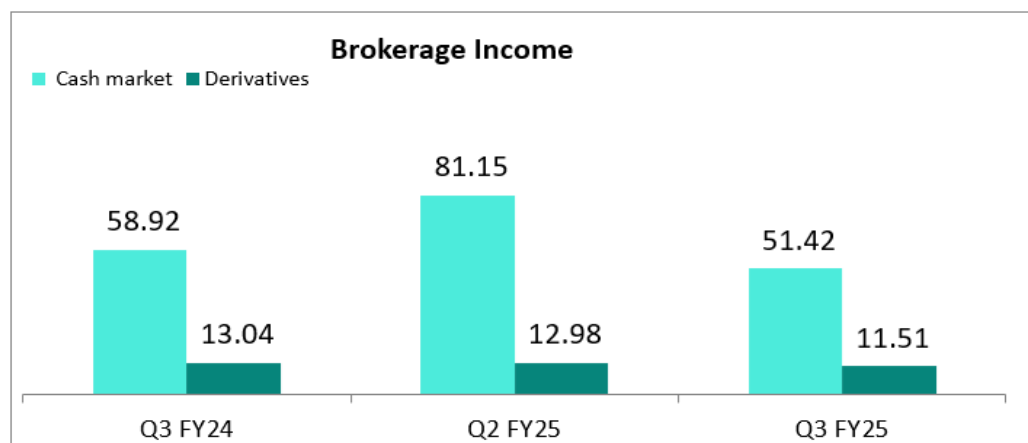
ADTO - Average daily turnover. Derivative includes Equity F&O and Commodity



Brokerage Income, MTF Book and Smartfolios AUM

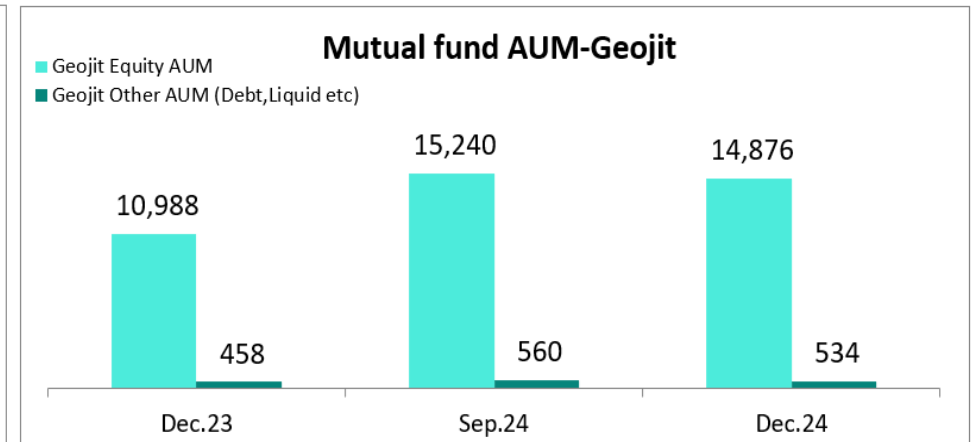
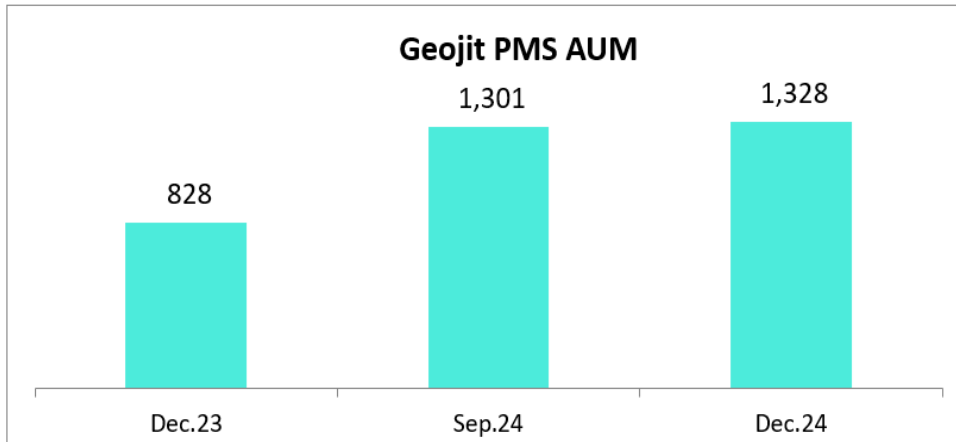
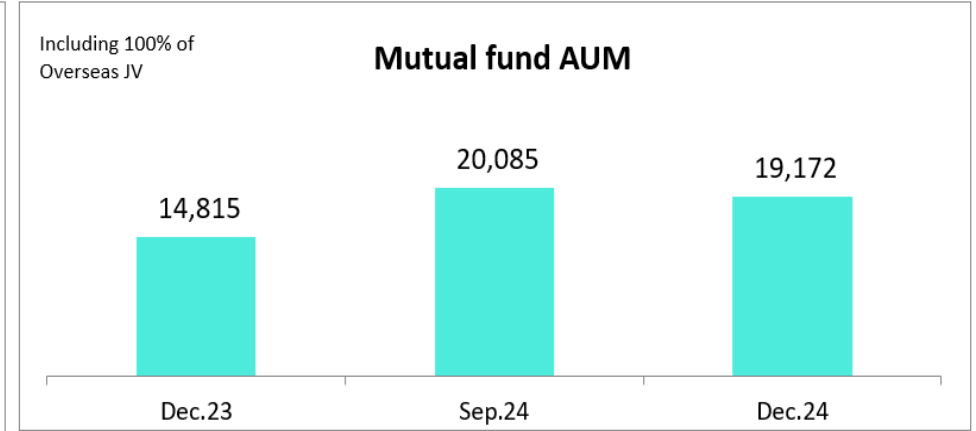
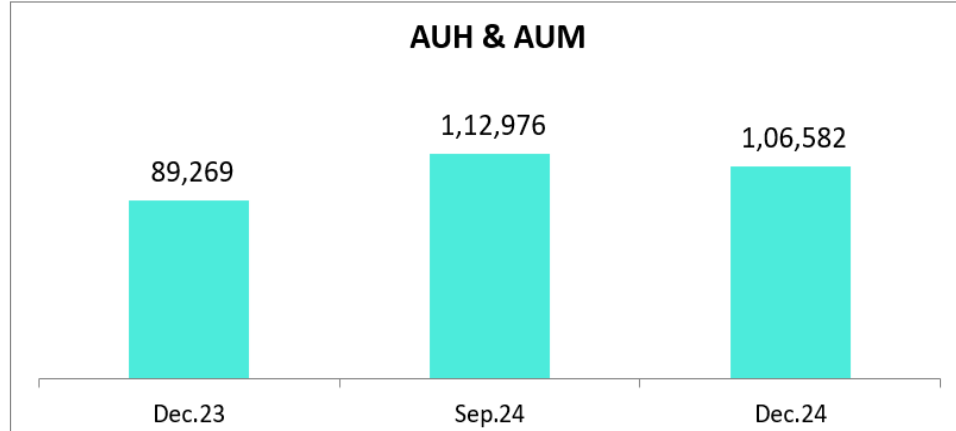


(₹ in Crores)



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

₹3227 crore



CILIENTS ADDED
DURING Q3 FY25

38,612



EMPLOYEES


3088



Currently

over **87%**

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



Currently

over **95%**

Client Onboarding are
done via online



NETWORTH

₹1211.73 crore

Figures as on 31st December 2024

Consolidated Results



(₹ in lacs)

	Q3FY25	Q2FY25	Q3FY24	QoQ growth	YoY growth	9M FY25	9M FY24	YoY growth
Total Income	17,211	21,855	15,392	-21%	12%	57,184	41,541	38%
PBT	4,754	7,552	4,814	-37%	-1%	18,279	12,560	46%
PAT	3,705	5,742	3,791	-35%	-2%	14,027	9,747	44%
Total Comprehensive Income	3,717	5,739	3,766	-35%	-1%	14,029	9,674	45%

(₹ in lacs)

	Q3FY25	Q2FY25	Q3FY24	QoQ growth	YoY growth	9M FY25	9M FY24	YoY growth
Operational income	17,169	21,846	15,222	-21%	13%	57,121	40,601	41%
Other income	42	9	170	378%	-75%	63	940	-93%
Total Income	17,211	21,855	15,392	-21%	12%	57,184	41,541	38%
Employee benefit expenses	6,395	7,151	5,277	-11%	21%	19,162	14,393	33%
Fees and commission expenses	2,110	2,963	2,189	-29%	-4%	7,757	5,871	32%
Depreciation, amortisation and impairment	770	751	704	3%	9%	2,266	2,146	6%
Others	3,182	3,438	2,408	-7%	32%	9,720	6,571	48%
Total Expenses	12,457	14,303	10,578	-13%	18%	38,905	28,981	34%
PBT	4,754	7,552	4,814	-37%	-1%	18,279	12,560	46%
PAT (Profit for the period)	3,705	5,742	3,791	-35%	-2%	14,027	9,747	44%
Other Comprehensive Income	12	(3)	(25)			2	(73)	
Total Comprehensive Income	3,717	5,739	3,766	-35%	-1%	14,029	9,674	45%

Consolidated Results



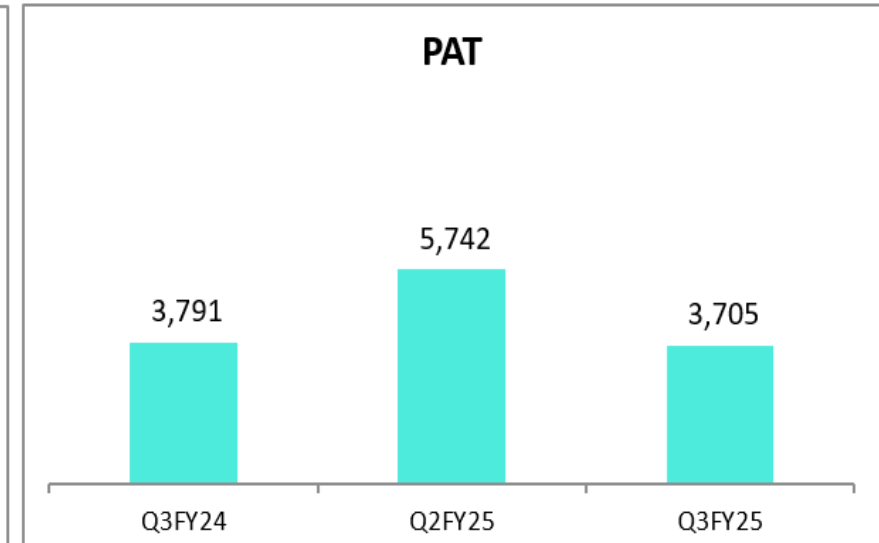
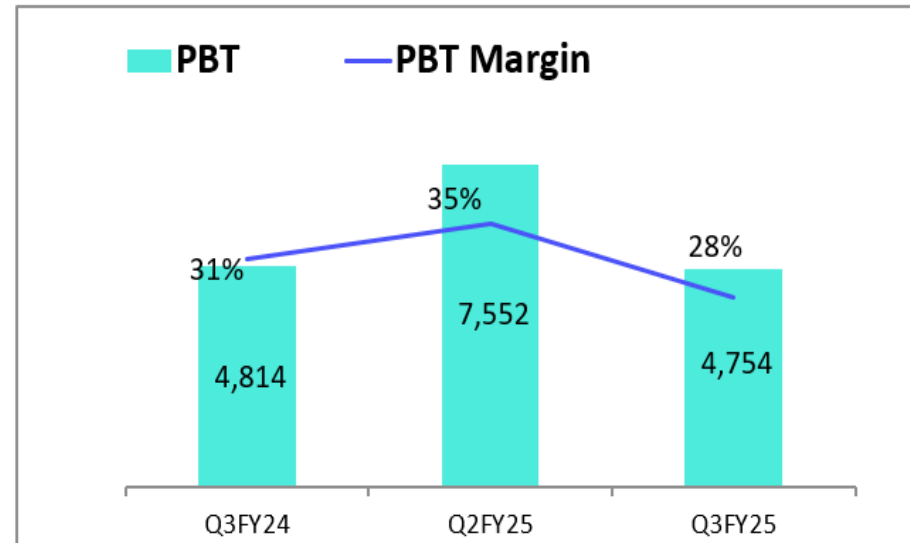
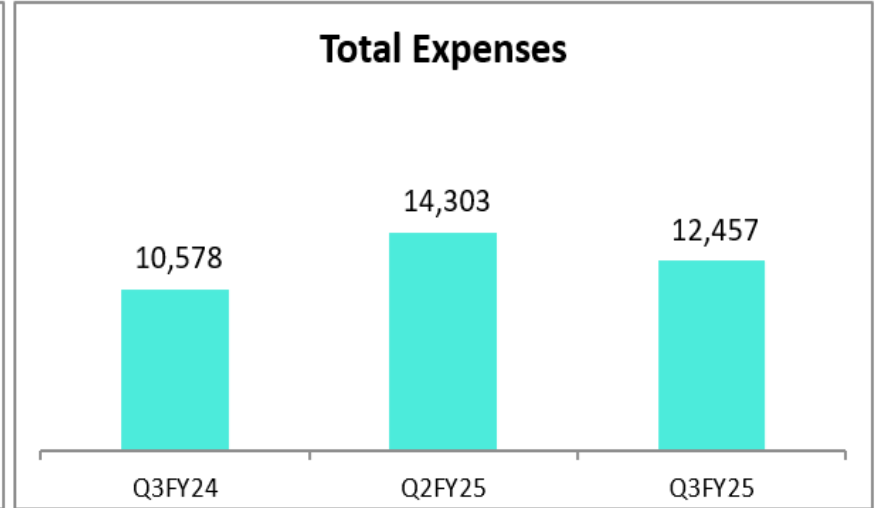
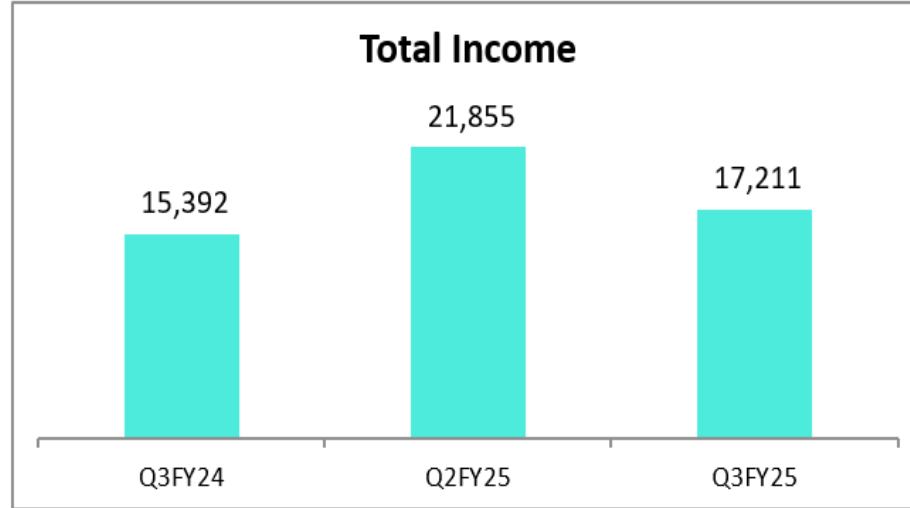
Consolidated Revenue mix

(₹ in lacs)

	Q3FY25	Q2FY25	Q3FY24	QoQ growth	YoY growth	9M FY25	9M FY24	YoY growth
Equity and Equity related	9,715	12,885	9,573	-25%	1%	34,705	25,774	35%
Brokerage Services	6,293	9,413	7,196	-33%	-13%	24,767	19,422	28%
Depository Services	882	886	911	0%	-3%	2,659	2,569	3%
Interest income from Clients	2,540	2,586	1,466	-2%	73%	7,279	3,783	92%
Financial Product income	4,595	5,573	3,437	-18%	34%	13,290	8,759	52%
Mutual fund distribution	3,253	3,086	2,117	5%	54%	8,900	6,005	48%
Insurance distribution	1,249	2,333	1,263	-46%	-1%	4,104	2,594	58%
Other distribution income	93	154	57	-39%	63%	286	160	79%
Software Income	266	289	176	-8%	51%	855	681	26%
Other operational income	2,593	3,099	2,036	-16%	27%	8,271	5,387	54%
Total Operational income	17,169	21,846	15,222	-21%	13%	57,121	40,601	41%
Non operational Income	42	9	170	378%	-75%	63	940	-93%
Total income	17,211	21,855	15,392	-21%	12%	57,184	41,541	38%

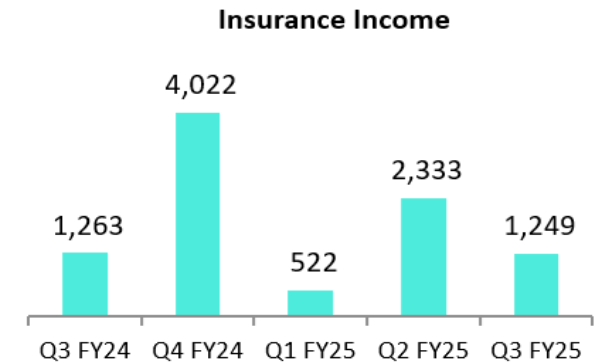
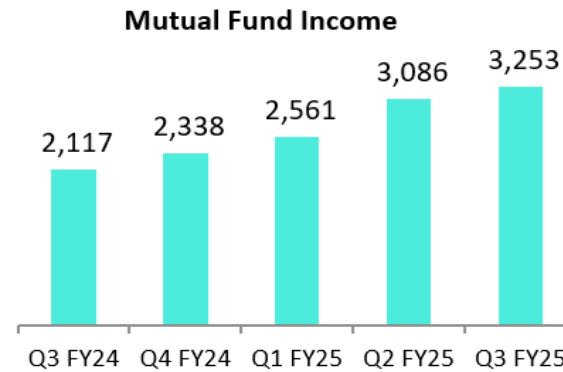
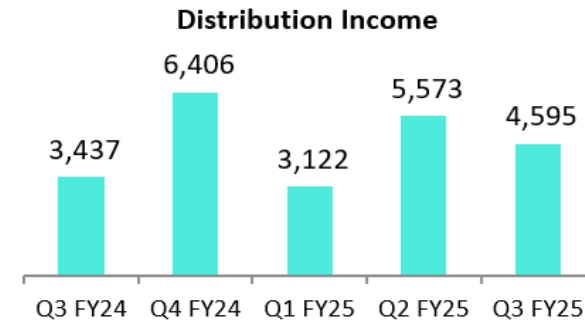
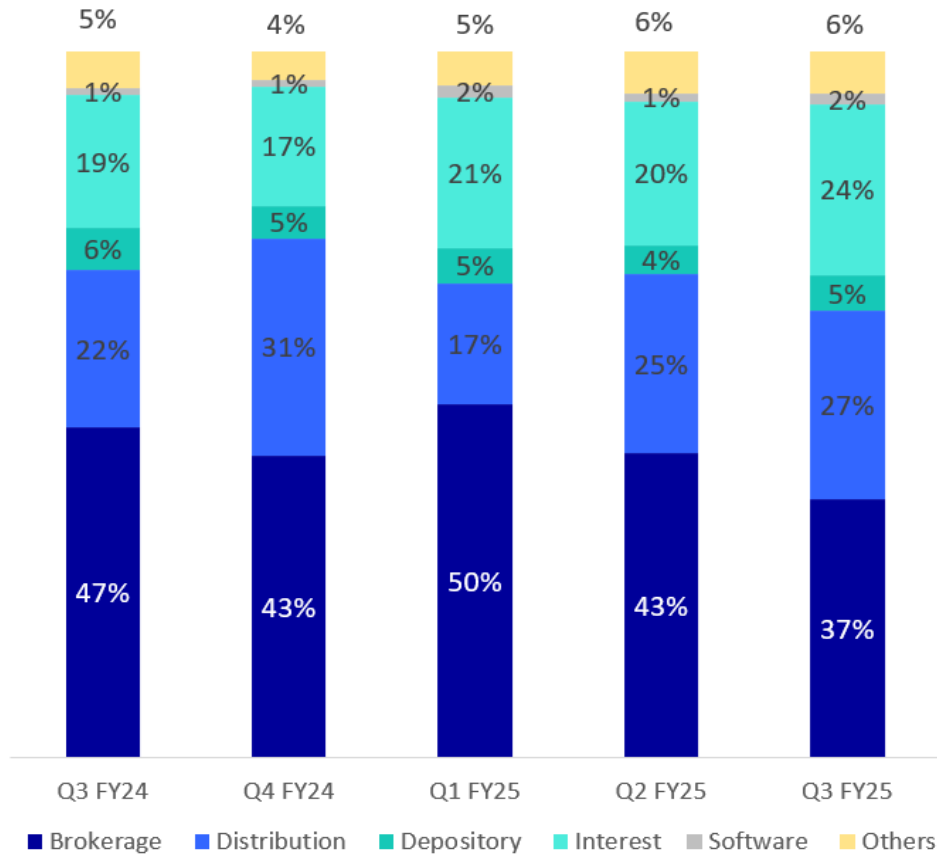
(₹ in lacs)

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' '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



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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