

31.10.2023

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

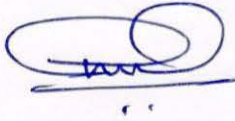
To,
The Manager,
Listing Department,
BSE Limited,
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai – 400 001.
Ph. No.022 22721233
Scrip Code : 532285

Dear Sir/Madam,

Sub: Earnings Update Q2 FY24 - 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 – Q2FY24 is enclosed herewith.

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



Liju K Johnson
Company Secretary





GEOJIT

PEOPLE YOU PROSPER WITH



INVESTOR PRESENTATION - 31st OCTOBER 2023

“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**, **Selfie**, **TraderX**, **Smartfolios**, and **FundsGenie** have been developed keeping different customer needs in mind and are immensely scalable to accommodate evolving requirements.

Over



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 ₹ 79,243 crore.



Multi channel client support points: Wide network of 501 offices, online, customer care and WhatsApp channel.



Over 13.33 lakh customers.

*The figures above are as on 30th Sep 2023. Currency: INR
Kerala State Industrial Development Corporation

Landmark events

1ST TO LAUNCH



Internet and mobile trading



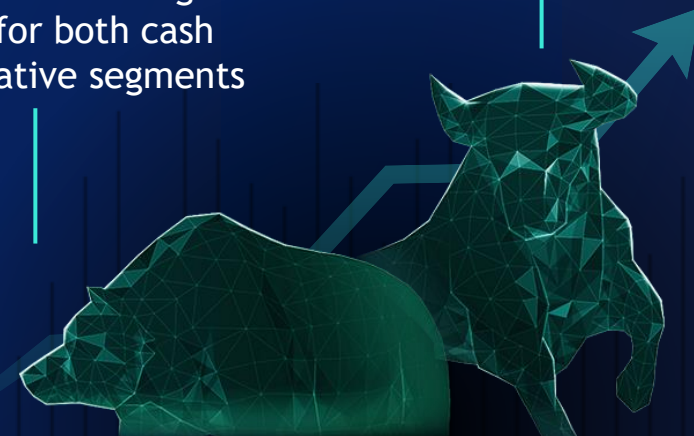
Depository transactions through the internet



Integrated trading system for both cash and derivative segments



Commodity trading in rubber, cardamom, gold and silver futures



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

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 take informed financial decisions.



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



Our Products and Services



INVEST

- Equity
- Mutual Fund
- Currency
- Commodities
- Sovereign Gold Bond
- IPO
- Gold ETF



MANAGE WEALTH

- Private Wealth Management
- 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



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 four unique portfolios

Advantage
Portfolio

Freedom
Portfolio

Dakshin
Portfolio

Ethical
Portfolio

Our PMS Portfolios have outperformed their respective benchmarks in most of the periods.

Our PMS Strategies: Freedom, Advantage, and Dakshin have been rated 5 star, 4 star and 2 star respectively, by CRISIL and PMS Bazaar for their performance in the quarter ended 31 December 2022.

As per regulations, the minimum investment amount is Rs. 50 lakhs for resident Indians and NRIs.

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

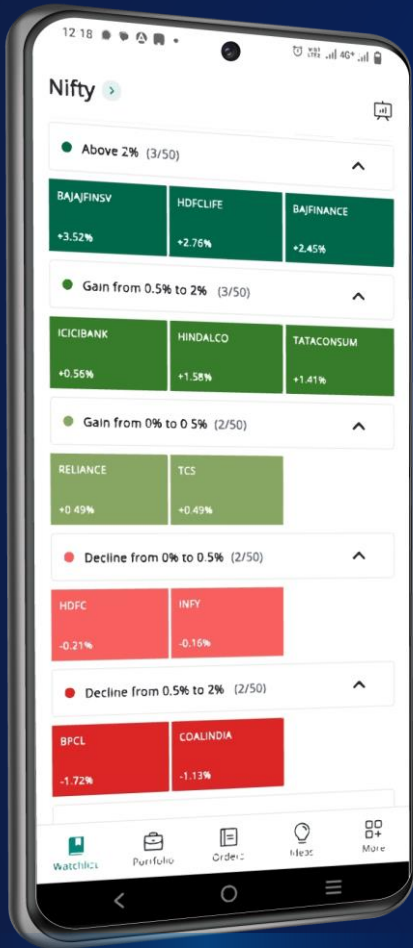
Classic

Guru

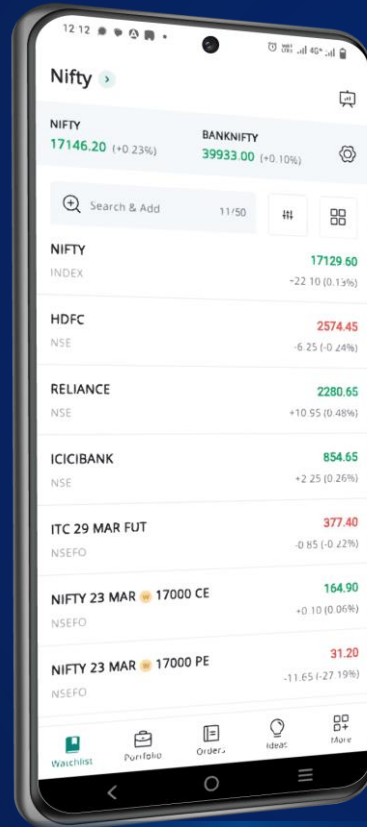
Vision

Alpha

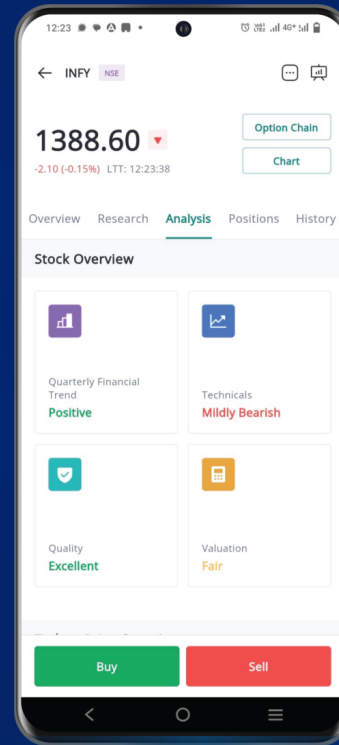
LMS



HEATMAP VIEW



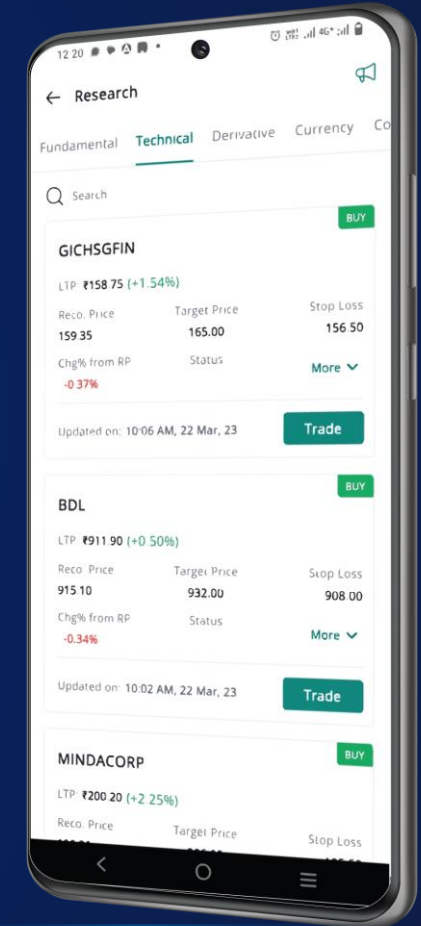
WATCHLIST



ANALYSIS

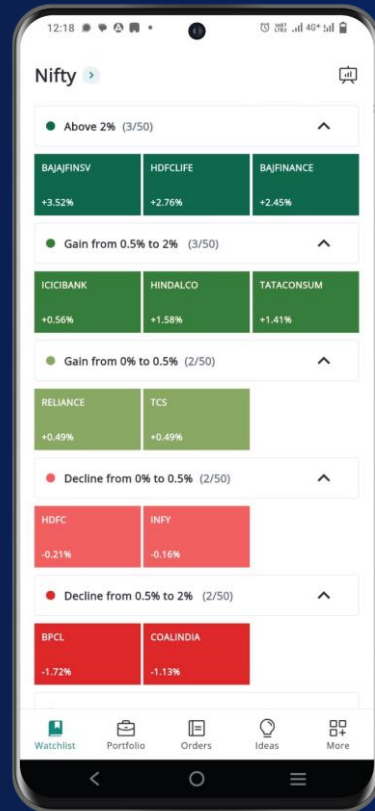


OPTIONS CHAIN



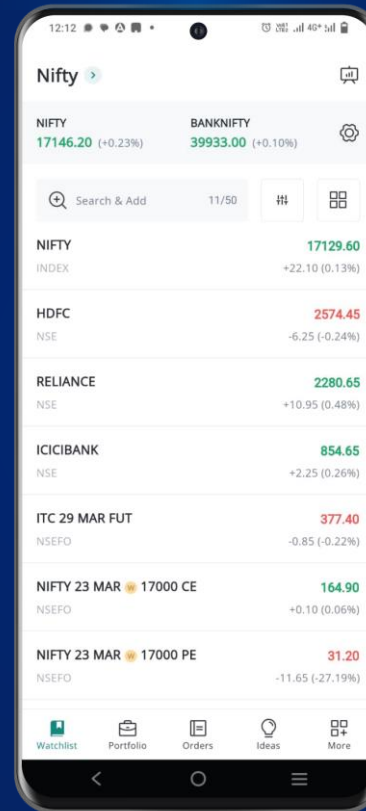
RESEARCH

HEATMAP VIEW



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

WATCHLIST

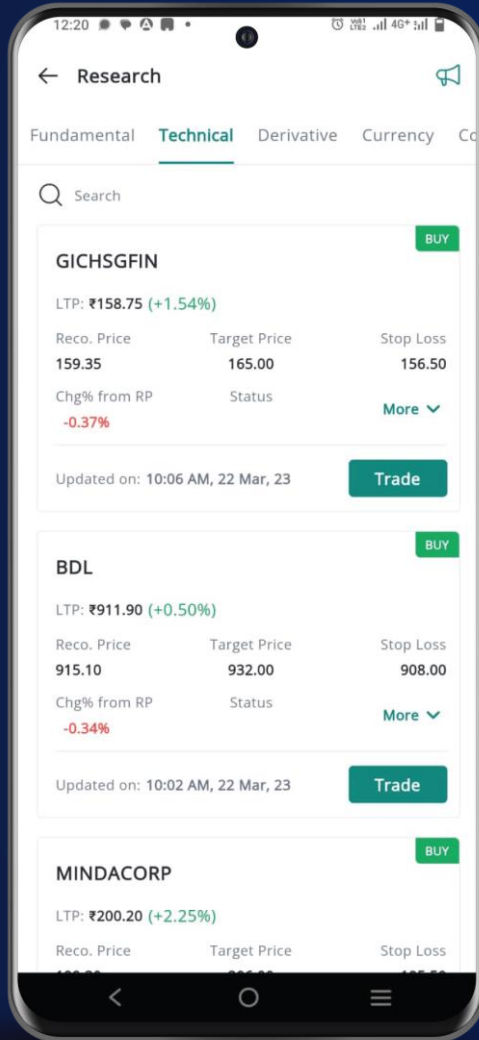


Watchlist is a useful tool for investors because it allows them to easily monitor the performance of specific securities in real-time.

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.

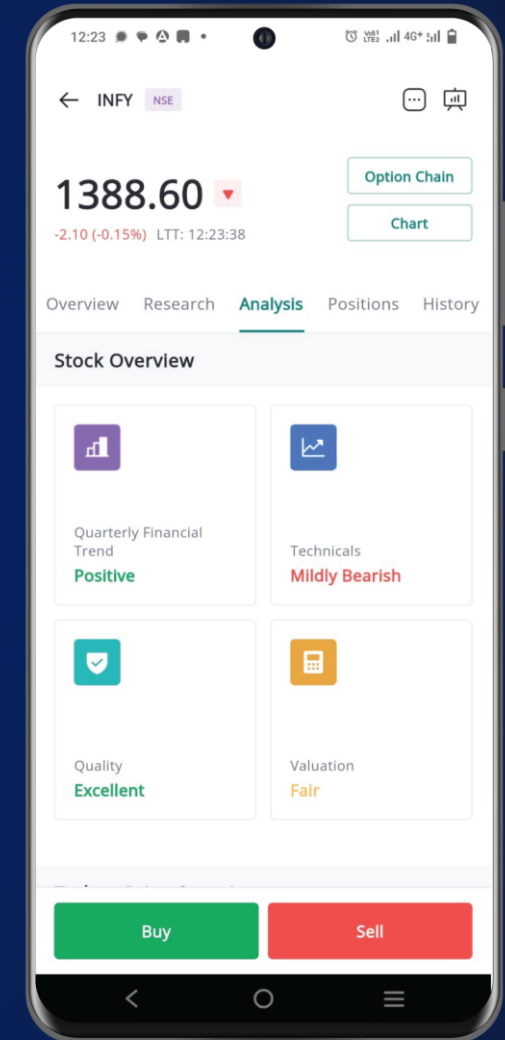


RESEARCH

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



495 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 September 2023

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

GeoJit entered into a business partnership with BBK in 2007

Provides investment services to NRIs



BBK GEOJIT SECURITIES KSC - KUWAIT

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



QBG GEOJIT SECURITIES LLC - OMAN

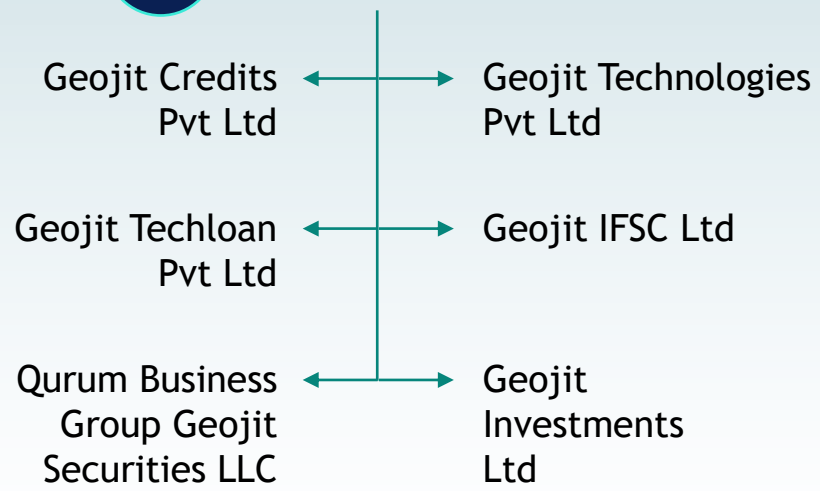
A subsidiary of GeoJit since 2011

Qurum Business Group (QBG) is another partner

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



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



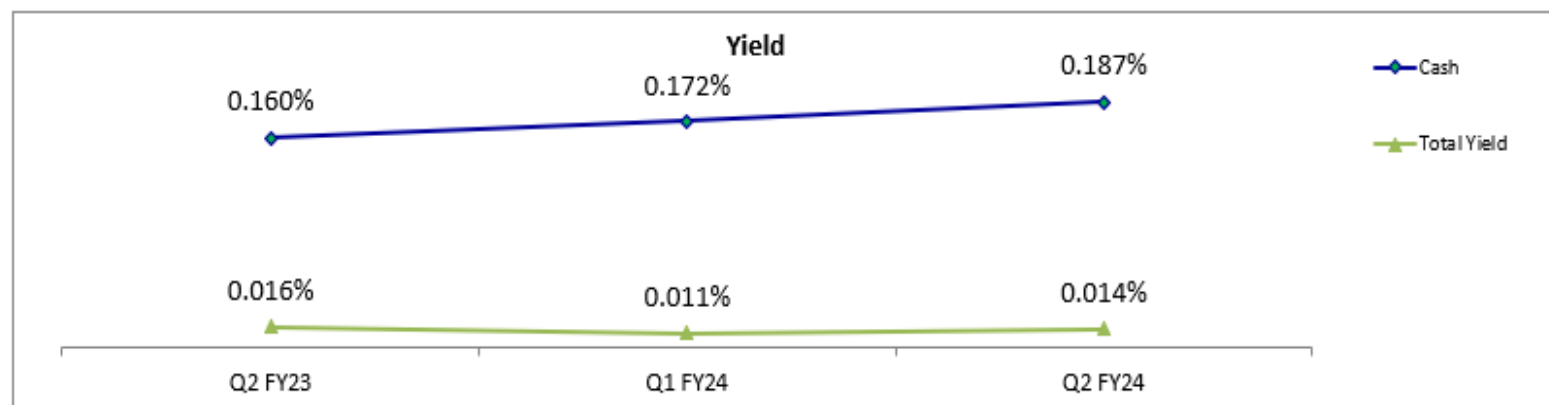
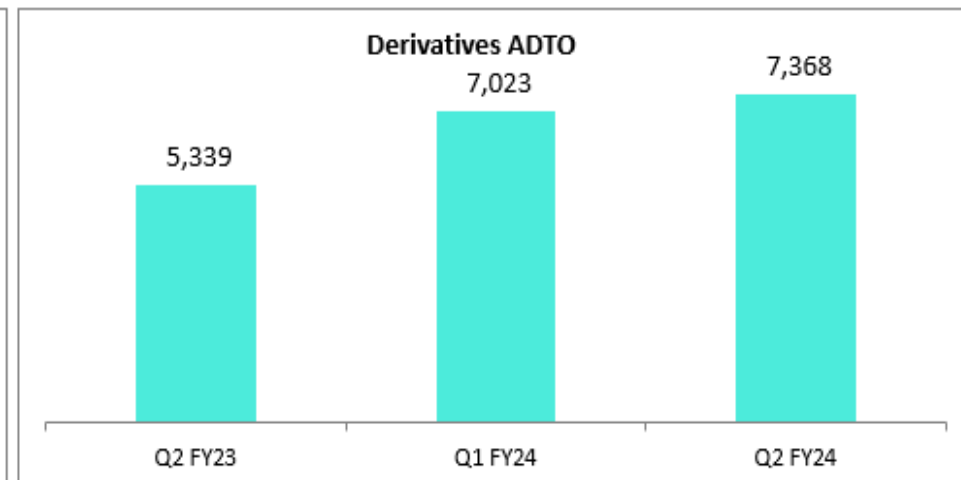
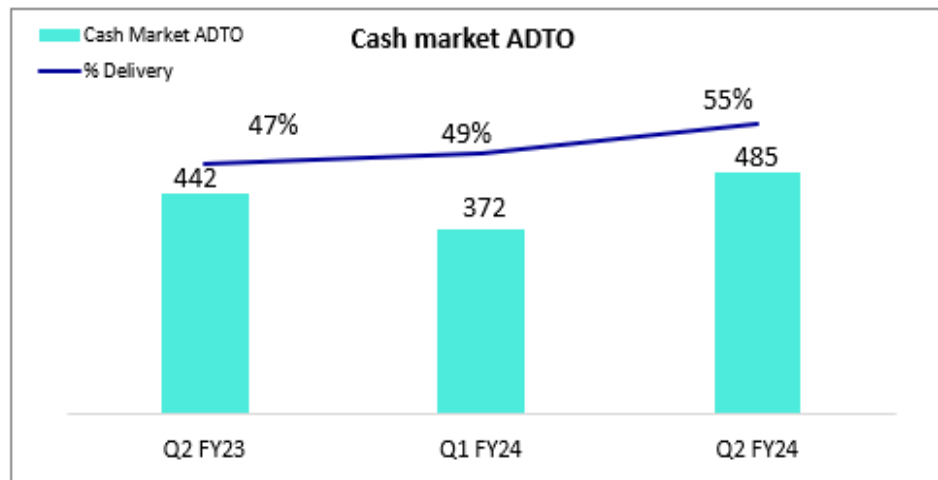
Bank Account

Demat Account

Online Trading account with Geojit

Brokerage Business

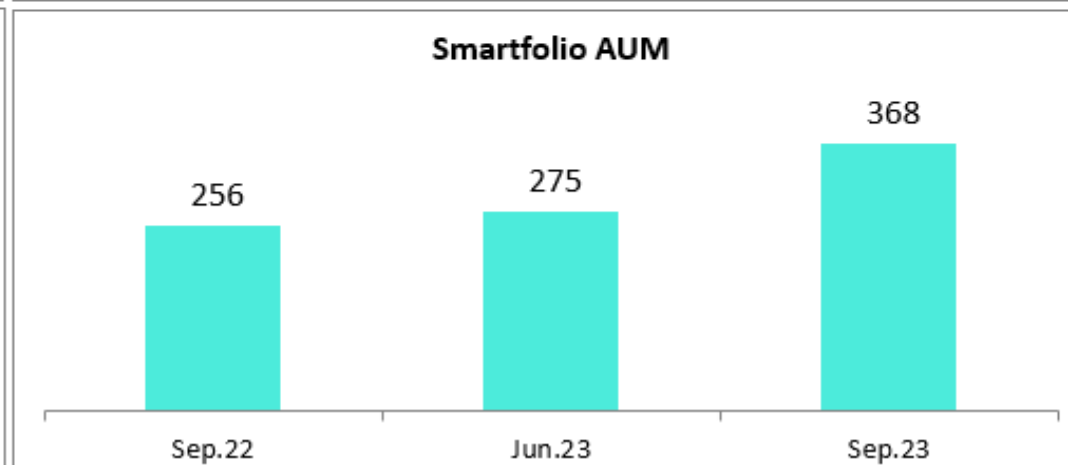
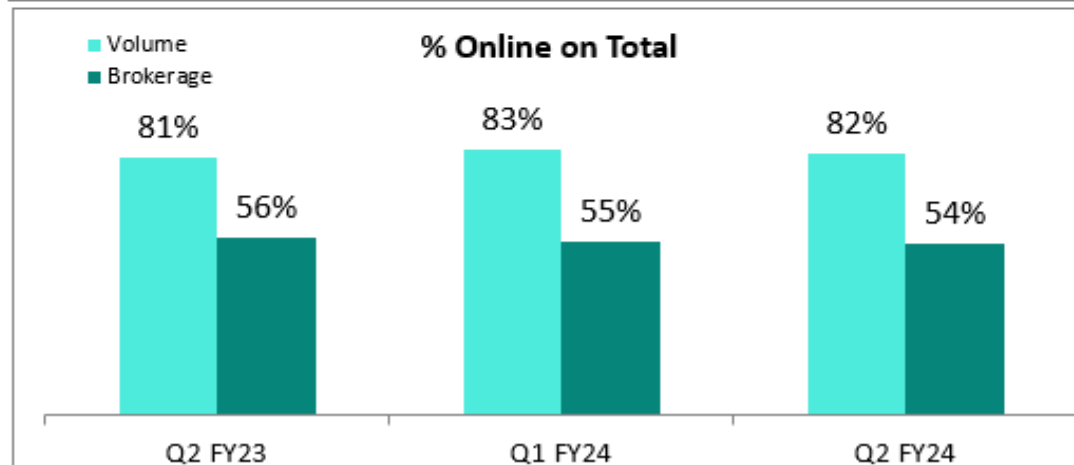
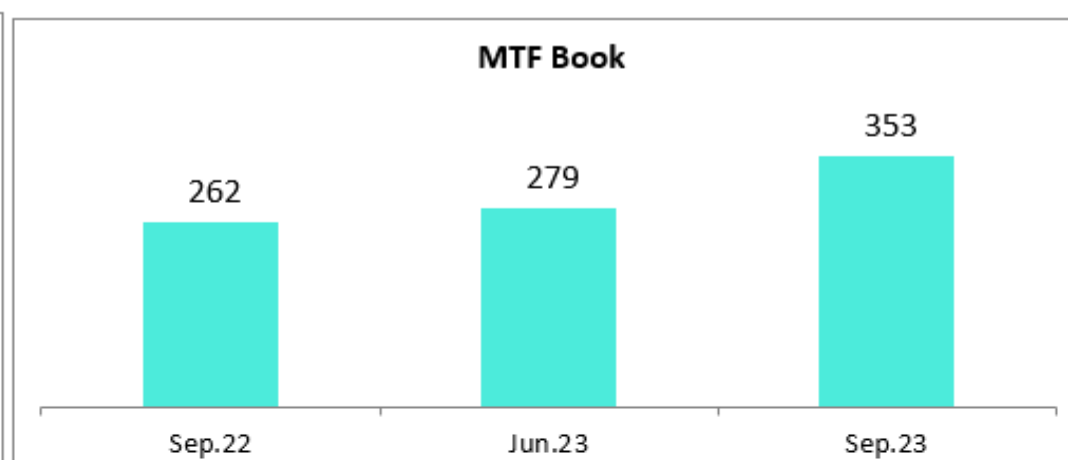
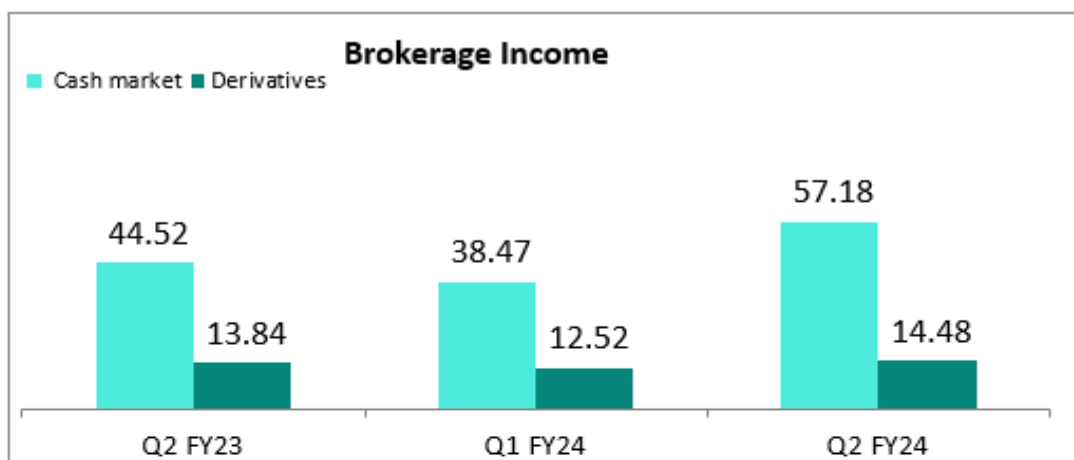
(₹ in Crores)



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



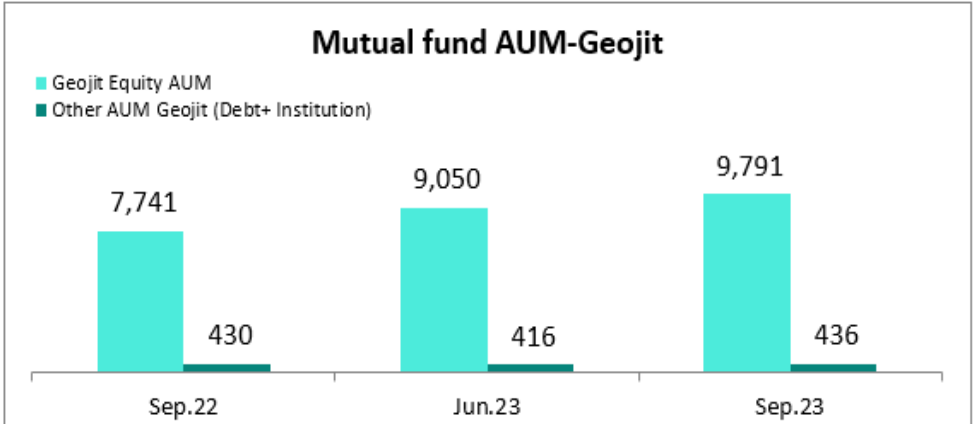
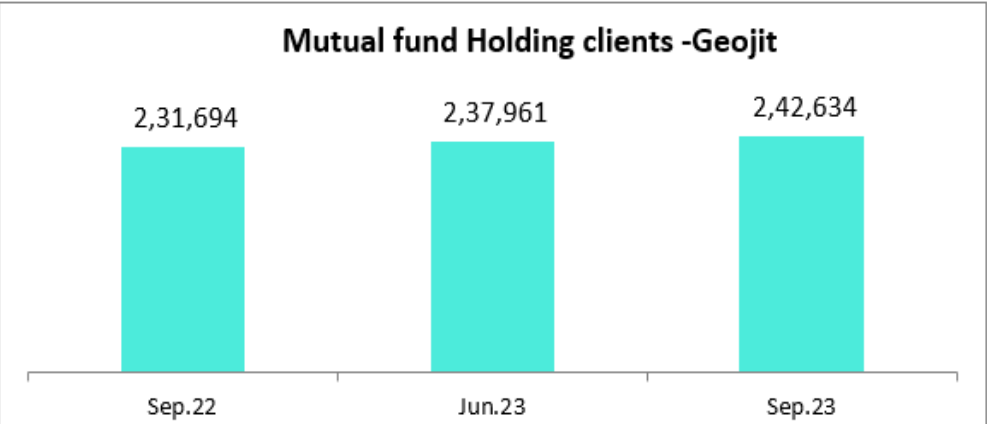
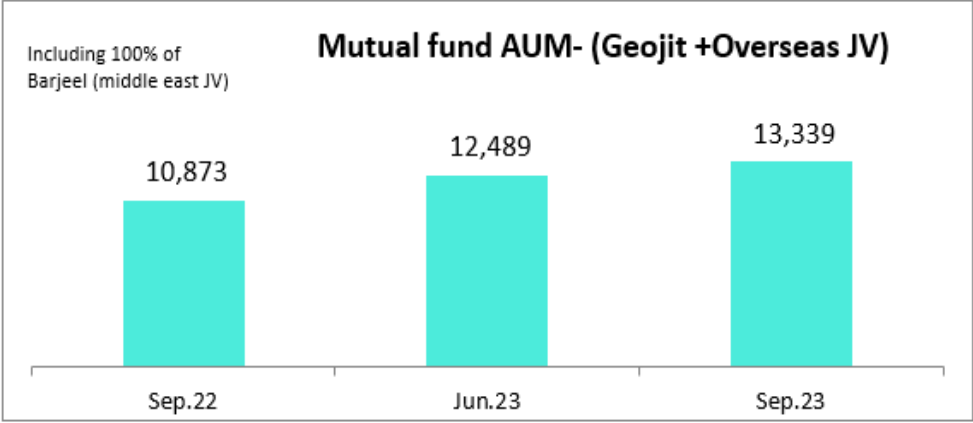
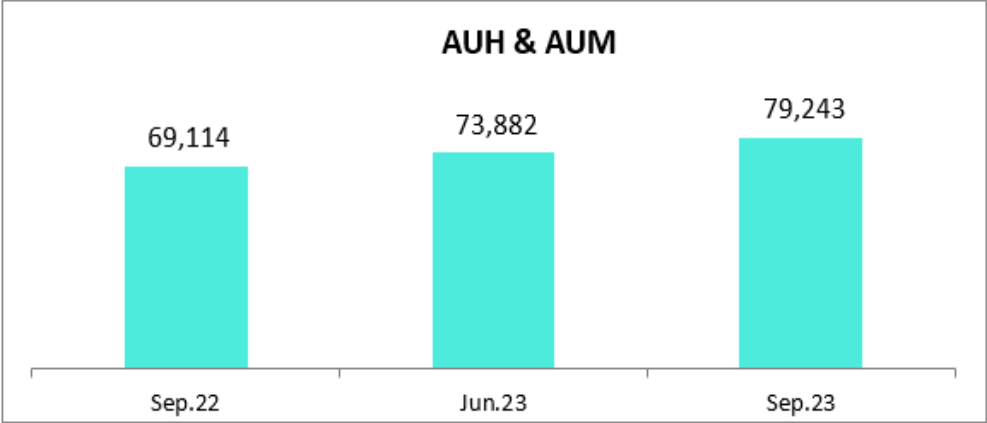
Brokerage Income, MTF Book and Smartfolios AUM



(₹ 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

₹1252 crore

 CLIENTS ADDED DURING Q2 FY24

30,063

 EMPLOYEES

2775

 Currently

over **82%**

of retail trading volumes are done via the internet (including mobile app)

 NETWORTH

₹821 crore

 Currently

over **95%**

Client Onboarding are done via online

Figures as on 30th September 2023

Consolidated Results



(₹ in lacs)

	Q2FY24	Q1FY24	Q2FY23	QoQ growth	YoY growth	H1FY24	H1FY23	YoY growth
Total Income	14,551	11,597	11,225	25%	30%	26,148	21,426	22%
PBT	4,832	2,913	3,116	66%	55%	7,745	5,968	30%
PAT	3,748	2,208	2,376	70%	58%	5,956	4,578	30%
Total Comprehensive Income	3,705	2,203	2,423	68%	53%	5,908	4,629	28%

Consolidated Results

(₹ in lacs)

	Q2FY24	Q1FY24	Q2FY23	QoQ growth	YoY growth	H1FY24	H1FY23	YoY growth
Operational income	14,394	10,985	11,220	31%	28%	25,379	21,408	19%
Other income	157	612	5	-74%	3227%	769	18	4166%
Total Income	14,551	11,597	11,225	25%	30%	26,148	21,426	22%
Employee benefit expenses	4,700	4,417	3,917	6%	20%	9,117	7,422	23%
Fees and commission expenses	2,153	1,529	1,605	41%	34%	3,682	3,070	20%
Depreciation, amortisation and impairment	720	722	731	0%	-1%	1,442	1,408	2%
Others	2,146	2,016	1,856	6%	16%	4,162	3,558	17%
Total Expenses	9,719	8,684	8,109	12%	20%	18,403	15,458	19%
PBT	4,832	2,913	3,116	66%	55%	7,745	5,968	30%
PAT (Profit for the period)	3,748	2,208	2,376	70%	58%	5,956	4,578	30%
Other Comprehensive Income	(43)	(5)	47			(48)	51	
Total Comprehensive Income	3,705	2,203	2,423	68%	53%	5,908	4,629	28%



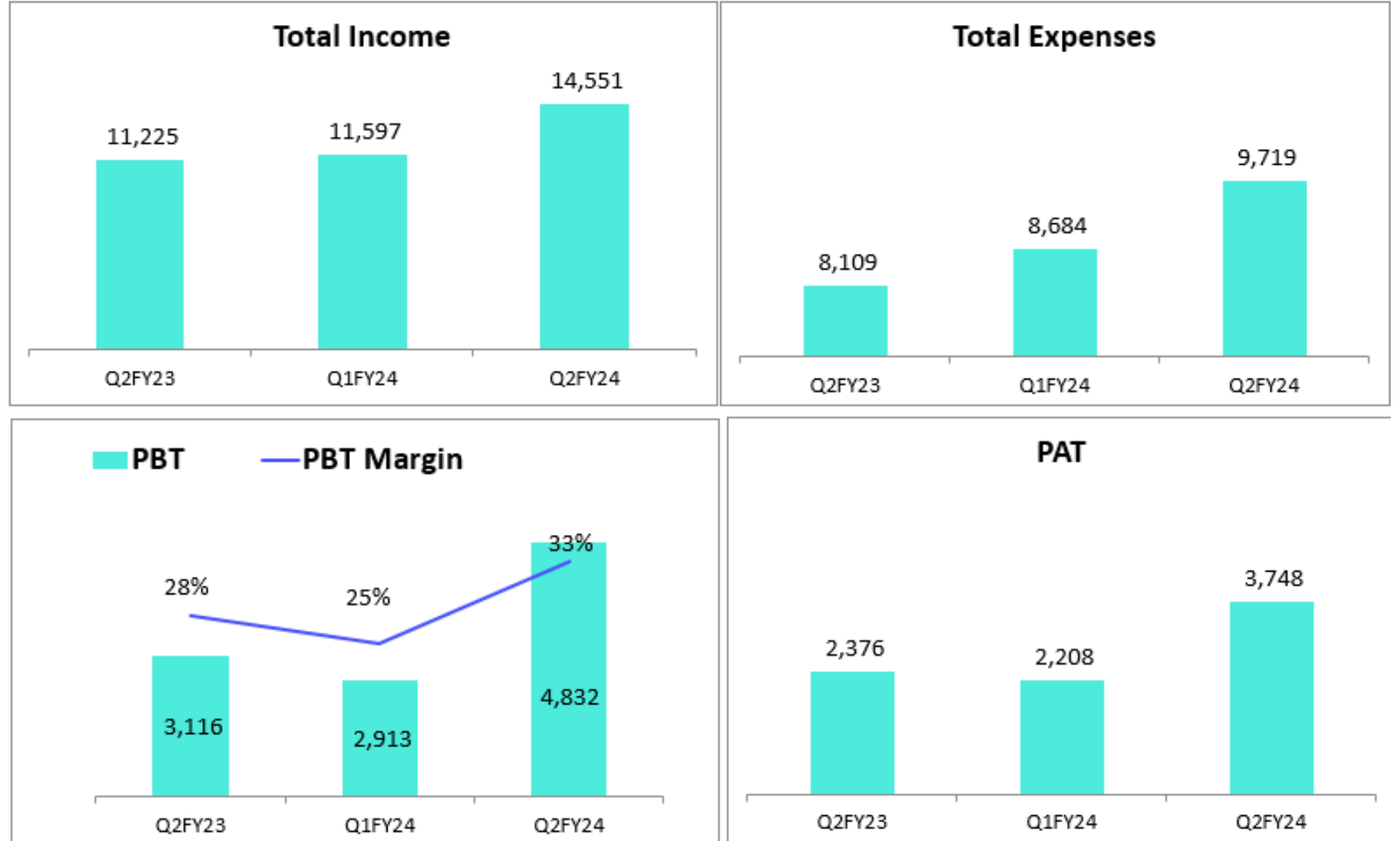
Consolidated Revenue mix

(₹ in lacs)

	Q2FY24	Q1FY24	Q2FY23	QoQ growth	YoY growth	H1FY24	H1FY23	YoY growth
Equity and Equity related	9,260	6,941	7,555	33%	23%	16,201	14,528	12%
Brokerage Services	7,141	5,084	5,828	40%	23%	12,225	10,982	11%
Depository Services	891	769	706	16%	26%	1,660	1,385	20%
Interest income from Clients	1,228	1,088	1,021	13%	20%	2,316	2,161	7%
Financial Product income	3,119	2,203	2,324	42%	34%	5,322	4,215	26%
Mutual fund distribution	2,017	1,871	1,795	8%	12%	3,888	3,408	14%
Insurance distribution	1,066	266	466	301%	129%	1,332	669	99%
Other distribution income	36	66	63	-44%	-42%	102	136	-25%
Software Income	235	270	242	-13%	-3%	505	511	-1%
Other operational income	1,780	1,571	1,099	13%	62%	3,351	2,156	55%
Total Operational income	14,394	10,985	11,220	31%	28%	25,379	21,408	19%
Non operational Income	157	612	5	-74%	3227%	769	18	4166%
Total income	14,551	11,597	11,225	25%	30%	26,148	21,426	22%

Financial Trend

(₹ in lacs)

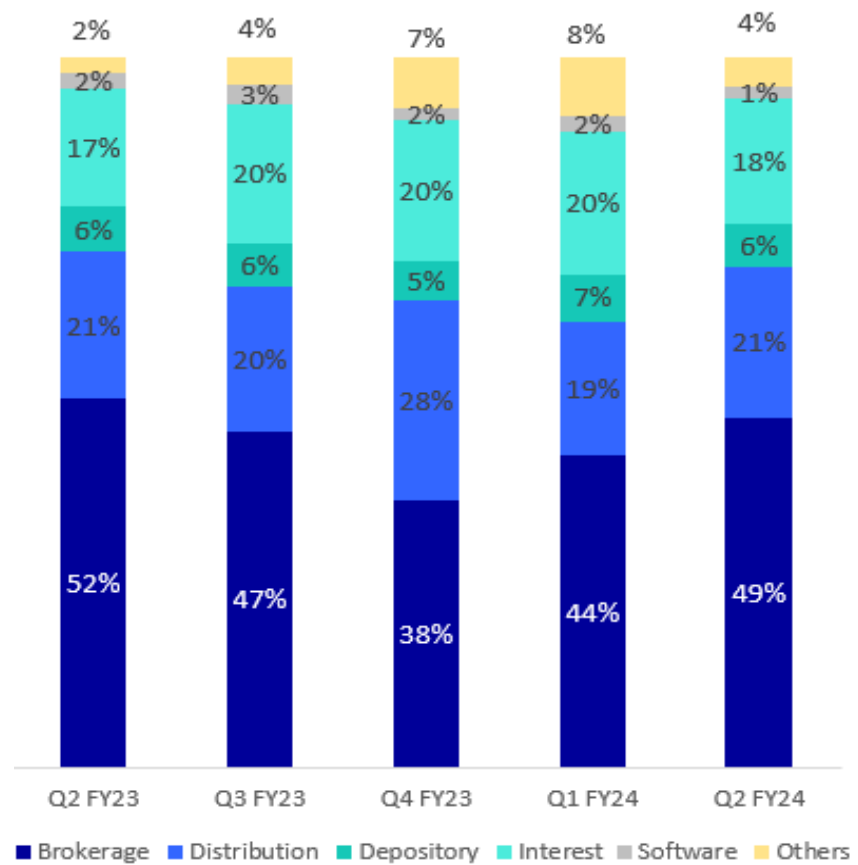


Revenue Mix

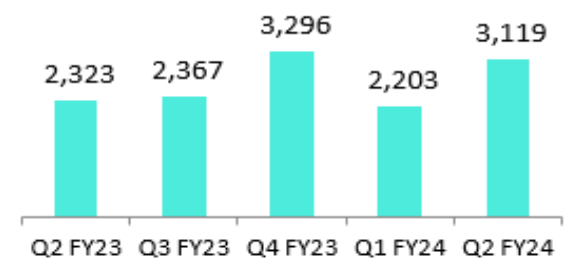


(₹ in lacs)

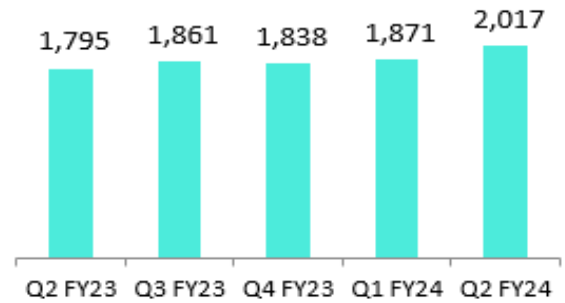
Revenue Mix



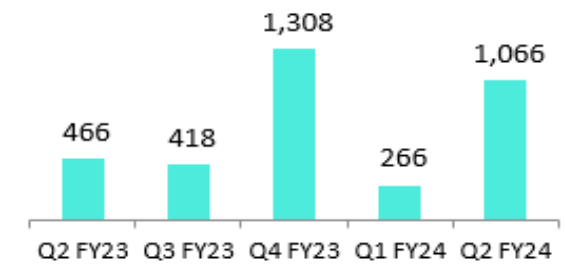
Distribution Income



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

Digital asset creation for Kerala History Museum in association with Madhavan Nayar Foundation



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



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



UDBODH- Free dementia day care center.



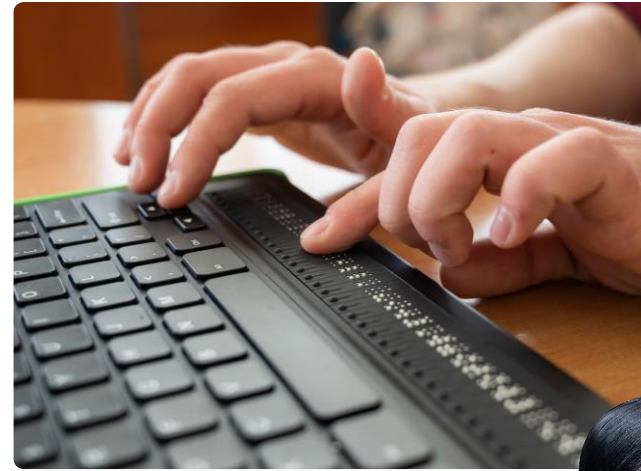
Corporate Social Responsibility

WOMEN EMPOWERMENT

Vocational training for women at Vocational Training Center, Pothanikkad, Kerala.



Livelihood enhancement program for visually impaired women at Pothanikkad, Kerala provides vocational training like computer training, chair caning, book binding, daily living skills etc. Braille Education and General Education are also taught.





THANK YOU

GEOJIT FINANCIAL SERVICES LTD.

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Phone: 484 2901000

www.geojit.com

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