

30.04.2024

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 Q4 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 – Q4FY24 is enclosed herewith.

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



**Liju K Johnson**  
Company Secretary





# GEOJIT

PEOPLE YOU PROSPER WITH



## INVESTOR PRESENTATION - 30<sup>th</sup> APRIL 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 ₹ 93,091 crore.



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



Over 13.89 lakh customers.

*The figures above are as on 31<sup>st</sup> March 2024. Currency: INR  
\*Kerala State Industrial Development Corporation*

# Landmark events

**1<sup>ST</sup> 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

# 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



# 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 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.

# 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

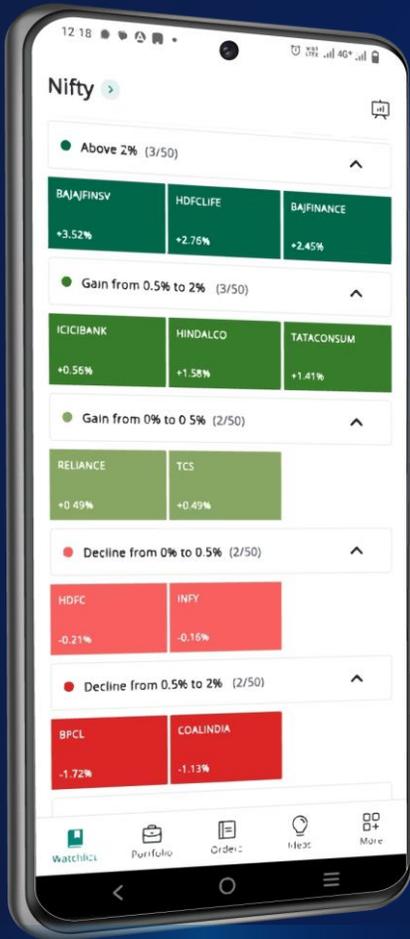
Guru

Vision

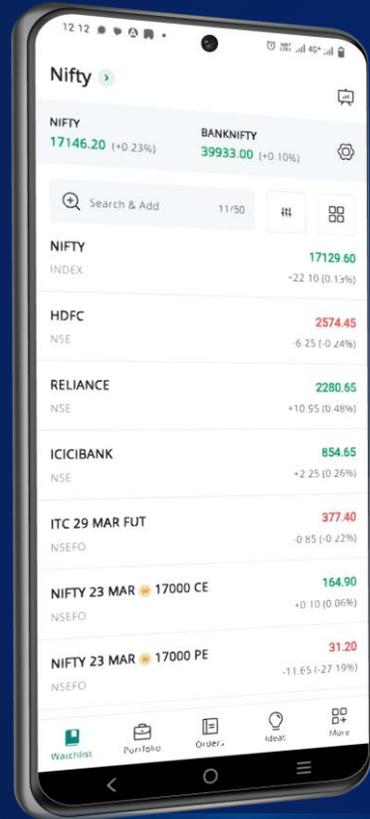
Alpha

LMS

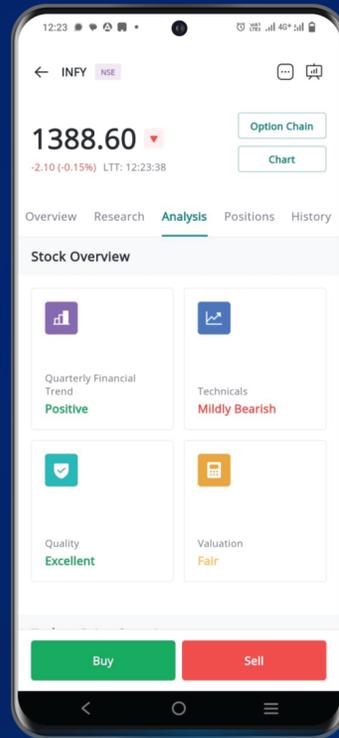
Evergreen  
Plus



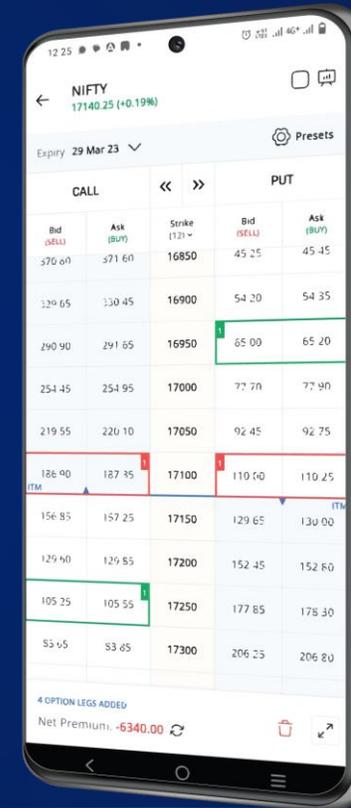
HEATMAP VIEW



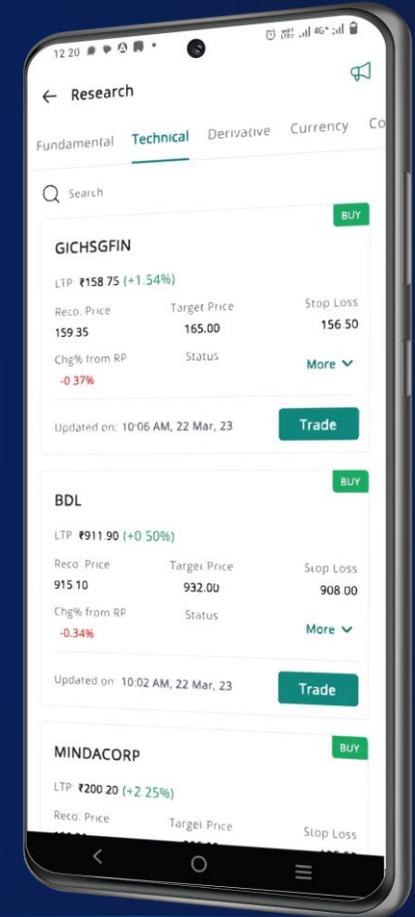
WATCHLIST



ANALYSIS

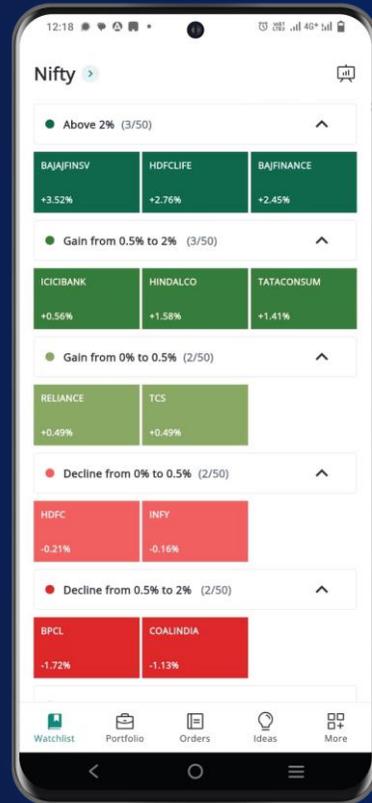


OPTIONS CHAIN



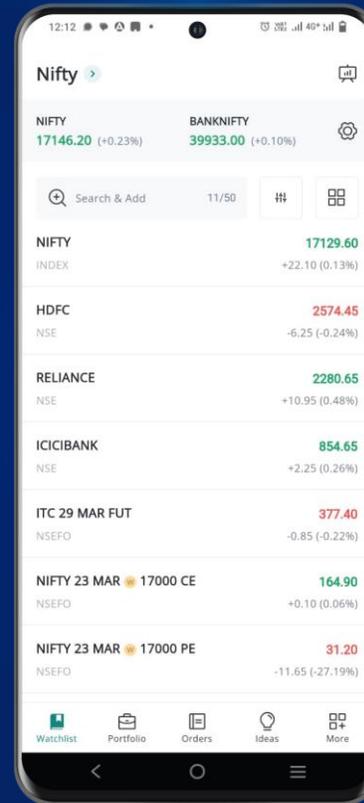
RESEARCH

## HEATMAP VIEW



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

## WATCHLIST

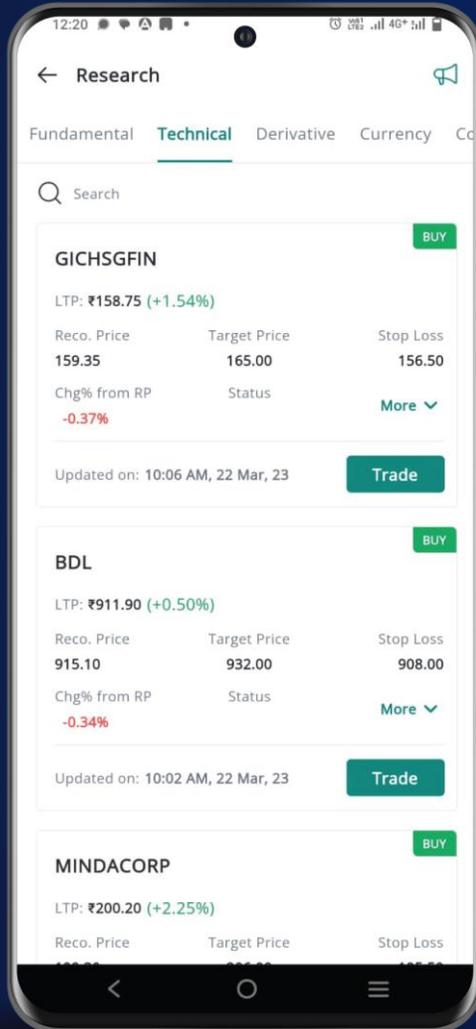


Watchlist is a useful tool for investors because it allows them to easily monitor the performance of specific securities in real-time.

## 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.

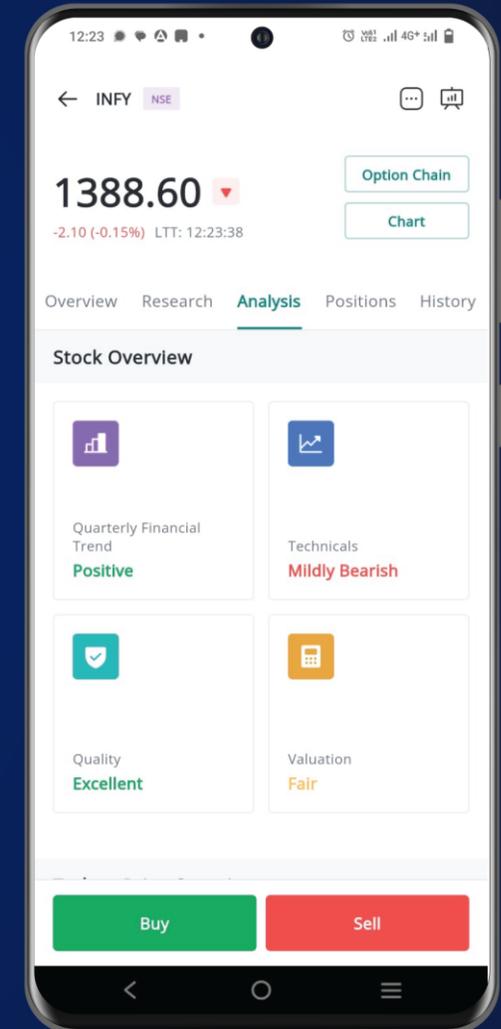


## RESEARCH

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 31<sup>st</sup> March 2024  
503 Offices including abroad

# 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 BUSINESS CONSULTANCY AND INFORMATION (KSCC)- KUWAIT**

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



## **QBG GEOJIT SECURITIES LLC - OMAN**

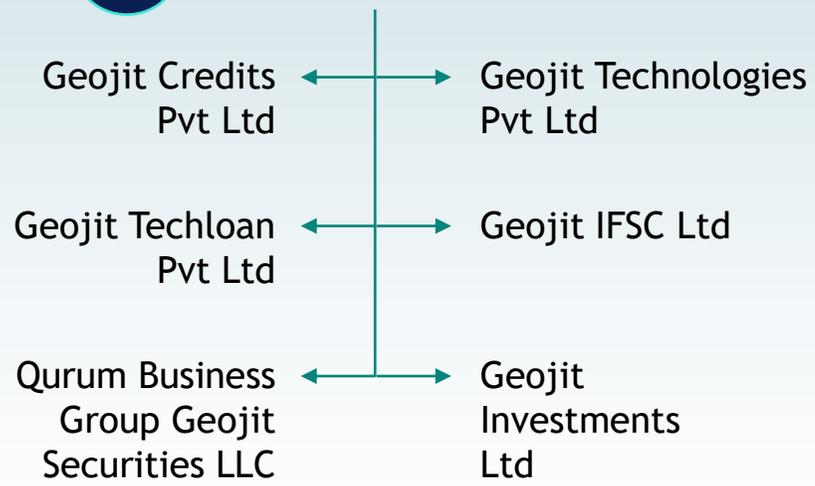
A subsidiary of Geojit since 2011 ,along with

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

 <b>IDFC FIRST Bank</b> <small>(only NRE accounts)</small> 		
 <b>FEDERAL BANK</b> <small>YOUR PERFECT BANKING PARTNER</small>		
		 <small>Joy of banking</small>

## NRI Repatriable (NRE) PIS

 <b>FEDERAL BANK</b> <small>YOUR PERFECT BANKING PARTNER</small>		 <b>BBK</b> <small>بنك البحرين والكويت</small>
		
		

# 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



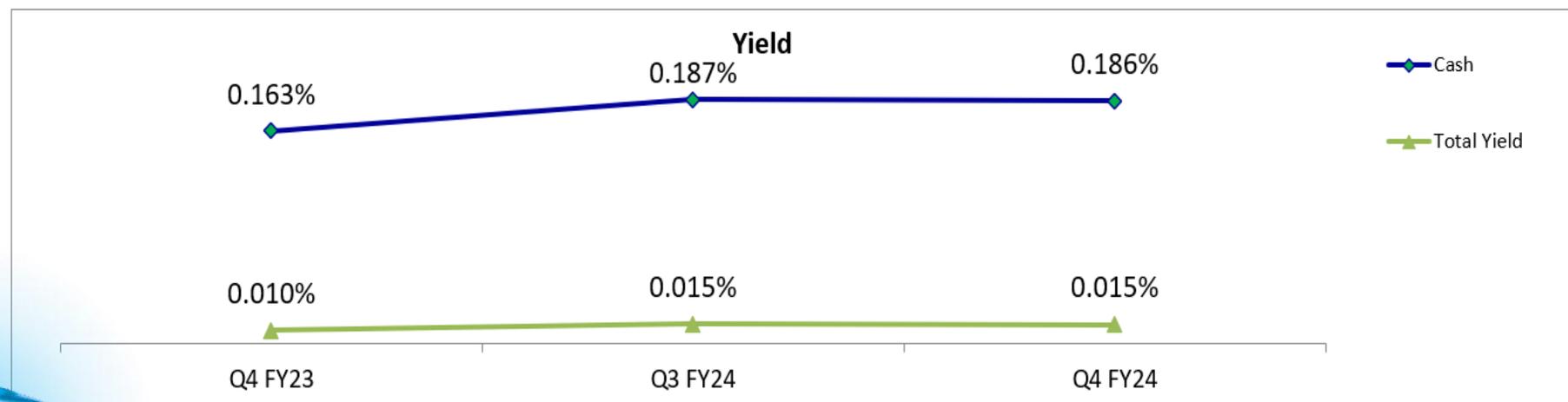
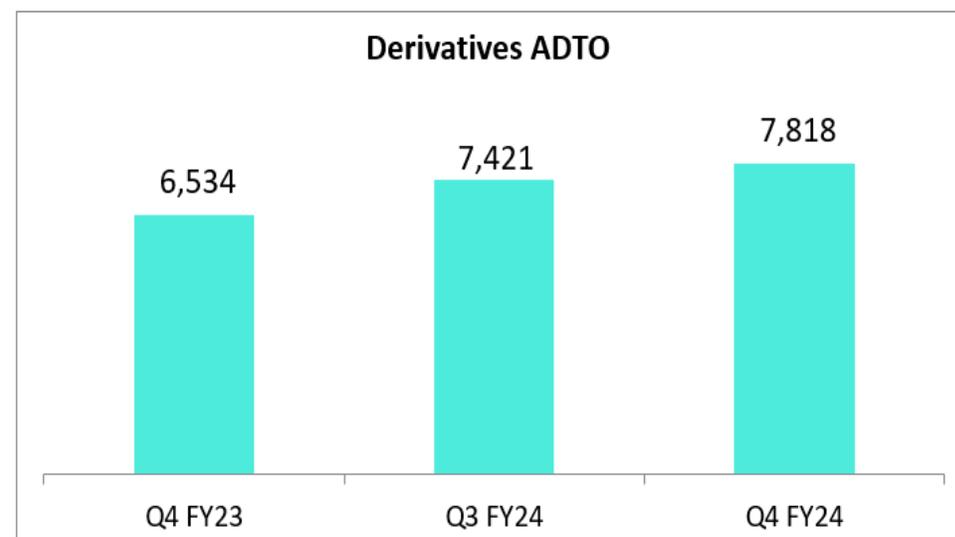
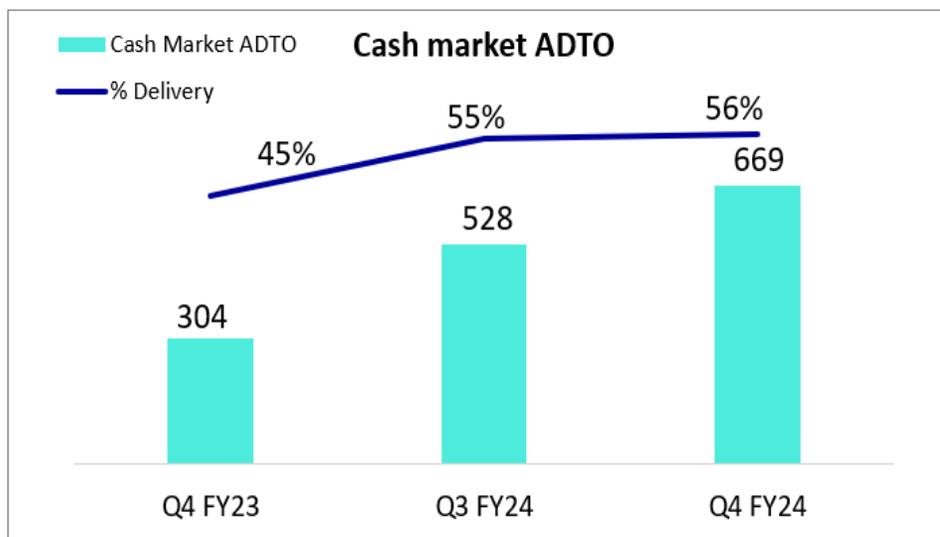
Bank Account

Demat Account

Online Trading account with Geojit

# Brokerage Business

( ₹ in Crores )



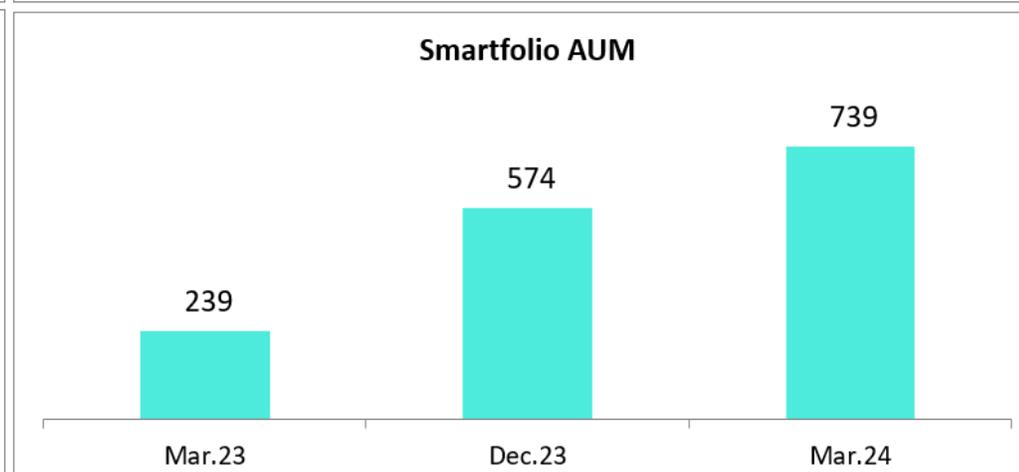
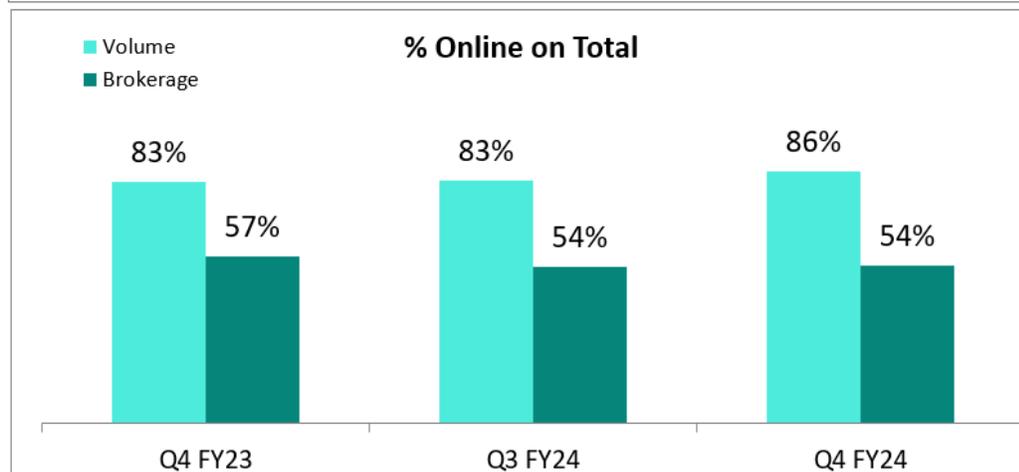
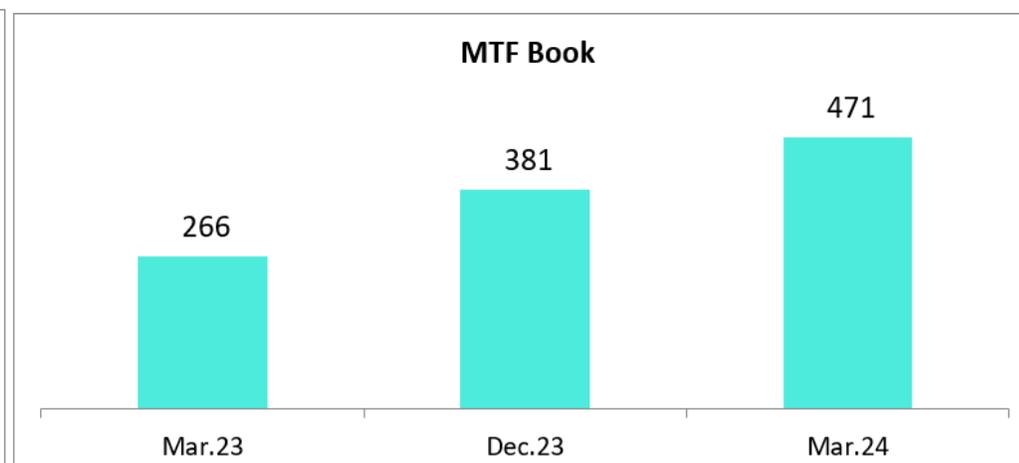
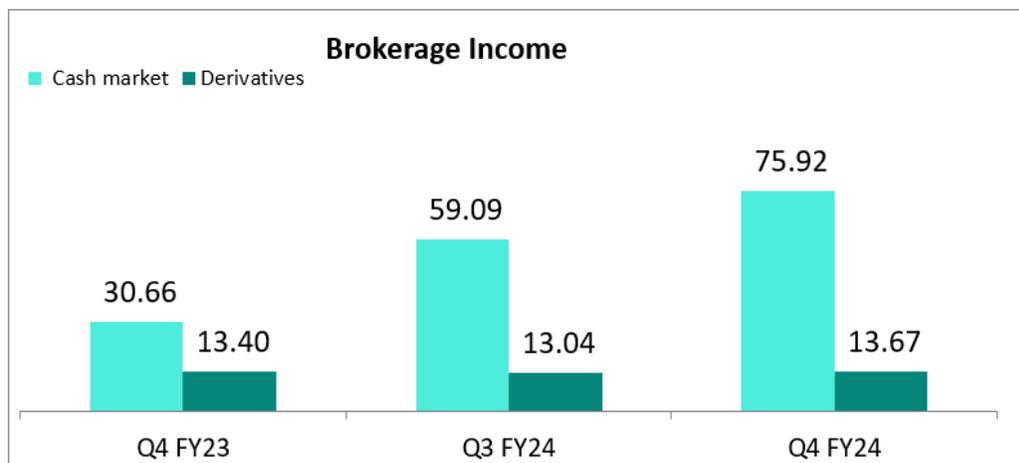
ADTO - Average daily turnover. Derivative includes Equity F&O CDS and Commodity



# Brokerage Income, MTF Book and Smartfolios AUM

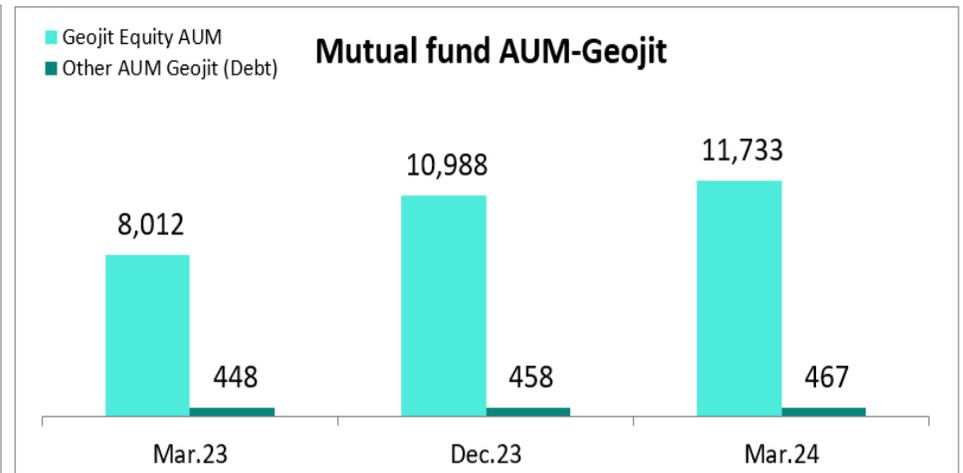
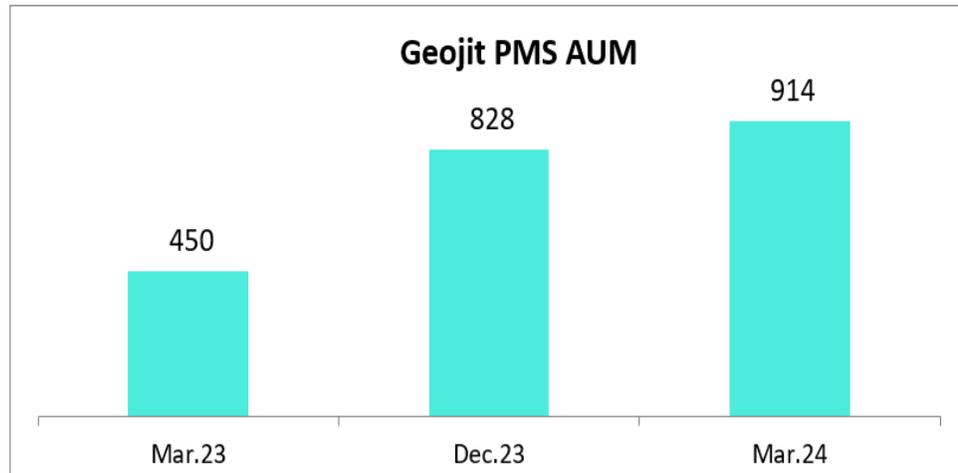
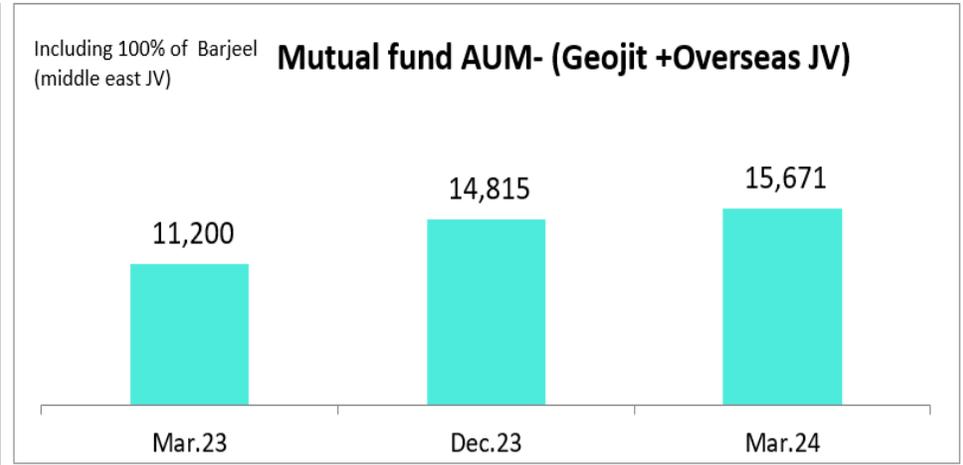
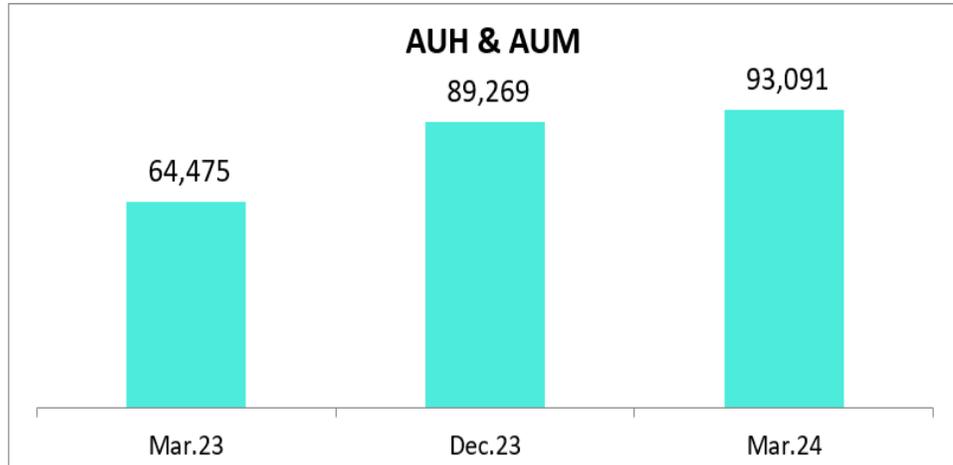


( ₹ in Crores )



# Assets

( ₹ in Crores )

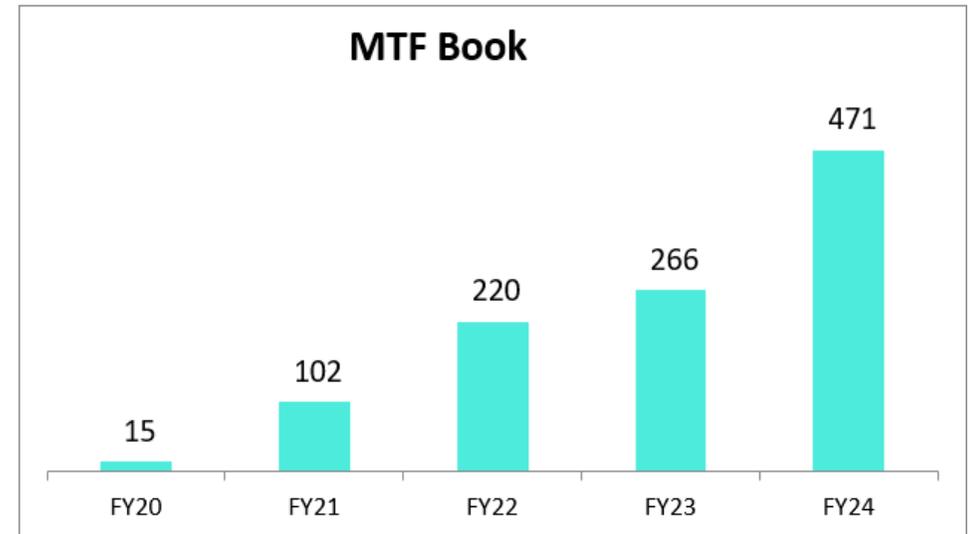
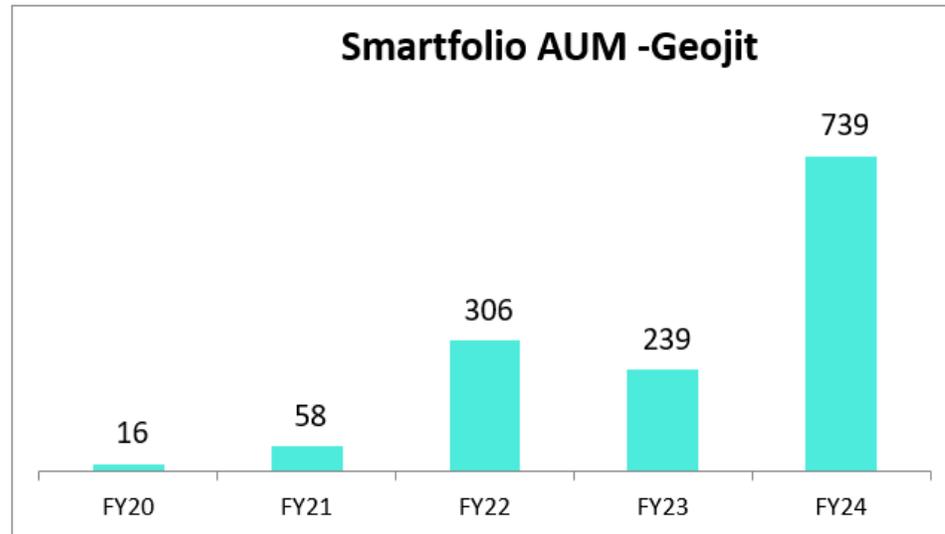
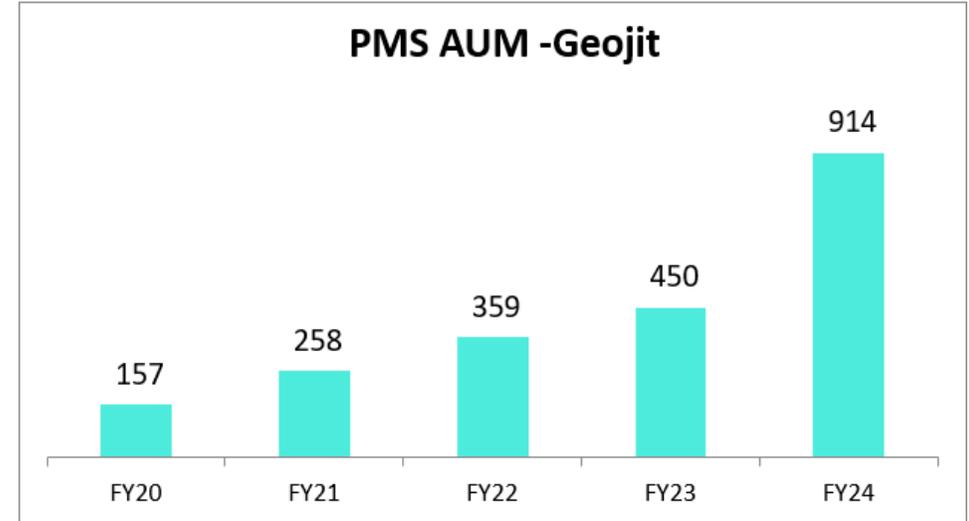
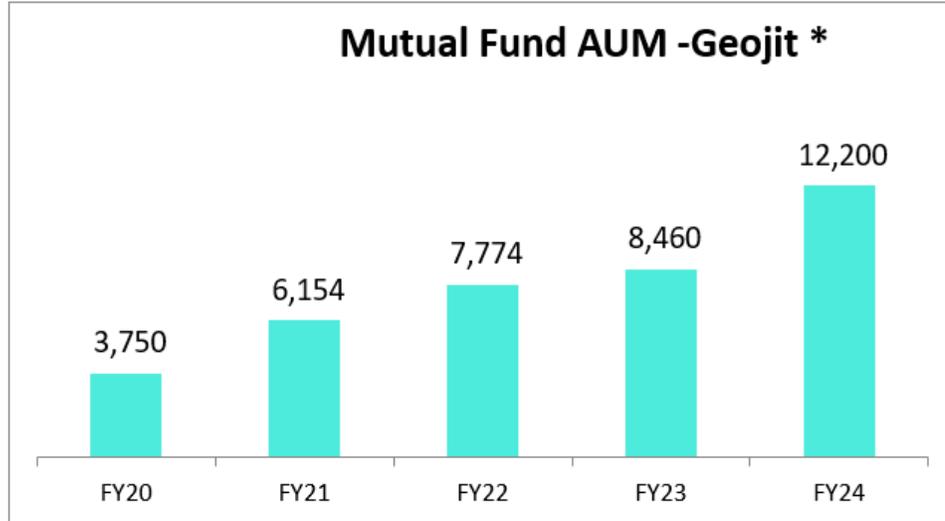


AUH – Asset under holding – Demat holding value of Geojit Clients  
 AUM – Assets under Management – Mutual Fund holding of Geojit Clients  
 Equity AUM includes Equity, ELSS, Index funds and Hybrid funds excluding Conservative funds and Arbitrage funds.



( ₹ in Crores )

# Assets- 5Year trend



\* Excluding Mutual fund AUM of JV's





 MARKET  
CAPITALIZATION

**₹1535** crore

 CLIENTS ADDED  
DURING Q4 FY24

**32,080**

 EMPLOYEES

**2904**

 Currently

over **86%**

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

 NETWORTH

**₹912** crore

 Currently

over **94%**

Client Onboarding are  
done via online

# Consolidated Results



( ₹ in lacs )

	Q4FY24	Q3FY24	Q4FY23	QoQ growth	YoY growth	FY24	FY23	YoY growth
<b>Total Income</b>	<b>20,856</b>	<b>15,392</b>	<b>11,683</b>	<b>36%</b>	<b>79%</b>	<b>62,397</b>	<b>44,763</b>	<b>39%</b>
<b>PBT</b>	<b>6,638</b>	<b>4,814</b>	<b>2,893</b>	<b>38%</b>	<b>129%</b>	<b>19,197</b>	<b>11,894</b>	<b>61%</b>
<b>PAT</b>	<b>5,191</b>	<b>3,791</b>	<b>3,015</b>	<b>37%</b>	<b>72%</b>	<b>14,938</b>	<b>10,096</b>	<b>48%</b>
<b>Total Comprehensive Income</b>	<b>5,245</b>	<b>3,766</b>	<b>2,960</b>	<b>39%</b>	<b>77%</b>	<b>14,919</b>	<b>10,114</b>	<b>48%</b>

# Consolidated Results

( ₹ in lacs )

	Q4FY24	Q3FY24	Q4FY23	QoQ growth	YoY growth	FY24	FY23	YoY growth
Operational income	20,812	15,222	11,082	37%	88%	61,413	43,929	40%
Other income	44	170	601	-74%	-93%	984	834	18%
<b>Total Income</b>	<b>20,856</b>	<b>15,392</b>	<b>11,683</b>	<b>36%</b>	<b>79%</b>	<b>62,397</b>	<b>44,763</b>	<b>39%</b>
Employee benefit expenses	7,685	5,277	4,480	46%	72%	22,078	16,040	38%
Fees and commission expenses	2,767	2,189	1,373	26%	102%	8,639	6,124	41%
Depreciation, amortisation and impairment	752	704	753	7%	0%	2,897	2,884	0%
Others	3,014	2,408	2,184	25%	38%	9,585	7,821	23%
<b>Total Expenses</b>	<b>14,218</b>	<b>10,578</b>	<b>8,790</b>	<b>34%</b>	<b>62%</b>	<b>43,200</b>	<b>32,869</b>	<b>31%</b>
PBT	6,638	4,814	2,893	38%	129%	19,197	11,894	61%
PAT (Profit for the period)	5,191	3,791	3,015	37%	72%	14,938	10,096	48%
Other Comprehensive Income	54	(25)	(55)			(19)	18	
<b>Total Comprehensive Income</b>	<b>5,245</b>	<b>3,766</b>	<b>2,960</b>	<b>39%</b>	<b>77%</b>	<b>14,919</b>	<b>10,114</b>	<b>48%</b>



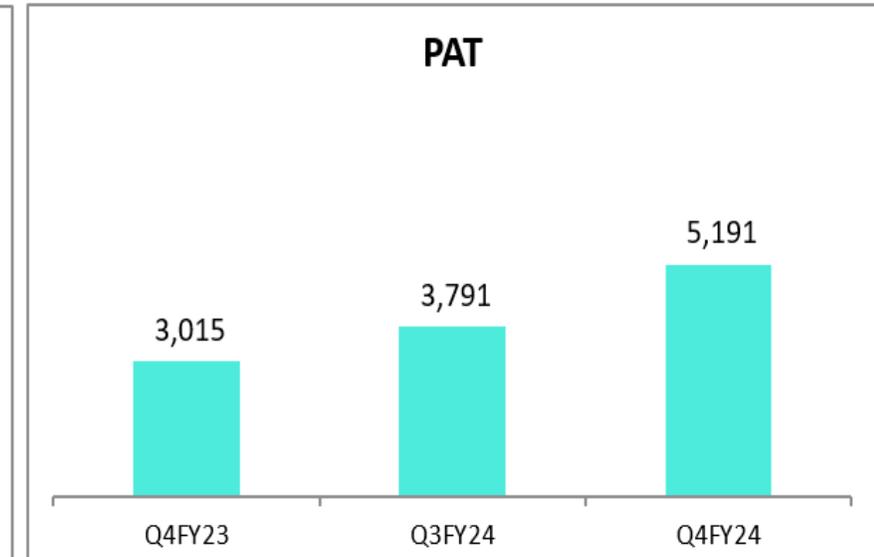
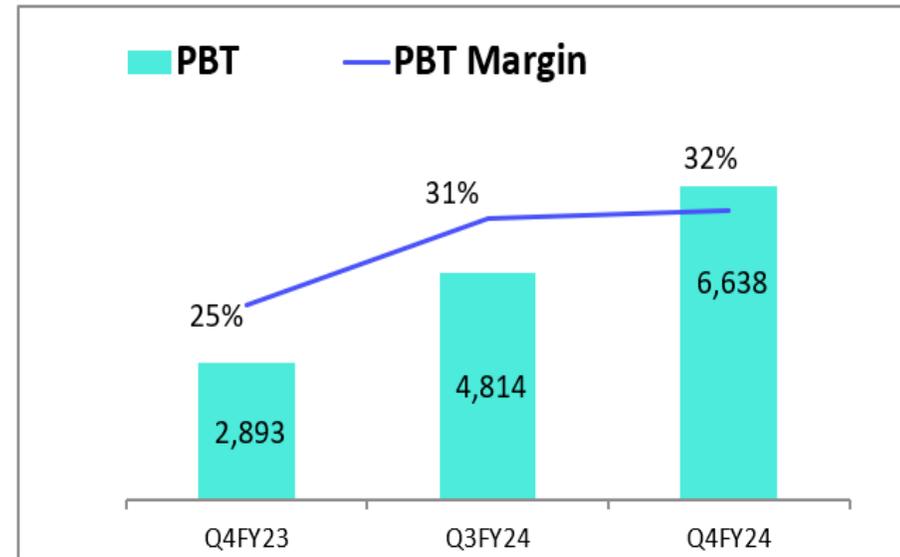
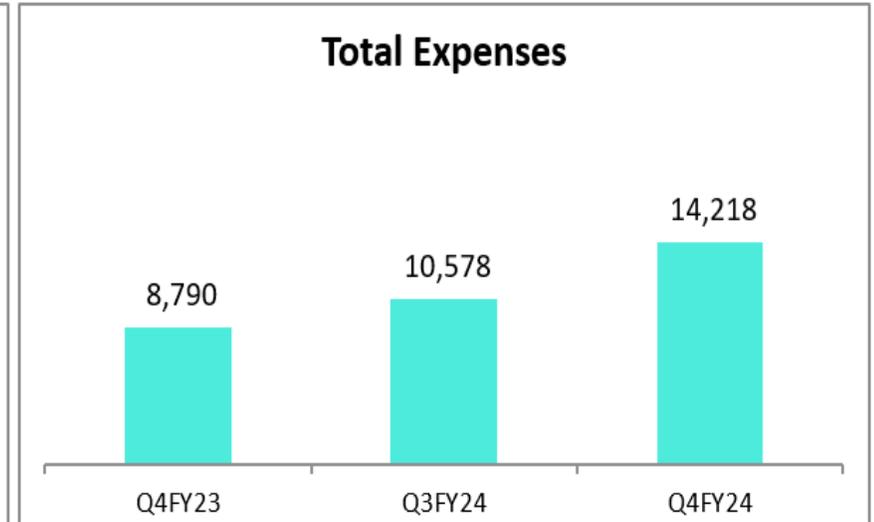
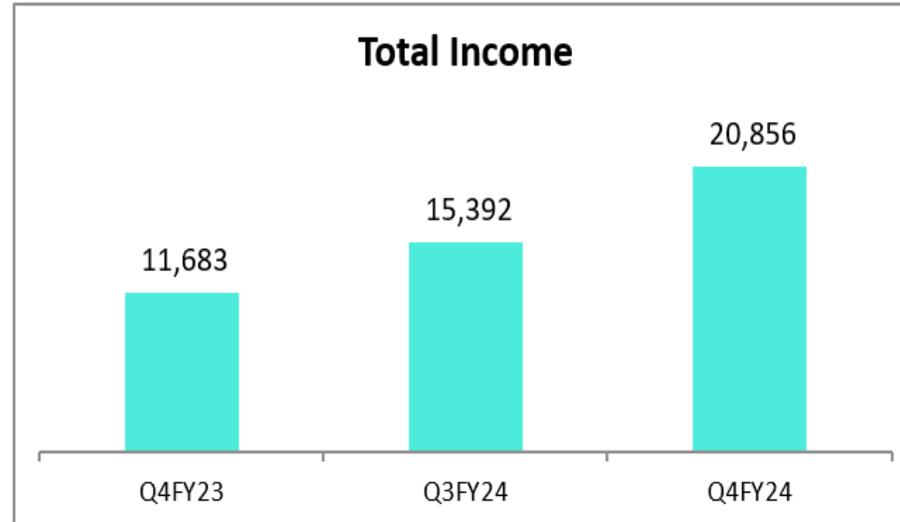
# Consolidated Revenue mix

( ₹ in lacs )

	Q4FY24	Q3FY24	Q4FY23	QoQ growth	YoY growth	FY24	FY23	YoY growth
Equity and Equity related	11,767	9,573	6,242	23%	89%	37,542	28,224	33%
Brokerage Services	8,928	7,196	4,398	24%	103%	28,350	20,895	36%
Depository Services	971	910	628	7%	55%	3,540	2,729	30%
Interest income from Clients	1,868	1,467	1,216	27%	54%	5,652	4,600	23%
Financial Product income	6,406	3,437	3,296	86%	94%	15,164	9,879	54%
Mutual fund distribution	2,338	2,117	1,838	10%	27%	8,343	7,106	17%
Insurance distribution	4,022	1,263	1,308	219%	208%	6,616	2,395	176%
Other distribution income	46	57	150	-20%	-69%	205	378	-46%
Software Income	202	176	213	15%	-5%	882	1,048	-16%
Other operational income	2,438	2,036	1,331	20%	83%	7,825	4,778	64%
<b>Total Operational income</b>	<b>20,812</b>	<b>15,222</b>	<b>11,082</b>	<b>37%</b>	<b>88%</b>	<b>61,413</b>	<b>43,929</b>	<b>40%</b>
Non operational Income	44	170	601	-74%	-93%	984	834	18%
<b>Total income</b>	<b>20,856</b>	<b>15,392</b>	<b>11,683</b>	<b>36%</b>	<b>79%</b>	<b>62,397</b>	<b>44,763</b>	<b>39%</b>

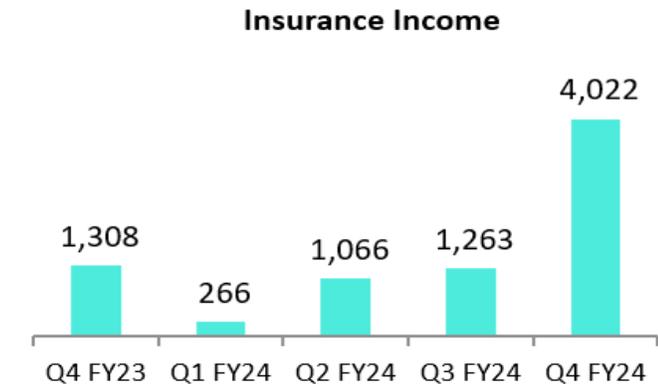
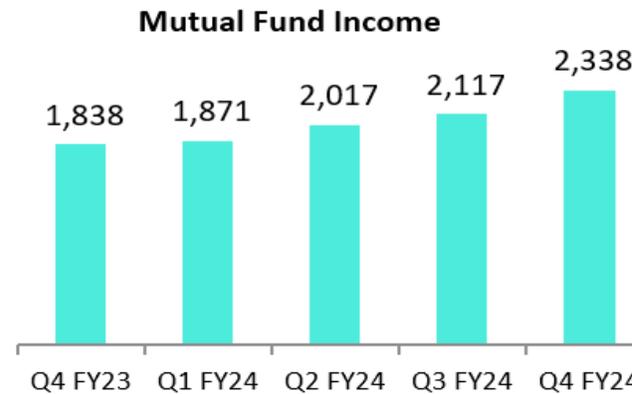
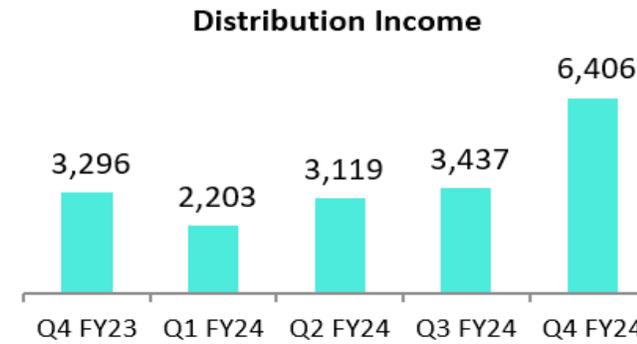
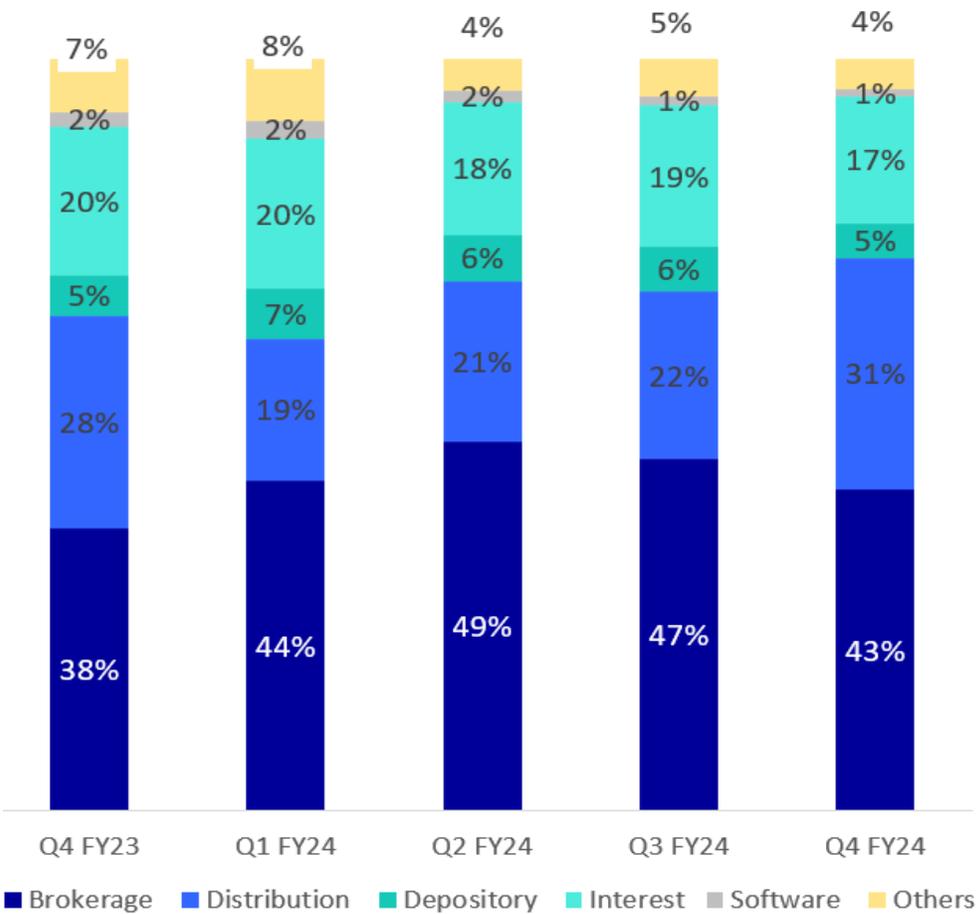
# Financial Trend

( ₹ in lacs )



# Revenue Mix

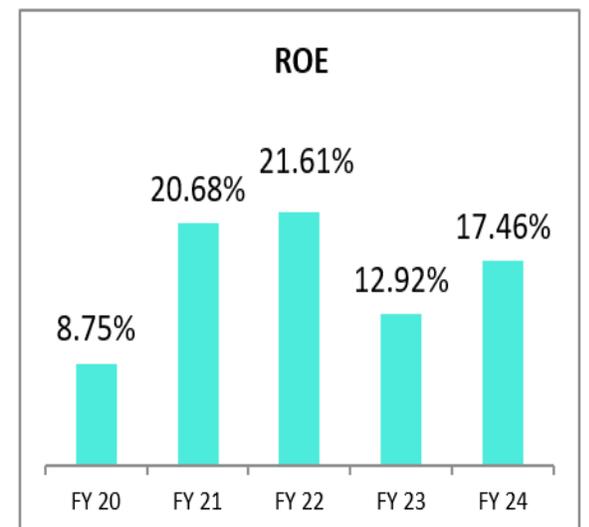
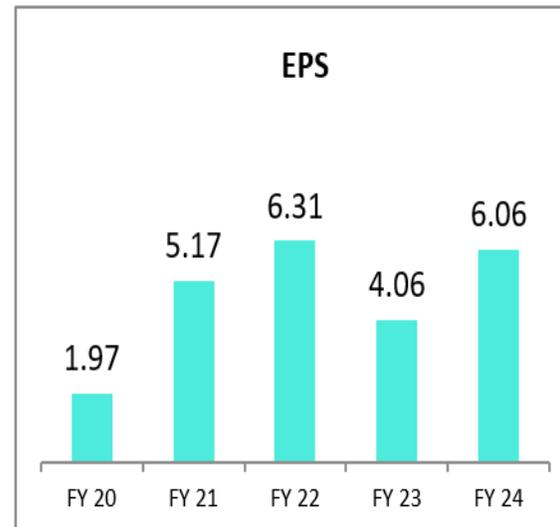
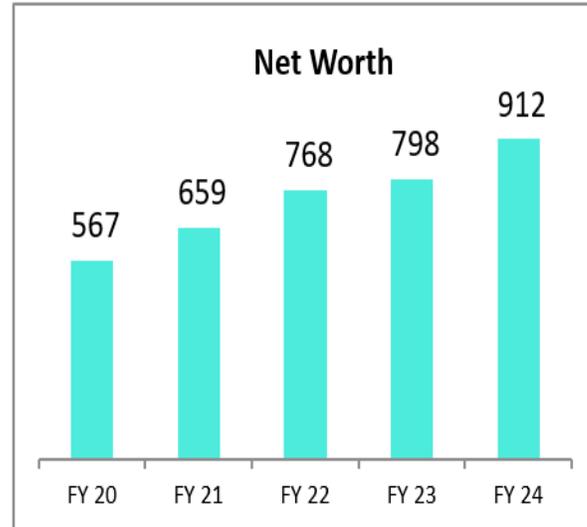
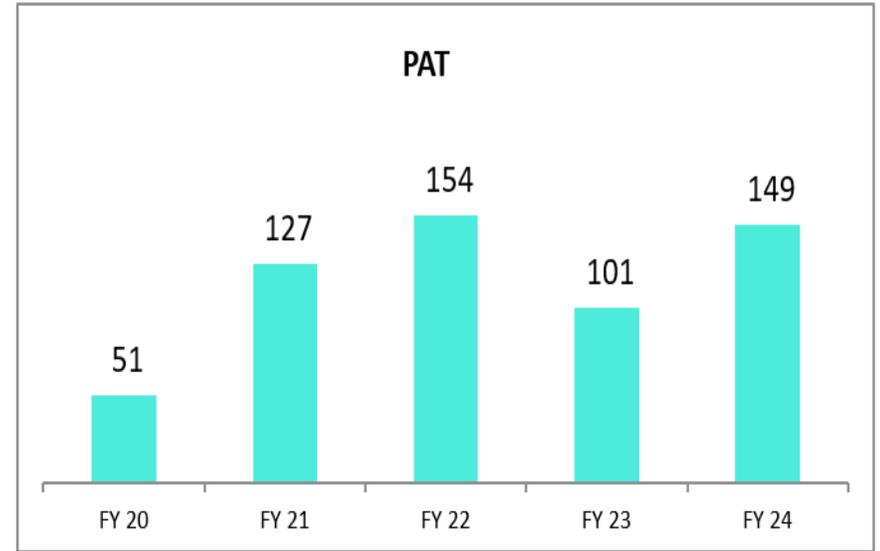
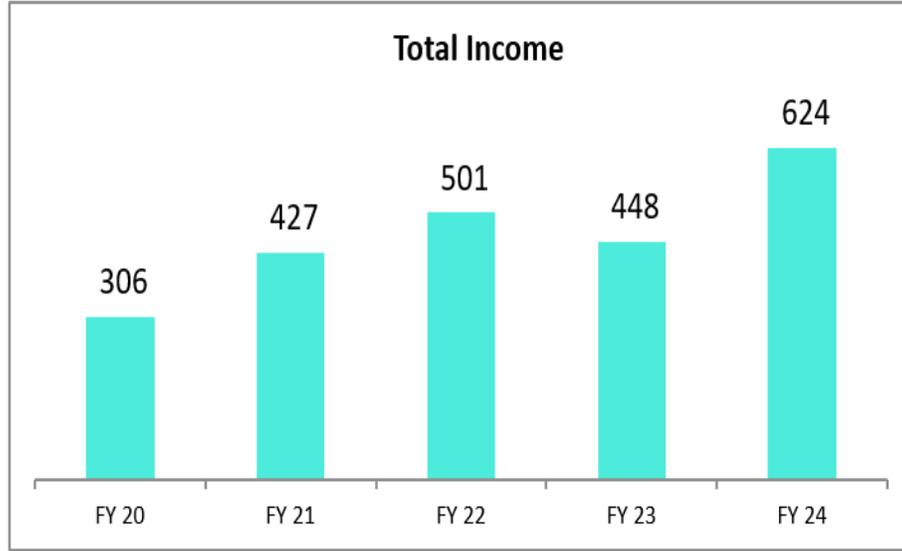
( ₹ in lacs )



■ Brokerage ■ Distribution ■ Depository ■ Interest ■ Software ■ Others

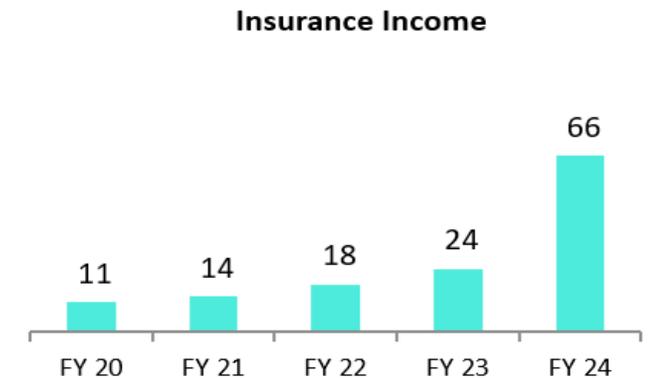
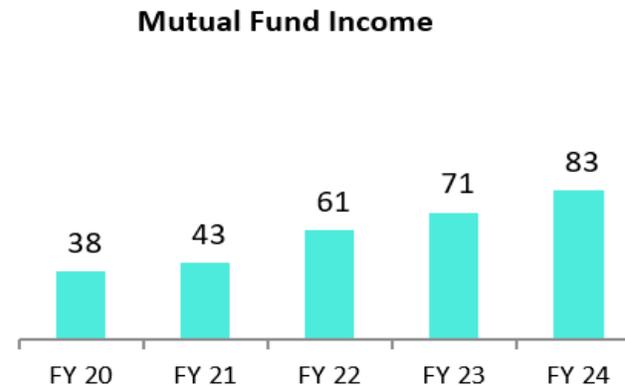
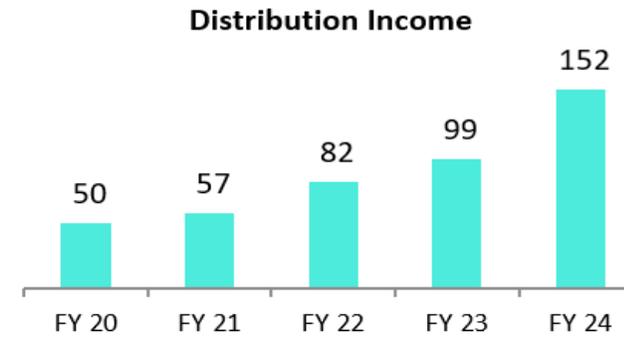
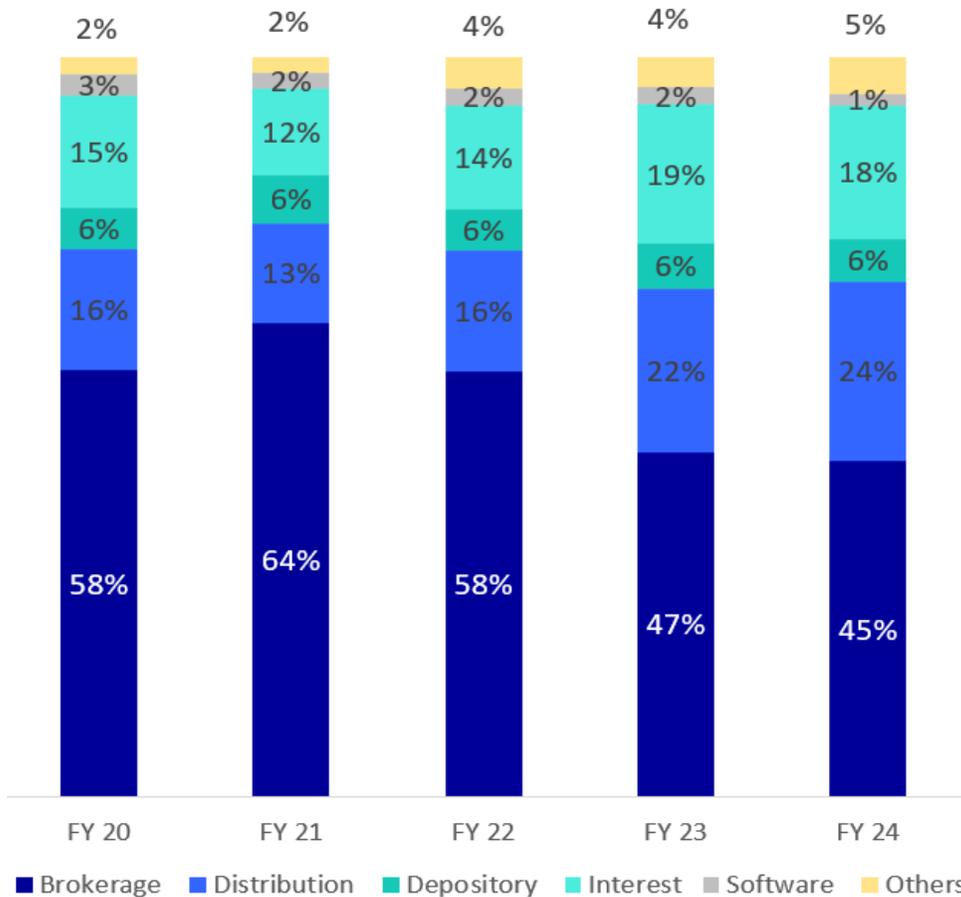
# Financial Trend -5 Years

( ₹ in Crores )



# Revenue Mix - Last 5 Years

( ₹ in Crores )



# 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](http://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.