

28.04.2023

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

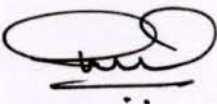
To,
The Manager,
Listing Department,
BSE Limited,
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai – 400 001.
Ph. No.022 22721233
Scrip Code : 532285

Dear Sir/Madam,

Sub: Earnings Update Q4 FY23 - 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 – Q4FY23 is enclosed herewith.

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



Liju K Johnson
Company Secretary





GEOJIT
PEOPLE YOU PROSPER WITH

INVESTOR PRESENTATION – 28th APRIL 2023

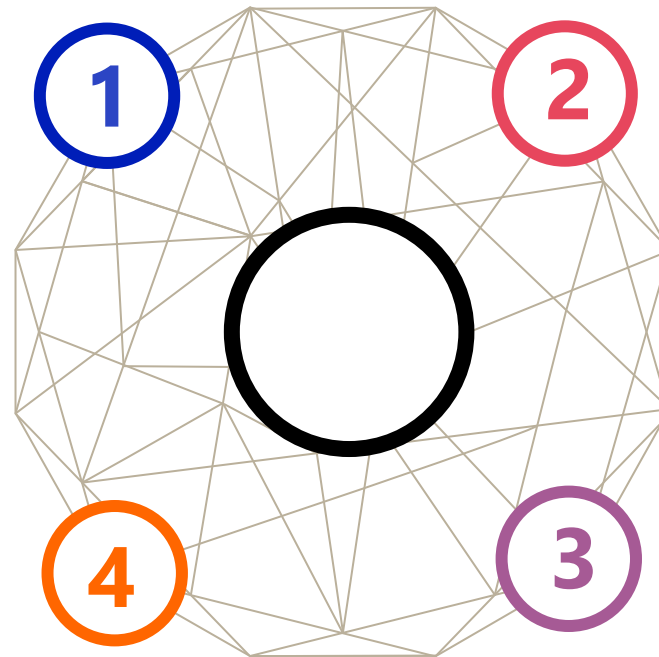
Our Approach

1. Wealth creation for customers

Our purpose of existence is to help our customers to create long term wealth. We discourage investors from becoming gamblers in the market by creating awareness that 'Gambling is injurious to wealth'.

4. Corporate Governance

Geojit strives to achieve business excellence and enhance the value for its Stakeholders thereby making a significant contribution to the economy. We endeavour to achieve the highest levels of transparency and integrity through independent and engaged Board Oversight and by following the best practices in Corporate Governance. Out of the thirteen directors on the Board of the company, seven are independent directors.



2. Environmental empathy, Social responsibility and Governance (ESG)

Geojit is at the forefront of bringing positive change in society with initiatives focused on empowering communities, promoting education, safeguarding health and protecting environment.

3. Strengthen the technology edge

Technology is helping us to reduce operational costs, create a scalable growth model, and deliver superior experience to customers. We continue to invest in upgrading our technology platforms.

Our legacy and what we have built

Multichannel and wide range of products

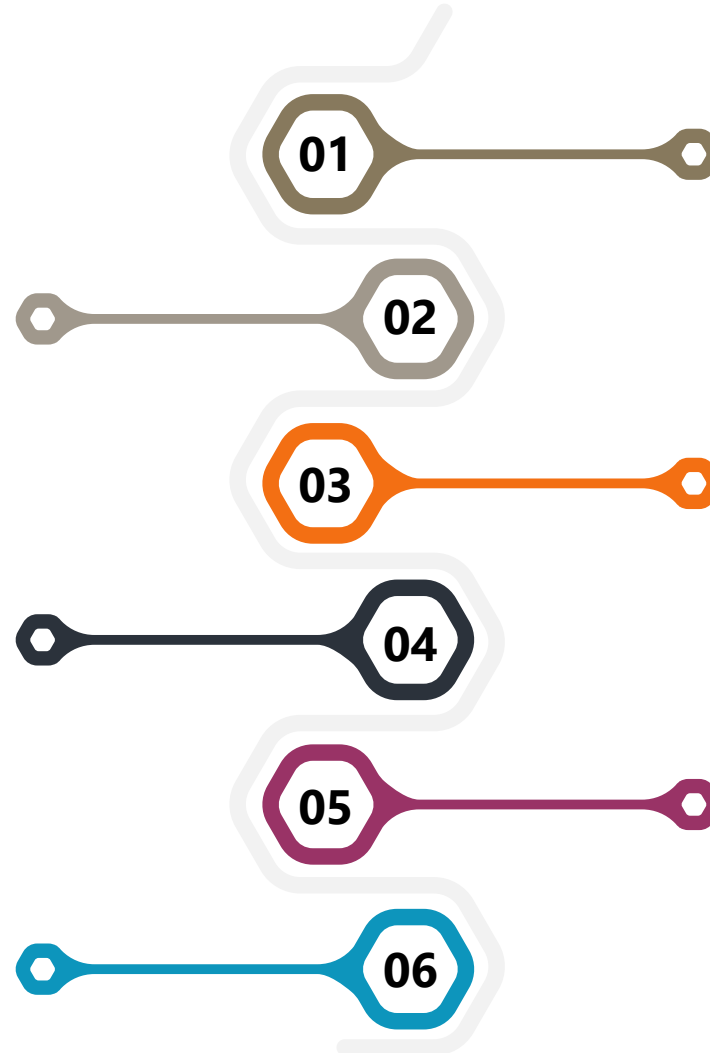
Clients can trade using Internet, Phone, WhatsApp, or through Branch network. We offer various trading and investment products and solutions, guidance from certified financial advisors to help clients find the right financial solution.

Pioneer in online trading

We started online trading in 2000. In 2010, we launched mobile trading and enjoyed the first-mover advantage. We use cutting-edge technology to create customized online trading platforms and other services.

Strong Promoters and Shareholders

We are backed by strong promoters - BNP Paribas, Mr. C. J. George and KSIDC. Mrs. Rekha Rakesh Jhunjhunwala is our major shareholder.



36 years in the Indian capital market

Geojit has 500 offices and Rs 64,475 crore AUM and Custody as on end of Q4FY23. This is a reflection of the trust reposed in our expertise and transparency.

Help to develop the craft

We assist our clients to take charge of their investments with guidance from research department and excellent customer care support.

Specialist in NRI services

We are the pioneers in offering services to Non-Resident Indians as Geojit is the first Indian broker to establish presence in Gulf Cooperation Council Countries. We have dedicated service for NRIs residing in the U.A.E, Bahrain, Kuwait and Oman to participate in the India growth story through our JVs and partnership.

Geojit - Milestones

1987

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

Company was renamed Geojit and Co.

1988

1995

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

Launch of Portfolio Management Services with SEBI registration

1997

2000

Geojit launched India's first internet trading facility

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

2001

2005

The company sets up two subsidiaries Geojit Credits and Geojit Technologies

Geojit joined hands with the French banking giant, BNP Paribas

2006

2010

Launched FlipMe, India's 1st mobile trading app

Company's new corporate office at Cochin was inaugurated

2012

2015

Launched advanced trading platform- Selfie

Company renamed as Geojit Financial Services Ltd. Geojit Online Financial Planning tool launched

2017

2018

FundsGenie – online mutual fund app launched

2019

Launched Dakshin, PMS portfolio

STEPS- financial planning division launched

2020

2021

Launch of Geojit Global Investment

Launched digital Loan Against Shares by Geojit Credits

2022

2023

Launched digital Loan Against Mutual Funds by Geojit Credits

Our Unique Propositions

Hybrid Model

- Extensive offline platform with 500 office network
- Strong presence in Tier II & III cities
- Maintains strong relationship with customers

Diversified Products

- Equity
- Mutual funds
- Insurance (Life, Health & General)
- PMS
- Global investments
- Software
- Loans

Advisory Services

- Strong team of Certified Financial Planners
- Research and advisory team with decades of experience
- Investor awareness programs to educate investors

Digitization Drive

- Robust trading and investment platforms
- Best technology solutions
- Digitization to enhance process efficiency and customer experience

Products and Services

BUILD WEALTH

- Financial Planning
- Portfolio Analysis

INVEST

- Equity
- Commodities
- Mutual Fund
- Global Investment
- SGB, Gold ETF

PROTECTION

- Life insurance
- Health insurance
- General insurance



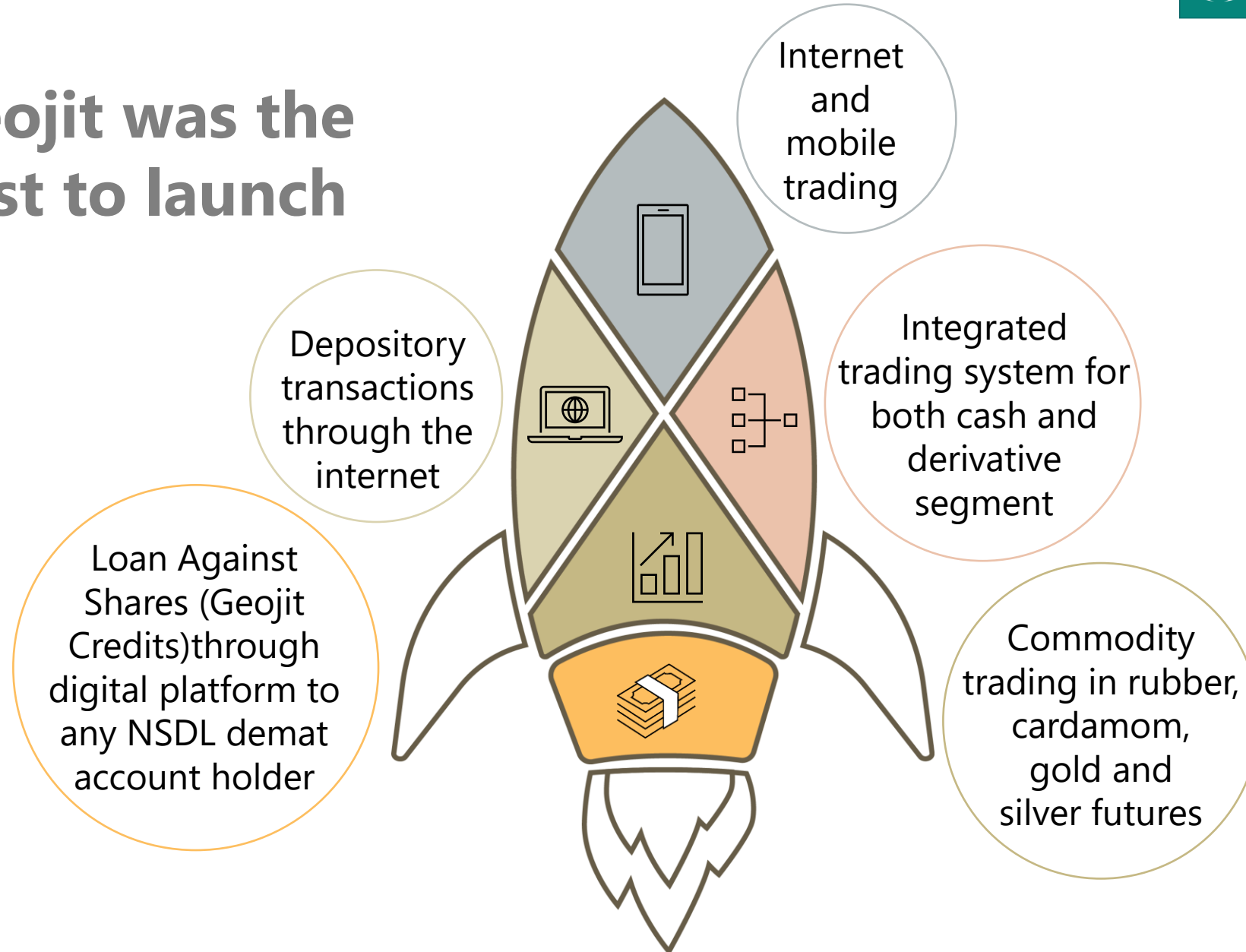
LOANS

- LAS – physical and digital by Geojit Credits
- MTF
- 3rd party loan distribution

MANAGE WEALTH

- PMS
- Equity SIP
- Smartfolios
- Wealth Management

Geojit was the first to launch



Investment Platforms



MF Investment platform

Cutting-edge platform to analyze and invest in mutual funds. It provides a user friendly, clutter-free experience.

Digital Loan Against Shares

Investors can avail Loan Against Shares in a few minutes through our platform. Fast, easy, seamless and totally paperless, it was launched in association with NSDL.



Trading Platforms

Selfie and TraderX make investing easy, reliable and helps one take informed choices. They are available across devices including installable desktop software, HTML trading platform and mobile App.



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.



Financial planning

Experts at STEPS will guide clients with well-structured financial management strategies to help them achieve their financial goals.



Smartfolios - Stock Baskets

- Smartfolios' baskets of stocks are selected, created and given proper weightage to reflect risk appetite / strategy or theme.
- Review of the recommendations are done as per the investment strategy and sent to clients for their confirmation.
- Investors can add money to the existing investments or withdraw it at any time.
- Launched in 2019, around 12,000 Active folios in Smartfolios, and AUM of Rs.240 Crores (end of Mar.23).

Aggressive

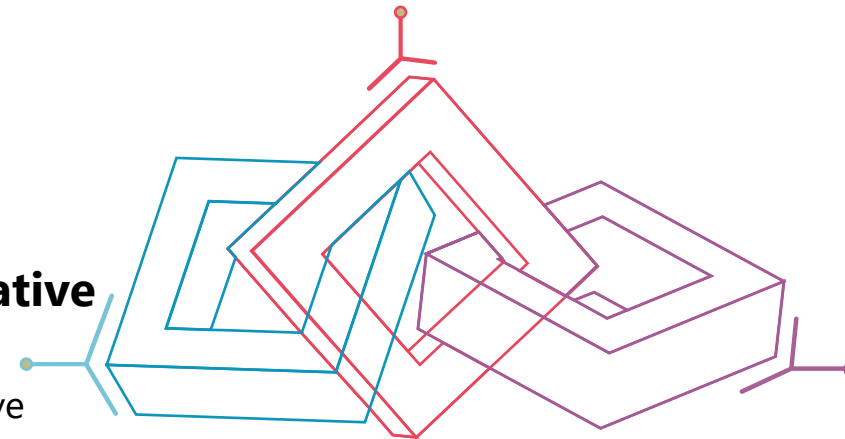
- Prestige
- Ace
- CANSLIM
- Southern Icons
- Ethical
- Select
- LV Growth

Conservative

- Prime
- Defensive
- LV Value

Moderate

- Magic
- Classic
- Vision
- Alpha
- Guru
- LMS



Wealth management

PMS

We offer four unique types of PMS portfolios:

- Advantage Portfolio
- Freedom Portfolio
- Dakshin Portfolio
- Ethical Portfolio

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

Our below PMS Strategies have been recognized by PMS Bazaar for their performance in the quarter ended 31/12/2022.

- **Freedom Portfolio** **5 Star**
- **Advantage Portfolio** **4 Star**
- **Dakshin Portfolio** **2 Star**

The above rating is powered by CRISIL



Financial Planning

Financial planning business is under our exclusive Investment Advisory division called STEPS. Geojit provides professional fee based Financial Planning service through certified and experienced financial planners.

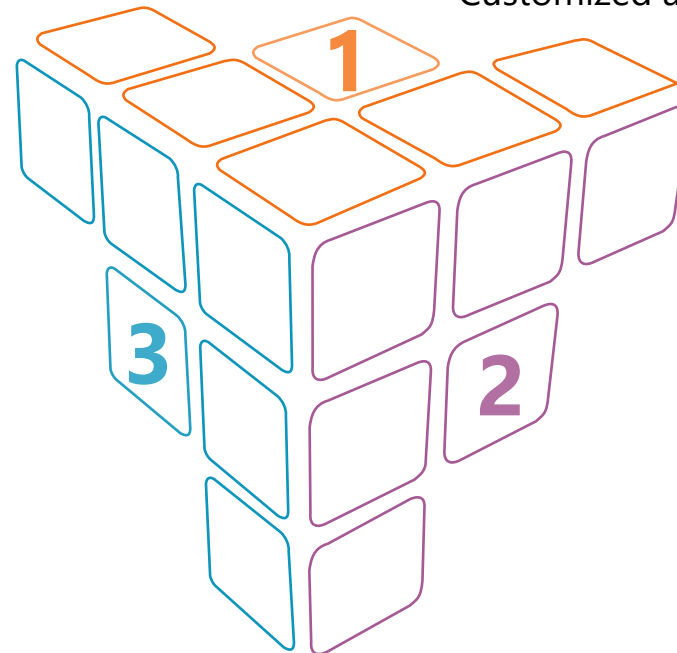
Research

We offer research driven recommendations. In fundamental research, total coverage is 175+ companies of which 50% is large cap, 30% mid cap and 20% small cap.

One-stop shop for all investment needs

Broking Services

- Online and offline support
- Research on 175+ stocks across multiple sectors and economy and technical research
- State-of-the-art trading and investment platform powered with latest web technology and designed to maximize user experience
- Margin Funding
- Depository Services



Advisory Services

- Strong team of Certified Financial Planners (CFP) supported by advanced technologies
- Customized and personalized solutions

Financial Product Distribution

- Advanced MF platform / app FundsGenie
- Extensive distribution network collaboration with ICICI Prudential, HDFC Life and PNB MetLife for Life Insurance
- ManipalCigna Health Insurance Company and Star Health Insurance Company for Health Insurance
- Collaboration with Bajaj Allianz General Insurance, ICICI Lombard, GoDigit for General Insurance

B2B Partnerships

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



3-in-1 tie-up:

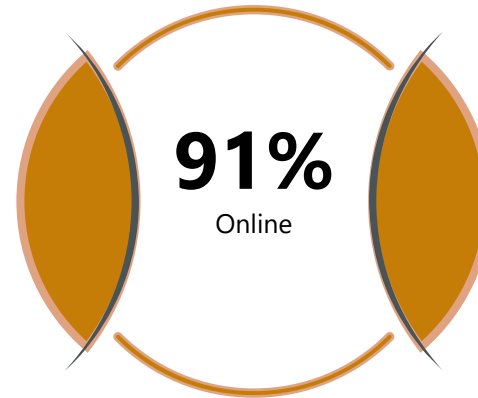


NRI Repatriable (NRE) PIS:

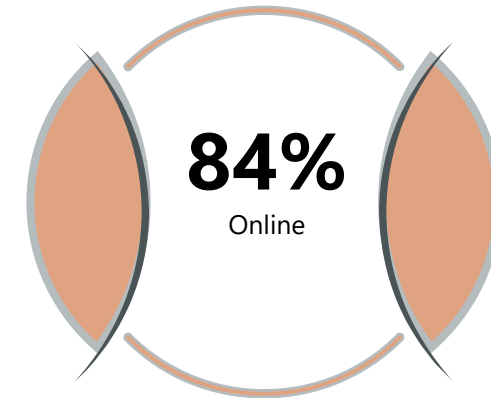


Technology Edge – Digital Transformation

CLIENT ONBOARDING



TRADING & OPTION VOLUME \$



Digital Marketing

- Automated environment for campaigns, measuring effectiveness and end-to-end integration
- New Interfaces – Partner Portal, Customised Communication, Cloud Telephony

In Q4FY23, 91% of new accounts are opened in digital mode

\$ In Q4FY23, 85% of trading (intraday) and 84% of option volume are online.

CRM

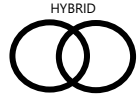
- Sales Cloud
 - ✓ Comprehensive Lead and Sales Management
 - ✓ Campaign – Lead- Sales matrix, Dashboards to monitor
- Service Cloud
 - ✓ End-to-end multi channel service integration with CRM
 - ✓ 360-degree view of customers

- Cloud Telephony, Email integration with CRM – Collaboration with Customers
- Employees Collaboration and Productivity tools
- RPAs for recurring and redundant processes

Sustained Wealth Creation for Customers


Provide diversified mix of products with advisory and personalized attention to help customers protect and grow their wealth, while developing long-term relations to facilitate cross-sales.

SOLUTIONS ARE OFFERED TO MEET THE DIVERSE NEEDS OF CUSTOMERS USING OUR UNIQUE PHYGITAL MODEL



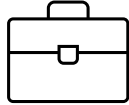
Phygital Model

Our offline platform with extensive branch network facilitates closer reach to customers and maintain deep relations with them. Our strong investor-oriented technology platforms enable customers to make seamless and hassle-free investments online.



Customer Service

Key differentiator in customer service is our robust technology platform. We are also equipped to address our clients' needs right from sourcing to transactions by providing portfolio evaluation, robotic advisory and financial planning.



Work Ethics

We nurture our skilled people and ensure customer centric and ethical work culture.

Geojit - Geographic Presence

500 Offices across India & GCC countries

In India, we have presence in 19 States and 2 Union Territories

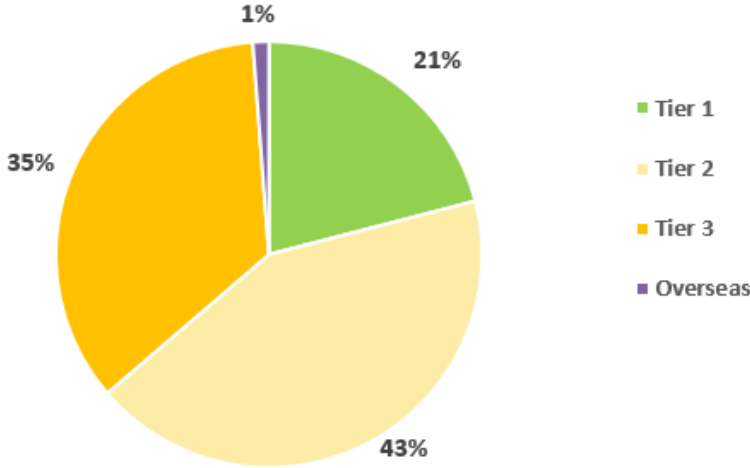


We have presence in four GCC countries:

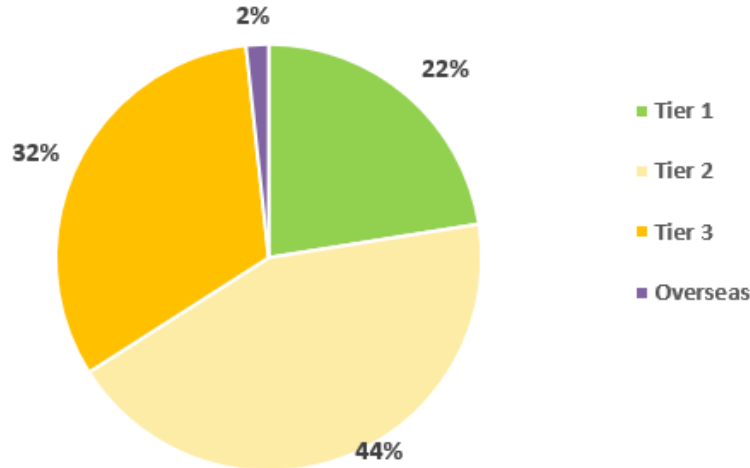
- Kuwait
- Bahrain
- UAE
- Oman



78% of the branch network is based in Tier II and Tier III cities

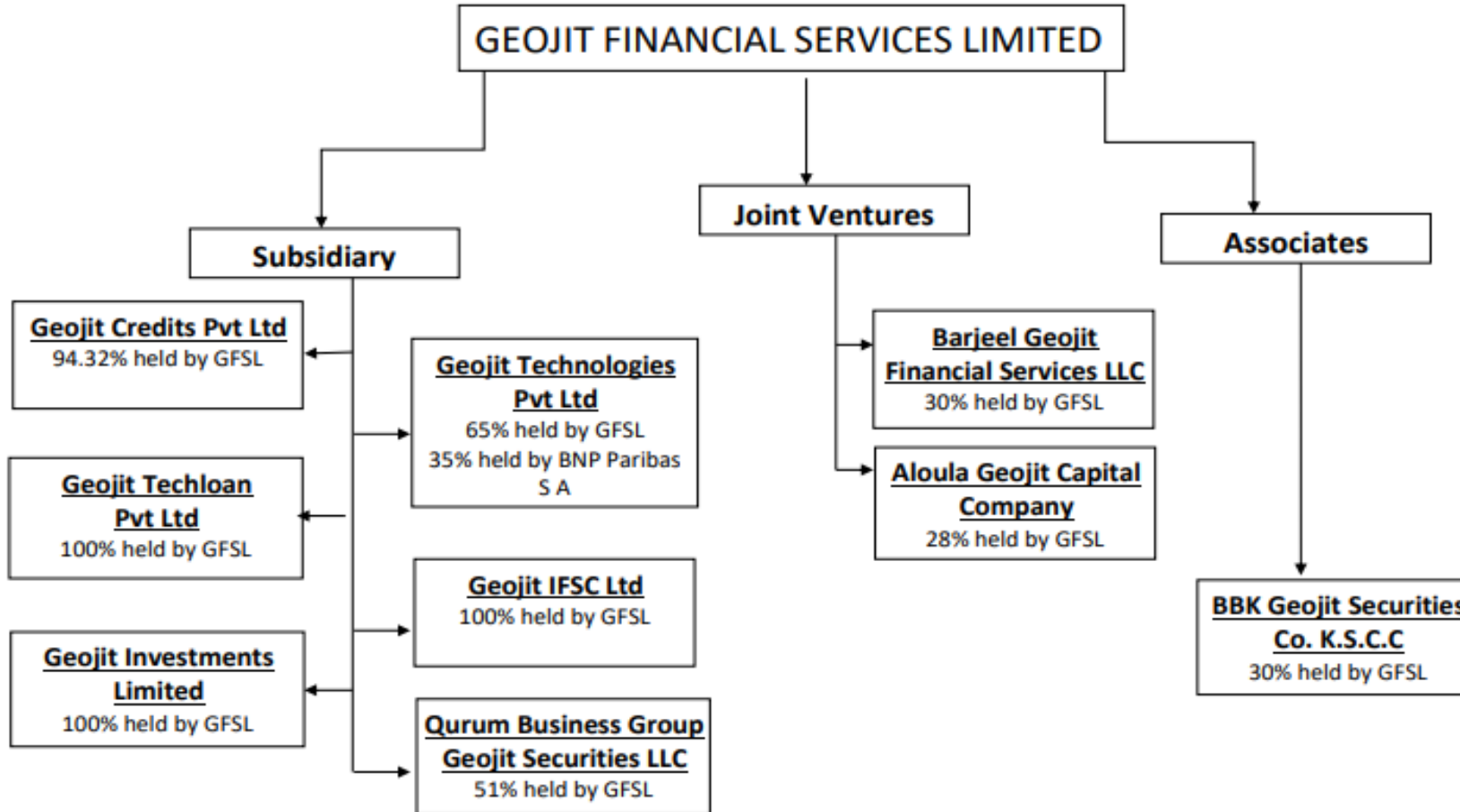


76% of the clientele is based in Tier II and Tier III cities

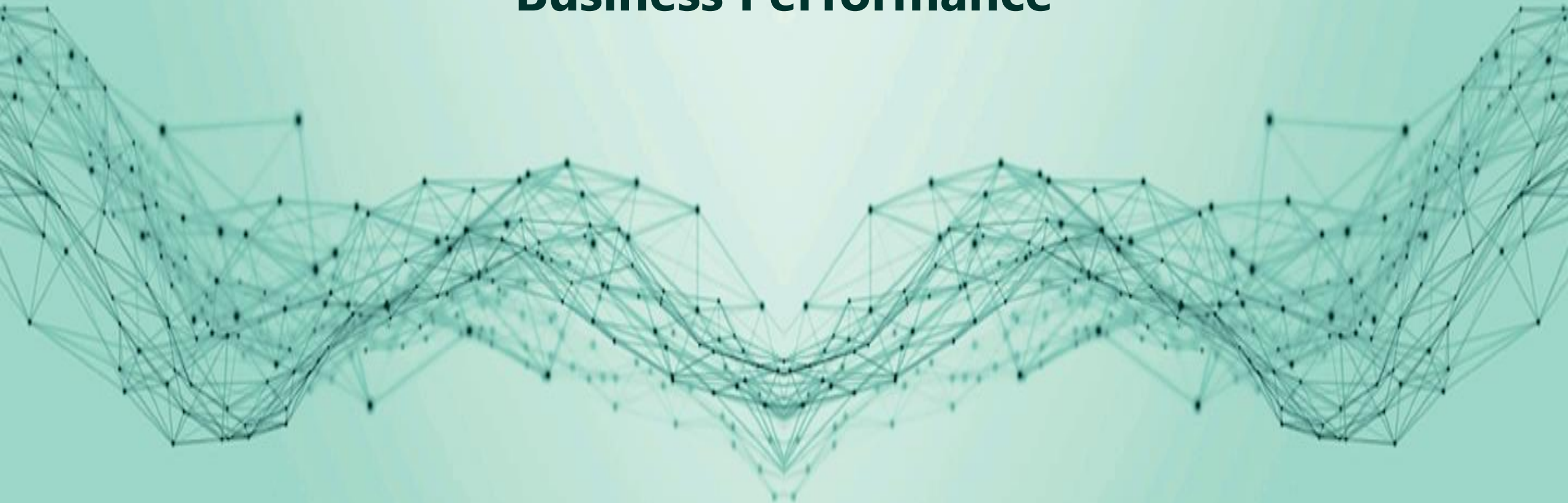


Group Company Structure

Group Company Structure (as on 31.03.2023)

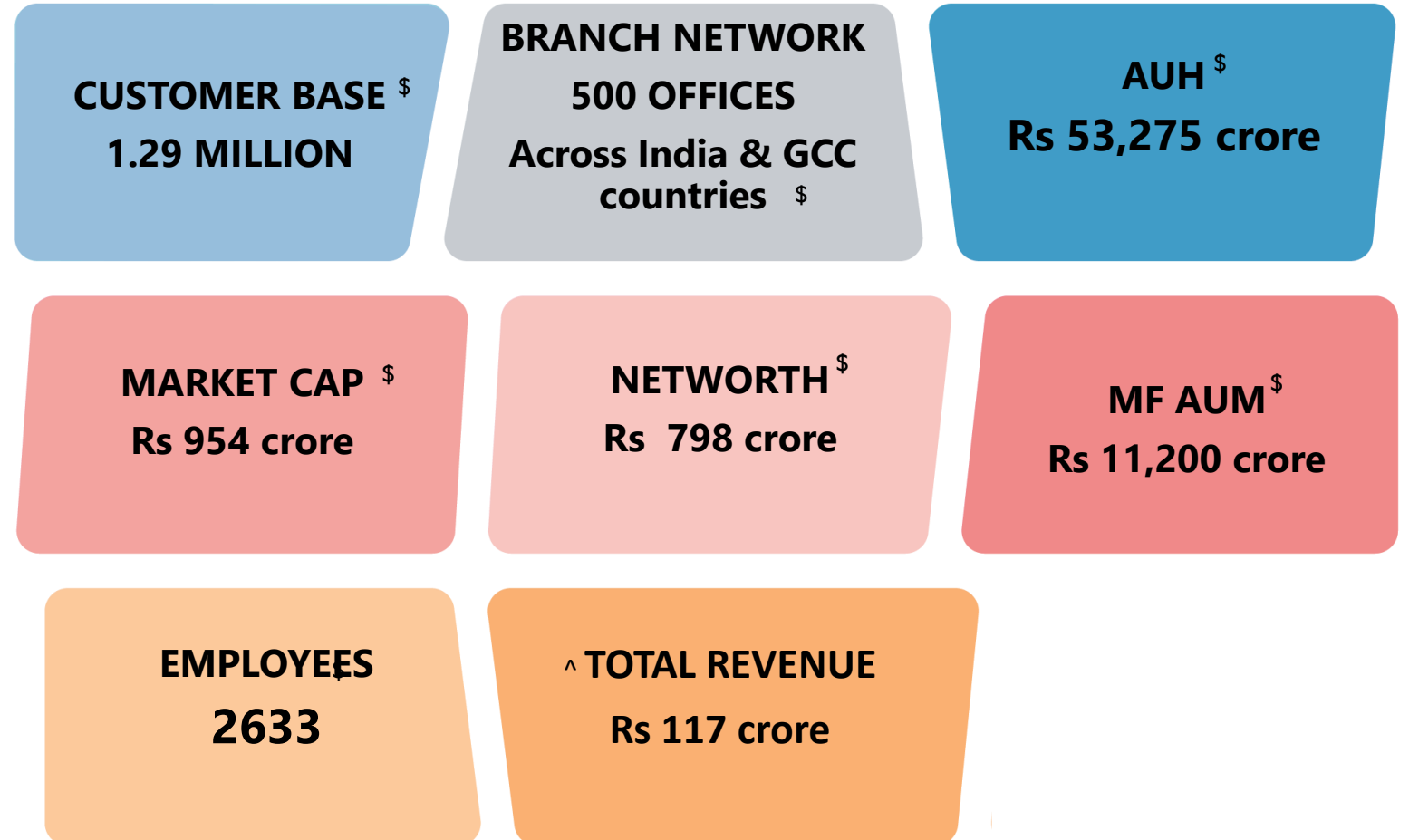


Business Performance



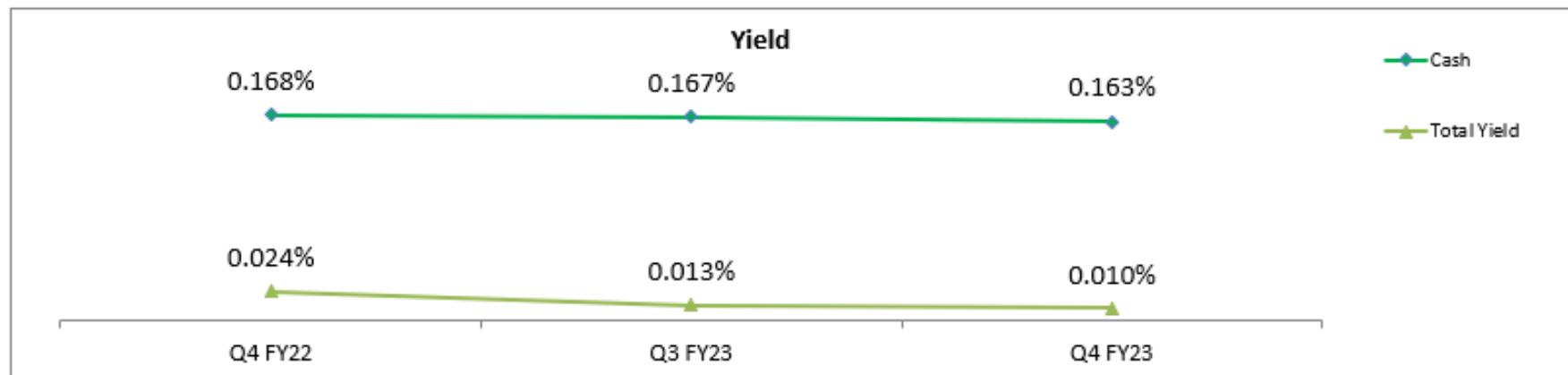
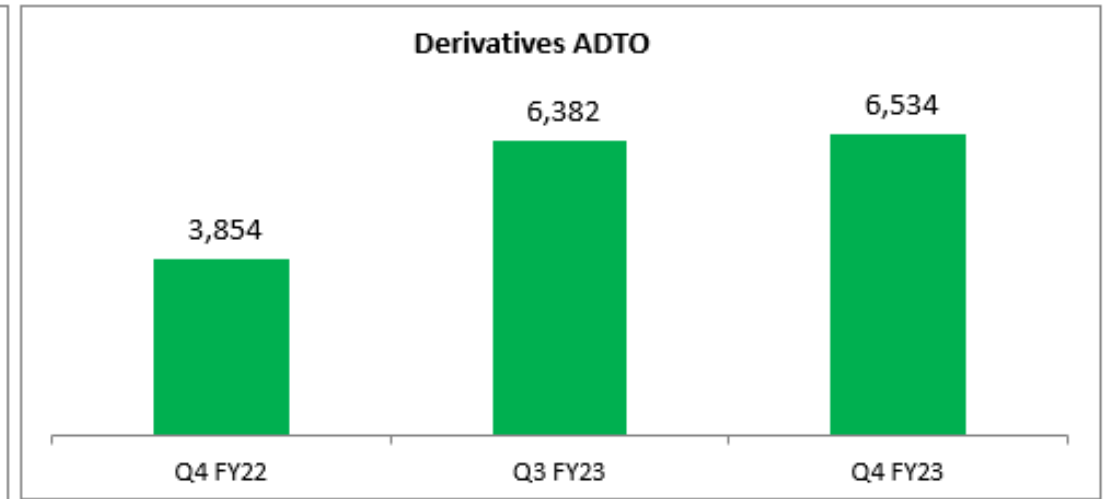
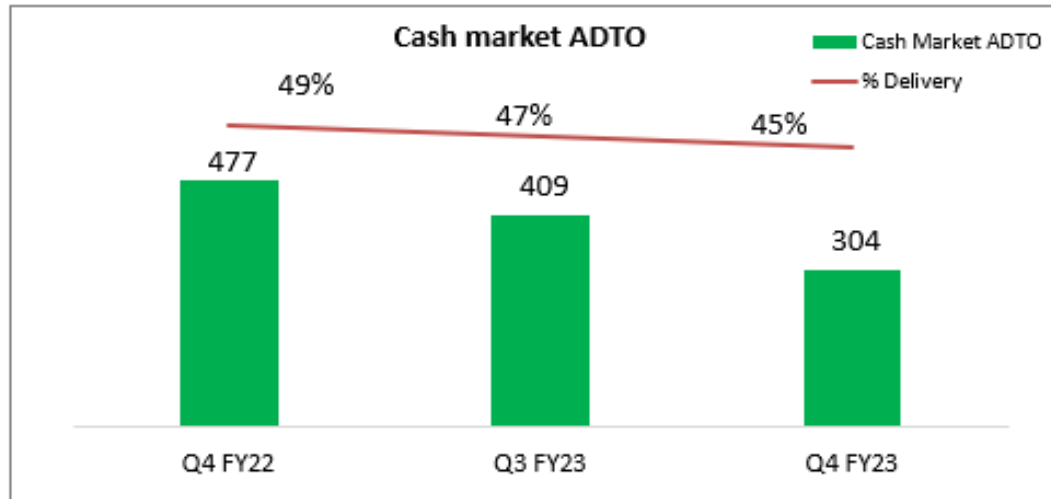
Key Performance Indicators –Q4FY23

- ❑ \$ As on 31.03..2023
- ❑ ^Total Revenue for the quarter Q4FY23
- ❑ AUH means Asset under holding
Equity holding (DP holding) of clients
- ❑ MF AUM -Mutual Fund Asset under management includes AUM of Geojit clients and 100% of Barjeel clients Mutual fund AUM both Indian and Offshore fund.



Brokerage Business

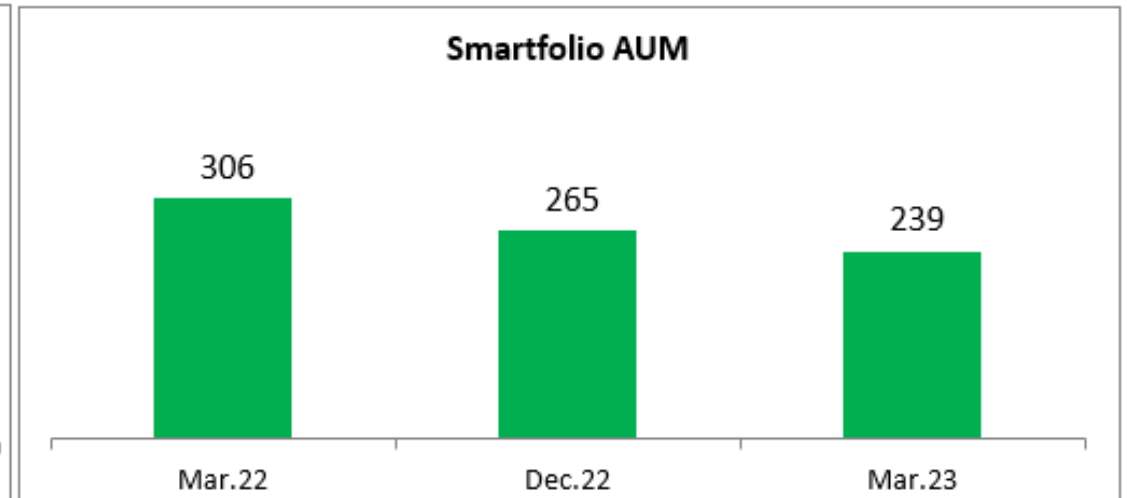
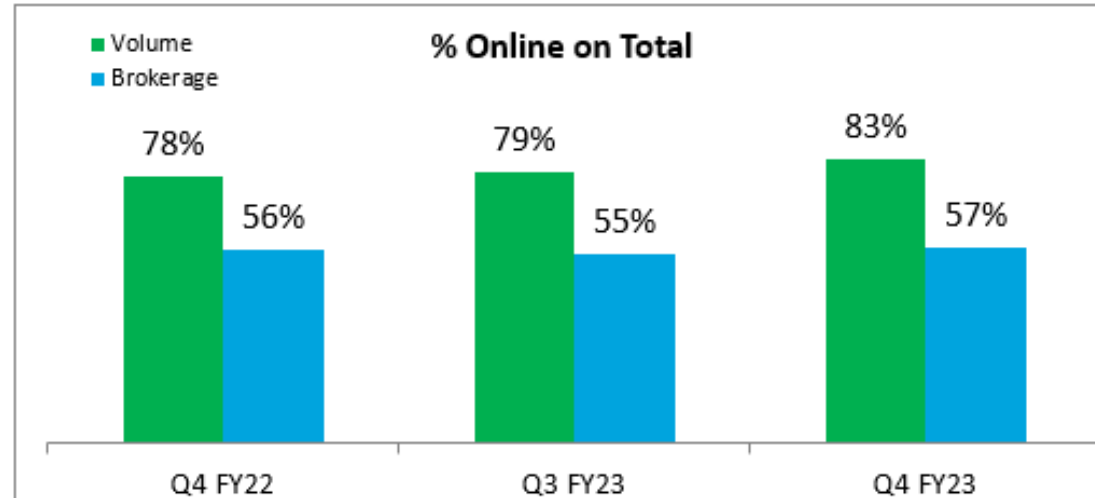
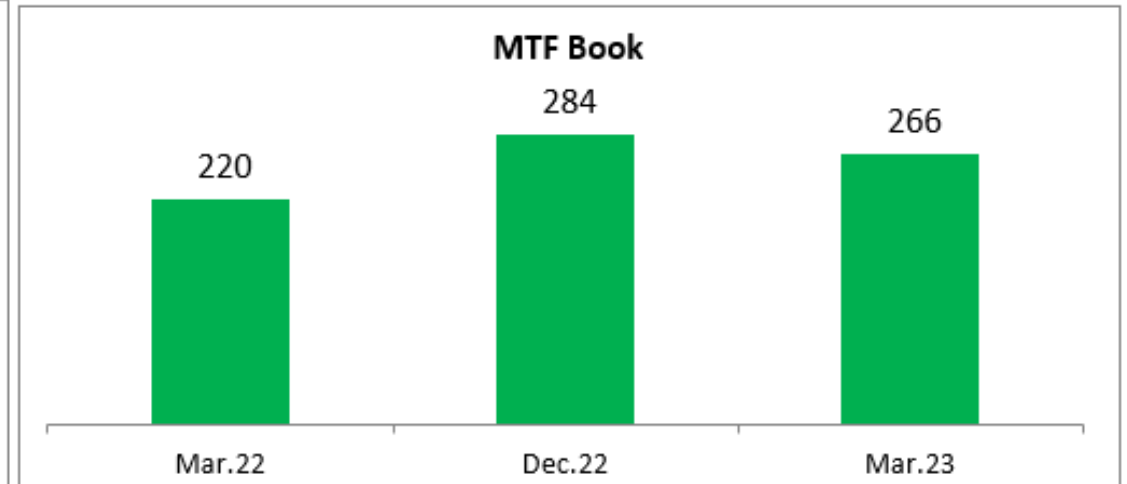
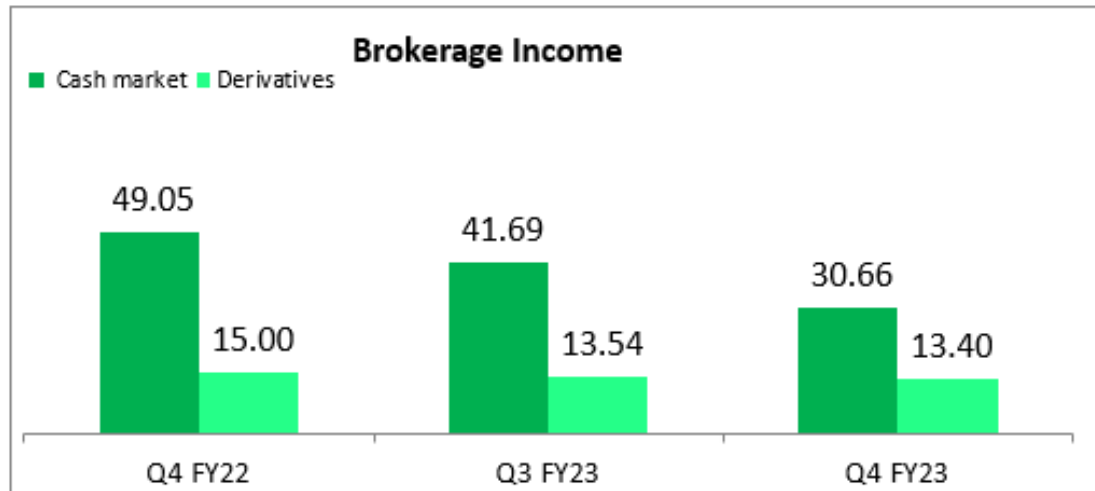
Amount in Crores



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

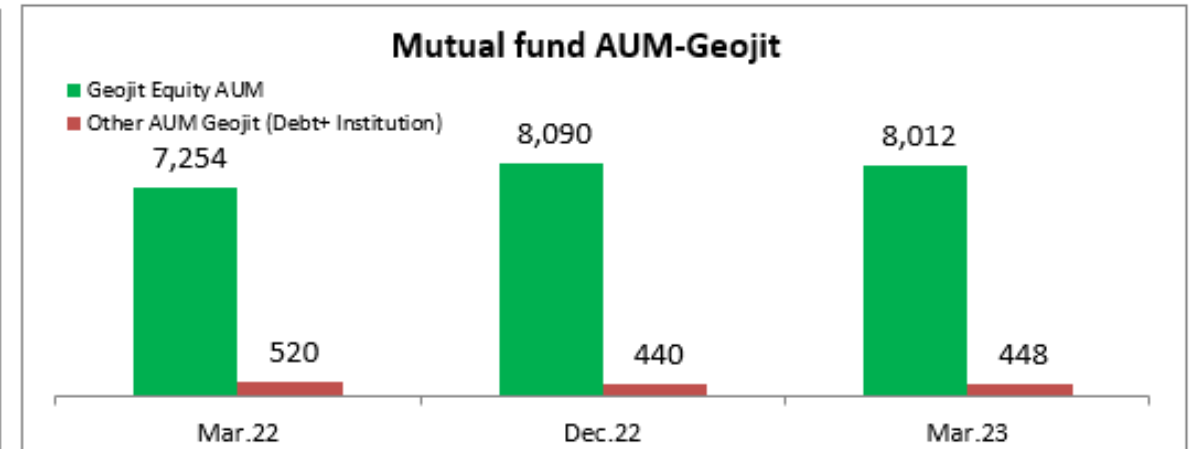
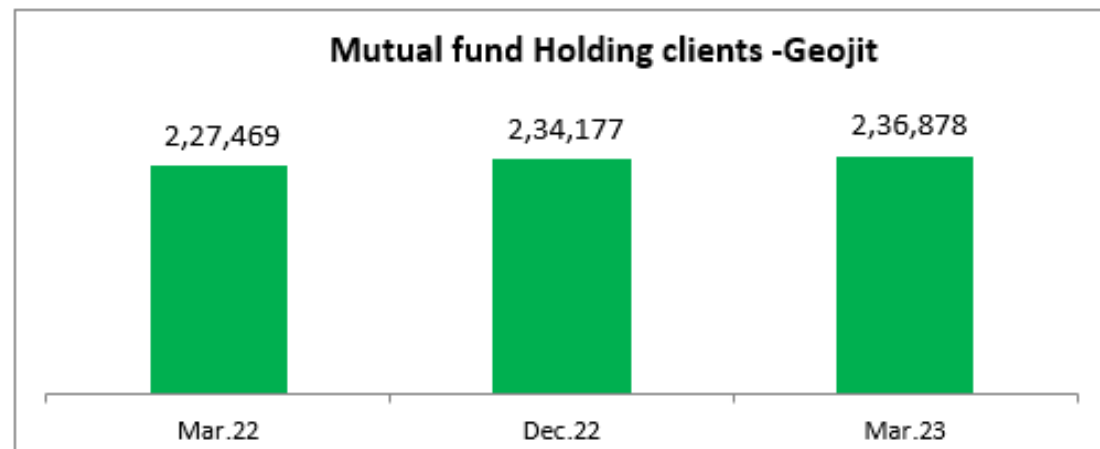
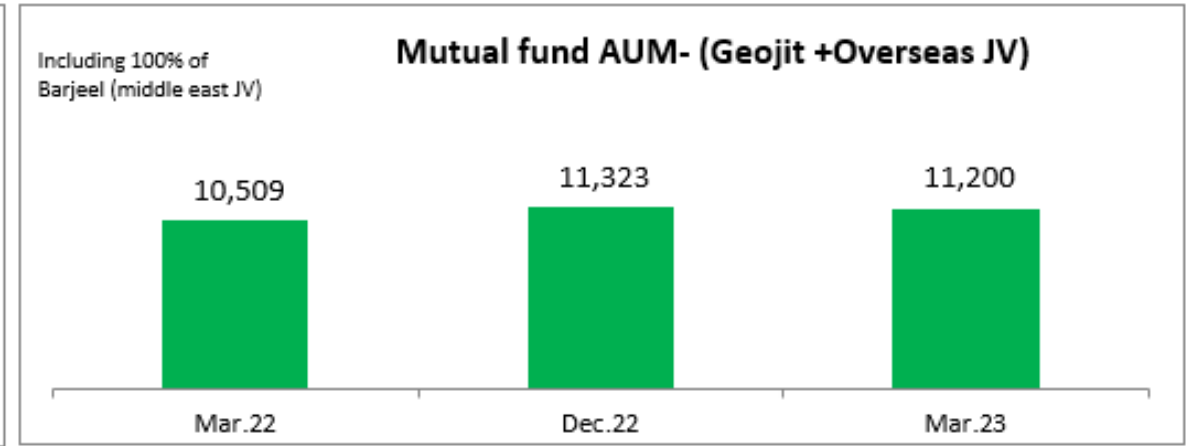
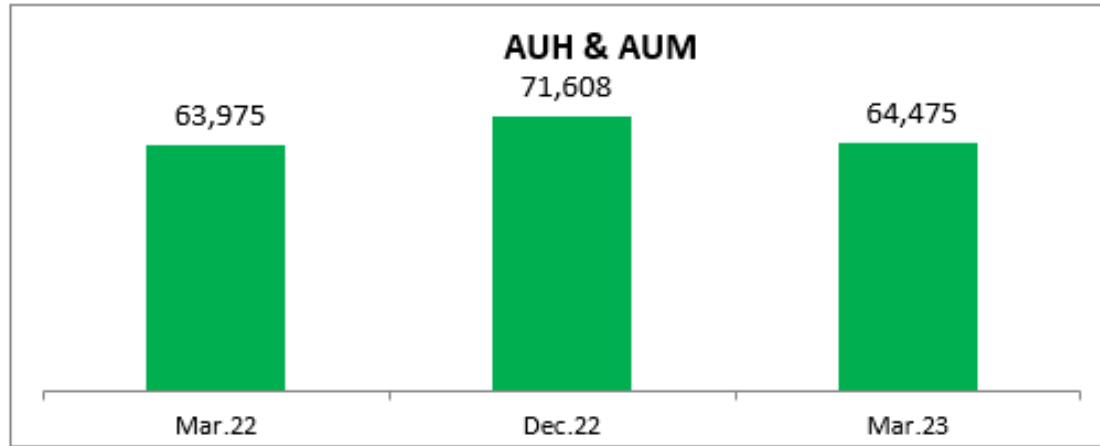
Brokerage Income, MTF Book and Smartfolios AUM

Amount in Crores



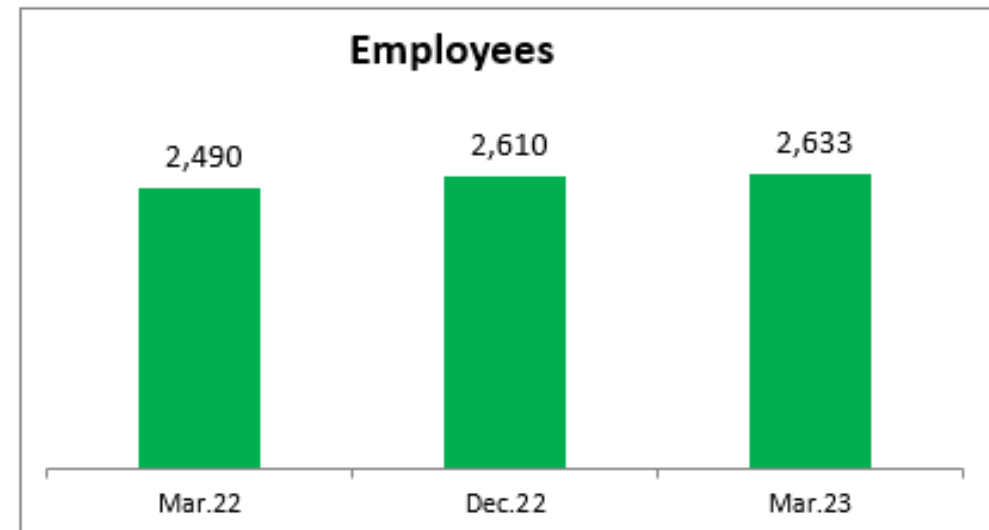
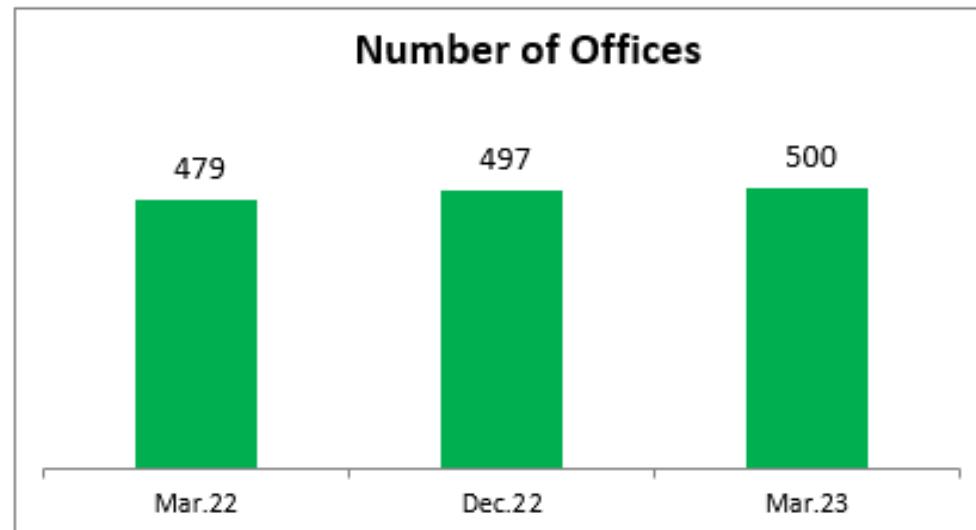
Assets

Amount in Crores

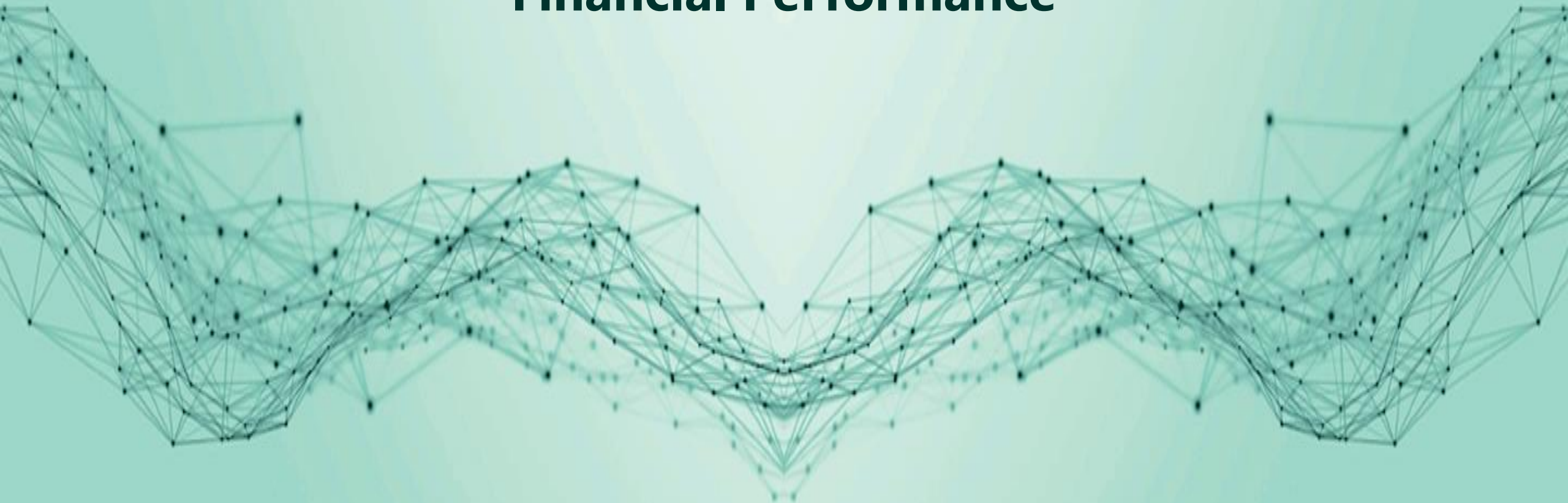


AUH – Asset under holding – Demat holding value of Geojit Clients
 AUM – Assets under Management – Mutual Fund holding of Geojit Clients
 Equity AUM includes Equity ,ELSS, Index funds and Hybrid funds excluding Conservative funds and Arbitrage funds.

Client and Employee count



Financial Performance



Consolidated Result

Amount in Lakhs

	Q4FY23	Q3FY23	Q4FY22	QoQ growth	YoY growth	FY23	FY22	YoY growth
Operational income	11,082	11,440	12,280	-3%	-10%	43,929	50,029	-12%
Other income	601	214	54			833	84	891%
Total Income	11,683	11,654	12,334	0%	-5%	44,762	50,113	-11%
Employee benefit expenses	4,480	4,139	3,591	8%	25%	16,040	13,999	15%
Fees and commission expenses	1,373	1,681	1,718	-18%	-20%	6,124	7,625	-20%
Depreciation, amortisation and impairment	753	723	634	4%	19%	2,884	2,470	17%
Others	2,183	2,078	1,776	5%	23%	7,821	5,788	35%
Total Expenses	8,789	8,621	7,719	2%	14%	32,869	29,882	10%
PBT	2,894	3,033	4,616	-5%	-37%	11,893	20,231	-41%
PAT (Profit for the period)	3,015	2,503	3,580	20%	-16%	10,096	15,442	-35%
Other Comprehensive Income	(55)	21	3			17	(31)	
Total Comprehensive Income	2,960	2,524	3,583	17%	-17%	10,113	15,411	-34%

The Current tax expense for the quarter ended 31 March 2023 and 31 December 2022, includes reversals of tax provision pertaining to earlier years of Rs.667.79 lakhs and Rs.117.89 lakhs respectively. Current tax expense for the year ended 31 March 2023 and 31 March 2022, includes reversals of tax provision pertaining to earlier years of Rs.801.95 lakhs and Rs.26.98 lakhs respectively. These reversals are based on the assessment orders received by the Company, from the relevant authorities.

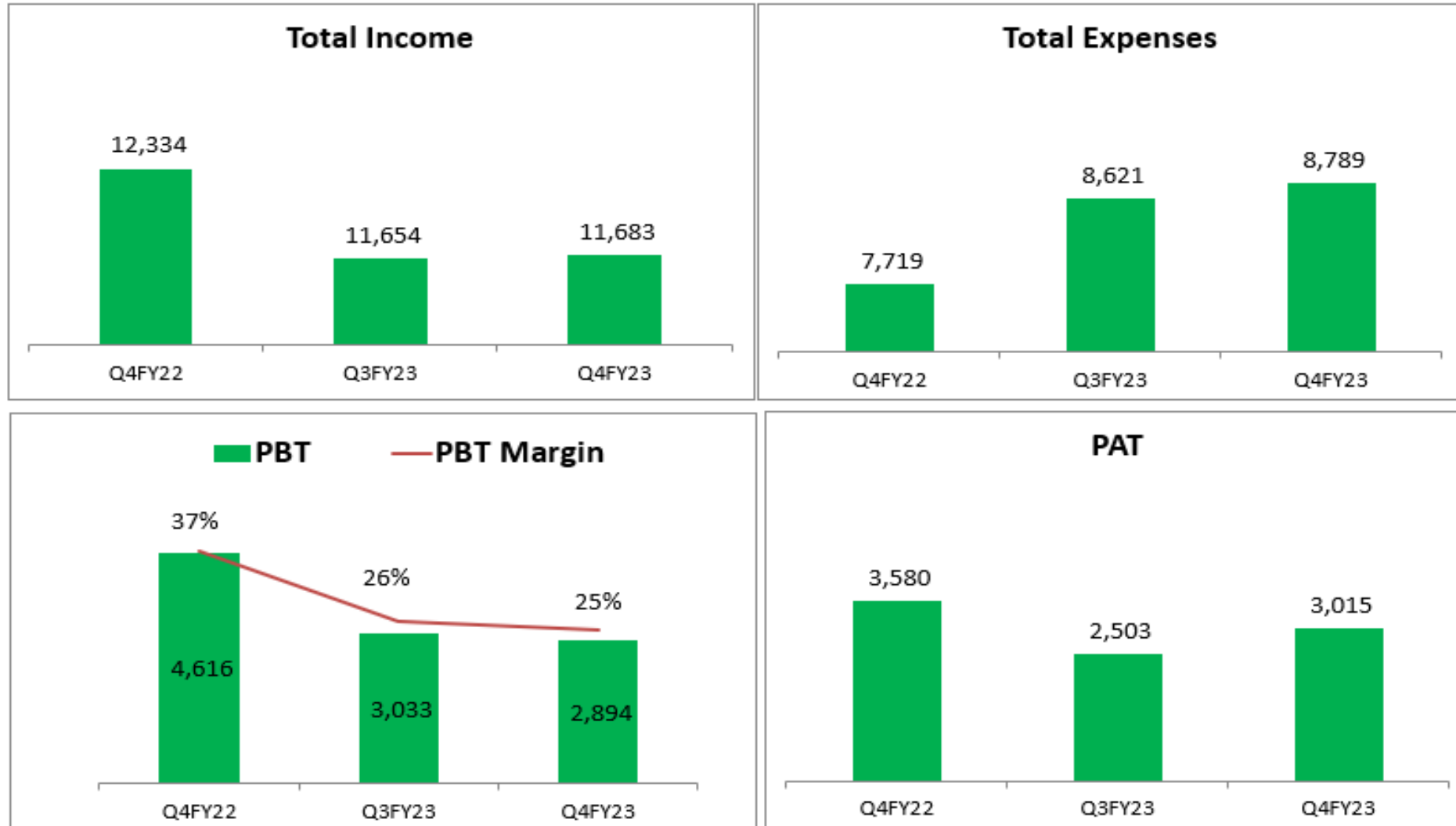
Consolidated Revenue mix

Amount in Lakhs

	Q4FY23	Q3FY23	Q4FY22	QoQ growth	YoY growth	FY23	FY22	YoY growth
Equity and Equity related	6,242	7,455	8,293	-16%	-25%	28,224	35,590	-21%
Brokerage Services	4,398	5,515	6,399	-20%	-31%	20,895	28,841	-28%
Depository Services	628	717	747	-12%	-16%	2,729	2,923	-7%
Interest income from Clients	1,216	1,223	1,147	-1%	6%	4,600	3,826	20%
Financial Product income	3,297	2,368	2,524	39%	31%	9,878	8,167	21%
Mutual fund distribution	1,838	1,861	1,641	-1%	12%	7,106	6,108	16%
Insurance distribution	1,308	418	834	213%	57%	2,395	1,803	33%
Other distribution income	151	89	49	69%	204%	377	256	48%
Software Income	213	324	330	-34%	-36%	1,048	1,210	-13%
Other operational income	1,330	1,293	1,133	3%	17%	4,779	5,062	-6%
Total Operational income	11,082	11,440	12,280	-3%	-10%	43,929	50,029	-12%
Non operational Income	601	214	54	181%	1009%	833	84	891%
Total income	11,683	11,654	12,334	0%	-5%	44,762	50,113	-11%

Financial Trend

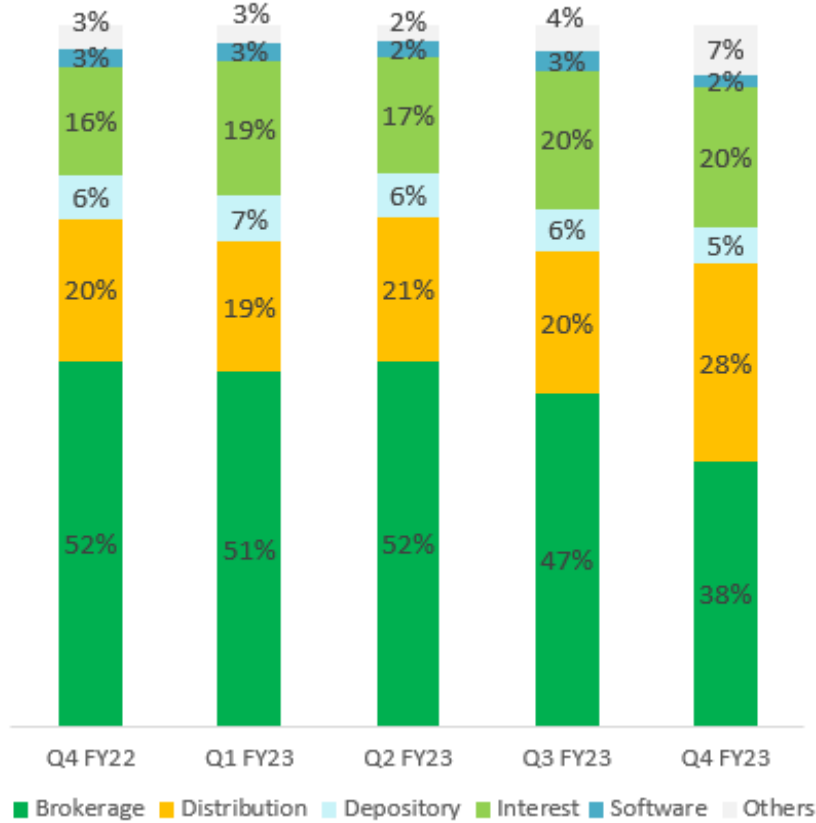
Amount in Lakhs



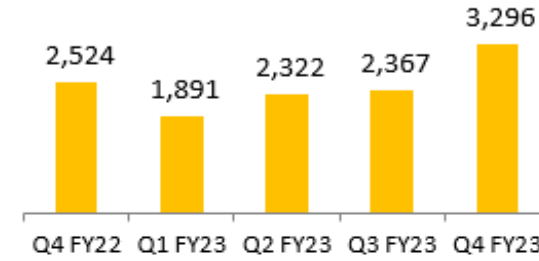
Revenue Mix

Amount in Lakhs

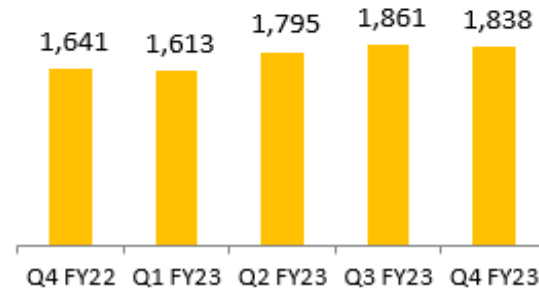
Revenue Mix



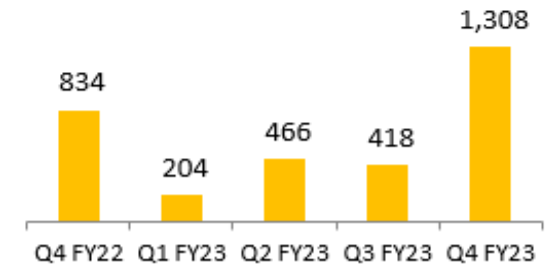
Distribution Income



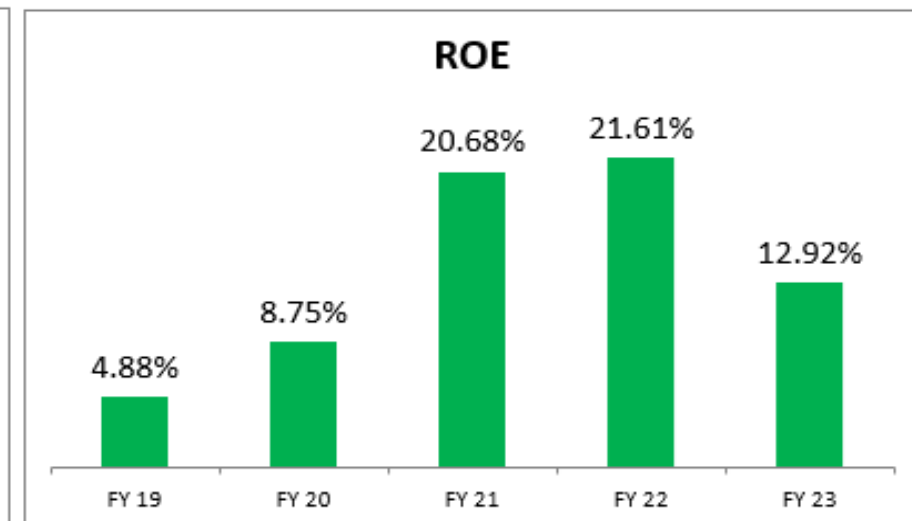
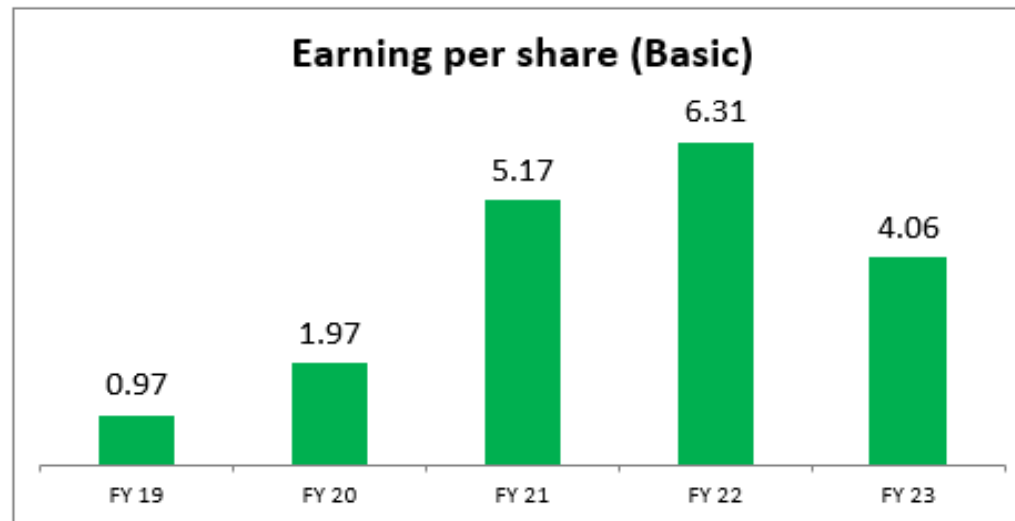
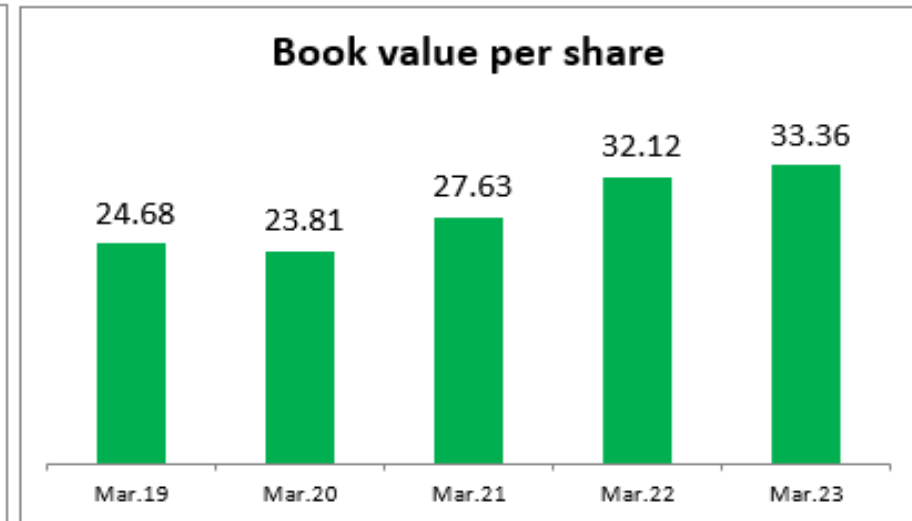
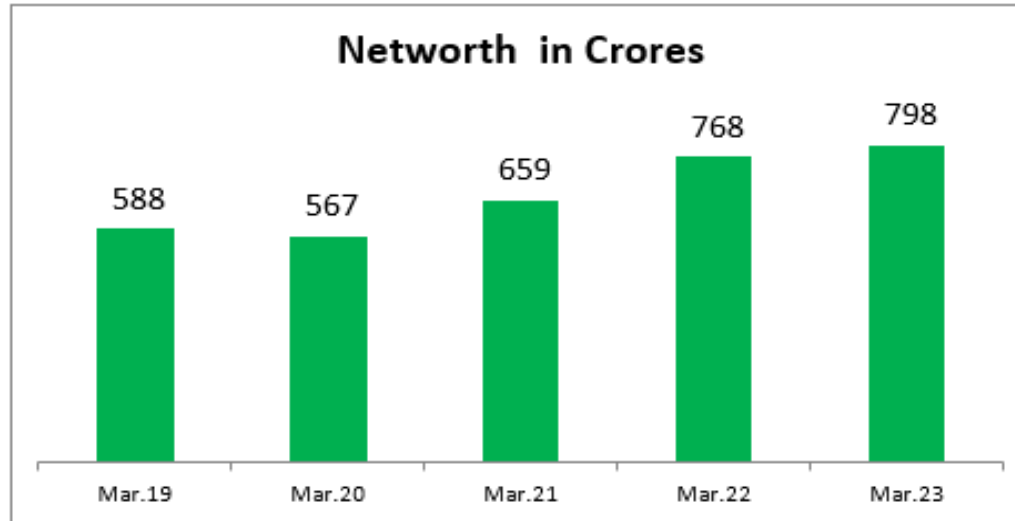
Mutual Fund Income



Insurance Income



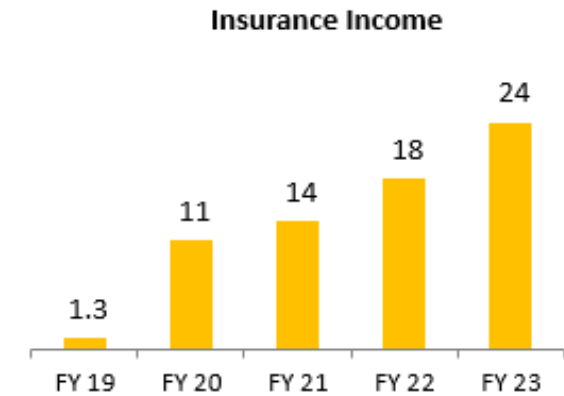
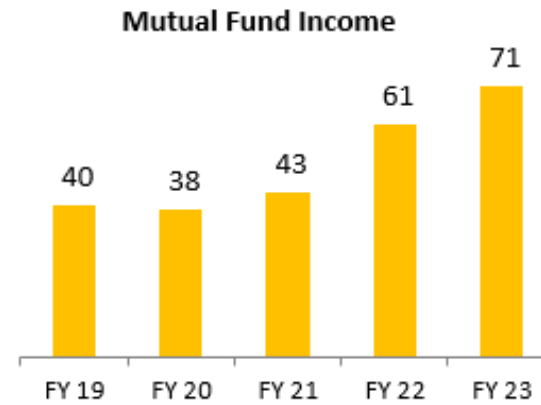
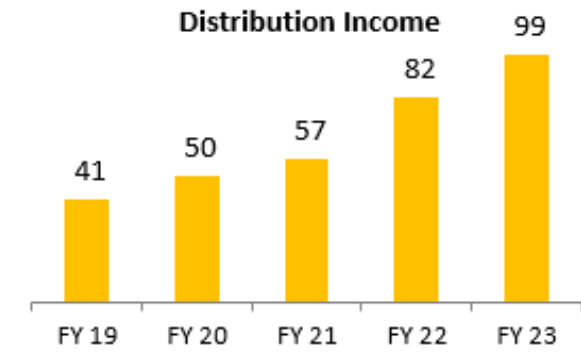
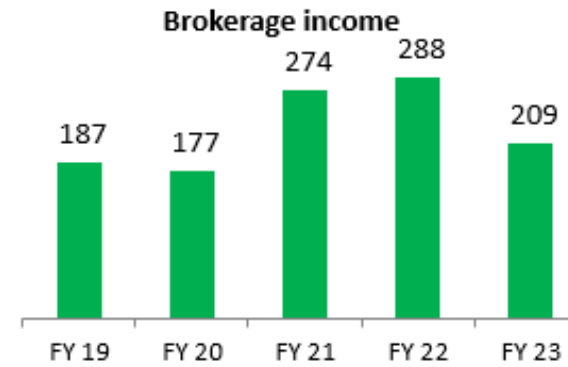
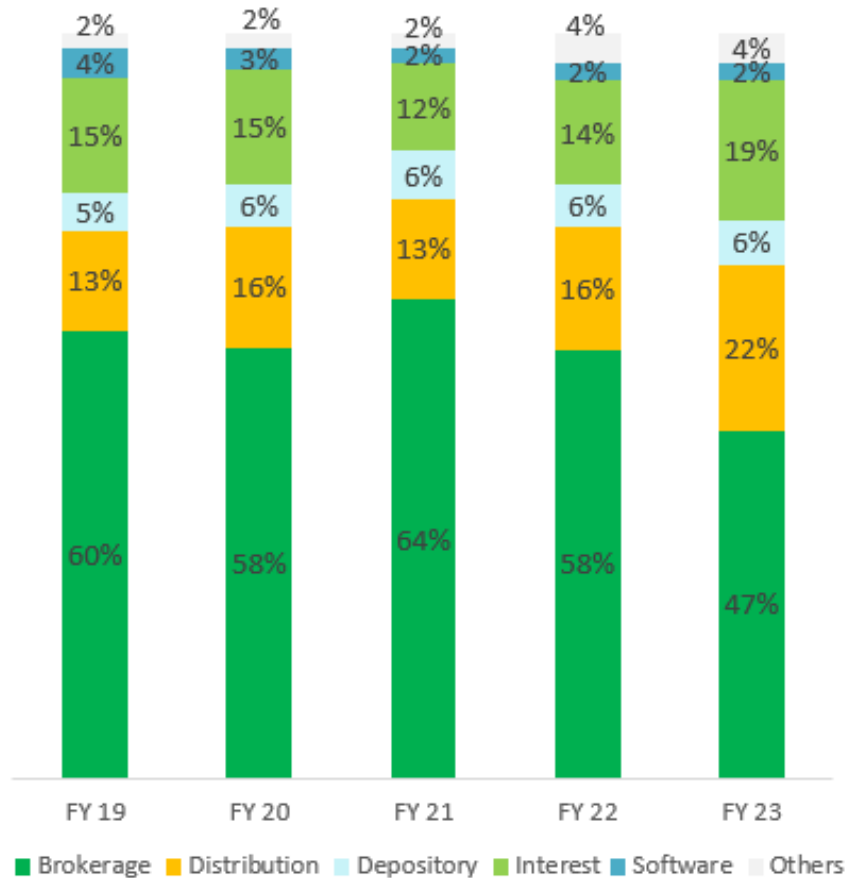
5 Year Financial trend



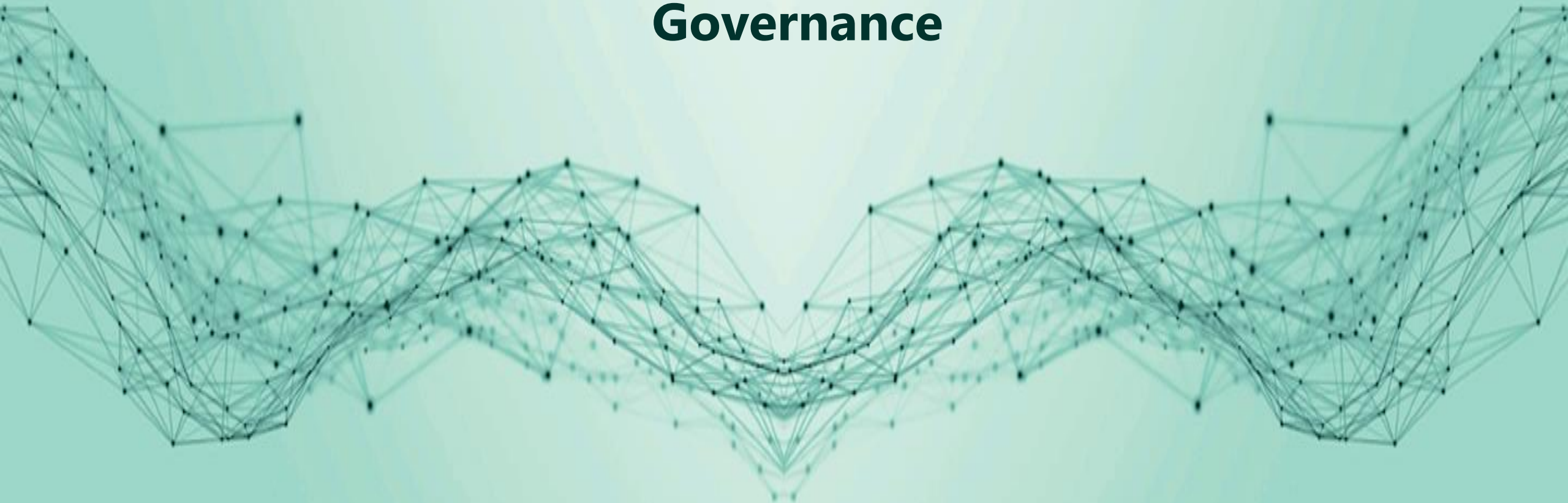
Revenue Mix

Amount in Crores

Revenue Mix



**Environment
Social
Governance**



ESG – 3 Non-Financial Parameters

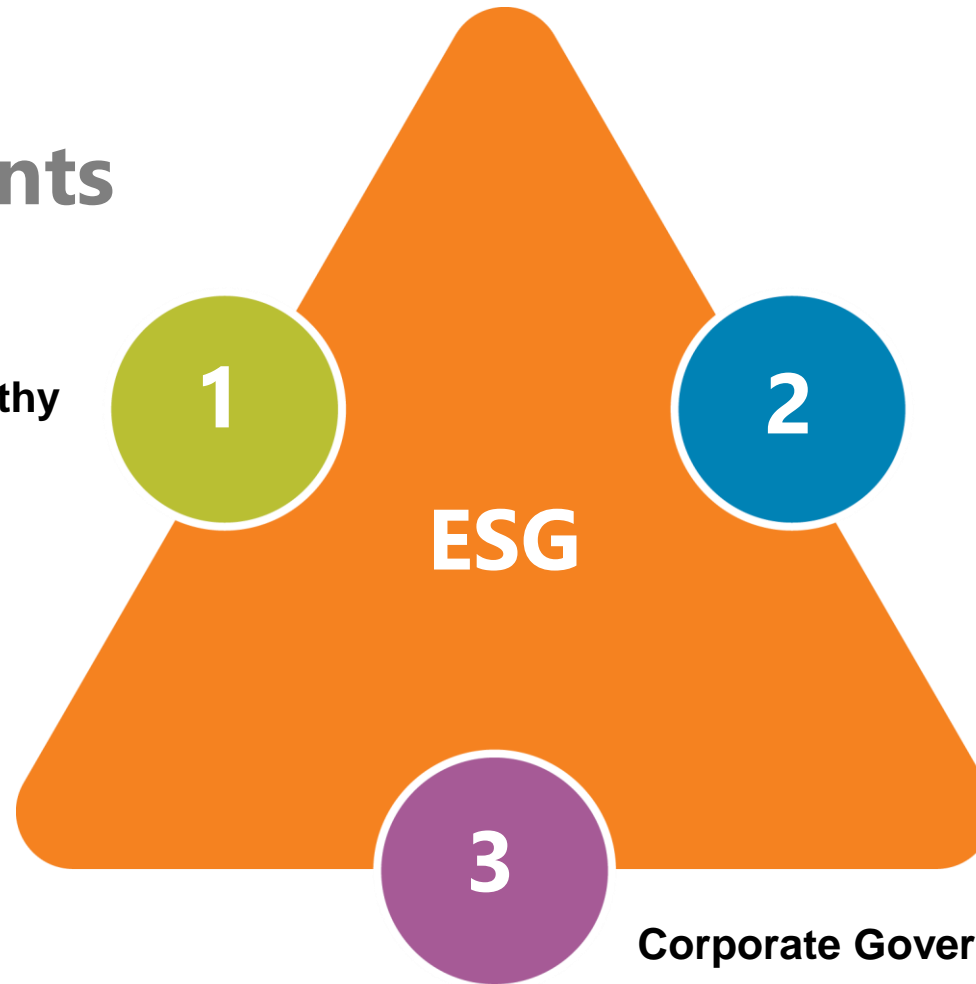
Geojit is committed towards fulfilling the ESG parameters



ESG - our commitments

Environmental Empathy

- Waste Management
- Conserve Energy
- Conserve Water
- Prevent Pollution
- Address Climate Change



Social Responsibility

- Quality Products & Services
- Gender Equality
- Woman Empowerment
- Labor Welfare and Rights
- Donation to Social Causes

Corporate Governance

- Efficient Management
- Ethical Practices
- Strong Internal Controls
- Ensure No Fraud/Illegal Activity

ESG – our commitments

Social Responsibility

- ✓ Senior Management Remuneration linked to growth, sustainability and profitability of business with focus on safety and capital management
- ✓ Formula-based plan based on pre-established performance driven metrics
- ✓ To discourage any hard selling of Intraday trading and F&O trading , we reduced the incentive given to Dealers by 50% on such offline business
- ✓ Our Ethics Committee has majority of independent members whose approval is a must for launching any sales contest/campaign to have a check on mis-selling

Environmental Empathy

- ✓ Greening of Supply chain by integration of ESG aspects in vendor selection and assessment
- ✓ Strategic partnership and development of local vendors
- ✓ Our 100000th sq ft Corporate building is certified as Gold category by Indian Green Building Council.
- ✓ We have waste water treatment plant in our building

Governance

- ✓ 50% of the Board comprises of Independent Directors
- ✓ Board Committees comprise of majority Independent Directors
- ✓ Audit Committee headed by Independent Director

ESG – Geojit's performance snapshots

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- 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
- Dedicate 2% of our profit for social causes
- 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

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- 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 for fraud from employees and business associates
- Continuously striving to embrace evolving stakeholder and customer expectations and implement best practices



THANK YOU

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