

18th January, 2019

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

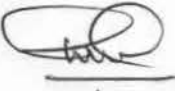
To,
The Manager,
Listing Department,
BSE Limited,
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai – 400 001.
Ph. No.022 22721233
Scrip Code : 532285

Dear Sir/Madam,

Sub : Earnings Update QIII FY19 - 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 - QIII FY19 is enclosed herewith.

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


Liju K Johnson
Company Secretary



AN INSIGHT INTO GEOJIT FINANCIAL SERVICES LTD.

EARNINGS UPDATE QIII FY 19



Leading investment service company with strong presence in India and middle east



479 Offices



**9,86,700
Customers**



₹38,433 Crores
Assets under Custody & Management



₹169 Crores
SIP Book Size *



₹1,098 Crores
Market capitalization



**2,885
Employees**

* SIP Book includes 15 crores of STP
All numbers are pertaining to 31st December.2018

A transparent, digitally-driven and client –centric organization

- Established in 1987, it has over 31 years of in-depth experience in the Indian Capital Market
- First broker to introduce Internet Trading in India in 2000 and Mobile Trading in 2010
- Has Retail Brokerage B2B partnership with 7 leading banks
- Geojit has a multi-channel set-up and balanced approach between branch network, Internet and call centre. Leverages multi-channel organization to optimize distribution business.

48%

brokerage revenue derived
through online transactions

60%

brokerage volume derived
through online transaction



Strategic realignment from broking-based to investment services-based model

- Proved fast growth of mutual funds- potential is huge. (Fixed deposits are still main financial investment avenue for Indian Investors.)
- Rapidly gaining market share with consistent increase in SIP book.

1.3X growth
in SIP book (YOY).
SIP book is now
₹154 crores
(without STP)

₹6 Crore of new SIP
value & **15,900**
new SIP applications
per month
(last 12 month average)

21%
growth in
Retail Mutual
fund AUM *
(YoY)

* Retail Mutual fund AUM excludes institutional AUM and AUM of Joint venture 's abroad



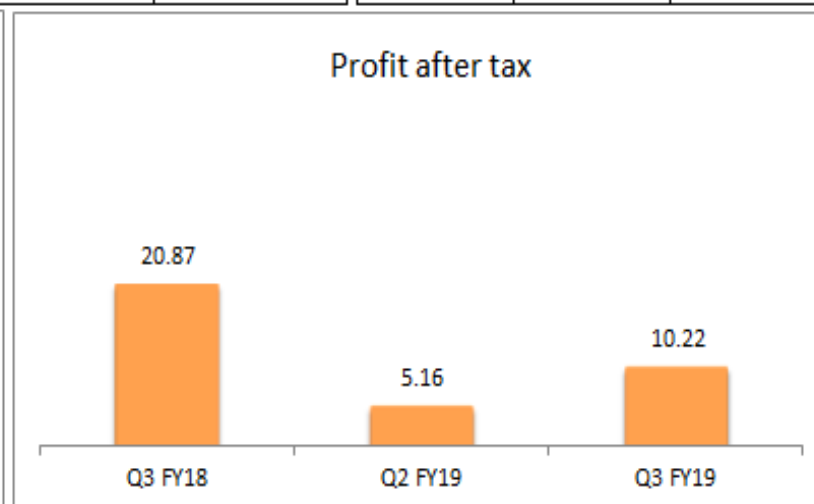
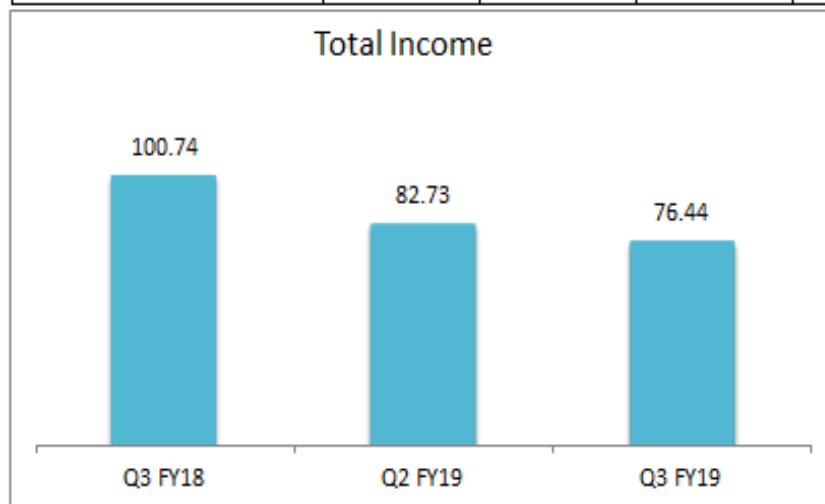


EARNING UPDATES

Consolidated result

	Q3 FY18	Q2 FY19	Q3 FY19	Q3 FY19 Vs Q3 FY18	Q3 FY19 Vs Q2 FY19	9 month FY18	9 month FY19	FY19 vs FY18
Operational income	91.28	75.53	68.29	-25%	-10%	247.10	216.50	-12%
Other income	9.46	7.20	8.15	-14%	13%	25.19	23.83	-5%
Total Income	100.74	82.73	76.44	-24%	-8%	272.29	240.33	-12%
Total Expenses	68.43	63.70	60.59	-11%	-5%	187.16	185.26	-1%
Profit before tax	32.31	19.03	15.85	-51%	-17%	85.13	55.07	-35%
Profit after tax	20.87	5.16	10.22	-51%	98%	53.96	28.05	-48%

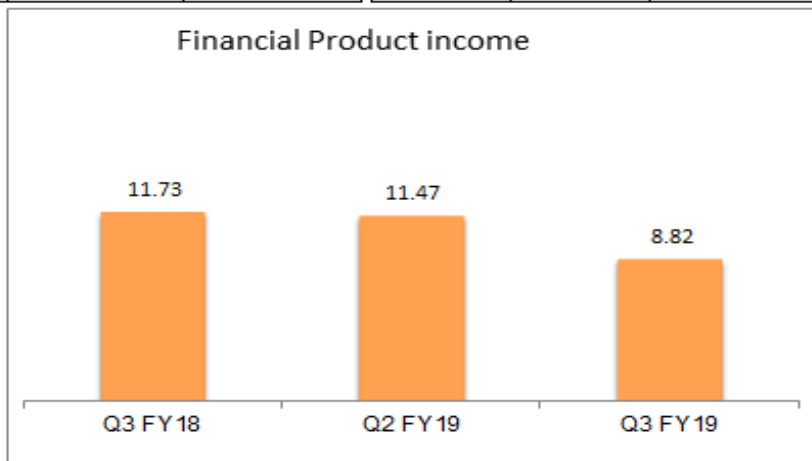
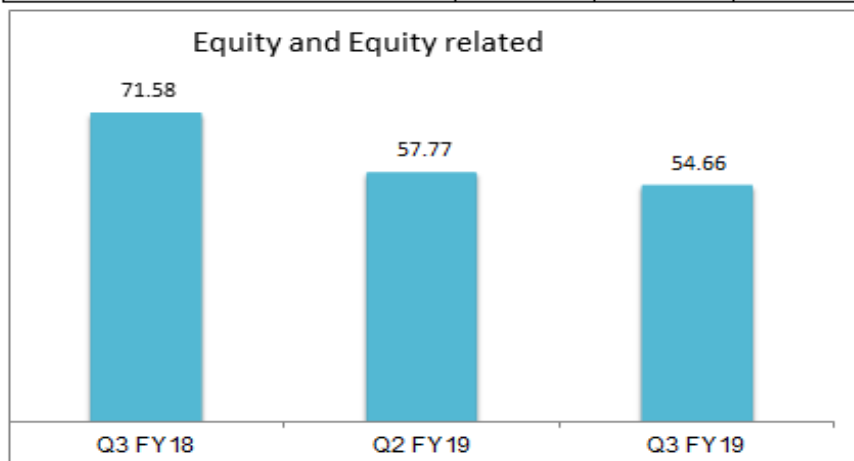
*INR in Crores



Consolidated result – Product wise revenue

	Q3 FY18	Q2 FY19	Q3 FY19	Q3 FY19 Vs Q3 FY18	Q3 FY19 Vs Q2 FY19	9 month FY18	9 month FY19	FY19 vs FY18
Equity and Equity related	71.58	57.77	54.66	-24%	-5%	193.71	166.67	-14%
Financial Product income	11.73	11.47	8.82	-25%	-23%	30.71	31.84	4%
Software Income	4.32	3.15	2.59	-40%	-18%	12.96	9.03	-30%
Other Operating income	3.65	3.13	2.23	-39%	-29%	9.72	8.96	-8%
Total Operational income	91.28	75.53	68.29	-25%	-10%	247.10	216.50	-12%
Other non operational Income	9.46	7.20	8.15	-14%	13%	25.19	23.83	-5%
Total income	100.74	82.73	76.44	-24%	-8%	272.29	240.33	-12%

*INR in Crores



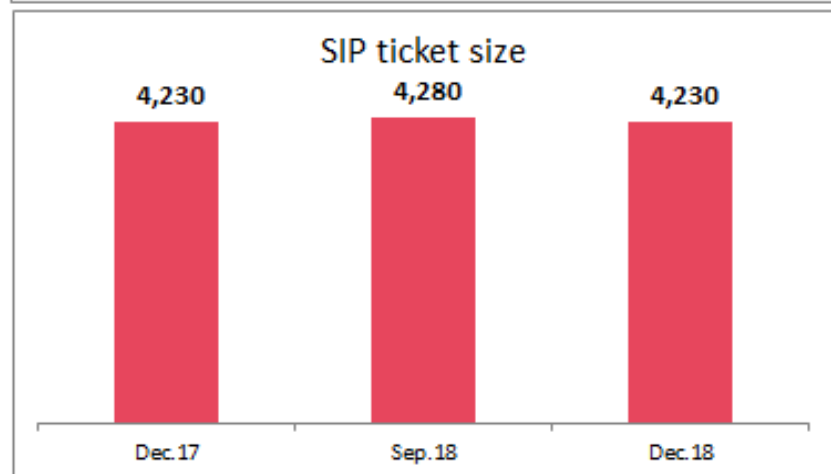
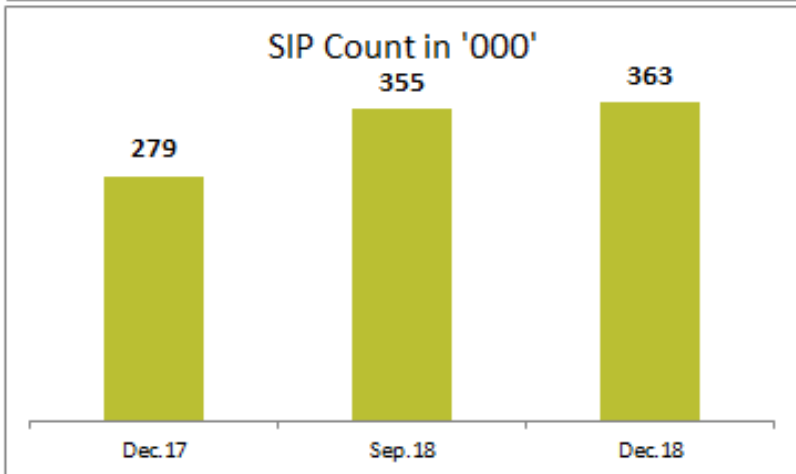
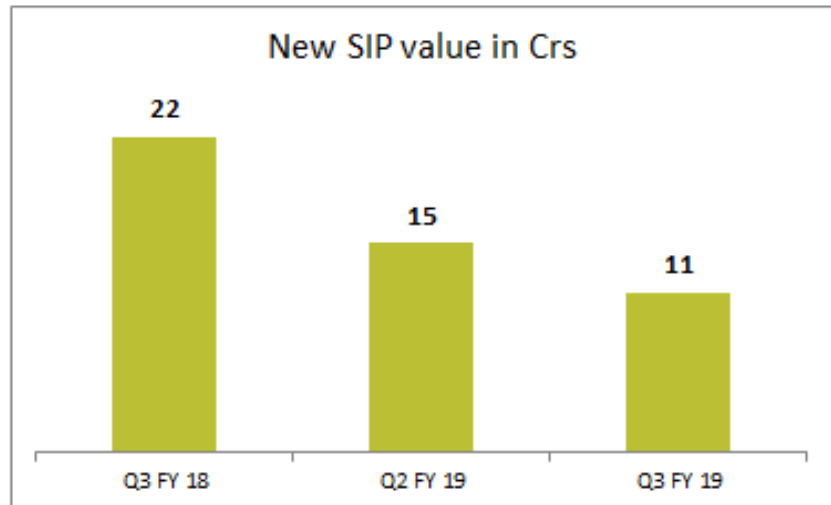
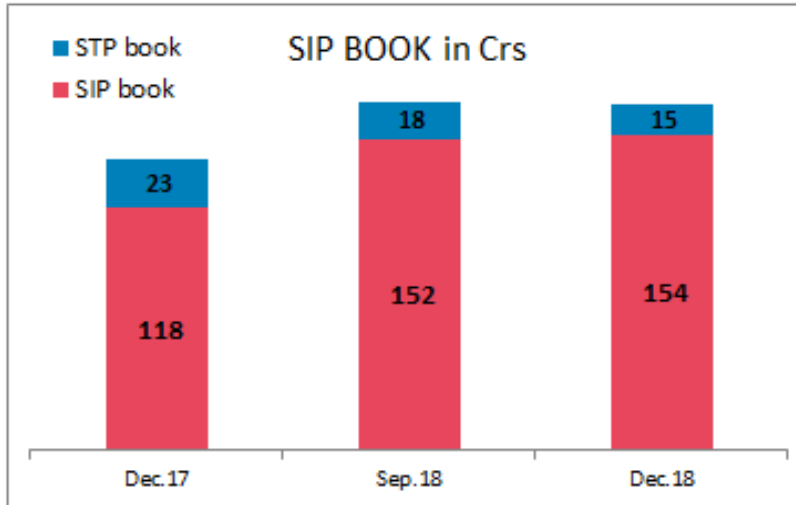
The dip in distribution revenue (Financial Product Income) is consequent to the implementation of full trail model of commission from October onwards. In the previous quarter the upfront income (including B30 commission) was 3.62 Crores (after tax) which has come down to 60 lakhs in the current quarter.





KEY BUSINESS FIGURES

SIP Business

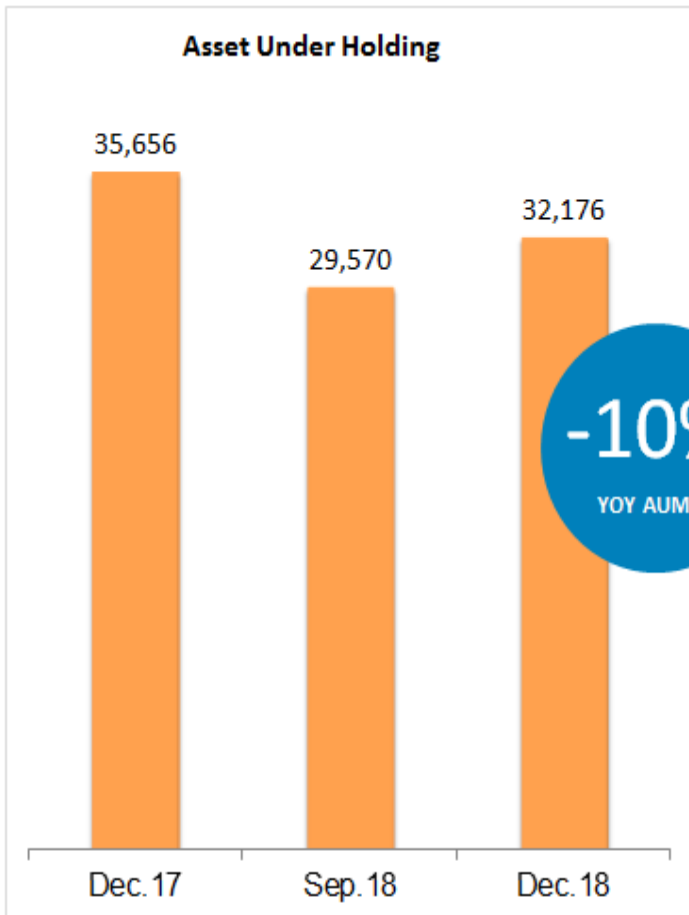


Data source :CAMS

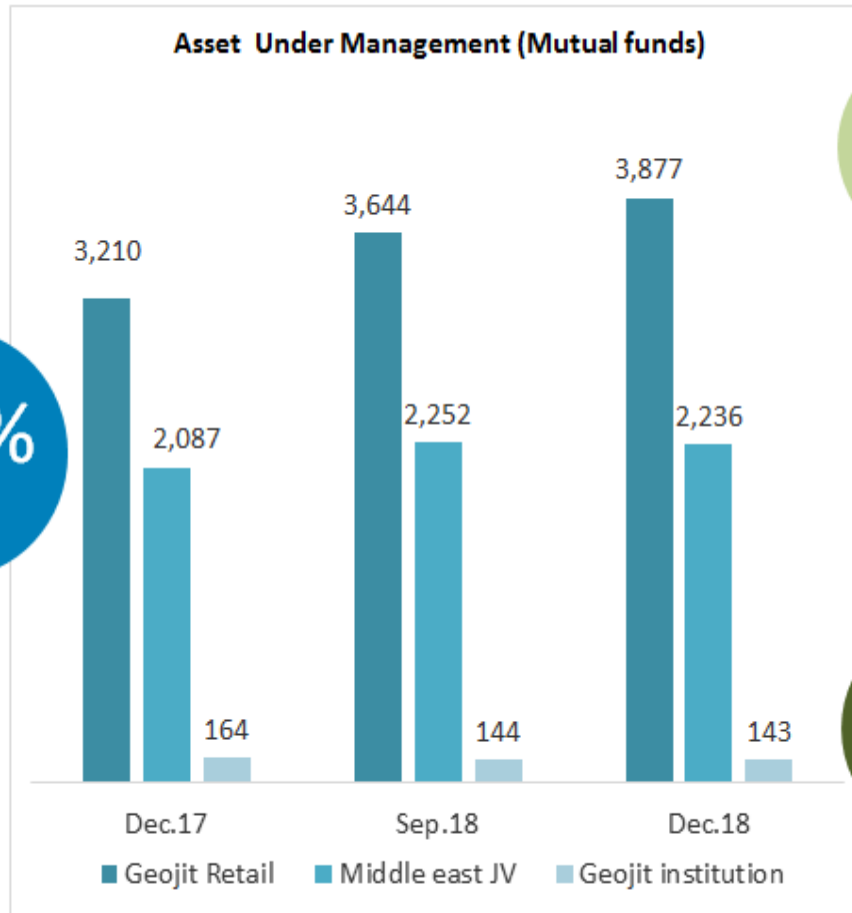


Asset under holding and management

Asset Under Holding



Asset Under Management (Mutual funds)

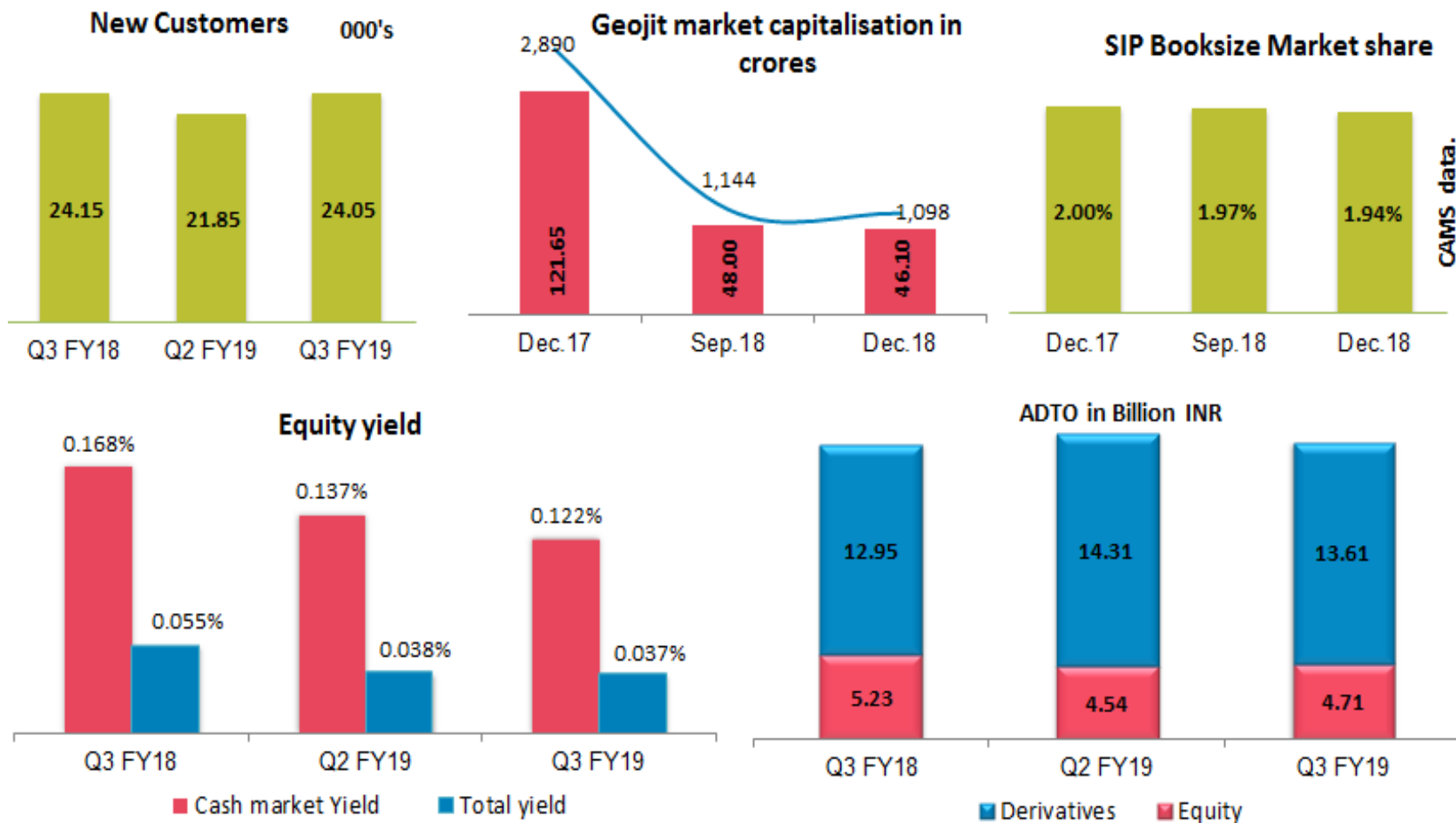


21% ↑
YOY Retail AUM

24% ↑
YOY Equity MFAUM



Other statistics

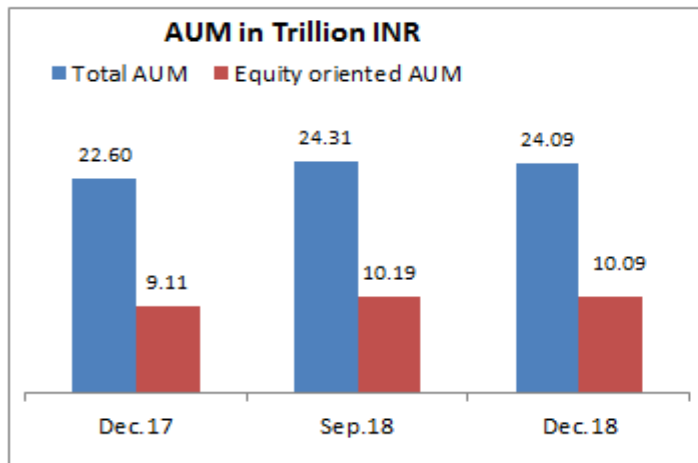


Cash market yield has come down due to increase in low yield trading business (non Delivery)
 •ADTO means Average daily turnover

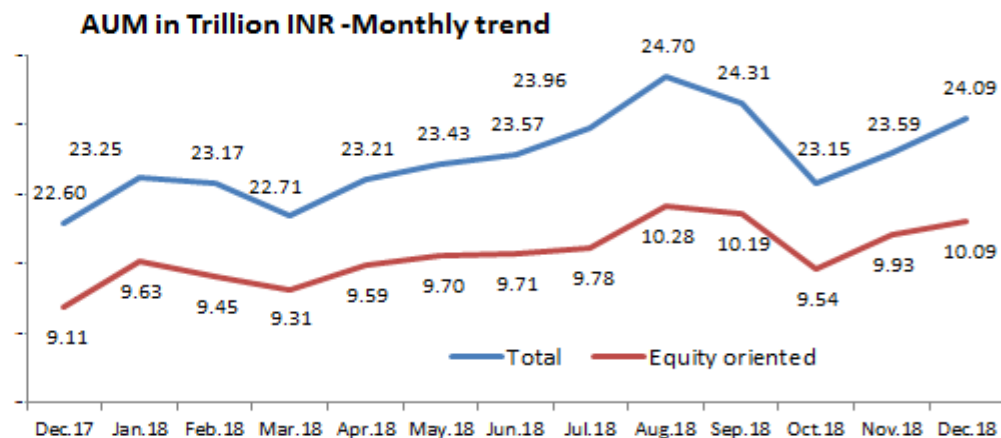


PENETRATION IN MUTUAL FUND

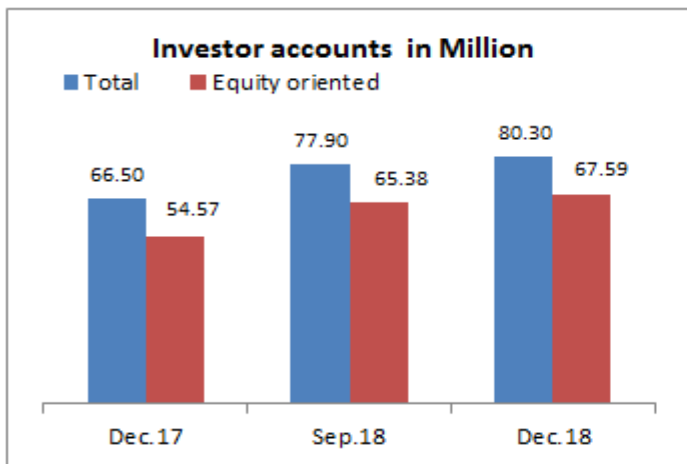
Mutual fund -Industry statistics



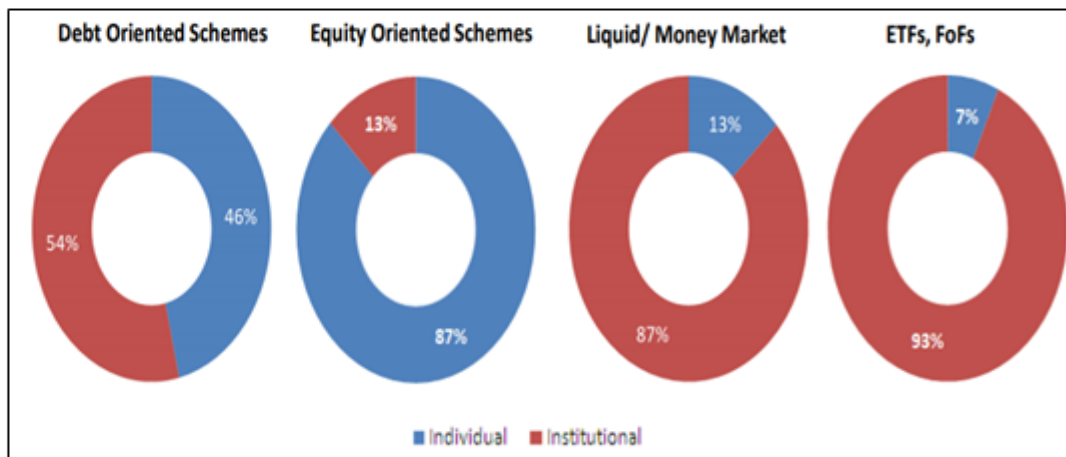
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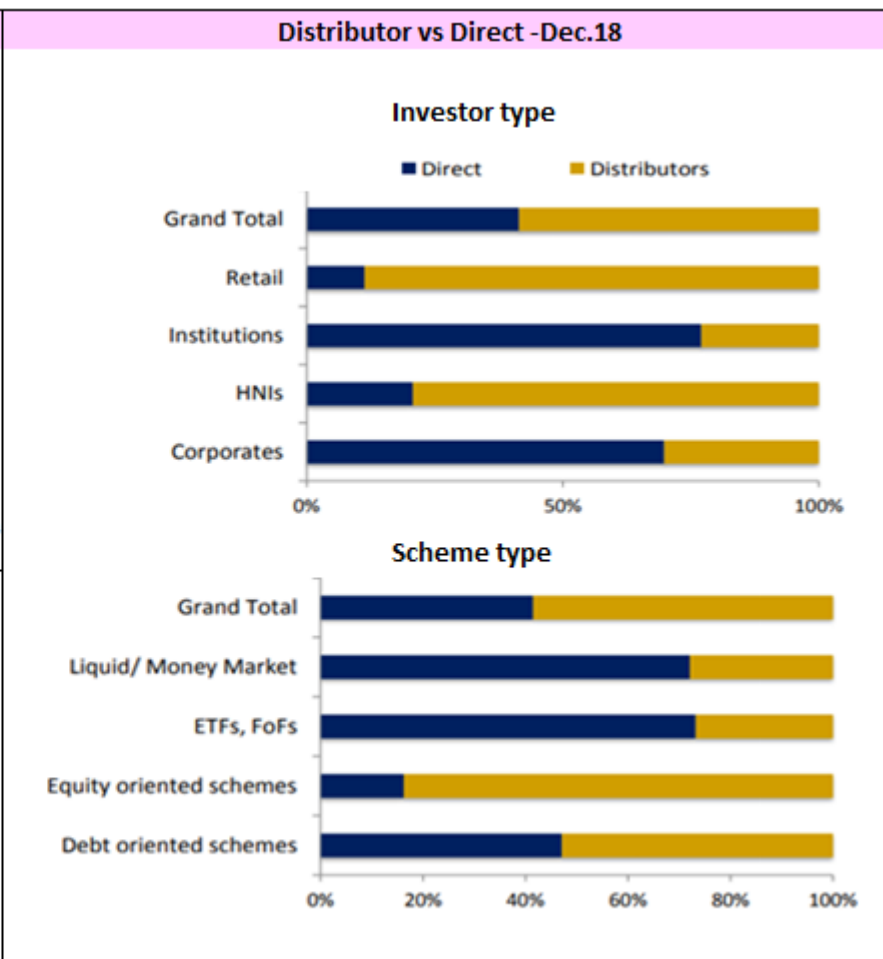
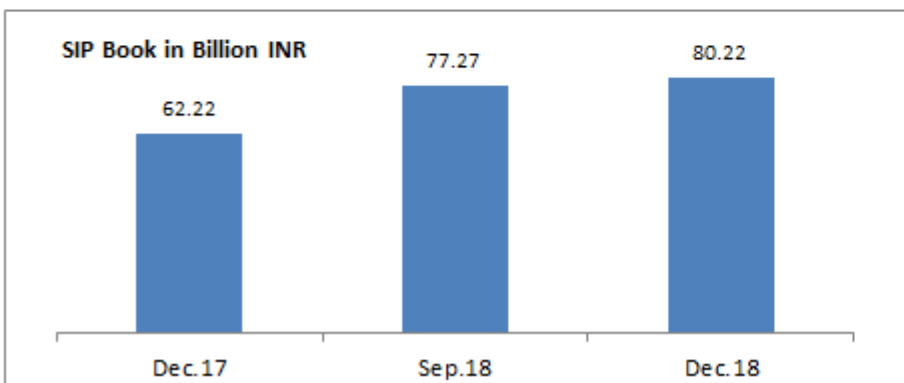
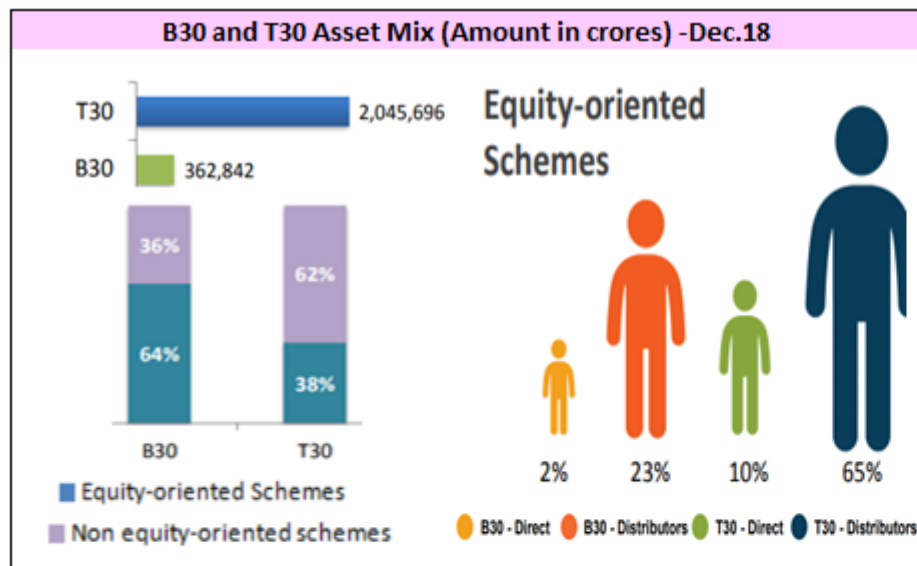
Investors category across scheme (Dec.18)



• Account refers to a folio. An investor may have multiple accounts in a single fund or across funds. This is therefore not a count of number of investors, but number of accounts

- Equity oriented means sum of Equity,ELSS and Balanced schemes
- AUM value indicates the month end value. (Rs.Lakh crore is equal to Rs.Trillion)

Mutual fund -Industry statistics





GEOJIT PRODUCTS AND SERVICES

Geojit's range of products & services

Products

- Equities
- Derivatives
- Currency Futures and Options
- Portfolio Management Services
- Margin Trading
- Loan against Shares
- Distribution of: Mutual Funds, Life Insurance, General Insurance
- Financial planning
- Commodity derivatives

Services

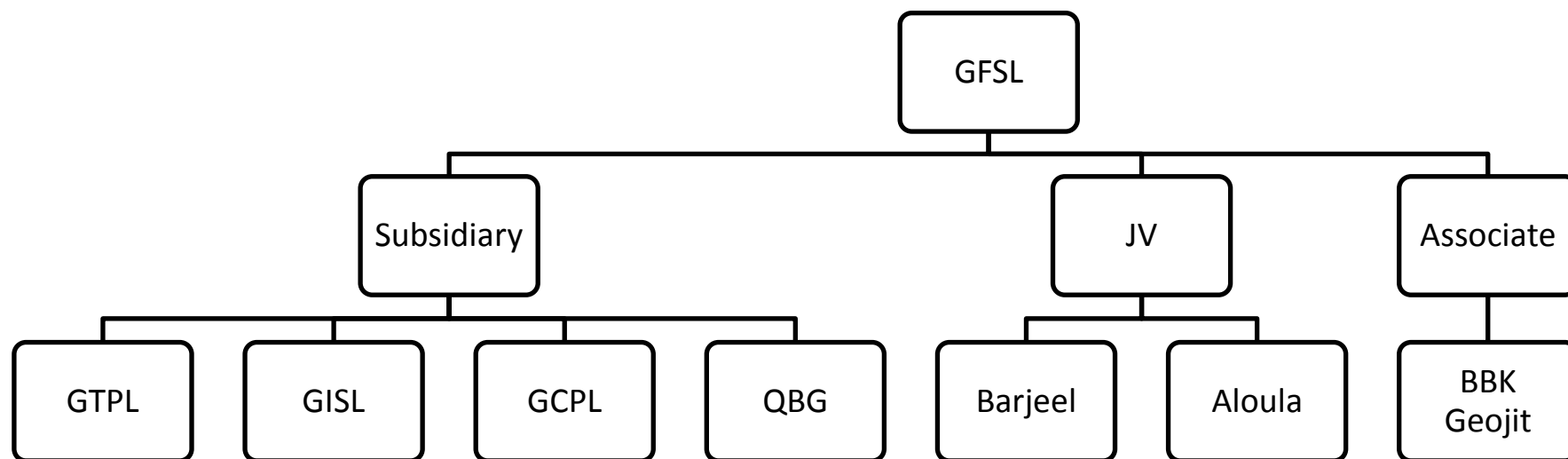
- Multichannel service: Branch offices, Internet, Call Centre (via toll free number) & Mobile
- Offer clients an advanced trading platform-Selfie. Developed in-house, it offers clients unmatched features
- Reputed for transparent processes and brokerage structure
- Corporate governance with unblemished record of compliance and the lowest percentage of unresolved Customer Grievances





GEOJIT GROUP STRUCTURE

Group structure



- GFSL - Geojit Financial Services Ltd.
- GTPL - Geojit Technologies (P) Ltd.
- GISL - Geojit Investment Services Ltd.
- GCPL - Geojit Credits (P) Ltd.
- QBG Geojit - QBG Geojit Securities LLC
- Barjeel - Barjeel Geojit Securities
- Aloula - Aloula Geojit Capital Co.
- BBK Geojit - BBK Geojit Securities KSC





GEOJIT'S NATIONAL PRESENCE



National Presence

- Andhra Pradesh
- Chandigarh (UT)
- Goa
- Gujarat
- Haryana
- Jammu & Kashmir
- Jharkhand
- Karnataka
- Kerala
- Madhya Pradesh
- Maharashtra
- New Delhi
- Orissa
- Pondicherry (UT)
- Punjab
- Rajasthan
- Tamil Nadu
- Telengana
- Uttar Pradesh
- Uttarakhand
- West Bengal



Geojit network is mostly composed of branches (64%) including 9 offices in Gulf countries. Has a strong presence in South India (70% of the total and 45% of which is located in Kerala).





GEOJIT'S MIDDLE EAST PRESENCE



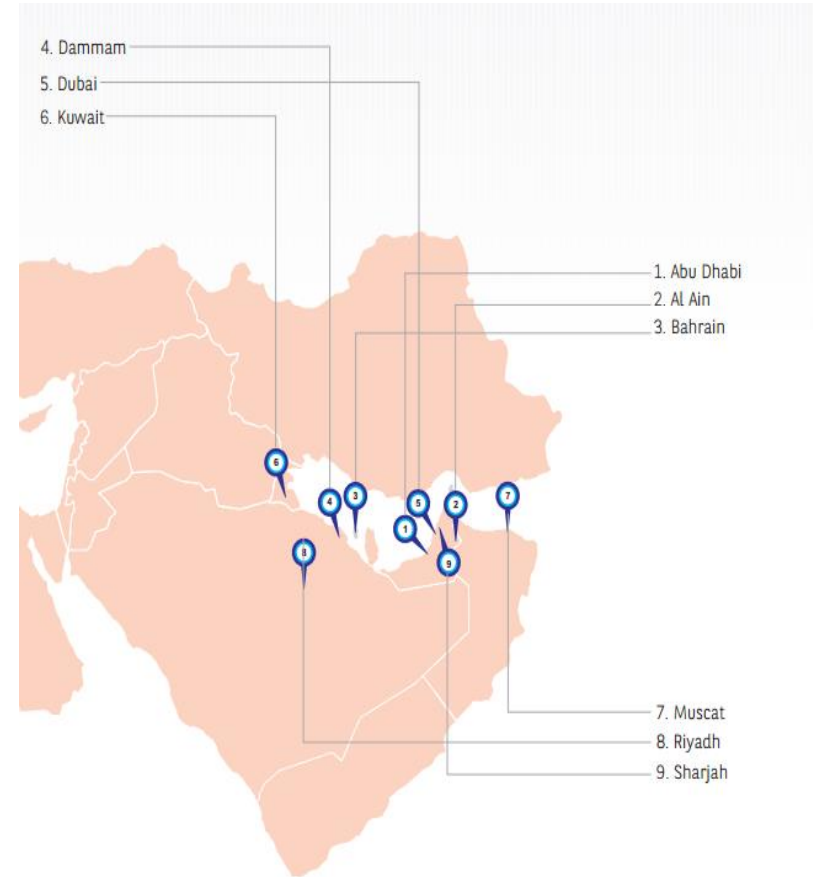
Middle East presence

BARJEEL GEOJIT SECURITIES 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, Al Ain and Sharjah

ALOULA GEOJIT CAPITAL CO. - SAUDI ARABIA

- Joint Venture with the Al Johar Group since 2008
- Headquartered at Riyadh with a branch in Dammam
- 1st Indian stock broking company to commence domestic retail brokerage operations in any foreign country



Middle East presence

BUSINESS PARTNERSHIP WITH BANK OF BAHRAIN & KUWAIT (BBK) - BAHRAIN

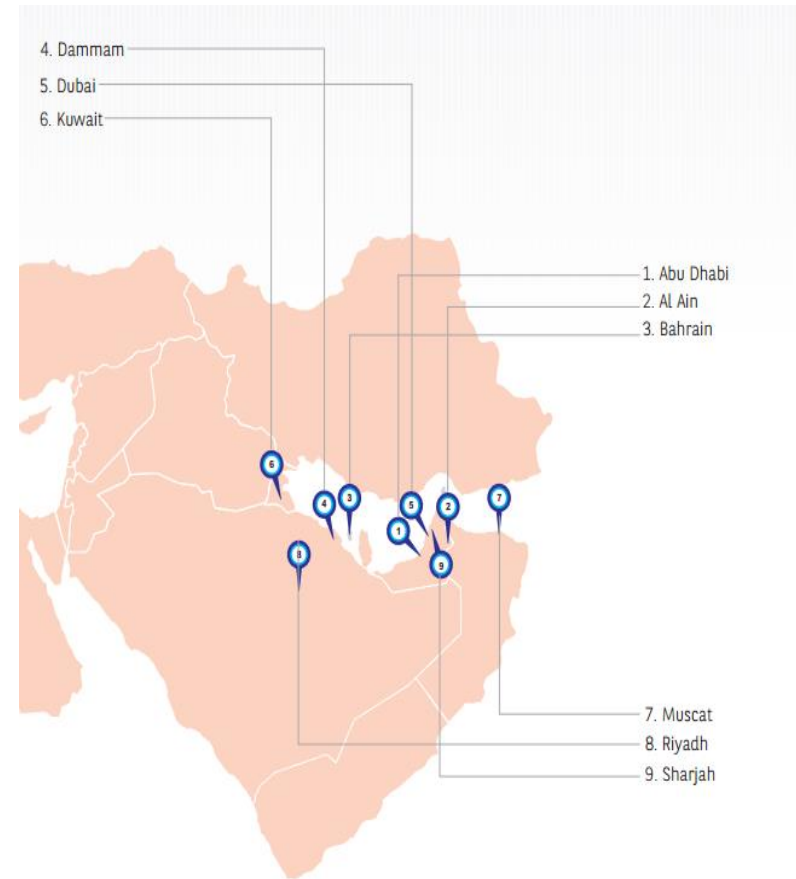
- Geojit entered into a business partnership with BBK in 2007
- Provides investment services to NRIs

QBG GEOJIT SECURITIES LLC - OMAN

- A subsidiary of Geojit since 2011
- Qurum Business Group (QBG) is other partner

BBK GEOJIT SECURITIES KSC - KUWAIT

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



Safe Harbour

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Thank You

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