



GEOJIT

PEOPLE YOU PROSPER WITH

25th October, 2018

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 QII 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 - QII 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 QII FY 19



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



479 Offices



**9,65,500
Customers**



₹34,137 Crores
Assets under Custody & Management



₹170 Crores
SIP Book Size *



₹1,144 Crores
Market capitalization



**3,006
Employees**

* SIP Book includes 18 crores of STP
All numbers are pertaining to 30th September.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.

45%

brokerage revenue
derived through
online transactions

33%

of new accounts are
opened using web
and mobile apps

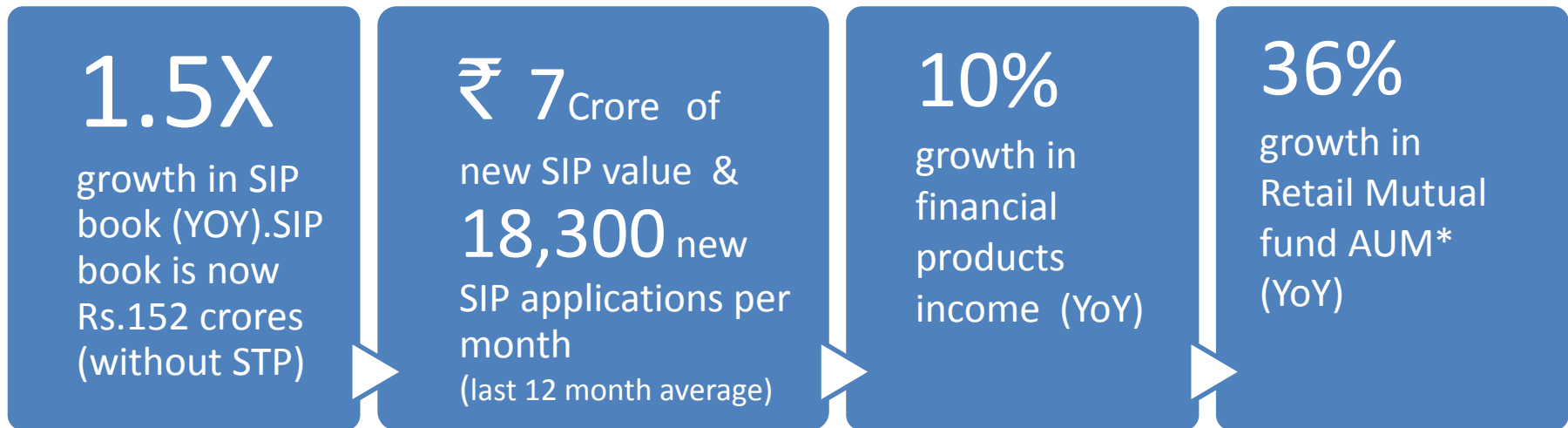
65%

clients are using
online channels for
transactions
(including mobile
channels)



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.



* Retail Mutual fund AUM excludes institutional AUM and AUM of Jointventure 's at abroad



EARNING UPDATES

Consolidated result

| | Q2 FY18 | Q1 FY19 | Q2 FY19 | Q2 FY19 Vs Q2 FY18 | Q2 FY19 Vs Q1 FY19 | FY 18 | FY 19 | FY 19 Vs FY 18 |
|-------------------------|--------------|--------------|--------------|-----------------------|-----------------------|---------------|---------------|-------------------|
| Operational income | 79.43 | 72.68 | 75.53 | -5% | 4% | 155.82 | 148.21 | -5% |
| Other income | 8.01 | 8.48 | 7.20 | -10% | -15% | 15.73 | 15.68 | 0% |
| Total Income | 87.44 | 81.16 | 82.73 | -5% | 2% | 171.55 | 163.89 | -4% |
| Total Expenses | 60.52 | 60.97 | 63.70 | 5% | 4% | 118.73 | 124.67 | 5% |
| Profit before tax | 26.92 | 20.19 | 19.03 | -29% | -6% | 52.82 | 39.22 | -26% |
| Profit after tax | 16.87 | 12.67 | 5.16 | -69% | -59% | 33.09 | 17.83 | -46% |

* INR in Crores

□ An income tax claim of Rs6 crore on compensation for discontinuing commodities business received from BNP Paribas during the year 2008-09, was pending with the Hon'ble Income Tax Appellate Tribunal. This was decided against the company and the company has decided to appeal in the Hon'ble High Court of Kerala, while making a provision for this amount during this quarter which has resulted in lower PAT."

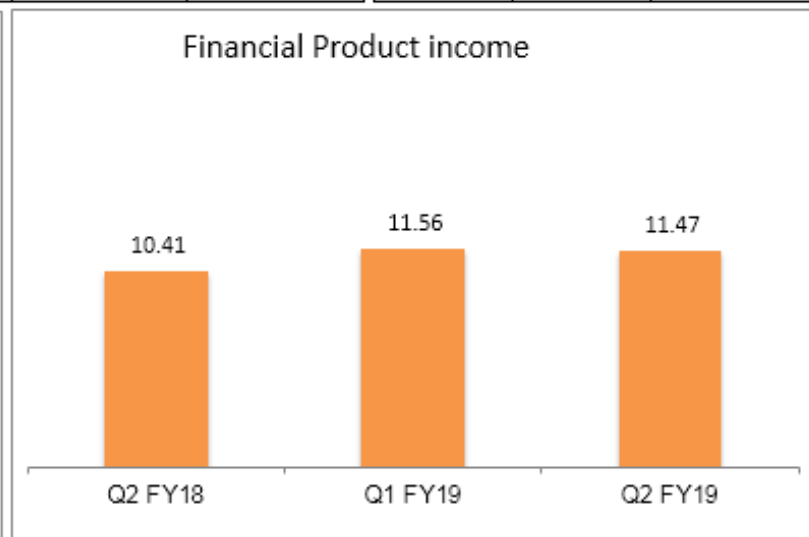
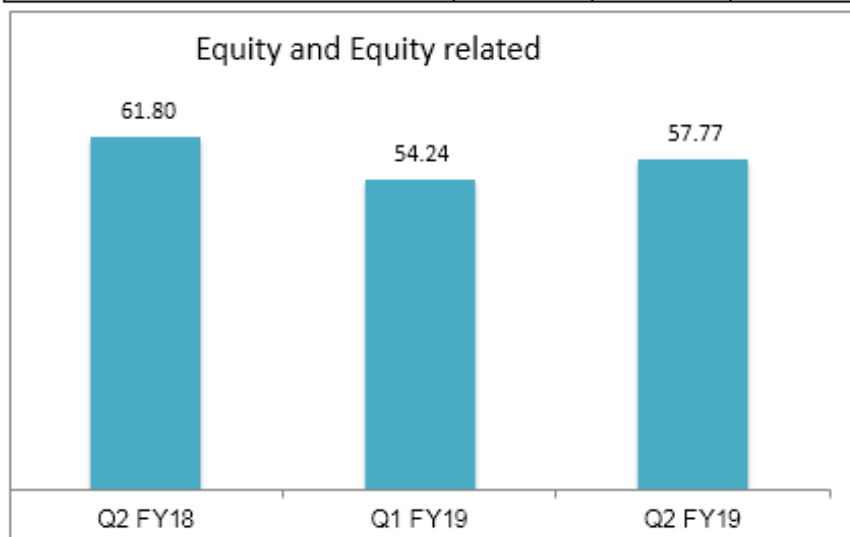
□ The floods in Kerala in August resulted in a decline in revenue from the state. The company also had to incur expenses in connection with disaster relief work including the contribution to CMDRF and these had an impact on the profits. Excluding these expenses, our PBT would have been Rs.20.89 crore which is 3% up compared to the previous quarter.

□ The company also added 321 employees over the last 12 months which resulted in an increase in employee cost.

Consolidated result – Product wise revenue

| | Q2 FY18 | Q1 FY19 | Q2 FY19 | Q2 FY19 Vs Q2 FY18 | Q2 FY19 Vs Q1 FY19 | FY 18 | FY 19 | FY 19 Vs FY 18 |
|---------------------------------|--------------|--------------|--------------|--------------------|--------------------|---------------|---------------|----------------|
| Equity and Equity related | 61.80 | 54.24 | 57.77 | -7% | 7% | 122.13 | 112.01 | -8% |
| Financial Product income | 10.41 | 11.56 | 11.47 | 10% | -1% | 18.97 | 23.02 | 21% |
| Software Income | 4.40 | 3.29 | 3.15 | -28% | -4% | 8.64 | 6.44 | -25% |
| Other Operating income | 2.81 | 3.60 | 3.13 | 12% | -13% | 6.07 | 6.73 | 11% |
| Total Operational income | 79.43 | 72.68 | 75.53 | -5% | 4% | 155.82 | 148.21 | -5% |
| Other non operational Income | 8.01 | 8.48 | 7.20 | -10% | -15% | 15.73 | 15.68 | 0% |
| Total income | 87.44 | 81.16 | 82.73 | -5% | 2% | 171.55 | 163.89 | -4% |

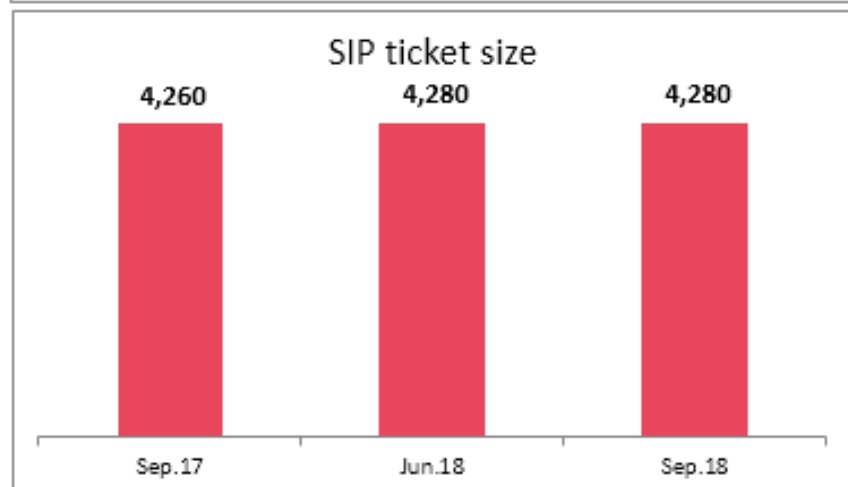
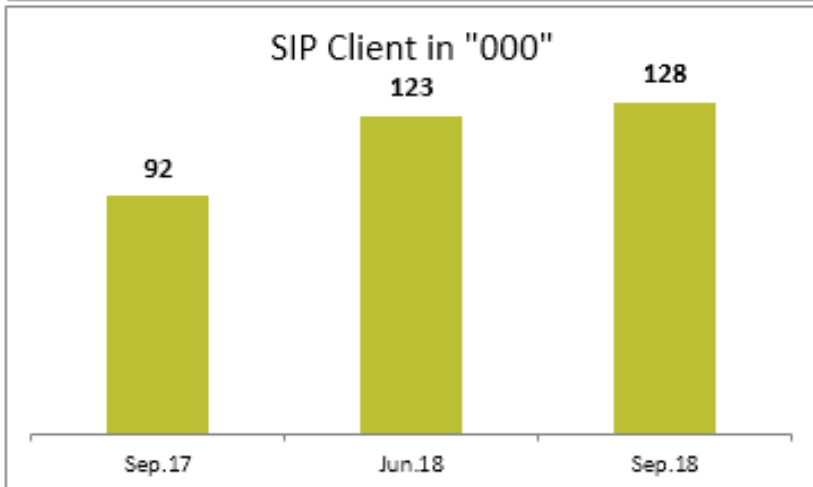
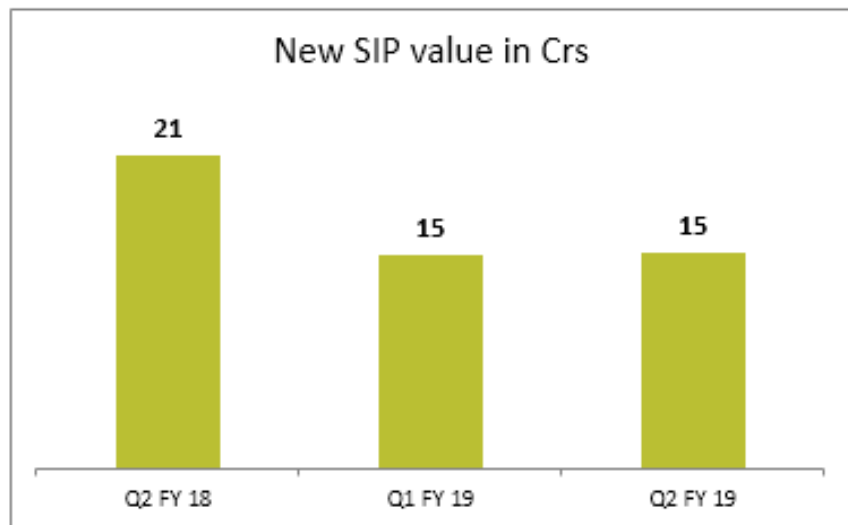
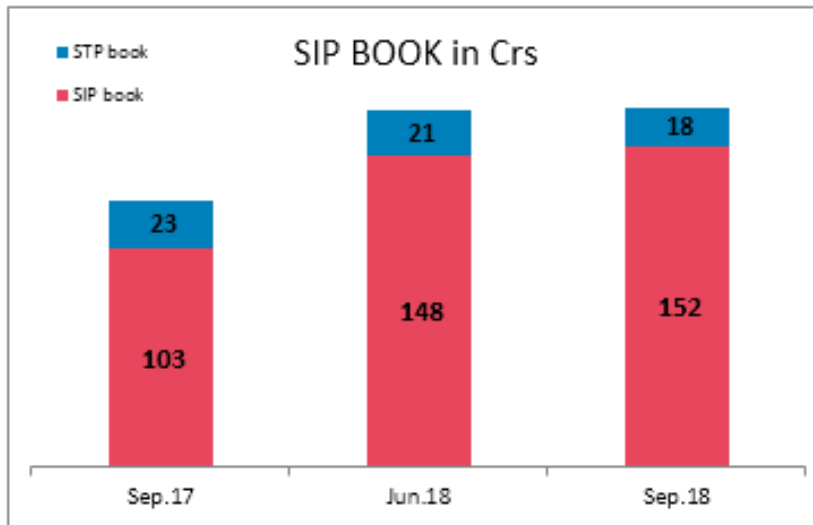
*INR in Crores



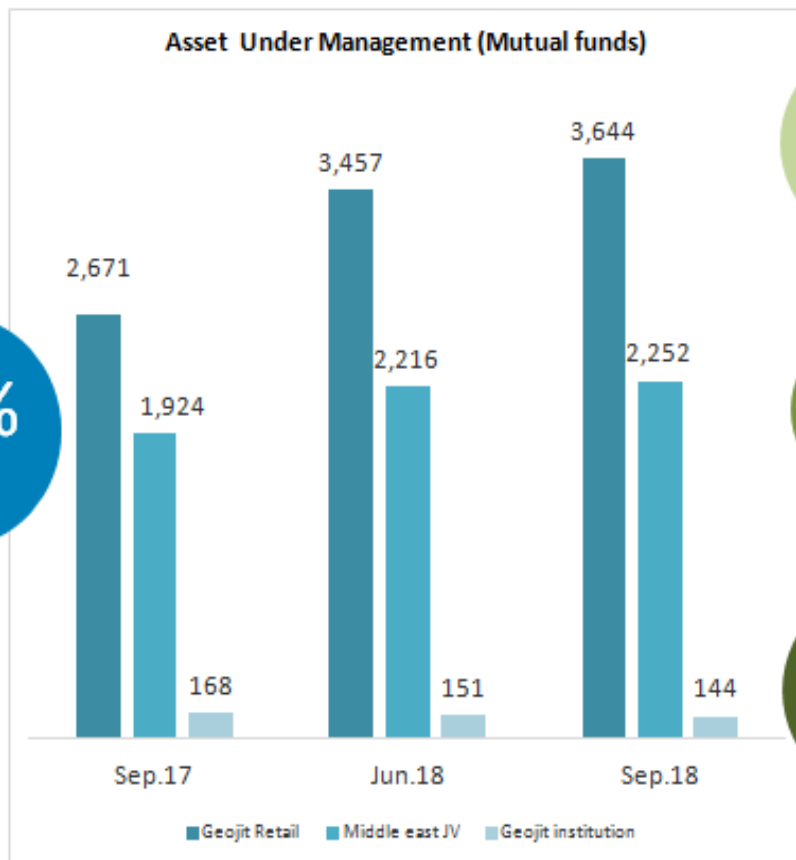
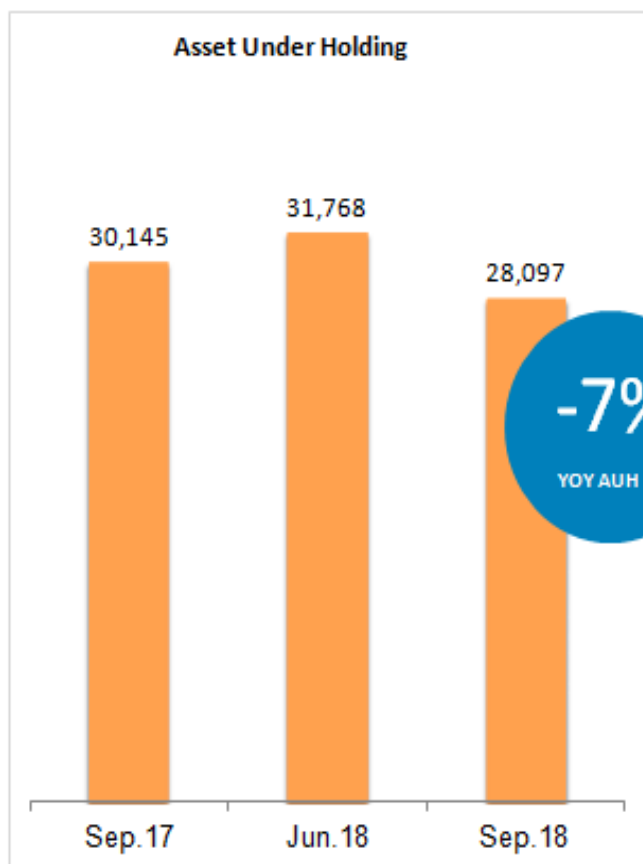


KEY BUSINESS FIGURES

SIP Business



Asset under holding and management



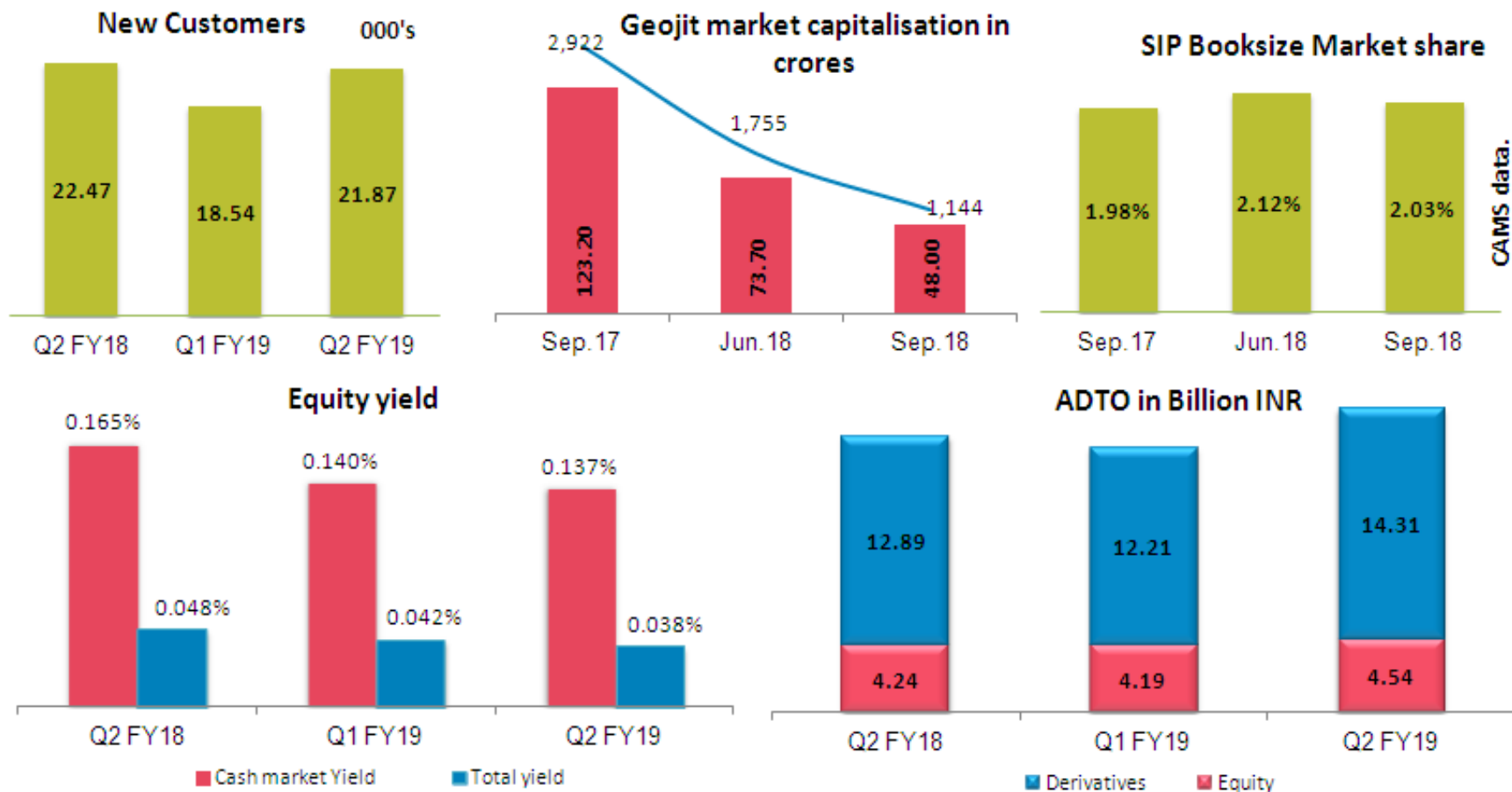
36% ↑
YOY Retail AUM

27% ↑
Total MF AUM

42% ↑
YOY Equity MF AUM



Other statistics



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

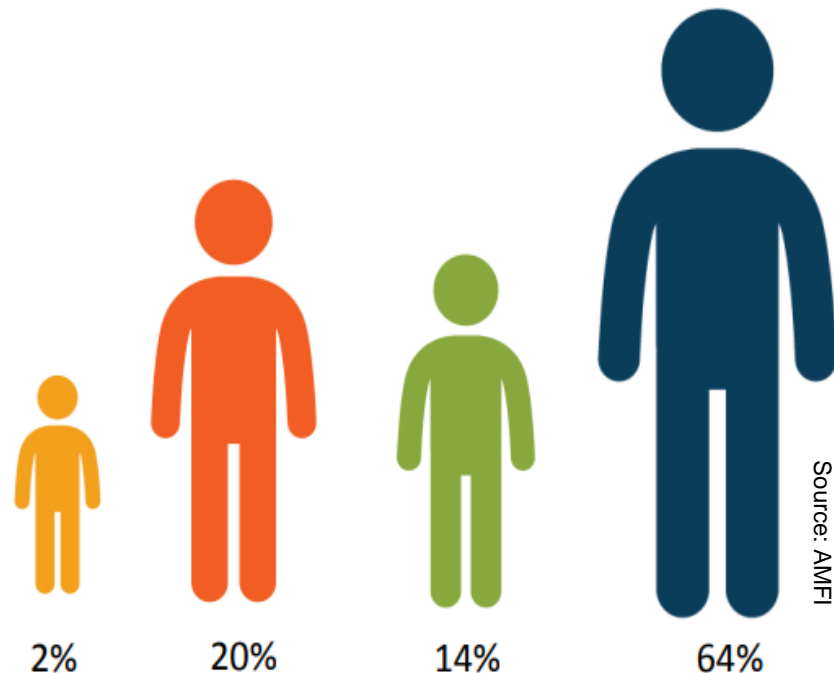
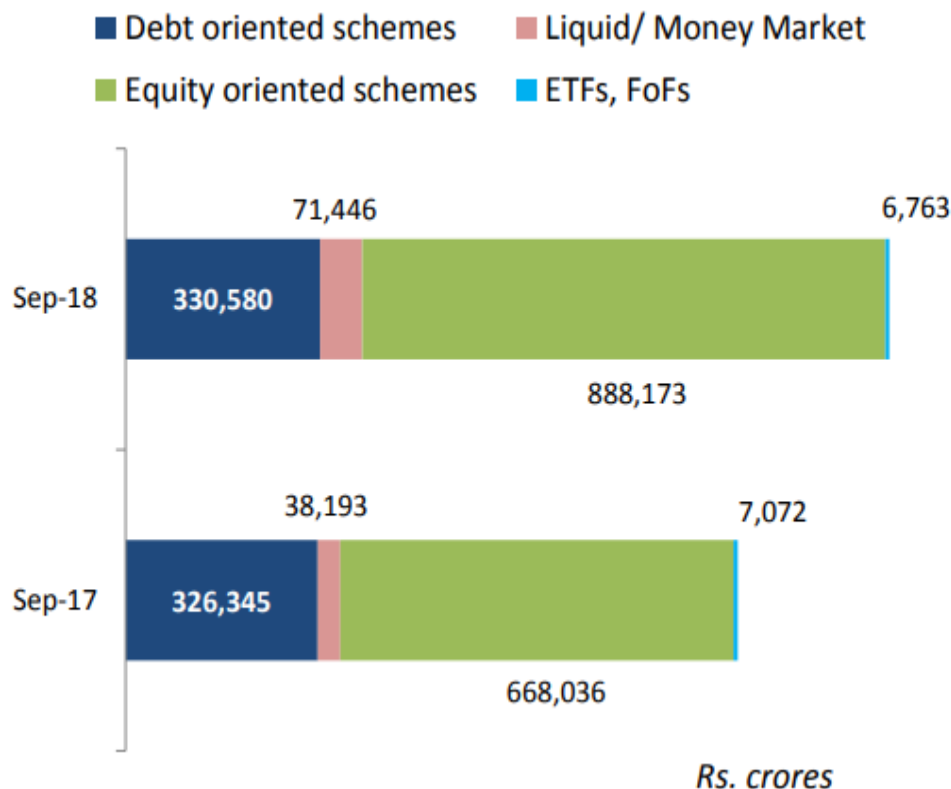


PENETRATION IN MUTUAL FUND

Growing Mutual fund (Industry)

Individual investors held Rs.12.97 lakh crore in mutual funds as of September 2018, an increase of 25% over September 2017. Investments of individual investors in equity schemes increased by 33% over September 2017.

Individual assets have mainly come from the top 30 locations, and are primarily distributor driven. 64% of the assets of Individual investors are from T30 cities, brought in by distributors. Direct investments amount to 16% of individual assets, divided as 2% from B30 and 14% from T30

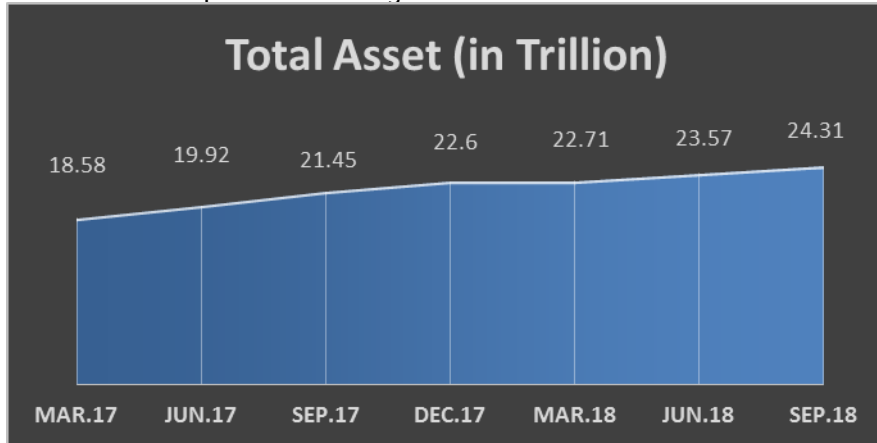


● B30 - Direct
 ● B30 - Distributors
 ● T30 - Direct
 ● T30 - Distributors

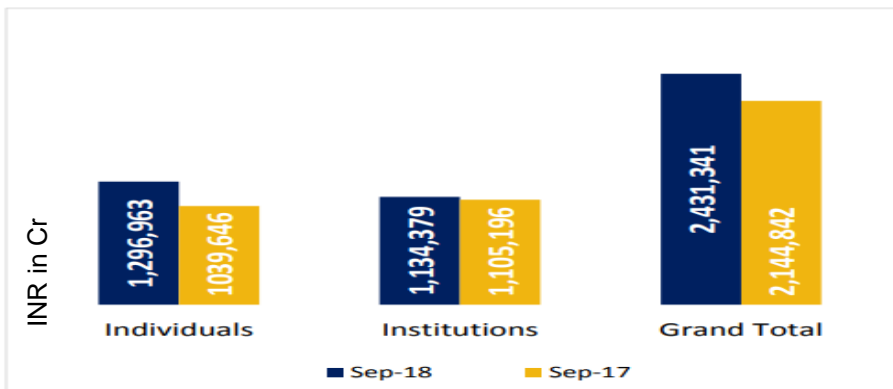


Growing Mutual fund assets.....

Assets managed by the Indian mutual fund industry have grown from Rs. 21.45 trillion in September 2017 to Rs. 24.31 trillion in September 2018. That represents a 13% growth in assets over June 2017.

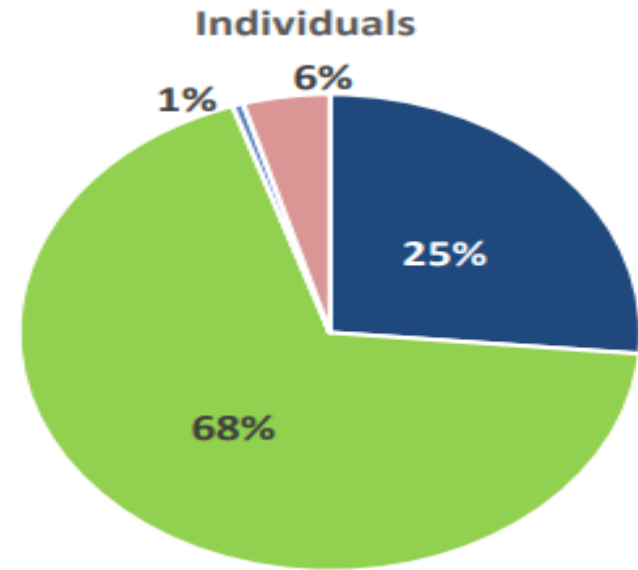


The value of assets held by individual investors in mutual funds increased from Rs.10.40 lakh cr in September 2017 to Rs.12.97 lakh cr in September 2018, an absolute increase of 24.75%.



Composition of holdings

Individual investors primarily hold equity-oriented schemes while institutions hold liquid and debt-oriented schemes. 68% of individual investor assets are held in equity oriented schemes.



- Debt oriented schemes
- Equity oriented schemes
- ETFs, FoFs
- Liquid/ Money Market

Source: AMFI





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

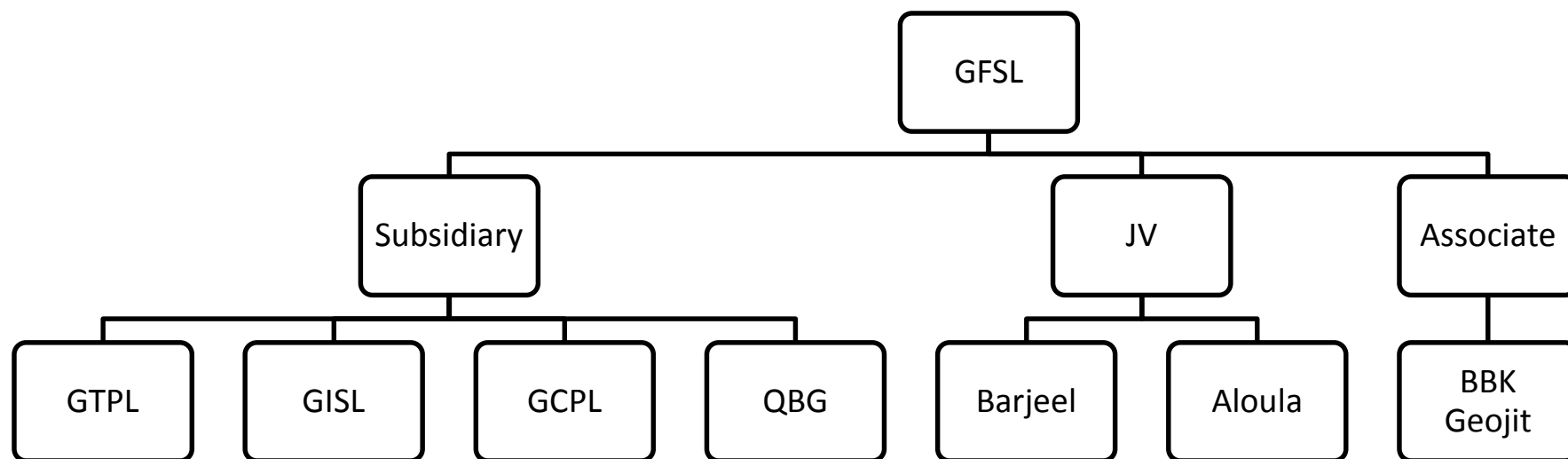
- Multichannel service: Branch offices, Internet, Call Centre (via toll free number) & Mobile
- Offer clients an advanced trading platform-Selfie. Developed in-house, it offers clients unmatched features
- Reputed for transparent processes and brokerage structure
- Corporate governance with unblemished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



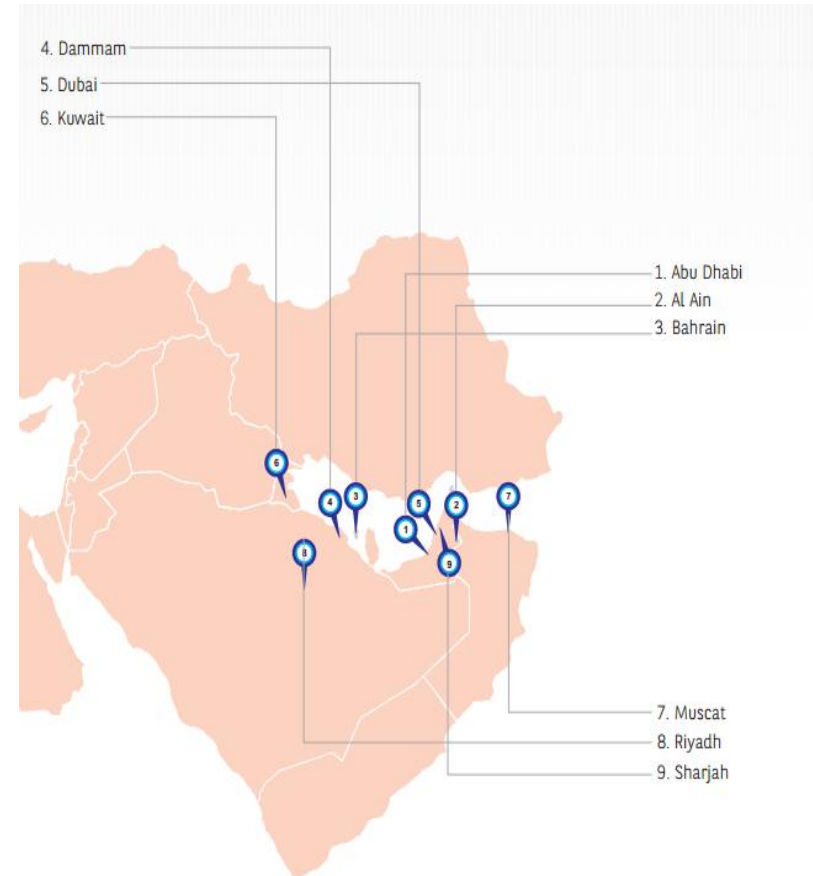
Middle East presence

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

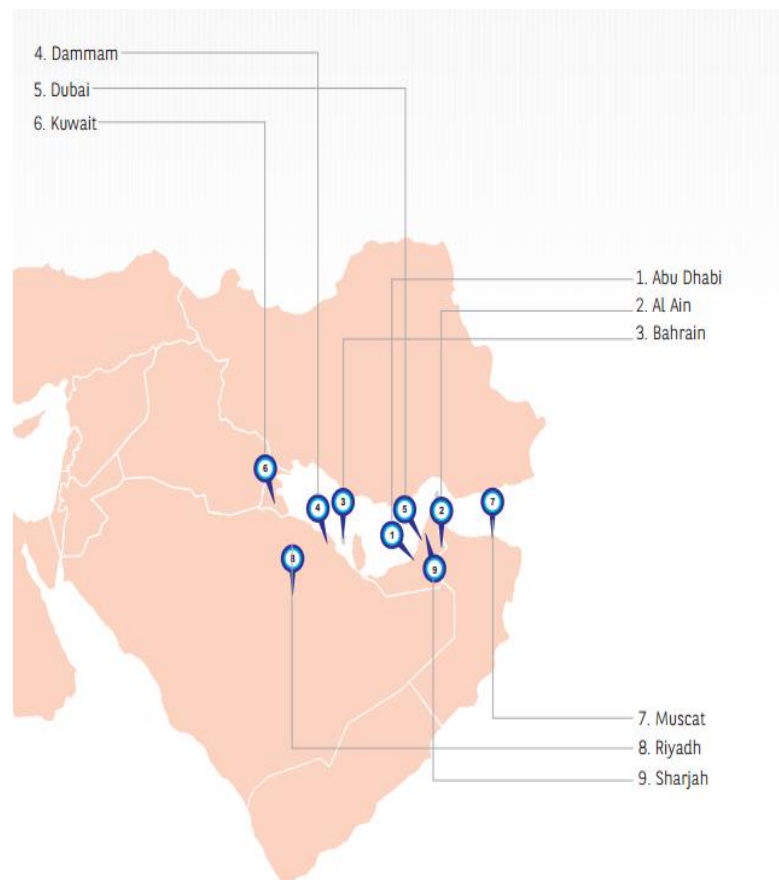
- Geojit entered into a business partnership with BBK in 2007
- Provides investment services to NRIs

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

GEOJIT FINANCIAL SERVICES LTD.

34/659-P, Civil Line Road,
Padivattom, Kochi - 682024
Phone: 484 2901000

www.geojit.com