

03rd November, 2020

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 FY21 - 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 – Q2FY21 is enclosed herewith.

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

LIJU  
KAITHERATH  
U JOHNSON  
Digitally signed by  
LIJU KAITHERATHU  
Date: 2020.11.03  
18:33:00 +05'30'

**Liju K Johnson**  
**Company Secretary**

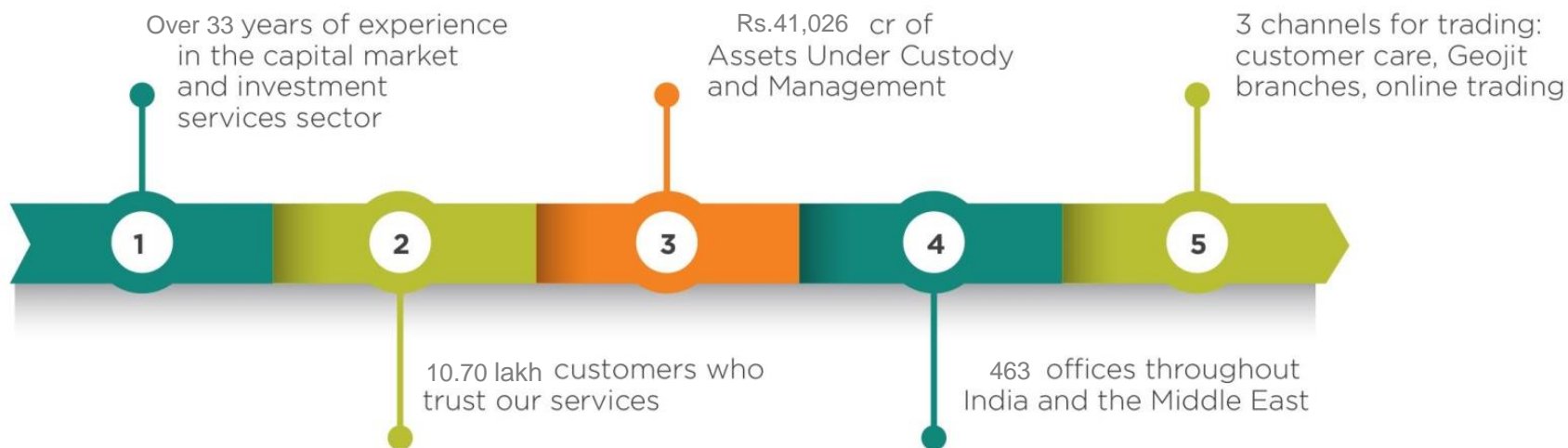
# AN INSIGHT INTO GEOJIT FINANCIAL SERVICES LTD.

## EARNINGS UPDATE Q2FY21



## Geojit at a glance

- Established in 1987, Geojit is a leading investment services company in India with strong presence in the Middle East.



- Has retail brokerage B2B partnership with leading banks in India
- Reputed for transparent processes and brokerage structure
- Corporate governance with unblemished record of compliance and one of the lowest percentage of unresolved Customer Grievances

Please note: All figures are as on 30<sup>th</sup> Sep.2020. Currency: INR



## Geojit at a glance

**FIRST**

- To launch internet and mobile trading

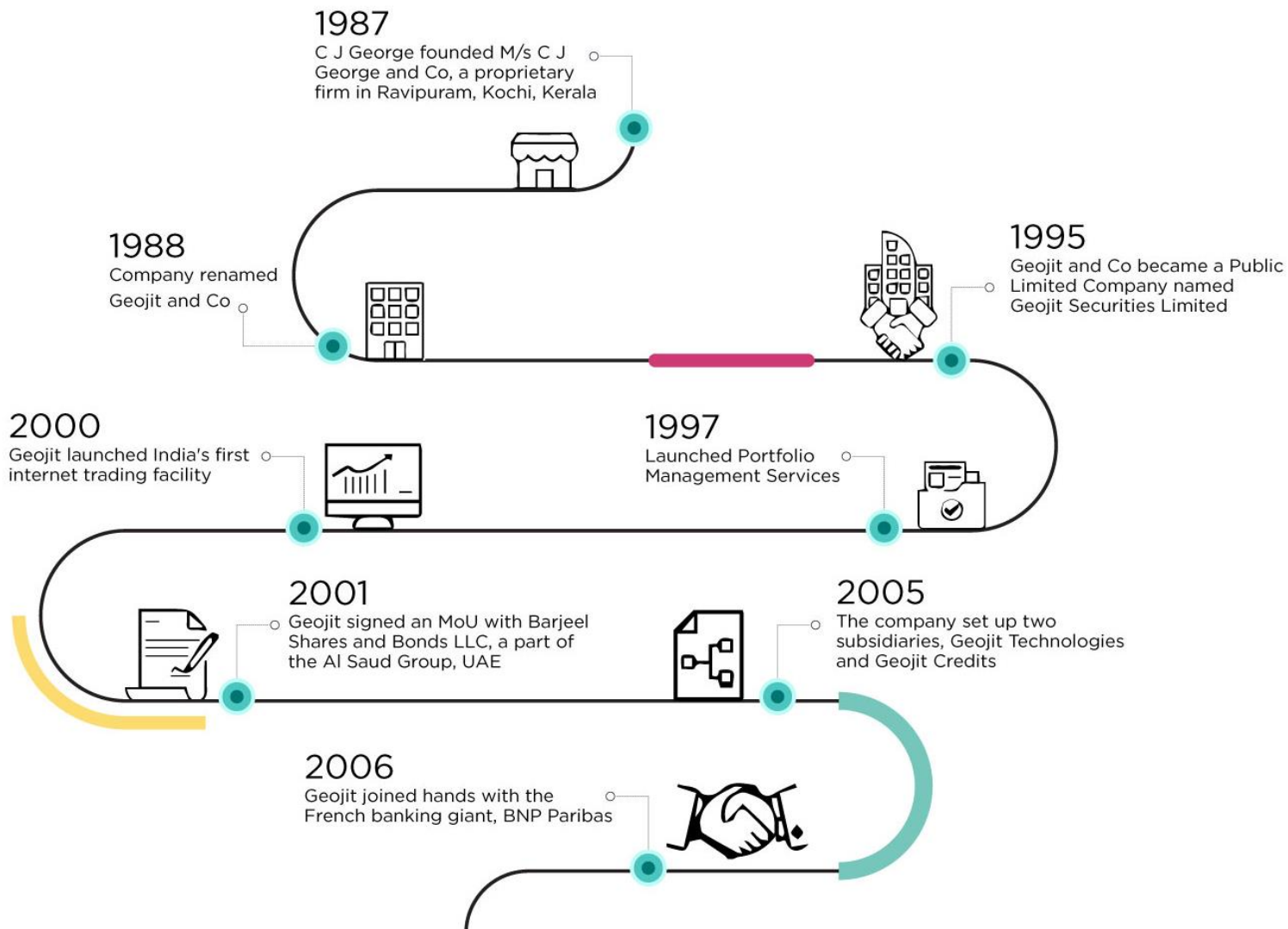
- To launch depository transactions through internet

- To launch an integrated trading system for both cash and derivative segments

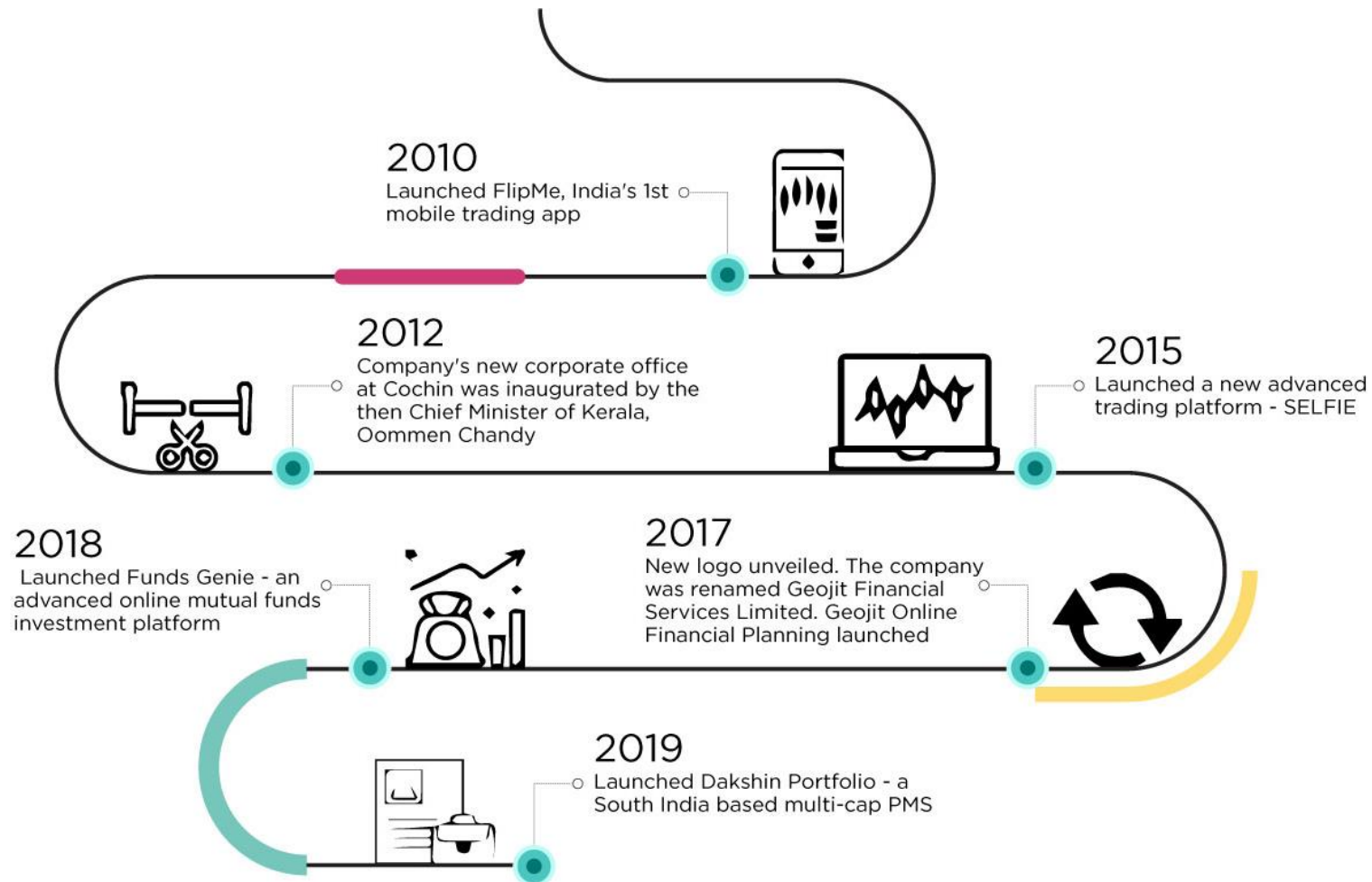
- To launch commodity trading in rubber futures



# Geojit – The Journey



# Geojit – The Journey





## Earning Update Q2 FY2021

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## Consolidated result

INR in Lakhs

	Q2FY20	Q1FY21	Q2FY21	YoY growth	QoQ growth	HY FY20	HY FY21	YoY growth
Operational income	7,125	9,100	10,853	52%	19%	14,514	19,953	37%
Other income	9	7	5	-42%	-26%	24	12	-51%
<b>Total Income</b>	<b>7,134</b>	<b>9,107</b>	<b>10,858</b>	<b>52%</b>	<b>19%</b>	<b>14,538</b>	<b>19,965</b>	<b>37%</b>
Total Expenses	5,694	5,801	6,482	14%	12%	11,577	12,283	6%
<b>PBT</b>	<b>1,440</b>	<b>3,306</b>	<b>4,376</b>	<b>204%</b>	<b>32%</b>	<b>2,961</b>	<b>7,682</b>	<b>159%</b>
<b>PAT (after minority interest)</b>	<b>918</b>	<b>2,382</b>	<b>3,227</b>	<b>252%</b>	<b>35%</b>	<b>1,228</b>	<b>5,609</b>	<b>357%</b>

PBT before exceptional items  
PAT means Total comprehensive income

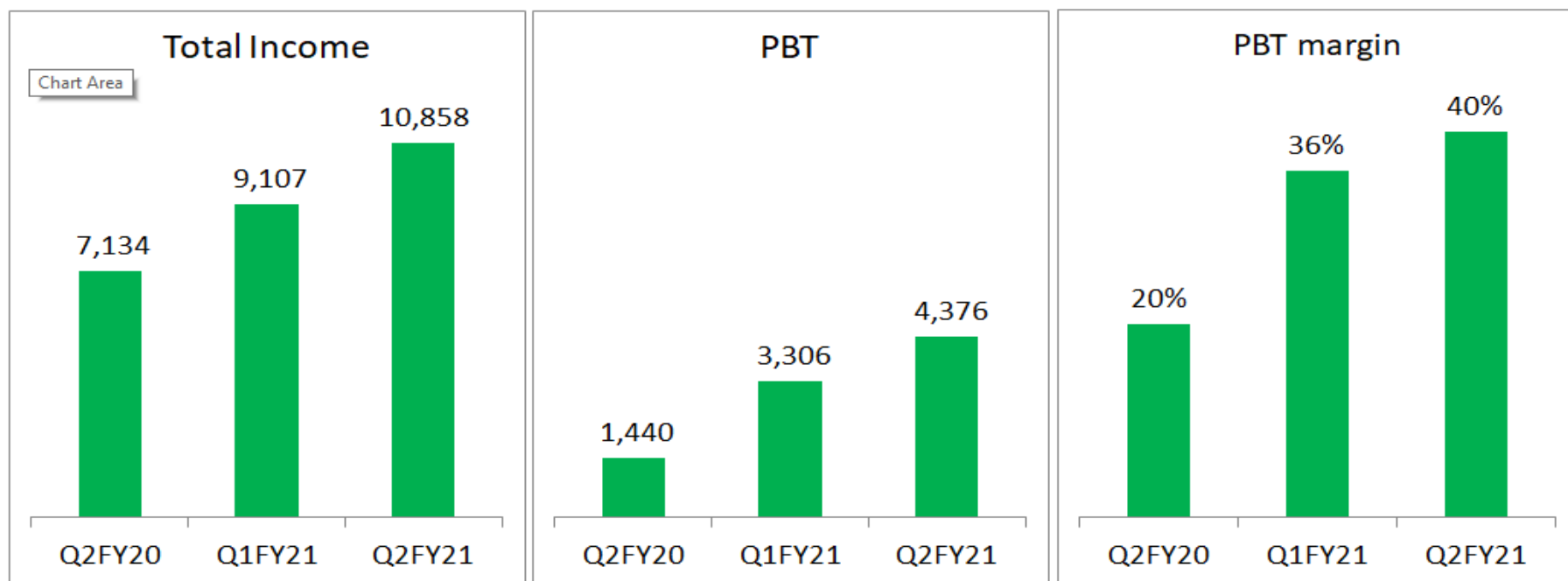


## Consolidated result

- **52%** increase in consolidated revenue
- PBT increased by **204%**
- PBT margin of **40% vs 20%**

(Q2FY21 vs Q2FY20)

INR in Lakhs



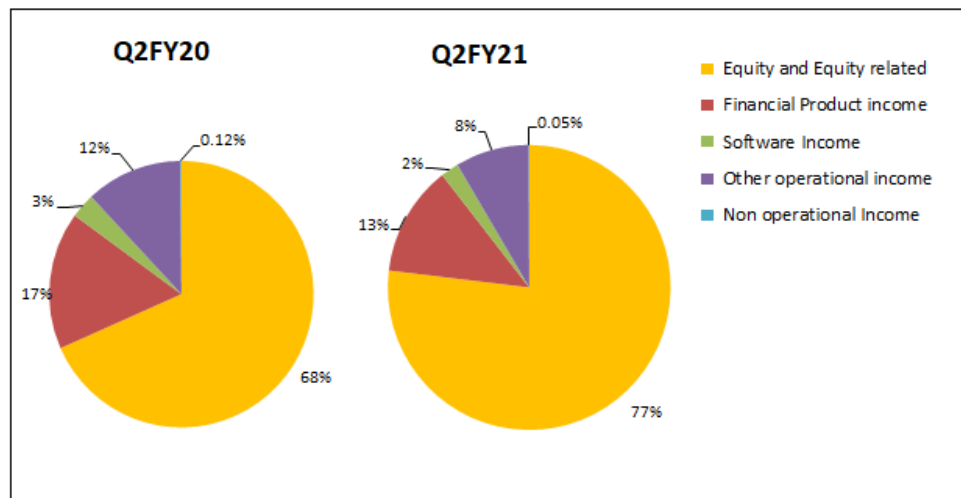
## Consolidated revenue mix

INR in Lakhs

	Q2FY20	Q1FY21	Q2FY21	YoY growth	QoQ growth	HY FY20	HY FY21	YoY growth
Equity and Equity related	4,877	7,043	8,350	71%	19%	10,374	15,393	48%
Financial Product income	1,191	1,022	1,363	14%	33%	2,133	2,385	12%
Mutual fund distribution	922	909	1,036	12%	14%	1,786	1,945	9%
Insurance distribution	262	100	299	14%	200%	338	399	18%
Other distribution income	7	13	28	314%	112%	9	41	341%
Software Income	213	183	223	5%	22%	432	406	-6%
Other operational income	844	852	917	9%	8%	1,575	1,769	12%
<b>Total Operational income</b>	<b>7,125</b>	<b>9,100</b>	<b>10,853</b>	<b>52%</b>	<b>19%</b>	<b>14,514</b>	<b>19,953</b>	<b>37%</b>
Non operational Income	9	7	5	-42%	-26%	24	12	-51%
<b>Total income</b>	<b>7,134</b>	<b>9,107</b>	<b>10,858</b>	<b>52%</b>	<b>19%</b>	<b>14,538</b>	<b>19,965</b>	<b>37%</b>

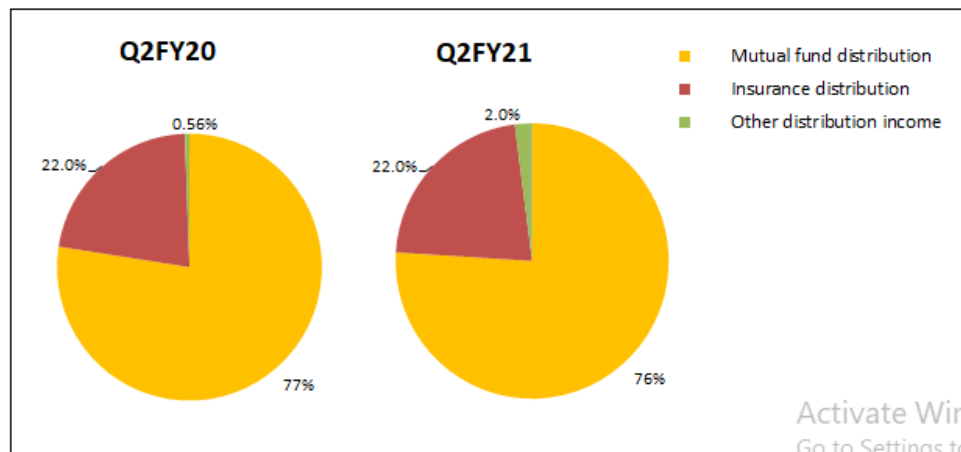


# Revenue mix

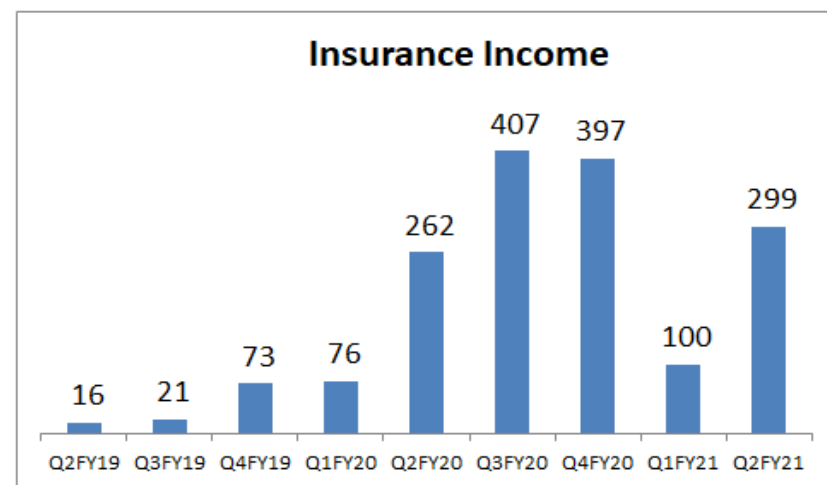


- Focus on distribution business continued
- Income from Mutual fund crossed 103 M INR, 12% growth Q2FY21 vs Q2FY20
- Stable growth in Insurance income

Financial product income



INR in Lakhs



## Consolidated result – Expenses

- Total expenses grew by 14% YoY (qrt) and 12% QoQ where as Total income grew by 52% and 19% respectively

INR in Lakhs

	Q2FY20	Q1FY21	Q2FY21	YoY growth	QoQ growth	HY FY20	HY FY21	YoY growth
Employee benefit expenses	2,698	2,619	2,887	7%	10%	5,524	5,507	0%
Fees and commission expenses	1,003	1,461	1,805	80%	24%	2,188	3,266	49%
Depreciation ,amortisation and impairment	563	610	568	1%	-7%	1,071	1,178	10%
Others	1,430	1,111	1,222	-15%	10%	2,794	2,332	-17%
<b>Total Expenses</b>	<b>5,694</b>	<b>5,801</b>	<b>6,482</b>	<b>14%</b>	<b>12%</b>	<b>11,577</b>	<b>12,283</b>	<b>6%</b>





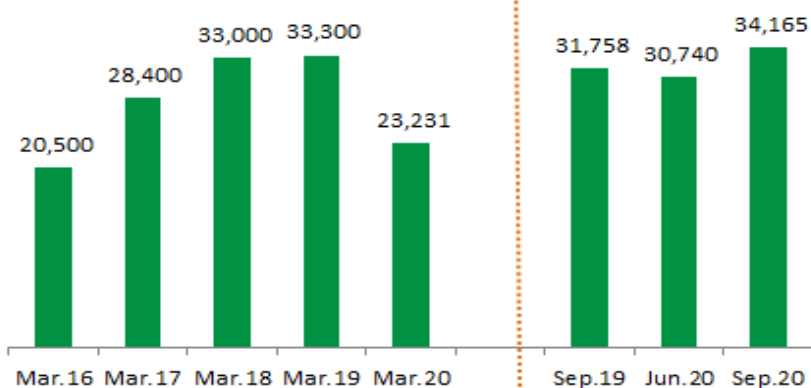
## Key Business figures

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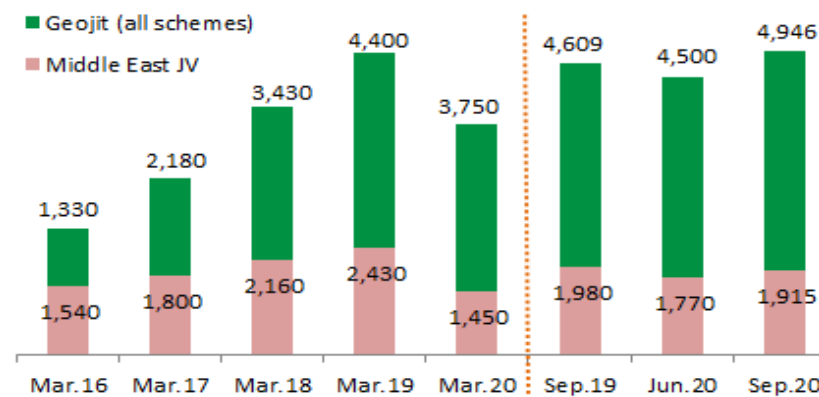
# AUH, AUM and New Clients

Amount in Crores

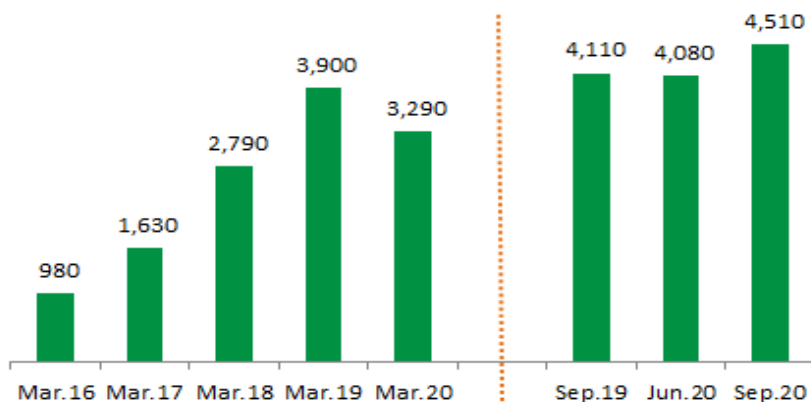
## Asset Under Holding (DP)



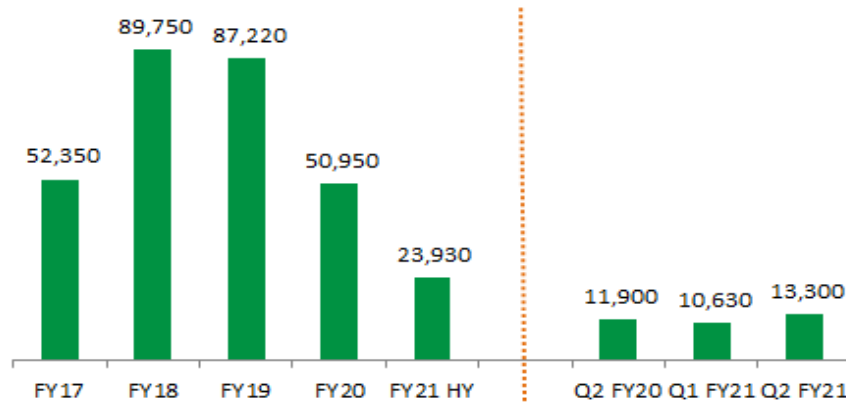
## Total Mutual Fund AUM



## Equity Schemes AUM (Geojit)



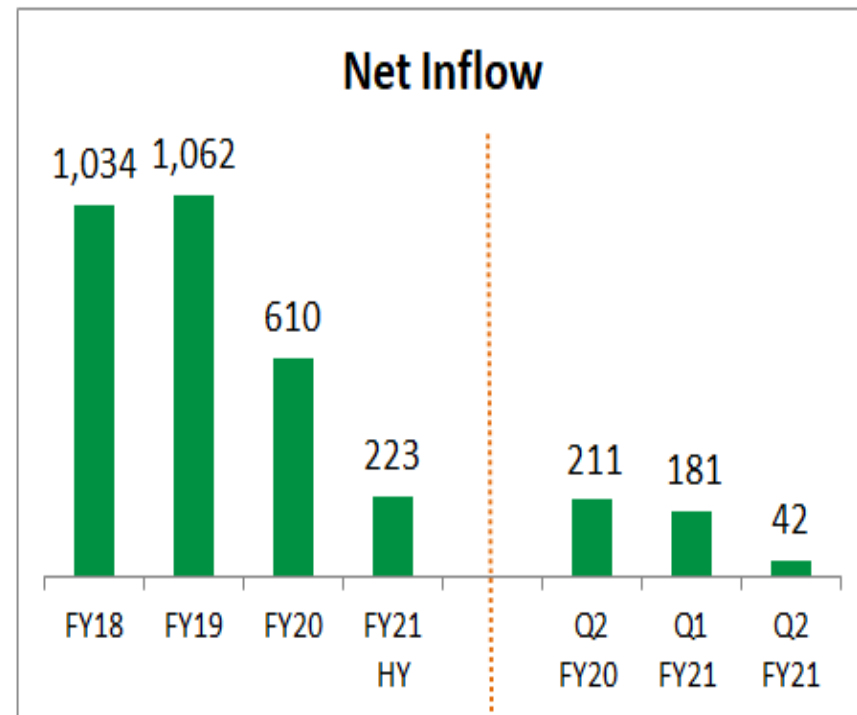
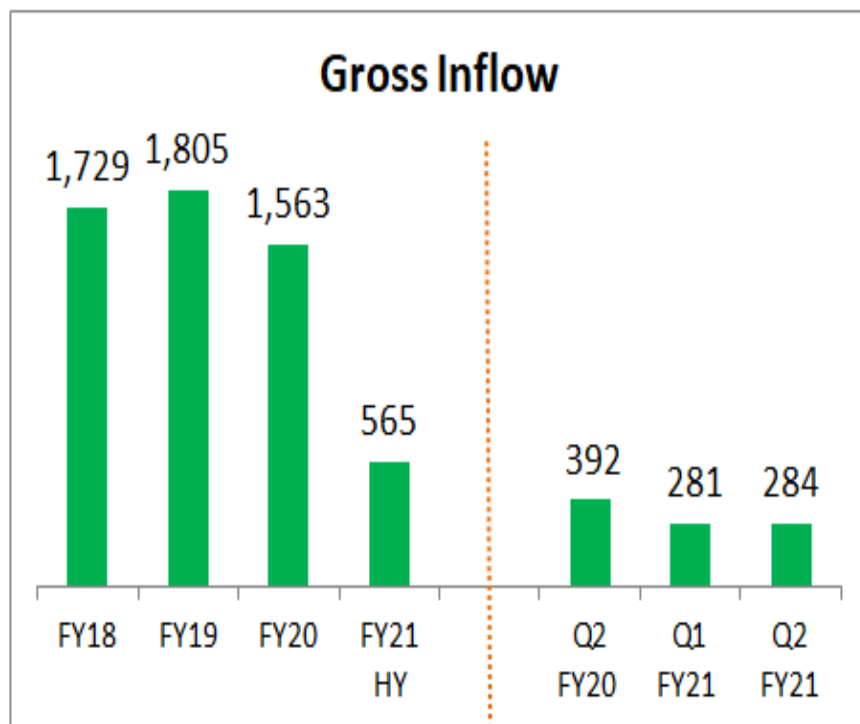
## New Customers



Equity schemes means Equity + Hybrid Equity schemes

## Mutual Fund Inflow (Equity + Hybrid Equity)

Amount in Crores

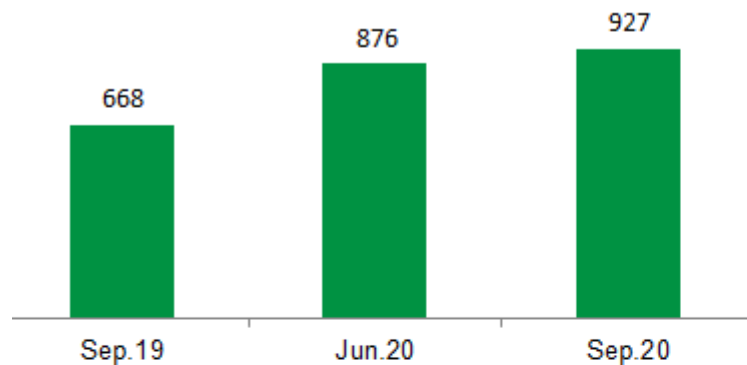


Net inflow (Positive ) for Geojit in Q2FY21 compared to Net outflow (negative) for the Industry

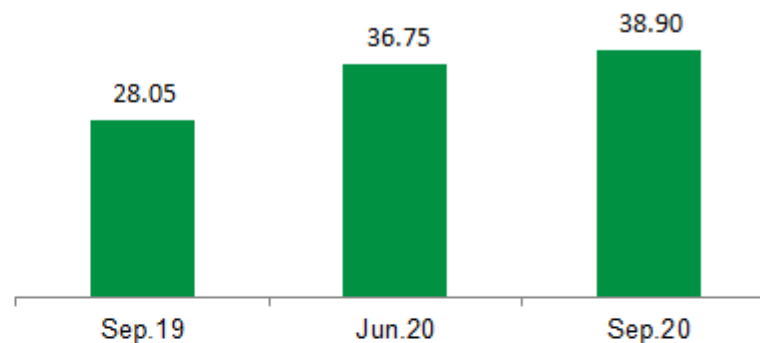


## Other statistics

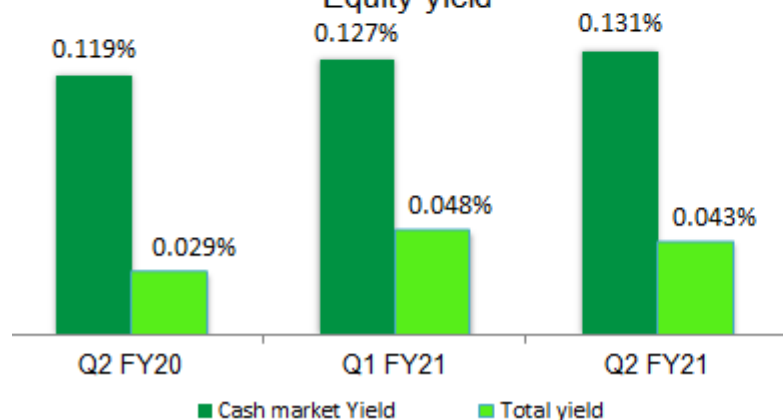
Geojit Market capitalization (Crores)



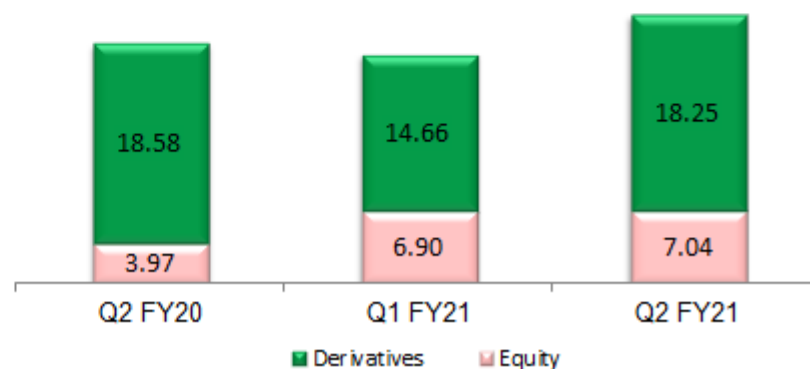
Share Price (NSE)



Equity yield



ADTO (in Billion INR)







## Geojit Products and Services

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# Products and Services



Equity and  
Currency  
Derivatives



Portfolio  
Management  
Services



Margin  
Trading



Loan Against  
Shares



Distribution of:  
Life Insurance,  
General  
Insurance, Mutual  
Funds and  
Systematic  
Investment Plans



Online  
Financial  
Planning



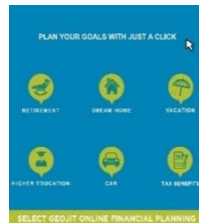
Commodity  
Derivatives



# Products and Services



**Selfie- Trading and  
investment platform**



**Online Financial  
Planning Tool**



**Funds Genie: A  
mutual funds  
application**



**Curated  
portfolios**



**A specialised financial  
planning and  
investment advisory  
department**

## **PMS services**

**A SEBI registered  
Portfolio Manager which  
offers discretionary  
portfolio management  
services.**



## Geojit's National Presence

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# National Presence

- Andhra Pradesh
- Bihar
- Goa
- Gujarat
- Haryana
- Jammu and Kashmir (UT)
- 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 (70%) including offices in Gulf countries





## Geojit's Middle East Presence

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# Middle East Presence

## 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, Al Ain 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



# Middle East Presence

## 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



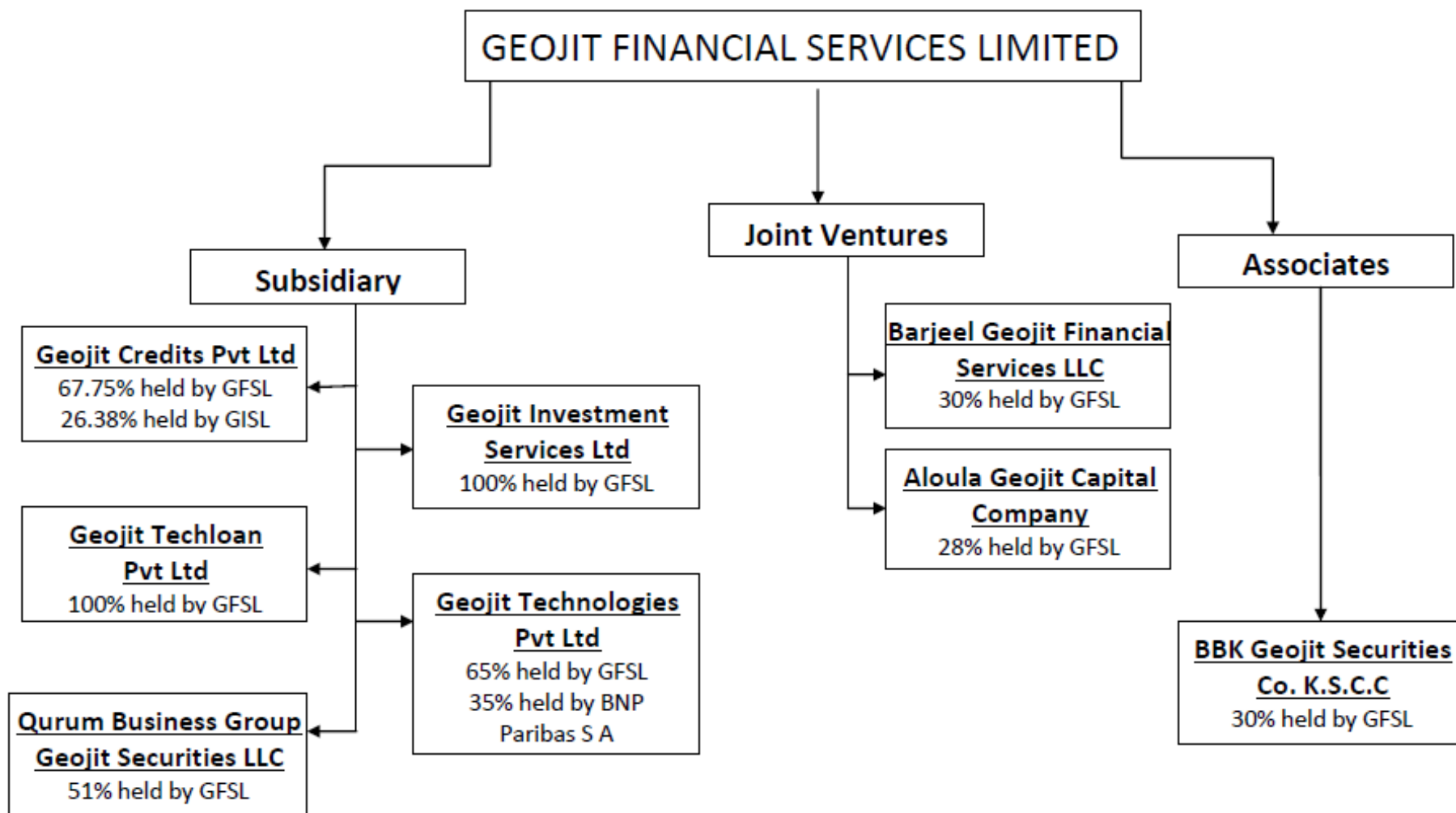




## Geojit Group Structure

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# Group structure



- GFSL - Geojit Financial Services Ltd.
- GISL - Geojit Investment Services Ltd.



## Geojit's B2B Partnerships

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## B2B Partnerships

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

Domestic:



NRI Portfolio  
Investment  
Scheme:





## Awards & Recognition

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# Awards and Recognition

- ❑ Geojit is the proud recipient of **NSDL Star Performer Awards for the South Region**. At the 34<sup>th</sup> DP Conference and NSDL Star Performer Awards - 2019 Geojit won the awards in following four categories for the seventh time in a row:
  - Top DP in new accounts opened – Non-Banking Category – 1st position
  - Best Performer in Account Growth Rate – TOP DPs – 1st position
  - Top Performer in Active Accounts – Top DPs – 1st Position
  - Leader in Go Green Initiative – 1st position



# Awards and Recognition

- Barjeel Geojit Securities, LLC was inducted into the '**Hall of Fame**' at the 10<sup>th</sup> Financial Advisors Awards of CNBC for the years 2018- 2019 and 2019 and 2020 for exemplary contribution to the financial advisory space over the last decade.
- Geojit was awarded **Stock Broking Company of the Year Award** at the Dhanam Banking, Finance and Investment Summit and Award Nite 2018
- Geojit received Regional Retail Member of the Year – South Region Award at the NSE Market Achievers 2018



**HALL OF FAME**

Thriving with excellence and brilliance through the years!





## Geojit's CSR Activities

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## CSR Activities

### THERMAL HEAT SCANNING FACILITY

Geojit a Thermal Heat Scanning Facility at the Ernakulam South Railway Station. Thermal cameras will scan passengers' body temperature. This screening system ensures only asymptomatic passengers are allowed to board the train.

### CONTACTLESS TICKET VERIFICATION SYSTEM

Contactless Ticket Verification System is a solution by which there will be no physical handling of tickets by the passenger or the TTE. The QR code that comes with the ticket message is scanned and passengers with confirmed tickets and verified identity can board the train.

### FOOT OPERATED SANITIZER DISPENSER

Geojit supported the Kerala government's "Break the Chain" campaign by distributing hundreds to Foot Operated Sanitizer Dispenser to frontline organizations such as hospitals, police stations, malls and apartment complexes.



# CSR Activities

## EDUCATION SUPPORT

For 665 underprivileged children in five villages of Kerala State for their upliftment.

## VIDHYADHANAM

Scholarship scheme for Professional education given to deserving students from financially deprived backgrounds.

## SPARSH-COMMUNITY HEALTH PROJECT

Sparsh is an employee-driven healthcare initiative that gives every Geojit employee the opportunity to help needy neighbors or friends. Geojit Foundation provides medical assistance to persons requiring medical aid for chronic diseases.



# Safe Harbour

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# Thank You

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