

28.07.2021

**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 Q1 FY22 - 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 – Q1FY22 is enclosed herewith.

Thanking you,
For Geojit Financial Services Limited

**LIJU
KAITHERATHU
U JOHNSON**

Digitally signed by LIJU KAITHERATHU
JOHNSON
DN: c=IN, o=Personal, title=Q220,
pseudonym=c08e0afaf43d34a9b7606c7
d5907e444a190188fa006e4873f563a96283
2533, postalCode=682030, st=Kerala,
serialNumber=67bc7bb121b6ee17d4e4d4
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8e4b4f9, cn=LIJU KAITHERATHU JOHNSON
Date: 2021.07.28 18:20:46 +05'30'

**Liju K Johnson
Company Secretary**

INVESTOR PRESENTATION

July 28, 2021



GEOJIT

PEOPLE YOU PROSPER WITH

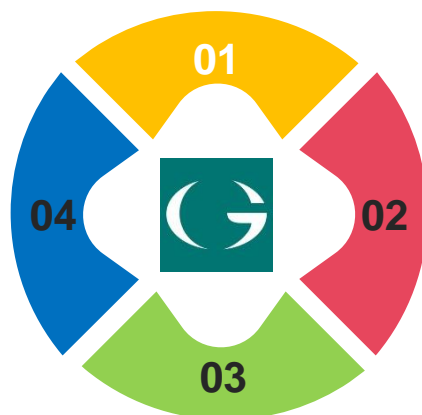
Our Approach

1. Wealth creation for customers

Our written and practiced purpose of existence is to help customers to create long term wealth. We discourage investors becoming gamblers in the market by campaigns like '**Gambling is injurious to wealth**'.

4. Corporate Governance

Geojit strives to achieve business excellence and to 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 ten directors on the Board of the company only two are Promoters/Promoter nominees.



2. Corporate Social Responsibility

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

3. Strengthen the technology edge

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



Our legacy and what we have built

34 Years in the Indian capital market

+466 offices and Rs 55,900 crore AUM and Custody as on end of Q1 FY 22. This is a reflection of the trust reposed in our expertise and transparency.

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. Mr. Rakesh Jhunjhunwala is our major shareholder.

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, including guidance from certified financial advisors to help clients find the right financial solution.

Help to develop the craft

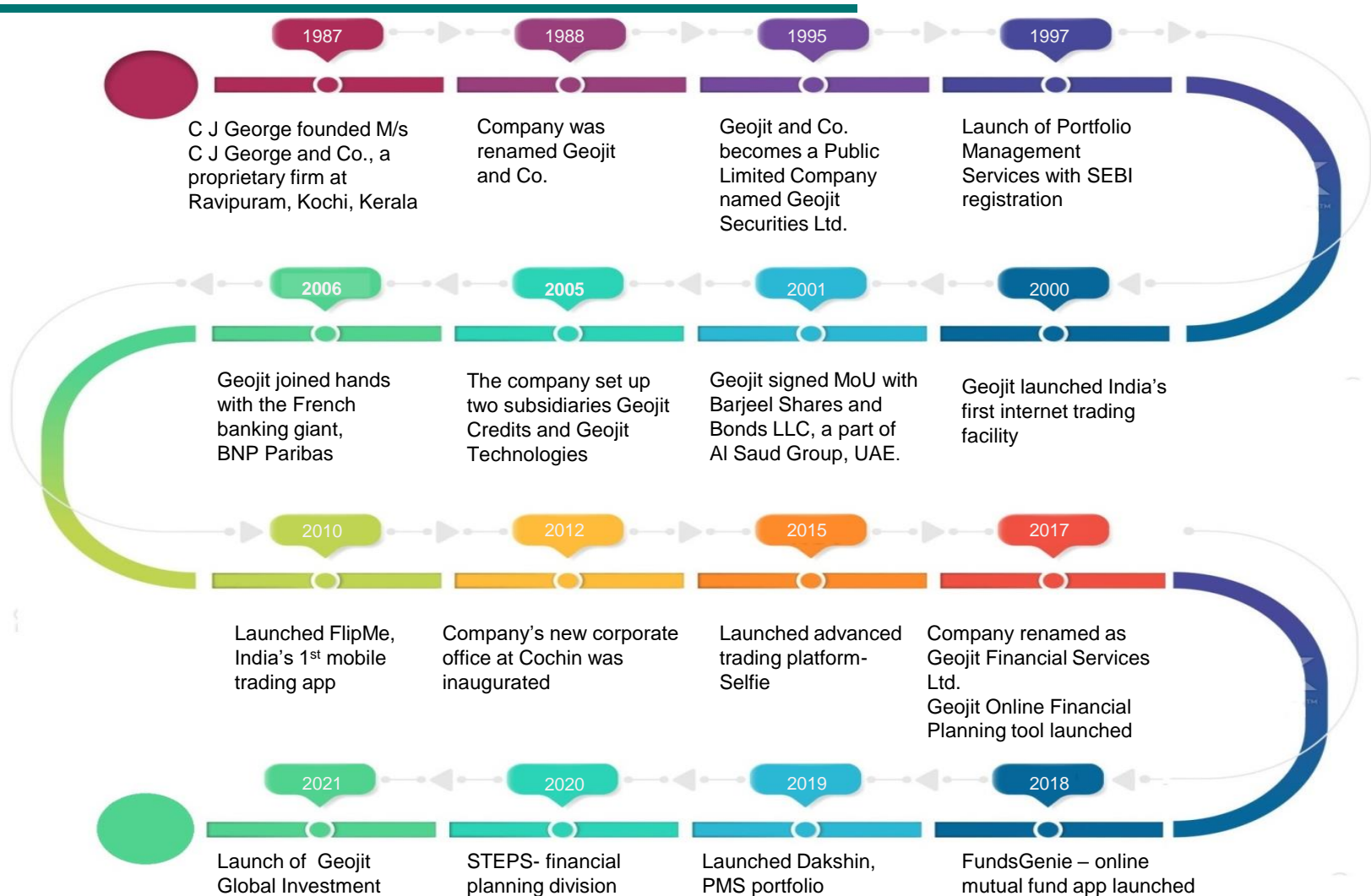
Help clients to take charge of their investment journey with guidance from research department and excellent customer care support.

Specialist in NRI services

We are pioneer in NRI services as Geojit is the first Indian broker to establish presence in Gulf Cooperation Council Countries. We have introduced a dedicated service for NRIs residing in the U.A.E, Bahrain, Kuwait and Oman to participate in the India growth story through our JVs.



Geojit – The Milestones



Our Unique Propositions

Hybrid Model	<ul style="list-style-type: none">• Extensive offline platform with 460+ office network• Strong presence in Tier II & III cities• Maintain strong relationship with customers
Diversified Products	<ul style="list-style-type: none">• Equity• Mutual funds• Insurance (Life, Health & General)• PMS• Software• Loans
Advisory Services	<ul style="list-style-type: none">• Strong team of Certified Financial Planners• Research and advisory team with decades of experience• Investor awareness programs to educate investors
Digitization Drive	<ul style="list-style-type: none">• Robust trading and investment platforms• Best technology solutions• Digitization to enhance process efficiency and customer experience



Products and Services

1

INVEST

Equity
Commodities
Mutual Fund
Global Investment
SGB, Gold ETF



1

2

BUILD WEALTH

Financial Planning
Portfolio Analysis



2

3

LOANS

LAS
MTF
3rd party Loan distribution



3

4

MANAGE WEALTH

PMS
Equity SIP
Smartfolios
Wealth Management



4

5

PROTECTION

Life insurance
Health insurance
General Insurance



5

First to Launch

**GEOJIT WAS
THE FIRST
TO LAUNCH**

Internet and mobile trading

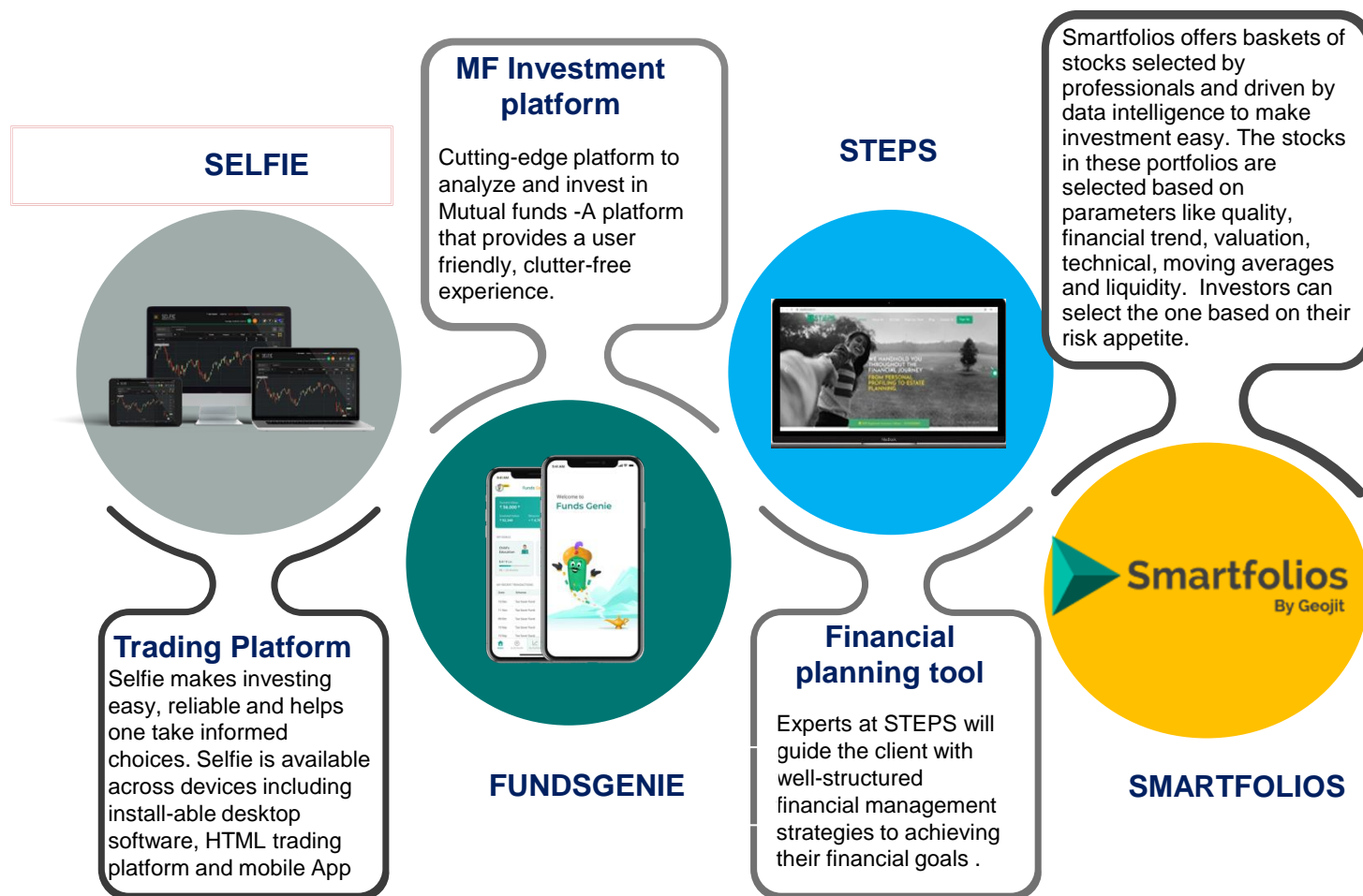
Depository transactions through the internet

Integrated trading system for both cash and derivative segment

Commodity trading in rubber, cardamom, gold and silver futures



Investment Platforms



Smartfolios - Stock Baskets



Aggressive

- Lotusdew Prestige
- Mojo Ace
- Growth

Moderate

- Mojo Magic
- Classic
- Enhancer
- Vision
- Alpha

Conservative

- Mojo Prime
- Defense

- ☐ Smartfolios' baskets of stocks are selected, created and given proper weightage to reflect a strategy / theme.
- ☐ Recommendations for rebalancing/restructuring some buckets are generated by a system and sent to client for confirmation.
- ☐ Investors can add money to the existing investments or withdraw it at any time.
- ☐ Launched in end of 2019. Over 4,000 clients subscribed, and AUM crossed Rs100 crores.



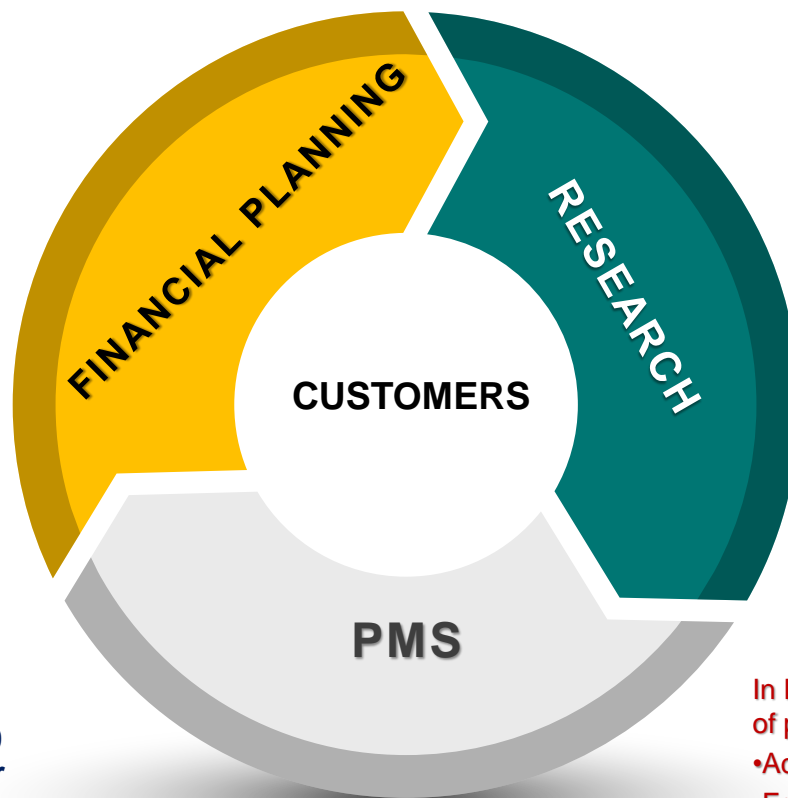
Wealth creation with Insightful Research

Financial Planning

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

PMS

Our PMS portfolios have outperformed their respective benchmarks during the year 2020 and the early months of 2021. Our Advantage Portfolio was ranked 5th position in January 2021 #



Research

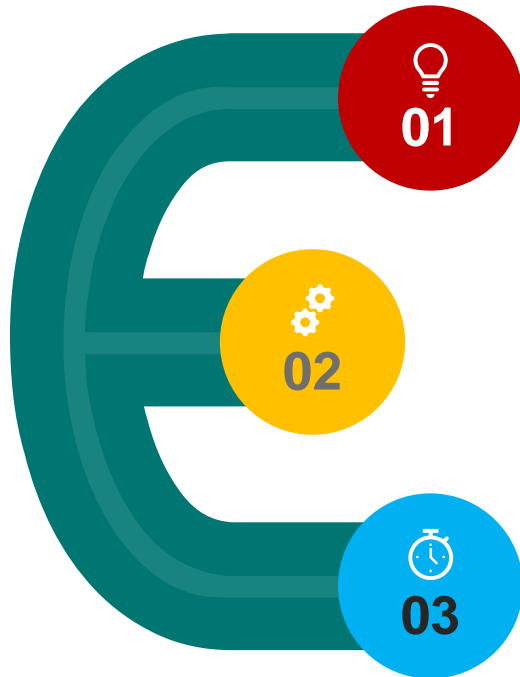
Research driven recommendations - In fundamental research, total coverage is 160 + companies of which 50% is large cap, 30% mid cap and 20% small cap

In PMS, we offer three unique types of portfolios

- Advantage Portfolio
- Freedom Portfolio
- Dakshin Portfolio

According to data compiled by pmsbazar.com, a private research firm that tracks around 190 PMS schemes in the country. Advantage Portfolio which has a bias towards small and mid cap stocks have delivered higher returns compared to benchmarks across timelines. For 9 months, our Advantage Portfolio delivered a return of 85.57% while Nifty Mid Cap 100's returned 77.22% (As on 28.02.2021)

One- Stop shop for all investment needs



01

Broking Services

- Online and offline support
- Research on 160+ 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

02

Financial Product Distribution

- Advanced MF platform / app Funds Genie
- Extensive distribution network Collaboration with ICICI Prudential and MetLife for Life Insurance
- Collaboration with Bajaj Allianz General Insurance, Cigna, Star Health, ICICI Lombard, GoDigit for Health and General insurance

03

Advisory Services

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

B2B Partnership

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

Domestic:



NRI Portfolio
Investment
Scheme:



Technology Edge – Digital Transformation

CLIENT ONBOARDING



84%

TRADING & F&O VOLUME



82%

Low yield
volumes are
happening online

➤ Digital Marketing

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

➤ 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
 - ✓ 60 degree view of customers

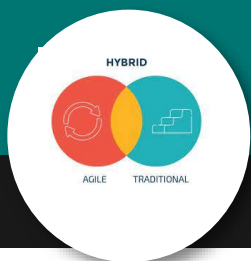
- Cloud Telephony , Email integration with CRM – Collaboration with Customers
- Employees Collaboration and Productivity tools
- RPAs for recurring and redundant processes

In Q1 FY22 ,84% of new accounts are opened in digital mode
82% of total trading (intraday) and F&O volume of Branch plus Franchisees are online (Q1 FY22)

Sustained Wealth Creation for Customers

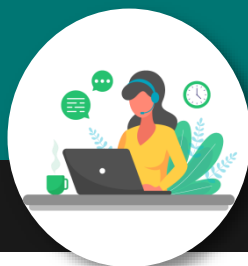
Provide diversified mix of products with advisory and personalized attention to help customers protect and grow their wealth while developing long-term relations to facilitate cross-sales

SOLUTIONS OFFERED FOR DIVERSE NEEDS OF CUSTOMERS USING OUR UNIQUE PHYGITAL MODEL



Phygital Model

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



Customer Service

Key differentiator in customer service - Robust technology platform equipped to address our client needs right from sourcing to transactions, providing unmatched value position of portfolio evaluation, robotic advisory and financial planning.



Work Ethics

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

30% of clients who were active more than 10 years ago are still active with us \$

\$ Based on Broking business



Business Performance

Key Performance Indicators - Q1FY21

CUSTOMER BASE
1.12 MILLION

BRANCH NETWORK
466 OFFICES
Across India & GCC
countries

AUH
Rs 46,662CR

MARKET CAP
Rs 1801CR

NETWORTH
Rs 697.10CR

MF AUM
Rs 9253CR

EMPLOYEES
2253

TOTAL REVENUE
120.96CR

#ROE
20.89%

ROE is annualized ROE based on Q1FY22

AUH means Asset under holding. –Equity holding of clients

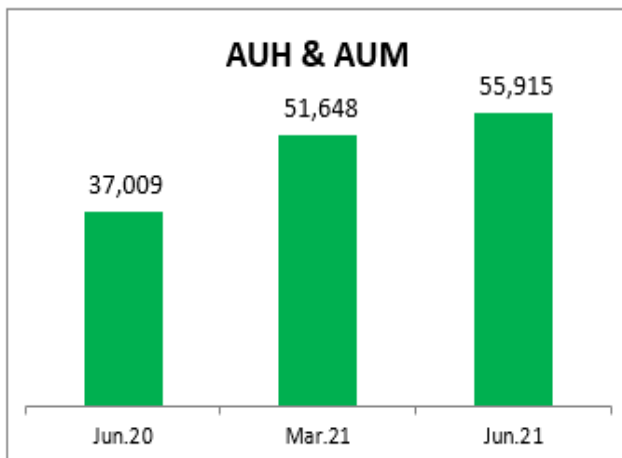
MF AUM -Mutual Fund Asset under management includes Geojit AUM and 100% of Barjeel MF AUM both Indian and Offshore fund.

Return on Equity (ROE)= Total comprehensive income/Average Network

Assets

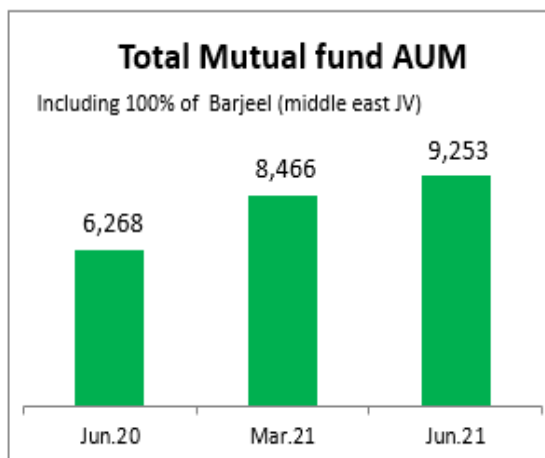
Amount in Crores

AUH & AUM



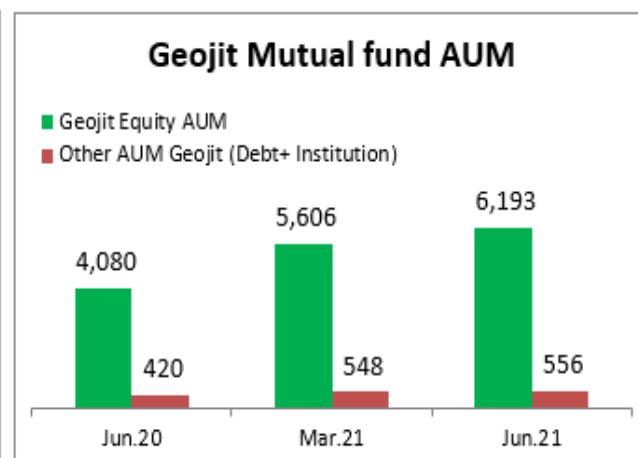
Total Mutual fund AUM

Including 100% of Barjeel (middle east JV)

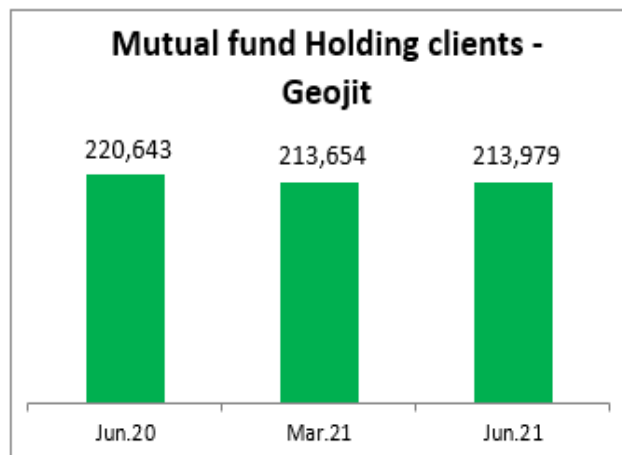


Geojit Mutual fund AUM

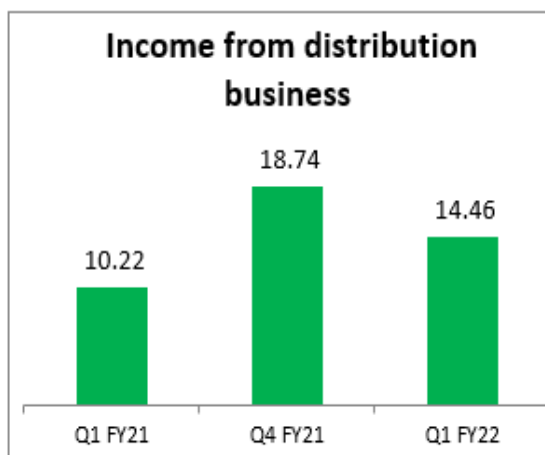
■ Geojit Equity AUM
■ Other AUM Geojit (Debt+ Institution)



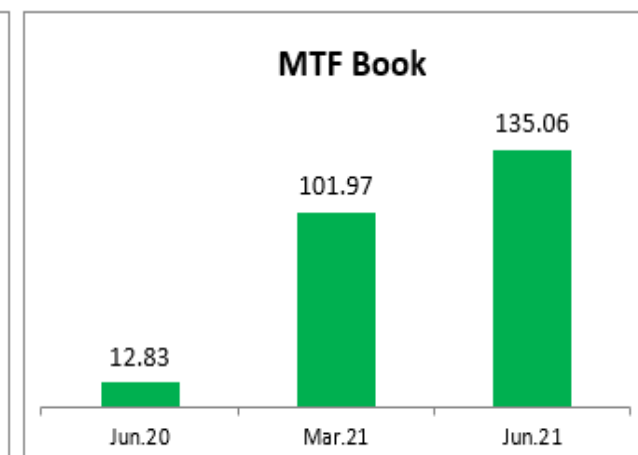
Mutual fund Holding clients - Geojit



Income from distribution business



MTF Book

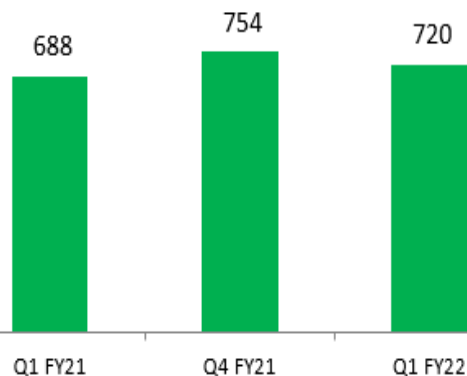


Equity AUM includes Equity funds ,ELSS, Index funds ,and Hybrid Funds excluding Conservative funds and Arbitrage funds.

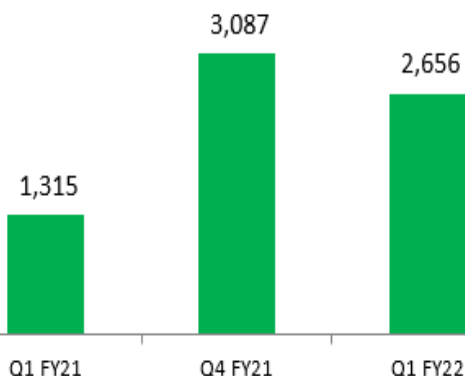
ADTO, Brokerage, Yield and Online business

Amount in Crores

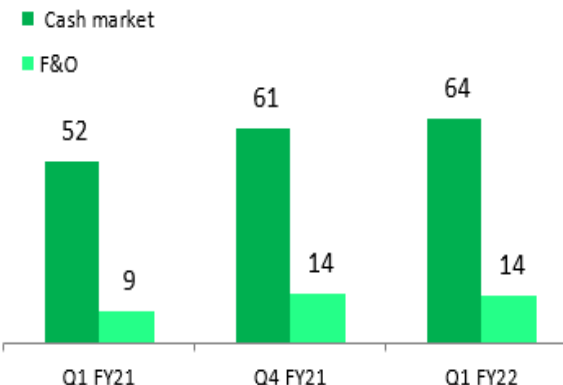
Cash Market ADTO



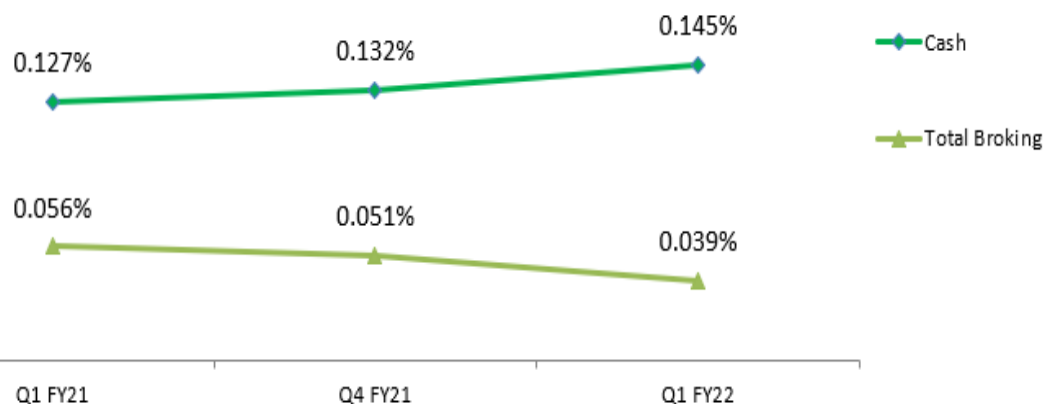
F&O ADTO



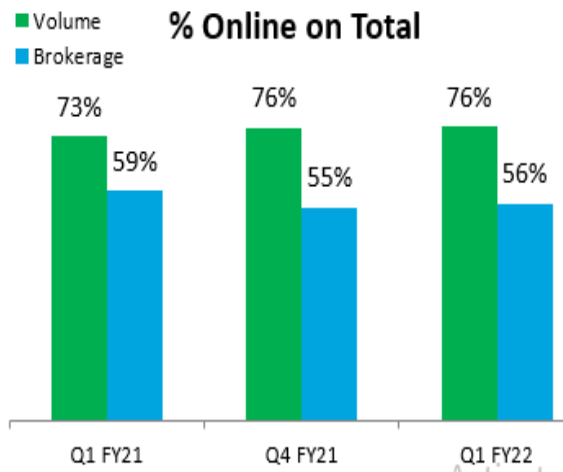
Brokerage Income



Yield



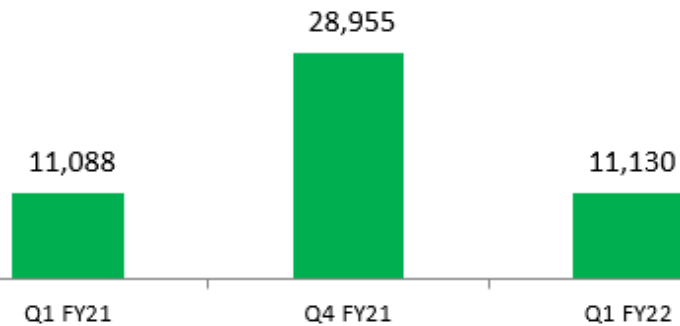
% Online on Total



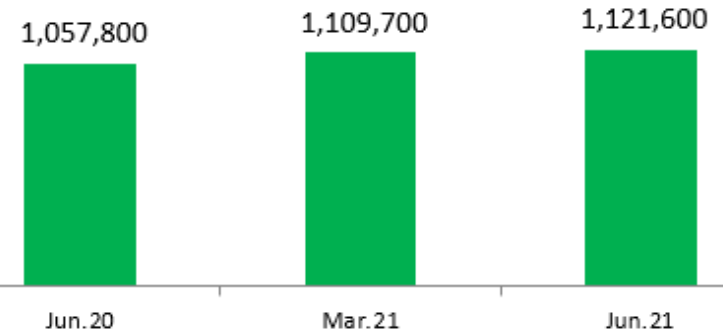
.ADTO means Average daily turnover

Client and Employee count

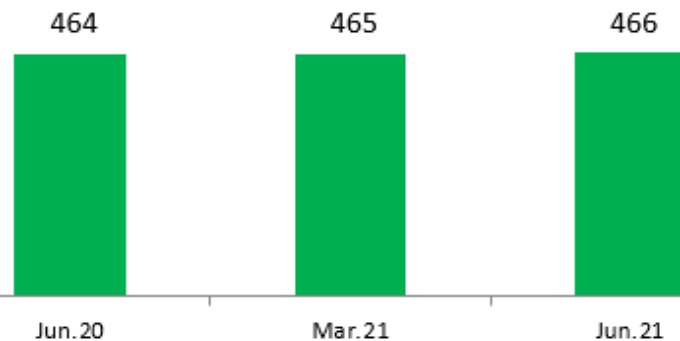
New clients



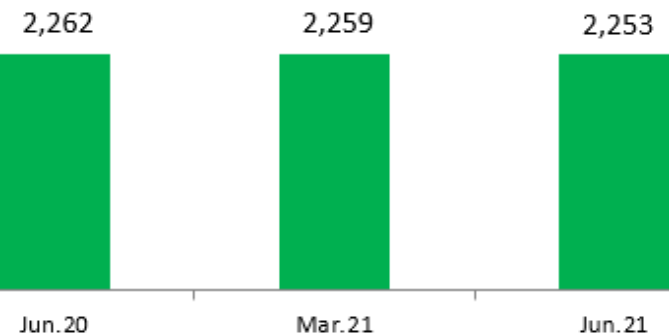
Total clients



Number of Offices



Employees





Financial Performance

Consolidated Result

Amount in Lakhs

	Q1FY22	Q4FY21	Q1FY21	QoQ growth	YoY growth
Operational income	12,084	12,138	9,100	-0.4%	33%
Other income	12	118	7	-90%	76%
Total Income	12,096	12,256	9,107	-1%	33%
Employee benefit expenses	3,206	3,578	2,619	-10%	22%
Fees and commission expenses	2,001	1,957	1,461	2%	37%
Depreciation, amortisation and impairment	575	590	609	-3%	-6%
Others	1,230	1,358	1,112	-9%	11%
Total Expenses	7,012	7,483	5,801	-6%	21%
PBT before exceptional Item	5,084	4,773	3,306	7%	54%
Exceptional Items	-	-	-		
PBT	5,084	4,773	3,306	7%	54%
PAT	3,839	3,717	2,456	3%	56%
Other Comprehensive Income	1	38	(3)		
Total Comprehensive Income	3,840	3,755	2,453	2%	57%



Consolidated Revenue mix

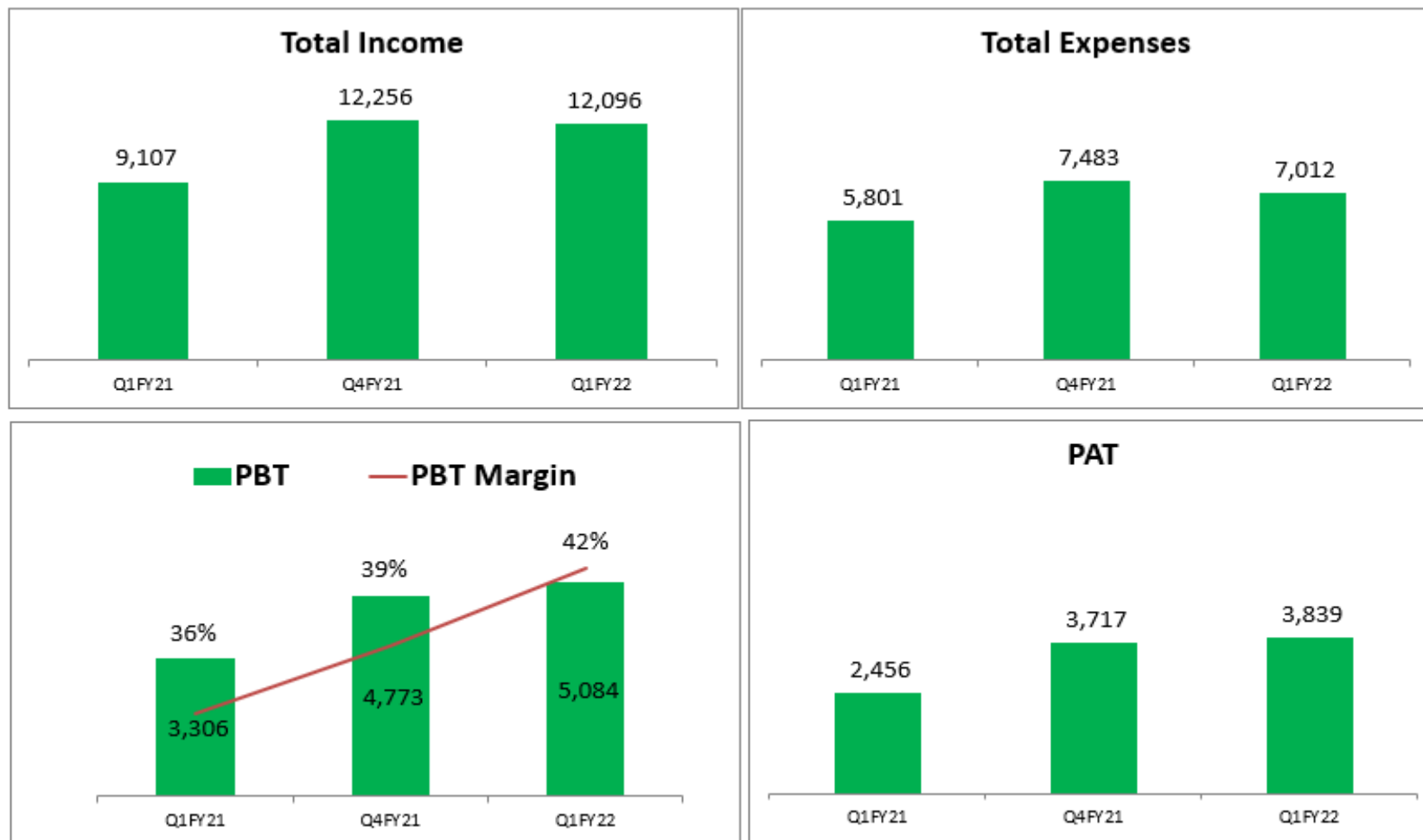
Amount in Lakhs

	Q1FY22	Q4FY21	Q1FY21	QoQ growth	YoY growth
Equity and Equity related	9,148	8,869	7,043	3%	30%
Brokerage Services	7,754	7,515	6,093	3%	27%
Depository Services	708	750	607	-6%	17%
Interest income from Clients	686	604	343	13%	100%
Financial Product income	1,446	1,874	1,022	-23%	41%
Mutual fund distribution	1,294	1,225	909	6%	42%
Insurance distribution	131	626	100	-79%	32%
Other distribution income	21	23	13	-8%	59%
Software Income	282	287	183	-2%	54%
Other operational income	1,208	1,108	852	9%	42%
Total Operational income	12,084	12,138	9,100	0%	33%
Non operational Income	12	118	7	-90%	76%
Total income	12,096	12,256	9,107	-1%	33%



Financial Trend

Amount in Lakhs

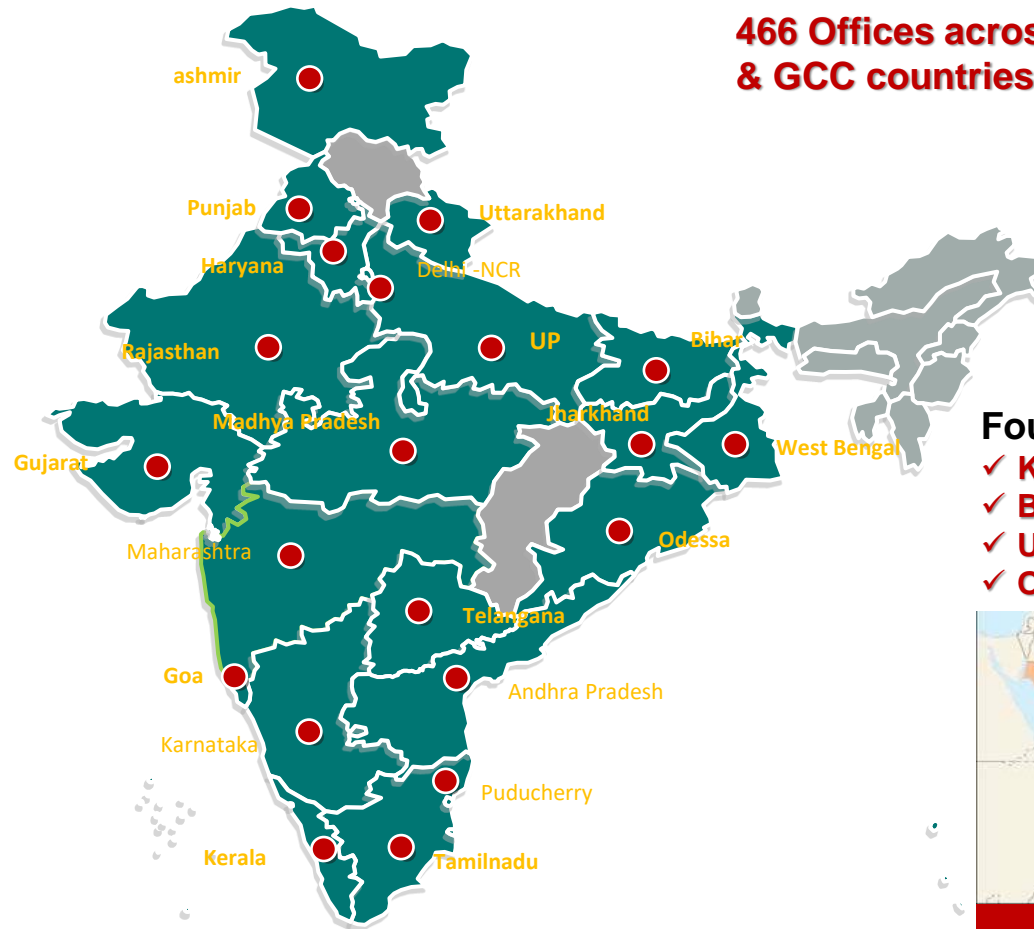


Geojit - Geographic Presence

19 States

2 Union Territories and

4 Countries in GCC



**466 Offices across India
& GCC countries**


Four GCC Countries

- ✓ **Kuwait**
- ✓ **Bahrain**
- ✓ **UAE**
- ✓ **Oman**






ESG – 3 Non Financial Parameters

01 

Environmental Empathy
Duty towards the Planet

02 

Social Responsibility
Relationship with External and Internal stake holders

03 

Governance
Business Integrity and Ethics

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 – Geojit's Performance snapshots

E

- ✓ Green Building accreditation for Corporate office
- ✓ Care and protect Biodiversity
- ✓ Support low carbon economy
- ✓ Water consumption reduction initiatives
- ✓ Pollution
- ✓ Conserve non-renewable energy

S

- ✓ 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

G

- ✓ 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

ESG – Geojit's Commitments



COVID-19 Response - Protecting our people is protecting our business



Protecting our Workforce & their Families

- Adhering to global standards to manage health and hygiene
- Established flexible, remote working plans for all employees starting in mid-March
- All non-essential travel cancelled
- Committed to maintaining health benefits during the pandemic and beyond
- Offering guidance resources to support mental and physical well-being
- Ongoing communication and engagement efforts



Supporting our Local Communities

- Partnering with local governments, medical institutions, charities and NGOs to provide support
- Providing monetary and in-kind contributions of medical supplies and food including:
 - Ventilators and an ambulance
 - Portable oxygen plant and cylinders to the community
 - Testing and food donations
 - Supplies to hospitals, health clinics and first responders



Maintaining Resiliency & Value

- Rapid response efforts initiated at corporate and sites
- Wide-ranging controls in place across all operations including temperature checks, RTPCR tests, social distancing, extensive cleaning and established isolation areas on-site in the event of positive tests
- Focused on supply chain resiliency
- Managing costs and financial liquidity
- Maximizing cash flow while preserving large resources & asset values for the future

Corporate Social Responsibility



SOME OF OUR COVID RELIEF INITIATIVES

1. Thermal screening facility and automatic ticket verification system at Ernakulam South Railway station
2. Distribution of food to migrant labourers during lockdown
3. Medicine for covid patients at PVS hospital
4. Infrastructure for fighting the pandemic at Moovattupuzha Super speciality hospital
5. Infrastructure for firstline covid treatment centre at Paingottoor



EDUCATION

- We have procured 130 TVs for poor students for facilitating online classes during lockdown.
- We provide education support to underprivileged children at Rajagiri outreach.
- Provide education support to poor students pursuing civil service exam.
- Free breakfast for school students



CREATING LIVELIHOOD

- Support for enriching differently enabled children by Centre for Empowerment
- Health care- SPARSH – Community health project – Funding critical illness treatments for poor people



WOMEN EMPOWERMENT

- Livelihood enhancement project for visually impaired women
- Palluruthy Rual settlement -The Settlement houses vagrants and destitute, mostly picked up from the streets by the Police and Social workers
- We supported blind women at Vocational Training Centre, Pothanikkad



COVID-19 CSR Initiatives

Thermal screening and contactless ticket verification system at Ernakulam South Railway Station



Distribution of food to migrant labourers



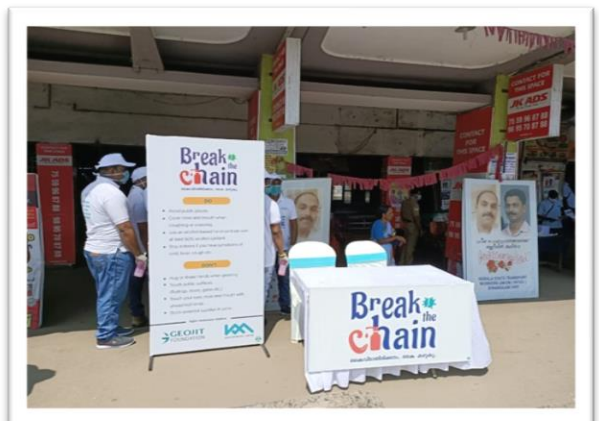
Distribution of foot pedal sanitizers to General hospital, village office etc.



Online Education Support for poor students



Break the Chain campaign in association with Kochi Metro



COVID-19 CSR Initiatives



In May 2021, Geojit teamed up with Aster Medcity and set up a 100-Oxygen bed COVID Field Hospital, at Ambalamugal in Kerala to address the growing needs of COVID care facilities.

In June 2021, Geojit supported A P Varkey Mission Hospital at Arakkunnam in setting up an exclusive Covid-19 IP block. This COVID care facility includes medical equipment such as ventilators, ICU beds, X-ray machines etc.





Thank You

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Pativattom, Kochi - 682024
Phone: 484 2901000

www.geojit.com