



GEOJIT

PEOPLE YOU PROSPER WITH

17th May, 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,
Bombay Stock Exchange Limited,
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai - 400 001.
Ph. No.022 22721233
Scrip Code : 532285

Dear Sir/Madam,

Sub : Updates - Analyst/ Institutional Investor Meeting Presentation

Pursuant to Regulation 30 and 46 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 a copy of the presentation on Earnings Update - 4QFY2017-18 is enclosed herewith.

Thanking you,
For Geojit Financial Services Limited

Liju K Johnson
Company Secretary



**AN INSIGHT INTO
GEOJIT FINANCIAL SERVICES LIMITED
AND EARNINGS UPDATE QIV FY 18
& FY 18**



About Geojit

From one state in 1999 **to** 19 states

From a suburban presence **to** an urban-cum-suburban presence

From an Indian **to** international presence

From a broking-based business model **to** an investment services based model

From individual-driven **to** institutionalized systems and processes

From a focus on only equities **to** a focus on overall creation of wealth for customers

From a focus on brokerage service **to** maximising client gains today

From an offline customer interface **to** a largely online engagement today



About Geojit (continued...)

- Geojit is one of the leading investment services companies in India with a strong presence in the Middle East
- Established in 1987, it has over **31 years** of in-depth experience in the Indian Capital Market
- Has **386bn INR** (5.93 billion USD) as Assets under Custody & Management, **9,34,000 clients** and 512 offices
- First broker to introduce Internet Trading in India in 2000 and Mobile Trading in 2010
- Currently around 65%+ of retail volumes are done via Internet (including mobile app)
- Has Retail Brokerage B2B partnership with 7 leading banks
- Around **143 crores INR** of SIP (systematic investment plan) book at the end of Mar.18 (including STP the book is 165 INR crores)

Please note: The figures are as on 31st March 2018 and is in INR unless specified otherwise 1USD= 65.14 INR



About Geojit (continued...)

- Rapidly gaining market share with consistent increase in SIP book **(1.9X)**. (Mar.18 vs Mar.17)
- Total MF AUM in equity schemes increased by **71%** (including SIP AUM)
- New SIP of **7.86 INR Crores** every month with **18,500 new applications** (last 12 months average)
- In Q4FY18, the average per month in new SIP collection was 10.78 INR crores with 22,460 new applications per month
- Aims to be a specialist of Savings and Investments products and services serving middle & upper class individual clients.
- Proved fast growth of mutual funds- Potential is huge. (Fixed deposits are still main financial investment avenue for Indian Investors.)
- Geojit has a multi-channel set-up and balanced approach between branch network, Internet and call centre. Leverages multi-channel organisation to optimize distribution business.

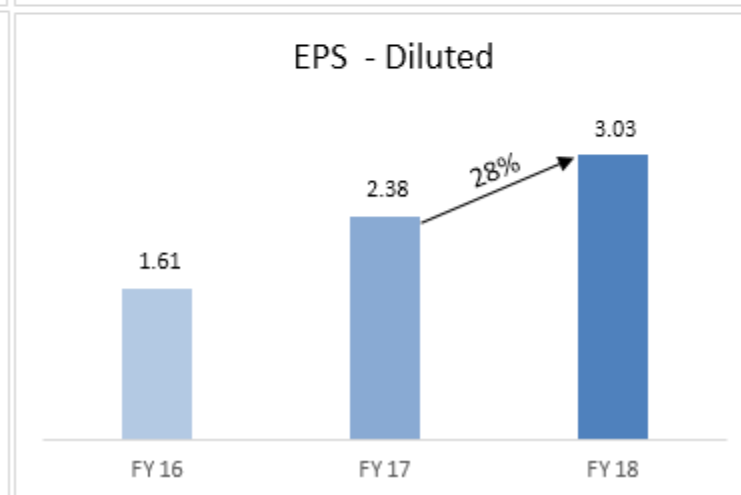
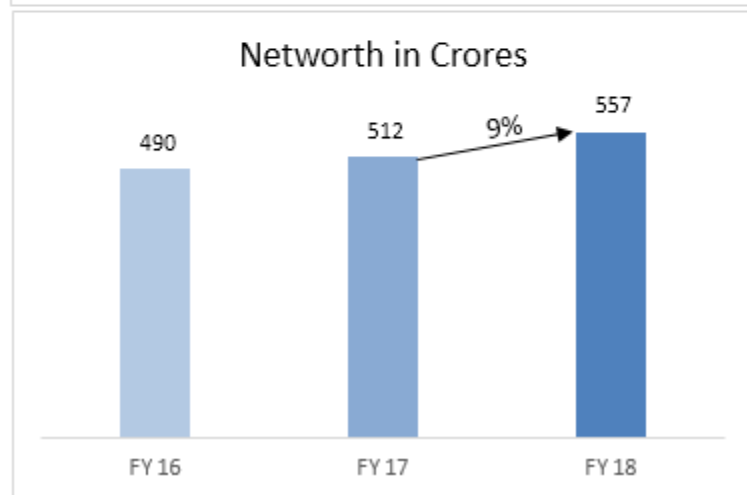
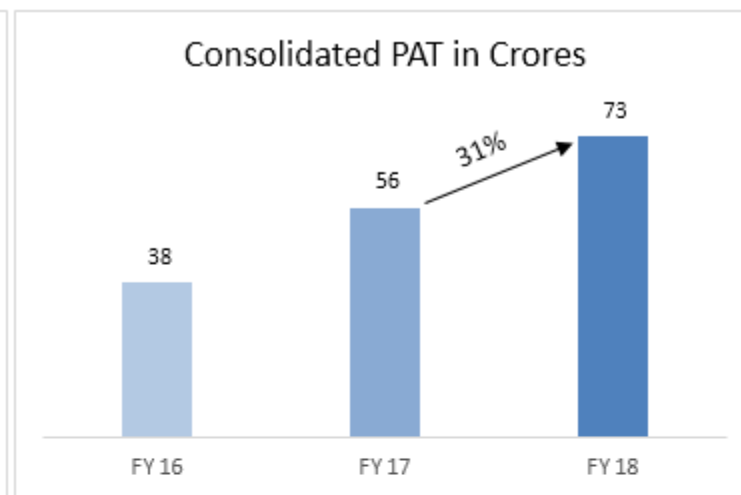
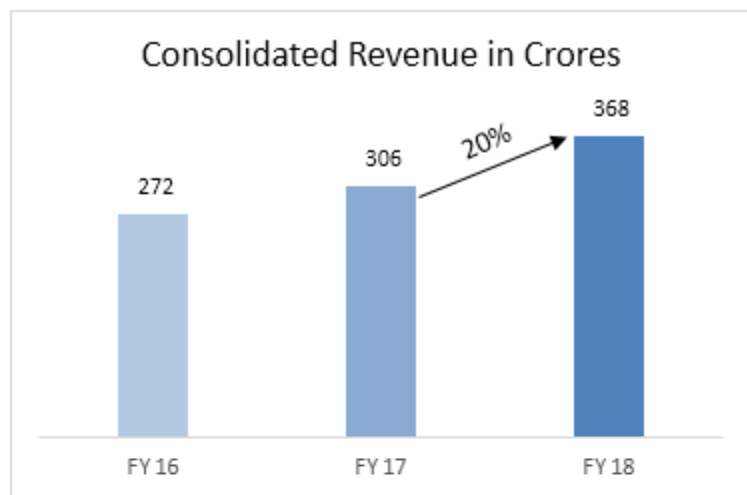
Source on SIP business: CAMS





EARNING UPDATES

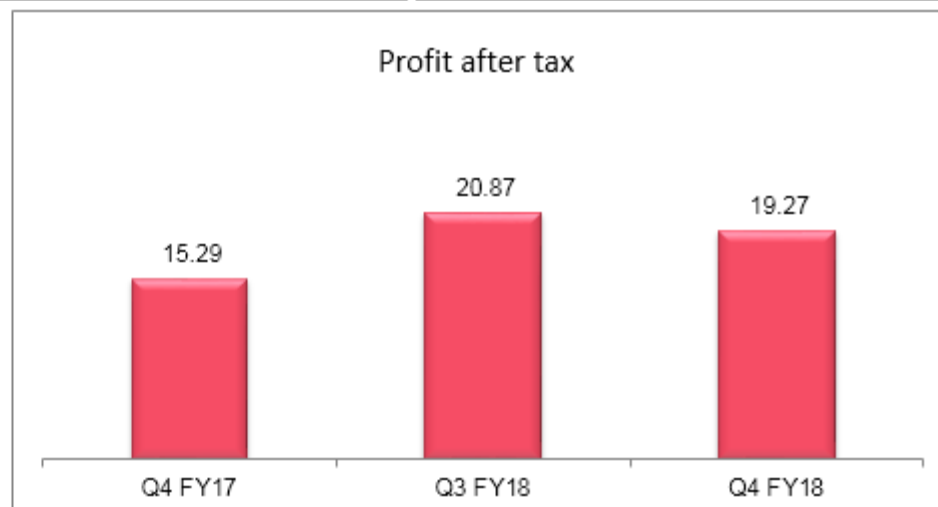
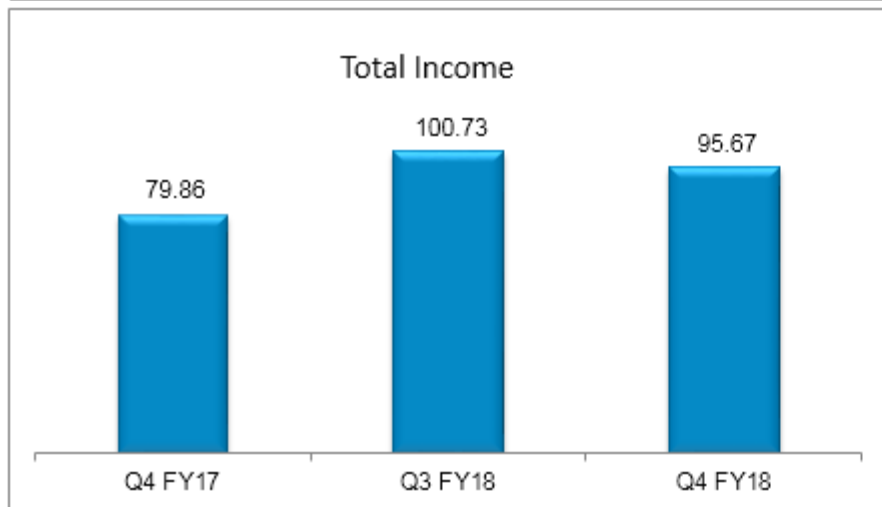
Consolidated Financials - Y-o-Y growth



Consolidated Financials

INR in Crores

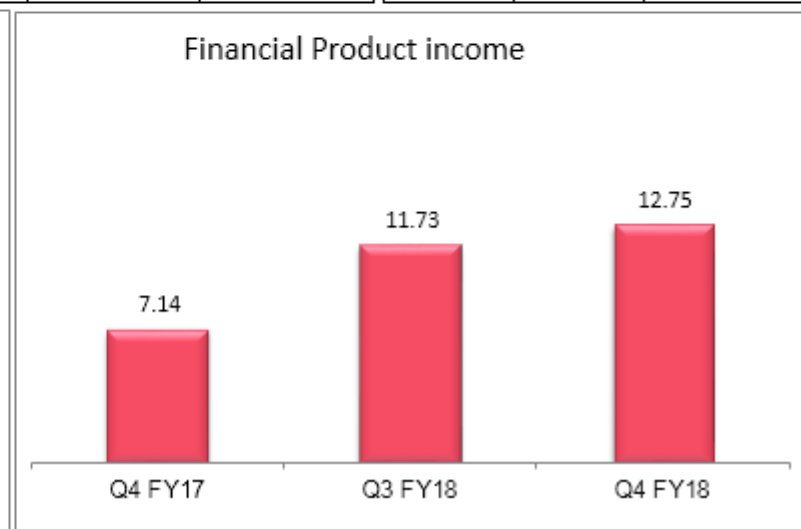
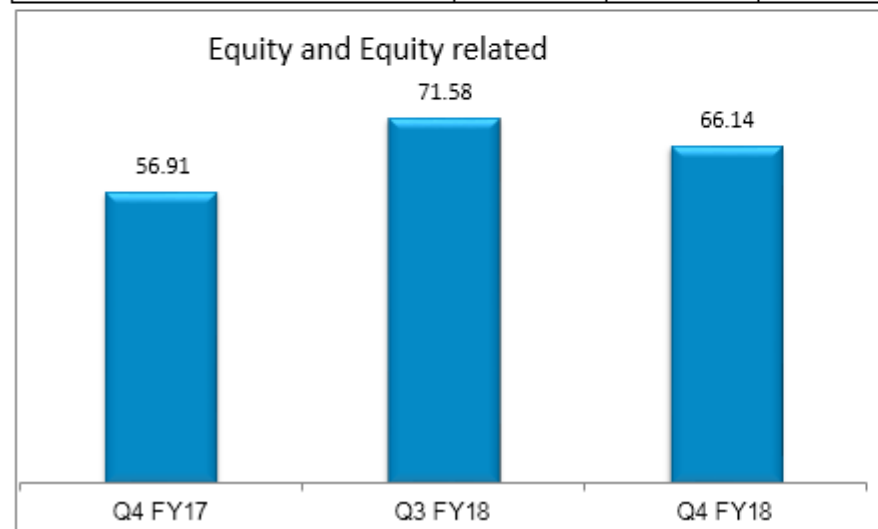
	Q4 FY17	Q3 FY18	Q4 FY18	Q4 FY18 Vs Q4 FY17	Q4 FY18 Vs Q3 FY18	FY 17	FY 18	FY 18 Vs FY 17
Operational income	70.87	91.28	87.10	23%	-5%	273.72	334.19	22%
Other income	8.99	9.45	8.57	-5%	-9%	32.04	33.76	5%
Total Income	79.86	100.73	95.67	20%	-5%	305.76	367.95	20%
Total Expenses	54.98	68.43	65.58	19%	-4%	214.31	252.74	18%
Profit before tax	24.88	32.30	30.09	21%	-7%	91.45	115.21	26%
Profit after tax	15.29	20.87	19.27	26%	-8%	56.02	73.24	31%



Consolidated Financials- Product wise Revenue

INR in Crores

	Q4 FY17	Q3 FY18	Q4 FY18	Q4 FY18 Vs Q4 FY17	Q4 FY18 Vs Q3 FY18	FY 17	FY 18	FY 18 Vs FY 17
Equity and Equity related	56.91	71.58	66.14	16%	-8%	220.59	259.84	18%
Financial Product income	7.14	11.73	12.75	78%	9%	22.69	43.45	92%
Software Income	3.92	4.32	4.31	10%	0%	19.64	17.28	-12%
Other Operating income	2.89	3.65	3.90	35%	7%	10.79	13.62	26%
Total Operational income	70.87	91.28	87.10	23%	-5%	273.72	334.19	22%
Other non operational Income	8.99	9.45	8.57	-5%	-9%	32.04	33.76	5%
Total income	79.86	100.73	95.67	20%	-5%	305.76	367.95	20%



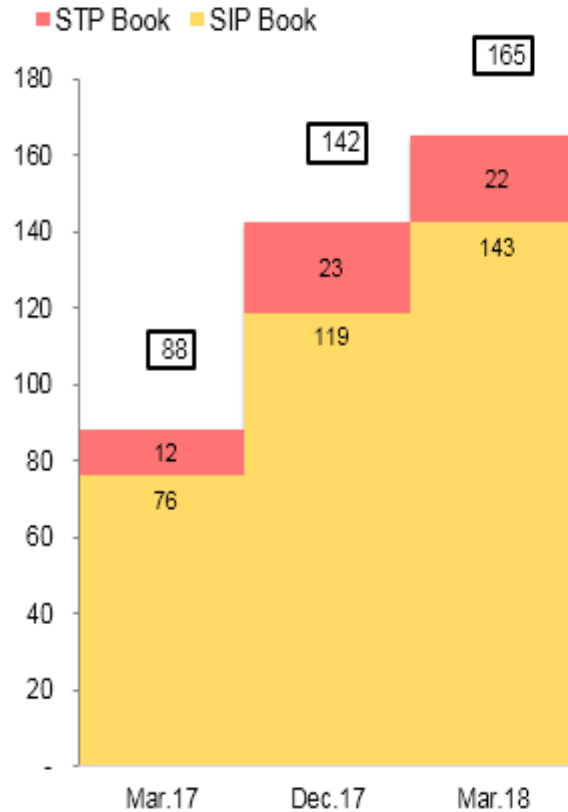


KEY BUSINESS FIGURES

SIP Book

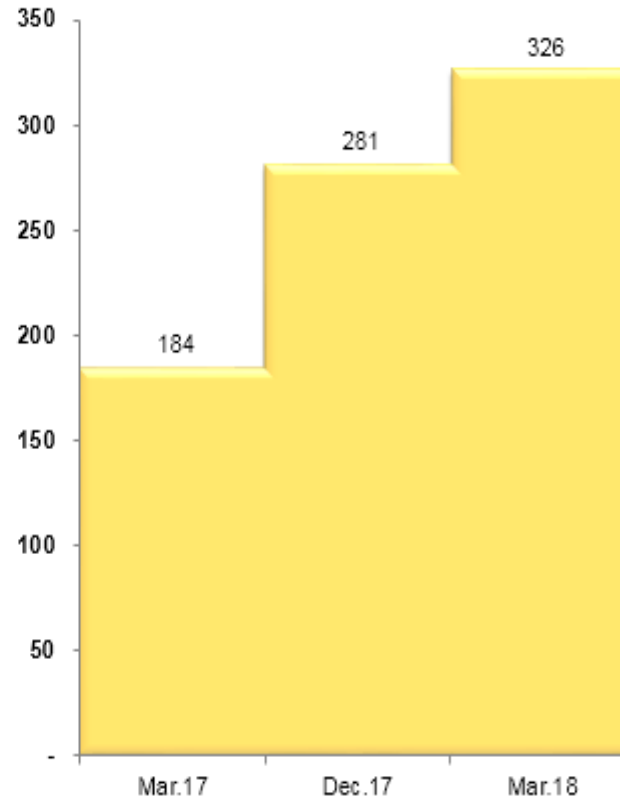
INR in Crores

SIP Book

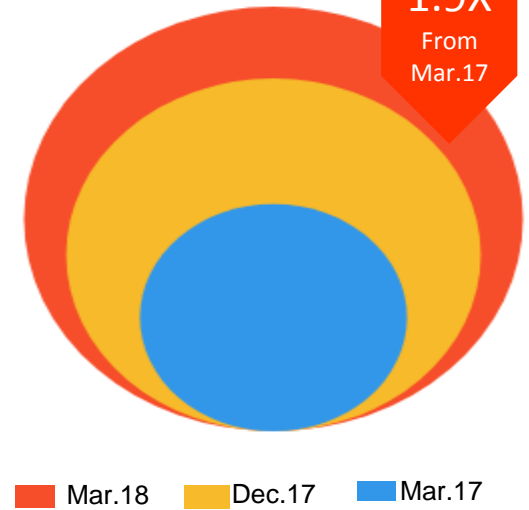


Count in "000"

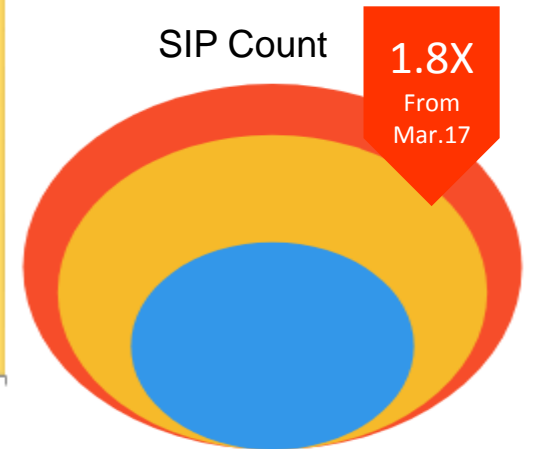
Total SIP count



SIP +STP Book



SIP Count



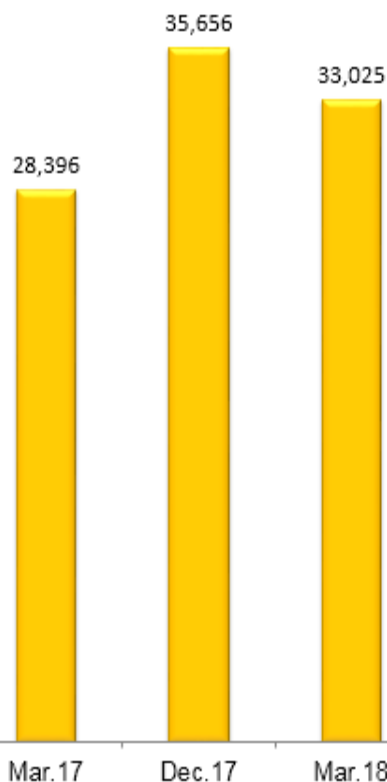
Source: CAMS



Asset under Holding and Management

INR in Crores

Asset Under Holding

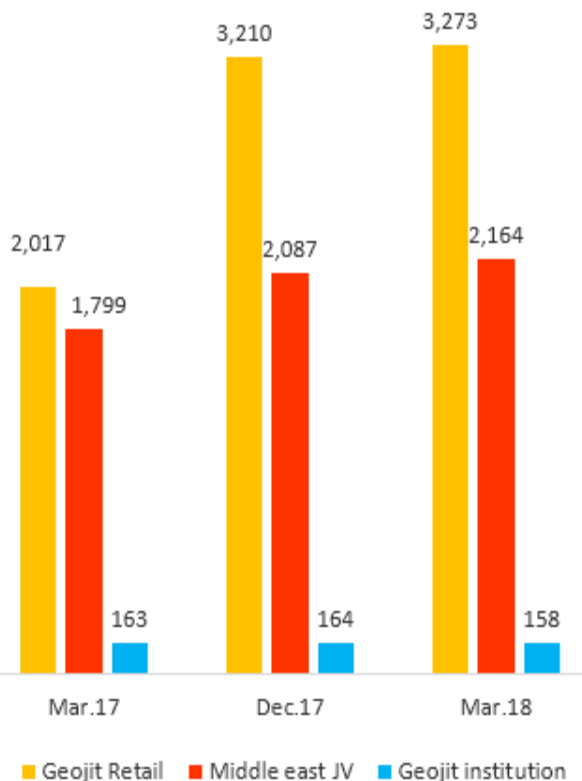


16%

INCREASE

Year on year on AUH

Asset Under Management (Mutual funds)



62%

INCREASE

Year on year on Retail MF AUM

41%

INCREASE

Year on year on Total MF AUM

71%

INCREASE

Year on year on Equity MF AUM

Geojit retail MF Equity AUM as on Mar.18- 2788 Cr Compared to 1630 Cr as on Mar.17

Total Clients, Office & Employee count

CUSTOMERS
End of March.18
934 k +89.75 K New Customers
FY 18

+26.90 K { Q4 FY 18 }

NEW

+24.14 K { Q3 FY 18 }

CUSTOMERS

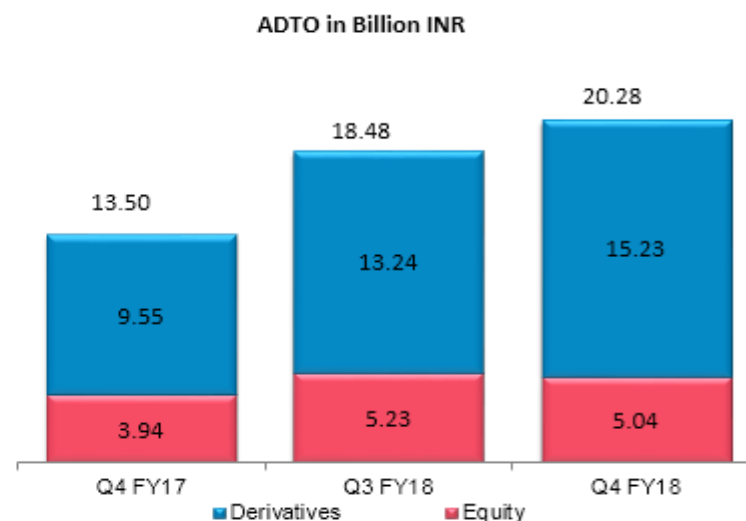
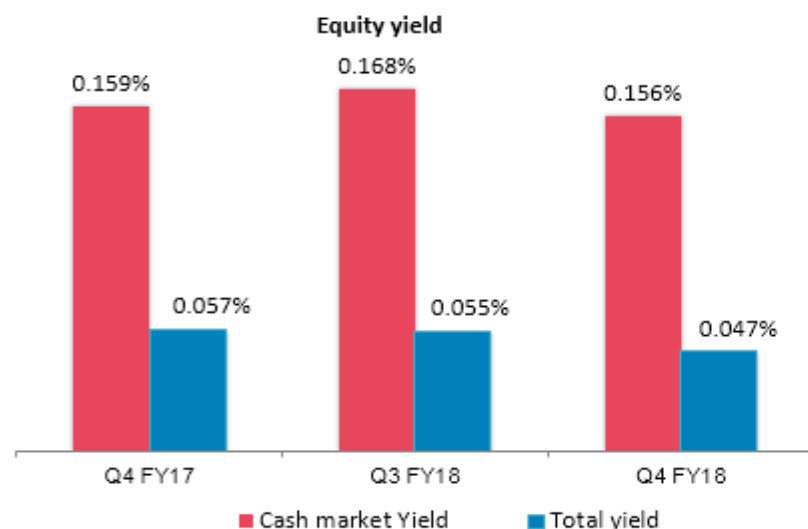
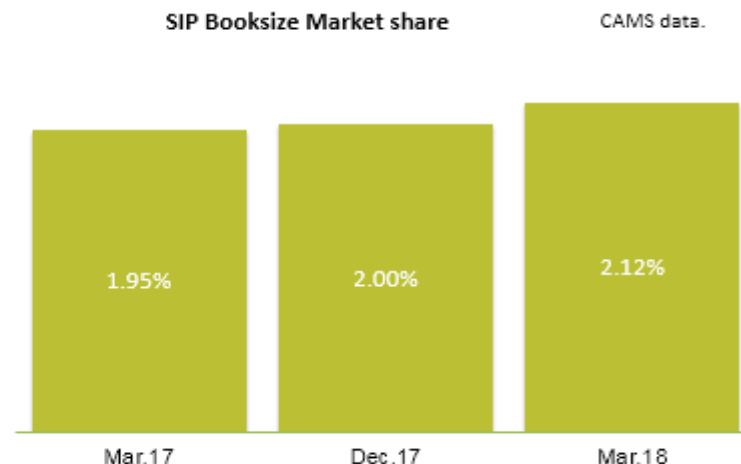
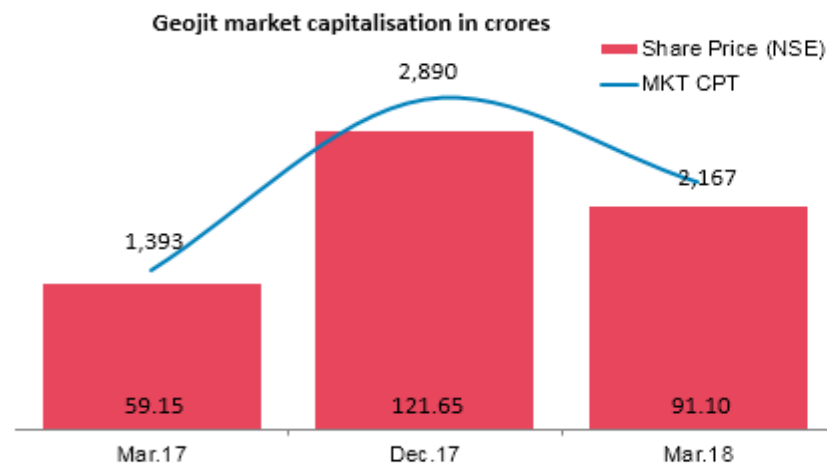
+15.70 K { Q4 FY 17 }

512 **Offices**
End of March.18

2836 **EMPLOYEES**
End of March.18



Market capitalisation, SIP Market share, Yield & ADTO



ADTO – Average daily turnover



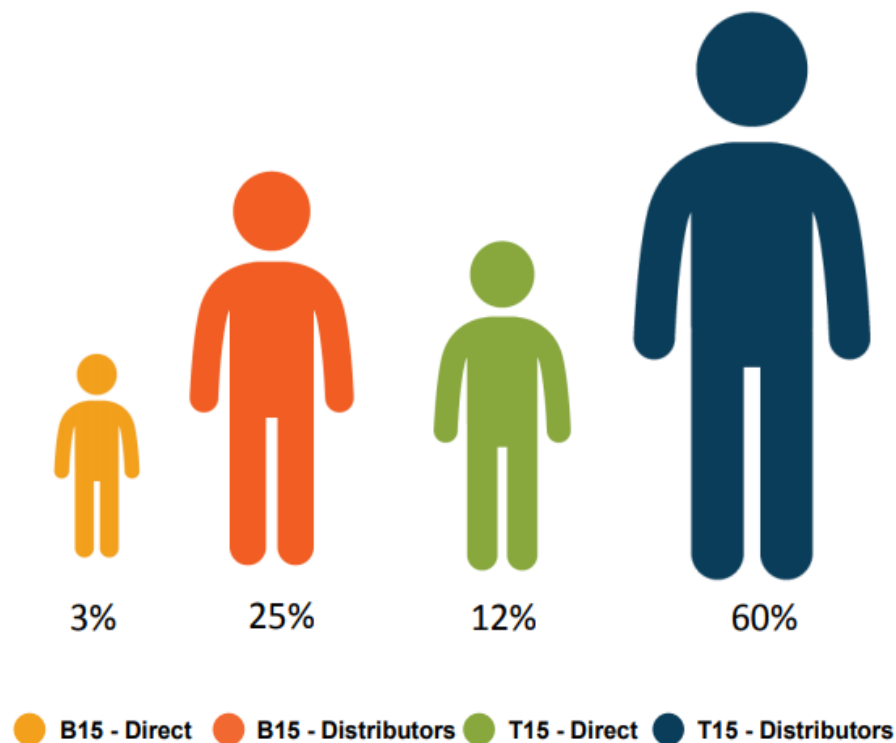
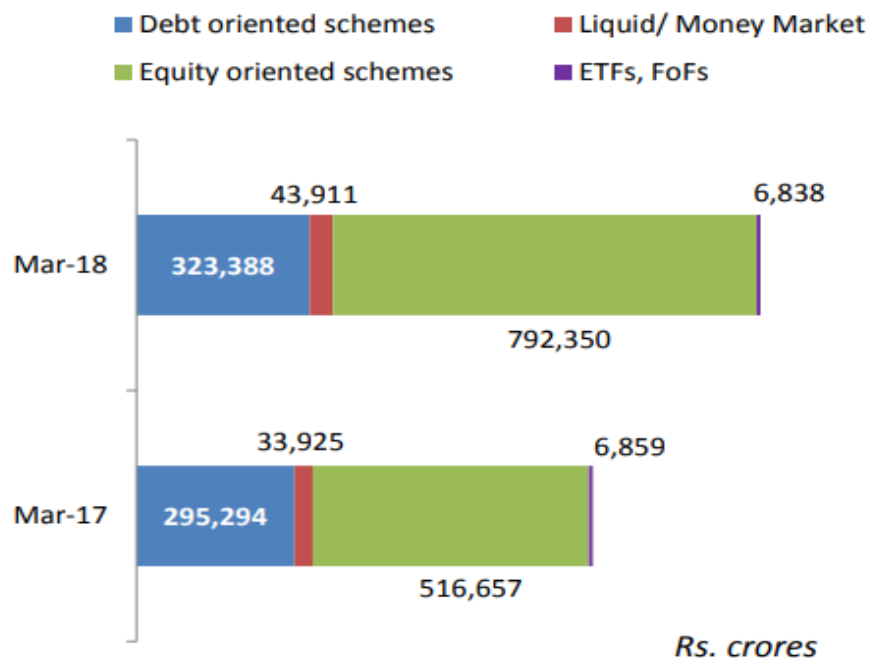


PENETRATION IN MUTUAL FUND

Growing Mutual fund (Industry)

Individual investors held Rs.11.66 lakh crore in mutual funds as of March 2018, an increase of 36.79% over March 2017. Investments of individual investors in equity schemes increased by 53.4% over March 2017.

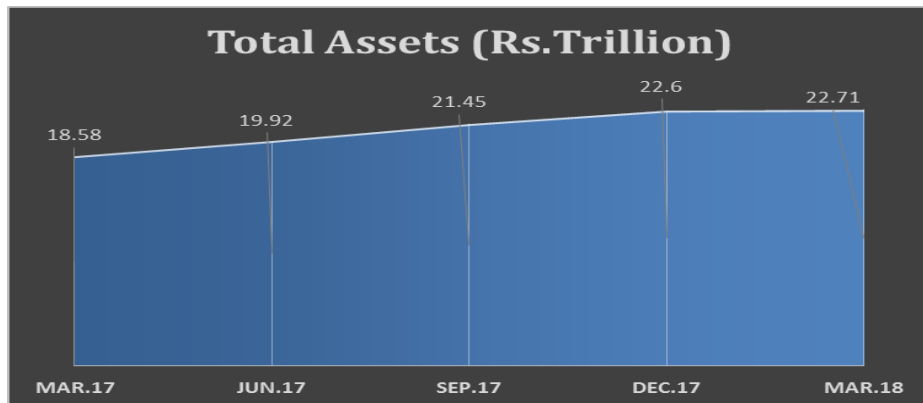
Individual assets have mainly come from the top 15 locations, and are primarily distributor driven. 60% of the assets of Individual investors are from T15 cities, brought in by distributors. Direct investments amount to 15% of individual assets, divided as 3% from B15 and 12% from T15.



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 no: of investors, but no: of accounts

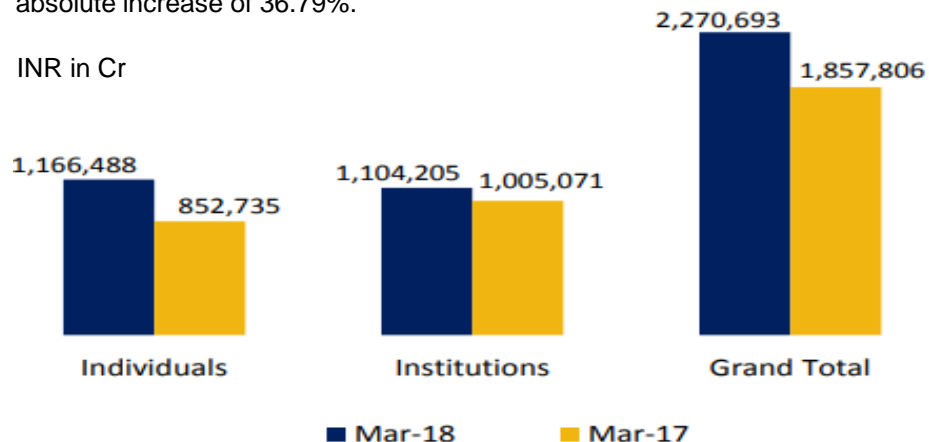
Growing Mutual fund assets.....

Assets managed by the Indian mutual fund industry have grown from Rs. 18.58 trillion in March 2017 to Rs. 22.71 trillion in March 2018. That represents a 22.22% growth in assets over March 2017



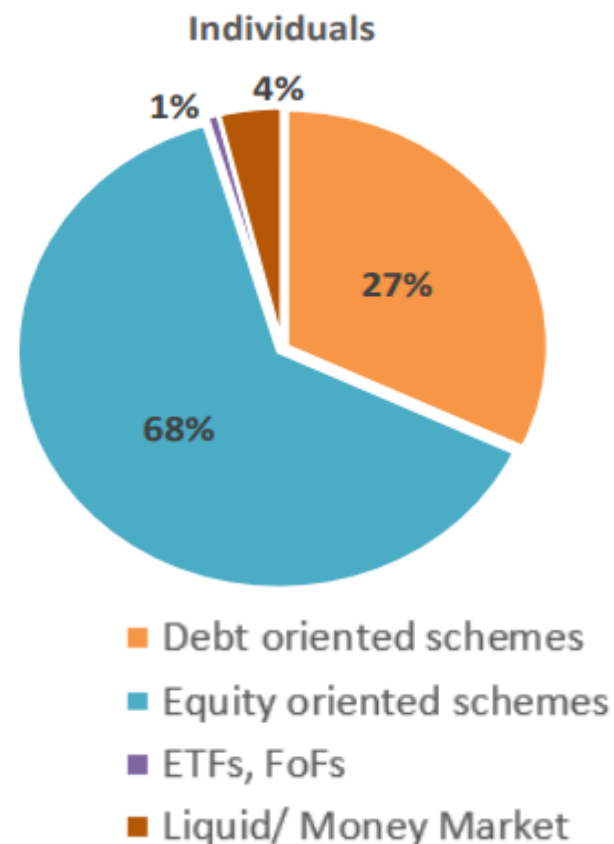
The value of assets held by individual investors in mutual funds increased from Rs.8.53 lakh cr in March 2017 to Rs.11.66 lakh cr in March 2018, an absolute increase of 36.79%.

INR in Cr



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.



Source: AMFI



GEOJIT PRODUCTS AND SERVICES



Geojit's range of products and services

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

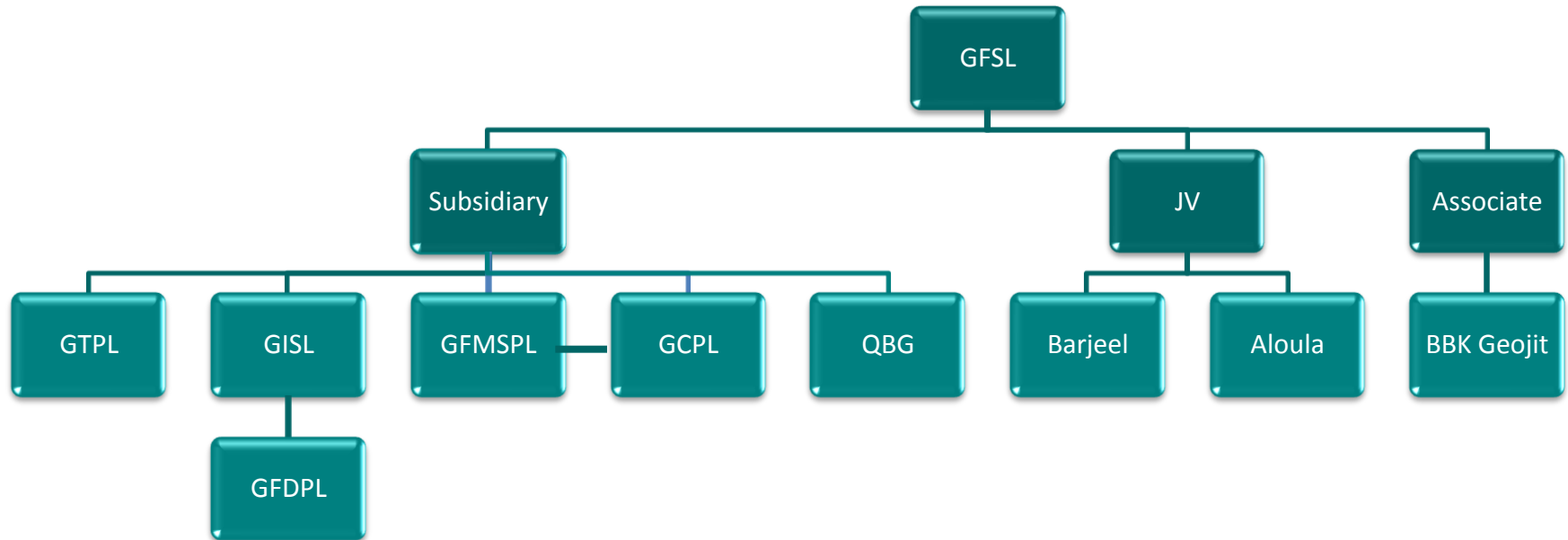




GEOJIT GROUP STRUCTURE



Geojit Group Structure



- GFSL - Geojit Financial Services Ltd.
- GTPL - Geojit Technologies (P) Ltd.
- GISL - Geojit Investment Services Ltd.
- GFDPL - Geojit Financial Distribution (P) Ltd.
- GFMSPL - Geojit Financial Management Services (P) 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

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

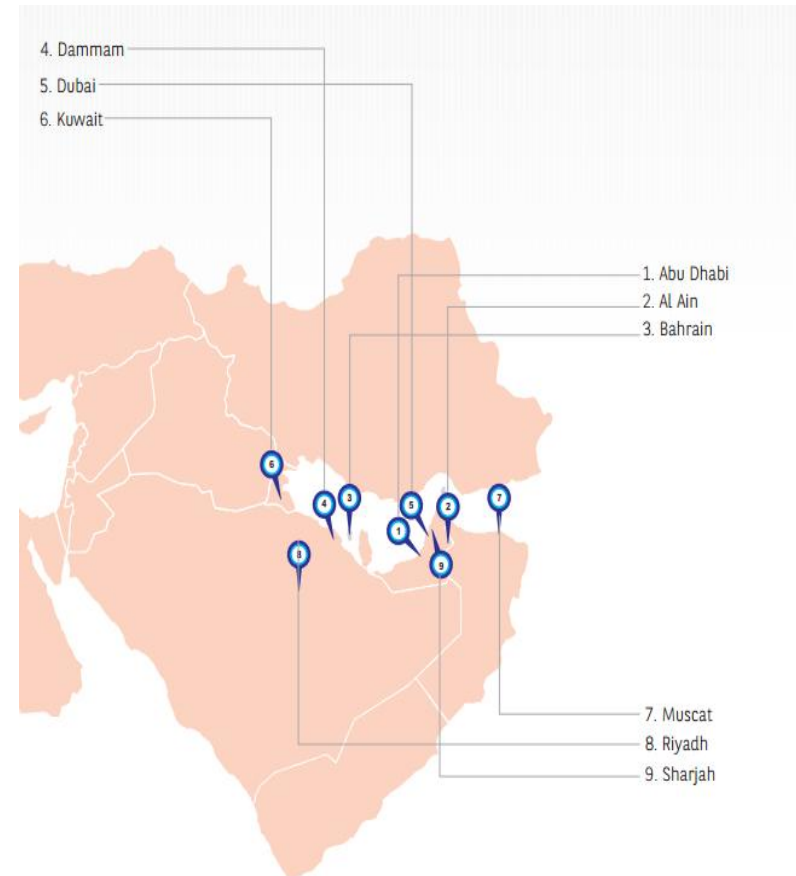
- Geojit entered into a business partnership with BBK in 2007
- Provides investment services to NRIs

QBG GEOJIT SECURITIES LLC - OMAN

- A subsidiary of Geojit since 2011
- Qurum Business Group (QBG) and National Securities Co are the other partners

BBK GEOJIT SECURITIES KSC - KUWAIT

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



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Thank You

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*Formerly known as Geojit BNP Paribas Financial Services Ltd.