



GEOJIT
PEOPLE YOU PROSPER WITH

3rd August, 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 : Earnings Update Q1 - 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 - Q1 FY19 is enclosed herewith.

Thanking you,
For Geojit Financial Services Limited

Liju K Johnson
Company Secretary



Geojit Financial Services Ltd. (formerly known as Geojit BNP Paribas Financial Services Ltd.), Registered Office: 34/659-P, Civil Line Road, Padivattom, Kochi-682024, Kerala, India. Phone: +91 484-2901000, Website: www.geojit.com. For investor queries: customercare@geojit.com. For grievances: grievances@geojit.com. For compliance officer: compliance@geojit.com. Corporate Identity Number: L67120KL1994PLC008403, SEBI Regn Nos. Research Entity INH200000345, Investment Adviser INA200002817, Portfolio Manager INP000003203, Stock Broker INZ000104737, Depository Participant IN-DP-325-2017, ARN Regn.Nos:0098, IRDA Corporate Agent (Composite) No: CA0226.

AN INSIGHT INTO GEOJIT FINANCIAL SERVICES LTD.

EARNINGS UPDATE Q1 FY 19



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



515 Offices



9,47,600
Customers



₹37,593 Crores
Assets under Custody & Management



₹168 Crores
SIP and STP Book Size



₹1,755 Crores
Market capitalization



2,989
Employees

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

34%

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.

1.7X

growth in SIP
book (YOY).SIP
book is now
Rs.148 crores
(without STP)

₹ 7.55Crore
of new SIP value &
19,370 new
SIP applications per
month
(last 12 month average)

35%
growth in
financial
products
income (YoY)

32%
growth in
total Mutual
fund AUM
(YoY)



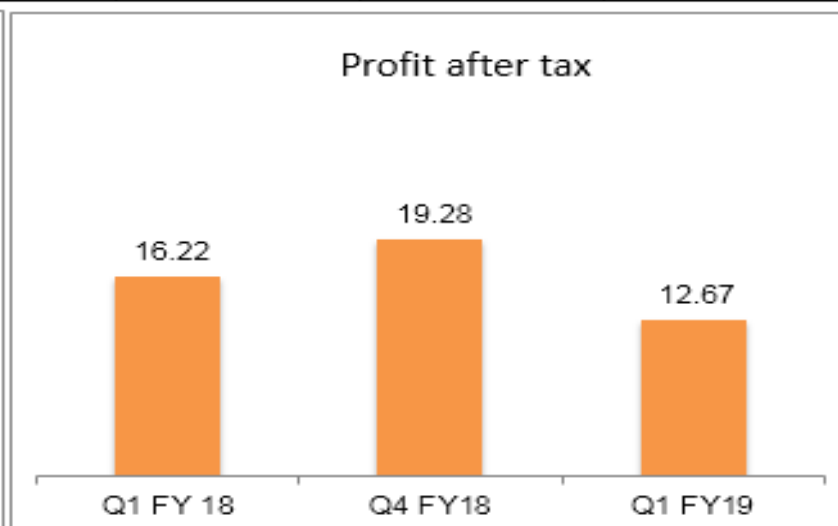
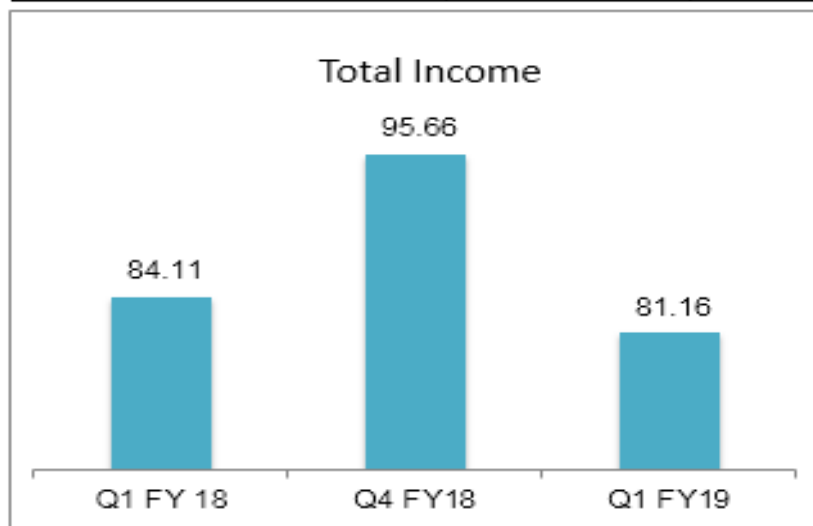


EARNING UPDATES

Consolidated result

	Q1 FY 18	Q4 FY18	Q1 FY19	Q1 FY19 Vs Q1 FY 18	Q1 FY19 Vs Q4 FY18
Operational income	76.39	87.09	72.68	-5%	-17%
Other income	7.72	8.57	8.48	10%	-1%
Total Income	84.11	95.66	81.16	-4%	-15%
Total Expenses	58.21	65.58	60.97	5%	-7%
Profit before tax	25.90	30.08	20.19	-22%	-33%
Profit after tax	16.22	19.28	12.67	-22%	-34%

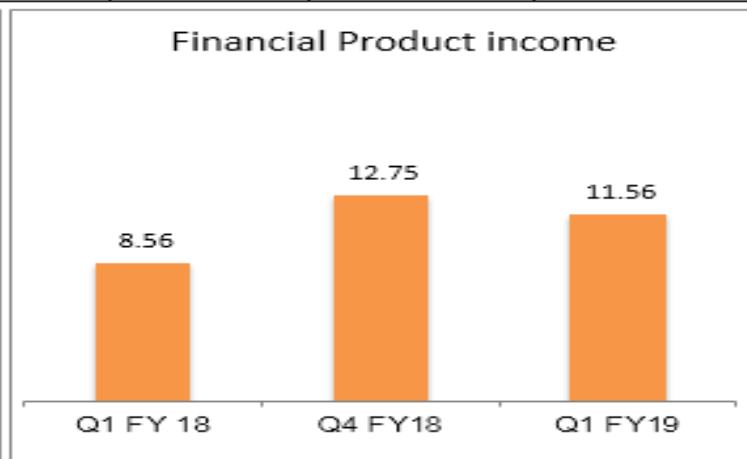
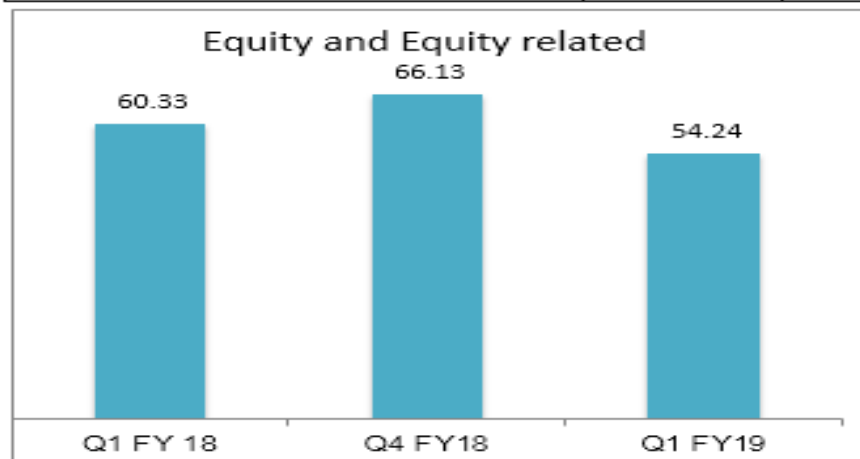
*INR in Crores



Consolidated result – Product wise revenue

	Q1 FY 18	Q4 FY18	Q1 FY19	Q1 FY19 Vs Q1 FY 18	Q1 FY19 Vs Q4 FY18
Equity and Equity related	60.33	66.13	54.24	-10%	-18%
Financial Product income	8.56	12.75	11.56	35%	-9%
Software Income	4.24	4.31	3.29	-22%	-24%
Other Operating income	3.26	3.90	3.60	10%	-8%
Total Operational income	76.39	87.09	72.68	-5%	-17%
Other non operational Income	7.72	8.57	8.48	10%	-1%
Total income	84.11	95.66	81.16	-4%	-15%

*INR in Crores



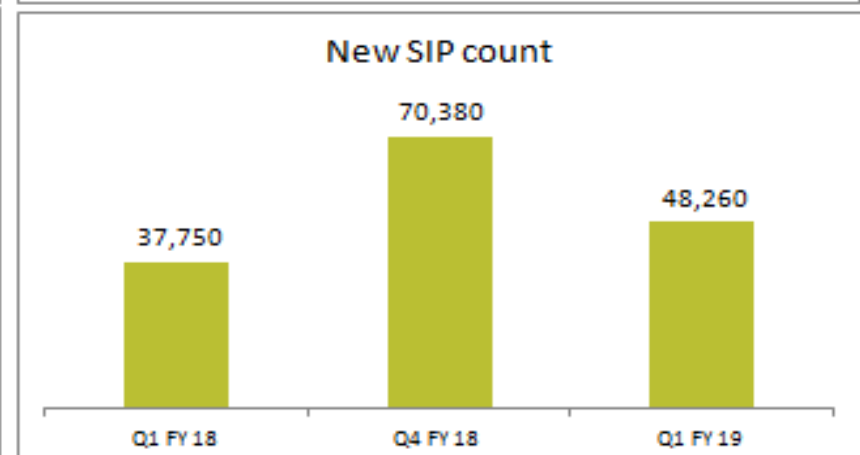
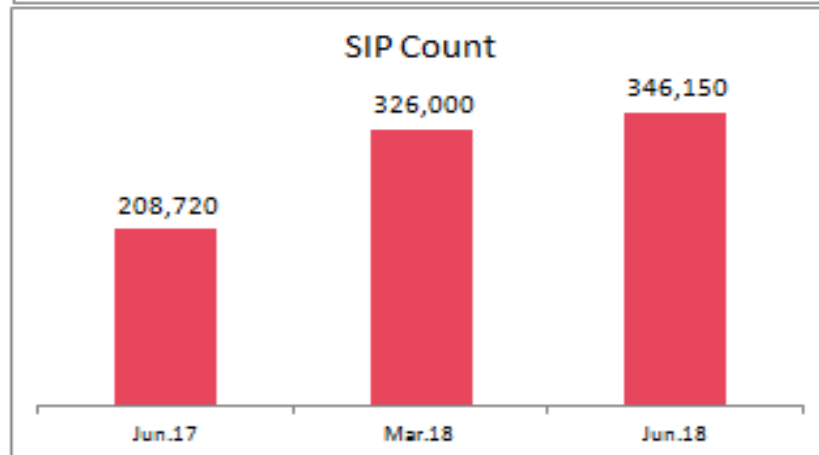
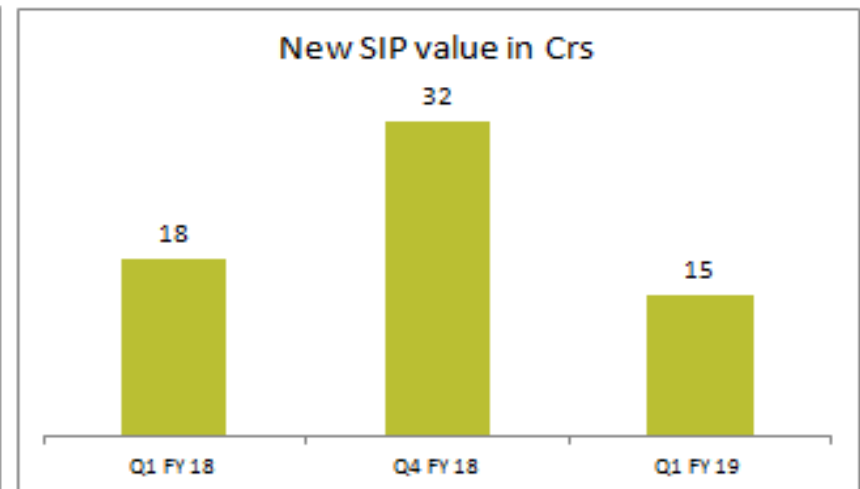
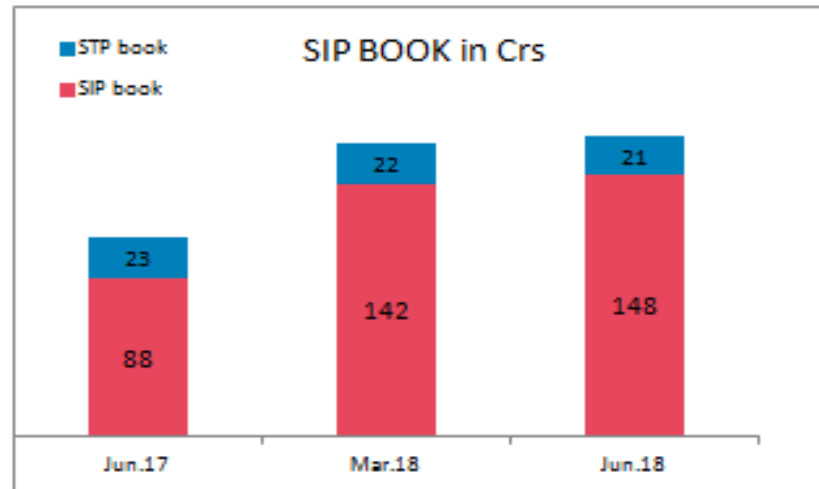
Additional distribution commission of 150 basis points for Mutual Fund inflows from locations beyond the top 15 cities has been changed to top 30 cities on account of SEBI regulations, this had an impact on our revenue, being a strong player in this market segment. Also, reduction in trail commission to the extent of 10 to 15 basis points by AMC's on account of rationalization of total expense ratio (TER) also had an impact on our mutual funds Trail income.



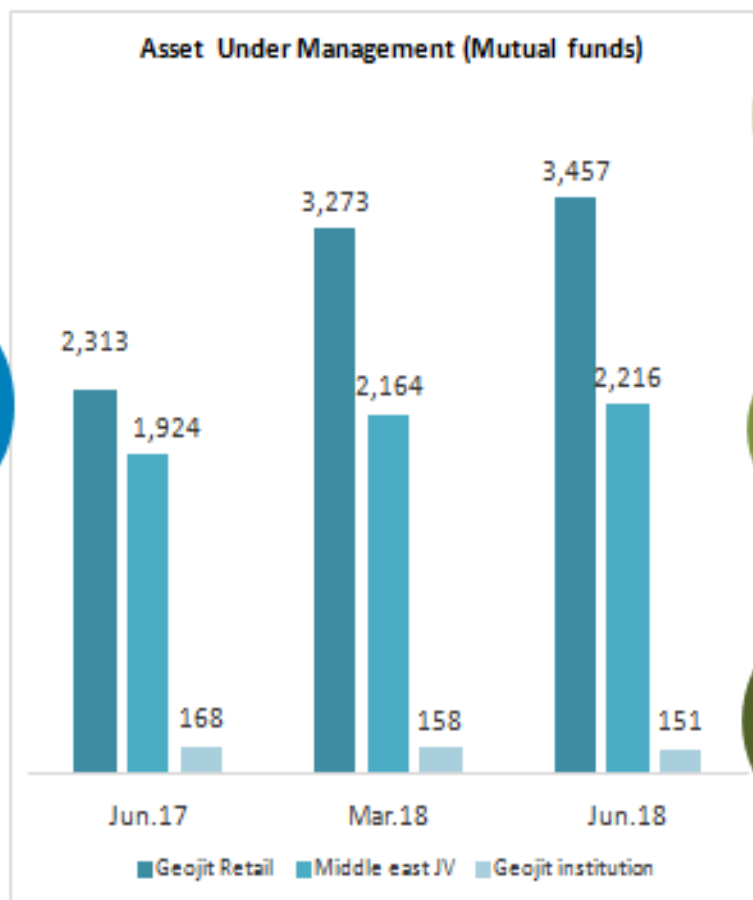
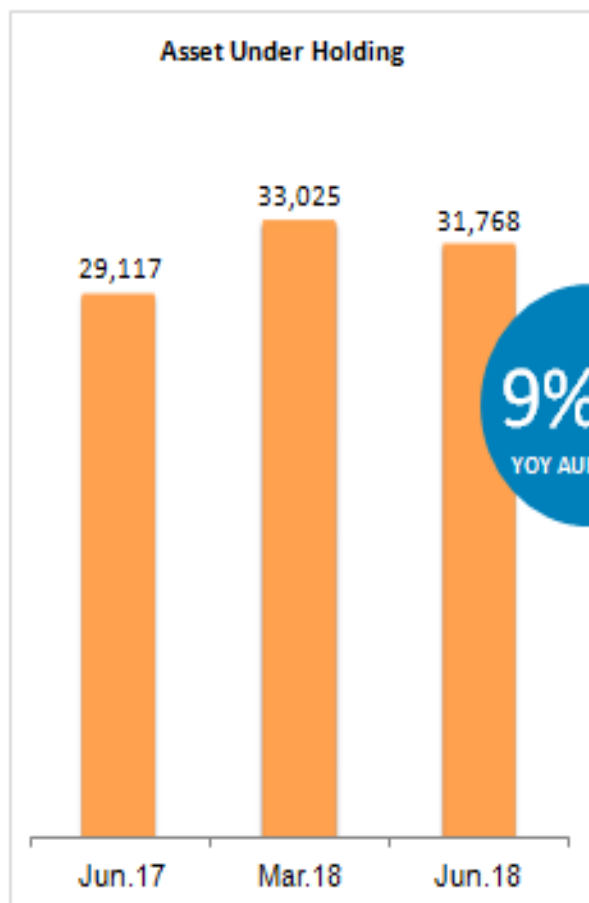


KEY BUSINESS FIGURES

SIP Business



Asset under holding and management



49% ↑
YOY Retail AUM

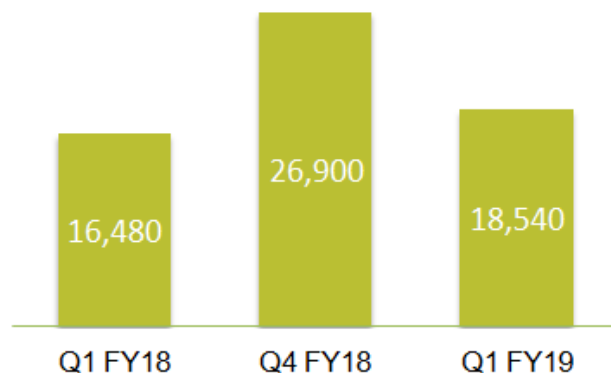
32% ↑
Total MF AUM

56% ↑
YOY Equity MF AUM

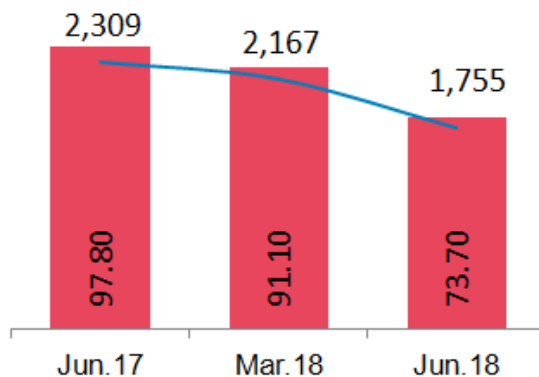


Other statistics

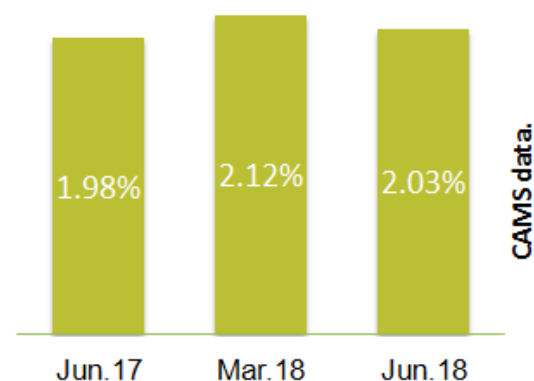
New Customers



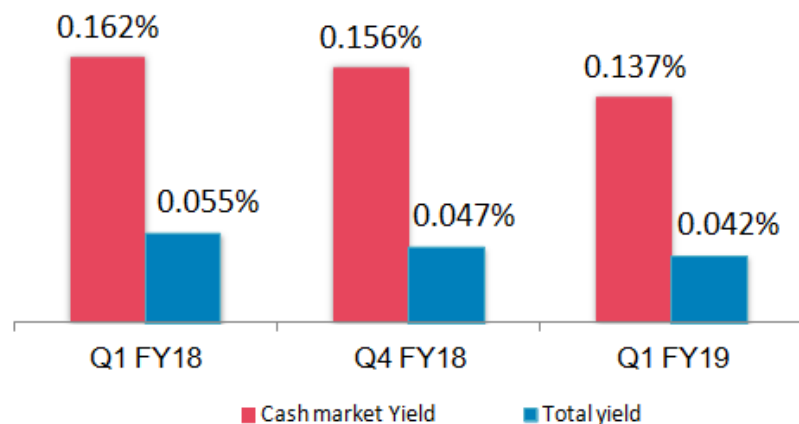
Geojit market capitalisation in crores



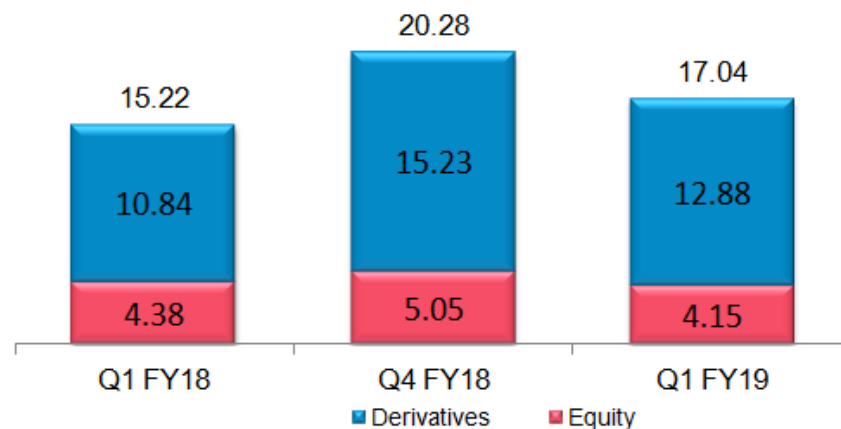
SIP Booksize Market share



Equity yield



ADTO in Billion INR



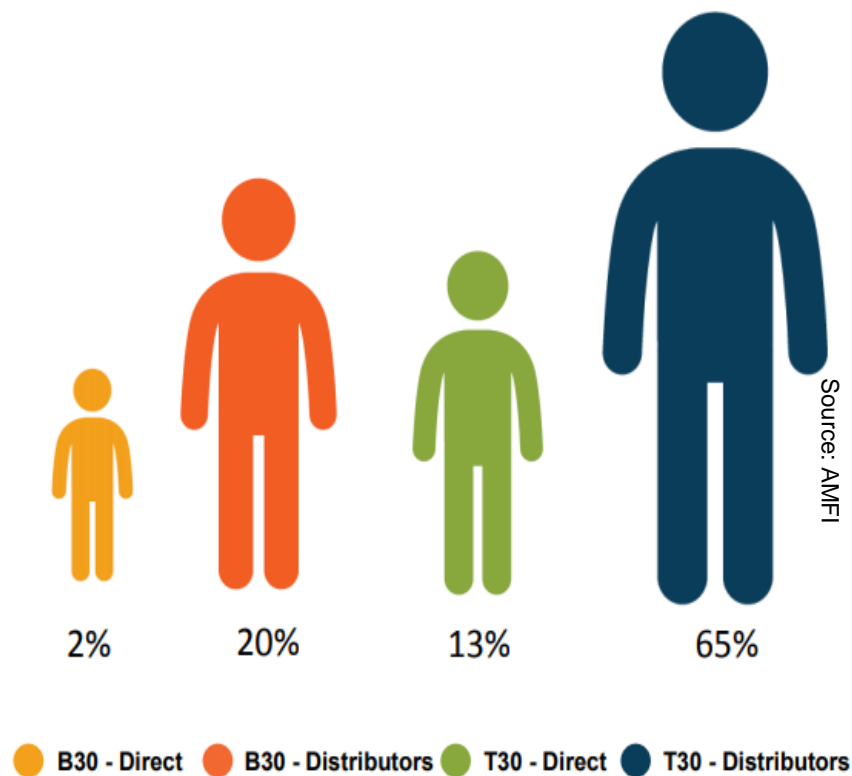
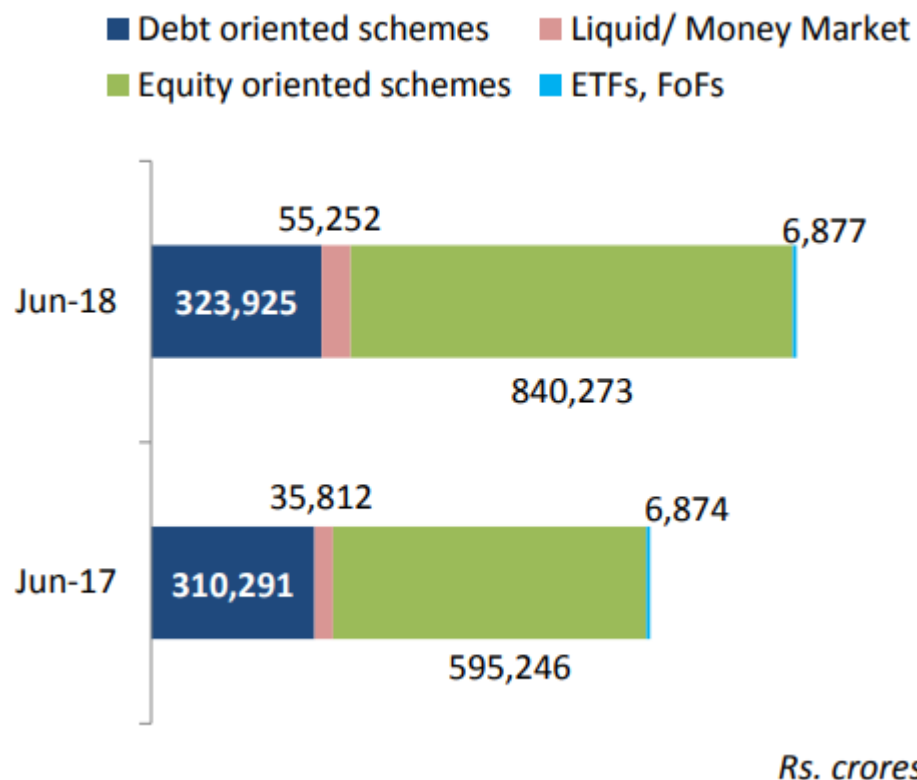


PENETRATION IN MUTUAL FUND

Growing Mutual fund (Industry)

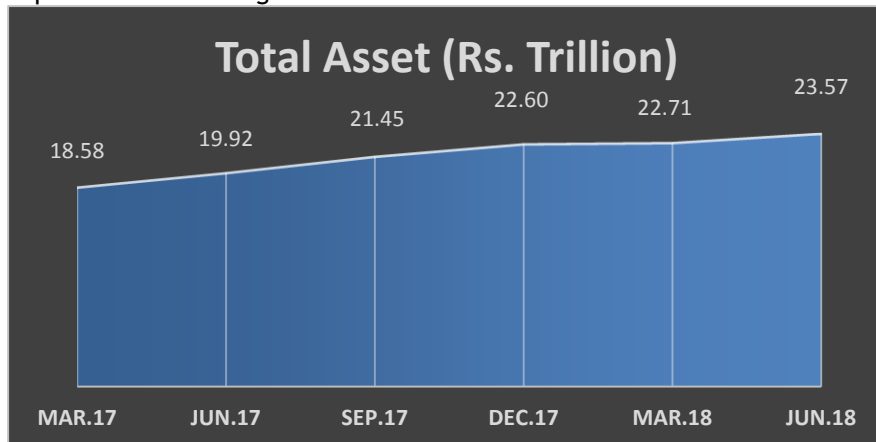
Individual investors held Rs.12.26 lakh crore in mutual funds as of June 2018, an increase of 29% over June 2017. Investments of individual investors in equity schemes increased by 41% over June 2017.

Individual assets have mainly come from the top 30 locations, and are primarily distributor driven. 65% of the assets of Individual investors are from T30 cities, brought in by distributors. Direct investments amount to 15% of individual assets, divided as 2% from B30 and 13% from T30

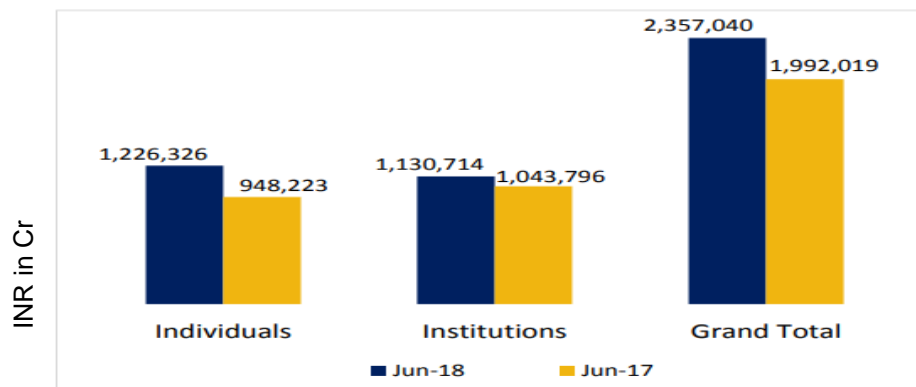


Growing Mutual fund assets.....

Assets managed by the Indian mutual fund industry have grown from Rs. 19.92 trillion in June 2017 to Rs. 23.57 trillion in June 2018. That represents a 18.32% growth in assets over June 2017.

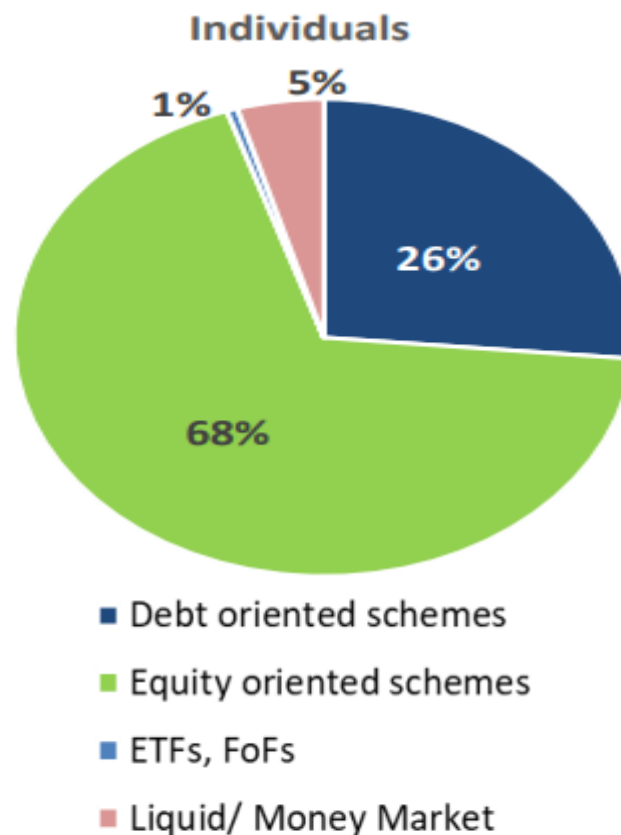


The value of assets held by individual investors in mutual funds increased from Rs.9.48 lakh cr in June 2017 to Rs.12.26 lakh cr in June 2018, an absolute increase of 29.33%.



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 & 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

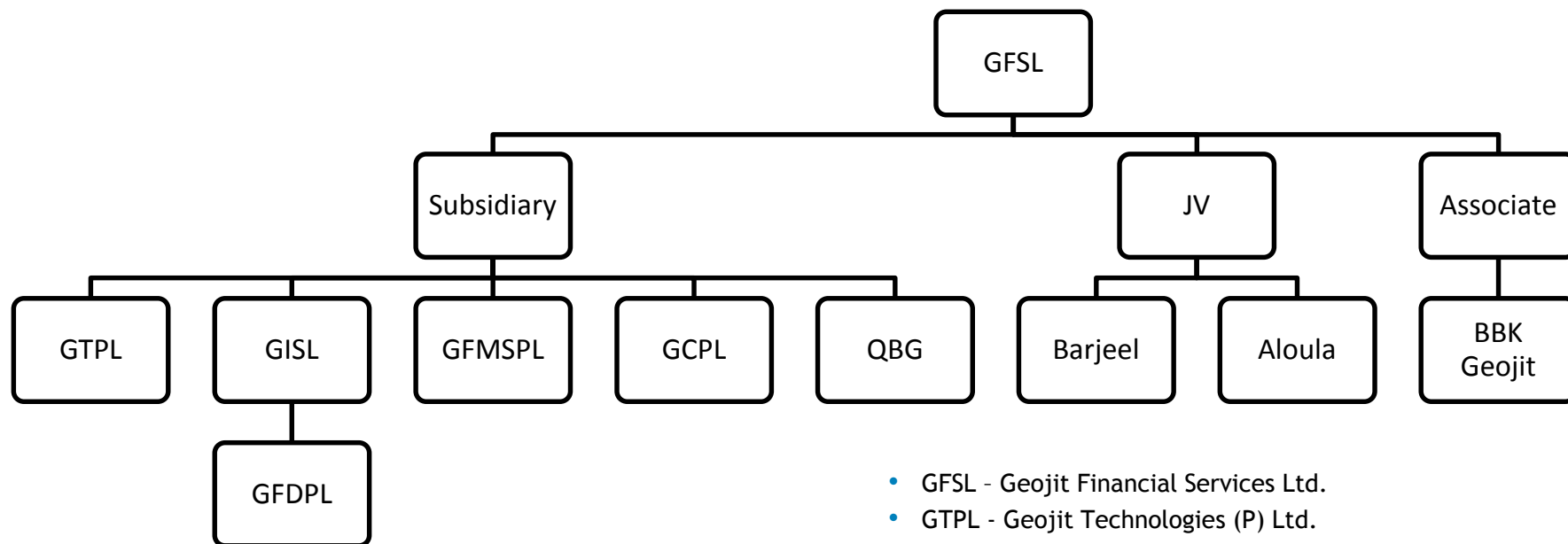
- Multichannel service: Branch offices, Internet, Call Centre (via toll free number) & Mobile
- Offer clients an advanced trading platform-Selfie. Developed in-house, it offers clients unmatched features
- Reputed for transparent processes and brokerage structure
- Corporate governance with unblemished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

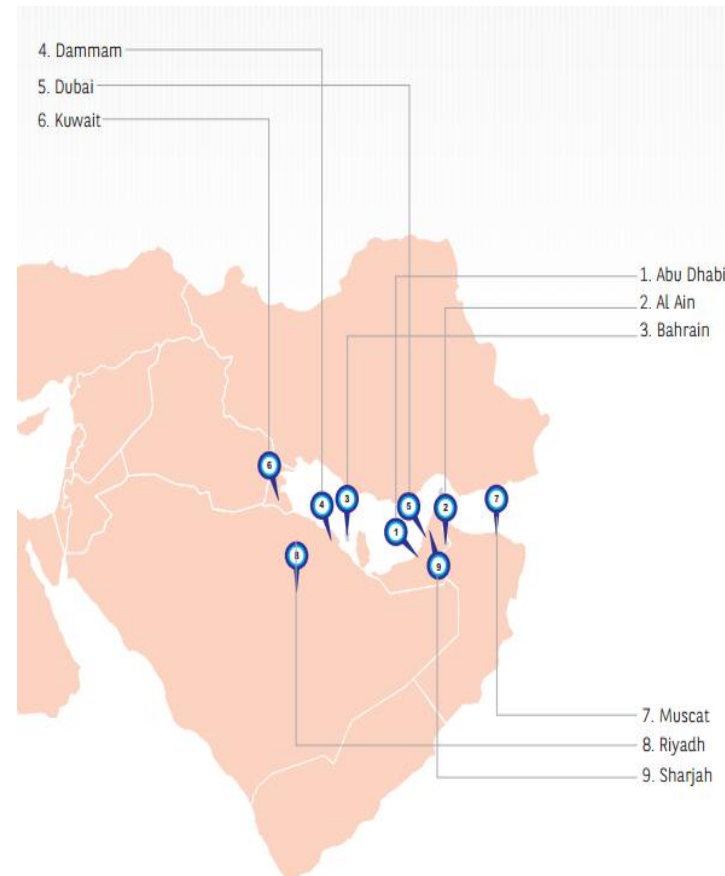
- Geojit entered into a business partnership with BBK in 2007
- Provides investment services to NRIs

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



Safe Harbour

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Thank You

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