

06th August, 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 Q1 FY21 - Shareholders' Presentation**

Please find enclosed an updated copy of the presentation on Earnings Update – Q1FY21. There was a typographical error in the slide 13 with respect to SIP AUM of June 2019 in the shareholder presentation submitted on August 04, 2020. We regret the error caused.

Kindly take this on your records.

Thanking you,

For **Geojit Financial Services Limited**

LIJU  
KAITHERATHU  
U JOHNSON



Digitally signed by LIJU KAITHERATHU  
JOHNSON  
DN: cn=LIJU KAITHERATHU, title=0220,  
pseudoym=03be4a1a34e34e979106,  
1980014443001882064872554962,  
832333, postalCode=682330, st=Kerala,  
serialNumber=607038113110661714e4d  
49404e4e4e9901ad06080a87e4460a0d3  
02340485, cn=LIJU KAITHERATHU  
JOHNSON  
Date: 2020.08.06 14:07:18 +05'30'

**Liju K Johnson**

**Company Secretary**

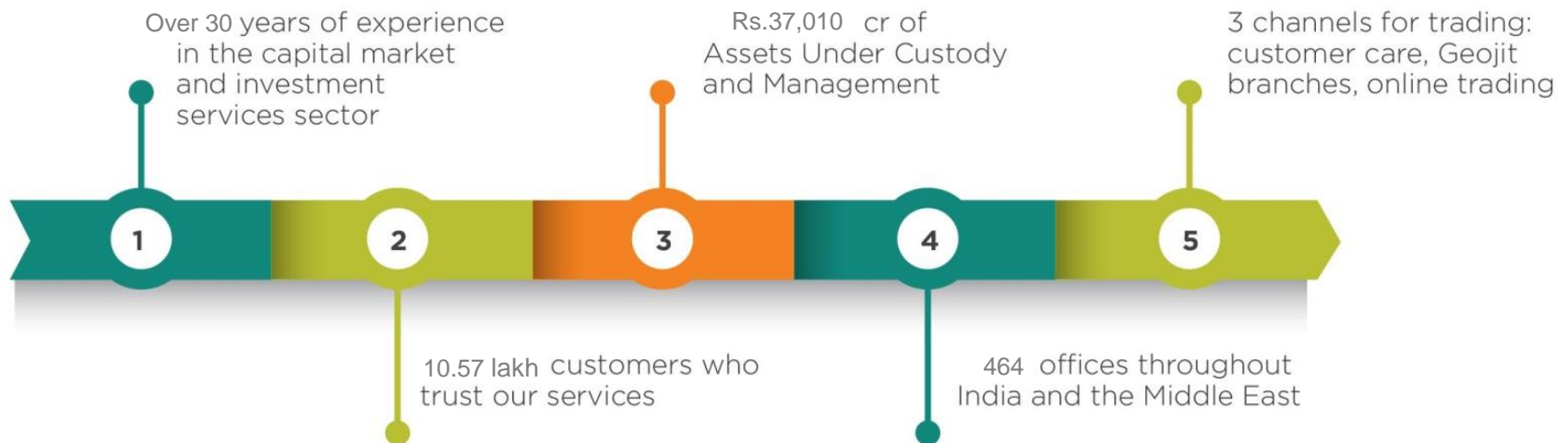
# AN INSIGHT INTO GEOJIT FINANCIAL SERVICES LTD.

EARNINGS UPDATE Q1FY21



## Geojit at a glance

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

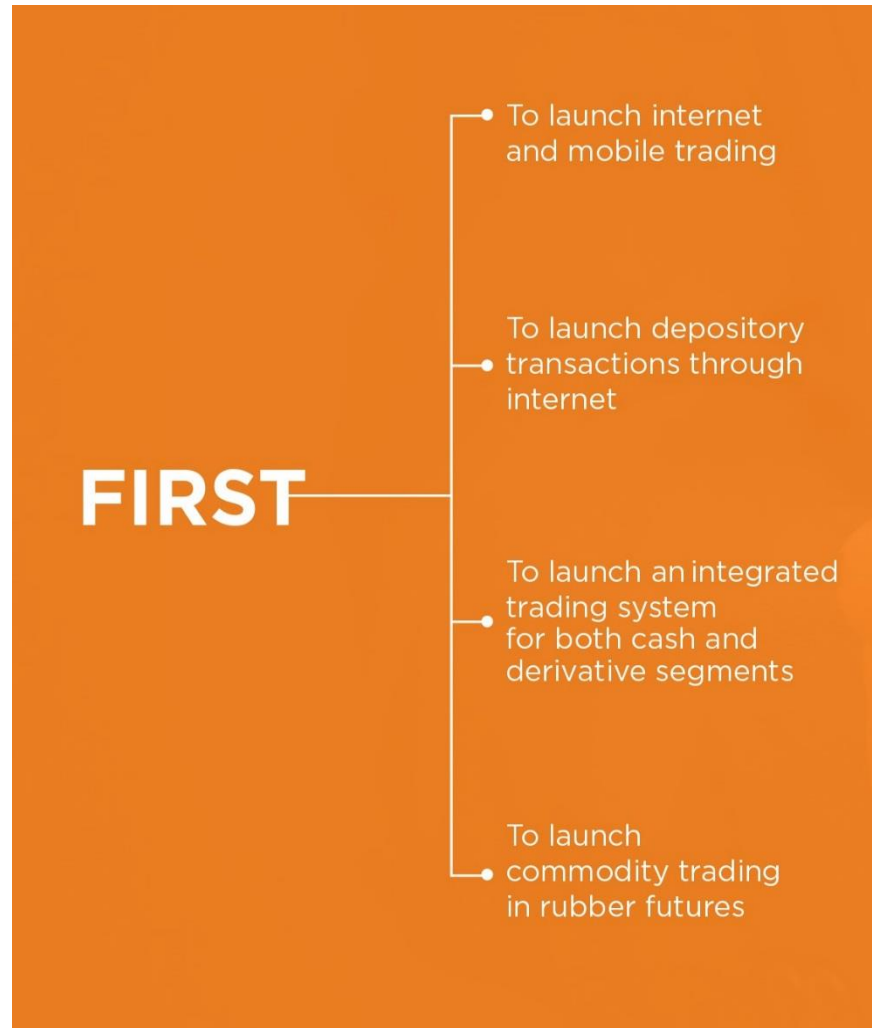


- Has retail brokerage B2B partnership with leading banks in India
- Reputed for transparent processes and brokerage structure
- Corporate governance with unblemished record of compliance and one of the lowest percentage of unresolved Customer Grievances

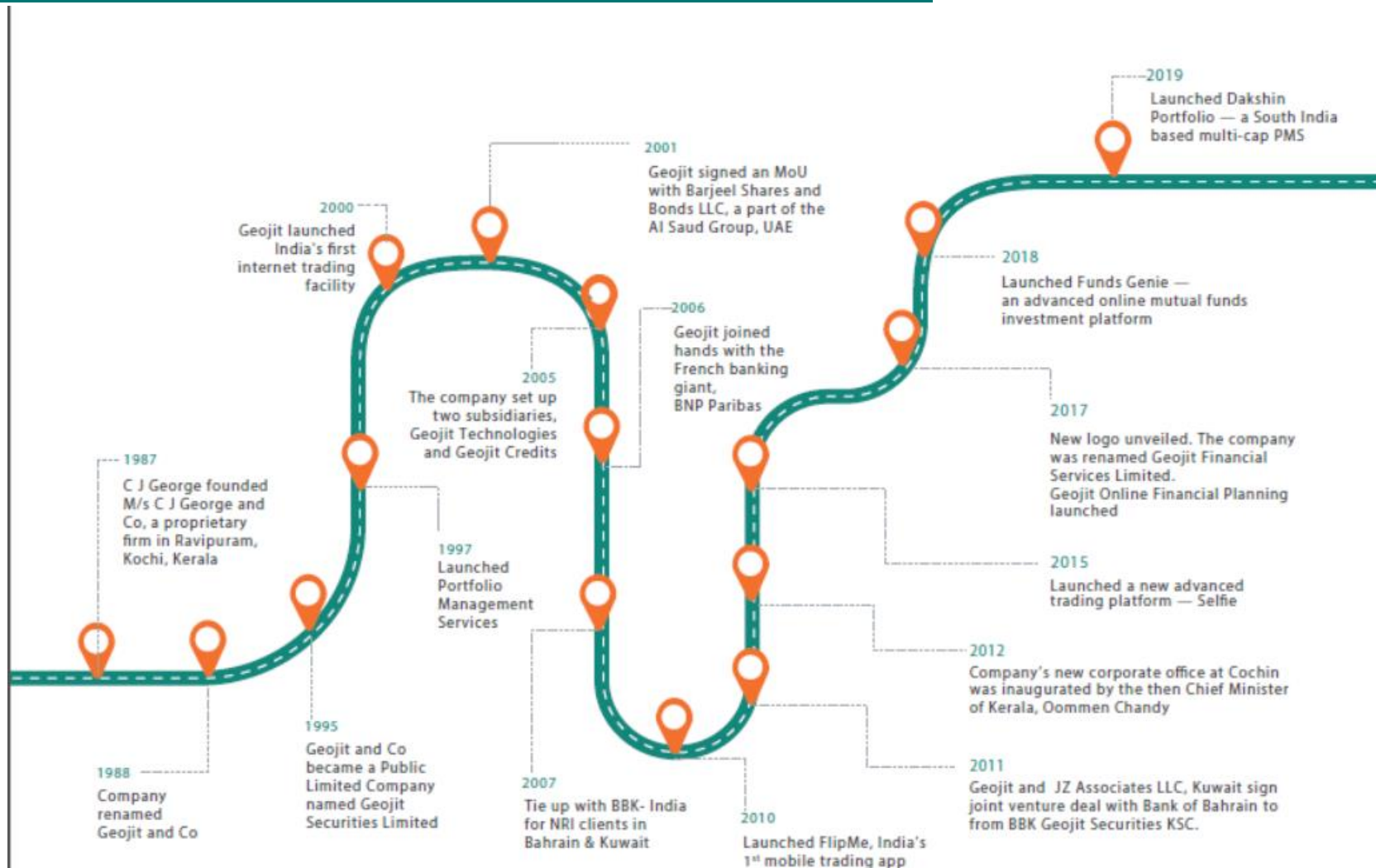
Please note: All figures are as on 30<sup>th</sup> June 2020. Currency: INR



## Geojit at a glance



# Geojit at a glance



# Geojit at a glance



**464 Offices**



**10,56,800  
Customers**



**₹37,010 Crores  
Assets under Custody & Management**



**₹173 Crores  
SIP Book Size \***



**₹876 Crores  
Market capitalization**



**2,262  
Employees**

\* SIP Book includes 6 crores of STP  
All numbers are pertaining to 30<sup>th</sup> Jun.20



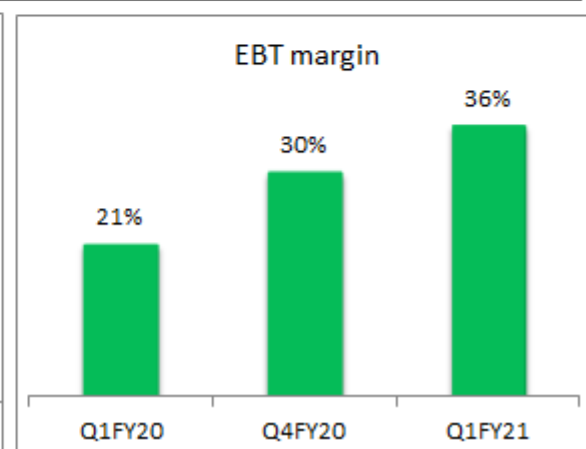
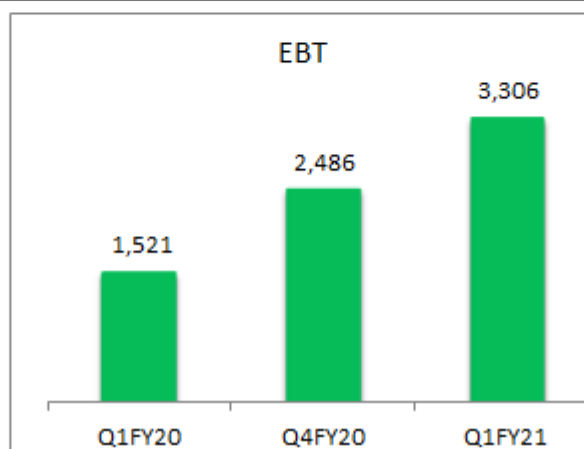
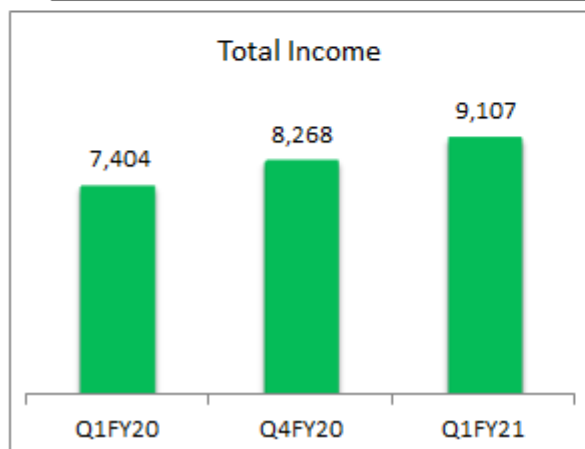
## Earning Update Q1 FY2021

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# Consolidated result

INR in Lakhs

	Q1FY20	Q4FY20	Q1FY21	YoY growth	QoQ growth
Operational income	7,389	8,231	9,100	23%	11%
Other income	15	37	7	-53%	-81%
<b>Total Income</b>	<b>7,404</b>	<b>8,268</b>	<b>9,107</b>	<b>23%</b>	<b>10%</b>
Total Expenses	5,883	5,782	5,801	-1%	0%
<b>EBT</b>	<b>1,521</b>	<b>2,486</b>	<b>3,306</b>	<b>117%</b>	<b>33%</b>
Profit after tax (after minority interest)	<b>310</b>	<b>1,883</b>	<b>2,382</b>	<b>669%</b>	<b>27%</b>





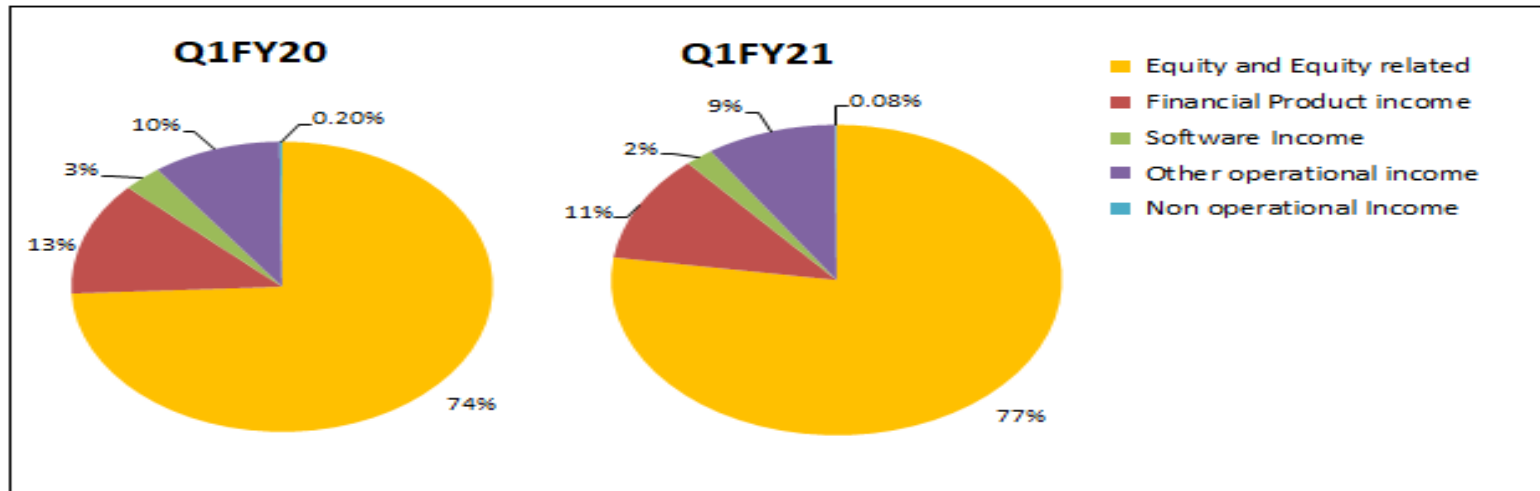
## Consolidated result – Revenue

INR in Lakhs

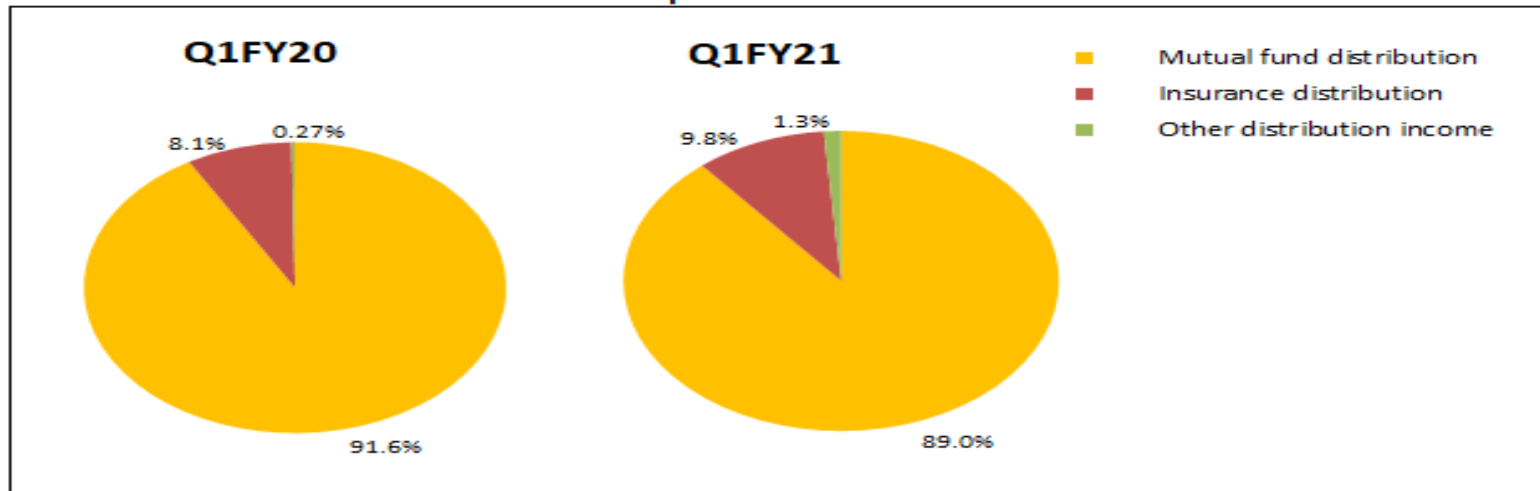
	Q1FY20	Q4FY20	Q1FY21	YoY growth	QoQ growth
Equity and Equity related	5,497	5,723	7,043	28%	23%
Financial Product income	941	1,426	1,022	9%	-28%
Mutual fund distribution	863	1,021	909	5%	-11%
Insurance distribution	76	397	100	31%	-75%
Other distribution income	3	8	13	409%	72%
Software Income	219	226	183	-17%	-19%
Other operational income	731	855	852	17%	0%
<b>Total Operational income</b>	<b>7,389</b>	<b>8,231</b>	<b>9,100</b>	<b>23%</b>	<b>11%</b>
Non operational Income	15	37	7	-53%	-81%
<b>Total income</b>	<b>7,404</b>	<b>8,268</b>	<b>9,107</b>	<b>23%</b>	<b>10%</b>



# Consolidated result – Product mix



Financial product income



## Consolidated result – Expenses

INR in Lakhs

	Q1FY20	Q4FY20	Q1FY21	YoY growth	QoQ growth
Employee benefit expenses	2,826	2,648	2,619	-7%	-1%
Fees and commission expenses	1,185	1,245	1,461	23%	17%
Depreciation ,amortisation and impairment	508	695	610	20%	-12%
Others	1,364	1,194	1,111	-19%	-7%
<b>Total Expenses</b>	<b>5,883</b>	<b>5,782</b>	<b>5,801</b>	<b>-1%</b>	<b>0%</b>



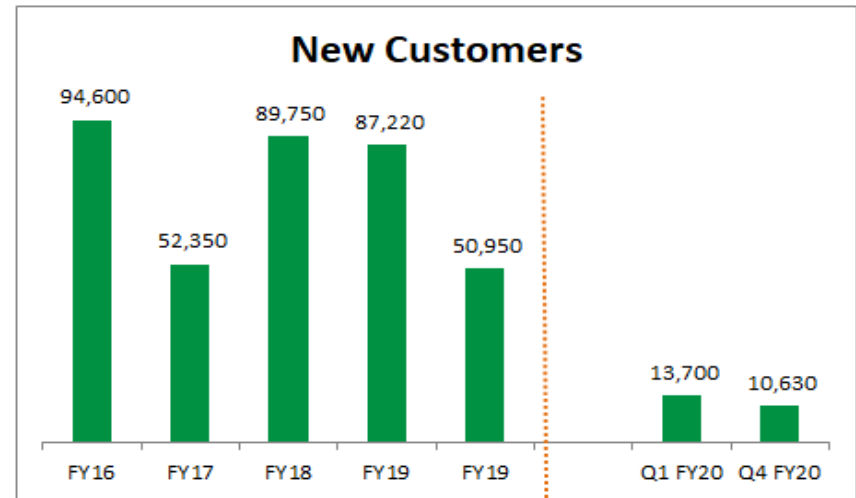
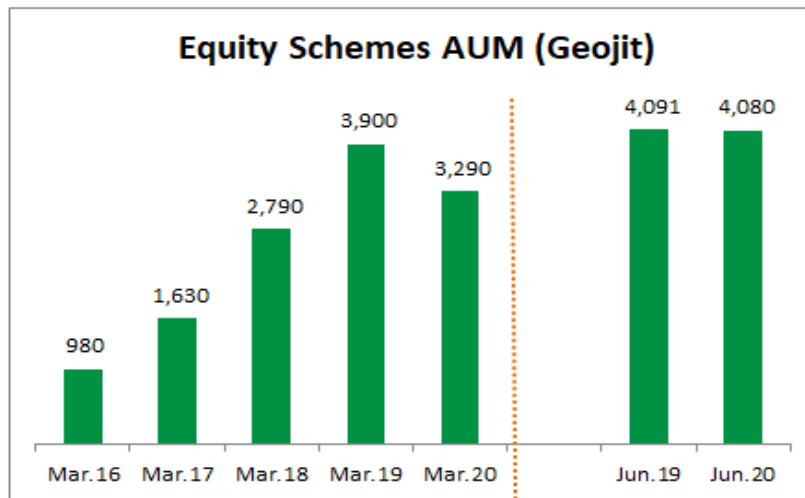
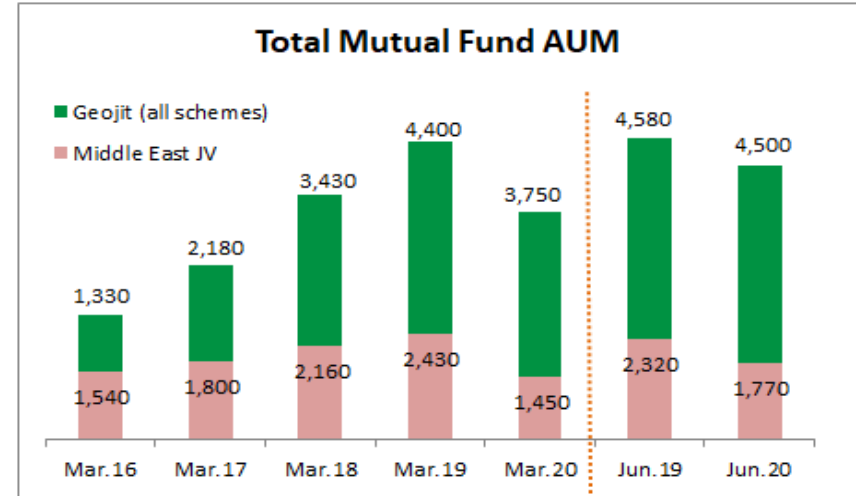
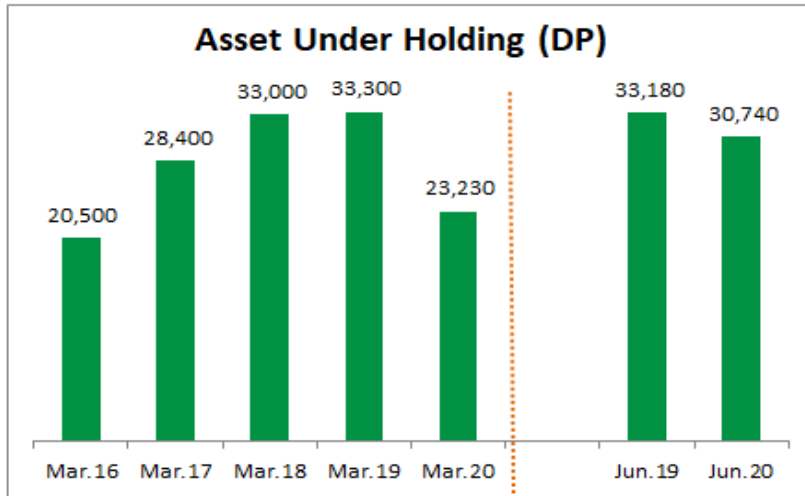


## Key Business figures

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# AUH, AUM and New Clients

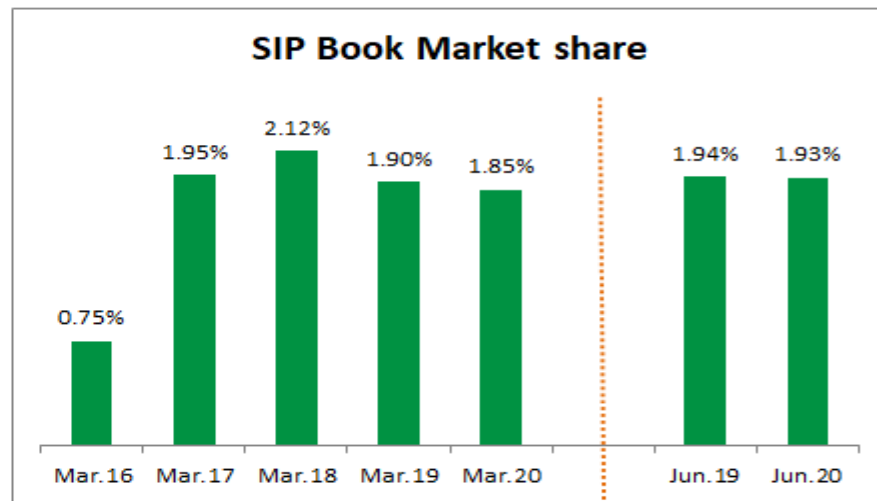
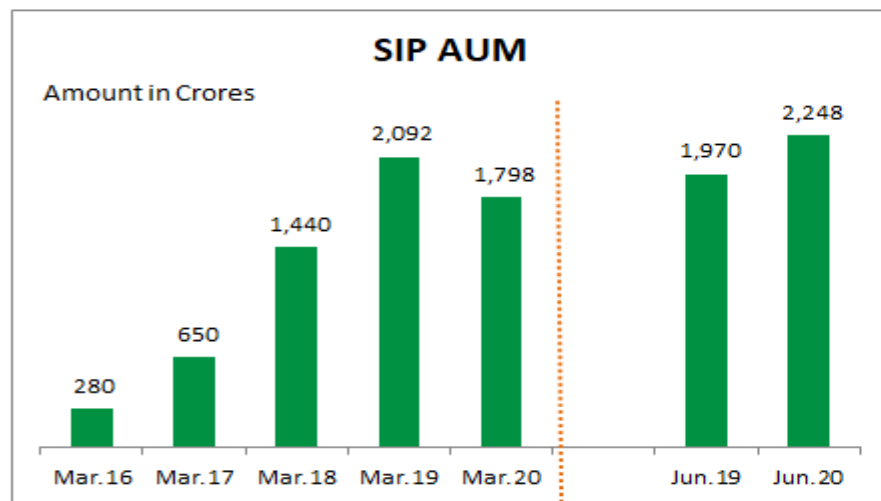
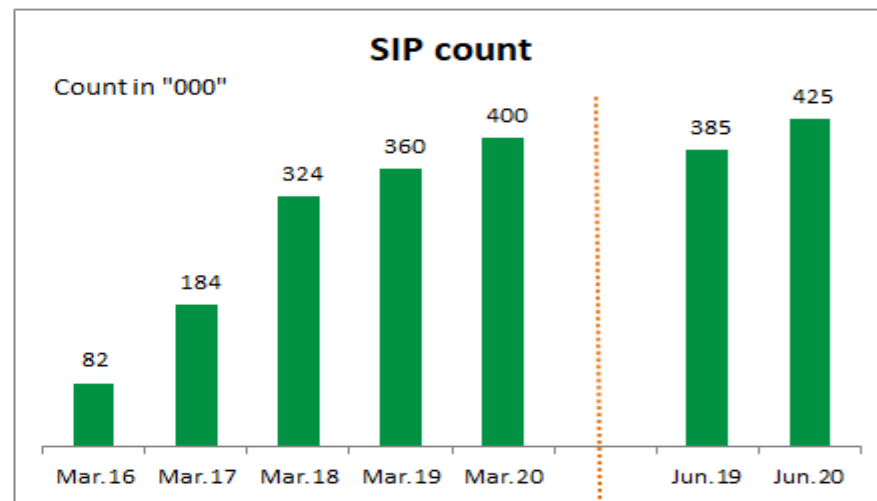
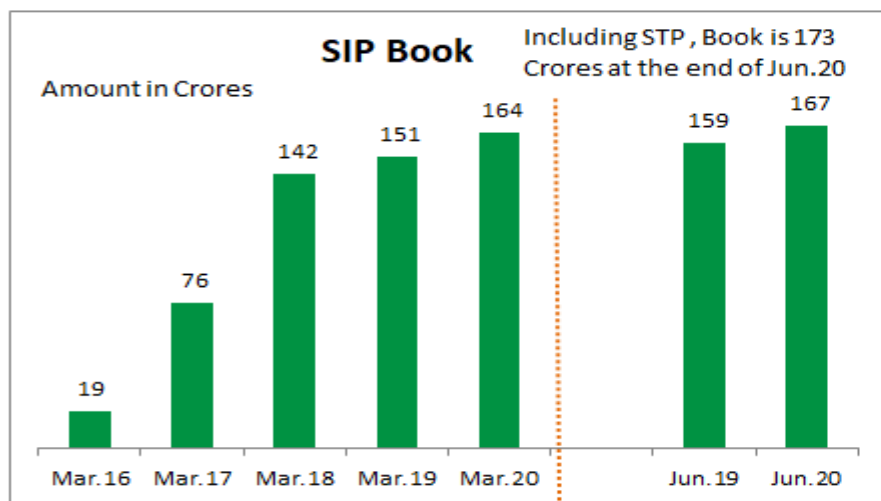
Amount in Crores



AUM - Asset Under Management

Equity schemes means Equity + Hybrid Equity schemes

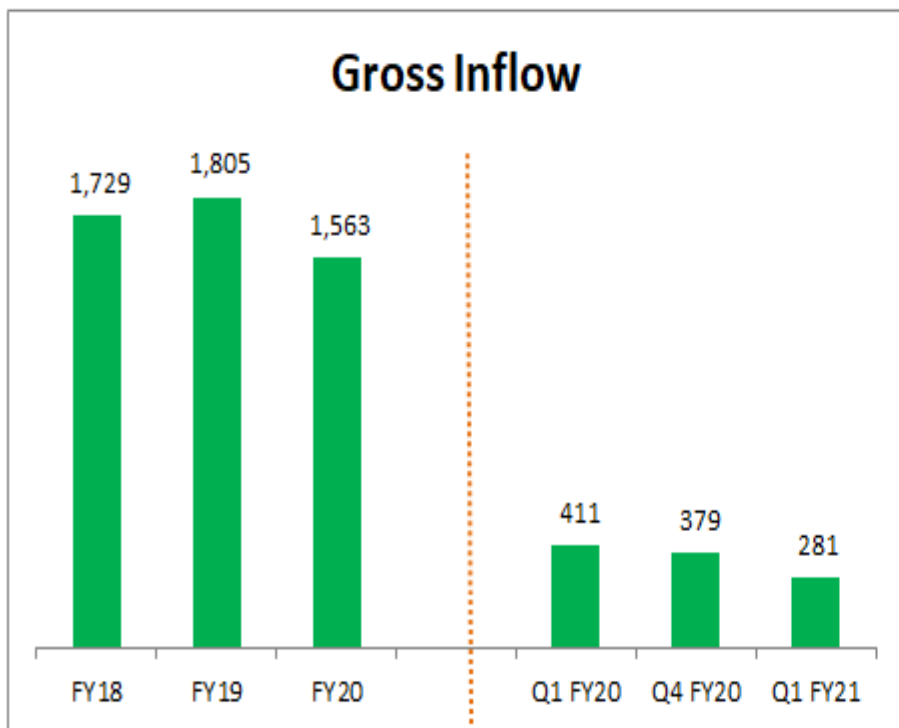
# SIP Business



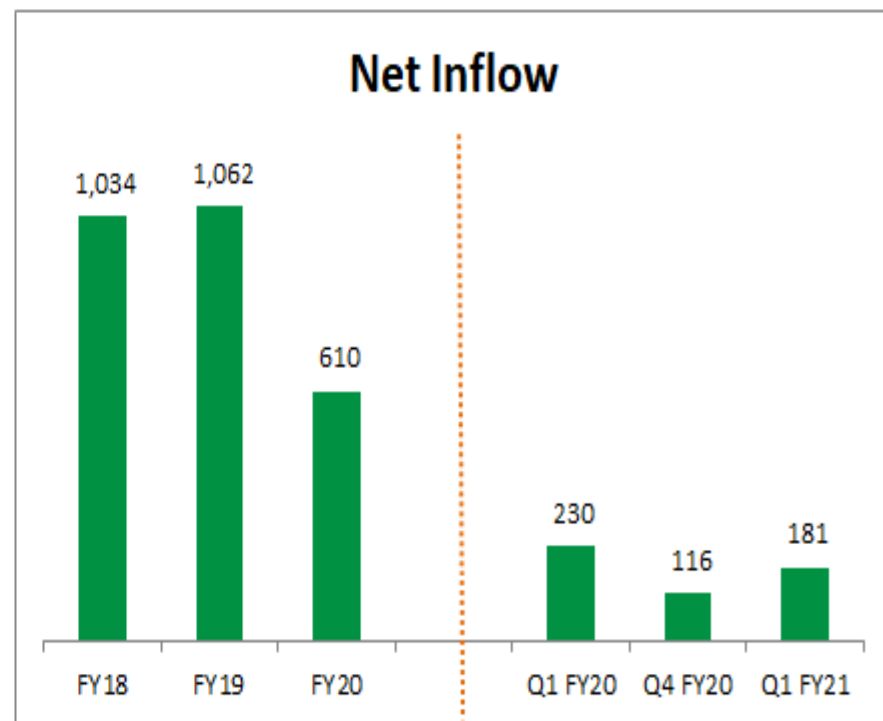
# Mutual Fund Inflow (Equity + Hybrid Equity)

Amount in Crores

## Gross Inflow

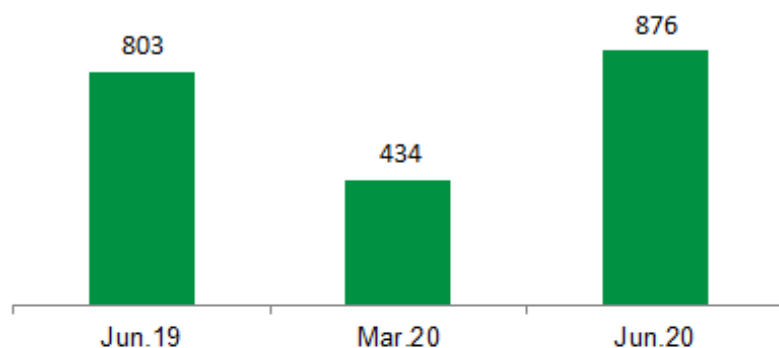


## Net Inflow

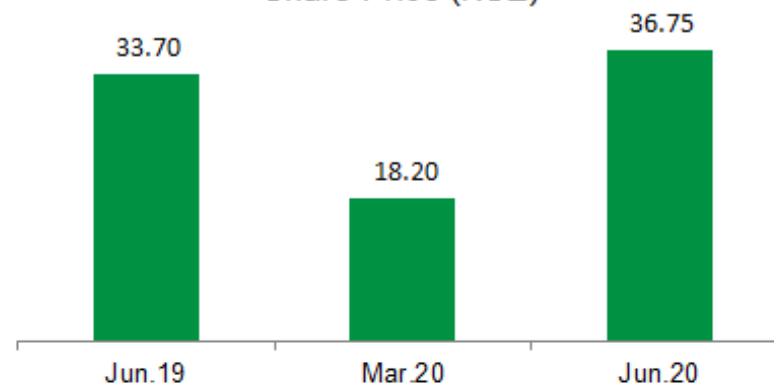


## Other statistics

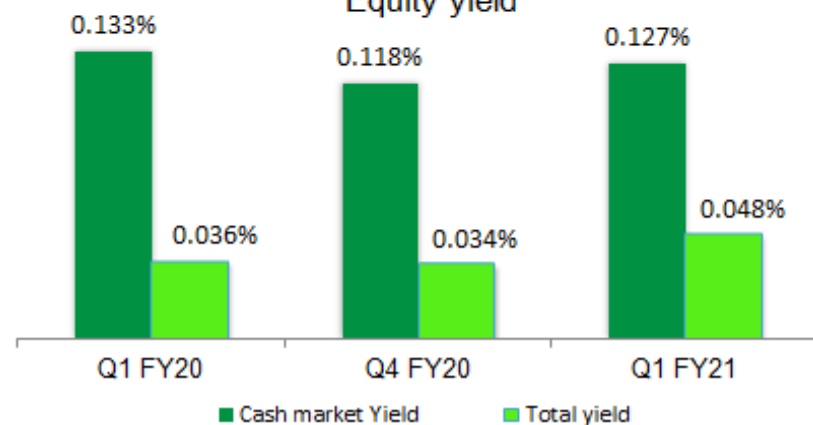
Geojit Market capitalization (Crores)



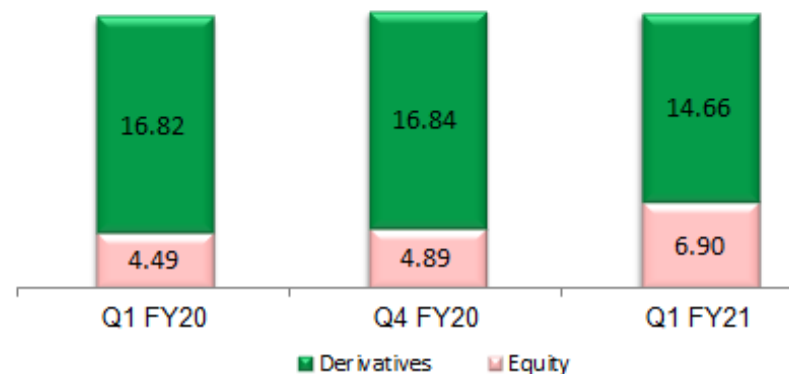
Share Price (NSE)



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
- 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



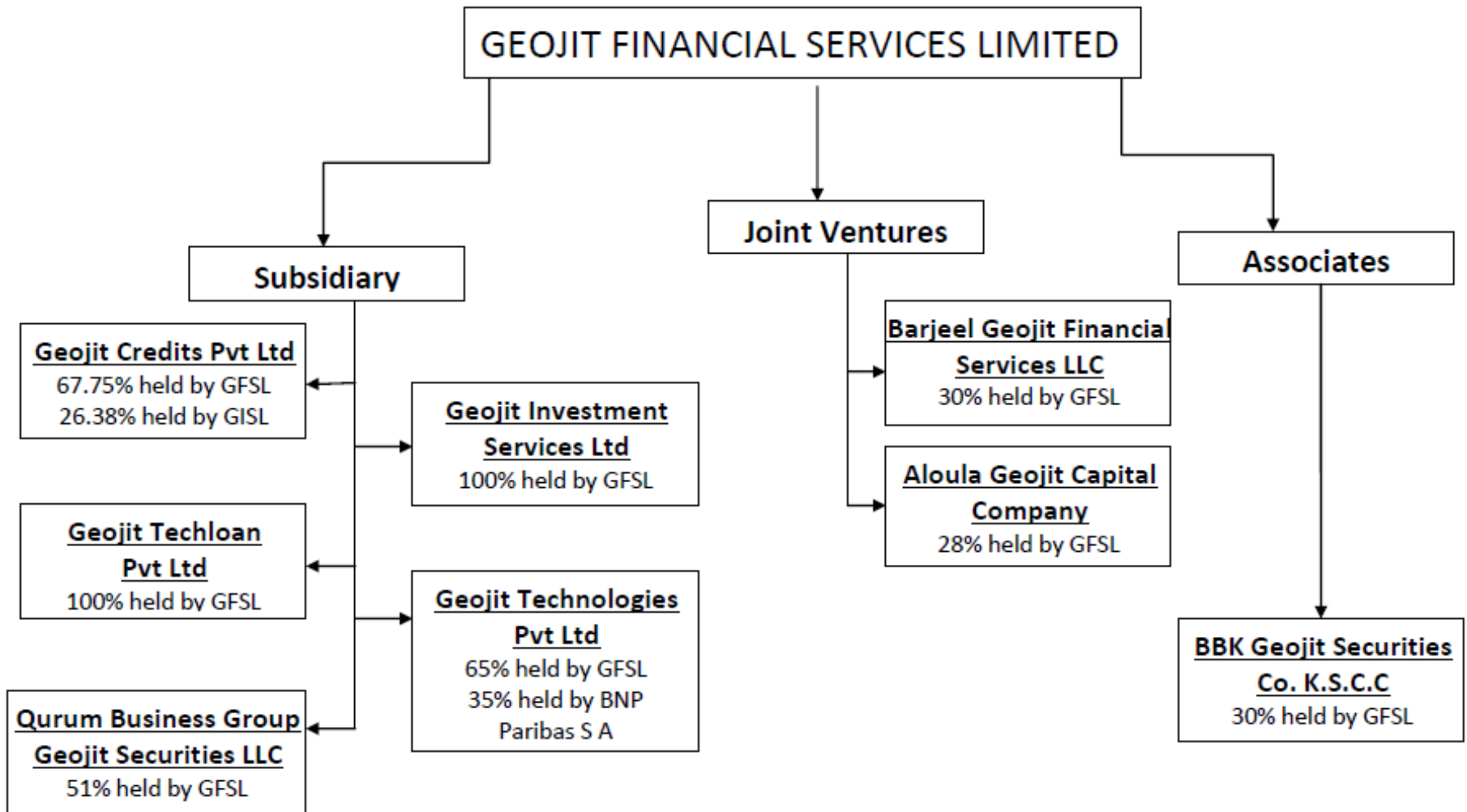




## Geojit Group Structure

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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
- ❑ 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.



**HALL OF FAME**

Thriving with excellence and brilliance through the years!

## Awards and Recognition

- 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
- Manager of the Year 2016 Award of the Kerala Management Association to Satish Menon, Executive Director
- WBR's Trade Tech India Excellence Awards for the Mobile Trading Platform in 2010
- 15th Rank in Moneylife Magazine's Top 100 Wealth Creators of the decade (2001-2011)





## Geojit's CSR Activities

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## CSR Activities

### CATHLAB PROJECT - AP VARKEY MISSION HOSPITAL

Geojit Foundation helped the AP Varkey Mission Hospital set up the Cathlab as part of Ernakulam Rural Cardiac Care Project.



### FOOD KIT FOR MIGRANT LABORS, NETTOOR

Recognizing the dire situation of migrant workers during Covid-19 lockdown, Geojit Foundation delivered essential foods to the doorsteps of these workers with help from Kerala Police.



## CSR Activities

### THERAPY CENTRE FOR AUTISM CHILDREN OF NIRMALA TRAINING CENTRE, KUSUMAGIRI

Nirmala Training Centre focuses on training children with autism in school-based environment. Geojit was instrumental in setting up a therapy centre for children afflicted with autism.

### 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.



## CSR Activities

### STUDENT POLICE CADET PROJECT

Supports three schools in Ernakulam District to make youngsters committed to Family, Community and Environment.

### 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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### **GEOJIT FINANCIAL SERVICES LTD.**

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[www.geojit.com](http://www.geojit.com)