

31.01.2024

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 Q3 FY24 - 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 – Q3FY24 is enclosed herewith.

Thanking you,
For Geojit Financial Services Limited



Liju K Johnson
Company Secretary





GEOJIT

PEOPLE YOU PROSPER WITH



INVESTOR PRESENTATION - 31st JANUARY 2024

“Helping our customers
create long term wealth is **our purpose of existence**”

It was laid down in **1987** and continues to be as valid as ever.



Today, we provide all the products and services our customers need, be it financial planning, asset allocation, investments in different financial instruments including **equities**, **exchange-traded funds (ETFs)**, **mutual funds**, **commodities**, and **derivatives**, among others.



Our technology platforms like **Flip**, **TraderX**, **Smartfolios**, and **FundsGenie** have been developed keeping different customer needs in mind and are immensely scalable to accommodate evolving requirements.



years of
excellence!



Established in 1987, Geojit is a leading investment services company in India.



Promoters: BNP Paribas, C. J. George - Founder & MD of Geojit, and KSIDC*.



Joint Ventures/partnerships in UAE, Oman, Bahrain and Kuwait.



Assets under custody and management of ₹ 89,269 crore.



Multi channel client support points:
Wide network of 502 offices, online, customer care and WhatsApp channel.



Over 13.59 lakh customers.

The figures above are as on 31st Dec 2023. Currency: INR

**Kerala State Industrial Development Corporation*

Landmark events

1ST TO LAUNCH



Internet and mobile trading



Depository transactions through the internet



Integrated trading system for both cash and derivative segments



Commodity trading in rubber, cardamom, gold and silver futures

Geojit Milestones

1987

C J George founded M/s C J George and Co., a proprietary firm at Ravipuram, Kochi, Kerala

1988

Company was renamed Geojit and Co.

1995

Geojit and Co. becomes a Public Limited Company named Geojit Securities Ltd.

1997

Launch of Portfolio Management Services with SEBI registration

2010

Launched FlipMe, India's 1st mobile trading app

2006

Geojit joined hands with French banking giant, BNP Paribas

2005

The company sets up two subsidiaries Geojit Credits and Geojit Technologies

2001

Geojit signed MoU with Barjeel Shares and Bonds LLC, a part of Al Saud Group, UAE.

2000

Launched India's first internet trading facility

2012

Geojit's new corporate office at Kochi inaugurated

2015

Launched advanced trading platform- Selfie

2017

Company renamed as Geojit Financial Services Ltd.

2018

Launched online mutual fund app - FundsGenie

2020

Established Geojit's financial planning division- STEPS

2023

Established Geojit IFSC at GIFT city for global investments

2023

Launched digital Loan Against Mutual Funds by Geojit Credits

2022

Launched digital Loan Against Shares by Geojit Credits



Catering to all investment needs



Advisory Services

SEBI registered investment advisor

Separate division named STEPS with strong team of Certified Financial Planners (CFP), supported by advanced technologies

Customized solutions and personalized service



Financial Product Distribution

Advanced MF platform and App - FundsGenie

MF recommendations by in-house research team

Extensive distribution network collaboration for

- Life Insurance: ICICI Prudential, HDFC Life and PNB MetLife
- Health Insurance: ManipalCigna, Star Health
- General Insurance: Bajaj Allianz, ICICI Lombard, GoDigit



Broking Services

Online and offline support

Fundamental research on 200+ stocks across multiple sectors, Technical research & Commodity research reports

State-of-the-art trading and investment platforms - Flip, Selfie, TraderX

Margin Trading Funding

Depository Services

Our Products and Services



INVEST

- Equity
- Mutual Fund
- Currency
- Commodities
- Sovereign Gold Bond
- IPO
- Gold ETF



MANAGE WEALTH

- Private Wealth Management
- Portfolio Management Services
- Global Investments
- Smartfolios
- Financial Planning
- NRI Services
- Portfolio Analysis



LOANS

- Loan Against Shares/Mutual Funds
- Margin Trading Funding
- 3rd Party Loan Distribution



PROTECTION

- General Insurance
- Health Insurance
- Life Insurance



STEPS

It is **THE SPECIALISED FINANCIAL PLANNING AND INVESTMENT ADVISORY DIVISION** of Geojit. **STEPS** provides fee based Financial Planning, Investment Analysis, Retirement Planning, Tax Planning and Investor Education Services.



Our Certified Financial Planners provide personalised advice, which will help clients take informed financial decisions.

The financial plan is reviewed on a regular basis and modified to realign with the client's requirements.



Portfolio Management Services

Geojit is a SEBI registered Portfolio Manager and offers discretionary portfolio management services.



We offer four unique portfolios

Advantage
Portfolio

Freedom
Portfolio

Dakshin
Portfolio

Ethical
Portfolio

Our discretionary portfolios are managed by a dedicated team of experts, according to agreed-upon investment objectives, risk tolerance, guidelines, and disciplined approach.

Our PMS Portfolios have outperformed their respective benchmarks over the long term.

Our Investment Platforms



Baskets of Stocks

Smartfolios offers baskets of stocks selected by professionals and driven by data intelligence to make investments easy. The stocks in these portfolios are selected based on parameters like quality, financial trend, valuation, technical, moving averages and liquidity. Investors can select baskets based on their risk appetite.



Digital Loan Against Shares & MF

Investors can avail Loan Against Shares, Mutual Funds and Sovereign Gold Bonds in a few minutes through our platform. It is fast, easy, seamless and completely paperless.



MF Investment platform

Cutting-edge platform to analyze and invest in mutual funds. It provides a user friendly, clutter-free experience. It also features mutual fund recommendations by in-house research team.



Trading Platforms

Flip and TraderX make investing easy, reliable and helps one take informed choices. They are state-of-the-art trading platforms loaded with powerful tools and features.



Smartfolios - Stock Baskets



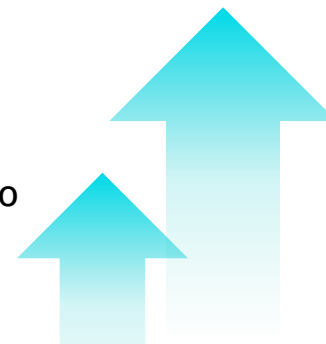
Smartfolios' baskets of stocks are selected, created and given proper weightage to reflect risk appetite / strategy or theme.



Recommendations as per the investment strategy of the basket of stocks are shared with clients for their confirmation.



Hassle-free process with zero additional charges, except brokerage.



CONSERVATIVE

Prime | Defensive | LV Value

AGGRESSIVE

Prestige

CAN SLIM

Select

Ethical

Ace

Intellect

LV
Growth

Southern
Icons



MODERATE

Magic

Classic

Guru

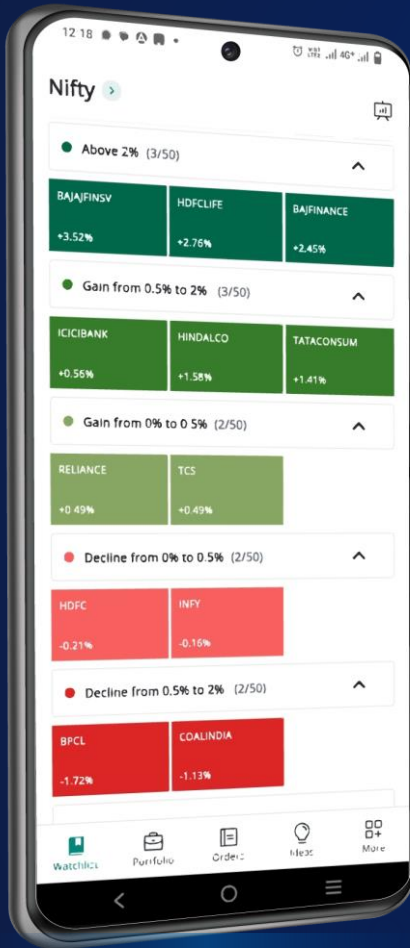
Vision

Alpha

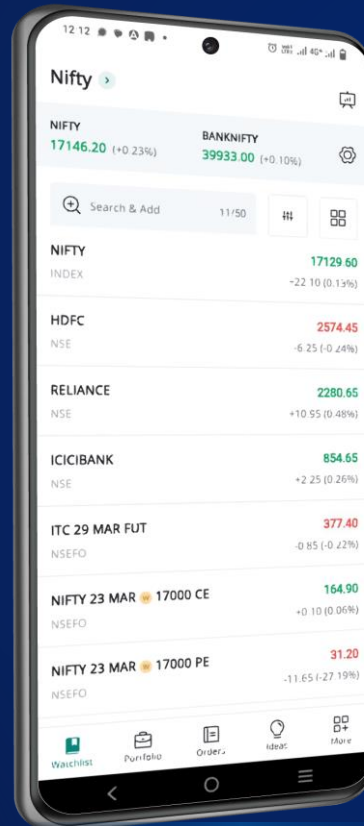
LMS

Evergreen
Plus

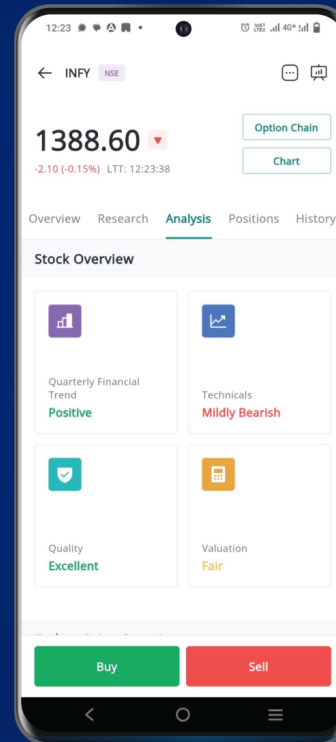
Our advanced trading platform



HEATMAP VIEW



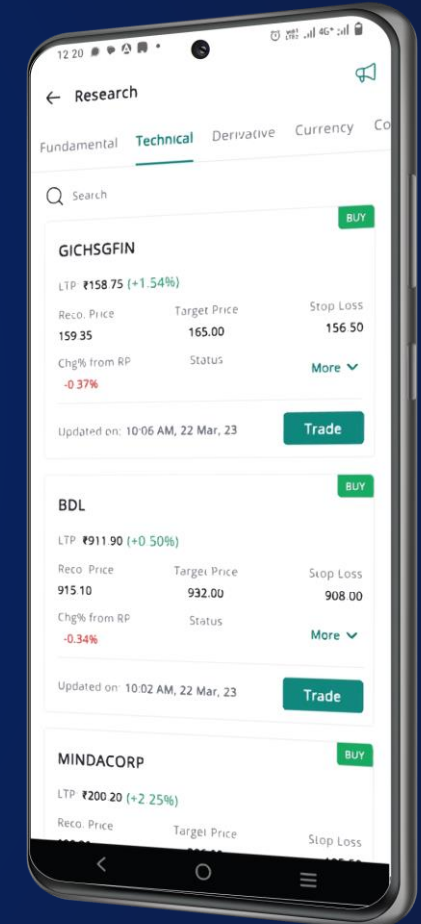
WATCHLIST



ANALYSIS

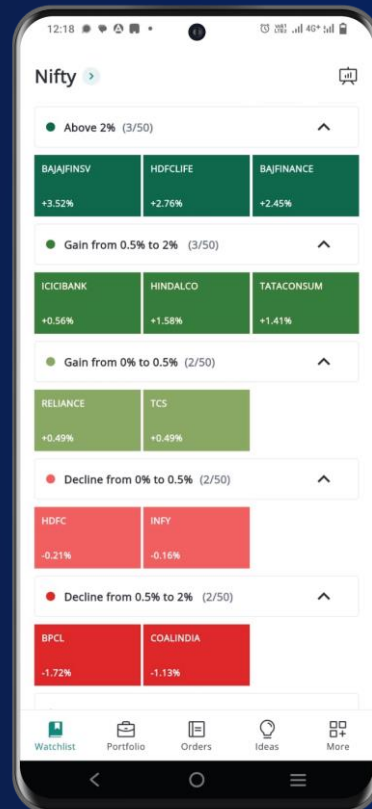


OPTIONS CHAIN



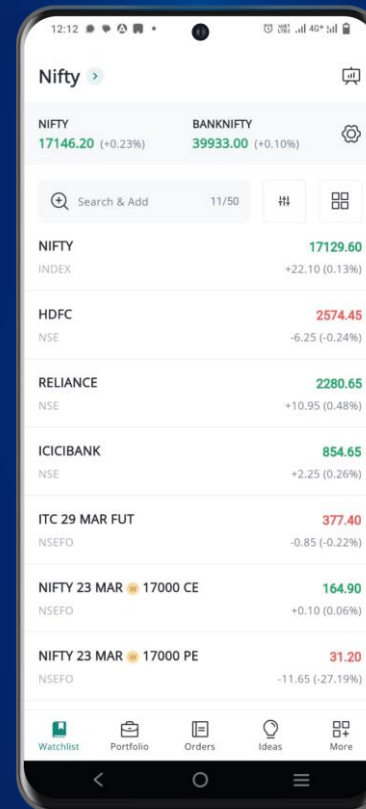
RESEARCH

HEATMAP VIEW



The "Heatmap View" allows for a quick visual representation of the Percentage Changes in the symbols on the list.

WATCHLIST

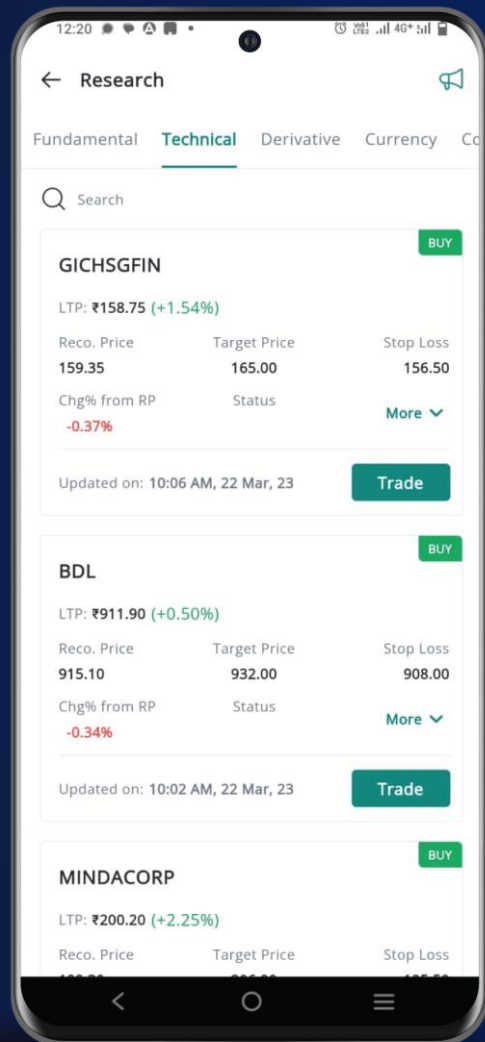


Watchlist is a useful tool for investors because it allows them to easily monitor the performance of specific securities in real-time.

OPTIONS CHAIN



"Option Chain" is a listing of all options for a specific Security that provides information on Price, Volatility and other Metrics to help investors and traders make informed decisions.

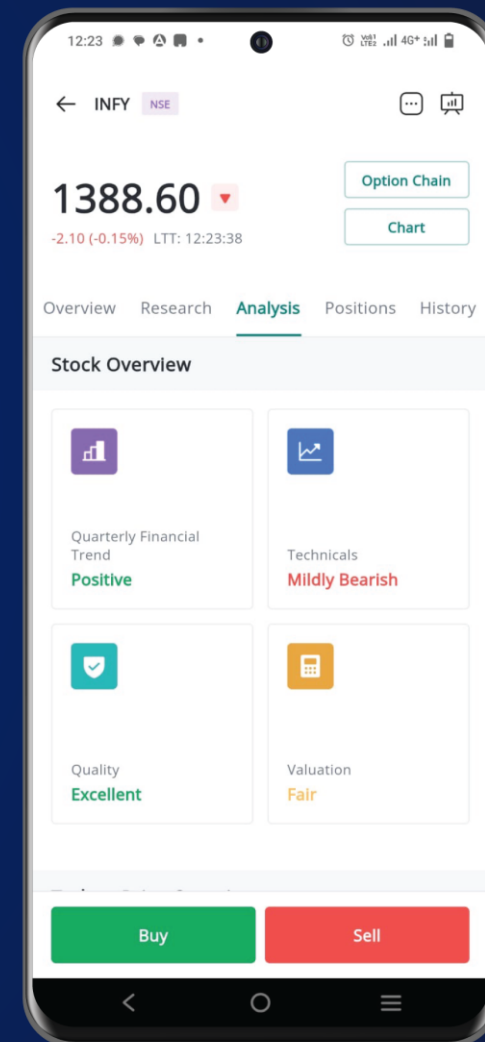


RESEARCH

The "Research" tab on a Security Page is a dedicated section that provides you with the Geojit's Research Recommendations for that particular security.

ANALYSIS

The "Analysis" tab provides a range of information to help investors understand the Technical & Fundamental aspects of the security.



Geojit's National Presence



496 offices across India



We have presence in
19 States and **2 Union Territories**



Geojit network

78% branch network and **76%** clientele
are based in **Tier II** and **Tier III cities**

Geojit's presence in the Gulf Cooperation Council countries



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 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



BBK GEOJIT BUSINESS CONSULTANCY AND INFORMATION (KSCC)- KUWAIT

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



QBG GEOJIT SECURITIES LLC - OMAN

A subsidiary of Geojit since 2011

Qurum Business Group (QBG) is another partner

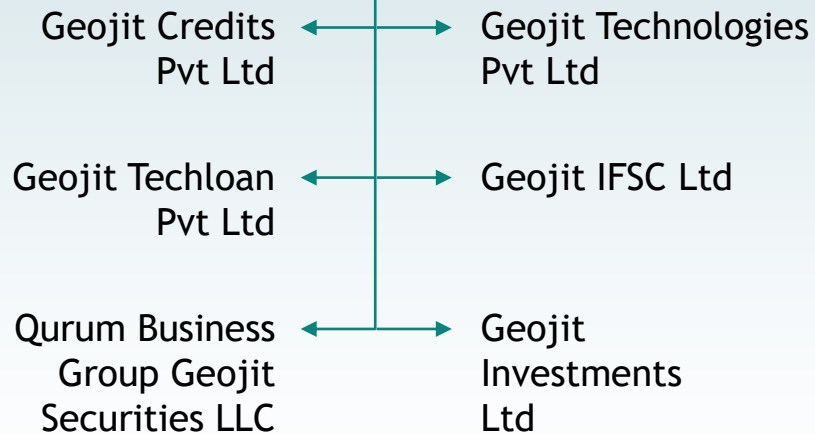
Group Structure



**GEOJIT
FINANCIAL
SERVICES
LIMITED**



Subsidiaries



Joint Ventures

Barjeel Geojit
Financial Services LLC



Associates

BBK Geojit Business
Consultancy and Information
(KSCC)

Geojit's B2B Partnerships

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

3-in-1 tie up

| | |
|--|--|
|  |  |
|  |  |
|  |  |
|  |  |

NRI Repatriable (NRE) PIS

| | | |
|---|--|--|
|  |  |  |
|  |  |  |
|  |  | |

GeoJit's B2B Partnerships

Through GeoJit's Online Trading Platform, partner banks' clients can:



Set aside funds in their bank account to purchase shares



View their bank balance & demat holdings



Contact exclusive Call Centre team & toll-free number dedicated to partner banks' clients

Through GeoJit's online trading platform clients can trade seamlessly by:



Blocking & transferring funds in their bank account to purchase shares



Blocking & transferring shares in the DP account for clearing & settlement



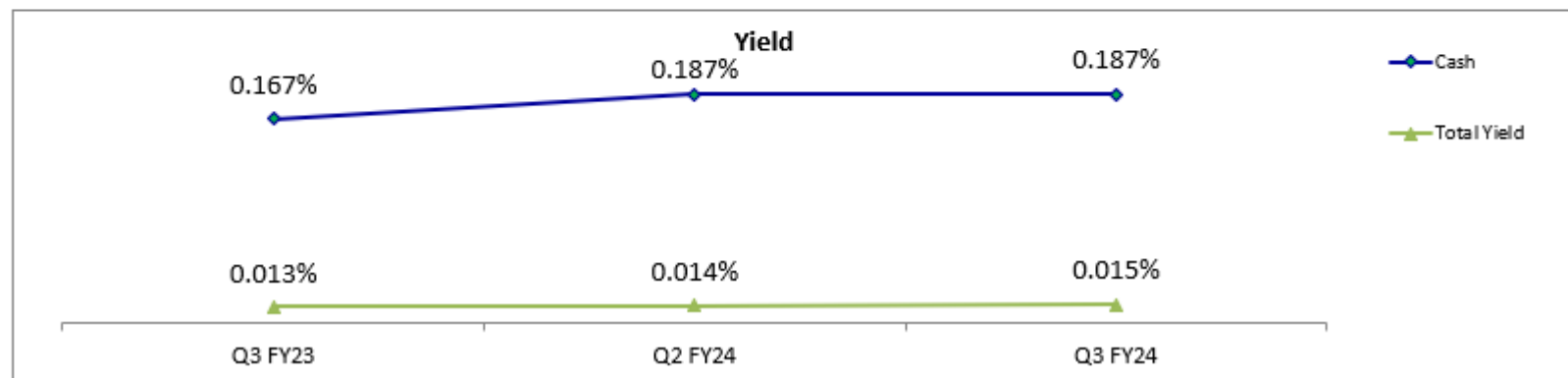
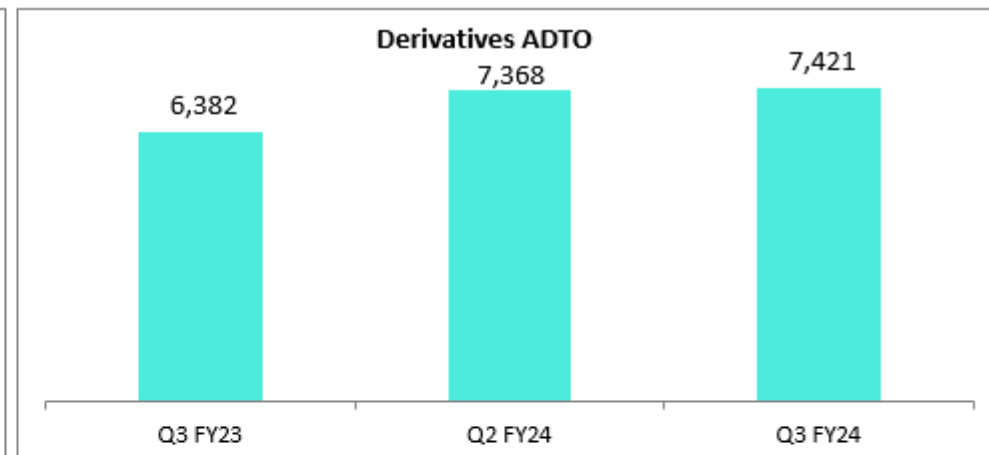
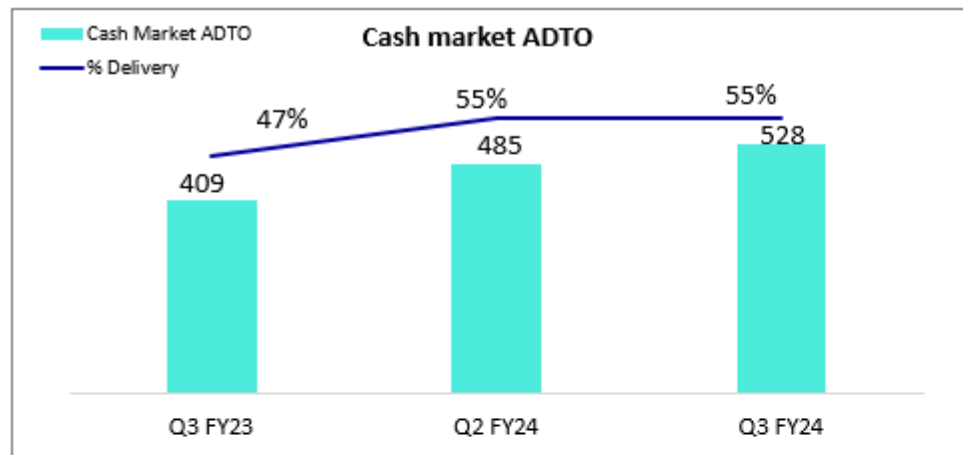
Bank Account

Demat Account

Online Trading account with GeoJit

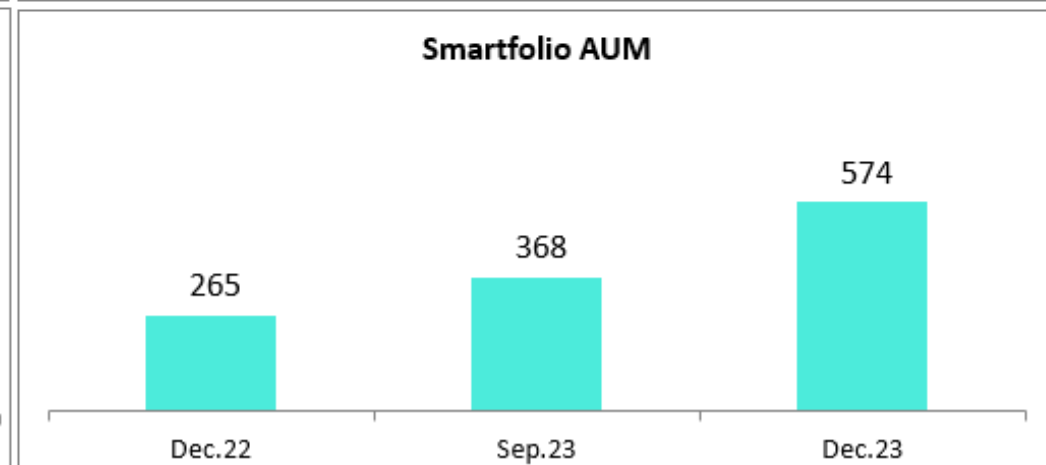
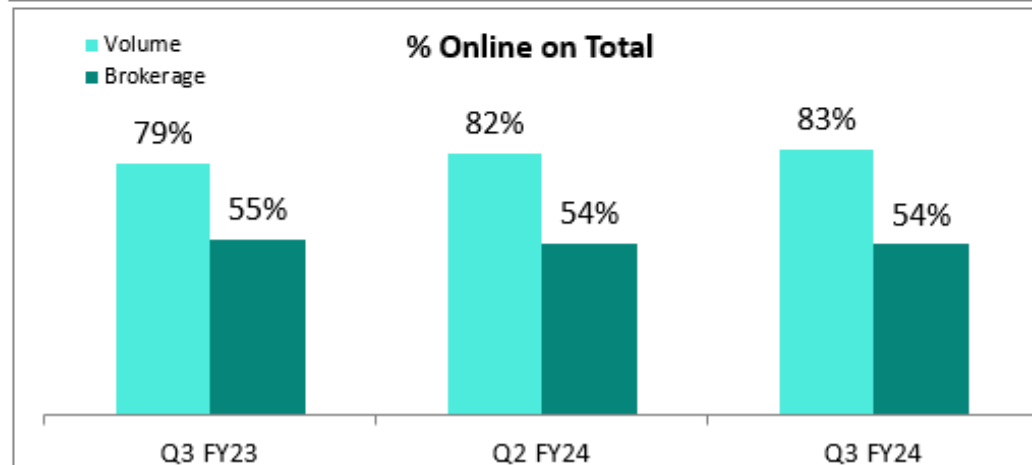
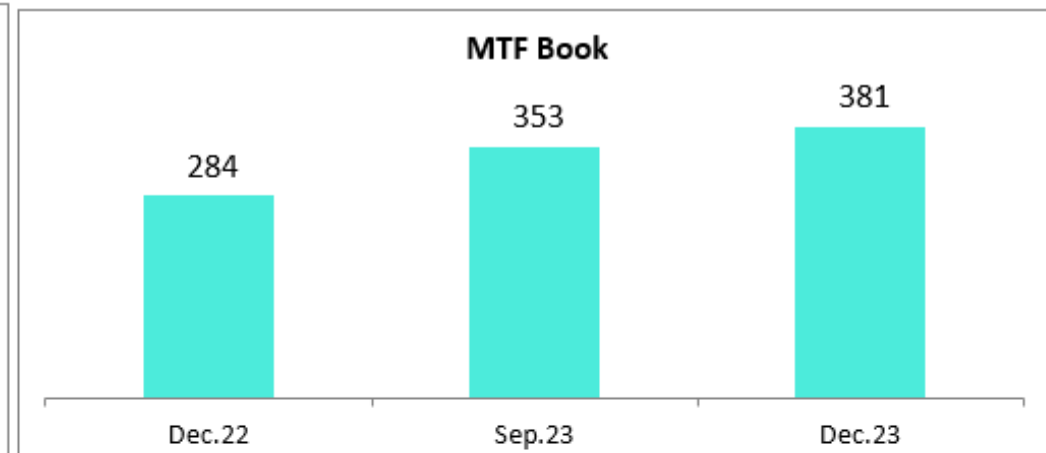
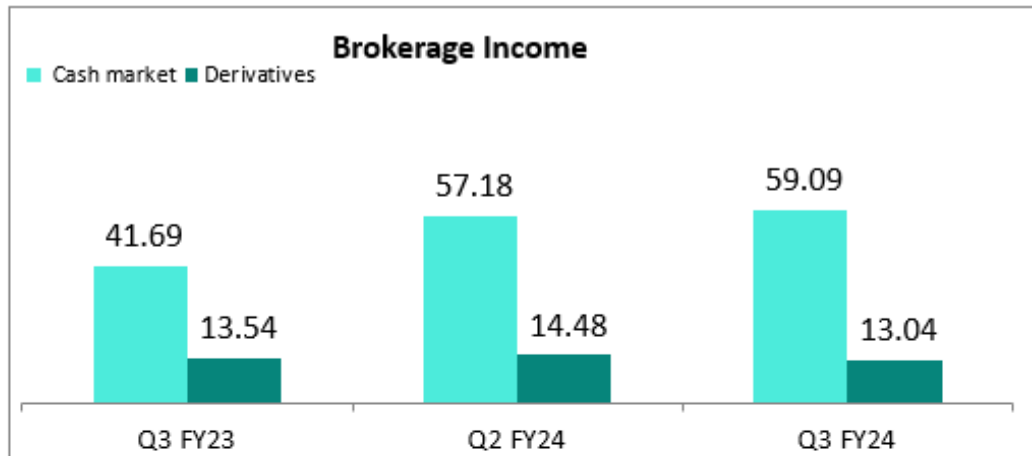
Brokerage Business

(₹ in Crores)



ADTO - Average daily turnover. Derivative includes Equity F&O CDS and Commodity

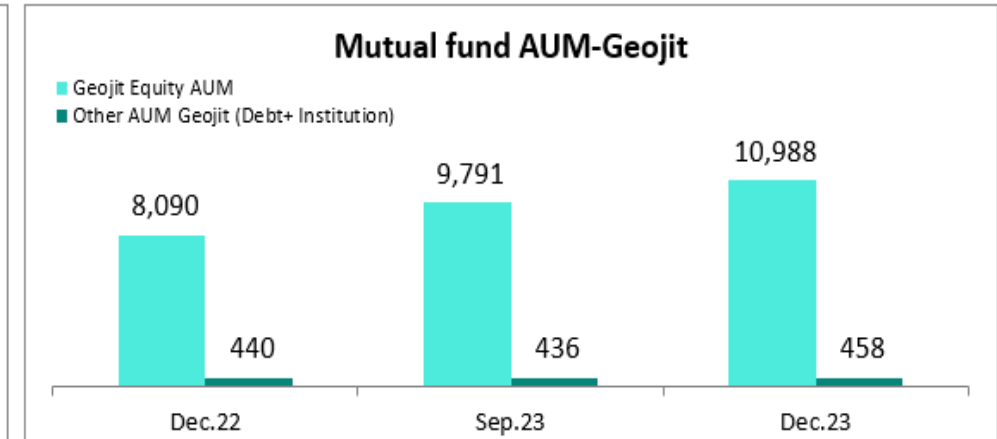
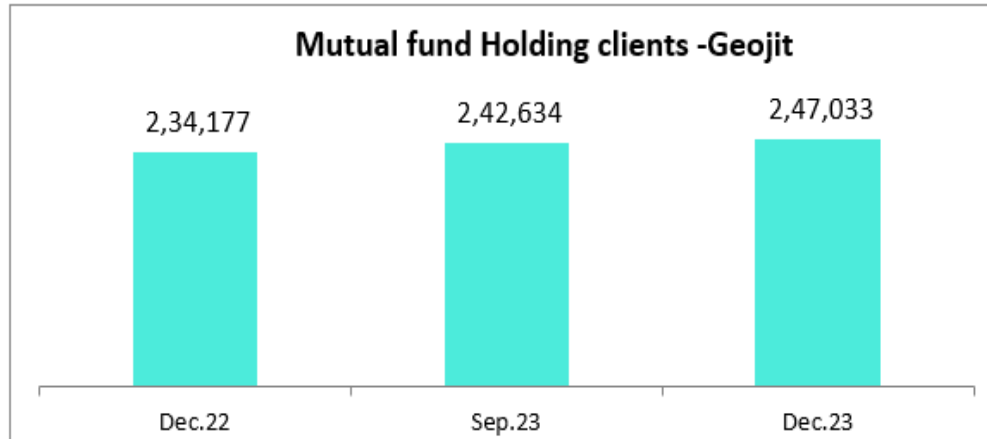
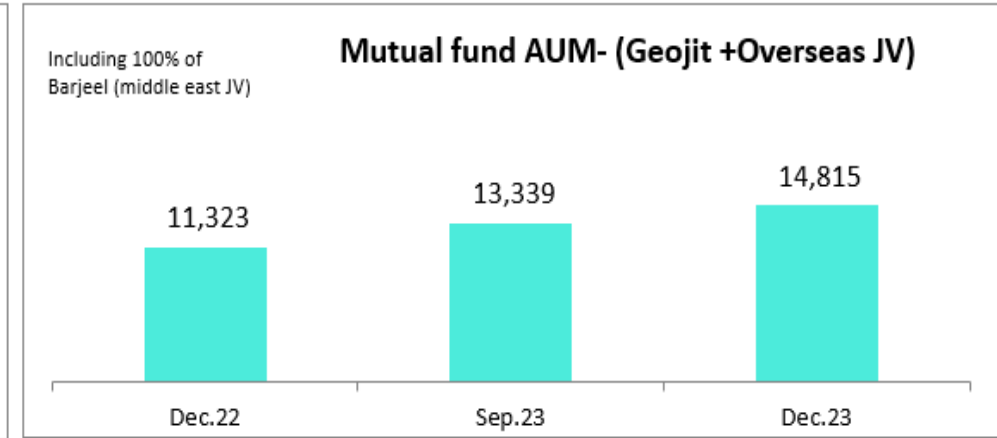
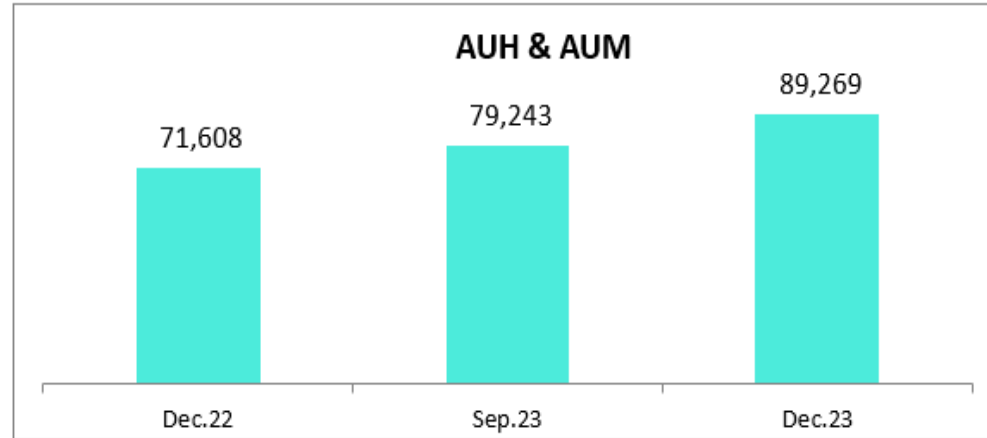
Brokerage Income, MTF Book and Smartfolios AUM



(₹ in Crores)

Assets

(₹ in Crores)



AUH – Asset under holding – Demat holding value of Geojit Clients

AUM – Assets under Management – Mutual Fund holding of Geojit Clients

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



₹1870 crore



27,626



2853



over **83%**

of retail trading volumes are done via
the internet (including mobile app)



over **95%**

Client Onboarding are
done via online



₹859 crore

Figures as on 31st December 2023

Consolidated Results

(₹ in lacs)

| | Q3FY24 | Q2FY24 | Q3FY23 | QoQ growth | YoY growth | 9MFY24 | 9MFY23 | YoY growth |
|-----------------------------------|---------------|---------------|---------------|------------|------------|---------------|---------------|------------|
| Total Income | 15,392 | 14,551 | 11,654 | 6% | 32% | 41,541 | 33,080 | 26% |
| PBT | 4,814 | 4,832 | 3,033 | 0% | 59% | 12,560 | 9,001 | 40% |
| PAT | 3,791 | 3,748 | 2,503 | 1% | 51% | 9,747 | 7,081 | 38% |
| Total Comprehensive Income | 3,766 | 3,705 | 2,524 | 2% | 49% | 9,674 | 7,153 | 35% |

Consolidated Results

(₹ in lacs)

| | Q3FY24 | Q2FY24 | Q3FY23 | QoQ growth | YoY growth | 9MFY24 | 9MFY23 | YoY growth |
|---|---------------|---------------|---------------|------------|------------|---------------|---------------|------------|
| Operational income | 15,222 | 14,394 | 11,440 | 6% | 33% | 40,601 | 32,848 | 24% |
| Other income | 170 | 157 | 214 | 9% | -20% | 940 | 232 | 304% |
| Total Income | 15,392 | 14,551 | 11,654 | 6% | 32% | 41,541 | 33,080 | 26% |
| Employee benefit expenses | 5,277 | 4,700 | 4,139 | 12% | 27% | 14,393 | 11,560 | 25% |
| Fees and commission expenses | 2,189 | 2,153 | 1,681 | 2% | 30% | 5,871 | 4,751 | 24% |
| Depreciation, amortisation and impairment | 704 | 720 | 723 | -2% | -3% | 2,146 | 2,131 | 1% |
| Others | 2,408 | 2,146 | 2,078 | 12% | 16% | 6,571 | 5,637 | 17% |
| Total Expenses | 10,578 | 9,719 | 8,621 | 9% | 23% | 28,981 | 24,079 | 20% |
| PBT | 4,814 | 4,832 | 3,033 | 0% | 59% | 12,560 | 9,001 | 40% |
| PAT (Profit for the period) | 3,791 | 3,748 | 2,503 | 1% | 51% | 9,747 | 7,081 | 38% |
| Other Comprehensive Income | (25) | (43) | 21 | | | (73) | 72 | |
| Total Comprehensive Income | 3,766 | 3,705 | 2,524 | 2% | 49% | 9,674 | 7,153 | 35% |



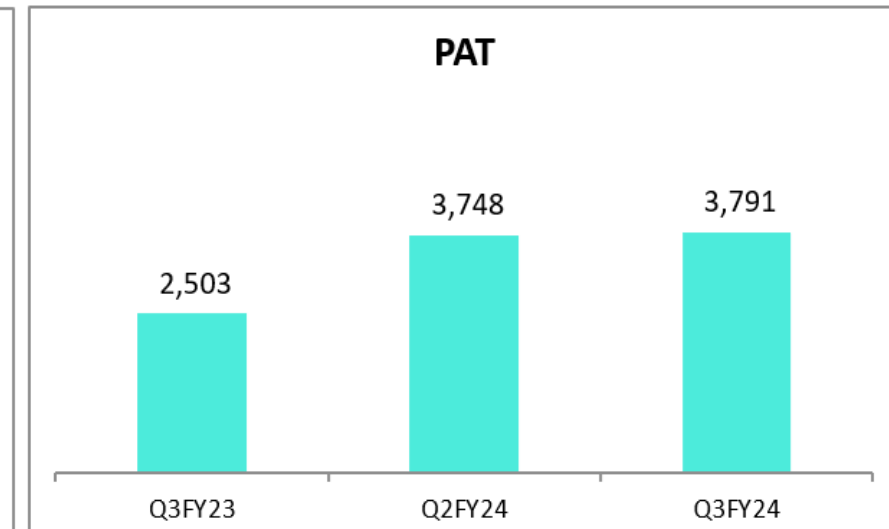
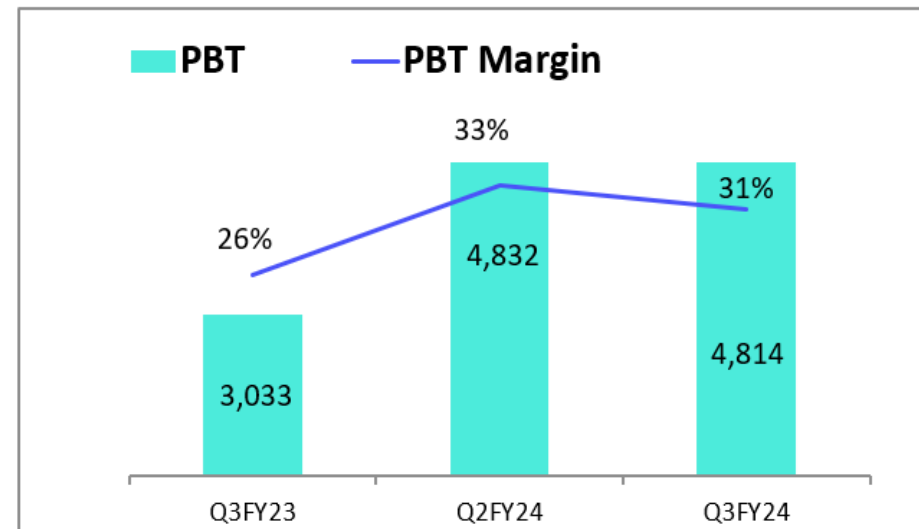
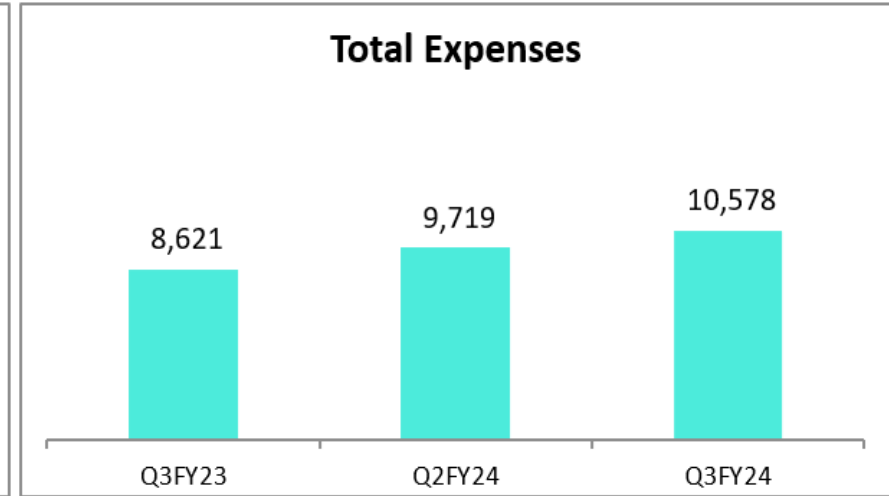
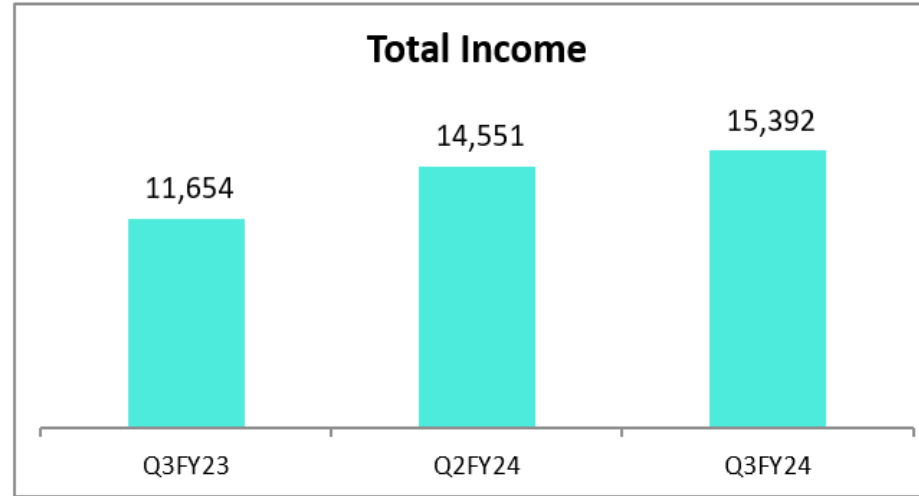
Consolidated Revenue mix

(₹ in lacs)

| | Q3FY24 | Q2FY24 | Q3FY23 | QoQ growth | YoY growth | 9MFY24 | 9MFY23 | YoY growth |
|---------------------------------|---------------|---------------|---------------|------------|------------|---------------|---------------|------------|
| Equity and Equity related | 9,573 | 9,260 | 7,454 | 3% | 28% | 25,774 | 21,982 | 17% |
| Brokerage Services | 7,196 | 7,141 | 5,515 | 1% | 30% | 19,422 | 16,497 | 18% |
| Depository Services | 911 | 891 | 716 | 2% | 27% | 2,569 | 2,101 | 22% |
| Interest income from Clients | 1,466 | 1,228 | 1,223 | 19% | 20% | 3,783 | 3,384 | 12% |
| Financial Product income | 3,437 | 3,119 | 2,367 | 10% | 45% | 8,759 | 6,583 | 33% |
| Mutual fund distribution | 2,117 | 2,017 | 1,861 | 5% | 14% | 6,005 | 5,269 | 14% |
| Insurance distribution | 1,263 | 1,066 | 418 | 18% | 202% | 2,594 | 1,087 | 139% |
| Other distribution income | 57 | 36 | 89 | 57% | -36% | 160 | 227 | -30% |
| Software Income | 176 | 235 | 324 | -25% | -46% | 681 | 835 | -18% |
| Other operational income | 2,036 | 1,780 | 1,294 | 14% | 57% | 5,387 | 3,448 | 56% |
| Total Operational income | 15,222 | 14,394 | 11,440 | 6% | 33% | 40,601 | 32,848 | 24% |
| Non operational Income | 170 | 157 | 214 | 9% | -20% | 940 | 232 | 304% |
| Total income | 15,392 | 14,551 | 11,654 | 6% | 32% | 41,541 | 33,080 | 26% |

Financial Trend

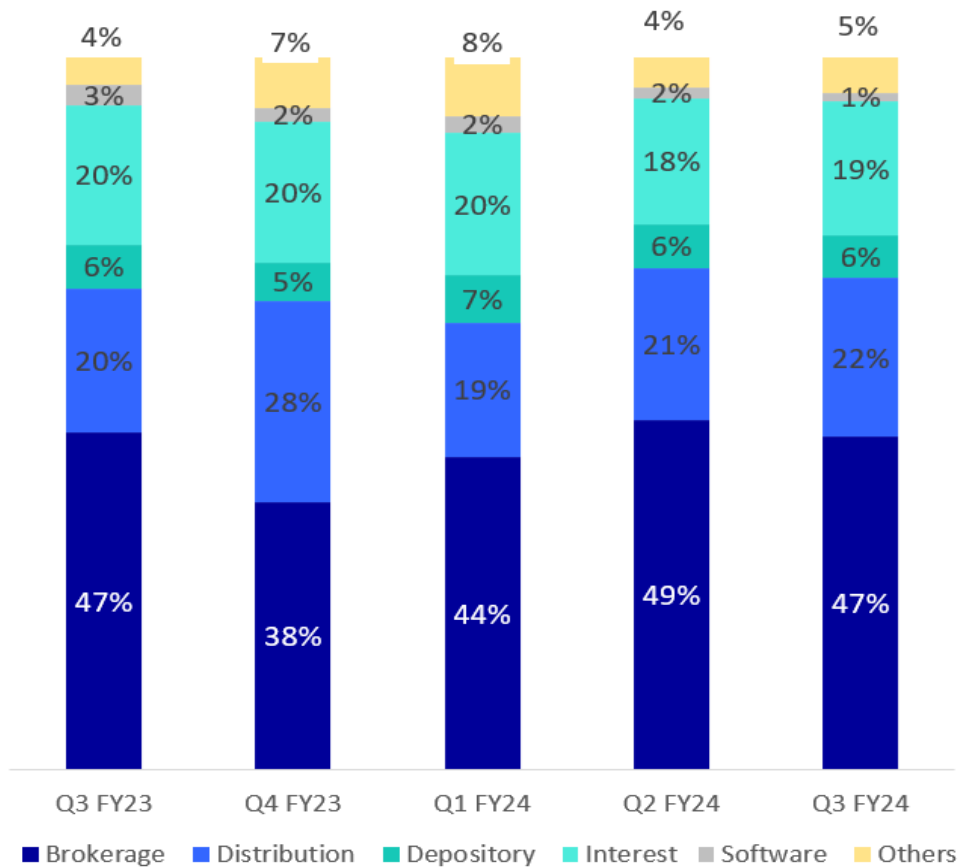
(₹ in lacs)



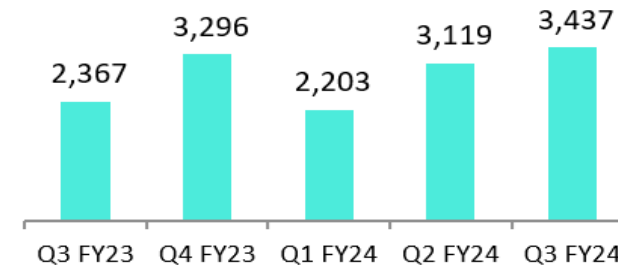
Revenue Mix

(₹ in lacs)

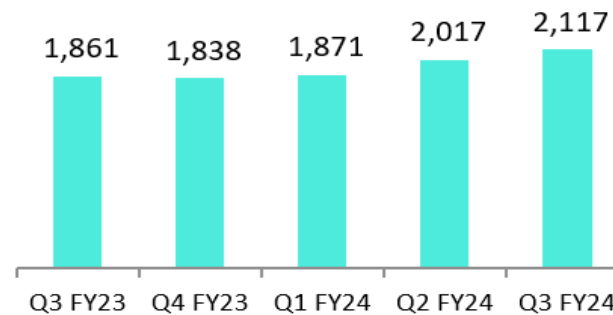
Revenue Mix



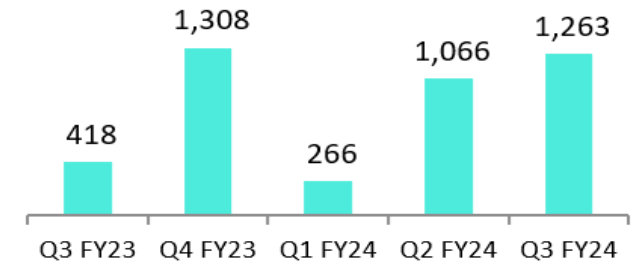
Distribution Income



Mutual Fund Income



Insurance Income



Awards and Recognition

At the annual “NCDEX Commodity Awards” held on 19th May 2023 in Mumbai, Geojit was presented the award for **Best Broking Services - South**. Hareesh. V., Head of Commodity Research, accepted the award on behalf of Geojit.



Geojit received **CRISIL-PMS Bazaar Award** for its **Advantage Portfolio** at an event held in Mumbai.

Our Advantage Portfolio strategy is one of the top performing PMS strategies in Mid and Small cap segment (2021-22) with a 3 Star rating. Dileep K, Fund Manager, Geojit received the award from R Pallava Rajan, Founder & Director PMS Bazaar.



ESG performance



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



- Undertake CSR activities in fields of women empowerment, education and health
- 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



- 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 of fraud from employees and business associates
- Continuously striving to embrace evolving stakeholder and customer expectations and implement best practices

Corporate Social Responsibility

EDUCATION

Digital asset creation for Kerala History Museum
in association with Madhavan Nayar Foundation



Student Police Cadet project in 10
schools in Ernakulam district



Provide education support to underprivileged
children in seven villages of Kerala State in
association with Rajagiri outreach program.



Provide education support to poor
students pursuing professional courses



HEALTH



SPARSH- A community health project that provides medical
support to chronic patients from deprived backgrounds,
identified by employees



Operation of mobile blood bank in
association with Citizen India Foundation



UDBODH- Free dementia day care center.



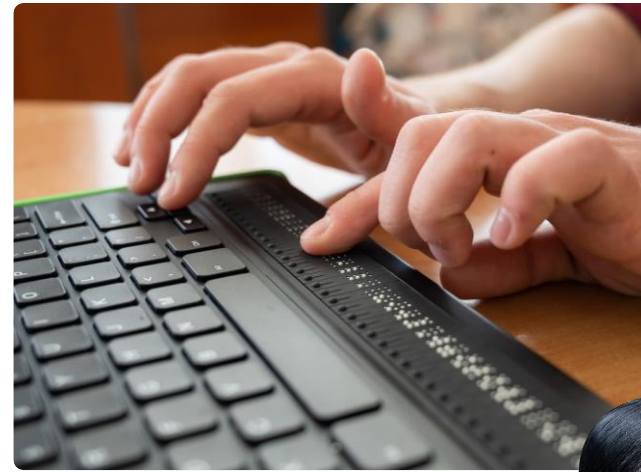
Corporate Social Responsibility

WOMEN EMPOWERMENT

Vocational training for women at Vocational Training Center, Pothanikkad, Kerala.



Livelihood enhancement program for visually impaired women at Pothanikkad, Kerala provides vocational training like computer training, chair caning, book binding, daily living skills etc. Braille Education and General Education are also taught.





THANK YOU

GEOJIT FINANCIAL SERVICES LTD.

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Phone: 484 2901000

www.geojit.com

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