

30th January, 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 Q3 FY21 - 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 – Q3FY21 is enclosed herewith.

Thanking you,
For **Geojit Financial Services Limited**



Liju K Johnson
Company Secretary



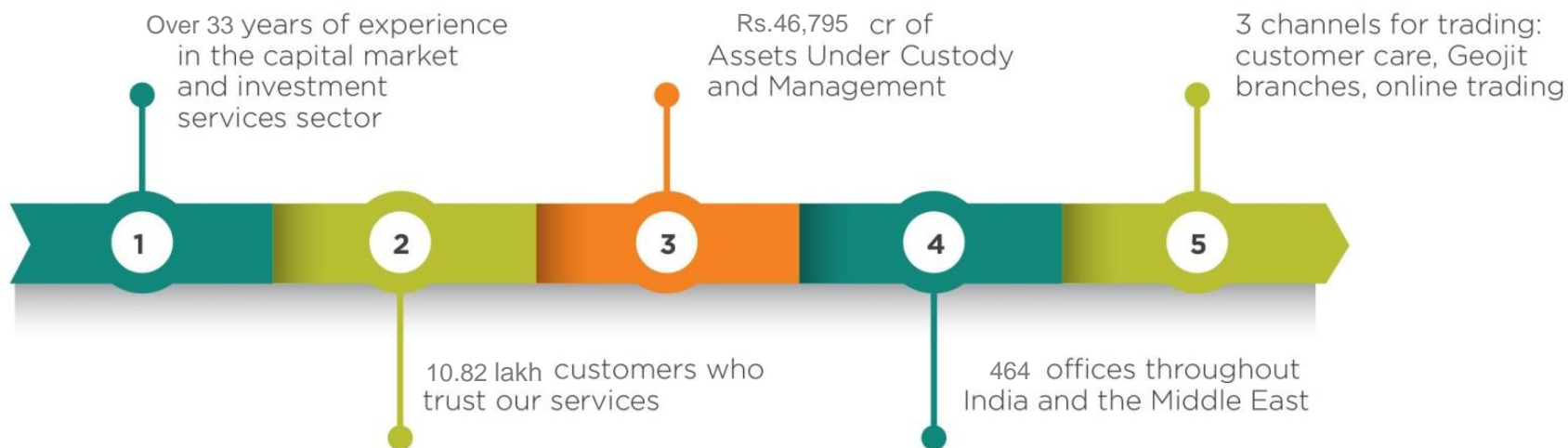
AN INSIGHT INTO GEOJIT FINANCIAL SERVICES LTD.

EARNINGS UPDATE Q3FY21



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 31st Dec.2020. Currency: INR



Geojit at a glance

FIRST

- To launch internet and mobile trading

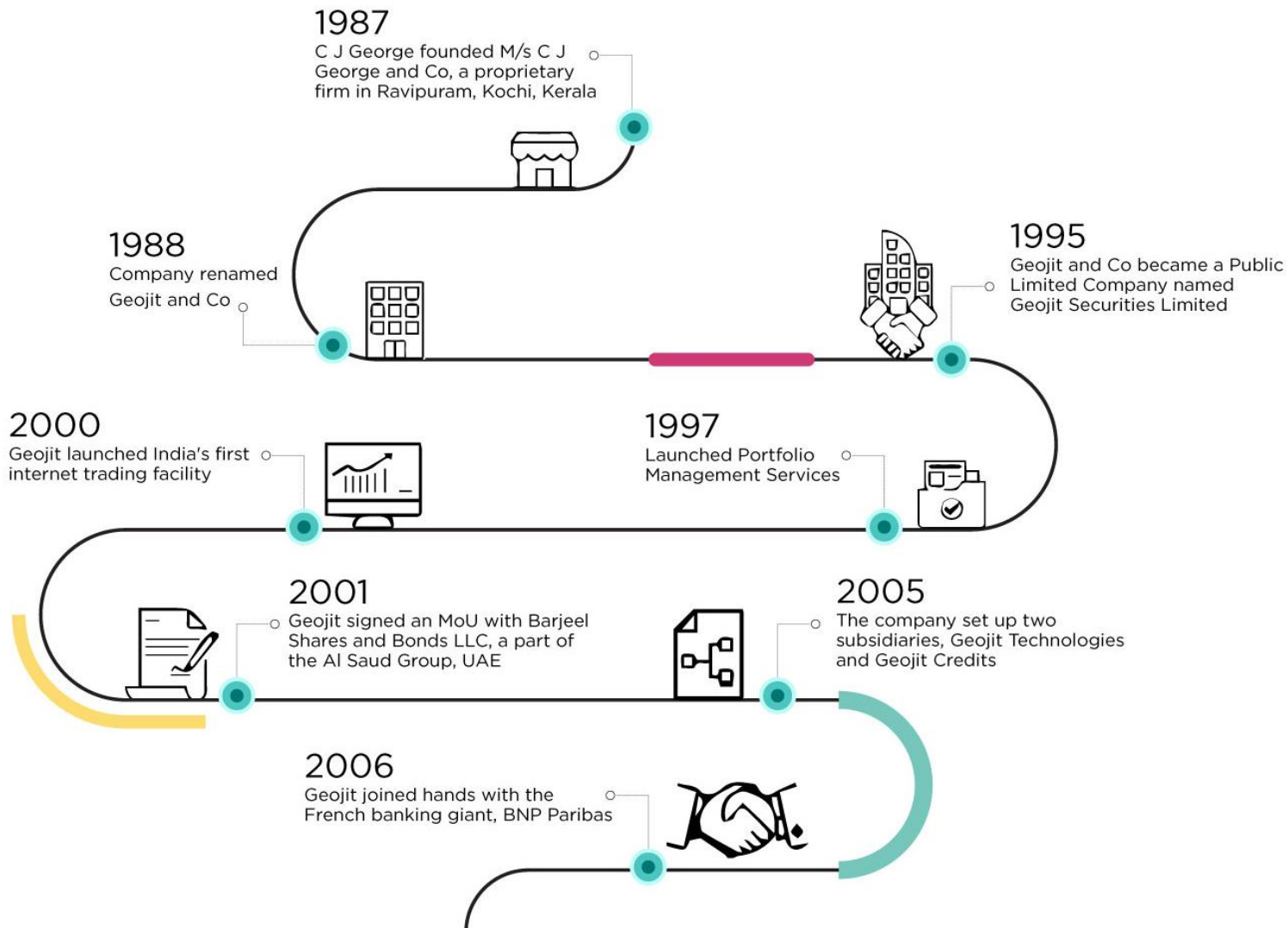
- To launch depository transactions through internet

- To launch an integrated trading system for both cash and derivative segments

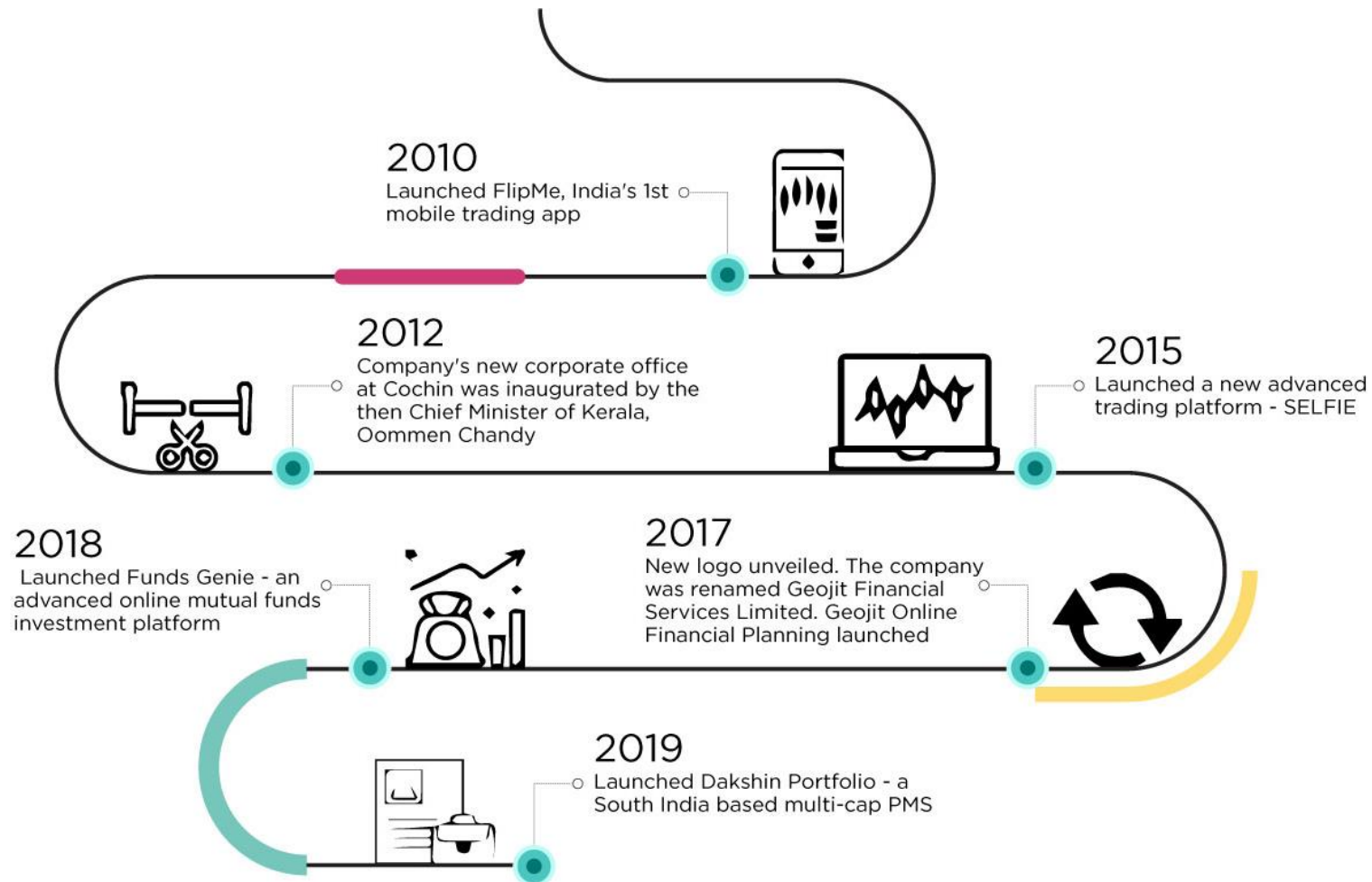
- To launch commodity trading in rubber futures



Geojit – The Journey



Geojit – The Journey





Earning Update Q3 FY2021

Consolidated result

INR in Lakhs

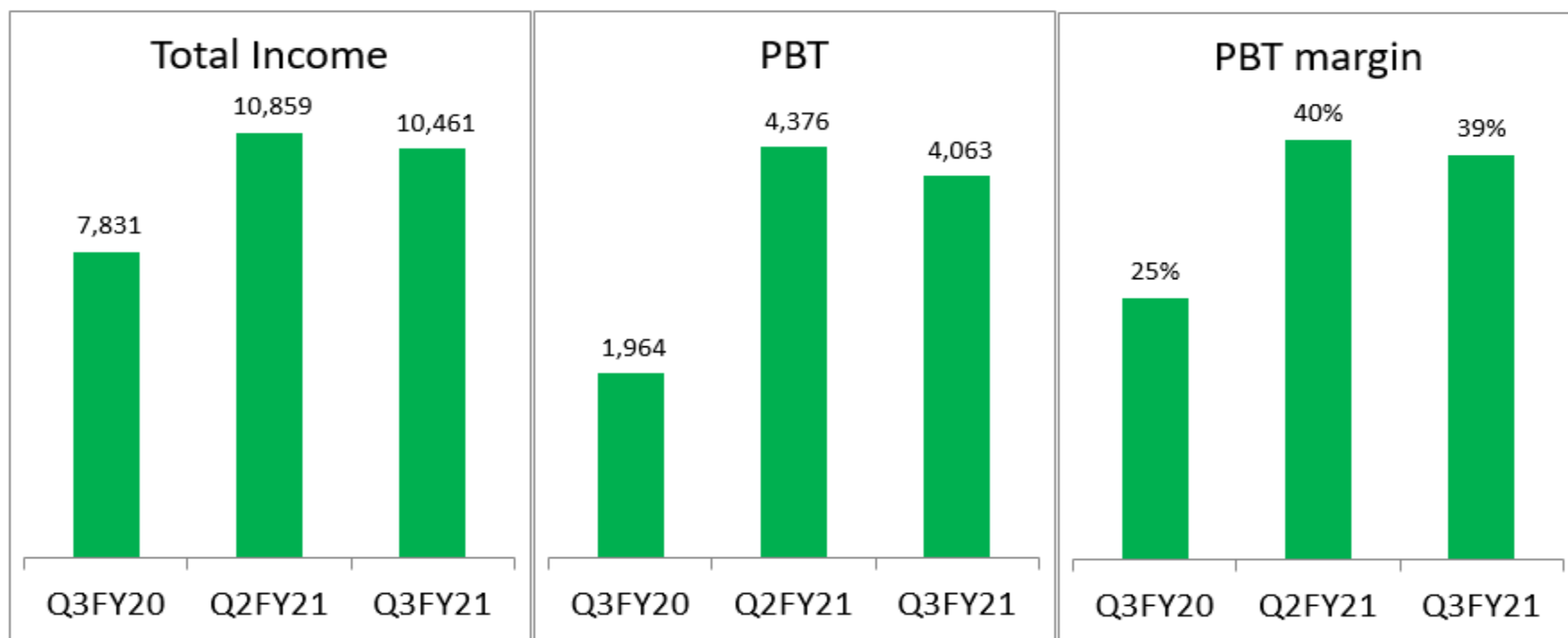
	Q3FY20	Q2FY21	Q3FY21	YoY growth	QoQ growth	9M FY20	9M FY21	YoY growth
Operational income	7,789	10,853	10,408	34%	-4%	22,303	30,361	36%
Other income	42	5	53	26%	936%	66	65	-2%
Total Income	7,831	10,858	10,461	34%	-4%	22,369	30,426	36%
Total Expenses	5,867	6,482	6,398	9%	-1%	17,444	18,681	7%
PBT (Before Exceptional)	1,964	4,376	4,063	107%	-7%	4,925	11,745	138%
PAT (after minority interest)	1,583	3,227	3,060	93%	-5%	2,811	8,669	208%

Consolidated result

- **34%** increase in consolidated revenue
- PBT increased by % **107%**
- PBT margin of **39% vs 25%**

(Q3FY21 vs Q3FY20)

INR in Lakhs



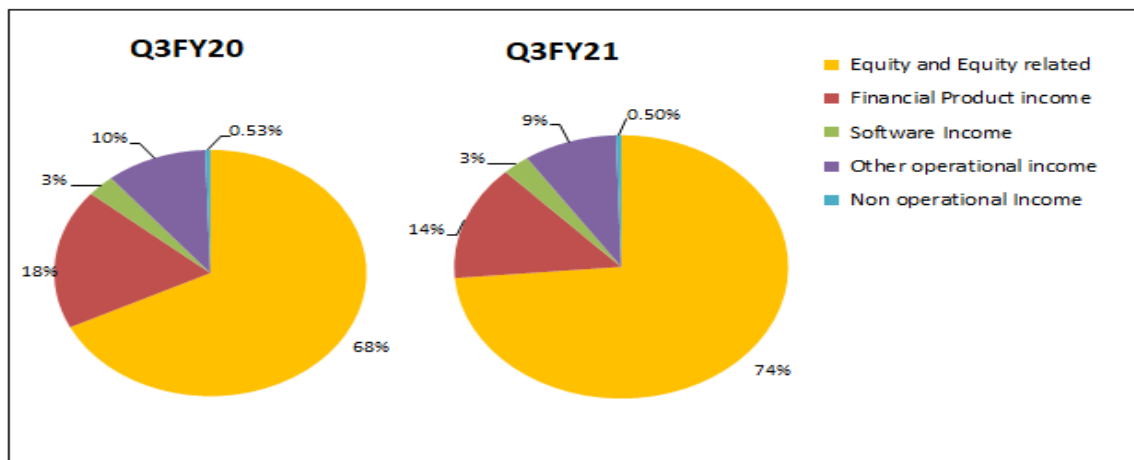
Consolidated revenue mix

INR in Lakhs

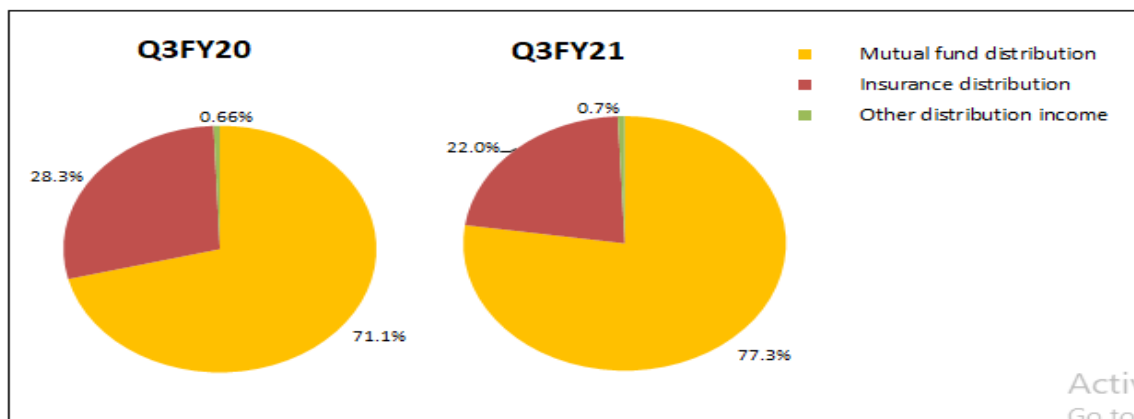
	Q3FY20	Q2FY21	Q3FY21	YoY growth	QoQ growth	9M FY20	9M FY21	YoY growth
Equity and Equity related	5,304	8,350	7,703	45%	-8%	15,678	23,096	47%
Financial Product income	1,442	1,363	1,484	3%	9%	3,575	3,868	8%
Mutual fund distribution	1,026	1,036	1,147	12%	11%	2,811	3,091	10%
Insurance distribution	407	299	327	-20%	9%	745	726	-3%
Other distribution income	9	28	10	6%	-64%	19	51	174%
Software Income	225	223	276	23%	24%	657	682	4%
Other operational income	818	917	945	16%	3%	2,393	2,715	13%
Total Operational income	7,789	10,853	10,408	34%	-4%	22,303	30,361	36%
Non operational Income	42	5	53	26%	936%	66	65	-2%
Total income	7,831	10,858	10,461	34%	-4%	22,369	30,426	36%



Revenue mix



Financial product income



- Focus on distribution business continued
- Income from Mutual fund is 114.70 M INR, 12% growth Q3FY21 vs Q3FY20
- Stable growth in Insurance income

Activate
Go to Settings

Consolidated result – Expenses

- Total expenses grew by 9% compared to last year same Quarter and -1% QoQ
- Compared to last year total expenses grew by 7%

INR in Lakhs

	Q3FY20	Q2FY21	Q3FY21	YoY growth	QoQ growth	9M FY20	9M FY21	YoY growth
Employee benefit expenses	2,811	2,887	2,864	2%	-1%	8,335	8,371	0%
Fees and commission expenses	1,085	1,805	1,712	58%	-5%	3,274	4,979	52%
Depreciation ,amortisation and impairment	730	568	560	-23%	-1%	1,801	1,738	-3%
Others	1,241	1,223	1,262	2%	3%	4,034	3,593	-11%
Total Expenses	5,867	6,483	6,398	9%	-1%	17,444	18,681	7%



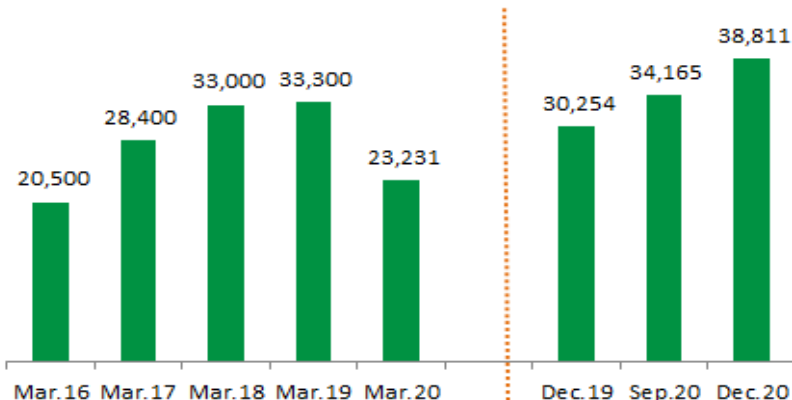


Key Business figures

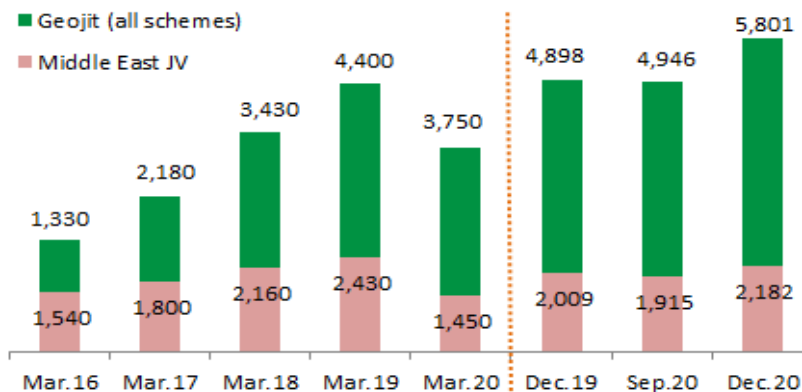
AUH, AUM and New Clients

Amount in Crores

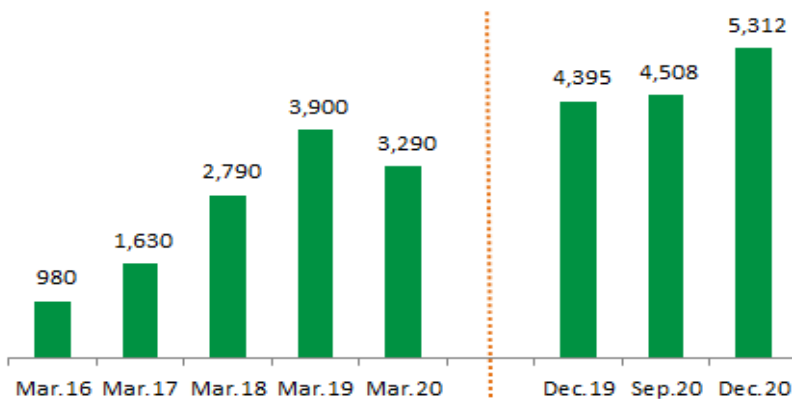
Asset Under Holding (DP)



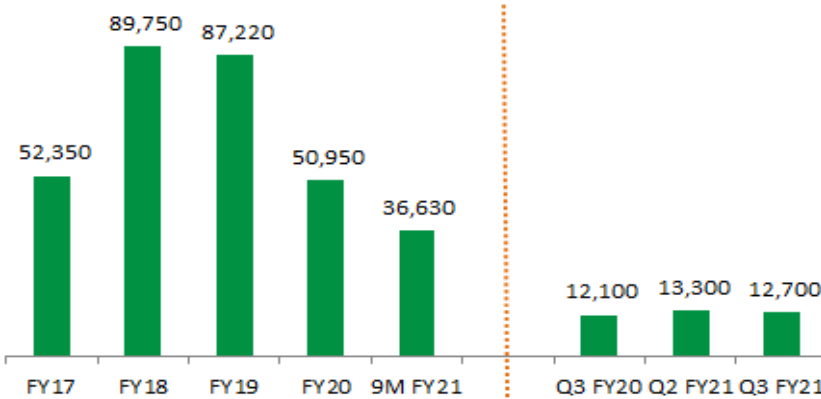
Total Mutual Fund AUM



Equity Schemes AUM (Geojit)

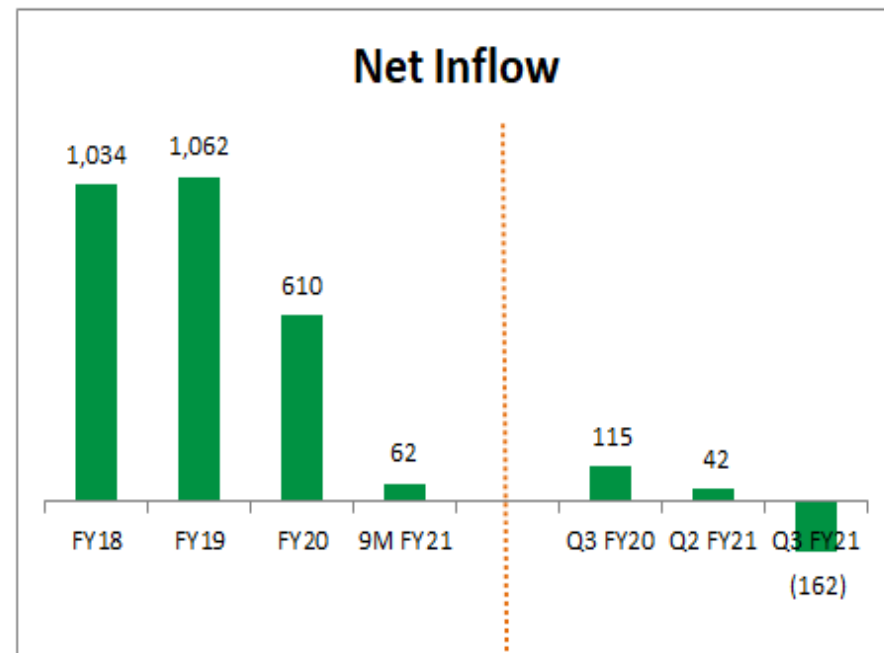
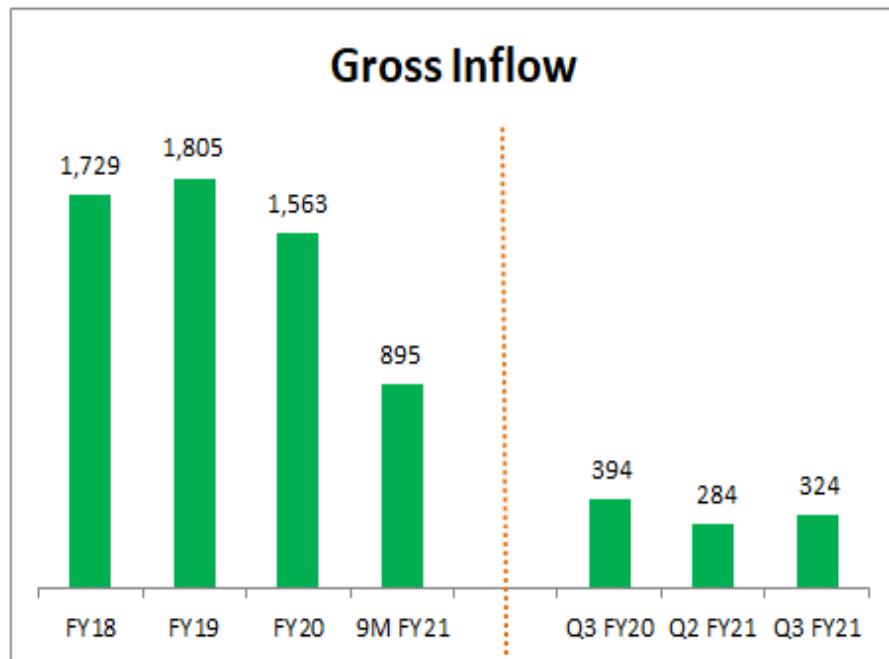


New Customers



Mutual Fund Inflow (Equity Schemes)

Amount in Crores



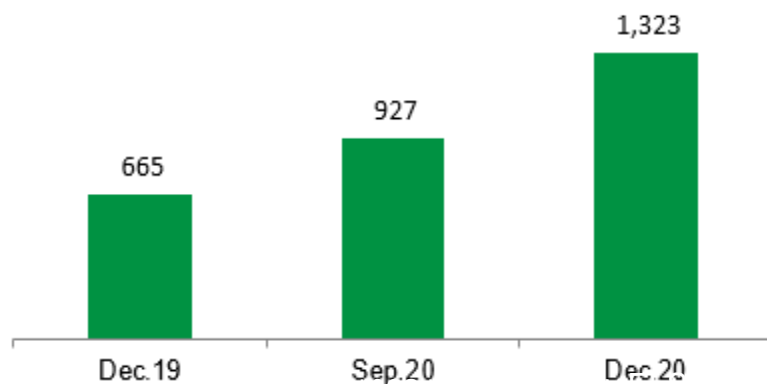
Net inflow for the Quarter is negative

Mutual fund industry shows record outflow from Equity mutual funds during Q3FY21

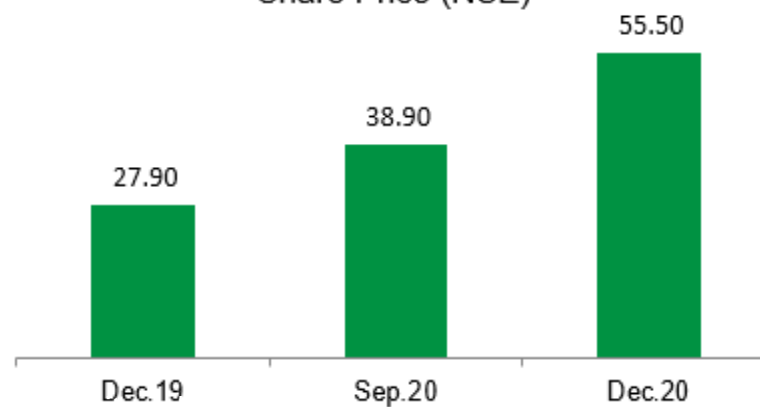


Other statistics

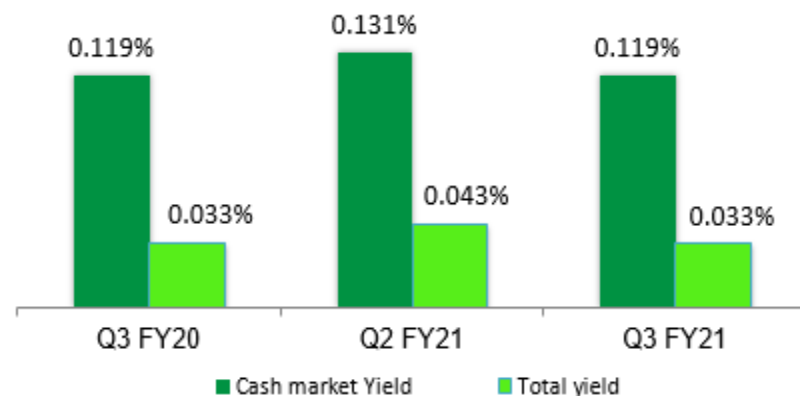
Geojit Market capitalization (Crores)



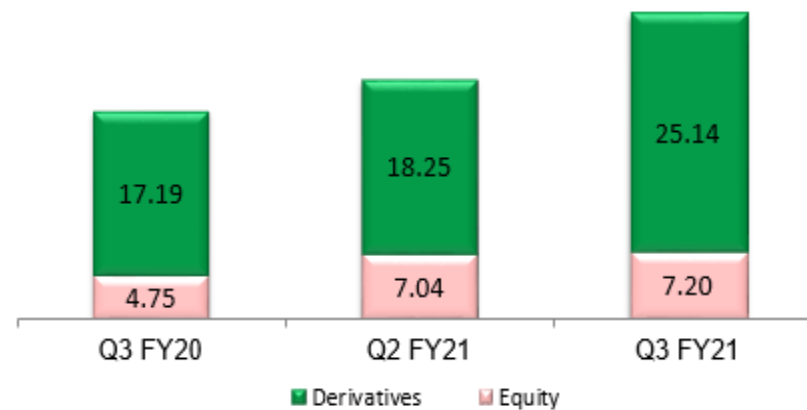
Share Price (NSE)



Equity yield



ADTO (in Billion INR)



- Share Prices are end of the month figures
- ADTO - Average daily turnover



Geojit Products and Services

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

Global Investments

Invest in blue-chip companies like Amazon, Netflix, Apple, Tesla and many more through a single account.



Curated portfolios



A specialised financial planning and investment advisory department

PMS services

A SEBI registered Portfolio Manager which offers discretionary portfolio management services.

WhatsApp channel

Using registered mobile numbers, clients can chat with the dealers for stock trading, invest in Mutual Fund, track fund transfer, view Geojit research





Geojit's National Presence

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

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

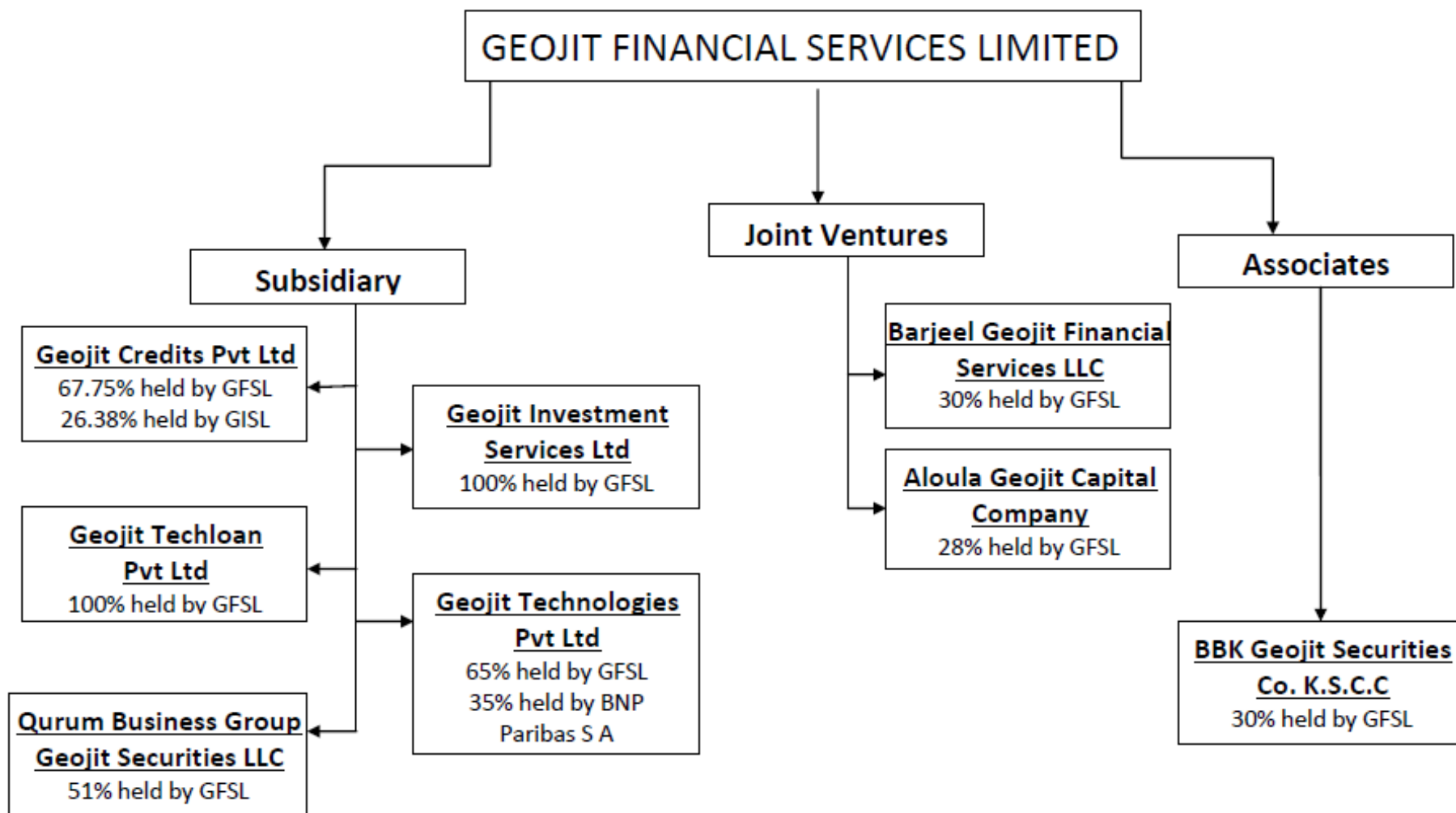
- ❖ Joint Venture with Bank of Bahrain & Kuwait and JZ Associates since 2011





Geojit Group Structure

Group structure



- GFSL - Geojit Financial Services Ltd.
- GISL - Geojit Investment Services Ltd.



Geojit's B2B Partnerships

B2B Partnerships

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

Domestic:



NRI Portfolio
Investment
Scheme:





Awards & Recognition

Awards and Recognition

- ❑ Geojit is the proud recipient of **NSDL Star Performer Awards for the South Region**. At the 34th 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



Awards and Recognition

- Barjeel Geojit Securities, LLC was inducted into the '**Hall of Fame**' at the 10th 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.
- 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



HALL OF FAME

Thriving with excellence and brilliance through the years!





Geojit's CSR Activities

CSR Activities

THERMAL HEAT SCANNING FACILITY

Geojit a Thermal Heat Scanning Facility at the Ernakulam South Railway Station. Thermal cameras will scan passengers' body temperature. This screening system ensures only asymptomatic passengers are allowed to board the train.

CONTACTLESS TICKET VERIFICATION SYSTEM

Contactless Ticket Verification System is a solution by which there will be no physical handling of tickets by the passenger or the TTE. The QR code that comes with the ticket message is scanned and passengers with confirmed tickets and verified identity can board the train.

FOOT OPERATED SANITIZER DISPENSER

Geojit supported the Kerala government's "Break the Chain" campaign by distributing hundreds to Foot Operated Sanitizer Dispenser to frontline organizations such as hospitals, police stations, malls and apartment complexes.



CSR Activities

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.

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

DISCLAIMERS:

This presentation and the discussion may contain certain words or phrases that are forward - looking statements, which are tentative, based on current expectations of the management of Geojit Financial Services Ltd (“Geojit”). or any of its subsidiaries and associate companies . Actual results may vary significantly from the forward-looking statements contained in this presentations due to various risks and uncertainties. These risks and uncertainties include the effect of economic and political conditions in India and outside India, volatility in interest rates and in the securities market, new regulations and Government policies that may impact the businesses of Geojit. Geojit has obtained all market data and other information from sources believed to be reliable or are its internal estimates, although its accuracy or completeness can not be guaranteed.

This presentation is for information purposes only and does not constitute an offer or recommendation to buy or sell any securities of Geojit. This presentation also does not constitute an offer or recommendation to buy or sell any financial products offered by Geojit. Any action taken by you on the basis of the information contained herein is your responsibility alone and Geojit or its directors or employees will not be liable in any manner for the consequences of such action taken by you. Geojit and/or its directors and/or its employees may have interests or positions, financial or otherwise, in the securities mentioned in this presentation.





Thank You

GEOJIT FINANCIAL SERVICES LTD.

34/659-P, Civil Line Road,
Pativattom, Kochi - 682024
Phone: 484 2901000

www.geojit.com