GEOJIT
PEOPLE YOU PROSPER WITH

27.10.2021

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 Q2 FY22 - 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 – Q2FY22 is enclosed herewith.

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

LIJU KAITHERATH U JOHNSON

Digitally signed by LIJU KAITHERATHU JOHNSON
DN: c=IN, o=Personal, title=0220, pseudonym=e08e46afa43de34a9b7006c7d6907e444a1901888d09e4873f563ef4282533, postalCode=682030, st=Kerala, serialNumber=4b7bcffcb121b6ee17dae4d4940a6e4be690a1abb0486da87e460bdd3e2fe4b4f9, cn=LIJU KAITHERATHU JOHNSON
Date: 2021.10.27 16:32:50 +05'30'

Liju K Johnson
Company Secretary

INVESTOR PRESENTATION

27 October 2021



GEOJIT

PEOPLE YOU PROSPER WITH

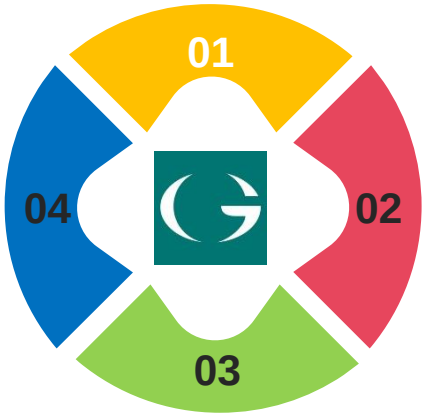
Our Approach

1. Wealth creation for customers

Our purpose of existence is to help customers to create long term wealth. We discourage investors becoming gamblers in the market by informing them that ‘Gambling is injurious to wealth’.

4. Corporate Governance

Geojit strives to achieve business excellence and enhance the value for its Stakeholders thereby making a significant contribution to the economy. We endeavour to achieve the highest levels of transparency and integrity through independent and engaged Board Oversight and by following the best practices in Corporate Governance. Out of the ten directors on the Board of the company only two are Promoters/Promoter nominees.



2. Environmental empathy, Social responsibility and Governance (ESG)

Geojit is at the forefront of bringing positive change in society with initiatives focused on empowering communities, promoting education, safeguarding health and protecting environment.

3. Strengthen the technology edge

Technology is helping us to reduce operational costs, create a scalable growth model, and deliver superior experience to customers. We continue to invest in upgrading our technology platforms.

Our legacy and what we have built

34 years in the Indian capital market

467 offices and Rs 61,557 crore AUM and Custody as on end of Q2FY22. This is a reflection of the trust reposed in our expertise and transparency.

Multichannel and wide range of products

Clients can trade using Internet, Phone, WhatsApp, or through Branch network. We offer various trading and investment products and solutions, guidance from certified financial advisors to help clients find the right financial solution.



Pioneer in online trading

We started online trading in 2000. In 2010, we launched mobile trading and enjoyed the first-mover advantage. We use cutting-edge technology to create customized online trading platforms and other services.

Help to develop the craft

Help clients to take charge of their investments with guidance from research department and excellent customer care support.

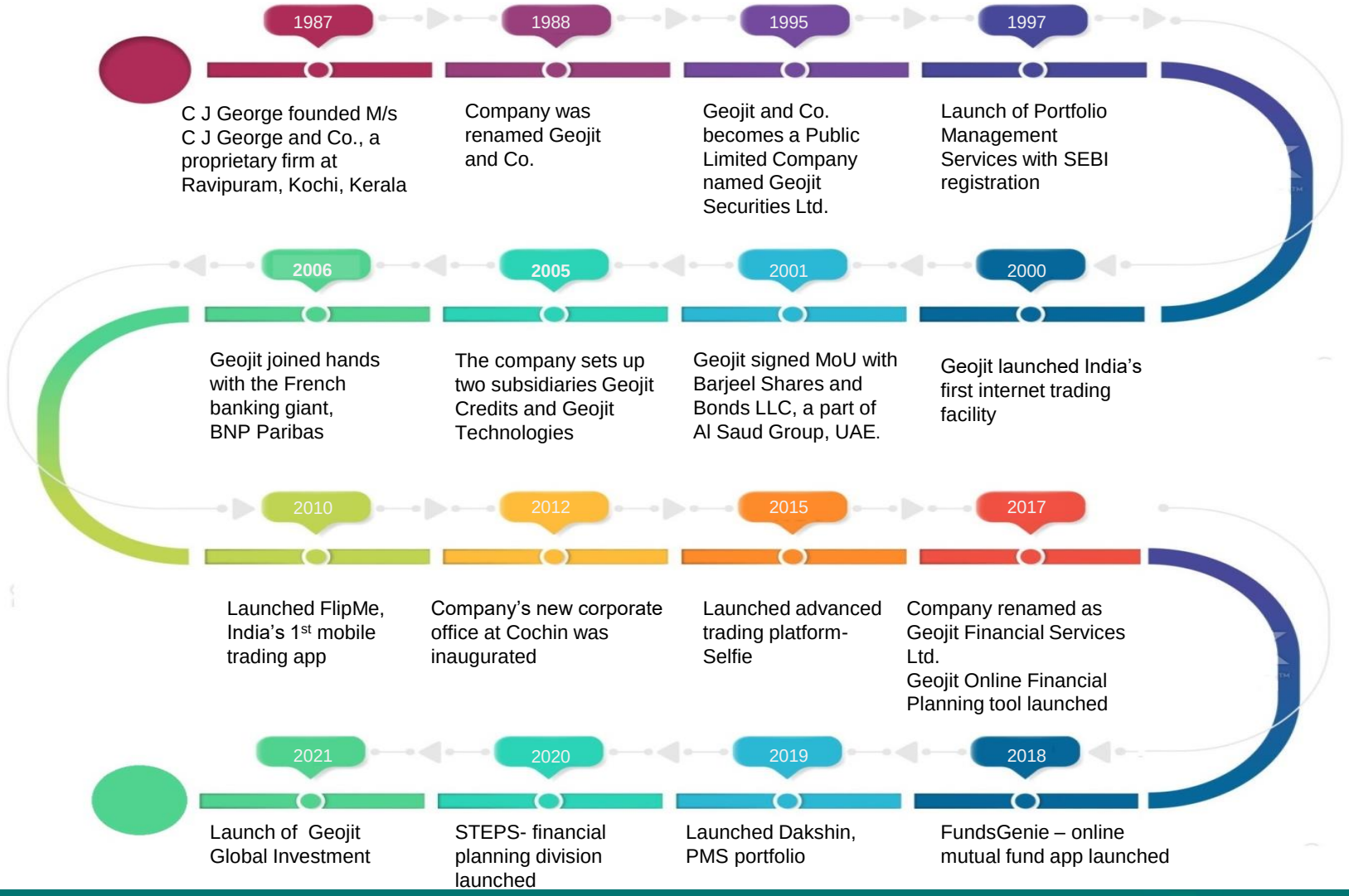
Strong Promoters and Shareholders

We are backed by strong promoters - BNP Paribas, Mr. C.J.George and KSIDC. Mr. Rakesh Jhunjhunwala is our major shareholder.

Specialist in NRI services

We are the pioneers in NRI services as Geojit is the first Indian broker to establish presence in Gulf Coperation Council Countries. We have introduced a dedicated service for NRIs residing in the U.A.E, Bahrain, Kuwait and Oman to participate in the India growth story through our JVs.

Geojit – The Milestones



Our Unique Propositions

Hybrid Model	• Extensive offline platform with 465+ office network • Strong presence in Tier II & III cities • Maintains strong relationship with customers
Diversified Products	• Equity • Mutual funds • Insurance (Life, Health & General) • PMS • Software • Loans
Advisory Services	• Strong team of Certified Financial Planners • Research and advisory team with decades of experience • Investor awareness programs to educate investors
Digitization Drive	• Robust trading and investment platforms • Best technology solutions • Digitization to enhance process efficiency and customer experience

Products and Services

1 INVEST

Equity
Commodities
Mutual Fund
Global Investment
SGB, Gold ETF

2 BUILD WEALTH

Financial Planning
Portfolio Analysis

3 LOANS

LAS
MTF
3rd party Loan distribution

4 MANAGE WEALTH

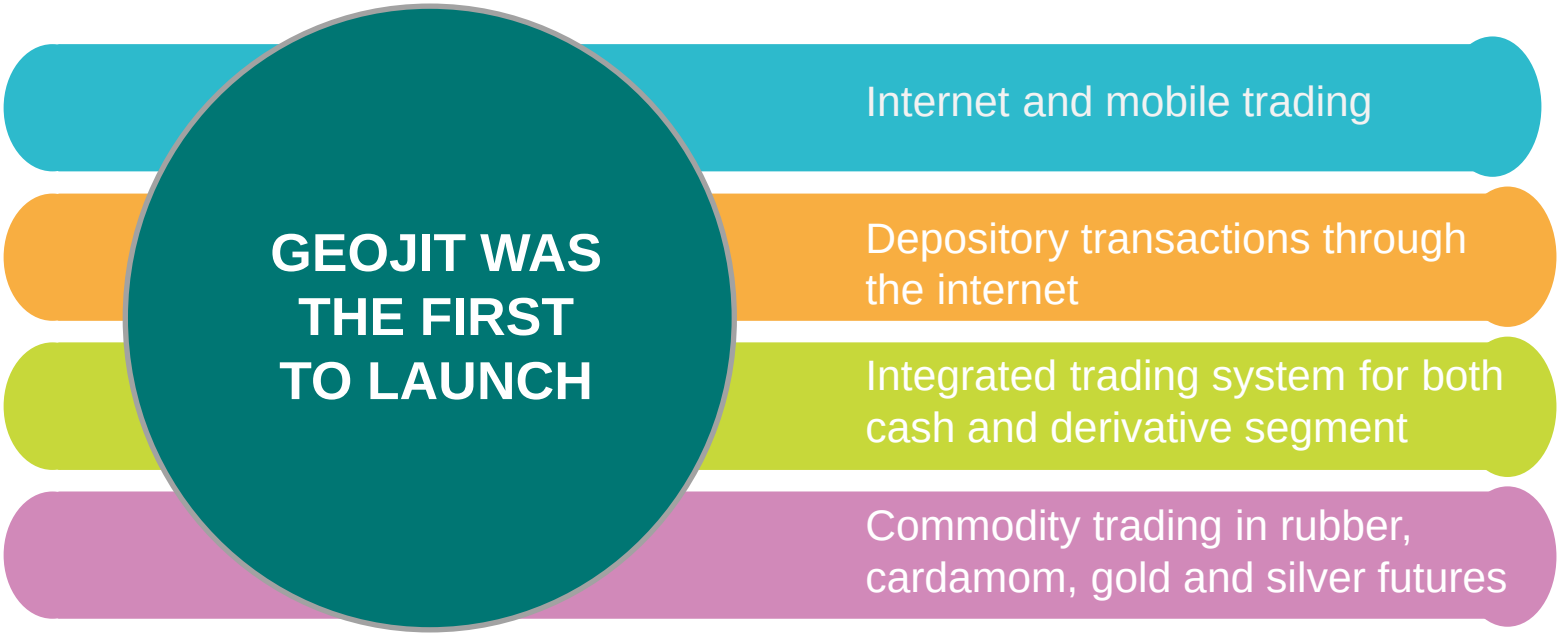
PMS
Equity SIP
Smartfolios
Wealth Management

5 PROTECTION

Life insurance
Health insurance
General insurance



First to Launch



Investment Platforms

SELFIE

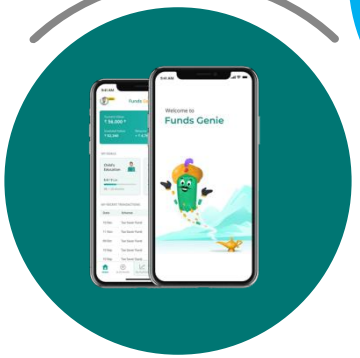


Trading Platform

Selfie makes investing easy, reliable and helps one take informed choices. Selfie is available across devices including installable desktop software, HTML trading platform and mobile App.

MF Investment platform

Cutting-edge platform to analyze and invest in Mutual funds. It provides a user friendly, clutter-free experience.



FUNDSGENIE

STEPS



Financial planning tool

Experts at STEPS will guide the client with well-structured financial management strategies to help them achieve their financial goals.

Smartfolios offers baskets of stocks selected by professionals and driven by data intelligence to make investment 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.

Smartfolios By Geojit

SMARTFOLIOS

Smartfolios - Stock Baskets

Smartfolios By Geojit

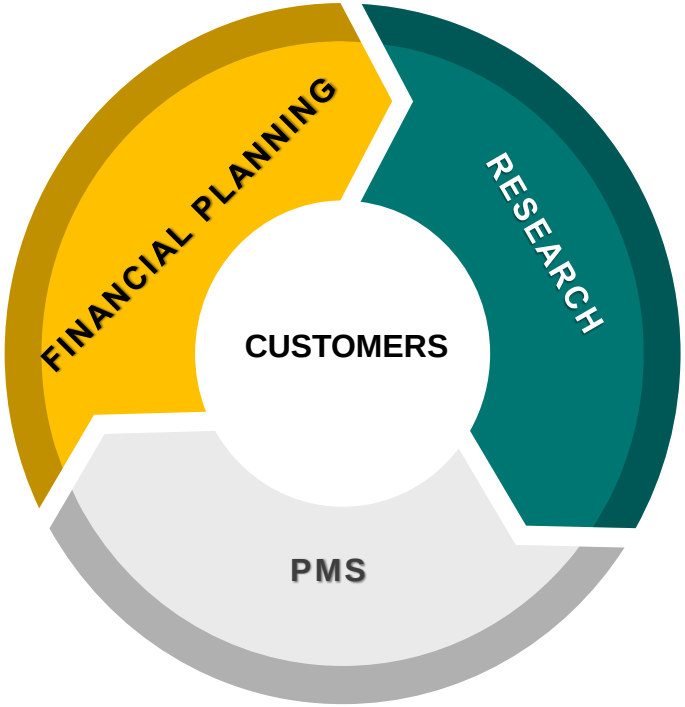
Aggressive	Moderate	Conservative
• Prestige • Ace • Growth • Southern Icons	• Magic • Classic • Vision • Alpha	• Prime • Defensive

- ❑ Smartfolios' baskets of stocks are selected, created and given proper weightage to reflect a strategy / theme.
- ❑ Recommendations for rebalancing/restructuring some buckets are generated by a system and sent to client for confirmation.
- ❑ Investors can add money to the existing investments or withdraw it at any time.
- ❑ Launched in 2019, over 6,200 clients have subscribed Smartfolios, and AUM crossed Rs190 crores (end of September 2021).

Wealth creation with Insightful Research

Financial Planning

Financial planning business is under our exclusive Investment Advisory division called STEPS. Geojit provides professional fee based Financial Planning service through certified and experienced financial planners.



Research

We offer research driven recommendations. In fundamental research, total coverage is 160+ companies of which 50% is large cap, 30% mid cap and 20% small cap

PMS

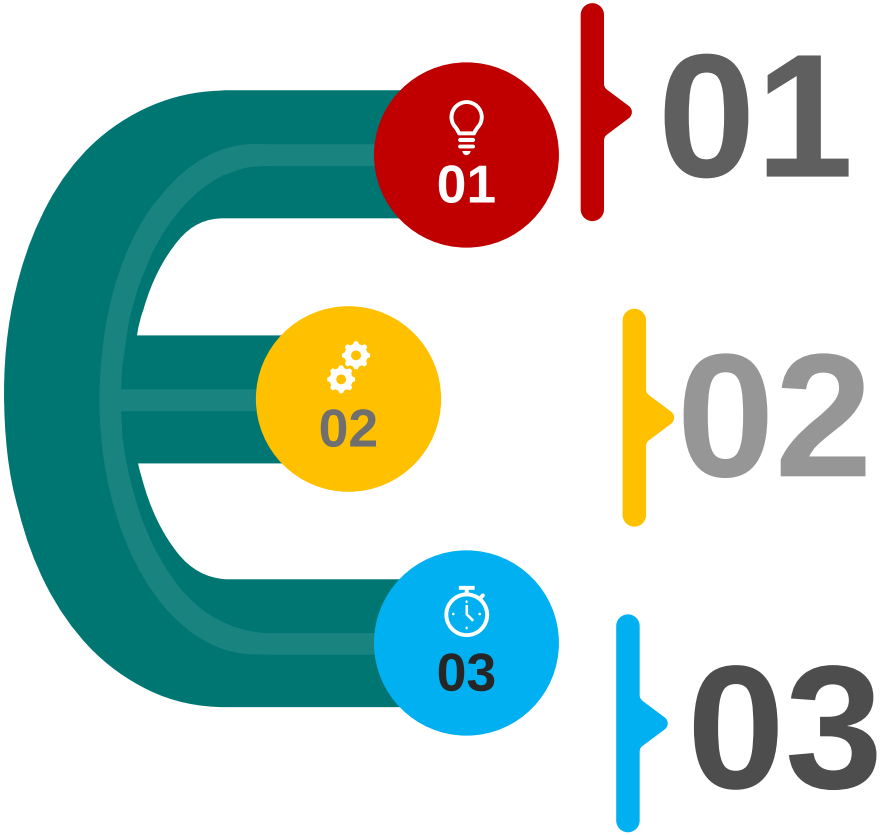
Our PMS Portfolios have outperformed their respective benchmarks in FY 21 and in the first half of FY 22.
Our Advantage Portfolio was one among the 35 schemes that delivered more than 100 percent returns to its investors for the FY21*

In PMS, we offer three unique types of portfolios:

- Advantage Portfolio
- Freedom Portfolio
- Dakshin Portfolio

According to data compiled by pmsbazar.com, a private research firm that tracks around 190 PMS schemes in the country.

One- Stop shop for all investment needs



Broking Services

- Online and offline support
- Research on 160+ stocks across multiple sectors and economy and technical research
- State-of-the-art trading and investment platform powered with latest web technology and designed to maximize user experience
- Margin Funding
- Depository Services

Financial Product Distribution

- Advanced MF platform / app Funds Genie
- Extensive distribution network collaboration with ICICI Prudential and MetLife for Life Insurance
- Collaboration with Bajaj Allianz General Insurance, Cigna, Star Health, ICICI Lombard, GoDigit for Health and General Insurance

Advisory Services

- Strong team of Certified Financial Planners (CFP) supported by advanced technologies
- Customized and personalized solutions

B2B Partnership

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

Domestic:













NRI Portfolio Investment Scheme:













Technology Edge – Digital Transformation

CLIENT ONBOARDING



TRADING & OPTION VOLUME



Low yield volumes are happening online

- **Digital Marketing**
  - Automated environment for campaigns, measuring effectiveness and end-to-end integration
  - New Interfaces – Partner Portal, Customised Communication, Cloud Telephony
- **CRM**
  - Sales Cloud
    - ✓ Comprehensive Lead and Sales Management
    - ✓ Campaign – Lead- Sales matrix, Dashboards to monitor
  - Service Cloud
    - ✓ End-to end multi channel service integration with CRM
    - ✓ 360-degree view of customers

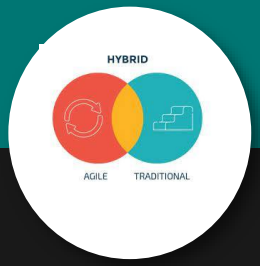
- Cloud Telephony, Email integration with CRM – Collaboration with Customers
- Employees Collaboration and Productivity tools
- RPAs for recurring and redundant processes

In Q2FY22, 83% of new accounts are opened in digital mode;
83%% of trading (intraday) and 81% of option volume are online.

Sustained Wealth Creation for Customers

Provide diversified mix of products with advisory and personalized attention to help customers protect and grow their wealth while developing long-term relations to facilitate cross-sales

SOLUTIONS OFFERED FOR DIVERSE NEEDS OF CUSTOMERS USING OUR UNIQUE PHYGITAL MODEL



Phygital Model

Our offline platform with extensive branch network facilitates closer reach to customers and maintain deep relations with them. Our strong investor-oriented technology platform enables customers to make seamless and hassle-free online investments.



Customer Service

Key differentiator in customer service - Robust technology platform equipped to address our client needs right from sourcing to transactions, providing unmatched value position of portfolio evaluation, robotic advisory and financial planning.



Work Ethics

We nurture our skilled people and ensure customer centric and ethical work culture.

30% of clients who were active more than 10 years ago are still active with us $

$ Based on Broking business

Business Performance

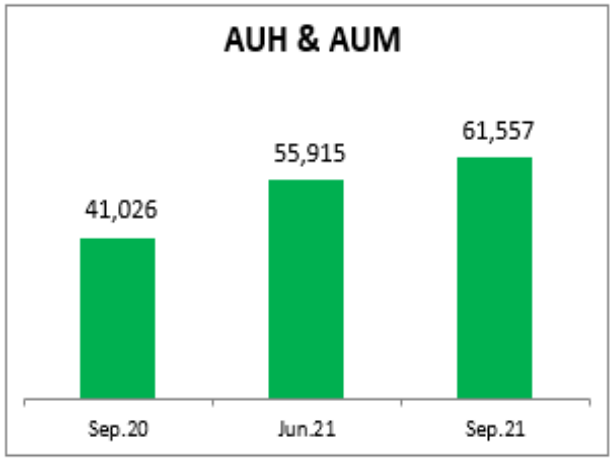
Key Performance Indicators - Q2FY22

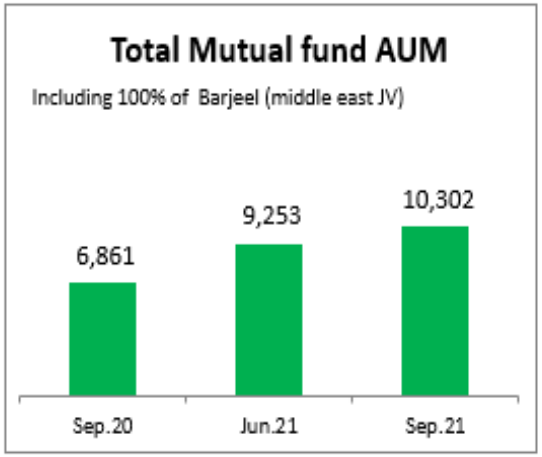
CUSTOMER BASE 1.14 MILLION	**BRANCH NETWORK** 467 OFFICES Across India & GCC countries	**AUH** Rs 51,255CR
MARKET CAP Rs 1824CR	**NETWORTH** Rs 690.85CR	**MF AUM** Rs 10302CR
EMPLOYEES 2345	**TOTAL REVENUE** Rs 127.24CR	**#ROE** 21.98%

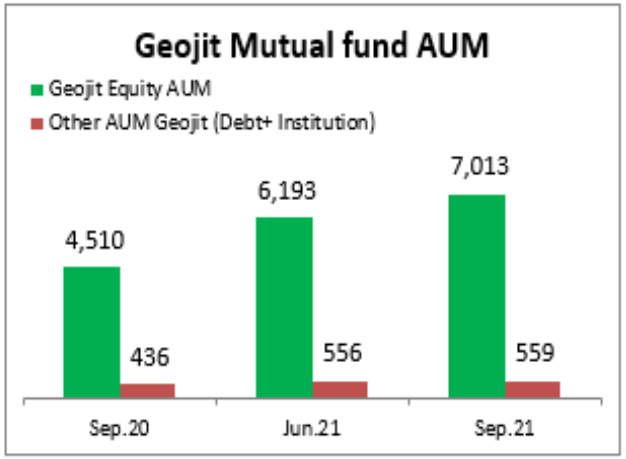
ROE is annualized ROE based on half year result
AUH means Asset under holding – Equity holding (DP holding) of clients
MF AUM -Mutual Fund Asset under management includes Geojit AUM and 100% of Barjeel MF AUM both Indian and Offshore fund.
Return on Equity (ROE)= Total comprehensive income/Average Networth

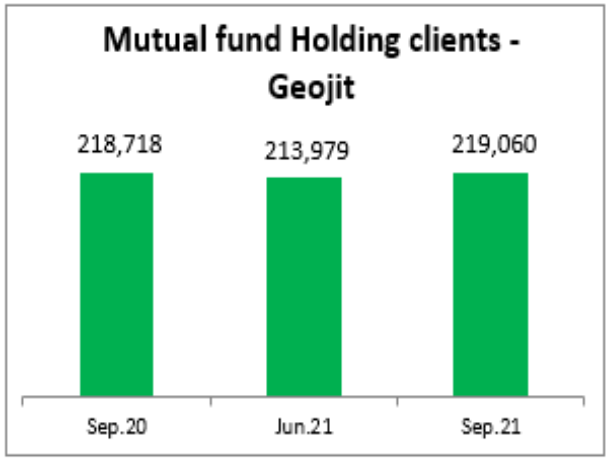
Assets, Distribution income and MTF book

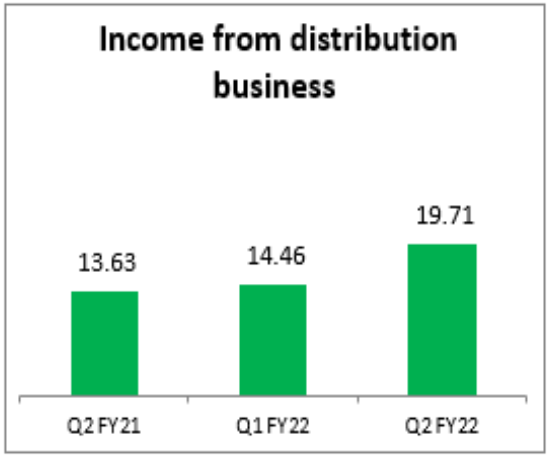
Amount in Crores

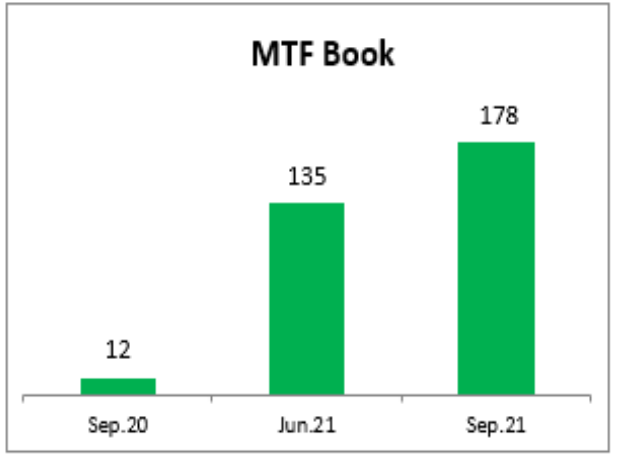








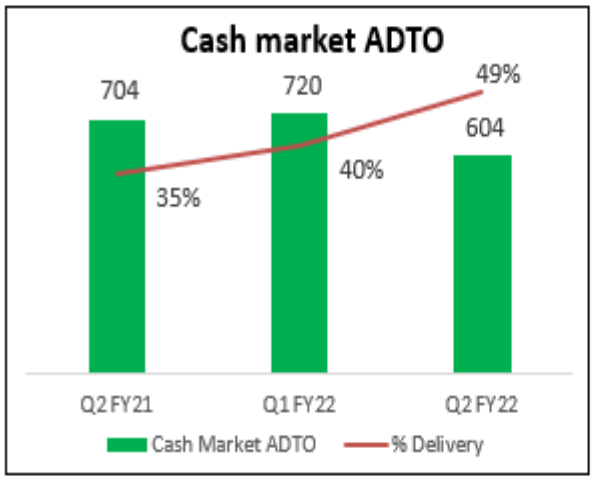


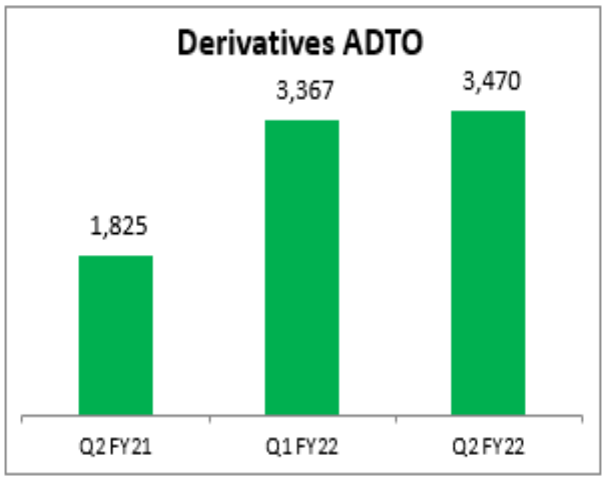


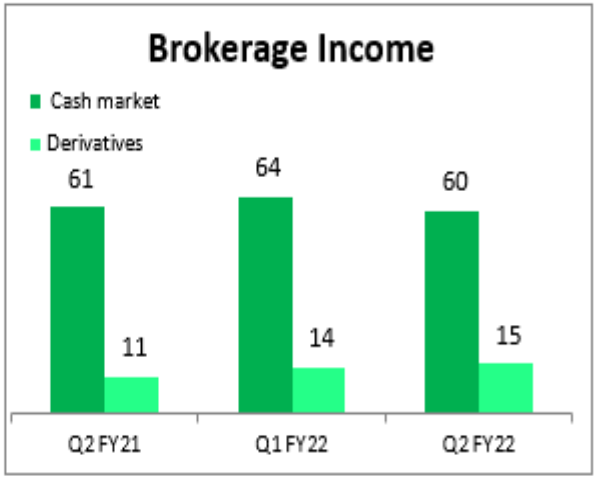
Equity AUM includes Equity ,ELSS, Index funds and Hybrid funds excluding Conservative funds and Arbitrage funds.

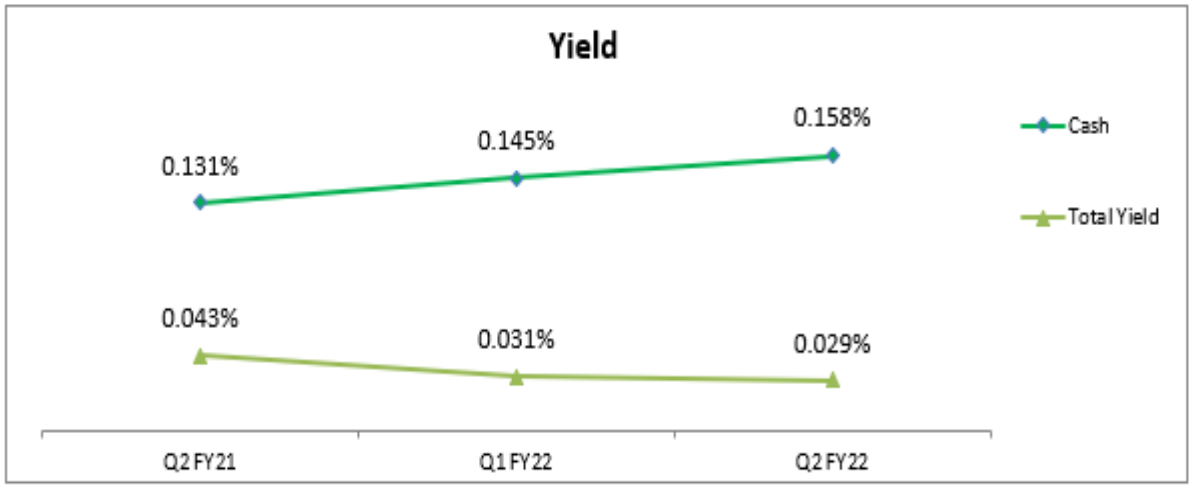
ADTO, Brokerage, Yield and Online business

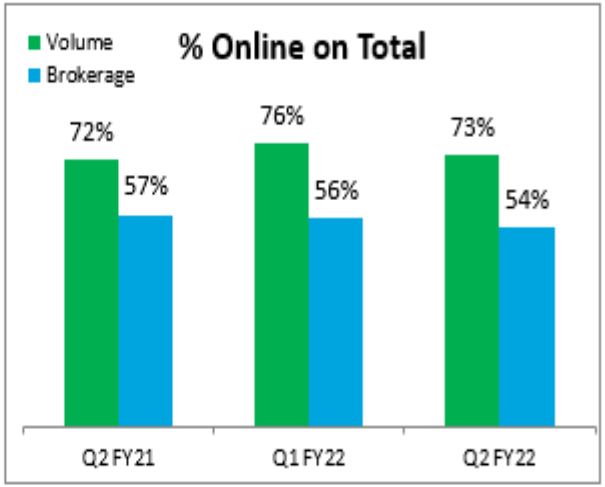
Amount in Crores





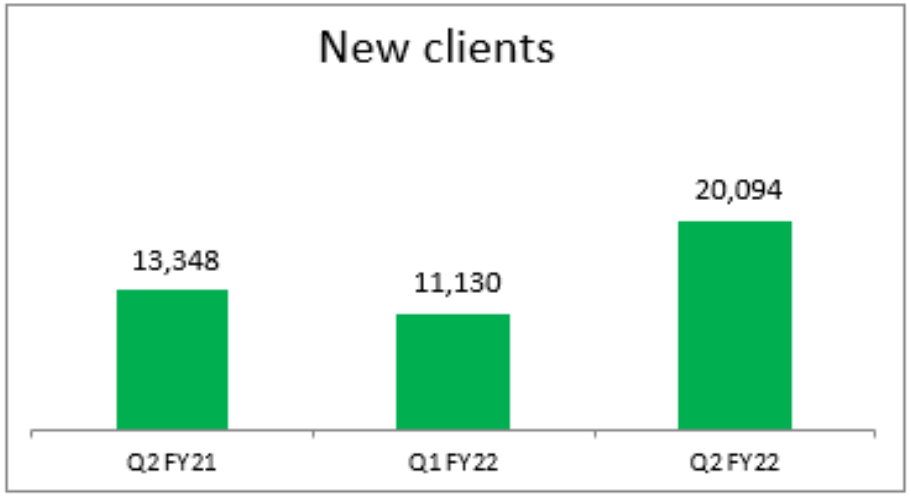


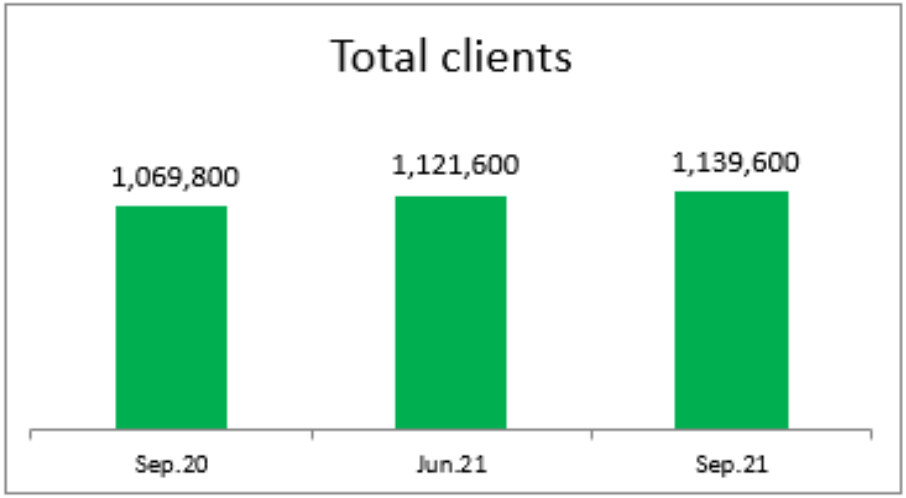


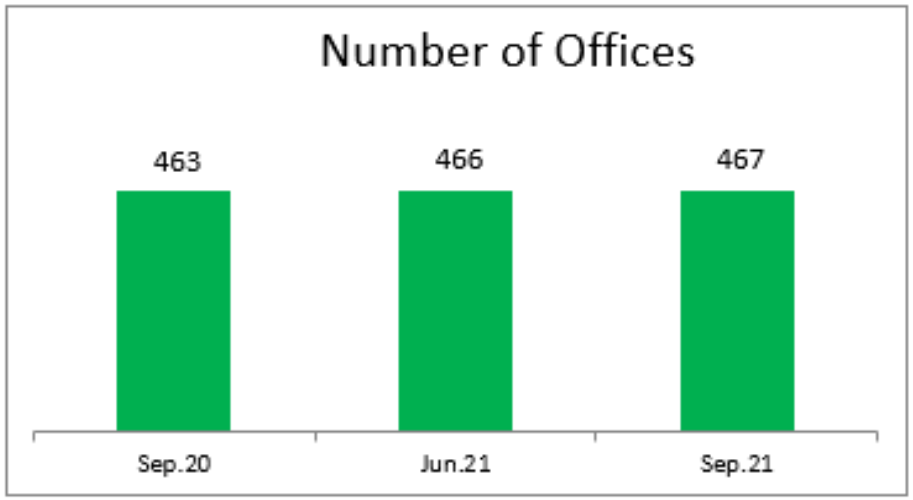


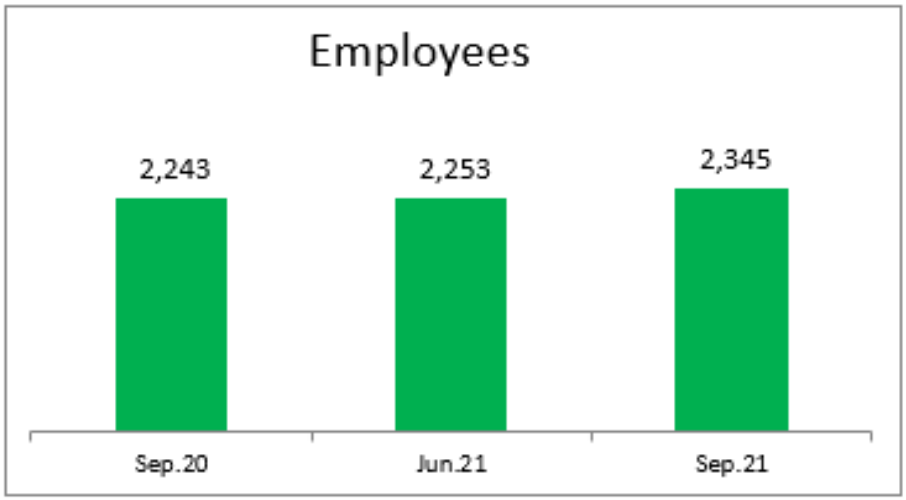
ADTO means Average daily turnover. Derivative includes Equity F&O CDS and Commodity)

Client and Employee count









Financial Performance

Consolidated Result

Amount in Lakhs

	Q2FY22	Q1FY22	Q2FY21	QoQ growth	YoY growth	HY FY22	HY FY21	YoY growth
Operational income	12,707	12,084	10,853	5%	17%	24,792	19,953	24%
Other income	17	12	5	41%	234%	29	12	142%
Total Income	**12,724**	**12,096**	**10,858**	**5%**	**17%**	**24,821**	**19,965**	**24%**
Employee benefit expenses	3,470	3,206	2,887	8%	20%	6,676	5,507	21%
Fees and commission expenses	1,959	2,001	1,805	-2%	9%	3,959	3,266	21%
Depreciation,amortisation & impairment	631	575	568	10%	11%	1,206	1,178	2%
Others	1,346	1,230	1,222	9%	10%	2,578	2,332	11%
Total Expenses	**7,406**	**7,012**	**6,482**	**6%**	**14%**	**14,419**	**12,283**	**17%**
PBT before exceptional Item	**5,318**	**5,084**	**4,376**	**5%**	**22%**	**10,402**	**7,682**	**35%**
Exceptional Items	-	-	-			-	-	
PBT	**5,318**	**5,084**	**4,376**	**5%**	**22%**	**10,402**	**7,682**	**35%**
PAT	**4,047**	**3,839**	**3,328**	**5%**	**22%**	**7,886**	**5,785**	**36%**
Other Comprehensive Income	(41)	1	(5)			(40)	(9)	
Total Comprehensive Income	**4,006**	**3,840**	**3,323**	**4%**	**21%**	**7,846**	**5,776**	**36%**

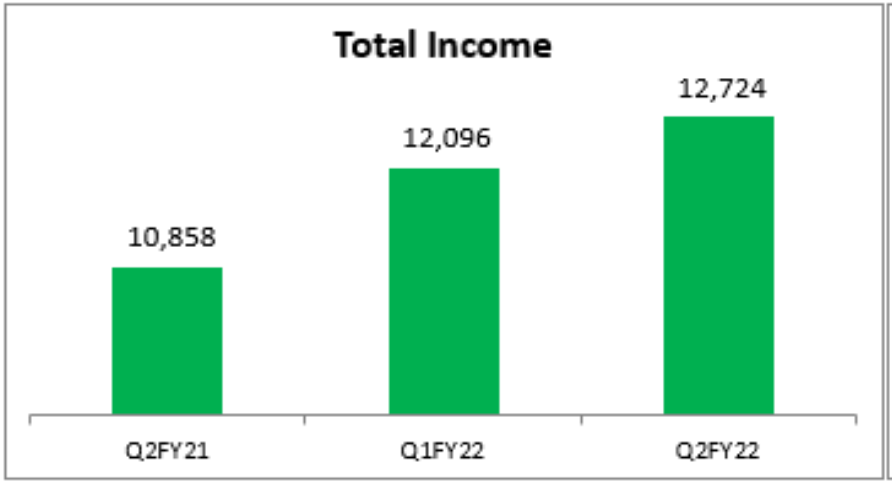
Consolidated Revenue mix

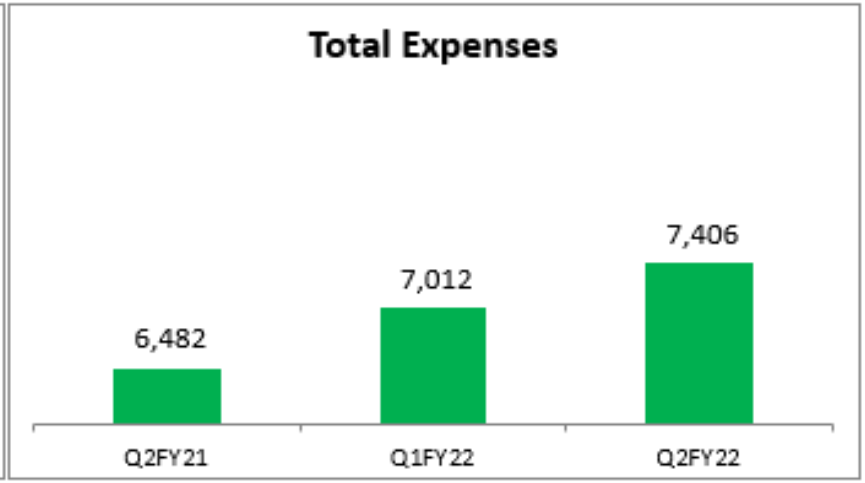
Amount in Lakhs

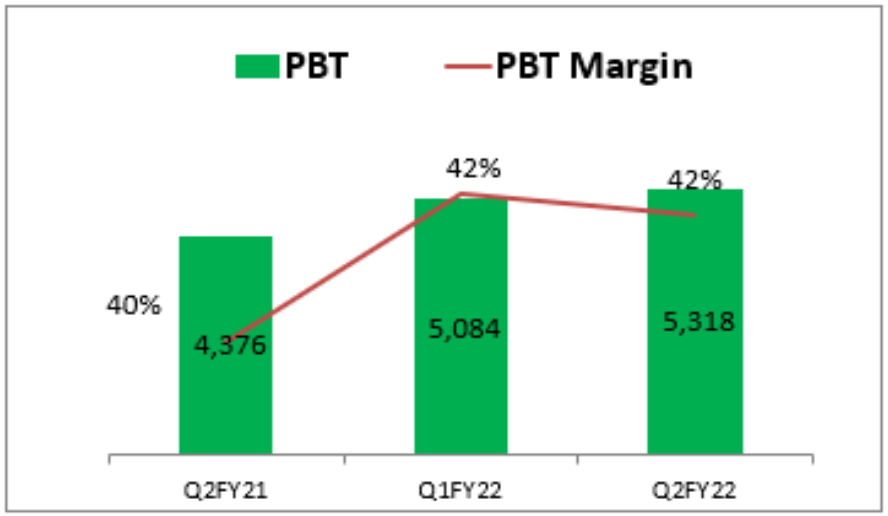
	Q2FY22	Q1FY22	Q2FY21	QoQ growth	YoY growth	HY FY22	HY FY21	YoY growth
Equity and Equity related	9,030	9,148	8,350	-1%	8%	18,179	15,394	18%
Brokerage Services	7,463	7,754	7,176	-4%	4%	15,218	13,269	15%
Depository Services	695	708	710	-2%	-2%	1,403	1,317	7%
Interest income from Clients	872	686	464	27%	88%	1,558	808	93%
Financial Product income	1,971	1,446	1,363	36%	45%	3,417	2,385	43%
Mutual fund distribution	1,525	1,294	1,036	18%	47%	2,819	1,945	45%
Insurance distribution	352	131	299	168%	18%	483	399	21%
Other distribution income	94	21	28	355%	241%	115	41	183%
Software Income	291	282	223	3%	30%	573	406	41%
Other operational income	1,415	1,208	917	17%	54%	2,623	1,768	48%
Total Operational income	**12,707**	**12,084**	**10,853**	**5%**	**17%**	**24,792**	**19,953**	**24%**
Non operational Income	17	12	5	41%	234%	29	12	142%
Total income	**12,724**	**12,096**	**10,858**	**5%**	**17%**	**24,821**	**19,965**	**24%**

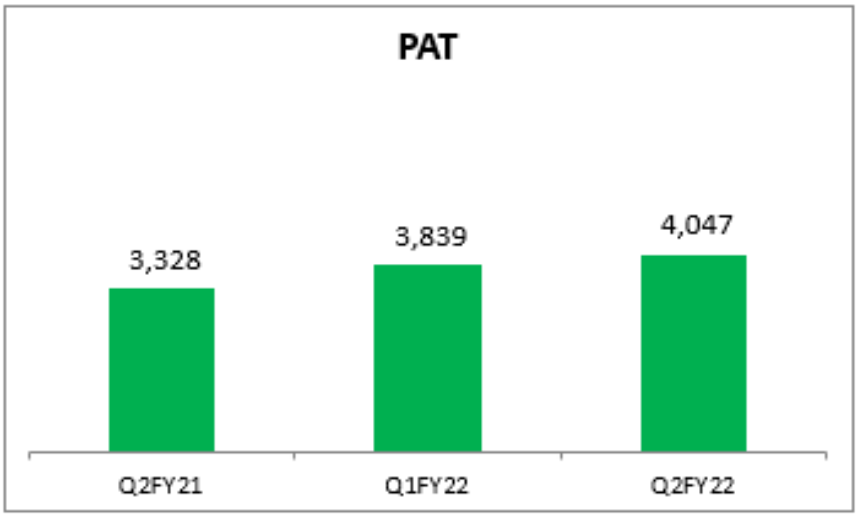
Financial Trend

Amount in Lakhs

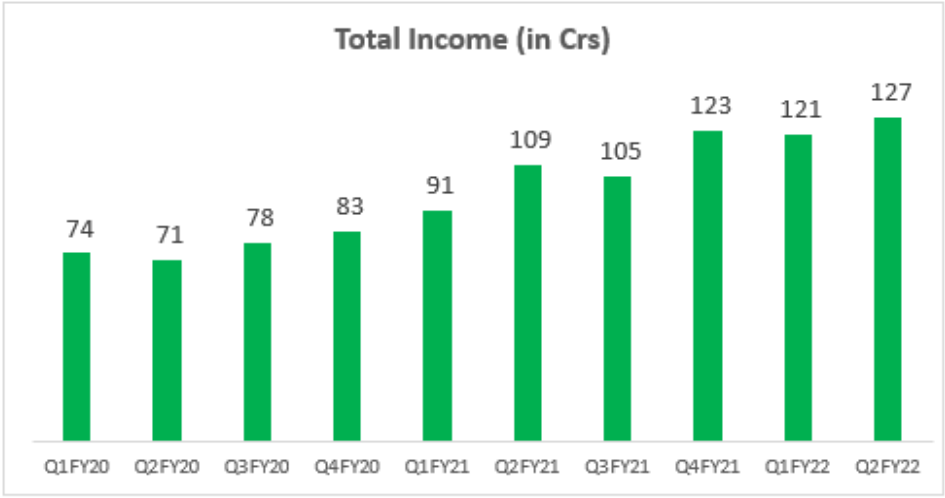


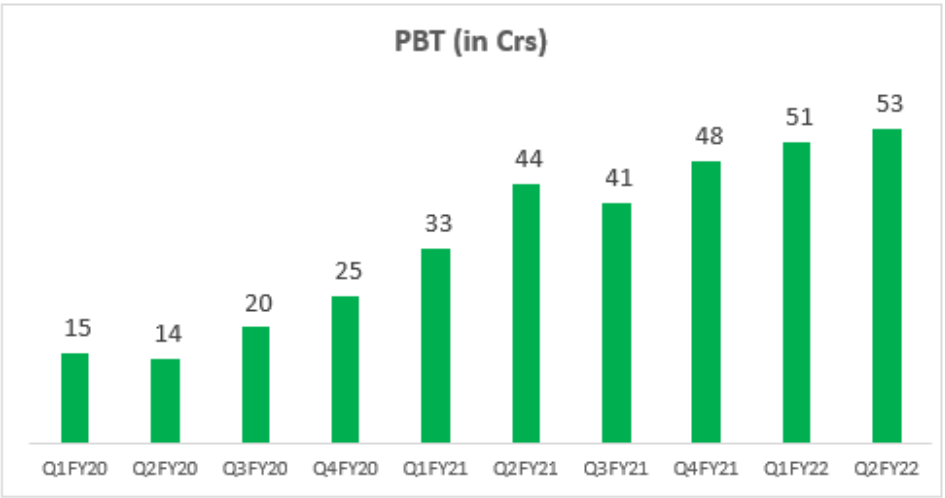


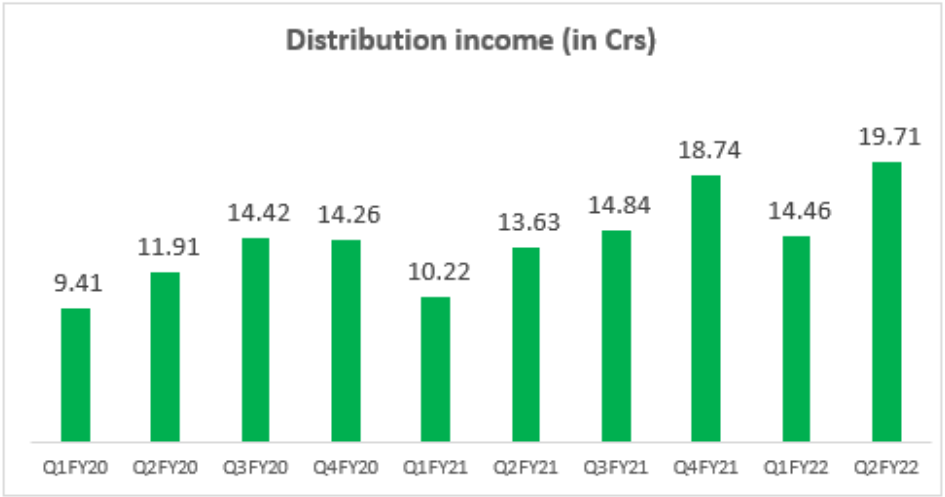


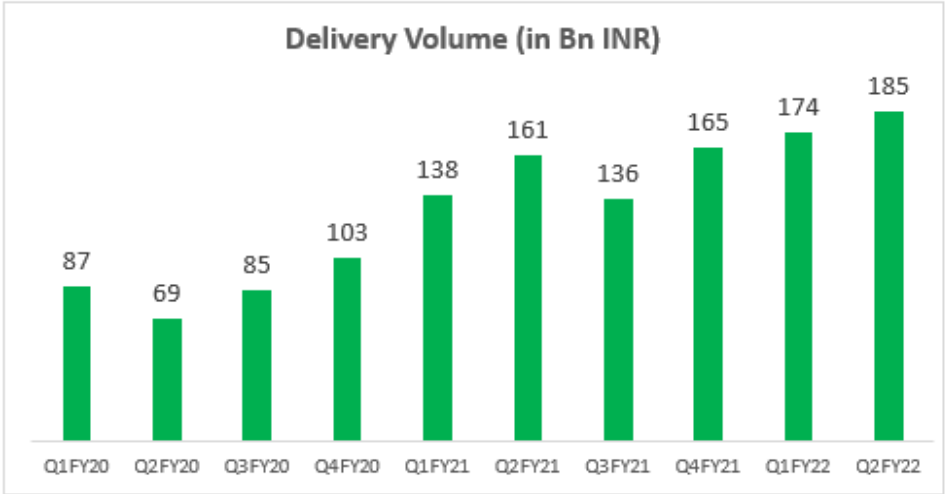


Consistent growth in Revenue and PBT









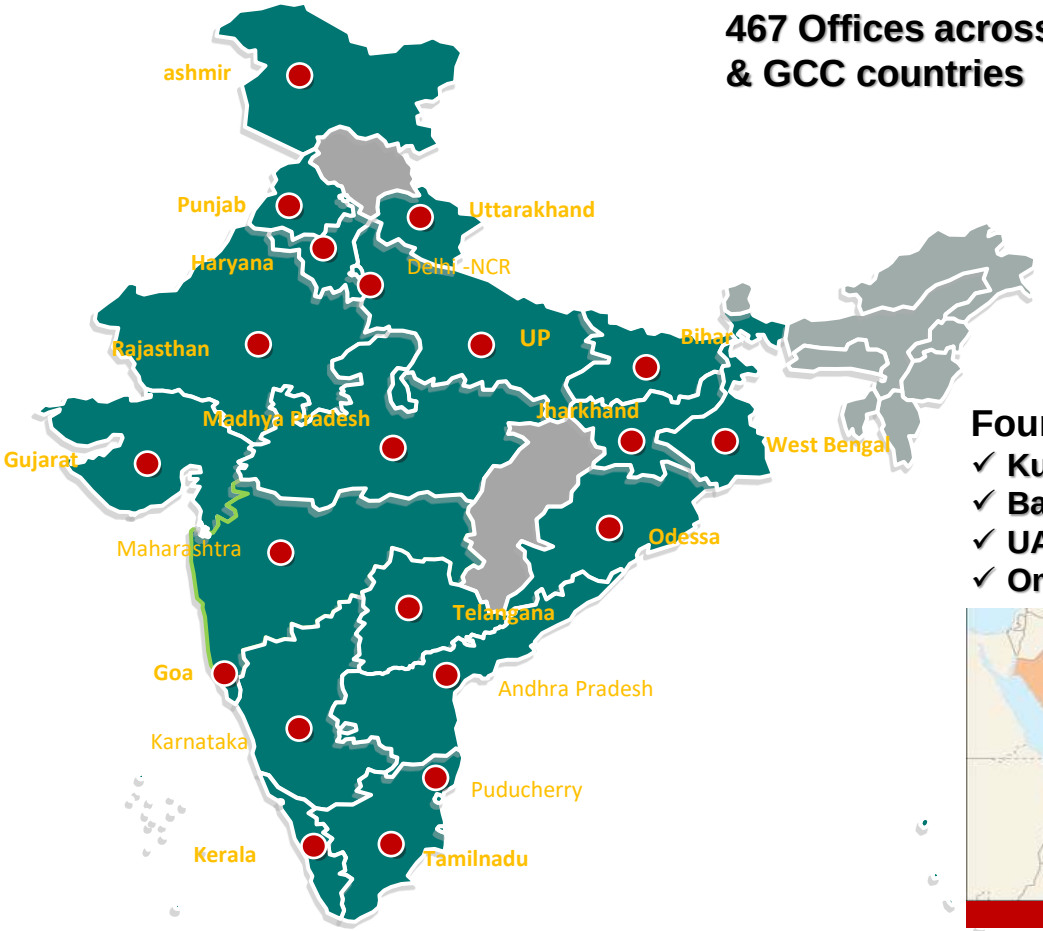
PBT before exceptional items

Geojit - Geographic Presence

19 States

2 Union Territories and

4 Countries in GCC



467 Offices across India & GCC countries

Four GCC Countries

- ✓ **Kuwait**
- ✓ **Bahrain**
- ✓ **UAE**
- ✓ **Oman**




ESG

ESG – 3 Non Financial Parameters

01

Environmental Empathy

Duty towards the Planet

02

Social Responsibility

Relationship with External and Internal stake holders

03

Governance

Business Integrity and Ethics

Geojit is committed towards fulfilling the ESG Parameters

ESG – Our Commitments

Environmental Empathy

- Waste Management
- Conserve Energy
- Conserve Water
- Prevent Pollution
- Address Climate Change

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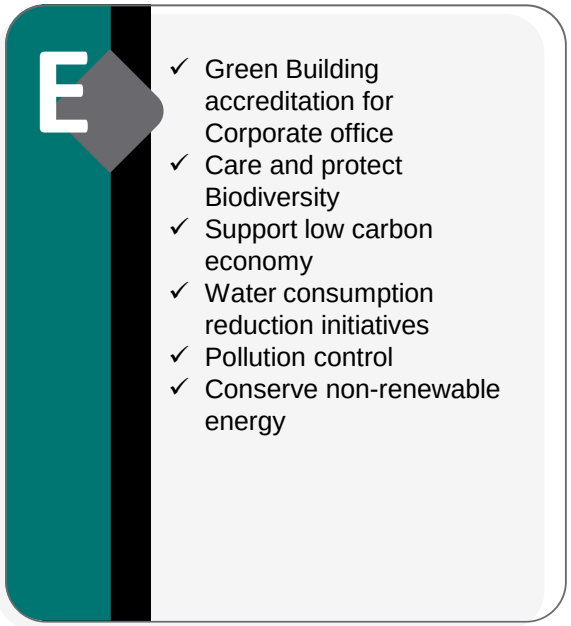
Social Responsibility

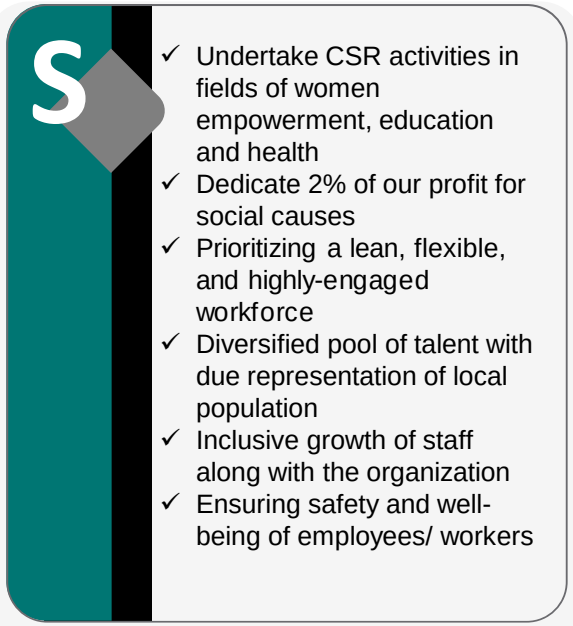
- Quality Products & Services
- Gender Equality
- Woman Empowerment
- Labor Welfare and Rights
- Donation to Social Causes

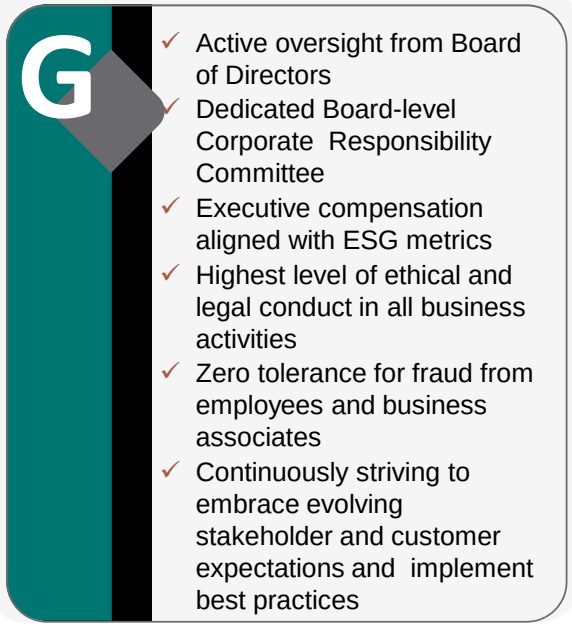
Corporate Governance

- Efficient Management
- Ethical Practices
- Strong Internal Controls
- Ensure No Fraud/Illegal Activity

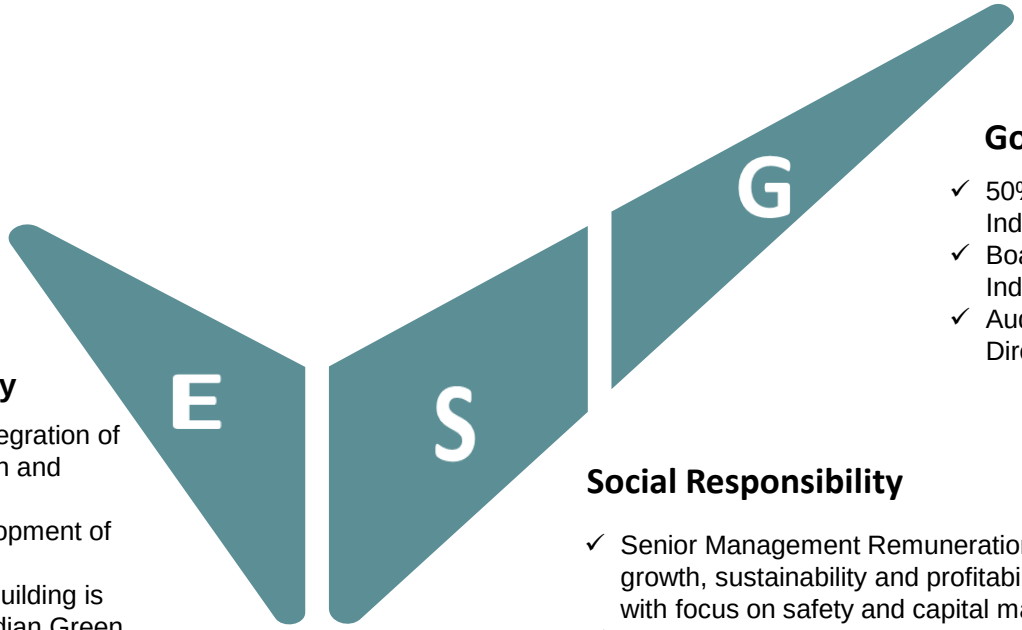
ESG – Geojit's Performance snapshots







ESG – Geojit's Commitments



Environmental Empathy

- ✓ Greening of Supply chain by integration of ESG aspects in vendor selection and assessment
- ✓ Strategic partnership and development of local vendors
- ✓ Our 100000th sq ft Corporate building is certified as Gold category by Indian Green Building Council.
- ✓ We have water waste treatment plant in our building

Social Responsibility

- ✓ Senior Management Remuneration linked to growth, sustainability and profitability of business with focus on safety and capital management
- ✓ Formula-based plan based on pre-established performance driven metrics
- ✓ We cut incentive for RMs/Dealers for offline derivatives business by 50% compared to incentives for online derivatives trading to avoid any hard sell
- ✓ Our Ethics Committee has majority of independent members whose approval is a must for launching any sales contest/campaign to have a check on mis-selling

Governance

- ✓ 50% of the Board comprises of Independent Directors
- ✓ Board Committees comprise of Majority Independent Directors
- ✓ Audit Committee headed by Independent Director

COVID-19 Response - Protecting our people is protecting our business



Protecting our Workforce & their Families

- Adhering to global standards to manage health and hygiene
- Established flexible, remote working plans for all employees starting in mid-March 2020
- All non-essential travel cancelled
- Committed to maintaining health benefits during the pandemic and beyond
- Offering guidance resources to support mental and physical well-being
- Ongoing communication and engagement efforts



Supporting our Local Communities

- Partnering with local governments, medical institutions, charities and NGOs to provide support
- Providing monetary and in-kind contributions of medical supplies and food including:
  - Ventilators and an ambulance
  - Portable oxygen plant and cylinders to the community
  - Testing and food donations
  - Supplies to hospitals, health clinics and first responders



Maintaining Resiliency & Value

- Rapid response efforts initiated at corporate and sites
- Wide-ranging controls in place across all operations including temperature checks, RTPCR tests, social distancing, extensive cleaning and established isolation areas on-site in the event of positive tests
- Focused on supply chain resiliency
- Managing costs and financial liquidity
- Maximizing cash flow while preserving large resources & asset values for the future

Corporate Social Responsibility



SOME OF OUR COVID RELIEF INITIATIVES

1. **T**hermal screening facility and automatic ticket verification system at Ernakulam South Railway station
2. Distribution of food to migrant labourers during lockdown
3. Medicine for covid patients at PVS hospital
4. Infracture for fighting the pandemic at Moovattupuzha Super speciality hospital
5. Infrastructure for firstline covid treatment centre at Paingottoor



EDUCATION

- We have procured tablets and smart phones for poor students for facilitating online classes during lockdown.
- We provide education support to underprivileged children at Rajagiri outreach.
- Provide education support to poor students pursuing civil service exam.



CREATING LIVELIHOOD

- Support for enriching differently enabled children by Centre for Empowerment
- Healthcare- SPARSH – Community health project – Funding critical illness treatments for poor people



WOMEN EMPOWERMENT

- Livelihood enhancement project for visually impaired women
- We supported blind women at Vocational Training Centre, Pothanikkad

COVID-19 CSR Initiatives



Covid Relief Project - Installed Central Gas Manifold System and Oxygen Pipelines in four Government Hospitals in Kerala at Kanjirappilly, Ramamangalam, Pariyaram and Nedungolam.

Invasive and Non-Invasive Ventilators for Covid ICU at Indira Gandhi Hospital, Ernakulam, Kerala

Ventilator for Covid ICU at Amala Cancer Hospital, Thrissur, Kerala



COVID-19 CSR Initiatives



In May 2021, Geojit teamed up with Aster Medcity and set up a 100-Oxygen bed COVID Field Hospital, at Ambalamugal in Kerala, to address the growing needs of COVID care facilities.

In June 2021, Geojit supported A P Varkey Mission Hospital at Arakkunnam in setting up an exclusive Covid-19 IP block. This COVID care facility included medical equipment such as ventilators, ICU beds, X-ray machines etc.



Thank You

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