

15.07.2025

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 FY26 - 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 – Q1FY26 is enclosed herewith.

Thanking you,  
For Geojit Financial Services Limited



**Liju K Johnson**  
**Company Secretary**







**GEOJIT**  
PEOPLE YOU PROSPER WITH



## INVESTOR PRESENTATION - 15<sup>th</sup> July 2025



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

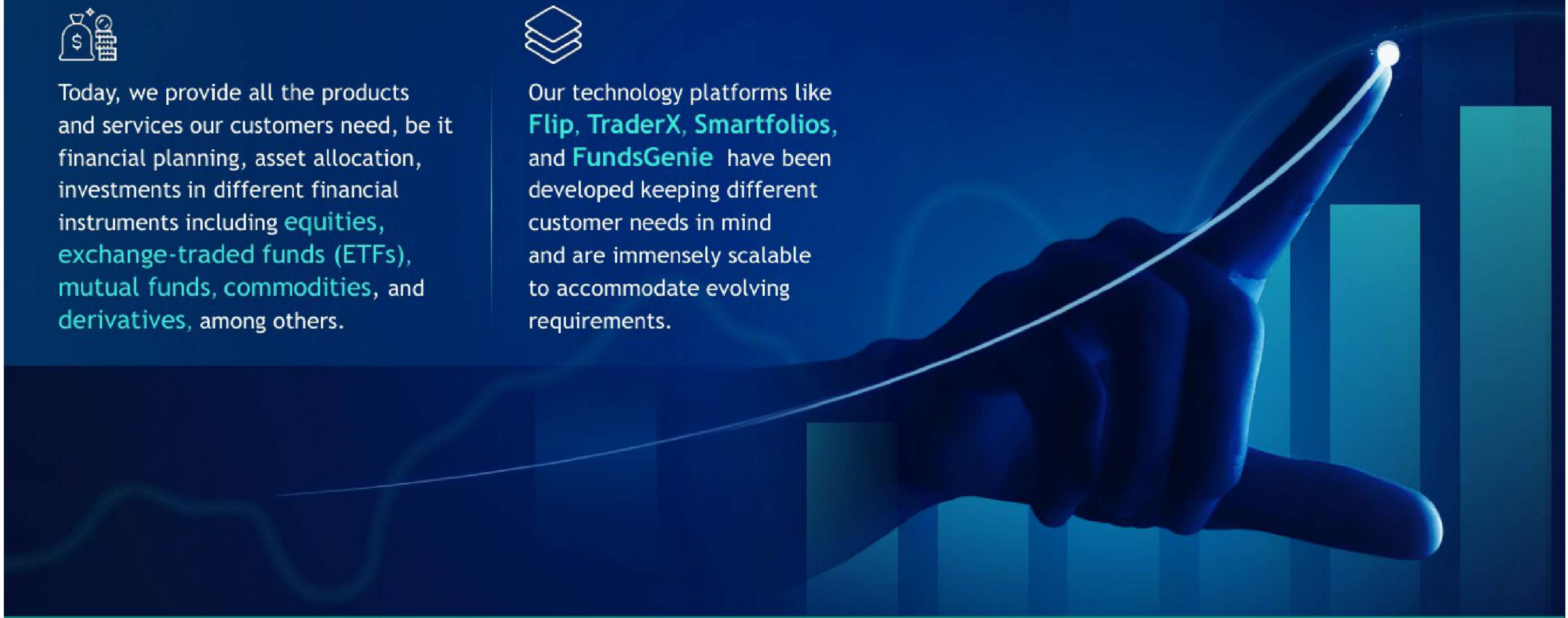
It was laid down in **1987** and continues to be as valid as ever.



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.







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



Promoters: BNP Paribas, C. J. George - Founder, Chairman and Managing Director of Geojit, and KSIDC\*.



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



Customer Assets of ₹ 1,11,252 crore.



Multi channel client support points:  
Wide network of 508 offices, online, customer care and WhatsApp channel.



Over 15.51 lakh customers.

*The figures above are as on 30th June 2025. Currency: INR  
\*Kerala State Industrial Development Corporation*



# Landmark events

1<sup>ST</sup> TO LAUNCH



Internet and mobile trading



Depository transactions through the internet



Integrated trading system for both cash and derivative segments



Commodity trading in Bullions, Energy, Base Metals and Agri Products





# 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**

Launched 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

**2019**

Launched Smartfolios- curated baskets of stocks

**2024**

Established Geojit's Private Wealth Services division  
The company sets up a subsidiary - Geojit Investments Limited

**2023**

Launched digital Loan Against Mutual Funds by Geojit Credits  
Established Geojit IFSC at GIFT city for global investments  
Launched advanced mobile trading platform- FLIP

**2022**

Launched digital Loan Against Shares by Geojit Credits

**2020**

Established Geojit's financial planning division- STEPS





# 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, Bajaj Allianz Life

Health Insurance: Manipal Cigna, Star Health, Niva Bupa, Care Health

General Insurance: Bajaj Allianz, ICICI Lombard, Go Digit, HDFC Ergo



## 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, TraderX, Smartfolios

Margin Trading Funding

Depository Services



# Our Products and Services



## INVEST

- Equity
- Mutual Fund
- Currency
- Commodities
- Alternative Investments Funds
- IPO
- Gold ETF



## PROTECTION

- General Insurance
- Health Insurance
- Life Insurance



## LOANS

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



## MANAGE WEALTH

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





# 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 to 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 five unique portfolios

Advantage  
Portfolio

Freedom  
Portfolio

Dakshin  
Portfolio

Ethical  
Portfolio

Beacon  
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.



# Alternate Investment Fund

GEOJIT  
YIELD  
Plus



**GEOJIT YIELD PLUS**, a sophisticated alternative investment solution designed for discerning investors seeking consistent, risk-adjusted absolute returns, regardless of market direction.

Structured as a **Category III Alternative Investment Fund (AIF)**, regulated by SEBI, Geojit Yield Plus enables advanced strategies such as long/short equity positions, offering a compelling opportunity to enhance portfolio resilience and performance.

## Strategy and Proposition

- **Market-Agnostic Approach:** The fund invests in equity derivatives using advanced statistical, quantitative, and technical analysis to identify opportunities.
- **All-Weather Product:** Strategies are built to deliver consistent performance across varying market conditions, with low correlation to traditional asset classes.
- **Diverse & Uncorrelated Strategies:** The fund uses a broad spectrum of uncorrelated strategies, creating a natural hedge within the portfolio and systematically balancing exposures to minimize volatility and drawdowns.
- **Low Risk, Low Volatility:** The fund focuses on maintaining a low risk profile and low standard deviation, with managed risks and flexibility to adjust exposures as market conditions evolve.
- **Tax & Expense Efficiency:** The fund is structured to deliver tax-efficient and cost-effective returns, targeting approximately 150 - 200 basis points above the risk-free rate.



# Geojit Private Wealth

Wealth solutions tailored with precision and care.

Expertise you can count on.

- **Prudent Risk Management** Careful and thoughtful approach taken to identify, assess, mitigate, and monitor risks in a manner that aligns with clients' objectives.
- **Dynamic Portfolio Management** Proactive measures to continuously assess client specific investment models to capitalise on emerging opportunities or mitigate potential threats.
- **Tax Consciousness** Strategic tax planning to minimise tax liabilities.
- **Data-Driven Decisions** Harnessing vast amounts of financial information, market insights, and client demographics to make informed decisions while adopting a personalised approach.

## Who we serve



Ultra-High Net Worth Individuals



High Net Worth/  
Affluent Individuals



Family Offices



Startup Founders





# Geojit's B2B Partnerships

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

## 3-in-1 tie up



(only NRE accounts)



## NRI Repatriable (NRE) PIS



YOUR PERFECT BANKING PARTNER



We understand your world





# 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

3-in-1 integrated account comprises of

Bank Account

Demat Account

Online Trading Account with Geojit



# Our Platforms



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



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.



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.



MyGeojit is a one-stop platform for effortless investment management and account services.



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.



# 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.

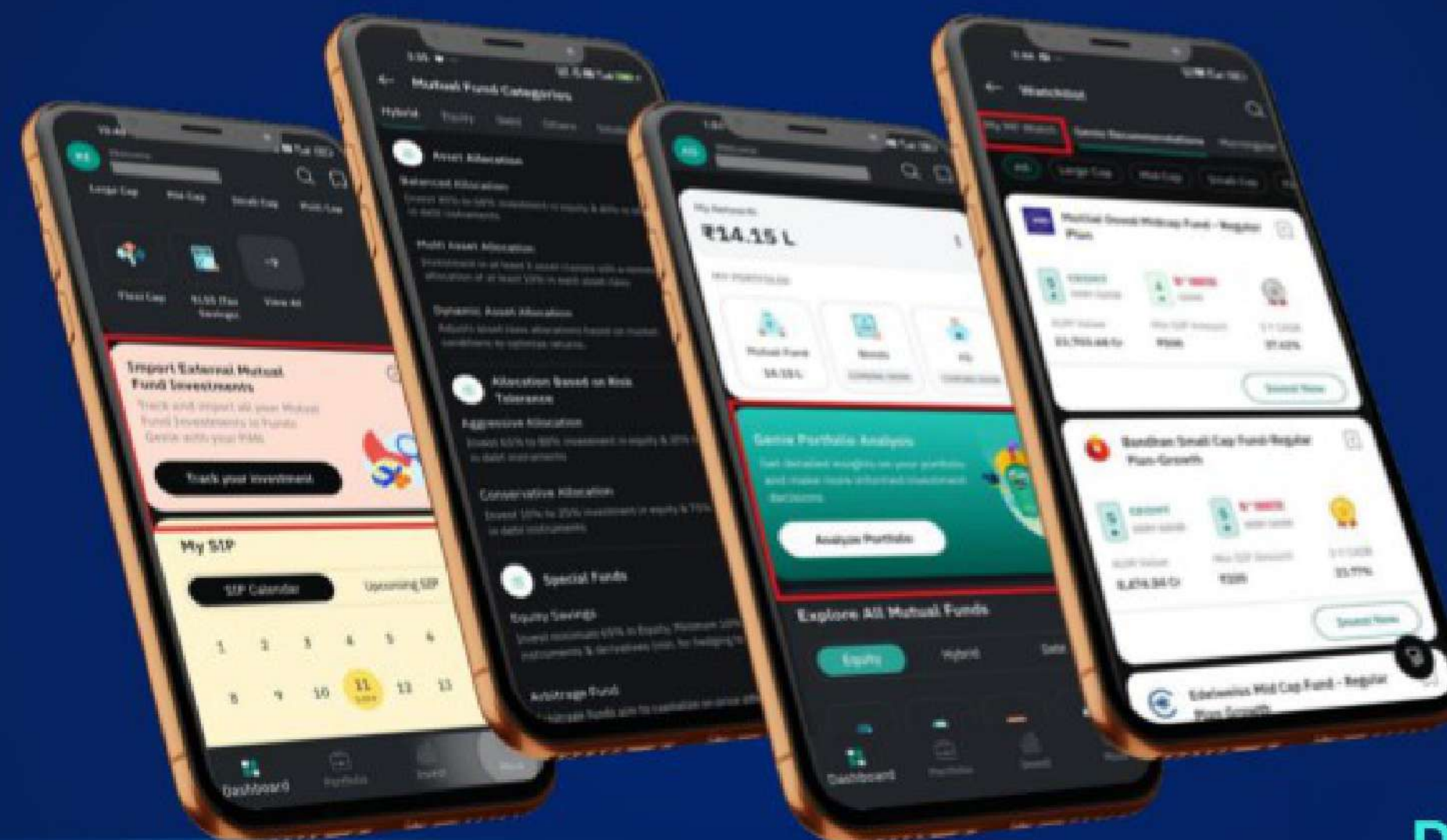






## SYNC EXTERNAL INVESTMENTS

Clients having mutual fund investments with any other broker, can import their external mutual fund investments to FundsGenie app to track and analyze all their investments in one place.



## WATCHLIST

Watchlist is a powerful tool to help clients keep track of their mutual funds' performance.

## GENIE PORTFOLIO ANALYSIS

Clients can get detailed insights of their portfolios to help them make more informed investment decisions.

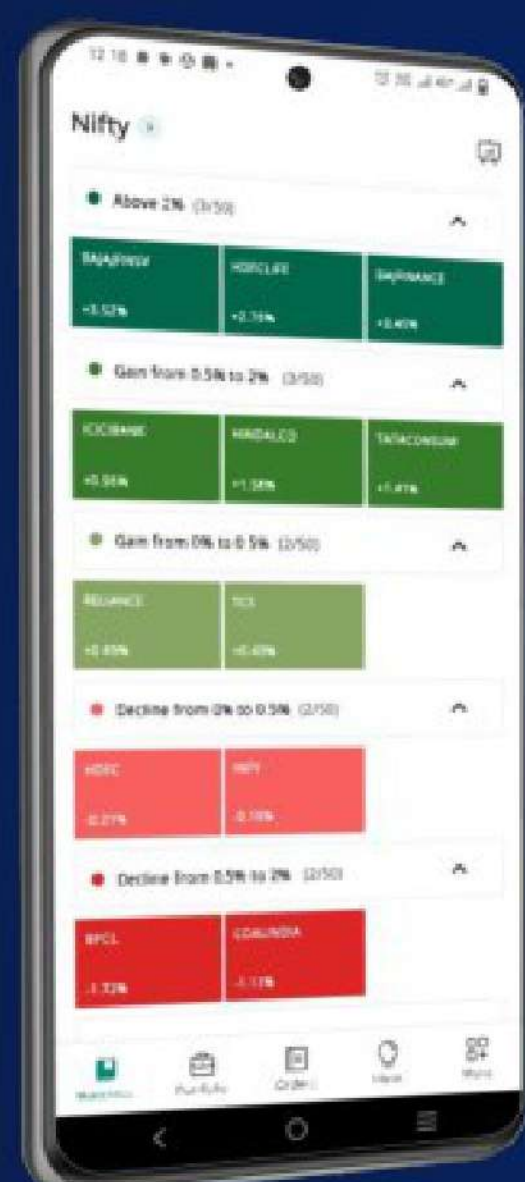
## DETAILED MUTUAL FUND SEARCH

It helps investors compare mutual funds based on performance, risk, and other key parameters.



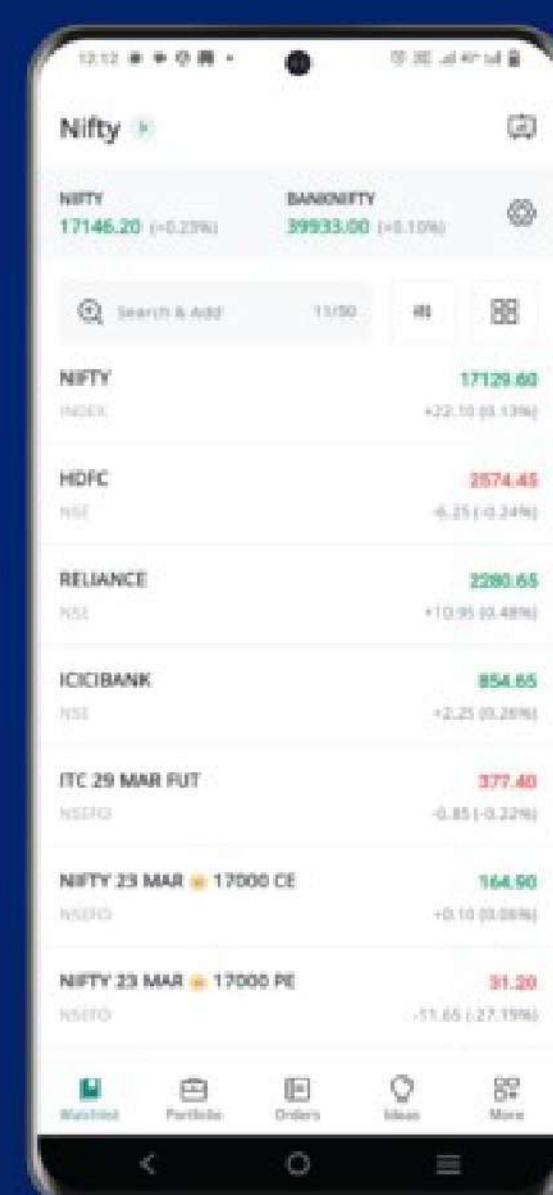
# Our Advanced Trading Platform

## HEATMAP VIEW



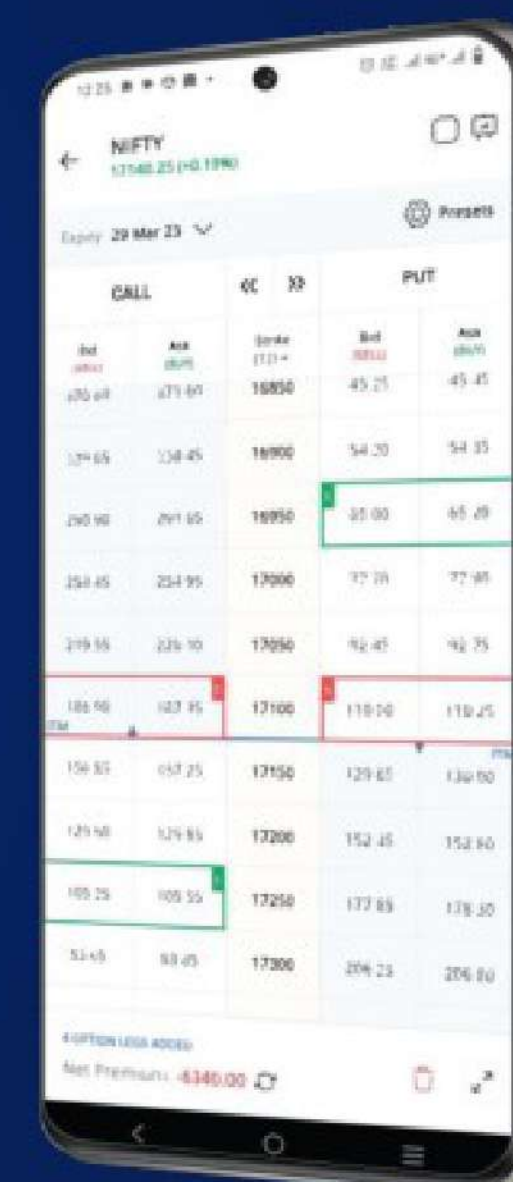
The "Heatmap View" allows for a quick visual representation of the Percentage Changes in the symbols on the list.

## WATCHLIST



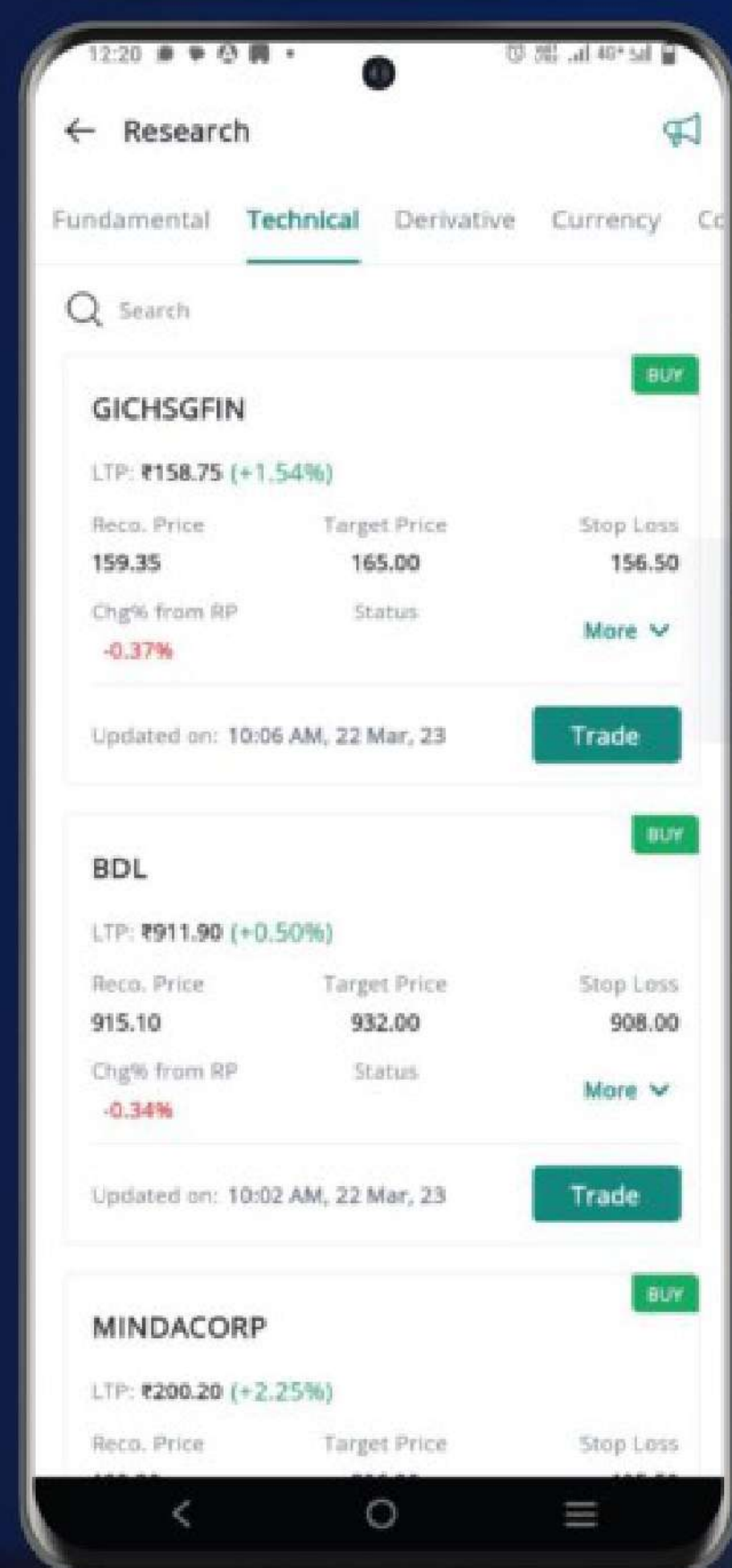
Watchlist is a useful tool for investors because it allows them to easily monitor the performance of specific securities in real-time.

## OPTIONS CHAIN



"Option Chain" lists all strike prices for a security, displaying key metrics such as price, volatility, and Greeks, helping traders make informed decisions in options trading.



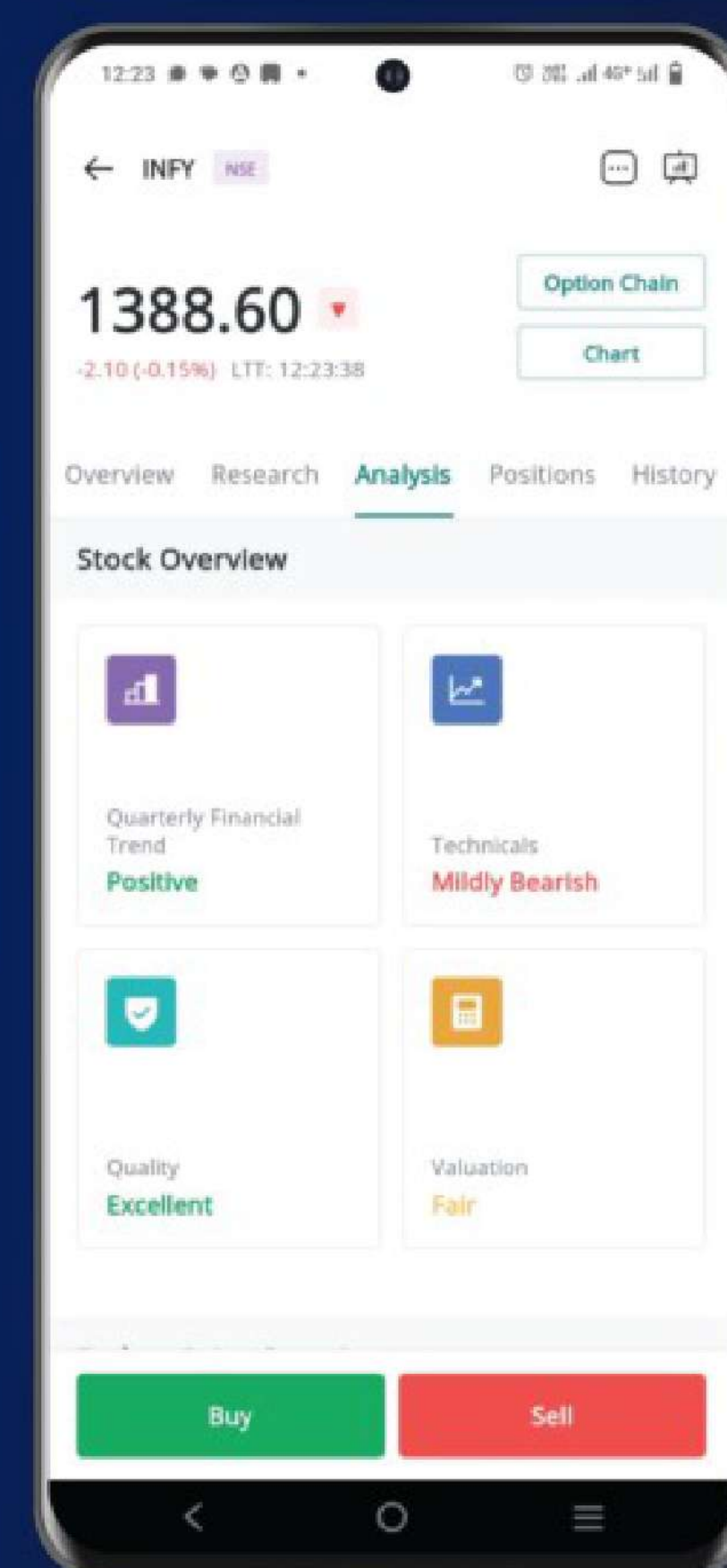


## RESEARCH

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

## ANALYSIS

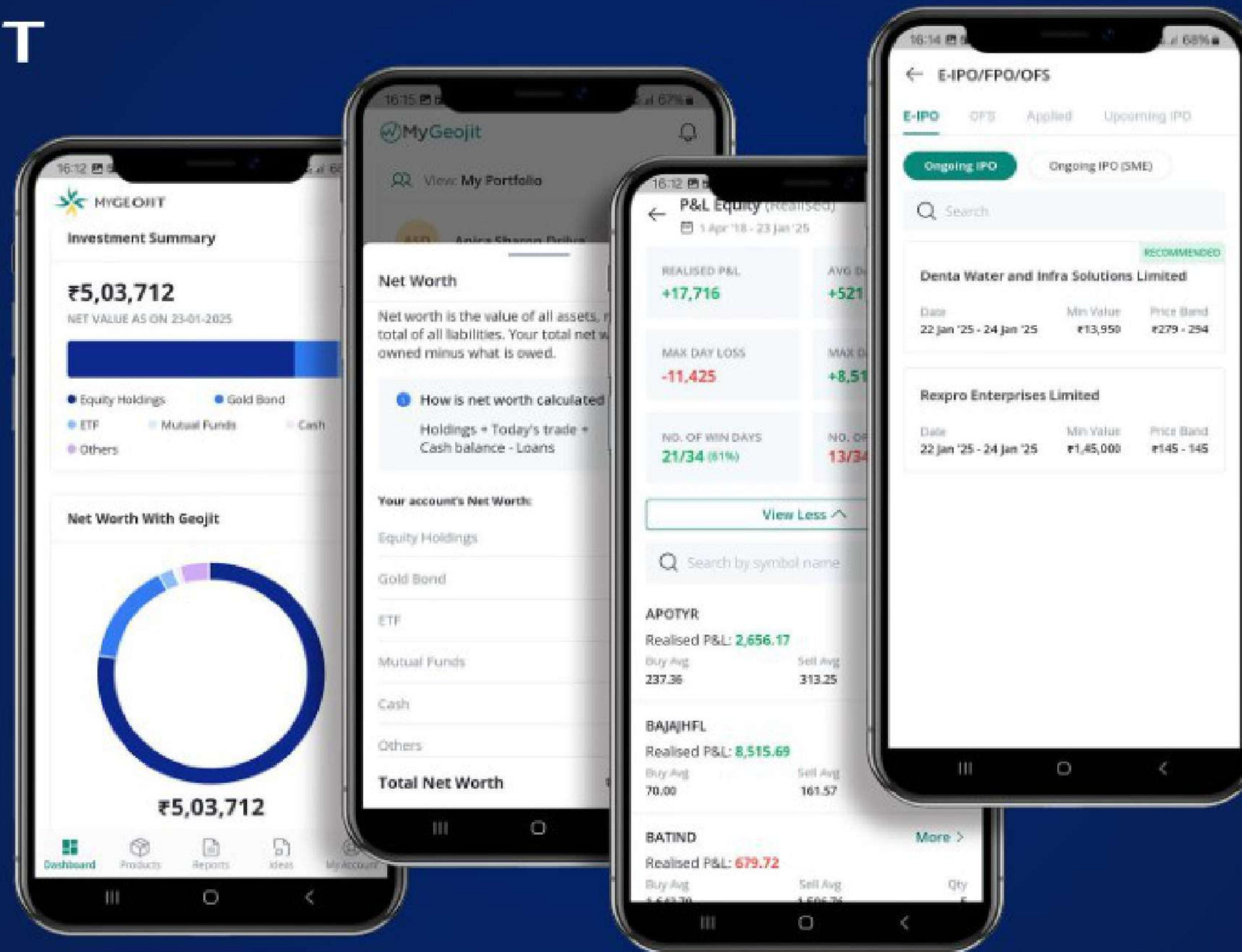
The "Analysis" tab provides a range of information to help investors understand the Technical & Fundamental aspects of the security.







# For Superior Customer Experience



360° DASHBOARD

ONLINE IPO, OFS &  
BUYBACK  
APPLICATIONS

ACCESS ESSENTIAL  
STATEMENTS

TAX P&L REQUESTS



# Geojit's National Presence



**502 offices** across India



We have presence in  
**20 States** and **3 Union Territories**



**Geojit network**

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

As on 30<sup>th</sup> June 2025  
Total offices is 508 including those in GCC countries



# 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**

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, along with Qurum Business Group (QBG)



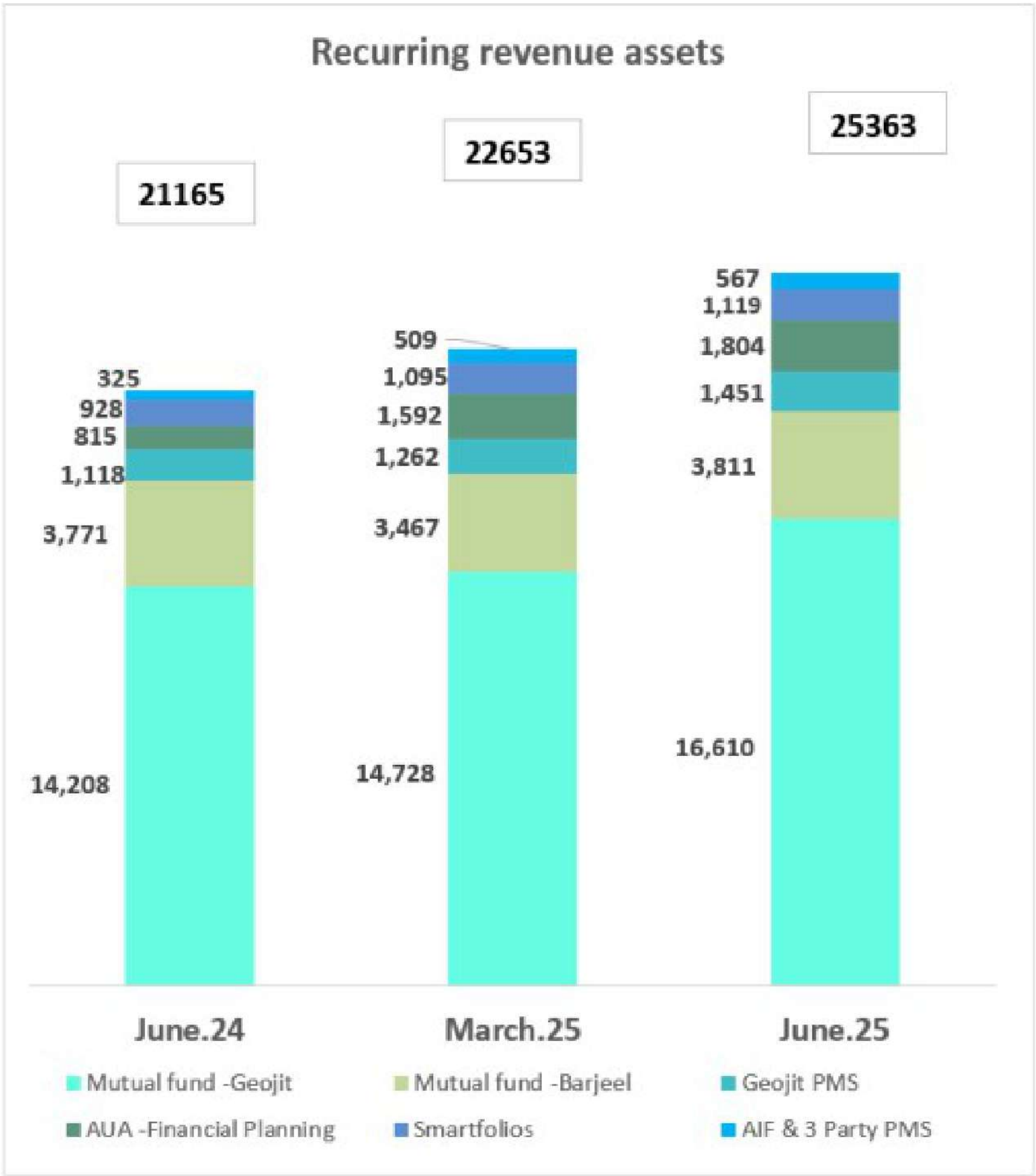
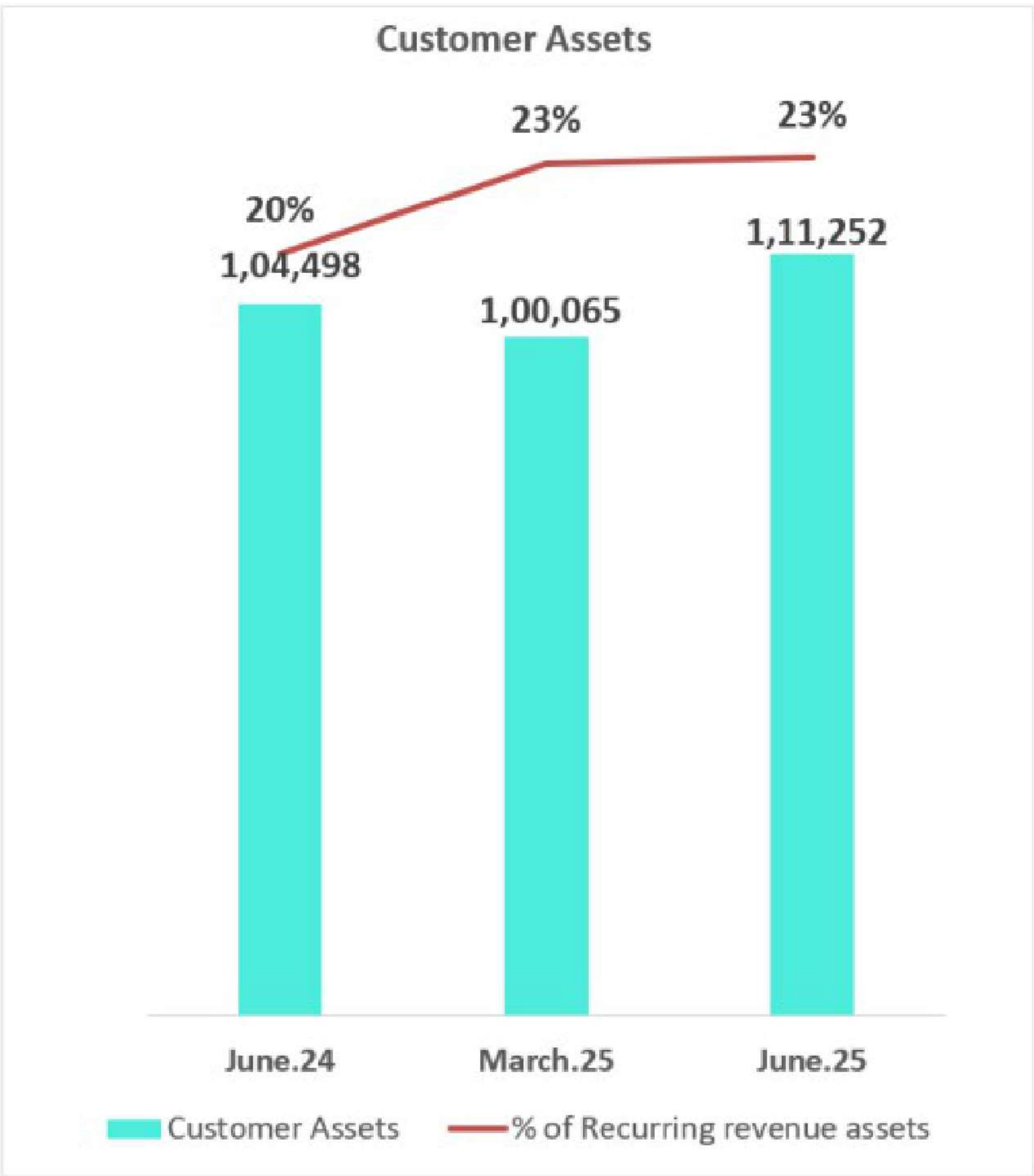
# Group Structure







( ₹ in Crores )

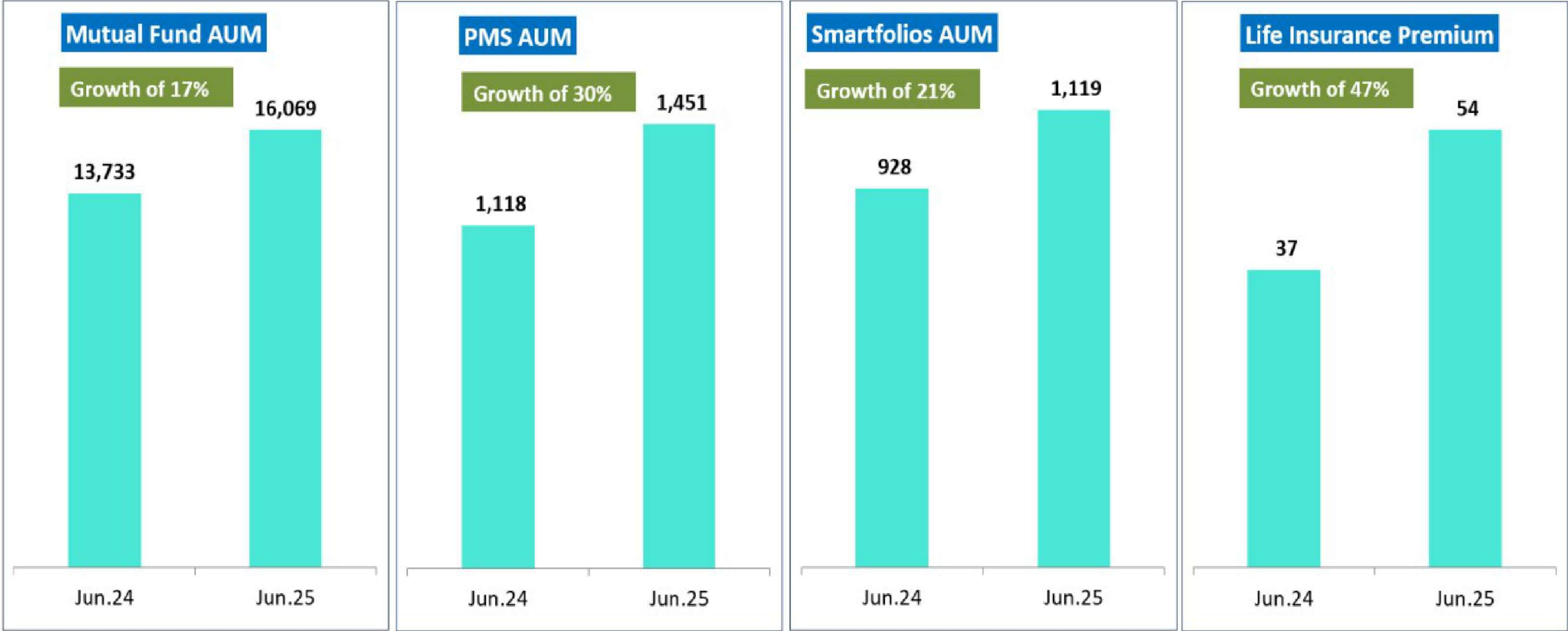


Customer assets includes Demat holding (AUH) and Recurring revenue assets (AUM) of clients in Geojit (including JVs)



# Transformation From Transaction-Based Assets to Recurring Revenue-Based Assets

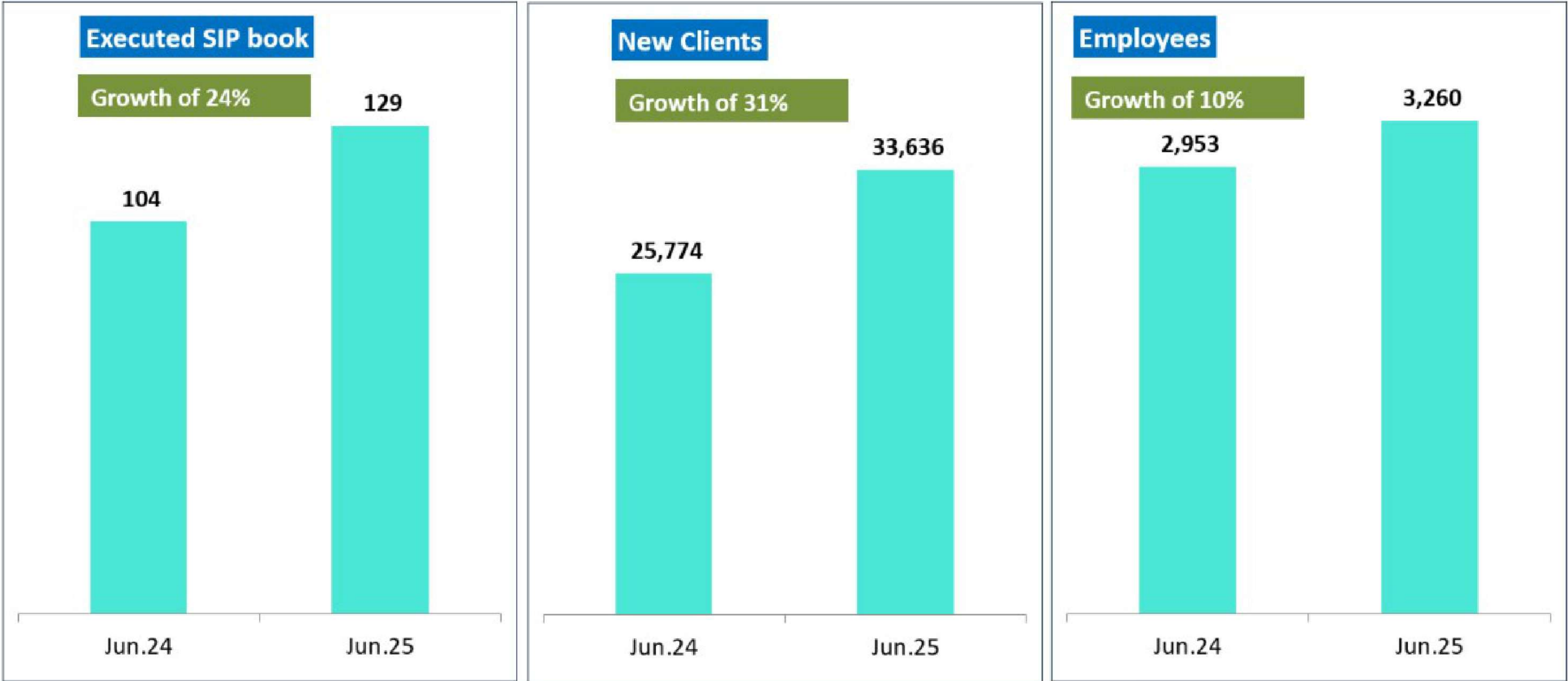
( ₹ in Crores )



Excluding MF AUM of Overseas JV



# SIP Book , New Clients and Employee count



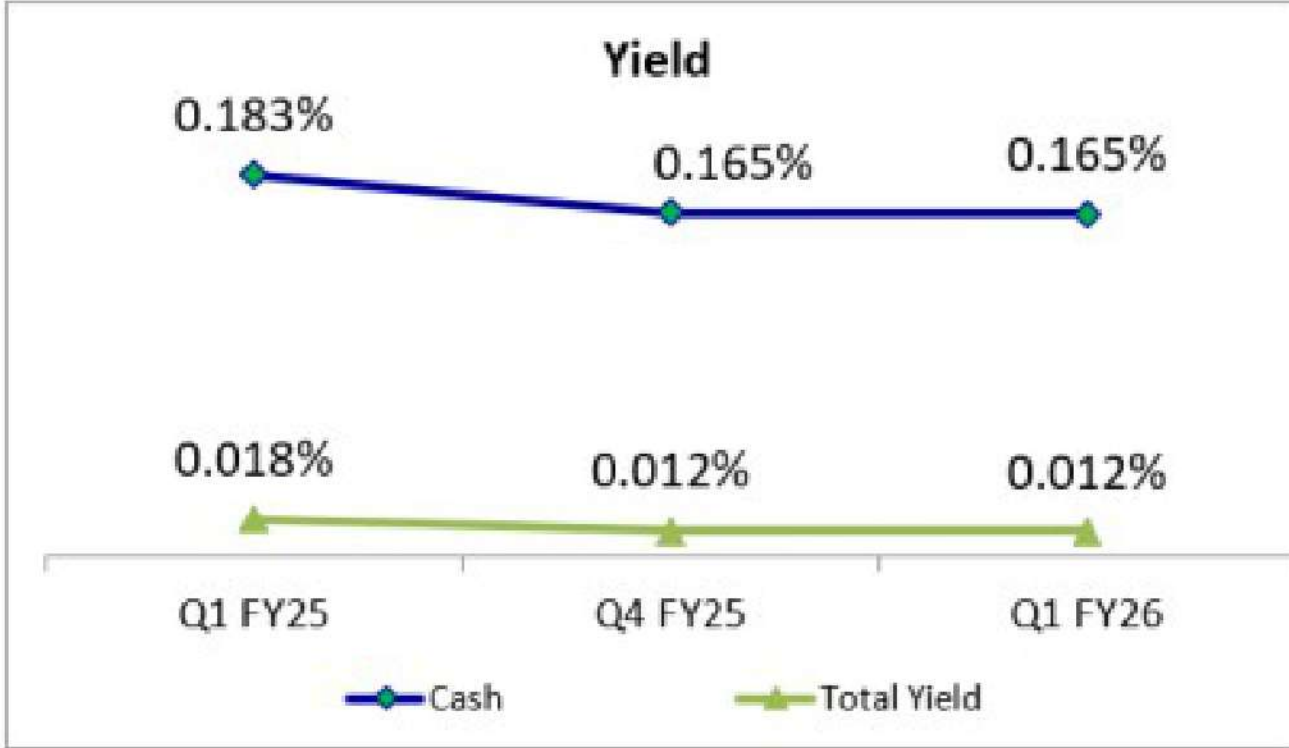
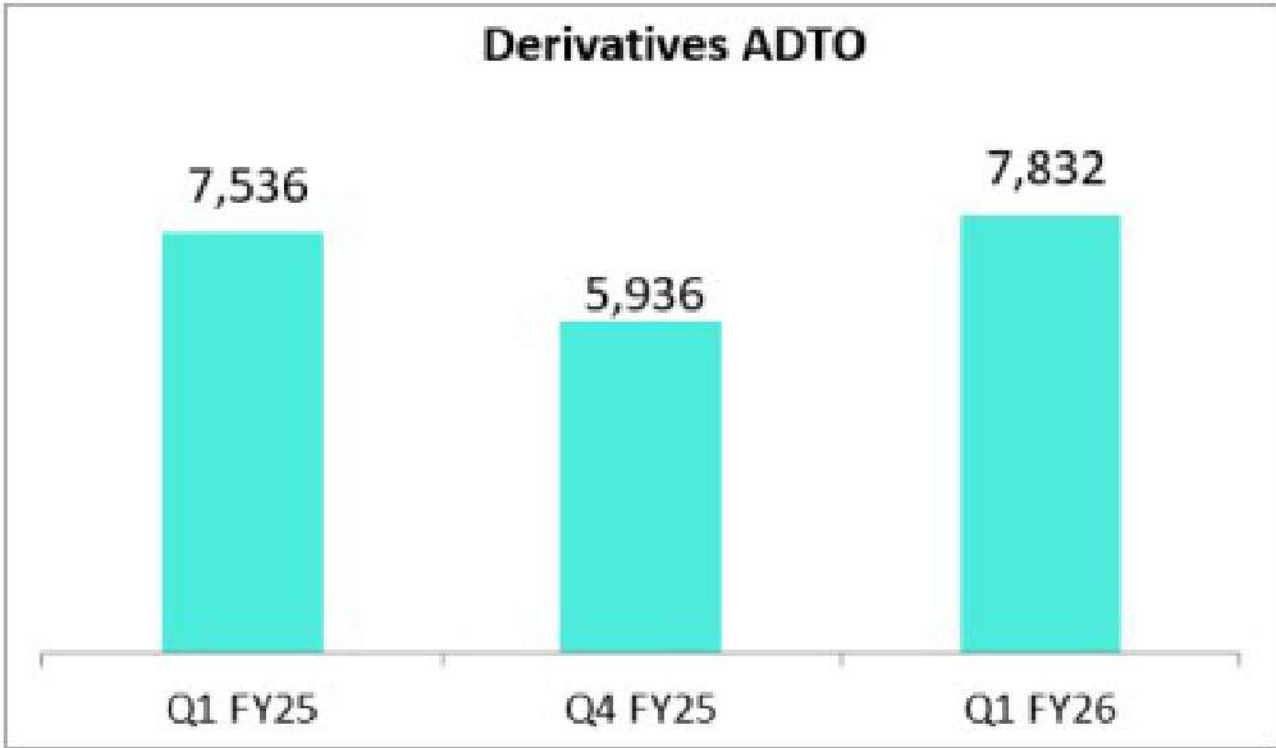
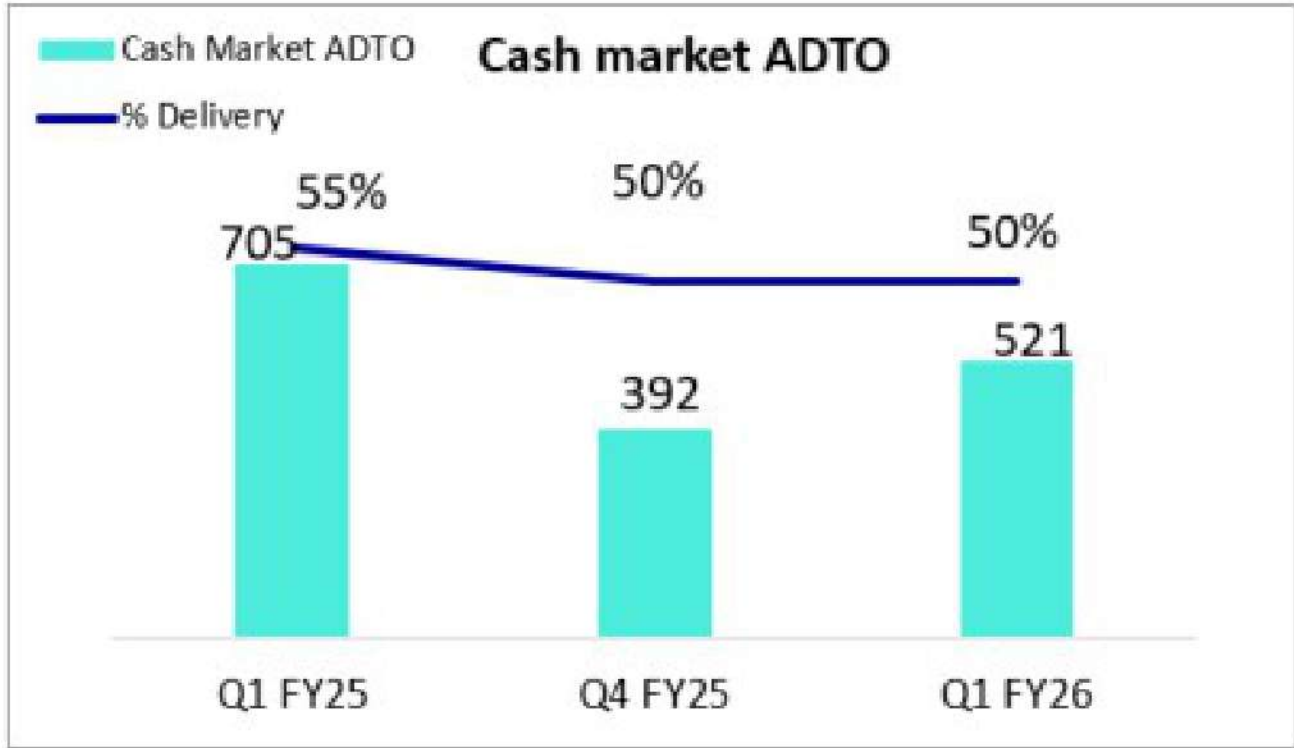
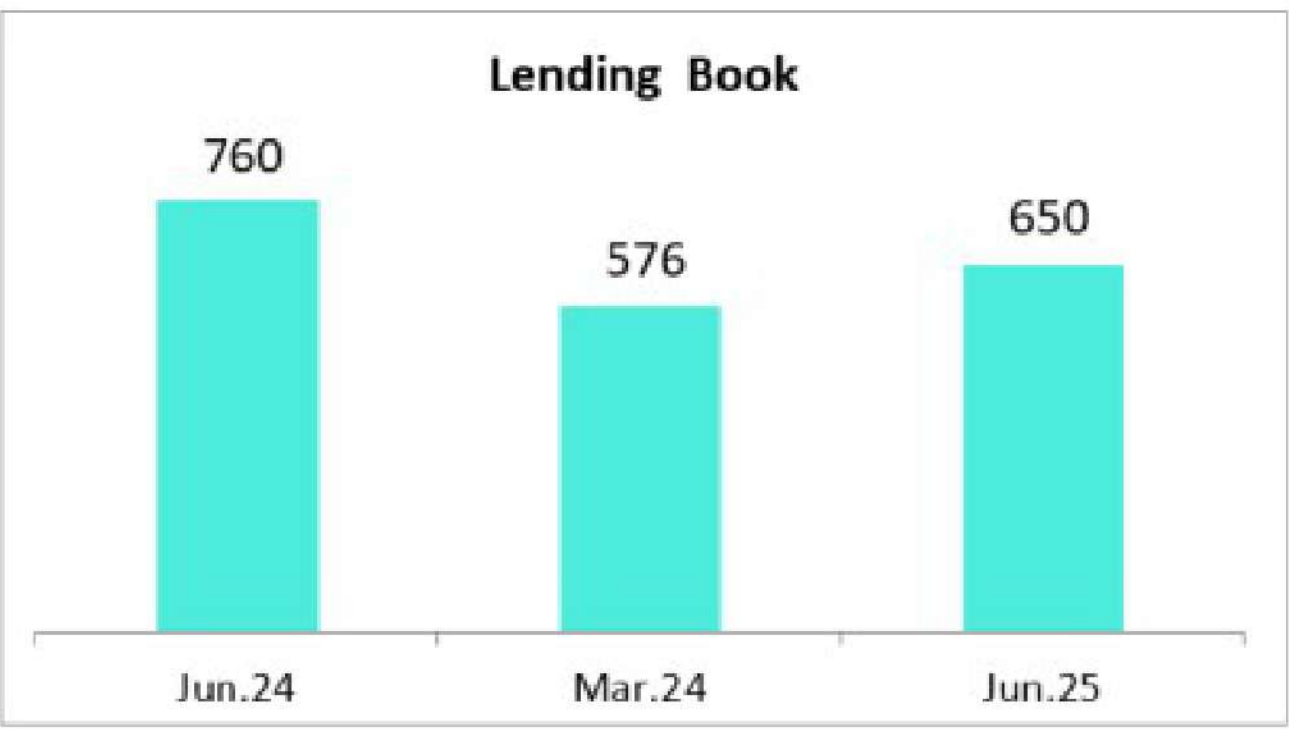
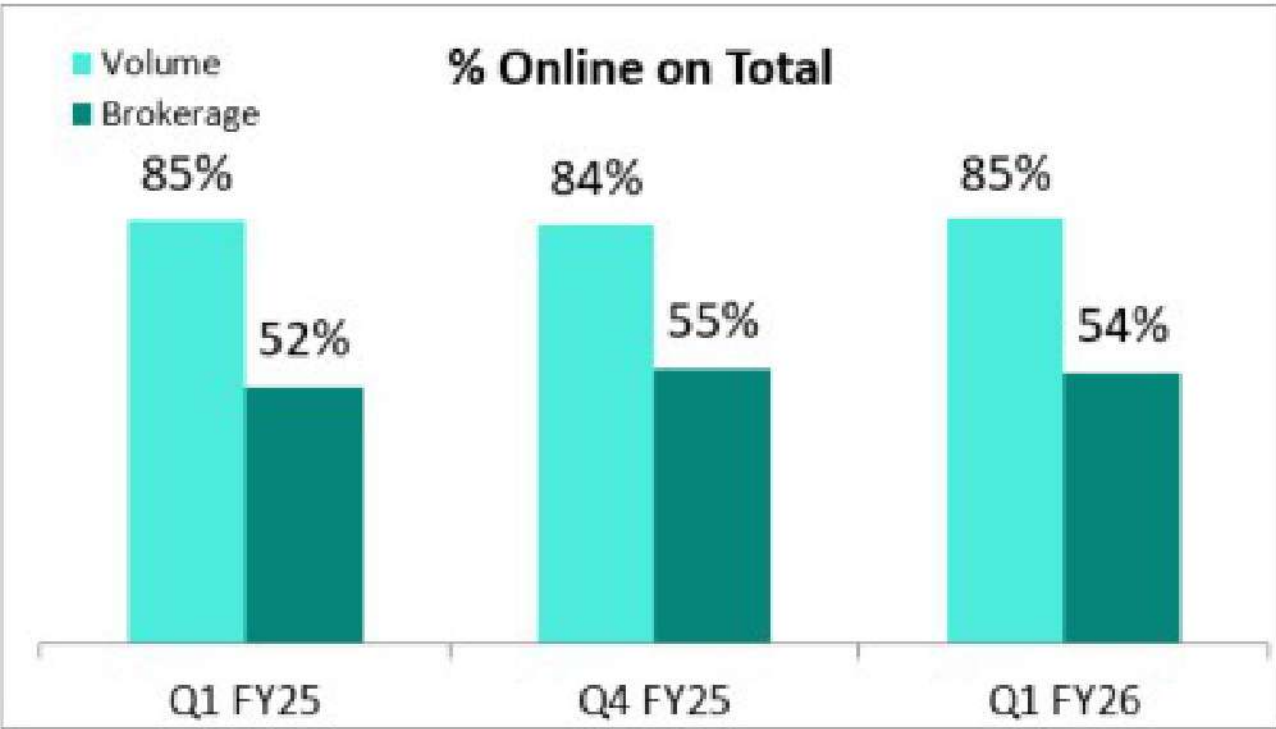
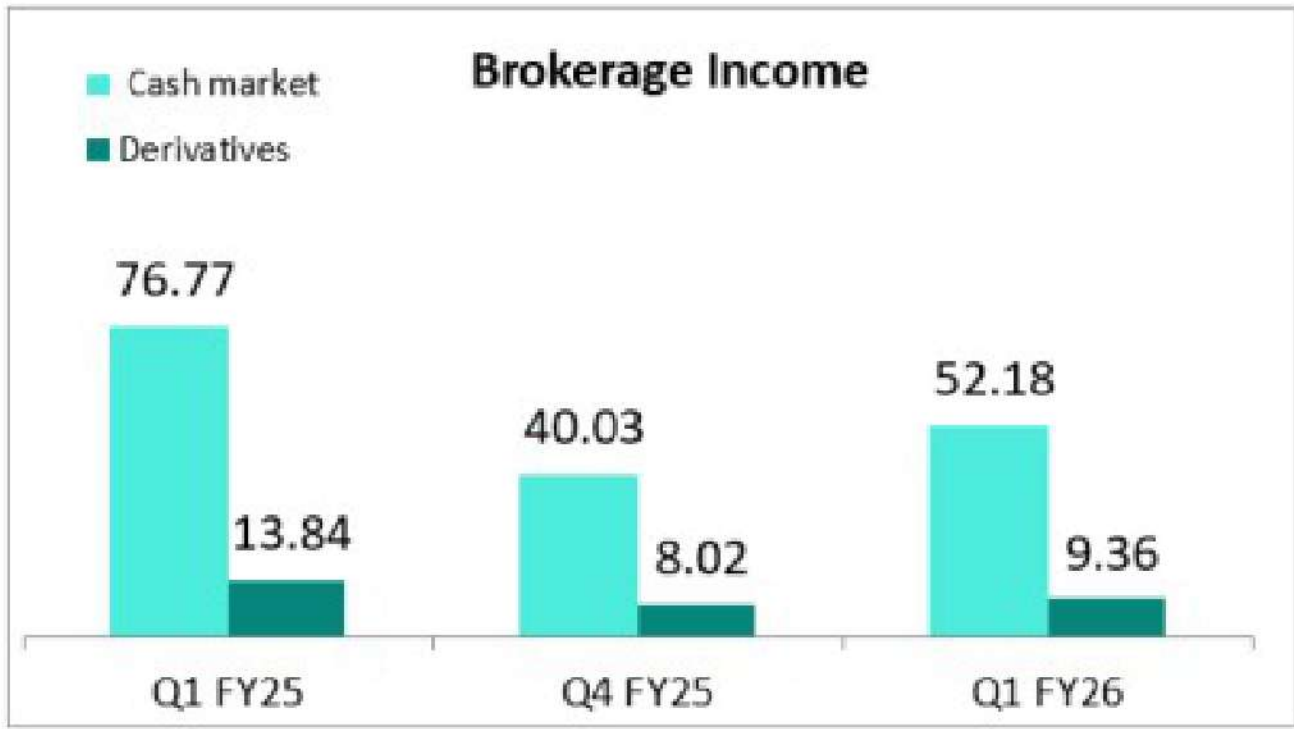
SIP Book value ₹ in Crores



# Brokerage Business



( ₹ in Crores )







MARKET  
CAPITALIZATION

**₹2403** crore



NETWORTH

**₹1272** crore



CLIENTS ADDED  
DURING Q1 FY26

**33,636**



EMPLOYEES

**3260**



Currently

over **86%**

of trading, F&O volumes are done  
via the internet (including mobile app)



Currently

over **97%**

Clients are onboarded  
online

Figures as on 30<sup>th</sup> June 2025



# Consolidated Results



( ₹ in lacs )

	Q1FY26	Q4FY25	Q1FY25	QoQ growth	YoY growth
Total Income	15,330	17,748	18,118	-14%	-15%
PBT	3,664	3,990	5,974	-8%	-39%
PAT	2,867	3,221	4,581	-11%	-37%
Total Comprehensive Income	2,849	3,155	4,574	-10%	-38%



# Consolidated Results

( ₹ in lacs )

	Q1FY26	Q4FY25	Q1FY25	QoQ growth	YoY growth
Operational income	15,315	17,670	18,107	-13%	-15%
Other income	15	78	11	-81%	29%
<b>Total Income</b>	<b>15,330</b>	<b>17,748</b>	<b>18,118</b>	<b>-14%</b>	<b>-15%</b>
Employee benefit expenses	5,884	7,264	5,616	-19%	5%
Fees and commission expenses	1,962	2,357	2,683	-17%	-27%
Depreciation, amortisation and impairment	841	804	745	5%	13%
Others	2,979	3,333	3,100	-11%	-4%
<b>Total Expenses</b>	<b>11,666</b>	<b>13,758</b>	<b>12,144</b>	<b>-15%</b>	<b>-4%</b>
<b>PBT</b>	<b>3,664</b>	<b>3,990</b>	<b>5,974</b>	<b>-8%</b>	<b>-39%</b>
PAT (Profit for the period)	2,867	3,221	4,581	-11%	-37%
Other Comprehensive Income	(18)	(66)	(7)		
<b>Total Comprehensive Income</b>	<b>2,849</b>	<b>3,155</b>	<b>4,574</b>	<b>-10%</b>	<b>-38%</b>



# Consolidated Revenue mix

( ₹ in lacs )

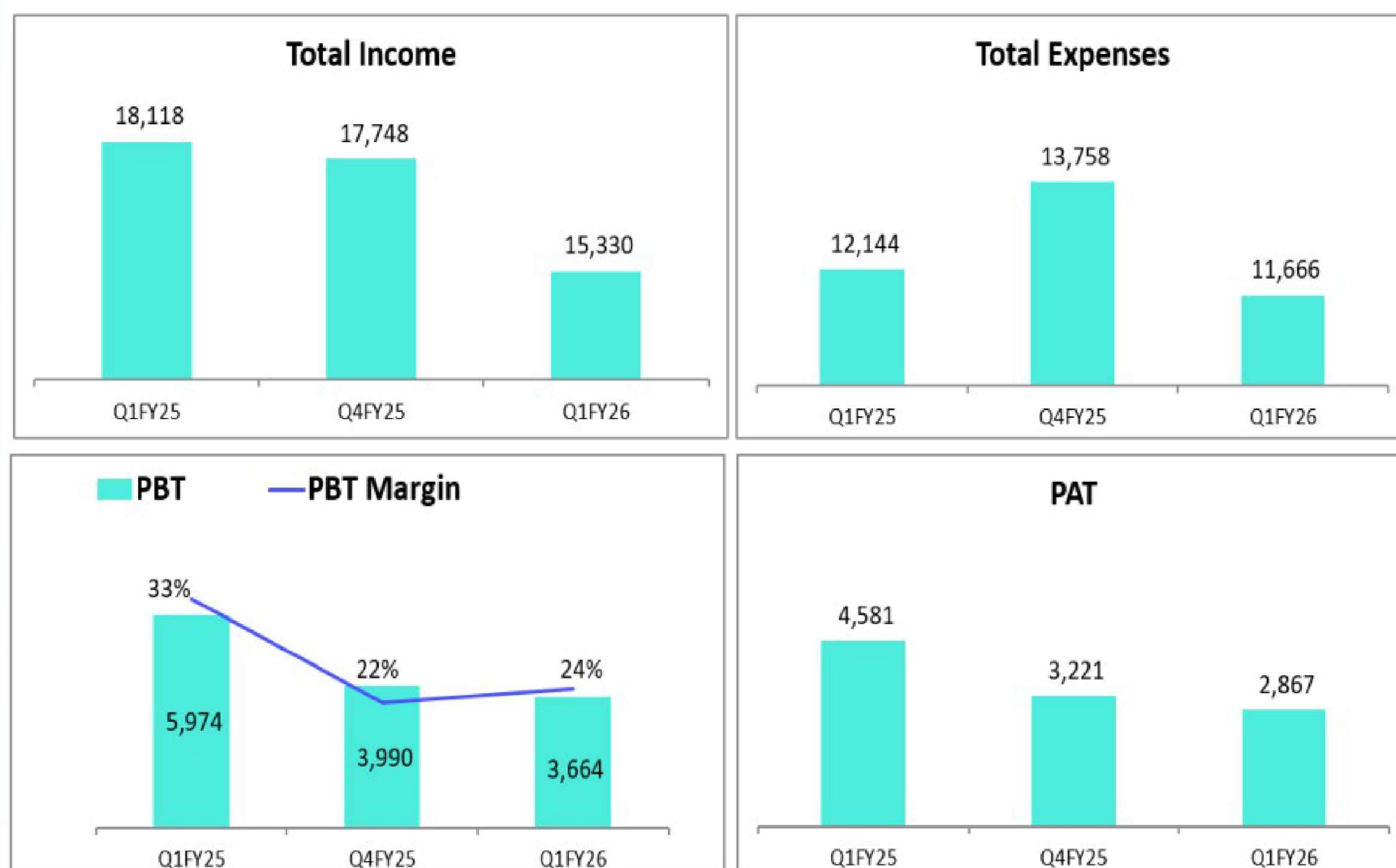
	Q1FY26	Q4FY25	Q1FY25	QoQ growth	YoY growth
Equity and Equity related	8,644	7,687	12,105	12%	-29%
Brokerage Services	6,154	4,806	9,061	28%	-32%
Depository Services	820	845	891	-3%	-8%
Interest income from Clients	1,670	2,036	2,153	-18%	-22%
Financial Products income	3,762	7,157	3,122	-47%	20%
Mutual fund distribution	2,969	2,742	2,561	8%	16%
Insurance distribution	618	3,728	522	-83%	18%
Other distribution income	175	687	39	-75%	352%
Geojit PMS Income	722	680	766	6%	-6%
Treasury Income	1,537	1,318	1,584	17%	-3%
Software Income	344	531	301	-35%	15%
Other operational income	306	297	229	3%	34%
<b>Total Operational income</b>	<b>15,315</b>	<b>17,670</b>	<b>18,107</b>	<b>-13%</b>	<b>-15%</b>
Non operational Income	15	78	11	-81%	29%
<b>Total income</b>	<b>15,330</b>	<b>17,748</b>	<b>18,118</b>	<b>-14%</b>	<b>-15%</b>

The AIF income of Geojit IFSC, which was previously included under Mutual Fund income, has now been reclassified under Other distribution Income



# Financial Trend

( ₹ in lacs )

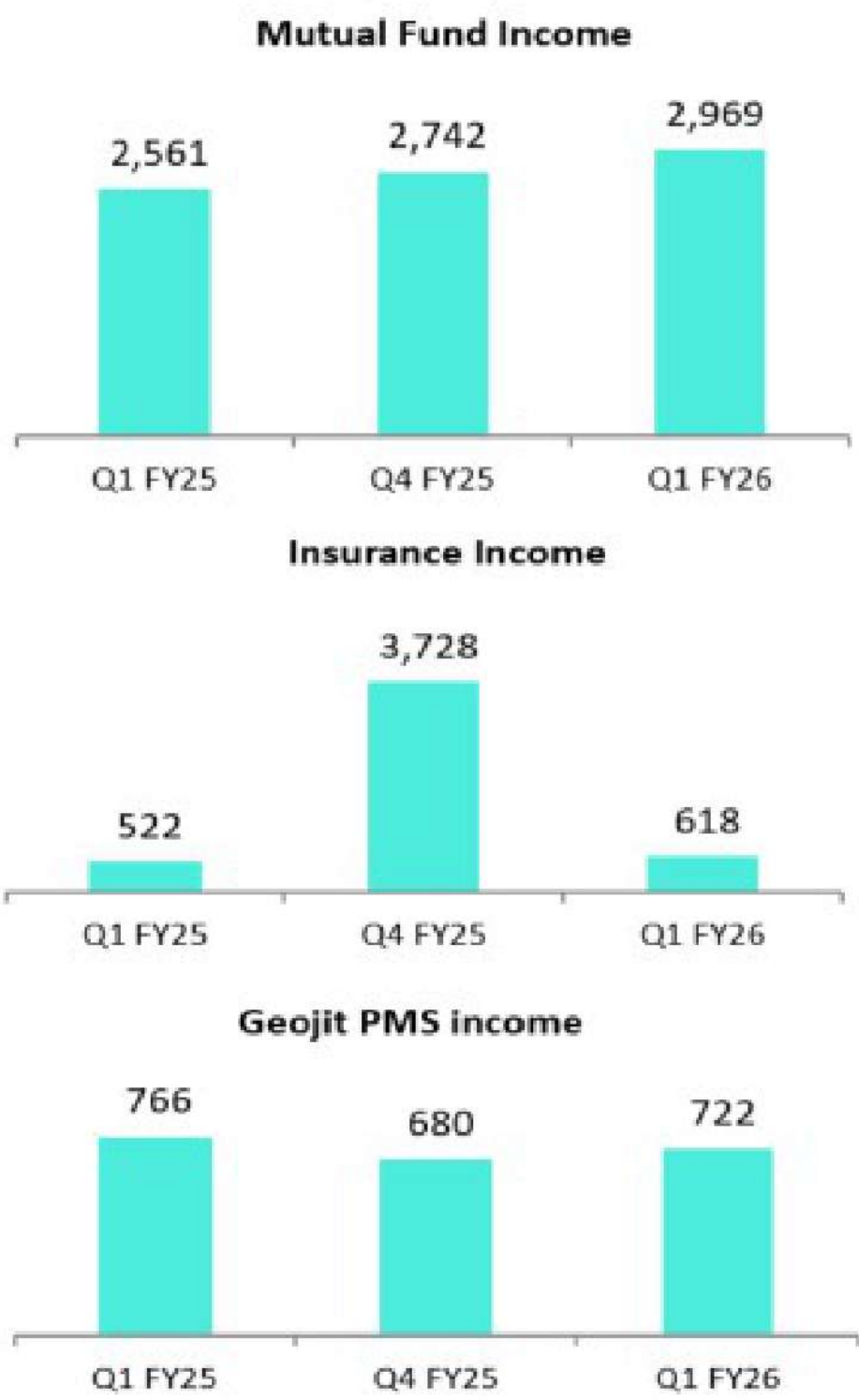
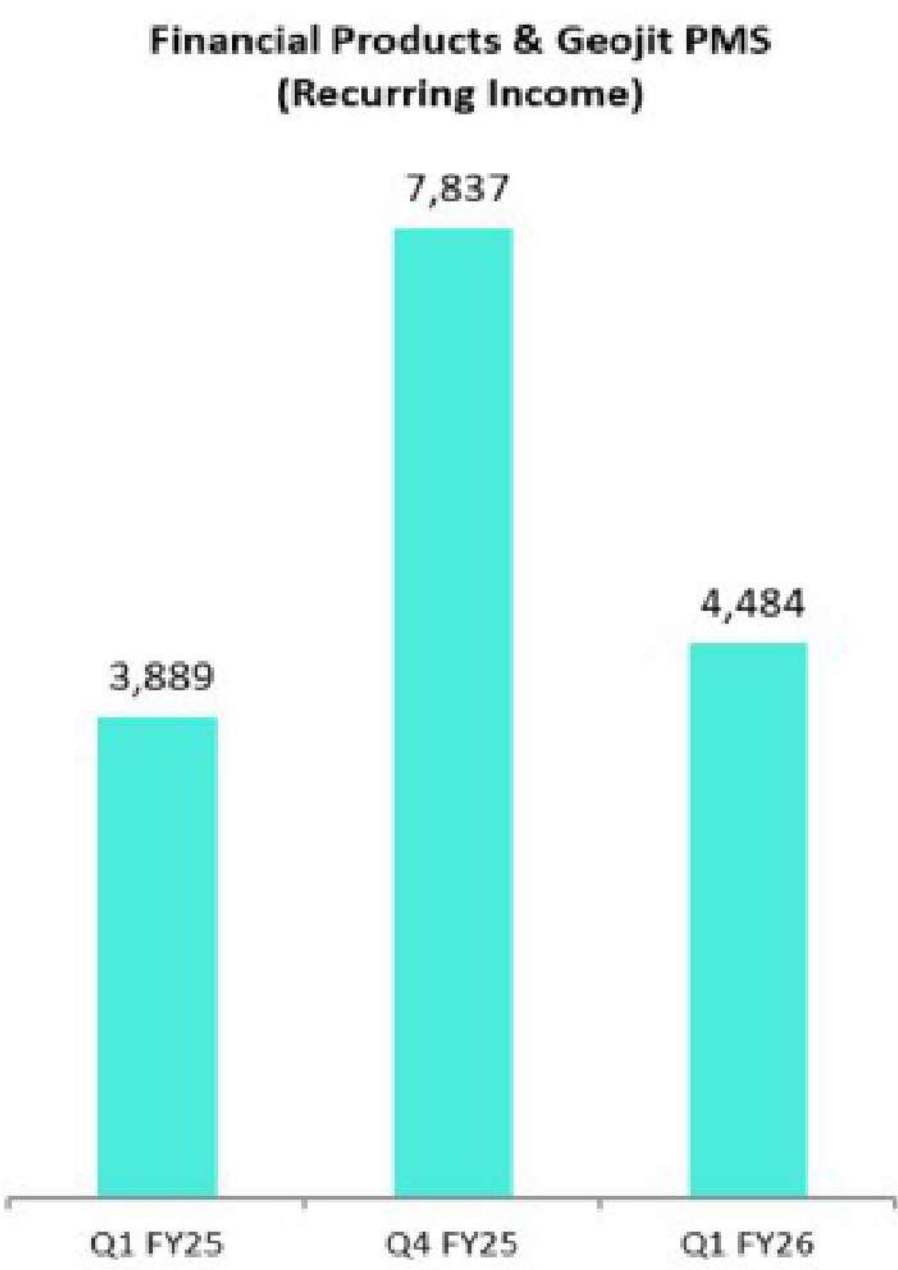
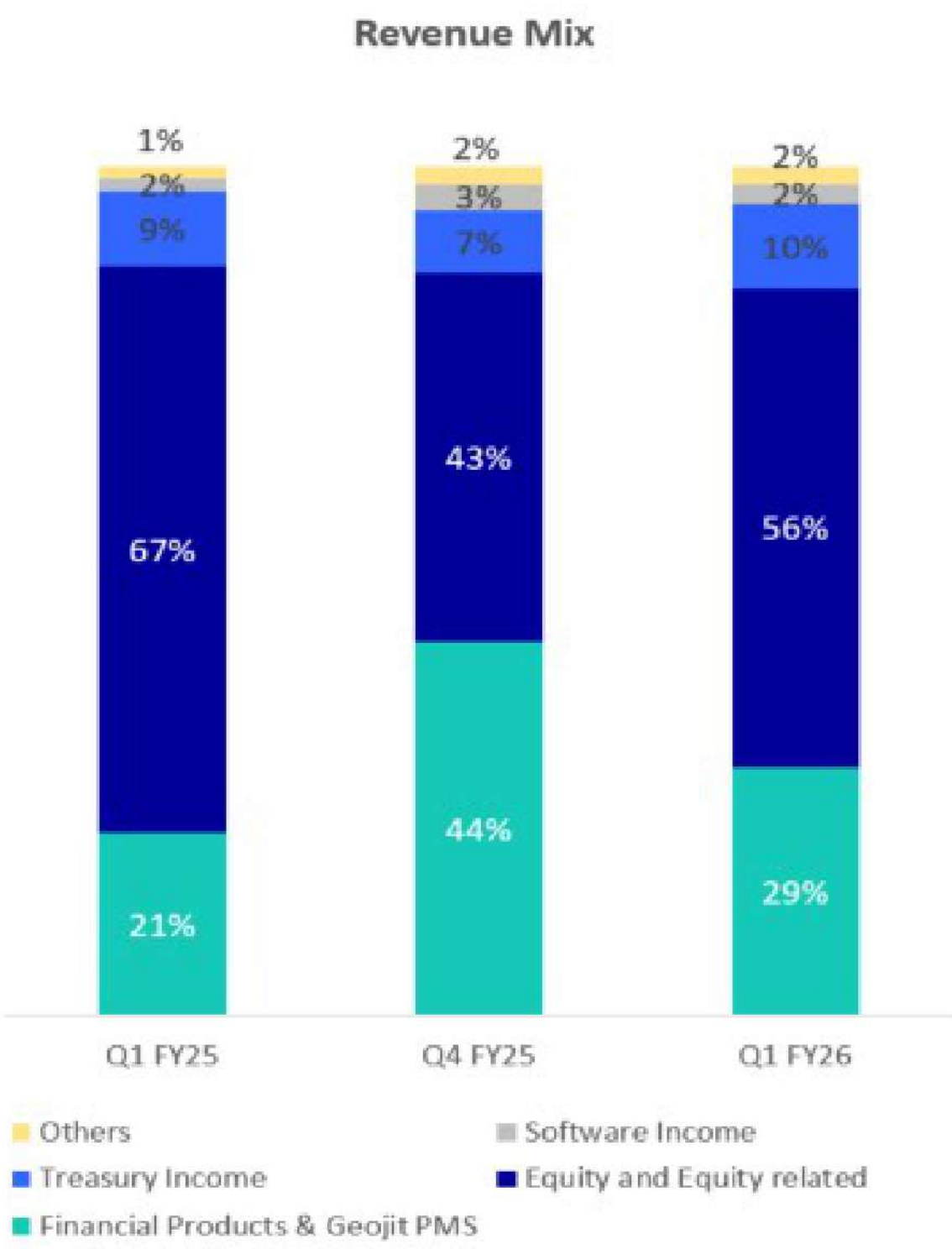


PAT includes share in profit of associate and joint ventures



# Revenue Mix

( ₹ in lacs )









# 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



## EDUCATION

Janal - digital asset creation of the modern history of Kerala



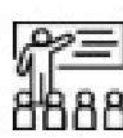
Student Police Cadet project in 10 schools in Ernakulam district



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



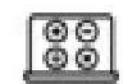
ProdiG, Financial Education for Growth - Financial Literacy Program for college students in collaboration with NISM



Toys and Playschool equipment for the playschool attached to Sri Ramakrishna Advaita Ashrama English Medium Nursery School



Providing nutritious breakfast to school students in collaboration with the Ernakulam District Administration



Established Geojit CUSAT Centre of Sustainability Studies (GCCOSS)



20 green ceramic boards to as part of renovation of the 78-year-old classrooms - Ramakrishna Mission Vivekananda College, Chennai





# Corporate Social Responsibility

## HEALTH

SPARSH- A community health project that provides medical support to those with chronic medical conditions from deprived backgrounds, who are identified by employees



Cancer Screening Project at Paingottoor and Pothanikkad panchayaths



Mental Health Intervention among women in Alappuzha District



## SOCIAL INCLUSION



UDBODH- Free dementia day care center



Rehabilitation support to the inmates of Palluruthy Relief Centre, Kochi in partnership with People's Council for Social Justice







# THANK YOU

**GEOJIT FINANCIAL SERVICES LTD.**

34/659-P, Civil Line Road, Padivattom, Kochi - 682024

**Phone: 484 2901000**

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

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 based on 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.