

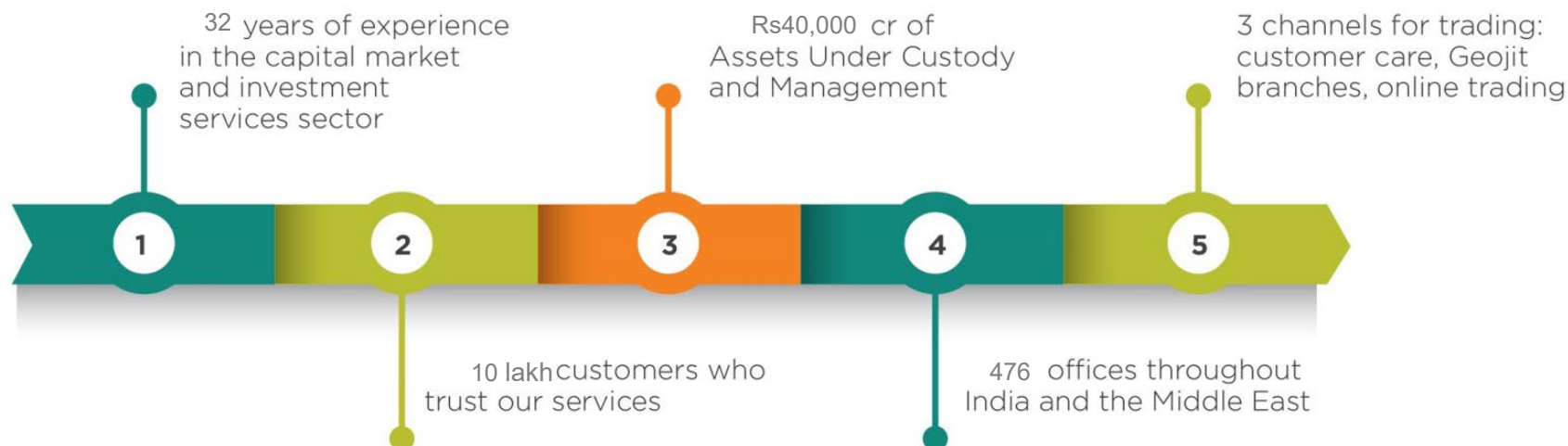
AN INSIGHT INTO GEOJIT FINANCIAL SERVICES LTD.

EARNINGS UPDATE Q1FY20



Geojit – At a glance

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

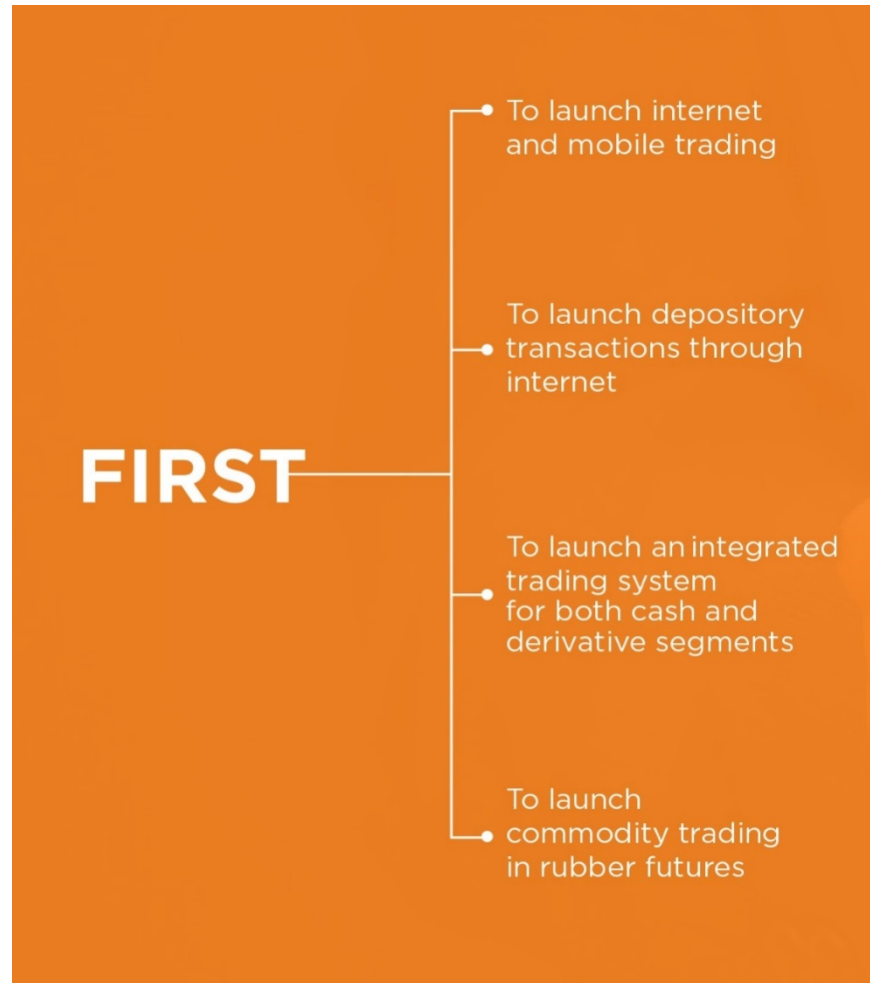


- Has retail brokerage B2B partnership with leading banks in India
- Reputed for transparent processes and brokerage structure
- Corporate governance with unblemished record of compliance and one of the lowest percentage of unresolved Customer Grievances

Please note: All figures are as on 30 June 2019. Currency: INR



Geojit – At a glance

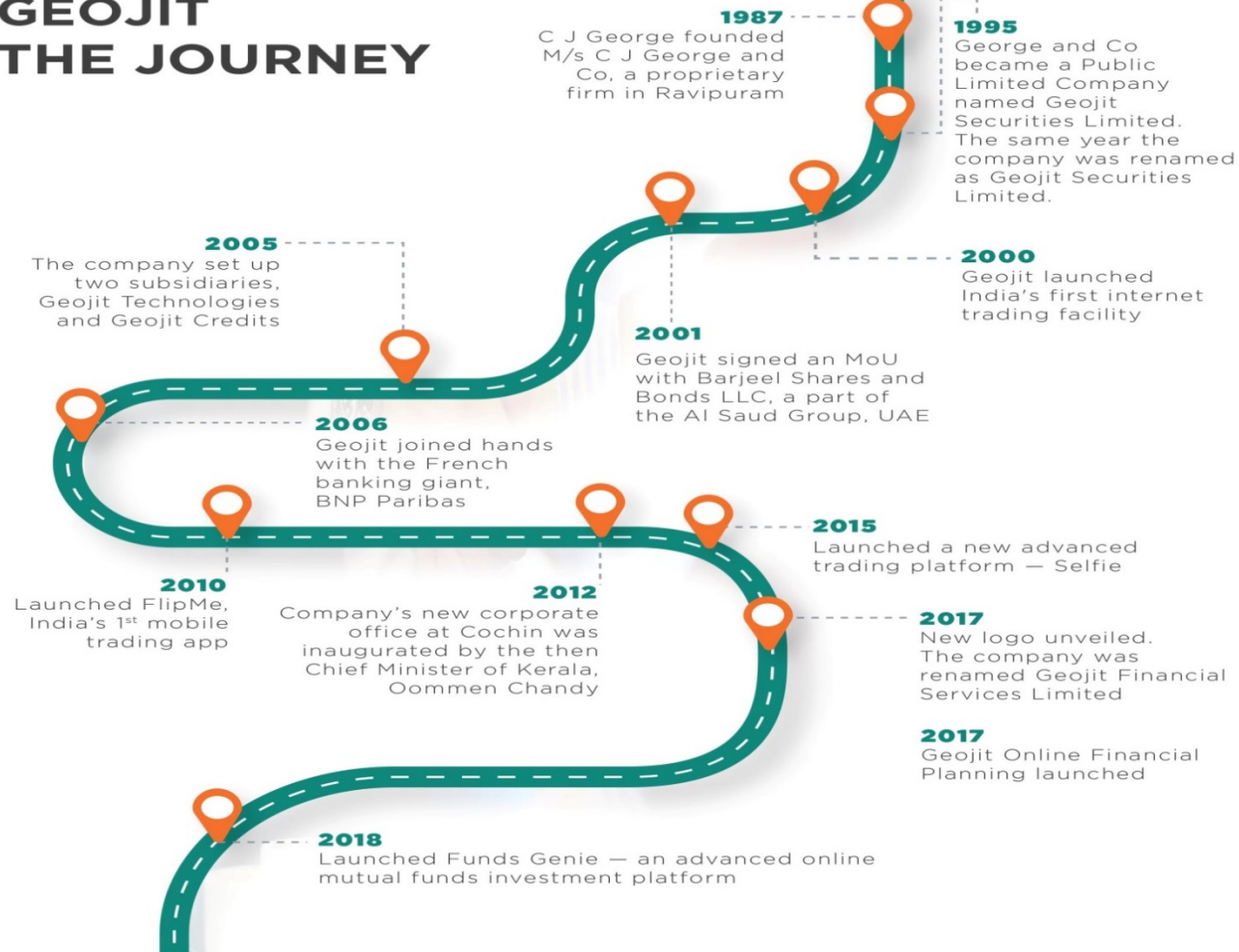


Currently over 60% of retail trading volumes are done via the internet (including mobile app)



Geojit - At a glance

GEOJIT THE JOURNEY



Leading investment service company with strong presence in India and Middle East



476 Offices



10,18,000
Customers



₹40,100 Crores
Assets under Custody & Management



₹171 Crores
SIP Book Size *



₹803 Crores
Market capitalization



2,680
Employees

* SIP Book includes 12 crores of STP
All numbers are pertaining to 30th June 2019

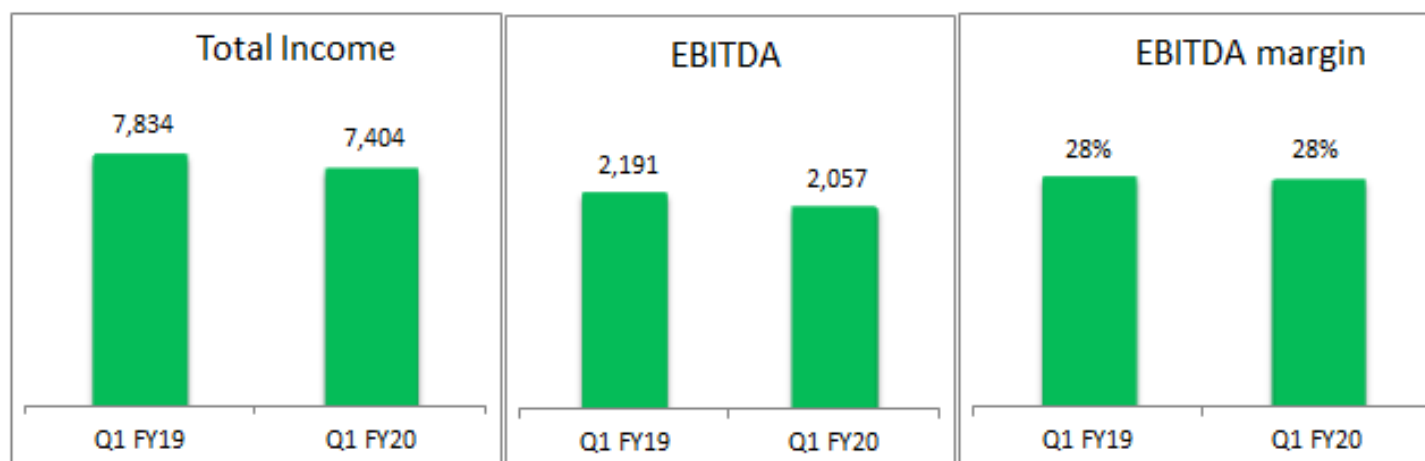


Earning Update Q1 FY2020

Consolidated result

INR in Lakhs

	Q1 FY19	Q1 FY20	Q1 FY20 Vs Q1 FY19
Operational income	7,293	6,964	-5%
Other income	541	440	-19%
Total Income	7,834	7,404	-5%
Total Expenses	5,983	5,883	-2%
EBITDA	2,191	2,057	-6%
Profit after tax (after minority interest)	1,148	309	-73%



449 lakhs of exceptional item for the quarter ended 30 June 2019 towards provision for diminution in value of investment held in a joint venture, M/s. Aloula Geojit Capital Company, Saudi Arabia. (adjusted before PAT)

Consolidated result – Product wise revenue

INR in Lakhs

	Q1 FY19	Q1 FY20	Q1 FY20 Vs Q1 FY19
Equity and Equity related	5,424	5,517	2%
Financial Product income	1,156	941	-19%
Brokerage Mutualfund	1,131	863	-24%
Brokerage Insurance	16	76	380%
Other distribution income	9	3	-70%
Software Income	329	219	-33%
Others	384	286	-26%
Total Operational income	7,293	6,964	-5%
Other non operational Income	541	440	-19%
Total income	7,834	7,404	-5%



In Q1 FY19 the upfront income including B30 commission was 347 lakhs (after tax) which has come down to 60 lakhs in the current quarter. This is due to the implementation of full trail model of commission from October.18 onwards

Consolidated result- in detail

INR in Lakhs

Particulars	For the quarter ended	
	30 June 2018 (Unaudited)	30 June 2019 (Unaudited)
1 Revenue from operations		
Interest income	116	299
Dividend Income	-	-
Fees and commission income	6,874	6,461
Net gain on fair value changes	-	4
Others	303	200
Total revenue from operations	7,293	6,964
2 Other income (Net)	541	440
3 Total income (1+2)	7,834	7,404
4 Expenses		
Finance costs	16	28
Fees and commission expense	1,302	1,185
Net loss on fair value changes	15	-
Impairment of financial assets	-	-
Employee benefit expenses	2,819	2,826
Depreciation, amortization and impairment	325	508
Other expenses	1,506	1,336
Total expenses	5,983	5,883
5 Profit before exceptional items and tax (3-4)	1,851	1,521
6 Exceptional items (refer note 7)	-	(449)
7 Profit before tax (5+6)	1,851	1,072
8 Total tax expenses	640	556
9 Profit after tax (7-8)	1,211	516

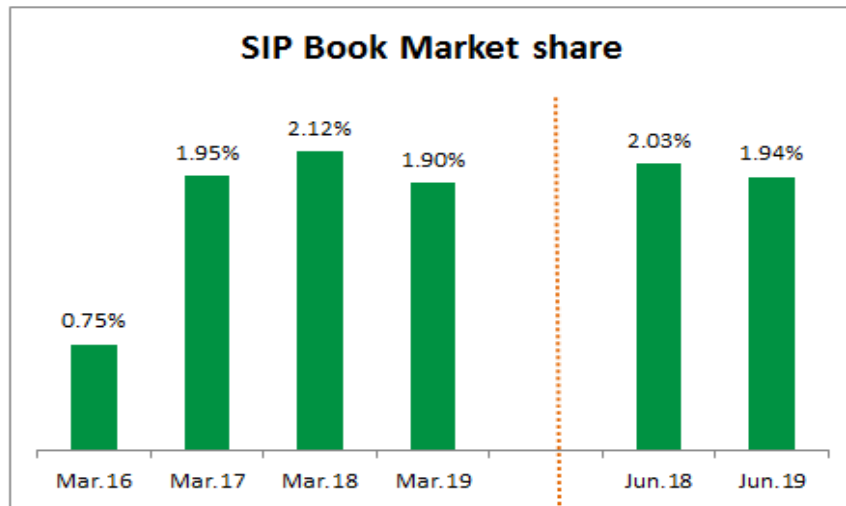
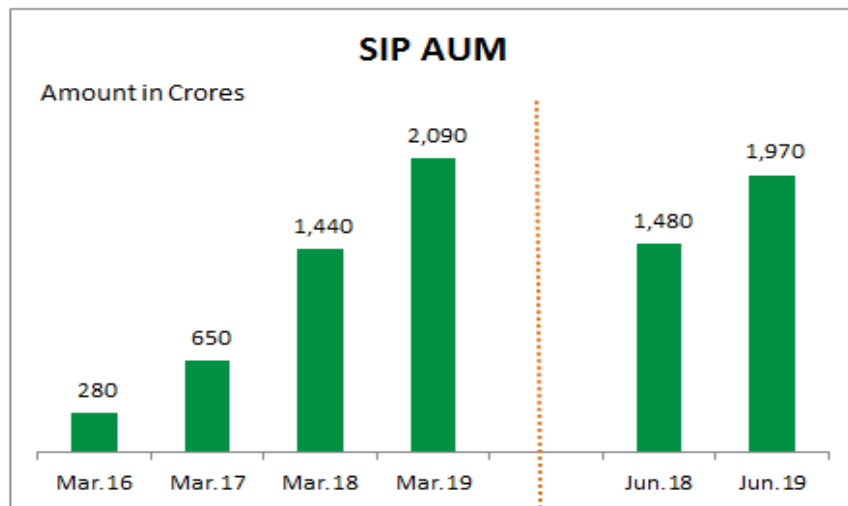
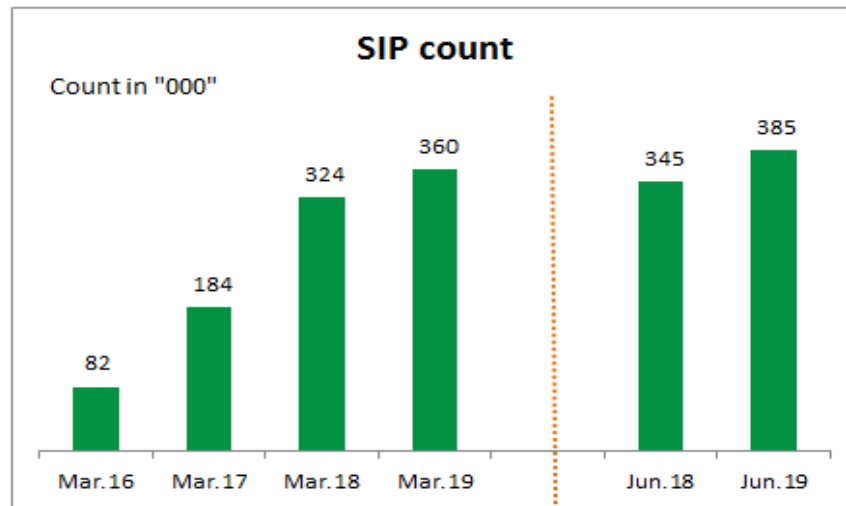
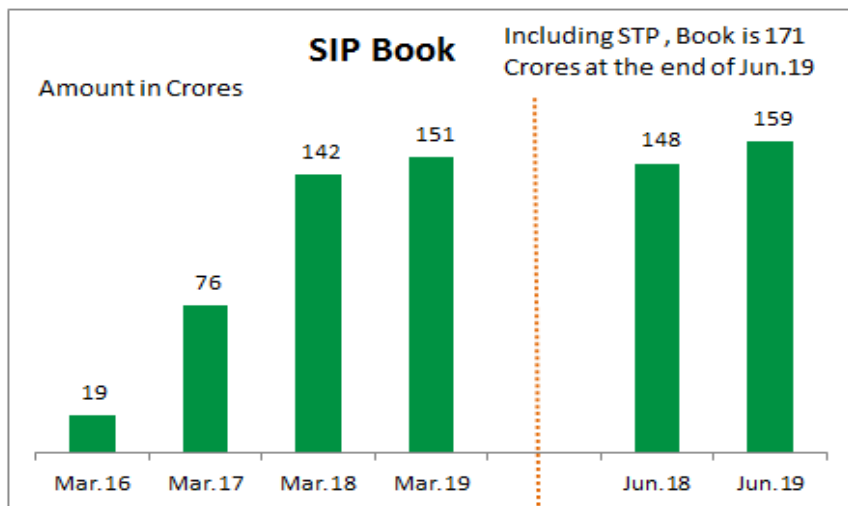
Particulars	For the quarter ended	
	30 June 2018 (Unaudited)	30 June 2019 (Unaudited)
10 Share in profit / (loss) of associate and joint venture	33	(115)
11 Profit for the period (9+10)	1,244	401
12 Total other comprehensive income, net of income tax	3	(5)
13 Total comprehensive income for the period (11+12)	1,247	396
14 Profit attributable to:		
Owners of the company	1,144	314
Non-controlling interest	100	87
Profit for the period	1,244	401
15 Total comprehensive income attributable to:		
Owners of the company	1,148	310
Non-controlling interest	99	86
Total comprehensive income for the period	1,247	396
16 Paid-up equity share capital	2,381	2,383
Face value per share (₹)	1.00	1.00
17 Earning per share (of ₹1/- each) (not annualised)		
- Basic	0.48	0.13
- Diluted	0.47	0.13





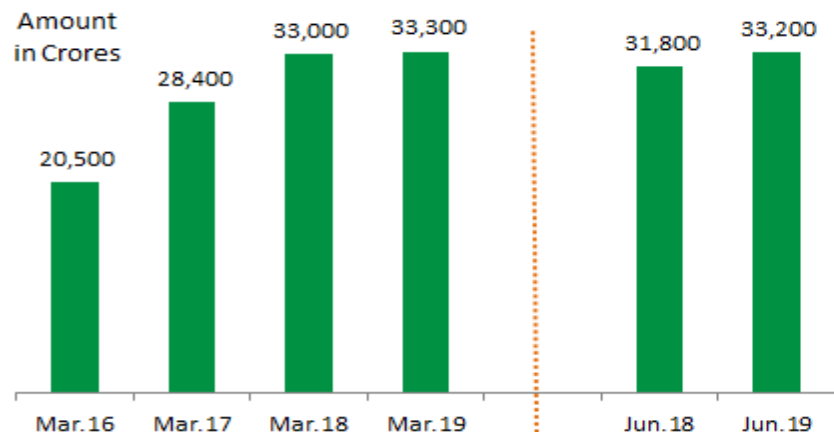
Key Business figures

SIP Business

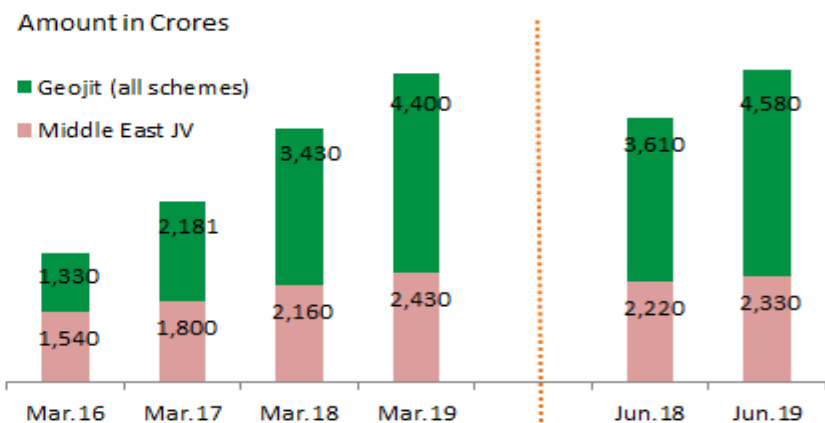


AUH, AUM and New Clients

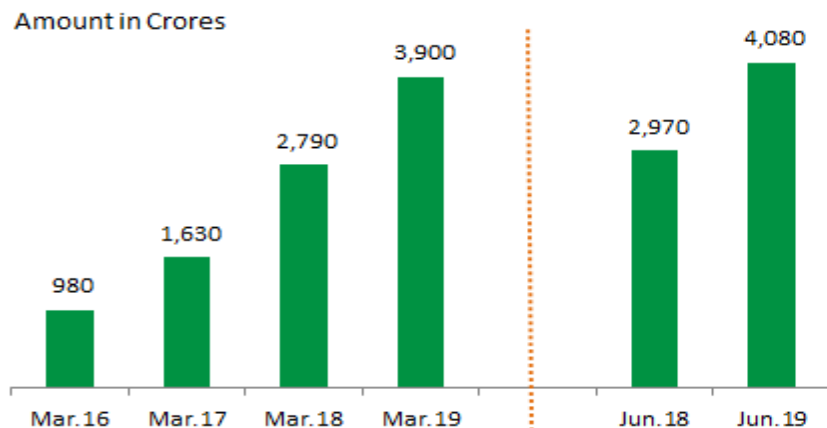
Asset Under Holding (DP)



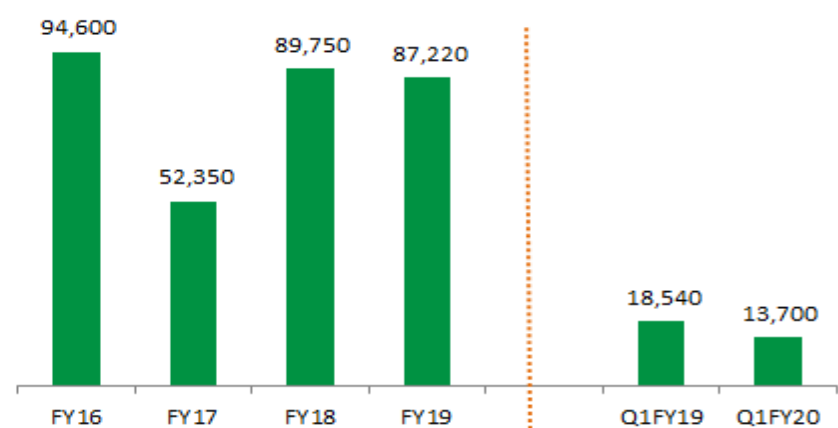
Asset Under Management (Mutual Fund)



Geojit AUM (Equity MF)

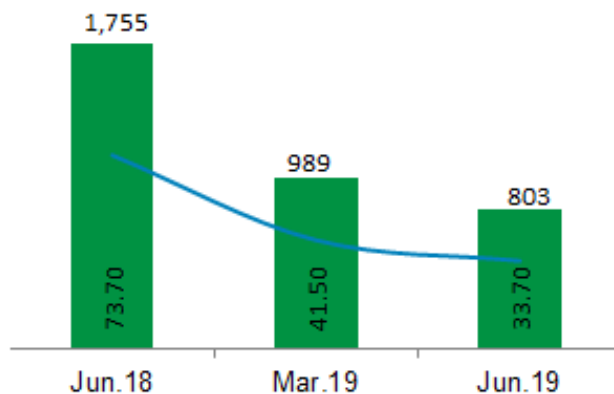


New Customers

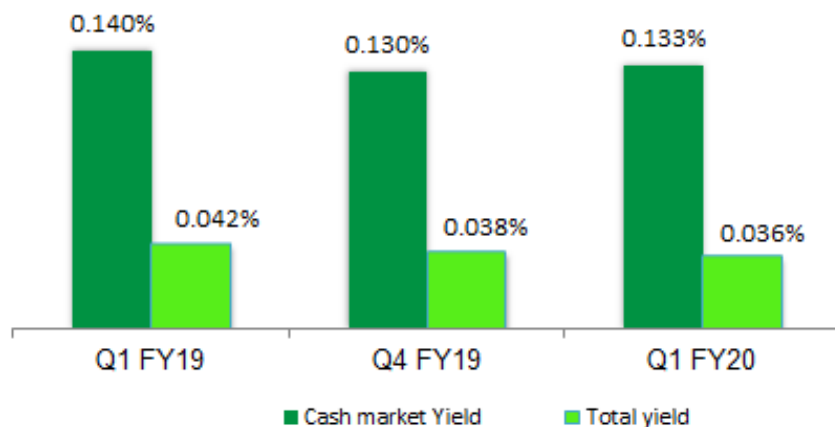


Other statistics

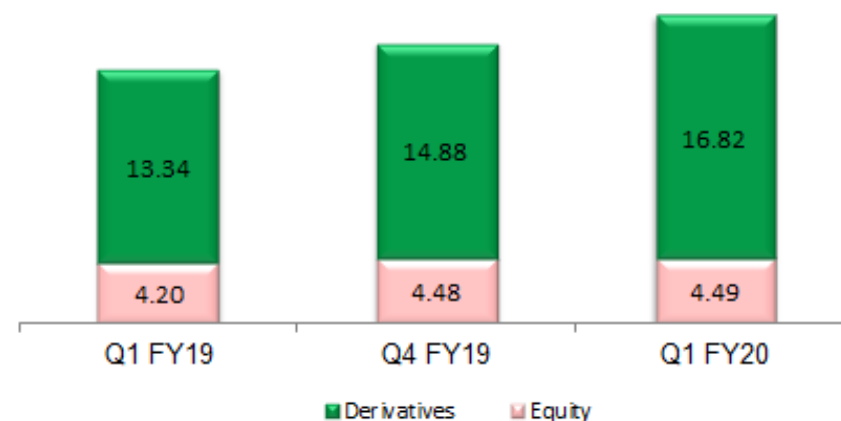
Geojit market capitalisation (in Crores)



Equity yield



ADTO (in Billion INR)





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

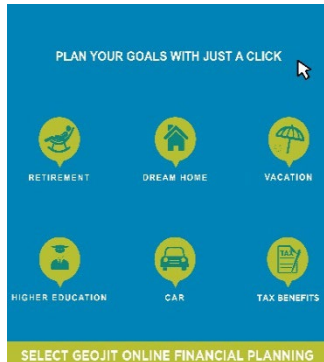


Commodity
Derivatives

Products and Services



Selfie: Advanced trading platform- developed in-house, it offers clients a host of features to enhance their investment experience



Online Financial Planning Tool: It allows one to plan their finances on their own to reach their financial aspirations.



Funds Genie: A mutual funds application that enables one to invest in a few easy steps.



Geojit's National Presence

National Presence

- Andhra Pradesh
- Chandigarh (UT)
- Goa
- Gujarat
- Haryana
- Jammu & Kashmir
- 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

ALOULA GEOJIT CAPITAL CO. - SAUDI ARABIA

- ❖ Joint Venture with the Al Johar Group since 2008
- ❖ 1st Indian stock broking company to commence domestic retail brokerage operations in any foreign country



Middle East Presence

BUSINESS PARTNERSHIP WITH BANK OF BAHRAIN & KUWAIT (BBK) - BAHRAIN

- ❖ Geojit entered into a business partnership with BBK in 2007
- ❖ Provides investment services to NRIs

QBG GEOJIT SECURITIES LLC - OMAN

- ❖ A subsidiary of Geojit since 2011
- ❖ Qurum Business Group (QBG) and National Securities Co are the other partners

BBK GEOJIT SECURITIES KSC - KUWAIT

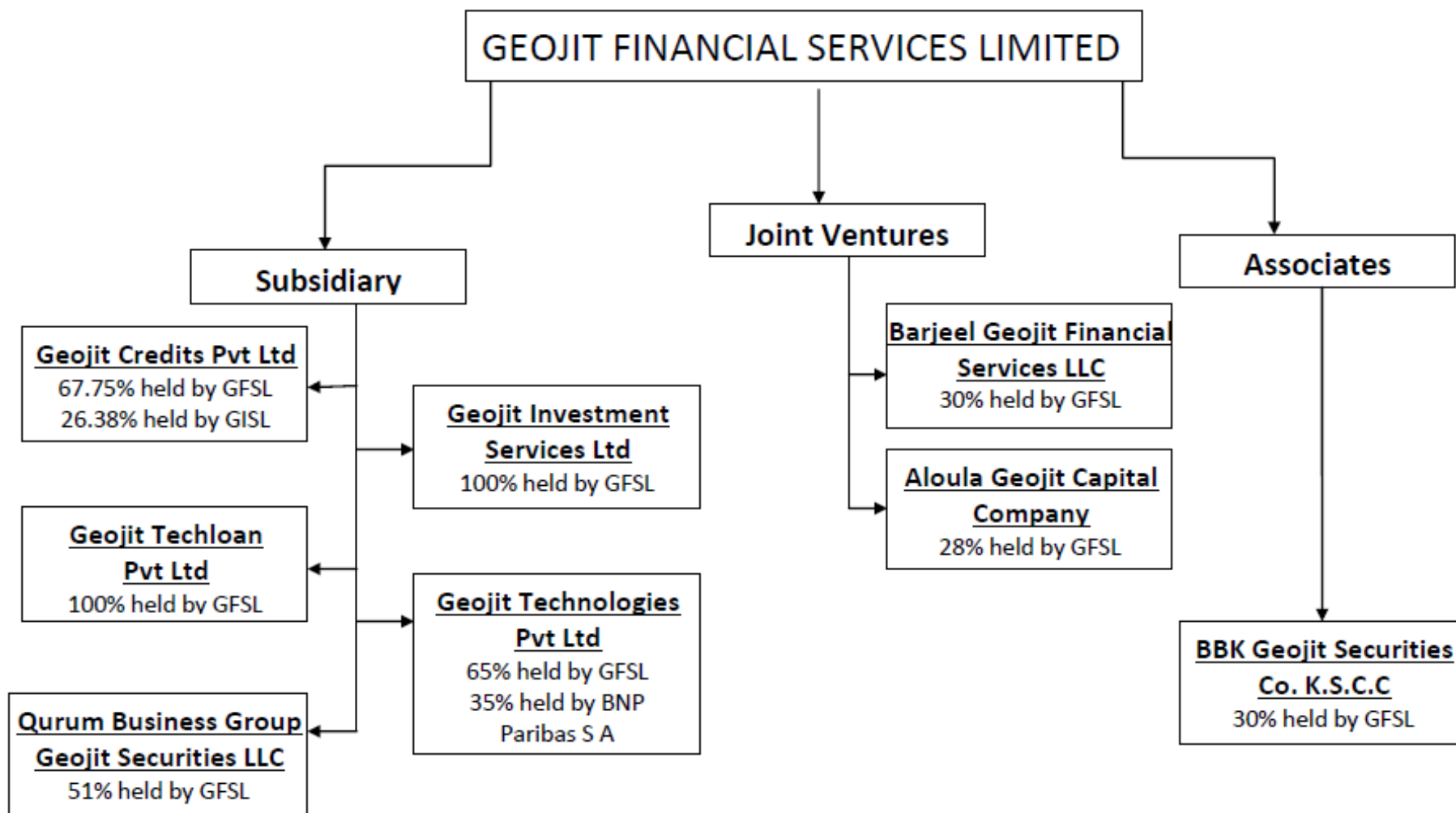
- ❖ Joint Venture with Bank of Bahrain & Kuwait and JZ Associates since 2011





Geojit Group Structure

Group structure





Awards & Recognition

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
- Sixth year in a row, Geojit won NSDL awards in four categories at the 33rd DP Conference and NSDL Star Performer Awards-2018
 - 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

- 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
- Star Performer Award 2016 in four categories from National Securities Depository Limited (NSDL)
- CNBC – TV 18 - Financial Advisor Awards for six years in a row (from 2011 to 2018) to Barjeel Geojit Securities, LLC
- 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)

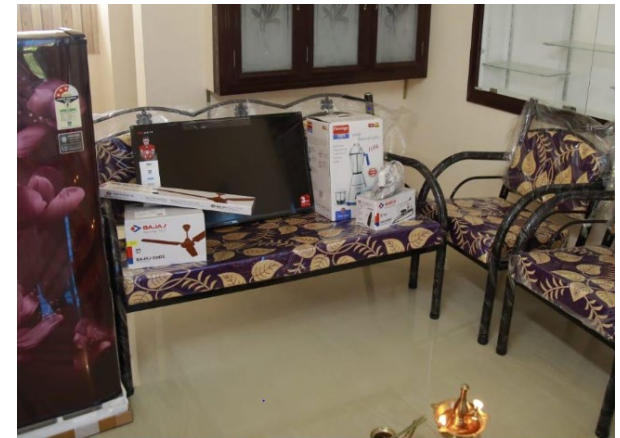




Geojit's CSR Activities

CSR Activities

Geojit Foundation offered to support the most deserving among them with household goods such as furniture, electronic goods and utensils . The Indian Merchants Chamber (IMC), Mumbai, has joined hands with Geojit Foundation and together the Foundation would be in a position to bring normalcy in life to about 75 families. The first family in this Project at Parakkadavu village, whose owner is a widow with a partially deaf son and family, was given household items on their house warming day.



CSR Activities

Geojit team coordinating the flood relief activities during Kerala floods



Geojit extended solidarity with the flood-affected people by donating Rs. 1.5 Crore towards Chief Minister's Distress Relief Fund. C J George, MD Geojit handed over the cheque to Pinarayi Vijayan, the Hon'ble Chief Minister of Kerala.



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.

STUDENT POLICE CADET PROJECT

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



CSR Activities

LIVELIHOOD ENHANCEMENT PROJECT FOR VISUALLY IMPAIRED WOMEN

With the support given by us the blind women at Vocational Training Centre, Pothanikkad is leading a better quality life with new engagements such as file making, candle making and chalk production.

BLIND CRICKET ASSOCIATION

Affiliated to the Cricket Association for the Blind in India, the cricket Association for the Blind in Kerala is a registered society to promote and organize cricket for the blind in Kerala. They have organized the first Asia cup T-20 tournament for the blind.



Safe Harbour

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Thank You

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