

AN INSIGHT INTO GEOJIT FINANCIAL SERVICES LTD.

EARNINGS UPDATE QIV FY 18 & FY 18



About Geojit

- Geojit is one of the leading investment services companies in India with a strong presence in the Middle East
- Established in 1987, it has over 31 years of in-depth experience in the Indian Capital Market
- Has 386bn INR (5.93 billion USD) as Assets under Custody & Management, 9,34,000 clients and 512 offices
- First broker to introduce Internet Trading in India in 2000 and Mobile Trading in 2010
- Currently around 65%+ of retail volumes are done via Internet (including mobile app)
- Has Retail Brokerage B2B partnership with 7 leading banks
- Around 143 crores INR of SIP (systematic investment plan) book at the end of Mar.18 (including STP the book is 165 INR crores)

Please note: The figures are as on 31st March 2018 and is in INR unless specified otherwise 1USD= 65.14 INR



About Geojit

- Rapidly gaining market share with consistent increase in SIP book (1.9X). (Mar.18 vs Mar.17)
- Total MF AUM in equity schemes increased by 71% (including SIP AUM)
- New SIP of 7.86 INR Crores every month with 18,500 new applications (last 12 months average)
- In Q4FY18, the average per month in new SIP collection was 10.78 INR crores with 22,460 new applications per month
- Proved fast growth of mutual funds- Potential is huge. (Fixed deposits are still main financial investment avenue for Indian Investors.)
- Geojit has a multi-channel set-up and balanced approach between branch network, Internet and call centre. Leverages multi-channel organisation to optimize distribution business.

**Source on SIP business: CAMS*

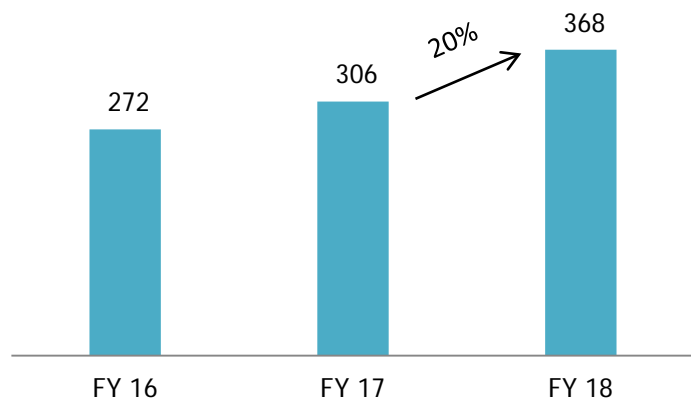




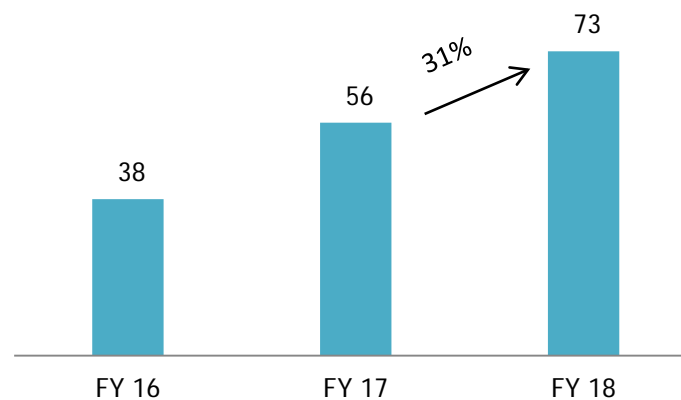
EARNING UPDATES

Consolidated Financials - YoY growth

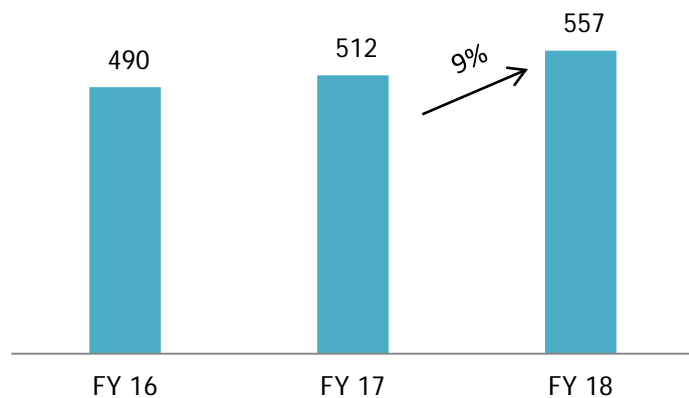
Consolidated Revenue in Crores



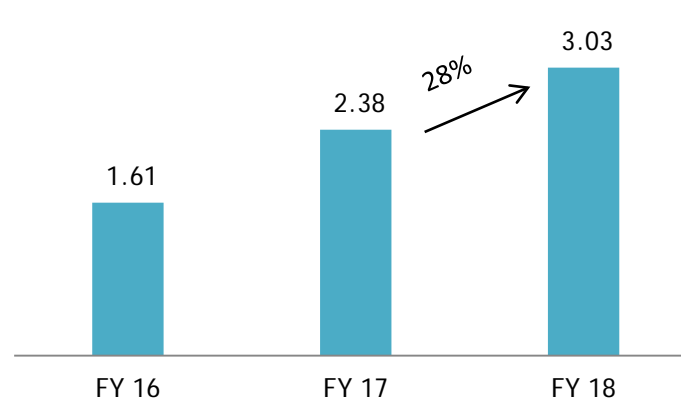
Consolidated PAT in Crores



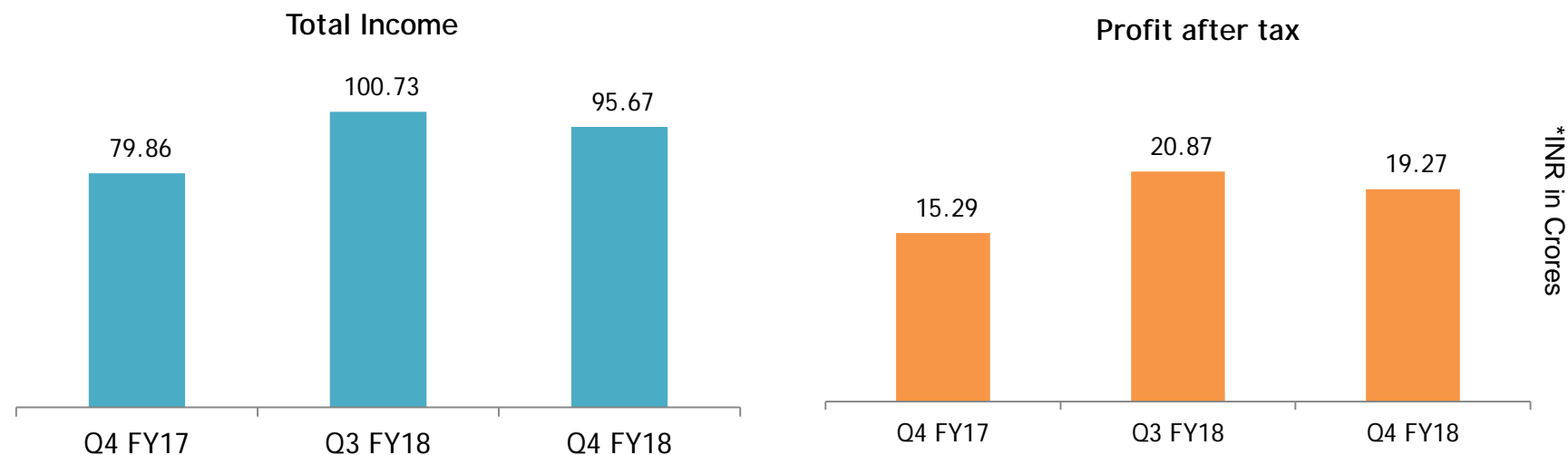
Networth in Crores



EPS - Diluted



Consolidated Financials

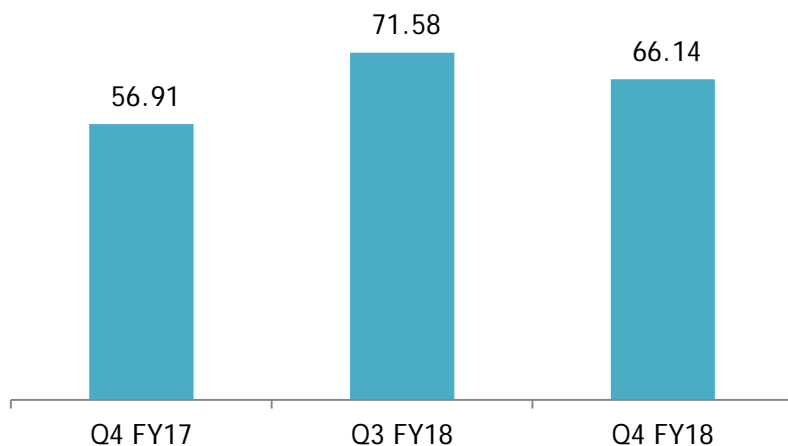


	Q4 FY17	Q3 FY18	Q4 FY18	Q4 FY18 Vs Q4 FY17	Q4 FY18 Vs Q3 FY18	FY 17	FY 18	FY 18 Vs FY 17
Operational income	70.87	91.28	87.10	23%	-5%	273.72	334.19	22%
Other income	8.99	9.45	8.57	-5%	-9%	32.04	33.76	5%
Total Income	79.86	100.73	95.67	20%	-5%	305.76	367.95	20%
Total Expenses	54.98	68.43	65.58	19%	-4%	214.31	252.74	18%
Profit before tax	24.88	32.30	30.09	21%	-7%	91.45	115.21	26%
Profit after tax	15.29	20.87	19.27	26%	-8%	56.02	73.24	31%

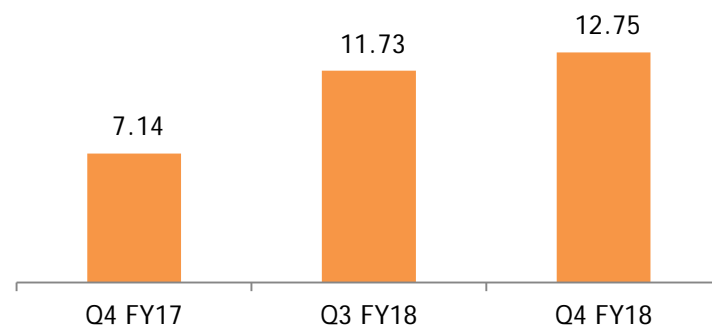


Consolidated Financials- Product wise Revenue

Equity and Equity related



Financial Product income



*INR in Crores

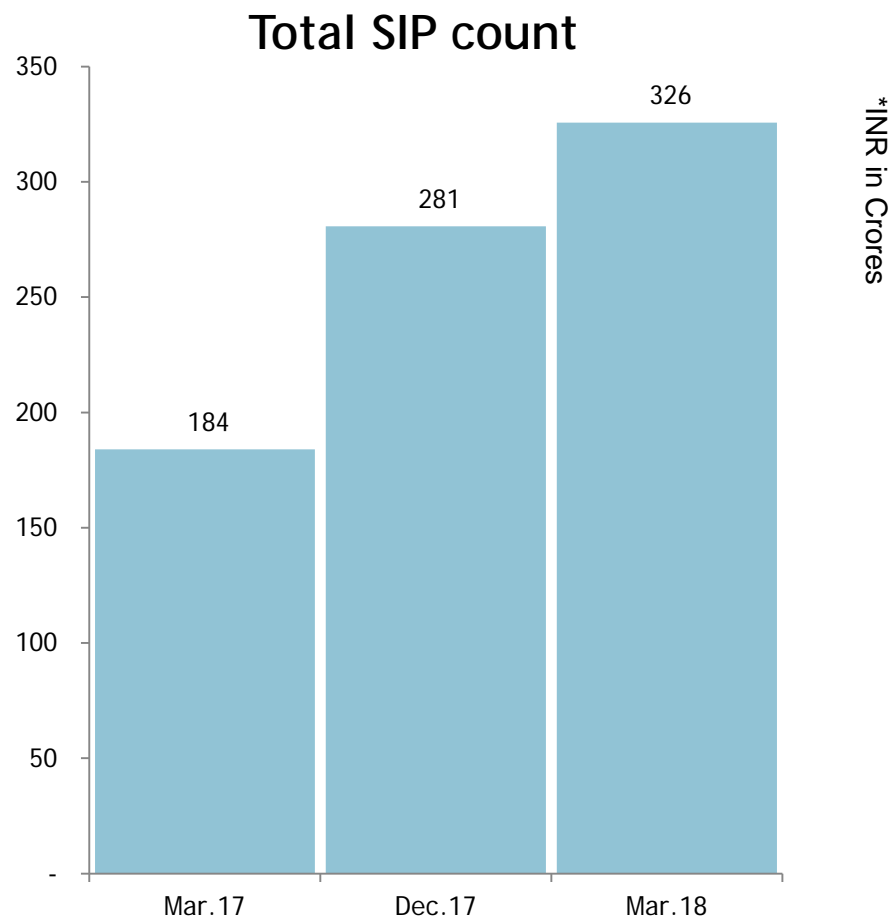
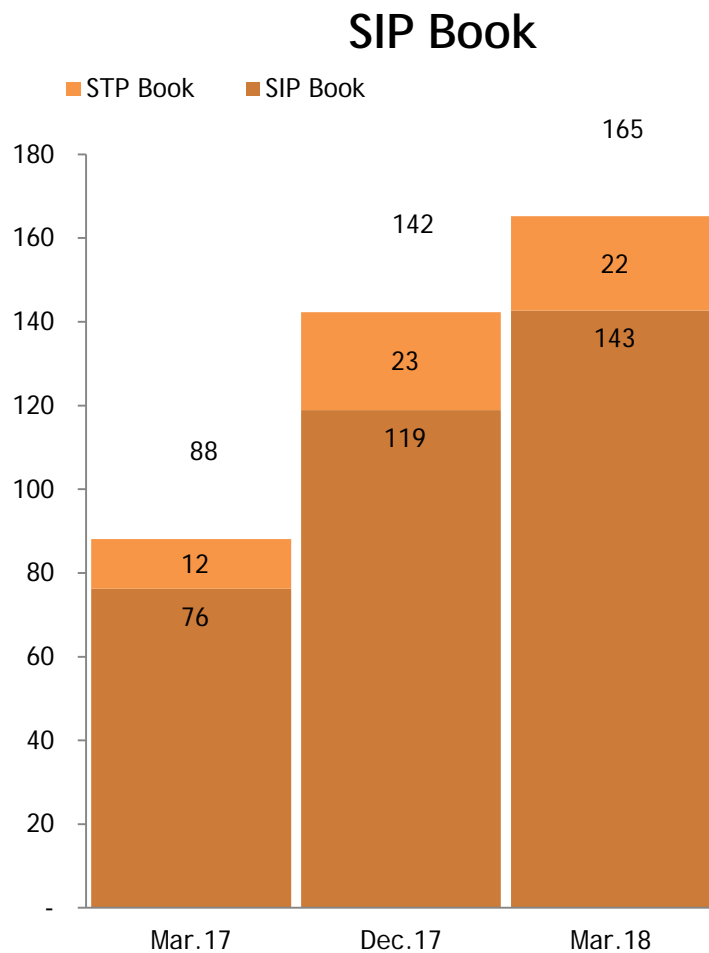
	Q4 FY17	Q3 FY18	Q4 FY18	Q4 FY18 Vs Q4 FY17	Q4 FY18 Vs Q3 FY18	FY 17	FY 18	FY 18 Vs FY 17
Equity and Equity related	56.91	71.58	66.14	16%	-8%	220.59	259.84	18%
Financial Product income	7.14	11.73	12.75	78%	9%	22.69	43.45	92%
Software Income	3.92	4.32	4.31	10%	0%	19.64	17.28	-12%
Other Operating income	2.89	3.65	3.90	35%	7%	10.79	13.62	26%
Total Operational income	70.87	91.28	87.10	23%	-5%	273.72	334.19	22%
Other non operational Income	8.99	9.45	8.57	-5%	-9%	32.04	33.76	5%
Total income	79.86	100.73	95.67	20%	5%	305.76	367.95	20%





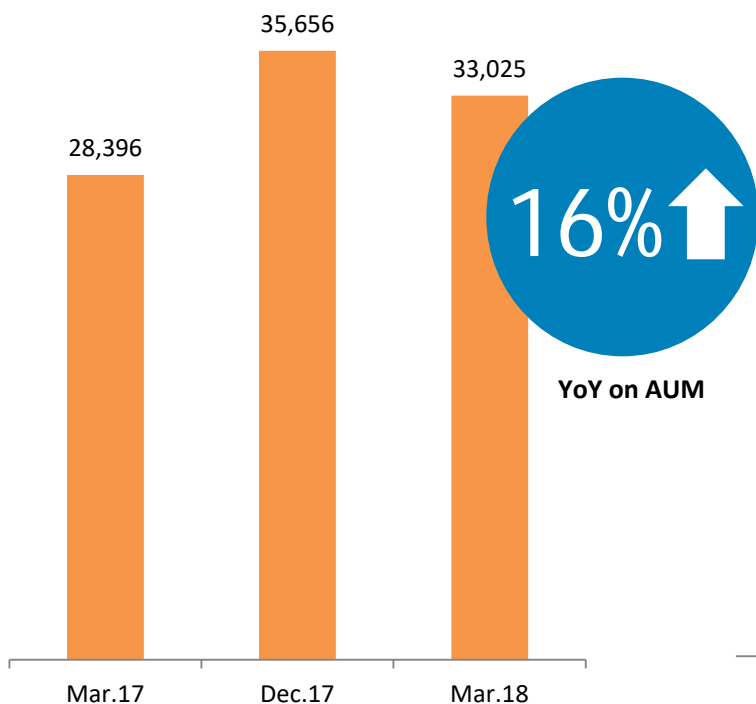
KEY BUSINESS FIGURES

SIP Book

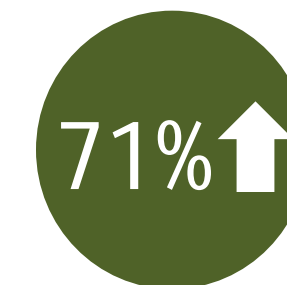
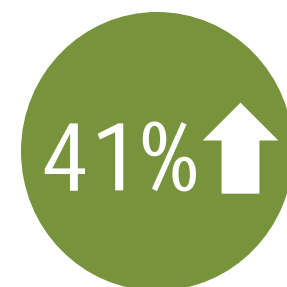
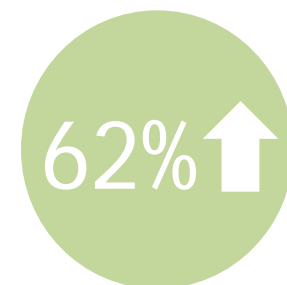
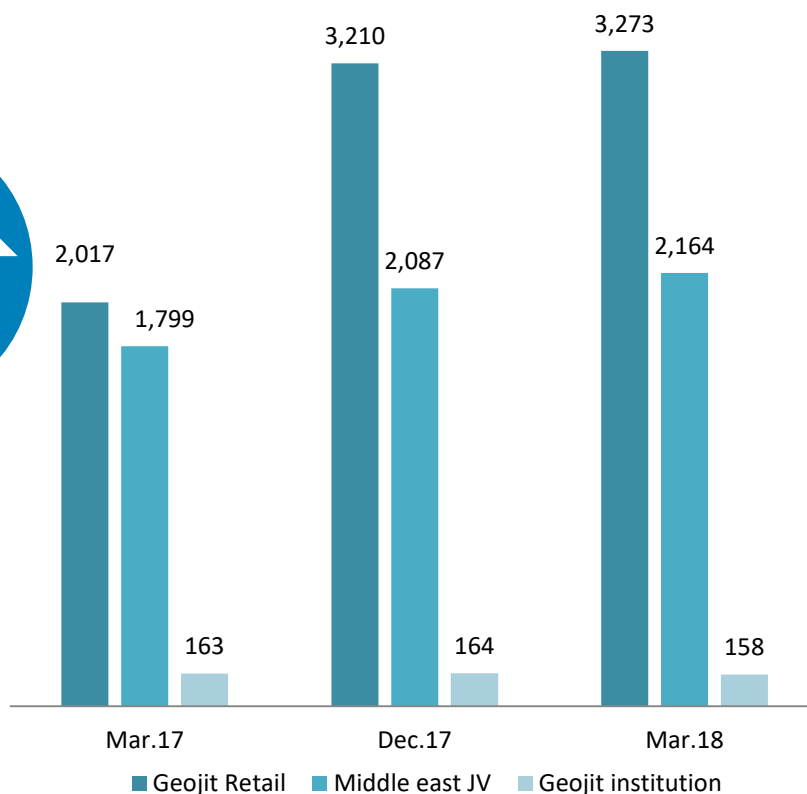


Asset under Holding & Management

Asset Under Holding



Asset Under Management (Mutual funds)



Geojit retail MF Equity AUM as on Mar.18- 2788 Cr Compared to 1630 Cr as on Mar.17



Total Clients, Office & Employee count

CUSTOMERS
End of March.18
934 k +89.75 K New Customers
FY 18

+26.90 K { Q4 FY 18 }
+24.14 K { Q3 FY 18 }
+15.70 K { Q4 FY 17 }

NEW CUSTOMERS

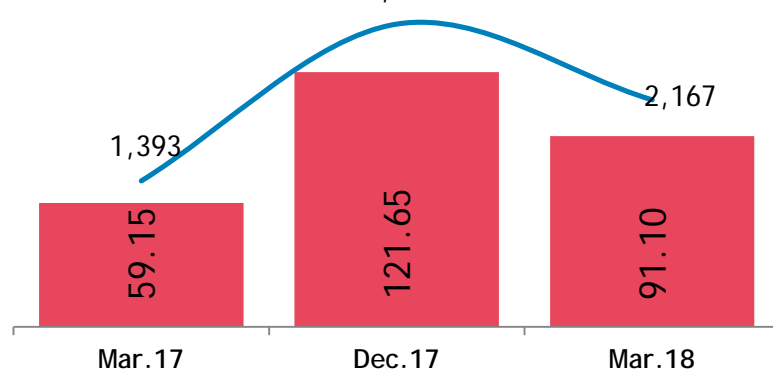
512 **Offices**
End of March.18

2836 **EMPLOYEES**
End of March.18



Total Clients, Office & Employee count

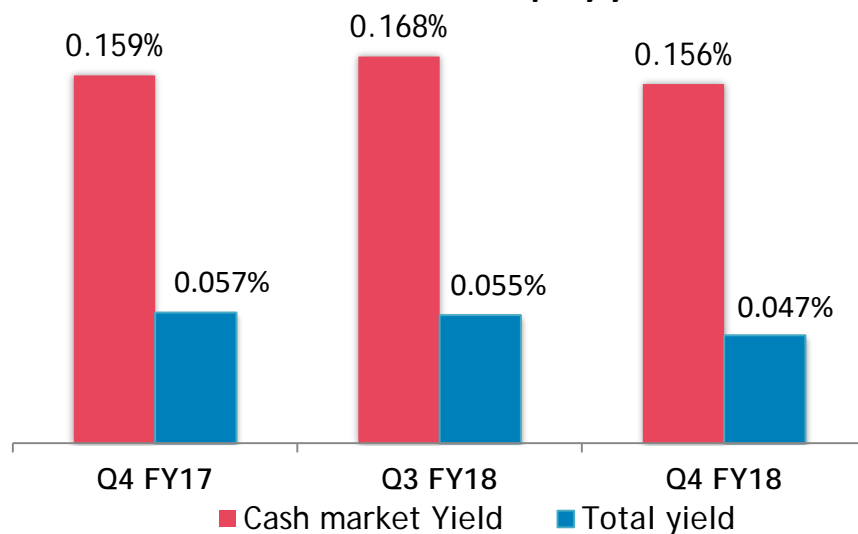
Geojit market capitalisation in crores



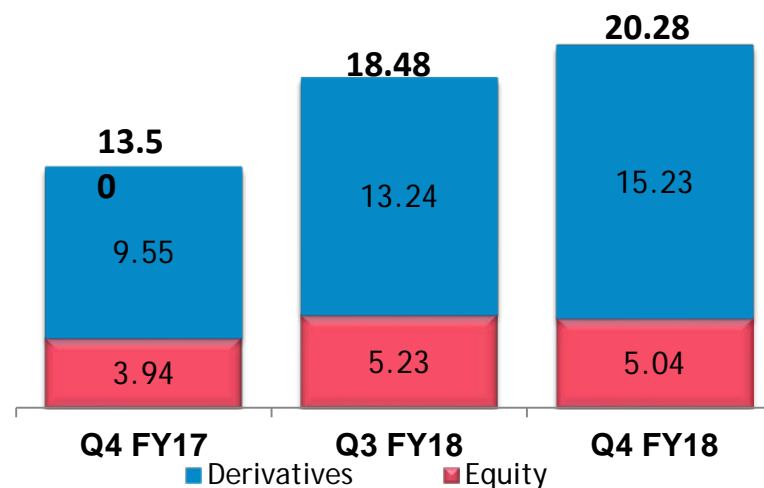
SIP Booksize Market share



Equity yield



ADTO in Billion INR



* CAMS data.



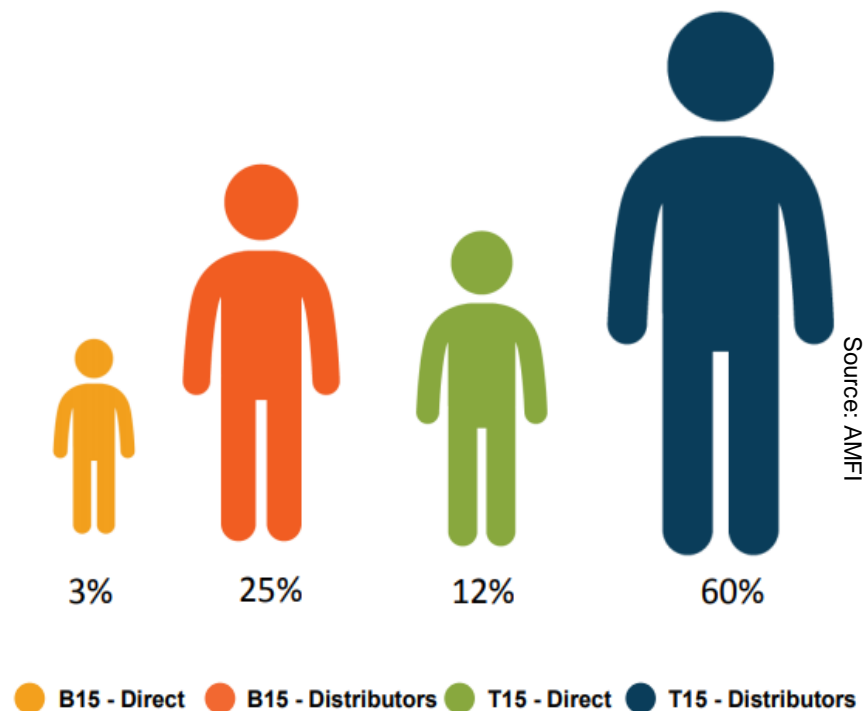
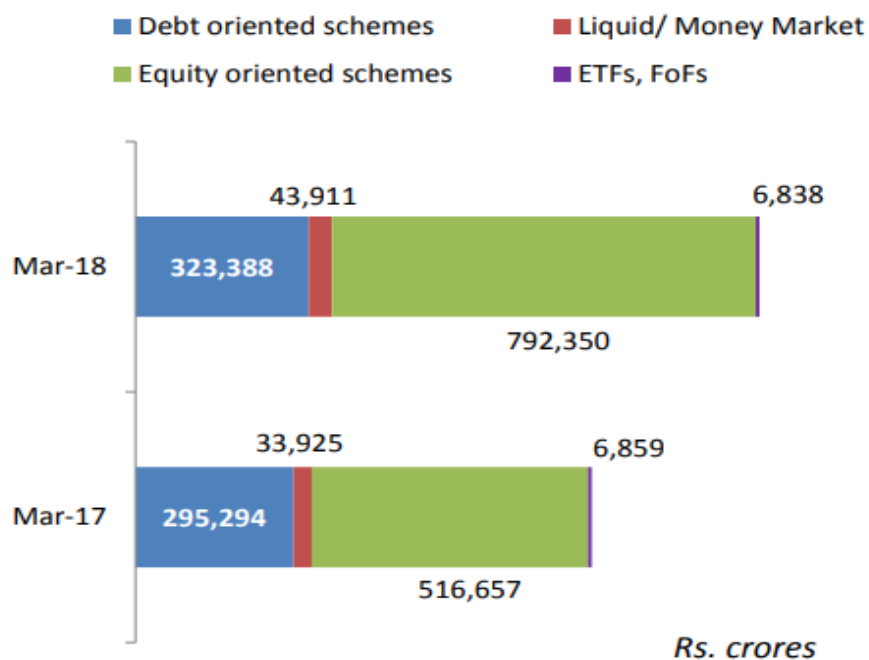


PENETRATION IN MUTUAL FUND

Growing Mutual fund (Industry)

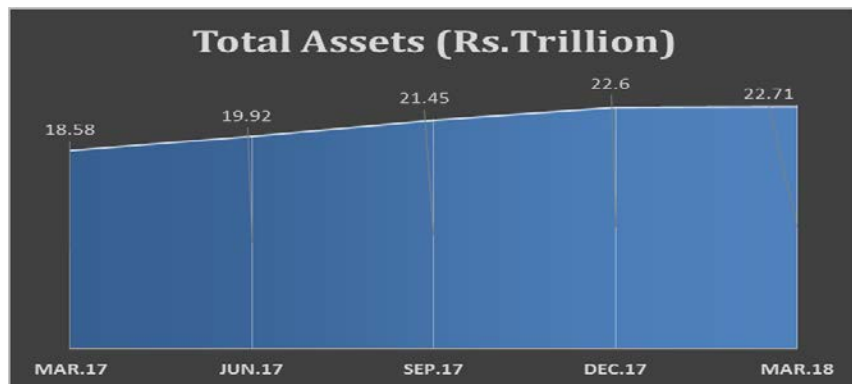
Individual investors held Rs.11.66 lakh crore in mutual funds as of March 2018, an increase of 36.79% over March 2017. Investments of individual investors in equity schemes increased by 53.4% over March 2017.

Individual assets have mainly come from the top 15 locations, and are primarily distributor driven. 60% of the assets of Individual investors are from T15 cities, brought in by distributors. Direct investments amount to 15% of individual assets, divided as 3% from B15 and 12% from T15.

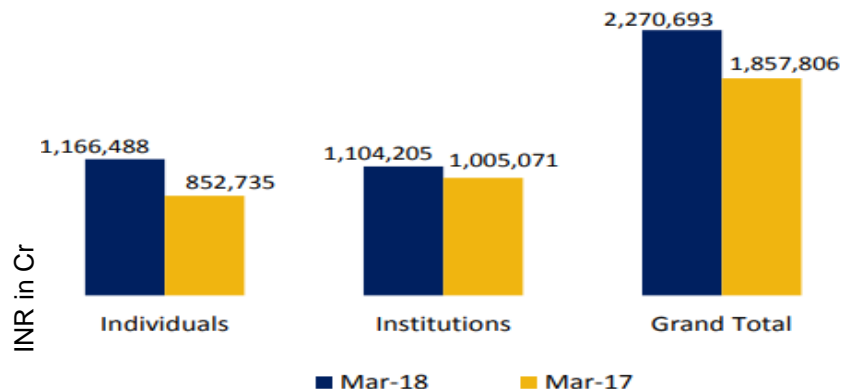


Growing Mutual fund assets.....

Assets managed by the Indian mutual fund industry have grown from Rs. 18.58 trillion in March 2017 to Rs. 22.71 trillion in March 2018. That represents a 22.22% growth in assets over March 2017

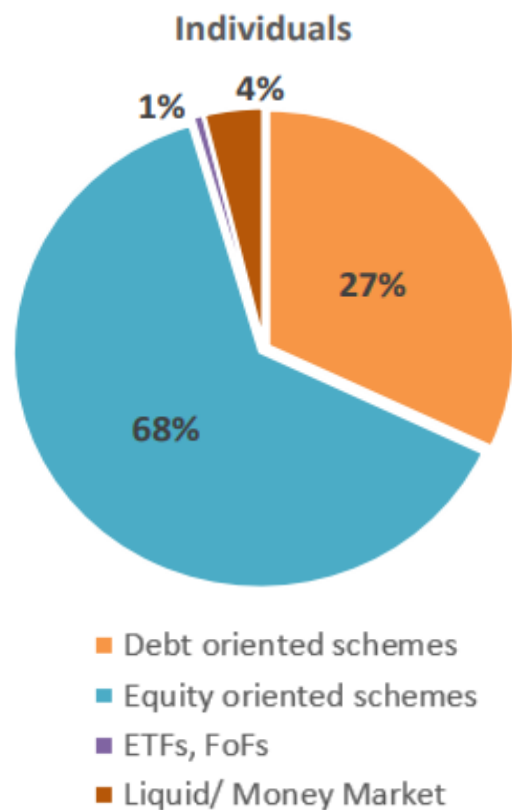


The value of assets held by individual investors in mutual funds increased from Rs.8.53 lakh cr in March 2017 to Rs.11.66 lakh cr in March 2018, an absolute increase of 36.79%.



Composition of holdings

Individual investors primarily hold equity-oriented schemes while institutions hold liquid and debt-oriented schemes. 68% of individual investor assets are held in equity oriented schemes.



Source: AMFI



GEOJIT PRODUCTS AND SERVICES

Geojit's range of products & services

Products

- Equities
- Derivatives
- Currency Futures and Options
- Portfolio Management Services
- Margin Trading
- Loan against Shares
- Distribution of: Mutual Funds, Life Insurance, General Insurance
- Financial planning
- Commodity derivatives

Services

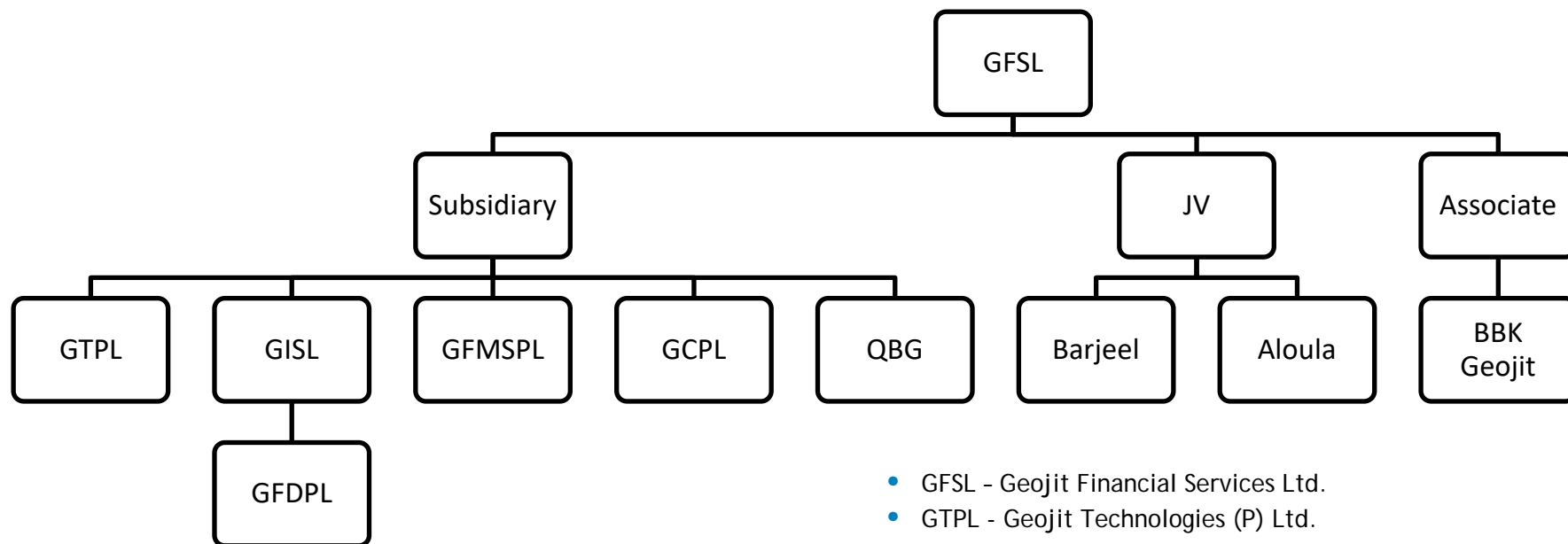
- Multichannel service: Branch offices, Internet, Call Centre (via toll free number) & Mobile
- Offer clients an advanced trading platform-Selfie. Developed in-house, it offers clients unmatched features
- Reputed for transparent processes and brokerage structure
- Corporate governance with unblemished record of compliance and the lowest percentage of unresolved Customer Grievances





GEOJIT GROUP STRUCTURE

Geojit's range of products & services



- GFSL - Geojit Financial Services Ltd.
- GTPL - Geojit Technologies (P) Ltd.
- GISL - Geojit Investment Services Ltd.
- GFDPL - Geojit Financial Distribution (P) Ltd.
- GFMSPL - Geojit Financial Management Services (P) Ltd.
- GCPL - Geojit Credits (P) Ltd.
- QBG Geojit - QBG Geojit Securities LLC
- Barjeel - Barjeel Geojit Securities
- Aloula - Aloula Geojit Capital Co.
- BBK Geojit - BBK Geojit Securities KSC





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 (64%) including 9 offices in Gulf countries. Has a strong presence in South India (70% of the total and 45% of which is located in Kerala).





GEOJIT'S MIDDLE EAST PRESENCE



Middle East presence

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

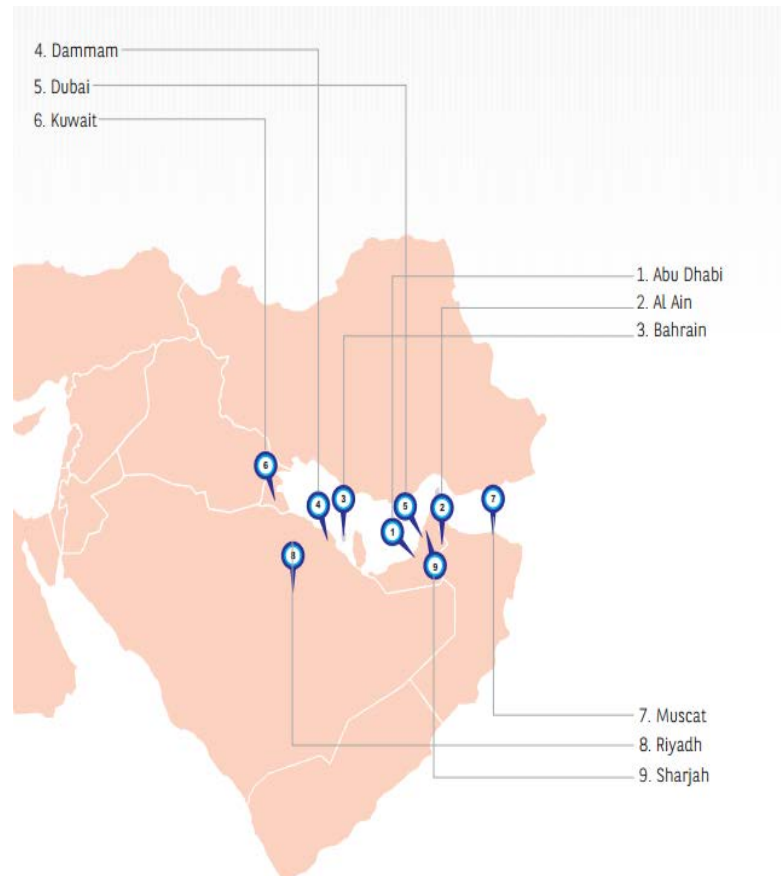
- Geojit entered into a business partnership with BBK in 2007
- Provides investment services to NRIs

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



Safe Harbour

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Thank You

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