

20.10.2025

**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 Q2 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 – Q2FY26 is enclosed herewith.

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

Liju K Johnson
Company Secretary



GEOJIT

PEOPLE YOU PROSPER WITH



INVESTOR PRESENTATION 20th OCTOBER 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.





years of
excellence!



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 ₹ 1,09,947 crore.



Multi channel client support points:
Wide network of 510 offices, online, customer care and WhatsApp channel.



Over 15.89 lakh customers.

The figures above are as on 30th Sep.2025. Currency: INR

**Kerala State Industrial Development Corporation*

Landmark events

1ST 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

2000

Launched India's first internet trading facility

2012

Geojit's new corporate office at Kochi inaugurated

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.

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

2020

Established Geojit's financial planning division- STEPS

2025

Launched Alternate Investment Fund - Geojit Yield Plus
Introduced Non Discretionary Portfolio Management Services

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



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

Alternate Investment Funds



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.



We offer five unique discretionary 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.

We also offer **Non Discretionary Portfolio Management Services**, a bespoke investment solution for discerning HNI/UHNI investors.

Alternate Investment Fund



Geojit launched its maiden **Alternate Investment Fund** offering, **Geojit Yield Plus** - A Cat III AIF with an absolute return strategy.



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



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

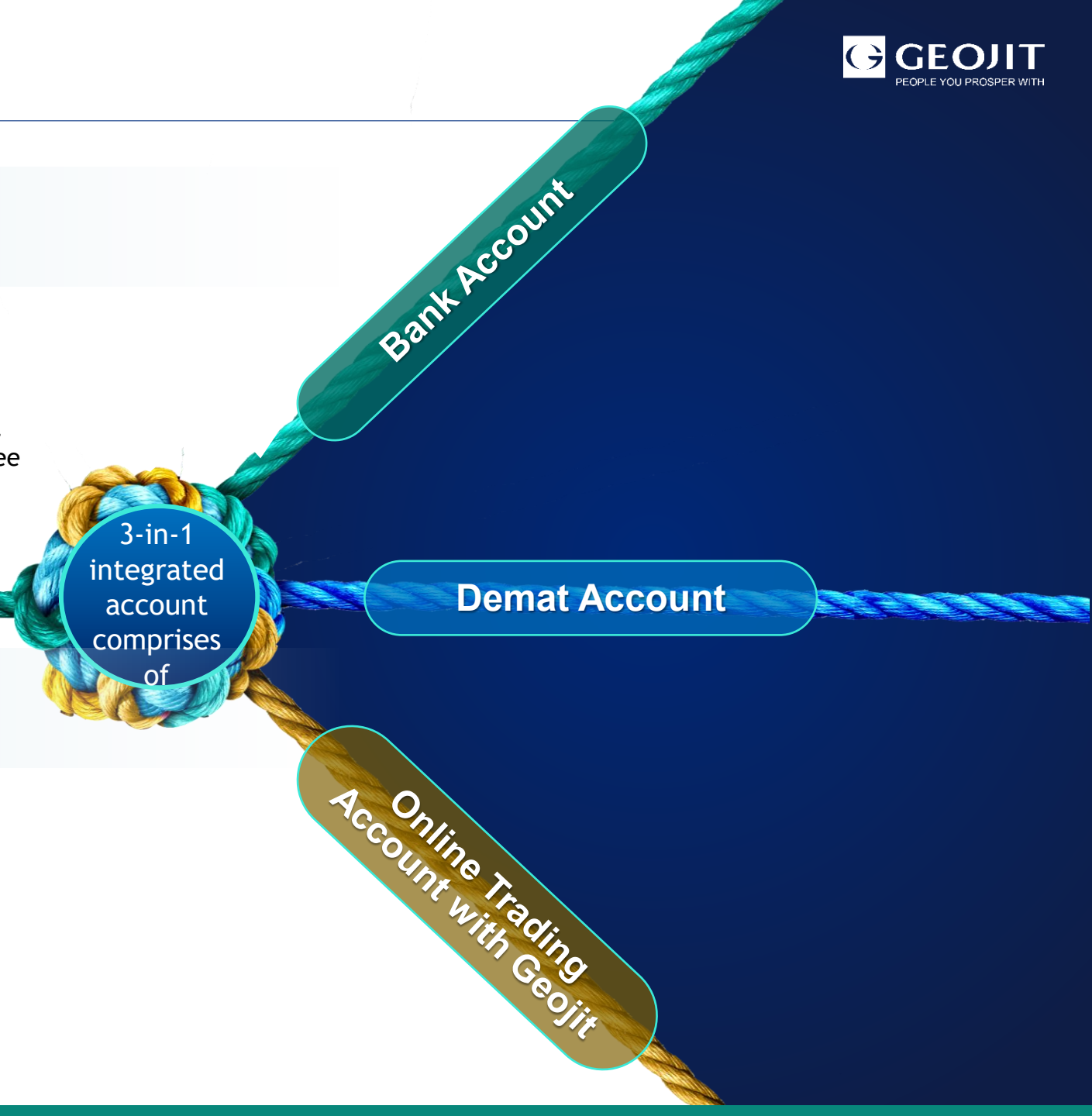
Through GeoJit's online trading platform clients can trade seamlessly by:



Blocking & transferring funds in their bank account to purchase shares



Blocking & transferring shares in the DP account for clearing & settlement



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 are baskets of stocks created and given proper weightage to reflect risk appetite, strategy or theme. The baskets are curated by SEBI registered analysts.



Smartfolios offer clients a choice of 27 baskets to meet the varied risk profiles. The baskets are classified as **Conservative**, **Moderate** and **Aggressive**.



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.

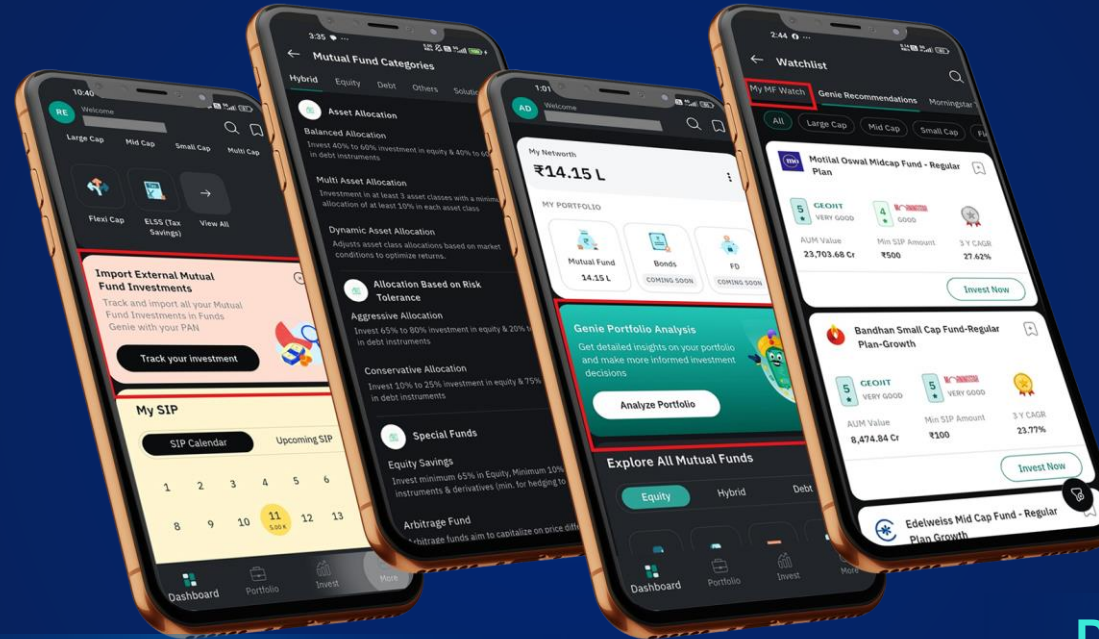


FundsGenie - User Friendly Mutual Fund App



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

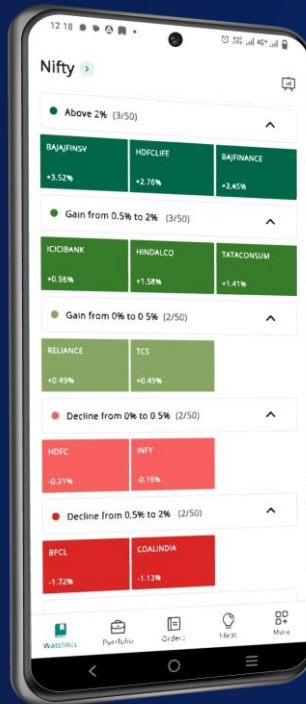
Clients can get detailed insights of their portfolios to help them make more informed investment decisions.

DETAILED MUTUAL FUND SEARCH

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

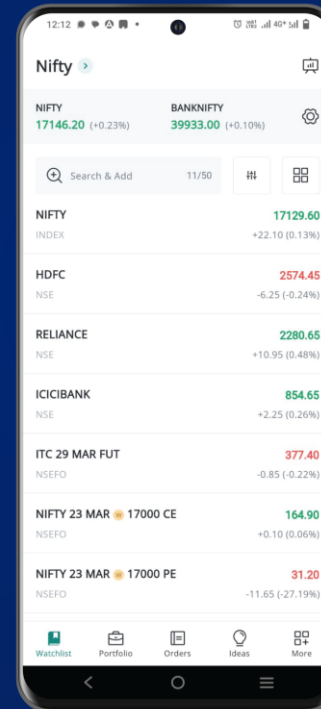
Our Advanced Trading Platform

HEATMAP VIEW



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

WATCHLIST

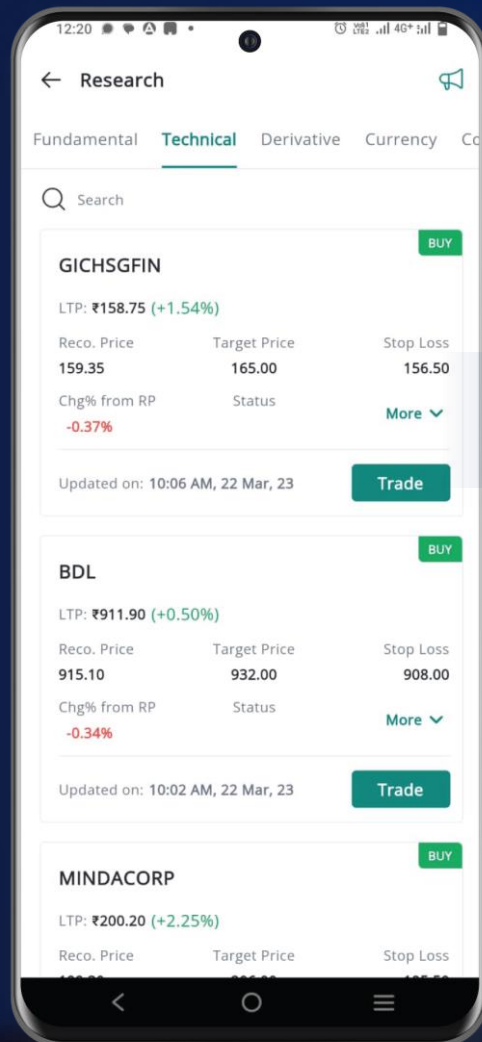


Watchlist is a useful tool for investors because it allows them to easily monitor the performance of specific securities in real-time.

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.

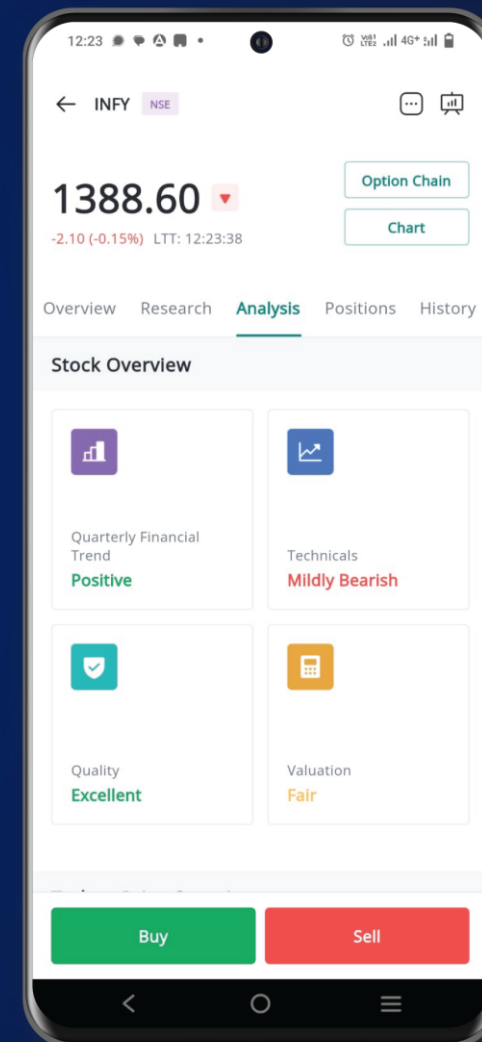


RESEARCH

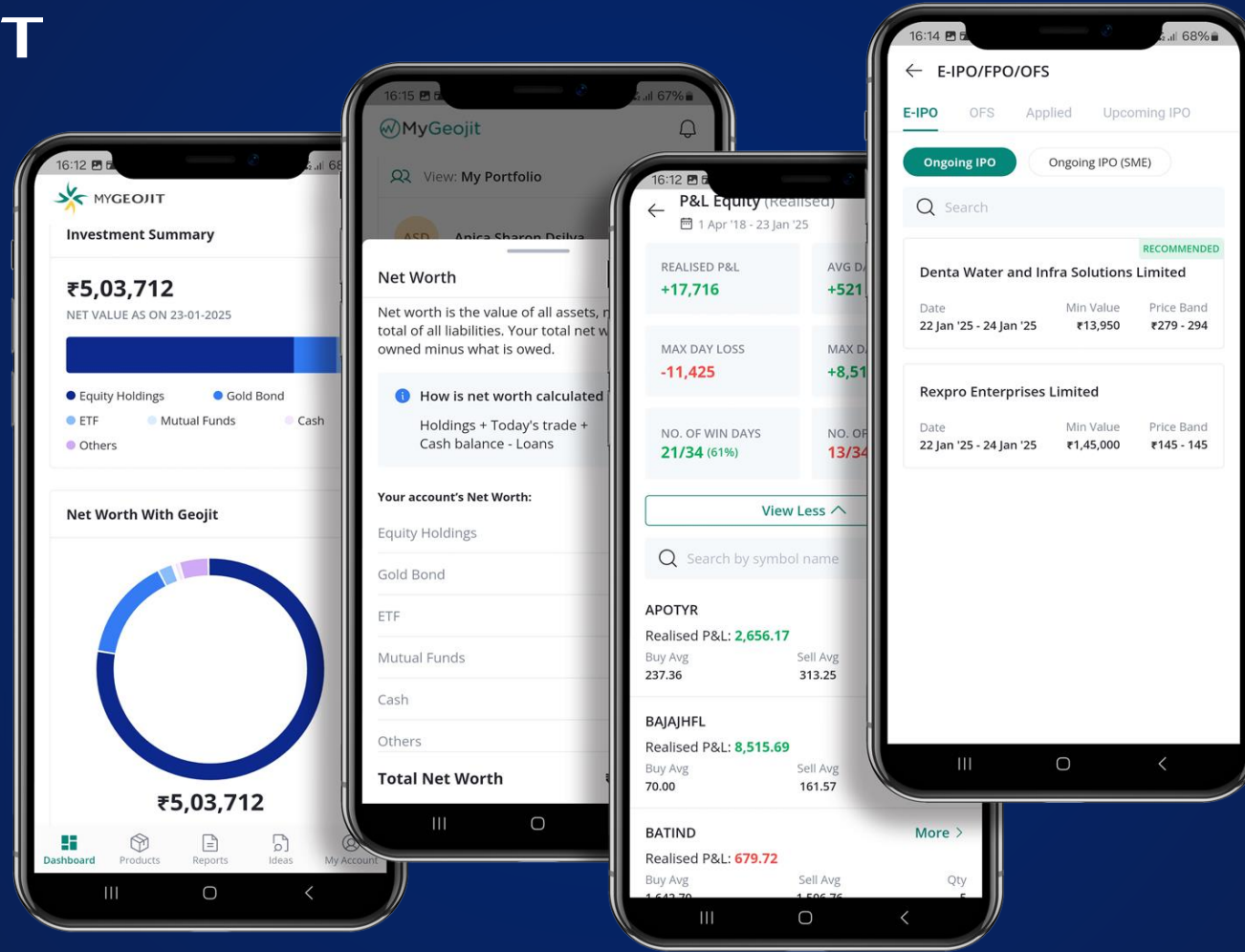
The "Research" tab on a Security Page is a dedicated section that provides you with Geojit's Research Recommendations for that particular security.

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



504 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 30th Sep 2025

Total offices is 510 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



**GEOJIT
FINANCIAL
SERVICES
LIMITED**



Subsidiaries

Geojit Credits
Pvt Ltd

Geojit Technologies
Pvt Ltd

Geojit Fintech
Pvt Ltd

Geojit IFSC Ltd

Qurum Business
Group Geojit
Securities LLC

Geojit
Investments
Ltd

Geojit Private Wealth (DIFC) Ltd



Joint Ventures

Barjeel Geojit Financial Services LLC

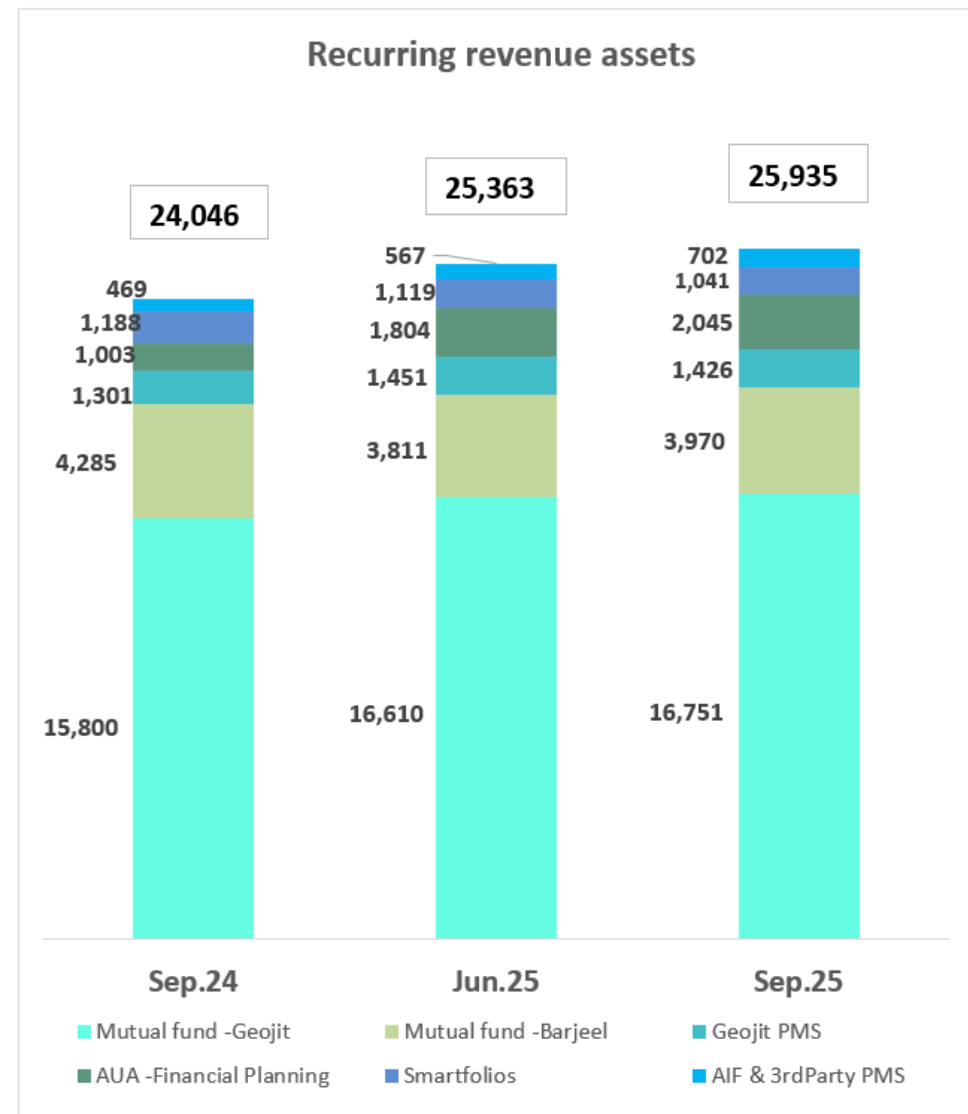
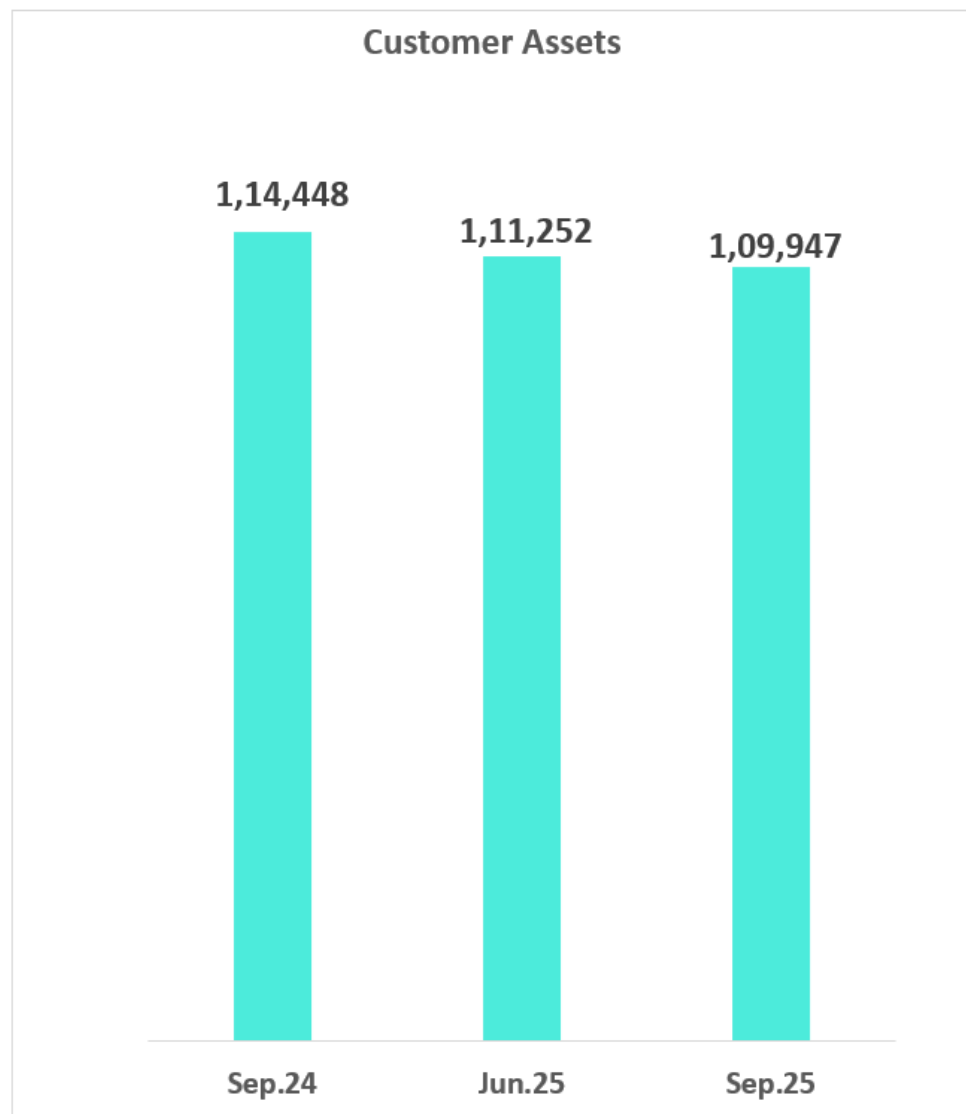


Associates

BBK Geojit Business Consultancy and
Information (KSCC)

Customer Assets

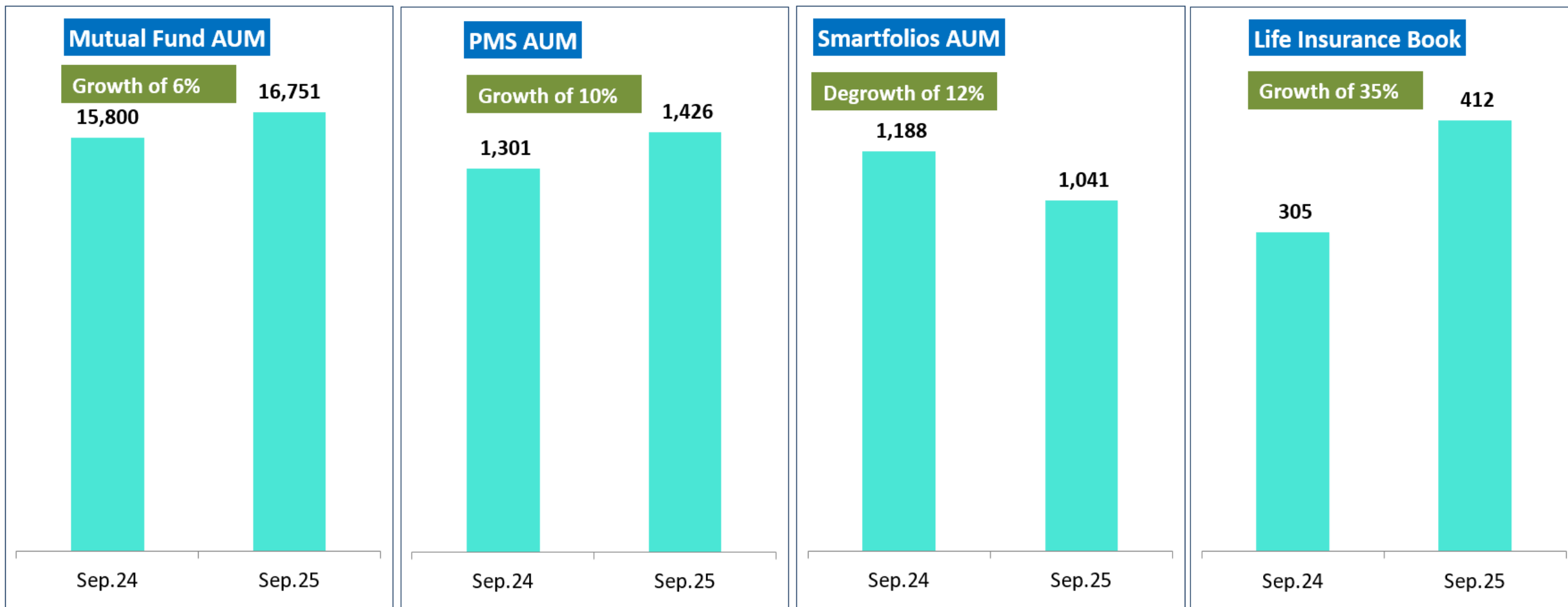
(₹ in Crores)



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

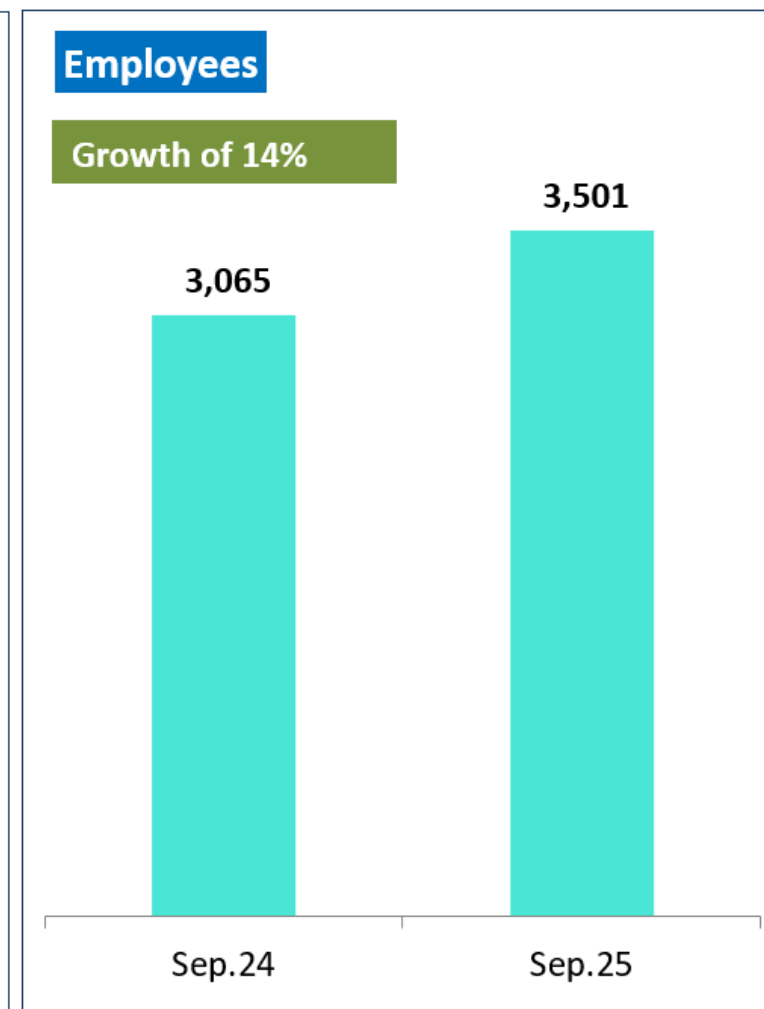
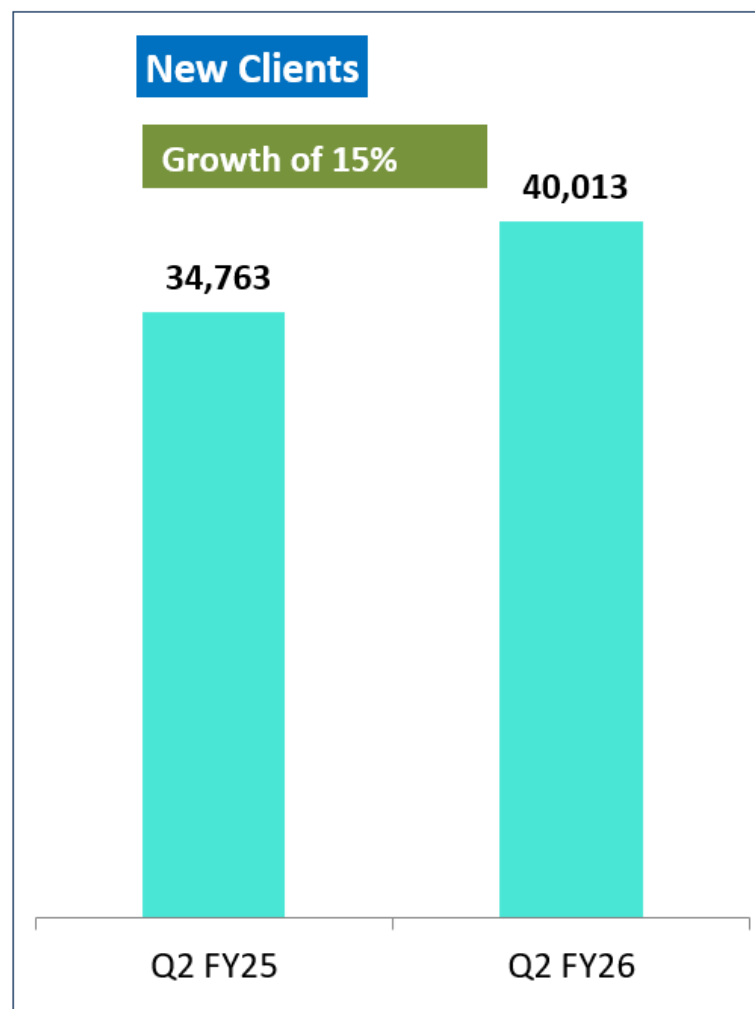
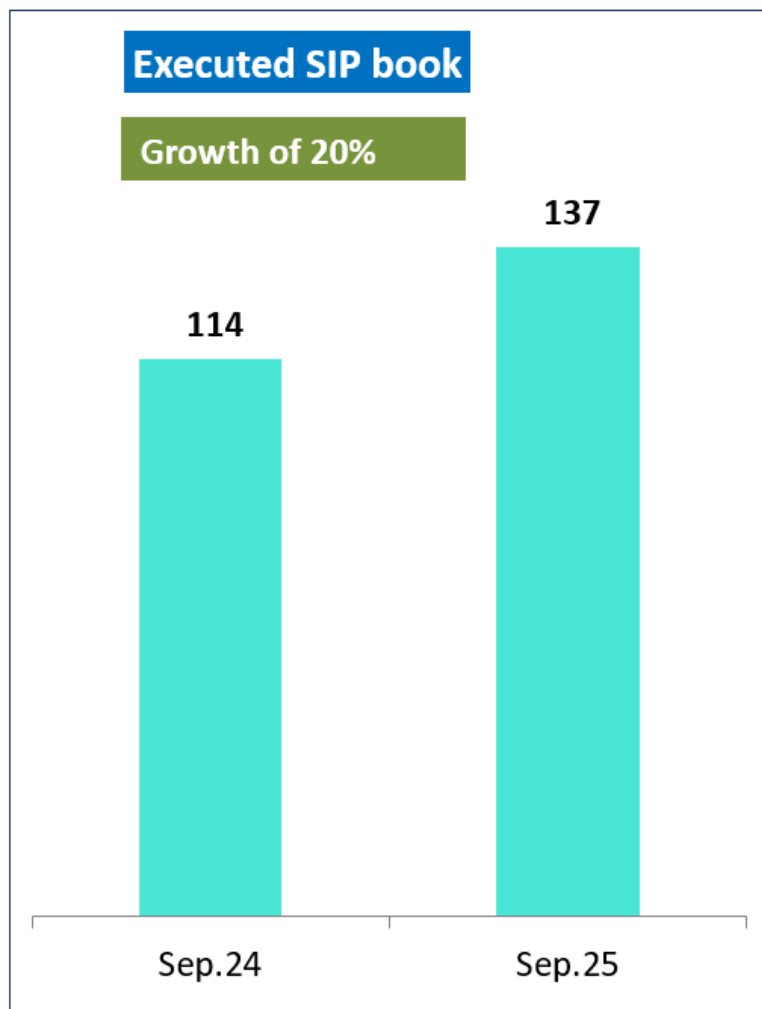
Recurring Revenue-Based Assets

(₹ in Crores)



Excluding MF AUM of Overseas JV

SIP Book , New Clients and Employee count

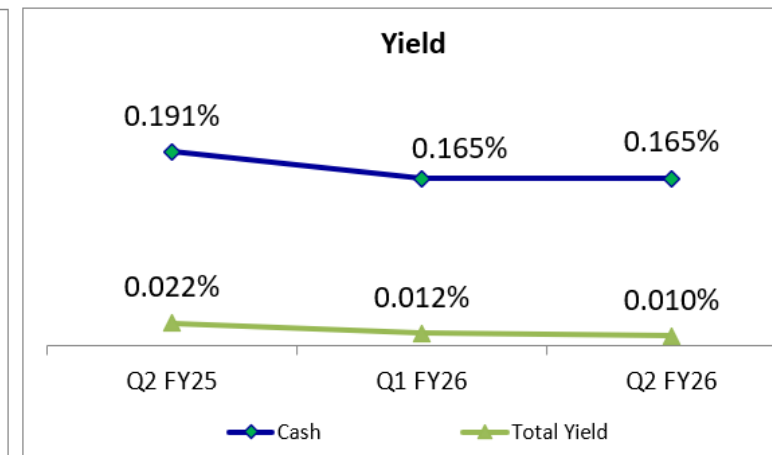
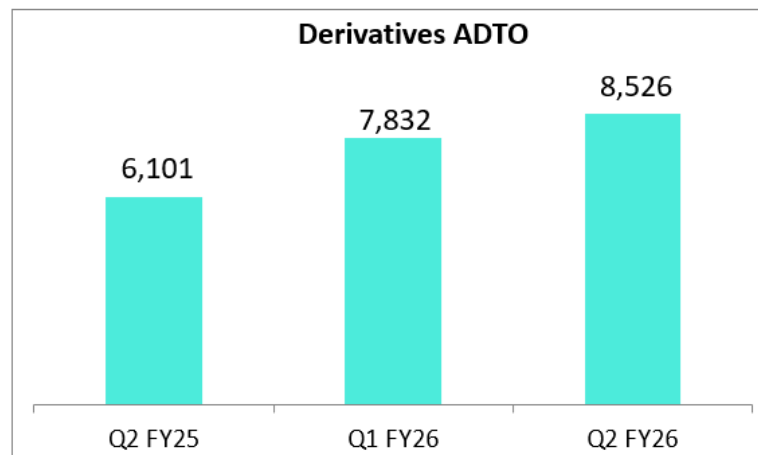
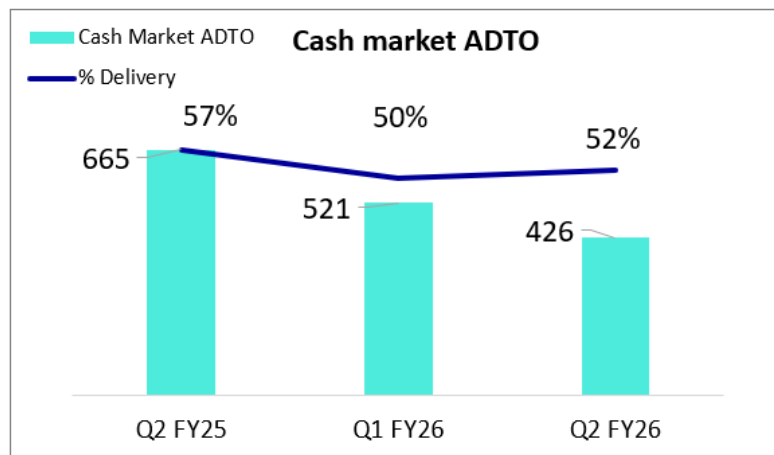
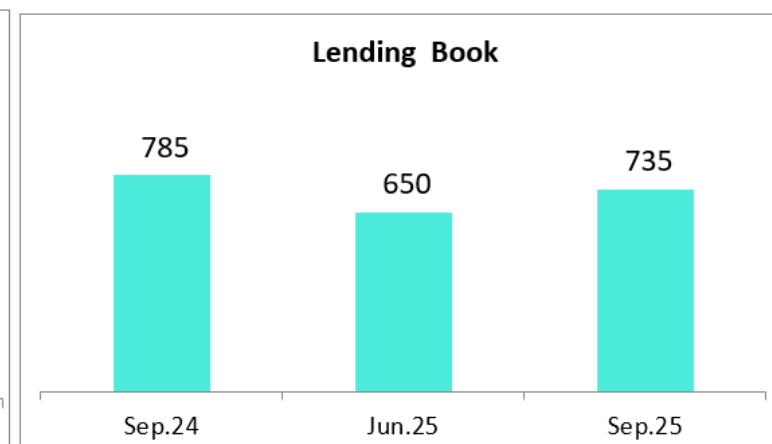
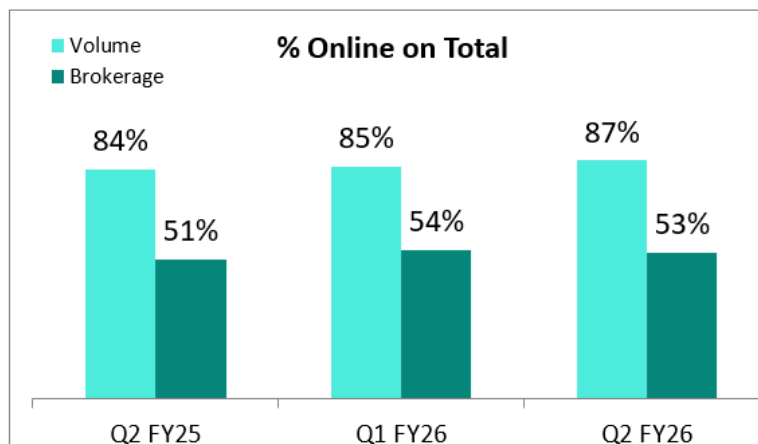
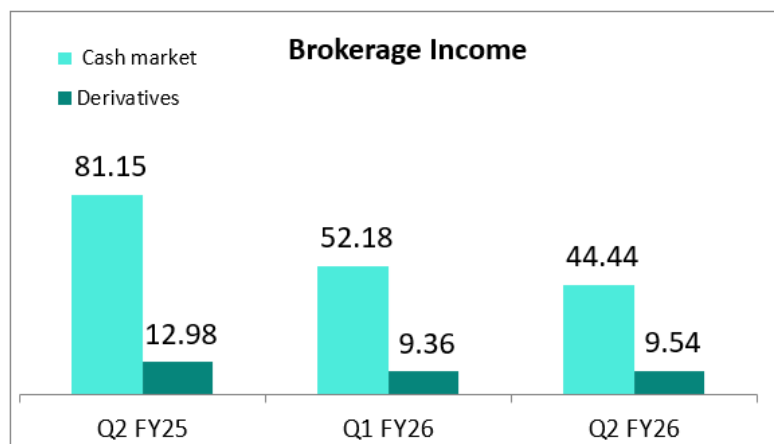


SIP Book value ₹ in Crores

Brokerage Business



(₹ in Crores)





MARKET
CAPITALIZATION

₹2187 crore



CLIENTS ADDED
DURING Q2 FY26

40,013



EMPLOYEES

3501



Currently

over **88%**

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



Currently

over **97%**

Clients are onboarded
online



NETWORTH

₹1255 crore

Figures as on 30th Sep.2025

Consolidated Results

(₹ in lacs)

	Q2FY26	Q1FY26	Q2FY25	QoQ growth	YoY growth	H1FY26	H1FY25	YoY growth
Total Income	17,295	15,330	21,855	13%	-21%	32,625	39,973	-18%
PBT	3,030	3,664	7,553	-17%	-60%	6,695	13,526	-51%
PAT	2,347	2,867	5,742	-18%	-59%	5,214	10,323	-49%
Total Comprehensive Income	2,354	2,849	5,739	-17%	-59%	5,204	10,313	-50%

Consolidated Results

(₹ in lacs)

	Q2FY26	Q1FY26	Q2FY25	QoQ growth	YoY growth	H1FY26	H1FY25	YoY growth
Operational income	16,980	15,315	21,846	11%	-22%	32,296	39,953	-19%
Other income	315	15	9	1944%	3447%	329	20	1520%
Total Income	17,295	15,330	21,855	13%	-21%	32,625	39,973	-18%
Employee benefit expenses	7,540	5,884	7,151	28%	5%	13,424	12,767	5%
Fees and commission expenses	2,143	1,962	2,963	9%	-28%	4,105	5,646	-27%
Depreciation, amortisation and impairment	891	841	751	6%	19%	1,733	1,496	16%
Others	3,690	2,979	3,437	24%	7%	6,668	6,538	2%
Total Expenses	14,264	11,666	14,302	22%	0%	25,930	26,447	-2%
PBT	3,030	3,664	7,553	-17%	-60%	6,695	13,526	-51%
PAT (Profit for the period)	2,347	2,867	5,742	-18%	-59%	5,214	10,323	-49%
Other Comprehensive Income	7	(18)	(3)			(10)	(10)	
Total Comprehensive Income	2,354	2,849	5,739	-17%	-59%	5,204	10,313	-50%



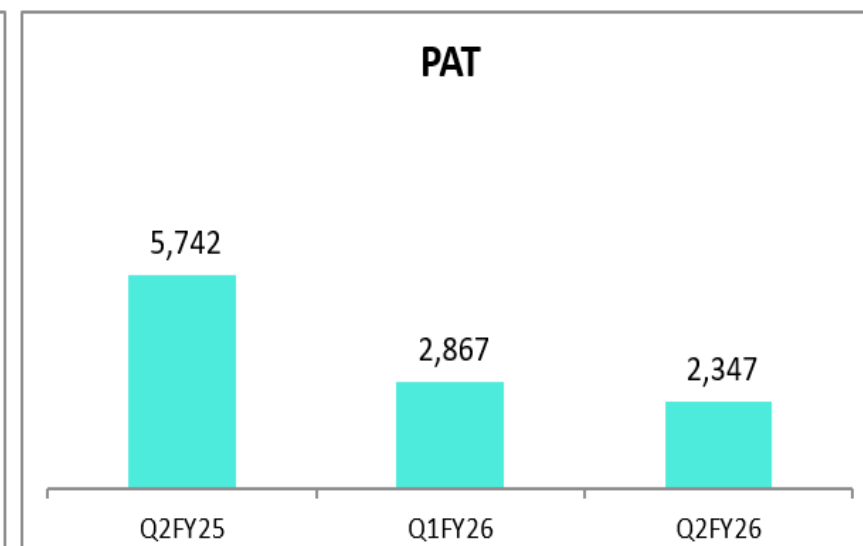
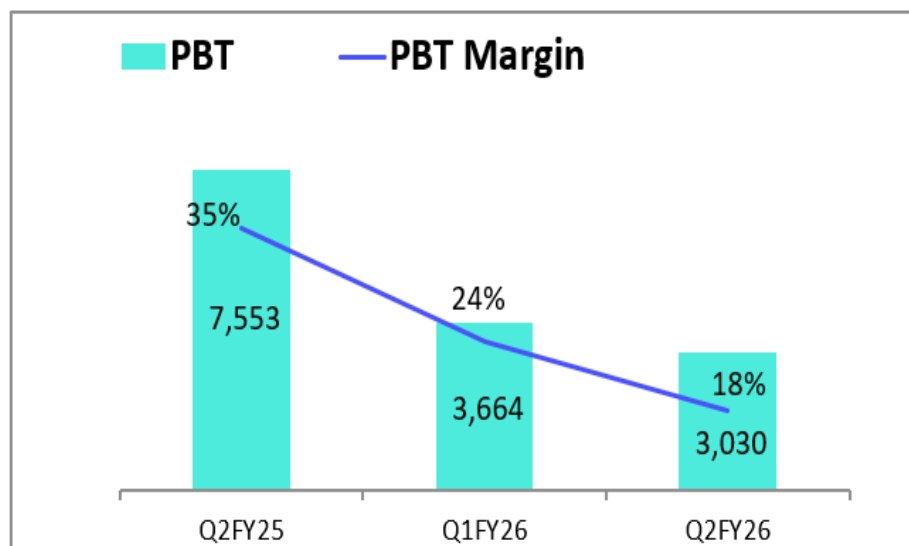
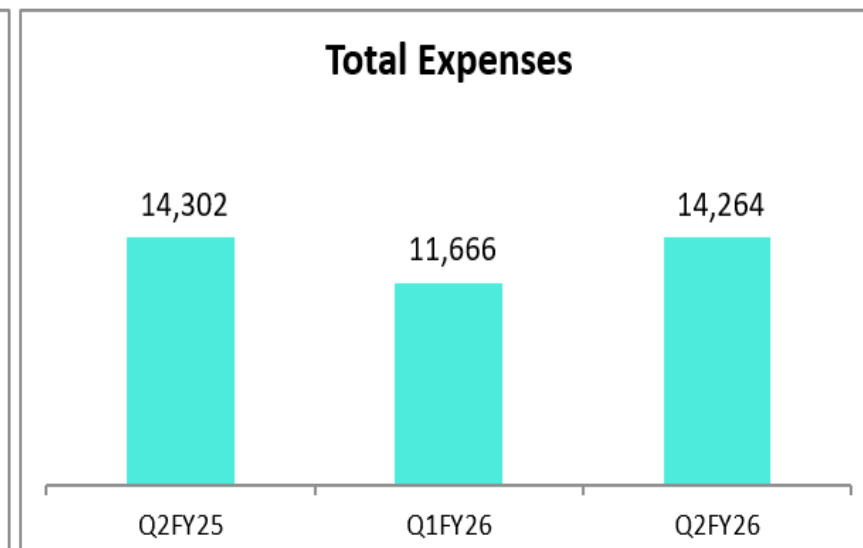
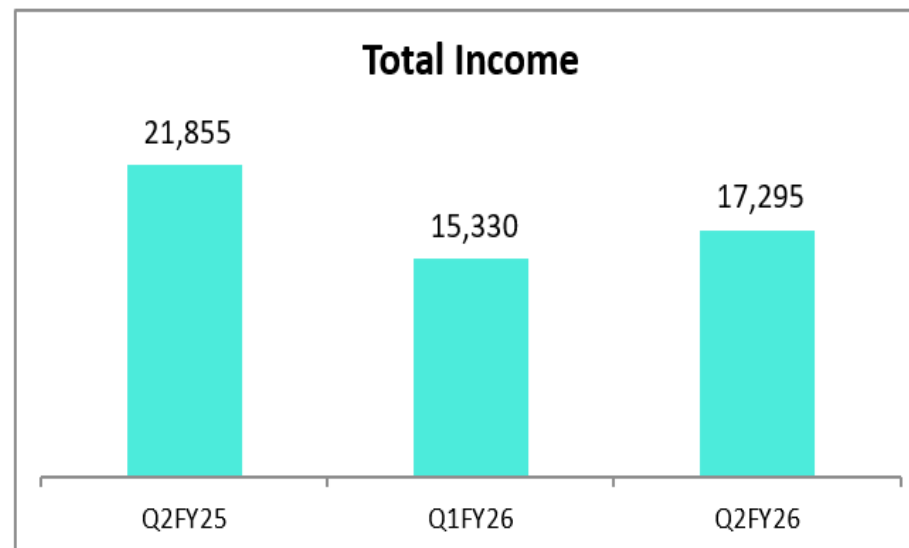
Consolidated Revenue mix

(₹ in lacs)

	Q2FY26	Q1FY26	Q2FY25	QoQ growth	YoY growth	H1FY26	H1FY25	YoY growth
Equity and Equity related	8,164	8,644	12,885	-6%	-37%	16,808	24,990	-33%
Brokerage Services	5,398	6,154	9,413	-12%	-43%	11,552	18,474	-37%
Depository Services	753	820	886	-8%	-15%	1,572	1,778	-12%
Interest income from Clients	2,013	1,670	2,586	21%	-22%	3,684	4,738	-22%
Financial Products income	6,233	3,762	5,573	66%	12%	9,994	8,695	15%
Mutual fund distribution	3,306	2,969	3,086	11%	7%	6,275	5,647	11%
Insurance distribution	2,737	618	2,333	343%	17%	3,355	2,855	18%
Other distribution income	190	175	154	9%	23%	364	193	89%
Geojit PMS Income	794	722	1,162	10%	-32%	1,516	1,928	-21%
Treasury Income	1,324	1,537	1,684	-14%	-21%	2,861	3,268	-12%
Software Income	151	344	289	-56%	-48%	495	589	-16%
Other operational income	314	306	253	3%	24%	622	483	29%
Total Operational income	16,980	15,315	21,846	11%	-22%	32,296	39,953	-19%
Non operational Income	315	15	9	1944%	3447%	329	20	1520%
Total income	17,295	15,330	21,855	13%	-21%	32,625	39,973	-18%

Financial Trend

(₹ in lacs)

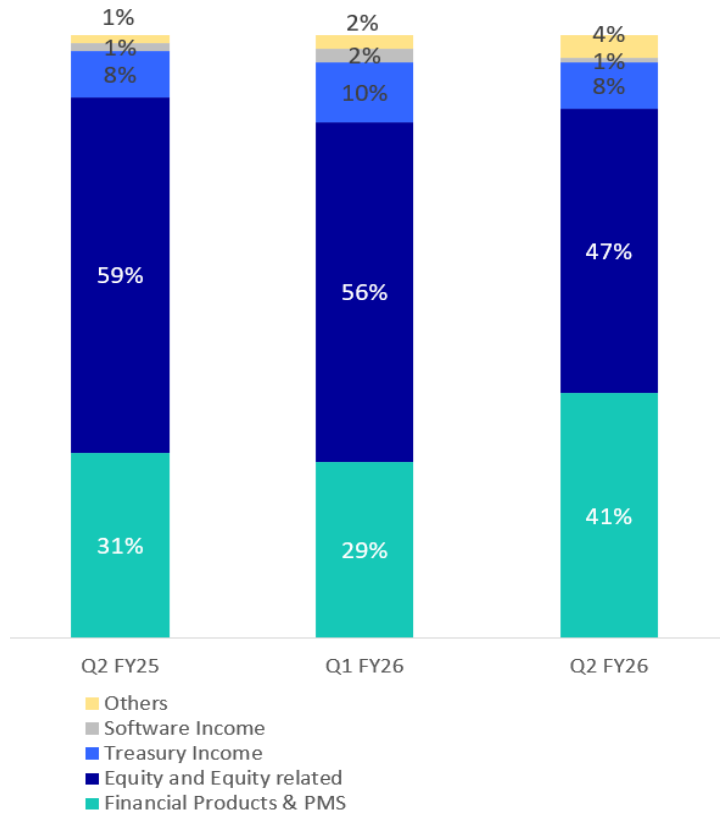


PAT includes share in profit of associate and joint ventures

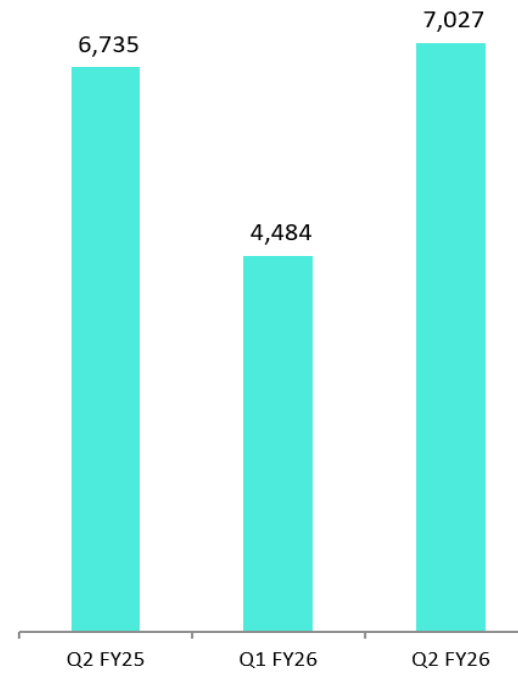
Revenue Mix

(₹ in lacs)

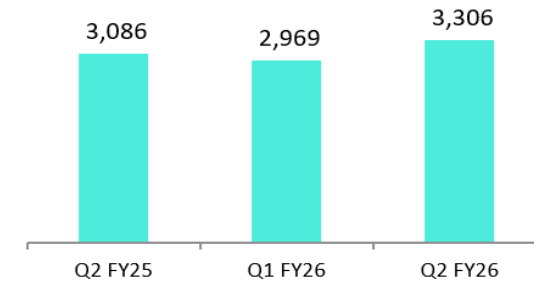
Revenue Mix



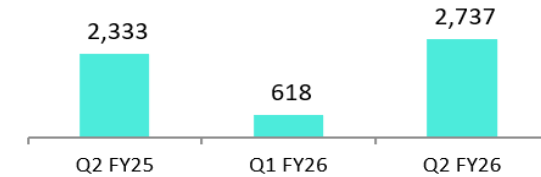
**Financial Products & Geojit PMS
(Recurring Income)**



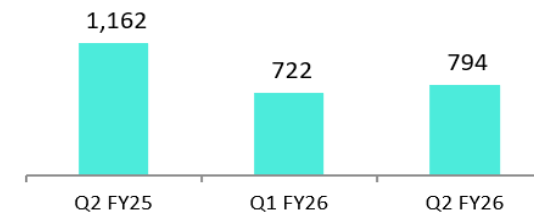
Mutual Fund Income



Insurance Income



Geojit PMS income



Awards and Recognition

Geojit was awarded
**The Brandon Hall Group Annual HCM
Excellence Awards®**

in four categories. The awards, announced in an online global broadcast held on 22 August 2024, were given to Geojit for the **'Management Development Programme'** **'Cultivating Branches of Excellence'** training programmes for branch and regional leaders, which were created and executed in association with Chrysalis Learning.



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

Corporate Social Responsibility

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 4001000 / 6411000

www.geojit.com

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