

# INVESTOR PRESENTATION

27 October 2021



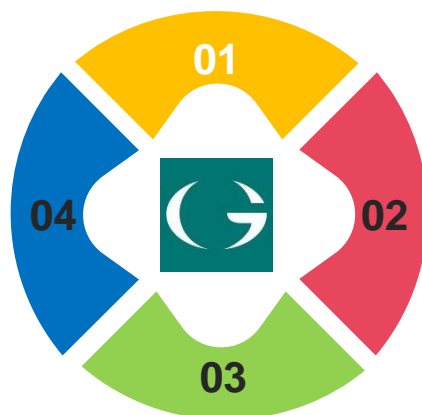
# Our Approach

## 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.

## 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.

## Strong Promoters and Shareholders

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

## 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.

## Help to develop the craft

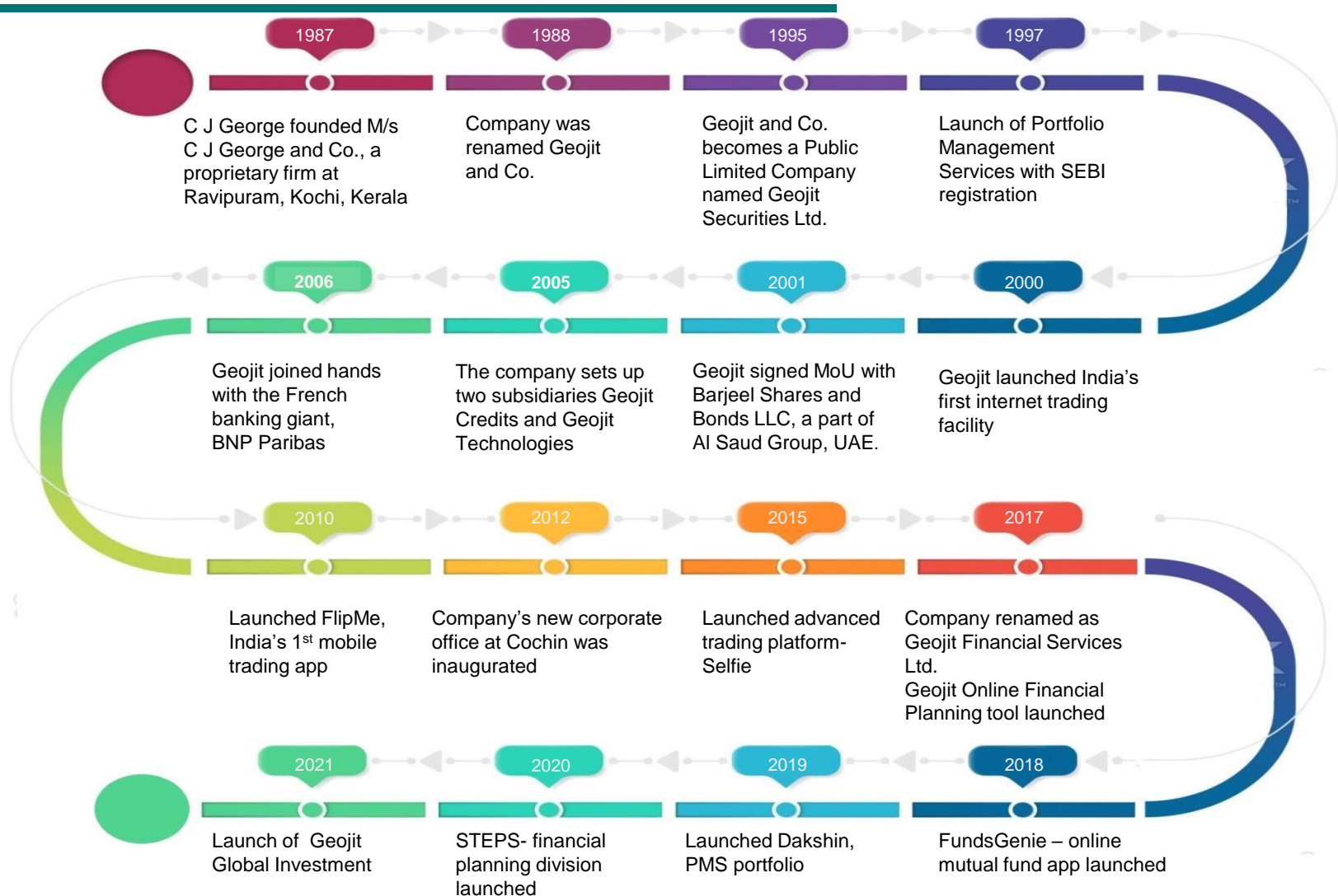
Help clients to take charge of their investments with guidance from research department and excellent customer care support.

## Specialist in NRI services

We are the pioneers in NRI services as Geojit is the first Indian broker to establish presence in Gulf Cooperation 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



1

2

## BUILD WEALTH

Financial Planning  
Portfolio Analysis



2

3

## LOANS

LAS  
MTF  
3<sup>rd</sup> party Loan distribution



3

4

## MANAGE WEALTH

PMS  
Equity SIP  
Smartfolios  
Wealth Management



4

5

## PROTECTION

Life insurance  
Health insurance  
General insurance



5

# First to Launch

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**GEOJIT WAS  
THE FIRST  
TO LAUNCH**

Internet and mobile trading

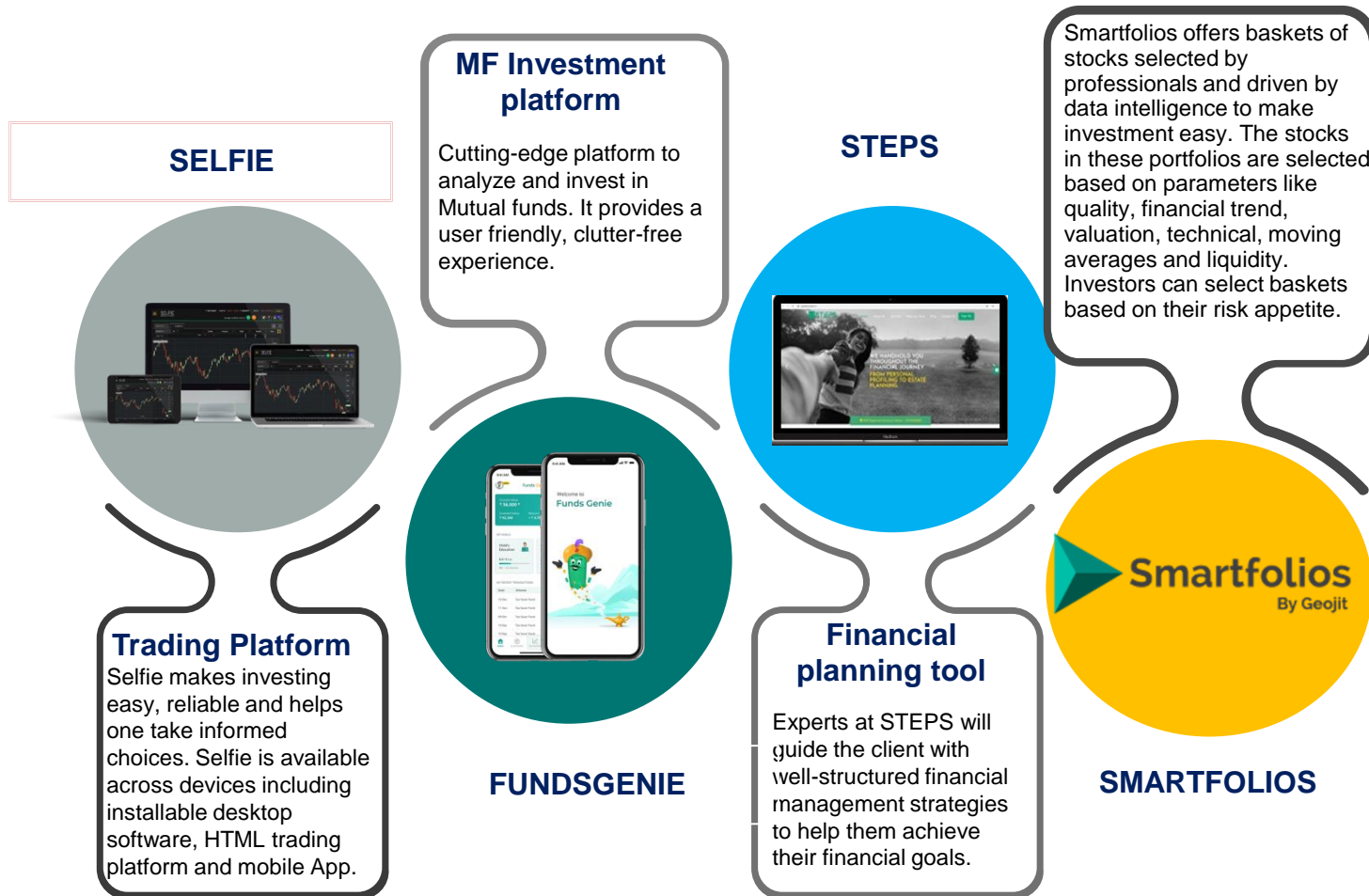
Depository transactions through the internet

Integrated trading system for both cash and derivative segment

Commodity trading in rubber, cardamom, gold and silver futures



# Investment Platforms



# Smartfolios - Stock Baskets



## Aggressive

- Prestige
- Ace
- Growth
- Southern Icons

## Moderate

- Magic
- Classic
- Vision
- Alpha

## Conservative

- 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

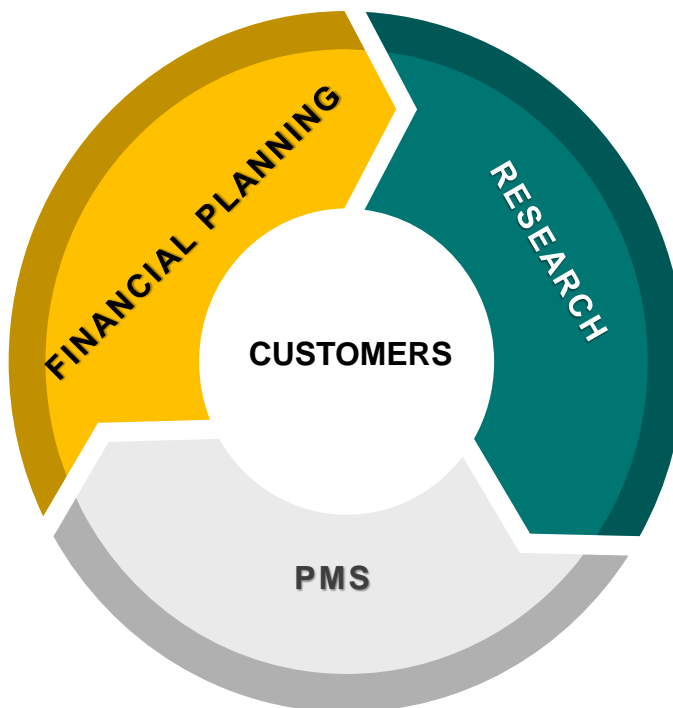
Financial planning business is under our exclusive Investment Advisory division called STEPS. Geojit provides professional fee based Financial Planning service through certified and experienced financial planners.

## 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\*

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



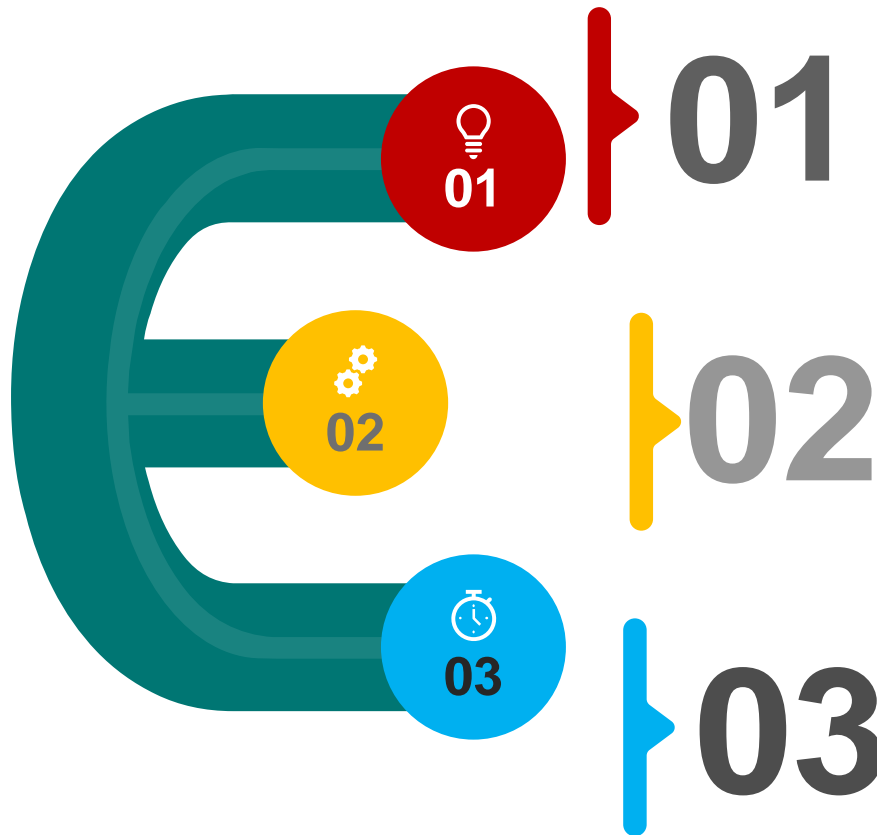
## Research

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

In PMS, we offer three unique types of portfolios:

- Advantage Portfolio
- Freedom Portfolio
- Dakshin Portfolio

# 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



83%

## TRADING & OPTION VOLUME



>80%

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

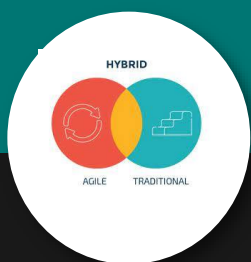
- Sales Cloud
    - ✓ Comprehensive Lead and Sales Management
    - ✓ Campaign – Lead- Sales matrix, Dashboards to monitor
  - Service Cloud
    - ✓ End-to end multi channel service integration with CRM
    - ✓ 360-degree view of customers
- Cloud Telephony, Email integration with CRM – Collaboration 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

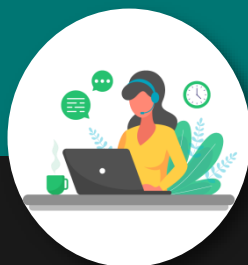
Provide diversified mix of products with advisory and personalized attention to help customers protect and grow their wealth while developing long-term relations to facilitate cross-sales

**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

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# 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

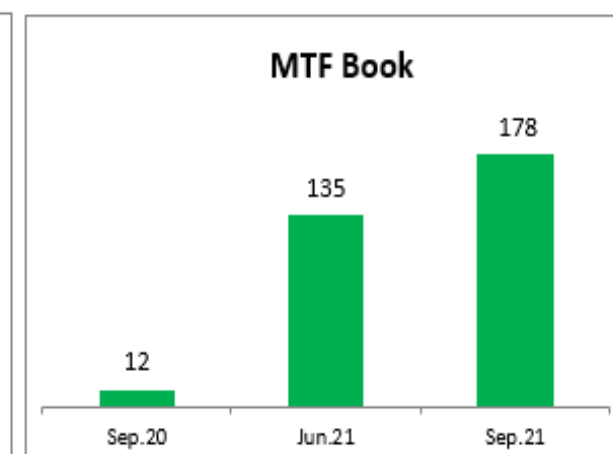
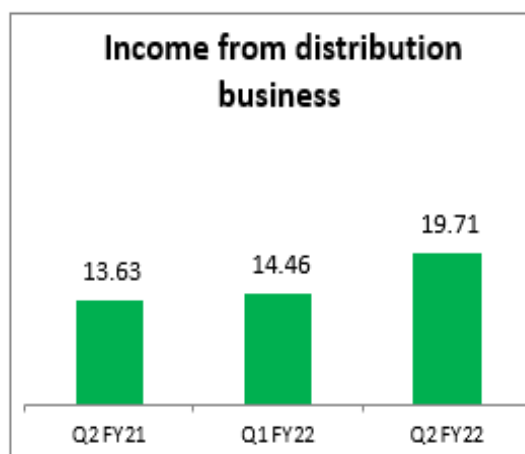
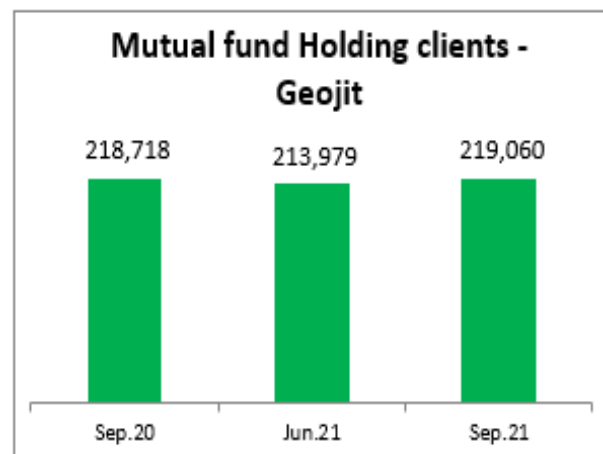
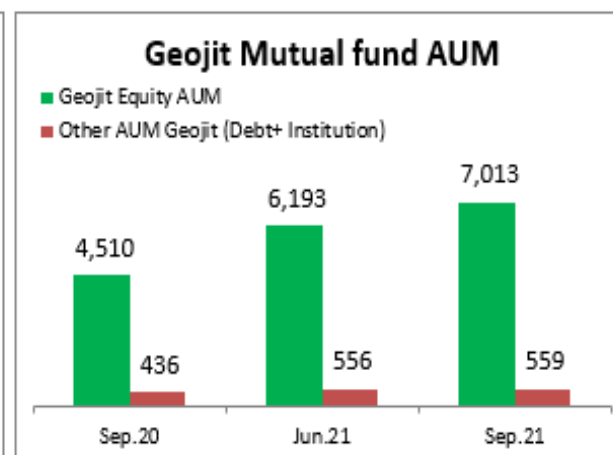
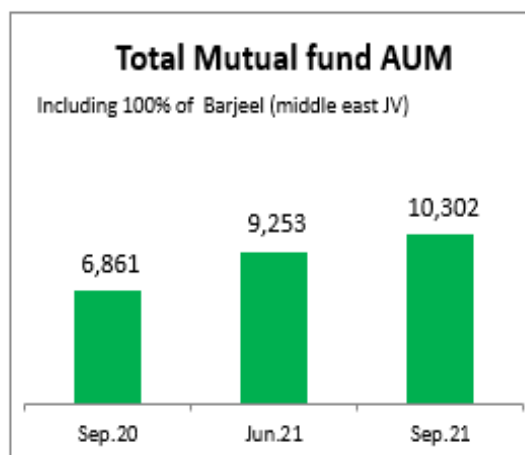
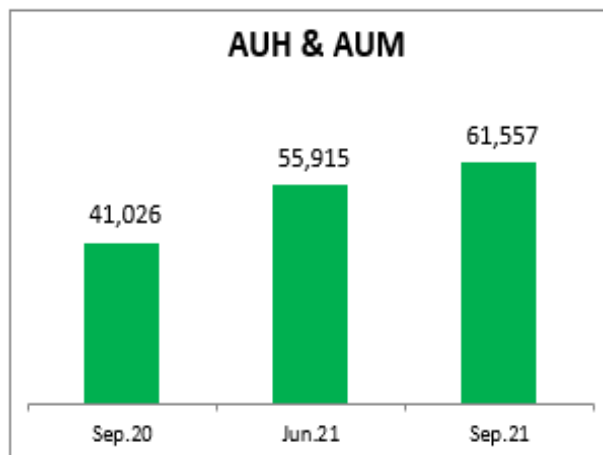
AUH means Asset under holding – Equity holding (DP holding) of clients

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 Network

# Assets, Distribution income and MTF book

Amount in Crores

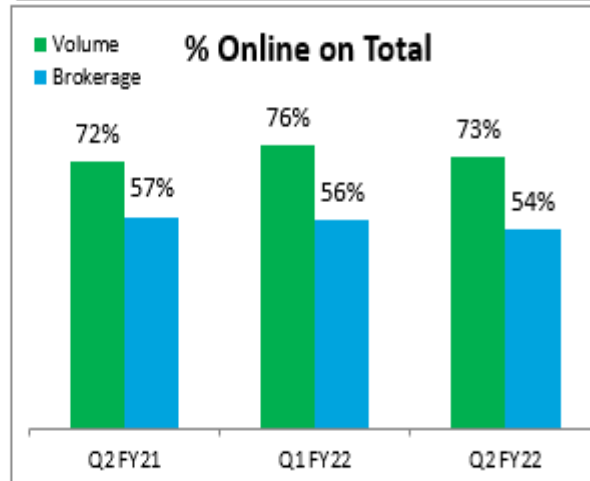
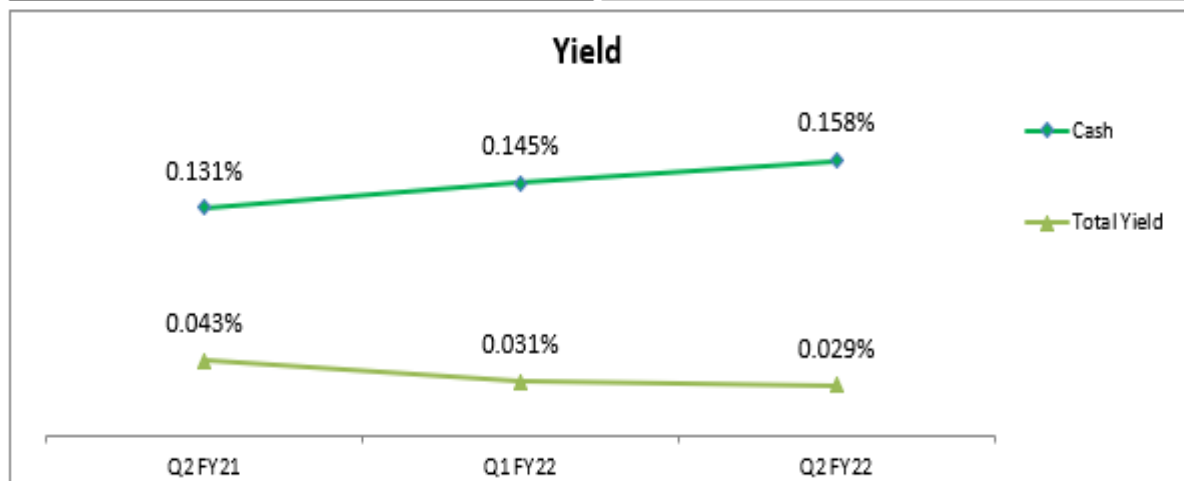
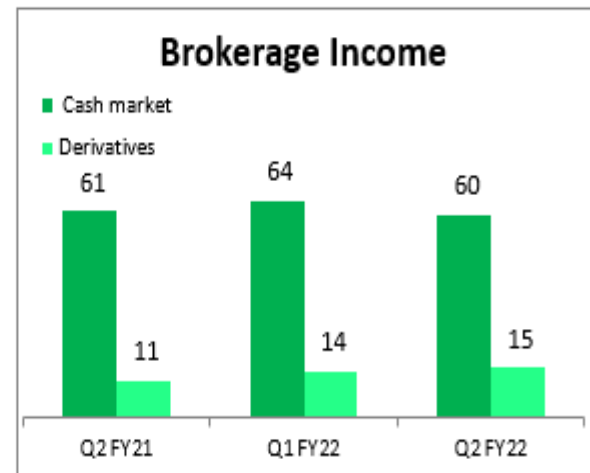
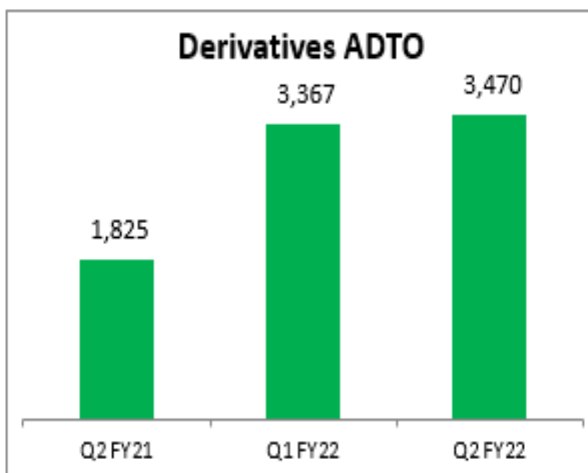
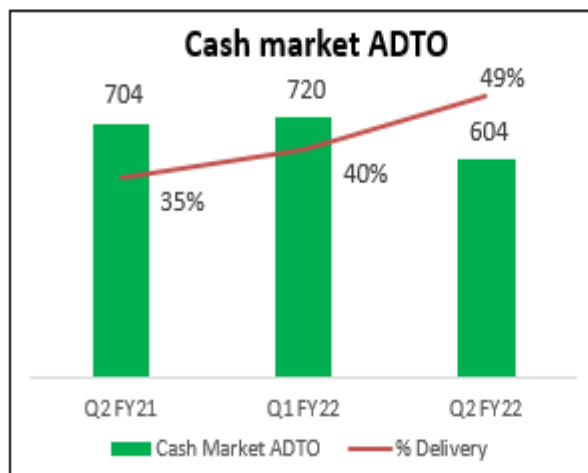


Equity AUM includes Equity ,ELSS, Index funds and Hybrid funds excluding Conservative funds and Arbitrage funds.



# ADTO, Brokerage, Yield and Online business

Amount in Crores

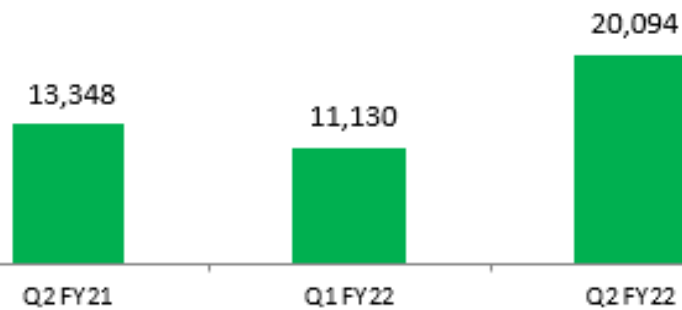


ADTO means Average daily turnover. Derivative includes Equity F&O CDS and Commodity)

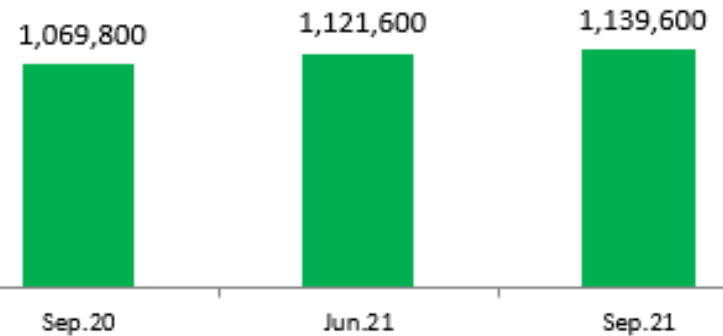


# Client and Employee count

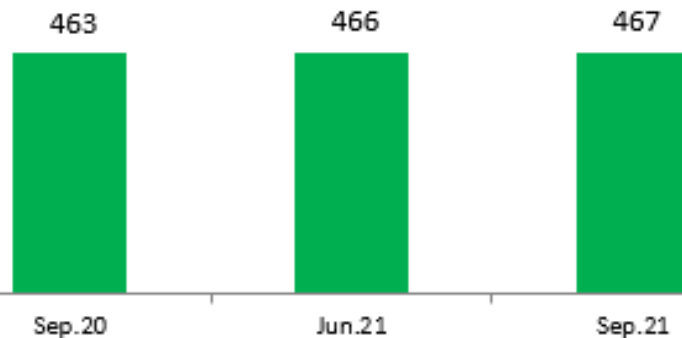
New clients



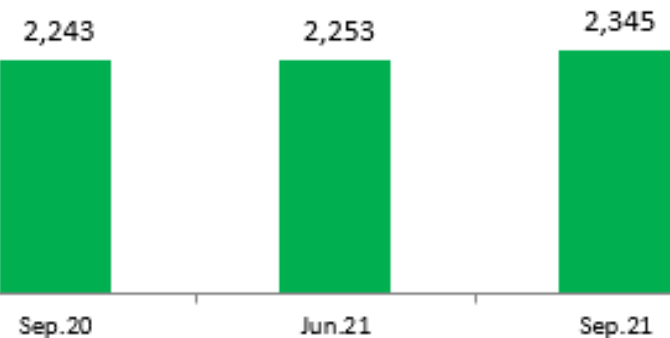
Total clients



Number of Offices



Employees





## Financial Performance

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# 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%
<b>Total Income</b>	<b>12,724</b>	<b>12,096</b>	<b>10,858</b>	<b>5%</b>	<b>17%</b>	<b>24,821</b>	<b>19,965</b>	<b>24%</b>
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%
<b>Total Expenses</b>	<b>7,406</b>	<b>7,012</b>	<b>6,482</b>	<b>6%</b>	<b>14%</b>	<b>14,419</b>	<b>12,283</b>	<b>17%</b>
<b>PBT before exceptional Item</b>	<b>5,318</b>	<b>5,084</b>	<b>4,376</b>	<b>5%</b>	<b>22%</b>	<b>10,402</b>	<b>7,682</b>	<b>35%</b>
Exceptional Items	-	-	-			-	-	
<b>PBT</b>	<b>5,318</b>	<b>5,084</b>	<b>4,376</b>	<b>5%</b>	<b>22%</b>	<b>10,402</b>	<b>7,682</b>	<b>35%</b>
<b>PAT</b>	<b>4,047</b>	<b>3,839</b>	<b>3,328</b>	<b>5%</b>	<b>22%</b>	<b>7,886</b>	<b>5,785</b>	<b>36%</b>
Other Comprehensive Income	(41)	1	(5)			(40)	(9)	
<b>Total Comprehensive Income</b>	<b>4,006</b>	<b>3,840</b>	<b>3,323</b>	<b>4%</b>	<b>21%</b>	<b>7,846</b>	<b>5,776</b>	<b>36%</b>



# Consolidated Revenue mix

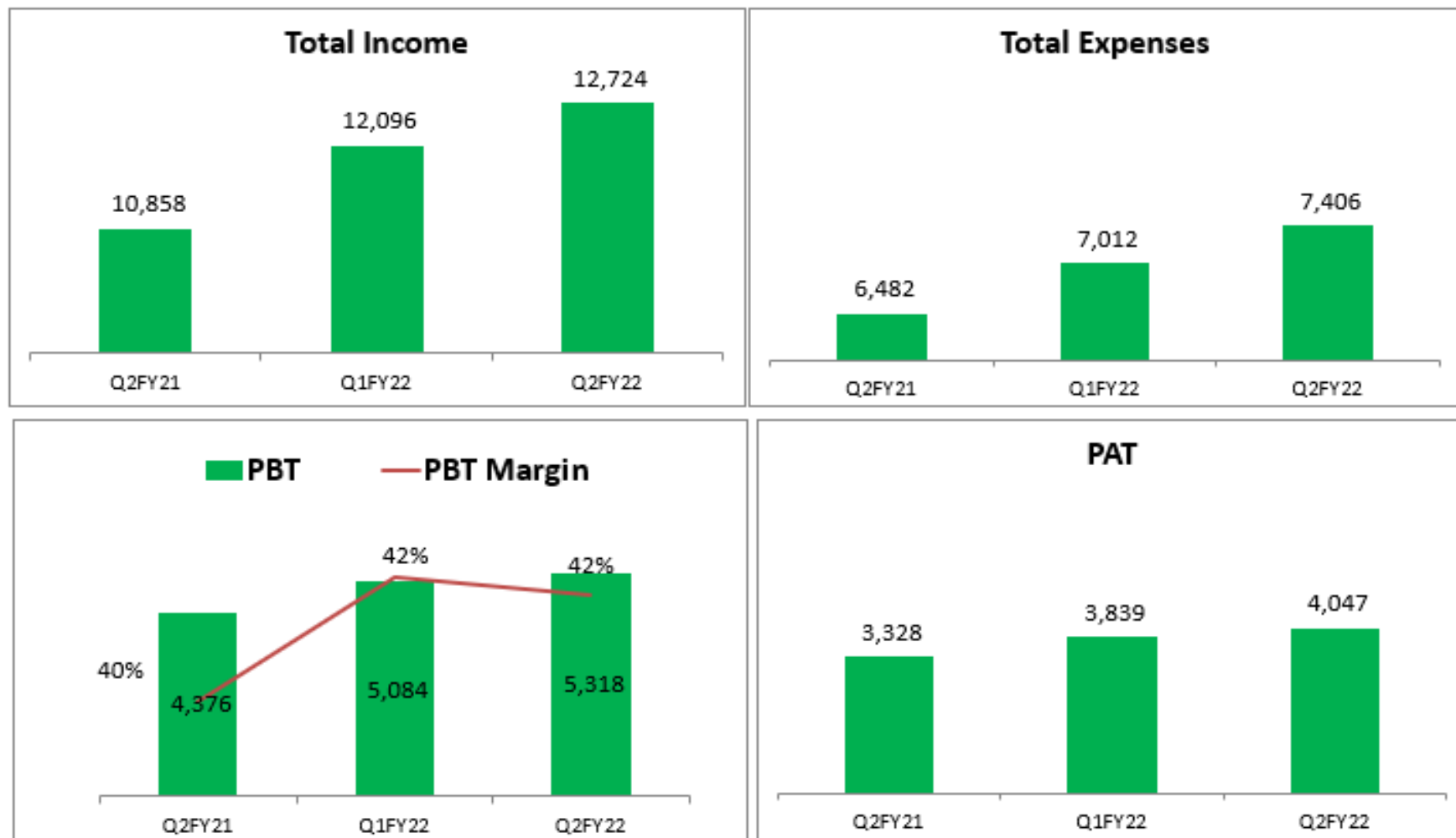
Amount in Lakhs

	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%
<b>Total Operational income</b>	<b>12,707</b>	<b>12,084</b>	<b>10,853</b>	<b>5%</b>	<b>17%</b>	<b>24,792</b>	<b>19,953</b>	<b>24%</b>
Non operational Income	17	12	5	41%	234%	29	12	142%
<b>Total income</b>	<b>12,724</b>	<b>12,096</b>	<b>10,858</b>	<b>5%</b>	<b>17%</b>	<b>24,821</b>	<b>19,965</b>	<b>24%</b>



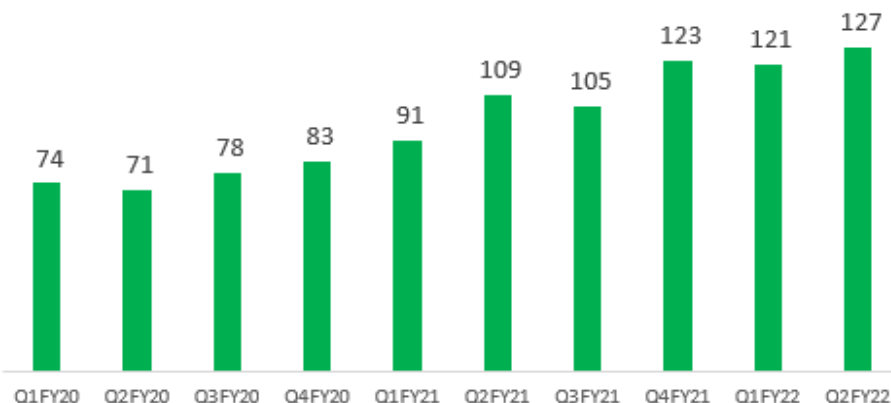
# Financial Trend

Amount in Lakhs

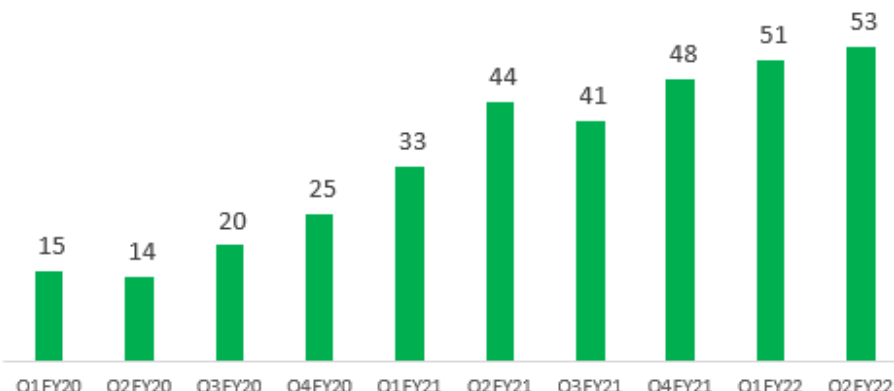


# Consistent growth in Revenue and PBT

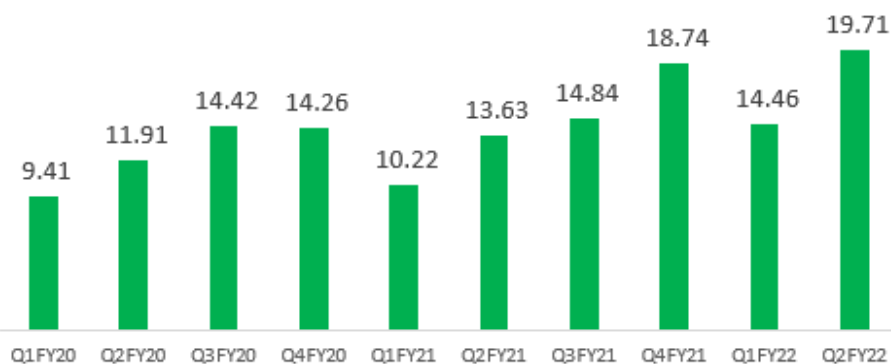
Total Income (in Crs)



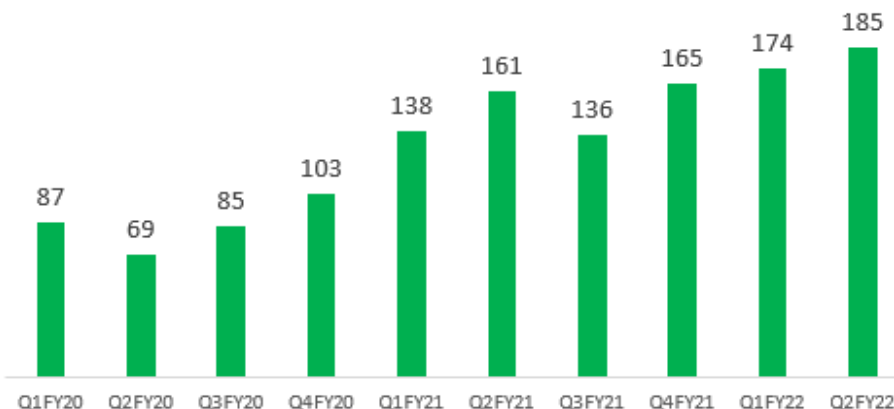
PBT (in Crs)



Distribution income (in Crs)



Delivery Volume (in Bn INR)



PBT before exceptional items



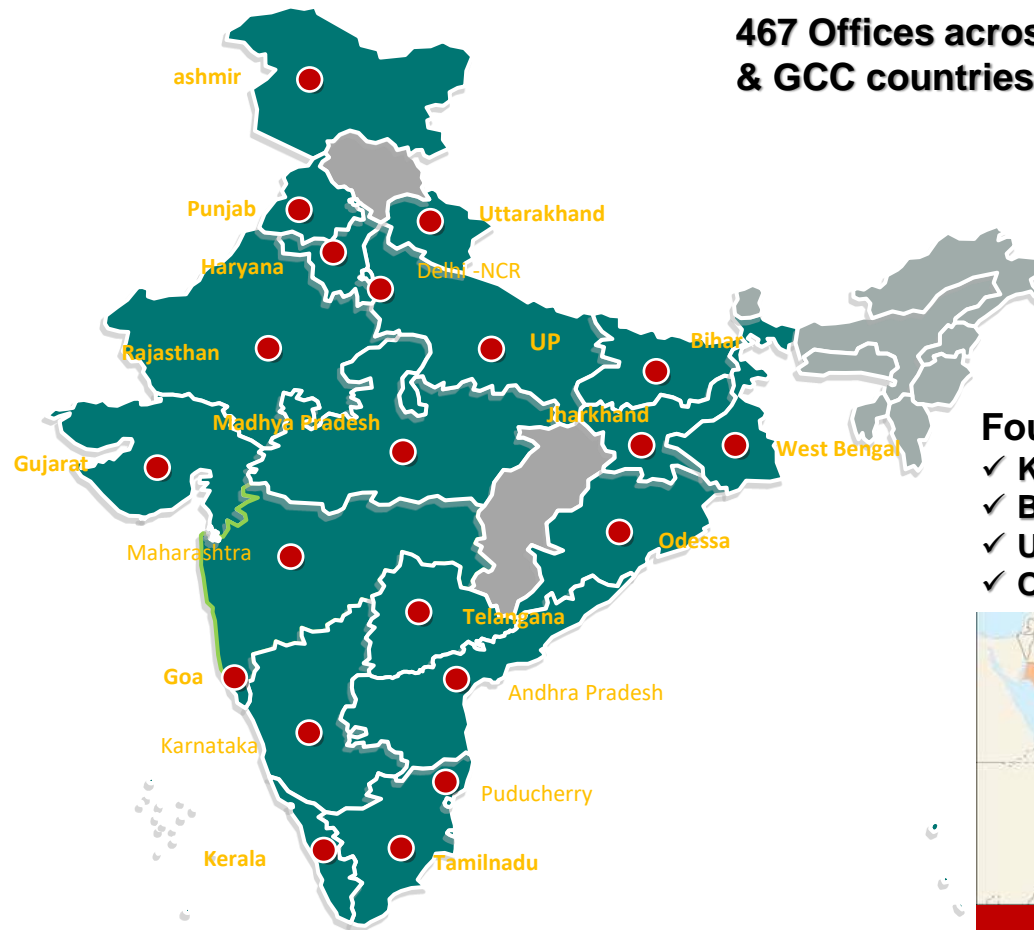
# Geojit - Geographic Presence

19 States

2 Union Territories and

4 Countries in GCC

467 Offices across India  
& GCC countries




Four GCC Countries

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






# ESG – 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



## 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

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- ✓ Green Building accreditation for Corporate office
- ✓ Care and protect Biodiversity
- ✓ Support low carbon economy
- ✓ Water consumption reduction initiatives
- ✓ Pollution control
- ✓ Conserve non-renewable energy

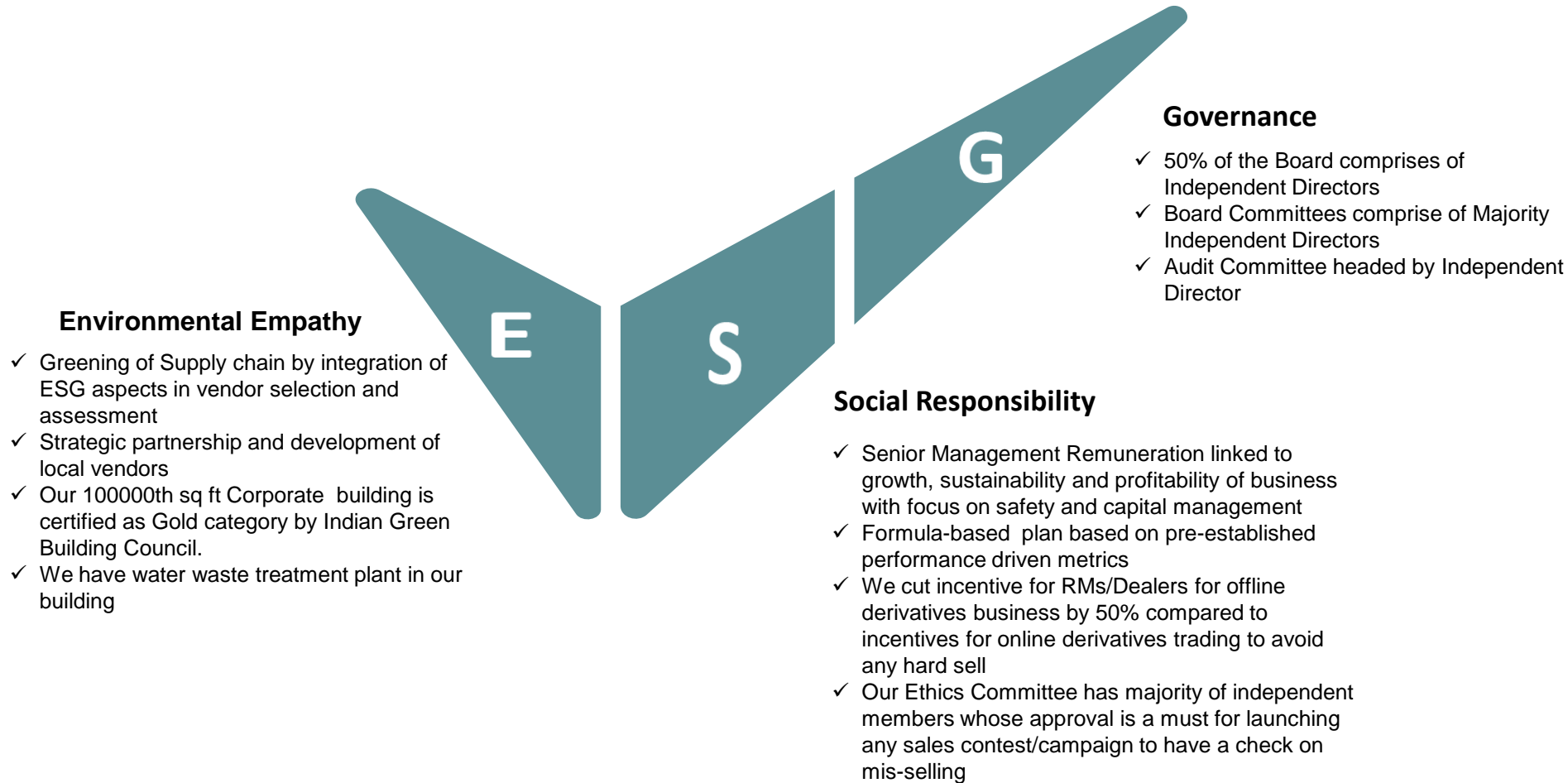
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- ✓ Undertake CSR activities in fields of women empowerment, education and health
- ✓ Dedicate 2% of our profit for social causes
- ✓ Prioritizing a lean, flexible, and highly-engaged workforce
- ✓ Diversified pool of talent with due representation of local population
- ✓ Inclusive growth of staff along with the organization
- ✓ Ensuring safety and well-being of employees/ workers

G

- ✓ 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 for fraud from employees and business associates
- ✓ Continuously striving to embrace evolving stakeholder and customer expectations and implement best practices

# ESG – Geojit's Commitments



# 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. Thermal 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. Infrastructure 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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**GEOJIT FINANCIAL SERVICES LTD.**

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