



GEOJIT
PEOPLE YOU PROSPER WITH

INVESTOR PRESENTATION

29th January 2022

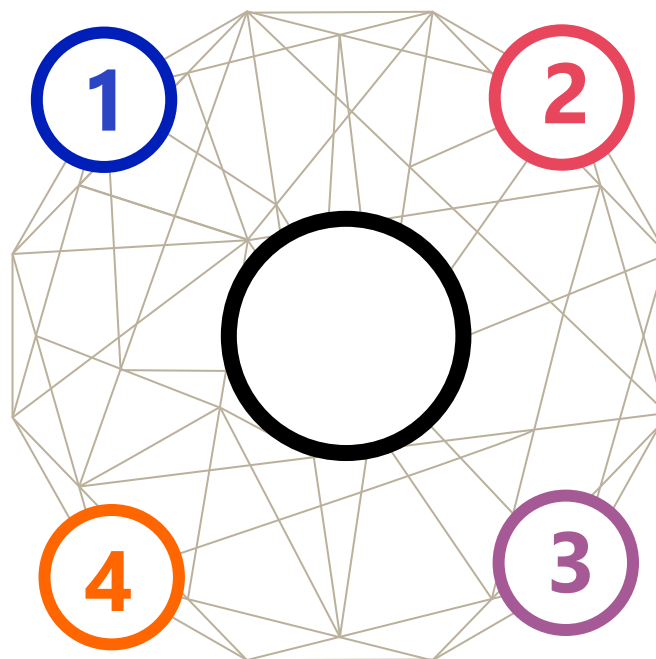
Our Approach

1. Wealth creation for customers

Our purpose of existence is to help our customers to create long term wealth. We discourage investors from 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 thirteen directors on the Board of the company only three 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

Multichannel and wide range of products

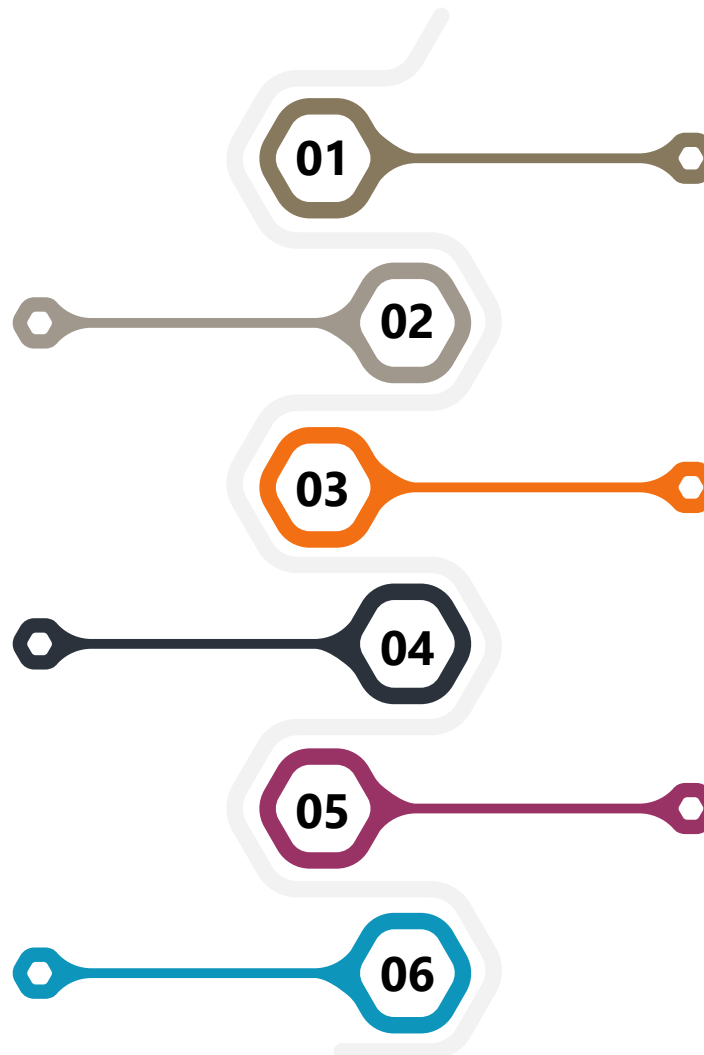
Clients can trade using Internet, Phone, WhatsApp, or through Branch network. We offer various trading and investment products and solutions, guidance from certified financial advisors to help clients find the right financial solution.

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.



35 years in the Indian capital market

Geojit has 473 offices and Rs 64,197 crore AUM and Custody as on end of Q3FY22. This is a reflection of the trust reposed in our expertise and transparency.

Help to develop the craft

We assist our 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 offering services to Non-Resident Indians as Geojit is the first Indian broker to establish presence in Gulf Cooperation Council Countries. We have dedicated service for NRIs residing in the U.A.E, Bahrain, Kuwait and Oman to participate in the India growth story through our JVs and partnership.

Geojit The Milestones

1987

C J George founded M/s C J George and Co., a proprietary firm at Ravipuram, Kochi, Kerala

Company was renamed Geojit and Co.

1988

1995

Geojit and Co. becomes a Public Limited Company named Geojit Securities Ltd.

Launch of Portfolio Management Services with SEBI registration

1997

2000

Geojit launched India's first internet trading facility

Geojit signed MoU with Barjeel Shares and Bonds LLC, a part of Al Saud Group, UAE.

2001

2005

The company sets up two subsidiaries Geojit Credits and Geojit Technologies

Geojit joined hands with the French banking giant, BNP Paribas

2006

2010

Launched FlipMe, India's 1st mobile trading app

Company's new corporate office at Cochin was inaugurated

2012

2015

Launched advanced trading platform-Selfie

Company renamed as Geojit Financial Services Ltd. Geojit Online Financial Planning tool launched

2017

2018

FundsGenie – online mutual fund app launched

Launched Dakshin, PMS portfolio

2019

2020

STEPS- financial planning division launched

Launch of Geojit Global Investment

2021

2022

Launched digital Loan Against Shares

Our Unique Propositions

Hybrid Model

- Extensive offline platform with 470+ office network
- Strong presence in Tier II & III cities
- Maintains strong relationship with customers

Diversified Products

- Equity
- Mutual funds
- Insurance (Life, Health & General)
- PMS
- Global investments
- 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

INVEST

- Equity
- Commodities
- Mutual Fund
- Global Investment
- SGB, Gold ETF

PROTECTION

- Life insurance
- Health insurance
- General insurance

BUILD WEALTH

- Financial Planning
- Portfolio Analysis



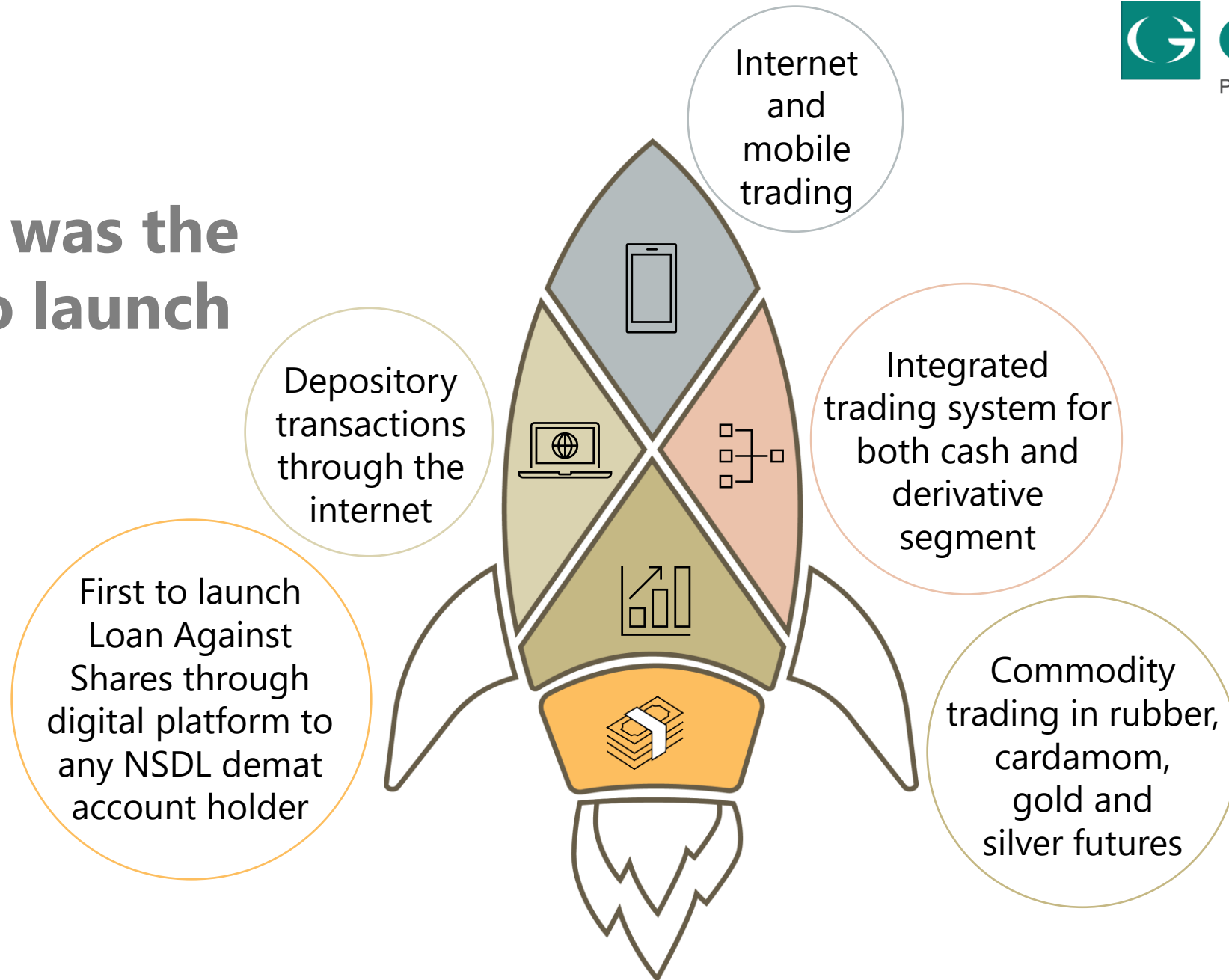
LOANS

- LAS – physical and digital
- MTF
- 3rd party loan distribution

MANAGE WEALTH

- PMS
- Equity SIP
- Smartfolios
- Wealth Management

Geojit was the first to launch



Investment Platforms



MF Investment platform

Cutting-edge platform to analyze and invest in mutual funds. It provides a user friendly, clutter-free experience.



Digital Loan Against Shares

Investors can avail Loan Against Shares in a few minutes through our platform. Fast, easy, seamless and totally paperless, it was launched in association with NSDL.

Baskets of stocks

Smartfolios offers baskets of stocks selected by professionals and driven by data intelligence to make investment easy. The stocks in these portfolios are selected based on parameters like quality, financial trend, valuation, technical, moving averages and liquidity. Investors can select baskets based on their risk appetite.

Trading Platform

Selfie makes investing easy, reliable and helps one take informed choices. Selfie is available across devices including installable desktop software, HTML trading platform and mobile App.



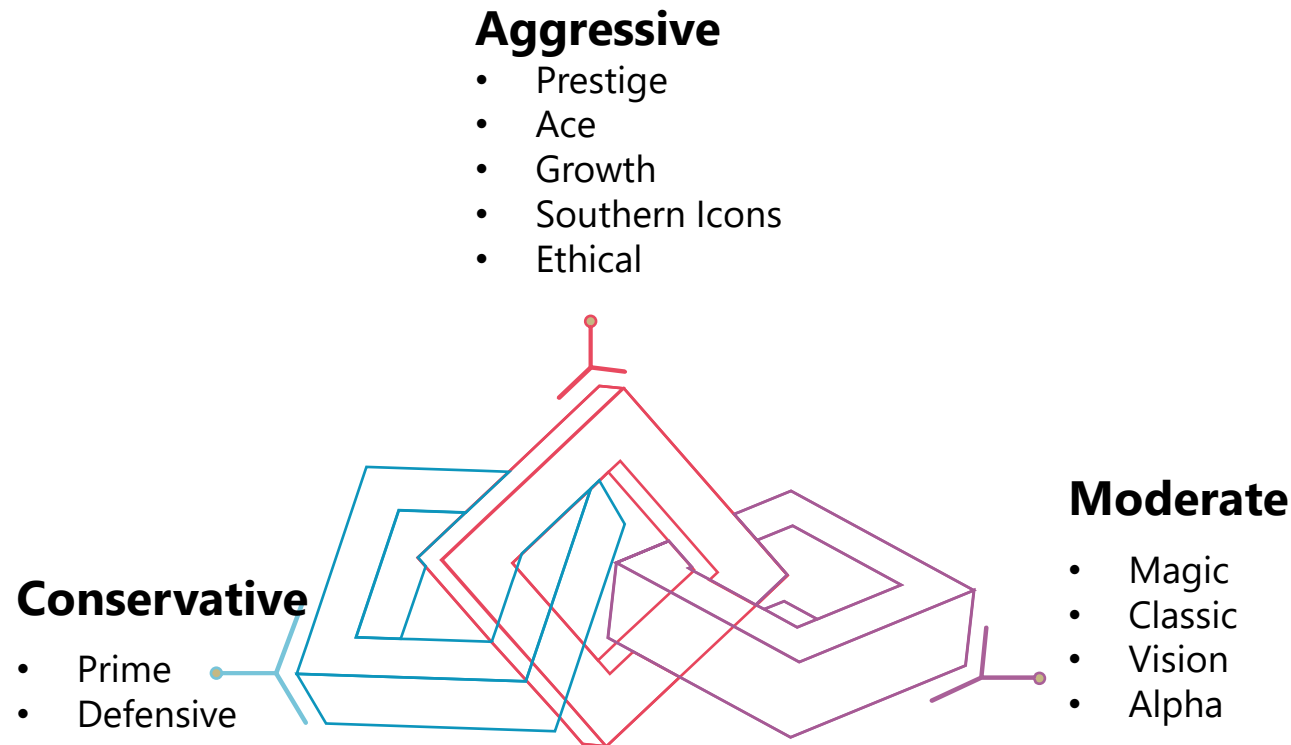
Financial planning

Experts at STEPS will guide clients with well-structured financial management strategies to help them achieve their financial goals.



Smartfolios - Stock Baskets

- 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 9,500 clients have subscribed Smartfolios, and AUM crossed Rs.290 crores (end of Dec 2021.)



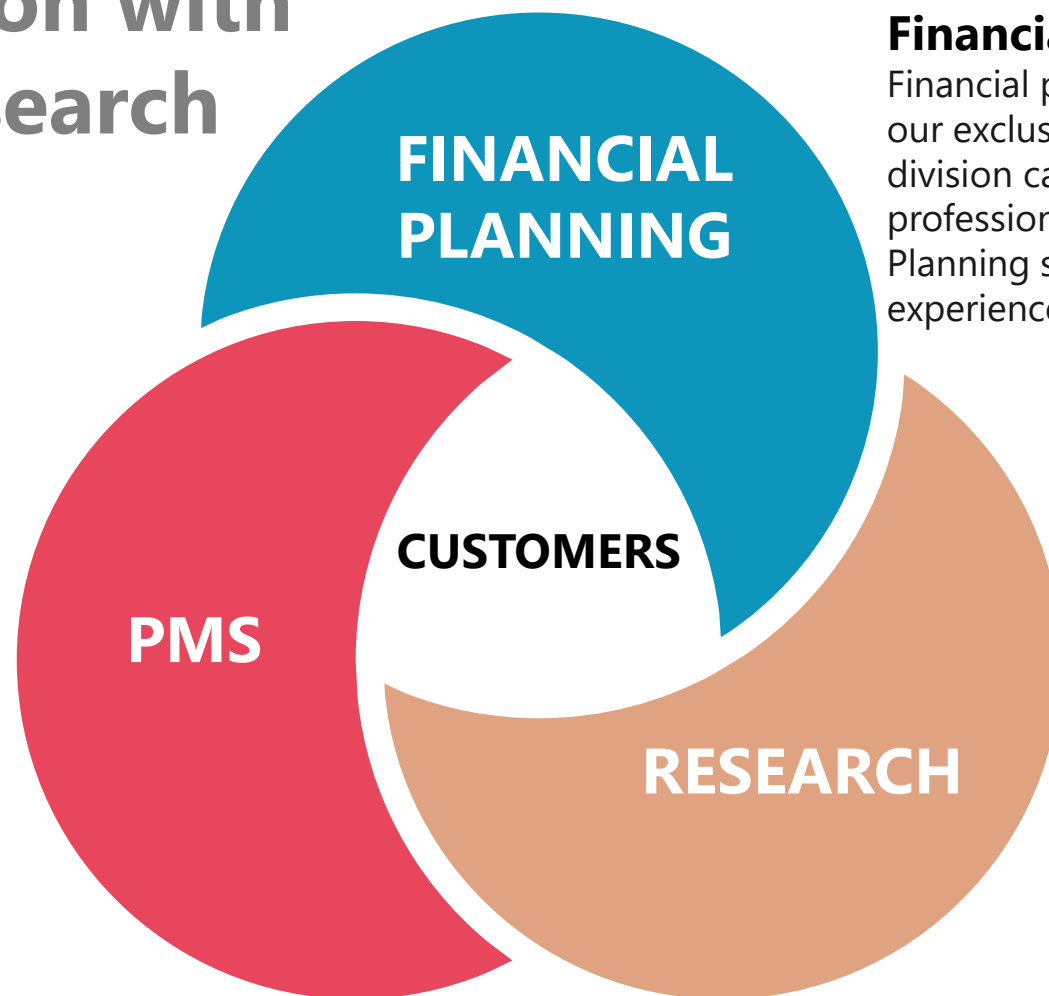
Wealth creation with Insightful Research

PMS

Our PMS Portfolios have outperformed their respective benchmarks in FY 21 and in FY 22. Our Freedom Portfolio was rated 4 star by CRISIL-PMS Bazaar in 3-year category. Our Advantage Portfolio was in best 3 top performing strategies in Mid and Small cap segment in the month of September 2021.

In PMS, we offer four unique types of portfolios:

- Advantage Portfolio
- Freedom Portfolio
- Dakshin Portfolio
- Ethical Portfolio



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.

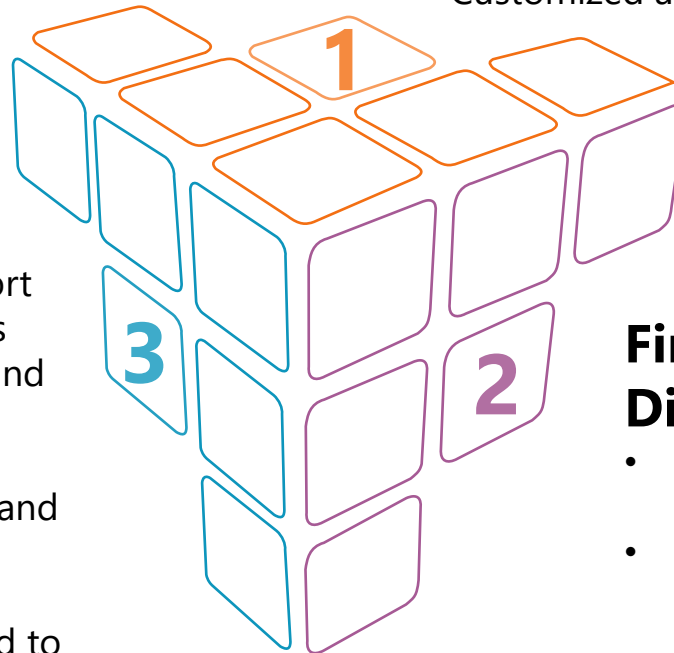
Research

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.

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



Advisory Services

- Strong team of Certified Financial Planners (CFP) supported by advanced technologies
- Customized and personalized solutions

Financial Product Distribution

- Advanced MF platform / app FundsGenie
- Extensive distribution network collaboration with ICICI Prudential, HDFC Life and MetLife for Life Insurance
- Collaboration with Bajaj Allianz General Insurance, Cigna, Star Health, ICICI Lombard, GoDigit for Health and General Insurance

B2B Partnership

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

Domestic:

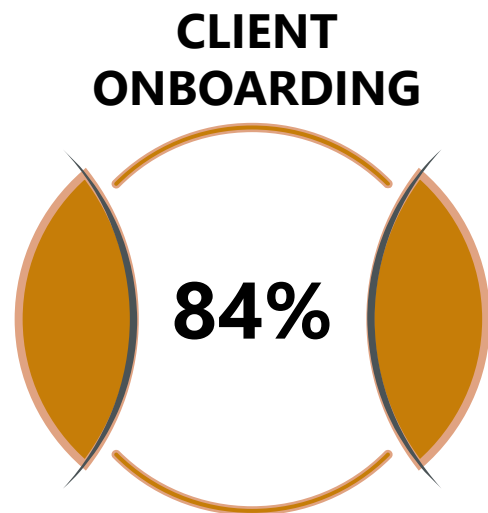


भारत सरकार का उपक्रम A Government of India Undertaking

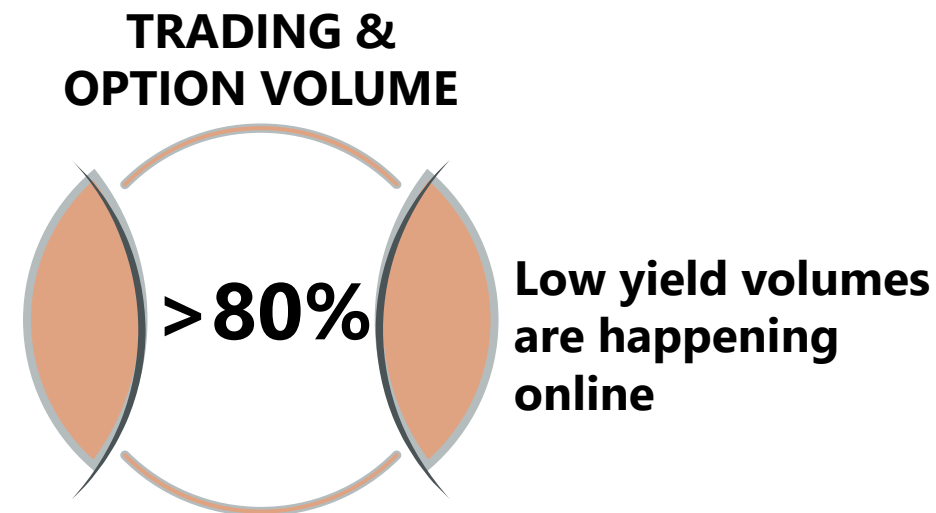


NRI Portfolio Investment Scheme:





Technology Edge – Digital Transformation



▪ Digital Marketing

- Automated environment for campaigns, measuring effectiveness and end-to-end integration
- New Interfaces – Partner Portal, Customised Communication, Cloud Telephony

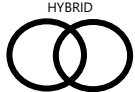
▪ CRM

- 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

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



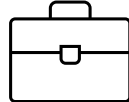
Phygital Model

Our offline platform with extensive branch network facilitates closer reach to customers and maintain deep relations with them. Our strong investor-oriented technology platforms enable customers to make seamless and hassle-free investments online.



Customer Service

Key differentiator in customer service is our robust technology platform. We are also equipped to address our clients' needs right from sourcing to transactions by providing portfolio evaluation, robotic advisory and financial planning.



Work Ethics

We nurture our skilled people and ensure customer centric and ethical work culture.

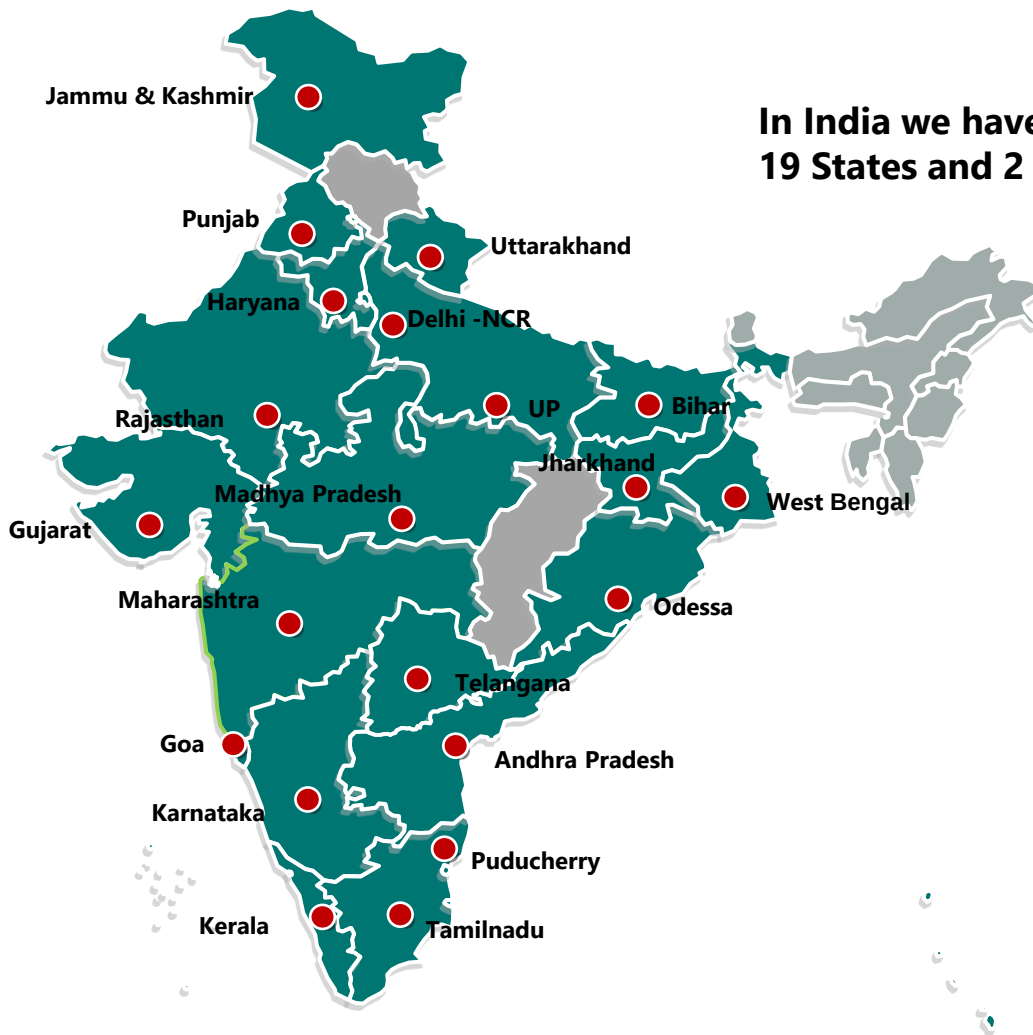
30% of clients who were active more than 10 years ago are still active with us \$

\$ Based on Broking business

Geojit - Geographic Presence

**473 Offices across India
& GCC countries**

**In India we have presence in:
19 States and 2 Union Territories**

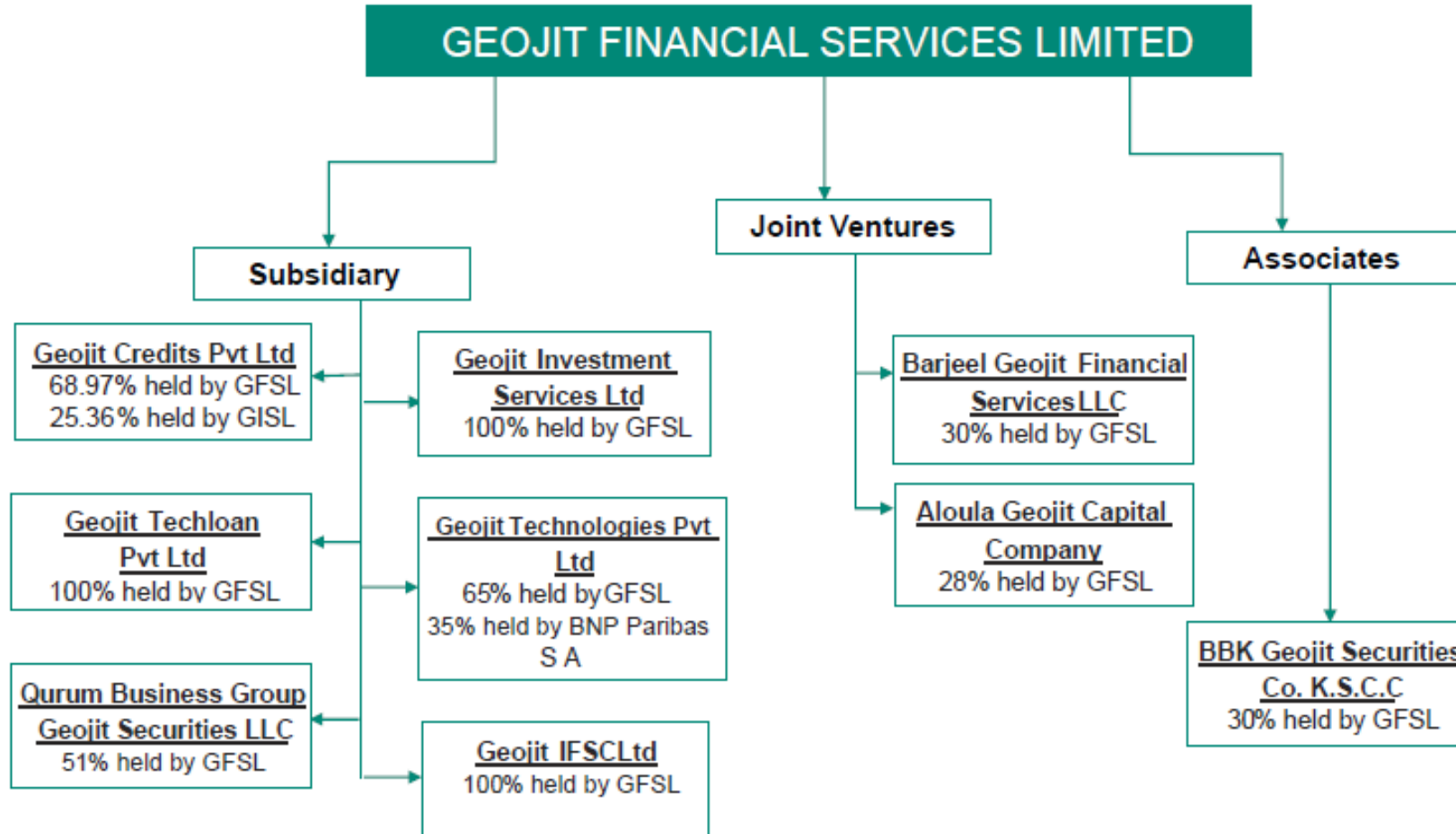


Four GCC Countries:

- Kuwait
- Bahrain
- UAE
- Oman



Geojit – Group Company Structure



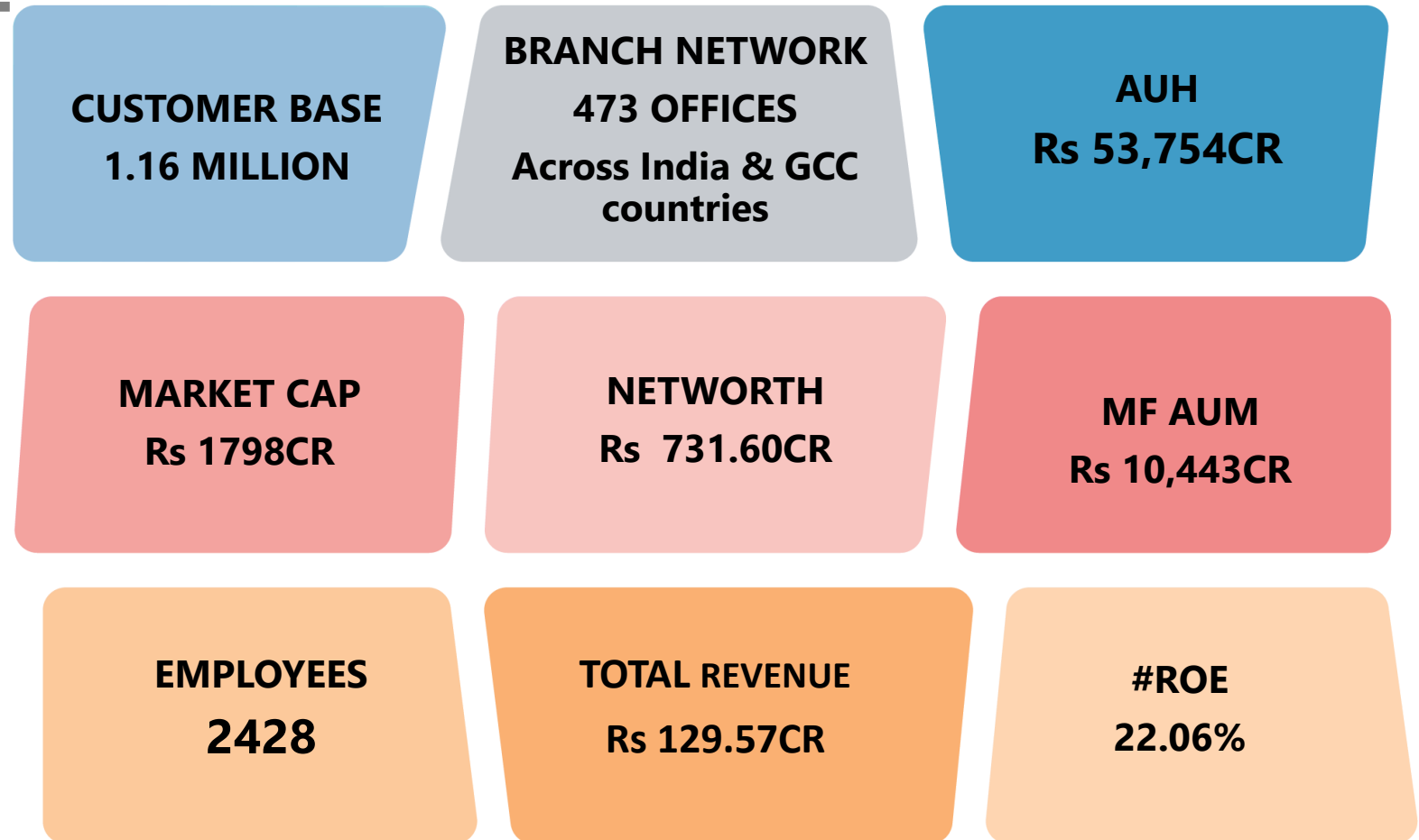
- GFSL - Geojit Financial Services Ltd.
- GISL - Investment Services Ltd.

Business Performance

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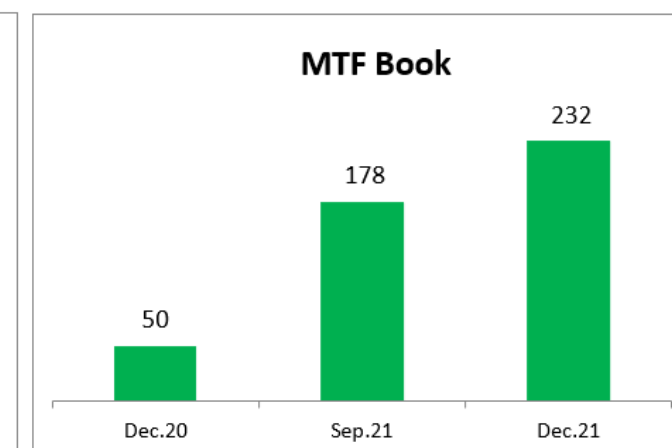
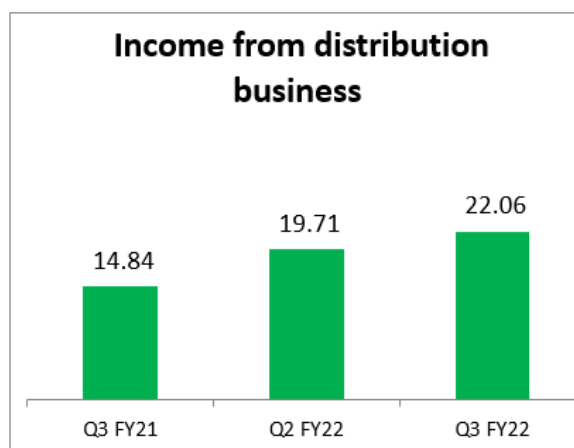
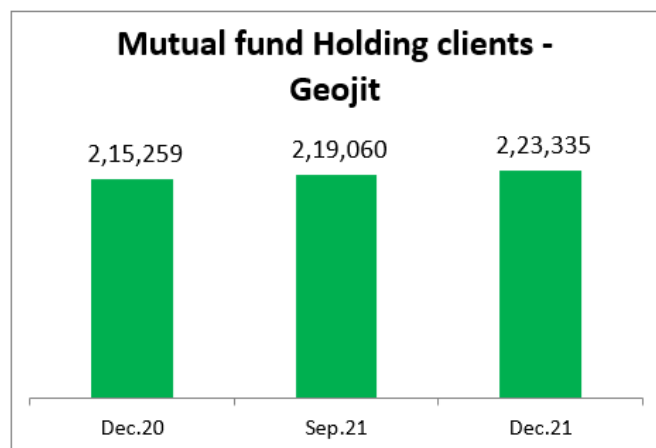
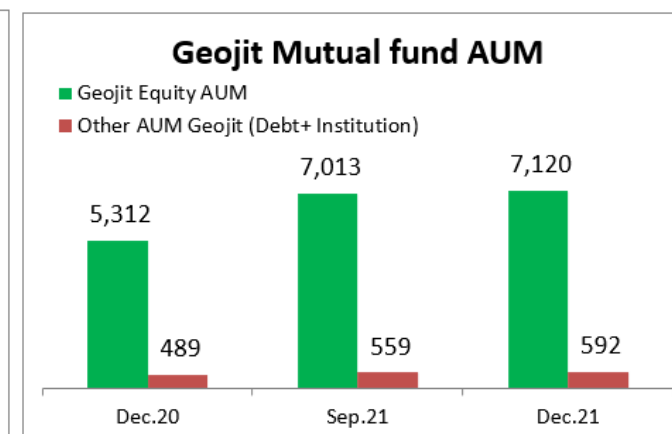
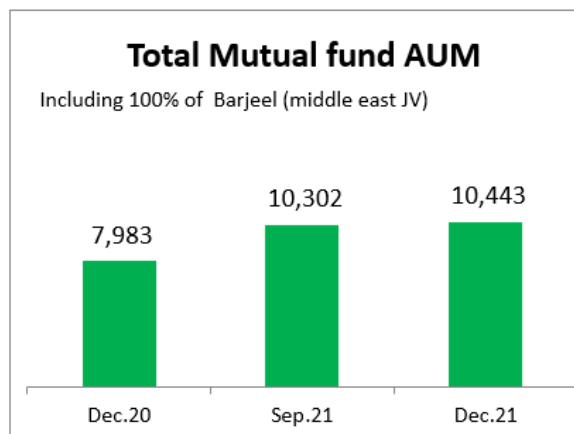
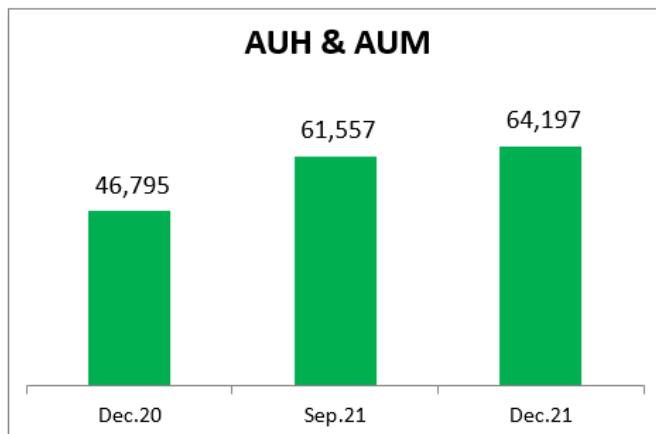
Key Performance Indicators - Q3FY22

- 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.
- # ROE (Return on Equity) is annualized
ROE based on 9-month result
ROE= Total comprehensive income / Average Net worth



Assets, Distribution income and MTF book

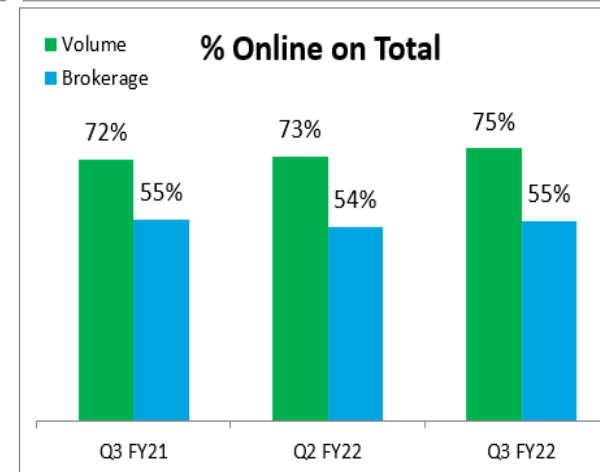
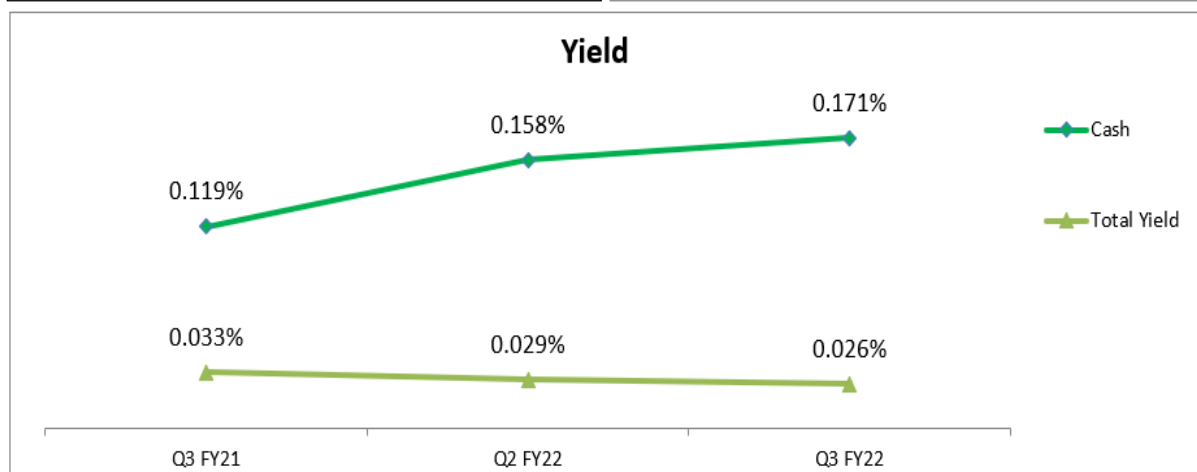
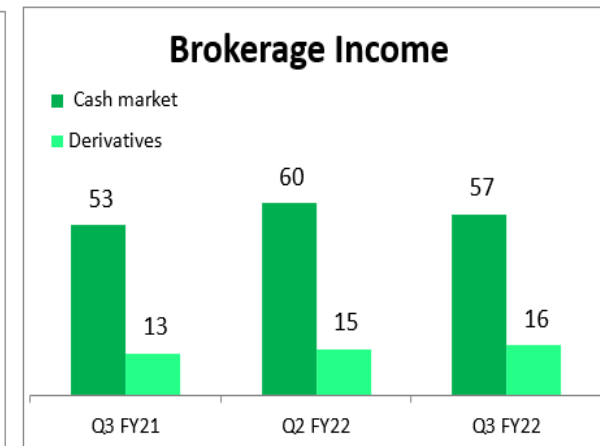
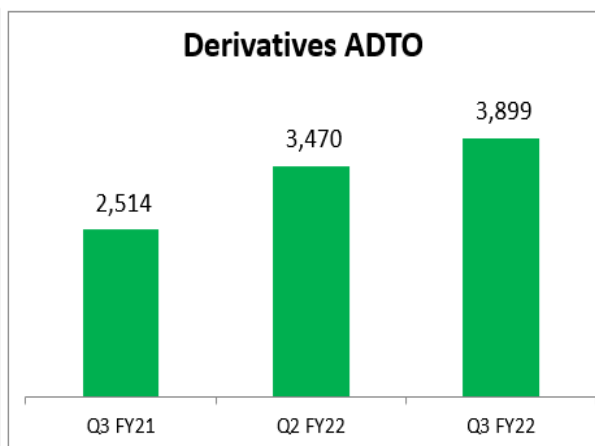
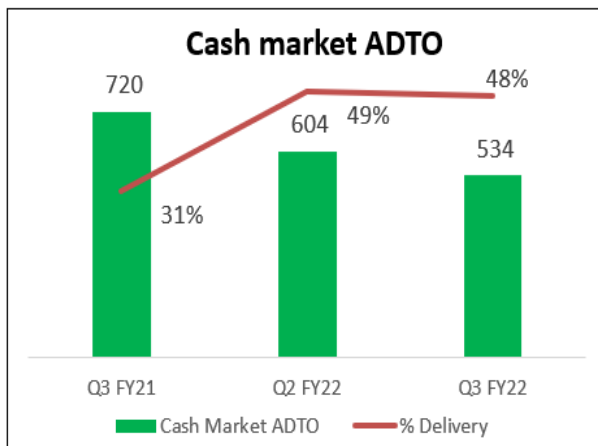
Amount in Crores



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

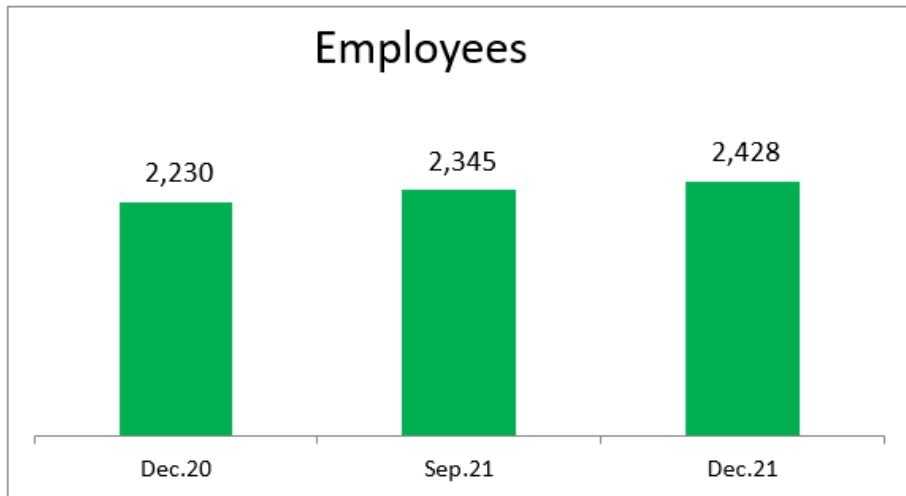
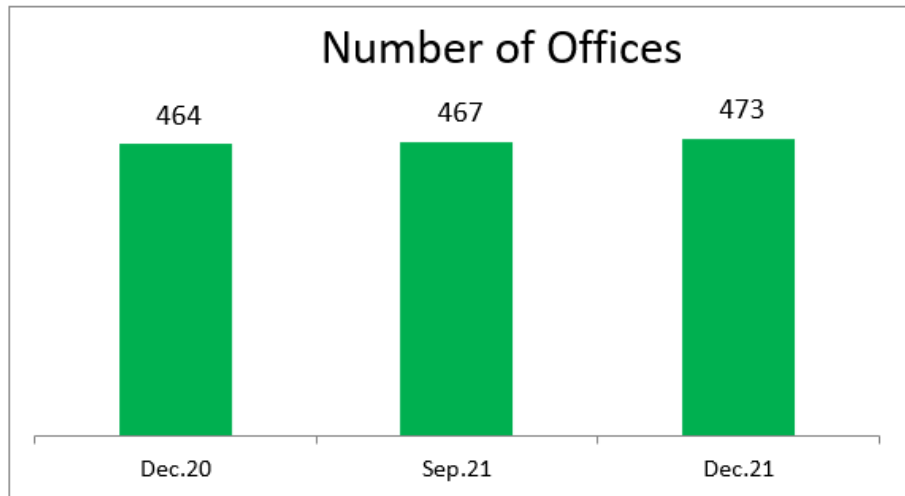
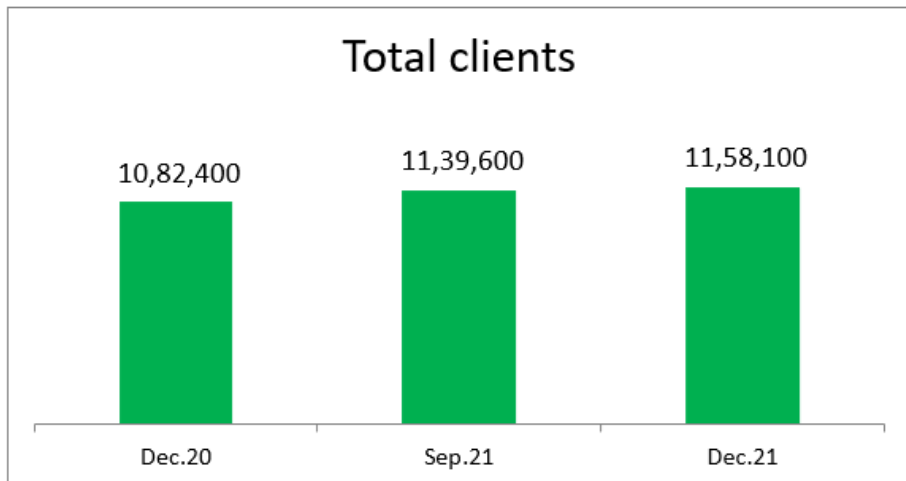
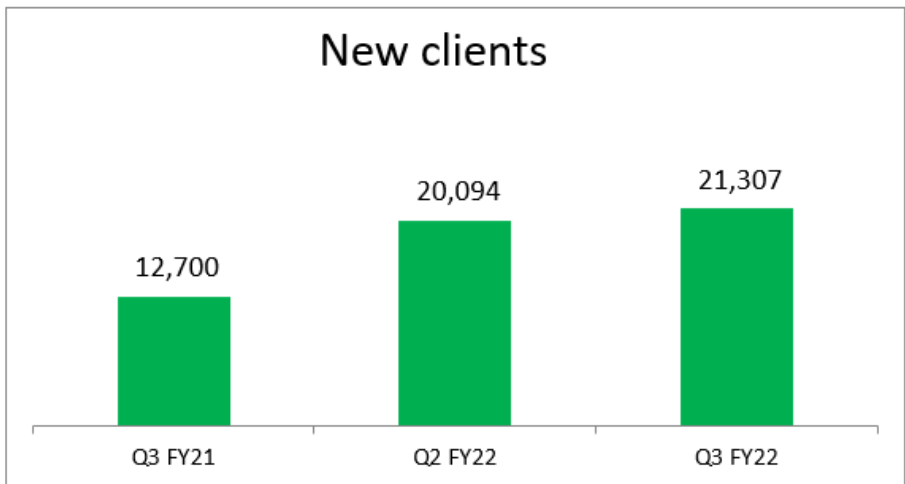
ADTO, Brokerage, Yield and Online business

Amount in Crores



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

Client and Employee count



Financial Performance



Consolidated Result

Amount in Lakhs

	Q3FY22	Q2FY22	Q3FY21	QoQ growth	YoY growth	9M FY22	9M FY21	YoY growth
Operational income	12,956	12,707	10,408	2%	24%	37,748	30,361	24%
Other income	1	17	53	-94%	-98%	30	65	-53%
Total Income	12,957	12,724	10,461	2%	24%	37,778	30,426	24%
Employee benefit expenses	3,750	3,470	2,864	8%	31%	10,426	8,371	25%
Fees and commission expenses	1,948	1,959	1,712	-1%	14%	5,907	4,979	19%
Depreciation, amortisation & impairment	630	631	560	0%	12%	1,836	1,738	6%
Others	1,415	1,346	1,262	5%	12%	3,994	3,593	11%
Total Expenses	7,743	7,406	6,398	5%	21%	22,162	18,681	19%
PBT before exceptional Item	5,214	5,318	4,063	-2%	28%	15,616	11,745	33%
Exceptional Items	-	-	-			-	-	
PBT	5,214	5,318	4,063	-2%	28%	15,616	11,745	33%
PAT	3,976	4,047	3,150	-2%	26%	11,862	8,935	33%
Other Comprehensive Income	6	(41)	(1)			(34)	(10)	
Total Comprehensive Income	3,982	4,006	3,149	-1%	26%	11,828	8,925	33%

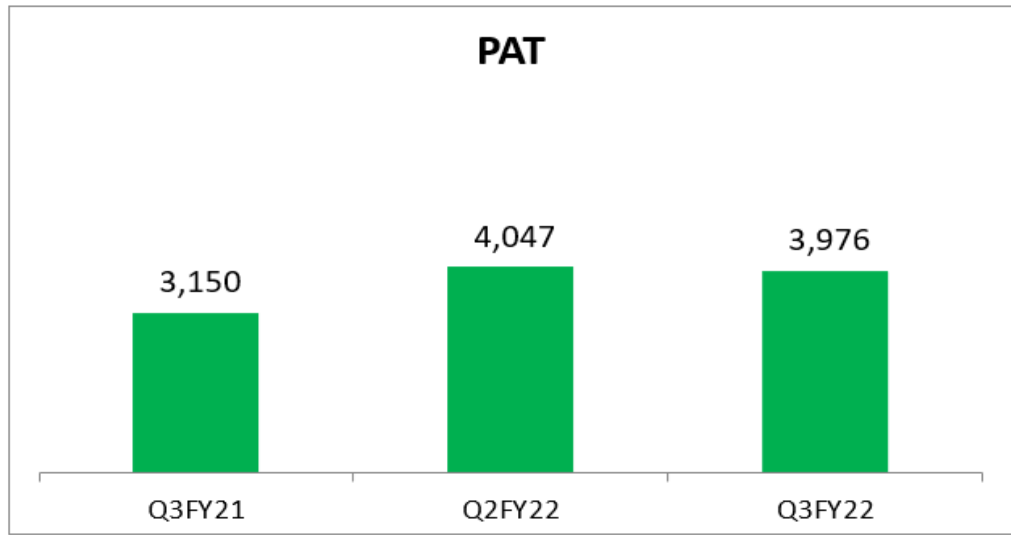
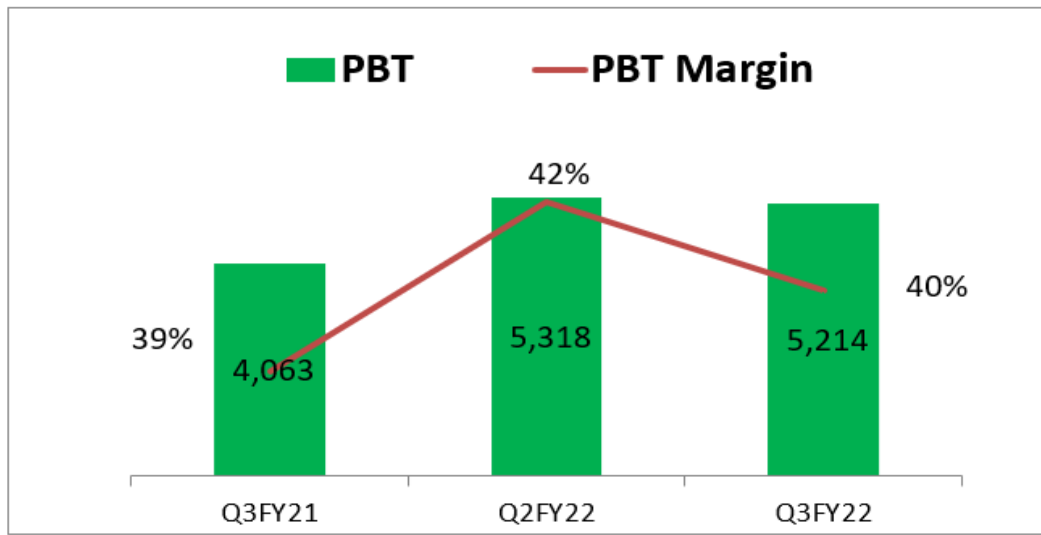
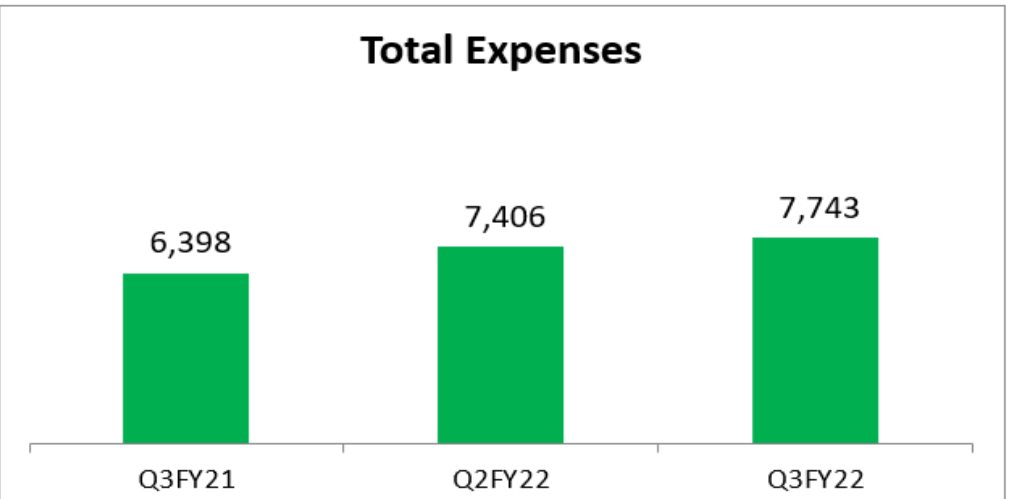
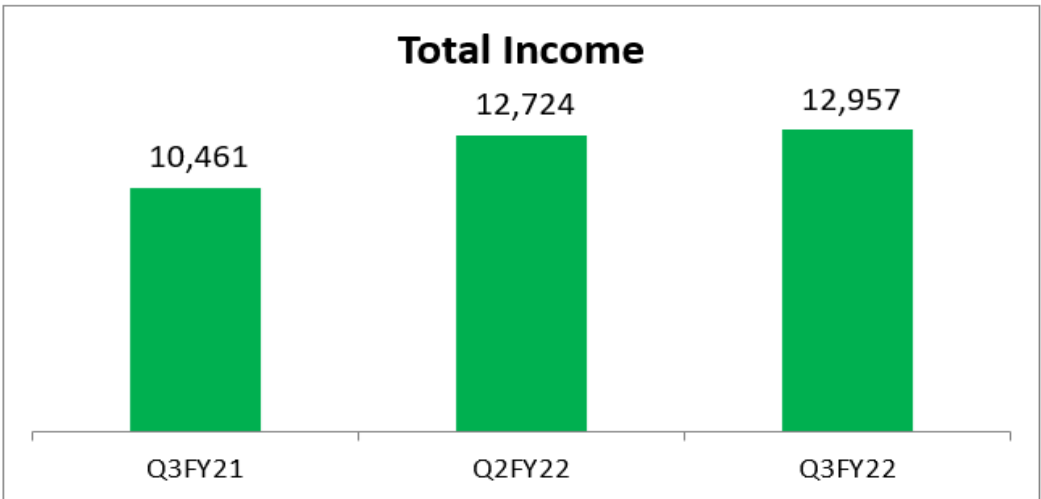
Consolidated Revenue mix

Amount in Lakhs

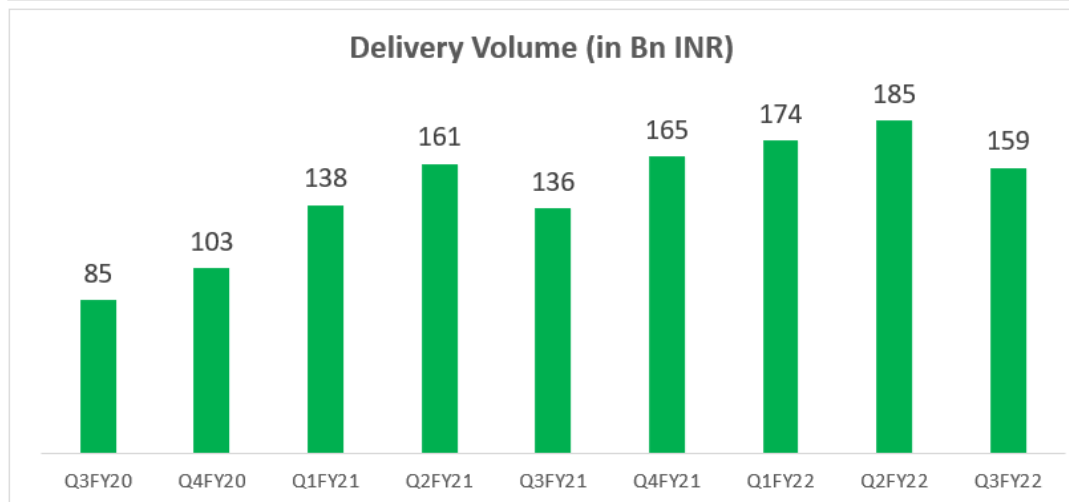
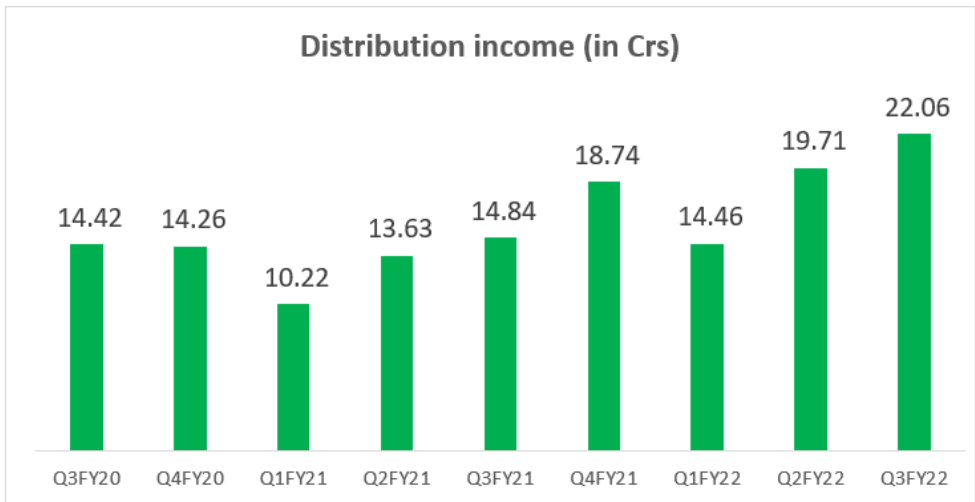
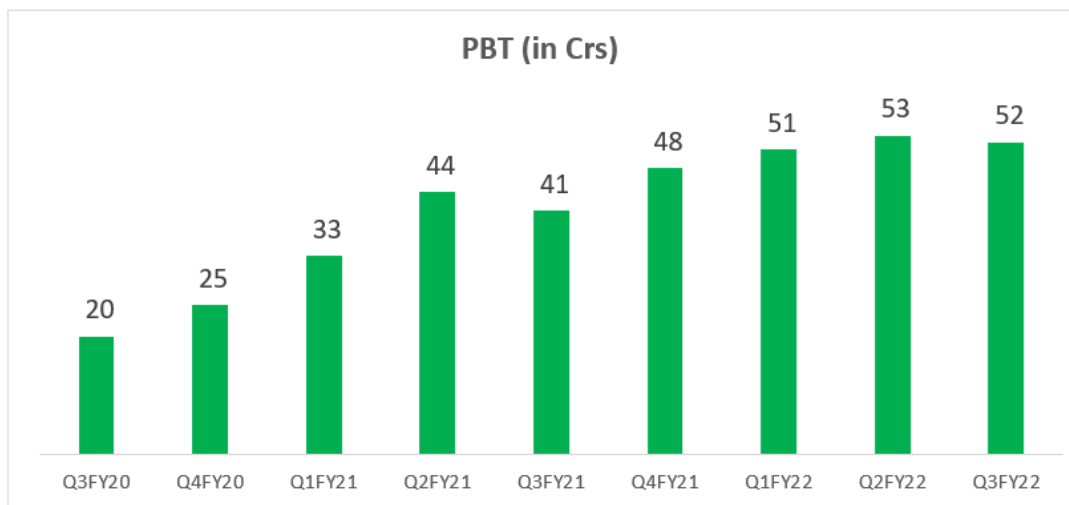
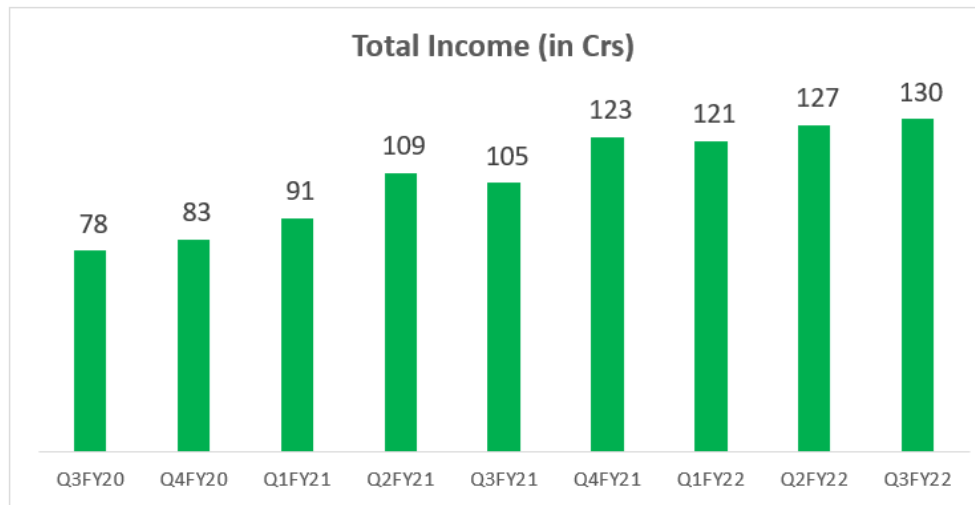
	Q3FY22	Q2FY22	Q3FY21	QoQ growth	YoY growth	9M FY22	9M FY21	YoY growth
Equity and Equity related	9,069	9,030	7,702	0%	18%	27,247	23,096	18%
Brokerage Services	7,224	7,463	6,621	-3%	9%	22,442	19,890	13%
Depository Services	723	695	699	4%	3%	2,126	2,016	5%
Interest income from Clients	1,122	872	382	29%	193%	2,679	1,190	125%
Financial Product income	2,206	1,971	1,484	12%	49%	5,623	3,869	45%
Mutual fund distribution	1,647	1,525	1,147	8%	44%	4,466	3,092	44%
Insurance distribution	487	352	327	38%	49%	970	726	34%
Other distribution income	72	94	10	-24%	620%	187	51	266%
Software Income	307	291	276	6%	11%	880	682	29%
Other operational income	1,374	1,415	946	-3%	45%	3,998	2,714	47%
Total Operational income	12,956	12,707	10,408	2%	24%	37,748	30,361	24%
Non operational Income	1	17	53	-94%	-98%	30	65	-53%
Total income	12,957	12,724	10,461	2%	24%	37,778	30,426	24%

Financial Trend

Amount in Lakhs



Consistent growth in Revenue and PBT



PBT before exceptional items



ESG

ESG – 3 Non-Financial Parameters

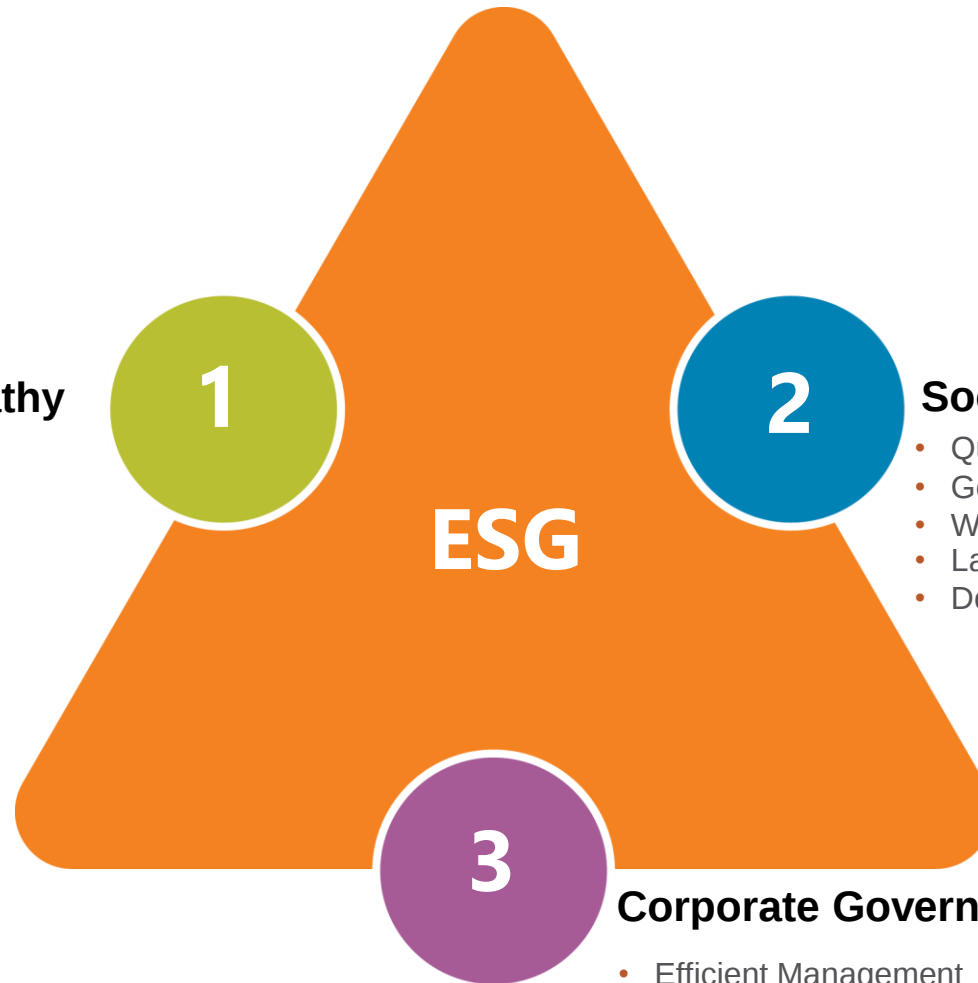
**Geojit is
committed
towards
fulfilling the
ESG
parameters**



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

E

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

S

- 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

Environmental Empathy

- ✓ Greening of Supply chain by integration of ESG aspects in vendor selection and assessment
- ✓ Strategic partnership and development of local vendors
- ✓ Our 100000th sq ft Corporate building is certified as Gold category by Indian Green Building Council.
- ✓ We have water waste treatment plant in our building

Social Responsibility

- ✓ Senior Management Remuneration linked to growth, sustainability and profitability of business with focus on safety and capital management
- ✓ Formula-based plan based on pre-established performance driven metrics
- ✓ We cut incentive for RMs/Dealers for offline derivatives business by 50% compared to incentives for online derivatives trading to avoid any hard sell
- ✓ Our Ethics Committee has majority of independent members whose approval is a must for launching any sales contest/campaign to have a check on mis-selling

Governance

- ✓ 50% of the Board comprises of Independent Directors
- ✓ Board Committees comprise of majority Independent Directors
- ✓ Audit Committee headed by Independent Director

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
 - Covid 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



Creating Livelihood

- Support for enriching differently enabled children by Centre for Empowerment
- Healthcare- SPARSH – Community health project – Funding critical illness treatments for poor people



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.

Women empowerment

- Livelihood enhancement project for visually impaired women
- We supported blind women at Vocational Training Centre, Pothanikkad

COVID-19 CSR Initiatives



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 Relief Project - Installed Central Gas Manifold System and Oxygen Pipelines in four Government Hospitals in Kerala at Kanjirappilly, Ramamangalam, Pariyaram and Nedungolam.

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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