

INVESTOR PRESENTATION

May 15, 2021



GEOJIT

PEOPLE YOU PROSPER WITH

Our Approach

1. Wealth creation for Customers

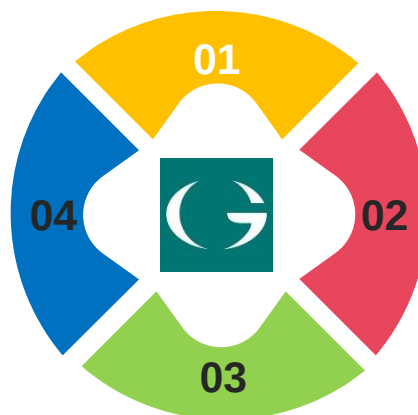
Our written and practiced purpose of existence is to help customers to create long term wealth. We discourage investors becoming gamblers in the market by campaigns like ' **Gambling is Injurious to wealth** '

2. Corporate Social Responsibility

Geojit is at the forefront of bringing positive change in the society with initiatives focused on empowering communities, promoting education, safeguarding health and protecting environment

4. Corporate Governance

Geojit strive to achieve business excellence and to enhance the value for its Stakeholders thereby to make a significant contribution to the economy. We endeavour to achieve the highest levels of transparency and integrity through independent & engaged Board Oversight and by following the best practices in Corporate Governance. Out of ten directors on the Board of the company only two are from Promoters/Promoter nominees



3. Strengthen the Technology edge

Technology is helping us reduce operational costs, create a scalable growth model, and deliver superior experience to customers. We continued to invest in upgrading our technology platforms

Our Legacy and What we have built

34 Years in the Indian Capital Market

+450 offices and 51,600 crore AUM and Custody as on end of FY 21, 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 Jhunhunwala is our major shareholder

Multichannel and wide range of products

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

Help to develop the craft

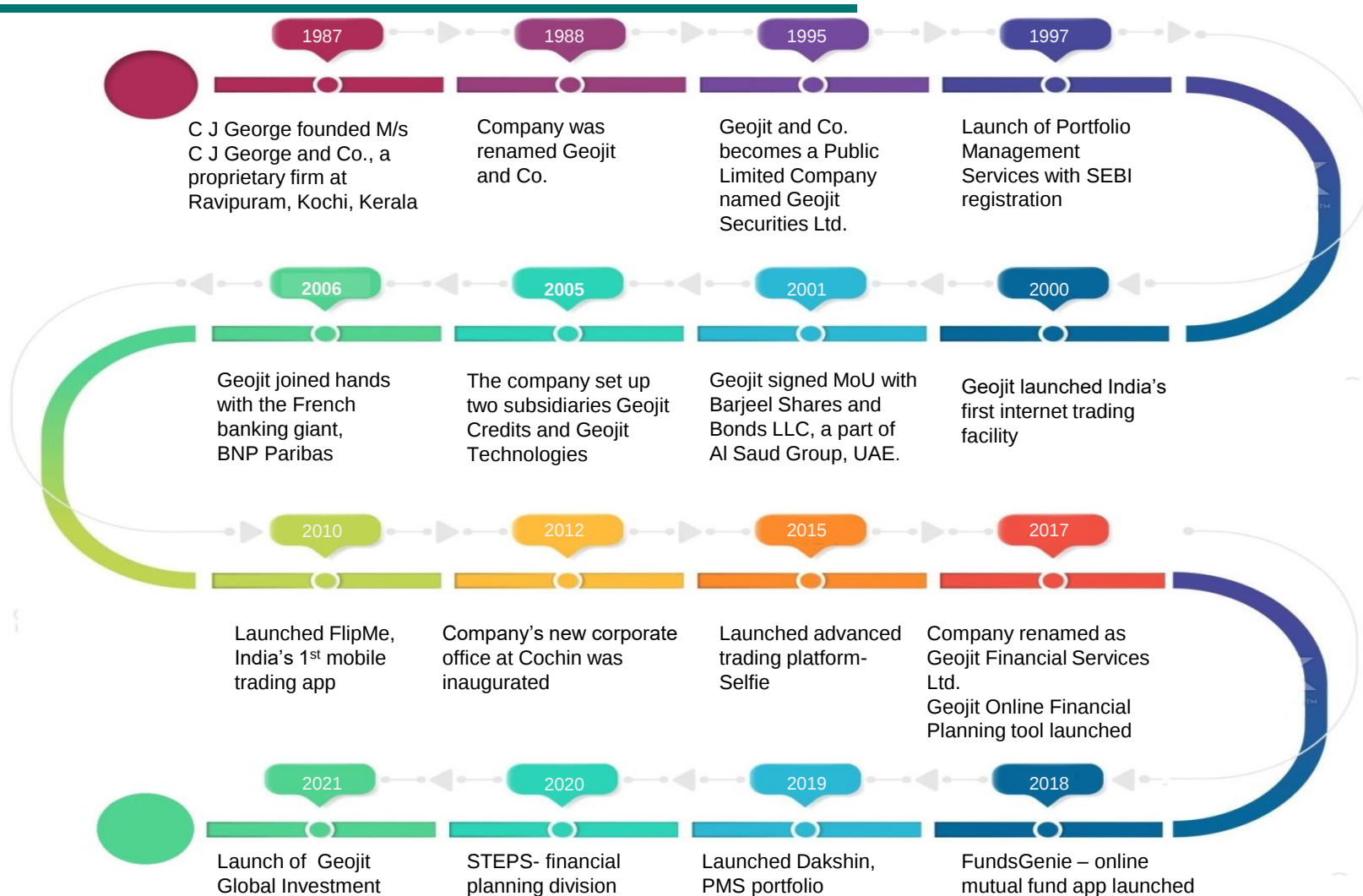
Help client to take charge of their investment journey by helping to develop trading skills with guidance from research department and excellent customer care support

Specialist in NRI services

We are pioneer in NRI services as Geojit is the first Indian broker to establish presence in Middle east. 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 Modell	• Extensive offline platform with 450+ office network • Strong presence in Tier II& III cities • Maintain deep relationship with customers
Diversified Products	• Brokerage • 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

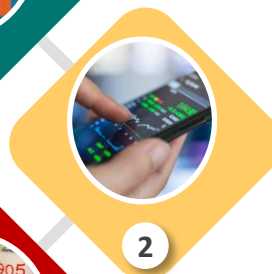


1

2

BUILD WEALTH

Financial Planning
Portfolio Analysis



2

3

LOANS

LAS
MTF
3rd party Loan distribution



3

4

MANAGE WEALTH

PMS
Equity SIP
Smart Folio
Wealth Management



4

5

PROTECTION

Life insurance
Health insurance
General Insurance



5



First to Launch

**GEOJIT WAS
THE FIRST
TO LAUNCH**

Internet and mobile trading

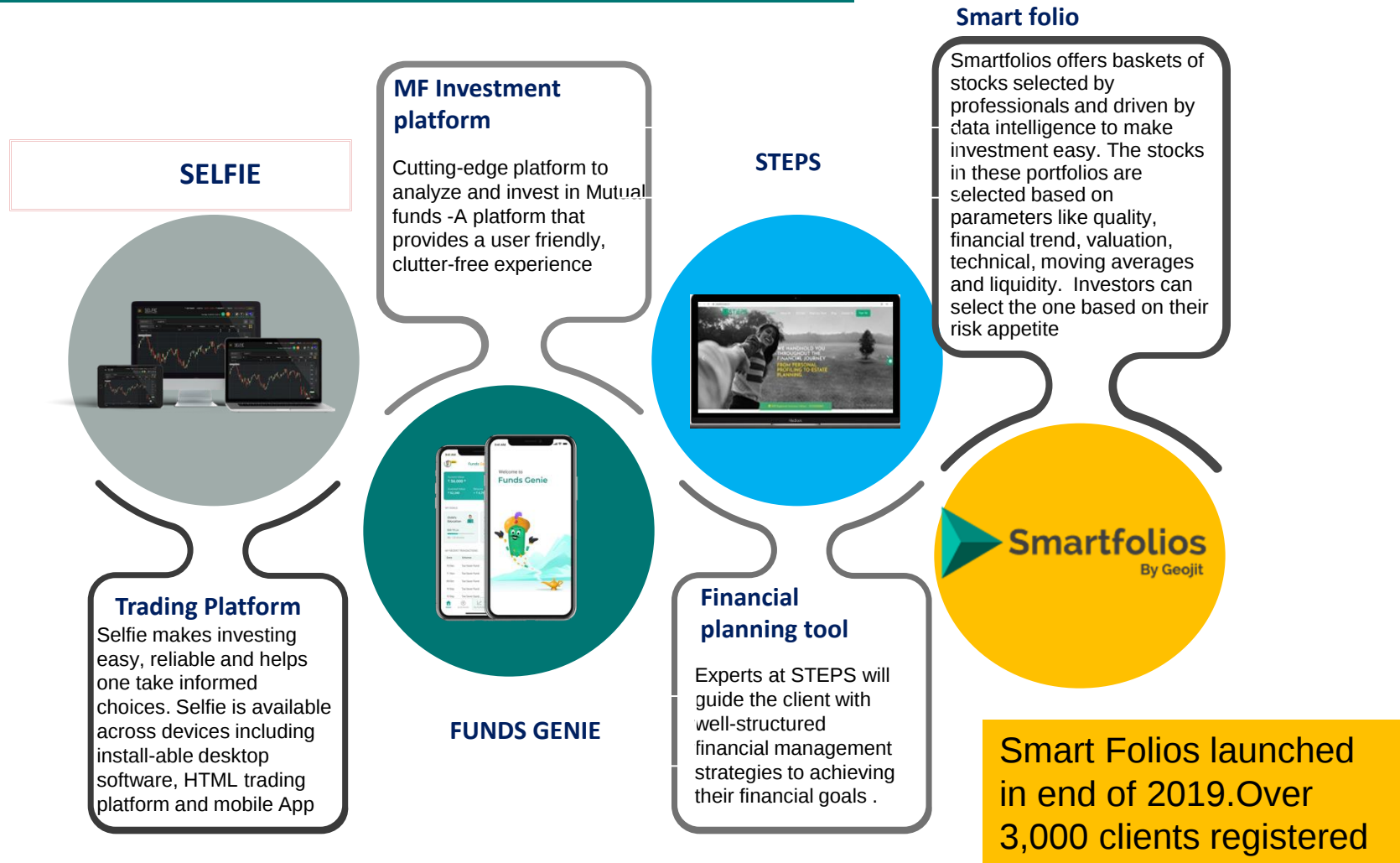
Depository transactions through the internet

Integrated trading system for both cash and derivative segment

Commodity trading in rubber, cardamom, gold and silver futures



Investment Platforms



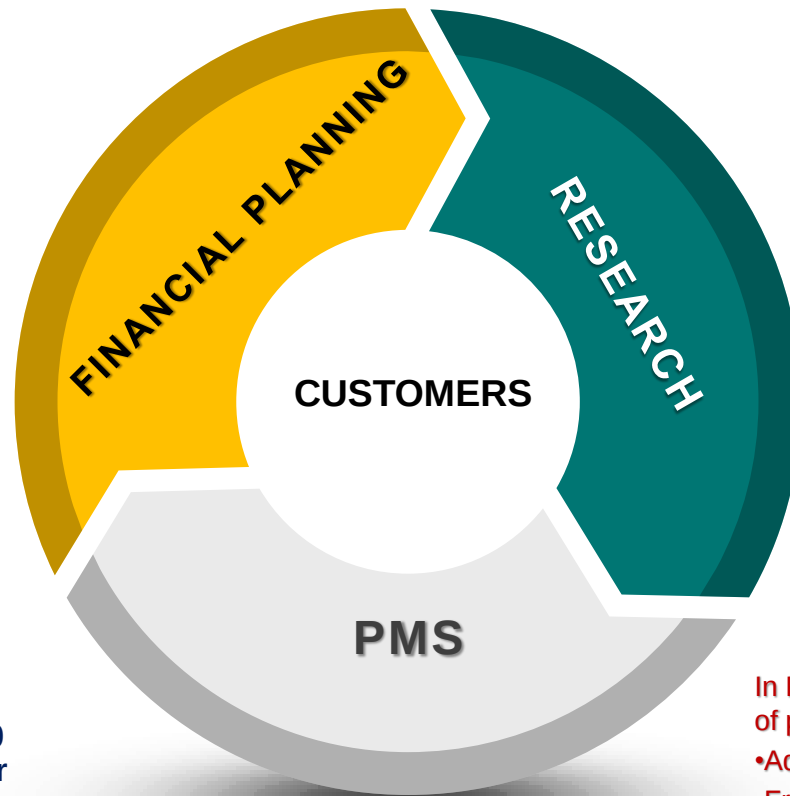
Wealth creation with Insightful Research

Financial Planning

Financial planning business under exclusive Investment advisory division called STEPS. Geojit provide professional fee based Financial Planning service through certified and experienced financial planners

PMS

Our PMS portfolios have outperformed their respective benchmarks during the year 2020 and the early months of 2021. Our Advantage Portfolio has ranked 5th position in January 2021 #



RESEARCH

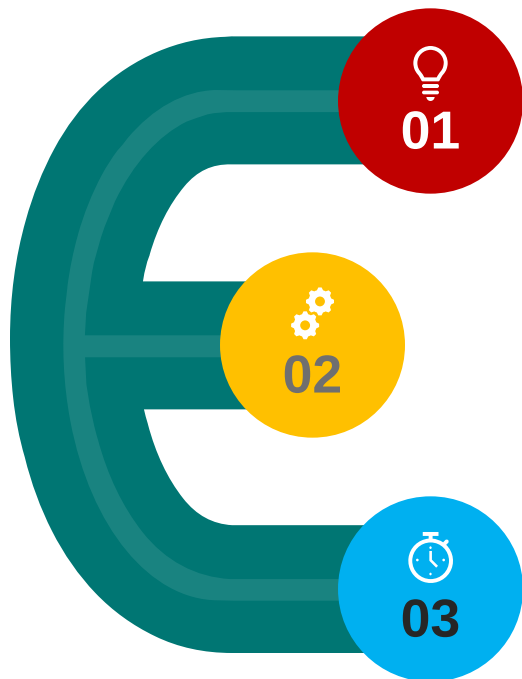
Research driven recommendations - In fundamental research, total coverage is 160 + companies of which 50% is large cap, 30% Midcap and 20% small cap

In PMS We offer three unique types of portfolios

- Advantage Portfolio
- Freedom Portfolio
- Dakshin Portfolio

According to data compiled by pmsbazar.com, a private research firm that tracks around 190 PMS schemes in the country. Advantage Portfolio which has a bias towards small and mid cap stocks have delivered higher returns compared to benchmarks across time lines. For 9 months, our Advantage Portfolio delivered a return of 85.57% while Nifty Mid Cap 100's returned 77.22% (As on 28.02.2021)

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

TRADING VOLUME

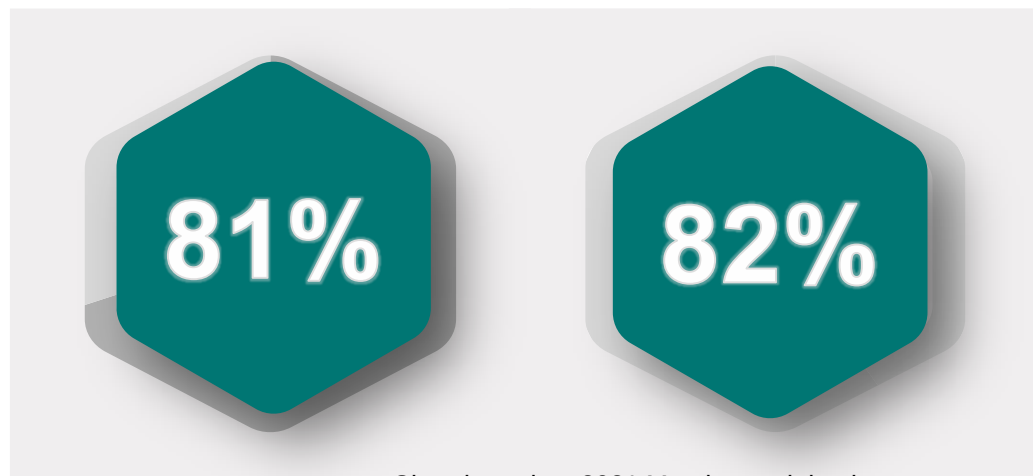


Chart based on 2021 March month business

Volume statistics	Online on Total	Mobile on Total Online
Intraday	82%	76%
Option Index	83%	86%
Option Stock	81%	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
 - ✓ 60 degree view of customers

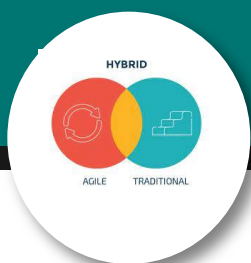
- Cloud Telephony , Email integration with CRM – Collaboration with Customers
- Employees Collaboration and Productivity tools
- RPAs for recurring and redundant processes



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 PHYTIGAL MODEL



Phygital Model

Our offline platform with extensive branch network facilitates closer reach to customer 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

Key Performance Indicators - 2020-21

CUSTOMER BASE
1 MILLION

BRANCH NETWORK
465 OFFICES
Across India & Middle East

AUH
43,182CR

MARKET CAP
1198CR

NETWORTH
658.66CR

MF AUM
8466CR

EMPLOYEES
2259

TOTAL REVENUE
426.81CR

ROE
20.68%

AUH means Asset under holding. –Equity holding of clients

MF AUM -Mutual Fund Asset under management includes Geojit AUM and 100% of Barjeel MF AUM both Indian and Offshore fund.

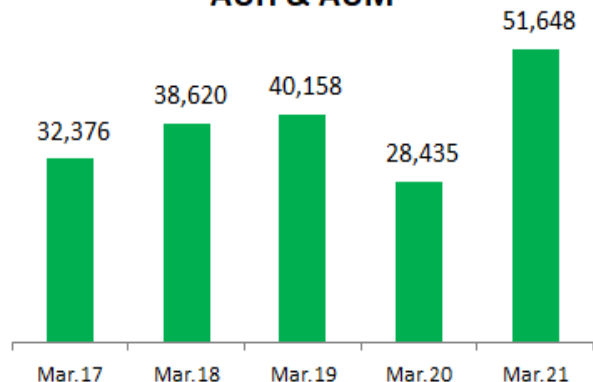
Return on Equity (ROE)= Total comprehensive income/Average Networkth



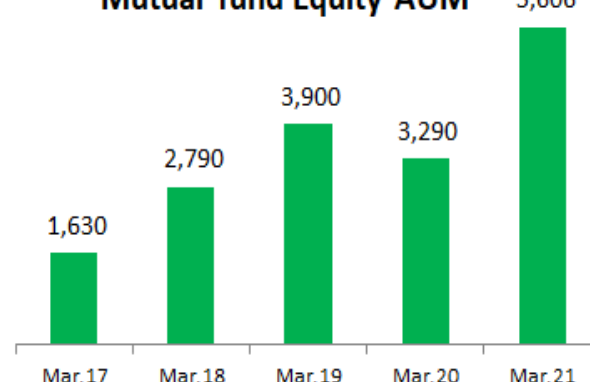
Assets

Amount in Crores

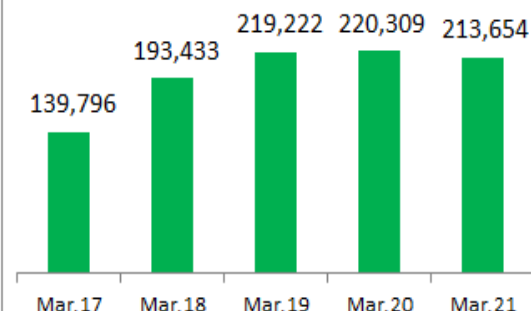
AUH & AUM



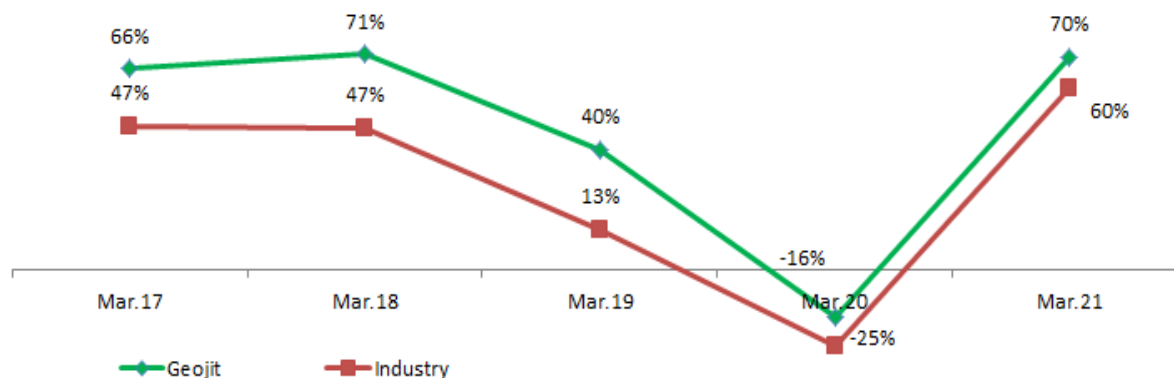
Mutual fund Equity AUM



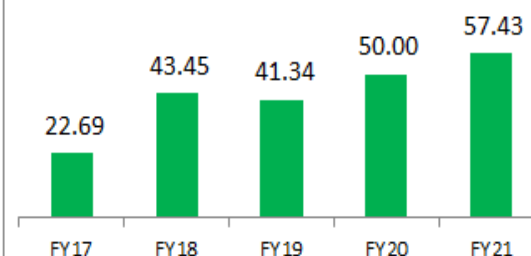
Mutual fund holding clients



Mutual fund equity AUM growth



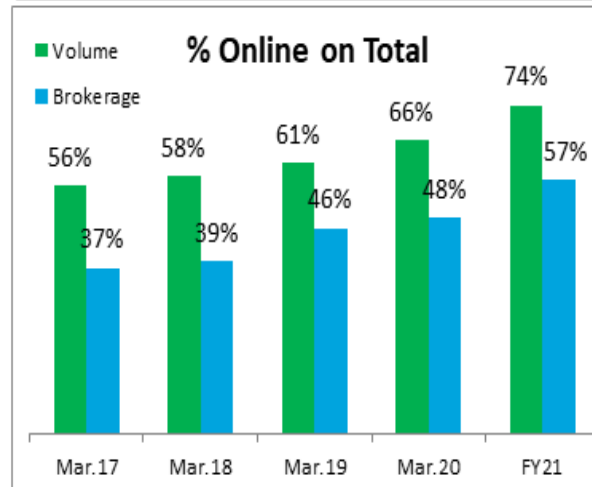
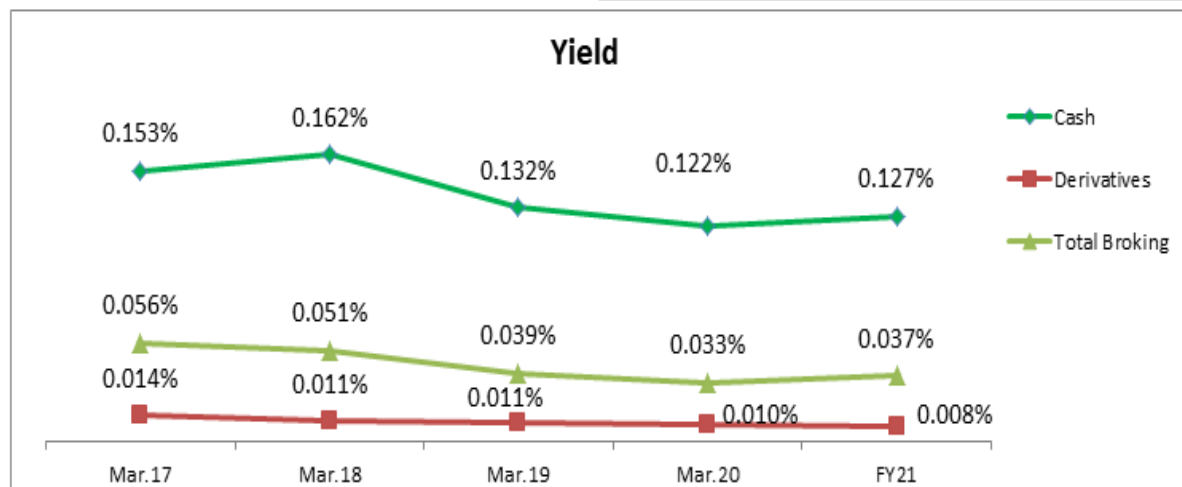
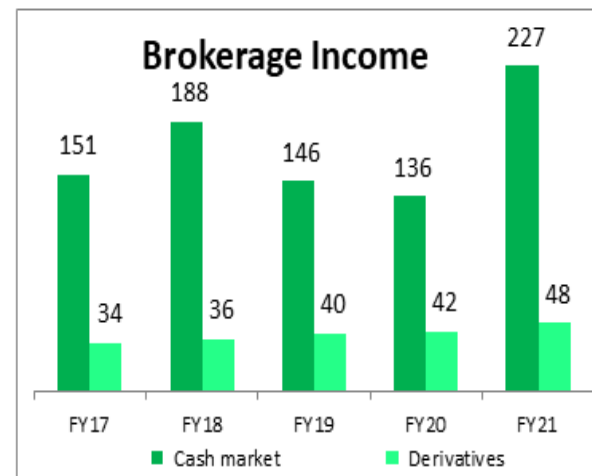
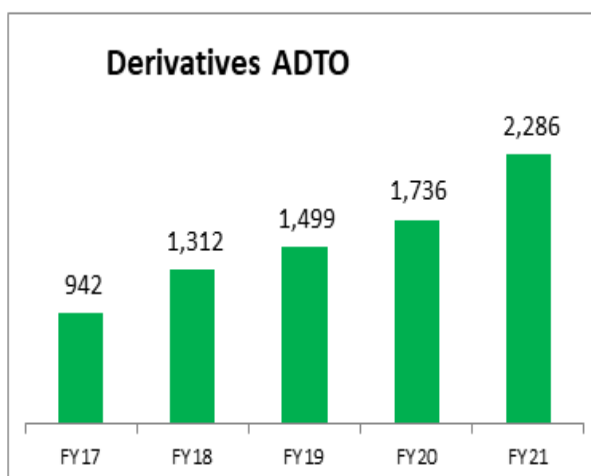
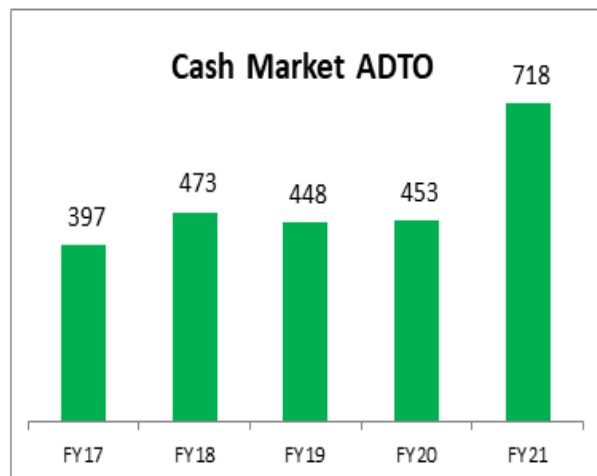
Income from distribution business



Mutual Fund holding including other schemes of Geojit is 6154 cr at the end of Mar.21. Barjeel AUM is 2312 cr. Total AUM 8466 cr
From FY17 to FY19 Equity AUM means Equity +ELSS +Balanced Fund., from FY20 it means Equity Schemes including ELSS, Index funds, and Hybrid Funds excluding Conservative funds and Arbitrage funds. (Industry figure source AMFI)

ADTO, Brokerage, Yield and Online business

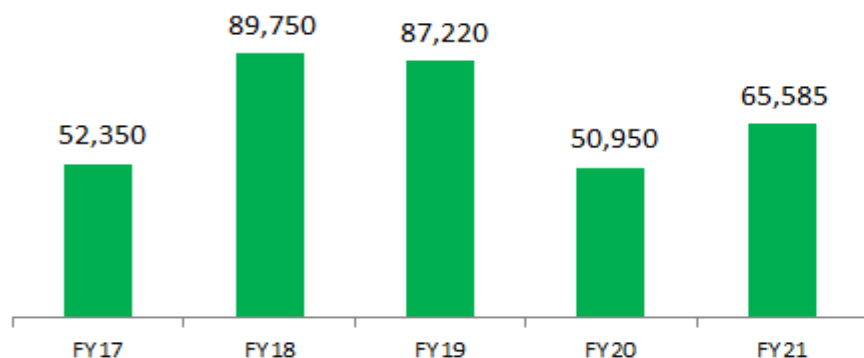
Amount in Crores



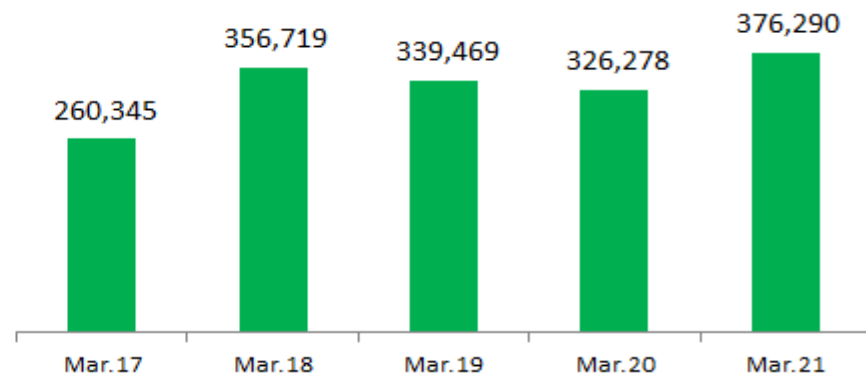
.ADTO means Average daily turnover

Client and Employee count

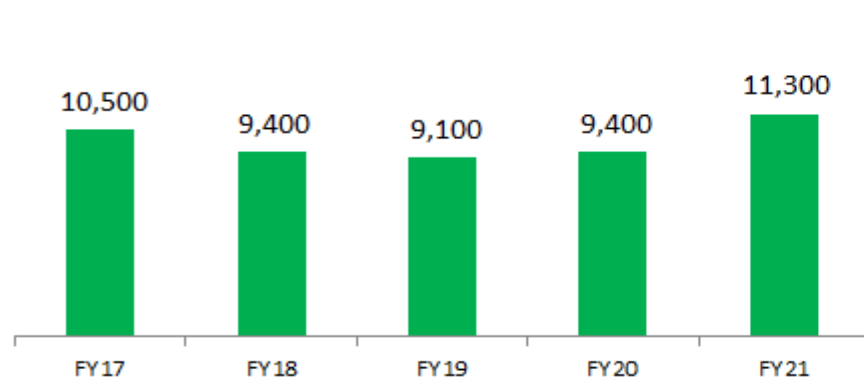
New clients



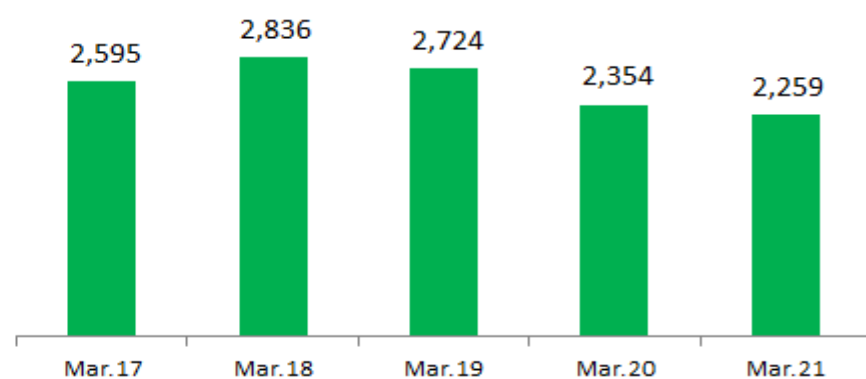
Total active clients



Income per client



Employees end of the year



.Active clients are those who have transacted in any product of Geojit atleast once in the preceding 12 months

Income per client = Total operational income / Total Active clients





Financial Performance

Consolidated Result

Amount in Lakhs

	Q4FY21	Q3FY21	Q4FY20	QoQ growth	YoY growth	FY21	FY20	YoY growth
Operational income	12,138	10,408	8,232	17%	47%	42,499	30,535	39%
Other income	118	53	37	123%	220%	182	102	79%
Total Income	12,256	10,461	8,269	17%	48%	42,681	30,637	39%
Employee benefit expenses	3,578	2,864	2,649	25%	35%	11,949	10,983	9%
Fees and commission expenses	1,957	1,712	1,245	14%	57%	6,936	4,519	53%
Depreciation, amortisation and impairment	590	560	694	5%	-15%	2,329	2,496	-7%
Others	1,358	1,261	1,194	8%	14%	4,950	5,228	-5%
Total Expenses	7,483	6,397	5,782	17%	29%	26,164	23,226	13%
PBT before exceptional item	4,773	4,063	2,487	17%	92%	16,517	7,411	123%
Exceptional Items	-	-	-			-	(449)	
PBT	4,773	4,063	2,487	17%	92%	16,517	6,962	137%
PAT	3,717	3,150	1,970	18%	89%	12,651	5,058	150%
Other Comprehensive Income	38	(1)	16		133%	29	(2)	
Total Comprehensive Income	3,755	3,149	1,986	19%	89%	12,680	5,056	151%

Consolidated Revenue mix

Amount in Lakhs

	Q4FY21	Q3FY21	Q4FY20	QoQ growth	YoY growth	FY21	FY20	YoY growth
Equity and Equity related	8,869	7,703	5,723	15%	55%	31,966	21,401	49%
Financial Product income	1,874	1,484	1,426	26%	31%	5,743	5,000	15%
Mutual fund distribution	1,226	1,148	1,021	7%	20%	4,318	3,832	13%
Insurance distribution	626	327	397	92%	58%	1,352	1,142	18%
Other distribution income	22	9	8	132%	184%	73	26	176%
Software Income	287	276	226	4%	27%	968	884	10%
Other operational income	1,108	945	855	17%	30%	3,822	3,250	18%
Total Operational income	12,138	10,408	8,232	17%	47%	42,499	30,535	39%
Non operational Income	118	53	37	123%	220%	182	102	79%
Total income	12,256	10,461	8,269	17%	48%	42,681	30,637	39%

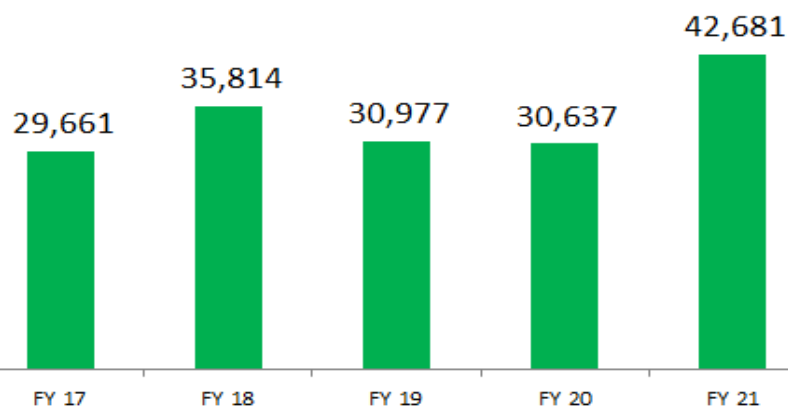
Equity related income includes income from Broking ,DP, Overdue fees from clients and Interest from Margin funding.



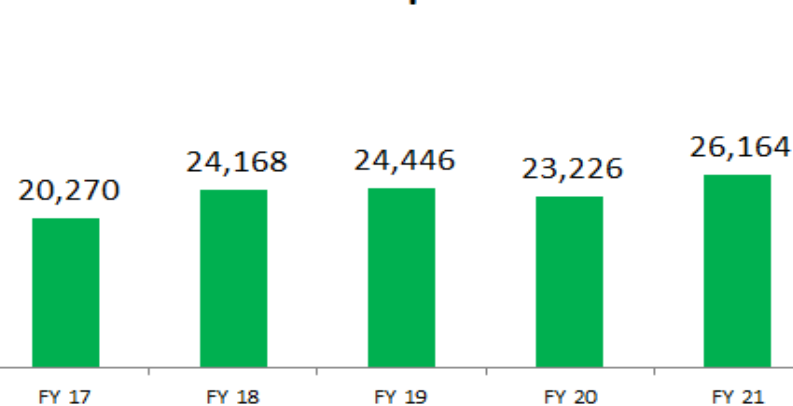
Financial Trend

Amount in Lakhs

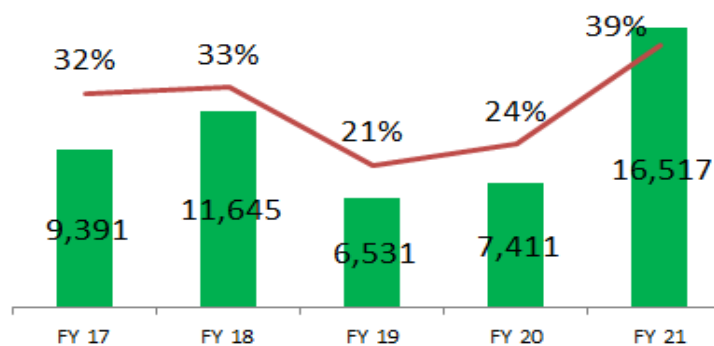
Total Income



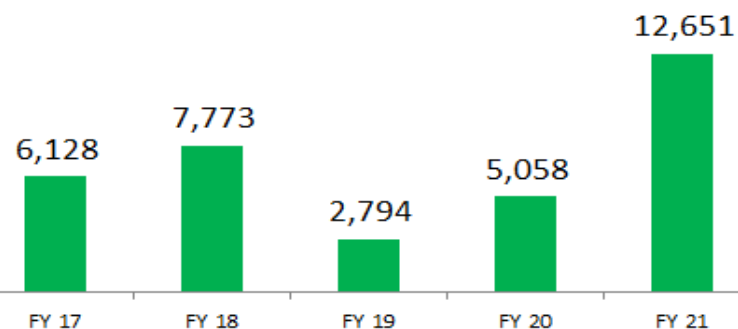
Total Expenses



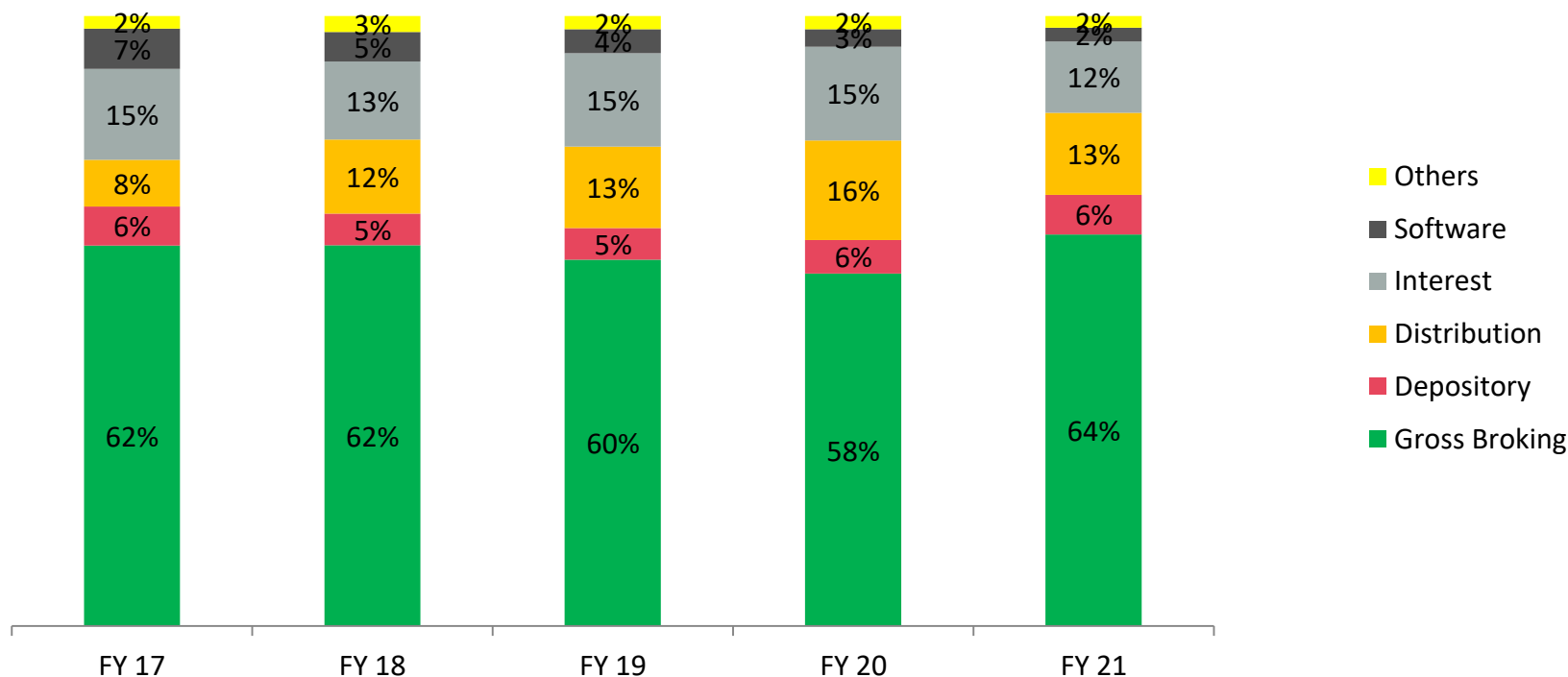
■ PBT — PBT Margin



PAT



Revenue Break up



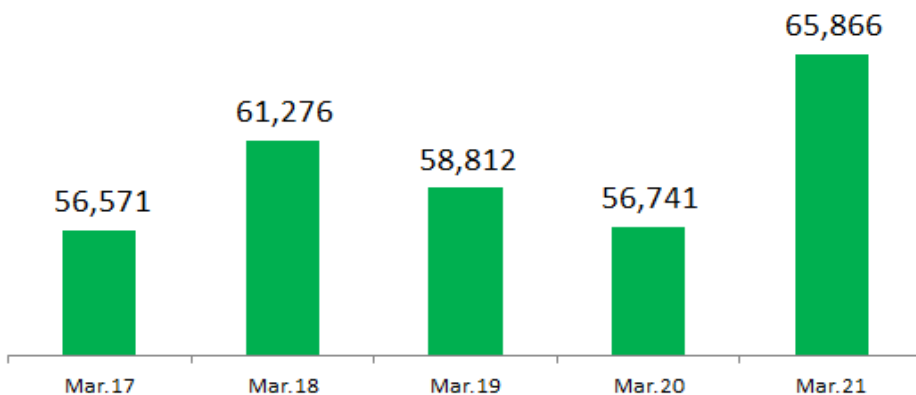
Interest Income includes interest on margin funding, Overdue fees collected from clients , Interest income on IT refund, and Treasury income (interest on FD and Net gain on sale of Current investment -mutual fund)

PBT is Profit before tax and Exceptional items

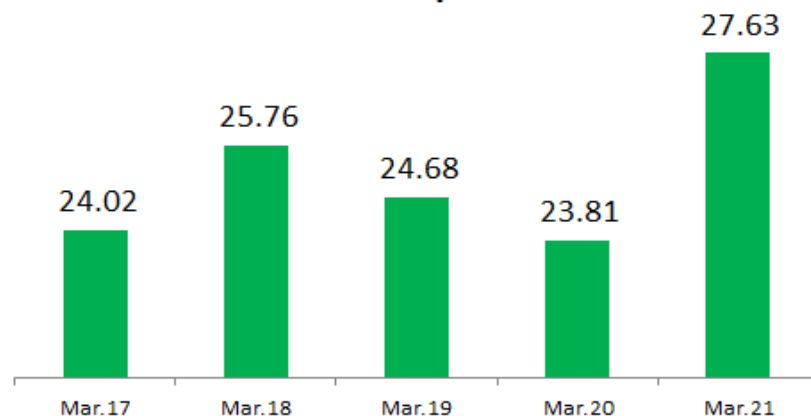


Financial Trend

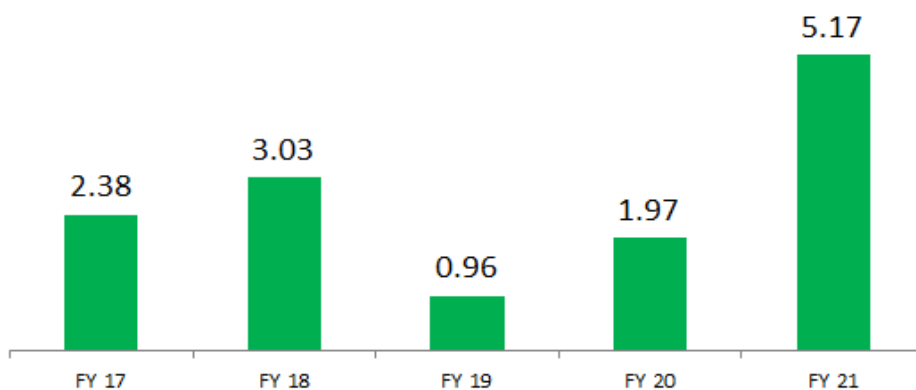
Networth in Lakhs



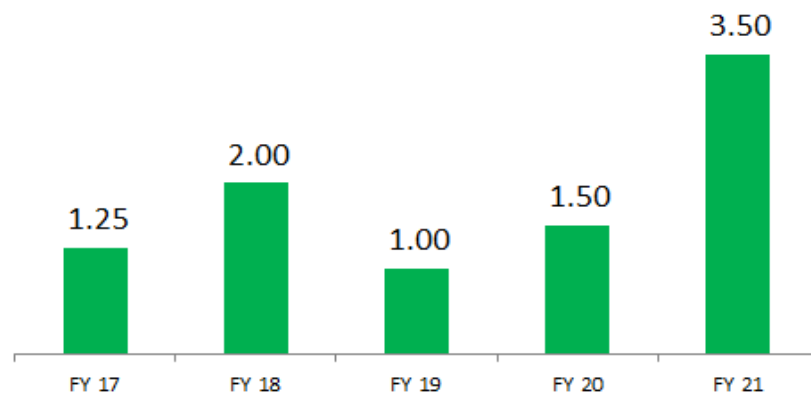
Book value per share



Earning per share



Dividend per share

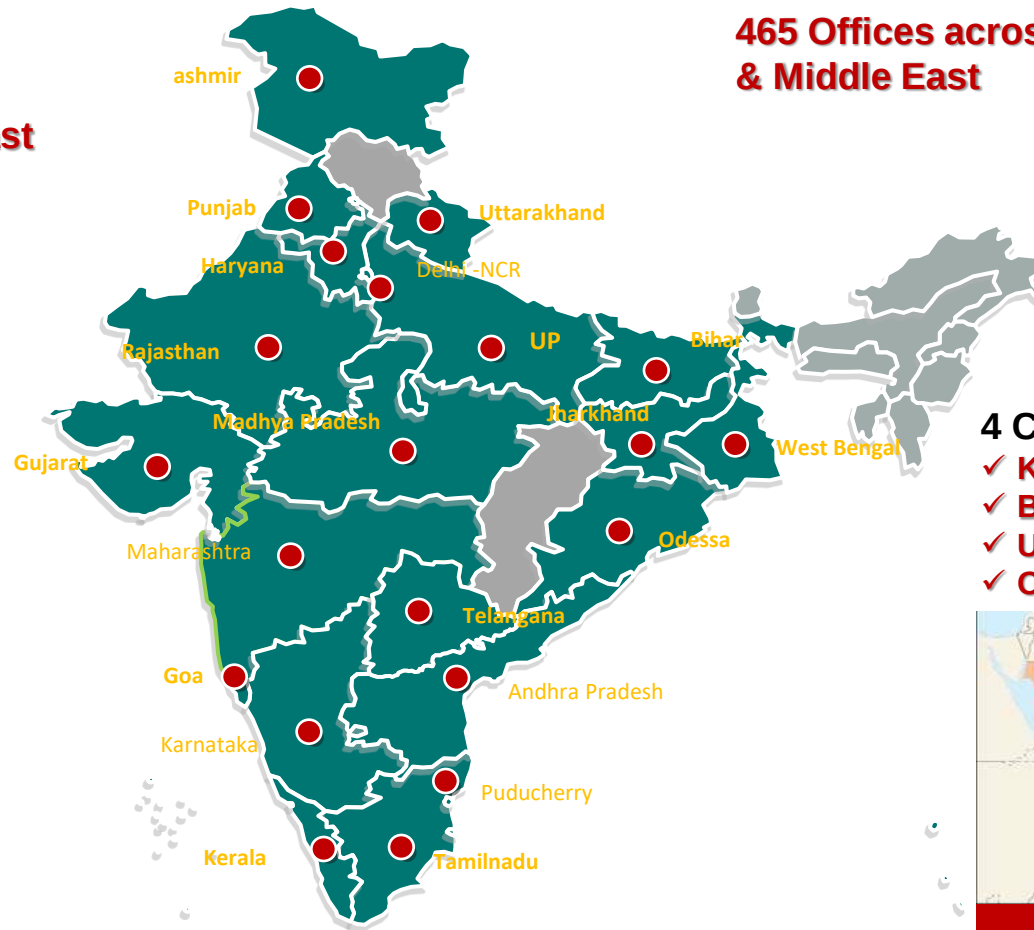


Geojit - Geographic Presence

19 States

2 Union Territories and

4 Countries in Middle East



**465 Offices across India
& Middle East**

4 Countries in Middle east

- ✓ 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
- ✓ Conserve non renewable energy

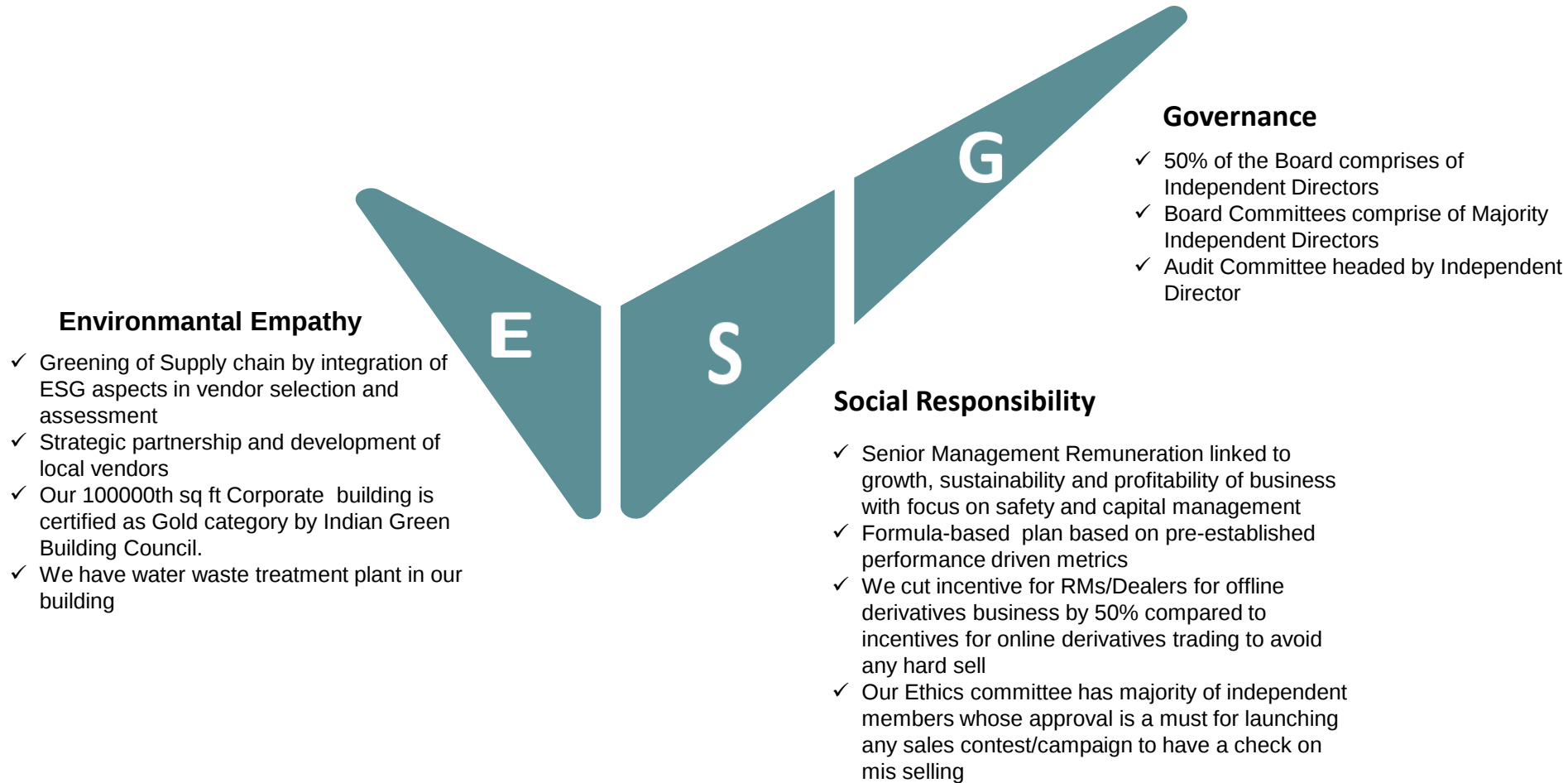
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- ✓ Undertake CSR activities in fields of women empowerment, Education and Health
- ✓ Dedicate 2% of our profit for social causes
- ✓ Prioritizing a lean, flexible, and highly-engaged workforce
- ✓ Diversified pool of talent with due representation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

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
- 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



Social Service 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 130 TVs 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.
- Free breakfast for school students



CREATING LIVELIHOOD

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



WOMEN EMPOWERMENT

- Livelihood enhancement project for visually impaired women
- Palluruty Rual settlement -The Settlement houses vagrants and destitute, mostly picked up from the streets by the Police and Social workers
- We supported blind women at Vocational Training Centre, Pothanikkad



COVID-19 CSR Initiatives

Thermal screening and contactless ticket verification system at Ernakulam South Railway Station



Distribution of food to migrant labourers



Distribution of foot pedal sanitizers to General hospital, village office etc hospital



Online Education Support for poor students



Break the Chain campaign in association with Kochi Metro





Thank You

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