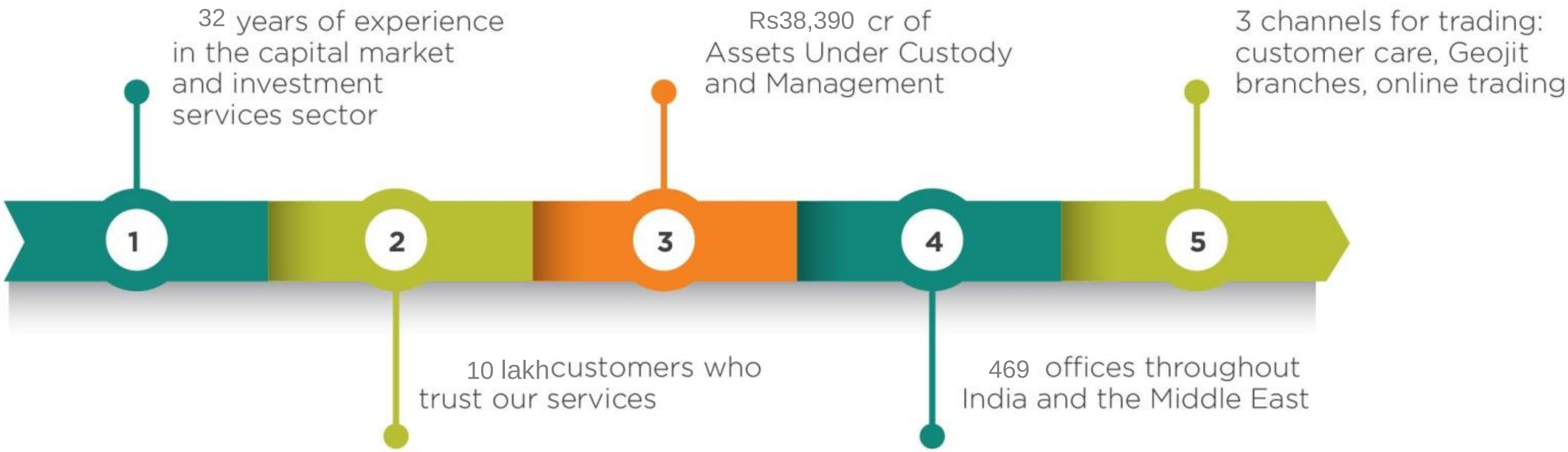
# AN INSIGHT INTO
# GEOJIT FINANCIAL SERVICES LTD.

## EARNINGS UPDATE Q2FY20

GEOJIT
PEOPLE YOU PROSPER WITH

# Geojit – At a glance

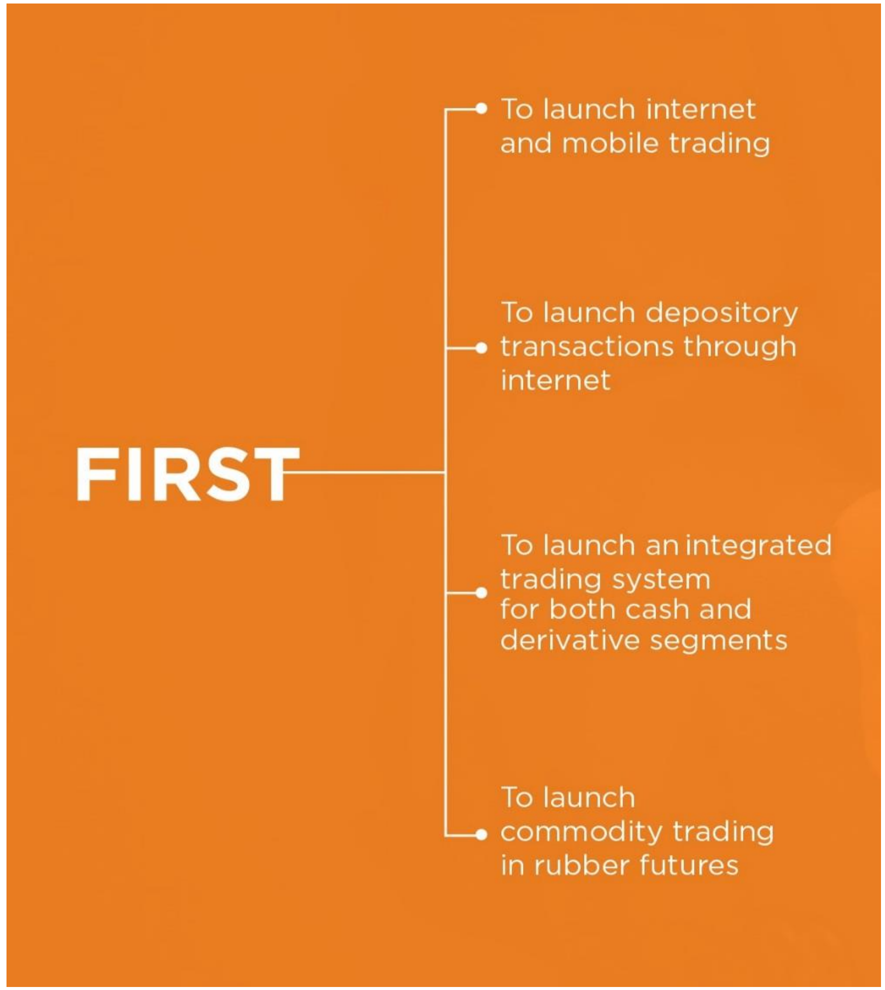
- Established in 1987, Geojit is a leading investment services company in India with




- Has retail brokerage B2B partnership with leading banks in India
- Reputed for transparent processes and brokerage structure
- Corporate governance with unblemished record of compliance and one of the lowest percentage of unresolved Customer Grievances

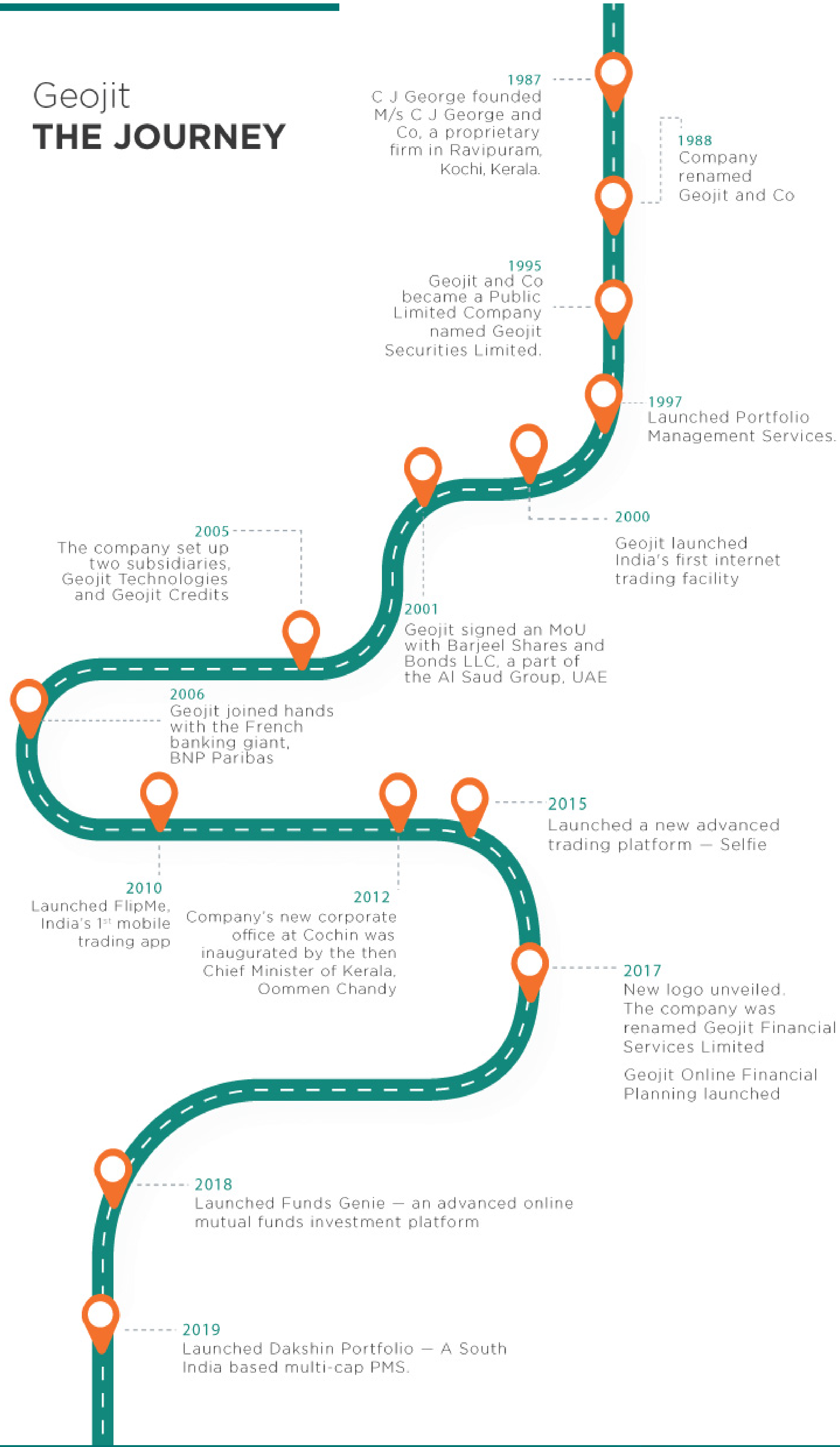
Please note: All figures are as on 30th Sep 2019. Currency: INR

# Geojit – At a glance




Currently over 64% of retail trading volumes are done via the internet (including mobile app)

# Geojit - At a glance



# Leading investment service company with strong presence in India and Middle East

**469 Offices**

**10,26,500**
**Customers**

**₹38,390 Crores**
**Assets under Custody & Management**

**₹171 Crores**
**SIP Book Size ***

**₹668 Crores**
**Market capitalization**

**2,488**
**Employees**

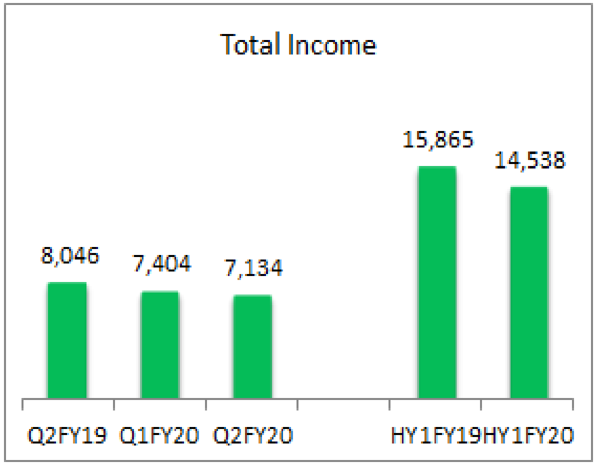
* SIP Book includes 12 crores of STP
All numbers are pertaining to 30th Sep 2019

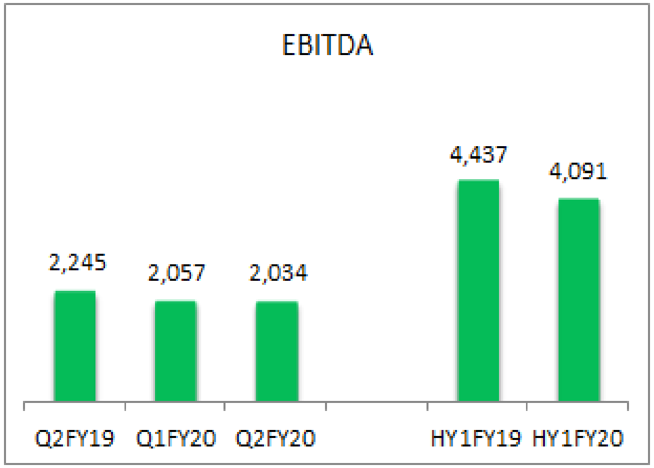
# Earning Update Q2 FY2020

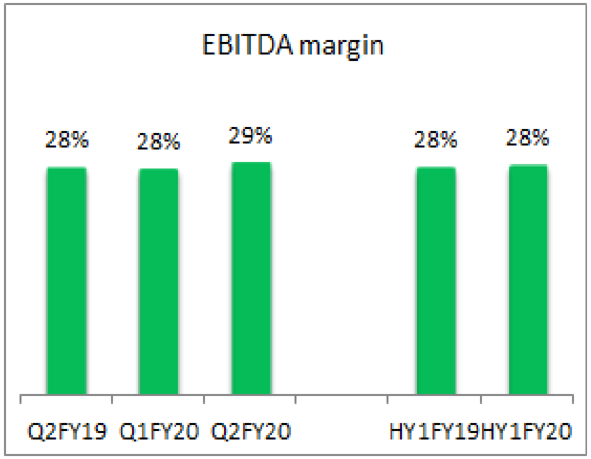
# Consolidated result

INR in Lakhs

| | Q2FY19 | Q1FY20 | Q2FY20 | YoY growth | QoQ growth | HY1FY19 | HY1FY20 | YoY growth |
|---|---|---|---|---|---|---|---|---|
| Operational income | 8,028 | 7,389 | 7,125 | -11% | -4% | 15,823 | 14,514 | -8% |
| Other income | 18 | 15 | 9 | -52% | -41% | 42 | 24 | -42% |
| **Total Income** | **8,046** | **7,404** | **7,134** | **-11%** | **-4%** | **15,865** | **14,538** | **-8%** |
| Total Expenses | 6,196 | 5,883 | 5,694 | -8% | -3% | 12,164 | 11,577 | -5% |
| **EBITDA** | **2,245** | **2,057** | **2,034** | **-9%** | **-1%** | **4,437** | **4,091** | -8% |
| Profit after tax (after minority interest) | **(343)** | **310** | **918** | | **197%** | **804** | **1,228** | **53%** |




449 lakhs of exceptional item for Q1FY20 towards provision for diminution in value of investment held in a joint venture, M/s. Aloula Geojit Capital Company, Saudi Arabia. (adjusted before PAT) .For Q2FY19 it was 750 lakhs

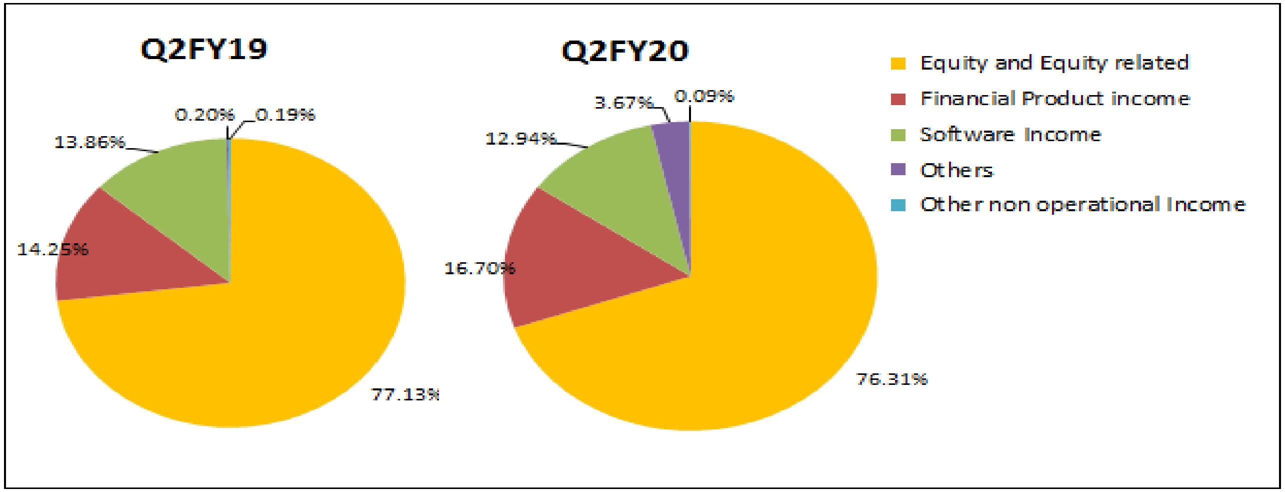
# Consolidated result – Product wise revenue

INR in Lakhs

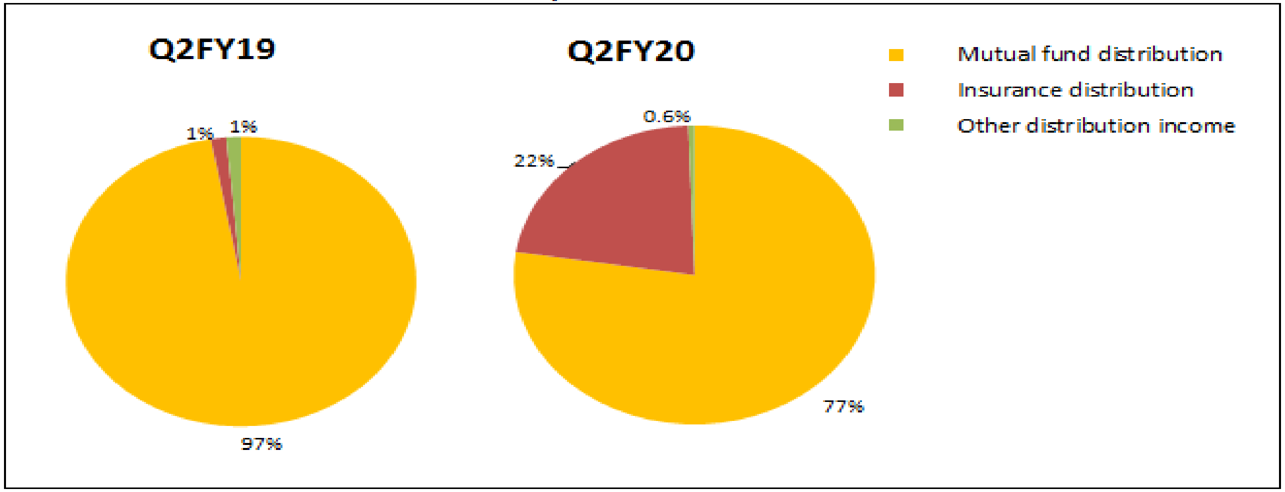
| | Q2FY19 | Q1FY20 | Q2FY20 | YoY growth | QoQ growth | HY1FY19 | HY1FY20 | YoY growth |
|---|---|---|---|---|---|---|---|---|
| Equity and Equity related | 6,206 | 5,966 | 5,444 | -12% | -9% | 12,037 | 11,410 | -5% |
| Financial Product income | 1,147 | 941 | 1,191 | 4% | 27% | 2,302 | 2,133 | -7% |
| Mutual fund distribution | 1,115 | 863 | 923 | -17% | 7% | 2,246 | 1,786 | -20% |
| Insurance distribution | 16 | 76 | 262 | 1513% | 243% | 32 | 338 | 952% |
| Other distribution income | 16 | 3 | 7 | -57% | 161% | 24 | 9 | -62% |
| Software Income | 315 | 219 | 213 | -33% | -3% | 644 | 432 | -33% |
| Others | 359 | 262 | 276 | -23% | 5% | 840 | 539 | -36% |
| **Total Operational income** | **8,028** | **7,389** | **7,125** | **-11%** | **-4%** | **15,823** | **14,514** | **-8%** |
| Other non operational Income | 18 | 15 | 9 | -52% | -41% | 42 | 24 | -42% |
| **Total income** | **8,046** | **7,404** | **7,134** | **-11%** | **-4%** | **15,865** | **14,538** | **-8%** |

In Q2FY19 the upfront income including B30 commission was 359 lakhs which has come down to 131 lakhs in the current quarter. For half year it is 180 lakhs compared to 737 lakhs last year .This is due to the implementation of full trail model of commission from October.18 onwards

# Consolidated result – Product mix

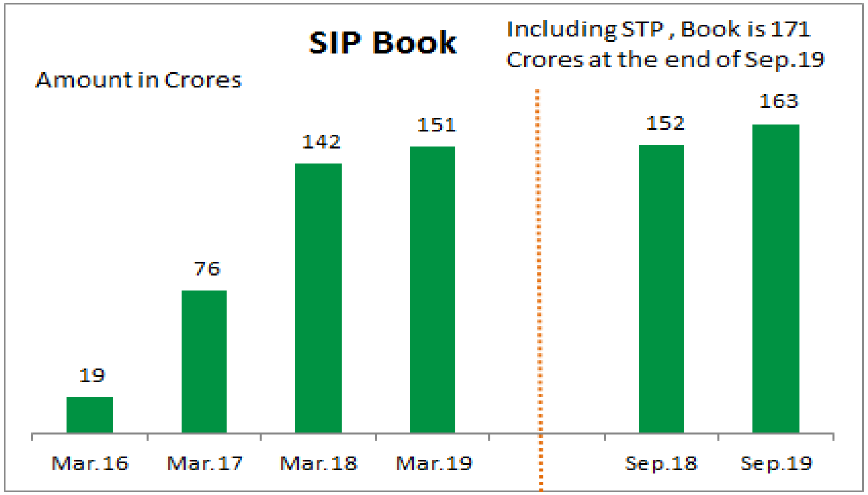


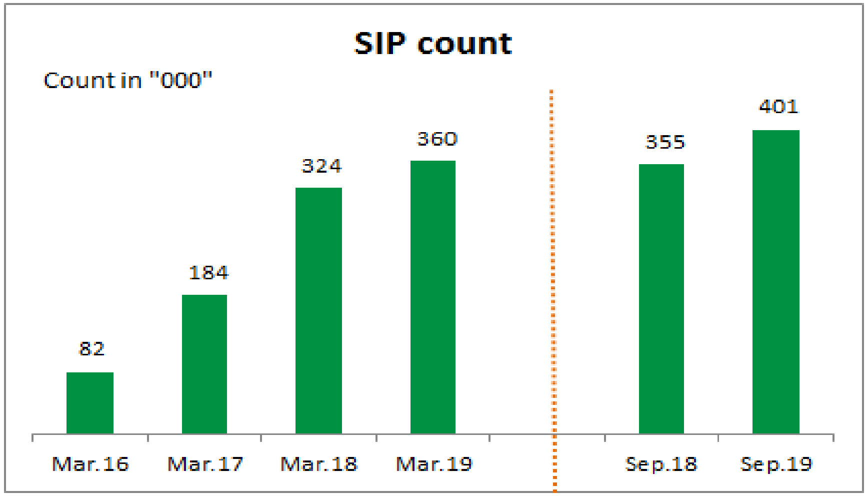

Financial product inome

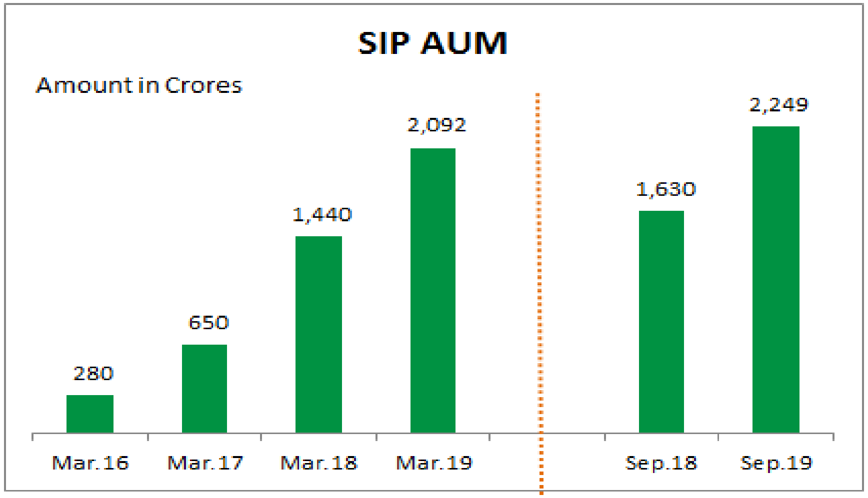


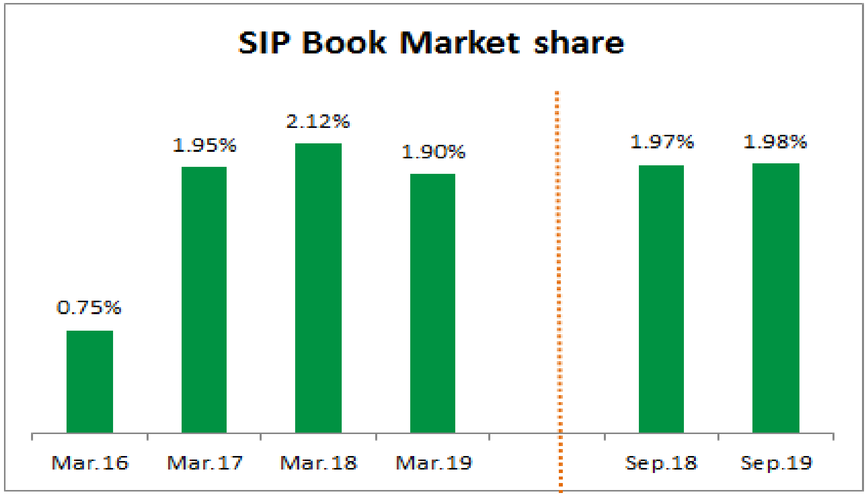
# Key Business figures

# SIP Business



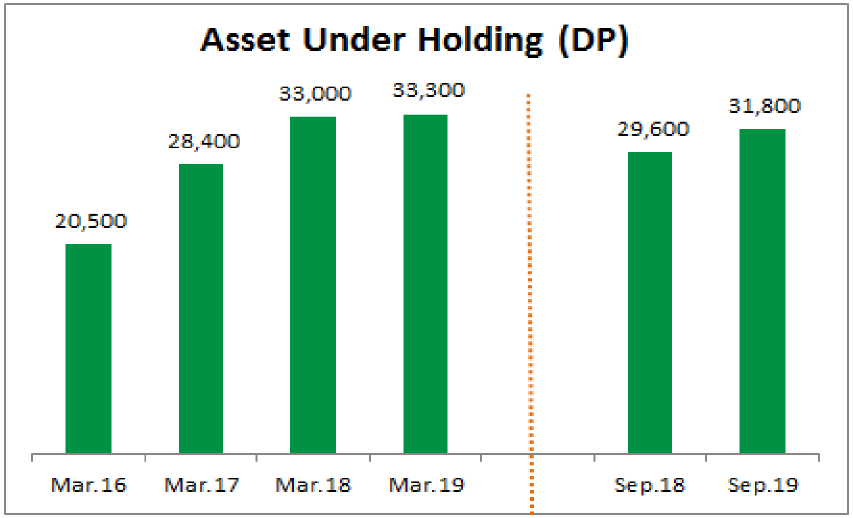



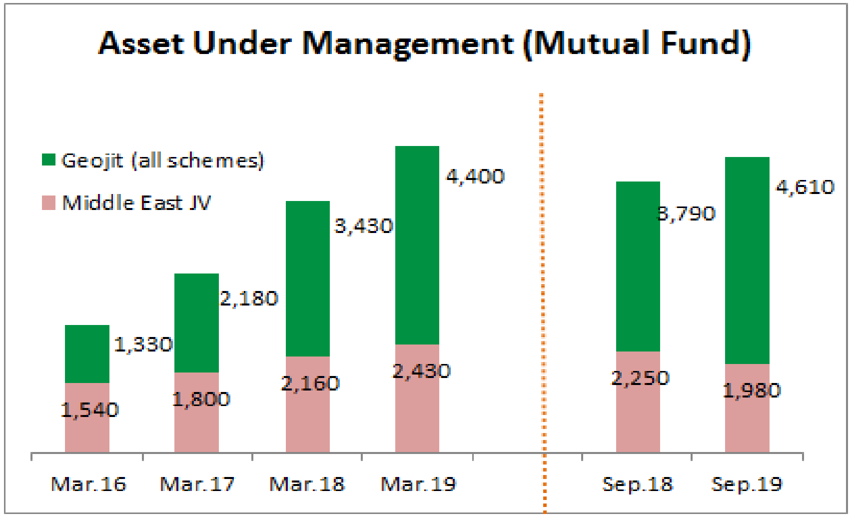

Source : CAMS

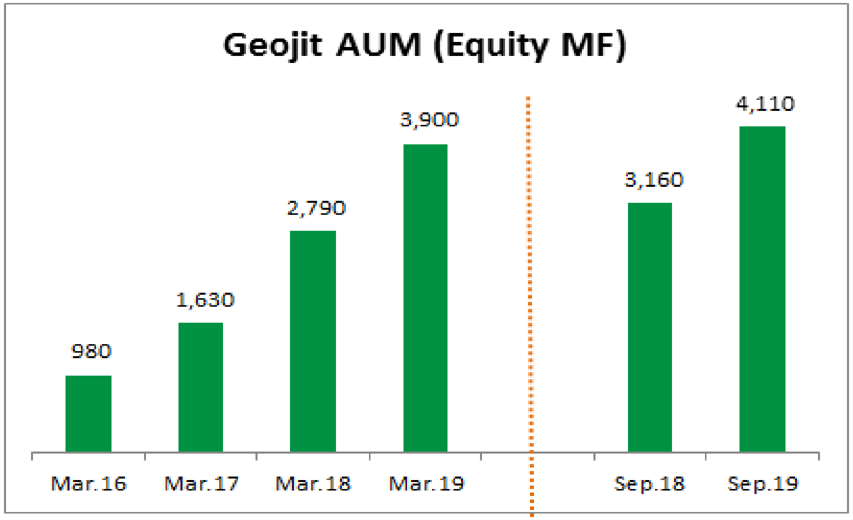
GEOJIT

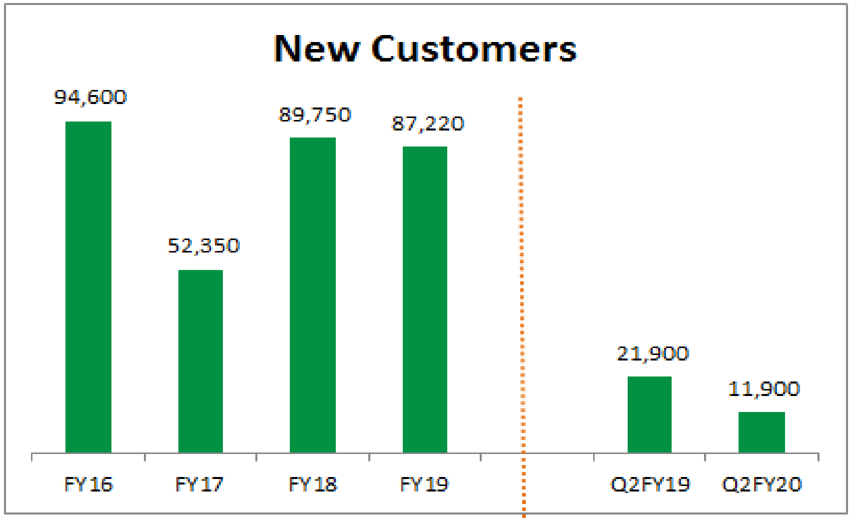
# AUH, AUM and New Clients

Amount in Crores

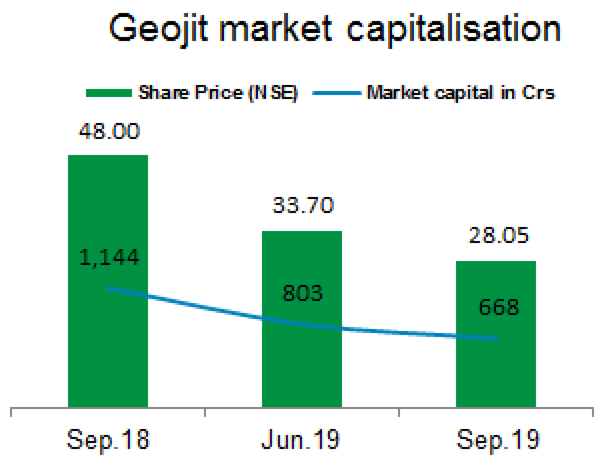


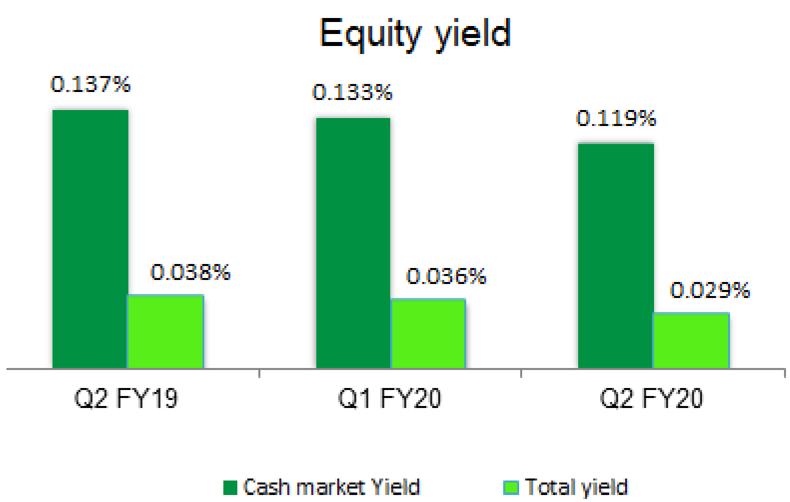



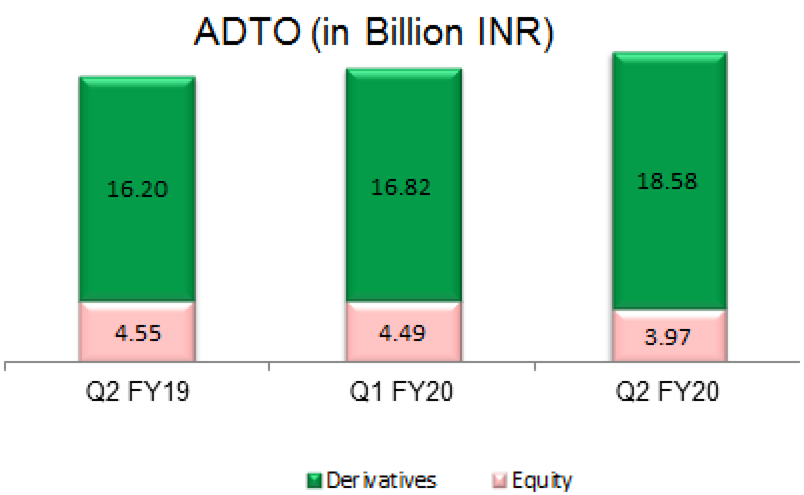



# Other statistics




•ADTO - Average daily turnover (includes F&O , Currency and Commodity)

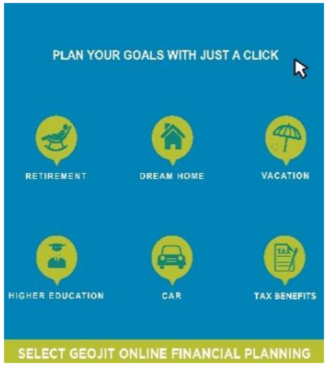
# Geojit Products and Services

## Products and Services

- Equity and Currency Derivatives
- Portfolio Management Services
- Margin Trading
- Loan Against Shares
- Distribution of: Life Insurance, General Insurance, Mutual Funds and Systematic Investment Plans
- Online Financial Planning
- Commodity Derivatives

# Products and Services


**Selfie:** Advanced trading platform- developed in-house, it offers clients a host of features to enhance their investment experience




**Online Financial Planning Tool**: It allows one to plan their finances on their own to reach their financial aspirations.


**Funds Genie**: A mutual funds application that enables one to invest in a few easy steps.

# Geojit's National Presence

# National Presence

- Andhra Pradesh
- Chandigarh (UT)
- Goa
- Gujarat
- Haryana
- Jammu & Kashmir
- Jharkhand
- Karnataka
- Kerala
- Madhya Pradesh
- Maharashtra
- New Delhi
- Orissa
- Pondicherry (UT)
- Punjab
- Rajasthan
- Tamil Nadu
- Telengana
- Uttar Pradesh
- Uttarakhand
- West Bengal

Geojit network is mostly composed of branches (70%) including offices in Gulf countries

# Geojit's Middle East Presence

# Middle East presence

## 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, Al Ain and Sharjah

## ALOULA GEOJIT CAPITAL CO. - SAUDI ARABIA

- Joint Venture with the Al Johar Group since 2008
- 1st Indian stock broking company to commence domestic retail brokerage operations in any foreign country

# Middle East Presence

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

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

QBG GEOJIT SECURITIES LLC - OMAN

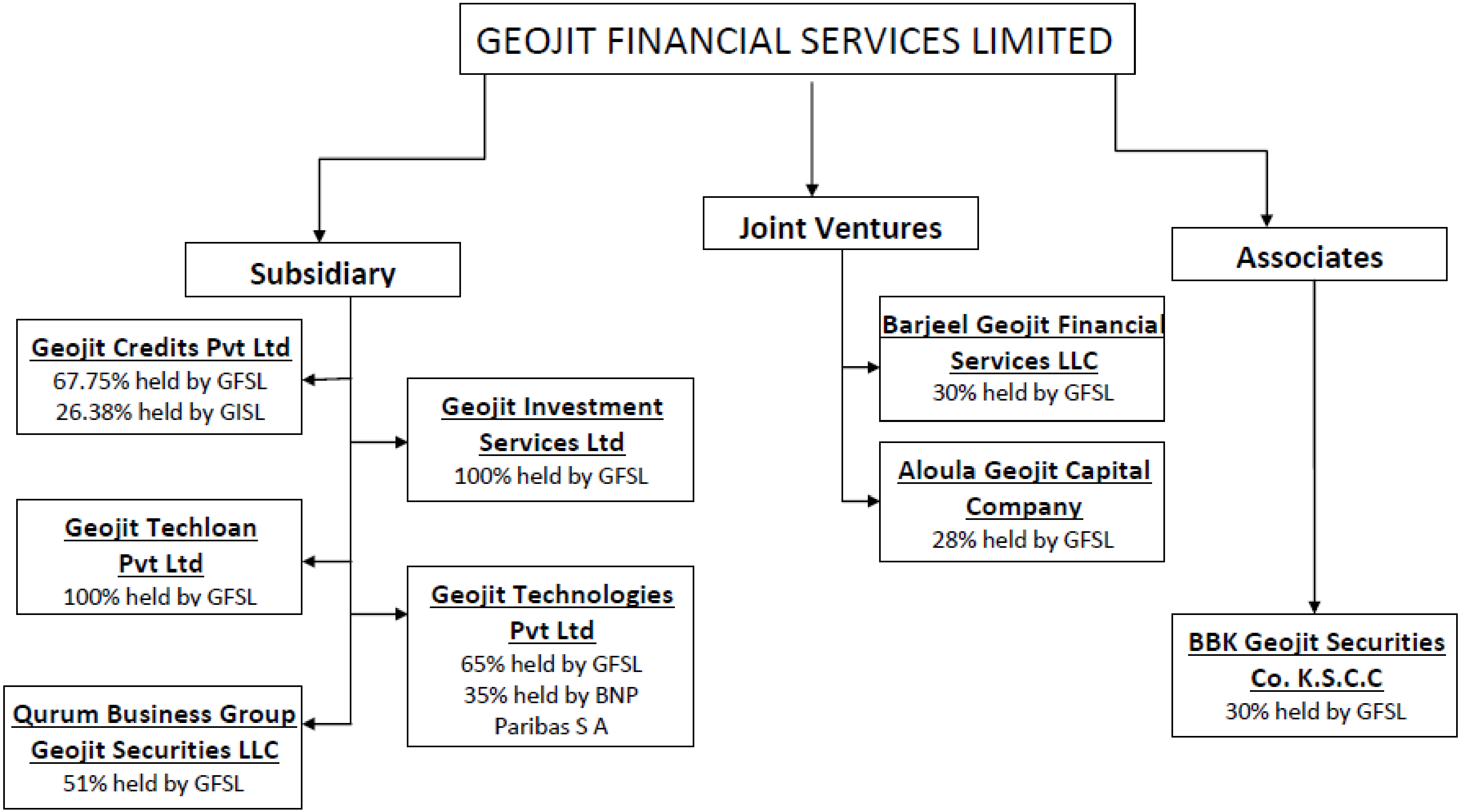
- A subsidiary of Geojit since 2011
- Qurum Business Group (QBG) and National Securities Co are the other partners

BBK GEOJIT SECURITIES KSC - KUWAIT

- Joint Venture with Bank of Bahrain & Kuwait and JZ Associates since 2011

# Geojit Group Structure

# Group structure




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

# Awards & Recognition

# Awards and Recognition

- Geojit was awarded Stock Broking Company of the Year Award at the Dhanam Banking, Finance and Investment Summit and Award Nite 2018

- Sixth year in a row, Geojit won NSDL awards in four categories at the 33rd DP Conference and NSDL Star Performer Awards-2018

    - Top DP in new accounts opened – Non-Banking Category – 1st position
    - Best Performer in Account Growth Rate – TOP DPs – 1st position
    - Top Performer in Active Accounts – Top DPs – 1st Position
    - Leader in Go Green Initiative – 1st position

# Awards and Recognition

- Geojit received Regional Retail Member of the Year – South Region Award at the NSE Market Achievers 2018
- Manager of the Year 2016 Award of the Kerala Management Association to Satish Menon, Executive Director
- Star Performer Award 2016 in four categories from National Securities Depository Limited (NSDL)
- CNBC – TV 18 - Financial Advisor Awards for six years in a row (from 2011 to 2018) to Barjeel Geojit Securities, LLC
- WBR's Trade Tech India Excellence Awards for the Mobile Trading Platform in 2010
- 15th Rank in Moneylife Magazine's Top 100 Wealth Creators of the decade (2001-2011)


# Geojit's CSR Activities

## CSR Activities

Geojit Foundation offered to support the most deserving among them with household goods such as furniture, electronic goods and utensils . The Indian Merchants Chamber (IMC), Mumbai, has joined hands with Geojit Foundation and together the Foundation would be in a position to bring normalcy in life to about 75 families. The first family in this Project at Parakkadavu village, whose owner is a widow with a partially deaf son and family, was given household items on their house warming day.

# CSR Activities

Geojit team coordinating the flood relief activities during Kerala floods

Geojit extended solidarity with the flood-affected people by donating Rs. 1.5 Crore towards Chief Minister’s Distress Relief Fund.

C J George, MD Geojit handed over the cheque to Pinarayi Vijayan, the Hon’ble Chief Minister of Kerala.

# CSR Activities

EDUCATION SUPPORT

For 665 underprivileged children in five villages of Kerala State for their upliftment.

VIDHYADHANAM

Scholarship scheme for Professional education given to deserving students from financially deprived backgrounds.

STUDENT POLICE CADET  PROJECT

Support three schools in Ernakulam District to make youngsters committed to Family, Community and Environment

# CSR Activities

## LIVELIHOOD ENHANCEMENT PROJECT FOR VISUALLY IMPAIRED WOMEN

With the support given by us the blind women at Vocational Training Centre, Pothanikkad is leading a better quality life with new engagements such as file making, candle making and chalk production.

## BLIND CRICKET ASSOCIATION

Affiliated to the Cricket Association for the Blind in India, the cricket Association for the Blind in Kerala is a registered society to promote and organize cricket for the blind in Kerala. They have organized the first Asia cup T-20 tournament for the blind.

# Safe Harbour

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# Thank You

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