

25th January, 2018

To,
The Manager,
Listing Department,
National Stock Exchange of India Limited,
'Exchange Plaza', C-1, Block- G,
Sandra-Kuria Complex,
Bandra (E), Mumbai - 400 051
Ph.No.022-26598100
Scrip Code : GEOJITFSL- EQ

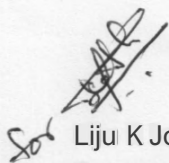
To,
The Manager,
Listing Department,
Bombay Stock Exchange Limited,
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai - 400 001.
Ph. No.022 22721233
Scrip Code: 532285

Dear Sir/Madam,

Sub: Updates - Analyst/ Institutional Investor Meeting Presentation

Pursuant to Regulation 30 and 46 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 a copy of the presentation on Earnings Update - 3QFY2017-18 is enclosed herewith.

Thanking you,
For Geojit Financial Services Limited



Liju K Johnson
Company Secretary



**AN INSIGHT INTO
GEOJIT FINANCIAL SERVICES LIMITED
AND EARNINGS UPDATE QIII FY 2018**



About Geojit

- Geojit is one of the leading investment services company in India with a strong presence in the Middle East
- Established in 1987, it has over **30 years** of in-depth experience in the Indian Capital Market
- Has **411bn INR** (6.42 billion USD) as Assets under Custody & Management, **9,13,000 clients** and 512 offices
- First broker to introduce Internet Trading in India in 2000 and Mobile Trading in 2010
- Currently around 68%+ of retail trading volumes are done via the Internet by Branches (including mobile app)
- Has Retail Brokerage B2B partnership with 7 leading banks
- Around **118 crores** of SIP (systematic investment plan) book at the end of Dec.17 (including STP the book is 141 Crores)

Please note: The figures are as on 31st December 2017 and is in INR unless specified otherwise 1USD= 63.98 INR



About Geojit (continue...)

- Rapidly gaining market share with consistent increase in SIP book **(2.09X)**. (Dec17 vs Dec16)
- Total MF AUM in equity schemes increased by **77%** (including SIP AUM)
- New SIP of **7.29 Crores** every month with **15,750 new applications** (last 12 months average)
- In Q3FY18 ,the average per month in New SIP collection was 7.43 Crores with 19,400 new applications per month
- To be a specialist of Savings and Investments products and services serving middle & upper class individual clients.
- Confirmed fast development of mutual funds- Potential is huge. (Fixed deposits are still main financial investment avenue)
- Geojit with multi-channel set-up and balanced approach between branch network, Internet and call centre. Leverage multi-channel organisation to optimize distribution business.

Source on SIP business: CAMS



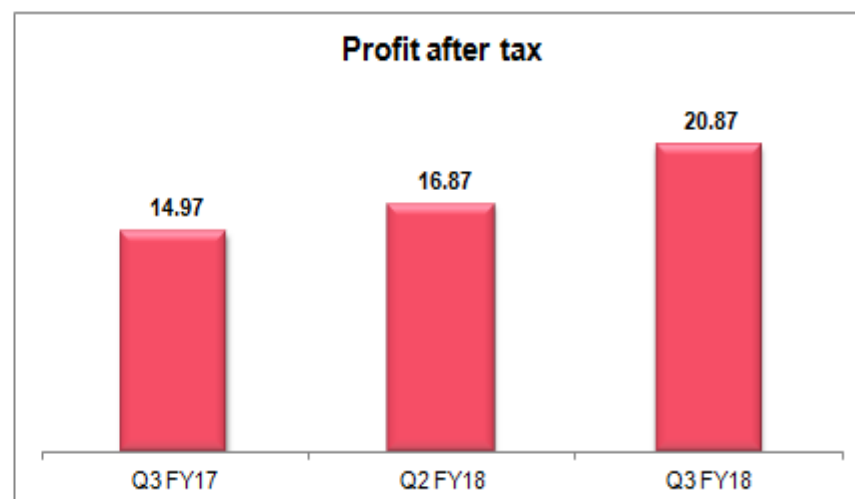
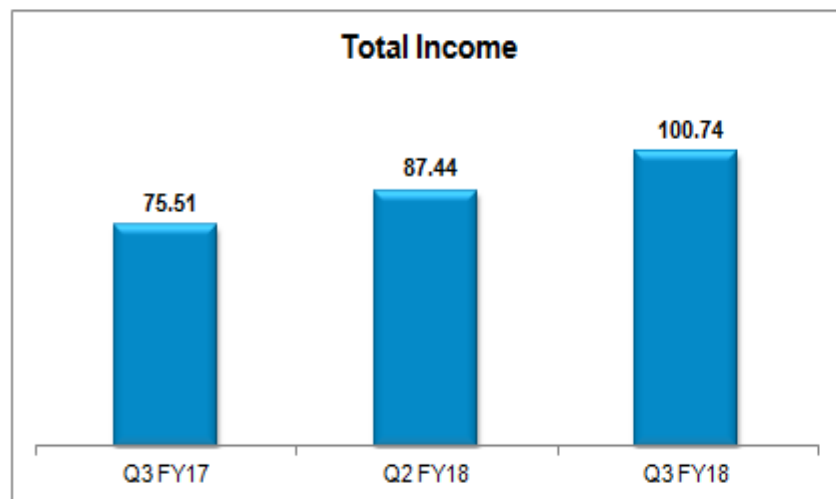


EARNING UPDATES

Consolidated Financials

Amount in Crores

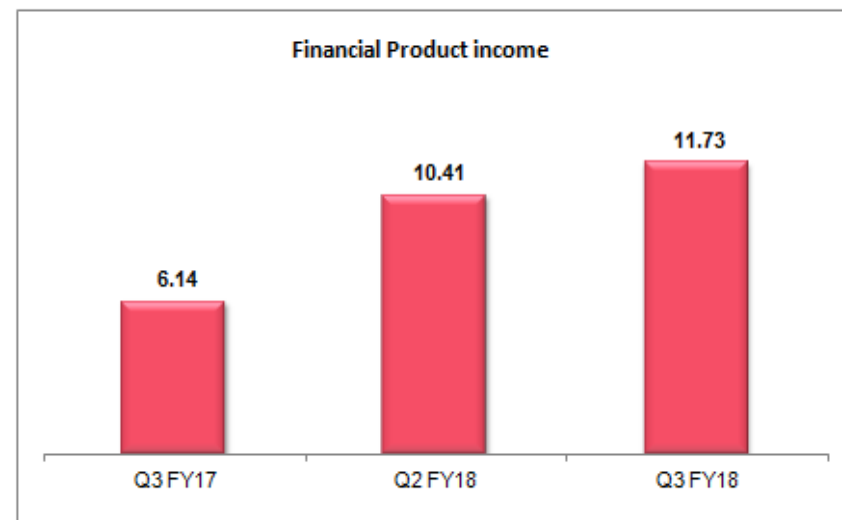
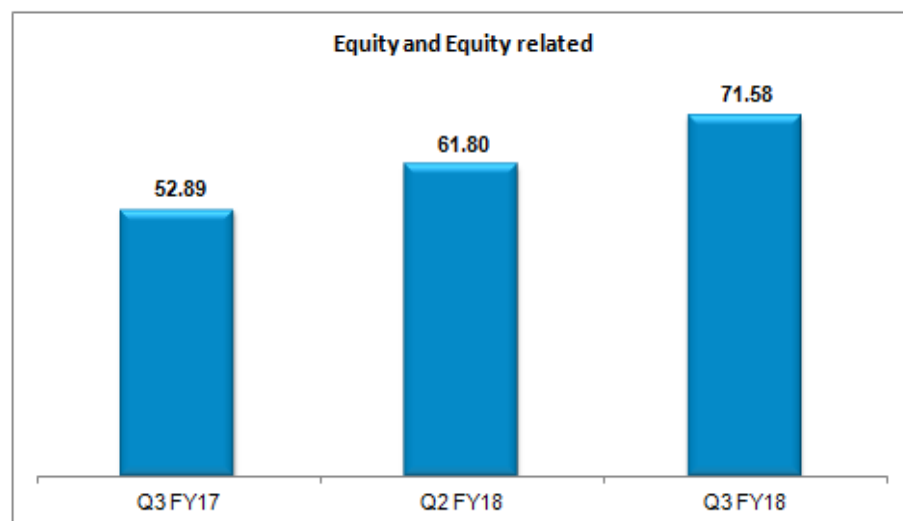
	Q3 FY17	Q2 FY18	Q3 FY18	Q3 FY18 Vs Q3 FY17	Q3 FY18 Vs Q2 FY18	FY 17 (9months)	FY 18 (9months)	FY 18 Vs FY17
Operational income	66.96	79.43	91.28	36%	15%	202.85	247.10	22%
Other income	8.55	8.01	9.46	11%	18%	23.05	25.19	9%
Total Income	75.51	87.44	100.74	33%	15%	225.90	272.29	21%
Total Expenses	51.72	60.52	68.43	32%	13%	159.32	187.16	17%
Profit before tax	23.79	26.92	32.31	36%	20%	66.58	85.13	28%
Profit after tax	14.97	16.87	20.87	39%	24%	40.73	53.96	33%



Consolidated Financials- Product wise Revenue

Amount in Crores

	Q3 FY17	Q2 FY18	Q3 FY18	Q3 FY18 Vs Q3 FY17	Q3 FY18 Vs Q2 FY18	FY 17 (9months)	FY 18 (9months)	FY 18 Vs FY17
Equity and Equity related	52.89	61.80	71.58	35%	16%	163.68	193.71	18%
Financial Product income	6.14	10.41	11.73	91%	13%	15.55	30.71	98%
Software Income	4.83	4.40	4.32	-10%	-2%	15.72	12.96	-18%
Other Operating income	3.10	2.81	3.65	18%	30%	7.90	9.72	23%
Total Operational income	66.96	79.43	91.28	36%	15%	202.85	247.10	22%
Other non operational Income	8.54	8.01	9.46	11%	18%	23.05	25.19	9%
Total income	75.51	87.44	100.74	33%	15%	225.90	272.29	21%



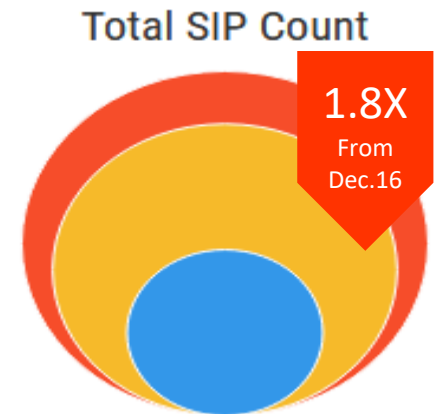
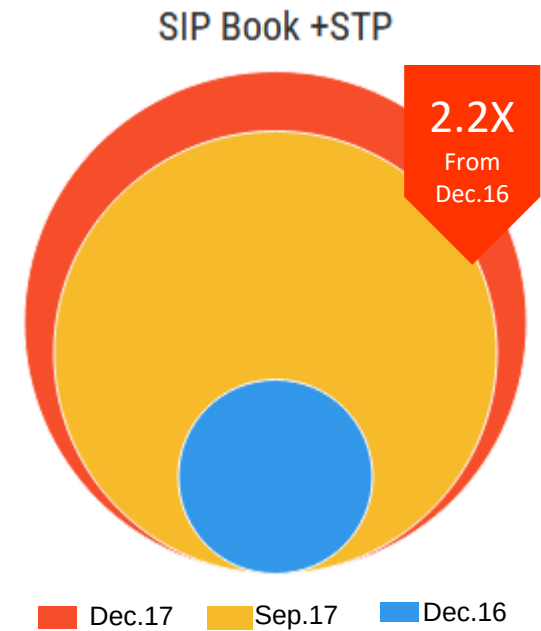
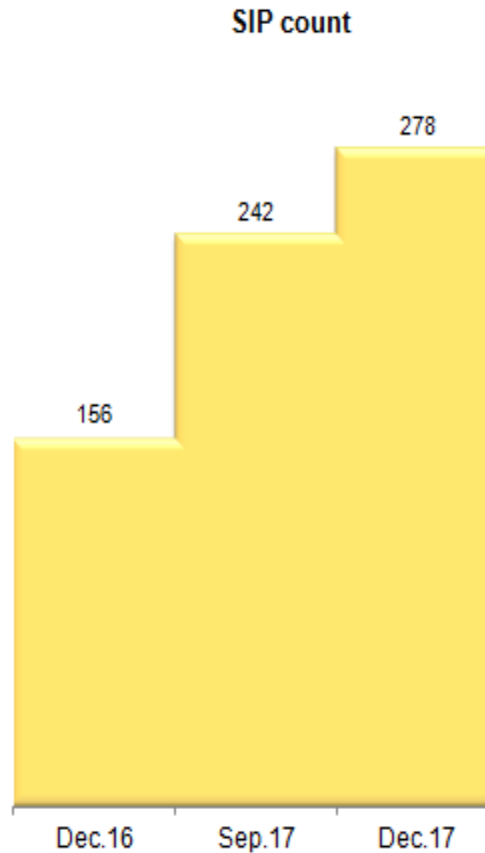
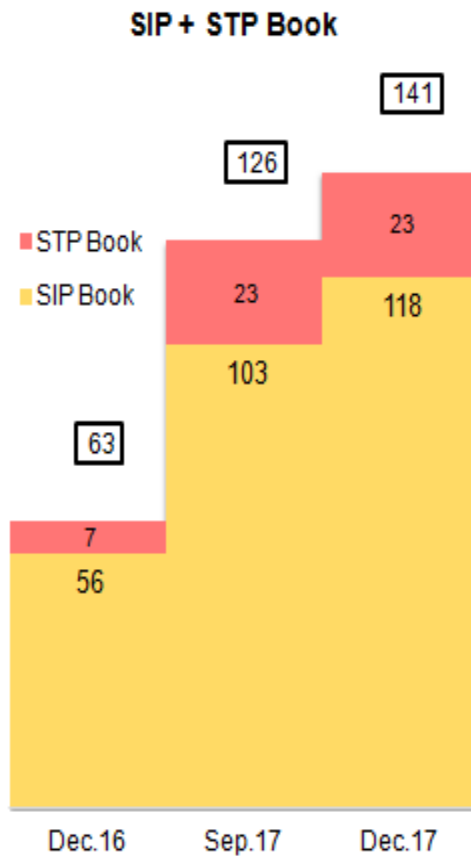


KEY BUSINESS FIGURES

SIP – Quarter performance

Amount in Crores

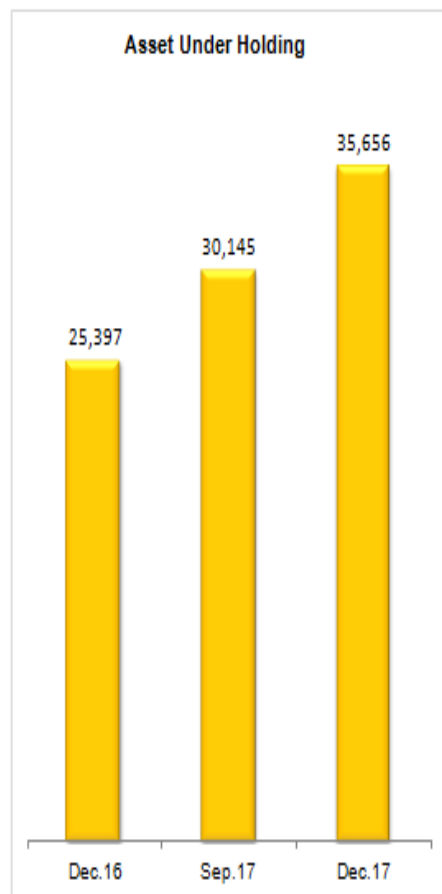
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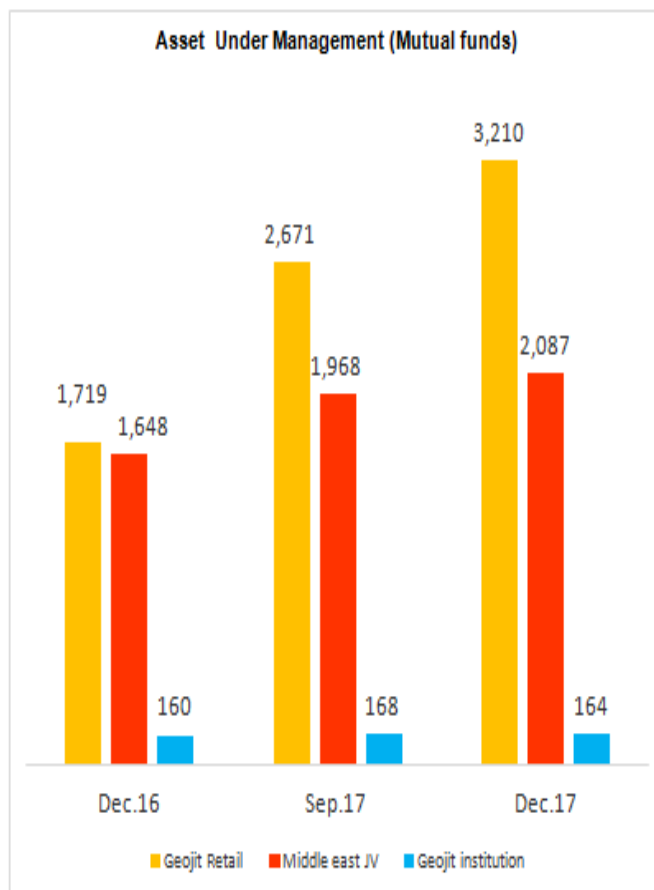
Source: CAMS

Asset under Holding and Management

Amount in Crores



40%
INCREASE
Year on year on AUH



87% INCREASE
Year on year on Retail MF AUM

55% INCREASE
Year on year on Total MF AUM

77% INCREASE
Year on year on Equity MF AUM



Total Clients, Office & Employee count

913 k CUSTOMERS
+63 K Clients
Since Dec.16

NEW CUSTOMERS
+24.14K { Q3 FY 18 }
+22.18K { Q2 FY 18 }
+13.15K { Q3 FY 17 }

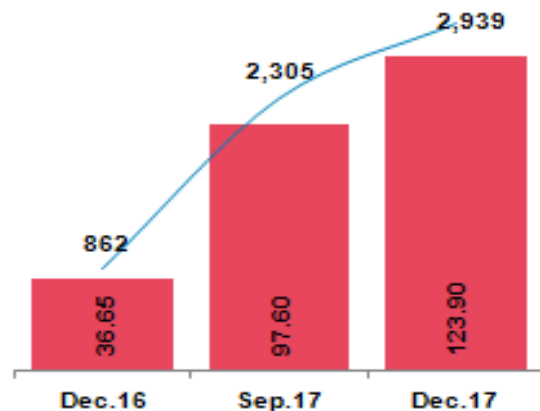
512 Offices
End of December17

2789 EMPLOYEES
End of December17



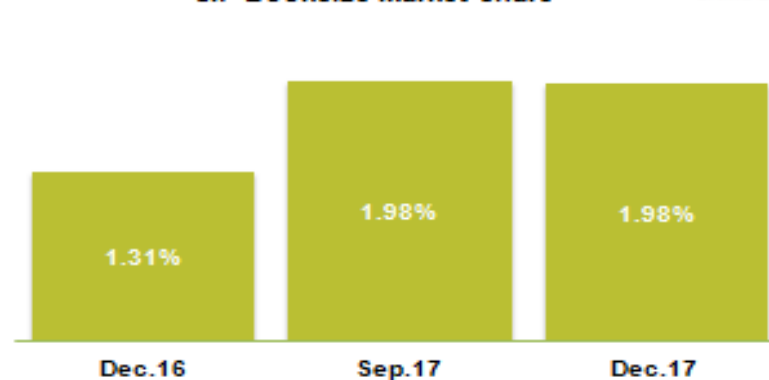
Market capitalisation, SIP Market share, Yield & ADTO

Geojit market capitalisation in crores

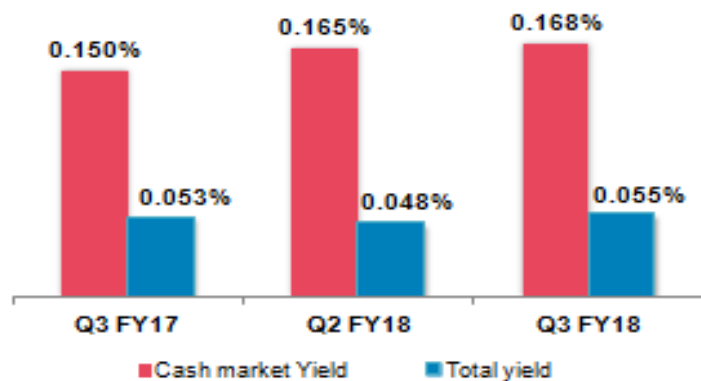


SIP Booksize Market share

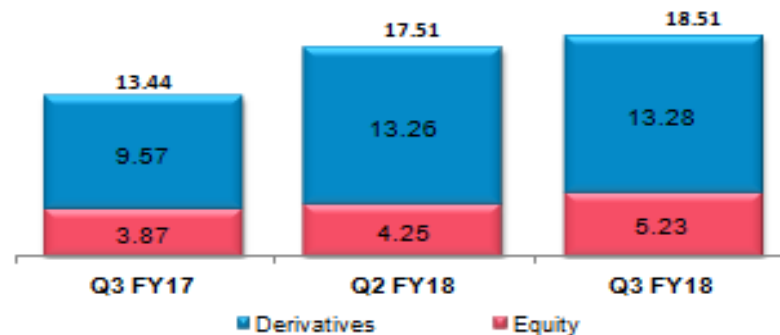
CAMS data



Equity yield



ADTO in Billion INR



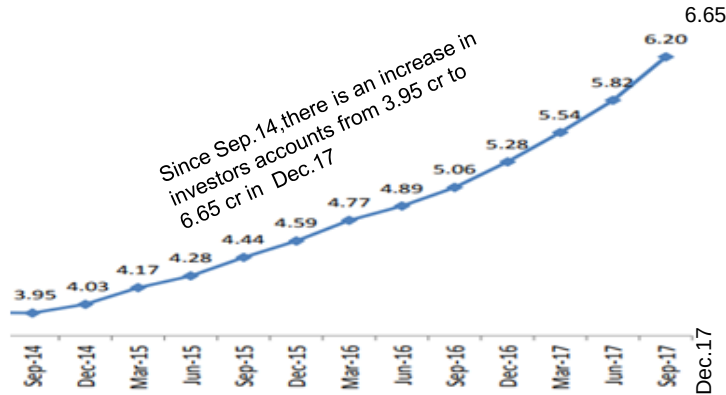
ADTO – Average daily turnover





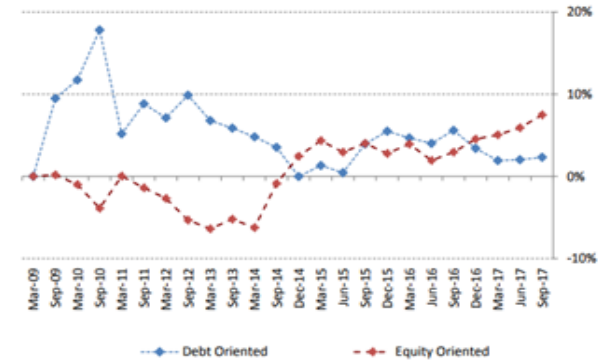
PENETRATION IN MUTUAL FUND

Growing Mutual fund.....



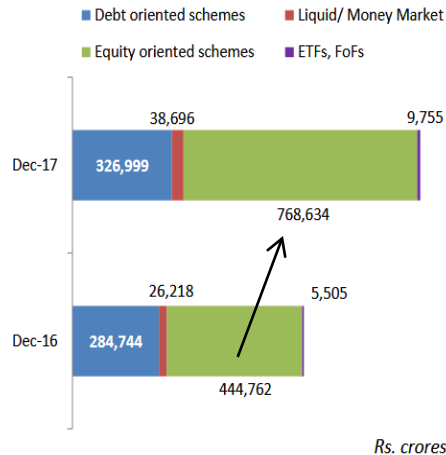
There was a sharp rise in the number of equity accounts in 2016-17

For debt oriented schemes, the rate of growth was positive but declining because of the shift in investor preference towards equity.



Individual investors held Rs.11.44 lakh crore in mutual funds as of December 2017, an increase of 50.2% over December 2016.

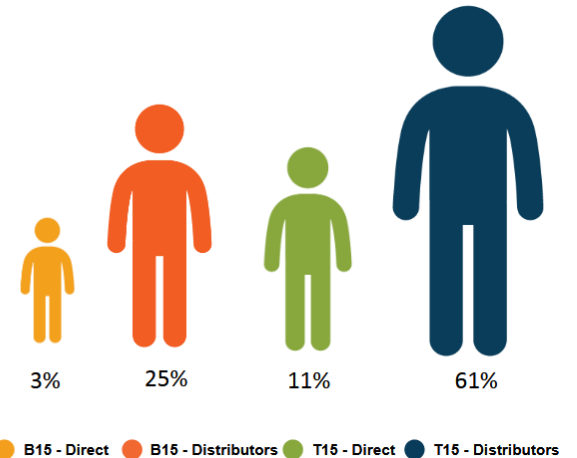
Investments of individual investors in equity schemes increased by 73% over December 2016.



Individual assets have mainly come from the top 15 locations, and are primarily distributor-driven.

61% of the assets of Individual investors are from T15 cities, brought in by distributors.

Direct investments amount to 14% of individual assets, divided as 3% from B15 and 11% from T15.

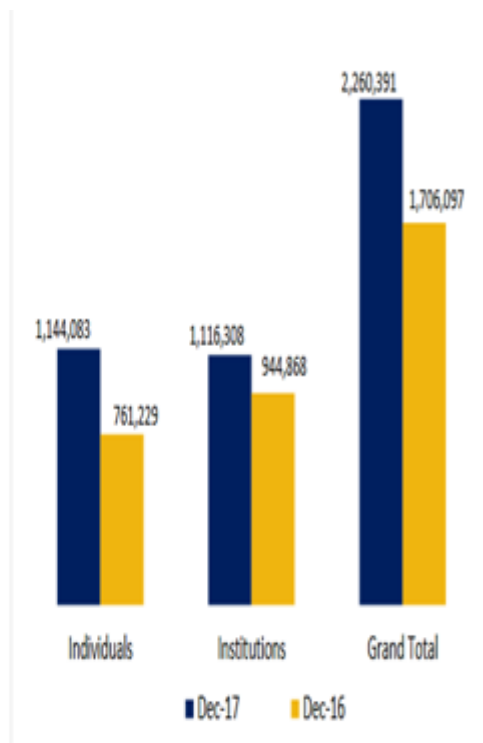


Account refers to a folio. An investor may have multiple accounts in a single fund or across funds. This is therefore not a count of no: of investors, but no: of accounts

Source: AMFI

Growing Mutual fund assets.....

The value of assets held by individual investors in mutual funds increased from Rs.7.61 lakh cr in December 2016 to Rs.11.44 lakh cr in December 2017, an absolute increase of 50.29%.



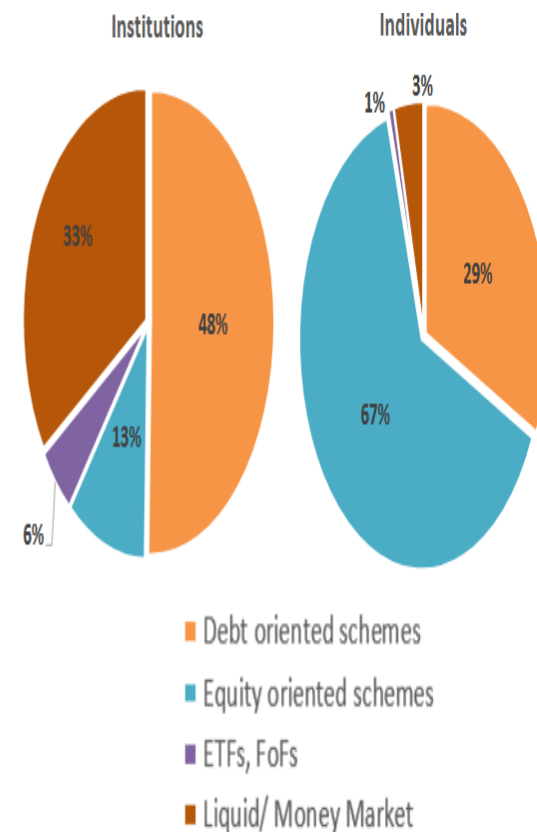
Rs crores

Composition of holdings

Individual investors primarily hold equity-oriented schemes while institutions hold liquid and debt-oriented schemes.

67% of individual investor assets are held in equity oriented schemes.

81% of institutions assets are held in liquid / money market schemes and debt-oriented schemes.



Source: AMFI





GEOJIT PRODUCTS AND SERVICES



Geojit's range of products and services

- Equities
- Derivatives
- Currency Futures and Options
- Portfolio Management Services
- Margin Trading
- Loan against Shares
- Distribution of: Mutual Funds, Life Insurance, General Insurance
- Financial planning
- Multichannel service: Branch offices, Internet, Call Centre (via toll free number) & Mobile
- Offer clients an advanced trading platform-Selfie. Developed in-house, it offers clients unmatched features
- Reputed for transparent processes and brokerage structure
- Corporate governance with unblemished record of compliance and the lowest percentage of unresolved Customer Grievances

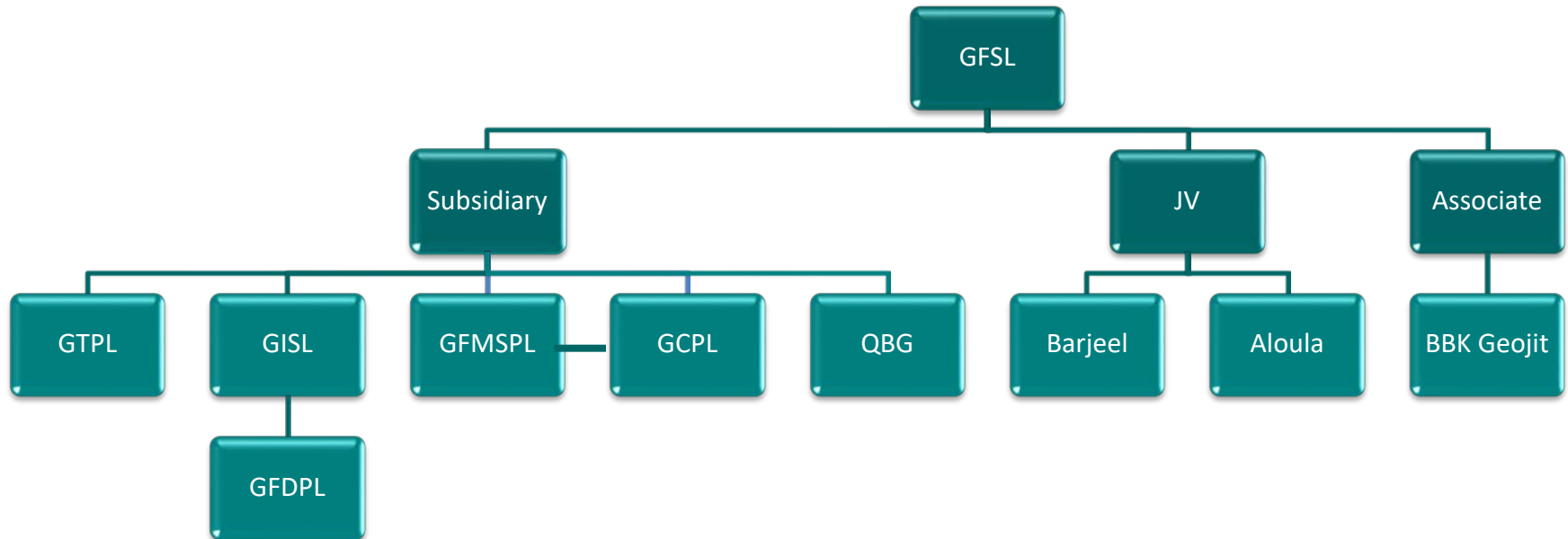




GEOJIT GROUP STRUCTURE



Geojit Group Structure



- GFSL – Geojit Financial Services Ltd.
- GTPL - Geojit Technologies (P) Ltd.
- GISL - Geojit Investment Services Ltd.
- GFDPL - Geojit Financial Distribution (P) Ltd.
- GFMSPL - Geojit Financial Management Services (P) Ltd.
- GCPL - Geojit Credits (P) Ltd.
- QBG Geojit - QBG Geojit Securities LLC
- Barjeel – Barjeel Geojit Securities
- Aloula - Aloula Geojit Capital Co.
- BBK Geojit - BBK Geojit Securities KSC





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 (64%) including 9 offices in Gulf countries. Has a strong presence in South India (70% of the total and 45% of which is located in Kerala).





GEOJIT'S MIDDLE EAST PRESENCE



Middle East presence

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

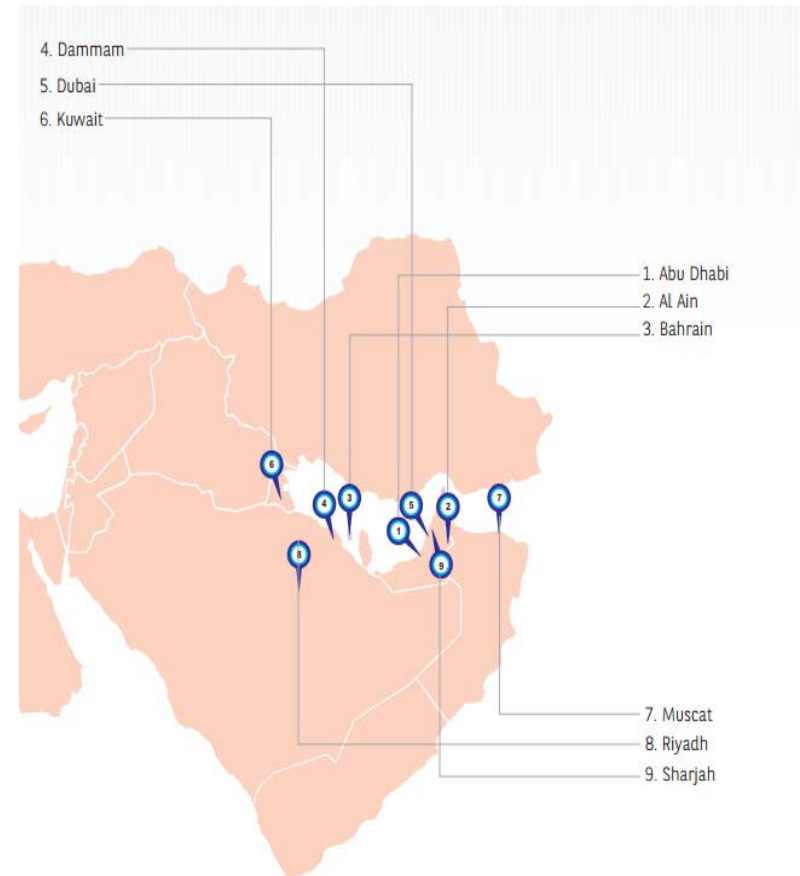
- Geojit entered into a business partnership with BBK in 2007
- Provides investment services to NRIs

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



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Thank You

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*Formerly known as Geojit BNP Paribas Financial Services Ltd.

