

22.05.2025

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

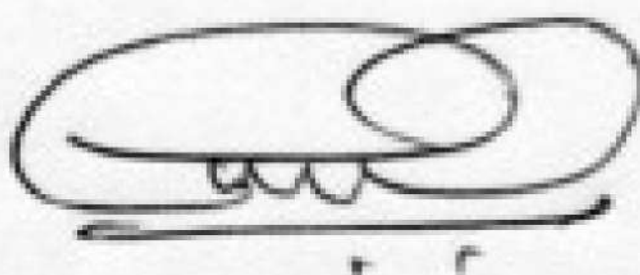
To,
The Manager,
Listing Department,
BSE Limited,
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai – 400 001.
Ph. No.022 22721233
Scrip Code : 532285

Dear Sir/Madam,

Sub: Earnings Update Q4 FY25 - Shareholders' Presentation

Pursuant to Regulation 30 and 46 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 a copy of the presentation on Earnings Update – Q4FY25 is enclosed herewith.

Thanking you,
For **Geojit Financial Services Limited**



Liju K Johnson
Company Secretary





GEOJIT
PEOPLE YOU PROSPER WITH



INVESTOR PRESENTATION - 21st May 2025

“Helping our customers
create long term wealth is our purpose of existence”

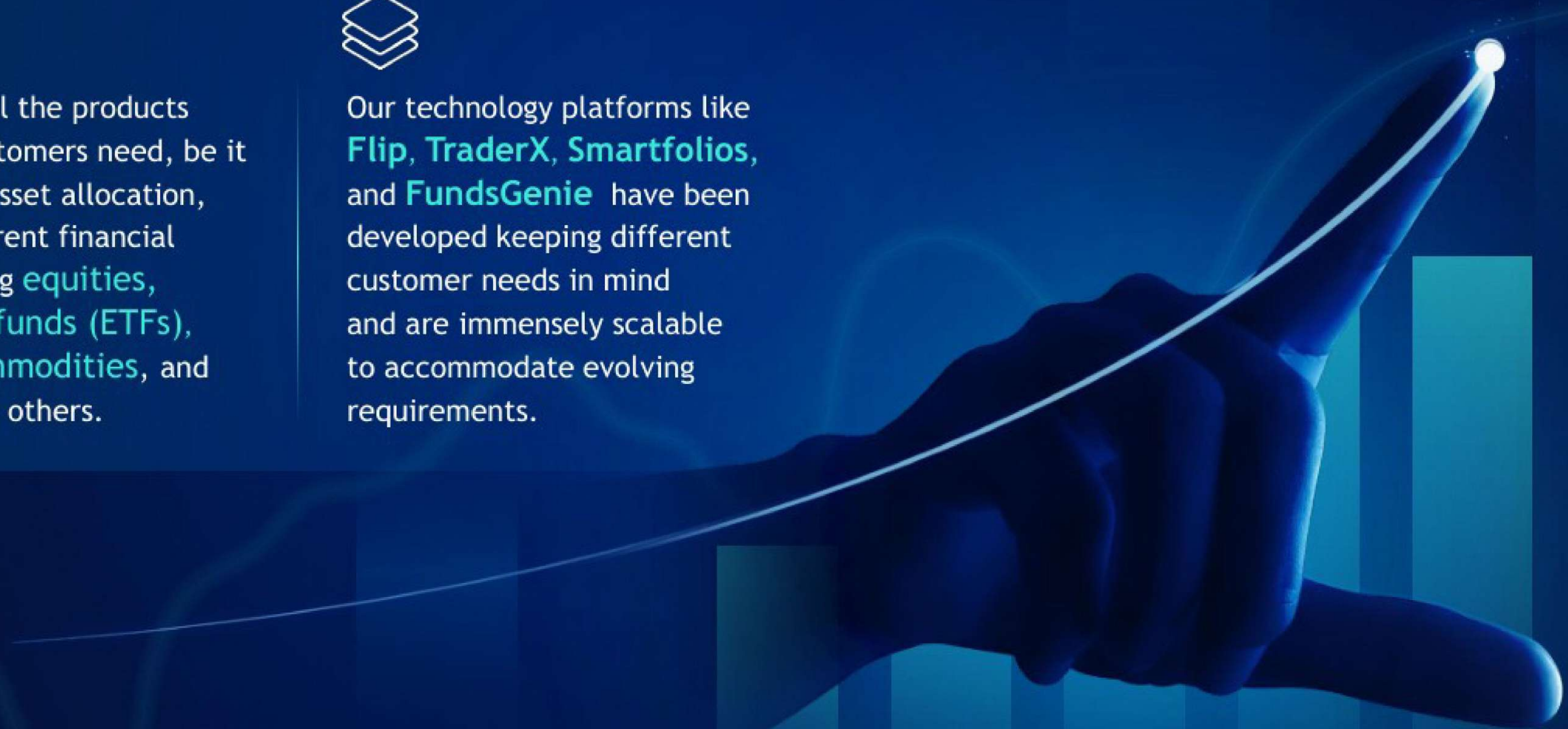
It was laid down in **1987** and continues to be as valid as ever.



Today, we provide all the products and services our customers need, be it financial planning, asset allocation, investments in different financial instruments including **equities**, **exchange-traded funds (ETFs)**, **mutual funds**, **commodities**, and **derivatives**, among others.



Our technology platforms like **Flip**, **TraderX**, **Smartfolios**, and **FundsGenie** have been developed keeping different customer needs in mind and are immensely scalable to accommodate evolving requirements.





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



Promoters: BNP Paribas, C. J. George - Founder, Chairman and Managing Director of Geojit, and KSIDC*.



Joint Ventures/partnerships in UAE, Oman, Bahrain and Kuwait.



Customer Assets of ₹ 1,00,065 crore.



Multi channel client support points:
Wide network of 506 offices, online, customer care and WhatsApp channel.



Over 15.20 lakh customers.

*The figures above are as on 31st March 2025. Currency: INR
Kerala State Industrial Development Corporation

years of
excellence!

Landmark events

1ST
TO
LAUNCH



Internet and
mobile trading



Depository
transactions through
the internet



Integrated trading
system for both cash
and derivative segments



Commodity trading
in Bullions, Energy, Base
Metals and Agri Products



Geojit Milestones

1987

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

1988

Company was renamed Geojit and Co.

1995

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

1997

Launched Portfolio Management Services with SEBI registration

2010

Launched FlipMe, India's 1st mobile trading app

2006

Geojit joined hands with French banking giant, BNP Paribas

2005

The company sets up two subsidiaries Geojit Credits and Geojit Technologies

2001

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

2000

Launched India's first internet trading facility

2012

Geojit's new corporate office at Kochi inaugurated

2015

Launched advanced trading platform- Selfie

2017

Company renamed as Geojit Financial Services Ltd.

2018

Launched online mutual fund app - FundsGenie

2019

Launched Smartfolios- curated baskets of stocks

2024

Established Geojit's Private Wealth Services division
The company sets up a subsidiary - Geojit Investments Limited

2023

Launched digital Loan Against Mutual Funds by Geojit Credits
Established Geojit IFSC at GIFT city for global investments
Launched advanced mobile trading platform- FLIP

2022

Launched digital Loan Against Shares by Geojit Credits

2020

Established Geojit's financial planning division- STEPS



Catering to All Investment Needs

Advisory Services

SEBI registered investment advisor

Separate division named STEPS with strong team of Certified Financial Planners (CFP), supported by advanced technologies

Customized solutions and personalized service

Financial Product Distribution

Advanced MF platform and App - FundsGenie

MF recommendations by in-house research team

Extensive distribution network collaboration for

Life Insurance: ICICI Prudential, HDFC Life and PNB MetLife

Health Insurance: Manipal Cigna, Star Health, Niva Bupa, Care Health

General Insurance: Bajaj Allianz, ICICI Lombard, Go Digit, HDFC Ergo

Broking Services

Online and offline support

Fundamental research on 200+ stocks across multiple sectors, Technical research & Commodity research reports

State-of-the-art trading and investment platforms - Flip, TraderX, Smartfolios

Margin Trading Funding

Depository Services

Our Products and Services



INVEST

- Equity
- Mutual Fund
- Currency
- Commodities
- Alternative Investments Funds
- IPO
- Gold ETF



PROTECTION

- General Insurance
- Health Insurance
- Life Insurance



LOANS

- Loan Against Shares
- Loan Against Mutual Funds
- 3rd Party Loan Distribution
- Margin Trading Funding



MANAGE WEALTH

- Private Wealth Services
- Portfolio Management Services
- Global Investments
- Smartfolios
- Financial Planning
- NRI Services
- Portfolio Analysis



STEPS

It is **THE SPECIALISED FINANCIAL PLANNING AND INVESTMENT ADVISORY DIVISION** of Geojit. **STEPS** provides fee based Financial Planning, Investment Analysis, Retirement Planning, Tax Planning and Investor Education Services.



Our Certified Financial Planners provide personalised advice, which will help clients to take informed financial decisions.



The financial plan is reviewed on a regular basis and modified to realign with the client's requirements.



Portfolio Management Services

Geojit is a SEBI registered Portfolio Manager and offers discretionary portfolio management services.



We offer five unique portfolios

Advantage
Portfolio

Freedom
Portfolio

Dakshin
Portfolio

Ethical
Portfolio

Beacon
Portfolio

Our discretionary portfolios are managed by a dedicated team of experts, according to agreed-upon investment objectives, risk tolerance, guidelines, and disciplined approach.

Our PMS Portfolios have outperformed their respective benchmarks over the long term.

Geojit Private Wealth

Wealth solutions tailored with precision and care.

Expertise you can count on.

- **Prudent Risk Management** Careful and thoughtful approach taken to identify, assess, mitigate, and monitor risks in a manner that aligns with clients' objectives.
- **Dynamic Portfolio Management** Proactive measures to continuously assess client specific investment models to capitalise on emerging opportunities or mitigate potential threats.
- **Tax Consciousness** Strategic tax planning to minimise tax liabilities.
- **Data-Driven Decisions** Harnessing vast amounts of financial information, market insights, and client demographics to make informed decisions while adopting a personalised approach.

Who we serve



Ultra-High Net Worth Individuals



High Net Worth/
Affluent Individuals



Family Offices



Startup Founders



Geojit's B2B Partnerships

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

3-in-1 tie up



(only NRE accounts)



NRI Repatriable (NRE) PIS



YOUR PERFECT BANKING PARTNER



We understand your world



Geojit's B2B Partnerships

Through Geojit's Online Trading Platform, partner banks' clients can:



Set aside funds in their bank account to purchase shares



View their bank balance & demat holdings



Contact exclusive Call Centre team & toll-free number dedicated to partner banks' clients

Through Geojit's online trading platform clients can trade seamlessly by:



Blocking & transferring funds in their bank account to purchase shares



Blocking & transferring shares in the DP account for clearing & settlement

3-in-1 integrated account comprises of

Bank Account

Demat Account

Online Trading Account with Geojit

Our Platforms



Smartfolios offers baskets of stocks selected by professionals and driven by data intelligence to make investments easy.



Cutting-edge platform to analyze and invest in mutual funds. It provides a user friendly, clutter-free experience. It also features mutual fund recommendations by in-house research team.



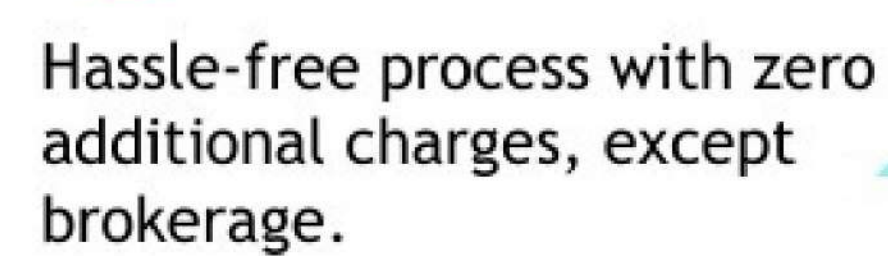
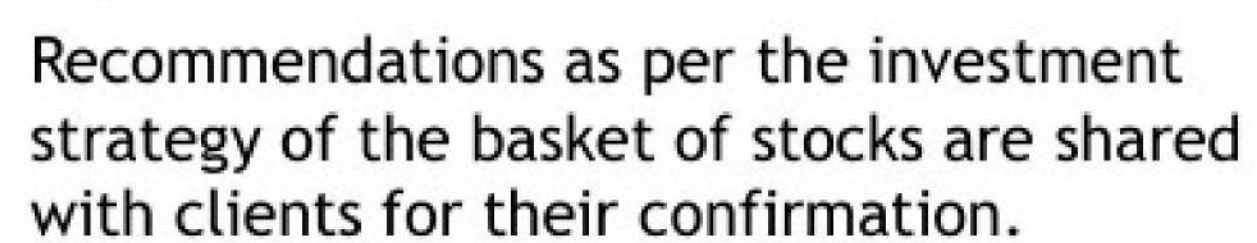
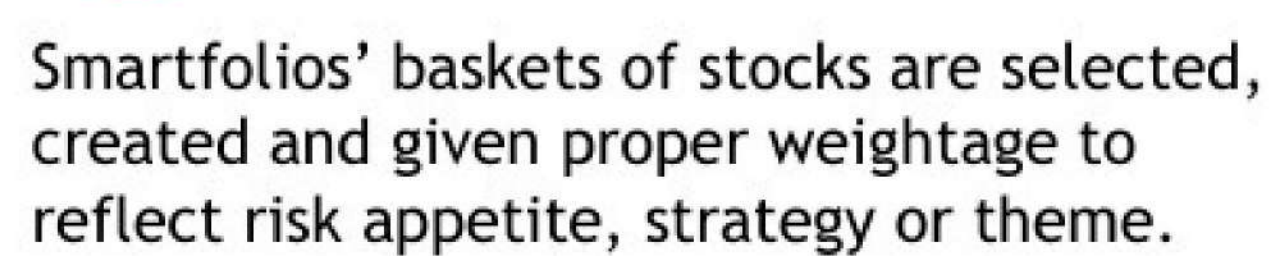
Flip and TraderX make investing easy, reliable and helps one take informed choices. They are state-of-the-art trading platforms loaded with powerful tools and features.



MyGeojit is a one-stop platform for effortless investment management and account services.



Investors can avail Loan Against Shares, Mutual Funds and Sovereign Gold Bonds in a few minutes through our platform. It is fast, easy, seamless and completely paperless.



Prime	Defensive	LV Value	Alpha
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Prestige

Ethical

LV
Growth

CAN SLIM
Ace
Southern
Icons
Optimus

Select
Intellect
Geojit
Infra



MODERATE

Magic
Vision
IT Next

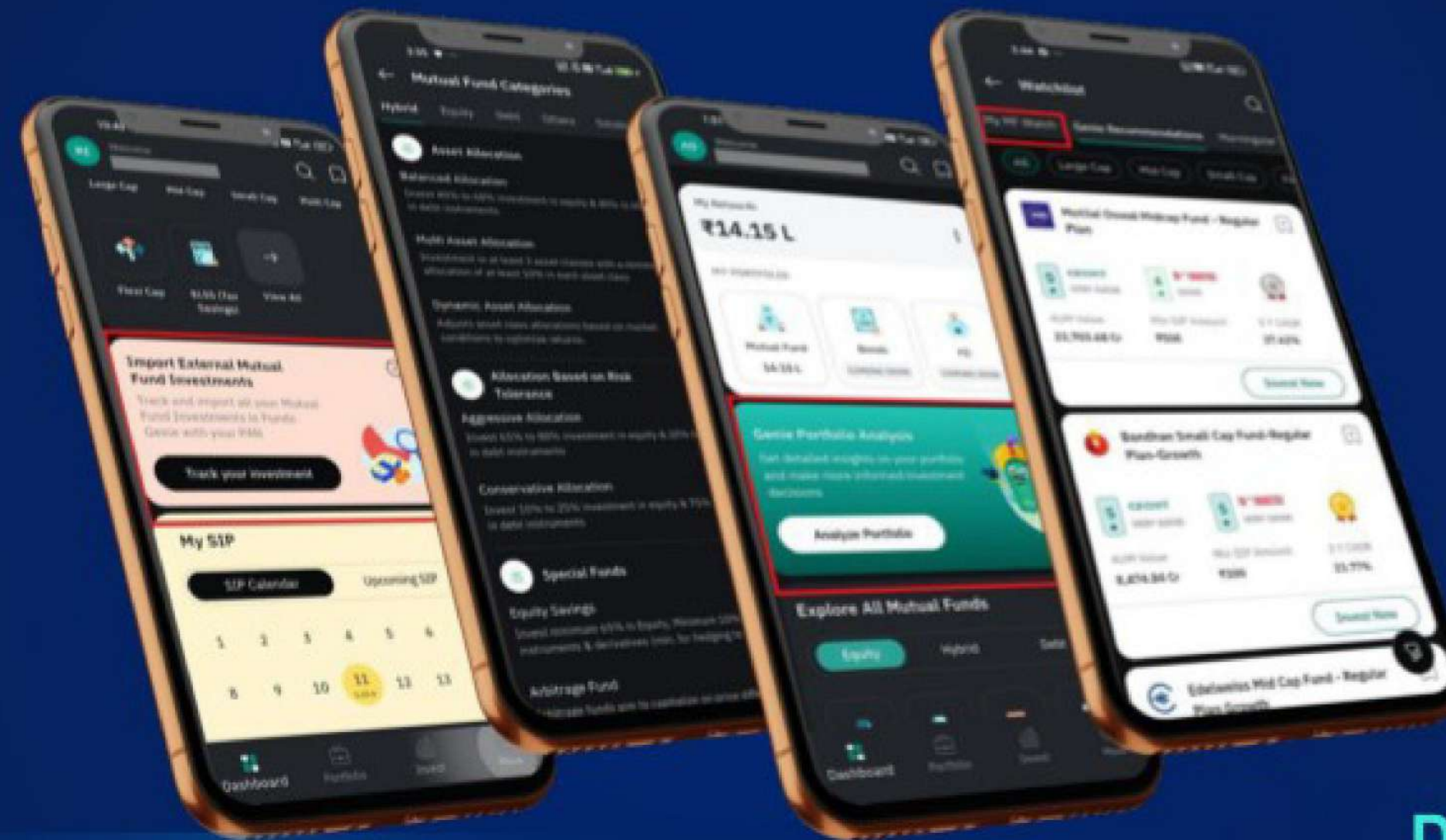
Classic
24K
Evergreen
Plus

Guru
LMS
Consumer
Core



SYNC EXTERNAL INVESTMENTS

Clients having mutual fund investments with any other broker, can import their external mutual fund investments to FundsGenie app to track and analyze all their investments in one place.



WATCHLIST

Watchlist is a powerful tool to help clients keep track of their mutual funds' performance.

GENIE PORTFOLIO ANALYSIS

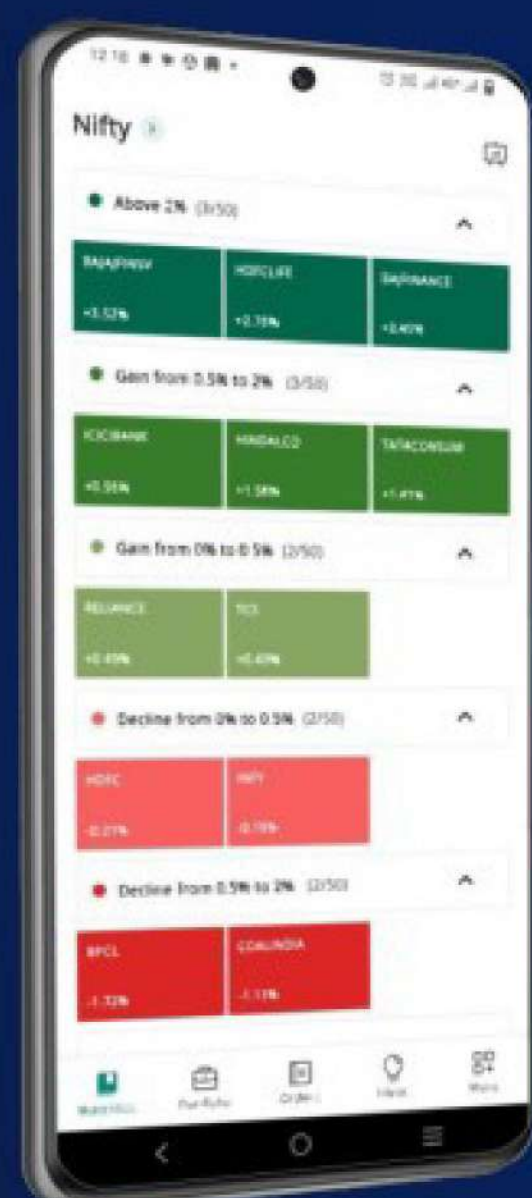
Clients can get detailed insights of their portfolios to help them make more informed investment decisions.

DETAILED MUTUAL FUND SEARCH

It helps investors compare mutual funds based on performance, risk, and other key parameters.

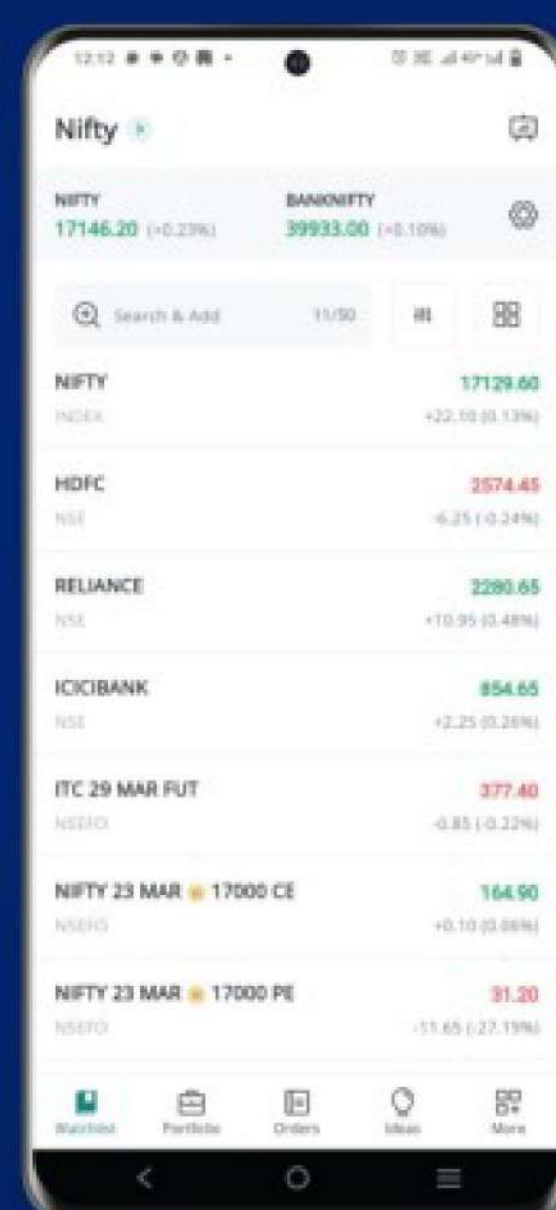
Our Advanced Trading Platform

HEATMAP VIEW



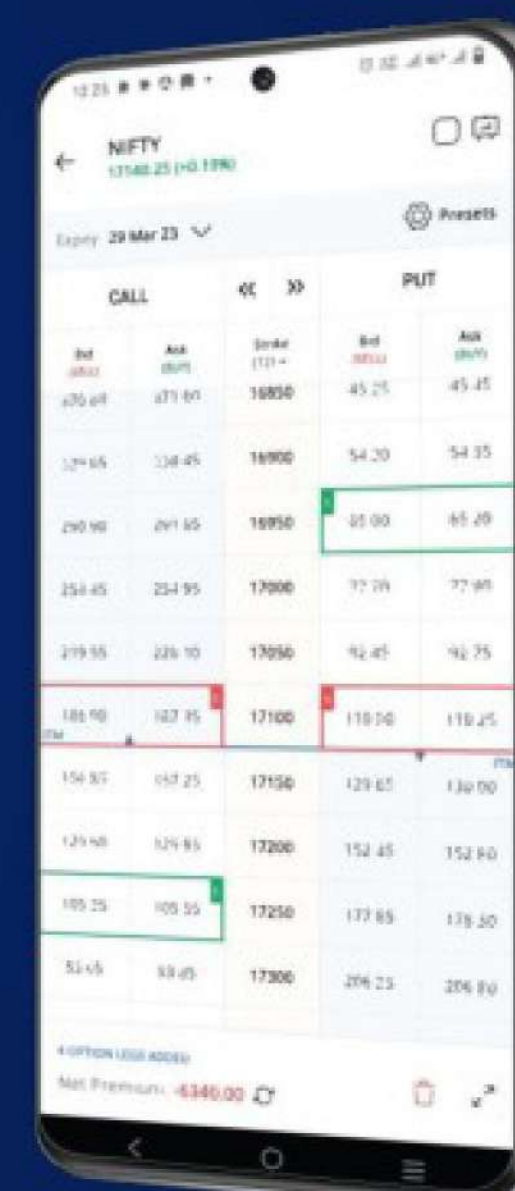
The "Heatmap View" allows for a quick visual representation of the Percentage Changes in the symbols on the list.

WATCHLIST

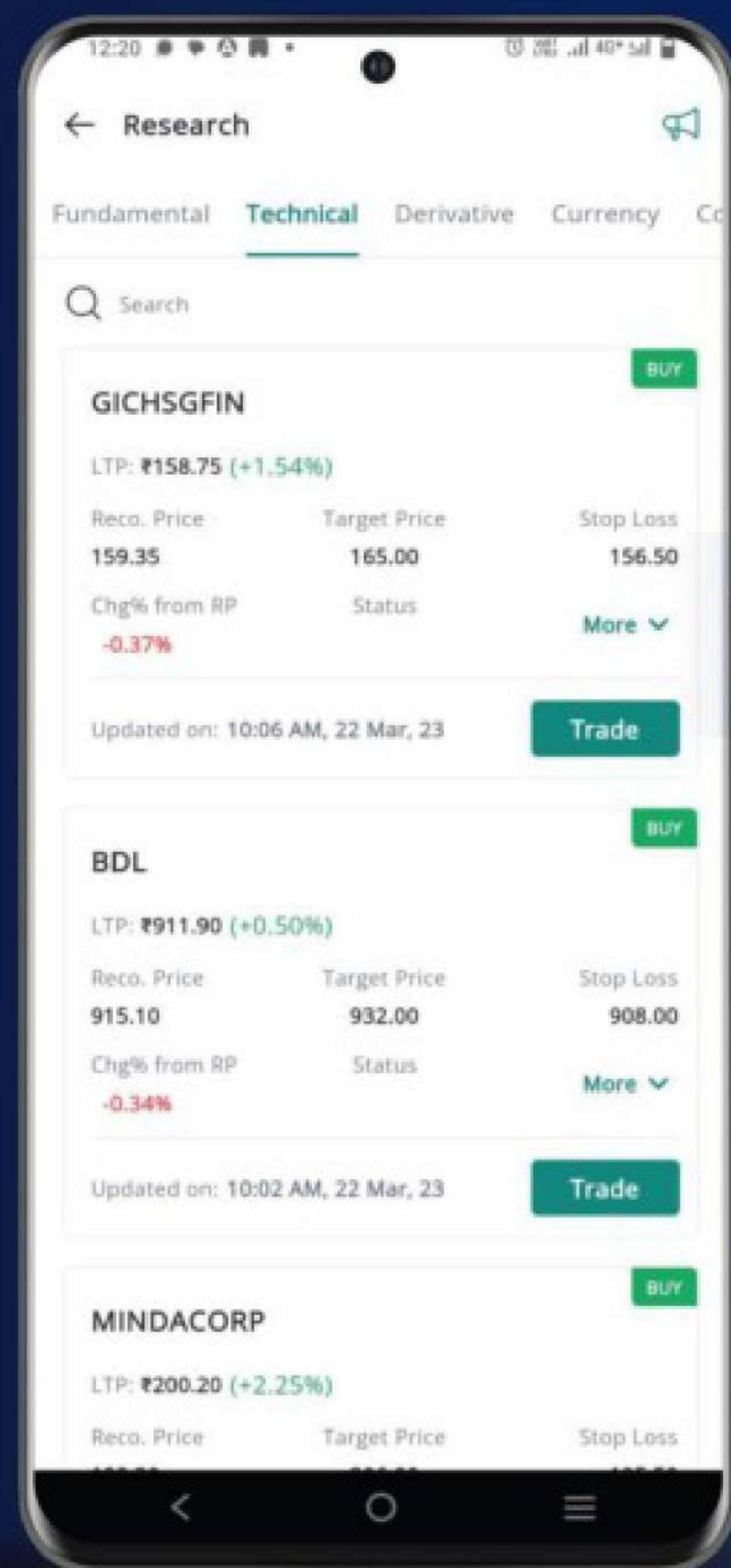


Watchlist is a useful tool for investors because it allows them to easily monitor the performance of specific securities in real-time.

OPTIONS CHAIN



"Option Chain" lists all strike prices for a security, displaying key metrics such as price, volatility, and Greeks, helping traders make informed decisions in options trading.

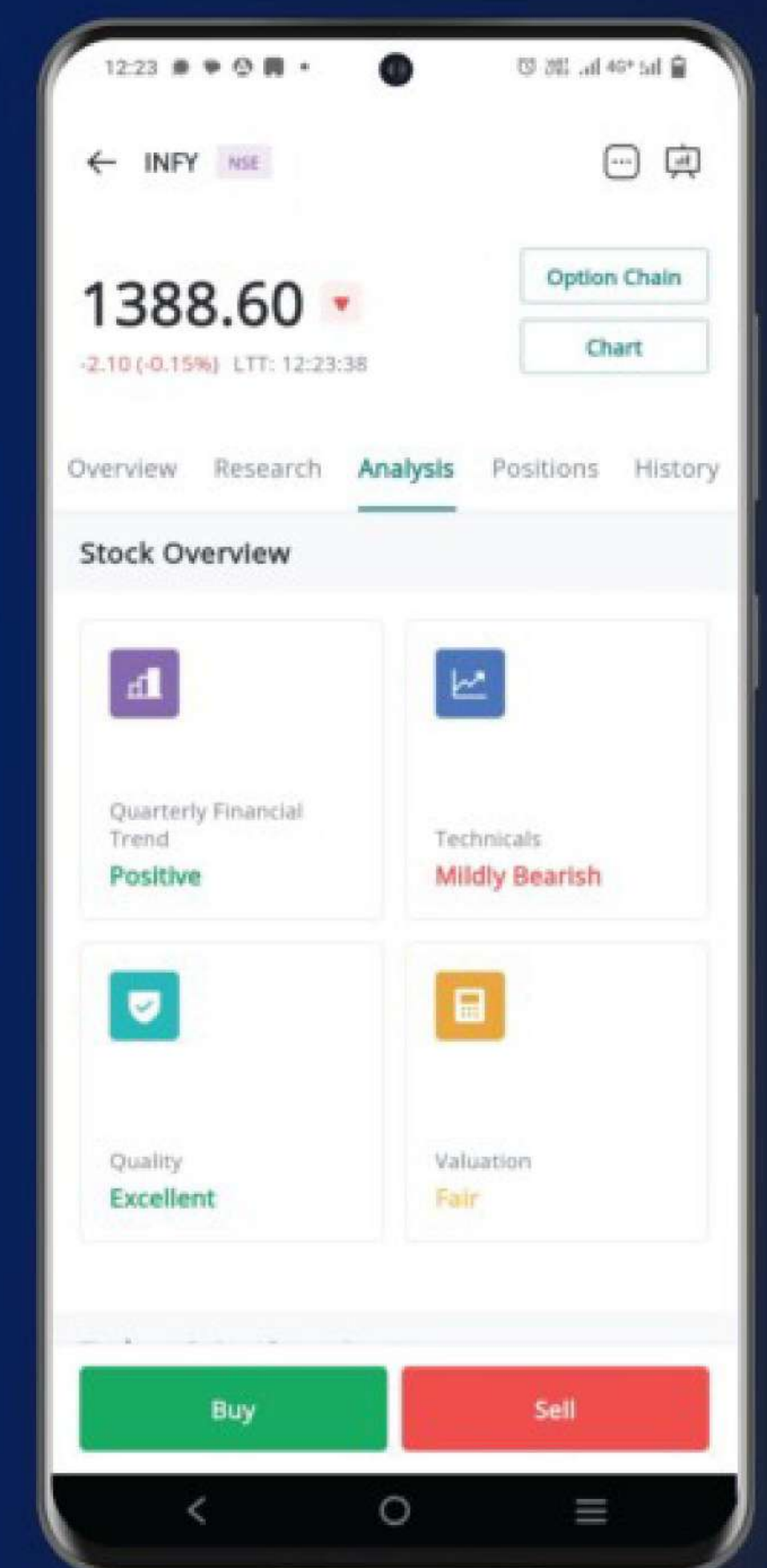


RESEARCH

The "Research" tab on a Security Page is a dedicated section that provides you with Geojit's Research Recommendations for that particular security.

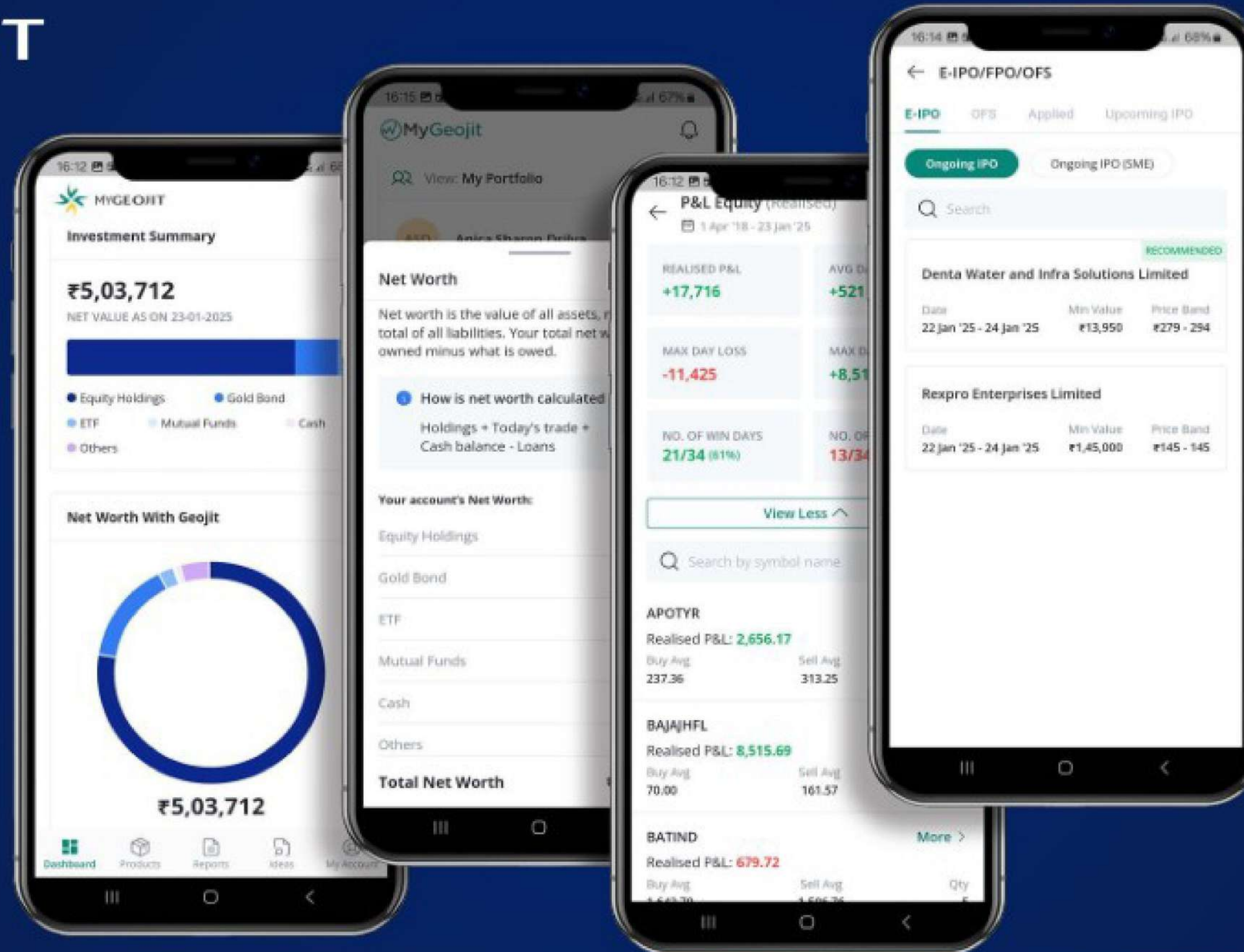
ANALYSIS

The "Analysis" tab provides a range of information to help investors understand the Technical & Fundamental aspects of the security.





For Superior Customer Experience



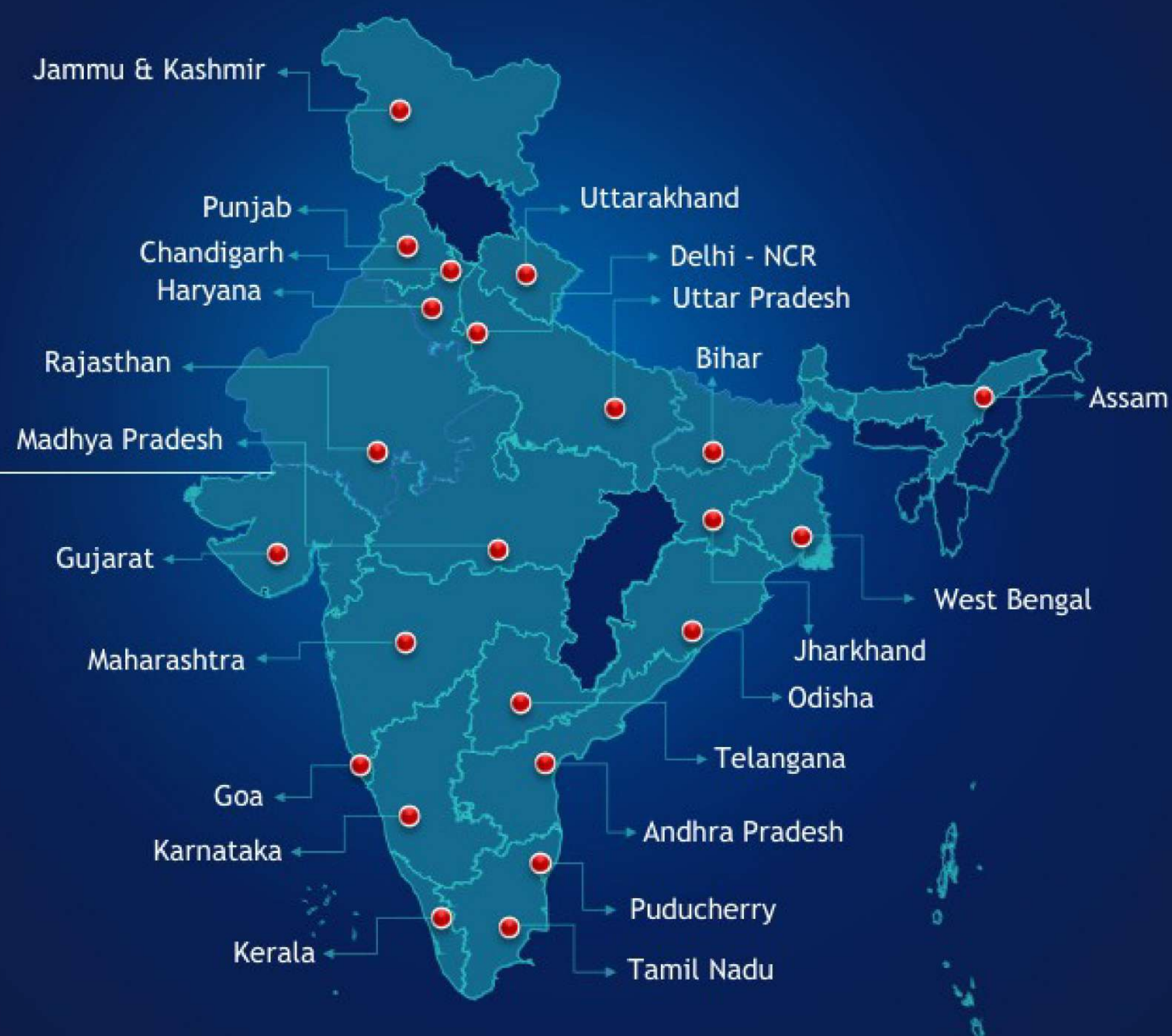
360° DASHBOARD

ONLINE IPO, OFS &
BUYBACK
APPLICATIONS

ACCESS ESSENTIAL
STATEMENTS

TAX P&L REQUESTS

Geojit's National Presence



500 offices across India



We have presence in
20 States and **3 Union Territories**



Geojit network

78% branch network and **76%** clientele
are based in **Tier II** and **Tier III cities**

As on 31st March 2025
506 Offices including those in GCC countries

Geojit's Presence in the Gulf Cooperation Council Countries



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 and Sharjah



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

A business partnership with BBK in 2007

Provides investment services to NRIs



BBK GEOJIT BUSINESS CONSULTANCY AND INFORMATION (KSCC)- KUWAIT

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



QBG GEOJIT SECURITIES LLC - OMAN

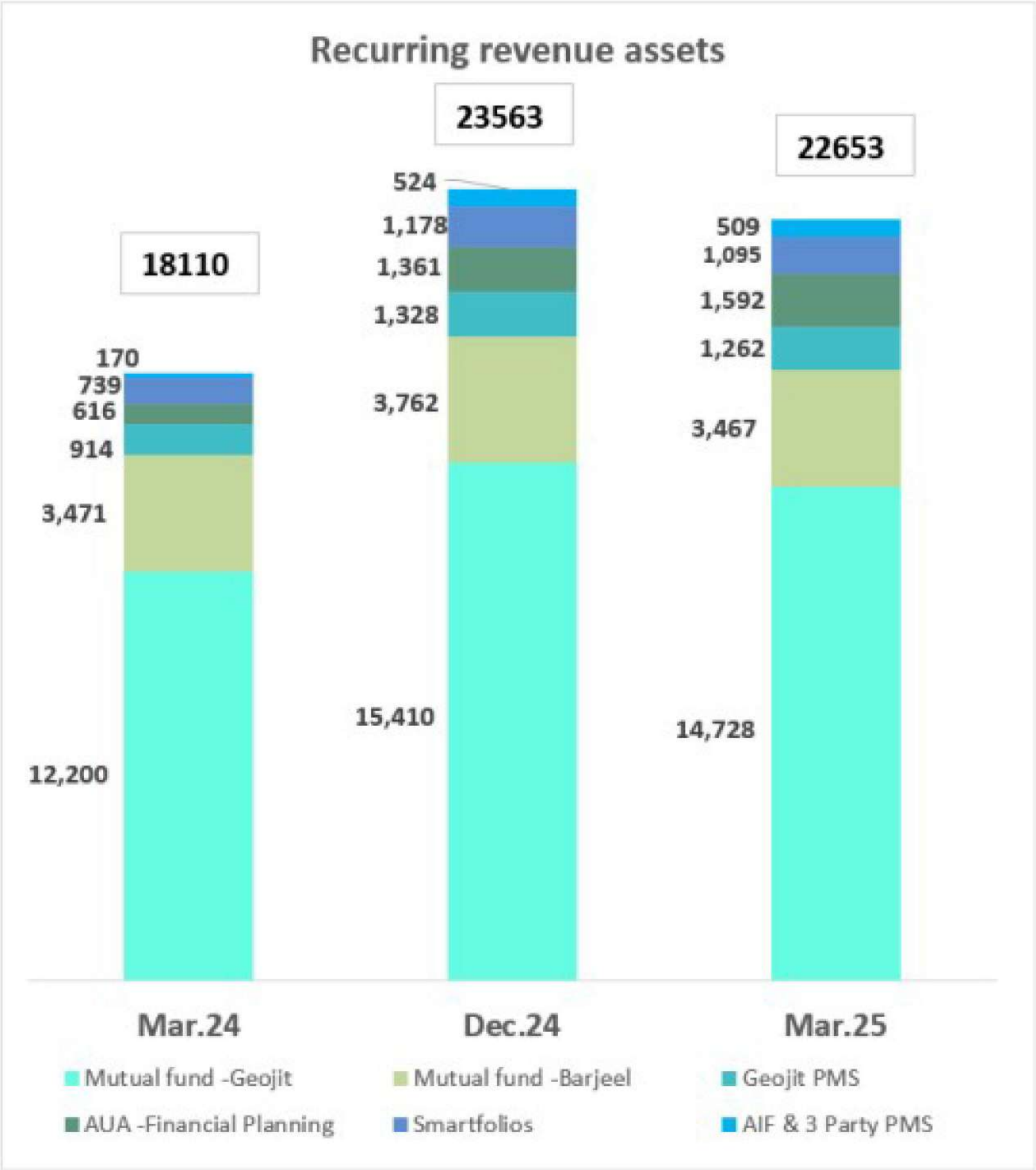
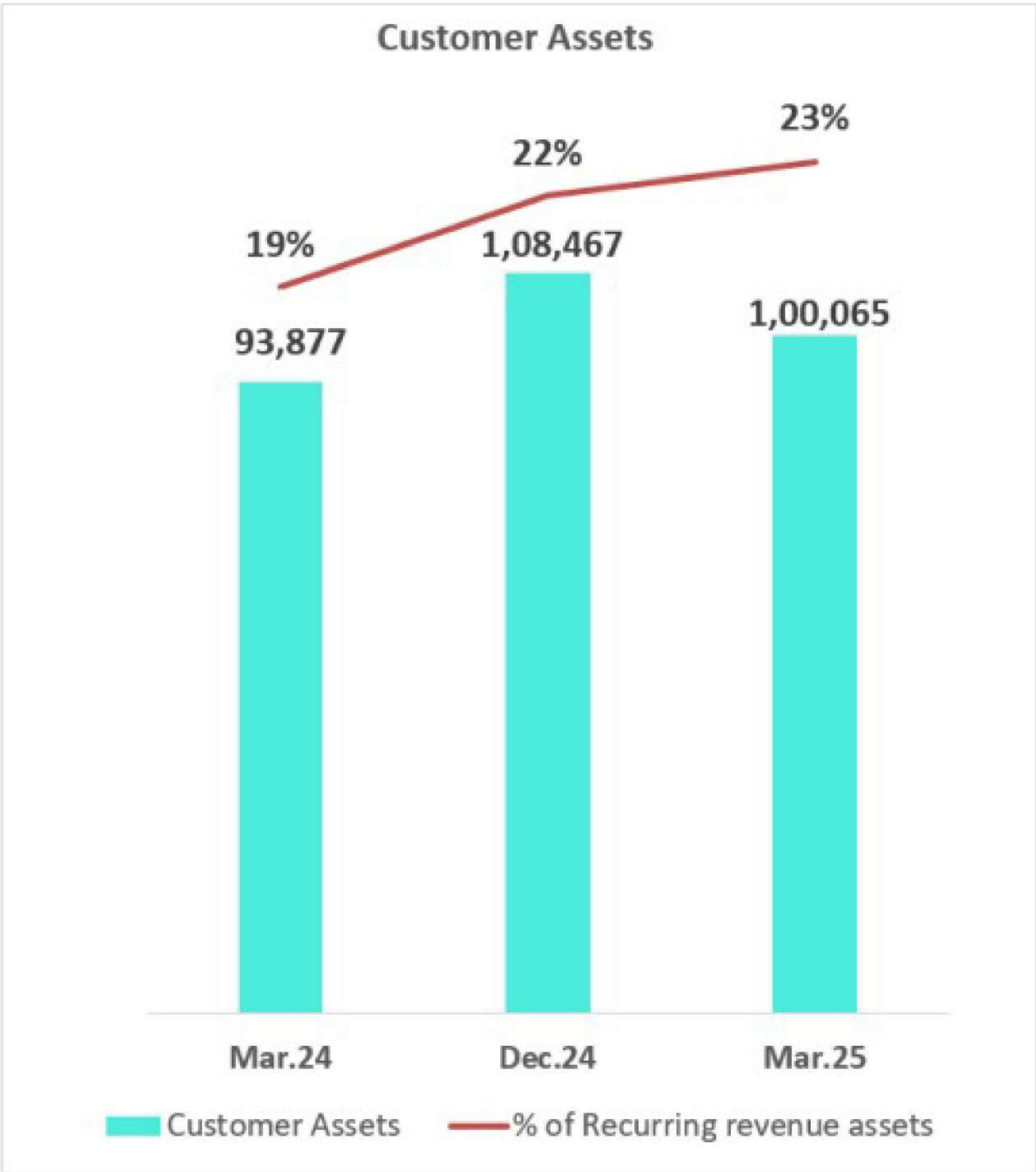
A subsidiary of Geojit since 2011, along with Qurum Business Group (QBG)

Group Structure





(₹ in Crores)

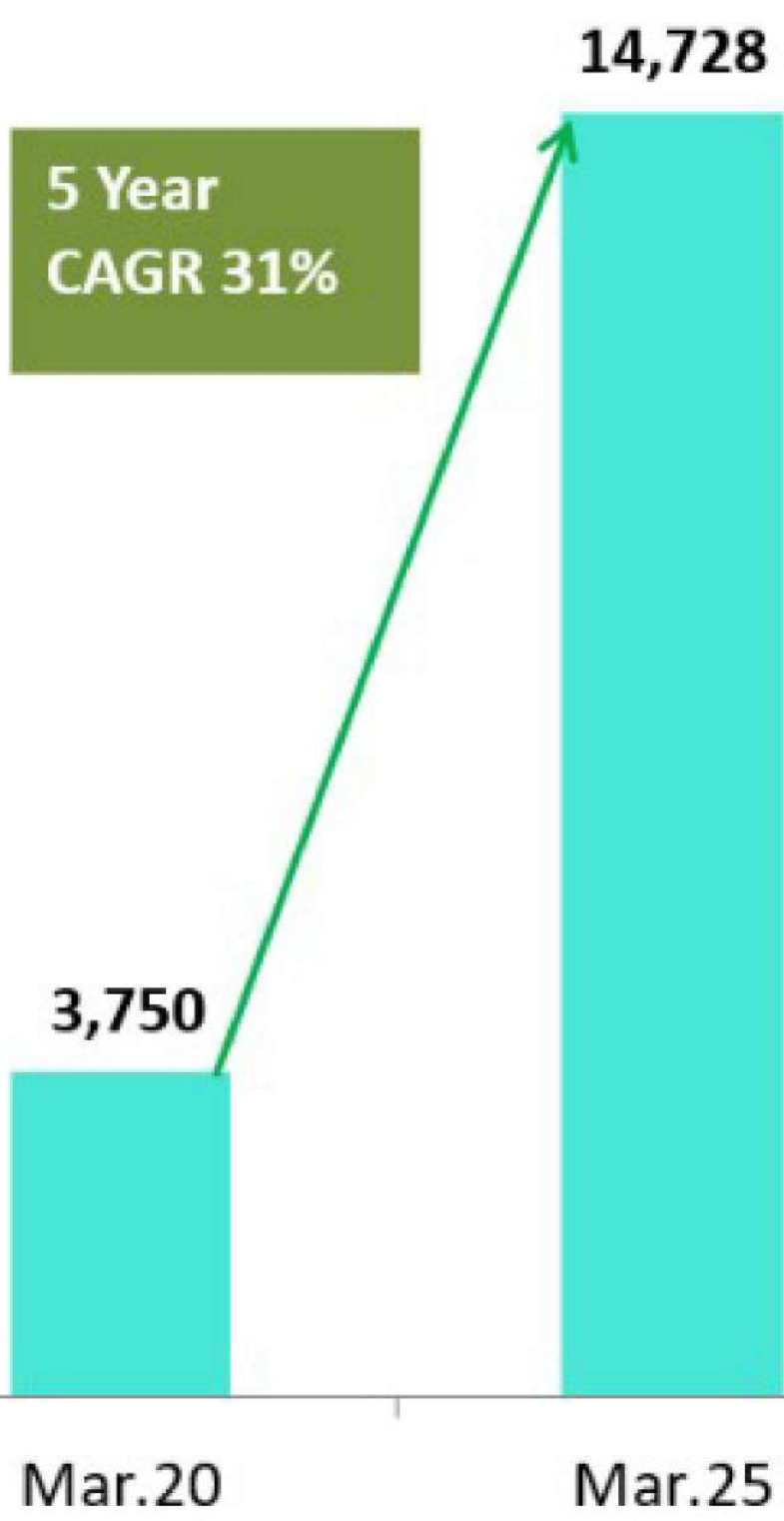


Customer assets : Demat holding (AUH), Mutual Fund ,AIF & 3rd party PMS holding (AUM) of Clients in Geojit (including JVs) and Assets under advisory (AUA) of Steps

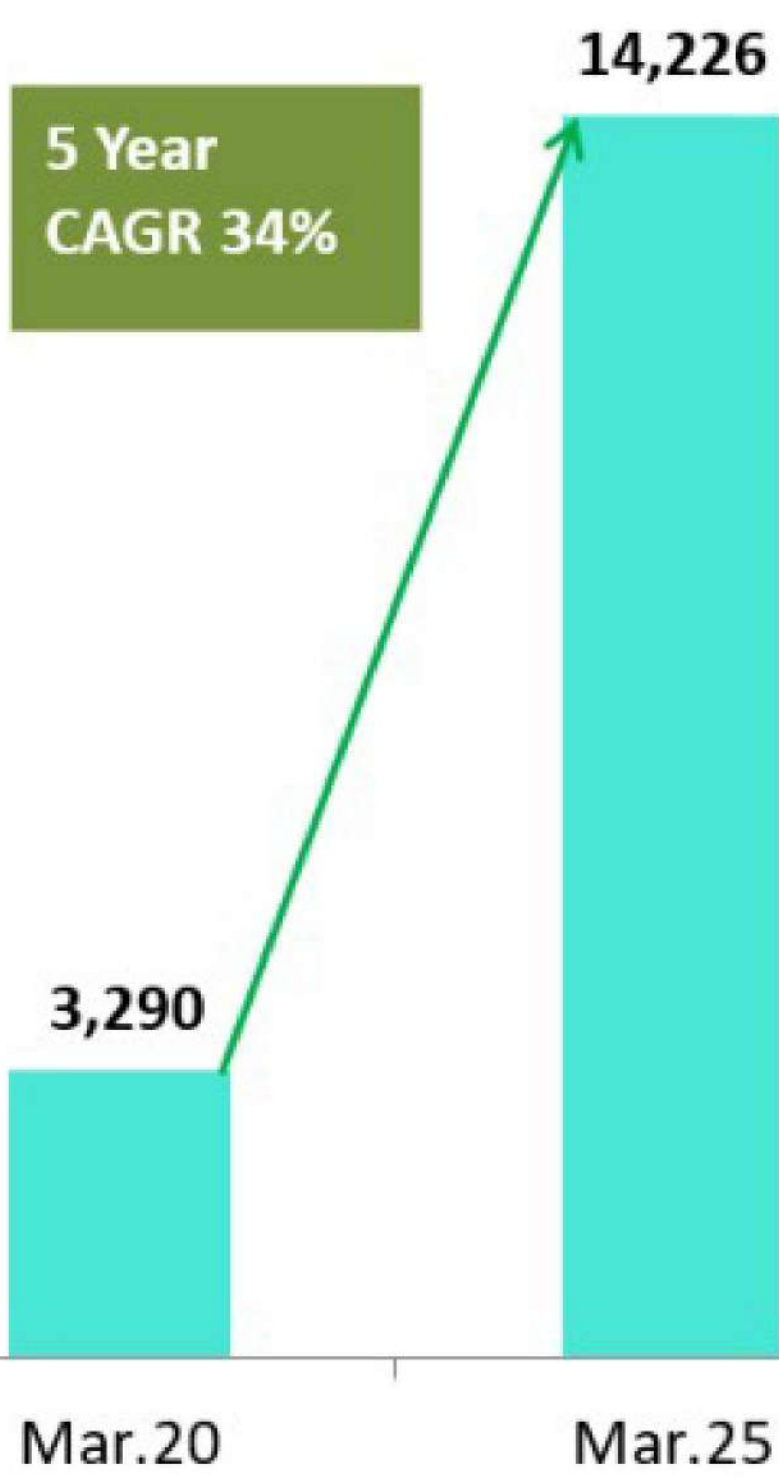
Transformation From Transaction-Based Assets to Recurring Revenue-Based Assets - Mutual Fund

(₹ in Crores)

Total Mutual Fund AUM



Mutual Fund Equity AUM



- Geojit has demonstrated a robust growth in its Mutual Fund AUM.
- This growth is a testament to our strategic initiatives and commitment to providing top-notch investment solutions.
- The consistent increase in AUM highlights our ability to adapt to market dynamics and deliver value to our investors.

Excluding MF AUM of Overseas JV

Transformation From Transaction-Based Assets to Recurring Revenue-Based Assets - LI business and Other AUM

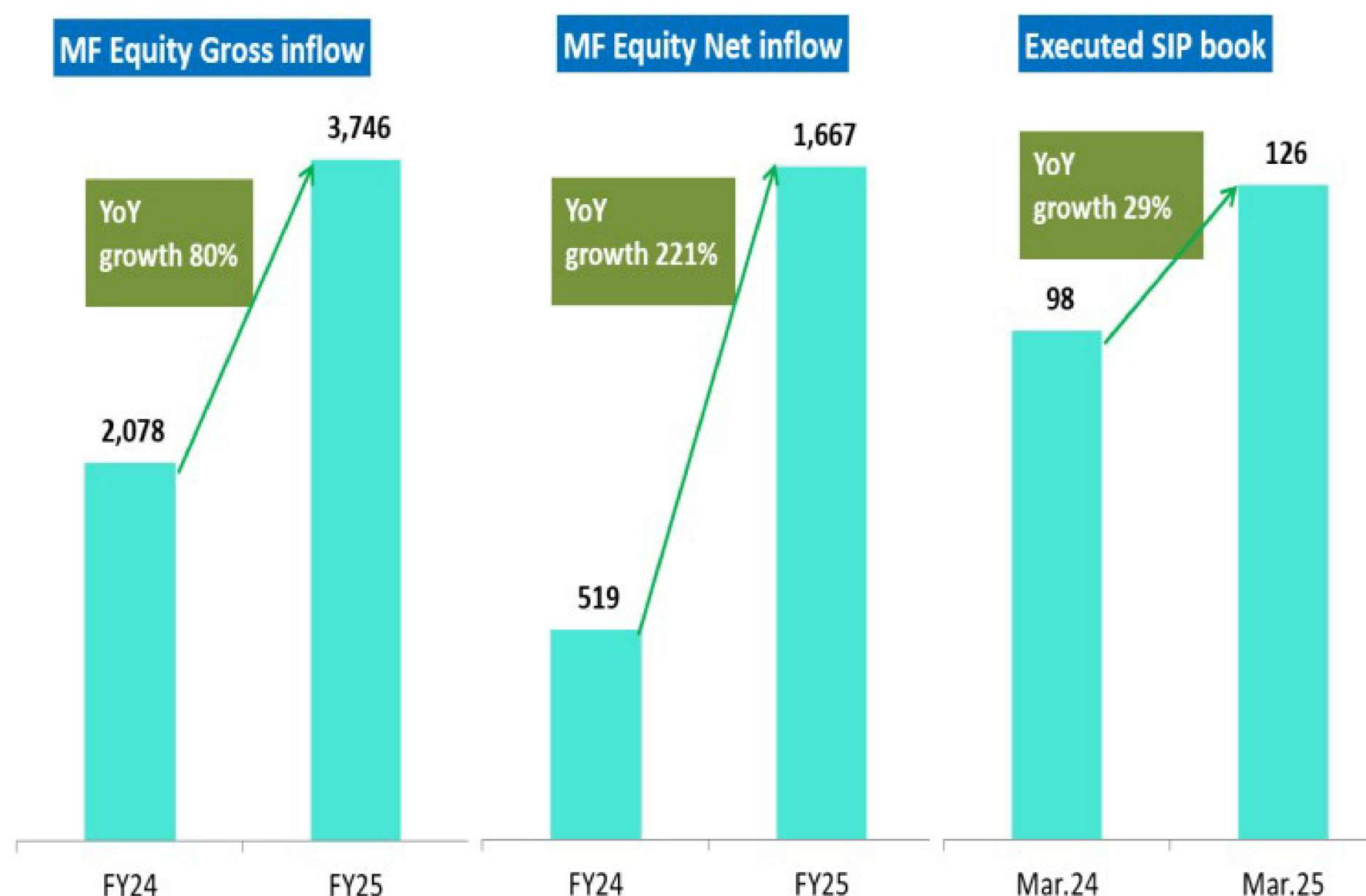
(₹ in Crores)



- Total Life Insurance book has reached ₹372 crore. This substantial increase underscores our commitment to providing comprehensive insurance solutions to our clients.
- PMS AUM now standing at ₹1262 crore. This growth highlights our ability to deliver personalized investment strategies and exceptional portfolio management.
- The growth in our Smartfolios AUM showcases our innovative approach to investment management and our dedication to meeting the evolving needs of our clients.

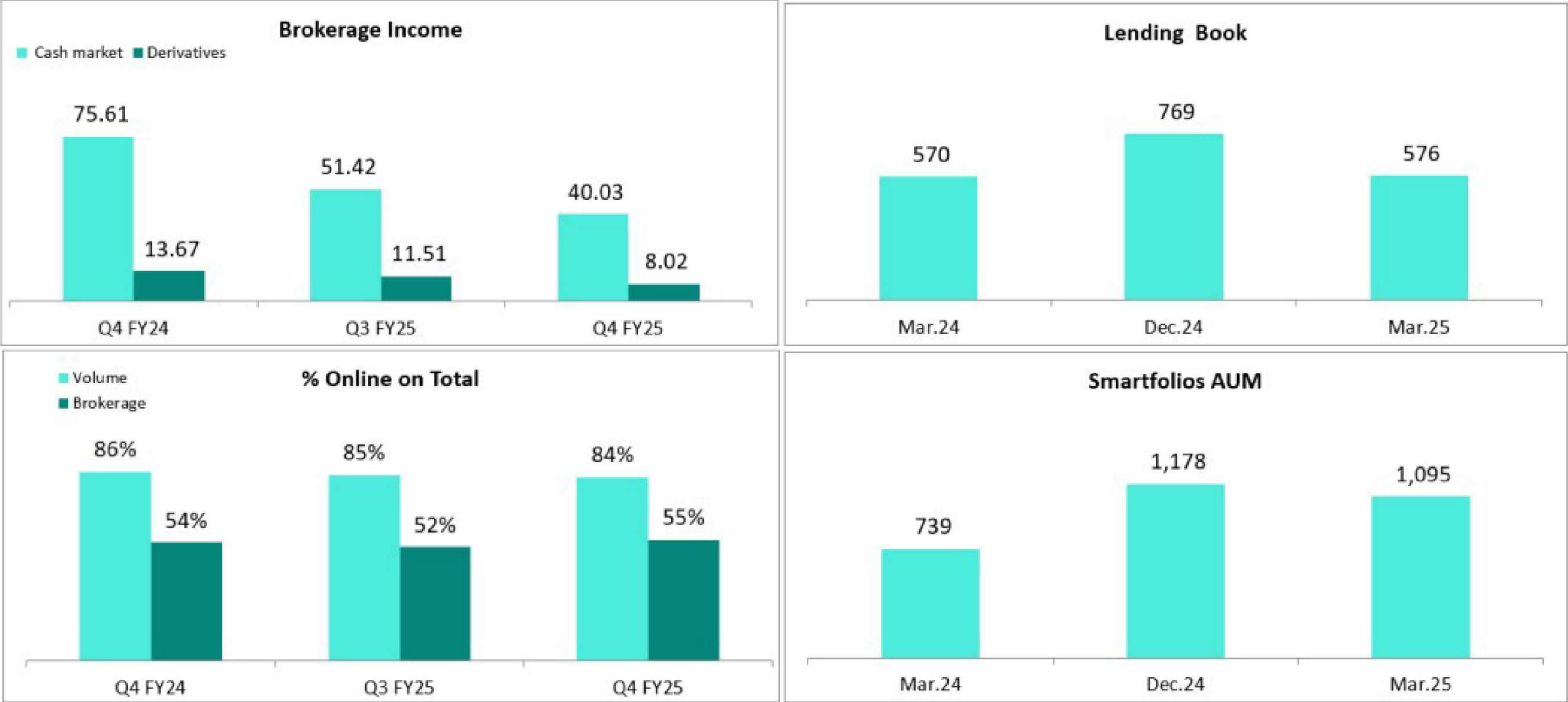
Outstanding Performance in Equity Mutual Fund Sales

(₹ in Crores)



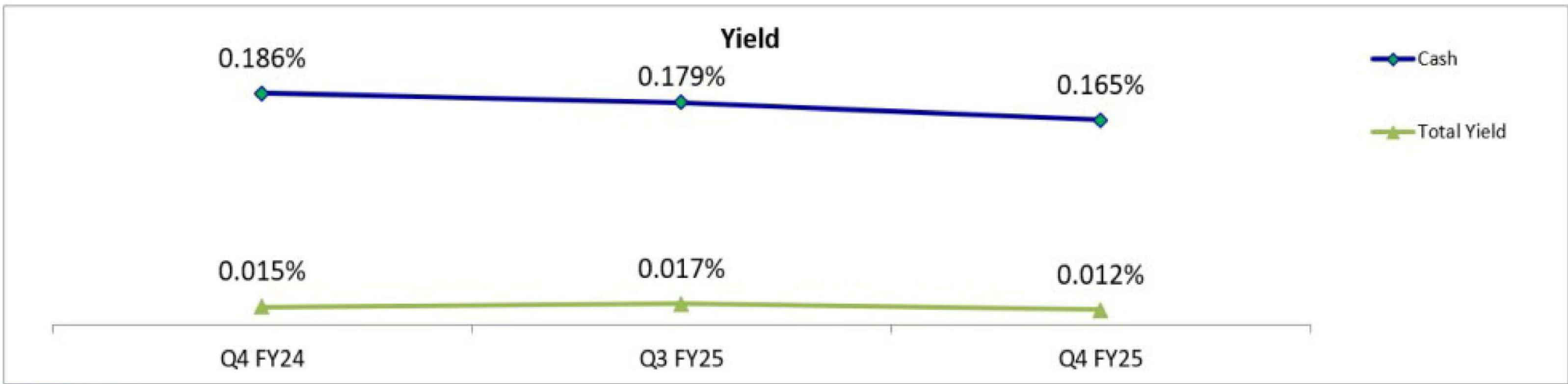
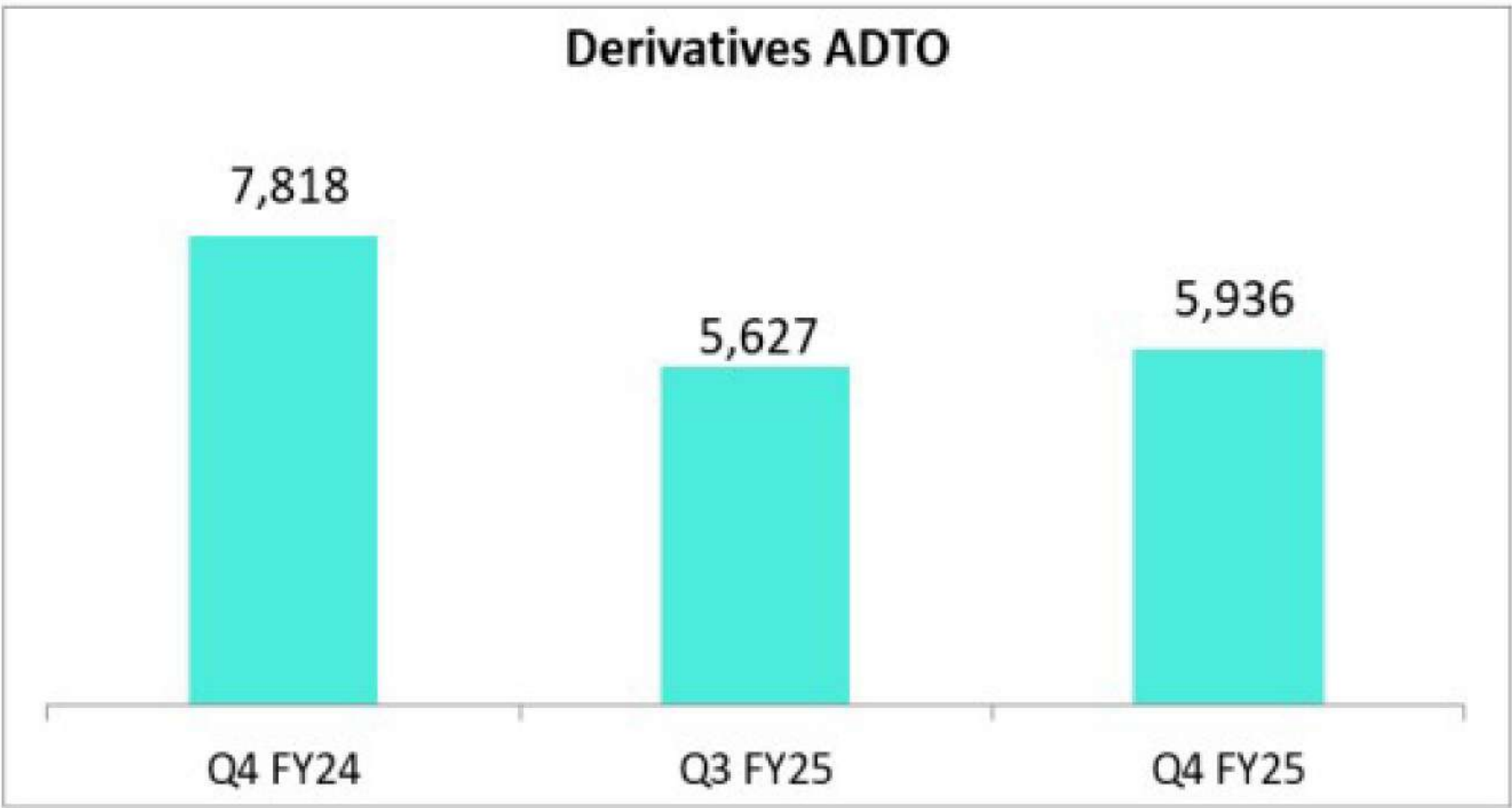
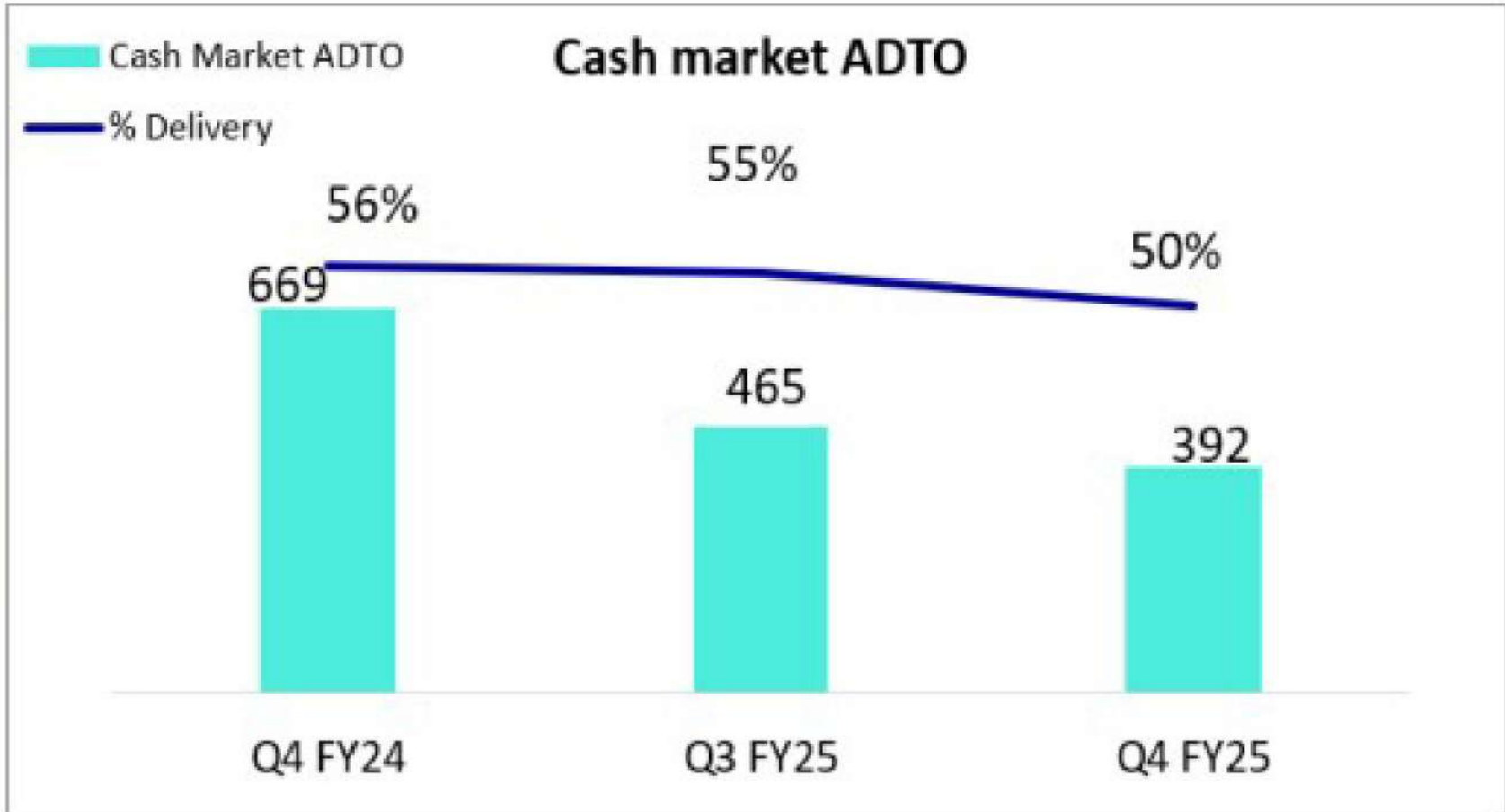
- Equity Mutual Fund net sales have reached ₹1667 crore, marking a remarkable 221% growth from last year.
- SIPs have played a crucial role in boosting our Mutual Fund AUM, contributing 37% of the gross inflow.
- SIPs continue to be the main tool for increasing our AUM, reflecting the trust and confidence our investors have in our offerings.
- Gross sales in Equity Mutual Funds stand at ₹3746 crore. This showcases our ability to adapt to market dynamics and deliver exceptional value to our investors.

Brokerage Income, Lending Book and Smartfolios AUM



Brokerage Business

(₹ in Crores)



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



MARKET
CAPITALIZATION

₹1999 crore



CLIENTS ADDED
DURING Q4 FY25

39,414



EMPLOYEES

3071



Currently

over **85%**

of trading, F&O volumes are done
via the internet (including mobile app)



Currently

over **96%**

Clients are onboarded
online



NETWORTH

₹1243 crore

Figures as on 31st March 2025

Consolidated Results



(₹ in lacs)

	Q4FY25	Q3FY25	Q4FY24	QoQ growth	YoY growth	FY25	FY24	YoY growth
Total Income	17,748	17,211	20,856	3%	-15%	74,932	62,397	20%
PBT	3,990	4,753	6,637	-16%	-40%	22,268	19,197	16%
PAT	3,221	3,705	5,191	-13%	-38%	17,249	14,938	15%
Total Comprehensive Income	3,155	3,717	5,245	-15%	-40%	17,184	14,919	15%

Consolidated Results

(₹ in lacs)

	Q4FY25	Q3FY25	Q4FY24	QoQ growth	YoY growth	FY25	FY24	YoY growth
Operational income	17,670	17,169	20,812	3%	-15%	74,791	61,413	22%
Other income	78	42	44	84%	78%	141	984	-86%
Total Income	17,748	17,211	20,856	3%	-15%	74,932	62,397	20%
Employee benefit expenses	7,264	6,395	7,685	14%	-5%	26,426	22,078	20%
Fees and commission expenses	2,357	2,110	2,767	12%	-15%	10,113	8,639	17%
Depreciation, amortisation and impairment	804	770	752	4%	7%	3,070	2,897	6%
Others	3,332	3,182	3,014	5%	11%	13,054	9,586	36%
Total Expenses	13,759	12,458	14,218	10%	-3%	52,663	43,200	22%
PBT	3,990	4,753	6,637	-16%	-40%	22,268	19,197	16%
PAT (Profit for the period)	3,221	3,705	5,191	-13%	-38%	17,249	14,938	15%
Other Comprehensive Income	(67)	12	53			(65)	(19)	
Total Comprehensive Income	3,155	3,717	5,245	-15%	-40%	17,184	14,919	15%

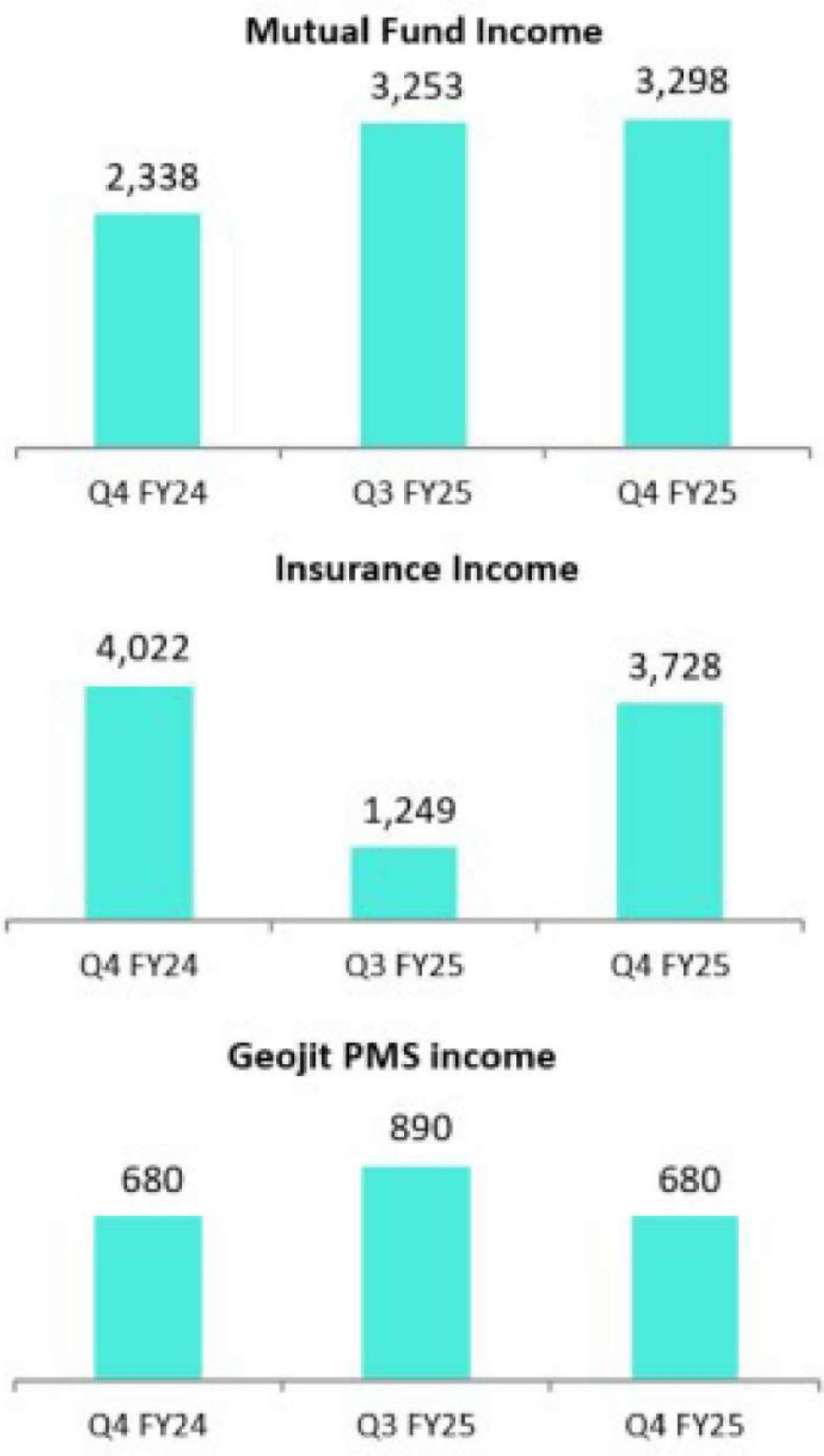
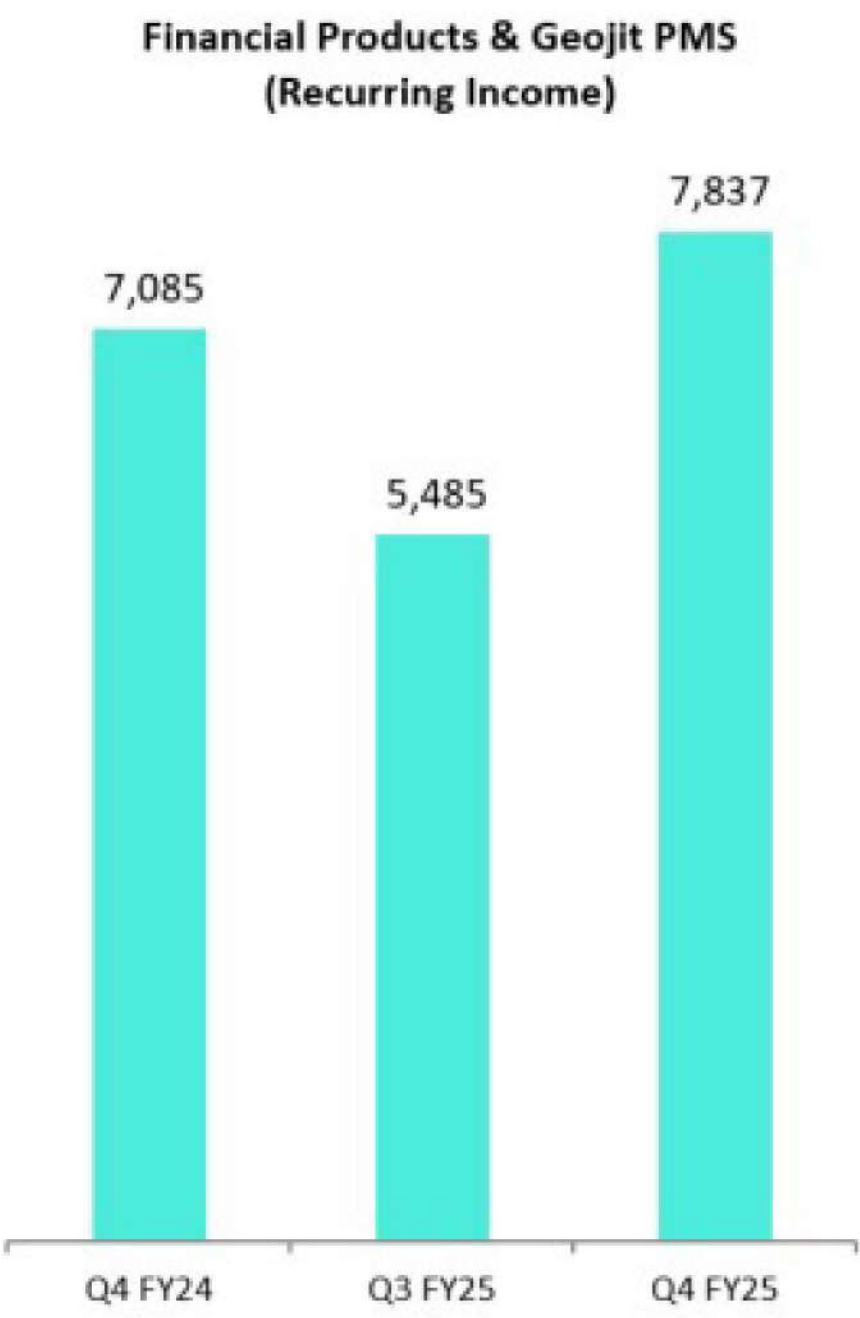
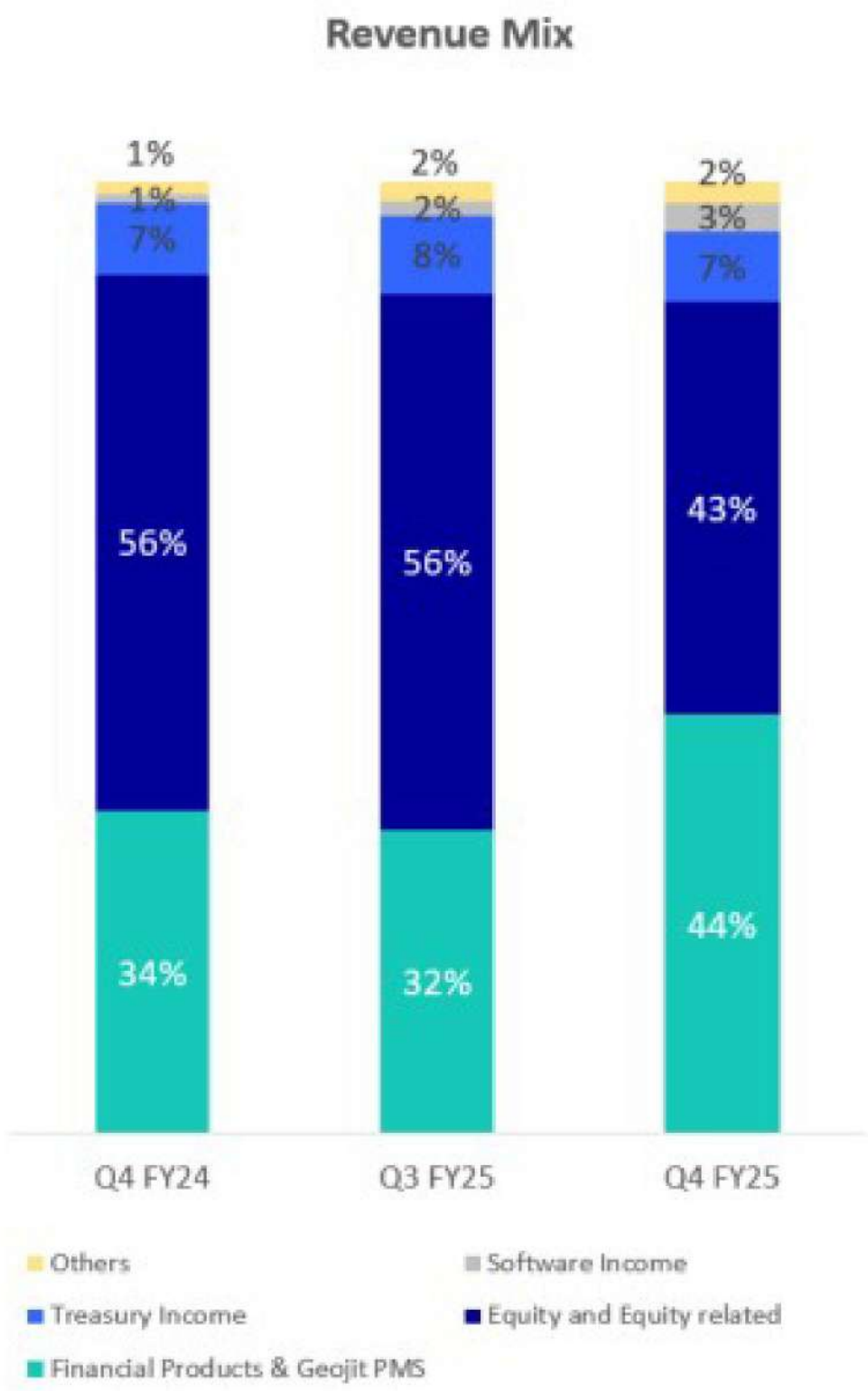
Consolidated Revenue mix

(₹ in lacs)

	Q4FY25	Q3FY25	Q4FY24	QoQ growth	YoY growth	FY25	FY24	YoY growth
Equity and Equity related	7,687	9,715	11,767	-21%	-35%	42,393	37,542	13%
Brokerage Services	4,806	6,293	8,928	-24%	-46%	29,573	28,350	4%
Depository Services	845	881	972	-4%	-13%	3,504	3,541	-1%
Interest income from Clients	2,036	2,541	1,867	-20%	9%	9,316	5,651	65%
Financial Products income	7,157	4,595	6,406	56%	12%	20,447	15,164	35%
Mutual fund distribution	3,298	3,253	2,338	1%	41%	12,199	8,343	46%
Insurance distribution	3,728	1,249	4,022	198%	-7%	7,832	6,616	18%
Other distribution income	131	93	46	40%	183%	416	205	102%
Geojit PMS Income	680	890	680	-24%	0%	3,499	1,857	88%
Treasury Income	1,305	1,418	1,539	-8%	-15%	5,964	5,249	14%
Software Income	531	266	202	100%	164%	1,386	882	57%
Other operational income	309	285	218	9%	42%	1,103	718	53%
Total Operational income	17,670	17,169	20,812	3%	-15%	74,791	61,413	22%
Non operational Income	78	42	44	84%	78%	141	984	-86%
Total income	17,748	17,211	20,856	3%	-15%	74,932	62,397	20%

Revenue Mix

(₹ in lacs)



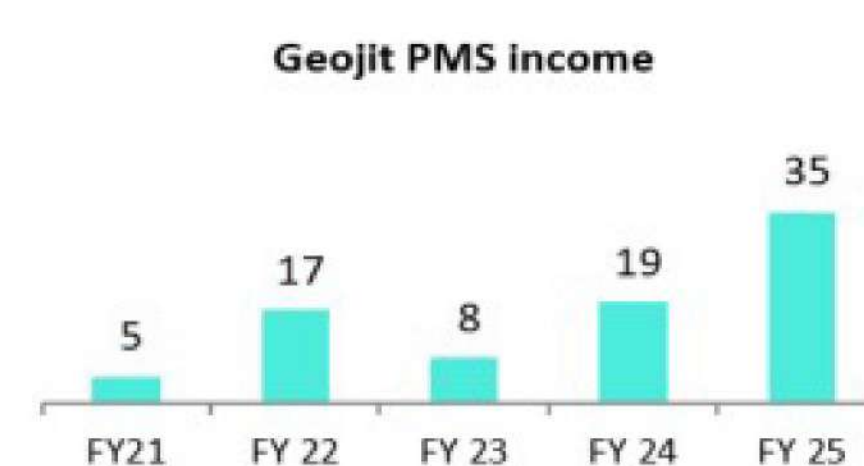
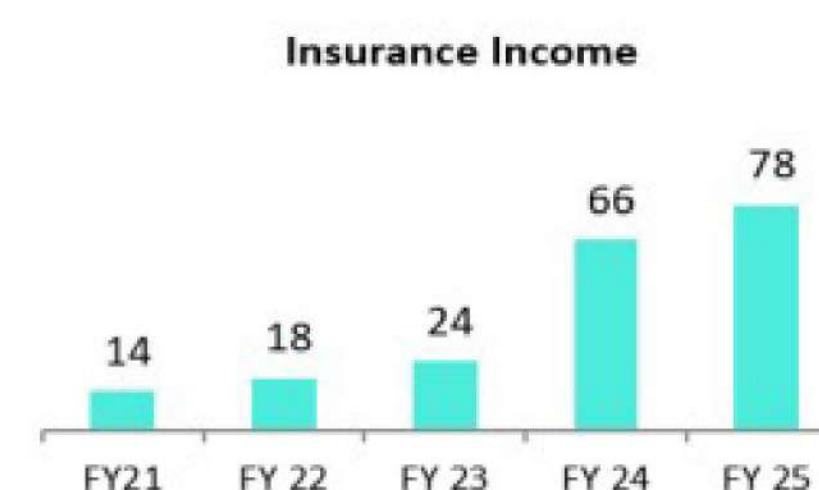
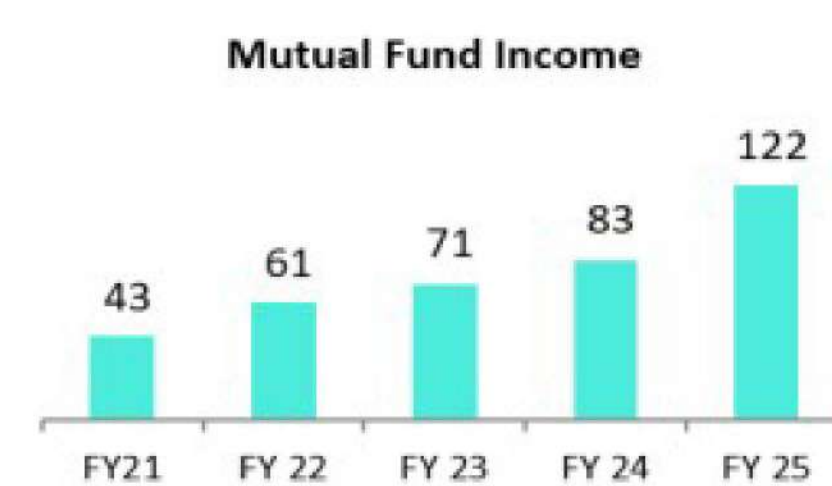
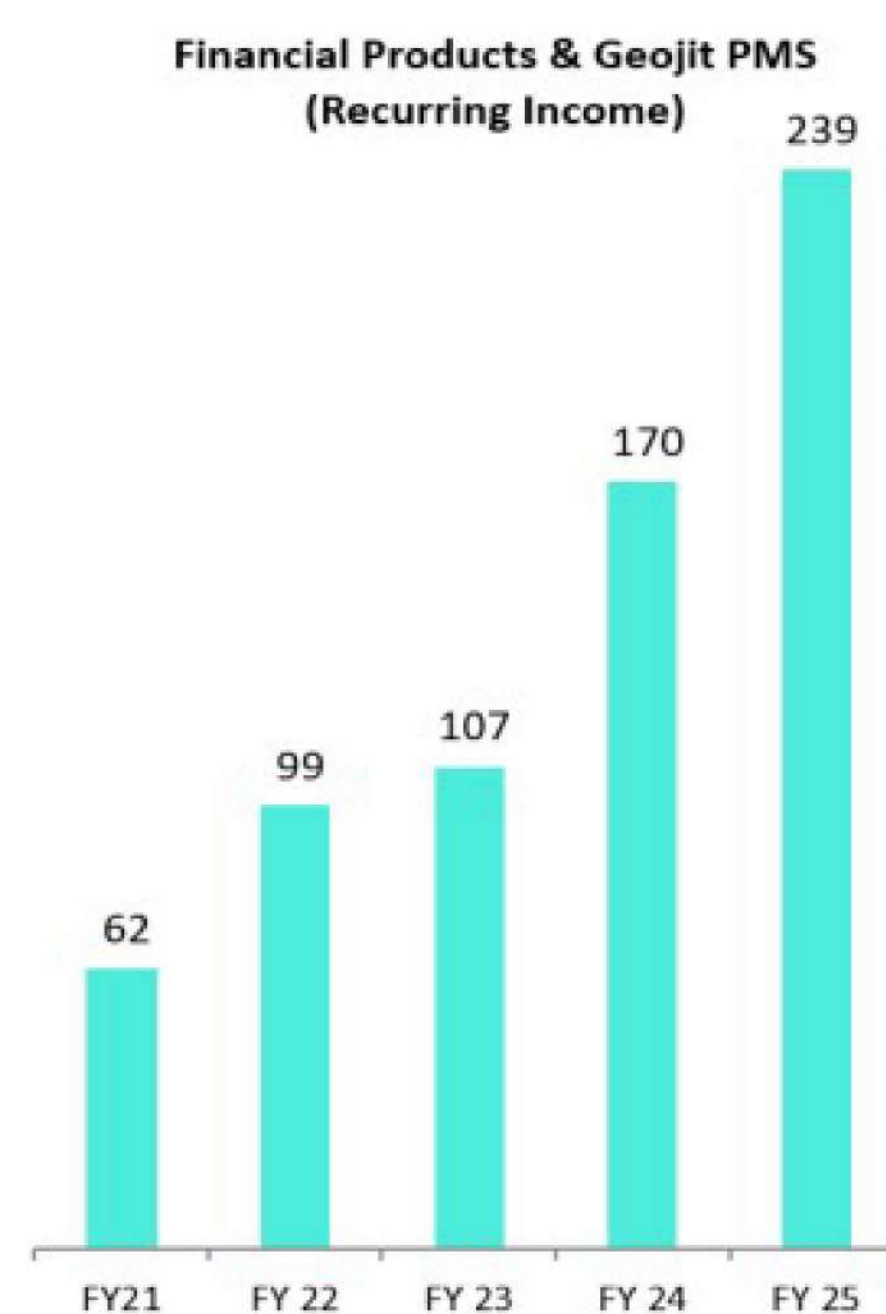
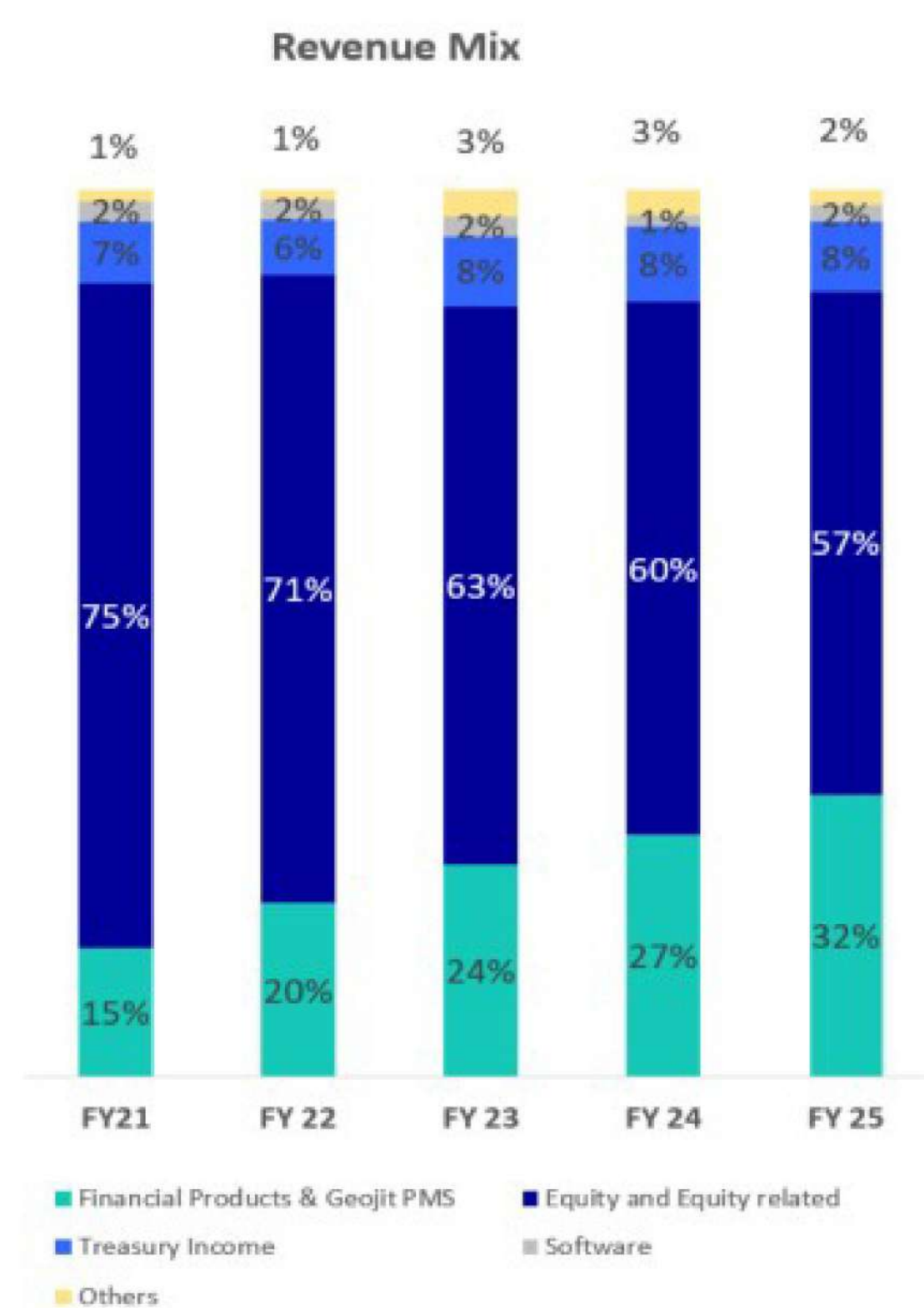
Financial Trend -5 Years



Previous year EPS figures has not been restated for right issue impact

Revenue Mix -Last 5 Years

(₹ in Crores)



Awards and Recognition

Geojit was awarded The Brandon Hall Group Annual HCM Excellence Awards®

in four categories. The awards, announced in an online global broadcast held on 22 August 2024, were given to Geojit for the 'Management Development Programme' 'Cultivating Branches of Excellence' training programmes for branch and regional leaders, which were created and executed in association with Chrysalis Learning.



At the annual "NCDEX Commodity Awards" held on 19th May 2023 in Mumbai, Geojit was presented the award for **Best Broking Services - South**. Hareesh. V., Head of Commodity Research, accepted the award on behalf of Geojit.



ESG Performance



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



- Undertake CSR activities in fields of women empowerment, education and health
- 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



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

EDUCATION

Janal - digital asset creation of the modern history of Kerala



Student Police Cadet project in 10 schools in Ernakulam district



Provide education support to underprivileged children in seven villages of Kerala State in association with Rajagiri Outreach Program



Provide education support to poor students pursuing professional courses



Documentary produced to create awareness on financial frauds and avoid becoming its victim



ProdiG, Financial Education for Growth - Financial Literacy Program for college students in collaboration with NISM



Capability Exploration & Enhancement Program (CEEP) centre for 50 Students of Std. VIII of Govt & Aided schools



Providing nutritious breakfast to school students in collaboration with the Ernakulam District Administration



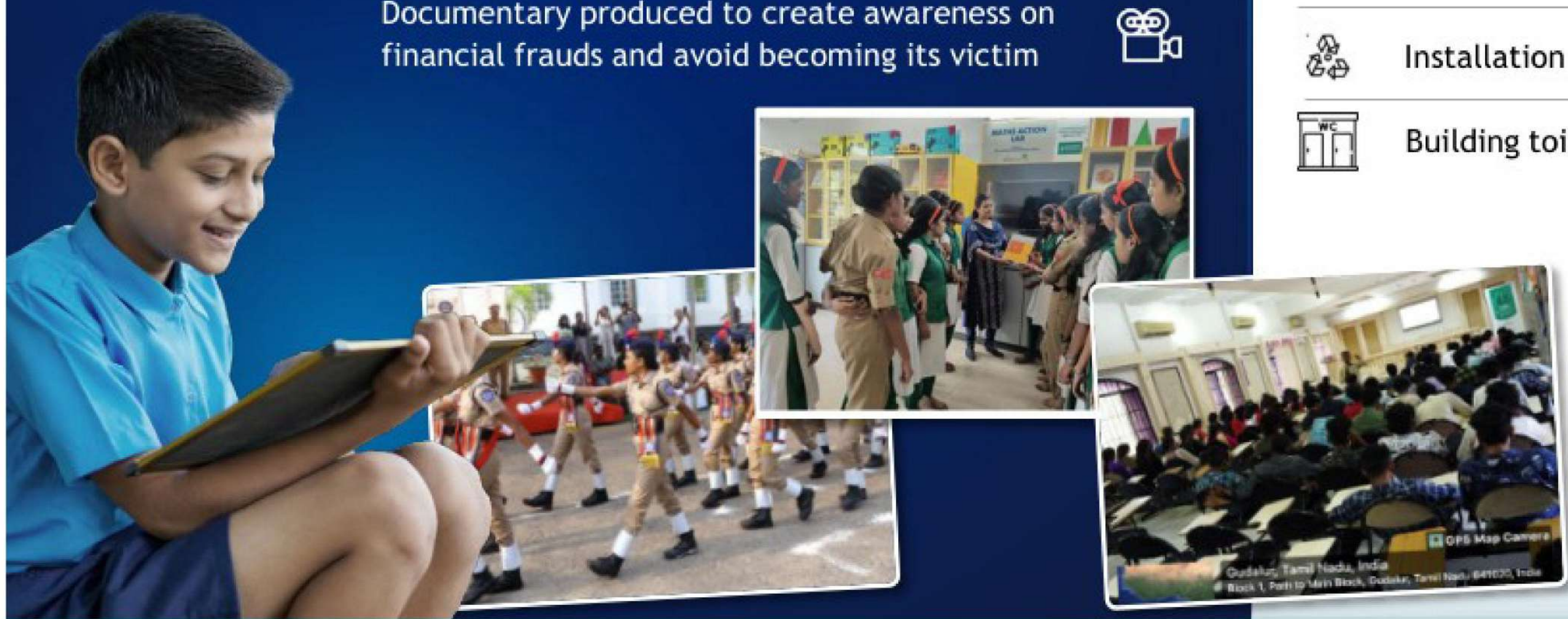
Established Geojit CUSAT Centre of Sustainability Studies (GCCOSS)



Installation of Mathematics Lab at Govt Girls High School, Harippad



Building toilet for St. Francis Xavier L P School, Aluva



Corporate Social Responsibility

HEALTH

SPARSH- A community health project that provides medical support to those with chronic medical conditions from deprived backgrounds, who are identified by employees



Cancer Screening Project at Paingottoor and Pothanikkad panchayaths



Project “Cancer Care”, in the General Hospital, Ernakulam



Mental Health Intervention among women in Alappuzha District



Setting up of Physiotherapy Centres



Karuthalaay Medical camp, Hospitalization expenses of patients



SOCIAL INCLUSION



UDBODH- Free dementia day care center



Rehabilitation support to the inmates of Palluruthy Relief Centre, Kochi in partnership with People’s Council for Social Justice



Women’s National Cricket Tournament for the Blind at Kochi in January 2025





THANK YOU

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