



August 10, 2020

The Secretary BSE Limited Phiroze Jeejeebhoy Towers Dalal Street Mumbai - 400001	The Secretary National Stock Exchange of India Limited Exchange Plaza Bandra Kurla Complex (BKC) Bandra (East) Mumbai - 400051
539844	EQUITAS

Madam/Dear Sirs,

Sub: Intimation about Presentation to be made at 13th Annual General Meeting

The presentation on overall performance of the Company for the information of shareholders at the 13th Annual General Meeting scheduled on August 10, 2020 is attached herewith. The same shall be displayed on the website of the Company www.equitas.in.

We request you to kindly take the same on record.

Thanking you,

Yours faithfully
for Equitas Holdings Limited

Deepti R
Company Secretary



EQUITAS HOLDINGS LIMITED

410A, 4th FLOOR, SPENCER PLAZA, PHASE -II, No.769, ANNA SALAI, MOUNT ROAD, CHENNAI, TAMILNADU – 600002

Ph : +91- 44-4299 5000 Fax : +91-44-4299 5050 Email : corporate@equitas.in Web: www.equitas.in

CIN: L65100TN2007PLC064069

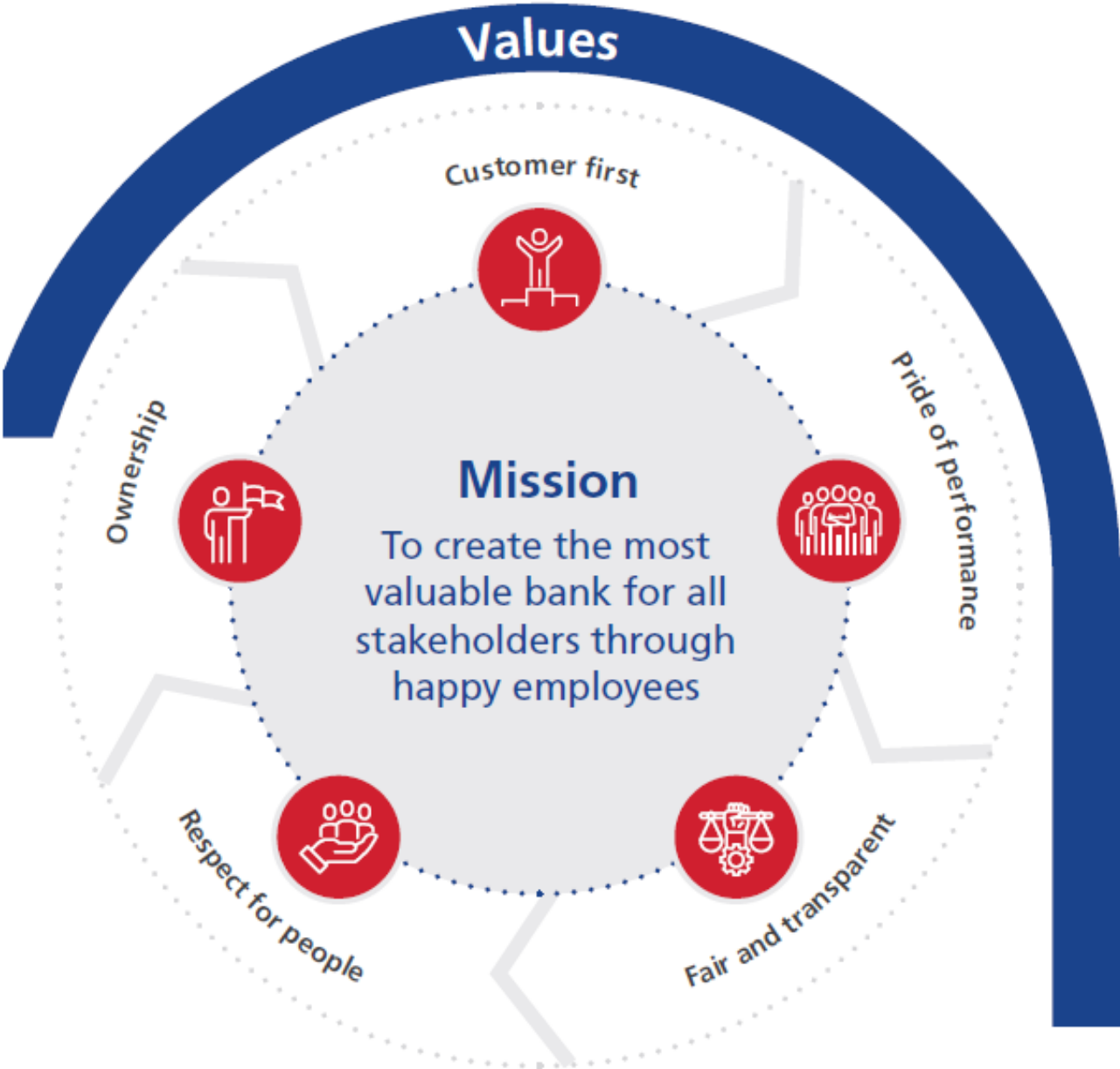


13th

Annual General Meeting

10th August, 2020

Our Values & Mission



Equitas Small Finance Bank continues to grow...



**BANKING
OUTLETS
854**



**CUSTOMERS
35 LAC**



**EMPLOYEES
16,106**

Building a Comprehensive offering for all banking needs

Loan ▶

Small Business Loans (including Housing Finance)

- Secured business loans
- LAP (Self employed and salaried)
- Agri loans
- Housing

Microfinance

- Group Loans to microentrepreneurial women

Veohical Finance

- Used Commercial Vehicles
- New Commercial Vehicles
- Used Passenger Cars

Micro and Small Enterprise Finance

- Working Capital Loans
- Fund based (cash credit, Overdraft (OD), etc.)
- Non-fund based (Bank Guarantee, Letters of Credit)

Corporates Loans

- Loans to Financial institutions
- Loans to corporates

Others

- Loans against gold, OD facilities against fixed deposits, Unsecured business loans*

Deposit ▶

Retail Products

- Current Account
- Saving Account
- Salary Account
- Term Deposit

Institutional Products







- Current Account
- Bulk Deposit
- Certificate of Deposit

Third-Party ▶

Fee-based Products

- Insurance
- FASTag
- Asset Management
 - Mutual Funds (MFs)
 - Portfolio Management Service (PMS))

Channels ▶

-  **Banking Outlets**
-  **ATM/Debit Cards/Point of Sale (POS)**
-  **Mobile Banking**
-  **Phone Banking**
-  **Internet Banking**
-  **Call Centre**

Adopting a 'digital first' approach

57,000 Selfe
Savings & FD A/c

Online Mutual
Funds platform

Launched Video
KYC

Digital Employee
onboarding

26 RPA Bots driving
operational
excellence

Tab sourcing by
field officers
improving TATs

21 API Libraries
driving Digi banking

Tackling COVID-19

- Virtual On-Boarding
- Completed Performance Appraisal
- Contributions and Incentive Plough-back
- Covid Package
- Work from Home Redesign



**At Equitas,
your health
and happiness
is our priority!**

**Exclusive COVID Package
for Equitas Employees**
Employee Support for All Round Relief

Special Paid Leave of 30 Days

Covid Test Reimbursement : Rs. 4,500 for you
& Rs. 2,500 for family members

Home Quarantine : Two weeks Groceries
Reimbursement upto Rs.10,000

Additional Hospitalisation Cover including ICU
with full Co-Pay Waiver

Post Recovery Diet & Health Supplements
Allowance worth Rs.10,000 for all employees
in grade EB 1-3

Interest-Free Medical Emergency Loan
for additional needs

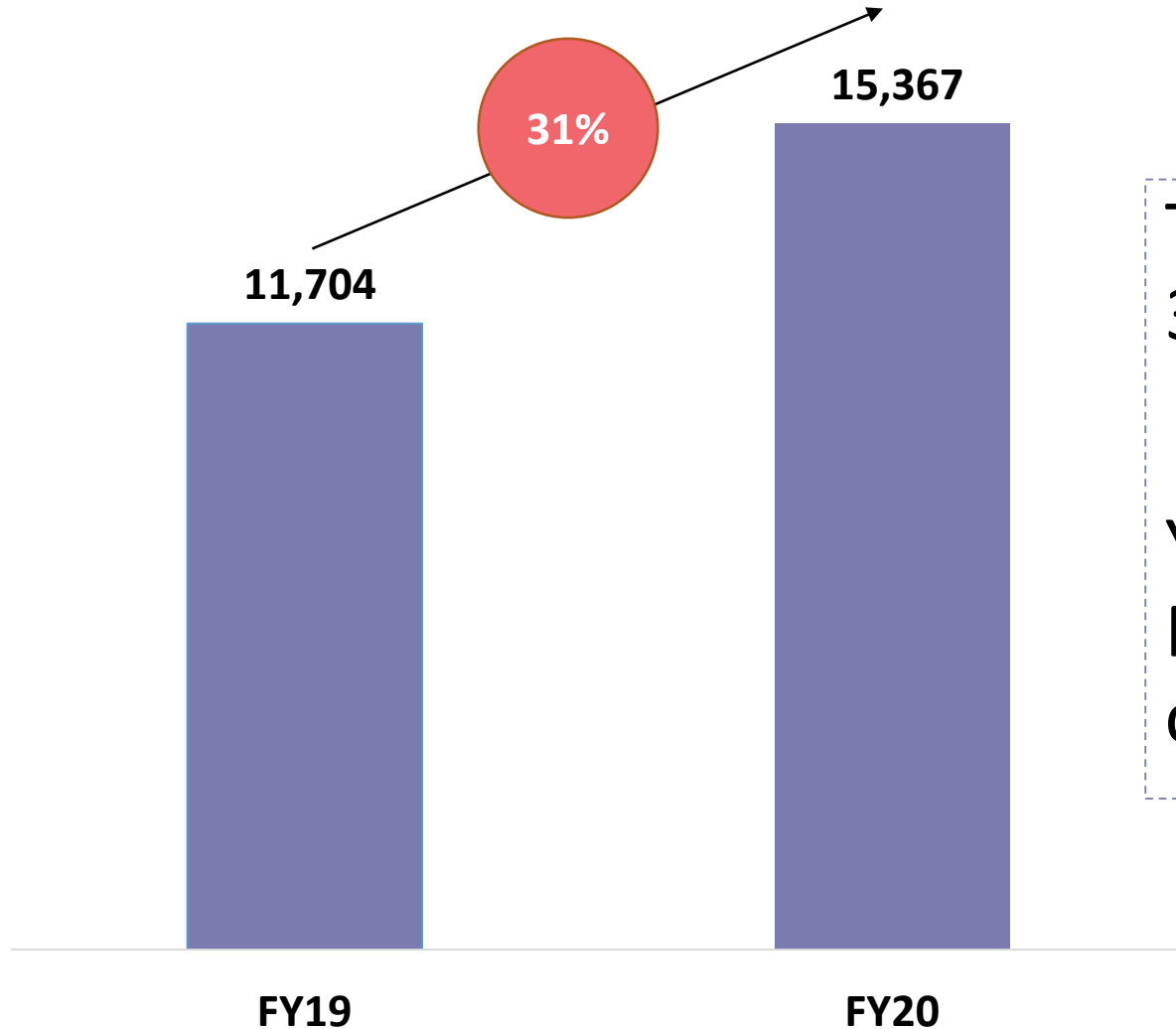
Exclusive Doctor on Call
Free eConsultation with specialists

Refer the policy on SAP JAM for Terms & Conditions



Performance Highlights – FY20 - iGAAP

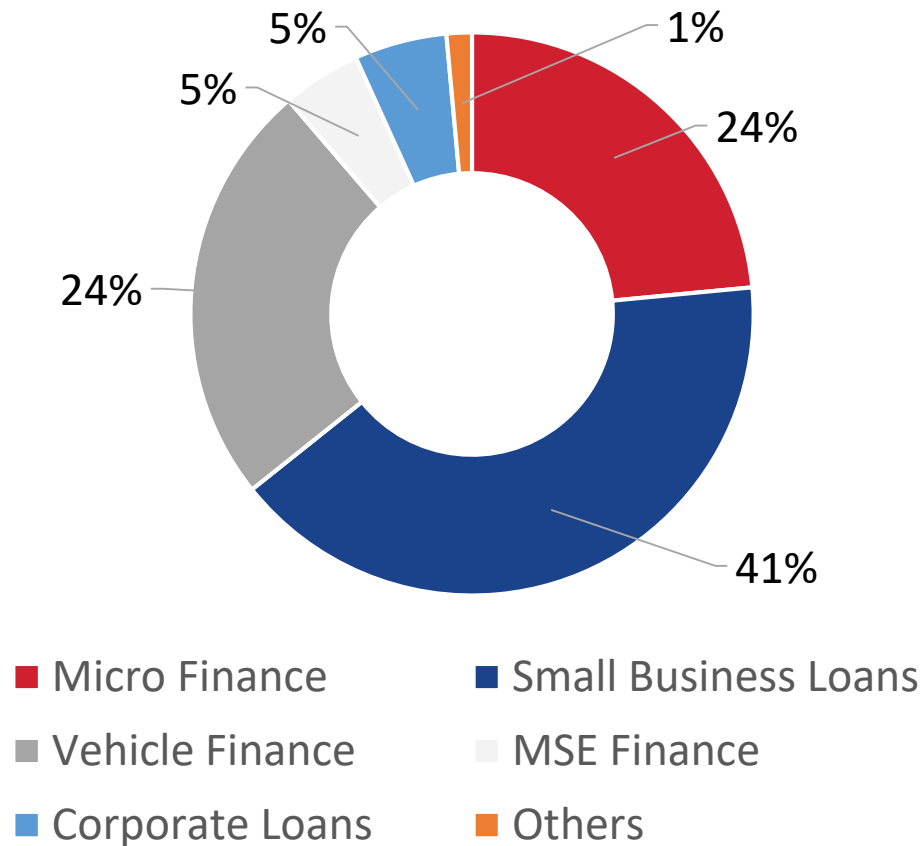
Driving scalability through consistent growth



Total Advances under Management grew 31% YoY.

Younger portfolios like MSE Finance & New Commercial Vehicle Finance continued to progress well.

Driving stability through diversification

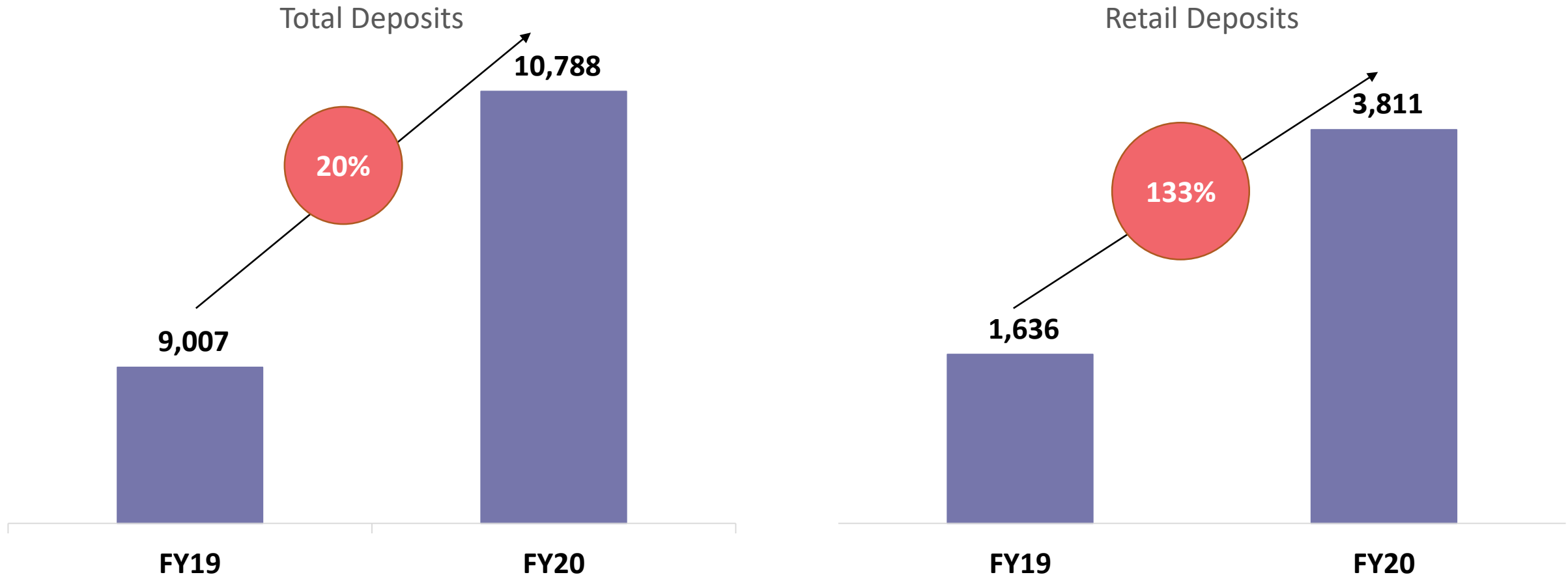


Our focus is to diversify our product offerings while growing our secured loan portfolio

90% Loans to informal & Semi formal entrepreneurs

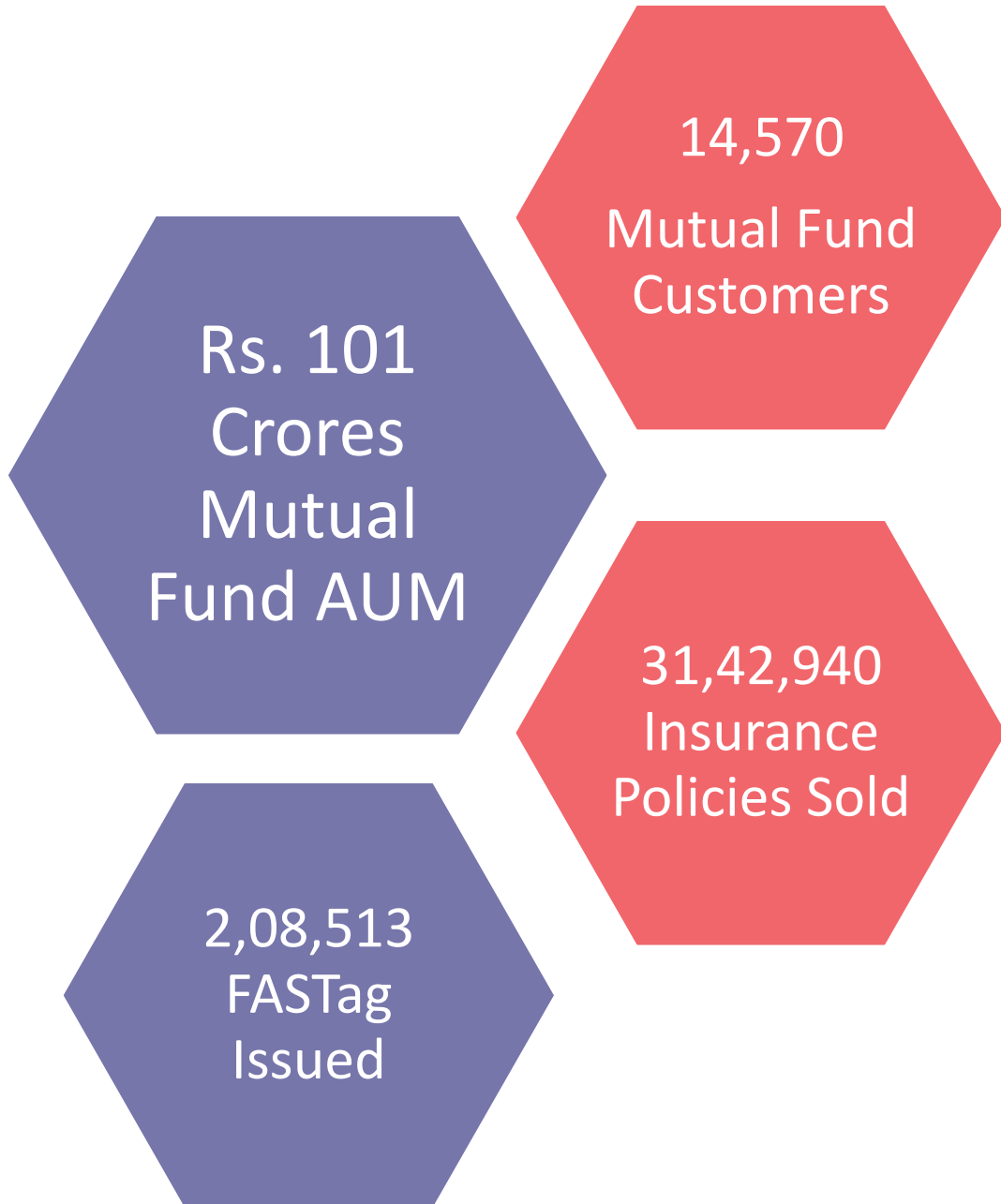
Unsecured portfolio fell from 29% in FY19 to 25% as of FY20

Driving sustainability through retail depositors



Our strategy to create a long-term, granular retail liability franchise continues to work well

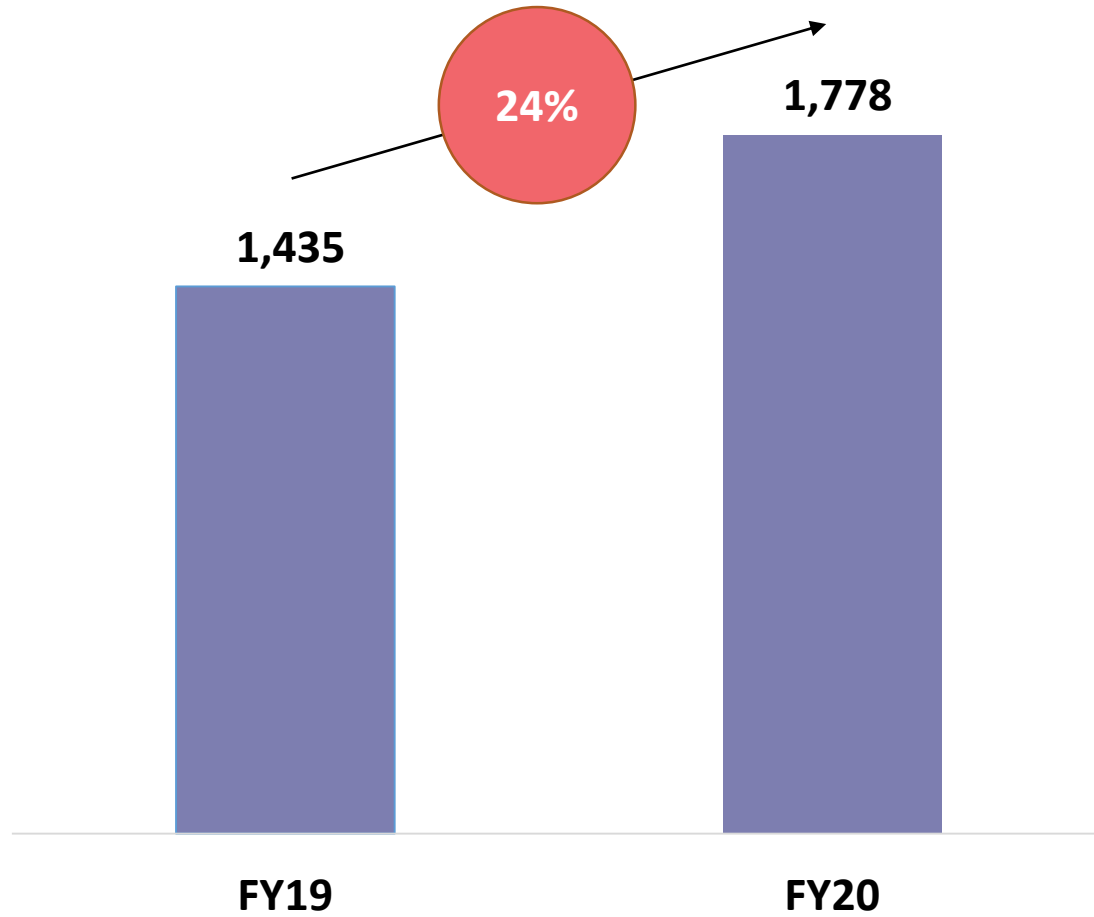
and long term fee income



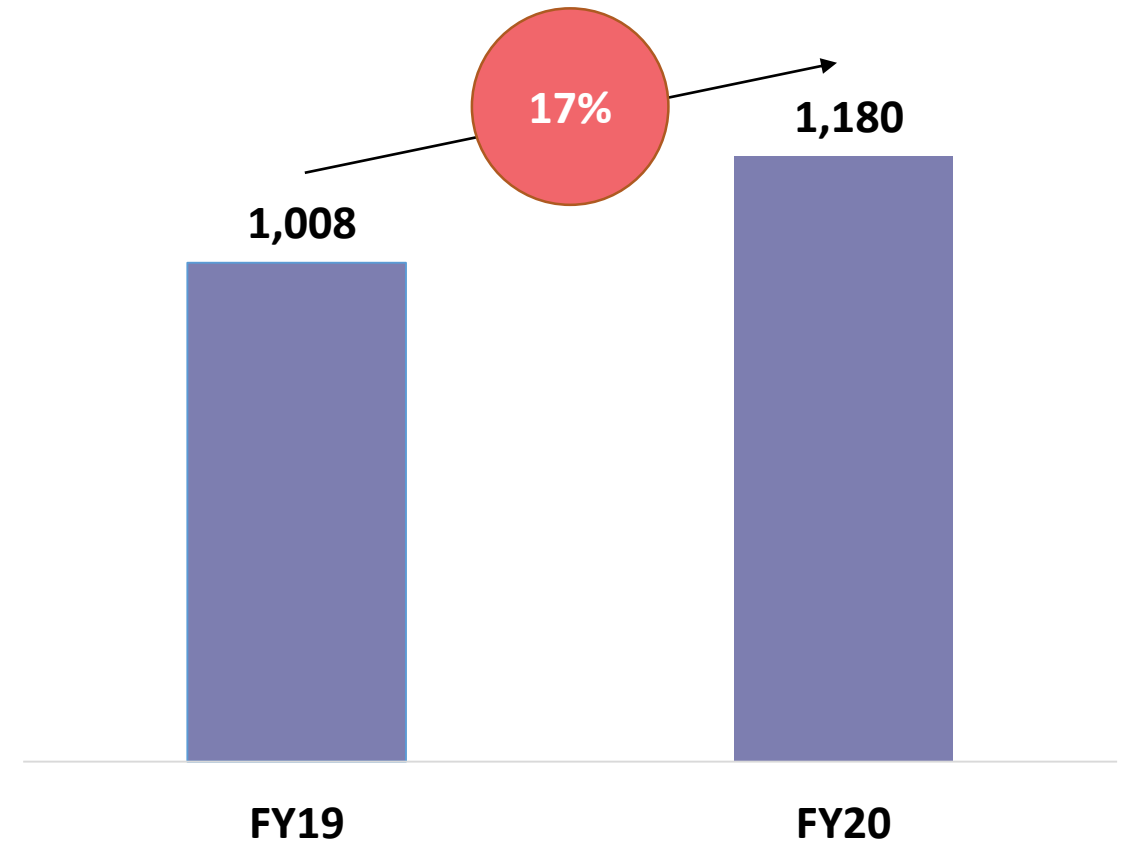
We enjoy an open architecture where we distribute schemes from multiple asset management companies and insurance companies. Through the distribution of these products, we also ensure to service the needs of our customers

Profitability

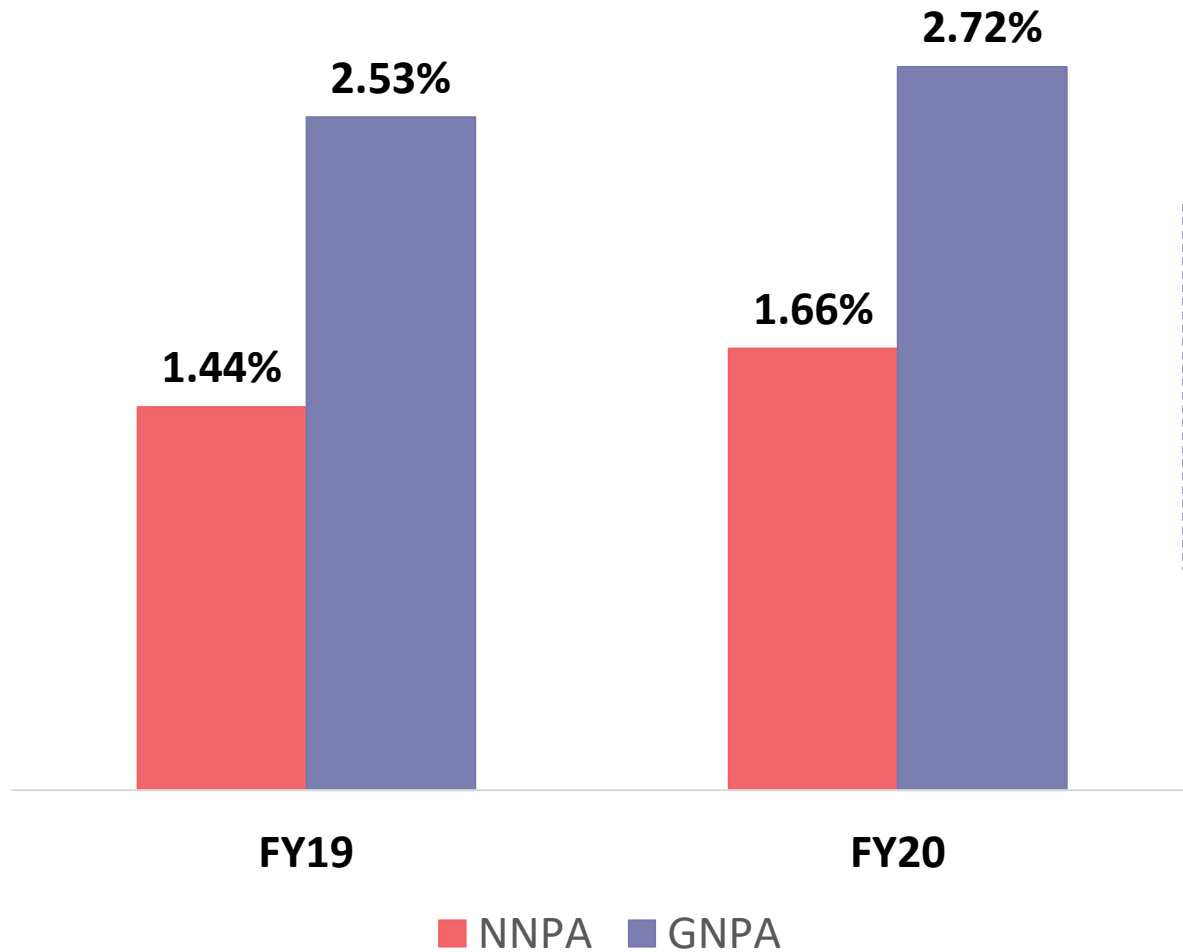
Net Income (Rs. Cr)



Total Opex (Rs. Cr)



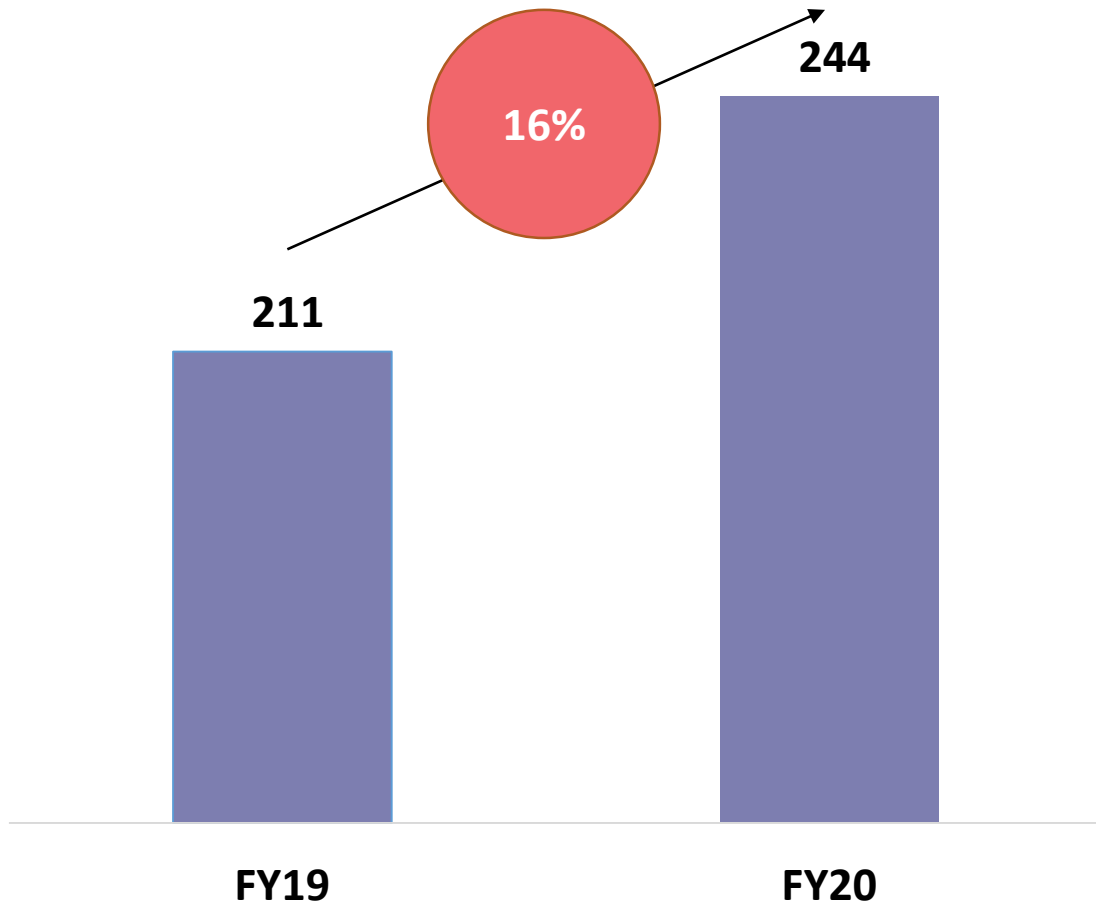
Asset Quality Trends



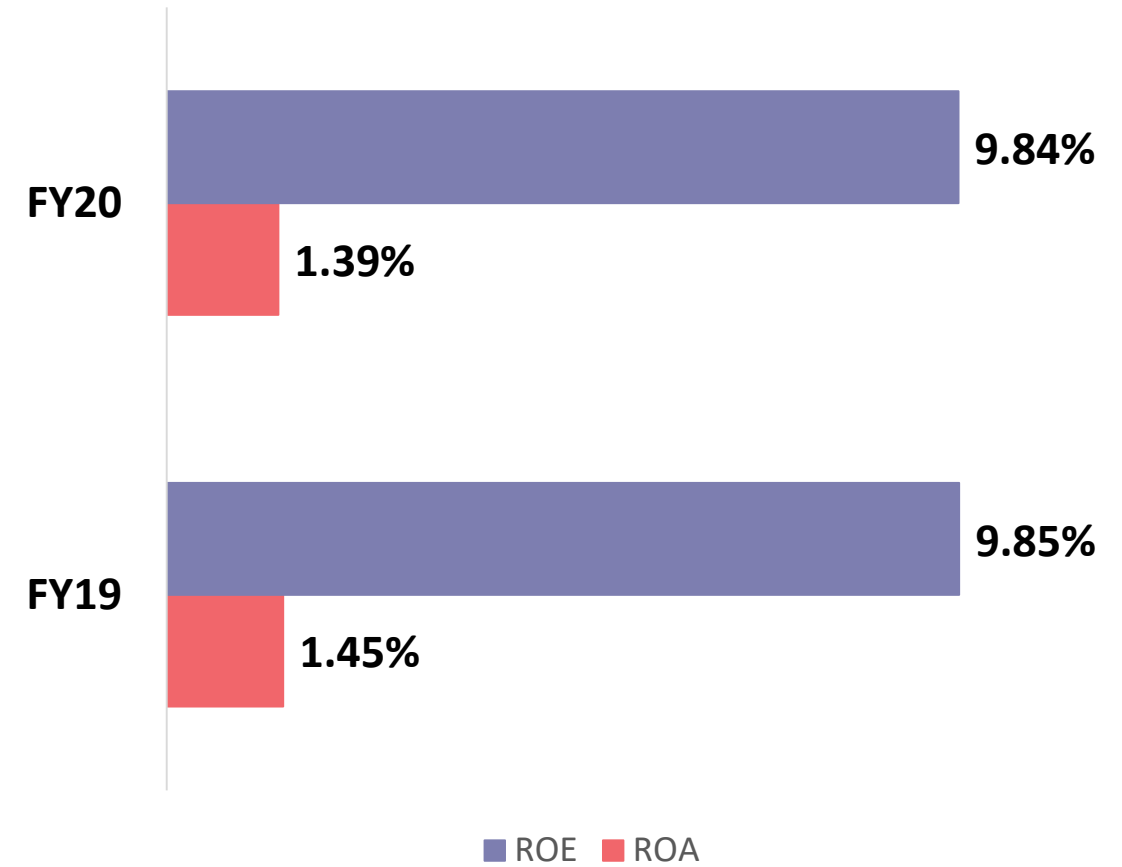
Despite a challenging environment for the banking industry as a whole, we have been able to maintain our asset quality at comfortable levels

Profitability

Profit after Tax (Rs. Cr)

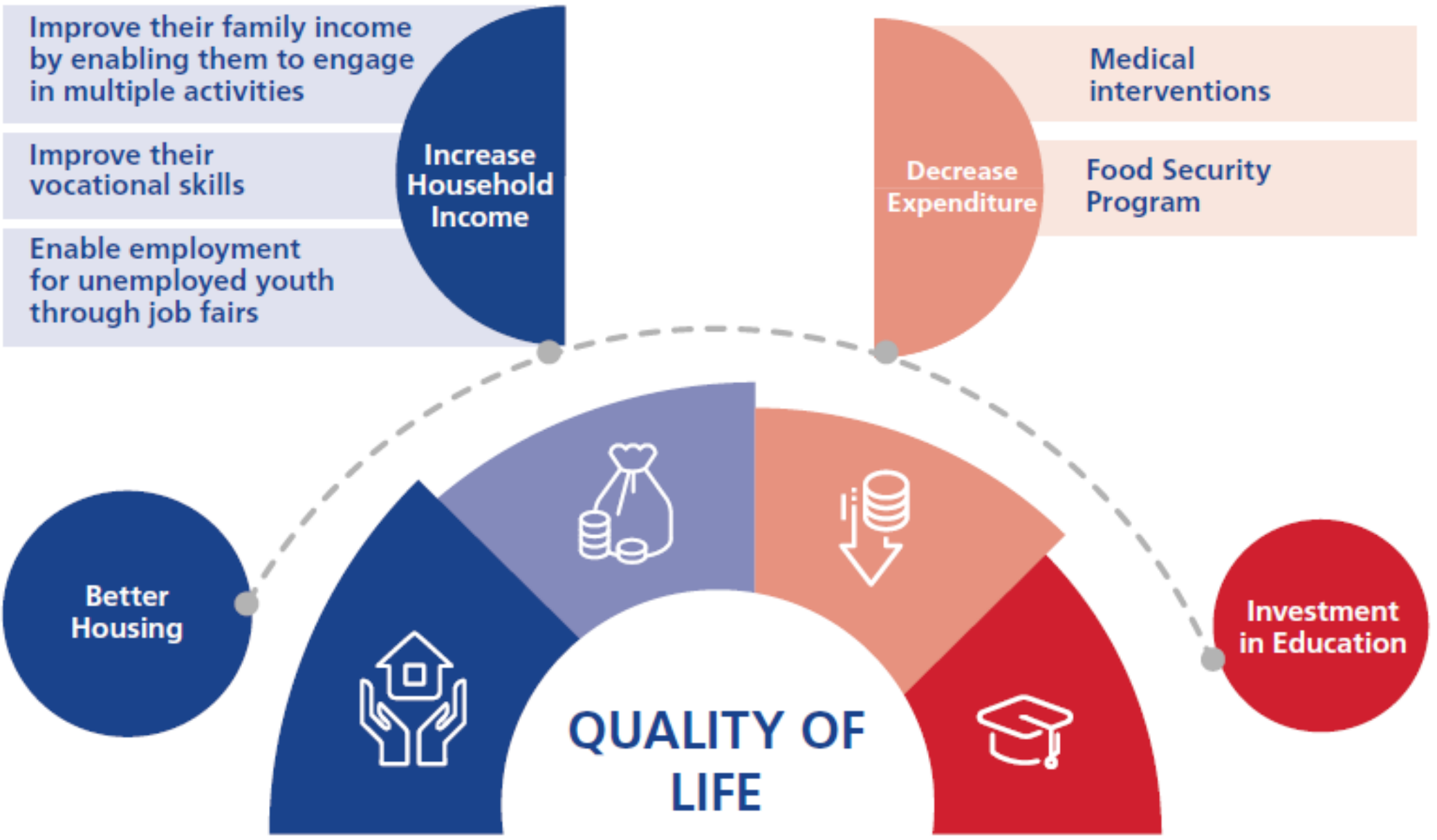


ROA & ROE (%)

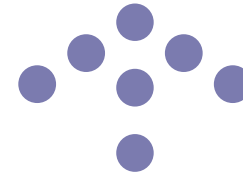


Corporate Social Responsibility

SOCIAL FRAMEWORK



Empowering through inclusion



Placement Cell



Health Care Services



Educational Initiatives

Financial Performance – Q1FY21 - iGAAP

Moratorium Update

As on April 2020

Asset Products	Opt in % (# Loans)
Micro Finance	99.99%
Small Business Loans	87.27%
Housing Finance	71.50%
Vehicle Finance	89.55%
Working Capital	93.00%
Corporate	3.43%
Others	91.79%
Total	98.26%

As on June 2020

Asset Products	+Opt in %
Micro Finance	59%
Small Business Loans	42%
New Commercial Vehicle Finance	65%
Used Commercial Vehicle Finance	70%
MSE Finance (Working Capital)	48%
Corporate – NBFC Book	0%
Corporate – Small Corporate	96%
Total	51%

As on July 2020

Asset Products	+Opt in %
Micro Finance	42%
Small Business Loans	40%
New Commercial Vehicle Finance	54%
Used Commercial Vehicle Finance	60%
MSE Finance (Working Capital)	46%
Corporate – NBFC Book	0%
Corporate – Small Corporate	96%
Total	43%

of Gross Advances as on 31st March 2020

of Gross Advances as on 30th June 2020

Disbursements

Products (Rs. Cr)	April 30, 2020	May 31, 2020	June 30, 2020
Micro Finance	-	19.83	112.10
Small Business Loans (Incl. HF)	4.42	51.86	208.75
Vehicle Finance	0.60	8.81	95.01
MSE Finance	1.53	8.63	26.28
Corporate Finance	-	-	19
Others	0.95	1.66	4.83
Total Disbursements	7.5	90.79	465.97

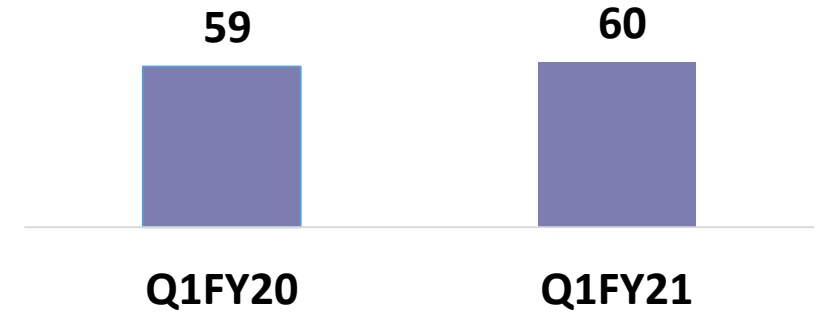
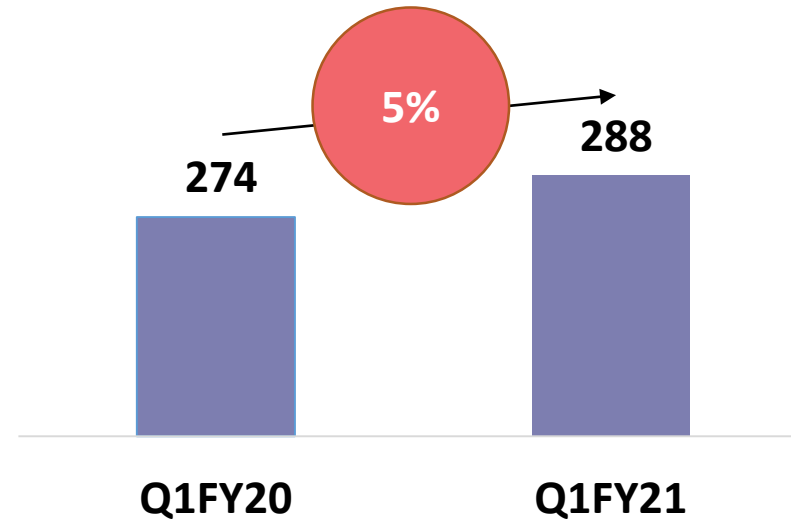
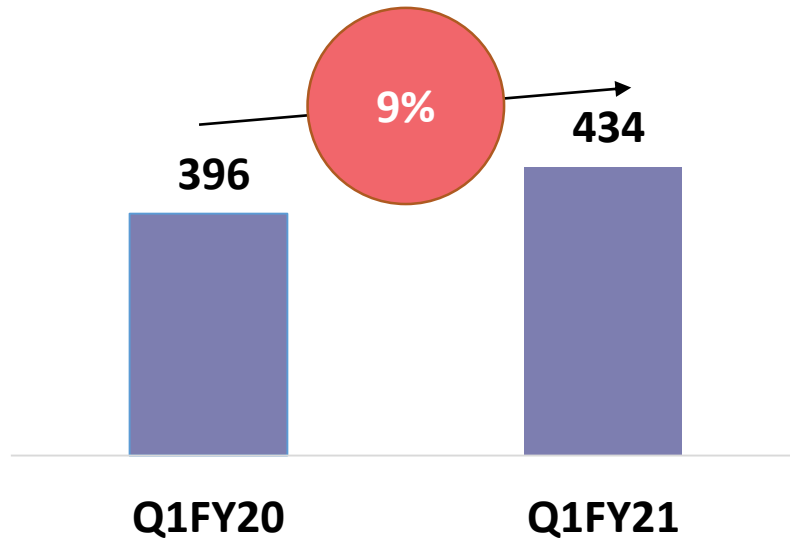
Bank resumed disbursements. The Bank was in touch with it's existing customers to offer additional loans to help them resume business

Profitability

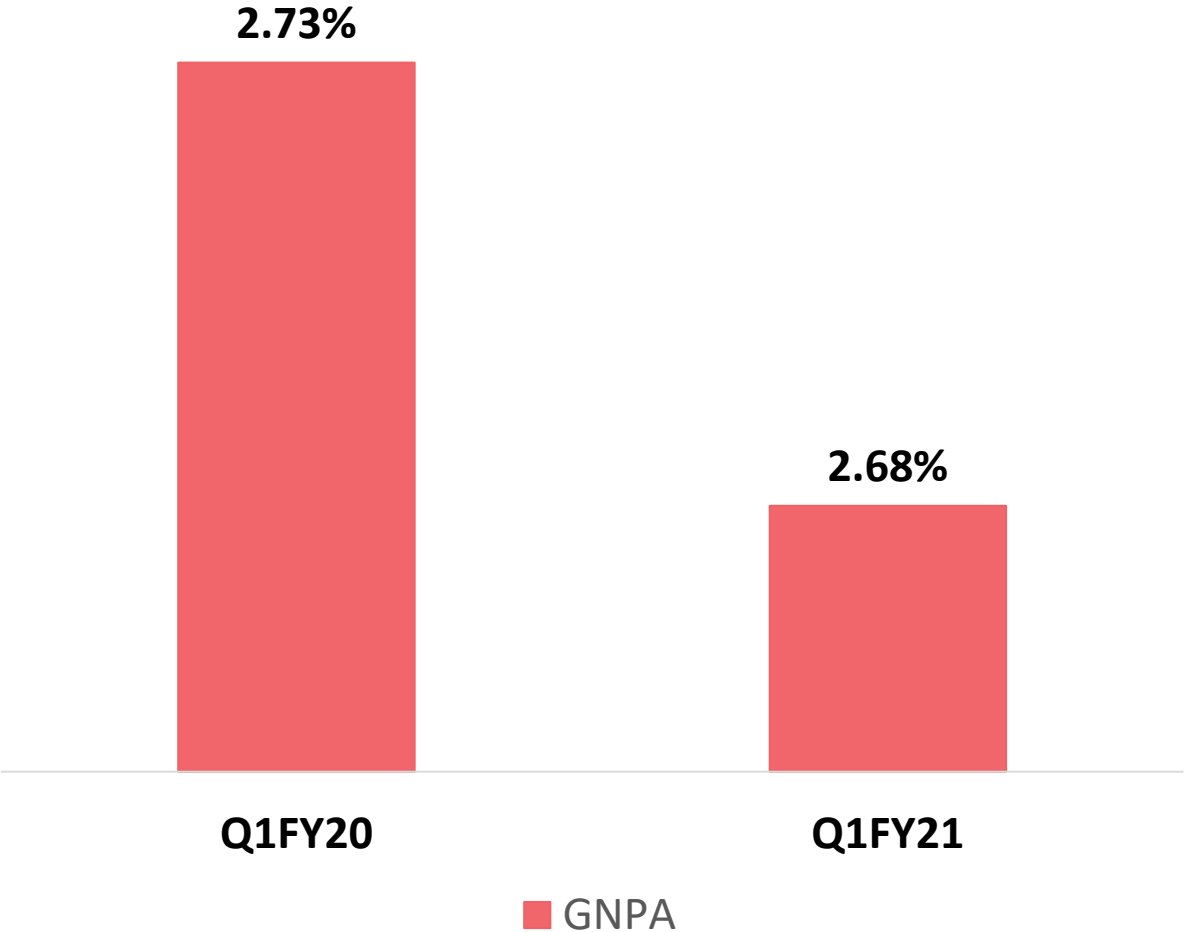
Net Income (Rs. Cr)

Total Opex (Rs. Cr)

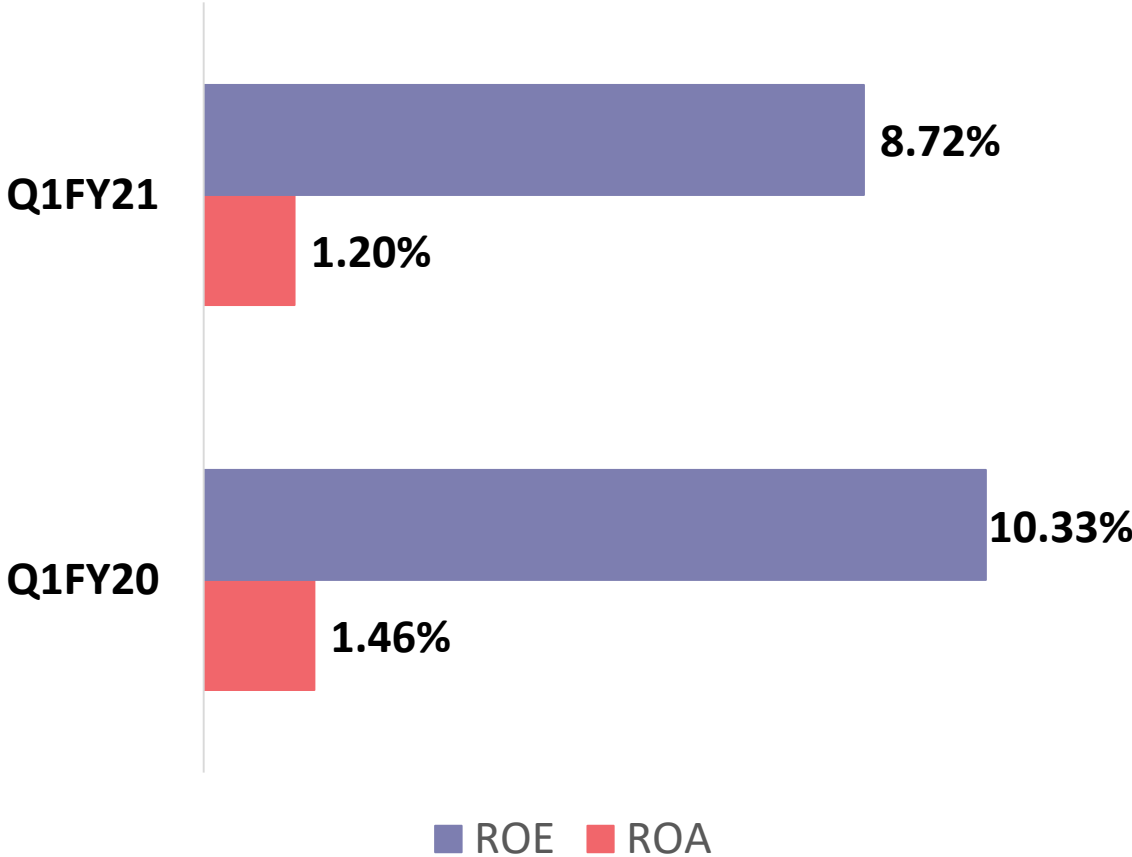
Profit after Tax (Rs. Cr)



Asset Quality – GNPA (%)



ROA & ROE (%)



RBI Monetary Policy

- **No announcement on Moratorium extension**
- **Restructuring of loans made available**
- **Bank offer rescheduling of loans only on a case to case basis based on our credit comfort**

Thank You