



August 2, 2019

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 12th Annual General Meeting

The presentation to be made at the 12th Annual General Meeting scheduled on August 02, 2019 is attached herewith. The same shall be displayed on the website of the Company.

The above information will be made available on the Company's website 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



**Investor Presentation
AGM
FY 2018-19**



Mission

To create the most valuable bank for all stakeholders through happy employees!



Values

- Customer First
- Pride of Performance
- Fair and Transparent
- Respect for People
- Ownership



Equitas Small Finance Bank



BRANCHES
598 ASSET
392 LIABILITY



CUSTOMERS
27 LAC



EMPLOYEES
14,000



BUSINESS SEGMENTS

**MICRO FINANCE | SMALL BUSINESS LOANS | VEHICLE FINANCE | MSE FINANCE
| FINANCIAL INSTITUTION & SMALL CORPORATES | NRI & BRANCH BANKING |
WEALTH MANAGEMENT | FASTAG**

Performance Highlights - FY19 – Ind AS

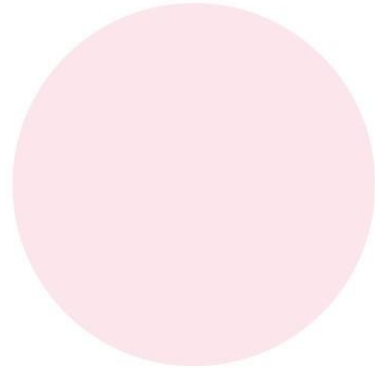
Adoption of Ind-AS:

Equitas Holdings Limited [EHL] has adopted Indian Accounting Standards (Ind AS) for the year FY19 with Ind AS compliant comparatives for FY18.

Particulars (in Rs Cr)	FY19	FY18
Advances	11,844	8,260
PAT	176.97	16.20

Subsequent slides are based on iGAAP. The purpose of iGAAP financials is merely to provide an update on business performance.

Performance Highlights - FY19 – iGAAP

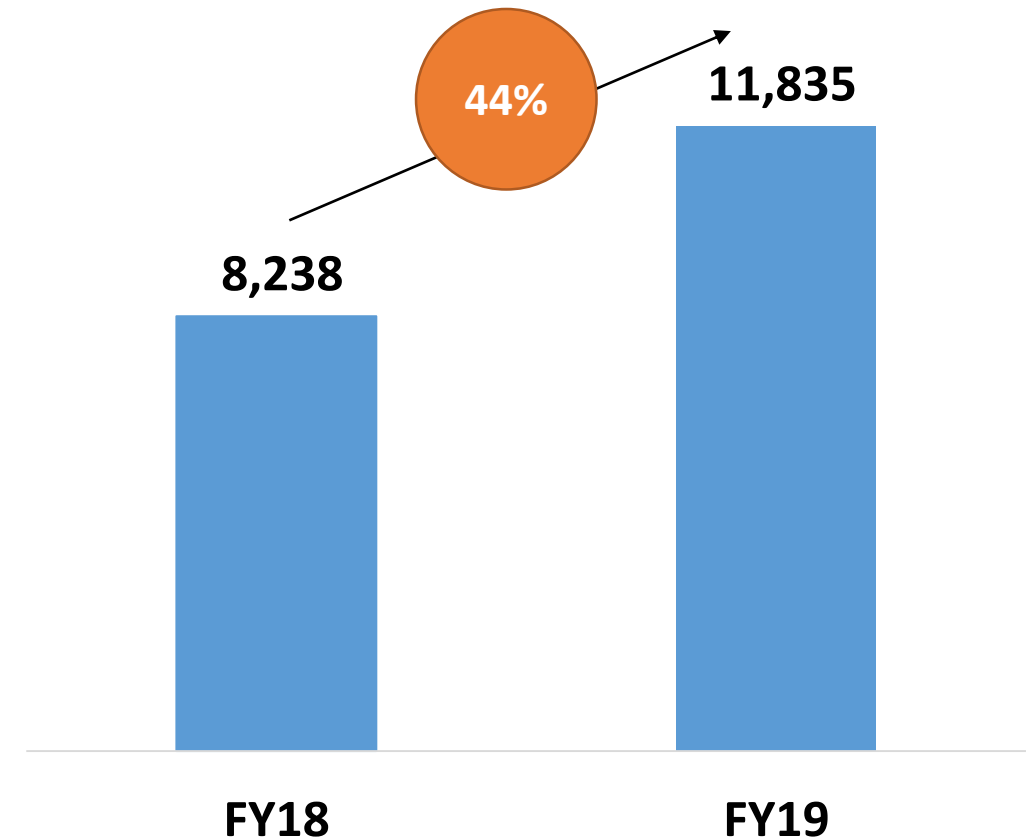


Advances

Total Advances under Management grew 44% YoY.

Strong growth from new products - New LCV Loans, Working Capital Loans.

Total Advances (Rs. Cr)

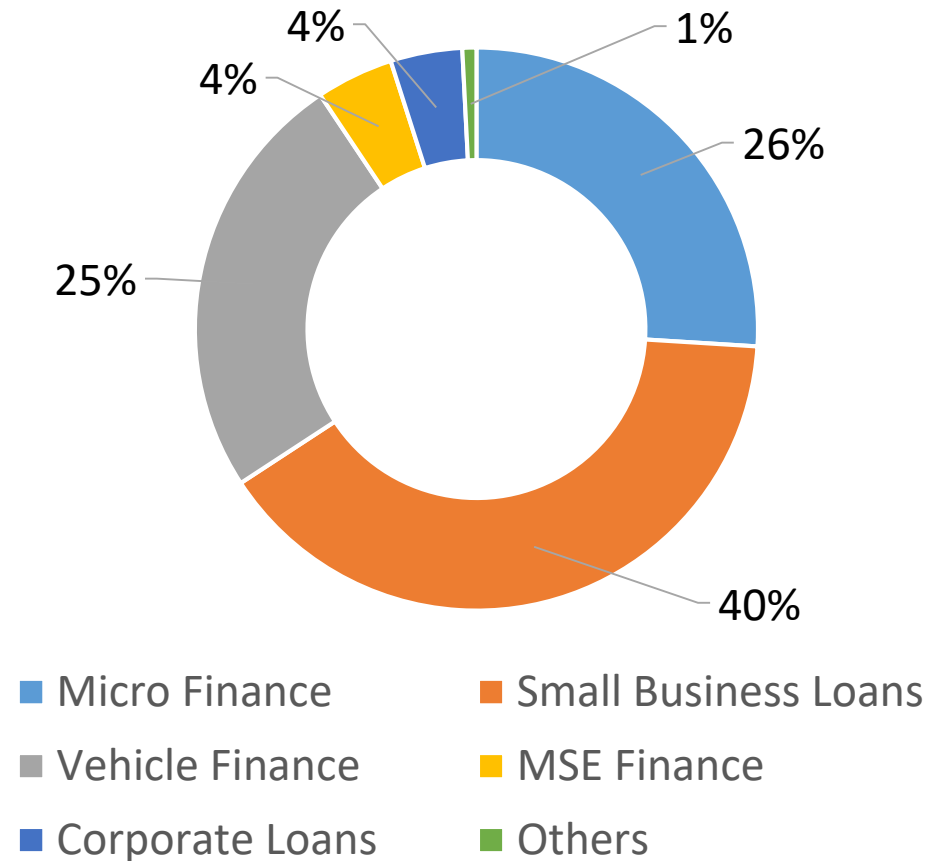


Portfolio diversifying as per our plans

90% Loans to informal & Semi formal entrepreneurs.

Unsecured portfolio under 30% of total advances.

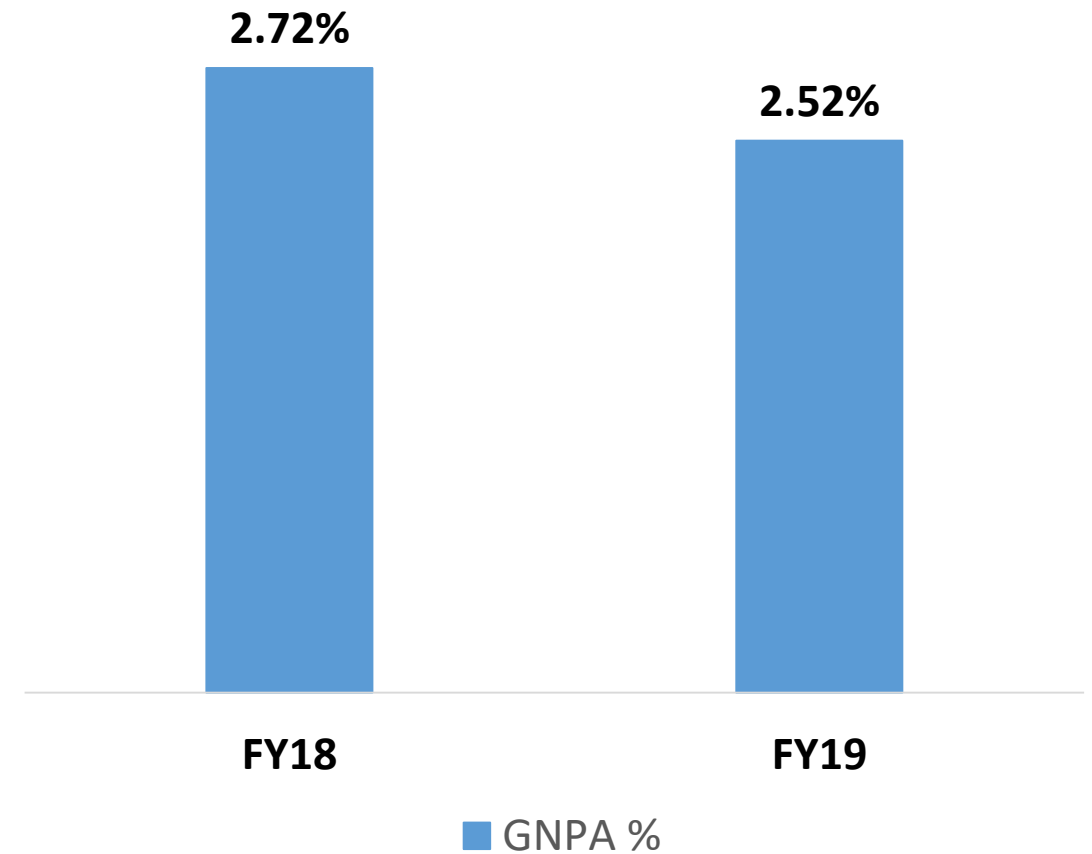
Customer centric products



Stable Asset Quality



During Q2FY19, we moved from month end recognition basis for NPA to a daily recognition of NPA



Liabilities Evolution

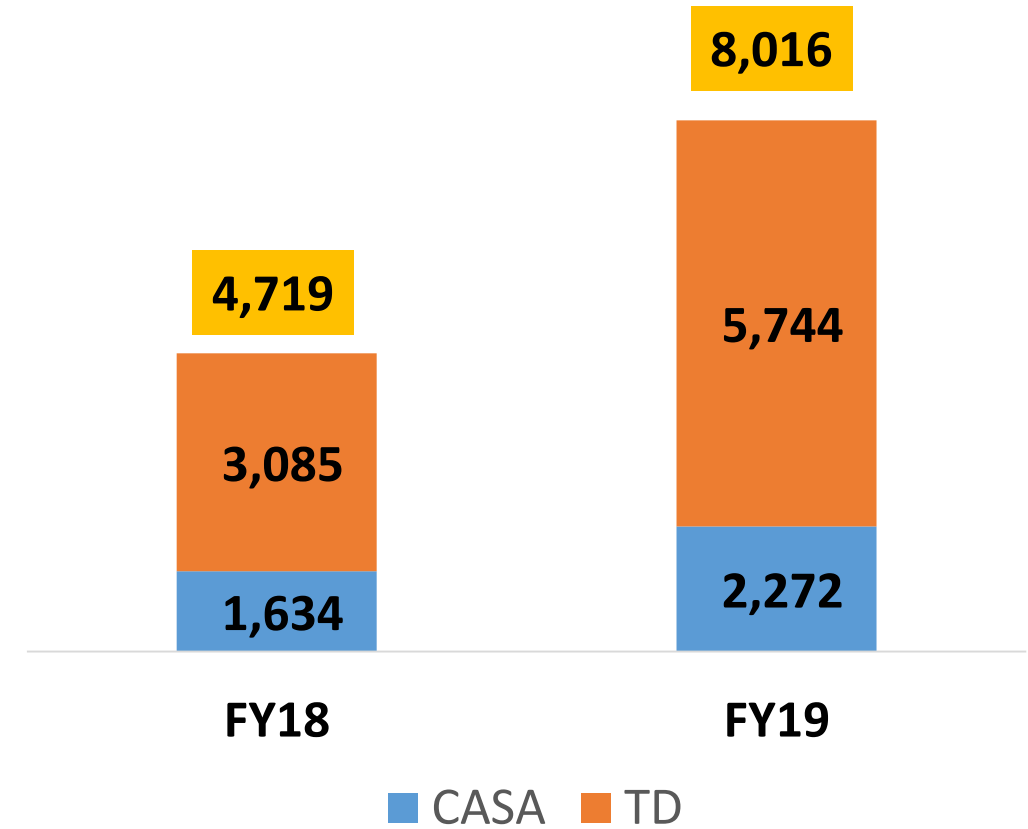
Total Deposits Customers at 5.2 Lacs

Total Customer Deposits crossed Rs. 8,000 Cr.

CASA crosses Rs. 2,200 Cr and constituted 26%

238% growth in Retail Deposits

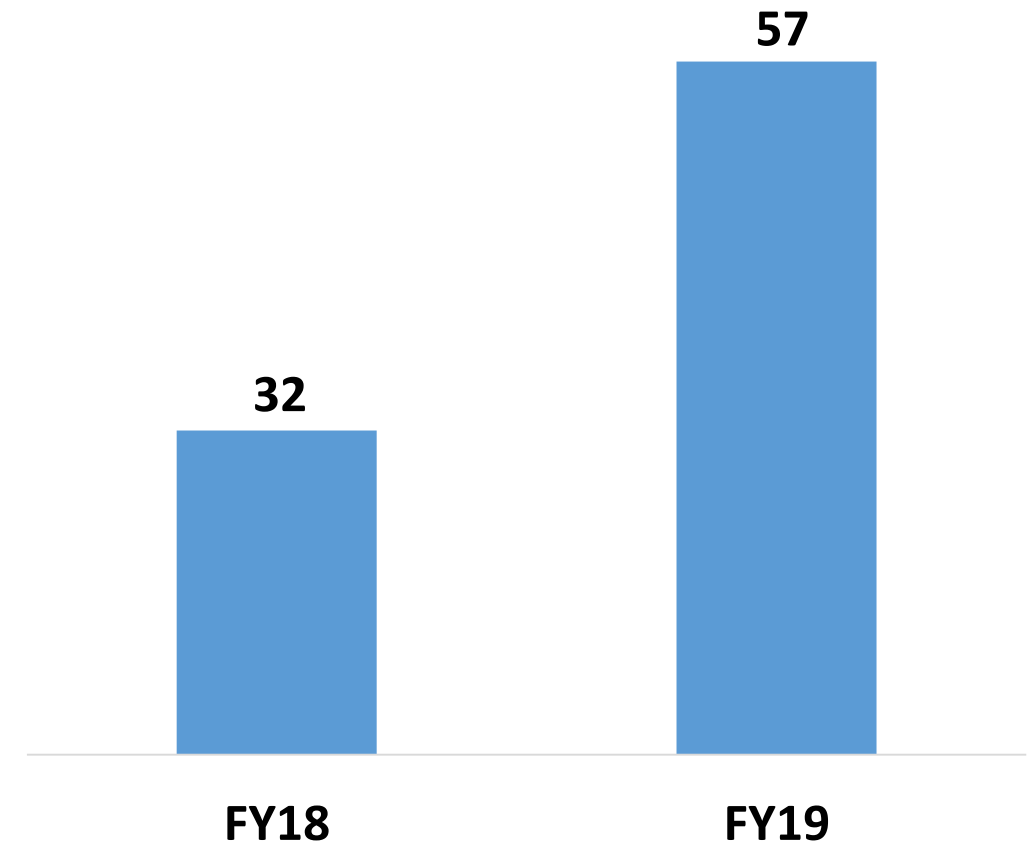
Deposits* (Rs. Cr)



Bank mobilized ~Rs. 159 crores in insurance premium for the year

Mutual Fund AUM crossed ~Rs. 100 crores

Liabilities Segment Fee Income (Rs. Cr)



Debit Card Promotions

Promotions & Offers

RuPay **equitas**
Equitas Small Finance Bank

A Straight Drive delivery to home

Get 50% off up to ₹ 125/- on Faasos
with Equitas RuPay Debit Card

Faasos

RuPay **equitas**
Equitas Small Finance Bank

Fashion fades. Style is eternal!

₹500 OFF at Peter England
on a minimum spend of ₹3000
with your Equitas RuPay Debit Card

zomato **equitas**
Equitas Small Finance Bank

An Unmatched Delivery Experience

Get 40% OFF at **zomato**
with All Equitas Debit Cards

VISA **equitas**
Equitas Small Finance Bank

Cheer for Team India! Order food online

Save 20% on your first order on Zomato
with your Equitas Visa Debit Card

Maximum off up to ₹ 200

eazydiner **equitas**
Equitas Small Finance Bank

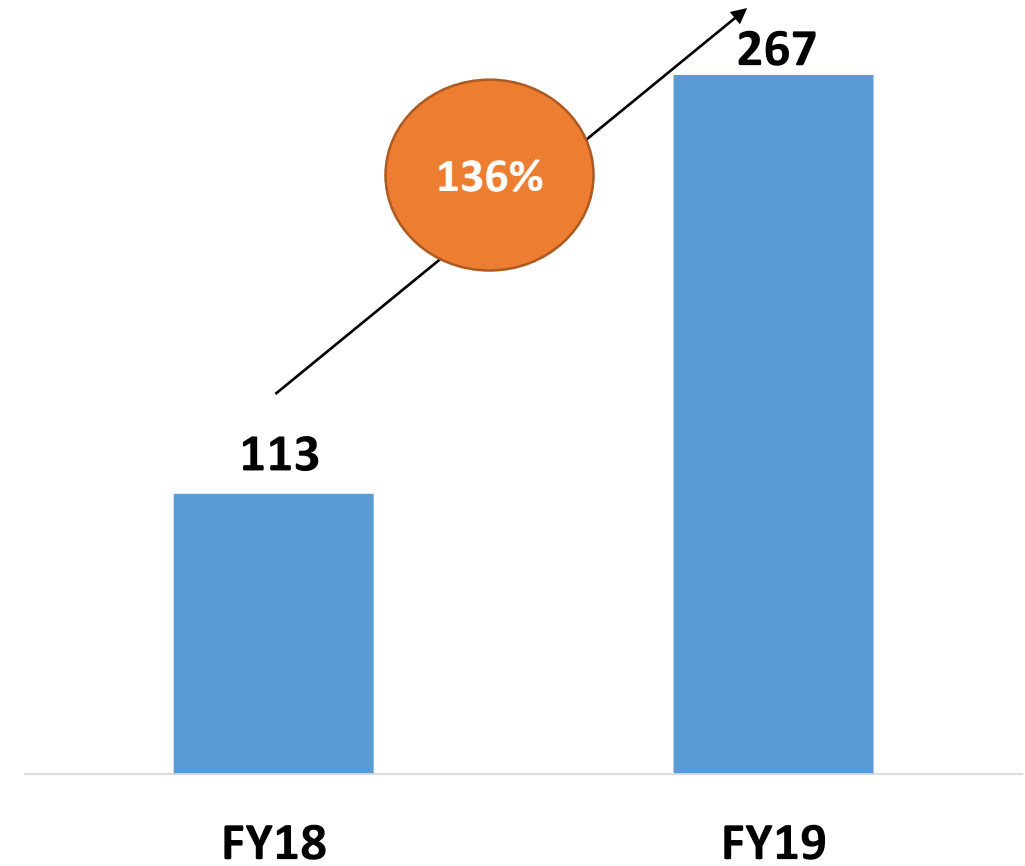
Get ₹ 150 Off At Eazydiner

On Minimum Spend Of ₹ 350/-
Make it Exclusive With all Equitas Debit Cards

Valid Till: 31 Dec, 2019

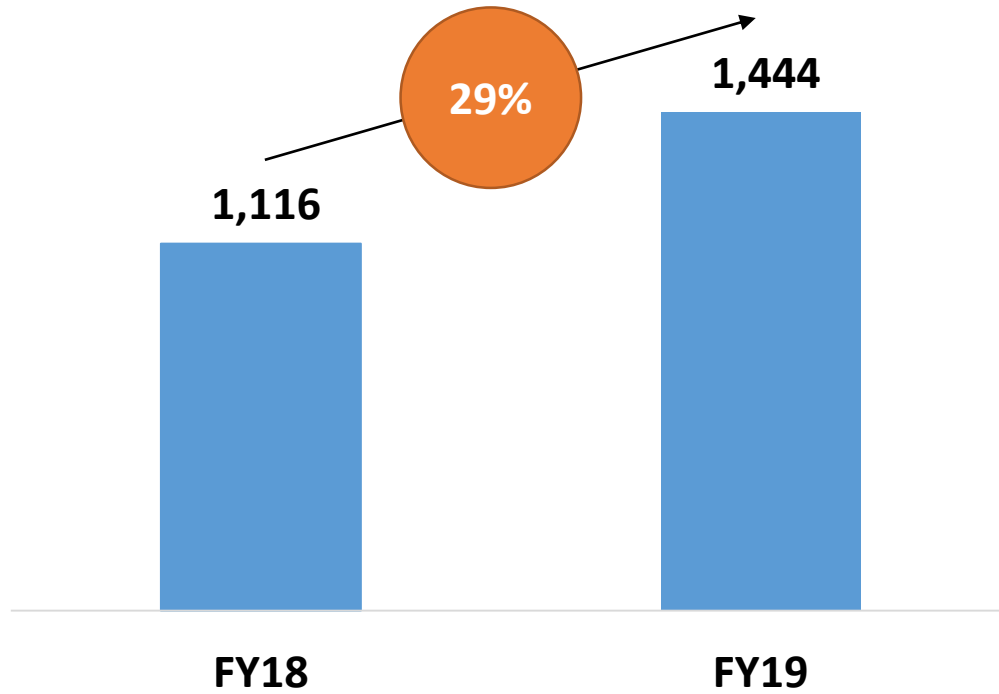
Happy Parents Day

Debit Card Spends Growth (Rs. Cr)

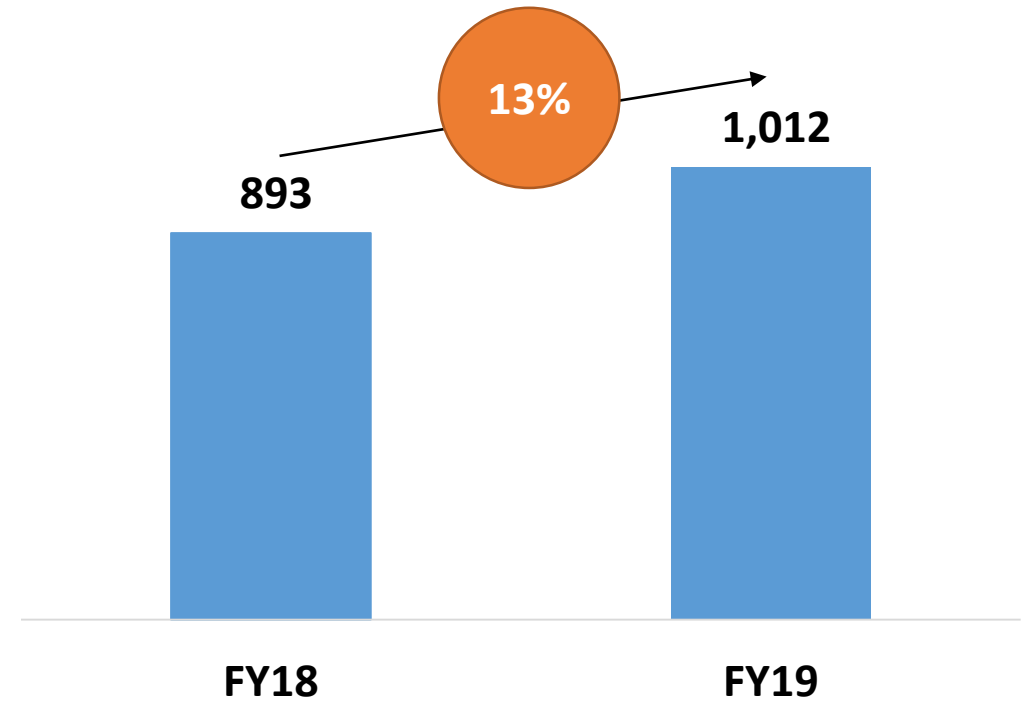


Financial Performance - FY19

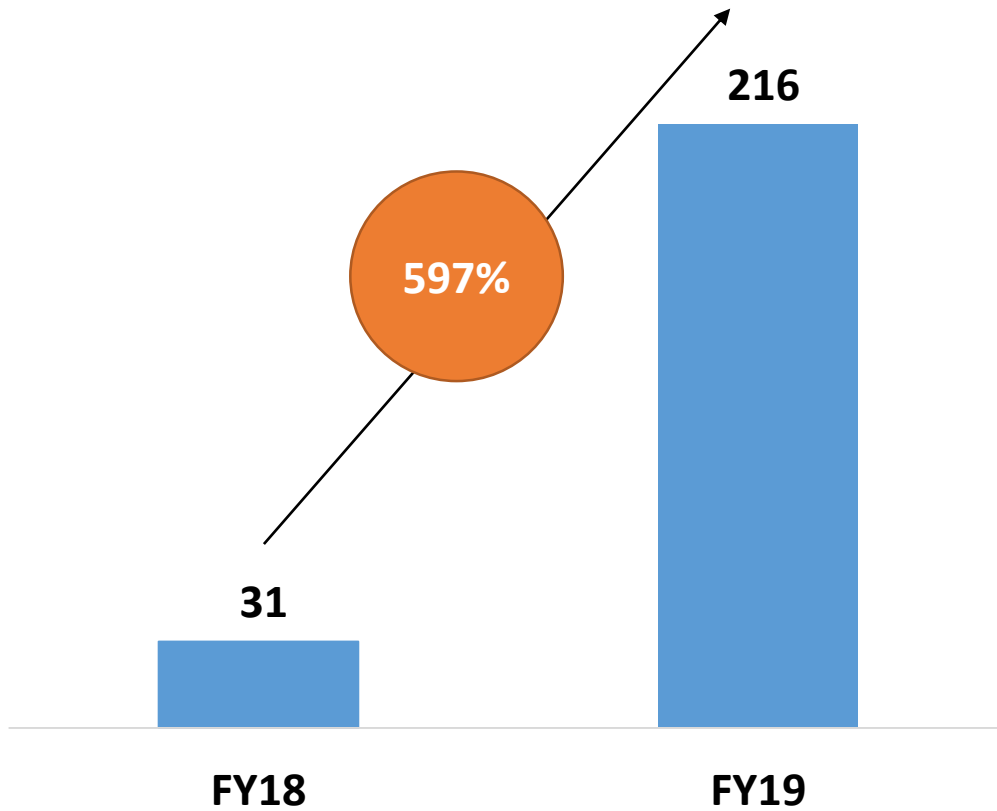
Net Income (Rs. Cr)



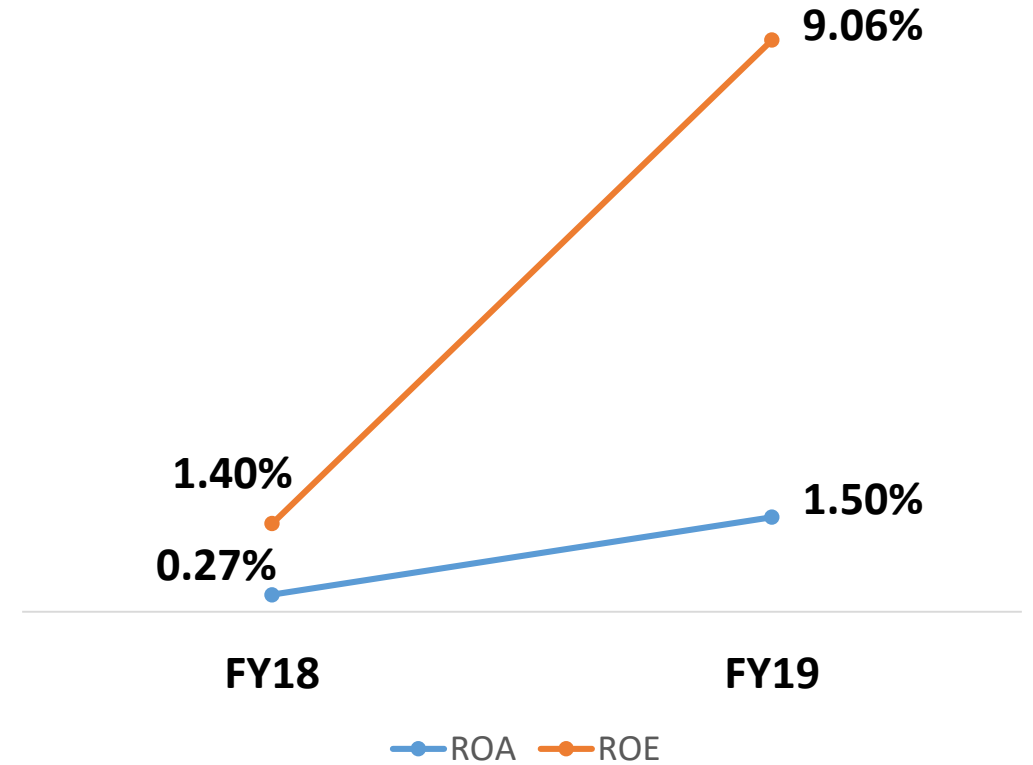
Total Opex (Rs. Cr)

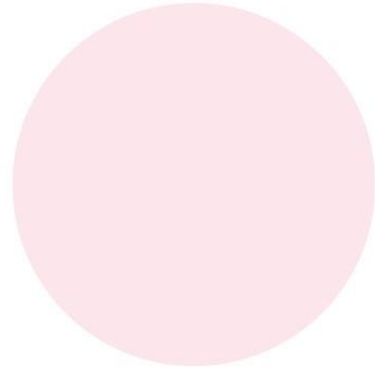


Profit after Tax (Rs. Cr)



ROA & ROE (%)





Leveraging Technology



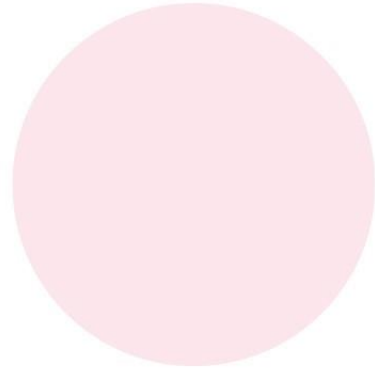
83% of banking transactions are through digital channels



The first SFB and one of the very few banks to introduce Facial Recognition for Banks App



Plans to deploy at least 100 bots to support growth plans



Corporate Social Responsibility

Corporate Social Responsibility



Medical awareness and preventive healthcare programs

6mn beneficiaries from health and eye care camps



8 English-medium schools

5,700+ children from low-income households enrolled



Job fairs for candidates from economically weaker sections

1,40,000+ candidates previously unemployed placed in jobs



Equitas Birds Nest – Pavement dwellers rehabilitation program

1,500+ families rehabilitated to organized housing

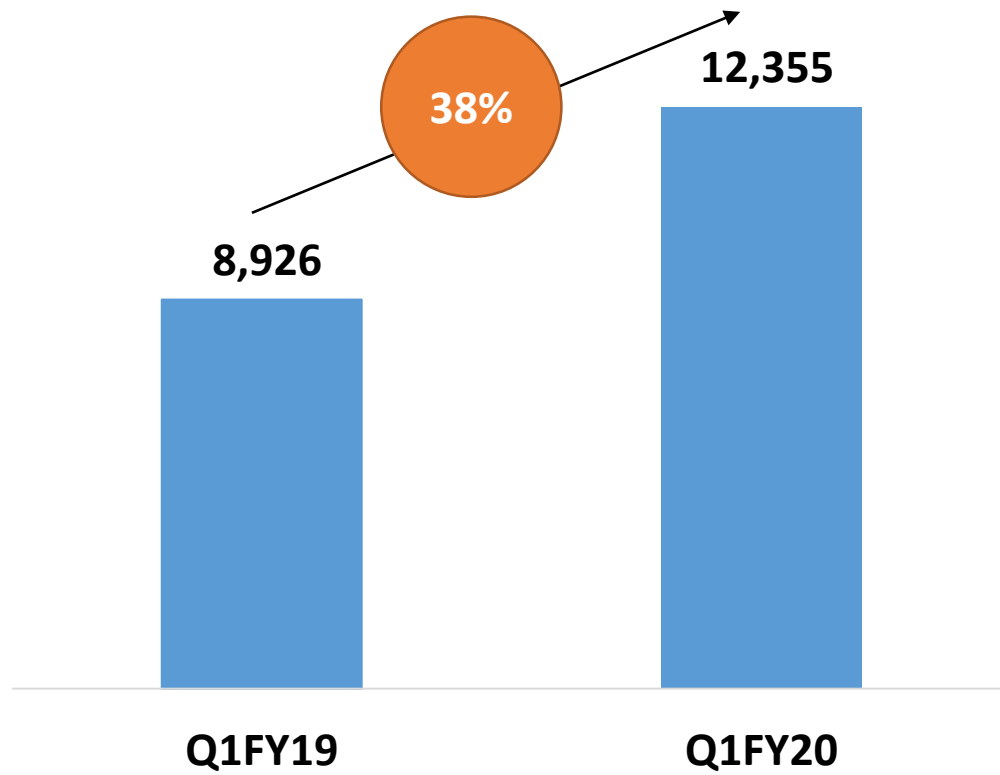


Skills development program

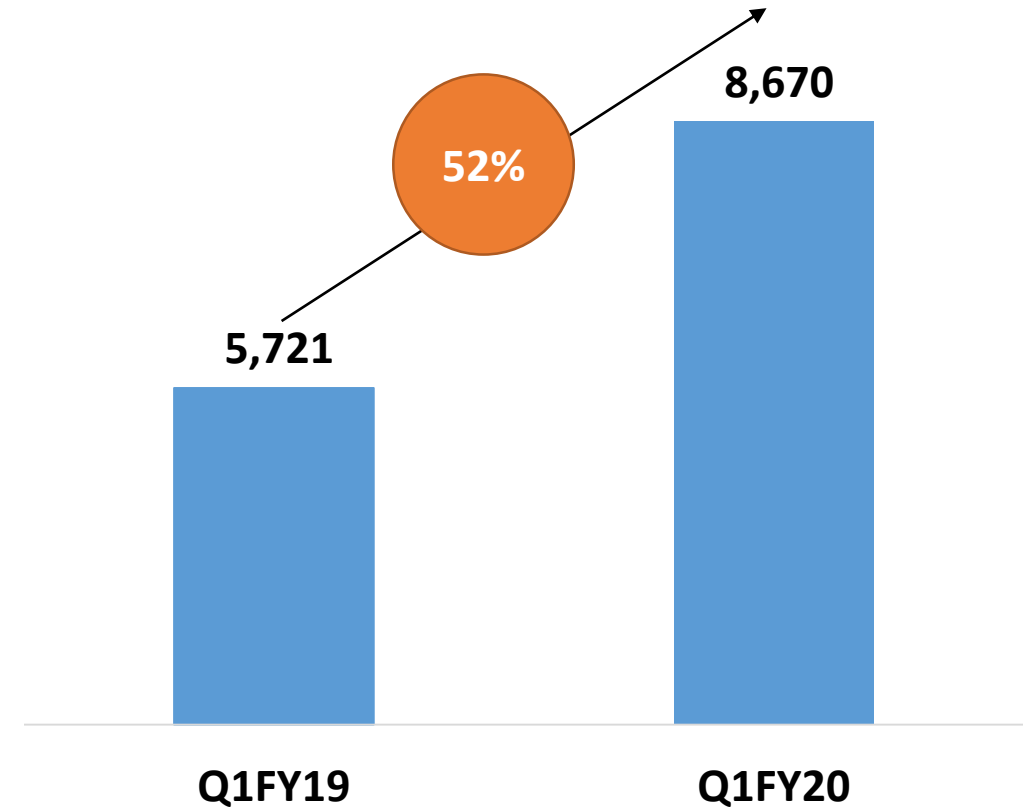
5,00,000+ people trained on cottage livelihood skills

Financial Performance – Q1FY20

Advances (Rs. Cr)

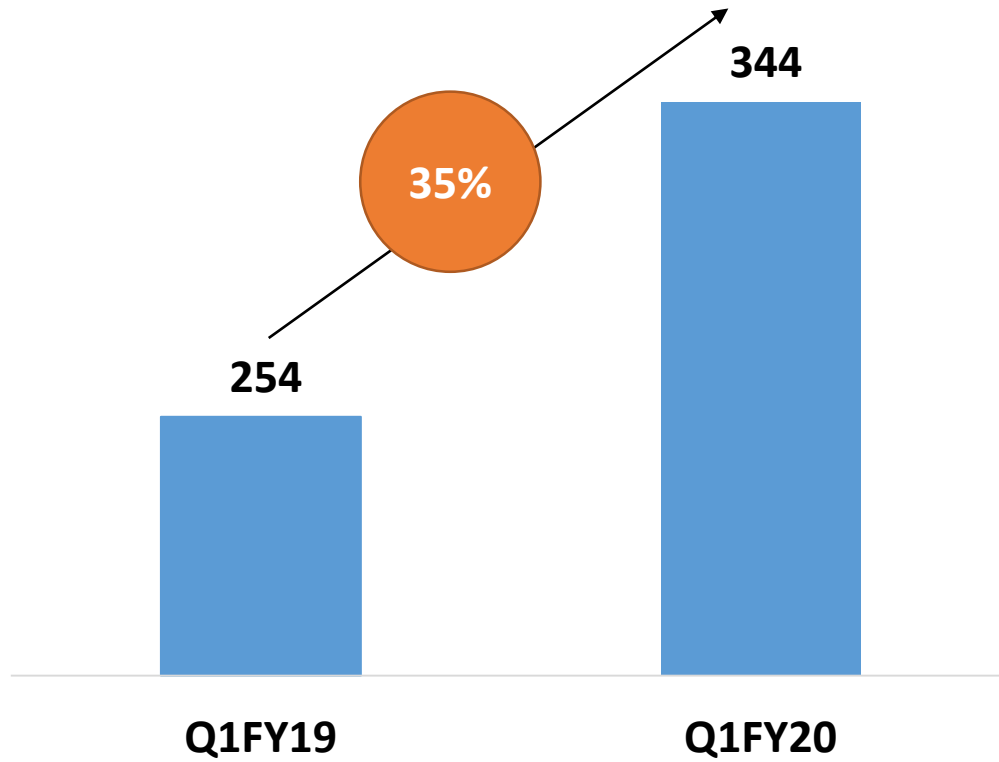


Deposits* (Rs. Cr)

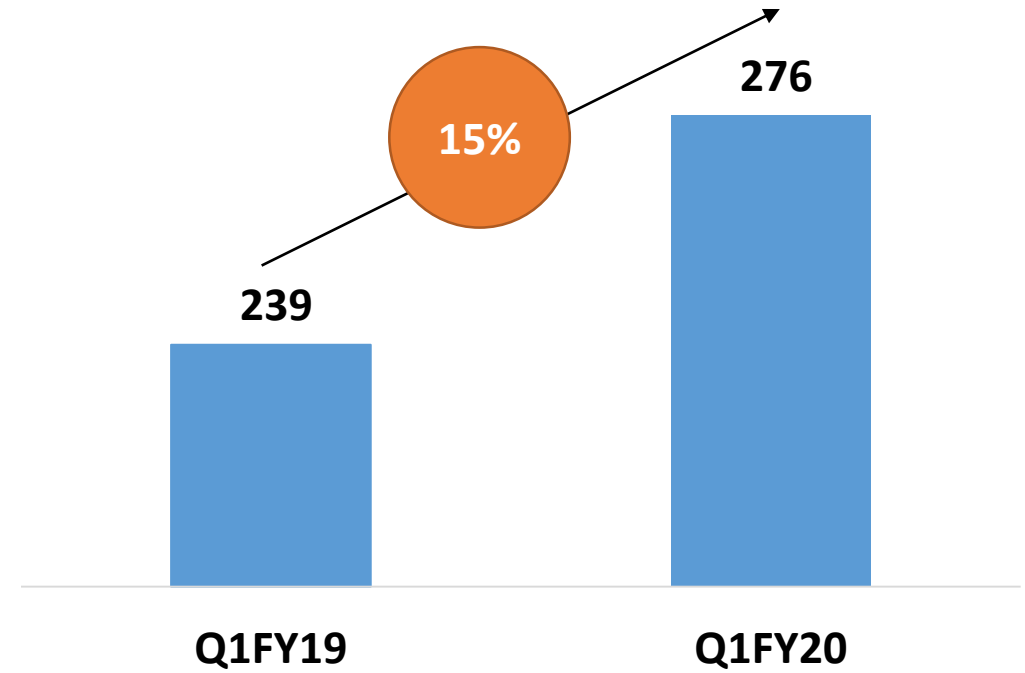


*Deposits excluding CD's

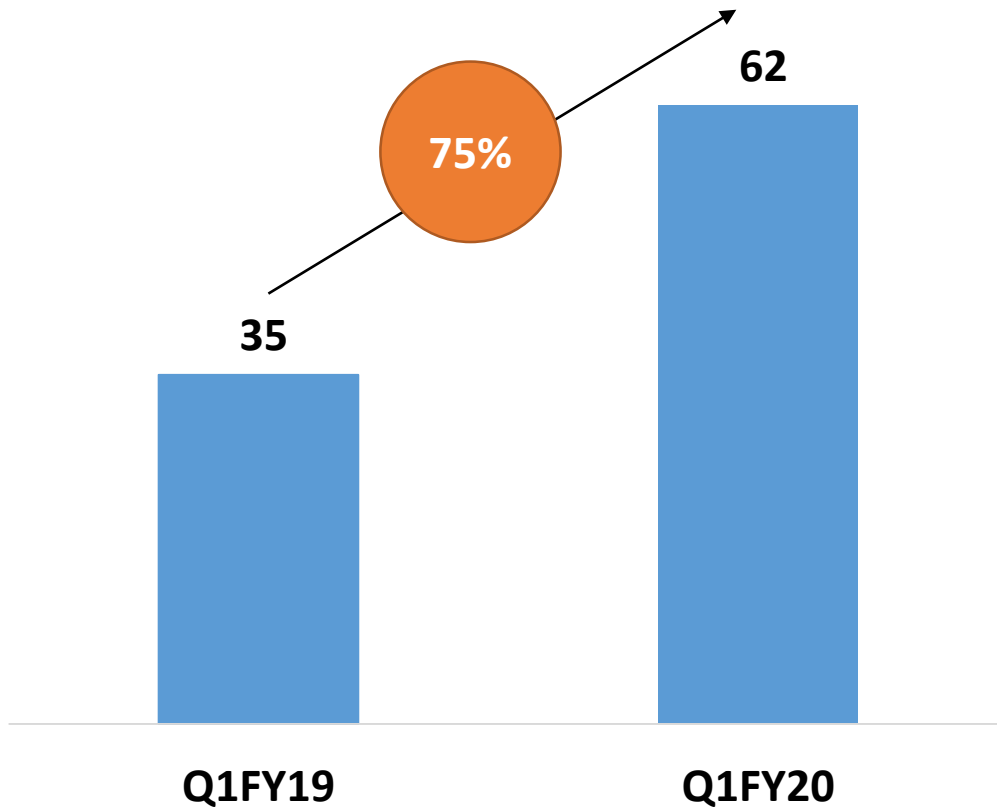
Net Interest Income (Rs. Cr)



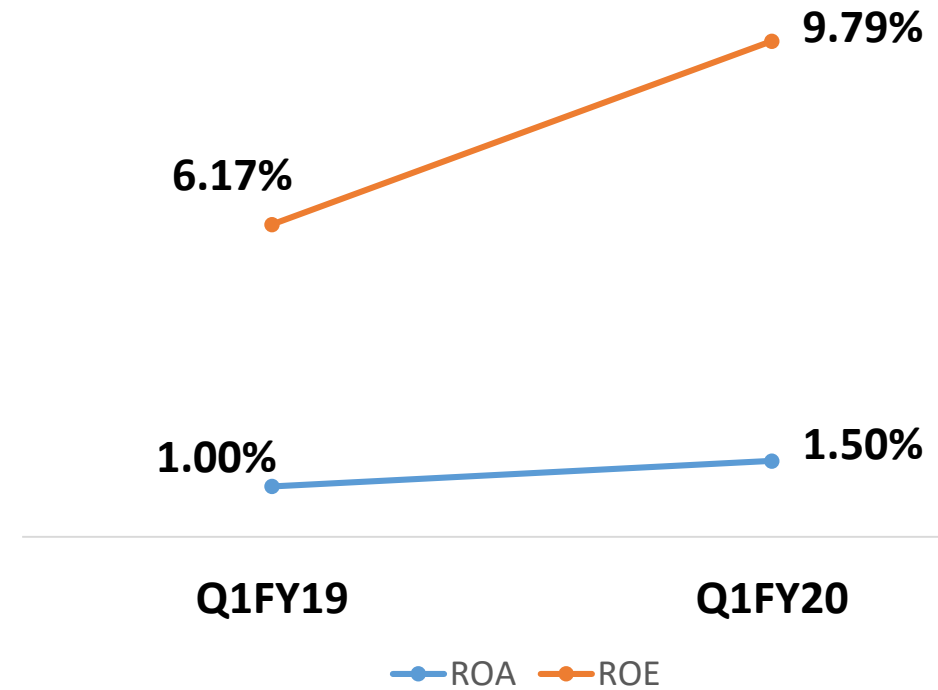
Total Opex (Rs. Cr)



Profit after Tax (Rs. Cr)



ROA & ROE (%)



PAT for Q1 FY20 – Rs 71 Cr as against Rs 28 Cr for Q1FY19
 - [As per IND AS]

Regulatory requirement:

To list the shares of the bank within 3 years of commencing operations of the bank

Scheme of arrangement:

- Bank to capitalize its free reserves and issue shares to the shareholders of the Holding Company in proportion to their holding in the holding company.
- 47% of the bank shares would be issued to the shareholders of the Holding company through this process

Approvals required:

- From SEBI, RBI, NCLT, Shareholder and Creditor approvals

Current status:

- We have applied for the first level approval from SEBI and post that, would need to file with NCLT

Thank You