



July 27, 2018

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
Scrip Code No-539844	EQUITAS

Madam/Dear Sirs,

Sub: Intimation about Presentation to be made at 11th Annual General Meeting

The presentation to be made at the 11th Annual General Meeting scheduled on July 27, 2018 is attached herewith. The same shall be displayed on the website of the Company.

We request you to kindly take the same on record.

Thanking you,

Yours faithfully
for Equitas Holdings Limited

Jayashree S Iyer
Company Secretary

EQUITAS HOLDINGS LIMITED



Investor Presentation

AGM

FY 2017-18





MISSION

Empowering
through Financial
Inclusion

VISION

To Serve 5% of
Indian Households
by 2025

VALUES

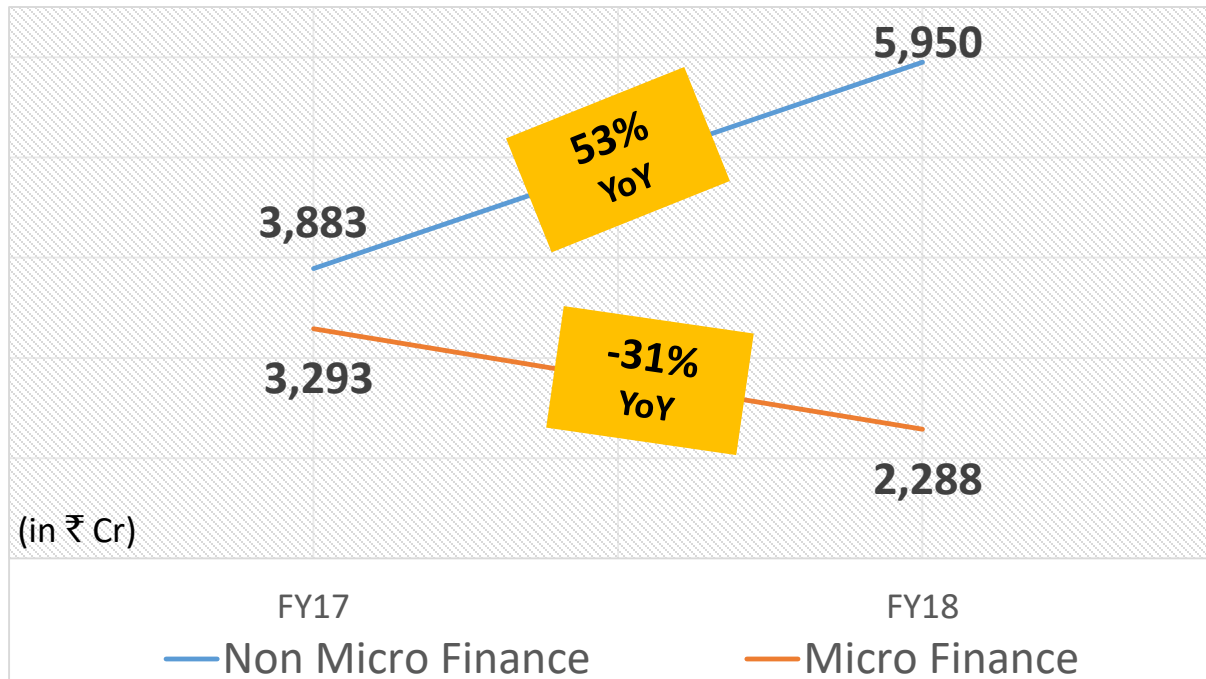
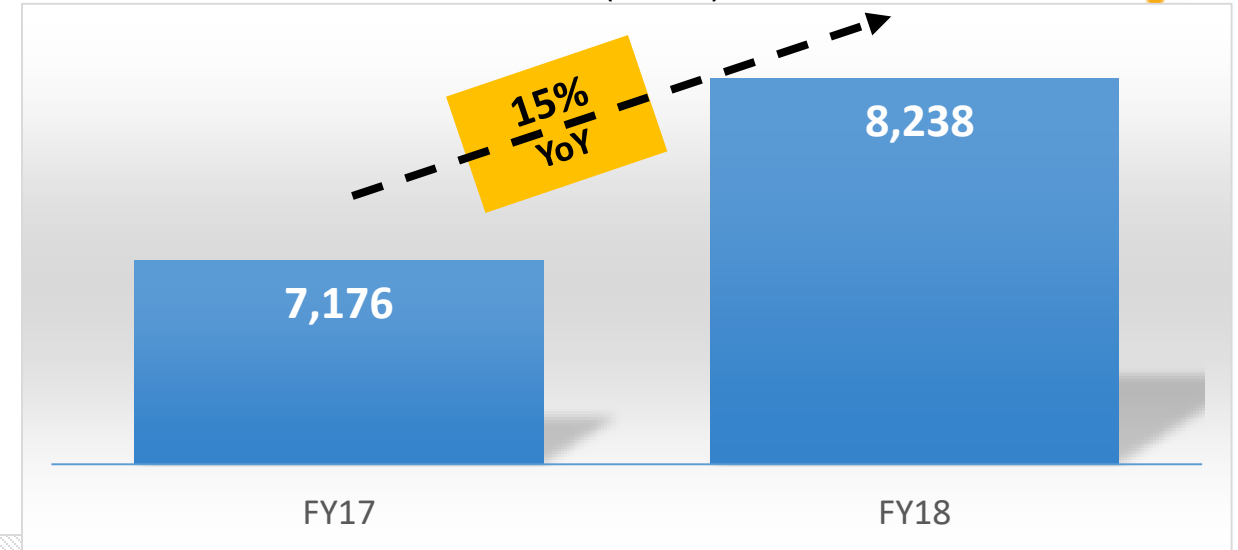
Fair and
Transparent



**Demonetisation impacted
profitability in FY17-18**

Total Advances under Management grew by 15%, despite the reduction in Micro Finance portfolio

Total Advances
(in ₹ Cr)



Non Micro Finance advances grew by 53% YoY

Micro Finance portfolio declined by 31% YoY amidst uncertain credit behaviour

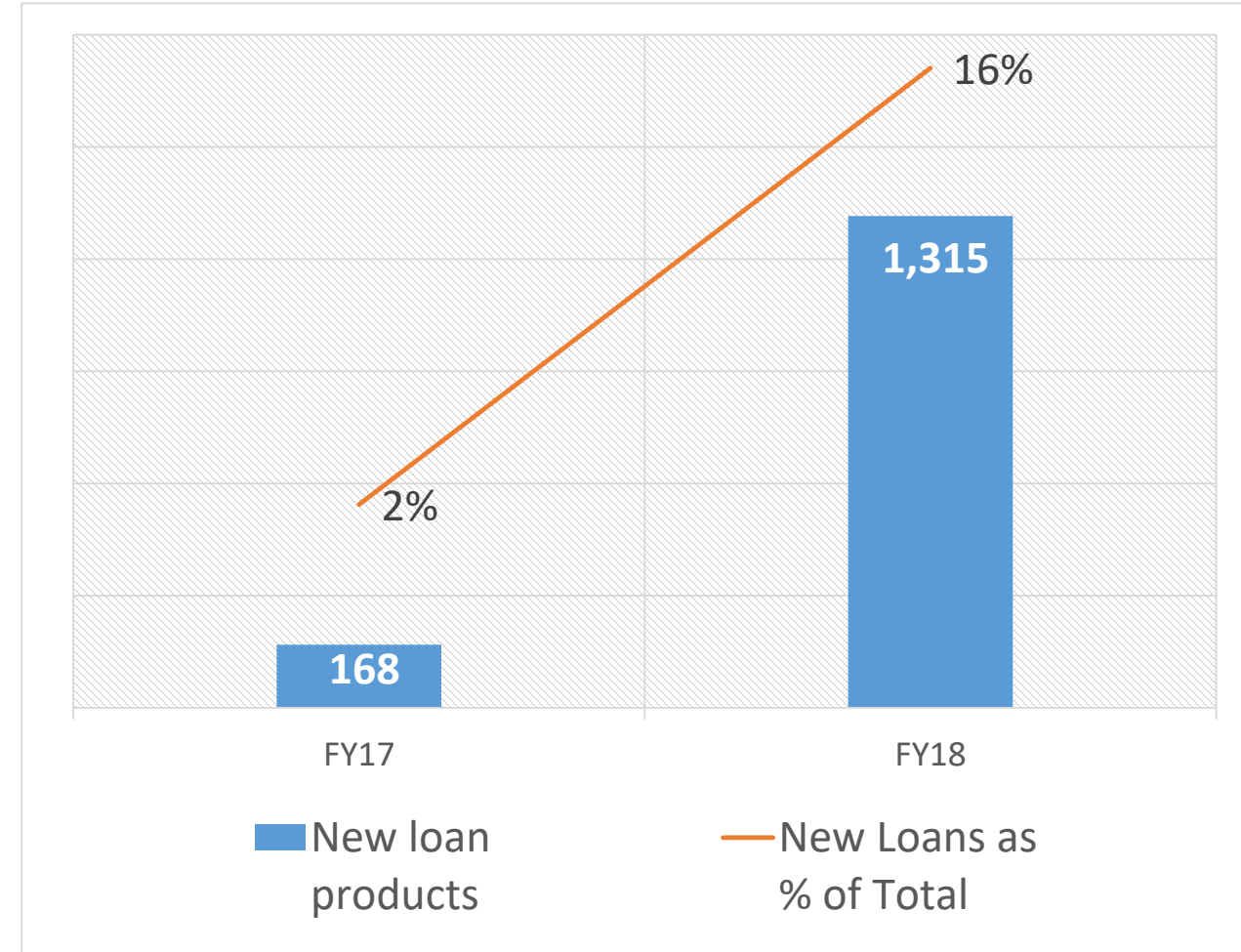
New Lending products introduced in 2017-18 crossed ₹1,300 Cr & constitute more than 15% of total advances

New Lending Products:

- Business Loans
- Agri Loans
- New CV Financing
- Gold Loans
- Corporate Loans

New lending products

(in ₹ Cr)



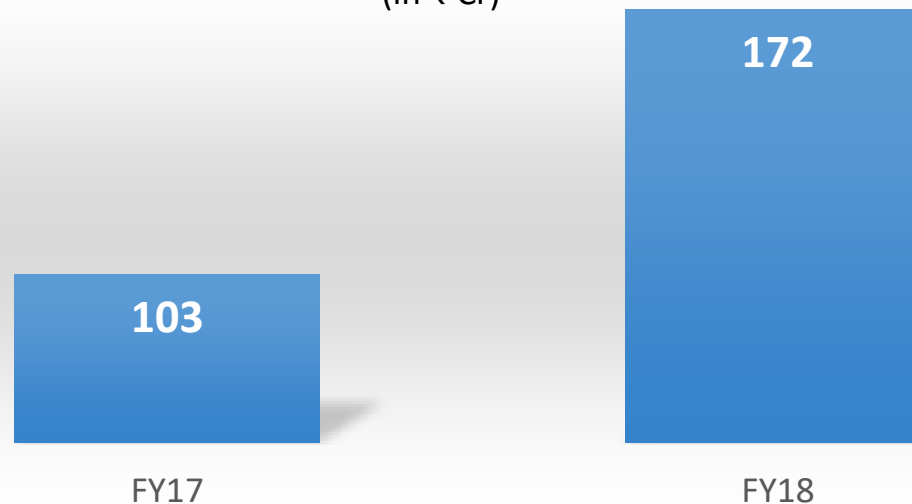
Higher Micro Finance provisioning increased overall provision expense for FY18.

Impacted Portfolio of ₹ 142 Cr written-off in Q4FY18

More than 375 branches set-up across the country, which increased operating expenses

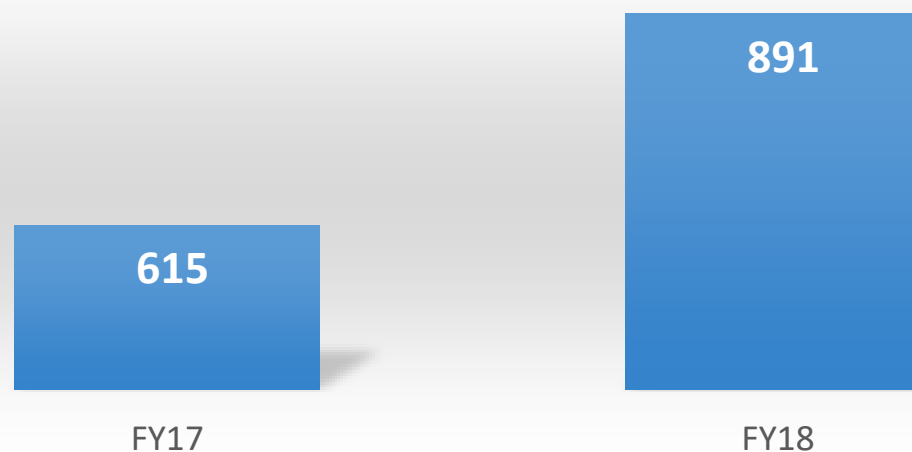
Provisions and write-off expense

(in ₹ Cr)



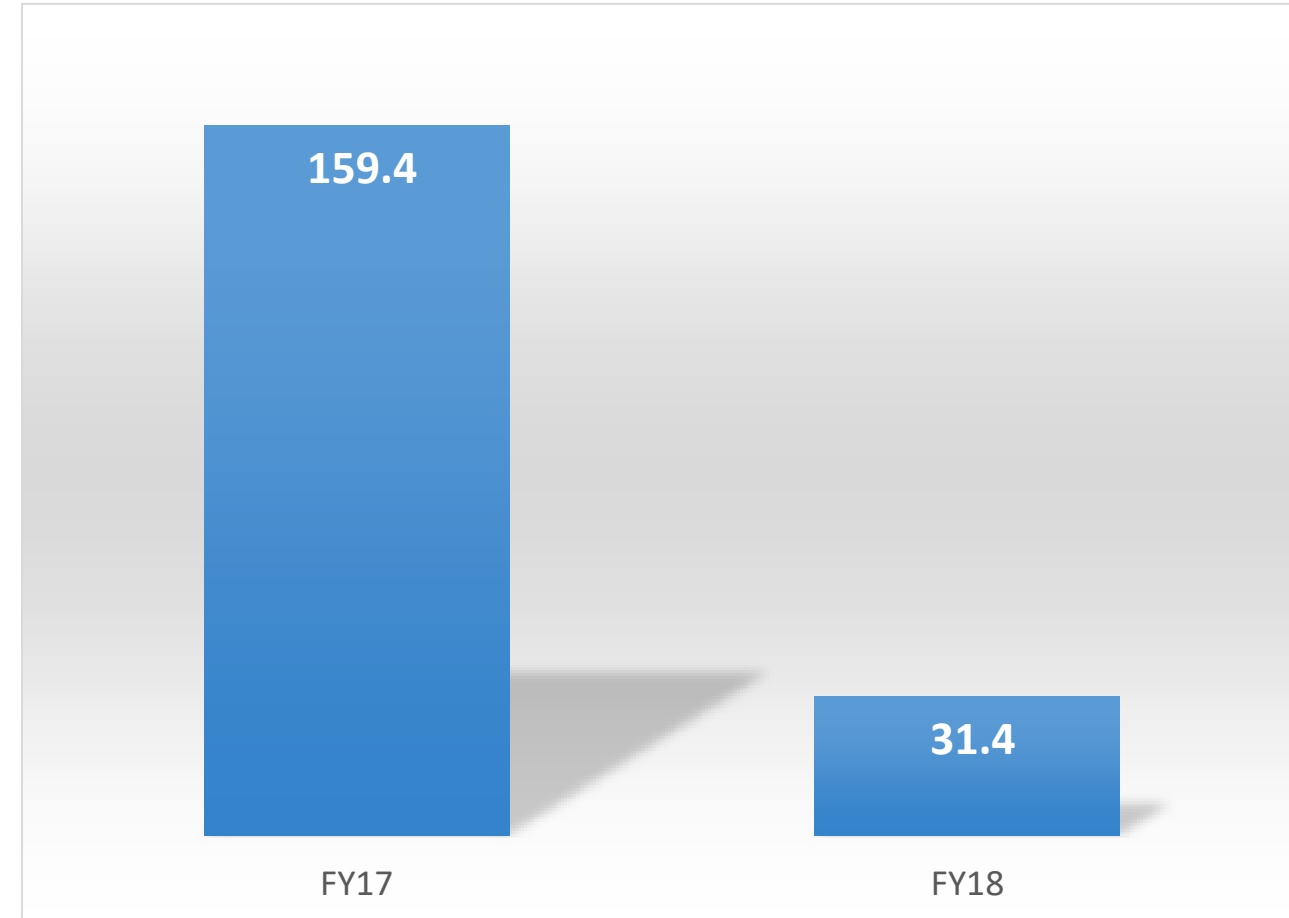
Operating Expenses

(in ₹ Cr)



Profit after Tax (in ₹ Cr)

FY2017-18 profitability impacted by higher provisioning and increased opex

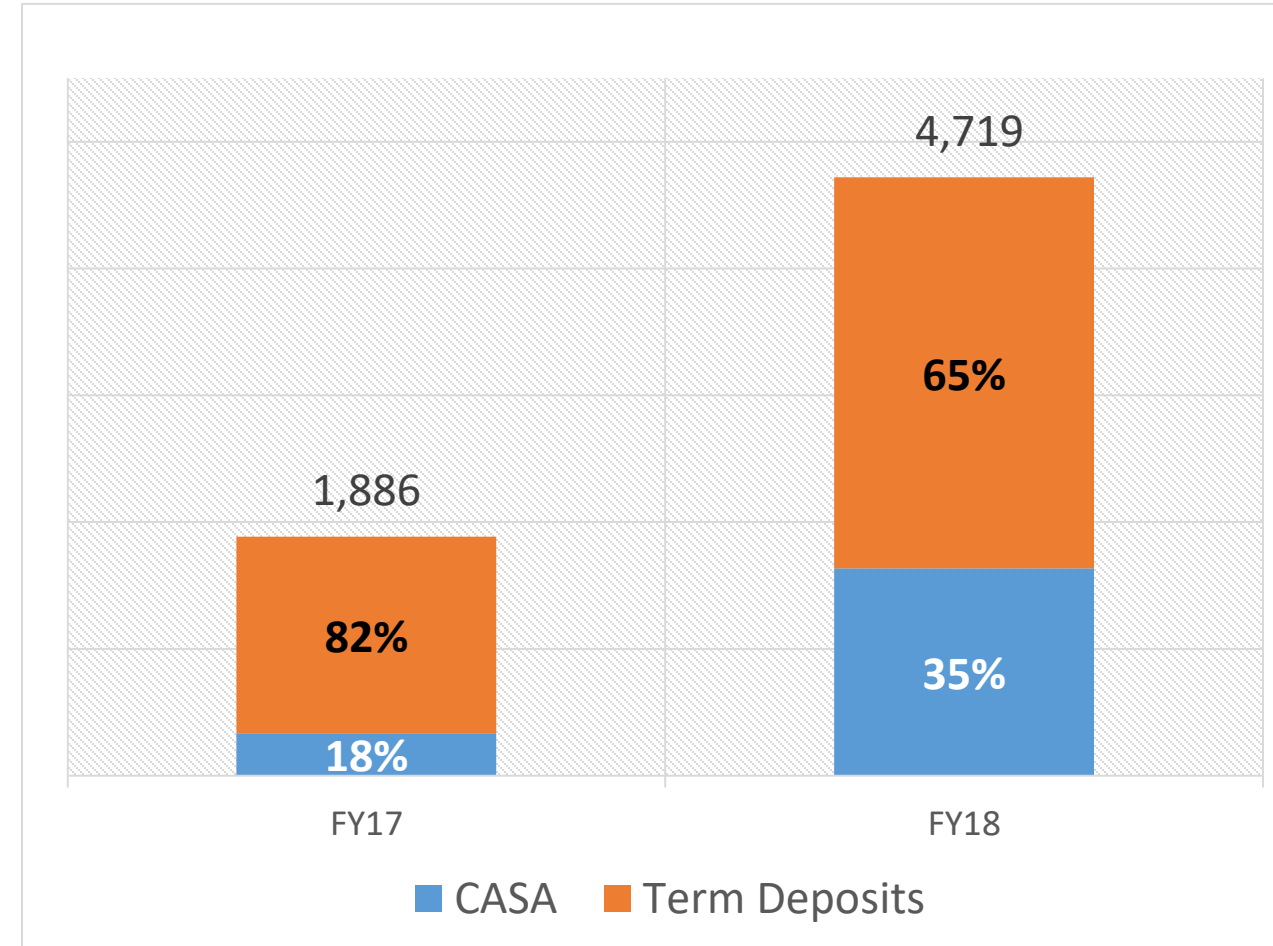


Banking Progress in FY17-18

Customer Deposits (in ₹ Cr)

Total Customer deposits crossed ₹ 4,700 Cr and CASA constituted 35% of this

Total deposit customers at 2.8 Lacs

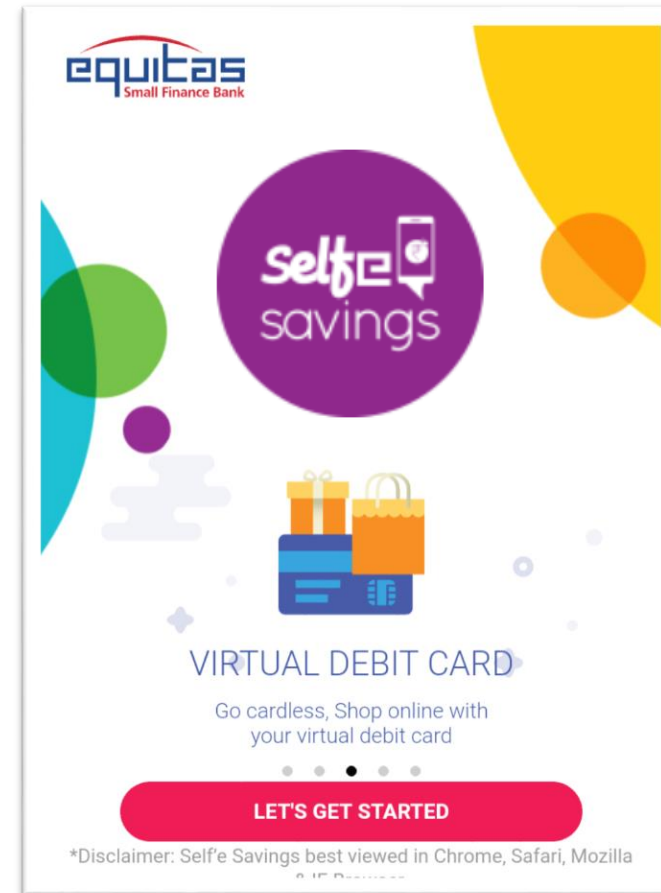


Digital Banking initiatives gaining momentum.

Recognized at the NPCI Payment Awards for its excellent NFS ATM network, Instant payment Products, RuPay, CTS and NACH Solutions.



Launched Selfe savings account- a 100% digital banking initiatives for the millennials



equitas
Small Finance Bank

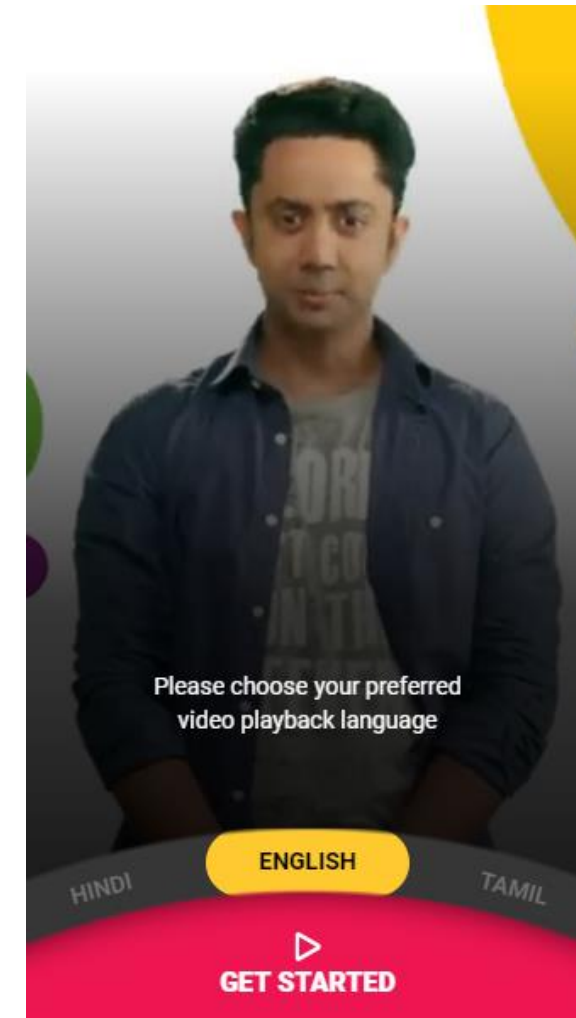
selfe savings

VIRTUAL DEBIT CARD

Go cardless, Shop online with your virtual debit card

LET'S GET STARTED

*Disclaimer: Selfe Savings best viewed in Chrome, Safari, Mozilla



Please choose your preferred video playback language

HINDI ENGLISH TAMIL

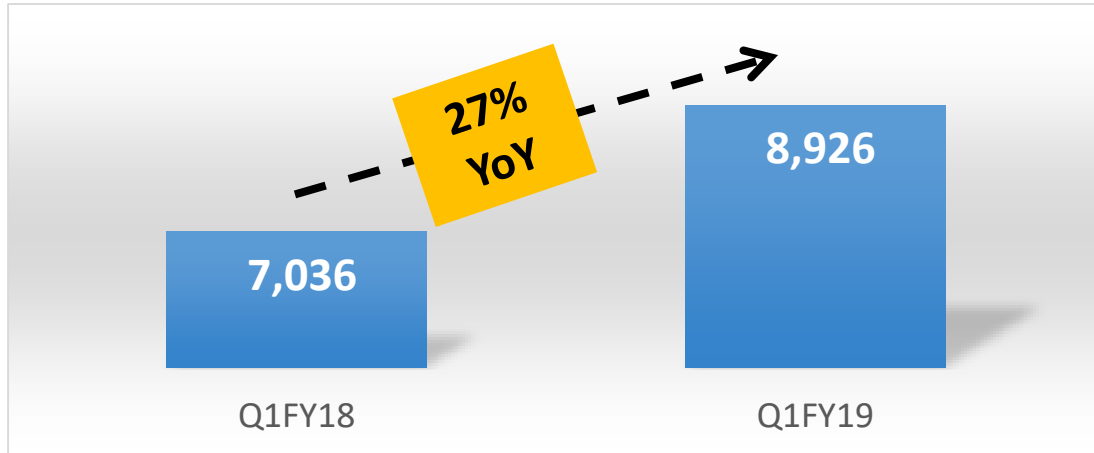
GET STARTED

Financial highlights

1Q FY2018-19

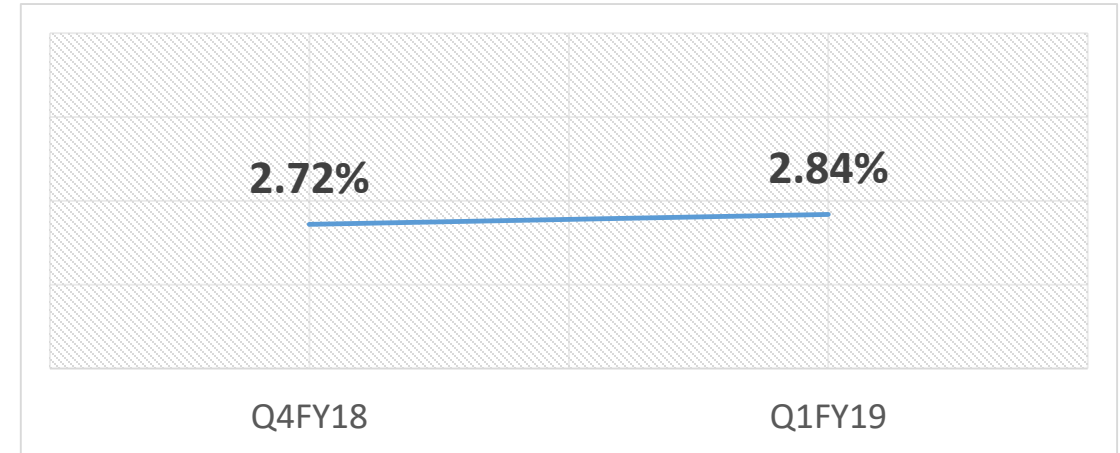
Total Advances

(in ₹ Cr)



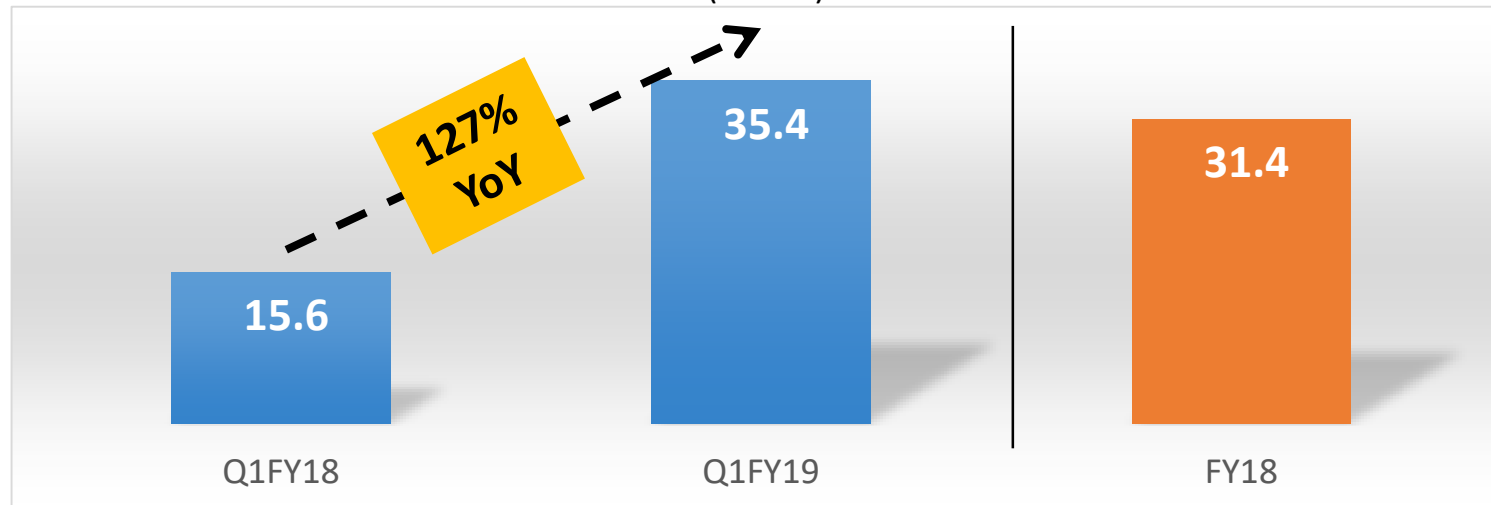
GNPA

(%)



Profit after Tax


(in ₹ Cr)








CSR Initiatives – *Social impact continues*


Corporate Social Responsibilities

- 

Medical awareness and preventive healthcare programs
6mn beneficiaries from health and eye care camps
- 

8 English-medium schools
5,800+ 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

Thank you