February 2, 2018

| | |
|---|---|
| The Secretary<br>BSE Limited<br>Phiroze Jeejeebhoy Towers<br>Dalal Street<br>Mumbai – 400001 | The Secretary<br>National Stock Exchange of India Limited<br>Exchange Plaza<br>Bandra Kurla Complex (BKC)<br>Bandra (east)<br>Mumbai – 400051 |
| **Scrip Code No-539844** | **Symbol: EQUITAS** |

Dear Sirs,

**Sub: ERRATA - Presentation to analysts and institutional investors on Financial Results for the quarter ended December 31, 2017**

Further to our letter dated January 31, 2018, attaching therewith the presentation made to the analysts and institutional investors on financial results for the quarter ended December 31, 2017, we wish to inform you that the following error has occurred:

"In page 40, Q1FY18 values were presented under Q2FY18 column."

The same has been rectified and the revised presentation is enclosed. The same is displayed in our company's website as well.

Thanking you,

Yours truly,
**For Equitas Holdings Limited**

JAYASHREE S IYER

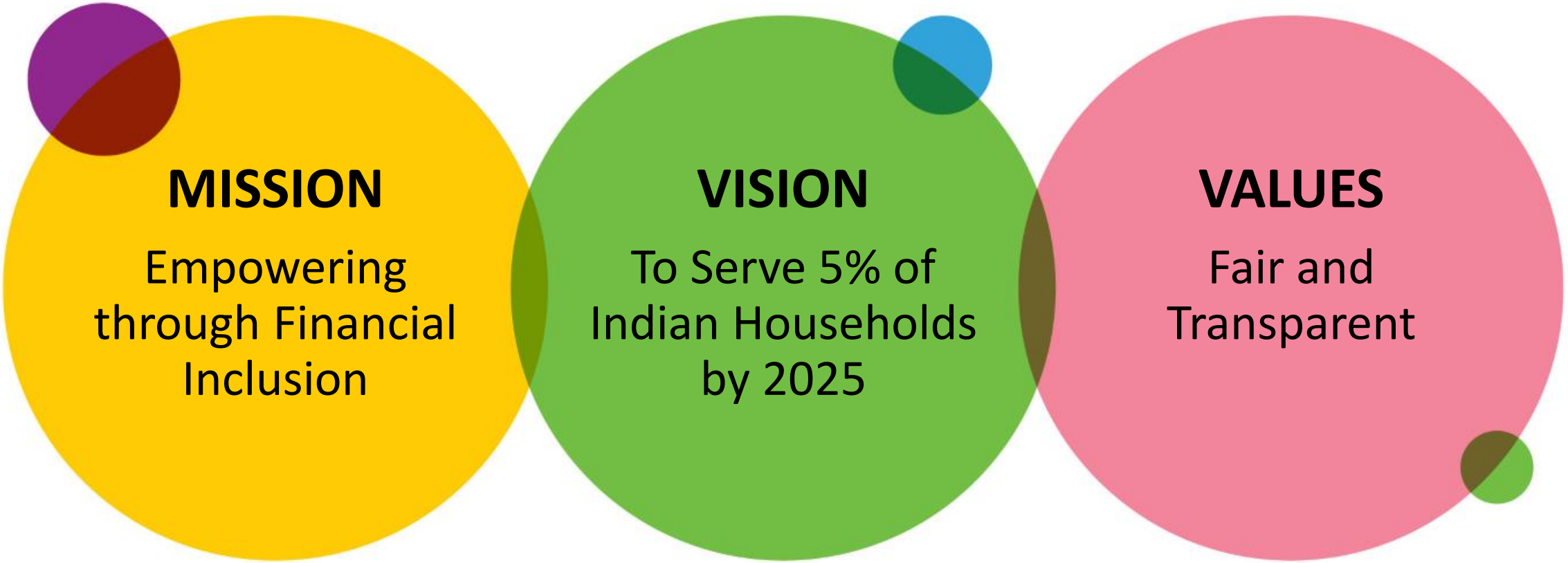
Digitally signed by JAYASHREE S IYER
DN: c=IN, o=Personal, 2.5.4.20=8c6e2e2539a21bb4e0ec17f07fd3e434dabcaa5a6a727f1ee8212551 49bbce0, postalCode=600015, st=TAMIL NADU, serialNumber=deecae67129fe5cc16a88d8c5c0d5d1c9527e0ae2a7d66df44e471ee6365f58d6, cn=JAYASHREE S IYER
Date: 2018.02.02 16:00:37 +05'30'

**Jayashree S Iyer**
**Company Secretary**

# Equitas Holdings Limited

## Investor Presentation Q3FY18

**Quarter ended Dec 2017**


MISSION
Empowering through Financial Inclusion
VISION
To Serve 5% of Indian Households by 2025
VALUES
Fair and Transparent

# Contents


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# Highlights

**Q3 FY18**

| | | | |
|---|---|---|---|
| ₹ 7,720 Cr Advances *<br>7.5% YoY growth | ₹ 3,699 Cr Total deposits<br>32.6% CASA | (₹ 30.0) Cr PAT<br>₹ 41.6 Cr Pre-provision Profit | 8.7% NIM *<br>8.0% Borrowing cost |
| 4.95% Gross NPA<br>67.4% PCR | 5.10% Credit Cost *<br>₹ 86.9 Cr Provision cost including ₹ 70 Cr Micro Finance provision cost | 28.9% Tier I %<br>31.5% CAR % | 13,455 Total Employees<br>392 – Liability centers<br>620 – Asset centers |

**9M FY18**

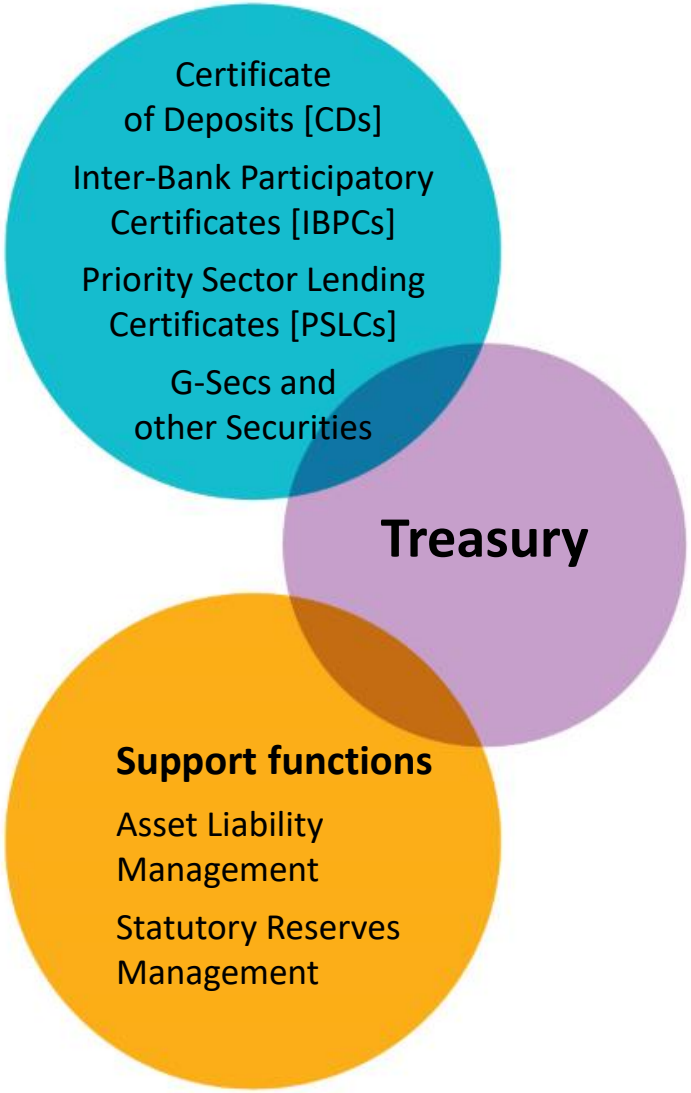
| | | | | |
|---|---|---|---|---|
| 8.7% NIM * | 8.3% Borrowing cost | 3.23% Credit Cost * | ₹ 155.5 Cr PPOP | (₹ 3.5) Cr PAT |

* Advances = "On-book" and "Off-book" advances | NIM = Net interest income as a % of avg. total assets | Credit cost = provision cost as a % of avg. 'On Book' advances
₹ 86.9 Cr of Q3FY18 provision cost includes ₹ 70 Cr of provision cost towards Micro Finance advances. With this, impacted Micro Finance portfolio is fully provided for

# Banking Business and Strategy

# Banking Business lines



# Banking Strategy

## Diversifying Credit offering

- Primarily focusing growth from "Bottom of the Pyramid"
- Grow the secured loan portfolio: VF, Agri loan, Gold loan, Micro-LAP, working capital loan etc.
- Leveraging MFI network to handle related products like Agri and Micro-LAP
- Reducing cost of funds to facilitate new products across credit profiles

## Building up Liability Franchise

- Reach out to Mass & Affluent to garner deposits
- Market share to be driven by
  - Product innovation
  - Bundling of CASA with loan products like Business Loans & Home loans
  - Differential pricing
  - Fun Banking promise
- New opportunities for Fee Income opening up

## National roll-out of Hub & Spoke

- Pan India roll-out of "liability branches" in progress
- Hub & Spoke Model for servicing customers
- Hubs – physical upmarket branches to extend branch banking services
- Spokes – Each hub to have multiple banking through Business Correspondents (not company owned)
- Automated Service centres to enable Cash & Cheque deposits, self-serving kiosks etc.

## High Performance model

- Market potential and under penetration provides opportunity for sustained credit growth over the next few years
- Diversified asset portfolio
- Liability customer pool in long term to be a strong value creator for the bank
- Returns landscape (5+ years)
  - ROA: ~2.25%
  - ROE: ~16% -20%

# Business Evolution

# Timeline

**2017**
- RBI granted Scheduled Commercial Bank **(SCB)** status to Equitas Small Finance Bank in Feb

**2016**
- INR21.75bn (US$326m) IPO (oversubscribed 17.2x)
- Launched Equitas Small Finance Bank (ESFBL)

**2015**
- RBI granted in-principle Small Finance Bank license

**2014**
- Gross Advances crosses INR25.0 bn

**2013**
- Launched SME and LAP business
- GVC Rating upgraded to GVC Level 2

**2012**
- Gross Advances crosses INR10.0 bn

**2011**
- Launched vehicle finance and housing finance
- GVC Rating of GVC Level 3 from CRISIL

**2010**
- Gross Advances crosses INR5.0 bn

**2009**
- Concluded the first rated securitization by an Indian MFI

**2008**
- Received MFI Grading of mfR4 from CRISIL Highest rating for a start-up
- Raised first round of capital – INR60m

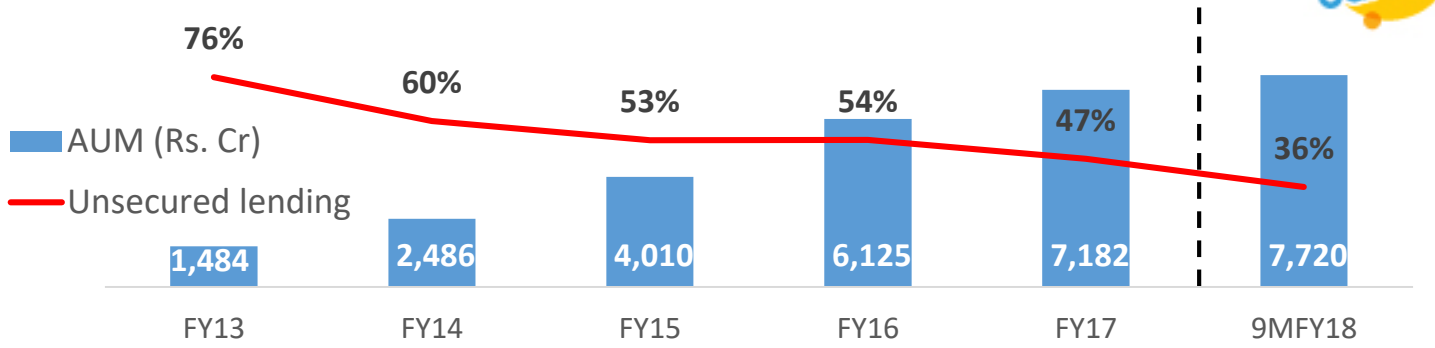
**2007**
- Launched Micro Finance lending to the underbanked

# Business evolution – FY13 to FY17

**Advances growth | Unsecured lending reduction**

Robust growth in Advances in the past 4 years with a steady reduction in unsecured portfolio

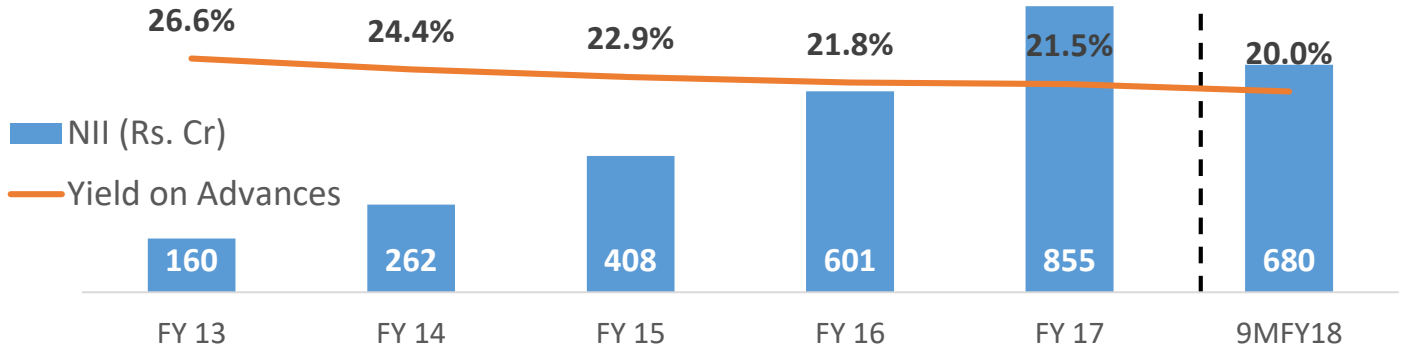
| | | | |
|---|---|---|---|
| Advances CAGR (FY13 – FY17) | **48%** | Unsecured lending | **36%** of book down from 76% |




**NII growth | Stable Yields**

Healthy growth in Net Interest Income [NII] in the past 4 years with stable Yields

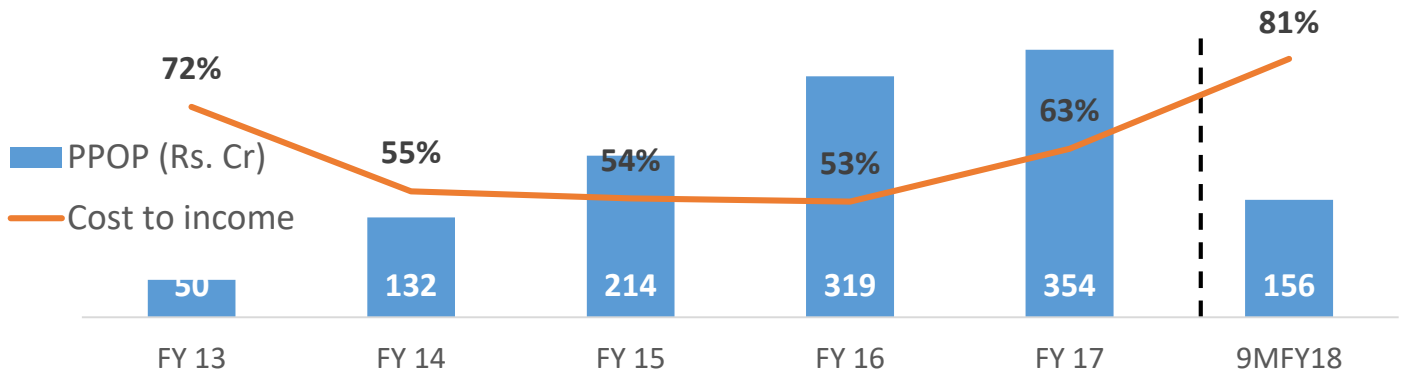
| | | | |
|---|---|---|---|
| NII CAGR (FY13 – FY17) | **52%** | Yield on Advances | **20%** and above in the past 5 years |



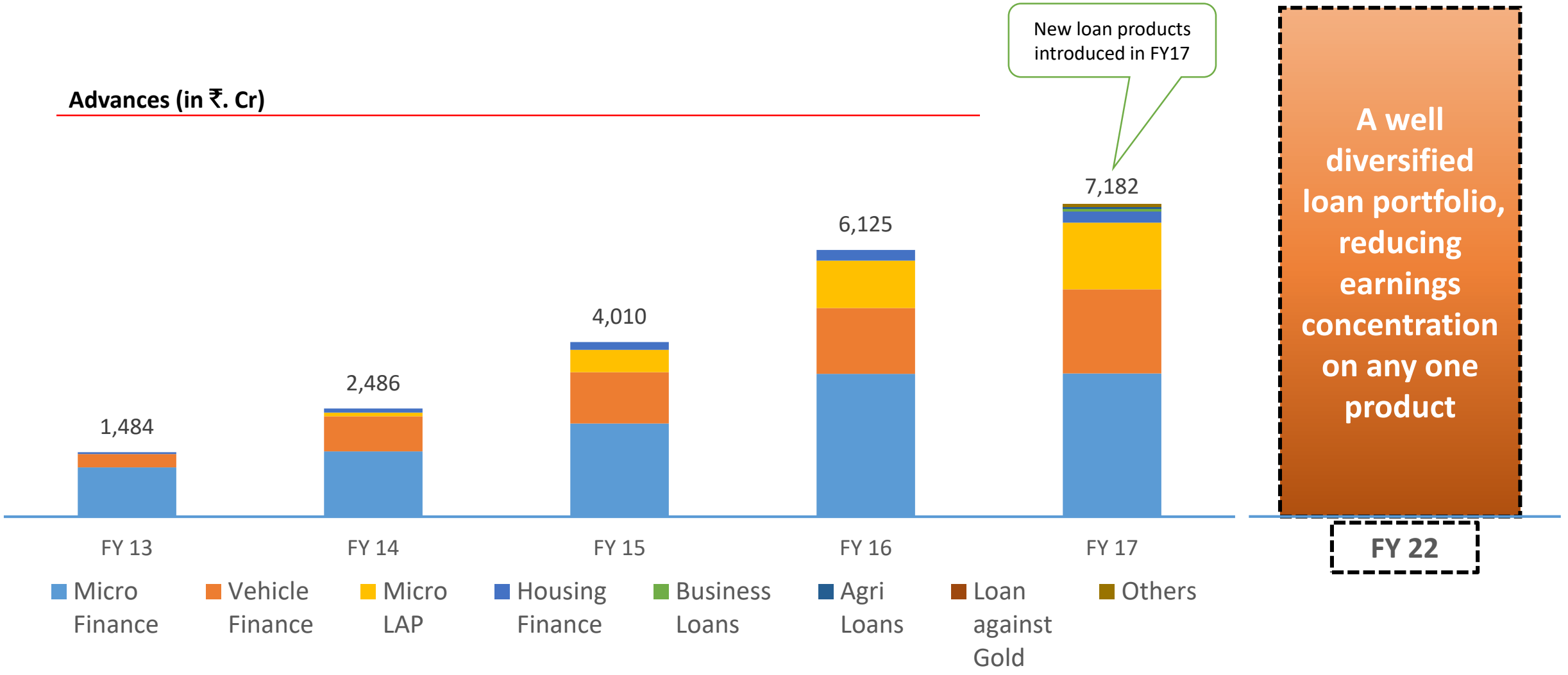

**PPOP growth | Transitionary Cost-to-Income**

Significant Pre Provision Operating Profit [PPOP] growth in past 4 years. Cost-to-income increased recently and is expected to peak this year, due to bank transition and network expansion

| | | | |
|---|---|---|---|
| PPOP CAGR (FY13 – FY17) | **64%** | Cost-to-Income | **81%** reflecting bank transition |



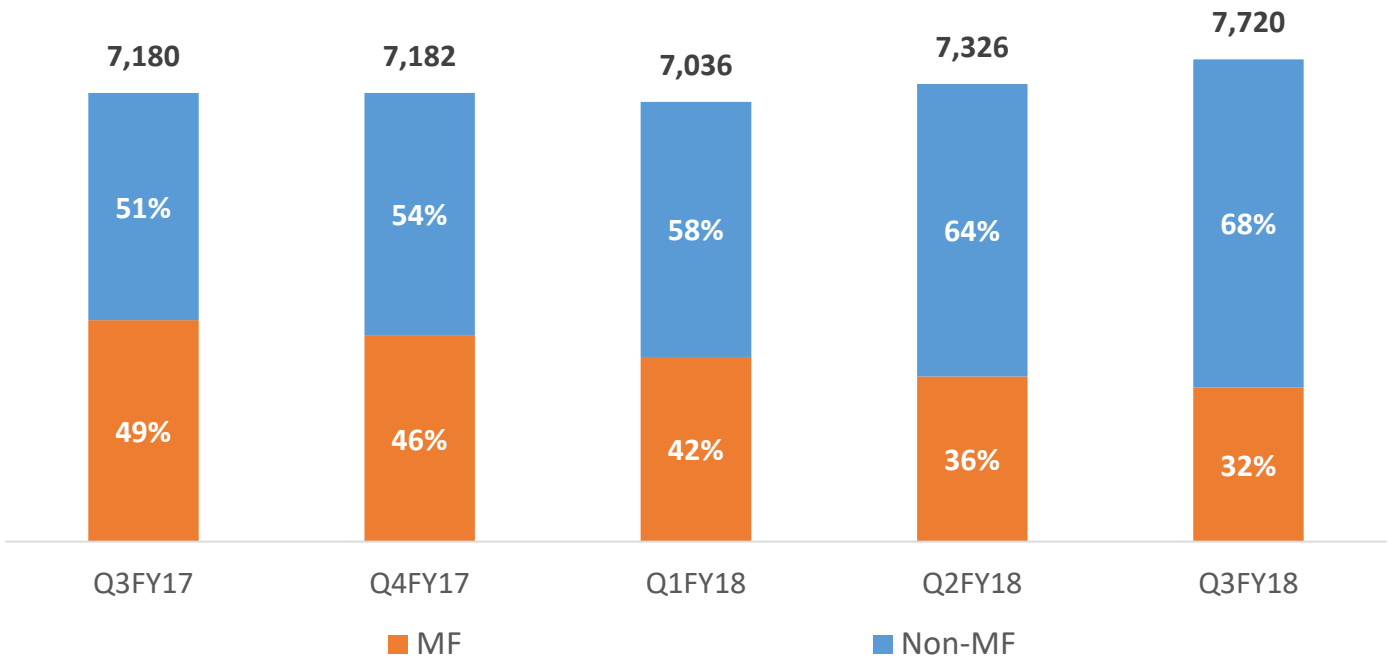
# Way forward – Asset remix



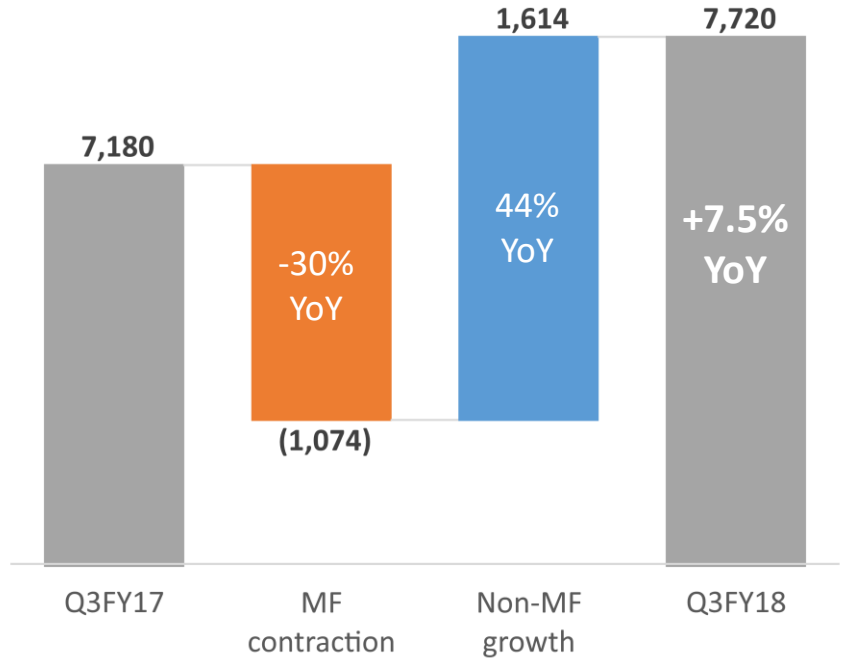
# Advances – Asset Remix and Diversifying Credit Offering

# Asset remix

## Advances evolution (in ₹. Cr)

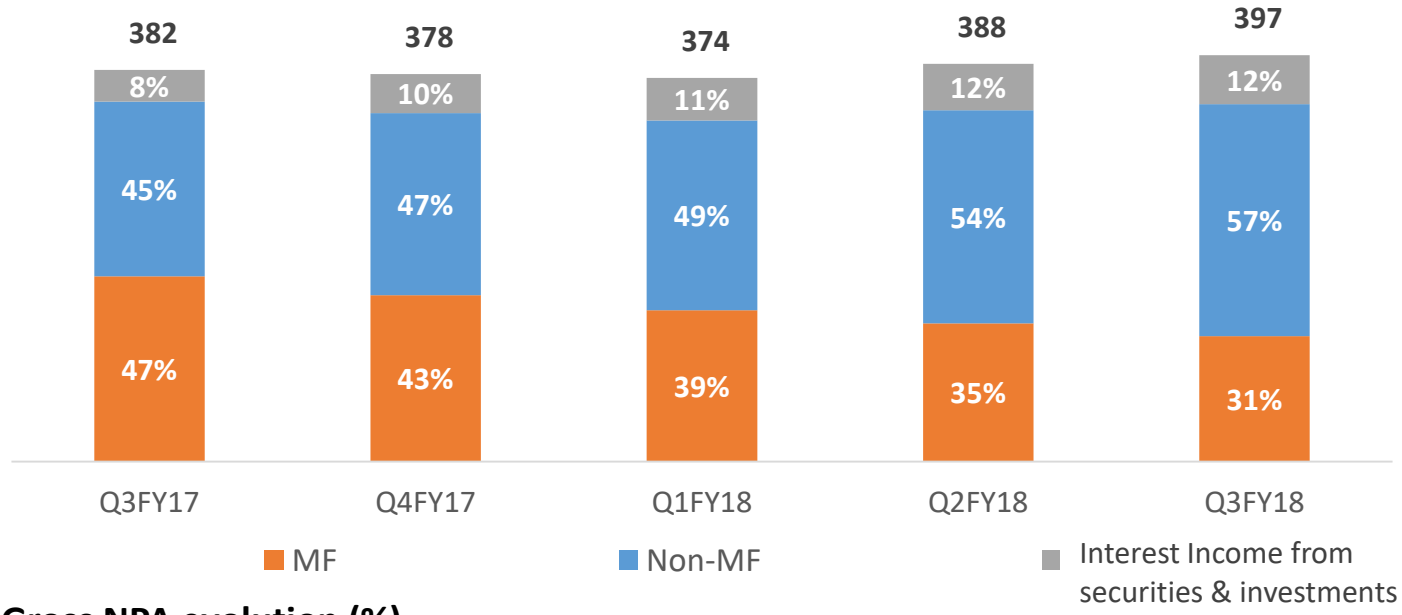



## Advances growth (in ₹ Cr) – Q3FY18 vs Q3FY17

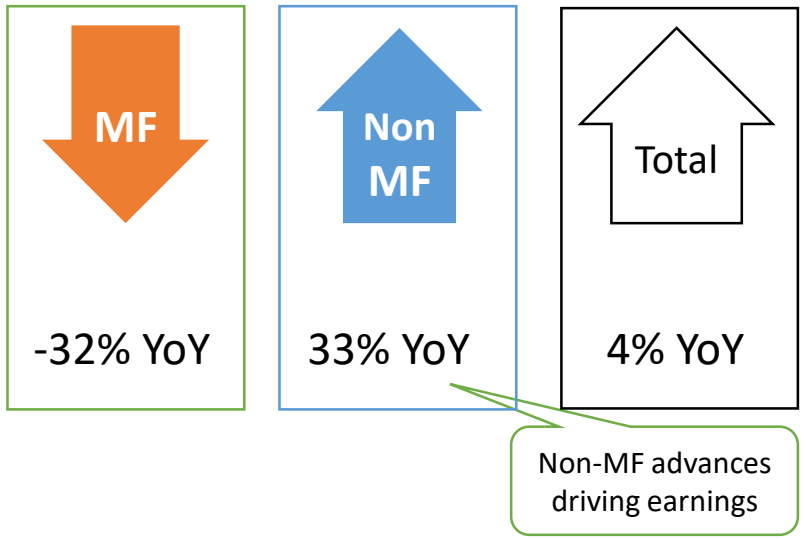


# Diversification

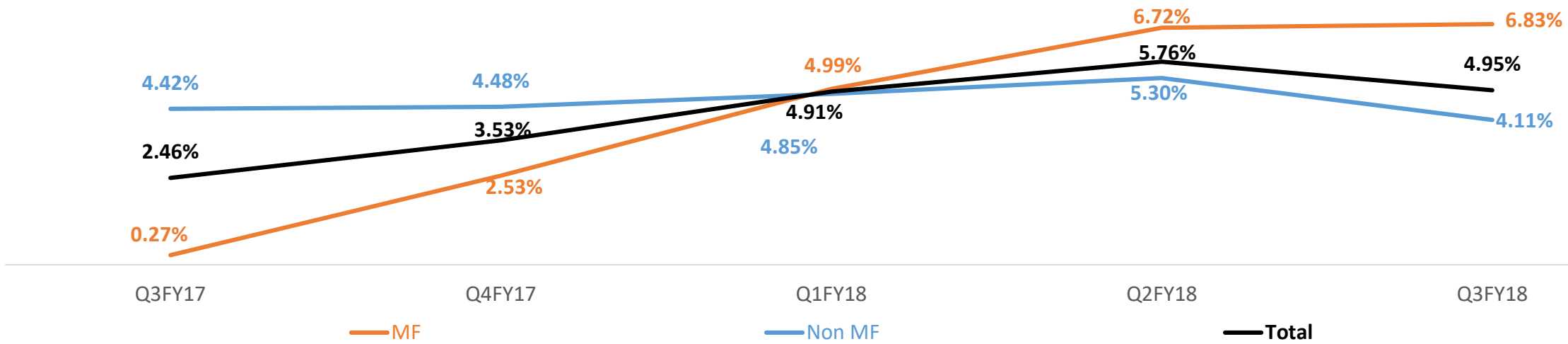
## Interest income evolution (in ₹. Cr)




## Interest income growth rates – Q3FY18




## Gross NPA evolution (%)



# Advances – Business update

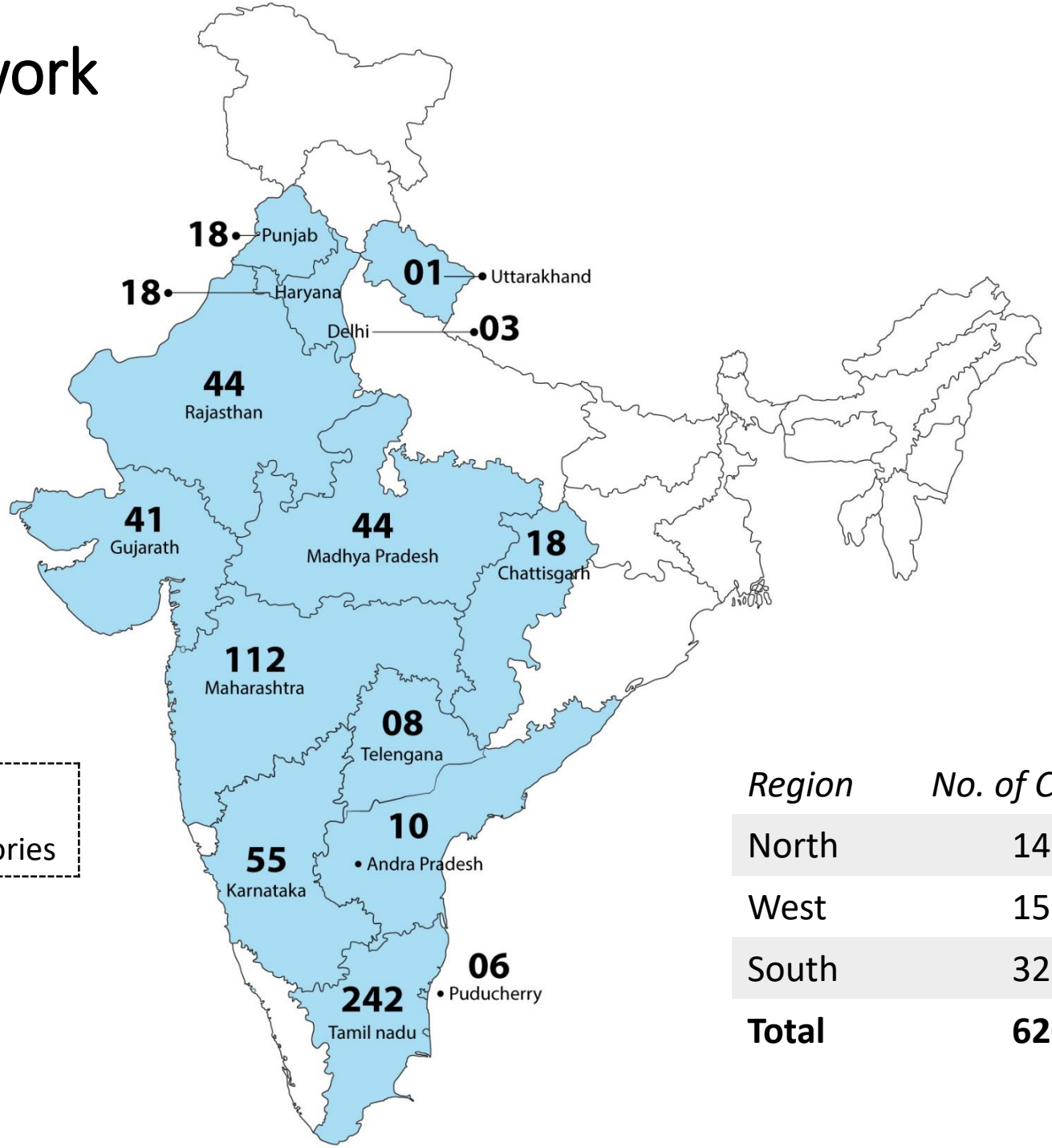
**Business update for Q3FY18**

- New products now contribute to more than 10% of the advances portfolio
  - New products like Business loans, Agri loans, Loan against Gold, Small & Mid Corporate Loans, New LCV financing have gained good traction
  - New LCV financing and Strategic fleet funding, both introduced in Q1, are gaining traction and now contribute to about 12% of the Vehicle Finance book
- Vehicle Finance Collections improved during the quarter.

**Portfolio Mix**

| | |
|---|---|
| Micro Finance : 32% | ₹ 2,470 Cr |
| Vehicle Finance : 28% | ₹ 2,162 Cr |
| LAP : 26% | ₹ 1,995 Cr |
| Housing Finance : 5% | ₹ 373 Cr |
| Business Loans :.4% | ₹ 342 Cr |
| Agri loans : 3% | ₹ 217 Cr |
| Gold loans : 0.4% | ₹ 32 Cr |
| Corporate : 1.4% | ₹ 112 Cr |
| **Other : 0.2%** | **₹ 19 Cr** |

# Asset – Network




## Asset Centers

| 620 | 12 | 02 |
|---|---|---|
| Centers | States | Union Territories |

| *Region* | *No. of Centers* |
|---|---|
| North | 146 |
| West | 153 |
| South | 321 |
| **Total** | **620** |

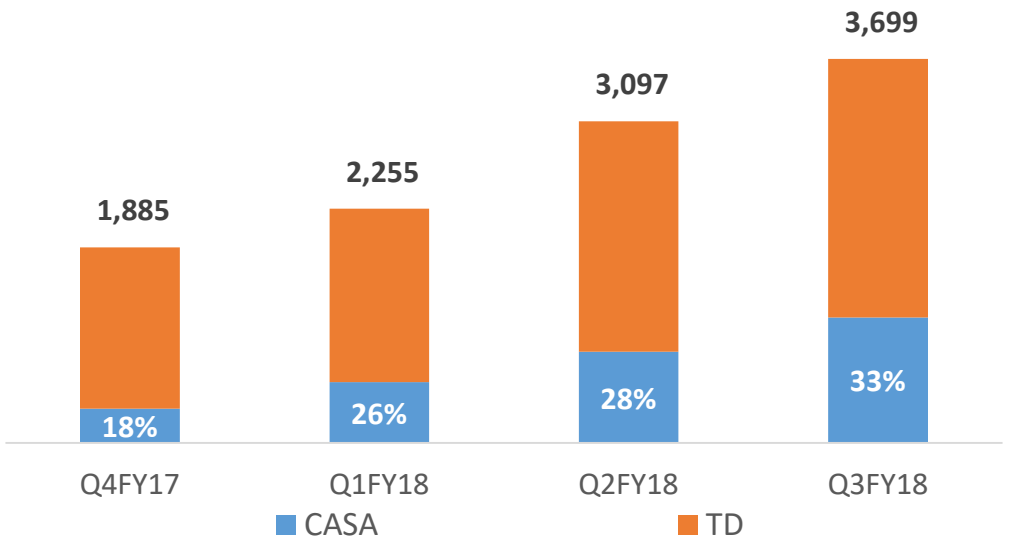
# Liability – Products and Franchise Roll-out

# Customer deposits and Fee Income traction

**Update for Q3FY18**

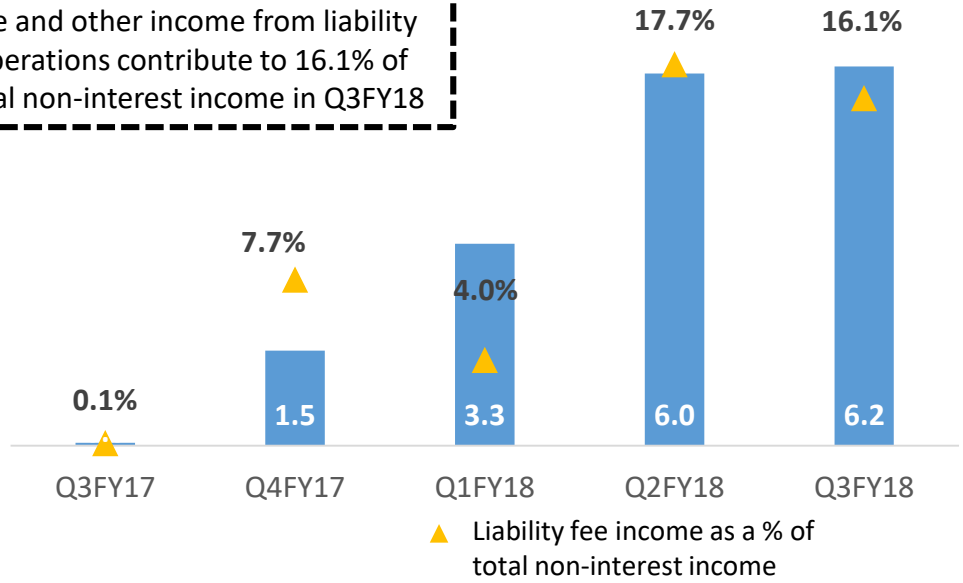
| as on 31 Dec 2017 | CA [Current Account] | SA [Savings Account] | CASA [Low cost deposits] | TD [Term Deposits] | CASA+TD Total Deposits |
|---|---|---|---|---|---|
| Balance (₹ Cr) | 267 | 940 | 1,208 | 2,491 | 3,699 |
| as a % of total borrowings (₹ 8,259 Cr) | 3.2% | 11.4% | 14.6% | 30.2% | 44.8% |
| Number of customers | ~ 41,000 | ~ 1,71,000 | ~ 2,12,000 | ~ 17,000 | ~ 2,29,000 |
| Avg. balance (exc. Inclusive banking customers) (₹) | ~92,000 | ~56,000 | | ~ 14,50,000 | |

**Customer Deposits evolution (₹ Cr)**



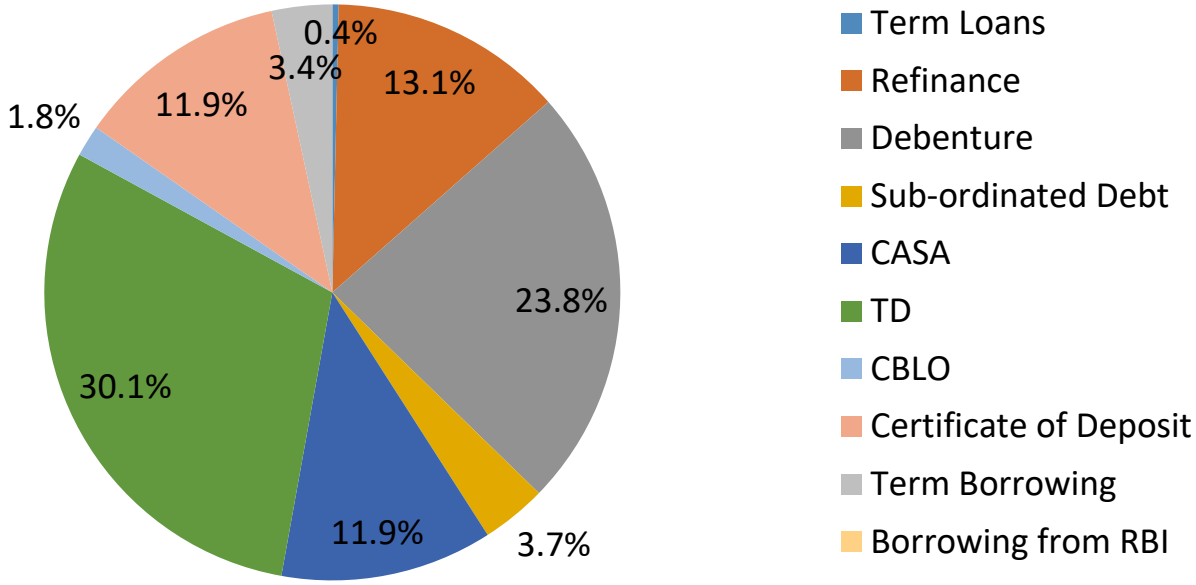

**Liability fee income evolution (₹ Cr)**

Fee and other income from liability operations contribute to 16.1% of total non-interest income in Q3FY18

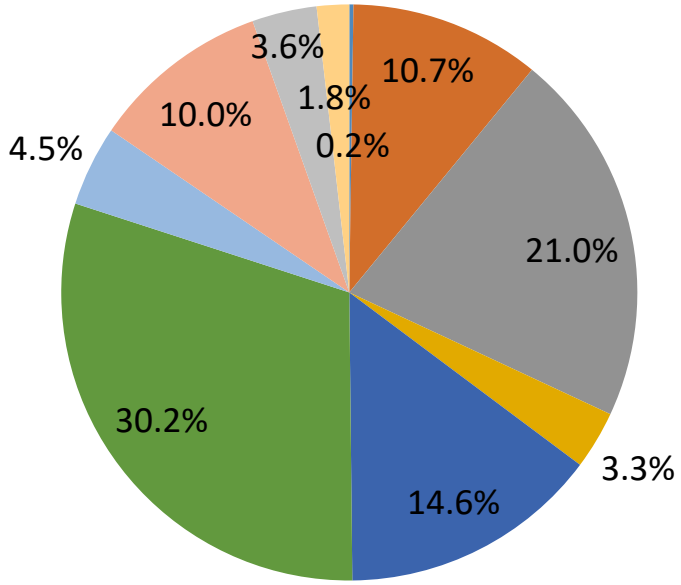


# Borrowing profile

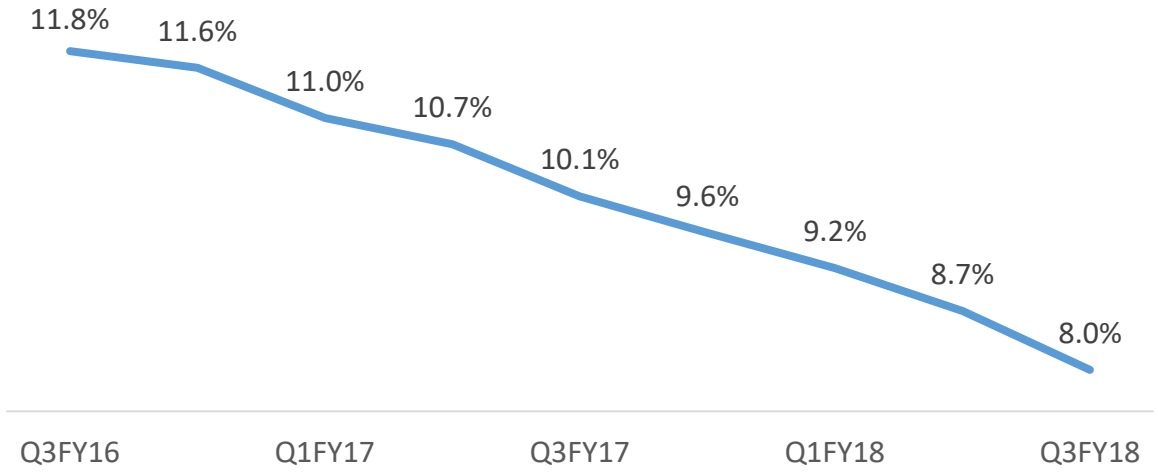
As on 30 Sep 2017




As on 31 Dec 2017



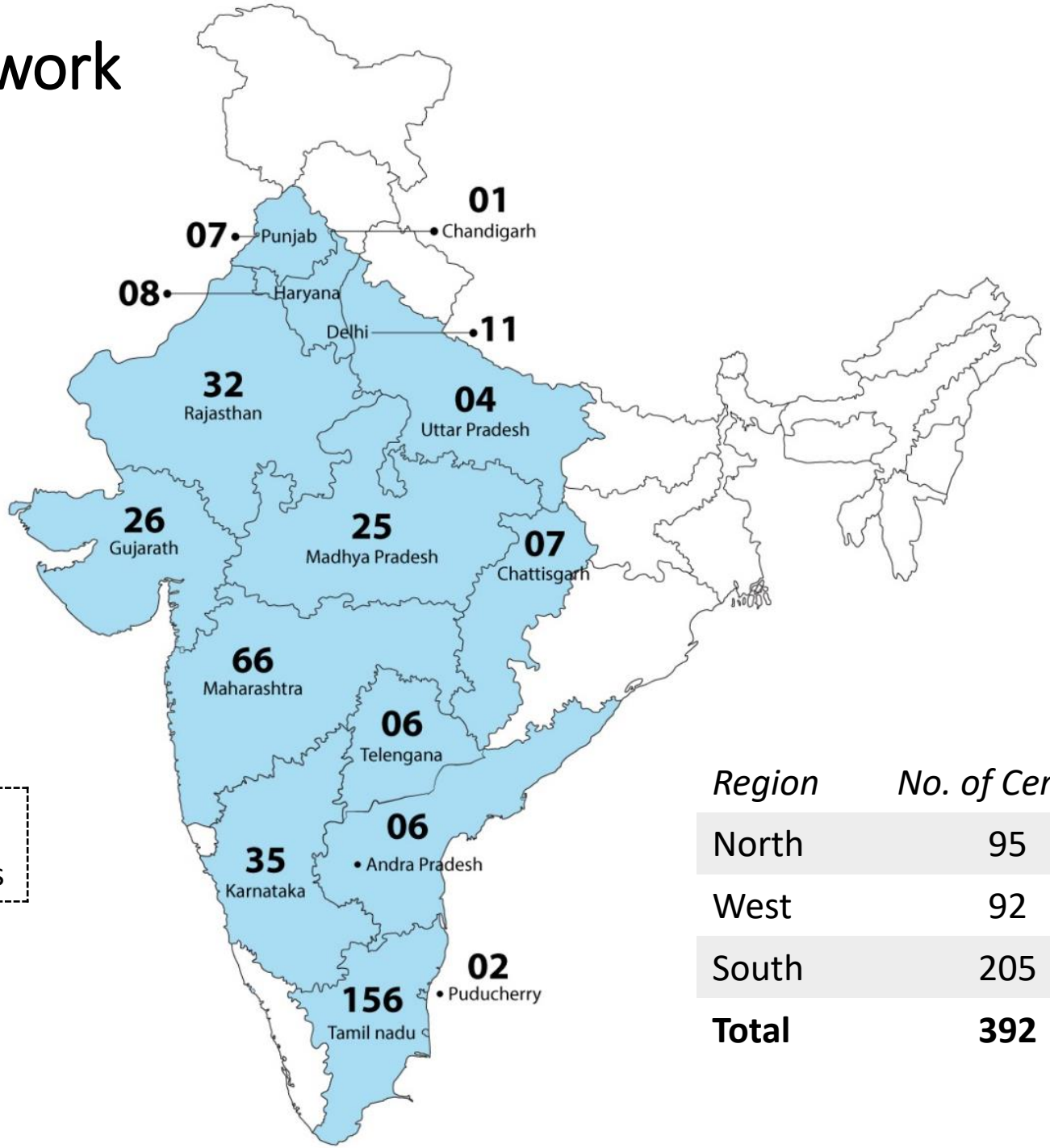

## Funding cost evolution




## Credit to deposit trend

| ₹ Cr | Total deposits (CASA + TD) | Credit to Deposit ratio |
|---|---|---|
| 31st Dec 16 | 731 | 805% |
| 31st Mar 17 | 1,885 | 310% |
| 30th Jun 17 | 2,255 | 271% |
| 30th Sep 17 | 3,098 | 207% |
| **31st Dec 17** | **3,699** | **195%** |

# Liability – Network




## Liability Centers

| 392 | 13 | 02 |
|---|---|---|
| Centers | States | Union Territories |

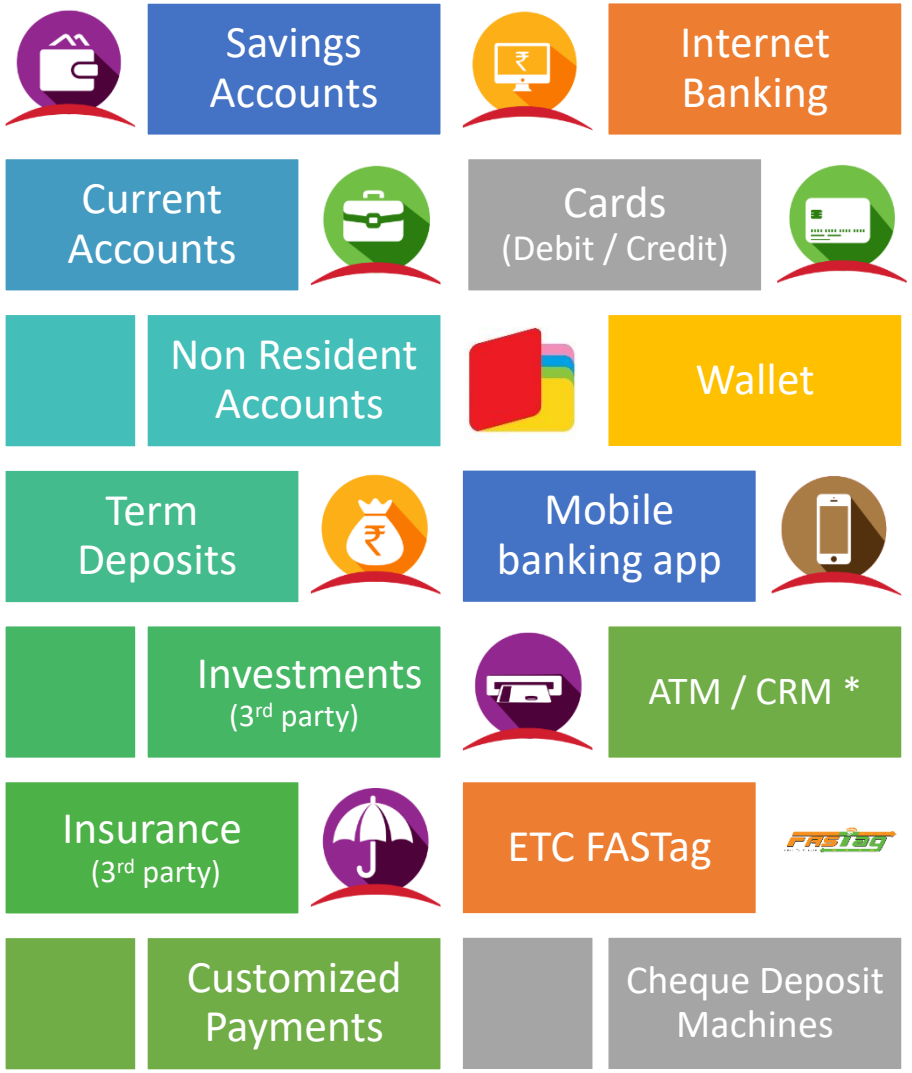
| *Region* | *No. of Centers* |
|---|---|
| North | 95 |
| West | 92 |
| South | 205 |
| **Total** | **392** |

# Liability – Business update

**Update as of 31 Dec, 2017**

- 3,700+ branch banking employees on roll
- 300+ ATMs / CRMs* operational
- Launched "Wings"– high value Savings account variant
- Visa "Signature" Card variants launched in Nov 17
- Corporate internet banking introduced
- Mobile FASTag App launched in Oct 17

**Product offerings – banking, digital and others**




* CRM – Cash Recycler Machines

# Liability – Digital banking

## Digital Payment Systems

- FASTag
- Add multiple Bank a/c-VPA
- e-KYC, AEPS Aadhaar Pay
- Digital POS –Scan/Tap to pay



- Bill Payments
- Other digital payment systems

## Digital Banking – products and services

- Debit / Prepaid Cards




- Net, Mobile, Chat Banking



- Mobile Wallet, Store Cards & Bank A/cs




- Branch assisted TAB



- Self service kiosks -Cardless deposit, Chq Deposit, Passbook

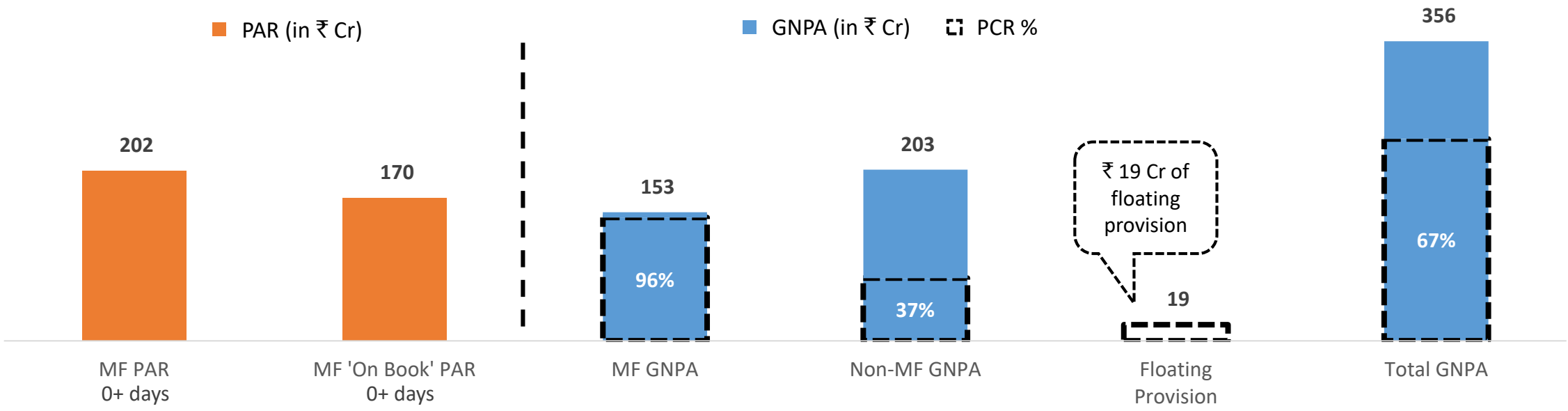


# Asset quality

# Asset Quality metrics

**PAR and GNPA (in ₹ Cr) and Provision cover (%) for Q3FY18**

- In Micro Finance portfolio, of the ₹ 170 Cr 'On Book' PAR(0+ days), ₹ 153 Cr is classified as GNPA
- Total provision cost of ₹ 86.9 Cr incurred in Q3FY18
  - Of which ₹ 70 Cr pertains to Micro Finance. With this, impacted Micro finance portfolio has been fully provided for
- This increased overall provision coverage ratio to 67%



# Consolidated Financial Overview

# Consolidated Financial Overview

**Q3 FY18**

| ₹ 7,720 Cr [₹ 7,180 Cr] Advances | ₹ 11,352 Cr [₹ 8,631 Cr] Assets | ₹ 3,699 Cr [₹ 731 Cr] Deposits | ₹ 235 Cr [₹ 229 Cr] NII |
|---|---|---|---|
| 7.5% YoY | 32% YoY | 33% CASA | 3% YoY |
| ₹ 41.6 Cr [₹ 104.5 Cr] PPOP | ₹ 231.5 Cr [₹ 166.3 Cr] Opex | ₹ 86.9 Cr * [₹ 34.0 Cr] Provisions | (₹ 30.0) Cr [₹ 44.9 Cr Profit] PAT |
| -60% YoY | 39% YoY | 156% YoY | **Profitability Impacted by provision expense *** |

**9M FY18**

| ₹ 680 Cr [₹ 634 Cr] NII | ₹ 679 Cr [₹ 421 Cr] Opex | ₹ 158.0 Cr [₹ 66.4 Cr] Provisions | (₹ 3.5) Cr [₹ 152.5 Cr Profit] PAT |
|---|---|---|---|

* ₹ 86.9 Cr of provision expense in Q3FY18 includes ₹ 70 Cr of Micro Finance provision to cover for impacted Micro Finance advances.
[] figures in brackets pertain to FY17 corresponding period figures

# Consolidated Key Ratios

**Q3 FY18**

| | | | |
|---|---|---|---|
| 8.7% [10.4%] NIM * | 84.8% [61.4%] Cost / Income | 28.9% Tier 1 | |
| 14.0% Non-interest income/Net income * | 8.5% [7.5%] Cost / Assets | 8.0% [10.1%] Borrowing cost | 31.5% CAR |
| 4.95% [2.46%] GNPA | 1.62% [0.77%] NNPA | 67.4% [68.6%] PCR | 5.10% [2.35%] Credit cost * |

**9M FY18**

| | | |
|---|---|---|
| 8.7% [11.2%] NIM * | 81.4% [57.8%] Cost / Income | 3.23% [1.62%] Credit cost * |

[] figures in brackets pertain to FY17 corresponding period figures | * NIM = Net Interest Income as % of average Total assets | Credit cost = Provision as % of average 'On Book' advances

# Consolidated Financial Performance

# Consolidated Balance Sheet

₹ Cr

| Particulars | Dec 17 | Dec 16 | YoY % | Sep 17 | QoQ % |
|---|---|---|---|---|---|
| **Capital & Liabilities** | | | | | |
| Share Capital | 339.8 | 337.2 | 1% | 339.0 | 0% |
| Reserves & Surplus | 1,897.7 | 1,883.5 | 1% | 1,924.4 | (1%) |
| **Net Worth** | **2,237.6** | **2,220.7** | **1%** | **2,263.4** | **(1%)** |
| Borrowings | 8,259.3 | 5,822.3 | 42% | 7,373.1 | 12% |
| Other Liabilities & Provision | 855.1 | 588.4 | 45% | 686.1 | 25% |
| **Total Capital & Liabilities** | **11,351.9** | **8,631.4** | **32%** | **10,322.6** | **10%** |
| **Assets** | | | | | |
| Cash and Bank Balance | 690.2 | 769.9 | (10%) | 728.0 | (5%) |
| Investments | 2,762.0 | 1,393.9 | 98% | 2,478.7 | 11% |
| **Advances** | **7,194.8** | **5,886.9** | **22%** | **6,425.8** | **12%** |
| Fixed Assets | 339.1 | 234.8 | 44% | 352.4 | (4%) |
| Other Assets | 365.8 | 345.9 | 6% | 337.7 | 8% |
| **Total Assets** | **11,351.9** | **8,631.4** | **32%** | **10,322.6** | **10%** |
| | | | | | |
| **Total Advances** [On Book + Off Book] | ***7,719.7*** | ***7,180.3*** | ***9%*** | ***7,325.8*** | ***5%*** |

# Consolidated Profit & Loss

₹ Cr

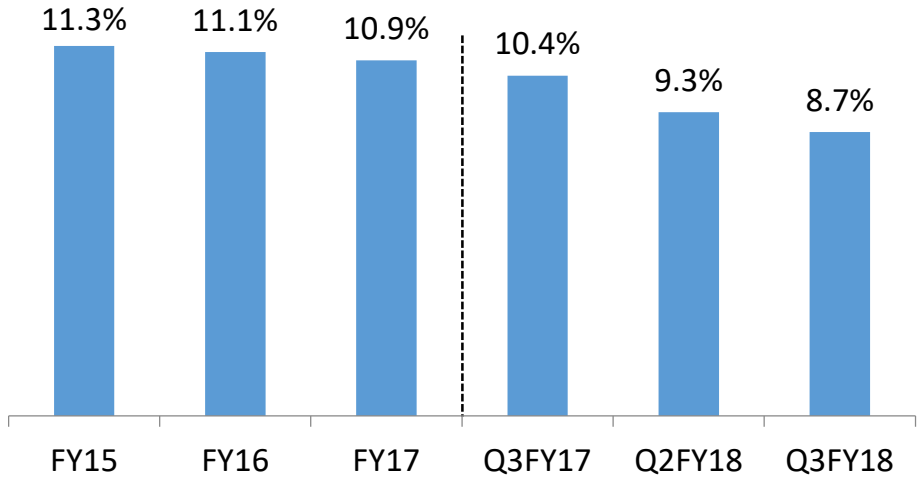
| Particulars | Q3FY18 | Q3FY17 | YoY % | Q2FY18 | QoQ % | 9MFY18 | 9MFY17 | YoY% |
|---|---|---|---|---|---|---|---|---|
| Interest Income * | 396.7 | 382.2 | 4% | 388.1 | 2% | 1,159.1 | 1,064.4 | 9% |
| Finance Cost | 161.8 | 153.1 | 6% | 158.5 | 2% | 478.9 | 430.3 | 11% |
| Net Interest Income | 234.9 | 229.1 | 3% | 229.6 | 2% | 680.2 | 634.1 | 7% |
| Other Income ** | 38.2 | 41.8 | (8%) | 34.1 | 12% | 154.6 | 93.4 | 65% |
| **Net Income** | **273.1** | **270.9** | **1%** | **263.7** | **4%** | **834.8** | **727.5** | **15%** |
| Operating Expenses | 231.5 | 166.3 | 39% | 219.2 | 6% | 679.3 | 420.5 | 62% |
| Profit before Provisions | 41.6 | 104.5 | (60%) | 44.5 | (7%) | 155.5 | 307.0 | (49%) |
| Credit Cost | 86.9 | 34.0 | 156% | 27.1 | 221% | 158.0 | 66.4 | 138% |
| Profit Before Tax | (45.3) | 70.6 | na | 17.4 | na | (2.5) | 240.6 | na |
| Provision for Taxation | (15.2) | 25.6 | na | 6.5 | na | 1.1 | 88.1 | (99%) |
| **Profit After Tax** | **(30.0)** | **44.9** | **na** | **10.9** | **na** | **(3.5)** | **152.5** | **na** |

* Interest income includes EIS from securitisation of ₹ 10.9 Cr for Q3FY18, ₹ 43.2 Cr - Q3FY17, ₹ 14.9 Cr - Q2FY18; ₹ 45.7 Cr - 9MFY18 and ₹ 130.4 Cr - 9MFY17

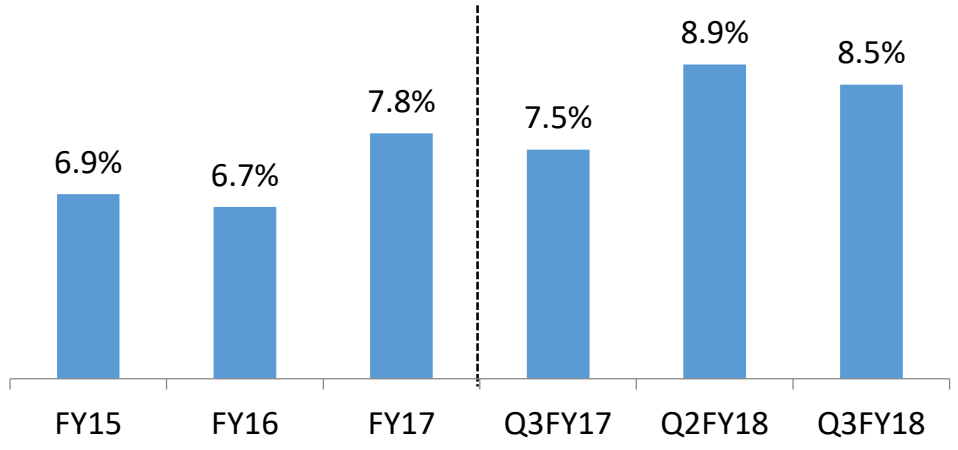
** Other Income includes PSLC fee income which is NIL for Q3FY18, ₹ 13.0 Q3FY17, NIL Q2FY18; ₹ 60.1 Cr 9MFY18 and ₹ 19.9 Cr 9MFY17

# Consolidated – Key Ratios

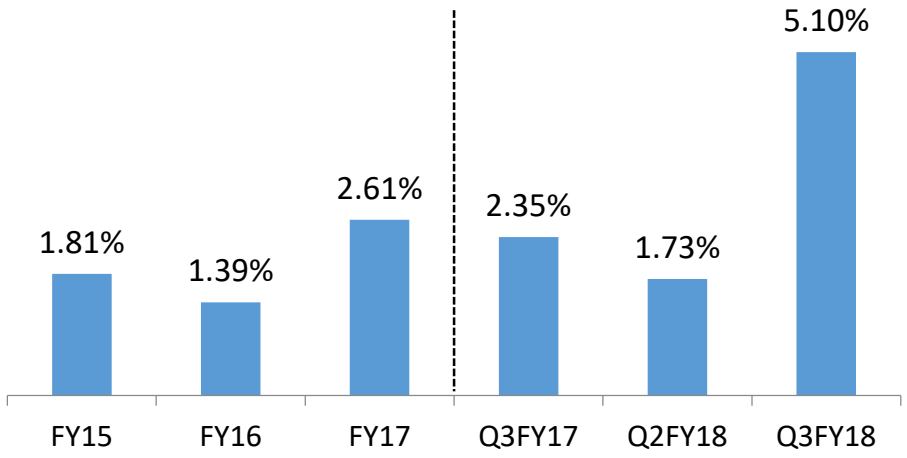
## Net Interest Margin * (NIM)



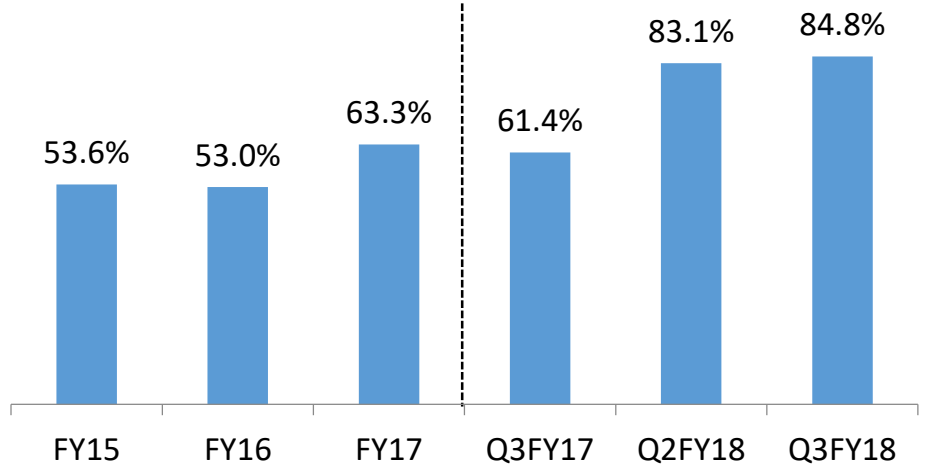

## Cost / Avg. Assets




## Credit cost *

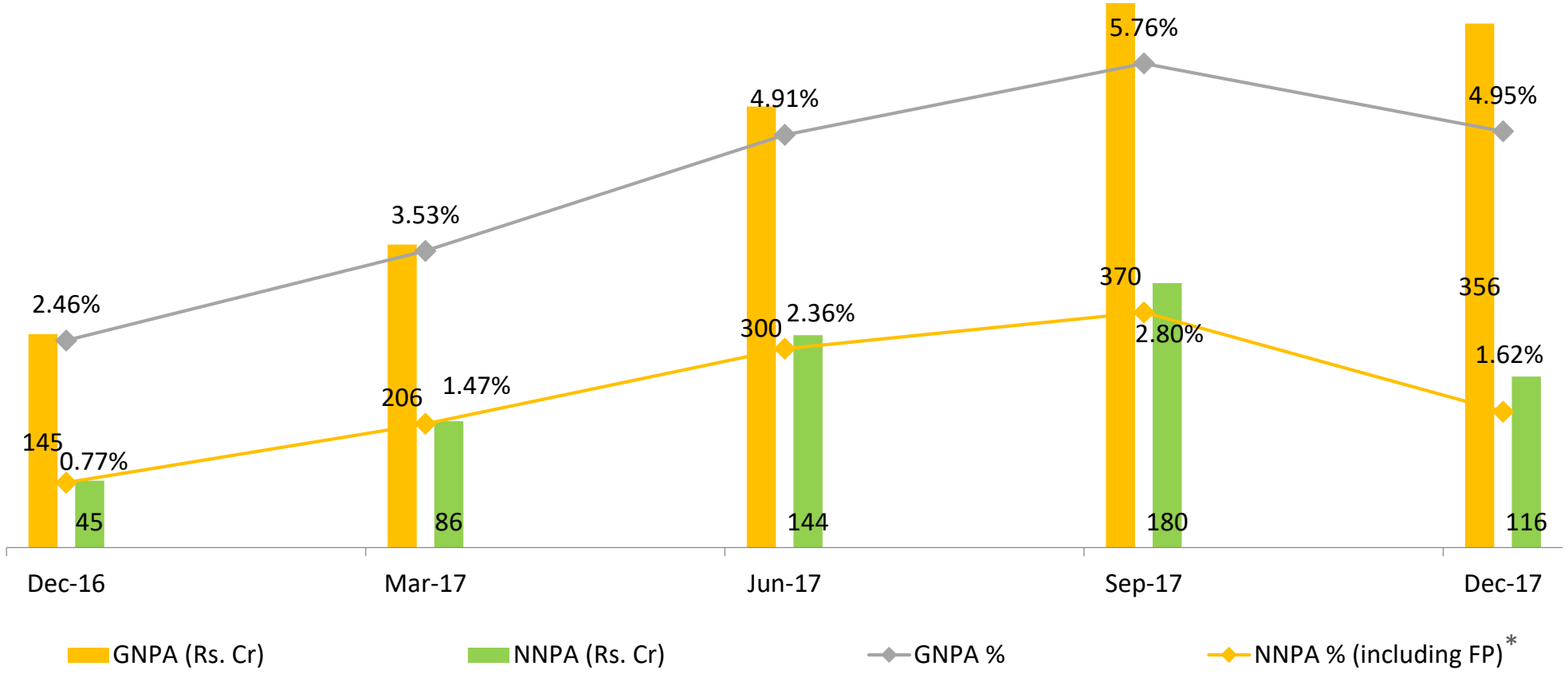



## Cost / Income




* NIM = Net Interest Income as a % of Average Total Assets | Credit cost = Provision as a % of average 'On Book' advances

# Asset quality trend




* FP – Floating Provision

# Equitas Technologies Private Limited [ETPL] - Highlights

Operations started effective middle of Q2FY17

Driver App rolled out in Q3FY17. Customer App rolled out in Q4FY17

Operations currently in 2 cities in Tamil Nadu

Transactions are only intra-city movements and volumes are continue to grow steadily

Full technology led integrated operations done in Q1FY18

Q3FY18 Operational revenue: ₹ 70.5 lakh

and

Net Loss of ₹ 165 lakh

# CSR Initiatives – *Social impact continues*

# Corporate Social Responsibilities

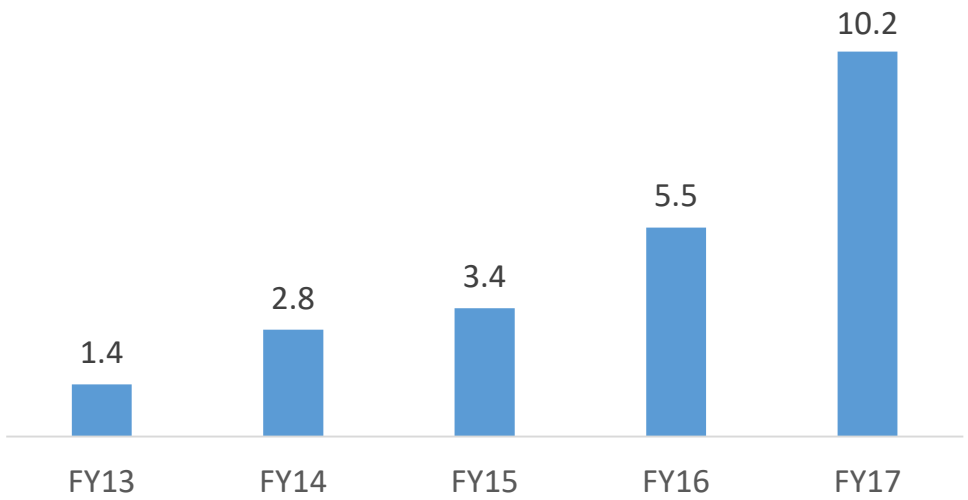
## EDIT – Equitas Development Initiatives Trust

Set up in 2008 and supervised by eminent trustees, Equitas believes social initiatives also enables it to engage better with underbanked communities that it works with

**Group CSR Policies**

Group has a policy to contribute up to 5% of PAT to CSR activities and ₹ 2,000 per branch per month may be allocated for primary health care and skill development of customers

## CSR contribution (₹ Cr)




**Medical awareness and preventive healthcare programs**

**5mn beneficiaries** from health and eye care camps

**7 English-medium board schools**

**5,600+ children** from low-income households enrolled

**Job fairs for candidates form economically weaker sections**

**1,00,000+ candidates** previously unemployed placed in jobs

**Equitas Birds Nest – Pavement dwellers rehabilitation program**

**1,300+ families** rehabilitated to organized housing

**Skills development program**

**4,70,000+ people** trained on cottage livelihood skills

# Equitas Social Initiatives

| Particulars | FY16 | FY17 | Q3FY18 | Cumulative since inception |
|---|---|---|---|---|
| No. of beneficiaries in health camps | 864,384 | 8,37,247 | 1,27,462 | 51,56,445 |
| No. of spectacles provided [free of cost] | 11,690 | 8,852 | 777 | 97,694 |
| No. of cataract operations [free of cost] | 1,563 | 1,842 | 254 | 28,918 |
| No. of people trained on cottage livelihood skills | 41,268 | 39,406 | 4,927 | 4,70,748 |
| No. of unemployed youth placed in jobs | 26,320 | 32,090 | 6,797 | 1,15,498 |
| No. of families living on pavements rehabilitated | 362 | 482 | 30 | 1,307 |
| No. of children studying in the 7 Equitas schools | 4,142 | 4,948 | 5,677 | N.A. |

# Annexures &
# General Information

# EHL - Shareholding Pattern

| Type of Shareholder | As on 30th Sep, 2017 | As on 31st Dec, 2017 |
|---|---|---|
| Foreign Investors | 39.1% | 34.9% |
| Domestic Investors | 60.9% | 65.1% |
| Mutual Funds | 33.8% | 34.9% |
| Corporate Bodies, Banks, NBFCs, Trusts etc. | 13.7% | 13.7% |
| Other | 13.4% | 15.4% |
| Resident Individual & HUF | 11.9% | 13.8% |
| Employees | 1.5% | 1.6% |

# Key Indicators

| Profitability [₹ Cr] | FY15 | FY16 | FY17 | Q3FY17 | Q3FY18 | YoY % | Q2FY18 | QoQ % |
|---|---|---|---|---|---|---|---|---|
| Gross Interest Income | 687 | 1,014 | 1,443 | 382 | 397 | 4% | 388 | 2% |
| Finance Cost | 295 | 436 | 587 | 153 | 162 | 6% | 159 | 2% |
| **Net Interest Income** | **392** | **578** | **856** | **229** | **235** | 3% | **230** | 2% |
| Other Income | 69 | 101 | 114 | 42 | 38 | (8%) | 34 | 12% |
| **Net Income** | **461** | **679** | **969** | **271** | **273** | 1% | **264** | 4% |
| Opex | 247 | 360 | 615 | 166 | 232 | 39% | 219 | 6% |
| Credit Cost | 50 | 59 | 103 | 34 | 87 | 156% | 27 | 221% |
| **PBT** | **164** | **260** | **252** | **71** | **(45)** | na | **17** | na |
| Tax | 57 | 93 | 92 | 26 | (15) | na | 7 | na |
| **PAT** | **107** | **167** | **159** | **45** | **(30)** | na | **11** | na |
| **Key Ratio** | | | | | | | | |
| ROA | 2.96% | 3.09% | 2.02% | | | | | |
| ROE | 11.15% | 13.31% | 8.92% | | | | | |
| Gearing | 2.77x | 3.37x | 3.42x | | | | | |
| EPS [Basic] | 4.48 | 6.21 | 4.79 | | | | | |
| Book Value Per Share | 43.54 | 49.69 | 66.03 | | | | | |

# Key Ratio

| Key Ratio | FY15 | FY16 | FY17 | Q1FY18 | Q2FY18 | Q3FY18 |
|---|---|---|---|---|---|---|
| Yield on "On book" Advances | 22.9% | 21.8% | 20.7% | 21.0% | 20.9% | 19.9% |
| Finance Cost | 11.7% | 11.3% | 10.1% | 9.2% | 8.7% | 8.1% |
| NIM | 10.8% | 10.1% | 9.4% | 8.9% | 9.3% | 8.8% |
| GNPA | 1.08% | 1.34% | 3.53% | 4.91% | 5.76% | 4.95% |
| Credit Cost | 1.55% | 1.17% | 2.13% | 2.95% | 1.73% | 5.10% |
| Provision Coverage | 25.7% | 29.8% | 58.3% | 51.8% | 51.4% | 67.4% |
| NNPA | 0.80% | 0.94% | 1.47% | 2.36% | 2.80% | 1.62% |

Notes: NIM = Net Interest Income [excluding securitisation income] as a % of Interest earning assets
Credit Cost = Provision cost as a % of average 'On Book' advances
NPA recognition norms transitioned from 6 months recognition in FY15 to 5 months recognition in FY16 to 4 months in Q1FY17 and to bank norms (90 days) from Q2FY17; hence, NPA is not comparable YoY

# Advances under Management – Product-wise

| ₹ Crore | FY14 | FY15 | FY16 | FY17 | Q3FY17 | Q3FY18 | YoY growth | CAGR FY14 - FY17 |
|---|---|---|---|---|---|---|---|---|
| Micro Finance | 1,503 | 2,144 | 3,283 | 3,293 | 3,545 | 2,470 | -30.3% | **29.9%** |
| Vehicle Finance | 801 | 1,175 | 1,510 | 1,928 | 1,865 | 2,162 | 15.9% | **34.0%** |
| LAP | 87 | 511 | 1,087 | 1,528 | 1,468 | 1,995 | 35.9% | **164.1%** |
| Housing Finance | 94 | 180 | 246 | 265 | 264 | 373 | 41.3% | **41.3%** |
| Business Loans | | | | 63 | 23 | 342 | na | **n.a.** |
| Agri Loans | | | | 31 | 13 | 217 | na | **n.a.** |
| Loan against Gold | | | | 3 | 3 | 32 | na | **n.a.** |
| Small and Mid Corporate loans | | | | | | 112 | na | **n.a.** |
| Others | | | | 71 | | 19 | na | **n.a.** |
| **Equitas Total** | **2,486** | **4,010** | **6,125** | **7,182** | **7,180** | **7,720** | **7.5%** | **42.4%** |

***end of period figures***

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# Disclaimer [contd.]

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Certain statements in this document with words or phrases such as “will”, “should” etc., and similar expressions or variation of these expressions or those concerning our future prospects are forward looking statements. Actual results may differ materially from those suggested by the forward looking statements, due to a number of risks or uncertainties associated with the expectations. These risks and uncertainties include, but not limited to, our ability to successfully implement our strategies, change in government policies etc. The Company may, from time to time, make additional written and oral forward looking statements, including statements contained in the Company’s filings with the stock exchanges and our reports to shareholders.

The Company does not undertake to update any forward looking statements that may be made from time to time by or on behalf of the Company.

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