



April 28, 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	Symbol: EQUITAS

Dear Sirs,

Sub: Intimation of Information under Regulation 30 and 46 of SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015

Pursuant to the above Regulations, the presentation on the financial results of the Company for the quarter and financial year ended March 31, 2018, to be made to the analysts and institutional investors is attached. The same has been displayed on the website of the Company.

Kindly take the above information on record.

Thanking you,

Yours truly,
For Equitas Holdings Limited

JAYASHREE S IYER

Digitally signed by JAYASHREE S IYER
DN: c=IN, ou=Personal,
2.5.4.20=8a5a2355a21b04d0c178271d3e43dabca5a67271ee8215
253149dc0f6, postalCode=600015, st=TAMIL NADU,
serialNumber=dnsca087129b0cc38a8d0c5cd5d112992e03a2a7866
d54a471ee3365f50b6, cn=JAYASHREE S IYER
Date: 2018.04.29 00:08:20 +05'30'

Jayashree S Iyer
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



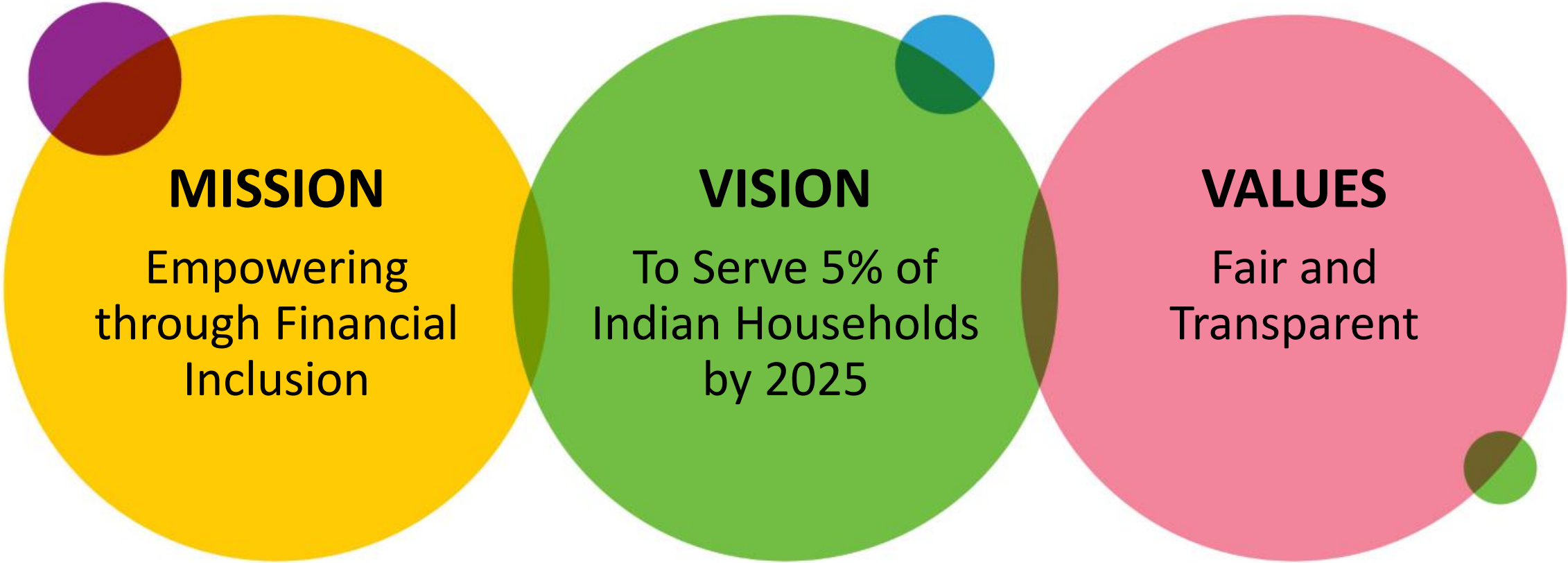
Equitas Holdings Limited

Investor Presentation

Q4FY18 & FY18

Quarter ended 31 March 2018





MISSION

Empowering
through Financial
Inclusion

VISION

To Serve 5% of
Indian Households
by 2025

VALUES

Fair and
Transparent

Highlights

Q4 FY18	₹ 8,238 Cr Advances * 15% YoY growth	₹ 4,719 Cr Total deposits ₹ 1,634 Cr CASA	₹ 34.9 Cr PAT ₹ 67.5 Cr Pre-provision Profit	8.0 % NIM * 11.3% Lending spread *
	2.72% Gross NPA 0.74% Credit cost *	1.12% ROA 6.2% ROE	27.1% Tier I % 29.6% CAR %	8.0% Cost of Funds 44.5% Customer Deposits as a % of total borrowings

FY18	8.1% NIM *	7.6% Cost of funds	2.52% Credit Cost *	₹ 223.1 Cr PPOP	₹ 31.4 Cr PAT
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* 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
Lending spread = [Yield on advances in %] – [Cost of Funds in %]

Highlights



Advances of ₹ **8,238 Cr** grew 15% YoY, in FY18. Non Micro Finance advances grew 53% YoY. New loan products constitute >15% of the total advances book



Customer Deposits (CASA + Term Deposits) of ₹ **4,719 Cr**, of which 35% CASA. This is 45% of total borrowings, bringing cost of funds down to **7.6%** for FY18



Impacted Micro Finance portfolio of ₹ **142 Cr**, which was fully provided for by Q3, was written off in Q4FY18. This reduced the Bank's provision cover to 47%, while the Bank's. GNPA reduced to **2.72%**, vs. 3.53% previous year



Profit after tax of ₹ **34.9 Cr** for Q4FY18, vs. ₹ 6.9 Cr in Q4FY17. PAT of ₹ **31.4 Cr** for FY18, down from ₹ 159.4 Cr previous year. FY18 Profitability was affected by additional provision of ₹ 101 Cr during the year, to provide for impacted Micro Finance portfolio

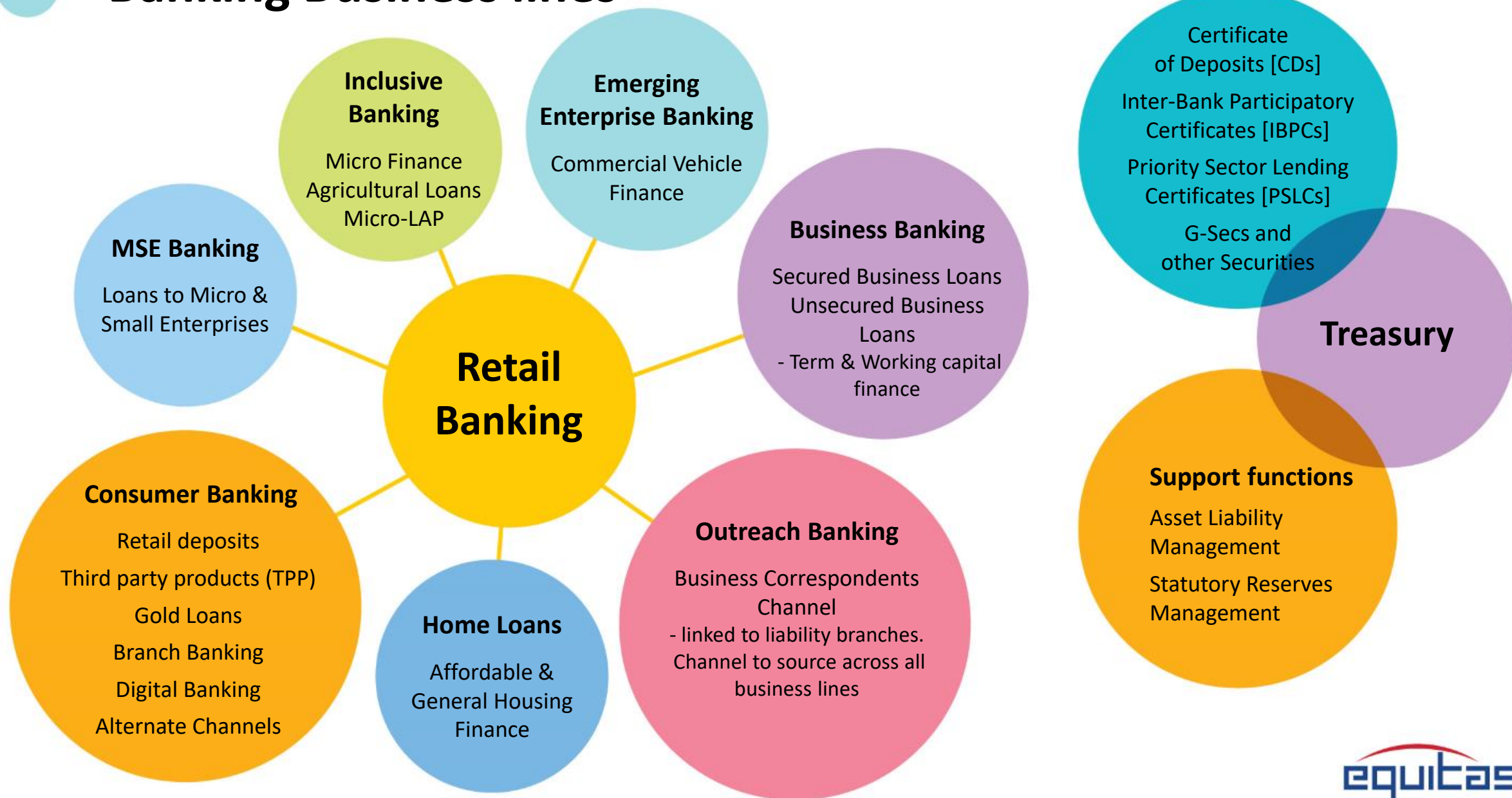


Return on Assets of **1.12%** for the quarter (vs 0.31% in Q4FY17) and 0.27% for full year FY18. Return on Equity of **6.2%** for the quarter (vs 1.2% in Q4FY17) and 1.39% for full year FY18

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

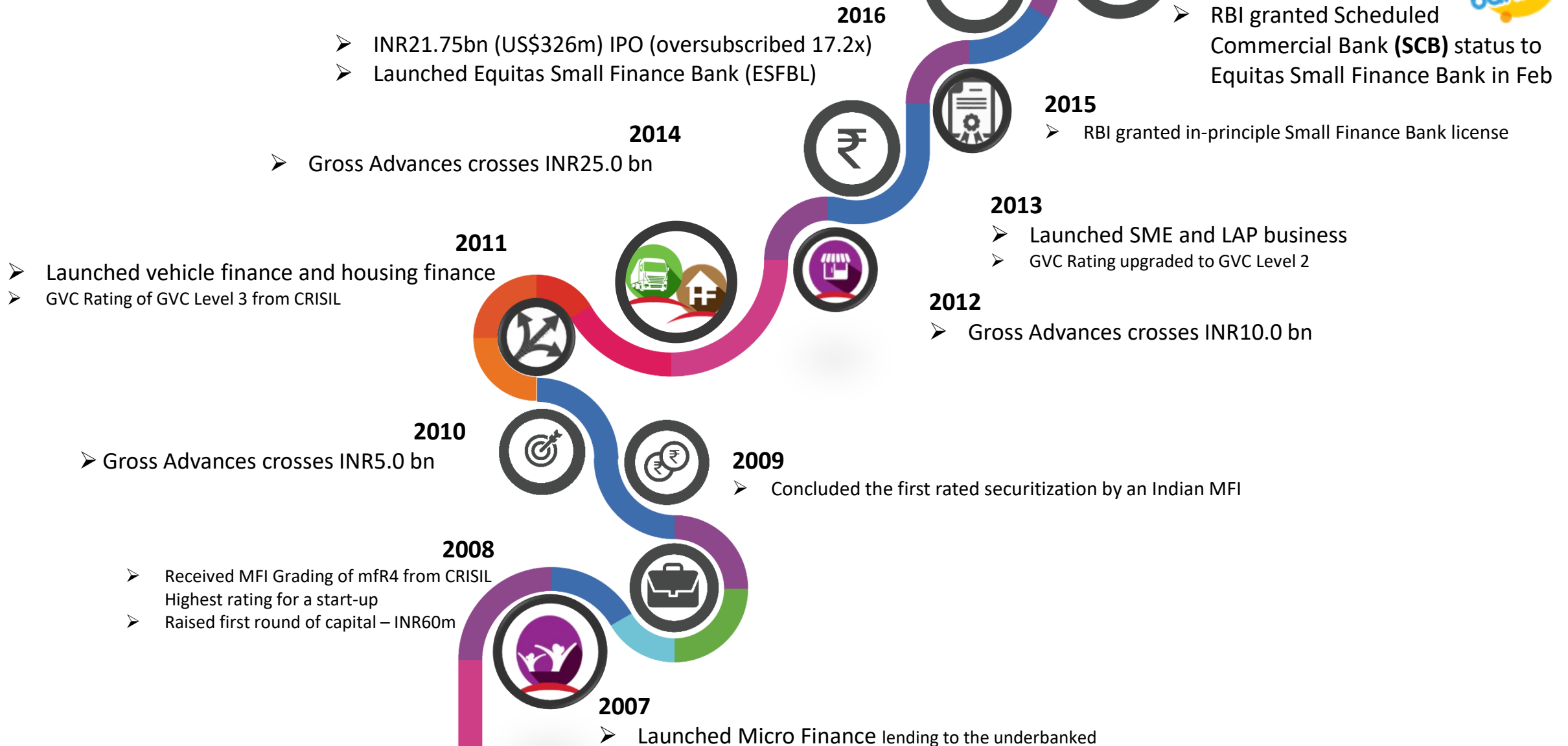
- Pan India roll-out of “liability branches” in progress
- Hub & Spoke Model for servicing customers
- Hubs – physical upmarket branches to extend branch banking services
- Spokes – Each hub to have multiple banking through Business Correspondents (not company owned)
- Automated Service centres to enable 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

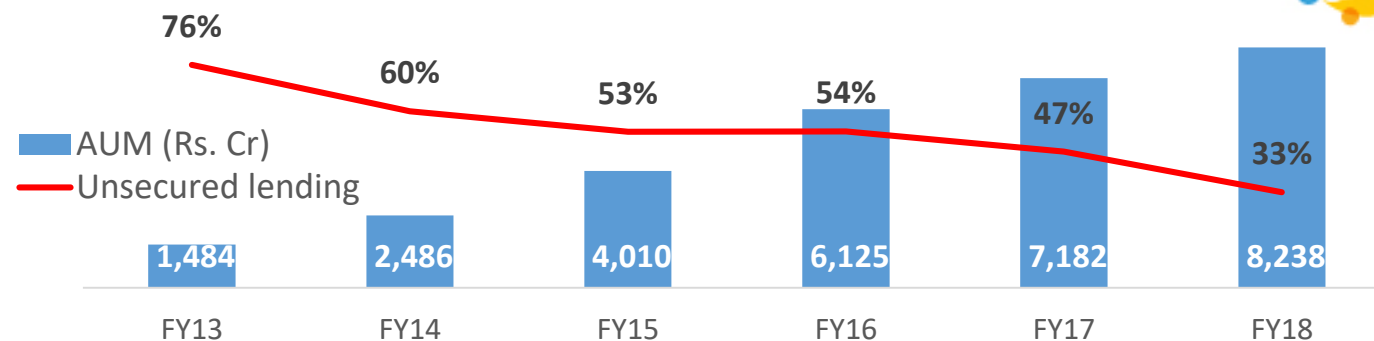


Business evolution – FY13 to FY18

Advances growth | Unsecured lending reduction

Robust growth in Advances in the past 5 years with a steady reduction in unsecured portfolio

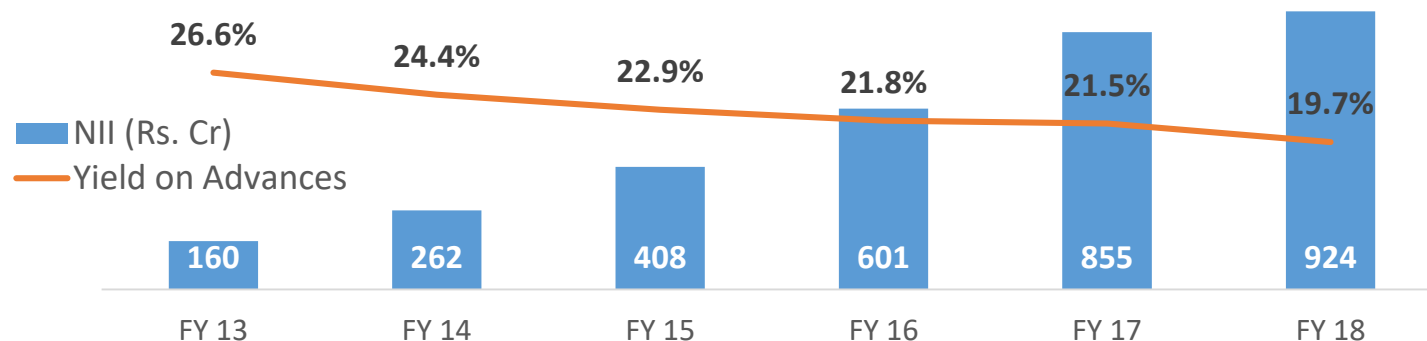
Advances CAGR (FY13 – FY18)	41%	Unsecured lending	33% of book down from 76%
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NII growth | Stable Yields

Healthy growth in Net Interest Income [NII] in the past 5 years. A moderate Yield reduction due to advances remix.

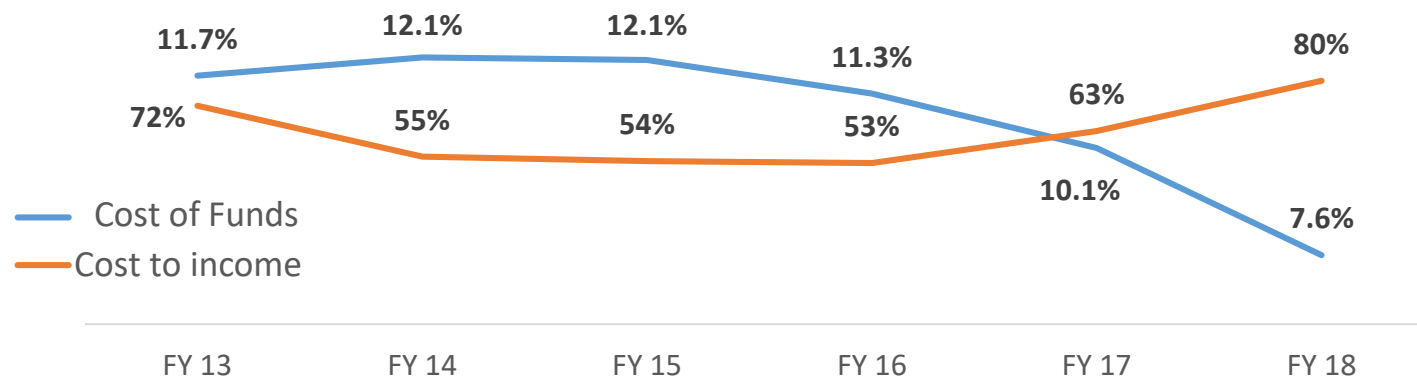
NII CAGR (FY13 – FY18)	42%	Yield on Advances	19.7% – decline due to asset remix
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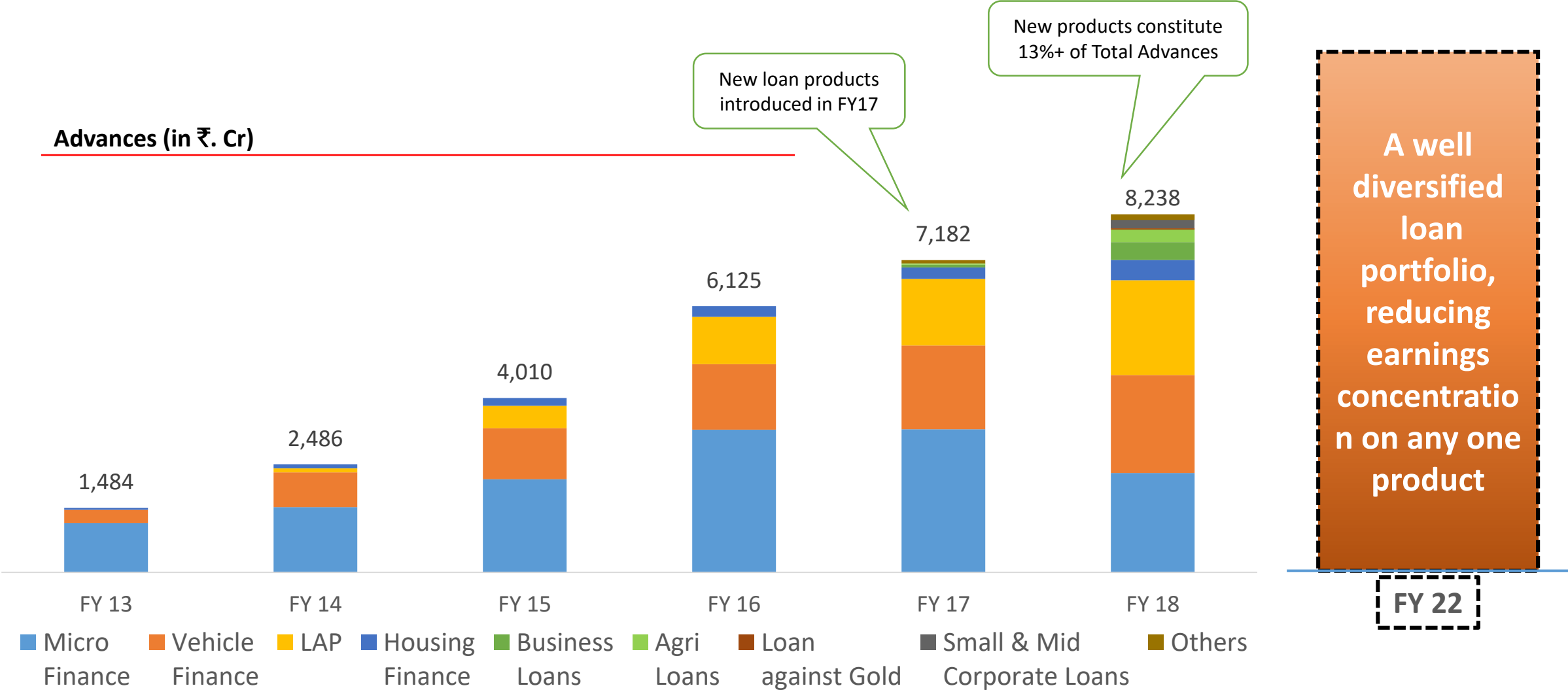


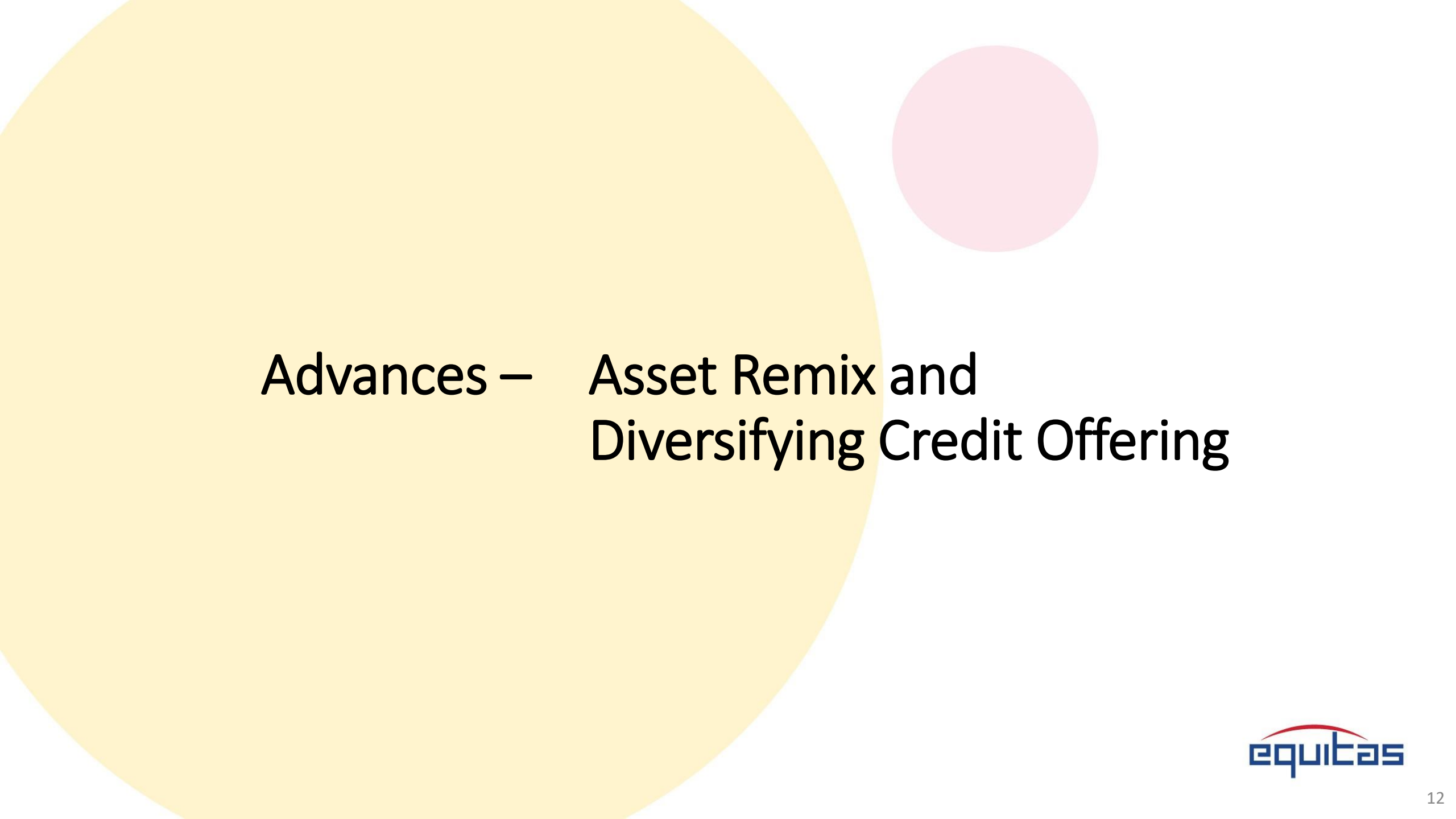
Cheaper funds | Transitionary Cost-to-Income

Significant reduction in borrowing cost as a result of converting to a bank. Cost-to-income increased during bank transition.

Cost of Funds	7.6% - down by >400bps in 5yrs	Cost-to-Income	80% reflecting bank transition
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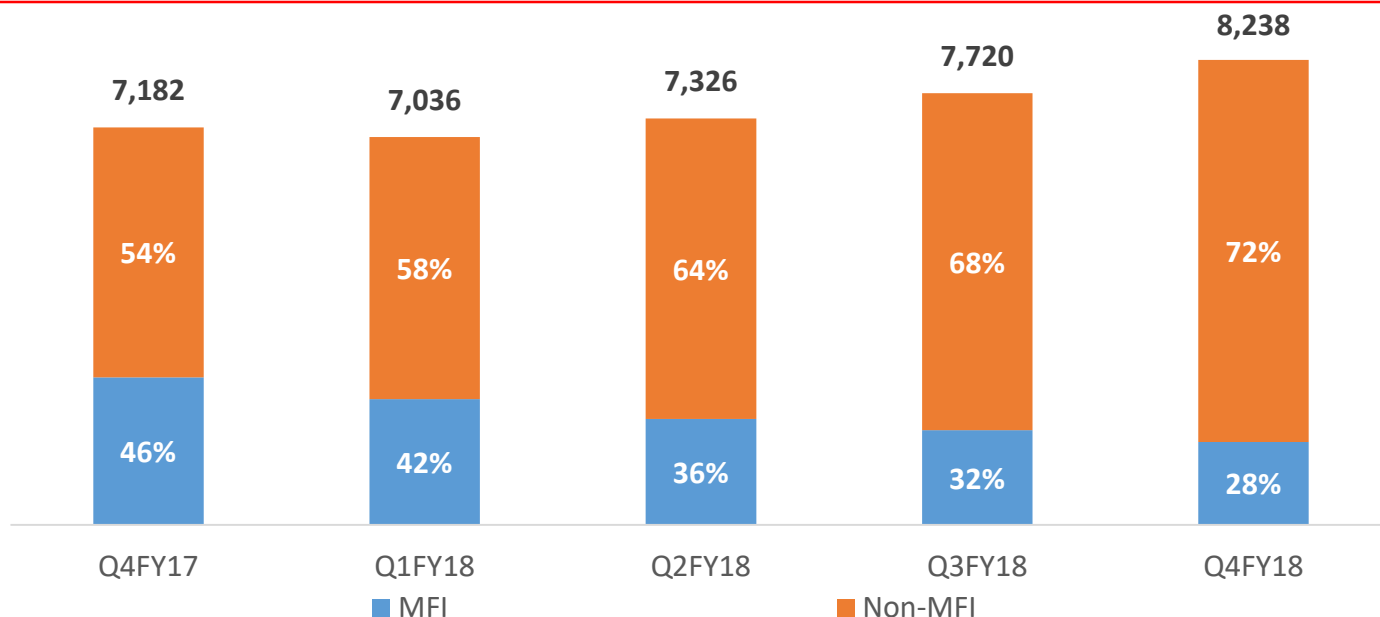




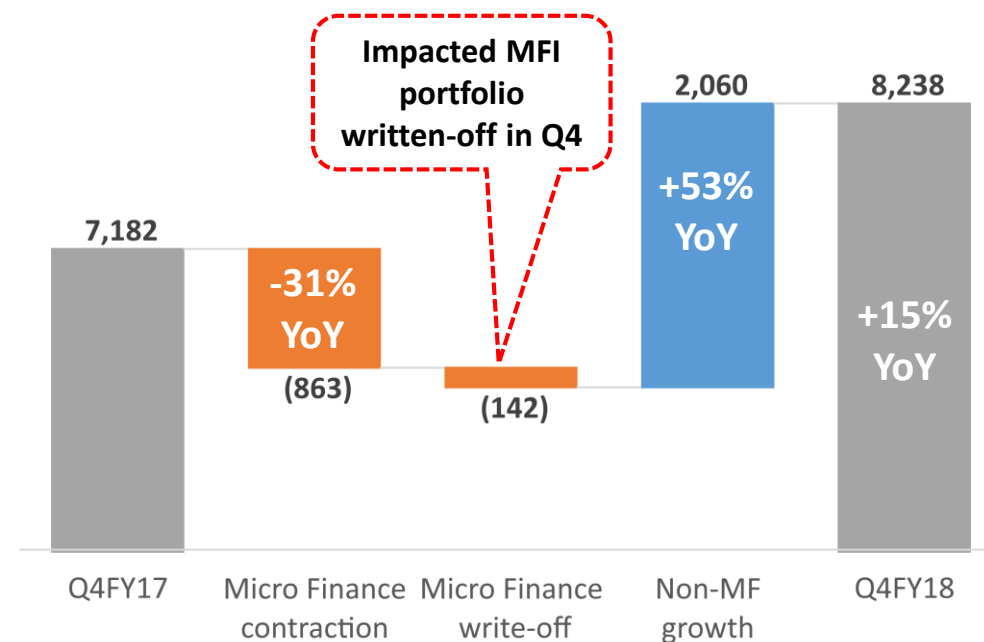
Advances – Asset Remix and Diversifying Credit Offering

Asset remix and Diversification

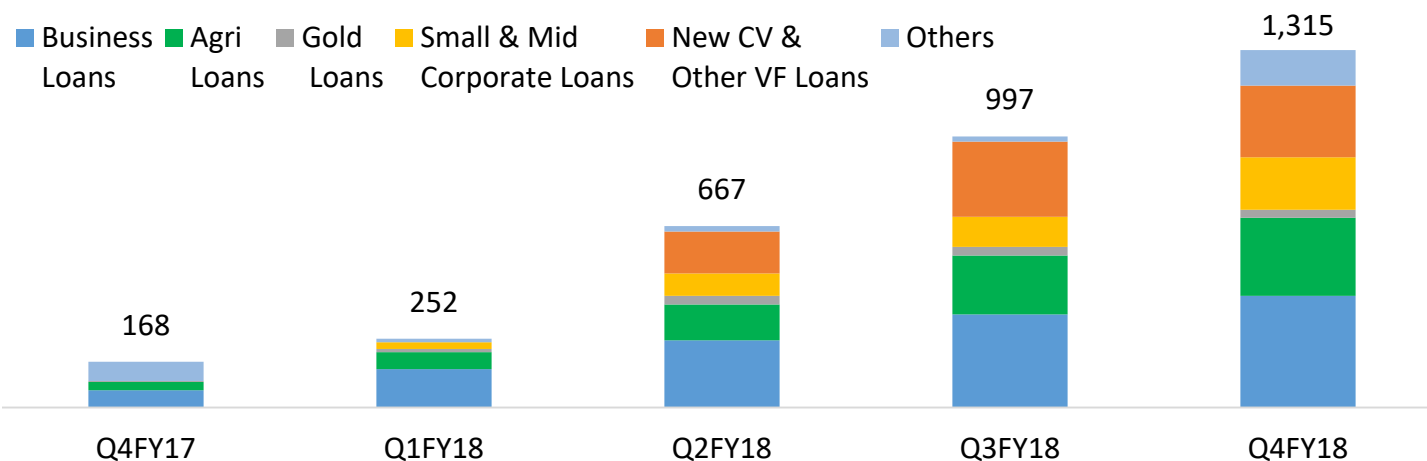
Advances evolution - Micro Finance vs. Non-MFI (in ₹. Cr)



Advances growth (in ₹. Cr) – Q4FY18 vs Q4FY17

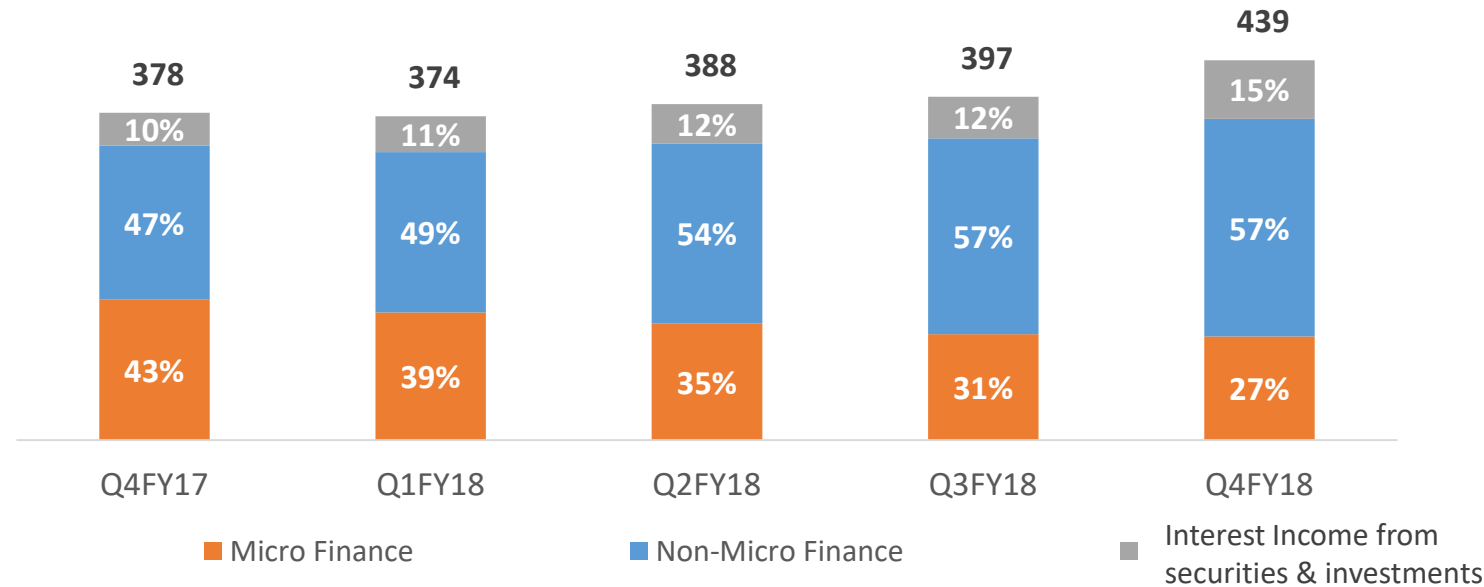


Advances evolution – new lending products (in ₹. Cr)

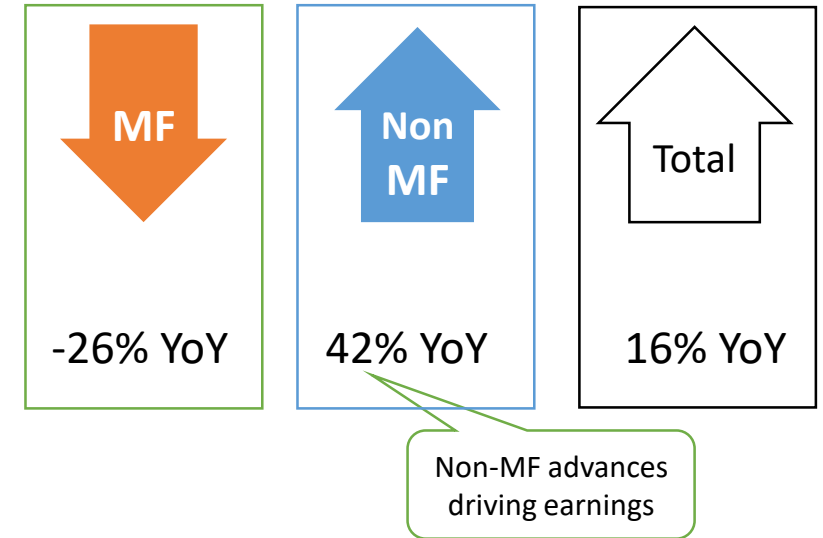


- Micro Finance is now at less than 1/3rd of the total portfolio, in line with the asset remix strategy
- New lending products make up >15% of total advances portfolio, in line with our strategic initiative to grow a well diversified book

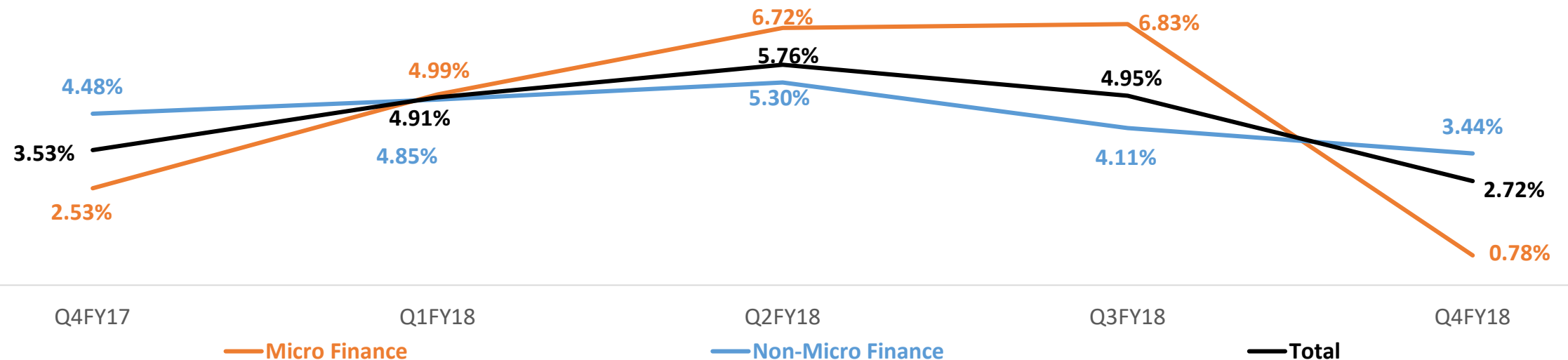
Interest income evolution (in ₹. Cr)



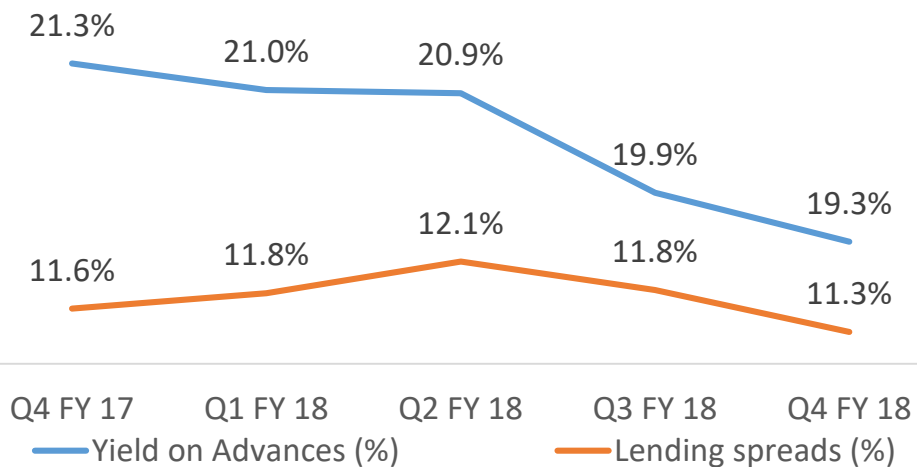
Interest income growth rates – Q4FY18



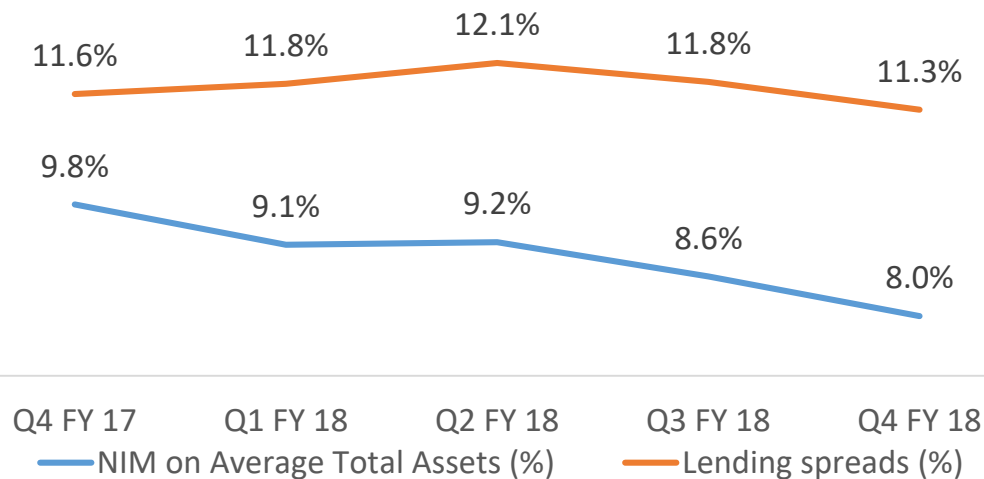
Gross NPA evolution (%)



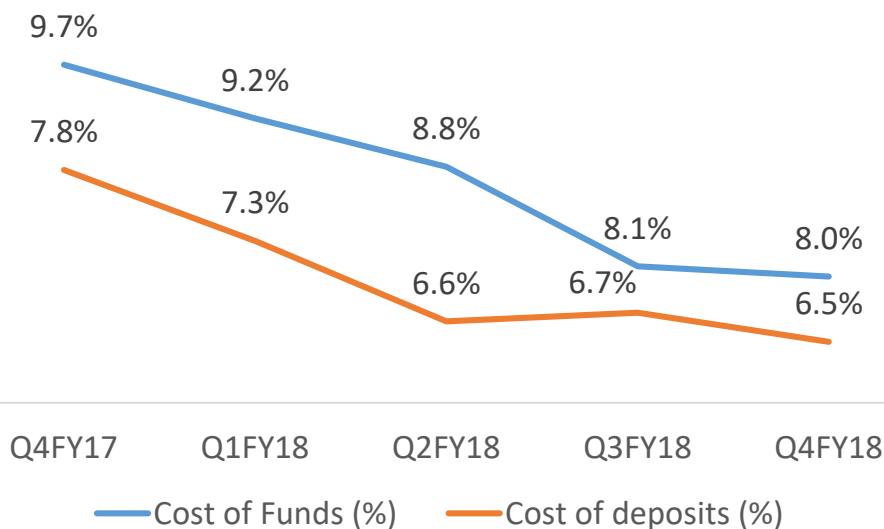
Yields on advances (%) & Lending spreads (%)



Net Interest Margin (%) & Lending spreads (%)



Cost of Funds (%) & Cost of Deposits (%)

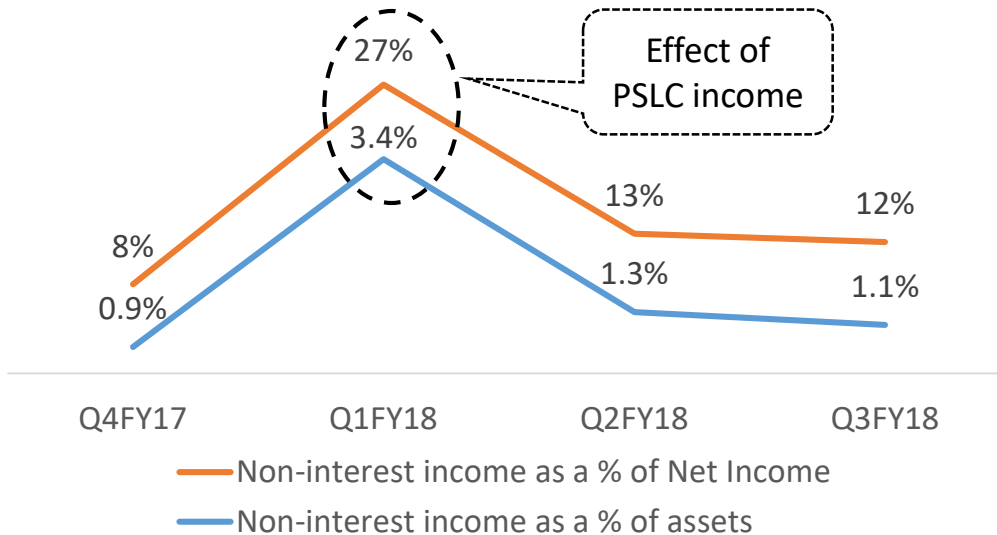


- Loan spreads has remained relatively stable compared to Yields on Advances and NIM
- Both Cost of Deposits and overall Cost of Funds have reduced significantly over the past year

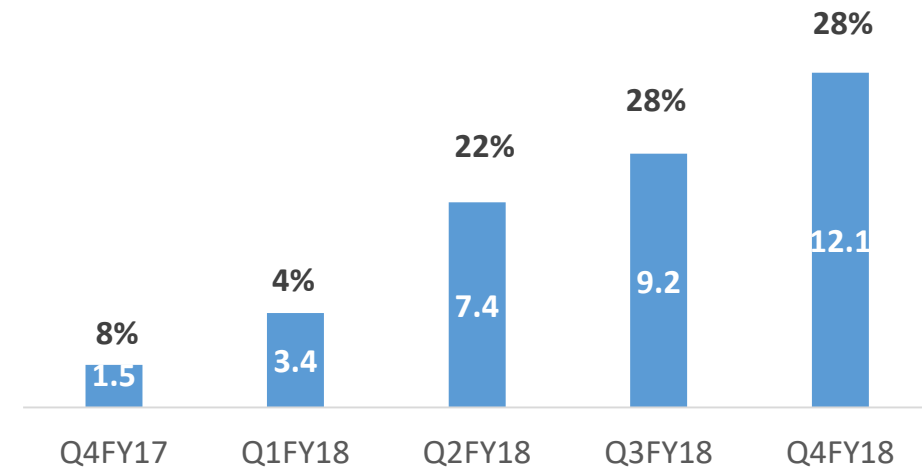
Cost of Deposits = Interest paid on Customer Deposits as a % of Average Customer Deposits
 Cost of Funds = Total Interest Expense as a % of Average Total Borrowings
 Customer Deposits = CASA + Term Deposits
 Total Borrowings = Customer Deposits + Other External Borrowings

Non-interest income break-up (₹ Cr)	FY17	Q1FY18	Q2FY18	Q3FY18	Q4FY18	FY18
Non-interest income – Advances	77	18	26	28	31	103
Income from distribution of 3rd party products		2	3	2	4	10
Other Liability franchise fee income		1	5	8	8	22
Non-interest income – Liability franchise	2	3	7	9	12	32
PSLC income	35	60	0	0	1	61
Other	0	(2)	1	(5)	(1)	(7)
Total non-interest income	114	80	34	33	43	189

Non-interest income evolution



Liability Fee (₹ Cr) & Liability Fee as % of total non-interest income

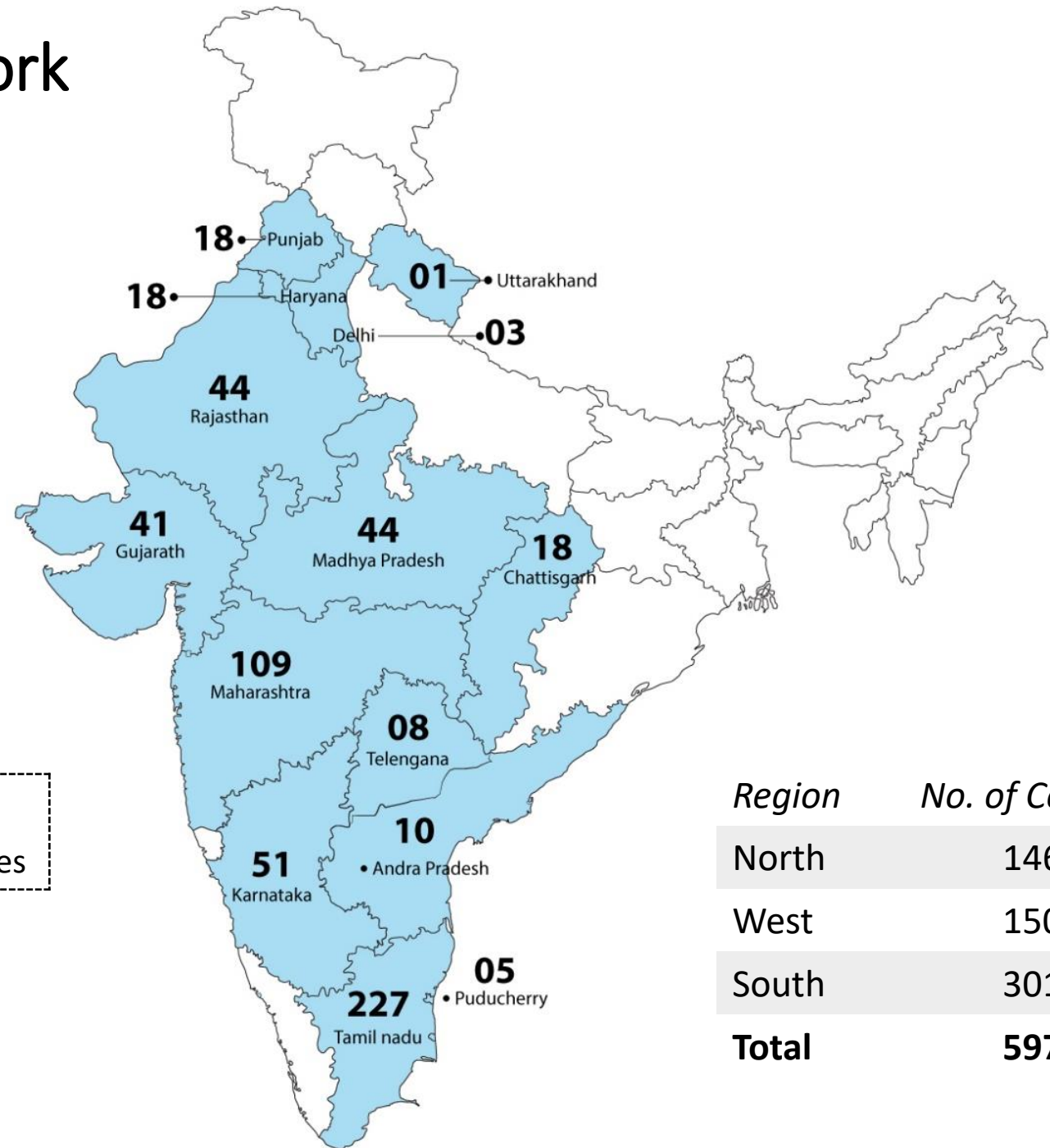


Business update for Q4FY18

- New products now contribute to more than 15% of advances
 - Business loans, Agri loans, Loan against Gold, Small & Mid Corporate Loans, New LCV financing have gained good traction
- Tech based loan processing followed in MFI, with extensive use of e-KYC
- Vehicle Finance Collections improved further during the quarter
- Small & Mid Corporate loan portfolio saw significant growth in Q4
- Key person on-boarding : Head of SME Banking

Portfolio Mix

	Micro Finance : 28%	₹ 2,288 Cr
	Vehicle Finance : 27%	₹ 2,252 Cr
	LAP : 26%	₹ 2,182 Cr
	Housing Finance : 6%	₹ 464 Cr
	Business Loans : 5%	₹ 411 Cr
	Agri loans : 3.5%	₹ 287Cr
	Corporate loans : 2.4%	₹ 194 Cr
	Gold loans : 0.3%	₹ 28 Cr
Other : 1.6%		₹ 132 Cr



Asset Centers

597 Centers	12 States	02 Union Territories
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Region	No. of Centers
North	146
West	150
South	301
Total	597



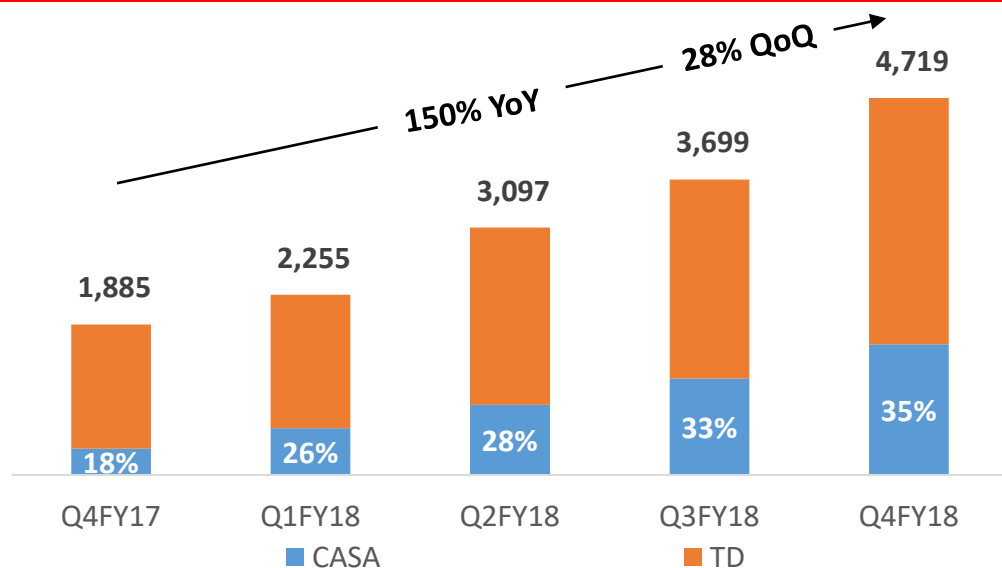
Liability – Products and Franchise Roll-out

Customer deposits and Fee Income traction

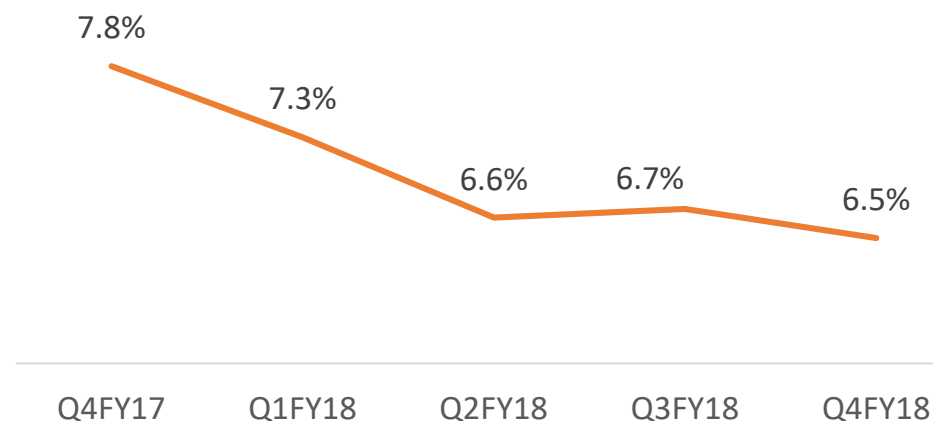
Update for Q4FY18

as on 31 Mar 2018	CA [Current Account]	SA [Savings Account]	CASA [Low cost deposits]	TD [Term Deposits]	CASA+TD [Customer Deposits]
Balance (₹ Cr)	385	1,249	1,634	3,085	4,719
as a % of total borrowings (₹ 10,607 Cr)	3.6%	11.8%	15.4%	29.1%	44.5%
Number of customers	~ 48,000	~ 2,18,000	~ 2,66,000	~ 17,000	~ 2,83,000
Avg. balance (exc. Inclusive banking customers) (₹)	~1,25,000	~58,000		~ 18,00,000	

Customer Deposits evolution (₹ Cr)



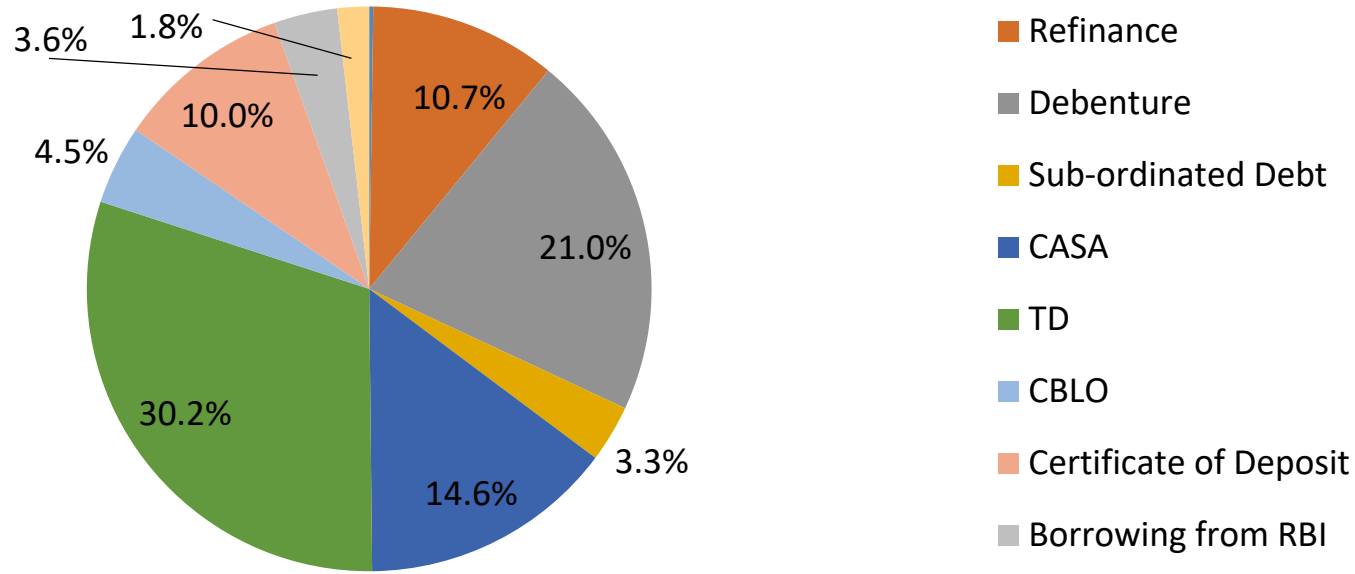
Cost of Deposits (%)



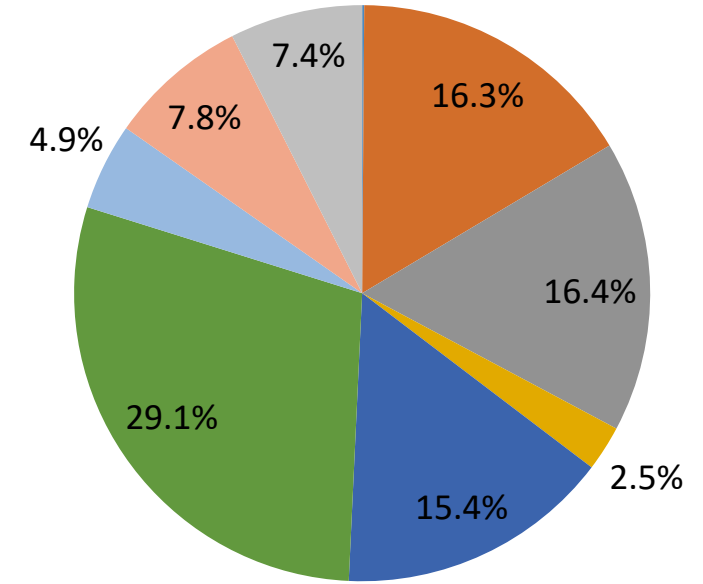
Cost of Deposits = Interest paid on Customer Deposits as a % of Average Customer Deposits
Customer Deposits = CASA + Term Deposits

Borrowing profile

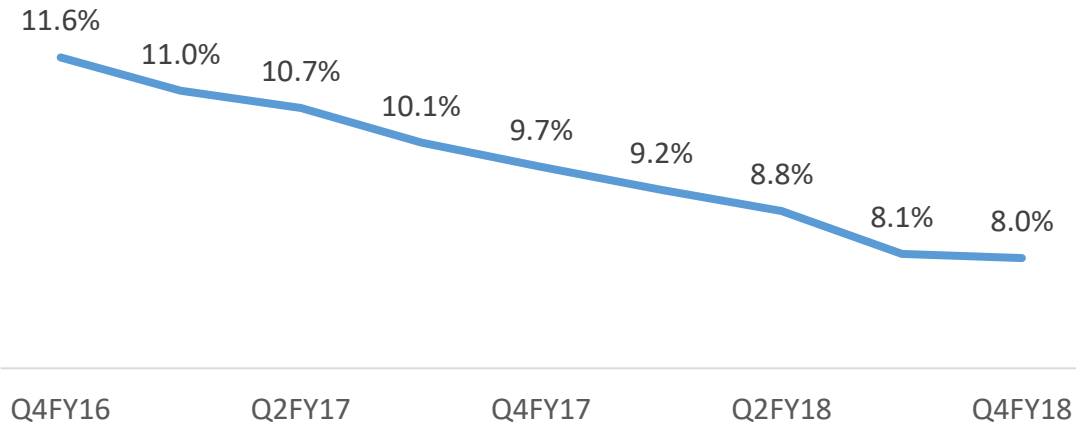
As on 31 Dec 2017



As on 31 Mar 2018

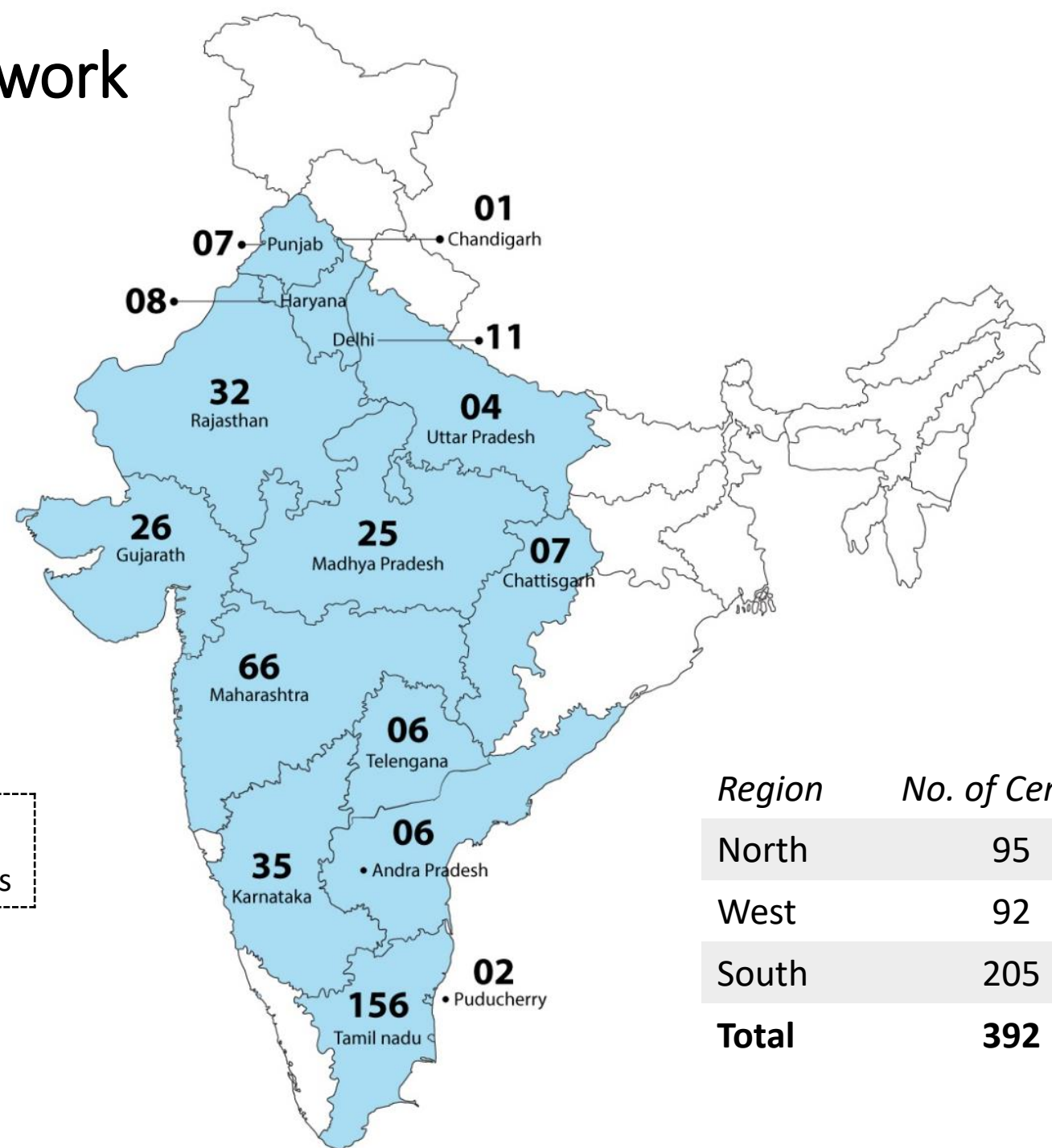


Cost of funds evolution



Credit to deposit trend

₹ Cr	Total deposits (CASA + TD)	Credit to Deposit ratio
31 st Mar 17	1,885	310%
30 th Jun 17	2,255	271%
30 th Sep 17	3,098	207%
31 st Dec 17	3,699	195%
31st Mar 18	4,719	165%



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 Mar 2018

- 3,700+ branch banking employees on roll
- 320 ATMs / CRMs* operational
- Launched “Yellow Army” savings account, in Mar 2018
 - Co-branded debit card unveiled by CSK team
- Good traction in Digi payments
 - Launched Internet Payment Gateway (IPG) facility
- Strong traction in FASTag toll transactions
 - Among top 5 banks in terms of transaction volumes

Product offerings – banking, digital and others



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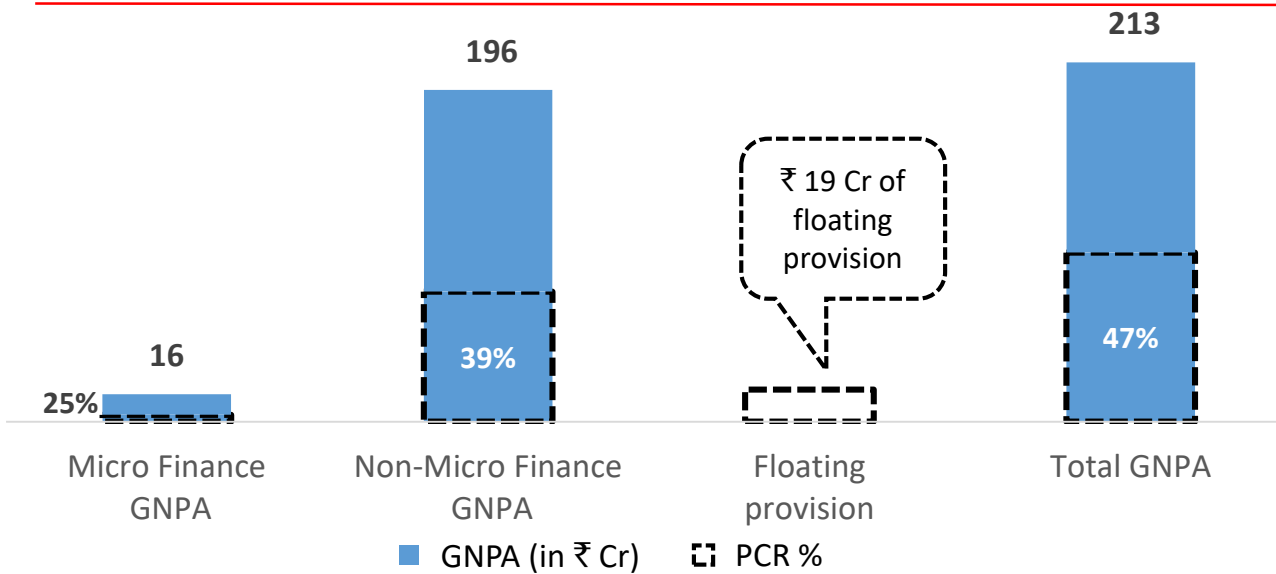


- Equitas partnered with Chennai Super Kings (CSK) of the IPL
- The Bank Launched the “Yellow Army” savings account to leverage the CSK & IPL fan base.
 - CSK themed account with numerous value add benefits
 - Co-branded debit cards

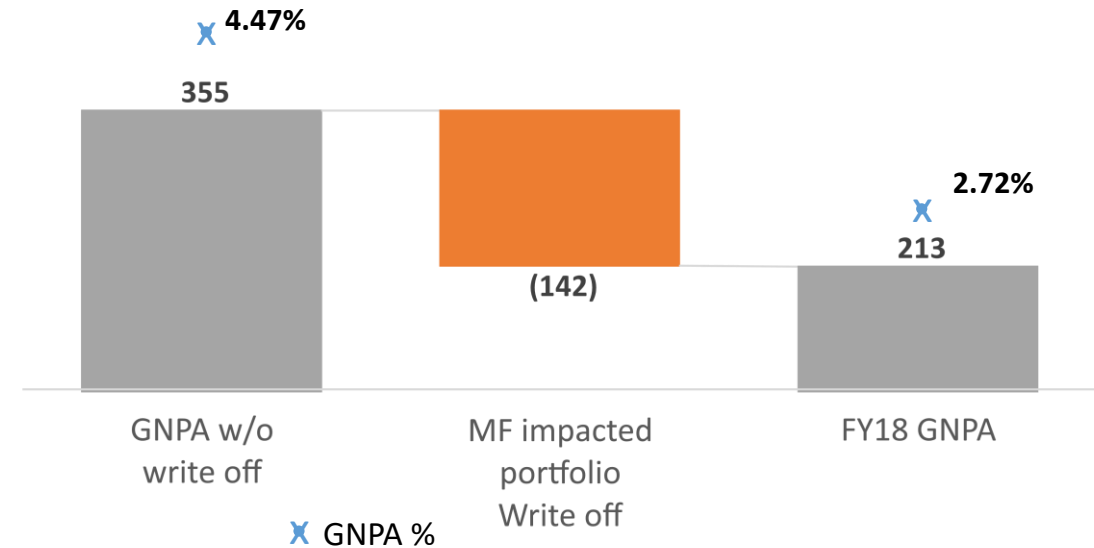
Asset quality

Asset Quality metrics

GNPA (in ₹ Cr) and Provision cover (%) for Q4FY18



Impact of MFI write-off on Bank GNPA (₹ Cr)



Asset quality by portfolio segments

GNPA (%)	FY17	FY18
Micro Finance	2.5%	0.8%
Vehicle Finance	6.5%	4.9%
Mortgages & Others	2.5%	2.9%
Business Loans	na	1.0%
Small & Mid Corporate	Na	0.0%

- Impacted Micro Finance portfolio of ₹ 142 Cr written off in Q4FY18
- This portfolio was fully provided for by Q3FY18
- Write-off reduced provision cover to 47%, while GNPA reduced to **2.72%**

Consolidated Financial Overview

Consolidated Financial Overview

Q4
FY18

₹ 8,238 Cr
[₹ 7,182 Cr]
Advances



15% YoY

₹ 13,495 Cr
[₹ 9,443 Cr]
Assets



44% YoY

₹ 4,719Cr
[₹ 1,885 Cr]
Deposits



35% CASA

₹ 247.7 Cr
[₹ 221.4 Cr]
NII



12% YoY

₹ 67.5 Cr
[₹ 47.5 Cr]
PPOP



42% YoY

₹ 223.4 Cr
[₹ 194.5 Cr]
Opex



15% YoY

₹ 13.9 Cr *
[₹ 36.5 Cr]
Provisions



-62% YoY

₹ 34.9 Cr
[₹ 6.9 Cr]
PAT



405% YoY – MFI
provision impacted Q4FY17 profits

FY18

₹ 924.5 Cr
[₹ 855.5 Cr]
NII



8% YoY

₹ 890.7 Cr
[₹ 615.0 Cr]
Opex



45% YoY

₹ 171.9 Cr
[₹ 102.9 Cr]
Provisions



67% YoY

₹ 31.4 Cr
[₹ 159.4 Cr]
PAT



-80% YoY – MFI
provision impacted FY18 profits

Consolidated Key Ratios

**Q4
FY18**

8.0%

[9.8%]

NIM *

11.3%

[11.6%]

Lending Spread

2.72%

[3.53%]

GNPA

76.8%

[80.4%]

Cost / Income

7.2%

[8.6%]

Cost / Assets

1.12%

[0.31%]

ROA

6.2%

[1.2%]

ROE

27.1%

[32.3%]

Tier 1 %

29.6%

[35.5%]

CAR

0.74%

[2.49%]

Credit cost *

47.1%

[58.3%]

PCR

1.44%

[1.47%]

NNPA

FY18

8.1%

[10.8%]

NIM *

80.0%

{63.4%}

Cost / Income

2.52%

[2.60%]

Credit Cost

0.27%

[2.02%]

ROA

Consolidated Financial Performance

Consolidated Balance Sheet

₹ Cr

Particulars	Mar 18	Mar 17	YoY %	Dec 17	QoQ %
Capital & Liabilities					
Share Capital	340.4	337.8	1%	339.0	0%
Reserves & Surplus	1,935.9	1,892.8	2%	1,898.6	2%
Net Worth	2,276.3	2,230.6	2%	2,237.6	2%
Borrowings	10,606.7	6,542.9	62%	8,259.3	28%
Other Liabilities & Provision	611.8	670.0	(9%)	855.1	(28%)
Total Capital & Liabilities	13,494.9	9,443.5	43%	11,351.9	19%
Assets					
Cash and Bank Balance	1,194.0	1,064.2	12%	690.2	73%
Investments	3,856.9	1,895.9	103%	2,762.0	40%
Advances	7,800.1	5,828.9	34%	7,194.8	8%
Fixed Assets	330.4	328.8	1%	339.1	(3%)
Other Assets	313.3	325.7	(4%)	365.8	(14%)
Total Assets	13,494.9	9,443.5	43%	11,351.9	19%
Total Advances [On Book + Off Book]	8,237.7	7,182.3	15%	7,719.7	7%

Consolidated Profit & Loss

₹ Cr

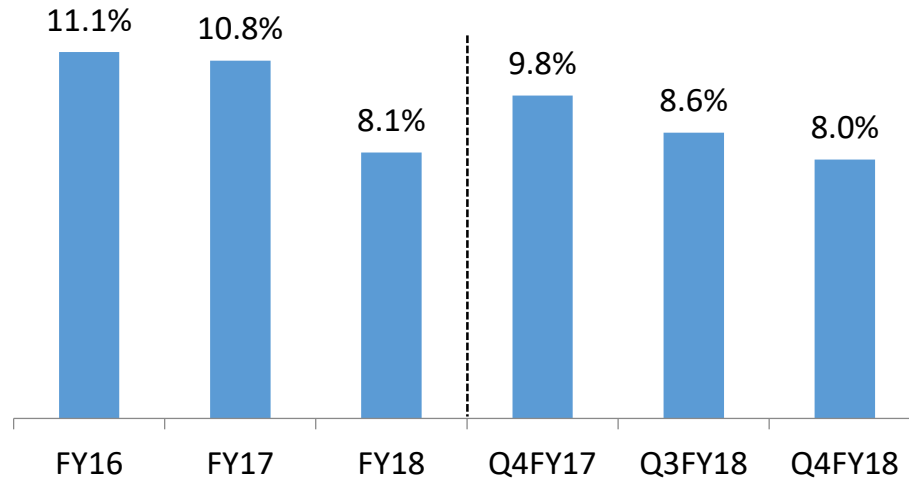
Particulars	Q4FY18	Q4FY17 [†]	YoY %	Q3FY18	QoQ %	FY18	FY17 [†]	YoY%
Interest Income *	438.9	378.2	16%	396.7	11%	1,598.1	1,442.6	11%
Finance Cost	191.2	156.8	22%	163.0	17%	673.6	587.1	15%
Net Interest Income	247.7	221.4	12%	233.6	6%	924.5	855.5	8%
Other Income	43.2	20.5	111%	32.6	33%	189.3	114.0	66%
Net Income	290.9	241.9	20%	266.2	9%	1,113.8	969.5	15%
Operating Expenses	223.4	194.5	15%	224.6	(1%)	890.7	615.0	45%
Profit before Provisions	67.5	47.5	42%	41.6	62%	223.1	354.5	(37%)
Credit Cost	13.9	36.5	(62%)	86.9	(84%)	171.9	102.9	67%
Profit Before Tax	53.6	11.0	389%	(45.3)	na	51.2	251.6	(80%)
Provision for Taxation	18.7	4.0	363%	(15.2)	na	19.8	92.2	(79%)
Profit After Tax	34.9	6.9	405%	(30.0)	na	31.4	159.4	(80%)

* Interest income includes EIS from securitisation of ₹ 10.0 Cr for Q4FY18, ₹ 10.9 Cr - Q3FY18, ₹ 29.1 Cr – Q4FY17; ₹ 55.7 Cr - FY18 and ₹ 155.5 Cr - FY17

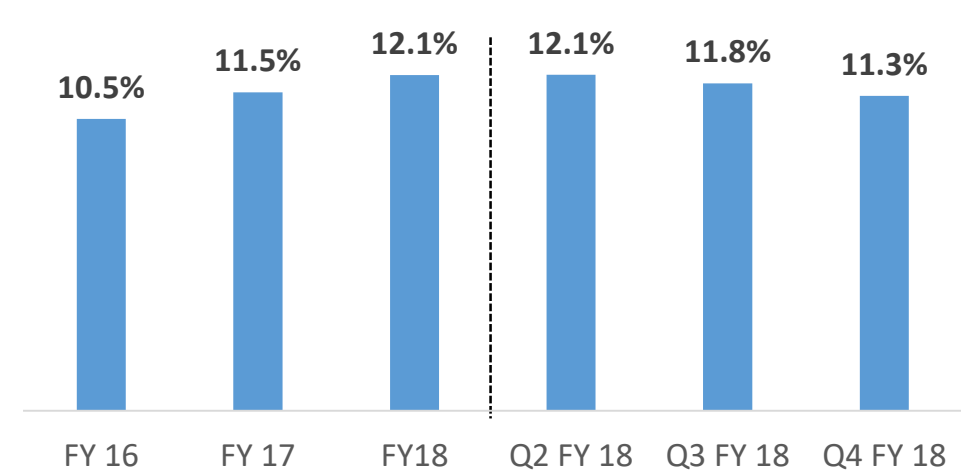
† Q4FY17 and FY17 - certain line items are not comparable with published audited financials due to reclassifications within line items

Consolidated – Key Ratios

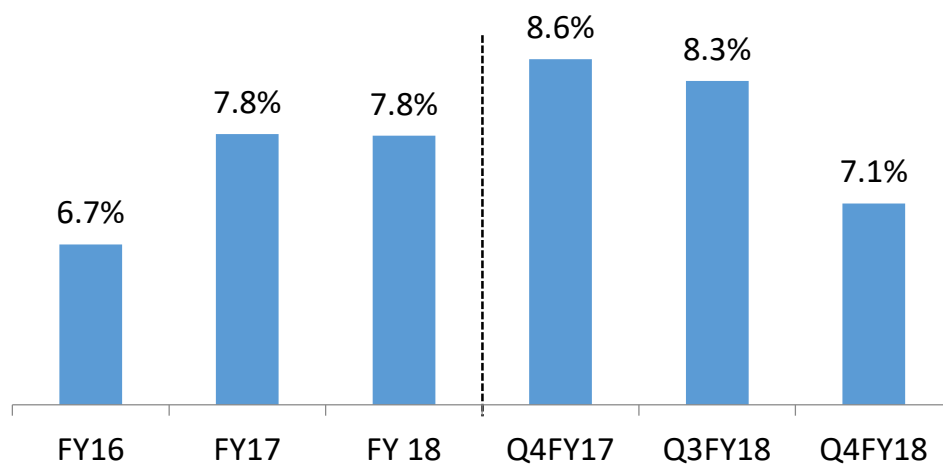
Net Interest Margin * (NIM)



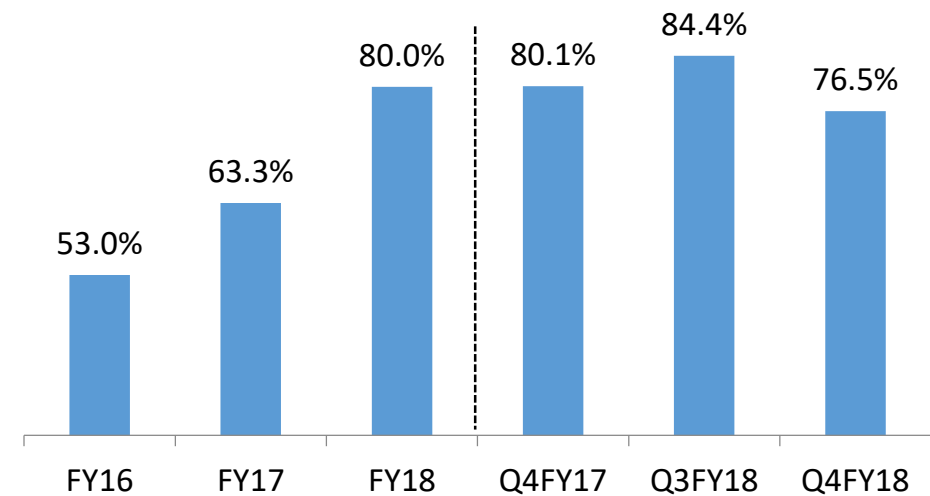
Lending spreads



Cost / Avg. Assets

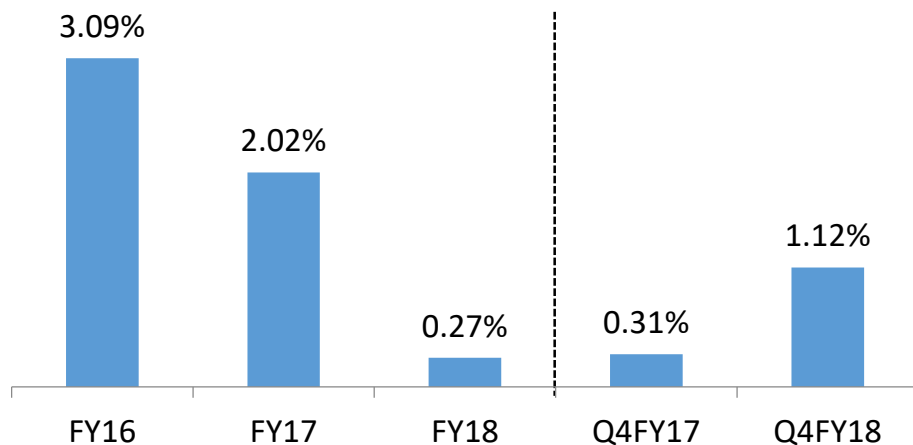


Cost / Income

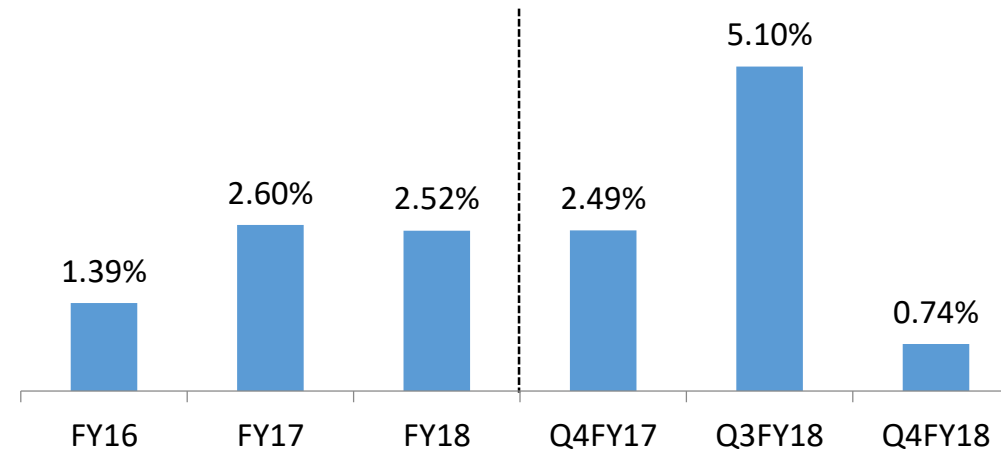


Consolidated – Key Ratios (contd.)

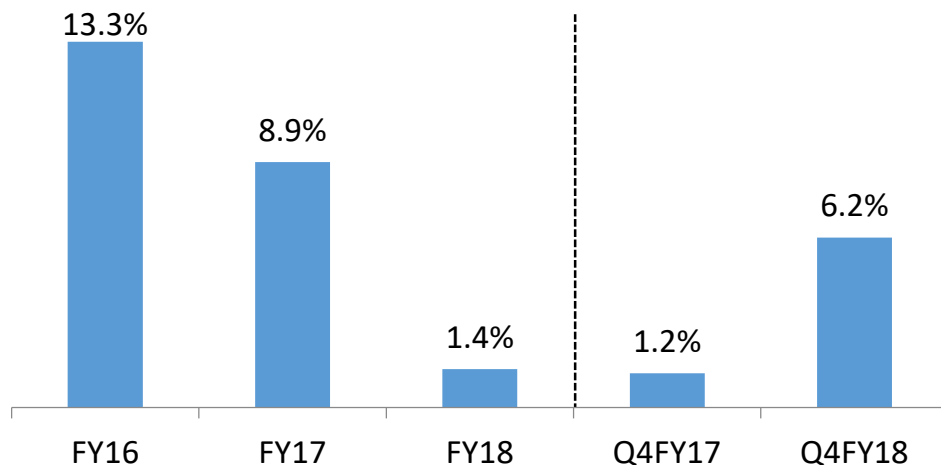
Return on Avg. Assets (ROAA)



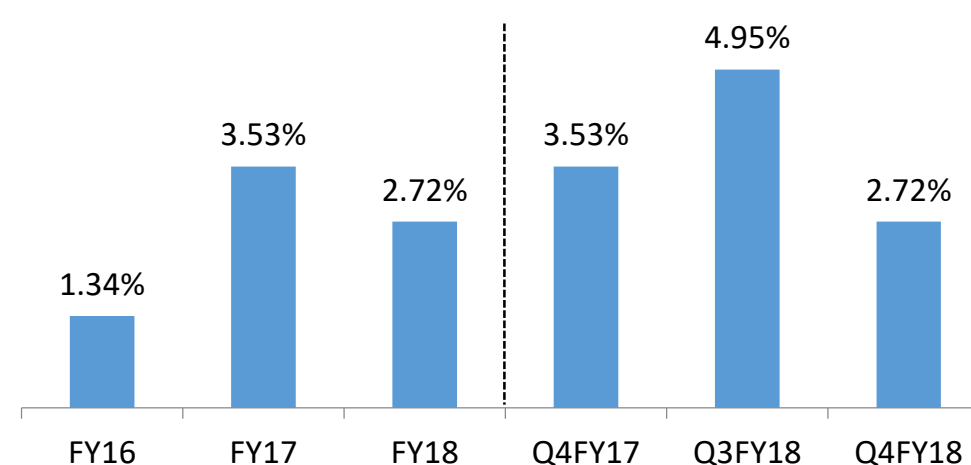
Credit cost *



Return on Avg. Equity (ROAE)

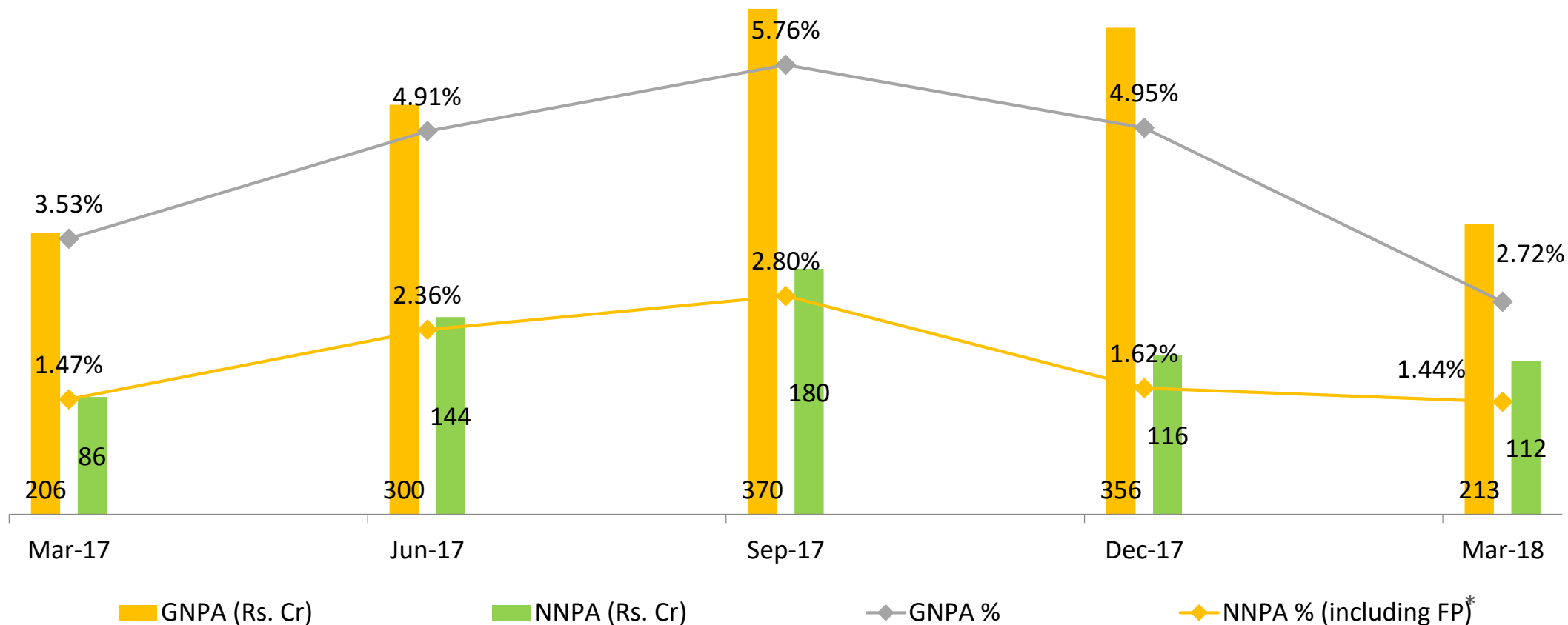


Asset Quality – Gross NPA



* 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

Q4FY18
Operational revenue: ₹ 45.5 lakh
Net Loss of ₹ 133 lakh

FY18
Operational revenue: ₹ 242.5 lakh
Net Loss of ₹ 625.4 lakh

CSR Initiatives — *Social impact continues*

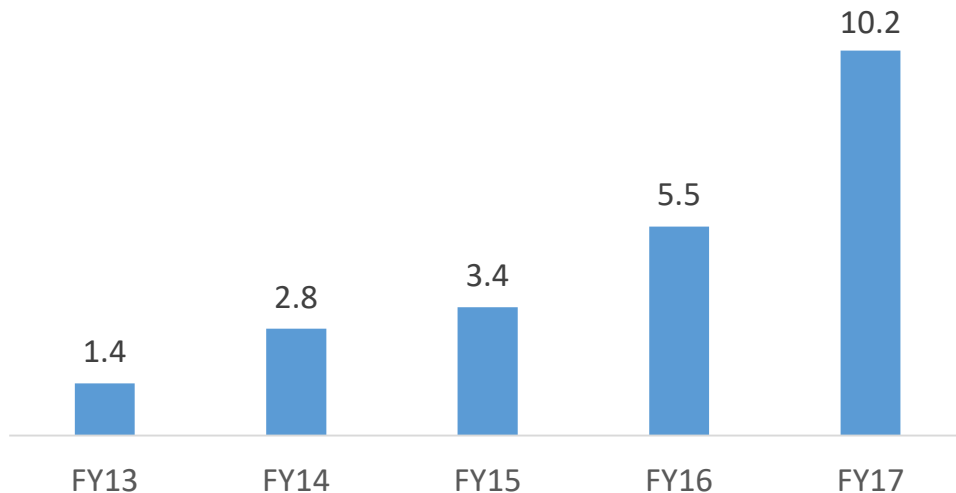
EDIT – Equitas Development Initiatives Trust

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



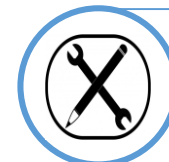
Job fairs for candidates from economically weaker sections

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	FY18
No. of beneficiaries in health camps	864,384	8,37,247	6,81,601
No. of spectacles provided [free of cost]	11,690	8,852	7,744
No. of cataract operations [free of cost]	1,563	1,842	1,207
No. of people trained on cottage livelihood skills	41,268	39,406	32,014
No. of unemployed youth placed in jobs	26,320	32,090	39,955
No. of families living on pavements rehabilitated	362	482	166
No. of children studying in the 7 Equitas schools	4,142	4,948	5,670

Annexures & General Information

EHL - Shareholding Pattern

Type of Shareholder	As on 31 st Dec 2017	As on 31 st Mar 2018
Foreign Investors	34.9%	34.3%
Domestic Investors	65.1%	65.7%
Mutual Funds	34.9%	37.4%
Corporate Bodies, Banks, NBFCs, Trusts etc.	13.7%	13.3%
Other	15.4%	15.0%
Resident Individual & HUF	13.8%	13.2%
Employees	1.6%	1.8%

Key Ratio

Key Ratio	FY15	FY16	FY17	FY18	Q4FY17	Q4FY18
Yield on "On book" Advances	22.9%	21.8%	21.5%	19.7%	21.3%	19.3%
Cost of funds	12.1%	11.3%	10.1%	7.6%	9.7%	8.0%
Lending spread	10.8%	10.5%	11.5%	12.1%	11.6%	11.3%
NIM on Interest Earning assets	10.7%	10.1%	9.4%	8.0%	9.2%	8.1%
NIM on Total assets	11.3%	11.1%	10.8%	8.1%	9.8%	8.0%
GNPA	1.08%	1.34%	3.53%	2.72%	3.53%	2.72%
Credit Cost	1.81%	1.39%	2.60%	2.52%	2.49%	0.74%
Provision Coverage	25.7%	29.8%	58.3%	47.1%	58.3%	47.1%
NNPA	0.80%	0.94%	1.47%	1.44%	1.47%	1.44%
ROA	2.96%	3.09%	2.02%	0.27%	0.31%	1.12%
ROE	11.2%	13.3%	8.9%	1.4%	1.2%	6.2%

Notes: NIM on Interest Earning Assets = Net Interest Income [excluding securitisation income] as a % of Interest earning assets

NIM on Total Assets = Net interest income as a % of avg. total assets

Lending spread = [Yield on "On book" advances in %] – [Cost of Funds in %]

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 across the periods presented above

Overall Advances Portfolio – Product-wise

₹ Crore	FY15	FY16	FY17	FY18	YoY growth	CAGR FY15 - FY18
Micro Finance	2,144	3,283	3,293	2,288	- 31%	2%
Vehicle Finance	1,175	1,510	1,928	2,252	17%	24%
LAP	511	1,087	1,528	2,182	43%	62%
Housing Finance	180	246	265	464	75%	37%
Business Loans			63	411	551%	na
Agri Loans			31	288	829%	na
Loan against Gold			3	28	772%	na
Small and Mid Corporate loans				194	na	na
Others			71	132	86%	na
Equitas Total	4,010	6,125	7,182	8,238	15%	27%

end of period figures

Overall Advances = Advances “On book” + “Off book”

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Disclaimer [contd.]

Forward Looking Statements

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.

Investor Relations

Equitas Holdings Limited

Spencer Plaza, 4th Floor, Phase II

No. 769, Anna Salai, Chennai 600 002

ir@equitasbank.com