December 3, 2019

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|---|---|
| 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>BandraKurla Complex (BKC)<br>Bandra (east)<br>Mumbai – 400051 |
| **Scrip Code No-539844** | **Symbol: EQUITAS** |

Dear Sirs,

**Sub: Intimation about Subsidiary**

Please find enclosed press release by our subsidiary, Equitas Small Finance Bank Limited dated December 3, 2019 under the title "Equitas Small Finance Bank Limited hikes interest rates up to 8.25% on Fixed Deposit". The same will also be displayed on the website of the Company.

Kindly take the above information on record.

Thanking you,

Yours truly,
**for Equitas Holdings Limited**

**Deepti R**
**Company Secretary**

EQUITAS HOLDINGS LTD CHENNAI 600 002

# Equitas Small Finance Bank Limited hikes interest rates up to 8.25% on Fixed Deposit

**Chennai, 3rd December 2019:** Equitas Small Finance Bank Limited has revised the interest rates on its Fixed Deposit with effect from 2nd December 2019.

Equitas offers interest on fixed deposit 8.25% p.a for a tenure of 888 Days. Senior citizens will get the benefit of 0.60% additional interest rate that makes it to 8.85% p.a.

Investors can get returns on Fixed Deposit with Equitas Small Finance Bank Limited. The Fixed Deposit tenure starts from 7 days to 10 years to suit the requirement of investment and capital creation.

There is No Penalty on premature withdrawal if the FD has completed 6 months and there are No premature penalties for all FDs booked for senior citizens on or after 2nd December 2019. Quarterly Payout, and Monthly Payout are the options available on Interest frequency.

**Fixed Deposit Rate for Domestic/NRE/NRO (for INR) with effect from: 2nd Dec 2019**

Fixed deposit rate to suit your requirement of investment and capital creation.

| Tenure | Interest rates for amount less than Rs. 2 crore w.e.f 2nd Dec 2019 |
|---|---|
| **7 - 14 days** | 5.00% |
| **15 - 29 days** | 5.50% |
| **30 - 45 days** | 6.00% |
| **46 - 62 days** | 6.25% |
| **63 - 90 days** | 6.25% |
| **91 - 120 days** | 6.50% |
| **121 - 180 days** | 6.50% |
| **181 - 210 days** | 6.75% |
| **211 - 270 days** | 6.75% |
| **271 - 364 days** | 7.50% |
| **1 year to 18 months** | 8.00% |
| **18 months 1 day to 2 years** | 7.70% |
| **2 years 1 day 887 days** | 7.80% |
| **888 days** | 8.25% |

| | |
|---|---|
| **889 day to 3 years** | 7.80% |
| **3 years 1 day to 4 years** | 7.00% |
| **4 years 1 day to 5 years** | 7.00% |
| **5 years 1 day to 10 years** | 7.00% |

- TDS will be deducted as applicable
- Please check all terms and conditions applicable on FD/RD for premature withdrawal
- 0.60% extra for Senior Citizen (not applicable for NRE/NRO)

**Recurring Deposit for Domestic/NRE/NRO (in INR) Rate for different tenure with effect from: 2nd Dec 2019**

Recurring deposit rate to suit your requirement of investment and capital creation.

| Tenure | Interest rates for amount less than Rs. 2 crore w.e.f 2nd Dec 2019 |
|---|---|
| **12 Months** | 8.00% |
| **15 Months** | 8.00% |
| **18 Months** | 8.00% |
| **21 Months** | 7.70% |
| **24 Months** | 7.70% |
| **30 Months** | 7.80% |
| **36 Months** | 7.80% |
| **48 Months** | 7.00% |
| **60 Months** | 7.00% |
| **90 Months** | 7.00% |
| **120 Months** | 7.00% |

- TDS will be deducted as applicable
- Please check all terms and conditions applicable on FD/RD for premature withdrawal
- 0.60% extra for senior citizen (not applicable for NRE/NRO)

**About Equitas Small Finance Bank Limited [ESFBL]**

Equitas Small Finance Bank Limited is a Small Finance Bank (SFB), licensed by Reserve Bank of India under Section 22 of the Banking Regulation Act, 1949 to carry on the business of Small Finance Bank. The Bank commenced the business of SFB on September 5, 2016.