June 29, 2017

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 10th Annual General Meeting

The presentation to be made at the 10th Annual General Meeting scheduled on June 30, 2017 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

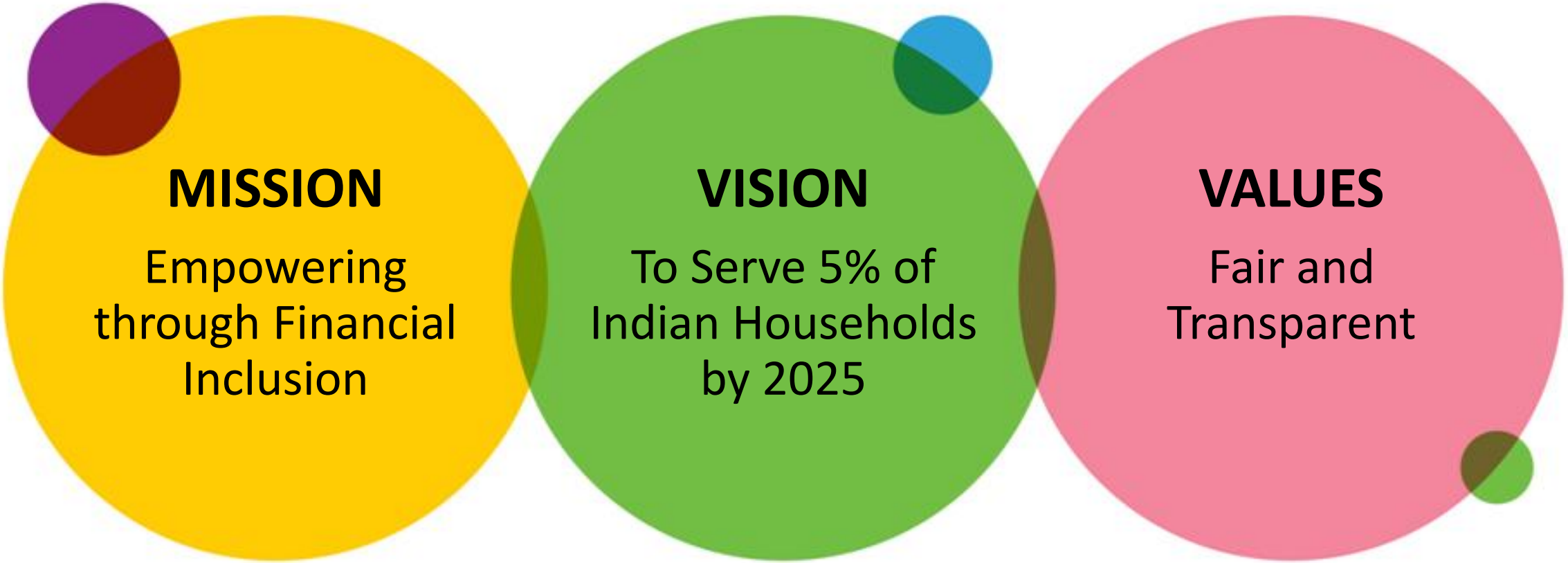
Jayashree S Iyer
Company Secretary

EQUITAS HOLDINGS LTD CHENNAI 600 002

Investor Presentation
AGM

FY 2016-17

30th June 2017


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

Building the Bank

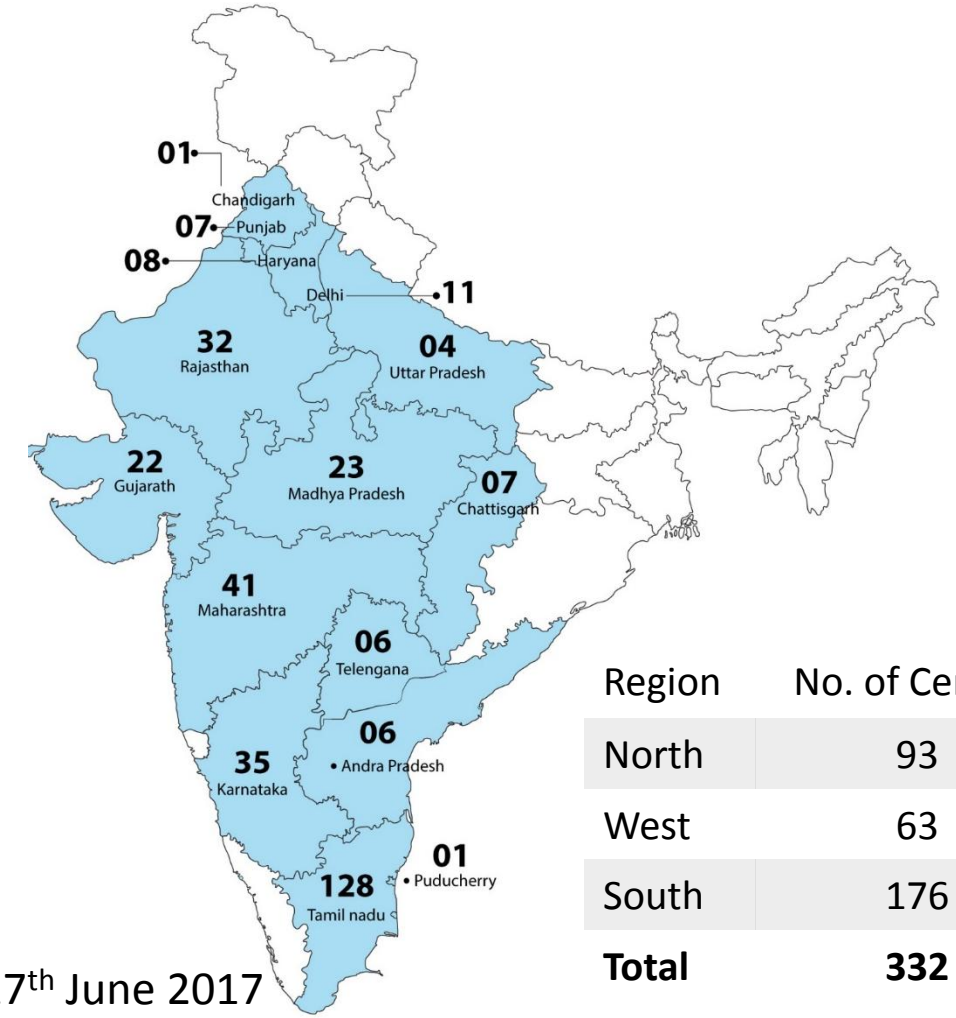
Overview

- **Started Equitas SFB on 5th Sept 2016**
  - First branch in T.Nagar, Chennai
- **Scheduled Commercial Bank (SCB)** status achieved as of 23rd Dec 2016
- **Digital banking platforms** and various services rolled-out
- **Building the brand** with Ravichandran Ashwin signed-up as brand ambassador

Network – across the nation

Liability Centers *

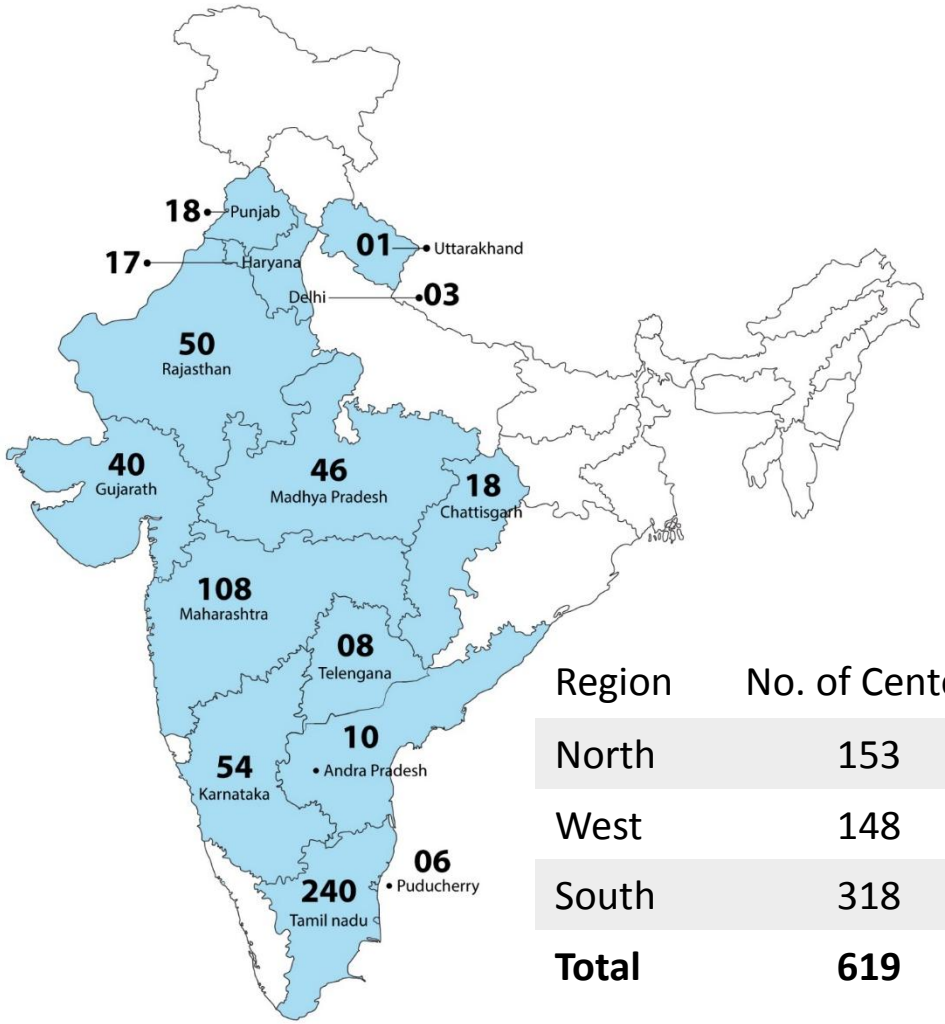
332	13	02
Centers	States	Union Territories



Region	No. of Centers
North	93
West	63
South	176
Total	**332**

Asset Centers

619	12	02
Centers	States	Union Territories



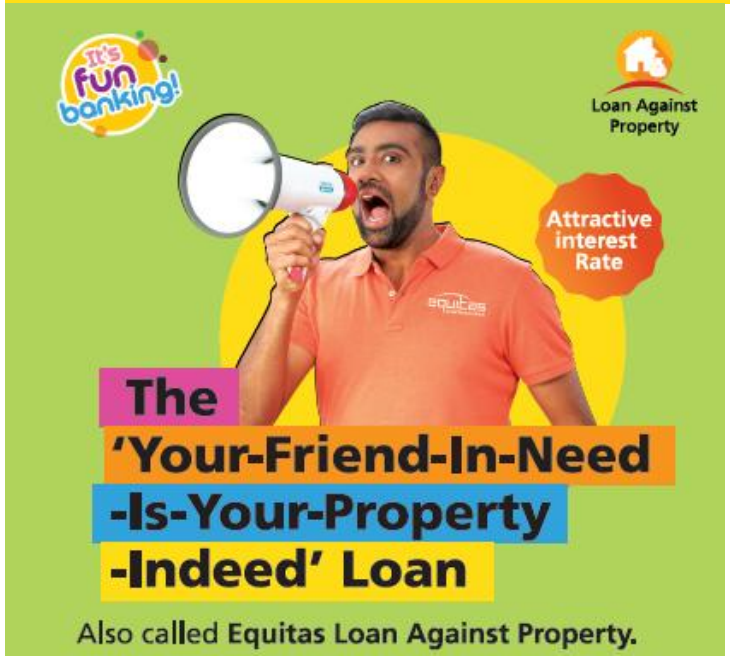
Region	No. of Centers
North	153
West	148
South	318
Total	**619**

* as of 17th June 2017

Existing lending Products

Micro Finance	₹3,293 Cr 46% of portfolio
Vehicle Finance	₹1,928 Cr 27% of portfolio
Micro-LAP / LAP	₹1,528 Cr 21% of portfolio
Housing Finance	₹265 Cr 4% of portfolio





New Lending Products

Business Loans

Agri loans

Gold loans





Liability Products



Savings Accounts

Current Accounts





NRI Accounts

Term Deposits





Investments (3rd party)

Insurance (3rd party)





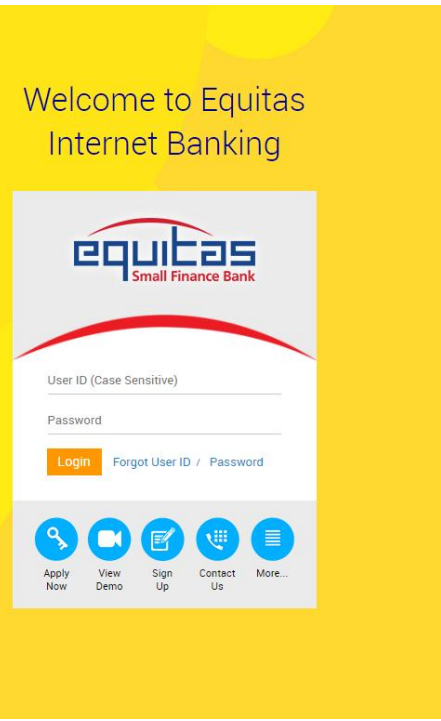
Debit Cards

Services

Internet Banking



Mobile banking app



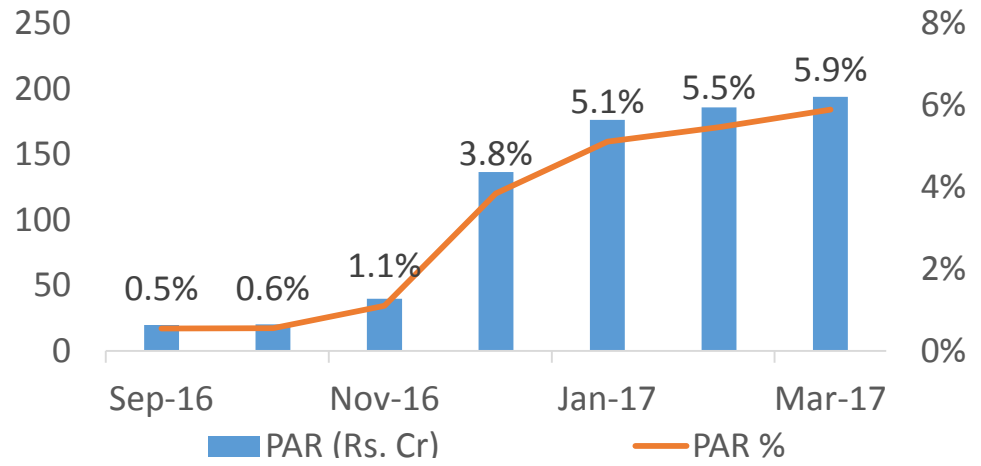
ETC FASTag



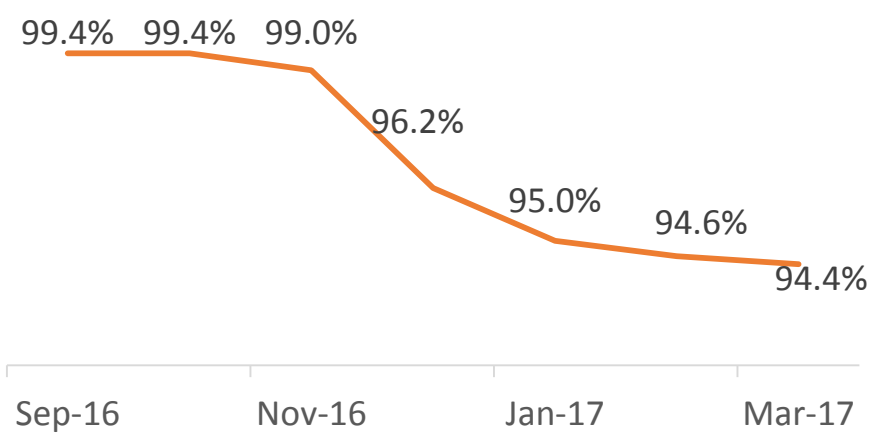
Post Demonetization Impact on Micro Finance

Rising delinquency

Portfolio at Risk [PAR] and PAR as a % of POS trend



Billing efficiency trend



- Maharashtra, Madhya Pradesh & Karnataka most affected states in terms of collection efficiency
- Provision requirement increased
  - Approx. ₹42 Cr of provision has been made in Micro Finance during FY2017, with more required under current business environment
- Reducing overall exposure in Micro Finance to mitigate risk

Equitas Holdings - Consolidated Financial Overview
FY2017

Consolidated Financial Overview
FY2017

₹ 1,036 Cr [₹ 1,524 Cr] Disbursement	₹ 7,176 Cr [₹ 6,125 Cr] AUM	₹ 9,444 Cr [₹ 6,349 Cr] Assets	₹ 1,885 Cr Deposits
-32% YoY	17% YoY	49% YoY	17% CASA

₹ 855.5 Cr [₹ 600.9 Cr] NII	₹ 615.0 Cr [₹ 359.7 Cr] Opex	₹ 102.9 Cr [₹ 59.1 Cr] Provisions	₹ 159.4 Cr [₹ 167.1 Cr] PAT
42% YoY	71% YoY	74% YoY	-4.7% YoY

[] figures in brackets pertain to FY16 corresponding period figures

Consolidated Balance Sheet

₹ Cr

Particulars	FY 17	FY 16	YoY %
Capital & Liabilities			
Share Capital	337.8	269.9	*25%*
Reserves & Surplus	1,892.8	1,071.4	*77%*
Net Worth	**2,230.6**	**1,341.4**	***66%***
Borrowings	6,542.9	4,683.3	*40%*
Other Liabilities & Provision	670.0	324.3	*107%*
Total Capital & Liabilities	**9,443.5**	**6,348.9**	***49%***
Assets			
Cash and Bank Balance	1,064.2	947.0	*12%*
Investments	1,895.9	11.9	*n.a.*
Advances	5,828.9	5,070.2	*15%*
Fixed Assets	328.8	62.4	*427%*
Other Assets	325.7	257.5	*26%*
Total Assets	**9,443.5**	**6,348.9**	***49%***
AUM [On Book + Off Book]	**7,176.1**	**6,124.7**	***17%***

Consolidated Profit & Loss

₹ Cr

Particulars	FY17	FY16	YoY %
Interest Income	1,442.6	1,036.8	39%
Finance Cost	587.1	436.0	35%
Net Interest Income	855.5	600.9	42%
Other Income	114.0	78.0	46%
Net Income	**969.5**	**678.9**	**43%**
Operating Expenses	615.0	359.7	71%
Profit before Provisions	354.5	319.2	11%
Credit Cost	102.9	59.1	74%
Profit Before Tax	251.6	260.1	(3%)
Provision for Taxation	92.2	93.0	(1%)
Profit After Tax	**159.4**	**167.1**	**(5%)**

CSR Initiatives – *Social impact continues*

Corporate Social Responsibilities

- **Medical awareness & preventive healthcare programs**

4.5mn beneficiaries from health and eye care camps till date

- **Pavement Dwellers Rehabilitation Program**

The Equitas Birds Nest [EBN] pavement dwellers rehabilitation program has rehabilitated 1,000+ families into organized housing

Equitas eye-camp



EBN – Vyasarpadi, Chennai



Corporate Social Responsibilities

➢ Skills development program

440,000+ people trained on cottage livelihood skills

Equitas tailoring skills training



➢ Job fairs

Job fairs conducted for candidates from economically weaker sections. 91,000+ candidates who were have been placed.

Equitas job fair - Karnataka



Corporate Social Responsibilities

➢ 7 English-medium board schools

- 5000+ children from low-income households enrolled
- 100% pass rate in 10th board exam
- Top score of 99% in 10th board exam







Equitas Social Initiatives

Particulars	FY17	Cumulative since inception
No. of beneficiaries in health camps	8,37,247	43,51,361
No. of spectacles provided [free of cost]	8,852	90,167
No. of cataract operations [free of cost]	1,842	27,478
No. of people trained on cottage livelihood skills	39,406	4,35,631
No. of unemployed youth placed in jobs	32,090	81,855
No. of families living on pavements rehabilitated	482	1,069
No. of children studying in the 7 Equitas schools	5,043	N.A.

Thank you