17th July, 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	**Symbol: EQUITAS**

Dear Sirs,

Sub: Intimation about Subsidiary – Equitas Small Finance Bank Limited

We wish to inform you that a press meet was held by our subsidiary, Equitas Small Finance Bank Limited on 17th July, 2017 at Mumbai for launch of its Digital Products. The press release in this connection is attached herewith. The same will also be displayed on the website of the Company.

This is for your information and record.

Thanking you,

Yours Faithfully,
for **Equitas Holdings Limited**

Jayashree

Jayashree S Iyer
Company Secretary

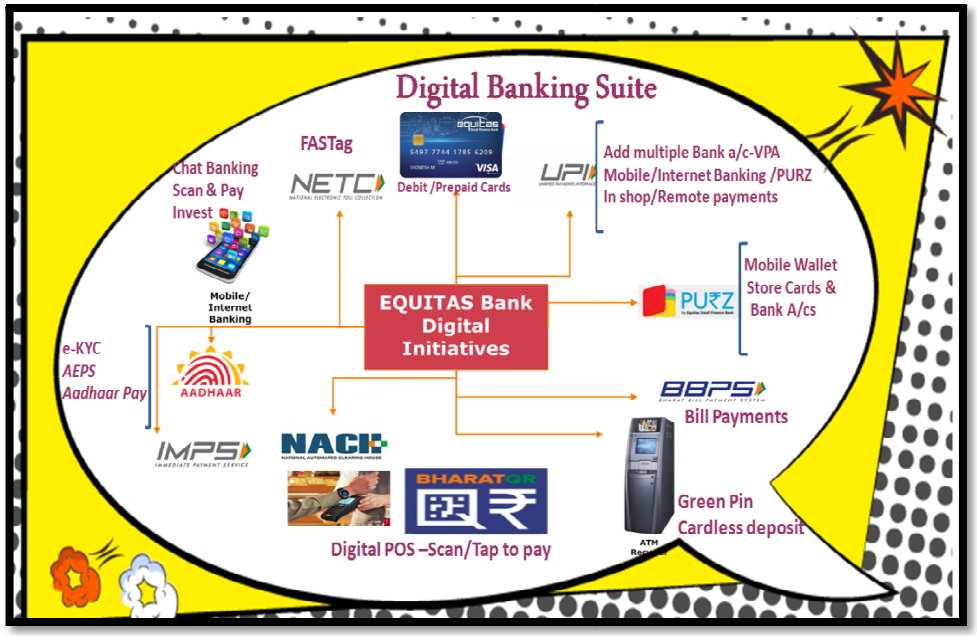
EQUITAS HOLDINGS LTD CHENNAI 600 002

MEDIA RELEASE **FOR IMMEDIATE PUBLICATION**

Equitas Bank launches selfe FASTag the first self-service FASTag in the country

- **First Small Finance Bank to integrate Unified Payments interface (UPI) in its wallet, PURZ & go live on FASTag**
- **To introduces Adhaar Enabled Payment System (AePS) and host of other digital services**

Mumbai/Chennai, July 17, 2017: In first of its kind move aimed at **disrupting the digital payments landscape across India by a Small Finance Bank, Equitas Bank**, the first private sector bank from Tamil Nadu post-Independence, **has introduced Self Service facility for customers to avail FastTAG (RFID Sticker) for their vehicles**, online registration and payment can be made by clients. This makes the process of getting the FastTAG sticker hassle free for the customer.



Equitas is the first SFB and one of the seven banks in the country to issue **FASTags** and launch its own wallet **PURZ,** which is **integrated to NPCI's Unified Payments interface (UPI)**.

Equitas FASTag is a perfect solution for a hassle-free trip on national highways. It enables automatic deduction of toll charges and lets the driver pass through the toll plaza without stopping for the cash transaction. The 'selfe' FASTag enables fleet operators for online FASTag usage monitoring etc., As on date, **5000+** FASTags have been issued by the bank and it aims to issue five lakh ETC tags by March 2018.

While the bank is also offering **m-VISA and Digital POS services**, it is in the **process of enabling Aadhaar Enabled Payment System** (payment service empowering a bank customer to use Aadhaar as his/her identity to access his/her respective Aadhaar enabled bank account and perform basic banking transactions like balance enquiry, cash deposit, cash withdrawal, remittances through a Business Correspondent) **and Bharat Bill Payment System** (For integrated and interoperable bill payment services to customers across geographies).

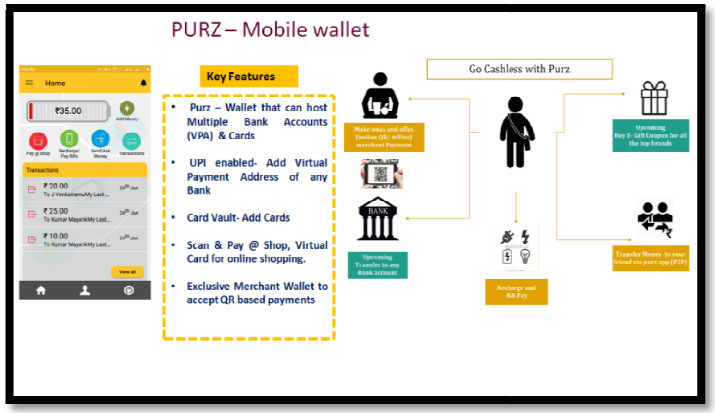
Commenting on this strategy, **P N Vasudevan, MD & CEO, Equitas Small Finance Bank, said,** "Some of our unique offerings are dynamic hot listing and setting limits on cards through our mobile app, integrating software of fleet operators for real-time FASTag usage monitoring, digital fee collection service for colleges etc. 83% of our banking transactions are through our digital channels. At a time when our country is striving to revolutionise the landscape of electronic payments and reduce the usage of cash in the economy, it is indeed a moment of honor and pride to introduce host of digital services to our customers in safe and secured way."

Mr. A. P. Hota, MD & CEO, National Payments Corporation of India (NPCI) said, "We appreciate Equitas Bank for making use of all available payment services offered by NPCI for their customers. We believe that such initiatives will encourage other small finance banks to join the digital bandwagon."

Ravichandran Ashwin, Indian Cricket Player said, "It is my pleasure to be associated with a new age high tech bank which is working in sync with Prime Minister of India's mission of banking the masses. My best wishes for their vision of empowering Indian households through financial inclusion."

Equitas offers variety of digital services such as net and mobile banking, mobile top-ups, corporate net banking, POS at merchants, QR based acquiring, payment solutions for educational institutions, issuing FASTag etc. The soon to be launched AEPS through BC channel is expected to enable large number of low income clients to transact through their neighborhood outlets using latest technology. Equitas hopes to clearly emerge as the digital leader in the banking space and use this to promote financial inclusion of the underserved segment in the country over time.





Targeted at youth, **PURZ** is the mobile wallet offering from Equitas. Anyone, including non-Equitas Bank customers can download it from Google Play Store (https://play.google.com/store/apps/details?id=com.equitas.purz&hl=en) and start transacting immediately. Through PURZ, they can also make merchant payments by scanning Bharat QR and transact for various utilities.

About Equitas Small Finance Bank

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 has commenced the business of SFB on September 5, 2016. It is the first Private Sector Bank from Tamil Nadu to commence operations post Indian Independence.

ESFBL was formed by the Merger of two wholly owned subsidiaries of EHL viz., Equitas Micro Finance Limited [EMFL] and Equitas Housing Finance Limited [EHFL] with Equitas Finance Limited [EFL]. ESFBL, with pan India operations, is focused on providing financing solutions for individuals and micro and small enterprises (MSEs) that are underserved by formal financing channels while providing a comprehensive banking and digital platform for all.

True to its tag line – "Its Fun Banking", the bank offers customized savings products with a focus towards giving children, youth, families and entrepreneurs across India, a new and a fun way to bank. By FY18, ESFBL plans to roll out the entire network of 412 bank branches spread across 13 States in India. Of these 412 branches, 50% will be in South, 30% in West and the remaining 20% in North. About 25 per cent of the bank branches will be located in rural, unbanked villages. Currently, the bank has an AUM of around Rs.7,181 Cr, of which about 49% is contributed by Micro Finance, 26% by Used Commercial Vehicle Finance and the remaining 24% by MSE and affordable Housing Finance.

About NPCI

National Payments Corporation of India (NPCI) was set up in 2009 as the central infrastructure for various retail payment systems in India and was envisaged by the Reserve Bank of India (RBI) as the payment utility in the country.

For further details contact:

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