



July 27, 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 under Regulation 30 of SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015

Further to our letter dated July 27, 2018 intimating about unaudited financial results of the Company for the quarter ended June 30, 2018, we are pleased to forward a copy of the press release which is being released for publication.

Kindly take the above information on record.

Thanking you,

Yours truly,
For Equitas Holdings Limited

Jayashree S Iyer
Company Secretary

EQUITAS HOLDINGS LIMITED



EQUITAS HOLDINGS LIMITED

Q1 FY19 results

FOR IMMEDIATE PUBLICATION

PRESS RELEASE

July 27, 2018

Equitas posted strong advances growth of 27% YoY PAT of Rs. 35.4 Cr in Q1, more than doubles from previous year

Equitas Holdings Limited [EHL] announced the Un Audited results for quarter and full year ended June 30, 2018:

Advances grew by 27%

Equitas posted advances growth of 27% YoY, with overall advances increasing to Rs. 8,926 Cr. Strong growth was registered in all lending segments of Inclusive Banking, Vehicle Finance, Business Loans and mid-Corporate loans. Micro Finance advances grew by 6% over March '18 but a drop of 18% over same quarter last year while non-micro finance advances grew by a healthy 60%. The non-micro finance portfolio now forms about 73% of the total portfolio.

Customer Deposits increased more than Rs. 1,000 Cr during Q1, CASA stood at Rs. 1,834 Cr

Customer Deposits stood at Rs. 5,719 Cr, with CASA at 32% of this. Customer deposits now make-up half of overall borrowings. The bank continues its focus on customer acquisition, with deposit account holders crossing 3.3 lakh in number. Fee Income continues to show strong growth

Asset quality remained stable, GNPA at 2.84%

GNPA remained almost flat at 2.84%, against 2.72% of previous quarter and improved significantly over 4.91% of same quarter of previous year. Bank's Provision cover stood at 47% and Net NPA stood at 1.5%.

Profit more than double over previous year; PAT of Rs. 35.4 Cr for Q1 FY19

NII for Q1FY19 stood at Rs. 254 Cr, up 18% YoY. Net Income stood at Rs. 316 Cr, growing 7% YoY, but the number is not comparable due to change in accounting policy on PSLC income. Pre-Provision Operating Profit [PPOP] for Q1 increased by 10% YoY.

Equitas reported a Rs. 35.4 Cr profit after tax for the quarter, against Rs. 15.6 Cr in the same quarter of previous year. Quarterly RoA (annualised) stood at 1.00%, against 0.66% in Q1FY18.

About Equitas Holdings Limited [EHL]

Equitas Holdings Limited ('the Company') is a Non-Deposit Taking Systemically Important - Core Investment Company – (CIC-ND-SI) registered with The Reserve Bank of India. The activity of the Company is making investment in subsidiary companies and providing loans to them. It has no other operations.

The Company has the following Wholly Owned Subsidiaries:

- Equitas Small Finance Bank Limited, licensed under Section 22 of the Banking Regulations Act, 1949 to carry on the business of small finance bank;
- Equitas Technologies Private Limited [ETPL], a Company registered under the Companies Act, 2013 engaged in the business of freight aggregation.

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. It is the first Private Sector Bank from Tamil Nadu to commence operations post Indian Independence.

ESFBL, with pan India operations, is focussed 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 – “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.

For further details contact:

Investor Relations

Equitas Holdings Limited

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