



November 01, 2020

The Secretary BSE Limited Phiroze Jeejeeboy 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 and Disclosure Requirements) Regulations, 2015**

**Ref:SEBI/HO/CFD/CMD1/CIR/P/2020/84**

A press release on Business performance of the Company's subsidiary, Equitas Small Finance Bank Limited for the month ended October 31, 2020, which is being released for publication, is enclosed. This is in continuation of our ongoing communication to shareholders about the impact of COVID-19 on the operations of the Company and its subsidiaries with reference to the Advisory on Disclosure of material Impact of CoVID -19 pandemic on listed entities dated May 20, 2020 released by SEBI.

We request you to take the same on record.

Thanking you,

Yours truly,  
**for Equitas Holdings Limited**

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



**EQUITAS HOLDINGS LIMITED**

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CIN: L65100TN2007PLC064069



## EQUITAS HOLDINGS LIMITED

### Business Update of Equitas Small Finance Bank Limited

FOR IMMEDIATE PUBLICATION

PRESS RELEASE

November 01, 2020

### Collection Efficiency for the month of October at 94.31%

Post the moratorium, which ended on 31<sup>th</sup> August 2020, the Bank witnessed healthy collections as lockdown restrictions eased across the country. Customers representing 94% of the Bank's advances have paid their EMIs either during September 2020 or October 2020 or both the months. That leaves only customers representing the remaining ~6% of the Banks advances (excluding loans under NPA) who have not paid both the September and October 2020 EMIs, out of which approximately 5% loans are secured and only 1% is unsecured.

#### Collection & Billing Efficiency Product Wise:

Asset Products	Collection Efficiency October 2020	Billing Efficiency October 2020
Small Business Loans	102.80%	88.17%
Micro Finance	92.43%	91.02%
Vehicle Finance	87.92%	77.86%
MSE Finance	92.91%	83.83%
Corporate	103.23%	96.24%
Others	86.15%	75.54%
<b>Total</b>	<b>94.31%</b>	<b>87.12%</b>

1. Collection efficiency represents total collections during the month as a percentage of October months total EMIs due
2. Billing efficiency represents only the EMIs of October alone collected as a percentage of October months total EMIs due

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

Equitas Small Finance Bank Limited is the largest SFB in India in terms of number of banking outlets, and the second largest SFB in India in terms of assets under management and total deposits in Fiscal 2019. (Source: CRISIL report). Its focus customer segments include individuals with limited access to formal financing channels on account of their informal, variable and cash-based income profile. It offers a range of financial products and services that address the specific requirements of these customer segments by taking into account

their income profile, nature of business and type of security available. Its asset products are suited to a range of customers with varying profiles.

**For further details, contact:**

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