



January 2, 2019

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|---|--|
| The Secretary<br>BSE Limited<br>PhirozeJeejeebhoy 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 |
| <b>Scrip Code No-539844</b>   | <b>Symbol: EQUITAS</b>   |

Dear Sirs,

**Sub: Intimation about Subsidiary - Equitas Small Finance Bank Limited (ESFBL)**

Pursuant to Regulation 30 of SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015, we are pleased to forward a press release on the subject "Equitas Small Finance Bank hikes interest rates up to 7.5% on Savings" which is being released for publication.

Kindly take the above information on record.

Thanking you,

Yours truly,  
For Equitas Holdings Limited

*Deepti R.*

Deepti R  
Company Secretary

**EQUITAS HOLDINGS LIMITED**

## Equitas Small Finance Bank hikes interest rates up to 7.5% on Savings

**Chennai, 2<sup>nd</sup> January 2019:** Equitas Small Finance Bank, the new age bank that gives children, youth, families and business people across India a new and fun way to bank, has revised the interest rates on its savings account **with effect from 1st January 2019**. Equitas Small Finance Bank offers 5.5 per cent per annum interest on SB deposits for balance up to 1 lakh above Rs. 1 lakh and up to Rs. 10 lakhs: 6.00% p.a. above Rs. 10 lakhs and up to Rs. 1 crs: 6.50% p.a. above Rs. 1 cr and up to Rs. 5 crs: 7.00% p.a. above Rs. 5 crs and up to Rs. 30 crs: 7.25% p.a. above Rs. 30 crs and up to Rs. 50 crs: 7.50% p.a.

Equitas offers interest on fixed deposit 8.8% p.a for a tenure of 2 years 1 day to 3 years. Senior citizens will get benefit of 0.75% additional interest rate that makes to 9.55% p.a.

| Savings Bank Interest Rates w.e.f 1 <sup>st</sup> Jan 2019 |                |
|--|----------------|
| Daily Closing Balance                                      | Rate Slab      |
| Upto Rs. 1 lakh  | 5.50%          |
| Above Rs. 1 lakh and upto Rs. 10 lakh                      | 6.00%          |
| Above Rs. 10 lakhs and upto Rs. 1 crs                      | 6.50%          |
| Above Rs. 1 cr and upto Rs. 5 crs                          | 7.00%          |
| Above Rs. 5 crs and upto Rs. 30 crs                        | 7.25%          |
| Above Rs. 30 crs and upto Rs. 50 crs                       | 7.50%          |
| Above Rs. 50 crs   | Contact Branch |

### **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.