

A Glimpse



**Thank you
for being
here**

Introductions

Introductions

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Strategy, IR and Analytics
16 yr Experience in
capital markets, advisory
& planning
Worked at Chola,
Edelweiss..

Dheeraj

Introductions

5



**Inclusive Banking
(Micro Finance, Property
Finance)**
**25 yr experience in
FMCG, MFI & lending.
Worked at HLL, Dabur etc**

HKN Raghavan

Introductions

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Bhadresh Phatak

**Business Banking (MSE
Financing)
25 yr experience in retail
& SME financing
Worked at
IDBI, Axis, Yes Bank**

Introductions

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Vehicle Finance
25 yr experience in
Vehicle Financing
Worked at Chola, GMAC,
Apple Credit

Ajit B

Introductions

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**Liabilities (Branch
Banking & Wealth)
25 yr experience in
Branch Banking
Worked at IDBI, ING,
IndusInd**

Sanjeev Srivastava

Introductions

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Treasury
25 yr experience in
Treasury
Worked at Bank of Nova
Scotia, IndusInd

Natarajan

Understanding Equitas



**The Bank has
5 Asset
segments**



Micro Finance

Group Loans
25K, 2 year loans
ROI 23%
400 Branches
13 States
11 Yr vintage

27%
Portfolio Share

1



Property Finance (LAP, Agri, HF)

Upto 10 Lacs , 5
year loans
ROI 17-21%
Assessed Income
model
300 Branches
13 States
6 Yr vintage

38%
Portfolio Share

2



Vehicle Finance (Used & New CVs,)

Avg 5 Lac loans
ROI 13% - 20%
Assessed Income
model
95% UCV
195, Branches
12 States
6 Yr vintage

27%
Portfolio Share

3



Business Banking (MSE Loans)

Upto 75 Lacs

ROI 13 – 17%

Working capital
Loans – BL, CC/OD
etc

Declared Income
Model

12 Months Vintage

5%
Portfolio Share

4



Mid Corporate & NBFC Financing

5 to 10 Cr loans

ROI 11%

Working capital &
Term loans

Turn over <1000 Cr

12 Months Vintage

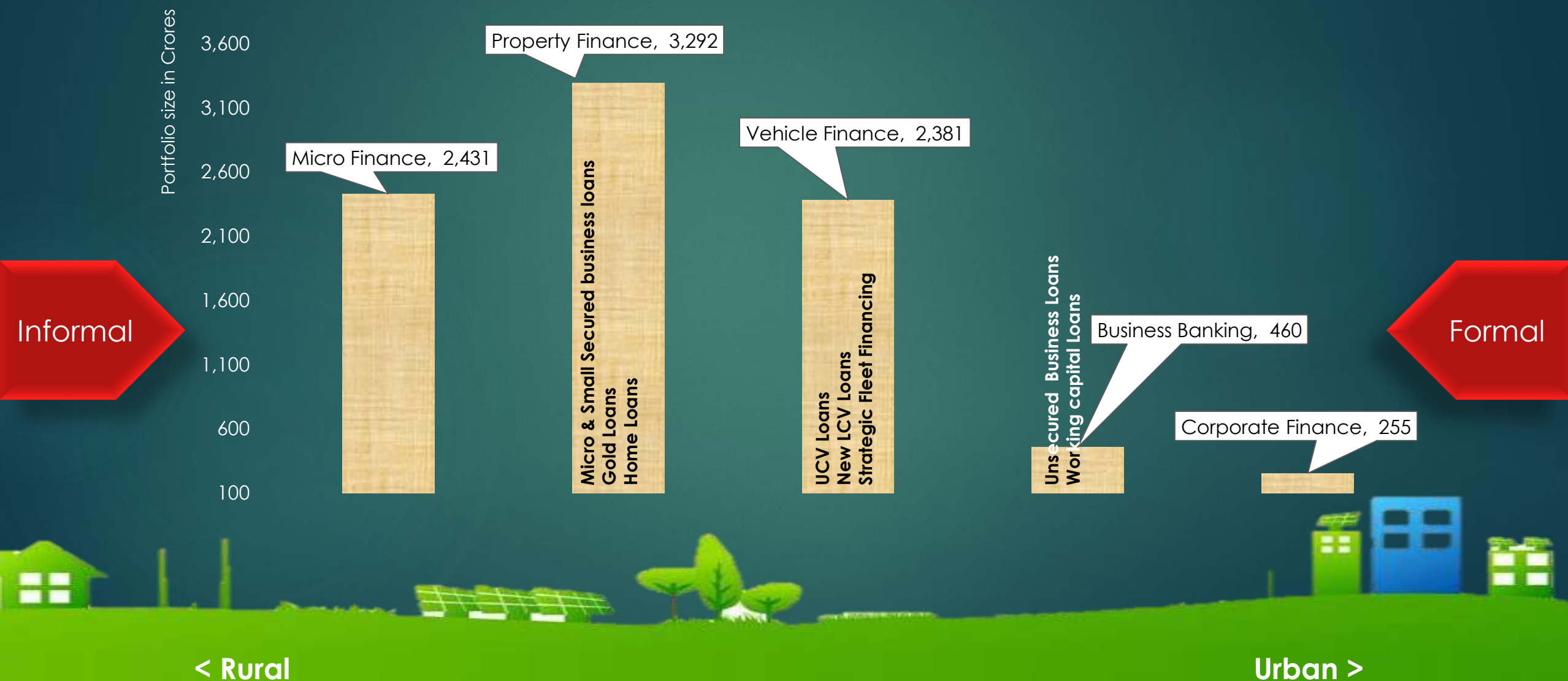
3%

Portfolio Share

5

Lending across the Informal Chain

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Granular Liability Franchise

Customer Deposits

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as on 30 June 2018	CA [Current Account]	SA [Savings Account]	CASA [Low cost deposits]	TD [Term Deposits]	CASA+TD [Customer Deposits]
Balance (₹ Cr)	509	1,325	1,834	3,887	5,721
as a % of total borrowings (₹ 11,635 Cr)	4.4%	11.4%	15.8%	33.4%	49.2%
Number of customers	~ 55,000	~ 2,65,000	~ 3,20,000	~ 17,000	~ 3,37,000
Avg. balance (exc. Inclusive banking customers) (₹)	~1,50,000	~54,000		~ 23,00,000	

Savings Rates

Upto 10 Lac 6%
10 Lacs to 5 Cr 6.5%

Fixed Deposit Rates

1 Year 8%
1 to 3 Yr 7.75%



Digital

Digital Account opening
API Banking
E KYC ready



Full Service

CASA, TD/RD, Insurance,
Mutual Funds, Visa/Rupay,
Wealth Management
Relationship Banking



Retail

375 branches | 321 ATMs | 3000
Employees
Segregated products for
Affluent customers

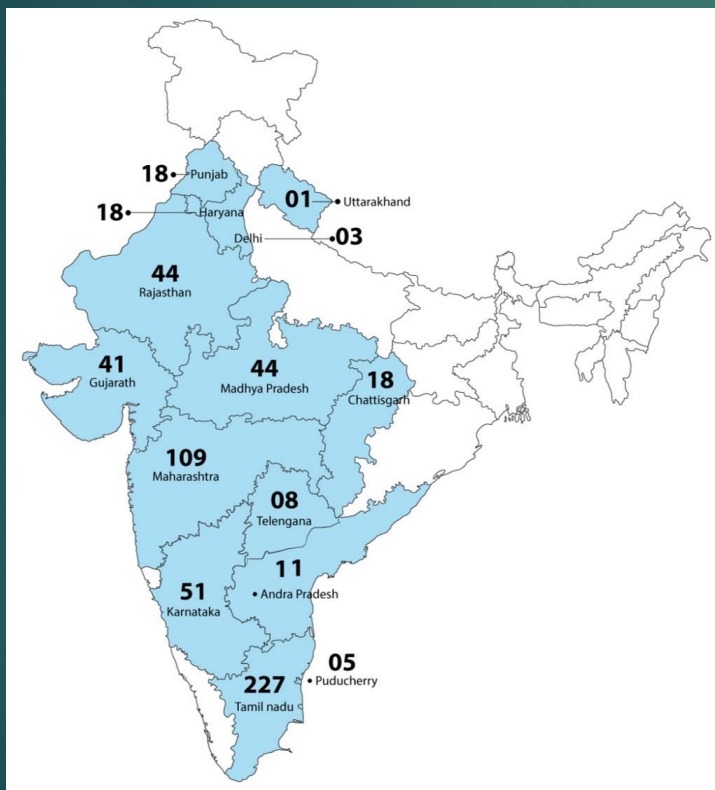


Branch Network

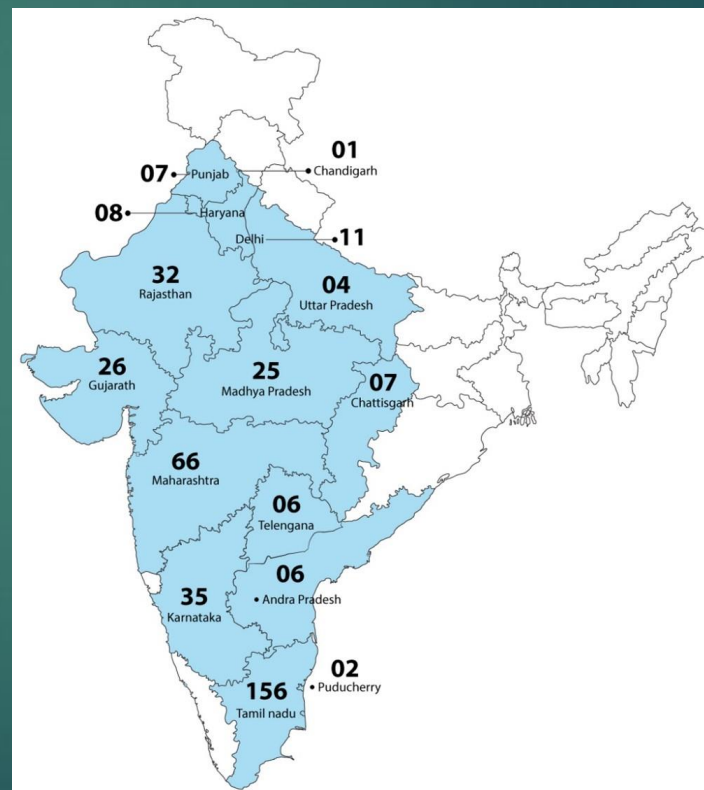
Two distinct networks that reflect their customer segments

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Asset Offices



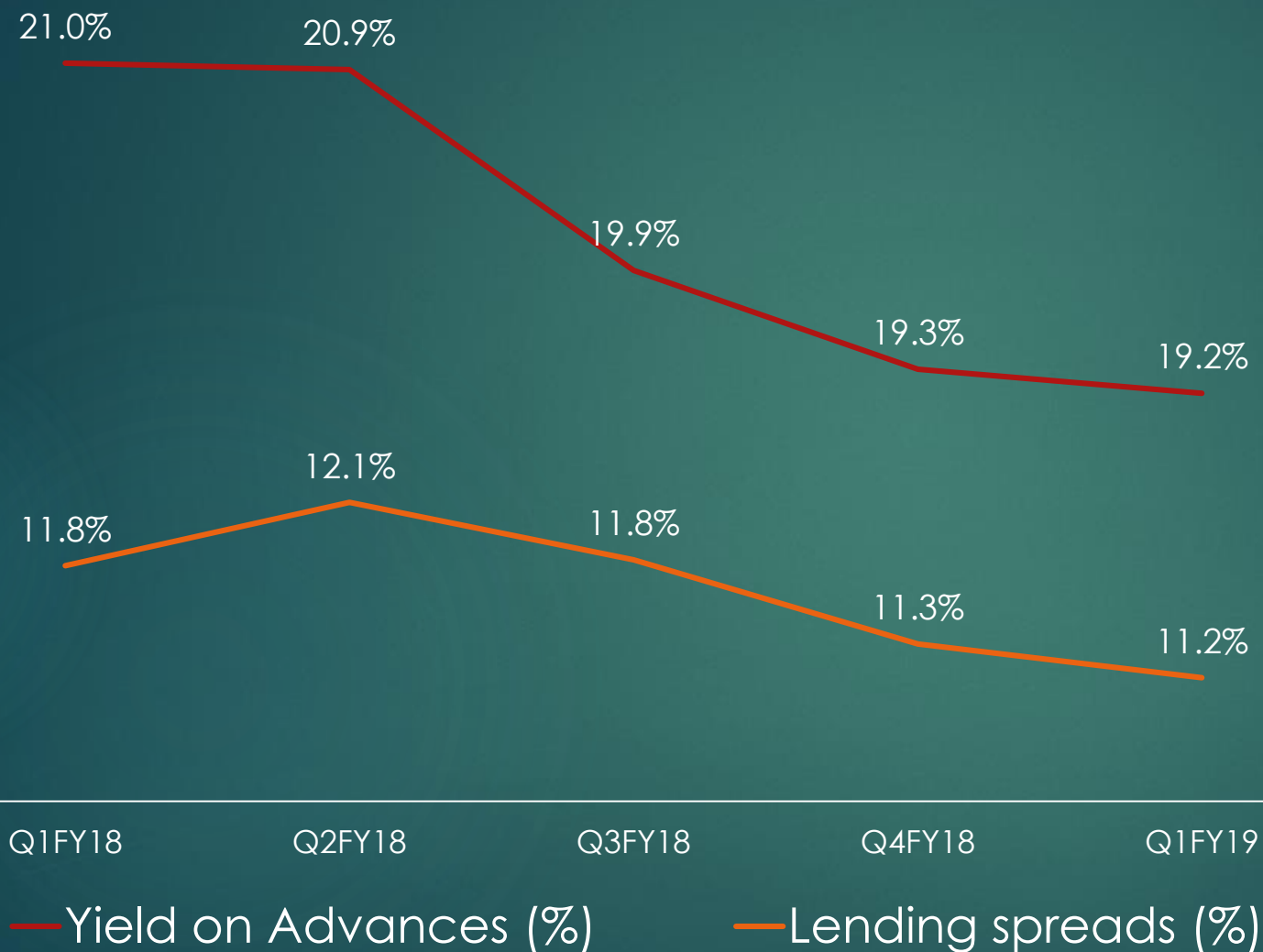
Liability Offices

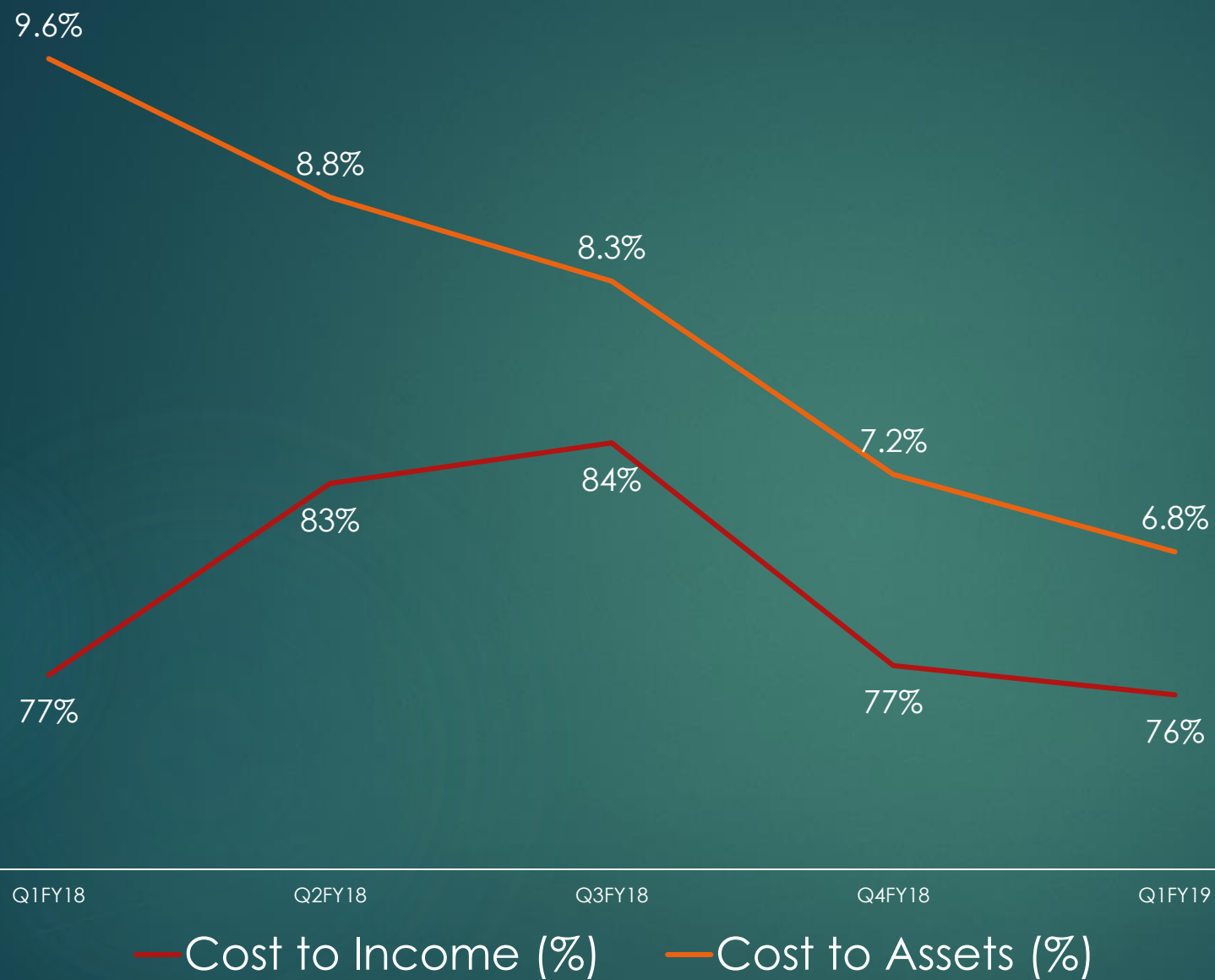




Financial Ratios & More

Stable Spreads





**Efficiency
build up**

Equitas posted advances
growth of 27% YoY

₹ with overall advances increasing to
Rs. 8,926 Crore



Asset quality remained stable
GNPA at **2.84%**

Customer Deposits
increased more than

Rs. 1,000 Cr during Q1,
CASA stood at **Rs. 1,834 Cr**



Non-micro finance advances
grew by a
healthy 60%



Profit more than double
over previous year

PAT of Rs. 35.4 Cr
for Q1 FY19



Micro Finance advances
grew by 6%
over March '18.

**Q1FY19 PAT more
than FY18
Opex normalised
Stressed assets
written off**



The next
Session