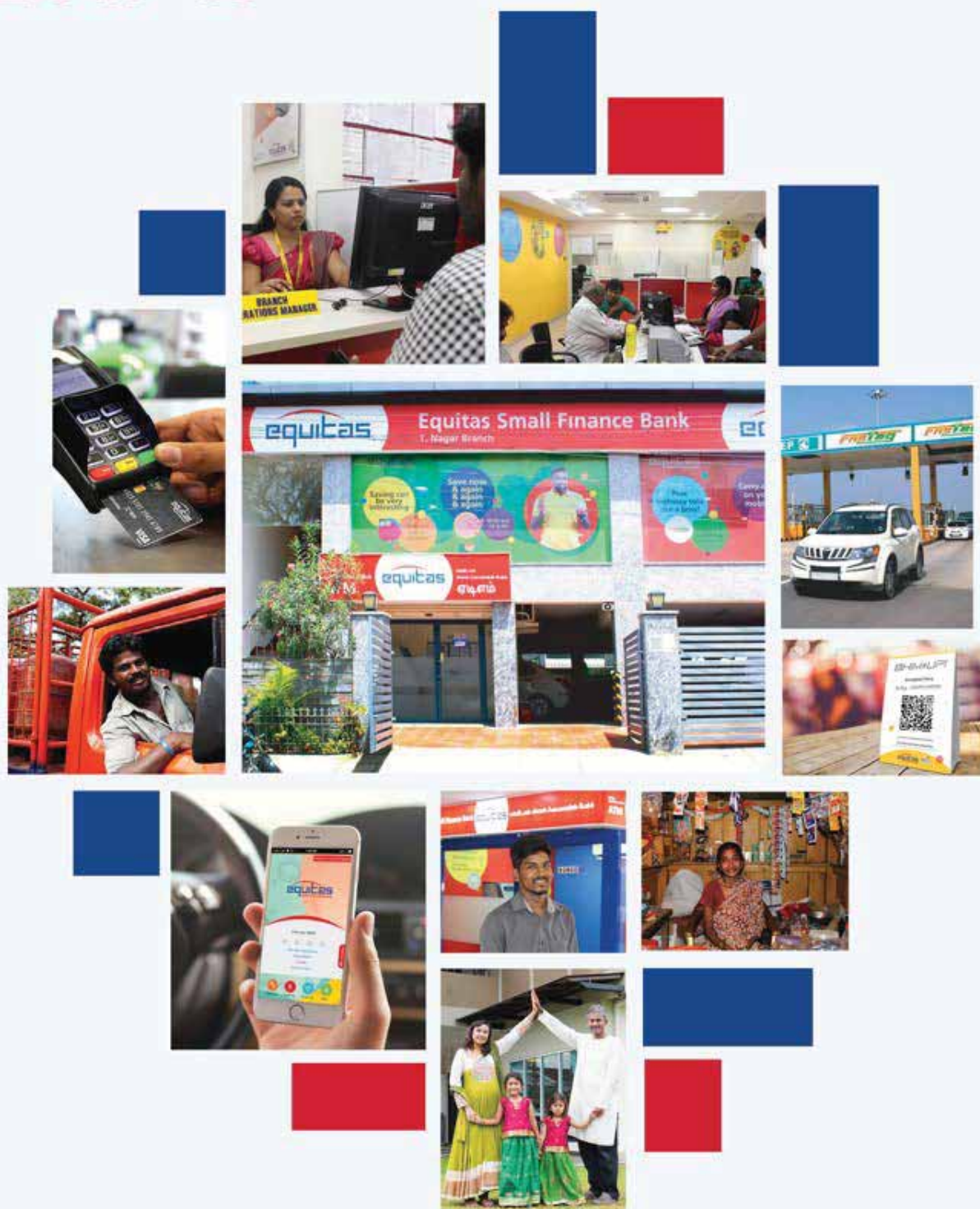


# 11<sup>th</sup> ANNUAL REPORT

## 2017-18



**equitas**

Equitas Holdings Limited

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**FINANCIAL HIGHLIGHTS [CONSOLIDATED]**
**₹ Crore**

Particulars	2013-14	2014-15	2015-16	2016-17	2017-18
Interest Income	452	702	1,037	1,443	<b>1,598</b>
Finance Cost	190	295	436	587	<b>674</b>
Net Interest Income	262	408	601	856	<b>924</b>
Other Income	32	54	78	114	<b>189</b>
Total Income	484	756	1,115	1,557	<b>1,787</b>
Profit After Tax	74	107	167	159	<b>31</b>
Net Worth	742	1,171	1,341	2,231	<b>2,276</b>
Paid-up Equity Share Capital [₹ 10/- each]	73	269	270	338	<b>340</b>
Reserves and Surplus	669	902	1,071	1,893	<b>1,936</b>
Borrowings (excl. customer deposits)	1,849	3,032	4,683	4,657	<b>5,887</b>
Customer Deposits		-	-	1,886	<b>4,719</b>
Advance under Management [AUM]	2,486	4,010	6,125	7,176	<b>8,238</b>
GNPA [#] & [\$]	0.73%	1.08%	1.34%	3.53%	<b>2.72%</b>
NNPA [#] & [\$]	0.61%	0.80%	0.94%	1.47%	<b>1.44%</b>
Book Value per Share [₹] [*]	102.13	43.50	49.69	66.03	<b>66.87</b>
Earnings per Share [₹] [Diluted] [**]	11.61	4.48	6.19	4.69	<b>0.91</b>

# FY16: UCV, LAP & M-LAP products, NPA recognition changed from 6 months to 5 months

\$ FY17: UCV, LAP & M-LAP products, NPA recognition changed from 5 months to 90 days

Per Share value for FY15 has been impacted due to Bonus issue and fresh infusion of equity. If Bonus issue is not considered, the impact would have been as follows:

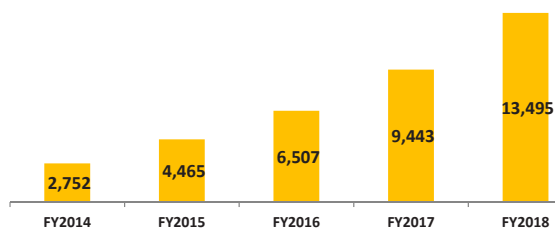
[\*] Book Value ₹ 96.42 per share

[\*\*] EPS ₹ 11.75 per share

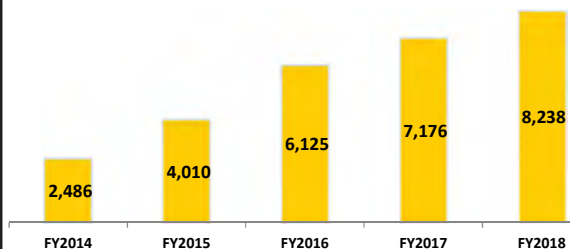




**Total Assets (₹ Crore)**

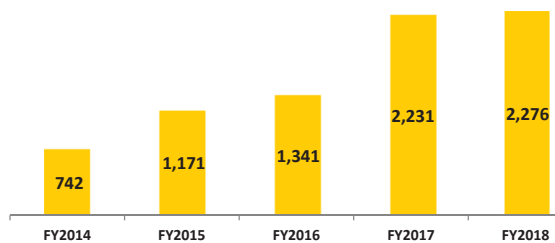


**Total Advances (₹ Crore)**

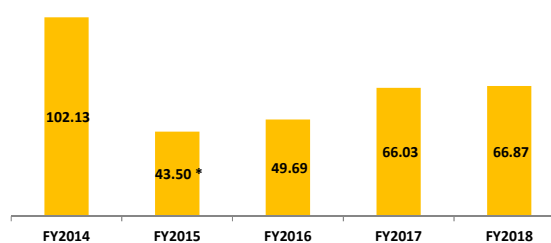


Total Advances includes Off-Book Advances

**Net Worth (₹ Crore)**

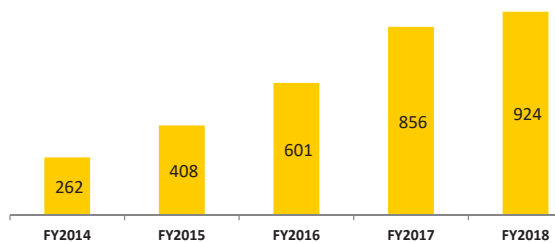


**Book Value per share (in ₹)**



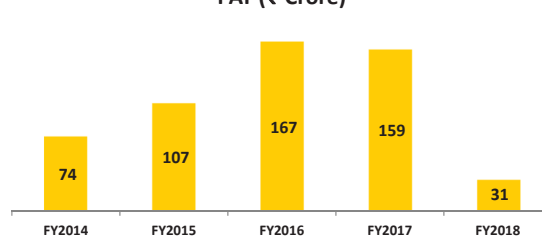
\* Bonus Issue made in FY2015

**Net Interest Income (₹ Crore)**



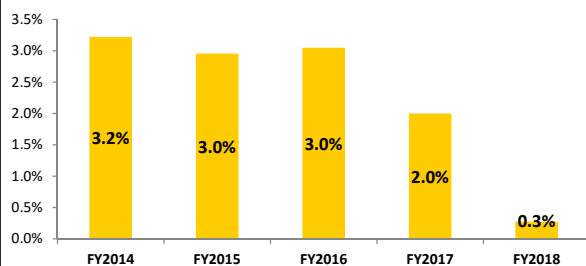
Net Interest Income = Interest Income, including Securitisation Income, net of Finance cost

**Consolidated PAT (₹ Crore)**

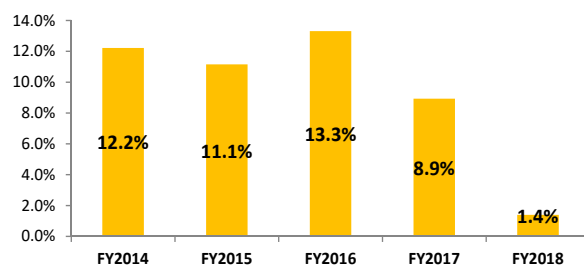




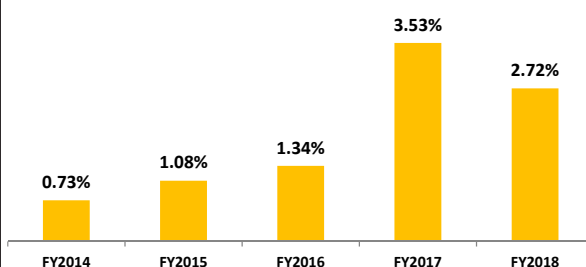
### ROA



### ROE

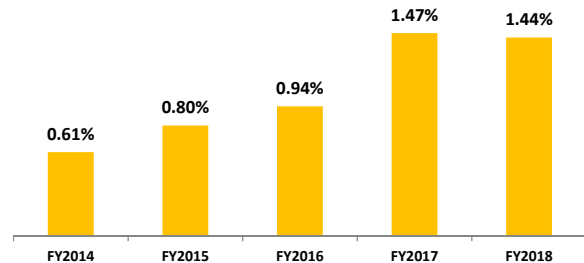


### GNPA

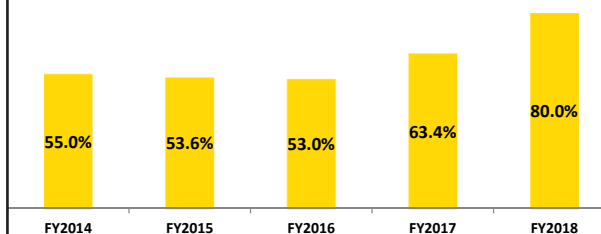


NPA recognition change in FY2016 and FY2017 is due to Regulatory requirements

### NNPA



### Cost to Income Ratio





CORPORATE OVERVIEW		
BOARD OF DIRECTORS		
Rangachary N	(DIN 00054437)	Chairman and Independent Director
Arun Ramanathan	(DIN 00308848)	Independent Director
Jayshree Ashwinkumar Vyas	(DIN 00584392)	Independent Director
Rajaraman P V	(DIN 01658641)	Independent Director
Viswanatha Prasad S	(DIN 00574928)	Independent Director
Yogesh Chand Nanda	(DIN 01643316)	Independent Director
Bhaskar S	(DIN 02360919)	Executive Director & Chief Executive Officer
Parthasarathi Shome (resigned on April 21, 2017)	(DIN 03401282)	Independent Director
Kuppuswamy P T (resigned on September 27, 2017)	(DIN 00032309)	Independent Director
Raghavan M S (resigned on April 27, 2018)	(DIN 05236790)	Independent Director
KEY MANAGERIAL PERSONNEL		
Srimathy R		Chief Financial Officer
Jayashree S Iyer		Company Secretary
Registered Office		Statutory Auditors
410A, 4 <sup>th</sup> Floor, Spencer Plaza, Phase II, No.769, Mount Road, Anna Salai Chennai – 600002 Tel : +91 44 4299 5000 Fax : +91 44 4299 5050 Email : corporate@equitas.in Website: <a href="https://www.equitas.in">https://www.equitas.in</a> CIN: L65100TN2007PLC064069		M/s. S R Batliboi & Associates LLP 6 <sup>th</sup> & 7 <sup>th</sup> Floor, “A” Block Tidel Park, (Module 601,701 & 702) No.4, Rajiv Gandhi Salai, Taramani Chennai – 600 113 Tel : +91 44 6654 8100 Fax: +91 44 2254 0120
Bankers		Registrar & Share Transfer Agent
Axis Bank Limited Equitas Small Finance Bank Limited ICICI Bank Limited State Bank of India		Karvy Computershare Private Limited Karvy Selenium Tower B Plot No. 31-32 Gachibowli Financial District Nanakramguda Hyderabad - 500 032 Tel: +91 40 6716 2222 Email: <a href="mailto:einward.ris@karvy.com">einward.ris@karvy.com</a> Website: <a href="https://karisma.karvy.com">https://karisma.karvy.com</a>