

July 07, 2021

The Secretary National Stock Exchange of India Limited Exchange Plaza Bandra Kurla Complex (BKC) Bandra (east) Mumbai - 400051	The Secretary BSE Limited Phiroze Jeejeeboy Towers Dalal Street Mumbai - 400001
Symbol: EQUITASBNK	Scrip Code No - 543243

Dear Sirs/ Madam,

**Sub: Disclosure under SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015**

In accordance with SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and Code of Conduct for Fair Disclosure of Unpublished Price Sensitive Information framed in terms of Regulation 8 of SEBI (Prohibition of Insider Trading) Regulations, 2015, we would like to intimate the following with respect to Bank's Deposits, Advances and other information for the quarter ended June 30, 2021:

**Table A: Deposits & Advances:**

<b>Particulars</b> <i>(In Rs. Crore unless specified otherwise)</i>	<b>June 30, 2020</b>	<b>March 31, 2021</b>	<b>June 30, 2021 (Provisional)</b>	<b>YoY %</b>	<b>QoQ %</b>
Gross Advances	15,573	17,925	17,839	15%	-0.5%
Disbursement for the quarter	564	2,535	1,271	125%	-50%
Total Deposits	11,787	16,392	17,095	45%	4%
CASA	2,354	5,614	6,794	189%	21%
CASA Ratio (%)	20%	34%	40%	-	-



**Table B: Collection & Billing Efficiency Product Wise:**

Particulars	Collection Efficiency				Billing Efficiency			
	March 2021	April 2021	May 2021	June 2021	March 2021	April 2021	May 2021	June 2021
Micro Finance	93.44%	88.85%	63.60%	66.90%	91.90%	88.05%	63.12%	63.02%
Small Business Loans	106.56%	97.17%	76.76%	85.14%	91.48%	86.08%	70.91%	73.02%
Vehicle Finance	113.84%	84.39%	67.35%	89.33%	87.74%	75.17%	62.82%	68.94%
MSE Finance	180.26%	150.55%	139.63%	108.34%	89.04%	85.59%	77.67%	72.89%
Corporate	174.91%	300.45%	242.77%	103.00%	99.91%	97.75%	97.46%	99.21%
<b>Total</b>	<b>108.51%</b>	<b>105.16%</b>	<b>77.84%</b>	<b>83.49%</b>	<b>91.12%</b>	<b>84.68%</b>	<b>66.97%</b>	<b>69.52%</b>

1. Collection efficiency represents total collections during the month as a percentage of that month's total EMIs due
2. Billing efficiency represents only the EMIs of that month alone collected as a percentage of that month's total EMIs due.
3. The month's total EMIs includes EMIs of accounts which are in NPA also and not just standard assets

**Table C: Collection & Billing Efficiency Product Wise: (Non NPA)**

Particulars	Collection Efficiency				Billing Efficiency			
	March 2021	April 2021	May 2021	June 2021	March 2021	April 2021	May 2021	June 2021
Micro Finance	98.26%	94.26%	66.33%	69.96%	96.76%	93.63%	65.90%	65.90%
Small Business Loans	101.31%	95.62%	77.31%	85.78%	94.33%	88.90%	73.65%	75.13%
Vehicle Finance	102.32%	82.36%	68.22%	85.51%	90.32%	77.54%	64.93%	70.42%
MSE Finance	181.30%	136.53%	116.39%	110.06%	88.97%	85.63%	78.73%	74.77%
Corporate	153.31%	149.75%	132.55%	103.81%	99.90%	97.54%	98.36%	100.00%
<b>Total</b>	<b>104.88%</b>	<b>95.69%</b>	<b>73.72%</b>	<b>84.05%</b>	<b>94.46%</b>	<b>88.12%</b>	<b>69.41%</b>	<b>71.79%</b>

The difference between Table B and Table C is that in Table C, the denominator which represents the total EMI due for that particular month consists of EMIs due of all accounts which are standard only. The EMIs due from NPA accounts are not added in the denominator in Table C.



**Table D: X Bucket Collection Efficiency:**

Particulars	X Bucket Collection Efficiency March 2021	X Bucket Collection Efficiency April 2021	X Bucket Collection Efficiency May 2021	X Bucket Collection Efficiency June 2021
Small Business Loans	99.60%	97.82%	84.14%	96.15%
Vehicle Finance	98.85%	86.92%	78.56%	91.58%
Micro Finance	98.70%	96.00%	68.94%	73.97%

*X bucket means those accounts which are not having any overdue as at the end of previous month. X bucket collection efficiency represents collections of that particular month's EMI from such X bucket accounts during that particular month divided by total EMIs from all such X bucket accounts*

**Commenting on the collection trends, Mr. P N Vasudevan, Managing Director and CEO of Equitas Small Finance Bank said:** The first quarter of the year witnessed tepid repayments as most of the regions the Bank operates in were under lockdown. The Bank's borrowers are largely in the informal segments dealing in daily use products and services which were temporarily disrupted due to the COVID-19 restrictions imposed. However, during the month of June 2021, states in the West and North experienced improved collection efficiencies as lockdowns eased while Southern states opened up towards the end of the month. We anticipate a sharp improvement in collections in the coming months as COVID wave 2 recedes.

At Equitas we continue to play a strong supportive role in conjunction with various State Governments by organizing a total of 1,248 vaccination camps for low income communities, benefitting 1,52,013 people.

Please note that the numbers mentioned above as on June 30, 2021 are provisional unaudited numbers and is subject to review and approval of the Audit Committee and Board of Directors and Limited review by the Statutory Auditors of the Bank.

Kindly take the above information on record.

Thanking you,

Yours truly,

**For Equitas Small Finance Bank Limited**



**Sampathkumar K R**

**Company Secretary**

