



# EQUITAS SMALL FINANCE BANK LIMITED

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**Collection Efficiency for the month of July improves to 104.62% from 83.49% in June**

**Billing Efficiency from the month of July improves to 83.86% from 69.52% in June**

**X Bucket Collection Efficiency across major products reaches March 2021 levels**

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

Particulars	Collection Efficiency					Billing Efficiency				
	March 2021	April 2021	May 2021	June 2021	July 2021	March 2021	April 2021	May 2021	June 2021	July 2021
Micro Finance	93.44%	88.85%	63.60%	66.90%	91.76%	91.90%	88.05%	63.12%	63.02%	85.40%
Small Business Loans	106.56%	97.17%	76.76%	85.14%	109.19%	91.48%	86.08%	70.91%	73.02%	84.76%
Vehicle Finance	113.84%	84.39%	67.35%	89.33%	99.75%	87.74%	75.17%	62.82%	68.94%	77.43%
MSE Finance	180.26%	150.55%	139.63%	108.34%	110.56%	89.04%	85.59%	77.67%	72.89%	82.55%
Corporate	174.91%	300.45%	242.77%	103.00%	159.91%	99.91%	97.75%	97.46%	99.21%	99.34%
<b>Total</b>	<b>108.51%</b>	<b>105.16%</b>	<b>77.84%</b>	<b>83.49%</b>	<b>104.62%</b>	<b>91.12%</b>	<b>84.68%</b>	<b>66.97%</b>	<b>69.52%</b>	<b>83.86%</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 B: Collection & Billing Efficiency Product Wise: (Non-NPA)**

Particulars	Collection Efficiency					Billing Efficiency				
	March 2021	April 2021	May 2021	June 2021	July 2021	March 2021	April 2021	May 2021	June 2021	July 2021
Micro Finance	98.26%	94.26%	66.33%	69.96%	95.99%	96.76%	93.63%	65.90%	65.90%	90.80%
Small Business Loans	101.31%	95.62%	77.31%	85.78%	108.05%	94.33%	88.90%	73.65%	75.13%	87.33%
Vehicle Finance	102.32%	82.36%	68.22%	85.51%	94.04%	90.32%	77.54%	64.93%	70.42%	79.70%
MSE Finance	181.30%	136.53%	116.39%	110.06%	113.76%	88.97%	85.63%	78.73%	74.77%	85.12%
Corporate	153.31%	149.75%	132.55%	103.81%	102.90%	99.90%	97.54%	98.36%	100.00%	100.00%
<b>Total</b>	<b>104.88%</b>	<b>95.69%</b>	<b>73.72%</b>	<b>84.05%</b>	<b>99.35%</b>	<b>94.46%</b>	<b>88.12%</b>	<b>69.41%</b>	<b>71.79%</b>	<b>87.33%</b>

The difference between Table A and Table B is that in Table B, 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 B.

**Table C: 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	X Bucket Collection Efficiency July 2021
Small Business Loans	99.60%	97.82%	84.14%	96.15%	99.57%
Vehicle Finance	98.85%	86.92%	78.56%	91.58%	96.92%
Micro Finance	98.70%	96.00%	68.94%	73.97%	98.11%

*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*

### **About Equitas Small Finance Bank Limited [ESFB]**

Equitas Small Finance Bank is one of the largest small finance banks in India. As a new-age bank, we offer a bouquet of products and services tailored to meet the needs of our customers – individuals with limited access to formal financing channels, as well as affluent and mass affluent, Small & Medium Enterprises (SMEs) and corporates. Our firmly entrenched strategy focuses on providing credit to the unbanked and underbanked micro and small entrepreneurs, developing products to address the growing aspirations at the 'bottom of the pyramid', fuelled by granular deposits and 'value for money' banking relationships.

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