

Investor Presentation

Q4FY24



BEYOND BANKING

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GNPA ,NNPA & Gross Advances across the presentation refers to GNPA, NNPA & Gross Advances including IBPC sold



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Key Highlights



Snapshot

Operational



18 States and UTs



964 Banking Outlets
365 ATMs#



320 Business
Correspondents



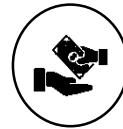
22,854 employees

Asset Offerings



Gross Advances:

Rs. ^34,337 Cr [Rs. 27,861 Cr]
SBL - 38%, VF - 24%,
MFI - 18%, HF - 12%
MSE - 3%, NBFC - 2%



Disbursements for Q4FY24:

Rs. 5,095 Cr [Rs. 5,917 Cr]
SBL - 32%, VF - 25%,
MFI - 29%, HF - 9%,
MSE - 3%



Asset Quality:

GNPA: 2.52% [2.60%]
*GNPA: 2.39%
NNPA: 1.12% [1.14%]
PCR: 56.06% [56.90%]



Yield on Advances:

17.01% for Q4FY24 [17.06%]

Liability Profile



Total Deposits:

Rs. 36,129 Cr [Rs. 25,348 Cr]
CASA – 32%, TD – 68%



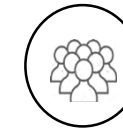
Third Party Products:

LI & GI Premium-
Rs 65 Cr [Rs 64 Cr]
Mutual Fund AUM-
Rs 297 Cr [Rs 212 Cr]
Demat A/C - 17,284 Nos



Daily Average Cost of Funds for Q4FY24:

7.44% [6.61%]
SA – 6.14%, TD – 8.26%



CASA Ratio:

32% [42.28%]

Financials



PAT for Q4FY24:

Rs. 208 Cr [Rs. 190 Cr]



Shareholders funds:

CRAR – 21.70%
Tier I – 20.71%
Tier II – 0.99%



NIM for Q4FY24:

\$8.17% [9.10%]
\$NIM adjusted for off book income



RoA: Q4FY24 at 1.91% [2.28%]

RoE: Q4FY24 at 14.22% [15.52%]

Figures in [] represent Q4FY23 data | *Advance for the purpose of GNPA/NNPA calculation includes Securitization book | ^ Gross Advances includes IBPC & Securitization

#Including 361 onsite and 4 offsite ATMs



Key Highlights



Business Updates

- Gross Advances growth stood at 23% YoY and 5% QoQ , by moderating lending to new commercial vehicles and slowing down lending to NBFC
- Yield on disbursement improved by 135 bps to 18.74% in Q4FY24 over previous year
- 30 to 90 DPD remains healthy at ~3% of advances
- During Q4FY24, Bank has securitized/assigned advances worth Rs 584 Cr pertaining Vehicle Finance and Housing Finance. Total outstanding securitized / assigned portfolio now stands at Rs 1,732 Crs
- Repeat customers for micro finance climbs to 64% from ~50% over previous year. The Bank aim to nurture a loyal base of customers and help them graduate to individual loans over time.
- New products scale up well. Merchant OD grew 213% YoY, from Rs. 317 Cr in Q4FY23 to Rs. 992 Cr in Q4FY24, crossed 35000 Customers. Used Car Advances Crossed Rs. 1200 Crs during Q4FY24
- Smaller ticket SBL portfolio (Micro -LAP) is expected to deliver stronger growth as credit cycle remain favourable
- Micro finance and micro loans vertical in the Bank is adding manpower to improve traction in graduating customers from micro finance to SBL through Micro LAP
- We continue to target advances growth of around 25% and stable ROAs and ROEs for FY25



Key Highlights



Business Updates

- Overall deposits grew by 43% YoY & 12% QoQ led by strong Term Deposit growth of 68% YoY and 65% YoY growth in retail TD.
- CASA is maintained at 32% and SA grew by 6% YoY & 7% QoQ
- ASBA services pick up momentum, 20k+ Customers availed ASBA services as on Q4FY24, with 12,000 registrations recorded in FY24 alone.
- Elite deposit Book grew by 29% YoY & 5% QoQ on account of robust acquisition and enhanced relationship management
- With an enhanced focus on NR as a segment, our NR deposits grew by 47% YoY & 13% QoQ. Currently the NR customers base is spread across 145+ countries & the book has crossed Rs 1950 Crs

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9% p.a. Interest on Fixed Deposit for Senior Citizens for 444 days

8.5% p.a. for Individuals, NRE/NRO for 444 days

Three Gujarat Titans players are shown standing next to a large number 9, representing the interest rate.



Highlights



Digital Businesses

- Live with National Common Mobility which shall enable customers to use their Debit Cards as a travel card for Metro Rail and Buses.
- “ENVEST”, an In-House digital investment portal marked a growth of 40% YoY on number of registered customers. Crossed 30,000 customers during Q4FY24
- “Banker on Wheels” – Introduced Equitas Express App during Feb’24, a customer interface app through Phygital mode for doorstep banking to Senior Citizens and Elite Customer segment
- Virtual Accounts : Live with UPI | IMPS based VAN solutions; Fastag : Equitas is live in 30 Toll plazas for acquiring business
- Selfe Loans: App downloads reached 1.37 Lacs and generated close to 10000 leads from mostly the under banked segment.
- Digital Current Account : Live with Digital onboarding of Current Account Customers (Applicable for Individuals and Sole Proprietorship Accounts)

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Highlights



Asset Quality & Provisioning

- GNPA improved by 8 bps YoY to 2.52% in Q4FY24 as compared to 2.60% in Q4FY23 ; including securitization book, GNPA would stand at 2.39%
- NNPA improved by 2 bps YoY to 1.12 % in Q4FY24 as compared to 1.14% in Q4FY23
- Gross Slippages Stands at 3.87% for Q4FY24 as compared to 3.99% in Q3FY24



Profit & Loss

- Net Income, Opex and PAT grew by 22% , 26%, 39% for full year FY24 respectively
- PPOP to Assets stood at 3.44% for FY24 and credit cost was at 1.01% as the bank made additional NPA amount of Rs 38.45 Crs and absorbed the one-time impact of Rs 15.17 Crs as per the clarification sought from RBI
- PAT for FY24 stood at Rs. 799 Cr, growth of 39% as compared to FY23. ROA stood at 2% and ROE stood at 14.43% for the year.



Key Highlights



One time P&L impact items in Q4 FY4

- **Increase in Fresh slippage due to NPA classification of advances involving co-borrowers:**
 - I. Based on the Bank's request, RBI has clarified that when an account with A as borrower and B as Co-borrower becomes NPA, it would result in a chain effect of NPA. This means, account with B & C and account with C & D and account with D alone as borrowers, even if they are all standard, would need to be classified as NPA. On this basis the bank has classified additional Rs 38.45 Crs worth of loans as NPAs during the quarter and Rs 15.17 crores provided as provision for the same
- **Employee Opex:**
 - II. Due to change in Accounting policy as per the RBI advisory, Bank has expensed Rs 29.21 crores as ESOP Cost in respect of Grants issued after 1st April 2021
 - III. Benefit of Rs 11.89 Cr on account of excess provision for Gratuity and Leave encashment as per Actuary Valuation.

P&L Impact of the above for Q4 FY '24	Amount (In Crs)
PAT for Q4FY24	208
*Total PAT impact of the three one off items: (a+b+c)	25
<i>a) Co-Borrower Provision (a)</i>	11
<i>b)ESOP accounting policy change (b)</i>	22
<i>c) Excess provision – Gratuity and leave encashment (c)</i>	(8)
Q4 FY24 PAT, if we adjust for the above three items:	233
ROA	2.15%
ROE	15.93%

*Amounts are net of effective tax rate

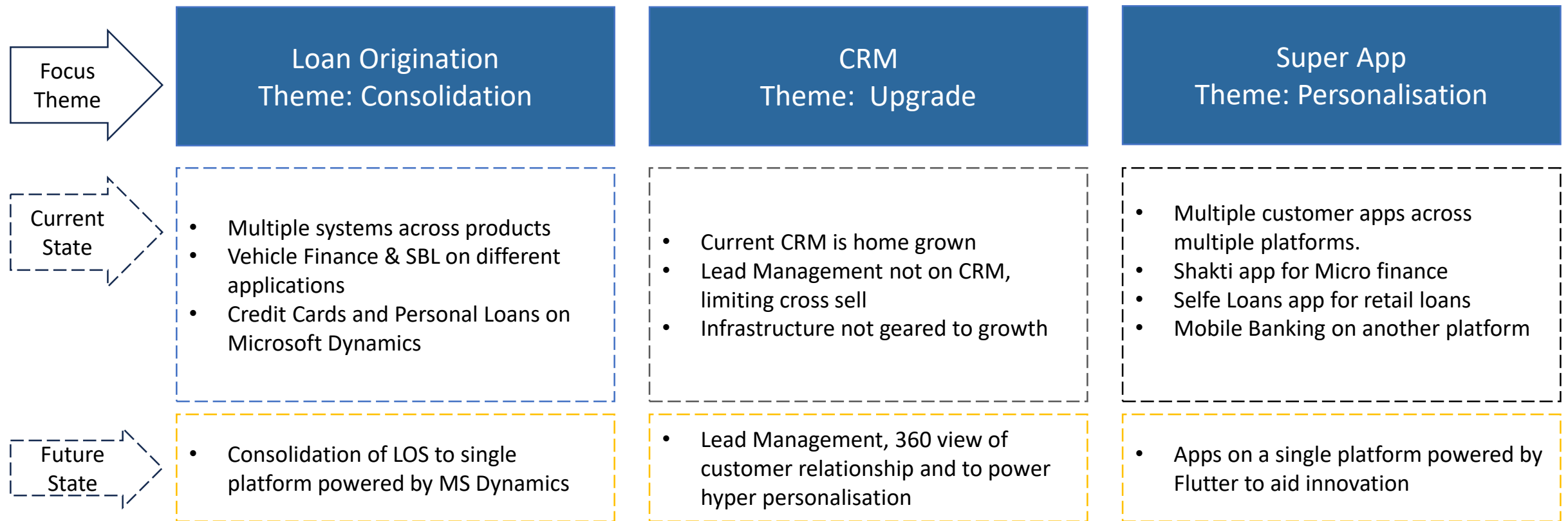


Long Term Initiatives



Long Term Investment: Technology

The Bank is building tech-platforms for scale and experience. These platforms will drive consolidation of core systems, create sustainable skill sets and aid in adoption of emerging technology trends



Long Term Investment: Products

The Bank aims to tap opportunities for cross selling, deepening customer relationships and creating digital assets to enable it to remain competitive.

PL & Credit Card
Theme: Cross sell and customer stickiness

Selfe “Savings & Loans”
Theme: Digital Acquisition

AD1 Services
Theme: Forex Services

3 Yr Estimated Opex plan
(in Rs. Crores)

- Foray into consumer credit primarily through cross sell to depositors and small business loan borrowers.
- To create customer stickiness and upgrade Equitas to a primary banker status.

- Digital marketing to drive acquisition of *Selfe* SA accounts by targeting young and digitally savvy customers.
- Traditional marketing of *Selfe* Loan app to customers from small businesses.
- A digital self-service powered by the Banks Super App platform

- Issuance of forex cards to tap into the growing travel Industry
- Strengthen NRI Banking with FCNR Deposits and Inward/Outward remittance
- Improve product offering to MSMEs involved in export and/or imports

	Personal Loans	Credit Cards	Selfe SA & Loans	Forex Services
Technology	10	30	10	40
People	30	90	20	30
Marketing	30	50	100	25
Others	10	30	10	5
Total	80	200	140	100



Long term Investments: Compliance Controls



Strengthening Controls and Compliance

Reassessment and enhancement of system controls across various products, processes and regulatory compliances



Automation to drive transparency in compliance

Developing an end-to-end platform for inspection, testing and reporting to promote accessibility and transparency



Regulatory thematic review and testing

Quick snap thematic audits on areas where regulator penalises other Industry players.
Proactive reporting to RBI on audit findings.



Competitive Edge through liabilities: 2025-28

Liabilities 1.0 : 2016 to 2024

During the Liabilities 1.0 the Bank had a product focus to create pools of depositors across CA, SA, Retail TD and Bulk TD. Teams were segregated to drive customer acquisition across these product channels.

Strategy:

- 1) Customer Acquisition
- 2) Digital account opening
- 3) Retail Term Deposit growth
- 4) Elite Program for Mass Affluent segment

KPIs:

Product Growth | Revenue Growth | Customers Acquired | Landed Cost of Funds +

+ refers to the cost of mobilising deposits adjusting for liability fee income and SLR costs

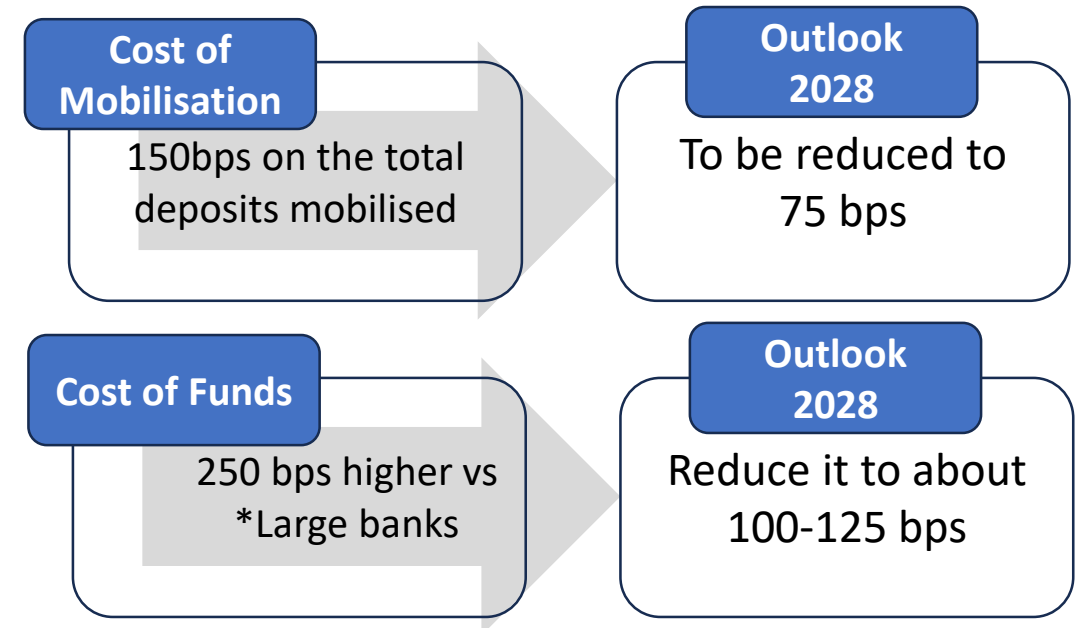


Liabilities 2.0 : 2025 to 2028

Strategic focus to pivot on the Bank's deep understanding of the customers it acquired over the past 8 years and leverage technology and platforms to drive innovations.

Strategy:

1. Product centric to Customer Segment focus:
 - a) Family Banking (Mass Affluent)
 - b) NRI Banking for
 - c) Digital Banking (Digitally savvy, branchless customer)
 - d) Transaction Banking for Enterprise and Entrepreneurs
2. Customer loyalty to drive customer stickiness
3. Differentiated experience through technology



KPIs:

Product Holding | Families on boarded | Active Customers Growth | Landed Cost of Funds

* Benchmarked to largest banks in India

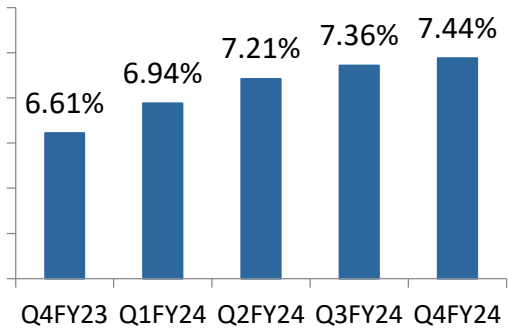


Financial Performance – Quarterly Trends

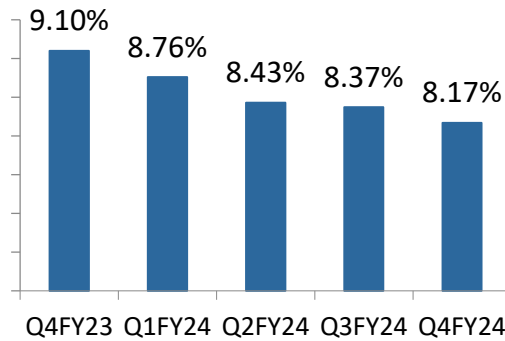


Key Ratios

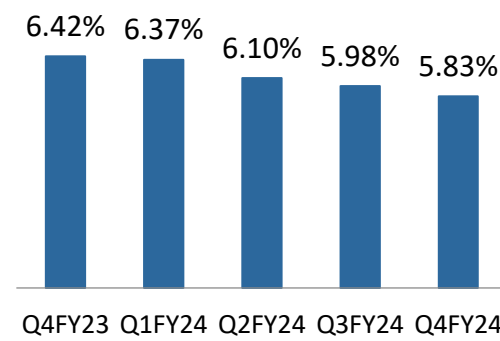
Daily Avg Cost of Funds



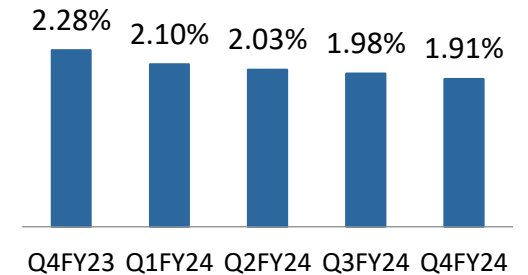
Net Interest Margin (NIM)



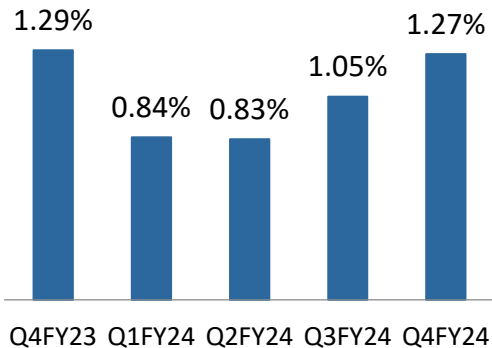
Cost to Assets



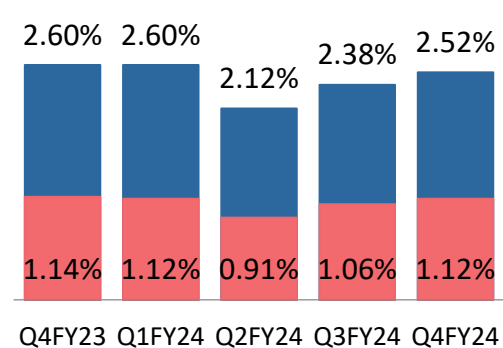
RoA



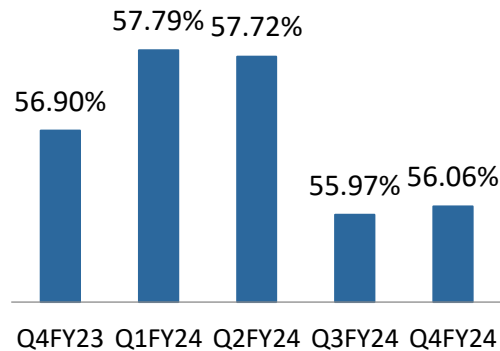
Credit Cost



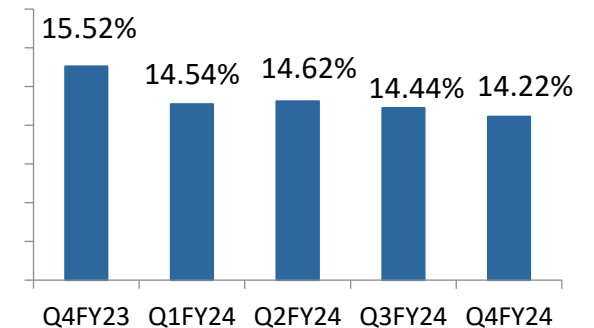
GNPA & NNPA



Provision Coverage Ratio

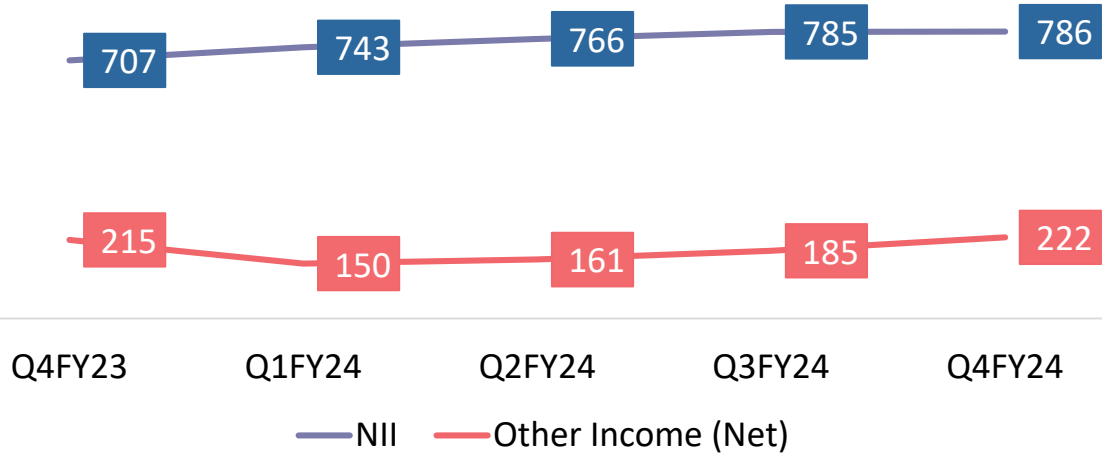


RoE

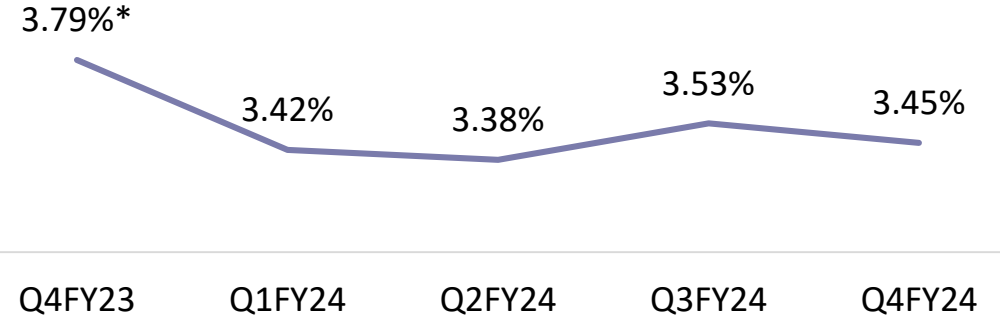


Income Evolution

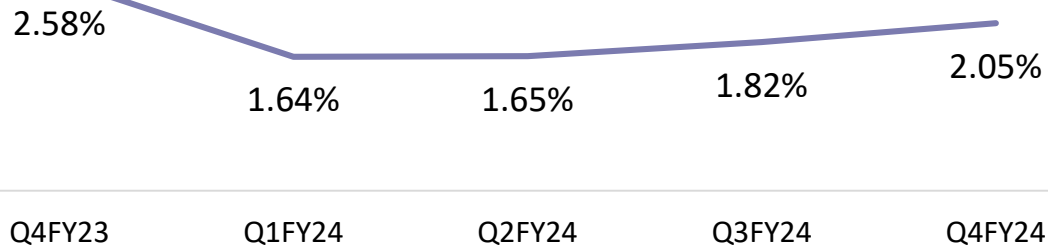
Net Income Evolution (Rs. Cr)



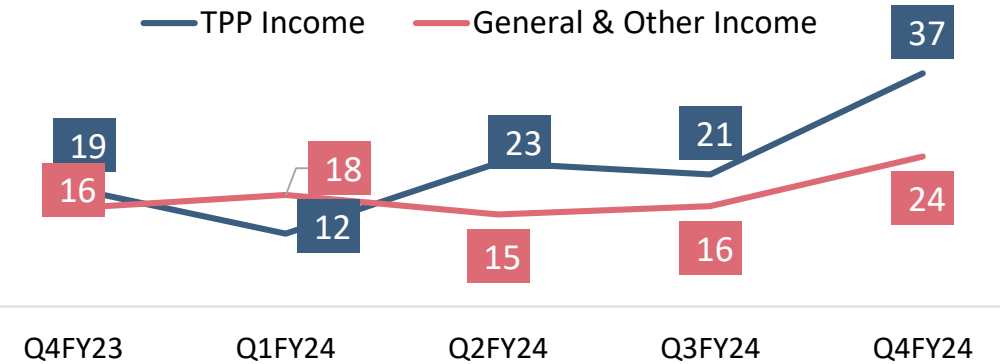
PPoP / Assets (%)



Other Income [Net] Contribution^ (%)



Liability Fee Income (Rs .Cr)



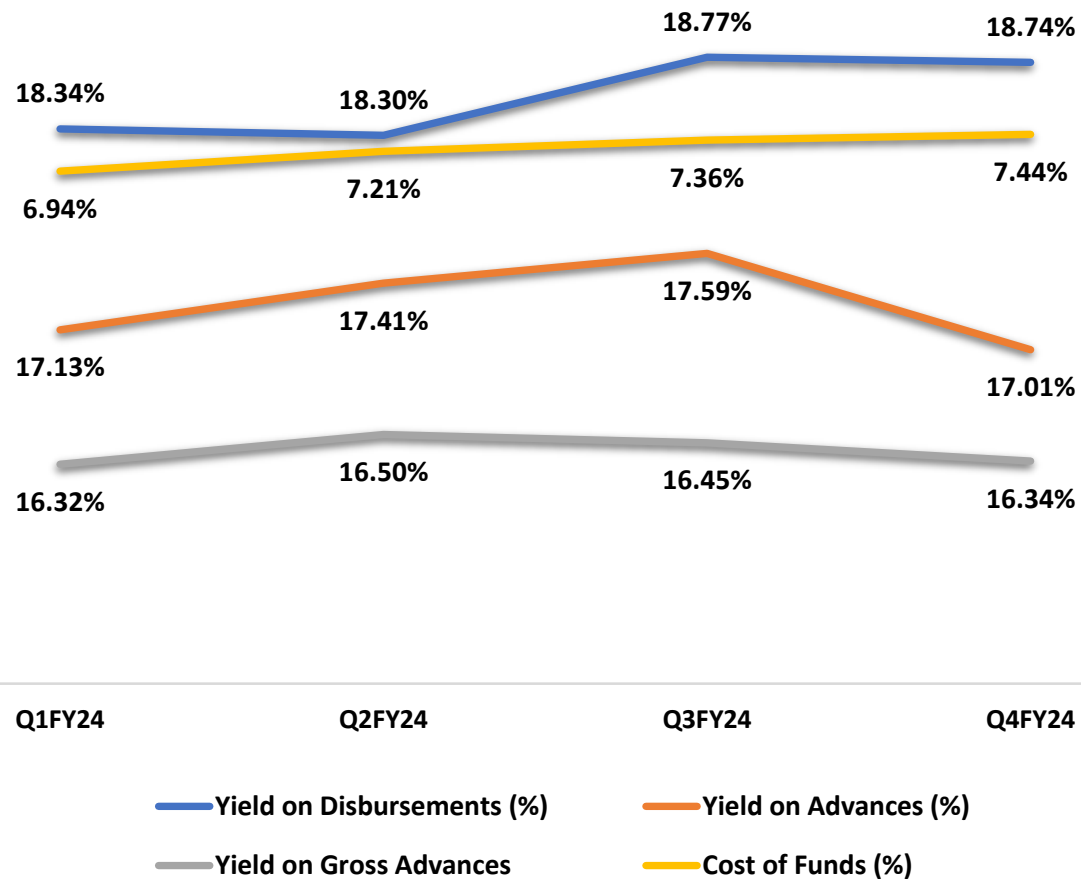
^Other income Excludes Rs 70 Crs Income from Sale to ARC in Q4FY23

*Core PPoP – PPoP excluding income from sale to ARC



Yield & Cost of Funds Trend

Yield & COF



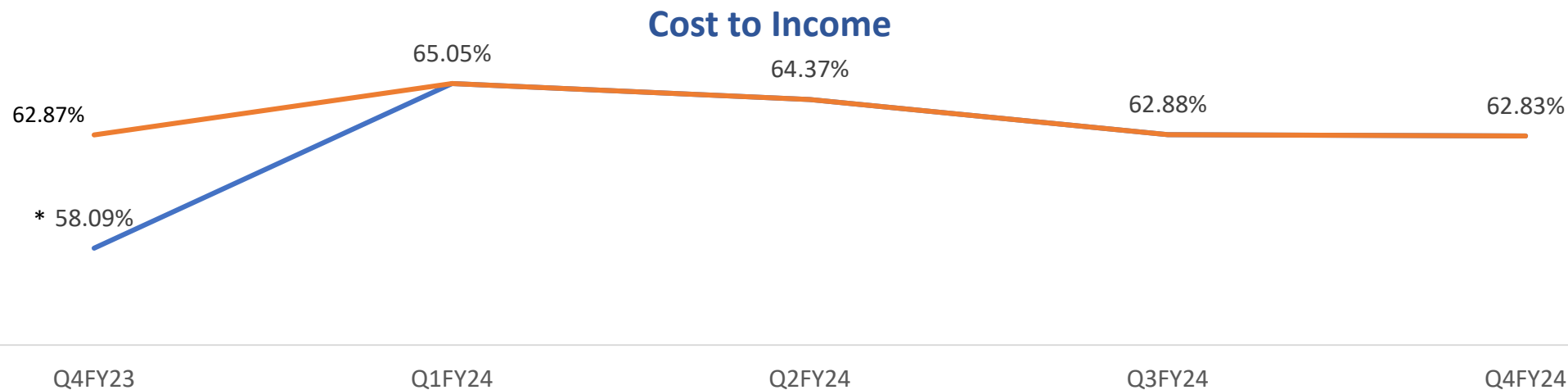
Particulars	March 2023	June 2023	Sept 2023	Dec 2023	March 2024
CD Ratio	103.40	100.95	94.52	91.49	86.98
CD Ratio (after reducing refinance borrowings from advances)	91.55	90.22	86.47	84.97	82.03

- ~ 85% of the portfolio is fixed rate loans with a average tenure of 2.5 Yrs.
- Impact on Yield during Q4FY24 is due to securitization of high yielding book
- NIM impacted additionally due to increased balance sheet liquidity as CD ratio improves



Opex evolution

Rs. Cr	Q4FY23	Q1FY24	Q2FY24	Q3FY24	Q4FY24
Employee expenses	304	328	332	346	363
Other expenses (net of digital expenses)	207	224	232	229	234
Depreciation	25	29	33	35	37
Total Operating expenses	536	581	597	610	634
No. of employees	20,563	20,996	21,862	21,679	22,854



* Including the Income from ARC Sale of Rs 70 Crs, otherwise it was 62.87%



Advances



Advances evolution

Rs Cr	Q4FY23	Q1FY24	Q2FY24	Q3FY24	Q4FY24	YoY %	Contribution %
Micro Finance & Micro Loans	5,225	5,626	5,878	6,056	6265	20%	18%
Small Business Loans (SBL)	10,083	10,787	11,550	12,285	13152	30%	38%
Housing Finance	2,873	3,206	3,582	3,884	4184	46%	12%
Vehicle Finance	6,971	7,342	7,777	8,093	8324	19%	24%
Used CV	3,463	3,540	3,675	3,762	3822	10%	11%
New CV	2,793	2,960	3,118	3,234	3278	17%	10%
Used Car	715	842	984	1097	1224	71%	4%
MSE Finance	1,175	1,093	1,038	1,104	1201	2%	3%
NBFC	1,184	1,178	1,042	887	716	-40%	2%
Others [†]	350	369	362	468	494	41%	1%
Gross Advances	27,861	29,601	31,229	32,776	34,337	23%	100%

[†] Others includes loan-against-gold, unsecured business loans, overdrafts against fixed deposits ,staff loans and reverse repo of more than 14 days



Disbursements evolution

Rs Cr	Q4FY23	Q1FY24	Q2FY24	Q3FY24	Q4FY24	YoY %
Micro Finance & Micro Loans	1,676	1,464	1,406	1,380	1,466	-13%
Small Business Loans (SBL)	1,464	1,361	1,494	1,435	1,627	11%
Housing Finance	557	438	500	439	470	-16%
Vehicle Finance	1,591	1,168	1,341	1,239	1,254	-21%
Used CV	743	551	668	621	637	-14%
New CV	635	408	429	392	358	-44%
Used Car	213	210	243	225	259	21%
MSE Finance	88	91	102	152	168	91%
NBFC	425	135	25	0	0	-100%
Others [†]	116	100	93	95	110	-5%
Total Disbursements	5,917	4,757	4,961	4,740	5,095	-14%

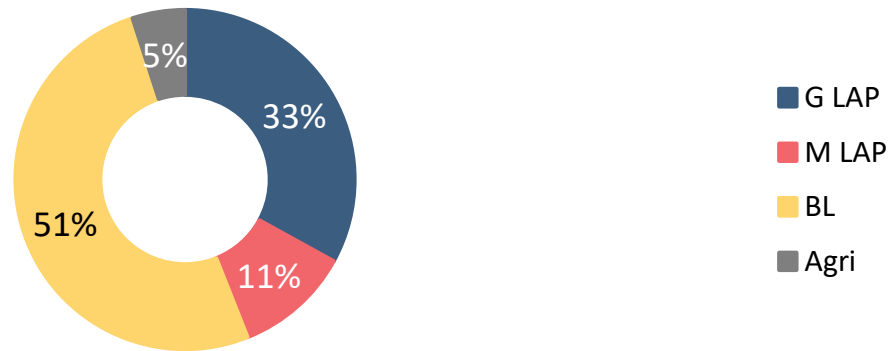
[†] Others includes loan-against-gold



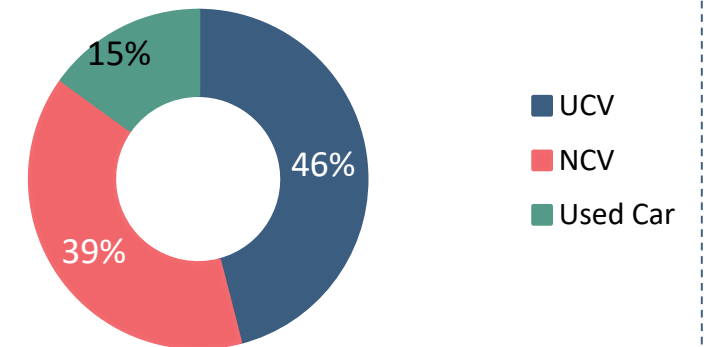
Segmental Details

Product Segment	Number of Live Loans	ATS @ Disbursement (Lacs)	ATS @ Portfolio (Lacs)	GNPA (%)	PCR (%)
Micro Finance	20,35,674	0.52	0.31	4.02%	78.88%
Small Business Loans (SBL)	2,88,037	7.53	4.57	1.86%	28.67%
Housing Finance	26,6740	12.70	15.71	0.97%	33.20%
Vehicle Finance	2,08,355	5.27	3.99	2.28%	57.00%
MSE Finance	2,138	*76.20	54.08	7.10%	61.98%
NBFC	47	-	1,524.04	0.67%	100.00%

SBL Product Mix



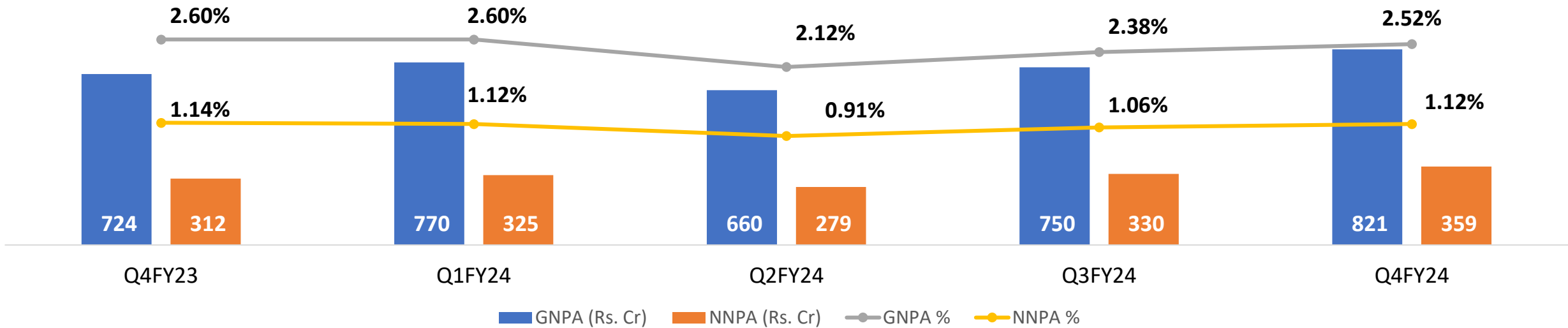
VF Product Mix



*Excludes TReDS



Asset Quality Trend

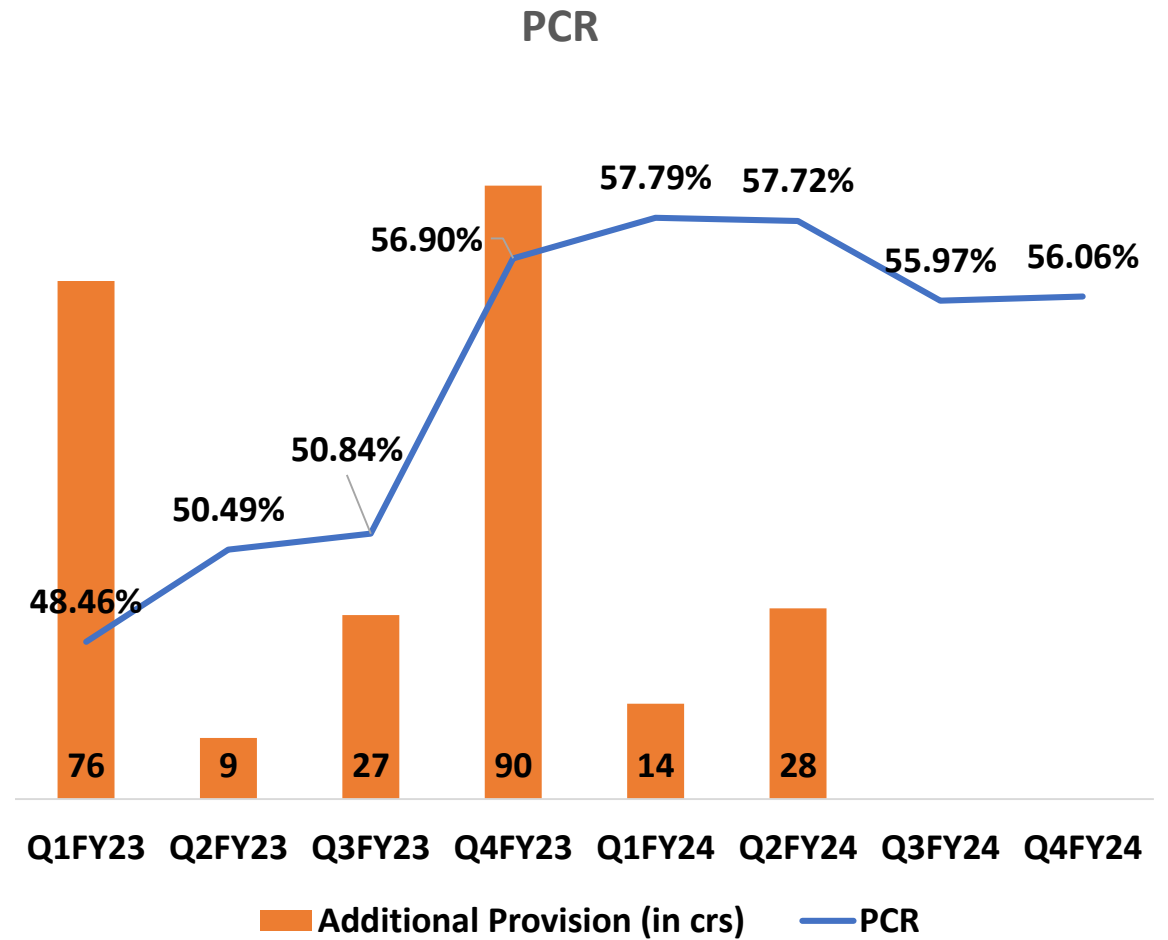


GNPA Movement (Rs. Cr)	Q4FY23	Q1FY24	Q2FY24	Q3FY24	Q4FY24
Opening GNPA Balance	861.36	723.96	770.18	660.50	750.25
Add: Additions during the period	190.59	213.94	256.81	312.19	317.48
Add: One time movement due to NPA classification of co-borrower's loans					38.45
Less:					
i. Upgradations	125.71	87.38	114.86	102.71	136.36
ii. Recoveries (excluding recoveries made from upgraded accounts)	84.79	49.38	167.92	69.77	81.16
iii. Technical or Prudential write-offs	9.21	3.37	8.41	17.15	28.32
Write-offs other than those under (iii) above	108.28	27.59	75.32	32.80	39.07
Closing GNPA Balance	723.96	770.18	660.50	750.25	821.28



Strengthening Provision Coverage

Asset Classification	Nature	Provisioning as per IRAC	Provisioning as per Equitas
Sub-standard	Secured	15%	25%
	Unsecured	25%	70%
Doubtful-1	Secured	25%	65%
	Unsecured	100%	100%
Doubtful-2	Secured	40%	80%
	Unsecured	100%	100%
Doubtful – 3	Secured	100%	100%
	Unsecured	100%	100%



Liabilities & Branch Banking

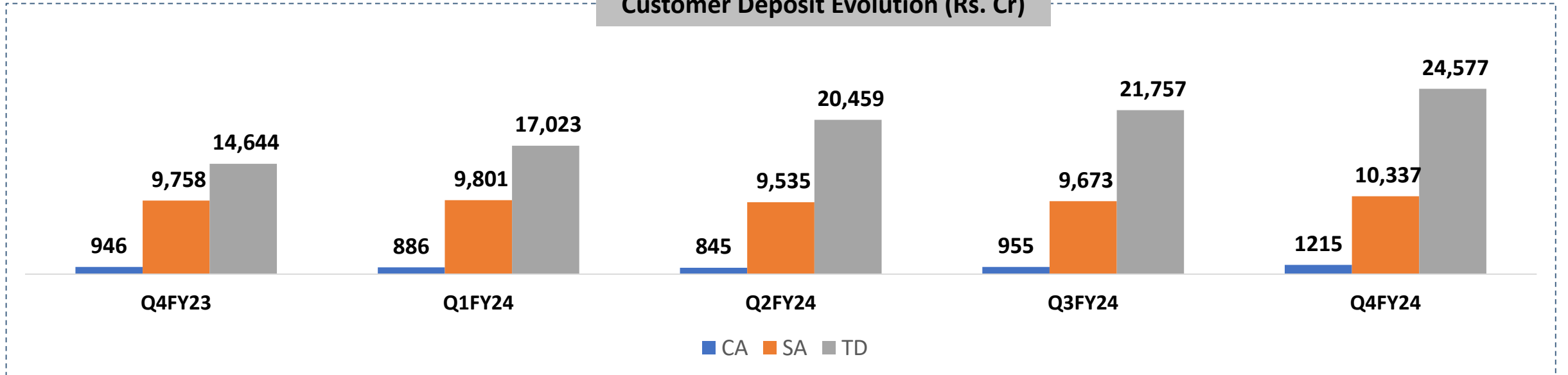


Deposits Evolution

as on 31 Mar 2024	CA [Current Account]	SA [Savings Account]	CASA [Low cost deposits]	TD [Term Deposits]	CASA+TD [Customer Deposits]
Balance (Cr)	1215	10,337	11,552	[^] 24,577	36,129
as a % of total borrowings (Rs. 37,917 Cr)	3%	27%	30%	65%	95%
as a % of total deposits (Rs. 36,129 Cr)	3%	29%	32%	68%	100%

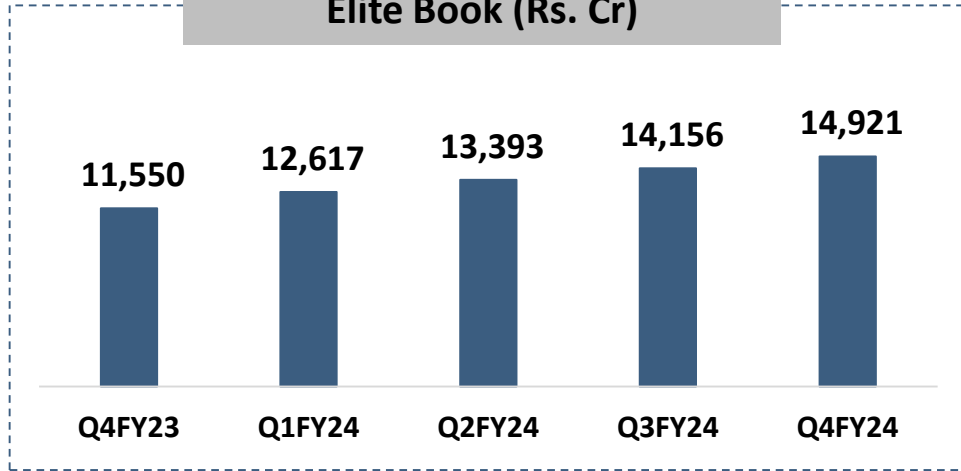
[^]Includes Certificate of Deposits of Rs. 1640 Crs

Customer Deposit Evolution (Rs. Cr)

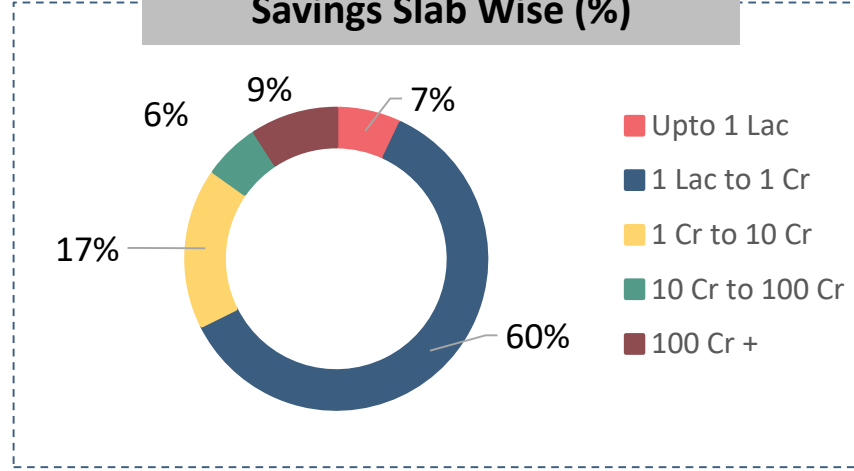


Customer Deposit Profile

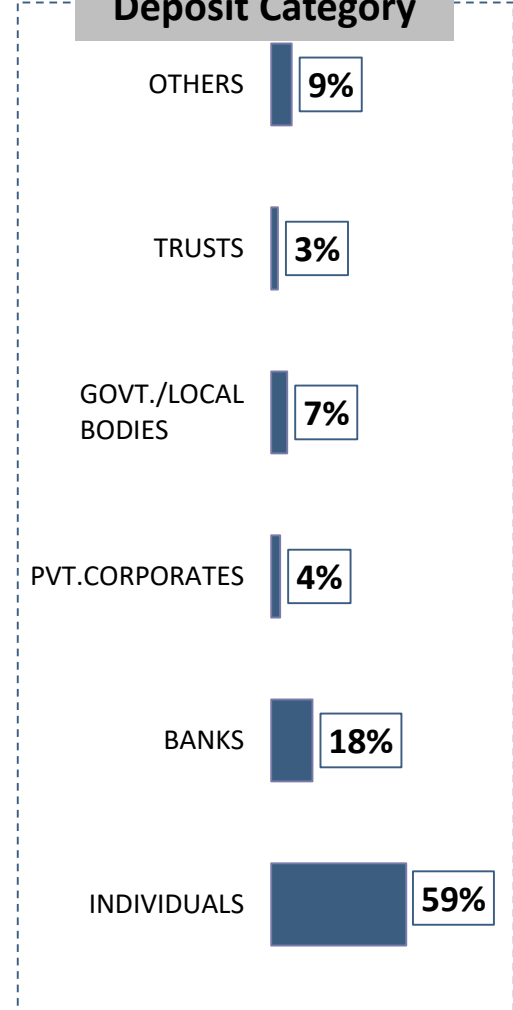
Elite Book (Rs. Cr)



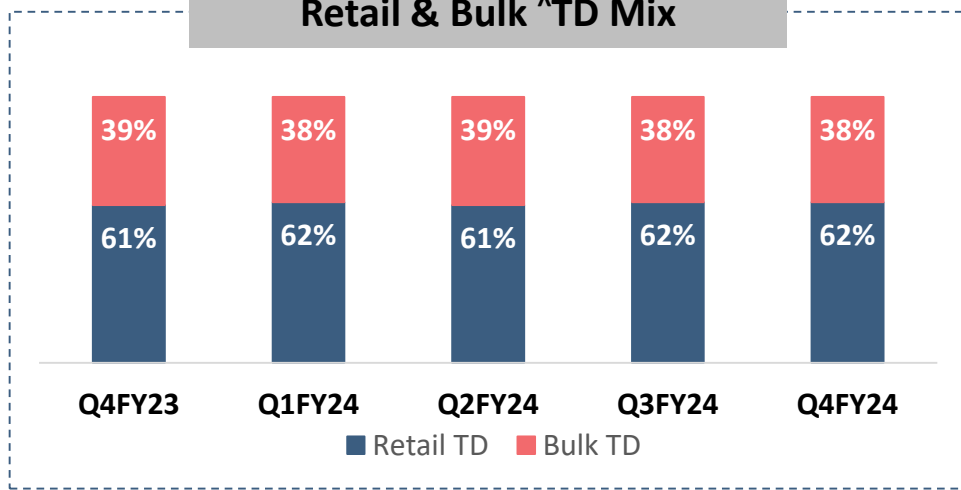
Savings Slab Wise (%)



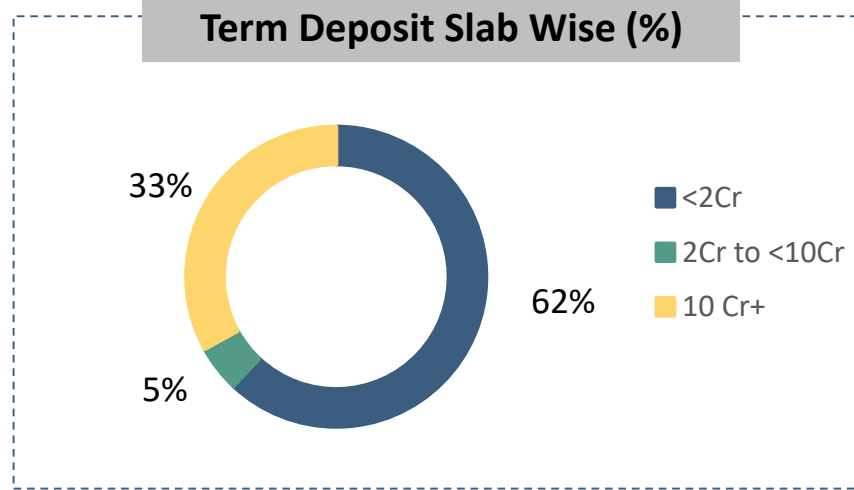
Deposit Category



Retail & Bulk ^TD Mix



Term Deposit Slab Wise (%)

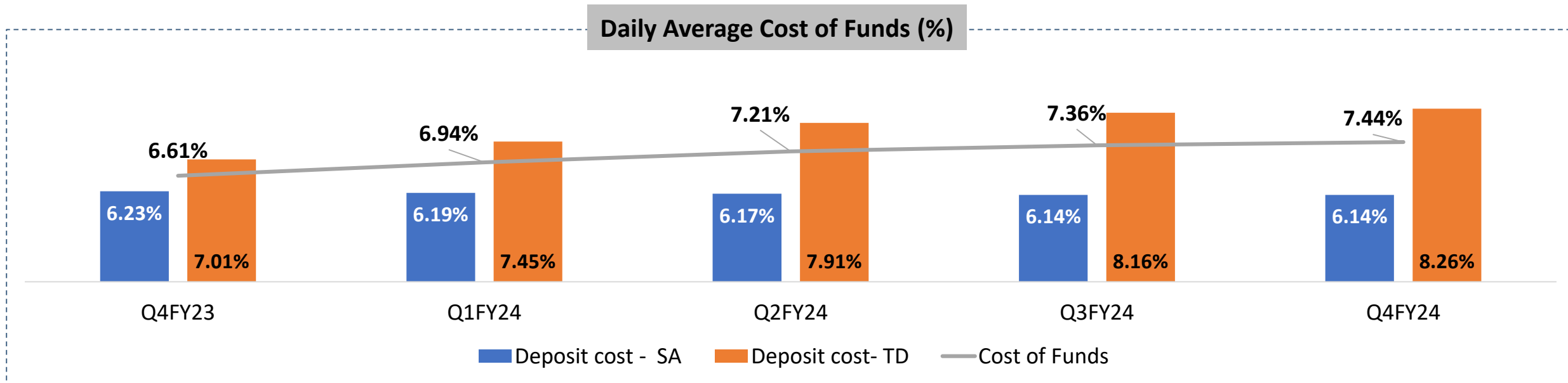
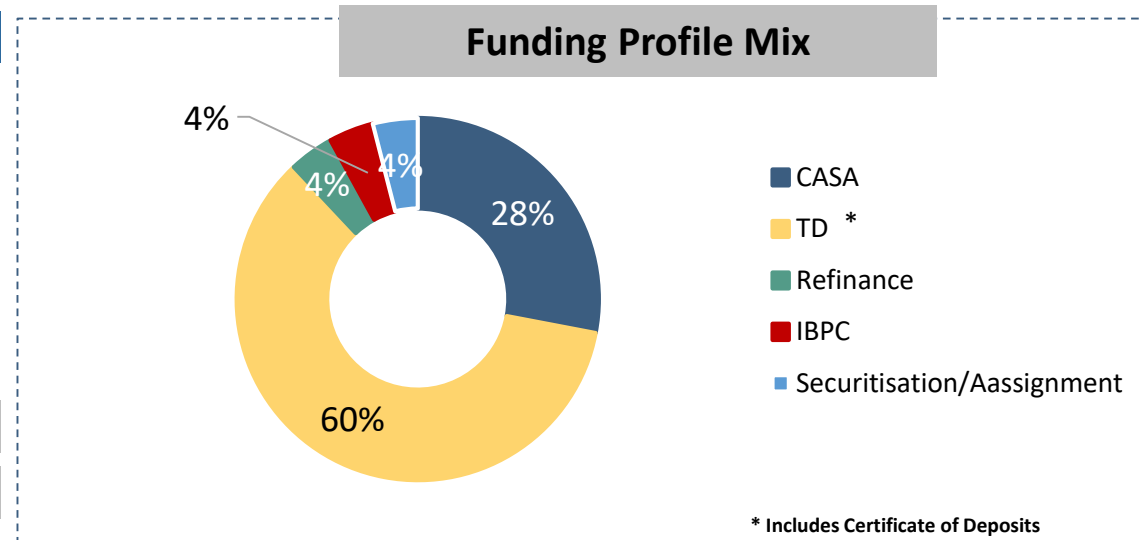


[^]TD excludes certificate of Deposits | Retail TD as defined by RBI



Funding Profile

Book Value (In Rs Cr)	Q4FY23	Q3FY24	Q4FY24
TD	14,644	21,390	22,937
Certificate of Deposits	-	367	1640
Refinance	2,974	2,113	1,788
CASA	10,704	10,628	11,552
Securitization/Assignment	-	1317	1732
IBPC	1650	1830	1180
Total	29,972	37,645	40,829
Securitization/Assignment during the Quarter		1,390	584



Treasury Update



The Bank's total net Investment portfolio of Rs. 9,069 Crore comprises of SLR and Non-SLR securities

Category (In Rs. Cr)	Q4Y24
SLR	8,382
Non SLR	687
Total	9,069



Borrowings & Liquidity

- The Bank's Certificate of Deposits (CD) programme has highest rating at A1+ from India Rating, CareEdge Ratings & Crisil.
- The Bank's issuer rating has been rated AA-/Stable by India Rating & CareEdge Ratings.
- Liquidity Coverage Ratio (LCR) as on 31.03.2024 is 176%
- Additionally, the Bank has adequate eligible advances available to raise funds through refinance or IBPC whenever required which provides strong cushion to ALM position of the Bank.



Profit on Sale of Investments for the quarter is Rs. 25.64 Crore



Financials



Balance Sheet

Particulars (in Rs Cr)	Mar-24	Mar-23	YoY %	Dec-23	QoQ%
Capital & Liabilities					
Capital	1,135	1,111	2%	1,131	0%
Reserves & Surplus	4,834	4,047	19%	4,584	5%
Networth	5,969	5,158	16%	5,715	4%
Deposits	36,129	25,348	43%	32,385	12%
Borrowings	1,788	2,974	-40%	2,113	-15%
Other Liabilities & Provision	1,418	1,478	-4%	1,368	4%
Total	45,304	34,958	30%	41,580	9%
Assets					
Cash and Balances With Reserve Bank of India	3,500	1,174	198%	2,348	49%
Balances With Banks and Money At Call and Short Notice	79	70	12%	57	38%
Investments	9,065	6,665	36%	8,475	7%
Advances	30,964	25,799	20%	29,210	6%
Fixed Assets	605	379	60%	565	7%
Other Assets	1,091	871	25%	926	18%
Total	45,304	34,958	30%	41,580	9%
Gross Advances	34,337	27,861	23%	32,776	5%



Profit & Loss Account

Particulars (in Rs Cr)	Q4FY24	Q4FY23	YoY%	Q3FY24	QoQ%	FY24	FY23	YoY%
Interest Income from Loans	1,279	1,047	22%	1,274	0%	4,921	3,765	31%
Income on Investments	157	101	56%	149	5%	540	316	71%
Interest on balances with RBI and other inter bank funds	9	8	3%	6	50%	26	82	-68%
Total Interest Income	1,445	1,156	25%	1,429	1%	5,487	4,162	32%
Finance Cost								
Interest on deposits	614	380	62%	573	7%	2,146	1,358	58%
Interest on RBI / inter-bank borrowings	6	15	-58%	24	-74%	60	56	7%
Other interest	39	54	-28%	46	-16%	201	203	-1%
Total Finance Cost	659	449	47%	644	2%	2,407	1,617	49%
Net Interest Income	786	707	11%	785	0%	3,080	2,545	21%
Other Income[^]								
Asset Fee Income	135	173	-22%	118	15%	450	419	7%
Treasury & PSLC Fee Income	27	8	256%	30	-10%	104	29	262%
Liability & Distribution Income	60	35	74%	37	61%	165	109	51%
Total Other Income[^]	222	215	3%	185	20%	719	557	29%

[^]Other income is net of digital expenses



Profit & Loss Account

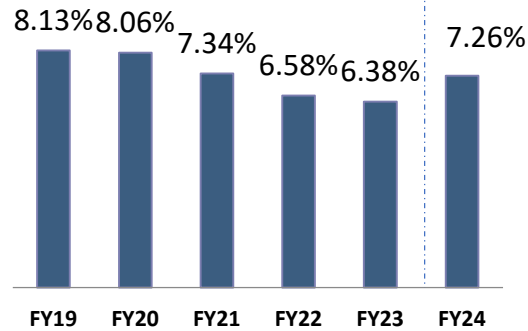
Particulars (in Rs Cr)	Q4FY24	Q4FY23	YoY%	Q3FY24	QoQ%	FY24	FY23	YoY%
Net Income	1,008	922	9%	971	4%	3,799	3,102	22%
Employee Cost	363	304	20%	346	5%	1,369	1,097	25%
Opex*	270	232	17%	264	2%	1,052	829	27%
Total Operating Expenditure	634	536	18%	610	4%	2,421	1,926	26%
PBT before provision & Write-off	375	386	-3%	360	4%	1,377	1,176	17%
Credit Cost	107	85	25%	84	26%	314	367	-14%
Provision for Security Receipts (SR)		40				0	40	-100%
PBT	268	261	3%	276	-3%	1,063	769	38%
Taxes	61	71	-14%	74	-18%	264	195	35%
PAT	208	190	9%	202	3%	799	574	39%

*Opex is exclusive of digital expenses

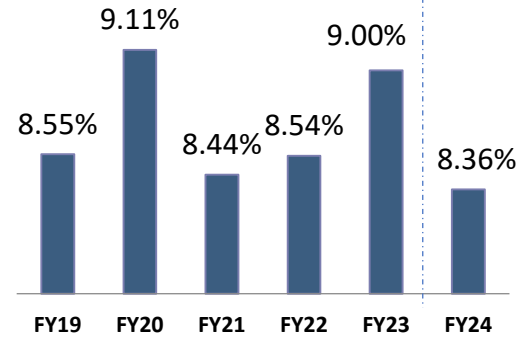


Key Ratios - Annual

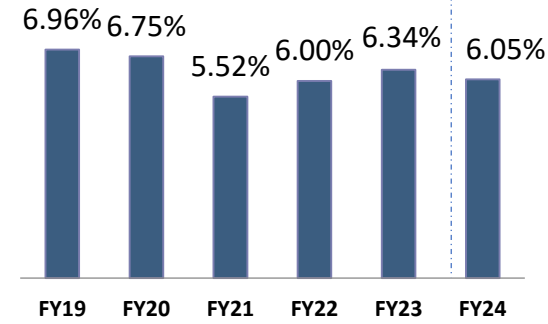
Cost of Funds



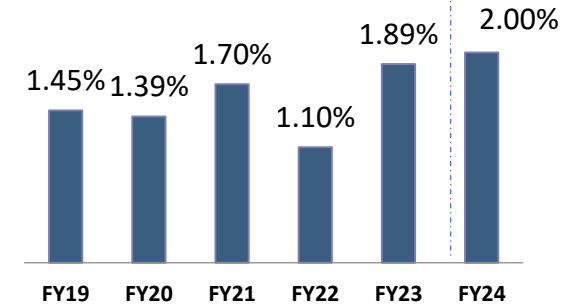
Net Interest Margin (NIM)



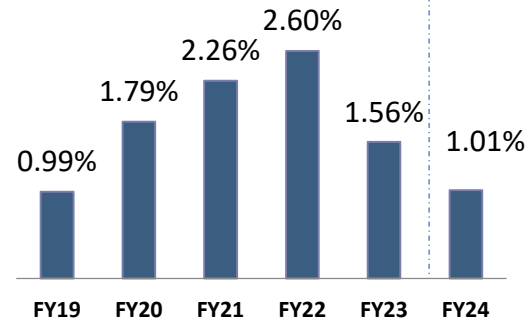
Cost to Assets



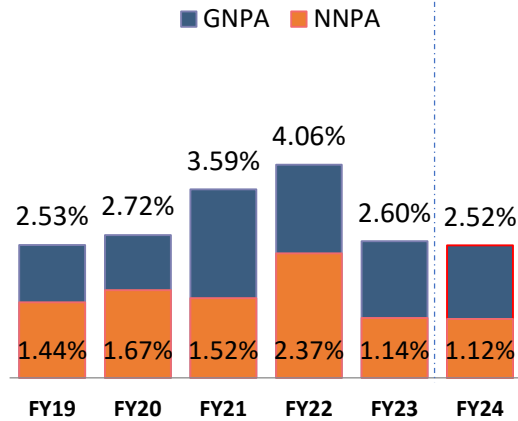
RoA



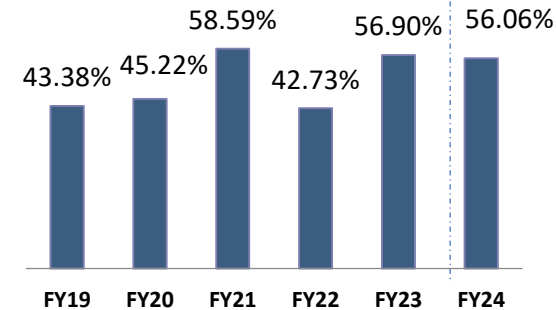
Credit Cost



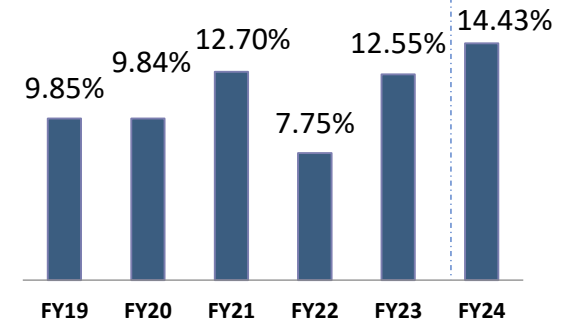
GNPA & NNPA



Provision Coverage Ratio



RoE

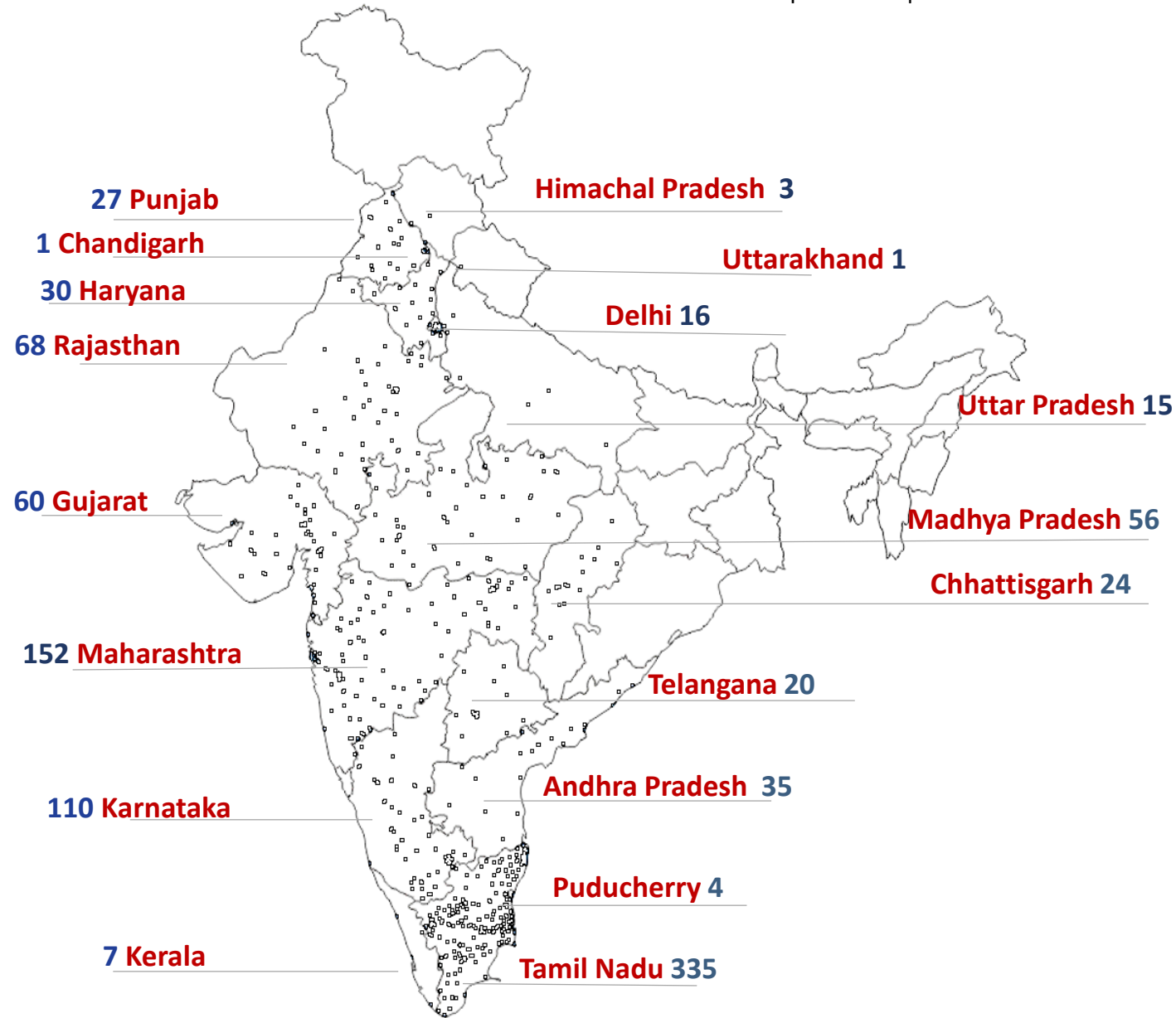


Our Presence

Map not to scale

● Districts present in | Branch network

States	Advances (%)	Deposits (%)
Andhra Pradesh	4%	3%
Chandigarh	-	3%
Chhattisgarh	1%	2%
Delhi	2%	8%
Gujarat	5%	6%
Haryana	2%	4%
Himachal Pradesh	0%	
Karnataka	12%	9%
Kerala	0%	1%
Madhya Pradesh	3%	4%
Maharashtra	15%	13%
Punjab	2%	7%
Rajasthan	4%	6%
Tamil Nadu & Pondicherry	49%	28%
Telangana	2%	3%
Uttar Pradesh	1%	2%
Uttarakhand	-	-



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Beyond Banking



Equitas Development Initiatives Trust: Equitas Gurukul Schools



“Nurture and empower children by providing holistic education and transform them into responsible individuals.”

100% Pass (%) in 3 Schools; Overall (8 Schools) Pass (%) - 99%

Total No. of Centum in 8 Schools - 60



No. of Schools: 8

- Owned – 7
- Managed – 1



No. of Students enrolled:

- FY24 – 6992
- FY23 – 6719



Equitas Healthcare Foundation: Launched the hospital in Nov '23



SRINGERI SHARDA EQUITAS
CANCER CUM MULTISPECIALITY HOSPITAL

Patient Footfalls:

Q4FY24 – 3323

Cumulative – 4600



No. of Chemotherapies:

Q4FY24 – 309

Cumulative – 425



No. of Tests - Radiology Investigation:

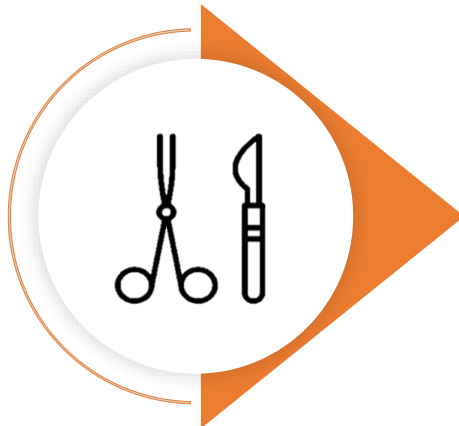
Cumulative - 2308



No. of Surgeries:

Q4FY24 – 117

Cumulative – 168



No. of Tests - Lab Investigation:

Cumulative - 9352



CSR Initiatives



CHILDREN SCHOLARSHIP

Beneficiaries:-
Q4FY24 – 33
Cumulative - 2604

SKILL TRAINING

Women Trained:
Inception Year - 2008
Q4FY24 - 14716
Cumulative - 667875



FREE CATARACT SURGERIES

Beneficiaries:-
Q4FY24 – 561
Cumulative - 37392

DIFFERENTLY ABLED

Financial help:
Inception Year - 2008
Q4FY24 - 1894
Cumulative - 171930



WOMEN EMPOWERMENT

Exhibitions Conducted:
Inception Year - 2008
Q4FY24 - 34
Cumulative - 158

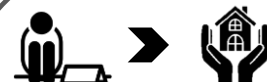
JOB PLACEMENTS

Placed Youth:
Inception Year – 2014
Q4FY24 - 20502
Cumulative - 289524



PAVEMENT DWELLERS REHABILITATION

Beneficiaries:
Q4FY24 – 448
Cumulative - 4541



TRANSGENDER INCLUSION

Beneficiaries:
Inception Year - 2008
Q4FY24 - 35
Cumulative - 490



MEDICAL CAMPS

Camps Conducted:
Q4FY24 - 1413
Cumulative - 46498



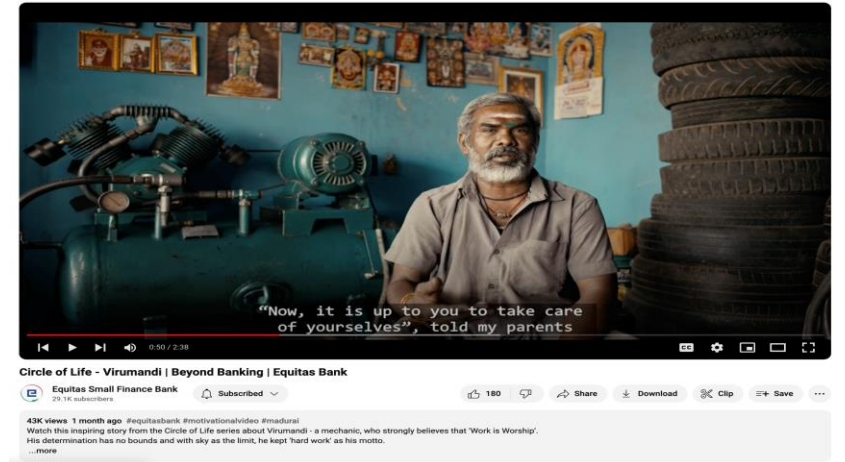


equitas
Equitas Small Finance Bank



**Beyond
Banking**

28K+ Reach



Circle of Life – Work is Worship

<https://www.youtube.com/watch?v=O2ul4kX-NYs?si=atq8yTYuw9fslJz1>

Investor Relations

Equitas Small Finance Bank Limited

Website – <https://ir.equitasbank.com/>

Email – ir@equitasbank.com

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