

January 13, 2022

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

Dear Sirs/ Madam,

Sub: Intimation of information under Regulation 30 of 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SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and Code of Conduct for Fair Disclosure of Unpublished Price Sensitive Information framed in terms of Regulation 8 of SEBI (Prohibition of Insider Trading) Regulations, 2015, we would like to intimate the following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 and Advances for the quarter ended December 31, 2021:

Particulars <i>(In Rs. Crore unless specified otherwise)</i>	December 31, 2020	September 30, 2021	December 31, 2021 (Provisional)	YoY %	QoQ %
Gross Advances	17,373	18,978	19,642	13%	3%
Disbursement for the quarter	2,461	3,145	2,717	10%	-14%
Total Deposits	15,862	18,094	17,884	13%	-1%
Bulk Term Deposits	6,395	3,127	1,799	-72%	-42%
Retail Term Deposits	5,500	6,767	7,000	27%	3%
CASA	3,967	8,200	9,085	129%	11%
CASA Ratio (%)	25.00%	45.30%	50.80%	-	-

Please note that the numbers mentioned above as on December 31, 2021 are provisional unaudited numbers and is subject to review / examine by the Audit Committee and Board of Directors and are subject to review by the Statutory Auditors of the Bank.

Commenting on the performance, **Mr. P N Vasudevan, Managing Director and CEO of Equitas Small Finance Bank said**, "The demand for loans from the informal sector borrowers, continues to remain very strong. During the 3rd quarter, all the accounts restructured during the year had their first or subsequent instalments falling due. Against this backdrop, collections continue to remain healthy. The recent surge in infections is something we are closely tracking and hope it does not affect the livelihood of our borrowers."

During the quarter, the Bank continued to focus on scaling up and strengthening the liability franchise. New account opening through both digital and physical channels remained strong. Bulk deposits saw a contraction as the Bank focuses on retail deposits and moderate LCR to a more normal level. Average LCR for Q3FY22 was 126% as compared to 139% as on Q2FY22. CASA has shown consistent growth and CASA Ratio stands at 50.8%.

Kindly take the above information on record.

Thanking you,

Yours truly,

For Equitas Small Finance Bank Limited



Sampathkumar K R
Company Secretary

