

September 01, 2022

|   |   |
|---|---|
| The Secretary<br>National Stock Exchange of India Limited<br>Exchange Plaza,<br>Bandra Kurla Complex<br>Mumbai - 400051 | The Secretary<br>BSE Limited<br>Phiroze Jeejeebhoy Towers<br>Dalal Street<br>Mumbai - 400 001 |
| Symbol : EQUITASBNK   | Scrip Code : 543243   |

Dear Sir/ Madam

**Sub: Intimation under Regulation 30 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015,**

With reference to the captioned subject, please find enclosed our Bank's Press Release dated on September 01, 2022 titled "Equitas Small Finance Bank offers increase in fixed Interest rates for its customers on entering the 7<sup>th</sup> year of successful banking".

Kindly take the above information on record.

Thanking you.

Yours truly  
For Equitas Small Finance Bank Limited

NATARAJAN  
RAMANATHAN  
N  
N Ramanathan  
Company Secretary

Digitally signed by NATARAJAN RAMANATHAN  
DN: cn=R, o=Personal  
c=IN, email=natarajan@equitas.in, ou=Equitas Small Finance Bank Limited  
2.5.4.30=8926465776e96b2092454d27575794d1  
2012611a3fca663d480208e9631,  
serialCode=000075, o=TRAME, ou=Equitas Small Finance Bank Limited  
serialNumber=311b2c5d549857abc0c59c641449  
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cn=NATARAJAN RAMANATHAN  
Date: 2022.09.01 10:44:39 +05'30'



BEYOND BANKING

When you bank with us, you contribute towards a better society.

Equitas Small Finance Bank Limited  
(Previously known as Equitas Finance Limited)

4<sup>th</sup> Floor, Phase II, Spencer Plaza, No.765, Mount Road, Anna Salai, Chennai, Tamil Nadu, India - 600 002

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## Equitas Small Finance Bank offers increase in fixed Interest rates for its customers on entering the 7<sup>th</sup> year of successful banking

**Upto 7.32% interest for general public for 888 days; Upto 7.82% interest for senior citizens and 7.47% for NRE customers from 1 – 7<sup>th</sup> September, 2022**

- The offer stays valid for 7 days from 1 – 7<sup>th</sup> September, 2022
- Higher interest rates for tenure greater than 1 year and to 3 years alongside Interest payout options ;monthly and quarterly

**1 September 2022:** Equitas Small Finance Bank Limited, one of the leading SFBs, has announced the revision of interest rates for Fixed Deposits Domestic and NRE/ NRO Interest Rates Accounts, a special interest rate offer, from **1-7<sup>th</sup> September 2022, on entering its 7<sup>th</sup> year of successful banking.**

In this offer the customers can now avail upto 7.32% interest p.a. on 888 days Fixed Deposit. Under this offer the interest rates for senior citizens have been increased to 7.82% and 7.47% for its NRE Customers.

The interest payout options under this special offer are monthly and quarterly. Additionally, the customer can procure higher interest rates for tenure greater than 1 year and to 3 years. The offer is not applicable for fresh NRE Funds. Moreover, the festive season is about to start in India from September onwards and it is an opportune time for the bank to provide depositors the necessary benefits on savings and fixed deposits to customers especially in the hinterlands of India.

**Fixed Deposit Domestic Interest Rates Table**

| Tenure                     | Interest rates for amount less than Rs. 2 crore w.e.f 1 <sup>st</sup> to 7 <sup>th</sup> Sept 2022 | Annualised Yield |
|----------------------------|--|------------------|
| 1 year to 18 months        | 6.82%  | 7.00%            |
| 18 months 1 day to 2 years | 6.82%  | 7.00%            |
| 2 years 1 day 887 days     | 7.07%  | 7.26%            |
| 888 days                   | 7.32%  | 7.52%            |
| 889 day to 3 years         | 7.07%  | 7.26%            |
| 3 years 1 day to 4 years   | 6.07%  | 6.21%            |
| 4 years 1 day to 5 years   | 6.07%  | 6.21%            |
| 5 years 1 day to 10 years  | 6.07%  | 6.21%            |

**Fixed Deposit Rate for NRE (for INR) with effect from: 1st Sept 2022 to 7th Sept 2022**

| <b>Tenure</b>                     | <b>Interest rates for amount less than Rs. 2 crore w.e.f 1<sup>st</sup> to 7<sup>th</sup> Sept 2022</b> | <b>Annualised Yield</b> |
|-----------------------------------|---|-------------------------|
| <b>1 year to 18 months</b>        | 6.97%   | 7.15%                   |
| <b>18 months 1 day to 2 years</b> | 6.92%   | 7.10%                   |
| <b>2 years 1 day 887 days</b>     | 7.37%   | 7.58%                   |
| <b>888 days</b>                   | 7.47%   | 7.68%                   |
| <b>889 day to 3 years</b>         | 7.37%   | 7.58%                   |
| <b>3 years 1 day to 4 years</b>   | 6.07%   | 6.21%                   |
| <b>4 years 1 day to 5 years</b>   | 6.07%   | 6.21%                   |
| <b>5 years 1 day to 10 years</b>  | 6.07%   | 6.21%                   |

Murali Vaidyanathan, Senior President and Country Head, Equitas Small Finance Bank, said, “It is our unique way to thank our customers, while we enter our 7<sup>th</sup> year, who have constantly supported us throughout this journey. We believe that adding value through right price transmission is the key objective of our institution. Additionally, Fixed income securities such as fixed deposits can add tremendous value for all our household, and senior citizens customers. Our customers are our family and we always work towards catering them with best product offering in tandem to their financial requirements”.

For further information or any questions, please contact [equitaspr@adfactorspr.com](mailto:equitaspr@adfactorspr.com);

**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’, fueled by granular deposits and ‘value for money’, banking relationships.