

December 10, 2020

The Secretary National Stock Exchange of India Limited Exchange Plaza, Bandra Kurla Complex Mumbai - 400051	The Secretary BSE Limited Phiroze Jeejeebhoy Towers Dalal Street 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,

Please find enclosed Press Release dated December 10, 2020 titled "Equitas Small Finance Bank Launches '3 - in - 1 Account' - a convenient option for customers to keep their banking and financial investments under one umbrella entity" which is being released for publication.

Kindly take the above information on record.

Thanking you.

Yours truly
for Equitas Small Finance Bank Limited



Sampathkumar K R
Company Secretary





EQUITAS SMALL FINANCE BANK LIMITED

Equitas Small Finance Bank's 3 - in - 1 account Launched

- 3-in-1 account (savings trading+ demat), a convenient option for customers to keep their banking and financial investments under one umbrella entity

Mumbai, **December 10, 2020**: In order to widen its product offerings, Equitas Small Finance Bank has launched a 3-in-1 account which allows its customers to invest in wide variety of financial product.

A 3-in1 account (savings +trading+ demat) is a convenient option that helps the customers to keep all their banking and financial investments under one umbrella entity. The bank provides stock broking and demat services through referral arrangement with brokerage firms for trading and depository services. These arrangements enables Equitas Savings Bank customers to invest funds across the investment products using a single platform.

Mr. Murali Vaidyanathan, President & Country Head- Branch Banking, Liabilities, Product & Wealth, Equitas Small Finance Bank Limited said "This product allows customers a secure seamless and convenient way to invest in their choice of investment instruments including equity, FDs, govt securities and mutual fund products. Customers can transfer money seamlessly between their bank account when they have a 3-in-1 account with us."

"We want to give our customers an enriching banking experience through our savings products suite" he added.

The financial products offered through the 3-in-1 account includes direct equity and F&O trading, MF investment across all AMCs, ETFs, corporate FDs, corporate bonds, govt bonds, insurance products, National Pension Scheme (NPS) and initial public offerings (IPOs).

Equitas Small Finance Bank Limited is the largest SFB in India in terms of number of banking outlets, and the second largest SFB in India in terms of assets under management and total deposits in Fiscal 2019. (*Source: CRISIL report*). As of September 30, 2019, its distribution channels comprised 853 Banking Outlets and 322 ATMs across 15 states and union territories in India. Its focus customer segments include individuals with limited access to formal financing channels on account of their informal, variable and cash-based income profile. It offers a range of financial products and services that address the specific requirements of these customer segments by taking into account their income profile, nature of business and type of security available. Its asset products are suited to a range of customers with varying profiles. These include provision of small business loans comprising loan against property, housing loans, and agriculture loans to micro-entrepreneurs, microfinance to joint liability groups predominantly comprising women,

used and new commercial vehicle loans to drivers and micro-entrepreneurs typically engaged in logistics, MSE loans to proprietorships, and corporate loans. On the liability side, its target customers comprise mass and mass-affluent individuals to whom the Bank offers current accounts, salary accounts, savings accounts, and a variety of deposit accounts. In addition, it also provides non-credit offerings comprising ATM-cum-debit cards, third party insurance, mutual fund products, and issuance of FASTags.