

December 05, 2024

National Stock Exchange of India Limited Exchange Plaza Bandra Kurla Complex Mumbai - 400051	BSE Limited Phiroze Jeejeebhoy Towers Dalal Street Mumbai - 400 001
Symbol : EQUITASBNK	Scrip Code : 543243

Dear Sir

Sub: Disclosure under Regulation 30 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 -Allotment of Non-Convertible debentures

In continuation to our intimation letter dated November 08, 2024 and pursuant to Regulation 30 (read with Part A of Schedule III) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we would like to inform that Bank has, today, on December 05, 2024, allotted 50,000 Rated, Listed, Unsecured, Subordinated, Redeemable, Non-Convertible Debentures having a face value of Rs.1,00,000/- (Rupees One Lakh only) each, aggregating Rs. 500 crores ("NCDs"), issued on private placement basis.

The details as required under Regulation 30 read with Part A of Schedule III of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and SEBI Circular No. SEBI/HO/CFD/CFD-PoD1/P/CIR/2023/123 dated July 13, 2023 are enclosed as **Annexure**.

Kindly take the above information on record.

Thanking you,

Yours faithfully,

For Equitas Small Finance Bank Limited

NATARAJAN
RAMANATHAN

Digitally signed by NATARAJAN RAMANATHAN
DN: cn=, o=PERSONAL,
pseudonym=6d3f25a5f8b347479644afb097bfe0b2,
2.5.4.20=88b6d46570e69ab209245c40d75f3794dd20126
61a3bfc662d2d60208e98631, postalCode=600075,
st=TAMIL NADU,
serialNumber=3111bc2c6d6e94657abc0c5f6d41449126b6
b956de629c31b0c1fb590e068c9e3, cn=NATARAJAN
RAMANATHAN
Date: 2024.12.05 13:27:16 +05'30'

N Ramanathan
Company Secretary
Encl: a/a

**BEYOND BANKING**

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

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

4th Floor, Phase II, Spencer Plaza, No.769, Mount Road, Anna Salai, Chennai, Tamil Nadu, India - 600 002

T: +91 44 4299 5000 | F: +91 44 4299 5050 | corporate@equitas.in | www.equitasbank.com | Toll Free: 1800 103 1222 | CIN No: L65191TN1993PLC025280

Annexure

Details as required under Regulation 30 read with Part A of Schedule III of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with SEBI Circular No. SEBI/HO/CFD/CFD-PoD1/P/CIR/2023/123 dated July 13, 2023 on the allotment of Non-Convertible Debentures

S. No	Particulars	Details
1	Type of securities proposed to be issued (viz. equity shares, convertibles etc.)	Issuance of Rated, Listed, Unsecured, Subordinated, Redeemable, Non-Convertible Debentures including a green shoe option of Rated, Listed, Unsecured, Redeemable, Fully Paid-Up, Subordinated Non-Convertible Debentures in a single series for inclusion as Tier II Capital
2	Type of issuance (further public offering, rights issue, depository receipts (ADR/GDR), qualified institutions placement, preferential allotment etc.)	Issuance on private placement basis
3	Total number of securities proposed to be issued or the total amount for which the securities will be issued (approximately)	50,000 Rated, Listed, Unsecured, Subordinated, Redeemable, Non-Convertible Debentures (NCD's) having a face value of Rs.1,00,000/- (Rupees One Lakh only) each.
4	Size of the issue	Rs. 500,00,00,000/- (Rupees Five Hundred Crores only) including a green shoe option of up to Rs. 250,00,00,000/- (Rupees Two Hundred and Fifty Crores only)
5	Whether proposed to be listed? If yes, name of the stock exchange(s)	Yes, on BSE Limited
6	Tenure of the instrument - date of allotment and date of maturity	Six (6) years - Date of allotment: December 05,2024 Date of maturity: December 05,2030



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7	Coupon/interest offered, schedule of payment of coupon/interest and principal	Coupon rate:9.6% (Nine Decimal Point Six Percent) Per Annum					
		Cash Flows Event	Record Date	Due Date	Date of Payment	No. of days in Coupon Period	Amount Payable per unit (in Rs.)
		Interest	20-11-2025	05-12-2025	05-12-2025	365	9600
		Interest	20-11-2026	05-12-2026	05-12-2026	365	9600
		Interest	20-11-2027	05-12-2027	05-12-2027	365	9600
		Interest	20-11-2028	05-12-2028	05-12-2028	366	9600
		Interest	20-11-2029	05-12-2029	05-12-2029	365	9600
		Interest	20-11-2030	05-12-2030	05-12-2030	365	9600
	Principal	20-11-2030	05-12-2030	05-12-2030	2191	100000	
8	Charge/security, if any, created over the assets	Not applicable as the issuance is unsecured					
9	Special right/interest/privileges attached to the instrument and changes thereof	There are no special rights/interest/privileges attached to the instrument					
10	Delay in payment of interest / principal amount for a period of more than three months from the due date or default in payment of interest / principal	No					
11	Details of any letter or comments regarding payment/non-payment of interest, principal on due dates, or any other matter concerning the security and /or the assets along with its comments thereon, if any	Not Applicable					
12	Details of redemption of preference shares indicating the manner of redemption (whether out of profits or out of fresh issue) and debentures	<p>Redemption date of aforementioned debentures: As provided above in point 6</p> <p>Redemption amount: Bullet, at par i.e. the Redemption Amount would be Rs. 1,00,000/- (Rupees One Lakh only) per Debenture plus interest accrued but not paid till the date of redemption.</p>					

For Equitas Small Finance Bank Limited

NATARAJAN RAMANATHAN

Digitally signed by NATARAJAN RAMANATHAN
 DN: cn = PERMANENT, postalCode = 600002, o = Equitas Small Finance Bank Limited, ou = Equitas Small Finance Bank Limited, email = natarajan.ramanathan@equitasbank.com, c = IN
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N Ramanathan
 Company Secretary



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