



equitas
Equitas Small Finance Bank

Investor Presentation

Q3FY25



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

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Celebrating



**Years of
Banking**

built on 17 years of Trust!

Thank you for your invaluable support and trust
that made this milestone possible!



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Key Highlights



Snapshot

Operational



18 States and UTs



994 Banking Outlets
375 ATMs#



331 Business Correspondents



24,238 employees

Asset Offerings



Gross Advances:

Rs. ^37,344 Cr [Rs. 32,776 Cr]
SBL - 42%, VF - 25%,
MFI - 14%, HF - 12%
MSE - 4%, NBFC - 2%



Disbursements for Q3FY25:

Rs. 5,142 Cr [Rs. 4,740 Cr]
SBL - 33%, VF - 29%,
MFI - 22%, HF - 7% ,
MSE - 4%



Asset Quality:

GNPA: 2.97% [2.38%]
*GNPA: 2.87%
NNPA: 0.96% [1.06%]
PCR: 68.28% [55.97%]



Yield on Gross Advances:

16.55% for Q3FY25 [16.45%]

Liability Profile



Total Deposits:

Rs. 40,738 Cr [Rs. 32,385 Cr]
CASA – 29%, TD – 71%



Third Party Products:

LI & GI Premium-
Rs. 36.5 Cr [Rs. 31 Cr]
Mutual Fund AUM-
Rs. 460 Cr [Rs. 281 Cr]



Cost of Funds for Q3FY25:

7.49% [7.36%]
SA – 5.92%, TD – 8.42%



CASA Ratio:

29% [33%]

Financials



PAT for Q3FY25:

Rs. 66 Cr [Rs. 202 Cr]



Shareholders funds:

CRAR –20.29%
Tier I – 17.50%
Tier II – 2.79%



NIM for Q3FY25:

7.39% [8.37%]



RoA: Q3FY25 at 0.53% [1.98%]

RoE: Q3FY25 at 4.44% [14.44%]

Figures in [] represent Q3FY24 data | *Advance for the purpose of GNPA/NNPA calculation includes Securitization book | ^ Gross Advances includes IBPC & Securitization

#Including 371 onsite and 4 offsite ATMs

Equitas - Stable, Sustainable & Scalable Model

Strength in the Biz. Model

- Robust growth through well diversified secured loan portfolio
- Time tested credit assessment model for lending to the informal economy
- Long term growth opportunities across customers/products segments
- Stable Management
- Scaling up liability franchise

86% Secured Book with 7yr average credit cost of ~1.4%

37% CAGR in Secured Loans over FY17-24

52% CAGR in Deposit growth over FY17-24

Attrition of ~12% at senior management

Factors impacting stability

- Recurring stress in MFI lending environment.
- Significant profit contribution from micro finance
- Geography concentration in Tamil Nadu

~10% Credit cost for 9MFY25 in MFI

~7% Credit cost for FY21 in MFI (COVID)

47% Loan mix in TN

Under normal MFI credit cost <3%, ROA around 4%

Building Scalability

- Reducing exposure to MFI – Journey started from 2010
- Offsetting profitability impact of reduction in MFI advances, through growth in M-LAP
- Sustainable growth through focus on informal economy borrowers
- Large unmet credit demand
- Stable Yield on Gross advances

Drop from 47% to 14% in MFI loan mix from FY17 to Dec'24

35% Growth in M-Lap in FY25

66% branch network outside TN

Marginal ~3% drop in yields despite 12% drop in MFI exposure

Strategic Initiatives

Loan Origination Theme: Consolidation

Consolidation of various product specific origination systems into a state of the art, proprietary platform leveraging cloud, analytics, low-code and micro services

CRM Theme: Upgrade & Beyond

Enterprise CRM application to drive lead to service workflows and enhance customer experience and cross sell.

Super App Theme: Personalisation

Super App for customers built on a state of the art platform that can deliver personalisation, omni channel experience and neo-banking like experience.

PL & Credit Card Theme: Cross sell and customer stickiness

Launch products like personal loans and credit card to drive deposit customer stickiness and improve usage of Equitas savings account

AD1 Services Theme: Forex Services

Launch forex cards, remittances and other forex services to support the growing focus on NRI deposits, improve customer engagement and enhance non interest incomes.

Liability 2.0 Theme: Long-term competitiveness

Narrowing the cost of funds gap with large banks through customer stickiness, service excellence, and product offerings and generate operating leverage through tech-led efficiencies

Delivering on Liability 2.0 Strategy

Liability 2.0 Strategy * aims to create a competitive edge by:

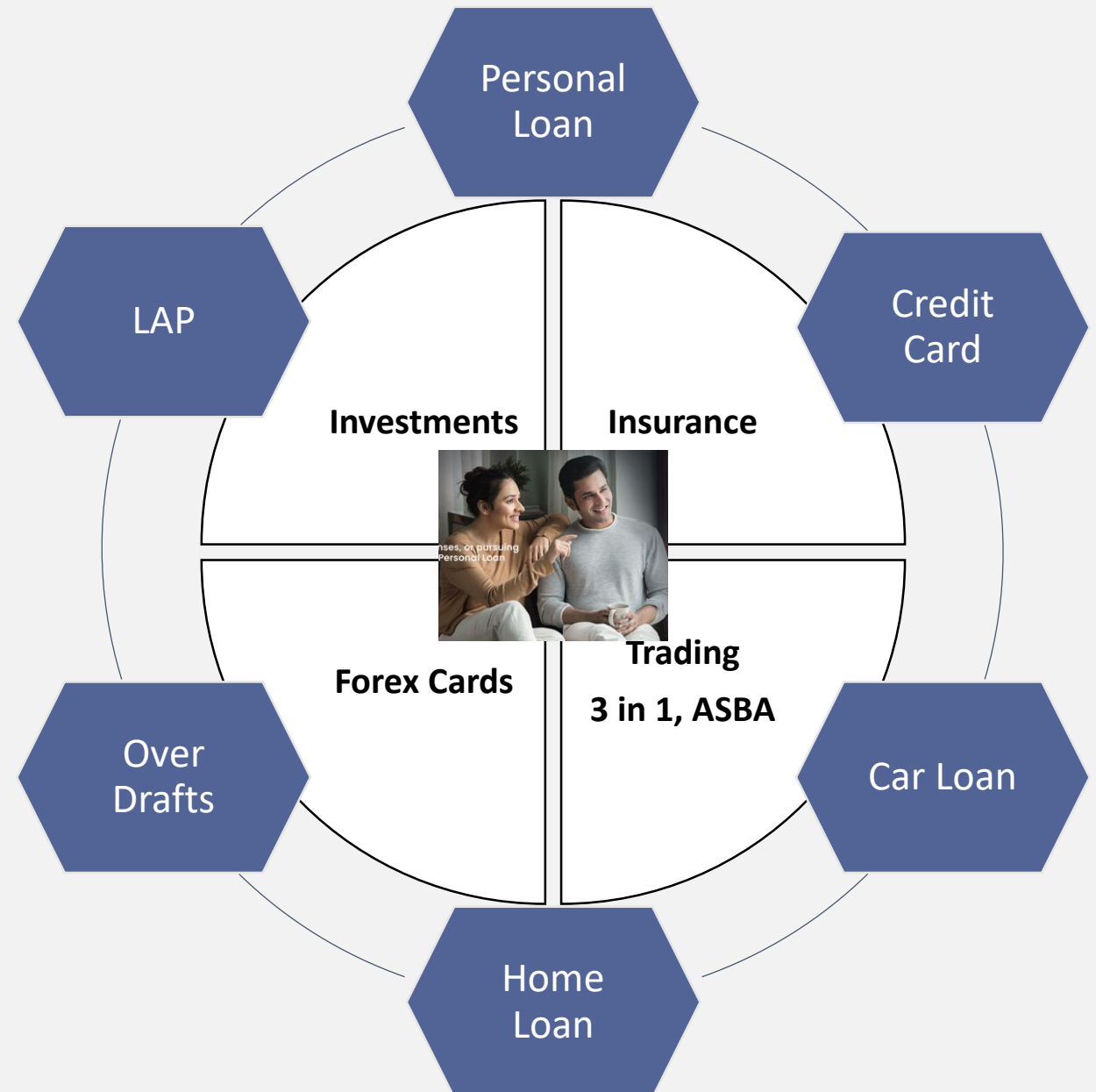
- a) reducing the cost of mobilizing deposits through efficiency and
- b) narrowing the cost of funds compared to large universal banks and lower than AAA NBFCs.

Strategic Drivers

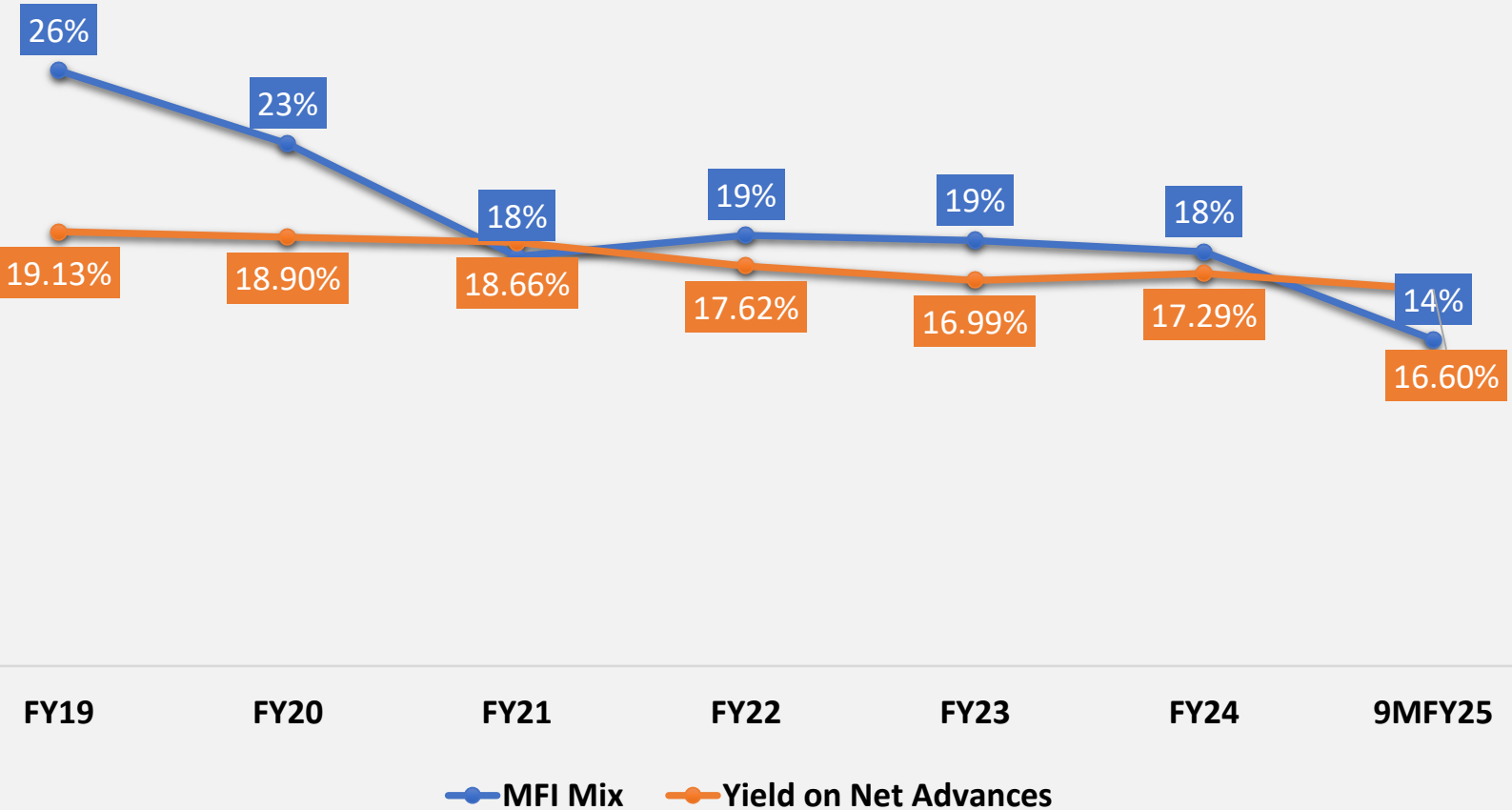
- Product centric to Customer Segment focus
- Customer loyalty to drive customer stickiness
- Differentiated experience through technology

Creating an infrastructure for Cross sell to drive stickiness

- Cross Sell center of excellence setup
- Leveraging Data Analytics for propensity-based opportunities
- Wide range of products launched to tap opportunity



Stabilizing Yields while Downsizing MFI



- While MFI mix has dropped by ~46%, the portfolio yields has dropped by ~13%.
- The Bank aims to further reduce MFI mix, and focus on growing secured loan portfolio to the same customer segment through MLAP

Key Highlights



Assets

- Gross Advances growth remained stable at 14% YoY and 4% QoQ aided by diversified loan book
- Non MFI book grew 20% YoY, led by 27% growth in SBL over previous year. Within SBL , MLAP witnessed strong growth of 13% QoQ. Disbursement in MLAP posted a robust growth YoY
- The bank has added ~1000 employees during the quarter mainly to strengthen the collection efforts
- Vehicle Finance portfolio has crossed Rs. 9000 Crs during the quarter. Used Car Advances closed at ~Rs. 1700 Cr ticking a growth of 55% YoY. Vehicle Finance portfolio witnessing an improvement traditional to second half
- The Bank has cautiously slowed down Microfinance, leading to a 11% YoY drop. Microfinance X bucket collection efficiency, which was dropping every month in Q2FY25 has stabilised in Q3FY25. However this has to improve further for acceptable credit cost
- Digital Initiatives with the launch of Selfe Loan app has experienced robust growth since inception. Till Dec'24, the bank has disbursed ~Rs 960 Crs through the Selfe Loan App
- Yields on Gross Advances remained stable QoQ (up 6 bps) despite slowdown in Microfinance
- Yield on Disbursements improved by 33 bps as the bank continues to focus on high yield products like UCV and MLAP.
- The Non MFI credit cost of the bank stands at 1.12% for 9MFY25

Key Highlights



Liabilities

- Overall deposits grew by 26% YoY & 2% QoQ led by strong growth in Retail TD of 31%
- CASA ratio stable at 29%; CA balances grew 56% YoY
- SA costs drops by 13 bps QoQ during the quarter due to the recent revisions in SA rates during July'24 & Oct'24. Cost of SA during the quarter was 5.92%. The peak TD rate was reduced from 8.5% to 8.25% in the month of Oct-24
- Relationship value from NR segment grew by 34% YoY & 5% QoQ. Currently the NR customers base is spread across 145+ countries & the book has crossed Rs. 2300 Crs
- Total Retail Deposits (Retail TD+CASA) forms 73% of the overall deposits
- CD ratio was 88.66% in Q3FY25 as compared to 86.94% in Q2FY25.

Highlights



Asset Quality & Provisioning

- Net slippages improved by 16 bps QoQ to 3.15% in Q3FY25 as compared to 3.31% in Q2FY25
- GNPA increased by 2 bps QoQ to 2.97% in Q3FY25 as compared to 2.95% in Q2FY25; including securitization book, GNPA would stand at 2.87%
- NNPA improved by 1 bps QoQ to 0.96% in Q3FY25 as compared to 0.97% in Q2FY25

**includes NPA Classification of co-borrower's loans*



Profit & Loss

- Net Income and Total Opex grew by 8% and 18% YoY, respectively
- NIM declined by ~30 bps QoQ to 7.39% in Q3FY25. 18 bps contributed by drop in MFI portfolio and 12 bps contributed by dip in Treasury income
- PAT for Q3FY25 stood at Rs. 66 Crores.

Outlook

- Mfin Guardrails 2.0 has become operational from Jan-25. Overtime leveraging and related stress is expected to come down
- At the current X bucket MFI collection efficiency, the credit cost for the first half of the next financial year is expected to remain higher than normal
- However with the initiatives launched by the bank over the last few months, we expect our MFI portfolio to reach breakeven level in H1FY26
- The portfolio quality and credit cost in the remaining ~86% of the advances (secured), continues to remain healthy and no contagion effect is seen on these portfolios
- Cost of funds is expected to remain at current levels. However, NIM is expected to remain under pressure as MFI mix reduces



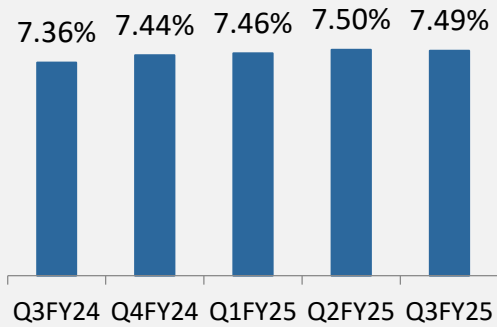
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Financial Performance – Quarterly Trends

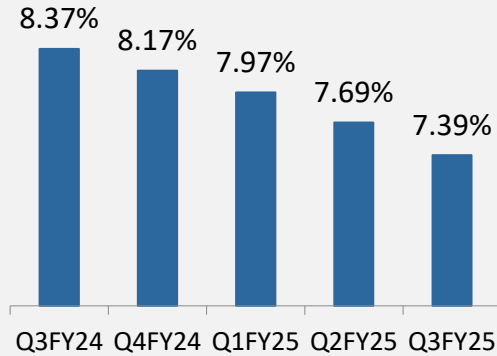


Key Ratios

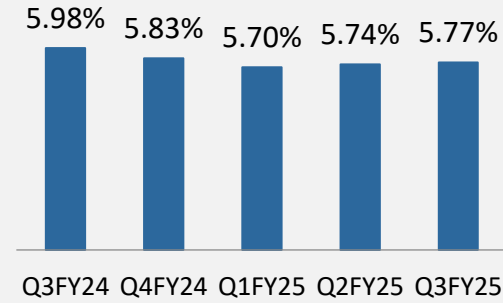
Daily Avg Cost of Funds



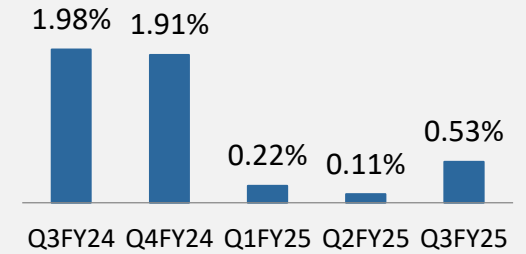
Net Interest Margin (NIM)



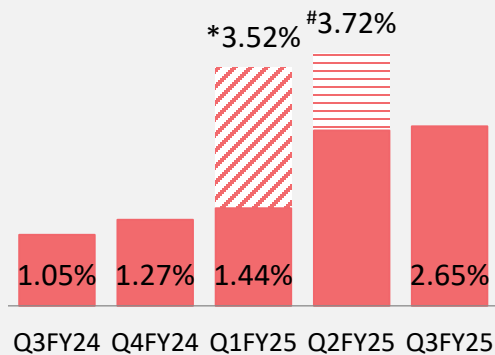
Cost to Assets



RoA

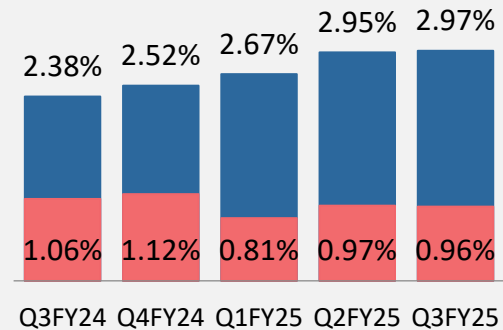


Credit Cost

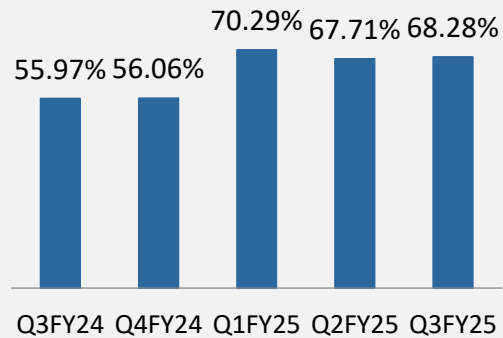


GNPA & NNPA

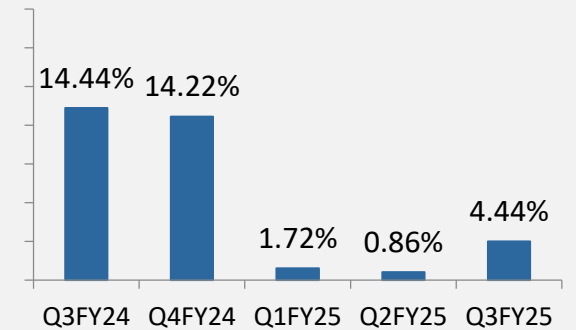
■ GNPA ■ NNPA



Provision Coverage Ratio



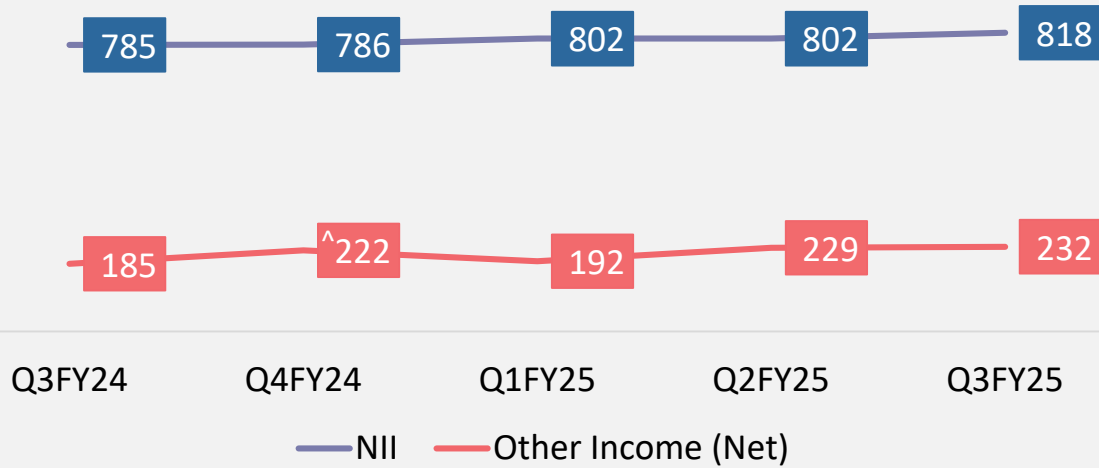
RoE



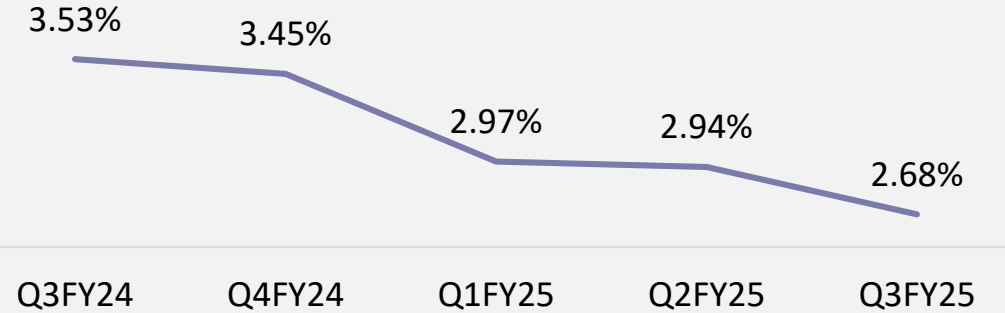
^{*}Including additional floating provision of Rs.180 crs | [#]Including additional stress sector provisioning of ~Rs.100 crs

Income Evolution

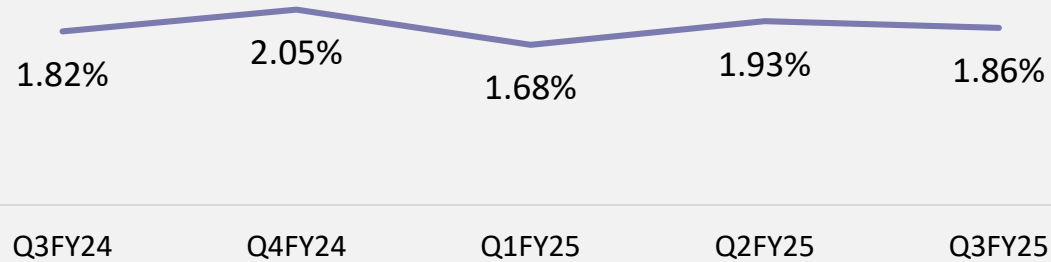
Net Income Evolution (Rs. Cr)



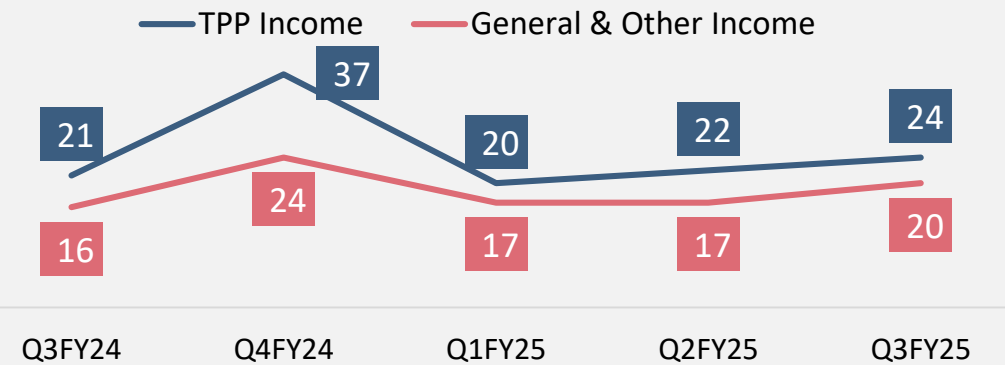
PPoP / Assets (%)



Other Income [Net] Contribution (%)



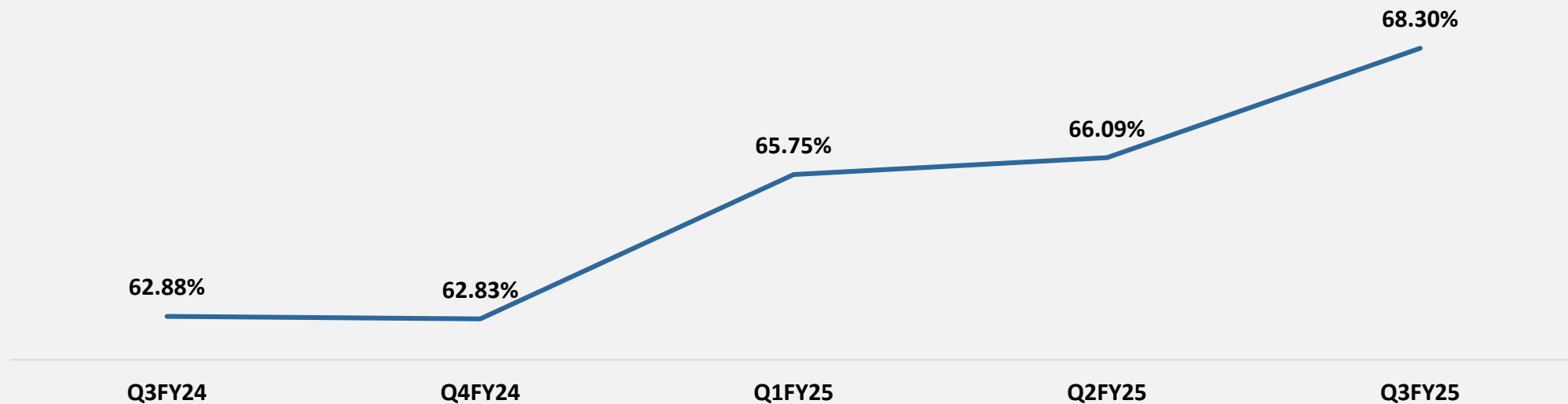
Liability Fee Income (Rs .Cr)



Opex evolution

Rs. Cr	Q3FY24	Q4FY24	Q1FY25	Q2FY25	Q3FY25
Employee expenses	346	363	375	402	425
Other expenses (net of digital expenses)	229	234	243	245	253
Depreciation	35	37	36	34	39
Total Operating expenses	610	634	654	681	717
No. of employees	21,679	22,854	22,585	23,233	24,238

Cost to Income





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Advances



Advances evolution

Rs Cr	Q3FY24	Q4FY24	Q1FY25	Q2FY25	Q3FY25	YoY %	Contribution %
Micro Finance & Micro Loans	6,056	6265	5973	5636	5,370	-11%	14%
Small Business Loans (SBL)	12,285	13152	13747	14678	15,564	27%	42%
Housing Finance	3,884	4184	4342	4389	4,565	18%	12%
Vehicle Finance	8,093	8324	8472	8877	9,262	14%	25%
Used CV	3,762	3822	3895	4185	4,487	19%	12%
New CV	3,234	3278	3238	3189	3,081	-5%	8%
Used Car	1097	1224	1339	1503	1,695	55%	5%
MSE Finance	1,167	1201	1235	1366	1,499	28%	4%
NBFC	887	716	643	604	550	-38%	2%
Others [†]	404	495	459	503	534	32%	1%
Gross Advances	32,776	34,337	34,871	36,053	37,344	14%	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

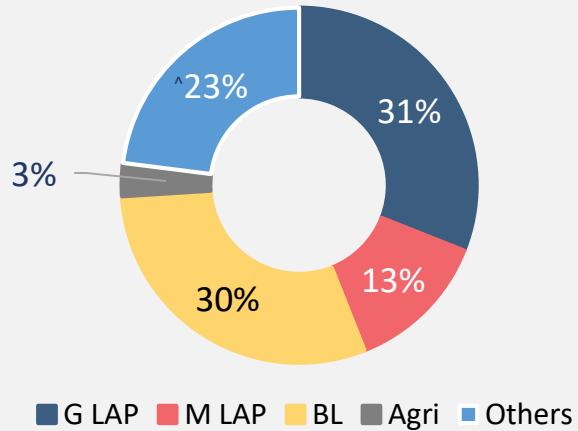
Rs Cr	Q3FY24	Q4FY24	Q1FY25	Q2FY25	Q3FY25	YoY %
Micro Finance & Micro Loans	1,380	1,466	1,035	949	1,145	-17%
Small Business Loans (SBL)	1,435	1,627	1,305	1,591	1,713	19%
Housing Finance	439	470	317	383	366	-17%
Vehicle Finance	1,239	1,254	1,061	1,485	1,512	22%
Used CV	622	637	572	887	917	48%
New CV	392	358	244	274	230	-41%
Used Car	225	259	245	323	365	62%
MSE Finance	152	168	121	194	197	29%
NBFC	0	0	65	125	65	-
Others [†]	95	110	125	124	145	53%
Total Disbursements	4,740	5,095	4,029	4,850	5,142	8%

[†] Others includes loan-against-gold

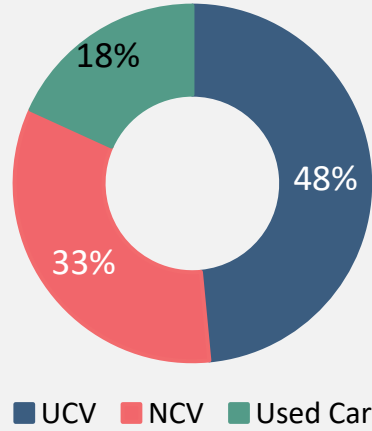
Segmental Details

Product Segment	Number of Live Loans	ATS @ Disbursement (Lacs)	ATS @ Portfolio (Lacs)	GNPA (%)	PCR (%)
Micro Finance & Micro Loans	16,86,208	0.61	0.32	5.62%	77.11%
Small Business Loans (SBL)	3,06,038	7.90	5.04	2.34%	27.03%
Housing Finance	41,960	12.58	10.01	1.36%	29.32%
Vehicle Finance	2,69,417	6.01	3.17	2.67%	48.45%
MSE Finance	2,700	*44.88	55.53	5.67%	79.14%
NBFC	41	2167	1,341.56	0.87%	100.00%

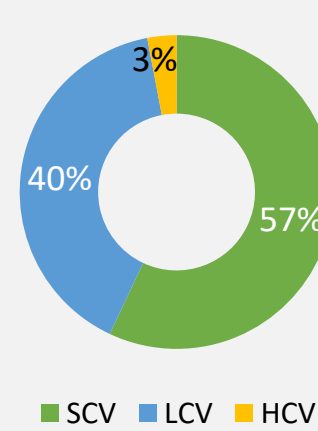
SBL Product Mix



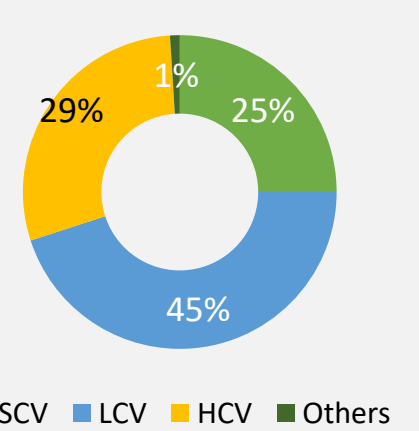
VF Product Mix



NCV



UCV



[^]includes SLAP & Merchant OD

*Excludes TReDS ²¹



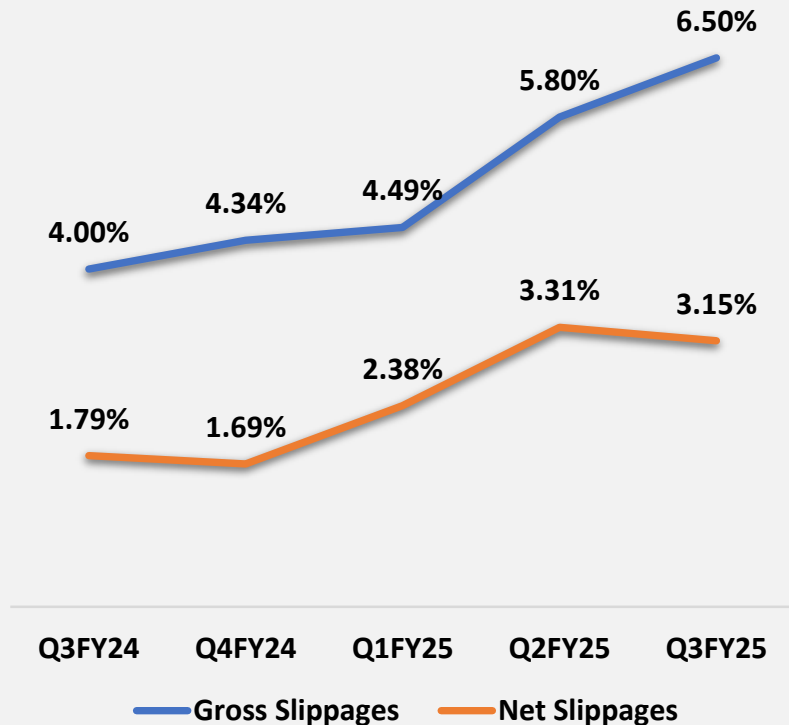
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Asset Quality



Asset Quality Trend

GNPA Movement (Rs. Cr)	Q3FY24	Q4FY24	Q1FY25	Q2FY25	Q3FY25
Opening GNPA Balance (A)	660.50	750.26	821.28	889.04	1022.82
Net Slippages (B)	139.71	138.41	204.72	288.92	283.85
- Net Slippages MFI Book	47.36	63.27	77.97	124.12	199.49
- Net Slippages Non MFI Book	92.35	75.14	126.75	164.80	84.36
Total Write-offs (C)	49.95	67.39	136.96	155.14	234.80
Closing GNPA Balance (D = A + B – C)	750.26	821.28	889.04	1022.82	1071.87
Gross Slippages	4.00%	4.34%	4.49%	5.80%	6.50%
Net Slippages	1.79%	1.69%	2.38%	3.31%	3.15%
<i>Net Slippages Ratio (MFI Book)</i>	3.22%	4.18%	4.98%	8.31%	14.16%
<i>Net Slippages Ratio (Non MFI Book)</i>	1.46%	1.12%	1.81%	2.28%	1.11%



- Net Slippages shows signs of improvement in Q3FY25 on account of high upgradations & recoveries during the quarter.

Note - Slippages are reported on an Annualised basis

Provisioning as of Dec-24

Amount In Rs Cr

Segment	GNPA%	GNPA	PCR %	PCR Amount	NNPA %	NNPA
MFI	5.62%	302	77.11%	233	1.35%	69
Non MFI	2.50%	770	41.43%	319	1.48%	451
Floating Provision				180		(180)
Bank	2.97%	1072		732	0.96%	340

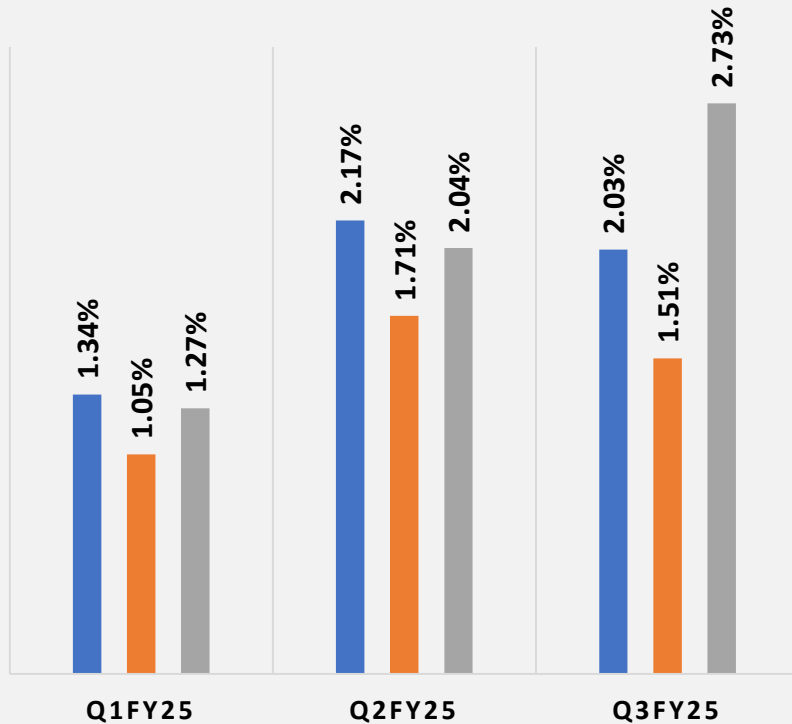
- In Q2FY25 the Bank had created an additional stress sector provision of Rs.100 Crores for the MFI portfolio
- During Q3FY25 the Bank has utilized Rs.38 Crores and continues to maintain Rs.62 Crores as provisions

Contd...

- Positive signs of improvement seen in SMA-0 & SMA-1 across portfolios.
- 1-90 DPD improved by 47 bps QoQ for the Bank

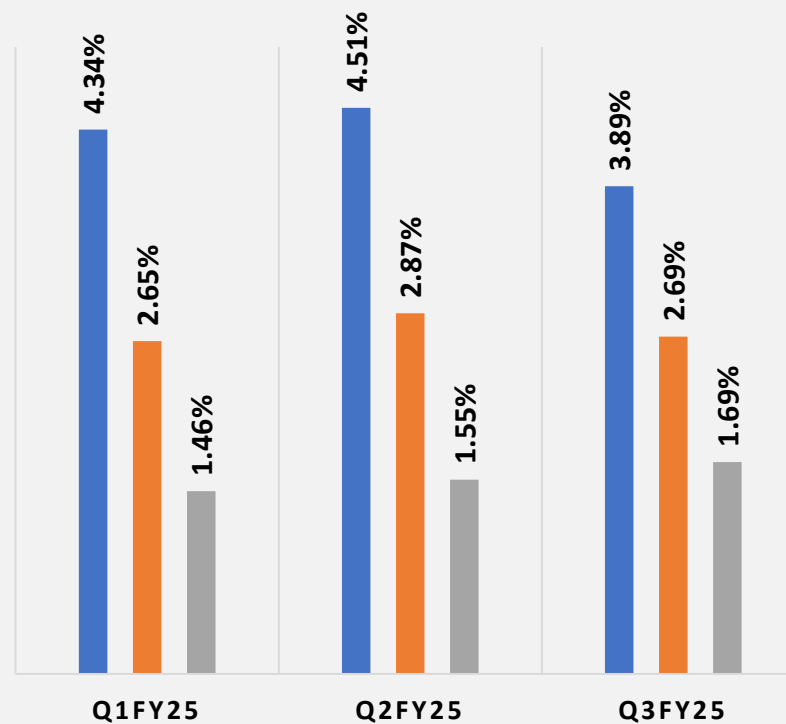
DPD - MICROFINANCE

■ SMA-0 ■ SMA-1 ■ SMA-2



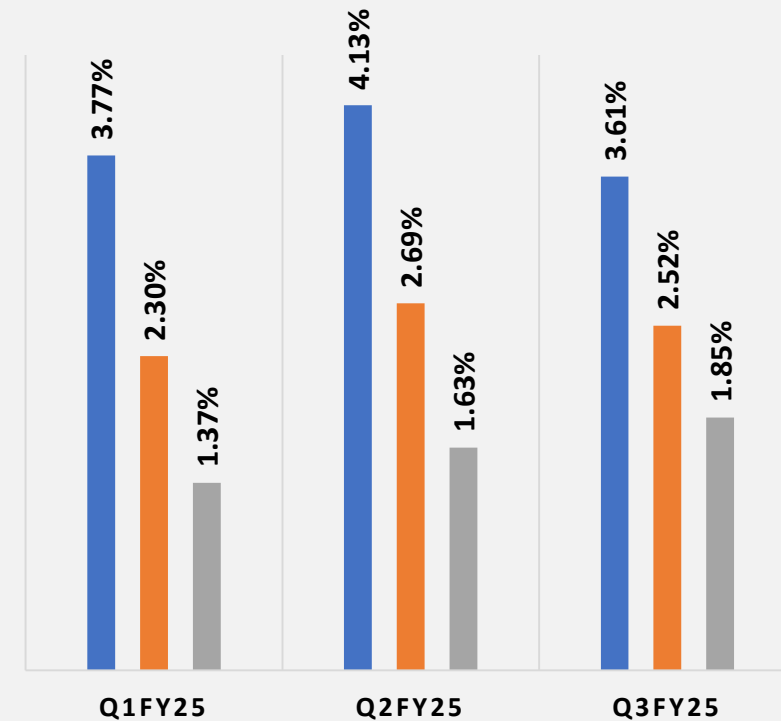
DPD - NON MFI

■ SMA-0 ■ SMA-1 ■ SMA-2



DPD - BANK

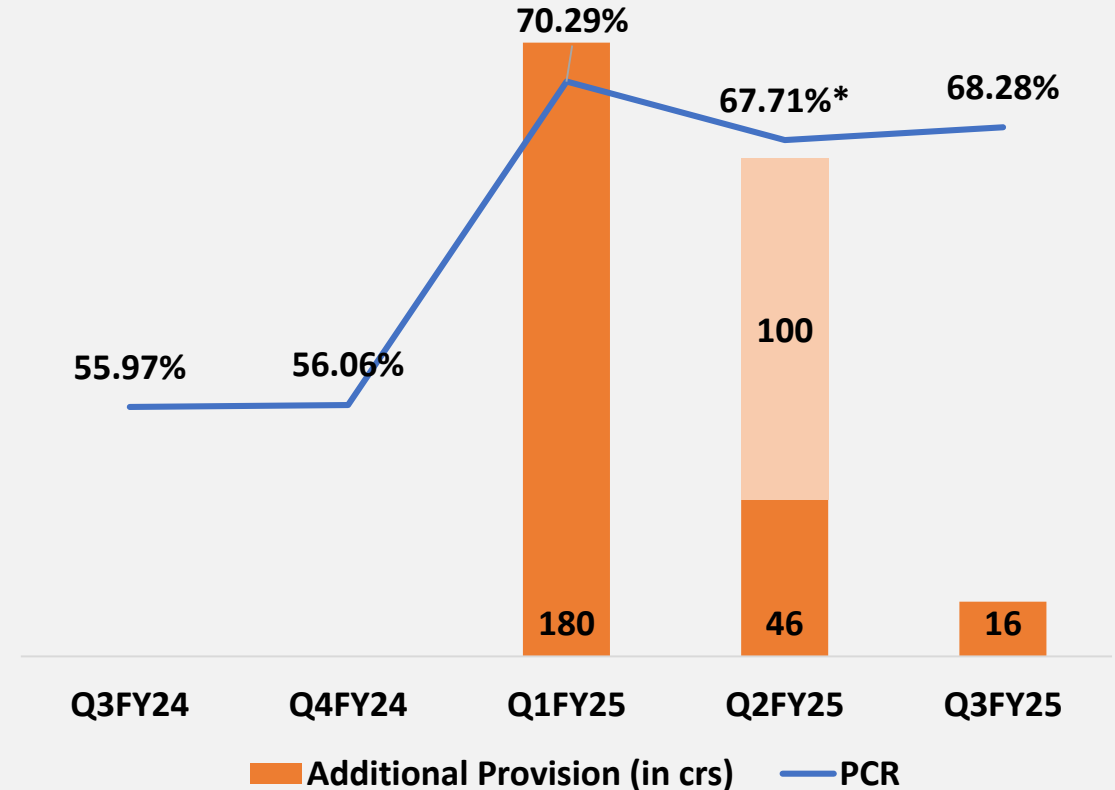
■ SMA-0 ■ SMA-1 ■ SMA-2



Strengthening Provision Coverage

Asset Classification	Nature	Provisioning as per IRAC	Provisioning as per Equitas
Sub-standard	Secured	15%	24%
	Unsecured	25%	77%
Doubtful-1	Secured	25%	62%
	Unsecured	100%	100%
Doubtful-2	Secured	40%	69%
	Unsecured	100%	100%
Doubtful – 3	Secured	100%	100%
	Unsecured	100%	100%

PCR MOVEMENT



* Bank has further strengthened its IRAC provisioning in Microfinance. This has led to additional provisions of ~ Rs. 46 Crs and one time additional stress sector provisioning of ~Rs. 100 Crs proactively on standard assets.





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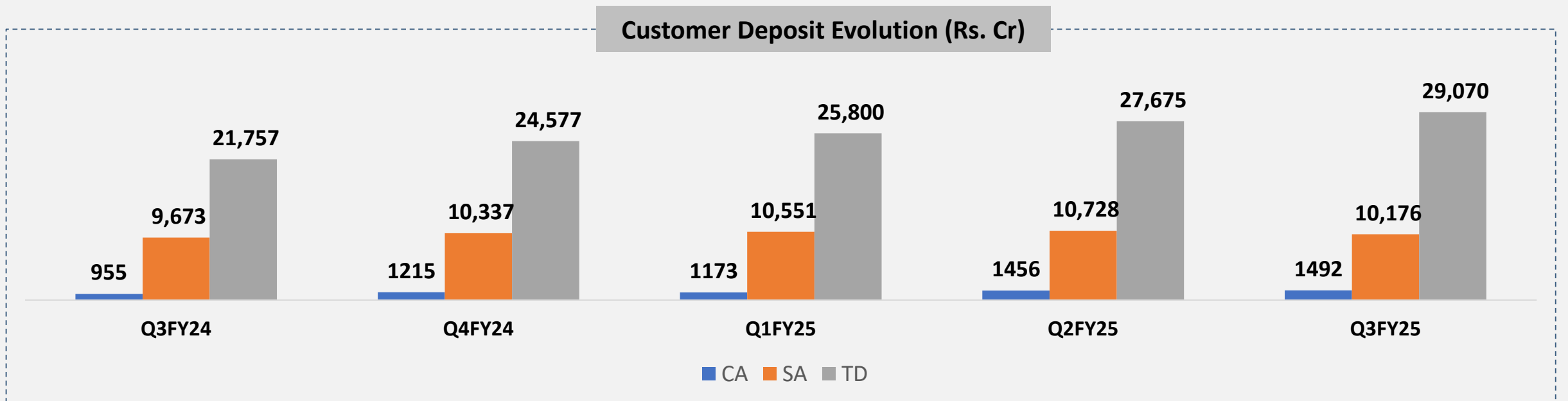
Liabilities & Branch Banking



Deposits Evolution

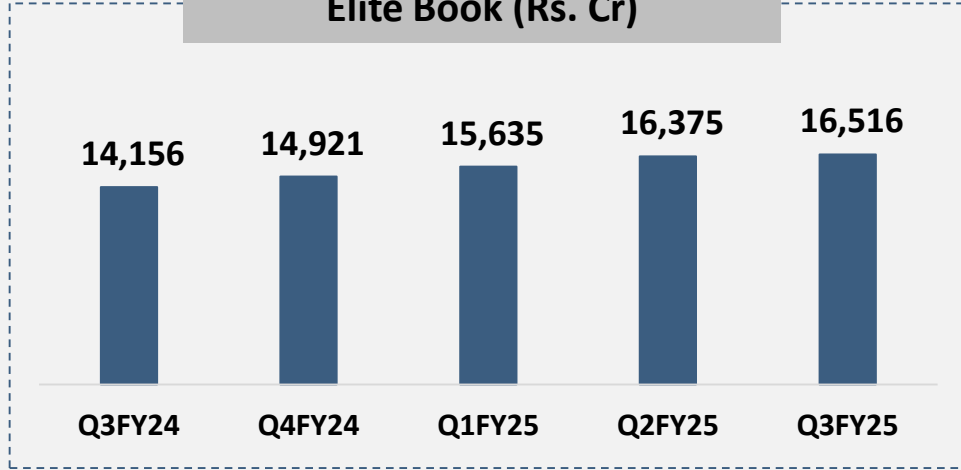
as on 31 Dec 2024	CA [Current Account]	SA [Savings Account]	CASA [Low cost deposits]	TD [Term Deposits]	CASA+TD [Customer Deposits]
Balance (Cr)	1492	10,176	11,668	29,070	40,738
as a % of total borrowings (Rs. 43,165 Cr)	3%	24%	27%	67%	94%
as a % of total deposits (Rs. 40,738 Cr)	4%	25%	29%	71%	100%

^Includes Certificate of Deposits of Rs. 2,182 Crs

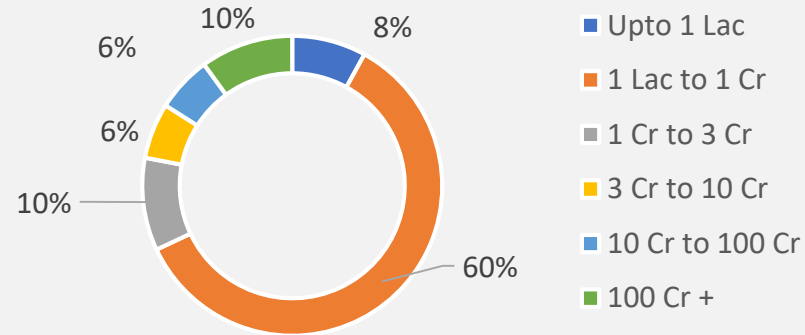


Customer Deposit Profile

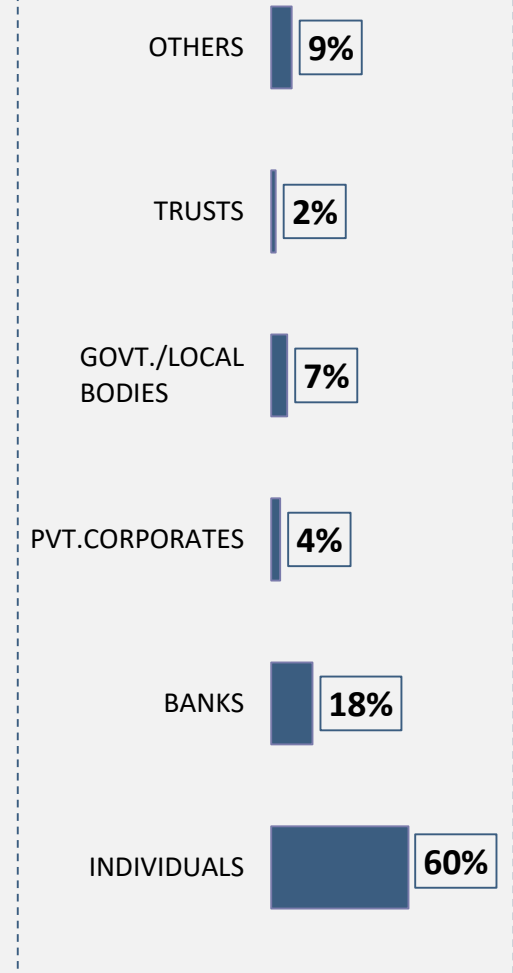
Elite Book (Rs. Cr)



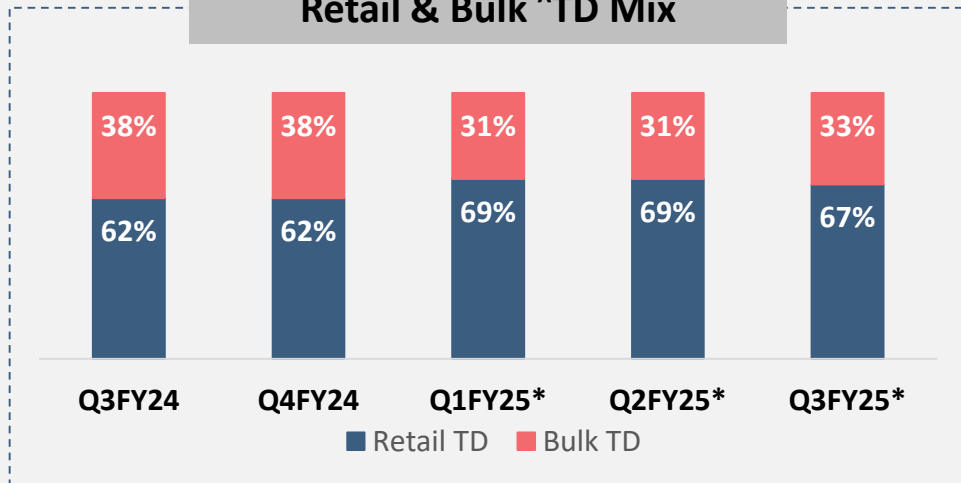
Savings Slab Wise (%)



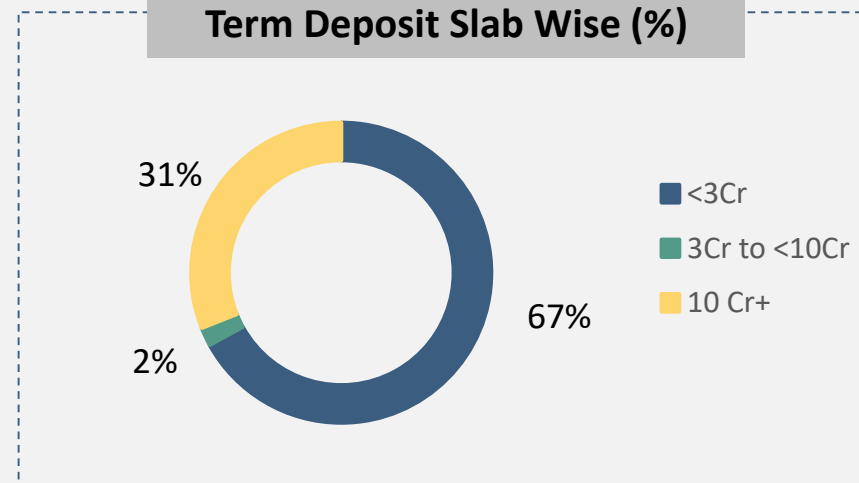
Deposit Category



Retail & Bulk ^TD Mix



Term Deposit Slab Wise (%)



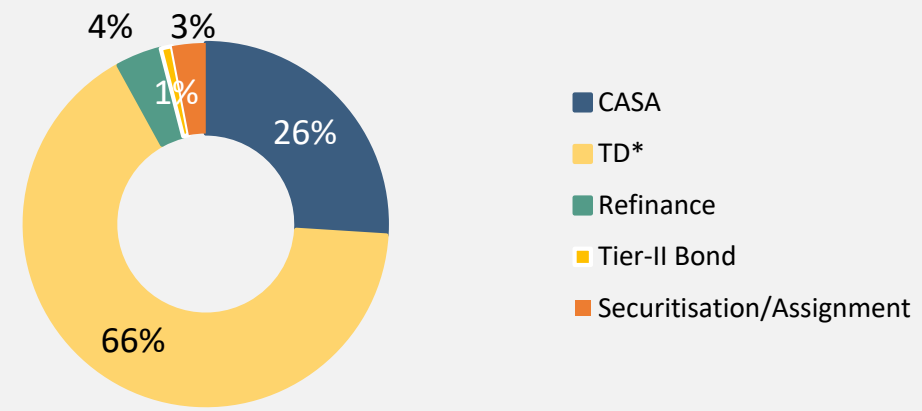
^TD excludes certificate of Deposits | Retail TD as defined by RBI

*As per the change in regulatory norms, bulk deposits threshold considered as ₹3 crore for June 30, 2024.

Funding Profile

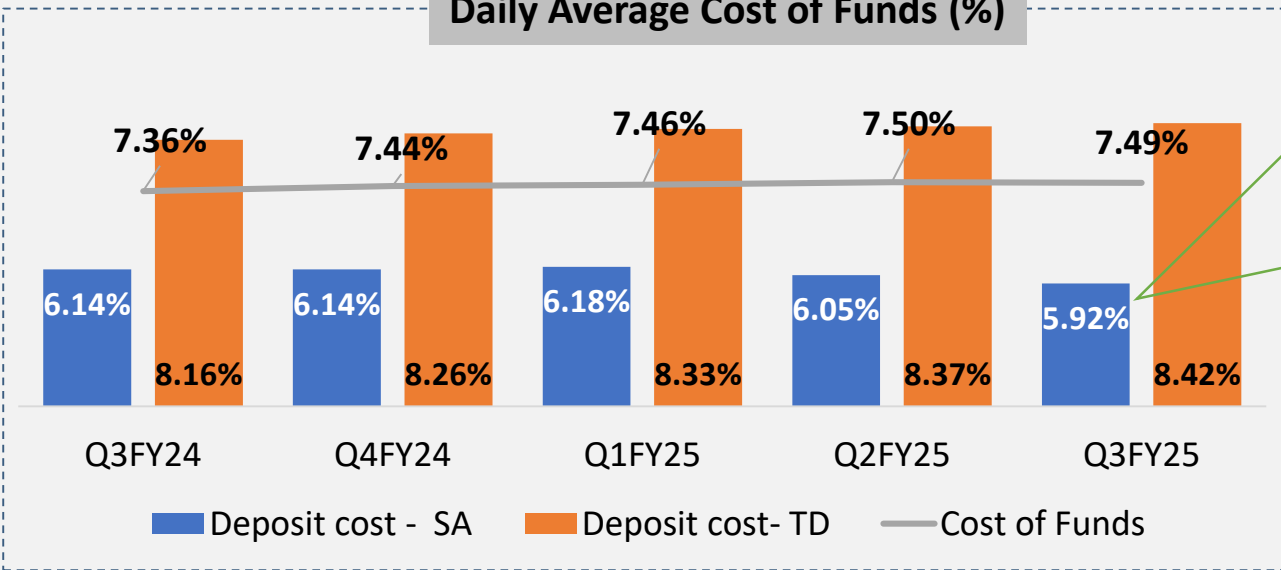
Book Value (In Rs Cr)	Q1FY25	Q2FY25	Q3FY25
TD	23,545	25,040	26,888
Certificate of Deposits	2255	2635	2182
Refinance	1,403	1,085	1,927
Tier – II Bond	0	0	500
CASA	11,724	12,184	11,668
Securitization/Assignment	1570	1398	1228
IBPC	750	0	0
Total	41,248	42,342	44,393

Funding Profile Mix



* Includes Certificate of Deposits

Daily Average Cost of Funds (%)



Impact of interest rate revision

Product	Slab/Rate (old)	Revision Oct'24	Revision Jan'25
SA	Rs. 1 – 7L : 5%	Upto Rs.1L : 3% >Rs.1L & Upto 7L : 5% >Rs.7L & Upto 25Cr : 7% >Rs.25Cr : 7.80%	Upto Rs.1L : 3% >Rs.1L & Upto 10L : 5% >Rs.10L & Upto 25L : 7% >Rs.25L & Upto 1Cr : 7.25% >Rs.1Cr & Upto 25Cr : 7.50% >Rs.25Cr : 7.80%
FD 444 days^	8.5%	8.25%	

^For customers other than Sr. Citizens

Treasury Update



The Bank's total net Investment portfolio of Rs. 9,415 Crore comprises of SLR and Non-SLR securities

Category (In Rs. Cr)	Q3FY25
SLR	8,316
Non SLR	1,099
Total	9,415



Borrowings & Liquidity

- The Bank's Certificate of Deposits (CD) programme has highest rating at A1+ from India Ratings, CareEdge Ratings & CRISIL.
- The Bank's issuer rating has been rated AA-/Stable by India Ratings & CareEdge Ratings
- The Bank's Tier-II Bond has been rated AA-/Stable by India Ratings & CareEdge Ratings
- Liquidity Coverage Ratio (LCR) as on 31.12.2024 is 184.8%
- During the quarter, the Bank raised ₹ 500 Crore through issuance of Tier-II Bonds for a tenure of 6 years.
- 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. 39.35 Crore

Balance Sheet

Particulars (in Rs Cr)	Dec-24	Dec-23	YoY %	Sep-24	QoQ%
Capital & Liabilities					
Capital	1,139	1,131	1%	1,138	0%
Reserves & Surplus	4,868	4,584	6%	4,809	1%
Networth	6,007	5,715	5%	5,947	1%
Deposits	40,738	32,385	26%	39,859	2%
Borrowings	2,427	2,113	15%	1,085	124%
Other Liabilities & Provision	1,651	1,367	21%	1,743	-5%
Total	50,823	41,580	22%	48,634	5%
Assets					
Cash and Balances With Reserve Bank of India	3,333	2,348	42%	2,160	54%
Balances With Banks and Money At Call and Short Notice	736	57	1196%	433	70%
Investments	9,415	8,475	11%	9,987	-6%
Advances	35,386	29,210	21%	33,963	4%
Fixed Assets	633	565	12%	622	2%
Other Assets	1,320	925	43%	1,469	-10%
Total	50,823	41,580	22%	48,634	5%
Gross Advances	37,344	32,776	14%	36,053	4%

Profit & Loss Account

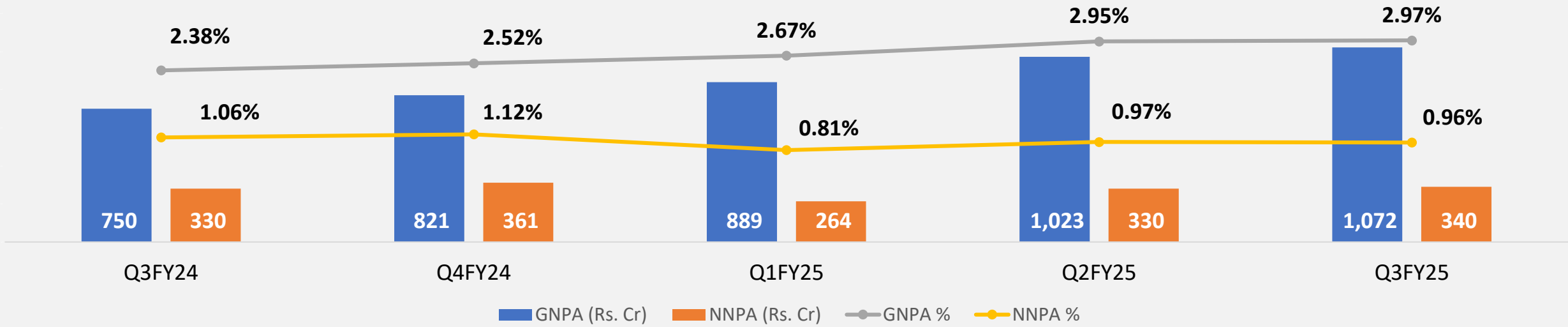
Particulars (in Rs Cr)	Q3FY25	Q3FY24	YoY%	Q2FY25	QoQ%
Interest Income from Loans	1,425	1,274	12%	1,366	4%
Income on Investments	164	149	10%	170	-4%
Interest on balances with RBI and other inter bank funds	23	6	302%	19	23%
Total Interest Income	1,612	1,429	13%	1,555	4%
Finance Cost					
Interest on deposits	747	574	30%	720	4%
Interest on RBI / inter-bank borrowings	10	24	-59%	9	13%
Other interest	37	46	-20%	24	52%
Total Finance Cost	794	644	23%	753	5%
Net Interest Income	818	785	4%	802	2%
Other Income [^]					
Asset Fee Income	147	118	25%	144	2%
Treasury & PSLC Fee Income	40	30	31%	46	-13%
Liability & Distribution Income	45	37	20%	39	14%
Total Other Income[^]	232	185	25%	229	1%

[^]Other income is net of digital expenses

Profit & Loss Account

Particulars (in Rs Cr)	Q3FY25	Q3FY24	YoY%	Q2FY25	QoQ%
Net Income	1,050	970	8%	1,031	2%
Employee Cost	425	346	23%	402	6%
Opex	292	264	10%	279	4%
Total Operating Expenditure	717	610	18%	681	5%
PBT before provision & Write-off	333	360	-8%	350	-5%
Credit Cost	243	84	188%	330	-26%
PBT	90	276	-67%	20	347%
Taxes	24	74	-68%	7	227%
PAT	66	202	-67%	13	415%

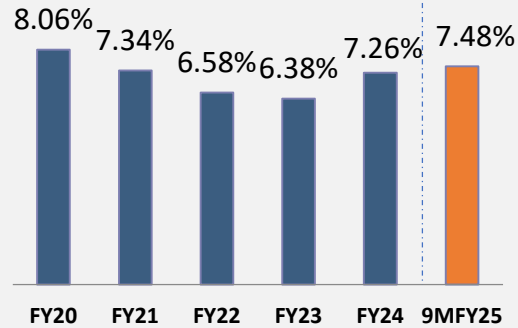
GNPA Movement



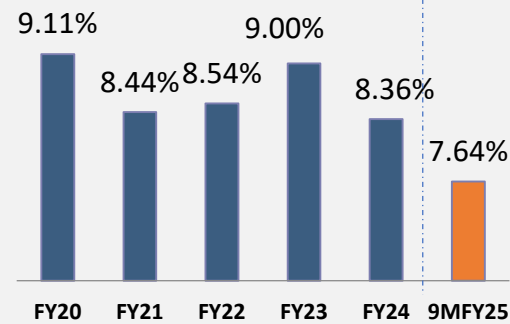
GNPA Movement (Rs. Cr)	Q3FY24	Q4FY24	Q1FY25	Q2FY25	Q3FY25
Opening GNPA Balance	660.50	750.26	821.28	889.04	1022.82
Add: Additions during the period	312.19	355.93	385.38	505.79	585.76
Less:					
i. Upgradations & Recoveries	172.48	217.52	180.66	216.87	301.91
ii. Write-offs	49.95	67.39	136.96	155.14	234.80
Closing GNPA Balance	750.26	821.28	889.04	1022.82	1071.87

Key Ratios - Annual

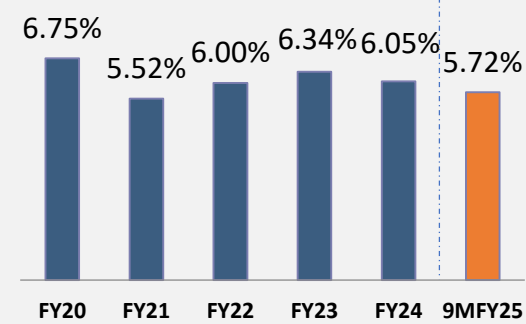
Cost of Funds



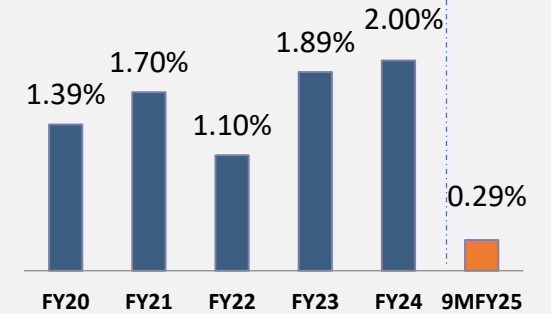
Net Interest Margin (NIM)



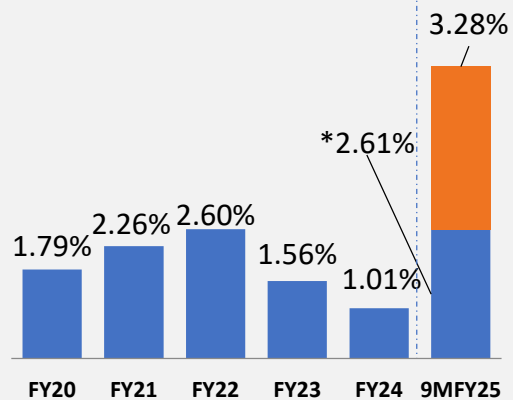
Cost to Assets



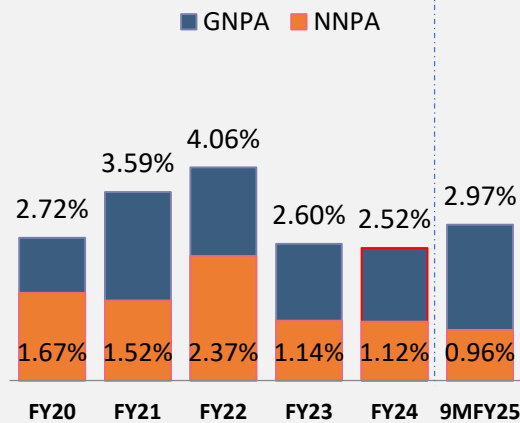
RoA



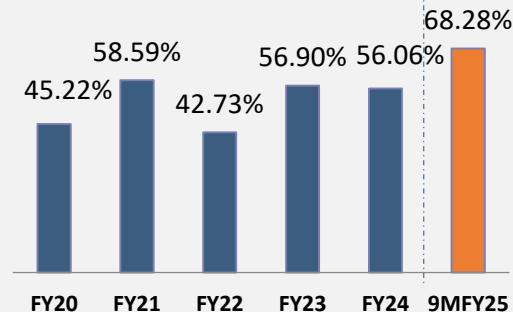
Credit Cost



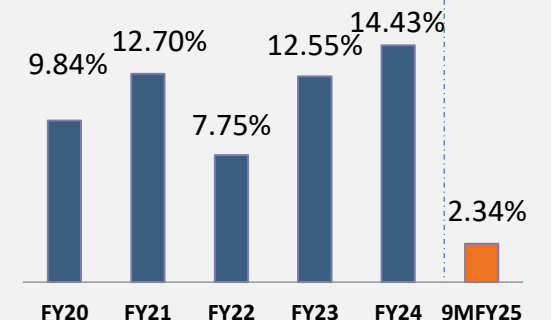
GNPA & NNPA



Provision Coverage Ratio



RoE



*Excluding additional floating provision of Rs.180 crs





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Other Updates



Equitas Selfe Loans

Selfe Loans - One App, Many Loans...

The go to App targeted at tiny entrepreneurs across cities and towns for loan enquiries.
Built with the latest technology architecture to support scale and agile development.

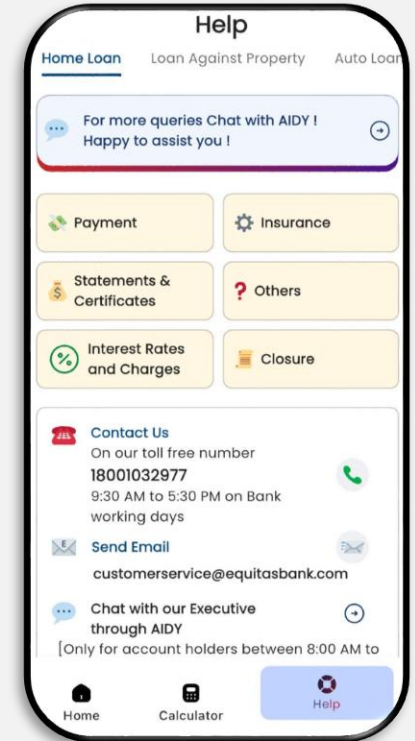
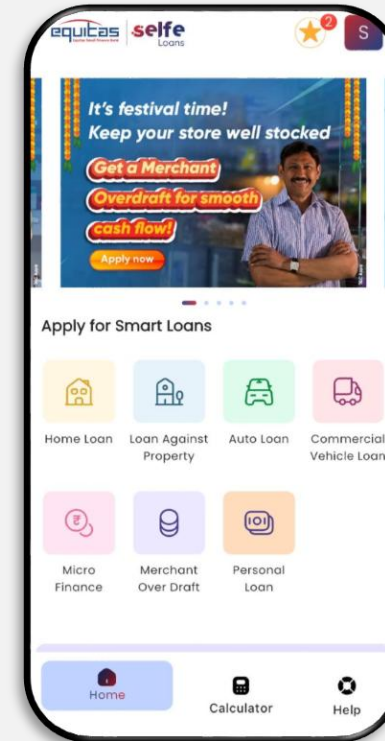
*5 Lakh+ Downloads

*3 Lakh+ Registrations

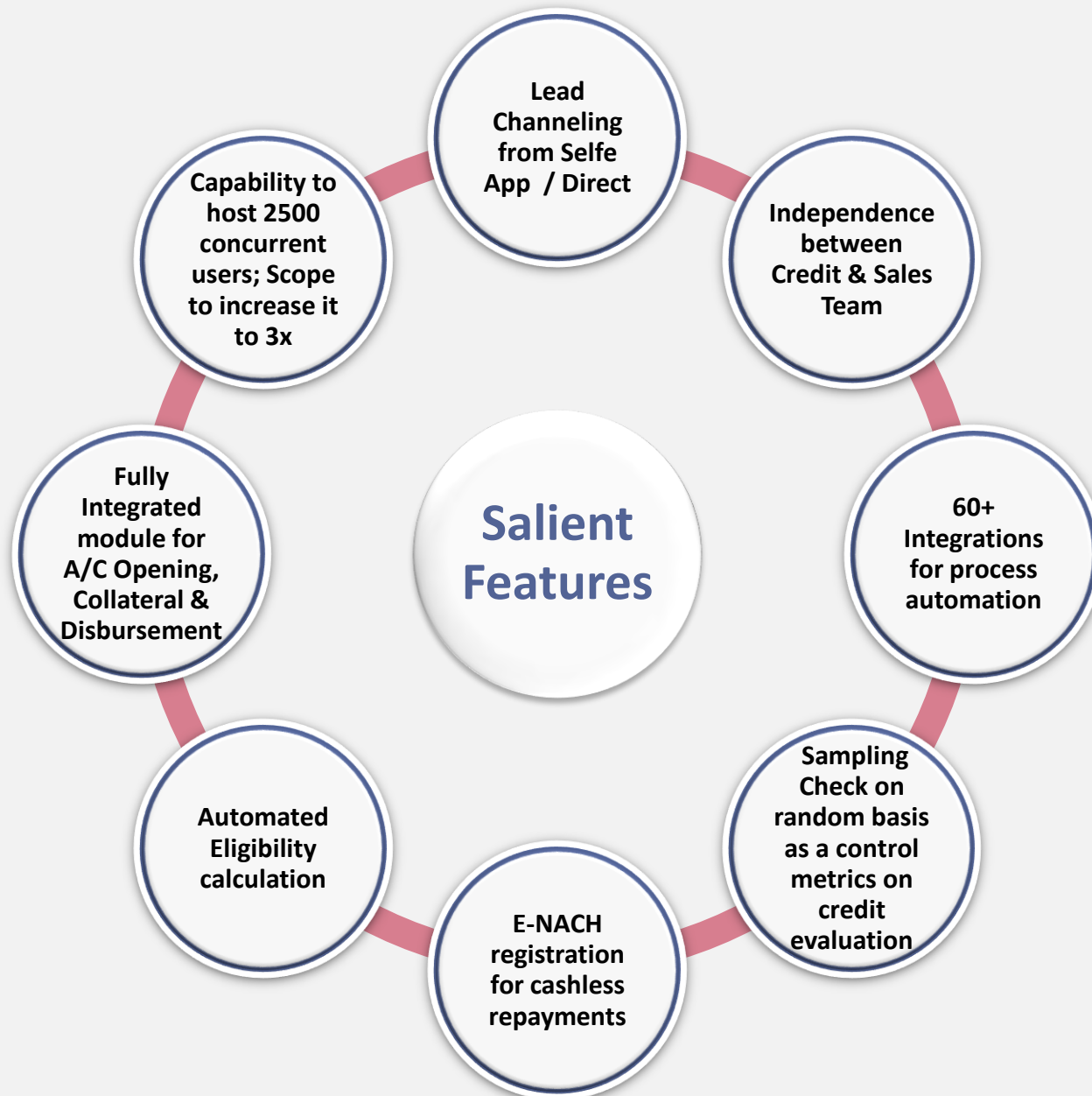
~₹ 960 Crs* of Loans Disbursed



Safe & Easy Loans For Everyone



Loan Origination Customized for Informal Lending



WORKFLOW

LOGIN

- Customer onboarding via E-KYC
- Bureau score Generation
- Customer 360° & Loan 360°
- RE/RC Checks

SANCTION

- Auto Eligibility Calculation
- Risk Scoring
- Smart Deviation Workflow
- Delegation Workflow

PRE-DISB

- E-Signing of Sanction Letter
- E-Signing of Loan Agreement
- E-NACH for other bank accounts

DISBURSED

- UCIC Create/Update
- Loan Account Creation
- Collateral Create/Update
- NEFT/Cheque Disbursement

Equitas Mobile Banking App 2.0

Next Generation Cloud Native, future ready platform with:
Completely New User Interface,
Hassle free Experience,
Built with enhanced security,
and many more...

Bringing seamless banking closer to you!

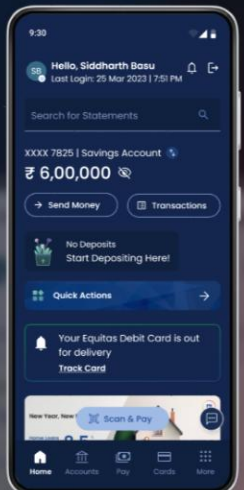


Equitas 2.0
Mobile Banking App

Fast Smooth Light

Download the App Now

Track and manage your account anytime, anywhere!



9:30
Hello, Siddharth Basu
Last Login: 25 Mar 2023 | 7:51 PM

Search for Statements

XXXX 7825 | Savings Account
₹ 6,00,000

Send Money Transactions


No Deposits
Start Depositing Here!

Quick Actions

Your Equitas Debit Card is out for delivery
Track Card


Home Accounts Pay Cards More

Manage Cards with ease.
Block, freeze and unfreeze cards anytime.



9:30

Set up your Debit Card PIN
Use it for ATM withdrawals and in-store purchases

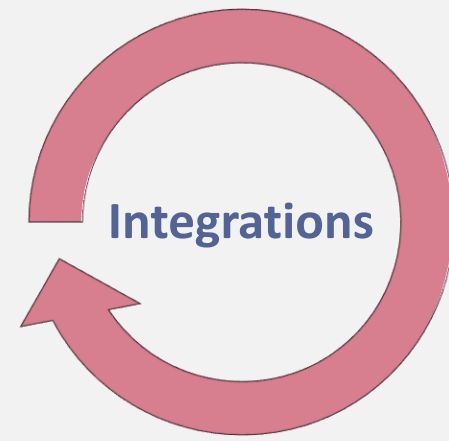


XXXX XXXX XXXX
DEBIT CARD

Set PIN

Skip Card Setup

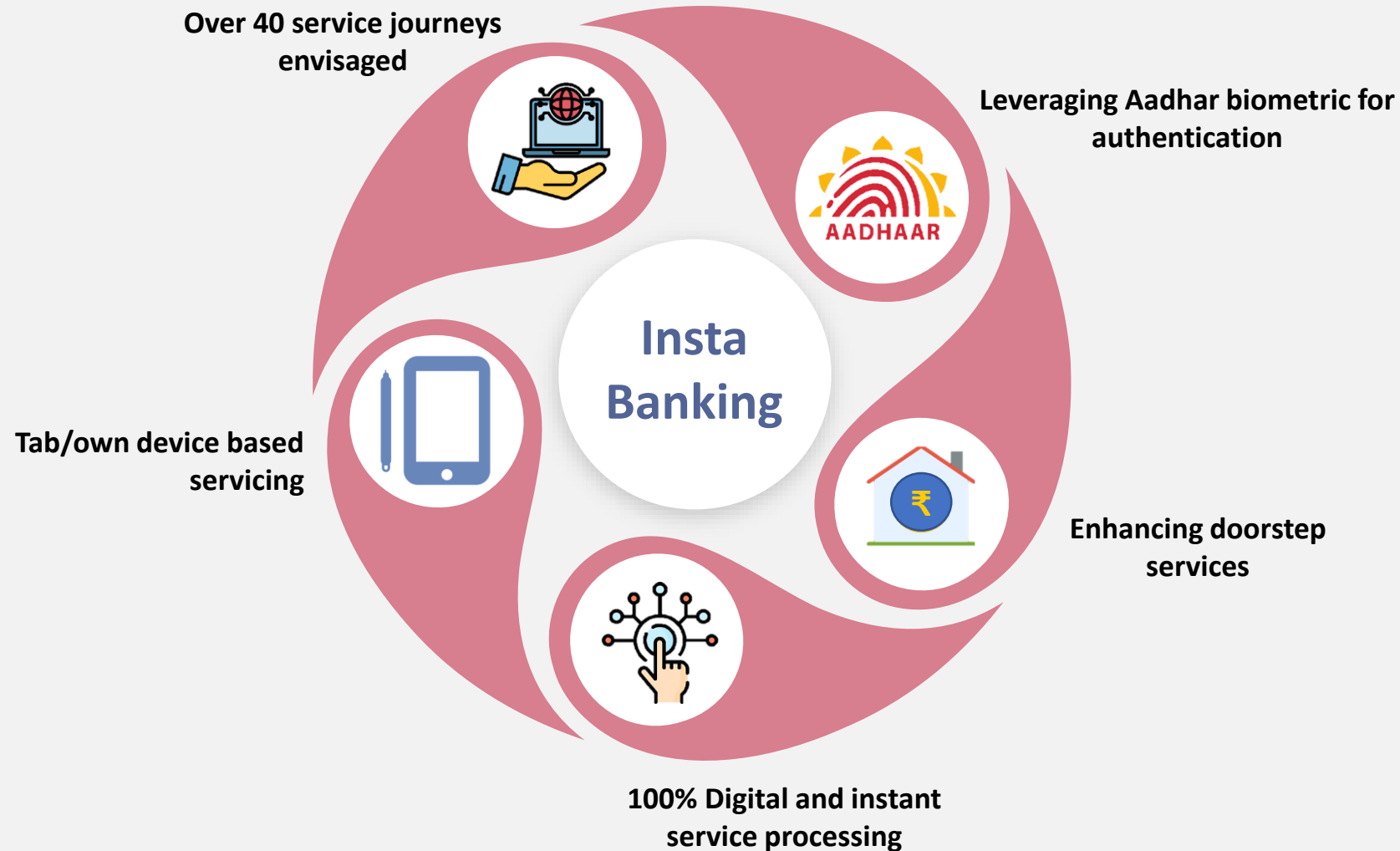
- 01 Personalize login your way
- 02 Pay monthly bills with ease
- 03 Earn rewarding returns with goal-based deposits
- 04 Make seamless Fund Transfer
- 05 Get rewarded for every spend with Equinox Points



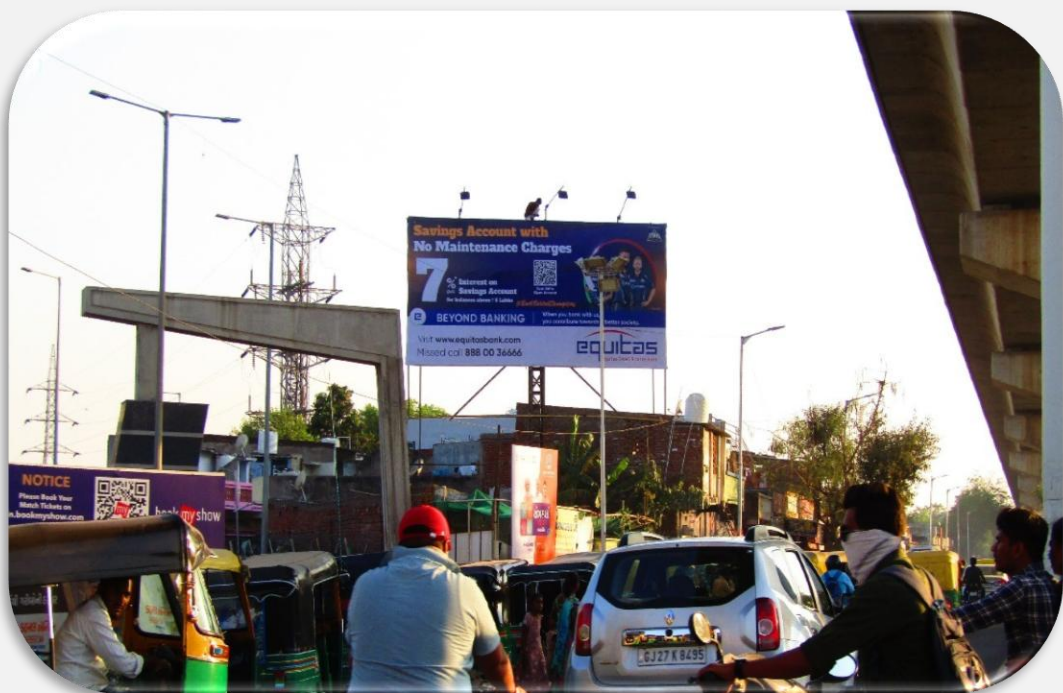
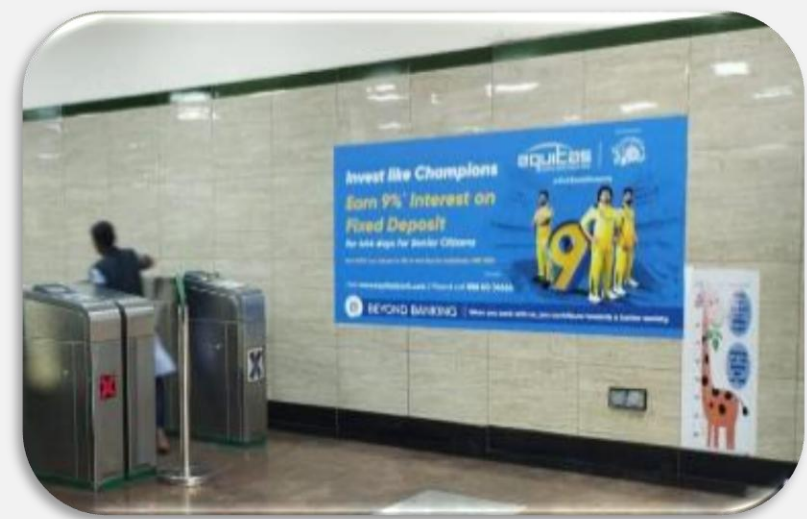
- New UPI Platform
- BBPS
- Face Recognition
- App Protect
- User Experior
- ASBA IPO

Insta banking Services – Tech Led CX

Insta Banking aims to eliminate the use of paper based requests by customers by leveraging micro service based technology, biometrics, etc.



Building the Equitas Brand

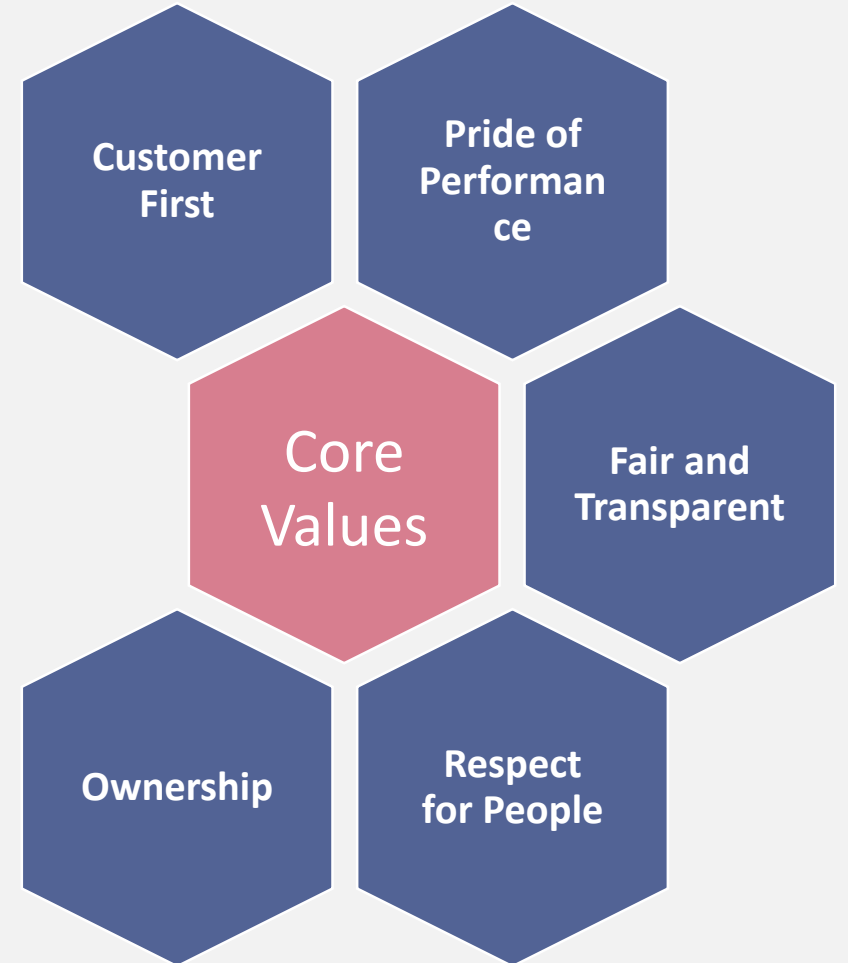




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Our Philosophy: A Stable, Sustainable & Scalable Bank

Our Mission: To create the most valuable bank for all stakeholders through happy employees

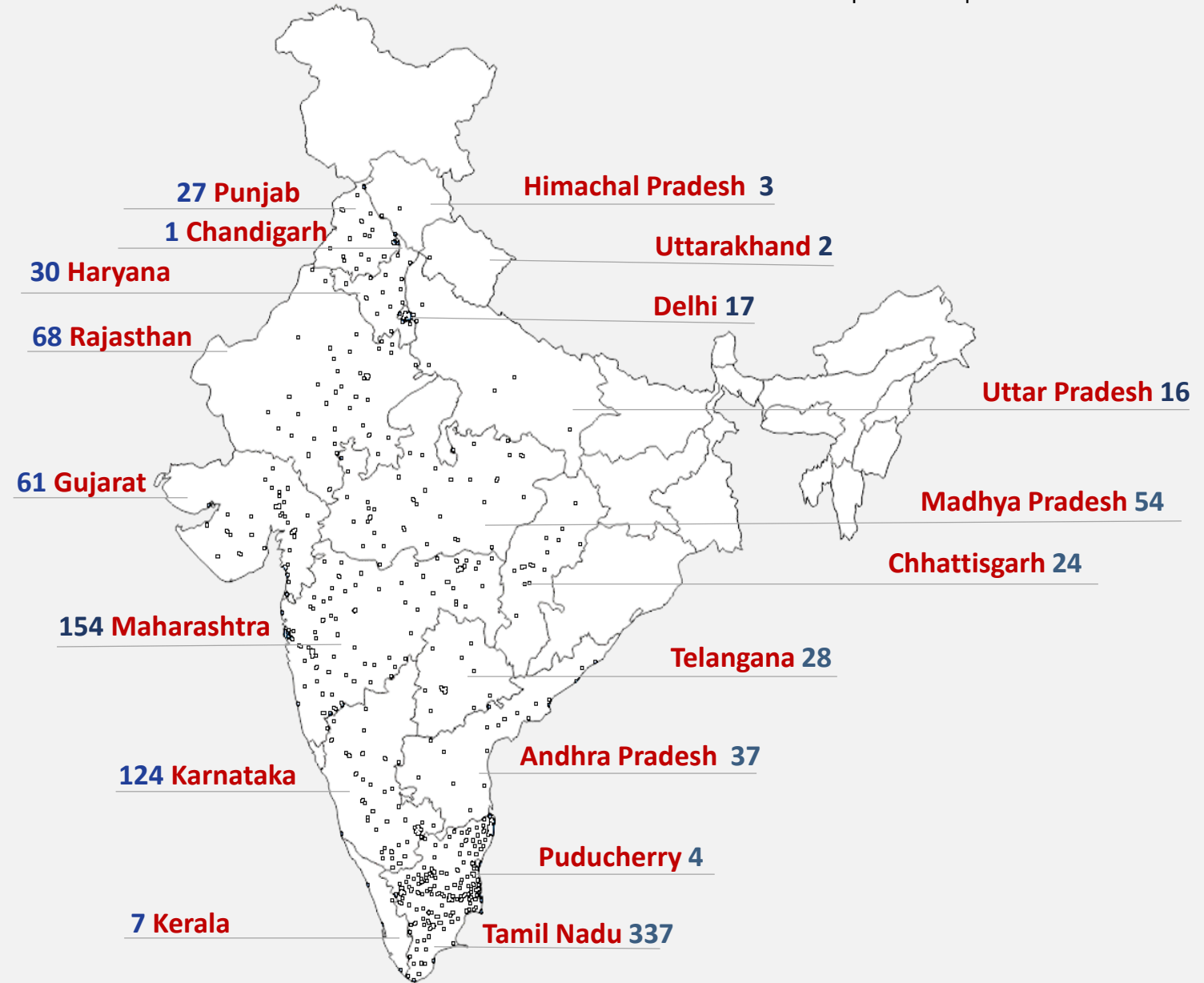


Our Presence

Map not to scale

● Districts present in | Branch network

States	Advances (%)	Deposits (%)
Andhra Pradesh	5%	3%
Chandigarh	-	3%
Chhattisgarh	1%	2%
Delhi	2%	9%
Gujarat	4%	6%
Haryana	2%	4%
Himachal Pradesh	0.1%	-
Karnataka	13%	8%
Kerala	0.4%	1%
Madhya Pradesh	3%	4%
Maharashtra	15%	14%
Punjab	1%	7%
Rajasthan	4%	6%
Tamil Nadu & Pondicherry	47%	28%
Telangana	2%	3%
Uttar Pradesh	1%	2%
Uttarakhand	-	0%



Product Suite - Assets

MicroFinance & Micro Loans

- Addressing the unbanked and underserved market segments with fair and transparent lending practices.
- Focusing on group loan model for micro entrepreneurial women with limited access to formal financing.
- Largely concentrated in Tamil Nadu, one of India's most industrial states.

100% JLG Loans

**Spread Across 10
States**

Small Business Loans (SBL)

- Small Business Loans (SBL) is the Bank's flagship product, representing 42% of our entire advance portfolio
- Asset backed (secured) lending primarily focused on low income households engaged in business activities in daily use products and services
- Catering to both underserved and unbanked profiles. This segment is primarily from micro finance borrowers graduating into individual loans.

400+ Branches

**Spread Across 12
States & UTs**

Housing Finance

- Loans are specifically designed to cater to individuals aiming to purchase their first affordable housing property
- Includes Affordable Housing, LAP and Loans for self construction.

**Self Employed &
Self Construction
focused**

**Spread across 6
States**

Vehicle Finance

- Portfolio comprises of tailor-made loans empowering skilled drivers to become vehicle owners and business operators, thereby elevating their socioeconomic standing.
- Provides financing solutions for new and used commercial vehicles as well as for purchase of automobiles.
- Formed strategic tie-ups with major OEMs, dealers, and channels across our geography

260+ Branches

**Spread Across 13
States**

MSE Finance

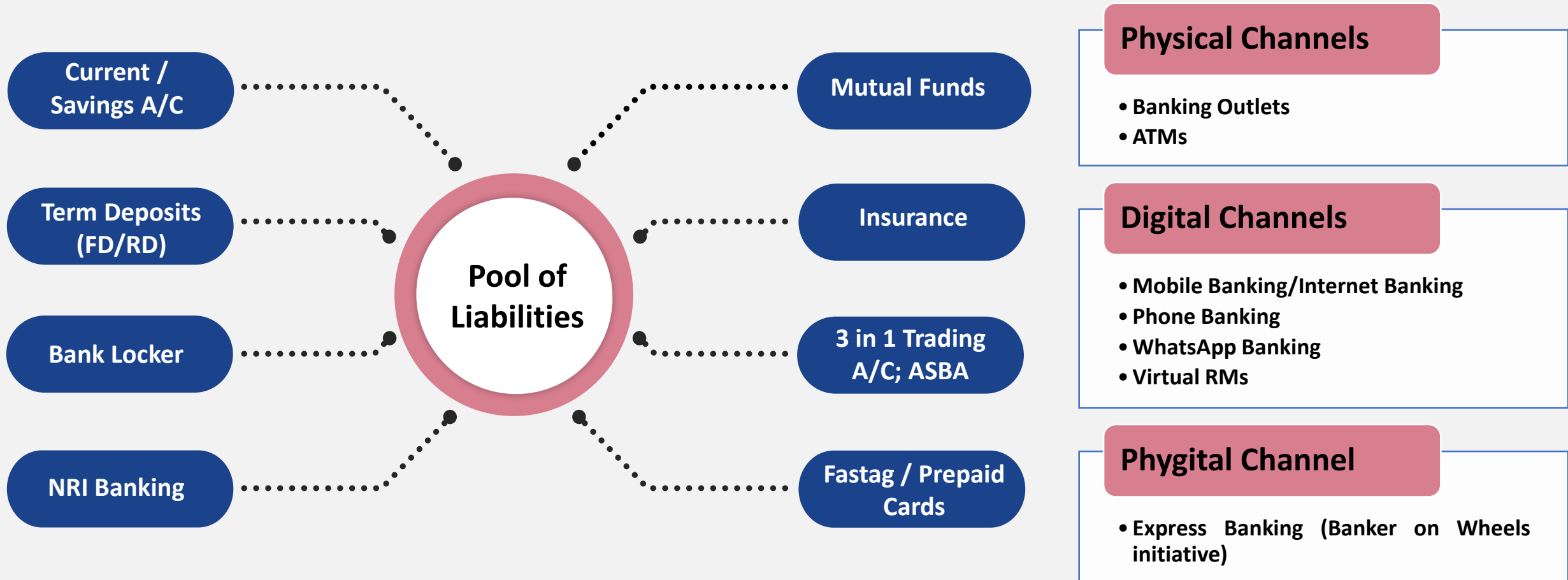
- Focusing on the organised segment of the economy by providing working capital loans (CCOD) and term loans for capex.
- The end users are majorly SME entities into manufacturing, trading and services.
- More than 90% of the MSE portfolio is addressing the PSL (Priority Sector Lending) requirement

NBFC

- The Bank offers Term Loans to Non-Banking Financial Companies (NBFCs), enabling them to offer retail customers services such as microfinance, vehicle finance, housing finance, and similar offerings.

Product Suite - Liabilities

The Bank through its liability products serves a wide range of mass and mass affluent clientele via physical and digital channels...





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Beyond Banking



CSR Initiatives



CHILDREN SCHOLARSHIP

Beneficiaries:-
Q3FY25 – Nil
Cumulative - 2619

SKILL TRAINING

Women Trained:
Inception Year - 2008
Q3FY25 - 11881
Cumulative - 696825



FREE CATARACT SURGERIES

Beneficiaries:-
Q3FY25 – 1043
Cumulative - 39750

DIFFERENTLY ABLED

Financial help:
Inception Year - 2008
Q3FY25 - 3879
Cumulative - 178334



WOMEN EMPOWERMENT

Exhibitions Conducted:
Inception Year - 2008
Q3FY25 - 36
Cumulative - 228

JOB PLACEMENTS

Placed Youth:
Inception Year – 2014
Q3FY25 - 9127
Cumulative - 316178



PAVEMENT DWELLERS REHABILITATION

Beneficiaries:
Q3FY25 – 279
Cumulative - 5325



TRANSGENDER INCLUSION

Beneficiaries:
Inception Year - 2008
Q3FY25 - 23
Cumulative - 561



HEALTH CAMPS

Camps Conducted:
Q3FY25 - 1332
Cumulative - 50586



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Investor Relations

Equitas Small Finance Bank Limited

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

Email – ir@equitasbank.com

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

