



**equitas**  
Equitas Small Finance Bank

# Investor Presentation

Q4FY25



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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*  
**8**  
**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#



336 Business Correspondents



25,409 employees

## Asset Offerings



### Gross Advances:

Rs. ^37,986 Cr [Rs. 34,337 Cr]  
SBL - 43%, VF - 25%,  
MFI - 12%, HF - 13%  
MSE - 4%, NBFC - 1%



### Disbursements for Q4FY25:

Rs. 4,267 Cr [Rs. 5,095 Cr]  
SBL - 39%, VF - 31%,  
MFI - 8%, HF - 10%,  
MSE - 6%



### Asset Quality:

GNPA: 2.89% [2.52%]  
\*GNPA: 2.81%  
NNPA: 0.98% [1.12%]  
PCR: 66.83% [56.06%]



### Yield on Gross Advances:

16.30% for Q4FY25 [16.34%]

## Liability Profile



### Total Deposits:

Rs. 43,107 Cr [Rs. 36,129 Cr]  
CASA – 29%, TD – 71%



### Third Party Products:

LI & GI Premium-  
Rs. 55 Cr [Rs. 66 Cr]  
Mutual Fund AUM-  
Rs. 447 Cr [Rs. 297 Cr]



### Cost of Funds for Q4FY25:

7.54% [7.44%]  
SA – 5.94%, TD – 8.42%



### CASA Ratio:

29% [32%]

## Financials



### PAT for Q4FY25:

Rs. 42 Cr [Rs. 208 Cr]



### Shareholders funds:

CRAR – 20.60%  
Tier I – 17.84%  
Tier II – 2.76%



### NIM for Q4FY25:

7.13% [8.17%]



RoA: Q4FY25 at 0.32% [1.91%]

RoE: Q4FY25 at 2.79% [14.22%]

Figures in [] represent Q4FY24 data | \*Advance for the purpose of GNPA/NNPA calculation includes Securitization book | ^ Gross Advances includes IBPC & Securitization

#Including 371 onsite and 4 offsite ATMs

# 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:

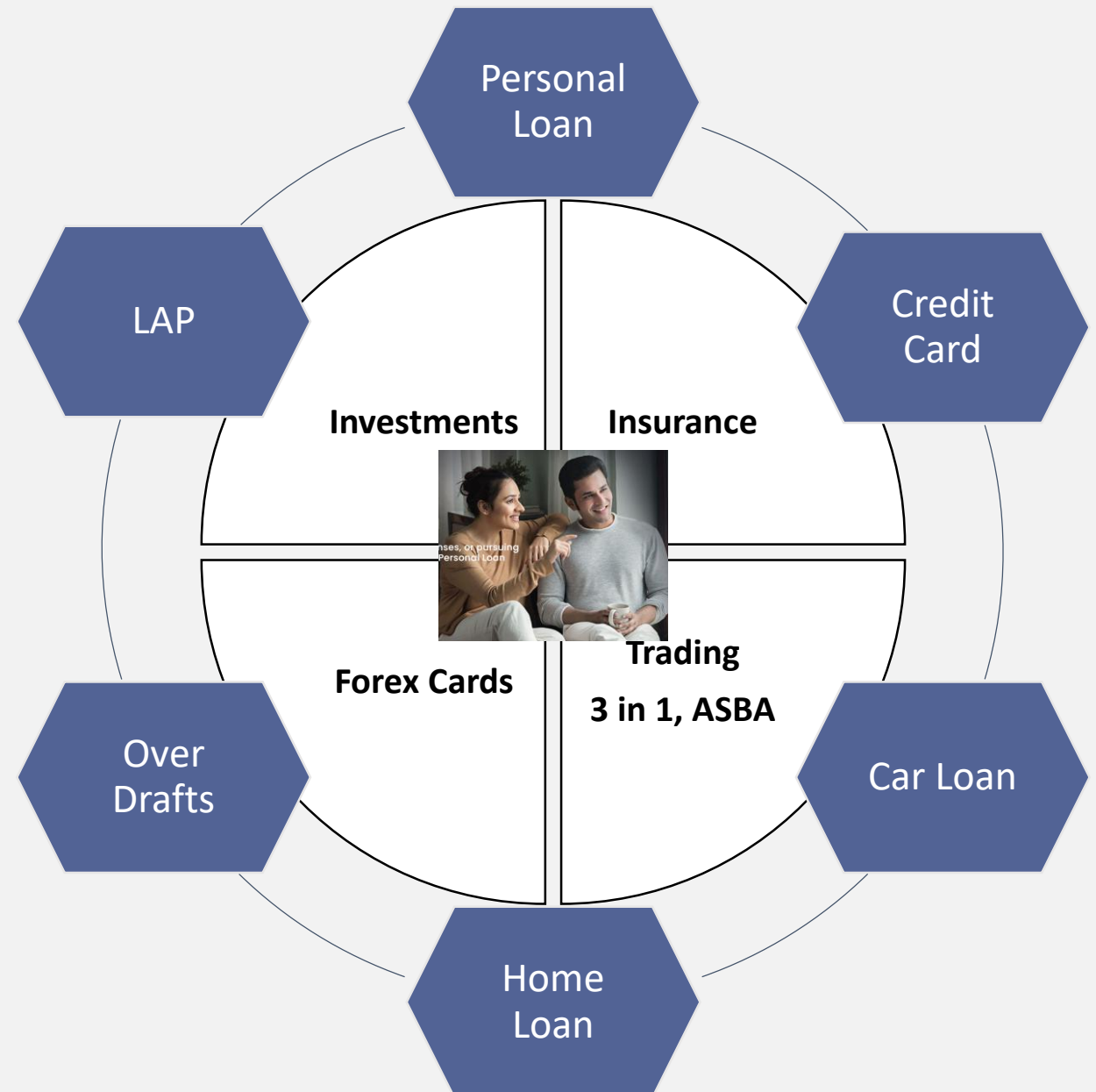
- a) reducing the cost of mobilizing deposits through efficiency and
- b) narrowing the cost of funds compared to large universal banks and lower than AAA NBFCs.

## 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



# Road to profitability improvement



## Asset Quality

- We are seeing sequential improvement in micro finance collections indicating the asset quality cycle may turn positive by Q3FY26; **Impact of TN debt collection bill remains to be seen\***
- Vehicle financing which had shown weakness in FY25, has seen a turnaround in Q4FY25; We expect FY26 to be a normalised credit cost year for this segment.
- Other segments remain robust and expect the same to continue

Gross Slippages	Q1FY25	Q2FY25	Q3FY25	Q4FY25
CV	7.52%	9.38%	9.62%	6.27%
MF	5.43%	8.67%	14.83%	14.37%
SBL	2.76%	2.77%	3.08%	3.55%
MSE	6.14%	*16.93%	4.70%	*13.53%
HF	1.64%	1.97%	1.81%	1.53%

\*One account (Rs.33 crs) slipped into NPA in Q2FY25, recovered in Q3FY25 and slipped again in Q4FY25

### MicroFinance Fresh flow into 1-30 bucket from X bucket:

Particulars (Rs. Crs)	Sep'24	Oct'24	Nov'24	Dec'24	Jan'25	Feb'25	Mar'25
All India	88.93	107.98	55.98	77.73	96.57	88.07	62.79
Karnataka (KA)	13.95	18.26	12.11	14.84	23.13	45.65	24.44
Excluding KA	74.98	89.72	43.87	62.89	73.44	42.42	38.35

### X Bucket Collection Efficiency - MicroFinance

Particulars	Sep'24	Oct'24	Nov'24	Dec'24	Jan'25	Feb'25	Mar'25
All India	98.08%	97.66%	98.72%	98.21%	97.75%	97.83%	98.36%
KA	97.16%	96.29%	97.36%	96.59%	94.65%	88.00%	92.28%
Tamil Nadu	98.37%	97.80%	98.84%	98.22%	97.91%	98.84%	98.81%

- Ex Karnataka flow of delinquencies lowest in 6 months*
- \*Fresh Delinquencies from Microfinance is expected to reduce as collections in Karnataka strengthens*



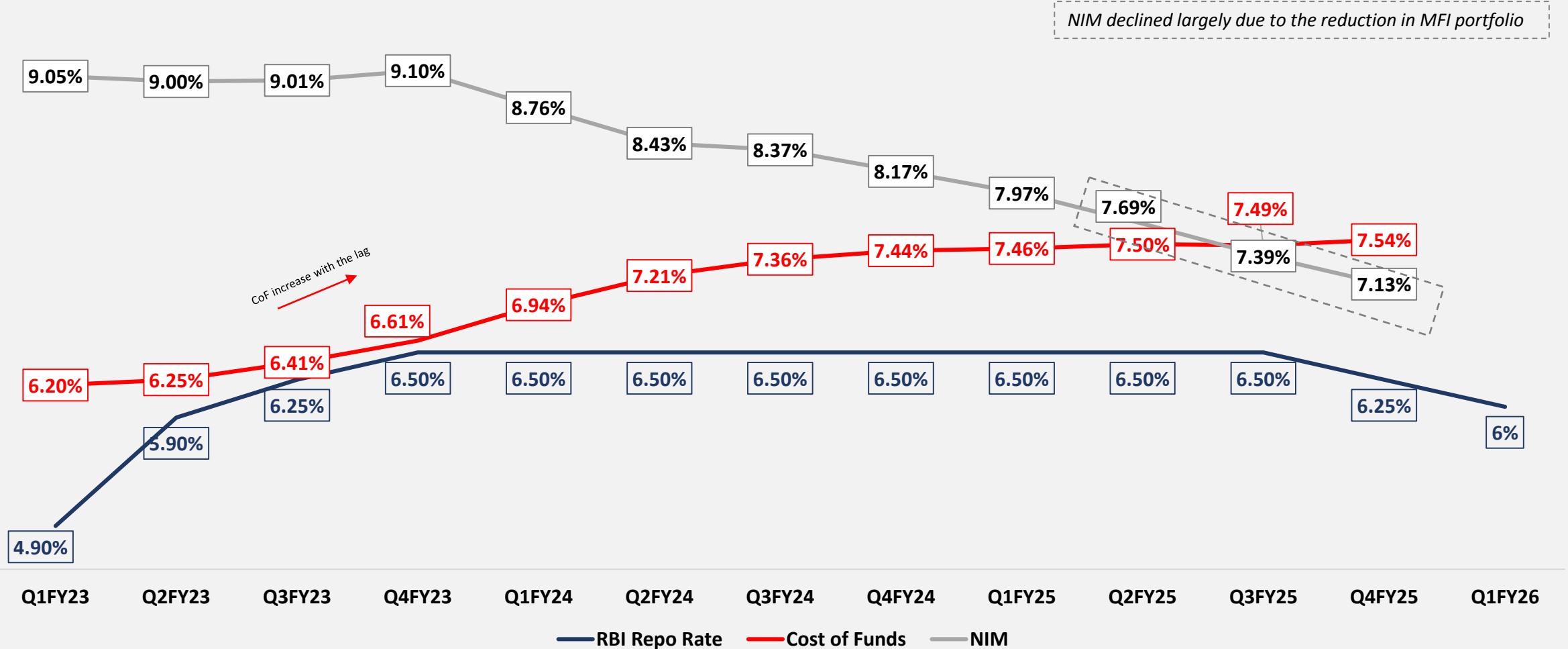
# Road to profitability improvement



## Operating Ratios

- We are focusing on growth in secured loans with comparable yields to Microfinance (like Micro LAP, Used Vehicle loans) to support margins – The volatility in portfolio quality should reduce going forward.
- Expenditure in long term strategic initiatives are in the end phase and we expect to gain from these investments in the medium term. Opex growth is expected to remain stable

# Impact of Interest rate cycles



- In the peak interest rate scenario, the cost of funds increased with a lag as deposit got repriced.
- A downward interest rate cycle may lead to a reduction in the cost of funds with a lag of few quarters. *The fixed rate loans form 89% of the overall loan book which will help support margins in this scenario.*

# Key Highlights



## Assets

- Gross Advances growth remained muted at 11% YoY and 2% QoQ as Microfinance loan book contracts
- Non MFI book grew 19% YoY, led by 25% growth in SBL over previous year. Within SBL , MLAP witnessed strong growth of 50% YoY.
- Used Car Advances closed at Rs. 1873 Crs, registered a growth of 53% YoY and Used CV Advances registered a growth of 24% YoY. Vehicle Finance portfolio is shifting towards used segments as per plan and guidance.
- Through Selfe loans app, the bank has scaled up its sourcing of leads digitally. During the year, over 1.5 lakh leads were generated and ~Rs 1250 Crs of Loans were disbursed through the branches.
- During the quarter, the Bank has launched Credit cards to ETB\* customers

# Key Highlights



## Liabilities

- Overall deposits grew by 19% YoY & 6% QoQ led by strong growth in Retail TD of 25% YoY
- CASA ratio stable at 29%; CA balances grew 36% YoY
- Total Retail Deposits (Retail TD+CASA) forms 72% of the overall deposits
- CD ratio improved to 85.65% in Q4FY25 as compared to 88.66% in Q3FY25
- Equitas 2.0, the revamped state of the art mobile banking platform was launched in Jan'25. This platform will help us drive personalisation, customer engagement and acquisition

# Highlights



## Asset Quality & Provisioning

- Gross slippages for MFI remained stable at 14.37% despite crisis in Karnataka; similarly, Gross slippages for VF improved by ~335 bps sequentially.
- Net slippages remains flat at 3.16% in Q4FY25 as compared to 3.15% in Q3FY25. Gross Slippages improved by 56 bps to 5.94% in Q4FY25 as compared to 6.50% in Q3FY25
- GNPA improved by 8 bps QoQ to 2.89% in Q4FY25 as compared to 2.97% in Q3FY25; including securitization book, GNPA would stand at 2.81%
- NNPA increased by 2 bps QoQ to 0.98% in Q4FY25 as compared to 0.96% in Q3FY25
- The Non MFI credit cost of the bank stands at 0.89% in Q4FY25, an improvement of 40 bps QoQ as compared to 1.29% in Q3FY25. For FY25, Non MFI Credit cost stands at 1.06%.



## Profit & Loss

- Net Income and Total Opex in Q4FY25 grew by 4% and 16% YoY, respectively
- NIM declined by ~26 bps QoQ to 7.13% in Q4FY25 majorly contributed by drop in MFI portfolio
- PAT for Q4FY25 stood at Rs. 42 Crores.



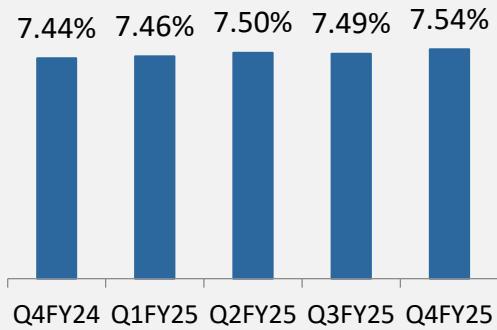
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# Financial Performance – Quarterly Trends

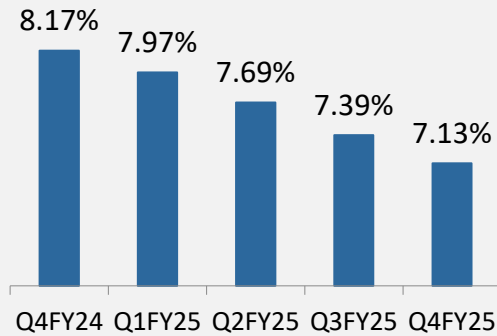


# Key Ratios

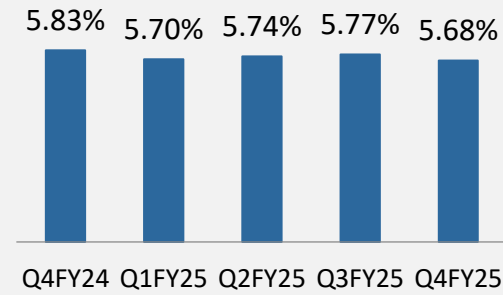
## Daily Avg Cost of Funds



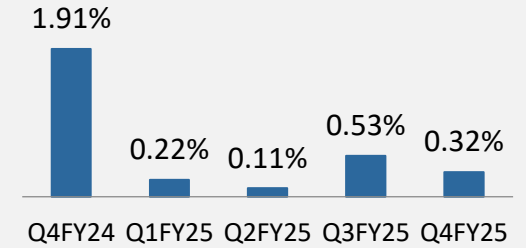
## Net Interest Margin (NIM)



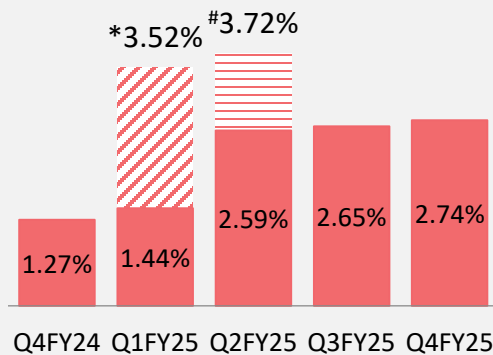
## Cost to Assets



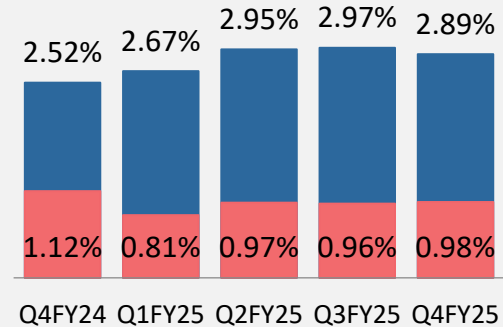
## RoA



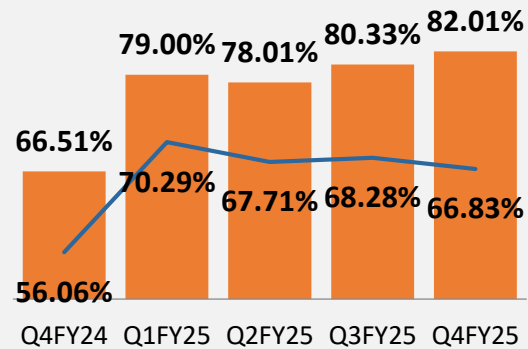
## Credit Cost



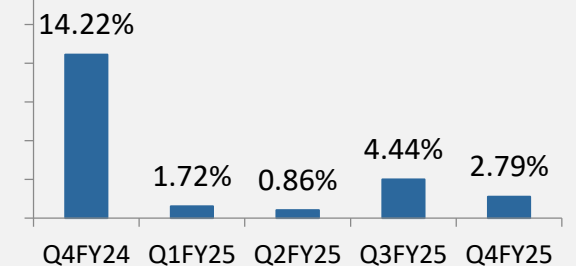
## GNPA & NNPA



## Provision Coverage Ratio



## RoE

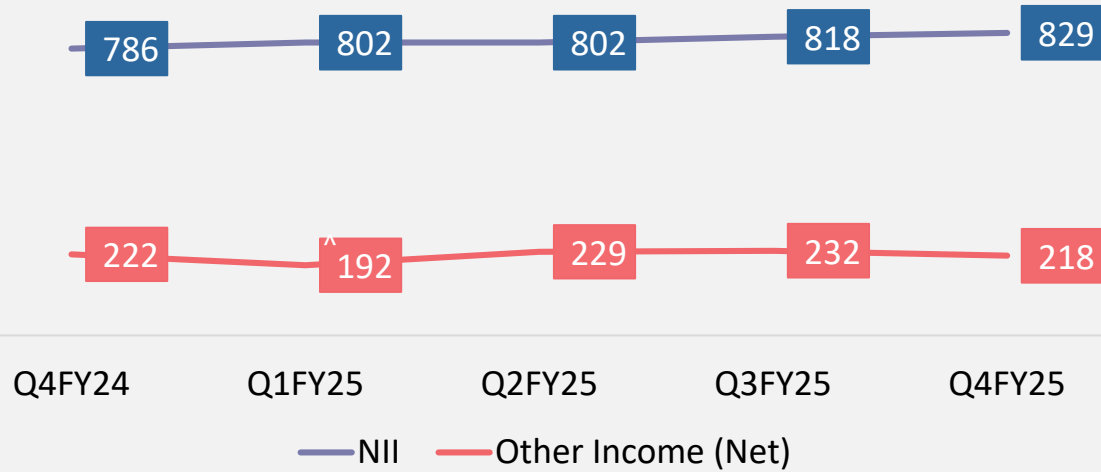


\*Including additional floating provision of Rs.180 crs | #including additional stress sector provisioning of ~Rs.100 crs

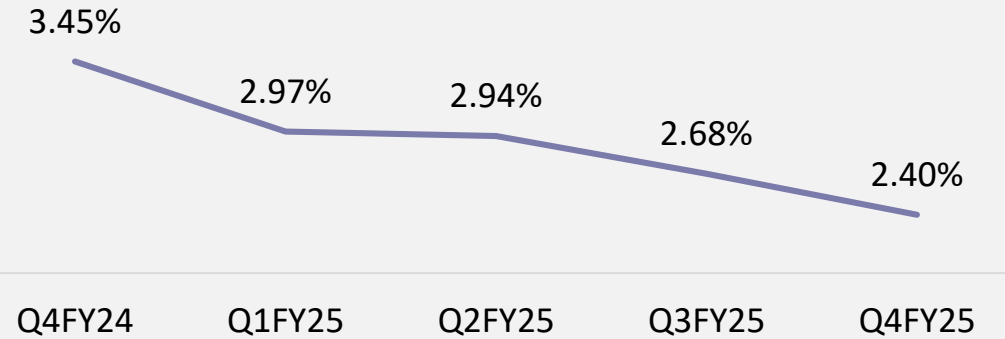
§including Technical Write offs

# Income Evolution

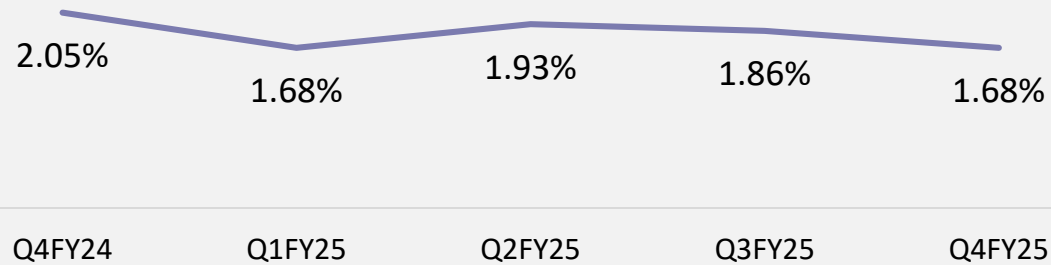
Net Income Evolution (Rs. Cr)



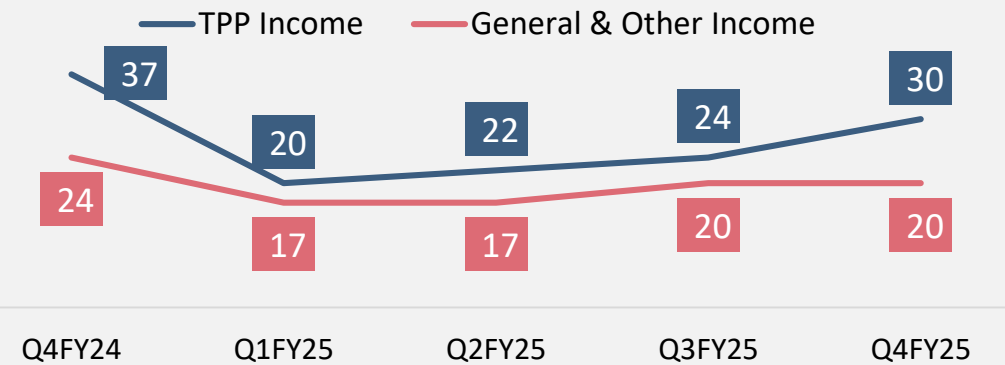
PPoP / Assets (%)



Other Income [Net] Contribution (%)



Liability Fee Income (Rs .Cr)

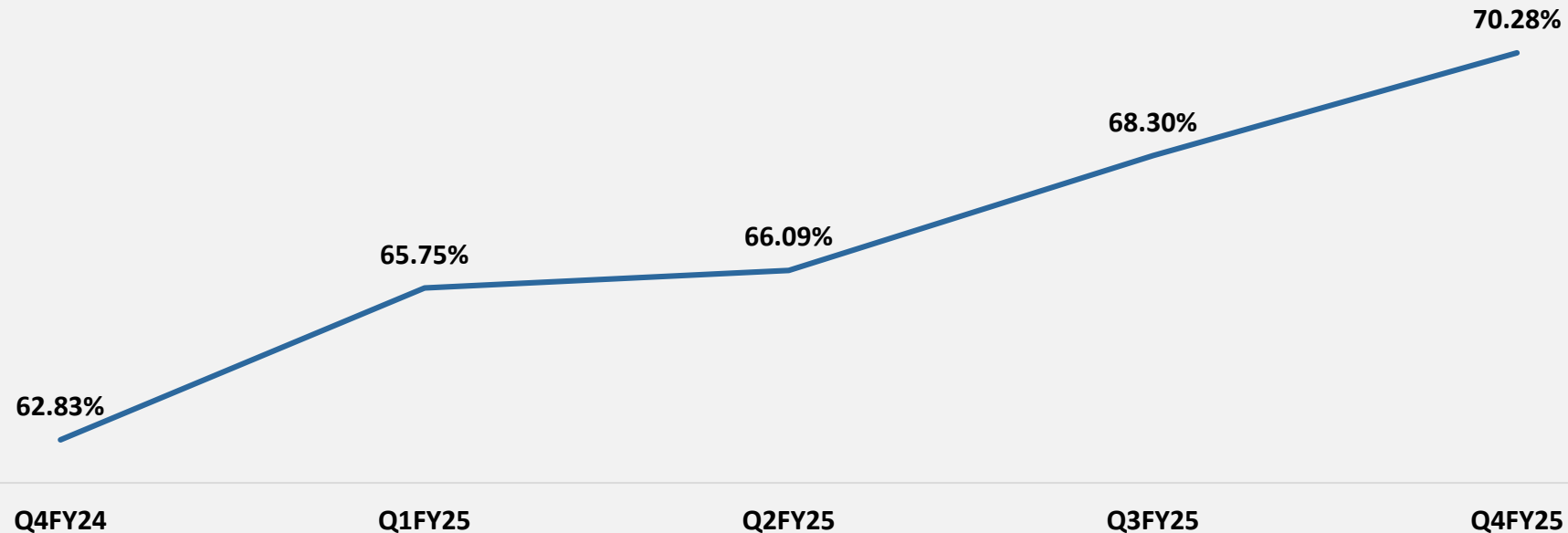




# Opex evolution

Rs. Cr	Q4FY24	Q1FY25	Q2FY25	Q3FY25	Q4FY25
Employee expenses	363	375	402	425	418
Other expenses (net of digital expenses)	234	243	245	253	279
Depreciation	37	36	34	39	39
Total Operating expenses	634	654	681	717	736
No. of employees	22,854	22,585	23,233	24,238	25,409

## Cost to Income





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# Advances



# Advances evolution

Rs Cr	Q4FY24	Q1FY25	Q2FY25	Q3FY25	Q4FY25	YoY %	Contribution %
Micro Finance & Micro Loans (MFI)*	6265	5973	5636	5,370	4,527	-28%	12%
Small Business Loans (SBL)	13152	13747	14678	15,564	16,383	25%	43%
Housing Finance	4184	4342	4389	4,565	4,769	14%	13%
Vehicle Finance	8324	8472	8877	9,262	9,456	14%	25%
Used CV	3822	3895	4185	4,487	4,730	24%	12%
New CV	3278	3238	3189	3,081	2,853	-13%	8%
Used Car	1224	1339	1503	1,694	1,873	53%	5%
MSE Finance	1201	1235	1366	1,499	1,689	41%	4%
NBFC	716	643	604	550	525	-27%	1%
Others <sup>†</sup>	495	459	503	534	637	29%	2%
<b>Gross Advances</b>	<b>34,337</b>	<b>34,871</b>	<b>36,053</b>	<b>37,344</b>	<b>37,986</b>	<b>11%</b>	<b>100%</b>

<sup>†</sup> Others includes loan-against-gold, unsecured business loans, overdrafts against fixed deposits ,staff loans and reverse repo of more than 14 days

\*Microloans>HH income of 3 lakhs comprises 45% of the overall portfolio as on Q4FY25

# Disbursements evolution

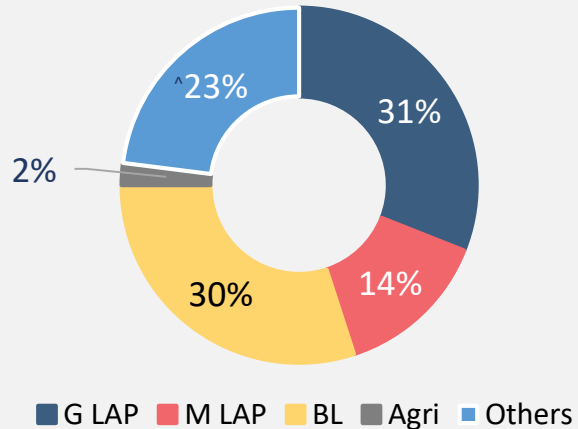
Rs Cr	Q4FY24	Q1FY25	Q2FY25	Q3FY25	Q4FY25	YoY %
Micro Finance & Micro Loans	1,466	1,035	949	1,145	355	-76%
Small Business Loans (SBL)	1,627	1,305	1,591	1,713	1,684	4%
Housing Finance	470	317	383	366	417	-11%
Vehicle Finance	1,254	1,061	1,485	1,512	1,321	5%
Used CV	637	572	887	917	860	35%
New CV	358	244	274	230	93	-74%
Used Car	259	245	323	365	368	42%
MSE Finance	168	121	194	197	235	40%
NBFC	0	65	125	65	100	-
Others <sup>†</sup>	110	125	124	145	155	41%
<b>Total Disbursements</b>	<b>5,095</b>	<b>4,029</b>	<b>4,850</b>	<b>5,142</b>	<b>4,267</b>	<b>-16%</b>

<sup>†</sup> Others includes loan-against-gold

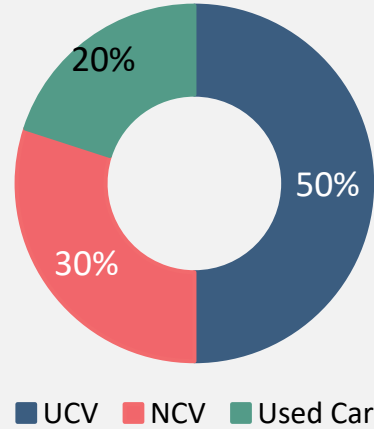
# Segmental Details

Product Segment	Number of Live Loans	ATS @ Disbursement (Lacs)	ATS @ Portfolio (Lacs)	GNPA (%)	PCR (%)
Micro Finance & Micro Loans	16,86,208	0.54	0.31	5.24%	87.27%
Small Business Loans (SBL)	3,12,545	7.35	5.20	2.54%	25.97%
Housing Finance	43,712	11.44	10.12	1.38%	27.92%
Vehicle Finance	2,75,403	5.61	3.22	2.34%	55.23%
MSE Finance	3,387	*97.04	49.85	7.01%	56.56%
NBFC	38	3333	1,381.28	0.91%	100.00%

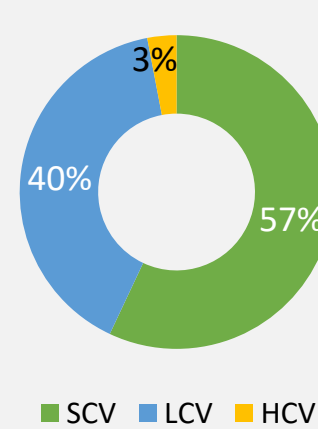
**SBL Product Mix**



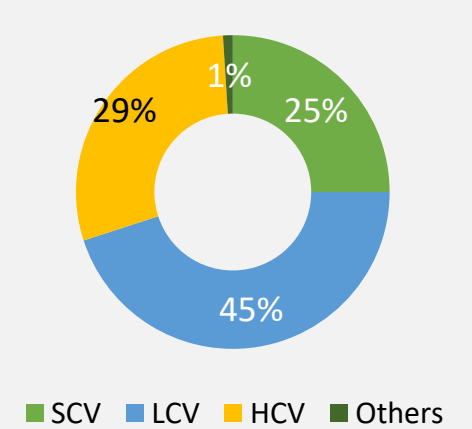
**VF Product Mix**



**NCV**



**UCV**



<sup>^</sup>includes SLAP & Merchant OD

\*Excludes TReDS



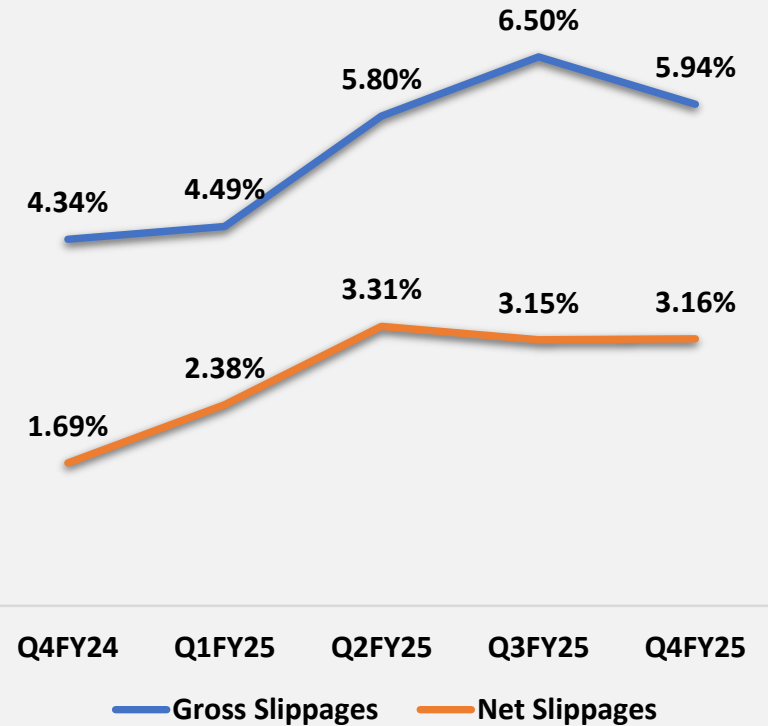
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# Asset Quality



# Asset Quality Trend

GNPA Movement (Rs. Cr)	Q4FY24	Q1FY25	Q2FY25	Q3FY25	Q4FY25
Opening GNPA Balance (A)	750.26	821.28	889.04	1022.82	1071.87
Net Slippages (B)	138.41	204.72	288.92	283.85	295.31
- Net Slippages MFI Book	63.27	77.97	124.12	199.49	172.44
- Net Slippages Non MFI Book	75.14	126.75	164.80	84.36	122.87
Total Write-offs (C)	67.39	136.96	155.14	234.80	299.45
Closing GNPA Balance (D = A + B – C)	821.28	889.04	1022.82	1071.87	1067.73
Gross Slippages	4.34%	4.49%	5.80%	6.50%	5.94%
Net Slippages	1.69%	2.38%	3.31%	3.15%	3.16%
Net Slippages Ratio (MFI Book)	4.18%	4.98%	8.31%	14.16%	12.85%
Net Slippages Ratio (Non MFI Book)	1.12%	1.81%	2.28%	1.11%	1.54%



- MFI Net Slippages shows signs of improvement in Q4FY25 on account of high upgradations during the quarter.
- Net Slippages in Non MFI book witnessed an uptick due to one account (Rs.33 Crs) which was present in Q2FY25, moved out in Q3FY25 and slipped back in Q4FY25

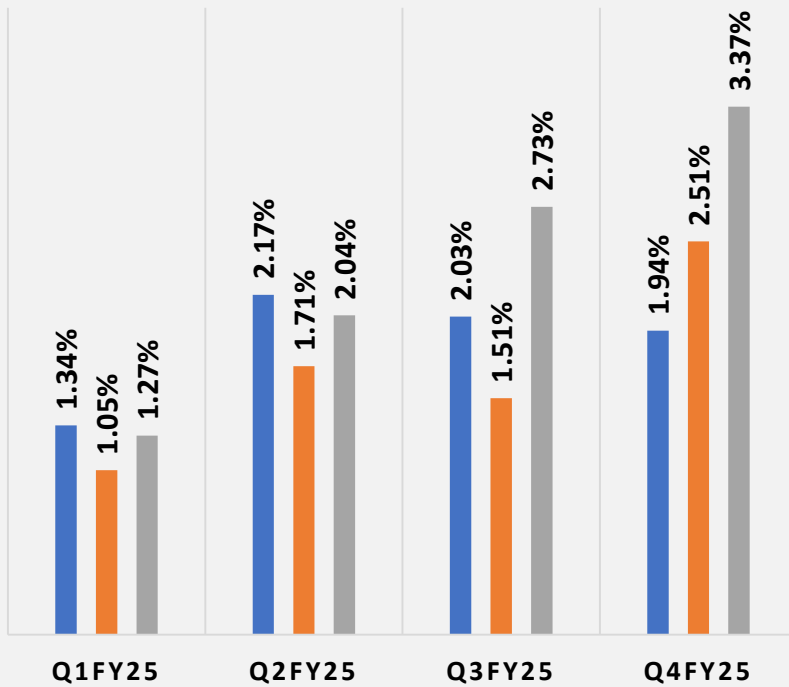
Note - Slippages are reported on an Annualised basis

# Contd...

- Positive signs of improvement seen in SMA-0 across portfolios.

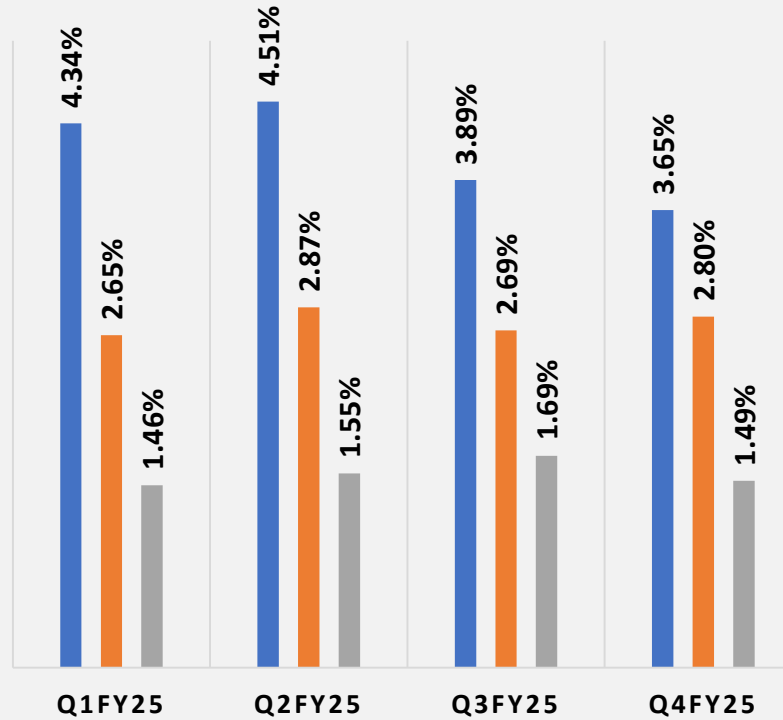
## DPD - MICROFINANCE

■ SMA-0 ■ SMA-1 ■ SMA-2



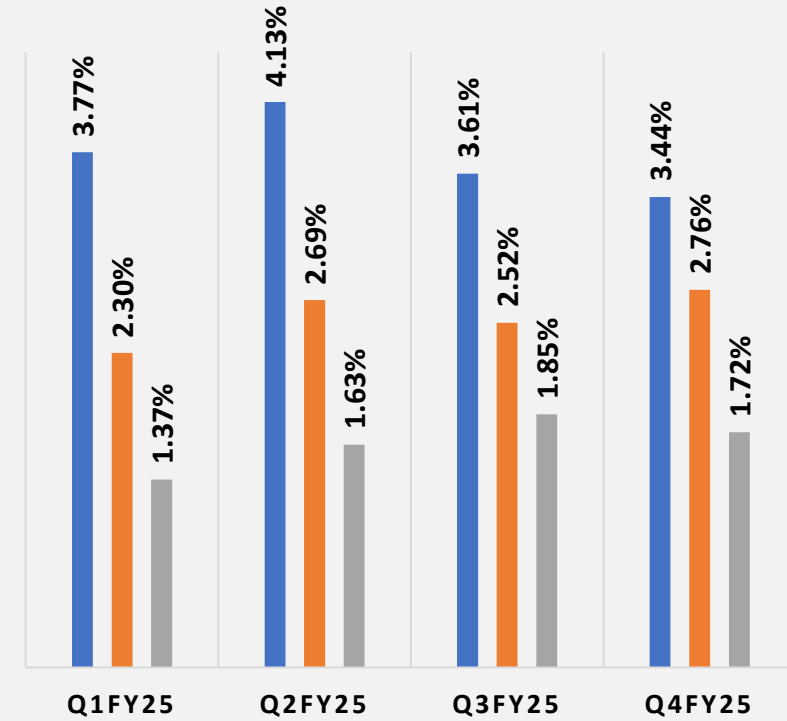
## DPD - NON MFI

■ SMA-0 ■ SMA-1 ■ SMA-2



## DPD - BANK

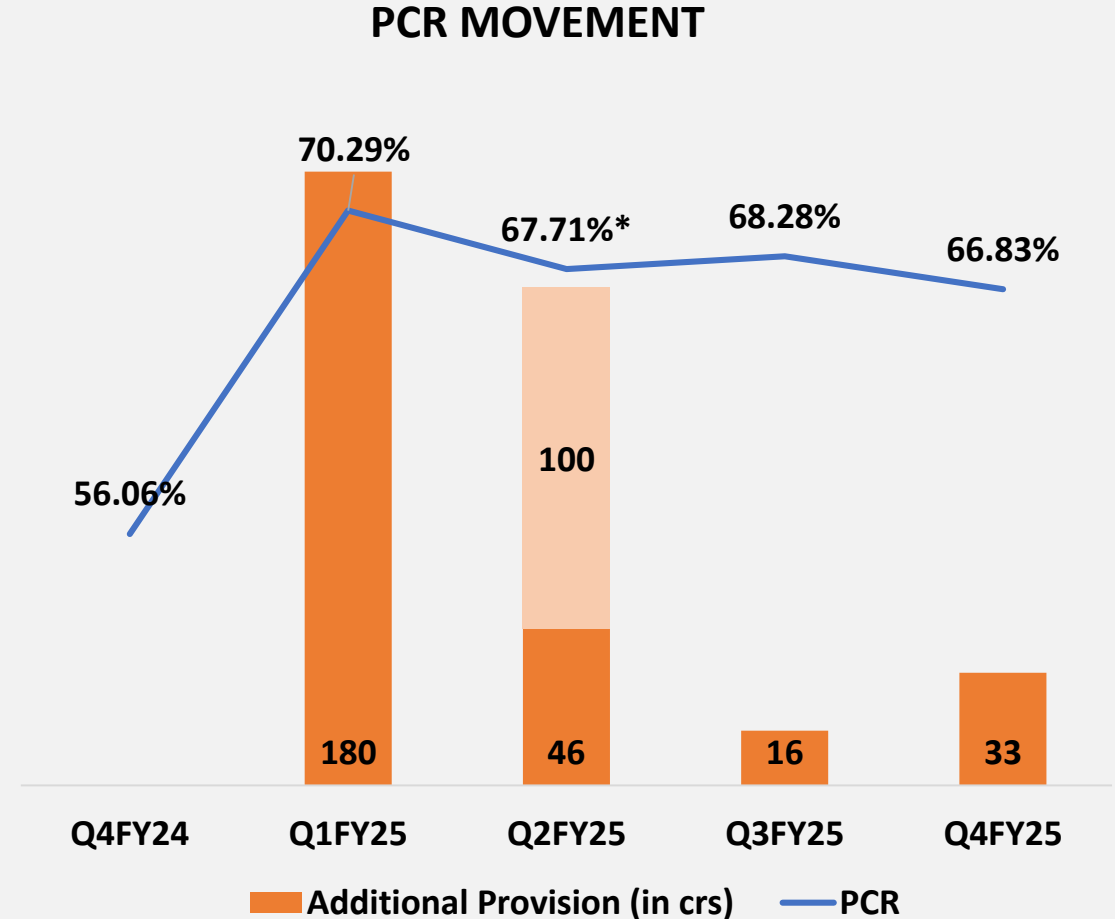
■ SMA-0 ■ SMA-1 ■ SMA-2





# Strengthening Provision Coverage

Asset Classification	Nature	Provisioning as per IRAC	Provisioning as per Equitas
Sub-standard	Secured	15%	25%
	Unsecured	25%	87%
Doubtful-1	Secured	25%	57%
	Unsecured	100%	100%
Doubtful-2	Secured	40%	61%
	Unsecured	100%	100%
Doubtful – 3	Secured	100%	100%
	Unsecured	100%	100%



\* 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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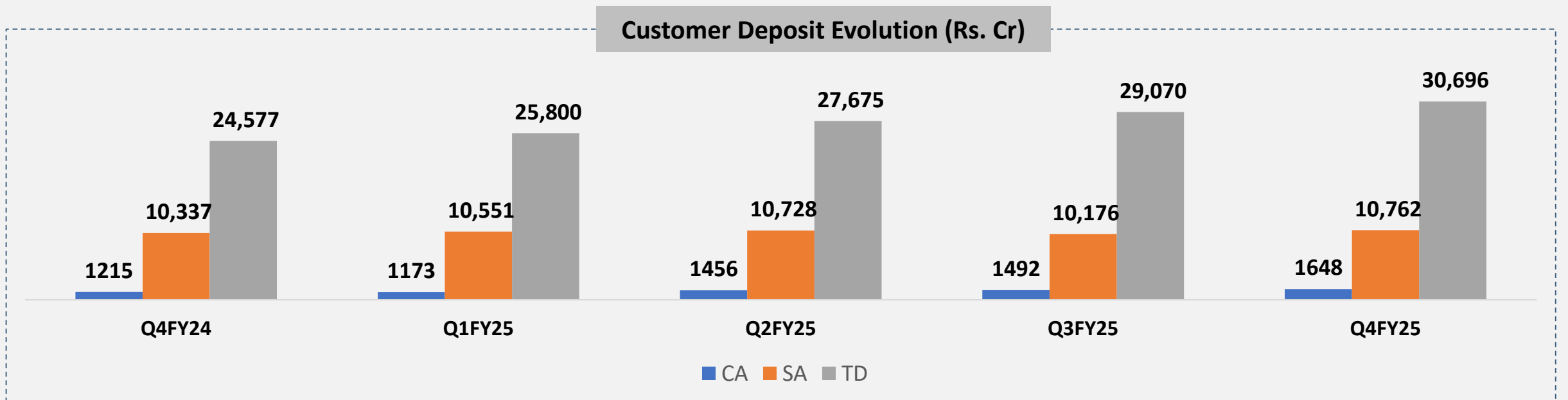
# Liabilities & Branch Banking



# Deposits Evolution

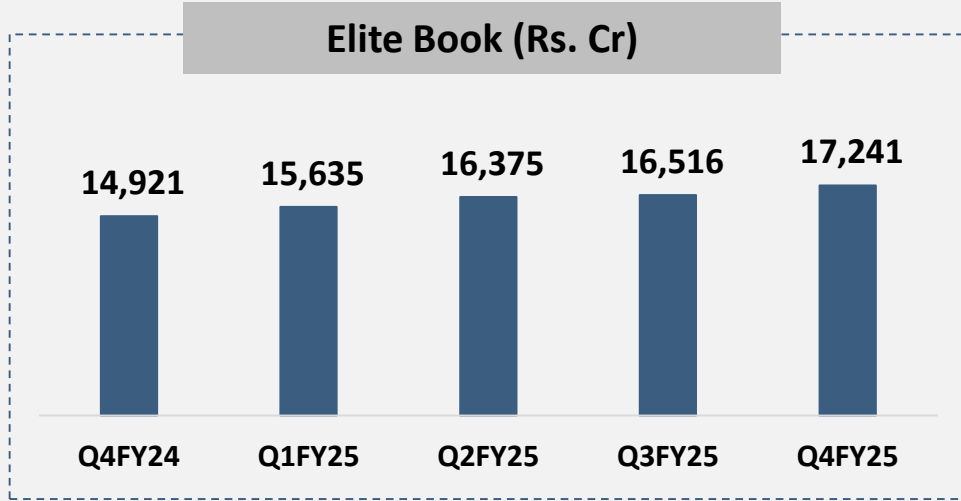
as on 31 <sup>st</sup> Mar 2025	CA [Current Account]	SA [Savings Account]	CASA [Low cost deposits]	TD [Term Deposits]	CASA+TD [Customer Deposits]
Balance (Cr)	1648	10,762	12,410	30,696	43,107
as a % of total borrowings (Rs. 45,244 Cr)	4%	24%	27%	68%	95%
as a % of total deposits (Rs. 43,107 Cr)	4%	25%	29%	71%	100%

^Includes Certificate of Deposits of Rs. 2,727 Crs

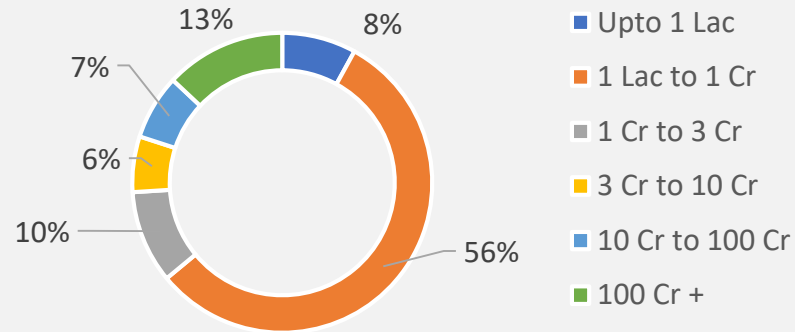


# Customer Deposit Profile

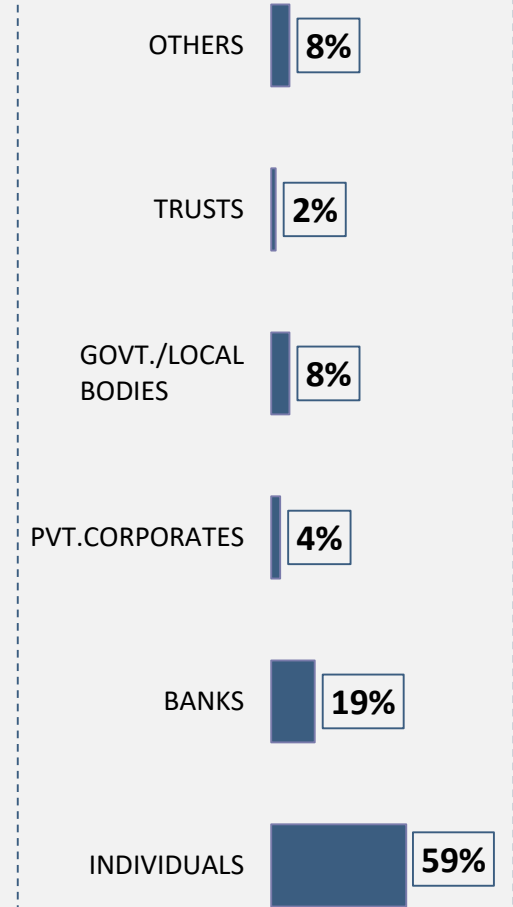
### Elite Book (Rs. Cr)



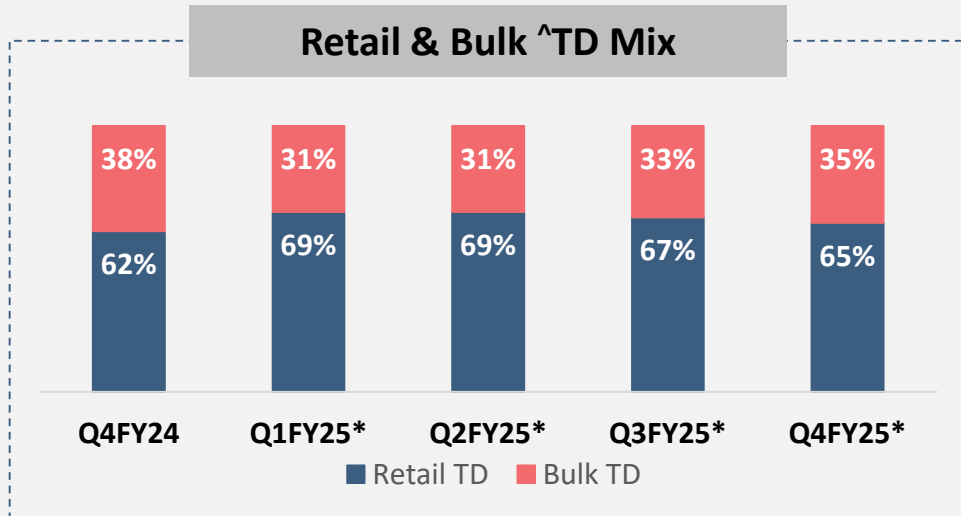
### Savings Slab Wise (%)



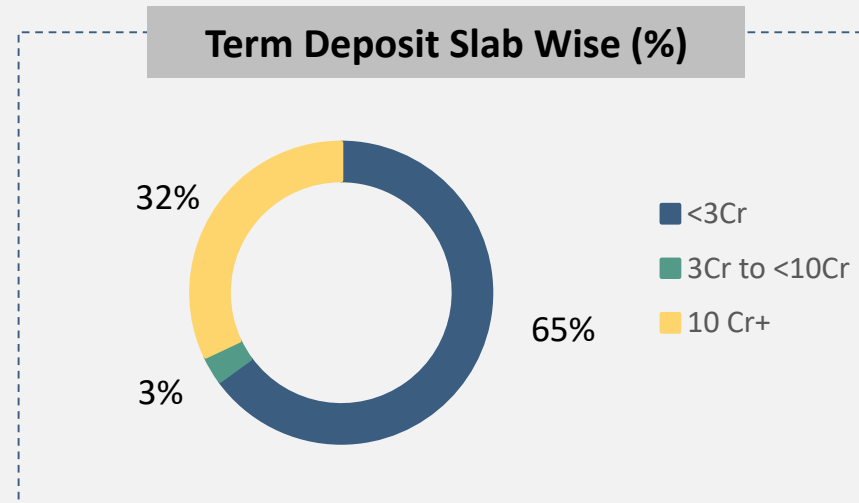
### Deposit Category



### Retail & Bulk ^TD Mix



### Term Deposit Slab Wise (%)



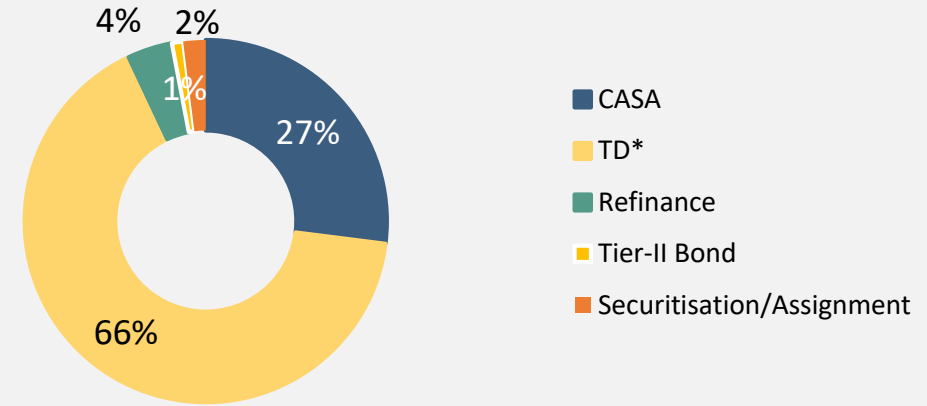
<sup>^</sup>TD excludes certificate of Deposits | Retail TD as defined by RBI

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

# Funding Profile

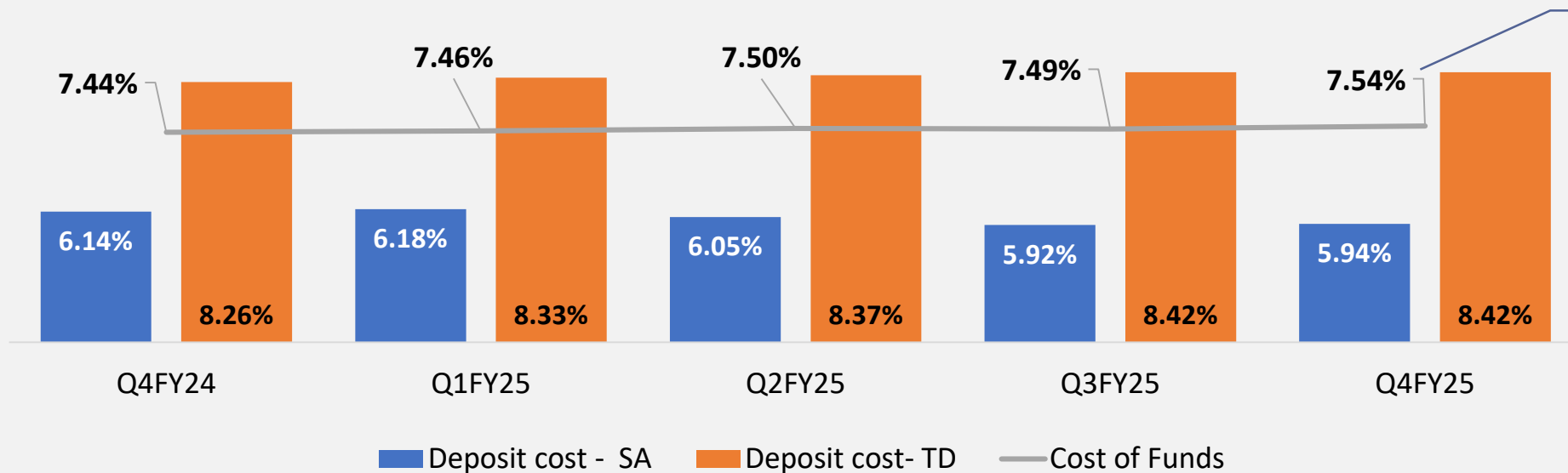
Book Value (In Rs Cr)	Q2FY25	Q3FY25	Q4FY25
TD	25,040	26,888	27,969
Certificate of Deposits	2,635	2,182	2,727
Refinance	1,085	1,927	1,637
Tier – II Bond	0	500	500
CASA	12,184	11,668	12,410
Securitization/Assignment	1398	1227	1064
IBPC	0	0	0
<b>Total</b>	<b>42,342</b>	<b>44,392</b>	<b>46,307</b>

Funding Profile Mix



\* Includes Certificate of Deposits

Daily Average Cost of Funds (%)



Impact of Tier II bonds

# Treasury Update



The Bank's total net Investment portfolio of Rs. 9,289 Crore comprises of SLR and Non-SLR securities

Category ( In Rs. Cr)	Q4FY25
SLR	8,446
Non SLR	843
<b>Total</b>	<b>9,289</b>



## 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 31.03.2025 is 200.96%
- 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. 28.23 Crore



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# Financials



# Balance Sheet

Particulars (in Rs Cr)	Mar-25	Mar-24	YoY %	Dec-24	QoQ%
<b>Capital &amp; Liabilities</b>					
Capital	1,140	1135	0%	1,139	0%
Reserves & Surplus	4,933	4834	2%	4,868	1%
Networth	6,073	5969	2%	6,007	1%
Deposits	43,107	36129	19%	40,738	6%
Borrowings	2,137	1788	20%	2,427	-12%
Other Liabilities & Provision	1,519	1418	7%	1,651	-8%
<b>Total</b>	<b>52,836</b>	<b>45,304</b>	<b>17%</b>	<b>50,823</b>	<b>4%</b>
<b>Assets</b>					
Cash and Balances With Reserve Bank of India	4,954	3500	42%	3,333	49%
Balances With Banks and Money At Call and Short Notice	582	79	641%	736	-21%
Investments	9,289	9065	2%	9,415	-1%
Advances	36,209	30964	17%	35,386	2%
Fixed Assets	696	605	15%	633	10%
Other Assets	1,106	1091	1%	1,320	-16%
<b>Total</b>	<b>52,836</b>	<b>45,304</b>	<b>17%</b>	<b>50,823</b>	<b>4%</b>
<b>Gross Advances</b>	<b>37,986</b>	<b>32,776</b>	<b>11%</b>	<b>37,344</b>	<b>2%</b>



# Profit & Loss Account

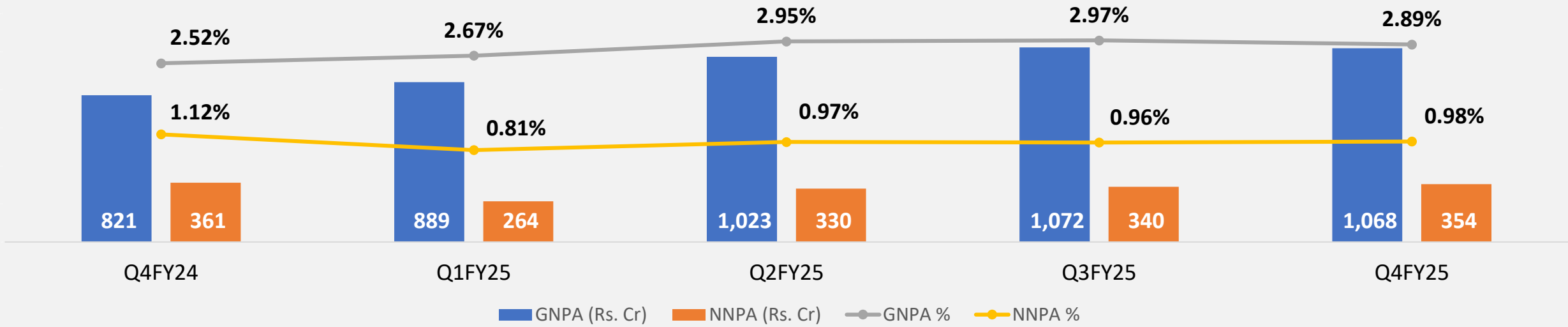
Particulars (in Rs Cr)	Q4FY25	Q4FY24	YoY%	Q3FY25	QoQ%	FY25	FY24	YoY%
Interest Income from Loans	1,448	1,279	13%	1,425	2%	5,563	4,921	13%
Income on Investments	159	157	2%	164	-3%	647	540	20%
Interest on balances with RBI and other inter bank funds	37	9	325%	23	59%	101	26	293%
<b>Total Interest Income</b>	<b>1,644</b>	<b>1,445</b>	<b>14%</b>	<b>1,612</b>	<b>2%</b>	<b>6,312</b>	<b>5,486</b>	<b>15%</b>
Finance Cost								
Interest on deposits	761	614	24%	747	2%	2,890	2,146	35%
Interest on RBI / inter-bank borrowings	6	6	-6%	10	-40%	30	60	-49%
Other interest	48	39	23%	37	30%	139	201	-31%
<b>Total Finance Cost</b>	<b>815</b>	<b>659</b>	<b>24%</b>	<b>794</b>	<b>3%</b>	<b>3,060</b>	<b>2,407</b>	<b>27%</b>
<b>Net Interest Income</b>	<b>829</b>	<b>786</b>	<b>6%</b>	<b>818</b>	<b>1%</b>	<b>3,252</b>	<b>3,080</b>	<b>6%</b>
Other Income^								
Asset Fee Income	140	135	4%	148	-5%	559	450	24%
Treasury & PSLC Fee Income	28	27	2%	40	-30%	142	104	36%
Liability & Distribution Income	51	60	-16%	44	14%	171	165	4%
<b>Total Other Income^</b>	<b>218</b>	<b>222</b>	<b>-2%</b>	<b>232</b>	<b>-6%</b>	<b>871</b>	<b>719</b>	<b>21%</b>

^Other income is net of digital expenses

# Profit & Loss Account

Particulars (in Rs Cr)	Q4FY25	Q4FY24	YoY%	Q3FY25	QoQ%	FY25	FY24	YoY%
<b>Net Income</b>	<b>1,047</b>	<b>1,008</b>	<b>4%</b>	<b>1,050</b>	<b>0%</b>	<b>4,123</b>	<b>3,799</b>	<b>9%</b>
Employee Cost	418	363	15%	425	-2%	1,621	1,369	18%
Opex	318	270	18%	292	9%	1,168	1,052	11%
<b>Total Operating Expenditure</b>	<b>736</b>	<b>634</b>	<b>16%</b>	<b>717</b>	<b>3%</b>	<b>2,789</b>	<b>2,421</b>	<b>15%</b>
<b>PBT before provision &amp; Write-off</b>	<b>311</b>	<b>375</b>	<b>-17%</b>	<b>333</b>	<b>-6%</b>	<b>1,334</b>	<b>1,377</b>	<b>-3%</b>
Credit Cost	258	107	142%	243	6%	1,135	314	261%
<b>PBT</b>	<b>53</b>	<b>268</b>	<b>-80%</b>	<b>90</b>	<b>-41%</b>	<b>199</b>	<b>1,063</b>	<b>-81%</b>
Taxes	11	61	-82%	23	-52%	52	264	-80%
<b>PAT</b>	<b>42</b>	<b>208</b>	<b>-80%</b>	<b>66</b>	<b>-36%</b>	<b>147</b>	<b>799</b>	<b>-82%</b>

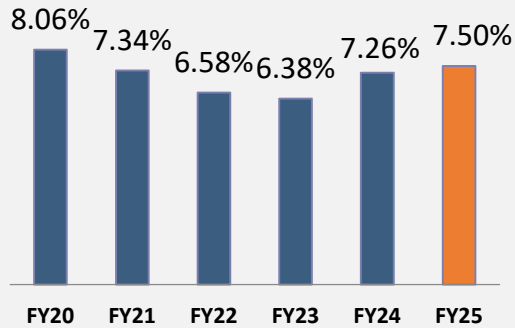
# GNPA Movement



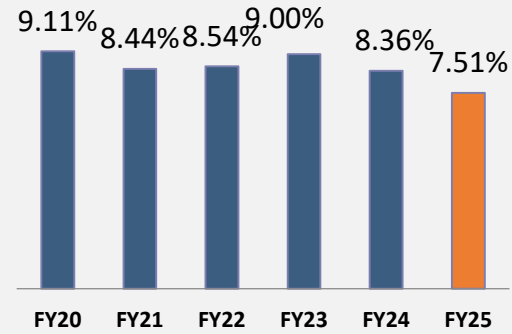
GNPA Movement (Rs. Cr)	Q4FY24	Q1FY25	Q2FY25	Q3FY25	Q4FY25
Opening GNPA Balance	750.26	821.28	889.04	1022.82	1071.87
Add: Additions during the period	355.93	385.38	505.79	585.76	554.69
Less:					
i. Upgradations & Recoveries	217.52	180.66	216.87	301.91	259.38
ii. Write-offs	67.39	136.96	155.14	234.80	299.45
<b>Closing GNPA Balance</b>	<b>821.28</b>	<b>889.04</b>	<b>1022.82</b>	<b>1071.87</b>	<b>1067.73</b>

# Key Ratios - Annual

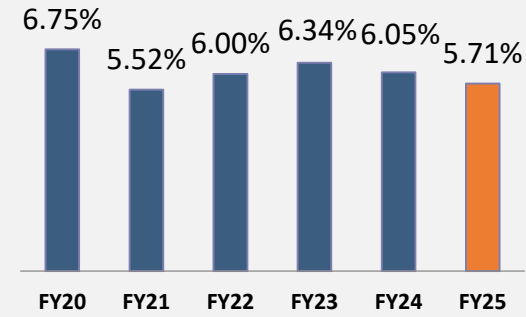
## Cost of Funds



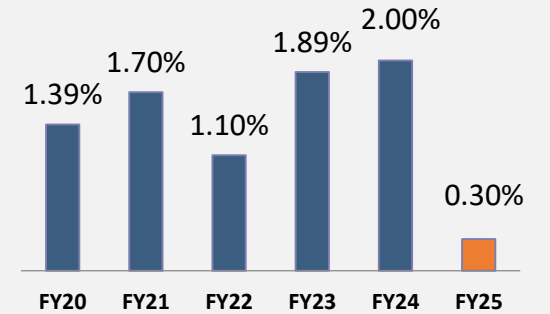
## Net Interest Margin (NIM)



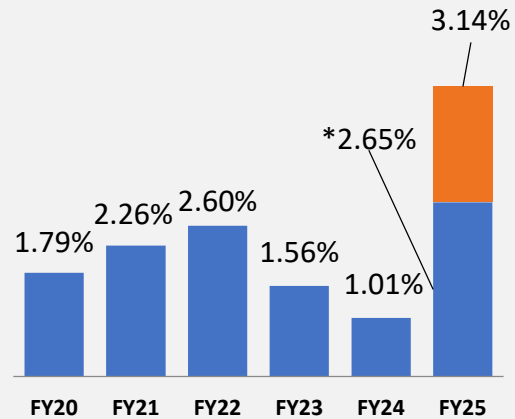
## Cost to Assets



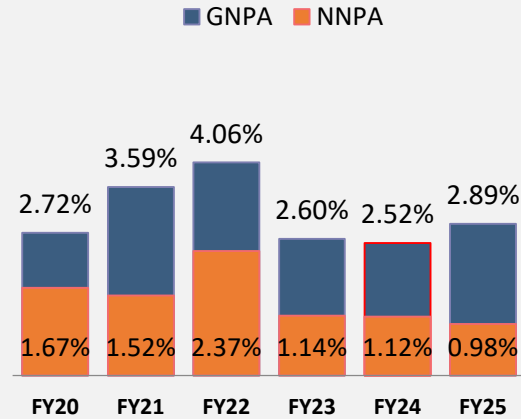
## RoA



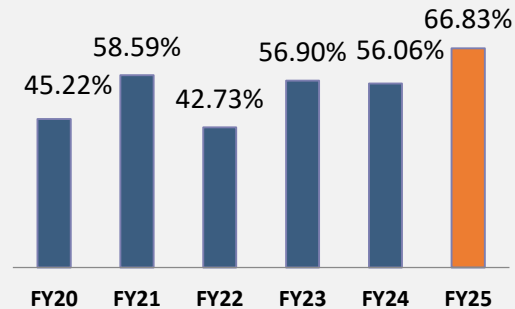
## Credit Cost



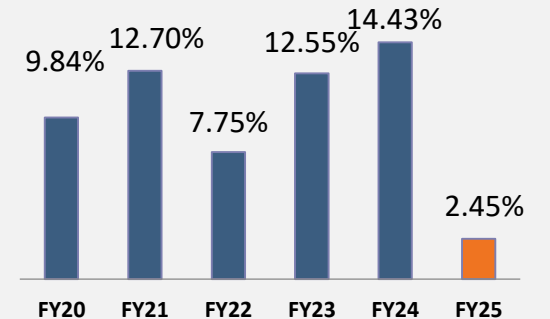
## GNPA & NNPA



## Provision Coverage Ratio



## RoE



\*Excluding additional floating provision of Rs.180 crs



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# Other Updates



# Equitas Selfe Loans

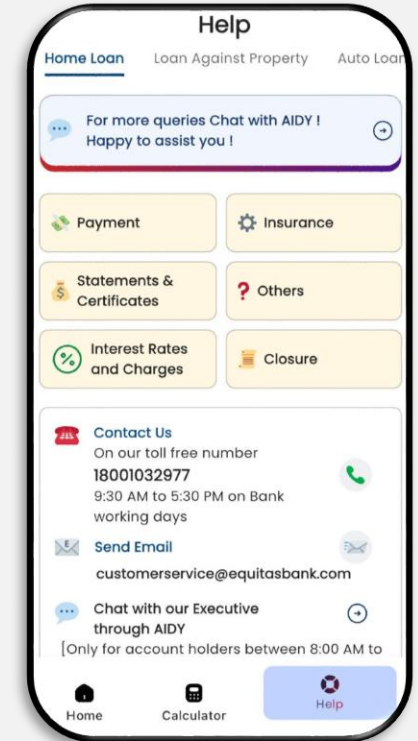
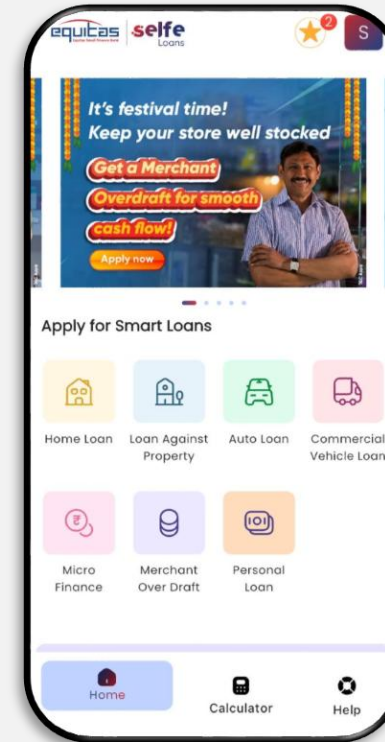
## Selfe Loans - One App, Many Loans...

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

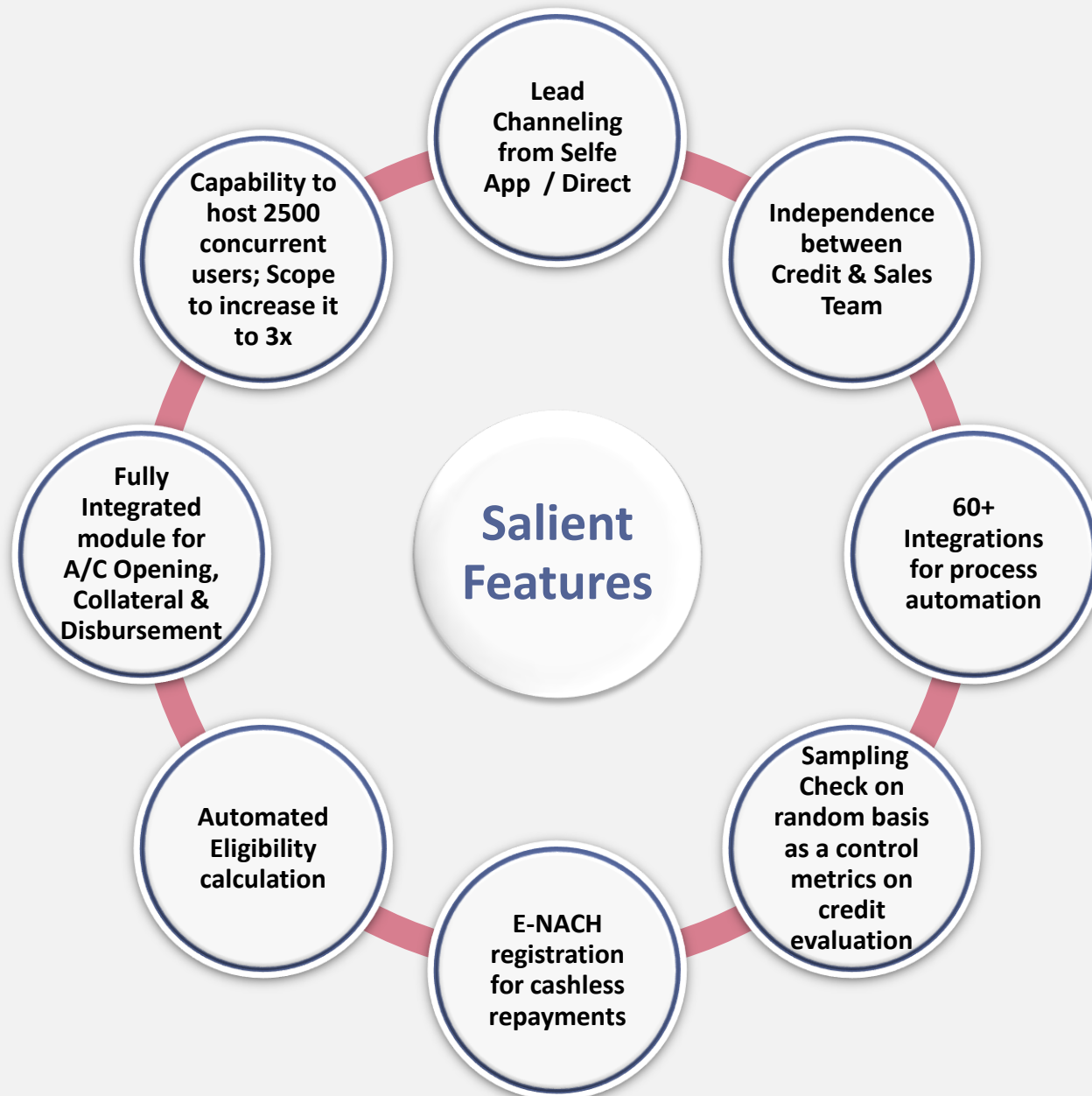
\*3 Lakh+ Registrations

~₹ 1250 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!**

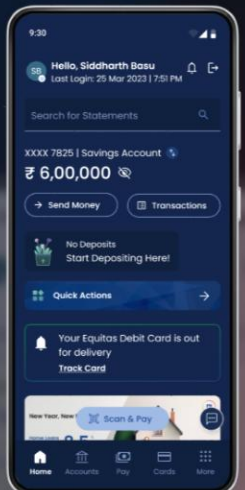


**Equitas 2.0**  
Mobile Banking App

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

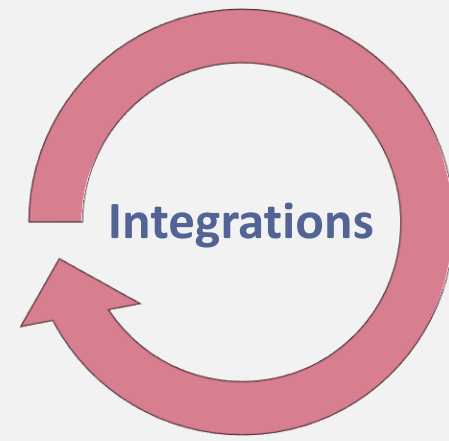


XXXX XXXX XXXX  
DEBIT CARD

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

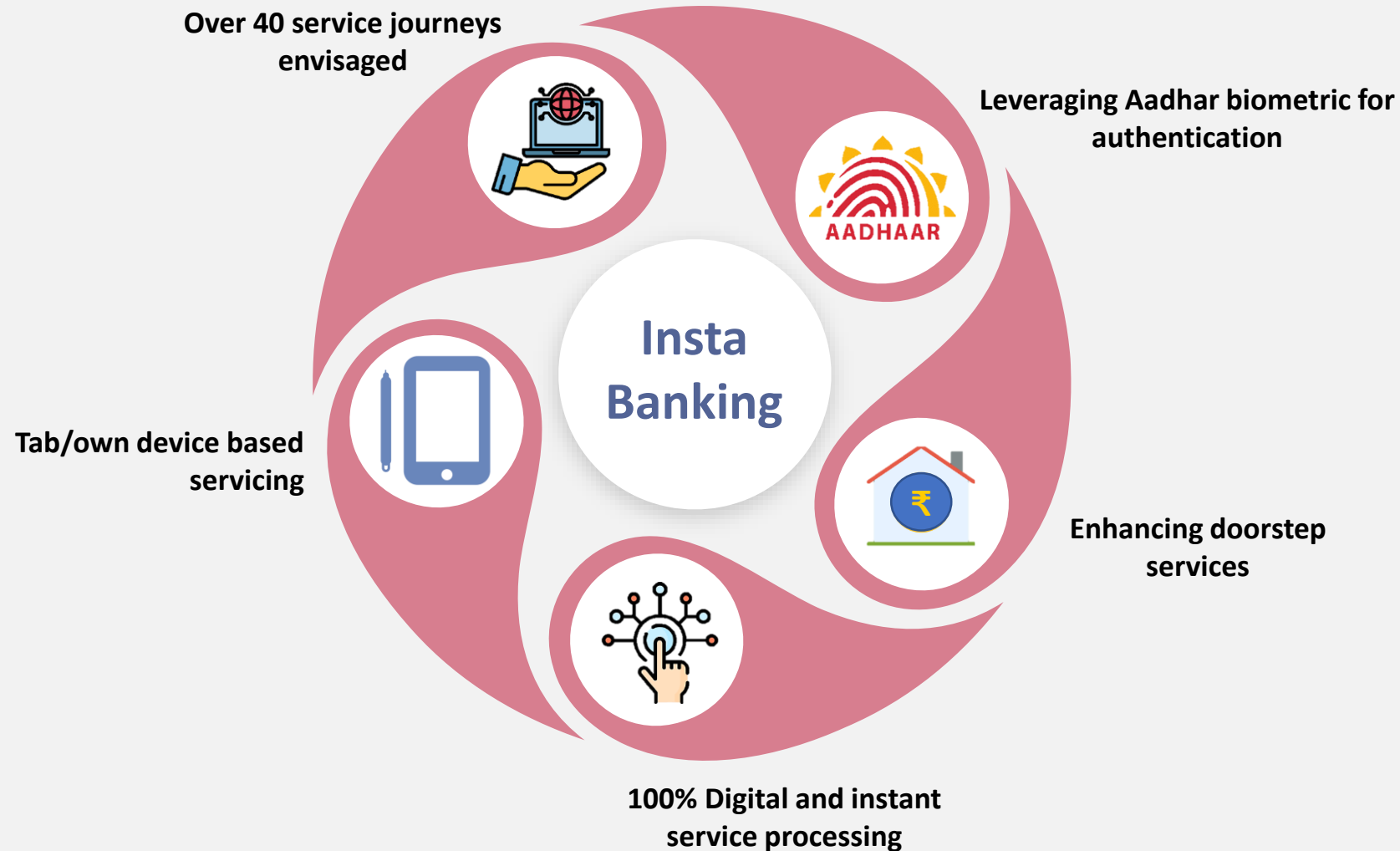


- New UPI Platform
- BBPS
- Face Recognition
- App Protect
- User Experior
- ASBA IPO

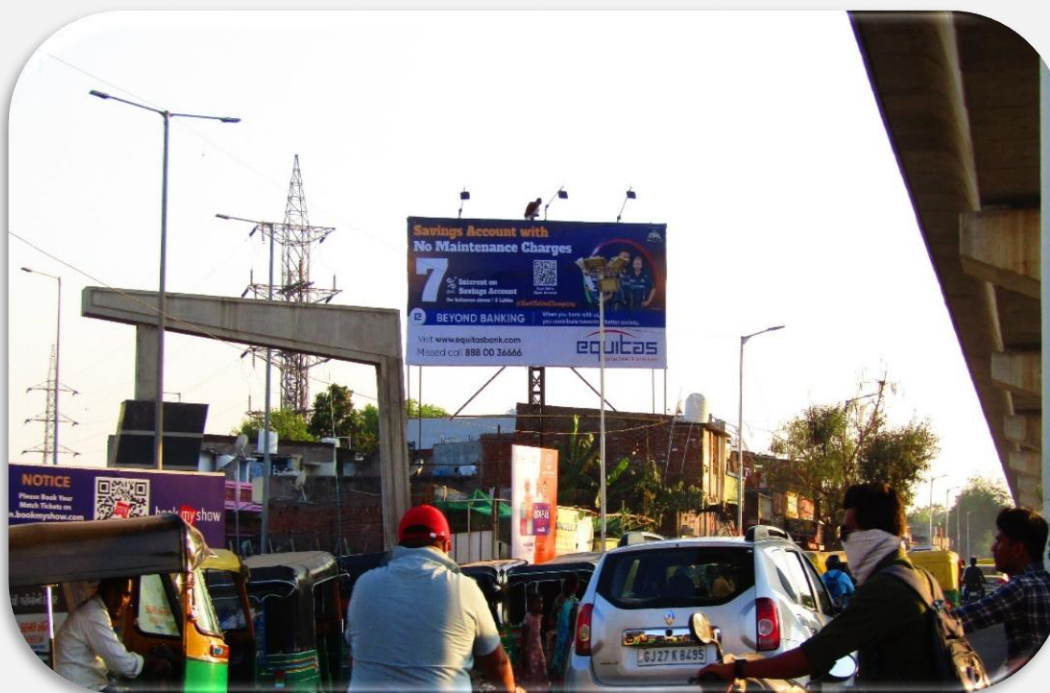


# Insta banking Services – Tech Led CX

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

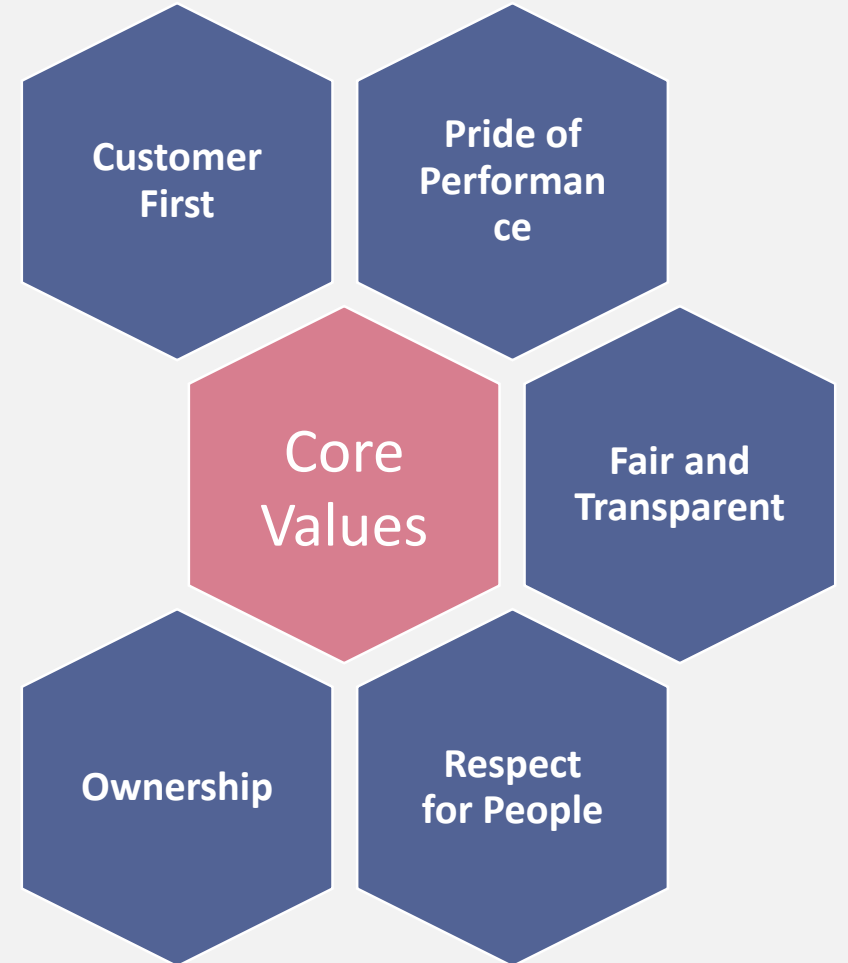




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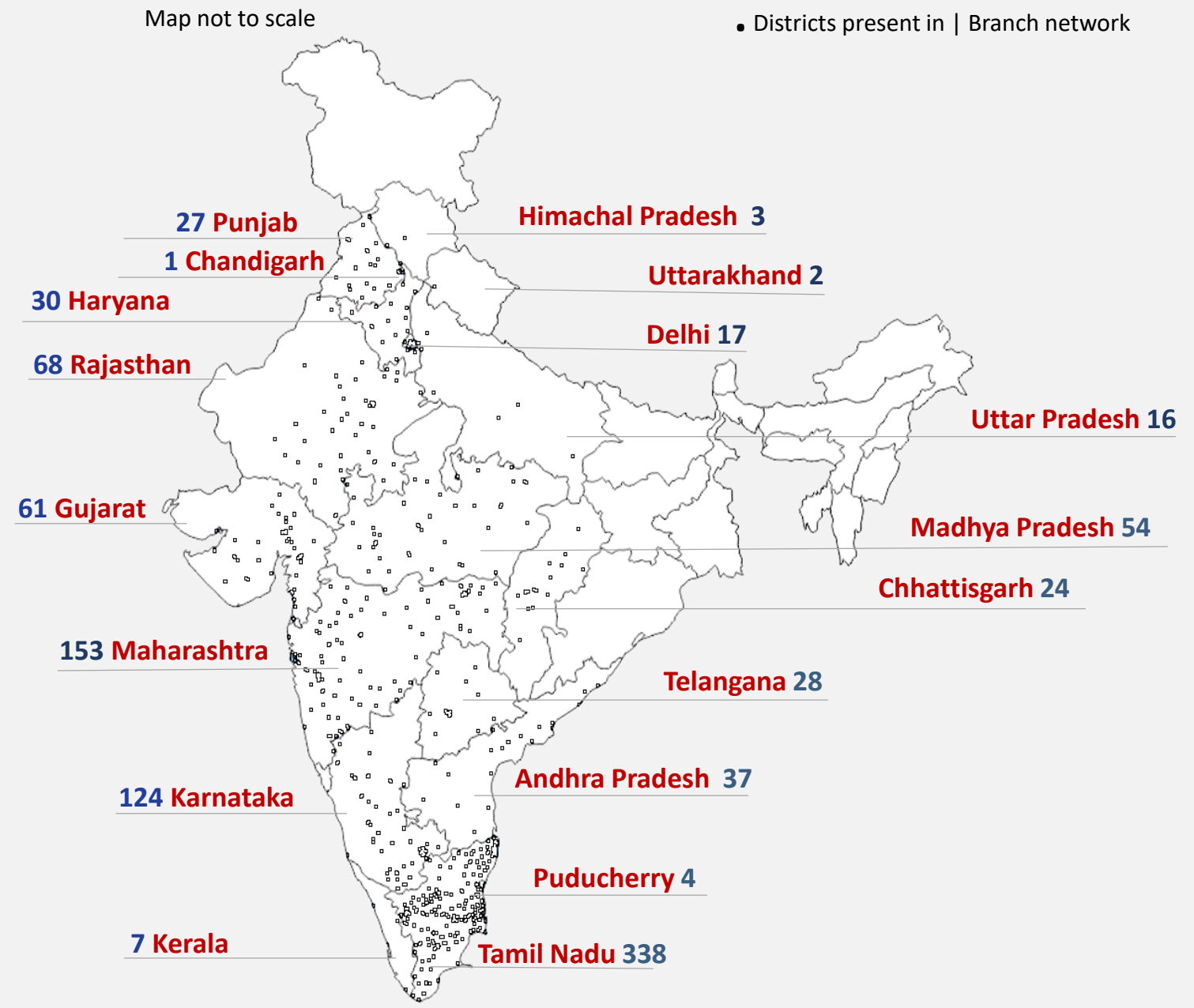
**Our Philosophy:** A Stable, Sustainable & Scalable Bank

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



# Our Presence

States	Advances (%)	Deposits (%)
Andhra Pradesh	5%	3%
Chandigarh	-	2%
Chhattisgarh	1%	2%
Delhi	2%	8%
Gujarat	4%	6%
Haryana	2%	4%
Himachal Pradesh	0.1%	-
Karnataka	13%	8%
Kerala	0.4%	2%
Madhya Pradesh	3%	4%
Maharashtra	15%	16%
Punjab	1%	7%
Rajasthan	4%	6%
Tamil Nadu & Pondicherry	46%	27%
Telangana	3%	3%
Uttar Pradesh	1%	2%
Uttarakhand	-	0.4%



# 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 43% 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

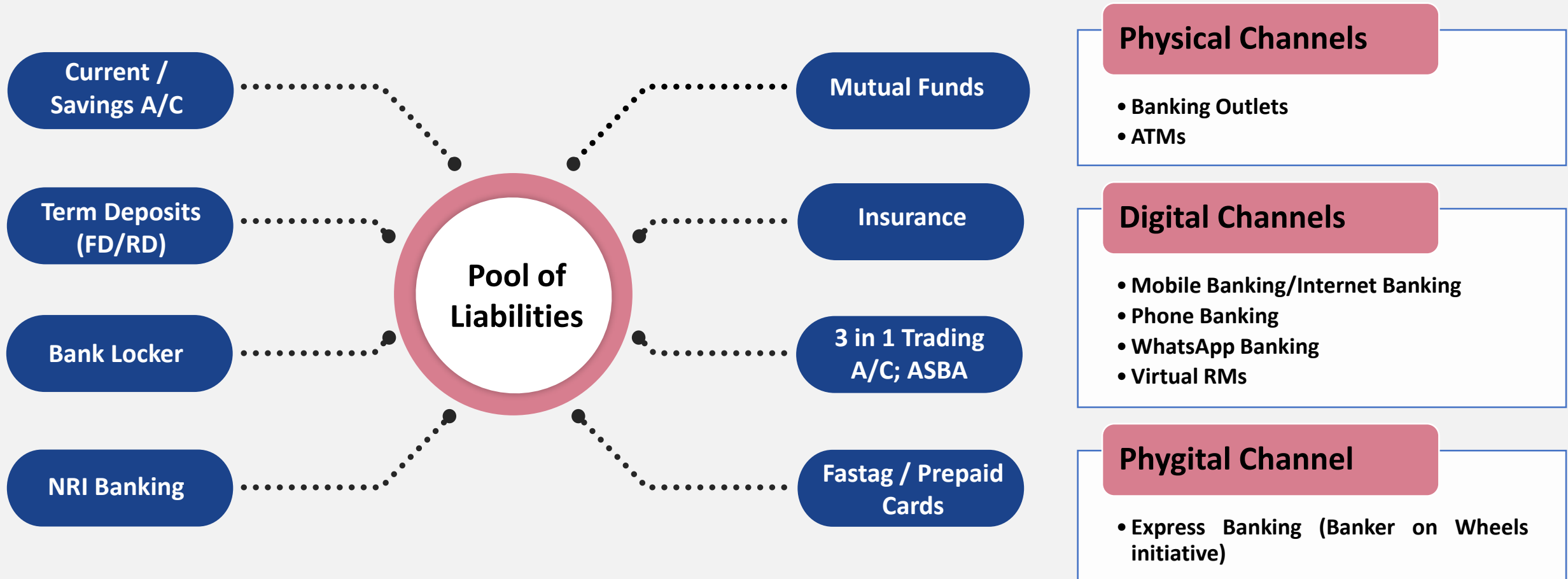
- Focusing on the organised segment of the economy by providing working capital loans (CCOD) and term loans for capex.
- The end users are majorly SME entities into manufacturing, trading and services.
- More than 90% of the MSE portfolio is addressing the PSL (Priority Sector Lending) requirement

## 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:-  
Q4FY25 – 110  
Cumulative - 2729

## SKILL TRAINING

Women Trained:  
Inception Year - 2008  
Q4FY25 - 8763  
Cumulative - 705588



## FREE CATARACT SURGERIES

Beneficiaries:-  
Q4FY25 – 1567  
Cumulative - 41317

## DIFFERENTLY ABLED

Financial help:  
Inception Year - 2008  
Q4FY25 - 1530  
Cumulative - 179864



## WOMEN EMPOWERMENT

Exhibitions Conducted:  
Inception Year - 2008  
Q4FY25 - 56  
Cumulative - 284

## JOB PLACEMENTS

Placed Youth:  
Inception Year – 2014  
Q4FY25 - 13739  
Cumulative - 329917



## PAVEMENT DWELLERS REHABILITATION

Beneficiaries:  
Q4FY25 – 825  
Cumulative - 6150



## TRANSGENDER INCLUSION

Beneficiaries:  
Inception Year - 2008  
Q4FY25 - 3  
Cumulative - 564



## HEALTH CAMPS

Camps Conducted:  
Q4FY25 - 1488  
Cumulative - 52074



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## Investor Relations

### Equitas Small Finance Bank Limited

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

Email – [ir@equitasbank.com](mailto:ir@equitasbank.com)

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

