

July 04, 2025

National Stock Exchange of India Limited Exchange Plaza Bandra Kurla Complex Bandra (East) Mumbai - 400051	BSE Limited Phiroze Jeejeeboy Towers Dalal Street Mumbai - 400001
Symbol: EQUITASBNK	Scrip Code No: 543243 and 976218

Dear Sir

**Sub: Disclosure under SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015-  
Business Update for the quarter ended June 30, 2025**

In accordance with applicable clauses of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we would like to intimate the following with respect to Bank's Deposits and Advances for the quarter ended June 30, 2025:

**I. Quarterly Updates:**

Particulars (In Rs. Crore unless specified otherwise)	June 30, 2024 (Unaudited)	Mar 31, 2025 (Audited)	June 30, 2025 (Provisional)	YoY %	QoQ %
Gross Advances*	34,871	37,986	^38,034	9.07	0.13
Micro Finance & Micro Loans	5,973	4,527	3,916	(34.44)	(13.49)
Non- Micro Finance & Micro Loans	28,899	33,459	34,118	18.06%	1.97%
Total Deposits	37,524	43,107	44,379	18.27	2.95
CASA	11,724	12,410	13,053	11.33	5.18
CASA Ratio (%)	31%	29%	29%		
Cost of Funds	7.46%	7.54%	7.49%		

\*Gross Advances includes IBPC/Securitized/Assigned portfolio of Rs. 2,174 Crore as on June 30, 2025 and Rs. 1,064 Crore as on March 31, 2025

^These are subject to change based on technical write off

**II. Asset Quality Trends:**

Annualized Net Slippage (In %)	Q1 FY 25 (Unaudited)	Q2 FY 25 (Unaudited)	Q3 FY 25 (Unaudited)	Q4 FY 25 (Audited)	Q1 FY 26 (Provisional)
Micro Finance	4.98%	8.31%	14.16%	12.85%	19.75%
Non Micro Finance	1.81%	2.28%	1.11%	1.54%	2.27%
Overall Net Slippage %	2.38%	3.31%	3.15%	3.16%	4.35%

### III. X Bucket Collection Efficiency in Microfinance & Micro Loans

#### a) Monthly Trend:

Particulars	April'25	May'25	June'25
Overall	97.40%	97.91%	98.69%
Tamilnadu (TN)	97.69%	98.08%	98.70%
Karnataka (KA)	92.52%	94.54%	97.44%
Rest of the Country (Excluding TN &KA)	98.08%	98.43%	98.71%

#### b) Quarterly Trend:

Particulars	Q1FY25	Q2FY25	Q3FY25	Q4FY25	Q1FY26
Overall	98.85%	98.22%	98.17%	97.96%	97.97%
Tamilnadu (TN)	98.97%	98.48%	98.26%	98.41%	98.13%
Karnataka (KA)	98.97%	97.89%	96.72%	91.85%	94.62%

### IV. Share of Unsecured Advances to Total Advances as on June 30, 2025 (Provisional):

Micro Finance & Micro Loans (Unsecured)	10%
All Other Loans (Secured)	90%

Please note that the numbers mentioned above, as on June 30, 2025 are provisional numbers and is subject to approval by the Audit Committee and Board of Directors and are subject to review by the Joint Statutory Auditors of the Bank.

Kindly take the above information on record.

Thanking you,

Yours faithfully,

For Equitas Small Finance Bank Limited

**N Ramanathan**  
Company Secretary



**BEYOND BANKING**

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

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

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