

August 05, 2025

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, 976218 & 976979

Dear Sir

Sub: Disclosure in terms of the SEBI Master Circular for Issue and listing of Non-Convertible Securities, Securitized Debt Instruments, Security Receipts, Municipal Debt Securities and Commercial Paper dated May 22, 2024 (Erstwhile August 10, 2021) – Chapter XIV- Centralized Database for Corporate Bonds/Debentures

Pursuant to Chapter XIV of the captioned circular, we hereby submit the following disclosure in the format prescribed as per Annexure XIV- B:

- ❖ Event based disclosure regarding the Listing approval received on August 04, 2025 for issue and allotment of 50,000 Rated, Listed, Unsecured, Subordinated, Redeemable, Transferable, Fully Paid Up Lower Tier II Bonds in the nature of Non-Convertible Debentures having a face value of Rs.1,00,000/- (Rupees One Lakh only) each, aggregating to Rs. 500 crores ("NCDs"), issued on private placement basis.

Kindly take the above information on record.

Thanking you,

Yours faithfully,

For Equitas Small Finance Bank Limited

N Ramanathan
Company Secretary
Encl: a/a

Annexure

Details pursuant to SEBI Master Circular for Issue and listing of Non-Convertible Securities, Securitized Debt Instruments, Security Receipts, Municipal Debt Securities and Commercial Paper dated May 22, 2024 (Erstwhile August 10, 2021) – Chapter XIV- Centralized Database for Corporate Bonds/Debentures

1. Listing Details:

Sl. No.	ISIN	Allotment date	Listing date	Listing quantity	First issue/ further issue	Exchange
1	INE063P08120	July 31,2025	August 04,2025	50,000	First Issue	BSE Limited

2. A hyperlink of 'Listing Notification by stock exchange' [final approval] hyperlink (downloadable):

BSE: <https://www.bseindia.com/markets/MarketInfo/DispNewNoticesCirculars.aspx?page=20250804-27>

3. Details of record date:

Sl. No.	ISIN	Record Date	Interest / Redemption	Date of payment of interest/redemption*
1	INE063P08120	16-07-2026	Interest	31-07-2026
2		16-07-2027	Interest	31-07-2027
3		16-07-2028	Interest	31-07-2028
4		16-07-2029	Interest	31-07-2029
5		16-07-2030	Interest	31-07-2030
6		16-07-2030	Redemption	31-07-2030
* Subject to Business Day Convention				

4. Details of credit rating:

a) Current rating details:

ISIN	Name of the CRA	Credit Rating	Outlook	Rating action (new, upgrade, downgrade, reaffirm)	Date of credit rating	Verification status of CRAs (verified / not verified)	Date of verification
INE063P08120	India Ratings and Research Private Limited	IND AA-	Stable	New	July 09,2025	Verified	01-08-2025
INE063P08120	Care Ratings Limited	CARE AA-	Stable	New	July 10,2025	Verified	01-08-2025

b) Earlier rating details:

ISIN	Name of the CRA	Credit rating	Outlook	Rating action (new, upgrade, downgrade, reaffirm)	Date of credit rating	Verification status of CRAs (verified/ not verified)	Date of verification
N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.

5. Payment Status:

a) Whether Interest payment/ redemption payment made (yes/ no): No

Not applicable since the Debentures were allotted on July 31, 2025 and the first interest payment date will be July 31, 2026

b) Details of interest payments:

Sl. No.	Particulars	Details
1	ISIN	INE063P08120
2	Issue size	Rs.500 crores
3	Interest Amount to be paid on due date	Rs. 9,600 per Debenture
4	Frequency - quarterly/ monthly / annual	Annual
5	Change in frequency of payment (if any)	N.A.
6	Details of such change	Nil
7	Interest payment record date	Interest payment record date would be the date falling 15 (Fifteen) days prior to any due date in relation to the Debentures
8	Due date for interest payment	N.A.
9	Actual date for interest payment	N.A.
10	Amount of interest paid	N.A.
11	Date of last interest payment	N.A.
12	Reason for non-payment/ delay in payment	N.A.

c) Details of redemption payments: **Not applicable since the Debentures were allotted on July 31,2025**

Sl. No.	Particulars	Details
1	ISIN	INE063P08120
2	Type of Redemption (Full / Partial)	Full
3	If partial redemption, then	N.A.
	a. By face value redemption	
	b. By quantity redemption	
4	If redemption is based on quantity, specify, whether on: a. Lot basis b. Pro-rata basis	N.A.
5	Reason for redemption (call, put, premature redemption, maturity, buyback, conversion, others (if any))	Maturity
6	Redemption date due to put option (if any)	N.A.
7	Redemption date due to call option (if any)	N.A.
8	Quantity redeemed (no. of NCDs)	N.A.
9	Due date for redemption/ maturity Actual date for redemption (DD/MM/YYYY)	31/07/2030*
10	Actual date for redemption (DD/MM/YYYY)	31/07/2030*
11	Amount redeemed	N.A.
12	Outstanding amount (Rs.)	Rs. 500 crores

13	Date of last Interest payment	As per the terms of issue, the last instance of interest payment will be due and paid on 31/07/2030.
----	-------------------------------	--

* Subject to the terms of issue

6. Default history information: Have there been any defaults/ delays in servicing any other debt security issued by the issuer? No

If yes, details thereof:

Nature of the issue	Issue size	Due date of interest/ redemption (dd/mm/yyyy)	Actual payment date details (dd/mm/yyyy)	Default details	Verification status of debenture trustee (yes/no)	Date of verification
N.A.						

For Equitas Small Finance Bank Limited

N Ramanathan
Company Secretary
Encl: a/a