



Investor Presentation Q2FY27



FROM RESILIENCE TO MOMENTUM

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Total in some columns / rows may not agree due to rounding off. GNPA ,NNPA & Gross Advances across the presentation refers to GNPA, NNPA & Gross Advances including IBPC sold & Direct Assignment unless mentioned. Crs denotes Crore throughout this presentation, unless specified otherwise. Key ratios are annualized and based on quarterly averages, unless otherwise stated.

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Table of Contents

1

Key Highlights

2

Financial Performance

3

Assets

4

Asset Quality

5

Liabilities

6

Financials

7

Other Updates

8

Beyond Banking





KEY HIGHLIGHTS



Snapshot

Operational



16 States and 2 UTs



1064 Branches
402 ATMs[#]



372 Business
Correspondent (BC)
Banking Outlets



28,527 employees

Asset Offerings



Gross Advances:

Rs. ^50,669 Cr [Rs. 39,123 Cr]
SBL - 39%, VF - 22%, MFI -
12%, HF - 13%, MSE - 5%,
NBFC - 4%, Gold - 2%



Disbursements for Q2FY27:

Rs. 7,450 Cr [Rs. 5,380 Cr]
SBL - 28%, VF - 24%,
MFI - 17%, HF - 9%, MSE -
5%, NBFC - 9%, Gold - 7%



Asset Quality:

*GNPA: 2.29% [2.92%]
NNPA: 0.70% [0.98%]
PCR: 70.08% [67.03%]



Yield on Gross Advances:

15.80% for Q2FY27 [15.73%]

Liability Profile



Total Deposits:

Rs. 52,483 Cr [Rs. 44,094 Cr]
CASA – 26%, TD & CD – 74%



Third Party Products:

LI & GI Premium-
Rs. 38 Cr [Rs. 40 Cr]
Mutual Fund AUM-
Rs. 503 Cr [Rs. 467 Cr]



Cost of Funds for Q2FY27:

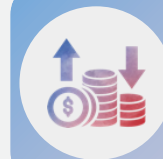
7.12% [7.35%]
SA – 5.72%, TD – 7.75%



CASA Ratio:

26% [31%]

Financials



PAT for Q2FY27:

Rs. 218 Cr [Rs. 24 Cr]



Shareholders funds:

CRAR – 20.92%
Tier I – 16.35%
Tier II – 4.57%



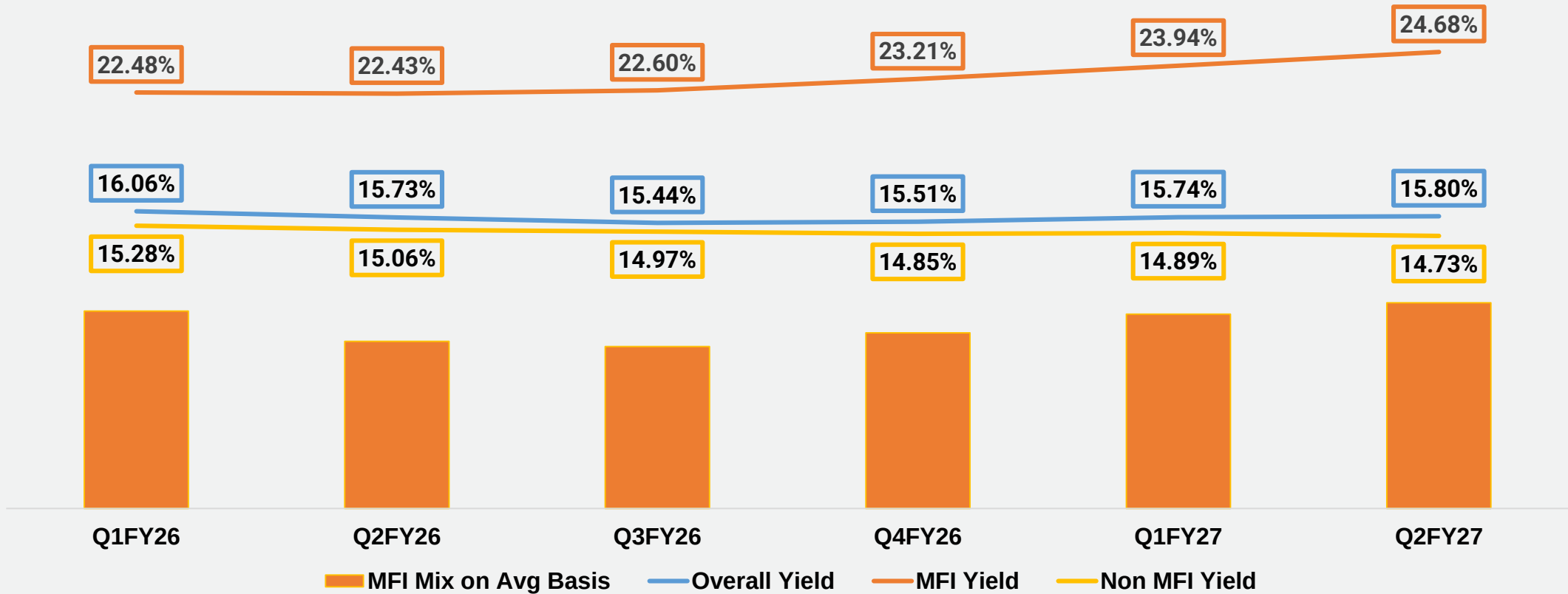
NIM for Q2FY27:

6.69% [6.34%]



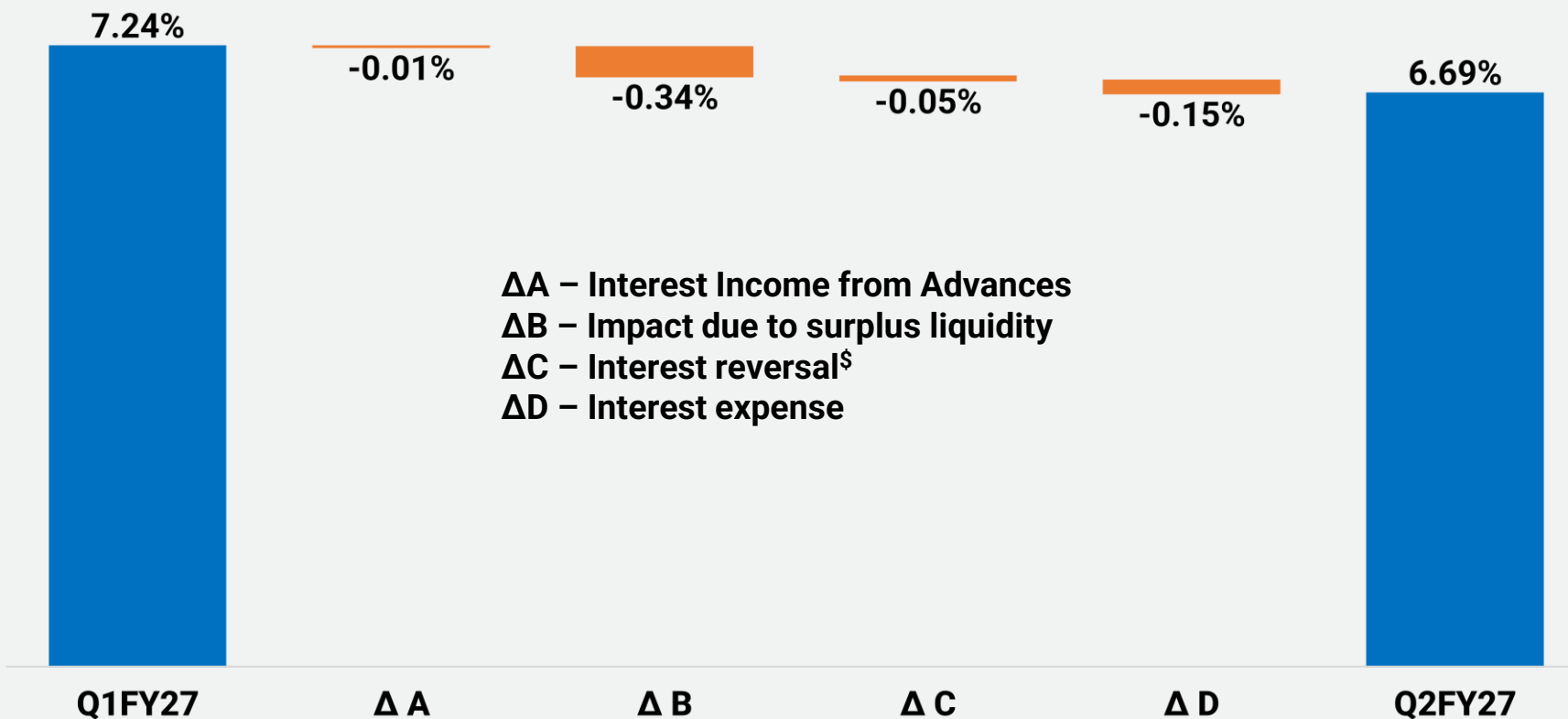
RoA: Q2FY27 at 1.31% [0.18%]
RoE: Q2FY27 at 13.50% [1.65%]

Yield on Gross Advances



Particulars	Q2FY26	Q3FY26	Q4FY26	Q1FY27	Q2FY27
Overall Yield excl. D.A	15.73%	15.63%	15.65%	15.86%	15.88%

NIM Movement



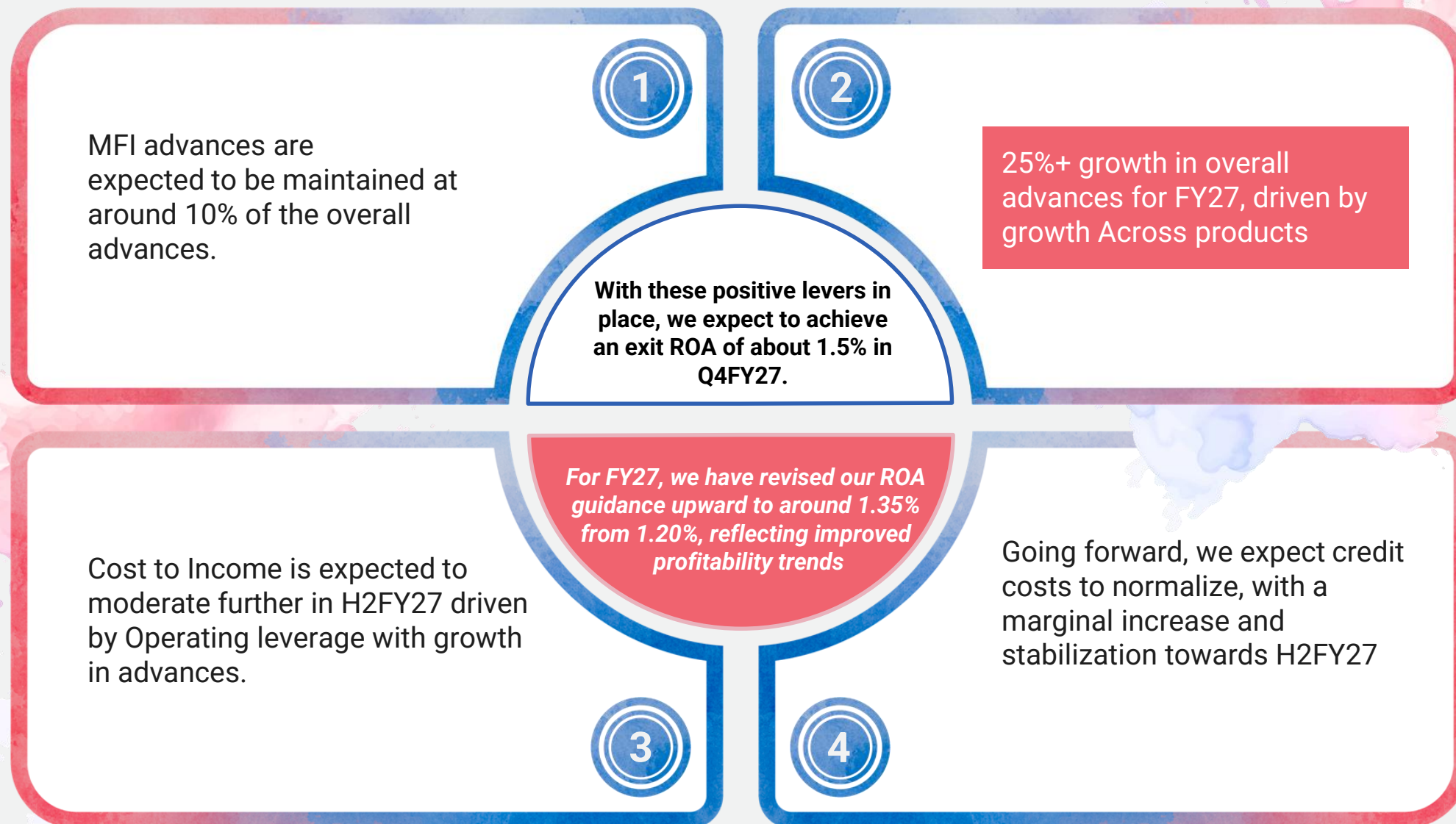
- NIM was impacted by surplus liquidity arising from FCNR deposit mobilization, refinance borrowings, securitization/DA transactions, and Tier II NCD issuance, along with a higher interest expense.
- NIM is expected to improve over the next two quarters with progressive deployment of excess liquidity into advances

Particulars	Q2FY26	Q3FY26	Q4FY26	Q1FY27	Q2FY27
NIM (On daily Average basis)	6.34%	6.75%	7.36%	7.24%	6.69%
NIM (On Opening and Closing Average basis)*	6.29%	6.72%	7.29%	7.07%	6.74%

[§]Interest reversal (on cash flows assigned effective 1st September 2026 under securitization)

*Earlier Methodology

Outlook for FY27



Except for the upward revision in full year FY27 ROA guidance & Advances growth, all other operating guidance remains unchanged.

Guidance Revision

Dupont - Snapshot

Particulars	Q1FY27	Q2FY27	Variance
Interest Income	12.56%	12.45%	(0.11%)
Interest Expense	5.96%	6.27%	0.31%
<i>NII</i>	6.60%	6.18%	(0.42%)
Other Income	1.60%	1.73%	0.13%
<i>Net Income</i>	8.20%	7.91%	(0.29%)
Opex	5.61%	5.49%	(0.12%)
<i>PPOP</i>	2.59%	2.42%	(0.16%)
Credit Cost	1.03%	0.69%	(0.34%)
PBT	1.56%	1.73%	0.17%
<i>PAT / RoA</i>	1.18%	1.31%	0.13%
<i>RoE</i>	11.76%	13.50%	1.74%

Dupont analysis is based on average total assets for the quarter, calculated using the opening and closing balance sheet asset balances.

Key Highlights



Assets

- Overall Disbursements at Rs. 7,450 Crore in Q2FY27, a growth of 38% YoY & 10% QoQ
- Non MFI Disbursements at Rs. 6,161 Crore in Q2FY27, a growth of 31% YoY & 13% QoQ
- Gross advances grew 30% YoY and 6% QoQ, supported by consistent disbursements across business verticals, crossing the ₹50,000 crore milestone in Q2FY27. Excluding the Direct Assignment outstanding of Rs.579 Crore as on Q2FY27, Overall bank Advances grew by 28% YoY & 7% QoQ
- Non MFI book grew 24% YoY, led by 38% in MSE, 27% growth in HF and 193% in Gold Loans over previous year. SBL grew by 16% YoY.
- Used Car and Used CV Advances have registered a growth of 29% YoY and 21% YoY respectively. Vehicle Finance portfolio is shifting towards used segments as per earlier guidance.

Key Highlights



Liabilities

- Overall deposits grew by 19% YoY & 7% QoQ, crossing the ₹50,000 crore milestone in Q2FY27.
- Cost of Funds increased by 7 bps to 7.12% in Q2FY27
- CASA ratio stands at 26%.
- Total Retail Deposits (Retail TD+CASA) forms 68% of the overall deposits. About 92% of bulk TD is in the non-callable mode
- CD ratio improved to 90.53% in Q2FY27 as compared to 92.93% in Q1FY27. CD Ratio after reducing Refinance borrowings from advances stands at 80.27% for Q2FY27 as compared to 81.25% for Q1FY27
- The Bank successfully mobilized \$ 110 million of FCNR(B) deposits under the RBI FCNR(B) scheme window, taking the overall FCNR(B) deposit book to \$ 138 million as of Q2FY27.
- During the quarter, the Bank raised ₹ 500 Crore through issuance of Tier-II Bonds

Key Highlights



El Nino/Monsoon Update

- **MH & KA:** The Bank's MFI exposure to drought-affected geographies in these states is ~2.9% of overall advances, while collection efficiency continues to remain stable. The portfolio is being closely monitored
- **TN:** Northeast Monsoon trends are evolving more favorably than earlier anticipated, with collection efficiency remaining stable.



Other Updates

- **IRDAI Consultation Paper on Insurance Distribution:** Based on FY26 insurance distribution income of ~₹90 crore, the potential impact of the proposals is estimated at ~₹45 crore. Given that the proposals remain under consultation and implementation is expected to be phased, the Bank will mitigate the impact through diversification of fee income, product mix optimization and other strategic initiatives.
- **UPI Merchant MDR:** Based on our current UPI transaction volumes and pattern, the proposed introduction of merchant MDR represents a potential fee income opportunity of ~₹18 Crore per annum, subject to regulatory changes and implementation timelines.

Key Highlights



Asset Quality & Provisioning

- GNPA reduced by 13 bps QoQ at 2.29% in Q2FY27 as compared to 2.42% in Q1FY27
- NNPA reduced by 1 bps QoQ to 0.70% in Q2FY27 as compared to 0.71% in Q1FY27
- PCR remains stable at 70.08% (86.73% Incl. technical write-offs)
- Net Slippages reduced by 4 bps QoQ at 1.39% in Q2FY27 as compared to 1.43% in Q1FY27
- Credit Cost declined to 0.94% in Q2FY27 as compared to 1.37% in Q1FY27. Excluding the ARC transaction, the Credit Cost for Q2FY27 stood at 1.12%



Profit & Loss

- Net Income grew by 32% YoY & 3% QoQ and Total Opex grew by 20% YoY & 4% QoQ
- NIM declined by ~55 bps QoQ to 6.69% in Q2FY27
- Highest Quarterly PAT of ₹218 Crore in Q2FY27, up 803% YoY & 19% QoQ
- RoA stood at 1.31% for Q2FY27, an improvement of 13 bps QoQ
- RoE stood at 13.50% for Q2FY27, an improvement of 174 bps QoQ



Management Update

- Mr. Sivaraman has been appointed as Head - Operations (SMP), effective 7th September 2026

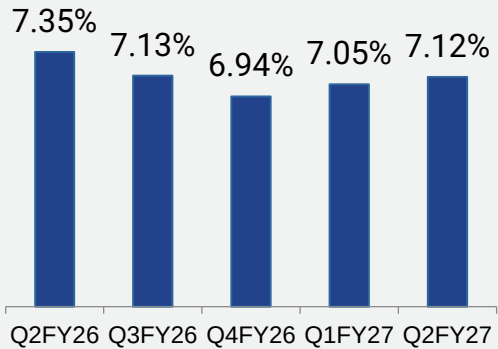


FINANCIAL PERFORMANCE

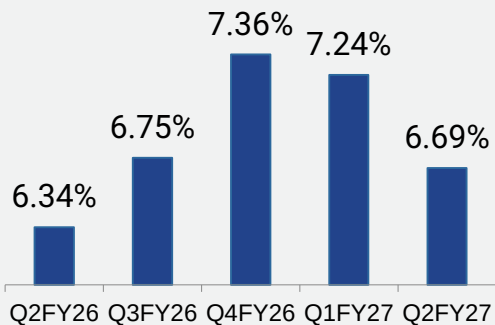


Key Ratios

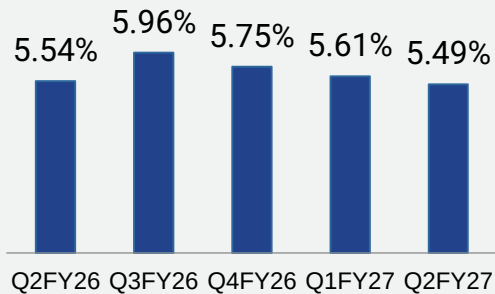
Daily Avg Cost of Funds



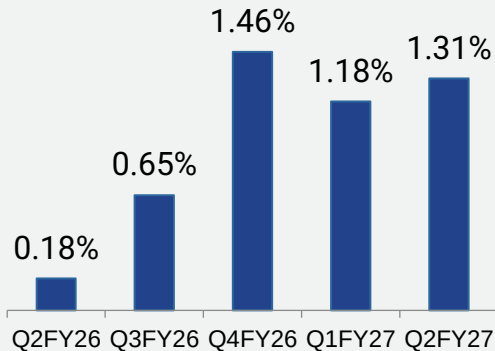
Daily Average NIM



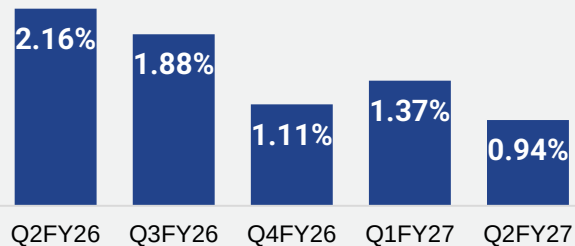
Cost to Assets



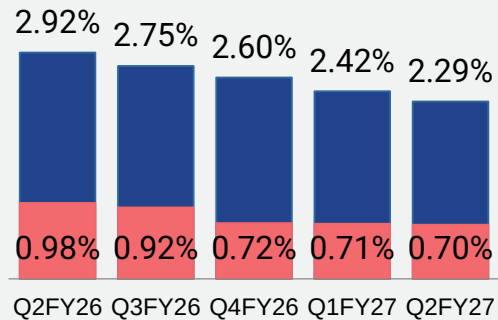
RoA



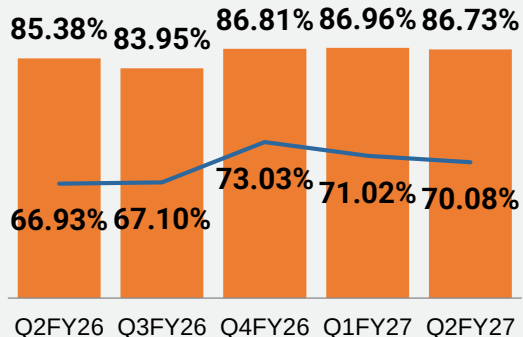
Credit Cost



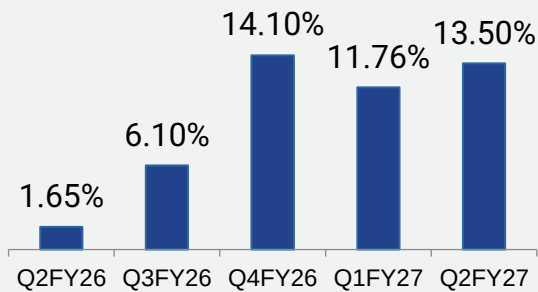
GNPA & NNPA



Provision Coverage Ratio



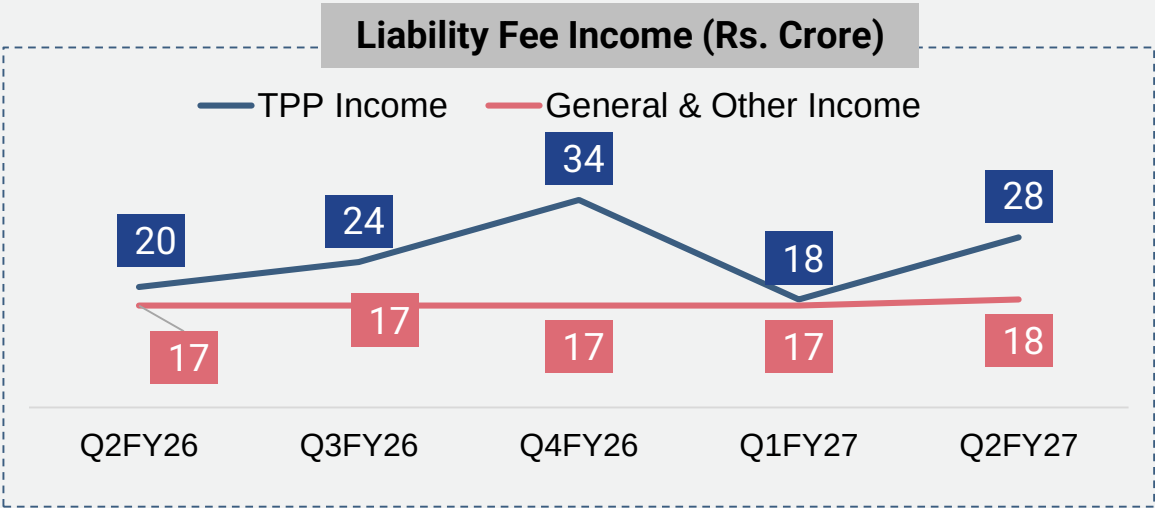
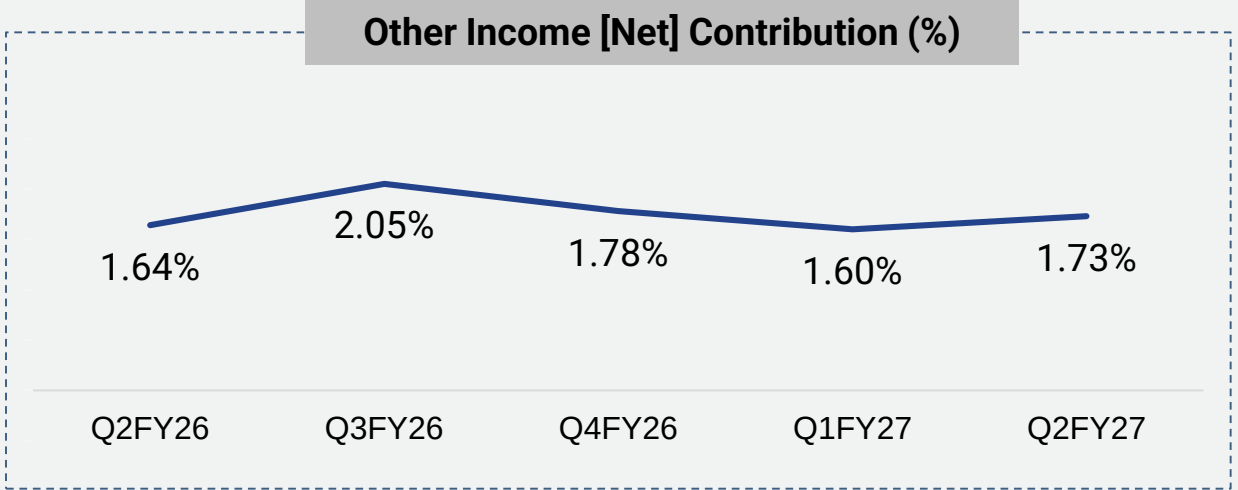
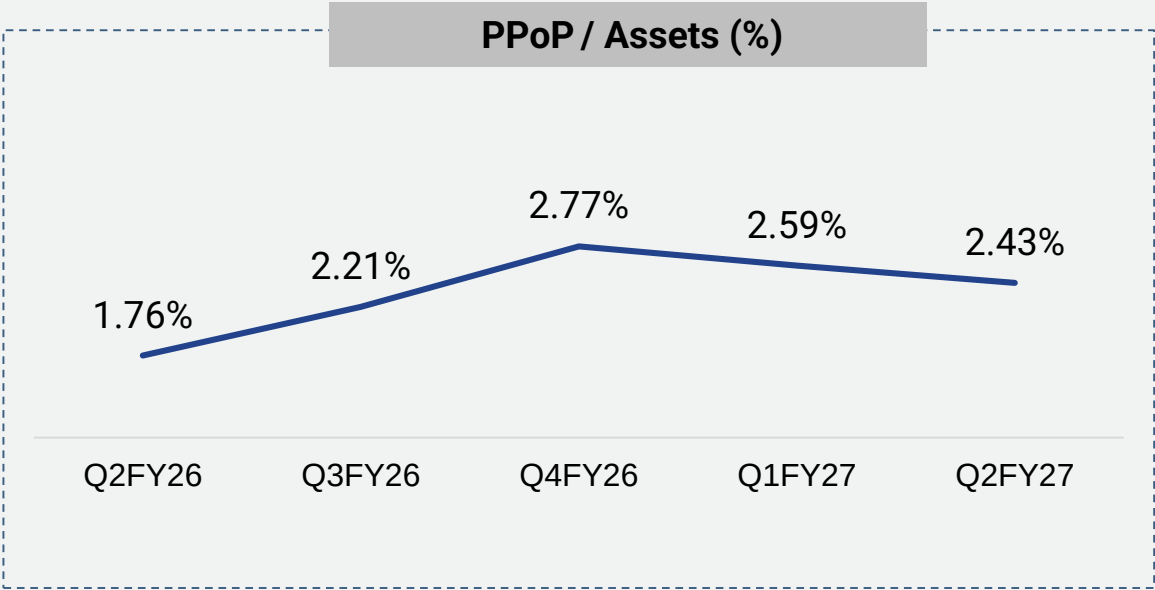
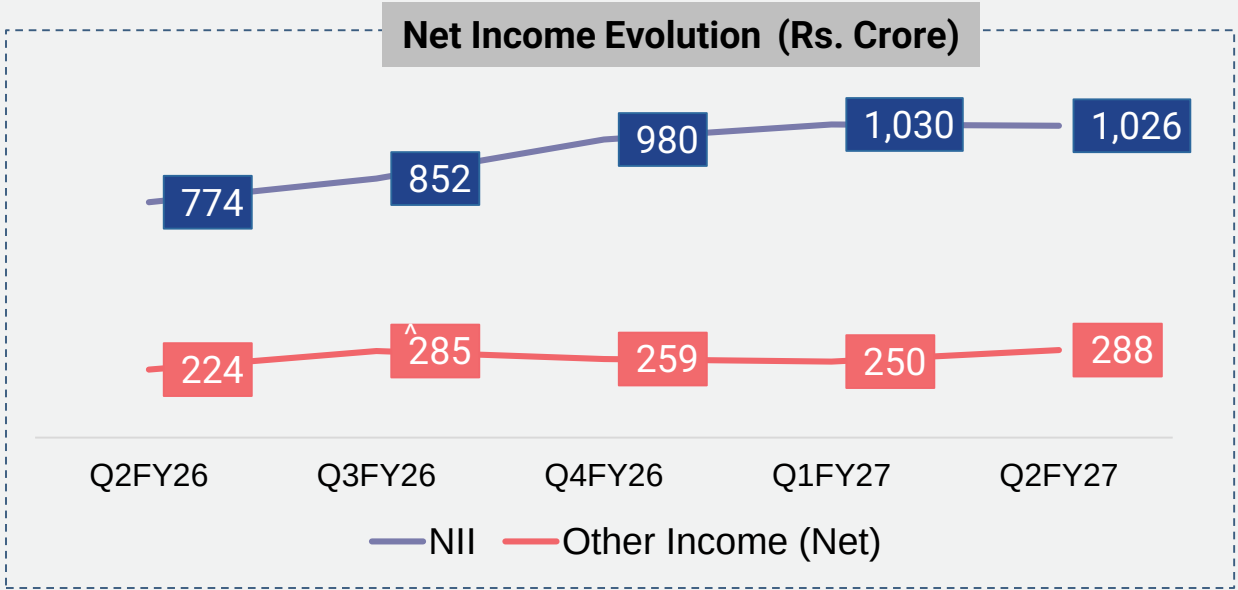
RoE



GNPA and NNPA have been restated in accordance with RBI disclosure requirements.

\$including Technical Write offs

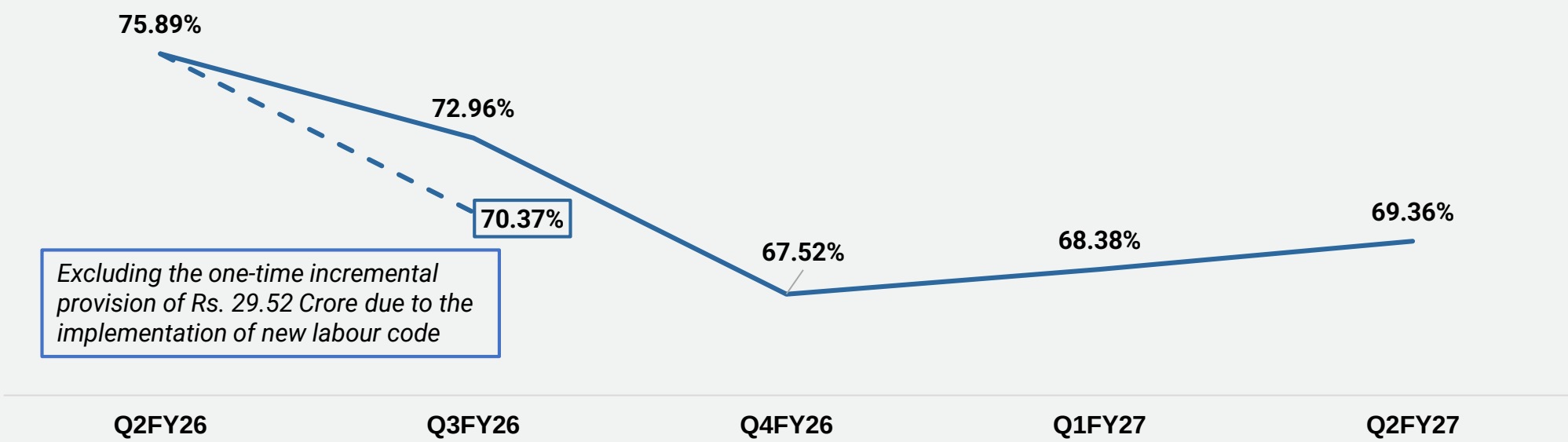
Income Evolution



Opex evolution

Rs. Crore	Q2FY26	Q3FY26	Q4FY26	Q1FY27	Q2FY27
Employee expenses	474	516	514	549	546
Other expenses (net of digital expenses)	244	270	277	282	318
Depreciation	39	43	46	44	47
Total Operating expenses	757	829	837	875	911
No. of employees	27,145	28,451	28,058	27,720	28,527

Cost to Income





ASSETS



Advances Evolution

Rs Crore	Q2FY26	Q3FY26	Q4FY26	Q1FY27	Q2FY27	YoY %	Mix %
Micro Finance & Micro Loans	3,392	[^] 5,159	[^] 5,756	[^] 6,018	[^] 6,331	87%	12%
Small Business Loans (SBL)	17,188	17,756	18,559	19,249	19,966	16%	39%
Housing Finance	5,066	5,360	5,782	6,044	6,422	27%	13%
Vehicle Finance	9,801	10,118	10,627	10,947	11,330	16%	22%
- Used CV	5,228	5,530	5,899	6,101	6,351	21%	13%
- New CV	2,420	2,290	2,270	2,223	2,197	-9%	4%
- Used Car	2,153	2,298	2,458	2,622	2,782	29%	5%
MSE Finance	1,851	2,021	2,090	2,176	2,563	38%	5%
NBFC	1,085	1,895	1,938	1,778	2,213	104%	4%
Gold	407	593	894	979	1,190	193%	2%
Others [†]	333	366	518	450	654	97%	1%
Gross Advances	39,123	43,268	46,165	47,641	50,669	30%	100%

[†] Others overdrafts against fixed deposits, credit cards, personal loans and staff loans

[^]Includes DA

19

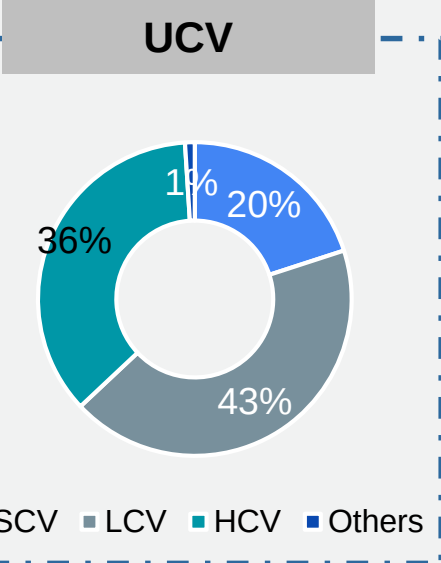
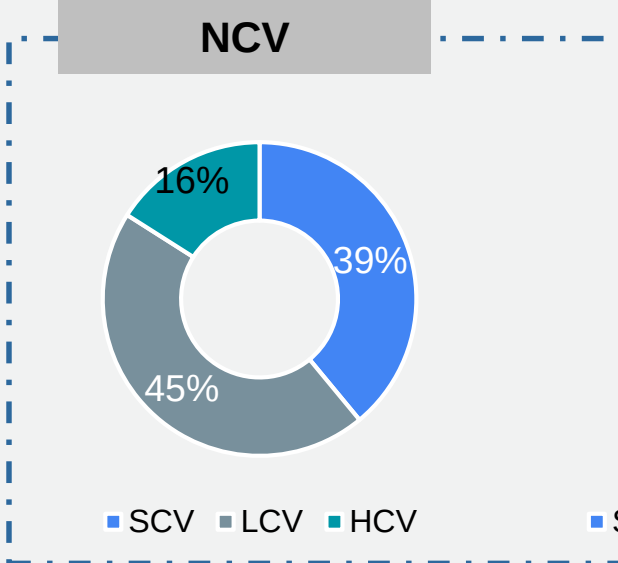
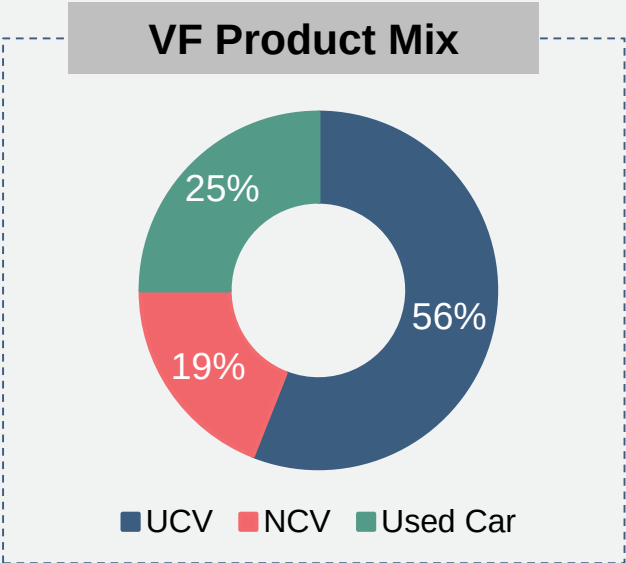
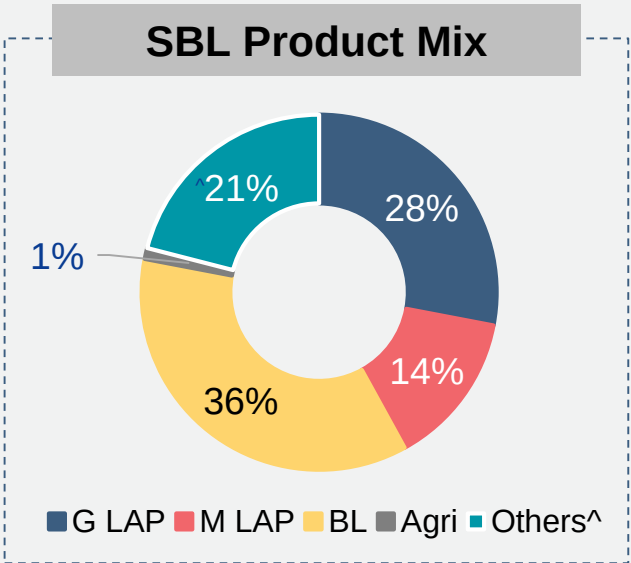
Disbursements Evolution

Rs Crore	Q2FY26	Q3FY26	Q4FY26	Q1FY27	Q2FY27	YoY %
Micro Finance & Micro Loans	682	1,173	1512	1,343	1,289	89%
Small Business Loans (SBL)	1,636	1,698	2032	1,883	2,110	29%
Housing Finance	474	556	697	550	678	43%
Vehicle Finance	1506	1,569	1779	1,583	1,768	17%
- Used CV	1072	1,071	1226	1,019	1,161	8%
- New CV	57	105	125	119	135	136%
- Used Car	377	393	428	446	472	25%
MSE Finance	277	263	300	279	400	44%
NBFC	625	945	460	780	666	7%
Gold	173	349	566	366	539	212%
Total Disbursements	5,380	6,557	7,347	6,784	7,450	38%

Total Disbursements includes other products with negligible values

Segmental Details

Product Segment	Number of Live Loans	ATS @ Disbursement (Lacs)	ATS @ Portfolio (Lacs)	GNPA (%)	PCR (%)
Micro Finance & Micro Loans ^{\$}	11,65,455	0.74	0.49	3.59%	91.26%
Small Business Loans (SBL)	3,11,606	12.69	6.27	2.55%	38.77%
Housing Finance	55,135	14.34	10.05	1.04%	34.81%
Vehicle Finance	3,07,618	6.91	3.43	1.82%	47.36%
MSE Finance	3,164	*166.99	*72.95	2.49%	63.07%
NBFC	64	6055	3,457.32	-	-



[^]includes SLAP & Merchant OD ^{\$}excludes DA

*Excludes TReDS



ASSET QUALITY

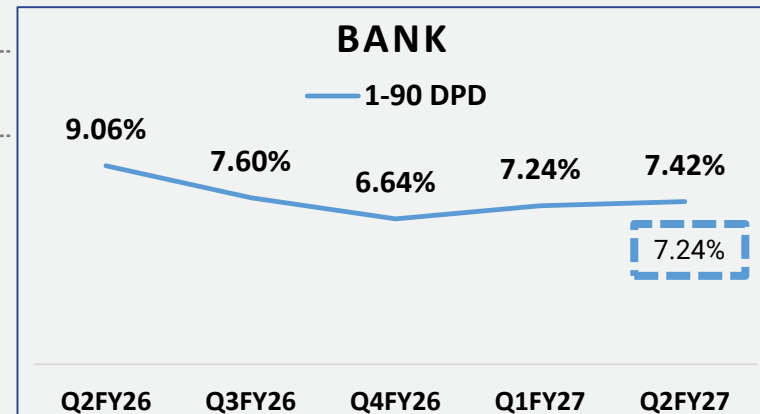
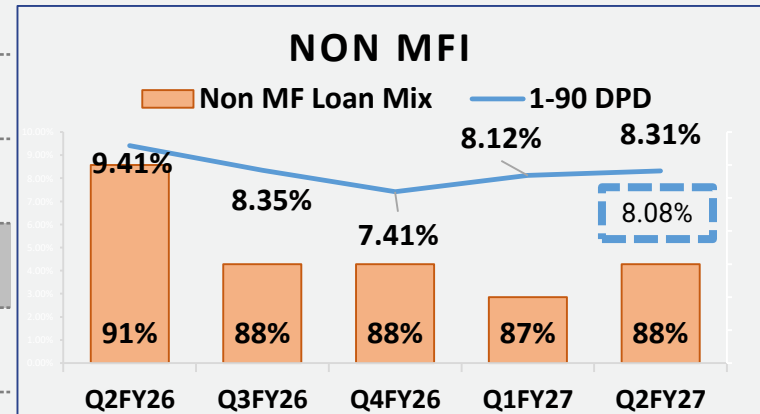
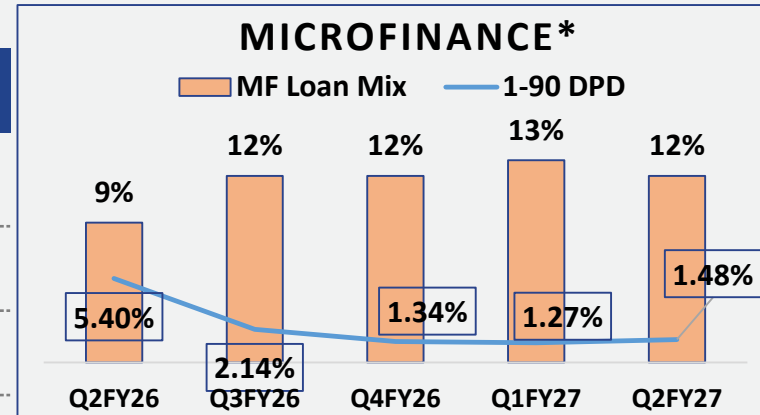


Asset Quality Trend

GNPA Movement (Rs. Crore)	Q2FY26	Q3FY26	Q4FY26	Q1FY27	Q2FY27
Opening GNPA Balance (A)	1035.99	1081.87	1116.09	1134.89	1100.39
Net Slippages (B)	355.19	246.54	85.11	165.16	165.65
- Net Slippages MFI Book	178.11	102.41	47.40	39.70	39.77
- Net Slippages Non MFI Book	177.09	144.13	37.71	125.46	125.87
Total Write-offs (C)	92.85	157.46	66.31	199.66	69.74
NPA Assets sold to ARC (D)	216.46	54.85	-	-	110.00
Closing GNPA Balance (E = A + B – C – D)	1081.87	1116.09	1134.89	1100.39	1086.30
Net Slippages Ratio (MFI Book)	20.14%	12.08%	3.67%	2.76%	2.64%
Net Slippages Ratio (Non MFI Book)	2.08%	1.61%	0.40%	1.24%	1.21%
Net Slippages Ratio	3.78%	2.52%	0.79%	1.43%	1.39%

The Bank's 1-90 DPD stood at 7.24% and the Non-MFI portfolio 1-90 DPD stood at 8.08%, including the recently securitized portfolio of ₹1,235 crore.

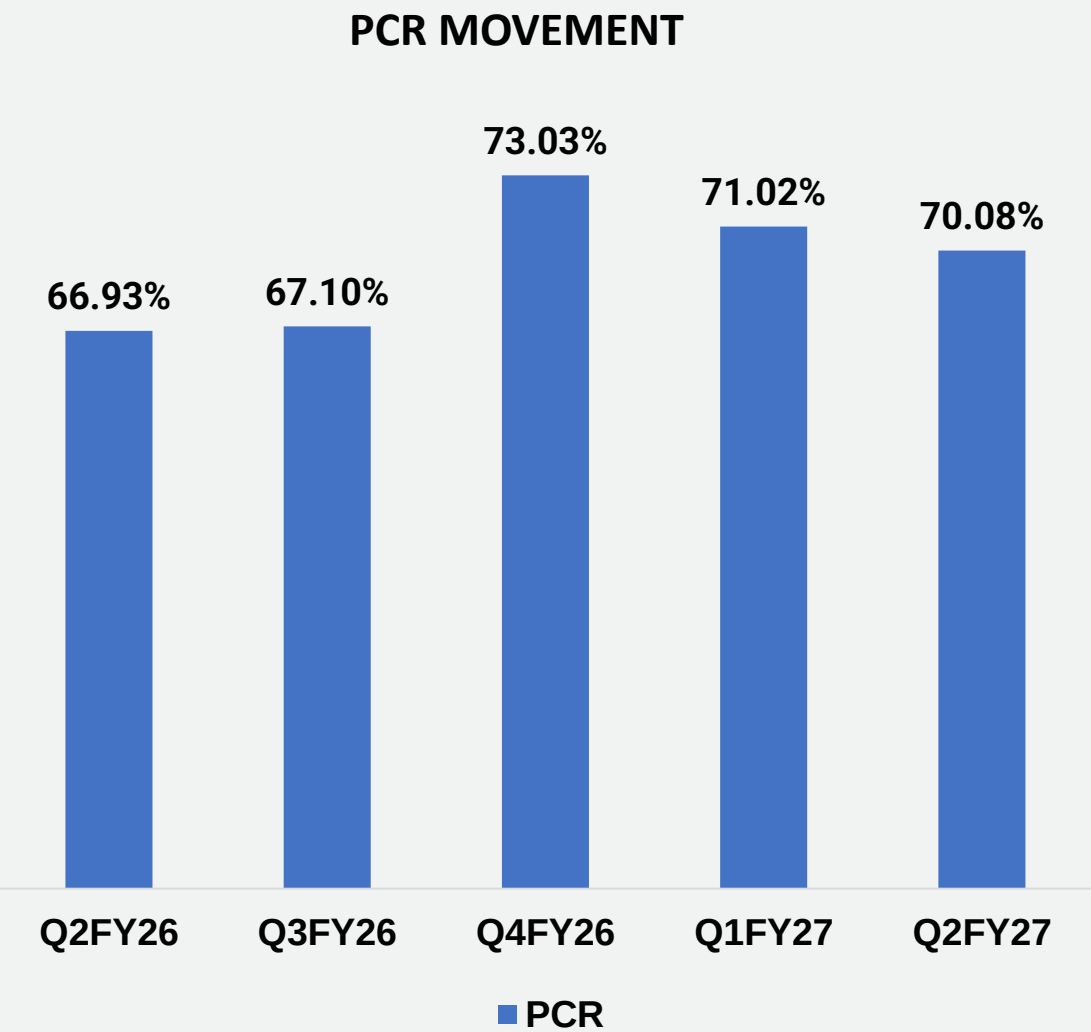
Note - Slippages are reported on an Annualised basis



*Includes DA

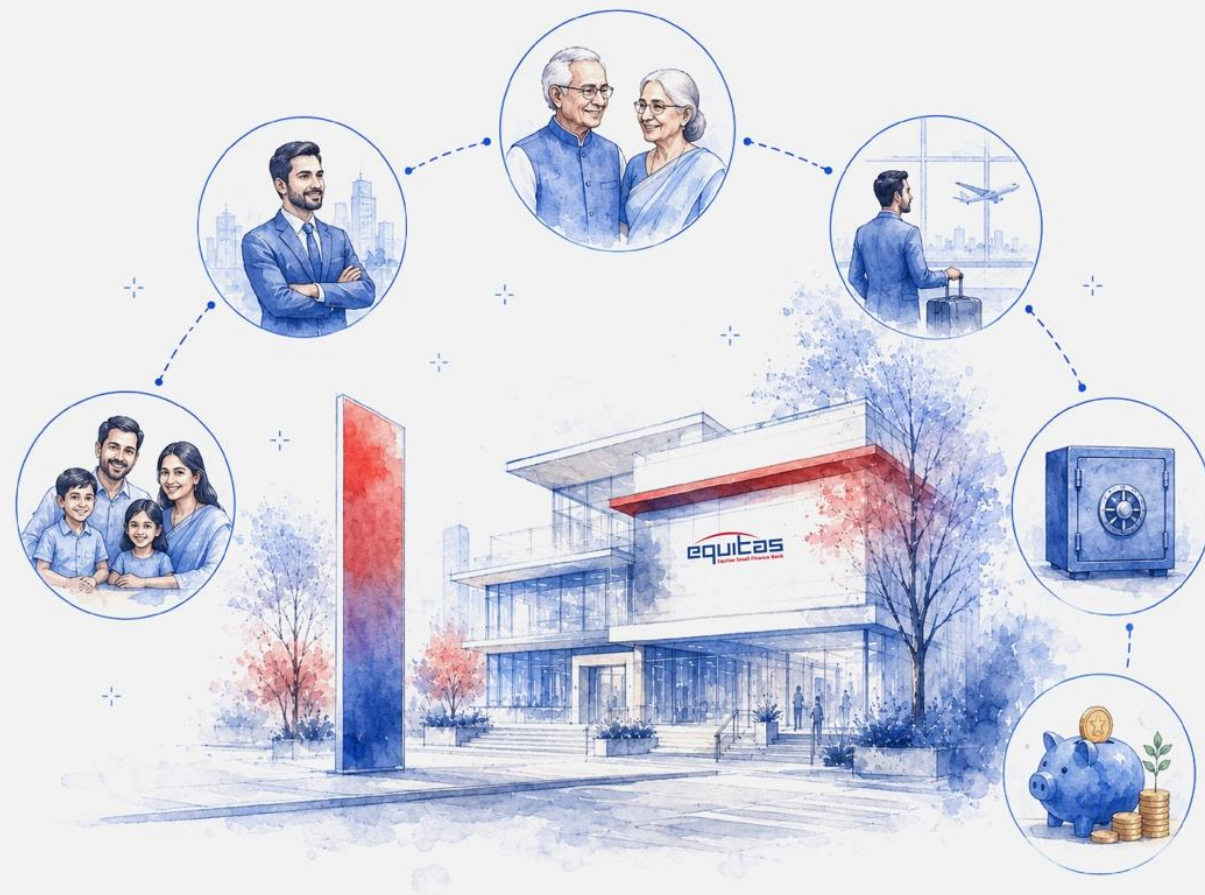
Strengthening Provision Coverage

Asset Classification	Nature	Provisioning as per IRAC	Provisioning as per Equitas
Sub-standard	Secured	15%	26%
	Unsecured	25%	92%
Doubtful-1	Secured	25%	80%
	Unsecured	100%	99%
Doubtful-2	Secured	40%	100%
	Unsecured	100%	100%
Doubtful – 3	Secured	100%	100%
	Unsecured	100%	100%





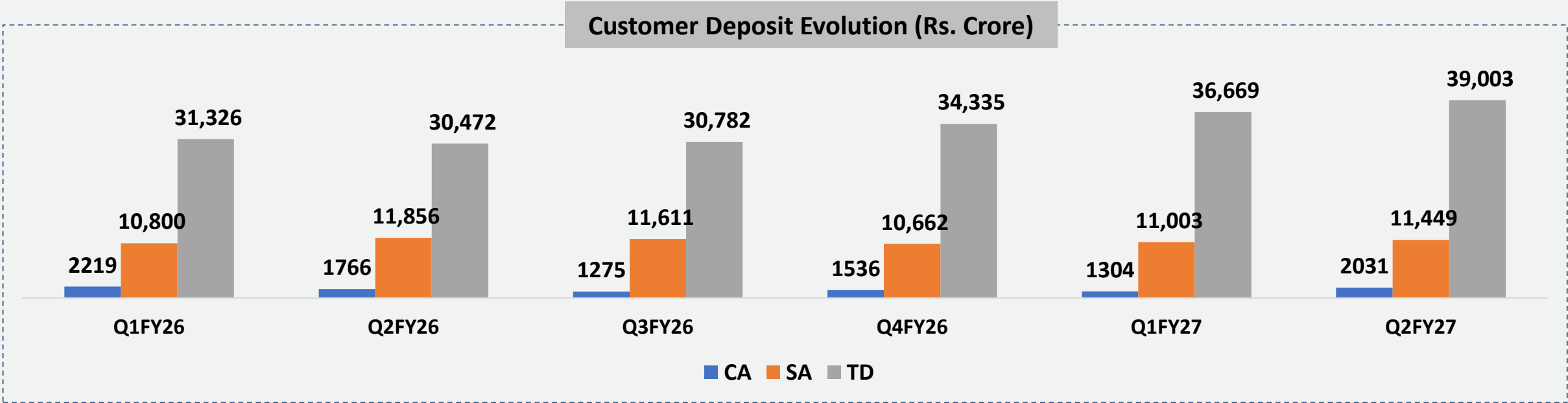
LIABILITIES



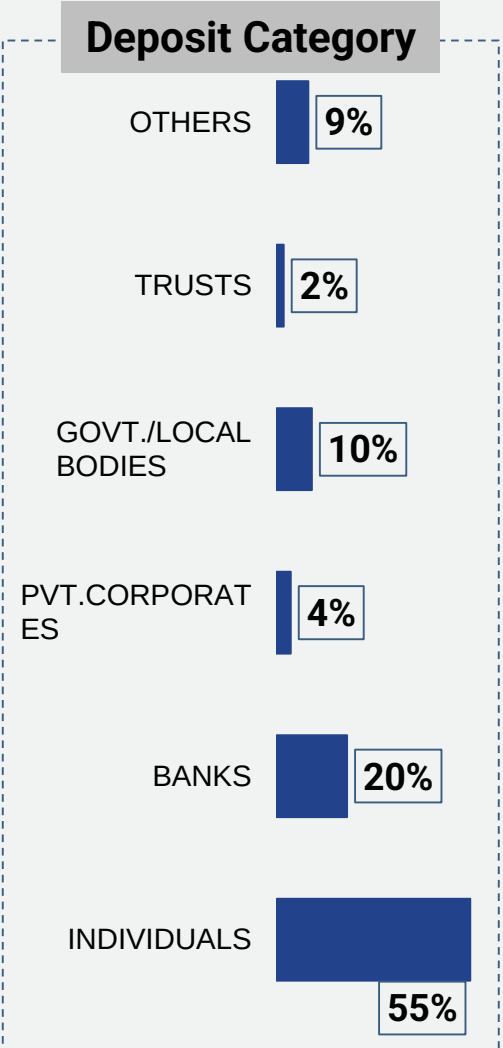
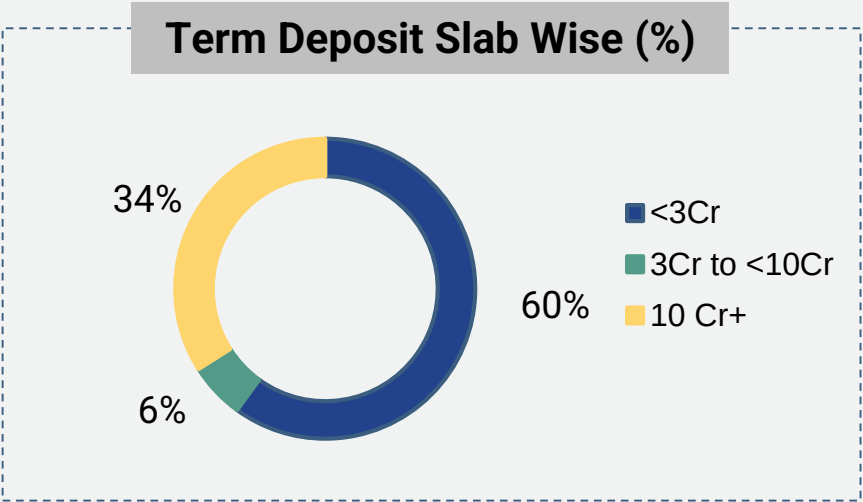
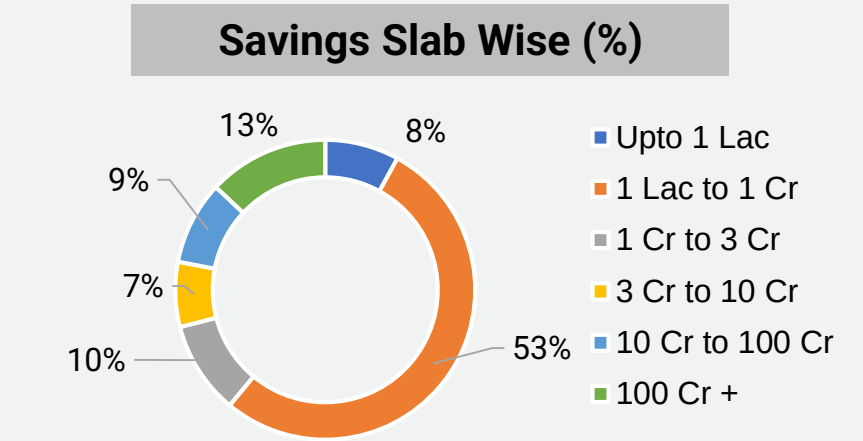
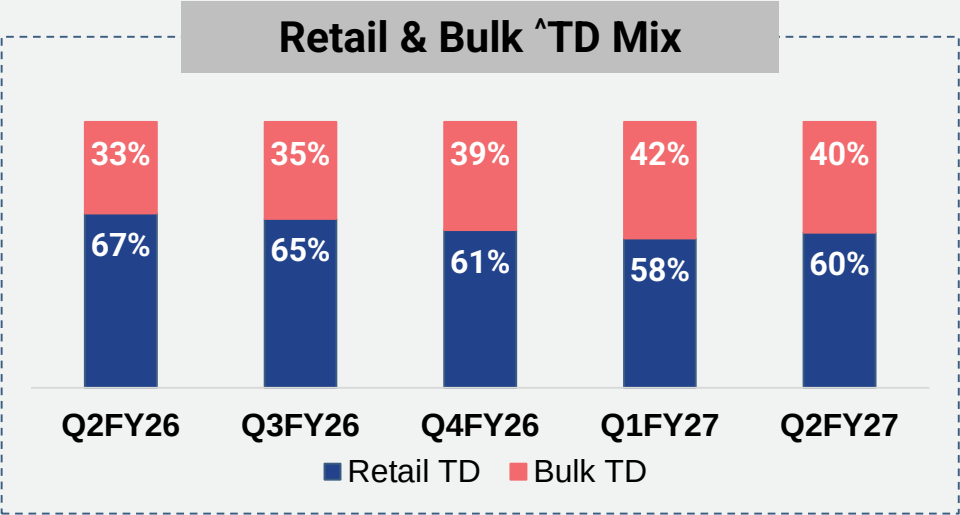
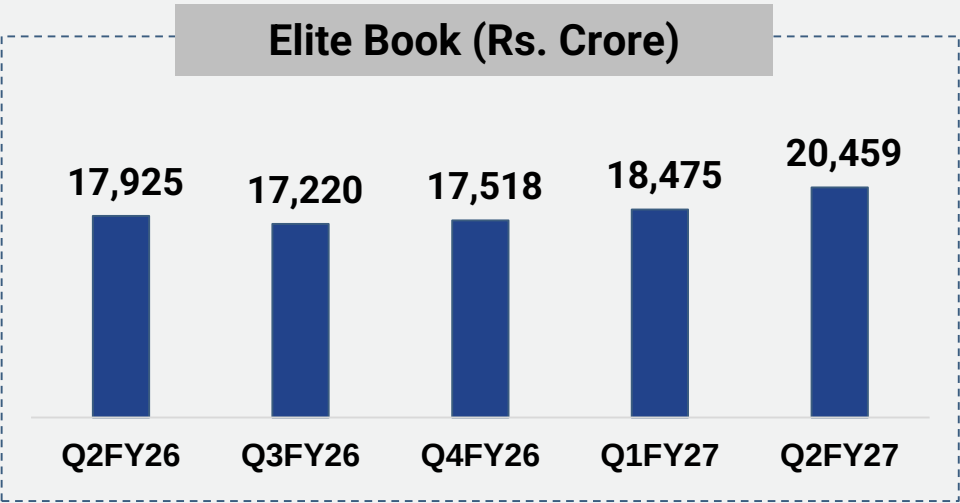
Deposits Evolution

as on September 30, 2026	CA [Current Account]	SA [Savings Account]	CASA [Low cost deposits]	^TD [Term Deposits]	CASA+TD [Customer Deposits]
Balance (Rs. Crore)	2031	11,449	13,480	39,003	52,483
as a % of total borrowings (Rs. 59,369 Crore)	3%	19%	23%	66%	88%
as a % of total deposits (Rs. 52,483 Crore)	4%	22%	26%	74%	100%

^Includes Certificate of Deposits of Rs. 2,376 Crs



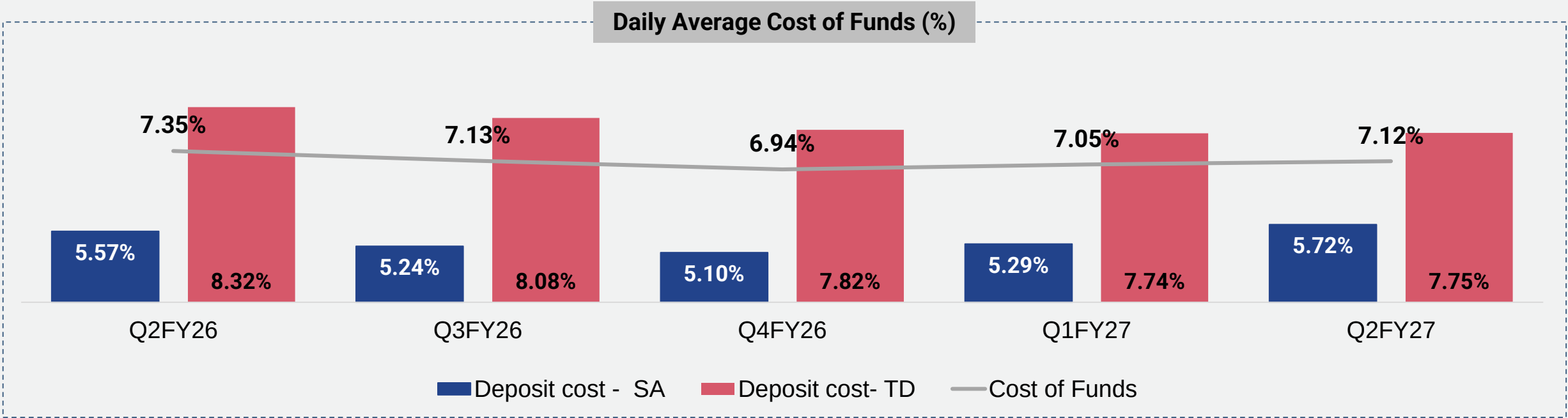
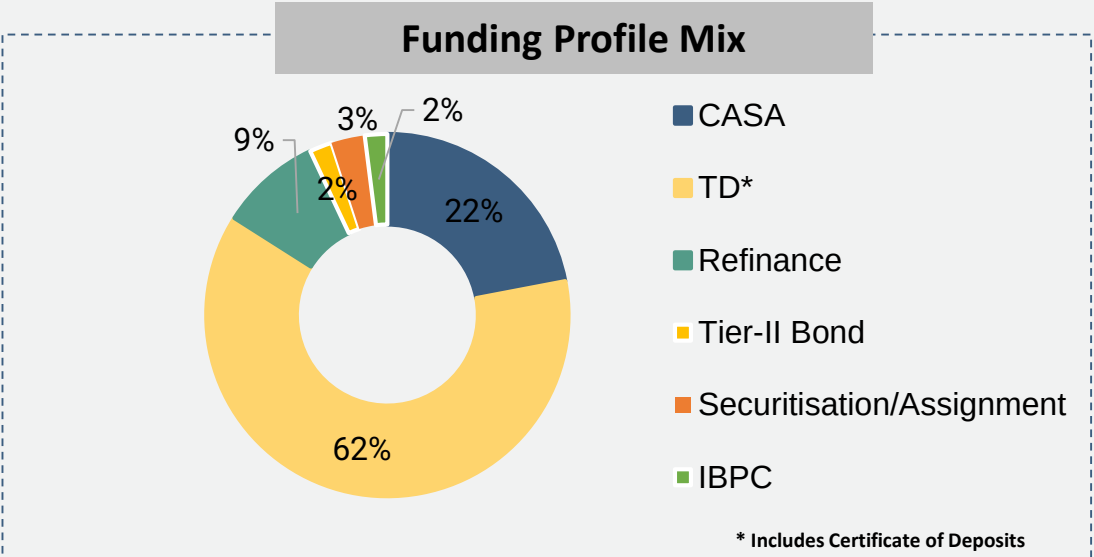
Customer Deposit Profile



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

Funding Profile

Book Value (In Rs Crore)	Q4FY26	Q1FY27	Q2FY27
TD	32,046	33,670	36,627
Certificate of Deposits	2,289	2,999	2,376
Refinance	4,773	5,722	5,386
Tier – II Bond	1,000	1,000	1,500
CASA	12,198	12,307	13,480
Securitization/Assignment	585	981	2106
IBPC	2,000	1,145	1055
Total	54,891	57,823	62,530



Treasury Update



The Bank's total net Investment portfolio of Rs. 12,247 Crore comprises of SLR and Non-SLR securities

Category (In Rs. Crore)	Q2FY27
SLR	11,090
Non SLR	1,157
Total	12,247



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
- During the quarter, the Bank raised ₹ 500 Crore through issuance of Tier-II Bonds for a tenure of 10 years.
- Liquidity Coverage Ratio (LCR) as on 30.09.2026 is 173.30%



Income from Investments for the quarter is Rs. 27 Crore *



FINANCIALS



Balance Sheet

Particulars (in Rs Crore)	Sep-26	Sep-25	YoY %	Jun-26	QoQ%
Capital & Liabilities					
Capital	1,144	1,141	0%	1,144	0%
Reserves & Surplus	5,409	4,718	15%	5,223	4%
Networth	6,553	5,858	12%	6,367	3%
Deposits	52,483	44,094	19%	48,976	7%
Borrowings	6,886	3,452	99%	6,722	2%
Other Liabilities & Provision	2,525	2,027	25%	2,218	14%
Total	68,446	55,431	23%	64,283	6%
Assets					
Cash and Balances With Reserve Bank of India	6,029	5,614	7%	6,802	-11%
Balances With Banks and Money At Call and Short Notice	938	726	29%	287	227%
Investments	12,247	10,598	16%	9,870	24%
Advances	46,751	36,352	29%	44,733	5%
Fixed Assets	975	709	37%	785	24%
Other Assets	1,507	1,432	5%	1,806	-17%
Total	68,446	55,431	23%	64,283	6%
Gross Advances	50,669	39,123	30%	47,641	6%

Profit & Loss Account

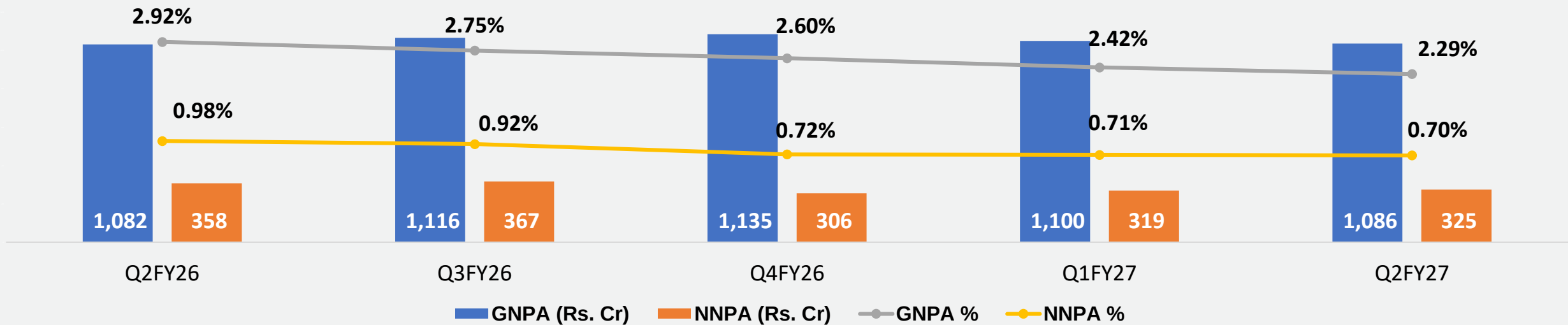
Particulars (in Rs Crore)	Q2FY27	Q2FY26	YoY%	Q1FY27	QoQ%
Interest Income from Loans	1,818	1,410	29%	1,755	4%
Income on Investments	180	163	11%	175	3%
Interest on balances with RBI and other inter bank funds	68	44	55%	30	126%
Total Interest Income	2,066	1,617	28%	1,960	5%
Finance Cost					
Interest on deposits	881	791	11%	804	10%
Interest on RBI / inter-bank borrowings	20	6	240%	9	122%
Other interest	139	47	195%	117	18%
Total Finance Cost	1,040	844	23%	930	12%
Net Interest Income	1,026	773	33%	1,030	0%
Other Income^					
Asset Fee Income	213	153	39%	184	16%
Treasury & PSLC Fee Income	29	33	-12%	31	-6%
Liability & Distribution Income	45	38	21%	35	30%
Total Other Income^	287	224	28%	250	15%

^Other income is net of digital expenses

Profit & Loss Account

Particulars (in Rs Crore)	Q2FY27	Q2FY26	YoY%	Q1FY27	QoQ%
Net Income	1,313	997	32%	1,280	3%
Employee Cost	546	474	15%	549	0%
Opex	365	283	29%	326	12%
Total Operating Expenditure	911	757	20%	875	4%
PBT before provision & Write-off	402	240	67%	405	-1%
Credit Cost	115	207	-44%	161	-28%
PBT	287	33	757%	244	18%
Taxes	69	9	637%	60	15%
PAT	218	24	803%	184	19%

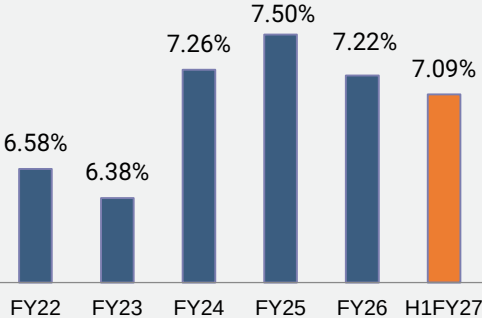
GNPA Movement



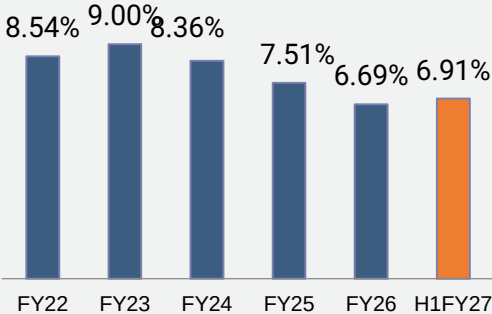
GNPA Movement (Rs. Crore)	Q1FY26	Q2FY26	Q3FY26	Q4FY26	Q1FY27	Q2FY27
Opening GNPA Balance	1,067.73	1,035.99	1,081.87	1,116.09	1,134.89	1,100.39
Add: Additions during the period	663.87	599.02	517.58	344.92	399.97	464.89
Less:						
i. Upgradations & Recoveries	211.10	243.82	271.04	259.81	234.81	299.24
ii. Write-offs	484.51	92.86	157.46	66.31	199.66	69.74
Closing GNPA Balance	1,035.99	1,298.32	1,170.95	1,134.89	1,100.39	1,196.30
NPA Assets sold to ARC	-	216.46	54.85	-	-	110.00
Closing GNPA Balance- Post ARC Sale	1,035.99	1,081.87	1,116.09	1,134.89	1,100.39	1,086.30

Key Ratios – Annual

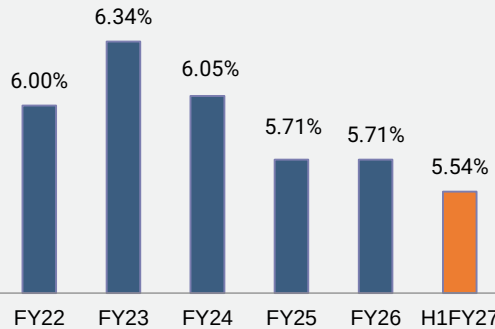
Cost of Funds



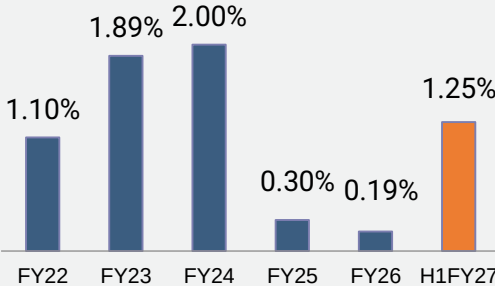
Net Interest Margin (NIM)



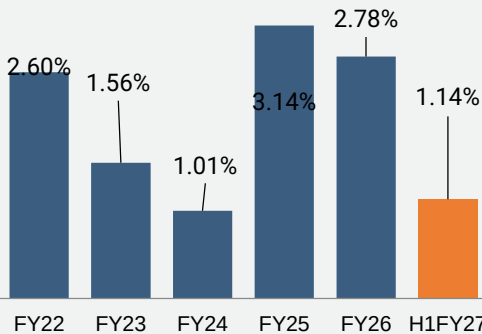
Cost to Assets



RoA

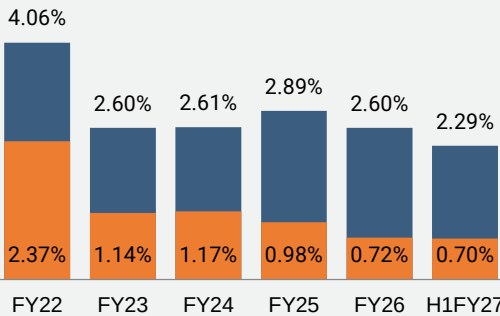


Credit Cost

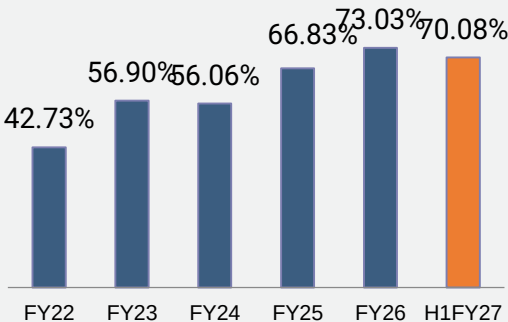


GNPA & NNPA

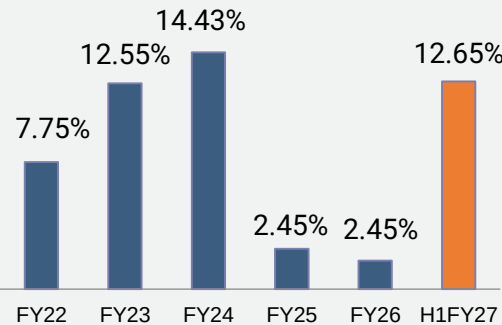
■ GNPA ■ NNPA



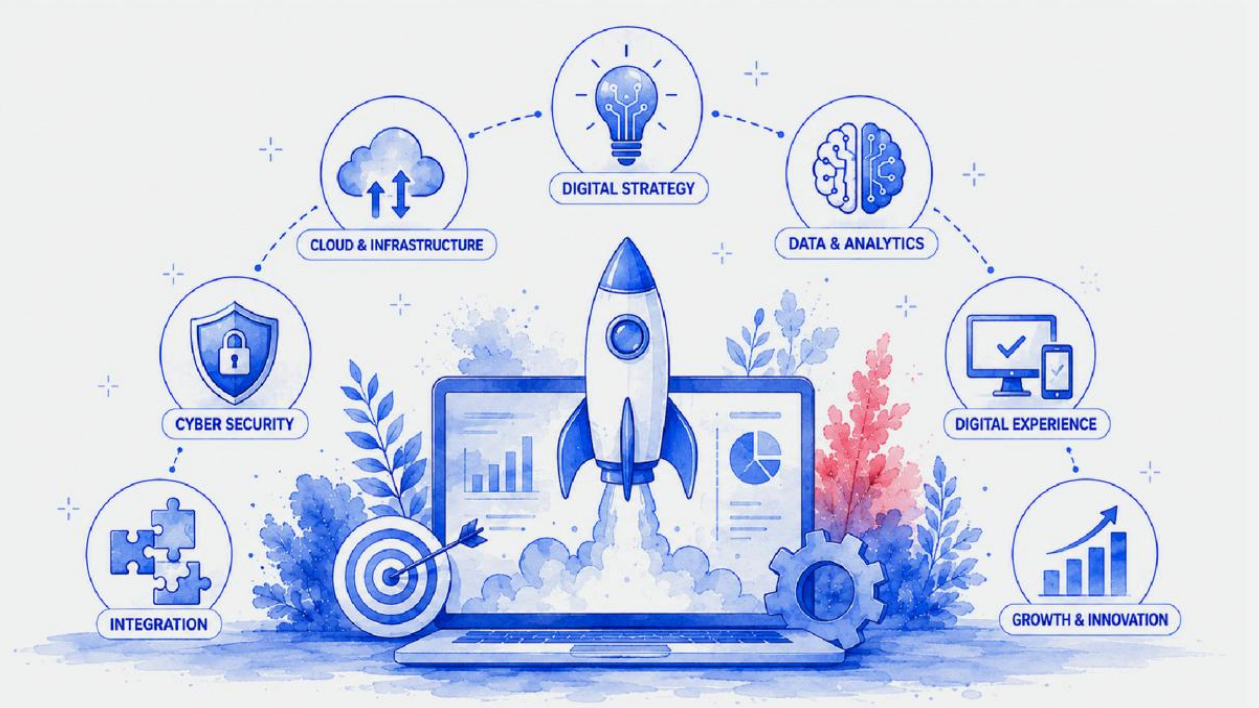
Provision Coverage Ratio



RoE



TECHNOLOGY & DIGITAL STRATEGY



Strategic Themes for Roadmap - 2030



ENHANCE CUSTOMER EXPERIENCE

Drives stronger customer loyalty and retention by providing superior personalized banking experience enabling seamless self-service journeys



DELIVERING MARKET-LEADING DIGITAL PLATFORMS

Completely integrated digital apps with very high digital quotients across customer on-boarding & servicing



STRENGTHEN IN-HOUSE DEVELOPMENT

Reduced vendor dependency due to in-house capability; stronger control, faster innovation and long-term cost-efficiency



DESIGN ONCE, DELIVER MANY

Enabling scalable, consistent solutions across multiple channels and use cases; driving faster time-to-market and cost efficiency



AUTOMATE & ACCELERATE

Superior operational efficiency through streamlined, automated processes enabling faster delivery, cost efficiency and improved accuracy



ADOPTING EMERGING TECHNOLOGIES

Strengthens market competitiveness while accelerating innovation; delivering superior customer experiences, improved efficiency and sustainable growth

AI-Driven Initiatives (6 Initiatives In Flight)



Branch-Induced Payments: Agent validates payment instructions, detects anomalies, suggests routing, prepares maker-checker evidence and updates payment status.



Cheque Clearing: Automated end-to-end process with OCR/ICR extraction, field validation, signature-anomaly detection, rule-based decisions and full audit traceability.



Collections Voice AI: AI voice bots call customers in approved languages, capture intent or promise-to-pay, and integrate with Encollect to send payment links or UPI IDs.



EquiTest: Home-grown app that auto-generates test cases and scenarios from the Requirement Document - faster time-to-market, lower QA effort, higher release confidence.

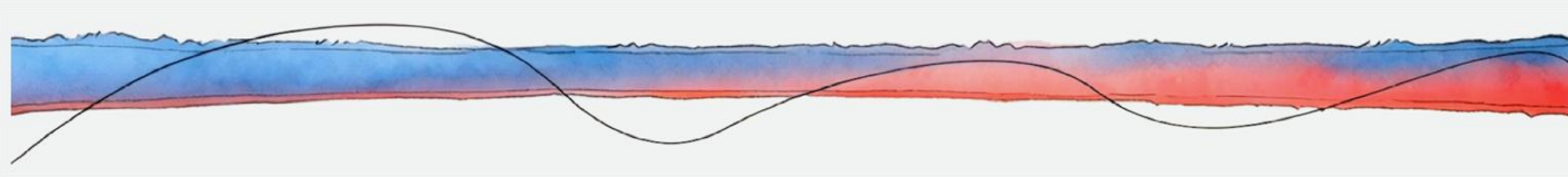


CASA / FD / RD / Account Servicing: AI reads forms and documents, extracts key fields, checks completeness, validates across application, documents and APIs, and routes exceptions to CPV/QC/Authorizer.

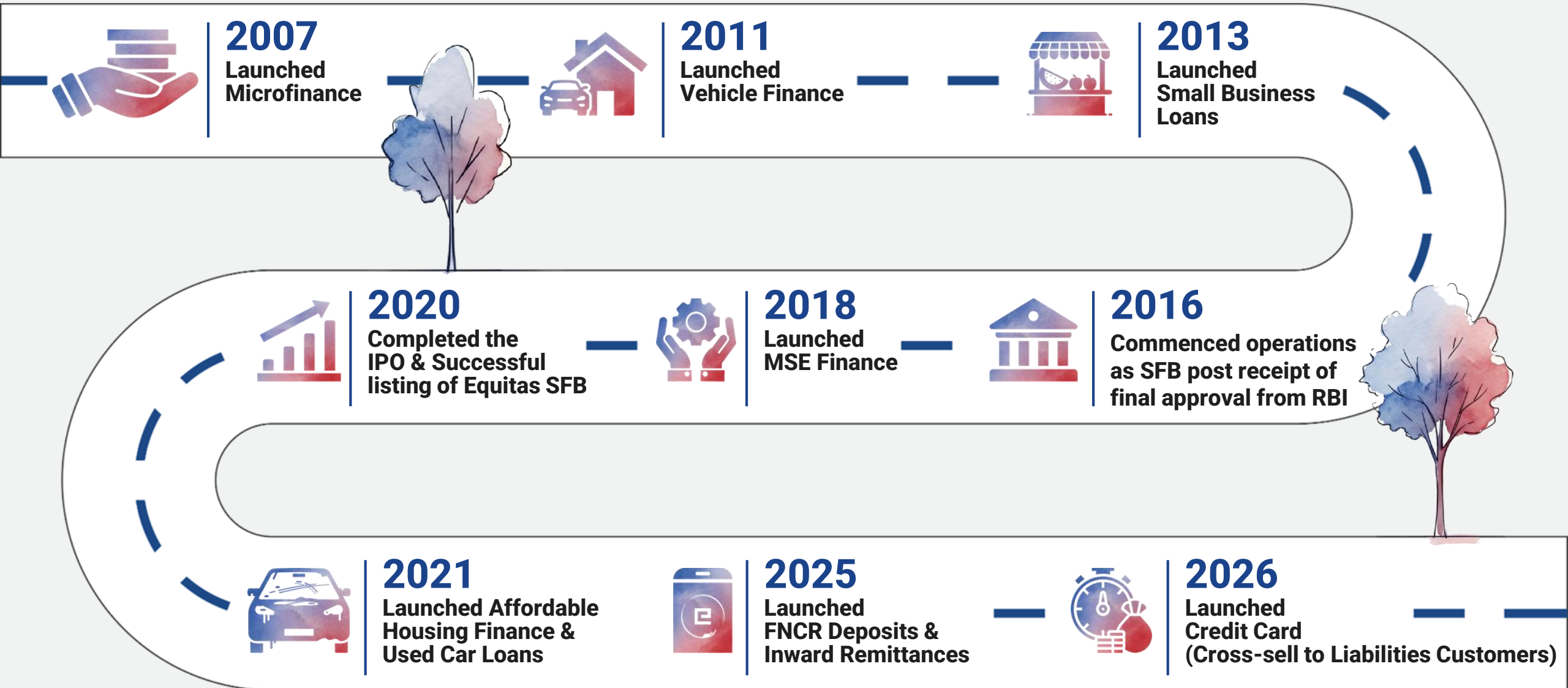


Loan Processing: AI extracts loan data, validates documents, analyses bureau/income/bank statements, and generates Credit Appraisal Memo (CAM) summaries with risk nudges.

OTHER UPDATES



Our Journey

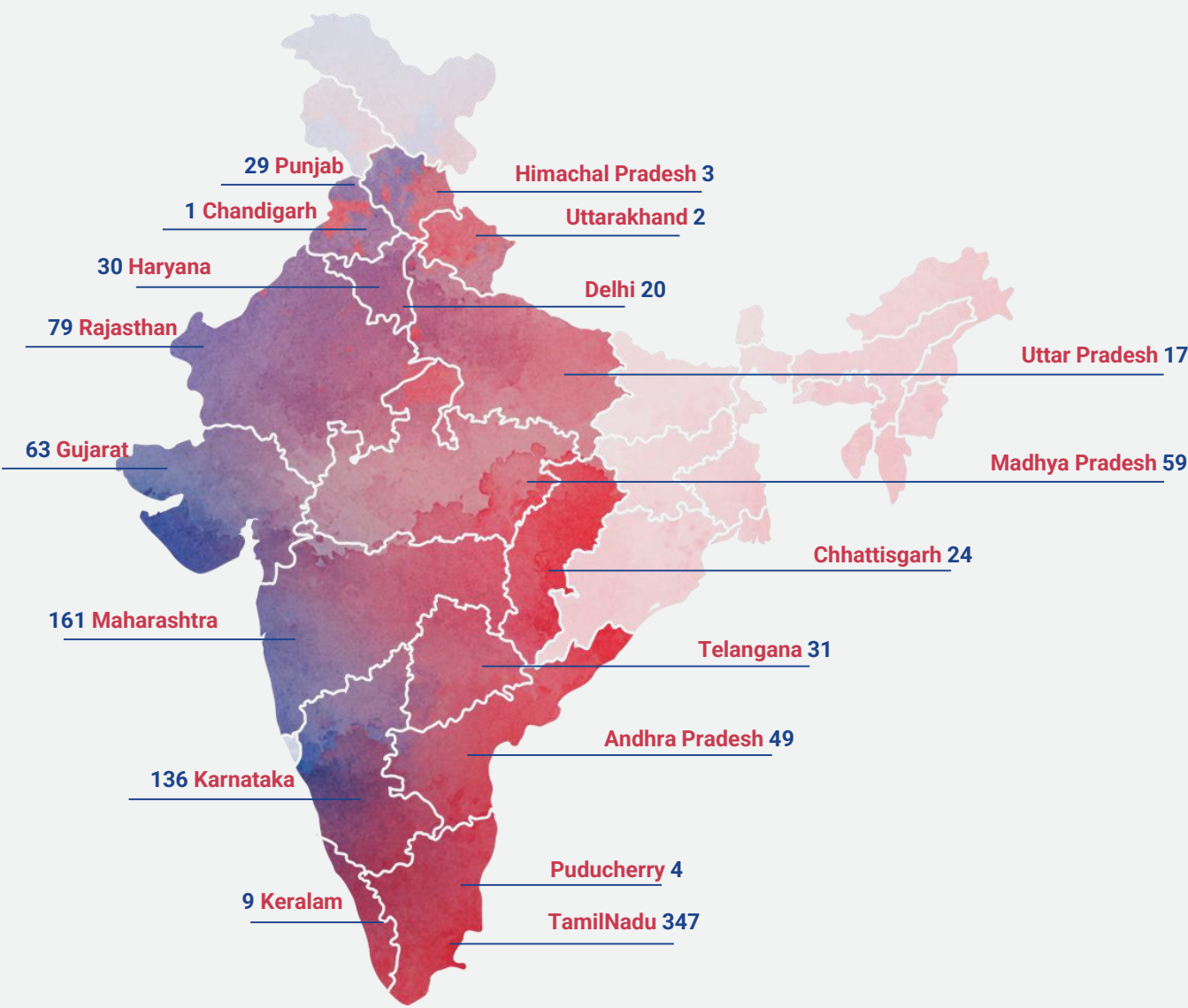


Our Presence

States	Advances (%)	Deposits (%)
Andhra Pradesh	4.09%	1.74%
Chandigarh	0.01%	2.09%
Chhattisgarh	0.80%	1.49%
Delhi	1.12%	8.61%
Gujarat	4.30%	5.36%
Haryana	2.39%	5.46%
Himachal Pradesh	0.09%	-
Karnataka	12.15%	7.18%
Keralam	1.47%	1.80%
Madhya Pradesh	2.99%	3.61%
Maharashtra	15.85%	19.63%
Punjab	1.37%	6.27%
Rajasthan	4.47%	6.25%
Tamil Nadu & Pondicherry	43.34%	25.31%
Telangana	4.35%	3.05%
Uttar Pradesh	1.10%	1.72%
Uttarakhand	0.12%	0.44%

Map not to scale

Districts present in | Branch network



Product Portfolio - Assets



Small Business Loans

- Small business & Salaried
- Gross Advances: 19,888 Crs
- Avg. Yield: 15-16%
- Asset Mix: 39%



Vehicle Finance

- Self employed for CVs
- Self employed & Salaried for Used Cars
- Gross Advances: 11,330 Crs
- Avg. Yield: 15-16%
- Asset Mix: 22%



Housing Finance

- Self employed & Salaried
- Gross Advances : 6,422
- Avg. Yield: 12-13%
- Asset Mix: 13%



Microfinance

- Women self help group (JLG); Proportion of JLG: 99%
- Gross Advances: 6,331
- Avg. Yield: 22-24%
- Asset Mix: 12% (incl. DA)



MSE Finance

- Micro & Small enterprises
- Gross Advances: 2,641 Crs
- Avg. Yield: 10-10.5%
- Asset Mix: 5%



NBFC Lending

- Lending to NBFCs
- Gross Advances: 2,213 Crs
- Avg. Yield: 9.5-10%
- Asset Mix: 4%



Gold Loans

- Self employed & Salaried
- Gross Advances: 1,190 Crs
- Avg. Yield: 13-14%
- Asset Mix: 2%

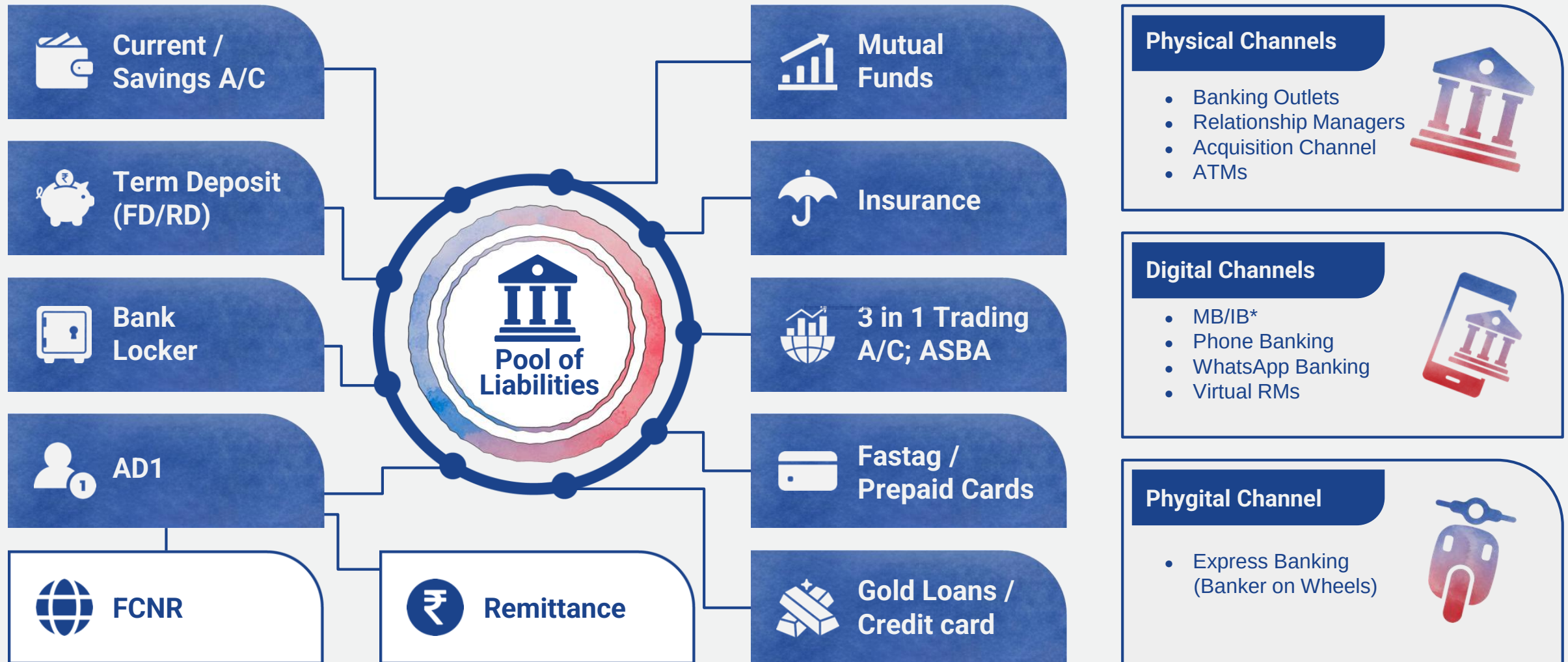


Credit Card & PL

- Primarily cross sell to Liabilities Customers to build customer Stickiness

Product Suite & Distribution - Liabilities

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



**MB/IB – Mobile Banking/Internet Banking*

House of ELITE

Equitas has expanded its ELITE program into Elite Lite, Elite, and ARTHA to strengthen family banking.

- Exclusive propositions for HNI families
- Enables multi-member, multi-product relationships



ARTHA

ELITE ARTHA is Equitas premium family banking proposition offering enhanced privileges and personalized service for high-value relationships.

ELITE

EQUITAS

Equitas' exclusive family banking program offering premium privileges and priority service for affluent households.

ELITE EPIC

EQUITAS

Equitas' premium NRI family banking program offering global privileges, priority service, and shared benefits for families in India and abroad

ELITE LITE

EQUITAS

An entry-level family banking proposition with curated benefits and priority service for emerging affluent families.

Equitas 2.0 Mobile Banking App

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



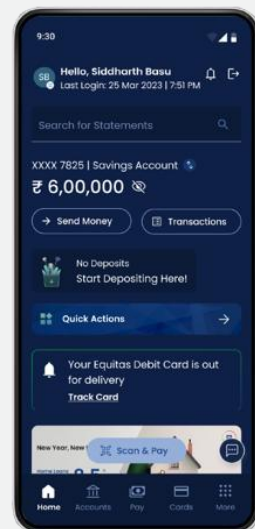
Light

Download the App Now



Track and Manage
Your Account

Anytime, Anywhere!



Manage Cards with ease.

Block, freeze and unfreeze
cards anytime.



Selfe SA/FD: Fully digital NTB onboarding for Savings Accounts and Fixed Deposits

Get in Touch: Direct in-app connectivity with assigned Relationship Managers

Bharat Connect: Easy bill payments across verticals including auto pay setup

Integrated Banker on Wheels Application for seamless access to eligible customers

EzyBID: Advanced Smart ASBA with enhanced UI/UX and automated workflows. Seamless application for IPOs, FPOs and Rights Issue through one platform

Apply for Credit Card, PL & Fastag. All Credit Card related functionalities are now available inside 2.0 App

Integrated UPI: Complete UPI suite including ScanNPay and all related functionalities

ENVI: Insurtech platform offering end-to-end digital journey for insurance booking

Invest: Mutual funds platform with a wide fund basket, enabling easy portfolio management and tracking booking

ESG



At Equitas, 3C x ESG Framework that translates our Environmental, Social, and Governance (ESG) priorities into tangible actions across three key constituencies: Customers, Community, and Company

82%

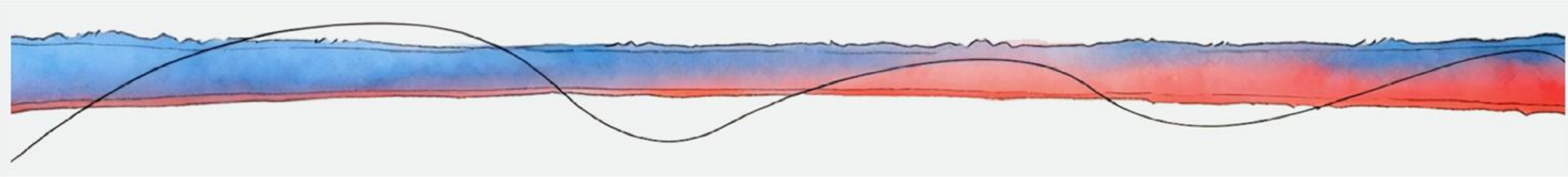
Independent Board
Directors

We conducted a structured materiality assessment to identify and prioritize key issues critical to our stakeholders and business, reflecting our commitment to addressing factors that impact performance, trust, and societal impact.



New workspace designed with modern sustainable practices

BEYOND BANKING



CSR Initiatives

CHILDREN SCHOLARSHIP



Beneficiaries:-
Q2FY27 – 5
Cumulative - 2957

PAVEMENT DWELLERS REHABILITATION



Beneficiaries:
Q2FY27 – 31
Cumulative - 6578

WOMEN EMPOWERMENT



Exhibitions Conducted:
Q2FY27 - 26
Cumulative - 381

DIFFERENTLY ABLED



Financial help:
Q2FY27 - 9
Cumulative - 181661

SKILL TRAINING



Women Trained:
Q2FY27 - 4644
Cumulative - 735341

FREE CATARACT SURGERIES



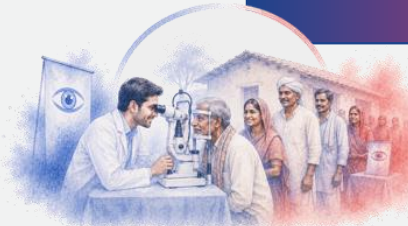
Beneficiaries:-
Q2FY27 – 170
Cumulative - 43615

JOB PLACEMENTS



Placed Youth:
Q2FY27 - 3129
Cumulative - 365319

HEALTH CAMPS



Camps Conducted:
Q2FY27 - 309
Cumulative - 54990

TRANSGENDER INCLUSION



Beneficiaries:
Q2FY27 - NIL
Cumulative - 648



THANK YOU

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Email - ir@equitas.bank.in