

June 11, 2026

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| National Stock Exchange of India Limited Exchange Plaza Bandra Kurla Complex (BKC) Bandra (east) Mumbai - 400051 | BSE Limited Phiroze Jeejeeboy Towers Dalal Street Mumbai - 400001 |
| Symbol: EQUITASBNK | Scrip Code No.: 543243, 976218 & 976979 |

Dear Sir

Sub: Intimation under Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 - Presentation for the Analyst / Investor meet

In continuation to our communication dated June 05, 2026 regarding the schedule of Analyst / Investor Meet proposed to be held today i.e., June 11, 2026 at Mumbai and pursuant to Regulation 30 and other applicable clauses of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we hereby enclose the presentation to be made at the said meet.

Further, a copy of the presentation will also be made available on the website of the Bank and can be accessed at <https://ir.equitas.bank.in/reports-and-presentations/>

Kindly take the above information on record.

Thanking you,

Yours faithfully,

For Equitas Small Finance Bank Limited

N Ramanathan
Company Secretary
Encl:a/a



ANALYST & INVESTOR MEET

JUNE 11, 2026



FROM RESILIENCE TO MOMENTUM

Disclaimer

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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.

Forward Looking Statements:

Certain statements in this document with words or phrases such as " will", " etc. and similar expressions or variation of these expressions or those concerning our future prospects are forward looking statements. Actual results may differ materially from those suggested by the forward looking statements, due to a number of risks or uncertainties associated with the expectations. These risks and uncertainties include, but not limited to, our ability to successfully implement our strategies, change in government policies etc. The Bank may, from time to time, make additional written and oral forward looking statements, including statements contained in the Bank's filings with the stock exchanges and our reports to shareholders.

The Bank does not undertake to update any forward looking statements that may be made from time to time by or on behalf of the Bank.

Our Journey



2007

Launched
Microfinance



2011

Launched
Vehicle Finance



2013

Launched
Small Business
Loans



2020

Completed the
IPO & Successful
listing of Equitas SFB



2018

Launched
MSE Finance



2016

Commenced operations
as SFB post receipt of
final approval from RBI



2021

Launched Affordable
Housing Finance &
Used Car Loans



2025

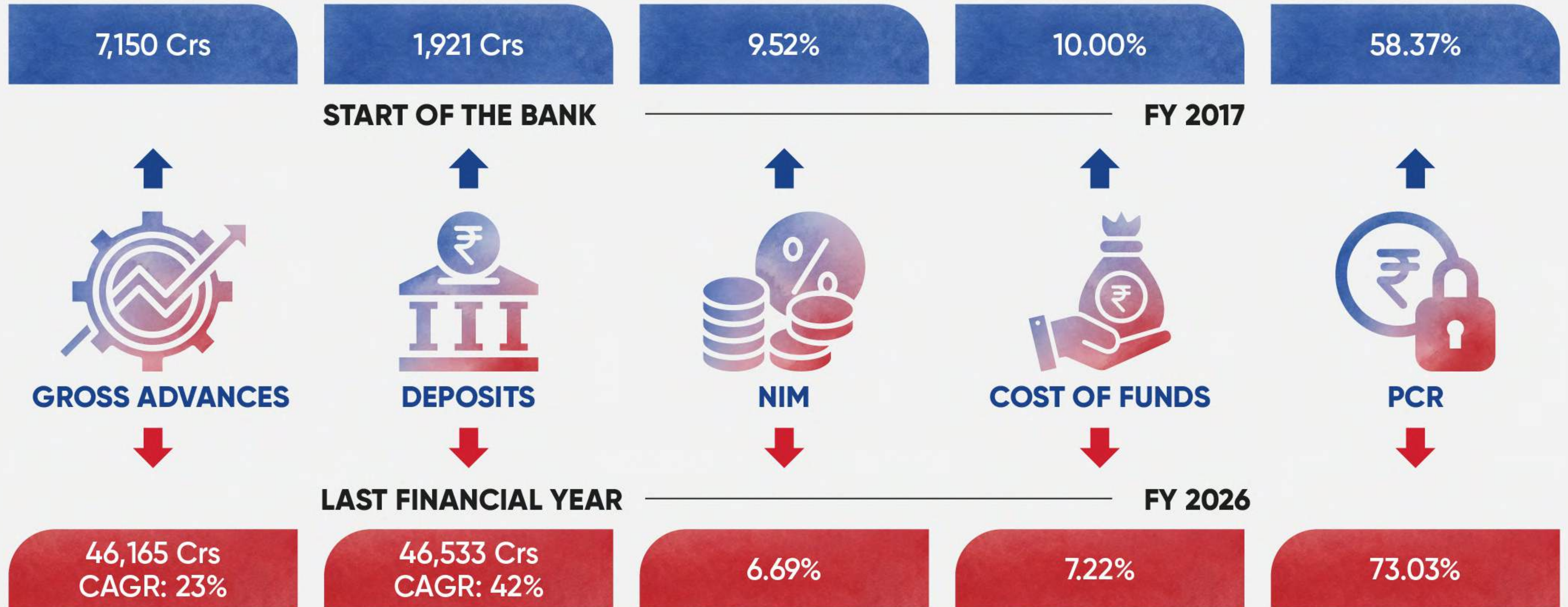
Launched
FNCR Deposits &
Inward Remittances



2026

Launched
Credit Card
(Cross-sell to Liability Customers)

Financial Metrics at a Glance (Then vs Now)



Past initiatives focused on financial inclusion



Nationalisation of Banks



Setting PSL targets



Private Banks



Mainstreaming Micro Finance



Regional Rural Banks



Local Area Banks



Small Finance Banks

Despite extensive initiatives by the RBI and the government, financial inclusion remains an area of concern.

Challenges in Financial Inclusion



Differentiated approach to credit



Credit appraisal relies on field-based cash-flow evaluation, validated through strong vendor data inputs



Segment specific Credit risk model which is resilient across cycles



Repayment capacity is susceptible to income disruptions and external shocks



Customized technology platform and information systems



Operational Risks



Credit decisions based on field findings and not on documents



Manpower heavy operating model



Consistency of execution across geographies



Staff capability as well as integrity



Collection Challenges



High cheque bounce rates



Collection at scale (Very small ticket size of EMIs and large no of customers)



Limited borrower engagement in digital channels



Sensitivity to local disruptions and events

Given these persistent challenges, traditional banks have been unable to effectively serve semi-formal and informal segments, resulting in significant unmet demand.

Industry Size and Credit Gap

 ~30 lakh crore
(MSME Credit gap)



 ~54 lakh crore
(Affordable Housing Finance opportunity)



 As per SIDBI report[^], the MSME sector in India faces a credit gap of ~₹30 lakh crore, highlighting a significant opportunity for formal lending

 As per NSSO data and estimates*, India has ~44 million self-employed households with self-occupied property, translating into an estimated funding opportunity of ~₹22 lakh crore^{^^}.


 As per IFC report[&], the Affordable housing sector is projected to have 2.5 crore additional units with a cumulative funding opportunity of Rs.54 Lakh Crore from affordable housing finance till 2030


 ~ Rs 84 lakh crore total lending opportunity

 <https://www.ifc.org/content/dam/ifc/doc/2025/housing-finance-factsheet.pdf>

 <https://www.sidbi.in/annualreport/AnnualReport202425/msme-outlook.php>

 https://www.sidbi.in/uploads/Understanding_Indian_MSME_sector_Progress_and_Challenges_13_05_25_Final.pdf

 ^{^^}22 lakh crore is also a Part of 30 lakh crore MSME credit gap/opportunity

 ^{*}Out of the ~270 million households projected in India (between 2020 to 2025) by NSO, 44 million households are estimated to belong to Non-Agri Self employed sector and own a pucca house



SMALL FINANCE BANKS **SFBs**

**ARE NICHE BANKING INSTITUTIONS CREATED BY THE RESERVE BANK OF INDIA (RBI)
TO ADVANCE FINANCIAL INCLUSION.**

Long term Opportunity Runway for SFBs

01



Small Finance Banks (SFBs) currently account for about **1.6% of total banking credit**, with aggregate advances of around **₹3.4 lakh crore[^]** as on 31st March, 2026

02



Out of the estimated ₹84 lakh crore unmet credit demand, about **₹42 lakh crore (50% of the demand)** can be viewed as addressable for the banking system*

03



Assuming this demand grows at about **10% per year**, and if SFBs sustain a higher growth rate of about **20%** annually, it would still take nearly **30 years** to address this gap.

*Assuming the remaining 50% is likely to be served by NBFCs or remain unserved

[^]Source: RBI - DBIE

The Impossibility of doing Financial Inclusion

| | Large Banks | Medium sized Banks | Equitas SFB |
|--------------------------------|-------------|--------------------|------------------|
| Business per branch (Rs Crs) | 500 | 250 | 87 |
| Business per employee (Rs Crs) | 33 | 25 | 3 |
| Yield (%) | 8.5 | 9.0 | 15.7 |
| Credit Cost (%) | 0.5 | 0.4 | 1.5 [^] |

"For major banks, to have lending to informal segments contributing 10% of their advances, would require nearly a 60% increase in their current workforce."

The world of Financial inclusion is very different from Traditional banking models

Note: Figures are approx., calculated based on select banks in respective categories and sourced from their Annual reports/Investor presentations

[^] steady state Credit cost

SWOT Analysis of SFBs & Equitas



Strong informal credit assessment capability for customers without formal documentation.

Deep expertise in originating and managing small-ticket loans.

Strong community linkages enabling better customer understanding and sourcing.



Ability to mobilize deposits from mainstream depositor segments.

In competition with all banks.

Perception challenge: viewed as different from a conventional bank.



Pioneer in providing first-time Banking access to Millions.

Ability to leverage emerging technologies to maintain a lean operating cost structure.

Potential to introduce innovative, customer-centric lending solutions to underserved segments.



Exposure to event-driven and political risks.

Potential impact from farm loan waivers.

Customer base characterized by relatively fragile credit profiles.

Equitas broadly aligns with SFB's strengths, weaknesses, and opportunities, while proactively mitigating threats through limited microfinance exposure (~10%) to reduce event-risk impact, supported by over a decade of experience in serving fragile credit segments with calibrated underwriting and strong execution.

Diversified Loan products of Equitas SFB



Diversified lending products to enable sustained growth over the long term.

Product vintage (in Years) is indicated by the number shown in the respective boxes.

Our Journey Towards Strategic Positioning



High Scalability

Broad based platform of lending products enables high scalability over time



Lower Cost Advantage

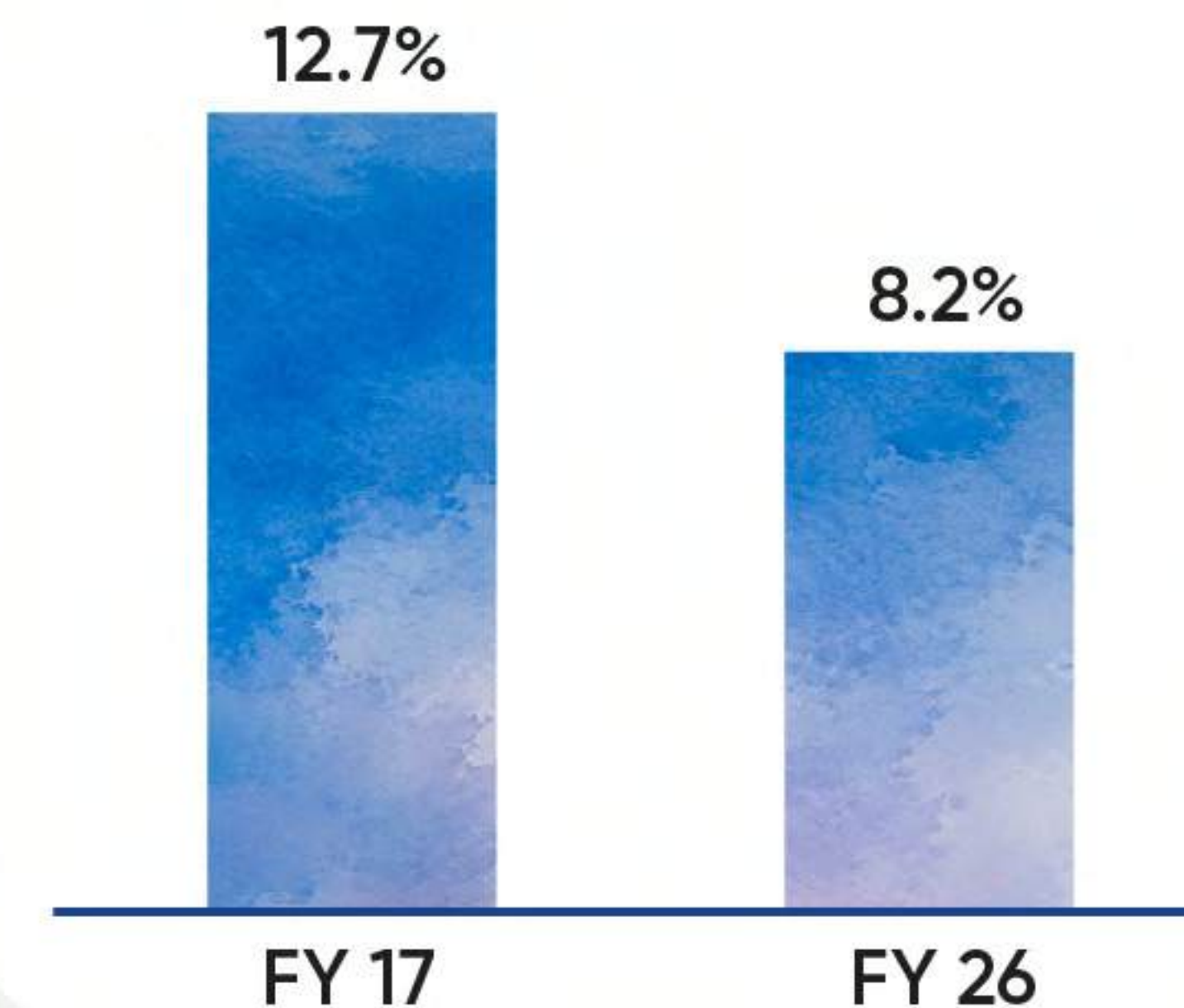
Landed cost of funds expected to be lower than cost of funds of AAA rated NBFCs over a medium term of 3 - 5 years



Future Ready Investments

Additional cost of converting into bank such as Liability division, control functions, infrastructure and technology largely behind us

Landed Cost Of Funds (LCOF)



Landed Cost of Funds = (Interest cost + Cost of entire liability team and branches + Treasury + SLR CRR negative carry) / (Total Deposits + Borrowings)



STRATEGIC POSITIONING

BANKER OF CHOICE

FOR SEMI-FORMAL AND INFORMAL SEGMENT OF CUSTOMERS

Equitas: The Uniquely Placed Bank

Headwinds Behind

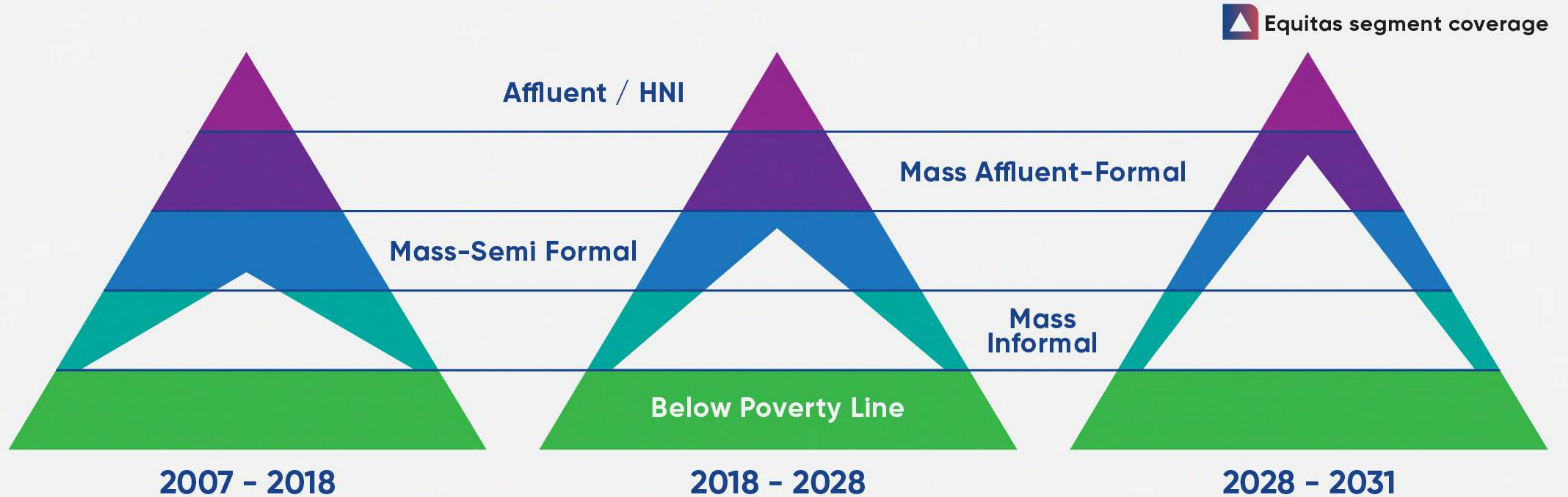
- Setting up liability branch & Tech infra and Staff
- Compliance cost
- Acceptance of 'Small Finance Banks' as a category by Depositors
- Investments in setting up multiple Asset and Liability products

Riding on Tailwinds

- Highly regulated Banking model conducive for scale up
- Diversified product platform to support stable growth
- MFI at 10% of Advances balances earnings upside with controlled downside
- Decreasing Landed cost of funds, improving competitiveness
- Size of unmet credit demand

Stable, Sustainable & Scalable Bank

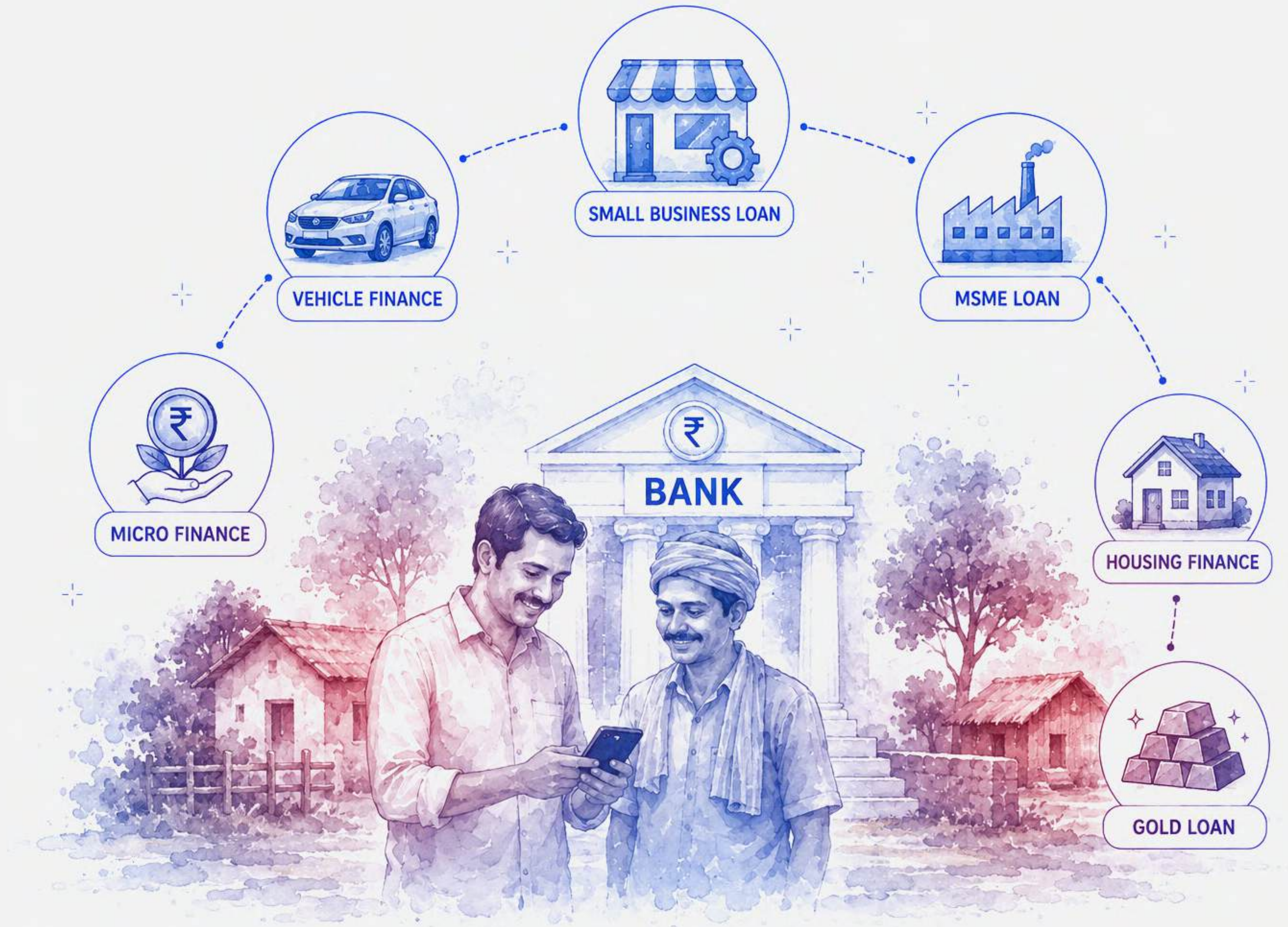
Equitas: Customer Segment Coverage



Formalization within our customer base is expected to strengthen progressively, while we gradually broaden our footprint across higher-income segments over time.



ASSETS



Product Portfolio: Assets



Small Business Loans

- Small business – 82% & Salaried – 18%
- Gross Advances: 18,559 Crs
- Avg. Yield: 15-16%
- Asset Mix: 40%



Vehicle Finance

- Self employed for CVs
- Self employed & Salaried for Used Cars
- Gross Advances: 10,627 Crs
- Avg. Yield: 15-16%
- Asset Mix: 23%



Housing Finance

- Self employed – 62% & Salaried – 38%
- Gross Advances : 5,782
- Avg. Yield: 12-13%
- Asset Mix: 13%



Microfinance

- Women self help group (JLG); Proportion of JLG: 99%
- Gross Advances: 5,756
- Avg. Yield: 22-24%;
- Asset Mix: 12% (incl. DA)



MSE finance

- Micro & Small enterprises
- Gross Advances: 2090 Crs
- Avg. Yield: 10-10.5%
- Asset Mix: 5%



NBFC Lending

- Lending to NBFCs
- Gross Advances: 1938 Crs
- Avg. Yield: 9.5-10%
- Asset Mix: 4%



Gold Loans

- Self employed & Salaried
- Gross Advances: 894 Crs
- Avg. Yield: 13-14%
- Asset Mix: 2%



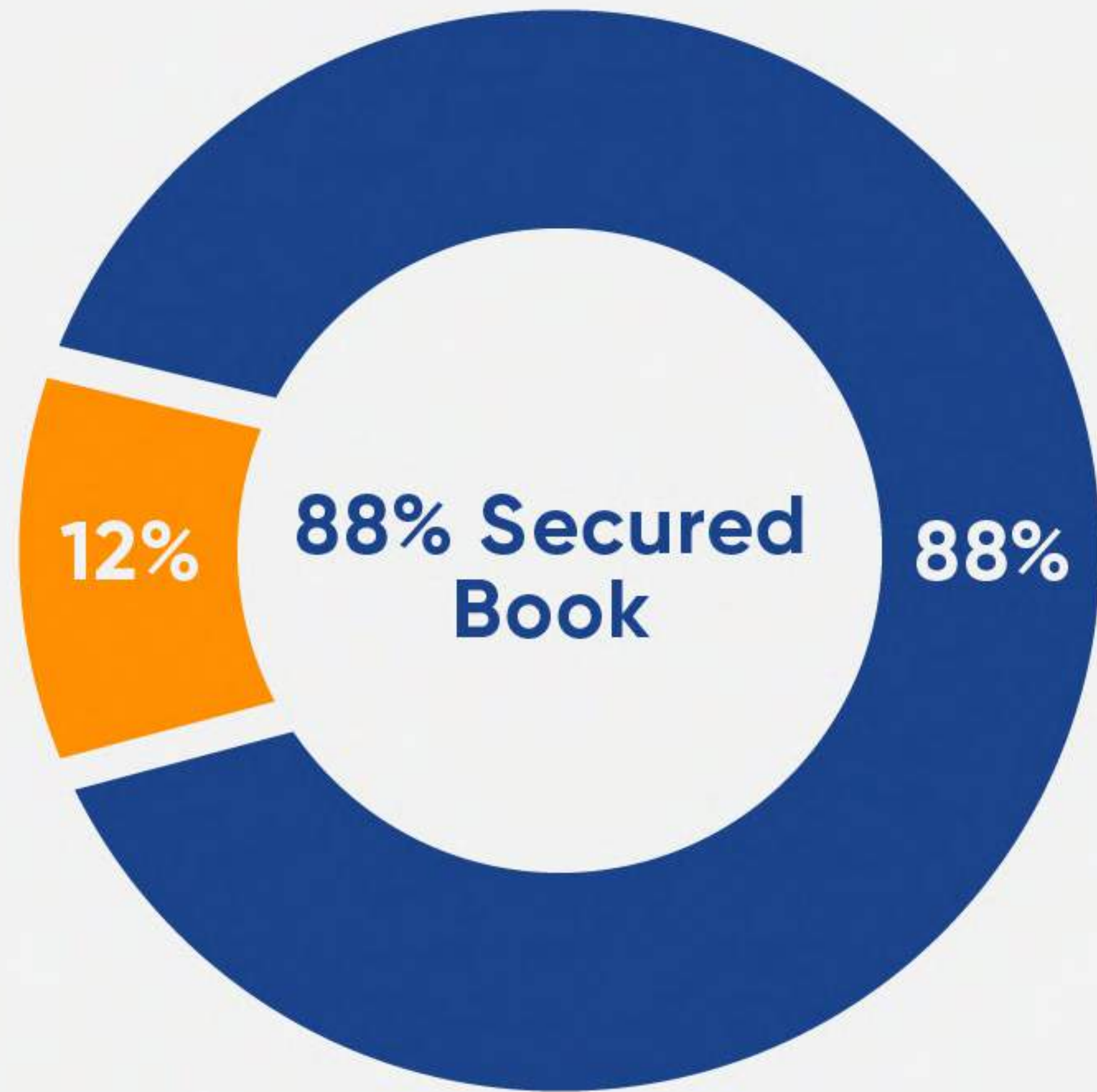
Credit Card & PL

- Primarily cross sell to Liability Customers to build customer Stickiness

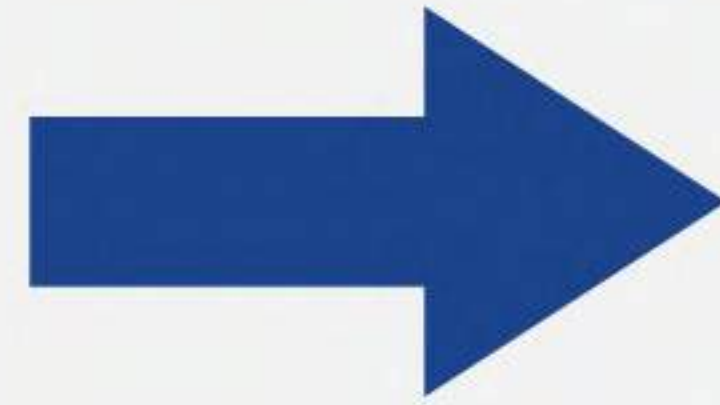
The average yield on above represents the range of the average portfolio yield

Secured Assets Drive Portfolio Stability

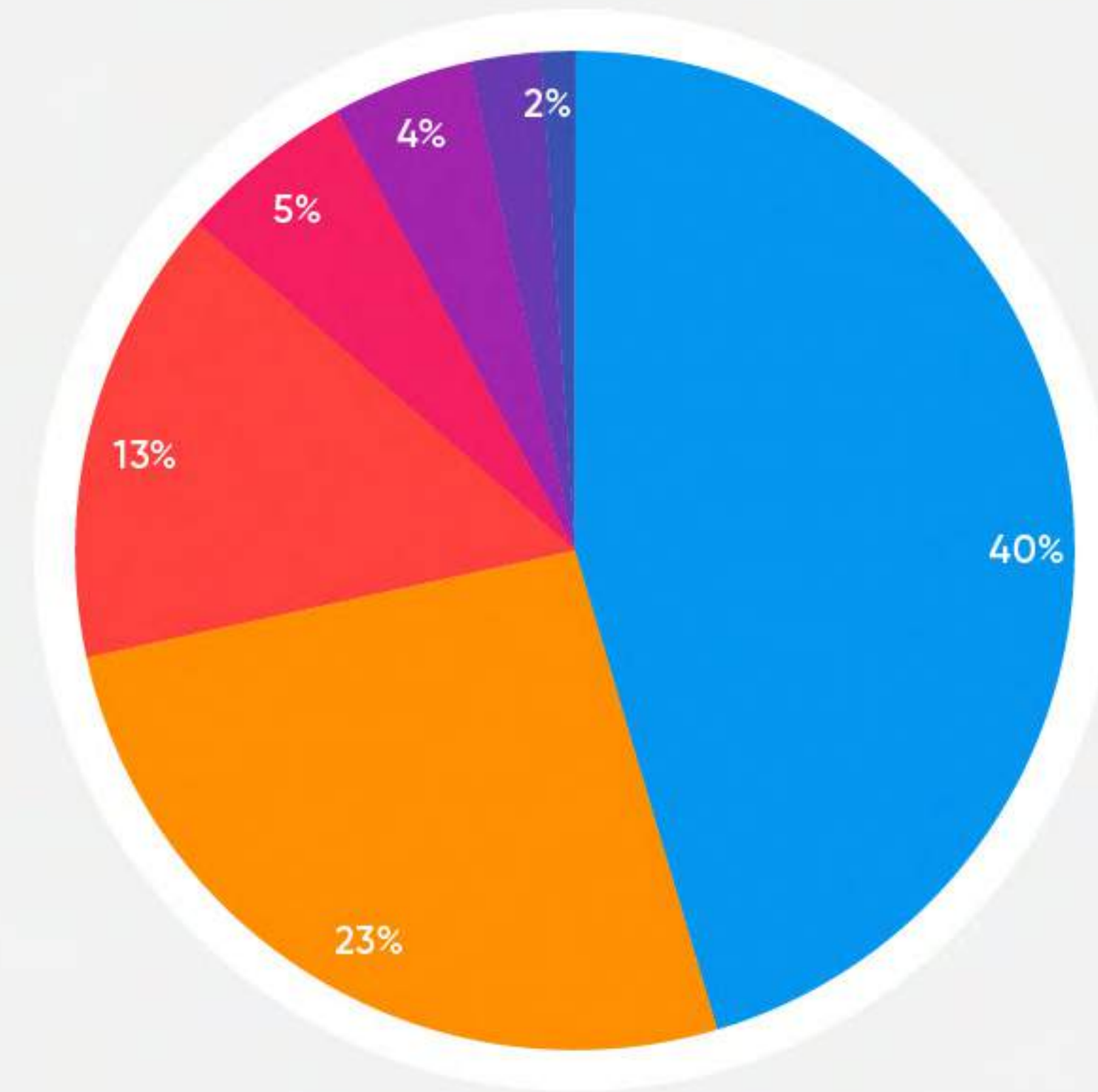
Our bank has a well diversified portfolio with **88% being secured book** backed by a property/collateral/Gold/Vehicle



● Unsecured - 12% ● Secured - 88%

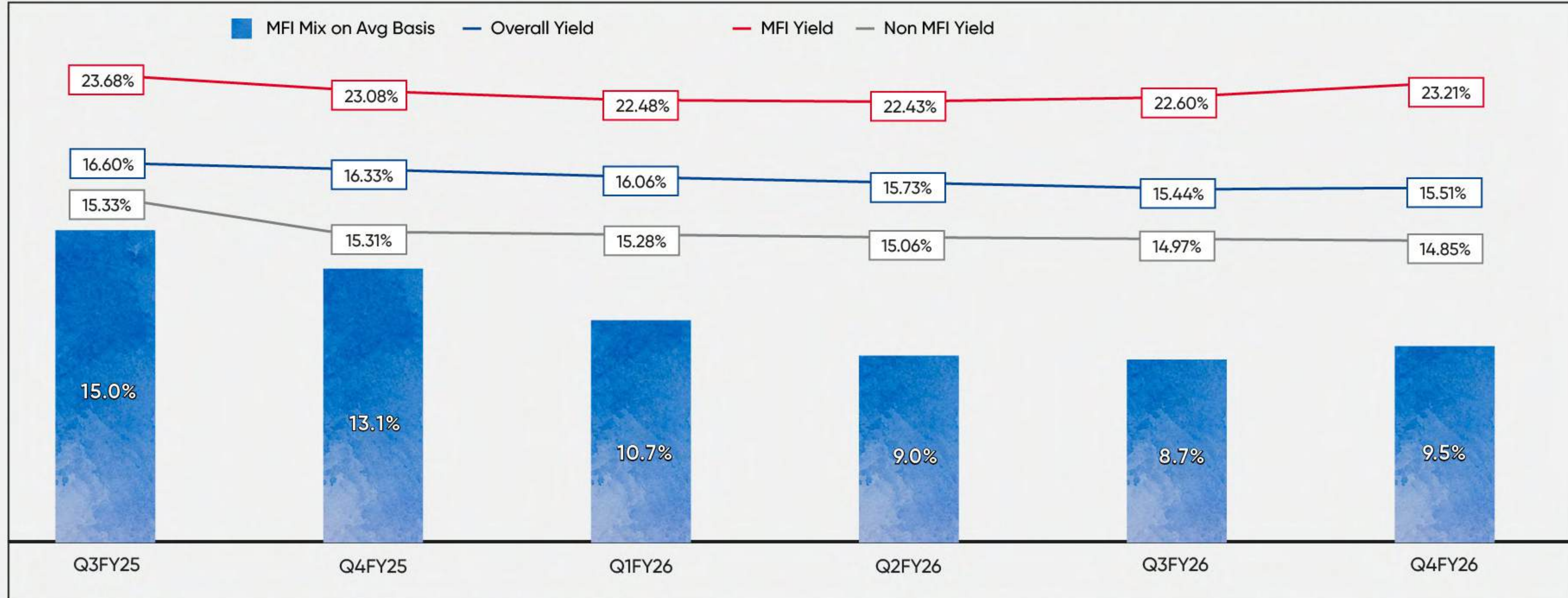


Secured Book Mix



- SBL
- VF
- HF
- MSE
- NBFC
- GOLD
- OTHERS

Yield on Gross Advances



| Particulars | Q1FY26 | Q2FY26 | Q3FY26 | Q4FY26 |
|-------------------------|--------|--------|--------|--------|
| Overall Yield excl. D.A | 16.06% | 15.73% | 15.63% | 15.65% |

Overall yield excluding direct assignment book which was bought in Q3FY26 remains stable for Q4FY26

Branch Expansion Journey: Assets



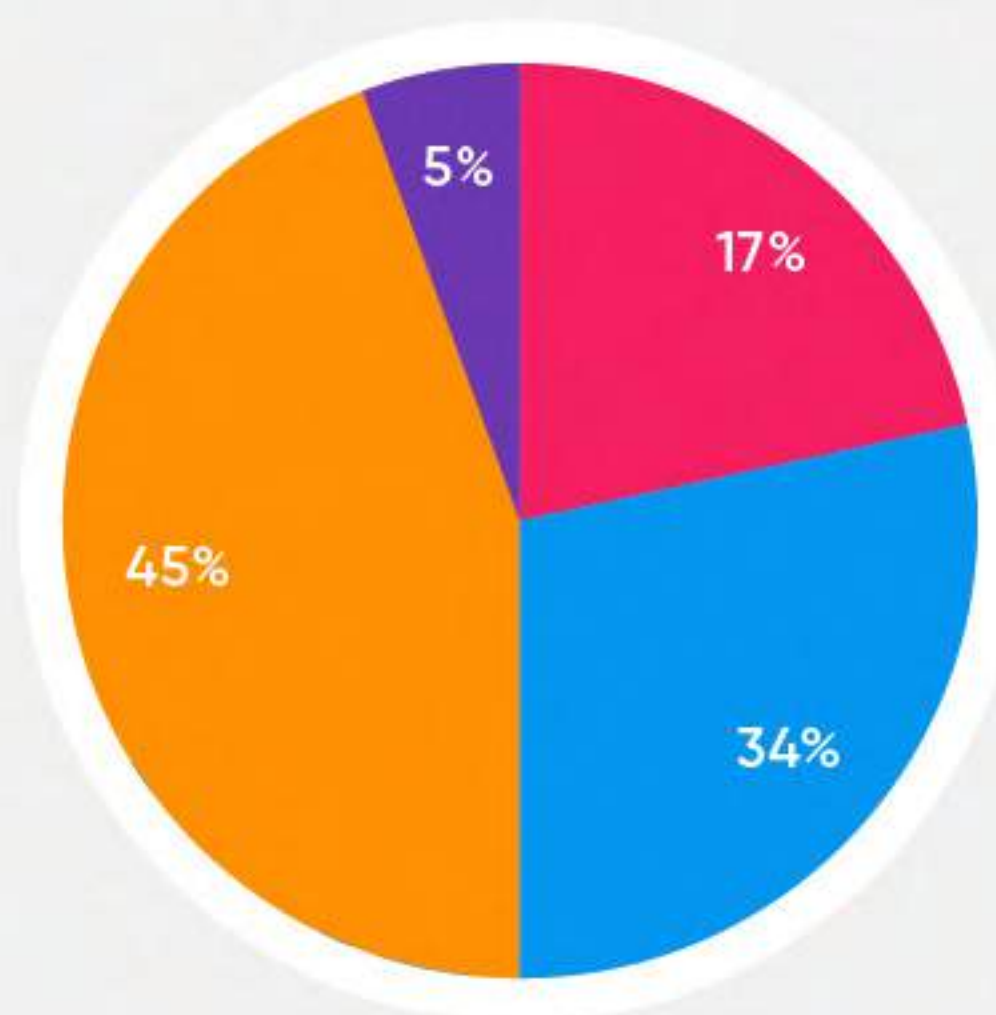
Delivered strong, productivity-led growth despite a limited increase in branch network, expanding from 528 branches in FY17 to 630 in FY26, while gross advances and non-MF advances grew at CAGR of **23%** and **30%**, respectively.



Our strategic focus is to gradually reduce Tamil Nadu concentration to **below 35%** over the long term. It was **~55%** as on FY17.



Around **~90%** of the newly added branches in the last 5 years were outside TamilNadu.



Branch Network Mix

- METRO
- URBAN
- SEMI URBAN
- RURAL



Predominantly catering to customers from Tier 2 & below markets



Per branch average advances for SBL & VF currently stands at ~Rs.36 crs & ~Rs.38 crs, respectively.



Basis internal estimates on Catchment, market potential and scale, existing network has enough runway to go with minimal network expansion over the next 2 to 3 years

Asset Branches
630 Nos.

Gross Advances Per Branch
Rs. 73 Crs

| States | Advances (%) | Branch (%) |
|--------------------------|--------------|------------|
| Andhra Pradesh | 3.90% | 6.51% |
| Chhattisgarh | 0.81% | 2.38% |
| Delhi | 1.06% | 0.16% |
| Gujarat | 4.30% | 5.40% |
| Haryana | 2.24% | 2.54% |
| Himachal Pradesh | 0.10% | 0.48% |
| Karnataka | 11.96% | 14.60% |
| Kerala | 1.16% | 0.32% |
| Madhya Pradesh | 2.89% | 5.08% |
| Maharashtra | 15.27% | 14.92% |
| Punjab | 1.34% | 2.54% |
| Rajasthan | 4.22% | 7.46% |
| Tamil Nadu & Pondicherry | 45.29% | 32.38% |
| Telangana | 4.22% | 3.33% |
| Uttar Pradesh | 1.12% | 1.75% |
| Uttarakhand | 0.12% | 0.16% |



SMALL BUSINESS LOANS



Small Business Loans: Overview

Our flagship Small Business Loan is a 100% secured product, backed by a residential property, offering ticket sizes from ₹3 lakh to ₹50 lakh with tenures of 5 to 15 years, supported by over a decade of strong servicing experience.

Whom we cater to?



- 01 Small size Business Setup
- 02 Zero/Limited access to Credit
- 03 Varied customers – Informal to Semi-formal
- 04 MSMEs – Primarily Micro enterprises (mostly NTC)

Our Pedigree



- ✓ Robust, Templated credit model built on deep market intelligence
- ✓ Measured and sustained financial performance since inception
- ✓ Strong in-house collections team with local market insights
- ✓ Sourcing Mix: 70% Direct (In House) & 30% Connector led
- ✓ High Vintage employees driving portfolio stability

Major Client Segment



- Dairy, Agriculture & Allied Business Activities
- Retail & Trade Businesses
- Micro Manufacturing & Technical Workshops
- Essential Local Services
- Skilled Contracting Enterprises

Small Business Loans: Product Suite

With 500+ branches and a strengthened operating model underpinned by disciplined underwriting, SBL is well-positioned to leverage the substantial untapped MSME opportunity. The sector's ongoing formalization and evolving credit needs offer meaningful expansion headroom, enabling the bank to scale responsibly while sustaining high-quality growth and portfolio stability.

MLAP

- Ticket Size: 3 to 7 Lakhs
- Yield Range: 18 - 21%
- Target Segment: Better-profiled microfinance customers

SLAP

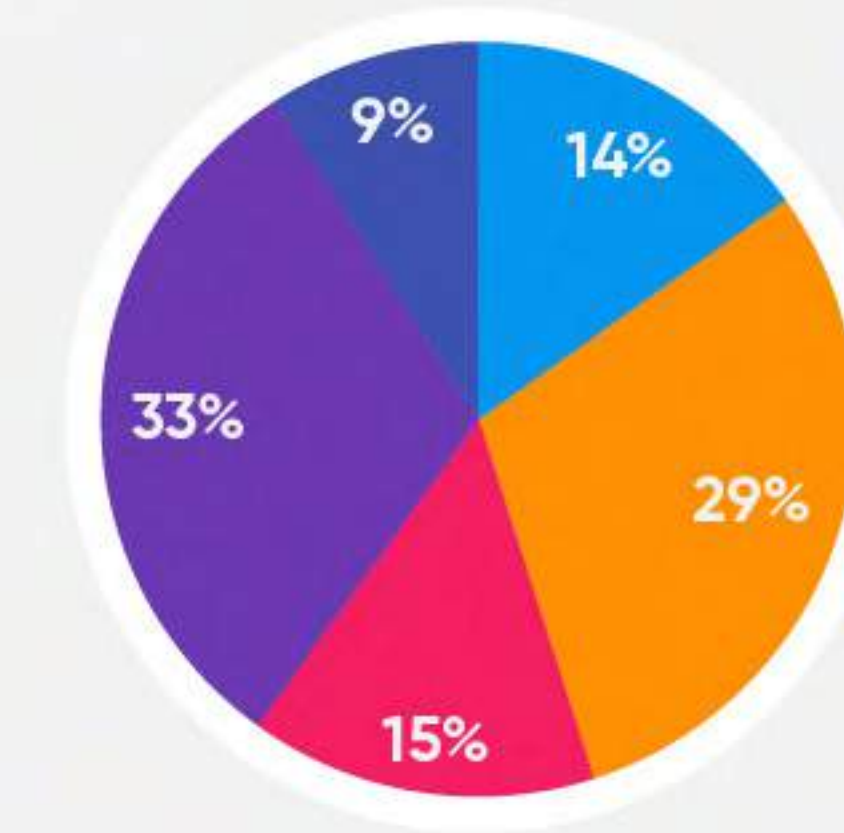
- Ticket Size: 5 to 50 Lakhs
- Yield Range: 12 - 13%
- Target Segment: Formal & Semi-formal salaried segment, primarily in Tier 2 & 3 cities

GLAP

- Ticket Size: 7 to 12 Lakhs
- Yield Range: 15 - 18%
- Target Segment: Primarily Assessed Income - Micro Enterprises

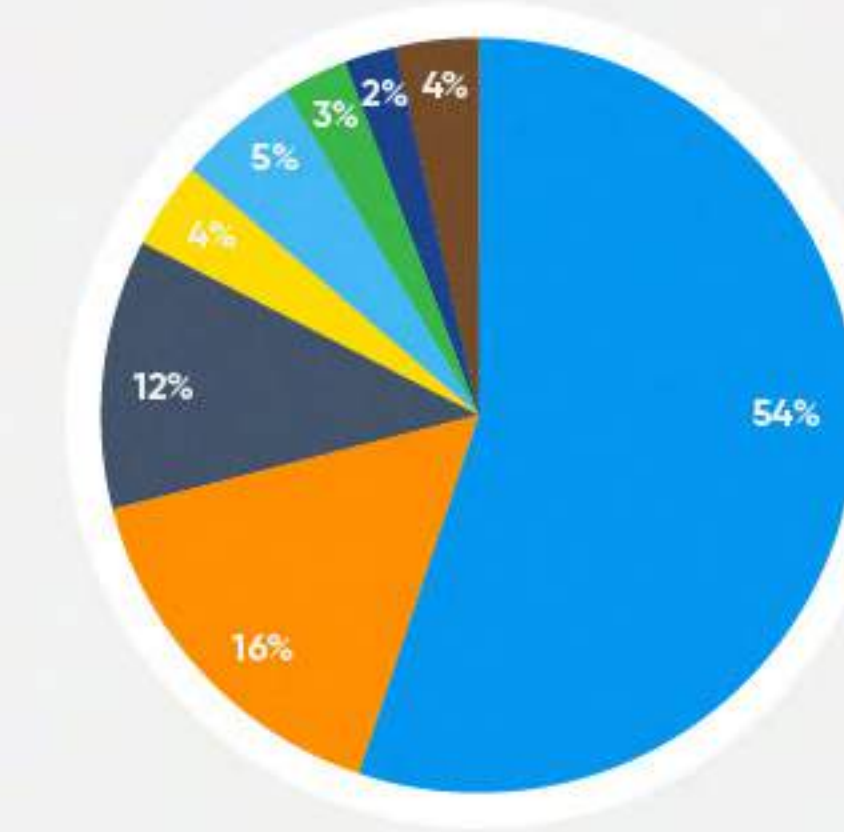
BL

- Ticket Size: 12 Lakhs +
- Yield Range: 12 - 15%
- Target Segment: Assessed/Declared Income - Micro Enterprises



SBL Product Mix

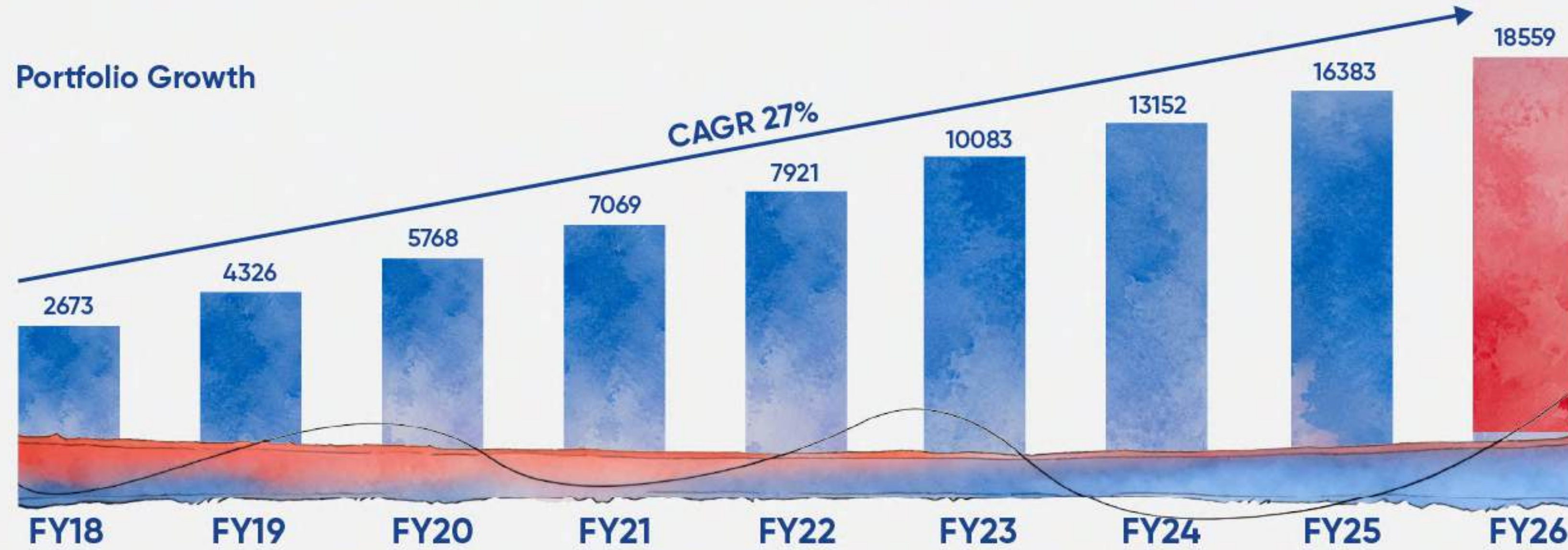
● M-LAP ● G-LAP ● S-LAP ● BL ● Others



SBL State-wise Mix

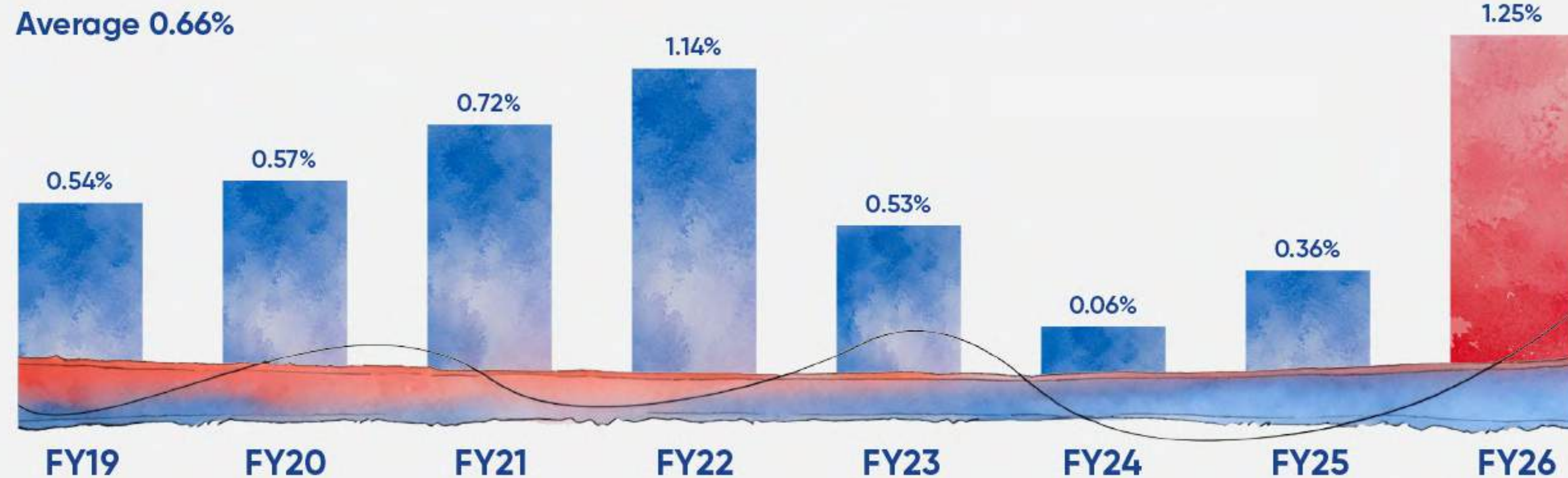
● TamilNadu ● Karnataka ● Maharashtra
 ● Andhra Pradesh ● Telangana ● Rajasthan
 ● Madhya Pradesh ● Others

Small Business Loans: Performance



SBL has demonstrated a sustained and high-quality growth trajectory, delivering a robust 27% CAGR between FY18–26.

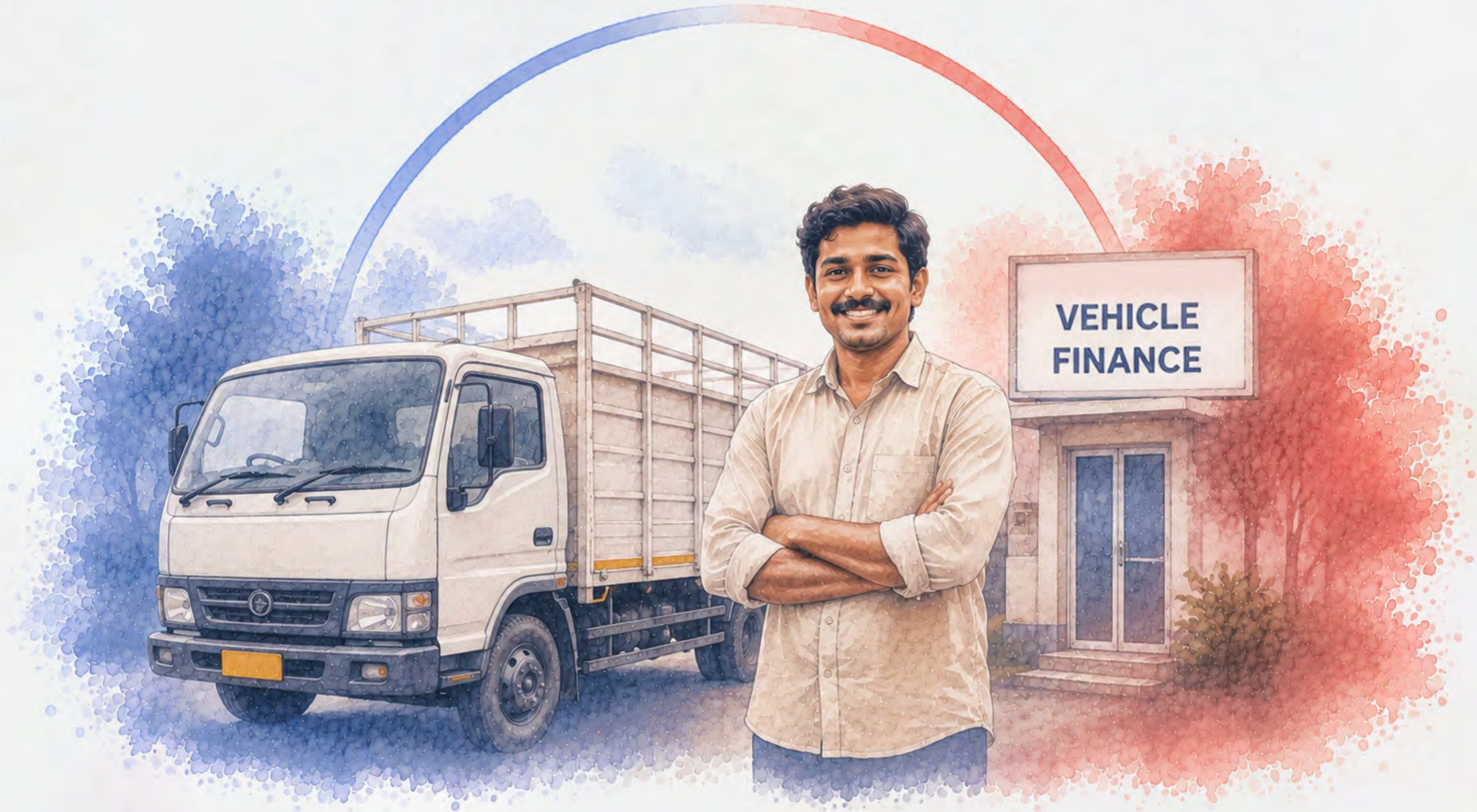
Credit Cost



SBL's credit costs have remained stable at ~0.6% over the past eight years. However, in Q1 FY26, provisioning norms for the secured portfolio were strengthened to meet RBI's universal bank eligibility criteria, targeting a PCR above 65% and keeping Net NPA below 1% at a bank level. This led to a one-time impact in Q1 FY26 and a moderate ongoing increase in provisioning for incremental slippages.



VEHICLE FINANCE



Vehicle Finance: Overview

Our vehicle finance lending primarily enables skilled drivers to transition into owner-operators, supporting first-generation entrepreneurship in commercial transportation, and is underpinned by a 270+ branch network across key geographies

Whom we cater to?

Used Commercial Vehicles

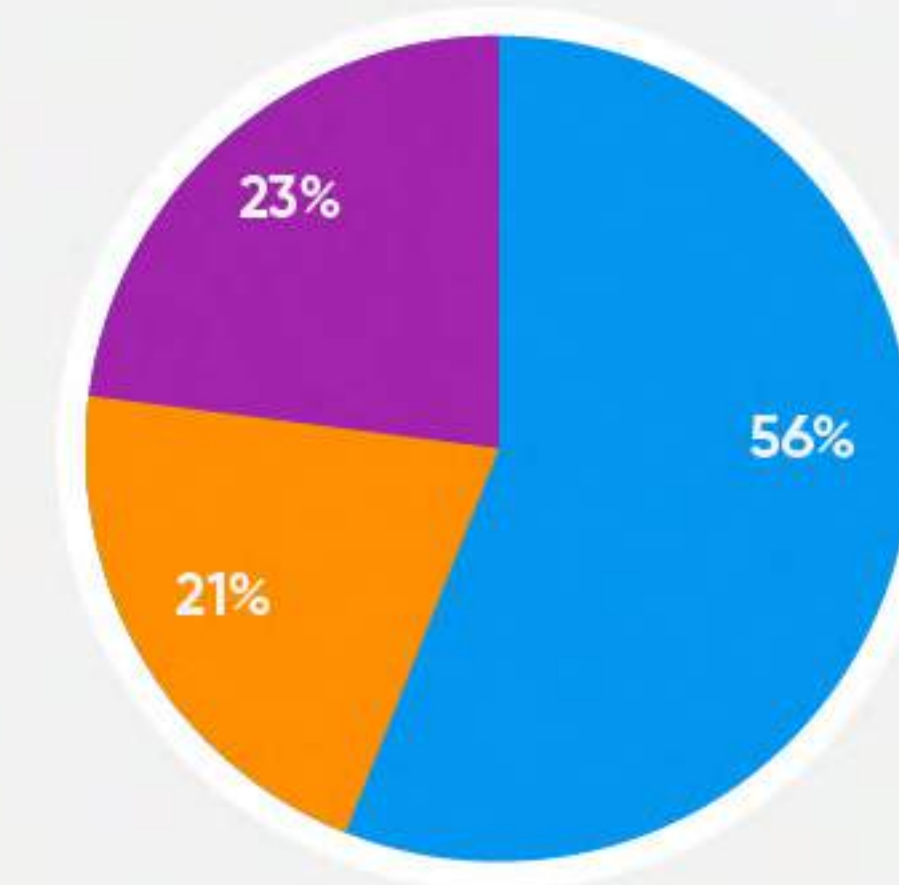
- 01 First Time Users
- 02 Small Rural transport operators
- 03 Captive users
- 04 Large Fleet operators

Used Cars

- 01 Salaried
- 02 Self Employed

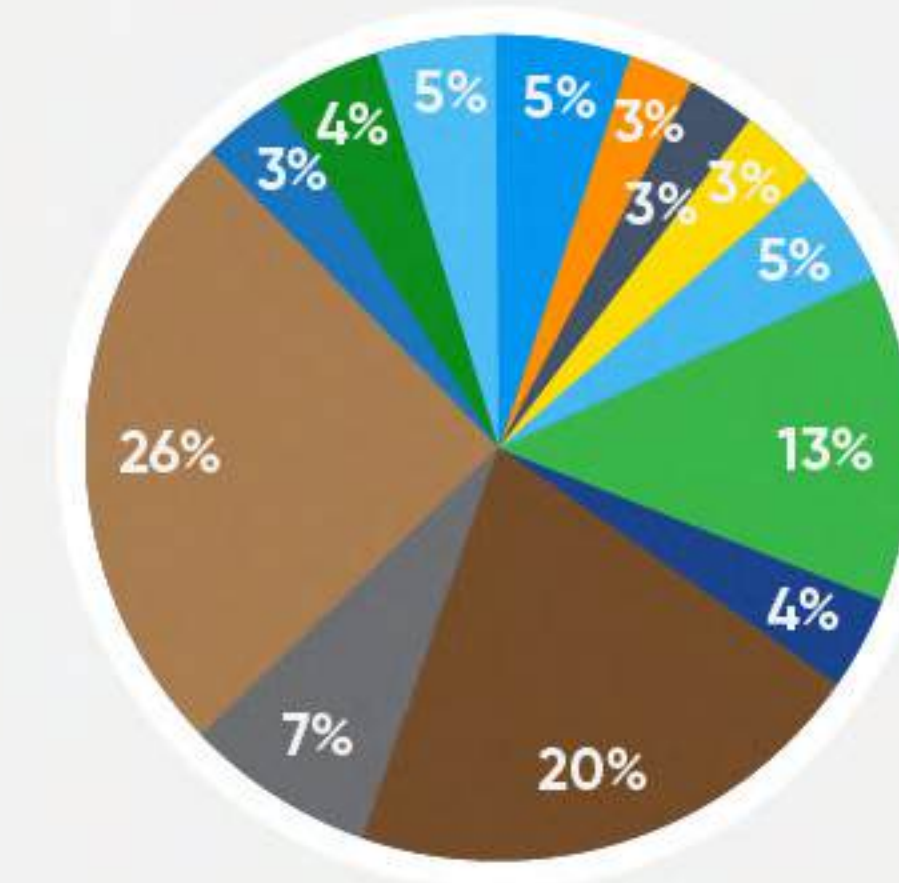
Our Pedigree

- ✓ More than 15 Years of Experience with Vintage employees
- ✓ Strong presence in Tier 2 to Tier 4 Markets
- ✓ End to end digital journey through LOS
- ✓ Highly diversified portfolio across states
- ✓ Strong in-house collections team with local market insights



VF - Product Mix

- UCV
- NCV
- USED CAR



VF - State-wise Mix

- ANDHRA PRADESH
- CHATTISGARH
- DELHI
- GUJARAT
- HARYANA
- KARNATAKA
- MADHYA PRADESH
- MAHARASHTRA
- RAJASTHAN
- TAMIL NADU
- TELANGANA
- UTTAR PRADESH
- Others

Vehicle Finance: Product Suite

Used Commercial Vehicles (UCV)



- Average Ticket Size*: ~7.3 Lakhs
- Yield Range: 16-18%
- Average LTV: 75%

Used Cars

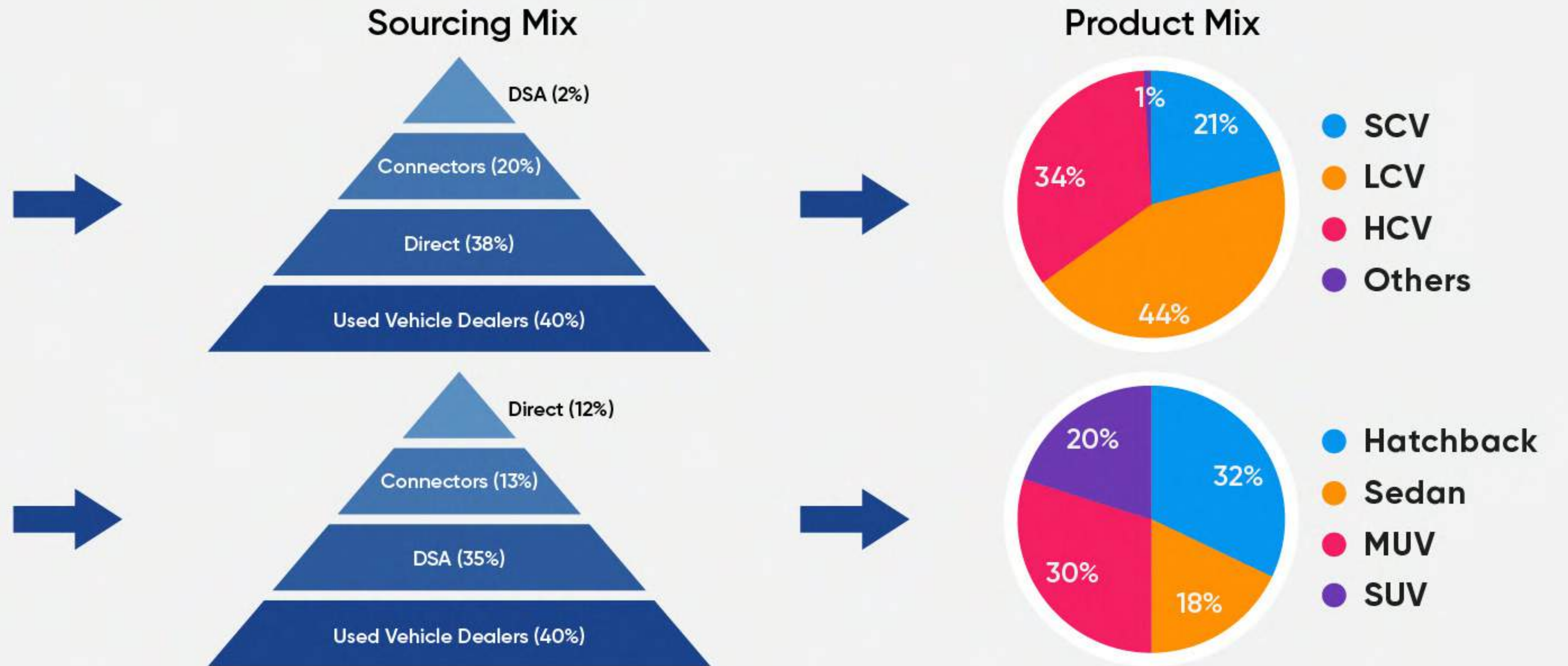


- Average Ticket Size*: ~4.5 Lakhs
- Yield Range : 15-17%
- Average LTV: 70%

New Commercial Vehicles (NCV):



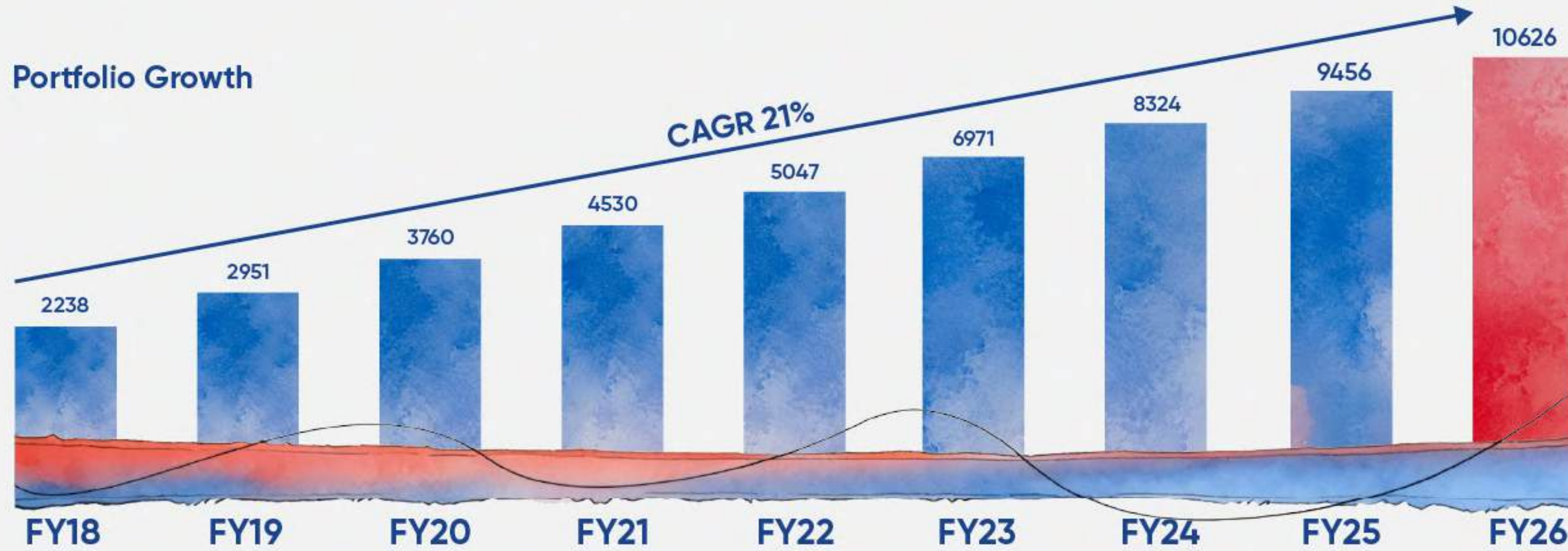
- Our NCV portfolio is selectively built to provide loans to Category A, B & C customers serving their credit needs
- Average Ticket Size*: ~8.5 lakhs; Yield Range: 12-14%; Average LTV: 83%



Note: Yield nos. are indicative | *Disbursement Ticket Size

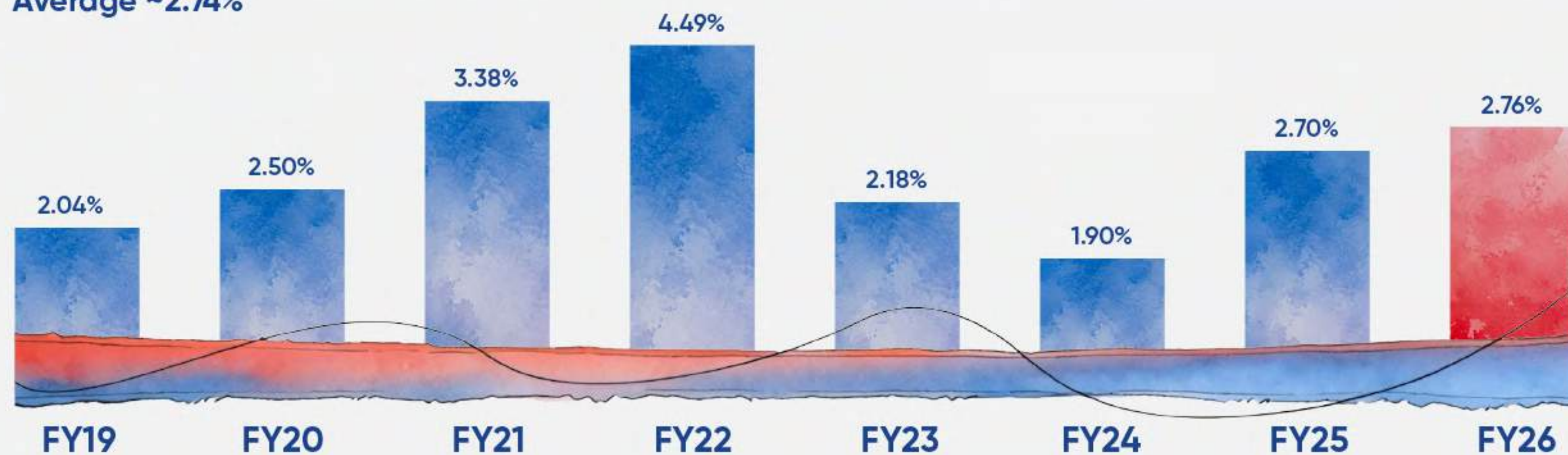
Vehicle Finance: Performance

Portfolio Growth



Credit Cost

Average ~2.74%



The Vehicle Finance portfolio continues to demonstrate a steady growth trajectory, supported by consistent demand, a strong distribution network, disciplined credit practices, and a focused operating model. Incrementally, our focus will be more on scaling up Used CV & Used Car segments



VF's credit costs have remained around at average of 2.5% to 2.7% over the years. However, In Q1 FY26, provisioning norms for the secured portfolio were strengthened to meet RBI's universal bank eligibility criteria, targeting a PCR above 65% and keeping Net NPA below 1% at a bank level. This led to a one-time impact in Q1 FY26 and a moderate ongoing increase in provisioning for future slippages.



HOUSING FINANCE



Housing Finance: Overview

Housing Finance portfolio caters to the affordable housing needs of low- and middle-income households, with a focus on self-employed individuals in the informal sector. These loans help families access formal housing finance for own-construction or purchase of affordable dwellings.

Whom we cater to?



- 01 Blue collared Salaried employees & self employed
- 02 Zero/Limited access to Credit
- 03 Varied customers – Informal to Semi-formal

Our Pedigree



- ✓ Robust, Templated credit model built on deep market intelligence
- ✓ Measured and sustained financial performance since inception
- ✓ Strong in-house collections team with local market insights
- ✓ Sourcing Mix: 60% Direct (In House) & 40% Connector led

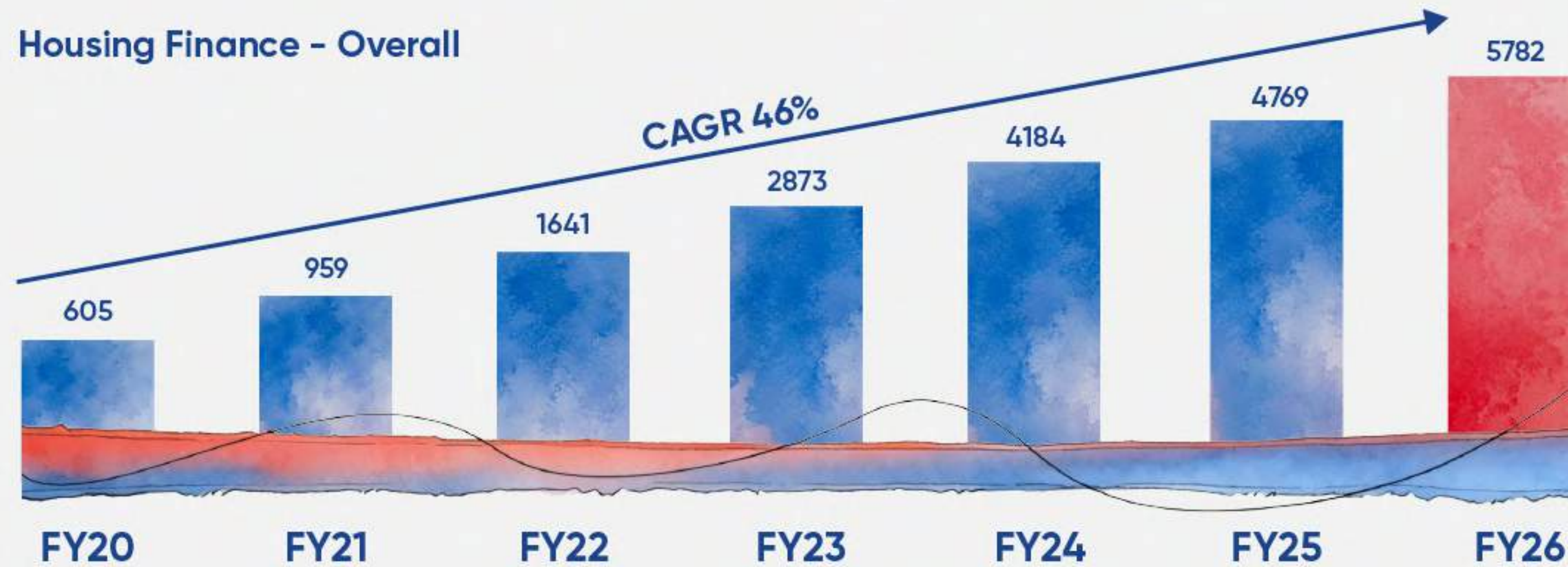
Major Segment



- 01 Home Construction
- 02 Home Purchase
- 03 Loan Against Property

Housing Finance: Performance

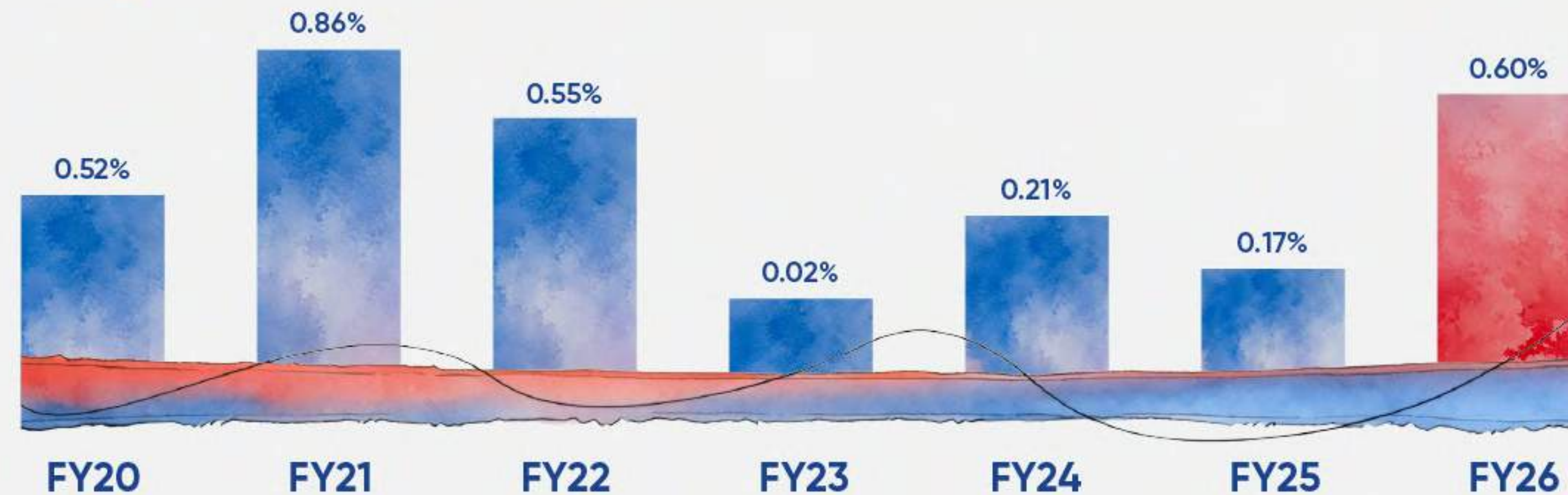
Housing Finance - Overall



Housing Finance has demonstrated a sustained and high-quality growth trajectory, delivering a robust 46% CAGR between FY20 - 26. Incrementally, Housing Finance is being expanded through the existing SBL network. Currently, HF is offered at 90 branches, and we plan to scale it through 60 additional SBL branches in FY27.

Credit Cost

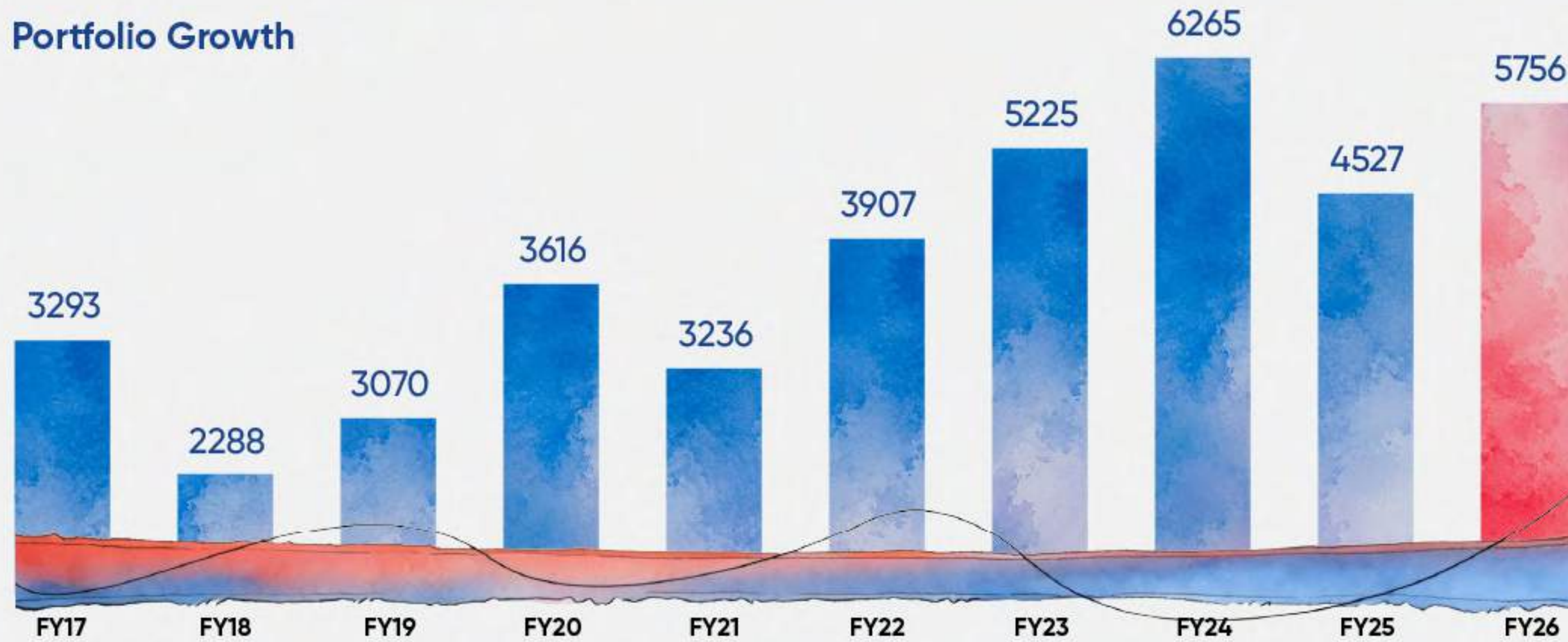
Average ~0.42%



HF's credit costs have remained around at average of 0.4% over the years. However, in Q1 FY26, provisioning norms for the secured portfolio were strengthened to meet RBI's universal bank eligibility criteria, targeting a PCR above 65% and keeping Net NPA below 1% at a bank level. This led to a one-time impact in Q1 FY26 and a moderate ongoing increase in provisioning for future slippages.

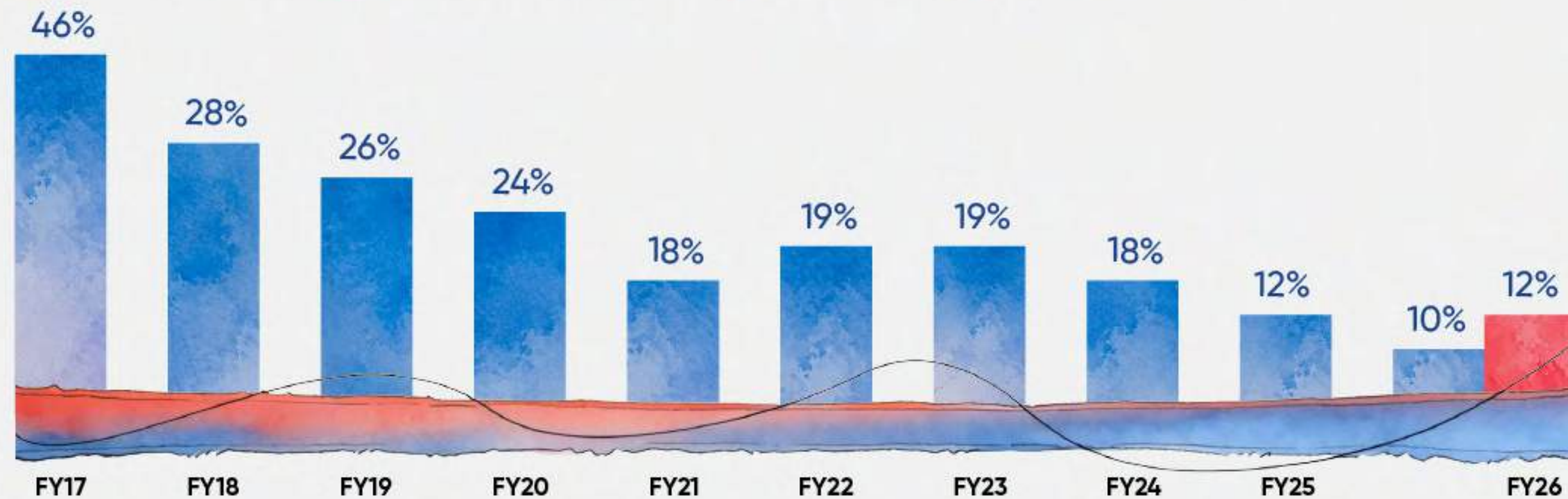
Microfinance & Microloans Portfolio

Portfolio Growth

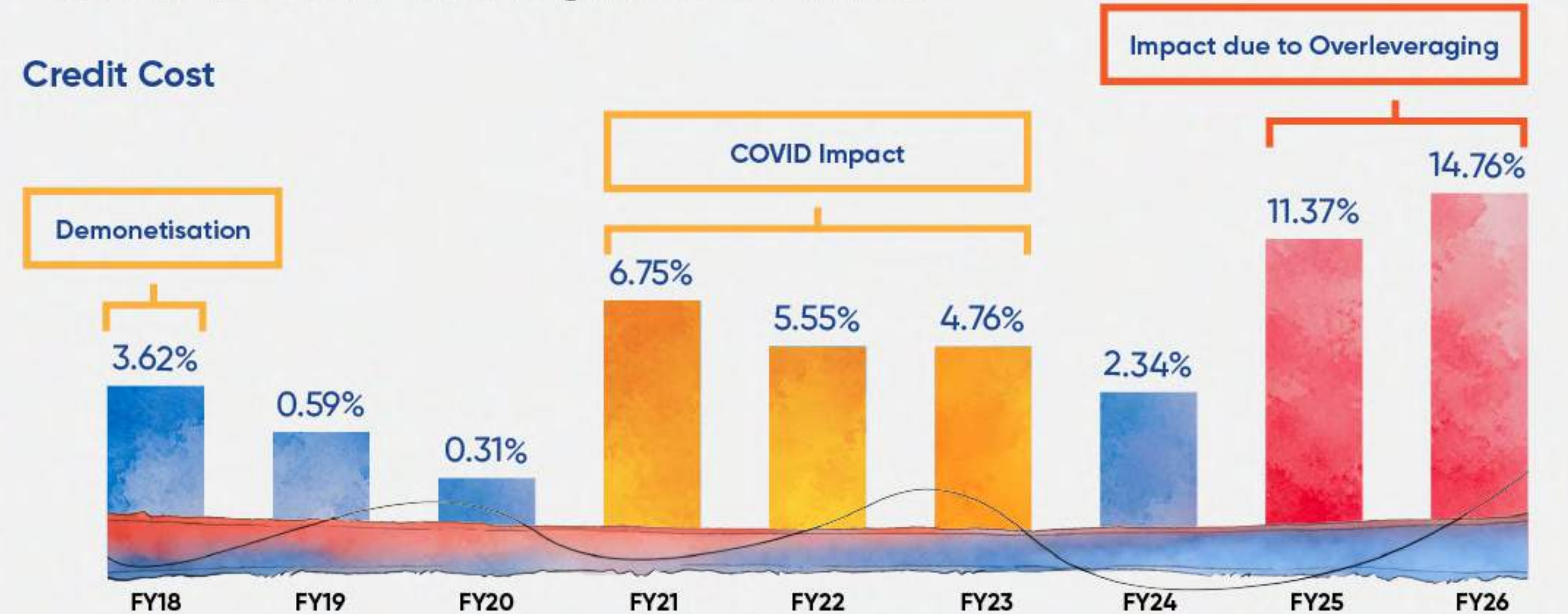


- Microfinance exposure reduced from 46% (FY17) to ~10% (FY26) through a calibrated approach.
- Last year, We have launched Shubham loans, Individual MFI loans backed by cash flow based credit underwriting. It is in the nascent stage and it forms just 1% of the entire Microfinance portfolio
- Microfinance & microloans portfolio to be maintained at ~10% going forward.
- Fully digital onboarding with 100% biometric enabled eKYC and 99% e-sign adoption.
- As of Mar'26, 71% of MFI principal outstanding and 99% of FY26 disbursements are covered under CGFMU guarantee scheme.

Portfolio Mix

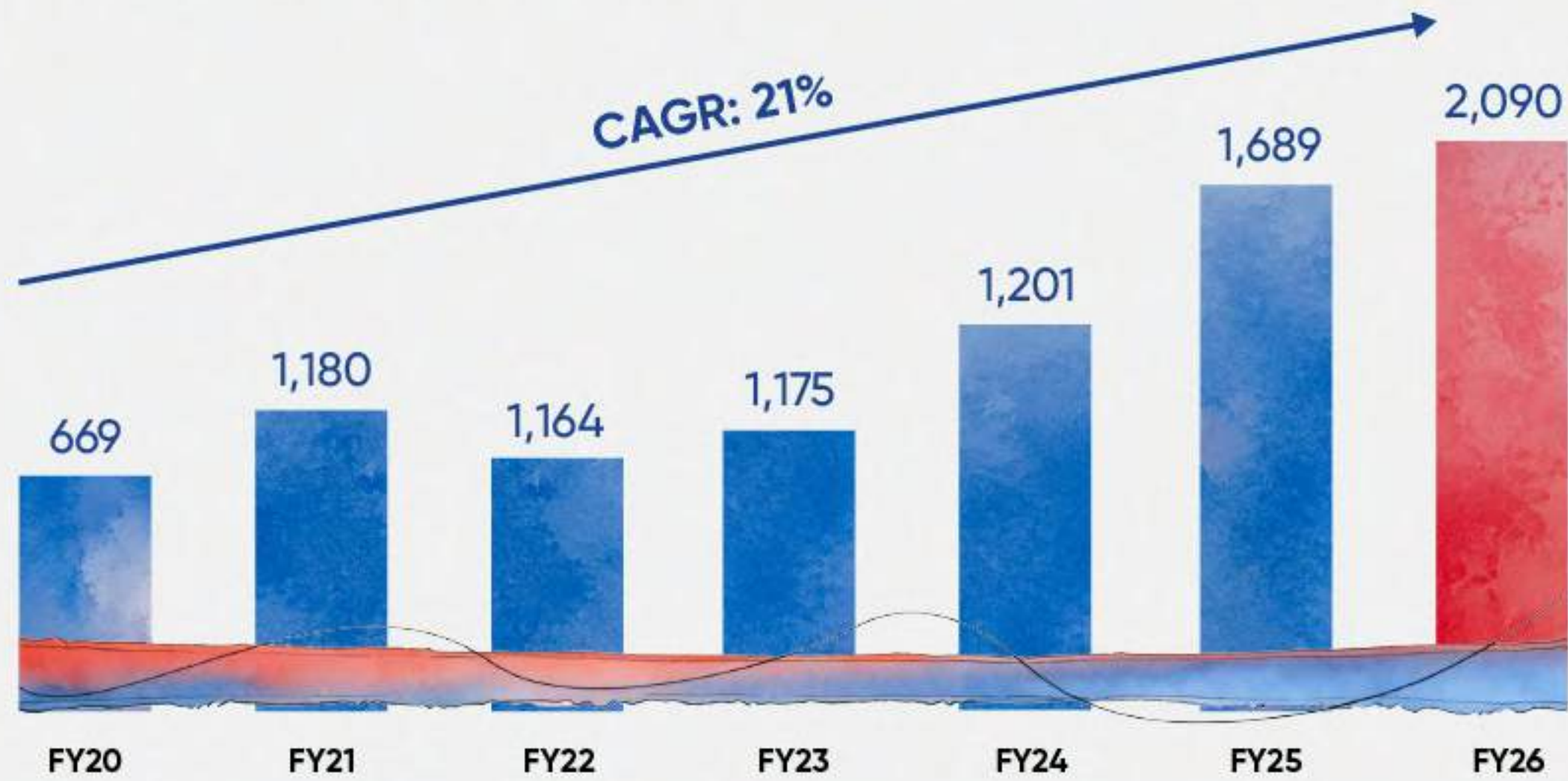


Credit Cost



MSE & NBFC Portfolio

MSME - Portfolio Growth



Focused on the organized MSE segment, offering working capital (CC/OD) and term loans for capex, aligned to formalized business needs. Distribution anchored in liability branches, leveraging the structured, relationship-driven nature of the product. ~300 liability branches carry an active MSE portfolio. Provides a scalable platform for further expansion and cross-sell. Delivered ~21% CAGR in portfolio growth (FY20–FY26) supported by disciplined underwriting and portfolio quality focus

- Ticket Size: 25 Lakh to 5 Cr
- Disbursement ATS: 1.24 Cr
- Avg. Yield: ~10 - 10.5%
- CCOD : Term loans – 55% : 45%

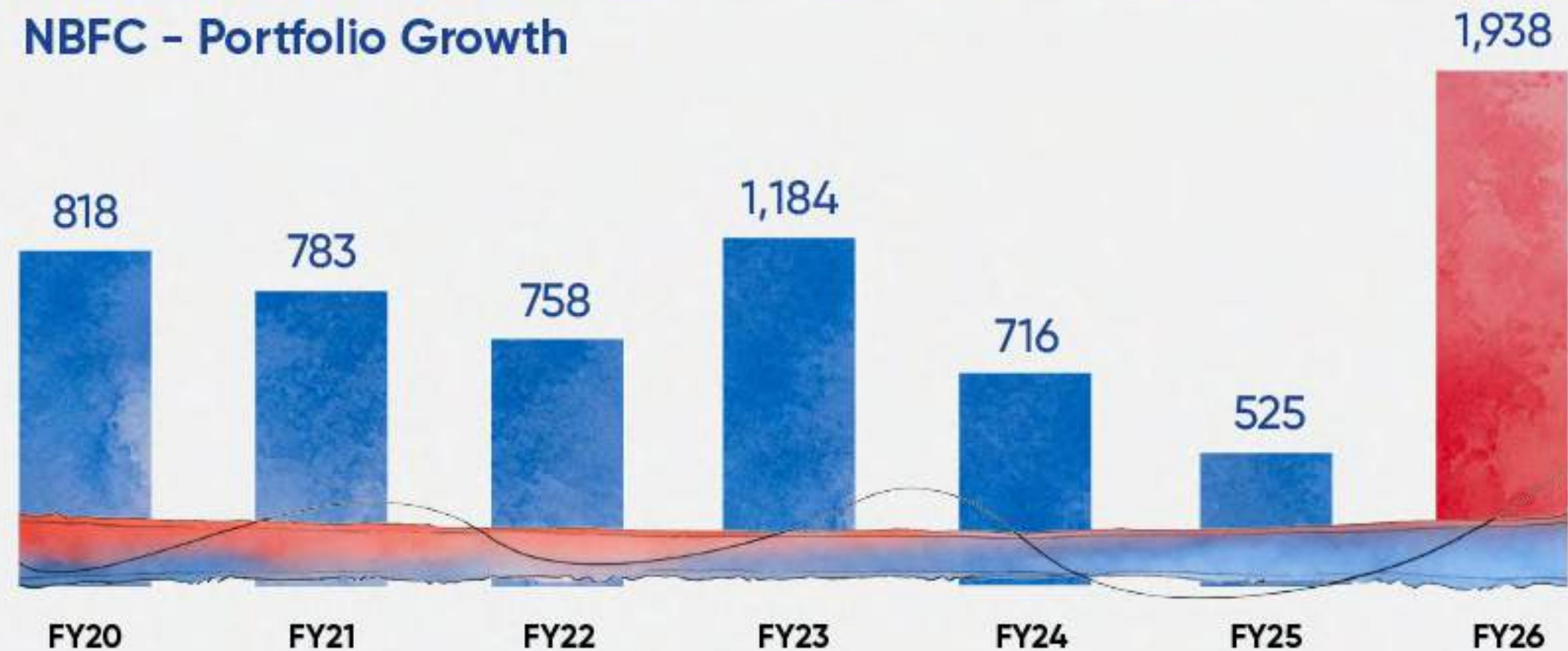
Major Client Segment

Manufacturers

Services

Organised Retail & Wholesale

NBFC - Portfolio Growth

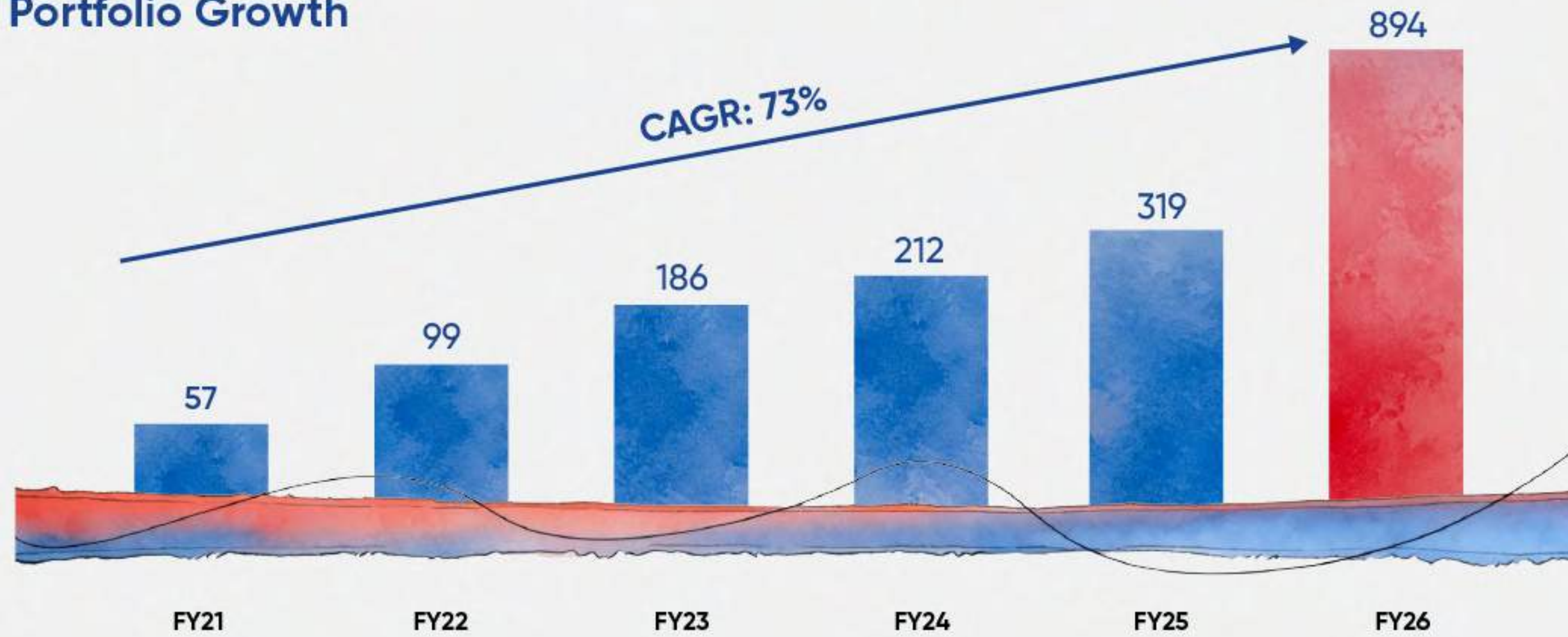


Our NBFC Financing portfolio is selectively built to provide term loans and working capital to well-rated nonbanking financial institutions serving retail credit needs.

- Disbursement ATS: ~51 Cr
- Yield Range: ~9.5%-10%

Gold Loan Portfolio

Portfolio Growth



- Gold loans identified as a strategic focus segment, with momentum visible in portfolio growth trajectory
- Transitioned from a liability-branch-led offering to a broader footprint including asset branches, enhancing reach and scalability
- Strong and growing network presence:
 - Currently available across ~200 liability branches and ~50 asset branches
 - Planned expansion to ~100 additional asset branches in a phased rollout

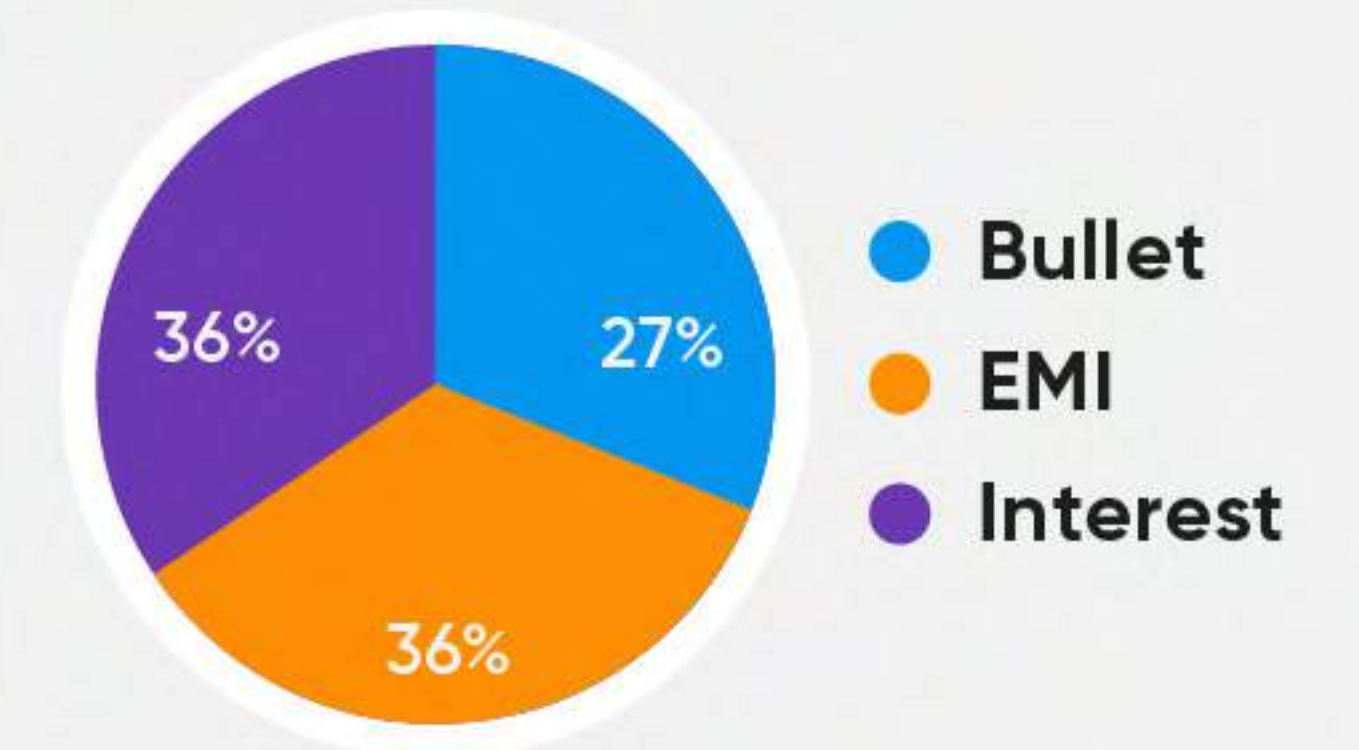
Types of Schemes offered:

- **Bullet** – Agri (up to 12 M) & Non-Agri (3, 4, 6 & 9)
- **EMI** (6 to 48 M)
- **Interest Only** (12 to 48 M)
- **Gold Loan OD** (12 M)

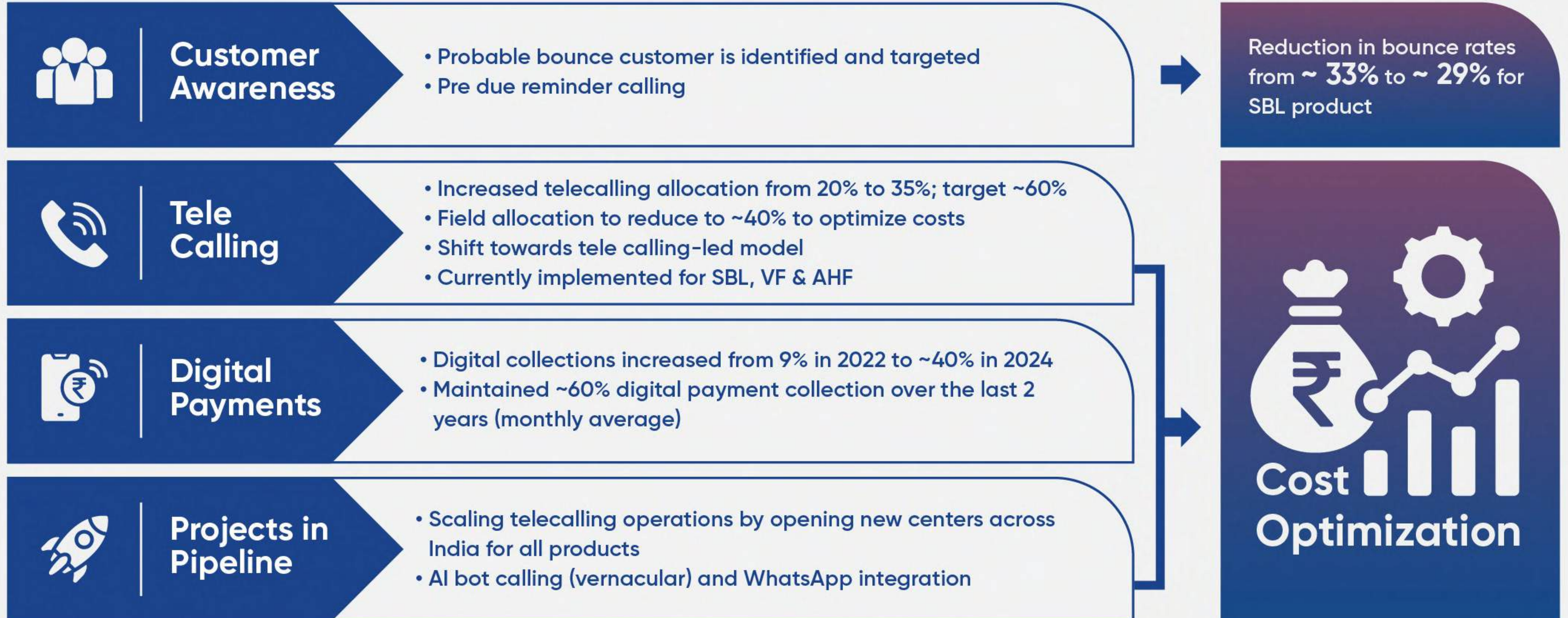
Product Features:

- **Ticket Size:** 1 Lakh to 50 Lakh
- **Yield Range:** ~13-14%
- **Disbursement ATS:** 2.5 Lakh

Product Mix



Core Collection Strategy





CREDIT UNDERWRITING



Credit Underwriting Process

A key differentiator for Equitas lies in its proprietary, data-driven credit underwriting framework, built on deep customer insights and extensive field-level experience.



Tailored Templates for 30+ Business Profiles

Customized credit assessment frameworks designed to evaluate cash flows, business viability, and repayment capacity of informal enterprises, addressing the limited availability of formal income documentation



Ground-Up Model Design

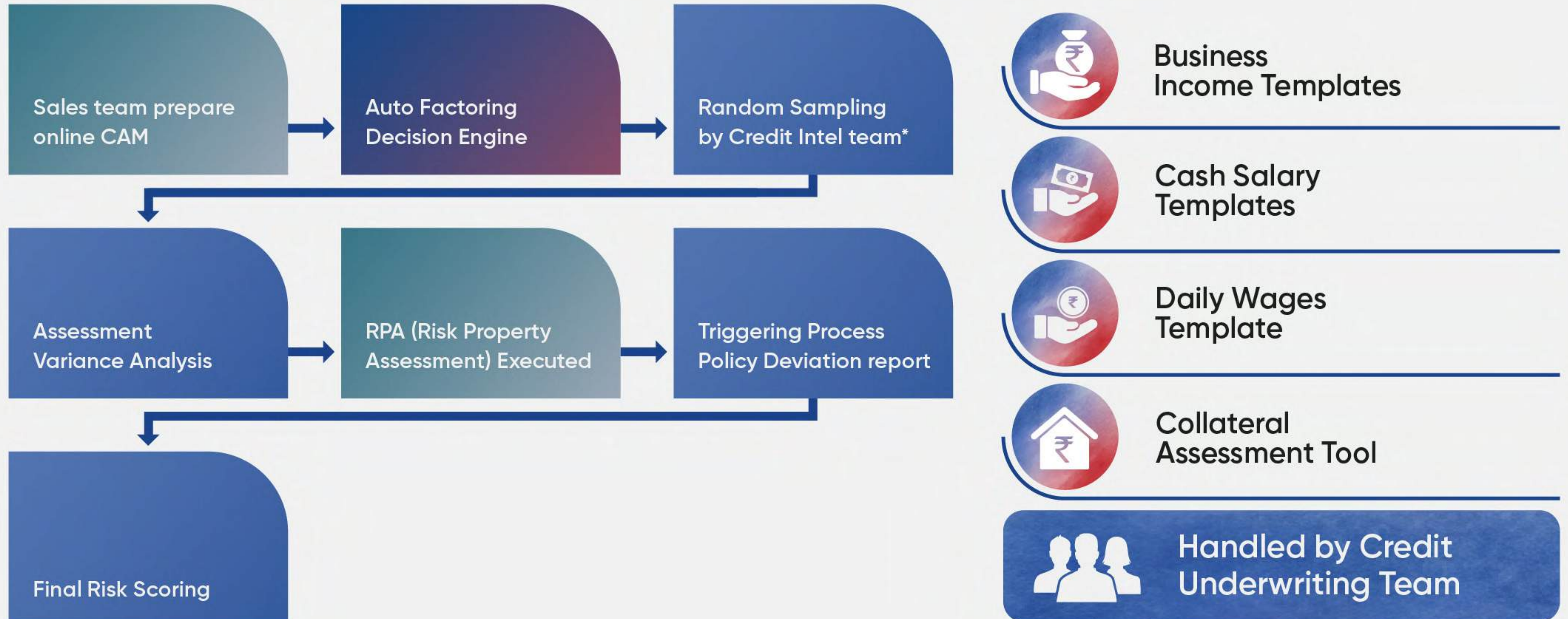
Developed in-house, through years of grassroots engagement, enabling robust credit appraisal while preserving financial inclusion objectives.



Risk Governance and Process Rigour

A dedicated in-house risk team ensures rigorous, uniform underwriting standards, supporting portfolio quality and risk mitigation with sustained growth.

Assessment & Risk Control System



*For 12L+ ticket size, it is 100%

Sample Assessment Process



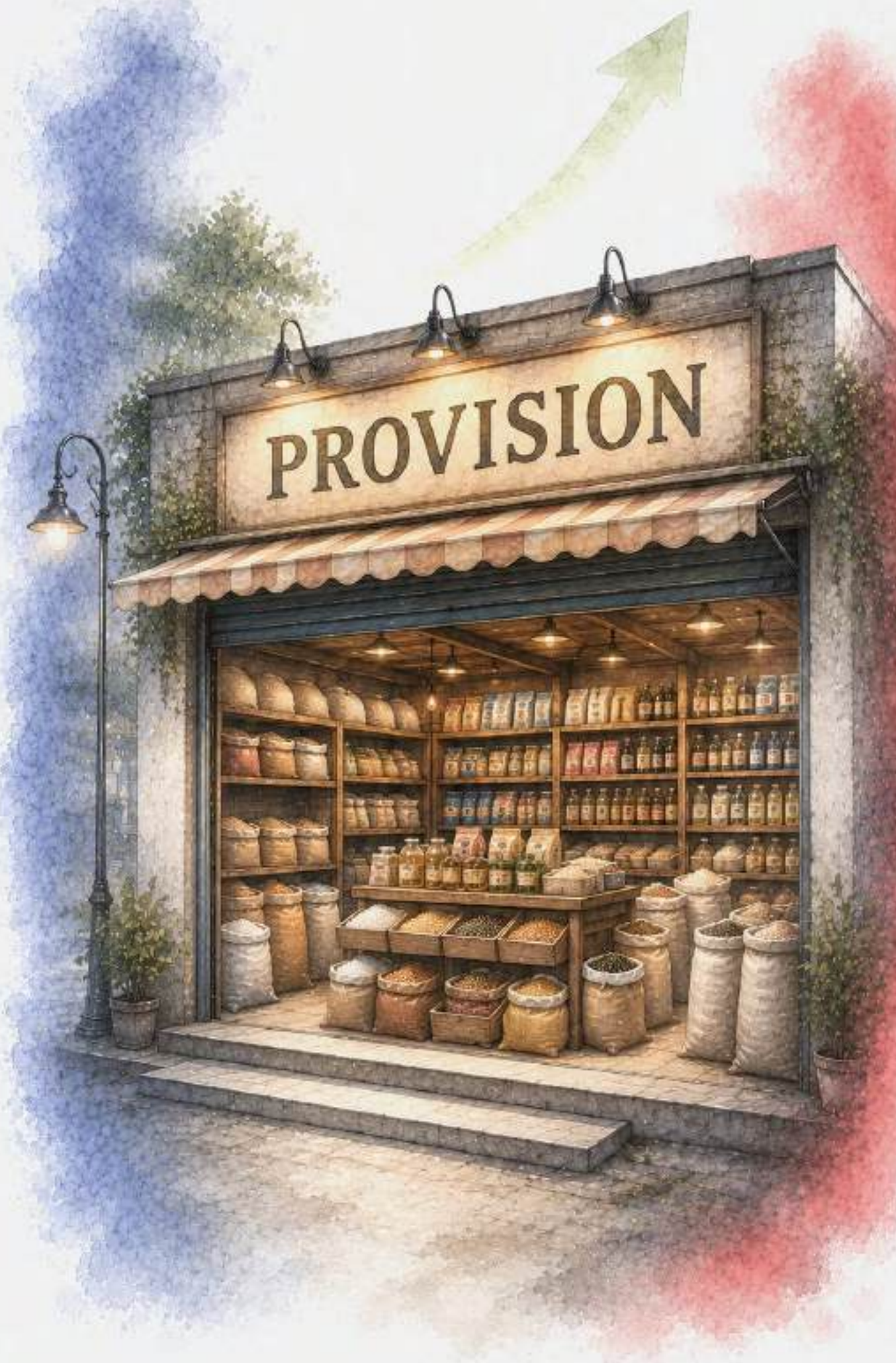
Tea Shop Assessment:

- Quantum of milk consumption
- Estimate sales turnover
- Estimate shop expenses to arrive at PAT



Reference:

- Milk procurement
- No of tea cups sold based on the standard assumption
- Turnover based on standard price per tea cup



Provision Shop Assessment:

- Stock and it's break-up
- Estimate the stock turnover rate
- Determine the profit margin based on product categories
- Estimate shop expenses to arrive at PAT



Reference:

- FMCG, Groceries, Staples & Oil
- Supplier reference checks
- Expense verification

LOAN ORIGINATION CUSTOMIZED FOR INFORMAL LENDING



E-sign Penetration:

95%

for both Sanction Letter & Agreement

WORKFLOW



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

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



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

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

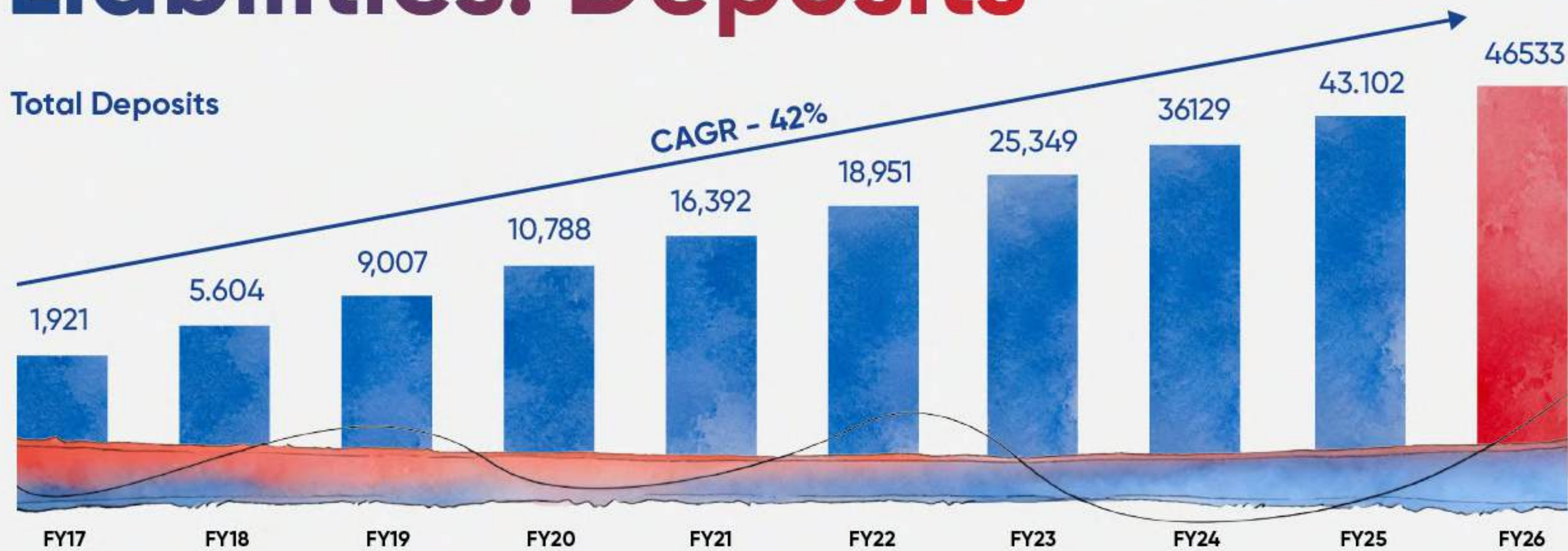




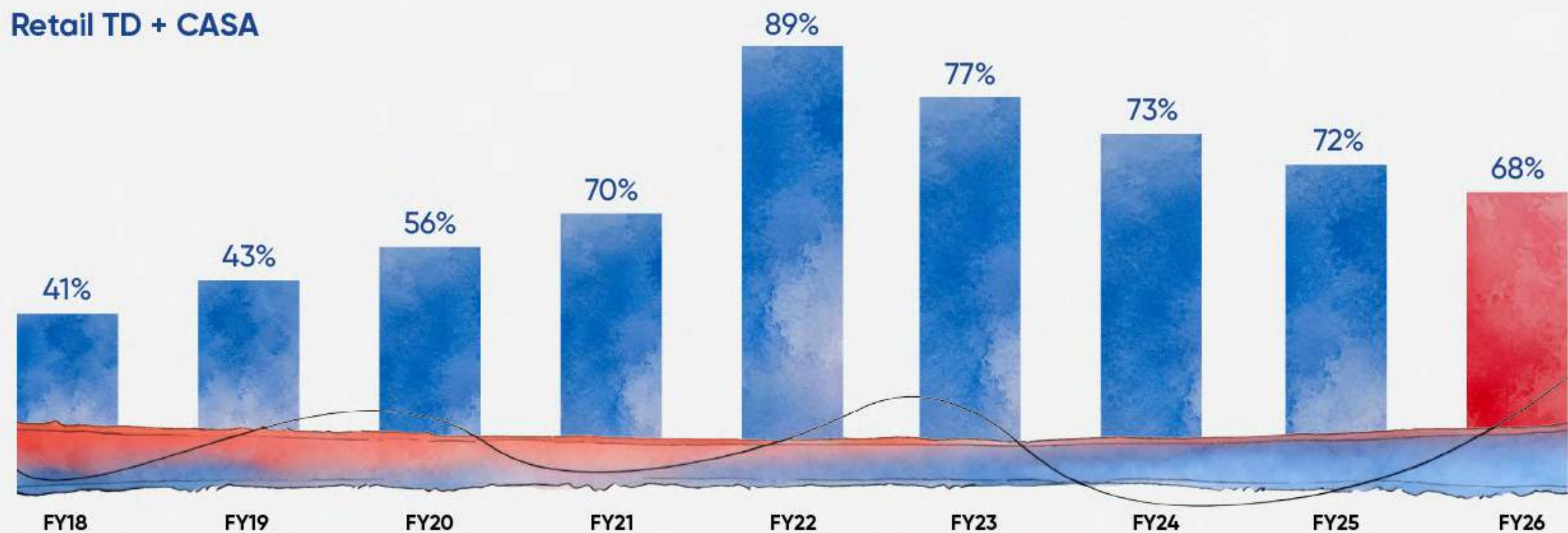
LIABILITIES

Liabilities: Deposits

Total Deposits



Retail TD + CASA



- Successful transition from an NBFC-led funding model to a deposit-franchise-led SFB
- Deposits recorded ~42% CAGR over FY17-FY26, reflecting sustained franchise strength
- Deposit base scaled from ₹1.9k Cr to ₹46.5k+ Cr, driven by retail-led traction
- Total Retail Deposits (Retail TD+CASA) forms 68% of the overall deposits
- About 88% of bulk TD is in the non-callable mode
- Liquidity Coverage Ratio (LCR) as on 31.03.2026 is 160.93%
- The recently launched FCNR deposit has crossed USD 29 million

Branch Network: Liabilities



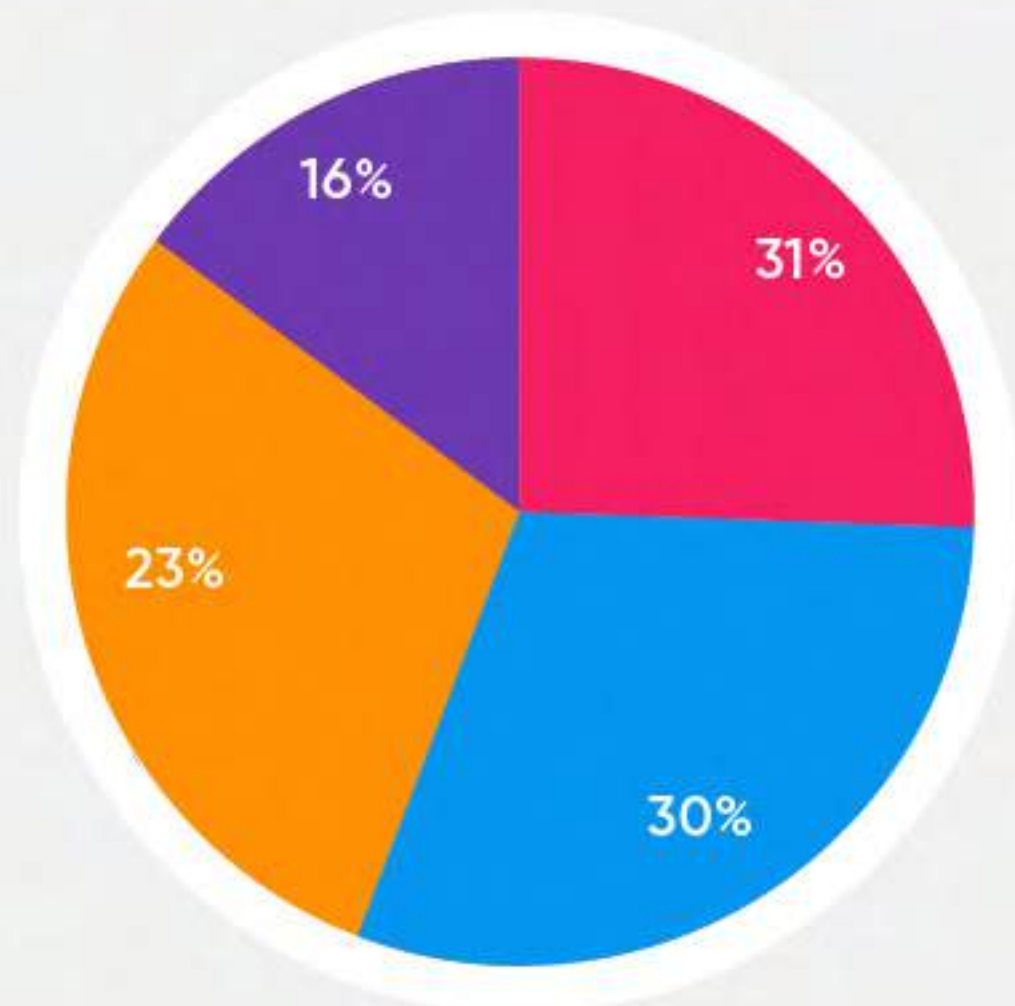
Branch expansion strategy involved higher upfront capex, with major investments already absorbed in the initial phase



Well-diversified deposit franchise: Deposit mix is geographically diversified, supporting stability and resilience in funding profile

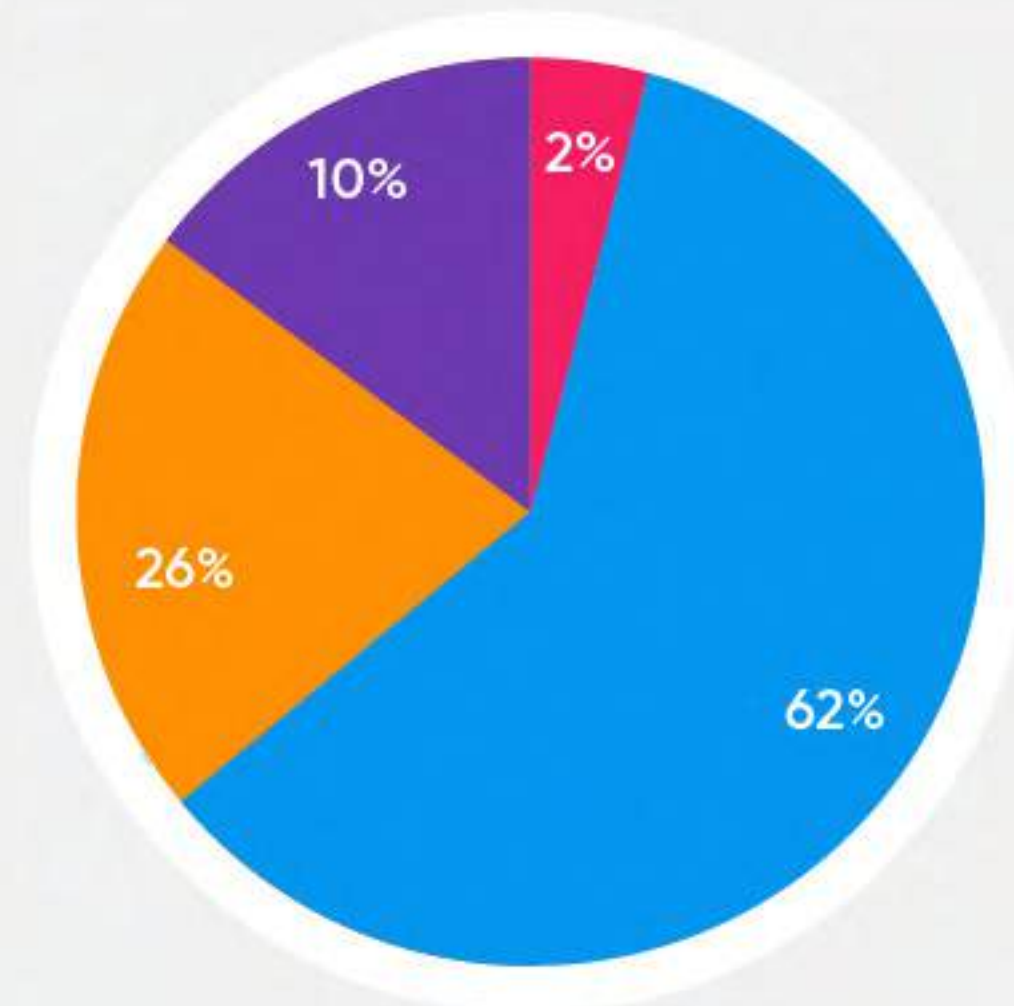


Measured and calibrated expansion: ~57 branches added over the last 5 years. Planned addition of ~10–20 branches annually, focusing on high-potential and under-penetrated markets



Branch Network Mix

- METROPOLITAN
- URBAN
- SEMI URBAN
- RURAL



Deposits Mix

- METRO
- URBAN
- SEMI URBAN
- RURAL

| States | Deposits (%) | Branch (%) |
|--------------------------|--------------|------------|
| Andhra Pradesh | 1.82% | 1.63% |
| Chandigarh | 2.67% | 0.23% |
| Chhattisgarh | 1.44% | 2.09% |
| Delhi | 8.38% | 4.42% |
| Gujarat | 5.14% | 6.74% |
| Haryana | 4.59% | 3.26% |
| Karnataka | 7.14% | 10.00% |
| Kerala | 1.72% | 1.63% |
| Madhya Pradesh | 3.64% | 6.28% |
| Maharashtra | 20.58% | 15.58% |
| Punjab | 6.76% | 3.02% |
| Rajasthan | 6.05% | 7.67% |
| Tamil Nadu & Pondicherry | 24.65% | 34.19% |
| Telangana | 3.21% | 1.63% |
| Uttar Pradesh | 1.69% | 1.40% |
| Uttarakhand | 0.53% | 0.23% |

Liability Branches
430 Nos.

URC Banking Outlets (BCs)
366

Deposits Per Branch
Rs. 108Cr

Product Suite & Distribution

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



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 EPIC ❖
EQUITAS

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


















❖ ELITE ❖
EQUITAS

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

❖ ELITE LITE ❖
EQUITAS

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

Customer Segment Strategy and Growth Enablers

| Offerings | Mass Affluent | High Networth Individuals (HNI) | Non Resident | Business Banking |
|---|---|--|--|--|
|  Products | <ul style="list-style-type: none"> Wings ELITE LITE EVA  | <ul style="list-style-type: none"> ELITE ELITE ARTHA  | <ul style="list-style-type: none"> ELITE EPIC – HNI NRI Rupee Explorer NRI NRI EVA  | <ul style="list-style-type: none"> ELITE CA Wings CA Govt. TASC Savings SNA/PFMS Account  |
|  Digital Enablers |  <ul style="list-style-type: none"> End-to-end digital onboarding (Assisted + DIY) Mobile-first engagement for transactions and servicing | | <ul style="list-style-type: none"> Digital application Txn Convenience (Email OTP/One Tap)  | <ul style="list-style-type: none"> Digital onboarding Corporate Internet Banking  |
|  Sourcing/ Relationship Channels |  <ul style="list-style-type: none"> Sales channel to drive acquisition RM channel (ELITE RM + Branch RM + Virtual RM) to ensure customer engagement and relationship management | | <ul style="list-style-type: none"> NR Channel VRMs at customer's time Zone  | <ul style="list-style-type: none"> CA Channel TASC Channel  |
| <div style="display: flex; justify-content: space-between; align-items: center;"> <div data-bbox="156 1381 889 1596">  <p>Digital Onboarding</p> </div> <div data-bbox="889 1381 1724 1596">  <p>RM-led Engagement</p> </div> <div data-bbox="1724 1381 2542 1596">  <p>Data-Driven Cross-Sell</p> </div> <div data-bbox="2542 1381 3403 1596">  <p>Integrated product suite</p> </div> </div> | | | | |

Segment-led multi channel customer acquisition

Targeted Lead Generation

Segment-focused sourcing (Mass Affluent | HNI | NRI | SME)

- Mass: Data-driven, activity-based acquisition through digital journeys
- Affluent / HNI: Event-led engagement and relationship-driven sourcing
- Digital-native customers: End-to-end digital acquisition and onboarding

Multi-channel acquisition:

- Digital channels: Campaigns, analytics-led targeting, ecosystem partnerships
- Physical channels: RM and branch-led acquisition for high-value segments
- Referral engine: Customer and partner ecosystem driving CA and affluent sourcing
- Mass segment → Digital-first sourcing
- Affluent / HNI / Institutional segments → RM & physical-led sourcing



Envisaged mix in Acquisition in value terms 50% Elite | 10% NR | 20% Insti & TASC | 10% Digital SA | 10% Others

A calibrated, segment led and channel optimized approach driving scalable and high quality customer acquisition

Data-driven cross-sell & Relationship Management

Analytics-led Cross-sell Engine

- Segment-specific playbooks tailored to customer profiles
- Next-best-product / next-best-action frameworks driven by analytics
- Propensity and lifecycle-based targeting to improve conversion quality

Integrated Relationship-led Model

- RV based approach for RM mapping
- RM-led engagement across Elite, Branch, and Virtual channels
- Lifecycle and trigger-based interventions for timely engagement
- CRM-led, holistic view across liabilities, assets, and family relationships

Driving Customer Value & Engagement

- Onboarding with Accelerated early Lifecycle Engagement
- Focus on active accounts, product holding (PH) expansion, and relationship value (RV) growth



15+ data led customer campaigns (Txns | Demography | Profile) -> Multi channel/Structured engagement

Cross sell cohorts identified basis customer profiles (TD | RD | Locker | MF | LI | GI | HI | CC | ASBA & 3in1 A/c)

Business Banking Overview

Relationship-Led, Transaction-Driven Growth

Segment focus:

- Retail: Standalone CA | TD Sweep
- Txn led CA: QR | POS
- Asset relationship: CC/OD, TL customers
- Institutions: VAN | PG | PFMS | Payment solutions

Transaction products driving customer acquisition and relationship deepening

Cross-sell engine: Current accounts for asset customers and lending to CA customers, Txn and Payment solutions, Family banking

Strengthening digital capabilities across onboarding and transaction management

Focused relationship management to enhance customer experience and retention



50% Active Customers

22% Customers with Payment solutions QR/POS

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



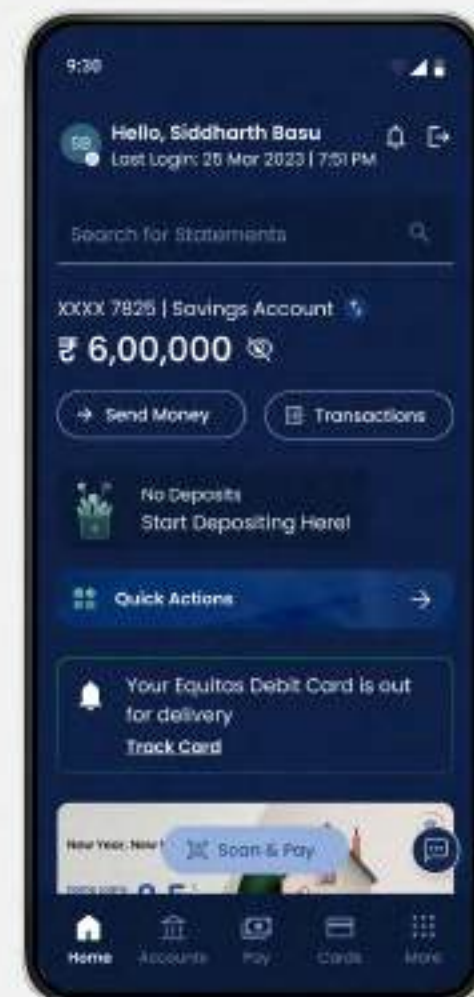
Smooth



Light

Download the App Now  

Track and manage your account anytime, anywhere!



Manage Cards with ease.

Block, freeze and unfreeze cards anytime.



Self 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

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

Driving to Best in Class Digital

Equitas MB (Until Oct 2025)

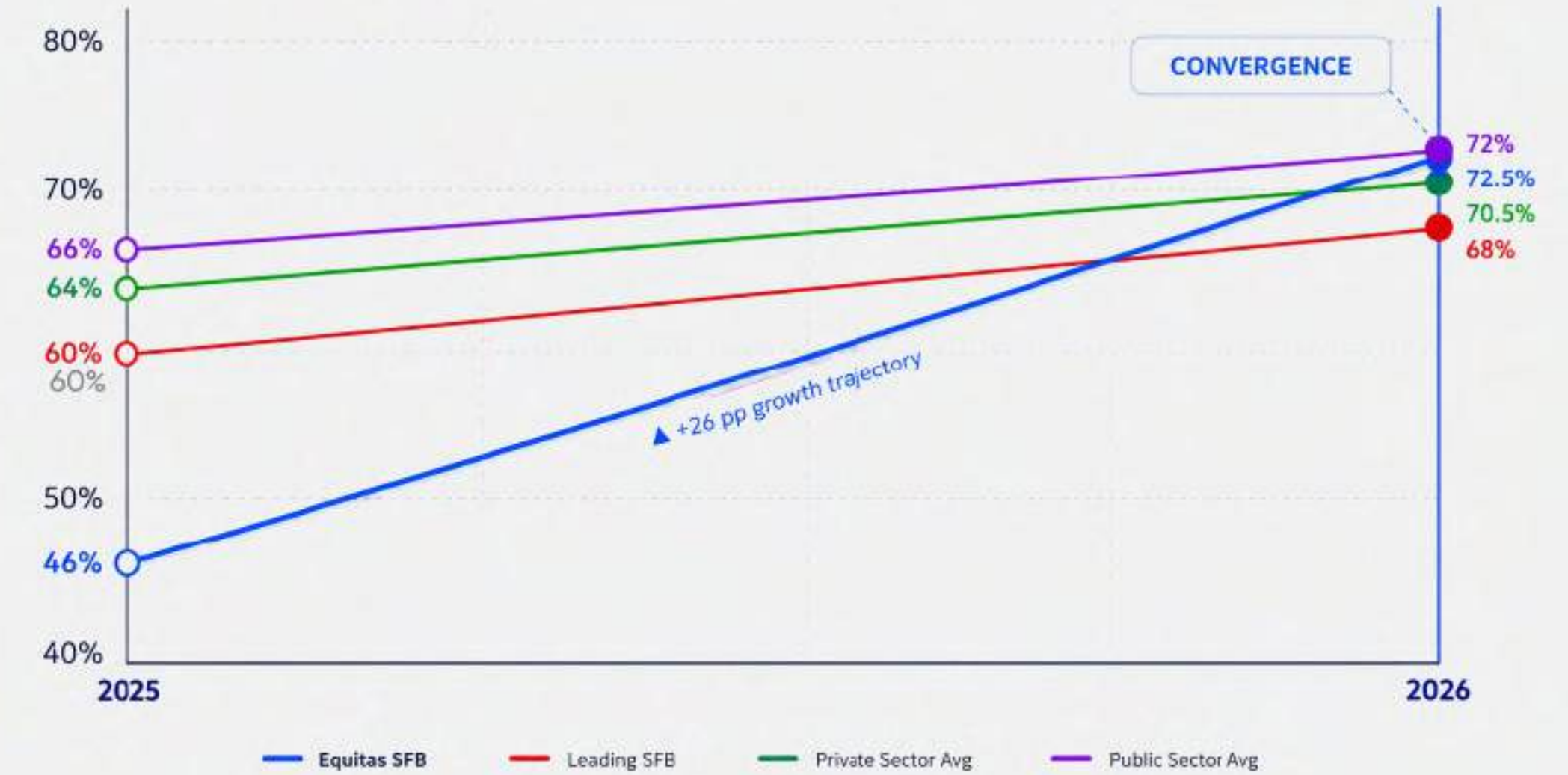


Equitas 2.0 (New)



Targeted to reach a convergence score of 72% end of FY 2027 in comparison to industry benchmarking

FY2025 Actual · FY2026 Convergence



EQUITAS 2.0 (LIVE)

- 1 bank 1 App
 - Digital onboarding + Servicing + Cross sell across Liabilities & Assets
- ~ 40 Lk logins monthly & ~9 Lk registered users
- Cloud-native with modular architecture tech stack
- Persona Driven intuitive mobile app
- 1 TAP – “In App alternate Authentication”
- 1 Touch Relationship Manager call
- Integrated rewards & bill payments with Autopay management.
- Investments using Smart ASBA & Mutual Funds

EQUITAS 2.0 : DIGITAL ROAD MAP-FY 26-27

- Digital Current Account onboarding
- Equitas 2.0 Corporate internet banking
- Overseas Remittances
- Digital Onboarding for Non-Resident Indians
- Digital accessibility for persons with disability
- QR web based digital servicing
- Personalized 2.0 Wealth management with insights
- Vernacular Banking
- Interoperable merchant online payments leveraging Bharat Connect

EQUITAS 2.0 : DIGITAL ROAD MAP-FY 27-28

- AI Platform build with layered agentic AI 's
- Conversational & Prompt based user interface
- Behavioral hyper personalization
- Customizable layouts / features / services
- Wearables linked scan and pay

Digital Quotient

"Digital Quotient" : Measures what split of transactions across customer lifecycle - on-boarding , servicing & payments - are performed digitally.

KEY OBJECTIVES

- Build new digital capabilities to meet all needs of the customer journeys with bank.
- Increase penetration and usage of available digital options

| METRIC | TODAY | ASPIRATION (BY FY'28) |
|---------------------|-------|-----------------------|
| DIGITAL ON-BOARDING | 69% | 90% |
| DIGITAL SERVICING | 30% | 90% |

PLAN

- Digital on-boarding journey expected to Go-LIVE in Q2 FY' 26-27 for Current accounts
- AI assisted digital opening & servicing for all account categories being worked out
- Paperless servicing at branches using Biometric Authentication & Web-QR
- Digital penetration being tracked and gaps being addressed
- Focus is to create 100% paperless journeys by removing residual manual touchpoints
- Digital Straight through end-to-end processing

Building Internal Capabilities

Ethos: Building a strong, future-ready technology team with deep expertise and agile capabilities



MARKET LIVE

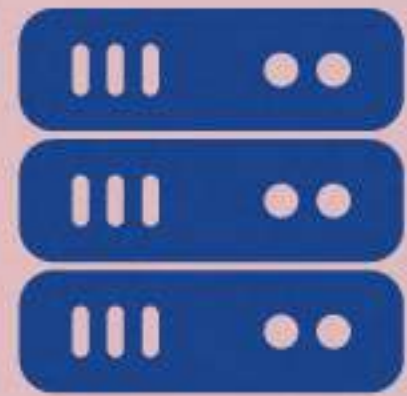
- **Equitas 2.0** : Conceived, Designed, Developed & Delivered In-House.
- Developed a in-house **Gold Loan Origination System** in **6 Weeks** enabling seamless, efficient, and scalable loan processing.
- **Core Banking System** enhancements delivered in-house.
- Robust **Data Warehousing** completely built in-house.
- **Process Automation** : Automation (BOT) initiatives across key platforms and projects have enhanced operational efficiency

FUTURE ROADMAP

- On Track to launch **Equitas Development Centre**
- **Enterprise LOS** : End-to-End loan origination across all business lines to improve scalability, compliance and faster turnaround for the loan process.
- **Equitas 2.0 Corporate Internet Banking** : Re-defined platform for enabling businesses and corporate clients to manage banking activities online.
- **Legal Management** : Centralized platform to monitor and track each stage of legal action – including SARFAESI proceedings, arbitration and notice management.
- **Consent Management Platform** : Unified platform for handling complete lifecycle of consent – collection, storage, updation and withdrawal.

Resilience & Infrastructure

RESILIENCE



Application Uptime: We have now significantly improved our Resiliency; with No Downtime & Outages with overall application uptime at 99.5%, while critical & customer-facing applications are maintained at 99.75% Uptime.



Resilience by Design: All applications deployed are evaluated for high availability 24*7 without single point of failure for seamless business continuity



Enterprise Observability & AIOps: Implemented Enterprise wide observability for real time monitoring of all applications & infrastructure. Plans to introduce AIOps in our Roadmap to enhance Observability

INFRASTRUCTURE



IT Infrastructure Investment: We have a multi-year investment roadmap, with 45% of the Hardware planned for upgrade in the next 3 years. Our platform maintains ample headroom, ensuring seamless scalability to support rising volumes



Capacity Planning: Periodic (Bi-Annual) Capacity planning to forecast infrastructure resource requirement, based on which investments are made to facilitate growth



Hybrid Infrastructure: 85% of the applications are hosted On-Prem & 15% of the applications are hosted on Cloud for cost-optimization

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.

Enterprise Data & Analytics

40+ Systems | 1,000+ Reports | 200 TB Data

Capability

- Centralized EDW (Single Source of Truth)
- Scalable architecture for high-volume growth
- Automated ingestion, transformation & reporting
- Built for regulatory, operational & analytical needs

Governance

- RBI-ready reporting framework
- Full audit trail & role-based access controls
- Successfully closed multiple audits with no major observations

Strategic Value

- Supports business growth
- Reduces regulatory risk
- Enables faster decisions
- Foundation for analytics & digital transformation

- 800+ Automated daily reports enable data-driven decision-making and support day-to-day operational efficiency.

Data platform operates at regulatory-grade maturity – enabling scalable growth, compliance and analytics-driven transformation

Cybersecurity & Data Privacy

The Bank has not experienced any Fructified Cyber attacks, due to continuous monitoring, with all detected events being successfully contained and thwarted

Zero Trust Security architecture deployed across all endpoints, ensuring continuous verification of user identity.

Bank has established State of the art Information Security & Data Discovery tools with AI driven threat Intelligence and Hunting

Bank is under the process of building a proprietary solution to comply with DPDP Act with clear roadmap for implementation.

ISO 27001:2022 certified Information Security Management System (ISMS) covering critical systems and data assets, ensuring robust controls for information confidentiality

PCI DDS v4.0.1 certified card payment environment, ensures robust protection of cardholder and sensitive authentication data across systems and processes

| METRIC | BENCHMARK | EQUITAS BANK |
|--------------------------------------|-----------|--------------|
| Avg Time-to-Detect (hrs) | 14.2 | 6.30 ✓ |
| Avg Time-to-Remediate (hrs) | 36.5 | 8.00 ✓ |
| Phishing success rate (%) | 4.8% | 2.6% ✓ |
| Data breach incidents / Year | 0-2 | 0.00 ✓ |
| Avg financial loss / incident (₹ Cr) | 0.42 | 0.00 ✓ |
| % Staff phishing-test pass rate | 61% | 94.7% ✓ |
| SOC Coverage (hrs) | 24/7 | 24/7 ✓ |

We are delivering an extremely robust and safe cyber environment as evidenced by the above metrics.



BUILDING BRAND 'EQUITAS'



DIGITAL GROWTH ENGINE

Scalable Future-Ready Banking Through 'Selfe Suite'



STRATEGIC TARGETING

- ✓ Advanced analytics-led targeting & segmentation
- ✓ Marketed across performance, social, search and app ecosystems
- ✓ Precision marketing to acquire high-quality, high-LTV customers



SUSTAINABLE ACQUISITION FUNNEL

- ✓ Designed for scale, efficiency, and long-term value creation
- ✓ Balancing volume with value-led acquisition
- ✓ Strong cross-sell potential across SA, FD & Credit Cards

End-to-End Digital Acquisition Ecosystem



Enabling Equitas as a preferred digital banking partner for new-age customers



NATIONAL BRAND VISIBILITY

Building Trust, Recall & Scale

Driving awareness & recall through strategic sports partnership.



CHENNAI SUPER KINGS
[CSK] **9** YEARS



GUJARAT TITANS
[GT] **5** YEARS



STRATEGIC SPORTS PARTNERSHIPS

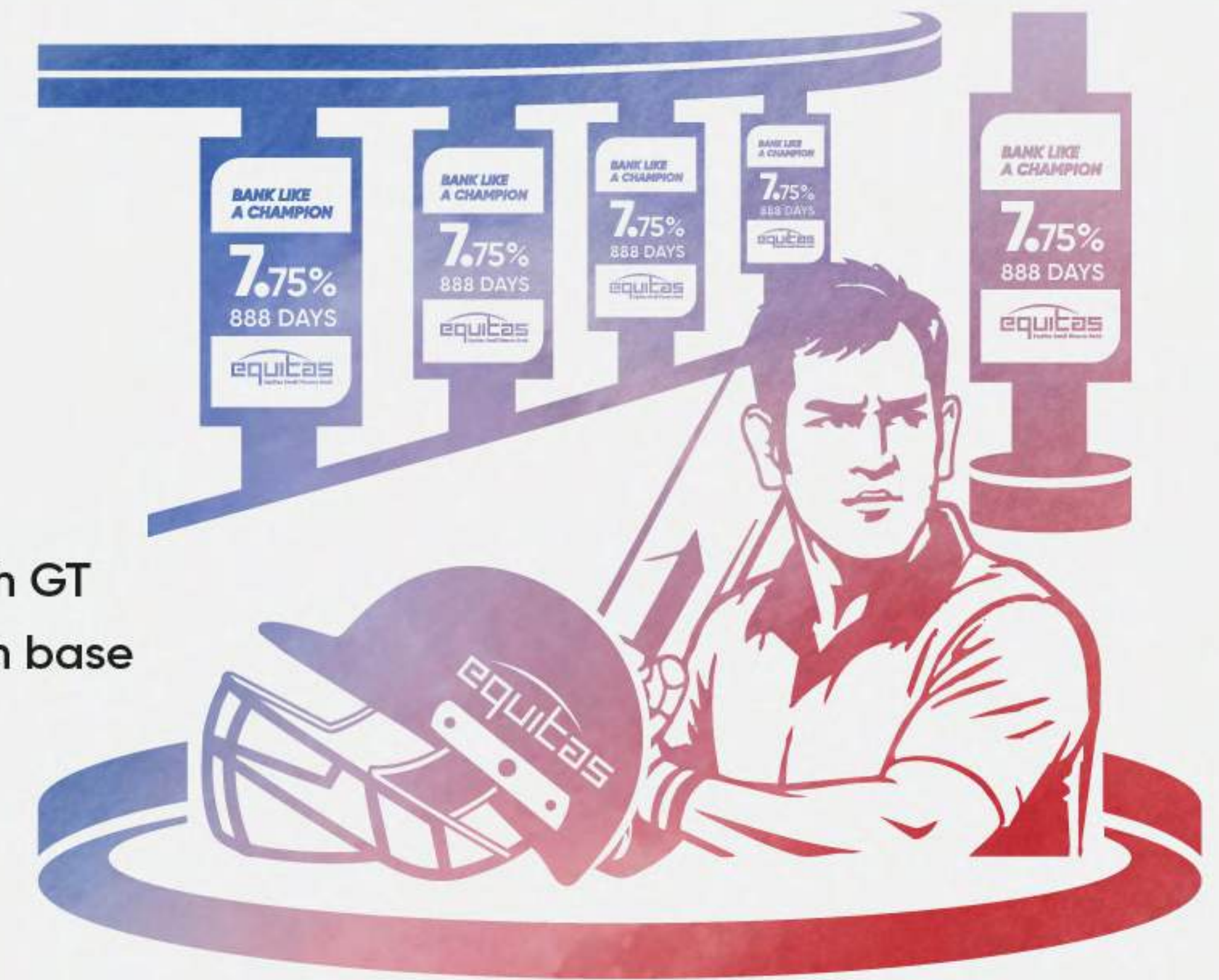
- ✓ Build Strong emotional connect in home market with CSK
- ✓ Accelerating awareness in strategically important new & emerging markets with GT
- ✓ Exceptional tool to reach masses and connect with loyal, high-engagement fan base



SCALING VISIBILITY & RECALL

- ✓ Pan-India reach, mass engagement & credibility at scale
- ✓ Sustained visibility in high-intent urban corridors
- ✓ Long-term associations that reinforce trust, recall & aspiration

Bank Behind Champions



Equitas fulfills the aspirations of new India as a trusted financial partner for every customer



WINNING THE CATCHMENT

Making Every Branch the Best in Its Neighborhood

Each branch positioned as the most trusted financial partner in its neighborhood

Hyper-Local Marketing



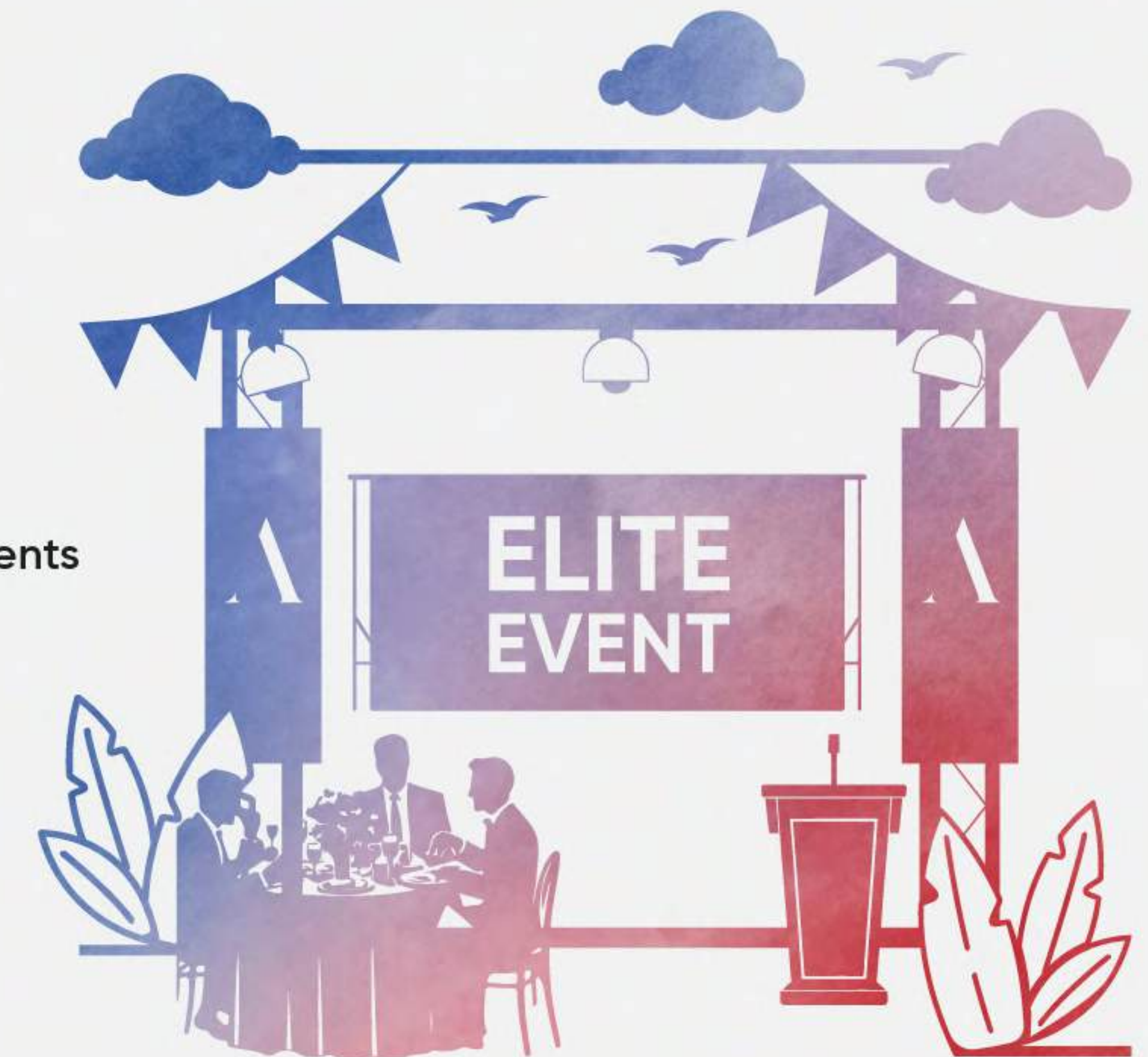
LOCAL INTELLIGENCE-LED MARKETING

- ✓ Branch-led activations blending physical presence with digital amplification
- ✓ Invite-only customer meets, financial awareness sessions & localized engagements
- ✓ Digital follow-ups for sustained relationship building beyond the event



COMMUNITY-CENTRIC ACTIVATIONS

- ✓ Health camps, seasonal festivals & regional celebrations
- ✓ Regular touchpoints built around local tastes and moments
- ✓ Participation over promotion, becoming part of the community fabric
- ✓ Driving higher footfalls, engagement & conversion readiness



Equitas fulfills the aspirations of new India as a trusted financial partner for every customer



POSITIONING OUR BANK TO DEPOSIT CUSTOMERS...

BEYOND BANKING



PURPOSE LED BRAND STRATEGY

Beyond Banking

Winning Hearts, Building Communities

Turning Purpose into a Powerful Brand Advantage



COMMUNITY FIRST BRAND PHILOSOPHY

- ✓ Shift brand perception from service provider to community partner.
- ✓ Purpose becomes a long-term brand asset strengthening equity and preference.
- ✓ CSR at the core of brand strategy, not as an adjunct communication layer.
- ✓ Real transformation narratives for Banking & CSR Impacts.



EMOTIONAL POSITIONING THAT BUILDS TRUST

- ✓ Banking beyond balance sheets - rooted in care, dignity & empowerment.
- ✓ Strong emotional connect driving loyalty and long-term relationships.
- ✓ Establishing Equitas as a bank customers are proud to associate with.



A Clear Customer Promise "When you bank with us, you build a better community."



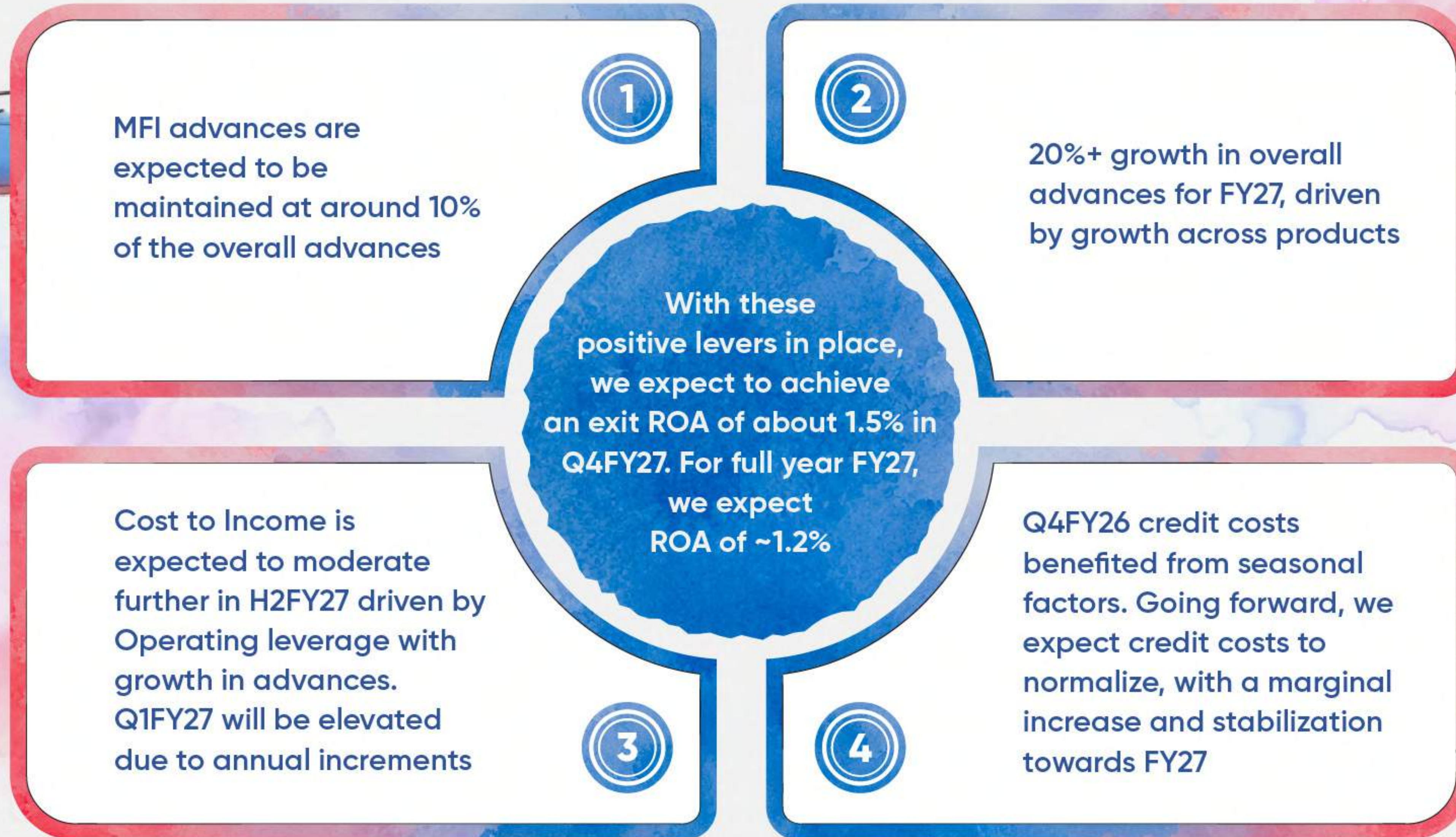


EQUITAS

NEXT



Outlook for FY27



Outlook for FY31

Key Metrics

ADVANCES

- Advances is expected to reach ~1.2 Lac Cr
- Secured : Unsecured Mix -85%:15%
- MFI – 10%; CC, PL & other unsecured – 5%

DEPOSITS

- Deposits is expected to reach ~1.3 Lac Cr
- CASA Ratio at around 30 -33%

COST TO INCOME

- Cost to Income is expected to moderate at late 50s driven by Operating leverage

CREDIT COSTS

- Credit Cost is expected to settle between 1.25% to 1.50%

Universal Banking Scenario

- Advances expected to sustain 20%+ growth, driven by retail-led, calibrated expansion
- Steady state ROA of ~1.5%; with a potential range of 1 to 1.8% across adverse and benign credit cycles.

- Business model and product mix to remain broadly stable over the medium term, providing continuity in growth strategy
- Major investments in IT, compliance, and branch infrastructure largely behind us, with nominal incremental capex going forward



Investor Relations

Equitas Small Finance Bank Limited

Website - <https://ir.equitas.bank.in/>
Email - ir@equitas.bank.in

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



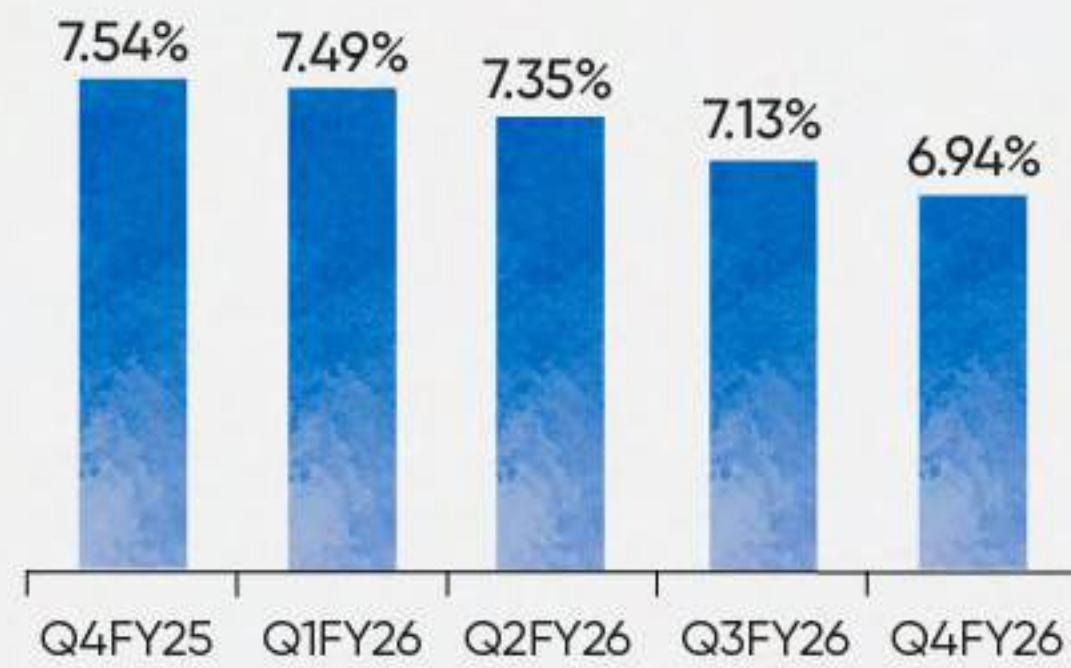


ANNEXURES

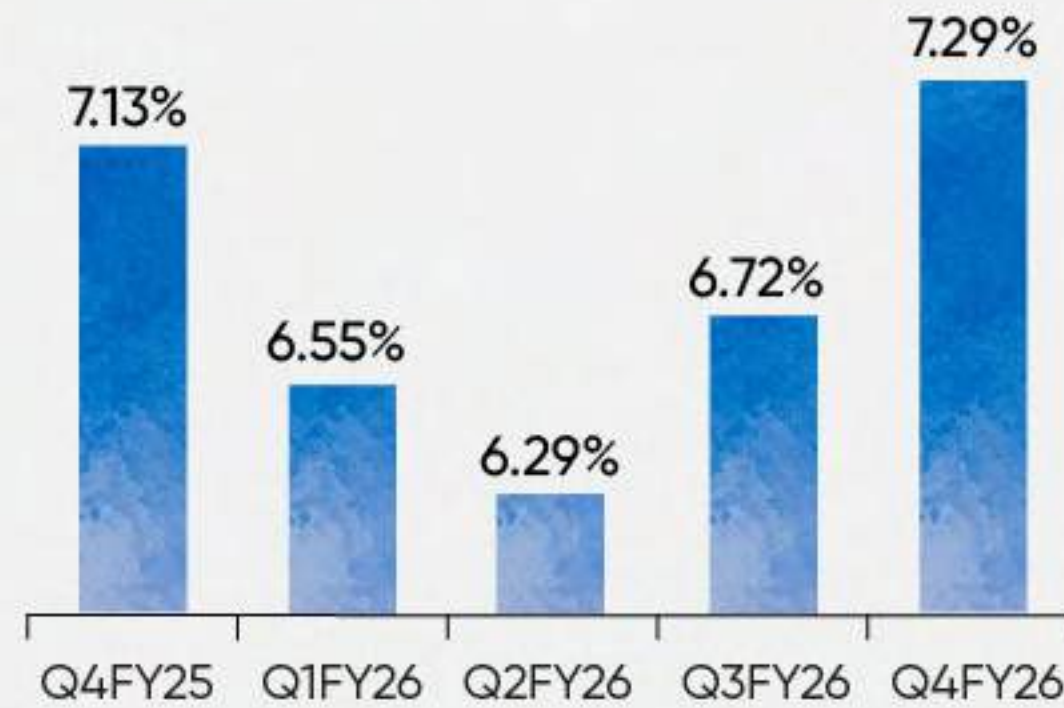


Key Ratios: Quarterly

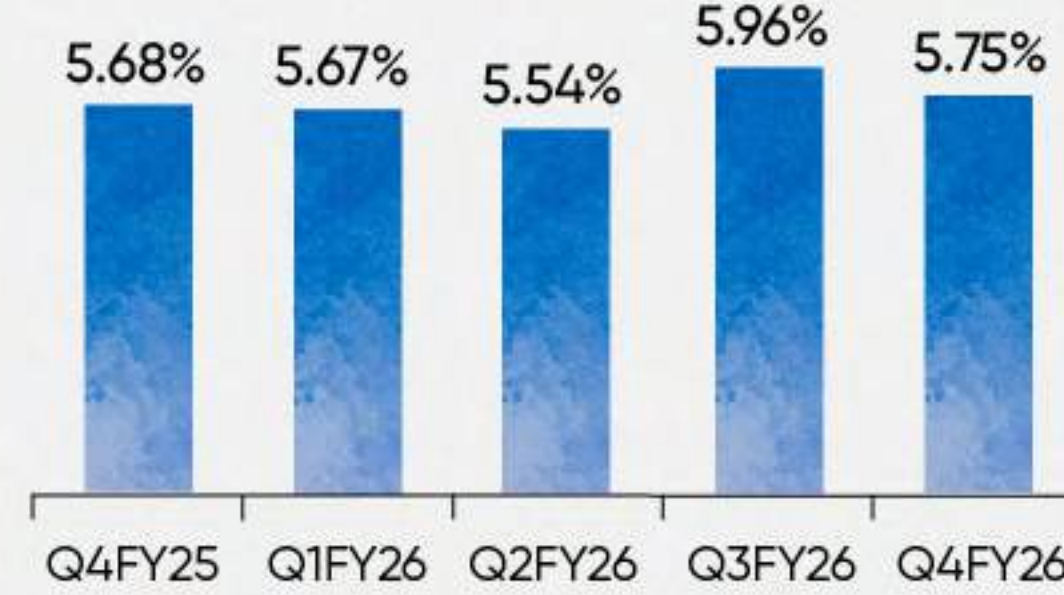
Cost of Funds



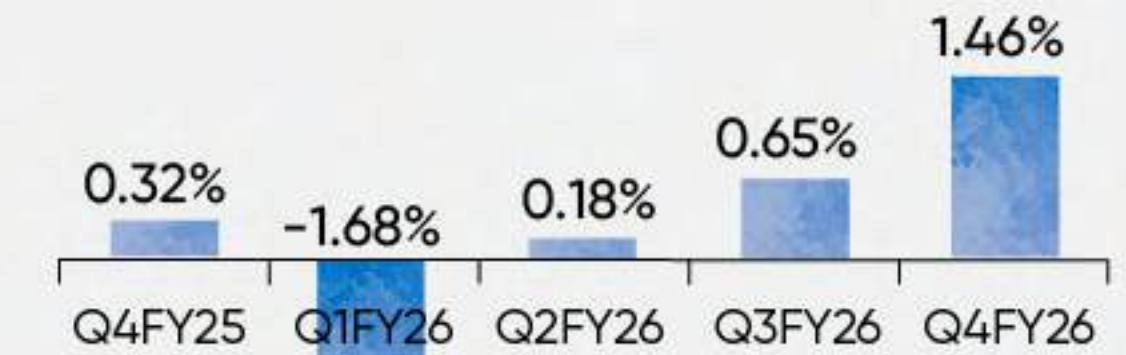
Net Interest Margin (NIM)



Cost to Assets



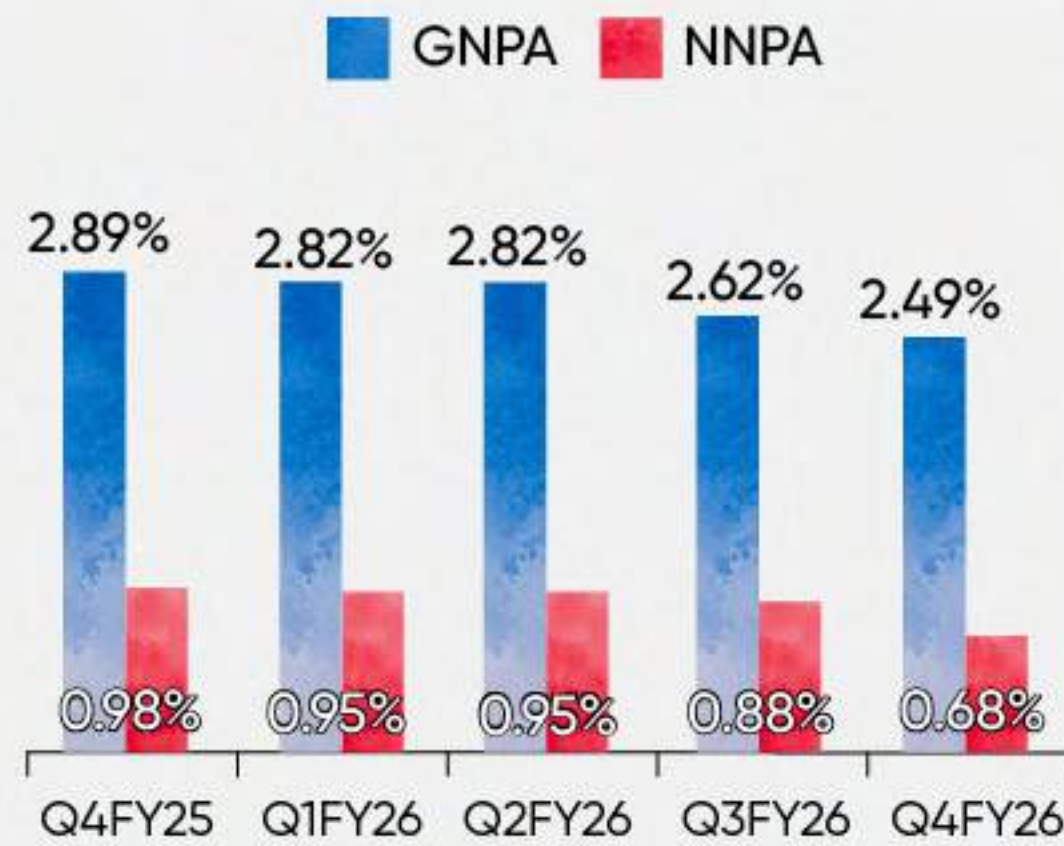
RoA



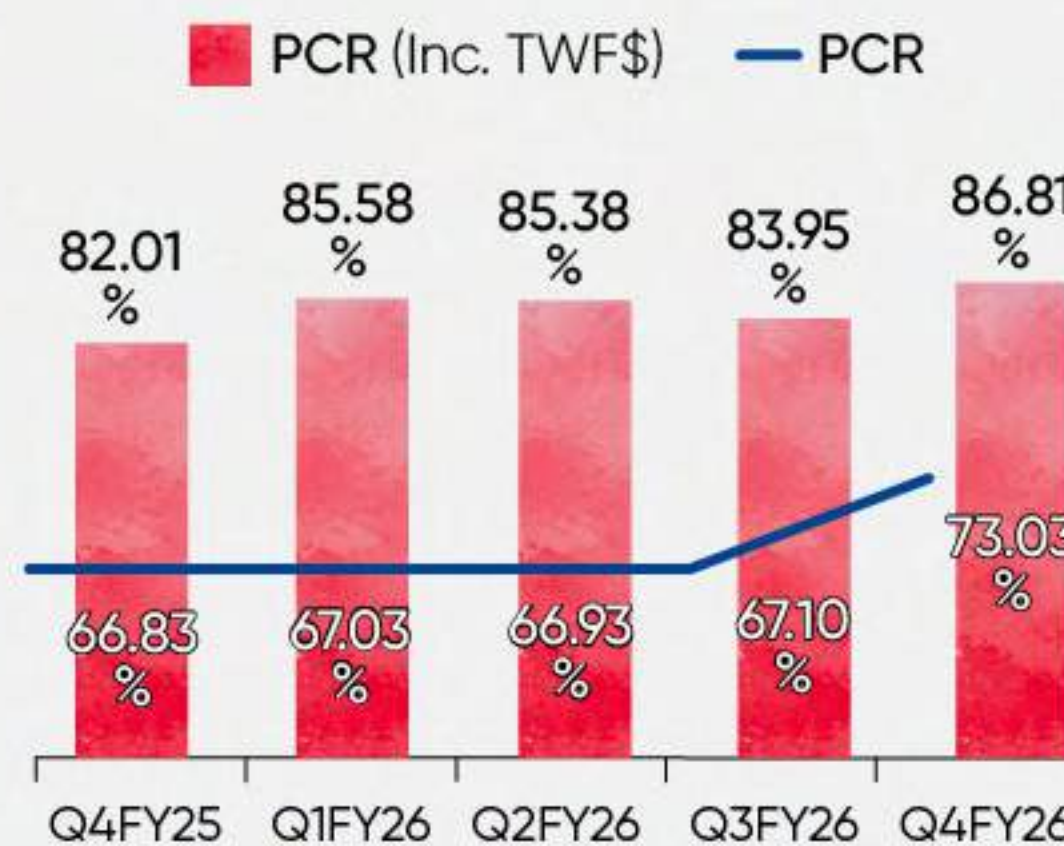
Credit Cost



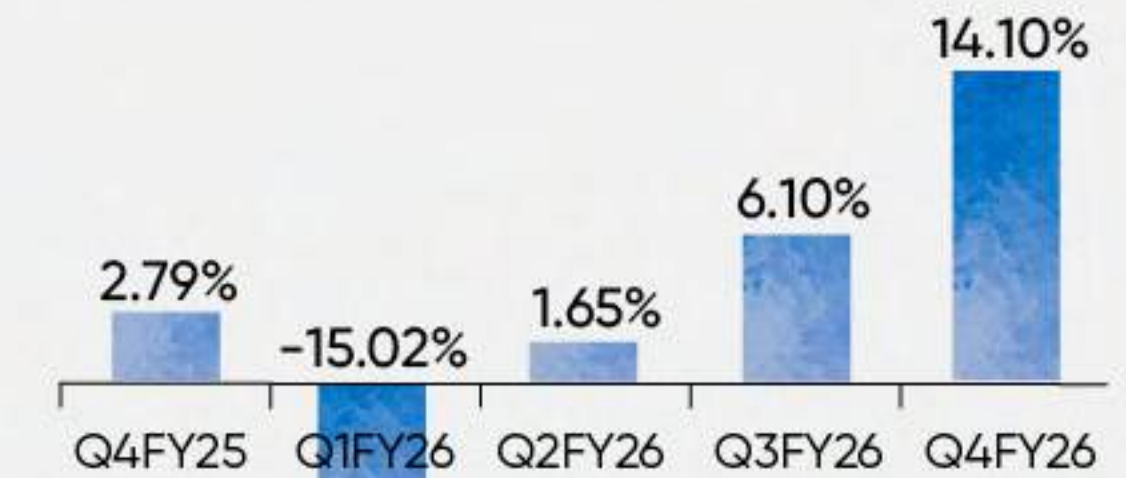
GNPA & NNPA



Provision Coverage Ratio



RoE

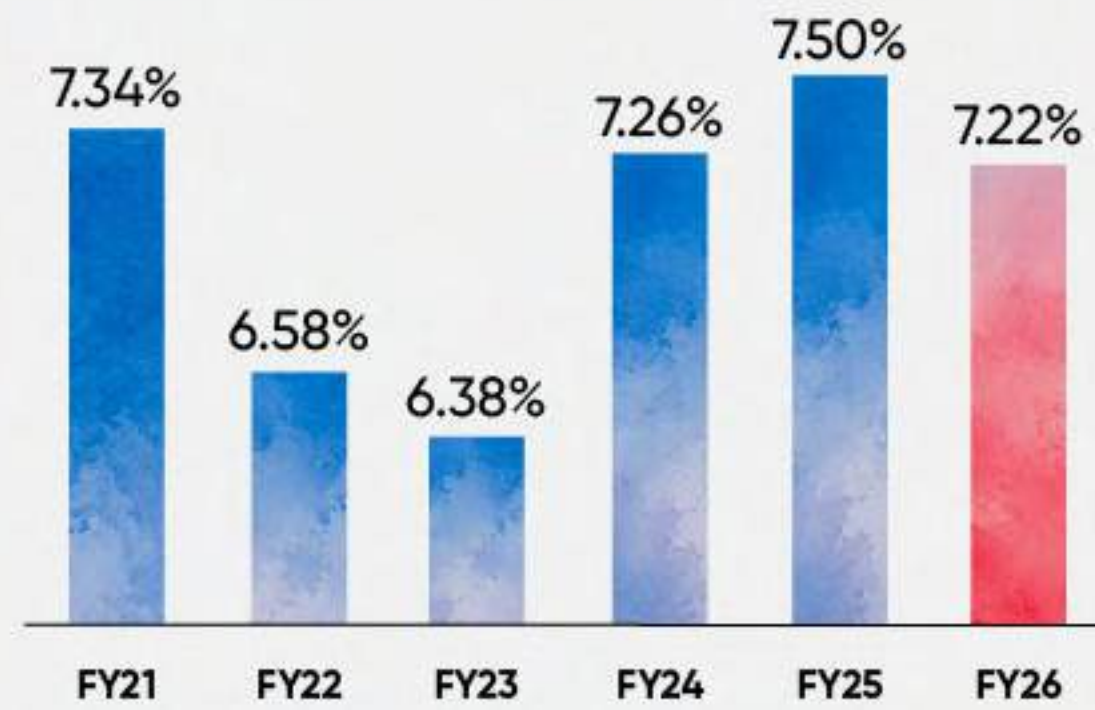


*Additional standard asset provision of Rs.185 crs and additional NPA Provision due to change in Provisioning norms of ~Rs.145 crs

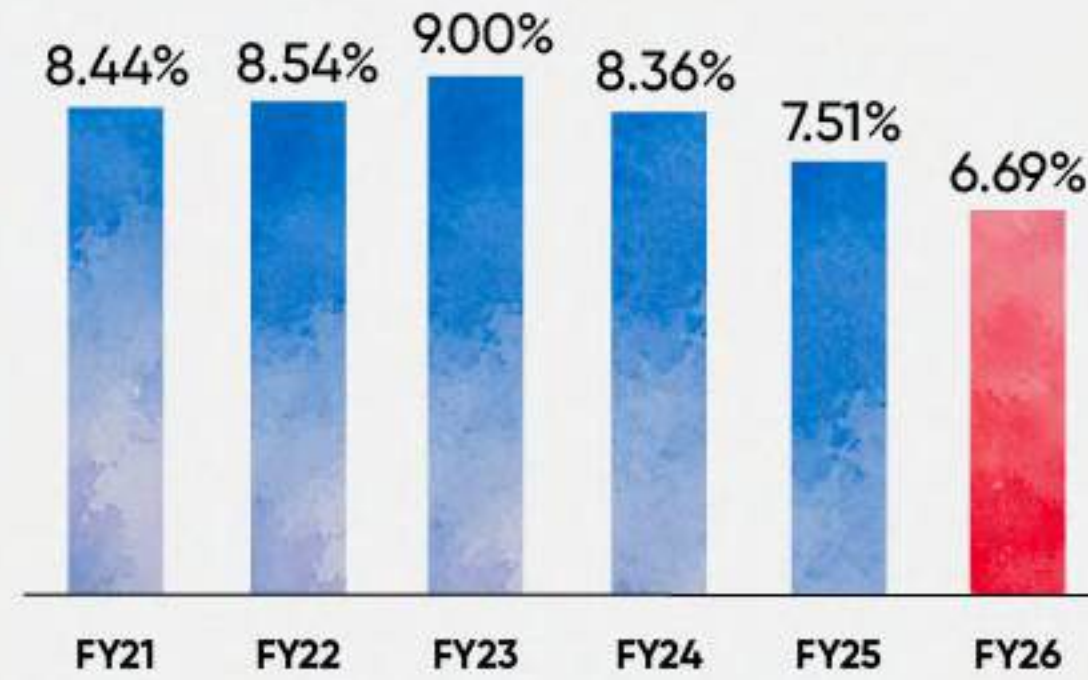
*including Technical Write offs

Key Ratios: Annual

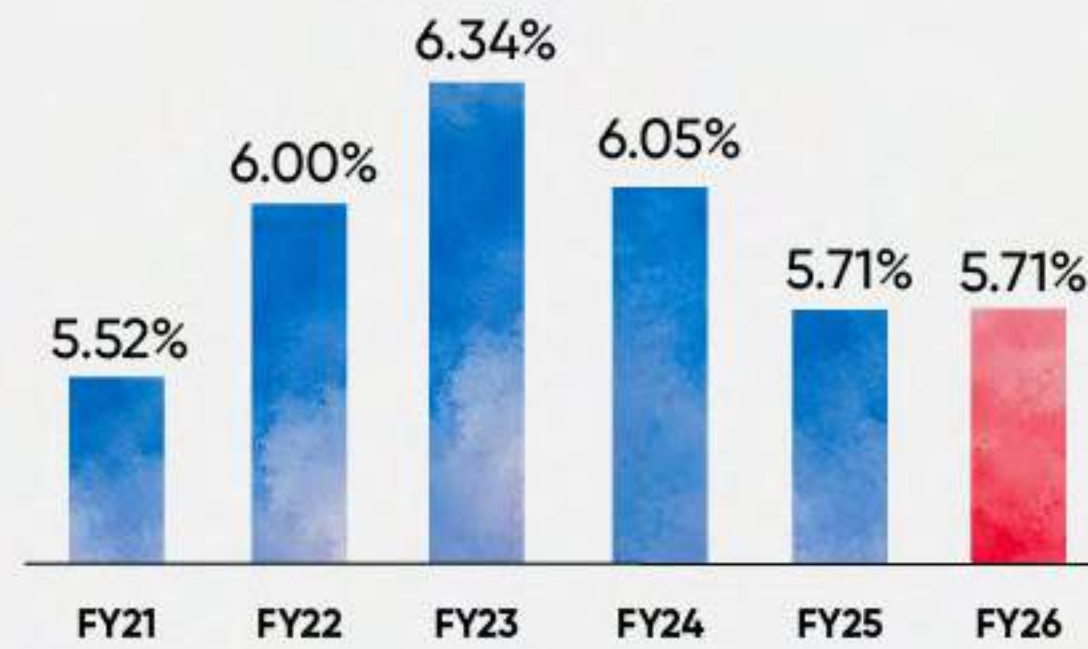
Cost of Funds



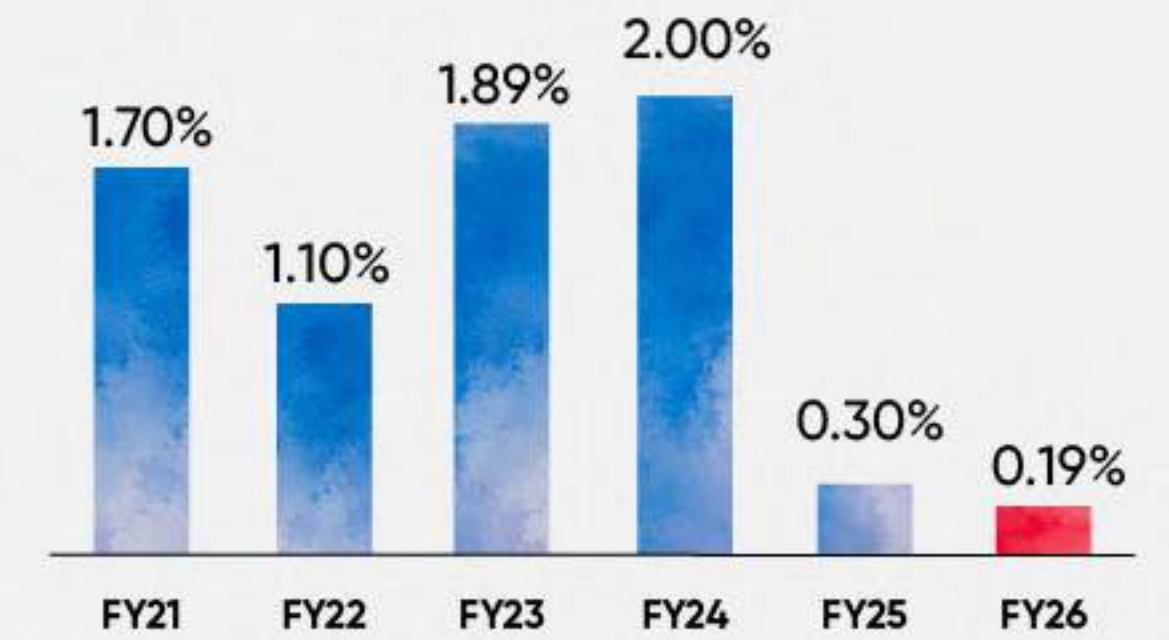
Net Interest Margin (NIM)



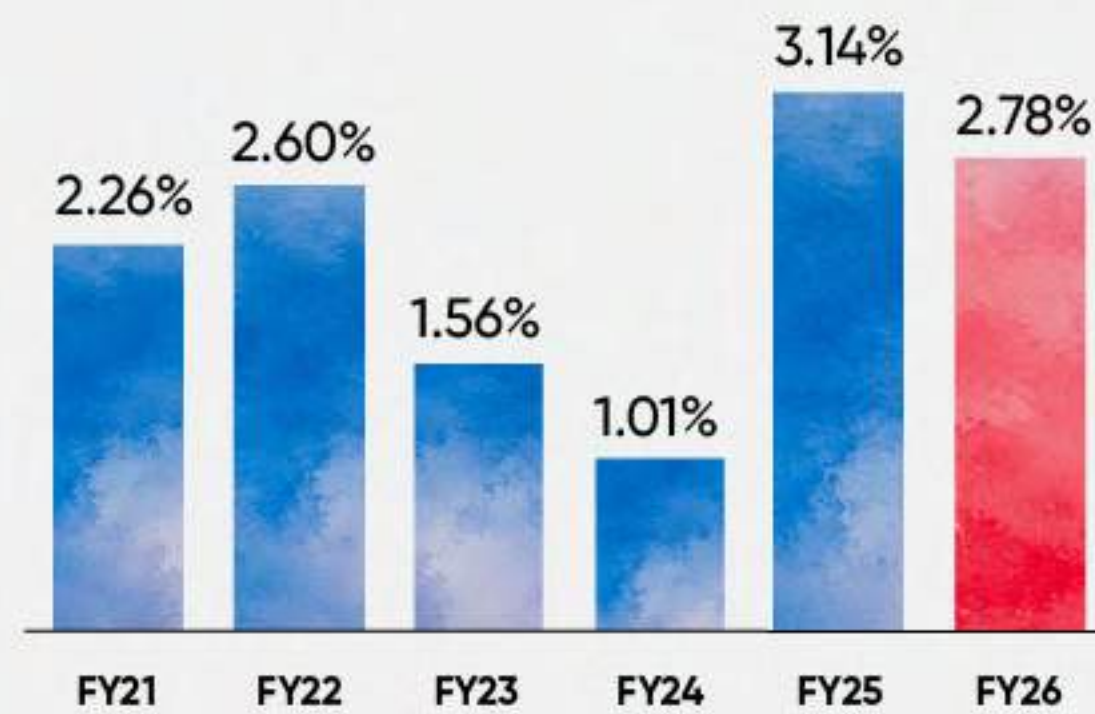
Cost to Assets



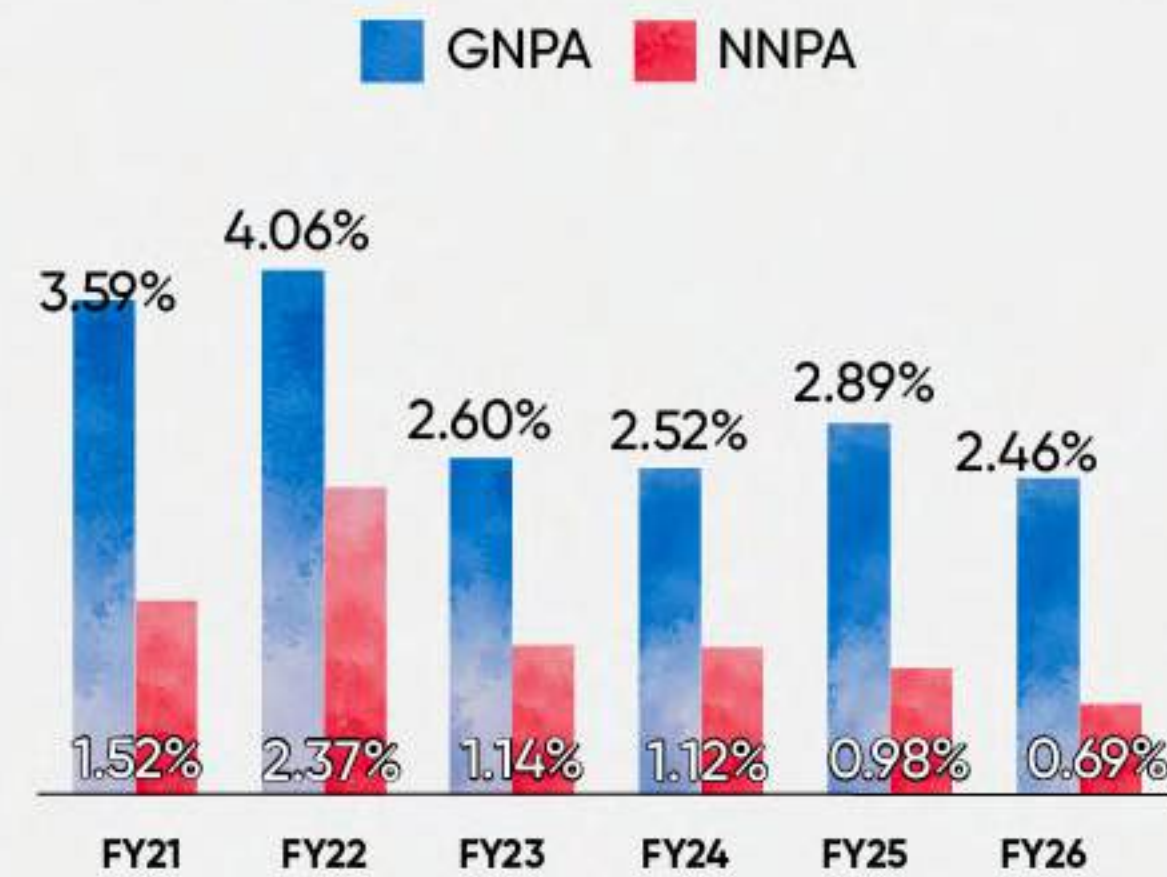
RoA



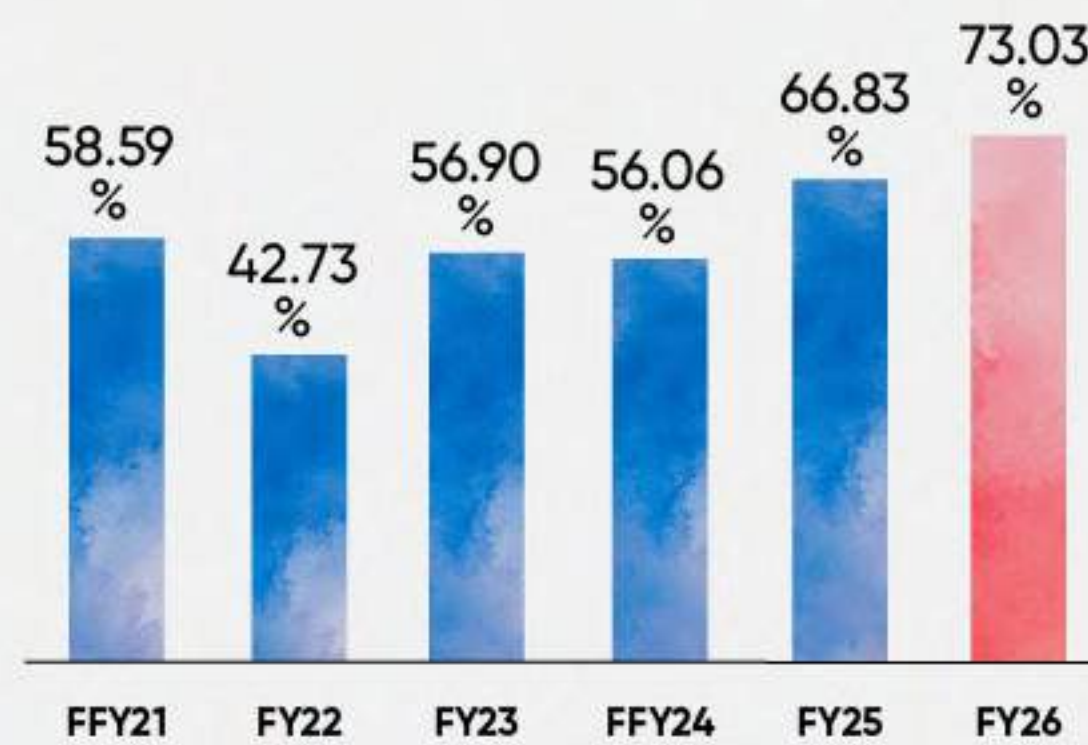
Credit Cost



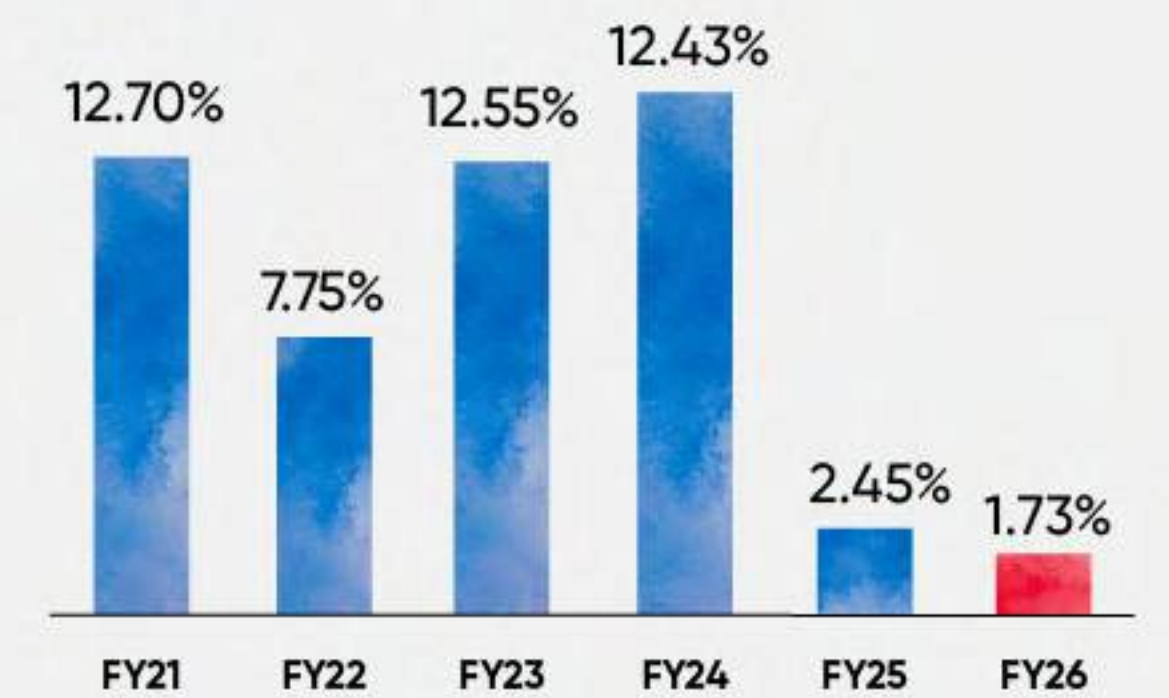
GMPA & NNPA



Provision Coverage Ratio




RoE



CSR Initiatives

CHILDREN SCHOLARSHIP




Beneficiaries:-
Q4FY26 – 166
Cumulative – 2952

PAVEMENT DWELLERS REHABILITATION




Beneficiaries:
Q4FY26 – 36
Cumulative – 6517

WOMEN EMPOWERMENT



Exhibitions Conducted:
Inception Year – 2008
Q4FY26 – 14
Cumulative – 346

DIFFERENTLY ABLED



Financial help:
Inception Year – 2008
Q4FY26 – 11
Cumulative – 181645

SKILL TRAINING




Women Trained:
Inception Year – 2008
Q4FY26 – 5408
Cumulative – 727019

FREE CATARACT SURGERIES




Beneficiaries:-
Q4FY26 – 144
Cumulative – 43274

JOB PLACEMENTS



Placed Youth:
Inception Year – 2014
Q4FY26 – 9947
Cumulative – 358491

HEALTH CAMPS



Camps Conducted:
Q4FY26 – 317
Cumulative – 54375

TRANSGENDER INCLUSION



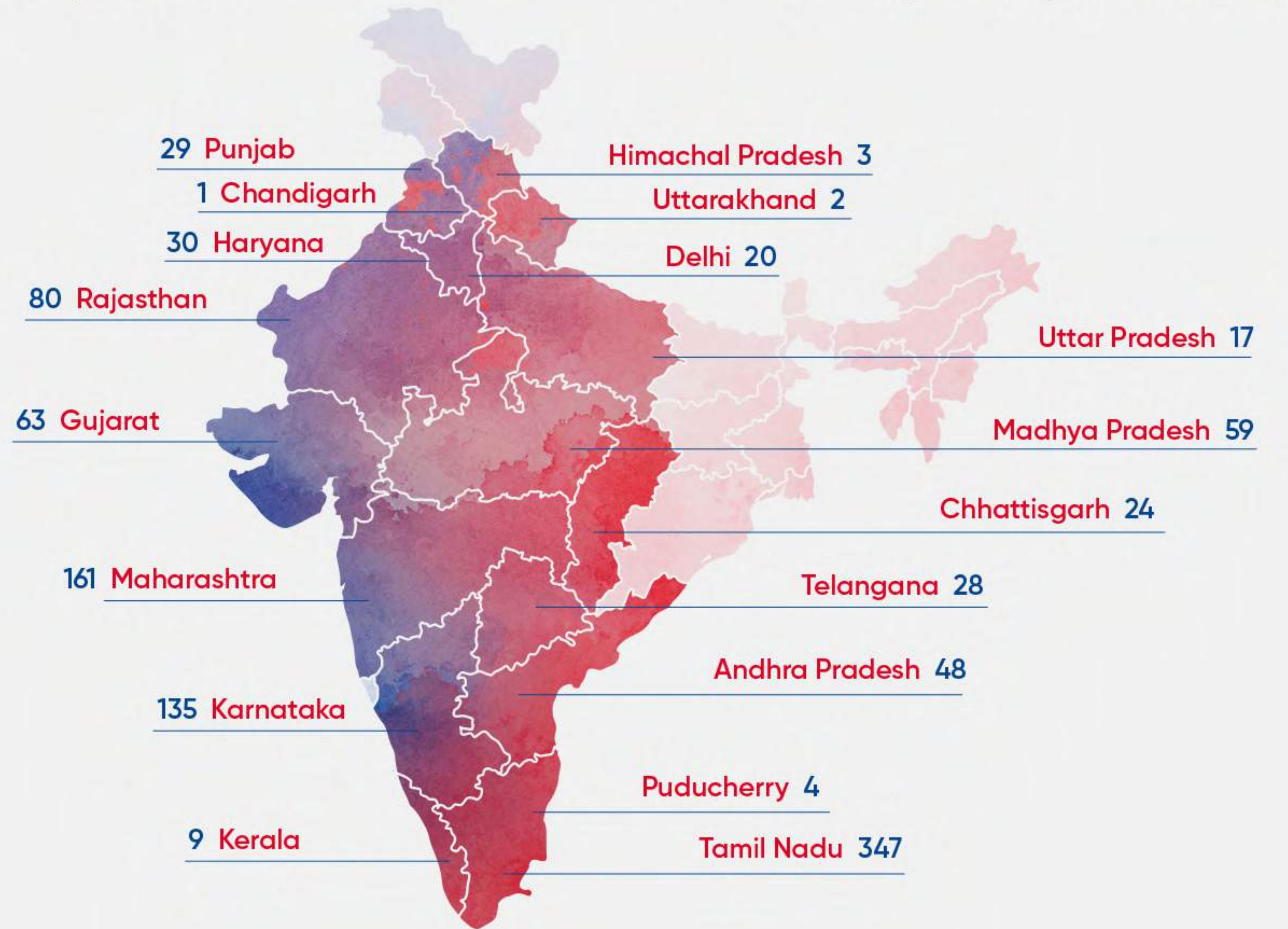
Beneficiaries:
Inception Year – 2008
Q4FY26 – 32
Cumulative – 654

Our Presence

| States | Advances (%) | Deposits (%) |
|--------------------------|--------------|--------------|
| Andhra Pradesh | 3.90% | 1.82% |
| Chandigarh | 0.01% | 2.67% |
| Chhattisgarh | 0.81% | 1.44% |
| Delhi | 1.06% | 8.38% |
| Gujarat | 4.30% | 5.14% |
| Haryana | 2.24% | 4.59% |
| Himachal Pradesh | 0.10% | - |
| Karnataka | 11.96% | 7.14% |
| Kerala | 1.16% | 1.72% |
| Madhya Pradesh | 2.89% | 3.64% |
| Maharashtra | 15.27% | 20.58% |
| Punjab | 1.34% | 6.76% |
| Rajasthan | 4.22% | 6.05% |
| Tamil Nadu & Pondicherry | 45.29% | 24.65% |
| Telangana | 4.22% | 3.21% |
| Uttar Pradesh | 1.12% | 1.69% |
| Uttarakhand | 0.12% | 0.53% |

Map not to scale

Districts present in | Branch network



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.



We partnered with international consultancy IPC GmbH under the **Global Program Sustainable Economic Transformation and Sustainable Finance** (implemented by GIZ) to strengthen climate risk assessment capabilities and conduct a detailed analysis of our loan portfolio.



Upcoming workspace designed with modern sustainable practices



THANK YOU

A decorative horizontal band with a blue-to-red gradient and wavy black lines. The band is positioned below the text and spans the width of the image. It features a color gradient from blue on the left to red on the right, with a thin black line tracing a wavy path across it.