

June 18, 2026

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: Press release dated June 18, 2026

Please find enclosed the Bank's Press Release dated June 18, 2026 titled "Equitas SFB hikes FCNR (B) Deposits for US Dollars to 7.13% p.a. on US Dollars for 3-5 years Tenure"

Kindly take the above information on record.

Thanking you,

Yours faithfully,

For Equitas Small Finance Bank Limited

N Ramanathan
Company Secretary

Encl: a/a



BEYOND BANKING

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

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

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

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Equitas SFB hikes FCNR (B) Deposits for US Dollars to 7.13% p.a. on US Dollars for 3-5 years Tenure

Equitas Small Finance Bank Limited, one of the largest Small Finance Banks has announced an upward revision on its FCNR (B) deposit rates. Non-Resident Indians (NRIs) can now earn higher returns of 7.13%* p.a. on US Dollar FCNR (B) deposits for tenures ranging from 3 to 5 years. The interest rate increase follows Reserve Bank of India's special FCNR (B) swap facility, aimed at encouraging higher NRI fund inflows into India.

For NRIs looking to grow and preserve their overseas earnings amid global interest rate volatility, Equitas FCNR (B) Deposit offers a compelling opportunity to maximize the value of their US Dollars. By maintaining deposits in foreign currency, NRIs can benefit from competitive returns, tax-free interest earnings in India with full repatriability of both principal and interest on maturity (subject to applicable regulations) and capital protection while remaining insulated from forex fluctuations. The deposit comes with a one-year lock-in period and premature withdrawals are permitted only after one year as per bank norms.

Commenting on RBI's Initiative, **Murali Vaidyanathan, Country Head - Liabilities, Equitas Small Finance Bank Limited**, said: *"NRIs today are increasingly looking for solutions that protect the value of their overseas earnings while insulating currency volatility along with assured returns is the best combo. Hedging has traditionally been an important cost in this space, RBI's recent regulation towards FCNR is a timely step that strengthens the appeal of FCNR (B) deposits. With our best-in-class 7.13% rate on USD FCNR (B) deposits, Equitas is well positioned to offer NRIs a compelling combination of return, stability and flexibility."*

Rupee Dominated Investment Options for NRIs

For NRIs who prefer to save and invest in Indian Rupees, Equitas offers NRO and NRE Fixed and Recurring Deposits with competitive interest rates and flexible tenures. Fixed Deposits currently offer 7.75%* p.a. for 888 days and Recurring Deposits provide 7.10%* p.a. from 12 to 15 months. These options provide flexible and rewarding avenues for NRIs to build and grow their rupee-denominated savings while benefiting from attractive returns.

About Equitas Small Finance Bank Limited [ESFB]

Equitas Small Finance Bank Limited is one of the largest small finance banks in India. As a new-age bank, we offer a bouquet of products and services tailored to meet the needs of our customers – individuals with limited access to formal financing channels, as well as affluent and mass affluent, Small & Medium Enterprises (SMEs) and corporates. Our firmly entrenched strategy focuses on providing credit to the unbanked and underbanked micro and small entrepreneurs, developing products to address the growing aspirations at the 'bottom of the pyramid', fuelled by granular deposits and 'value for money' banking relationships.

*Terms & Conditions Apply. Interest rates are subject to change from time to time. Please refer www.equitas.bank.in to know the current interest rates.



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