

September 29, 2026

|                                                                                                       |                                                                              |
|-------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------|
| National Stock Exchange of India Limited<br>Exchange Plaza<br>Bandra Kurla Complex<br>Mumbai – 400051 | BSE Limited<br>Phiroze Jeejeebhoy Towers<br>Dalal Street<br>Mumbai – 400 001 |
| Symbol : EQUITASBNK                                                                                   | Scrip Code : 543243, 976218, 976979 & 978223                                 |

Dear Sir

**Sub: Disclosure in terms of the SEBI Master Circular for Issue and listing of Non-Convertible Securities, Securitized Debt Instruments, Security Receipts, Municipal Debt Securities and Commercial Paper issued on October 15, 2025– Chapter XIV- Centralized Database for Corporate Bonds/Debentures**

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

- ❖ Event based disclosure regarding the Listing approval received on September 29, 2026 for issue and allotment of 50,000 Rated, Listed, Unsecured, Subordinated, Redeemable, Transferable, Fully Paid Up Lower Tier II Bonds in the nature of Non-Convertible Debentures having a face value of Rs.1,00,000/- (Rupees One Lakh only) each, aggregating to Rs. 500 crores (“NCDs”), issued on private placement basis.

Kindly take the above information on record.

Thanking you,

Yours faithfully,

For Equitas Small Finance Bank Limited

**N Ramanathan**  
Company Secretary  
Encl: a/a



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

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

T: +91 44 4299 5000 | F: +91 44 4299 5050 | corporate@equitas.in | www.equitas.bank.in | Toll Free: 1800 103 1222 | CIN No: L65191TN1993PLC025280

**Details pursuant to SEBI Master Circular for Issue and listing of Non-Convertible Securities, Securitized Debt Instruments, Security Receipts, Municipal Debt Securities and Commercial Paper issued on October 15, 2025- Chapter XIV- Centralized Database for Corporate Bonds/Debentures**

**1. Listing Details:**

| Sl. No. | ISIN         | Allotment date     | Listing date       | Listing quantity | First issue/ further issue | Exchange    |
|---------|--------------|--------------------|--------------------|------------------|----------------------------|-------------|
| 1       | INE063P08138 | September 25, 2026 | September 29, 2026 | 50,000           | First Issue                | BSE Limited |

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

<https://www.bseindia.com/downloads/UploadDocs/Notices/20260929-12/20260929-12.pdf>

**3. Details of record date:**

| Sl. No.                              | ISIN         | Record Date | Interest / Redemption | Date of payment of interest/redemption* |
|--------------------------------------|--------------|-------------|-----------------------|-----------------------------------------|
| 1                                    | INE063P08138 | 10-09-2027  | Interest              | 25-09-2027                              |
| 2                                    |              | 10-09-2028  | Interest              | 25-09-2028                              |
| 3                                    |              | 10-09-2029  | Interest              | 25-09-2029                              |
| 4                                    |              | 10-09-2030  | Interest              | 25-09-2030                              |
| 5                                    |              | 10-09-2031  | Interest              | 25-09-2031                              |
| 6                                    |              | 10-09-2032  | Interest              | 25-09-2032                              |
| 7                                    |              | 10-09-2033  | Interest              | 25-09-2033                              |
| 8                                    |              | 10-09-2034  | Interest              | 25-09-2034                              |
| 9                                    |              | 10-09-2035  | Interest              | 25-09-2035                              |
| 10                                   |              | 10-09-2036  | Interest              | 25-09-2036                              |
| 11                                   |              | 10-09-2036  | Principal             | 25-09-2036                              |
| * Subject to Business Day Convention |              |             |                       |                                         |



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#### 4. Details of credit rating:

##### a) Current rating details:

| ISIN         | Name of the CRA                            | Credit Rating | Outlook | Rating action (new, upgrade, downgrade, reaffirm) | Date of credit rating | Verification status of CRAs (verified / not verified) | Date of verification |
|--------------|--------------------------------------------|---------------|---------|---------------------------------------------------|-----------------------|-------------------------------------------------------|----------------------|
| INE063P08138 | Care Ratings Limited                       | CARE AA-      | Stable  | New                                               | September 08, 2026    | Verified                                              | September, 29, 2026  |
| INE063P08138 | India Ratings and Research Private Limited | IND AA-       | Stable  | New                                               | September 08, 2026    | Verified                                              | September, 28, 2026  |

##### b) Earlier rating details:

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

#### 5. Payment Status:

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

Not applicable since the Debentures were allotted on September 25, 2026 and the first interest payment date will be September 25, 2027



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**b) Details of interest payments:**

| Sl. No. | Particulars                              | Details                                                                                                                      |
|---------|------------------------------------------|------------------------------------------------------------------------------------------------------------------------------|
| 1       | ISIN                                     | INE063P08138                                                                                                                 |
| 2       | Issue size                               | Rs.500 crores                                                                                                                |
| 3       | Interest Amount to be paid on due date   | Rs. 9,950 per Debenture                                                                                                      |
| 4       | Frequency - quarterly/ monthly / annual  | Annual                                                                                                                       |
| 5       | Change in frequency of payment (if any)  | N.A.                                                                                                                         |
| 6       | Details of such change                   | Nil                                                                                                                          |
| 7       | Interest payment record date             | Interest payment record date would be the date falling 15 (Fifteen) days prior to any due date in relation to the Debentures |
| 8       | Due date for interest payment            | N.A.                                                                                                                         |
| 9       | Actual date for interest payment         | N.A.                                                                                                                         |
| 10      | Amount of interest paid                  | N.A.                                                                                                                         |
| 11      | Date of last interest payment            | N.A.                                                                                                                         |
| 12      | Reason for non-payment/ delay in payment | N.A.                                                                                                                         |

**c) Details of redemption payments:**

**Not applicable since the Debentures were allotted on September 25, 2026**

| Sl. No. | Particulars                                                                                             | Details        |
|---------|---------------------------------------------------------------------------------------------------------|----------------|
| 1       | ISIN                                                                                                    | INE063P08138   |
| 2       | Type of Redemption (Full / Partial)                                                                     | Full           |
| 3       | If partial redemption, then                                                                             | N.A.           |
|         | a. By face value redemption                                                                             |                |
|         | b. By quantity redemption                                                                               |                |
| 4       | If redemption is based on quantity, specify, whether on:<br>a. Lot basis<br>b. Pro-rata basis           | N.A.           |
| 5       | Reason for redemption (call, put, premature redemption, maturity, buyback, conversion, others (if any)) | Maturity       |
| 6       | Redemption date due to put option (if any)                                                              | N.A.           |
| 7       | Redemption date due to call option (if any)                                                             | N.A.           |
| 8       | Quantity redeemed (no. of NCDs)                                                                         | N.A.           |
| 9       | Due date for redemption/ maturity<br>Actual date for redemption (DD/MM/YYYY)                            | 25/09/2036*    |
| 10      | Actual date for redemption (DD/MM/YYYY)                                                                 | 25/09/2036*    |
| 11      | Amount redeemed                                                                                         | N.A.           |
| 12      | Outstanding amount (Rs.)                                                                                | Rs. 500 crores |



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|    |                               |                                                                                                      |
|----|-------------------------------|------------------------------------------------------------------------------------------------------|
| 13 | Date of last Interest payment | As per the terms of issue, the last instance of interest payment will be due and paid on 25/09/2036. |
|----|-------------------------------|------------------------------------------------------------------------------------------------------|

\* Subject to the terms of issue

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

If yes, details thereof:

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

For Equitas Small Finance Bank Limited

**N Ramanathan**  
Company Secretary



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