

August 08, 2025

National Stock Exchange of India Limited Exchange Plaza Bandra Kurla Complex Mumbai – 400 051	BSE Limited Phiroze Jeejeebhoy Towers Dalal Street Mumbai – 400 001
Symbol : EQUITASBNK	Scrip Code : 543243, 976218 & 976979

Dear Sir

Sub: Submission of Investors presentation

Pursuant to Regulation 30 and other applicable clauses of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed the Investors presentation on the Unaudited Financial Results of the Bank for the quarter ended June 30, 2025.

The same is also available on the website of the Bank and can be accessed using the below link
https://ir.equitasbank.com/wp-content/uploads/2025/08/ESFB_IR-Q1FY26-Investor-Presentation.pdf

Kindly take the above information on record.

Thanking you,

Yours faithfully,
For Equitas Small Finance Bank Limited

N Ramanathan
Company Secretary
Encl: a/a



equitas
Equitas Small Finance Bank

Investor Presentation

Q1FY26



Disclaimer

Disclaimer:

The information in this document, including facts and figures, is being provided by Equitas Small Finance Bank Limited (the “Bank”) for informational purposes only and could be subject to change without notice. The information has also not been independently verified. No representation or warranty, express implied, is made as to the accuracy, completeness or fairness of the presentation and the information contained herein and no reliance should be placed on such information. The Bank or any other parties whose name appears herein shall not be liable for any statements made herein or any event or circumstances arising therefrom.

This presentation or any part of it or the fact of its, form the basis of, or be relied on in connection with, any contract or commitment therefore. This document has not been and will not be reviewed or approved by any statutory or regulatory authority in India or any other jurisdiction or by any stock exchanges in India or elsewhere This document and the contents hereof are restricted for only the intended recipient(s). This document and the contents hereof should not be (forwarded or delivered or transmitted in any manner whatsoever, to any other person, other than the intended recipients(s) or reproduced in any manner whatsoever. Any forwarding, distribution or reproducing of this document in whole or in part is unauthorized.

The Jul’25 numbers mentioned in the PPT are provisional

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.

GNPA ,NNPA & Gross Advances across the presentation refers to GNPA, NNPA & Gross Advances including IBPC sold

Table of Contents

1. Key Highlights
2. Financial Performance
3. Advances
4. Asset Quality
5. Liabilities & Branch Banking
6. Financials
7. Other Updates
8. Beyond Banking



Thank you for your invaluable support and trust
that made this milestone possible!



A vibrant illustration depicting a path of business growth. A large blue arrow points upwards, with a glowing lightbulb at its tip. Several business professionals are shown at different stages of this ascent: one man stands at the base pointing towards the path; another man sits on a ledge with a briefcase; a woman climbs a ladder on the arrow; and a man rappels down the side. In the foreground, a large, unrolled document lies on the ground. The background features stylized trees and a small chart icon. The number '4' is visible in the bottom right corner.

Snapshot

Operational



18 States and UTs



1035 Banking Outlets
376 ATMs[#]



336 Business Correspondents



25,865 employees

Asset Offerings



Gross Advances:

Rs. ^37,610 Cr [Rs. 34,871 Cr]
SBL - 45%, VF - 25%,
MFI - 9%, HF - 13%
MSE - 5%, NBFC - 1%



Disbursements for Q1FY26:

Rs. 3,511 Cr [Rs. 4,029 Cr]
SBL - 35%, VF - 35%,
MFI - 8%, HF - 9%,
MSE - 5%, NBFC - 4%



Asset Quality:

GNPA: 2.82% [2.67%]
*GNPA: 2.75%
NNPA: 0.95% [0.81%]
PCR: 67.03% [70.29%]



Yield on Gross Advances:

16.01% for Q1FY26 [16.45%]

Liability Profile



Total Deposits:

Rs. 44,379 Cr [Rs. 37,524 Cr]
CASA – 29%, TD – 71%



Third Party Products:

LI & GI Premium-
Rs. 32 Cr [Rs. 20 Cr]
Mutual Fund AUM-
Rs. 473 Cr [Rs. 359 Cr]



Cost of Funds for Q1FY26:

7.49% [7.46%]
SA – 5.93%, TD – 8.42%



CASA Ratio:

29% [32%]

Financials



PAT/Loss for Q1FY26:

Rs. -224Cr [Rs. 26Cr]



Shareholders funds:

CRAR – 20.48%
Tier I – 17.16%
Tier II – 3.32%



NIM for Q1FY26:

6.55% [7.97%]



RoA: Q1FY26 at -1.68% [0.22%]

RoE: Q1FY26 at -15.02% [1.72%]

Figures in [] represent Q1FY25 data | *Advance for the purpose of GNPA/NNPA calculation includes Securitization book | ^ Gross Advances includes IBPC & Securitization

[#]Including 372 onsite and 4 offsite ATMs

First Quarter Profitability

Particulars (In Rs. Crs)	Q1FY26
PPOP	316
Provision as per Mar’25 norms including reversal	282
PAT (Based on Mar’25 provision norms)	26
Additional NPA Provision due to change in Provisioning norms (One-time Impact*) – Note 1	145
Additional Standard Asset Provision (One-time Impact) for Microfinance	185
Total Provisions	612
Loss for the Quarter	(224)

**Impact on existing DPD buckets. In subsequent quarters, impact is restricted to incremental slippages*

Credit Cost	Norms as of Mar’25	Additional Standard Asset Provision [#]	Additional NPA Provision due to change in Provisioning norms	Total Credit Cost
Microfinance Portfolio (in Rs. crs)	186	185	33	404
Rest of the Portfolio (in Rs. crs)	96	-	112	208
Total portfolio of the Bank	2.99%	1.96%	1.53%	6.48%

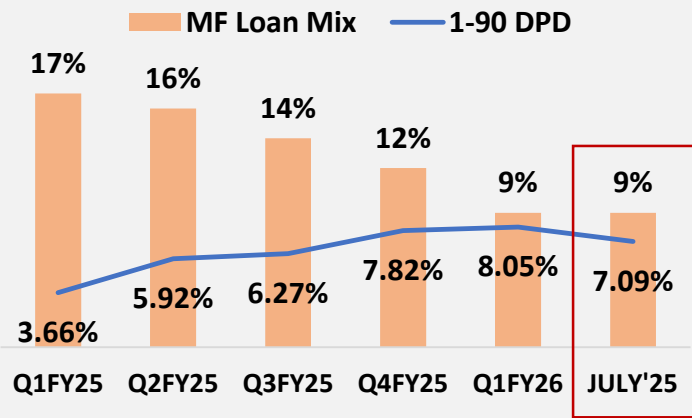
Note 1:

Asset Classification	Nature	As per IRAC	As per Mar’25 Norms	Revised Norms
Sub-standard	Secured	15%	25%	27%
	Unsecured	25%	87%	100%
Doubtful-1	Secured	25%	57%	81%
	Unsecured	100%	100%	100%
Doubtful-2	Secured	40%	61%	100%
	Unsecured	100%	100%	100%
Doubtful – 3	Secured	100%	100%	100%
	Unsecured	100%	100%	100%

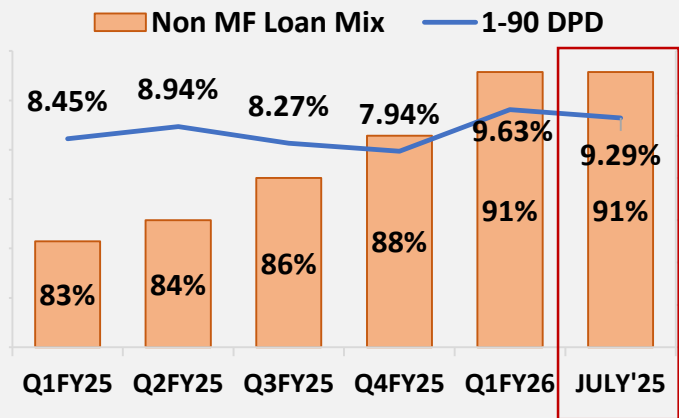
[#]This standard asset provisioning will be utilised over next few quarters based on portfolio performance

DPD Trends

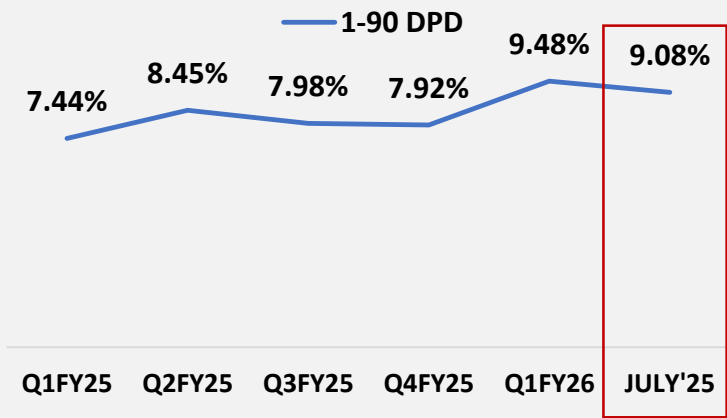
MICROFINANCE



NON MFI



BANK



- MFI stress spill over impact in SBL (below Rs. 7 lakhs) segment. TN & KA ordinance impacted collections.
- VF reflects seasonal Q1 slowness; 1-90 DPD improved by 134 bps in Q1FY26 over Q1FY25

MFI Portfolio:

Active Lender Count	% Book Share (Non NPA Book)	
	<=2 Lakh Indebtedness	>2 Lakh Indebtedness
Unique to Equitas	25%	2%
Equitas + 1	25%	3%
Equitas + 2	20%	4%
Equitas + 3	9%	3%
Equitas + 4 and above	5%	4%

Strategic Actions Taken

- **Microfinance:**

- Restarted disbursements in Microfinance cautiously to balance the long term goal of reducing the contribution of Microfinance to total advances and the short term goal of improving collection efficiencies.
- The number of clients allocated per staff being reduced.
- Separate collection vertical has been setup for OD customers
- Product norms has been changed in line with existing market factors
- 100% of Microfinance disbursements covered by CGFMU from Q1FY26
- Graduating vintage Microfinance borrowers to Individual loans backed by cash flow based credit underwriting, launched in Aug'25
- In Karnataka, the credit norms for group loans made more conservative than Mfin guardrails 2.0

Strategic Actions Taken

Driving growth in Secured Loans

- Added 50 branches so far this year, expanding our asset branch network to a total of 626.
- Adding ~3400 frontline sales executives during the year, across Asset & Liability branches on top of the current budget of ~7580 sales executives, to improve branch productivity
- Strengthened collections team to improve focus on OD & NPAs. Sales team to focus on disbursements and X-bucket collections, improving productivity
- Scaling up Secured BL to build long term stability in the SBL portfolio
- In AHF, point of presence has been increased from 45 to 63 and will be further expanded through ~30 spoke locations
- Used car finance which grew by 50% YoY in Q1FY26, being further strengthened by creating a dedicated sales team in high potential branches
- Targeting small to medium fleet operators for Used commercial vehicle financing, to widen customer base
- **MLAP:** MLap will remain a thrust product for the Bank. However, In view of the early signs of stress in the informal sector, following steps taken:
 - Stopped funding loans less than Rs. 3 lakhs since Aug'24
 - Sourcing of MLAP customers has been widened beyond Microfinance segment
 - Credit filters for Dairy and Agri customer segment has been tightened
 - Customers graduating from Microfinance to MLap are required to close their Microfinance loans before taking MLap since Jan'25

Outlook

- Microfinance stress for the bank is expected to normalise by Q4FY26
- Targeting mid teen growth in overall advances for the year
- Expect to be profitable for the year

Capital Management

- Completed IBPC transaction of Rs 1250 crore which improved CAR by about 0.9%
- CAR as at June '25 is 20.48%
- Raised the second tranche of Tier 2 Capital of Rs 500 Cr in July '25
- This additional Tier 2 capital will improve CAR by about 1.7% taking the overall CAR to about 22%
- The expected growth for the next few quarters would consume this additional capital
- Received approval from shareholders for raising Tier 1 equity of Rs 1250 Cr
- This Tier 1 Equity is planned around the first quarter of next year to support growth in subsequent years

Key Highlights



Assets

- Gross Advances growth remained muted at 8% YoY and flat QoQ as Microfinance loan book contracts
- Non MFI book grew 18% YoY, led by 22% growth in SBL over previous year. Within SBL , MLAP witnessed strong growth of 51% YoY.
- Used Car Advances crossed Rs. 2000 Crs, registering a growth of 50% YoY and Used CV Advances registered a growth of 26% YoY. Vehicle Finance portfolio is shifting towards used segments as per plan and guidance.
- Through Selfe loans app, the bank has scaled up its sourcing of leads digitally. During the quarter, over 40K leads were generated and ~Rs 437 Crs of Loans were disbursed through the branches.

Key Highlights



Liabilities

- Overall deposits grew by 18% YoY & 3% QoQ led by strong growth in Retail TD of 20% YoY.
- About 95% of bulk TD is in the non-callable mode
- CASA ratio stable at 29%; CA balances grew 92%# YoY
- Total Retail Deposits (Retail TD+CASA) forms 73% of the overall deposits
- CD ratio at 79.85% in Q1FY26 as compared to 85.65% in Q4FY25. Expected to moderate as growth picks up in subsequent quarters
- During the quarter, the bank launched FCNR Deposits for ETB* customers, garnering over USD 3 million in inflows, demonstrating strong initial traction and customer confidence.
- The RTD customer base has reached ~1.5 lakh in nos.

**ETB – Existing to Bank
#excluding ASBA accounts, CA balances grew by 21%*

Highlights



Asset Quality & Provisioning

- GNPA improved by 7 bps QoQ to 2.82% in Q1FY26 as compared to 2.89% in Q4FY25; including securitization book, GNPA would stand at 2.75%
- NNPA improved by 3 bps QoQ at 0.95% in Q1FY26 as compared to 0.98% in Q4FY25



Profit & Loss

- Net Income and Total Opex in Q1FY26 grew by 8% and 16% YoY, respectively
- NIM declined by ~58 bps QoQ to 6.55% in Q1FY26 majorly contributed by drop in MFI portfolio
- The bank reported loss for the quarter at Rs. 224 crs, as a result of one-time management overlay and change in provision norms



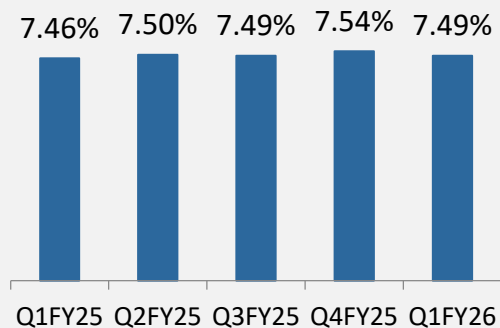
equitas
Equitas Small Finance Bank

Financial Performance – Quarterly Trends

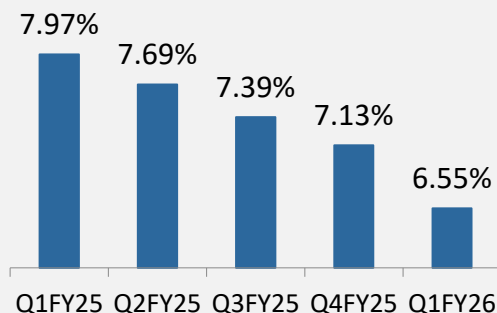


Key Ratios

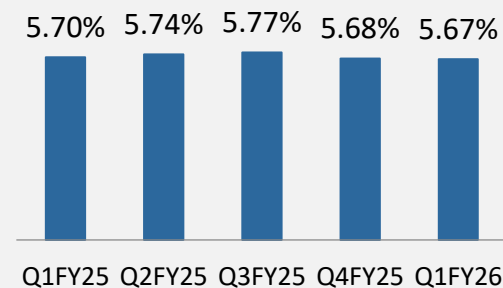
Daily Avg Cost of Funds



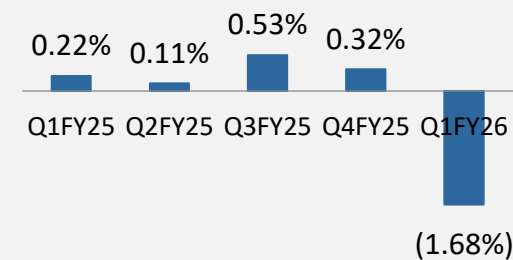
Net Interest Margin (NIM)



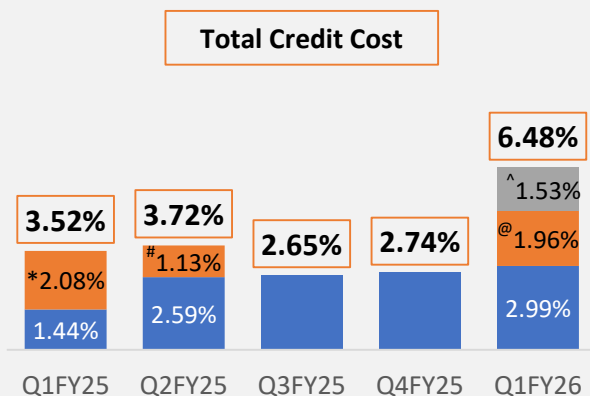
Cost to Assets



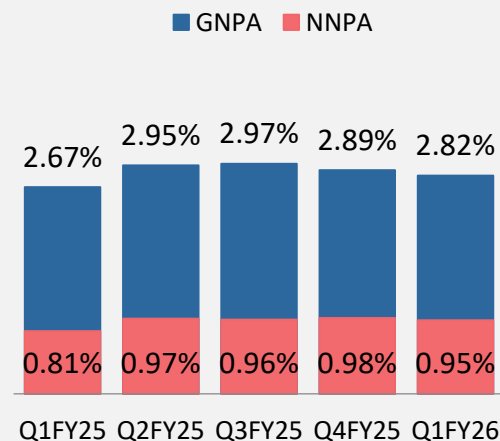
RoA



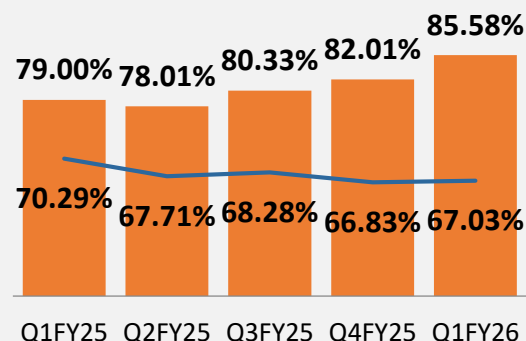
Credit Cost



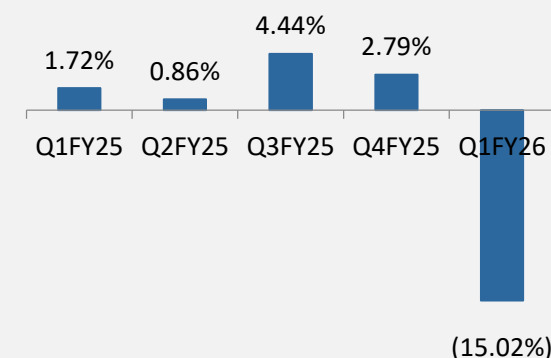
GNPA & NNPA



Provision Coverage Ratio



RoE

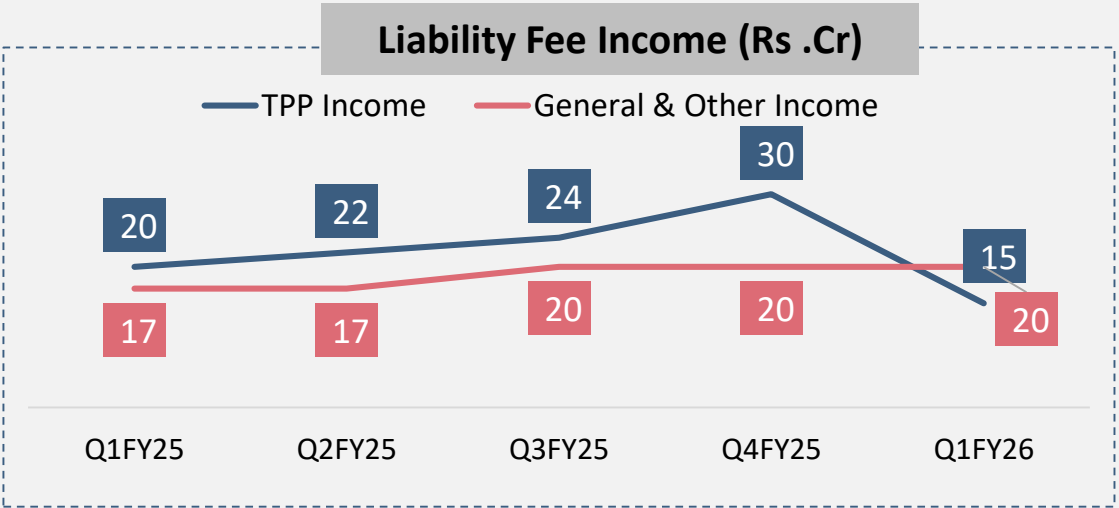
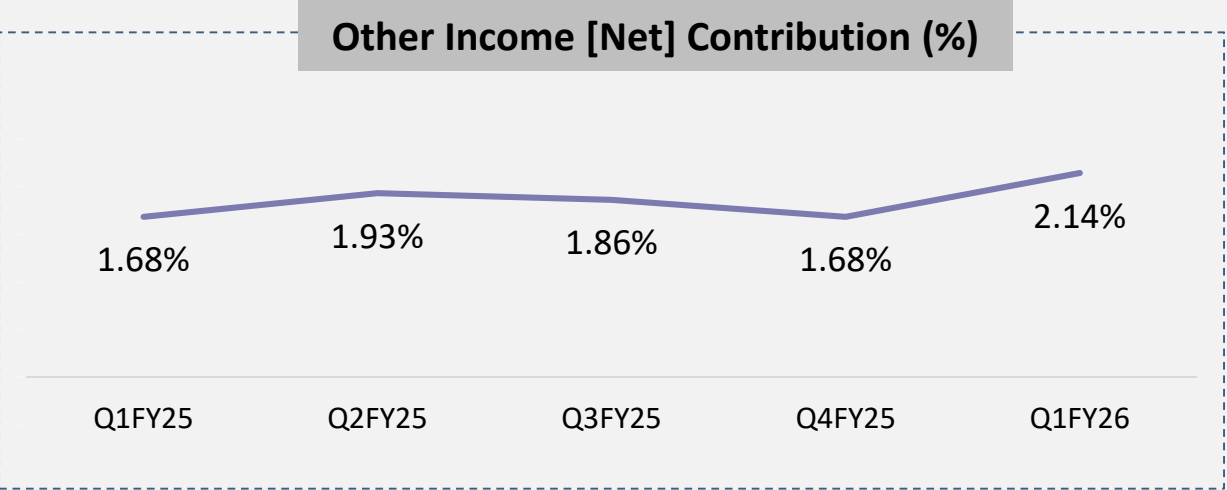
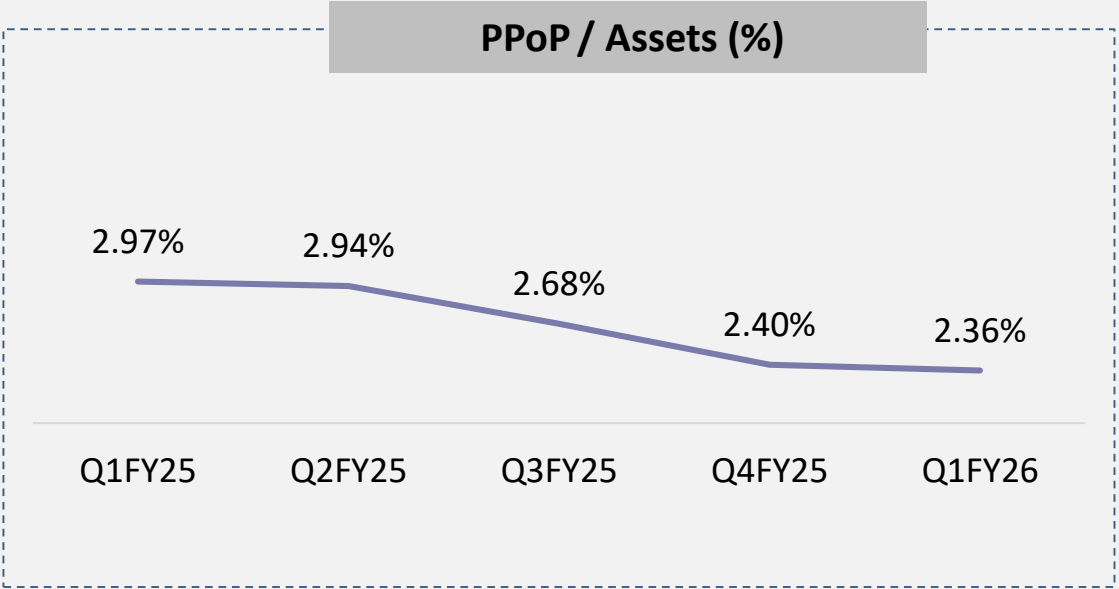
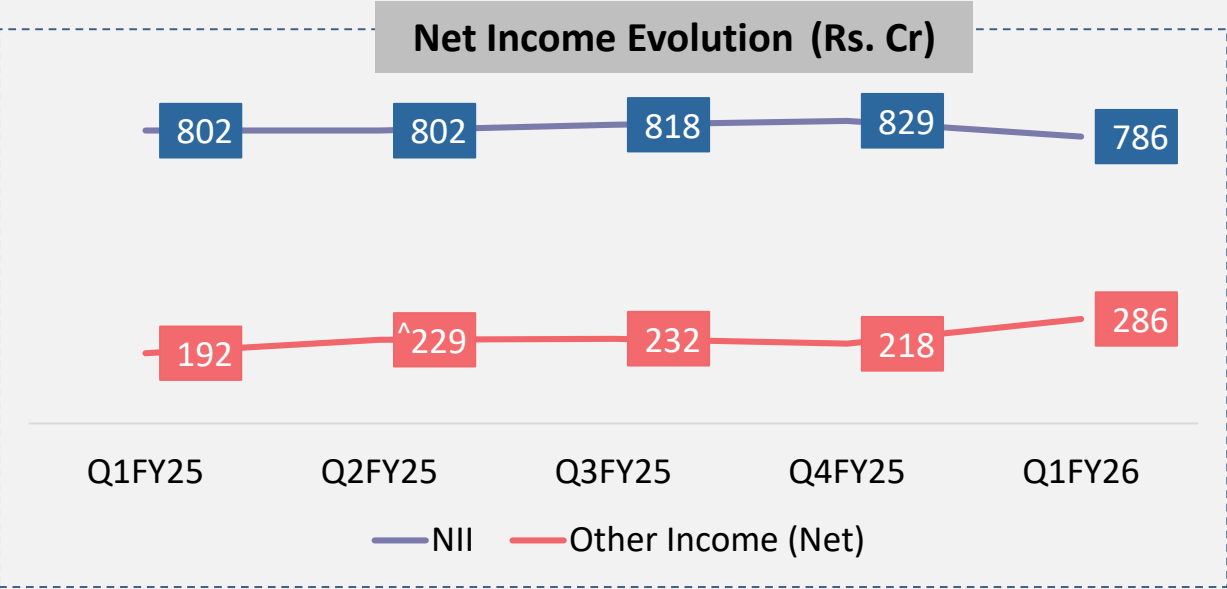


*Additional floating provision of Rs.180 crs | #Additional stress sector provisioning of ~Rs.100 crs

@Additional standard asset provision of Rs.185 crs | ^Additional NPA Provision due to change in Provisioning norms of ~Rs.145 crs

\$including Technical Write offs

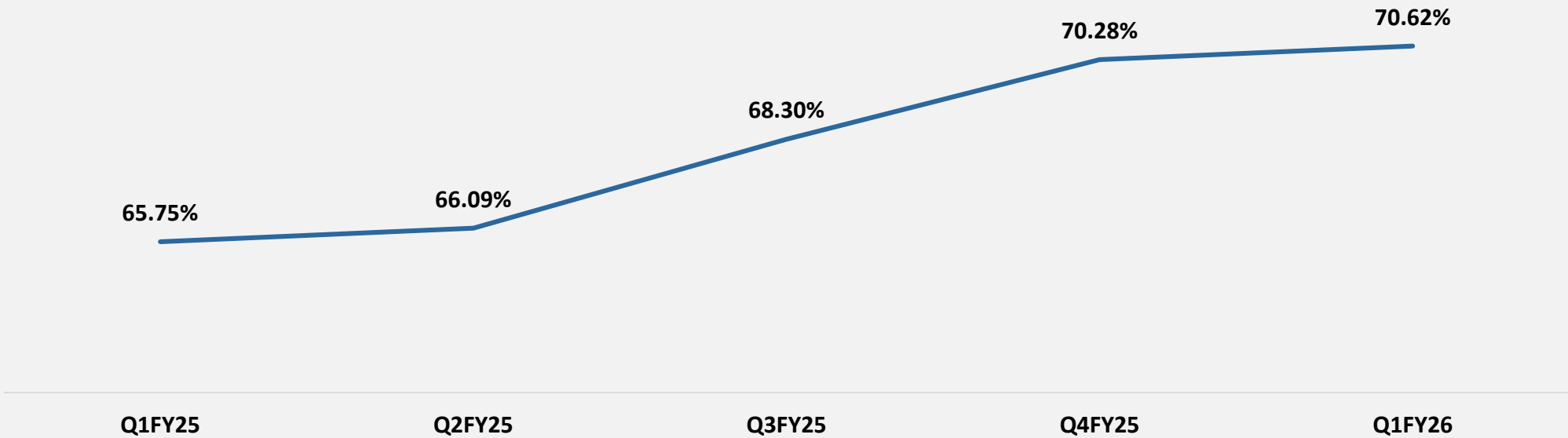
Income Evolution



Opex evolution

Rs. Cr	Q1FY25	Q2FY25	Q3FY25	Q4FY25	Q1FY26
Employee expenses	375	402	425	418	460
Other expenses (net of digital expenses)	243	245	253	279	258
Depreciation	36	34	39	39	39
Total Operating expenses	654	681	717	736	757
No. of employees	22,585	23,233	24,238	25,409	25,865

Cost to Income





A vibrant illustration depicting business growth and achievement. A large, dark blue, upward-pointing arrow serves as the central structure. At the top of the arrow is a glowing yellow lightbulb with radiating lines, symbolizing an idea or success. Several stylized human figures are interacting with the arrow: one person in a blue shirt and red pants is climbing a ladder on the left side; another person in a blue shirt and black pants is climbing a rope on the right side; a third person in a blue shirt and black pants is standing on a platform at the base of the arrow, holding a briefcase; and a fourth person in a white shirt and blue pants is standing on the ground, pointing towards the arrow. In the background, there are stylized purple and pink shapes, including a bar chart and a line graph. A large, light blue document with a magnifying glass icon is visible in the bottom right corner. The overall scene is set against a light gray background.

Advances evolution

Rs Cr	Q1FY25	Q2FY25	Q3FY25	Q4FY25	Q1FY26	YoY %	Mix %	July'25
Micro Finance & Micro Loans (MFI)*	5973	5636	5,370	4,527	3,537	-41%	9%	3,453
Small Business Loans (SBL)	13747	14678	15,564	16,383	16,767	22%	45%	16,906
Housing Finance	4342	4389	4,565	4,769	4,868	12%	13%	4,943
Vehicle Finance	8472	8877	9,262	9,456	9,510	12%	25%	9,585
Used CV	3895	4185	4,487	4,730	4,897	26%	13%	4,991
New CV	3238	3189	3,081	2,853	2,601	-20%	7%	2,529
Used Car	1339	1503	1,694	1,873	2,012	50%	5%	2,065
MSE Finance	1235	1366	1,499	1,689	1,696	37%	5%	1,700
NBFC	643	604	550	525	562	-13%	1%	666
Others†	459	503	534	637	670	46%	2%	684
Gross Advances	34,871	36,053	37,344	37,986	37,610	8%	100%	37,937

† Others includes loan-against-gold, unsecured business loans, overdrafts against fixed deposits, credit cards, personal loans, staff loans and reverse repo of more than 14 days

*Microloans>HH income of 3 lakhs comprises 45% of the overall portfolio as on Q4FY25;

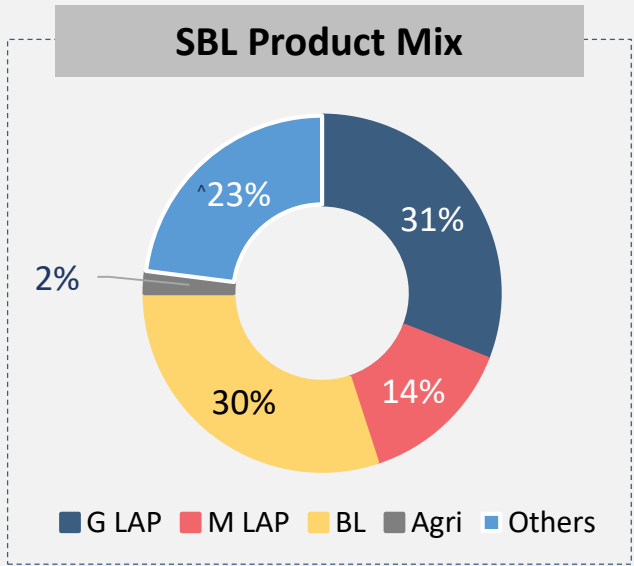
Disbursements evolution

Rs Cr	Q1FY25	Q2FY25	Q3FY25	Q4FY25	Q1FY26	YoY %	July'25
Micro Finance & Micro Loans	1,035	949	1,145	355	266	-74%	216
Small Business Loans (SBL)	1,305	1,591	1,713	1,684	1,245	-5%	462
Housing Finance	317	383	366	417	311	-2%	149
Vehicle Finance	1,061	1,485	1,512	1,321	1,221	15%	480
Used CV	572	887	917	860	815	42%	335
New CV	244	274	230	93	58	-76%	15
Used Car	245	323	365	368	348	42%	130
MSE Finance	121	194	197	235	169	39%	75
NBFC	65	125	65	100	135	108%	135
Others [†]	125	124	145	155	165	33%	65
Total Disbursements	4,029	4,850	5,142	4,267	3,511	-13%	1,582

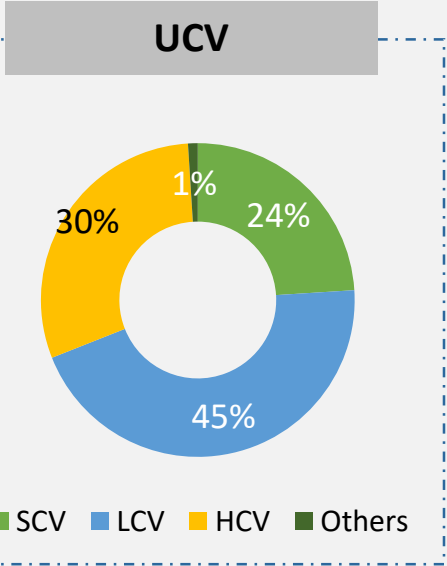
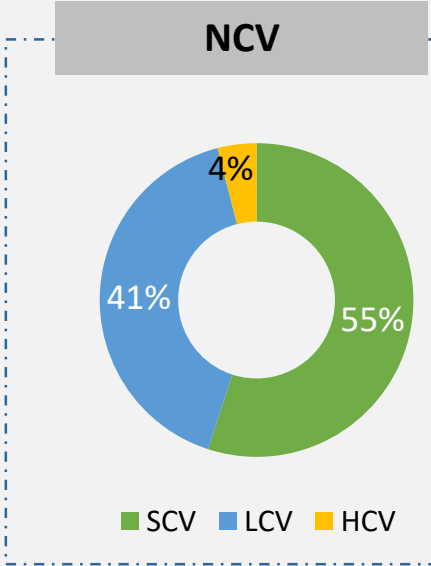
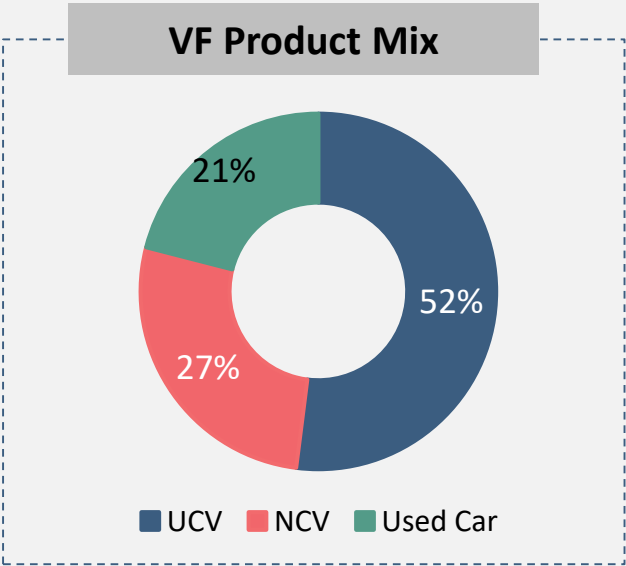
[†] Others includes loan-against-gold and Personal Loans

Segmental Details

Product Segment	Number of Live Loans	ATS @ Disbursement (Lacs)	ATS @ Portfolio (Lacs)	GNPA (%)	PCR (%)
Micro Finance & Micro Loans	11,75,383	0.55	0.30	2.30%	100%
Small Business Loans (SBL)	3,13,420	7.94	5.31	3.28%	38.88%
Housing Finance	44,803	9.08	10.14	1.61%	46.76%
Vehicle Finance	2,80,988	5.80	3.22	2.07%	55.36%
MSE Finance	3,027	*100.41	56.03	7.12%	54.48%
NBFC	37	4500	1,518.55	0.85%	100.00%



[^]includes SLAP & Merchant OD



*Excludes TReDS



A vibrant illustration depicting business growth and achievement. It features a large, stylized blue arrow pointing upwards, which serves as a central structure. Several business professionals are shown interacting with this structure: one person is climbing a ladder on the left side, another is sitting on a ledge with a briefcase, and a third is climbing a rope on the right side. At the top of the arrow is a glowing yellow lightbulb with radiating lines, symbolizing an idea or success. In the foreground, a man in a white shirt and tie stands on the left, holding a briefcase and pointing towards the structure. A large, rolled-up document lies on the ground in front of the arrow. The background includes stylized purple and pink foliage and a small chart with a line graph. The overall scene conveys a sense of progress and teamwork.

Asset Quality Trend

GNPA Movement (Rs. Cr)	Q1FY25	Q2FY25	Q3FY25	Q4FY25	Q1FY26	July'25
Opening GNPA Balance (A)	821.28	889.04	1022.82	1071.87	1067.73	1035.99
Net Slippages (B)	204.72	288.92	283.85	295.31	452.77	133.93
- Net Slippages MFI Book	77.97	124.12	199.49	172.44	229.63	78.17
- Net Slippages Non MFI Book	126.75	164.80	84.36	122.87	223.14	57.97
Total Write-offs (C)	136.96	155.14	234.80	299.45	484.51	17.99
Closing GNPA Balance (D = A + B – C)	889.04	1022.82	1071.87	1067.73	1035.99	1154.13
Gross Slippages Ratio (MFI Book)	5.43%	8.67%	14.83%	14.37%	20.83%	27.96%
Gross Slippages Ratio (Non MFI Book)	4.28%	5.21%	4.95%	4.53%	5.12%	4.91%
Gross Slippages	4.49%	5.80%	6.50%	5.94%	6.99%	7.08%
Net Slippages Ratio (MFI Book)	4.98%	8.31%	14.16%	12.85%	20.29%	26.52%
Net Slippages Ratio (Non MFI Book)	1.81%	2.28%	1.11%	1.54%	2.67%	2.04%
Net Slippages	2.38%	3.31%	3.15%	3.16%	4.77%	4.34%

Note - Slippages are reported on an Annualised basis



equitas
Equitas Small Finance Bank

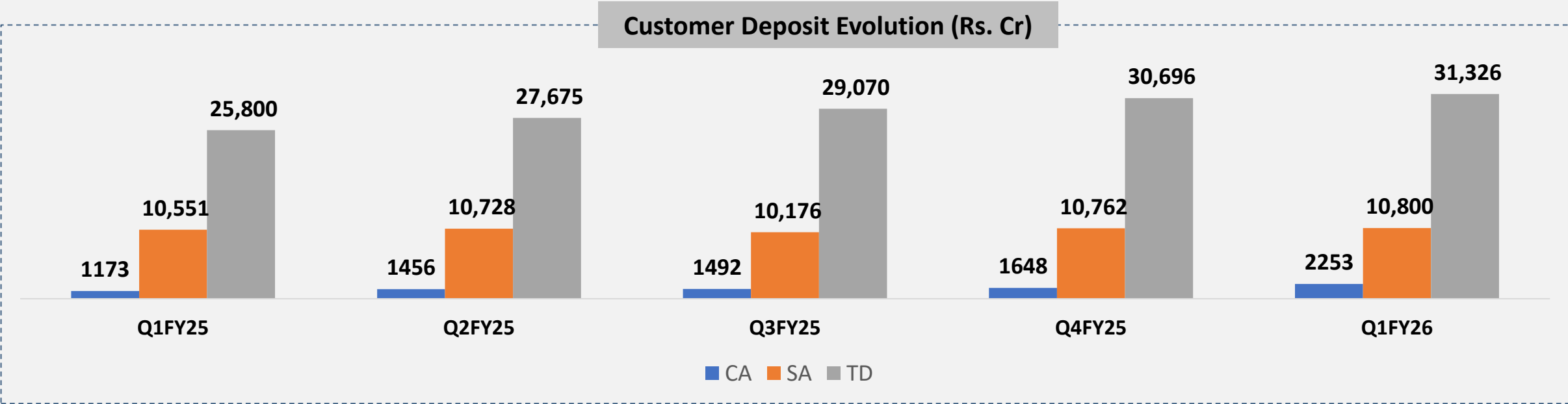
Liabilities & Branch Banking



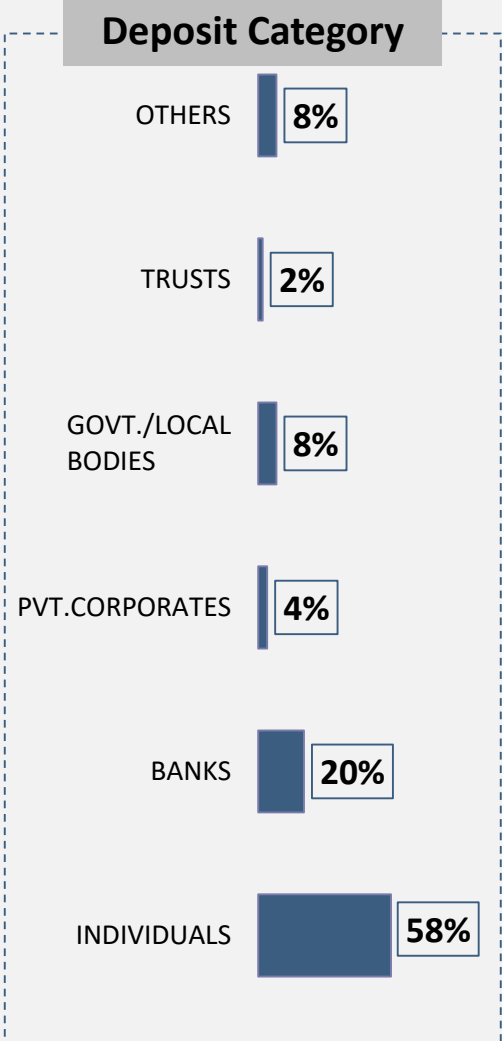
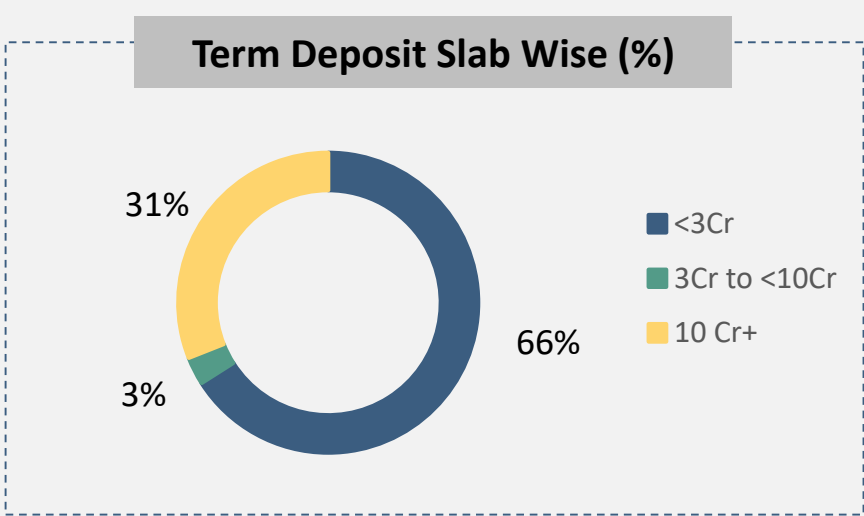
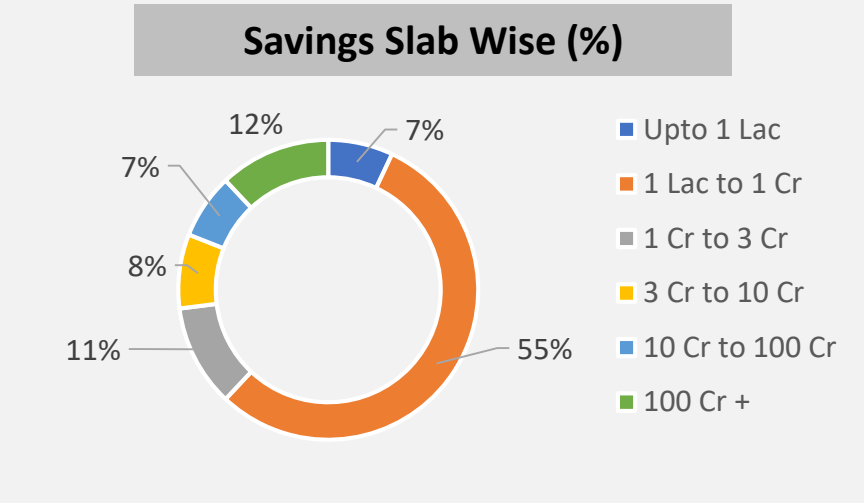
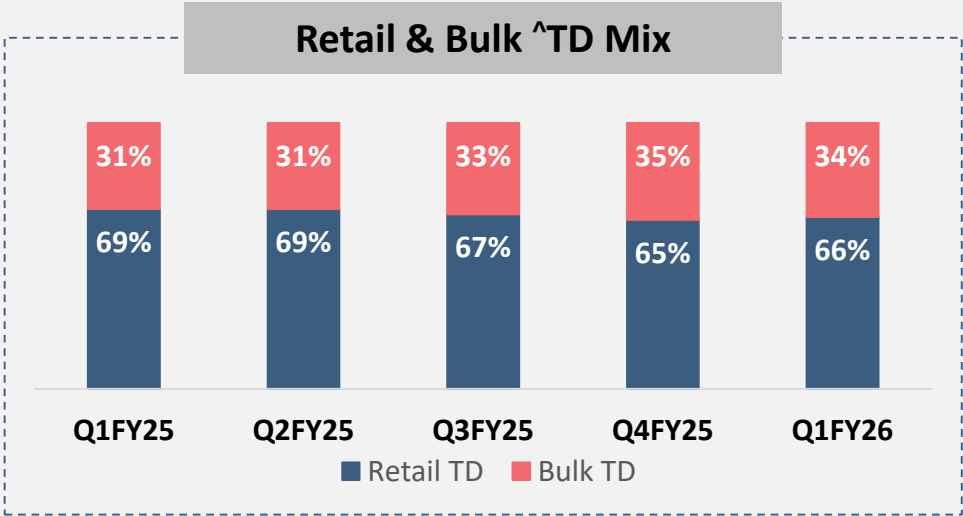
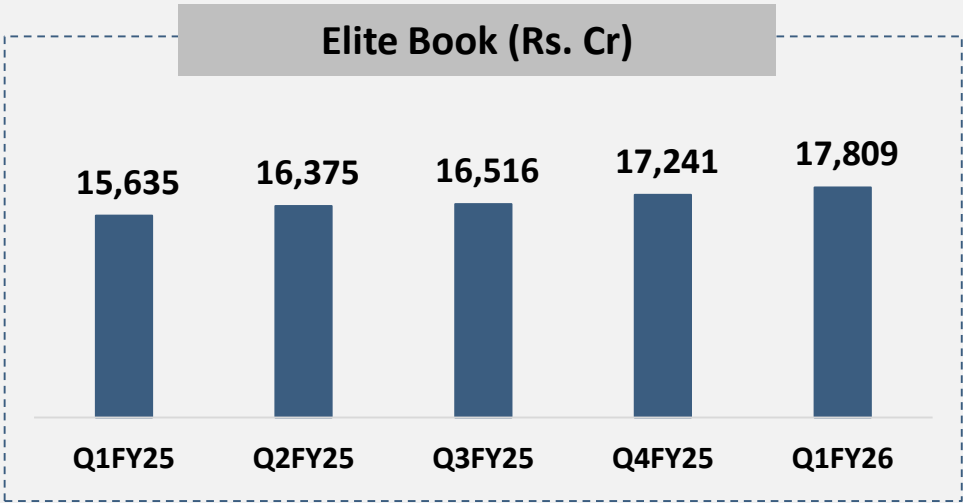
Deposits Evolution

as on 30 th Jun 2025	CA [Current Account]	SA [Savings Account]	CASA [Low cost deposits]	TD [Term Deposits]	CASA+TD [Customer Deposits]
Balance (Cr)	2253	10,800	13,053	31,326	44,379
as a % of total borrowings (Rs. 46,401 Cr)	5%	23%	28%	68%	96%
as a % of total deposits (Rs. 44,379 Cr)	5%	24%	29%	71%	100%

^Includes Certificate of Deposits of Rs. 2,697 Crs



Customer Deposit Profile

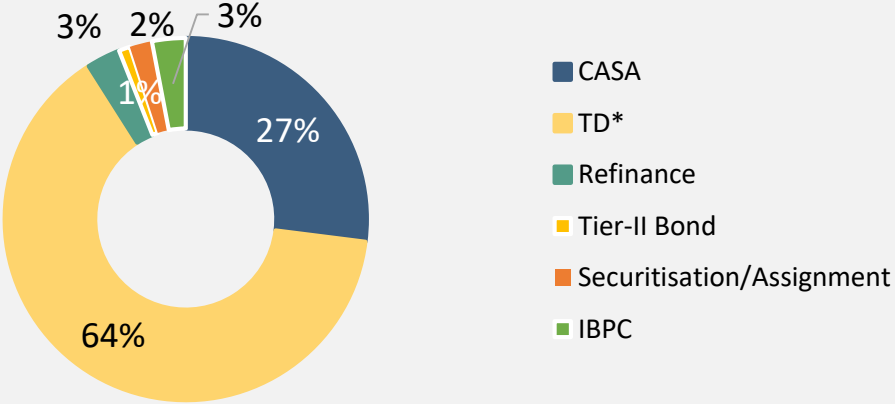


[^]TD excludes certificate of Deposits | Retail TD as defined by RBI

Funding Profile

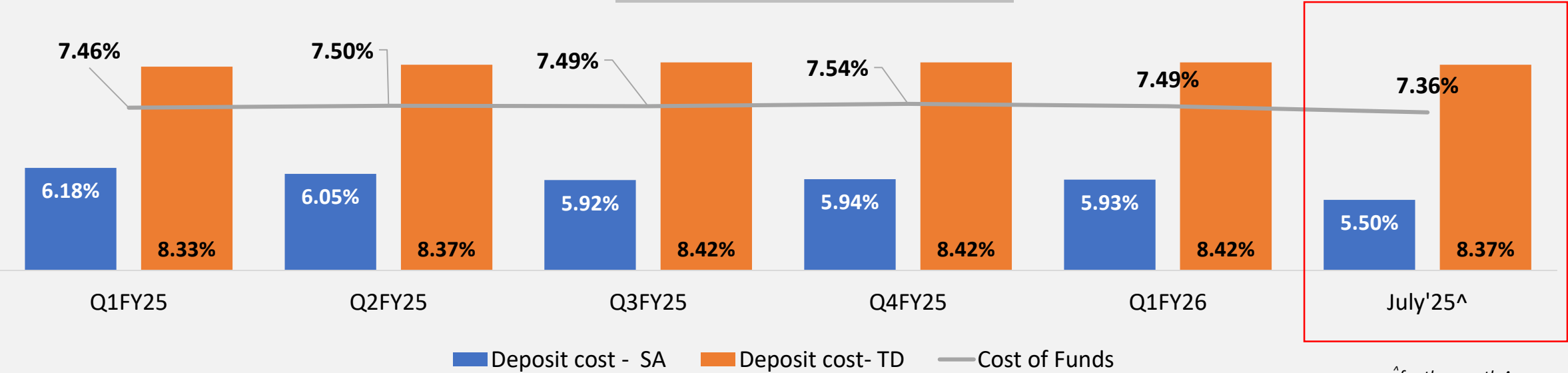
Book Value (In Rs Cr)	Q3FY25	Q4FY25	Q1FY26
TD	26,888	27,969	28,629
Certificate of Deposits	2,182	2,727	2,697
Refinance	1,927	1,637	1,521
Tier – II Bond	500	500	500
CASA	11,668	12,410	13,053
Securitization/Assignment	1227	1064	925
IBPC	0	0	1250
Total	44,392	46,307	48,576

Funding Profile Mix



* Includes Certificate of Deposits

Daily Average Cost of Funds (%)



^for the month Average

Treasury Update



The Bank's total net Investment portfolio of Rs. 9,063 Crore comprises of SLR and Non-SLR securities

Category (In Rs. Cr)	Q1FY26
SLR	8,125
Non SLR	938
Total	9,063



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
- Liquidity Coverage Ratio (LCR) as on 30.06.2025 is 209.5%
- The Bank has adequate eligible advances available to raise funds through refinance or IBPC whenever required which provides strong cushion to ALM position of the Bank.



Profit on Sale of Investments for the quarter is Rs. 116 Crore



equitas
Equitas Small Finance Bank

Financials



Balance Sheet

Particulars (in Rs Cr)	Jun-25	Jun-24	YoY %	Mar-25	QoQ%
Capital & Liabilities					
Capital	1,140	1,136	0%	1,140	0%
Reserves & Surplus	4,709	4,872	-3%	4,933	-5%
Networth	5,849	6,008	-3%	6,073	-4%
Deposits	44,379	37,524	18%	43,107	3%
Borrowings	2,021	1,403	44%	2,137	-5%
Other Liabilities & Provision	1,685	1,511	11%	1,519	11%
Total	53,934	46,446	16%	52,836	2%
Assets					
Cash and Balances With Reserve Bank of India	7,047	3,003	135%	4,954	42%
Balances With Banks and Money At Call and Short Notice	880	251	251%	582	51%
Investments	9,063	9,492	-5%	9,289	-2%
Advances	34,741	31,926	9%	36,209	-4%
Fixed Assets	705	599	18%	696	1%
Other Assets	1,498	1,176	28%	1,106	36%
Total	53,934	46,446	16%	52,836	2%
Gross Advances	37,610	34,871	8%	37,986	-1%

Profit & Loss Account

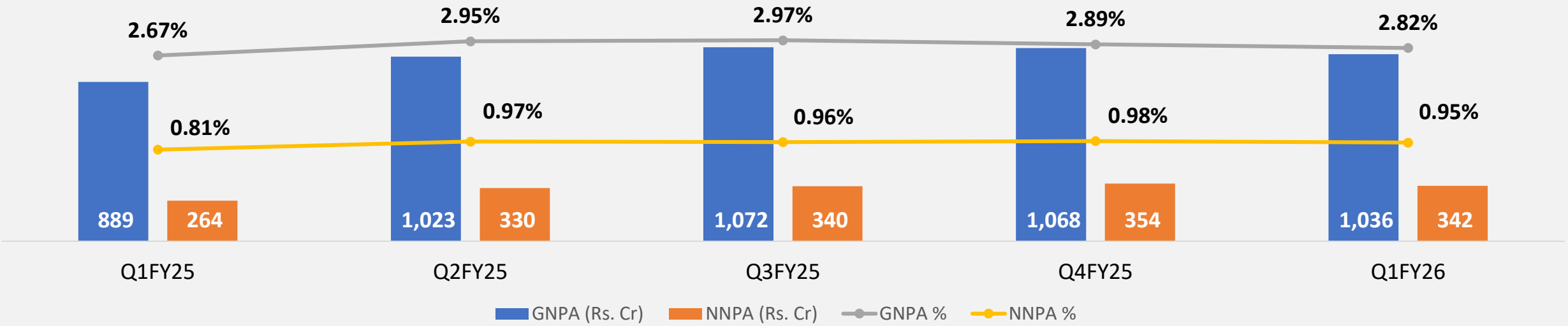
Particulars (in Rs Cr)	Q1FY26	Q1FY25	YoY%	Q4FY25	QoQ%
Interest Income from Loans	1,434	1,325	8%	1,448	-1%
Income on Investments	161	154	5%	159	1%
Interest on balances with RBI and other inter bank funds	54	22	143%	37	46%
Total Interest Income	1,649	1,501	10%	1,644	0%
Finance Cost					
Interest on deposits	807	663	22%	761	6%
Interest on RBI / inter-bank borrowings	15	6	135%	6	144%
Other interest	41	31	35%	48	-14%
Total Finance Cost	863	699	23%	815	6%
Net Interest Income	786	801	-2%	829	-5%
Other Income^					
Asset Fee Income	130	126	3%	140	-7%
Treasury & PSLC Fee Income	120	29	321%	28	332%
Liability & Distribution Income	34	37	-5%	51	-31%
Total Other Income^	285	192	48%	219	30%

^Other income is net of digital expenses

Profit & Loss Account

Particulars (in Rs Cr)	Q1FY26	Q1FY25	YoY%	Q4FY25	QoQ%
Net Income	1,071	994	8%	1,048	2%
Employee Cost	460	375	23%	418	10%
Opex	297	279	6%	318	-7%
Total Operating Expenditure	757	654	16%	736	3%
PBT before provision & Write-off	315	340	-7%	311	1%
Credit Cost	612	304	101%	258	137%
PBT	-297	36	-942%	53	-660%
Taxes	-74	10	-837%	11	-772%
PAT	-224	26	-983%	42	-633%

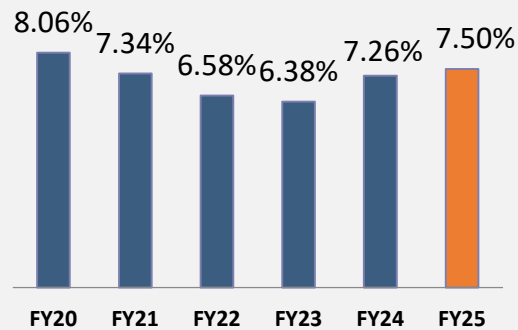
GNPA Movement



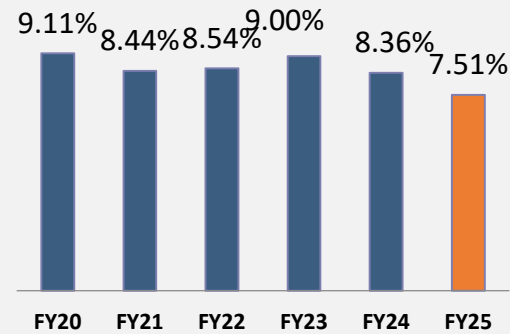
GNPA Movement (Rs. Cr)	Q1FY25	Q2FY25	Q3FY25	Q4FY25	Q1FY26	Jul'25
Opening GNPA Balance	821.28	889.04	1,022.82	1,071.87	1,067.73	1,035.99
Add: Additions during the period	385.38	505.79	585.76	554.69	663.87	221.87
Less:						
i. Upgradations & Recoveries	180.66	216.87	301.91	259.38	211.10	85.74
ii. Write-offs	136.96	155.14	234.80	299.45	484.51	17.99
Closing GNPA Balance	889.04	1,022.82	1,071.87	1,067.73	1,035.99	1,154.13

Key Ratios - Annual

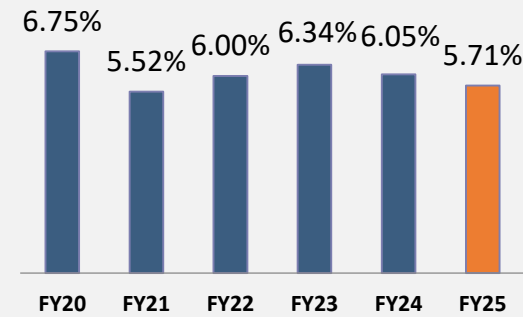
Cost of Funds



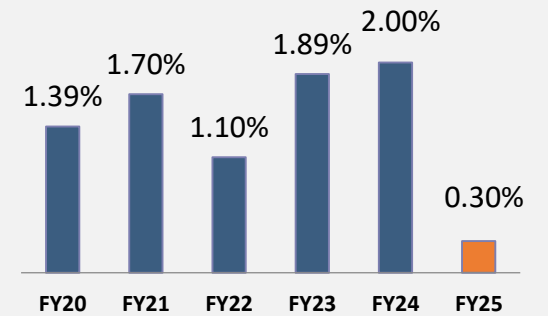
Net Interest Margin (NIM)



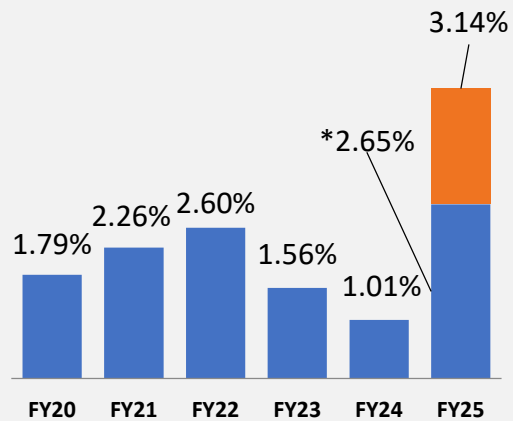
Cost to Assets



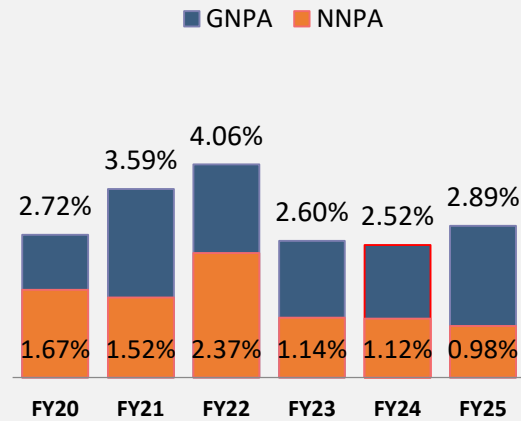
RoA



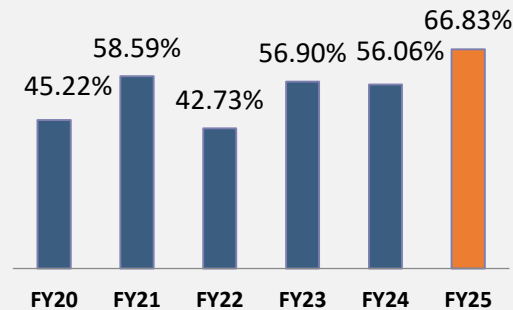
Credit Cost



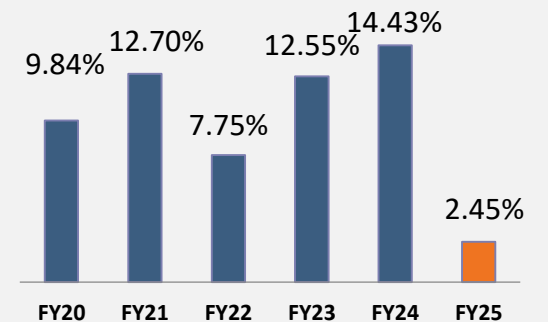
GNPA & NNPA



Provision Coverage Ratio



RoE



*Excluding additional floating provision of Rs.180 crs

Strategic Initiatives

Loan Origination Theme: Consolidation

Consolidation of various product specific origination systems into a state of the art, proprietary platform leveraging cloud, analytics, low-code and micro services

CRM Theme: Upgrade & Beyond

Enterprise CRM application to drive lead to service workflows and enhance customer experience and cross sell.

Super App Theme: Personalisation

Super App for customers built on a state of the art platform that can deliver personalisation, omni channel experience and neo-banking like experience.

PL & Credit Card Theme: Cross sell and customer stickiness

Launch products like personal loans and credit card to drive deposit customer stickiness and improve usage of Equitas savings account

AD1 Services Theme: Forex Services

Launch forex cards, remittances and other forex services to support the growing focus on NRI deposits, improve customer engagement and enhance non interest incomes.

Liability 2.0 Theme: Long-term competitiveness

Narrowing the cost of funds gap with large banks through customer stickiness, service excellence, and product offerings and generate operating leverage through tech-led efficiencies

Delivering on Liability 2.0 Strategy

Liability 2.0 Strategy * aims to create a competitive edge by:

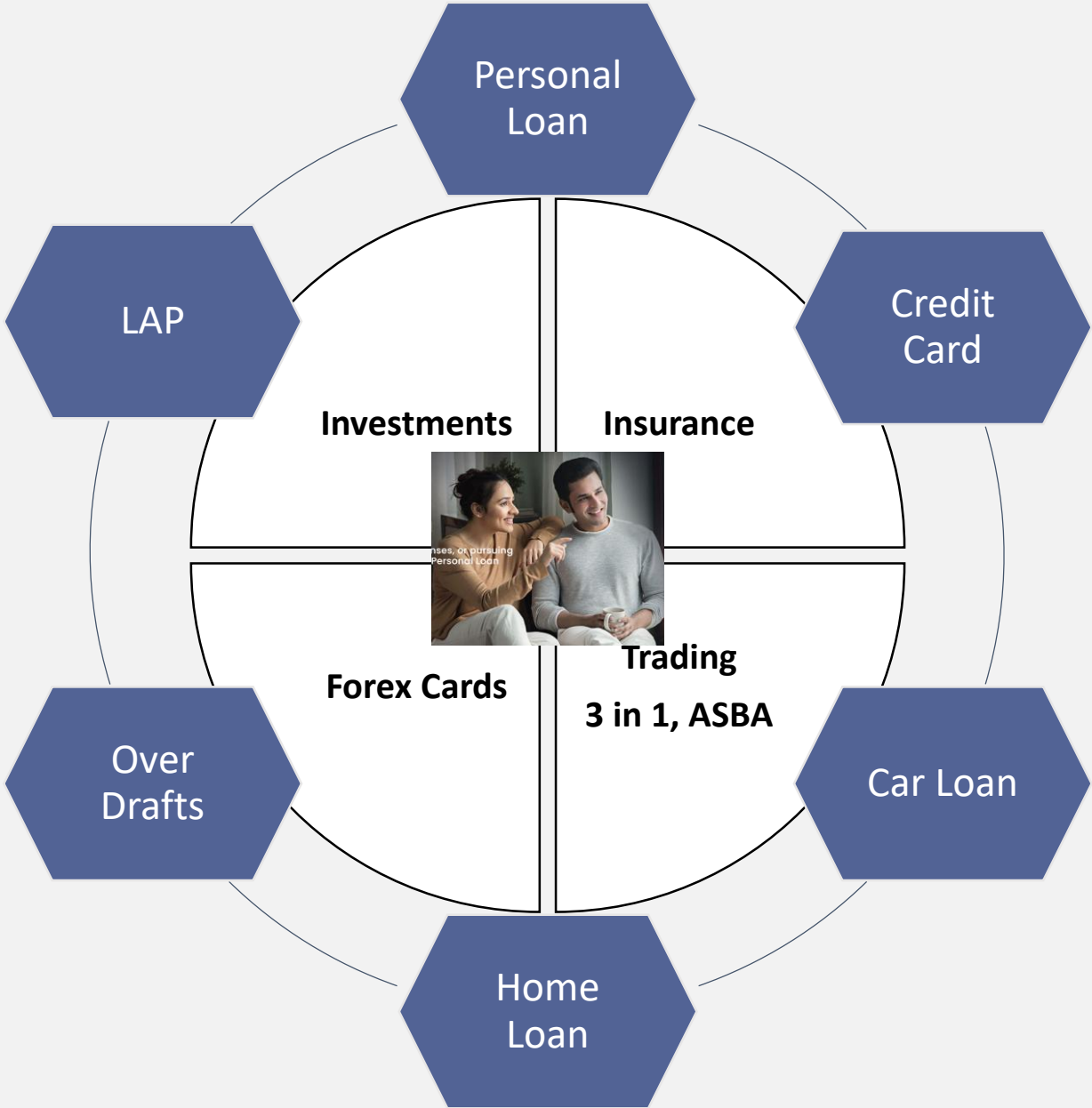
- a) reducing the cost of mobilizing deposits through efficiency and
- b) narrowing the cost of funds compared to large universal banks and lower than AAA NBFCs.

Strategic Drivers

- Product centric to Customer Segment focus
- Customer loyalty to drive customer stickiness
- Differentiated experience through technology

Creating an infrastructure for Cross sell to drive stickiness

- Cross Sell center of excellence setup
- Leveraging Data Analytics for propensity-based opportunities
- Wide range of products launched to tap opportunity



*Refer Q4FY24 earnings ppt



Other Updates



Equitas Selfe Loans

Selfe Loans - One App, Many Loans...

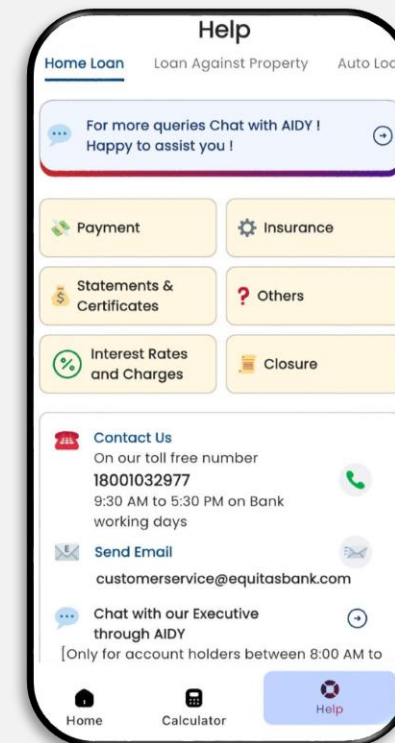
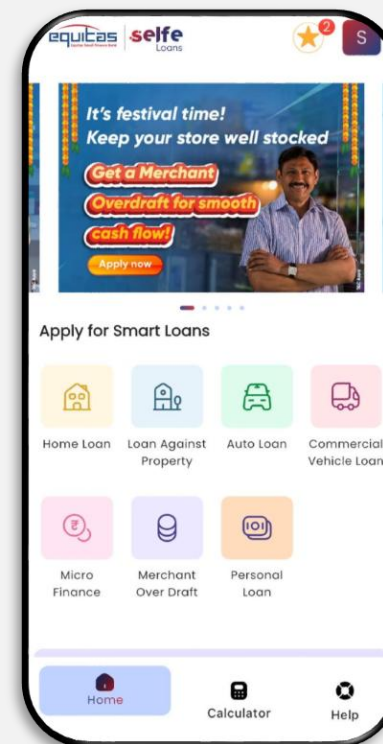
The go to App targeted at tiny entrepreneurs across cities and towns for loan enquiries.

Built with the latest technology architecture to support scale and agile development.

***1 Lakh+ Downloads**

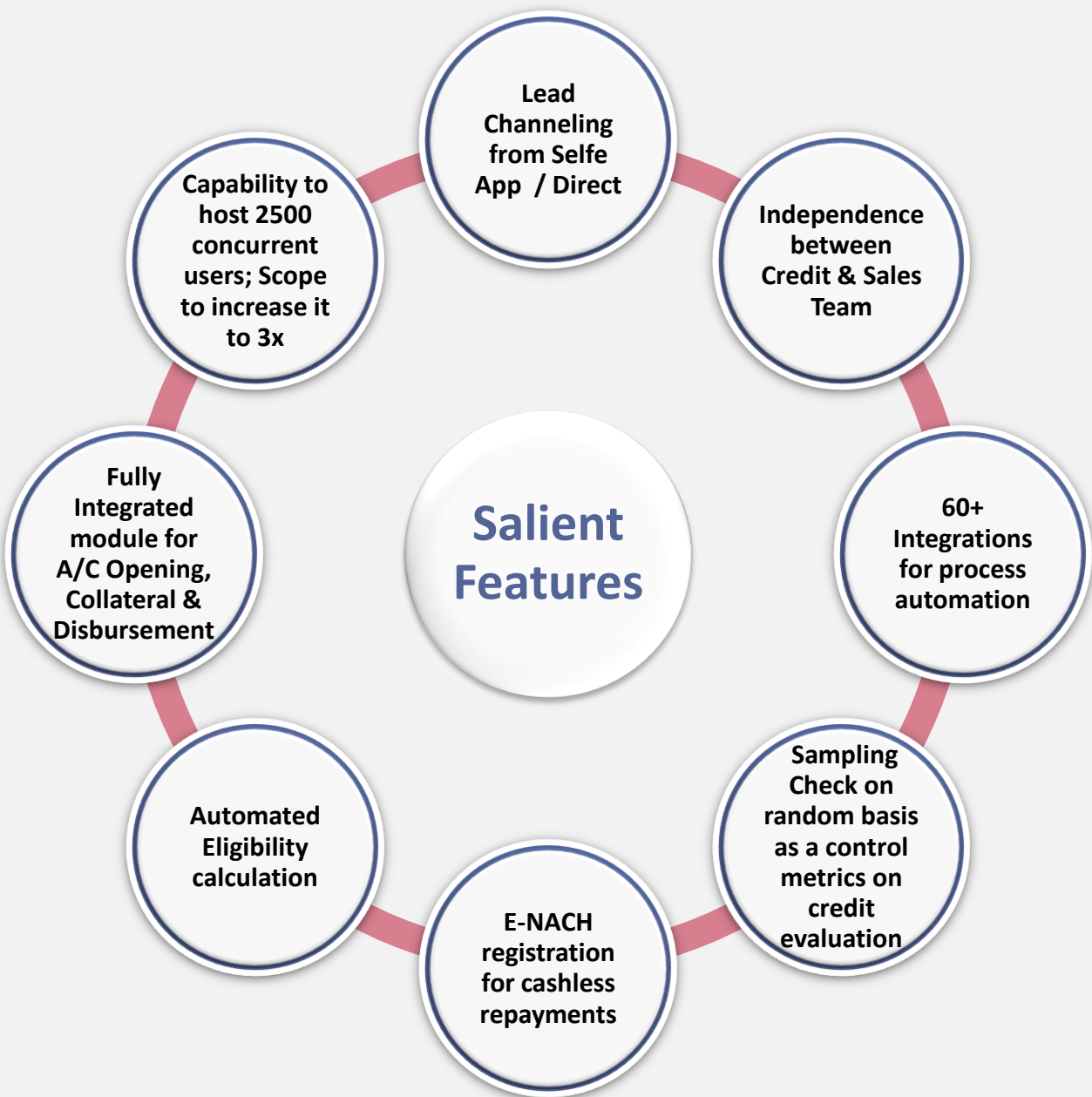
***60 Lakh+ Registrations**

~₹ 437 Crs* of Loans Disbursed



Safe & Easy Loans For Everyone

Loan Origination Customized for Informal Lending



WORKFLOW

LOGIN

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

SANCTION

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

PRE-DISB

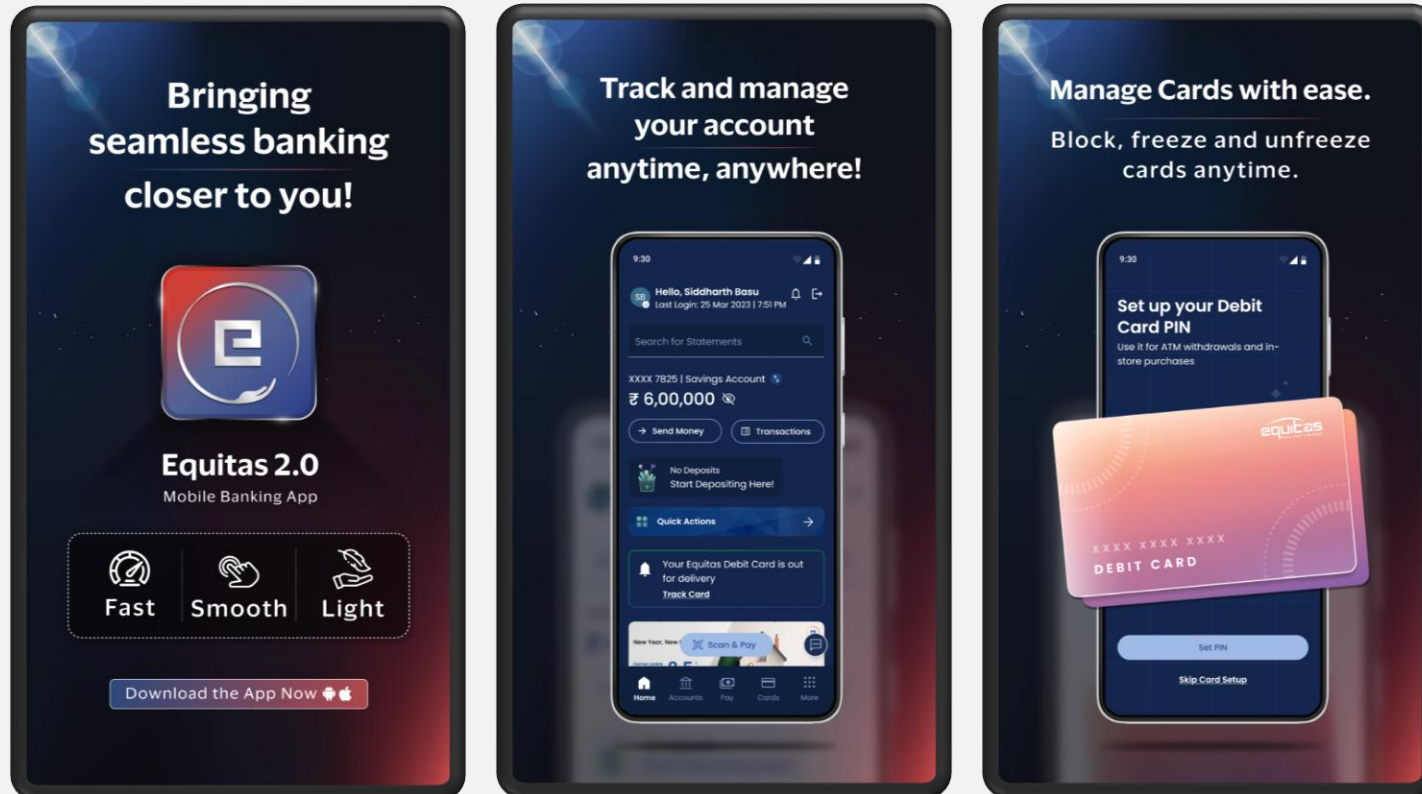
- E-Signing of Sanction Letter
- E-Signing of Loan Agreement
- E-NACH for other bank accounts

DISBURSED

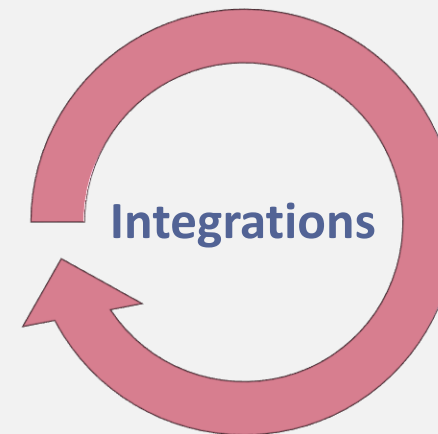
- UCIC Create/Update
- Loan Account Creation
- Collateral Create/Update
- NEFT/Cheque Disbursement

Equitas Mobile Banking App 2.0

Next Generation Cloud Native, future ready platform with:
Completely New User Interface,
Hassle free Experience,
Built with enhanced security,
and many more...



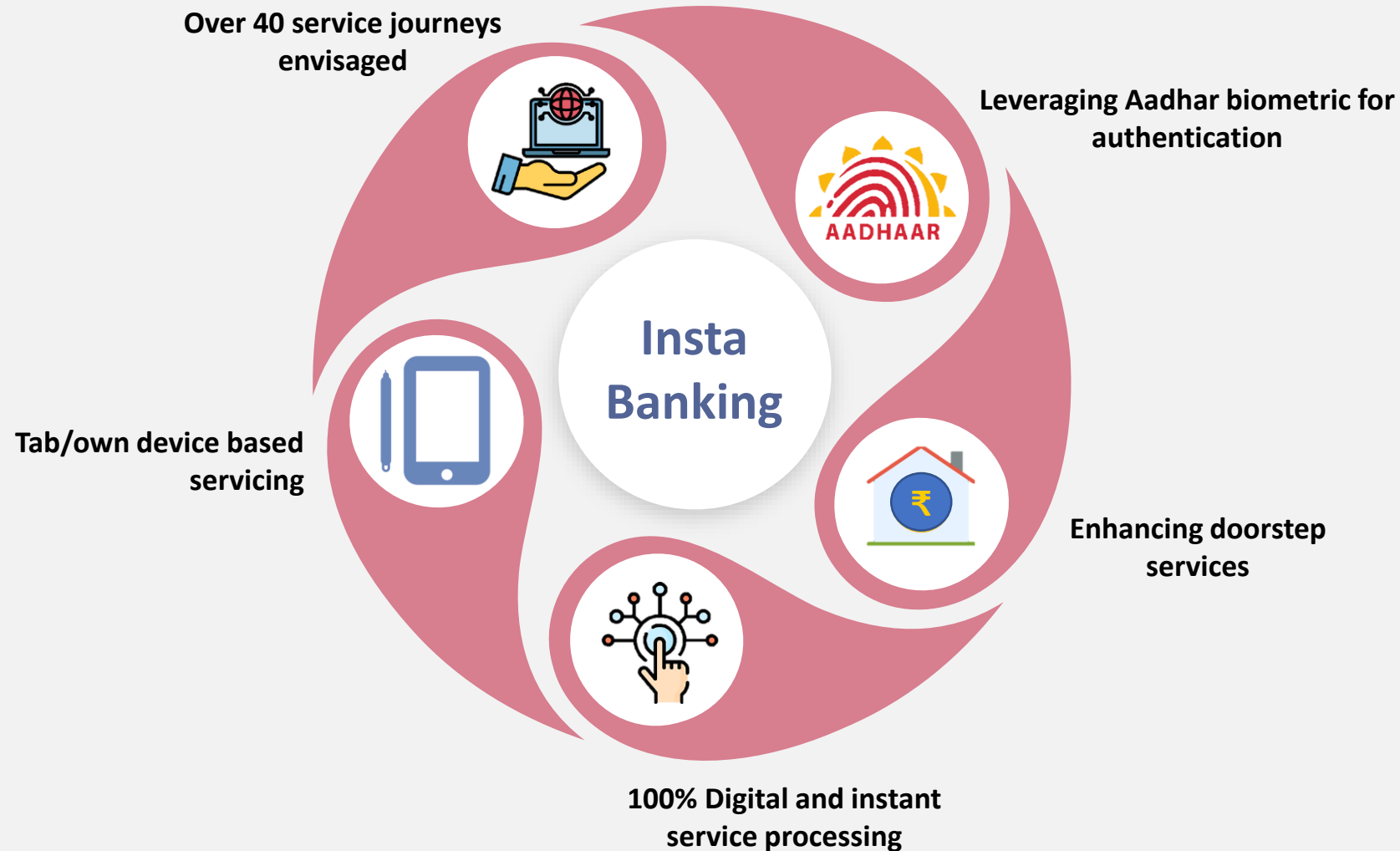
- 01 **Personalize** login your way
- 02 **Pay** monthly bills with ease
- 03 **Earn** rewarding returns with goal-based deposits
- 04 **Make** seamless Fund Transfer
- 05 **Get** rewarded for every spend with Equinox Points



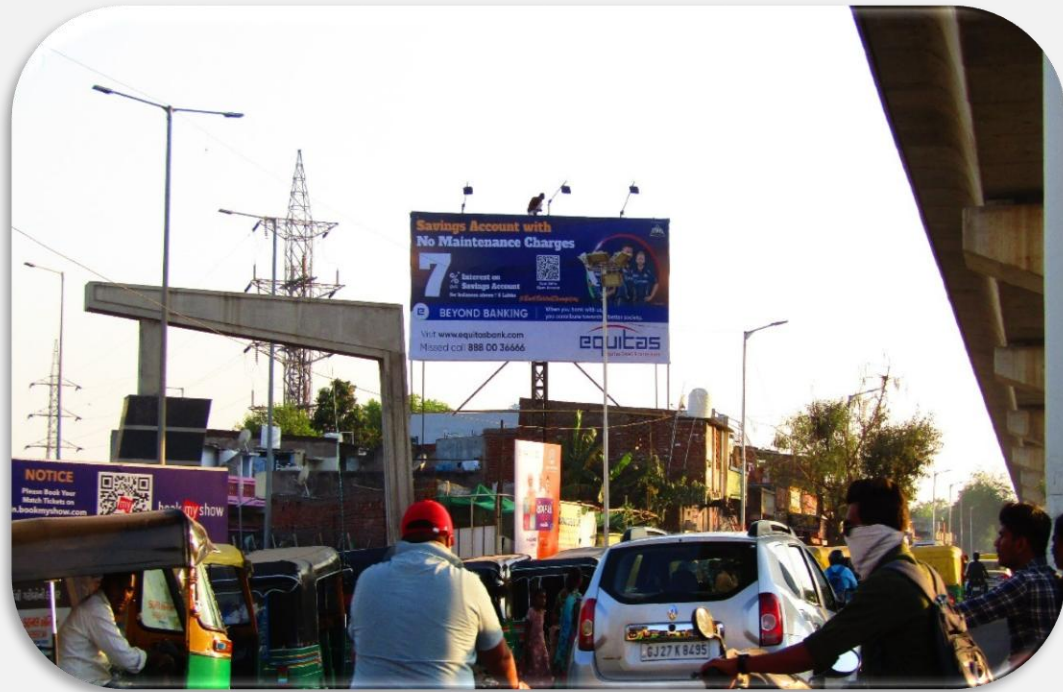
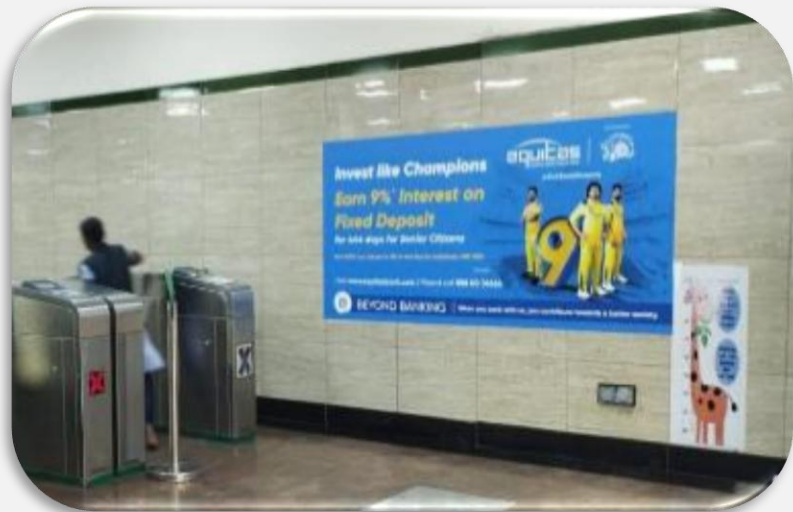
- New UPI Platform
- BBPS
- Face Recognition
- App Protect
- User Experior
- ASBA IPO

Insta banking Services – Tech Led CX

Insta Banking aims to eliminate the use of paper based requests by customers by leveraging micro service based technology, biometrics, etc.



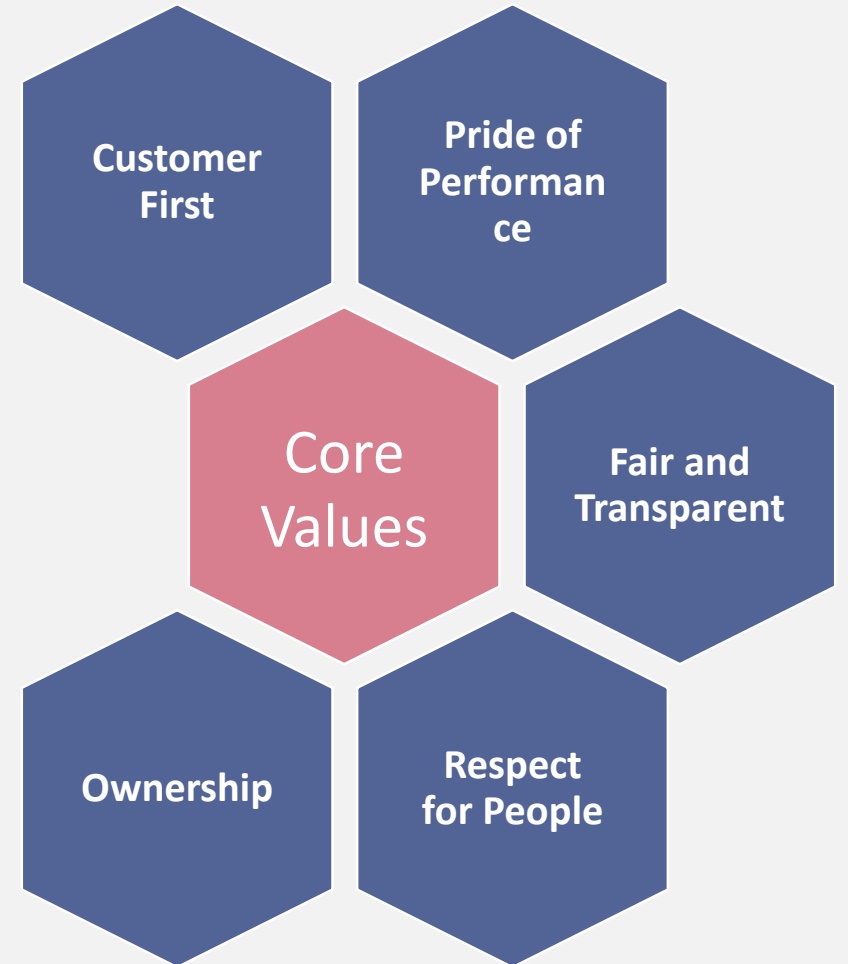
Building the Equitas Brand





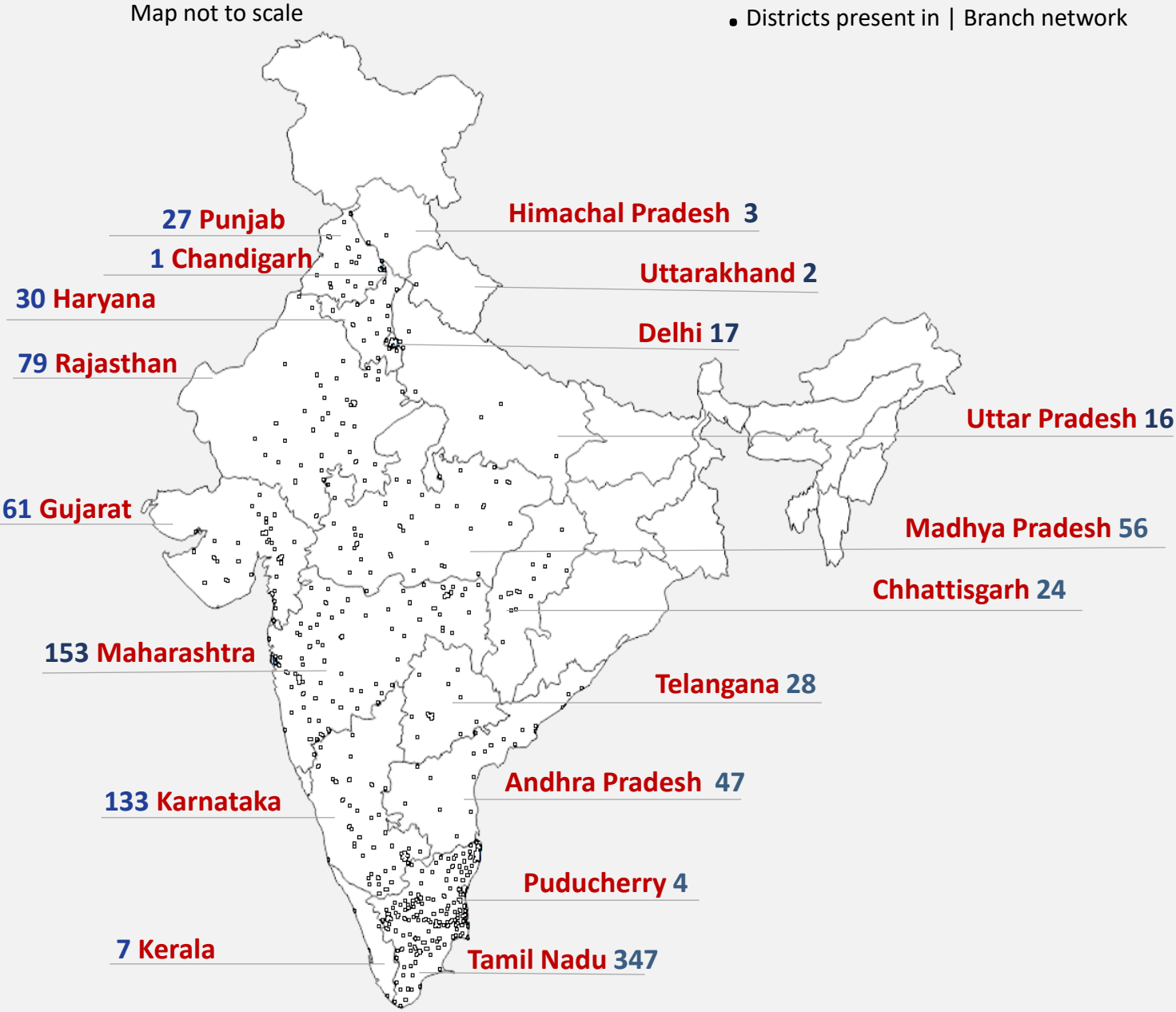
Our Philosophy: A Stable, Sustainable & Scalable Bank

Our Mission: To create the most valuable bank for all stakeholders through happy employees



Our Presence

States	Advances (%)	Deposits (%)
Andhra Pradesh	5%	3%
Chandigarh	-	2%
Chhattisgarh	1%	2%
Delhi	2%	8%
Gujarat	5%	6%
Haryana	2%	4%
Himachal Pradesh	0.1%	-
Karnataka	13%	7%
Kerala	0.4%	2%
Madhya Pradesh	3%	4%
Maharashtra	15%	18%
Punjab	1%	7%
Rajasthan	4%	6%
Tamil Nadu & Pondicherry	46%	26%
Telangana	2%	3%
Uttar Pradesh	1%	2%
Uttarakhand	-	0.4%



Product Suite - Assets

MicroFinance & Micro Loans

- Addressing the unbanked and underserved market segments with fair and transparent lending practices.
- Focusing on group loan model for micro entrepreneurial women with limited access to formal financing.
- Largely concentrated in Tamil Nadu, one of India's most industrial states.

100% JLG Loans

**Spread Across 10
States**

Small Business Loans (SBL)

- Small Business Loans (SBL) is the Bank's flagship product, representing 43% of our entire advance portfolio
- Asset backed (secured) lending primarily focused on low income households engaged in business activities in daily use products and services
- Catering to both underserved and unbanked profiles. This segment is primarily from micro finance borrowers graduating into individual loans.

400+ Branches

**Spread Across 12
States & UTs**

Housing Finance

- Loans are specifically designed to cater to individuals aiming to purchase their first affordable housing property
- Includes Affordable Housing, LAP and Loans for self construction.

**Self Employed &
Self Construction
focused**

**Spread across 6
States**

Vehicle Finance

- Portfolio comprises of tailor-made loans empowering skilled drivers to become vehicle owners and business operators, thereby elevating their socioeconomic standing.
- Provides financing solutions for new and used commercial vehicles as well as for purchase of automobiles.
- Formed strategic tie-ups with major OEMs, dealers, and channels across our geography

260+ Branches

**Spread Across 13
States**

MSE Finance

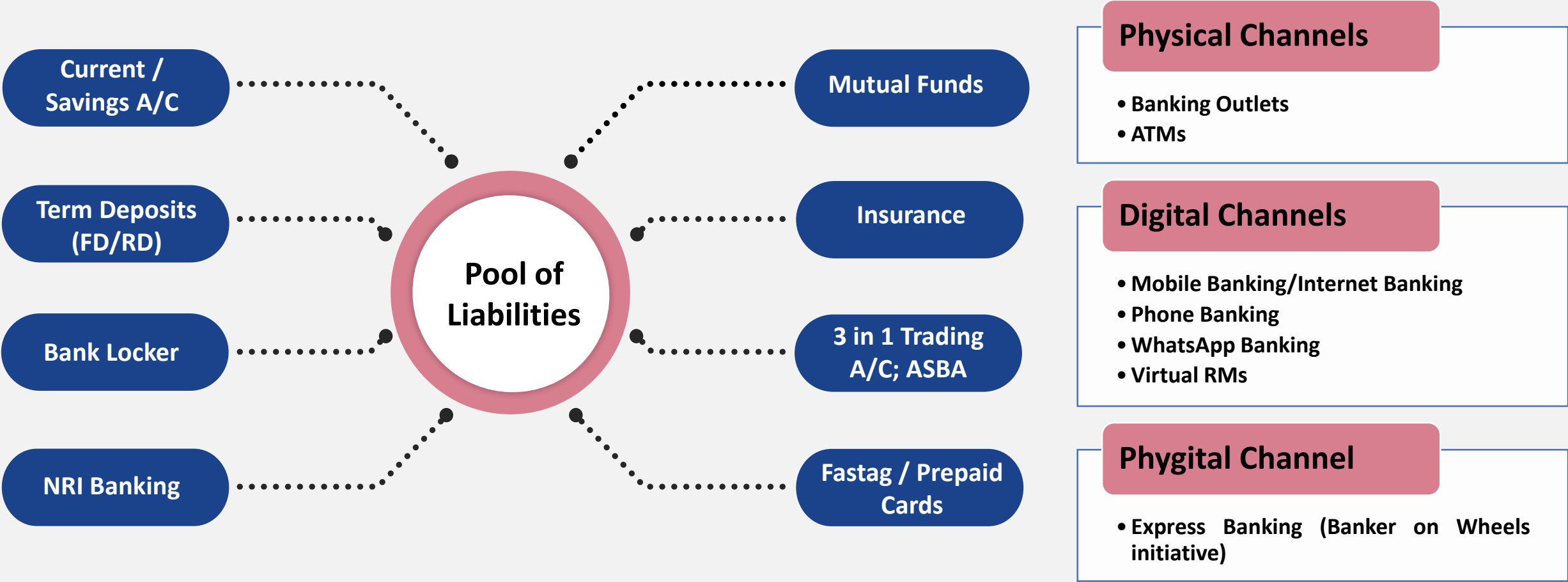
- Focusing on the organised segment of the economy by providing working capital loans (CCOD) and term loans for capex.
- The end users are majorly SME entities into manufacturing, trading and services.
- More than 90% of the MSE portfolio is addressing the PSL (Priority Sector Lending) requirement

NBFC

- The Bank offers Term Loans to Non-Banking Financial Companies (NBFCs), enabling them to offer retail customers services such as microfinance, vehicle finance, housing finance, and similar offerings.

Product Suite - Liabilities

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





equitas
Equitas Small Finance Bank

Beyond Banking



CSR Initiatives



CHILDREN SCHOLARSHIP

Beneficiaries:-
Q1FY26 – Nil
Cumulative - 2729

SKILL TRAINING

Women Trained:
Inception Year - 2008
Q1FY26 - 6959
Cumulative - 712547



FREE CATARACT SURGERIES

Beneficiaries:-
Q1FY26 – 1520
Cumulative - 42837

DIFFERENTLY ABLED

Financial help:
Inception Year - 2008
Q1FY26 - 1174
Cumulative - 181038

JOB PLACEMENTS

Placed Youth:
Inception Year – 2014
Q1FY26 - 9593
Cumulative - 339510



WOMEN EMPOWERMENT

Exhibitions Conducted:
Inception Year - 2008
Q1FY26 - 16
Cumulative - 300

TRANSGENDER INCLUSION

Beneficiaries:
Inception Year - 2008
Q1FY26 - 7
Cumulative - 571

HEALTH CAMPS

Camps Conducted:
Q1FY26 - 1345
Cumulative - 53419



Investor Relations

Equitas Small Finance Bank Limited

Website – <https://ir.equitasbank.com/>

Email – ir@equitasbank.com

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