

October 31, 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 and half year ended September 30, 2025.

The same is also available on the website of the Bank and can be accessed using the below link
https://ir.equitas.bank.in/wp-content/uploads/2025/10/ESFB_IR-Q2FY26-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



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Investor Presentation

Q2FY26



Disclaimer

Disclaimer:

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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

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Key Highlights



Snapshot

Operational



18 States and UTs



1042 Banking Outlets
382 ATMs[#]



337 Business Correspondents



27,145 employees

Asset Offerings



Gross Advances:

Rs. ^39,123 Cr [Rs. 36,053 Cr]
SBL - 44%, VF - 25%,
MFI - 9%, HF - 13%
MSE - 5%, NBFC - 2%



Disbursements for Q2FY26:

Rs. 5,380 Cr [Rs. 4,850 Cr]
SBL - 30%, VF - 28%,
MFI - 13%, HF - 9%,
MSE - 5%, NBFC - 12%



Asset Quality:

GNPA: 2.82% [2.95%]
*GNPA: 2.77%
NNPA: 0.95% [0.97%]
PCR: 66.93% [67.71%]



Yield on Gross Advances:^{\$}

15.73% for Q2FY26 [16.70%]

Liability Profile



Total Deposits:

Rs. 44,094 Cr [Rs. 39,753 Cr]
CASA – 31%, TD – 69%



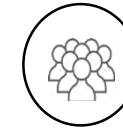
Third Party Products:

LI & GI Premium-
Rs. 40 Cr [Rs. 35 Cr]
Mutual Fund AUM-
Rs. 467Cr [Rs. 437 Cr]



Cost of Funds for Q2FY26:

7.35% [7.50%]
SA – 5.57%, TD – 8.32%



CASA Ratio:

31% [30%]

Financials



PAT/Loss for Q2FY26:

Rs. 24Cr [Rs. 13Cr]



Shareholders funds:

CRAR – 20.74%
Tier I – 16.44%
Tier II – 4.30%



NIM for Q2FY26:

6.29% [7.69%]



RoA: Q2FY26 at 0.18% [0.11%]

RoE: Q2FY26 at 1.65% [0.86%]

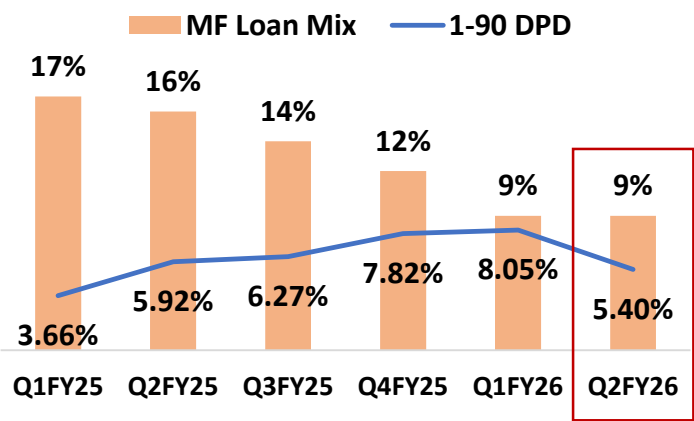
Figures in [] represent Q2FY25 data | *Advance for the purpose of GNPA/NNPA calculation includes Securitization book | ^ Gross Advances includes IBPC & Securitization

[#]Including 378 onsite and 4 offsite ATMs

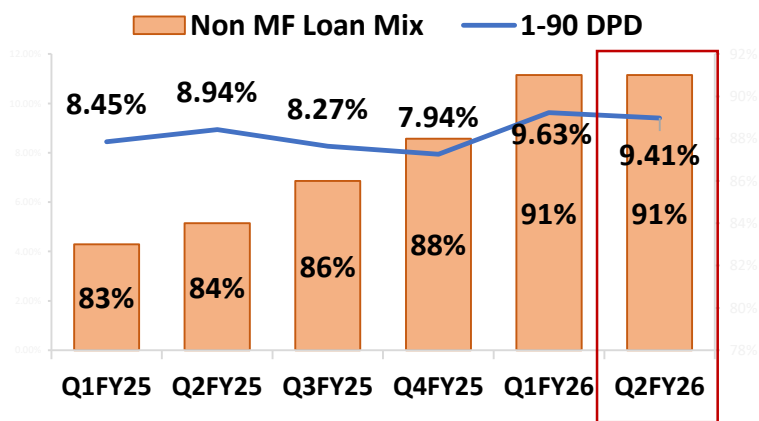
^{\$} For better representation, we have adopted new methodology

DPD Trends

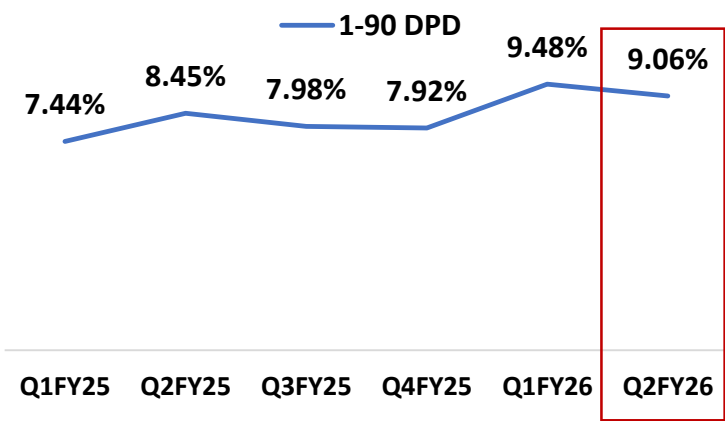
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NON MFI



BANK



- MFI DPD shows significant improvement QoQ on account of increased collection efficiency. *TN constitutes more than 50% of the MFI portfolio and its collection efficiency continues to remain under control (higher than overall portfolio). Karnataka started showing improvement in collections which is ~8% of the MFI portfolio*
- The X bucket collection efficiency of new loans disbursed during the current calendar year is at the earlier normal level

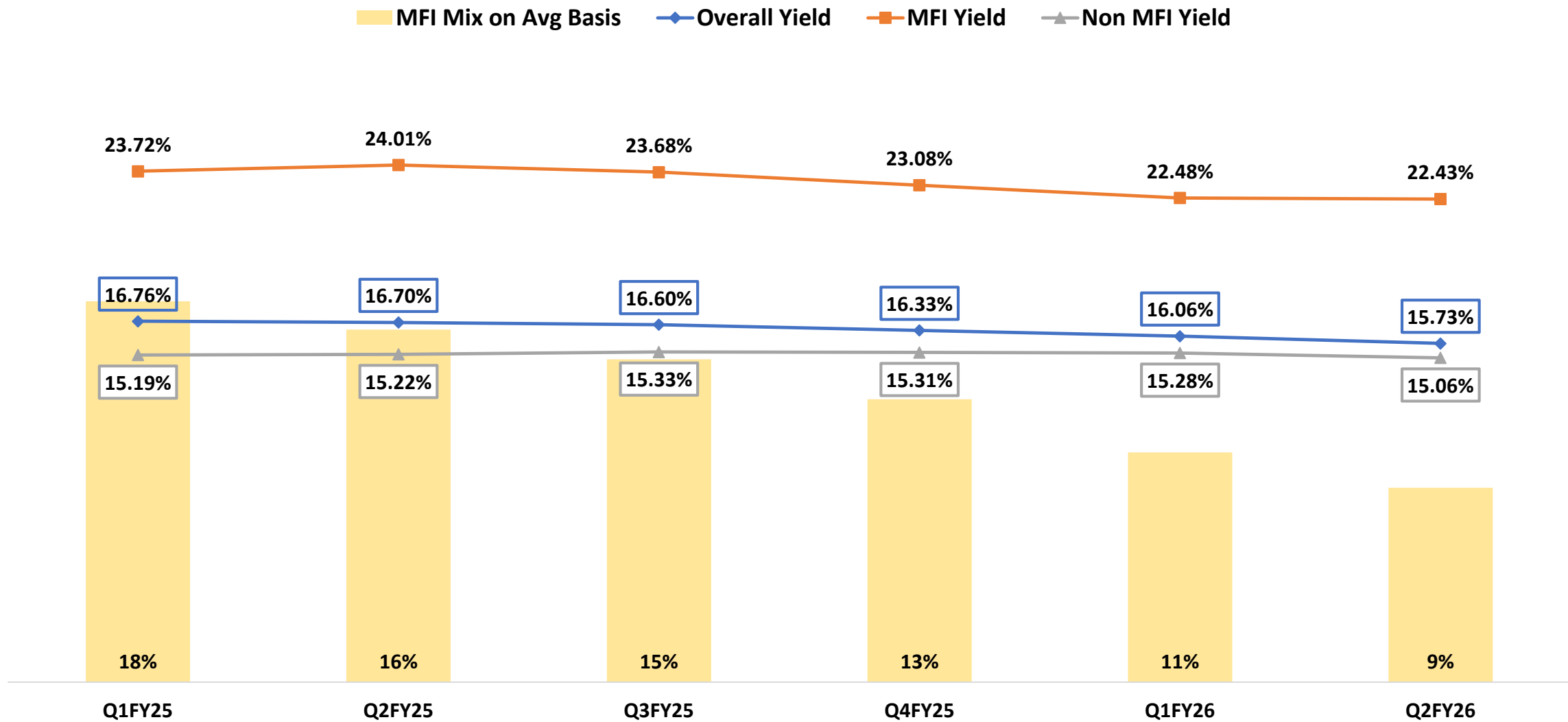
X Bucket Collection Efficiency in MFI:

Particulars	Q1FY25	Q2FY25	Q3FY25	Q4FY25	Q1FY26	Q2FY26
Overall	98.85%	98.22%	98.17%	97.96%	97.97%	98.56%
TamilNadu (TN)	98.97%	98.48%	98.26%	98.41%	98.13%	98.63%
Karnataka (KA)	98.97%	97.89%	96.72%	91.85%	94.62%	96.81%

X Bucket Collection Efficiency in MFI (Disbursed from Jan'25):

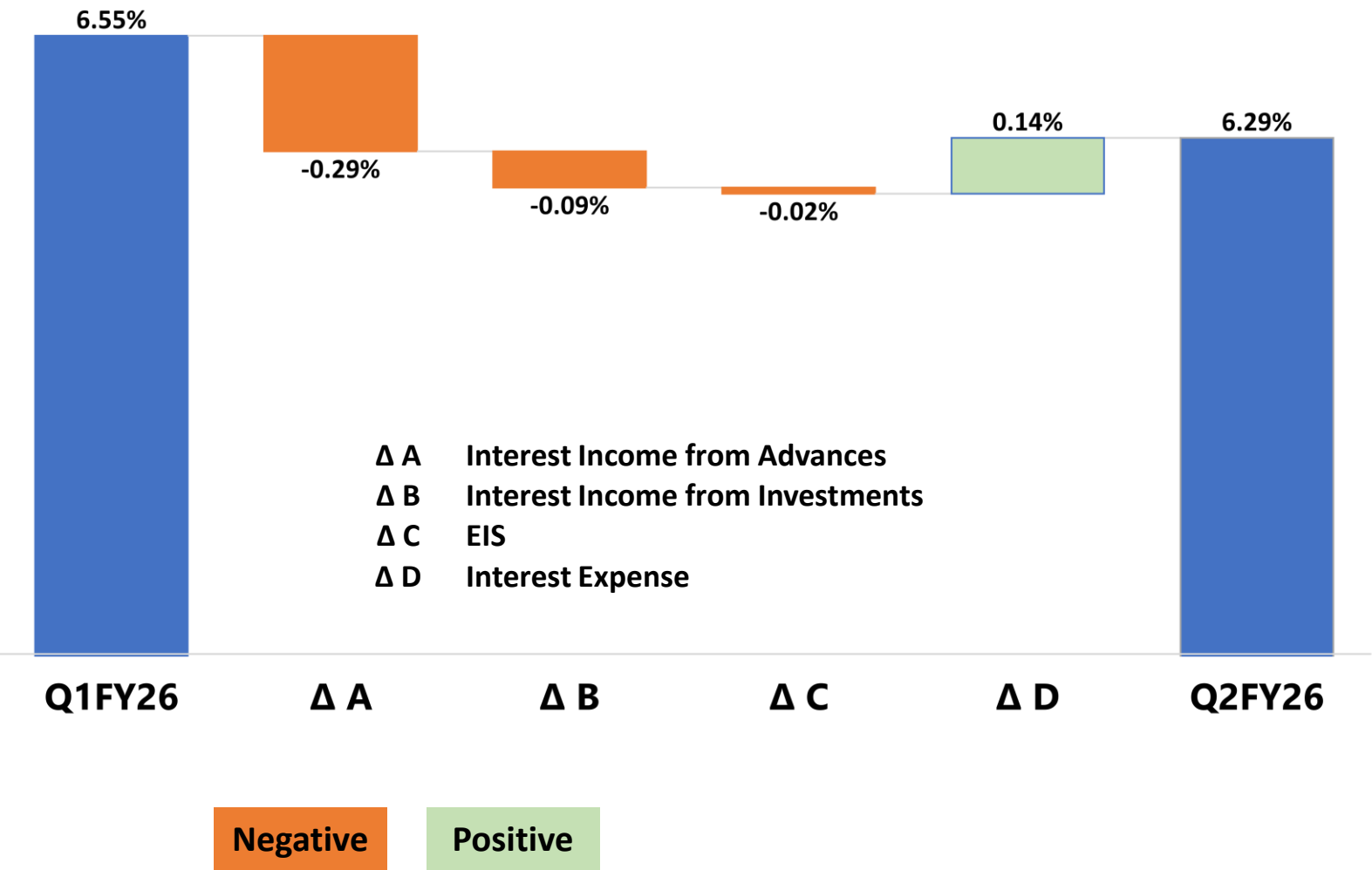
Particulars	Apr'25	May'25	June'25	Q1FY26	Jul'25	Aug'25	Sep'25	Q2FY26
Overall	99.30%	99.41%	99.56%	99.45%	99.43%	99.50%	99.59%	99.52%
TamilNadu (TN)	99.43%	99.50%	99.55%	99.50%	99.48%	99.62%	99.71%	99.62%
Karnataka (KA)	94.41%	97.06%	98.77%	97.05%	98.34%	98.43%	98.83%	98.57%

Yield on Gross Advances



- The decline in overall yield is primarily due to the reduction in MFI mix.

NIM Movement



- A decline of 29 bps in interest income from advances is predominantly due to the cascading effect* of portfolio rundown in MFI.
- Interest expenses improved following a reduction in the cost of funds to 7.35% from 7.49%.

**Cascading effect – The average quarterly advances has reduced in Q2FY26 to ~Rs.3460 crs as compared to ~Rs.4000 crs in Q1FY26. With improving disbursement in MFI, this trend is expected to reverse from Q3*

Strategic Actions Taken

Microfinance:

- Restarted disbursing MFI loans to maintain portfolio at around 10% levels of the overall Advances mix. MFI disbursements in Q2FY26 grew by 156% QoQ to Rs.682 crs from Rs.266 crs in Q1FY26
- From August 2025, all MFI disbursements are aligned to a **monthly repayment mode**, enabling streamlined repayment schedules , which will further improve collection efficiency.
- We have introduced Shubham loans, Individual MFI loans backed by cash flow based credit underwriting
- Reduction in case load for staff has improved the collections. This was the outcome of the strategic action taken during Q1FY26
- The bank has started expanding new customer acquisition in MFI. The NTB (New to Bank) customer mix has increased to 18% in Q2FY26 from 10% in Q1FY26
- We continue to lend cautiously in Karnataka with credit norms made more conservative than Mfin guardrails 2.0
- 100% of all the MFI loans (including Shubham Loans) disbursed from Q1FY26 are covered under CGFMU. As on Sep'25, 28% of the MFI principle outstanding is covered under this guarantee scheme

Strategic Actions Taken

Driving Growth in Secured Loans

- **SBL:** To scale up SBL, we have expanded our footprint by adding around 60 new branches across Andhra Pradesh, Telangana, Tamil Nadu, Karnataka, Maharashtra, and Rajasthan this year. Karnataka has started showing signs of improvement in net slippages. Also, disbursements started picking up in the region.
- **Vehicle Finance:** To further strengthen the Used Car segment, we have identified ~100 high-potential existing branches and started deploying dedicated teams, ensuring focused execution and accelerated growth.
- **Gold Loans:** Presently this is offered in 250+ liability branches. To improve this business, Gold loan is being introduced in 50 Asset branches by H2FY26. A phased roll out in other branches will follow in FY27
- **AHF:** AHF currently operating in 70 branches, is being expanded to additional about 30 asset branches in tier 2 to 5 towns by H2FY26 . Further expansion to about 120 upcountry asset branches will be done by FY27

Overall Advances and Deposits have delivered a robust CAGR of 23% and 32% over the past three years ending FY25, underscoring inherent strength in our Banking franchise. For FY26, we expect advances growth of about 15% YoY. Beyond FY26, we expect to sustain a steady-state trajectory of around 20% growth, driven by diversified portfolios and making all asset products available in most of the existing asset branches.

Liabilities

- Our Digital SA opening through mobile app has gone live. Similarly, Digital RTD is in pipeline which is expected to go live by Q3FY26.
- Strengthening Sales channels across major metro markets to drive customer acquisition
- As an extension to our flagship Elite SA program, we are planning to introduce Elite Lite (Mass affluent product) and Elite Plus (HNI Product) offerings by Q3FY26. This will complete our product suite across segments from middle income to HNI.

Delivering on Liability 2.0 Strategy

Liability 2.0 Strategy aims to improve our competitiveness by

- a) reducing the cost of mobilizing deposits through efficiency
- b) narrowing the difference in cost of funds compared to large banks. The peak RTD rate differential an year back was 1.25% and is now down to 0.8%.
- c) Reducing cost of SA. Cost of SA as of June '25 at 5.93% reduced to 5.57% by Sep '25

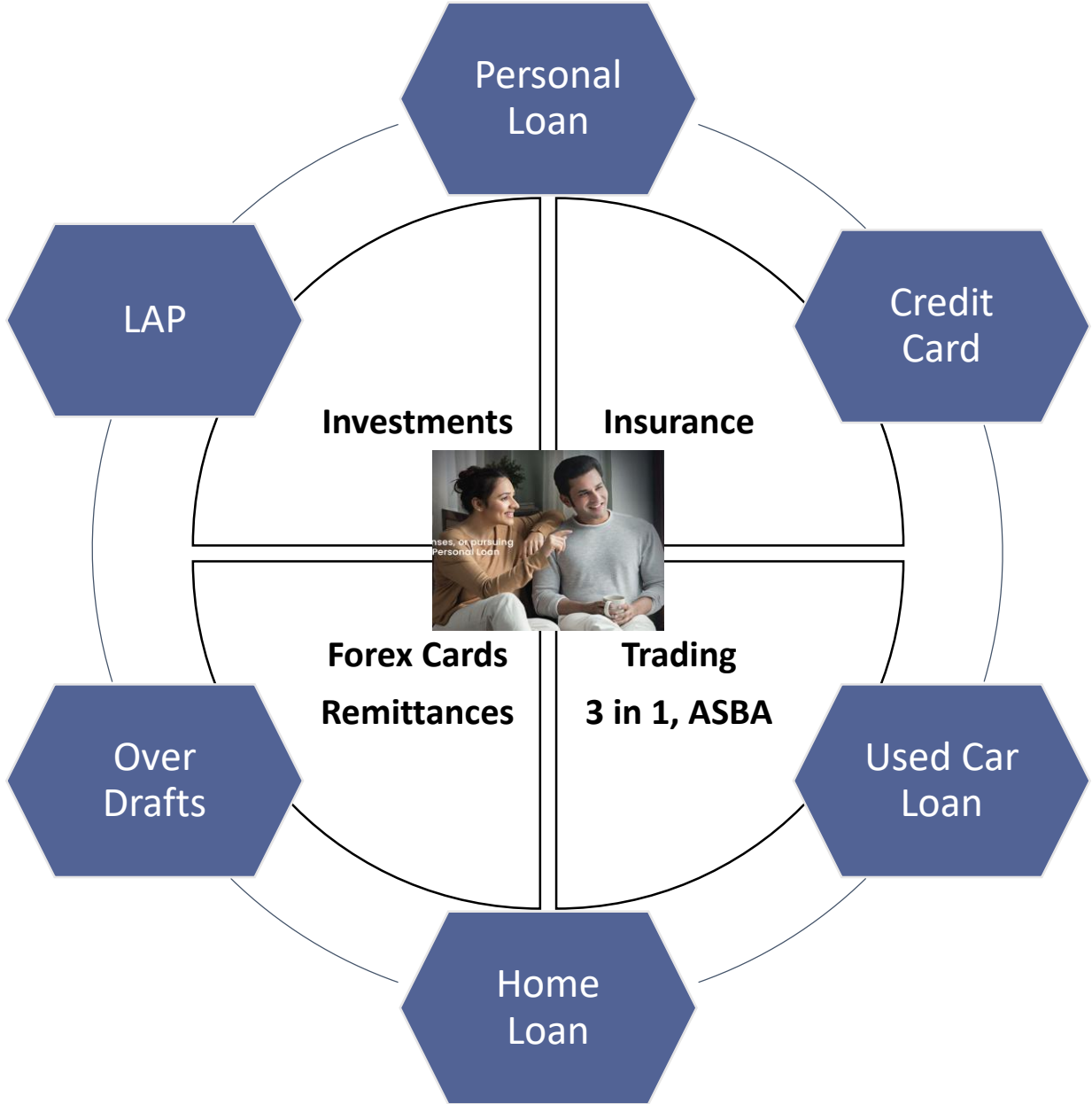
Strategic Drivers to enable reduction in interest rates on deposits:

- Improving number of clients on family banking for Elite accountholders
- Higher number of products and services per client
- Using the Mobile 2.0 APP as key differentiator on self-service

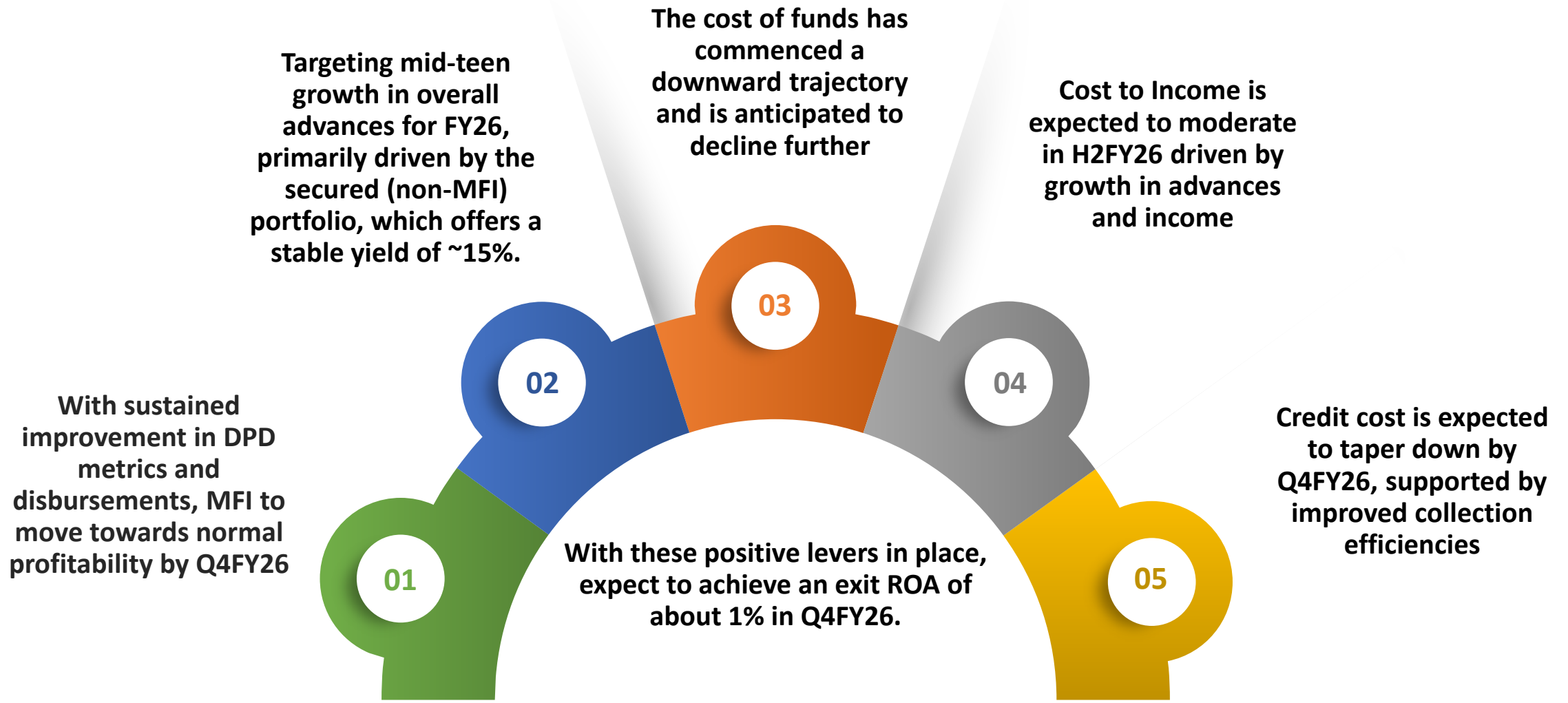
Creating an infrastructure for Cross sell to drive stickiness

- Asset Desk Managers being set up in 20 Liability branches in Q3 to cross sell asset products to liability customers.
- To be scaled up to more liability branches over next few quarters.

Over the past 9 years, we have put in place, a full range of products for Liability customers such as ASBA, 3-in-1 accounts, credit card, personal loans, affordable housing loans, secured business loans, MSME loans, retail AD1 products like FCNR B deposits, retail inward and outward remittance and forex card; and third party products on investment, insurance and prime home loans.



Outlook for FY26



Key Highlights



Assets

- Gross advances grew by 4% QoQ & 9% YoY supported by increase in disbursements, particularly MFI. Disbursements in MFI grew by 156% QoQ.
- Non MFI book grew 17% YoY, led by 17% growth in SBL, 36% in MSE and 80% in NBFC funding over previous year. SBL portfolio crossed Rs 17000 Crs during the quarter. Within SBL , MLAP witnessed strong growth of 39% YoY.
- Used Car Advances crossed Rs. 2100 Crs, registering a growth of 43% YoY and Used CV Advances crossed Rs.5000 Crs, registered a growth of 25% YoY. Vehicle Finance portfolio is shifting towards used segments as per plan and guidance.
- During Q2FY26, the bank has sold its NPA assets (Secured Portfolio) amounting to ~Rs.216 crs to an ARC (Asset Reconstruction Company).
- Highest ever quarterly Non MFI Disbursements at ~Rs.4700 crs in Q2FY26, a growth of 20% YoY and 45% QoQ

Key Highlights



Liabilities

- Overall deposits grew by 11% YoY & flat QoQ. Retail TD grew by 11% YoY.
- Cost of Funds reduced by 14 bps during the quarter aided by reduction in rates offered in SA and TD
- CASA ratio stable at 31%
- Total Retail Deposits (Retail TD+CASA) forms 75% of the overall deposits
- About 95% of bulk TD is in the non-callable mode
- CD ratio at 84.09% in Q2FY26 as compared to 79.91% in Q1FY26 . Expected to sustain at similar levels
- Family banking offered under our Elite Program has crossed 25K+ families
- NR customers base is spread across 145+ countries & the book has crossed Rs. 2500 Crs. We have launched “Equitas Explorer” targeted at seafarers and also planning to enhance our product offering to tap NR Affluent segment
- During the quarter, the bank launched FX Inward remittance for our existing NR & Domestic customers.
- Making a steady progress in offering Investment products to our customers. Crossed 1.4 Lakh registered Customers with MF/ASBA/3in1 relationships

Highlights



Asset Quality & Provisioning

- GNPA remains flat QoQ at 2.82% in Q2FY26 as compared to Q1FY26; including securitization book, GNPA would stand at 2.77%
- NNPA remains flat QoQ at 0.95% in Q2FY26 as compared to Q1FY26
- Net Slippage improved by ~100 Bps at a bank level on a QoQ basis
- Credit Cost has significantly improved to 2.16% in Q2FY26 from 6.48% in Q1FY26 and 3.72% in Q2FY25.



Profit & Loss

- Total Opex in Q2FY26 grew by 11% YoY and Flat QoQ
- NIM declined by ~26 bps QoQ to 6.29% in Q2FY26 majorly contributed by drop in MFI portfolio
- PAT at Rs.24 crs, a growth of 87% YoY.



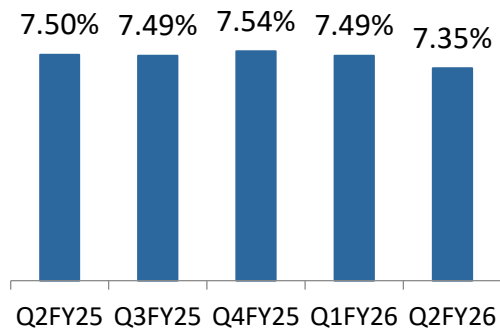
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Financial Performance – Quarterly Trends

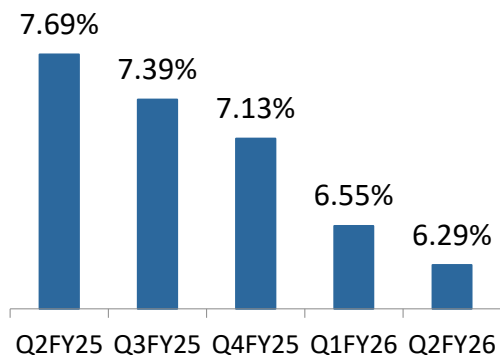


Key Ratios

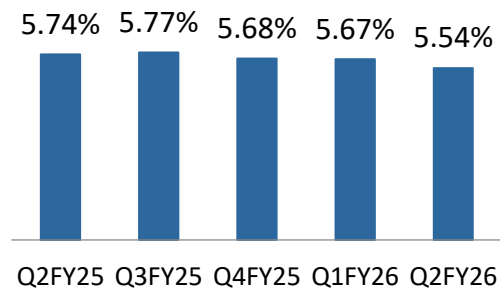
Daily Avg Cost of Funds



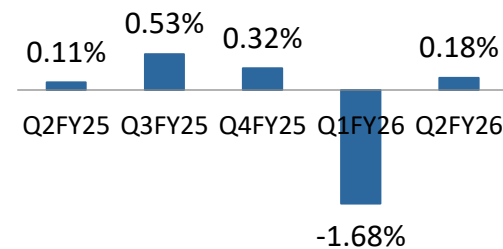
Net Interest Margin (NIM)



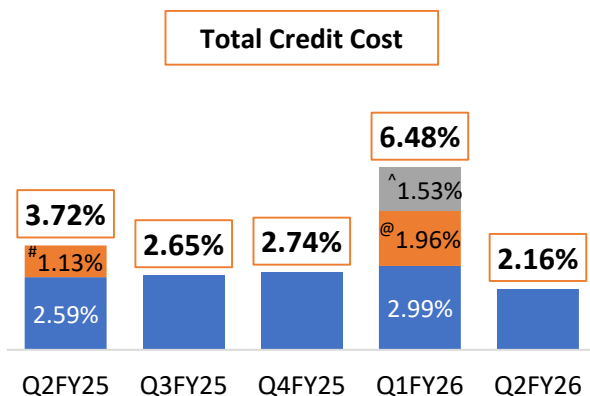
Cost to Assets



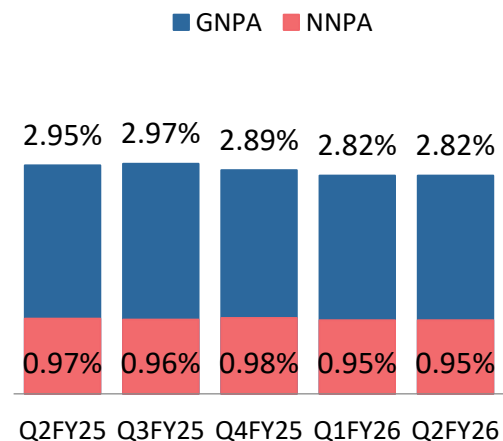
RoA



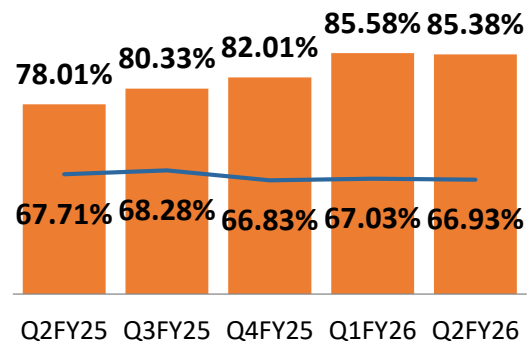
Credit Cost



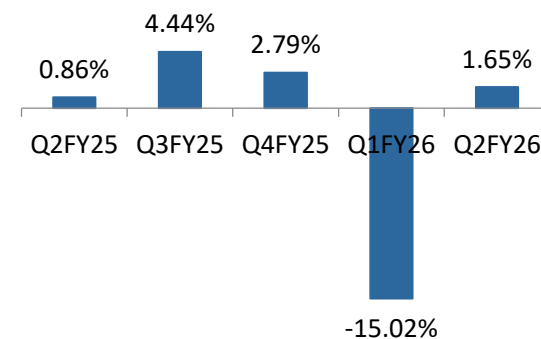
GNPA & NNPA



Provision Coverage Ratio



RoE

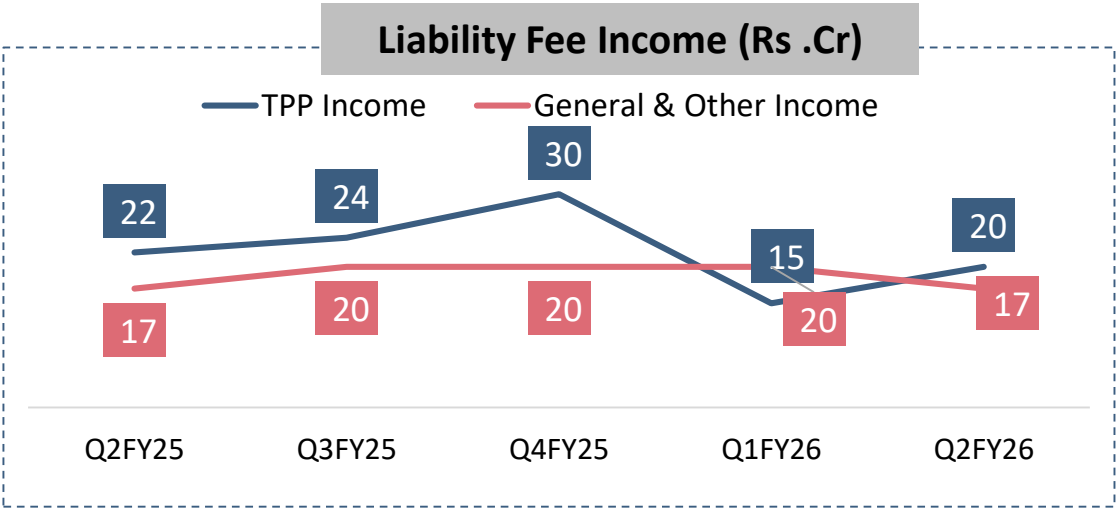
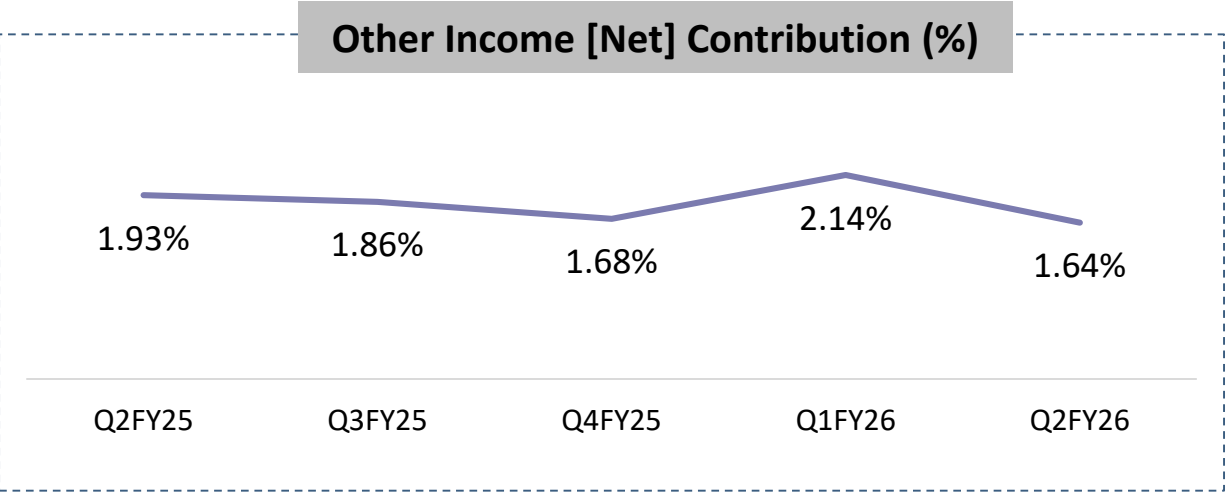
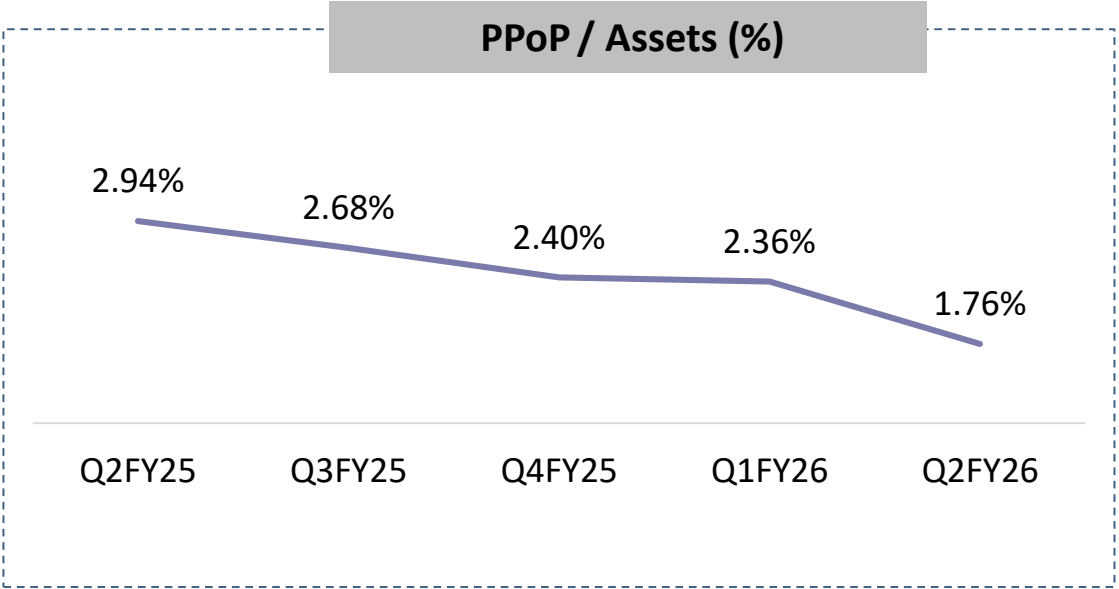
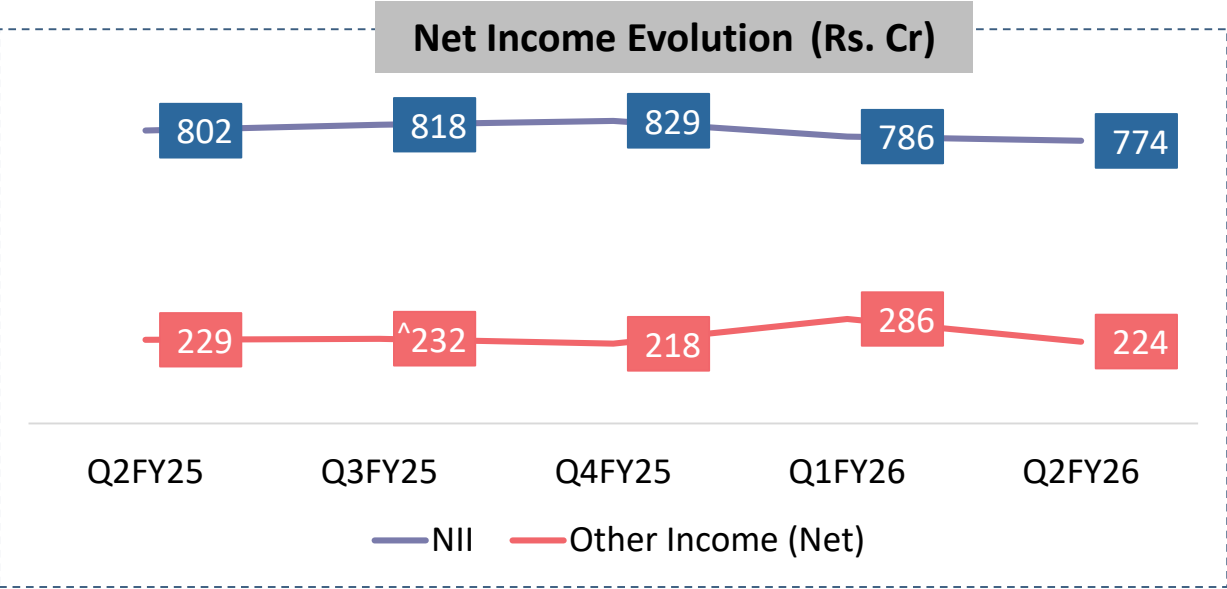


*Additional floating provision of Rs.180 crs | #Additional stress sector provisioning of ~Rs.100 crs

@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

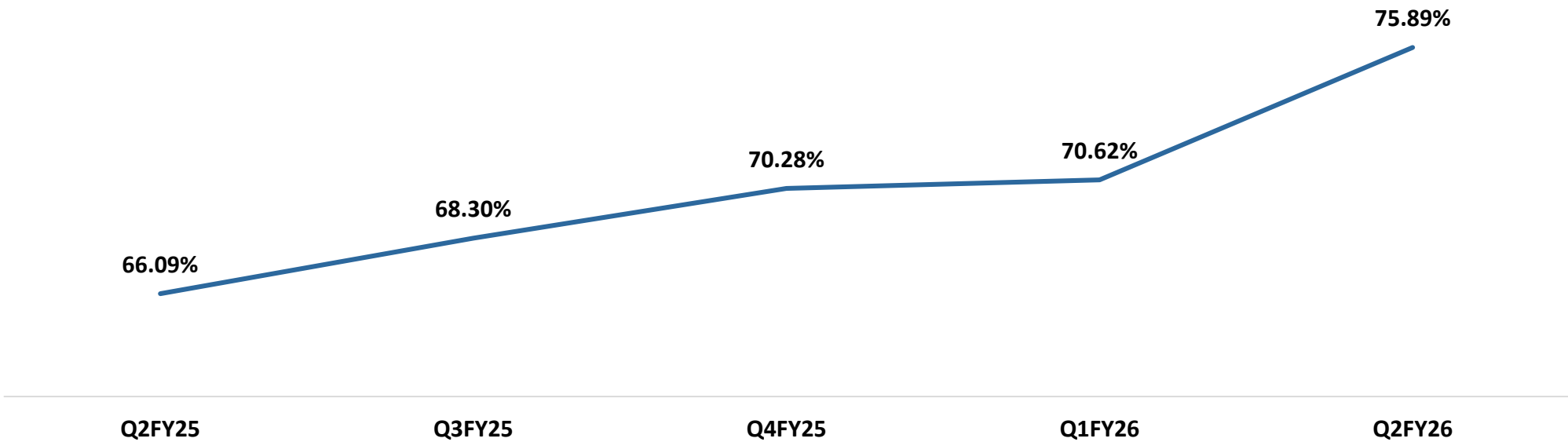
Income Evolution



Opex evolution

Rs. Cr	Q2FY25	Q3FY25	Q4FY25	Q1FY26	Q2FY26
Employee expenses	402	425	418	460	474
Other expenses (net of digital expenses)	245	253	279	258	244
Depreciation	34	39	39	39	39
Total Operating expenses	681	717	736	757	757
No. of employees	23,233	24,238	25,409	25,865	27,145

Cost to Income



Advances



Advances evolution

Rs Cr	Q2FY25	Q3FY25	Q4FY25	Q1FY26	Q2FY26	YoY %	Mix %
Micro Finance & Micro Loans	5636	5370	4,527	3,537	3,392	-40%	9%
Small Business Loans (SBL)	14678	15564	16,383	16,767	17,188	17%	44%
Housing Finance	4389	4565	4,769	4,868	5,066	15%	13%
Vehicle Finance	8877	9262	9,456	9,510	9,801	10%	25%
Used CV	4185	4487	4,730	4,897	5,228	25%	13%
New CV	3189	3081	2,853	2,601	2,420	-24%	6%
Used Car	1503	1695	1,873	2,012	2,153	43%	6%
MSE Finance	1366	1499	1,689	1,696	1,851	36%	5%
NBFC	604	550	525	562	1,085	80%	2%
Others [†]	503	534	638	670	740	47%	2%
Gross Advances	36,053	37,344	37,986	37,610	39,123	9%	100%

[†] 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

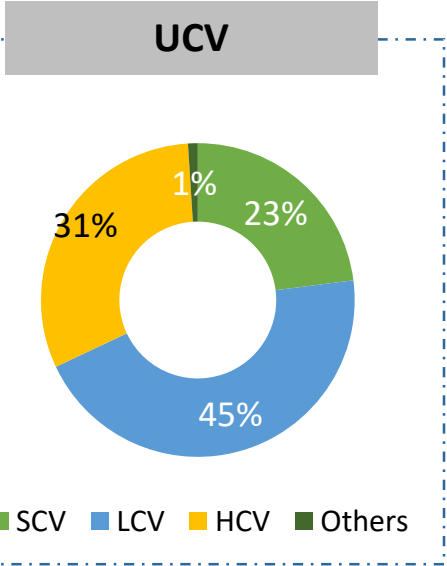
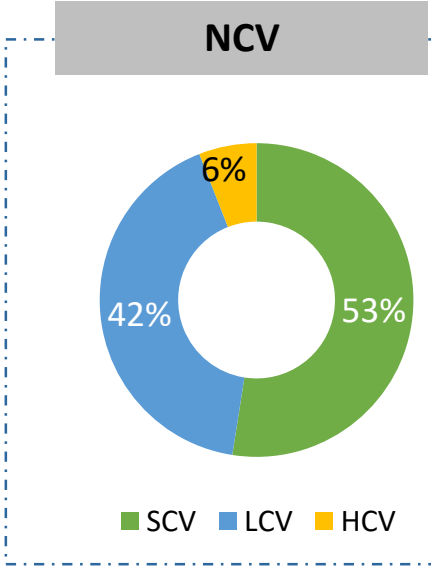
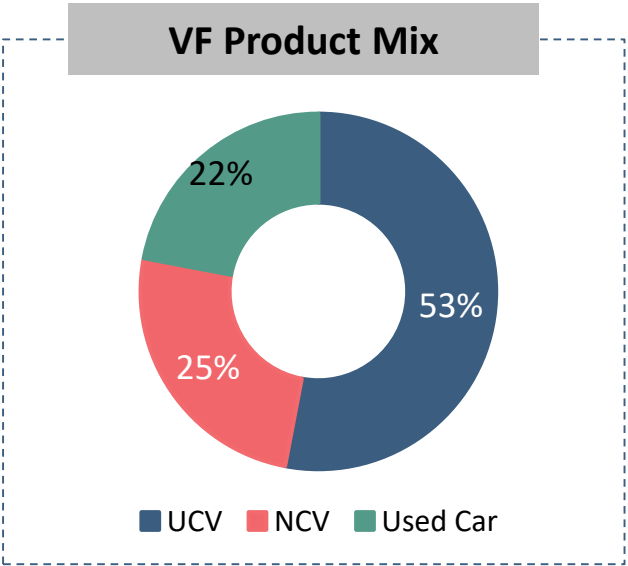
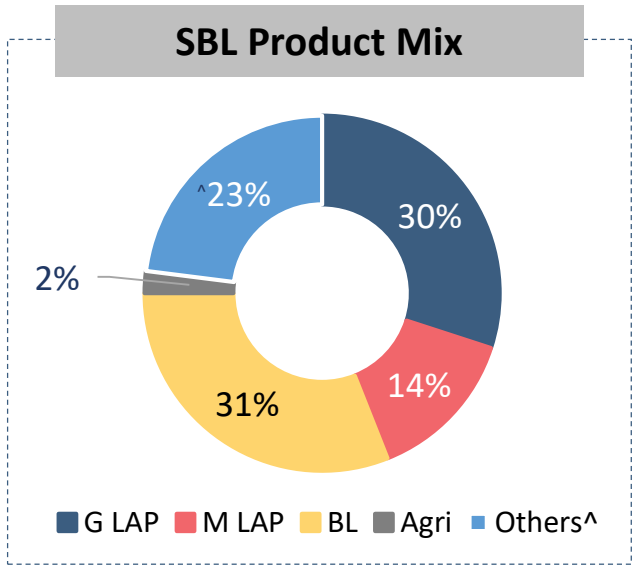
Disbursements evolution

Rs Cr	Q2FY25	Q3FY25	Q4FY25	Q1FY26	Q2FY26	YoY %
Micro Finance & Micro Loans	949	1,145	355	266	682	-28%
Small Business Loans (SBL)	1,591	1,713	1,684	1,245	1,636	3%
Housing Finance	383	366	417	311	474	24%
Vehicle Finance	1,485	1,512	1,321	1,221	1,506	1%
Used CV	887	917	860	815	1,072	21%
New CV	274	230	93	58	57	-79%
Used Car	323	365	368	348	377	17%
MSE Finance	194	197	235	169	277	43%
NBFC	125	65	100	135	625	400%
Others [†]	124	145	155	165	180	45%
Total Disbursements	4,850	5,142	4,267	3,511	5,380	11%

[†] 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	9,13,686	0.67	0.39	6.99%	100%
Small Business Loans (SBL)	3,13,069	10.13	5.45	2.96%	25.55%
Housing Finance	46,555	12.54	10.22	1.18%	27.91%
Vehicle Finance	2,82,204	6.38	3.34	1.98%	53.55%
MSE Finance	2,657	*121.56	*63.86	3.99%	54.73%
NBFC	41	7812	2,646.56	0.44%	100.00%



[^]includes SLAP & Merchant OD

*Excludes TReDS

Asset Quality



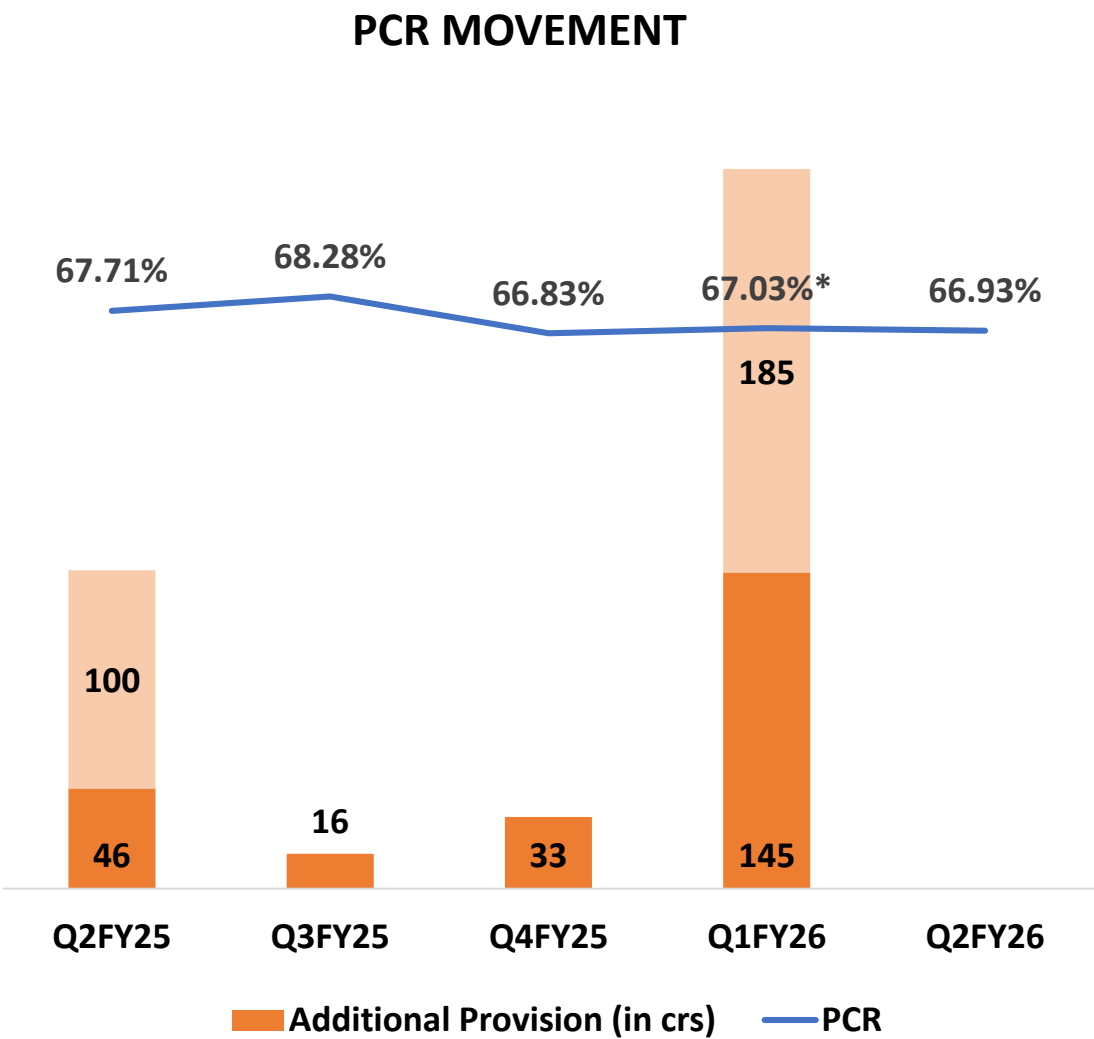
Asset Quality Trend

GNPA Movement (Rs. Cr)	Q1FY25	Q2FY25	Q3FY25	Q4FY25	Q1FY26	Q2FY26
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	355.19
- Net Slippages MFI Book	77.97	124.12	199.49	172.44	229.63	178.10
- Net Slippages Non MFI Book	126.75	164.80	84.36	122.87	223.14	177.09
Total Write-offs (C)	136.96	155.14	234.80	299.45	484.51	92.85
NPA Assets sold to ARC (D)	-	-	-	-	-	216.46
Closing GNPA Balance (E = A + B – C – D)	889.04	1022.82	1071.87	1067.73	1035.99	1081.87
Net Slippages Ratio (MFI Book)	4.98%	8.31%	14.16%	12.85%	20.29%	20.14%
Net Slippages Ratio (Non MFI Book)	1.81%	2.28%	1.11%	1.54%	2.67%	2.08%
Net Slippages	2.38%	3.31%	3.15%	3.16%	4.77%	3.78%

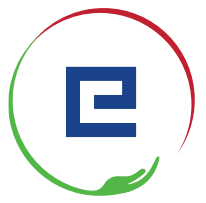
Note - Slippages are reported on an Annualised basis

Strengthening Provision Coverage

Asset Classification	Nature	Provisioning as per IRAC	Provisioning as per Equitas
Sub-standard	Secured	15%	27%
	Unsecured	25%	100%
Doubtful-1	Secured	25%	79%
	Unsecured	100%	100%
Doubtful-2	Secured	40%	100%
	Unsecured	100%	100%
Doubtful – 3	Secured	100%	100%
	Unsecured	100%	100%



* Bank has further strengthened its provisioning norms. This has lead to additional provisions of ~ Rs. 145 Crs and one time additional stress sector provisioning of ~Rs. 185 Crs proactively on standard assets for MFI.



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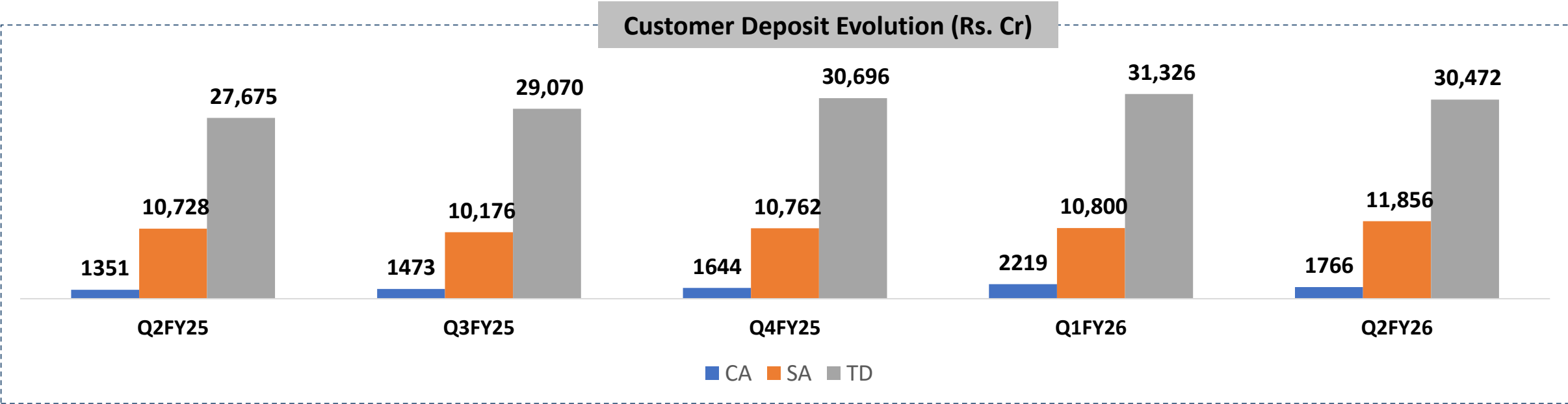
Liabilities & Branch Banking



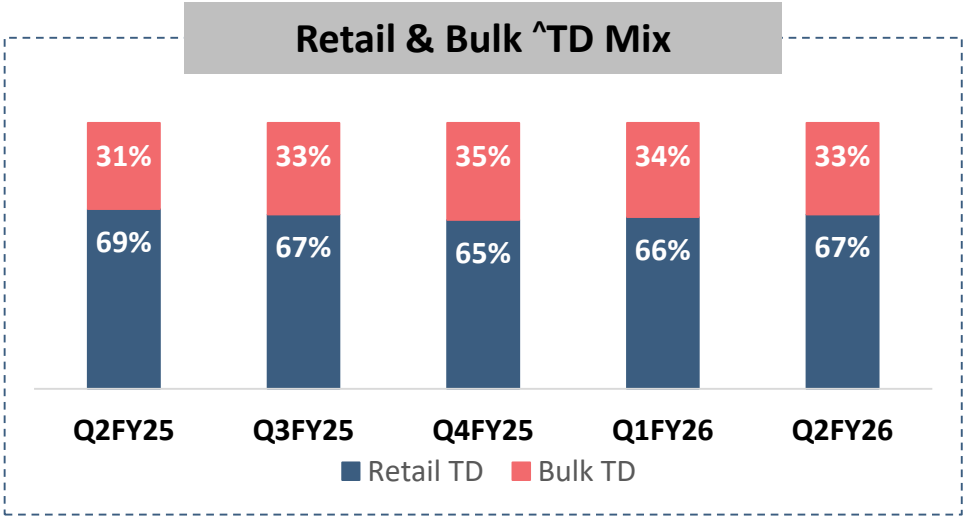
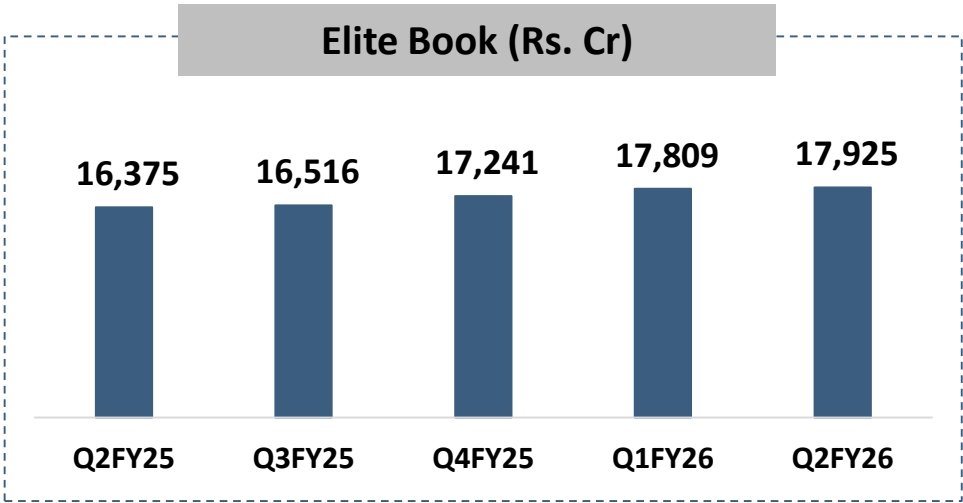
Deposits Evolution

as on 30 th Sep 2025	CA [Current Account]	SA [Savings Account]	CASA [Low cost deposits]	TD [Term Deposits]	CASA+TD [Customer Deposits]
Balance (Cr)	1766	11,856	13,622	30,472	44,094
as a % of total borrowings (Rs. 47,546 Cr)	4%	25%	29%	64%	93%
as a % of total deposits (Rs. 44,094 Cr)	4%	27%	31%	69%	100%

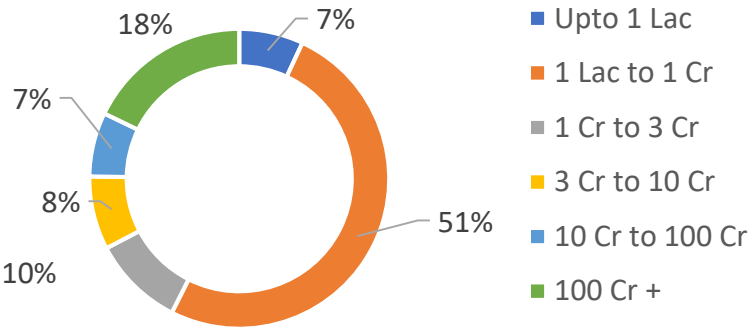
^Includes Certificate of Deposits of Rs. 2,388 Crs



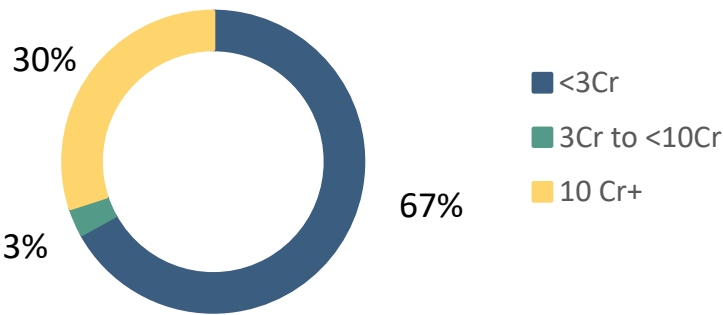
Customer Deposit Profile



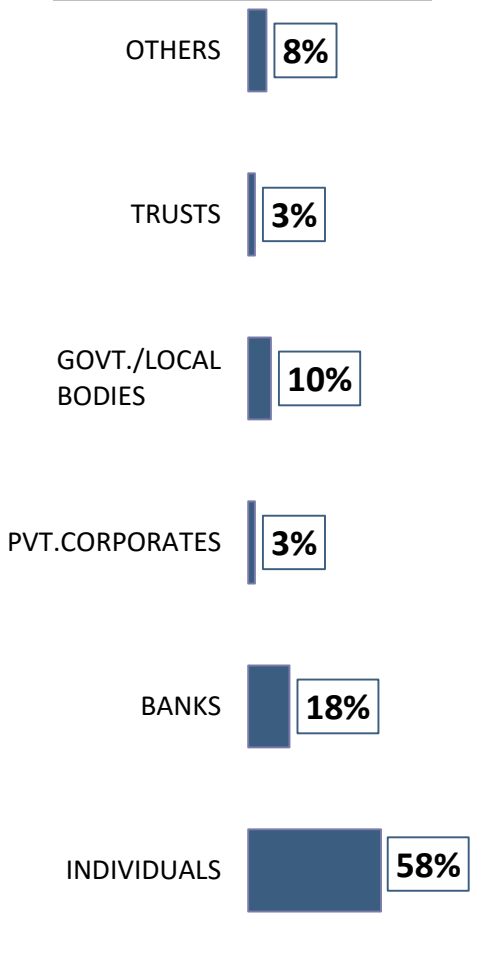
Savings Slab Wise (%)



Term Deposit Slab Wise (%)



Deposit Category

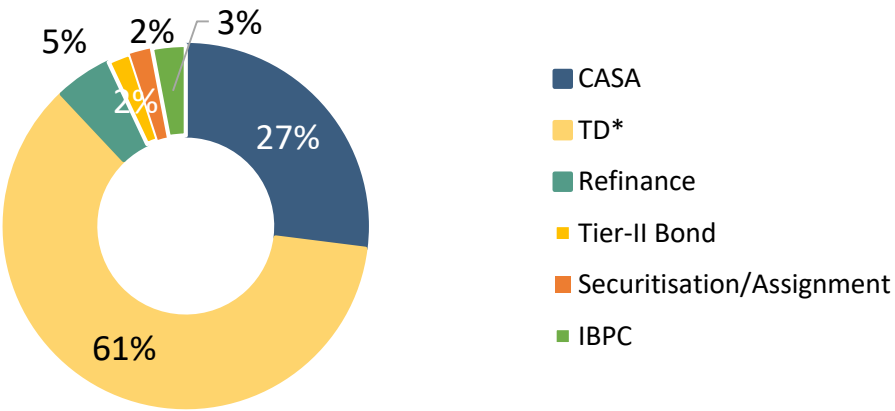


[^]TD excludes certificate of Deposits | Retail TD as defined by RBI

Funding Profile

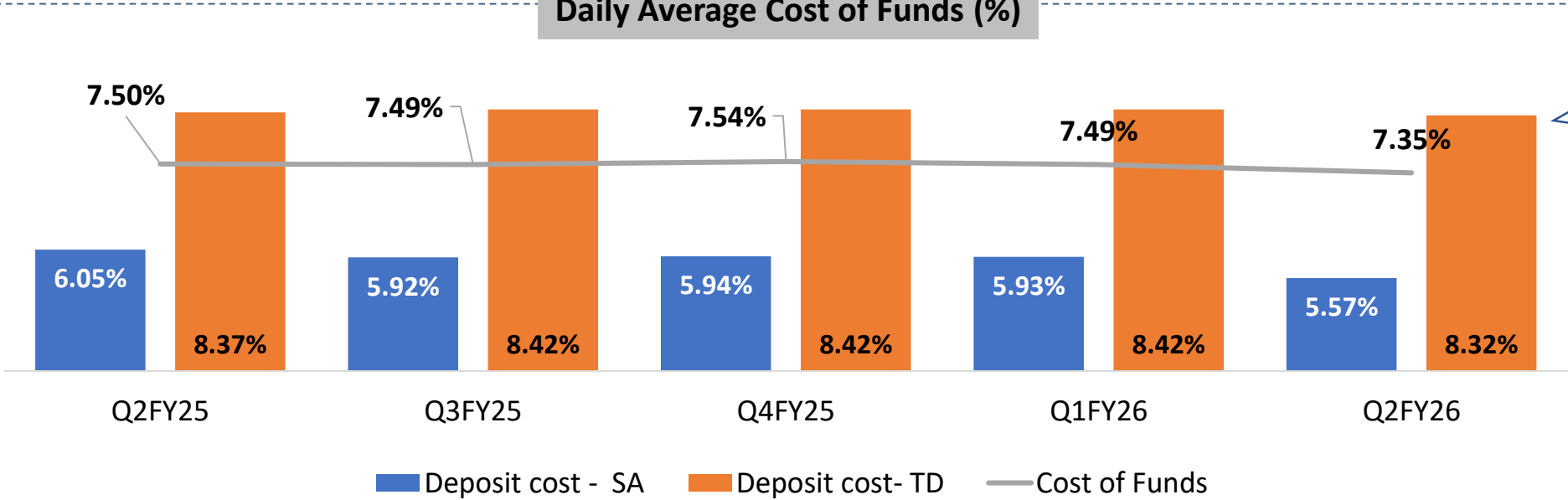
Book Value (In Rs Cr)	Q4FY25	Q1FY26	Q2FY26
TD	27,969	28,629	28,084
Certificate of Deposits	2,727	2,697	2,388
Refinance	1,637	1,521	2,452
Tier – II Bond	500	500	1,000
CASA	12,406	13,019	13,622
Securitization/Assignment	1064	925	797
IBPC	0	1250	1250
Total	46,303	48,541	49,593

Funding Profile Mix



* Includes Certificate of Deposits

Daily Average Cost of Funds (%)



In line with reducing interest rate environment, we have rationalised our rate of interest across SA & TD offerings

Treasury Update



The Bank's total net Investment portfolio of Rs. 10,598 Crore comprises of SLR and Non-SLR securities

Category (In Rs. Cr)	Q2FY26
SLR	9,419
Non SLR	1,179
Total	10,598



Borrowings & Liquidity

- The Bank's Certificate of Deposits (CD) programme has highest rating at A1+ from India Ratings, CareEdge Ratings & CRISIL.
- The Bank's issuer rating has been rated AA-/Stable by India Ratings & CareEdge Ratings
- The Bank's Tier-II Bond has been rated AA-/Stable by India Ratings & CareEdge Ratings
- During the quarter, the Bank raised ₹ 500 Crore through issuance of Tier-II Bonds for a tenure of 5 years
- Liquidity Coverage Ratio (LCR) as on 30.09.2025 is 184.44%
- 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.



Income from Investments (including MTM & dividend) for the quarter is Rs. 34 Crore

Financials



Balance Sheet

Particulars (in Rs Cr)	Sep-25	Sep-24	YoY %	Jun-25	QoQ%
Capital & Liabilities					
Capital	1,140	1,138	0%	1,140	0%
Reserves & Surplus	4,718	4,809	-2%	4,709	0%
Networth	5,858	5,947	-2%	5,849	0%
Deposits	44,094	39,753	11%	44,345	-1%
Borrowings	3,452	1,085	218%	2,021	71%
Other Liabilities & Provision	2,027	1,849	10%	1,718	18%
Total	55,431	48,634	14%	53,934	3%
Assets					
Cash and Balances With Reserve Bank of India	5,614	2,160	160%	7,047	-20%
Balances With Banks and Money At Call and Short Notice	726	433	68%	880	-18%
Investments	10,598	9,987	6%	9,063	17%
Advances	36,352	33,963	7%	34,741	5%
Fixed Assets	709	622	14%	705	1%
Other Assets	1,432	1,469	-3%	1,499	-4%
Total	55,431	48,634	14%	53,934	3%
Gross Advances	39,123	36,053	9%	37,610	4%

Profit & Loss Account

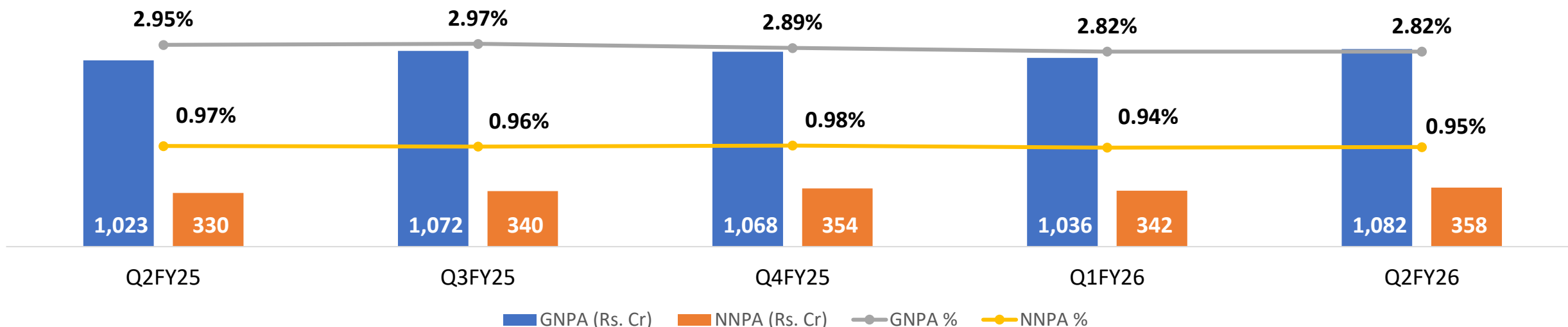
Particulars (in Rs Cr)	Q2FY26	Q2FY25	YoY%	Q1FY26	QoQ%
Interest Income from Loans	1,410	1,366	3%	1,434	-2%
Income on Investments	163	170	-4%	161	1%
Interest on balances with RBI and other inter bank funds	45	19	133%	54	-18%
Total Interest Income	1,618	1,555	4%	1,649	-2%
Finance Cost					
Interest on deposits	791	720	10%	807	-2%
Interest on RBI / inter-bank borrowings	6	9	-32%	14	-59%
Other interest	47	24	95%	41	14%
Total Finance Cost	844	753	12%	863	-2%
Net Interest Income	774	802	-4%	786	-2%
Other Income^					
Asset Fee Income	153	145	6%	130	18%
Treasury & PSLC Fee Income	34	46	-27%	120	-72%
Liability & Distribution Income	37	38	-5%	35	6%
Total Other Income^	224	229	-2%	286	-22%

^Other income is net of digital expenses

Profit & Loss Account

Particulars (in Rs Cr)	Q2FY26	Q2FY25	YoY%	Q1FY26	QoQ%
Net Income	998	1,031	-3%	1,072	-7%
Employee Cost	474	402	18%	460	3%
Opex	283	279	2%	297	-4%
Total Operating Expenditure	757	681	11%	757	0%
PBT before provision & Write-off	241	350	-31%	315	-24%
Credit Cost	207	330	-37%	612	-66%
PBT	34	20	63%	-297	-
Taxes	10	7	31%	-74	-
PAT	24	13	87%	-224	-

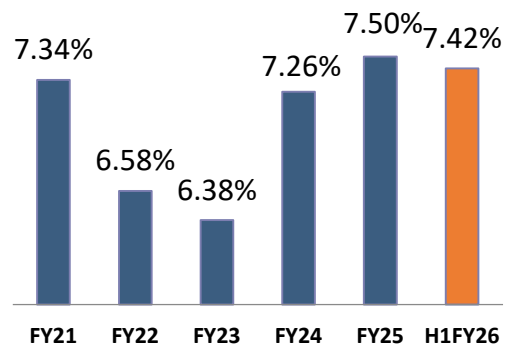
GNPA Movement



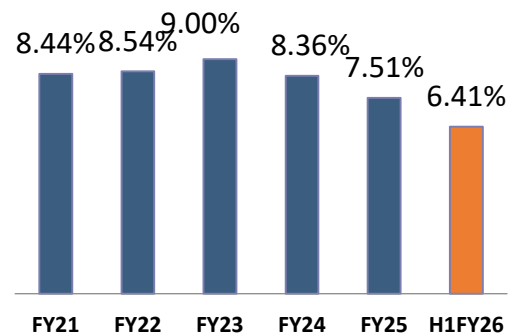
GNPA Movement (Rs. Cr)	Q1FY25	Q2FY25	Q3FY25	Q4FY25	Q1FY26	Q2FY26
Opening GNPA Balance	821.28	889.04	1,022.82	1,071.87	1,067.73	1,035.99
Add: Additions during the period	385.38	505.79	585.76	554.69	663.87	599.02
Less:						
i. Upgradations & Recoveries	180.66	216.87	301.91	259.38	211.10	243.82
ii. Write-offs	136.96	155.14	234.80	299.45	484.51	92.85
Closing GNPA Balance	889.04	1,022.82	1,071.87	1,067.73	1,035.99	1,298.34
NPA Assets sold to ARC	-	-	-	-	-	216.46
Closing GNPA Balance- Post ARC Sale	889.04	1,022.82	1,071.87	1,067.73	1,035.99	1081.87

Key Ratios – Annual

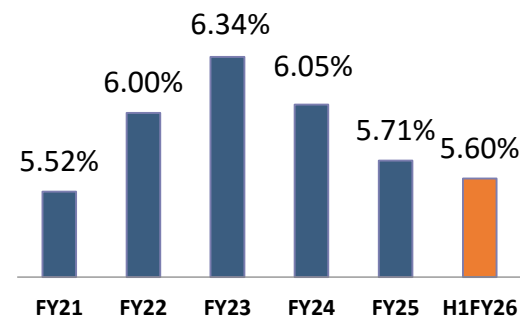
Cost of Funds



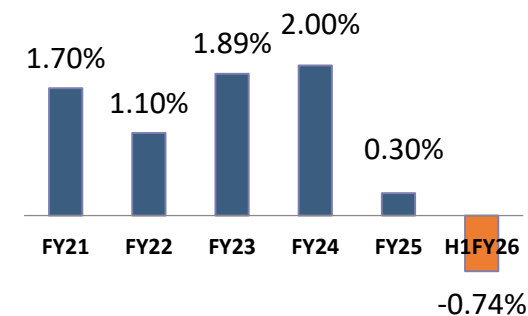
Net Interest Margin (NIM)



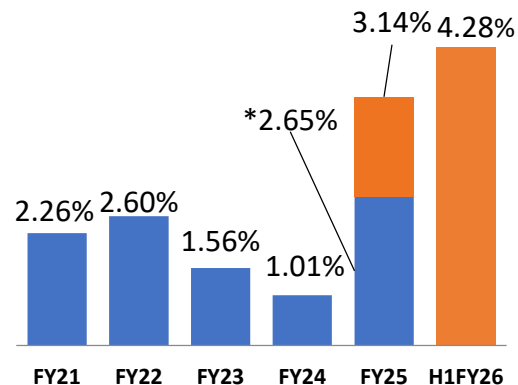
Cost to Assets



RoA

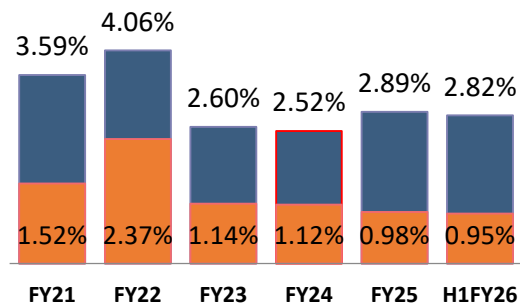


Credit Cost

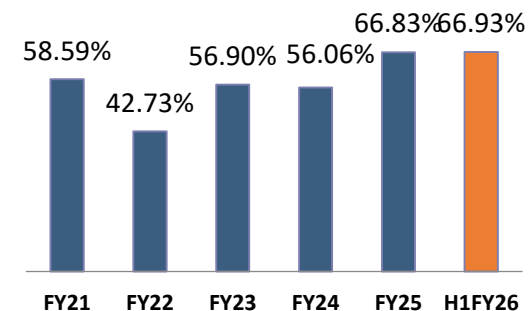


GNPA & NNPA

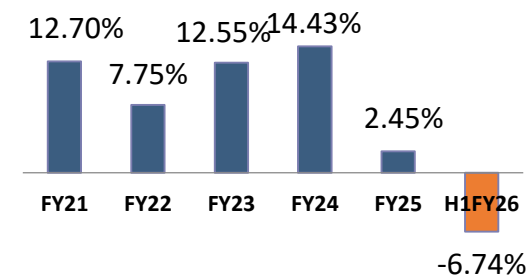
■ GNPA ■ NNPA



Provision Coverage Ratio



RoE



Other Updates



Equitas Selfe Loans

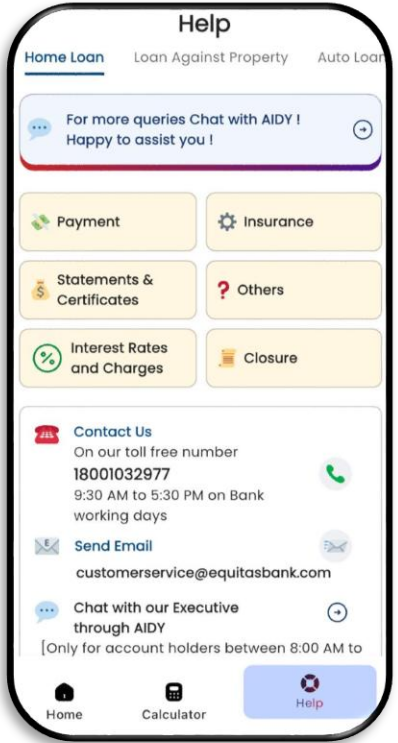
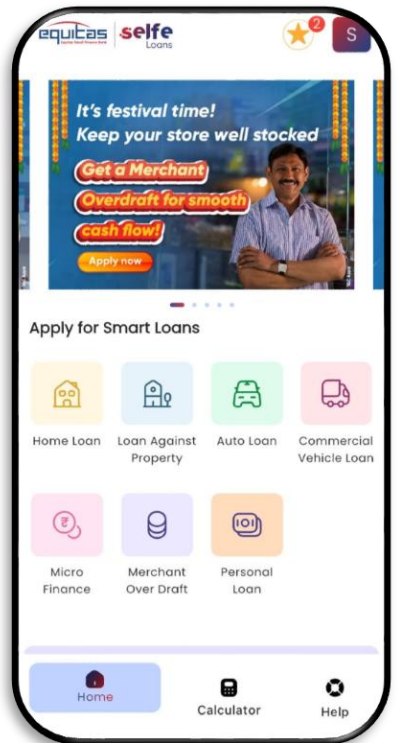
Selfe Loans - One App, Many Loans...

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.

*2 Lakh+ Downloads

*1 Lakh+ Registrations

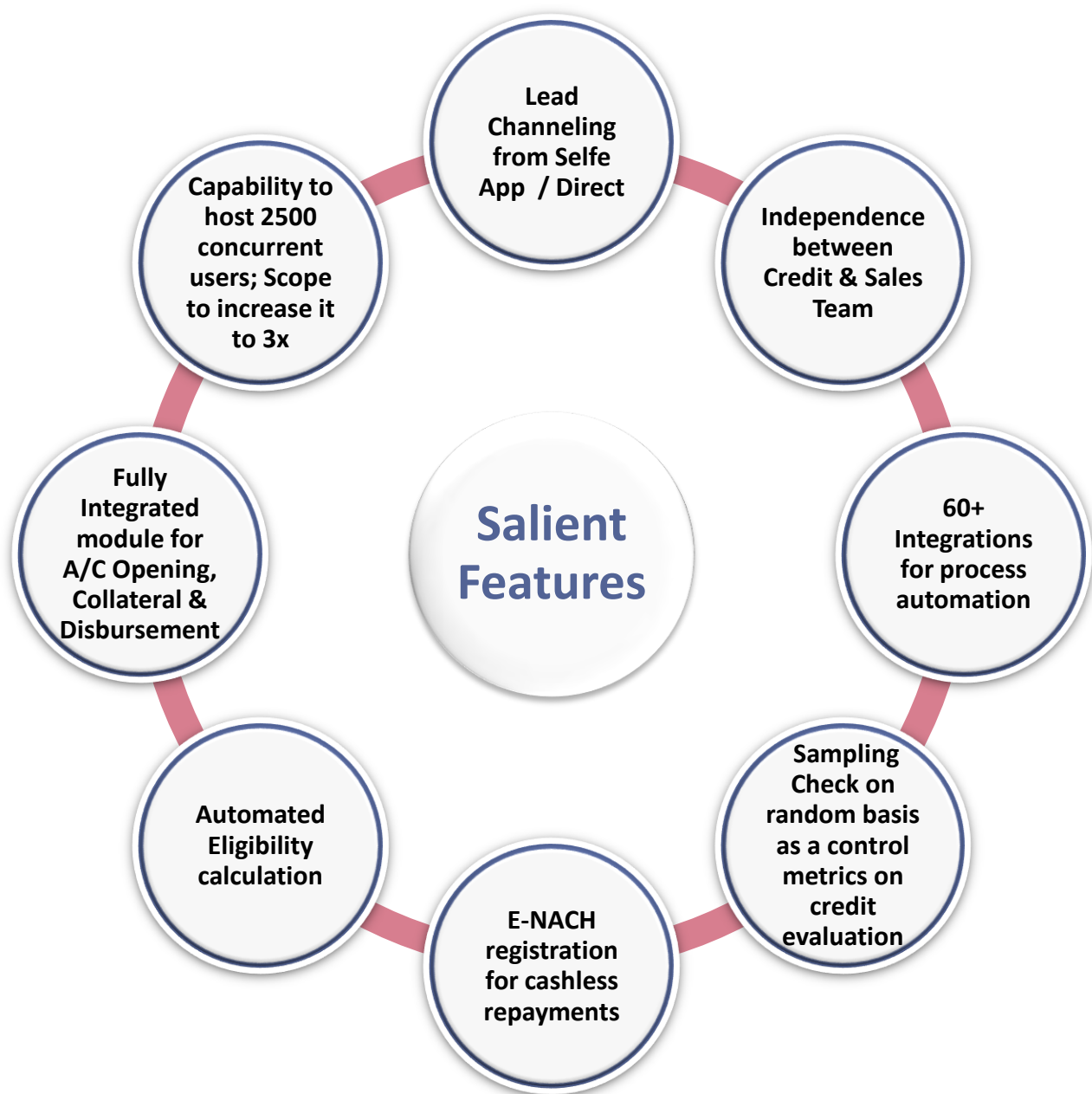
~₹ 950 Crs* of Loans Disbursed



Safe & Easy Loans For Everyone

*H1FY26 Nos.

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

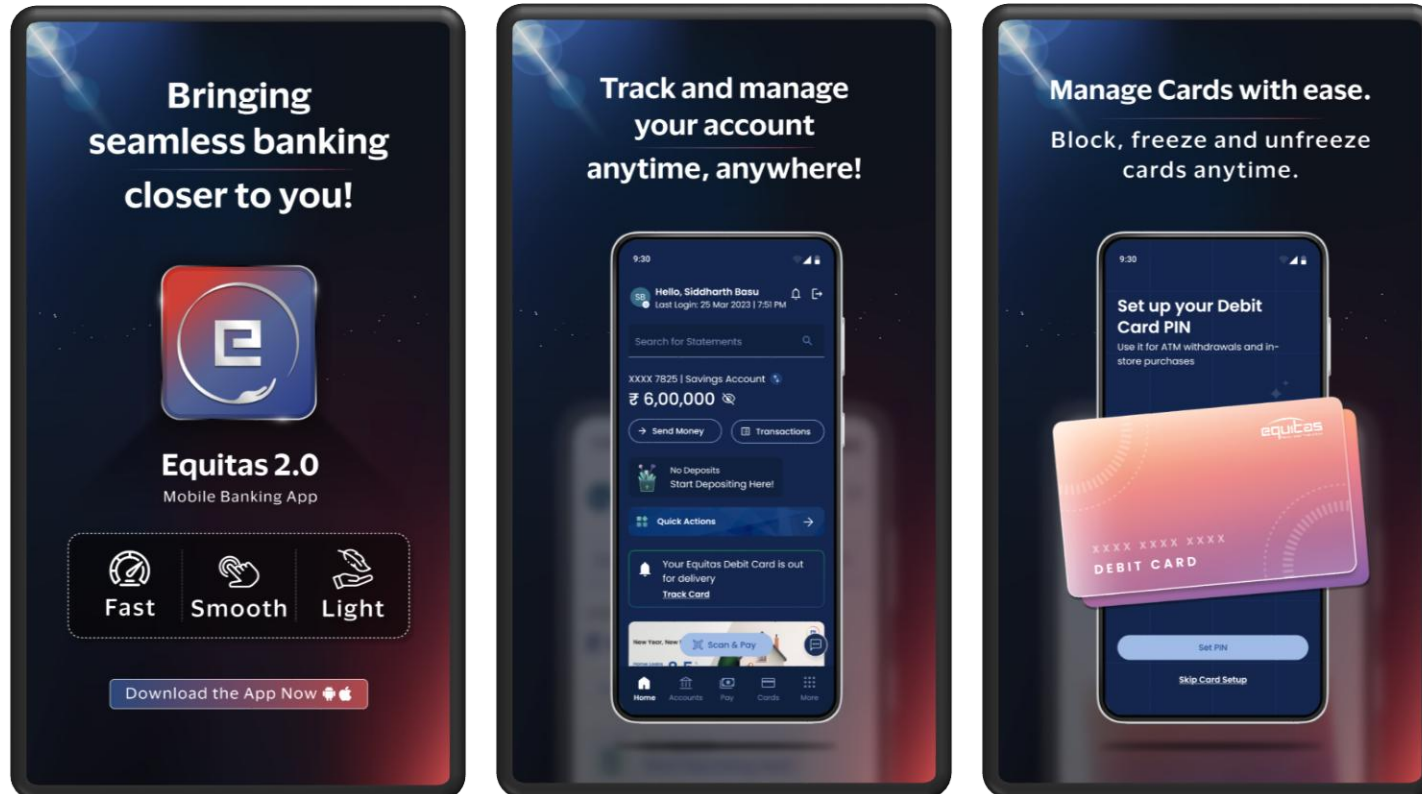
- E-Signing of Sanction Letter
- E-Signing of Loan Agreement
- E-NACH for other bank accounts

DISBURSED

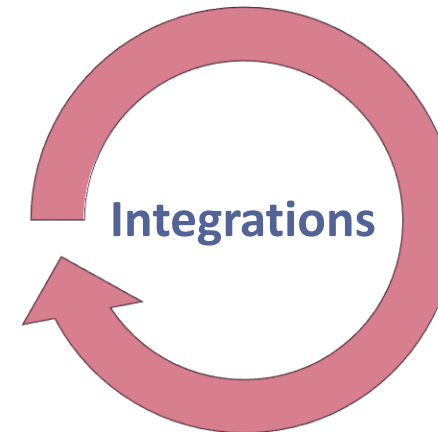
- UCIC Create/Update
- Loan Account Creation
- Collateral Create/Update
- NEFT/Cheque Disbursement

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...



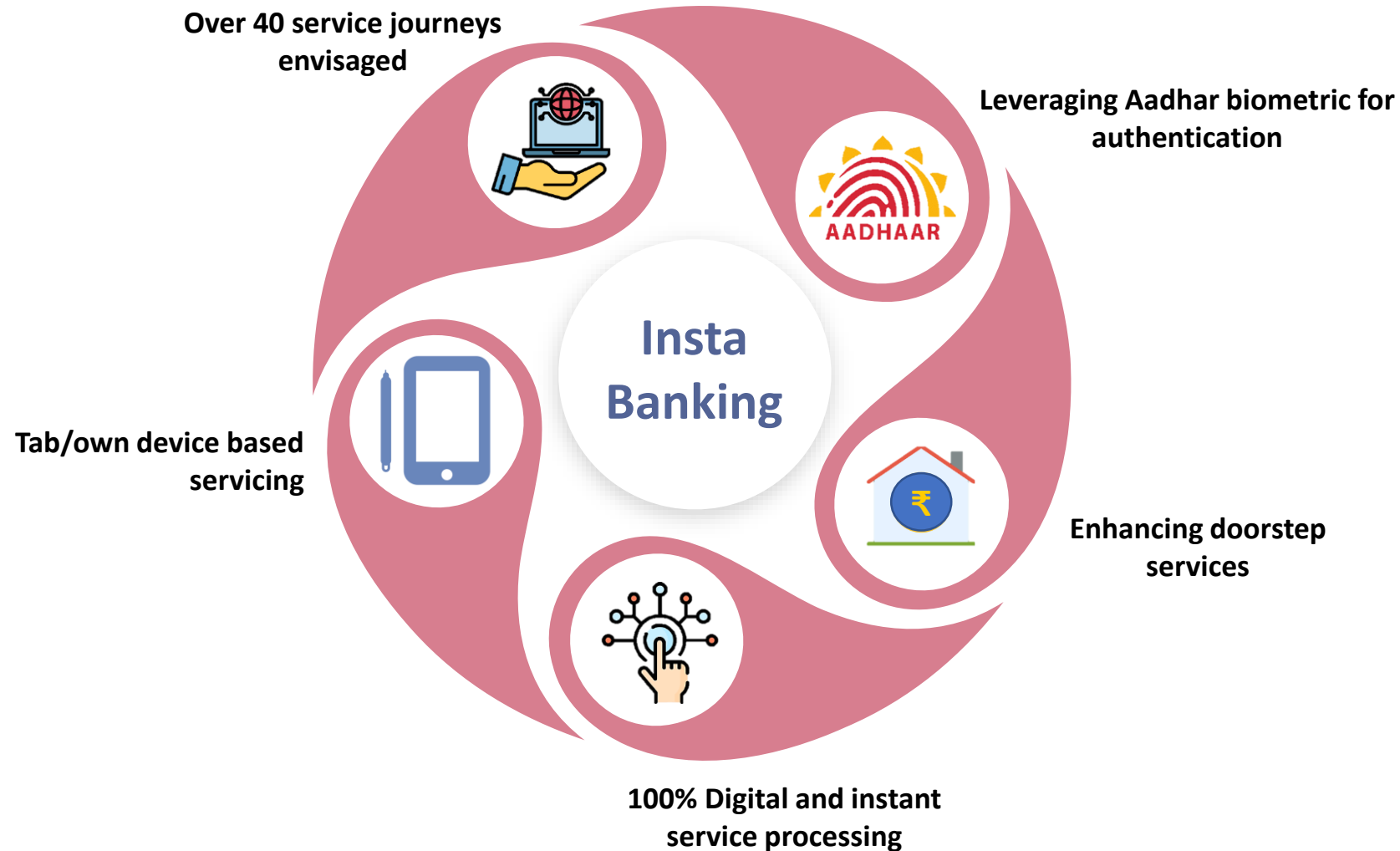
- 01 **Personalize login your way**
- 02 **Pay monthly bills with ease**
- 03 **Earn rewarding returns with goal-based deposits**
- 04 **Make seamless Fund Transfer**
- 05 **Get rewarded for every spend with Equinox Points**



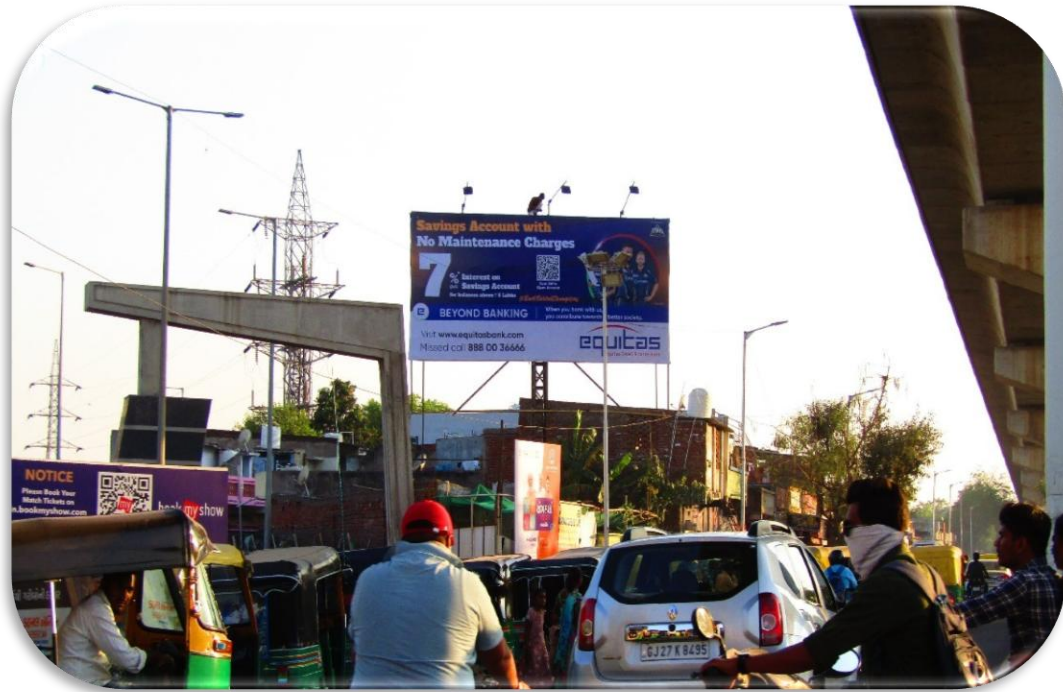
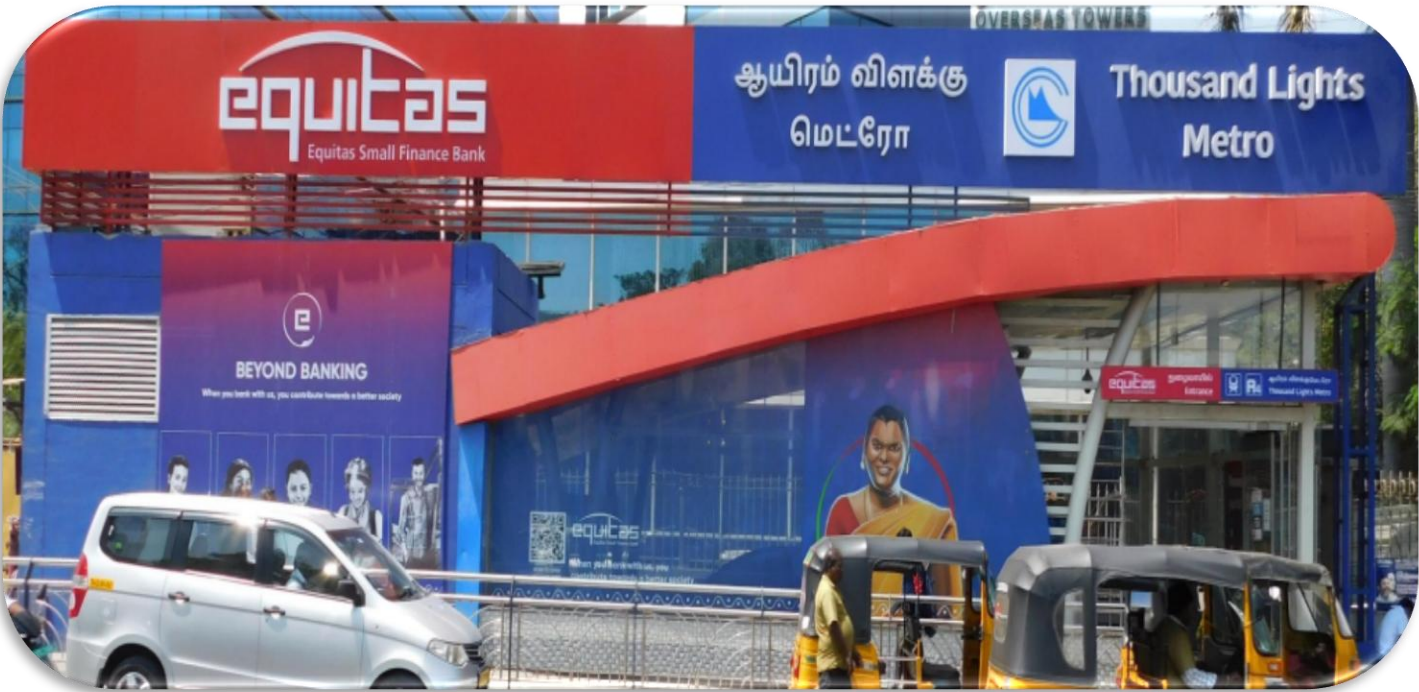
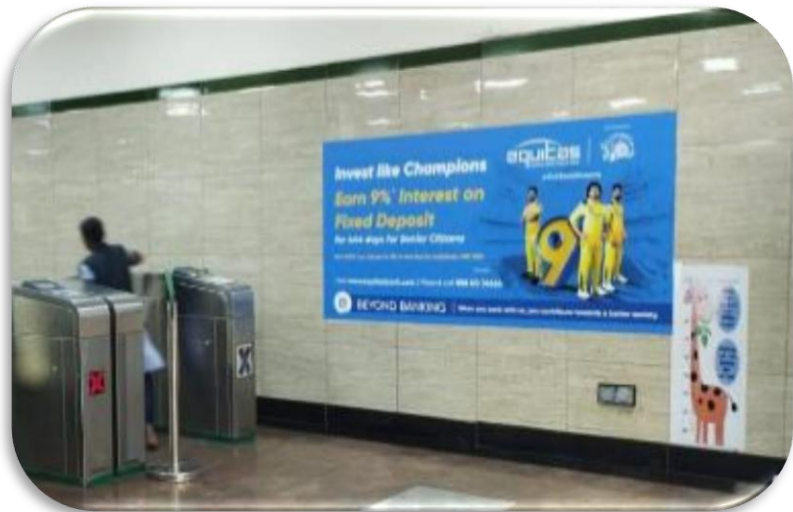
- New UPI Platform
- BBPS
- Face Recognition
- App Protect
- User Experior
- ASBA IPO

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.

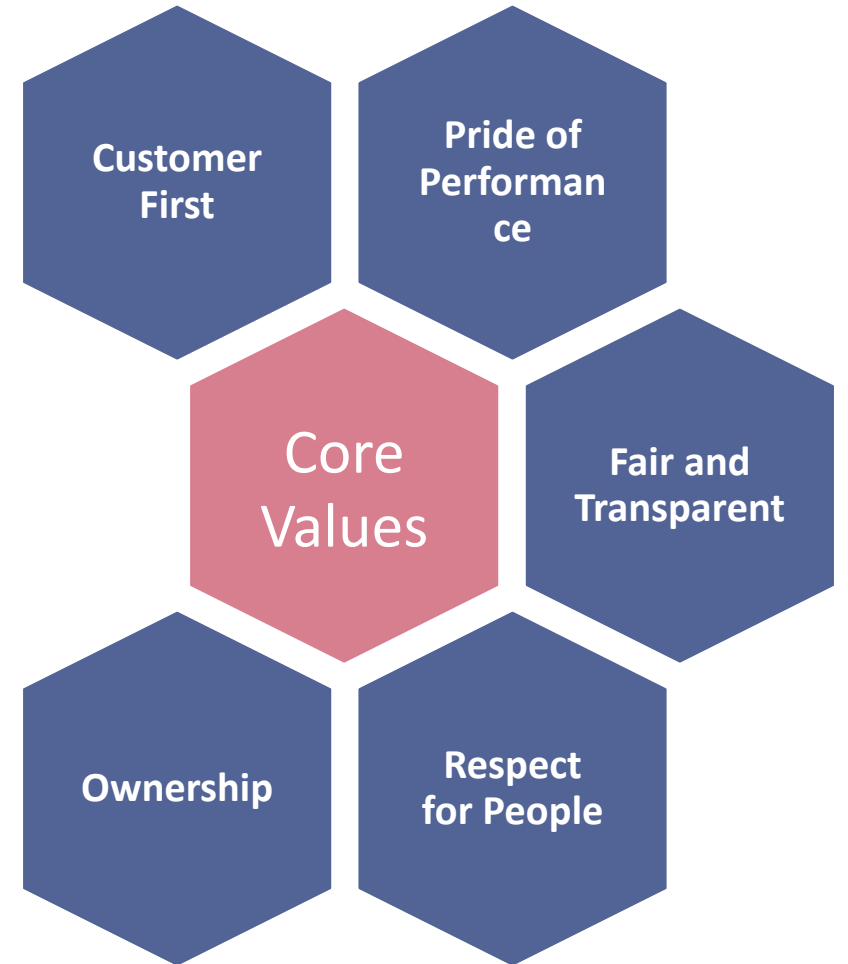


Building the Equitas Brand



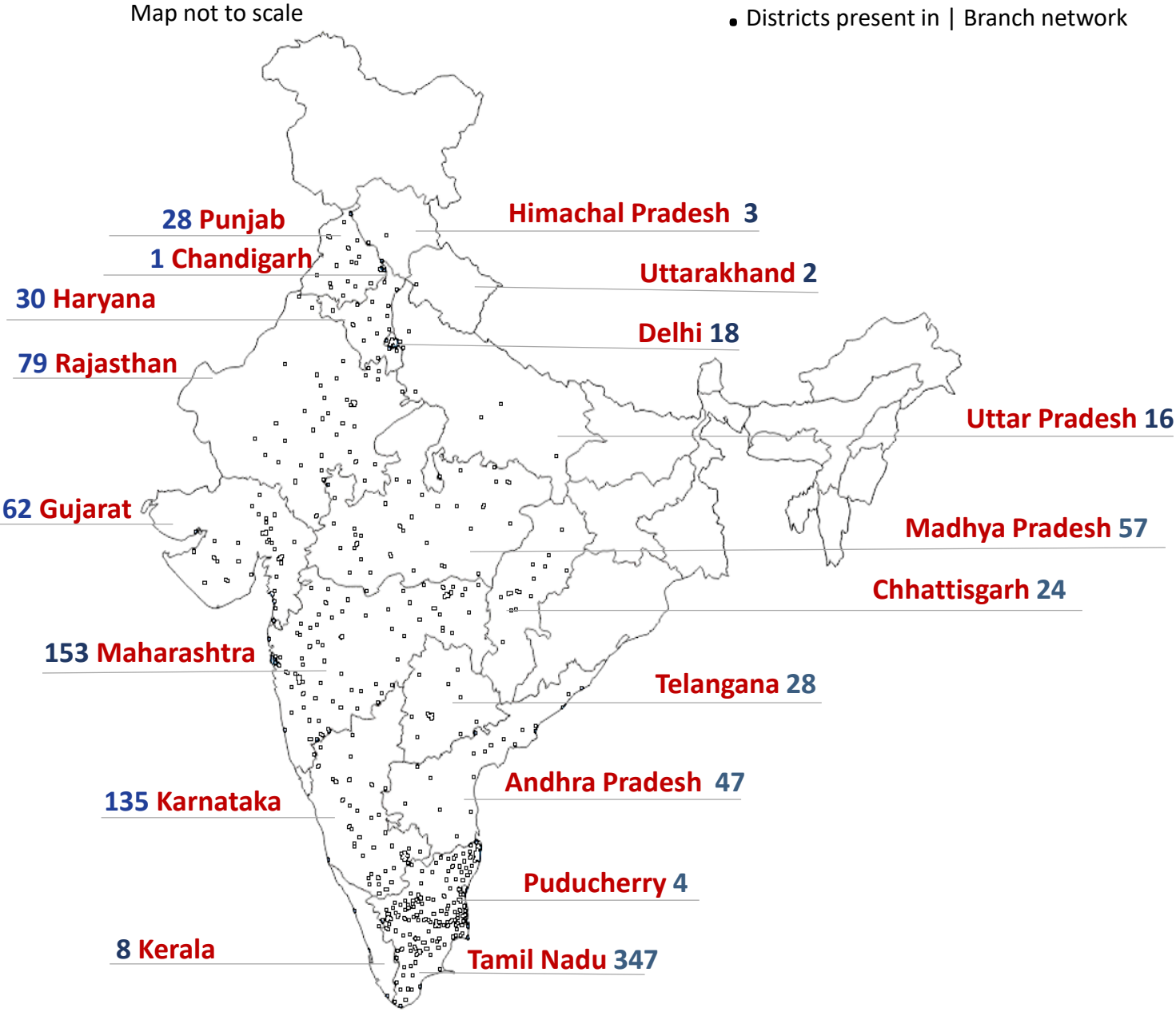
Our Philosophy: A Stable, Sustainable & Scalable Bank

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



Our Presence

States	Advances (%)	Deposits (%)
Andhra Pradesh	4%	3%
Chandigarh	-	2%
Chhattisgarh	%	2%
Delhi	1%	8%
Gujarat	4%	6%
Haryana	2%	4%
Himachal Pradesh	0.1%	-
Karnataka	13%	7%
Kerala	0.4%	2%
Madhya Pradesh	3%	4%
Maharashtra	16%	18%
Punjab	1%	7%
Rajasthan	4%	6%
Tamil Nadu & Pondicherry	45%	26%
Telangana	4%	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

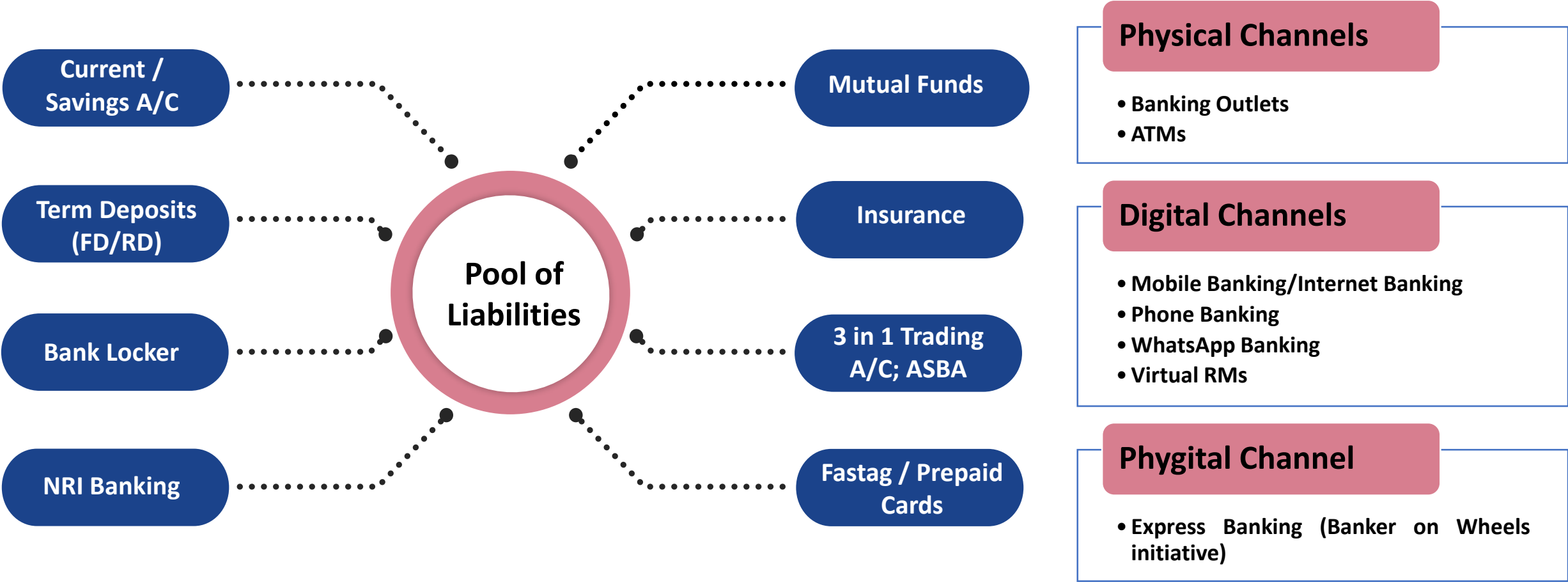
- Focusing on the organised segment of the economy by providing working capital loans (CCOD) and term loans for capex.
- The end users are majorly SME entities into manufacturing, trading and services.
- More than 90% of the MSE portfolio is addressing the PSL (Priority Sector Lending) requirement

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...



Beyond Banking



CSR Initiatives



CHILDREN SCHOLARSHIP

Beneficiaries:-
Q2FY26 – 57
Cumulative - 2786

SKILL TRAINING

Women Trained:
Inception Year - 2008
Q2FY26 - 4251
Cumulative - 716798



FREE CATARACT SURGERIES

Beneficiaries:-
Q2FY26 – 180
Cumulative - 43017

DIFFERENTLY ABLED

Financial help:
Inception Year - 2008
Q2FY26 - 531
Cumulative - 181569

JOB PLACEMENTS

Placed Youth:
Inception Year – 2014
Q2FY26 - 5338
Cumulative - 344848



PAVEMENT DWELLERS REHABILITATION

Beneficiaries:
Q2FY26 – 32
Cumulative - 6446

WOMEN EMPOWERMENT

Exhibitions Conducted:
Inception Year - 2008
Q2FY26 - 10
Cumulative - 310

TRANSGENDER INCLUSION

Beneficiaries:
Inception Year - 2008
Q2FY26 - 14
Cumulative - 585



HEALTH CAMPS

Camps Conducted:
Q2FY26 - 322
Cumulative - 53741



Investor Relations

Equitas Small Finance Bank Limited

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

Email – ir@equitasbank.com

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Chennai 600 002, Tamil Nadu

