

July 28, 2026

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, 2026.

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/2026/07/ESFB-InvestorPresentation_Q1FY27.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



Investor Presentation Q1FY27



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. Crs denotes Crore throughout this presentation, unless specified otherwise

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.

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KEY HIGHLIGHTS



Snapshot

Operational



16 States and 2 UTs



1063 Banking Outlets
396 ATMs[#]



366 Business
Correspondents



27,720 employees

Asset Offerings



Gross Advances:
Rs. ^47,641 Cr [Rs. 37,610 Cr]
SBL - 40%, VF - 23%,
MFI - 13%, HF - 13%
MSE - 5%, NBFC - 4%



Disbursements for Q1FY27:
Rs. 6,784 Cr [Rs. 3,511 Cr]
SBL - 28%, VF - 23%,
MFI - 20%, HF - 8%, MSE -
4%, NBFC - 11%, Others - 5%



Asset Quality:
GNPA: 2.36% [2.82%]
*GNPA: 2.31%
NNPA: 0.70% [0.95%]
PCR: 71.02% [67.03%]



Yield on Gross Advances:
15.74% for Q1FY27 [16.06%]

Liability Profile



Total Deposits:
Rs. 48,976 Cr [Rs. 44,345 Cr]
CASA – 25%, TD – 75%



Third Party Products:
LI & GI Premium-
Rs. 25 Cr [Rs. 32 Cr]
Mutual Fund AUM-
Rs. 518 Cr [Rs. 473 Cr]



Cost of Funds for Q1FY27:
7.05% [7.49%]
SA – 5.29%, TD – 7.74%



CASA Ratio:
25% [29%]

Financials



PAT for Q1FY27:
Rs. 184 Cr [Rs. -224 Cr]



Shareholders funds:
CRAR – 19.44%
Tier I - 16.01%
Tier II - 3.43%

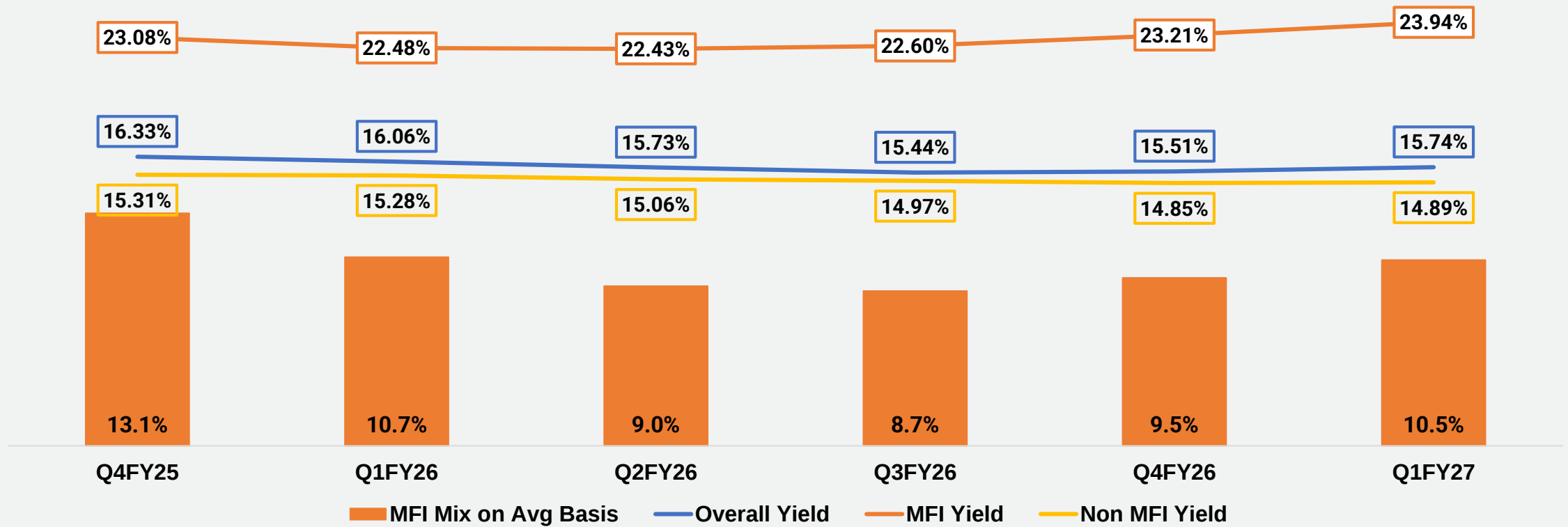


NIM for Q1FY27:
7.24% [6.37%]



**RoA: Q1FY27 at 1.18% [-1.68%]
RoE: Q1FY27 at 11.76% [-15.02%]**

Yield on Gross Advances

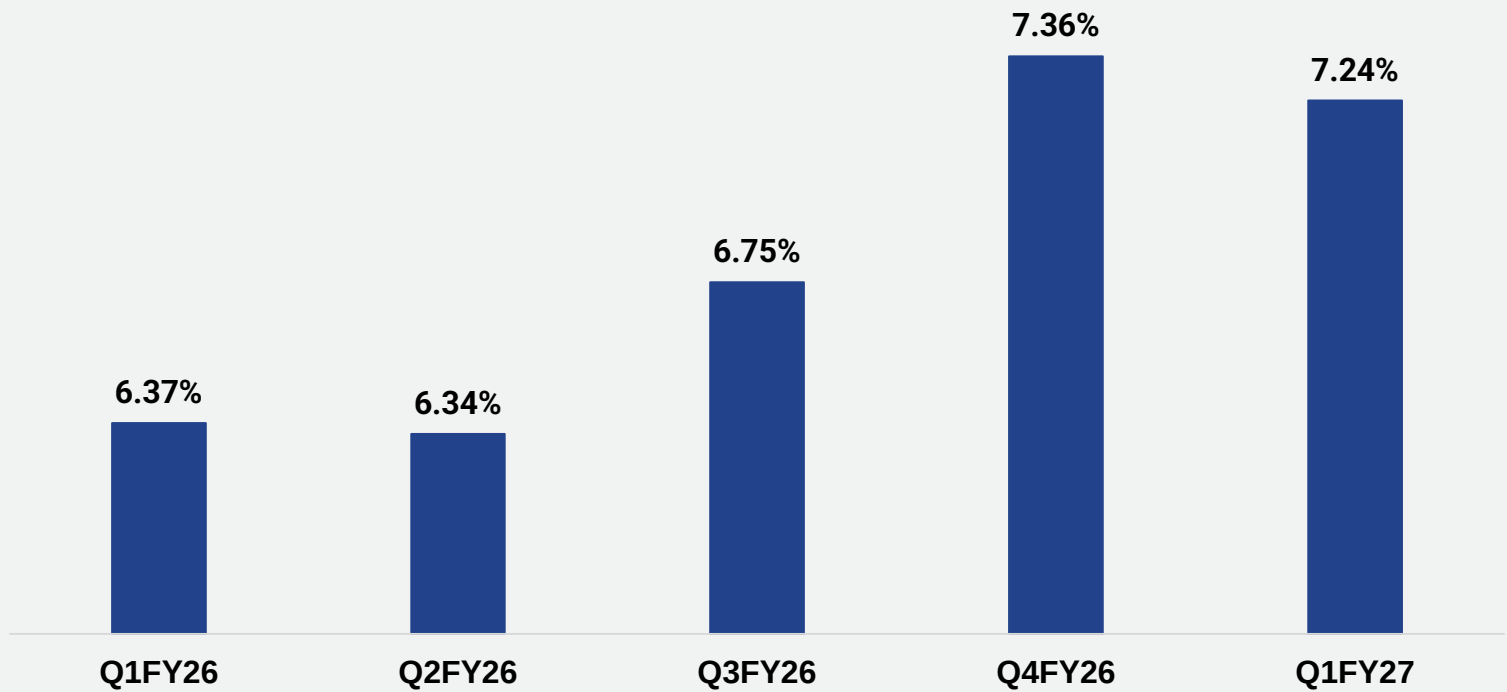


Particulars	Q1FY26	Q2FY26	Q3FY26	Q4FY26	Q1FY27
Overall Yield excl. D.A	16.06%	15.73%	15.63%	15.65%	15.86%

Overall yield excluding Direct assignment book which was bought in Q3FY26 increased by ~20 bps for Q1FY27

NIM Movement

NIM (on Daily Average Basis)

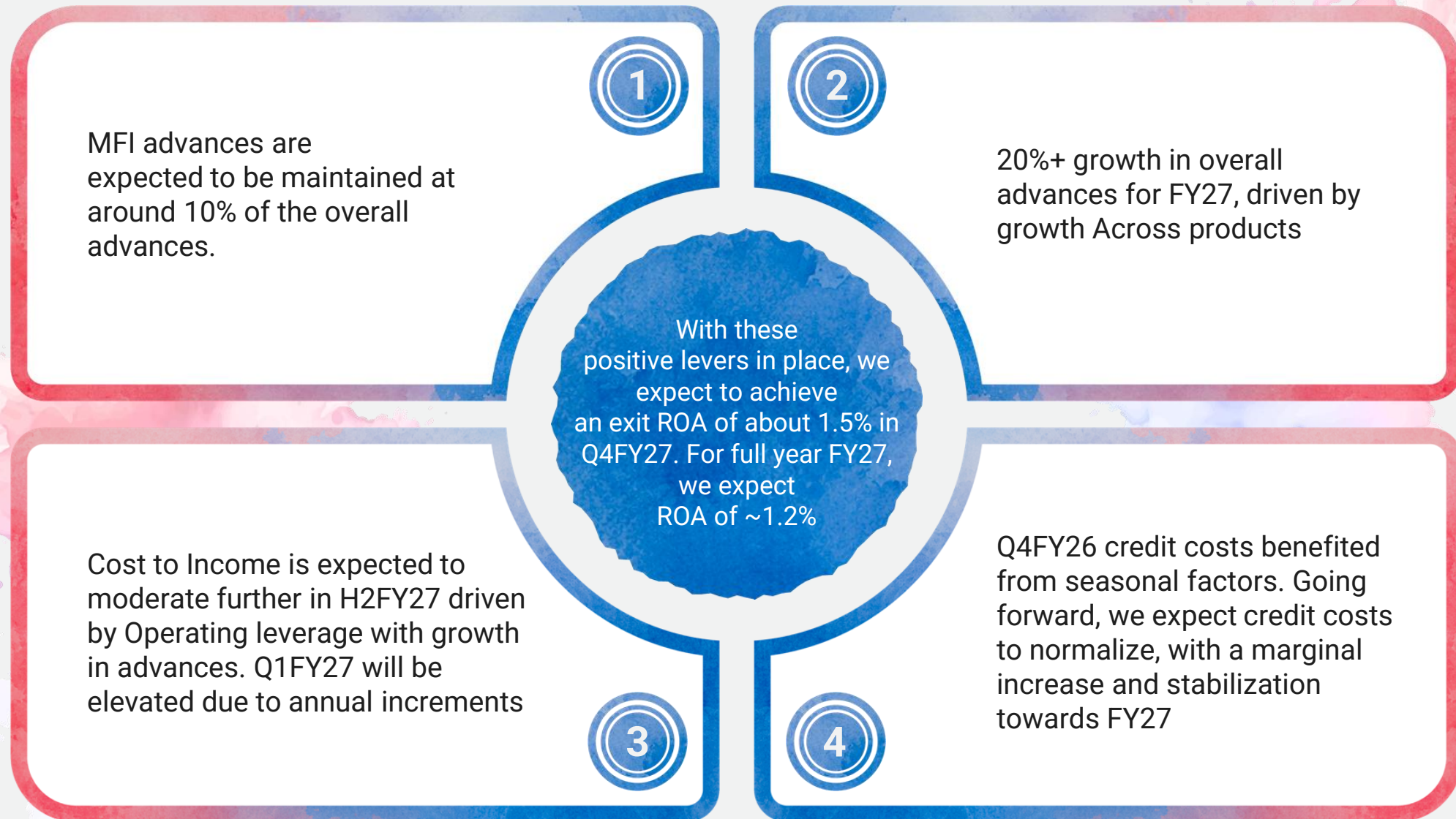


- Effective Q1FY27, NIM is represented based on daily average interest-earning assets, replacing the earlier methodology based on the average of opening and closing interest-earning assets for the quarter. Prior-period NIMs have been restated for comparability, wherever applicable.
- NIM was impacted by quarter-end deployment of surplus liquidity into SDF and increase in cost of funds

Particulars	Q1FY26	Q2FY26	Q3FY26	Q4FY26	Q1FY27
NIM (On Opening and Closing Average basis)*	6.55%	6.29%	6.72%	7.29%	7.07%

*Earlier Methodology

Outlook for FY27



Dupont - Snapshot

Particulars	Q4FY26	Q1FY27	Variance
Interest Income	12.62%	12.56%	-0.06%
Interest Expense	5.88%	5.96%	0.08%
NII	6.74%	6.60%	-0.14%
Other Income	1.78%	1.60%	-0.18%
Net Income	8.52%	8.20%	-0.32%
Opex	5.75%	5.61%	-0.14%
PPOP	2.77%	2.59%	-0.17%
Credit Cost	0.85%	1.03%	0.18%
PBT	1.92%	1.56%	-0.35%
PAT / RoA	1.46%	1.18%	-0.29%
RoE	14.10%	11.76%	-2.34%

- ROA moderated sequentially, primarily driven by a marginal decline in NII and a slight increase in credit costs, reflecting typical Q1 seasonality.
- We are in line with our stated guidance of ~1.2% RoA for full year FY27

Key Highlights



Assets

- Overall Disbursements at Rs. 6,784 Crore in Q1FY27, a growth of 93% YoY & a decline of 8% QoQ
- Non MFI Disbursements at Rs. 5,441 Crore in Q1FY27, a growth of 68% YoY & a decline of 7% QoQ
- Gross advances grew by 27% YoY & 3% QoQ supported by robust disbursements across verticals. Excluding the Direct Assignment outstanding of Rs.837 Crore, Overall bank Advances grew by 24% YoY & 4% QoQ
- Non MFI book grew 22% YoY, led by 24% growth in HF, 28% in MSE and 179% in Gold Loan over previous year. Our Flagship product SBL grew by 15% YoY.
- BL advances, a part of SBL (Small Business Loans), has grown 32% YoY contributing 34% of the overall SBL portfolio.
- Used Car and Used CV Advances have registered a growth of 30% YoY and 25% YoY respectively. Vehicle Finance portfolio is shifting towards used segments as per earlier guidance.

Key Highlights



Liabilities

- Overall deposits grew by 10% YoY & 5% QoQ.
- Cost of Funds increased by 11 bps to 7.05% during the quarter due to upward revisions in interest rates in SA and TD
- CASA ratio stands at 25%.
- Total Retail Deposits (Retail TD+CASA) forms 66% of the overall deposits. About 91% of bulk TD is in the non-callable mode
- CD ratio at 92.93% in Q1FY27 as compared to 93.65% in Q4FY26. CD Ratio after reducing Refinance borrowings from advances stands at 81.25% for Q1FY27 as compared to 83.40% for Q4FY26
- FCNR deposit launched in Q3FY26 has crossed USD 42 million

Key Highlights



Asset Quality & Provisioning

- GNPA reduced by 13 bps QoQ at 2.36% in Q1FY27 as compared to 2.49% in Q4FY26; including securitization book, GNPA would stand at 2.31%
- NNPA increased by 2 bps QoQ to 0.70% in Q1FY27 as compared to 0.68% in Q4FY26
- PCR remains stable at 71.02% (86.96% Incl. technical write-offs)
- Net Slippages at 1.43% in Q1FY27, the second-lowest among first quarters over the last five years.
- Credit Cost declined significantly to 1.37%% in Q1FY27 as compared to 6.48% in Q1FY26.



Profit & Loss

- Net Income grew by 19% YoY & 3% QoQ and Total Opex grew by 16% YoY & 5% QoQ
- NIM declined by ~12 bps QoQ to 7.24% in Q1FY27
- Profit After Tax (PAT) of ₹184 Crore in Q1FY27, compared to a loss of ₹224 Crore in Q1FY26.
- RoA of 1.18% & RoE of 11.76% for Q1FY27



Management Update

- Mr. Mukund Shyamrao Barsagade has been appointed as Chief Financial Officer (KMP), effective 1st July 2026
- Mr. Taraka Ramana Prathipati has been appointed as Interim Chief Risk Officer (SMP), effective 1st July 2026

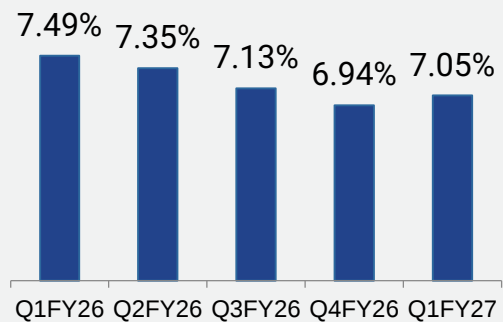


FINANCIAL PERFORMANCE

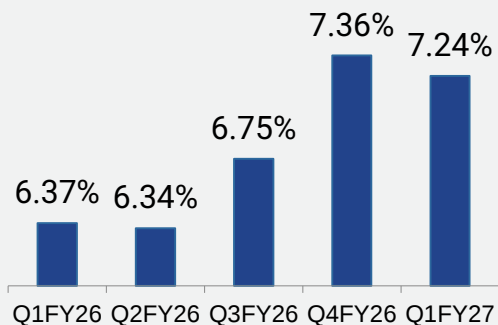


Key Ratios

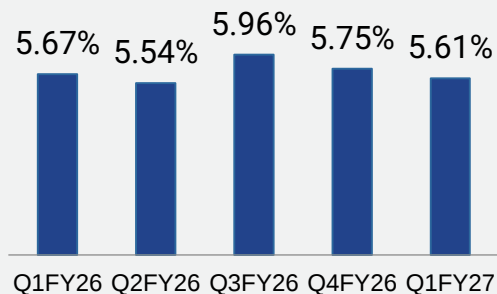
Daily Avg Cost of Funds



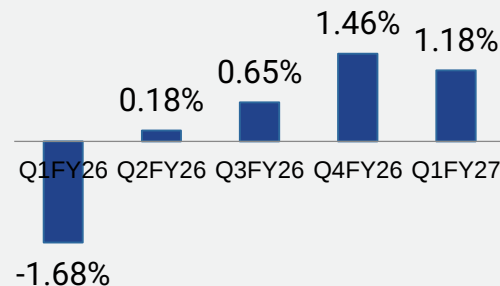
Daily Average NIM



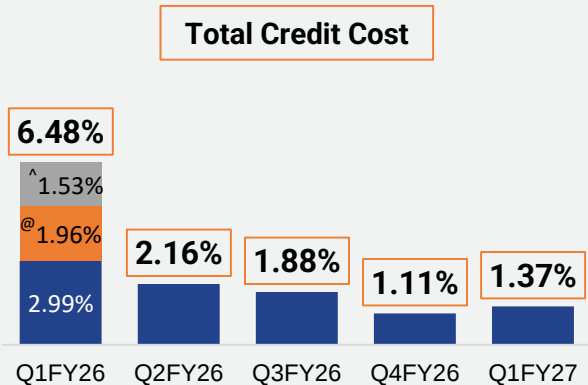
Cost to Assets



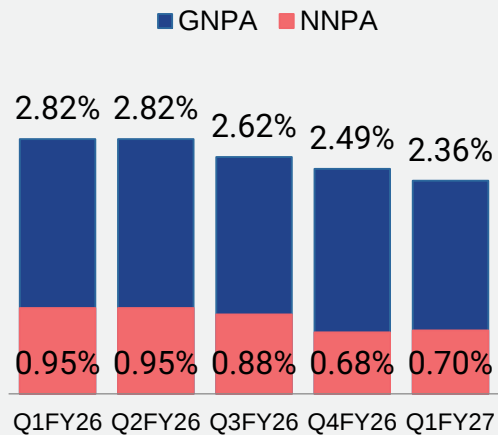
RoA



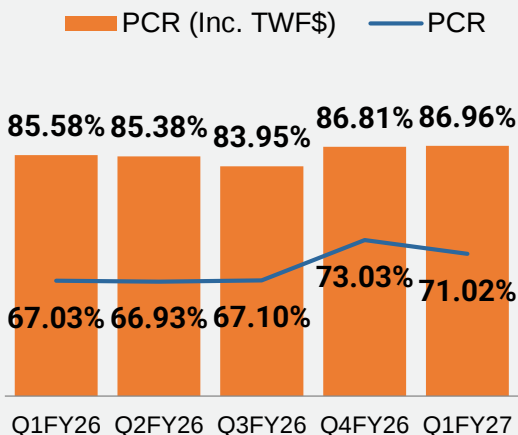
Credit Cost



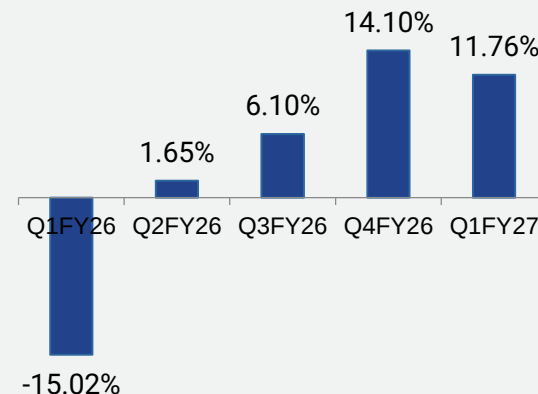
GNPA & NNPA



Provision Coverage Ratio



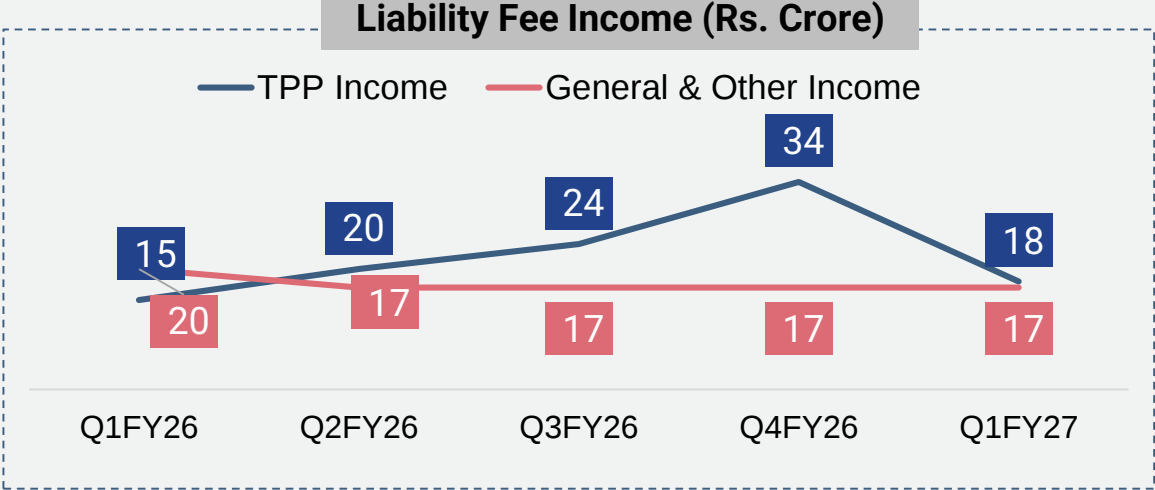
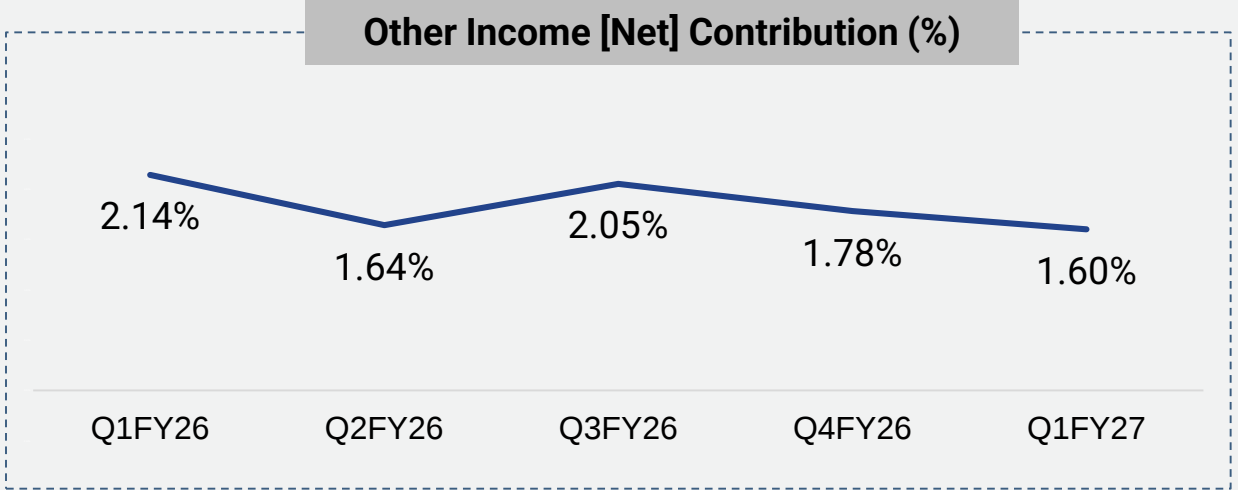
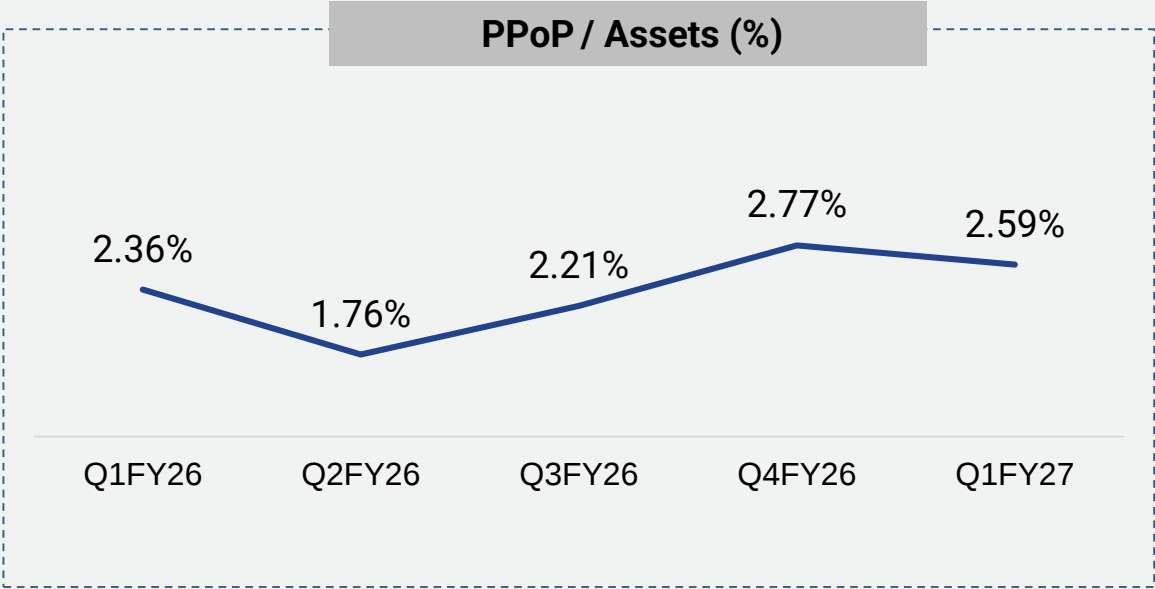
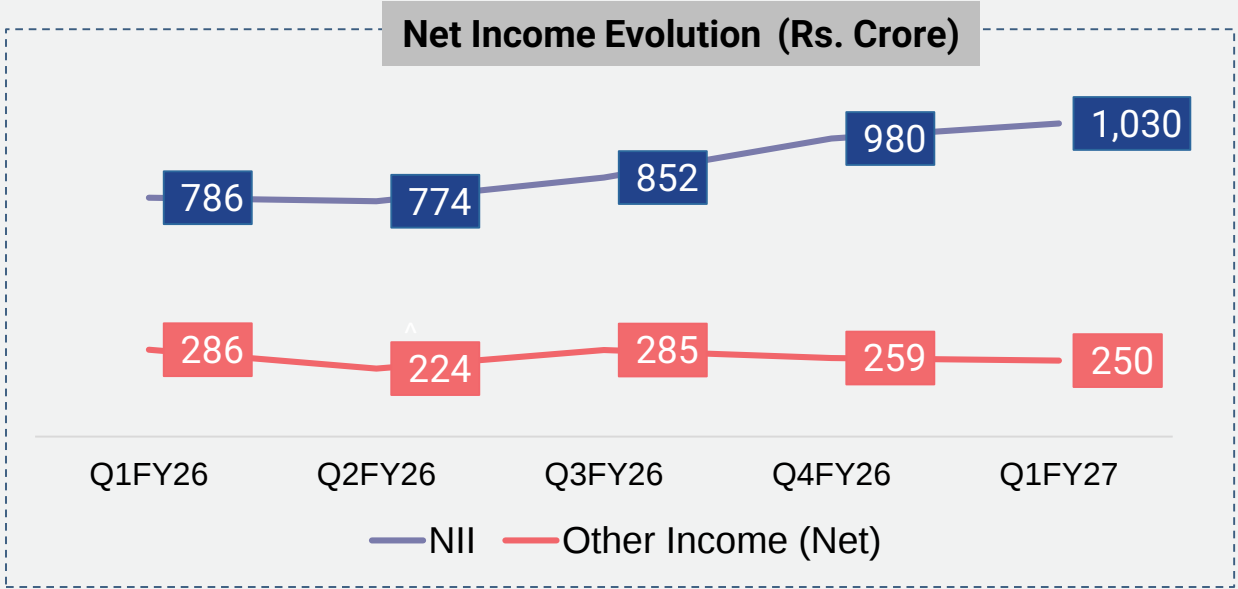
RoE



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

\$including Technical Write offs

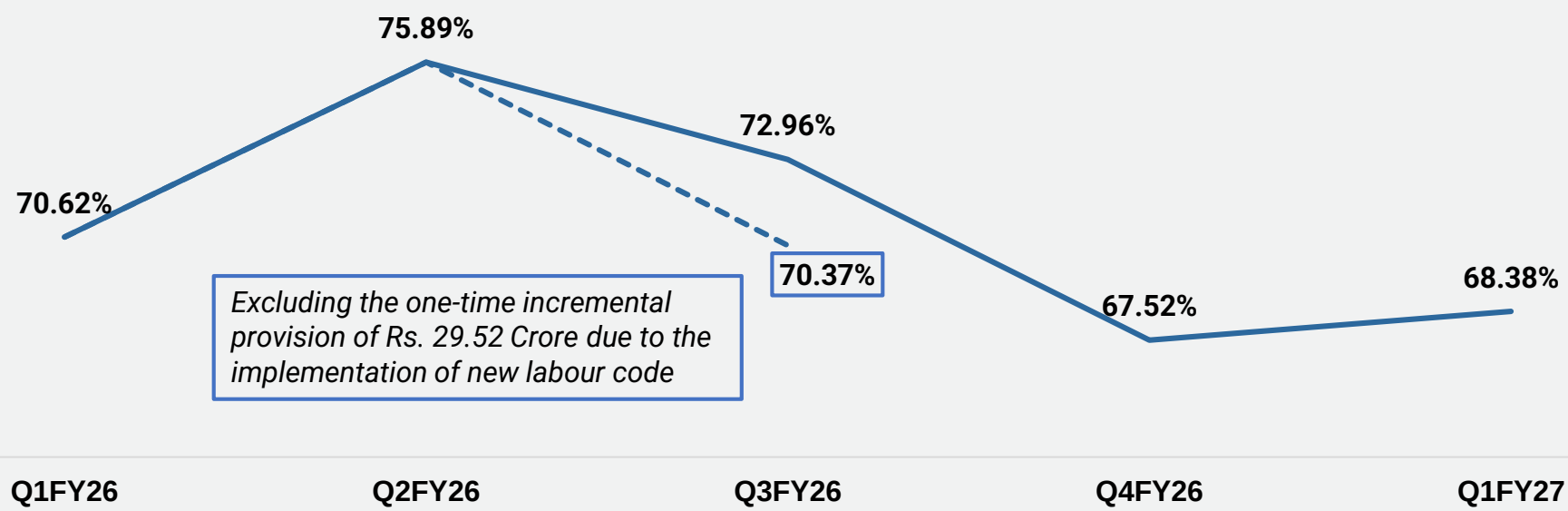
Income Evolution



Opex evolution

Rs. Crore	Q1FY26	Q2FY26	Q3FY26	Q4FY26	Q1FY27
Employee expenses	460	474	516	514	549
Other expenses (net of digital expenses)	258	244	270	277	282
Depreciation	39	39	43	46	44
Total Operating expenses	757	757	829	837	875
No. of employees	25,865	27,145	28,451	28,058	27,720

Cost to Income





ASSETS



Advances Evolution

Rs Crore	Q1FY26	Q2FY26	Q3FY26	Q4FY26	Q1FY27	YoY %	Mix %
Micro Finance & Micro Loans	3,537	3,392	[^] 5,159	[^] 5,756	[^] 6,018	70%	13%
Small Business Loans (SBL)	16,767	17,188	17,756	18,559	19,249	15%	40%
Housing Finance	4,868	5,066	5,360	5,782	6,044	24%	13%
Vehicle Finance	9,510	9,801	10,118	10,627	10,947	15%	23%
- Used CV	4,897	5,228	5,530	5,899	6,101	25%	13%
- New CV	2,601	2,420	2,290	2,270	2,223	-28%	5%
- Used Car	2,012	2,153	2,298	2,458	2,622	30%	5%
MSE Finance	1,696	1,851	2,021	2,090	2,176	28%	5%
NBFC	562	1,085	1,895	1,938	1,778	216%	4%
Gold	351	407	593	894	979	179%	2%
Others [†]	319	333	366	581	450	41%	1%
Gross Advances	37,610	39,123	43,268	46,165	47,641	27%	100%

[†] Others overdrafts against fixed deposits, credit cards, personal loans and staff loans

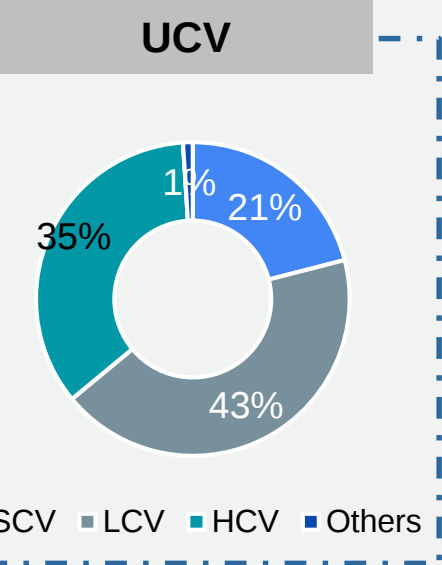
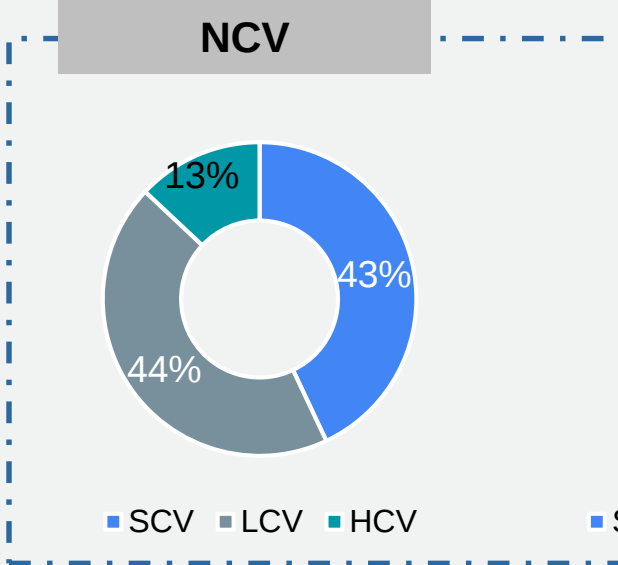
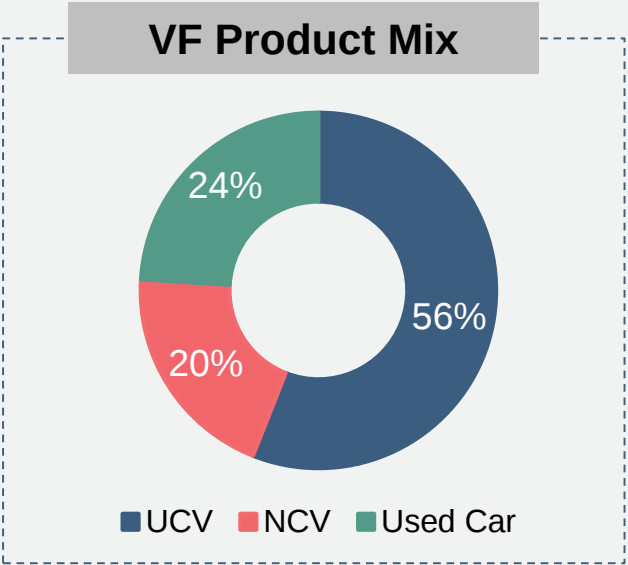
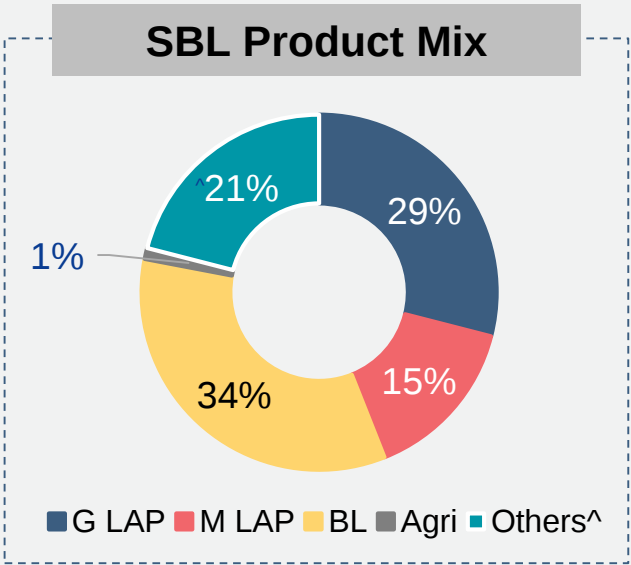
[^]Includes DA

Disbursements Evolution

Rs Crore	Q1FY26	Q2FY26	Q3FY26	Q4FY26	Q1FY27	YoY %
Micro Finance & Micro Loans	266	682	1,173	1,512	1,343	405%
Small Business Loans (SBL)	1,245	1,636	1,698	2,032	1,883	51%
Housing Finance	311	474	556	697	550	77%
Vehicle Finance	1,221	1,506	1,569	1,779	1,583	30%
- Used CV	815	1,072	1,071	1,226	1,018	25%
- New CV	58	57	105	125	119	106%
- Used Car	348	377	393	428	446	28%
MSE Finance	169	277	263	300	279	65%
NBFC	135	625	945	460	780	478%
Gold	159	172	349	566	366	131%
Others	7	8	4	2	0	-100%
Total Disbursements	3,511	5,380	6,557	7,347	6,784	93%

Segmental Details

Product Segment	Number of Live Loans	ATS @ Disbursement (Lacs)	ATS @ Portfolio (Lacs)	GNPA (%)	PCR (%)
Micro Finance & Micro Loans ^{\$}	11,04,287	0.74	0.47	3.44%	96.00%
Small Business Loans (SBL)	3,11,673	13.18	6.15	3.02%	40.29%
Housing Finance	52,635	11.70	10.10	1.10%	36.99%
Vehicle Finance	3,01,029	6.55	3.58	1.65%	56.16%
MSE Finance	3,023	*114.73	*70.03	3.48%	68.21%
NBFC	54	8667	3,291.88	-	-



[^]includes SLAP & Merchant OD

^{\$}excludes DA

*Excludes TReDS



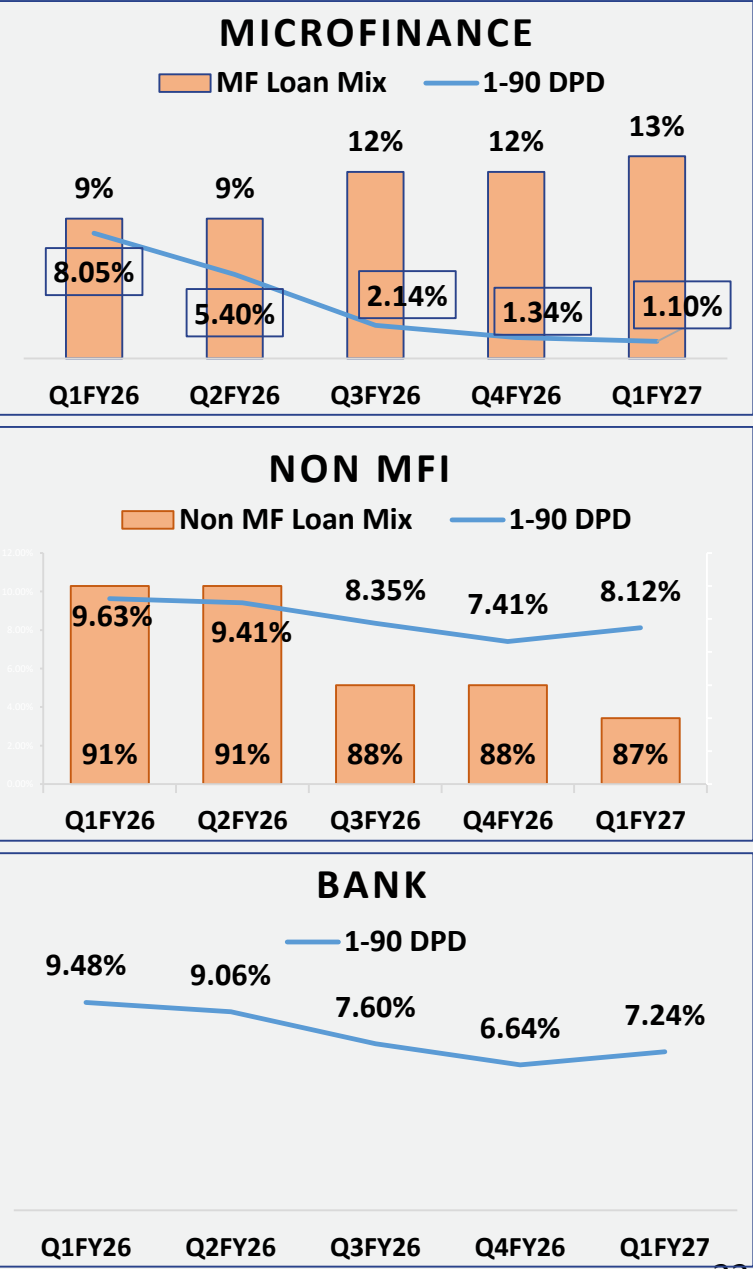
ASSET QUALITY



Asset Quality Trend

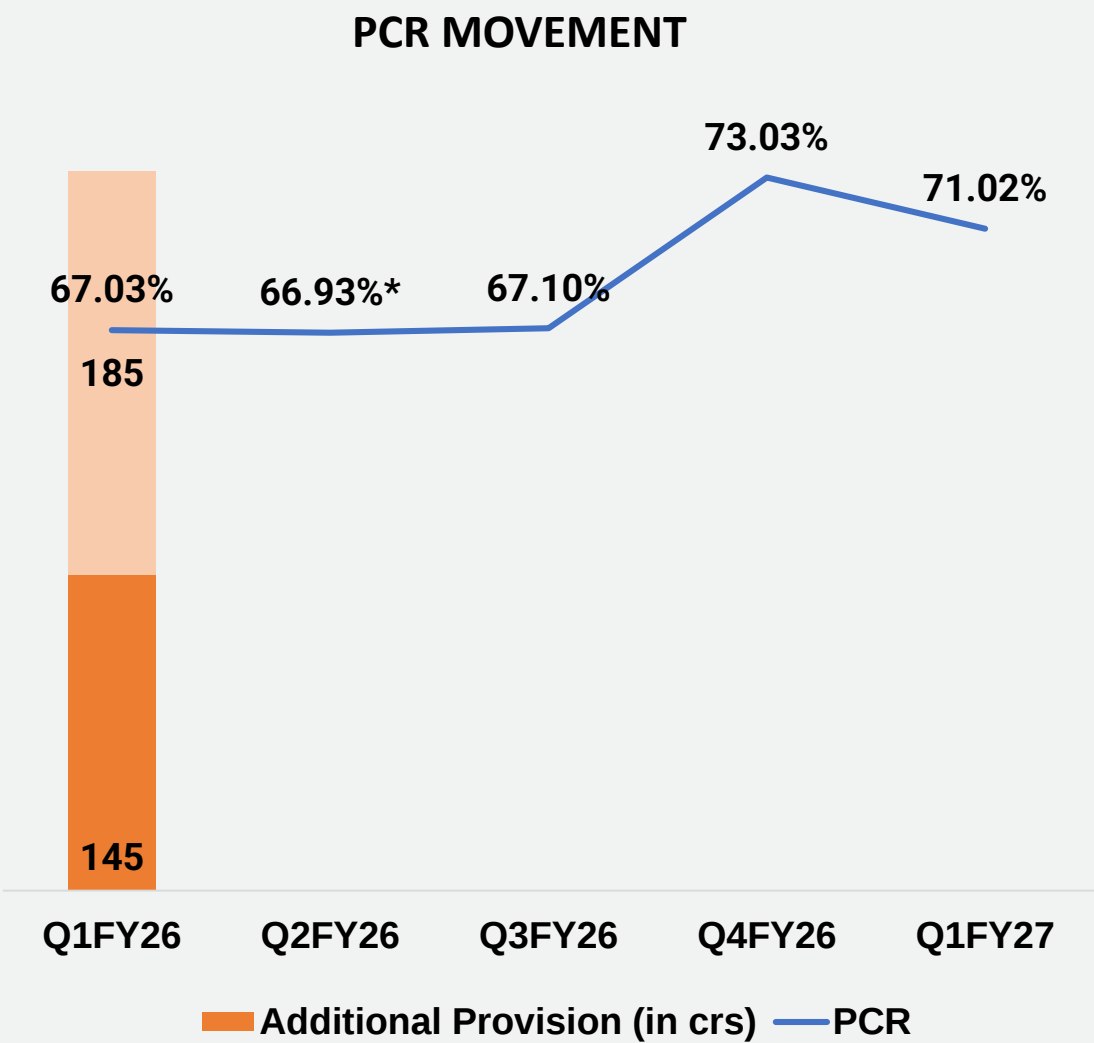
GNPA Movement (Rs. Crore)	Q1FY26	Q2FY26	Q3FY26	Q4FY26	Q1FY27
Opening GNPA Balance (A)	1067.73	1035.99	1081.87	1116.09	1134.89
Net Slippages (B)	452.77	355.19	246.54	85.11	165.16
- Net Slippages MFI Book	229.63	178.11	102.41	47.40	39.70
- Net Slippages Non MFI Book	223.14	177.09	144.13	37.71	125.46
Total Write-offs (C)	484.51	92.85	157.46	66.31	199.66
NPA Assets sold to ARC (D)	-	216.46	54.85	-	-
Closing GNPA Balance (E = A + B – C – D)	1035.99	1081.87	1116.09	1134.89	1100.39
Net Slippages Ratio (MFI Book)	20.29%	20.14%	12.08%	3.67%	2.76%
Net Slippages Ratio (Non MFI Book)	2.67%	2.08%	1.61%	0.40%	1.24%
Net Slippages Ratio	4.77%	3.78%	2.52%	0.79%	1.43%

Note - Slippages are reported on an Annualised basis



Strengthening Provision Coverage

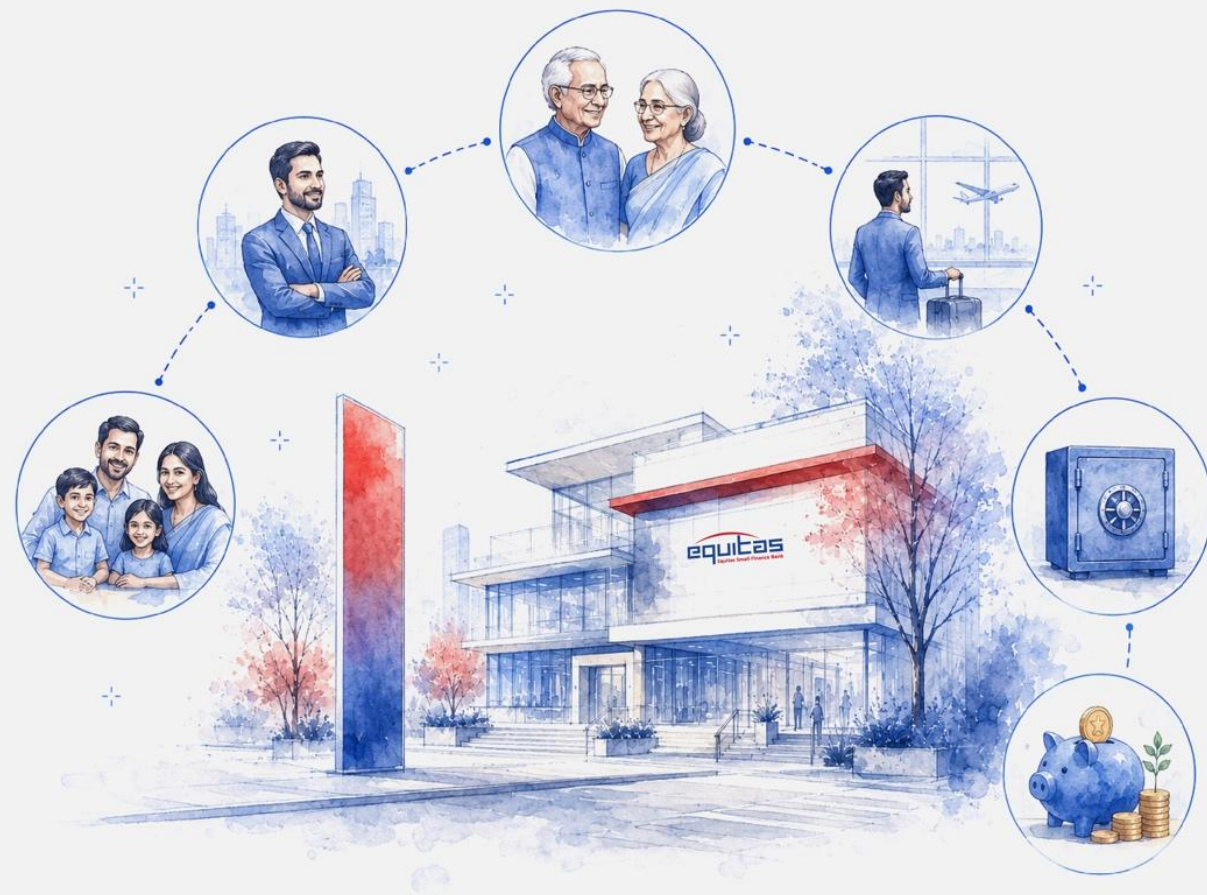
Asset Classification	Nature	Provisioning as per IRAC	Provisioning as per Equitas
Sub-standard	Secured	15%	28%
	Unsecured	25%	96%
Doubtful-1	Secured	25%	79%
	Unsecured	100%	100%
Doubtful-2	Secured	40%	100%
	Unsecured	100%	100%
Doubtful – 3	Secured	100%	100%
	Unsecured	100%	100%



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



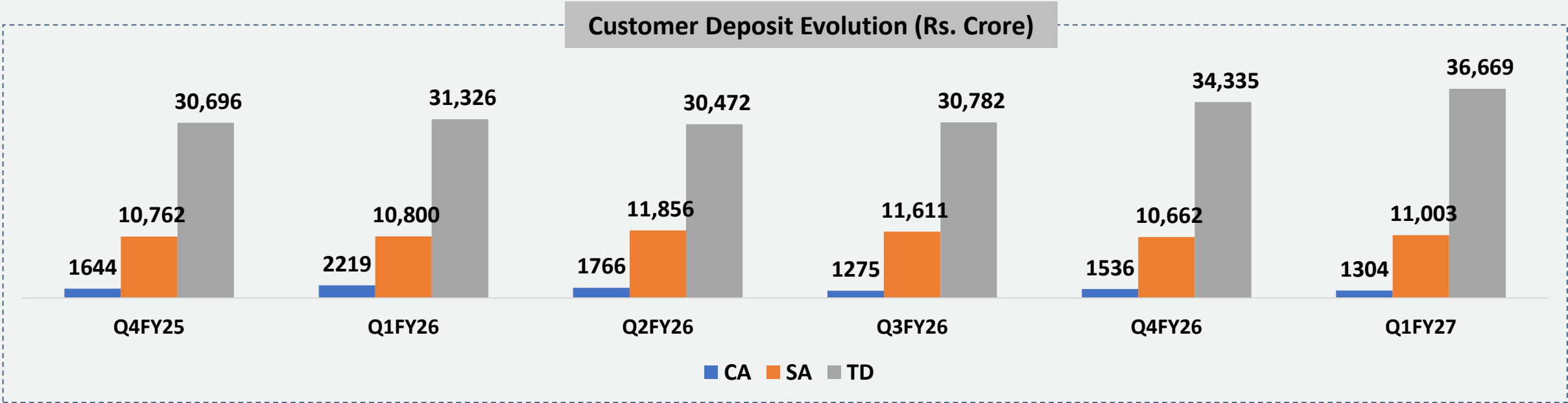
LIABILITIES



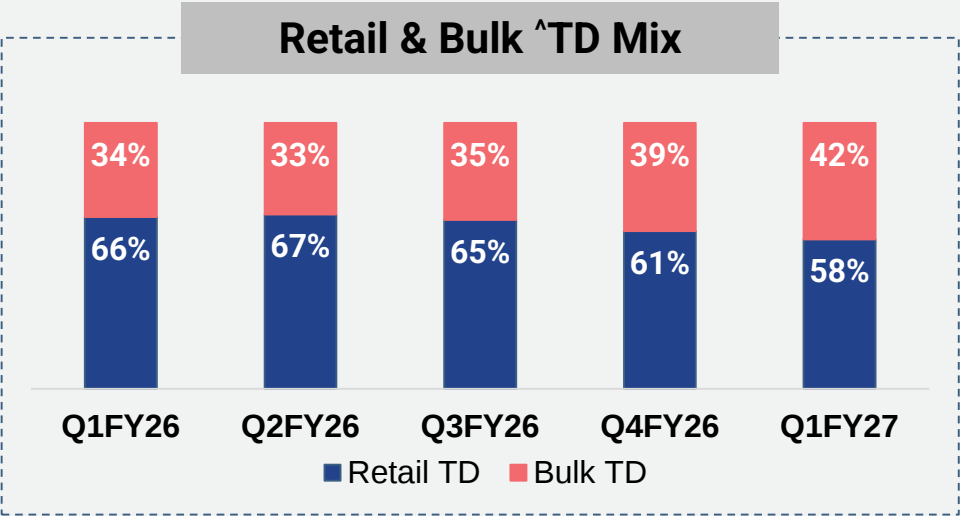
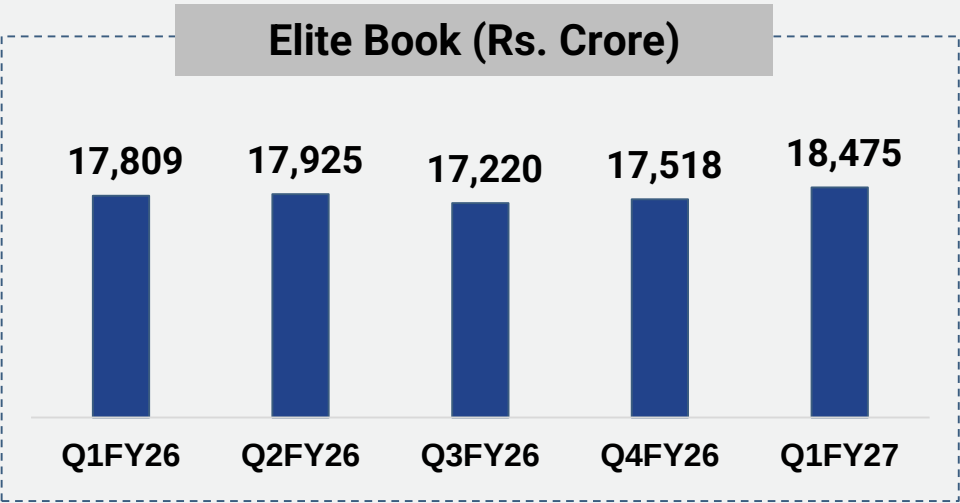
Deposits Evolution

as on 30 th Jun 2026	CA [Current Account]	SA [Savings Account]	CASA [Low cost deposits]	[^] TD [Term Deposits]	CASA+TD [Customer Deposits]
Balance (Rs. Crore)	1304	11,003	12,307	36,669	48,976
as a % of total borrowings (Rs. 55,698 Crore)	2%	20%	22%	66%	88%
as a % of total deposits (Rs. 48,976 Crore)	3%	22%	25%	75%	100%

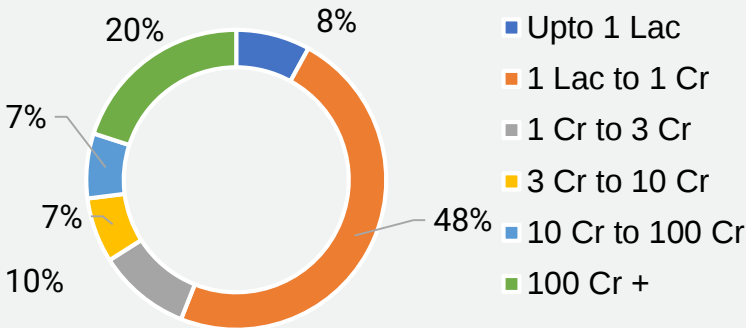
^Includes Certificate of Deposits of Rs. 2,999 Crs



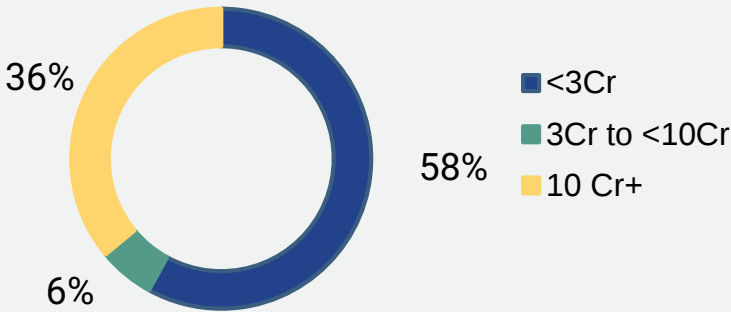
Customer Deposit Profile



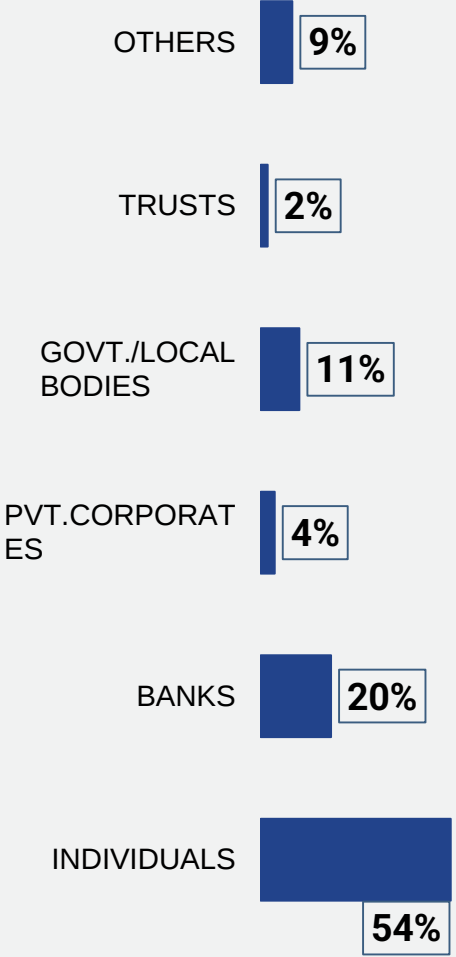
Savings Slab Wise (%)



Term Deposit Slab Wise (%)



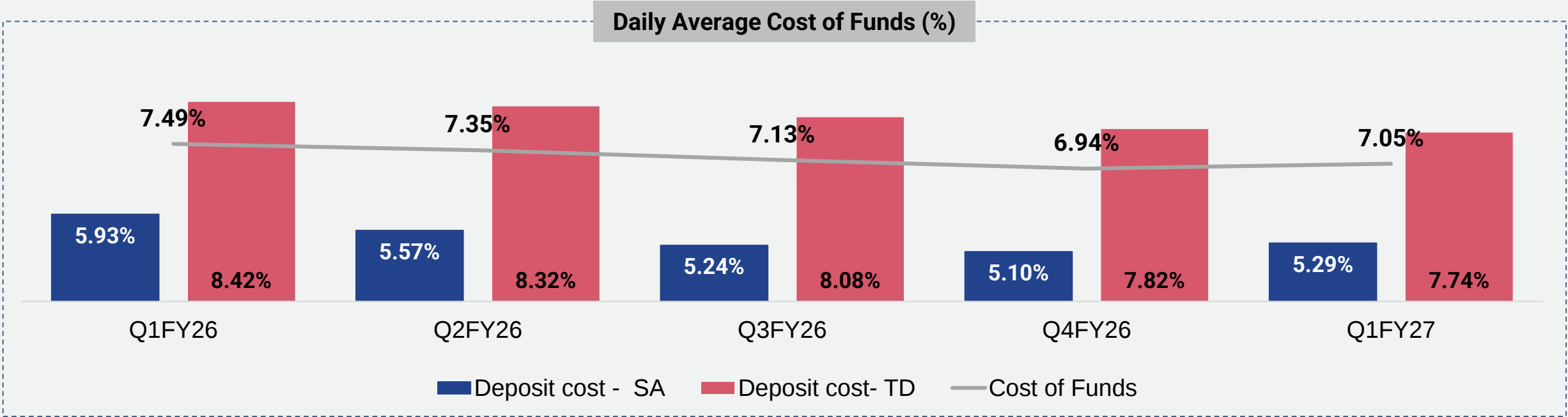
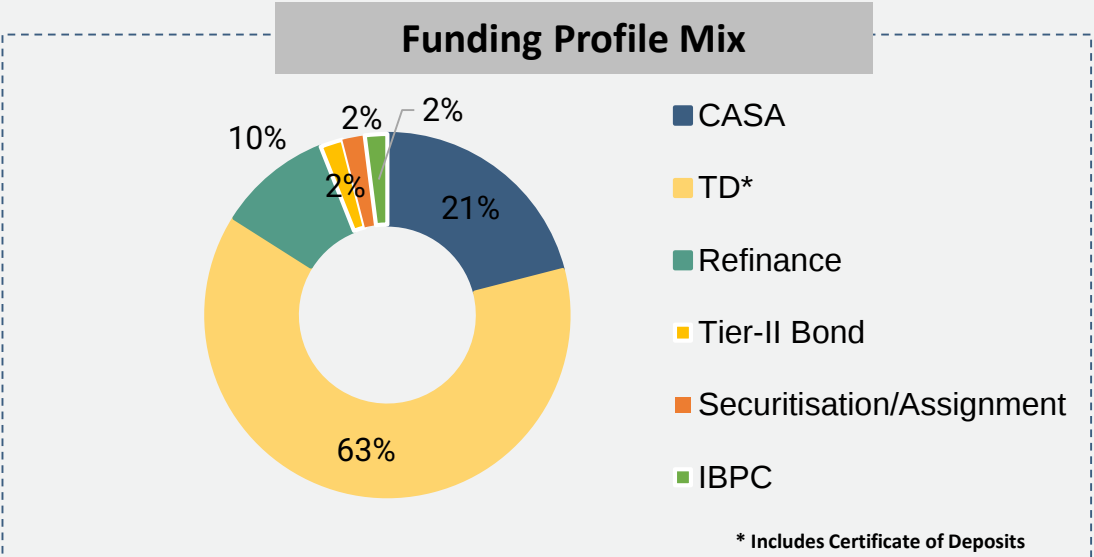
Deposit Category



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

Funding Profile

Book Value (In Rs Crore)	Q3FY26	Q4FY26	Q1FY27
TD	28,098	32,046	33,670
Certificate of Deposits	2,684	2,289	2,999
Refinance	3,299	4,773	5,722
Tier – II Bond	1,000	1,000	1,000
CASA	12,886	12,198	12,307
Securitization/Assignment	673	585	981
IBPC	2,000	2,000	1,145
Total	50,640	54,891	57,823



Treasury Update



The Bank's total net Investment portfolio of Rs. 9,870 Crore comprises of SLR and Non-SLR securities

Category (In Rs. Crore)	Q1FY27
SLR	9,357
Non SLR	513
Total	9,870



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 30.06.2026 is 178.46%



Income from Investments for the quarter is Rs. 31 Crore *



FINANCIALS



Balance Sheet

Particulars (in Rs Crore)	Jun-26	Jun-25	YoY %	Mar-26	QoQ%
Capital & Liabilities					
Capital	1,144	1,140	0%	1,141	0%
Reserves & Surplus	5,223	4,709	11%	4,984	5%
Networth	6,367	5,849	9%	6,125	4%
Deposits	48,976	44,345	10%	46,533	5%
Borrowings	6,722	2,021	233%	5,773	16%
Other Liabilities & Provision	2,218	1,719	29%	2,179	2%
Total	64,283	53,934	19%	60,610	6%
Assets					
Cash and Balances With Reserve Bank of India	6,802	7,047	-3%	5,563	22%
Balances With Banks and Money At Call and Short Notice	287	880	-67%	103	179%
Investments	9,870	9,063	9%	10,149	-3%
Advances	44,733	34,741	29%	42,751	5%
Fixed Assets	785	705	11%	715	10%
Other Assets	1,806	1,498	20%	1,329	36%
Total	64,283	53,934	19%	60,610	6%
Gross Advances	47,641	37,610	27%	46,165	3%

Profit & Loss Account

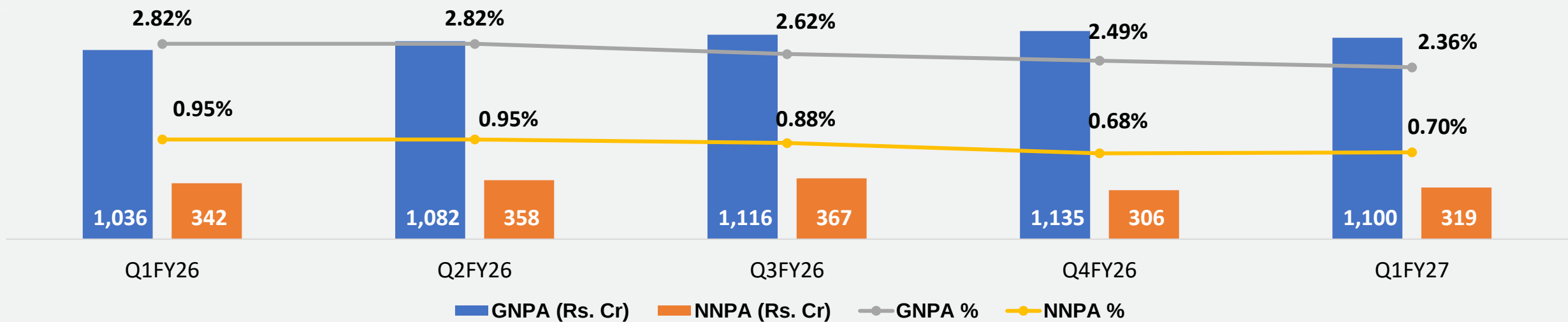
Particulars (in Rs Crore)	Q1FY27	Q1FY26	YoY%	Q4FY26	QoQ%
Interest Income from Loans	1,755	1,434	22%	1,632	8%
Income on Investments	175	161	9%	168	5%
Interest on balances with RBI and other inter bank funds	30	54	-44%	37	-18%
Total Interest Income	1,960	1,649	19%	1,836	7%
Finance Cost					
Interest on deposits	804	807	0%	733	10%
Interest on RBI / inter-bank borrowings	9	14	-37%	21	-57%
Other interest	117	42	185%	102	16%
Total Finance Cost	930	863	8%	856	9%
Net Interest Income	1,030	786	31%	980	5%
Other Income^					
Asset Fee Income	184	130	41%	211	-13%
Treasury & PSLC Fee Income	31	120	-74%	-3	-
Liability & Distribution Income	35	35	0%	51	-31%
Total Other Income^	250	285	-12%	259	-3%

^Other income is net of digital expenses

Profit & Loss Account

Particulars (in Rs Crore)	Q1FY27	Q1FY26	YoY%	Q4FY26	QoQ%
Net Income	1,280	1,071	19%	1,239	3%
Employee Cost	549	460	19%	514	7%
Opex	326	297	10%	323	1%
Total Operating Expenditure	875	757	16%	837	5%
PBT before provision & Write-off	405	314	29%	402	1%
Credit Cost	161	612	-74%	124	29%
PBT	244	-298	-	278	-12%
Taxes	60	-74	-	65	-8%
PAT	184	-224	-	213	-14%

GNPA Movement



GNPA Movement (Rs. Crore)	Q4FY25	Q1FY26	Q2FY26	Q3FY26	Q4FY26	Q1FY27
Opening GNPA Balance	1,071.87	1,067.73	1,035.99	1,081.87	1,116.09	1,134.89
Add: Additions during the period	554.69	663.87	599.02	517.58	344.92	399.97
Less:						
i. Upgradations & Recoveries	259.38	211.10	243.82	271.04	259.81	234.81
ii. Write-offs	299.45	484.51	92.86	157.46	66.31	199.66
Closing GNPA Balance	1,067.73	1,035.99	1,298.32	1,170.95	1,134.89	1,100.39
NPA Assets sold to ARC	-	-	216.46	54.85	-	-
Closing GNPA Balance- Post ARC Sale	1,067.73	1,035.99	1,081.87	1,116.09	1,134.89	1,100.39

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

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.

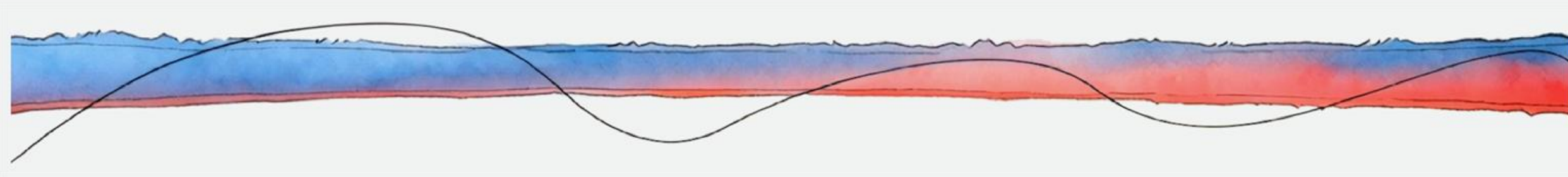


CASA / FD / RD / Account Servicing: AI reads forms and documents, extracts key fields, checks completeness, validates across application, documents and APIs, and routes exceptions to CPV/QC/Authorizer.

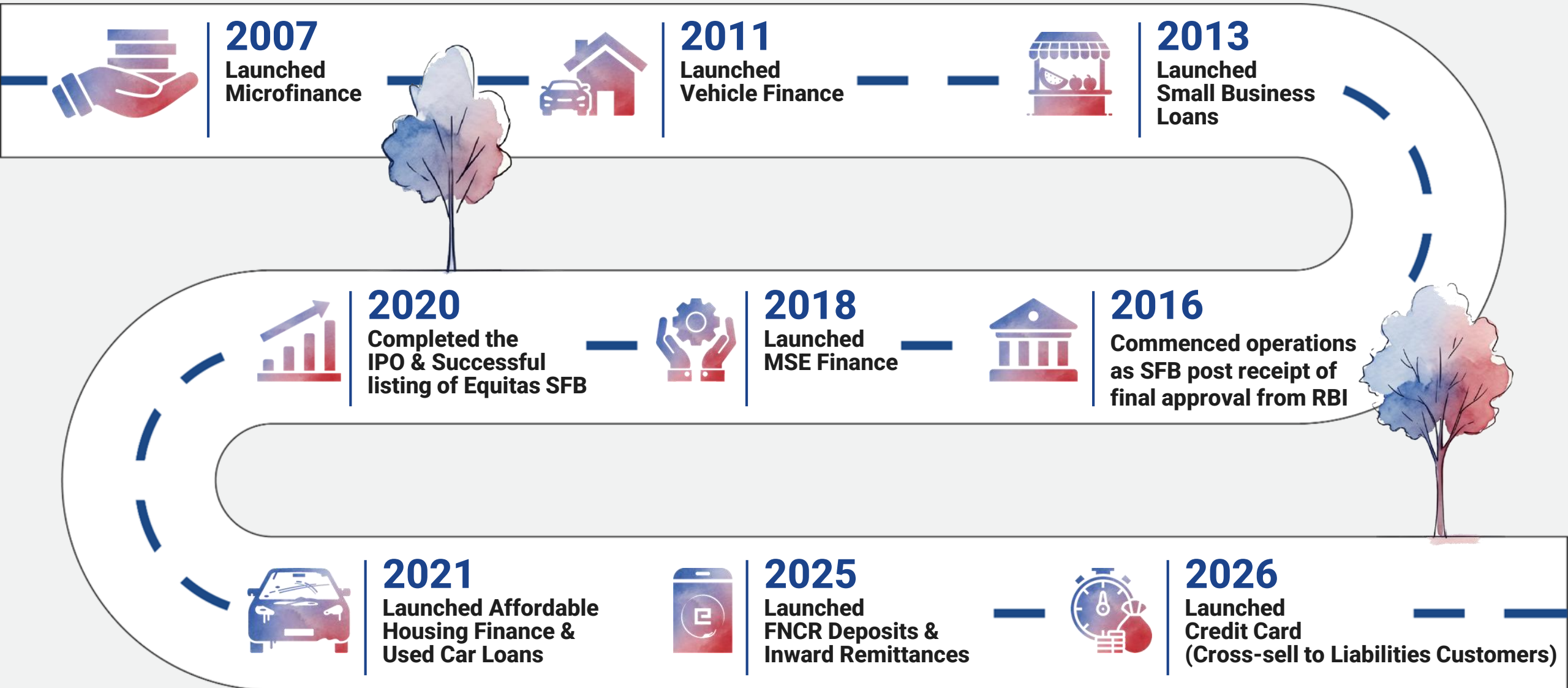


Loan Processing: AI extracts loan data, validates documents, analyses bureau/income/bank statements, and generates Credit Appraisal Memo (CAM) summaries with risk nudges.

OTHER UPDATES



Our Journey

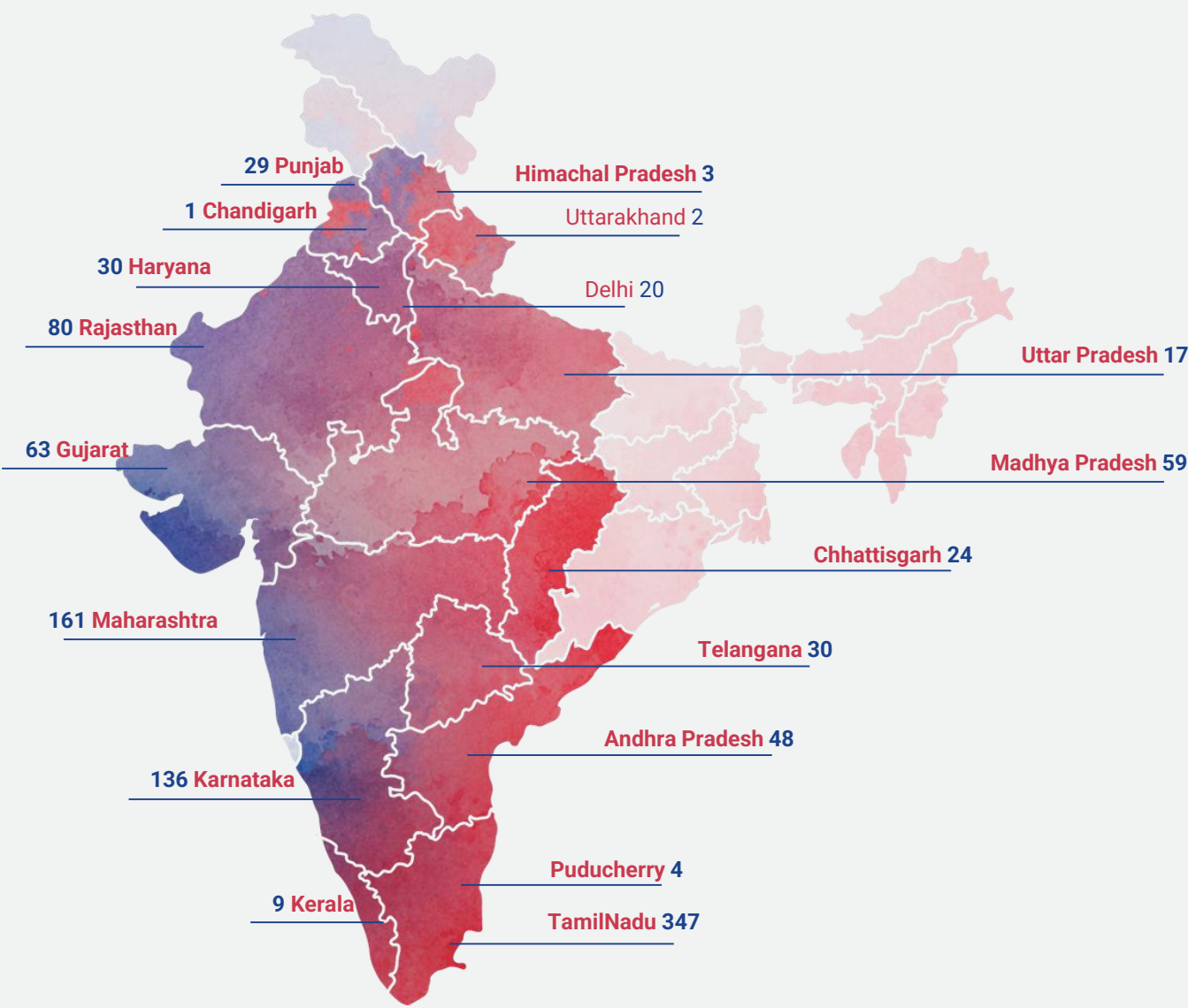


Our Presence

States	Advances (%)	Deposits (%)
Andhra Pradesh	4.08%	1.94%
Chandigarh	0.01%	2.53%
Chhattisgarh	0.81%	1.39%
Delhi	1.07%	8.71%
Gujarat	4.31%	5.32%
Haryana	2.21%	5.29%
Himachal Pradesh	0.09%	-
Karnataka	12.33%	7.15%
Kerala	1.17%	1.81%
Madhya Pradesh	2.94%	3.59%
Maharashtra	15.45%	19.55%
Punjab	1.20%	6.69%
Rajasthan	4.34%	6.16%
Tamil Nadu & Pondicherry	44.37%	24.45%
Telangana	4.36%	3.21%
Uttar Pradesh	1.13%	1.66%
Uttarakhand	0.12%	0.55%

Map not to scale

Districts present in | Branch network



Product Portfolio - Assets



Small Business Loans

- Small business & Salaried
- Gross Advances: 19,249 Crs
- Avg. Yield: 15-16%
- Asset Mix: 40%



Vehicle Finance

- Self employed for CVs
- Self employed & Salaried for Used Cars
- Gross Advances: 10,947 Crs
- Avg. Yield: 15-16%
- Asset Mix: 23%



Housing Finance

- Self employed & Salaried
- Gross Advances : 6,044
- Avg. Yield: 12-13%
- Asset Mix: 13%



Microfinance

- Women self help group (JLG); Proportion of JLG: 99%
- Gross Advances: 6,018
- Avg. Yield: 22-24%
- Asset Mix: 13% (incl. DA)



MSE Finance

- Micro & Small enterprises
- Gross Advances: 2,176 Crs
- Avg. Yield: 10-10.5%
- Asset Mix: 5%



NBFC Lending

- Lending to NBFCs
- Gross Advances: 1,778 Crs
- Avg. Yield: 9.5-10%
- Asset Mix: 4%



Gold Loans

- Self employed & Salaried
- Gross Advances: 979 Crs
- Avg. Yield: 13-14%
- Asset Mix: 2%

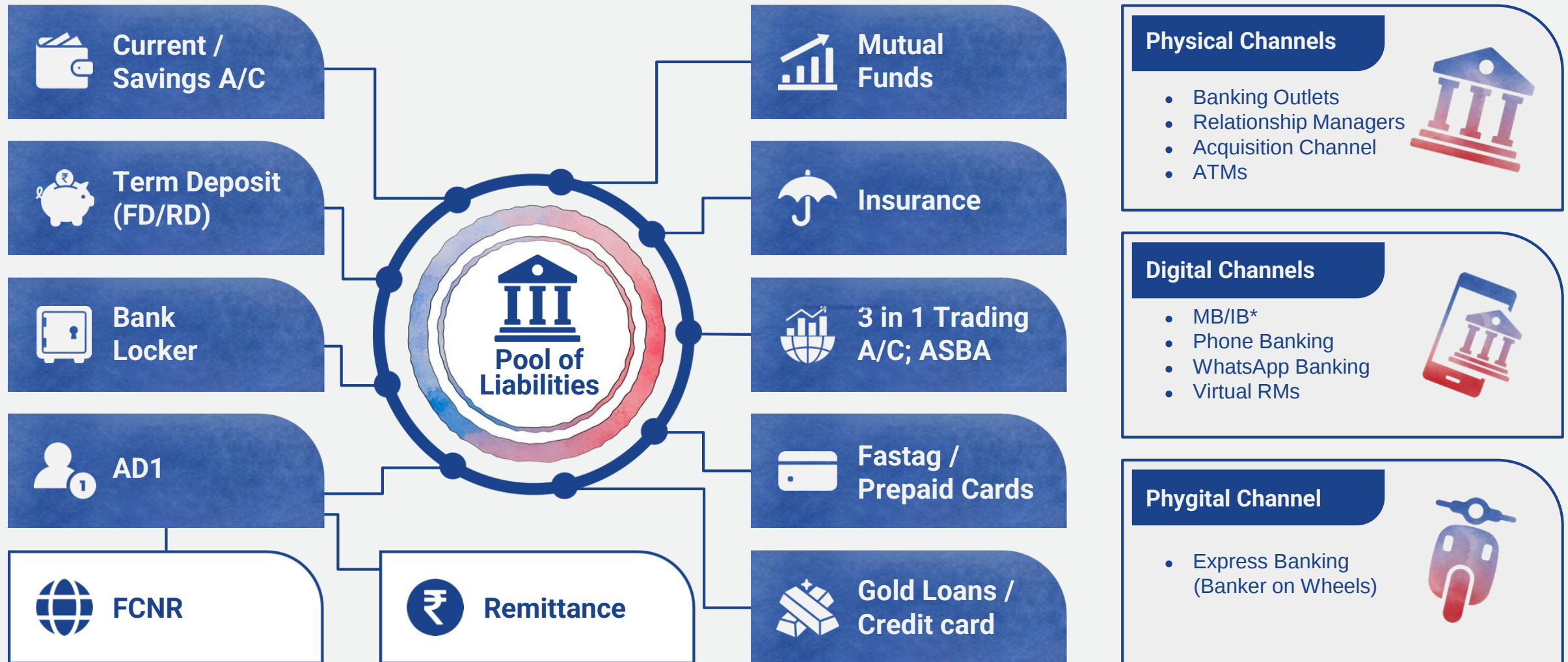


Credit Card & PL

- Primarily cross sell to Liabilities Customers to build customer Stickiness

Product Suite & Distribution - Liabilities

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



**MB/IB – Mobile Banking/Internet Banking*

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

EQUITAS

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

ELITE EPIC

EQUITAS

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

ELITE LITE

EQUITAS

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

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



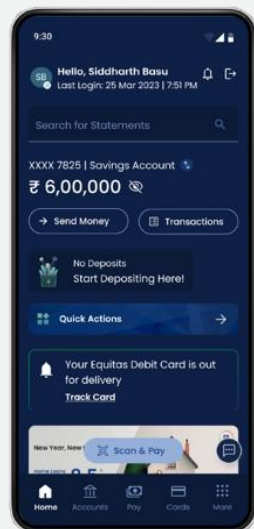
Light

Download the App Now



Track and Manage
Your Account

Anytime, Anywhere!



Manage Cards with ease.

Block, freeze and unfreeze
cards anytime.



Selfe 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

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.



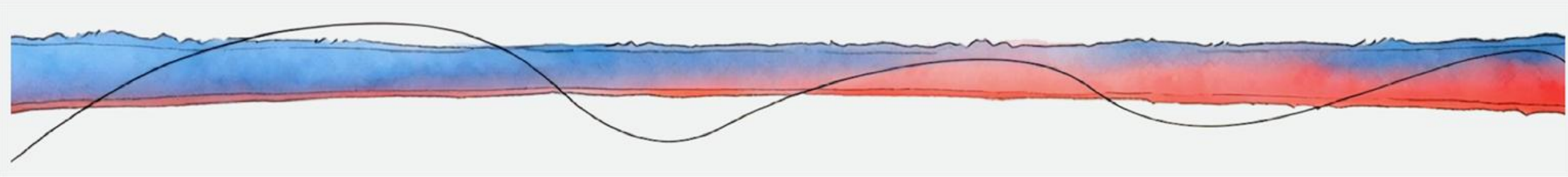
Upcoming workspace designed with modern sustainable practices



Crisil 66
ESG Ratings & Analytics Strong



BEYOND BANKING



CSR Initiatives

CHILDREN SCHOLARSHIP



Beneficiaries:-
Q1FY27 – NIL
Cumulative - 2952

PAVEMENT DWELLERS REHABILITATION



Beneficiaries:
Q1FY27 – 30
Cumulative - 6547

WOMEN EMPOWERMENT



Exhibitions Conducted:
Q1FY27 - 9
Cumulative - 355

DIFFERENTLY ABLED



Financial help:
Q1FY27 - 10
Cumulative - 181655

SKILL TRAINING



Women Trained:
Q1FY27 - 3678
Cumulative - 730697

FREE CATARACT SURGERIES



Beneficiaries:-
Q1FY27 – 171
Cumulative - 43445

JOB PLACEMENTS



Placed Youth:
Q1FY27 - 4199
Cumulative - 362190

HEALTH CAMPS



Camps Conducted:
Q1FY27 - 306
Cumulative - 54681

TRANSGENDER INCLUSION



Beneficiaries:
Q1FY27 - 6
Cumulative - 642



THANK YOU

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