

BEYOND BANKING



Where Purpose meets Progress

Edition 1

What's Inside

Message from MD & CEO

Your banking choices are making a difference, from affordable healthcare to transforming lives through education and housing.

Beyond Banking at Equitas

Why banking goes beyond transactions for us and our mission to empower communities.

Equitas Development Initiatives Trust

The real impact of your deposits on education, skill development and healthcare for underprivileged communities.

Equitas Gurukul Schools

How your support empowers children with quality education, breaking the cycle of poverty.

Circle of Life: Real Stories of Change

Inspirational stories of individuals whose lives were transformed, thanks to your banking decisions.

Introducing the Equitas Health Helpline

A nationwide health initiative providing affordable healthcare through our network of 1,000 hospitals.

Bank More with Us and Share the Impact

By depositing and referring others to Equitas, you can create lasting social change.

A Relationship Beyond Banking

Our commitment to building a better tomorrow, with your trust fueling every initiative.



Welcome to the Elite Club Newsletter

Welcome to the first edition of the **"Beyond Banking"** newsletter. At Equitas Small Finance Bank, our journey goes beyond traditional banking. With your trust and support, we have been able to create a meaningful change in the lives of millions across the country. From providing affordable healthcare to promoting education and financial inclusion, your decision to bank with us is building a brighter, more inclusive future. Thank you for being a part of this journey. Together, we are making a difference, one initiative at a time.

Making a Meaningful Difference

P N Vasudevan, MD & CEO



Equitas is a Latin word which means Equitable, meaning **Fair & Transparent**.

We started Equitas in 2007 as a microfinance company and converted it into a bank in 2016, based on a special license given by the RBI.

Our journey in social activities began right from the time we started the microfinance company. Within 2 months of starting the company, we registered our trust, Equitas Development Initiatives Trust, in February 2008.

At the first Board Meeting thereafter, **we decided that 5% of our net profits would be donated to our Trust to carry out social activities.**

For the past 75 years, financial inclusion has remained a hot topic, which means the extent of the inclusion or exclusion continues to remain very large and is a serious cause of concern for all of us, including our Government, regulators & the public.

This is where Equitas tries to play its role, by mobilizing deposits from customers like you and lending to people from the underserved & unserved segments of the lower income group, thus enabling financial inclusion to the extent possible in the country.

We conduct a range of activities for the people of this segment. Our healthcare services are very wide and we conduct at least **400 medical camps every month**. Through these camps, we have touched the lives of over 1 crore people so far.

We run 8 schools meant for children from underprivileged families. We do charge fees but at very nominal levels, i.e. an average of around ₹15k – ₹16k per annum and we are able to give them high-quality, English-medium, holistic education, enabling children from very low-income and impoverished backgrounds, to succeed on personal as well as professional grounds.

Besides the schools, we also have an alumni programme, where once they graduate from our school, we continue to be in touch with every single student through our Alumni app and continue to support them both financially as well as by providing guidance and advice to ensure they pick the right courses & get educated properly. We handhold them until they get placed in a good job.

Recently, **Equitas jointly with Sringeri Sharadha Mutt from Karnataka and opened a hospital called Sringeri Sharadha Equitas Hospital.** This is a multi-speciality cum Cancer care hospital where we try to provide high-quality cancer care and other ailment treatments at extremely affordable rates, at one-third the rates of what typically a private hospital would charge.

The money that you place with us is also the money that we deploy for the underprivileged and underserved segments of the society, enabling them to start income-generating activities in their households.

This newsletter, made specifically for you will be issued monthly to keep you updated on our activities that form “Beyond Banking”.

We request you to continue to place your trust and your money with Equitas and see it as an all-round progress through all the stakeholder groups, that we at Equitas serve as a bank.

Thank you very much for reposing your trust in us and we look forward to your continued patronage for a very long time to come!

Equitas Small Finance Bank: Banking that Goes Beyond!

By choosing to bank with us, you're directly contributing to meaningful initiatives that touch lives across the country.

Equitas Small Finance Bank is more than just a bank. It was founded with the mission of **empowering communities through financial inclusion**, ensuring that those with limited access to formal banking can benefit from a robust support system.

Equitas believes that banking can go beyond transactions—it can drive social transformation. By choosing to bank with us, you're directly contributing to meaningful initiatives that touch lives across the country.

Whether it's financing small businesses or promoting education and healthcare, every service we provide is aimed at building a brighter, more inclusive future. Equitas' success lies not just in its financial achievements but in the impact it creates for the underprivileged communities that make up the heart of its mission.



Equitas Development Initiatives Trust: Empowering Lives, Thanks to You

Every deposit you make helps support these vital initiatives, proving that banking can be a powerful tool for social good.



The journey of **Equitas Development Initiatives Trust (EDIT)** is one that has transformed thousands of lives. When you bank with us, you are actively contributing to programs that provide access to education, healthcare, and employment opportunities. From the **6,82,000+ women** uplifted by our **Equitas Gyan Kendra** vocational training programs to the **4,900+ families** relocated through the Birds Nest Programme, your trust in us fuels real change.

And it does not stop at education or housing. Through affordable healthcare camps that have reached over **76,00,000 people**, we are addressing the core issues of well-being and access. Every deposit you make helps support these vital initiatives, proving that banking can be a powerful tool for social good.

Your contributions help sustain our **Sringeri Sharadha Equitas Cancer & Multi-Specialty Hospital, Gowrivakkam, Chennai**, where over **9,800 patients** have received treatment in just a year. Together, we are building healthier, more empowered communities.

Equitas Gurukul Schools: Shaping Futures, Powered by You



Education is the key to breaking the cycle of poverty and you are making this possible for thousands of children.

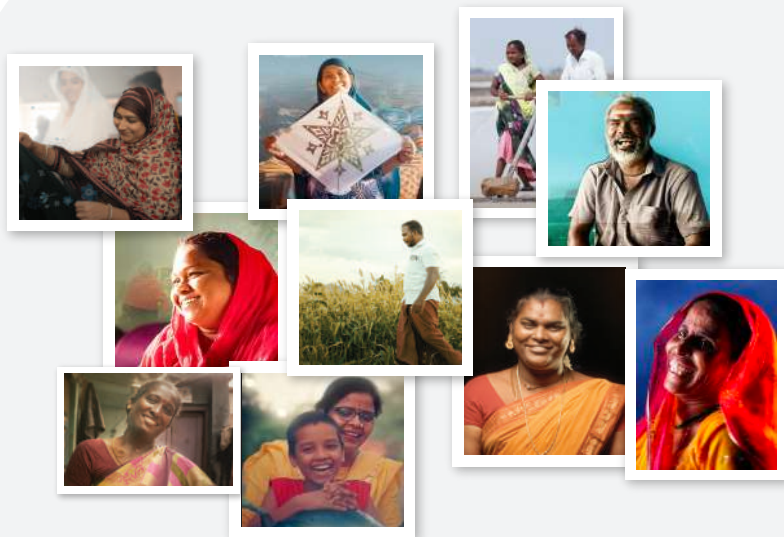
Education is the key to breaking the cycle of poverty and you are making this possible for thousands of children. At Equitas Gurukul Schools, we currently provide affordable, holistic, English-medium education to **7,500 children** from low-income backgrounds. These schools aren't just about academics; they nurture well-rounded individuals who are prepared to take on the world.

Your support made it possible for children like Kavya, who topped her 10th-grade exams with a near-perfect score, to pursue her dreams. **“My success is due to the unwavering support of my parents, teachers and Principal. With my sights set on becoming an IAS officer, I am inspired by my teachers’ encouragement and grateful for my Principal’s continuous support”** says Kavya. Despite her family's limited means, she is now on the path to becoming an IAS officer, proving that with the right support, nothing is out of reach.

Every time you bank with us, you're empowering children like Kavya to dream big and achieve even bigger.



Circle of Life: Real Stories, Powered by You



Click here
to watch
COL films
Now 

At Equitas, we believe in stories of transformation and you are part of every chapter. The Circle of Life web series brings to life the inspiring journeys of individuals who have overcome immense challenges with the help of Equitas and our customers like you.

Dhakshayani is one such individual whose tailoring business became a reality. **“I am thankful to Equitas Small Finance Bank for giving me a loan. Because of that, I have now started a tailoring shop in the name of my son Surya. With the income generated from this, I’m able to afford good education for both my sons”** says Dhakshayani with a smile. Today, she supports her family with a steady income and her success story is a direct result of your decision to bank with us.

Every deposit, every transaction, and every service you choose at Equitas plays a part in stories like Dhakshayani's. When you bank with us, you're not just saving or investing—you're making a direct impact on someone's life.

When you bank with us, you're not just saving or investing—you're making a direct impact on someone's life.



-Dhakshayani

Know Someone Who Deserves Affordable Healthcare?

Introducing the
Equitas Health
Helpline: Affordable
Healthcare for most
deserving individuals



At Equitas Small Finance Bank, we believe that access to healthcare should be a right, not a privilege. That's why we're excited to introduce our Equitas Health Helpline, a lifeline for those in need. With a network of over 1,000 hospitals across the country, we provide affordable healthcare for underprivileged individuals, ensuring no one is left behind.

If you know someone in need of quality care at the most affordable prices, direct them to our Health Helpline. Whether it's general care, specialized treatments or even cancer care through our Sringeri Sharadha Equitas Cancer & Multi-Specialty Hospital, help is just a phone call away.

By banking with Equitas, you've already contributed to this mission. Now, you can extend that impact by spreading the word to friends, family and anyone in need of healthcare support. Together, we can ensure that everyone has access to the care they deserve.

By banking with us, you've already contributed to this mission. Now, you can extend that impact by spreading the word to friends, family and anyone in need of healthcare support.

For more details on how our healthcare programs work or to refer someone, contact our Health Helpline today and be part of the movement toward healthier, empowered communities across India. Every call makes a difference and every referral takes us one step closer to achieving healthcare for all.

Call Now: **[Equitas Health Helpline Number - 1800 103 2977]**

Let's make healthcare accessible, affordable and impactful for everyone!

We Can Do More Together: Bank More with Us and Share the Impact



At Equitas Small Finance Bank, your deposits do more than grow—they fuel lasting social change. Every time you choose to save with us, you're contributing to initiatives that empower communities through education, healthcare and financial inclusion. But we can do more, together.

Refer your friends and family who share the same values to bank with us. By increasing our community of savers, we can expand our reach and make an even greater impact on underprivileged lives.

Let's create a future of sustainable, impactful change—one deposit at a time. Your money not only grows, but it also helps build schools, fund healthcare, and transform lives across India. Join hands with us and encourage others to do the same. Together, we can achieve more.

Your deposits do more than grow—they fuel lasting social change

Click here to

Refer your
Friends or Family



or email us at

beyondbanking@equitasbank.com



A promise for a better tomorrow—one that is fair, inclusive and prosperous for all.



At Equitas, we go beyond banking because of you. Your choice to trust us with your financial needs allows us to deliver on our promise to create a positive impact. From healthcare to education, from empowering women to uplifting entire communities, the ripple effect of your decision is felt far and wide.

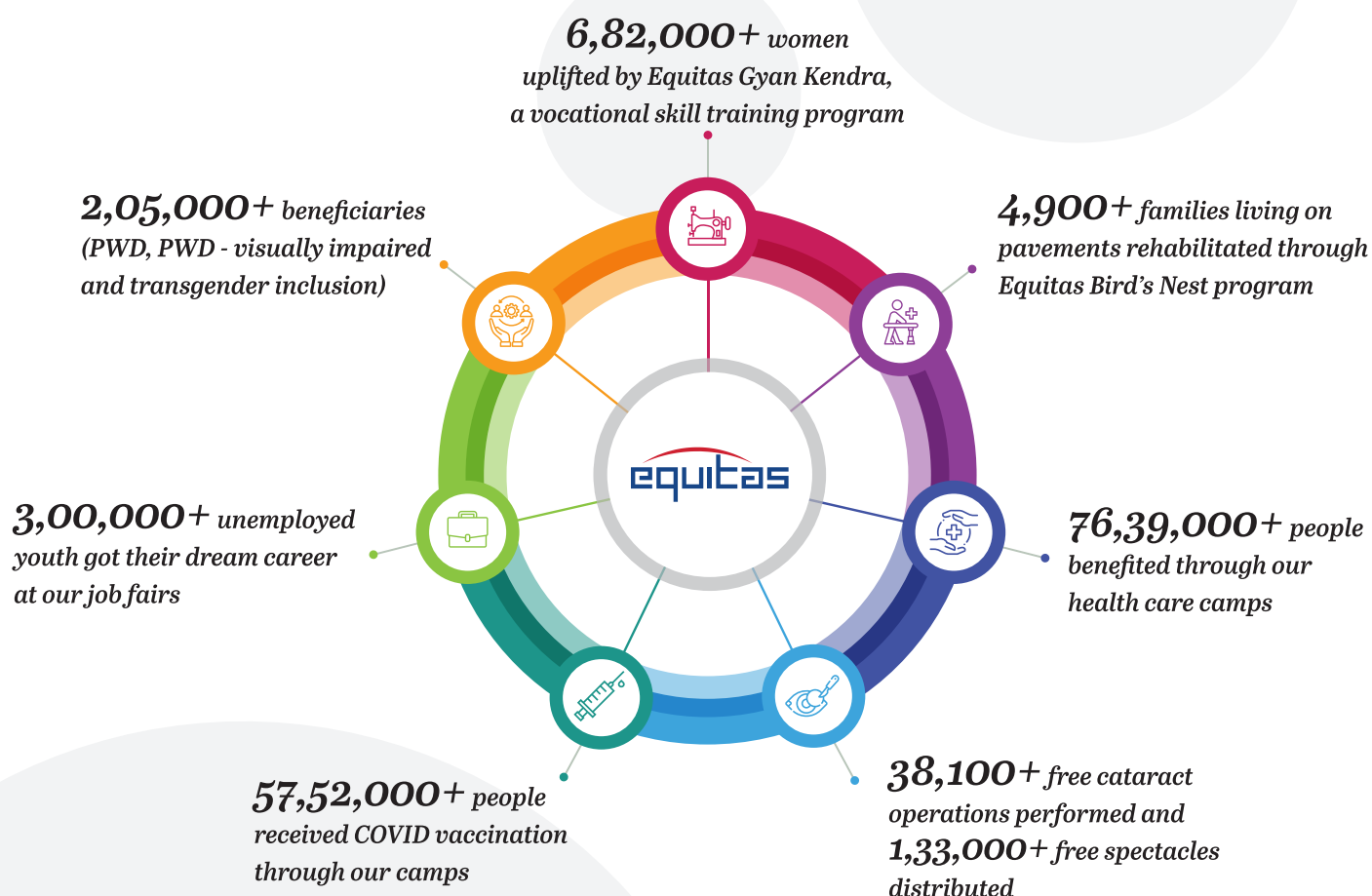
Our journey continues, with you by our side, as we strive to be the bank that not only grows with you but also grows for those who need it the most. **Together, we are building a better tomorrow—one that is fair, inclusive and prosperous for all.**

Watch our new film to understand the outcome of your trust in us, through our diverse social initiatives.

**Click here to
watch Now**



Lives Impacted till August 2024



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Equitas Gurukul Matriculation Higher Secondary School

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