



What's Inside

- Message from Senior President & Country Head
- Impact you Created by Banking with Us
- A Salt Farmer's Journey towards Hope
- Lighting the Path to Education

Success fueled by Growth that goes Beyond Banking

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Welcome to the second edition of our Elite Club newsletter, where we share real-life transformations you enabled by banking with us.

As you may be aware, our journey began in 2007 as a **Microfinance Company**, by providing financing services to customers from the bottom of the pyramid.

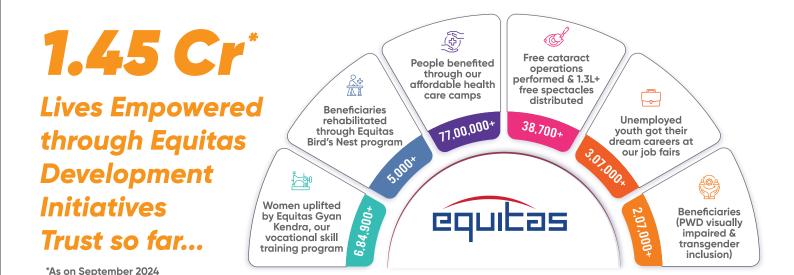
Seventeen years later, I'm proud to say that at **Equitas Small Finance Bank**, we serve more than **56 million customers** from diverse segments with a wide range of products and services. We're also constantly looking to grow beyond banking and improve our services.

Whenever we take a new step, we bear two aspects in mind. One, that banking should be made easier and more rewarding for our customers. Two, to uplift people from the underprivileged segments of the community, so that prosperity is shared and the community advances as a whole.

Thank you for standing by us and being a significant part of this journey. I express my sincere gratitude for the trust you've placed in us.

We look forward to many more years of banking with you and transforming even more lives!





A Salt Farmer's Journey towards Hope, Powered by You

On the unforgiving salt marshes of the Rann of Kutch, Gajraben and her husband Sathishbai Savaria work hard to harvest salt crystals.

"Salt is more than just seasoning for us. Every grain tells a story of our hard work under the blazing sun. It embodies our dreams for our children," Gajraben shares.

"The salt we produce is sent across India. But the profits were very low. We struggled for our basic rights and education for our son.

Things changed when Equitas Small Finance Bank approached us. They gave us loans and we became members of the Narayanpur Co-operative Society, gaining not just ownership of the land but also a sense of belonging and pride. With that, we were able to give our children education and all the opportunities we never had. We are thankful for the help and support offered by Equitas that truly transformed our lives", says Sathishbai.

Equitas Development Initiatives Trust became a beacon of hope for Gajraben and her family.



Lighting the Path to Education, Powered by You



Education is every child's birthright, but for little Radha, it was a fight against her own family.

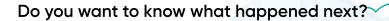
One cold night, Deepak, our bank manager noticed a small girl studying under the lights of our Equitas ATM. Curious, he approached her and learned her heart-breaking story.

Radha was from a nearby slum, where her father, a drunkard, refused to let her go to school. Her mother, equally unsupportive, wouldn't even provide proper lighting for her to study at home.

But determined to study, she found her own solution—the bright lights of the Equitas ATM.

Deepak couldn't forget her. The next day, he took her story to the **Equitas Corporate** Social Responsibility (CSR) team. When the team approached Radha's parents to try and convince them to educate her, they were uncooperative.

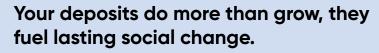
That's when the Legal Team of Equitas came up with a solution – they triggered the **Right to Education Act!**



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