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BEYOND BANKING

NEWSLETTER EDITION 3

Where Purpose meets Progress

Welcome to the third edition of our Beyond Banking Newsletter – Where Purpose meets Progress!

In this edition, we take you through the origin of the Equitas Development Initiatives Trust (EDIT). You can also catch a glimpse of our leaders in the initial stages of our CSR initiatives.

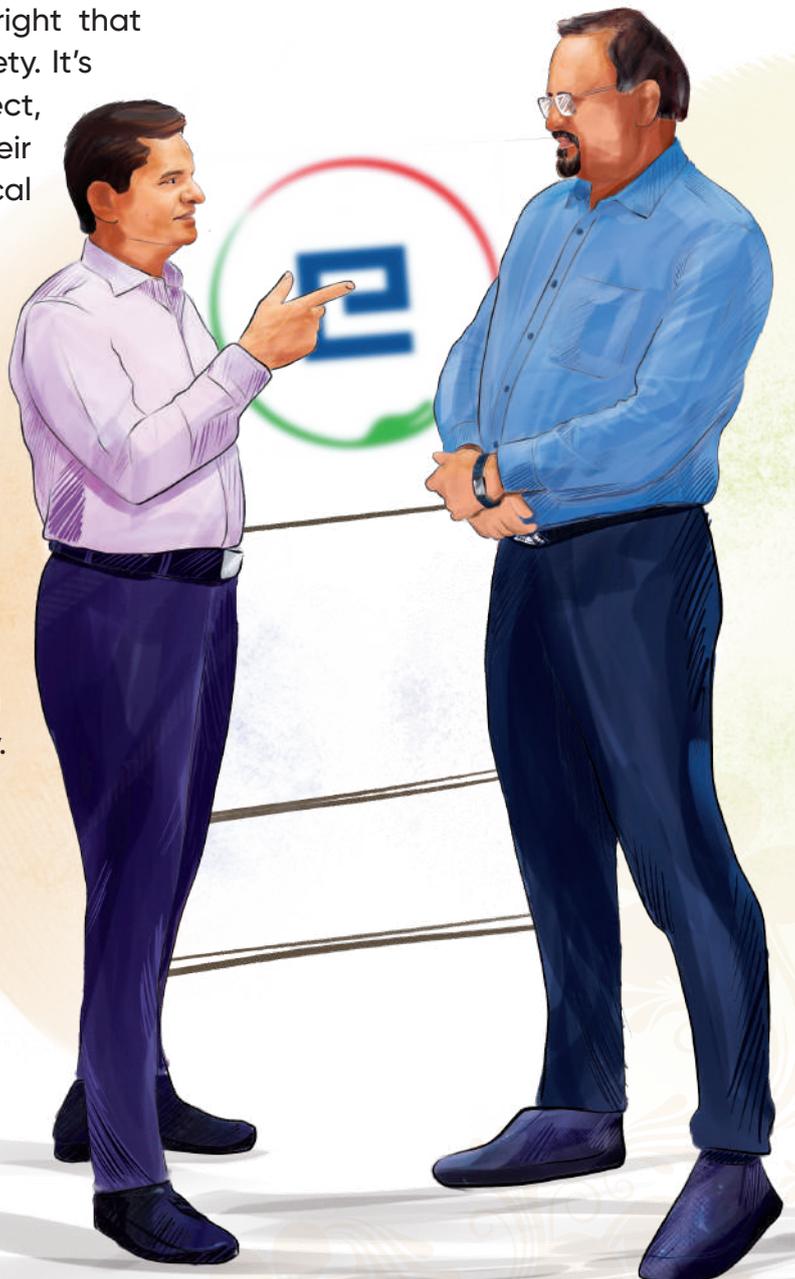
Join us as we look to the past to guide us to the future.

What does a person need to live with dignity?

Living with dignity is a fundamental right that goes beyond culture, religion, and society. It's every person's right to lead a life of respect, self-worth, and value, irrespective of their social, economic, or physical circumstances.

But dignity is not merely about material comfort. It starts right from having access to food, water, shelter, clothing, education, healthcare and sanitation.

Through the Equitas Development Initiatives Trust (EDIT), we conduct social initiatives that provide basic necessities to people from underprivileged segments of the society.



Origin of our CSR Initiatives

One day in 2007, Mr. PN Vasudevan, the MD & CEO of Equitas was going to work. Just then, he saw a family of pavement dwellers. He caught the eye of a small child in ragged clothes. The child was eating something, standing next to his mother who was washing clothes with the little water she had. They didn't have basic necessities that were needed to live a life of dignity.

Deeply moved by what he saw, he wanted to help them not just financially, but in every aspect of life. He wanted to ensure that they not only had the basic necessities but could also sustain and move forward in life.

Today, more than 5,000 families living on pavements have been rehabilitated and have new homes. Along with financial assistance, we also provide them with education and skill training, enabling them to be independent.

All this social change was possible because of his single thought 17 years ago.

And so began our CSR initiatives.

Foundation of Equitas Development Initiatives Trust

Within two months of starting our operations as a microfinance company in 2007, the Equitas Development Initiatives Trust (EDIT), a Public Charitable Trust, was founded to ensure access to education, healthcare, skill training centers, job fairs, food security and rehabilitation for all.

We decided at our very first Board Meeting in 2007 that we would contribute 5% of our annual net profit towards our CSR activities. This was years before it was made mandatory to donate 2% of the profits.

This decision was taken so we could do justice to our vision of shared prosperity. While we were hopeful to grow as a bank, we were also determined to transform the communities around us.



Reaching out to transform lives

To help underprivileged people, we set up schools, job fairs, skill training programs, free health camps, and health helplines they could call if they needed medical help. Today, we even have our own Sringeri Sharada Equitas Hospital that provides quality cancer care at affordable rates.



Now, 17 years later, we have helped 1.45 crore people through our social initiatives.

Thanks to your decision to bank with us and support us, we are able to go above and beyond what is required to help those in need.



Journey through our memory lane!



Ophthalmologists examining patients' eyes at our free eye camps in 2010



Handicraft Fair held on Women's Day in 2009



Inauguration of Equitas Gurukul Matriculation School in 2010



Mr. PN Vasudevan – MD & CEO, Equitas, in a panel discussion at TIECON 2009, where Equitas received the award for 'Startup of the Year—Microfinance to Poor'



Women's Day celebration at Tamil Nadu Polytechnic College, Madurai in 2010



Prof. Kasturi Rangan & Prof. Narayanan from the Harvard Business School at the inauguration of Equitas Dhanya Kosha, our departmental store selling quality products at subsidised rates - 2010

Journey through our memory lane!



Dr. CK Gariyali, Dr. Nirmal and Dr. Nachiket Mor cutting the ribbon during the inauguration of Equitas Gyan Kendra, our skill training program



Mr. John Alex addressing the gathering at the inauguration ceremony of Equitas Gyan Kendra in 2009



Trainees of Equitas Gyan Kendra being briefed by Mr. John Alex, Head of CSR in 2009



Trainees of the Equitas Gyan Kendra being awarded Certificates of Excellence in 2010



Mr. PN Vasudevan giving a talk at the Entrepreneurship Development Programme for Self-help Group Women in 2010



Equitas Staff organising the clean-up after fires in a neighbouring slum in 2010



Mr. John Alex, Mr. PN Vasudevan and other Heads of Departments witnessing one of the first calls through the Equitas Health Helpline - 2013

Story of Transformation - Powered by You

Karuthan, a dedicated husband and loving father, worked tirelessly for daily wages in a city far away from his hometown.

He sacrificed all his comforts so that his family could survive. Still, he had trouble making ends meet, no matter how hard he tried. He decided it was time for a change. With hopes of a better future, Karuthan spread his wings.

He started a 'Sweets and Savouries' shop in Madurai, his hometown. But the business did not pick up. That's when Karuthan decided to fuel his business with a Business Loan from Equitas.

Things changed. The business grew and flourished. Today, Karuthan is a successful businessman and lives with his family in a home they built.

Our relationship with Karuthan has remained strong over the past 10 years. When you bank with us, you help us create a difference in the lives of people like Karuthan!



Grow the Community



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

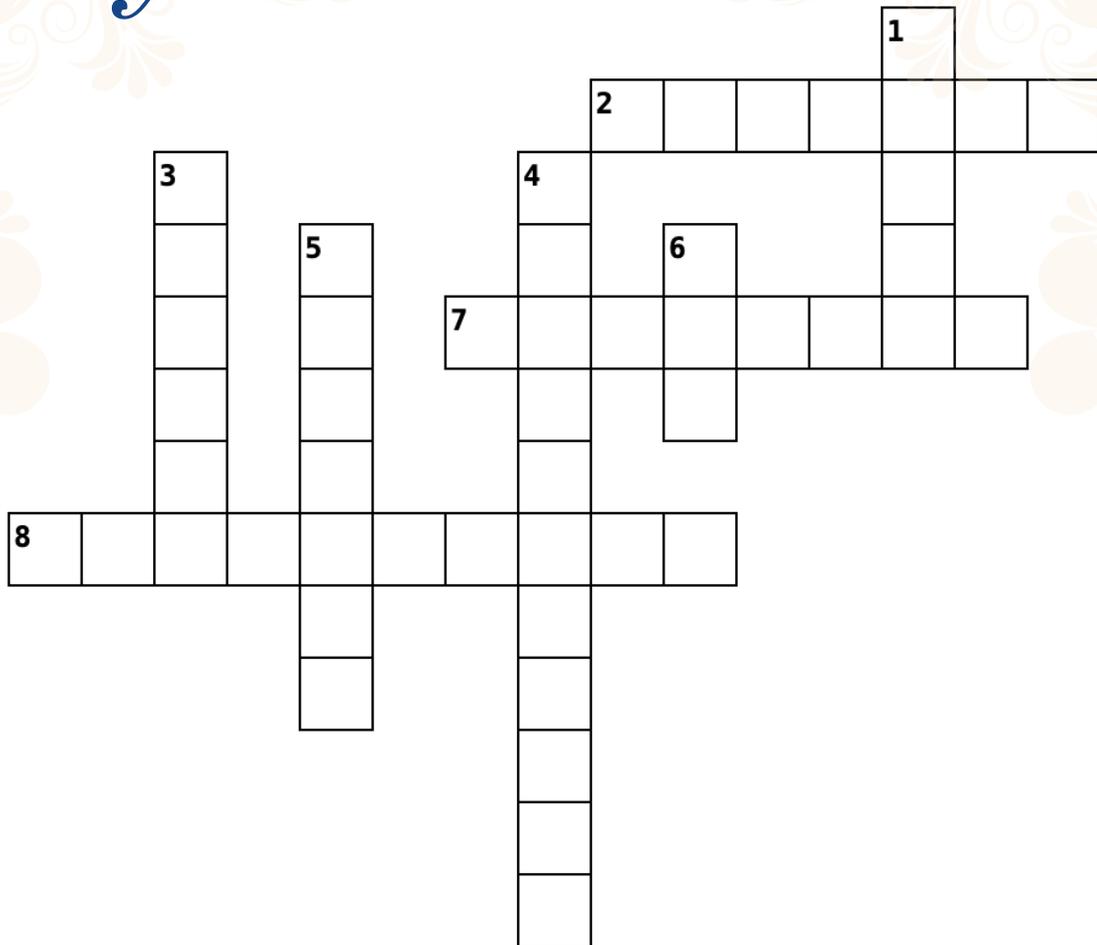
Refer your friends and family who share the same values to bank with us. By increasing our community of savers, we can expand our reach and make an even greater impact on underprivileged lives.

Scan the QR code to refer your friends and family or email us at beyondbanking@equitasbank.com

Click here to Refer
your Friends or Family



Tickle your Brain



Across

2. We organised a Women's Day celebration at a college in this place (7)
 7. Where was the family that Mr. PN Vasudevan saw living? (8)
 8. This fair was held on Women's Day in 2009 (10)

Down

1. The colour of ribbon cut at the inauguration of Equitas Gyan Kendra (5)
 3. Mr. PN Vasudevan spoke in a panel discussion at this event in 2009 (6)
 4. The name of the Equitas departmental store (11)
 5. "Living with ____ is a fundamental right..." (7)
 6. The number of years we have been in touch with Karuthan (3)

1. The colour of ribbon cut at the inauguration of Equitas Gyan Kendra - Green
 2. We organised a Women's Day celebration at a college in this place - Madurai
 3. Mr. PN Vasudevan spoke in a panel discussion at this event in 2009 - Titecon
 4. The name of the Equitas departmental store - Dhanyakosha
 5. "Living with ____ is a fundamental right..." - Dignity
 6. The number of years we have been in touch with Karuthan - Ten
 7. Where was the family that Mr. PN Vasudevan saw living? - Pavement
 8. This fair was held on Women's Day in 2009 - Handicraft