

# BEYOND BANKING

A Journey of Trust, Impact and Inclusion EDITION-10



**equitas**  
Equitas Small Finance Bank

2016

Launched Equitas  
Small Finance Bank.

2017

Received  
Scheduled Commercial  
Bank status from RBI.

2018

Won ABP News  
Best Brand Campaign  
Award for CSK  
campaign.

2019

Won Corporate  
Governance Award  
for listed companies.

2020

Successfully launched  
IPO of Equitas Small  
Finance Bank.

## Message from MD's Desk

I'm elated to celebrate 9 years of banking excellence with you!

We started Equitas in 2007 as a microfinance company and transformed it into a Scheduled Commercial Bank in 2016, based on a license given by the RBI.

As a bank, we focus on lending to small businesses from the informal economy, who have largely been left out of the formal banking system, thus significantly promoting financial inclusion and helping lakhs of people move up in their quality of life.

Besides this, at the very first Board Meeting, way back in 2007, we decided to donate up to 5% of our net profits to our Equitas Development Initiatives Trust to carry out social initiatives, addressing the very marginalised segments of society, who may not be our clients.

Since then, we have uplifted over 1.47Cr lives through pavement dweller rehabilitation, free health camps, high quality education (Equitas Gurukul Schools), skill development, job fairs, and Cancer Care (Sringeri Sharada Equitas Hospital).

When you choose to bank with us, you earn more than just rewarding returns. You earn the ability to transform the economic well-being of deserving communities around us.

Thank you for banking with us and being part of our journey!

**Vasudevan P.N.**

Managing Director & CEO  
Equitas Small Finance Bank



# BEYOND BANKING

**Beyond Banking at Equitas is our promise to turn banking into a force for good. When you bank with us, up to 5% of our profits go towards real change-empowering women through skill training, educating children in Equitas Gurukul schools, connecting youth to jobs, providing free healthcare, supporting cancer treatment for the underprivileged, and rehabilitating the homeless. So far, over 1.47 crore lives have been transformed, not just by what we do, but by your choice to bank with us.**



**7,13,700+**

Women benefited from skill training through the Equitas Gyan Kendra Program.



**8,100+**

Students educated in Equitas Gurukul Schools.



**29,000+**

Cancer care beneficiaries.



**570+**

Diversity and inclusion beneficiaries.



**3,43,600+**

Candidates placed through Equitas Job Fairs.



**6400+**

Pavement dwelling families rehabilitated through the Equitas Bird's Nest Program.



**47,38,700+**

Beneficiaries treated at Equitas Health Camps.

\*As of August 2025.

# Affordable Care, Immeasurable Impact

## A Story from Sringeri Sharada Equitas Hospital

Manimala joined Mohan's household as a domestic help in 2004. Over 25 years of service, she practically became a family member.

Manimala was the breadwinner of her family, all the while standing by Mohan's family when he battled cancer and later underwent heart surgery.

In a cruel turn of fate, Manimala was diagnosed with cancer in late 2023. With no health insurance, her options were limited until Mohan's family stepped in. They reached out to a friend at a private hospital, who directed them to Sringeri Sharada Equitas Hospital, known for its exceptional Cancer care and affordable treatment.

At a fraction of the cost compared to other private hospitals, Manimala received immediate treatment,

palliative care and chemotherapy under the proficient care of Dr. Kiran Kumar and his team.

After months of struggle, Manimala is now a cancer survivor and is back at work. Out of gratitude, Mohan's family made an endowment to the hospital, so more underprivileged lives can be saved.

It's people like Mohan and Manimala who remind us what it truly means to go Beyond Banking.



2021

Rolled out a comprehensive COVID support package for employees and families.

2022

Government of Singapore invested in Equitas.

2023

Secured RBI approval to deal in foreign exchange (AD1 license).

2024

Launched Equitas Express, the Selfe Loans app and the Equitas 2.0 Mobile Banking App

2025

Launched Credit Cards and Personal Loans for salaried individuals.

**equitas**  
Equitas Small Finance Bank

**Beyond Banking**  
When you bank with us, you contribute towards a better society.

**Equitas Bird's Nest**

*A beacon of hope to revive broken dreams*



Click here to watch  
our latest film is out!





# Equitas 2.0: The Super App– Have You Tried It Yet?

It's been months since we launched Equitas 2.0 and thousands of users are already experiencing a smarter, faster and more powerful way to bank.

If you haven't downloaded it yet,  
here's why you should.

## 9 Reasons Why Everyone's Upgrading to Equitas 2.0

Still thinking about it?



Click here to  
Download now &  
see what you've  
been missing!



Already using it? Tell your friends.

## Equitas Personal Loans for Salaried Individuals Powering Your Dreams with 100% Digital Loans

Enjoy a fully digital personal loan experience with zero paperwork and instant access to funds.

### Why choose Equitas Personal Loan?

- Apply anytime, anywhere
- Loan Amount starting from 2L
- Real-time loan tracking
- Competitive interest rates starting from 10.49% p.a.
- Complimentary 5L critical illness cover

From emergencies to ambitions,  
we're here to support your journey swiftly and easily.

Dream big. Live worry-free. Choose Equitas!

For more details, give a missed call to

**740 686 6660**

### ELIGIBILITY

~~₹60K~~ Salary per month

**₹40K** Salary per month

