

BEYOND BANKING

F R E E D O M EDITION-9

Breaking the Cycle of Poverty

When we see families living on pavements, we often think of poverty. But behind every plastic sheet, makeshift shelter and bundles of belongings is a deeper story of job loss, eviction, illness and even abuse.

Many women and children are forced to flee their own homes because of domestic abuse. Without a proper support system, education or stable income, they have no option but to live on the streets.

At Equitas, we believe **freedom** means more than financial access. It means dignity, safety and a fresh start.

That's why, through the Equitas Bird's Nest program, we help rehabilitate pavement dwellers by moving them into safe rental homes, enrolling children in school and supporting women through skill training.

And this is where you come in.

Every time you bank with Equitas, you enable us to contribute up to **5%** of our annual net profit towards social initiatives like the Equitas Bird's Nest Program. Your trust helps us give families not just shelter, but hope.

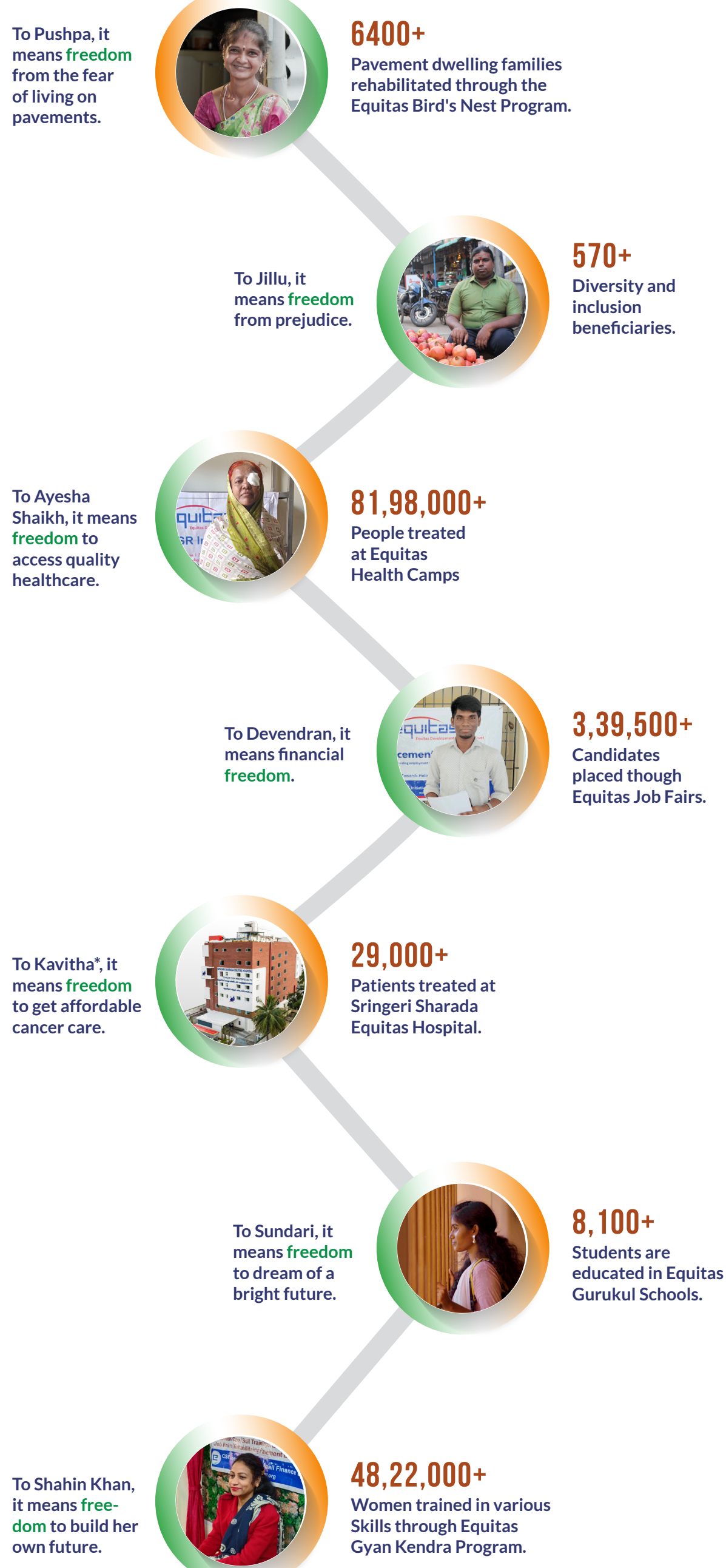
Together, we're turning
lost dreams into pathways
to freedom

Lives are being uplifted.
Dreams are being reignited.
Freedom is being restored.

From the dawn of independence to this day, the journey of **freedom** has grown, reaching more lives and empowering more dreams.

From access to healthcare and education to skill training and rehabilitation, our social initiatives aim to reclaim this **freedom** and create lasting change.

But **Freedom** means different things to different people.



*The patient's name has been changed to protect their privacy

A Second Chance

Something meaningful took shape inside Yerawada Jail, Pune. Through Equitas' skill training program, 60 women inmates recently took part in a soap-making workshop. But this was about more than learning a new skill, it was about finding a sense of **freedom**, healing and hope for a fresh start.

For many of these women, the road ahead is uncertain. Stepping back into society can be overwhelming, especially with the discrimination and negative judgement they would face after being released from prison. This training gives them more than just a livelihood. It gives them confidence, purpose and a way to stand on their own feet.

Soap-making has become a symbol of possibility. With each bar they create, they're building not just a product, but a path towards freedom. They're gaining the **freedom** to support themselves, care for their families and hope for a better future.

This program is a reminder that everyone deserves a second chance and that true **freedom** isn't just about walking out of prison, but walking into a life of dignity, stability and opportunity.

Casting Nets, Catching Dreams

The Mandaveli Fish Market, located in Chennai, is a bustling hub for a variety of freshly sourced fish and shellfish, with vendors battle for attention and proudly displaying the day's freshest catch.

Among them is 44-year old Kumari, a third-generation fisherwoman who describes her enthusiastic character as a reflection of Namma Chennai (Our Chennai).

But the annual fishing ban in Tamil Nadu caused Kumari and several others like her to lose their only source of income.

Kumari says, "These are the months when I am worst hit and my entire family is forced to live on two meals per day. I joined an all-women self-help group, where Equitas Bank gave me loans, so I could manage my expenses."

"I've already taken multiple cycles of loans, as they are very supportive during the time of repayment. My dream is to have a very big shop someday!" she adds cheerfully.

By banking with us, you help people like Kumari provide for their families during tough times, empowering them to become financially free and hope for a better future.

Thank you for choosing to bank with us and change lives!

Do you know someone who might benefit from our initiative?

Reach out to us at beyondbanking@equitasbank.com

I couldn't study further than 8th grade, because I was married off at the age of twelve or thirteen

Click here to watch her story

Grow Our Community

At Equitas, your deposits do more than just grow; they help unlock a life of freedom for so many.

Every time you bank with us, you're giving someone the chance to break free from fear, pain and uncertainty, whether it's a child getting an education, a family receiving healthcare or someone stepping into financial independence.

Together, we're not just building a bank. We're building hope and freedom. Invite your friends and family to be a part of something truly meaningful, a bank that cares about changing lives, not just numbers.

Click here to Refer your Friends or Family

Dream Big. Deposit Smart.

Make your dreams a reality by opening a Fixed Deposit.

Earn **8.20%*** p.a.

Interest on Fixed Deposit for 888 days for Resident Senior Citizens

Earn **7.60%*** p.a.

Interest on Fixed Deposit for 888 days (Resident Indian Individuals, NRE/NRO)

*T&C Apply. Refer website www.equitasbank.com.

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The goal-based deposits feature in the Equitas 2.0 Mobile Banking App can help you achieve your goals and plan your Fixed Deposit.

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Try it out!

Get Featured!

What does **Freedom** mean to you?

Let us know by dropping an email to beyondbanking@equitasbank.com

and get a chance to get featured in the next edition of our newsletter!

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Equitas 2.0
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