



BEYOND

BANKING

Purpose- led, Value- driven

In this edition, unlock the best of both worlds. From personal growth to purposeful giving, this newsletter is crafted to enrich your life and the lives of others.

Let's make every moment meaningful!

At Equitas, banking is just the beginning. We're here to elevate your everyday lifestyle with personalized insights, purpose-driven impact, and experiences that go far beyond banking.

up to

5%

of our annual net profit goes towards our social initiatives, through which we uplift and transform millions of lives!



Going Beyond Banking—Equitas Birds Nest

In 2007, a single moment lit the spark for a powerful movement.

While on his way to work, our MD & CEO, (Mr. PN Vasudevan) noticed a child, eating a meagre meal on the roadside in Chennai. The quiet resilience in that child's eyes stayed with him and this planted the seed for what would become Equitas Birds' Nest.

Launched in 2009 by Equitas Development Initiatives Trust (EDIT), the program began with a simple, profound belief: Everyone deserves a home and the opportunity to thrive.

What started as a pilot with 100 pavement-dwelling families has grown into a movement that has supported over 6,150 families in finding stable housing, learning new skills, and rebuilding their lives with dignity. Many have since become entrepreneurs, sent their children to school, and joined the mainstream with newfound confidence.

Among them is Rajakumari.

Once homeless, she now runs a small business and ensures that her child receives the education she never had. Her story is one of strength, transformation, and what becomes possible when people are given not just shelter but support, respect, and hope.

equitas
Equitas Small Finance Bank

CIRCLE of LIFE
Rajakumari

**Watch her
Story now**



Sharing Prosperity, Transforming Lives



Grow our community

When you bank with us, you're contributing to initiatives that empower communities through education, healthcare and financial inclusion.

Refer your friends and family who share the same values to bank with us.

Scan the QR code to refer or email us at beyondbanking@equitasbank.com

**Click here
to refer**



* As of April, 2025



Quick Tips for Smart Banking

How to Spot Investment Scams Early?

You're a prime target – here's how to stay safe.

Red Flags

- Random DMs or calls
- Vague or no details
- Not listed with RBI/SEBI

Smart Moves

- Verify before you invest
- Stick to licensed advisors
- Never share personal info

Call your Relationship Manager if unsure

Report fraud: www.cybercrime.gov.in | Dial 1930

Are you using all your ELITE Benefits?

Your Exclusive Perks

- 12 Complimentary golf lessons* and 50% discount on green fees
- 75% off on Online Will Writing Services*
- Exclusive discounts on medicines and lab tests at Apollo Pharmacy* & Apollo 24/7 Platform
- 25%* off on Athulya Senior Care

Why Bank with Equitas?

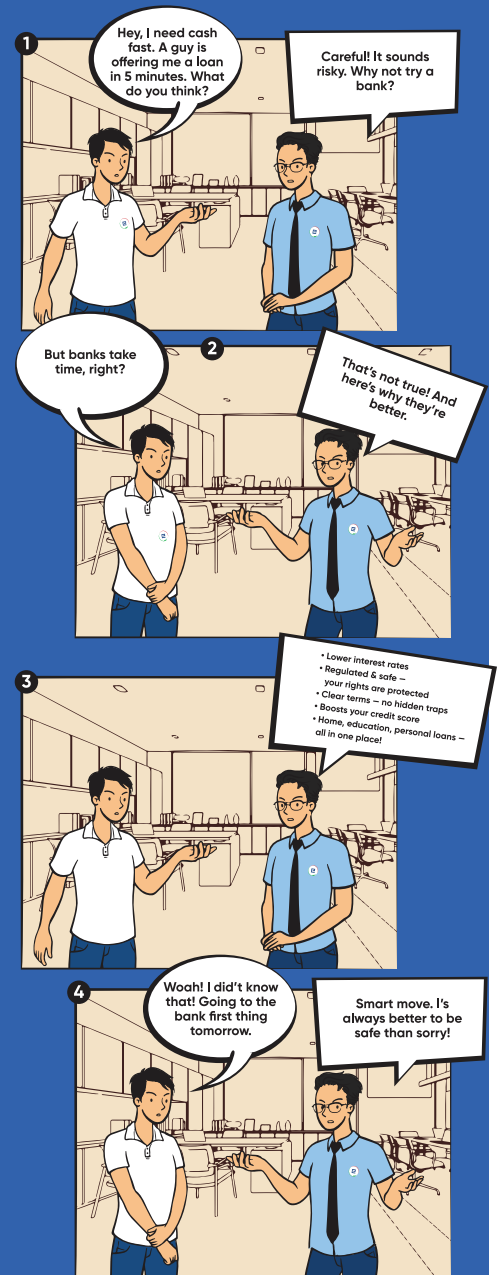
Because we grow your wealth while helping communities thrive.

We reinvest 5% of annual net profits towards our CSR activities for a better tomorrow.

When you bank with us, your money works towards helping people live better lives.



Why should you borrow from a Bank?



(Inspired by recent TN bill to stop loan sharks)



No Perfect Time, Just the Right Start!

With SIPs, you buy more units when prices are low. As markets recover, the compounding effect kicks in, helping you earn better returns over time.

If you're new to investing and concerned about volatility, an SIP can help you get started with confidence. With a Systematic Investment Plan (SIP) through Equitas, you can invest a fixed amount regularly, which means you don't need to worry about trying to time the market. It helps you stay on track, even when things get unpredictable.

Remember, the key to successful investing is consistency.

Start small, stay invested, and watch your wealth grow over time!



Use Credit Cards Wisely

Step into a World of Excellence with Equitas Credit Cards!

Designed for those who value rewards, choices, and luxury in every swipe! Choose the card that suits your lifestyle and enjoy a range of exclusive benefits.



Premium
Metal Card*



Luxury
Memberships*



Earn up to 5x*
Reward Points



Complimentary Airport
Lounge Access*



To apply, give a missed call to

+91 74069 55550

and our team will take it from there.

*Features available on select cards

Get Deals Worth up to ₹75,000

Did you know that with the Equitas ELITE Program, you can get deals worth up to ₹75,000 as part of our value added services?

We have tied up with several companies so that you can get the best value for your money.

Get Exclusive offers on Banking & Financial Services

We have partnered with top brands so that you can get quality services at discounted rates.

Aditya Birla Money Ltd.	Open a 3-in-1 Account with Aditya Birla Money and get 60% off on Brokerage.
QuikDox	Get 75% off on Will-Writing Services. Use code Equitas75 .

Lockers	Special Card Offers	Debit Cards
Enjoy Annual Locker Rentals at just ₹100/-*	Introducing Power Miles Credit Card* Get spend-based joining fee waiver of ₹5000	Amazing deals and offers worth ₹5000+* on your Equitas Debit Card.

*T&C Apply

Because you deserve more than just banking



Recharge with Equitas!



Everyday Survival Tips with a Financial Twist!

Getting back into the grind, be it work or school can take a toll on your energy and expenses.

Here's how to stay refreshed, focused and financially smart

Stay Comfortable & Equipped

Smart buys on a Budget: Use your Equitas Debit Card for exclusive savings on popular brands like Toni & Guy, Myntra, Homecentre and more because looking good and feeling good shouldn't cost extra.

TONI&GUY™

Myntra

homecentre

Stay Financially Cool

Bank on the Go: Skip the lines and the stress. The Equitas 2.0 Mobile Banking App lets you manage your money anywhere, anytime whether you're commuting, between meetings, or taking a well-deserved break.

Keep your cool—mentally and financially—as you ease back into routine.



Click to download >>

Take a Break with Offers from Equitas Debit Card

Back to your routine? Plan a weekend getaway with offers designed to help you save while you explore.

Exclusive Travel Perks

Enjoy discounts on hotel bookings, dining, and more to make the best of your travel experience.

Airport Lounge Access

Layovers or long waits?

Enjoy complimentary access to select domestic airport lounges and start your getaway in style.

Work hard, but remember to take a breather—without overspending.

Equitas Bill Payments

We'll handle your Bills, You handle everything else!

Busy days ahead? Let us simplify your to-do list. With Equitas Bill Payments, your bills are:



Paid securely



Paid on time



Paid from anywhere

Whether you're catching up on deadlines or planning your next mini-break, a few taps are all it takes.



Rediscover Balance with Equitas!