

# BEYOND

*Where Purpose  
meets Progress*

# BANKING

**equitas**  
Equitas Small Finance Bank

## WHAT'S INSIDE?

## NEWSLETTER EDITION 5

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to stay in school*

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# *Greetings!*

*Welcome to the 5<sup>th</sup> edition of the Beyond Banking Newsletter –  
Where Purpose meets Progress!*

*Our relationship with you is more than just a transaction for us.  
It's about going beyond banking to create a bond that lasts a  
lifetime.*

*We thank you for banking with us and enabling us to contribute  
up to 5% of our annual net profits to social initiatives driven by  
the Equitas Development Initiatives Trust (EDIT).*

*With your trust and support, we've been able to foster financial  
inclusion, enable affordable healthcare, educate first-generation  
learners, create job opportunities, empower single women and  
rehabilitate underprivileged families.*

*Our beneficiaries have grabbed onto this second chance at life  
with determination and have progressed to stand independently  
on their own feet.*

*In this edition, we share their stories with you, catching you up  
on how they've been and what they're doing today.*

*Happy reading!*



*Shanmuga Priya*

## Helping Shanmuga Priya Continue her Education

**“The scholarship I received from Equitas has been a godsend, helping me continue my education and reducing my family’s financial pressure.”**

Shanmuga Priya lost her father at the tender age of two. Her younger sister was intellectually disabled and required special care and attention. With two young daughters needing care and education, the responsibility to provide for them fell on their mother.

Despite the challenges, her mother was resolute about education and enrolled Shanmuga Priya at the Equitas Gurukul School in Karur. At the start of each academic year, she would take a loan just to pay the school fees. She worked tirelessly, stitching clothes at home to feed her children, and repaid the loans with the meagre income she earned.

However, this did not last long. Due to increasing financial pressure, they were unable to pay the school fees and Shanmuga Priya was almost forced to drop out of school.

Realizing the struggles of Shanmuga Priya’s family, Equitas Gurukul School offered her the Equitas Vidhya Fund scholarship.

“The scholarship I received from Equitas has been a godsend, helping me to continue my

education and reducing my family’s financial pressure,” says Shanmuga Priya.

The Equitas Vidhya Fund is given to female students, who are raised by single parents and/or are physically challenged, on the recommendation of the school’s Principal.

Shanmuga Priya has been a recipient of this fund for three consecutive years. She is currently in Grade XII and is looking forward to becoming a college student!

The more you bank, the more we go beyond, helping more students like Shanmuga Priya.



# Fighting Cancer with Courage: Sheela's Story of Survival



SRINGERI SHARADA  
EQUITAS HOSPITAL  
Cancer cum Multi-Specialty

Cancer is a word that causes dread in every person awaiting test results. Sadly, this was a reality for Sheela.

Suresh and his family are residents of Chennai, Tamil Nadu. About a year ago, his mother Sheela was diagnosed with Ovarian Cancer!

They immediately admitted her to the Sringeri Sharada Equitas Hospital in Gowriwakkam, Chennai, which specialises in providing quality cancer care at low costs.

“In one of the most frightening times of her life, the nurses and staff gave her the support and courage she needed to face surgery,” says Suresh.

What was initially supposed to be a ten-hour surgery, stretched into an agonizing seventeen hours.

“For those 17 hours, the surgeon put his heart and soul into completing the surgery successfully.”

“Without an iota of doubt, Dr.Naveen Padmanabhan was like an embodiment of God to us at that crucial time.

A special mention to the anaesthesiologist Dr.Jothi Murugan, who stood as a pillar of support to the surgery procedures,”shares Mr. Suresh.

“The post-operative procedures and care were par-excellence. The chief physiotherapist Mr. S. Naveen Kumar made sure my mom stood up on the very second

day after surgery! We are very grateful to him.” He also shares his experiences with the administration. “Mr. Suriya made sure that processing our cashless insurance claims was smooth and seamless. The entire claim settlement process was completed without any stress for us.”

“Choosing this hospital was the best decision I ever made. This would be one of the best hospitals in Chennai, in terms of both treatment and cost,” he says.

This is the kind of experience we strive to give every person who approaches us.

\*Names of the patient and family members have been changed to protect their privacy.

**“Choosing this hospital was the best decision I ever made. This would be one of the best hospitals in Chennai, in terms of both treatment and cost,” says Mr. Suresh.**



# Caring for Every Life with Free Veterinary Camps



Since the inception of EDIT, we have conducted over 43,100 veterinary camps, treating lakhs of animals across the country.

In the quiet corners of rural and semi-urban India, a special bond exists between farmers and their cattle. For many, these animals are not merely livestock, they are family, livelihood, and loyal companions throughout their lives.

At Equitas Developmental Initiatives Trust (EDIT), we understand this bond. That's why we have been committed to animal welfare, ensuring that these hardworking creatures receive the care they need.

Through free veterinary camps, we reach out to communities, offering check-ups, treatment and guidance on maintaining their cattle's well-being.

Since the inception of EDIT, we have conducted over 43,100 veterinary camps, treating lakhs of animals across the country. Every visit brings relief to a farmer, healing to an ailing animal, and a renewed sense of hope to a family that depends on them.

But these camps do more than just treat animals—they educate, empower, and create a culture of care. Farmers learn the importance of regular health check-ups in preventing diseases before they take hold, and ensuring their cattle live healthier, longer lives.

And all of this is made possible because you chose to bank with us.



# The Struggle of 3 Women for Dignity, Identity and a Home

**“We never had an identity or proof, but now we have all the proof we need. We’re very happy, Sir,” says Pushpa.**

*Pushpa, Sivagami, and Lalitha used to live on the pavement with their families in Chennai. Making ends meet while trying to protect and provide for their children was a challenge day in and day out. They worked odd jobs and supported their family with the little wage they earned.*

*In a desperate attempt to provide their children with shelter, they approached multiple house owners in search of a rented house. But they were turned down every time for the sole reason that they were pavement dwellers.*

*“They said that they won’t give us houses because we came from the pavements,” says Pushpa.*

*“There is nothing that stops them from giving us a house just because we’re from the pavement. We’re humans too, aren’t we?” asks Sivagami, highlighting the gross injustice and discrimination shown towards people like them. people like them.*

*The Equitas Birds Nest Program helped find homes for Pushpa, Sivagami, Lalitha and their families in Perambur, Chennai.*

*“We never had an identity or proof. But now we have all the proof we need. We’re very happy, Sir,” says Pushpa.*

*Today, Pushpa sends her children to the Ayanavaram Government School, ensuring they get a good education.*

*Aspiring to become a doctor and engineer, they are on their way to achieving their dreams! We have continued staying in touch with her, making sure her family has stable housing.*

*Now, she has saved enough money and has bought her own home!*

*At Equitas, these are the kind of relationships we have with the people and families we help.*



Pushpa

Sivagami

Lalitha

# Creating Job Opportunities for the Past 12 Years



Since 2013, we have placed over 3,16,178 youth into stable jobs, every offer promising security and dignity for their families!

In a country as vast as India, where millions aspire to build a better future, the harsh reality of unemployment often stands in their way. With rising competition and the growing influence of artificial intelligence, opportunities for human-driven jobs are shrinking, leaving many without hope.

Since 2013, we have been on a mission to change lives through our job fairs, held across the country. What started as a small idea has now transformed into a powerful drive—placing over 3,16,178 youth into stable jobs in the last 16 years! Every job offer is a promise of security, dignity, and progress for the entire family.

Recently, we hosted a Mega Job Fair in Anna Nagar, Chennai in partnership with the Rotary Club on 7<sup>th</sup> December, 2024.

*Scan the QR to  
watch the impact  
of the job fair.*



Thanks for choosing to bank with us. By doing so, you enable us to conduct such initiatives, spreading hope and joy to many.

# Impact made till Dec, 2024

We have been going beyond banking and helping people from the underprivileged segments of the community for the past 16 years. Take a look at the latest data!

