

October 08, 2025

National Stock Exchange of India Limited Exchange Plaza Bandra Kurla Complex (BKC) Bandra (east) Mumbai - 400051	BSE Limited Phiroze Jeejeebhoy Towers Dalal Street Mumbai - 400001
Symbol: EQUITASBNK	Scrip Code No:543243, 976218 &976979

Dear Sir

Sub: Press release dated October 08, 2025

Please find enclosed the Bank's Press Release dated October 08, 2025 titled "Equitas Small Finance Bank brings festive cheer with the launch of Digital Personal Loans"

Kindly take the above information on record.

Thanking you,

Yours faithfully,

For Equitas Small Finance Bank Limited

N Ramanathan
Company Secretary
Encl:a/a



BEYOND BANKING

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

Equitas Small Finance Bank Limited
(Previously known as Equitas Finance Limited)

4th Floor, Phase II, Spencer Plaza, No.769, Mount Road, Anna Salai, Chennai, Tamil Nadu, India - 600 002

T: +91 44 4299 5000 | F: +91 44 4299 5050 | corporate@equitas.in | www.equitasbank.com | Toll Free: 1800 103 1222 | CIN No: L65191TN1993PLC025280

Equitas Small Finance Bank brings festive cheer with the launch of Digital Personal Loans

100% Paperless process, designed for Salaried Professionals

India, October 08, 2025: Equitas Small Finance Bank (ESFB) today announced the launch of its *Digital Personal Loan* offering, designed for salaried professionals. With the festive season witnessing a surge in demand for credit, the bank is enabling customers to access instant, paperless personal loans at competitive interest rates starting from 10.49% p.a., with a nominal 1% processing fee.

The new offering ensures a seamless, transparent, and fully digital borrowing experience—empowering its customers to apply on-line and receive in-principle approval on real time basis

Key highlights of Equitas Digital Personal Loan:

- 100% online application with real time in-principle approval based on credit profile
- Exclusive for salaried professionals with net take home pay of ₹40,000 and above
- Available for applicants with a credit score of 730 and above.
- Loan amount starting from ₹2 lakhs, with flexible tenures up to 5 years.
- Attractive interest rates starting from 10.49% p.a.

Jagadesh J, Head of Assets at Equitas Small Finance Bank, stated, “*This festive season, we aim to enhance the purchasing power of salaried professionals by providing accessible, reliable and hassle-free credit through our fully digital personal loan. Reinforcing our customer-first approach, we urge borrowers to obtain loans only from RBI-regulated institutions to protect themselves from unauthorized or unregulated lending platforms. This loan is ideal for festive shopping especially Diwali, travel, education and home renovations.*”

Users can easily apply by visiting www.equitasbank.com. To check eligibility, all you need are your Aadhaar card, PAN card and latest bank statement.

About Equitas Small Finance Bank Limited (ESFB)

Equitas Small Finance Bank is one of India’s largest Small Finance Banks, offering a comprehensive range of banking solutions to individuals, SMEs, corporates, and underserved communities. Guided by its mission to provide “*Beyond Banking*” solutions, ESFB empowers micro and small entrepreneurs, supports financial inclusion at the grassroots, and meets the aspirations of the mass and mass-affluent segments through innovative, value-driven products.



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