

July 31, 2025

National Stock Exchange of India Limited Exchange Plaza Bandra Kurla Complex Mumbai - 400051	BSE Limited Phiroze Jeejeebhoy Towers Dalal Street Mumbai - 400 001
Symbol : EQUITASBNK	Scrip Code : 543243 and 976218

Dear Sir

Sub: Disclosure under Regulation 30 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 - Allotment of Non-Convertible debentures

In continuation to our intimation letter dated July 21, 2025 and pursuant to Regulation 30 (read with Part A of Schedule III) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we would like to inform that Bank has, today, on July 31, 2025, allotted 50,000 Rated, Listed, Unsecured, Subordinated, Redeemable, Transferable, Fully Paid Up Lower Tier II Bonds in the nature of Non-Convertible Debentures having a face value of Rs.1,00,000/- (Rupees One Lakh only) each, aggregating Rs.500 crores ("NCDs"), issued on private placement basis.

The details as required under Regulation 30 read with Part A of Schedule III of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and SEBI Circular No. SEBI/HO/CFD/PoD2/CIR/P/0155 dated November 11, 2024 are enclosed as **Annexure**.

Kindly take the above information on record.

Thanking you,

Yours faithfully,

For Equitas Small Finance Bank Limited

N Ramanathan
Company Secretary
Encl: a/a

Annexure

Details as required under Regulation 30 read with Part A of Schedule III of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with SEBI Circular No. SEBI/HO/CFD /PoD2/CIR/P/0155 dated November 11, 2024 on the allotment of Non-Convertible Debentures

S. No.	Particulars	Details
1	Type of securities proposed to be issued (viz. equity shares, convertibles etc.)	Issuance of Rated, Listed, Unsecured, Subordinated, Redeemable, Transferable, Fully Paid Up Lower Tier II Bonds in the nature of Non-Convertible Debentures
2	Type of issuance (further public offering, rights issue, depository receipts (ADR/GDR), qualified institutions placement, preferential allotment etc.)	Issuance on private placement basis
3	Total number of securities proposed to be issued or the total amount for which the securities will be issued (approximately)	50,000 Rated, Listed, Unsecured, Subordinated, Redeemable, Transferable, Fully Paid Up Lower Tier II Bonds in the nature of Non-Convertible Debentures having a face value of Rs. 1,00,000/- (Rupees One Lakh only) each which includes a green shoe option of 25,000 Rated, Listed, Unsecured, Subordinated, Transferable, Redeemable, Fully Paid Up Lower Tier II Bonds in the nature of Non-Convertible Debentures (NCD's) having a face value of Rs. 1,00,000/- (Rupees One Lakh only) each
4	Size of the issue	Rs. 500,00,00,000/- (Rupees Five Hundred Crores only) which includes a green shoe option of up to Rs. 250,00,00,000/- (Rupees Two Hundred and Fifty Crores only)
5	Whether proposed to be listed? If yes, name of the stock exchange(s)	Yes, on BSE Limited
6	Tenure of the instrument - date of allotment and date of maturity	Five (5) years from the Deemed date of allotment Date of allotment: July 31,2025 Date of maturity: July 31,2030



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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

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7	Coupon/interest offered, schedule of payment of coupon/interest and principal	Coupon rate: 9.6% (Nine Decimal Point Six Percent) Per Annum				
		Cash Flows Event	Record Date	Due Date	Date of Payment	No. of days in Coupon Period
		Interest	16-07-2026	31-07-2026	31-07-2026	365
		Interest	16-07-2027	31-07-2027	31-07-2027	365
		Interest	16-07-2028	31-07-2028	31-07-2028	366
		Interest	16-07-2029	31-07-2029	31-07-2029	365
		Interest	16-07-2030	31-07-2030	31-07-2030	365
		Principal	16-07-2030	31-07-2030	31-07-2030	1826
8	Charge/security, if any, created over the assets	Not applicable as the issuance is unsecured				
9	Special right/interest/privileges attached to the instrument and changes thereof	There are no special rights/interest/privileges attached to the instrument				
10	Delay in payment of interest / principal amount for a period of more than three months from the due date or default in payment of interest / principal	No				
11	Details of any letter or comments regarding payment/non-payment of interest, principal on due dates, or any other matter concerning the security and /or the assets along with its comments thereon, if any	Not Applicable				
12	Details of redemption of preference shares indicating the manner of redemption (whether out of profits or out of fresh issue) and debentures	Redemption date of aforementioned debentures: As provided above in point 6 Redemption amount: Bullet, at par, i.e., the Redemption Amount would be Rs. 1,00,000/- (Rupees One Lakh only) per Debenture plus interest accrued but not paid till the date of redemption.				

For Equitas Small Finance Bank Limited

N Ramanathan
Company Secretary