

October 15, 2022

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

Dear Sir/ Madam

Sub: Intimation under Regulation 30 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015.

With reference to the captioned subject, please find enclosed our Bank's Press Release dated 14 October 2022 titled "Equitas Small Finance Bank customers will now earn higher interests on savings, Fixed Deposit and Recurring Deposit"

Kindly take the above information on record.

Thanking you.

Yours truly
For Equitas Small Finance Bank Limited

N Ramanathan
Company Secretary



Equitas Small Finance Bank customers will now earn higher interests on savings, Fixed Deposit and Recurring Deposit

- The hike in interest rates will be effective from 15th October, 2022
- Higher interest rates for tenure greater than 1 year and to 3 years

14 October 2022: Equitas Small Finance Bank Limited, one of the leading SFBs, has announced the revision of interest rates for savings, Fixed Deposits as well as Recurring Deposits in Domestic and NRE/ NRO Interest Rates Accounts. The hike in **interest rate will be effective from 15th October, 2022.**

The hike will allow customers with savings account to gain interest ranging from 3.5% up to 7%. There is also an increase in interest rates on Fixed Deposits with the peak rate being at 7.5%. Furthermore, senior citizens will receive 0.50% extra. The interest payouts will continue to be quarterly across all account types.

Murali Vaidyanathan, Senior President and Country Head, Equitas Small Finance Bank, said, *“Today we are announcing that we have increased not just the FD rates, but also the interest rates on RD and savings account. Among these volatile times, we wish to encourage saving and maximize customer benefit. Together with our customers, we stand committed to our philosophy of Beyond Banking. Please come and join this transformative journey with Equitas and together we will grow our society.”*

Savings Interest rate	
Balance	Revised rate of interest w.e.f. 15th Oct 2022
< ₹ 1 Lac	3.50%
Above ₹ 1L and up to ₹5L	5.50%
Above ₹ 5L and up to ₹ 5 crs	7.00%
Above ₹ 5Cr and up to ₹10Cr	5.50%
Above ₹10Cr	5.00%

Fixed Deposit Rate for Domestic, NRE / NRO (for INR) with effect from: 15th October 2022

Tenure	Interest rates for amount less than Rs. 2 crore w.e.f 15 th October 2022	Annualised Yield
7 - 14 days	3.50%	3.50%
15 - 29 days	3.50%	3.50%
30 - 45 days	3.50%	3.50%
46 - 62 days	4.00%	4.00%
63 - 90 days	4.25%	4.25%
91 - 120 days	4.75%	4.75%
121 - 180 days	4.75%	4.75%
181 - 210 days	5.75%	5.83%
211 - 270 days	5.75%	5.83%
271 - 364 days	6.00%	6.09%
1 year to 18 months	7.10%	7.29%
18 months 1 day to 2 years	6.95%	7.13%
2 years 1 day 887 days	7.40%	7.61%
888 days	7.50%	7.71%
889 day to 3 years	7.40%	7.61%
3 years 1 day to 4 years	6.75%	6.92%
4 years 1 day to 5 years	6.75%	6.92%
5 years 1 day to 10 years	6.75%	6.92%

Recurring Deposit for Domestic, NRE / NRO (in INR) Rate for different tenure with effect from: 15th October 2022

Tenure	Interest rates for amount less than Rs. 2 crore w.e.f 15 th October 2022
12 Months	7.10%
15 Months	7.10%
18 Months	7.10%
21 Months	6.95%
24 Months	6.95%
30 Months	7.40%
36 Months	7.40%
48 Months	6.75%
60 Months	6.75%
90 Months	6.75%
120 Months	6.75%

For further information or any questions, please contact equitaspr@adfactorspr.com;

About Equitas Small Finance Bank Limited [ESFB]

Equitas Small Finance Bank is one of the largest small finance banks in India. As a new-age bank, we offer a bouquet of products and services tailored to meet the needs of our customers – individuals with limited access to formal financing channels, as well as affluent and mass-affluent, Small & Medium Enterprises (SMEs) and corporates. Our firmly-entrenched strategy focuses on providing credit to the unbanked and underbanked micro and small entrepreneurs, developing products to address the growing aspirations at the 'bottom of the pyramid', fueled by granular deposits and 'value for money',