

December 10, 2024

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 post listing of Debt Securities**

Pursuant to Clause 2.2(b) of Chapter XIV of the Securities and Exchange Board of India Master Circular no. SEBI/HO/DDHS/PoD1/P/CIR/2023/119 dated August 10, 2021 as amended from time to time, we hereby submit the following disclosure in the format prescribed as per Annexure XIV- B:

- ❖ Event based disclosure regarding the Listing approval received on December 9, 2024 for issue and allotment of 50,000 Rated, Listed, Unsecured, Subordinated, Redeemable, Non-Convertible Debentures having a face value of Rs.1,00,000/- (Rupees One Lakh only) each, aggregating to Rs. 500 crores ("NCDs"), issued on private placement basis.

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 pursuant to Clause 2.2(b) of Chapter XIV of the Securities and Exchange Board of India Master Circular no. SEBI/HO/DDHS/PoD1/P/CIR/2023/119 dated August 10, 2021 as amended from time to time as per Annexure XIV- B:**

**1. Listing Details:**

Sl. No.	ISIN	Allotment date	Listing date	Listing quantity	First issue/ further issue	Exchange
1	INE063P08112	December 05,2024	December 9, 2024	50,000	First Issue	BSE Limited

**2. A hyperlink of 'Listing Notification by stock exchange' [final approval] hyperlink (downloadable):**

BSE:

<https://www.bseindia.com/markets/MarketInfo/DispNewNoticesCirculars.aspx?page=20241209-23>

**3. Details of record date:**

Sl. No.	ISIN	Record Date	Interest / Redemption	Date of payment of interest/redemption
1	INE063P08112	20-11-2025	Interest	05-12-2025
2		20-11-2026	Interest	05-12-2026
3		20-11-2027	Interest	05-12-2027
4		20-11-2028	Interest	05-12-2028
5		20-11-2029	Interest	05-12-2029
6		20-11-2030	Interest	05-12-2030
7		20-11-2030	Redemption	05-12-2030

**4. Details of credit rating:**

a) Current rating details:

ISIN	Name of the CRA	Credit Rating	Outlook	Rating action (new, upgrade, downgrade, reaffirm)	Date of credit rating	Verification status of CRAs (verified / not verified)	Date of verification
INE063P08112	Care Ratings Limited	CARE AA-	Stable	Assigned	September 24,2024	NA	NA

INE063P08112	India Ratings and Research Private Limited	IND AA-	Stable	Assigned	October 07,2024	NA	NA
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b) Earlier rating details:

ISIN	Name of the CRA	Credit rating	Outlook	Rating action (new, upgrade, downgrade, reaffirm)	Date of credit rating	Verification status of CRAs (verified/ not verified)	Date of verification
N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.

5. Payment Status:

a) Whether Interest payment/ redemption payment made (yes/ no): No

**Not applicable since the Debentures were allotted on December 05, 2024 and the first interest payment date will be December 05, 2025.**

b) Details of interest payments:

Sl. No.	Particulars	Details
1	ISIN	INE063P08112
2	Issue size	Rs.500 crores
3	Interest Amount to be paid on due date	Rs. 9,600 per Debenture
4	Frequency - quarterly/ monthly / annual	Annual
5	Change in frequency of payment (if any)	N.A.
6	Details of such change	Nil
7	Interest payment record date	Interest payment record date would be the date falling 15 (Fifteen) days prior to any due date in relation to the Debentures
8	Due date for interest payment (DD/MM/YYYY)	N.A.
9	Actual date for interest payment (DD/MM/YYYY)	N.A.
10	Amount of interest paid	N.A.
11	Date of last interest payment	N.A.
12	Reason for non-payment/ delay in payment	N.A.

c) Details of redemption payments: **Not applicable since the Debentures were allotted on December 05, 2024**

Sl. No.	Particulars	Details
1	ISIN	INE063P08112
2	Type of Redemption (Full / Partial)	Full
3	If partial redemption, then	N.A.
	a. By face value redemption	
	b. By quantity redemption	
4	If redemption is based on quantity, specify, whether on: a. Lot basis b. Pro-rata basis	N.A.
5	Reason for redemption (call, put, premature redemption, maturity, buyback, conversion, others (if any))	N.A. (will be redeemed as per the terms of issue)
6	Redemption date due to put option (if any)	N.A.
7	Redemption date due to call option (if any)	N.A.
8	Quantity redeemed (no. of NCDs)	N.A.
9	Due date for redemption/ maturity Actual date for redemption (DD/MM/YYYY)	05/12/2030*
10	Actual date for redemption (DD/MM/YYYY)	05/12/2030*
11	Amount redeemed	N.A.
12	Outstanding amount (Rs.)	Rs. 500 crores
13	Date of last Interest payment	As per the terms of issue, the last instance of interest payment will be due and paid on December 05, 2030

\* Subject to the terms of issue

6. Default history information: Have there been any defaults/ delays in servicing any other debt security issued by the issuer? No

If yes, details thereof:

Nature of the issue	Issue size	Due date of interest/ redemption (dd/mm/yyyy)	Actual payment date details (dd/mm/yyyy)	Default details	Verification status of debenture trustee (yes/no)	Date of verification
N.A.						