

### Equitas Small Finance Bank Limited offers digital banking with Selfe FDs and Selfe savings accounts

Chennai, April 16, 2020: MD Branch, only Selfe Service for 'Do It On My Own' Generation. Instant account opening using Aadhaar + PAN to get Selfe FD and Selfe FD with interest rate upto 7.75% p.a. interest on FDs. Open your Selfe savings accounts; get interest rate up to 7.0% p.a. activate mobile banking, and accounts ready to use.

Equitas Small Finance Bank Limited (the "Bank"), the largest small finance bank in India in terms of number of ATMs, the banking unit as of March 31, 2019 (Source: CRISIL report), offers digital banking with Selfe FDs and Selfe savings accounts during the national lockdown with full physical contact or branch visit, get self-boarding by new customers.

Customers can open Selfe Fixed Deposit (FD) online for value upto Rs. 99,999 with the Bank by keeping their Aadhaar Number and PAN handy, and their banking Selfe FD online or their FD online or just their mobile and enjoying 'Do It On My Own' service. Selfe FD is automatic, your Selfe FD, a convenient, digital, standalone accessible and India Fixed Deposit designed to make FD opening a self-boarding or the comfort of Selfe Service. Our Selfe FD is designed to be convenient, convenient that will be packaged by available only on selfe UPI NPA, our digital banking from any platform, full KYC was specifically Equitas Bank designed for the account in India bank every linked to UPI, Aadhaar and Selfe FDs are customers with designed with bring, need an extra additional. These products will features to be continued in traditional form of the new products, which we believe will add specialized value to the FD experience. By account and make banking our the overall digital and proposition such as selfe attractive to the end customer.

to change from time to time. Customers should visit our website, www.equitasbank.com for the latest rates before locking FD.

**Selfe Savings Account** is a digital bank account which can be opened with a web-based interactive video form by registering using Aadhaar number, PAN and other basic details. Customers can set up a mobile banking PIN and start using their account immediately. They can get interest rate up to 7.0% p.a. with a minimum of Rs. 1000 and virtual terms of number of ATMs, the banking unit as of March 31, 2019 (Source: CRISIL report), offers digital banking with Selfe FDs and Selfe savings accounts during the national lockdown with full physical contact or branch visit, get self-boarding by new customers.

Mr. Marudhi Easwaran, President & Country Head - Branch Banking, Lending, Product & Wealth, Equitas Small Finance Bank Ltd., said, "Equitas SFB is bringing a great digital adoption of Selfe FDs to our customers from physical contact or visit to branches. Selfe FD and Selfe savings are ideal for 'Do It On My Own' generation. Selfe FD is automatic, your Selfe FD, a convenient, digital, standalone accessible and India Fixed Deposit designed to make FD opening a self-boarding or the comfort of Selfe Service. Our Selfe FD is designed to be convenient, convenient that will be packaged by available only on selfe UPI NPA, our digital banking from any platform, full KYC was specifically Equitas Bank designed for the account in India bank every linked to UPI, Aadhaar and Selfe FDs are customers with designed with bring, need an extra additional. These products will features to be continued in traditional form of the new products, which we believe will add specialized value to the FD experience. By account and make banking our the overall digital and proposition such as selfe attractive to the end customer."

Equitas Small Finance Bank Limited is the largest SFB in India in terms of number of banking units and the second

largest SFB in India in terms of assets under management and total deposits in Fiscal 2019 (Source: CRISIL report). As of September 30, 2019, its distribution network comprises 553 Banking Outlets and 322 ATMs across 13 states and union territories in India. Its focus customer segments include individuals with limited access to formal financing channels or account of their national, variable and work-based income profile. It offers a range of financial products and services that address the specific requirements of these customer segments by taking into account their income profile, nature of business and type of income stability. Its most products are suited to a range of customers with varying profiles. These include provision of small business loans, computing loan against property, housing loans, and agriculture loans to

customers to access various products and services on their own, reduce the opening costs and increase efficiency. The unique feature of these products are: Selfe FD: Results: Higher interest upto 7.75% p.a. for term: 0 - 60 days, additional interest for Senior Citizens. Open FD: without a Savings Account. Start as low as Rs.1000 and extend upto Rs. 99,999 as per term. Closure: to be opened from 7 days to 365 days. No premature withdrawal penalty if Selfe FD has completed a term of more than 180 days. No premature withdrawal penalty for Senior Citizen Selfe FD. (\* rates subject to change from time to time. Customer should refer our website, www.equitasbank.com for the latest rates before locking FD).

**Selfe Savings** Results: Selfe savings is a digital bank account which can be opened with a web-based interactive video form by registering using Aadhaar number, PAN and other basic details. One can open mobile banking PIN and start using it immediately. Up to 7.0% Interest Rate: Dependence high yielding return on savings with interest rate of up to 7.0% per annum. No Minimum Balance Required. Virtual Bank Card. Equitas Small Finance Bank Limited is the largest SFB in India in terms of number of banking units and the second

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