

December 28, 2022

To,  
The Department of Corporate Services  
BSE Limited  
Phiroze Jeejeebhoy Towers  
Dalal Street,  
Mumbai – 400001

Dear Sir/Madam,

**Sub: - Intimation of Reaffirmation of Credit Rating**

We hereby intimate that CARE Ratings as part of annual rating surveillance exercise has reaffirmed the credit rating of the Bank's Non-Convertible Debentures (NCDs) and the details of the same are as follows:

Facilities	Amount (Rs.Crore)	Rating	Rating Action
Tier II Bonds (Basel III)	425	CARE A; Negative (Single A; Outlook: Negative)	Reaffirmed

The details of the instruments are provided below:

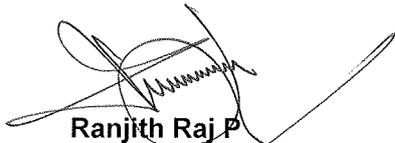
ISIN	Date of Issuance	Coupon Rate	Maturity Date	Amount (in Crores)
INE818W08016	30.12.2017	10.50%	30.12.2024	20.00
INE818W08024	28.03.2018	11.50%	28.03.2025	20.00
INE818W08032	01.06.2018	11.50%	01.06.2025	40.00
INE818W08081 (Unlisted)	31.03.2022	11.25%	30.04.2032	20.00
Tier II Bonds (Basel III) – Proposed				325.00

The intimation is also made available on the website of the bank at [www.esafbank.com](http://www.esafbank.com).

Requesting you to take the same on your records.

Thanking You,

For ESAF Small Finance Bank Limited



Ranjith Raj P

Company Secretary and Compliance Officer

ESAF SMALL FINANCE BANK LIMITED

RBI License No.: MUM 124, CIN: U65990KL2016PLC045669

Registered & Corporate Office: ESAF Small Finance Bank Limited, Building No. VII/83/8, ESAF Bhavan, Mannuthy, Thrissur - Palakkad National Highway, Thrissur - 680 651, Kerala.

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