

Date April 16, 2022

To,  
**BSE Limited,**  
**Phiroze Jeejeeboy Towers**  
**Dalai Street Mumbai - 400001**

Sir,

**Sub:- Disclosure under SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015**

In accordance with the applicable provisions of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 we would like to intimate the following with respect to Bank's Deposits and Advances for the quarter ended March 31, 2022:

Particulars	Mar-22	Mar-21	Growth	Rs. In Crores
				Growth %
<b>Deposits</b>				
Savings deposits	2,708	1,594	1,114	69.88%
Demand deposit	220	153	67	43.48%
<b>CASA</b>	<b>2,928</b>	<b>1,747</b>	<b>1,181</b>	<b>67.60%</b>
Term Deposit	9,888	7,252	2,636	36.35%
<b>Total Deposit</b>	<b>12,816</b>	<b>8,999</b>	<b>3,817</b>	<b>42.41%</b>
<b>CASA %</b>	<b>22.85%</b>	<b>19.41%</b>		
<b>Advances</b>				
Micro Banking advances	10,173	7,134	3,039	42.60%
Other Advances	2,030	1,281	749	58.48%
<b>Gross Advances</b>	<b>12,203</b>	<b>8,415</b>	<b>3,788</b>	<b>45.01%</b>
<b>AUM</b>	<b>12,413</b>	<b>8,426</b>	<b>3,987</b>	<b>47.32%</b>
<b>Total Business</b>	<b>25,019</b>	<b>17,414</b>	<b>7,604</b>	<b>43.67%</b>

Micro Loans collection efficiency (before adjustments with respect to collections due toward arrear demands and amount collected in advance) calculated as a percentage of the total collections including arrears and collected in advance made in March 2022 to the total amount due for collection for the month of March 2022 stood at 149.09%.

Micro Loan collection efficiency (after adjustments with respect to collections due toward arrear demands and amount collected in advance) which is calculated as a percentage of the total collections for March 2022 after adjustments with respect to collections due towards arrear demands and amount collected in advance to the total amount due for collection for the month of March stood at 81.56%.

**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.

Pl. No: 0487 7123456 Email: customercare@esafbank.com www.esafbank.com Thrissur-680651



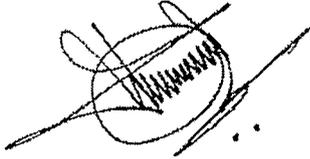
The above information with reference to Q4-FY22 is unaudited.

This intimation shall be available on the Bank's website at [www.esafbank.com](http://www.esafbank.com)

Thanking you,

**Yours Faithfully**

**For ESAF Small Finance Bank Limited**



**Ranjith Raj P**  
**Company Secretary and Compliance Officer**

