

Date April 5, 2023

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, 2023:

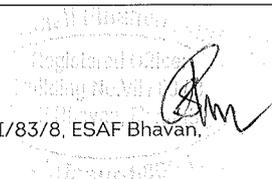
Unaudited Provisional business numbers as on March 31, 2023				
Rs. In Crores				
Particulars	March 2023	March 2022	Growth (March 2022 - 23)	Growth % (March 2022 - 23)
Deposits				
Savings deposits	2,873.69	2,707.64	166.05	6.13%
Demand deposit	63.75	219.79	43.96	20.00%
CASA	3,137.44	2,927.43	210.01	7.17%
Term Deposit	11,528.18	9,887.67	1,640.51	16.59%
Total Deposit (A)	14,665.62	12,815.10	1,850.52	14.44%
CASA %	21.39%	22.84%		
Advances				
Micro Advances	10,040.39	9,805.38	235.01	2.40%
Other Advances	4,077.72	2,325.26	1,752.46	75.37%
Gross Advance (B)	14,118.11	12,130.64	1,987.47	16.38%
Total Business (A+B)	28,783.73	24,945.74	3,837.99	15.39%
Advance Under Management (C)*	16,330.63	12,340.69	3,989.94	32.33%
Total Business (Under Management) (A+C)*	30,996.25	25,155.79	5,840.46	23.22%
Investment (Gross)	4,990.53	4,094.29	896.24	21.89%
Investment (Net)	4,899.26	4,070.30	828.96	20.37%
Borrowings	3,230.20	2,952.83	277.37	9.39%
* Includes advance under collection arrangement				

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.

Ph. No: 0487 7123456 Email: customercare@esafbank.com www.esafbank.com



During the quarter ended March 31, 2023, the Bank has undertaken a transfer of Non-Performing Assets, aggregating to an amount of Rs. 1074.95 Crore, to an Asset Reconstruction Company (ARC) for an aggregate consideration of Rs. 205.48 Crore.

The information with reference to Q4-FY23 is provisional and subject to audit by the statutory auditors of the Bank.

This intimation shall be available on the Bank's website at www.esafbank.com

Thanking you,

Yours Faithfully

For ESAF Small Finance Bank Limited


Ranjith Raj P
Company Secretary and Compliance Officer

