

PART 1



May 31, 2024

To,
Chief Operating Officer & Compliance Officer
Axis Trustee Services Ltd,
The Ruby, 2nd Floor (SW)
29, Senapati Bapat Marg,
Dadar West, Mumbai – 400 028

Dear Sir/Madam,

Sub: Quarterly Compliance Report for the Quarter ending March 31, 2024

In compliance with the Securities and Exchange Board of India (SEBI) (Debenture Trustee) Regulations, 1993, the SEBI (Listing Obligations and Disclosure Requirements) 2015, and the Companies Act 2013, as amended from time to time we furnish the required information for your needful.

Sr.	Particulars of Information/Documents	[Yes/ No/ Partially Furnished]
1.	Management Confirmations	Yes
2.	Statutory Auditor's Certifications	There are no financial covenants attached with the debt securities issued by the Bank. Hence, a NIL certificate, signed by the Company Secretary is enclosed herewith.
3.	Original / Certified True Copies of documents annexed alongwith the QCR	Yes

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.

Ph. No: 0487 7123456, 123457, Email: customercare@esafbank.com www.esafbank.com

PART 2

Management Confirmations viz., declaration/certificates to be signed by key managerial personnel [Managing Director/ Whole Time Director/CEO/ CS/CFO of the Issuer]

A. Statutory/Compliance Confirmations

Sr. No.	Particulars	
1.	The Issuer has complied with and is in compliance with the provisions of the Companies Act 2013, if applicable, the extant SEBI Regulations and the terms and conditions of the captioned Debentures and there is no event of default which has occurred or continuing or subsisting as on date.	Confirm
2.	There are no additional covenants (including side letters, accelerated payment clause, etc.) other than those covered in transaction documents	Confirm
3.	There are no changes to or restructuring of the terms of Issue like maturity date, coupon rate, face value, redemption schedule, nature of the non-convertible debt securities (Secured/Unsecured) etc.	Confirm
4.	There is no major change in composition of its Board of Directors, which may amount to change in control as defined in SEBI (Substantial Acquisition of Shares and Takeovers) Regulations, 2011	Confirm
5.	There is no change in nature and conduct of business of the Issuer.	Confirm
6.	There is no amalgamation, demerger, merger or corporate restructuring or reconstruction scheme proposed by the Issuer	Confirm
7.	There are no outstanding litigations, orders, directions, notices, of court/tribunal affecting, or likely to materially affect the interests of the Debenture Holders or the assets, mortgaged and charged under security creation documents, if any	Confirm All the Non-Convertible Debentures issued by the Bank are unsecured in nature.
8.	There were no proposals placed before the board of directors, for considering alterations to any ISIN for which ATSL is debenture trustee, seeking - alteration in the form or nature of the ISIN; - alteration in rights or privileges of the holders thereof; - alteration in the due dates on which interest or redemption is payable - any matter affecting the rights or interests of holders.	Confirm



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9.	There are no changes to the security provisions such as: <ul style="list-style-type: none"> - a change in underlying security - creation of additional security or - creation of security in case of unsecured debt securities 	NA, as all the Non-Convertible Debentures issued by the Bank are unsecured in nature.
10.	There were no disclosures made to the stock exchange in terms of Regulation 51(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 which may have a bearing on the performance/operation of the Issuer, price sensitive information or on the payment of interest or redemption of the Debentures.	Confirm
11.	Status with respect to compliance of all covenants of the listed debt securities.	Complied
12.	The submissions to the stock exchange have been done in timely manner as per Applicable Law and requisite information has been provided to the Debenture Trustee and debenture holders, as applicable.	Confirm
13.	In the event any security has been provided in terms of the transaction documents: Security Documents executed by the Issuer remain valid (including but not limited to the purpose of and as provided in Limitation Act 1963), subsisting and binding upon the Issuer. <ul style="list-style-type: none"> - assets are free from any other encumbrances except those which are specifically agreed to by the debenture holders - Assets have been insured against all risks as prescribed in the Prospectus/Information Memorandum of the captioned Debentures and Security Documents thereof. - All the Insurance policies obtained are valid, enforceable and cover the risks as required under the Information Memorandum/Debenture Trust Deed and are endorsed in favour of Debenture Trustee as 'Loss Payee'. The premium in respect of the following insurance policies have been paid. 	NA, as all the Non-Convertible Debentures issued by the Bank are unsecured in nature.

B. Others

Sr.No.	Particulars	
1.	Details of Corporate Debt Restructuring proposed or implemented or under implementation [if any]	NIL
2.	Details of lenders/creditors joining or entering into Inter Creditor Agreement as per RBI guidelines.	NIL

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3.	Details of Fraud/defaults by promoter or key managerial personnel or by Issuer or arrest of key managerial personnel or promoter;	NIL <i>Joy of Banking</i>
4.	Details of one-time settlement with any bank (if any);	NIL
5.	Details of Reference to Insolvency or a petition (if any) filed by any creditor	NIL
6.	<p>Confirmation that a functional website containing, amongst other requirements as per Reg. 62 of the SEBI LODR, the following information is maintained by the Issuer:</p> <ul style="list-style-type: none"> - Details of business - Composition of Board - Financial Information including <ul style="list-style-type: none"> (i) notice of Meeting of Board of Directors where financial results shall be discussed (ii) financial results, on the conclusion of the meeting of the board of directors where the financial results were approved (iii) complete copy of the annual report including balance sheet, profit and loss account, directors report, corporate governance report etc - email address for grievance redressal and contact information of designated officials of issuer handling investor grievance. - name of the debenture trustees with full contact details. - the information, report, notices, call letters, circulars, proceedings, etc concerning non-convertible debt securities. - all information and reports including compliance reports filed by the Issuer. <ul style="list-style-type: none"> (i) Default by issuer to pay interest or redemption amount [if any] (ii) failure to create a charge on the assets [if any]. (iii) all credit ratings obtained by the entity for all its listed non-convertible securities, updated immediately upon any revision in the ratings [if any] (iv) statements of deviation(s) or variation(s) as specified in sub-regulation (7) and sub-regulation (7A) of regulation 52 of these regulations. (v) annual return as provided under section 92 of the Companies Act, 2013 and the rules made thereunder. 	Complied
7.	Information to be submitted to the Debenture holders (Regulation 58)	Complied


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	<p>Confirmation that we shall in terms of the Regulation 58 of the SEBI (Listing Obligations and Disclosure Requirements) 2015 send to the Debenture Holders the following documents and information:</p> <ul style="list-style-type: none"> - Soft copies of full annual reports to those who have registered their email address(es) either with the Issuer or with any depository. - Hard copy of statement containing the salient features of all the documents, as specified in Section 136 of Companies Act, 2013 and rules made thereunder to those holders who have not registered their email address. - Hard copies of full annual reports to those who request for the same. - Notice(s) of all meetings of holders of non-convertible debt securities specifically stating that the provisions for appointment of proxy as mentioned in Section 105 of the Companies Act, 2013, shall be applicable for such meeting. - Proxy forms to holders of non-convertible debt securities which shall be worded in such a manner that holders of these securities may vote either for or against each resolution. 	<p style="text-align: right;"><i>Joy of Banking</i></p> <ul style="list-style-type: none"> - The Bank will circulate the Annual Report for the FY 2023-24 along with the Notice of the Annual General Meeting. - NIL. The Debenture holders of the Bank have not made any specific requests for the receipt of the hard copy of the Annual Report of the Bank. -NIL
<p>8.</p>	<p>Issuer to provide status of compliance and details of disclosures with respect to issue of green debt securities, if applicable.</p>	<p>NA</p>
<p>9.</p>	<p>Documents and Intimation to Debenture Trustees (Regulation 56 of SEBI LODR Regs) Please provide confirmation (along with necessary details of the intimation done to ATSL) on the following documents and information sent to ATSL. In case any of the following points are not applicable – you are requested to provide rationale for the non-applicability.</p> <ol style="list-style-type: none"> 1. A copy of the annual report & utilization report/certificate (as may be applicable) as per Reg. 56 (1)(a) of SEBI LODR Regulations. 2. Copy of notices, resolutions, report, call letters, circulars, proceedings, etc., concerning new issuance of NCDs and meetings of NCD holders in the manner specified in Reg. 56 (1)(b) of SEBI LODR Regs. 	<p>Complied</p> <p>1. The Bank will circulate the Annual Report for the FY 2023-24 along with the Notice of the Annual General Meeting. The Financial Results and Utilization certificate for the Quarter ended March 31, 2024 was circulated to your office vide email dated 05 May 2024.</p> 

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	<p>3. Details regarding : (i) any revision in the rating; (ii) any default in timely payment of interest or redemption or both in respect of the non-convertible debt securities; (iii) failure to create charge on the assets; (iv) all covenants of the issue (including side letters, accelerated payment clause, etc. in the manner specified in Reg. 56 (1)(c) of SEBI LODR Regs.</p> <p>4. Details of all material events and/or information as disclosed under regulation 51 of SEBI LODR Regulations in the manner provided in Reg. 56(1) (1A) of SEBI LODR Regulations.</p>	<p>2. NA. There was no new issuance of NCDs and meeting of NCD holders held during the quarter</p> <p>3. NA.</p> <p>(i) There has been no change in the rating assigned.</p> <p>(ii) The bank has not made any default in timely payment of interest or redemption or both in respect of the non-convertible debt securities</p> <p>(iii) All the Non-Convertible Debentures issued by the Bank are unsecured in nature.</p> <p>(iv) There are no financial covenants attached with the debt securities issued by the Bank.</p> <p>4. Complied</p>
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C ISIN WISE CONFIRMATIONS

1. Details of Issue size, outstanding amount and other details as on 31.03.2024 (date wil change for each quarter)

Sr No	ISIN	Issue Size	Outstanding as on 31.03.2024	Early payment details (IF ANY)	Call/Put Option details (IF EXERCISED IN PAST)
1	INE818W08123	850000000	850000000	NA	NA
2	INE818W08115	500000000	500000000	NA	NA

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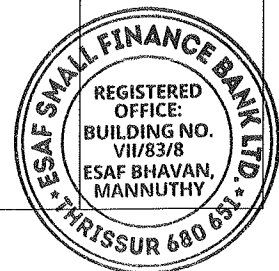
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2. Details of Interest/principal payment due in preceding quarter

ISIN No	Series/ tranche	Due date of redemption and/or interest <i>(falling in the previous quarter)</i>	If Paid		If delayed/ Unpaid/ defaulted	
			Date of payment	Date of intimation to Stock Exchange of payment status within one working day of its becoming due As per Reg. 57 SEBI LODR	Reasons thereof and further action taken, if any	Date of intimation to Stock Exchange of payment status within one working day of its becoming due as per Reg. 57 SEBI LODR
INE818W08123	3A	Allotment of Debenture was on March 20, 2024 and the due date for payment of interest will be on a Half yearly basis. Hence, for this ISIN interest payment date will be starting from September, 2024.	NA	NA	NA	NA



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INE818W08115	3B	Allotment of Debenture was on March 20, 2024 and the due date for payment of interest will be on a Half yearly basis. Hence, for this ISIN interest payment date will be starting from September, 2024.	NA	NA	NA	NA	NA
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3. Details of Interest/principal payment due in the quarter

ISINs	Series/ tranche	Due date of redemption and/or interest falling in quarter	Date of intimation to Stock Exchange [within 5 working days from quarter end]
NIL			

4. Details of complaints/grievances in the following format. In case no complaints have been received, a confirmation thereof.

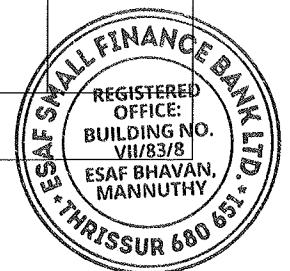
ISIN No.	No. of pending Complaints at the end of last quarter	No. of complaints received during the quarter	Nature of the Complaint(s) [delay/default in interest/redemption/others]	No. of complaints resolved during Quarter [within 30 days]	No. of complaints unresolved during Quarter [more than 30 days]	Reason (if pending for more than 30 days)	Steps taken to resolve the complaint
NIL							

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5. Recovery Expense Fund ¹

Issue Size (in ₹ crores)	ISINs	Size/ Value of Recovery fund maintain ed	Date of creatio n of REF	Mode of mainte nance	Addition in the Recover y Expense Fund during the quarter	Details of funds withdrawn on account of redemptio n, if any, during the quarter
135,00,00,000	INE818W08123 INE818W08115	1,35,000	March 19, 2023	Cash	NIL	NIL

6. Debenture Redemption Reserve as per Companies (Share Capital and Debentures) Rules, 2014²

Issue size (including ISIN)	Type of entity (NBFC/ HFC/FI/ Other) alongwith with listing status	Applicability of Debenture Redemption Reserve [DRR]i	DRR [in % and in amount Crs.] created as per Companies (Share Capital and Debentures) Rules, 2014)3
Not Applicable			

7. Debenture Redemption Funds as per Companies (Share Capital and Debentures) Rules, 2014⁴

ISIN (that is maturing in the current FY)	Issue Size (in ₹ crores)	Amount outstanding	Status of maintenance of DRF ⁵ (15% of amount of debentures maturing during the year ending on 31st March or invest in securities enlisted in Rule 18 (1) (c) of Companies (Share Capital and Debenture) Rules, 2014)

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Not Applicable

8. Unclaimed Interest / Redemption

ISIN no. for which interest /redemption is unclaimed	No. of days for which unclaimed	If more than 30 days, whether transferred to escrow account [if so, provide details]	If unclaimed for more than seven years whether transferred to the 'Investor Education and Protection Fund'
Not Applicable			

Part 3

Statutory Auditor Confirmations [duly signed and on letter head of Statutory Audit Firm]

Sr.	Particulars of Information/Documents	
A	Unsecured Listed Debt Issuances	
1	Quarterly Confirmations:	
	<ul style="list-style-type: none"> ➤ Compliance status with respect to financial covenants ➤ Compliance status with respect to all other covenants mentioned IM/PPM and DTDThe Certificate issued by the statutory auditor of the issuer company shall have the Unique Document Identification Number (UDIN) generated in the manner prescribed by the relevant regulatory authority. 	<ul style="list-style-type: none"> ➤ There are no financial covenants attached with the debt securities issued by the Bank. Hence, a NIL certificate, signed by the Company Secretary is enclosed herewith. ➤ NA since there are no financial covenants attached with the debt securities issued by the Bank.
2	Half Yearly Confirmations:	
	<ul style="list-style-type: none"> ➤ Half yearly certificate regarding confirmations of compliance of all covenants with respect to the debt securities shall be submitted for HY1 and HY2 as per Reg 56 (1)(d) of SEBI LODR Regulations alongwith Q2 and Q4 QCR. ➤ The Certificate issued by the statutory auditor of the issuer company shall have the Unique Document Identification Number (UDIN) generated in the manner prescribed by the relevant regulatory authority. 	<ul style="list-style-type: none"> ➤ There are no financial covenants attached with the debt securities issued by the Bank. Hence, a NIL certificate, signed by the Company Secretary is enclosed herewith.

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B	Other Confirmations (Applicable for Secured and Unsecured Listed Debt Issuances):	
	<ul style="list-style-type: none"> - End Utilisation of Funds certificate from statutory auditor of the entity alongwith quarterly financial result: - - Where the funds are raised for financing projects – Certificate from the auditor of the entity in respect of utilization of funds for the implementation period of the project for which the funds have been raised; - Where the funds are raised for financing working capital or general corporate purposes or for capital raising purposes – Auditor certificate be submitted at the end of each financial year till the funds have been fully utilised or the purpose for which these funds were intended has been achieved. - Annual confirmation from Statutory Auditor is due by 75th day from the end of financial year 	<p>-The utilization certificate and financial results for the year ended March 31, 2024 was circulated to your office vide email dated May 08,2024</p> <p>- The Bank has utilised the proceeds of the Non-convertible Debentures issued during the period fully for the working capital and general corporate purposes.</p>

PART 4

Original / Certified True Copies of documents [as applicable] to be annexed to the QCR

Sr.no	Particulars of Documents																		
a.	<p>An updated list of Debenture holders registered in the Register of Debenture Holders/BENPOS in the following format: Separate excel sheet of BENPOS as on March 31, 2024 attached.</p> <table border="1" data-bbox="295 1534 1372 1803"> <thead> <tr> <th colspan="6">ISSUE-WISE PARTICULARS</th> </tr> <tr> <th>ISIN no.</th> <th>Series/ tranche</th> <th>Name(s) of Debenture Holder</th> <th>Address</th> <th>Contact No.</th> <th>Email Id</th> </tr> </thead> <tbody> <tr> <td> </td> <td> </td> <td> </td> <td> </td> <td> </td> <td> </td> </tr> </tbody> </table>	ISSUE-WISE PARTICULARS						ISIN no.	Series/ tranche	Name(s) of Debenture Holder	Address	Contact No.	Email Id						
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ISIN no.	Series/ tranche	Name(s) of Debenture Holder	Address	Contact No.	Email Id														
b.	<p>i. <i>Letter from Credit Rating Agency along with rationale for revision: Not Applicable</i> (There is no change in the credit rating obtained for the existing Debt Securities issued by the Bank).</p>																		



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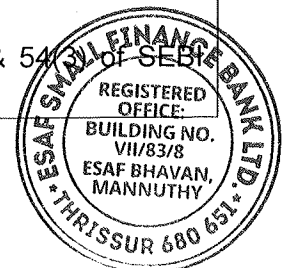
	ISIN Nos.	Issue Size	Name of CRA/s	Previous Rating	Revision in Credit Ratings										
<p>c.</p> <p>All Insurance Policies duly endorsed in favor of the Debenture Trustee as 'Loss Payee': Not Applicable</p> <table border="1" data-bbox="288 533 1241 734"> <thead> <tr> <th data-bbox="288 533 432 667">Issue Size</th> <th data-bbox="432 533 571 667">Policy No.</th> <th data-bbox="571 533 772 667">Coverage (Rs.)</th> <th data-bbox="772 533 979 667">Period & expiry date</th> <th data-bbox="979 533 1241 667">Status of Endorsement</th> </tr> </thead> <tbody> <tr> <td data-bbox="288 667 432 734"></td> <td data-bbox="432 667 571 734"></td> <td data-bbox="571 667 772 734"></td> <td data-bbox="772 667 979 734"></td> <td data-bbox="979 667 1241 734"></td> </tr> </tbody> </table>	Issue Size	Policy No.	Coverage (Rs.)	Period & expiry date	Status of Endorsement										
Issue Size	Policy No.	Coverage (Rs.)	Period & expiry date	Status of Endorsement											
<p>d.</p> <p>Copy of <i>un-audited</i> quarterly financials [signed by MD/Executive Director] along with Limited Review Report prepared by the statutory auditors*: - Audited Quarterly Financial Result for the quarter and financial year ended March 31,2024 was circulated to your office vide email dated May 08, 2024.</p> <ul style="list-style-type: none"> - To cover line items mentioned under Reg 52 (4), 54(2) & 54(3) of SEBI LODR - To be submitted within 45days from the end of the quarter except last quarter - To be submitted within 60 days from the end of last quarter i.e March quarter - To be submitted to the trustee on same day as submitted to stock exchanges <p><i>* In case issuer's accounts are audited by Comptroller and Auditor General of India, the report to be provided by any practicing Chartered Accountant.</i></p> <p>Note: The Listed entity to submit:</p> <ol style="list-style-type: none"> i. statement of assets and liabilities and statement of cash flows as at the end of every half year, by way of a note, along with the financial results. [Reg.52(2A) of SEBI LODR] ii. a statement indicating the utilisation of the issue proceeds of non-convertible securities, in such prescribed format along with quarterly financial results till such proceeds of issue have been fully utilised or the purpose for which the proceeds were raised has been achieved. [Reg.52(7) of SEBI LODR] iii. Statutory Auditors certificate for year ending March 31st is due by 75th day from the end of financial year 															
<p>e.</p> <p>Copy of <i>audited</i> quarterly and year to date standalone financial results [signed by MD/Executive Director]: - Audited Quarterly Financial Result for the quarter and financial year ended March 31,2024 was circulated to your office vide email dated May 08, 2024.</p> <ul style="list-style-type: none"> - To cover line items mentioned under Reg 52 (4), 54(2) & 54(3) of SEBI LODR 															

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	<ul style="list-style-type: none"> - To be submitted within 45 days from the end of the quarter except last quarter - To be submitted within 60 days from the end of last quarter i.e March quarter - To be submitted to the trustee on same day as submitted to stock exchanges <p>Note: The Listed entity to submit a statement of assets and liabilities and statement of cash flows as at the end of every half year, by way of a note, along with the financial results.]</p>
<p>f.</p>	<p>Annual audited standalone and consolidated financial results, along with the statutory auditor's report, the directors report, annual report, profit and loss accounts, balance sheets: - The Bank will circulate the Audited standalone Financials along with Statutory Auditors Report, the Directors Report, Annual Report, Profit and Loss Accounts and Balance Sheet for the FY 2023-24 along with the Notice of the Annual General Meeting. Audited Quarterly Financial Result for the quarter and financial year ended March 31,2024 was circulated to your office vide email dated May 08, 2024.</p> <ul style="list-style-type: none"> - To cover line items mentioned under Reg 52 (4), 54(2) & 54(3) of SEBI LODR. - To be submitted on the same day as submitted to the stock exchanges which shall be within 60 days from the end of the financial year. - In case issuers are audited by Comptroller and Auditor General of India <ul style="list-style-type: none"> (i) financial results audited by auditor appointed by the Comptroller and Auditor General of India to be submitted to the Stock Exchange(s) and trustees within sixty days from the end of the financial year. (ii) on completion of audit by the Comptroller and Auditor General of India- the financial results to be submitted to the Stock exchange(s) and debenture trustee within nine months from the end of the financial year.
<p>g.</p>	<p>Issue Wise/ISIN Wise Utilization Statement submitted to Stock Exchange as per Reg. 52(7) of SEBI LODR on quarterly basis until the debenture proceeds are completely utilized or the purpose for which the funds have been raised is achieved.</p> <p>Note- Annual confirmation from Statutory Auditor is due by 75th day from the end of financial year :- The Utilization Statement submitted to Stock Exchange was circulated to your office vide email dated May 08, 2024</p>
<p>h.</p>	<p>Material deviation in the use of proceeds as compared to the objects submitted to stock exchange, if applicable.: - NIL, the proceeds of the Non-Convertible Debentures were utilized as per the objects of the issue. A statement confirming the same was submitted along with the Financial Results with the Stock Exchange on May 08,2024</p>



i.	Comments/report received from Monitoring agency, appointed if any, to monitor utilization of proceeds of public issue or rights issue or preferential issue or qualified institutions placement, if applicable.: Not Applicable Note: The listed entity is required to submit such comments/report received from monitoring agency with the stock exchanges within 45 days from end of each quarter. The said requirement is effective from 14.11.2022 [Reg 32(6) of SEBI LODR]
j.	Confirmation on whether the report received from monitoring agency as mentioned in sr.no. (i) above has been placed before Audit Committee meeting on quarterly basis, promptly upon its receipt, if applicable. [Reg 32(7) of SEBI LODR]:- Not Applicable
k.	ISIN Wise intimations sent to Stock Exchange as per Regulation 57 of the SEBI LODR with respect to interest/principal payment of Debentures: - Allotment of Debenture was on March 20, 2024 and the due date for payment of interest will be on a Half yearly basis. Hence, for the ISINs: INE818W08123 & INE818W08115 the interest payment date will be starting from September, 2024.
l.	Periodical reports from lead bank regarding progress of the Project [in case debentures are raised for financing projects]: - Not Applicable
m.	Annual report as per Reg 53 (2)(a) of SEBI LODR for financial year end: - The Bank will circulate the Annual Report for the FY 2023-24 along with the Notice of the Annual General Meeting.
n.	Stock Exchange Confirmation on the REF created or replenished during the quarter, the annual confirmation is due by 75 th day from the end of financial year: - Payment of Rs. 1,35,000/- was made on March 19, 2024 towards the REF creation account. We have sort confirmation from the stock exchange on the REF created and the copy of mail communication is attached.

Thanking You.

Yours Faithfully,



Ranjith Raj P
 Company Secretary and Compliance Officer



Ref No: 01/DT/CS/MAY/2024-25

Date: May 31, 2024

To
Chief Operating Officer & Compliance Officer
Axis Trustee Services Ltd,
The Ruby, 2nd Floor (SW)
29, Senapati Bapat Marg,
Dadar West, Mumbai – 400 028

CONFIRMATION

This is to confirm that, there are no financial covenants attached to the outstanding listed debt securities issued by the Bank. Hence, the Bank is not having any present requirement to furnish the compliance status with respect to the financial covenants of the listed debt securities, certified by the Statutory Auditor of the Listed entity for the quarter ended March 31, 2024.

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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