

**SHAREHOLDING PATTERN AS ON JUNE 30, 2024**

1. Name of Listed Entity: **ESAF Small Finance Bank Limited**
2. Scrip Code/Name of Scrip/Class of Security: **544020/ESAFSFB/Equity**
3. Share Holding Pattern Filed under: **Regulation 31b**
4. Share Holding Pattern as on: **June 30, 2024**
5. **Declaration:** The Listed entity is required to submit the following declaration to the extent of submission of information: -

<b>S. No.</b>	<b>Particulars</b>	<b>Yes/No</b>	<b>Remarks</b>
1	Whether the Listed Entity has issued any partly paid up shares?	No	
2	Whether the Listed Entity has issued any Convertible Securities?	No	
3	Whether the Listed Entity has any shares against which depository receipts are issued?	No	
4	Whether the Listed Entity has any shares in locked-in?	Yes	Promoter, Promoter Group and Public Shareholder.
5	Whether any shares held by promoters are pledge or otherwise encumbered?	No	
6	Whether the Listed Entity has issued any differential Voting Rights?	No	
7	Whether the Listed Entity has issued any Warrants ?	No	
8	Whether the listed entity has any significant beneficial owner?	No	

**Table I - Summary Statement holding of specified securities**

Category (I)	Category of shareholder (II)	Nos. of shareholders (III)	No. of fully paid up equity shares held (IV)	No. of Partly paid-up equity shares held (V)	No. of shares underlying Deposits Receipts (VI)	Total nos. shares held (VII) = (IV)+(V)+(VI)	Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	Number of Voting Rights held in each class of securities (IX)			No. of Shares Underlying Outstanding convertible securities (including Warrants) (X)	Shareholding, as a % assuming full conversion of convertible securities (as a percentage of diluted share capital) (XI) = (VII)+(X) As a % of (A+B+C2)	Number of Locked in shares (XII)		Number of Shares pledged or otherwise encumbered (XIII)		Number of equity shares held in dematerialized form (XIV)	
								No of Voting Rights					Total as a % of (A+B+C)	No. (a)	As a % of total Shares held (b)	No. (a)		As a % of total Shares held (b)
								Class eg: X	Class eg: Y	Total								
A	Promoter & Promoter Group	11	326336839	0	0	326336839	63.39	326336839	0	326336839	63.39	0	63.39	103161026	31.61	0	0	326336839
B	Public	107402	188443019	0	0	188443019	36.61	188443019	0	188443019	36.61	0	0	0	0	0	0	188443019
C	Non Promoter-Non Public	0	0	0	0	0		0	0	0	0	0	0	0	0			0
C1	Shares underlying DRs	0	0	0	0	0		0	0	0	0	0	0	0	0			0
C2	Shares held by Employee Trusts	0	0	0	0	0		0	0	0	0	0	0	0	0			0

	<b>Total</b>	107413	514779858	0	0	514779858	100	514779858	0	514779858	100	0	100	103161 026	20.04	0	0	514779858
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d	Any Other (specify)	3	294980055	0	0	294980055	57.30	294980055	0	294980055	57.30	0	57.30	92568704	31.38	0	0	294962055
	Bodies Corporate	3	294980055	0	0	294980055	57.30	294980055	0	294980055	57.30	0	57.30	92568704	31.88	0	0	294980055
	Esaf Financial Holdings Private Limited	1	272548396	0	0	272548396	52.94	272548396	0	272548396	52.94	0	52.94	92568704	33.96	0	0	272548396
	Esaf Swasraya Multistate Agro Cooperative Society Limited	1	22413659	0	0	22413659	4.35	22413659	0	22413659	4.35	0	4.35	0	0	0	0	22413659
	Lahanti Homes & Infrastructure Private Limited	1	18000	0	0	18000	0	18000	0	18000	0	0	0	0	0	0	0	18000
	Sub-Total (A)(1)	11	326336839	0	0	326336839	63.39	326336839	0	326336839	63.39	0	63.39	103161026	31.61	0	0	326336839
2	Foreign	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
a	Individuals (Non-Resident Individuals/ Foreign Individuals)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
b	Government	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
c	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
d	Foreign Portfolio Investor	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
e	Any Other (specify)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Sub-Total (A)(2)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	<b>Total Shareholding of Promoter and Promoter Group (A)= (A)(1)+(A)(2)</b>	<b>11</b>	<b>326336839</b>	<b>0</b>	<b>0</b>	<b>326336839</b>	<b>63.39</b>	<b>326336839</b>	<b>0</b>	<b>326336839</b>	<b>63.39</b>	<b>0</b>	<b>63.39</b>	<b>103161026</b>	<b>31.61</b>	<b>0</b>	<b>0</b>	<b>326336839</b>

Notes:

1. Out of the 27,25,48,396 Equity Shares held by by ESAF Financial Holdings Private Limited, 27,25,48,391 Equity shares are held by ESAF Financial Holdings Private Limited and one Equity Share each is held by Mereena Paul, Alok Thomas Paul, Emy Acha Paul, George Kalaparambil John and Beena George, as nominees on behalf of ESAF Financial Holdings Private Limited, who is the beneficial owner of such Equity Shares, of which Mereena Paul, Alok Thomas Paul, Emy Acha Paul and Beena George are also members of the Promoter Group of our Bank.

2. As per the provisions of the Banking Regulation Act, 1949, read with the Guidelines on Acquisition and Holding of Shares or Voting Rights in Banking Companies dated January 16, 2023 issued by the Reserve Bank of India, no shareholder in a banking company can exercise voting rights on poll in excess of 26% of total voting rights of all the shareholders of the bank.

**Table III - Statement showing shareholding pattern of the Public shareholder**

	Category & Name of the Shareholders (I)	Nos. of shareholder (III)	No. of fully paid up equity shares held (IV)	Partly paid-up equity shares held (V)	Nos. of shares underlying Depository Receipts (VI)	Total nos. shares held VII = IV+V+VI	Share holding % calculated as per SCRR, 1957 As a % of (A+B+C2) VIII	Number of Voting Rights held in each class of securities (IX)			No. of Shares Underlying Outstanding convertible securities (including Warrants) (X)	Total shareholding, as a % assuming full conversion of convertible securities (as a percentage of diluted share capital) (XI)	Number of Locked in shares (XII)		Number of Shares pledged or otherwise encumbered (XIII)		Number of equity shares held in dematerialized form (XIV)	
								No of Voting Rights					Total as a % of Total Voting rights	No. (a)	As a % of total Shares held (b)	No. (Not applicable) (a)		As a % of total shares held (Not applicable) (b)
								Class X	Class Y	Total								
1	Institutions (Domestic)	0	0	0	0	0	0	0	0	0	0	0	0	0			0	
a	Mutual Funds	2	134245	0	0	134245	.03	134245	0	134245	0.03	0	0.03	0	0			134245
b	Venture Capital Funds	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0
c	Alternate Investment Funds	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0
d	Banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0
e	Insurance Companies	5	45668550	0	0	45668550	8.87	45668550	0	45668550	10.16	0	10.16	0	0			45668550
	Pnb Metlife India Insurance Company Limited	1	17305445	0	0	17305445	3.36	17305445	0	17305445	3.36	0	3.36	0	0			17305445

	Bajaj Allianz Life Insurance Company Limited	1	15312095	0	0	15312095	2.97	15312095	0	15312095	2.97	0	2.97	0	0			15312095
	Edelweiss Tokio Life Insurance Company Limited - Life Par Fund	1	7784703	0	0	7784703	1.51	7784703	0	7784703	1.51	0	1.51	0	0			7784703
f	Provident Funds/ Pension Funds	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0
g	Asset reconstruction companies	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0
h	Sovereign Wealth Funds	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0
i	NBFCs registered with RBI	1	25000	0	0	25000	0	25000	0	25000	0	0	0	0	0			25000
j	Other Financial Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0
k	Any Other (specify)	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0
	Sub-Total (B)(1)	08	45827795	0	0	45827795	8.90	45827795	0	45827795	8.90	0	8.90	0	0			45827795
2	Institutions (Foreign)	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0
a	Foreign Direct Investment	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0
b	Foreign Venture Capital Investors	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0
c	Sovereign Wealth Funds	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0
d	Foreign Portfolio Investors Category I	4	514915	0	0	514915	0.10	514915	0	514915	0.10	0	0.10	0	0			514915



b	Directors and their relatives (excluding independent directors and nominee directors)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
c	Key Managerial Personnel	10	74907	0	0	74907	0.01	74907	0	74907	0.01	0	0.01	0	0			74907
d	Relatives of promoters (other than "Immediate Relatives" of promoters disclosed under "Promoter and Promoter Group" category)	1	4677	0	0	4677	0	4677	0	4677	0	0	0	0	0			4677
e	Trusts where any person belonging to "Promoter and Promoter Group" category is "trustee", "beneficiary", or "author of the trust"	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0
f	Investor Education and Protection Fund (IEPF)	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0
g	Resident Individuals holding nominal share capital up to Rs. 2 lakhs	103860	49956978	0	0	49956978	9.70	49956978	0	49956978	9.70	0	9.70	0	0			49956978

h	Resident Individuals holding nominal share capital in excess of Rs. 2 lakhs	287	16131580	0	0	16131580	3.13	16131580	0	16131580	3.13	0	3.13	0	0		16131580
i	Non Resident Indians (NRIs)	1297	42426213	0	0	42426213	8.24	42426213	0	42426213	8.24	0	8.24	0	0		42426213
	Yusuffali Musaliam Veetil Abdul Kader	1	23118659	0	0	23118659	4.49	23118659	0	23118659	4.49	0	4.49	0	0		23118659
	George Ittan Maramkandathil	1	13333333	0	0	13333333	2.59	13333333	0	13333333	2.59	0	2.59	0	0		13333333
j	Foreign Nationals	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0
k	Foreign Companies	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0
l	Bodies Corporate	177	20980641	0	0	20980641	4.08	20980641	0	20980641	4.08	0	4.08	0	0		20980641
	Muthoot Finance Limited	1	18717244	0	0	18717244	3.64	18717244	0	18717244	3.64	0	3.64	0	0		18717244
m	Any Other (specify)	1757	12425313	0	0	12425313	2.41	12425313	0	12425313	2.41	0	2.41	0	0		12425313
	Clearing Members	1	277	0	0	277	0	277	0	277	0	0	0	0	0		277
	HUF	1735	2527460	0	0	2527460	0.49	2527460	0	2527460	0.49	0	0.49	0	0		2527460
	LLP	20	8897576	0	0	8897576	1.73	8897576	0	8897576	1.73	0	1.73	0	0		8897576
	PI Ventures LLP	1	8734714	0	0	8734714	1.70	8734714	0	8734714	1.70	0	1.70	0	0		8734714
	Trusts	1	1000000	0	0	1000000	0.19	1000000	0	1000000	0.19	0	0.19	0	0		1000000
	Sub-Total (B)(4)	107389	142000309	0	0	142000309	27.58	142000309	0	142000309	27.58	0	27.58	0	0		142000309
	<b>Total Public Shareholding (B)=(B)(1)+(B)(2)+(B)(3)+(B)(4)</b>	<b>107402</b>	<b>188443019</b>	<b>0</b>	<b>0</b>	<b>188443019</b>	<b>36.61</b>	<b>188443019</b>	<b>0</b>	<b>188443019</b>	<b>36.61</b>	<b>0</b>	<b>36.61</b>	<b>0</b>	<b>0</b>		<b>188443019</b>

**Table IV - Statement showing shareholding pattern of the Non-Promoter- Non-Public shareholder**

(I)	Category & Name of the Shareholders	Nos. of share holder (III)	No. of fully paid up equity shares held (IV)	Partly paid-up equity shares held (V)	Nos. of shares underlying Depository Receipts (VI)	Total nos. shares held VII = IV+V+VI	Shareholding % calculated as per SCRR, 1957 As a % of (A+B+C2) VIII	Number of Voting Rights held in each class of securities (IX)			No. of Shares Underlying Outstanding convertible securities (including Warrants) (X)	Total shareholding, as a % assuming full conversion of convertible securities (as a percentage of diluted share capital) (XI)	Number of Locked in shares (XII)		Number of Shares pledged or otherwise encumbered (XIII)		Number of equity shares held in dematerialized form (XIV)	
								No of Voting Rights					Total as a % of Total Voting rights	No. (a)	As a % of total Shares held (b)	No. (Not applicable) (a)		As a % of total shares held (Not applicable) (b)
								Class X	Class Y	Total								
1	Custodian/DR Holder	0	0	0	0	0		0	0	0	0		0	0			0	
2	Employee Benefit Trust / Employee Welfare Trust under SEBI (Share Based Employee Benefits and Sweat Equity) Regulations, 2021	0	0	0	0	0	0	0	0	0	0	0	0	0			0	
	Total Non-Promoter- Non Public Shareholding (C)= (C)(1)+(C)(2)	0	0	0	0	0		0	0	0	0		0	0			0	