

SHAREHOLDING PATTERN AS ON SEPTEMBER 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: **September 30, 2024**
5. **Declaration:** The Listed entity is required to submit the following declaration to the extent of submission of information: -

S. No.	Particulars	Yes/No	Remarks
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 and Promoter Group.
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 (V)	No. of shares underlying Depository Receipts (VI)	Total nos. shares held (VII) = (IV)+(V)+(VI)	Shareholding as a % of total no. of shares (calculated as per SCRR, (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 (X)	Shareholding, as a % assuming full conversion of convertible securities (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	63.38	326336839	0	326336839	63.38	0	63.38	103161026	31.61	0	0	326336839
B	Public	115807	188537057	0	0	188537057	36.62	188537057	0	188537057	36.62	0	36.62	0	0	0	0	188537057
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
	Total	115818	514873896	0	0	514873896	100	514873896	0	514873896	100	0	100	103161026	20.04	0	0	514873896

	Government(s)																		
c	Financial Institutions/ Banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
d	Any Other (specify)	3	294980055	0	0	294980055	57.29	294980055	5	0	294980055	57.29	0	57.29	92568704	31.38	0	0	294980055
	Bodies Corporate	3	294980055	0	0	294980055	57.29	294980055	5	0	294980055	57.30	0	57.29	92568704	31.38	0	0	294980055
	Esaf Financial Holdings Private Limited	1	272548396	0	0	272548396	52.93	272548396	6	0	272548396	52.93	0	52.93	92568704	33.96	0	0	272548396
	Esaf Swasraya Multistate Agro Cooperative Society Limited	1	22413659	0	0	22413659	4.35	22413659	0	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	0	18000	0	0	0	0	0	0	0	18000
	Sub-Total (A)(1)	11	326336839	0	0	326336839	63.38	326336839	9	0	326336839	63.38	0	63.38	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	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	0
b	Government	0	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	0
d	Foreign Portfolio Investor	0	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	0
	Sub-Total (A)(2)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total Shareholding of Promoter and Promoter Group (A)= (A)(1)+(A)(2)	11	326336839	0	0	326336839	63.39	326336839	9	0	326336839	63.39	0	63.39	103161026	31.61	0	0	326336839

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 under lying Depository Receipts (VI)	Total nos. shares held VII = IV+V+VI	Shareholding % calculated as per SCRR	Number of Voting Rights held in each class of securities (IX)			No. of Shares Underlying Outstanding convertible securities (as a percentage of diluted)	Total shareholding, as a % assuming full conversion of convertible securities (as a percentage of diluted)	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	3	364967	0	0	364967	0.07	364967	0	364967	0.07	0	0.07	0	0			364967
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	28260781	0	0	28260781	5.49	28260781	0	28260781	5.49	0	5.49	0	0			28260781
	Bajaj Allianz Life Insurance Company Limited	1	10430817	0	0	10430817	2.03	10430817	0	10430817	2.03	0	2.03	0	0			10430817
	Edelweiss Tokio Life Insurance Company Limited - Life Par	1	7784703	0	0	7784703	1.51	7784703	0	7784703	1.51	0	1.51	0	0			7784703

	Sub-Total (B)(2)	5	755519	0	0	755519	0.15	755519	0	755519	0.15	0	0.15	0	0			755519
3	Central Government / State Government(s)	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0
a	Central Government / President of India	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0
b	State Government / Governor	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0
c	Shareholding by Companies or Bodies Corporate where Central / State Government is a promoter	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0
	Sub-Total (B)(3)	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0
4	Non-institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0
a	Associate companies / Subsidiaries	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0
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
c	Key Managerial Personnel	10	84907	0	0	84907	0.02	84907	0	84907	0.02	0	0.02	0	0			84907
d	Relatives of promoters (other than "Immediate Relatives" of promoters disclosed under	1	4812	0	0	4812	0	4812	0	4812	0	0	0	0	0			4812

	"Promoter and Promoter Group" category)																	
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	0	0
f	Investor Education and Protection Fund (IEPF)	0	0	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	111897	60704746	0	0	60704746	11.79	60704746	0	60704746	11.79	0	11.79	0	0			60704746
h	Resident Individuals holding nominal share capital in excess of Rs. 2 lakhs	358	20548694	0	0	20548694	3.99	20548694	0	20548694	3.99	0	3.99	0	0			20548694
i	Non Resident Indians (NRIs)	1465	43691618	0	0	43691618	8.49	43691618	0	43691618	8.49	0	8.49	0	0			43691618
	Yusuffali Musaliyam Veettil 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	193	21449616	0	0	21449616	4.17	21449616	0	21449616	4.17	0	4.17	0	0			21449616

	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)	1869	12646397	0	0	12646397	2.46	12646397	0	12646397	2.46	0	2.46	0	0		12646397
	Clearing Members	3	1129	0	0	1129	0	1129	0	1129	0	0	0	0	0		1129
	HUF	1843	2699246	0	0	2699246	0.52	2699246	0	2699246	0.52	0	0.52	0	0		2699246
	LLP	21	8946022	0	0	8946022	1.74	8946022	0	8946022	1.74	0	1.74	0	0		8946022
	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)	115793	159130790	0	0	159130790	30.91	159130790	0	159130790	30.91	0	30.91	0	0		159130790
	Total Public Shareholding (B)=(B)(1)+(B)(2)+(B)(3)+(B)(4)	115807	188537057	0	0	188537057	36.62	188537057	0	188537057	36.62	0	36.62	0	0		188537057

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

(I)	Category & Name of the Shareholders	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)
								C l a s s X	C l a s s Y	T o t a l								
1	Custodian/DR Holder	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
	Total Non-Promoter- Non Public Shareholding (C)= (C)(1)+(C)(2)	0	0	0	0	0		0	0	0	0		0	0				0