

GENERAL INFORMATION ABOUT COMPANY	
Scrip code	544020
NSE Symbol	ESAFSFB
MSEI Symbol	NOT LISTED
ISIN	INE818W01011
Name of the entity	ESAF SMALL FINANCE BANK LIMITED
Date of start of financial year	01-04-2024
Date of end of financial year	31-03-2025
Reporting Quarter	Quarterly
Date of Report	September 30, 2024
Risk management committee	Applicable
Market Capitalisation as per immediate previous Financial Year	Top 1000 listed entities

Annexure I

Name of the Entity: ESAF SMALL FINANCE BANK LIMITED

Quarter Ended: September 30, 2024

Committee Membership & chairmanship of high value debt listed companies are not considered while determining the director's membership and chairmanship.

1.	Whether listed entity has a Regular chairperson	Yes
2.	Whether Chairperson is related to MD or CEO	No

Composition of Board of Directors																		
Titl e	Name of the Director	DIN	Categor y 1 of directors	Cat eg ory 2 of dir ect ors	Categ ory 3 of direct ors	Date of Birth	Wh eth er the Dir ect or is dis qu alif ied (If Ye s Sta rt an d	Curre nt Stat us (Activ e/ Inacti ve)	Wh eth er Spe cial Re sol uti on is pas sed ? (Re f. Re g	Date of passi ng Speci al Resol ution	Initial Date of appoint ment	Date of Reapp ointme nt	Date of cessati on	Te nur e of Dir ect or in Mon ths@	No. of direct orshi p in listed entitie s includ ing ESAF SF Bank Limite d [in refere nce to Regul ation	No of Indepe ndent Directo r ship in listed entities includi ng ESAF S F Bank Limited [interfe rence to proviso to regulati	Numb er of memb ers hips in Audit/ Stake holde r Com mittee (s) includ ing ESAF SF Bank Limite	No of post of Chair perso n in Audit / Stake holde r Com mitte e held in listed entiti es

							End date of Disqualification with details)		17 (1A) of Listing Regulations						17A(1)]	on of Banking 17A(1)]	(Refer Regulation 26(1) of Listing Regulations)	including ESAF S F Bank Limited (Refer Regulation 26(1) of Listing Regulations)
Mr	Ravimohan Periyakavil Ramakrishnan	08534931	Non-Executive independent Director	Chair person	-	29.05.1958	No	Active	NA		21.12.2019	21.12.2022	NA	57.36	1	1	0	0
Mr	Kadambelil Paul Thomas	00199925	Executive Director	NA	CEO-MD	21.05.1963	No	Active	NA		01.10.2018	01.10.2021	NA	72	1	0	1	0

<i>Joy of Banking</i>																		
M r	Thomas Jacob Kalappila	0081 2892	Non- Executiv e independ ent Director	NA	-	13.06. 1953	No	Active	NA		10.03.2 020	10.03.2 023	NA	54. 73	1	1	1	1
M r	Vinod Vijayaleks hmi Vasudeva n	0250 3201	Non- Executiv e independ ent Director	NA	-	25.05. 1967	No	Active	NA		22.12.2 021	-	NA	33. 33	1	1	0	0
M r	Ravi Venkatram an	0030 7328	Non- Executiv e independ ent Director	NA	-	02.07. 1959	No	Active	NA		13.12.2 022	-	NA	21. 63	2	2	4	1
M rs	Kolasseril Chandram ohanan Ranjani	0173 5529	Non- Executiv e independ ent Director	NA	-	09.05. 1958	No	Active	NA		13.12.2 022	NA	NA	21. 63	1	1	2	1
M r	Biju Varkkey	0129 8281	Non- Executiv e independ ent Director	NA	-	22.12. 1965	No	Active	NA		17.08.2 023	NA	NA	13. 5	2	2	1	0
M r	Joseph Vadakkeka ra Antony	0018 1554	Non- Executiv e – Non- Independ	NA	-	24.05. 1951	No	Active	NA		18.11.2 023	NA	NA	10. 43	1	0	0	0

			ent director																
M r	Ajayan Mangalath Gopalakris hnan Nair	0978 2416	Non- Executiv e Nominee Director	NA	-	30.05. 1958	No	Active	NA		13.12.2 022	NA	NA	21. 63	1	0	1	0	
M r	Gabriel John Samuel	0772 5212	Non- Executiv e Nominee Director	NA	-	03.01. 1955	No	Active	NA		13.12.2 022	NA	NA	21. 63	1	0	1	0	
M r	George Kalaparam bil John	0069 4646	Executiv e Director	NA	-	09-08- 1973	No	Active	NA		18.05.2 024	NA	NA	4.4 6	1	0	1	0	

II. Composition of Committees

1. AUDIT COMMITTEE OF THE BOARD

Whether Regular chairperson appointed: Yes						
SI No	Name of Committee Members	DIN	Category 1 of directors	Category 2 of directors	Date of Appointment	Date of Cessation
1	Thomas Jacob Kalappila	00812892	Non-Executive - Independent Director	Chairperson	10-03-2020	
2	Ravi Venkatraman	00307328	Non-Executive - Independent Director	Member	13-12-2022	
3	Kolasseril Chandramohanan Ranjani	01735529	Non-Executive - Independent Director	Member	13-12-2022	
4	Ajayan Mangalath Gopalakrishnan Nair	09782416	Non-Executive - Nominee Director	Member	18-11-2023	

2. NOMINATION AND REMUNERATION COMMITTEE

Whether Regular chairperson appointed: Yes						
SI No	Name of Committee Members	DIN	Category 1 of directors	Category 2 of directors	Date of Appointment	Date of Cessation
1	Biju Varkkey	01298281	Non-Executive - Independent Director	Chairperson	11-08-2023	
2	Ravimohan Periyakavil Ramakrishnan	08534931	Non-Executive - Independent Director	Member	23-12-2019	
3	Kolasseril Chandramohanan Ranjani	01735529	Non-Executive - Independent Director	Member	13-12-2022	
4	Joseph Vadakkekara Antony	00181554	Non-Executive - Non -Independent Director	Member	18-11-2023	

3. STAKEHOLDERS RELATIONSHIP COMMITTEE

Whether Regular chairperson appointed: Yes						
SI No	Name of Committee Members	DIN	Category 1 of directors	Category 2 of directors	Date of Appointment	Date of Cessation
1	Kolasseril Chandramohanan Ranjani	01735529	Non-Executive - Independent Director	Chairperson	13-12-2022	
2	Kadambelil Paul Thomas	00199925	Executive Director	Member	11-12-2019	
3	Ravi Venkatraman	00307328	Non-Executive - Independent Director	Member	13-12-2022	
4	Gabriel John Samuel	07725212	Non-Executive - Nominee Director	Member	22-06-2023	
5	George Kalaparambil John	00694646	Executive Director	Member	18-05-2024	

4. RISK MANAGEMENT COMMITTEE

Whether Regular chairperson appointed: Yes						
SI No	Name of Committee Members	DIN	Category 1 of directors	Category 2 of directors	Date of Appointment	Date of Cessation
1	Ravi Venkatraman	00307328	Non-Executive - Independent Director	Chairperson	13-12-2022	
2	Ravimohan Periyakavil Ramakrishnan	08534931	Non-Executive - Independent Director	Member	23-12-2019	
3	Kadambelil Paul Thomas	00199925	Executive Director	Member	29-05-2020	
4	Thomas Jacob Kalappila	00812892	Non-Executive - Independent Director	Member	10-03-2020	
5	Ajayan Mangalath Gopalakrishnan Nair	09782416	Non-Executive - Nominee Director	Member	13-12-2022	

5. CORPORATE SOCIAL RESPONSIBILITY COMMITTEE

Whether Regular chairperson appointed: Yes						
SI No	Name of Committee Members	DIN	Category 1 of directors	Category 2 of directors	Date of Appointment	Date of Cessation
1	Gabriel John Samuel	07725212	Non-Executive - Nominee Director	Chairperson	13-12-2022	
2	Kadambelil Paul Thomas	00199925	Executive Director	Member	03-10-2018	
3	Kolasseril Chandramohanan Ranjani	01735529	Non-Executive - Independent Director	Member	13-12-2022	
4	Joseph Vadakkekara Antony	00181554	Non-Executive - Non-Independent Director	Member	18-11-2023	

III. Meetings of Board of Directors						
Date(s) of Meeting (Enter dated of Previous and current quarter in chronological order)	Maximum gap between any two consecutive meetings (in number of days)	Notes for not providing dates	Whether requirement of Quorum met (Yes/No)	Total number of Directors as on the date of the meeting	Number of Directors present* (All Directors including Independent Directors)	Number of independent directors attending the meeting*
08-05-2024		NA	Yes	10	10	06
18-05-2024	9	NA	Yes	10	10	06
14-06-2024	26	NA	Yes	11	10	05
26-07-2024	41	NA	Yes	11	10	6
31-08-2024	35	NA	Yes	11	11	6
24-09-2024	23	NA	Yes	11	11	6

**to be filled in only for the current quarter meetings*

IV. Meetings of Committees									
Name of Committee	Date(s) of Meeting (Enter dates of Previous and current quarter in chronological order)	Maximum Gap between any two consecutive meetings (in number of days)	Name of Other Committee	Reason for not providing date	Whether requirement of Quorum met (Yes/No)	Total number of Directors as on the date of the meeting	Number of Directors Present (All directors including Independent Directors)	Number of independent directors attending the meeting	No. of members attending the meeting (other than Board of Directors)
Audit Committee	07-05-2024			NA	Yes	4	4	3	0
Audit Committee	14-06-2024	37		NA	Yes	4	4	3	0
Audit Committee	25-07-2024	40		NA	Yes	4	4	3	0
Audit Committee	19-09-2024	55		NA	Yes	4	4	3	0
Nomination & Remuneration and Compensation Committee	06-05-2024			NA	Yes	4	4	3	0
Nomination & Remuneration and Compensation Committee	18-05-2024	11		NA	Yes	4	4	3	0
Nomination & Remuneration and	13-06-2024	25		NA	Yes	4	4	3	0

Compensation Committee									<i>Joy of Banking</i>
Nomination & Remuneration and Compensation Committee	25-07-2024	41		NA	Yes	4	4	3	0
Nomination & Remuneration and Compensation Committee	24-09-2024	60		NA	Yes	4	4	3	0
Risk Management Committee	13-06-2024			NA	Yes	5	5	3	0
Risk Management Committee	18-09-2024	96		NA	Yes	5	5	3	0
Stakeholders Relationship Committee	08-05-2024			NA	Yes	4	4	2	0
Stakeholders Relationship Committee	24-07-2024	76		NA	Yes	5	5	2	0
Corporate Social Responsibility and Sustainability Committee	07-05-2024			NA	Yes	4	4	1	0
Corporate Social Responsibility and Sustainability Committee	13-06-2024	36		NA	Yes	4	4	1	0

V. Related Party Transactions		
Subject	Compliance Status (Yes/No/NA)	If status is "No" details of non-compliance may be given here
Whether prior approval of audit committee obtained	Yes	
Whether shareholder approval obtained for material RPT	Yes	
Whether details of RPT entered into pursuant to omnibus approval have been reviewed by the Audit Committee	Yes	
Disclosure of note on related party transactions		
Disclosure of note on material transaction with related party		

VI. Details of Cyber Security Incidence	
Subject	Details (Yes/No)
Whether as per Regulation 27(2) (ba) of SEBI (LODR) Regulations, 2015 there has been cyber security incidents or breaches or loss of data or documents during the quarter.	No
Date of the event	
Brief details of the event	

VI. Affirmations_ Annexure I

1. The composition of Board of Directors is in terms of SEBI (Listing Obligations and Disclosure requirements) Regulations, 2015.
2. The composition of the following committees is in terms of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015
 - a) Audit Committee
 - b) Nomination & Remuneration Committee
 - c) Stakeholders Relationship Committee
 - d) Risk management committee (applicable to the top 1000 listed entities)
3. The committee members have been made aware of their powers, role and responsibilities as specified in SEBI (Listing obligations and disclosure requirements) Regulations, 2015.
4. The meetings of the Board of Directors and the above committees have been conducted in the manner as specified in SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.
5. This report and/or the report submitted in the previous quarter has been placed before Board of Directors. Any comments/observations/advice of the board of directors may be mentioned here: Nil

Name of Signatory: **Ranjith Raj P**

Designation: **Company Secretary and Compliance Officer**

Place: **Thrissur**

Date: **October 19, 2024**

Annexure III Half Yearly Affirmations

1. Copy of annual report including balance sheet, profit and loss account, directors report, corporate governance report, business responsibility report displayed on website. - Yes
2. Presence of Chairperson of Audit Committee at the Annual General Meeting -Yes

6. Presence of Chairperson of the nomination and remuneration committee at the annual general meeting -Yes
7. Presence of Chairperson of the Stakeholder Relationship committee at the annual general meeting -Yes
8. Disclosure of the Secretarial Audit Report of the listed entity and the material subsidiaries in the Annual Report -Yes
9. Submission of Annual Secretarial Compliance Report - Yes
10. Whether 'Corporate Governance Report' disclosed in Annual Report -Yes

Name of Signatory: **Ranjith Raj P**

Designation: **Company Secretary and Compliance Officer**

Place: **Thrissur**

Date: **October 19, 2024**

Additional Half yearly Disclosure			
Applicability of disclosure		Applicable	
Reason for Non Applicability			
I. Disclosure of Loans/ guarantees/comfort letters /securities etc.refer note below			
(A)Any loan or any other form of debt advanced by the listed entity directly or indirectly to			
Entity	Aggregate amount advanced during six months	Balance outstanding at the end of six months	
Promoter or any other entity controlled by them	0	0	
Promoter Group or any other entity controlled by them	0	0	
Directors (including relatives) or any other entity controlled by them	0	0	
KMPs or any other entity controlled by them	0	0	
(B) Any guarantee / comfort letter (by whatever name called) provided by the listed entity directly or indirectly, in connection with any loan(s) or any other form of debt availed By			
Entity	Type (guarantee, comfort letter etc.)	Aggregate amount of issuance during six months	Balance outstanding at the end of six months(taking into account any invocation)
Promoter or any other entity controlled by them	0	0	0
Promoter Group or any other entity controlled by them	0	0	0

Directors (including relatives) or any other entity controlled by them	0	0	0	<i>Joy of Banking</i>
KMPs or any other entity controlled by them	0	0	0	
(C) Any security provided by the listed entity directly or indirectly, in connection with any loan(s) or any other form of debt availed by				
Entity	Type of security (cash, shares etc.)	Aggregate value of security provided during six months	Balance outstanding at the end of six months	
Promoter or any other entity controlled by them	0	0	0	
Promoter Group or any other entity controlled by them	0	0	0	
Directors (including relatives) or any other entity controlled by them	0	0	0	
KMPs or any other entity controlled by them	0	0	0	
(D) Additional Information				
II. Affirmations				
Affirmations		Compliance Status	Company Remarks	
All loans (or other form of debt), guarantees, comfort letters (by whatever name called) or securities in connection with any loan(s) (or other form of debt) given directly or indirectly by the listed entity to promoter(s), promoter group, director(s) (including their relatives), key managerial personnel (including their relatives) or any entity controlled by them are in the economic interest of the company.		Yes		
Name	GIREESH CP			
Designation	CFO			
Place	THRISSUR			
Date	19-Oct-2024			

Name of Signatory: **Ranjith Raj P**

Designation: **Company Secretary and Compliance Officer**

Place: **Thrissur**

Date: **October 19, 2024**