

Ref No: 03/SE/CS/APR/2025-26



Date: April 02, 2025

To,

<b>Listing Department</b> <b>BSE Limited</b> <b>Phiroze Jeejeebhoy Towers,</b> <b>Dalal Street, Mumbai – 400001</b>	<b>Listing &amp; Compliance Department</b> <b>National Stock Exchange of India Limited</b> <b>Exchange Plaza, 5<sup>th</sup> Floor</b> <b>Plot No.C/1, “G” Block</b> <b>Bandra- Kurla Complex</b> <b>Bandra(E), Mumbai- 400051</b>
<b>BSE Scrip Code: 544020</b>	<b>NSE Symbol: ESAFSFB</b>

Dear Sir / Madam,

**Sub: Disclosure under SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015**

Pursuant to Regulation 30 read with Schedule III of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 and Regulation 8 read with Schedule A of SEBI (Prohibition of Insider Trading) Regulations, 2015, we hereby share the following information:

**Deposits:**

<b>Particulars</b> <b>(₹ In Crore)</b>	<b>31-Mar-25 *</b>	<b>31-Mar-24</b>	<b>Y-o-Y</b>	<b>31-Dec-24</b>	<b>Q-o-Q</b>
<b>Total Deposits</b>	<b>23,277</b>	<b>19,868</b>	<b>17.16%</b>	<b>22,415</b>	<b>3.85%</b>
<i>Term Deposits</i>	17,493	15,366	13.84%	16,823	3.98%
CASA	5,784	4,502	28.48%	5,592	3.43%
CASA Ratio	24.85%	22.66%	-	24.95%	-

**Advances:**

<b>Particulars</b> <b>(₹ In Crore)</b>	<b>31-Mar-25 *</b>	<b>31-Mar-24</b>	<b>Y-o-Y</b>	<b>31-Dec-24</b>	<b>Q-o-Q</b>
Micro Loans	9,176	12,879	-28.75%	9,999	-8.23%
Retail and Other Loans	9,799	5,893	66.28%	8,292	18.17%
<b>Gross Advances</b>	<b>18,975</b>	<b>18,772</b>	<b>1.08%</b>	<b>18,291</b>	<b>3.74%</b>
<b>Total Loan Book #</b>	<b>19,839</b>	<b>19,659</b>	<b>0.92%</b>	<b>19,161</b>	<b>3.54%</b>

\*The information with reference to Year ended March 31, 2025 is provisional and subject to audit by the statutory auditors of the Bank.

# represents Gross advances plus advances originated and transferred under securitization, assignment and interbank participation certificates for which a bank continues to hold collection responsibilities.

**ESAF SMALL FINANCE BANK LIMITED**

RBI License No.: MUM 124, CIN: L65990KL2016PLC045669

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](http://www.esafbank.com)

## Management Commentary:

### 1. Deposits:

- Total deposits increased by 17.16% YoY to ₹23277 Crore as of March 31, 2025.
- CASA deposits witnessed a 28.48% YoY growth, reaching ₹5784 Crore as of March 31, 2025. The CASA ratio stood at 24.85%.

### 2. Advances:

- Gross advances grew by 1.08% YoY to ₹18975 Crore as of March 31, 2025.
- Secured advance grew by 66.28% and stands at Rs.9799 Crore as of March 31, 2025. Secured advance includes Gold loan, Mortgage, Mobility, MSME and Agriculture.
- Secured advances constitutes 51.64% of the gross advances as on March 31, 2025 as against 31.39% as on March 31, 2024.

### 3. Customer Base:

- The Bank's customer base stood at 94.15 lakh as on March 31, 2025, with 10.41 lakh new customers added during the Year.

### 4. Distribution Network:

- As on March 31, 2025, the Bank's distribution network comprised 787 branches, 693 ATMs and 1106 Customer Service Centres spanning across 24 states and 2 union territories.

We request you to bring the above to the notice of all concerned.

This intimation is also made available on the website of the Bank at [www.esafbank.com/investor-relation/?id=disclosure-to-stock-exchanges-2025-26/](http://www.esafbank.com/investor-relation/?id=disclosure-to-stock-exchanges-2025-26/).

Requesting you to take the same into your records.

**Thanking you.**

**Yours faithfully,**

**For ESAF Small Finance Bank Limited**

**Ranjith Raj. P**  
**Company Secretary and Compliance Officer**