

Ref No: 16/SE/CS/MAY/2025-26

Date: May 31, 2025

To  
The Department of Corporate Services  
BSE Limited  
Phiroze Jeejeebhoy Towers,  
Dalal Street, Mumbai,  
Maharashtra - 400 001

Dear Sir,

**Sub: Certificate under Regulation 57 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015**

Pursuant to Regulation 57 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and SEBI Circular No. SEBI/HO/DDHS/DDHS\_Div1/P/CIR/2022/0000000103 dated July 29, 2022, we hereby certify that the interest and principal amount with respect to the following non-convertible securities, has been duly paid to all concerned investors on the said due date, as per the terms mentioned in the concerned term sheet. The details of the payments and redemptions made are provided below:

a) Details of Interest Payments:

| Sl. No | Particulars                              | Details           |
|--------|--|-------------------|
| 1      | ISIN                                     | INE818W08032      |
| 2      | Issue Size                               | 40 Crore          |
| 3      | Interest Amount to be paid on due date   | 1,91,56,164.38/-* |
| 4      | Frequency – quarterly / monthly          | Half Yearly       |
| 5      | Change in frequency of Payment (if any)  | NIL               |
| 6      | Details of such change                   | NA                |
| 7      | Interest payment record date             | May 15, 2025      |
| 8      | Due date for interest payment            | June 01, 2025     |
| 9      | Actual date for interest payment         | May 31, 2025**    |
| 10     | Amount of interest paid                  | 1,91,56,164.38/-* |
| 11     | Date of last interest payment            | December 31, 2024 |
| 12     | Reason for non-payment/ delay in payment | NA                |

\*Amount before TDS

\*\* The due date for interest payment is June 01, 2025. Since the due date for interest payment falls on a holiday, the actual payment of interest shall be made on the preceding day as per the original terms of issue i.e., May 31, 2025.

**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)

b) Details of redemption payments:

| Sl. No | Particulars   | Details           |
|--------|---|-------------------|
| 1      | ISIN  | INE818W08032      |
| 2      | Type of redemption (full/partial)   | Full              |
| 3      | If partial redemption, then   | NA                |
|        | a. By face value redemption   |                   |
|        | b. By quantity redemption   |                   |
| 4      | If redemption is based on quantity, specify, whether on:<br>a. Lot basis<br>b. Pro - rata basis         | NA                |
| 5      | Reason for redemption (call, put, premature redemption, maturity, buyback, conversion, others (if any)) | Maturity          |
| 6      | Redemption date due to put option (if any)  | NA                |
| 7      | Redemption date due to call option (if any)   | NA                |
| 8      | Quantity redeemed (no. of NCDs)   | 400               |
| 9      | Due date for redemption/ maturity   | June 01, 2025     |
| 10     | Actual date for redemption (31/05/2025)   | May 31, 2025**    |
| 11     | Amount redeemed   | 40 Crore          |
| 12     | Outstanding amount (Rs.)  | NIL               |
| 13     | Date of last Interest payment   | December 31, 2024 |
| 14     | Reason for non - payment/ delay in payment  | NIL               |

\*\* The due date for interest payment is June 01, 2025. Since the due date for interest payment falls on a holiday, the actual payment of interest shall be made on the preceding day as per the original terms of issue i.e., May 31, 2025.

Requesting your good office to take the same into your records.

The intimation is also made available on the website of the Bank at <https://www.esafbank.com/investor-relation/?id=disclosure-to-stock-exchanges-2025-26/>.

Thanking You,

Yours Faithfully,

**For ESAF Small Finance Bank Limited.**

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

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