

Ref No: 07/SE/CS/JULY/2025-26



Date: July 17, 2025

To,

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

Dear Sir / Madam,

Sub: Intimation under Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 for allotment of listed, rated, taxable, unsecured, transferable, redeemable, fully paid up, Basel II complaint lower tier II subordinated bonds in the nature of Non-Convertible Debentures on a private placement basis.

Pursuant to Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, (“LODR”), we wish to inform you that the Management Committee of the Board of Directors of the ESAF Small Finance Bank Limited on July 17, 2025 has accorded its approval for allotment of 6500 listed, rated, taxable, unsecured, transferable, redeemable, fully paid up, Basel II complaint lower tier II subordinated bonds in the nature of non-convertible debentures having face value of Rs. 1,00,000 each aggregating to Rs. 65,00,00,000 (Rupees sixty-five crores) inclusive of green shoe option of up to Rs. 15,00,00,000/- (Rupees Fifteen Crore only) on a private placement basis.

Detailed information as required under SEBI (Listing Obligation and Disclosure Requirement) Regulations, 2015 in respect of allotment of NCDs is given in ‘Annexure A’.

Details as per BSE’s Circular No. 20230714-34 dated July 14, 2023, and NSE’s Circular No. NSE /CML/2023/57 dated July 14, 2023, are as under:

Date of occurrence of event / information	July 17, 2025
Time of occurrence of event / information	4:30 P.M.

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

ESAF SMALL FINANCE BANK LIMITED

RBI License No.: MUM124, 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

Annexure-A

Details as required under SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015

Issuer	ESAF Small Finance bank Limited
Type of securities issued (viz. equity shares, convertibles etc.)	Listed, rated, taxable, unsecured, transferable, redeemable, fully paid up, Basel II compliant lower tier II subordinated bonds in the form of non-convertible debentures bearing 11.10% interest. (ISIN: INE818W08131)
Type of issuance (further public offering, rights issue, depository receipts (ADR/GDR), qualified institutions placement, preferential allotment etc.)	Private Placement
Total number of securities issued or the total amount for which the securities will be issued (approximately)	6,500 (Six Thousand Five Hundred) Listed, Rated, Taxable, Unsecured, Transferable, Redeemable, Fully paid-up, Basel II compliant lower Tier II Subordinated Bonds in the form of non-convertible debentures having a face value of Rs. 1,00,000/- (Rupees One Lakh only) each, up to an aggregate value of Rs. 65,00,00,000/- (Rupees Sixty-Five Crores only) which includes a green shoe option of up to Rs. 15,00,00,000/- (Rupees Fifteen Crores only) ("debentures") on a private placement basis.
Total number of Securities allotted	6500 NCDs of Rs. 1,00,000 each aggregating to Rs. 65,00,00,000 (Rupees sixty-five crores) inclusive of green shoe option of up to Rs. 15,00,00,000/- (Rupees Fifteen Crore only) on a private placement basis.
Size of the issue	Rs. 65,00,00,000/-
Whether proposed to be listed? If yes, name of the stock exchange(s)	Yes, NCDs are proposed to be listed in the Negotiated Trade Reporting Platform under New Debt Market ("NTRP") of the National Stock Exchange of India Limited ("NSE")
Tenure of the instrument - date of allotment and date of maturity	Tenure: 6 Years Date of Allotment: 17 July 2025 Date of Maturity: 17 July 2031
Coupon/ interest offered, schedule of payment of coupon/interest and principal	Fixed Coupon. Coupon Rate not to exceed 11.10% (Eleven Point One Zero Percent) per annum
Charge/ security, if any, created over the assets	Unsecured

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Special right/ interest/ privileges attached to the instrument and changes thereof	NIL
Delay in payment of interest/ principal amount for a period of more than three months from the due date or default in payment of interest/ principal	NA
Details of any letter or comments regarding payment/non-payment of interest, principal on due dates, or any other matter concerning the security and/ or the assets along with its comments thereon, if any	NA
Details of redemption of debentures	Redeemable on maturity

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