

Ref No: 02/SE/CS/JULY/2025-26



Date: July 04, 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:**

Particulars (₹ In Crore)	30-June-25 *	30-Jun-24	Y-o-Y	31-Mar-25	Q-o-Q
<b>Total Deposits</b>	<b>22,698</b>	<b>20,887</b>	<b>8.67%</b>	<b>23,277</b>	<b>-2.49%</b>
<i>Term Deposits</i>	<i>17,070</i>	<i>15,960</i>	<i>6.95%</i>	<i>17,494</i>	<i>-2.42%</i>
CASA	5,628	4,927	14.23%	5,783	-2.68%
CASA Ratio	24.80%	23.59%	-	24.84%	-

**Advances:**

Particulars (₹ In Crore)	30-June-25 *	30-Jun-24	Y-o-Y	31-Mar-25	Q-o-Q
Micro Loans	7,522	12,359	-39.14%	8,857	-15.07%
Retail and Other Loans	10702	6424	66.59%	9922	7.86%
<b>Gross Advances</b>	<b>18,224</b>	<b>18,783</b>	<b>-2.98%</b>	<b>18,779</b>	<b>-2.96%</b>
<b>Total Loan Book #</b>	<b>19,808</b>	<b>19,664</b>	<b>0.73%</b>	<b>19,643</b>	<b>0.84%</b>

\*The information with reference to Quarter ended June 30, 2025 is provisional and subject to Limited Review 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 8.67% YoY to ₹22698 Crore as of June 30, 2025.
- CASA deposits witnessed a 14.23% YoY growth, reaching ₹5628 Crore as of June 30, 2025.
- The CASA ratio stood at 24.80%.

### 2. Advances:

- Gross advances decreased by 2.98% YoY to ₹18224 Crore as of June 30, 2025.
- Secured advance grew by 66.59% and stands at Rs.10702 Crore as of June 30, 2025. Secured advance includes Gold loan, Mortgage, Mobility, MSME and Agriculture.
- Secured advances constitutes 58.72% of the gross advances as on June 30, 2025 as against 34.20% as on June 30, 2024.

### 3. Customer Base:

- The Bank's customer base stood at 95.80 lakh as on June 30, 2025, with 1.65 lakh new customers added during this Quarter.

### 4. Distribution Network:

- As on June 30, 2025, the Bank's distribution network comprised 788 branches, 713 ATMs and 1095 Customer Service Centres spanning across 24 states and 2 union territories.

### 5. Transfer of NPA/ Technical write off pool

- The Bank has, on June 30, 2025, transferred the NPA / Technical Write off portfolio, with an outstanding of ₹733.40 Crore (Cut-off date as on March 31, 2025) to an ARC, for a consideration amounting to ₹73.34 Crore.

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 <https://www.esafbank.com/investor-relation/?id=disclosure-to-stock-exchanges>.

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.: 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](mailto:customercare@esafbank.com) [www.esafbank.com](http://www.esafbank.com)