

Ref No: 20/SE/CS/AUG/2025-26

Date: August 30, 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: Business Responsibility and Sustainability Report for the Financial year 2024-25 of ESAF Small Finance Bank Limited

Pursuant to Regulation 34(2)(f) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“**SEBI Regulations**”) read with SEBI Circular No. SEBI/HO/CFD/CMD-2/P/CIR/2021/562 dated May 10, 2021, please find enclosed herewith the Business Responsibility and Sustainability Report (“**BRSR**”) of the Bank for the Financial Year 2024-25. The BRSR also forms the part of the Annual Report for the Financial Year 2024-25, submitted to the exchanges vide letter dated August 30, 2025.

The Business Responsibility and Sustainability Report of the Bank for the Financial Year 2024-25 is also made available on the website of the Bank at <https://www.esafbank.com/investor-relation/?id=annual-reports>.

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



Business Responsibility & Sustainability Reporting Format

(Business Responsibility and Sustainability Reporting (BRSR) is the practice of companies disclosing information about their environmental, social, and governance (ESG) performance. It goes beyond financial reporting to provide stakeholders with a comprehensive view of a company's non-financial impacts and contributions to sustainable development. BRSR covers topics such as environmental impact, social responsibility, and governance practices, aiming to promote transparency and accountability.)

SECTION A GENERAL DISCLOSURES

I. DETAILS OF THE LISTED ENTITY

2024-2025

1.	Corporate Identity Number (CIN) of the Listed Entity	➤ L65990KL2016PLC045669
2.	Name of the Listed Entity	➤ ESAF Small Finance Bank Ltd.
3.	Year of incorporation	➤ May 05, 2016
4.	Registered office address	➤ Building No. VII/83/8, ESAF Bhavan, Thrissur- Palakkad National Highway, Mannuthy, Thrissur, Kerala, PIN- 680 651
5.	Corporate address	➤ Building No. VII/83/8, ESAF Bhavan, Thrissur- Palakkad National Highway, Mannuthy, Thrissur, Kerala, PIN- 680 651
6.	E-mail	➤ investor.relations@esafbank.com
7.	Telephone	➤ 0487-7123456
8.	Website	➤ www.esafbank.com
9.	Financial year for which reporting is being done	➤ 2024-25
10.	Name of the Stock Exchange(s) where shares are listed	➤ BSE Limited and National Stock Exchange of India Limited
11.	Paid-up Capital	➤ 5,15,42,74,520
12.	Name and contact details (telephone, email address) of the person who may be contacted in case of any queries on the BRSR report	➤ Shri. Ranjith Raj P. Company Secretary, Telephone: 0487-7123456 E-mail ID: investor.relations@esafbank.com
13.	Reporting boundary - Are the disclosures under this report made on a standalone basis (i.e. only for the entity) or on a consolidated basis (i.e. for the entity and all the entities which form a part of its consolidated financial statements, taken together)	➤ Standalone Basis
14.	Name of assurance provider	➤ NA
15.	Type of assurance obtained	➤ NA

II. PRODUCTS/SERVICES

16. Details of business activities (accounting for 90% of the turnover):

Description of Main Activity	Description of Business Activity	% of Turnover of the entity
Financial and Insurance Service	Banking activities by Central, Commercial and Saving Banks	100

17. Products/Services sold by the entity (accounting for 90% of the entity's Turnover):

Product/Service	NIC Code	% of total Turnover Contributed
Financial and Related Services	64990	100

III. OPERATIONS

18. Number of locations where plants and/or operations/offices of the entity are situated:

Location	Number of plants	Number of offices	Total
National	0	800	800*
International	0	0	0

*ESAF Small Finance Bank concentrates in providing access to finance in rural geographies. The Bank has 787 Retail Branches, 5 Annexes, 2 Regional Offices, 1 Zonal Office and 1 Central Processing Centre (CPC), 2 Regional Processing Centres (RPC), 1 Corporate Annex in Mumbai and 1 National Registered Office at Thrissur as on 31st March 2025.

19. Markets served by the entity:

a. Number of locations

National	➤ (No. of States)	26*	International	➤ (No. of Countries)	0
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*24 States and 2 Union Territories

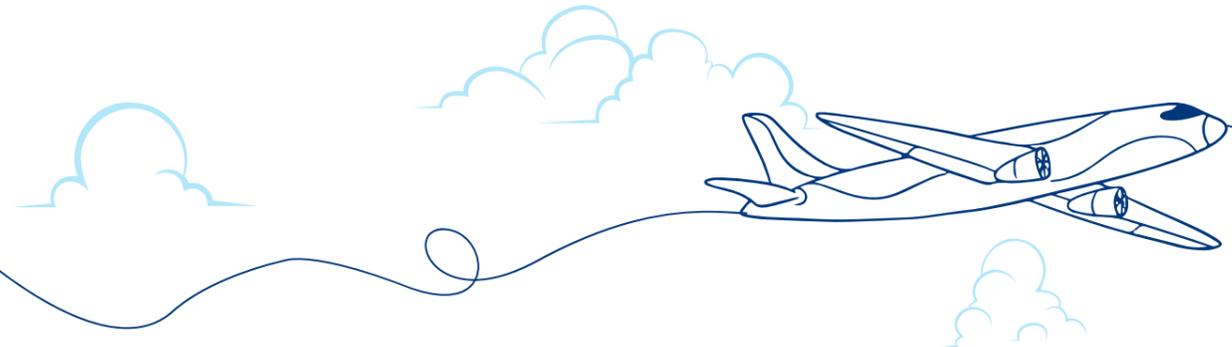
b. What is the contribution of exports as a percentage of the total turnover of the entity?

0

c. A brief on types of customers

As a Small Finance Bank, ESAF Small Finance Bank is committed to delivering financial services to underserved populations, especially in rural regions. It serves a diverse group of customers, including small and marginal farmers, micro and nano entrepreneurs, women, children, senior citizens, and transgender individuals. The Bank also extends its services to Non-Resident Indian (NRI) clients. The customer base spans from small-scale farmers and micro-entrepreneurs to marginalised communities, including women, children, elderly citizens, and transgenders, while also meeting the financial needs of NRIs.





IV. EMPLOYEES

20. Details as at the end of Financial Year:

a. Employees and workers (including differently abled):

Sr. No.	Particulars	Total (A)	Male		Female	
			No. (B)	% (B / A)	No. (C)	% (C / A)
1	Permanent (D)	8,336	5,448	65.36	2,888	34.64
2	Other than Permanent (E)	4,184	2,818	67.35	1,366	32.65
3	Total employees (D + E)	12,520	8,266	66.02	4,254	33.98

Sr. No.	Particulars	Total (A)	Male		Female	
			No. (B)	% (B / A)	No. (C)	% (C / A)
4	Permanent (F)	0	0	0	0	0
5	Other than Permanent (G)	0	0	0	0	0
6	Total workers (F + G)	0	0	0	0	0

b. Differently abled Employees and workers:

Sr. No.	Particulars	Total (A)	Male		Female	
			No. (B)	% (B / A)	No. (C)	% (C / A)
1	Permanent (D)	1	1	100	0	0
2	Other than Permanent (E)	2	2	100	0	0
3	Total differently abled employees (D + E)	3	3	100	0	0

Sr. No.	Particulars	Total (A)	Male		Female	
			No. (B)	% (B / A)	No. (C)	% (C / A)
4	Permanent (F)	0	0	0	0	0
5	Other than Permanent (E)	0	0	0	0	0
6	Total differently abled workers (F + G)	0	0	0	0	0

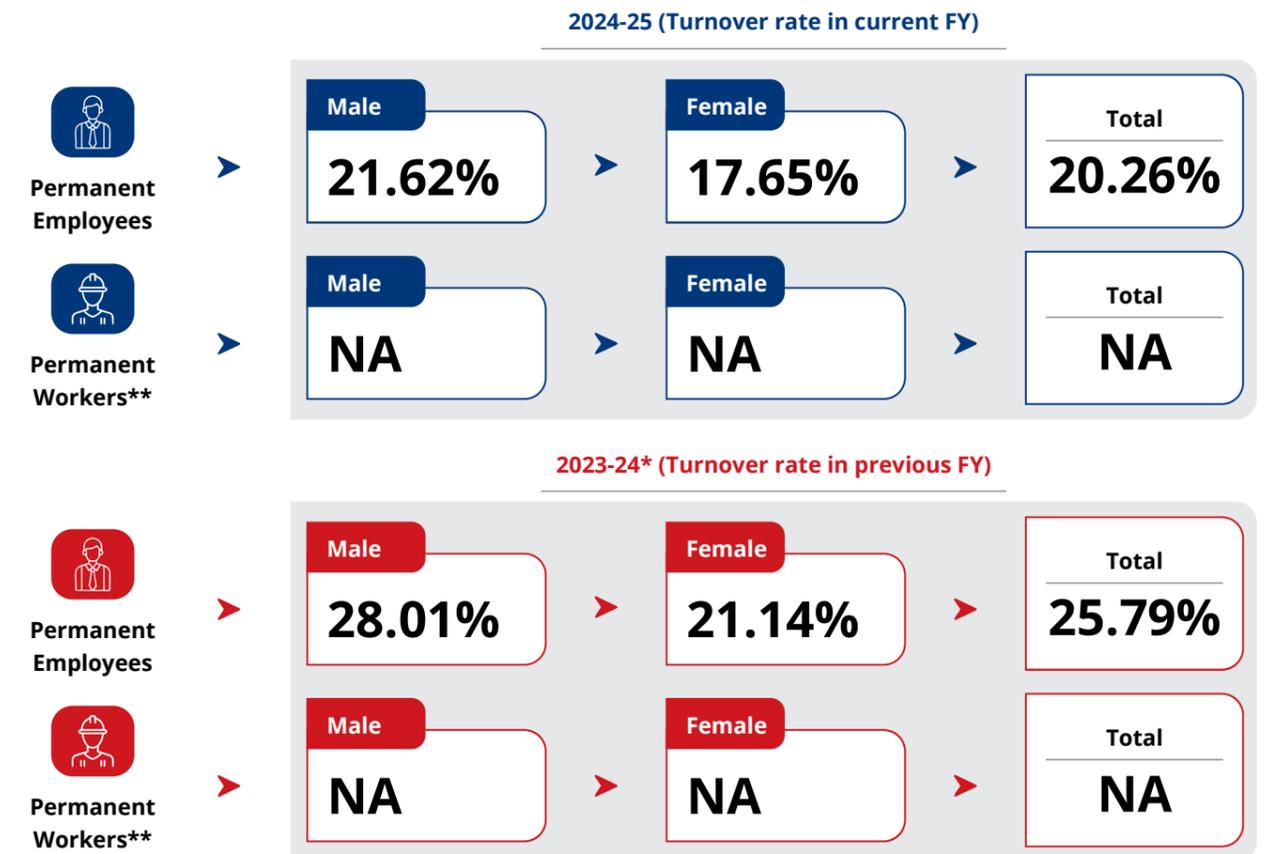
*The Bank does not have any staff in the 'Workers' category.

21. Participation/Inclusion/Representation of women

Particular	Total (A)	No. and percentage of Females	
		No. (B)	% (B / A)
Board of Directors	11	1*	9.09
Key Management Personnel	10	0	0

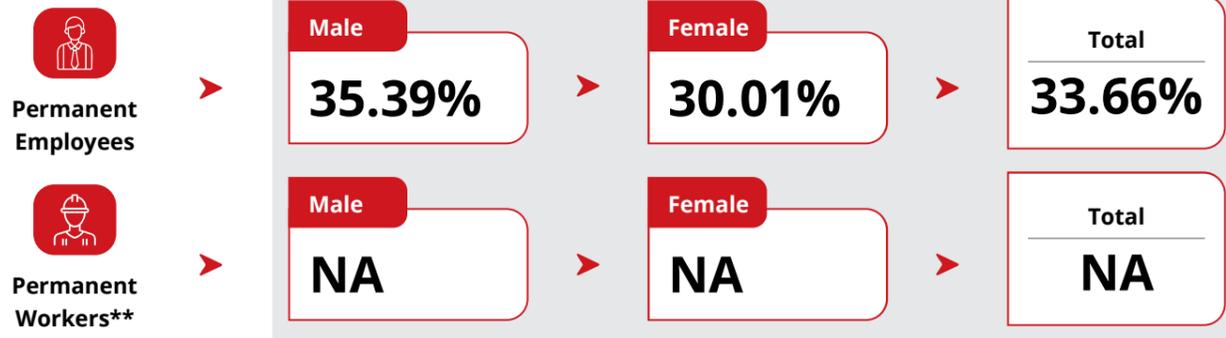
*The director is an independent director

22. Turnover rate for permanent employees and workers





2022-23 (Turnover rate in the year prior to the previous FY)



* The Bank has changed the methodology of calculating turnover rate for permanent employees to bring it more in line with BRSR requirements.

**The Bank does not have any staff in the 'Workers' category.

V. HOLDING, SUBSIDIARY AND ASSOCIATE COMPANIES (INCLUDING JOINT VENTURES)

23. (a) Names of holding / subsidiary / associate companies / joint ventures

Sr. No.	Name of the holding / subsidiary / associate companies / joint ventures (A)	Indicate whether holding/subsidiary/ associate/ joint venture	% of shares held by listed entity	Does the entity indicated at column A, participate in the Business Responsibility initiatives of the listed entity? (Yes/No)
NA*				

*The Company does not have any subsidiaries/associate companies/joint ventures.

VI. CSR DETAILS

24. (i) Whether CSR is applicable as per section 135 of Companies Act, 2013: (Yes/No)

YES

a. Turnover (in ₹)

₹ 43,29,30,83,504

b. Net worth (in ₹)

₹ 19,45,01,19,966

VII. TRANSPARENCY AND DISCLOSURES COMPLIANCES

25. Complaints/grievances on any of the principles (Principles 1 to 9) under the National Guidelines on Responsible Business Conduct:

Stakeholder group from whom complaint is received	Grievance redressal mechanism in place (Yes/No) *	2024-25 Current Financial Year			2023-24 Previous Financial Year		
		Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks	Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks
Communities	No	0	0	NA	0	0	NA

Stakeholder group from whom complaint is received	Grievance redressal mechanism in place (Yes/No) *	2024-25 Current Financial Year			2023-24 Previous Financial Year		
		Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks	Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks
Investors (other than shareholders)	Yes	18	0	NA	1,041	0	NA
Shareholders	Yes	0	0	NA	1	0	NA
Employees and Workers	Yes	4*	0	NA	0	0	NA
Customers	Yes	7,682	182	The pending complaints were received towards the end of the reporting period. It is to be noted that none of these complaints have been pending for more than 30 days.	10,344	303	NA
Value Chain Partners	No	0	0	NA	0	0	NA
Others (please specify)	NA	NA	NA	NA	NA	NA	NA

*No. of complaints received under POSH

* Is a Grievance Redressal Mechanism in Place? (Yes/No). If yes, provide the web link to the Grievance Redressal Policy.

Stakeholder group from whom complaint is received	Web Link for Grievance Policy
Communities	https://esafbank.com/pdf/CSR%20Policy_08-02-2024.pdf
Investors (other than shareholders)	Part of the Policy on Code of Conduct for the Board of Directors and Senior Management Personnel is available internally.



Stakeholder group from whom complaint is received	Web Link for Grievance Policy
Shareholders	Part of the Policy on Code of Conduct for the Board of Directors and Senior Management Personnel is available internally.
Employees and Workers	1. Grievance Redressal Cell (Grievance Redressal and Counselling for Employees (GRACE) platform.) 2. The grievances shall be shared to the email ID grievancecell@esafbank.com or through venting box at https://bit.ly/ESAFventingbox
Customers	https://www.esafbank.com/pdf/Customer%20Grievance%20Redressal%20Policy_ESAF%20SFB-V6.pdf
Value Chain Partners	There is an SOP that covers the same.
Others (please specify)	NA

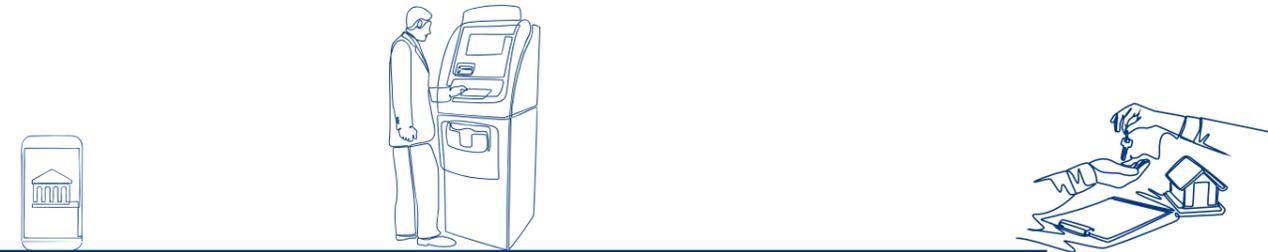
26. Overview of the entity's material responsible business conduct issues

Please indicate material responsible business conduct and sustainability issues pertaining to environmental and social matters that present a risk or an opportunity to your business, rationale for identifying the same, approach to adapt or mitigate the risk alongwith its financial implications, as per the following format.

Sr. No.	Material issue identified	Indicate whether Risk/ Opportunity (R/O)	Rationale for identifying the Risk/Opportunity	In case of Risk, approach to adapt or mitigate	Financial implications of the Risk/ Opportunity (Indicate positive or negative implications)
1.	Corporate Governance and Ethics		Robust governance frameworks enhance a company's reputation, strengthen decision-making, improve risk management, and support long-term sustainability. They foster a culture rooted in integrity, transparency, and accountability.		



Sr. No.	Material issue identified	Indicate whether Risk/ Opportunity (R/O)	Rationale for identifying the Risk/Opportunity	In case of Risk, approach to adapt or mitigate	Financial implications of the Risk/ Opportunity (Indicate positive or negative implications)
2.	Risk Management		The Company operates in a high-risk environment that involves managing significant amounts of data and funds. To maintain compliance, minimise the risk of fraud, and ensure long-term business sustainability, it is crucial for the Company to consistently enhance and reinforce its risk management and control systems.	ESAF Small Finance Bank adopts a comprehensive risk mitigation strategy. Through regular internal reviews, reinforced governance standards, adoption of advanced technologies, promotion of ethical conduct among employees, and continuous staff training, the Bank emphasises proactive risk reduction, operational security, and stakeholder confidence. Additionally, the Bank holds an ISO/IEC 27001:2022 certification, underscoring its strong commitment to maintaining high-level data security across its IT systems and associated operations.	
3.	Responsible Lending		Failing to assess ESG criteria before approving loans presents a considerable risk for the Bank. This oversight can result in borrower defaults, financial losses, heightened regulatory attention, and potential harm to the Bank's reputation.	The Company's responsible financing approach includes comprehensive evaluation of borrowers and their collateral, strict compliance with regulatory requirements, robust internal governance, application of risk assessment frameworks, promotion of financial literacy, and a commitment to transparency and accountability in all financial dealings.	



Sr. No.	Material issue identified	Indicate whether Risk/ Opportunity (R/O)	Rationale for identifying the Risk/Opportunity	In case of Risk, approach to adapt or mitigate	Financial implications of the Risk/ Opportunity (Indicate positive or negative implications)
4.	 Financial Inclusion		Financial inclusion drives business growth while creating positive social impact within communities. By educating and offering services to unserved and underserved segments such as women entrepreneurs, rural and semi-urban youth, MSMEs, and micro-enterprises, the Company significantly contributes to advancing financial inclusion. This strategy not only expands the Company's market presence but also reflects its dedication to fostering inclusive economic development.		⊕
5.	 Community Engagement & Empowerment		The Company maintains a strong Corporate Social Responsibility (CSR) framework, with key initiatives in education, environmental stewardship, livelihood enhancement, and poverty reduction. These programmes are designed to support vulnerable groups such as children, the elderly, migrant workers, and farmers. With a strong presence in rural and semi-urban regions, the Company contributes to local job creation, which in turn strengthens its reputation and brand image, attracting both customers and young professionals who value social responsibility. Community development remains a core focus, reflected through initiatives like FIG Loans, Micro ATMs, the Village-Level Entrepreneurship Development Programme, and Balajyothi Clubs aimed at the holistic development of children. Furthermore, the Company delivers tailored financial literacy programmes to its customers, as well as to children and youth at various levels.		⊕



Sr. No.	Material issue identified	Indicate whether Risk/ Opportunity (R/O)	Rationale for identifying the Risk/Opportunity	In case of Risk, approach to adapt or mitigate	Financial implications of the Risk/ Opportunity (Indicate positive or negative implications)
6.	 Human Rights		Promoting human rights by ensuring equal opportunities, preventing discrimination, and eliminating child and forced labour is both a moral obligation and a legal requirement. Adhering to labour laws is crucial, as non-compliance can lead to significant financial penalties and legal consequences, including imprisonment. Prioritising employee well-being is an essential element of upholding human rights, helping to cultivate a workplace rooted in dignity, respect, and support for all individuals.	ESAF Small Finance Bank places a strong emphasis on upholding human rights by promoting equal opportunities, eliminating discrimination, and strictly prohibiting child and forced labour. These values are embedded into the Bank's operations through well-defined policies, ongoing staff training, and rigorous compliance monitoring. By cultivating a culture of respect and responsibility, the Bank seeks to protect the rights of all stakeholders while minimising potential legal and financial risks.	⊖
7.	 Climate Change and GHG Emissions		Adopting sustainable practices and lowering emissions can strengthen the Company's reputation, appeal to environmentally conscious customers, and contribute positively to environmental well-being.		⊕
8.	 Public Policy Advocacy		As a key player in the BFSI sector, it is crucial for the Bank to participate in public advocacy. This engagement not only boosts its reputation but also helps align its business strategies with the wider societal needs and concerns. The Bank is affiliated with prominent trade and industry organisations, including the Indian Banks Association and the Global Alliance for Banking on Values.		⊕



SECTION B MANAGEMENT AND PROCESS DISCLOSURES

This section is aimed at helping businesses demonstrate the structures, policies and processes put in place towards adopting the NGRBC Principles and Core Elements.

Sr. No.	Disclosure Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9
POLICY AND MANAGEMENT PROCESSES										
1. a	Whether your entity's policy/policies cover each principle and its core elements of the NGRBCs. (Yes/No/NA)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
b	Has the policy been approved by the Board? (Yes/No/NA)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
c	Web Link of the Policies, if available	https://esafbank.com/pdf/ESG%20POLICY.pdf https://www.esafbank.com/policies/								
2	Whether the entity has translated the policy into procedures. (Yes / No/ NA)	The Bank has incorporated the relevant policies into its procedures and practices across all areas of operation. It also ensures compliance with the guidelines set by the Reserve Bank of India (RBI).								
3	Do the enlisted policies extend to your value chain partners? (Yes/No/NA)	The Bank's Code of Conduct reflects the principles mentioned above, and it expects all its stakeholders to follow these guidelines in all their interactions.								
4	Name of the national and international codes/certifications/labels (e.g. Forest Stewardship Council, Fairtrade, Rainforest Alliance, Trustee)/standards (e.g. SA 8000, OHSAS, ISO, BIS) adopted by your entity and mapped to each principle.	NA*	1. ISO 9001:2015 2. ISO/IEC 27001:2022	NA*	NA*	NA*	NA*	NA*	ISO 26000:2010	1. ISO 9001:2015 2. ISO /IEC 27001:2022
5	Specific commitments, goals and targets set by the entity with defined timelines, if any.	The Bank has adopted a four-year ESG Roadmap for 2023-2027 as follows: <ol style="list-style-type: none"> 1. Impacting 10 million (One crore) Direct Customers as per the Sustainable Development Goals 2. Fostering Local Sustainable Economic Growth through 1 million Joint Liability Groups (JLGs) 3. Fostering Food Security through Financial Services to 5 million Farmers 4. Fostering Energy Security through 2,00,000 Renewable Energy Installations (1GW) 5. Energy Conservation & Greater Reliance to Renewable Energy in Operations in line with Government of India's Net Zero Plan 								
6	Performance of the entity against the specific commitments, goals and targets alongwith reasons in case the same are not met.	The Bank has taken the above-mentioned ambitious targets. The progress on the targets is tracked periodically.								

* There are currently no certifications/labels/ standards covering these principles.

GOVERNANCE, LEADERSHIP AND OVERSIGHT

7 Statement by Director responsible for the Business Responsibility report, highlighting ESG related challenges, targets and achievements (listed entity has flexibility regarding the placement of this disclosure).

Our sustainability strategy aligns harmoniously with our business strategy, emphasising the significance of shared prosperity. This philosophy is encapsulated by our approach, which prioritises financial inclusion, sustainability, and growth, ultimately fostering balance within the entire ecosystem.

Dr. K. Paul Thomas

Managing Director & CEO

8 Details of the highest authority responsible for implementation and oversight of the Business Responsibility policy (ies).

Board of Directors

9 Does the entity have a specified Committee of the Board/ Director responsible for decision making on sustainability related issues? (Yes / No/ NA).

Yes

If Yes, please provide details.

Corporate Social Responsibility and Sustainability Committee of the Board (CSRSCB)

Details of Review of NGRBCs by the Company

10 Subject for Review	Indicate whether review was undertaken by Director/ Committee of the Board/Any other Committee								
	P1	P2	P3	P4	P5	P6	P7	P8	P9
a. Performance against above policies and follow-up action	Committee of Board								
b. Compliance with statutory requirements of relevance to the principles and rectification of any non-compliances	Committee of Board								
11 Subject for Review	Frequency (Annually / Half yearly /Quarterly/ Any other-please specify)								
	P1	P2	P3	P4	P5	P6	P7	P8	P9
a. Performance against above policies and follow-up action	Annually								
b. Compliance with statutory requirements of relevance to the principles and rectification of any non-compliances	Annually								
c. Has the entity carried out independent assessment/ evaluation of the working of its policies by an external agency? (Yes/No). If yes, provide name of the agency.	No	No	No	No	No	No	No	No	No
	NA								
12 If answer to question (1) above is "No" i.e, not all Principles are covered by a policy, reasons to be stated:	P1	P2	P3	P4	P5	P6	P7	P8	P9
The entity does not consider the Principles material to its business (Yes/No)	NA								
The entity is not at a stage where it is in a position to formulate and implement the policies on specified principles (Yes/No)	NA								
The entity does not have the financial /human and technical resources available for the task (Yes/No)	NA								
It is planned to be done in the next Financial Year (Yes/ No)	NA								
Any other reason (please specify)	NA								

SECTION C PRINCIPLE-WISE PERFORMANCE DISCLOSURE

Principle 1 Businesses should conduct and govern themselves with integrity, and in a manner that is Ethical, Transparent and Accountable.



(This principle focuses on the importance of ethical conduct and transparency in business operations. Companies should follow ethical business practices and adhere to high standards of integrity. They should also be transparent about their activities, operations, and financial reporting, as well as be accountable for their actions).

Essential Indicators

1. Percentage coverage by training and awareness programmes on any of the principles during the Financial Year:

Segment	Total number of training and awareness programmes held	Topics/principles covered under the training and its impact	% age of persons in respective category covered by the awareness programmes
Board of Directors	5	Business Strategy	100%
Key Managerial Personnel	3	<ol style="list-style-type: none"> 1. Training Programme on cybersecurity Guidelines 2. IIMB - Dynamics of Financial Sector Regulations 3. Workshop on Climate-related Disclosures for Regulated Entities 	100%
Employees other than BOD and KMPs	606	<p>134 topics covered. A few examples are:</p> <ol style="list-style-type: none"> 1. Online Workshop on SWIFT- Financial Messaging Services 2. MSME- Capacity Building Workshop 3. Programme on Basic Credit Analysis 4. Virtual Conference on Ombudsman 5. Training Programme on Management of Operational Risk in Banks & FI 6. Fraud Risk Analytics 7. Training Programme of Legal Aspects in Documentation 8. Data Privacy and Security in Financial Services 	100%
Workers	NA*	NA*	NA*

*The Bank does not have any staff in the "Workers" category.



2. Details of fines / penalties /punishment/ award/ compounding fees/ settlement amount paid in proceedings (by the entity or by directors / KMPs) with regulators/ law enforcement agencies/ judicial institutions, in the Financial Year, in the following format

Particular	NGRBC Principle	Name of the regulatory/ enforcement agencies/ judicial institutions	Monetary		Has an appeal been preferred? (Yes/No)
			Amount (In ₹) (For Monetary Cases only)	Brief of the Case	
Penalty/ Fine	P1	BSE Limited	11,800	Delayed submission of the notice of record date under Regulation 60(2) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015	No
Penalty/Fine	P1	Commercial Tax Officer, Purasavakkam, Chennai Central	26,134	Commercial Tax Officer, Purasavakkam, Chennai Central under Tamil Nadu GST Act 2017, by order dated April 29, 2024, has imposed a monetary penalty of ₹ 26,134/- (Rupees Twenty Six Thousand One Hundred and Thirty Four only) on ESAF Small Finance Bank Limited (the Bank) for delay in reversal of Input Tax Credit by the Bank for Financial Year 2018-19	No
Settlement	NA*				
Compounding fee	NA*				

Particular	NGRBC Principle	Name of the regulatory/ enforcement agencies/ judicial institutions	Non-Monetary		Has an appeal been preferred? (Yes/No)
			Brief of the Case		
Imprisonment	NA*				
Punishment	NA*				

*There were no such cases.

3. Of the instances disclosed in Question 2 above, details of the Appeal/ Revision preferred in cases where monetary or non-monetary action has been appealed.

Case Details	Name of the regulatory/ enforcement agencies/ judicial institutions
NA*	NA

*There were no cases where appeal/revision was preferred in the reporting period.

4. Does the entity have anti-corruption or anti-bribery policy? (Yes/ No)

YES

If Yes, provide details in brief

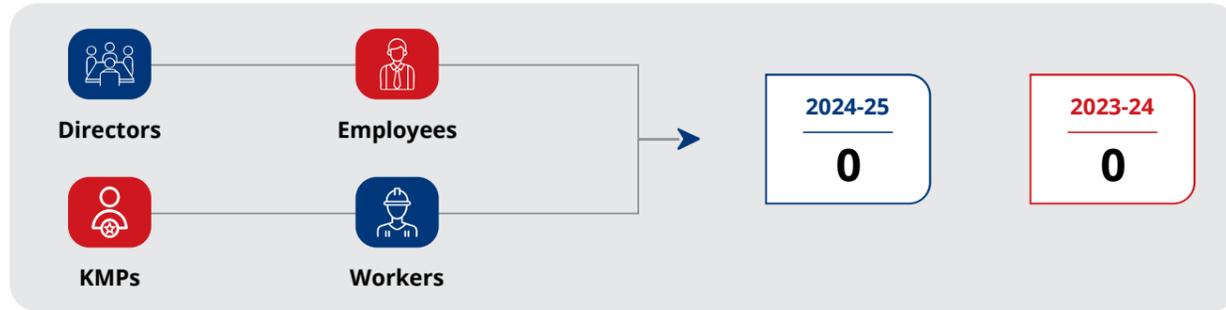
The Bank's commitment to anti-corruption and anti-bribery is embedded in its Code of Conduct for Employees and the Insider Trading Monitoring Policy. In addition, a comprehensive KYC/AML/CFT Policy, overseen by the Transaction Monitoring Division under the Risk Management Department, ensures strict adherence to regulatory standards and ethical practices.

If Yes, provide a web link to the policy, if available -web link anti-corruption or anti-bribery policy in place

www.esafbank.com/policies/



5. Number of Directors/ KMPs/ employees/ workers against whom disciplinary action was taken by any law enforcement agency for the charges of bribery/ corruption:



6. Details of complaints with regard to conflict of interest:

Case Details	2024-25		2023-24	
	Number	Remark	Number	Remark
Number of complaints received in relation to issues of Conflict of Interest of the Directors	0	NA*	0	NA*
Number of complaints received in relation to issues of Conflict of Interest of the KMPs	0	NA*	0	NA*

*There were no complaints with regard to conflict of interest

7. Provide details of any corrective action taken or underway on issues related to fines / penalties / action taken by regulators/ law enforcement agencies/ judicial institutions, on cases of corruption and conflicts of interest.

NA*

*There were no instances related to fines/penalties/actions, on cases of corruption and conflicts of interest.

8. Number of days of accounts payables in the following format:

Particular	2024-25*	2023-24
Number of days of accounts payables	27	NA

*The Company has changed its methodology to better align with best practices, including the Industry Standards guidelines

9. Open-ness of business

Provide details of concentration of purchases and sales with trading houses, dealers, and related parties alongwith loans and advances & investments, with related parties, in the following format:

Parameter	Metrics	2024-25	2023-24
Concentration of Purchases	a. Purchases from trading houses as % of total purchases	0	0
	b. Number of trading houses where purchases are made from	0	0
	c. Purchases from top 10 trading houses as % of total purchases from trading houses	0	0
Concentration of Sales	a. Sales to dealers / distributors as % of total sales	0	0
	b. Number of dealers / distributors to whom sales are made	0	0
	c. Sales to top 10 dealers / distributors as % of total sales to dealers / distributors	0	0

Parameter	Metrics	2024-25	2023-24
Share of RPTs in	a. Purchases (Purchases with related parties / Total Purchases)	0	0
	b. Sales (Sales to related parties / Total Sales)	0	0
	c. Loans & Advances (Loans & advances given to related parties / Total loans & advances)	0	0
	d. Investments	0	0

Leadership Indicators

1. Awareness programmes conducted for value chain partners on any of the Principles during the Financial Year:

Total number of awareness programmes held

78

Topics / principles covered under the training

1. Training on Cybersecurity Awareness for BCs
2. Know Your Customer (KYC), Anti-Money Laundering (AML), and Combating the Financing of Terrorism (CFT)
3. Leadership Programme for BCs
4. Session on Compliance
5. Unnati- Orientation for the Transitioning Staff

Percentage of value chain partners covered (by value of business done with such partners) under the awareness programmes

100

2. Does the entity have processes in place to avoid/ manage conflict of interests involving members of the Board? (Yes/No)

YES

If Yes, provide details of the same.

The Board has adopted a Performance Evaluation Policy, which includes structured questionnaires to assess the performance of Individual Directors, Board Committees, the Chairman, MD & CEO, and the Board as a whole. The evaluation covers areas such as Board structure, functioning, governance, compliance, risk evaluation, stakeholder responsibility, director competencies, and overall effectiveness. These questionnaires are circulated annually to all Directors for feedback.





Principle 2

Businesses should provide goods and services in a manner that is sustainable and safe.



(This principle highlights the importance of sustainable and safe production practices. Companies should strive to minimise the environmental impact of their activities and ensure that their products and services are safe for consumers and the environment.)

Essential Indicators

1. Percentage of R&D and capital expenditure (capex) investments in specific technologies to improve the environmental and social impacts of product and processes to total R&D and capex investments made by the entity, respectively.

Sr. No.	Particular	2024-25	2023-24	Details of improvements in environmental and social impacts
1	R&D	0	0	NA*
2	Capex	0	0	NA*

*Given the nature of the business of the Bank, the relevance of the above is largely restricted to Information Technology (IT) capex. Greater adoption of digital platforms has brought in increased efficiencies of operations.

2. a. Does the entity have procedures in place for sustainable sourcing? (Yes/No)

No

Given the nature of the business of the Bank, the consumption of natural/ industry context resources is limited.

b. If yes, what percentage of inputs were sourced sustainably?

NA*

*Given the nature of the business of the Bank, the consumption of natural/ industry context resources is limited.

3. Describe the processes in place to safely reclaim your products for reusing, recycling and disposing at the end of life, for

(a) Plastics (including packaging)	NA*
(b) E-waste	
(c) Hazardous waste	
(d) Other waste	

*Given the nature of its business, this is not relevant as the Bank does not manufacture any physical products.

4. a. Whether Extended Producer Responsibility (EPR) is applicable to the entity's activities: (Yes / No)

No

b. If yes, whether the waste collection plan is in line with the Extended Producer Responsibility (EPR) plan submitted to Pollution Control Boards?

NA

c. If not, provide steps taken to address the same.

NA



Principle 3

Businesses should respect and promote the well-being of all employees, including those in their value chains.



(This principle emphasises the importance of employee well-being. Companies should provide safe and healthy working conditions, fair wages, and opportunities for career development to all employees in their value chains, including suppliers, contractors, and temporary workers.)

Essential Indicators

1 a. Details of measures for the well-being of employees:

Category	% of employees covered by										
	Total (A)	Health insurance		Accident insurance		Maternity benefits		Paternity benefits		Day care facilities	
		Number (B)	% (B / A)	Number (C)	% (C / A)	Number (D)	% (D / A)	Number (E)	% (E / A)	Number (F)	% (F / A)



Permanent employees

Male	5,448	5,448	100	5,448	100	0	0	5,448	100	0	0
Female	2,888	2,888	100	2,888	100	2,888	100	0	0	0	0
Total	8,336	8,336	100	8,336	100	2,888	100	5,448	100	0	0



Other than permanent employees

Male	2,818	2,818	100	2,818	100	0	0	0	0	0	0
Female	1,366	1,366	100	1,366	100	0	0	0	0	0	0
Total	4,184	4,184	100	4,184	100	0	0	0	0	0	0

b. Details of measures for the well-being of workers:

Category	% of employees covered by										
	Total (A)	Health insurance		Accident insurance		Maternity benefits		Paternity benefits		Day care facilities	
		Number (B)	% (B / A)	Number (C)	% (C / A)	Number (D)	% (D / A)	Number (E)	% (E / A)	Number (F)	% (F / A)



Permanent workers*

Male	NA										
Female	NA										
Total	NA										



Other than permanent workers*

Male	NA										
Female	NA										
Total	NA										

*The Company has no staff in the "Workers" category.

c. Spending on measures towards well-being of employees and workers (including permanent and other than permanent) in the following format.

	2024-25	2023-24
Cost incurred on well-being measures as a % of total revenue of the Company	0.44%	0.40%



2. Details of retirement benefits, for Current Financial Year and Previous Financial Year.

Benefits	2024-25			2023-24		
	No. of employees covered as a % of total employees	No. of workers covered as a % of total workers	Deducted and deposited with the authority (Y/N/N.A.)	No. of employees covered as a % of total employees	No. of workers covered as a % of total workers	Deducted and deposited with the authority (Y/N/N.A.)
PF	100	0	Yes	99	0	Yes
Gratuity	100	0	Yes	100	0	Yes
ESI	0	0	NA	0	0	NA
Others – please specify	0	0	NA	0	0	NA

3. Accessibility of workplaces

Are the premises / offices of the entity accessible to differently-abled employees and workers, as per the requirements of the Rights of Persons with Disabilities Act, 2016?

Yes

If not, whether any steps are being taken by the entity in this regard.

NA

4. Does the entity have an equal opportunity policy as per the Rights of Persons with Disabilities Act, 2016?

YES

If so, provide a web-link to the policy.

As part of its HR Policy, the Bank upholds a strong commitment to diversity and inclusion. It is an Equal Opportunity Employer, fostering a culture that values differences in age, gender, ethnicity, region, appearance, thinking styles, and religion—ensuring everyone can grow in alignment with the Bank's values and goals.

<https://www.esafbank.com/career/life-as-an-esafian/>

5. Return-to-work and retention rates of permanent employees and workers who took parental leave.

Gender	Permanent Employees		Permanent Workers*	
	Return-to-work rate	Retention Rate	Return-to-work rate	Retention Rate
Male	100%	100%	NA	NA
Female	100%	100%	NA	NA
Total	100%	100%	NA	NA

*The Company has no staff in the "Workers" category.

6. Is there a mechanism available to receive and redress grievances for the following categories of employees and workers? If yes, give details of the mechanism in brief.

Category	Yes/No	If Yes, then give details of the mechanism in brief
Permanent Workers*	NA	
Other than Permanent Workers*	NA	
Permanent Employees	Yes	1. In our HRMS System employees can raise their grievances in the Grievance Redressal Cell on the Grievance Redressal and Counselling for Employees (GRACE) platform. 2. The grievances shall be shared to the email ID grievancecell@esafbank.com or through venting box at https://bit.ly/ESAFventingbox
Other than Permanent Employees	Yes	Part of HR Policy

*The Company has no staff in the "Workers" category.

7. Membership of employees and worker in association(s) or Unions recognised by the listed entity:

Category	2024-25	2024-25	Category	2023-24	2023-24	Category
	Total employees / workers in respective category (A)	No. of employees / workers in respective category, who are part of association(s) or union (B)		% (B/A)	Total employees / workers in respective category (C)	
Total Permanent Employees	8,336	0	0	5,479	0	0
Male	5,448	0	0	3,847	0	0
Female	2,888	0	0	1,632	0	0
Total Permanent Workers*	0	0	0	0	0	0
Male	0	0	0	0	0	0
Female	0	0	0	0	0	0

*The Company has no staff in the "Workers" category



8. Details of training given to employees and workers:

Category	2024-25					2023-24				
	Total (A)	On Health and Safety Measures		On Skill Upgradation		Total (D)	On Health and Safety Measures		On Skill Upgradation	
		Number (B)	% (B / A)	Number (C)	% (C / A)		Number (E)	% (E / D)	Number (F)	% (C / D)
Employees										
Male	5,448	2,584	47	4,750	87.2	3,847	2,357	61	3,847	100
Female	2,888	1,108	38	2,385	82.6	1,632	732	45	1,632	100
Total	8,336	3,692	44	7,135	85	5,479	3,089	56	5,479	100
Workers*										
Male	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Female	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Total	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

*The Company does not have any staff in the "Workers" category.

9. Details of performance and career development reviews of employees and worker:

Category	2024-25			2023-24		
	Total (A)	No. (B)	% (B / A)	Total (D)	No. (E)	% (E / D)
Employees						
Male	5,448	5,448	100	3,847	3,847	100
Female	2,888	2,888	100	1,632	1,632	100
Total	8,336	8,336	100	5,479	5,479	100
Workers*						
Male	NA	NA	NA	NA	NA	NA
Female	NA	NA	NA	NA	NA	NA
Total	NA	NA	NA	NA	NA	NA

*The Company does not have any staff in the "Workers" category.

10. Health and safety management system

a. Whether an occupational health and safety management system has been implemented by the entity? (Yes/ No)

Yes

If Yes, the Coverage of such systems

The scope includes identifying hazards, setting safety protocols for employees and customers, providing safety training, conducting inspections, and ensuring regulatory compliance. The focus is on building a culture of safety and accountability for everyone.

b. What are the processes used to identify work-related hazards and assess risks on a routine and non-routine basis by the entity?

The Company adopts a structured approach to identify and assess work-related hazards on both routine and non-routine bases. The key mechanisms include:

1. Office Space Inspections

Regular inspections are conducted across office premises to proactively identify and mitigate potential safety and operational hazards.

2. Employee Reporting System

Employees are encouraged to promptly report any observed hazards or unsafe conditions through their supervisors or designated reporting channels, fostering a culture of safety and shared responsibility.

3. Periodic Risk Assessments

The Company conducts regular risk assessments, with findings disseminated through internal circulars. For instance, advisories related to seasonal risks, such as heat wave warnings based on Indian Meteorological Department forecasts, are issued to safeguard both personnel and property.

c. Whether you have processes for workers to report the work-related hazards and to remove themselves from such risks? (Yes/ No)

Yes

d. Do the employees/ workers of the entity have access to non-occupational medical and healthcare services? (Yes/ No)

Yes

11. Details of safety-related incidents, in the following format:

Employees Workers**

Safety Incident/Number	Category*	2024-25	2023-24
Lost Time Injury Frequency Rate (LTIFR) (per one million-person hours worked)		0	0
		0	0
Total recordable work-related injuries		0	0
		0	0
No. of fatalities		0	0
		0	0
High-consequence work-related injury or ill health (excluding fatalities)		0	0
		0	0

*Including in the contract workforce

**The Company does not have any staff in the "Workers" category



12. Describe the measures taken by the entity to ensure a safe and healthy workplace.

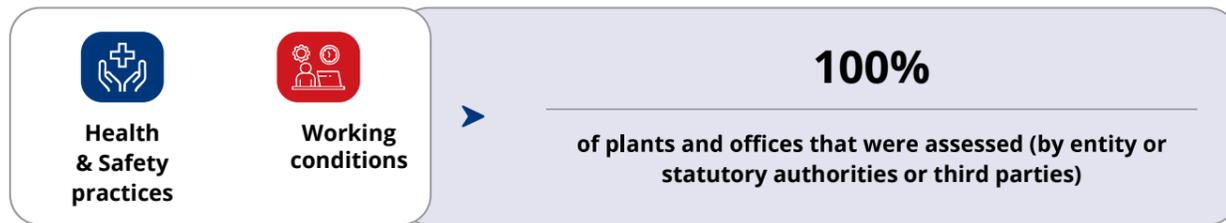
The processes to identify work-related hazards and assess risk on routine and non-routine basis are:

- Office Space Inspections - Inspections of workplace are conducted to identify potential hazards of any kind.
- Reporting Systems - Employees are encouraged to report hazards they encounter while they are at work through their supervisors.
- Risk Assessments - We do periodic assessments and issue circulars regarding the safety of People & Property. For example - Circular regarding Heat Wave is issued in summer, based on the predictions of Indian Meteorological Department.

13. Number of complaints on the following made by employees and workers:

	2024-25			2023-24		
	Filed during the year	Pending resolution at the end of year	Remarks	Filed during the year	Pending resolution at the end of year	Remarks
Working Conditions	0	0	NA	0	0	NA
Health & Safety	0	0	NA	0	0	NA

14. Assessment for the year:



15. Provide details of any corrective action taken or underway to address safety-related incidents (if any) and on significant risks/ concerns arising from assessments of health & safety practices and working conditions.

NIL

Leadership Indicators

1. Does the entity extend any life insurance or any compensatory package in the event of death of

Employees (Y/N)	Yes	Life Insurance
Workers (Y/N)	NA*	

*The Company does not have any staff in the "Workers" category.

2. Provide the measures undertaken by the entity to ensure that statutory dues have been deducted and deposited by the value chain partners.

The Company follows a standard mechanism for statutory deductions, such as Tax Deducted at Source (TDS), applicable to all value chain partners. Awareness regarding these deductions is ensured through regular meetings and clearly defined terms and conditions.

3. Provide the number of employees/workers having suffered high consequence work- related injury / ill-health / fatalities (as reported in Q11 of Essential Indicators above), who have been/ are rehabilitated and placed in suitable employment or whose family members have been placed in suitable employment:

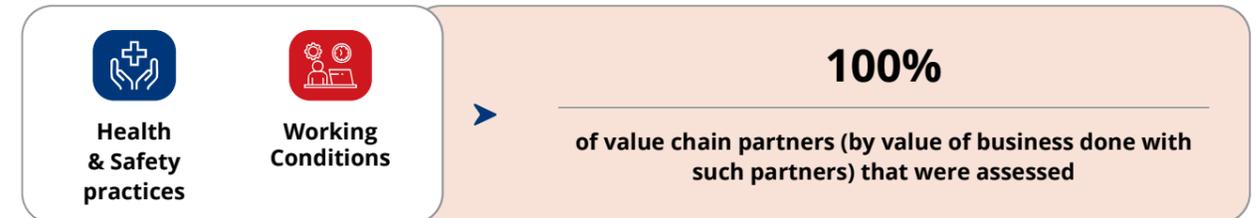
Particular	Total no. of affected employees/ workers		No. of employees/workers that are rehabilitated and placed in suitable employment or whose family members have been placed in suitable employment	
	2024-25	2023-24	2024-25	2023-24
Employees	0	0	0	0
Workers*	0	0	0	0

*The Company does not have any staff in the "Workers" category.

4. Does the entity provide transition assistance programmes to facilitate continued employability and the management of career endings resulting from retirement or termination of employment? (Yes/ No/ NA)

Yes

5. Details on assessment of value chain partners:



6. Provide details of any corrective actions taken or underway to address significant risks / concerns arising from assessments of health and safety practices and working conditions of value chain partners.

NA*

*There were no such risks or concerns arising from health and safety assessments.



Principle 4 Businesses should respect the interests of and be responsive to all its stakeholders. 

(This principle highlights the importance of stakeholder engagement. Companies should consider the interests and perspectives of all stakeholders, including shareholders, employees, customers, suppliers, and the communities in which they operate. They should also be responsive to stakeholder concerns and feedback.)

Essential Indicators

1. Describe the processes for identifying key stakeholder groups of the entity.

The identification of stakeholders is guided by the nature of their relationship with the Bank and is outlined in the respective policies and Standard Operating Procedures (SOPs) of the relevant departments. Each department follows structured criteria to determine, assess, and engage with its specific stakeholder groups.

2. List stakeholder groups identified as key for your entity and the frequency of engagement with each stakeholder group.

Stakeholder Group	Whether identified as Vulnerable & Marginalised Group	Channels of communication (Email, SMS, Newspaper, Pamphlets, Advertisement, Community Meetings, Notice Board, Website, Other- Please Specify)	Frequency of engagement (Annually, Half-yearly, Quarterly, others- Please specify)	Purpose and scope of engagement including key topics and concerns raised during such engagement
 Employees	No	Direct & other communication mechanisms	Daily	The Bank follows an Open-Door policy
 Shareholders/ Investors	No	The Bank maintains transparent and consistent communication with its investors and shareholders through multiple channels including emails, SMS alerts, newspaper advertisements, its official website, quarterly conference calls, face-to-face meetings, annual general meetings, investor grievance redressal mechanisms, and dedicated investor meets.	Quarterly and need-based	To stay abreast of developments in the Bank and give necessary directives.
 Customers	No	E-mail, SMS, Website, Advertisements, Newspaper, Tele-calling, Notice Board	Daily	Monetary and non-monetary transactions pertaining to customers' accounts
 Channel Partners and Key Partners	No	Multiple channels-physical and digital	Frequent and need-based	Help to increase reach and enhance business

Stakeholder Group	Whether identified as Vulnerable & Marginalised Group	Channels of communication (Email, SMS, Newspaper, Pamphlets, Advertisement, Community Meetings, Notice Board, Website, Other- Please Specify)	Frequency of engagement (Annually, Half-yearly, Quarterly, others- Please specify)	Purpose and scope of engagement including key topics and concerns raised during such engagement
 Regulators	No	Email, one-on-one meetings, conference calls, video conference	Need-based	Discussions with regard to various regulations and amendments, inspections, approvals.
 Communities and NGO's	No	Directly or through the CSR Implementing Agencies	Frequent and need-based	Support socially High Impact projects.

Leadership Indicators

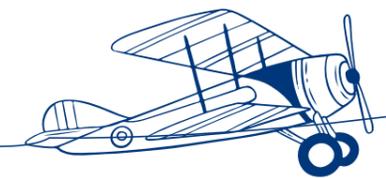
1. Provide the processes for consultation between stakeholders and the Board on economic, environmental, and social topics or if consultation is delegated, how is feedback from such consultations provided to the Board.

The Bank maintains regular and transparent communication with its key stakeholders through a variety of structured channels:

- **Investors and Shareholders:** Engagement occurs through investor meets, grievance redressal channels, roundtable discussions, quarterly earnings calls, face-to-face meetings, and Annual General Meetings (AGMs). These interactions are designed to disseminate relevant information and to better understand investor perspectives on the Bank's performance and strategic direction.
- **Customers:** The Bank maintains continuous engagement with customers via digital platforms including customer care services, satisfaction surveys, and social media. It strives to identify customer needs and innovate products and services accordingly. The Bank also publishes a booklet titled "Joyful Stories of Transformation", which features real-life

case studies collected by employees during their interactions with customers. Feedback received from these engagements is reviewed by the Customer Service Committee of the Board, and necessary actions are undertaken.

- **Employees:** Communication with employees is facilitated through town hall meetings, performance appraisals, internal newsletters, and other engagement platforms. These interactions aim to address employee concerns, foster alignment with strategic goals, and cultivate a collaborative work culture.
- **Suppliers:** The Bank engages with suppliers through regular meetings and continuous interactions. It is committed to responsible procurement practices and actively invests in strengthening supplier relationships.
- **Regulators:** Engagements with regulators include direct meetings, formal communications via email, and periodic submission of performance reports. The Bank strives to uphold its responsibilities as a compliant and ethical corporate citizen, actively contributing to public policy formulation and implementation where relevant.





2. Whether stakeholder consultation is used to support the identification and management of environmental, and social topics (Yes/No).

Yes

If so, provide details of instances as to how the inputs received from stakeholders on these topics were incorporated into policies and activities of the entity.

The Bank conducts regular stakeholder engagements, particularly with employees and customers, to address a range of environmental and social concerns. These interactions are facilitated through a variety of initiatives and observance weeks such as **Environment Week, Balajyothi Week, Vayojyoti**

Week, Udyog Jyothi Week, RBI Financial Literacy Week (FLW), Water2Earth, Women's Day, Water Day, and Earth Day. The Employee Engagement division of the HR Department also connects with staff through the ESAF Sarg platform. Additionally, the Bank engages with the wider community through its structured CSR projects.

Insights and feedback from these engagements are consolidated and channelled as policy recommendations through the Bank's governance committees, primarily the Customer Service Committee of the Board, the HR Committee of the Board, and the CSR & Sustainability Committee of the Board.

3. Provide details of instances of engagement with, and actions taken to, address the concerns of vulnerable/ marginalised stakeholder groups.

The Bank is deeply committed to the upliftment of communities within its operational areas and maintains regular engagement through its Corporate Social Responsibility (CSR) initiatives. During the year, the Bank actively contributed to several community interventions, particularly in the form of emergency and disaster response efforts. Additionally, it extended support towards strengthening rural school and healthcare infrastructure in the states of Kerala, Jharkhand, and Assam.



Principle 5 Businesses should respect and promote human rights.



(This principle focuses on the importance of human rights. Companies should respect and promote human rights, including the rights to freedom of expression, association, and privacy. They should also prevent and address human rights violations in their operations and value chains.)

Essential Indicators

1. Employees and workers who have been provided training on human rights issues and policy(ies) of the entity, in the following format

Benefits	2024-25			2023-24		
	Total (A)	No. of employees/workers covered (B)	% (B / A)	Total (C)	No. of employees/workers covered (D)	% (D / C)
Employees						
Permanent	8,336	8,336	100	5,479	0	0
Other than Permanent	4,184	4,184	100	488	0	0
Total Employees	12,520	12,520	100	5,967	0	0
Workers*						
Permanent	NA	NA	NA	NA	NA	NA
Other than Permanent	NA	NA	NA	NA	NA	NA
Total Workers	NA	NA	NA	NA	NA	NA

*The Company does not have any staff in the 'Workers' category.

2. Details of minimum wages paid to employees and workers

Category	2024-25					2023-24				
	Total (A)	Equal to Minimum Wage		More than Minimum Wage		Total (D)	Equal to Minimum Wage		More than Minimum Wage	
		No. (B)	% (B / A)	No. (C)	% (C / A)		No. (E)	% (E / D)	No. (F)	% (F / D)
Employees										
Permanent										
Male	5,448	0	0%	5,448	100%	3,847	0	0%	3,847	100%
Female	2,888	0	0%	2,888	100%	1,632	0	0%	1,632	100%
Total	8,336	0	0%	8,336	100%	5,479	0	0%	5,479	100%
Other than Permanent										
Male	2,818	0	0%	2,818	100%	273	0	0%	23	100%
Female	1,366	0	0%	1,366	100%	215	0	0%	215	100%
Total	4,184	0	0%	4,184	100%	488	0	0%	488	100%
Workers*										
Permanent										
Male	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Female	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Total	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

Category	2024-25					2023-24				
	Total (A)	Equal to Minimum Wage		More than Minimum Wage		Total (D)	Equal to Minimum Wage		More than Minimum Wage	
		No. (B)	% (B / A)	No. (C)	% (C / A)		No. (E)	% (E / D)	No. (F)	% (F / D)
Other than Permanent										
Male	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Female	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Total	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

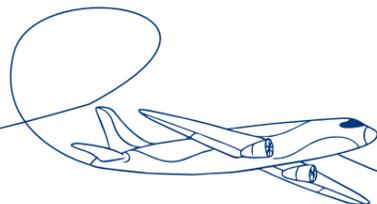
* The Company does not have any staff in the 'Workers' category.

3. Details of remuneration/salary/wages

a. Median remuneration / wages:

Particular	Number	Male		Female	
		Number	Median remuneration/ salary/ wages of respective category	Number	Median remuneration/ salary/ wages of respective category
 Board of Directors (BOD)*	10	0	1,65,67,441	0	0
 Key Managerial Personnel	10	0	62,73,002	0	0
 Employees other than BOD and KMP	8,336	4,184	3,95,000	4,184	3,40,633
 Workers	0	0	0	0	0

*The remuneration of the Board of Directors (BOD) includes the remuneration paid to Executive Directors but excludes commission and/or sitting fees paid to Directors. Non-Executive and Independent Directors are excluded, as they do not receive any remuneration.



b. Gross wages paid to females as % of total wages paid by the entity, in the following format:

Gross wages paid to females as % of total wages

2024-25

28%

2023-24

23.15%

4. Do you have a focal point (Individual/ Committee) responsible for addressing human rights impacts or issues caused or contributed to by the business?

YES*

*The Bank has a grievance redressal forum which is led by a senior official. This official is responsible for safeguarding Human Rights in the organisation.

5. Describe the internal mechanisms in place to redress grievances related to human rights issues.

At ESAF Small Finance Bank, we have implemented an automated Help Desk system that enables employees to raise concerns and connect directly with the relevant departments. In alignment with our commitment to transparency and open communication, we also uphold an Open-Door Policy, encouraging employees to approach their respective Department Heads or Executive Personnel whenever necessary.

To better understand employee sentiment and engagement, we regularly conduct Mood Surveys and Stay Interviews. Additionally, we have introduced the "Venting Box", a confidential and anonymous feedback channel, through which employees can freely share their thoughts, experiences, and suggestions. These initiatives collectively foster a supportive and responsive workplace culture.

6. Number of Complaints on the following made by employees and workers:

Particulars	2024-25			2023-24		
	Filed during the year	Pending resolution at the end of year	Remarks	Filed during the year	Pending resolution at the end of year	Remarks
Sexual Harassment	4	0	NA	2	0	NA
Discrimination at Workplace	0	0	NA	0	0	NA
Child Labour	0	0	NA	0	0	NA
Forced Labour / Involuntary Labour	0	0	NA	0	0	NA
Wages	0	0	NA	0	0	NA
Other Human Rights Related Issues	0	0	NA	0	0	NA

7. Complaints filed under the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013, in the following format:

Particulars	2024-25	2023-24
Total Complaints reported under Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 (POSH)	4	2
Complaints on POSH as a % of female employees / workers	0.08%	0.11%
Complaints on POSH upheld	0	0

8. Mechanisms to prevent adverse consequences to the complainant in discrimination and harassment cases.

At ESAF Small Finance Bank, we adhere to all relevant statutory and regulatory requirements to avoid any negative repercussions.

9. Do human rights requirements form part of your business agreements and contracts? (Yes/No/NA)

Yes

10. Assessments for the year:

Name of the Assessment					
					
Child labour	Forced/ involuntary labour	Sexual harassment	Discrimination at workplace	Wages	Others - please specify
100					-
% of your plants and offices that were assessed (by entity or statutory authorities or third parties)					

11. Provide details of any corrective actions taken or underway to address significant risks / concerns arising from the assessments at Question 10 above.

NA*

*There were no such risks or concerns during the year

Leadership Indicators

1. Details of a business process being modified / introduced as a result of addressing human rights grievances/ complaints.

We have integrated Human Rights principles, such as Diversity & Inclusion, into our Human Resources Policy, reflecting the values we uphold as an organisation.

2. Details of the scope and coverage of any human rights due diligence conducted.

We conducted extensive research on Statutory & Regulatory requirements and also compared our practices with industry-best standards.

3. Is the premise/office of the entity accessible to differently-abled visitors, as per the requirements of the Rights of Persons with Disabilities Act, 2016? (Yes/No)

Yes

4. Details on assessment of value chain partners:

Name of the Assessment					
					
Sexual harassment	Discrimination at workplace	Child labour	Forced/ involuntary labour	Wages	Others - please specify
100					-
*% of value chain partners (by value of business done with such partners) that were assessed					



*All the suppliers and value chain partners have to agree to and accept the Bank's Code of Conduct and abide by it. The human rights requirements will be added to agreements and contracts during the respective renewals.

5. Provide details of any corrective actions taken or underway to address significant risks / concerns arising from the assessments at Question 4 above.

NA*

*There no significant risks or concerns that arose from these assessments.





Principle 6

Businesses should respect and make efforts to protect and restore the environment.



(This principle emphasises the importance of environmental stewardship. Companies should minimise their impact on the environment, conserve natural resources, and promote environmental sustainability. They should also take steps to restore and rehabilitate degraded ecosystems.)

Essential Indicators

1. Details of total energy consumption (in Joules or multiples) and energy intensity, in the following format:

Parameter	2024-25 (in Giga Joules)	2023-24 (in Giga Joules)
From renewable sources		
Total electricity consumption (A)	324	0
Total fuel consumption (B)	0	0
Energy consumption through other sources (C.)	0	0
Total energy consumed from renewable sources (A+B+C)	324	0
From non-renewable sources		
Total electricity consumption (D)	45,333.36	1,84,680
Total fuel consumption (E)	634.83	252.41
Energy consumption through other sources (F)	0	0
Total energy consumed from non-renewable sources (D+E+F)	45,968.19	1,84,932.41
Total energy consumed (A+B+C+D+E+F)	46,292.19	1,84,932.41
Energy intensity per rupee of turnover [Total energy consumed (in GJ) / Revenue from operations (in rupees)]	0.0000010693	0.000007644
Energy intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) [Total energy consumed (in GJ)/ Revenue from operations in rupees adjusted for PPP]	0.0000220912	0.000002110
Energy intensity in terms of physical output* [Total energy consumed (in GJ) / <mention the physical output details>]	3.6974592652	NA
Energy intensity (optional) – the relevant metric may be selected by the entity	NA	30.992529233

Note: Indicate if any independent assessment/ evaluation/ assurance has been carried out by an external agency?

No

If yes, name of the external agency.

NA

*As per the Industry Standards Forum, Full-Time Equivalent (FTE) has been considered as the input measure for physical output, for FY 2024-25.

2. Does the entity have any sites / facilities identified as Designated Consumers (DCs) under the Performance, Achieve and Trade (PAT) Scheme of the Government of India? (Yes/No)

No

If yes, disclose whether targets set under the PAT Scheme have been achieved. In case targets have not been achieved, provide the remedial action taken, if any.

NA

3. Provide details of the following disclosures related to water, in the following format:

Parameter	2024-25	2023-24
Water withdrawal by source (in kilolitres)		
(i) Surface water	0	0
(ii) Groundwater	0	0
(iii) Third-party water	1,27,247.21	77,332
(iv) Seawater / desalinated water	0	0

Parameter	2024-25	2023-24
(v) Others –	0	0
Total volume of water withdrawal (in kilolitres) (i + ii + iii + iv + v)	1,27,247.21	77,332
Total volume of water consumption (in kilolitres)	1,27,247.21	77,332
Water intensity per rupee of turnover [Total water consumption (in KL) / Revenue from operations (in rupees)]	0.0000029392	0.000003197
Water intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) [Total water consumption (in KL) / Revenue from operations in rupees adjusted for PPP]	0.0000607240	0.000000882
Water intensity in terms of physical output* [Total water consumption (in KL) / <mention the physical output details>]	10.1635151757	NA
Water intensity (optional) – the relevant metric may be selected by the entity		12.959946372

Note: Indicate if any independent assessment/ evaluation/ assurance has been carried out by an external agency? (Yes/No)

No

If yes, name of the external agency.

NA

*As per the Industry Standards Forum, Full-Time Equivalent (FTE) has been considered as the input measure for physical output, for FY 2024-25

4. Provide the following details related to water discharged:

Parameter	2024-25	2023-24
Water discharge by destination and level of treatment (in kilolitres)		
(i) To Surface water		
No treatment	0	0
With treatment – please specify level of treatment	0	0
(ii) To Groundwater		
No treatment	0	0
With treatment – please specify level of treatment	0	0
(iii) To Seawater		
No treatment	0	0
With treatment – please specify level of treatment	0	0
(iv) Sent to third parties		
No treatment	1,27,247.21	77,332
With treatment – please specify level of treatment	0	0
(v) Others		
No treatment	0	0
With treatment – please specify level of treatment	0	0
Total water discharged (in kilolitres)	1,27,247.21	77,332

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N)

No

If yes, name of the external agency.

No

5. Has the entity implemented a mechanism for Zero Liquid Discharge?

No

If yes, provide details of its coverage and implementation.

NA



6. Please provide details of air emissions (other than GHG emissions) by the entity, in the following format:

Parameter	Please specify unit	2024-25	2023-24
NOx	NA*	0	0
SOx	NA*	0	0
Particulate Matter (PM)	NA*	0	0
Persistent Organic Pollutants (POP)	NA*	0	0
Volatile Organic Compounds (VOC)	NA*	0	0
Hazardous Air Pollutants (HAP)	NA*	0	0
Others – please specify	NA*	0	0

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N)

No

If yes, name of the external agency.

NA

*The nature of our business activities is such that there are no air emissions.

7. Provide details of greenhouse gas emissions (Scope 1 and Scope 2 emissions) & its intensity, in the following format:

Parameter	Unit	2024-25	2023-24
Total Scope 1 emissions (Break-up of the GHG into CO ₂ , CH ₄ , N ₂ O, HFCs, PFCs, SF ₆ , NF ₃ , if available)	Metric tonnes of CO ₂ equivalent	46.81	15.88
Total Scope 2 emissions (Break-up of the GHG into CO ₂ , CH ₄ , N ₂ O, HFCs, PFCs, SF ₆ , NF ₃ , if available)	Metric tonnes of CO ₂ equivalent	9,016.30	36,730.80
Total Scope 1 and Scope 2 emissions per rupee of turnover	Total scope 1 and 2 GHG emissions/ Revenue from operations	0.0000002093	0.000001519
Total Scope 1 and Scope 2 emission intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP)	Total scope 1 and 2 GHG emissions/ Revenue from operations adjusted for PPP	0.0000043250	0.000000419
Total Scope 1 and Scope 2 emission intensity in terms of physical output*	Total Scope 1 and Scope 2 GHG Emissions (In MTCO ₂ e)/FTE	0.7238905751	NA*
Total Scope 1 and Scope 2 emission intensity (optional) – the relevant metric may be selected by the entity	Total Employees	NA	6.158292274

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N)

No*

If yes, name of the external agency.

NA

*As per the Industry Standards Forum, Full-Time Equivalent (FTE) has been considered as the input measure for physical output, for FY 2024-25.

8. Does the entity have any project related to reducing Green House Gas emission? (Yes/ No)

YES

If Yes, then provide details.

The Company is monitoring emissions per person across its branches to pinpoint areas where improvements can be made.

9. Provide details related to waste management by the entity, in the following format:

Parameter	2024-25	2023-24
Total waste generated (in metric tonnes)		
Plastic waste (A)	0	0
E-waste (B)	0	0
Bio-medical waste (C)	0	0
Construction and demolition waste (D)	0	0
Battery waste (E)	0	0
Radioactive waste (F)	0	0
Other hazardous waste. Please specify, if any. (G)	0	0
Other non-hazardous waste generated (H).	64.09	34.4
Please specify, if any. (Break-up by composition i.e. by materials relevant to the sector)		
Total (A+B + C + D + E + F + G + H)	64.09	34.4
Waste intensity per rupee of turnover	0.0000000015	0.000000001
[Total waste generated (in MT) / Revenue from operations (in rupees)]		
Waste intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP)	0.0000000306	0.0000000004
Total waste generated (in MT) / Revenue from operations in rupees adjusted for PPP		
Waste intensity in terms of physical output*	0.0051190096	NA
Total waste generated (in MT) / <mention the physical output details>		
Waste intensity (optional) – the relevant metric may be selected by the entity	NA	0.005765041

For each category of waste generated, total waste recovered through recycling, re-using or other recovery operations (in metric tonnes)

Category of waste	2024-25	2023-24
(i) Recycled	0	0
(ii) Re-used	0	0
(iii) Other recovery operations	0	0
Total	0	0

For each category of waste generated, total waste disposed by nature of disposal method (in metric tonnes)

Category of waste	2024-25	2023-24
(i) Incineration	0	0
(ii) Landfilling	0	0
(iii) Other disposal operations	64.09	34.4
Total	64.09	34.4

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N)

No*

If yes, name of the external agency.

NA

*As per the Industry Standards Forum, Full-Time Equivalent (FTE) has been considered as the input measure for physical output, for FY 2024-5.

10. Briefly describe the waste management practices adopted in your establishments. Describe the strategy adopted by your company to reduce usage of hazardous and toxic chemicals in your products and processes and the practices adopted to manage such wastes.

The Bank follows a sustainable waste management strategy, mainly producing e-waste and paper waste. Several operational changes have been introduced to minimise waste production.



11. If the entity has operations/offices in/around ecologically sensitive areas (such as national parks, wildlife sanctuaries, biosphere reserves, wetlands, biodiversity hotspots, forests, coastal regulation zones etc.) where environmental approvals / clearances are required, please specify details in the following format:

Sr. No.	Location of operations/offices	Type of operations	Whether the conditions of environmental approval/clearance are being complied with? (Y/N)	If no, the reasons thereof and corrective action taken, if any.
NA*				

*The Company has no operations/offices in/around ecologically sensitive areas.

12. Details of Environmental Impact Assessments of projects undertaken by the entity based on applicable laws, in the current Financial Year:

Name and brief details of project	EIA Notification No.	Date	Whether conducted by independent external agency (Yes / No)	Results communicated in public domain (Yes / No)	Relevant web link
NA*					

*The Company has not conducted EIA during the reporting period, i.e., 2024-25.

13. Is the entity compliant with the applicable environmental law/ regulations/ guidelines in India; such as the Water (Prevention and Control of Pollution) Act, Air (Prevention and Control of Pollution) Act, Environment protection act and rules thereunder (Y/N/NA).

Yes

If not, provide details of all such non-compliances, in the following format:

Specify the law/regulation/ guidelines which was not complied with	Provide details of the non- compliance	Any fines / penalties / action taken by regulatory agencies such as pollution control boards or by courts	Corrective action taken, if any
NA	NA	NA	NA

Leadership Indicators

1. Does the entity have a business continuity and disaster management plan? (Yes/No)

YES

Give details in 100 words/ web link.

The Bank has established a comprehensive Business Impact Analysis (BIA) and Business Continuity Plan (BCP) document (Current Version 2.0), which has been duly approved by the Risk Management Committee of the Board. This document outlines the Bank's preparedness to sustain operations during unforeseen disruptions in service.

Through the BIA, the Bank identifies and prioritises critical business processes and systems, and assesses the potential impact, financial, safety-related, regulatory, legal, contractual, and reputational of both natural and man-made disruptions affecting IT and other essential services. It evaluates projected transaction losses in the event of service disruptions and classifies applications as Critical or Non-Critical, detailing their Recovery Point Objectives (RPOs), Recovery Time Objectives (RTOs), and associated impact types.

The BCP component ensures that the Bank has robust strategies and well-defined procedures in place to maintain, resume, and recover critical business operations to a predefined service level. The goal is to mitigate adverse effects on personnel, operations, infrastructure (including IT systems), and to minimise the operational, financial, legal, and reputational consequences of such incidents.

The document also provides a comprehensive overview of key outsourcing and business continuity arrangements. It includes response strategies for scenarios such as power outages, cyberattacks, hardware/software failures, network interruptions, and natural disasters. It clearly defines the responsibilities of members of the Crisis Management and Quick Response Teams, Cyber Crisis Management Team, and outlines disaster recovery protocols, communication plans, remote working provisions, and alternate worksite arrangements. Emergency contact information is also included.

Additionally, the Bank has a Business Continuity Management Policy, which is reviewed annually and approved by the Board of Directors to ensure ongoing relevance and effectiveness.





Principle 7

Businesses, when engaging in influencing public and regulatory policy, should do so in a manner that is responsible and transparent.



(This principle highlights the importance of responsible advocacy. Companies should engage in policy advocacy in a responsible and transparent manner, and avoid engaging in activities that could undermine the public interest or the democratic process.)

Essential Indicators

1. a. **Number of affiliations with trade and industry chambers/ associations.**

24

b. **List the top 10 trade and industry chambers/ associations (determined based on the total members of such body) the entity is a member of/ affiliated to.**

	Name of the trade and industry chambers/ associations	Reach of trade and industry chambers/ associations (State/ National/ International)
1.	SME Finance Forum	International
2.	Global Alliance for Banking on Values (GABV)	International
3.	Indo Gulf and Middle East Chamber of Commerce (INMECC)	International
4.	All India Management Association (AIMA)	National
5.	Confederation of Indian Industry (CII)	National
6.	Indian Banks Association (IBA)	National
7.	Sa-Dhan	National
8.	Microfinance Institutions Network (MFIN)	National
9.	Association of Small Finance Bank of India (SFB Association)	National
10.	Foreign Exchange Dealers Association of India (FEDAI)	National

2. **Provide details of corrective action taken or underway on any issues related to anti- competitive conduct by the entity, based on adverse orders from regulatory authorities.**

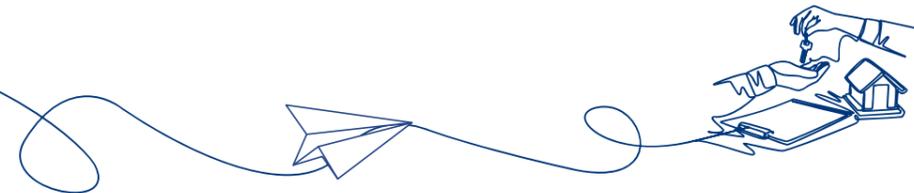
Name of authority	Brief of the case	Corrective action taken
	NA*	

*There were no cases of corrective action taken or underway on any issues related to anti-competitive conduct by the entity, based on adverse orders from regulatory authorities. (Financial Year 2023-24)

Leadership Indicators

1. **Details of public policy positions advocated by the entity:**

Sr. No.	Public policy advocated	Method resorted for such advocacy	Whether information available in public domain? (Yes/No)	Frequency of Review by Board (Annually/ Half Yearly/ Quarterly/ Others- Please specify)	Web Link, if available
1	ESG and Financial Inclusion	Panel Discussion	Yes	others- please specify	https://www.gabv.org/long-read/gabv-first-annual-meeting-in-africa-concludes-with-key-insights-on-resilient-and-inclusive-banking/
3	CSR and Sustainability	Panel	No	others- please specify	Shri. Reji K Daniel, VP & Head Sustainable Banking served as the Convenor of the CSR and Sustainability wing of CII, Kerala.





Principle 8

Businesses should promote inclusive growth and equitable development.



(This principle emphasises the importance of promoting inclusive and equitable economic development. Companies should create economic opportunities for all, including disadvantaged and marginalised groups. They should also contribute to the development of local communities and support social and economic empowerment.)

Essential Indicators

1. Details of Social Impact Assessments (SIA) of projects undertaken by the entity based on applicable laws, in the current Financial Year.

Name and brief details of project	SIA Notification No.	Date of notification	Whether conducted by independent external agency (Yes / No)	Results communicated in public domain (Yes / No)	Relevant web link
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NA*

* During the current Financial Year (i.e. 2024-25), there was no Social Impact Assessment carried out for ongoing CSR projects.

2. Provide information on project(s) for which ongoing Rehabilitation and Resettlement (R&R) is being undertaken by your entity, in the following format:

Sr. No.	Name of project for which R&R is ongoing	State	District	No. of Project Affected Families (PAFs)	% of PAFs covered by R&R	Amounts paid to PAFs in the FY (in ₹)
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NA*

*No such projects were undertaken by the Company.

3. Describe the mechanisms to receive and redress grievances of the community.

The Bank is in the process of setting up a grievance redressal system for the community.

4. Percentage of input material (inputs to total inputs by value) sourced from suppliers:

Particular	2024-25	2023-24
Directly sourced from MSMEs/ small producers	0%	0%
Directly from within India	100%	100%

5. Job creation in smaller towns - Disclose wages paid to persons employed (including employees or workers employed on a permanent or non-permanent / on contract basis) in the following locations, as % of total wage cost

Particular	2024-25	2023-24
Rural	5%	6%
Semi-urban	45%	62%
Urban	37%	19%
Metropolitan	13%	14%

Leadership Indicators

1. Provide the following information on CSR projects undertaken by your entity in designated aspirational districts as identified by government bodies:

	State	Aspirational District	Amount spent (in ₹)
1.	Assam	Udalgiri	7,35,512
2.	Jharkhand	Dumka	1,56,44,626
3.	Odisha	Kalahandi	81,913
4.	Chattisgarh	Mahasamund	45,000
5.	Chattisgarh	Kanker	3,10,000
6.	Maharashtra	Sironj	1,12,800
7.	Kerala	Wayanad	4,21,832
8.	Tamil Nadu	Ramanathapuram	2,73,979
9.	Tamil Nadu	Virudhunagar	2,600
10.	Chattisgarh	Rajnandgaon	7,488

2. a) Do you have a preferential procurement policy where you give preference to purchase from suppliers comprising marginalised /vulnerable groups? (Yes/No/NA)

Yes

b) From which marginalised /vulnerable groups do you procure?

Preference is given to sourcing from local and vulnerable groups.

c) What percentage of total procurement (by value) does it constitute?

NA*

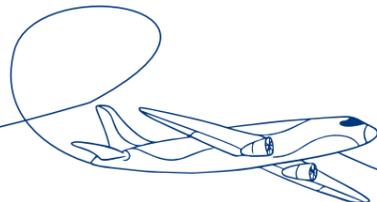
*The Company is in the the process of establishing a mechanism to capture this percentage.

3. Details of the benefits derived and shared from the intellectual properties owned or acquired by your entity (in the current Financial Year), based on traditional knowledge:

Sr. No.	Intellectual Property based on traditional knowledge	Owned/ Acquired (Yes/No)	Benefit shared (Yes / No)	Basis of calculating benefit share
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NA*

*There were no such intellectual properties owned or acquired during the Year.





4. Details of corrective actions taken or underway, based on any adverse order in intellectual Property Related disputes wherein usage of traditional knowledge is involved.

Name of authority	Brief of the case	Corrective action taken
	NA*	

*There were no such disputes.

5. Details of beneficiaries of CSR Projects:

	CSR Project		No. of persons benefitted from CSR Projects		% of beneficiaries from vulnerable and marginalised groups
1.	ESAF Balajyothi	➤	15,454	➤	100%
2.	ESAF Skill LEAP	➤	4,874	➤	100%
3.	ESAF Village-Level Entrepreneurship Development Programme	➤	7,850	➤	100%
4.	ESAF Capacity Building and Market Linkages	➤	15,717	➤	100%
5.	ESAF Centre for Excellence in Collective Entrepreneurship	➤	3,000	➤	100%
6.	ESAF Infrastructure and Development Support	➤	93,867	➤	100%
7.	ESAF Santhwana	➤	11,572	➤	100%
8.	ESAF Garshom	➤	9,816	➤	100%
9.	ESAF Chair of Business on Values IRMA	➤	350	➤	100%
10.	ESAF Community Intervention-Through Branches	➤	22,000	➤	100%



Principle 9 Businesses should engage with and provide value to their consumers in a responsible manner.



(This principle highlights the importance of responsible consumer engagement. Companies should provide safe, high-quality products and services, and ensure that they are marketed and sold ethically and responsibly. They should also be transparent about their products and services, and provide consumers with the information they need to make informed choices.)

Essential Indicators

1. Describe the mechanisms in place to receive and respond to consumer complaints and feedback.

The Bank has established multiple channels for customers to communicate complaints and feedback. These include a 24-hour toll-free call centre with multilingual support and interactive voice recognition, a grievance communication link on the Bank's website, branch-level support with an escalation matrix and contact numbers, customer care email services, as well as complaint boxes and registers at branches.

2. Turnover of products and/ services as a percentage of turnover from all products/service that carry information about:

Particular	As a percentage to total turnover
Environmental and social parameters relevant to the product	NA*
Safe and responsible usage	100%
Recycling and/or safe disposal	NA*

*The nature of our business is such that these are not applicable.

3. Number of consumer complaints in respect of the following:

Particular	2024-25			2023-24		
	Received during the year	Pending resolution at end of the year	Remark	Received during the year	Pending resolution at end of the year	Remark
Data privacy	0	0	NA	0	0	NA
Advertising	0	0	NA	0	0	NA
Cybersecurity	0	0	NA	0	0	NA
Delivery of essential services	0	0	NA	0	0	NA
Restrictive trade practices	0	0	NA	0	0	NA
Unfair trade practices	0	0	NA	0	0	NA
Other						
a. Digital complaints: UPI, ATM, POS, IMPS, NEFT, RTGS, BILLDESK, AEPS	7,659	181	The pending complaints were received towards the end of the reporting period. It is to be noted that none of these complaints have been pending for more than 30 days.	10,211	299	NA
b. Other miscellaneous	113	1	The pending complaints were received towards the end of the reporting period. It is to be noted that none of these complaints have been pending for more than 30 days.	133	4	NA



4. Details of instances of product recalls on account of safety issues:

Particular	Number	Reason for recall
Voluntary recalls	NA*	NA*
Forced recalls	NA*	NA*

*The nature of our business is such that this is not applicable

5. Does the entity have a framework/ policy on cyber security and risks related to data privacy? (Yes/No)

YES

If available, provide a web link of the policy

<https://www.esafbank.com/privacy-policy/>

6. Provide details of any corrective actions taken or underway on issues relating to advertising, and delivery of essential services; cyber security and data privacy of customers; re-occurrence of instances of product recalls; penalty / action taken by regulatory authorities on safety of products / services.

NA*

*No corrective actions were required or are currently in progress concerning issues related to advertising, delivery of essential services, customer data privacy and cybersecurity, repeated instances of product recalls, or any penalties or actions imposed by regulatory authorities regarding the safety of products or services.

7. Provide the following information relating to data breaches

a. Number of instances of data breaches along-with impact

0

b. Percentage of data breaches involving personally identifiable information of customers

0%

c. Impact, if any, of the data breaches

NA

Leadership Indicators

1. Channels / platforms where information on products and services of the entity can be accessed (provide web link, if available).

Information about all the Bank's products and services is made available at all its branches and is also accessible through the official website, <https://www.esafbank.com/>. Additionally, the Bank actively leverages various social media and digital platforms to share updates and details regarding its loan and deposit offerings.

2. Steps taken to inform and educate consumers about safe and responsible usage of products and/or services

The Bank has undertaken several initiatives to raise customer awareness about cyber fraud and educate them on safe practices in digital payments. These include sending SMS alerts—including in regional languages—to retail and micro banking customers, displaying pop-up messages and safe banking tips on the Bank's website homepage, and sharing safety posters through social media platforms such as Facebook, Instagram, X, LinkedIn, and Threads. Additionally, customer awareness is promoted through branch-level Customer Service Committee meetings. Transaction alert messages also include guidance for reporting suspicious activity to the call centre if the transaction was not initiated by the customer.

3. Mechanisms in place to inform consumers of any risk of disruption/discontinuation of essential services.

The Bank employs multiple communication channels to stay connected with its customers, including bulk SMS and email services, a 24-hour multilingual call centre, dedicated customer care support, a common customer service email, and access through branches and other touchpoints across India. These mechanisms ensure timely dissemination of information to customers whenever necessary.

4. Does the entity display product information on the product over and above what is mandated as per local laws? (Yes/No/NA)

YES

a. If yes, provide details in brief.

In addition to the product information provided on the Bank's website and application forms, a variety of brochures and leaflets are available at all branches. Key details regarding product charges and facilities are also prominently displayed on branch notice boards for easy public access.

b. Did your entity carry out any survey with regard to consumer satisfaction relating to the major products/ services of the entity, significant locations of operation of the entity or the entity as a whole? (Yes/No)

YES

