

Share Holding Pattern as on September 30, 2025

General information about company	
Scrip code	544020
NSE Symbol	ESAFSFB
MSEI Symbol	NOTLISTED
ISIN	INE818W01011
Name of the company	ESAF Small Finance Bank Limited
Whether company is SME	No
Class of Security	Equity Shares
Type of report	Quarterly
Quarter Ended / Half year ended/Date of Report (For Prelisting / Allotment)	30-Sep-2025
Date of allotment / extinguishment (in case Capital Restructuring selected) / Listing Date	
Shareholding pattern filed under	Regulation 31 (1) (b)
Whether the listed entity is Public Sector Undertaking (PSU)?	No

Declaration					
Sr. No.	Particular	Yes/No	Promoter and Promoter Group	Public shareholder	Non Promoter-Non Public
1	Whether the Listed Entity has issued any partly paid up shares?	No	No	No	No
2	Whether the Listed Entity has issued any Convertible Securities?	No	No	No	No
3	Whether the Listed Entity has issued any Warrants?	No	No	No	No
4	Whether Listed Entity has granted any ESOPs, which are outstanding?	Yes	No	Yes	No
5	Whether the Listed Entity has any shares against which depository receipts are issued?	No	No	No	No
6	Whether the Listed Entity has any shares in locked-in?	No	No	No	No
7	Whether any shares held by promoters are encumbered under Pledged?	No	No		
8	Whether any shares held by promoters are encumbered under Non-Disposal Undertaking?	No	No		
9	Whether any shares held by promoters are encumbered, other than by way of Pledge or NDU, if any?	No	No		
10	Whether company has equity shares with differential voting rights?	No	No	No	No
11	Whether the listed entity has any significant beneficial owner?	No			

Any Other (specify) [Indian]

Sr no	Category	Name of the Shareholders (I)	Nos. Of shareholders (I)	No. of fully paid up equity shares held (IV)	No. Of Partly paid-up equity shares held (V)	No. Of shares underlying Depository Receipts (VI)	Total nos. shares held (VII) = (IV)+(V)+(VI)	Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	Number of Voting Rights held in each class of securities (IX)			No. Of Shares Underlying Outstanding convertible securities (XA)	No. of Shares Underlying Outstanding Warrants (XB)	No. Of Outstanding ESOP Granted (XC)	No. of Shares Underlying Outstanding convertible securities, No. of Warrants and ESOP etc. (X) = (XA+XB+XC)	Total No. of shares on fully diluted basis (including warrants, ESOP, Convertible Securities etc.) (XI)=(VII+X)	Shareholding , as a % assuming full conversion of convertible securities (as a percentage of diluted share capital) (XII)= (VII)+(X) As a % of (A+B+C2)	Number of Locked in shares (XIII)		Number of Shares pledged (XV)		Non-Disposal Undertaking (XV)		Other encumbrances, if any (XVI)		Total Number of Shares encumbered (XVII) = (XIV+XV+XVI)		Number of equity shares held in dematerialized form (XVIII)	Shareholder type			
									No of Voting (XIV) Rights									Total as a % of Total Voting rights	No. (a)	As a % of total Shares held (b)	No. (a)	As a % of total Shares held (b)	No. (a)	As a % of total Shares held (b)	No. (a)	As a % of total Shares held (b)	No. (a)			As a % of total Shares held (b)	No. (a)	As a % of total Shares held (b)
									Class eg:X	Class eg:y	Total																					
1	Bodies Corporate	Esaf Financial Holdings Private Limited	1	272548396	0	0	272548396	52.87	272548396	0	272548396	52.87	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	272548396	Promoter	
2	Bodies Corporate	Esaf Swasraya Multistate Agro Cooperative Society Limited	1	22413659	0	0	22413659	4.35	22413659	0	22413659	4.35	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	22413659	Promoter Group	
3	Bodies Corporate	Lahanti Homes & Infrastructure Private Limited	1	18000	0	0	18000	0	18000	0	18000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	18000	Promoter Group	
4	Bodies Corporate	Dev Bhoomi Eco Tourism Private Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Promoter Group	
5	Bodies Corporate	Hebron Gardens Private Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Promoter Group		
6	Bodies Corporate	Kapma Holdings Private Limited(JRK Marketing Private Limited)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Promoter Group		
7	Other	Thrissur StartUp Incubation Council	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Promoter Group		
Total			3	294980055	0	0	294980055	57.22	294980055	0	294980055	57.22	0	0	0	0	294980055	56.92	0	0	0	0	0	0	0	0	0	0	0	294980055		

Insurance Companies

Sr. No.	Name of the Shareholders (I)	No. of fully paid up equity shares held (IV)	No. Of Partly paid-up equity shares held (V)	No. Of shares underlying Depository Receipts (VI)	Total nos. shares held (VII) = (IV)+(V)+(VI)	Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	Number of Voting Rights held in each class of securities (IX)				No. Of Shares Underlying Outstanding convertible securities (XA)	No. of Shares Underlying Outstanding Warrants (XB)	No. Of Outstanding ESOP Granted (XC)	No. of Shares Underlying Outstanding convertible securities, No. of Warrants and ESOP etc. (X) = (XA+XB+XC)	Total No. of shares on fully diluted basis (including warrants, ESOP, Convertible Securities etc.) (XI)=(VII+X)	Shareholding , as a % assuming full conversion of convertible securities (as a percentage of diluted share capital) (XII)= (VII)+(X) As a % of (A+B+C2)	Number of Locked in shares (XII)		Number of equity shares held in dematerialized form (XIV)	Sub-categorization of shares		
							No of Voting (XIV) Rights			Total as a % of Total Voting rights							Shareholding (No. of shares) under					
							Class eg:X	Class eg:Y	Total								Sub-category (i)	Sub-category (ii)		Sub-category (iii)		
1	Bajaj Allianz Life Insurance Company Limited	10430817	0	0	10430817	2.02	10430817	0	10430817	2.02	0	0	0	0	10430817	2.01	0	0	10430817	0	0	0
2	Edelweiss Life Insurance Company Limited	10073056	0	0	10073056	1.95	10073056	0	10073056	1.95	0	0	0	0	10073056	1.94	0	0	10073056	0	0	0

Non Resident Indians (NRIs)

Sr. No.	Name of the Shareholders (I)	No. of fully paid up equity shares held (IV)	No. Of Partly paid-up equity shares held (V)	No. Of shares underlying Depository Receipts (VI)	Total nos. shares held (VII) = (IV)+(V)+(VI)	Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	Number of Voting Rights held in each class of securities (IX)				No. Of Shares Underlying Outstanding convertible securities (XA)	No. of Shares Underlying Outstanding Warrants (XB)	No. Of Outstanding ESOP Granted (XC)	No. of Shares Underlying Outstanding convertible securities, No. of Warrants and ESOP etc. (X) = (XA+XB+XC)	Total No. of shares on fully diluted basis (including warrants, ESOP, Convertible Securities etc.) (XI)=(VII+X)	Shareholding , as a % assuming full conversion of convertible securities (as a percentage of diluted share capital) (XII)= (VII)+(X) As a % of (A+B+C2)	Number of Locked in shares (XII)		Number of equity shares held in dematerialized form (XIV)	Sub-categorization of shares		
							No of Voting (XIV) Rights			Total as a % of Total Voting rights							Shareholding (No. of shares) under					
							Class eg:X	Class eg:Y	Total								Sub-category (i)	Sub-category (ii)		Sub-category (iii)		
1	Yusuffali Musaliyam Veettil Abdul Kader	23118659	0	0	23118659	4.48	23118659	0	23118659	4.48	0	0	0	0	23118659	4.46	0	0	23118659	0	0	0
2	George Ittan Maramkandathil	13333333	0	0	13333333	2.59	13333333	0	13333333	2.59	0	0	0	0	13333333	2.57	0	0	13333333	0	0	0

Bodies Corporate

Sr. No.	Name of the Shareholders (I)	No. of fully paid up equity shares held (IV)	No. Of Partly paid-up equity shares held (V)	No. Of shares underlying Depository Receipts (VI)	Total nos. shares held (VII) = (IV)+(V)+ (VI)	Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	Number of Voting Rights held in each class of securities (IX)			No. Of Shares Underlying Outstanding convertible securities (XA)	No. of Shares Underlying Outstanding Warrants (XB)	No. Of Outstanding ESOP Granted (XC)	No. of Shares Underlying Outstanding convertible securities, No. of Warrants and ESOP etc. (X) = (XA+XB+XC)	Total No. of shares on fully diluted basis (including warrants, ESOP, Convertible Securities etc.) (XI)=(VII+X)	Shareholding , as a % assuming full conversion of convertible securities (as a percentage of diluted share capital) (XII)= (VII)+(X) As a % of (A+B+C2)	Number of Locked in shares (XII)		Number of equity shares held in dematerialized form (XIV)	Sub-categorization of shares			
							No of Voting (XIV) Rights									Total as a % of Total Voting rights	Shareholding (No. of shares) under		Sub-category (i)	Sub-category (ii)	Sub-category (iii)	
							Class eg:X	Class eg:Y	Total								No. (a)					As a % of total Shares held (b)
1	Muthoot Finance Limited	18717244	0	0	18717244	3.63	18717244	0	18717244	3.63	0	0	0	0	18717244	3.61	0	0	18717244	0	0	0

Any Other (specify) [Non-institutions]

Sr. No.	Category	Category / More than 1 percentage	Name of the Shareholders (I)	PAN (II)	No Of shareholders (I)	No. of fully paid up equity shares held (IV)	No. Of Partly paid-up equity shares held (V)	No. Of shares underlying Depository Receipts (VI)	Total nos. shares held (VII) = (IV)+(V)+ (VI)	Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	Number of Voting Rights held in each class of securities (IX)			No. Of Shares Underlying Outstanding convertible securities (XA)	No. of Shares Underlying Outstanding Warrants (XB)	No. Of Outstanding ESOP Granted (XC)	No. of Shares Underlying Outstanding convertible securities, No. of Warrants and ESOP etc. (X) = (XA+XB+XC)	Total No. of shares on fully diluted basis (including warrants, ESOP, Convertible Securities etc.) (XI)=(VII+X)	Shareholding , as a % assuming full conversion of convertible securities (as a percentage of diluted share capital) (XII)= (VII)+(X) As a % of (A+B+C2)	Number of Locked in shares (XIII)		Number of equity shares held in dematerialized form (XVIII)	Reason for not providing PAN	Sub-categorization of shares			
											No of Voting (XIV) Rights									Total as a % of Total Voting rights	Shareholding (No. of shares) under			Sub-category (i)	Sub-category (ii)	Sub-category (iii)	
											Class eg:X	Class eg:Y	Total								No. (a)						As a % of total Shares held (b)
1	Clearing Members	Category			13	567584	0	0	567584	0.11	567584	0	567584	0.11	0	0	0	567584	0.11	0	0	567584		0	0	0	
2	HUF	Category			1714	2713719	0	0	2713719	0.53	2713719	0	2713719	0.53	0	0	0	2713719	0.52	0	0	2713719		0	0	0	
3	LLP	Category			19	6213359	0	0	6213359	1.21	6213359	0	6213359	1.21	0	0	0	6213359	1.2	0	0	6213359		0	0	0	
4	Trusts	More than 1 percentage of shareholding	Trusts		1	1000000	0	0	1000000	0.19	1000000	0	1000000	0.19	0	0	0	1000000	0.19	0	0	1000000		0	0	0	

Table IV - Statement showing shareholding pattern of the Non Promoter- Non Public shareholder

Sr.	Category & Name of the Shareholders (I)	Nos. Of shareholders (III)	No. of fully paid up equity shares held (IV)	No. Of Partly paid-up equity shares held (V)	No. Of shares underlying Depository Receipts (VI)	Total nos. shares held (VII) = (IV)+(V)+(VI)	Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	Number of Voting Rights held in each class of securities (IX)				No. Of Shares Underlying Outstanding convertible securities (XA)	No. of Shares Underlying Outstanding Warrants (XB)	No. Of Outstanding ESOP Granted (XC)	No. of Shares Underlying Outstanding convertible securities, No. of Warrants and ESOP etc. (X) = (XA+XB+XC)	Total No. of shares on fully diluted basis (including warrants, ESOP, Convertible Securities etc.) (XI)=(VII+X)	Shareholding as a % assuming full conversion of convertible securities (as a percentage of diluted share capital) (XII)= (VII)+(X) As a % of (A+B+C2)	Number of Locked in shares(XIII)		Number of Shares pledged (XIV)		Non-Disposal Undertaking (XV)		Other encumbrances, if any (XVI)		Total Number of Shares encumbered (XVII) = (XIV+XV+XVI)		Number of equity shares held in dematerialized form(XVIII)	Sub-categorization of shares		
								No of Voting (XIV) Rights			Total as a % of Total Voting rights							No. (a)	As a % of total Shares held (b)	No. (a)	As a % of total Shares held (b)	No. (a)	As a % of total Shares held (b)	No. (a)	As a % of total Shares held (b)	No. (a)	As a % of total Shares held (b)		Shareholding (No. of shares) under		
								Class eg:X	Class eg:y	Total																			Sub-category (i)	Sub-category (ii)	Sub-category (iii)
1	Custodian/DR Holder	0	0	0	0	0		0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	0	0	0			
2	Employee Benefit Trust / Employee Welfare Trust under SEBI (Share Based Employee Benefits and Sweat Equity) Regulations, 2021	0	0	0	0	0		0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	0	0	0			
	Total Non-Promoter- Non Public Shareholding (C)= (C)(1)+(C)(2)	0	0	0	0	0		0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	0	0				

Table VI - Statement showing foreign ownership limits

Particular	Approved limits (%)	Limits utilized (%)
As on shareholding date	49	8.56
As on the end of previous 1st quarter	49	8.56
As on the end of previous 2nd quarter	49	8.64
As on the end of previous 3rd quarter	49	8.56
As on the end of previous 4th quarter	49	8.4

Remarks

Disclosure of notes on shareholding pattern	
Disclosure of notes on shareholding pattern for company remarks explanatory	
Exchange Remark	

Reason I

Disclosure of notes in case of promoter holding in dematerialised form is less than 100 percentage	
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Reason II

Reason for non-compliance with minimum(25%) Public shareholding	
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