

Ref No: 04/SE/CS/JAN/2025-26

Date: January 05, 2026

To

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| 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,

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

Pursuant to Regulation 57 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and SEBI Master Circular No. SEBI/HO/DDHS/DDHS-PoD/P/CIR/2025/0000000137 dated October 15, 2025. we hereby certify that the interest payment with respect to the following non- convertible securities, has been duly made to all concerned investors on the said due date, as per the terms mentioned in term sheet. The details of the payment made are provided below:

| Sl.No | Particulars | Details |
|-------|--|--------------------|
| 1 | ISIN | INE818W08099 |
| 2 | Issue Size | 850000000 |
| 3 | Interest Amount to be paid on due date | Rs.81,21,580/-* |
| 4 | Frequency – quarterly / monthly | Monthly |
| 5 | Change in frequency of Payment (if any) | NIL |
| 6 | Details of such change | NA |
| 7 | Interest payment record date | December 19, 2025 |
| 8 | Due date for interest payment | January 04, 2026 |
| 9 | Actual date for interest payment | January 05, 2026** |
| 10 | Amount of interest paid | Rs. 81,21,580/-* |
| 11 | Date of last interest payment | December 04, 2025 |
| 12 | Reason for non-payment/ delay in payment | NA |

*Amount before TDS

****The Due date for interest payment is on January 04, 2026. Since the due date for interest payment falls on a holiday, the actual payment of interest shall be made on the succeeding day as per the original terms of issue i.e., January 05, 2026.**

ESAF SMALL FINANCE BANK LIMITED

RBI License No.: MUM 124, CIN: L65990KL2016PLC045669

Registered & Corporate Office: ESAF Small Finance Bank Limited, Building No. VII/83/8, ESAF Bhavan, Mannuthy, Thrissur - Palakkad National Highway, Thrissur - 680 651, Kerala.

24x7 Toll Free: 1800-103-3723 Email: customercare@esafbank.com www.esaf.bank.in

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

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

Thanking You,

Yours Faithfully,

For ESAF Small Finance Bank Limited.

Ranjith Raj. P
Company Secretary and Compliance Officer