

Ref No: 6/SE/CS/FEB/2025-26

Date: February 16, 2026

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,

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:

a) Whether Interest payment / ~~redemption payment made~~ (yes/ no): Yes

b) Details of interest payment:

SI.No	Particulars	Details
1	ISIN	INE818W08149
2	Issue Size	50,00,00,000/-
3	Interest Amount to be paid on due date	Rs.1,42,41,100/-*
4	Frequency – quarterly / monthly	Quarterly
5	Change in frequency of Payment (if any)	NIL
6	Details of such change	NA
7	Interest payment record date	January 29, 2026
8	Due date for interest payment	February 14, 2026
9	Actual date for interest payment	February 16, 2026**
10	Amount of interest paid	Rs. 1,42,41,100/-*
11	Date of last interest payment	November 14, 2025
12	Reason for non-payment/ delay in payment	NA

*Amount before TDS

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

***The Due date for interest payment is on February 14, 2026. Since the due date for interest payment falls on a holiday, the actual payment of interest shall be made on the succeeding business day as per the original terms of issue i.e., February 16, 2026.*

c) Details of redemption payments: NA

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