

QUARTERLY INTEGRATED FILING (GOVERNANCE)

A. Compliance Report on Corporate Governance to be submitted by a listed entity on a quarterly basis

Name of the Listed Entity: ESAF Small Finance Bank Limited

Quarter Ending: June 30, 2026

Scrip code	544020
NSE Symbol	ESAFSFB
MSEI Symbol	NOTLISTED
ISIN	INE818W01011
Name of the entity	ESAF SMALL FINANCE BANK LIMITED
Date of start of financial year	01-04-2026
Date of end of financial year	31-03-2027
Reporting Quarter Type	Quarterly
Date of Quarter Ending	30-06-2026
Type of company	Equity
Whether Annexure I (Part A) of the SEBI Circular dated December 31, 2024 related to Compliance Report on Corporate Governance is applicable to the entity?	Yes

Whether Annexure I (Part B) of the SEBI Circular dated December 31, 2024 related to Investor Grievance Redressal Report is Applicable to the entity?	Yes
Whether Annexure I (Part C) of the SEBI Circular dated December 31, 2024 related to Disclosure of Acquisition of Shares or Voting Rights in Unlisted Companies is Applicable to the entity?	No
Whether Annexure I (Part D) of the SEBI Circular dated December 31, 2024 related to Disclosure of Imposition of Fine or Penalty is Applicable to the entity?	No
Whether Annexure I (Part E) of the SEBI Circular dated December 31, 2024 related to Disclosure of Updates to Ongoing Tax Litigations or Disputes is Applicable to the entity?	Yes
Risk management committee	Applicable
Market Capitalisation as per immediate previous Financial Year	Top 2000 listed entities
Is SCORE ID Available ?	Yes
SCORE Registration ID	COMZ00217
Reason For No SCORE ID	
Type of Submission	Original

I. Composition of Board

1.	Whether listed entity has a Regular chairperson	Yes
2.	Whether Chairperson is related to MD or CEO	No

Title	Name of the Director	DIN	Category (Chairperson /Executive/ Non-Executive/independent/ Nominee) &	Initial Date of Appointment	Date of Reappointment	Date of Cessation	Tenure*	Date of Birth	No. of directorship in listed entities including this listed entity [with reference to Regulation 17A]	No. of Independent Directorship in listed entities including this listed entity [with reference to proviso to regulation 17A (1)] & reg. 17A(2)]	No. of memberships in Audit/ Stakeholder Committee(s) including this listed entity (Refer Regulation 26(1) of the LODR Regulation)	No. of post of Chairperson in Audit/ Stakeholder Committee held in listed entities including this listed entity (Refer Regulation 26(1) of the LODR Regulations)
Mr	Karthikeyan Manickam	09450145	Non-Executive - Independent Director-Chairperson	21-12-2025	21-12-2025	-	6.10	17-03-1965	1	1	0	0

Mr	Kadambelil Paul Thomas	0019 9925	Executive Director - Managing Director and CEO	01-10-2018	01-10-2024	-	93	21-05-1963	1	0	1	0
Mr	George Kalaparambil John	0069 4646	Executive Director	18-05-2024	18-05-2024	-	25.13	09-08-1973	1	0	0	0
Mr	Vinod Vijayalekshmi Vasudevan	0250 3201	Non-Executive - Independent Director	22-12-2021	22-12-2024	-	54.09	25-05-1967	1	1	1	0
Mrs	Kolasseril Chandramohan an Ranjani	0173 5529	Non-Executive - Independent Director	13-12-2022	13-12-2025	-	42.18	09-05-1958	1	1	2	1
Mr	Biju Varkkey	0129 8281	Non-Executive - Independent Director	17-08-2023	17-08-2023	-	34.14	22-12-1965	2	2	1	0
Mr	Ajay Sharma	0641 7150	Non-Executive - Independent Director	21-12-2025	21-12-2025	-	6.10	21-10-1962	2	2	2	0
Mr	George Ittan Maramkandathil	1119 3648	Non-Executive Director	18-11-2025	18-11-2025	-	7.13	24-05-1959	1	0	1	1

II. Composition of Committees

1. AUDIT COMMITTEE OF THE BOARD

Whether Regular chairperson appointed: Yes				
SI No	Name of Committee Members	Category (Chairperson/Executive/Non-Executive/independent/ Nominee)	Date of Appointment	Date of Cessation
1	Kolasseril Chandramohanan Ranjani	Non - Executive - Independent Director - Chairperson	13-12-2022	-
2	Ajay Sharma	Non - Executive - Independent Director - Member	21-12-2025	-
3	Vinod Vijayalekshmi Vasudevan	Non - Executive - Independent Director - Member	10-03-2026	-

2. NOMINATION AND REMUNERATION COMMITTEE

Whether Regular chairperson appointed: Yes				
SI No	Name of Committee Members	Category (Chairperson/Executive/Non-Executive/independent/ Nominee)	Date of Appointment	Date of Cessation
1	Biju Varkkey	Non - Executive - Independent Director - Chairperson	11-08-2023	-
2	Kolasseril Chandramohanan Ranjani	Non - Executive - Independent Director - Member	13-12-2022	-
3	Karthikeyan Manickam	Non - Executive - Independent Director - Member	21-12-2025	-

3. STAKEHOLDERS RELATIONSHIP COMMITTEE

Whether Regular chairperson appointed: Yes				
SI No	Name of Committee Members	Category (Chairperson/Executive/Non-Executive/independent/ Nominee)	Date of Appointment	Date of Cessation
1	George Ittan Maramkandathil	Non - Executive Non - Independent Director - Chairperson	13-12-2025	-
2	Kolasseril Chandramohanan Ranjani	Non - Executive - Independent Director - Member	13-12-2022	-
4	Kadambelil Paul Thomas	Executive Director - Member	11-12-2019	-

4. RISK MANAGEMENT COMMITTEE

Whether Regular chairperson appointed: Yes				
SI No	Name of Committee Members	Category (Chairperson/Executive/Non-Executive/independent/ Nominee)	Date of Appointment	Date of Cessation
1	Ajay Sharma	Non - Executive - Independent Director - Chairperson	10-03-2026	-
2	Kolasseril Chandramohanan Ranjani	Non - Executive - Independent Director - Member	13-12-2025	-
3	Kadambelil Paul Thomas	Executive Director- Member	29-05-2020	-
4	Karthikeyan Manickam	Non - Executive - Independent Director - Member	21-12-2025	-

5.CORPORATE SOCIAL RESPONSIBILITY COMMITTEE

Whether Regular chairperson appointed: Yes				
SI No	Name of Committee Members	Category (Chairperson/Executive/Non-Executive/independent/ Nominee)	Date of Appointment	Date of Cessation
1	Karthikeyan Manickam	Non - Executive - Independent Director – Chairperson	10-03-2026	-
2	George Ittan Maramkandathil	Non - Executive - Non-Independent Director - Member	13-12-2025	-
3	Kadambelil Paul Thomas	Executive Director - Member	03-10-2018	-

III. Meetings of Board of Directors					
Date(s) of Meeting in the previous quarter	Date(s) of Meeting in the relevant quarter	Maximum gap between any two consecutive meetings (in number of days)	Whether requirement of Quorum met*	Number of Directors present*	Number of independent directors' present*
30-01-2026			Yes	9	6
27-02-2026		27	Yes	9	6
	30-04-2026	61	Yes	8	5
	04-06-2026	34	Yes	8	5
	29-06-2026	24	Yes	8	5
<i>*to be filled in only for the current quarter meetings</i>					

IV. Meetings of Committees						
Name of the Committee	Date(s) of Meeting in the previous quarter	Date(s) of Meeting in the relevant quarter	Maximum gap between any two consecutive meetings (in number of days)	Whether requirement of Quorum met*	Number of Directors present*	Number of independent directors' present*
Audit Committee	28-01-2026			Yes	3	3
Audit Committee	30-01-2026		1	Yes	3	3
Audit Committee	26-02-2026		26	Yes	3	3
Audit Committee		29-04-2026	61	Yes	3	3
Audit Committee		30-04-2026	0	Yes	3	3
Audit Committee		03-06-2026	33	Yes	3	3
Nomination and remuneration committee	29-01-2026			Yes	3	3
Nomination and remuneration committee	26-02-2026		27	Yes	3	3
Nomination and remuneration committee		30-04-2026	62	Yes	3	3
Nomination and remuneration committee		03-06-2026	33	Yes	3	3
Nomination and remuneration committee		29-06-2026	25	Yes	3	3

Risk Management Committee	28-01-2026			Yes	4	<i>Joy of Banking</i> 3
Risk Management Committee	25-02-2026		27	Yes	4	3
Risk Management Committee		02-06-2026	96	Yes	4	3
Stakeholders Relationship Committee	26-02-2026			Yes	4	2
Stakeholders Relationship Committee		28-04-2026	60	Yes	3	1
Corporate Social Responsibility Committee		28-04-2026		Yes	3	1

VI. Affirmations		
SI No	Subject	Compliance status (Yes/No)
1	The composition of Board of Directors is in terms of SEBI (Listing obligations and disclosure requirements) Regulations, 2015	Yes
2	The composition of the following committees is in terms of SEBI (Listing obligations and disclosure requirements) Regulations, 2015 a. Audit Committee	Yes
3	The composition of the following committees is in terms of SEBI (Listing obligations and disclosure requirements) Regulations, 2015. b. Nomination & remuneration committee	Yes
4	The composition of the following committees is in terms of SEBI (Listing obligations and disclosure requirements) Regulations, 2015. c. Stakeholders relationship committee	Yes
5	The composition of the following committees is in terms of SEBI (Listing obligations and disclosure requirements) Regulations, 2015. d. Risk management committee (applicable to the top 1000 listed entities)	Yes
6	The committee members have been made aware of their powers, role and responsibilities as specified in SEBI (Listing obligations and disclosure requirements) Regulations, 2015.	Yes
7	The meetings of the board of directors and the above committees have been conducted in the manner as specified in SEBI (Listing obligations and disclosure requirements) Regulations, 2015.	Yes
8	This report and/or the report submitted in the previous quarter has been placed before Board of Directors.	Yes
Name: Ranjith Raj. P		
Designation: Company Secretary and Compliance Officer		

Details of Cyber Security Incidence	
Subject	Details
Whether as per Regulation 27(2) (ba) of SEBI (LODR) Regulations, 2015 there has been cyber security incidents or breaches or loss of data or documents during the quarter.	No
Number of cyber security incidence or breaches or loss of data event occurred during the quarter	
Date of the event	
Brief details of the event	

B. Investor Grievance Redressal Report

Investor Grievance Details	
No. of investor complaints pending at the beginning of Quarter	0
No. of investor complaints received during the Quarter	28
No. of investor complaints disposed off during the Quarter	27
No. of investor complaints those remaining unresolved at the end of the Quarter	1

C. Disclosure of Acquisition of Shares or Voting Rights in Unlisted Companies

S. No.	Name of the unlisted company in which shares or voting rights have been acquired	Date of acquisition	Aggregate holding (% shares or voting rights) as at the end of the previous quarter	% Shares or voting rights acquired during the quarter	Aggregate holding (% shares or voting rights) as at the end of the quarter
NOT APPLICABLE					

D. Disclosure of Imposition of Fine or Penalty

Disclosure of Imposition of Fine or Penalty The details of imposition of fine or penalty during the quarter in terms of sub-para 20 of para A of Part A of Schedule III are given below:

SI No	Name of the authority	Nature and details of the action(s) taken or order(s) passed	Date of receipt of direction or order, including any ad interim or interim orders, or any other communication from the authority	Details of the violation(s)/ contravention(s) committed or be alleged to be committed	Impact on financial, operation or other activities of the listed entity, quantifiable in monetary terms to the extent possible
NIL					

E. Disclosure of Updates to Ongoing Tax Litigations or Disputes

The updates on tax litigations or disputes in terms of sub-para 8 of para-B of Part A of Schedule III read with corresponding provisions of Annexure 18 of the Master Circular are given below:

S. No.	Name of the opposing party	Date of initiation of the litigation / dispute	Status of the litigation / dispute as per last disclosure	Current status of the litigation / dispute
1	Income Tax Department	22-09-2022	Based on the Return of Income filed by the Bank for the Assessment Year 2020-21, a demand notice and notice for penalty, each dated September 22, 2022 was issued by Assessment Unit, Income Tax Department under	There is no change in the status of the litigation/dispute. - Based on the Return of Income filed by the Bank for the Assessment Year 2020-21, a demand notice and notice for penalty, each dated September 22, 2022

			Sections 156 and 274 read with Section 270 A of the IT Act, respectively, to the Bank demanding to pay a sum aggregating to ₹217.99 million and to show cause as to why an order imposing penalty under Section 270A of the IT Act should not be passed. This matter is currently pending Commissioner of Income Tax (Appeals).	was issued by Assessment Unit, Income Tax Department under Sections 156 and 274 read with Section 270 A of the IT Act, respectively, to the Bank demanding to pay a sum aggregating to ₹217.99 million and to show cause as to why an order imposing penalty under Section 270A of the IT Act should not be passed. This matter is currently pending Commissioner of Income Tax (Appeals).
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