

Ref No: 05/DT/CS/JULY/2026-27

Date: July 31, 2026

To

Chief Operating Officer & Compliance Officer
Axis Trustee Services Ltd,
The Ruby, 2nd Floor (SW)
29, Senapati Bapat Marg,
Dadar West, Mumbai – 400 028

CONFIRMATION

This is to confirm that, there are no financial covenants attached to the outstanding listed debt securities issued by the Bank. Hence, the Bank is not having any present requirement to furnish the compliance status with respect to the financial covenants of the listed debt securities, certified by the Statutory Auditor of the Listed entity for the quarter ended June 30, 2026.

For ESAF Small Finance Bank Limited


Ranjith Raj P
Company Secretary and Compliance Officer



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

PART 1



July 31, 2026

To,
Chief Operating Officer & Compliance Officer
Axis Trustee Services Ltd,
The Ruby, 2nd Floor (SW)
29, Senapati Bapat Marg,
Dadar West, Mumbai – 400 028

Dear Sir/Madam,

Sub: Quarterly Compliance Report for the Quarter ended June 30, 2026

In compliance with the Securities and Exchange Board of India (SEBI) (Debenture Trustee) Regulations, 1993, the SEBI (Listing Obligations and Disclosure Requirements) 2015, and the Companies Act 2013, as amended from time to time we furnish the required information for your needful.

Sr.	Particulars of Information/Documents	[Yes/ No/ Partially Furnished]
1.	Management Confirmations	Yes
2.	Statutory Auditor's Certifications	There are no financial covenants attached with the debt securities issued by the Bank. Hence, a NIL certificate, signed by the Company Secretary is enclosed herewith. However, all other covenants attached with the debt securities are complied and a Quarterly certificate from Statutory Auditor in this regard was circulated to your office vide email dated July 31, 2026.
3.	Original / Certified True Copies of documents annexed along with the QCR	Yes

For ESAF Small Finance Bank Limited

Ranjith Raj P.
Company Secretary and Compliance Officer



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.

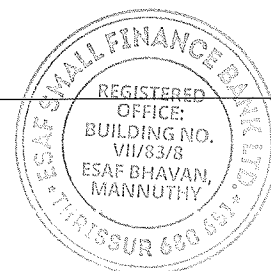
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PART 2

Management Confirmations viz., declaration/certificates to be signed by key managerial personnel [Managing Director/ Whole Time Director/CEO/ CS/CFO of the Issuer]

A. Statutory/Compliance Confirmations

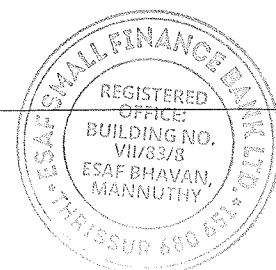
Sr. No.	Particulars	
1.	The Issuer is in compliance with the provisions of the Companies Act, Securities and Exchange Board of India (Listing Obligations and Disclosure Requirement), Regulations, 2015, the listing agreement of the stock exchange or the trust deed or any other regulations issued by the Board pertaining to debt issue of the Companies Act 2013, as applicable and there is no event of default which has occurred or continuing or subsisting as on date.	Confirm
2.	There are no additional covenants (including side letters, accelerated payment clause, etc.) other than those covered in transaction documents	Confirm
3.	There are no changes to material modification or restructuring of the terms of Issue like maturity date, coupon rate, face value, redemption schedule, nature of the non-convertible debt securities (Secured/Unsecured) etc.	Confirm
4.	There is no major change in composition of its Board of Directors, which may amount to change in control as defined in SEBI (Substantial Acquisition of Shares and Takeovers) Regulations, 2011	Confirm There was no significant change in composition of Board of Directors, which amount to change in control as defined in SEBI (Substantial Acquisition of Shares and Takeovers) Regulations, 2011.
5.	There is no change in nature and conduct of business of the Issuer.	Confirm
6.	There is no amalgamation, demerger, merger or corporate restructuring or reconstruction scheme proposed by the Issuer	Confirm
7.	There are no outstanding litigations, orders, directions, notices, of court/tribunal affecting, or likely to materially affect the interests of the Debenture Holders or the assets, mortgaged and charged under security creation documents, if any	Confirm All the Non-Convertible Debentures issued by the Bank are unsecured in nature.



8.	There were no proposals placed before the board of directors, for considering alterations to any ISIN for which ATSL is debenture trustee, seeking- - alteration in the form or nature of the ISIN; - alteration in rights or privileges of the holders thereof; - alteration in the due dates on which interest or redemption is payable - any matter affecting the rights or interests of holders.	Confirm
9.	There are no changes to the security provisions such as: - a change in underlying security - creation of additional security - creation of security in case of unsecured debt securities - release of security	NA , as all the Non-Convertible Debentures issued by the Bank are unsecured in nature.
10.	There were no disclosures made to the stock exchange in terms of Regulation 51(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 which may have a bearing on the performance/operation of the Issuer, price sensitive information or on the payment of interest or redemption of the Debentures.	Confirm
11.	Status with respect to compliance of all covenants of the listed debt securities.	Complied
12.	The submissions to the stock exchange have been done in timely manner as per Applicable Law and requisite information has been provided to the Debenture Trustee and debenture holders, as applicable.	Confirm



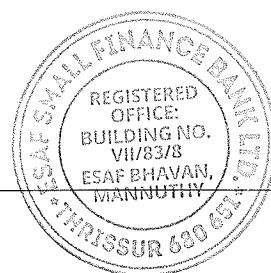
13.	In the event any security has been provided in terms of the transaction documents: - Security Documents executed by the Issuer remain valid (including but not limited to the purpose of and as provided in Limitation Act 1963), subsisting and binding upon the Issuer. - assets are free from any other encumbrances except those which are specifically agreed to by the debenture holders - Assets have been insured against all risks as prescribed in the Prospectus/Information Memorandum of the captioned Debentures and Security Documents thereof. - All the Insurance policies obtained are valid, enforceable and cover the risks as required under the Information Memorandum/Debenture Trust Deed and are endorsed in favour of Debenture Trustee as 'Loss Payee'. The premium in respect of the following insurance policies have been paid.	NA, as all the Non-Convertible Debentures issued by the Bank are unsecured in nature.
14.	The Debentures have not been issued for financing of any project or for financing working capital. In case the Debentures have been issued for the same then the Company to provide the following: i. Reports from the lead bank regarding progress of the project during the implementation period of the project: ii. Statutory auditor certificate regarding utilization of funds.	The Bank has utilised the proceeds of the Non-convertible Debentures issued during the period fully for the purpose for which it was raised. The Utilization Statement submitted to Stock Exchange was circulated to your office vide email dated July 31, 2026.
15.	All material related party transaction and subsequent material modification as defined by the audit committee under sub-regulation (3) shall require No-Objection from the debenture trustee.	
16.	All High Value Debt Listed Entities are in compliance with Regulation 15 to 27, Chapter V, Chapter VA of the SEBI (Listing Obligations and Disclosure Requirements) 2015.	



17.	Whether there is any breach of covenant/terms of the debenture issues in terms of the Information Memorandum/DTD. If yes, please specify date of such breach occurred, the details of breach of covenant and remedial action taken by the Company along with requisite documents.																
18.	Whether the ISIN is mapped on BSE/NSE portal for filing DT disclosures were ATSL is acting as its debenture trustee																
19.	Any Modification in Existing Outstanding ISINs																
	<table><tr><th colspan="5">ISSUE DETAILS</th></tr><tr><th>Existing ISIN No.</th><th>Revised ISIN No.</th><th>Date of change in ISIN No.</th><th>Date of DP letter for change in ISIN</th><th>Furnish copy of letter from DP</th></tr><tr><td></td><td></td><td></td><td></td><td></td></tr></table>		ISSUE DETAILS					Existing ISIN No.	Revised ISIN No.	Date of change in ISIN No.	Date of DP letter for change in ISIN	Furnish copy of letter from DP					
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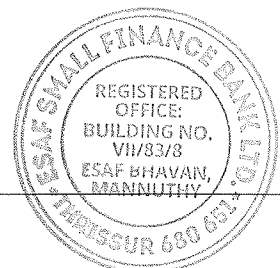
B. Others

Sr. No.	Particulars	
1.	Details of Corporate Debt Restructuring proposed or implemented or under implementation [if any]	NIL
2.	Details of lenders/creditors joining or entering into Inter Creditor Agreement as per RBI guidelines.	NIL
3.	Details of Fraud/defaults by promoter or key managerial personnel or by Issuer or arrest of key managerial personnel or promoter;	NIL
4.	Details of one-time settlement with any bank (if any);	NIL
5.	Details of Reference to Insolvency or a petition (if any) filed by any creditor	NIL
6.	Confirmation that a functional website containing, amongst other requirements as per Reg. 62 of the SEBI LODR, the following information is maintained by the Issuer: - Details of business - Composition of Board - Financial Information including (i) notice of Meeting of Board of Directors where financial results shall be discussed (ii) financial results, on the conclusion of the meeting of the	Complied

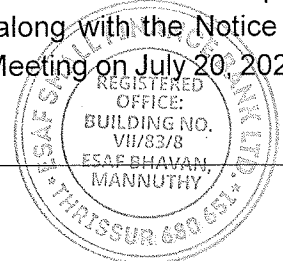


board of directors where the financial results were approved
(iii) complete copy of the annual report including balance sheet, profit and loss account, directors report, corporate governance report etc

- contact information of the designated officials of the listed entity who are responsible for assisting and handling investor grievances;
- email address for grievance redressal and contact information of designated officials of issuer handling investor grievance.
- name of the debenture trustees with full contact details.
- the information, report, notices, call letters, circulars, proceedings, etc concerning non-convertible debt securities.
- all information and reports including compliance reports filed by the Issuer.
- information with respect to the following:
 - (i) Default by issuer to pay interest or redemption amount [if any]
 - (ii) failure to create a charge on the assets [if any].
 - (iii) all credit ratings obtained by the entity for all its listed non-convertible securities, updated immediately upon any revision in the ratings [if any]
 - (iv) statements of deviation(s) or variation(s) as specified in sub-regulation (7) and sub-regulation (7A) of regulation 52 of these regulations.
 - (v) annual return as provided under section 92 of the Companies Act, 2013 and the rules made thereunder.

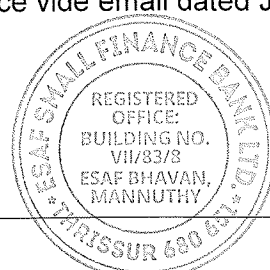


	The listed entities to whom regulations 15 to regulation 27 are applicable shall also make the following additional disclosures on their website: - composition of the various committees of the board of directors; - terms and conditions of appointment of independent directors; - code of conduct of the board of directors and senior management personnel; - details of establishment of vigil mechanism/ whistle blower policy; - criteria of making payments to non-executive directors, if the same has not been disclosed in the annual report; - secretarial compliance report as per sub-regulation (2) of regulation 24A of these regulations; - policy on dealing with related party transactions; - policy for determining 'material' subsidiaries; - details of familiarization programmes imparted to independent directors including the following details:- - number of programmes attended by the independent directors (during the year and on a cumulative basis till date), - number of hours spent by the independent directors in such programmes (during the year and on cumulative basis till date), and - other relevant details.	
7.	Information to be submitted to the Debenture holders (Regulation 58) Confirmation that we shall in terms of the Regulation 58 of the SEBI (Listing Obligations and Disclosure Requirements) 2015 send to the Debenture Holders the following documents and information: - - Soft copies of full annual reports to those who have registered their email address(es) either with the Issuer or with any depository.	Complied - The Bank has circulated the Annual Report for the FY 2025-26 along with the Notice of the Annual General Meeting on July 20, 2026. - Complied



	- A letter providing the web-link including the exact path where complete details of the Annual Report is available, which may at the option of the listed entity, also include a static Quick Response Code, to those holder(s) of non-convertible securities that have not registered their respective email addresses. - Hard copies of full annual reports to those who request for the same. - Notice(s) of all meetings of holders of non-convertible debt securities specifically stating that the provisions for appointment of proxy as mentioned in Section 105 of the Companies Act, 2013, shall be applicable for such meeting. - Proxy forms to holders of non-convertible debt securities which shall be worded in such a manner that holders of these securities may vote either for or against each resolution.	-NIL. The Debenture holders of the Bank have not made any specific requests for the receipt of the hard copy of the Annual Report of the Bank. -NIL -NIL
8.	Issuer to provide status of compliance and details of disclosures with respect to issue of green debt securities, if applicable: 1. Confirmation that the issuer who has listed green debt securities, shall provide following additional disclosures along with its annual report and financial results, if applicable: • Utilisation of the proceeds of the issue, as per the tracking done by the issuer using the internal process as disclosed in offer document. Utilisation of the proceeds shall be verified by the report of an external auditor, to verify the internal tracking method and the allocation of funds towards the project(s) and/or asset(s), from the proceeds of green debt securities. • Details of unutilized proceeds including the temporary placement/utilization of unallocated and unutilized proceeds from each ISIN of green debt security issued by the issuer. 2. Confirmation that the issuer who has listed green debt securities, shall provide the following additional disclosures in the Annual Report: • List of project(s) and/or asset(s) to which proceeds of the Green Debt Securities have been allocated/invested including a	NA



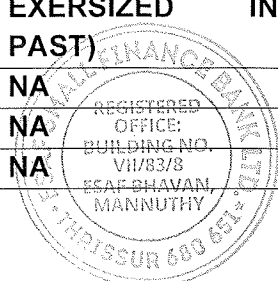
	brief description of such project(s) and/or asset(s) and the amounts disbursed. • Qualitative performance indicators and, where feasible, quantitative performance measures of the environmental impact of the project(s) and/or asset(s). If the quantitative benefits/impact cannot be ascertained, then the said fact may be appropriately disclosed along with the reasons for non-ascertainment of the benefits/impact on the environment. • Methods and the key underlying assumptions used in preparation of the performance indicators and metrics. • Details of the deployment of the mitigation plan (as disclosed in the offer documents) for the perceived social and environmental risks. • Impact Reporting: Information, on a project-by-project basis, pertaining to reporting of the environmental impact of the projects financed by the green debt securities. Reporting standards or taxonomies followed by the issuer with regard to reporting of environmental impact, if any, shall also be disclosed. Disclosures of major elements of Business Responsibility and Sustainability Reporting (BRSR).	
9.	Documents and Intimation to Debenture Trustees (Regulation 56 of SEBI LODR Regs) Please provide confirmation (along with necessary details of the intimation done to ATSL) on the following documents and information sent to ATSL. In case any of the following points are not applicable – you are requested to provide rationale for the non-applicability. 1. A copy of the annual report & utilization report/certificate (as may be applicable) as per Reg. 56 (1)(a) of SEBI LODR Regulations. 2. Copy of notices, resolutions, report, call letters, circulars, proceedings, etc., concerning new issuance of NCDs and meetings of NCD holders	Complied 1. The Bank has circulated the Annual Report for the FY 2025-26 along with the Notice of the Annual General Meeting on July 20, 2026. The Financial Results for the quarter ended June 30, 2026 was filed with the Stock Exchange on July 31, 2026 and the same was circulated to your office vide email dated July 31, 2026. 2. NA. 

in the manner specified in Reg. 56 (1)(b) of SEBI LODR Regs. 3. Details regarding : (i) any revision in the rating; (ii) any default in timely payment of interest or redemption or both in respect of the non-convertible debt securities; (iii) failure to create charge on the assets; (iv) all covenants of the issue (including side letters, accelerated payment clause, etc. in the manner specified in Reg. 56 (1)(c) of SEBI LODR Regs. 4. Details of all material events and/or information as disclosed under regulation 51 of SEBI LODR Regulations in the manner provided in Reg. 56(1) (1A) of SEBI LODR Regulations. 5. a half-yearly certificate regarding maintenance of hundred percent security cover or higher security cover as per the terms of offer document/ Information Memorandum and/or Debenture Trust Deed, including compliance with all the covenants, in respect of listed non - convertible debt securities, by the statutory auditor, along with the financial results, in the manner and format as specified by the Board. Provided that the submission of this certificate is not applicable where bonds are secured by a Government guarantee.	During the Quarter ended June 30, 2026 the Bank has Issued NCDs amounting to 85 Cr. and the details has been given below. <table><tr><th>Sl. No</th><th>ISIN</th><th>Date of Allotment</th><th>Amount</th></tr><tr><td>1</td><td>INE818W08172</td><td>June 25, 2026</td><td>85 Crores</td></tr></table> There was no meeting of NCD holders held during the quarter ended June 30, 2026. 3.(i) During the quarter ended June 30, 2026 there were no changes in the Credit ratings assigned by the CARE Ratings Limited, the Credit Rating Agency. (ii) The bank has not made any default in timely payment of interest or redemption or both in respect of the non-convertible debt securities (iii) All the Non-Convertible Debentures issued by the Bank are unsecured in nature. (iv) There are no financial covenants attached with the debt securities issued by the Bank. However, all other covenants attached with the debt securities are complied and a Quarterly certificate from Statutory Auditor in this regard was circulated to your office vide email dated July 31, 2026. 4. Complied 5. NA	Sl. No	ISIN	Date of Allotment	Amount	1	INE818W08172	June 25, 2026	85 Crores
Sl. No	ISIN	Date of Allotment	Amount						
1	INE818W08172	June 25, 2026	85 Crores						

C. ISIN WISE CONFIRMATIONS

1. Details of Issue size, outstanding amount and other details as on 30.06.2026 (date will change for each quarter)

Sr No	ISIN	Issue Size	Outstanding as on 31.03.2026	Early payment details (IF ANY)	Call/Put details (IF EXERCISED PAST)	Option (IF IN)
1	INE818W08123	850000000	850000000	NA	NA	
2	INE818W08115	500000000	500000000	NA	NA	
3	INE818W08131	650000000	650000000	NA	NA	



4	INE818W08149	500000000	500000000	NA	NA
5	INE818W08156	1500000000	1500000000	NA	NA
6	INE818W08164	1500000000	1500000000	NA	NA
7	INE818W08172	850000000	850000000	NA	NA

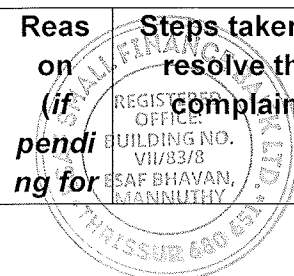
2. Details of Interest/principal payment due in the quarter

ISIN No	Series/ tranche	Due date of redemption and/or interest (falling in the quarter)	If Paid		If delayed/ Unpaid/ defaulted	
			Date of payment	Date of intimation to Stock Exchange of payment status within one working day of its becoming due As per Reg. 57 SEBI LODR	Reasons thereof and further action taken, if any	Date of intimation to Stock Exchange of payment status within one working day of its becoming due as per Reg. 57 SEBI LODR
INE818W08131	1	April 17, 2026	April 17, 2026	April 17, 2026	NA	NA
INE818W08164	4	April 23, 2026	April 23, 2026	April 23, 2026	NA	NA
INE818W08156	3	May 10, 2026	May 11, * 2026	May 11, * 2026	NA	NA
INE818W08149	2	May 14, 2026	May 14, 2026	May 14, 2026	NA	NA

*In the event that any Interest Payment Date falls on a day which is not a working day, the actual payment of Interest shall be made as per the original terms of Issue.

3. Details of complaints/grievances in the following format. In case no complaints have been received, a confirmation thereof.

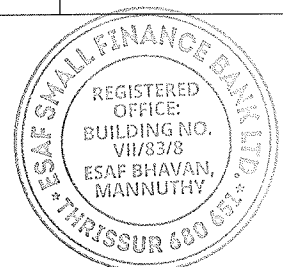
ISIN No.	No. of pendi ng Compl aints	No. of complai nts receive d during	Nature of the Complaint(s) [delay/default in	No. of complaint s resolved during	No. of complai nts unresolv	Reas on (if pendi ng for	Steps taken to resolve the complaint
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	at the end of last quarter	the quarter	interest/redemption/others]	Quarter [within 30 days]	ed during Quarter [more than 30 days]	more than 30 days)	
INE818W08149	0	1	Others	1	0	NIL	Query related to TDS deduction. Bank verify and confirm that, no TDS was deducted on the interest paid to bond holder.

4. Recovery Expense Fund ¹

Issue Size (in ₹ crores)	ISINs	Size/ Value of Recovery fund maintained	Date of creation of REF	Mode of maintenance	Addition in the Recovery Expense Fund during the quarter	Details of funds withdrawn on account of redemption, if any, during the quarter
135,00,00,000	INE818W08123 INE818W08115	1,35,000	March 19, 2023	Cash	NIL	NIL
65,00,00,000	INE818W08131	65,000	July 17, 2025	Cash	NIL	NIL
50,00,00,000	INE818W08149	50,000	August 13, 2025	Cash	NIL	NIL
150,00,00,000	INE818W08156	150,000	November 07, 2025	Cash	NIL	NIL
150,00,00,000	INE818W08164	150,000	January 22, 2026	Cash	NIL	NIL
85,00,00,000	INE818W08172	85,000	June 24, 2026	Cash	NIL	NIL



5. Debenture Redemption Reserve as per Companies (Share Capital and Debentures) Rules, 2014²

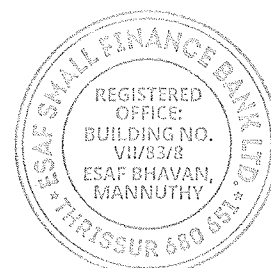
Issue size (including ISIN)	Type of entity (NBFC/ HFC/FI/ Other) along with listing status	Applicability of Debenture Redemption Reserve [DRR]	DRR [in % and in amount Cr.s.] created as per Companies (Share Capital and Debentures) Rules, 2014) ³
Not Applicable			

6. Debenture Redemption Funds as per Companies (Share Capital and Debentures) Rules, 2014⁴

ISIN (that is maturing in the current FY)	Issue Size (in ₹ crores)	Amount outstanding	Status of maintenance of DRF ⁵ (15% of amount of debentures maturing during the year ending on 31st March or invest in securities enlisted in Rule 18 (1) (c) of Companies (Share Capital and Debenture) Rules, 2014)
Not Applicable			

7. Transfer of unclaimed amount to Escrow Account in terms of Reg 61A(2) of SEBI (LODR) Regulation 2015.

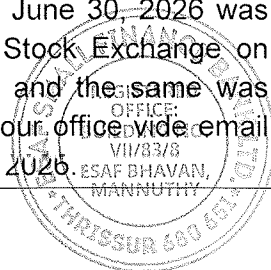
ISIN	Amount lying Unclaimed	Category (Interest/Dividend/ Redemption) and Amount	Date when amount became due for transfer to escrow Account	Amount transfere d to Escrow account within 7 days from the date of expiry of the said period of 30 days,	If unclaimed for more than seven years whether transferred to the 'Investor Education and Protection Fund'



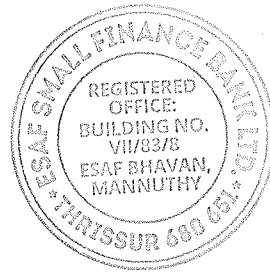
Part 3

Statutory Auditor Confirmations [duly signed and on letter head of Statutory Audit Firm]

Sr.	Particulars of Information/Documents	
A	Unsecured Listed Debt Issuances	
1	Quarterly Confirmations:	
	➤ Compliance status with respect to financial covenants ➤ The Certificate issued by the statutory auditor of the issuer company shall have the Unique Document Identification Number (UDIN) generated in the manner prescribed by the relevant regulatory authority.	➤ There are no financial covenants attached with the debt securities issued by the Bank. Hence, a NIL certificate, signed by the Company Secretary is enclosed herewith. ➤ All other covenants attached with the debt securities are complied and a Quarterly certificate from Statutory Auditor in this regard was circulated to your office vide email dated July 31, 2026.
2	Half Yearly Confirmations:	
	➤ Half yearly certificate regarding confirmations of compliance of all covenants with respect to the debt securities shall be submitted for HY1 and HY2 as per Reg 56 (1)(d) of SEBI LODR Regulations along with Q2 and Q4 QCR. ➤ The Certificate issued by the statutory auditor of the issuer company shall have the Unique Document Identification Number (UDIN) generated in the manner prescribed by the relevant regulatory authority.	➤ There are no financial covenants attached with the debt securities issued by the Bank. Hence, a NIL certificate, signed by the Company Secretary is enclosed herewith. However, all other covenants attached with the debt securities are complied and a Quarterly certificate from Statutory Auditor in this regard was circulated to your office vide email dated July 31, 2026.
B	Other Confirmations (Applicable for Secured and Unsecured Listed Debt Issuances):	
	- End Utilisation of Funds certificate from statutory auditor of the entity along with quarterly financial result: - - Where the funds are raised for financing projects – Certificate from the auditor of the entity in respect of utilization of funds for the	-The Financial Results for the quarter ended June 30, 2026 was filed with the Stock Exchange on July 31, 2026 and the same was circulated to your office vide email dated July 31, 2026.



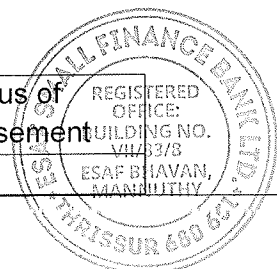
	implementation period of the project for which the funds have been raised; - Where the funds are raised for financing working capital or general corporate purposes or for capital raising purposes – Auditor certificate be submitted at the end of each financial year till the funds have been fully utilised or the purpose for which these funds were intended has been achieved. - Annual confirmation from Statutory Auditor is due by 75th day from the end of financial year	-The Bank has utilised the proceeds of the Non-convertible Debentures issued during the period fully for the purpose for which it was raised.
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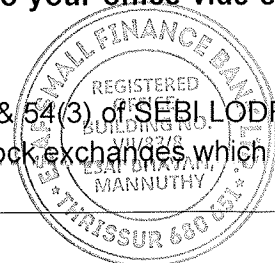
PART 4

Original / Certified True Copies of documents [as applicable] to be annexed to the QCR

Sr.no	Particulars of Documents																																								
a.	An updated list of Debenture holders registered in the Register of Debenture Holders/BENPOS in the following format: Separate excel sheet of BENPOS as on June 30, 2026 attached. <table border="1"> <thead> <tr> <th colspan="6">ISSUE-WISE PARTICULARS</th></tr> <tr> <th>ISIN no.</th><th>Series/ tranche</th><th>Name(s) of Debenture Holder</th><th>Address</th><th>Contact No.</th><th>Email Id</th></tr> </thead> <tbody> <tr> <td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr> </tbody> </table>	ISSUE-WISE PARTICULARS						ISIN no.	Series/ tranche	Name(s) of Debenture Holder	Address	Contact No.	Email Id																												
ISSUE-WISE PARTICULARS																																									
ISIN no.	Series/ tranche	Name(s) of Debenture Holder	Address	Contact No.	Email Id																																				
b.	i. <i>Letter from Credit Rating Agency along with rationale for revision: (There is no change in the credit rating obtained for the existing Debt Securities issued by the Bank).</i> <table border="1"> <thead> <tr> <th>ISIN Nos.</th><th>Issue Size</th><th>Name of CRA/s</th><th>Previous Rating</th><th>Revision in Credit Ratings</th></tr> </thead> <tbody> <tr> <td>INE818W08123</td><td>85 Crore</td><td>CARE Ratings</td><td>CARE A-; Outlook Negative</td><td>NIL</td></tr> <tr> <td>INE818W08115</td><td>50 Crore</td><td>CARE Ratings</td><td>CARE A-; Outlook Negative</td><td>NIL</td></tr> <tr> <td>INE818W08131</td><td>65 Crore</td><td>CARE Ratings</td><td>CARE A-; Outlook Negative</td><td>NIL</td></tr> <tr> <td>INE818W08149</td><td>50 Crore</td><td>CARE Ratings</td><td>CARE A-; Outlook Negative</td><td>NIL</td></tr> <tr> <td>INE818W08156</td><td>150 Crore</td><td>CARE Ratings</td><td>CARE A-; Outlook Negative</td><td>NIL</td></tr> <tr> <td>INE818W08164</td><td>150 Crore</td><td>CARE Ratings</td><td>CARE A-; Outlook Negative</td><td>NIL</td></tr> <tr> <td>INE818W08172</td><td>85 Crore</td><td>CARE Ratings</td><td>CARE A-; Outlook Negative</td><td>NIL</td></tr> </tbody> </table>	ISIN Nos.	Issue Size	Name of CRA/s	Previous Rating	Revision in Credit Ratings	INE818W08123	85 Crore	CARE Ratings	CARE A-; Outlook Negative	NIL	INE818W08115	50 Crore	CARE Ratings	CARE A-; Outlook Negative	NIL	INE818W08131	65 Crore	CARE Ratings	CARE A-; Outlook Negative	NIL	INE818W08149	50 Crore	CARE Ratings	CARE A-; Outlook Negative	NIL	INE818W08156	150 Crore	CARE Ratings	CARE A-; Outlook Negative	NIL	INE818W08164	150 Crore	CARE Ratings	CARE A-; Outlook Negative	NIL	INE818W08172	85 Crore	CARE Ratings	CARE A-; Outlook Negative	NIL
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c.	All Insurance Policies duly endorsed in favor of the Debenture Trustee as 'Loss Payee': Not Applicable <table border="1"> <thead> <tr> <th>Issue Size</th><th>Policy No.</th><th>Coverage (Rs.)</th><th>Period & expiry date</th><th>Status of Endorsement</th></tr> </thead> <tbody> <tr> <td> </td><td> </td><td> </td><td> </td><td> </td></tr> </tbody> </table>	Issue Size	Policy No.	Coverage (Rs.)	Period & expiry date	Status of Endorsement																																			
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d.	Copy of <i>audited</i> quarterly financials [signed by MD/Executive Director] along with Limited Review Report prepared by the statutory auditors*: - The Financial Results for the quarter ended June 30, 2026 was filed with the Stock Exchange on July 31, 2026 and the same was circulated to your office vide email dated July 31, 2026. - To cover line items mentioned under Reg 52 (4), 54(2) & 54(3) of SEBI LODR - To be submitted within 45days from the end of the quarter except last quarter - To be submitted within 60 days from the end of last quarter i.e March quarter - To be submitted to the trustee on same day as submitted to stock exchanges <i>* In case issuer's accounts are audited by Comptroller and Auditor General of India, the report to be provided by any practicing Chartered Accountant.</i> Note: The Listed entity to submit: - statement of assets and liabilities and statement of cash flows as at the end of every half year, by way of a note, along with the financial results. [Reg.52(2A) of SEBI LODR] - a statement indicating the utilisation of the issue proceeds of non-convertible securities, in such prescribed format along with quarterly financial results till such proceeds of issue have been fully utilised or the purpose for which the proceeds were raised has been achieved. [Reg.52(7) of SEBI LODR] - Statutory Auditors certificate for year ending March 31st is due by 75th day from the end of financial year
e.	Copy of <i>audited</i> quarterly and year to date standalone financial results [signed by MD/Executive Director]: - The Financial Results for the quarter ended June 30, 2026 was filed with the Stock Exchange on July 31, 2026 and the same was circulated to your office vide email dated July 31, 2026. - To cover line items mentioned under Reg 52 (4), 54(2) & 54(3) of SEBI LODR - To be submitted within 45 days from the end of the quarter except last quarter - To be submitted within 60 days from the end of last quarter i.e March quarter - To be submitted to the trustee on same day as submitted to stock exchanges Note: The Listed entity to submit a statement of assets and liabilities and statement of cash flows as at the end of every half year, by way of a note, along with the financial results.]
f.	Annual audited standalone and consolidated financial results, along with the statutory auditor's report, the directors report, annual report, profit and loss accounts, balance sheets: - The Bank has circulated the unaudited standalone Financials along with Limited Review Report, vide email dated July 31, 2026. The Bank has circulated Directors Report, Annual Report, Profit and Loss Accounts and Balance Sheet for the FY 2025-26 vide email dated July 20, 2026. The Financial Results for the quarter ended June 30, 2026 was filed with the Stock Exchange on July 31, 2026 and the same was circulated to your office vide email dated July 31, 2026. - To cover line items mentioned under Reg 52 (4), 54(2) & 54(3) of SEBI LODR. - To be submitted on the same day as submitted to the stock exchanges which shall be within 60 days from the end of the financial year.



	- In case issuers are audited by Comptroller and Auditor General of India (i) financial results audited by auditor appointed by the Comptroller and Auditor General of India to be submitted to the Stock Exchange(s) and trustees within sixty days from the end of the financial year. (ii) on completion of audit by the Comptroller and Auditor General of India- the financial results to be submitted to the Stock exchange(s) and debenture trustee within nine months from the end of the financial year.
g.	Issue Wise/ISIN Wise Utilization Statement submitted to Stock Exchange as per Reg. 52(7) of SEBI LODR on quarterly basis until the debenture proceeds are completely utilized or the purpose for which the funds have been raised is achieved. Note- Annual confirmation from Statutory Auditor is due by 75th day from the end of financial year:- The Utilization Statement submitted to Stock Exchange was circulated to your office vide email dated May 08, 2024, November 11, 2025, January 30, 2026, April 30, 2026 and July 31, 2026.
h.	Material deviation in the use of proceeds as compared to the objects submitted to stock exchange, if applicable.: - NIL. The proceeds of the Non-Convertible Debentures were utilized as per the objects of the issue.
i.	Comments/report received from Monitoring agency, appointed if any, to monitor utilization of proceeds of public issue or rights issue or preferential issue or qualified institutions placement, if applicable.: Not Applicable Note: The listed entity is required to submit such comments/report received from monitoring agency with the stock exchanges within 45 days from end of each quarter. The said requirement is effective from 14.11.2022 [Reg 32(6) of SEBI LODR]
j.	Confirmation on whether the report received from monitoring agency as mentioned in sr.no. (i) above has been placed before Audit Committee meeting on quarterly basis, promptly upon its receipt, if applicable. [Reg 32(7) of SEBI LODR]:-Not Applicable
k.	ISIN Wise intimations sent to Stock Exchange as per Regulation 57 of the SEBI LODR with respect to interest/principal payment of Debentures: - Complied
l.	Periodical reports from lead bank regarding progress of the Project [in case debentures are raised for financing projects]: -Not Applicable
m.	Annual report as per Reg 53 (2)(a) of SEBI LODR for financial year end: - The Bank has circulated the Annual Report for the FY 2024-25 along with the Notice of the Annual General Meeting on August 30, 2025. The Annual Report for the Financial Year 2025-26 shall be shared once the same is shared with the shareholders of the Bank.
n.	Stock Exchange Confirmation on the REF created or replenished during the quarter, the annual confirmation is due by 75th day from the end of financial year: - Payment of Rs. 1,35,000/- was made on March 19, 2024 towards the REF creation account. And Payment of Rs. 65,000/-, Rs. 50,000/-, Rs.1,50,000 and Rs. 1,50,000 was made on July 17, 2025, August 13, 2025, November 07, 2025, January 22, 2026 and June 24, 2026 respectively towards the REF creation account.

Thanking You,
Yours Faithfully


Ranjith Raj P

Company Secretary and Compliance Officer

