

Shareholding Pattern under Regulation 31 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

1. Name of Listed Entity: ESAF Small Finance Bank Limited
2. Scrip Code/Name of Scrip/Class of Security: Equity Shares
3. Share Holding Pattern Filed under: Reg. 31(1)(a)

POST ISSUE
09.11.2023

4. Declaration : The Listed entity is required to submit the following declaration to the extent of submission of information:

	Particulars	YES*	NO*
a	Whether the Listed Entity has issued any partly paid up shares?		No
b	Whether the Listed Entity has issued any Convertible Securities or Warrants?		No
c	Whether the Listed Entity has any shares against which depository receipts are issued?		No
d	Whether the Listed Entity has any shares in locked-in?	Yes	
e	Whether any shares held by promoters are pledge or otherwise encumbered?		No
f	Whether company has equity shares with differential voting rights?		No
g	Whether the listed entity has any significant beneficial owner?		No

*if the Listed Entity selects the option 'NO' for the questions above, the columns for the partly paid up shares, Outstanding Convertible Securities/Warrants, depository receipts, locked-in shares, No of shares pledged or otherwise encumbered by promoters, as applicable, shall not be displayed at the time of dissemination on the Stock Exchange website. Also wherever there is 'No' declared by Listed entity in above table the values will be considered as 'Zero' by default on submission of the format of holding of specified securities.

- 5 The tabular format for disclosure of holding of specified securities is as follows:

		Introductory sub-table (I)(a) -											POST ISSUE										
Name of the Company:		ESAF Small Finance Bank Limited											POST ISSUE										
Scrip Code, Name of the scrip, class of security : EQUITY		EQUITY																					
As on :		09.11.2023																					
Table I - Summary Statement holding of specified securities																							
Category	Category of shareholder	Nos. of shareholders	No. of fully paid up equity shares held	No. of Partly paid-up equity shares held	No. of shares underlying Depository Receipts	Total nos. shares held	Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) As a % of (A+B+C2)	Number of Voting Rights held in each class of securities				No. of Shares Underlying Outstanding convertible securities (including Warrants)	Shareholding, as a % assuming full conversion of convertible securities (as a percentage of diluted share capital) As a % of (A+B+C2)	Number of Locked in shares		Number of Shares pledged or otherwise encumbered		Number of equity shares held in dematerialized form	Sub-categorization of shares				
								No of Voting Rights			Total as a % of (A+B+C)			No. (a)	As a % of total Shares held (b)	No. (a)	As a % of total Shares held (b)		Shareholding (No. of shares) under				
								Class: Equity Shares	Class: NIL	Total									Sub-category (i)	Sub-category (ii)	Sub-category (iii)		
(I)	(II)	(III)	(IV)	(V)	(VI)	(VII)=(IV)+(V)+(VI)	(VIII)	(IX)				(X)	(XI)=(VII)+(X)	(XII)		(XIII)		(XIV)	Sub-category (i)	Sub-category (ii)	Sub-category (iii)		
(A)	Promoter & Promoter Group	* 10	** 326318839	0	0	326318839	63.39	326318839	0	326318839	63.39	0	63.39	326318839	100.00	0	0.00	326318839	NA	NA	NA		
(B)	Public	110759	188461019	0	0	188461019	36.61	188461019	0	188461019	36.61	0	36.61	133629958	70.91	NA	188461019	0	0	0			
(C)	Non Promoter- Non Public	0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	NA	0	NA	NA	NA			
(C1)	Shares underlying DRs	0	0	0	0	0	NA	0	0	0	0.00	0	NA	0	0.00	NA	0	NA	NA	NA			
(C2)	Shares held by Employee Trusts	0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	NA	0	NA	NA	NA			
	Total	110769	514779858	0	0	514779858	100.00	514779858	0	514779858	100.00	0	100.00	459948797	89.35	0	0.00	514779858	0	0	0		
<p>* Includes Mereena Paul, Alok Thomas Paul, Emy Acha Paul, George Kalaparambil John and Beena George, who hold shares as nominees of the ESAF Financial Holdings Private Limited who is the beneficial owner of such shares. Mereena Paul, Alok Thomas Paul, Emy Acha Paul and Beena George are also members of the Promoter Group of our Bank.</p> <p>** 272,548,391 Equity Shares are held by ESAF Financial Holdings Private Limited and one Equity Share each is held by Mereena Paul, Alok Thomas Paul, Emy Acha Paul, George Kalaparambil John and Beena George, as nominees on behalf of ESAF Financial Holdings Private Limited, who is the beneficial owner of such Equity Shares, of which Mereena Paul, Alok Thomas Paul, Emy Acha Paul and Beena George are also members of the Promoter Group of our Bank. For details of the Equity Shares held by our Promoters and Promoter Group, see "Offer Document Summary" and "Capital Structure" on pages 21 and 109, respectively.</p> <p># As per the Banking Regulations Act read with gazette notification dated DBR.PSBD.No.1084/16.13.100/2016-17 dated July 21, 2016, no shareholder in a banking company can exercise voting rights on poll in excess of 26% of total voting rights of all the shareholders of the bank.</p>																							

Table II - Statement showing shareholding pattern of the Promoter and Promoter Group

Category & Name of the Shareholders	Entity type i.e. promoter OR promoter group entity (except promoter)	Nos. of shareholders	No. of fully paid up equity shares held	Partly paid-up equity shares held	Nos. of shares underlying Depository Receipts	Total nos. shares held	Shareholding % calculated as per SCRR, 1957 As a % of (A+B+C2)	Number of Voting Rights held in each class of securities			No. of Shares Underlying Outstanding convertible securities (including Warrants)	Shareholding, as a % assuming full conversion of convertible securities (as a percentage of diluted share capital) as a % of A+B+C2	Number of Locked in shares		Number of Shares pledged or otherwise encumbered		Number of equity shares held in dematerialized form	Sub-categorization of shares			
								No of Voting 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)	Shareholding (No. of shares) under		
								Class: Equity Shares	Class: NIL	Total									Sub-category (i)	Sub-category (ii)	Sub-category (iii)
(I)		(III)	(IV)	(V)	(VI)	(VII)=(IV)+(V)+(VI)	(VIII)	(IX)			(X)	(XI)=(VII)+(X)	(XII)		(XIII)		(XIV)	Sub-category (i)	Sub-category (ii)	Sub-category (iii)	
(1) Indian																					
(a) Individuals/Hindu undivided Family		8	31356784	0	0	31356784	6.09	31356784	0	31356784	6.09	0	6.09	31356784	100.00	0	0.00	31356784			
	Paul Thomas	Promoter	31186785	0	0	31186785	6.06	31186785	0	31186785	6.06	0	6.06	31186785	100.00	0	0.00	31186785			
	Beena George	Promoter Group	40000	0	0	40000	0.01	40000	0	40000	0.01	0	0.01	40000	100.00	0	0.00	40000			
	Bosco Joseph	Promoter Group	40000	0	0	40000	0.01	40000	0	40000	0.01	0	0.01	40000	100.00	0	0.00	40000			
	Mereena Paul	Promoter Group	33333	0	0	33333	0.01	33333	0	33333	0.01	0	0.01	33333	100.00	0	0.00	33333			
	Leo Joseph	Promoter Group	16667	0	0	16667	0.00	16667	0	16667	0.00	0	0.00	16667	100.00	0	0.00	16667			
	Alok Thomas Paul	Promoter Group	13333	0	0	13333	0.00	13333	0	13333	0.00	0	0.00	13333	100.00	0	0.00	13333			
	Emy Acha Paul	Promoter Group	13333	0	0	13333	0.00	13333	0	13333	0.00	0	0.00	13333	100.00	0	0.00	13333			
	Savio Joseph	Promoter Group	13333	0	0	13333	0.00	13333	0	13333	0.00	0	0.00	13333	100.00	0	0.00	13333			
(b) Central Government/ State Government(s)		0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0			
(c) Financial Institutions/ Banks		0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0			
(d) Any Other (specify)		2	294962055	0	0	294962055	57.30	294962055	0	294962055	57.30	0	57.30	294962055	100.00	0	0.00	294962055			
1	Promoter Bodies Corporate	2	294962055	0	0	294962055	57.30	294962055	0	294962055	57.30	0	57.30	294962055	100.00	0	0.00	294962055			
	Esaf Financial Holdings Private Limited	Promoter	* 272548396	0	0	272548396	52.94	272548396	0	272548396	52.94	0	52.94	272548396	100.00	0	0.00	272548396			
	Esaf Swasraya Multistate Agro Cooperative Society Ltd	Promoter Group	22413659	0	0	22413659	4.35	22413659	0	22413659	4.35	0	4.35	22413659	100.00	0	0.00	22413659			
Sub-Total (A)(1)		10	326318839	0	0	326318839	63.39	326318839	0	326318839	63.39	0	63.39	326318839	100.00	0	0.00	326318839			
(2) Foreign																					
(a) Individuals (Non-Resident Individuals/ Foreign Individuals)		0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0			
(b) Government		0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0			
(c) Institutions		0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0			
(d) Foreign Portfolio Investor		0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0			
(e) Any Other (specify)		0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0			
Sub-Total (A)(2)		0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0			
Total Shareholding of Promoter and Promoter Group (A)= (A)(1)+(A)(2)		10	326318839	0	0	326318839	63.39	326318839	0	326318839	63.39	0	63.39	326318839	100.00	0	0.00	326318839			
* 272,548,391 Equity Shares are held by ESAF Financial Holdings Private Limited and one Equity Share each is held by Mereena Paul, Alok Thomas Paul, Emy Acha Paul, George Kalaparambil John and Beena George, as nominees on behalf of ESAF Financial Holdings Private Limited, who is the beneficial owner of such Equity Shares.																					

Table III - Statement showing shareholding pattern of the Public shareholder

Category & Name of the Shareholders	Nos. of shareholders	No. of fully paid up equity shares held	Partly paid up equity shares held	Nos. of shares underlying Depository Receipts	Total nos. shares held	Shareholding % calculated as per SCRR, 1957 As a % of (A+B+C2)	Number of Voting Rights held in each class of securities			No. of Shares Underlying Outstanding convertible securities (including Warrants)	Shareholding, as a % assuming full conversion of convertible securities (as a percentage of diluted share capital) as a % of A+B+C2	Number of Locked in shares		Number of Shares pledged or otherwise encumbered		Number of equity shares held in dematerialized form	Sub-categorization of shares			
							No of Voting 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)	Sub-category (i)	Sub-category (ii)	Sub-category (iii)
							Class: Equity Shares	Class: NIL	Total											
(I)	(III)	(IV)	(V)	(VI)	(VII)=(IV)+(V)+(VI)	(VIII)	(IX)			(X)	(XI)=(VII)+(X)	(XII)		(XIII)	(XIV)	Sub-category (i)	Sub-category (ii)	Sub-category (iii)		
(1) Institutions (Domestic)																				
(a) Mutual Funds	0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	NA	0	0	0	0	
(b) Venture Capital Funds	0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	NA	0	0	0	0	
(c) Alternate Investment Funds	19	5430718	0	0	5430718	1.05	5430718	0	5430718	1.05	0	1.05	4500748	82.88	NA	5430718	0	0	0	
(d) Banks	27	6441339	0	0	6441339	1.25	6441339	0	6441339	1.25	0	1.25	0	0.00	NA	6441339	0	0	0	
(e) Insurance Companies	14	52523214	0	0	52523214	10.20	52523214	0	52523214	10.20	0	10.20	51565003	98.18	NA	52523214	0	0	0	
PNB Metlife India Insurance Company Limited		19235327	0	0	19235327	3.74	19235327	0	19235327	3.74	0	3.74	19235327	100.00	NA	19235327	0	0	0	
Bajaj Allianz Life Insurance Co Ltd		15741095	0	0	15741095	3.06	15741095	0	15741095	3.06	0	3.06	15741095	100.00	NA	15741095	0	0	0	
ICICI Lombard General Insurance Company Ltd		6239081	0	0	6239081	1.21	6239081	0	6239081	1.21	0	1.21	6239081	100.00	NA	6239081	0	0	0	
(f) Provident Funds/ Pension Funds	0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	NA	0	0	0	0	
(g) Asset reconstruction companies	0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	NA	0	0	0	0	
(h) Sovereign Wealth Funds	0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	NA	0	0	0	0	
(i) NBFCs registered with RBI	18	3190082	0	0	3190082	0.62	3190082	0	3190082	0.62	0	0.62	0	0.00	NA	3190082	0	0	0	
(j) Other Financial Institutions	0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	NA	0	0	0	0	
(k) Any Other (specify)	0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	NA	0	0	0	0	
Sub-Total (B)(1)	78	67585353	0	0	67585353	13.13	67585353	0	67585353	13.13	0	13.13	56065751	82.96	NA	67585353	0	0	0	

(4) Non-institutions																				
(a)	Associate companies / Subsidiaries	0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	NA	0	0	0	0
(b)	Directors and their relatives (excluding independent directors and nominee directors)	1	3335	0	0	3335	0.00	3335	0	3335	0.00	0	0.00	0	0.00	NA	3335	0	0	0
(c)	Key Managerial Personnel	1	36668	0	0	36668	0.01	36668	0	36668	0.01	0	0.01	33333	90.90	NA	36668	0	0	0
(d)	Relatives of promoters (other than 'immediate relatives' of promoters disclosed under 'Promoter and Promoter Group' category)	0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	NA	0	0	0	0
(e)	Trusts where any person belonging to 'Promoter and Promoter Group' category is 'trustee', 'beneficiary', or 'author of the trust'	0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	NA	0	0	0	0
(f)	Investor Education and Protection Fund (IEPF)	0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	NA	0	0	0	0
(g)	Resident Individuals holding nominal share capital up to Rs. 2 lakhs	110397	39915646	0	0	39915646	7.75	39915646	0	39915646	7.75	0	7.75	338326	0.85	NA	39915646	0	0	0
(h)	Resident Individuals holding nominal share capital in excess of Rs. 2 lakhs	30	1700763	0	0	1700763	0.33	1700763	0	1700763	0.33	0	0.33	1697666	99.82	NA	1700763	0	0	0
(i)	Non Resident Indians (NRIs)	181	39305730	0	0	39305730	7.64	39305730	0	39305730	7.64	0	7.64	39218436	99.78	NA	39305730	0	0	0
	Yusuffali Musaliyam Veetil Abdul Kader		22413659	0	0	22413659	4.35	22413659	0	22413659	4.35	0	4.35	22413659	100.00	NA	22413659	0	0	0
	George Ittan Maramkandathil		13333333	0	0	13333333	2.59	13333333	0	13333333	2.59	0	2.59	13333333	100.00	NA	13333333	0	0	0
(j)	Foreign Nationals	0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	NA	0	0	0	0
(k)	Foreign Companies	0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	NA	0	0	0	0
(l)	Bodies Corporate	37	18989493	0	0	18989493	3.69	18989493	0	18989493	3.69	0	3.69	18866982	99.35	NA	18989493	0	0	0
	Muthoot Finance Limited		18717244	0	0	18717244	3.64	18717244	0	18717244	3.64	0	3.64	18717244	100.00	NA	18717244	0	0	0
(m)	Any Other (specify)	7	9752216	0	0	9752216	1.89	9752216	0	9752216	1.89	0	1.89	9734714	99.82	NA	9752216	0	0	0
1	LLP	6	8752216	0	0	8752216	1.70	8752216	0	8752216	1.70	0	1.70	8734714	99.80	NA	8752216	0	0	0
	PI Ventures LLP		8734714	0	0	8734714	1.70	8734714	0	8734714	1.70	0	1.70	8734714	100.00	NA	8734714	0	0	0
2	TRUST	1	1000000	0	0	1000000	0.19	1000000	0	1000000	0.19	0	0.19	1000000	100.00	NA	1000000	0	0	0
	Sub-Total (B)(4)	110654	109703851	0	0	109703851	21.31	109703851	0	109703851	21.31	0	21.31	69889457	63.71	NA	109703851	0	0	0
	Total Public Shareholding (B)= (B)(1)+(B)(2)+(B)(3)+(B)(4)	110759	188461019	0	0	188461019	36.61	188461019	0	188461019	36.61	0	36.61	133629958	70.91	NA	188461019	0	0	0

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

Category & Name of the Shareholders	Nos. of shareholders	No. of fully paid up equity shares held	Partly paid up equity shares held	Nos. of shares underlying Depository Receipts	Total nos. shares held	Shareholding % calculated as per SCRR, 1957 As a % of (A+B+C2)	Number of Voting Rights held in each class of securities			No. of Shares Underlying Outstanding convertible securities (including Warrants)	Shareholding, as a % assuming full conversion of convertible securities (as a percentage of diluted share capital) as a % of A+B+C2	Number of Locked in shares		Number of Shares pledged or otherwise encumbered		Number of equity shares held in dematerialized form	Sub-categorization of shares			
							No of Voting 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)	Shareholding (No. of shares) under		
							Class: Equity Shares	Class: NIL	Total									Sub-category (i)	Sub-category (ii)	Sub-category (iii)
(I)	(III)	(IV)	(V)	(VI)	(VII)=(IV)+(V)+(VI)	(VIII)	(IX)			(X)	(XI)=(VII)+(X)	(XII)		(XIII)		(XIV)	Sub-category (i)	Sub-category (ii)	Sub-category (iii)	
Custodian/DR Holder - Name of DR Holders (If Available)	0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0			
(a)																				
Employee Benefit Trust / Employee Welfare Trust under SEBI (Share Based Employee Benefits and Sweat Equity) Regulations, 2021	0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0			
(a)																				
Total Non-Promoter- Non Public Shareholding (C)= (C)(1)+(C)(2)	0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0			

Table V - Statement showing details of Significant Beneficial Owners (SBOs)

Sr. No	Details of the SBO (I)		Details of the registered owner (II)		Details of holding/ exercise of right of the SBO in the reporting company, whether direct or indirect*: (III)					Date of creation / acquisition of significant beneficial interest# (IV)
	Name	Nationality	Name	Nationality	Whether by virtue of:					
					Shares (%)	Voting Rights (%)	Rights on distributable dividend or any other distribution (%)	Exercise of control	Exercise of significant influence	
1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

Table VI - Statement showing foreign ownership limits

	Board approved limits	Limits utilized
1 As on shareholding date	49%	9.79%
2 As on the end of previous 1st quarter	49%	8.69%
3 As on the end of previous 2nd quarter	49%	8.69%
4 As on the end of previous 3rd quarter	49%	8.69%
5 As on the end of previous 4th quarter	49%	8.69%