

Ref No: 06/SE/CS/DEC/2024-25

Date: December 30, 2024

To
The Department of Corporate Services
BSE Limited
Phiroze Jeejeebhoy Towers,
Dalal Street, Mumbai,
Maharashtra - 400 001

Dear Sir,

Sub: Certificate under Regulation 57 of the 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/PoD1/P/ CIR/2024/54 dated May 22, 2024, we hereby certify that the interest and principal amount with respect to the following non-convertible securities, has been duly paid to all concerned investors on the said due date, as per the terms mentioned in the concerned term sheets. The details of the payments and redemptions made are provided below:

a) Details of Interest Payments:

Sl. No	Particulars	Details
1	ISIN	INE818W08016
2	Issue Size	20 Crore
3	Interest Amount to be paid on due date	1,05,28,767.12*
4	Frequency – quarterly / monthly	Half Yearly
5	Change in frequency of Payment (if any)	NIL
6	Details of such change	NA
7	Interest payment record date	December 13, 2024
8	Due date for interest payment	December 30, 2024
9	Actual date for interest payment	December 30, 2024
10	Amount of interest paid	1,05,28,767.12*
11	Date of last interest payment	June 29, 2024
12	Reason for non-payment/ delay in payment	NA

*Amount before TDS

ESAF SMALL FINANCE BANK LIMITED

RBI License No.: MUM 124, CIN: U65990KL2016PLC045669

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

Ph. No: 0487 7123456, 123457, Email: customercare@esafbank.com www.esafbank.com

b) Details of redemption payments:

Sl. No	Particulars	Details
1	ISIN	INE818W08016
2	Type of redemption (full/partial)	Full
3	If partial redemption, then	NA
	a. By face value redemption	
	b. By quantity redemption	
4	If redemption is based on quantity, specify, whether on: a. Lot basis b. Pro - rata basis	NA
5	Reason for redemption (call, put, premature redemption, maturity, buyback, conversion, others (if any))	Maturity
6	Redemption date due to put option (if any)	NA
7	Redemption date due to call option (if any)	NA
8	Quantity redeemed (no. of NCDs)	200
9	Due date for redemption/ maturity	December 30, 2024
10	Actual date for redemption (30/12/2024)	December 30,2024
11	Amount redeemed	20 Crore
12	Outstanding amount (Rs.)	NIL
13	Date of last Interest payment	June 29, 2024
14	Reason for non - payment/ delay in payment	NIL

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

The intimation is also made available on the website of the Bank at www.esafbank.com

Thanking You,

Yours Faithfully,

For ESAF Small Finance Bank Limited.

Ranjith Raj. P
Company Secretary and Compliance Officer