

Ref No: 15/SE/CS/JULY/2024-25

Date: July 20, 2024

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 / Madam,

Sub: Business Responsibility and Sustainability Report for the Financial year 2023-24 of ESAF Small Finance Bank Limited

Pursuant to Regulation 34(2)(f) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“**SEBI Regulations**”) read with SEBI Circular No. SEBI/HO/CFD/CMD-2/P/CIR/2021/562 dated May 10, 2021, please find enclosed herewith the Business Responsibility and Sustainability Report (“**BRSR**”) of the Bank for the Financial Year 2023-24. The BRSR also forms the part of the Annual Report for the Financial Year 2023-24, submitted to the exchanges vide letter dated July 20, 2024.

The Business Responsibility and Sustainability Report of the Bank for the Financial Year 2023-24 is also made available on the website of the Bank at www.esafbank.com.

Requesting you to take the same into your records.

Thanking you.

Yours faithfully,

For ESAF Small Finance Bank Limited

Ranjith Raj. P
Company Secretary and Compliance Officer

BUSINESS RESPONSIBILITY & SUSTAINABILITY REPORT

(Business Responsibility and Sustainability Reporting (BRSR) is the practice of companies disclosing information about their environmental, social, and governance (ESG) performance. It goes beyond financial reporting to provide stakeholders with a comprehensive view of a company's non-financial impacts and contributions to sustainable development. BRSR covers topics such as environmental impact, social responsibility, and governance practices, aiming to promote transparency and accountability.)

SECTION A GENERAL DISCLOSURES

I. DETAILS OF THE LISTED ENTITY

1. Corporate Identity Number (CIN) of the Listed Entity

U65990KL2016PLC045669

2. Name of the Listed Entity

ESAF Small Finance Bank Ltd.

3. Year of Incorporation

May 05, 2016

4. Registered Office Address

Building No. VII/83/8, ESAF Bhavan,
Thrissur- Palakkad National Highway, Mannuthy,
Thrissur, Kerala, PIN- 680 651

5. Corporate Office Address

Building No. VII/83/8, ESAF Bhavan,
Thrissur- Palakkad National Highway, Mannuthy
Thrissur, Kerala, PIN- 680 651

6. E-mail

investor.relations@esafbank.com

7. Telephone

0487-7123456

8. Website

www.esafbank.com

9. Financial year for which reporting is being done

April 01, 2023 to March 31, 2024

10. Name of the Stock Exchange(s) where shares are listed

BSE Limited and National Stock Exchange of India Limited

11. Paid-up Capital

₹ 5,14,77,98,580

12. Name and contact details (telephone, email address) of the person who may be contacted in case of any queries on the BRSR report

Mr. Ranjith Raj P.

Company Secretary,

Telephone: 0487-7123456

E-mail ID: investor.relations@esafbank.com

13. Reporting boundary - Are the disclosures under this report made on a standalone basis (i.e. only for the entity) or on a consolidated basis (i.e. for the entity and all the entities which form a part of its consolidated financial statements, taken together).

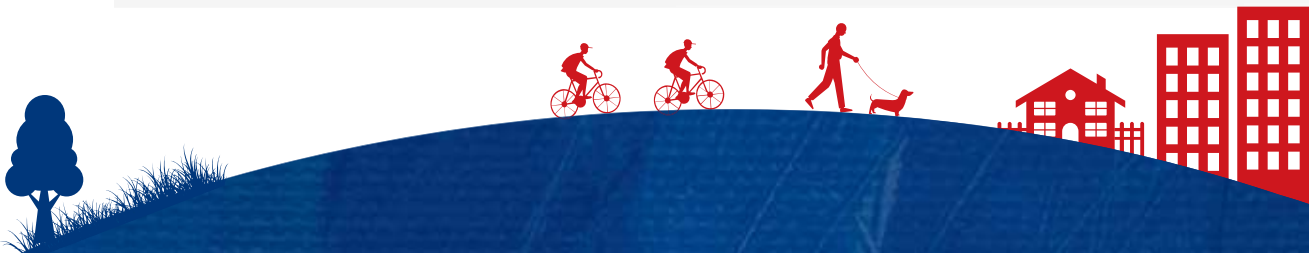
Standalone Basis

14. Name of assurance provider

NA

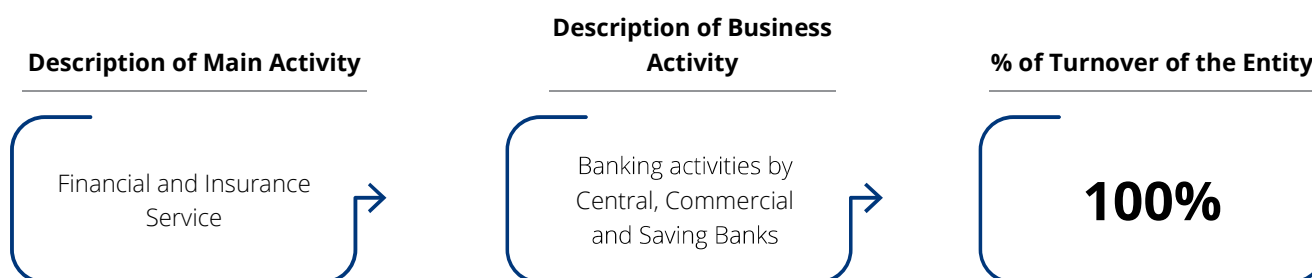
15. Type of assurance obtained

NA

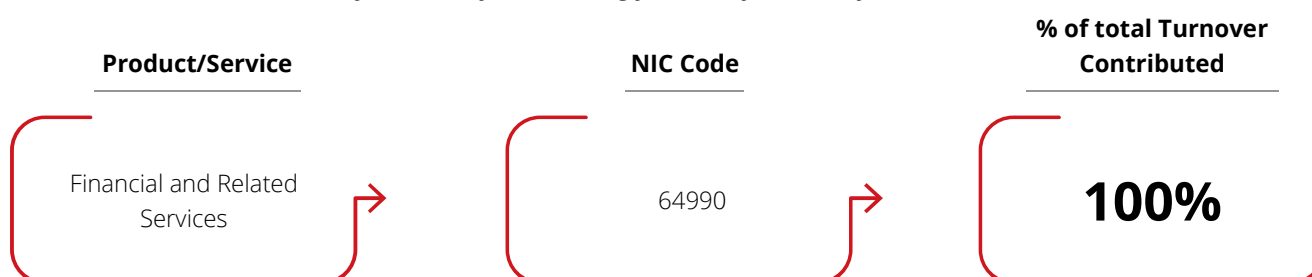


II. PRODUCTS/SERVICES

16. Details of business activities (accounting for 90% of the turnover):



17. Products/Services sold by the entity (accounting for 90% of the entity's Turnover):



III. OPERATIONS

18. Number of locations where plants and/or operations/offices of the entity are situated:

Location	Number of plants	Number of offices	Total
National	0	759	759*
International	0	0	0

*ESAF Small Finance Bank concentrates in providing access to finance in rural geographies. The Bank has 753 retail branches, 3 Regional offices, 1 Zonal Office and 1 Central Processing Centre (CPC) and 1 National Registered Office at Thrissur as on March 31, 2024.

19. Markets served by the entity:

a. Number of locations

National (No. of States & UTs)	International (No. of Countries)
25	0

*23 states and 2 UTs

b. What is the contribution of exports as a percentage of the total turnover of the entity?

0%


c. A brief on types of customers

As a small finance bank, ESAF Bank focuses on providing financial services to underserved communities, particularly in rural areas. Services are offered to a varied customer base including small and marginalised farmers, micro/nano entrepreneurs, women, children, senior citizens, transgenders, etc. The Bank also caters to Non-Resident Indian customers (NRI). Its clientele ranges from small-scale farmers and micro-entrepreneurs to marginalised groups like women, children, seniors, and transgenders. Additionally, the Bank also serves the needs of Non-Resident Indian customers.

IV. EMPLOYEES
20. Details as at the end of Financial Year:
a. Employees and workers (including differently abled):


Sr. No.	Particulars	Total (A)	Male		Female	
			No. (B)	% (B / A)	No. (C)	% (C / A)
1.	Permanent (D)	5,479	3,847	70.21%	1,632	29.79%
2.	Other than Permanent (E)	488	273	55.94%	215	44.05%
3.	Total employees (D + E)	5,967	4,120	69.05%	1,847	30.95%



Sr. No.	Particulars	Total (A)	Male		Female	
			No. (B)	% (B / A)	No. (C)	% (C / A)
4.	Permanent (F)	0	0	0%	0	0%
5.	Other than Permanent (G)	0	0	0%	0	0%
6.	Total workers (F + G)	0	0	0%	0	0%



b. Differently abled employees and workers:


Sr. No.	Particulars	Total (A)	Male		Female	
			No. (B)	% (B / A)	No. (C)	% (C / A)
1.	Permanent (D)	1	1	100%	0	0%
2.	Other than Permanent (E)	1	1	100%	0	0%
3.	Total differently abled employees (D + E)	2	2	100%	0	0%







Sr. No.	Particulars	Total (A)	Male		Female	
			No. (B)	% (B / A)	No. (C)	% (C / A)
4.	Permanent (F)	0	0	0%	0	0%
5.	Other than Permanent (E)	0	0	0%	0	0%
6.	Total differently abled workers (F + G)	0	0	0%	0	0%

21. Participation/Inclusion/Representation of Women





Particular	Total (A)	No. and percentage of females	
		No. (B)	% (B / A)
 Board of Directors	10	1	10%
 Key Management Personnel	11	0	0%

22. Turnover rate for permanent employees and workers

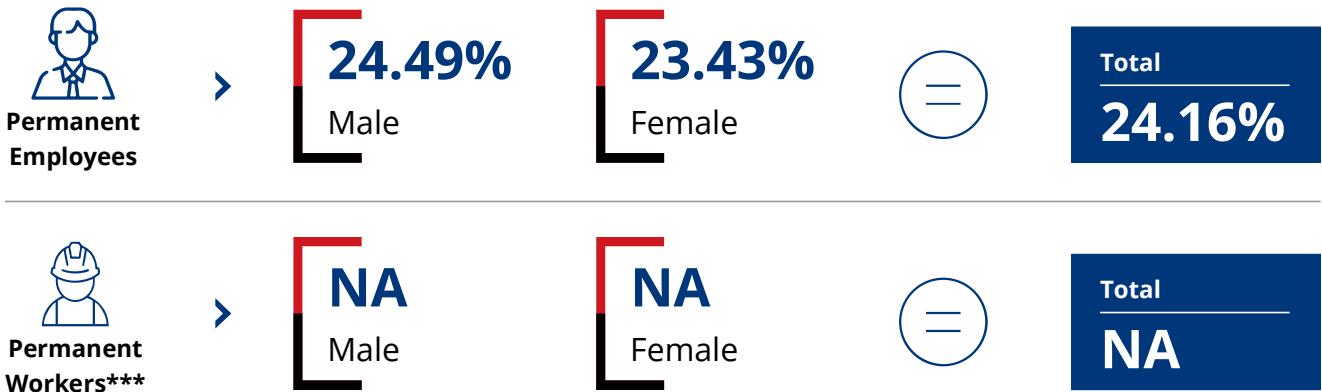
2023-24* (Turnover rate in current FY)

 Permanent Employees	> 28.01% Male	21.14% Female		Total 25.79%
 Permanent Workers***	> NA Male	NA Female		Total NA

2022-23* (Turnover rate in previous FY)

 Permanent Employees	> 35.39% Male	30.01% Female		Total 33.66%
 Permanent Workers***	> NA Male	NA Female		Total NA

2021-22 (Turnover rate in the year prior to the previous FY)**



* The Bank does not have any staff in the 'Workers' category.

** The Bank has changed the methodology of calculating turnover rate for permanent employees to bring it more in line with BRSR requirements

V. HOLDING, SUBSIDIARY AND ASSOCIATE COMPANIES (INCLUDING JOINT VENTURES)

23. (a) Names of holding / subsidiary / associate companies / joint ventures

Sr. No.	Name of the holding / subsidiary / associate companies / joint ventures (A)	Indicate whether holding/subsidiary/ associate/ joint venture	% of shares held by listed entity	Does the entity indicated at column A, participate in the business responsibility initiatives of the listed entity? (Yes/No)
NIL				

VI. CSR DETAILS

24. (i) Whether CSR is applicable as per section 135 of Companies Act, 2013: (Yes/No)

YES

a. Turnover (in ₹)


42,60,25,19,830.00







b. Net worth (in ₹)

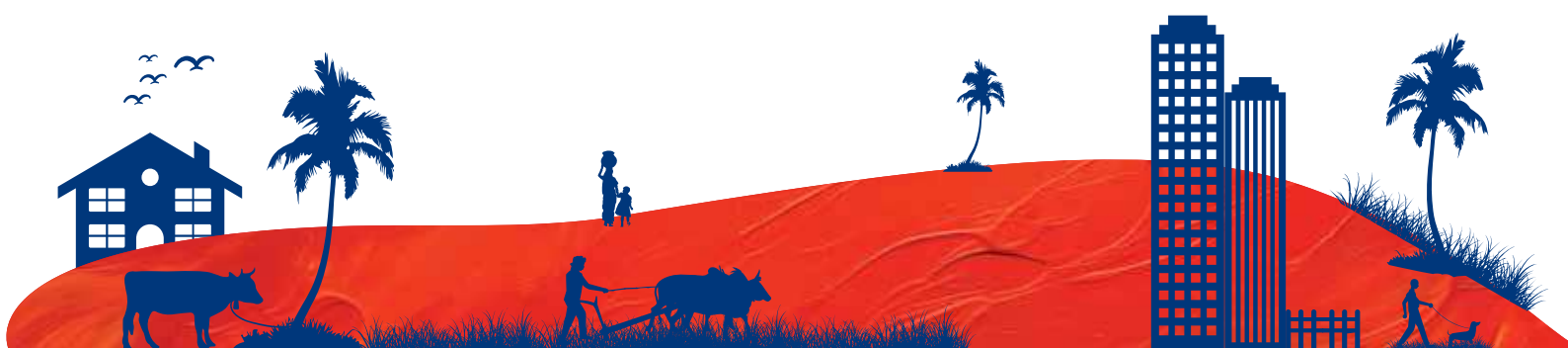
24,19,17,17,453.92

VII. TRANSPARENCY AND DISCLOSURES COMPLIANCES








25. Complaints/Grievances on any of the principles (Principles 1 to 9) under the National Guidelines on Responsible Business Conduct:

Stakeholder group from whom complaint is received	Grievance Redressal Mechanism in Place (Yes/ No) *	2023-24 Current Financial Year			2022-23 Previous Financial Year		
		Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks	Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks
 Communities	Yes	0	0	NA	0	0	NA

Stakeholder group from whom complaint is received	Grievance Redressal Mechanism in Place (Yes/No) *	2023-24 Current Financial Year			2022-23 Previous Financial Year		
		Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks	Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks
 Investors (other than shareholders)	Yes	1041	0	NA	0	0	NA
 Shareholders	Yes	1	0	NA	0	0	NA
 Employees and workers	Yes	0	0	NA	13	0	NA
 Customers	Yes	10,344	303	NA	7,658	220	NA
 Value Chain Partners	Yes	0	0	NA	0	0	NA
 Other (please specify)	NA	NA	NA	NA	NA	NA	NA



*** Grievance Redressal Mechanism in Place (Yes/No) (If Yes, then provide web-link for grievance redress policy)**




Stakeholder group from whom complaint is received	Web Link for Grievance Policy
 Communities	https://esafbank.com/pdf/CSR%20Policy_08-02-2024.pdf
 Investors (other than shareholders)	Part of the Policy on Code of Conduct for the Board of Directors and Senior Management Personnel is available internally.
 Shareholders	Part of the Policy on Code of Conduct for the Board of Directors and Senior Management Personnel is available internally.
 Employees and Workers	Part of HR policy is circulated internally.
 Customers	https://www.esafbank.com/pdf/Customer%20Grievance%20Redressal%20Policy_ESAF%20SFB-V6.pdf
 Value Chain Partners	There is an SOP that covers the same.
 Other (please specify)	NA




26. Overview of the entity's material responsible business conduct issues


Please indicate material responsible business conduct and sustainability issues pertaining to environmental and social matters that present a risk or an opportunity to your business, rationale for identifying the same, approach to adapt or mitigate the risk along-with its financial implications, as per the following format

 Opportunity  Risk

Sl. No.	Material issue identified	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk/opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
1.	Corporate Governance and Ethics		Strong governance mechanisms improve the company's reputation, decision-making processes, risk management, and long-term sustainability. It helps create a culture of integrity, transparency, and accountability.		Positive

Sl. No.	Material issue identified	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk/opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
2.	Risk Management		The company operates in a high-risk business involving large amounts of data and funds. To ensure compliance, reduce fraud risk and ensure business sustainability, the company should place immense focus on constantly strengthening and improving its risk management and control systems.	ESAF Small Finance Bank employs a thorough strategy to mitigate risks. By conducting regular internal assessments, strengthening governance practices, leveraging cutting-edge technologies, promoting staff integrity, and providing ongoing education to its team, the bank prioritises proactive measures to reduce risks, ensure security and maintain stakeholder trust. The Bank is also ISO/IEC 27001:2022 certified which is a testament to our commitment to ensuring top-tier data protection across IT and related operations within the Bank.	Negative
3.	Responsible Lending		Overlooking the evaluation of ESG criteria prior to loan approval poses a significant risk for the Bank. It could potentially lead to the risk of borrower defaults, financial setbacks, increased regulatory scrutiny and damage to the Bank's reputation.	The Company's approach to responsible financing involves thoroughly assessing borrowers and their collateral, adhering to regulatory standards, maintaining strong internal governance, implementing risk assessment frameworks, promoting financial literacy, and fostering transparency and accountability in all financial transactions.	Negative
4.	Financial inclusion		Financial inclusion enhances business growth while exerting a beneficial social impact on communities. By educating and extending services to unserved and underserved customers, including women entrepreneurs and youth in rural and semi-urban areas, MSMEs and micro-entities, the Company makes substantial progress in advancing financial inclusion. This approach not only broadens the Company's market reach but also demonstrates a commitment to inclusive economic development.		Positive

Sl. No.	Material issue identified	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk/opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
5.	Community Engagement & Empowerment		<p>The Company has a strong CSR practice in the areas of education, environment, livelihood and poverty alleviation. These programs focus on caring for the young and old, migrant labourers and agriculture. Through its presence in rural and semi-urban areas, the Company helps in job creation in these areas. Additionally, this aids to enhance and strengthen the Company's reputation and brand image, attract customers and young talent who value such commitment. The Company actively focuses on community development through its initiatives such as FIG Loans, Micro ATMs, Village Level Entrepreneurship Development Program, Balajyothi Clubs for wholistic development of children, with a presence in rural and semi-urban areas. There are different levels of financial literacy that are provided to customers, children and youth.</p>		Positive
6.	Human Rights		<p>Upholding Human Rights through the promotion of equal opportunities, anti-discrimination, and the eradication of child and forced labour is not just a moral imperative but also a legal necessity. Compliance with labour laws is paramount, as any violations can cause severe financial penalties and even imprisonment. Ensuring employee well-being is a fundamental aspect of human rights, fostering dignity, respect, and a supportive work environment for all.</p>	<p>ESAF Small Finance Bank prioritises human rights by ensuring equal opportunities, preventing discrimination, and eradicating child and forced labour. The Bank integrates these principles into its daily operations through comprehensive policies, regular training, and stringent compliance checks. By fostering a culture of respect and accountability, the Bank aims to safeguard the rights of all stakeholders and mitigate the risk of legal and financial repercussions.</p>	Negative
7.	Climate Change and GHG Emissions		<p>Embracing sustainable practices and reducing emissions can enhance the Company's reputation, attract environmentally conscious clients and create positive impact to the environment.</p>		Positive

Sr. No.	Material issue identified	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk/opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
8.	Public Policy Advocacy		Operating in the BFSI sector, it is vital for the Bank to engage in public advocacy as the engagement not only enhances its reputation, but also facilitates the alignment of its business strategies with broader societal needs and interests. The Bank has affiliations with trade and industry chambers such as Indian Banks Association and Global Alliance for Banking on Values .		Positive

SECTION B MANAGEMENT AND PROCESS DISCLOSURES

This section is aimed at helping businesses demonstrate the structures, policies and processes put in place towards adopting the NGRBC Principles and Core Elements.

Sr. No	Disclosure Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9
POLICY AND MANAGEMENT PROCESSES										
1. a	Whether your entity's policy/policies cover each principle and its core elements of the NGRBCs. (Yes/No/NA)	Y	Y	Y	Y	Y	Y	Y	Y	Y
b	Has the policy been approved by the Board? (Yes/No/NA)	Y	Y	Y	Y	Y	Y	Y	Y	Y
c	Web Link of the Policies, if available	https://esafbank.com/pdf/ESG%20POLICY.pdf https://www.esafbank.com/policies/								
2	Whether the entity has translated the policy into procedures. (Yes / No/ NA)	Yes. The Bank has translated the policies as applicable and imbibed the same into procedures and practices in all spheres of activities that the Bank undertakes. It is also compliant with the guidelines of the RBI.								
3	Do the enlisted policies extend to your value chain partners? (Yes/No/NA)	Yes. The Bank's Code of Conduct largely imbibes the above-mentioned principles and the Bank expects all its stakeholders to adhere to the same in all their dealings.								
4	Name of the national and international codes/certifications/labels/ standards (e.g. Forest Stewardship Council, Fairtrade, Rainforest Alliance, Trustee) standards (e.g. SA 8000, OHSAS, ISO, BIS) adopted by your entity and mapped to each principle.		1. ISO 9001:2015 2. ISO/IEC 27001:2022						ISO 26000:2010	1. ISO 9001:2015 2. ISO /IEC 27001:2022

Sr. No	Disclosure Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9
5	Specific commitments, goals and targets set by the entity with defined timelines, if any.	<p>The Bank has adopted a four-year ESG Roadmap for 2023-2027 as follows:</p> <ol style="list-style-type: none"> 1. Impacting 10 million (One crore) Direct Customers as per the Sustainable Development Goals 2. Fostering Local Sustainable Economic Growth through 1 Million Joint Liability Groups (JLGs) 3. Fostering Food Security through financial services to 5 million Farmers 4. Fostering Energy Security through 2,00,000 Renewable Energy Installations (1GW) 5. Energy Conservation & Greater Reliance to Renewable Energy in Operations in line with Government of India's Net Zero Plan 								
6	Performance of the entity against the specific commitments, goals and targets along-with reasons in case the same are not met.	<p>The Bank has taken the above-mentioned ambitious targets. The progress on the targets is tracked periodically.</p>								

Principle-wise Policies



Ethics & Transparency

P1

Various policies of the Bank like Code of Conduct for Employees, Directors & Senior Management, Non-Executive Directors, Code of Conduct for Recovery Officers, Whistle Blower Policy, Quality Policy, KYC and Prevention of Money Laundering Policy, Privacy Policy, Related Party Transaction Policy, Fair Practice/ Customer Service Policy, Policy on POSH, other internal policies interpret ethical behaviour, transparency and accountability.

There is an ESG Management Committee, Sustainability Council, CSR Management Committee and CSR and Sustainability Committee of the Board to ensure transparency and ESG Governance.



Product Responsibility

P2

The Bank's Fair Practices Code and Terms and Conditions guides this principle. KYC and Prevention of Money Laundering Policy is also a critical component of product responsibility. The Bank follows inclusive lending policies to facilitate increased social inclusion and environmental stewardship.





Human Resources

P3

The Bank has a very robust mechanism to ensure employee well-being and protection of human rights. There is a comprehensive HR Policy that covers various aspects like Code of Conduct, Diversity & Inclusion, Leave Benefits including Maternity Leave, Paternity Leave, Compensation Policy, etc.

There are also other policies like Policy on Protection of Women Against Sexual Harassment at the Workplace. There is a Staff Handbook- an internal document that clearly defines the benefits entitled by the staff like Insurance Benefits and Health and Safety of employees.

The Bank has a dedicated Learning & Development Department which ensures continuous learning and development of the employees. There is an online portal- Learning Management System (LMS) where a number of customised modules are available 24*7 for the reference of the employees. Also, we have 31.46% of women employees which we consider as a good step towards inclusion. The HR Department is ISO 9001:2015 certified.



Responsive to Stakeholders, particularly the marginalised

P4

Being an SFB, we focus on rural development and financial inclusion. We particularly focus on reaching the poor and marginalised communities with our products and services.

Joint Liability Group (JLGs) formed in rural / marginalised communities are maturing as good social institutions promoting co-operation and networking. We also serve the small and marginal farmers through group loans like FIG (Farmer Interest Group).



Respect for Human Rights

P5

The Code of Conduct details the Bank's policy on respect for human rights. The Bank through its Inclusivity and Diversity statement (as a part of the Human Resource Policy) upholds human rights as enshrined in the Constitution of India and supports the principles in the United Nations' Universal Declaration of Human Rights.



Responsible Lending

P6

The Bank has a comprehensive Credit Policy that gives a good coverage on Responsible Lending Practices including Green and Inclusive Finance. There is a Prohibition List in the Credit Policy stating the types of business/ activities that will not be given credit support due to the negative environment and social impact it may reflect in the society.



Public Policy Advocacy

P7

The Bank actively participates in discussion forums/committees of the government, regulator or industry bodies and shares its expertise and helps in the formulation or review of policies with the overall objective of enhancing the business ecosystem, economy and society.

The MD & CEO of the Bank is the Co-Chair of Sa-Dhan – a network of micro banking institutions at the national level.



Inclusive Growth



P8

The ESG Policy, Sustainable Banking Policy and CSR Policy carves a focused pathway for inclusive growth.



Customer Engagement



P9

The Fair Practice/Customer Service Policy and other internal guidelines are in place to ensure customer satisfaction and encompass this principle. The Customer Service Quality Department of the Bank has been working on further enhancing the quality of its functioning and raising the standards to International Quality levels.

For that, the department has revamped many of its processes to meet the ISO 9001 standards. As a result, the Bank has received ISO 9001: 2015 certification.

Note: The policies have been developed based on best practices or as per regulatory requirements and through appropriate consultation with relevant stakeholders. Policies may include a combination of internal policies of the Bank which are accessible to all internal stakeholders and policies placed on the Bank's website.

GOVERNANCE, LEADERSHIP AND OVERSIGHT

7 Statement by director responsible for the business responsibility report, highlighting ESG related challenges, targets and achievements (listed entity has flexibility regarding the placement of this disclosure).

Our sustainability strategy aligns harmoniously with our business strategy, emphasising the significance of shared prosperity. This philosophy is encapsulated in our approach, which prioritises financial inclusion, sustainability, and growth, ultimately fostering balance within the entire ecosystem.

K. Paul Thomas
Managing Director & CEO

8 Details of the highest authority responsible for implementation and oversight of the Business Responsibility Policy(ies).

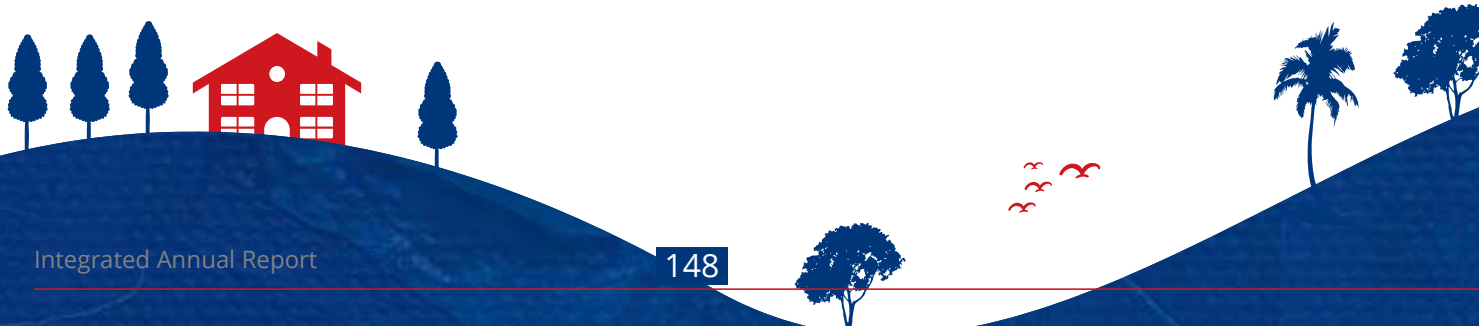
Board of Directors

9 Does the entity have a specified Committee of the Board/ Director responsible for decision making on sustainability related issues? (Yes / No/ NA).

Yes.

If Yes please provide details.

Corporate Social Responsibility and Sustainability Committee of the Board



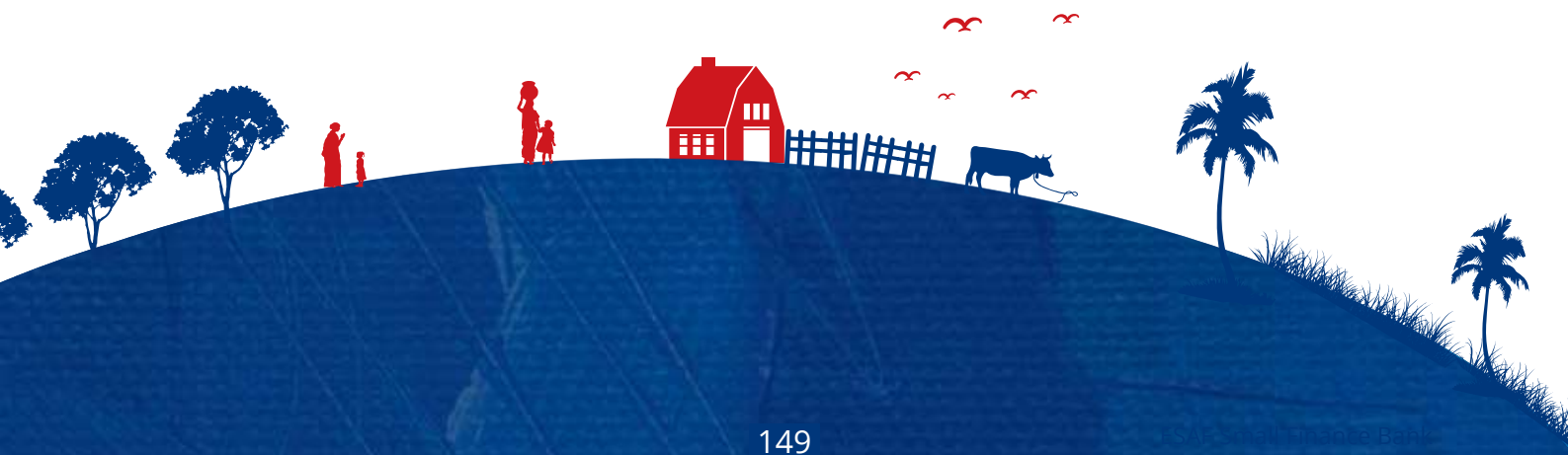
Details of Review of NGRBCs by the Company

10	Subject for Review	Indicate whether review was undertaken by Director/ Committee of the Board/Any other Committee								
		P1	P2	P3	P4	P5	P6	P7	P8	P9
a.	Performance against above policies and follow up action	Committee of the Board								
b.	Compliance with statutory requirements of relevance to the principles and rectification of any non-compliances	Committee of the Board								

11	Subject for Review	Frequency (Annually / Half yearly /Quarterly/ Any other-please specify)								
		P1	P2	P3	P4	P5	P6	P7	P8	P9
a.	Performance against above policies and follow up action	Annually								
b.	Compliance with statutory requirements of relevance to the principles and rectification of any non-compliances	Annually								
c.	Has the entity carried out independent assessment/ evaluation of the working of its policies by an external agency? (Yes/No).	No	No	No	No	No	No	No	No	No
	If yes, provide name of the agency.	NA								

*The Bank did not carry out an independent assessment.

12	If answer to question (1) above is "No" i.e. not all Principles are covered by a policy, reasons to be stated:	P1	P2	P3	P4	P5	P6	P7	P8	P9
	The entity does not consider the Principles material to its business (Yes/No)	NA								
	The entity is not at a stage where it is in a position to formulate and implement the policies on specified principles (Yes/No)	NA								
	The entity does not have the financial or/human and technical resources available for the task (Yes/No)	NA								
	It is planned to be done in the next financial year (Yes/ No)	NA								
	Any other reason (please specify)	NA								



SECTION C PRINCIPLE WISE PERFORMANCE DISCLOSURES







PRINCIPLE 1 INTEGRITY

Businesses should conduct and govern themselves with integrity, and in a manner that is Ethical, Transparent and Accountable.

(This principle focuses on the importance of ethical conduct and transparency in business operations. Companies should follow ethical business practices and adhere to high standards of integrity. They should also be transparent about their activities, operations, and financial reporting, as well as be accountable for their actions).

Essential Indicators

1. Percentage coverage by training and awareness programmes on any of the principles during the financial year:

Segment	Total number of training and awareness programmes held	Topics/principles covered under the training and its impact	% age of persons in respective category covered by the awareness programmes
 Board of Directors	> 1	Governance Academy 2023-24	11%
 Key Managerial Personnel	> 6	<ul style="list-style-type: none"> > SEBI Regulations amendment > Leadership programs > Happiness is the key > Information processing > Collaboration 	90%
 Employees other than BOD and KMPs	> 481	<ul style="list-style-type: none"> > The training is structured with a robust framework of training sessions, each meticulously designed to enhance the professional acumen of our workforce, especially women staff. > These training sessions were provided to augment the knowledge and skills of our staff in functional, behavioural, and technical areas. 	6.2%
 Workers*	> NA	NA	NA

* The Bank does not have any staff in the 'Workers' category.

2. Details of fines / penalties / punishment / award / compounding fees / settlement amount paid in proceedings (by the entity or by directors / KMPs) with regulators/ law enforcement agencies / judicial institutions, in the financial year, in the following format

Monetary					
Particular	NGRBC Principle	Name of the regulatory/ enforcement agencies/ judicial institutions	Amount (In ₹) (For Monetary Cases only)	Brief of the Case	Has an appeal been preferred? (Yes/No)
Penalty/ Fine	P1	RBI	29,55,000	The Reserve Bank of India (RBI), by order dated January 05, 2024 and press release dated January 12, 2024, has imposed a monetary penalty of ₹ 29.55 lakhs (Rupees Twenty Nine lakhs and Fifty Five Thousand only) on ESAF Small Finance Bank Ltd. (The Bank) for non-compliance with the directions issued by RBI on 'Customer Service in Banks'.	No
Penalty/Fine	P1	BSE Limited	17,700	Delayed submission of financial results for the quarter and half year ended on September 30, 2023 under Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.	No
Settlement	NIL	NIL	NIL	NIL	NIL
Compounding fee	NIL	NIL	NIL	NIL	NIL

Non Monetary					
Particular	NGRBC Principle	Name of the regulatory/ enforcement agencies/ judicial institutions	Amount (In ₹) (For Monetary Cases only)	Brief of the Case	Has an appeal been preferred? (Yes/No)
Imprisonment	NIL	NIL	NIL	NIL	NIL
Punishment	NIL	NIL	NIL	NIL	NIL

3. Of the instances disclosed in Question 2 above, details of the Appeal/ Revision preferred in cases where monetary or non-monetary action has been appealed.

Case Details	Name of the regulatory/ enforcement agencies/ judicial institutions
NA	NA

*There were no cases where appeal/revision was preferred in the reporting period.



4. Does the entity have anti-corruption or anti-bribery policy? (Yes/ No)

Yes

If Yes, provide details in brief

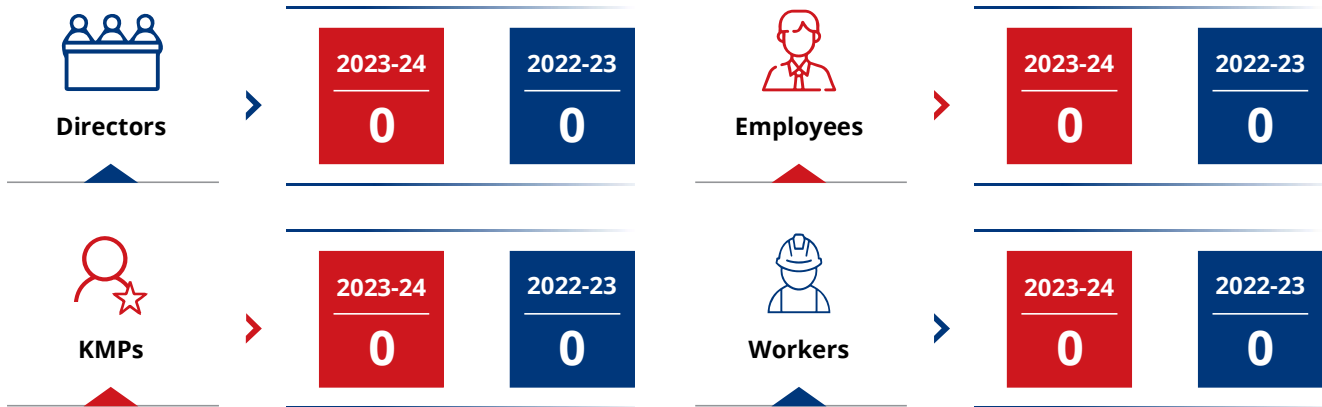
The various aspects of Anti-corruption and Anti-bribery practices of the Bank are covered in the Code of Conduct for Employees and also in the policy for monitoring of insider trading.

Further, the Bank has a KYC/ AML/ CFT Policy in place, which is owned by the Transaction Monitoring Division of Risk Management Department.

If Yes, Provide a web link to the policy, if available

www.esafbank.com/policies/

5. Number of Directors/ KMPs/ employees/ workers against whom disciplinary action was taken by any law enforcement agency for the charges of bribery/ corruption:



6. Details of complaints with regard to conflict of interest:

Case Details	2023-24		2022-23	
	Number	Remark	Number	Remark
Number of complaints received in relation to issues of Conflict of Interest of the Directors	0	0	0	0
Number of complaints received in relation to issues of Conflict of Interest of the KMPs	0	0	0	0

7. Provide details of any corrective action taken or underway on issues related to fines / penalties / action taken by regulators/ law enforcement agencies/ judicial institutions, on cases of corruption and conflicts of interest.

NA

*There were no instances related to fines/penalties/actions, on cases of corruption and conflicts of interest.

8. Number of days of accounts payables in the following format:

Particular	2023-24	2022-23
Number of days of accounts payables	NA	NA

*Due to the nature of its operations, this is not applicable to the Company.



9. Openness of business

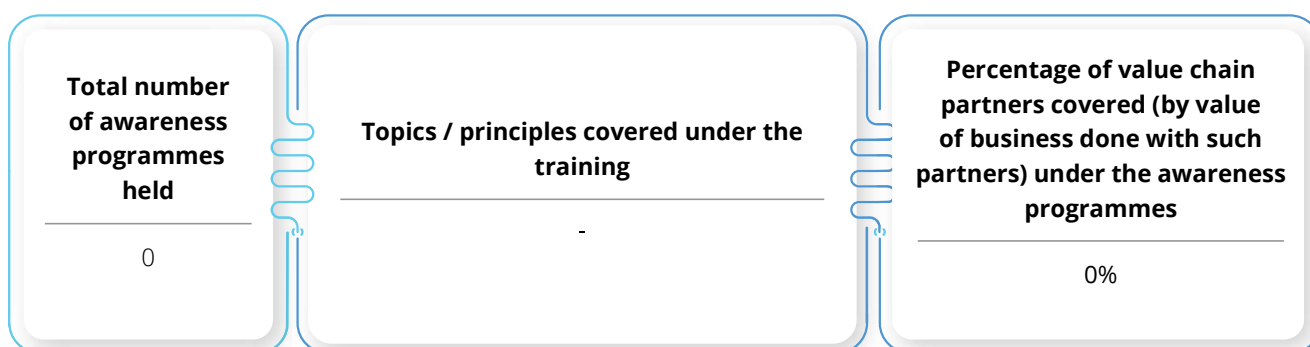
Provide details of concentration of purchases and sales with trading houses, dealers, and related parties along-with loans and advances & investments, with related parties, in the following format:

Parameter	Metrics	2023-24	2022-23
Concentration of Purchases	a. Purchases from trading houses as % of total purchases	0	0
	b. Number of trading houses where purchases are made from	0	0
	c. Purchases from top 10 trading houses as % of total purchases from trading houses	0	0
Concentration of Sales	a. Sales to dealers / distributors as % of total sales	0	0
	b. Number of dealers / distributors to whom sales are made	0	0
	c. Sales to top 10 dealers / distributors as % of total sales to dealers / distributors	0	0

Parameter	Metrics	2023-24	2022-23
Share of RPTs in	a. Purchases (Purchases with related parties / Total Purchases)	0	0
	b. Sales (Sales to related parties / Total Sales)	0	0
	c. Loans & advances (Loans & advances given to related parties / Total loans & advances)	0	0
	d. Investments	0	0

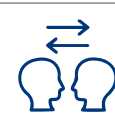
Leadership Indicators

1. Awareness programmes conducted for value chain partners on any of the Principles during the financial year:



*It is in discussion to conduct this in the coming years.

2. Does the entity have processes in place to avoid/ manage conflict of interests involving members of the Board? (Yes/No)



Yes

If Yes, provide details of the same.

The Board has formulated a Performance Evaluation Policy including the questionnaire for performance evaluation of the Individual Directors, Committees of the Board, Chairman, Managing Director and CEO and the Board as a whole. The questionnaire, designed for the performance evaluation, covers various aspects of performance including the structure of the Board, meetings of the Board, functions of the Board, role and responsibilities of the Board, governance and compliance, evaluation of risks, grievance redressal for investors, conflict of interest, stakeholder value and responsibility, the relationship among Directors, Director competency, Board procedures, processes, functioning and effectiveness is circulated to all the Directors of the Bank for the annual performance evaluation.



PRINCIPLE 2 SAFETY & SUSTAINABILITY

Businesses should provide goods and services in a manner that is sustainable and safe.

(This principle highlights the importance of sustainable and safe production practices. Companies should strive to minimise the environmental impact of their activities and ensure that their products and services are safe for consumers and the environment.)

Essential Indicator

- 1. Percentage of R&D and capital expenditure (capex) investments in specific technologies to improve the environmental and social impacts of products and processes to total R&D and capex investments made by the entity, respectively.**

Sr. No.	Particular	2023-24	2022-23	Details of improvements in environmental and social impacts
1	R&D	0%	0%	NA
2	Capex	0%	0%	NA

Given the nature of the business of the Bank, the relevance of the above is largely restricted to Information Technology (IT) capex. Greater adoption of digital platforms has brought in increased efficiencies of operations.

- 2. a. Does the entity have procedures in place for sustainable sourcing? (Yes/No)**

No

Given the nature of the business of the Bank, the consumption of natural/ industry context resources is limited.

- b. If yes, what percentage of inputs were sourced sustainably?**

NA

- 3. Describe the processes in place to safely reclaim your products for reusing, recycling and disposing at the end of life, for**

(a) Plastics (including packaging)	NA
(b) E-waste	
(c) Hazardous waste	
(d) Other waste	

*Given the nature of its business, this is not relevant as the Bank does not manufacture any physical products.

- 4. a. Whether Extended Producer Responsibility (EPR) is applicable to the entity's activities (Yes / No)**

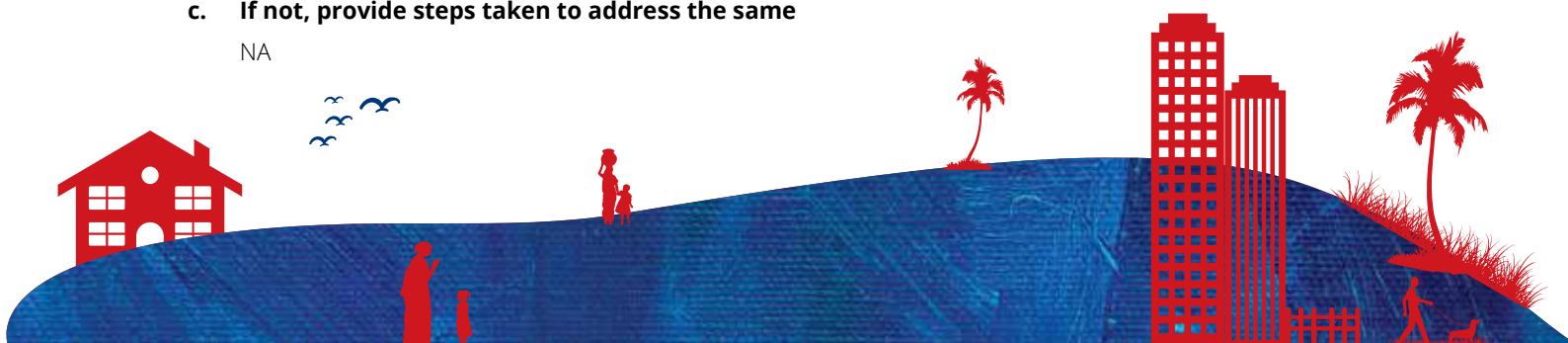
No

- b. If yes, whether the waste collection plan is in line with the Extended Producer Responsibility (EPR) plan submitted to Pollution Control Boards?**

NA

- c. If not, provide steps taken to address the same**

NA



PRINCIPLE 3 EMPLOYEE WELL-BEING

Businesses should respect and promote the well-being of all employees, including those in their value chains.

(This principle emphasises the importance of employee well-being. Companies should provide safe and healthy working conditions, fair wages, and opportunities for career development to all employees in their value chains, including suppliers, contractors, and temporary workers.)

Essential Indicators

1 a. Details of measures for the well-being of employees:

Category	% of employees covered by										
	Total (A)	Health insurance		Accident insurance		Maternity benefits		Paternity benefits		Day care facilities	
		Number (B)	% (B / A)	Number (C)	% (C / A)	Number (D)	% (D / A)	Number (E)	% (E / A)	Number (F)	% (F / A)



Permanent employees

Male	3,847	3,847	100%	3,847	100%	0	0%	3,847	100%	0	0%
Female	1,632	1,632	100%	1,632	100%	1,632	100%	0	0%	0	0%
Total	5,479	5,479	100%	5,479	100%	1,632	29.79%	3,847	70.21%	0	0%



Other than permanent employees

Male	273	0	0%	0	0%	0	0%	0	0%	0	0%
Female	215	0	0%	0	0%	0	0%	0	0%	0	0%
Total	488	0	0%	0	0%	0	0%	0	0%	0	0%

1. b. Details of measures for the well-being of workers:

Category	% of employees covered by										
	Total (A)	Health insurance		Accident insurance		Maternity benefits		Paternity benefits		Day care facilities	
		Number (B)	% (B / A)	Number (C)	% (C / A)	Number (D)	% (D / A)	Number (E)	% (E / A)	Number (F)	% (F / A)



Permanent workers

Male	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Female	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Total	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA



Other than permanent workers

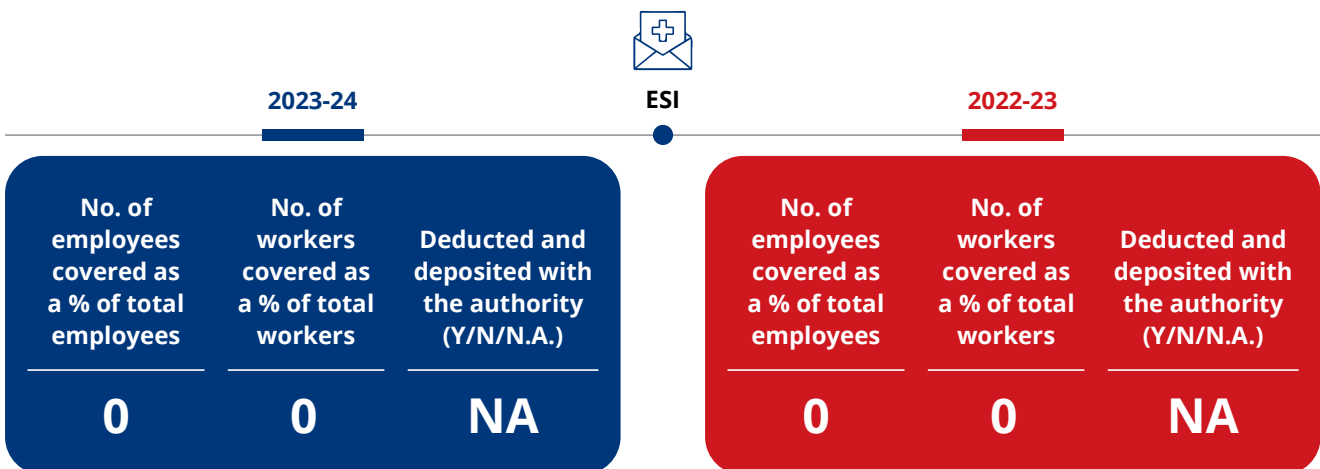
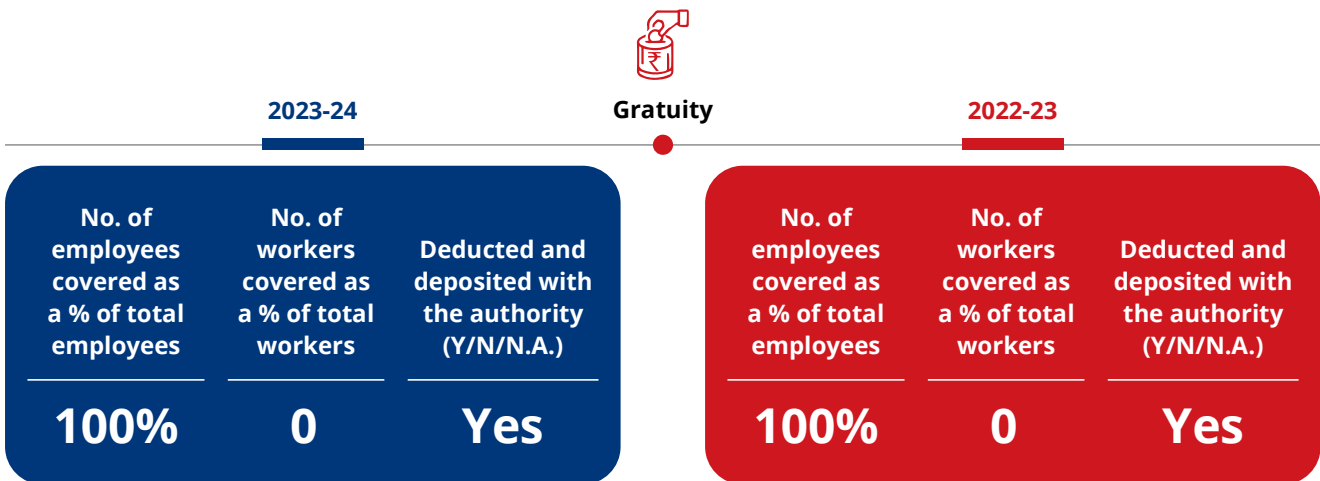
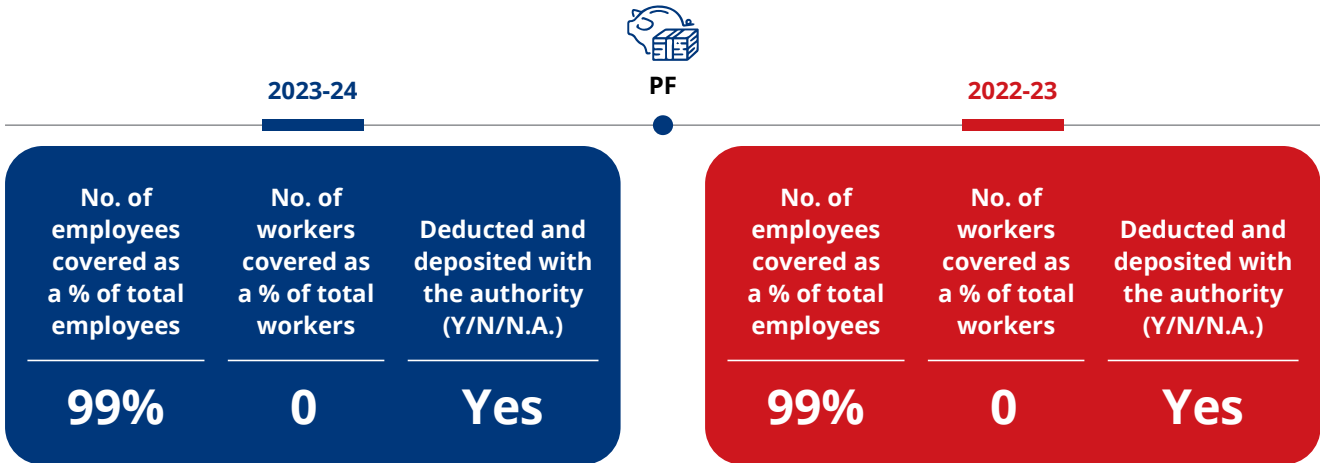
Male	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Female	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Total	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

*The Company has no staff in the "Workers" category.

1. c. Spending on measures towards well-being of employees and workers (including permanent and other than permanent) in the following format

Particular	2023-24	2022-23
Cost incurred on well- being measures as a % of total revenue of the company	0.40%	0.48%

2. Details of retirement benefits, for Current FY and Previous Financial Year.





2023-24

Others – please specify

2022-23

No. of employees covered as a % of total employees	No. of workers covered as a % of total workers	Deducted and deposited with the authority (Y/N/N.A.)
0	0	NA

No. of employees covered as a % of total employees	No. of workers covered as a % of total workers	Deducted and deposited with the authority (Y/N/N.A.)
0	0	NA

3. Accessibility of workplaces

Are the premises / offices of the entity accessible to differently abled employees and workers, as per the requirements of the Rights of Persons with Disabilities Act, 2016?

Yes

If not, whether any steps are being taken by the entity in this regard.

NA

4. Does the entity have an equal opportunity policy as per the Rights of Persons with Disabilities Act, 2016?



Yes



If so, provide a web-link to the policy.

This is covered in the Diversity and Inclusion statements of the HR Policy. The Bank is dedicated to being an Equal Opportunity Employer, fostering diversity and inclusivity in its workforce. This involves creating a work culture where visible differences such as age, gender, ethnicity, region, physical appearance, thinking styles and religion are valued; where everyone has the opportunity to develop skills and talents consistent with the Bank's values and business objectives.

5. Return to work and retention rates of permanent employees and workers that took parental leave.

Gender	Permanent Employees		Permanent Workers	
	Return to work rate	Retention rate	Return to work rate	Retention rate
 Male	> 100%	150%	NA*	NA
 Female	> 100%	100%	NA	NA
Total	100%	100%	NA	NA

*The Company has no staff in the "Workers" category.

6. Is there a mechanism available to receive and redress grievances for the following categories of employees and workers? If yes, give details of the mechanism in brief.

Category	Yes/No	If Yes, then give details of the mechanism in brief
Permanent Workers	NA	
Other than Permanent Workers	NA	
Permanent Employees	Yes	Yes, in our HRMS System employees can raise their grievances.
Other than Permanent Employees	Yes	Part of HR Policy

*The Company has no staff in the "Workers" category.

7. Membership of employees and worker in association(s) or Unions recognised by the listed entity:

Category	2023-24			2022-23		
	Total employees / workers in respective category (A)	No. of employees / workers in respective category, who are part of association(s) or Union (B)	% (B/A)	Total employees / workers in respective category (C.)	No. of employees / workers in respective category, who are part of association(s) or Union (D)	% (D/c)



Total Permanent Employees

Male	3,847	0	0%	3450	0	0%
Female	1,632	0	0%	1584	0	0%



Total Permanent Workers

Male	0	0	0%	0	0	0
Female	0	0	0%	0	0	0

*ESAF staff welfare trust was established on January 15, 2008 with the sole purpose of undertaking welfare measures for trust members and their families.

**The company does not have any staff in the 'Workers' category.

8. Details of training given to employees and workers:

Category	2023-24					2022-23				
	Total (A)	On Health and Safety Measures		On Skill Upgradation		Total (D)	On Health and Safety Measures		On Skill Upgradation	
		Number (B)	% (B / A)	Number (C)	% (C / A)		Number (E)	% (E / D)	Number (F)	% (C / D)



Employees

Male	3,847	2357	61%	3,847	100%	3,450	3,450	100%	3,450	100%
Female	1,632	732	45%	1,632	100%	1,584	1,584	100%	1,510	95.32%
Total	5,479	3089	56.37%	5,479	100%	5,034	5,034	100%	4,960	98.53%





Workers

Male	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Female	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Total	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

The Company does not have any staff in the 'Workers' category.

9. Details of performance and career development reviews of employees and workers:

Category	2023-24			2022-23		
	Total (A)	No. (B)	% (B / A)	Total (D)	No. (E)	% (E / D)
 Employees						
Male	3,487	3,847	100%	3,450	3,220	93.33%
Female	1,632	1,632	100%	1,584	1,367	86.30%
Total	5,479	5,479	100%	5,034	4,587	91.12%
 Workers						
Male	0	0	0%	0	0	0%
Female	0	0	0%	0	0	0%
Total	0	0	0%	0	0	0%

*The company does not have any staff in the 'Workers' category.

10. Health and safety management system

a. Whether an occupational health and safety management system has been implemented by the entity? (Yes/ No)

Yes

If Yes, the Coverage for such systems?

The scope involves assessing workplace hazards, establishing safety protocols for Employees & Customers, providing training on safety procedures, conducting inspections and ensuring compliance with regulatory standards. It is crucial to create a culture of safety and accountability to prioritise the well-being of all stakeholders.

b. What are the processes used to identify work-related hazards and assess risks on a routine and non-routine basis by the entity?

The processes to identify work-related hazards and assess risk on routine and non-routine basis are:

1. Office space inspections - Inspections of workplace are conducted to identify potential hazards of any kind.
2. Reporting Systems - Employees are encouraged to report hazards they encounter while they are at work through their supervisors.
3. Risk Assessments - We do periodic assessments and issue circulars regarding the safety of People & Property for example - Circular regarding Heat Wave is issued in summer based on the predictions of Indian Meteorological Department.

c. Whether you have processes for workers to report the work-related hazards and to remove themselves from such risks? (Yes/ No)

Yes









d. Do the employees/ worker of the entity have access to non-occupational medical and healthcare services? (Yes/ No)

Yes



11. Details of safety related incidents, in the following format:

 Employees  Workers

Safety Incident/Number	Category*	2023-24	2022-23
Lost Time Injury Frequency Rate (LTIFR) (per one million-person hours worked)		0	0
		0	0
Total recordable work-related injuries		0	0
		0	0
No. of fatalities		0	0
		0	0
High-consequence work-related injury or ill health (excluding fatalities)		0	0
		0	0





*Including in the contract workforce

12. Describe the measures taken by the entity to ensure a safe and healthy work place.

- The Company ensures that fire extinguishers are strategically placed throughout its premises and properly maintained to ensure readiness.
- Earth Leakage Circuit Breakers (ELCBs) are installed across the company's facilities to enhance electrical safety and protect its operations.
- Routine checks and inspections are conducted to uphold the highest standards of safety and operational efficiency.
- The Company regularly organises awareness programmes to educate its employees on safety protocols and best practices.

Safety is prioritised with regular fire and safety demonstrations, as well as evacuation drills, to ensure that the team is well-prepared for emergencies.

13. Number of Complaints on the following made by employees and workers:

	2023-24			2023-24			
 Working Conditions	0	0	NA	 Health and Safety	0	0	NA
	Filed during the year	Pending resolution at the end of the year	Remarks		Filed during the year	Pending resolution at the end of the year	Remarks
	2022-23			2022-23			
 Working Conditions	0	0	NA	 Health and Safety	0	0	NA
	Filed during the year	Pending resolution at the end of the year	Remarks		Filed during the year	Pending resolution at the end of the year	Remarks

14. Assessment for the year:




15. Provide details of any corrective action taken or underway to address safety-related incidents (if any) and on significant risks/ concerns arising from assessments of health & safety practices and working conditions.

NIL

Leadership Indicators

1. Does the entity extend any life insurance or any compensatory package in the event of death of

 Life Insurance	 Employees (Y/N)	→ <input checked="" type="checkbox"/> Yes
		 Workers (Y/N)

2. Provide the measures undertaken by the entity to ensure that statutory dues have been deducted and deposited by the value chain partners.

There is a standard mechanism of statutory deductions like TDS etc of all value chain partners. Awareness is ensured through meetings as well as terms and conditions.

The Company does not have any staff in the 'Workers' category.

3. Provide the number of employees/workers having suffered high consequence work- related injury / ill-health / fatalities (as reported in Q11 of Essential Indicators above), who have been rehabilitated and placed in suitable employment or whose family members have been placed in suitable employment:

Particular	Total no. of affected employees/ workers		No. of employees/workers that are rehabilitated and placed in suitable employment or whose family members have been placed in suitable employment	
	2023-24	2022-23	2023-24	2022-23
Employees	0	0	0	0
Workers*	0	0	0	0

*The Company does not have any staff in the 'Workers' category.

4. Does the entity provide transition assistance programmes to facilitate continued employability and the management of career endings resulting from retirement or termination of employment? (Yes/ No/ NA)

Yes

5. Details on assessment of value chain partners:



6. Provide details of any corrective actions taken or underway to address significant risks / concerns arising from assessments of health and safety practices and working conditions of value chain partners.

NA

*There were no such risks or concerns arising from health and safety assessments.

PRINCIPLE 4 STAKEHOLDER CENTRICITY

Businesses should respect the interests of and be responsive to all its stakeholders.




(This principle highlights the importance of stakeholder engagement. Companies should consider the interests and perspectives of all stakeholders, including shareholders, employees, customers, suppliers, and the communities in which they operate. They should also be responsive to stakeholder concerns and feedback.)




Essential Indicators

1. Describe the processes for identifying key stakeholder groups of the entity.

The stakeholder identification process depends upon the type of stakeholder and it is mentioned in the policies/SOPs pertaining to the concerned departments.

2. List stakeholder groups identified as key for your entity and the frequency of engagement with each stakeholder group.

Stakeholder Group	Whether identified as Vulnerable & Marginalised Group	Channels of communication (Email, SMS, Newspaper, Pamphlets, Advertisement, Community Meetings, Notice Board, Website, Others- Please Specify)	Frequency of engagement (Annually, Half-yearly, Quarterly, Others- Please specify)	Purpose and scope of engagement including key topics and concerns raised during such engagement
 Employees	No	Direct & other communication mechanisms	Daily	Bank follows an open-door policy
 Shareholders/ Investors	No	The Bank communicates with investors and shareholders through E-mail, SMS, newspaper advertisements, website, quarterly conference calls, face to face meetings, annual general meetings, investor grievance channels, investor meets etc.	Quarterly and need-based	To stay abreast of developments in the Bank and give necessary directives.
 Customers	No	E-mail, SMS, Website, Advertisements, Newspaper, Tele-calling, Notice Board	Daily	Monetary and non-monetary transactions pertaining to customers' accounts

Stakeholder Group	Whether identified as Vulnerable & Marginalised Group	Channels of communication (Email, SMS, Newspaper, Pamphlets, Advertisement, Community Meetings, Notice Board, Website, Others- Please Specify)	Frequency of engagement (Annually, Half-yearly, Quarterly, Others- Please specify)	Purpose and scope of engagement including key topics and concerns raised during such engagement
 Channel Partners and Key Partners	No	Multiple channels- physical and digital	Frequent and need-based	Help to increase reach and enhance business
 Regulators	No	E-mail, one-on-one meetings, conference calls, video conference	Need-based	Discussions with regard to various regulations and amendments, inspections, approvals.
 Communities and NGOs	No	Directly or through the CSR Implementing Agencies	Frequent & need basis	Support socially high impact projects.

Leadership Indicators

1. Provide the processes for consultation between stakeholders and the Board on economic, environmental, and social topics or if consultation is delegated, how is feedback from such consultations provided to the Board.

- The Bank communicates with investors and shareholders during investor meets, through investor grievance channels, at roundtables, quarterly conference calls, face to face meetings, annual general meetings and more. These are aimed at providing relevant information as well as understanding stakeholders’ perspectives on the Bank’s performance and strategy.
- The Bank has a continuous ongoing interaction with customers through digital channels such as customer care, satisfaction and social media platforms to understand their requirements and create better solutions, products and services for them. We publish a booklet “Joyful Stories of Transformation” which showcases the real-life case studies of the lives of our customers through our products and services. These are collected by the employees by interacting directly with the customers. The feedback received is apprised to the Customer Service Committee of the Board and actions are initiated appropriately.
- The Bank has ongoing regular communication with its employees using town-hall meetings, appraisal process, newsletters and other channels to understand and support their concerns and ensure they are aligned with the Bank’s strategic priorities.
- The Bank interacts with its suppliers through supplier meets, regular interactions, etc. The Bank subscribes to responsible procurement practices and invests in building relationships with its suppliers.
- The Bank engages with regulators through one-to-one meetings, e-mails and the submission of performance reports. It strives to be a good corporate citizen and complies with applicable regulations. The Bank plays its role in developing and implementing public policies.

2. Whether stakeholder consultation is used to support the identification and management of environmental, and social topics (Yes/No).

Yes

If so, provide details of instances as to how the inputs received from stakeholders on these topics were incorporated into policies and activities of the entity.

There are regular stakeholder engagements, in particular with Employees, and Customers on a variety of Environmental and Social concerns through the Bank's projects like Environment Week, Balajyothi Week, Vayojyot Week, Udyog Jyothi Week, RBI FLW, Water2Earth, Women's Day, Water Day, Earth Day, etc. Employee Engagement wing of HR engages the employees through ESAF SARG.

Larger Community is also engaged through the CSR Projects of the Bank.

Inputs from these engagements are synthesised as policy inputs through the governance committees of the Bank, in particular, the Customer Service Committee of the Board, HR Committee of the Board and the CSR & Sustainability Committee of the Board.

3. Provide details of instances of engagement with, and actions taken to, address the concerns of vulnerable/marginalised stakeholder groups.

The Bank is committed to uplift the communities of its areas of operations. It engages with the community through its CSR regularly. There were several Community Interventions as Emergency / Disaster Response through CSR during the year.

The Bank also has supported Rural School / Health Care Infrastructures in Kerala, Jharkhand and Assam.

PRINCIPLE 5 HUMAN RIGHTS

Businesses should respect and promote human rights.

(This principle focuses on the importance of human rights. Companies should respect and promote human rights, including the rights to freedom of expression, association, and privacy. They should also prevent and address human rights violations in their operations and value chains.)

Essential Indicators

1. Employees and workers who have been provided training on human rights issues and policy(ies) of the entity, in the following format

Benefits	2023-24			2022-23		
	Total (A)	No. of employees/workers covered (B)	% (B / A)	Total (C)	No. of employees/workers covered (D)	% (D / C)



Employees

Permanent	5,479	0	0%	4,967	2,252	45.33%
Other than permanent	488	0	0%	67	67	100%
Total Employees	5,967	0	0%	5,034	2,319	46.06%



Workers

Permanent	NA	NA	NA	NA	NA	NA
Other than permanent	NA	NA	NA	NA	NA	NA
Total Workers	NA	NA	NA	NA	NA	NA

*The Company does not have any staff in the 'Workers' category.

2. Details of minimum wages paid to employees and workers

Category	2023-24					2022-23				
	Total (A)	Equal to Minimum Wage		More than Minimum Wage		Total (D)	Equal to Minimum Wage		More than Minimum Wage	
		No. (B)	% (B / A)	No. (C)	% (C / A)		No. (E)	% (E / D)	No. (F)	% (F / D)



Employees

Permanent										
Male	3847	0	0%	3847	100%	3,386	0	0%	3,386	100%
Female	1632	0	0%	1632	100%	1,581	0	0%	1,581	100%
Total	5479	0	0%	5479	100%	4,967	0	0%	4,967	100%
Other than Permanent										
Male	273	0	0%	273	100%	0	0	0%	0	0%
Female	215	0	0%	215	100%	0	0	0%	0	0%
Total	488	0	0%	488	100%	0	0	0%	0	0%

Category	2023-24					2022-23				
	Total (A)	Equal to Minimum Wage		More than Minimum Wage		Total (D)	Equal to Minimum Wage		More than Minimum Wage	
		No. (B)	% (B /A)	No. (C)	% (C /A)		No. (E)	% (E /D)	No. (F)	% (F /D)



Workers

Permanent

Male	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Female	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Total	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

Other than Permanent

Male	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Female	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Total	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

*The Company does not have any staff in the 'Workers' category.

3. Details of remuneration/salary/wages:

a. Median remuneration / wages

Male

Female



Board of Directors (BoD)



9

Number

22,10,000

Median remuneration/ salary/ wages of respective category

1

Number

21,60,000

Median remuneration/ salary/ wages of respective category



Key Managerial Personnel



11

Number

55,62,445

Median remuneration/ salary/ wages of respective category

0

Number

0

Median remuneration/ salary/ wages of respective category



Employees other than BoD and KMP



4113

Number

2,16,423

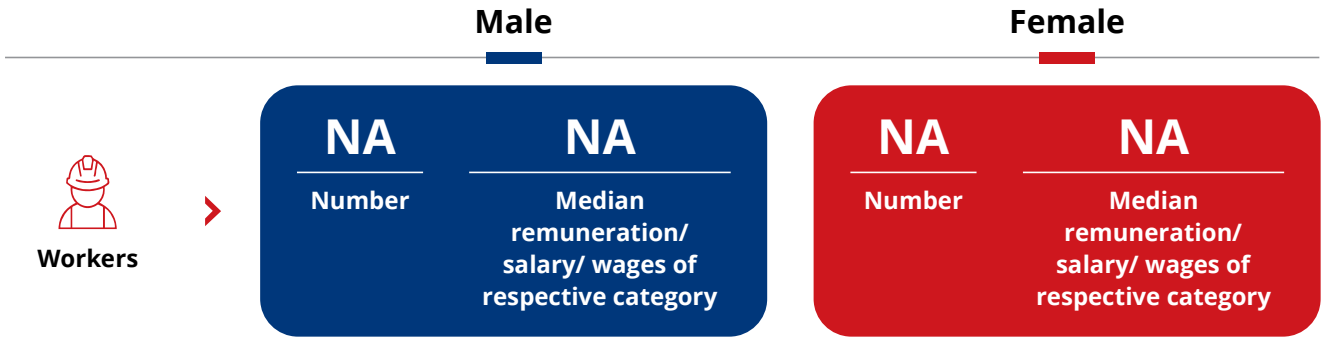
Median remuneration/ salary/ wages of respective category

1847

Number

1,93,758

Median remuneration/ salary/ wages of respective category



*The Company does not have any staff in the 'Workers' category.

b. Gross wages paid to females as % of total wages paid by the entity, in the following format:



4. Do you have a focal point (Individual/ Committee) responsible for addressing human rights impacts or issues caused or contributed to by the business?

Yes*

*The POSH Committee, HR Management Committee and HR Committee of the Board look into the Human Rights aspects.

5. Describe the internal mechanisms in place to redress grievances related to human rights issues.

At ESAF Small Finance Bank, we have an automated Help Desk so that Employees can raise their concerns and reach out to concerned, if they have concerns of any nature. Most importantly, we have Open Door Policy wherein Employees can reach out to the respective Department Heads or Executive Personnel as required. We also conduct Mood Surveys & Stay Interviews to understand the pulse of Employees. Another, effective feedback collection mechanism that was rolled was the Venting Box where they can share their experiences, suggestions, etc., in an anonymous manner.



6. Number of Complaints on the following made by employees and workers:

Particulars	2023-24			2022-23		
	Filed during the year	Pending resolution at the end of year	Remarks	Filed during the year	Pending resolution at the end of year	Remarks
Sexual Harassment	2	0	NA	0	0	NA
Discrimination at Workplace	0	0	NA	0	0	NA
Child Labour	0	0	NA	0	0	NA
Forced Labour/Involuntary Labour	0	0	NA	0	0	NA
Wages	0	0	NA	0	0	NA
Other Human Rights Related Issues	0	0	NA	0	0	NA

7. Complaints filed under the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013, in the following format:

Particulars	2023-24	2022-23
Total Complaints reported under Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 (POSH)	2	0
Complaints on POSH as a % of female employees / workers	0.11%	0
Complaints on POSH upheld	0	0

8. Mechanisms to prevent adverse consequences to the complainant in discrimination and harassment cases.

At ESAF Small Finance Bank, we comply to Statutory & Regulatory norms that are applicable to us to prevent adverse consequences of any nature.

9. Do human rights requirements form part of your business agreements and contracts? (Yes/No/NA)

Yes

10. Assessments for the year:

Name of the Assessment



Child labour



Forced/
involuntary
labour



Sexual
harassment



Discrimination
at workplace



Wages



Others – please
specify

% of your plants and offices that were assessed (by entity or statutory authorities or third parties)

100%

11. Provide details of any corrective actions taken or underway to address significant risks / concerns arising from the assessments at Question 10 above.

NIL

Leadership Indicators

1. Details of a business process being modified / introduced as a result of addressing human rights grievances/complaints.

We have incorporated the Human Resources Policy with Human Rights elements like - Human Right - Diversity & Inclusion that we stand for as an organisation.

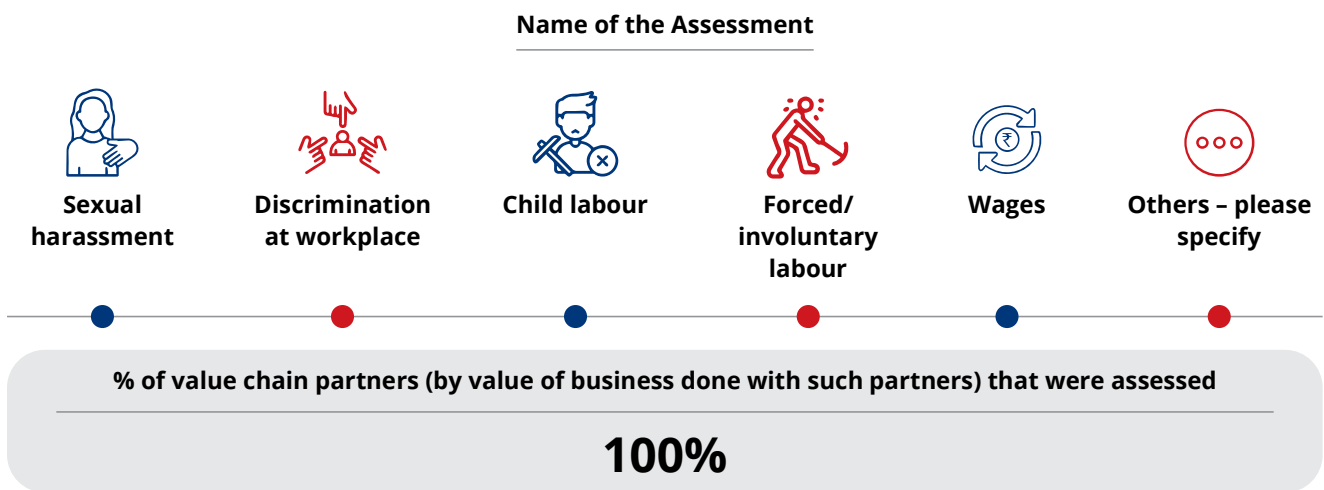
2. Details of the scope and coverage of any human rights due-diligence conducted

We did a thorough research about Statutory & Regulatory requirements and also tried to benchmark ours with the Best Practices in the industry.

3. Is the premise/office of the entity accessible to differently abled visitors, as per the requirements of the Rights of Persons with Disabilities Act, 2016? (Yes/No)

Yes

4. Details on assessment of value chain partners:



All the suppliers and value chain partners have to agree to and accept the Bank's code of conduct and abide by it. The human rights requirements will be added to agreements and contracts during the respective renewals.

5. Provide details of any corrective actions taken or underway to address significant risks / concerns arising from the assessments at Question 4 above.

NA





PRINCIPLE 6 ENVIRONMENTAL STEWARDSHIP

Businesses should respect and make efforts to protect and restore the environment.

(This principle emphasises the importance of environmental stewardship. Companies should minimise their impact on the environment, conserve natural resources, and promote environmental sustainability. They should also take steps to restore and rehabilitate degraded ecosystems.)

Essential Indicators

1. Details of total energy consumption (in Joules or multiples) and energy intensity, in the following format:

Parameter	2023-24	2022-23
From renewable sources		
Total electricity consumption (A)	0	0
Total fuel consumption (B)	0	0
Energy consumption through other sources (C)	0	0
Total energy consumed from renewable sources (A+B+C)	0	0
From non-renewable sources		
Total electricity consumption (D)	1,84,680 GJ	0
Total fuel consumption (E)	252.41 GJ	0
Energy consumption through other sources (F)	0	0
Total energy consumed from non-renewable sources (D+E+F)	1,84,932.41 GJ	0
Total energy consumed (A+B+C+D+E+F)	1,84,932.41 GJ	0
Energy intensity per rupee of turnover (Total energy consumed / Revenue from operations)	0.000007644	0
Energy intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total energy consumed / Revenue from operations adjusted for PPP)	0.000002110	0
Energy intensity in terms of physical output	NA*	NA
Energy intensity (optional) – the relevant metric may be selected by the entity	30.992529233	

Note: Indicate if any independent assessment / evaluation / assurance has been carried out by an external agency?

NA

*The nature of our business activity is such that there is no physical output.

2. Does the entity have any sites / facilities identified as Designated Consumers (DCs) under the Performance, Achieve and Trade (PAT) Scheme of the Government of India? (Yes/No)

NA

3. Provide details of the following disclosures related to water, in the following format:

Parameter	2023-24	2022-23
Water withdrawal by source (in kilolitres)		
(i) Surface water	0	0
(ii) Groundwater	0	0
(iii) Third party water	77,332	0
(iv) Seawater / desalinated water	0	0
(v) Others	0	0
Total volume of water withdrawal (in kilolitres) (i + ii + iii + iv + v)	77,332	0
Total volume of water consumption (in kilolitres)	77,332	0
Water intensity per rupee of turnover (Total water consumption / Revenue from operations)	0.000003197	0
Water intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total water consumption / Revenue from operations adjusted for PPP)	0.000000882	0
Water intensity in terms of physical output Water intensity (optional) – the relevant metric may be selected by the entity	NA*	0
	12.959946372	

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Yes/No)

No

NA

* The nature of our business activity is such that there is no physical output

4. Provide the following details related to water discharged:

Parameter	2023-24	2022-23
Water discharge by destination and level of treatment (in kilolitres)		
(i) To Surface water		
No treatment	0	0
With treatment – please specify level of treatment	0	0
(ii) To Groundwater		
No treatment	0	0
With treatment – please specify level of treatment	0	0
(iii) To Seawater		
No treatment	0	0
With treatment – please specify level of treatment	0	0
(iv) Sent to third-parties		
No treatment	77,332	0
With treatment – please specify level of treatment	0	
(v) Others		
No treatment	0	0
With treatment – please specify level of treatment	0	0
Total water discharged (in kilolitres)	77,332	0

Note: Indicate if any independent assessment / evaluation / assurance has been carried out by an external agency? (Y/N)

NA

5. Has the entity implemented a mechanism for Zero Liquid Discharge?

No

6. Please provide details of air emissions (other than GHG emissions) by the entity, in the following format:

Parameter	Please specify unit	2023-24*	2022-23*
NOx	NA	0	0
SOx	NA	0	0
Particulate Matter (PM)	NA	0	0
Persistent Organic Pollutants (POP)	NA	0	0
Volatile Organic Compounds (VOC)	NA	0	0
Hazardous Air Pollutants (HAP)	NA	0	0
Others – please specify	NA	0	0

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N)

NA

*The nature of our business activities is such that there are no air emissions.

7. Provide details of greenhouse gas emissions (Scope 1 and Scope 2 emissions) & its intensity, in the following format:

Parameter	Unit	2023-24	2022-23
Total Scope 1 emissions (Break-up of the GHG into CO ₂ , CH ₄ , N ₂ O, HFCs, PFCs, SF ₆ , NF ₃ , if available)	Metric tonnes of CO ₂ equivalent	15.88	0
Total Scope 2 emissions (Break-up of the GHG into CO ₂ , CH ₄ , N ₂ O, HFCs, PFCs, SF ₆ , NF ₃ , if available)	Metric tonnes of CO ₂ equivalent	36730.80	0
Total Scope 1 and Scope 2 emissions per rupee of turnover (Total Scope 1 and Scope 2 GHG emissions / Revenue from operations)	Total scope 1 and 2 GHG emissions/ Revenue from operations	0.000001519	0
Total Scope 1 and Scope 2 emission intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total Scope 1 and Scope 2 GHG emissions / Revenue from operations adjusted for PPP)	Total scope 1 and 2 GHG emissions/ Revenue from operations adjusted for PPP	0.000000419	0
Total Scope 1 and Scope 2 emission intensity in terms of physical output		NA*	NA
Total Scope 1 and Scope 2 emission intensity (optional) – the relevant metric may be selected by the entity	Total employees	6.158292274	0

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N)

NA

*The nature of our business activity is such that there is no physical output.

8. Does the entity have any project related to reducing Green House Gas emission? (Yes/ No)

Yes

The company is tracking per capita emissions across its branches to identify areas for actionable improvements.

9. Provide details related to waste management by the entity, in the following format:

Parameter	2023-24	2022-23
Total waste generated (in metric tonnes)		
Plastic waste (A)	0	
E-waste (B)	0	
Bio-medical waste (C)	0	
Construction and demolition waste (D)	0	
Battery waste (E)	0	
Radioactive waste (F)	0	
Other hazardous waste. Please specify, if any. (G)	0	
Other non-hazardous waste generated (H). Please specify, if any. (Break-up by composition i.e. by materials relevant to the sector)	0	
Pantry waste	34.4	
Total (A+B + C + D + E + F + G + H)	34.4	
Waste intensity per rupee of turnover (Total waste generated / Revenue from operations)	0.000000001	
Waste intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total waste generated / Revenue from operations adjusted for PPP)	0.0000000004	
Waste intensity in terms of physical output	NA*	NA
Waste intensity (optional) – the relevant metric may be selected by the entity	0.005765041	

For each category of waste generated, total waste recovered through recycling, re-using or other recovery operations (in metric tonnes)

Category of waste	2023-24	2022-23
(i) Recycled	0	
(ii) Re-used	0	
(iii) Other recovery operations	0	
Total	0	

For each category of waste generated, total waste disposed by nature of disposal method (in metric tonnes)

Category of waste	2023-24	2022-23
(i) Incineration	0	
(ii) Landfilling	0	
(iii) Other disposal operations	34.4 MT	
Total	34.4 MT	

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N)

NA

*The nature of our business activity is such that there is no physical output.



10. Briefly describe the waste management practices adopted in your establishments. Describe the strategy adopted by your company to reduce usage of hazardous and toxic chemicals in your products and processes and the practices adopted to manage such wastes.

The Bank has a sustainable approach to waste management. The Bank primarily generates e-waste and paper waste. Many operational transitions have been implemented to reduce waste generation.

11. If the entity has operations/offices in/around ecologically sensitive areas (such as national parks, wildlife sanctuaries, biosphere reserves, wetlands, biodiversity hotspots, forests, coastal regulation zones etc.) where environmental approvals / clearances are required, please specify details in the following format:

Sr. No.	Location of operations/offices	Type of operations	Whether the conditions of environmental approval/clearance are being complied with? (Y/N)	If no, the reasons thereof and corrective action taken, if any.
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NA

*The Company has no operations/offices in/around ecologically sensitive areas.

12. Details of environmental impact assessments of projects undertaken by the entity based on applicable laws, in the current financial year:

Name and brief details of project	EIA Notification No.	Date	Whether conducted by independent external agency (Yes / No)	Results communicated in public domain (Yes / No)	Relevant Web link
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NA

*The Company has not conducted EIA during the reporting period.

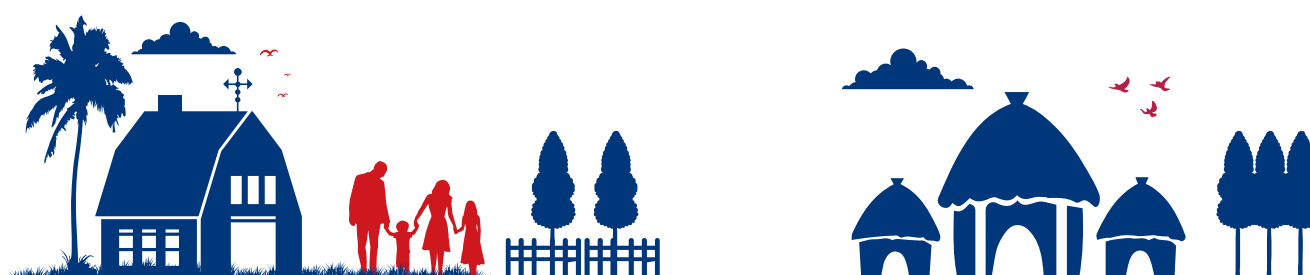
13. Is the entity compliant with the applicable environmental law/ regulations/ guidelines in India; such as the Water (Prevention and Control of Pollution) Act, Air (Prevention and Control of Pollution) Act, Environment Protection Act and rules thereunder (Y/N/NA).

Yes

If not, provide details of all such non-compliances, in the following format:

Specify the law/regulation/ guidelines which was not complied with	Provide details of the non-compliance	Any fines / penalties / action taken by regulatory agencies such as pollution control boards or by courts	Corrective action taken, if any
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NA



Leadership Indicators

1. Does the entity have a business continuity and disaster management plan? (Yes/No)

Yes

Give details in 100 words/ web link.

The Bank has a Business Impact Analysis (BIA) and Business Continuity Plan (BCP) Document (Current V 2.0) duly approved by the Risk Management Committee of the Board. The document deals with how the Bank would continue operating during an unplanned disruption in service. In BIA, the Bank identifies and prioritises processes and systems and evaluates the potential effects (for example financial, life/safety, regulatory, legal/contractual, reputational and so forth) of natural and man-made events or disasters on the IT and other services that support business. The document analyses the potential loss in transactions to the Bank in case of disruption, the list of Critical and Non- Critical applications, their RPO and RTO and their potential impact types. The BCP part ensures that the Bank has appropriate strategies and procedures to ensure continuity, resumption and recovery of critical processes, at an agreed level to limit the impact of the disaster on people, processes and infrastructure (including IT); and to minimise the operational, financial, legal, reputational and other material consequences arising from such a disaster. The document contains the details of Key outsourcing arrangements and BC arrangements, how to deal with different business scenarios, certain situations like power failure, Cyber-attacks, Hardware and Software failures, Network failures, Natural disasters, etc. The document also has the roles and responsibilities of various officials who are part of the Crisis Management and Quick Response team, Cyber Crisis Management team, Activating Disaster Recovery procedures, Communication responsibilities, Work from Home and Work from alternate arrangements, Emergency contact numbers, etc. The Bank also has a Business Continuity Management Policy, which is reviewed annually and approved by the Board of Directors.



PRINCIPLE 7 TRANSPARENT & RESPONSIBLE

Businesses, when engaging in influencing public and regulatory policy, should do so in a manner that is responsible and transparent.

(This principle highlights the importance of responsible advocacy. Companies should engage in policy advocacy in a responsible and transparent manner, and avoid engaging in activities that could undermine the public interest or the democratic process.)

Essential Indicators

1. a. **Number of affiliations with trade and industry chambers/ associations.**
23
- b. **List the top 10 trade and industry chambers/ associations (determined based on the total members of such body) the entity is a member of/ affiliated to.**

	Name of the trade and industry chambers/ associations		Reach of trade and industry chambers/ associations (State/ National/ International)
1.	Global Alliance for Banking on Values (GABV) >		International
2.	Confederation of Indian Industry (CII) >		National
3.	Indian Banks Association (IBA) >		National
4.	Association of Small Finance Banks of India (ASFBI) >		National
5.	Foreign Exchange Dealers Association of India >		National
6.	Bombay Chamber of Commerce (BCCI) >		National
7.	Microfinance Institutions Network (MFIN) >		National
8.	National Institute of Bank Management (NIBM)		National
9.	Fixed Income Money Market and Derivatives Association of India (FIMMDA) >		National
10.	Uttar Pradesh Microfinance Association (UPMA) >		State

2. Provide details of corrective action taken or underway on any issues related to anti- competitive conduct by the entity, based on adverse orders from regulatory authorities.

Name of authority	Brief of the case	Corrective action taken
NA		

*There were no cases of corrective action taken or underway on any issues related to anti- competitive conduct by the entity, based on adverse orders from regulatory authorities.

Leadership Indicators

1. Details of public policy positions advocated by the entity:

Sr. No.	Public policy advocated	Method resorted for such advocacy	Whether information available in public domain? (Yes/No)	Frequency of Review by Board (Annually/ Half Yearly/ Quarterly/ Others- Please specify)	Web Link,if available
1	Financial Inclusion	Panel discussion	Yes	Others	https://www.sa-dhan.net/regional-conference/#:~:text=Sa%2DDhan%20organised%20a%20regional,apart%20from%20the%20inaugural%20session
2	ESG	Panel discussion	Yes	GABV Annual General Meeting 2023	https://www.gabv.org/wp-content/uploads/2024/02/GABV-2023-Annual-Report.pdf
3	ESG	Panel discussion	No	GABV Asia Pacific Conference 2024	



PRINCIPLE 8 INCLUSIVE GROWTH AND EQUITABLE DEVELOPMENT

Businesses should promote inclusive growth and equitable development.

(This principle emphasises the importance of promoting inclusive and equitable economic development. Companies should create economic opportunities for all, including disadvantaged and marginalised groups. They should also contribute to the development of local communities and support social and economic empowerment.)

Essential Indicators

1. Details of Social Impact Assessments (SIA) of projects undertaken by the entity based on applicable laws, in the current financial year.

Name and brief details of project	SIA Notification No.	Date of notification	Whether conducted by independent external agency (Yes / No)	Results communicated in public domain (Yes / No)	Relevant Web link
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NA

* During the current financial year, there was no Social Impact assessment carried out for ongoing CSR projects.

2. Provide information on project(s) for which ongoing Rehabilitation and Resettlement (R&R) is being undertaken by your entity, in the following format:

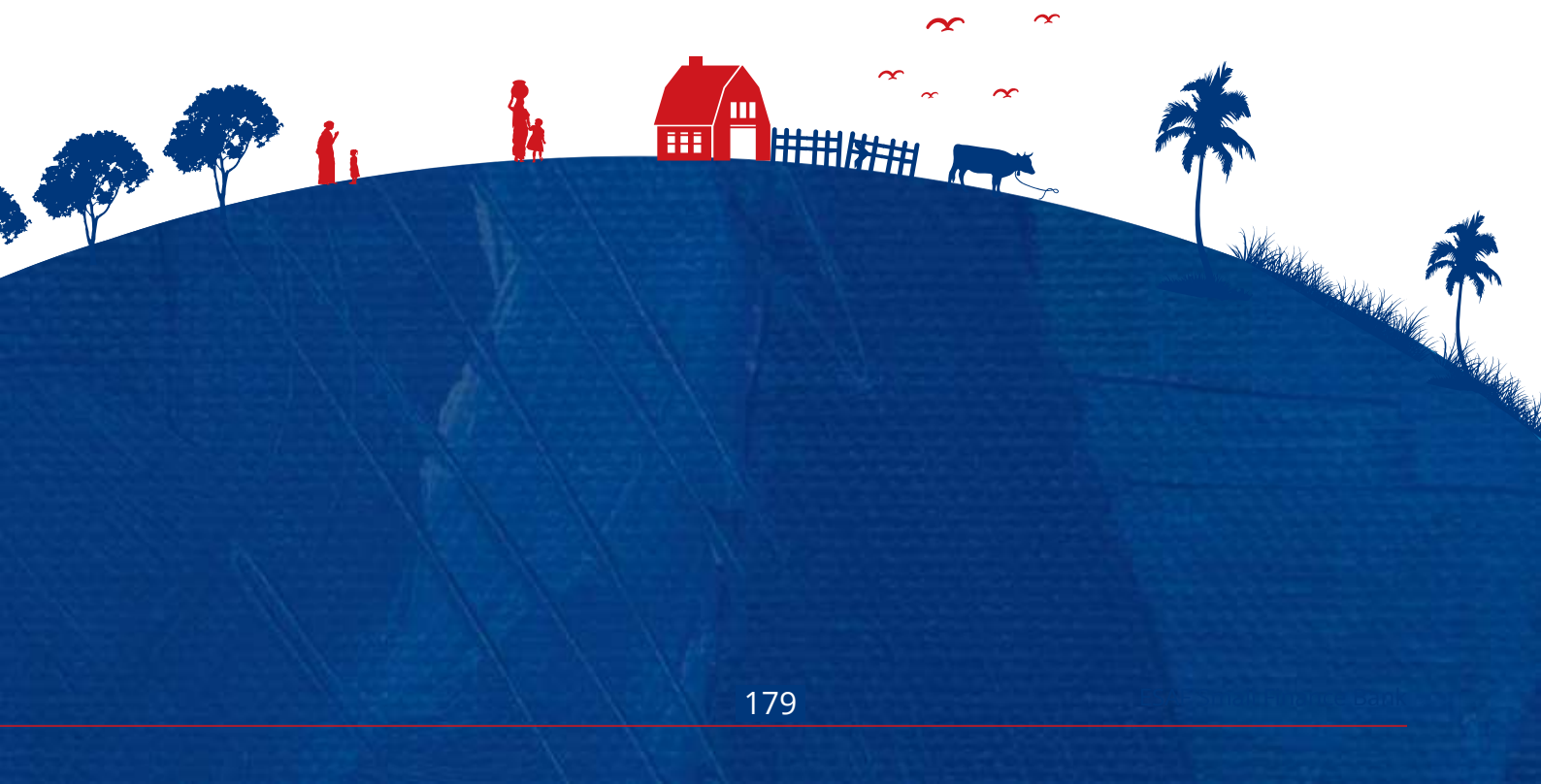
Sr. No.	Name of Project for which R&R is ongoing	State	District	No. of Project Affected Families (PAFs)	% of PAFs covered by R&R	Amounts paid to PAFs in the FY (In ₹)
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NA

*No such projects were undertaken by the Company.

3. Describe the mechanisms to receive and redress grievances of the community.

The Bank is working on establishing a grievance redressal mechanism for the community.



4. Percentage of input material (inputs to total inputs by value) sourced from suppliers:

Particular	2023-24	2022-23
Directly sourced from MSMEs/ small producers	0%	0%
Directly from within India	100%	100%

5. Job creation in smaller towns – Disclose wages paid to persons employed (including employees or workers employed on a permanent or non-permanent / on contract basis) in the following locations, as % of total wage cost

Particular	2023-24	2022-23
Rural	6%	7%
Semi-urban	62%	62%
Urban	19%	17%
Metropolitan	14%	15%

(Place to be categorised as per RBI Classification System - rural / semi-urban / urban/metropolitan)

Leadership Indicators

1. Provide details of actions taken to mitigate any negative social impacts identified in the Social Impact Assessments (Reference: Question 1 of Essential Indicators above):

Details of negative social impact identified	Corrective actions taken
NA	

2. Provide the following information on CSR projects undertaken by your entity in designated aspirational districts as identified by government bodies:

	State	Aspirational District	Amount Spent (In ₹)
1.	Kerala	Wayanad	1,74,813
2.	Jharkhand	Dumka, Maheshpur (Pakur), Godda, Gumla, Pashchimi Singhbhum	37,25,000
3.	Maharashtra	Gadchiroli, Nandurbar	4,34,200
4.	Tamil Nadu	Virudhunagar	24,767
5.	Assam	Udalguri	Nil
6.	Odisha	Rayagada, Kalahandi, Nuapada, Kandhamal	4,15,000
7.	Madhya Pradesh	Vidisha	1,10,000

3. a) Do you have a preferential procurement policy where you give preference to purchase from suppliers comprising marginalised /vulnerable groups? (Yes/No/NA)

Yes

b) From which marginalised /vulnerable groups do you procure?

There is preference for procuring from local and vulnerable groups.

c) What percentage of total procurement (by value) does it constitute?

*We currently do not have a process in place to capture this percentage.

4. Details of beneficiaries of CSR Projects:

	CSR Project	No. of persons benefitted from CSR Projects	% of beneficiaries from vulnerable and marginalised groups
1	ESAF Balajyothi	13,013	100%
2	ESAF Skill Leap	6,313	100%
3	ESAF Village Level Entrepreneurship Development Programme	5,813	100%
4	ESAF Capacity Building and Market Linkages	14,317	100%
5	ESAF Centre for Excellence in Collective Entrepreneurship	171	100%
6	ESAF Rural Health Infrastructure and Development Support	83,580	100%
7	ESAF Rural School Infrastructure and Development Support	1,106	100%
8	ESAF Emergency Relief & Community Intervention	10,010	100%
9	ESAF Santhwana	15,195	100%
10	ESAF Garshom	11,086	100%
11	ESAF Community Intervention-Through Branches	3,757	100%
Total		1,64,361	

PRINCIPLE 9 RESPONSIBLE VALUE CREATION

Businesses should engage with and provide value to their consumers in a responsible manner.

(This principle highlights the importance of responsible consumer engagement. Companies should provide safe, high-quality products and services, and ensure that they are marketed and sold ethically and responsibly. They should also be transparent about their products and services, and provide consumers with the information they need to make informed choices.)

Essential Indicators

1. Describe the mechanisms in place to receive and respond to consumer complaints and feedback.

The Bank has enabled different channels for its customers to get connected for communicating customer complaints and feedback like: Toll free 24 hour Call Centre with multi-language and interactive voice recognition facility, Website communication link for grievances, Branches and Escalation matrix with phone numbers, Customer care emails, Complaint box, Complaint registers etc.

2. Turnover of products and/ services as a percentage of turnover from all products/service that carry information about

Particular	As a percentage to total turnover
Environmental and social parameters relevant to the product	92%
Safe and responsible usage	0%
Recycling and/or safe disposal	0%

*92% of the Bank's book is in Priority Sector Lending

3. Number of consumer complaints in respect of the following:

Particular	2023-24			2022-23		
	Received during the year	Pending resolution at end of the year	Remark	Received during the year	Pending resolution at end of the year	Remark
Data privacy	0	0	NA	0	0	NA
Advertising	0	0	NA	0	0	NA
Cyber-security	0	0	NA	0	0	NA
Delivery of essential services	0	0	NA	0	0	NA
Restrictive Trade Practices	0	0	NA	0	0	NA
Unfair Trade Practices	0	0	NA	0	0	NA
Other			NA	0	0	NA
a. Digital complaints: UPI, ATM, POS, IMPS, NEFT, RTGS, BILLDESK, AEPS	10,211	299	NA	0	0	NA
b. Other miscellaneous	133	4	NA	0	0	NA

4. Details of instances of product recalls on account of safety issues:

Particular	Number	Reason for recall
Voluntary recalls	NA	NA
Forced recalls	NA	NA

This is not relevant to the Bank as it is not in the business of manufacturing or selling products.



5. Does the entity have a framework/ policy on cyber security and risks related to data privacy? (Yes/ No)

Yes

If available, provide a web link of the policy

<https://www.esafbank.com/privacy-policy/>

6. Provide details of any corrective actions taken or underway on issues relating to advertising, and delivery of essential services; cyber security and data privacy of customers; re-occurrence of instances of product recalls; penalty / action taken by regulatory authorities on safety of products / services.

NA

*There were no corrective actions taken or underway on issues relating to advertising, and delivery of essential services; cyber security and data privacy of customers; re-occurrence of instances of product recalls; penalty / action taken by regulatory authorities on safety of products / services.

7. Provide the following information relating to data breaches

a. Number of instances of data breaches along-with impact

0

b. Percentage of data breaches involving personally identifiable information of customers

0

c. Impact, if any, of the data breaches

NA*

*There were no data breaches during the FY 2023-2024.

Leadership Indicator

1. Channels / platforms where information on products and services of the entity can be accessed (provide web link, if available).

The information related to all the products and services given by the Bank is published in all the branches. Also, it is available on our website, <https://www.esafbank.com/>. In addition, the Bank actively uses various social media and digital platforms to disseminate information on its loans and deposits.

2. Steps taken to inform and educate consumers about safe and responsible usage of products and/or services

The Bank has taken multiple actions to sensitise customers on cyber frauds and educating them on the Do's and Don'ts in the area of digital payments and observe necessary cyber discipline. Few of such efforts are : SMS to retail and micro banking customers including SMS in their regional languages, Website popup messages and safe banking tips uploaded on the website home page of the Bank, safe banking posters published on social media handlers like Facebook, Instagram, X, LinkedIn, Threads, etc., sensitising customers about digital frauds and safe banking through branch level customer service committee meetings, SMS content to report call centre in the transaction alert messages if the same is not done by the customers.

3. Mechanisms in place to inform consumers of any risk of disruption/discontinuation of essential services.

The Bank has multiple communication mechanism or channels like bulk SMS facility to all customers, bulk email facility to all customers, 24 hour multilingual call centre, customer care, common email services, and all branches and other touch points Pan India for communicating with our customers in case of any kind of information needs to be passed on to the customers.

4. Does the entity display product information on the product over and above what is mandated as per local laws? (Yes/No/NA)

Yes

a. If yes, provide details in brief.

Apart from the product details mentioned on the Bank's website and the product applications, various types of brochures and leaflets are available at all the branches of the Bank, and also displayed key information related to the product's charges and facilities in all the branch notice boards for public to access.

b. Did your entity carry out any survey with regard to consumer satisfaction relating to the major products/ services of the entity, significant locations of operation of the entity or the entity as a whole? (Yes/No)

Yes

