

Ref No: 04/SE/CS/OCT/2024-25

Date: October 04, 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: Disclosure under SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Pursuant to Regulation 30 read with Schedule III of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 and Regulation 8 read with Schedule A of SEBI (Prohibition of Insider Trading) Regulations, 2015, we hereby share the following information:

Deposits:

Particulars (₹ In Crore)	30-Sep-24 *	30-Sep-23	Y-o-Y	30-Jun-24	Q-o-Q
Total Deposits	21,717	17,416	24.69%	20,887	3.97%
<i>Term Deposits</i>	16,398	14,273	14.88%	15,960	2.74%
CASA	5,319	3,143	69.25%	4,927	7.96%
CASA Ratio	24.49%	18.04%	-	23.59%	-

Advances:

Particulars (₹ In Crore)	30-Sep-24 *	30-Sep-23	Y-o-Y	30-Jun-24	Q-o-Q
Micro Loans	11,541	10,479	10.13%	12,358	-6.61%
Gold Loans	3,741	2,348	59.33%	3,240	15.48%
Retail and Other Loans	3,485	2,296	51.78%	3,185	9.40%
Gross Advances	18,767	15,123	24.09%	18,783	-0.09%
Total Loan Book #	19,644	17,490	12.32%	19,664	-0.10%

represents Gross advances plus advances originated and transferred under securitization, assignment and interbank participation certificates for which a bank continues to hold collection responsibilities

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

Management Commentary:

1. Total deposits grew by 24.69% YoY to reach ₹21,717 Crore as on September 30, 2024 compared to ₹17,416 Crore as on September 30, 2023.
2. CASA deposits increased by 69.25% YoY to reach ₹5,319 Crore as on September 30, 2024 compared to ₹3,143 Crore as on September 30, 2023. CASA ratio stood at 24.49% as on September 30, 2024.
3. Gross advances grew by 24.09% YoY to ₹18,767 Crore as on September 30, 2024, compared to ₹15,123 Crore as on September 30, 2023.
4. Gold Loan grew by 59.33% YoY to reach ₹3,741 Crore as on September 30, 2024 compared to ₹2,348 Crore as on September 30, 2023.
5. Retail and Other loans grew by 51.78% YoY to ₹3,485 Crore as on September 30, 2024 compared to 2,296 Crore as on September 30, 2023.
6. The Bank's distribution network as on September 30, 2024 consisted of 756 branches and 646 ATMs.
7. Our total customer base stood at 89.41 Lakhs as of 30 September 2024 with 5.68 Lakhs customers added during half year period ended 30 September 2024.

**The information with reference to Quarter ended September 30, 2024 is provisional and subject to limited review by the statutory auditors of the Bank. We request you to bring the above to the notice of all concerned.*

This intimation 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**