

Ref No: 02/SE/CS/JAN/2023-24

Date: January 04, 2024

To,

<b>Listing Department</b> <b>BSE Limited</b> <b>Phiroze Jeejeebhoy Towers,</b> <b>Dalal Street, Mumbai – 400001</b>	<b>Listing &amp; Compliance Department</b> <b>National Stock Exchange of India Limited</b> <b>Exchange Plaza, 5<sup>th</sup> Floor</b> <b>Plot No.C/1, “G” Block</b> <b>Bandra- Kurla Complex</b> <b>Bandra(E), Mumbai- 400051</b>
<b>BSE Scrip Code: 544020</b>	<b>NSE Symbol: ESAFSFB</b>

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:**

<b>Particulars (Rs. In Crore)</b>	<b>Dec 31, 2023</b>	<b>Dec 31, 2022</b>	<b>Y-o-Y</b>	<b>Sep 30, 2023</b>	<b>Q-o-Q</b>
Total Deposits	18,860	13,412	40.62%	17,416	8.29%
CASA	3,562	2,960	20.34%	3,143	13.33%
CASA Ratio	18.89%	22.07%	-	18.04%	-

**Advances:**

<b>Particulars (Rs. In Crore)</b>	<b>Dec 31, 2023</b>	<b>Dec 31, 2022</b>	<b>Y-o-Y</b>	<b>Sep 30, 2023</b>	<b>Q-o-Q</b>
Micro Loans	12,102	9,272	30.52%	10,575	14.44%
Retail and Other Loans	5,054	3,272	54.46%	4,549	11.10%
<b>Gross Advance</b>	<b>17,156</b>	<b>12,544</b>	<b>36.77%</b>	<b>15,123</b>	<b>13.44%</b>
<b>Advance Under Management</b>	<b>18,152</b>	<b>13,351</b>	<b>35.96%</b>	<b>17,490</b>	<b>3.79%</b>

**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](http://www.esafbank.com)

**Asset Quality:**

Particulars (Rs. In Crore)	Dec 31, 2023	Dec 31, 2022	Sep 30, 2023
GNPA	713	908	399
GNPA %	4.16%	7.24%	2.64%
NNPA	371	451	178
NNPA %	2.20%	3.73%	1.19%

The information with reference to Q3FY24 is provisional and subject to an audit / limited review by the statutory auditors of the Bank. We request you to bring the above to the notice of all concerned.

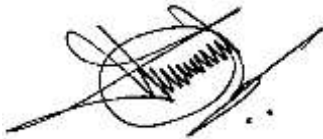
The intimation is also made available on the website of the Bank at [www.esafbank.com](http://www.esafbank.com).

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**