

Ref No: 02/SE/CS/APR/2024-25

Date: April 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 (Rs. In Crore)	March 31, 2024*	March 31, 2023	Y-o-Y	December 31, 2023	Q-o-Q
Total Deposits	19,868	14,666	35.47%	18,860	5.34%
<i>Term Deposits</i>	<i>15,366</i>	<i>11,528</i>	<i>33.28%</i>	<i>15,297</i>	<i>0.44%</i>
CASA	4,502	3,138	43.47%	3,563	26.35%
CASA Ratio	22.66%	21.40%	-	18.89%	-

Advances:

Particulars (Rs. In Crore)	March 31, 2024*	March 31, 2023	Y-o-Y	December 31, 2023	Q-o-Q
Micro Loans	12,983	10,040	29.31%	12,125	7.08%
Retail and Other Loans	5,895	4,078	44.56%	5,028	17.24%
Gross Advances	18,878	14,118	33.72%	17,153	10.06%
Advances Under Management #	19,765	16,331	21.03%	18,150	8.90%

represents Gross advances plus advances originated and transferred under securitization, assignment and inter-bank 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

Asset Quality:

Particulars (Rs. In Crore)	March 31, 2024*	March 31, 2023	December 31, 2023
GNPA	998	352	713
GNPA %	5.29%	2.49%	4.16%
NNPA	487	158	368
NNPA %	2.65%	1.13%	2.19%

Management Commentary*:

1. Total deposits grew by 35.47% YoY to reach Rs. 19,868 Crore as on March 31, 2024 compared to Rs. 14,666 Crore as on March 31, 2023. CASA deposits increased by 43.47% YoY to reach Rs. 4,502 Crore as on March 31, 2024 compared to Rs. 3,137 Crore as on March 31, 2023. CASA ratio stood at 22.66% as on March 31, 2024.
2. Gross advances grew by 33.72% YoY to Rs. 18,878 Crore as on March 31, 2024 as against Rs. 14,118 Crore as on March 31, 2023.
3. GNPA% and NNPA % as on March 31, 2024 stood at 5.29% and 2.65% respectively.
4. The Bank's distribution network as on March 31, 2024 stood at 753 branches and 614 ATMs.
5. We have operationalised the Authorised Dealer Category 1 Licence (Foreign Exchange operations), with effect from April 02, 2024.

**The information with reference to Q4FY24/ YE March 31, 2024 is provisional and subject to an audit 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

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