

Date: November 20, 2023



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 – 400 051**

BSE Scrip Code: 544020

NSE Symbol: ESAFSFB

Dear Sir / Madam,

Sub: Intimation about Newspaper Publication of Financial Results for the quarter ended September 30, 2023

We hereby inform you that pursuant to Regulation 47 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, the Unaudited Financial Results of the Bank for the quarter and half year ended September 30, 2023 were published and appeared today, November 20, 2023, in all editions of "Financial Express", an English Newspaper and all editions of "Deepika", a Malayalam Newspaper.

Copies of the newspaper publications are enclosed herewith.

The above Intimations are also being made available on the website of the Bank at www.esafbank.com

Requesting you to take the same into your records.

Thank you,

Yours Faithfully


Ranjith Raj. P
Company Secretary and Compliance Officer



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 Email: customercare@esafbank.com www.esafbank.com

WORLD CUP, FESTIVE SEASON BOOST Ad spends may hit ₹1 trn by 2023-end

GEETIKA SRIVASTAVA
New Delhi, November 19

THE AD INDUSTRY is projected to touch ₹1.08 trillion by the end of 2023, say analysts, with tentpole properties such as the ICC Men's Cricket World Cup, a pandemic-free festive season, and the release of Bollywood blockbusters pushing advertising expenditures in the second half of the year past ₹60,000 crore.

This is compared with ₹42,000 crore-₹45,000 crore expenditure during the same period last year. Advertising expenditure at the end of 2022 stood at ₹89,803 crore.

The 2023 figures have far surpassed expectations, say observers. Advertising spends by edu-tech and many digital-first brands fell off rapidly in the second half of 2022, leading to muted growth expectations for this year.

Brands routinely spend 35-40% of their annual ad budgets between August and October, say experts. The August-October spends this year have been 50%-plus for a large majority of consumer and financial sector brands.

Analysts say this surge can be attributed to India's performance in the run-up to the World Cup final as well as the sporting event coinciding with the festive season, when consumption hits a peak. The 2023 World Cup ad spending has surged by 60-70% over the 2019 edition.

"FMCG, CPG and BFSI sectors have all supported this growth, and the fact that the matches are all happening in India at suitable timings has contributed to the surge in viewership and their advertising," says Karan Taurani, senior vice-president at Elara Capital.

According to Sachin Kumar, co-founder of Bottle

SPENDING SURGE

₹60,000 cr
ad spend in the
second half of
2023, against
₹42,000 cr-
₹45,000 cr
in H2 2022

Ad industry is projected to touch
₹1.08 trillion
by end of 2023,
compared to
₹89,803 cr
last year

60-70% surge in 2023
World Cup ad spending
over 2019 edition

August-October ad spends were 50%-plus for majority of consumer, financial sector brands

Brands routinely spend 35-40% of their annual ad budgets during this time

Opens Digital Solutions, the year has been special also because the country has left the afflictions of the pandemic behind.

"We got to see the Indian Premier League, enjoy the festive season without the fear of Covid-19, witness the Cricket World Cup, and take in the comeback of blockbuster Bollywood movies all in one go. All of this has contributed to the increase in spending," he says.

Adding to that, the rise of connected TV and digital streaming has allowed smaller brands to advertise affordably to specific regions via geo-targeting. "The incremental gains have been phenomenal on the digital medium because not everyone can adopt the TV + OTT + digital + outdoor approach taken by bigger brands," Kumar adds.

Thus, newer, younger brands, especially D2C ones have benefited greatly, he says. "Usually, large, pan-India

brands typically spend ₹30-40 crore on TV or generic media every year. This year, a lot of younger brands are reaching out to the masses and have spent ₹8-10 crore on an average on the digital medium," he says. Says Vikram Bhalla, founder and director of Vivify Asia, "Companies are finally seeing a return on their advertising investments as all eyeballs are at the expected places."

Bhalla adds that after combining the audience numbers on linear television and streaming, many premium brands can reach a "financially filtered" audience as well, which has resulted in more efficiency.

"It's good timing," concludes Sandeep Goyal, managing director, Rediffusion. "India is performing well and all Diwali advertisements managed to become cricket-themed. That has given a fillip to the industry."

Delhi air quality better but need to stay vigilant: Environment minister

EXPRESS NEWS SERVICE
New Delhi, November 19

EMPHASISING ON THE need to maintain better air quality level in the city, Delhi environment minister Gopal Rai on Sunday urged people to be careful and continue to follow the rules as stages I, II, and III of Graded Response Action Plan (GRAP) are still in place.

As the air quality level improved in Delhi, the Commission for Air Quality Management (CAQM) had lifted the guidelines under Stage IV or the 'severe plus' category of the GRAP on Saturday allowing trucks and buses, except BS III and BS IV diesel and petrol vehicles, to enter the city as well as removing the ban on ongoing construction works.

On Sunday morning, Delhi's Air Quality Index was recorded as 290 or the upper end of the 'poor' category, and a day before, the AQI fell from the 'severe' to the 'very poor' category.

Addressing a press conference, Rai said, "Delhi's air pollu-



The government will continue to sprinkle water to control dust and air pollution

tion level has come down, there is improvement in air quality, but we still need to be vigilant. Public needs to continue to follow rules as GRAP I, II and III are still in place. Only restrictions under GRAP IV have been lifted. Due to improvement in air quality, GRAP-4 restrictions have been lifted in Delhi. The ban on construction and demolition works will remain in force.

Also, the ban on the operation of BS-III petrol and BS-IV diesel will continue," he said.

Rai said, "The air quality level of Delhi has seen continuous improvement in the last two days. The AQI level today has reached 290. But I want to request all the people of Delhi and North India to stay alert and continue to follow the rules. The air quality level has improved

and had improved earlier last week as well but it deteriorated after Diwali due to violation of the rules and restrictions."

"As of now, only the restrictions imposed on the entry of trucks have been lifted but BS-III and BS-IV diesel and petrol vehicles will still be barred from entering the national capital. Similarly, BS-III and BS-IV petrol and diesel inter-

state buses will not be allowed to enter the city," he said. The minister said the ban imposed on some construction activities such as the building of flyovers, road development, FOBs, high power tension lines, metro, airport and other ongoing work has been lifted and these can resume.

However, restrictions on piling, digging, drilling, boring etc where there are chances of dust pollution, will continue, he added. "The ban on construction and demolition activities in Delhi under GRAP-3 will remain in force. Some departments are exempted from the ban on construction and demolition, but they will have to follow the guidelines issued for construction and demolition," Rai said.

Railway stations, metros, airports, construction and demolition sites related to national security, inter-state bus stands, hospitals, roads and highways, flyovers, electricity, sewer lines, and sanitation projects will be exempted from this ban.

Bhujbal steps up OBC play to regain ground

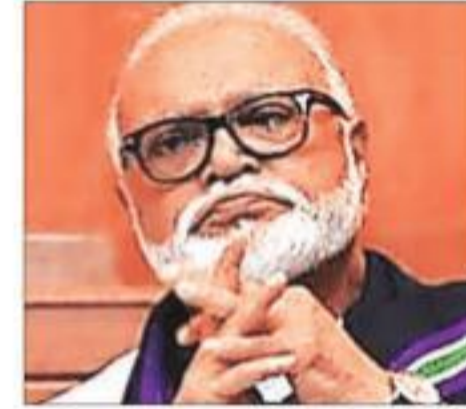
MANOJ MORE
Mumbai, November 19

CHHAGAN BHUJBAL, WHO was arrested by the Enforcement Directorate (ED) in March 2016 and spent over two years in jail in connection with a money laundering case, has since struggled to overcome this setback.

At the OBC rally in Maharashtra's Jalna district on Friday, the crowd saw an entirely different avatar of the NCP (Ajit Pawar) leader. Donning dark sunglasses, Bhujbal stood up and delivered a speech that resonated across the state's villages, cities and political corridors. The rally had leaders from across the political spectrum on stage, from Vijay Wadetiwar of

the Congress to Gopichand Padalkar of the BJP. But there was no doubt who the main attraction was, as all these leaders who took the stage before Bhujbal, broke into effusive praise of the NCP leader for bringing the OBC community (38% of Maharashtra's population in the 1931 census) together and "articulating their fears" of the numerically (33% in 1931) and politically powerful Marathas looking to "corner" a part of the OBC quota by getting included in its category.

Expectedly, Bhujbal, who holds the food and civil supplies portfolio in the Eknath Shinde-led coalition government, stole the show, deploying rhetoric that no one from the ruling NDA has so far used since the



Chhagan Bhujbal

Maratha agitation was reignited on August 29.

Much of Bhujbal's attack was reserved for Maratha reservation activist Manoj Jarange-Patil, who has been spearheading the community's demand for reservation. He minced no words in running down Jarange-Patil's "stubbornness". It was the first time someone

from within the government had attacked Jarange-Patil, who has been unsparing in his attacks, even on the likes of Deputy Chief Minister Devendra Fadnis, PM Narendra Modi and Union Home Minister Amit Shah. Even Bhujbal's leader, Ajit Pawar, the other Deputy CM in the NDA government and its most vocal face, too, has avoided getting into a verbal duel with Jarange-Patil.

Ever since September 1, when police lathicharged villagers of Antarwali-Saraati — where Jarange-Patil was sitting on a fast-unto-death — the Shinde-Fadnis government has been on the backfoot, with Jarange-Patil virtually dictating terms. The government went all out to pacify the Maratha pro-

testers, even flying delegations to Antarwali-Saraati to calm down Jarange-Patil and to make him withdraw his fast. It then extracted 40 days' time from Jarange-Patil to find a way to provide reservation to the Marathas.

When that did not work, the government sent another delegation of former chief justices and ministers. One of the ministers, Dhnanajay Munde, even went to the extent of telling Jarange-Patil that he would touch his feet while pleading for time till January 2. Unmoved, Jarange-Patil issued a directive to Marathas to ban entry of political leaders in their villages.

On Friday, though, the tables appeared to have turned for Jarange-Patil at Jalna.

HINDUSTAN ADHESIVES LIMITED
Corporate Identity Number (CIN): U74899DL1989PLC031191
Regd. Off: B-2B, SAFDARJUNG ENCLAVE, NEW DELHI-110029
Tel: 011-41653048, Fax: 011-26191358
Email: accounts@hindustanadhesives.com, Website: www.bagla-group.com

NOTICE TO SHAREHOLDERS
TRANSFER OF UNCLAIMED DIVIDEND AND EQUITY SHARES TO INVESTOR EDUCATION AND PROTECTION FUND ("IEPF")

Notice is hereby given that pursuant to the provisions of Section 124(6) and 125 of the Companies Act, 2013 ("the Act") read with Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016, as amended, ("the Rules"), the Company is required to transfer the Unclaimed Dividend amount for the Financial Year 2016-17 and the Equity Shares in respect of which dividend remains unclaimed for seven consecutive years w.e.f. Financial year 2016-17 to the IEPF on January 16, 2024.

In compliance with the Rules, the notice is being sent to the latest available address of all the concerned shareholders whose shares are liable to be transferred to IEPF. Details of such shareholders along with their folio number/ DP ID-Client is available on the website of the Company at www.bagla-group.com under "Investor Relations" section.

In case any shareholder(s) wishes to stop transfer of his/her shares/unclaimed dividend to IEPF, such shareholder(s) may claim his/her unclaimed dividend from the Company on or before January 10, 2024. Manner in which a shareholder can claim its unclaimed dividend is provided under the individual communication sent to the shareholders which is also available on the Company's website.

In case no communication is received from the concerned shareholder(s) by January 10, 2024 and in the manner provided in the notice sent to shareholders, the Company will transfer the unclaimed amount and Relevant Equity Shares to IEPF, without any further Notice.

Any person whose shares/dividend amount is transferred to the IEPF Authority may claim the shares/dividend from IEPF Authority, pursuant to the provisions of Section 124 and 125 of the Act and the Rules made thereunder by submitting an online application in Form IEPF-5, available on the website www.iepf.gov.in and sending the original physical copy of the documents enumerated in Form IEPF-5, available on the website www.iepf.gov.in and sending the original physical copy of the documents enumerated in Form IEPF-5, to the Nodal Officer of the Company.

For any queries on the above matter, shareholders are requested to contact Company's Registrar and Transfer Agent, Link Intime India Private Limited, Noble Heights, 1st Floor, NH-2, C-1 Block LSC, Near Savitri Market, Jankapuri, New Delhi-110058, Email Id: delhi@linkintime.co.in.

For Hindustan Adhesives Limited
Sd/-
Madhusudan Bagla
(Managing Director)
DIN-01425646

Date: 20th November, 2023
Place: New Delhi

"IMPORTANT"

Whilst care is taken prior to acceptance of advertising copy, it is not possible to verify its contents. The Indian Express Limited cannot be held responsible for such contents, nor for any loss or damage incurred as a result of transactions with companies, associations or individuals advertising in its newspapers or Publications. We therefore recommend that readers make necessary inquiries before sending any monies or entering into any agreements with advertisers or otherwise acting on an advertisement in any manner whatsoever. Registered letters are not accepted in response to box number advertisement."

Malabar Regional Co-Operative Milk Producers' Union Ltd.
Head Office, Kunjammangalam, Kochikode 673571, Kerala, Ph: 0495 2805430/435, 9496839729
Web: www.malabarmilma.com; E-mail: mrcmpu@malabarmilma.coop
18.11.2023

E-Tender notice
E-Tenders are invited for the supply of laboratory equipments for various Dairies under MRCMPU Ltd.
1. Tender ID:2023_KCMMF_623160_1
2. Tender ID:2023_KCMMF_623192_1
Last Date of submission: 04.12.2023
For more details, visit www.malabarmilma.com, www.etenders.kerala.gov.in
MANAGING DIRECTOR

Government of Tamil Nadu
Public Works Department Building Organisation, Form of Contract : Lumpsum (TWO COVER SYSTEM)
E-Tender Notice No.43 / TVM - CLE / 2023 - 2024 / Dated, 17.11.2023.

For and on behalf of Government of Tamil Nadu E-Tenders are invited by the Special Engineer, PWD., Buildings (Construction and Maintenance) Circle, Tiruvannamalai-4, for the following work from the eligible Contractors registered in Public Works Department of Government of Tamil Nadu, upto 3.00 pm as per server clock on 08.12.2023 under two cover system (Pre qualification and Price tender). The last date and time for submission of E-Tender Document upto 3.00 pm as per server clock on 08.12.2023. The E-tender schedule can be downloaded at free of cost and submit from 23.11.2023 to 08.12.2023 upto 3.00 PM from the Govt. designated web site (viz) <https://tenders.gov.in>. The Prequalification cover (Cover I) alone will be opened on 08.12.2023 at 4.00 PM by the Special Chief Engineer, PWD., Buildings (C&M) Circle, Tiruvannamalai -4, through online.

Sl. No.	Name of Work	Approximate value of work including GST (Rs.in lakhs)	Amount of Earnest Money Deposit (In Rupees)	Period of Completion (including extension period)
1	Maintenance and Repairs to Roads in Master Plan Complex at Villupuram in Villupuram District.	653.00	Rs.3,36,500/-	8 Months

Eligible Class of Contractor : Class II and above
The Earnest Money Deposit should be paid only through online. The date and Time of opening of Price tender will be intimated to the Prequalified contractors separately through online.
Further Details can be had from the above web site <https://tenders.gov.in>
Special Chief Engineer, PWD., Buildings (C&M) Circle, Tiruvannamalai -4.
DIPR / 6084 / TENDER / 2023

www.esafbank.com
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ESAF Small Finance Bank
@ESAFBank

24x7 Toll Free:
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EXTRACT OF THE DETAILED FORMAT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED 30 SEPTEMBER 2023

Sl. No.	Particulars	Quarter ended 30 September 2023	Quarter ended 30 June 2023	Quarter ended 30 September 2022	Half Year ended 30 September 2023	Half Year ended 30 September 2022	Year ended 31 March 2023
1	Total Income from operations	1,02,228	99,178	75,323	2,01,406	1,49,155	3,14,157
2	Net Profit/(Loss) for the period/ year before Tax	18,829	17,374	7,713	36,203	21,880	40,604
3	Net Profit/(Loss) for the period/ year after Tax	14,012	12,996	5,758	27,008	16,355	30,233
4	Total comprehensive income for the period/ year	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
5	Paid up Equity Share Capital	44,947	44,947	44,947	44,947	44,947	44,947
6	Reserves Excluding (Revaluation Reserves)						1,25,965
7	Share Premium	48,876	48,876	48,876	48,876	48,876	48,876
8	Network	1,97,921	1,83,909	1,57,034	1,97,921	1,57,034	1,70,912
9	Outstanding Debt	2,44,193	2,73,913	2,60,888	2,44,193	2,60,888	3,35,420
10	Outstanding Redeemable Preference Shares	-	-	-	-	-	-
11	Debt Equity Ratio	0.94	1.31	1.32	0.94	1.32	1.47
12	Earnings Per Share (EPS) (Face value of ₹ 10/- each)* - Basic (₹)	3.12	2.89	1.28	6.01	3.64	6.73
	- Diluted (₹)	3.11	2.89	1.28	6.00	3.63	6.71
13	Total debts ** to total assets	10.92%	13.17%	14.30%	10.92%	14.30%	16.59%
14	Capital Adequacy Ratio - Basel II	20.57%	20.56%	21.18%	20.57%	21.18%	19.83%
15	% of Gross NPA to Gross Advances	2.64%	1.65%	8.11%	2.64%	8.11%	2.49%
16	% of Net NPA to Net Advances	1.19%	0.81%	4.34%	1.19%	4.34%	1.13%
17	Return on Assets *	0.66%	0.62%	0.32%	1.27%	0.90%	1.63%

* Quarterly and half yearly numbers are not annualised

** Debt represents borrowings with residual maturity of more than one year. Total debt represents total borrowings.

Note: 1) Capital Redemption Ratio, Debenture Redemption Reserve, Debt Service Coverage Ratio and Interest Service Coverage Ratio are not applicable being Banking company.

2) The above is an extract of the detailed format of quarterly financial results filed with the stock exchanges under Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The Full Format of the standalone Results for the quarter and half year ended 30 September 2023 is available on the Stock Exchange websites www.bseindia.com, www.nseindia.com and also on the Company's website www.esafbank.com.

Place : Mannuthy
Date : 18 November 2023

Sd/-
Kadambelil Paul Thomas
Managing Director & CEO
DIN: 00199925

CIN: U65990KL2016PLC045669

Regd. & Corp. Office: ESAF Small Finance Bank, Building No. VII/83/8, ESAF Bhavan, Thrissur - Palakkad National Highway, Mannuthy, Thrissur, Kerala - 680051.

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