

Ref No: 03/SE/CS/JAN/2024-25

Date: January 04, 2025



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)	31-Dec-24 *	31-Dec-23	Y-o-Y	30-Sept-24	Q-o-Q
Total Deposits	22,413	18,860	18.84%	21,613	3.70%
<i>Term Deposits</i>	16,823	15,297	9.98%	16,294	3.25%
CASA	5,590	3,562	56.93%	5,319	5.09%
CASA Ratio	24.94%	18.89%	-	24.61%	-

Advances:

Particulars (₹ In Crore)	31-Dec-24 *	31-Dec-23	Y-o-Y	30-Sept-24	Q-o-Q
Micro Loans	10,428	12,100	-13.82%	11,125	-6.27%
Gold Loans	4,577	2,514	82.06%	3,741	22.35%
Retail and Other Loans	3,734	2,539	47.07%	3,474	7.48%
Gross Advances	18,739	17,153	9.25%	18,340	2.18%
Total Loan Book #	19,609	18,150	8.04%	19,216	2.05%

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. Deposits:

- Total deposits increased by 18.84% YoY to ₹22,413 Crore as of December 31, 2024.
- CASA deposits grew by 56.93% YoY, reaching ₹5,590 Crore as of December 31, 2024 and the CASA ratio stood at 24.94%.

2. Advances:

- Gross advances grew by 9.25% YoY to ₹18,739 Crore as of December 31, 2024.
- The Bank has strategically increased its focus on secured advances which constitutes 44.35% of the gross advances as on December 31, 2024 as against 29.46% as on December 31, 2023.
- Gold loans exhibited 82.06% YoY growth, amounting to ₹4,577 Crore as of December 31, 2024.
- The Credit-Deposit (CD) ratio stood at 84% as of December 31, 2024

3. Customer Base and Distribution Network:

- The Bank's customer base stood at 91.92 lakh as of December 31, 2024, with 8.18 lakh new customers added during the nine months period.
- As of December 31, 2024, the Bank's distribution network comprised 770 branches, 669 ATMs and 1106 Customer Service Centres (CSCs) spanning across 24 states and 2 union territories.

**The information with reference to Quarter ended December 31, 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