

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



Date: July 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-Jun-24 *	30-Jun-23	Y-o-Y	31-Mar-24	Q-o-Q
Total Deposits	20,887	15,656	33.41%	19,868	5.13%
<i>Term Deposits</i>	<i>15,960</i>	<i>12,804</i>	<i>24.65%</i>	<i>15,366</i>	<i>3.87%</i>
CASA	4,927	2,852	72.75%	4,502	9.44%
CASA Ratio	23.59%	18.22%	-	22.66%	-

Advances:

Particulars (₹ In Crore)	30-Jun-24 *	30-Jun-23	Y-o-Y	31-Mar-24	Q-o-Q
Micro Loans	12,358	10,484	17.87%	12,879	-4.05%
Retail and Other Loans	6,425	3,960	62.25%	5,893	9.03%
Gross Advances	18,783	14,444	30.04%	18,772	0.06%
Total Loan Book #	19,664	17,204	14.30%	19,659	0.03%

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.

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Asset Quality:

Particulars (₹ In Crore)	30-Jun-24 *	30-Jun-23	31-Mar-24
GNPA	1,242	238	893
GNPA %	6.61%	1.65%	4.76%
NNPA	584	116	414
NNPA %	3.22%	0.81%	2.26%

Key Updates:

1. Total deposits grew by 33.41% YoY to reach ₹ 20,887 Crore as on June 30, 2024 compared to ₹ 15,656 Crore as on June 30, 2023. CASA deposits increased by 72.75% YoY to reach ₹ 4,927 Crore as on June 30, 2024 compared to ₹ 2,852 Crore as on June 30, 2023. CASA ratio stood at 23.59% as on June 30, 2024.
2. Gross advances grew by 30.04% YoY to ₹ 18,783 Crore as on June 30, 2024 as against ₹ 14,444 Crore as on June 30, 2023.
3. GNPA % and NNPA % as on June 30, 2024 stood at 6.61% and 3.22% respectively.
4. The Bank's distribution network as on June 30, 2024 stood at 755 branches and 628 ATMs.
5. In continuation to our communication dated June 14, 2024, the Bank has completed the discontinuance of selected scope of services of M/s. ESAF Swasraya Multi State Agro Co-operative Society Limited, the largest business correspondent and one of the promoter group entities of the Bank and absorption of 5157 employees of them on July 1, 2024. As a result of the said transition, Bank shall be managing 66.14% (26.51% prior to the transition) of the gross advances as on 31 March 2024 directly and the percentage of advances managed by business correspondents to the gross advance of the Bank will be reduced to 33.86% (73.49% prior to the transition). Further, the total number of employees of the Bank is increased to 11, 526 as on July 1, 2024.

**The information with reference to Quarter ended June 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**