

Ref No: 02/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,

Subject: Intimation of Reaffirmation of Credit Rating

Pursuant to Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“SEBI Listing Regulations”), we hereby intimate that CARE Ratings has reaffirmed the credit rating of the Bank's Non-Convertible Debentures (NCDs) and the details of the same are as follows:

Facilities / Instruments	Amount (Rs. Crore)	Rating	Rating Action
Tier-II bonds (Basel III)-I	80.00	CARE A; Stable	Reaffirmed
Tier-II bonds (Basel III)-II	20.00	CARE A; Stable	Reaffirmed
Lower Tier-II bonds (Basel II)-I	150.00	CARE A; Stable	Reaffirmed
Lower Tier-II bonds (Basel II)-II	130.00	CARE A; Stable	Reaffirmed
Certificate of Deposit	500(Proposed)	CARE A1+	Reaffirmed

The details of the instruments are provided below:

ISIN	Date of Issuance	Coupon Rate	Maturity Date	Amount (Rs. Crore)
INE818W08115	March 20,2024	11.10%	April 20, 2031	50
INE818W08123	March 20,2024	11.00%	April 20, 2030	85
INE818W08107	February 29, 2024	11.10%	February 28, 2034	60
INE818W08099	September 04, 2023	11.25%	May 04, 2029	85
INE818W08016	December 30, 2017	10.50%	December 30,2024	20
INE818W08024	March 28, 2018	11.50%	March 28, 2025	20
INE818W08032	June 01, 2018	11.50%	June 01, 2025	40
INE818W08081	March 31,2022	11.25%	April 30,2032	20

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

The 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