

Ref No: 09/SE/CS/APR/2024-25

Date: April 16, 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: Certificate under Regulation 40(9) and 61(4) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

Pursuant to Regulation 40(9) and 61(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find herewith the Compliance Certificate dated April 16, 2024 issued by M/s SEP & Associates, Company Secretaries, for the financial year ended March 31, 2024.

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

Partners:

CS Puzhankara Sivakumar. M.com, FCMA, FCS

CS Syam Kumar R. BSc, FCS, LLB, IP

CS Madhusudhanan E.P. M.com, FCS, FCMA, IP, RV, DIA (ICSI)

CS Anju Panicker. BA, LLB (Hons.), ACS

CS Revathi K S. BSc, ACS

CERTIFICATE UNDER REGULATION 40 (9) OF THE SECURITIES EXCHANGE BOARD OF INDIA (LISTING OBLIGATIONS AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2015 FOR THE FINANCIAL YEAR ENDED 31ST MARCH 2024

We have examined the relevant records, registers, files and all other documents of **M/s. ESAF Small Finance Bank Limited** (hereinafter referred as “the listed entity”), bearing CIN: U65990KL2016PLC045669 and having its Registered office at Building No. VII/83/8, ESAF Bhavan, Thrissur-Palakkad National Highway, Mannuthy, Thrissur, Thrissur, Kerala, India, 680651, maintained by **Link Intime India Pvt Ltd**, C-101, 247 Park, L.B.S. Marg Vikhroli (West), Mumbai – 400 083, the Registrar and Share Transfer Agent (RTA) of the listed entity for the period from **1st April, 2023 to 31st March, 2024** for the purpose of issuing a Certificate as per Regulation 40 (9) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (hereinafter referred as “Listing Regulations”) Based on the information provided by the RTA on behalf of the listed entity, we hereby certify that all the shares issued by the listed entity are in dematerialized form and no requests were received pertaining to transfer/transmission of shares, sub-division, consolidation, renewal, exchange or endorsement of calls/allotment monies nor were any duplicate share certificates issued, for the year ended 31st March, 2024 pursuant to Regulation 40(9) of the Listing Regulations.

For SEP & Associates
Company Secretaries
(Peer Review No.3693/2023)

UDIN: F003050F000132621

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PUZHANKARA SIVAKUMAR
A SIVAKUMAR Date: 2024.04.16 10:22:28
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CS Puzhankara Sivakumar
Managing Partner
M No.: F3050 COP No.: 2210

Date: 16.04.2024
Place: Kochi

Partners:

CS Puzhankara Sivakumar. M.com, FCMA, FCS

CS Syam Kumar R. BSc, FCS, LLB, IP

CS Madhusudhanan E.P. M.com, FCS, FCMA, IP, RV, DIA (ICSI)

CS Anju Panicker. BA, LLB (Hons.), ACS

CS Revathi K S. BSc, ACS

CERTIFICATE UNDER REGULATION 61(4) READ WITH REGULATION 40(9) OF THE SECURITIES AND EXCHANGE BOARD OF INDIA (LISTING OBLIGATIONS AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2015 FOR THE YEAR ENDED 31ST MARCH 2024.

We have examined the relevant records, registers, files and all other documents of **M/s. ESAF Small Finance Bank Limited** (hereinafter referred as “the listed entity”), bearing CIN: U65990KL2016PLC045669 and having its Registered office at Building No. VII/83/8, ESAF Bhavan, Thrissur-Palakkad National Highway, Mannuthy, Thrissur, Thrissur, Kerala, India, 680651 by **Link Intime India Pvt Ltd**, C-101, 247 Park, L.B.S. Marg Vikhroli (West), Mumbai - 400083, the Registrar and Transfer Agent (RTA) of the listed entity for the period from **1st April, 2023 to 31st March, 2024** for the purpose of issuing a Certificate as per Regulation 61(4) read with Regulation 40(9) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (hereinafter referred as “Listing Regulations”). Based on the information provided by the RTA on behalf of the listed entity, we hereby certify that all the Debentures issued by the listed entity are in dematerialized form and no physical debenture certificates were required to be delivered for the year ended 31st March, 2024 pursuant to Regulation 61(4) read with Regulation 40 (9) of the Listing Regulations.

For SEP & Associates

Company Secretaries

(Peer Review No. 3693/2023)

UDIN: F003050F000132674

PUZHANKARA SIVAKUMAR
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CS Puzhankara Sivakumar

Managing Partner

M No.: F3050 COP: 2210

Date: 16.04.2024

Place: Kochi