Ref No: 01/SE/CS/NOV/2026-27

Date: November 03, 2026

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,

Sub: Certificate under Regulation 57 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Pursuant to Regulation 57 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and SEBI Master Circular No. SEBI/HO/DDHS/DDHS-PoD/P/CIR/2025/0000000137 dated October 15, 2025, we hereby certify that the interest payment with respect to the following non- convertible securities, has been duly made to all concerned investors on the said due date, as per the terms mentioned in term sheet. The details of the payment made are provided below:

a) Whether Interest payment / ~~redemption payment~~ made (yes/ no): Yes

b) Details of interest payment:

Sl. No	Particulars	Details
1	ISIN	INE818W08099
2	Issue Size	85,00,00,000/-
3	Interest Amount to be paid on due date	₹81,21,580/-*
4	Frequency – Monthly/ Quarterly/ Half yearly/ Yearly	Monthly
5	Change in frequency of Payment (if any)	NIL
6	Details of such change	NA
7	Interest payment record date	October 19, 2026
8	Due date for interest payment	November 04, 2026
9	Actual date for interest payment	November 03, 2026
10	Amount of interest paid	₹81,21,580/-*
11	Date of last interest payment	October 05, 2026
12	Reason for non-payment/ delay in payment	NA

**Amount before TDS*

c) Details of redemption payments: NA

Requesting your good office to take the same into your records.

The Intimation is also made available on the website of the Bank at https://www.esaf.bank.in/investor-relation/?id=disclosure-to-stock-exchanges.

Thanking You,

Yours Faithfully,

For ESAF Small Finance Bank Limited.

Ranjith Raj P

Digitally signed by Ranjith Raj P
Date: 2026.11.03 20:06:26 +05'30'

Ranjith Raj. P
Company Secretary and Compliance Officer