

Ref No: 19/SE/CS/JULY/2026-27

Date: July 23, 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	INE818W08164
2	Issue Size	150,00,00,000/-
3	Interest Amount to be paid on due date	₹4,35,67,800/-*
4	Frequency – Monthly/ Quarterly/ Half yearly/ Yearly	Quarterly
5	Change in frequency of Payment (if any)	NIL
6	Details of such change	NA
7	Interest payment record date	July 07, 2026
8	Due date for interest payment	July 23, 2026
9	Actual date for interest payment	July 23, 2026
10	Amount of interest paid	₹4,35,67,800/-*
11	Date of last interest payment	April 23, 2026
12	Reason for non-payment/ delay in payment	NA

*Amount before TDS

ESAF SMALL FINANCE BANK LIMITED

RBI License No.: MUM 124, CIN: L65990KL2016PLC045669

Registered & Corporate Office: ESAF Small Finance Bank Limited, Building No. VII/83/8, ESAF Bhavan, Mannuthy, Thrissur – Palakkad National Highway, Thrissur – 680 651, Kerala.

24x7 Toll Free: 1800-103-3723 Email: customercare@esafbank.com www.esaf.bank.in

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
Company Secretary and Compliance Officer