ESAF SMALL FINANCE BANK
Joy of Banking

Ref No: 07/SE/CS/AUG/2026-27

Date: August 14, 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 / Madam,

Sub: Outcome and Proceeding of the Tenth (10th) Annual General Meeting of ESAF Small Finance Bank Limited

We are pleased to inform you that the 10th Annual General Meeting ("AGM or Meeting") of the members of the Bank was held on Friday, August 14, 2026 at 03:00 P.M. (IST) through Video Conferencing / Other Audio Visual Means, in compliance with the applicable provisions of the Companies Act, 2013 and rules made thereunder read with the latest applicable circulars issued by the Ministry of Corporate Affairs and the Securities and Exchange Board of India (hereinafter collectively referred to as "the Circulars"), to transact the businesses specified in the Notice of the 10th AGM.

Pursuant to Regulation 30 and 44 read with Schedule III of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we hereby enclose the following:

1. Proceedings of the 10th AGM held on Friday, August 14, 2026 at 03.00 P.M. (IST) as Annexure-1.
2. Combined Scrutinizer's Report on Remote E-voting and e-voting conducted at the AGM pursuant to Section 108 of the Companies Act, 2013 and Rule 20 (4) (xii) of the Companies (Management and administration), Rules 2014.
3. Voting results in the format prescribed under Regulation 44(3) of SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015.

The Annual General Meeting of the Bank Commenced at 03:00 P.M (IST) and concluded at 04:27 P.M (IST).

The copy of the Disclosure is also being made available on the website of the Bank at https://www.esaf.bank.in/investor-relation/?id=disclosure-to-stock-exchanges-2026-27/

Requesting you to take the same into your records.

Thanking you,

Yours Faithfully

For ESAF Small Finance Bank Limited

Ranjith Raj P

Digitally signed by Ranjith Raj P
Date: 2026.08.14 21:04:41 +05'30'

Ranjith Raj. P
Company Secretary and Compliance Officer

Proceedings of the Tenth Annual General Meeting of ESAF Small Finance Bank Limited held on Friday, August 14, 2026 at 03.00 PM (IST) through Video Conferencing ("VC")/ Other Audio-Visual Means ("OAVM")

1. The Tenth Annual General Meeting (AGM) of the Shareholders of ESAF Small Finance Bank Limited was held on Friday, August 14, 2026 at 03.00 PM (IST) through Video Conferencing (VC) / Other Audio Visual Means (OAVM) in compliance with applicable provisions of the Companies Act, 2013 and rules made thereunder read with the latest applicable circulars issued by the Ministry of Corporate Affairs and Securities and Exchange Board of India (hereinafter collectively referred to as "the Circulars"), to transact the businesses specified in the Notice of the 10th AGM.

2. **Chairman of the Meeting**
Shri. Karthikeyan Manickam chaired the meeting in terms of the provisions of the Articles of Association of the Bank and the applicable laws.

3. **Directors Present**
The following directors were present during the Meeting through VC/OAVM:

DIRECTORS IN ATTENDANCE		
Sl No.	**Name of the Directors**	**Designation**
1.	Shri. Karthikeyan Manickam	Part Time Chairman and Non-Executive Independent Director.
2.	Dr. Kadambelil Paul Thomas	Managing Director and CEO.
3.	Shri. George Kalaparambil John	Executive Director.
4.	Shri. Ajay Sharma	Non- Executive Independent Director.
5.	Dr. Biju Varkkey	Non-Executive Independent Director and Chairperson of the Nomination Remuneration and Compensation Committee of the Board .
6.	Ms. Kolasseril Chandramohanan Ranjani	Non-Executive Independent Director and Chairperson of the Audit Committee of the Board .
7.	Dr. Vinod Vijayalekshmi Vasudevan	Non-Executive Independent Director
8.	Shri. George Ittan Maramkandathil	Non – Executive Director and Chairperson of Stakeholders Relationship Committee of the Board.

4. **Bank's Management Team**

KEY MANAGERIAL PERSONNEL (KMP)		
Sl No	**Name of the KMP**	**Designation**
1.	Shri. Gireesh C P	Executive Vice President – Finance & Chief Financial Officer
2.	Shri. Ranjith Raj P	Company Secretary and Compliance Officer

5. **Other Invitees**

OTHER REPRESENTATIVES		
Sl No	**Name**	**Designation**
1	Shri. Mittal Shah	Partner, M/s. Kirtane & Pandit
2	Shri. S Ramkumar	Partner, M/s. Sundaram & Srinivasan
4	Shri. Puzhankara Sivakumar	Partner, SEP & Associates
5	Shri. Arun K Kamalolbhavan	Practicing Company Secretary, Scrutinizer to scrutinize the votes cast through remote e-voting and e-voting during the AGM.

6. **Number of members present at the Meeting**

A Total of 121 members attended the meeting.

7. **Quorum**

The Chairman informed the members that participation of members through VC/OAVM has been reckoned for the purpose of quorum as per Section 103 of Companies Act, 2013. Further, requisite quorum being present, the Chairman called the meeting to order and welcomed the members and the invitees to the 10th AGM of the Bank.

As the Notice of this meeting was sent by electronic means to those members who are entitled to receive the same, the Notice was taken as read.

The Chairman further informed the members that the Statutory Auditors and Secretarial Auditor have expressed unqualified and unmodified opinion without any reservation or adverse remarks in their respective reports for the Financial Year 2025-26. The Statutory Auditors' Report on Financial Statements and Secretarial Audit Report form part of the Annual Report. Since, the audit reports were circulated to the members electronically with their consent the same were taken as read.

8. **Instruction to members**

Shri. Ranjith Raj P, Company Secretary, informed the members that this meeting is being held through video conferencing/other audio-visual means in accordance with the applicable laws and members' e-voting on the Ordinary and Special Resolutions was carried out in the manner as stated in the Notice of the 10th AGM.

He also informed that in compliance with the provisions of the Companies Act, 2013 and SEBI Regulations, the Bank had arranged for e-voting facility for all the members holding shares in the Bank as on the cut-off date i.e. August 7, 2026.

The remote e-voting began on Tuesday, August 11, 2026 at 09.00 A.M and ended on Thursday, August 13, 2026 at 05.00 P.M. Further, the members attending this meeting and who have not cast their vote during the remote e-voting period were informed about the availability of the facility to vote during the meeting.

He then informed that the results of the remote e-voting and e-voting during the 10th AGM, together with the Report of the Scrutinizer thereon will be disclosed to the Stock Exchanges and will be available on the website of the Bank within 2 (Two) working days.

The Company Secretary also informed that all the Statutory Registers and other documents related to the Ordinary and Special Businesses were made available for inspection by shareholders electronically during the meeting and informed further that the proceedings were video recorded.

9. Chairman's welcome address

The Chairman introduced the Managing Director & CEO, Board Members, KMP and other Bank's Officials attending the meeting in person and through VC/OAVM. The Chairman further provided insights on various aspects, inter alia, on the economic scenarios, the Indian Financial Sector and the overall performance of the Bank during the Fiscal 2026.

The Chairman further welcomed the Managing Director and CEO to address the shareholders.

10. Managing Director and CEO Address to the Shareholders

Shri. Kadambelil Paul Thomas gave a perspective on the various aspects, inter alia, on the macro-economic environment, financial performance of the Bank for Fiscal 2026, organization wide transformation projects, digital capabilities, Bank's geographical reach, Environment, Social and Governance (ESG) and Corporate Social Responsibility initiatives, the various awards won by the Bank etc. He thereafter placed on record his gratitude to all the members for having reposed their confidence in the Bank and continuing association.

11. Resolutions

Following business, as set out in the Notice of the 10th AGM, were transacted through remote e-voting or e-voting at the AGM:

Ordinary Business		
Item No.	**Resolution**	**Resolution Type**
1	To receive, consider and adopt the Standalone Audited Financial Statements of the Bank for the Financial year ended 31st March, 2026, together with the schedules and annexures thereto, reports of the Board of Director's and the Auditor's thereon.	Ordinary
2	To re-appoint Shri. George Ittan Maramkandathil (DIN: 11193648), Non – Executive Director who retires by rotation this year, and being eligible, offered himself for re-appointment.	Ordinary
3	To appoint M/s. Rodi Dabir & Co, Chartered Accountants, Nagpur (Firm Registration Number: 108846W), as one of the Joint Statutory Auditors of the Bank to hold office for a period of Three (3) consecutive financial years, who shall hold office from the conclusion of the 10th Annual General Meeting until the conclusion of the 13th Annual General Meeting of the Bank and fixing of remuneration of the Joint Statutory Auditors of the Bank	Ordinary

Special Business		
4	Appointment of Shri. Hari Velloor (DIN: 11650530) as Non – Executive Director of the Bank.	Ordinary
5	Appointment of Shri. Ashok Tukaram Dhamankar (DIN: 03066552) as Non – Executive Independent Director of the Bank.	Special
6	Re-appointment of Prof. Biju Varkkey (DIN: 01298281) as Non – Executive Independent Director of the Bank.	Special
7	Revision of Remuneration of Dr. Kadambelil Paul Thomas (DIN: 00199925), Managing Director and CEO of the Bank.	Special
8	Revision of Remuneration of Shri. George Kalaparambil John (DIN : 00694646), Whole-Time Director designated as the Executive Director of the Bank.	Special
9	Borrowing / raising of funds, by issue of debt securities on a Private Placement basis.	Special
10	Amendment to the Articles of Association of the Bank.	Special

12. Q&A Session

The Company Secretary requested the members to put forth their questions, suggestion or observation and seek clarification, if any.

All the queries, feedback, suggestions received from the members were appropriately addressed by the Chairman and the management team led by the Managing Director and CEO.

13. Conclusion

The Chairman thanked all the shareholders, directors and other invitees for attending the 10^{th} AGM and concluded the meeting. He further informed the members that the e-voting will be available till 15 minutes from the conclusion of the AGM. He also authorised the Company Secretary to declare the results of the remote e-voting as well votes cast through e-voting during the AGM.

Mehta & Mehta

COMPANY SECRETARIES

DOOR NO: 1509(1), GEORGE & XAVIERS' SQUARE, ST. BENEDICT CROSS ROAD, ERNAKULAM NORTH, KOCHI - 682018
Phone: +91 484 4055301 / 2395878 • E-mail: cochin@mehta-mehta.com • Visit us : www.mehta-mehta.com

Consolidated Scrutinizer's Report

[Pursuant to Section 108 of the Companies Act, 2013, Rule 20 of the Companies (Management and Administration) Rules, 2014 read with General Circulars issued by the Ministry of Corporate Affairs from time to time and the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015]

To,

The Chairman
ESAF SMALL FINANCE BANK LIMITED
Building No.VII/83/8,ESAF Bhavan,
Thrissur-Palakkad National Highway,
Mannuthy, Thrissur, Kerala, India, 680651

Dear Sir,

Sub: Report on Tenth (10th) Annual General Meeting ("AGM") of the Members of ESAF SMALL FINANCE BANK LIMITED ("the Bank") held on Friday, August 14, 2026, at 03:00 P.M. through Video Conferencing ("VC") / Other Audio-Visual Means ("OAVM")

I, **Arun K Kamalolbhavan,** Practicing Company Secretary and Partner, M/s. Mehta & Mehta, Company Secretaries, appointed by the Board of Directors of ESAF SMALL FINANCE BANK LIMITED ("the Bank") to act as the Scrutinizer for the purpose of scrutinizing the process of remote e-voting and voting through electronic voting system during the 10th Annual General Meeting (AGM) of the Bank held on Friday, August 14, 2026, at 03:00 P.M. through VC and OAVM pursuant to Section 108 of Companies Act, 2013 and Rule 20 of the Companies (Management and Administration) Rules, 2014 read with the General Circular No. 14/2020 dated April 08, 2020, Circular No. 17/2020 dated April 13, 2020, Circular No. 20/2020 dated May 05, 2020, Circular No. 02/2021 dated January 13, 2021, Circular No. 02/2022 dated May 05, 2022, General Circular No. 10/2022 and General Circular No. 11/2022 dated December 28, 2022,General Circular No. 09/2023 dated September 25, 2023, General Circular No. Circular No. 09/2024 dated September 19, 2024 and subsequent circulars issued in this regard, the latest being Circular No. 03/2025 dated September 22, 2025 ('MCA Circulars') issued by the Ministry of Corporate Affairs, and Securities and Exchange Board of India ("SEBI") vide its Circular No. SEBI/HO/CFD/CMD2/ CIR/P/2021/11 dated January 15, 2021, Circular No.

CS ARUN K. KAMALOLBHAVAN F 9609 CP 11657

HEAD. OFFICE : 201-206, Shiv Smriti, 2nd Floor, 49/A, Dr. Annie Besant Road, Above Corporation Bank, Worli, Mumbai-400 018
Tel.: +91-22-6611 9696 • E-mail: info@mehta-mehta.com • Visit us : www.mehata-mehta.com
Mumbai • Navi Mumbai • Pune • Cochin • Kolkata • Vapi • Aurangabad • Hyderabad • Ahmedabad • Delhi • Kolhapur • Bengaluru

SEBI/HO/DDHS/P/CIR/2022/0063 dated May 13, 2022, Circular No. SEBI/HO/CRD/PoD-2/P/CIR/2023/4 dated January 5, 2023, Circular No. SEBI/HO/CFD/ CFD-PoD-2/P/CIR/2023/167 dated October 7, 2023 and Circular No. SEBI/HO/CFD/CFD-PoD-2/P/CIR/2024/133 dated October 03, 2024 ("SEBI Circulars") [hereinafter collectively referred to as ('Circulars')] and in accordance with the applicable provisions of the Companies Act, 2013 ('the Act') and SEBI (Listing Obligations and Disclosure Requirements) Regulations, and other applicable laws to transact the business as set out in the Notice convening the 10th AGM, do hereby submit my report as follows:

1. The Resolutions were transacted through the process of remote e-voting and through electronic voting system during the AGM. For the purpose of remote e-voting, the Bank had engaged the services of National Securities Depository Limited (NSDL).

2. Voting rights were reckoned on the paid-up value of shares registered in the name of the Members as on Friday, August 07, 2026 ("cut-off date").

3. The period for remote e-voting commenced on Tuesday, August 11, 2026 at 9.00 a.m. (IST) and ended on Thursday, August 13, 2026 at 05.00 p.m. (IST). The Remote e-voting module was disabled by NSDL for voting thereafter.

4. The 10th AGM of the Bank held through VC/OAVM means, on August 14th , 2026, after considering all the items of business, the facility to vote electronically was provided to facilitate those members who were attending the meeting through VC/OAVM but could not participate in the Remote E-voting to cast their votes.

5. After the closure of e-voting at the AGM, the report on the voting done at the AGM and votes cast through remote e-voting facility done prior to the AGM were unblocked, in the presence of two witnesses Ms. Shirin Shahanas PK and Ms. Veena R Varma, neither of whom are in the employment of the Bank.

6. As prescribed in clause (v) of sub rule 4 of the Rule 20 of the Companies (Management and Administration) Rules, 2014 as substituted by the Companies (Management and Administration) Amendment Rules, 2015 read with the Circular, the Bank has given Public Notice to Shareholders on July 21, 2026 in Deepika in Malayalam Language, and Financial Express in English Language.

7. The Management of the Bank holds the responsibility of ensuring the compliance with the requirements of SEBI (LODR) 2015, the circulars issued by the Ministry of Corporate Affairs

CS ARUN K. KAMALOLBHAVAN
F. 9609
CP. 17657

and the Act and the Rules made thereunder relating to e-voting and resolutions mentioned in the Notice convening the 10th Annual General Meeting of the Bank.

8. The report on votes cast through remote e-voting was generated from NSDL e-voting website www.evoting.nsdl.com

9. My responsibility as a scrutinizer for the e-voting process (i.e., remote e-voting and e-voting during AGM) is restricted to making a Consolidated Scrutinizer's Report of the votes cast in favour or against the resolutions. The consolidated results of remote e-voting and voting through electronic voting system at the AGM venue are enclosed as an Annexure to this report.

Thanking You,

For **Mehta & Mehta**
Company Secretaries

CS ARUN K. KAMALOLBHAVAN F. 9609 CP. 11657

CS Arun K Kamalolbhavan
Scrutinizer

FCS No: 9609
CP No: 11657
UDIN: F009609H001122380
PR No.: 7281/2025

Place: Ernakulam
Date: 14.08.2026

Enclosed: Annexure

We, the undersigned have witnessed that the votes cast through remote e-voting and e-voting during the AGM were unblocked from NSDL e-voting website www.evoting.nsdl.com in our presence on August 14, 2026.

Name	**: Ms. Shirin Shahanas PK**	**Name**	**: Ms. Veena R Varma**
Address	: Pathanayath House Edathala North PO Aluva, 683561	Address	: TRA C 15 Thamaramkulangara, North Fort Gate, Thripunithura, 682301

Countersigned by

For ESAF SMALL FINANCE BANK LIMITED

Karthikeyan Manickam
Digitally signed by Karthikeyan Manickam
Date: 2026.08.14 21:03:25 +05'30'

Shri. Karthikeyan Manickam
Chairman of the Meeting

Annexure to the report

Item No.1 : Ordinary Resolution

To receive, consider and adopt the Standalone Audited Financial Statements of the Bank for the Financial year ended 31st March, 2026, together with the schedules and annexures thereto, reports of the Board of Director's and the Auditor's thereon.

Particulars	Remote E- voting and E-voting at the AGM		
	Total Number of members who voted	**Total Number of shares for which votes cast**	**Percentage of votes to total number of valid votes cast**
Voted **in favour** of the resolution	229	196900432	99.99%
Votes **against** the resolution	4	679	0.01%
Invalid votes/Abstained	-	-	-

Item No. 1 of the Notice stands passed with the requisite majority.

Item No.2: Ordinary Resolution

To re-appoint Shri. George Ittan Maramkandathil (DIN: 11193648), Non - Executive Director who retires by rotation this year, and being eligible, offered himself for re-appointment.

Particulars	Remote E- voting and E-voting at the AGM		
	Total Number of members who voted	**Total Number of shares for which votes cast**	**Percentage of votes to total number of valid votes cast**

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Voted **in favour** of the resolution	224	198541613	99.89%
Votes **against** the resolution	10	215887	0.11%
Invalid votes/Abstained	-	-	-

Item No. 2 of the Notice stands passed with the requisite majority.

Item No.3: Ordinary Resolution

To appoint M/s. Rodi Dabir & Co, Chartered Accountants (Firm Registration Number: 108846W), as one of the Joint Statutory Auditors of the Bank to hold office for a period of Three (3) consecutive financial years, who shall hold office from the conclusion of the 10th Annual General Meeting until the conclusion of the 13th Annual General Meeting of the Bank and to authorize the Board of Directors of the Bank to fix their remuneration.

Particulars	Remote E- voting and E-voting at the AGM		
	Total Number of members who voted	Total Number of shares for which votes cast	Percentage of votes to total number of valid votes cast
Voted **in favour** of the resolution	227	198756443	99.99%
Votes **against** the resolution	7	1057	0.01%
Invalid votes/Abstained	-	-	-

Item No. 3 of the Notice stands passed with the requisite majority.

Item No.4: Ordinary Resolution

Appointment of Shri. Hari Velloor (DIN : 11650530) as Non - Executive Director of the Bank.

Particulars	Remote E- voting and E-voting at the AGM

	Total Number of members who voted	Total Number of shares for which votes cast	Percentage of votes to total number of valid votes cast
Voted **in favour** of the resolution	226	198542964	99.89%
Votes **against** the resolution	8	214536	0.11%
Invalid votes/Abstained	-	-	-

Item No. 4 of the Notice stands passed with the requisite majority.

Item No.5: Special Resolution

Appointment of Shri. Ashok Tukaram Dhamankar (DIN: 03066552) as Non - Executive Independent Director of the Bank.

Particulars	Remote E- voting and E-voting at the AGM		
	Total Number of members who voted	Total Number of shares for which votes cast	Percentage of votes to total number of valid votes cast
Voted **in favour** of the resolution	226	198741928	99.99%
Votes **against** the resolution	9	17872	0.01%
Invalid votes/Abstained	-	-	-

Item No. 5 of the Notice stands passed with the requisite majority.

Item No.6: Special Resolution

Re-appointment of Prof. Biju Varkkey (DIN: 01298281) as Non - Executive Independent Director of the Bank.

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Particulars	Remote E- voting and E-voting at the AGM		
	Total Number of members who voted	Total Number of shares for which votes cast	Percentage of votes to total number of valid votes cast
Voted in favour of the resolution	227	198743914	99.99%
Votes against the resolution	8	15886	0.01%
Invalid votes/Abstained	-	-	-

Item No. 6 of the Notice stands passed with the requisite majority.

Item No.7: Special Resolution

Revision of Remuneration of Dr. Kadambelil Paul Thomas (DIN : 00199925), Managing Director and CEO of the Bank.

Particulars	Remote E- voting and E-voting at the AGM		
	Total Number of members who voted	Total Number of shares for which votes cast	Percentage of votes to total number of valid votes cast
Voted in favour of the resolution	220	198672132	99.96%
Votes against the resolution	14	82716	0.04%
Invalid votes/Abstained	-	-	-

Item No. 7 of the Notice stands passed with the requisite majority.

Item No.8: Special Resolution

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Revision of Remuneration of Shri. George Kalaparambil John (DIN : 00694646), Executive Director of the Bank.

Particulars	Remote E- voting and E-voting at the AGM		
	Total Number of members who voted	Total Number of shares for which votes cast	Percentage of votes to total number of valid votes cast
Voted **in favour** of the resolution	221	198675735	99.96%
Votes **against** the resolution	12	82686	0.04%
Invalid votes/Abstained	-	-	-

Item No. 8 of the Notice stands passed with the requisite majority.

Item No.9: Special Resolution

Borrowing / raising of funds, by issue of debt securities on a Private Placement basis.

Particulars	Remote E- voting and E-voting at the AGM		
	Total Number of members who voted	Total Number of shares for which votes cast	Percentage of votes to total number of valid votes cast
Voted **in favour** of the resolution	229	198758645	99.99%
Votes **against** the resolution	6	1155	0.01%
Invalid votes/Abstained	-	-	-

Item No. 9 of the Notice stands passed with the requisite majority.

Item No.10: Special Resolution

Amendment to the Articles of Association of the Bank

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Particulars	Remote E- voting and E-voting at the AGM		
	Total Number of members who voted	**Total Number of shares for which votes cast**	**Percentage of votes to total number of valid votes cast**
Voted **in favour** of the resolution	214	64386920	99.90%
Votes **against** the resolution	9	203216	0.10%
Invalid votes/Abstained	11	326336839	-

Item No. 10 of the Notice stands passed with the requisite majority.

Notes:

(1) Percentage of vote(s) cast in favour or against the resolution is calculated based on the Valid Votes cast through remote e-voting and e-voting during the AGM.

(2) The aforesaid result includes voting cast through remote e-voting and e-voting during the AGM. In terms of provisions of Section 12(2) of the Banking Regulation Act, 1949 ("Banking Regulations") read with Gazette Notification DBR.PSBD.No: 1084/16.13.100/2016-17 dated July 21, 2016 ("Gazette Notification") and Reserve Bank of India (Small Finance Banks – Acquisition and Holding of Shares or Voting Rights) Directions, 2025 dated November 28, 2025 ("RBI Guidelines"); the voting rights of a Promoter of the Bank are restricted to 26% of the total voting rights in the Bank. Hence, only 26% of their voting is taken into consideration.

(3) With respect to Item No. 10 votes cast by promoter/promoter group have been considered as invalid and not counted since promoter/promoter group are interested in the resolution.

(4) All the relevant records of electronic voting will remain in my safe custody until the Chairman considers, approves and signs the Minutes of the AGM and the same shall be handed over thereafter to the Chairman or the Company Secretary for safe keeping.

CS ARUN K. KAMALOLBHAVAN F. 9009 CP. 11657

E-voting Results of 10th Annual General Meeting Pursuant to Regulation 44 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Name of the Bank	**ESAF Small Finance Bank Limited**
Date of Annual General Meeting	August 14, 2026
Total number of shareholders on record date	109709
No. of shareholders present in the meeting either in person or through proxy	4
• Promoters and Promoter Group	1
• Public	3
No. of shareholders attended the meeting through Video Conferencing	117
• Promoters and Promoter Group	7
• Public	110

Resolution Required: Ordinary			1 - To receive, consider and adopt the Standalone Audited Financial Statements of the Bank for the Financial year ended 31st March, 2026, together with the schedules and annexures thereto, reports of the Board of Director's and the Auditor's thereon.					
Whether promoter/ promoter group are interested in the agenda/resolution?			**No**					
Category	**Mode of Voting**	**No. of shares held**	**No. of votes polled**	**% of Votes Polled on outstanding shares**	**No. of Votes – in favour**	**No. of Votes – Against**	**% of Votes in favour on votes polled**	**% of Votes against on votes polled**
		[1]	**[2]**	**[3]={[2]/[1]}*100**	**[4]**	**[5]**	**[6]={[4]/[2]}*100**	**[7]={[5]/[2]}*100**
Promoter and Promoter Group*	E-Voting	326336839	134164712	41.1123	134164712	0	100.0000	0.0000
	Poll		0	0.0000	0	0	0.0000	0.0000
	Postal Ballot		0	0.0000	0	0	0.0000	0.0000
	Total		**134164712**	**41.1123**	**134164712**	**0**	100.0000	**0.0000**
Public Institutions	E-Voting	20551756	5313945	25.8564	5313945	0	100.0000	0.0000
	Poll		0	0.0000	0	0	0.0000	0.0000
	Postal Ballot		0	0.0000	0	0	0.0000	0.0000
	Total		**5313945**	**25.8564**	**5313945**	**0**	**100.0000**	**0.0000**
Public Non Institutions	E-Voting	169129531	57422454	33.9518	57421775	679	99.9988	0.0012
	Poll		0	0.0000	0	0	0.0000	0.0000
	Postal Ballot		0	0.0000	0	0	0.0000	0.0000
	Total		**57422454**	**33.9518**	**57421775**	**679**	**99.9988**	**0.0012**
Total		**516018126**	**196901111**	**38.1578**	**196900432**	**679**	**99.9997**	**0.0003**
Whether Resolution Passed or Not	**Yes**							

**Note: Pursuant to Section 12(2) of the Banking Regulation Act, 1949 and as per the directions and guidelines issued by the Reserve Bank of India, 19,21,72,127 votes out of the total number of 32,63,36,839 votes polled by the Promoter and Promoter Group have not been considered, being votes exceeding 26% of the total voting rights of the shareholders of the Bank*

Details of Invalid Votes	
Category	***No. of Votes***
Promoter and Promoter Group	-
Public Institution	-
Public Non-Institutions	-

Resolution Required: Ordinary			2 - To re-appoint Shri. George Ittan Maramkandathil (DIN: 11193648), Non – Executive Director who retires by rotation this year, and being eligible, offered himself for re-appointment.					
Whether promoter/ promoter group are interested in the agenda/resolution?			**No**					
Category	**Mode of Voting**	**No. of shares held**	**No. of votes polled**	**% of Votes Polled on outstanding shares**	**No. of Votes – in favour**	**No. of Votes – Against**	**% of Votes in favour on votes polled**	**% of Votes against on votes polled**
		[1]	**[2]**	**[3]={[2]/[1]}*100**	**[4]**	**[5]**	**[6]={[4]/[2]}*100**	**[7]={[5]/[2]}*100**
Promoter and Promoter Group*	E-Voting	326336839	134164712	41.1123	134164712	0	100.0000	0.0000
	Poll		0	0.0000	0	0	0.0000	0.0000
	Postal Ballot		0	0.0000	0	0	0.0000	0.0000
	Total		**134164712**	**41.1123**	**134164712**	**0**	100.0000	**0.0000**
Public Institutions	E-Voting	20551756	7170334	34.8892	7170334	0	100.0000	0.0000
	Poll		0	0.0000	0	0	0.0000	0.0000
	Postal Ballot		0	0.0000	0	0	0.0000	0.0000
	Total		**7170334**	**34.8892**	**7170334**	**0**	**100.0000**	**0.0000**
Public Non Institutions	E-Voting	169129531	57422454	33.9518	57206567	215887	99.6240	0.3760
	Poll		0	0.0000	0	0	0.0000	0.0000
	Postal Ballot		0	0.0000	0	0	0.0000	0.0000
	Total		**57422454**	**33.9518**	**57206567**	**215887**	**99.6240**	**0.3760**
Total		**516018126**	**198757500**	**38.5175**	**198541613**	**215887**	**99.8914**	**0.1086**
Whether Resolution Passed or Not	**Yes**							

**Note: Pursuant to Section 12(2) of the Banking Regulation Act, 1949 and as per the directions and guidelines issued by the Reserve Bank of India, 19,21,72,127 votes out of the total number of 32,63,36,839 votes polled by the Promoter and Promoter Group have not been considered, being votes exceeding 26% of the total voting rights of the shareholders of the Bank*

Details of Invalid Votes	
Category	***No.of Votes***
Promoter and Promoter Group	-
Public Institution	-
Public Non-Institutions	-

Resolution Required: Ordinary			3 - To appoint M/s. Rodi Dabir & Co, Chartered Accountants (Firm Registration Number: 108846W), as one of the Joint Statutory Auditors of the Bank to hold office for a period of Three (3) consecutive financial years, who shall hold office from the conclusion of the 10th Annual General Meeting until the conclusion of the 13th Annual General Meeting of the Bank and fixing of remuneration of the Joint Statutory Auditors of the Bank					
Whether promoter/ promoter group are interested in the agenda/resolution?			**No**					
Category	**Mode of Voting**	**No. of shares held** [1]	**No. of votes polled** [2]	**% of Votes Polled on outstanding shares** [3]={[2]/[1]}*100	**No. of Votes – in favour** [4]	**No. of Votes – Against** [5]	**% of Votes in favour on votes polled** [6]={[4]/[2]}*100	**% of Votes against on votes polled** [7]={[5]/[2]}*100
Promoter and Promoter Group*	E-Voting	326336838	134164712	41.1123	134164712	0	100.0000	0.0000
	Poll		0	0.0000	0	0	0.0000	0.0000
	Postal Ballot		0	0.0000	0	0	0.0000	0.0000
	Total		**134164712**	**41.1123**	**134164712**	**0**	**100.0000**	**0.0000**
Public Institutions	E-Voting	20551756	7170334	34.8892	7170334	0	100.0000	0.0000
	Poll		0	0.0000	0	0	0.0000	0.0000
	Postal Ballot		0	0.0000	0	0	0.0000	0.0000
	Total		**7170334**	**34.8892**	**7170334**	**0**	**100.0000**	**0.0000**
Public Non Institutions	E-Voting	169129531	57422454	33.9518	57421397	1057	99.9982	0.0018
	Poll		0	0.0000	0	0	0.0000	0.0000
	Postal Ballot		0	0.0000	0	0	0.0000	0.0000
	Total		**57422454**	**33.9518**	**57421397**	**1057**	**99.9982**	**0.0018**
Total		**516018126**	**198757500**	**38.5175**	**198756443**	**1057**	**99.9995**	**0.0005**
Whether Resolution Passed or Not	**Yes**							

**Note: Pursuant to Section 12(2) of the Banking Regulation Act, 1949 and as per the directions and guidelines issued by the Reserve Bank of India, 19,21,72,127 votes out of the total number of 32,63,36,839 votes polled by the Promoter and Promoter Group have not been considered, being votes exceeding 26% of the total voting rights of the shareholders of the Bank*

Details of Invalid Votes	
Category	***No.of Votes***
Promoter and Promoter Group	-
Public Institution	-
Public Non-Institutions	-

Resolution Required: Ordinary		4 - Appointment of Shri. Hari Velloor (DIN : 11650530) as Non – Executive Director of the Bank.						
Whether promoter/ promoter group are interested in the agenda/resolution?		**No**						
Category	**Mode of Voting**	**No. of shares held**	**No. of votes polled**	**% of Votes Polled on outstanding shares**	**No. of Votes – in favour**	**No. of Votes – Against**	**% of Votes in favour on votes polled**	**% of Votes against on votes polled**
		[1]	**[2]**	**[3]={[2]/[1]}*100**	**[4]**	**[5]**	**[6]={[4]/[2]}*100**	**[7]={[5]/[2]}*100**
Promoter and Promoter Group*	E-Voting	326336839	134164712	41.1123	134164712	0	100.0000	0.0000
	Poll		0	0.0000	0	0	0.0000	0.0000
	Postal Ballot		0	0.0000	0	0	0.0000	0.0000
	Total		**134164712**	**41.1123**	**134164712**	**0**	100.0000	**0.0000**
Public Institutions	E-Voting	20551756	7170334	34.8892	7170334	0	100.0000	0.0000
	Poll		0	0.0000	0	0	0.0000	0.0000
	Postal Ballot		0	0.0000	0	0	0.0000	0.0000
	Total		**7170334**	**34.8892**	**7170334**	**0**	100.0000	0.0000
Public Non Institutions	E-Voting	169129531	57422454	33.9518	57207918	214536	99.6264	0.3736
	Poll		0	0.0000	0	0	0.0000	0.0000
	Postal Ballot		0	0.0000	0	0	0.0000	0.0000
	Total		**57422454**	**33.9518**	**57207918**	**214536**	99.6264	0.3736
Total		**516018126**	**198757500**	**38.5175**	**198542964**	**214536**	**99.8921**	**0.1079**
Whether Resolution Passed or Not	**Yes**							

**Note: Pursuant to Section 12(2) of the Banking Regulation Act, 1949 and as per the directions and guidelines issued by the Reserve Bank of India, 19,21,72,127 votes out of the total number of 32,63,36,839 votes polled by the Promoter and Promoter Group have not been considered, being votes exceeding 26% of the total voting rights of the shareholders of the Bank*

Details of Invalid Votes	
Category	***No.of Votes***
Promoter and Promoter Group	-
Public Institution	-
Public Non-Institutions	-

Resolution Required: Special			5 - Appointment of Shri. Ashok Tukaram Dhamankar (DIN: 03066552) as Non – Executive Independent Director of the Bank.					
Whether promoter/ promoter group are interested in the agenda/resolution?			**No**					
Category	**Mode of Voting**	**No. of shares held**	**No. of votes polled**	**% of Votes Polled on outstanding shares**	**No. of Votes – in favour**	**No. of Votes – Against**	**% of Votes in favour on votes polled**	**% of Votes against on votes polled**
		[1]	**[2]**	**[3]={[2]/[1]}*100**	**[4]**	**[5]**	**[6]={[4]/[2]}*100**	**[7]={[5]/[2]}*100**
Promoter and Promoter Group*	E-Voting	326336839	134164712	41.1123	134164712	0	100.0000	0.0000
	Poll		0	0.0000	0	0	0.0000	0.0000
	Postal Ballot		0	0.0000	0	0	0.0000	0.0000
	Total		**134164712**	**41.1123**	**134164712**	**0**	100.0000	**0.0000**
Public Institutions	E-Voting	20551756	7170334	34.8892	7170334	0	100.0000	0.0000
	Poll		0	0.0000	0	0	0.0000	0.0000
	Postal Ballot		0	0.0000	0	0	0.0000	0.0000
	Total		**7170334**	**34.8892**	**7170334**	**0**	100.0000	0.0000
Public Non Institutions	E-Voting	169129531	57424754	33.9531	57406882	17872	99.9689	0.0311
	Poll		0	0.0000	0	0	0.0000	0.0000
	Postal Ballot		0	0.0000	0	0	0.0000	0.0000
	Total		**57424754**	**33.9531**	**57406882**	**17872**	99.9689	0.0311
Total		**516018126**	**198759800**	**38.5180**	**198741928**	**17872**	**99.9910**	**0.0090**
Whether Resolution Passed or Not	**Yes**							

**Note: Pursuant to Section 12(2) of the Banking Regulation Act, 1949 and as per the directions and guidelines issued by the Reserve Bank of India, 19,21,72,127 votes out of the total number of 32,63,36,839 votes polled by the Promoter and Promoter Group have not been considered, being votes exceeding 26% of the total voting rights of the shareholders of the Bank*

Details of Invalid Votes	
Category	***No.of Votes***
Promoter and Promoter Group	-
Public Institution	-
Public Non-Institutions	-

Resolution Required: Special		6 - Re-appointment of Prof. Biju Varkkey (DIN: 01298281) as Non – Executive Independent Director of the Bank.						
Whether promoter/ promoter group are interested in the agenda/resolution?		**No**						
Category	**Mode of Voting**	**No. of shares held**	**No. of votes polled**	**% of Votes Polled on outstanding shares**	**No. of Votes – in favour**	**No. of Votes – Against**	**% of Votes in favour on votes polled**	**% of Votes against on votes polled**
		[1]	**[2]**	**[3]={[2]/[1]}*100**	**[4]**	**[5]**	**[6]={[4]/[2]}*100**	**[7]={[5]/[2]}*100**
Promoter and Promoter Group*	E-Voting	326336839	134164712	41.1123	134164712	0	100.0000	0.0000
	Poll		0	0.0000	0	0	0.0000	0.0000
	Postal Ballot		0	0.0000	0	0	0.0000	0.0000
	Total		**134164712**	**41.1123**	**134164712**	**0**	100.0000	**0.0000**
Public Institutions	E-Voting	20551756	7170334	34.8892	7170334	0	100.0000	0.0000
	Poll		0	0.0000	0	0	0.0000	0.0000
	Postal Ballot		0	0.0000	0	0	0.0000	0.0000
	Total		**7170334**	**34.8892**	**7170334**	**0**	100.0000	0.0000
Public Non Institutions	E-Voting	169129531	57424754	33.9531	57408868	15886	99.9723	0.0277
	Poll		0	0.0000	0	0	0.0000	0.0000
	Postal Ballot		0	0.0000	0	0	0.0000	0.0000
	Total		**57424754**	**33.9531**	**57408868**	**15886**	99.9723	0.0277
Total		**516018126**	**198759800**	**38.5180**	**198743914**	**15886**	**99.9920**	**0.0080**
Whether Resolution Passed or Not	**Yes**							

**Note: Pursuant to Section 12(2) of the Banking Regulation Act, 1949 and as per the directions and guidelines issued by the Reserve Bank of India, 19,21,72,127 votes out of the total number of 32,63,36,839 votes polled by the Promoter and Promoter Group have not been considered, being votes exceeding 26% of the total voting rights of the shareholders of the Bank*

Details of Invalid Votes	
Category	***No.of Votes***
Promoter and Promoter Group	-
Public Institution	-
Public Non-Institutions	-

Resolution Required: Special			7 - Revision of Remuneration of Dr. Kadambelil Paul Thomas (DIN : 00199925), Managing Director and CEO of the Bank.					
Whether promoter/ promoter group are interested in the agenda/resolution?			**No**					
Category	**Mode of Voting**	**No. of shares held**	**No. of votes polled**	**% of Votes Polled on outstanding shares**	**No. of Votes – in favour**	**No. of Votes – Against**	**% of Votes in favour on votes polled**	**% of Votes against on votes polled**
		[1]	**[2]**	**[3]={[2]/[1]}*100**	**[4]**	**[5]**	**[6]={[4]/[2]}*100**	**[7]={[5]/[2]}*100**
Promoter and Promoter Group*	E-Voting	326336839	134164712	41.1123	134164712	0	100.0000	0.0000
	Poll		0	0.0000	0	0	0.0000	0.0000
	Postal Ballot		0	0.0000	0	0	0.0000	0.0000
	Total		**134164712**	**41.1123**	**134164712**	**0**	100.0000	**0.0000**
Public Institutions	E-Voting	20551756	7170334	34.8892	7170334	0	100.0000	0.0000
	Poll		0	0.0000	0	0	0.0000	0.0000
	Postal Ballot		0	0.0000	0	0	0.0000	0.0000
	Total		**7170334**	**34.8892**	**7170334**	**0**	100.0000	0.0000
Public Non Institutions	E-Voting	169129531	57419802	33.9502	57337086	82716	99.8559	0.1441
	Poll		0	0.0000	0	0	0.0000	0.0000
	Postal Ballot		0	0.0000	0	0	0.0000	0.0000
	Total		**57419802**	**33.9502**	**57337086**	**82716**	99.8559	0.1441
Total		**516018126**	**198754848**	**38.5170**	**198672132**	**82716**	**99.9584**	**0.0416**
Whether Resolution Passed or Not	**Yes**							

**Note: Pursuant to Section 12(2) of the Banking Regulation Act, 1949 and as per the directions and guidelines issued by the Reserve Bank of India, 19,21,72,127 votes out of the total number of 32,63,36,839 votes polled by the Promoter and Promoter Group have not been considered, being votes exceeding 26% of the total voting rights of the shareholders of the Bank*

Details of Invalid Votes	
Category	***No.of Votes***
Promoter and Promoter Group	-
Public Institution	-
Public Non-Institutions	-

Resolution Required: Special			8 - Revision of Remuneration of Shri. George Kalaparambil John (DIN: 00694646), Whole-Time Director designated as the Executive Director of the Bank.					
Whether promoter/ promoter group are interested in the agenda/resolution?			**No**					
Category	**Mode of Voting**	**No. of shares held [1]**	**No. of votes polled [2]**	**% of Votes Polled on outstanding shares [3]={[2]/[1]}*100**	**No. of Votes – in favour [4]**	**No. of Votes – Against [5]**	**% of Votes in favour on votes polled [6]={[4]/[2]}*100**	**% of Votes against on votes polled [7]={[5]/[2]}*100**
Promoter and Promoter Group*	E-Voting	326336839	134164712	41.1123	134164712	0	100.0000	0.0000
	Poll		0	0.0000	0	0	0.0000	0.0000
	Postal Ballot		0	0.0000	0	0	0.0000	0.0000
	Total		**134164712**	**41.1123**	**134164712**	**0**	100.0000	**0.0000**
Public Institutions	E-Voting	20551756	7170334	34.8892	7170334	0	100.0000	0.0000
	Poll		0	0.0000	0	0	0.0000	0.0000
	Postal Ballot		0	0.0000	0	0	0.0000	0.0000
	Total		**7170334**	**34.8892**	**7170334**	**0**	100.0000	0.0000
Public Non Institutions	E-Voting	169129531	57423375	33.9523	57340689	82686	99.8560	0.1440
	Poll		0	0.0000	0	0	0.0000	0.0000
	Postal Ballot		0	0.0000	0	0	0.0000	0.0000
	Total		**57423375**	**33.9523**	**57340689**	**82686**	99.8560	0.1440
Total		**516018126**	**198758421**	**38.5177**	**198675735**	**82686**	**99.9584**	**0.0416**
Whether Resolution Passed or Not	**Yes**							

**Note: Pursuant to Section 12(2) of the Banking Regulation Act, 1949 and as per the directions and guidelines issued by the Reserve Bank of India, 19,21,72,127 votes out of the total number of 32,63,36,839 votes polled by the Promoter and Promoter Group have not been considered, being votes exceeding 26% of the total voting rights of the shareholders of the Bank*

Details of Invalid Votes	
Category	***No.of Votes***
Promoter and Promoter Group	-
Public Institution	-
Public Non-Institutions	-

Resolution Required: Special			9 - Borrowing / raising of funds, by issue of debt securities on a Private Placement basis.					
Whether promoter/ promoter group are interested in the agenda/resolution?			No					
Category	Mode of Voting	No. of shares held	No. of votes polled	% of Votes Polled on outstanding shares	No. of Votes – in favour	No. of Votes – Against	% of Votes in favour on votes polled	% of Votes against on votes polled
		[1]	[2]	[3]={[2]/[1]}*100	[4]	[5]	[6]={[4]/[2]}*100	[7]={[5]/[2]}*100
Promoter and Promoter Group*	E-Voting	326336839	134164712	41.1123	134164712	0	100.0000	0.0000
	Poll		0	0.0000	0	0	0.0000	0.0000
	Postal Ballot		0	0.0000	0	0	0.0000	0.0000
	Total		**134164712**	**41.1123**	**134164712**	**0**	100.0000	**0.0000**
Public Institutions	E-Voting	20551756	7170334	34.8892	7170334	0	100.0000	0.0000
	Poll		0	0.0000	0	0	0.0000	0.0000
	Postal Ballot		0	0.0000	0	0	0.0000	0.0000
	Total		**7170334**	**34.8892**	**7170334**	**0**	100.0000	0.0000
Public Non Institutions	E-Voting	169129531	57424754	33.9531	57423599	1155	99.9980	0.0020
	Poll		0	0.0000	0	0	0.0000	0.0000
	Postal Ballot		0	0.0000	0	0	0.0000	0.0000
	Total		**57424754**	**33.9531**	**57423599**	**1155**	99.9980	0.0020
Total		**516018126**	**198759800**	**38.5180**	**198758645**	**1155**	**99.9994**	**0.0006**
Whether Resolution Passed or Not	**Yes**							

**Note: Pursuant to Section 12(2) of the Banking Regulation Act, 1949 and as per the directions and guidelines issued by the Reserve Bank of India, 19,21,72,127 votes out of the total number of 32,63,36,839 votes polled by the Promoter and Promoter Group have not been considered, being votes exceeding 26% of the total voting rights of the shareholders of the Bank*

Details of Invalid Votes	
Category	***No.of Votes***
Promoter and Promoter Group	-
Public Institution	-
Public Non-Institutions	-

Resolution Required: Special			10 - Amendment to the Articles of Association of the Bank					
Whether promoter/ promoter group are interested in the agenda/resolution?			No					
Category	Mode of Voting	No. of shares held	No. of votes polled	% of Votes Polled on outstanding shares	No. of Votes – in favour	No. of Votes – Against	% of Votes in favour on votes polled	% of Votes against on votes polled
		[1]	[2]	[3]={[2]/[1]}*100	[4]	[5]	[6]={[4]/[2]}*100	[7]={[5]/[2]}*100
Promoter and Promoter Group*	E-Voting	326336839	0	0.0000	0	0	0.0000	0.0000
	Poll		0	0.0000	0	0	0.0000	0.0000
	Postal Ballot		0	0.0000	0	0	0.0000	0.0000
	Total		**0**	**0.0000**	**0**	**0**	**100.0000**	**0.0000**
Public Institutions	E-Voting	20551756	7170334	34.8892	7170334	0	100.0000	0.0000
	Poll		0	0.0000	0	0	0.0000	0.0000
	Postal Ballot		0	0.0000	0	0	0.0000	0.0000
	Total		**7170334**	**34.8892**	**7170334**	**0**	100.0000	0.0000
Public Non Institutions	E-Voting	169129531	57419802	33.9502	57216586	203216	99.6461	0.3539
	Poll		0	0.0000	0	0	0.0000	0.0000
	Postal Ballot		0	0.0000	0	0	0.0000	0.0000
	Total		**57419802**	**33.9502**	**57216586**	**203216**	99.6461	0.3539
Total		**516018126**	**64590136**	**12.5170**	**64386920**	**203216**	**99.6854**	**0.3146**
Whether Resolution Passed or Not	**Yes**							

**Note: (1) Votes cast by promoters/members of promoter group have been considered as invalid and not considered.*

Details of Invalid Votes	
Category	***No. of Votes***
Promoter and Promoter Group	*326336839*
Public Institution	*-*
Public Non-Institutions	*-*