

Ref No: 12/SE/CS/MAY/2025-26

Date: May 19, 2025

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: Intimation about Newspaper Publication of Audited Standalone Financial Results for the Quarter and Financial year ended March 31, 2025

Pursuant to Regulation 47 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, we enclose herewith a copy of Newspaper clipping published in all editions of "Financial Express", an English Newspaper and all editions of "Mangalam", a Malayalam Newspaper, for the Quarter and Financial Year ended March 31, 2025.

A copy of the same is enclosed herewith.

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

INDUSTRY SAYS STOCKS ENOUGH TO MEET FESTIVE DEMAND

Sugar production seen at five-year low this season

SANDIP DAS
New Delhi, May 16

THE SUGAR PRODUCTION by mills, net of ethanol diversion, is projected to fall by 7% on year to a five-year low of 29.5 million tonne (MT) in 2024-25 season (October-September), the sugar industry has said.

The decline in output is attributed to lower recovery rate because of inadequate monsoon rainfall in 2023, and red-rot diseases reported in parts of Uttar Pradesh which has impacted yield, according to trade and government officials.

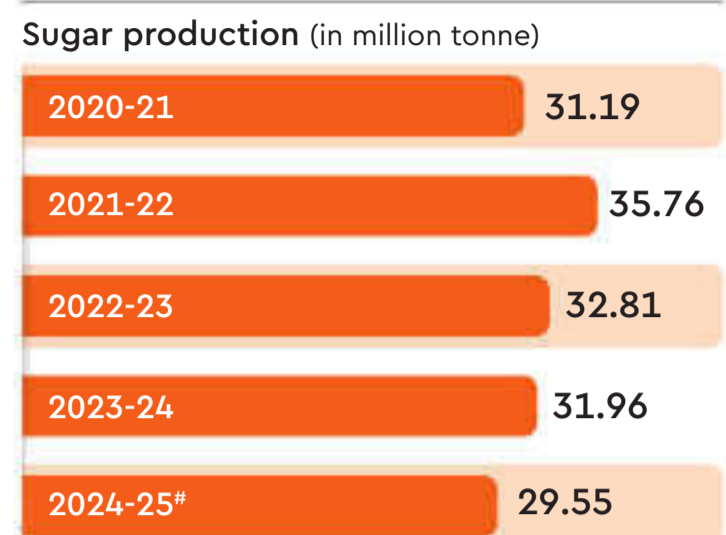
However the industry has stated there would be sufficient stocks to meet the demand during next festive months.

According to Indian Sugar and Bio-Energy Manufacturers Association (ISMA), the 2024-25 season is projected to conclude with a sugar production in the range of 26.1-26.2 MT out of which 25.74 MT of sweetener has already been produced.

This excludes 3.3-3.4 MT of sugar which would be diverted for the ethanol production in the current season. In 2023-24 season only 2.15 MT of sugar was diverted for bio-fuel production.

Currently with the exception of two mills in Tamil Nadu, out of 534 across key growing states including Uttar Pradesh Maharashtra

OUTPUT OVER THE YEARS



Source: ISMA, #projected, sugar season (Oct-Sept), output including diversion for ethanol



■ The decline in output is attributed to a lower recovery rate because of inadequate monsoon rainfall in 2023

■ As per ISMA, the 2024-25 season is projected to conclude with a sugar production in the range of 26.1-26.2 MT

and Karnataka, crushing has been completed. The special crushing season in Tamil Nadu and Karnataka would commence next month.

“Despite the drop in output there will be sufficient stocks to meet domestic demand,” Deepak Ballani, director general, ISMA, told FE.

The industry has projected the domestic demand of sweetener at 28 MT in the current season while exports of sugar is projected at around 0.9 MT.

Stating that the current sugar season commenced with opening stock of 8 MT on October 1, 2024, Ballani said the closing stock at the end of the current season is expected to be around 5.3-5.4 MT, enough to meet consumption of the sweetener for the two

months (October-November). Crushing of sugarcane for the new season commences from October 1, sweetener starts arriving in the market within two months.

“This indicates that the country will continue to have sufficient stocks to comfortably meet domestic requirements,” Ballani said.

Benefited by the above normal monsoon rains last year, sugar cane planting for 2025-26 season in the southern region has reportedly shown notable improvement in key producing states such as Maharashtra and Karnataka.

“Crushing season is anticipated to begin as per schedule in October, 2025 ensuring adequate supply position and boost output in 2025-26 season,” Ballani of ISMA had ear-

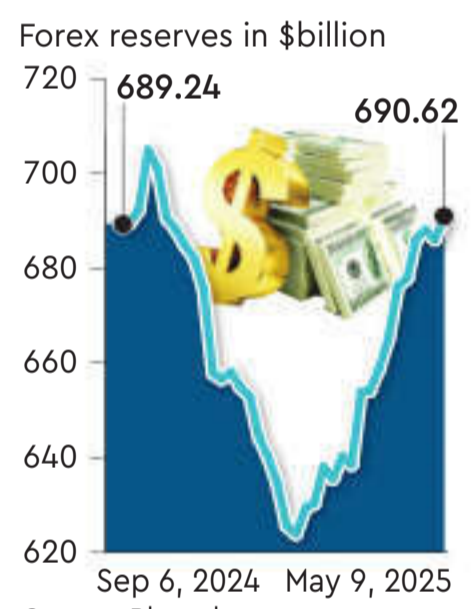
lier stated. Meanwhile, industry sources said that so far 0.4 MT of sweetener has been exported in the current season while a contract for 0.3 MT of shipment has been entered.

After restricting the sweetener exports in 2023-24 season, the government in January, 2025 had allowed the exports of one MT of sugar in the ongoing 2024-25 season, after taking into consideration domestic availability and diversion towards ethanol production.

The government earlier in the month had approved a 4% hike in fair and remunerative price (FRP) of sugarcane to be paid to farmers by the mills for the 2025-26 sugar season (October-September) to Rs 355/quintal.

Forex reserves jump \$4.5 bn to \$690.6 bn on gold boost

ADDING SHEEN



Source: Bloomberg

FE BUREAU
Mumbai, May 16

FOREIGN EXCHANGE RESERVES (forex) surged to \$690.617 billion as of May 9, 2025, driven by a rise in gold reserves. The reserves increased by \$4.55 billion from the previous week, when they stood at \$686.064 billion (May 2, 2025).

Gold reserves accounted for \$4.15 billion of the rise, reaching \$86.33 billion. Foreign currency assets also grew by \$196 million to \$581.33 billion, while Special Drawing Rights (SDRs) fell marginally by \$26 million to \$18 billion.

Forex reserves have risen steadily for 10 consecutive weeks, barring last week. Since January 17, 2025, reserves have increased by nearly \$52 billion from \$638.7 billion.

Although the recent surge is notable, the overall forex reserves remain lower than their September 2024 peak of \$704.885 billion.

The rise in gold reserves and the Reserve Bank of India (RBI)'s effective management of currency and reserves have contributed to this positive trend.

BHEL's Q4 profit up 3% to ₹504 cr

STATE-OWNED ENGINEERING FIRM Bharat Heavy Electricals (BHEL) on Friday posted a 3% rise in its consolidated net profit to ₹504.45 crore in the March quarter compared to a year ago, mainly due to higher revenues from industry business.

The firm had reported a consolidated net profit of ₹489.62 crore in Q4. Total income rose to ₹9,142.64 crore in Q4 against ₹8,416.84 crore in the same period a year ago. —PTI

Peak power demand in Delhi hits 6,867 MW, season's highest so far

ARUNIMA BHARADWAJ
New Delhi, May 16

THE PEAK POWER demand in the national capital hit its highest for the summer season so far, at 6,867 megawatt (6.8 gigawatt) on Friday as temperatures rose, according to data from the State Load Dispatch Center.

The peak load in Delhi is projected to reach 9,000 MW in late June or early July amid forecasts of above normal temperatures and heatwaves.

In 2024, the city recorded an all-time peak power demand of 8,656 MW.

The city is experiencing heatwave conditions and is expected to record maximum temperatures between 40°C Celsius and 41°C Celsius for the next two days, above normal up to 1-3°C Celsius, according to the Indian Meteorological Department (IMD).

“Tata Power Delhi Distribution (Tata Power-DDL) has successfully met peak power demand of 2,045 MW today (Friday), which is season's highest so far without any network

INCREASING LOAD



■ The peak load in Delhi is projected to reach 9,000 MW in late June or early July amid forecasts of above normal temperatures and heatwave

■ In 2024, the city recorded an all-time peak power demand of 8,656 MW

■ The city is expected to see maximum temperatures of 40°-41°C in next two days

constraint and power disruption as Delhi touched season's high of 6,867 MW amidst the ongoing heat wave,” spokesperson of Tata Power - Delhi Distribution said.

The company that caters to the residents in North Delhi said that it is fully equipped to ensure uninterrupted power supply through a multi-pronged approach that includes advanced avenues like bilateral agreements, reserve shutdown and power exchange.

“To tackle unforeseen contingencies, the company has also secured arrangements for short-term power procurement from the exchange. Further

strengthening its reliability, Tata Power-DDL leverages cutting-edge statistical modelling and advanced load-forecasting techniques to predict power demand with high precision,” it said.

Agri, pharma, electronics made up half of FY25 exports: Govt

AGRICULTURE, PHARMA, ELECTRONICS, and engineering goods together accounted for over 50% of India's merchandise exports in 2024-25, according to government data, highlighting the country's

growing strength in diverse sectors amid efforts to boost manufacturing and value-added exports.

Engineering goods contributed the highest share of 26.67 per cent to India's

\$437.42 billion exports in 2024-25, while agriculture, pharmaceuticals, and electronics accounted for 11.85%, 6.96%, and 8.82%, respectively. The data showed that the electronic goods sector saw the

highest export growth rate at 32.46%, jumping from \$29.12 billion in 2023-24 to \$38.58 billion in the last fiscal year. It was \$23.6 billion in 2022-23 and \$15.7 billion in 2021-22. —PTI

HYUNDAI
Hyundai Motor India Limited
CIN - L29309TN1996PLC035377
Registered Office - Plot No. H-1, SIPCOT Industrial Park, Irrungattukottai, Sriperumpudur Taluk, Kancheepuram, District 602 105, Tamil Nadu, India
Phone Number: +91 4467105135, Email: complianceofficer@hmiil.net, Website: http://www.hyundai.com/in/en

STATEMENT OF AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED 31ST MARCH, 2025

The Board of Directors of the Company, at the meeting held on May 16th, 2025 approved audited financial results of the Company, for the quarter and year ended 31st March, 2025. The results along with limited review report have been posted on the Company's website at www.hyundai.com/in/en and stock exchange website at www.bseindia.com and www.nseindia.com



Note: The above intimation is in accordance with Regulation 33 read with Regulation 47(1) of the SEBI (Listing Obligation and Disclosures Requirements), Regulations, 2015.

Sd/-
Unsoo Kim
Managing Director
DIN: 09470874

Date: May 16th, 2025
Place: Gurugram

www.esafbank.com customercare@esafbank.com

ESAF Small Finance Bank

24x7 Toll Free: 1800-103-3723

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EXTRACT OF THE DETAILED FORMAT OF AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED 31ST MARCH 2025

₹ In Lakh

Sl. No.	Particulars	Quarter ended 31 st March 2025	Quarter ended 31 st December 2024	Quarter ended 31 st March 2024	Year ended 31 st March 2025	Year ended 31 st March 2024
		Audited	Unaudited	Audited	Audited	Audited
1	Total Income from Operations	1,03,678	1,06,178	1,15,184	4,32,931	4,26,025
2	Net Profit/(Loss) for the period/ year before Tax	(24,084)	(28,239)	5,853	(69,297)	57,041
3	Net Profit/(Loss) for the period/ year after Tax	(18,319)	(21,090)	4,335	(52,139)	42,557
4	Total Comprehensive Income for the period/ year	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
5	Paid-Up Equity Share Capital	51,543	51,508	51,478	51,543	51,478
6	Reserves (Excluding Revaluation Reserves)				1,42,958	1,97,133
7	Share Premium	77,908	77,683	77,487	77,908	77,487
8	Net Worth	1,94,501	2,12,366	2,48,611	1,94,501	2,48,611
9	Outstanding Debt	1,40,573	1,69,343	3,22,253	1,40,573	3,22,253
10	Outstanding Redeemable Preference Shares	-	-	-	-	-
11	Debt Equity Ratio	0.56	0.64	0.83	0.56	0.83
12	Earnings per Share (EPS) (Face Value of ₹ 10/- each)*					
	- Basic (₹)	(3.56)	(4.10)	0.91	(10.13)	8.96
	- Diluted (₹)	(3.55)	(4.09)	0.91	(10.12)	8.94
13	Total Debts ** to Total Assets	5.17%	6.33%	12.35%	5.17%	12.35%
14	Capital Adequacy Ratio - Basel II	21.84%	22.70%	23.27%	21.84%	23.27%
15	% of Gross NPA to Gross Advances	6.87%	6.96%	4.76%	6.87%	4.76%
16	% of Net NPA to Net Advances	2.99%	2.97%	2.26%	2.99%	2.26%
17	Return on Assets *	(0.67)%	(0.79)%	0.17%	(1.94)%	1.86%

* Quarterly numbers are not annualised
**Debt represents borrowings with residual maturity of more than one year. Total debt represents total borrowings.

Note: 1) Capital Redemption Ratio, Debenture Redemption Reserve, Debt Service Coverage Ratio, and Interest Service Coverage Ratio are not applicable being a Banking company.
2) The above is an extract of the detailed format of audited quarterly financial results filed with the stock exchanges under Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Standalone Results for the quarter and year ended 31st March 2025 is available on the Stock Exchange websites (www.bseindia.com, www.nseindia.com) and also on the Company's website (www.esafbank.com).

Place : Mannuthy
Date : 16th May 2025

CIN: L65990KL2016PLC045669
Regd. & Corp. Office: ESAF Small Finance Bank, Building No. VII/83/8, ESAF Bhavan, Thrissur - Palakkad National Highway, Mannuthy, Thrissur, Kerala - 680 651.

Sd/-
Kadambelil Paul Thomas
Managing Director & CEO
DIN: 00199925



എങ്ങിനെയായിരിക്കും പൊതുവികസന പദ്ധതികളുടെ വികസനം.

കുടിനീർ ക്ഷാമം രൂക്ഷം, വെള്ളം എടുക്കാനാകാതെ പൊതുകിണർ

വാടാനപ്പള്ളി: ഏങ്ങിയിരുത്തിയിട്ടുള്ള കുടിനീർ ക്ഷാമം രൂക്ഷമാക്കിയിരിക്കുന്നു. കുടിനീർ ക്ഷാമം രൂക്ഷമാക്കിയിരിക്കുന്നു. കുടിനീർ ക്ഷാമം രൂക്ഷമാക്കിയിരിക്കുന്നു.

പൊതുവികസന പദ്ധതികളുടെ വികസനം. കുടിനീർ ക്ഷാമം രൂക്ഷമാക്കിയിരിക്കുന്നു.

പൊതുവികസന പദ്ധതികളുടെ വികസനം. കുടിനീർ ക്ഷാമം രൂക്ഷമാക്കിയിരിക്കുന്നു.



പട്ടിപ്പറമ്പ് മാരിയമ്മൻ പുജാ മഹോത്സവത്തിന്റെ ഭാഗമായി നടന്ന എഴുന്നള്ളിപ്പിനിടയിൽ.

പട്ടിപ്പറമ്പ് മാരിയമ്മൻ പുജാ മഹോത്സവം: കരകം എഴുന്നള്ളിപ്പ് നടന്നു

മാരിയമ്മൻ പുജാ മഹോത്സവത്തിന്റെ ഭാഗമായി നടന്ന എഴുന്നള്ളിപ്പിനിടയിൽ.

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തൃശൂർ മെഡിക്കൽ കോളേജ് കാമ്പസിലെ അലൂമിനി ഹാളിൽ സംഭവിച്ച നാശനഷ്ടം.

തൃശൂർ മെഡിക്കൽ കോളേജ് കാമ്പസ്: അലൂമിനി ഹാളിൽ മദ്യപന്റെ ആക്രമണത്തിൽ വ്യാപക നാശനഷ്ടം

മദ്യപന്റെ ആക്രമണത്തിൽ വ്യാപക നാശനഷ്ടം. തൃശൂർ മെഡിക്കൽ കോളേജ് കാമ്പസിലെ അലൂമിനി ഹാളിൽ മദ്യപന്റെ ആക്രമണത്തിൽ വ്യാപക നാശനഷ്ടം.

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മദ്യപന്റെ ആക്രമണത്തിൽ വ്യാപക നാശനഷ്ടം. തൃശൂർ മെഡിക്കൽ കോളേജ് കാമ്പസിലെ അലൂമിനി ഹാളിൽ മദ്യപന്റെ ആക്രമണത്തിൽ വ്യാപക നാശനഷ്ടം.

പ്രതിഷേധ ധർമ്മ നടത്തി

പുതുക്കാട്: നെഹ്റു യൂവകേന്ദ്ര യൂടെ പേർ മാറ്റിയ കേന്ദ്ര സർക്കാരിന്റെ നടപടിയിൽ പ്രതിഷേധിച്ച് പുതുക്കാട് ബ്ലോക്ക് കോൺഗ്രസ് കമ്മിറ്റിയുടെ നേതൃത്വത്തിൽ പ്രതിഷേധ പ്രകടനവും യോഗവും നടത്തി.

കേന്ദ്ര സർവ്വകലാശാല

വടക്കാഞ്ചേരി: എല്ലാ തത്വശാസ്ത്രങ്ങളെയും ലക്ഷ്യം ദൃഢനിശ്ചയിച്ചാണ് കേന്ദ്ര സർവ്വകലാശാലയുടെ പുതിയ പാഠ്യപുസ്തകങ്ങൾ തിരഞ്ഞെടുക്കാനുള്ള തിരഞ്ഞെടുപ്പ് നടന്നു.



മഹിളാ കോൺഗ്രസ് സംസ്ഥാന പ്രസിഡന്റ് അഡ്വ. ജെണി മേത്തർ എം.പി. നയിക്കുന്ന മഹിളാ സഹായ കേന്ദ്ര യോഗത്തിൽ.

സുപ്രീംകോർട്ട് നേരെയുള്ള അതിക്രമങ്ങൾ തടയുന്നതിൽ സർക്കാർ പരാജയമെന്ന്

എറമപ്പെട്ടി: കേരളത്തിൽ സുപ്രീംകോർട്ട് നേരെയുള്ള അതിക്രമങ്ങൾ വ്യാപകമായിരിക്കാതെ തടയുന്ന കാര്യത്തിൽ ഏറ്റവും വലിയ പരാജയമാണ് കേരള സർക്കാർ നേടിയത്.

കേരള യോഗം ഉദ്ദേശിക്കുന്ന പരാജയം. സുപ്രീംകോർട്ട് നേരെയുള്ള അതിക്രമങ്ങൾ തടയുന്നതിൽ സർക്കാർ പരാജയമെന്ന്.

വിവരകാശ കമ്മീഷൻ ഹിയറിംഗ്: 33 പരാതികൾ തീർപ്പാക്കി

തൃശൂർ: വിവരകാശ നിയമപരമായ അപേക്ഷയിൽ സമയബന്ധിതമായ വിവരങ്ങൾ നൽകിയില്ലെങ്കിൽ ശിക്ഷ നടപടികൾ സ്വീകരിക്കുമെന്നും അഡ്വിക്കറിയുടെ കാര്യം സഹായകരമായിരിക്കാൻ സർക്കാർക്ക് കഴിയാതെ വന്നു.

കുരുക്കഴിയാതെ ആമ്പല്ലൂർ: കണ്ണിൽ പൊടിയുന്ന പരിഷ്കാരങ്ങൾ തുടരുന്നൂ

പുതുക്കാട്: ആമ്പല്ലൂരിൽ ഗതാഗത പരിഷ്കാരങ്ങൾ ദീർഘമായി മാറ്റിയും തീരുത്തിയും നടപ്പിലാക്കുന്നതിനുള്ള പരിഷ്കാരങ്ങൾ തുടരുന്നൂ.

കുരുക്കഴിയാതെ ആമ്പല്ലൂർ: കണ്ണിൽ പൊടിയുന്ന പരിഷ്കാരങ്ങൾ തുടരുന്നൂ.

കുരുക്കഴിയാതെ ആമ്പല്ലൂർ: കണ്ണിൽ പൊടിയുന്ന പരിഷ്കാരങ്ങൾ തുടരുന്നൂ.

ബ്യൂട്ടി പാർലർ ഉപജീവനമാർഗ്ഗവും അഭിനയം പാഷണലി ശിവൻ

ചാലക്കുടി: ബ്യൂട്ടി പാർലർ ഉപജീവനമാർഗ്ഗവും അഭിനയം പാഷണലി ശിവൻ. ചാലക്കുടിയിലെ മേലേ ഫാമിലി ബ്യൂട്ടി ക്ലിനിക്ക് ഉടമ ചാലക്കുടി മോസ്കോ കോലംപറമ്പിൽ വീട്ടിൽ ശിവൻ അഭിനയം പാഷണലി ശിവൻ.

ബ്യൂട്ടി പാർലർ ഉപജീവനമാർഗ്ഗവും അഭിനയം പാഷണലി ശിവൻ.

ബ്യൂട്ടി പാർലർ ഉപജീവനമാർഗ്ഗവും അഭിനയം പാഷണലി ശിവൻ.

KERALA STATE CONSTRUCTION CORPORATION LTD.
THIRUVANANTHAPURAM
INVITES COMPETITIVE E-TENDERS FOR THE WORK

Sl No	Name of Work	Estimate PAC
1.	Construction of steel Foot Over Bridge at Arayanjilimannu across Pampa River in Perunad Panchayath in Pathanamthitta District	2,17,45,772
2.	MSE-CDP Scheme- Setting up of CFC in Pappad Cluster-Thiruvananthapuram-Construction of CFC Building - Composite Work	1,77,00,383

Last date of online submission 27-05-2025 up to 6 pm
 more information visit www.etenderskerala.gov.in

ESAF
ESAF SMALL FINANCE BANK
Joy of Banking

EXTRACT OF THE DETAILED FORMAT OF AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED 31ST MARCH 2025

Sl. No.	Particulars	Quarter ended 31 st March 2025	Quarter ended 31 st December 2024	Quarter ended 31 st March 2024	Year ended 31 st March 2025	Year ended 31 st March 2024
		Audited	Unaudited	Audited	Audited	Audited
1	Total Income from Operations	1,03,678	1,06,178	1,15,184	4,32,931	4,26,025
2	Net Profit/(Loss) for the period/ year before Tax	(24,084)	(28,239)	5,853	(69,297)	57,041
3	Net Profit/(Loss) for the period/ year after Tax	(18,319)	(21,090)	4,335	(52,139)	42,557
4	Total Comprehensive Income for the period/ year	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
5	Paid-Up Equity Share Capital	51,543	51,508	51,478	51,543	51,478
6	Reserves (Excluding Revaluation Reserves)				1,42,958	1,97,133
7	Share Premium	77,908	77,683	77,487	77,908	77,487
8	Net Worth	1,94,501	2,12,366	2,48,611	1,94,501	2,48,611
9	Outstanding Debt	1,40,573	1,69,343	3,22,253	1,40,573	3,22,253
10	Outstanding Redeemable Preference Shares	-	-	-	-	-
11	Debt Equity Ratio	0.56	0.64	0.83	0.56	0.83
12	Earnings per Share (EPS) (Face Value of ₹ 10/- each)* - Basic (₹)	(3.56)	(4.10)	0.91	(10.13)	8.96
	- Diluted (₹)	(3.55)	(4.09)	0.91	(10.12)	8.94
13	Total Debts ** to Total Assets	5.17%	6.33%	12.35%	5.17%	12.35%
14	Capital Adequacy Ratio - Basel II	21.84%	22.70%	23.27%	21.84%	23.27%
15	% of Gross NPA to Gross Advances	6.87%	6.96%	4.76%	6.87%	4.76%
16	% of Net NPA to Net Advances	2.99%	2.97%	2.26%	2.99%	2.26%
17	Return on Assets *	(0.67)%	(0.79)%	0.17%	(1.94)%	1.86%

* Quarterly numbers are not annualised
 **Debt represents borrowings with residual maturity of more than one year. Total debt represents total borrowings.

Note: 1) Capital Redemption Ratio, Debenture Redemption Reserve, Debt Service Coverage Ratio, and Interest Service Coverage Ratio are not applicable being a Banking company.
 2) The above is an extract of the detailed format of audited quarterly financial results filed with the stock exchanges under Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Standalone Results for the quarter and year ended 31st March 2025 is available on the Stock Exchange websites (www.bseindia.com, www.nseindia.com) and also on the Company's website (www.esafbank.com).

Place : Mannuthy
 Date : 16th May 2025

CIN: L65990KL2016PLC045669
 Regd. & Corp. Office: ESAF Small Finance Bank, Building No. VII/83/8, ESAF Bhavan, Thrissur - Palakkad National Highway, Mannuthy, Thrissur, Kerala - 680 651.

Sd/-
Kadambelli Paul Thomas
 Managing Director & CEO
 DIN: 00199925