

Ref No: 7/SE/CS/DEC/2025-26

Date: December 19, 2025

To,

Listing Department BSE Limited Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai – 400001	Listing and 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

Subject: Intimation under Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 – Receipt of Communication from Reserve Bank of India regarding the Revised Scheme of Arrangement submitted by M/s. ESAF Financial Holdings Private Limited (EFHPL), the Promoter Company of the Bank

Reference: Disclosure dated November 24, 2025 regarding Receipt of Communication from EFHPL, regarding the Revised Scheme of Arrangement between the Promoter Company and its Identified Shareholders

Dear Sir/ Madam,

Pursuant to the provisions of Regulation 30 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (hereinafter referred to as the “**SEBI LODR Regulations**”) and in continuation to our intimation no. 20/SE/CS/NOV/2025-26 dated November 24, 2025 relating to the proposed Scheme of Arrangement between the Promoter Company and its Identified Shareholders, we hereby inform that, ESAF Small Finance Bank Limited (“**the Bank**”) has received a further communication today from the Reserve Bank of India (“**RBI**”).

Through the said communication RBI has informed that the revised Scheme of Arrangement submitted by the Promoter Company has been taken on record, subject to compliance with applicable statutes, regulations and guidelines.

The Bank reiterates that it is not a party to the Scheme of Arrangement, which is proposed between the Promoter Company and its identified shareholders. As the Scheme and the related regulatory communications have a bearing on the promoter shareholding and dilution milestones of the Bank, the above communication from the RBI is being disclosed in continuation of the earlier disclosures made by the Bank, in accordance with the requirements of the SEBI LODR Regulations.

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

Details as per BSE's Circular No. 20230714-34 dated July 14, 2023, and NSE's Circular No. NSE /CML/2023/57 dated July 14, 2023, are as under:

Date of occurrence of event / information	December 19, 2025
Time of occurrence of event / information	6:49 P.M.

Kindly take the same on record. The Bank will update with further information, as and when available with it, in accordance with its obligations under the SEBI LODR Regulations.

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