

Ref No: 10/SE/CS/JAN/2025-26



Date: January 23, 2026

To,

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| 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 under Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 for allotment of listed, rated, taxable, unsecured, transferable, redeemable, fully paid up, Basel II complaint lower Tier II subordinated bonds in the nature of Non-Convertible Debentures on a private placement basis.

Pursuant to Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, (“SEBI LODR Regulations”), we wish to inform you that the Allotment Committee of Executives of ESAF Small Finance Bank Limited on January 23, 2026 has accorded its approval for allotment of 15000 listed, rated, taxable, unsecured, transferable, redeemable, fully paid up, Basel II complaint lower Tier II subordinated bonds in the nature of non-convertible debentures having face value of Rs. 1,00,000 each aggregating to Rs.150,00,00,000/- (Rupees One Hundred and Fifty crores) on a private placement basis.

Detailed information as required under SEBI (Listing Obligation and Disclosure Requirement) Regulations, 2015 in respect of allotment of NCDs is given in ‘Annexure A’.

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:

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| Date of occurrence of event / information | January 23, 2026 |
| Time of occurrence of event / information | 2:45 P.M. |

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

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

Annexure-A
Details as required under SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015

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|---|---|
| Issuer | ESAF Small Finance bank Limited |
| Type of securities issued (viz. equity shares, convertibles etc.) | Listed, rated, taxable, unsecured, transferable, redeemable, fully paid up, Basel II compliant lower tier II subordinated bonds in the form of non-convertible debentures bearing 11.65% interest. (ISIN: INE818W08164) |
| Type of issuance (further public offering, rights issue, depository receipts (ADR/GDR), qualified institutions placement, preferential allotment etc.) | Private Placement |
| Total number of securities issued or the total amount for which the securities will be issued (approximately) | 15000 (Fifteen Thousand) Listed, Rated, Taxable, Unsecured, Transferable, Redeemable, Fully paid-up, Basel II compliant lower Tier II Subordinated Bonds in the form of non-convertible debentures having a face value of Rs. 1,00,000/- (Rupees One Lakh only) each, up to an aggregate value of Rs. 150,00,00,000/- (Rupees One Hundred and Fifty Crores only) ("debentures") on a private placement basis. |
| Total number of Securities allotted | 15000 NCDs of Rs. 1,00,000 each aggregating to Rs. 150,00,00,000/- (Rupees One Hundred and Fifty crores) on a private placement basis. |
| Size of the issue | Rs. 150,00,00,000/- |
| Whether proposed to be listed? If yes, name of the stock exchange(s) | Yes, NCDs are proposed to be listed in the Negotiated Trade Reporting Platform under New Debt Market ("NTRP") of the National Stock Exchange of India Limited ("NSE") |
| Tenure of the instrument - date of allotment and date of maturity | Tenure: 73 Months Date of Allotment: 23 January 2026 Date of Maturity: 23 February 2032 |
| Coupon/ interest offered, schedule of payment of coupon/interest and principal | Fixed Coupon. Coupon Rate not to exceed 11.65% (Eleven Point Three Six Five) per annum payable quarterly. |
| Charge/ security, if any, created over the assets | Unsecured |
| Special right/ interest/ privileges attached to the instrument and changes thereof | NIL |
| Delay in payment of interest/ principal amount for a period of more than three months from the due date or default in payment of interest/ principal | NA |

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| Details of any letter or comments regarding payment/non-payment of interest, principal on due dates, or any other matter concerning the security and/ or the assets along with its comments thereon, if any | NA |
| Details of redemption of debentures | Redeemable on maturity |

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