

Ref No: 11/SE/CS/JAN/2024-25



Date: January 30, 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,

Subject: Intimation under Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“SEBI Listing Regulations”) – Regulatory action on Aviom India Housing Finance Private Limited

Pursuant to Regulation 30 and other applicable regulations of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we wish to inform you that the Reserve Bank of India (RBI), through its press release dated January 27, 2025, has superseded the Board of Directors of Aviom India Housing Finance Limited (Aviom), one of the borrowers of ESAF Small Finance Bank Limited, due to governance concerns and defaults in meeting various payment obligations. RBI, in exercise of the powers under Section 45-IE (1) of the Reserve Bank of India Act, 1934, has appointed Shri Ram Kumar, ex-Chief General Manager, Punjab National Bank, as the Administrator of the Aviom. The RBI has also indicated that the process of resolution under the Insolvency and Bankruptcy Rules, 2019, will be initiated shortly.

It may kindly be noted that as on date, ESAF Small Finance Bank has an outstanding exposure of ₹ 28.33 crores to Aviom.

This intimation shall also be made available on the Bank’s website at www.esafbank.com.

The above is submitted for your information and appropriate dissemination.

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.: MUM124, 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.

Ph. No: 0487 7123456 Email: customercare@esafbank.com www.esafbank.com