

Ref No: 05/SE/CS/APR/2025-26



Date: April 03, 2025

To,

<b>Listing Department</b> <b>BSE Limited</b> <b>Phiroze Jeejeebhoy Towers, Dalal Street,</b> <b>Mumbai, Maharashtra, PIN – 400 001</b>	<b>Listing and Compliance Department</b> <b>National Stock Exchange of India Limited</b> <b>Exchange Plaza, 05<sup>th</sup> Floor,</b> <b>Plot No. C/1, “G” Block</b> <b>Bandra-Kurla Complex, Bandra (E),</b> <b>Mumbai, Maharashtra, PIN – 400 051</b>
<b>BSE Scrip Code: 544020</b>	<b>NSE Symbol: ESAFSFB</b>

Dear Sir/ Madam,

**Subject: Disclosure under Regulation 31(4) of SEBI (Substantial Acquisition of Shares and Takeovers) Regulations, 2011, for the Financial Year ended on March 31, 2025**

In compliance with the provisions of Regulation 31(4) of SEBI (Substantial Acquisition of Shares and Takeovers) Regulations, 2011 ('SAST Regulations'), we hereby submit the annual disclosure under Regulation 31(4) of SEBI (Substantial Acquisition of Shares and Takeovers) Regulations, 2011, of the Bank, for the Financial Year ended on March 31, 2025.

The above announcements are also being made available on the website of the bank at [www.esafbank.com/investor-relation/?id=disclosure-to-stock-exchanges-2025-26/](http://www.esafbank.com/investor-relation/?id=disclosure-to-stock-exchanges-2025-26/).

Requesting you to take the same into your records.

Thank 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.

Ph. No: 0487 7123456 Email: [customercare@esafbank.com](mailto:customercare@esafbank.com) [www.esafbank.com](http://www.esafbank.com)

**Disclosure under Regulation 31(4) of SEBI (Substantial Acquisition of Shares and Takeovers) Regulations, 2011, for the Financial Year ended on March 31, 2025**

Date: April 02, 2025

To,

<b>Listing Department BSE Limited Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai, Maharashtra, PIN – 400 001</b>	<b>Listing and Compliance Department National Stock Exchange of India Limited Exchange Plaza, 05<sup>th</sup> Floor, Plot No. C/1, “G” Block Bandra-Kurla Complex, Bandra (E), Mumbai, Maharashtra, PIN – 400 051</b>	<b>The Chairman Audit Committee of the Board, ESAF Small Finance Bank Limited Building No. VII/83/8, ESAF Bhavan, Thrissur – Palakkad National Highway, Mannuthy, Thrissur, Kerala, PIN – 680 651</b>
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Dear Sir/ Madam,

In compliance with the provisions of Regulation 31(4) of SEBI (Substantial Acquisition of Shares and Takeovers) Regulations, 2011 (**‘SAST Regulations’**), I, Kadambelil Paul Thomas, [holding 3,11,86,785 equity shares (6.05%)], for myself and on behalf of the promoter group of ESAF Small Finance Bank Limited (**‘the Bank’**) hereby confirm and declare that we, the Promoters along with PAC (Persons Acting in Concert), have not made any encumbrance, directly or indirectly, during the financial year ended March 31, 2025 on the shares held by us in the bank.

We further confirm that, as on March 31, 2025, no shares of the bank are encumbered or pledged by us.

Kindly take the same on record.



**Kadambelil Paul Thomas**

**(For and on behalf of the Promoter Group)**

**Disclosure under Regulation 31(4) of SEBI (Substantial Acquisition of Shares and Takeovers) Regulations, 2011, for the Financial Year ended on March 31, 2025**

**Date: April 02, 2025**

To,

<b>Listing Department BSE Limited Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai, Maharashtra, PIN – 400 001</b>	<b>Listing and Compliance Department National Stock Exchange of India Limited Exchange Plaza, 05<sup>th</sup> Floor, Plot No. C/1, “G” Block Bandra-Kurla Complex, Bandra (E), Mumbai, Maharashtra, PIN – 400 051</b>	<b>The Chairman Audit Committee of the Board, ESAF Small Finance Bank Limited Building No. VII/83/8, ESAF Bhavan, Thrissur – Palakkad National Highway, Mannuthy, Thrissur, Kerala, PIN – 680 651</b>
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Dear Sir/ Madam,

In compliance with the provisions of Regulation 31(4) of SEBI (Substantial Acquisition of Shares and Takeovers) Regulations, 2011 (**‘SAST Regulations’**), we, ESAF Financial Holdings Private Limited [holding 27,25,48,396 equity shares (52.88%)], for ourselves and on behalf of the promoter group of ESAF Small Finance Bank Limited (**‘the Bank’**) hereby confirm and declare that, we, the Promoters along with PAC (Persons Acting in Concert), have not made any encumbrance, directly or indirectly, during the financial year ended March 31, 2025 on the shares held by us in the bank.

We further confirm that, as on March 31, 2025, no shares of the bank are encumbered or pledged by us.

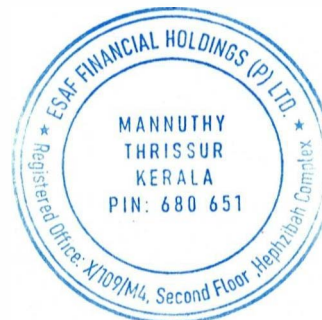
Kindly take the same on record.

**For ESAF Financial Holdings Private Limited**



**Mereena Paul  
Chairperson and Managing Director**

**(For and on behalf of the Promoter Group)**



**ESAF FINANCIAL HOLDINGS (P) LTD**

Formerly known as ESAF Microfinance and Investments (P) Ltd.

(NBFC Regd. No.: B-16-00218) CIN: U65910KL1996PTC077288

**Registered Office & Corporate Office:** No.X/109/M4, Second Floor, Hephzibah Complex, Mannuthy P.O, Thrissur, Kerala - 680651  
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