

3.01.2022

To
The Department of Corporate Services
BSE Limited
Phiroze Jeejeebhoy Towers,
Dalai Street, Mumbai,
Maharashtra - 400 001

Dear Sir,

Sub:- Certificate Confirming the Payment of the Interest and Principal in Compliance with Regulation 57 (5) of the SEBI (Listing Obligations and Disclosure Requirements Regulations), 2015

We hereby confirm that, we have duly paid the Interest/Dividend/Principal amount of the Non-Convertible securities which were due to be paid during the quarter ended 31st December, 2021. The details of the payment made are provided below:

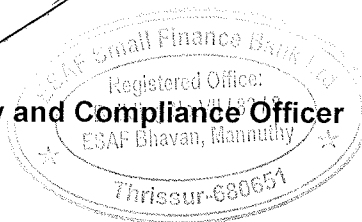
| Sl. NO | ISIN | Scrip Code | Coupon Rate | Nature of Payment | Due Date | Date of Payment | Unpaid Interest/ Dividend/ Principal |
|--------|--------------|------------|-------------|------------------------|------------|-----------------|--------------------------------------|
| 1 | INE818W08016 | 957360 | 10.50% | Interest | 31.12.2021 | 31.12.2021 | NIL |
| 2 | INE818W08024 | 957836 | 11.50% | Interest | 31.12.2021 | 31.12.2021 | NIL |
| 3 | INE818W08032 | 957983 | 11.50% | Interest | 31.12.2021 | 31.12.2021 | NIL |
| 4 | INE879Q08028 | 953145 | 17.23% | Interest and Principal | 22.12.2021 | 22.12.2021 | NIL |
| 5 | INE879Q08036 | 953174 | 16.83% | Interest and Principal | 28.12.2021 | 28.12.2021 | NIL |

Requesting your good office to take the same into your records.

Thanking you,

Yours Faithfully,


Ranjith Raj P
Company Secretary and Compliance Officer
Mem No: A 30388



ESAF SMALL FINANCE BANK LIMITED

RBI License No.: MUM 124, CIN: U65990KL2016PLC045669

Registered & Corporate Office: ESAF Small Finance Bank Limited, Building No. VII/83/8, ESAF Bhavan, Mannuthy, Thrissur - Palakkad National Highway, Thrissur - 680 651, Kerala.

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