

13.10.2021

To,

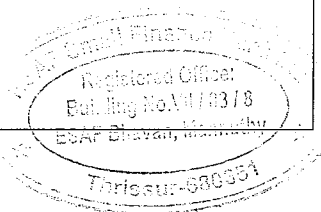
**The Catalyst Trusteeship Limited**  
GDA House, Plot No: 85,  
Bhusari Colony (Right), Paud Road,  
Pune, Maharashtra – 411038

**Subject: Statutory Compliance Report of Listed NCDs for the Quarter ended 30<sup>th</sup> September, 2021**

Sir,

In compliance with the Letter No : CTL/MUM/Compliance/Quarterly/2021-22/2808, we hereby wish to intimate you the status of the completion of the quarterly compliance as per the SEBI (LODR) Regulations, 2015 for the period ended 30th September, 2021.

Part I- Information to Debenture Trustee	
1. Updated list of the names and addresses of the Debenture Holders (as recorded in the Beneficiary Position statement i.e., "BENPOS") separately under each CL / ISIN	Enclosed as Annexure F
2. Details of interest and principal due but unpaid and reasons thereof, duly signed by key managerial personnel viz., Managing Director/ Whole Time Director/CEO/ CS/CFO of the Company.	Enclosed as Annexure A
3. The number and nature of grievances, received from the debenture holders and (a) number of grievances resolved by the Company (b) grievances unresolved by the Company and the reasons for the same  A statement that the assets of the Company and of the guarantors, if any, which are available by way of security/cash flows/profits are sufficient to discharge the claims of the debenture holders as and when they become due and that such assets are free from any other encumbrances except those which are specifically agreed to by the debenture holders. Said Statement to be duly signed by key managerial personnel viz., Managing Director / Whole Time Director / CEO / CS/ PCA / CFO of the Company ( <b>Annexure F</b> ) <b>AND</b>	Enclosed as Annexure B  The Bank has only issued unsecured debentures till date.



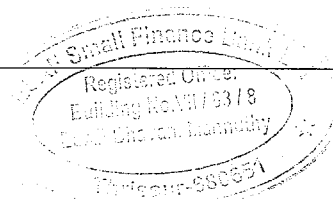
**ESAF SMALL FINANCE BANK LIMITED**

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.

Ph. No: 0487 7123456, 123457, Email: [customer@esafbank.com](mailto:customer@esafbank.com) [www.esafbank.com](http://www.esafbank.com)

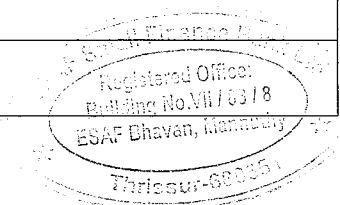
Asset cover in the format as specified by the board as per Regulation 54 of SEBI (LODR) Regulation, 2021 along with Quarterly Financial results of the Company	The Asset Cover Certificate shall be submitted along with the financial results for the quarter ended 30 <sup>th</sup> September, 2021.
4. Details of Debenture Redemption Reserve/Debenture Redemption/maintenance of funds as per Companies (Share Capital and Debentures) Rules, 2014	Not Applicable
5. Details of Recovery expense fund	Enclosed as Annexure D
6. Details of Accounts/ funds to be maintained in case of Municipal Debt Securities	Not Applicable
7. Copy of statement indicating the utilization of issue proceeds of non-convertible Securities, which shall be continued to be given till such time the issue proceeds have been fully utilised or the purpose for which these proceeds were raised has been achieved submitted to the stock exchange within forty-five days from the end of every quarter as per granular disclosure as to object of issue in Placement Memorandum/Shelf Placement Memorandum/Offer Document. (As per Regulation 52(7) of SEBI (LODR) Regulation, 2021.	A declaration stating the utilization of the proceeds of the NCD's is covered in the Certificate obtained from the Practicing Chartered Accountant. (Enclosed)
8. In case of any material deviation in the use of proceeds as compared to the objects of the issue, the same shall be indicated in the format as specified by the Board	There were no material deviation in the utilization of the funds during the quarter ended 30 <sup>th</sup> September, 2021.
9. A reports from the lead bank regarding progress of the project	Not Applicable
10. A certificate from the Company's Statutory Auditor (annual). (In case not applicable, reason may be mentioned): (i) In respect of utilization of funds during the implementation period of the project and (ii) In the case of debentures issued for financing working capital, at the end of each accounting year –	A Certificate from the practicing Chartered Accountant is enclosed herewith.
11. Details of any significant change in composition of Board of Directors, if any, which may amount to change in control as defined in SEBI (Substantial Acquisition of Shares and Takeovers) Regulations, 2011	No Significant change in the Composition of Board of Directors during the quarter ended 30 <sup>th</sup> September, 2021- (Annexure E)



(as amended from time to time)- Changes if any to be disclosed along with copies of intimation made to the stock exchanges	
12. Details of any amalgamation, demerger, merger or corporate restructuring or reconstruction scheme proposed by the Company.	NIL
13. Details of change, if any, in the nature and conduct of the business by the Company.	NIL
14. Proposals, if any placed before the Board of Directors for seeking alteration in the form or nature or rights or privileges of the Debentures or in the due dates on which interest or redemption are payable, if any.	NIL
15. Outstanding litigations, orders, directions, notices, of court/tribunal affecting, or likely to materially affect the interests of the Debenture Holders or the assets, mortgaged and charged under security creation documents, if any	NIL
16. Compliance of all covenants of the issue (including side letters, accelerated payment clause, etc.) and status thereof	(Enclosed as Annexure E)
17. There are no events or information or happenings which may have a bearing on the performance/operation of the Company, or there is no price sensitive information or any action as per SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 that may affect the payment of interest or redemption of the Debentures	(Enclosed as Annexure E)
18. Details of Fraud/defaults by promotor or key managerial personnel or by Issuer Company or arrest of key managerial personnel or promoter	NIL
19. Details of requisite / pending (if any) information / documents indicated as conditions precedent/ subsequent in debenture document/s in respect of your NCD	Annexure -E
20. A Certificate confirming that the properties secured for the Debentures are adequately insured and policies are in the joint names of the Trustees; (wherever applicable copy of the Insurance Policies	Not Applicable, All the Debentures issued by the Bank are unsecured in nature.

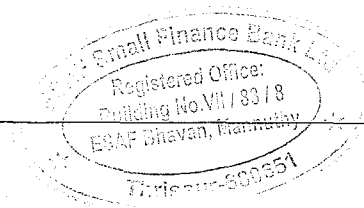


precedent/ subsequent in debenture document/s in respect of your NCD	
20. A Certificate confirming that the properties secured for the Debentures are adequately insured and policies are in the joint names of the Trustees; (wherever applicable copy of the Insurance Policies duly endorsed in favour of the Debenture Trustee as 'Loss Payee')	Not Applicable, All the Debentures issued by the Bank are unsecured in nature.
21. Change in Credit rating for each ISIN if any	NIL
22. Company has complied with the provisions of Companies Act, Securities Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations 2015, the listing agreement with stock exchange, trust deed and all other regulations issued by SEBI pertaining to debt issue from time to time ,	Complied. Enclosed as Annexure-E
23. The company to submit the pre-authorisation letter or details of Redemption account to trustee with regards to clause 3.2 of SEBI Circular on Operational framework for transactions in debt securities dated 23.06.2020, in case the same has not been submitted yet	The Pre-authorisation letter has already been submitted to your office vide Email dated August 04, 2020 (Enclosed as Annexure E)✓
24. Supplemental/amended debenture trust deed incorporating the changes in the debenture trust deed with regards to clause 2.2 of the SEBI circular dated 12.11.2020, for all existing debt listed securities, as applicable, in case the Company has not already executed it.	Supplemental debenture trust deed is executed on dated 12 <sup>th</sup> June, 2021 and was shared vide Email dated 02 <sup>nd</sup> June 2021 ✓
25. The 'High Value Debt Listed Entities' which has listed its non-convertible debt securities and has an outstanding value of listed non-convertible debt securities of Rupees Five Hundred Crore and above (provided that in case an entity that has listed its non-convertible debt securities triggers the specified threshold of Rupees Five Hundred Crore during the course of the year), shall ensure compliance with the provisions outlined under Regulations 16 to 26.	Not Applicable. ( Annexure – E)
26. The listed entity shall comply with the corporate governance requirements	Not Applicable



(Regulation 27 and submit a quarterly compliance report on corporate governance in the format as specified by the Board from time to time to the recognised stock exchange(s) within 21 days from the end of quarter and a copy of the compliance report as per submitted to stock exchanges shall also be provided to Debenture Trustees on the same day the Information is submitted to stock exchanges.	
27. A copy of the financial results submitted to stock exchanges shall also be provided to Debenture Trustees on the same day the information is submitted to stock exchanges As per Regulation 52 (1) of SEBI (LODR) Regulation, 2021	The financial results for the quarter ended 30 <sup>th</sup> September, 2021 shall be shared as soon as it is approved by the Board of Directors of the Bank
28. A copy of published financial results and statement referred to in Regulation 52 (4), shall also be provided to Debenture Trustees. As per Regulation 52 (7) of SEBI (LODR ) Regulation, 2021-	The financial results for the quarter ended 30 <sup>th</sup> September, 2021 shall be shared as soon as it is approved by the Board of Directors of the Bank.
29. The listed entity shall submit to the stock exchange and the Debenture Trustee and publish on its website- a) A copy of the annual report sent to the shareholders along with the notice of the annual general meeting not later than the date of commencement of dispatch to its shareholders. b) In the event of any changes to the annual report, the revised copy along with the details and explanation for the changes not later than 48 hours after the Annual general meeting	Complied          Not Applicable

Part II- Information to be Submitted on Half Yearly Basis	
A Half-Yearly certificate regarding maintenance of hundred percent Asset Cover or higher asset cover as per the terms of offer document/ Information Memorandum and/or Debenture Trust Deed, including compliance with all the covenants, in respect of listed non-convertible debt securities, by the statutory auditor, along with the financial results, in the manner and format as specified by the Board	A Half Yearly Compliance Certificate shall be submitted as soon as the Half Yearly financials for the period ended 30 <sup>th</sup> September, 2021 is approved by the Board of Directors of the Bank.



(Applicable for secured & unsecured issuances as per Table I & II in Annexure C);	
Provided that the submission of this certificate is not applicable where bonds are secured by a Government guarantee.	—

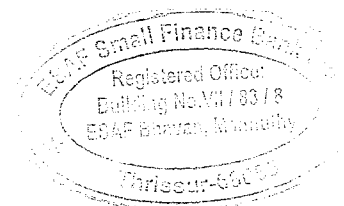
Part III- Documents and Information to Holders of Non- Convertible Securities	
<p>1.The Listed entity shall send the following documents:</p> <p>a) Soft copies of the full annual reports to all the holders of non-convertible securities who have registered their email address(es) either with the listed entity or with any depository;</p> <p>b) Hard copy of statement containing the salient features of all the documents, as specified in Section 136 of Companies Act, 2013 and rules made thereunder to those holders of non-convertible securities who have not so registered;</p> <p>c) Hard copies of full annual reports to those holders of non-convertible securities who request for the same</p>	<p>Complied.</p> <p>Complied ✓</p> <p>No specific request for the hard copies of the Annual Reports has been raised by the Debenture holders of the Bank. ✓</p>
<p>2.The listed entity shall send the notice of all meetings of holders of non-convertible debt securities and holders of non-convertible redeemable preference shares specifically stating that the provisions for appointment of proxy as mentioned in Section 105 of the Companies Act, 2013, shall be applicable for such meeting;</p>	Not Applicable.
<p>3 The listed entity shall send proxy forms to holders of non-convertible debt securities and non-convertible redeemable preference shares which shall be worded in such a manner that holders of these securities may vote either for or against each resolution.</p>	Not Applicable

We request your good office to take note of the same.

Thanking You,

For ESAF Small Finance Bank Limited

  
Ranjith Raj P  
Company Secretary



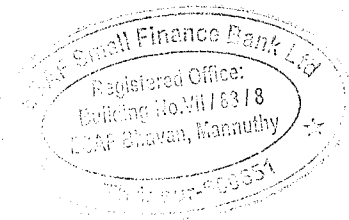
## Annexure A

### Details of Interest/Principal Payment and Credit Rating for the Quarter ended on 30-Sep-21 (1<sup>st</sup> July-2021 - 30<sup>th</sup> September-2021

Interest/Principal (ISIN wise)								
Sl.No	Issue size	ISIN No	Credit Rating	Due date of redemption and/or interest (falling in the quarter)	Due Type (Interest & Principal)	Amount Due	Paid/unpaid (date of payment, & reasons if not paid)	Amount Paid
1	25.00	INE879Q08028	BWRA(Stable)	NA	NA	NA	NA	NA
2	25.00	INE879Q08036	BWRA(Stable)	NA	NA	NA	NA	NA
3	20.00	INE818W08016	CARE A; STABLE(Single A; Outlook, Stable)	NA	NA	NA	NA	NA
4	20.00	INE818W08024	CARE A; STABLE (Single A; Outlook,	NA	NA	NA	NA	NA
5	40.00	INE818W08032	CARE A; STABLE (Single A; Outlook, Stable)	NA	NA	NA	NA	NA

For ESAB Small Finance Bank Ltd.

Ranjith Raj.P.  
Company Secretary



## Annexure B

Details of Complaints- Quarter ended on 30<sup>th</sup> September-2021 (1<sup>st</sup> July, 2021 to 30<sup>th</sup> September, 2021)

### Details of Complaints

#### a) Status of Investor Grievance

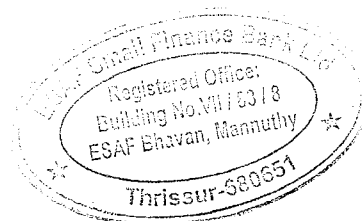
No. of Complaints received during the quarter	No. of Complaints resolved during the quarter	No. of Complaints pending at the end of reporting quarter
0	0	0

#### b) Details of complaints pending for more than 30 days:

No. of Complaints Pending for more than 30 days	Nature of complaints			Steps taken for redressal	Status of complaint (if redressed, date of redressal)
	Delay in payment of interest	Delay in payment of redemption	Any other		
0	0	0	0	NA	NA

For ESAF Small Finance Bank Ltd.

Ranjith Raj.P.  
Company Secretary





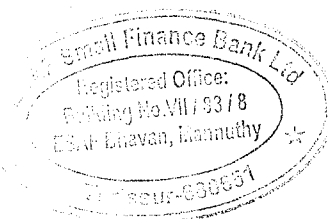
### Annexure D

**a) Debenture Redemption Reserve/ Debenture Redemption/ maintenance of funds as per Companies (Share Capital and Debentures) Rules, 2014.**

Sl. No.	Name of the Listed Entity	Issue Type (public/ Privately placed listed)	Type of entity (NBFC/ HFC/FI/ other)	Issue Size (in ₹ crores)	ISIN (that is maturing in the current FY)	Amount Outstanding	Status of maintenance of DRR (15% / 10% of the amount maturing in the year, applicable as per companies (share Capital and Debentures) Rules, 2014)	Details of action taken, if any
Not Applicable ,As per Rule 18(7) (ii) of Companies (Share Capital and Debentures) Rules, 2014, creation of the Debenture Redemption Reserve is not required for Banks registered with the RBI under Section 22 of the Banking Regulation Act, 1949								

**b) Details of Debenture Reserve Fund (DRF) for debentures maturing during 2021-22: (If applicable)**

Series / Tranche	ISIN	Date Of Maturity during 2021-22	Amount of maturity during 2021-22	DRF required to be invested	DRF created and invested	Method of DRF invested or deposited	Remarks on Deficiency in DRF if any.
Not Applicable ,As per Rule 18(7) (ii) of Companies (Share Capital and Debentures) Rules, 2014, creation of the Debenture Redemption Reserve is not required for Banks registered with the RBI under Section 22 of the Banking Regulation Act, 1949							



c) Details of Recovery expense fund

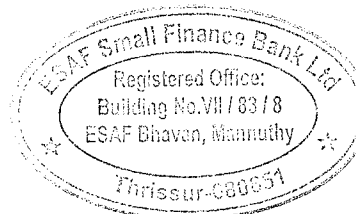
Sl. No.	Name of the Listed Entity (Including ISINs)	Issue Type (public/ Privately placed listed)	Issue Size (in ₹ Crores)	Size/ Value of recovery fund maintained	Any addition in the recovery Expense fund during the quarter	Details of usage of the funds, if any, during the quarter	Additional remarks
1	ESAF Small Finance Bank Limited <ul style="list-style-type: none"> <li>• INE879Q08028</li> <li>• INE879Q08036</li> <li>• INE818W08016</li> <li>• INE818W08024</li> <li>• INE818W08032</li> </ul>	Privately Placed listed	1,300,000,000	130,000	NIL	NIL	NIL

d) Accounts/ funds to be maintained in case of Municipal Debt Securities

Sl. No.	Name of the Listed Entity	Issue Type (public/ Privately Placed listed)	Issue Size (in ₹ crores)	Size/Value of fund/account maintained		
				No lien escrow Account	Interest payment Account	Sinking fund account
Not Applicable, as the Bank has not issued any Municipal debt Instruments.						

For ESAF Small Finance Bank Ltd.

Ranjith Raj.P.  
Company Secretary



## Annexure E

### Company hereby declares the following:

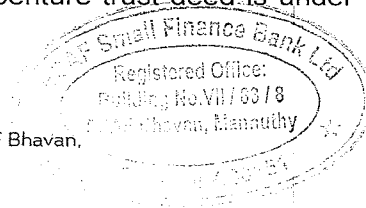
- i. Interest and Principal due on debentures are paid on due dates. -
- ii. There is No change in credit rating of the issues.
- iii. There is no significant change in composition of Board of Directors.
- iv. The properties secured for the Debentures are adequately insured and policies are in the joint names of the Trustees – **Not Applicable as the NCDs issued by the Bank are unsecured in nature.**
- v. All requisite information / documents indicated as per conditions precedent/ subsequent in debenture document/s in respect of NCD are submitted from time to time.
- vi. There are no events or information or happenings which may have a bearing on the Performance /operation of the Company, or there is no price sensitive information or any action as per SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 that may affect the payment of interest or redemption of the Debentures
- vii. Company has submitted the pre-authorisation as per SEBI Circular on Operational framework for transactions in defaulted debt securities dated 23.06.2020 and if there is any change in the provided bank details same will be shared within 1 day.
- viii. Company has complied with the provisions of Companies Act, Securities Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations 2015, the listing agreement with stock exchange, trust deed and all other regulations issued by SEBI pertaining to debt issue from time to time.
- ix. Compliance of all covenants of the issue (including side letters, accelerated payment clause, etc.) and status thereof; - **All the Covenants of the issue are complied except the following financial covenant:**  
**'Maintain PAR Ratio over 90 days of not greater than 3% which shall be tested at the end of each calender month.'**
- x. There are no Fraud/defaults by promoter or key managerial personnel or by Issuer Company or arrest of key managerial personnel or promoter;
- xi. Company has complied with para 2.2 of the SEBI circular dated 12.11.2020, for all existing debt securities, listed entities and trustees are required to enter into supplemental/ amended debenture trust deed incorporating the changes in the debenture trust deed. The execution of supplemental debenture trust deed is under process.

#### 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.

Ph. No: 0487 7123456, 123457, Email: customercare@esafbank.com www.esafbank.com



- xii. The 'High Value Debt Listed Entities' which has listed its non-convertible debt securities and has an outstanding value of listed non-convertible debt securities of Rupees Five Hundred Crore and above (provided that in case an entity that has listed its non-convertible debt securities triggers the specified threshold of Rupees Five Hundred Crore and above during the year) and the issuer shall ensure the compliance of Regulations 16 to 27. – **Not Applicable**

**For ESAF Small Finance Bank Limited**

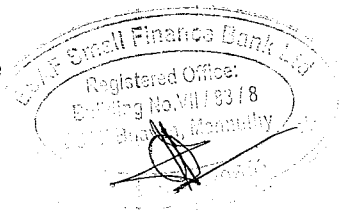
  
**Ranjith Rapp**  
**Company Secretary**

**Place: Thrissur**  
**Date: 13/10/2021**



Note on Reference of Regulations referred in Quarterly Compliance Letter**Obligations of Listed entity which has listed its non-convertible securities (Chapter V Regulation 52 of LODR)**

1. The listed entity shall prepare and submit un-audited or audited quarterly and year to date standalone financial results on a quarterly basis in the format as specified by the Board within 45 days from the end of the quarter, other than last quarter, to the recognised stock exchange(s). – **The Financial Statements for the Quarter ended 30<sup>th</sup> September, 2021 shall be submitted to the stock exchange as soon as it is approved by the Board of Directors of the Bank.**
2. The listed entity shall comply with following requirements with respect to preparation, approval, authentication and publication of annual and quarterly financial results:
  - a. Unaudited financial results on quarterly basis shall be accompanied by limited review report prepared by the statutory auditors of the listed entity, in the format as specified by the Board, provided that in case of issuers whose accounts are audited by the Comptroller and Auditor General of India, the report shall be provided by any Practicing Chartered Accountant (PCA) – **Not Applicable**
  - b. The quarterly results shall be taken on record by the board of directors and signed by the managing director / executive director. - **The same shall be complied as soon as the financial results for the quarter ended 30<sup>th</sup> September, 2021 is approved by the Board of Directors of the Bank.**
  - c. The audited results for the year shall be submitted to the recognised stock exchange(s) in the same format as is applicable for quarterly financial results. - **The same shall be complied as soon as the financial results for the quarter ended 30<sup>th</sup> September, 2021 is approved by the Board of Directors of the Bank.**
  - d. The annual audited standalone and consolidated financial results for the financial year shall be submitted to the stock exchange(s) within sixty days from the end of the financial year along with the audit report. – **Not Applicable**
  - e. Modified opinion(s) in audit reports / limited review reports that have a bearing on the interest payment / dividend payment pertaining to non-convertible securities / redemption or principal repayment capacity of the listed entity shall be appropriately and adequately addressed by the board of directors while publishing the accounts for the said period. – **Not Applicable**
  - f. The listed entity shall also submit as part of its standalone or consolidated financial results for the half year, by way of a note, a statement of assets and liabilities and statement of cash flows as at the end of the half year. - **The same shall be complied as soon as the financial results for the half year ended 30<sup>th</sup> September, 2021 is approved by the Board of Directors of the Bank.**
3. The listed entity, while submitting quarterly / annual financial results, shall disclose the following line items along with the financial results:
  - a. Debt Equity Ratio
  - b. Debt Service Coverage Ratio
  - c. Outstanding redeemable preference shares
  - d. Capital Redemption Reserve/ Debenture Redemption Reserve



- e. Net Worth
- f. Net Profit After Tax
- h. Earnings per Share;
- i. Current Ratio;
- j. Long term Debt to working capital
- k. Bad Debt to Account Receivable Ratio
- l. Current Liability Ratio;
- m. Total Debts to Total Assets;
- n. Debtors Turnover;
- o. Inventory Turnover;
- p. Operating Margin (%);
- q. Net Profit Margin (%);
- r. Sector Specific Equivalent Ratios, as Applicable

**The aforementioned ratios shall be submitted once the quarterly/ half yearly financials for the period ended 30<sup>th</sup> September, 2021 is approved by the Board of Directors of the Bank.**

4. The listed entity shall within forty-five days from the end of every quarter submit to the stock exchange, a statement indicating the utilization of issue proceeds of non-convertible securities, which shall be continued to be given till such time the issue proceeds have been fully utilised or the purpose for which these proceeds were raised has been achieved.-

**Complied**

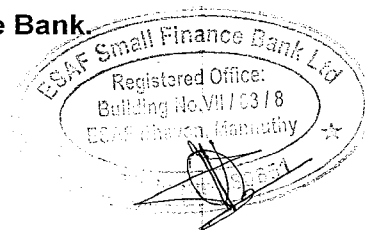
5. The listed entity shall, within two working days of the conclusion of the meeting of the board of directors, publish the financial results and statement referred to in sub-regulation (4), in at least one English national daily newspaper circulating in the whole or substantially the whole of India.- **The same shall be complied as soon as the financial results for the half year ended 30<sup>th</sup> September, 2021 is approved by the Board of Directors of the Bank.**

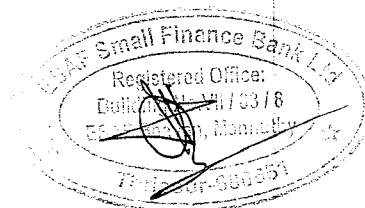
6. A copy each of above disclosures (para 1 to 5) to stock exchanges / newspaper shall also be provided to Debenture Trustees on the same day the information is submitted to stock exchanges / published in newspaper.- **The same shall be complied as soon as the financial results are published and necessary disclosures are made with the Stock Exchange.**

**II.Asset Cover (Regulation 54)**

1. In respect of its listed non-convertible debt securities, the listed entity shall maintain hundred per cent asset cover or higher asset cover as per the terms of offer document / Information Memorandum and/or Debenture Trust Deed, sufficient to discharge the principal amount at all times for the non-convertible debt securities issued; - **An Asset Cover Certificate shall be obtained from the Statutory Auditors as soon as the Financial Results for the quarter ended 30<sup>th</sup> September, 2021 is approved by the Board of Directors of the Bank.**

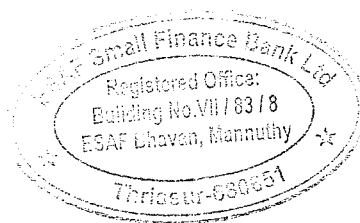
2. The listed entity shall disclose to the stock exchange in quarterly, half-yearly, year-to-date and annual financial statements, as applicable, the extent and nature of security created and maintained with respect to its secured listed non-convertible debt securities; - **The financial statements for the quarter ended 30<sup>th</sup> September, 2021 shall be submitted with the stock exchange as soon as it is approved by the Board of Directors of the Bank.**





**As asset cover certificate shall be duly submitted along with the financial results for the Half Year ended 30<sup>th</sup> September, 2021, once it is approved by the Board of Directors of the Bank.**

The listed entity shall also disclose to the Debenture Trustee at the same time as it has intimated to the stock exchange, all material events and/or information as disclosed under regulation 51 of LODR in so far as it relates to the interest, principal, issue and terms of non-convertible debt securities, rating, creation of charge on the assets, notices, resolutions and meetings of holders of non-convertible debt securities.- **Complied**



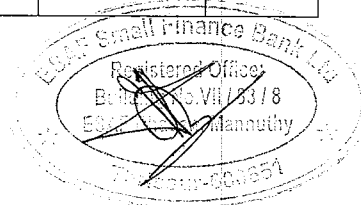


# ANNEXURE - F

BENPOS AS ON 30TH SEPTEMBER, 2021												
Sl.No	DPID	CLIENTID	NAME1	ADD1	ADD2	ADD3	CITY	PIN	POSITION	ISIN	EMAIL1	EMAIL2
1	IN300126	11274416	UNIFI AIF	LIMITED, CUSTODY OPERATION	PLAZA TWR-1, 4TH FLOOR,	NAGARLBS MARG,VIKH ROLI WEST	MUMBAI	400083	80.00	INE879Q08028	accounts@unificap.co m	
2	IN300484	29626737	AU SMALL FINANCE BANK LIMITED	HOUSE BLOCK 5TH FLOOR	ZILLION JUNCTION OF LBS	ROAD KURLA WEST	MUMBAI MAHARAS HTRA	400070	100.00	INE879Q08028	TREASURY@AUBAN K.IN	
3	IN301313	21620816	HINDUJA LEYLAND FINANCE LIMITED	NO 27 A DEVELOPED INDUSTRIAL ESTATE	SOUTH PHASE	GUINDY	CHENNAI	600032	50.00	INE879Q08028		
4	IN300126	11274416	UNIFI AIF	LIMITED, CUSTODY OPERATION	PLAZA TWR-1, 4TH FLOOR,	NAGARLBS MARG,VIKH ROLI WEST	MUMBAI	400083	5.00	INE879Q08036	accounts@unificap.co m	
5	IN300239	16007605	MARTIN E P	TC 37/218 PLOT NUMBER 4	PADMA NAGAR,EAS T FORT	PAZHAVAN GADI	TRIVANDR UM	695023	1.00	INE879Q08036		
6	IN300239	16047359	KURIAN JOHN	MELAMPARA MBIL HOUSE	28/2145 CHILAVANO OR ROAD	KADAVANT HARA P O	ERNAKULA M	682020	3.00	INE879Q08036		
7	IN300450	14930261	SAILESH S SHENOI	501 SEA BREEZE RAMKRISHNA	ROAD SANTACRU Z W		MAHARAS HTRA	400054	1.00	INE879Q08036	sailesh_shenoi@yahoo .com	sailesh_shenoi @yahoo.com
8	IN300749	11055630	A K CAPITAL FINANCE LIMITED	30/39 FREE PRESS HOUSE,	FREE PRESS JOURNAL	215 NARIMAN POINT,	MUMBAI	400021	50.00	INE879Q08036	finance@akgroup.co.in	
9	IN301135	26018960	PREMANATH S V	NO 15 AND 16 2ND CROSS SRINIVAS	LAYOUT 20TH MAIN BTM 4TH	NAHALLI BANGALOR E SOUTH	BENGALU RU	560076	1.00	INE879Q08036	premanathsv@gmail.c om	
10	IN301250	13872664	INVESTMENT ( P ) LTD	STREET 9TH FLOOR			CALCUTTA	700016	2.00	INE879Q08036	rgoenka1@rediffmail.c om	
11	IN301330	17832763	SINGH GUJRAL	L-25	3RD FLOOR NDSE II	SOUTH EXT II	DELHI	110049	20.00	INE879Q08036	gujral_rs@yahoo.in	
12	IN301549	63281374	TARASHA DUGAR	CITY 318 VILLAGE	NUNGAMBA KKAM	NUNGAMBA KKAM	CHENNAI	600034	2.00	INE879Q08036	TARASHA2912@GMA IL.COM	
13	IN301604	11582062	RAMACHAND RAN	TEMPLE ROAD	MALLESHW ARAM	BANGALOR E	BANGALO RE	560003	1.00	INE879Q08036	ramachandran198@ho tmail.com	
14	IN301774	15432621	KUMAR MITTAL	170	APARTMEN TS	ASHOK VIHAR	DELHI	110052	1.00	INE879Q08036	sknda@yahoo.co.in	
15	IN301774	15685159	POONAM MITTAL	SFS 170	SFS FLATS	ASHOK VIHAR PH III	DELHI	110052	2.00	INE879Q08036	mittal.satyendra@yaho o.in	
16	IN301774	18384906	SONALI AGGARWAL	E-47 FIRST FLOOR	ROHINI NEAR GSS SCHOOL	AVANTIKA NORTH WEST	DELHI	110085	2.00	INE879Q08036	sonali.aggarwal03@g mail.com	
17	IN301774	18803968	KUMAR MITTAL & SONS HUF	MITTAL 170 SHAKTI APARTMENT	SFS FLATS ASHOK VIHAR III	27/1 1st FLR SHAKTI NAGAR	DELHI	110007	2.00	INE879Q08036	mittal.satyendra@yaho o.in	
18	IN301774	19471728	CHANDER AGARWAL	BANK COLONY	GATE MOH NATHURAM		KASGANJ	207123	1.00	INE879Q08036	nikhil.agra@rediffmail.c om	
19	IN301774	20429049	NIKHIL AGARWAL	VIHAR PHASE 4	KRISHNA KUNJ	KAMLA NAGAR	AGRA	282005	1.00	INE879Q08036	NIKHIL.AGRA@REDI FMAIL.COM	
20	IN302814	10775443	Sudarshan Kumar Chawla	Chawla Bhawan	Bamrauli		Allahabad	211012	1.00	INE879Q08036	CHAWLASUDARSHA N@HOTMAIL.COM	CHAWLASUD ARSHAN@HO TMAIL.COM
21	IN303028	53600374	ANIRUDDHA ROY	CROSS 4TH MAIN	HAL 3RD STAGE		BANGALO RE	560075	1.00	INE879Q08036	animoniroy@gmail.co m	
22	IN303270	10124971	JAWAHAR PAMNANY	PRIMUS EDEN	KANAKPUR A ROAD	NETTIGERE	BENGALU RU	560082	1.00	INE879Q08036	ZJPZ@HOTMAIL.CO M	
23	IN303270	10244253	JAWAHAR PAMNANY HUF	304 305 PRIMUS EDEN	KANAKPUR A ROAD	NETTIGERE U,	BANGALO RE KARNATAK A	560082	1.00	INE879Q08036	ZJPZ@HOTMAIL.CO M	
24	IN303622	10007549	SRIRAM THIAGARAJAN	HOMES, OFF VARTHUR ROAD	RAMAGOND ANAHALLI	KARNATAK A	INDIA	560066	1.00	INE879Q08036	thiagarajan.sriram@g mail.com	
25	IN303622	10007975	PRATEEK SRIVASTAVA	WATERWOODS RAMAGONDA NAHALLI	WHITEFIEL D VARTHUR MAIN ROAD	BANGALOR E	INDIA	560066	1.00	INE879Q08036	prateek.og@gmail.com	
26	IN303622	10010392	DIPTI HARISH PATEL	MAIN JAYAMAHAL	BANGALOR E	KARNATAK A	INDIA	560046	1.00	INE879Q08036	DIPTI1927@GMAIL.C OM	
27	IN303622	10011328	VISHWESHWAR HEGDE	302 SHIVALAYA APARTMENT	5th A MAIN NEAR BAPTIST HOSPITAL	HEBBAL H A FARM	BANGALO RE KARNATAK A INDIA	560024	1.00	INE879Q08036	VISHUHEGDE1@GM AIL.COM	
28	IN303622	10013266	BHALCHANDR A B PARANDEKAR	N - WING 1104 SAMRAJYA BALWANTPU RAM	PAUD ROAD, SHIVTIRTHA NAGAR,	PUNE CITY PUNE, MAHARASH TRA	INDIA	411038	1.00	INE879Q08036	BBPARANDEKAR@Y AHOO.COM	
29	16014800	00580453	SHANKAR SUBRAMANIA N	LIMITED CUSTODY SERVICES	EMPIRE PLAZA 1 4 TH FLOOR	LBS MARG VIKHROLI (W)	MUMBAI	400093	20.00	INE879Q08028		
30	12010900	06669331	ANIL KUMAR BIRLA	B 403 PLOT A SAFAL TWINS	PUNJAB WADI SION	SARAS BUNGLOW	MUMBAI	400088	2.00	INE879Q08036	ANILBIRLA1@GMAIL. COM	
31	12010900	11947311	RITU MITTAL	VEHICLES AND SERVICES	MYFAIR APPARTMENT	PATPAR GANJ	EAST DELHI	110092	1.00	INE879Q08036	D.MITTAL07@gmail.c om	
32	12010900	12739872	KUTTUKARAN CENTRE		MAMANGAL AM	PALARIVAT TOM	ERNAKULA M	682025	14.00	INE879Q08036	sreekanth@popularv.c om	
33	12010900	17867353	ARISTOCRA T FINANCE AND LEASING CO PVT LTD	7 C LANDS END 29-D DOONGERSY ROAD	MALBAR HILL		MUMBAI	400006	2.00	INE879Q08036	VINOD.AMBANI@RIL. COM	
34	12012600	00264455	NITIN MOHANLAL SHAH	9TH FLOOR AVANTI CO OP HS	SENAPATI BAPAT MARG	OPP DADAR WEST	MUMBAI	400028	1.00	INE879Q08036	jakinshah@gmail.com	

Small Finance Bank Ltd.  
Registered Office:  
Plot No. 8, Vardh 3/8  
Dadar Borewell, Mumbai  
Mumbai - 400028

35	12013300	01074160	R ASHOK	TEMPLE ROAD	MALLESHWARAM	BANGALORE	BANGALORE	560003	1.00	INE879Q08036	ramachandran198@hotmail.com	
36	12023000	01164248	POONAM MITTAL	SECTOR 23 NOIDA	BUDDHA NAGAR	UTTAR PRADESH	NOIDA	201301	1.00	INE879Q08036	gkp_poonam@yahoo.co.in	
37	12039200	00020086	AYE FINANCE PVT LIMITED	Floor Vipul Square	Sushant Lok-1		GURUGRAM	122009	7.00	INE879Q08036	finance@ayefin.com	
38	12055600	00009147	INFOMEDIA PRIVATE LIMITED	MADGUL LOUNGE	4TH FLR FLOOR FLAT NO 43	23 CHETLA CENTRAL ROAD	KOLKATA	700027	37.00	INE879Q08036		
39	12055600	00011213	ACCESS INDIA CONSULTANT S PVT LTD	MADGUL LOUNGE 4TH FLOOR	FLAT NO. 43	23 CHETLA CENTRAL ROAD	KOLKATA	700027	6.00	INE879Q08036	vinay@viratechsoftware.com	
40	12055600	00015543	VIRATECH CONSULTANCY SERVICES PVT LTD	MADGUL LOUNGE 4TH FLOOR	FLAT NO 43 23 CHETLA	CENTRAL ROAD	KOLKATA	700027	14.00	INE879Q08036	vinay@viratechsoftware.com	
41	12055600	00025165	DIVAKER MALGONKAR	FINANCIAL CORPN. LTD	TECHNOPO LIS	RD SECTOR 54	GURUGRAM	122002	2.00	INE879Q08036	takeshdm@hotmail.com	
42	12055600	00026418	NARAYAN PANCHOLI	FINANCIAL CORPN. LTD	TECHNOPO LIS	RD SECTOR 54	GURUGRAM	122002	1.00	INE879Q08036		
43	12055600	00026437	SURESH M SHAH HUF	FINANCIAL CORPN. LTD	TECHNOPO LIS	RD SECTOR 54	GURUGRAM	122002	1.00	INE879Q08036		
44	12055600	00026441	TALAKSHI CHHEDA	FINANCIAL CORPN. LTD	TECHNOPO LIS	RD SECTOR 5	GURUGRAM	122002	1.00	INE879Q08036		
45	12055600	00026456	SRIRAM RAJAMANI	FINANCIAL CORPN. LTD	TECHNOPO LIS	RD SECTOR 54	GURUGRAM	122002	1.00	INE879Q08036		
46	12055600	00026475	PRADEEP PANCHOLI	FINANCIAL CORPN. LTD	TECHNOPO LIS	RD SECTOR 54	GURUGRAM	122002	1.00	INE879Q08036		
47	13012400	01644298	RATNA MUKHERJEE	SHILPITHA SPLENDOR ANNEX	CHINNAPPA LAYOUT	MAHADEVA PURA	BENGALURU	560048	1.00	INE879Q08036	rbmukherjee27@gmail.com	
48	13012400	05580593	UNIFI AIF	LIMITED CUSTODY OPERATIONS	PLAZA TWR-1 4TH FLOOR	LBS MARG VIKHROLI WEST	MUMBAI	400083	33.00	INE879Q08036	accounts@unificap.com	
49	13012400	06052714	DIPU PHILLIPS MATHEWS	LIMITED CUSTODY OPERATIONS	PLAZA 1 4TH FLOOR LBS MARG	NAGAR VIKHROLI WEST	MUMBAI	400083	2.00	INE879Q08036	mathews107@gmail.com	
50	13012400	06162225	EDUCATION TECHNOLOGY PRIVATE LIMITED	HDFC BANK LIMITED CUSTODY OPERATIONS	EMPIRE PLAZA 1 4TH FLOOR LBS MARG	CHANDAN NAGAR VIKHROLI WEST	MUMBAI	400083	5.00	INE879Q08036	ACCOUNTS@AHAGURU.COM	
51	13023400	00139526	AMIT KUMAR JAIN & SONS (HUF)	AMIT INVESTMENT	KAMAKHYA UMANANDA BHAWAN	NR GUWAHATI STOCK	GUWAHATI	781001	1.00	INE879Q08036	AMITINVESTMENT_GHY@YAHOO.CO.IN	
52	16014800	00597410	KARUNAKARAN C E	HDFC BANK CUSTODY OPERATIONS	PLAZA TOWER 1 4TH FLOOR	CHANDAN NAGAR VIKHROLI	MUMBAI	400083	2.00	INE879Q08036	cekarun@gmail.com	
53	16014800	00597537	MADHUSUDANAN R	HDFC BANK CUSTODY OPERATIONS	PLAZA TOWER 1 4TH FLOOR	CHANDAN NAGAR VIKHROLI	MUMBAI	400083	1.00	INE879Q08036	rmadhusudanana@gmail.com	
54	16014800	00598199	SURESH SUNDARAM	LIMITED CUSTODY SERVICES	EMPIRE PLAZA 1 4TH FLOOR	LBS MARG VIKHROLI (W)	MUMBAI	400083	1.00	INE879Q08036	SURESH_SUNDARAM@REDDIFFMAIL.COM	
55	16014800	00634502	L LAKSHMAN	LIMITED CUSTODY SERVICES	EMPIRE PLAZA 1 4TH FLOOR	LBS MARG VIKHROLI (W)	MUMBAI	400083	5.00	INE879Q08036	l.lakshman@rane.co.in	
56	16014800	00668540	PUSHPA LAKSHMAN	LIMITED CUSTODY SERVICES	EMPIRE PLAZA 1 4TH FLOOR	LBS MARG VIKHROLI (W)	MUMBAI	400083	2.00	INE879Q08036	l.lakshman@rane.co.in	
57	IN301516	10000012	THE FEDERAL BANK LIMITED	TREASURY DEPARTMENT	FLOOR LAXMI TOWERS	BANDRA - KURLA COMPLEX	BANDRA EAST MUMBAI	400051	200.00	INE818W08016	MMBACKOFFICE@FEDERALBANK.CO.IN	
58	IN301516	10000012	THE FEDERAL BANK LIMITED	TREASURY DEPARTMENT	FLOOR LAXMI TOWERS	BANDRA - KURLA COMPLEX	BANDRA EAST MUMBAI	400051	200.00	INE818W08024	MMBACKOFFICE@FEDERALBANK.CO.IN	
59	IN300214	22333045	SWASRAYA MULTISTATE AGRO COOPERATIVE	JSR SQUARE, KALATHODE OLLUKKARA PO	OLLUKKARA PO		THRISSUR KERALA	680655	400.00	INE818W08032	RAJESH@ESAF.IN	
TOTAL									1300.00			





# A. JOHN MORIS & CO.,

CHARTERED ACCOUNTANTS

Ajm-kch/Cer/22 /2021-2022

01<sup>st</sup> October, 2021

## CERTIFICATE

We have examined and verified the books of accounts and other relevant documents and registers maintained by M/S ESAF Small Finance Bank Limited having its Registered office and Corporate Office at Building No.VII/83/8, ESAF Bhavan, Thrissur-Palakkad National Highway, Mannuthy P O, Thrissur, Kerala - 680 651 with a view to ascertain statutory compliance for the quarter ended 30<sup>th</sup> September, 2021 relevant to the Non-Convertible Debentures (NCDs) issued by the company.

On the basis of such examination and on obtaining the information and explanation which we deemed necessary for the purpose, we hereby confirm the following details by certifying that:

1. The details of the NCDs issued by the Company under the trusteeship of Catalyst Trusteeship Limited are given in Annexure I.
2. The company has utilised the funds for the purpose of growth of the microfinance loan portfolio of the Company.
3. As per Rule 18(7)(b)(ii) of the Companies (Share Capital and Debentures) Rule, 2014 issued by Ministry of Corporate Affairs, creation of Debenture Redemption Reserve (DRR) is not required for Bank's registered with the RBI under Section 22 of the Banking Regulation Act, 1949, when such debentures are issued on private placement basis. Accordingly, the company has not created Debenture Redemption Reserve.
4. During the quarter, no NCDs had the interest fallen due.
5. During the quarter, no NCDs were due for redemption.
6. As on 30<sup>th</sup> September 2021, there is no default in payment of interest.

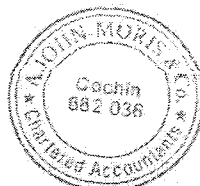
The certificate is issued at the request of the Company for submitting to debenture trustee M/S Catalyst Trusteeship Limited.

For A. JOHN MORIS & CO.,  
CHARTERED ACCOUNTANTS  
FRN : 007220S

  
JOBIN GEORGE B.Com, FCA  
Partner  
M. No. 236710

Place: Kochi

UDIN: 21236710AAAAHW4109



Cochin : Door No.56/503, IInd Floor, Building No.G 308, Shan Apartment, Near Avenue Centre Hotel  
Panampilly Nagar, Kochi - 682 036

Ph : +91 484 4874822 | Cell : +91 99958 32342 | Website: [www.ajohnmoris.com](http://www.ajohnmoris.com)

HO : No. 5, Lakshmiapuram, 1st Street, Deivasigamani Road (Near Music Academy), Royapettah, Chennai - 600 014  
Branches: Nagercoil, Tiruchirappalli, Madurai, Kumbakonam, Tirupur, Coimbatore, New Delhi, Bengaluru, Mumbai,  
Cochin, Thrissur, Hyderabad, Jaypore, Ahmedabad, Trivandrum, Tuticorin, Guntur



# A. JOHN MORIS & CO., CHARTERED ACCOUNTANTS

## Annexure I - NCDs' position during the Quarter Ended 30<sup>th</sup> September, 2021

Rs (in Crores)

S l o :	Particulars of NCD	Secured/ Unsecured	ISIN	Amo unt	Interes t Paid	Red em ptio n am oun t	Next due date of interest	Outst andin g as on 30 <sup>th</sup> Septe mber 2021	Book Debt Hypoth ecated
1	Subdebt	Unsecured	INE879Q08036	25	Nil	N. A	28-Dec- 2021	25	N.A
2	Subdebt	Unsecured	INE879Q08028	25	Nil	N. A	22-Dec- 2021	25	N.A
3	Basel III complaint Tier II bonds in the form of NCD	Unsecured	INE818W08016	20	Nil	N. A	31-Dec- 2021	20	N.A
4	Basel III complaint Tier II bonds in the form of NCD	Unsecured	INE818W08024	20	Nil	N. A	31- Dec- 2021	20	N.A
5	11.50% ESAFSFB Tier II Bonds June 2025	Unsecured	INE818WQ8032	40	Nil	N. A	31- December, 2021	40	N.A

For A. JOHN MORIS & CO.,  
CHARTERED ACCOUNTANTS  
FRN : 007220S

*Signature*  
JOBIN GEORGE B.Com, FCA  
Partner  
M. No. 236710



Place: Kochi

UDIN: 21236710AAAAHW4109  
Cochin : Door No.56/503, IInd Floor, Building No.G 308, Shan Apartment, Near Avenue Centre Hotel  
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Cochin, Thrissur, Hyderabad, Jeypore, Ahmedabad, Trivandrum, Tuticorin, Guntur