

13<sup>th</sup> January, 2021

To,

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

Sir,

**Sub: Statutory Compliance Report of NCDs for the Quarter ended 31<sup>st</sup> December, 2020.**

We refer to your letter No.: CTL/MUM/Compliance/Quarterly/2020-21/3585, dated 31<sup>st</sup> December, 2020, seeking the Company to furnish updated information on default in payment of principal and interest on due dates, ISIN wise BENPOS, credit rating and the details of the creation of DRR.

In this regard, please find attached the following details and documents towards statutory compliance for the quarter ended 31<sup>st</sup> December, 2020.

- I. Updated list of the names and addresses of the Debenture Holders (as recorded in the Beneficiary Position statement i.e., "BENPOS") – **Annexure F.**
  - II. Details of any due and unpaid interest and principal payments separately under each CL ISIN and reasons thereof - **Annexure A.**
  - III. 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. **Annexure – B.**
  - IV. A Statement ensuring that the assets of the company issuing debentures and of the guarantors/ security providers, if any, are sufficient to discharge the interest and principal amount at all times and that such assets are free from any other encumbrances except those which are specifically agreed to by the debenture holders – **Not Applicable, as the Debt Securities issued by the Bank are unsecured.**
- a) In light of SEBI/ HO/ MIRSD/ CRADT/ CIR/ P/ 2020/230 dated November 12, 2020, in terms of para 2.1, you are requested to provide relevant information to our empanelled agencies as required under **Annexure E** hereto to enable us to prepare the Asset Cover Certificate and submit it to Stock Exchange. – **Not Applicable.**
- b) You are also required to provide the following information to enable us to submit the same to stock exchange in a timely manner:
- I. A statement of value of pledged securities – **Not Applicable**
  - II. A statement of value for Debt Service Reserve Account or any other form of security offered – **Not Applicable.**
  - III. In case of personal guarantee, corporate guarantee and any other guarantees:

**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.

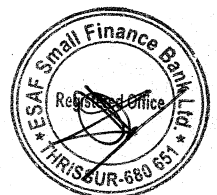
Ph. No: 0487 7123456, 123457, Email: customercare@esafbank.com [www.esafbank.com](http://www.esafbank.com)



- a) Appraisal report, necessary financial certificates (Financials/value of guarantor prepared on basis of audited financial statement etc. of the guarantor (secured by way of corporate guarantee) viz. from statutory auditor in case of corporate guarantee. **(On Annual basis) – Not Applicable.**
  - b) Net worth Certificate from Chartered Accountant in case of personal guarantee certifying that assets of Guarantors are sufficient to discharge the interest and principal amount at all times. **(On Half Yearly basis) – Not Applicable.**
- iv. You are also required to provide On a Half-Yearly basis- A certificate from the statutory auditor of the issuer giving the value of receivables/book debts including compliance with the covenants of the Offer Document/Information Memorandum. **(on Half Yearly basis) – Not Applicable.**
- v. Valuation report and title search report for the immovable/movable assets, as applicable **(on Annual basis) – Not Applicable.**
- V. Details of Debenture Redemption Reserve/Debenture Redemption/ maintenance of funds as per Companies (Share Capital and Debentures) Rules, 2014 – **Not Applicable.**
- VI. Details of Recovery expense fund – **Annexure D.**
- VII. Details of Accounts/ funds to be maintained in case of Municipal Debt Securities **(Annexure D) – Not Applicable.**
- VIII.
  - a) A report on utilization of fund raised by the issue of debenture – **Enclosed the certificate from a Practicing Chartered Accountant (PCA).**
  - b) A report from the lead bank regarding progress of the project; (In case not applicable, reason may be mentioned) – **Not Applicable.**
  - c) A certificate from the Company's Statutory Auditor (annual). (In case not applicable, reason may be mentioned) – **Not Applicable.**
    - 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.

**2) The Company is also requested to furnish us the following information:**

- i. 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 (as amended from time to time); **Annexure A (NIL).**
- ii. Details of requisite/ pending (if any) information / documents indicated as conditions precedent/subsequent in debenture document/s in respect of your NCD **Annexure A.**
- iii. A Certificate confirming that the properties secured for the Debentures are adequately insured and policies are in the joint names of the Trustees - **Annexure A (Not Applicable).**

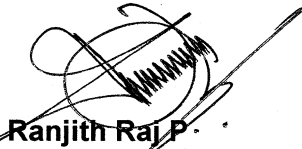


- iv. Any revision in the rating of the debentures; **Annexure A (NIL).**
- v. Updated information on default in payment of principal & interest on due dates, ISIN and Credit rating sought in **Annexure C** and
- vi. Status/ Performance Reports within 7 days of the relevant Board Meeting or within 45 days of the quarter ended on December 31, 2020, whichever is earlier – **The same will be submitted immediately upon conclusion of the Board meeting.**
- vii. 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. **Annexure A**
- viii. In case you have not already submitted the pre-authorisation letter or details of Redemption account to us, in terms of cl.3.2 of SEBI Circular on Operational framework for transactions in defaulted debt securities dated 23.06.2020, we request you to provide the same, **Annexure A.**

Requesting you to update the same in your records.

Thanking you,

**Yours Faithfully**



**Ranjith Raj P.**  
**Company Secretary**  
**Mem No: A 30388**



**Annexure A**

**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, covenants as mentioned in the Offer Document and or indicated as conditions precedent/ subsequent in debenture documents in respect of NCD are complied with and/ or submitted from time to time to Debenture Trustee.
- vi. 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.
- vii. 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

**For ESAF Small Finance Bank Limited**

  
**Ranjith Raj P**  
**Company Secretary**

**Place: Thrissur**  
**Date: 13.01.2021**



**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](mailto:customercare@esafbank.com) [www.esafbank.com](http://www.esafbank.com)

**Annexure B**

**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



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

## Annexure C

Name of Company: ESAF Small Finance Bank Limited

Quarterly Compliance - Listed NCDs:

Statement on ISIN, payment on due dates &amp; Credit rating As on 31-Dec-2020

Sr. No.	Consent Letter / Tranche Reference	Consent Letter/ Tranche Date	ISIN	Issue Size (per ISIN)/Rs. Crore	Listed/ Unlisted	Secured / Unsecured	Interest/ Principal	Due date of payment	Actual date of payment	Amount of Defaulted or Delayed Principal/ Interest Outstanding (if any) (in Rs. Crore)	Date of information sharing with Credit Rating Agency in case of Default	Credit Rating Agency & Rating as on 31-Dec-2020
1	CL/MUM/15-16/DEB/266	11-Dec-2015	INE879Q08028	25.00	Listed	UnSecured	Interest	22-Dec-2020	22-Dec-2020	NIL	NIL	BWRA (STABLE)
2	CL/MUM/15-16/DEB/279	18-Dec-2015	INE879Q08036	25.00	Listed	UnSecured	Interest	28-Dec-2020	28-Dec-2020	NIL	NIL	BWRA (STABLE)
3	CL/MUM/17-18/BT/436	27-Dec-2017	INE818W08016	20	Listed	UnSecured	Interest	31-Dec-2020	31-Dec-2020	NIL	NIL	CARE A; STABLE (SINGLE A; OUTLOOK, STABLE)
4	CL/MUM/17-18/BT/694	23-Mar-2018	INE818W08024	20.0	Listed	UnSecured	Interest	31-Dec-2020	31-Dec-2020	NIL	NIL	CARE A; STABLE (SINGLE A; OUTLOOK, STABLE)
5	CL/MUM/18-19/DEB/41	18-May-2018	INE818W08032	40.0	Listed	UnSecured	Interest	31-Dec-2020	31-Dec-2020	NIL	NIL	CARE A; STABLE (SINGLE A; OUTLOOK, STABLE)



## 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
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**As per Rule 18(7)(ii) of the Companies (Share Capital & Debenture) Rules, 2014, creation of Debenture Redemption Reserve (DRR) is not required for Banks registered with the RBI under Section 22 of the Banking Regulation Act, 1949.**

**b) Details of Recovery expense fund**

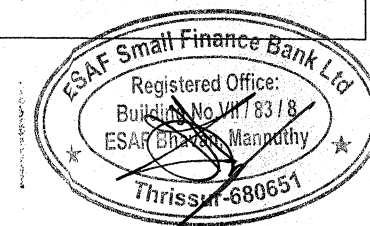
Sl. No.	Name of the Listed Entity	Issue Type (public/ Privately placed listed)	Issue Size (in ₹ Crores)	Size/ Value of recovery fund maintained	Any addition in the recovery Expense fund during the quarter	Details of usage of the funds, if any, during the quarter	Additional remarks
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**The Bank Shall Comply within the stipulated timelines.**

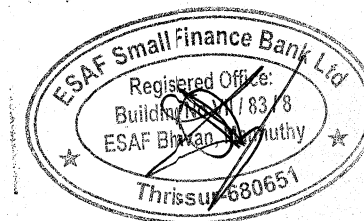
**c) Accounts/ funds to be maintained in case of Municipal Debt Securities**

Sl. No.	Name of the Listed Entity	Issue Type (public/ Privately Placed listed)	Issue Size (in ₹ crores)	Size/Value of fund/account maintained			Action taken by debenture trustee, if any (in case of shortfall etc)
				No lien escrow Account	Interest payment Account	Sinking fund account	

**Not Applicable, as the Bank has not issued any Municipal debt Instruments.**



Annexure F											
BENPOS FOR THE MONTH ENDED 31ST DECEMBER, 2020											
Sl.No	DPID	CLIENTID	NAME1	ADD1	ADD2	ADD3	CITY	PIN	EMAIL1	ISIN	POSITION
1	IN301516	10000012	THE FEDERAL BANK LIMITED	TREASURY DEPARTMENT	C-8 1ST FLOOR LAXMI TOWERS	BANDRA -KURLA COMPLEX	BANDRA EAST MUMBAI	400051	-	INE818W08016	200.00
2	IN301516	10000012	THE FEDERAL BANK LIMITED	TREASURY DEPARTMENT	C-8 1ST FLOOR LAXMI TOWERS	BANDRA -KURLA COMPLEX	BANDRA EAST MUMBAI	400051	-	INE818W08024	200.00
3	IN300214	22333045	ESAF SWASRAYA MULTISTATE AGRO COOPERATIVE SOCIETY LTD	JSR SQUARE, KALATHODE OLLUKKARA PO	OLLUKKARA PO	-	THRISSUR KERALA	680655	RAJESH@ESAF.IN	INE818W08032	400.00
4	IN300484	29626737	AU SMALL FINANCE BANK LIMITED	CORPORATE HOUSE BLOCK 5TH FLOOR	KANAKIA ZILLION JUNCTION OF LBS	AND CST ROAD KURLA WEST	MUMBAI MAHARASHTRA	400070	TREASURY@AUBANK.IN	INE879Q08028	50.00
5	IN301313	21620816	HINDUJA LEYLAND FINANCE LIMITED	NO 27 A DEVELOPED INDUSTRIAL ESTATE	SOUTH PHASE	GUINDY	CHENNAI	600032	-	INE879Q08028	50.00
6	IN301715	32034097	CSB BANK LTD	NO 44, JOLLY MAKER CHAMBER 2 4TH FLR	VINAYAK K SHAH MARG,	NARIMAN POINT	MUMBAI	400021	treasury@csb.co.in	INE879Q08028	50.00
7	IN303622	10001398	CASPIAN IMPACT INVESTMENTS PRIVATE LIMITED	8-2-596/5/B/1	ROAD NO 10	BANJARA HILLS	HYDERABAD	500034	ciibank@caspia.in	INE879Q08028	80.00
8	IN300126	11274416	UNIFI AIF	HDFC BANK LIMITED, CUSTODY OPERATION	SEMPIRE PLAZA TWR-1, 4TH FLOOR, CHA	NDAN NAGAR LBS MARG, VIKHROLI WEST	MUMBAI	400083	accounts@unifi.co.in	INE879Q08036	6.00
9	IN300749	11055630	A K CAPITAL FINANCE LIMITED	30/39 FREE PRESS HOUSE,	3RD FLOOR, FREE PRESS JOURNAL MARG,	215 NARIMAN POINT,	MUMBAI	400021	finance@akgroup.co.in	INE879Q08036	50.00
10	IN301135	26018960	PREMANATH S V	NO 15 AND 16 2ND CROSS SRINIVAS	REDDY LAYOUT 20TH MAIN BTM 4TH STAGE	NYANAPPANAHALLI BANGALORE SOUTH	BENGALURU	560076	premanathsv@gmail.com	INE879Q08036	1.00
11	IN301250	13872664	GURU INVESTMENT ( P ) LTD	3 , WOOD STREET 9TH FLOOR	-	-	CALCUTTA	700016	rgoenka1@rediffmail.com	INE879Q08036	2.00
12	IN301330	17832763	RAMINDER SINGH GUJRAL	109	SECTOR-10A	CHANDIGARH	CHANDIGARH	160011	gujral_rs@yahoo.in	INE879Q08036	20.00
13	IN301549	50841097	SHIVANGINI PROPERTIES PVT LTD	NO 209 RAMANSHREE	CHAMBERS NO 37	LADY CURZON ROAD	BANGALORE	560001	nkj_eiccl@yahoo.co.in	INE879Q08036	25.00
14	IN301549	52523491	NIRMAL KUMAR JAIN	UNIT NO 209 RAMANASHREE CHAMBERS	NO 37 LADY CURZON RD	SHIVAJI NAGAR	BANGALORE KARNATAKA	560001	nkj_eiccl@yahoo.co.in	INE879Q08036	5.00
15	IN301604	11582062	S RAMACHANDRAN	NO 38 6TH TEMPLE ROAD	MALLESHWARAM	BANGALORE	BANGALORE	560003	ramachandran198@hotmail.com	INE879Q08036	1.00
16	IN301774	10272027	Girish Chander Agarwal	1504	State Bank Colony		Kasganj	207123	9720511911A@GMAIL.COM	INE879Q08036	1.00
17	IN301774	15432621	SATYENDRA KUMAR MITTAL	170	SFS SHAKTI APARTMENTS	PHASE III ASHOK VIHAR	DELHI	110052	sknda@yahoo.co.in	INE879Q08036	1.00
18	IN301774	15685159	POONAM MITTAL	SFS 170	SFS FLATS	ASHOK VIHAR PH III	DELHI	110052	mittal.satyendra@yahoo.in	INE879Q08036	2.00
19	IN301774	18803968	SATYENDRA KUMAR MITTAL & SONS HUF	S/O K C MITTAL 170 SHAKTI APARTMENT	SFS FLATS ASHOK VIHAR III	NORTH WEST DELHI	DELHI	110007	mittal.satyendra@yahoo.in	INE879Q08036	2.00
20	IN301774	19471728	GIRISH CHANDER AGARWAL HUF	H NO 844 STATE BANK COLONY	-	-	KASGANJ	207123	agrawal8433056800@gmail.com	INE879Q08036	1.00
21	IN301774	19499117	DEEPAK AGGARWAL	H NO-47 FIRST FLR BLK-E SEC-1	NEAR SENIOR SECONDARY GIRLS	SCHOOL ROHINI RITAHLA NORTH W	DELHI	110085	DEEPAGGARWAL9@GMAIL.COM	INE879Q08036	2.00
22	IN302814	10775443	Sudarshan Kumar Chawla	Chawla Bhawan	Bamrauli	-	Allahabad	211012	CHAWLASUDARSHAN@HOTMAIL.COM	INE879Q08036	1.00
23	IN303028	53600374	ANIRUDDHA ROY	143 3RD CROSS 4TH MAIN	HAL 3RD STAGE	-	BANGALORE	560075	animoniroy@gmail.com	INE879Q08036	1.00
24	IN303270	10124971	JAWAHAR PAMNANY	304/305 PRIMUS EDEN	KANAKPURA ROAD	NETTIGERE	BENGALURU	560082	ZJPZ@HOTMAIL.COM	INE879Q08036	1.00
25	IN303270	10244253	JAWAHAR PAMNANY HUF	304 305 PRIMUS EDEN	KANAKPURA ROAD	NETTIGERE	BANGALORE KARNATAKA	560082	ZJPZ@HOTMAIL.COM	INE879Q08036	1.00





26	IN303622	10007549	SRIRAM THIAGARAJAN	434 TZED HOMES, OFF VARTHUR ROAD	RAMAGONDANAHALLI	BENGALURU, KARNATAKA	INDIA	560066	thiagarajan.sriram@gmail.com	INE879Q08036	1.00
27	IN303622	10007975	PRATEEK SRIVASTAVA	NO 17, WATERWOODS RAMAGONDANAHALLI	WHITEFIELD VARTHUR MAIN ROAD	BANGALORE	INDIA	560066	prateek.og@gmail.com	INE879Q08036	1.00
28	IN303622	10010392	DIPTI HARISH PATEL	19-27 1st MAIN JAYAMAHAL EXTN	BANGALORE	KARNATAKA	INDIA	560046	DIPTI1927@GMAIL.COM	INE879Q08036	1.00
29	IN303622	10011328	VISHWESHWAR HEGDE	302 SHIVALAYA APARTMENT	5th A MAIN NEAR BAPTIST HOSPITAL	HEBBAL H A FARM	BANGALORE KARNATAKA INDIA	560024	VISHUHEGDE1@GMAIL.COM	INE879Q08036	1.00
30	IN303622	10013266	BHALCHANDRA B PARANDEKAR	N - WING 1104 SAMRAJYA BALWANTPURAM	SOCIETY, PAUD ROAD, SHIVTIRTHANAGAR,	KOTHRUD PUNE CITY PUNE, MAHARASHTRA	INDIA	411038	BBPARANDEKAR@YAHOO.COM	INE879Q08036	1.00
31	IN304096	10000551	VIRATECH SOFTWARE AND DATA SYSTEMS PVT LTD	MADGUL LOUNGE 4TH FLOOR FLAT NO-43,	23, CHETLA CENTRAL ROAD,	OPP CHETLA PARK	KOLKATA	700027	vinay@viratechsoftware.com	INE879Q08036	27.00
32	16014800	00586453	SIDHARTH SHANKAR SUBRAMANIAN	HDFC BANK LIMITED CUSTODY SERVICES	EMPIRE PLAZA 1 4 TH FLOOR	LBS MARG VIKHROLI (W)	MUMBAI	400083	-	INE879Q08028	20.00
33	12010900	11947311	RITU MITTAL	NO A-204 MYFAIR APPARTMENTS	96 I P EXTN PATPAR GANJ	I.P.EXTENSION EAST DELHI	EAST DELHI	110092	D.MITTAL07@gmail.com	INE879Q08036	1.00
34	12010900	17867353	ARISTOCRAT FINANCE AND LEASING CO PVT LTD	7 C LANDS END 29-D DOONGERSY ROAD	MALBAR HILL	MUMBAI	MUMBAI	400006	VINOD_AMBANI@il.com	INE879Q08036	2.00
35	12013300	01074160	R ASHOK	38/1 6TH TEMPLE ROAD	MALLESHWARAM	BANGALORE	BANGALORE	560003	ramachandran198@hotmail.com	INE879Q08036	1.00
36	12023000	01164248	POONAM MITTAL	A-108 SECTOR 23 NOIDA	GAUTAM BUDDHA NAGAR	UTTAR PRADESH	NOIDA	201301	gkp_poonam@yahoo.co.in	INE879Q08036	1.00
37	12033200	09012313	KALPANA YOGESH SHAH	A 5 SILVER QUEEN L J ROAD NO 2	SONAWALA AGIARI LANE MAHIM	-	MUMBAI	400016	YOGESHKALP@GMAIL.COM	INE879Q08036	1.00
38	12039200	00020086	AYE FINANCE PVT LIMITED	809-812 8TH Floor Vipul Square	B-Block Sushant Lok-1	-	GURUGRAM	122009	finance@ayefin.com	INE879Q08036	7.00
39	12055600	00009147	VIRATECH INFOMEDIA PRIVATE LIMITED	MADGUL LOUNGE	4TH FLR FLOOR FLAT NO 43	23 CHETLA CENTRAL ROAD	KOLKATA	700027	-	INE879Q08036	10.00
40	12055600	00011213	ACCESS INDIA CONSULTANTS PVT LTD	MADGUL LOUNGE 4TH FLOOR	FLAT NO. 43	23 CHETLA CENTRAL ROAD	KOLKATA	700027	vinay@viratechsoftware.com	INE879Q08036	6.00
41	12055600	00013793	VIRATECH TRADING PRIVATE LIMITED	4TH FLOOR FLAT NO 43	MADGUL LAUNGE 23 CHETLA	CENTRAL ROAD ALIPORE	KOLKATA	700027	vinay@viratechsoftware.com	INE879Q08036	12.00
42	12055600	00015543	VIRATECH CONSULTANCY SERVICES PVT LTD	MADGUL LOUNGE 4TH FLOOR	FLAT NO 43 23 CHETLA	CENTRAL ROAD	KOLKATA	700027	vinay@viratechsoftware.com	INE879Q08036	2.00
43	13012400	01644298	RATNA MUKHERJEE	NO 30 1ST MAIN VIVEKANANDA	LAYOUT OUTERRING RD NR GENARAL	STORE OPP HOME TOWN MALL	MARATHAHALLI BANGALORE	560037	rbmukherjee27@gmail.com	INE879Q08036	1.00
44	13012400	05580593	UNIFI AIF	HDFC BANK LIMITED CUSTODY OPERATIONS	EMPIRE PLAZA TWR-1 4TH FLOOR CHANDA	LBS MARG VIKHROLI WEST	MUMBAI	400083	accounts@unifica.com	INE879Q08036	41.00
45	13023400	00139526	AMIT KUMAR JAIN & SONS (HUF)	AMIT INVESTMENT	KAMAKHYA UMANANDA BHAWAN	A.T. ROAD NR GUWAHATI STOCK	GUWAHATI	781001	-	INE879Q08036	1.00
46	16014800	00598199	SURESH SUNDARAM	HDFC BANK LIMITED CUSTODY SERVICES	EMPIRE PLAZA 1 4 TH FLOOR	LBS MARG VIKHROLI (W)	MUMBAI	400083	SURESH_SUNDARAM@REDDIFFMAIL.COM	INE879Q08036	2.00
47	16014800	00603896	NANDINI CHANDAPPA	HDFC BANK LIMITED CUSTODY SERVICES	EMPIRE PLAZA 1 4 TH FLOOR	LBS MARG VIKHROLI (W)	MUMBAI	400083	nchandappa@gmail.com	INE879Q08036	1.00
48	16014800	00634502	L LAKSHMAN	HDFC BANK LIMITED CUSTODY SERVICES	EMPIRE PLAZA 1 4 TH FLOOR	LBS MARG VIKHROLI (W)	MUMBAI	400083	l.lakshman@raneco.in	INE879Q08036	3.00
49	16014800	00668540	PUSHPA LAKSHMAN	HDFC BANK LIMITED CUSTODY SERVICES	EMPIRE PLAZA 1 4 TH FLOOR	LBS MARG VIKHROLI (W)	MUMBAI	400083	l.lakshman@raneco.in	INE879Q08036	1.00
50	16014800	00901756	GOPINATH N	HDFC BANK LIMITED CUSTODY SERVICES	EMPIRE PLAZA 1 4 TH FLOOR	LBS MARG VIKHROLI (W)	MUMBAI	400083	gopi.natarajan@omegahms.com	INE879Q08036	2.00
TOTAL											1300.00





# A. JOHN MORIS & CO.,

## CHARTERED ACCOUNTANTS

Ajm-kch/Cer/86/2020-2021

2<sup>nd</sup> Januaray, 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 31<sup>st</sup> December, 2020 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, NCDs had the interest fallen due.
5. During the quarter, no NCDs were due for redemption.
6. As on 31<sup>st</sup> December 2020, there is no default in payment of interest.

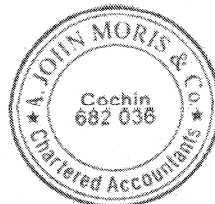
The certificate is issued at the request of the Company for submitting to debenture trustee M/S Catalyst Trusteeship Limited.

UDIN : 21236710AAAAAE6322

Place: Kochi

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

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



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, Jeypore, Ahmedabad, Trivandrum, Tuticorin, Guntur



# A. JOHN MORIS & CO.,

CHARTERED ACCOUNTANTS

## Annexure I - NCDs' position during the Quarter Ended 31<sup>st</sup> December 2020

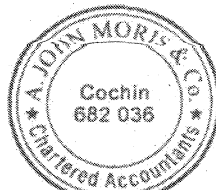
Rs (in Crores)

S I N o :	Particulars of NCD	Secured/ Unsecured	ISIN	Amo unt	Inte rest Pai d	Redem ption amoun t	Next due date of interest	Outsta nding as on 31 <sup>st</sup> Decem ber 2020	Book Debt Hypo theca ted
1	Sub debt	Unsecured	INE879Q08036	25	4.18	N.A	28-Dec-2021	25	N.A
2	Sub debt	Unsecured	INE879Q08028	25	4.30	N.A	22-Dec-2021	25	N.A
3	Basel III complaint Tier- II bonds in the form of NCD	Unsecured	INE818W08016	20	1.05	N.A	30-June-2021	20	N.A
4	Basel III complaint Tier II bonds in the form of NCD	Unsecured	INE818W08024	20	1.15	N.A	30-June-2021	20	N.A
5	11.50% ESAFSFB Tier II Bonds June 2025	Unsecured	INE818W08032	40	2.31	N.A	30-June-2021	40	N.A

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

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

UDIN : 21236710AAAAAE6322  
Place: Kochi



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