

05th July, 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 30th June, 2021.

We refer to your letter No.: CTL/MUM/Compliance/Quarterly/2021-22/1021, dated 30th June, 2021, 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 30th June, 2021.

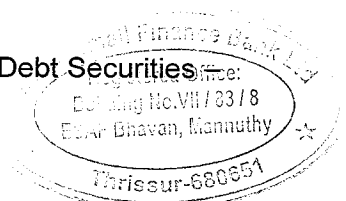
- I. Updated list of the names and addresses of the Debenture Holders (as recorded in the Beneficiary Position statement i.e., "BENPOS") – **Enclosed as Annexure F.**
- II. A Certificate cum Confirmation about the payment of interest and principal duly signed by Key Managerial Personnel viz., Managing Director/ Whole Time Director/CEO/ CS/CFO/Manager of the Company. **Enclosed as Annexure E**
- 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. **Enclosed as Annexure B**
- IV. 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. [Suggestive format as per SEBI circular dt. 12.11.2020] – **Enclosed as Annexure C**
- V. Details of Debenture Redemption Reserve/Debenture Redemption/ maintenance of funds as per Companies (Share Capital and Debentures) Rules, 2014 – **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 (Annexure D).**
- VI. Details of Recovery expense fund: **(Annexure D).**
- VII. Details of Accounts/ funds to be maintained in case of Municipal Debt Securities: **Not Applicable**

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 Email: customercare@esafbank.com www.esafbank.com



- VIII. (a). A certificate from the statutory auditor of the Company with respect to the use of the proceeds raised through the issue of Debentures as and when such proceeds have been completely deployed toward the proposed end-uses – **A certificate from the Practicing Chartered Accountant is enclosed herewith.**
- (b) A reports 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)- Changes if any to be disclosed along with copies of intimation made to the stock exchanges; **There were no Significant change in the Composition of Board of Directors which amounted to change in control as defined in SEBI (Substantial Acquisition of Shares and Takeovers) Regulations, 2011 - (Annexure E)**
- ii. Details of any amalgamation, demerger, merger or corporate restructuring or reconstruction scheme proposed by the Company- **Nil**
- iii. Details of change, if any, in the nature and conduct of the business by the Company- **Nil**
- iv. 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**
- v. 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**
- vi. Compliance of all covenants of the issue (including side letters, accelerated payment clause, etc.) and status thereof - **Complied**
- vii. 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-- **Complied**
- viii. Details of Fraud/defaults by promotor or key managerial personnel or by Issuer Company or arrest of key managerial personnel or promoter- **Nil**
- ix. Details of requisite / pending (if any) information / documents indicated as conditions precedent/subsequent in debenture document/s in respect of your NCD (**Annexure E**)
- x. 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, The Bank has issued only unsecured debt instruments till date.**

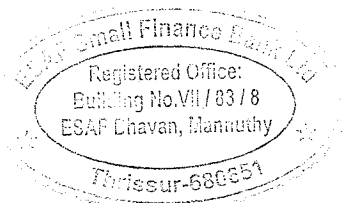


- xii. Updated information on default in payment of principal & interest on due dates and Credit rating sought in – Enclosed as **Annexure A**
- xiii. Company has complied with the provisions of Companies Act, Securities Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations 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 E**
- xiv. 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, Annexure E .**
- xv. 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. – **The Bank in compliance with Clause 2.2 of the SEBI circular dated 12.11.2020 has executed the Supplemental Debenture Trust deed on 12th June, 2021.**

Thanking you,

Yours Faithfully

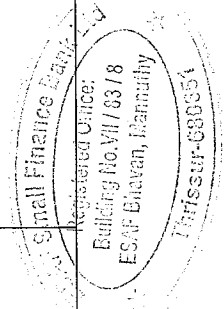

Ranjith Raj P
Company Secretary
Mem No: A 30388



Annexure A

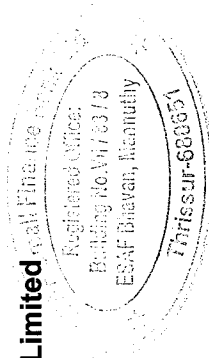
Details of Interest/Principal Payment and Credit Rating for the Quarter ended on 30.06.2021 (01.04.2021-30.06.2021)

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) (Reaffirmed on 16.03.2021)	NA	NA	NA	NA	NA
2	25.00	INE879Q08036	BWRA (Stable) (Reaffirmed on 16.03.2021)	NA	NA	NA	NA	NA
3	20	INE818W08016	CARE A; STABLE (Single A; Outlook, Stable)	30.06.2021	Interest	Rs.10413698.63/-	Paid on 30.06.2021	Rs.10413698.63/-



			(Reaffirmed on 02.03.2021)						
4	20.0	INE818W08024	CARE A; STABLE (Single A; Outlook, Stable) (Reaffirmed on 02.03.2021)	30.06.2021	Interest	Rs.1,14,05,479.45	Paid on 30.06.2021	Rs.1,14,05,479.45	
5	40.0	INE818W08032	CARE A; STABLE (Single A; Outlook, Stable) (Reaffirmed on 02.03.2021)	30.06.2021	Interest	Rs.2,28,10,959	Paid on 30.06.2021	Rs.2,28,10,959	

For ESAF Small Finance Bank Limited



[Signature]
Place: *Thiruvir*

Date: 05th July, 2021

Annexure B

a) Status of Investor Grievance

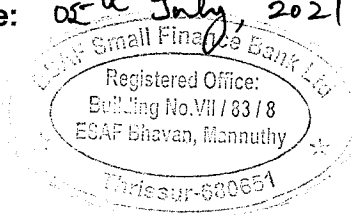
No. of Complaints received during the quarter	No. of Complaints resolved during the quarter	No. of Complaints pending at the end of reporting quarter
0	0	0

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

For ESAF Small Finance Bank Limited

Place: *Thrisur*
Date: *05th July, 2021*



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/FII/ 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								

b) Details of Debenture Reserve Fund (DRF) for debentures maturing during 2021-22: (If applicable)- Not Applicable


c) 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
1	ESAF Small Finance Bank Limited	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 Limited


 Registered Office:
 Building No. VII / 83 / 8
 ESF Bhavan, Mannuthy
 Thrissur-686031

Place: Thrissur

Date: 05th July, 2021

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. The existing Credit Rating obtained for the Debt Securities had been reaffirmed. The details are provided below;

ISIN	Credit Rating Agency	Rating as on 30 th June, 2021	Reaffirmed Date
INE879Q08028	Brickworks Ratings	BWRA(Stable)	16.03.2021
INE879Q08036	Brickworks Ratings	BWRA(Stable)	16.03.2021
INE818W08016	CARE Ratings	CARE A; Stable(Single A; Outlook, Stable)	02.03.2021
INE818W08024	CARE Ratings	CARE A; Stable(Single A; Outlook, Stable)	02.03.2021
INE818W08032	CARE Ratings	CARE A; Stable(Single A; Outlook, Stable)	02.03.2021

- 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. 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,

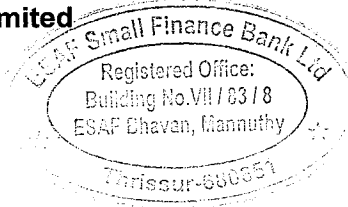


the listing agreement with stock exchange, trust deed and all other regulations issued by SEBI pertaining to debt issue from time to time

- ix. 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 Bank has executed a Supplemental Debenture Trust Deed with the Debenture Trustees on 12th March, 2021.**

For ESAF Small Finance Bank Limited


Ranjith Raj P.
Company Secretary



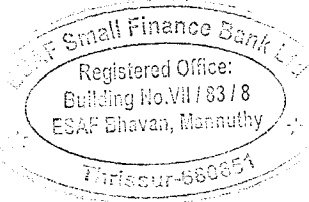
Place: Thrissur

Date: 05th July, 2021

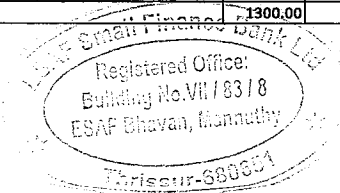
ANNEXURE - F

BENPOS AS ON 30TH JUNE,2021

Sl. No.	DPID	CLIENTID	NAME1	ADD1	ADD2	ADD3	CITY	PIN	POSITION	ISIN	EMAIL1
1	IN300484	29626737	AU SMALL FINANCE BANK LIMITED	CORPORATE HOUSE BLOCK 5TH FLOOR	KANAKIA ZILLION JUNCTION OF	AND CST ROAD KURLA WEST	MUMBAI MAHARASHTRA	400070	50.00	INE879Q08028	TREASURY@AUBANK.IN
2	IN301313	21620816	HINDUJA LEYLAND FINANCE LIMITED	NO 27 A DEVELOPED INDUSTRIAL ESTATE	SOUTH PHASE	GUINDY	CHENNAI	600032	50.00	INE879Q08028	-
3	IN301715	32034097	CSB BANK LTD	NO 44,JOLLY MAKER CHAMBER 2 4TH FLR	VINAYAK K SHAH MARG,	NARIMAN POINT	MUMBAI	400021	50.00	INE879Q08028	treasury@csb.co.in
4	IN303622	10001398	CASPIAN IMPACT INVESTMENTS PRIVATE LIMITED								
				8-2-596/5/B/1	ROAD NO 10	BANJARA HILLS	HYDERABAD	500034	80.00	INE879Q08028	ciibank@caspien.in
5	IN300126	11274416	UNIFI AIF	HDFC BANK LIMITED, CUSTODY OPERATION	SEMPIRE PLAZA TWR-1, 4TH FLOOR, CHA	NAGARLBS MARG,VIKHROL I WEST	MUMBAI	400083	7.00	INE879Q08036	accounts@unificap.com
6	IN300239	16007605	MARTIN E P	TC 37/218 PLOT NUMBER 4	PADMA NAGAR,EAST	PAZHAVANGAD I	TRIVANDRUM	695023	1.00	INE879Q08036	-
7	IN300239	16047359	KURIAN JOHN	MELAMPARAMBIL HOUSE	28/2145 CHILAVANNOOR ROAD	KADAVANTHAR A P O	ERNAKULAM	682020	3.00	INE879Q08036	-
8	IN300450	14930261	SAILESH S SHENOI	501 SEA BREEZE RAMKRISHNA	MISSION ROAD SANTACRUZ W	MUMBAI	MAHARASHTRA	400054	1.00	INE879Q08036	sailesh_shenoi@yahoo.com
9	IN300749	11055630	A K CAPITAL FINANCE LIMITED	30/39 FREE PRESS HOUSE,	3RD FLOOR, FREE PRESS JOURNAL MARG,	215 NARIMAN POINT,	MUMBAI	400021	50.00	INE879Q08036	finance@akgroup.co.in
10	IN301135	26018960	PREMANATH S V	NO 15 AND 16 2ND CROSS SRINIVAS	REDDY LAYOUT 20TH MAIN BTM 4TH STAGE	ALLI BANGALORE SOUTH	BENGALURU	560076	1.00	INE879Q08036	premanathsv@gmail.com
11	IN301250	13872664	GURU INVESTMENT (P) LTD	3 , WOOD STREET 9TH FLOOR			CALCUTTA	700016	2.00	INE879Q08036	rgoenka1@rediffmail.com
12	IN301330	17832763	RAMINDER SINGH GUJRAL	109	SECTOR-10A	CHANDIGARH	CHANDIGARH	160011	20.00	INE879Q08036	gujral_rs@yahoo.in
13	IN301549	63281374	TARASHA DUGAR	B 32 GARDEN CITY 318 VILLAGE ROAD	NUNGAMBAKKA M	NUNGAMBAKK AM	CHENNAI	600034	2.00	INE879Q08036	TARASHA2912@GMAIL.COM
14	IN301604	11582062	S RAMACHANDRAN SATYENDRA KUMAR MITTAL	NO 38 6TH TEMPLE ROAD	MALLESHWARA M	BANGALORE	BANGALORE	560003	1.00	INE879Q08036	ramachandran198@hotmail.com
15	IN301774	15432621		1504	State Bank Colony		Kasganj	207123	1.00	INE879Q08036	sknda@yahoo.co.in
16	IN301774	15685159	POONAM MITTAL	170	SFS SHAKTI APARTMENTS	PHASE III ASHOK VIHAR	DELHI	110052	2.00	INE879Q08036	mittal.satyendra@yahoo.in
17	IN301774	18384906	SONALI AGGARWAL	SFS 170	SFS FLATS	ASHOK VIHAR PH III	DELHI	110052	2.00	INE879Q08036	sonali.aggarwal03@gmail.co m
18	IN301774	18803968	SATYENDRA KUMAR MITTAL & SONS HUF	S/O K C MITTAL 170 SHAKTI APARTMENT	SFS FLATS ASHOK VIHAR III	7116895 0-27/1 1st FLR SHAKTI NAGAR	DELHI	110007	2.00	INE879Q08036	mittal.satyendra@yahoo.in
19	IN301774	19471728	GIRISH CHANDER AGARWAL HUF	H NO 844 STATE BANK COLONY			KASGANJ	207123	1.00	INE879Q08036	agrawal8433056800@gmail.com
20	IN301774	20429049	NIKHIL AGARWAL	H NO-47 FIRST FLR BLK-E SEC-1	NEAR SENIOR SECONDARY GIRLS	SCHOOL ROHINI RITAHLA NORTH W	DELHI	110085	1.00	INE879Q08036	NIKHIL.AGRA@REDIFFMAIL.COM
21	IN302814	10775443	Sudarshan Kumar Chawla	Chawla Bhawan	Bamrauli		Allahabad	211012	1.00	INE879Q08036	CHAWLASUDARSHAN@HOT MAIL.COM
22	IN303028	53600374	ANIRUDDHA ROY	143 3RD CROSS 4TH MAIN	HAL 3RD STAGE		BANGALORE	560075	1.00	INE879Q08036	animoniroy@gmail.com
23	IN303270	10124971	JAWAHAR PAMNANY	304/305 PRIMUS EDEN	KANAKPURA ROAD	NETTIGERE	BENGALURU	560082	1.00	INE879Q08036	ZJPZ@HOTMAIL.COM
24	IN303270	10244253	JAWAHAR PAMNANY HUF	304 305 PRIMUS EDEN	KANAKPURA ROAD	NETTIGERE	BANGALORE KARNATAKA	560082	1.00	INE879Q08036	ZJPZ@HOTMAIL.COM
25	IN303622	10007549	SRIRAM THIAGARAJAN	434 TZED HOMES, OFF VARTHUR ROAD	RAMAGONDANA HALLI	BENGALURU, KARNATAKA	INDIA	560066	1.00	INE879Q08036	thiagarajan.sriram@gmail.co m
26	IN303622	10007975	PRATEEK SRIVASTAVA	NO 17, WATERWOODS RAMAGONDANAHA LLI	WHITEFIELD VARTHUR MAIN ROAD	BANGALORE	INDIA	560066	1.00	INE879Q08036	prateek.og@gmail.com
27	IN303622	10010392	DIPTI HARISH PATEL	19-27 1st MAIN JAYAMAHAL EXTN	BANGALORE	KARNATAKA	INDIA	560046	1.00	INE879Q08036	DIPTI1927@GMAIL.COM
28	IN303622	10011328	VISHWESHWAR HEGDE	302 SHIVALAYA APARTMENT	5th A MAIN NEAR BAPTIST ROAD,	HEBBAL H A FARM	BANGALORE KARNATAKA	560024	1.00	INE879Q08036	VISHUHEGDE1@GMAIL.COM
29	IN303622	10013266	BHALCHANDRA B PARANDEKAR	N - WING 1104 SAMRAJYA BALWANTPURAM	ROAD, SHIVTIRTHANAG AR,	PUNE CITY PUNE, MAHARASHTRA	INDIA	411038	1.00	INE879Q08036	BBPARANDEKAR@YAHOO.C OM
30	16014800	00586453	SIDHARTH SHANKAR	MADGUL LOUNGE 4TH FLOOR FLAT NO-	23, CHETLA CENTRAL ROAD,	OPP CHETLA PARK	KOLKATA	700027	20.00	INE879Q08028	-
31	12010900	06669331	ANIL KUMAR BIRLA	HDFC BANK LIMITED CUSTODY SERVICES	EMPIRE PLAZA 1 4 TH FLOOR	LBS MARG VIKHROLI (W)	MUMBAI	400083	2.00	INE879Q08036	ANILBIRLA1@GMAIL.COM
32	12010900	11947311	RITU MITTAL	8 403 PLOT A SAFAL TWINS	CHS LTD PUNJAB WADI SION	AY OPP SARAS BUNGLOW	MUMBAI	400088	1.00	INE879Q08036	D.MITTAL07@gmail.com
33	12010900	12789886	HEDGE FINANCE LIMITED	NO A-204 MYFAIR APPARTMENTS	96 I P EXTN PATPAR GANJ	I.P.EXTENSION EAST DELHI	EAST DELHI	110092	14.00	INE879Q08036	cfo@hedgefinance.com



34	12010900	17867353	FINANCE AND LEASING CO PVT LTD	HEDGE HOUSE	MAMANGALAM	KOCHI	ERNAKULAM	682025	2.00	INE879Q08036	VINOD.AMBANI@RIL.COM
35	12012600	00264455	NITIN MOHANLAL SHAH	7 C LANDS END 29-D DOONGERSY	MALBAR HILL	MUMBAI	MUMBAI	400006	1.00	INE879Q08036	jakinshah@gmail.com
36	12013300	01074160	R ASHOK	ROOM NO 91 9TH FLOOR AVANTI CO OP HS	SENAPATI BAPAT MARG	OPP DADAR WEST	MUMBAI	400028	1.00	INE879Q08036	ramachandran198@hotmail.com
37	12023000	01164248	POONAM MITTAL	38/1 6TH TEMPLE ROAD	MALLESHWARAM	BANGALORE	BANGALORE	560003	1.00	INE879Q08036	gkp_poonam@yahoo.co.in
38	12039200	00020086	AYE FINANCE PVT LIMITED	A-108 SECTOR 23 NOIDA	GAUTAM BUDDHA NAGAR	UTTAR PRADESH	NOIDA	201301	7.00	INE879Q08036	finance@ayefin.com
39	12055600	00009147	VIRATECH INFOMEDIA PRIVATE LIMITED	809-812 8TH Floor Vipul Square	B-Block Sushant Lok-1	-	GURUGRAM	122009	37.00	INE879Q08036	
40	12055600	00011213	ACCESS INDIA CONSULTANTS PVT LTD	MADGUL LOUNGE	4TH FLR FLOOR FLAT NO 43	23 CHETLA CENTRAL ROAD	KOLKATA	700027	6.00	INE879Q08036	vinay@viratechsoftware.com
41	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
42	12055600	00025165	TAKESH DIVAKER MALGONKAR	4TH FLOOR FLAT NO 43	MADGUL LAUNGE 23	CENTRAL ROAD ALIPORE	KOLKATA	700027	2.00	INE879Q08036	takeshdm@hotmail.com
43	12055600	00026418	PRADEEP NARAYAN PANCHOLI	MADGUL LOUNGE 4TH FLOOR	FLAT NO 43 23 CHETLA	CENTRAL ROAD	KOLKATA	700027	1.00	INE879Q08036	-
44	12055600	00026437	SURESH M SHAH HUF.	ORBIS FINANCIAL CORPN. LTD	4A OCUS TECHNOPOLIS	GOLF CLUB RD SECTOR 54	GURUGRAM	122002	1.00	INE879Q08036	-
45	12055600	00026441	NITIN TALAKSHI CHHEDA	ORBIS FINANCIAL CORPN. LTD	4A OCUS TECHNOPOLIS	GOLF CLUB RD SECTOR 54	GURUGRAM	122002	1.00	INE879Q08036	-
46	12055600	00026456	SRIRAM RAJAMANI	ORBIS FINANCIAL CORPN. LTD	4A OCUS TECHNOPOLIS	GOLF CLUB RD SECTOR 54	GURUGRAM	122002	1.00	INE879Q08036	-
47	12055600	00026475	HIRAL PRADEEP PANCHOLI HUF.	ORBIS FINANCIAL CORPN. LTD	4A OCUS TECHNOPOLIS	GOLF CLUB RD SECTOR 5	GURUGRAM	122002	1.00	INE879Q08036	-
48	13012400	01644298	RATNA MUKHERJEE	ORBIS FINANCIAL CORPN. LTD	4A OCUS TECHNOPOLIS	GOLF CLUB RD SECTOR 54	GURUGRAM	122002	1.00	INE879Q08036	rbmukherjee27@gmail.com
49	13012400	05580593	UNIFI AIF	ORBIS FINANCIAL CORPN. LTD	4A OCUS TECHNOPOLIS	GOLF CLUB RD SECTOR 54	GURUGRAM	122002	35.00	INE879Q08036	accounts@unificap.com
50	13012400	06052714	DIPU PHILLIPS MATHEWS	B103 SHILPITHA SPLENDOR ANNEX APART	CHINNAPPA LAYOUT	MAHADEVAPUR A	BENGALURU	560048	1.00	INE879Q08036	mathews107@gmail.com
51	13012400	06162225	AHAGURU EDUCATION TECHNOLOGY PRIVATE LIMITED	HDFC BANK LIMITED CUSTODY OPERATIONS	EMPIRE PLAZA TWR-1 4TH FLOOR CHANDA	LBS MARG VIKHROLI WEST	MUMBAI	400083	4.00	INE879Q08036	ACCOUNTS@AHAGURU.COM
52	13023400	00139526	AMIT KUMAR JAIN & SONS (HUF).	HDFC BANK LIMITED CUSTODY OPERATIONS	EMPIRE PLAZA 1 4TH FLOOR LBS MARG	CHANDAN NAGAR VIKHROLI WEST	MUMBAI	400083	1.00	INE879Q08036	
53	16014800	00597410	KARUNAKARAN C E	AMIT INVESTMENT	KAMAKHYA UMANANDA BHAWAN	A.T. ROAD NR GUWAHATI STOCK	GUWAHATI	781001	2.00	INE879Q08036	cekarun@gmail.com
54	16014800	00598199	SURESH SUNDARAM .	HDFC BANK CUSTODY OPERATIONS	EMPIRE PLAZA TOWER 1 4 TH FLOOR	CHANDAN NAGAR VIKHROLI (W)	MUMBAI	400083	2.00	INE879Q08036	SURESH_SUNDARAM@REDDIFFMAIL.COM
55	16014800	00634502	L LAKSHMAN .	HDFC BANK LIMITED CUSTODY SERVICES	EMPIRE PLAZA 1 4 TH FLOOR	LBS MARG VIKHROLI (W)	MUMBAI	400083	3.00	INE879Q08036	l.lakshman@rane.co.in
56	16014800	00668540	PUSHPA LAKSHMAN	HDFC BANK LIMITED CUSTODY SERVICES	EMPIRE PLAZA 1 4 TH FLOOR	LBS MARG VIKHROLI (W)	MUMBAI	400083	1.00	INE879Q08036	l.lakshman@rane.co.in
57	16014800	00857167	SATYENDRA JOSHI	HDFC BANK LIMITED CUSTODY SERVICES	EMPIRE PLAZA 1 4 TH FLOOR	LBS MARG VIKHROLI (W)	MUMBAI	400083	1.00	INE879Q08036	joshisaty@gmail.com
58	IN301516	10000012	THE FEDERAL BANK LIMITED	TREASURY DEPARTMENT	C-8 1ST FLOOR LAXMI TOWERS	BANDRA - KURLA	BANDRA EAST	400051	200.00	INE818W08016	MMBACKOFFICE@FEDERALBANK.CO.IN
59	IN301516	10000012	THE FEDERAL BANK LIMITED	TREASURY DEPARTMENT	C-8 1ST FLOOR LAXMI TOWERS	BANDRA - KURLA	BANDRA EAST	400051	200.00	INE818W08024	MMBACKOFFICE@FEDERALBANK.CO.IN
60	IN300214	22333045	ESAF SWASRAYA MULTISTATE AGRO COOPERATIVE SOCIETY LTD	JSR SQUARE, KALATHODE	OLLUKKARA PO		THRISSUR KERALA	680655	400.00	INE818W08032	RAJESH@ESAF.IN
TOTAL									1300.00		-





A. JOHN MORIS & CO.,
CHARTERED ACCOUNTANTS

Ajm-kch/Cer/13/2021-2022

02nd July, 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 30th June, 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, NCDs had the interest fallen due.
5. During the quarter, no NCDs were due for redemption.
6. As on 30th June 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.

Place: Kochi

UDIN: 21236710AAAAFP7842



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


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

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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

Annexure I - NCDs' position during the Quarter Ended 30th June , 2021

Rs (in Crores)

S l o :	Particulars of NCD	Secured/ Unsecured	ISIN	Amo unt	Interes t Paid	Red emp tion amo unt	Next due date of interest	Outsta nding as on 30 th June 20 21	Book Debt Hypo theca ted
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	1.04	N.A	31-Dec- 2021	20	N.A
4	Basel III complaint Tier II bonds in the form of NCD	Unsecured	INE818W08024	20	1.14	N.A	31- Dec- 2021	20	N.A
5	11.50% ESAFSFB Tier II Bonds June 2025	Unsecured	INE818WQ8032	40	2.28	N.A	31- December, 2021	40	N.A

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


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

