

21 October 2018

Mr. Umesh Salvi.
Business Head.
Catalyst Trusteeship Limited
Office No. 83 - 87, 8th floor,
'Mittal Tower', 'B' Wing,
Nariman Point, Mumbai - 400021

Dear Sir,

**Statutory Compliance - Report for the quarter ending 30th September 2018
Non-Convertible Debentures (NCDs) issued by the Company**

Kindly refer to the details of the Non-Convertible Debentures (NCDs) issued by the Bank and listed on BSE and outstanding as on date, given below:

SNo:	Particulars of NCD	Amount (in CR)	ISIN
1	Unsecured NCD	25	INE879Q08036
2	Unsecured NCD	25	INE879Q08028
3	Basel III complaint Tier II bonds in the form of NCD	20	INE818W08016
4	Basel III complaint Tier II bonds in the form of NCD	20	INE818W08024
5	ESAFSFB Tier II Bonds June 2025	40	INE818WQ8032

In this regard, please find attached the following documents towards statutory compliance for the quarter ended 30th September 2018.

1. Chartered Accountant Certificate on Statutory Compliance as on 30th September 2018.
2. Details of Debenture Holders as on 30th September 2018.
3. Details of grievances received from Debenture Holders for the quarter ending 30th September 2018.

Kindly acknowledge the receipt.

Yours' faithfully



Ranjith Raj
Company Secretary



ESAF SMALL FINANCE BANK LIMITED

CIN: U65990KL2016PLC045669

Registered & Corporate Office: ESAF Bhavan, Mannuthy P. O., Thrissur, Kerala 680 651, India.

Ph: +91 4877 123456, 123457, Email: info@esafbank.com www.esafbank.com



A. JOHN MORIS & CO.
CHARTERED ACCOUNTANTS

Ref: ESF/2018-19/01/01/002

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 ESAF Bhavan, Mannuthy P O, Thrissur, Kerala 680 651 with a view to ascertain statutory compliance for the quarter ended 30th September 2018 relevant to the Non-Convertible Debentures (NCDs) issued by the company.

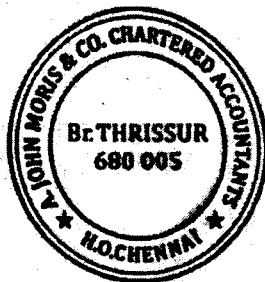
On the basis of such examination and on obtaining the information and explanation which we deemed necessary for the purpose, we hereby confirm the following details by certifying that:

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 30th September 2018, 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: Thrissur

Date: October 21, 2018



For A. JOHN MORIS & CO
Chartered Accountants

SAJBETH.M. Bsc, FCA
Partner (M.No: 205481)
FRN : S007220

Branch Office: TC-VIII/147/41, 5th Floor, Sun Tower, East Fort, Thrissur, Kerala, 680 005, Phone: +91 487 242 3611, Mobile: +91 99953 13611, E-mail: thrissur@ajohnmoris.com
Head Office: No. 5, Lakshmiapuram 1st Street, Deivasigamani Road (Near Music Academy), Royapettah, Chennai - 600 014, Phone: 044 - 28116003/4, www.ajohnmoris.com

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Kochi • Thrissur • Kumbakonam • Madurai • Hyderabad • Jeypore (Odisha)

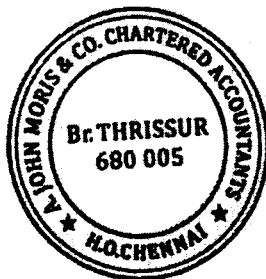


A. JOHN MORIS & CO.
CHARTERED ACCOUNTANTS

Annexure I - NCDs' position during the Quarter Ended 30th September 2018

Rs (in Crores)

S l N o :	Particulars of NCD	Secured/ Unsecured	ISIN	Am oun t	Inter est Paid	Re de mp tio n am oun t	Next due date of interest	Outs tandi ng as on 30 th Sept emb er 2018	Book Debt Hypo thec ated
1	Subdebt	Unsecured	INE879Q08036	25	-	N.A	22-Dec-2018	25	N.A
2	Subdebt	Unsecured	INE879Q08028	25	-	N.A	28-Dec-2018	25	N.A
3	Basel III complaint Tier II bonds in the form of NCD	Unsecured	INE818W08016	20	-	N.A	31-Dec-2018	20	N.A
4	Basel III complaint Tier II bonds in the form of NCD	Unsecured	INE818W08024	20	-	N.A	31-Dec-2018	20	N.A
5	11.50% ESAFSB Tier II Bonds June 2025	Unsecured	INE818WQ8032	40	-	N.A	31-Dec-2018	40	N.A



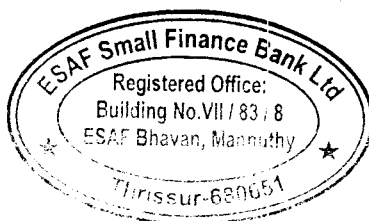
For A. JOHN MORIS & CO
Chartered Accountants

SAJEETH Bsc, PCA
Partner (U.No:205461)
FRN : 5007220

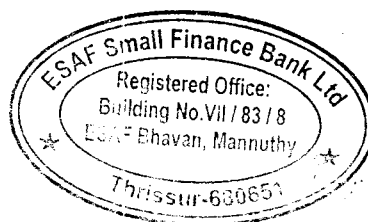
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Branches: Bangalore • Mumbai • Tiruchirapalli • Tirupur • Nagercoil • Coimbatore
Kumbakonam • Madurai • Hyderabad • Jeypore (Odisha)

Sr.	Particulars of NCDs	Name of Debenture Holder	Address of Debenture Holder /Custodian	No. of Debentures Held
No				
1.a	Unsecured NCD	CASPIAN IMPACT INVESTMENTS PRIVATE LIMITED	8-2-596/5/B/1, ROAD NO 10, BANJARA HILLS, HYDERABAD, 500034	80
1.b	Unsecured NCD	HINDUJA LEYLAND FINANCE LIMITED	NO 27 A DEVELOPED INDUSTRIAL ESTATE,SOUTH PHASE,GUINDY,CHENNAI,600032,TELE:39252525	50
1.c	Unsecured NCD	NORTHERN ARC CAPITAL LIMITED IFMR CAPITAL FINANCE PRIVATE LIMITED	NO 1 X FLOOR KANAGAM VILLAGE,IIT RESEARCH PARK TARAMANI,CHENNAI TAMIL NADU,600113 TELE:04466687382 FAX:04466687010,	50
1.d	Unsecured NCD	GREEN MALABAR FINANCE VENTURES LIMITED	14 D ANANTA BUILDING BREACH, CANDY RAJABALI PATEL LANE,MUMBAI,400026	50
1.e	Unsecured NCD	SIDHARTH SHANKAR SUBRAMANIAN	IL AND FS SEC SER LTD, CUSTODIAL SER DIVISION PLT NO 14 RAHEJA VIHAR CHANDIVLI ANDHERI (E) MUMBAI, 400072	20
2.1	Unsecured NCD	UNIFI AIF	IL AND FS HOUSE PLOT NO 14, RAHEJA VIHAR CHANDIVLI, ANDHERI (EAST), MUMBAI, 400072	63
2.2	Unsecured NCD	A K CAPITAL SERVICES LIMITED	30-39,3RD FLR,FREE PRESS HOUSE,FREE PRESS JOURNAL MARG, 215 NARIMAN POINT, MUMBAI, 400101	50
2.3	Unsecured NCD	VIRATECH SOFTWARE AND DATA SYSTEMS PVT LTD	MADGUL LOUNGE, 4TH FLOOR, FLAT NO. 43, 23 CHETLA CENTRAL ROAD, KOLKATA, 700027	27
2.4	Unsecured NCD	SHIVANGINI PROPERTIES PVT LTD	NO 209 RAMANSHREE,CHAMBERS NO 37,LADY CURZON ROAD,BANGALORE, 560001	25
2.5	Unsecured NCD	RAMINDER SINGH GUJRAL	109,SECTOR-10A,CHANDIGARH 160011	20
2.6	Unsecured NCD	VIRATECH SOFTWARE AND COMMUNICATIONS LIMITED	MADGUL LOUNGE, 4TH FLOOR, FLAT NO. 43, 23 CHETLA CENTRAL ROAD, KOLKATA- 700027	12
2.7	Unsecured NCD	VIRATECH INFOMEDIA PRIVATE LIMITED	MADGUL LOUNGE,4TH FLR FLOOR, FLAT NO. 43,23 CHETLA CENTRAL ROAD,KOLKATA,700027	10
2.8	Unsecured NCD	ACCESS INDIA CONSULTANTS PVT LTD	MADGUL LOUNGE,4TH FLR FLOOR, FLAT NO. 43,23 CHETLA CENTRAL ROAD,KOLKATA,700028	6
2.9	Unsecured NCD	NIRMAL KUMAR JAIN	NO 22 17TH E MAIN 7TH CROSS, 6TH BLOCK,KORAMANGALA,BANGALORE, 560095	5
2.10	Unsecured NCD	GURU INVESTMENT (P) LTD	3 , WOOD STREET 9TH FLOOR, CALCUTTA, 700016	2
2.11	Unsecured NCD	VIRENDRA KUMAR AGGARWAL	A 48 A BLOCK, PKT 00 SECTOR 2, ROHINI, DELHI, 110085	2
2.12	Unsecured NCD	POONAM MITTAL	SFS 170,SFS FLATS,ASHOK VIHAR PH III,DELHI,110052	2



2.13	Unsecured NCD	SATYENDRA KUMAR MITTAL	170, SFS SHAKTI APARTMENTS, PHASE III ASHOK VIHAR, DELHI, 110052	2
2.14	Unsecured NCD	VINOD M AMBANI	7D LANDS END, 29D DOONGERSI ROAD, MALABAR ROAD, MUMBAI, 400006	2
2.15	Unsecured NCD	VIRATECH CONSULTANCY SERVICES PRIVATE LIMITED	MADGUL LOUNGE, 4 TH FLOOR, FLAT NO 43, 23 CHETLA, CENTRAL ROAD, KOLKATA, 700027, TEL: 9831037881	2
2.16	Unsecured NCD	RITU MITTAL	A-204, MAYFAIR APARTMENT ,96, I P EXTN , PATPARGANJ 110092	1
2.17	Unsecured NCD	PREMANATH S V	NO 588 IST CROSS, K G LAYOUT BSK III STAGE III BLOCK, KATHRIGUPPE, BANGALORE, 560085	1
2.18	Unsecured NCD	S RAMACHANDRAN	NO 38 6TH TEMPLE ROAD, MALLESHWARAM , BANGALORE, 560003	1
2.19	Unsecured NCD	GIRISH CHANDER AGARWAL	1504, STATE BANK COLONY, KASGANJ, 207123	1
2.20	Unsecured NCD	SATYENDRA KUMAR MITTAL	170,SFS SHAKTI APARTMENTS,PHASE III ASHOK VIHAR,DELHI,110052	1
2.21	Unsecured NCD	GIRISH CHANDER AGARWAL	H. NO 844, STATE BANK COLONY, KASGANJ, 207123	1
2.22	Unsecured NCD	SUDARSHAN KUMAR CHAWLA	CHAWLA BHAVAN, BAMRAULI,ALLAHABAD,211012	1
2.23	Unsecured NCD	ANIRUDDHA ROY	143 3RD CROSS 4TH MAIN,HAL 3RD STAGE,BANGALORE,560075	1
2.24	Unsecured NCD	JAWAHAR PAMNANY	NO 401 SWATHI ORNATE NO 4, 12TH CROSS BEHIND RMV HOSPITAL, SANJAY NAGAR, BANGALORE, 560094	1
2.25	Unsecured NCD	JAWAHAR PAMNANY	NO 4 12TH CROSS APT 401 BEHIND, RMV HOSPITAL SANJAY NAGAR, RMV 2ND STAGE, BANGALORE KARNATAKA, 560094	1
2.26	Unsecured NCD	SRIRAM THIAGARAJAN	434 TZED HOMES, OFF VARTHUR ROAD,RAMAGONDANAHALLI,BENGALURU, KARNATAKA,560066	1
2.27	Unsecured NCD	PRATEEK SRIVASTAVA	NO 17, WATERWOODS RAMAGONDANAHALLI,WHITEFIELD VARTHUR MAIN ROAD,BANGALORE,560066	1
2.28	Unsecured NCD	DIPTI HARISH PATEL	19-27 1st MAIN JAYAMAHAL EXTN,BANGALORE,KARNATAKA,560046	1
2.29	Unsecured NCD	VISHWESHWAR HEGDE	302 SHIVALAYA APARTMENT,5th A MAIN NEAR BAPTIST HOSPITAL,HEBBAL H A FARM,BANGALORE KARNATAKA INDIA,560024	1
2.30	Unsecured NCD	BHALCHANDRA B PARANDEKAR	N - WING 1104 SAMRAJYA BALWANTPURAM SOCIETY, PAUD ROAD, SHIVTIRTHANAGAR,KOTHRUD PUNE CITY PUNE, MAHARASHTRA INDIA-411038	1



2.31	Unsecured NCD	R CHANDRA	381/1 6TH TEMPLE ROAD, MALLESHWARAM, BANGALORE, 560003	1
2.32	Unsecured NCD	POONAM MITTAL	GAUTAM BUDDHA NAGAR ,UTTAR PRADESH,NOIDA,201301,TELE:9810050863	1
2.33	Unsecured NCD	SHREEDAS DAMANI & SONS HUF .	52 CASA GRANDE,LITTLE GIBBS ROAD,MALABAR HILL,NEAR HANGING GARDEN,400006	1
2.34	Unsecured NCD	RATNA MUKHERJEE	NO 30, 1 ST MAIN -VIVEKANANDA LAYOUT OUTERRING RD NR GENARAL STORE OPP HOME TOWN MALL MARATHAHALLI BANGALORE 560037	1
2.35	Unsecured NCD	ARBITRAGE SECURITIES PRIVATE LIMITED	MG ROAD, BOROOAH MARKET, ROOM NO.20, 3 RD FLOOR, GUWAHATI 781001	1
3.a	Unsecured NCD	THE FEDERAL BANK LIMITED	Treasury Department, C8, First Floor, Laxmi Towers, BKC, Mumbai – 400051	200
4.a	Unsecured NCD	THE FEDERAL BANK LIMITED	Treasury Department, C8, First Floor, Laxmi Towers, BKC, Mumbai – 400051	200
5.a	Unsecured NCD	ESAF SWASRAYA MULTI STATE AGRO CO-OPERATIVE SOCIETY LIMITED	First Floor, JSR Square, Kalathode, Ollukkara P.O, Thrissur-680655, Kerala	400

Details of Grievances received from Debenture Holders for the quarter ending 30th September 2018

Number of grievances pending to be resolved as on 30-09-2018	Nil
Number of grievances received during the Quarter 01-07-2018 to 30-09-2018	Nil
Number of grievances resolved during the Quarter 01-07-2018 to 30-09-2018	Nil
Number of grievances pending to be resolved as on 30-09-2018	Nil

