

13th October, 2020

To,

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

Dear Sir,

Sub: Statutory Compliance Report of NCD's for the quarter ended on 30th September, 2020.

Ref: Non-Convertible debentures (NCD) issued by the company.

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

Sl. No.	Particulars of NCD	Amount (in crores)	ISIN
1	Listed Tier-II Bonds (NCD)	25	INE879Q08036
2	Listed Tier-II Bonds (NCD)	25	INE879Q08028
3	Listed Tier-II Bonds (NCD)	20	INE818W08016
4	Listed Tier-II Bonds (NCD)	20	INE818W08024
5	Listed Tier-II Bonds (NCD)	40	INE818W08032

In this regard, please find attached the following details and documents towards statutory compliance for the quarter ended 30th September, 2020.

1. Updated list of the Debenture holders as on 30th September, 2020 (as recorded in the beneficiary position statement i.e. BENPOS) - **Annexure A.**
2. Details of any due and unpaid interest and principal payments separately under each CL/ISIN and reasons thereof: **NIL**
3. Details of grievances received, resolved and unresolved from debenture holders for the quarter ended on 30th September, 2020 – **Annexure B**

4. A Statement ensuring that the assets of the company issuing debentures and of the guarantors, if any, are sufficient to discharge the interest and principal amount at all times that such assets are free from any other encumbrances except those which are specifically agreed to by the debenture holders (certificate from a practicing Chartered Accountant supporting the security cover certificate) – **Not Applicable as all the debentures issued by the bank are in the form of Unsecured Tier- II Instruments.**
5. In case where listed debt securities are secured by way of receivables/book debts,
 - (a) A Certificate from the Director/managing Director of the issuer company/receivables: **NA**
 - (b) A certificate from an independent Chartered Accountant giving the value of the book debts/receivables. - **Not Applicable as all the debentures issued by the company are in the form of Unsecured Debentures Tier- II Instruments.**
6. A certificate from a Practicing Chartered Accountant (PCA) in respect of Utilization of Funds during the Implementation Period of the project- **Enclosed Separately.**
7. Details of any significant changes in Composition of Board, if any, which may amount to change in control as defined in SEBI (Substantial Acquisition of Shares and Takeovers) Regulations 2011- **NIL**
8. Details of requisite/pending information/documents indicated as conditions precedents/subsequent in debenture documents in respect of the company's NCD issuances – **NIL**
9. Any Revision in the Rating of the debentures – **NIL**
10. Updated information on default in payment of principal and interest on due dates, ISIN wise BENPOS, Credit rating and DRR sought in **Annexure C.**

For ESAF Small Finance Bank Limited

Ranjith Raj P
Company Secretary
Mem No: A 30388

Annexure - A											
BENPOS as on 30th SEPTEMBER, 2020											
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 TILLOJN JUNCTION OF LBS	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	GUNDEY	CHENNAI	600032	50.00	INE879Q08028	
3	IN301715	32014097	CSB BANK LTD	NO 44,OLIVY MAKER CHAMBER 2 4TH FLR	VINAYAK K SHAH MARG,	NARIMAN POINT	MUMBAI	400021	50.00	INE879Q08028	treasury@csb.co.in
4	IN303622	10001398	CASPAN IMPACT INVESTMENTS PRIVATE LIMITED	8-2/586/5/B/1	ROAD NO 10	BANJARA HILLS	HYDERABAD	500034	80.00	INE879Q08028	cibank@caspian.in
5	IN300126	11274416	UNIFI AIF	HFDC BANK LIMITED, CUSTODY OPERATION	SEMPRE PLAZA TWR-1, 4TH FLOOR, CHA	NDAN NAGARBUS MARG,VIKHROLI WEST	MUMBAI	400083	6.00	INE879Q08036	TEG@UNITICAP.COM
6	IN300394	14605628	RITU MITTAL	A-204	MAYFAIR APARTMENT	96, I P EXTN	PATPARGANJ	110092	1.00	INE879Q08036	D.MITTA07@GMAIL.COM
7	IN300749	11055630	A K CAPITAL FINANCE LIMITED	30/29 FREE PRESS HOUSE,	3RD FLOOR, FREE PRESS	215 NARIMAN POINT,	MUMBAI	400021	50.00	INE879Q08036	finance@akgroup.co.in
8	IN301135	26018960	PREMANATH S V	NO 15 AND 16 2ND CROSS SRINIVAS	REDDY LAYOUT 20TH MAIN BTM 4TH STAGE	RYANAPPANAHALLI BANGALORE SOUTH	BENGALURU	560076	1.00	INE879Q08036	premanathu@gmail.com
9	IN301250	13872664	GURU INVESTMENT (P) LTD	3 , WOOD STREET 9TH FLOOR			CALCUTTA	700016	2.00	INE879Q08036	rgerika1@rediffmail.com
10	IN301330	17832763	RAMINDER SINGH GURJAL	109	SECTOR-10A	CHANDIGARH	CHANDIGARH	160011	20.00	INE879Q08036	gurjal_cy@yahoo.in
11	IN301549	50641087	SHIVANGINI PROPERTIES PVT LTD	NO 209 RAMANSHREE	CHAMBERS NO 37	LADY CURZON ROAD	BANGALORE	560001	25.00	INE879Q08036	nki.eiccl@yahoo.com
12	IN301549	52523491	NIRMAL KUMAR JAIN	UNIT NO 209 RAMANASHREE CHAMBERS	NO 37 LADY CURZON RD	SHIVAJI NAGAR	BANGALORE KARNATAKA	560001	5.00	INE879Q08036	nki.eiccl@yahoo.com
13	IN301604	11582062	S RAMACHANDRAN	NO 38 6TH TEMPLE ROAD	MALLESHWARAM	BANGALORE	BANGALORE	560003	1.00	INE879Q08036	ramachandran198@hotmail.com
14	IN301774	10272027	Grish Chander Agarwal	1504	State Bank Colony		Kasganj	207123	1.00	INE879Q08036	9720511911A@GMAIL.COM
15	IN301774	15432621	SATYENDRA KUMAR MITTAL	170	SFS SHAKTI APARTMENTS	PHASE III ASHOK VIHAR	DELHI	110052	1.00	INE879Q08036	sknda@yahoo.co.in
16	IN301774	15685159	POONAM MITTAL	SFS 170	SFS FLATS	ASHOK VIHAR PH III	DELHI	110052	2.00	INE879Q08036	mittal.satendra@yahoo.in
17	IN301774	18803968	SATYENDRA KUMAR MITTAL & SONS HUF	5101 C MITTAL 170 SHAKTI APARTMENT	SFS FLATS ASHOK VIHAR III	NORTH WEST DELHI	DELHI	110007	2.00	INE879Q08036	mittal.satendra@yahoo.in
18	IN301774	19471278	GIRISH CHANDER AGARWAL HUF	H NO 84 STATE BANK COLONY			KASGANJ	207123	1.00	INE879Q08036	agarwal8433056800@gmail.com
19	IN301774	19499117	DEEPAK AGGARWAL	H NO-47 FIRST FLR BLK-E SEC-1	NEAR SENIOR SECONDARY GIRLS	SCHOOL ROHINI RITAHILA NORTH W	DELHI	110085	2.00	INE879Q08036	DEEPAKAGGARWAL9@GMAIL.COM
20	IN302470	40005276	VINOD M AMBANI	7D LANDS EDN	29D DOONGERSI ROAD	MALABAR ROAD	MUMBAI	400006	2.00	INE879Q08036	vinod.ambani@vrl.com
21	IN302814	10775443	Sudarshan Kumar Chawla	Chawla Bhawan	Bamrauli		Allahabad	211012	1.00	INE879Q08036	CHAWLASUDARSHAN@HOTMAIL.COM
22	IN303028	53600374	ANIRUDHRA ROY	143 3RD CROSS 4TH MAIN	HAL 3RD STAGE		BANGALORE	560075	1.00	INE879Q08036	animonirov@gmail.com
23	IN303270	101124971	JAWAHAR PAMNANY	304/305 PRIMUS EDEN	KANAKPURA ROAD	NETTIGERE	BENGALURU	560082	1.00	INE879Q08036	ZIPZ@HOTMAIL.COM
24	IN303270	10244253	JAWAHAR PAMNANY HUF	304/305 PRIMUS EDEN	KANAKPURA ROAD	NETTIGERE	BANGALORE KARNATAKA	560082	1.00	INE879Q08036	ZIPZ@HOTMAIL.COM
25	IN303622	10007549	SRIRAM THIAGARAJAN	434 T22 HOMES, OFF VARTHUR ROAD	RAMAGONDANAHALLI	BENGALURU, KARNATAKA	INDIA	560066	1.00	INE879Q08036	thiagarajan.sriram@gmail.com
26	IN303622	10007975	PRATEEK SRIVASTAVA	NO 17, WATERWOODS RAMAGONDANAHALLI	WHITEFIELD VARTHUR MAIN ROAD	BANGALORE	INDIA	560066	1.00	INE879Q08036	prateek.og@gmail.com
27	IN303622	10017973	DIPTI HARISH PATEL	19-27 1st MAIN JAYAMAHAL EXTN	BANGALORE	KARNATAKA	INDIA	560046	1.00	INE879Q08036	DIPTI1927@GMAIL.COM
28	IN303622	10011328	VISHWESHVAR HEGDE	302 SHIVALAYA APARTMENT	5th A MAIN NEAR BAPFIST HOSPITAL	HEBBAL H A FARM	BANGALORE KARNATAKA INDIA	560024	1.00	INE879Q08036	VISHUHEGDE1@GMAIL.COM
29	IN303622	10013266	BHALCHANDRA B PARANDEKAR	N - WING 1104 SAMRAJYA BALWANTPURAM	SOCIETY, PAUD ROAD, PUNE, MAHARASHTRA	KOTHRUD PUNE CITY	INDIA	411038	1.00	INE879Q08036	B@PARANDEKAR@YAHOO.COM
30	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	27.00	INE879Q08036	vinay@viratechsoftware.com
31	16014800	00586453	SIDHARTH SHANKAR SUBRAMANIAN	HFDC BANK LIMITED CUSTODY SERVICES	EMPIRE PLAZA 1 4 TH FLOOR	LBS MARG VIKHROLI (W)	MUMBAI	400083	20.00	INE879Q08028	
32	12013300	01074160	B ASHOK	38/1 6TH TEMPLE ROAD	MALLESHWARAM	BANGALORE	BANGALORE	560003	1.00	INE879Q08036	ramachandran198@hotmail.com
33	12023000	01164248	POONAM MITTAL	A-108 SECTOR 23 NOIDA	GAUTAM BUDDHA NAGAR	UTTAR PRADESH	NOIDA	201301	1.00	INE879Q08036	pkp_poonam@yahoo.co.in
34	12039200	00020086	AYE FINANCE PVT LIMITED	809-812 8TH Floor Vipul Square	B-Block Sushant Lok-1		GURUGRAM	122009	7.00	INE879Q08036	finance@ayefin.com
35	12055600	00005444	SHREEDAS DAMANI & SONS HUF	52 CASA GRANDE	LITTLE GIBBS ROAD MALABAR HILL	NEAR HANGING GARDEN	MUMBAI	400006	1.00	INE879Q08036	damani31@gmail.com
36	12055600	00009147	VIRATECH INFOMEDIA PRIVATE LIMITED	MADGUL LOUNGE ACCESS INDIA CONSULTANTS PVT.LTD	4TH FLR FLOOR FLAT NO. 43	23 CHETLA CENTRAL ROAD	KOLKATA	700027	10.00	INE879Q08036	
37	12055600	00011213	VIRATECH TRADING PRIVATE LIMITED	MADGUL LOUNGE 4TH FLOOR	FLAT NO. 43	23 CHETLA CENTRAL ROAD	KOLKATA	700027	6.00	INE879Q08036	vinay@viratechsoftware.com
38	12055600	00013793	VIRATECH TRADING PRIVATE LIMITED	MADGUL LOUNGE 4TH FLOOR FLAT NO 43	CHETLA	CENTRAL ROAD ALIPORE	KOLKATA	700027	12.00	INE879Q08036	vinay@viratechsoftware.com
39	12055600	00015543	VIRATECH CONSULTANCY SERVICES PVT LTD	MADGUL LOUNGE 4TH FLOOR	FLAT NO.43, 23 CHETLA	CENTRAL ROAD	KOLKATA	700027	2.00	INE879Q08036	vinay@viratechsoftware.com
40	13012400	01644298	RATNA MUKHERJEE	NO 30 1ST MAIN VIVEKANANDA	LAYOUT OUTERRING RD NR GENARAL	STORE OPP HOME TOWN MALL	MARATHAHALLI BANGALORE	560037	1.00	INE879Q08036	rbmukherjee27@gmail.com
41	13012400	05580593	UNIFI AIF	HFDC BANK LIMITED CUSTODY OPERATIONS	EMPIRE PLAZA TWR-1 4TH FLOOR CHANDIA	LBS MARG VIKHROLI WEST	MUMBAI	400083	41.00	INE879Q08036	TEG@UNITICAP.COM
42	13023400	00139526	AMIT KUMAR JAIN & SONS (HUF)	AMIT INVESTMENT	KANAKADIA LIMANANDA BHAWAN	A.T. ROAD NR GUWAHATI STOCK	GUWAHATI	781001	1.00	INE879Q08036	
43	16014800	00598199	SURESH SUNDARAM	HFDC BANK LIMITED CUSTODY SERVICES	EMPIRE PLAZA 1 4 TH FLOOR	LBS MARG VIKHROLI (W)	MUMBAI	400083	2.00	INE879Q08036	SURESH_SUNDARAM@REDDIFFMAIL.COM
44	16014800	00603896	NANDINI CHANDAPPA	HFDC BANK LIMITED CUSTODY SERVICES	EMPIRE PLAZA 1 4 TH FLOOR	LBS MARG VIKHROLI (W)	MUMBAI	400083	1.00	INE879Q08036	nchandappa@gmail.com
45	16014800	00634502	L LAKSHMAN	HFDC BANK LIMITED CUSTODY SERVICES	EMPIRE PLAZA 1 4 TH FLOOR	LBS MARG VIKHROLI (W)	MUMBAI	400083	3.00	INE879Q08036	l.lakshman@rane.co.in
46	16014800	00668540	PUSHPA LAKSHMAN	HFDC BANK LIMITED CUSTODY SERVICES	EMPIRE PLAZA 1 4 TH FLOOR	LBS MARG VIKHROLI (W)	MUMBAI	400083	1.00	INE879Q08036	l.lakshman@rane.co.in
47	16014800	00901756	GOPINATH N	HFDC BANK LIMITED CUSTODY SERVICES	EMPIRE PLAZA 1 4 TH FLOOR	LBS MARG VIKHROLI (W)	MUMBAI	400083	2.00	INE879Q08036	gopi.natarajan@omegahms.com
48	IN301516	10000012	THE FEDERAL BANK LIMITED	TREASURY DEPARTMENT	C-8 1ST FLOOR LAXMI TOWERS	BANDRA -KURLA COMPLEX	BANDRA EAST MUMBAI	400051	200.00	INE818W08016	
49	IN301516	10000012	THE FEDERAL BANK LIMITED	TREASURY DEPARTMENT	C-8 1ST FLOOR LAXMI TOWERS	BANDRA -KURLA COMPLEX	BANDRA EAST MUMBAI	400051	200.00	INE818W08024	
50	IN300214	22333045	ESAF DHASRAYA MULTISTATE AGRO COOPERATIVE SOCIETY LTD	JSR SQUARE, KALATHODE	OLLUKKARA PO		THIRISSUR KERALA	680655	400.00	INE818W08032	RAJESH@ESAF.IN
TOTAL										1300.00	

ANNEXURE – B

DETAILS OF GRIEVANCES RECEIVED, RESOLVED AND UNRESOLVED FROM DEBENTURE HOLDERS FOR THE QUARTER ENDED ON 30TH SEPTEMBER, 2020

Number of grievances pending to be resolved as on 30 th June, 2020.	NIL
Number of grievances received during the quarter 30 th June, 2020 to 30 th September, 2020.	NIL
Number of grievances resolved during the quarter 30 th June, 2020 to 30 th September, 2020.	NIL
Number of grievances pending to be resolved as on 30 th September, 2020.	NIL

For ESAF Small Finance Bank Limited

Ranjith Raj P
Company Secretary
Mem No: A 30388

ESAF SMALL FINANCE BANK LIMITED

RBI License No.: MUM 124, CIN: U65990KL2016PLC045669

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

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

Annexure - C

Name of the Company: ESAF Small Finance Bank Limited

Quarterly Compliance - Listed NCDs -

Statement on ISIN, BENPOS, payment on due dates, Credit rating & DRR Requirement as on 30th September, 2020

Sr. No.	Consent Letter / Tranche Reference	Consent Letter/ Tranche Date	ISIN	Issue Size (per ISIN) Rs. Crore	Listed/ Unlisted	Secured / Unsecured	Defaulted or Delayed Principal/ Interest Outstanding (if any) (in Rs. Crore)	Due date of payment (in respect of default on Due date)	Actual date of payment (in respect of default on Due date)	Date of information sharing with Credit Rating Agency (in case of default)	Credit Rating & Agency As at the end of Last Quarter	Number of Investors as at the end of Quarter	Creation of Debenture Redemption Reserve, if applicable - Status thereof
1	CL/MUM/15-16/DEB/266	11-Dec-2015	INE879Q08028	25.00	Listed	UnSecured	NIL	NIL	NA	NA	BWRA (STABLE)	5	NA
2	CL/MUM/15-16/DEB/279	18-Dec-2015	INE879Q08036	25.00	Listed	UnSecured	NIL	NIL	NA	NA	BWRA (STABLE)	42	NA
3	CL/MUM/17-18/BT/436	27-Dec-2017	INE818W08016	20.00	Listed	UnSecured	NIL	NIL	NA	NA	CARE A; STABLE (SINGLE A; OUTLOOK, STABLE)	1	NA
4	CL/MUM/17-18/BT/694	23-Mar-2018	INE818W08024	20.00	Listed	UnSecured	NIL	NIL	NA	NA	CARE A; STABLE (SINGLE A; OUTLOOK, STABLE)	1	NA
5	CL/MUM/18-19/DEB/41	18-May-2018	INE818W08032	40.00	Listed	UnSecured	NIL	NIL	NA	NA	CARE A; STABLE (SINGLE A; OUTLOOK, STABLE)	1	NA



A. JOHN MORIS & CO.,

CHARTERED ACCOUNTANTS

Ajm-kch/Cer/67/2020-2021

12th October, 2020

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

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


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

UDIN : 20236710AAAAGG9178

Place: Kochi



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

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 30th September 2020

Rs (in Crores)

S l N o :	Particulars of NCD	Secured/ Unsecured	ISIN	Am oun t	Inte rest Paid	Rede mptio n amou nt	Next due date of interest	Outsta nding as on 30 th Septe mber 2020	Book Debt Hyp othe cated
1	Subdebt	Unsecured	INE879Q08036	25	Nil	N.A	28-Dec-2020	25	N.A
2	Subdebt	Unsecured	INE879Q08028	25	Nil	N.A	22-Dec-2020	25	N.A
3	Basel III complaint Tier II bonds in the form of NCD	Unsecured	INE818W08016	20	Nil	N.A	31-Dec-2020	20	N.A
4	Basel III complaint Tier II bonds in the form of NCD	Unsecured	INE818W08024	20	Nil	N.A	31-Dec-2020	20	N.A
5	11.50% ESAFSFB Tier II Bonds June 2025	Unsecured	INE818W08032	40	Nil	N.A	31-Dec-2020	40	N.A

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


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

UDIN : 20236710AAAAGG9178

Place: Kochi



Cochin : Door No.56/503, IInd Floor, Building No.G 308, Shan Apartment, Near Avenue Centre Hotel
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Ph : +91 484 4874822 | Cell : +91 99958 32342 | Website: 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