

Ref No: 9/SE/CS/DEC/2025-26

Date: December 29, 2025

To,

<b>Listing Department</b> <b>BSE Limited</b> <b>Phiroze Jeejeebhoy Towers,</b> <b>Dalal Street, Mumbai – 400001</b>	<b>Listing &amp; Compliance Department</b> <b>National Stock Exchange of India Limited</b> <b>Exchange Plaza, 5<sup>th</sup> Floor</b> <b>Plot No. C/1, “G” Block</b> <b>Bandra- Kurla Complex</b> <b>Bandra(E), Mumbai- 400051</b>
<b>BSE Scrip Code: 544020</b>	<b>NSE Symbol: ESAFSFB</b>

Dear Sir / Madam,

**Sub: Disclosure under Regulations 30 and 51 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015**

This is with reference to our previous intimation bearing reference number 04/SE/CS/DEC/2025-26 dated December 12, 2025 informing about the approval of the Board to proceed with the sale of NPA and Technically written-off loans to Asset Reconstruction Company (ARC).

In furtherance to the above mentioned earlier disclosure and pursuant to the applicable provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we would like to inform that upon conclusion of Swiss Challenge Method, the Bank has, on December 29, 2025, transferred the said portfolio, with an outstanding of ₹1,693.65 Crore (Cut-off date as on September 30, 2025) to ARCs, for an aggregate consideration amounting to ₹183.18 Crore.

The above announcements are also being made available on the website of the Bank at <https://www.esaf.bank.in/investor-relation/?id=disclosure-to-stock-exchanges>.

Requesting you to take the same into your records.

Thanking you,

Yours Faithfully,

**For ESAF Small Finance Bank Limited**

**Ranjith Raj. P**  
**Company Secretary and Compliance Officer**

**ESAF SMALL FINANCE BANK LIMITED**

RBI License No.: MUM 124, CIN: L65990KL2016PLC045669

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

24x7 Toll Free: 1800-103-3723 Email: [customercare@esafbank.com](mailto:customercare@esafbank.com) [www.esaf.bank.in](http://www.esaf.bank.in)