ESAF
ESAF SMALL FINANCE BANK
Joy of Banking

Ref No: 23/SE/CS/JULY/2026-27

Date: July 31, 2026

To,

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

Dear Sir / Madam,

Sub: Disclosure under Regulations 30, 33, 51 and 52 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 - Outcome of Board Meeting held on Friday, July 31, 2026- Unaudited Standalone Financial Results of the Bank for the Quarter ended June 30, 2026

In continuation to our intimation dated July 23, 2026 and pursuant to Regulation 30 and 51 read with Schedule III of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“SEBI Listing Regulations”), we hereby inform that, the Board of Directors of the Bank, in its meeting held on Friday, July 31, 2026, has, inter alia, considered and approved the Unaudited Standalone Financial Results of the Bank for the quarter ended June 30, 2026, along with the Limited Review Report thereon issued by the Joint Statutory Auditors of the Bank, M/s. Kirtane and Pandit LLP, Chartered Accountants and M/s. Sundaram and Srinivasan, Chartered Accountants.

Therefore, pursuant to Regulation 30, 33, 51 and 52 of the SEBI Listing Regulations, we are enclosing herewith the following:

i. Unaudited Standalone Financial Results of the Bank for the quarter ended June 30, 2026, along with the Limited Review Report thereon issued by the Joint Statutory Auditors of the Bank, M/s. Kirtane and Pandit LLP, Chartered Accountants and M/s. Sundaram and Srinivasan, Chartered Accountants.

ii. The Disclosure in accordance with Regulation 52(4) of SEBI Listing Regulations, for the Quarter ended June 30, 2026.

iii. The Disclosure in accordance with Regulation 52(7) and 52(7A) of SEBI Listing Regulations regarding utilization of issue proceeds of non-convertible securities for the Quarter ended June 30, 2026.

We hereby confirm and declare that the Joint Statutory Auditors have issued the Limited Review Report for the period ended June 30, 2026 with an unmodified opinion.

The press release and the investor presentation on financial and business performance of the Bank will be submitted through a separate announcement.

The Board Meeting commenced at 12:00 P.M. and the results were approved at 01:00 P.M. You are requested to take note of the above.

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 Digitally signed by Ranjith Raj P
Date: 2026.07.31 13:14:44
+05'30'

Ranjith Raj. P
Company Secretary and Compliance Officer

Kirtane & Pandit LLP
Chartered Accountants
601,6th Floor
Earth Vintage Building,
Dadar West,
Mumbai 400 028, India,
Tel: +91 022 69328846 /47

Sundaram & Srinivasan
Chartered Accountants
23, CP Ramaswamy Road,
Alwarpet,
Chennai – 600 018, India
Tel: +044 2498 8762

Independent Auditor's Review Report on unaudited financial results for the quarter ended June 30, 2026 of ESAF Small Finance Bank Limited pursuant to the Regulation 33 and 52 read with Regulation 63(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended.

To
The Board of Directors
ESAF Small Finance Bank Limited

1. We have reviewed the accompanying Statement of Unaudited Financial Results of **ESAF SMALL FINANCE BANK LIMITED** (the "Bank") for the quarter ended June 30, 2026 (the "Statement"), being submitted by the Bank pursuant to the requirement of Regulation 33 and Regulation 52 read with Regulation 63(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations") except for the disclosures relating to Pillar 3 disclosures as at June 30, 2026, including leverage ratio under Basel II Capital Regulations as have been disclosed on the Bank's website and have not been reviewed by us.

2. The Bank's Management is responsible for the preparation of the Statement in accordance with the recognition and measurement principles laid down in Accounting Standard 25 – Interim Financial Reporting ('AS 25') prescribed under Section 133 of the Companies Act, 2013 as amended, read with relevant rules issued thereunder, the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India ('RBI') from time to time (the 'RBI Guidelines') and other accounting principles generally accepted in India and in compliance with Regulation 33 and 52 of the Listing Regulations. The Statement has been approved by the Bank's Board of Directors. Our responsibility is to express a conclusion on the Statement based on our review.

3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing specified under Section 143(10) of the Companies Act 2013 and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

KIRTANE & PANDIT LLP FRN 105215W/W100057 Chartered Accountants

SUNDARAM & SRINIVASAN New No:4, Old No:23, CPR Road, Chennai 600 018. CHARTERED ACCOUNTANTS

4. Based on our review conducted as stated in paragraph 3 above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in AS 25 prescribed under Section 133 of the Companies Act, 2013, read with relevant rules issued thereunder, in so far as they apply to Banks, the RBI Guidelines and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of the Listing Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by RBI in respect of income recognition, asset classification, provisioning and other related matters.

5. The statement includes comparative financial information for the previous reporting period, which was reviewed by Kirtane & Pandit LLP, Chartered Accountants, one of the joint statutory auditors of the Bank, who have expressed an unmodified conclusion. Accordingly, Sundaram & Srinivasan, Chartered Accountants, do not express any conclusion on the comparative figures reported during the previous periods.

   Our conclusion on the Statement is not modified in respect of this matter.

For **Kirtane & Pandit LLP**
Chartered Accountants
(Firm Registration No.
105215W/W100057)

KIRTANE & PANDIT LLP
FRN 105215W/W100057
Chartered Accountants

Mittal Shah
Partner
Membership No.:147370

UDIN: **26147370MIGKDF4699**

Place: Mannuthy
Date: July 31, 2026

For **Sundaram & Srinivasan**
Chartered Accountants
(Firm Registration No. 004207S)

SUNDARAM & SRINIVASAN
New No:4, Old No:23, CPR Road, Chennai 600 018.
CHARTERED ACCOUNTANTS

S Ramkumar
Partner
Membership No.: 238820

UDIN:**26238820MNKNJT6640**

Place: Mannuthy
Date: July 31, 2026

ESAF SMALL FINANCE BANK

Building No.VII/83/8, ESAF Bhavan, Thrissur - Palakkad National Highway, Mannuthy, Thrissur, Kerala - 680651
CIN : L65990KL2016PLC045669

Statement of Unaudited Financial Results for the quarter ended 30 June 2026

Rs. In Lakh

Sl No.	Particulars	Quarter ended			Year ended
		30 June 2026	31 March 2026	30 June 2025	31 March 2026
		Unaudited	Audited Refer Note 13	Unaudited	Audited
1	Interest Earned (a)+(b)+(c)+(d)	1,09,777	99,508	82,823	3,53,718
	a) Interest/discount on advances/bills	99,239	89,187	72,061	3,11,704
	b) Income on investments	10,366	10,154	10,052	41,060
	c) Interest on balances with Reserve Bank of India and other inter-bank funds	172	167	710	954
	d) others	-	-	-	-
2	Other Income	24,824	20,137	19,514	81,105
3	**Total Income (1)+(2)**	**1,34,601**	**1,19,645**	**1,02,337**	**4,34,823**
4	Interest expended	51,369	47,733	45,036	1,83,744
5	Operating Expenses (i)+(ii)	48,334	47,783	44,809	1,79,882
	i) Employees Cost	17,979	17,346	19,057	69,202
	ii) Other operating expenses	30,355	30,437	25,752	1,10,680
6	**Total Expenditure (4)+(5) (excluding provisions & contingencies)**	**99,703**	**95,516**	**89,845**	**3,63,626**
7	**Operating Profit before provisions and contingencies (3)-(6)**	**34,898**	**24,129**	**12,492**	**71,197**
8	Provisions (other than tax) and contingencies	24,196	21,420	23,412	94,037
9	Exceptional items	-	-	-	-
10	**Profit/(Loss) from ordinary activities before tax (7)-(8)-(9)**	**10,702**	**2,709**	**(10,920)**	**(22,840)**
11	Tax expenses	2,694	358	(2,798)	(6,200)
12	**Net profit /(Loss) from ordinary activities after tax (10)-(11)**	**8,008**	**2,351**	**(8,122)**	**(16,640)**
13	Extraordinary items (net of tax expense)	-	-	-	-
14	**Net Profit / (Loss) for the Period/ year (12)-(13)**	**8,008**	**2,351**	**(8,122)**	**(16,640)**
15	Paid up equity share capital (Face Value of Rs. 10/- each)	51,595	51,566	51,543	51,566
16	Reserves excluding revaluation reserves				1,26,438
17	**Analytical Ratios and other disclosures**				
	(i) Percentage of shares held by Government of India	-	-	-	-
	(ii) Capital Adequacy Ratio - Basel II (Refer Note 5)	23.86%	22.22%	22.74%	22.22%
	(iii) Earnings Per Share (EPS) [before and after extraordinary items, net of expenses] (Face value of Rs.10/- each) *				
	- Basic (Rs.)	1.55	0.46	(1.58)	(3.23)
	- Diluted (Rs.)	1.55	0.45	(1.57)	(3.22)
	(iv) NPA Ratio				
	(a) Gross NPA	1,25,334	1,21,386	1,36,363	1,21,386
	(b) Net NPA	18,412	38,244	66,090	38,244
	(c)% of Gross NPA to Gross Advances	5.40%	5.41%	7.48%	5.41%
	(d) % of Net NPA to Net Advances	0.83%	1.77%	3.77%	1.77%
	(v) Return on Assets *	0.26%	0.08%	(0.30)%	(0.60)%
	(vi) Networth #	1,86,382	1,78,004	1,86,379	1,78,004
	(vii) Outstanding redeemable preference shares	-	-	-	-
	(viii) Capital Redemption Reserve/ Debenture Redemption	-	-	-	-
	(ix) Debt - Equity Ratio **	0.96	0.98	0.51	0.98
	(x) Total debts ** to total assets	6.72%	8.92%	6.01%	8.92%

** Quarterly numbers are not annualised*

#Networth represents sum of Capital and Reserves & Surplus

***Debt represents borrowings with residual maturity of more than one year. Total debt represents total borrowings. Equity represents sum of Capital and Reserves & Surplus*

As per regulation 33 and regulation 52(4) of SEBI (Listing obligations & Disclosure Requirements) regulations, 2015 the equity and debt listed entities are required to disclose certain ratios. The ratios which are relevant to the Banking sector are disclosed above.

ESAF SMALL FINANCE BANK LTD. FINANCE DEPARTMENT THRISSUR 680 651

KIRTANE & PANDIT LLP FRN 105215W/W100057 Chartered Accountants

SUNDARAM & SRINIVASAN New No:4, Old No:23, CPR Road, Chennai 600 018. CHARTERED ACCOUNTANTS

ESAF SMALL FINANCE BANK	Building No.VII/83/8, ESAF Bhavan, Thrissur - Palakkad National Highway,Mannuthy, Thrissur, Kerala - 680651 CIN : L65990KL2016PLC045669

Notes:

1. Segment information in accordance with the RBI guidelines and Accounting Standard 17-"Segment Reporting"

Sl	Particulars	Quarter ended			Year ended
					Rs. In Lakh
		30 June 2026	31 March 2026	30 June 2025	31 March 2026
		Unaudited	Audited Refer Note 13	Unaudited	Audited
1	**Segment Revenue**				
(a)	Retail	1,14,136	1,01,530	81,636	3,66,164
(b)	Wholesale	2,221	2,551	3,018	10,330
(c)	Treasury	15,430	9,679	13,754	40,485
(d)	Other Banking Operations	2,814	5,885	3,929	17,844
(e)	Less: Inter Segment Revenue	-	-	-	
	Income from operations	**1,34,601**	**1,19,645**	**1,02,337**	**4,34,823**
2	Segment Results				
(a)	Retail	2,990	(2,826)	(18,100)	(42,585)
(b)	Wholesale	623	397	787	3,569
(c)	Treasury	5,051	(594)	2,677	(956)
(d)	Other Banking Operations	2,038	5,732	3,716	17,132
	Total Profit /(Loss) Before Tax	**10,702**	**2,709**	**(10,920)**	**(22,840)**
3	**Segment Assets**				
(a)	Retail	22,37,431	21,78,449	17,24,666	21,78,449
(b)	Wholesale	74,841	79,276	1,01,361	79,276
(c)	Treasury	7,50,321	7,54,346	7,79,819	7,54,346
(d)	Unallocated	80,329	74,727	64,501	74,727
	Total Assets	**31,42,922**	**30,86,798**	**26,70,347**	**30,86,798**
4	**Segment Liabilities**				
(a)	Retail	22,67,208	22,07,619	17,21,752	22,07,619
(b)	Wholesale	72,717	74,389	96,166	74,389
(c)	Treasury	5,80,606	5,93,027	6,12,420	5,93,027
(d)	Capital & Reserves	1,86,382	1,78,004	1,86,379	1,78,004
(e)	Unallocated	36,009	33,759	53,630	33,759
	Total Liabilities	**31,42,922**	**30,86,798**	**26,70,347**	**30,86,798**

Notes:

i) The business operation of Bank are in India and for the purpose of segment reporting as per accounting standard-17(Segment reporting) the bank is considered to operate only in domestic segment.

ii) Income, expenses, assets and liabilities have been either specifically identified to individual segments or allocated to segments based on matching principle and the residual items are classified as unallocated.

iii) Unallocated item includes capital expenditure, deferred income tax assets/ liabilities and advance tax etc.

iv) In computing the above information, certain estimates and assumptions have been made by the management and have been relied upon by the auditors.

v) The RBI vide its Circular dated April 7, 2022 on establishments of Digital Banking Units (DBUs) has prescribed reporting of Digital Banking Segments as a sub segment of Retail Banking Segment (RBS). The Bank has not set up any DBU so far and hence DBU has not been disclosed as a seperate segment as per Accounting Standard 17 (Segment Reporting).

ESAF SMALL FINANCE BANK LTD. * THRISSUR 680 651 * FINANCE DEPARTMENT

KIRTANE & PANDIT LLP FRN 105215W/ W100057 Chartered Accountants

SUNDARAM & SRINIVASAN New No:4, Old No:23, CPR Road, Chennai 600 018. CHARTERED ACCOUNTANTS

ESAF
ESAF SMALL FINANCE BANK

Building No.VII/83/8, ESAF Bhavan, Thrissur - Palakkad National Highway, Mannuthy, Thrissur, Kerala - 680651
CIN : L65990KL2016PLC045669

2.The above statement of unaudited financial results for the Quarter ended 30 June 2026 ("Statement" or "financial results") have been reviewed by the Audit Committee and approved by the Board of Directors at their meetings held on 31 July 2026 in accordance with the requirement of Regulation 33 and Regulation 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, (the "Regulations"), as amended. The above financial results were subjected to a limited review by the Joint Statutory Auditors who have issued an unmodified opinion there on.
The comparative financial information for the Quarter ended 30 June 2025 included in the statement have been reviewed by M/s. Abarna & Ananthan and M/s. Kirtane & Pandit LLP (one of the present joint auditors), who expressed an unmodified opinion vide their limited review report dated 8 August 2025.

3. The above financial results have been prepared in accordance with the recognition and measurement principles laid down in the applicable Accounting Standard ("Accounting standards") prescribed under Section 133 of the Companies Act, 2013 (the "Act"), in so far as they apply to the Banks, the relevant provisions of the Banking Regulation Act, 1949 and the circulars, the guidelines and directions issued by the Reserve Bank of India ("RBI") from time to time (the "RBI Regulations") and other accounting principles generally accepted in India and the requirements of Regulation 33 and Regulation 52 read with regulation 63 (2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.

4. The Bank has applied its significant accounting policies in the preparation of these financial results consistent with those followed in the annual financial statement for the year ended 31 March 2026. Any circulars/ directions issued by RBI is implemented prospectively when it becomes applicable, unless specifically required under those circulars/ directions.

5. The Capital Adequacy Ratio ("CAR") has been computed as per RBI Circular No.RBI/DOR/2025-26/182DOR.CAP.REC.101/21-01-002/2025-26 (Reserve Bank of India (Small Finance Banks — Prudential Norms on Capital Adequacy) Directions, 2025) dated, 28 November 2025 as amended from time to time.

6. (i) During the quarter ended 30 June 2026, the bank has not acquired / transferred any "loans not in default" through assignment of loans.
(ii) During the quarter ended 30 June 2026, the Bank has not acquired / transferred any Stressed Loans (Non Performing Asset and Special mention account).
iii) Details of ratings of SRs outstanding as on 30 June 2026 are given below:

Rs.in Lakh

Ratings	Rating Agency	Current Recovery Rating	Gross Value of Outstanding SRs*
RR4	Crisil	More than 25% and upto 50%	2,081.81
RR2	Crisil	More than 75% and upto 100%	10.16
RR1	Crisil	More than 100% and upto 150%	2,435.09
RR1	Brickwork	More than 100% and upto 150%	972.19
RR1+	Brickwork	More than 100% and upto 150%	1,248.00

** the same has been fully provided in the books*

7. The Bank is carrying an additional contingency provision on standard assets of Rs. 1,767 Lakh as on 30 June 2026 (Rs.4,064 Lakh as on 30 June 2025).

8. Other income includes processing fee, profit/ loss on sale of investments (net off provision for depreciation), Income from selling of third party products, recovery from loans written off, income from dealing in PSLC and Collection Agency Fees from Asset Reconstruction Companies (ARC).

9. During the quarter ended 30 June 2026, the Bank has allotted 2,89,182 equity shares pursuant to the exercise of options under the approved employee stock option scheme.

10. The Bank has raised Tier II capital of Rs. 8,500 Lakh during quarter ended 30 June 2026.

11. The Bank does not have any exposure to Project Finance, hence the disclosure as per 'Reserve Bank of India (Small Finance Banks - Financial Statements: Presentation and Disclosures) Directions, 2025' dated 28 November 2025 and as amended from time to time, on Project Finance is not applicable for the quarter ended 30 June 2026.

12. The Bank does not have any subsidiary/ associate/ joint venture as on 30 June 2026.

13 The figures of quarter ended 31 March 2026 are the balancing figures between audited figures in respect of the full financial year ended 31 March 2026 and unaudited published year to date figures up to nine months ended 31 December 2025, which was subjected to a limited review.

14.Figures for the previous period/year have been reclassified/regrouped wherever necessary, to conform to the current period classification.

Place : Mannuthy
Date : 31 July 2026

Dr. Kadambelil Paul Thomas
Managing Director & CEO

ESAF SMALL FINANCE BANK LTD. * THRISSUR 680 651 *
FINANCE DEPARTMENT

KIRTANE & PANDIT LLP
FRN 105215W/ W100057
Chartered Accountants

SUNDARAM & SRINIVASAN
New No:4, Old No:23, CPR Road, Chennai 600 018.
CHARTERED ACCOUNTANTS

Annexure-I

Disclosure in compliance with Regulation 52(4) of SEBI (LODR) Regulations, 2015 for the Quarter ended June 30, 2026.

			For the Quarter ended June 30, 2026
1	Debt Equity Ratio**		0.96
2	Debt Service Coverage Ratio		NA
3	Interest Service Coverage Ratio		NA
4	Outstanding Redeemable Preference Shares (Quantity and Value)		NA
5	Capital Redemption Reserve/ Debenture Redemption Reserve		NA
6	Net worth # (Rs. In crore)		1863.82
7	Net Profit/ (Loss) after Tax (Rs. In crore)		80.08
8	Earnings Per Share	Basic (Rs)	1.55
		Diluted (Rs)	1.55
9	Current Ratio		NA
10	Long Term Debt to Working Capital		NA
11	Bad Debts to Account Receivable Ratio		NA
12	Current Liability Ratio		NA
13	Total Debts to Total Assets		6.72%
14	Debtors Turnover		NA
15	Inventory Turnover Ratio		NA
16	Operating Margin percent		NA
17	Net Profit Margin percent		NA

Note:

** Debt represents borrowings with residual maturity of more than one year. Total debt represents total borrowings.

Networth represents sum of Capital and Reserves & Surplus

For ESAF Small Finance Bank Limited

ESAF SMALL FINANCE BANK LTD. THRISSUR 680 651 FINANCE DEPARTMENT

Gireesh CP
Executive Vice President- Finance and Chief Financial Officer

ESAF
ESAF SMALL FINANCE BANK
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Disclosures under 52(7) and 52(7A) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015.

A. Statement of Utilization of issue Proceeds:

Name of the Issuer	ISIN	Mode of Fund raising (Public Issue/ Private Placement)	Type of Instrument	Date of raising Funds	Amount Raised	Funds Utilized	Any Deviations (Yes /No)	If 8 is yes, then specify the purpose for which the funds were utilized	Remarks if any
1	2	3	4	5	6	7	8	9	10
ESAF Small Finance Bank Limited	INE818W08172	Private Placement	Listed, rated, taxable, unsecured, transferable, redeemable, fully paid up, Basel II compliant lower Tier II subordinated bonds in the nature of Non-Convertible Debentures	June 25, 2026	85 Crores	The proceeds of non-convertible debentures issued on June 25, 2026 have been fully utilized as per the objects of the issue.	No	NA	NIL

ESAF SMALL FINANCE BANK LTD. * THRISSUR 680 651 *
FINANCE DEPARTMENT

B. Statement of Deviation/ Variation in use of Issue Proceeds:

Particulars	Remarks
Name of listed entity	ESAF Small Finance Bank Limited
Mode of fund raising	Others - Private placement
Type of instrument	Listed, rated, taxable, unsecured, transferable, redeemable, fully paid up, Basel II compliant lower Tier II subordinated bonds in the nature of Non-Convertible Debentures.
Date of raising funds	June 25, 2026
Amount raised In ₹ crore	85 Crores (INE818W08172)
Report filed for quarter ended	June 30, 2026
Monitoring Agency	NA
Monitoring Agency Name, if applicable	NA
Is there a deviation/variation in use of funds raised?	NIL
If yes, whether the same is pursuant to change in terms of a contract or objects, which was approved by the shareholders	NA
If Yes, Date of shareholder Approval	NA
Explanation for the Deviation / Variation	NA
Comments of the Audit Committee after review	NIL
Comments of the auditors, if any	NIL

Objects for which funds have been raised and where there has been a deviation/variation, in the following table: NA

Original object	Modified object, if any	Original allocation	Modified allocation, if any	Funds utilised	Amount of deviation/variation for the quarter according to applicable object (in ₹ crore and in %)	Remarks, if any
Not Applicable						

Deviation could mean:
a. Deviation in the objects or purposes for which the funds have been raised.
b. Deviation in the amount of funds actually utilized as against what was originally disclosed or
c. Change in terms of a contract referred to in the fund-raising document i.e. prospectus, letter of offer, etc.

Thanking You,

Yours Faithfully

For **ESAF Small Finance Bank Limited**

Gireesh C.P
Executive Vice President- Finance and Chief Financial Officer

ESAF SMALL FINANCE BANK LTD. FINANCE DEPARTMENT THRISSUR 680 651