

Ref No: 18/SE/CS/JULY/2026-27

Date: July 21, 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,

Subject: Intimation under Regulation 30 of SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015

We wish to inform you that pursuant to Regulation 36(1)(b) of the Securities and Exchange Board of India (Listing Obligations & Disclosure Requirements) Regulations 2015, the Bank has dispatched letters to those Shareholders whose e-mail addresses are not registered with the Bank/Registrar & Transfer Agent/ Depository Participants, providing the web link including the exact path where the Annual Report of the Bank for the Financial Year 2025-26 is available. A copy of the letter is enclosed herewith for your records.

The AGM notice and Integrated Annual Report for Financial Year 2025-26 is made available on the Bank's website at <https://www.esaf.bank.in/investor-relation/?id=annual-reports>.

Kindly take the same on record.

Thanking you,

Yours Faithfully

For ESAF Small Finance Bank Limited

Ranjith Raj. P
Company Secretary and Compliance Officer



ESAF SMALL FINANCE BANK LIMITED

CIN: L65990KL2016PLC045669

Registered Office: Building No. VII/83/8, ESAF Bhavan,
Thrissur-Palakkad National Highway, Mannuthy,
Thrissur, Kerala, India, PIN – 680 651

E-mail: investor.relations@esafbank.com

Ph. No.: 0487 7123456 **Website:** www.esaf.bank.in

Date: July 20, 2026

Dear Shareholder,

Subject: Notice of 10th Annual General Meeting (AGM) of ESAF Small Finance Bank Limited and Annual Report for the Financial Year 2025-26.

We are pleased to inform you that the **10th Annual General Meeting ('AGM')** of the Members of ESAF Small Finance Bank Limited ('the Bank') is scheduled to be held on **Friday, August 14, 2026 at 03.00 P.M. (IST)** through Video Conferencing ('VC') facility / Other Audio Visual Means ('OAVM').

As per Regulation 36 (1) (b) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, ('SEBI Listing Regulations, 2015'), as amended, the web-link, including the exact path, where complete details of the Annual Report are available is required to be sent to those member(s) who have not registered their email address(es) either with the Bank or with any Depository or MUFG Intime India Private Limited (Formerly Link Intime India Private Limited), Registrar & Share Transfer Agent (RTA) of the Bank.

Accordingly, this letter is being sent to inform that the Annual Report for the Financial Year 2025-26 can be accessed/downloaded from the below link and QR Code:

Exact path of Annual Report 2025-26:

<https://www.esaf.bank.in/AnnualReport-2026.pdf>



This letter is being sent to those members who have not registered their email address(es) either with the Bank or with any Depository or RTA of the Bank as on the cut-off date i.e July 10, 2026.

All shareholder queries or service requests are to be raised only through RTA website at https://web.in.mpms.mufig.com/helpdesk/Service_Request.html or may contact at +91 810 811 6767.

Moreover, you are also requested to update your e-mail address at the earliest either through your depository participants for electronic holding or send a communication to us / our RTA to facilitate the updation to continue receiving all important information & documents thereafter and encourage Green Initiative.

Thanking you,

Yours faithfully,

For **ESAF Small Finance Bank Limited**

Sd/-

Ranjith Raj P
Company Secretary and Compliance Officer