

**SHAREHOLDING PATTERN AS ON DECEMBER 31, 2023**

1. Name of Listed Entity: **ESAF Small Finance Bank Limited**
2. Scrip Code/Name of Scrip/Class of Security: **544020/ESAFSFB/Equity**
3. Share Holding Pattern Filed under: **Regulation 31b**
4. Share Holding Pattern as on: **December 31, 2023**
5. **Declaration:** The Listed entity is required to submit the following declaration to the extent of submission of information:-

<b>S. No.</b>	<b>Particulars</b>	<b>Yes/No</b>	
1	Whether the Listed Entity has issued any partly paid up shares?	No	
2	Whether the Listed Entity has issued any Convertible Securities?	No	
3	Whether the Listed Entity has any shares against which depository receipts are issued?	No	
4	Whether the Listed Entity has any shares in locked-in?	Yes	Promoter and Promoter Group Public Group
5	Whether any shares held by promoters are pledge or otherwise encumbered?	No	
6	Whether the Listed Entity has issued any differential Voting Rights?	No	
7	Whether the Listed Entity has issued any Warrants ?	No	
8	Whether the listed entity has any significant beneficial owner?	No	

**Table I - Summary Statement holding of specified securities**

Category (I)	Category of shareholder (II)	Nos. of shareholders	No. of fully paid up equity shares held	No. of Partly paid-up equity shares held	No. of shares underlying Deposit Receipts	Total nos. shares held	Shareholding as a % of total no. of shares (calculated as per SCRR, 1957)	Number of Voting Rights held in each class of securities			No. of Shares Underlying Outstanding convertible securities (including Warrants)	Shareholding, as a % assuming full conversion of convertible securities (as a percentage of diluted share capital)	Number of Locked in shares		Number of Shares pledged or otherwise encumbered		Number of equity shares held in dematerialized form		
		(III)	(IV)	(V)	(VI)	(VII) = (IV)+(V)+(VI)	(VIII) As a % of (A+B+C2)	(IX)			(X)	(XI) = (VII)+(X) As a % of (A+B+C2)	(XII)		(XIII)		(XIV)		
		No of Voting Rights			Total as a % of (A+B+C)														
		Class eg: X	Class eg: Y	Total															
A	Promoter & Promoter Group	10	326318839	0	0	326318839	63.39	326318839	0	326318839	63.39	0	63.39	326318839	100	0	0	326318839	
B	Public	94703	188461019	0	0	188461019	36.61	188461019	0	188461019	36.61	0	36.61	122367459	64.93			188461019	
C	Non Promoter-Non Public	0	0	0	0	0		0	0	0	0	0		0	0			0	
C1	Shares underlying DRs	0	0	0	0	0		0	0	0	0	0		0	0			0	
C2	Shares held by Employee Trusts	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0	
	<b>Total</b>	<b>94713</b>	<b>514779858</b>	<b>0</b>	<b>0</b>	<b>514779858</b>	<b>100</b>	<b>514779858</b>	<b>0</b>	<b>514779858</b>	<b>100</b>	<b>0</b>	<b>100</b>	<b>448686298</b>	<b>87.16</b>	<b>0</b>	<b>0</b>	<b>514779858</b>	

**Table II - Statement showing shareholding pattern of the Promoter and Promoter Group**

Category (I)	Category of shareholder (II)	Nos. of shareholders	No. of fully paid up equity shares held	No. of Partly paid-up equity shares held	No. of shares underlying Deposit Receipts	Total nos. shares held	Shareholding as a % of total no. of shares (calculated as per SCRR, 1957)	Number of Voting Rights held in each class of securities				No. of Shares Underlying Outstanding convertible securities (including Warrants)	Shareholding, as a % assuming full conversion of convertible securities (as a percentage of diluted share capital)	Number of Locked in shares		Number of Shares pledged or otherwise encumbered		Number of equity shares held in dematerialized form				
								(VII) = (IV)+(V)+(VI)	(VIII) As a % of (A+B+C2)	(IX) No of Voting Rights				(X) Total as a % of (A+B+C)	(XI) = (VII)+(X) As a % of (A+B+C2)	(XII)			(XIII)		(XIV)	
										Class eg: X	Class eg: y					Total	No. (a)		As a % of total Shares held (b)	No. (a)		As a % of total Shares held (b)
1	Indian	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
a	Individuals/Hindu undivided Family	8	31356784	0	0	31356784	6.09	31356784	0	31356784	6.09	0	6.09	31356784	100	0	0	31356784				
	Paul Thomas	1	31186785	0	0	31186785	6.06	31186785	0	31186785	6.06	0	6.06	31186785	100	0	0	31186785				
	Beena George	1	40000	0	0	40000	0.01	40000	0	40000	0.01	0	0.01	40000	100	0	0	40000				
	Bosco Joseph	1	40000	0	0	40000	0.01	40000	0	40000	0.01	0	0.01	40000	100	0	0	40000				
	Mereena Paul	1	33333	0	0	33333	0.01	33333	0	33333	0.01	0	0.01	33333	100	0	0	33333				
	Leo Joseph	1	16667	0	0	16667	0	16667	0	16667	0	0	0	16667	100	0	0	16667				
	Alok Thomas Paul	1	13333	0	0	13333	0	13333	0	13333	0	0	0	13333	100	0	0	13333				
	Emy Acha Paul	1	13333	0	0	13333	0	13333	0	13333	0	0	0	13333	100	0	0	13333				
	Savio Joseph	1	13333	0	0	13333	0	13333	0	13333	0	0	0	13333	100	0	0	13333				
b	Central Government/ State Government(s)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
c	Financial Institutions/ Banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
d	Any Other	2	29496205	0	0	29496205	57.3	29496205	0	29496205	57.3	0	57.3	29496205	100	0	0	29496205				

	(specify)		5				5											
	Bodies Corporate	2	294962055	0	0	294962055	57.29	294962055	0	294962055	57.29	0	57.29	294962055	200	0	0	294962055
	Esaf Financial Holdings Private Limited	1	272548396	0	0	272548396	52.94	272548396	0	272548396	52.94	0	52.94	272548396	100	0	0	272548396
	Esaf Swasraya Multistate Agro Cooperative Society Limited	1	22413659	0	0	22413659	4.35	22413659	0	22413659	4.35	0	4.35	22413659	100	0	0	22413659
	Sub-Total (A)(1)	10	326318839	0	0	326318839	63.39	326318839	0	326318839	63.39	0	63.39	326318839	100	0	0	326318839
2	Foreign	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
a	Individuals (Non-Resident Individuals/ Foreign Individuals)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
b	Government	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
c	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
d	Foreign Portfolio Investor	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
e	Any Other (specify)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Sub-Total (A)(2)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	<b>Total Shareholding of Promoter and Promoter Group (A)= (A)(1)+(A)(2)</b>	<b>10</b>	<b>326318839</b>	<b>0</b>	<b>0</b>	<b>326318839</b>	<b>63.39</b>	<b>326318839</b>	<b>0</b>	<b>326318839</b>	<b>63.39</b>	<b>0</b>	<b>63.39</b>	<b>326318839</b>	<b>100</b>	<b>0</b>	<b>0</b>	<b>326318839</b>

Notes:

1. Out of the 272,548,396 Equity Shares held by by ESAF Financial Holdings Private Limited, 272,548,391 Equity shares are held by ESAF Financial Holdings Private Limited and one Equity Share each is held by Mereena Paul, Alok Thomas Paul, Emy Acha Paul, George Kalaparambil John and Beena George, as nominees on behalf of ESAF Financial Holdings Private Limited, who is the beneficial owner of such Equity Shares, of which Mereena Paul, Alok Thomas Paul, Emy Acha Paul and Beena George are also members of the Promoter Group of our Bank.

2. As per the provisions of the Banking Regulation Act, 1949, read with the Guidelines on Acquisition and Holding of Shares or Voting Rights in Banking Companies dated January 16, 2023 issued by the Reserve Bank of India, no shareholder in a banking company can exercise voting rights on poll in excess of 26% of total voting rights of all the shareholders of the bank.

**Table III - Statement showing shareholding pattern of the Public shareholder**

	Category & Name of the Shareholders (I)	Nos. of share holder (III)	No. of fully paid up equity shares held (IV)	Partly paid-up equity shares held (V)	Nos. of shares underlying Depository Receipts (VI)	Total nos. shares held VII = IV+V+VI	Share holding % calculated as per SCRR, 1957 As a % of (A+B+C2) VIII	Number of Voting Rights held in each class of securities (IX)			No. of Shares Underlying Outstanding convertible securities (including Warrants) (X)	Total shareholding, as a % assuming full conversion of convertible securities (as a percentage of diluted share capital) (XI)	Number of Locked in shares (XII)		Number of Shares pledged or otherwise encumbered (XIII)		Number of equity shares held in dematerialized form (XIV)	
								No of Voting Rights					Total as a % of Total Voting rights	No. (a)	As a % of total Shares held (b)	No. (Not applicable) (a)		As a % of total shares held (Not applicable) (b)
								Class X	Class Y	Total								
1	Institutions (Domestic)	0	0	0	0	0	0	0	0	0	0	0	0	0			0	
a	Mutual Funds	0	0	0	0	0	0	0	0	0	0	0	0	0			0	
b	Venture Capital Funds	0	0	0	0	0	0	0	0	0	0	0	0	0			0	
c	Alternate Investment Funds	4	3643646	0	0	3643646	0.71	3643646	0	3643646	0.71	0	0.71	2250374	61.76			3643646
d	Banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0
e	Insurance Companies	10	52855256	0	0	52855256	10.27	52855256	0	52855256	10.27	0	10.27	46390253	87.77			52855256
	Pnb Metlife India Insurance Company Limited	1	19235327	0	0	19235327	3.74	19235327	0	19235327	3.74	0	3.74	19235327	100			19235327
	Bajaj Allianz Life Insurance Company Limited	1	15741095	0	0	15741095	3.06	15741095	0	15741095	3.06	0	3.06	15741095	100			15741095
	Icici Lombard	1	6239081	0	0	6239081	1.21	6239081	0	6239081	1.21	0	1.21	6239081	100			6239081



	(balancing figure)																	
g	Any Other (specify)	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0
	Sub-Total (B)(2)	7	5953402	0	0	5953402	1.16	5953402	0	5953402	1.16	0	1.16	3837375	64.46			5953402
3	Central Government / State Government(s)	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0
a	Central Government / President of India	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0
b	State Government / Governor	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0
c	Shareholding by Companies or Bodies Corporate where Central / State Government is a promoter	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0
	Sub-Total (B)(3)	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0
4	Non-institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0
a	Associate companies / Subsidiaries	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0
b	Directors and their relatives (excluding independent directors and nominee directors)	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0
c	Key Managerial Personnel	10	74907	0	0	74907	0.01	74907	0	74907	0.01	0	0.01	33333	44.5			74907

d	Relatives of promoters (other than "Immediate Relatives" of promoters disclosed under "Promoter and Promoter Group" category)	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0
e	Trusts where any person belonging to "Promoter and Promoter Group" category is "trustee", "beneficiary", or "author of the trust"	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0
f	Investor Education and Protection Fund (IEPF)	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0
g	Resident Individuals holding nominal share capital up to Rs. 2 lakhs	91569	34096594	0	0	34096594	6.62	34096594	0	34096594	6.62	0	6.62	351659	1.03			34096594
h	Resident Individuals holding nominal share capital in excess of Rs. 2 lakhs	177	14958124	0	0	14958124	2.91	14958124	0	14958124	2.91	0	2.91	1824332	12.2			14958124
i	Non Resident Indians (NRIs)	857	41054660	0	0	41054660	7.98	41054660	0	41054660	7.98	0	7.98	39078437	95.19			41054660

	Yusuffali Musaliam Veetil Abdul Kader	1	23118659	0	0	23118659	4.49	23118659	0	23118659	4.49	0	4.49	22413659	96.95			23118659
	George Ittan Maramkandathil	1	13333333	0	0	13333333	2.59	13333333	0	13333333	2.59	0	2.59	13333333	100			13333333
j	Foreign Nationals	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0
k	Foreign Companies	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0
l	Bodies Corporate	187	23767712	0	0	23767712	4.62	23767712	0	23767712	4.62	0	4.62	18866982	79.38			23767712
	Muthoot Finance Limited	1	18717244	0	0	18717244	3.64	18717244	0	18717244	3.64	0	3.64	18717244	100			18717244
m	Any Other (specify)	1881	12006718	0	0	12006718	2.33	12006718	0	12006718	2.33	0	2.33	9734714	81.08			12006718
	Clearing Members	1	1000	0	0	1000	0	1000	0	1000	0	0	0	0	0			1000
	HUF	1856	2108227	0	0	2108227	0.41	2108227	0	2108227	0.41	0	0.41	0	0			2108227
	LLP	22	8896214	0	0	8896214	1.73	8896214	0	8896214	1.73	0	1.73	8734714	98.18			8896214
	PI Ventures LLP	1	8734714	0	0	8734714	1.7	8734714	0	8734714	1.7	0	1.7	8734714	100			8734714
	Trusts	2	1001277	0	0	1001277	0.19	1001277	0	1001277	0.19	0	0.19	1000000	99.87			1001277
	Sub-Total (B)(4)	94681	125958715	0	0	125958715	24.47	125958715	0	125958715	24.47	0	24.47	69889457	55.49			125958715
	<b>Total Public Shareholding (B)=(B)(1)+(B)(2)+(B)(3)+(B)(4)</b>	<b>94703</b>	<b>188461019</b>	<b>0</b>	<b>0</b>	<b>188461019</b>	<b>36.61</b>	<b>188461019</b>	<b>0</b>	<b>188461019</b>	<b>36.61</b>	<b>0</b>	<b>36.61</b>	<b>122367459</b>	<b>64.93</b>			<b>188461019</b>

**Table IV - Statement showing shareholding pattern of the Non-Promoter- Non-Public shareholder**

(I)	Category & Name of the Shareholders	Nos. of shareholder (III)	No. of fully paid up equity shares held (IV)	Partly paid-up equity shares held (V)	Nos. of shares underlying Depository Receipts (VI)	Total nos. shares held VII = IV+V+VI	Shareholding % calculated as per SCRR, 1957 As a % of (A+B+C2) VIII	Number of Voting Rights held in each class of securities (IX)			No. of Shares Underlying Outstanding convertible securities (including Warrants) (X)	Total shareholding, as a % assuming full conversion of convertible securities (as a percentage of diluted share capital) (XI)	Number of Locked in shares (XII)		Number of Shares pledged or otherwise encumbered (XIII)		Number of equity shares held in dematerialized form (XIV)	
								No of Voting Rights					Total as a % of Total Voting rights	No. (a)	As a % of total Shares held (b)	No. (Not applicable) (a)		As a % of total shares held (Not applicable) (b)
								Class X	Class Y	Total								
1	Custodian/DR Holder	0	0	0	0	0		0	0	0	0		0	0			0	
2	Employee Benefit Trust / Employee Welfare Trust under SEBI (Share Based Employee Benefits and Sweat Equity) Regulations, 2021	0	0	0	0	0	0	0	0	0	0		0	0			0	
	Total Non-Promoter- Non Public Shareholding (C)= (C)(1)+(C)(2)	0	0	0	0	0		0	0	0	0		0	0			0	