

SHAREHOLDING PATTERN AS ON MARCH 31, 2024

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: **March 31, 2024**
5. **Declaration:** The Listed entity is required to submit the following declaration to the extent of submission of information: -

S. No.	Particulars	Yes/No	Remarks
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, Promoter Group and Public Shareholder.
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					No. (a)	As a % of total Shares held (b)	No. (a)	As a % of total Shares held (b)		
A	Promoter & Promoter Group	11	326336839	0	0	326336839	63.39	326336839	0	326336839	63.39	0	63.39	326318839	99.99	0	0	326336839
B	Public	102113	188443019	0	0	188443019	36.61	188443019	0	188443019	36.61	0	36.61	111104960	58.96			188443019
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



ESAF SMALL FINANCE BANK

Joy of Banking

	Total	102124	514779858	0	0	514779858	100	514779858	0	514779858	100	0	100	437423 799	84.97	0	0	514779858
--	--------------	--------	-----------	---	---	-----------	-----	-----------	---	-----------	-----	---	-----	---------------	-------	---	---	-----------

d	Any Other (specify)	3	294980055	0	0	294980055	57.30	294980055	0	294980055	57.30	0	57.30	294962055	100	0	0	294962055
	Bodies Corporate	3	294980055	0	0	294980055	57.29	294980055	0	294980055	57.29	0	57.29	294962055	99.99	0	0	294980055
	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
	Lahanti Homes & Infrastructure Private Limited	1	18000	0	0	18000	0	18000	0	18000	0	0	0	0	0	0	0	18000
	Sub-Total (A)(1)	11	326336839	0	0	326336839	63.39	326336839	0	326336839	63.39	0	63.39	326318839	99.99	0	0	326336839
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
	Total Shareholding of Promoter and Promoter Group (A)= (A)(1)+(A)(2)	11	326336839	0	0	326336839	63.39	326336839	0	326336839	63.39	0	63.39	326318839	99.99	0	0	326336839

Notes:

1. Out of the 27,25,48,396 Equity Shares held by by ESAF Financial Holdings Private Limited, 27,25,48,391 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 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	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	2	100658	0	0	100658	.02	100658	0	100658	0.02	0	0.02	0	0			100658
b	Venture Capital Funds	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0
c	Alternate Investment Funds	1	403355	0	0	403355	0.08	403355	0	403355	0.08	0	0.08	0	0			403355
d	Banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0
e	Insurance Companies	7	52294934	0	0	52294934	10.16	52294934	0	52294934	10.16	0	10.16	41215503	78.81			52294934
	Pnb Metlife India Insurance Company Limited	1	19235327	0	0	19235327	3.74	19235327	0	19235327	3.74	0	3.74	19235327	100			19235327

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	44.50			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	98817	42777813	0	0	42777813	8.31	42777813	0	42777813	8.31	0	8.31	351659	0.82			42777813

h	Resident Individuals holding nominal share capital in excess of Rs. 2 lakhs	223	14163725	0	0	14163725	2.75	14163725	0	14163725	2.75	0	2.75	2490998	17.59			14163725
i	Non Resident Indians (NRIs)	1141	41378229	0	0	41378229	8.04	41378229	0	41378229	8.04	0	8.04	38411771	92.83			41378229
	Yusuffali Musaliam Veettil 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	168	21223969	0	0	21223969	4.12	21223969	0	21223969	4.12	0	4.12	18866982	88.89			21223969
	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)	1736	11821816	0	0	11821816	2.30	11821816	0	11821816	2.30	0	2.30	9734714	82.35			18821816
	Clearing Members	2	203	0	0	203	0	203	0	203	0	0	0	0	0			203
	HUF	1714	1945473	0	0	1945473	0.38	1945473	0	1945473	0.38	0	0.38	0	0			1945473
	LLP	19	8876140	0	0	8876140	1.72	8876140	0	8876140	1.72	0	1.72	8734714	98.41			8876140
	PI Ventures LLP	1	8734714	0	0	8734714	1.70	8734714	0	8734714	1.70	0	1.70	8734714	100			8734714
	Trusts	1	1000000	0	0	1000000	0.19	1000000	0	1000000	0.19	0	0.19	1000000	100			1000000
	Sub-Total (B)(4)	102095	131440459	0	0	131440459	25.53	131440459	0	131440459	25.53	0	25.53	69889457	53.17			131440459
	Total Public Shareholding (B)=(B)(1)+(B)(2)+(B)(3)+(B)(4)	102113	188443019	0	0	188443019	36.61	188443019	0	188443019	36.61	0	36.61	111104960	58.96			188443019

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	