

Date: 30-09-2024

To,
The Board of Directors
Dar Credit & Capital Limited
206, AJC Bose Road 6th Floor,
Kolkata-700 017

Dear Sir/Ma'am,

Sub: Proposed Initial Public Offering (the "Issue") of equity shares of Rs. 10 (the "Equity Shares") by (the "Company")

We, the undersigned, do hereby confirm that we are bankers to the Company. We also provide our consent for our name to be inserted as a 'Banker to the Company' in the Draft Red Herring Prospectus/ Red Herring Prospectus and the Prospectus ("Offer Documents") that the Company intends to file with the Emerge platform of National Stock Exchange of India Limited where the Equity Shares are proposed to be listed ("Stock Exchange") and with the Registrar of Companies, Kolkata ("RoC") or any other authority as may be applicable, and any other document to be issued or filed in relation to the Issue. The following information in relation to us may be disclosed:

Name: Soumya Chakraborty
Address: Bagati House, 34 G C Avenue, Kolkata - 700013
Contact person: Soumya Chakraborty
Telephone number: +91 9804300147
Fax number: NA
E-mail ID: soumya.chakraborty@esafbank.com
Website: www.esafbank.com
CIN: U65990KL2016PLC045669

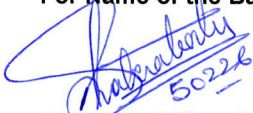
We confirm that we will immediately inform the Book Running Lead Manager appointed in respect of the Issue, of any changes to the above information until the date when the Equity Shares offered in this Issue receive final listing and trading approval from the Stock Exchange and commence trading on the Stock Exchange where the Equity Shares are proposed to be listed. In the absence of any such communication from us, the above information should be taken as updated information until the commencement of listing and trading on the Stock Exchange.

We hereby authorize you to deliver this certificate to the SEBI, Stock Exchange, RoC and other statutory, regulatory or governmental authority, as may be required. This certificate may be relied on by the Book Running Lead Manager and the legal advisor in relation to the Issue in conducting and documenting their investigation of the affairs of the Company in connection with the Issue and for the purpose of any defence the Book Running Lead Manager may wish to advance in any claim or proceeding in connection with the Issue.

We also consent to the extracts of this certificate being used for disclosure in the Offer Documents to be issued by the Company in relation to the Issue and other Issue related materials. This certificate may be produced in any actual or potential proceeding or actual or potential dispute relating to or connected with the Issue or otherwise in connection with the Issue.

All capitalized terms not defined herein would have the same meaning as attributed to it in the Offer Documents of the Company.

Yours faithfully,
For Name of the Bank


50226

Authorized Signatory
Name: Soumya Chakraborty
Designation: Branch Manager
Place: Kolkata



ESAF SMALL FINANCE BANK LIMITED

RBI License No.: MUM 124, CIN: U65990KL2016PLC045669

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

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