

October 03, 2024

Ref.: SSFB/CS/77/2024-25

To,
National Stock Exchange of India Limited
 The Listing Department
 Exchange Plaza, C-1,
 Block G, Bandra Kurla Complex,
 Bandra (E), Mumbai - 400051

BSE Limited
 The Corporate Relationship Department
 Phiroze Jeejeebhoy Towers,
 Dalal Street,
 Fort, Mumbai - 400 001

Symbol: **SURYODAY**

Scrip Code: **543279**

Dear Sir/Madam,

Sub: Disclosure under Regulation 30 read with Schedule III of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and Regulation 8 read with Schedule A of the SEBI (Prohibition of Insider Trading) Regulations, 2015

Pursuant to Regulation 30 read with Schedule III of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 and Regulation 8 read with Schedule A of the SEBI (Prohibition of Insider Trading) Regulations, 2015, we hereby share the following information as on September 30, 2024:

All figures in ₹ Crore, unless otherwise indicated

Particulars	Q2 FY25	Q1 FY25	Q-o-Q	Q2 FY24	Y-o-Y
Gross Advances*	9,360	9,037	4%	6,921	35%
Disbursement	1,626	1,740	-7%	1,598	2%
Total Deposit	8,851	8,137	9%	6,388	39%
- Retail	7,100	6,418	11%	4,956	43%
- Bulk	1,751	1,719	2%	1,432	22%
CASA	1,581	1,439	10%	1,004	57%
CASA [%]	17.9%	17.7%		15.7%	
Collection Efficiency [%]	98.4%	101.0%		102.0%	
GNPA [%]**	2.92%	2.67%		2.86%	

*Includes IBPC of ₹350 crores in Q2 FY25 (₹550 crores in Q1 FY25 & ₹100 crores in Q2 FY24)

**Calculated on Gross Advances including IBPC

SURYODAY SMALL FINANCE BANK LIMITED

Reg. & Corp. off: 1101, Sharda Terraces, Plot. 65, Sector 11, CBD Belapur, Navi Mumbai: 400614 Tel: 022-40435800

E Mail: info@suryodaybank.com / **Web:** www.suryodaybank.com **CIN:** L65923MH2008PLC261472 / **GSTIN NO:** 27AAMCS5499J1ZG

Management Commentary

The Bank has witnessed growth in all performance parameters on Y-on-Y basis.

As of September 2024, the Inclusive Finance portfolio is ~ 56% of the Gross Advances, out of which over 95% is covered under the CGFMU Scheme.

The Bank is committed to build a strong retail deposit franchise. Deposits continue to grow faster than Advances as the Bank seeks to achieve a CD Ratio of 100% by March 2025.

CASA has grown by ~ 57% on Y-on-Y basis with CASA % improving 214 bps over the same period.

Please note that the numbers mentioned above as on quarter ended September 30, 2024, are provisional unaudited numbers and are subject to review / approval by the Audit Committee and Board of Directors. It is also subject to limited review by the Statutory Auditors of the Bank.

This intimation shall be available on the Bank's website at :
<https://www.suryodaybank.com/investor-corner/#disclosure-to-stock-exchanges>

The above is submitted for your kind information and appropriate dissemination.

Thanking You,

Yours truly,

For Suryoday Small Finance Bank Limited

Krishna Kant Chaturvedi
Company Secretary and Compliance Officer

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