

Ref. - SSFB/CS/72/2021-2022

Date: January 10, 2022

 To,
National Stock Exchange of India Limited
 Listing Department
 Exchange Plaza, C-1,
 Block G,
 Bandra Kurla Complex,
 Bandra (East)
 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 SEBI (Listing Obligations and Disclosure Requirements) 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 31st December 2021.

Table A: Deposits and Advances

Particulars		Q3FY21	Q2 FY22	Q3FY22	YOY	QOQ
				(Provisional)		
Gross Advances	(Rs Crore)	3,908	4,470	4,966	27%	11%
Disbursements	(Rs Crore)	785	1,067	1,121	43%	5%
Total Deposits	(Rs Crore)	3,344	3,129	3,170	-5%	1%
Retail	(Rs Crore)	2,421	2,750	2,801	16%	2%
Bulk	(Rs Crore)	923	379	369	-60%	-3%
CASA		13.3%	18.5%	19.2%	518 bps	70 bps

Note: During Q3, the Bank has drawn down SLTRO to the extent of Rs 750 crs for 3 years tenure @ 4% pa, which will help further reduce the cost of borrowing.

Table B: Collection Efficiency (Overall)

Products	Apr-21	Jun-21	Sep-21	Dec-21
Inclusive Finance	97%	86%	102%	105%
Commercial Vehicle	134%	94%	118%	141%
Financial Intermediary Group	102%	116%	168%	121%
Affordable Housing	129%	119%	152%	137%
Secured Business Loans	108%	120%	158%	127%
Total	100%	89%	108%	108%

Note: Collection Efficiency (Overall) is the amount collected (including arrears, advance collection and collections done in the closed accounts), as a percentage of the total amount due for collection in such month (including the due against Gross NPAs).

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

Table C: Collection Efficiency (One EMI Adjusted)

Products	Apr-21	Jun-21	Sep-21	Dec-21
Inclusive Finance	81%	67%	82%	82%
Commercial Vehicle	84%	88%	87%	89%
Financial Intermediary Group	100%	100%	100%	100%
Affordable Housing	92%	93%	95%	94%
Secured Business Loans — New	89%	87%	93%	92%
Secured Business Loans — Old	56%	49%	59%	64%
Total	82%	70%	83%	83%

Note: Collection Efficiency (One EMI Adjusted) is the amount collected restricted to the demand of the month, as a percentage of the total amount due for collection in such month (including dues against Gross NPAs).

Please note that the numbers mentioned above as on quarter ended December 31, 2021, are provisional unaudited numbers and is subject to review / examine by the Audit Committee and Board of Directors and are 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/Equity-Compliances-21-22>.

We request you to bring the above to the notice of all concerned.

Thanking You,

For Suryoday Small Finance Bank Limited

Geeta Krishnan
 Company Secretary and Compliance Officer

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