

Ref. - SSFB/CS/19/2021-2022

Date: July 19, 2021

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

 Listing Department
BSE Limited
 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 at June 30,2021:

Table A: Deposits and Advances

Particulars	Q1FY21	Q4FY21	Q1FY22 (Provisional)	YoY	QoQ
Gross Advances (₹ Crore)	3,534	4,186	4,082	16%	-2%
Disbursements (₹ Crore)	12	1,058	361	2844%	-66%
Total Deposits (₹ Crore)	2,869	3,256	3,317	16%	2%
CASA	11.9%	15.4%	16.2%	430 bps	80 bps

Table B: Collection Efficiency (One EMI Adjusted)

Products	Apr-21	May-21	Jun-21
Inclusive Finance	80.6%	64.1%	66.9%
Commercial Vehicle	84.0%	89.5%	88.2%
Financial Intermediary Group	100.0%	100.0%	100.0%
Affordable Housing	91.6%	91.6%	93.9%
Secured Business Loans – New	89.0%	87.0%	86.5%
Secured Business Loans – Old	55.8%	43.1%	48.7%
Total	81.6%	67.5%	70.1%

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).

SURYODAY SMALL FINANCE BANK LIMITED

Regd & Corp Office : 1101, Sharda Terraces, Plot 65, Sector 11, CBD Belapur, Navi Mumbai - 400614 Tel: 022-40435600

 Email: info@suryodaybank.com | Web: www.suryodaybank.com | CIN: U65923MH2008PLC261472 | GSTIN : 27AAMCS5499J1ZG


Table C: Collection Efficiency (Overall)

Products	Apr-21	May-21	Jun-21
Inclusive Finance	97.3%	82.5%	86.3%
Commercial Vehicle	134.0%	94.9%	96.9%
Financial Intermediary Group	102.2%	112.8%	116.3%
Affordable Housing	129.2%	103.0%	122.3%
Secured Business Loans – New	118.2%	122.1%	132.7%
Secured Business Loans – Old	67.0%	60.2%	69.2%
Total	99.5%	84.9%	89.1%

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).

Speaking on the business update, Mr. Baskar Babu Ramachandran commented, “With the advent of the second wave of Covid-19 virus and the corresponding spurt in the number of cases, the business activity was largely subdued for the majority of the quarter. The Bank reported a decline in the repayment rate, which was largely situational in nature.

While the collection activity was affected by the lockdowns across states, the repayment rate has seen an encouraging trend towards the end of the quarter. The Bank reported a collection efficiency (1-EMI adj.) of 70% and 89% (overall), for the month of June-21, which was on an increasing trend from the previous month. The Bank continues to remain focussed towards the well-being of its customers and employees, as we pass through these challenging times.”

Please note that the numbers mentioned above as at June 30,2021 are provisional unaudited numbers and is subject to limited review by the Statutory Auditors of the Bank and review by the Audit Committee and Board of Directors of the Bank.

We request you to bring the above to the notice of all concerned. This intimation shall be available on the Bank’s website at <https://www.suryodaybank.com/Disclosures-to-Stock-Exchanges>

Thanking you,
Yours faithfully,

For Suryoday Small Finance Bank Limited


 Geeta Krishnan
 Company Secretary and Compliance Officer
 A6011


SURYODAY SMALL FINANCE BANK LIMITED