

October 04, 2023

Ref.: SSFB/CS/67/2023-2024

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, 2023:

*All figures in INR Crore, unless otherwise indicated*

| Particulars               | Q2 FY24 | Q1 FY24 | QoQ | Q2 FY23 | YOY |
|---------------------------|---------|---------|-----|---------|-----|
| Gross Advances            | 6,921*  | 6,372*  | 9%  | 5,378   | 29% |
| Disbursement              | 1,598   | 1,190   | 34% | 1,118   | 43% |
| Total Deposit             | 6,388   | 5,722   | 12% | 4,207   | 52% |
| - Retail                  | 4,956   | 4,329   | 14% | 3,025   | 64% |
| - Bulk                    | 1,432   | 1,393   | 3%  | 1,182   | 21% |
| CASA [%]                  | 16%     | 15%     |     | 17%     |     |
| Collection Efficiency [%] | 102%    | 100%    |     | 95%     |     |
| GNPA [%]                  | 2.9%    | 3.0%    |     | 9.9%    |     |

*\*Includes IBPC of ₹100 crores*

**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 substantial growth in all performance parameters, both sequentially as well as on an YoY basis.

Disbursements as on H1-FY'24 stood at ₹ 2,787 crores as compared to ₹ 2,130 crores in H1-FY'23 (YoY growth of 31%), on the back of an uptick in Vikas Loan as well as Retail Assets disbursements.

The Bank has witnessed an increase in cost of funds of around 40 bps.

Please note that the numbers mentioned above as on quarter ended September 30, 2023, 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/Equity-Compliances-23-24> .

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**