



Ref. - SSFB/CS/53/2021-2022

Date: October 12, 2021

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 30<sup>th</sup> September 2021.

**Table A: Deposits and Advances**

| Particulars                   |          | Sept 30,<br>2020 | June 30,<br>2021 | Sept 30,2021  | YoY     | QoQ    |
|-------------------------------|----------|------------------|------------------|---------------|---------|--------|
|                               |          |                  |                  | (Provisional) |         |        |
| Gross Advances                | Rs Crore | 3,737            | 4,004            | 4,471         | 19.6%   | 11.7%  |
| Disbursements for the quarter | Rs Crore | 374              | 361              | 1,061         | 194.4%  | 196.1% |
| Total Deposits                | Rs Crore | 3,140            | 3,317            | 3,129         | -0.3%   | -5.7%  |
| Retail                        | Rs Crore | 2215             | 2848             | 2,749         | 24.1%   | -3.4%  |
| Bulk                          | Rs Crore | 925              | 472              | 379           | -59.0%  | -19.6% |
| CASA                          | %        | 11.08%           | 16.17%           | 18.49%        | 741 bps | 232bps |

**Table B: Collection Efficiency (Overall)**

| Products                     | Apr-21      | Jun-21     | Sep-21      |
|------------------------------|-------------|------------|-------------|
| Inclusive Finance            | 97%         | 86%        | 107%        |
| Commercial Vehicle           | 134%        | 94%        | 118%        |
| Financial Intermediary Group | 102%        | 116%       | 168%        |
| Affordable Housing           | 129%        | 119%       | 152%        |
| Secured Business Loans       | 108%        | 120%       | 158%        |
| <b>Total</b>                 | <b>100%</b> | <b>89%</b> | <b>113%</b> |

*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).*

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**SURYODAY SMALL FINANCE BANK LIMITED**

**Table C: Collection Efficiency (One EMI Adjusted)**

| <b>Products</b>              | <b>Apr-21</b> | <b>Jun-21</b> | <b>Sep-21</b> |
|------------------------------|---------------|---------------|---------------|
| Inclusive Finance            | 81%           | 67%           | 85%           |
| Commercial Vehicle           | 84%           | 88%           | 87%           |
| Financial Intermediary Group | 100%          | 100%          | 100%          |
| Affordable Housing           | 92%           | 93%           | 95%           |
| Secured Business Loans — New | 89%           | 87%           | 93%           |
| Secured Business Loans — Old | 56%           | 49%           | 59%           |
| <b>Total</b>                 | <b>82%</b>    | <b>70%</b>    | <b>86%</b>    |

*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 September 30, 2021, are provisional unaudited numbers and is subject to review / examination by the Audit Committee and Board of Directors and are also subject to limited review by the Statutory Auditors of the Bank.

As part of the digital initiatives and based on the usage of the ATMs by our customers, the Bank has decided to discontinue ATM services of the 26 ATMs that had been installed by 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 kindly take the same on record.

Thanking You,  
For Suryoday Small Finance Bank Limited

Geeta Krishnan  
Company Secretary and Compliance Officer