

January 4, 2024

Ref.: SSFB/CS/91/2023-24

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 December 31, 2023:

All figures in ₹ Crore, unless otherwise indicated

Particulars	Q3 FY24	Q2 FY24	QoQ	Q3 FY23	YOY
Gross Advances	7,600*	6,921	10%	5,408	41%
Disbursement	1,792	1,598	12%	1,265	42%
Total Deposit	6,484	6,388	2%	4,697	38%
- Retail	5,352	4,956	8%	3,658	46%
- Bulk	1,132	1,432	-21%	1,039	9%
CASA	1,198	1,004	19%	662	81%
CASA [%]	18.5%	15.7%		14.1%	
Collection Efficiency [%]	100.1%	101.7%		110.4%	
GNPA [%]	2.9%	2.9%		4.2%	

*Includes IBPC of ₹300 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 and on an YoY basis.

The Disbursements are on track as per FY24 guidance. The disbursements as on 9M FY24 stood at ₹4,580 crores as compared to ₹3,396 crores in 9M FY23 (YoY growth of 35%), on the back of an uptick in Vikas Loan as well as Retail Assets disbursements.

Vikas Loan book crossed ₹2,000 crores mark in Q3 FY24.

The Bank's commitment to build a strong retail liability book was displayed by a rise in CASA % on a QoQ basis by approx 280 bps (approx ₹200 crores).

The Bank was able to maintain its Cost of Funds in Q3 FY24 on the back of stable Cost of Deposits and it has also witnessed an improvement in NIMs on a QoQ basis.

Please note that the numbers mentioned above as on quarter ended December 31, 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,

For Suryoday Small Finance Bank Limited

Krishna Kant Chaturvedi
Company Secretary and Compliance Officer