

July 03, 2024

Ref.: SSFB/CS/42/2024-25

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 submit the following information as on June 30, 2024:

All figures in ₹ Crore, unless otherwise indicated

Particulars	Q1 FY25	Q4 FY24	QoQ	Q1 FY24	YoY
Gross Advances	9,037*	8,650*	4%	6,372	42%
Disbursement	1,740	2,340	-26%	1,190	46%
Total Deposit	8,137	7,777	5%	5,722	42%
- Retail	6,418	6,127	5%	4,330	48%
- Bulk	1,719	1,650	4%	1,392	24%
CASA	1,439	1,566	-8%	854	69%
CASA [%]	17.7%	20.1%		14.9%	
Collection Efficiency [%]	101.0%	100.6%		100.4%	
GNPA [%] **	2.67%	2.80%		3.0%	

* Includes IBPC of ₹550 crores for Q1 FY25 (₹400 crores for Q4 FY24)

**Calculated on Gross Advances including IBPC

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 growth in all performance parameters on YoY basis.
- The disbursements in Q1 FY25 stood at around Rs. 1,740 Crores as compared to Rs. 1,190 Crores in Q1 FY24 (YoY growth of 46%), on the back of the continued momentum in Vikas Loan as well as Retail Assets disbursements.
- Deposit Growth was mainly led by TD, but acquisition of granular CASA was limited, resulting in decrease in CASA Ratio.

Please note that the numbers mentioned above as on Quarter ended June 30, 2024, 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-24-25> .

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