

October 29, 2026

Ref.: SSFB/CS/66/2026-27

To,
National Stock Exchange of India Limited
The 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, 960033, 978308**

Dear Sir/Madam,

Sub: Outcome of the meeting of the Board of Directors (the “Board”) of Suryoday Small Finance Bank Limited (the “Bank”) held on October 29, 2026 - Approval of the Unaudited Financial Results of the Bank for the Quarter (Q-2) and Half Year ended September 30, 2026, and other matters

Ref: Bank’s intimation vide letter No. SFB/CS/58/2026-27 dated October 7, 2026, regarding the Board meeting of the Bank on October 29, 2026, for approval of the Unaudited Financial Results of the Bank for the Quarter (Q-2) and Half year ended September 30, 2026

Pursuant to Regulations 30, 33, 52, 54 and other applicable provisions, if any, read with Schedule III of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (the “**SEBI Listing Regulations**”), we hereby inform that further to the review and recommendation of the Audit Committee of Board, the Board of Directors of the Bank at its meeting held on October 29, 2026, *inter-alia*, considered and approved the Unaudited Financial Results of the Bank for the Quarter (Q-2) and Half Year ended September 30, 2026, and taken on record the Limited Review Report thereon issued by the Joint Statutory Auditors of the Bank, M/s. Mukund M. Chitale & Co., Chartered Accountants (Firm Registration Number 106655W) and M/s. Gokhale & Sathe LLP (Formerly known as Gokhale & Sathe), Chartered Accountants (Firm Registration No. 103264W/W101312).

Accordingly, we hereby submit the following documents:

- i) Limited Review Report, issued by the Joint Statutory Auditors of the Bank, M/s. Mukund M. Chitale & Co., and M/s. Gokhale & Sathe LLP on the Unaudited Financial Results of the Bank for the Quarter (Q-2) and Half year ended September 30, 2026;
- ii) Unaudited Financial Results of the Bank for the Quarter (Q-2) and Half Year ended September 30, 2026, as aforesaid, including the line items, as specified under Regulation 52(4) of the SEBI Listing Regulations; and
- iii) Disclosure under Part B to E of the Integrated Filing (Financial) for the Quarter (Q-2) and Half Year ended September 30, 2026, pursuant to the SEBI Listing Regulations read with SEBI Circular No. SEBI/HO/CFD/CFD-PoD-2/CIR/P/2024/185 dated December 31, 2024.

SURYODAY SMALL FINANCE BANK LIMITED

Registered Office: 1101, Sharda Terraces, Plot. 65, Sector 11, CBD Belapur, Navi Mumbai – 400614, Maharashtra Tel: 022-41856700

Corporate Office: 7th Floor, Seawoods Grand Central, Tower No. 1, Plot No. R-1, Sector 40, Seawoods, Navi Mumbai – 400 706

E Mail: info@suryodaybank.com / **Web:** https://suryoday.bank.in/ **CIN:** L65923MH2008PLC261472 / **GSTIN NO:** 27AAMCS5499J1ZG

The copy of the Press Release and the Investor Presentation relating to the Conference call on the abovementioned Unaudited Financial Results of the Bank would be submitted separately.

Pursuant to Regulation 32 and other applicable Regulations, if any, of the SEBI Listing Regulations, we wish to further inform that the Bank has not made any public issue, rights issue, preferential issue during the quarter under review; therefore, reporting of the deviations in the use of the proceeds is not applicable.

Pursuant to the Regulation 52(7) of the SEBI Listing Regulations, we confirm that during the Half year ended on September 30, 2026, the Bank has not allotted any non-convertible debt securities and further confirm that the issue proceeds of the non-convertible debt securities issued earlier had been fully utilized and that there were no deviations in the use of the said proceeds from the objects stated in the Information Memorandum(s) / Disclosure Document(s).

Further, the Bank does not have any outstanding secured listed non-convertible debt securities as on September 30, 2026, and accordingly, the disclosure requirement in terms of Regulation 54 of the SEBI Listing Regulations is not applicable with respect to the extent and nature of security created & maintained and cover available.

Further, the Board of Directors at the aforesaid meeting has also taken note of the completion of total tenure of 8 years as permissible under the provisions of the Banking Regulation Act, 1949 of Mr. Ranjit Jayant Shah (DIN: 00088405), Non-Executive Non-Independent (Investor) Director on November 01, 2026 (close of business hours). Accordingly, he shall cease to hold office as a Non-Executive Non-Independent (Investor) Director of the Bank, effective from November 02, 2026. The Board has placed on record its sincere appreciation and gratitude for the valuable contribution made by Mr. Ranjit Jayant Shah during his tenure as a Non-Executive Non-Independent (Investor) Director of the Bank.

The disclosure in this regard, as required under Regulation 30 read with Schedule III of the SEBI Listing Regulations read with SEBI Circular No. SEBI/HO/CFD/CFD-PoD-1/P/CIR/2023/123 dated July 13, 2023, and SEBI Master Circular No. HO/49/14/14(7)2025-CFD-POD2/I/3762/2026 dated January 30, 2026, and other applicable provisions, is provided in **Annexure-A**.

The meeting of the Board of Directors commenced at 02:45 p.m. and concluded at 06:10 p.m.

This intimation shall also be made available on the Bank's website at <https://suryoday.bank.in/investor-corner/#disclosure-to-stock-exchanges> and <https://suryoday.bank.in/investor-corner/#financials> in terms of Regulation 30, 46 and 62 of the SEBI Listing Regulations.

The above is submitted for your kind information and appropriate dissemination.

Thanking You,

Yours truly,

For **Suryoday Small Finance Bank Limited**

GEETA
KRISHNAN

Digitally signed by
GEETA KRISHNAN
Date: 2026.10.29
18:18:52 +05'30'

Geeta Krishnan

Interim Company Secretary & Compliance Officer

Encl: As above

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Annexure-A

Disclosures required under Regulation 30 read with Schedule III of the SEBI Listing Regulations read with SEBI Circular No. SEBI/HO/CFD/CFD-PoD-1/P/CIR/2023/123 dated July 13, 2023, and SEBI Master Circular No. HO/49/14/14(7)2025-CFD-POD2/I/3762/2026 dated January 30, 2026, and other applicable provisions as given below:

Sr. No.	Details of events	Information of such event (s)
1	Name of Personnel	Mr. Ranjit Jayant Shah (DIN: 00088405)
2	Reason for change viz. ~~appointment, re-appointment, resignation, removal, death~~ or otherwise - i.e. Completion of term of the Director	Retirement [He will be completing his total tenure of 8 years as permissible under the provisions of the Banking Regulation Act, 1949, as a Non-Executive Non-Independent (Investor) Director of the Bank on November 01, 2026 (close of business hours). Accordingly, he shall cease to hold office as Non-Executive Non-Independent (Investor) Director of the Bank, effective from November 02, 2026]
3	Date of ~~appointment/re-appointment/~~ cessation (as applicable) & ~~term of appointment/re-appointment~~	Closure of Business hours on November 01, 2026, i.e. cessation is effective from November 02, 2026
4	Brief profile (in case of appointment);	Not applicable
5	Disclosure of relationships between directors (in case of appointment of a director)	Not applicable

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Mukund M Chitale & Co
Chartered Accountants

Second Floor, Kapur House,
Paranjape B Scheme Road No 1,
Vile Parle East
Mumbai – 400 057

Gokhale & Sathe LLP
Chartered Accountants

LLP identification Number: ADB-6482
(registered with limited liability)
(formerly known as Gokhale & Sathe)
304/308/309/311, Udyog Mandir No.1, 7-c
Bhagoji Keer Marg, Mahim
Mumbai – 400 016

Independent Auditor's Review Report on Unaudited Interim Financial Results for the Quarter and Half Year ended September 30, 2026, of the Suryoday Small Finance Bank Limited pursuant to Regulation 33 and Regulation 52 read with Regulation 63 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended)

To,
The Board of Directors
Suryoday Small Finance Bank Limited
Navi Mumbai.

1. We have reviewed the accompanying statement of unaudited financial results ("the Statement") of **Suryoday Small Finance Bank Limited** ("the Bank") for the quarter and Half Year ended September 30, 2026, being submitted by the Bank pursuant to the requirement of Regulation 33 and Regulation 52 read with the Regulation 63 of SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015, as amended (the SEBI LODR Regulations).
2. This Statement, which is the responsibility of the Bank's management and approved by the Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in the Accounting Standard 25 "Interim Financial Reporting" ("AS 25") prescribed under section 133 of Companies Act, 2013, as amended ("the Act") read with relevant rules issued thereunder, the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India (the 'RBI') from time to time (the 'RBI Guidelines'), other recognized accounting principles generally accepted in India and in compliance with the SEBI Regulation. Our responsibility is to express a conclusion on the statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagement (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the financial statements are free of material misstatement. A review of Interim Financial Information consists of making inquiries, primarily of persons responsible for financial and accounting matters and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards of Auditing specified under section 143(10) of the Act and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit and accordingly, we do not express an audit opinion.
4. Based on our review conducted as stated in paragraph 3 above, nothing has come to our attention that causes us to believe that the accompanying Statement of unaudited financial results has not been prepared in accordance with applicable accounting standards i.e. Accounting Standards prescribed under Section 133 of the Act, and read with relevant rules issued there under, RBI guidelines and other recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of the SEBI LODR Regulations, as amended including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the Reserve Bank of India in respect of income recognition, asset classification and provisioning and other related matters



Mukund M Chitale & Co
Chartered Accountants

Second Floor, Kapur House,
Paranjape B, Scheme Road No 1,
Vile Parle East
Mumbai – 400 057

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LLP identification Number: ADB-6482
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Mumbai – 400 016

A copy of the unaudited quarter and Half Year ended September 30, 2026, financial results of the Bank for the period under review, which formed the basis of our limited review, duly initiated by us for the purpose of identification is enclosed to this report.

For Mukund M. Chitale & Co
Chartered Accountants
Firm Registration No: 106655W



Nilesh Joshi
Partner
Membership No. 114749
UDIN: 26114749QXSIGS7528



Place: Navi Mumbai
Date: 29-10-2026

For Gokhale & Sathe LLP
Chartered Accountants
(Formerly known as Gokhale & Sathe)
Firm Registration No: 103264W /W101312



Rohit Ambekar
Partner
Membership No. 604211
UDIN: 26604211CXKOOX4579



Place: Navi Mumbai
Date: 29-10-2026

Suryoday Small Finance Bank Limited
CIN: L65923MH2008PLC261472
Sharda Terraces, Plot No. 65, Sector-11, CBD Belapur, Navi Mumbai-400 614.
Website: <https://www.suryoday.bank.in>, Tel.: (022)409 41556

STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2026

Sr. No	Particulars	Quarter ended			Half year ended		₹ In Lakhs
		30.09.2026	30.06.2026	30.09.2025	30.09.2026	30.09.2025	Year ended
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1	Interest Earned (a)+(b)+(c)+(d)	70,286	62,236	51,966	1,32,522	1,01,483	2,16,029
	(a) Interest / discount on advances / bills	61,259	54,316	45,589	1,15,575	88,974	1,89,361
	(b) Income on investments	7,230	6,319	5,382	13,549	10,494	21,427
	(c) Interest on balances with Reserve Bank of India and other inter bank funds	1,607	1,496	995	3,103	2,015	4,771
	(d) Others	190	105	-	295	-	470
2	Other Income (Refer note 9)	12,652	14,786	7,984	27,438	18,849	35,967
3	Total Income (1)+(2)	82,938	77,022	59,950	1,59,960	1,20,332	2,51,996
4	Interest Expended	33,409	30,663	26,145	64,072	50,948	1,06,158
5	Operating Expenses (i)+(ii)	34,979	32,503	25,890	67,482	50,577	1,07,433
	(i) Employees cost	14,750	13,676	12,643	28,426	24,177	51,249
	(ii) Other operating expenses	20,229	18,827	13,247	39,056	26,400	56,184
6	Total Expenditure (4)+(5) (excluding Provisions and Contingencies)	68,388	63,166	52,035	1,31,554	1,01,525	2,13,591
7	Operating Profit before Provisions and Contingencies (3)-(6)	14,550	13,856	7,915	28,406	18,807	38,405
8	Provisions (other than tax) and Contingencies	4,126	3,666	3,985	7,792	10,194	18,448
9	Exceptional Items	-	-	-	-	-	-
10	Profit from Ordinary Activities before tax (7)-(8)-(9)	10,424	10,190	3,930	20,614	8,613	19,957
11	Tax Expense	2,769	2,672	889	5,441	2,044	4,760
12	Net Profit from Ordinary Activities after tax (10)-(11)	7,655	7,518	3,041	15,173	6,569	15,197
13	Extraordinary items (net of tax expense)	-	-	-	-	-	-
14	Net Profit for the period (12)-(13)	7,655	7,518	3,041	15,173	6,569	15,197
15	Paid up equity share capital (Face Value of ₹ 10/- each)	10,630	10,629	10,629	10,630	10,629	10,629
16	Reserves excluding revaluation reserves	-	-	-	-	-	1,97,203
17	Analytical Ratios						
	(i) Percentage of shares held by Government of India	Nil	Nil	Nil	Nil	Nil	Nil
	(ii) Capital Adequacy Ratio (Refer note 11)	19.37%	20.03%	23.41%	19.37%	23.41%	20.45%
	(iii) Earnings per share (EPS) (Face Value of ₹ 10/- each)*						
	(a) Basic EPS before & after extraordinary items (net of tax expense)- (₹)	7.20	7.07	2.86	14.27	6.18	14.30
	(b) Diluted EPS before & after extraordinary items (net of tax expense)- (₹)	7.19	7.07	2.86	14.25	6.18	14.29
	(iv) NPA Ratios						
	(a) Gross NPAs	43,831	93,115	65,496	43,831	65,496	86,418
	(b) Net NPAs	22,449	16,955	41,063	22,449	41,063	54,188
	(c) % of Gross NPAs to Gross Advances	2.97%	6.60%	5.93%	2.97%	5.93%	6.55%
	(d) % of Net NPAs to Net Advances	1.54%	1.27%	3.80%	1.54%	3.80%	4.21%
	(v) Return on assets (average) *	0.37%	0.38%	0.19%	0.74%	0.41%	0.89%
	(vi) Net worth (Refer note 13)	2,15,672	2,13,729	1,92,987	2,15,672	1,92,987	2,05,473
	(vii) Outstanding redeemable preference shares	-	-	-	-	-	-
	(viii) Capital redemption reserve	-	-	-	-	-	-
	(ix) Debt equity ratio	1.14	1.22	1.09	1.14	1.09	1.50
	(x) Total debts to total assets	11.81%	13.07%	13.04%	11.81%	13.04%	15.70%

*Figures for the respective quarter ended are not annualized.



RB



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Segment information in accordance with the RBI Guidelines & Accounting Standard 17 - Segment Reporting for the operating segments of the Bank is as under:

Particulars	Quarter ended			Half year ended		₹ In Lakhs
	30.09.2026	30.06.2026	30.09.2025	30.09.2026	30.09.2025	Year ended
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1. Segment Revenue						
(a) Treasury	9,924	8,734	6,991	18,658	15,075	30,275
(b) Retail Banking	77,839	72,294	56,361	1,50,133	1,11,435	2,34,263
(c) Corporate	5,137	4,615	3,609	9,752	7,588	16,244
(d) Other Banking Operations	1,396	1,254	1,477	2,650	2,703	5,216
(e) Unallocated	-	-	-	-	-	-
Total	94,296	86,897	68,438	1,81,193	1,36,801	2,85,998
Less: Inter Segment Revenue	(11,358)	(9,875)	(8,488)	(21,233)	(16,469)	(34,001)
Income from Operations	82,938	77,022	59,950	1,59,960	1,20,332	2,51,997
2. Segment Results						
(a) Treasury	1,231	1,178	924	2,409	3,293	5,307
(b) Retail Banking	12,056	10,827	4,477	22,883	8,309	20,082
(c) Corporate	(2,402)	(1,419)	(1,259)	(3,821)	(2,601)	(4,391)
(d) Other Banking Operations	-	-	-	-	-	-
(e) Unallocated	(461)	(396)	(212)	(857)	(388)	(1,041)
Total Profit Before Tax	10,424	10,190	3,930	20,614	8,613	19,957
3. Segment Assets						
(a) Treasury	6,02,266	5,51,033	4,94,680	6,02,266	4,94,680	5,84,316
(b) Retail Banking	12,51,851	12,08,015	9,54,031	12,51,851	9,54,031	11,68,302
(c) Corporate	2,80,497	2,52,336	2,04,833	2,80,497	2,04,833	2,32,675
(d) Other Banking Operations	696	873	795	696	795	661
(e) Unallocated	8,996	8,132	6,084	8,996	6,084	2,442
Total	21,44,306	20,20,389	16,60,423	21,44,306	16,60,423	19,88,396
4. Segment Liabilities						
(a) Treasury	2,56,024	2,66,946	2,19,343	2,56,024	2,19,343	3,15,346
(b) Retail Banking	12,20,023	11,27,978	9,08,429	12,20,023	9,08,429	10,82,081
(c) Corporate	4,46,064	4,09,318	3,32,832	4,46,064	3,32,832	3,82,642
(d) Other Banking Operations	389	537	619	389	619	411
(e) Unallocated	40	42	84	40	84	84
Total	19,22,540	18,04,821	14,61,307	19,22,540	14,61,307	17,80,564
5. Capital Employed (Segment Assets - Segment Liabilities)						
(a) Treasury	3,46,242	2,84,087	2,75,337	3,46,242	2,75,337	2,68,970
(b) Retail Banking	31,828	80,037	45,602	31,828	45,602	86,221
(c) Corporate	(1,65,567)	(1,56,982)	(1,27,999)	(1,65,567)	(1,27,999)	(1,49,967)
(d) Other Banking Operations	307	336	176	307	176	250
(e) Unallocated	8,956	8,090	6,000	8,956	6,000	2,358
Total	2,21,766	2,15,568	1,99,116	2,21,766	1,99,116	2,07,832

- Inter-segment revenue is based on internally approved yield curve or at an agreed transfer rate on the funding provided by one business segment to another. Transaction cost is levied between segments on cost plus basis.
- The RBI vide its circular No.RBI/DOR/2025-26/178 DOR.LIC.REC.No.97/22.01.001/2025-26 dated November 28, 2025 (Reserve Bank of India (Small Finance Banks - Branch Authorisation) Directions, 2025) on establishment of Digital Banking Units (DBUs), has prescribed reporting of Digital Banking Segment as a sub-segment of Retail Banking Segment. At present, the Bank does not have DBUs and hence no Digital Banking Segment disclosure have been made.



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Notes :

1. Statement of Assets and Liabilities is given below:

Particulars	₹ In Lakhs		
	As at 30.09.2026	As at 30.09.2025	As at 31.03.2026
	Unaudited	Unaudited	Audited
CAPITAL AND LIABILITIES			
Capital	10,630	10,629	10,629
Reserves and Surplus	2,11,136	1,88,487	1,97,203
Deposits	16,18,372	11,99,125	13,99,404
Borrowings	2,53,195	2,16,485	3,12,236
Other Liabilities and Provisions	50,973	45,697	68,924
Total	21,44,306	16,60,423	19,88,396
ASSETS			
Cash and Balances with Reserve Bank of India	1,33,284	1,30,510	1,71,372
Balances with Banks and Money at Call and Short notice	21,894	20,646	38,505
Investments	4,41,816	3,41,382	3,69,256
Advances	14,55,859	10,80,510	12,87,876
Fixed Assets	30,008	29,018	29,804
Other Assets	61,445	58,357	91,583
Total	21,44,306	16,60,423	19,88,396

2. Statement of Cash Flow is given below:

Particulars	₹ In Lakhs		
	Half year ended		Year ended
	30.09.2026	30.09.2025	31.03.2026
	Unaudited	Unaudited	Audited
Cash flows from operating activities			
Net profit before tax	20,614	8,613	19,957
Adjustments for:			
Depreciation on fixed assets	3,757	3,108	6,750
Provision for / (reversal of provision for) non-performing assets	(12,569)	(4,327)	2,140
Provision for standard assets	690	373	641
Write off of advances	59,611	51,342	52,292
Claims received	(40,891)	(3,319)	(36,176)
Other provision	100	32	178
(Profit) on sale of securities	31	(1,284)	(1,301)
(Profit) on sale of fixed assets	(1)	(6)	(4)
Amortisation of premium on held to maturity investment	290	303	616
Employee stock option expenses	290	26	179
Floating provision	735	1,075	2,210
Provision on Security receipts (Reversal)	(144)	(880)	(974)
Operating profit before changes in working capital	32,513	55,056	46,508
Adjustments for:			
(Increase) / Decrease in investments	(15,722)	(1,888)	5,864
(Increase) in advances	(1,74,868)	(1,31,165)	(3,10,885)
Increase in deposits	2,18,968	1,41,165	3,41,443
(Increase) / decrease in other assets	29,863	(7,360)	(40,263)
Increase / (decrease) in other liabilities and provisions	(18,741)	5,552	28,342
	39,500	6,304	24,501
Direct taxes paid (net of refunds)	(5,178)	(2,776)	(5,776)
Net cash flow from operating activities	66,835	58,584	65,233



Statement of Cash Flow (continued)
₹ In Lakhs

Particulars	Half year ended		Year ended
	30.09.2026	30.09.2025	31.03.2026
	Unaudited	Unaudited	Audited
Cash flow from investing activities			
Purchase of fixed assets (including capital work in progress)	(3,961)	(3,113)	(7,559)
Proceeds from sale of fixed assets	1	6	22
Maturity of/(Investment in) fixed deposits	3,389	(7,565)	(11,648)
Net investment in banking book	(57,266)	(22,042)	(61,819)
Redemption/(Investment) in security receipts	315	1,320	1,847
Net cash used in investing activities	(57,522)	(31,394)	(79,157)
Cash flow from financing activities			
Proceeds from issue of share capital (inclusive of issue	13	6	6
Dividend paid	(1,594)	-	-
(Repayment of) / Proceeds from borrowings	(59,041)	(54,544)	41,207
Net cash flow (used in)/from financing activities	(60,622)	(54,538)	41,213
Net increase/(decrease) in cash and cash equivalents	(51,309)	(27,347)	27,289
Cash and cash equivalents at the beginning of the period	1,97,584	1,70,295	1,70,295
Cash and cash equivalents at the end of the period*	1,46,275	1,42,948	1,97,584

*Exclusive of Fixed Deposits with original maturity more than 3 months or Bank Deposits under lien of ₹ 8,903 Lakhs (₹ 644 lakhs as at September 30, 2025 & ₹12,291 Lakhs as at 31st March 2026).

- The above financial results have been recommended by the Audit Committee of the Board and approved by the Board of Directors at its meeting held on October 29, 2026. The financial results for the Quarter ended September 30, 2026 have been subjected to Limited review by the joint statutory auditors of the Bank, Mukund M Chitale & Co and Gokhale & Sathe LLP Chartered Accountants (formerly known as Gokhale & Sathe). An unmodified limited review report has been issued by them thereon.
- The above financial results of the Bank have been prepared in accordance with the recognition and measurement principles laid down in the applicable Accounting Standards as prescribed under section 133 of the Companies Act, 2013 read with the relevant rules issued thereunder, the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India and other accounting principles generally accepted in India, including Regulation 33 and Regulation 52 read with Regulation 63 (2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended including relevant circulars issued by the SEBI from time to time.
- The Bank has applied its significant accounting policies in the preparation of these financial results consistent with those followed in the annual financial statements for the year ended March 31, 2026. Any circular/direction issued by RBI is implemented prospectively when it becomes applicable, unless specifically required under that circular/direction.
- Details of loans transferred/acquired during the quarter ended September 30, 2026 under the Reserve Bank of India (Small Finance Banks – Transfer and Distribution of Credit Risk) Directions, 2025 dated November 28, 2025 are given below :
 - The Bank has not transferred or acquired any loans not in default through
 - The Bank has not transferred or acquired any stressed loans, including non-performing assets and Special Mention Accounts.
 - Details of the recovery ratings assigned to Security Receipts outstanding as at September 30, 2026

₹ In Lakhs

Rating Agency	Recovery Rating	Trust	Value of Outstanding SRs (net of provisions)
India Ratings & Research	RR1-(100% - 150%)	EARC TRUST SC - 478	-
Crisil	RR1-(100% - 150%)	EARC TRUST SC - 496	879.59

- The Bank carries a floating provision of ₹6,652 lakhs as on September 30, 2026, of which Rs. 735 lakhs has been created during the half year ended September 30, 2026, as per Board approved policy and is used for calculation of net NPA and provision coverage ratio. Floating provision of Rs. 1,075 lakhs was created during the quarter ended September 30, 2025 (Floating provision as on June 30, 2026 : Rs. 6,427 Lakhs, March 2026 : Rs.5,917 Lakhs and September 30, 2025 : Rs. 4,782 Lakhs)
- During the half year ended September 30, 2026, the Bank has allotted 6,825 equity shares pursuant to the exercise of stock options under the approved Employee Stock Option Plan (ESOP) 2019.




9. Other income includes processing fees, profit on sale of investments (including provision for depreciation), income from dealing in Priority Sector Lending Certificates, etc.
10. Details of resolution plan implemented under the Resolution Framework for COVID-19-related Stress as per RBI circular dated August 06, 2020 (Resolution Framework 1.0) and May 05, 2021 (Resolution Framework 2.0) as at September 30, 2026 are given below.

Type of Borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan - Position as at the end of the previous half year i.e. March 31, 2026 (A)	Of (A), aggregate debt that slipped into NPA during the half-year ended September 30, 2026	Of (A) amount written off/Sold to ARC during the half-year ended September 30, 2026	Of (A) amount paid by the borrowers during the half-year ended September 30, 2026	₹ In Lakhs
					Exposure to accounts classified as Standard consequent to implementation of resolution plan - Position as at the end of half year i.e. September 30, 2026
Personal Loans	431.94	52.65	-	12.28	367.00
Corporate persons	-	-	-	-	-
Of which, MSMEs	-	-	-	-	-
Others	108.33	0.19	-	5.68	102.46
Total	540.27	52.84	-	17.96	469.46

11. The capital adequacy ratio (CRAR) has been computed in accordance with the Reserve Bank of India (Small Finance Banks – Prudential Norms on Capital Adequacy) Directions, 2025 and RBI Circular No. RBI/DOR/2025-26/182 – DOR.CAP.REC.101/21-01-002/2025-26 dated November 28, 2025. The circular provides for a standardized approach to credit risk and an exemption for all Small Finance Banks, whereby no separate capital charge is prescribed for market risk and operational risk.
12. The Bank does not have any exposure to project finance. Accordingly, the disclosure required under the Reserve Bank of India (Small Finance Banks – Financial Statements: Presentation and Disclosures) Directions, 2025, dated November 28, 2025, as amended, is not applicable for the quarter ended September 30, 2026.
13. Information required pursuant to Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015:
- a. The methodology for computation of the ratios is as follows:
- Net worth represents the sum of share capital and reserves and surplus, net of intangible assets (excluding software and deferred tax) and prepaid expenses, if any.
 - Debt/total debt represents the total borrowings of the Bank.
 - Equity represents the total of share capital and reserves.
- b. Based on the nature of the Bank's business, the following ratios are considered not applicable: current ratio, long-term debt to working capital, bad debts to accounts receivable ratio, current liability ratio, debt turnover, inventory turnover, operating margin percentage, and net profit margin percentage.
14. Consolidated financial statements are not applicable, as the Bank does not have any subsidiary, associate, or joint venture as at September 30, 2026.
15. The figures for the quarters ended September 30, 2026 and September 30, 2025 are the balancing figures between the year-to-date figures and the unaudited published figures up to the end of the first quarter of the respective financial years.
16. Figures for the previous periods have been regrouped or reclassified, wherever necessary, to conform to the current period's classification.

For and on behalf of the Board of Directors

Place: Navi Mumbai
Date : October 23, 2026

Baskar Babu Ramachandran

Baskar Babu Ramachandran
Managing Director and CEO
DIN : 02303132



Suryoday Small Finance Bank Limited
CIN: L65923MH2008PLC261472
Sharda Terraces, Plot No. 65, Sector-11, CBD Belapur, Navi Mumbai-400 614.
Website: <https://www.suryoday.bank.in>, Tel.: (022)4043 5800

B. Statement on deviation or variation for proceeds of public issue, rights issue, preferential issue, qualified institutions placement etc. Not Applicable

C. Disclosing outstanding default on loans and debt securities:

		₹ in lakhs
Sr. No.	Particulars	Amount
1	Loans / revolving facilities like cash credit from banks / financial institutions	
A	Total amount outstanding as on date (refer note 1)	2,42,795
B	Of the total amount outstanding, amount of default as on date	-
2	Unlisted debt securities i.e. NCDs and NCRPS	Not Applicable
A	Total amount outstanding as on date	-
B	Of the total amount outstanding, amount of default as on date	-
3	Total financial indebtedness of the listed entity including short-term and long-term debt (refer note 2)	2,53,195

Note 1: Represents borrowings from other banks and financial institutions

Note 2: Represents total borrowings

D. Disclosure of related party transactions Applicable
(Published in IFS XBRL)

E. Statement on impact of audit qualifications (for audit report with modified opinion) submitted along-with annual audited financial results Not Applicable

For and on behalf of the Board of Directors



R. Baskar Babu
Baskar Babu Ramachandran
Managing Director and CEO
DIN : 02303132

Place: Navi Mumbai
Date : October 29, 2026