

October 5, 2026
Ref.: SSFB/CS/57/2026-27

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, 960033**

Dear Sir/Madam,

Sub: Disclosure under Regulation 30 read with Schedule III of the 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, 2026:

All figures in ₹ Crore, unless otherwise indicated

Particulars	Q2FY27	Q1FY27	Q-o-Q	Q2FY26	Y-o-Y
Gross Advances*	14,972	14,376	4.2%	11,124	34.6%
Disbursement	3,095	2,954	4.8%	2,430	27.4%
Disbursement (excluding SCF)	2,625	2,552	2.9%	2,053	27.8%
Total Deposit	16,184	14,634	10.6%	11,991	35.0%
- Retail	13,670	12,781	7.0%	10,316	32.5%
- Bulk	2,514	1,852	35.7%	1,675	50.1%
CASA	3,142	3,072	2.3%	2,477	26.8%
CASA [%]	19.4%	21.0%		20.7%	
CE - 1 EMI [%]#	97.7%	97.8%		95.5%	
CE - Current bucket [%]@	99.1%	99.2%		98.9%	
CE - IF [%]^	99.3%	99.2%		98.6%	
GNPA [%] ³	2.9%	6.5%		9.3%	

*Gross Advances includes IBPC

#Includes total collection (capped at 1 EMI) from non-NPA accounts made during the period

@Includes total collection from zero bucket accounts made during the period

^ IF zero bucket collection efficiency

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

Management Commentary

1. Gross Advances stood at ₹14,972 Crore after considering a write-off of ₹591 Crore, reflecting ~35% YoY growth, while disbursements for the quarter grew by ~27% YoY to ₹3,095 Crore. The Bank's Deposits registered ~35% YoY growth, with CASA growing ~27% YoY.
2. The Bank continues to cover its eligible portfolio under Credit Guarantee Scheme as a prudent risk management practice.
3. The breakup of GNPA, NNPA & CGFMU claimable as of September 30, 2026, is provided below

All figures in ₹ Crore

Description	Amount
GNPA	438.31
Provision	135.77
NNPA	224.51
Balance Claimable under CGFMU	180.00

Please note that the numbers mentioned above as on quarter ended on September 30, 2026, 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://suryoday.bank.in/investor-corner/#disclosure-to-stock-exchanges>.

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

Thanking You,

For Suryoday Small Finance Bank Limited

GEETA
KRISHNAN

Digitally signed by
GEETA KRISHNAN
Date: 2026.10.05
10:28:22 +05'30'

Geeta Krishnan
Interim Company Secretary & Compliance Officer

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