

May 07, 2026

Ref.: SSFB/CS/07/2026-27

To,
National Stock Exchange of India Limited
Listing Department
Exchange Plaza, C-1, Block G,
Bandra Kurla Complex,
Bandra (East), Mumbai-400 051

BSE Limited
The Corporate Relations Department
Phiroze Jeejeebhoy Towers,
Dalal Street, Fort,
Mumbai-400 001

Symbol: **SURYODAY**

Scrip Code: **543279, 960033**

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 May 07, 2026 - Approval of the Audited Financial Results of the Bank for the Quarter (Q-4) and Financial Year ended March 31, 2026, and other matters

Ref: Bank's intimation vide letter No. SSFB/CS/05/2026-27 dated April 21, 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 their meeting held on May 07, 2026, have *inter-alia*, considered and approved the Audited Financial Results of the Bank for the Quarter (Q-4) and Financial Year ended March 31, 2026, and taken on record the Independent Auditor's 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, Chartered Accountants (Firm Registration No. 103264W).

Accordingly, we hereby submit the following documents:

- i)** Independent Auditor's Report, issued by the Joint Statutory Auditors of the Bank, M/s. Mukund M. Chitale & Co., and M/s. Gokhale & Sathe on the Audited Financial Results of the Bank for the Quarter (Q-4) and Financial Year ended March 31, 2026;
- ii)** Audited Financial Results of the Bank for the Quarter (Q-4) and Financial Year ended March 31, 2026, as aforesaid, including the line items, as specified under Regulation 52(4) of the SEBI Listing Regulations;
- iii)** Disclosure under Part B to E of the Integrated Filing (Financial) for the Quarter (Q4) and Financial Year ended March 31, 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; and
- iv)** Confirmation duly signed by Chief Financial Officer regarding Unmodified opinion on the Audited Financial Results of the Bank for the Quarter (Q-4) and Financial Year ended March 31, 2026.

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 Audited 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 Quarter (Q-4) and Financial Year ended March 31, 2026, the Bank has not issued 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 March 31, 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 decided the following:

- 1) The Board recommended the final dividend of Rs. 1.50 (Rupee One and Fifty Paise) per Equity Share of face value of Rs. 10 each fully paid up (i.e. 15% of face value) out of profit for the Financial Year ended March 31, 2026, subject to approval of the Shareholders at the ensuing Annual General Meeting (“AGM”) of the Bank and other requisite approvals, if any, in this regard. The dividend on Equity shares will be paid/dispatched after the same is approved by the Shareholders at the ensuing AGM of the Bank.
- 2) The Board of Directors deliberated on the Agenda Item relating to the raising of funds (Equity and Debt securities) and decided to take up this matter for detailed discussion at a subsequent meeting.
- 3) The Board of Directors accorded their approval for moving the Postal Ballot Notice to seek approval of the Shareholders of the Bank for the following two Agenda Items:
 - i) To approve the appointment of Mr. Sunil Satyapal Gulati (DIN: 00016990) as an Independent Director of the Bank, to hold office for a period of Five (5) consecutive years effective from March 12, 2026 to March 11, 2031 (*both days inclusive*), not liable to retire by rotation.
 - ii) To approve the appointment of Mr. Alok Sethi (DIN: 00277481) as an Independent Director of the Bank to hold office for a period of Five (5) consecutive years effective from March 12, 2026, to March 11, 2031 (*both days inclusive*), not liable to retire by rotation.

The copy of the Postal Ballot Notice, including the Explanatory Statement and Notes thereto, and other details with respect to the remote e-voting process, would be submitted to Stock Exchanges in due course at the time of dispatch of the Notice to the Shareholders.

SURYODAY SMALL FINANCE BANK LIMITED

The meeting of the Board of Directors commenced at 02:50 p.m. and concluded at 07:00 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**

Krishna Kant Chaturvedi
Company Secretary & Compliance Officer

Encl: As above

SURYODAY SMALL FINANCE BANK LIMITED

Mukund M Chitale & Co
Chartered Accountants
Second Floor, Kapur House,
Paranjape B Scheme Road No 1,
Vile Parle East
Mumbai – 400 057

Gokhale & Sathe
Chartered Accountants
304/308/309/311,
Udyog Mandir No.1,
7-c Bhagoji Keer Marg, Mahim
Mumbai – 400 016

Independent Auditor's Report on Financial Results 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.

Report on the Audit of the Financial Results

Opinion

1. We have audited the accompanying statement of financial results ("the Statement") of **Suryoday Small Finance Bank Limited** ("the Bank") for the year ended March 31, 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. In our opinion and to the best of our information and according to the explanations given to us, the aforesaid statement
 - 2.1 is presented in accordance with the requirements of the SEBI LODR Regulations in this regard; and
 - 2.2 give a true and fair view, in conformity with the recognition and measurement principles laid down in the Accounting Standards prescribed under Section 133 of the Companies Act, 2013 ("the Act") read with the Companies (Accounting Standards) Rules, 2021, the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India ("RBI") from time to time ("the RBI Guidelines") and other accounting principles generally accepted in India, of the net profit and other financial information for the year ended March 31, 2026.

Basis for Opinion

3. We conducted our audit in accordance with the Standards on Auditing ('SAs') specified under Section 143(10) of the Act. Our responsibilities under those SAs are further described in the "Auditor's Responsibilities for the Audit of the Financial Results" section of our report. We are independent of the Bank in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India ('the ICAI') together with the ethical requirements that are relevant to our audit of the Statement and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence that we have obtained is sufficient and appropriate to provide a basis for our opinion.

Management's and Board of Directors' Responsibility for the Financial Results

4. This Statement, which is the responsibility of the Bank's management and approved by the Bank's Board of Directors, has been prepared from the Bank's annual financial statements. The Bank's Board of Directors are responsible for preparation of the Statement that gives a true and fair view of the net profit and other financial information of the Bank in accordance with the accounting standards specified



under Section 133 of the Act read with Companies (Accounting Standards) Rules, 2021, as amended, to the extent applicable, the relevant provisions of the Banking Regulation Act, 1949, the RBI Guidelines and other accounting principles generally accepted in India and in compliance with the SEBI LODR Regulations. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act, Banking Regulation Act, 1949 and the RBI Guidelines for safeguarding of the assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Statement that give a true and fair view and are free from material misstatement, whether due to fraud or error.

5. In preparing the Statement, the Management and the Board of Directors' are responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.
6. The Board of Directors are also responsible for overseeing the Bank's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Results

7. Our objectives are to obtain reasonable assurance about whether the Statement as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of the Statement.
8. As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional scepticism throughout the audit. We also:
 - Identify and assess the risks of material misstatement of the Statement, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
 - Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under Section 143(3)(i) of the Act, we are also responsible for expressing our opinion on whether the Bank has adequate internal financial controls with reference to financial statements in place and the operating effectiveness of such controls.
 - Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Management and the Board of Directors.



Mukund M Chitale & Co
Chartered Accountants
Second Floor, Kapur House,
Paranjape B, Scheme Road No 1,
Vile Parle East
Mumbai – 400 057

Gokhale & Sathe
Chartered Accountants
304/308/309/311,
Udyog Mandir No.1,
7-c, Bhagoji Keer Marg, Mahim
Mumbai – 400 016

- Conclude on the appropriateness of the Management's and Board of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Statement or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.
 - Evaluate the overall presentation, structure and content of the Statement, including the disclosures, and whether the Statement represent the underlying transactions and events in a manner that achieves fair presentation.
9. We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.
10. We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Other Matter

11. The Statement includes the financial results of the Bank for the corresponding quarter and year ended March 31, 2025, which were audited by one of the joint statutory auditors, Mukund M Chitale & Co., whose report dated May 08, 2025, expressed an unmodified opinion on those results.
12. The Statement includes the results for the quarter ended March 31, 2026, being the balancing figure between the audited figures in respect of the full financial year and the published unaudited year to date figures up to the third quarter of the current financial year prepared in accordance with the Accounting Standard 25 'Interim Financial Reporting' which were subject to limited review by us.

Our opinion on the Statement is not modified in respect of above matters.

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


Nilesh Joshi
Partner

Membership No. 114749

UDIN: 26114749BXDJDD2179

Place: Navi Mumbai
Date: May 07, 2026



For Gokhale & Sathe
Chartered Accountants
Firm Registration No: 103264W


Rahul Joglekar
Partner

Membership No. 129389

UDIN: 26129389ZKUPTW1744

Place: Navi Mumbai
Date: May 07, 2026



Suryoday Small Finance Bank Limited
CIN: L65923MH2002PLC262472
Sharda Terraces, Plot No. 65, Sector-11, CBD Belapur, Navi Mumbai-400 614.
Website: https://www.suryoday.bank.in, Tel.: (022)409 41556

AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2026

₹ In Lakhs

Sr. No	Particulars	Quarter ended			Year ended	
		31.03.2026	31.12.2025	31.03.2025	31.03.2026	31.03.2025
		Audited (Refer Note 17)	Unaudited	Audited (Refer Note 17)	Audited	Audited
1	Interest Earned (a)+(b)+(c)+(d)	60,159	54,387	47,058	2,16,029	1,95,375
	(a) Interest / discount on advances / bills	52,721	47,710	41,636	1,89,361	1,72,483
	(b) Income on investments	5,757	5,176	4,827	21,427	19,862
	(c) Interest on balances with Reserve Bank of India and other inter bank funds	1,503	1,253	595	4,771	2,430
	(d) Others	178	248	-	470	600
2	Other Income (Refer note 10)	9,030	8,088	6,010	35,967	21,725
3	Total Income (1)+(2)	69,189	62,475	53,068	2,51,996	2,17,100
4	Interest Expended	28,504	26,706	22,592	1,06,158	84,761
5	Operating Expenses (i)+(ii)	29,988	26,868	25,812	1,07,433	93,419
	(i) Employees cost (Refer note 13)	14,282	12,790	11,577	51,249	44,423
	(ii) Other operating expenses	15,706	14,078	14,235	56,184	48,996
6	Total Expenditure (4)+(5) (excluding Provisions and Contingencies)	58,492	53,574	48,404	2,13,591	1,78,180
7	Operating Profit before Provisions and Contingencies (3)-(6)	10,697	8,901	4,664	38,405	38,920
8	Provisions (other than tax) and Contingencies	4,132	4,122	9,342	18,448	24,537
9	Exceptional Items	-	-	-	-	-
10	Profit from Ordinary Activities before tax (7)-(8)-(9)	6,565	4,779	(4,678)	19,957	14,383
11	Tax Expense	1,593	1,123	(1,300)	4,760	2,886
12	Net Profit from Ordinary Activities after tax (10)-(11)	4,972	3,656	(3,378)	15,197	11,497
13	Extraordinary items (net of tax expense)	-	-	-	-	-
14	Net Profit for the period (12)-(13)	4,972	3,656	(3,378)	15,197	11,497
15	Paid up equity share capital (Face Value of ₹ 10/- each)	10,629	10,629	10,628	10,629	10,628
16	Reserves excluding revaluation reserves	-	-	-	1,97,203	1,82,081
17	Analytical Ratios					
	(i) Percentage of shares held by Government of India	Nil	Nil	Nil	Nil	Nil
	(ii) Capital Adequacy Ratio (Refer note 11)	20.45%	21.94%	25.83%	20.45%	25.83%
	(iii) Earnings per share (EPS) (Face Value of ₹ 10/- each)*					
	(a) Basic EPS before & after extraordinary items (net of tax expense)-(₹)	4.68	3.44	(3.18)	14.30	10.82
	(b) Diluted EPS before & after extraordinary items (net of tax expense)-(₹)	4.68	3.44	(3.18)	14.29	10.75
	(iv) NPA Ratios					
	(a) Gross NPAs	86,418	79,035	73,384	86,418	73,384
	(b) Net NPAs	54,188	50,106	45,702	54,188	45,702
	(c) % of Gross NPAs to Gross Advances	6.55%	6.69%	7.16%	6.55%	7.16%
	(d) % of Net NPAs to Net Advances	4.21%	4.35%	4.58%	4.21%	4.58%
	(v) Return on assets (average) *	0.27%	0.22%	(0.23%)	0.89%	0.84%
	(vi) Net worth (Refer note 15)	2,05,473	1,98,074	1,90,014	2,05,473	1,90,014
	(vii) Outstanding redeemable preference shares	-	-	-	-	-
	(viii) Capital redemption reserve	-	-	-	-	-
	(ix) Debt equity ratio	1.50	0.83	1.41	1.50	1.41
	(x) Total debts to total assets	15.70%	9.86%	17.36%	15.70%	17.36%

*Figures for the respective quarter ended are not annualized.



Suryoday Small Finance Bank Limited
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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:

₹ In Lakhs

Particulars	Quarter ended			Year ended	
	31.03.2026	31.12.2025	31.03.2025	31.03.2026	31.03.2025
	Audited (Refer Note 17)	Unaudited	Audited (Refer Note 17)	Audited	Audited
1. Segment Revenue					
(a) Treasury	7,964	7,235	6,489	30,275	23,861
(b) Retail Banking	64,679	58,149	48,901	2,34,263	2,03,911
(c) Corporate	4,543	4,114	3,391	16,244	12,341
(d) Other Banking Operations	1,350	1,163	873	5,216	3,442
(e) Unallocated	-	-	-	-	-
Total	78,536	70,661	59,654	2,85,998	2,43,555
Less: Inter Segment Revenue	(9,346)	(8,186)	(6,586)	(34,001)	(26,455)
Income from Operations	69,190	62,475	53,068	2,51,997	2,17,100
2. Segment Results					
(a) Treasury	756	1,259	459	5,307	1,962
(b) Retail Banking	6,894	4,878	(1,880)	20,082	20,772
(c) Corporate	(732)	(1,058)	(2,783)	(4,391)	(7,147)
(d) Other Banking Operations	-	-	-	-	-
(e) Unallocated	(353)	(300)	(474)	(1,041)	(1,204)
Total Profit Before Tax	6,565	4,779	(4,678)	19,957	14,383
3. Segment Assets					
(a) Treasury	5,84,316	4,68,459	4,84,537	5,84,316	4,84,537
(b) Retail Banking	11,68,302	10,16,753	9,00,326	11,68,302	9,00,326
(c) Corporate	2,32,675	2,12,830	1,67,441	2,32,675	1,67,441
(d) Other Banking Operations	661	957	971	661	971
(e) Unallocated	2,442	4,921	8,164	2,442	8,164
Total	19,88,396	17,03,920	15,61,439	19,88,396	15,61,439
4. Segment Liabilities					
(a) Treasury	3,15,346	1,70,625	2,72,794	3,15,346	2,72,794
(b) Retail Banking	10,82,081	9,82,277	7,61,286	10,82,081	7,61,286
(c) Corporate	3,82,642	3,46,919	3,34,154	3,82,642	3,34,154
(d) Other Banking Operations	411	1,106	490	411	490
(e) Unallocated	84	74	5	84	5
Total	17,80,564	15,01,001	13,68,729	17,80,564	13,68,729
5. Capital Employed					
(Segment Assets - Segment Liabilities)					
(a) Treasury	2,68,970	2,97,834	2,11,743	2,68,970	2,11,743
(b) Retail Banking	86,221	34,476	1,39,041	86,221	1,39,040
(c) Corporate	(1,49,967)	(1,34,089)	(1,66,713)	(1,49,967)	(1,66,713)
(d) Other Banking Operations	251	(149)	482	251	481
(e) Unallocated	2,358	4,847	8,158	2,358	8,159
Total	2,07,832	2,02,919	1,92,710	2,07,832	1,92,710

- 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 31.03.2026	As at 31.03.2025
	Audited	Audited
CAPITAL AND LIABILITIES		
Capital	10,629	10,628
Reserves and Surplus	1,97,203	1,82,081
Deposits	13,99,404	10,57,961
Borrowings	3,12,236	2,71,029
Other Liabilities and Provisions	68,924	39,740
Total	19,88,396	15,61,439
ASSETS		
Cash and Balances with Reserve Bank of India	1,71,372	1,46,614
Balances with Banks and Money at Call and Short notice	38,505	24,324
Investments	3,69,256	3,13,748
Advances	12,87,876	9,97,435
Fixed Assets	29,804	29,014
Other Assets	91,583	50,304
Total	19,88,396	15,61,439

2. Statement of Cash Flow is given below:

Particulars	₹ In Lakhs	
	Year ended 31.03.2026	Year ended 31.03.2025
	Audited	Audited
Cash flows from Operating Activities		
Net profit before tax	19,957	14,383
Adjustments for:		
Depreciation on fixed assets	6,750	5,559
Provision for non performing assets	2,140	10,152
Provision for standard assets	641	913
Write off of advances	16,116	15,667
Reversal of provision on depreciation on investment	-	(8,829)
Other provision	178	(117)
(Profit) on sale of securities	(1,301)	(732)
(Profit) on sale of fixed assets	(4)	(5)
AFS Reserve	(259)	-
Amortisation of premium on held to maturity investment	616	309
Employee stock option expenses	179	445
Floating provision	2,210	2,464
Provision on Security receipts (Reversal)	(974)	(551)
	46,249	39,658
Adjustments for:		
(Increase) / Decrease in investments	6,123	44,365
(Increase) in advances	(3,10,885)	(2,17,922)
Increase in deposits	3,41,443	2,80,235
(Increase) in others assets	(40,263)	(12,128)
Increase in other liabilities and provisions	28,342	3,696
	24,760	98,246
Direct taxes paid (net of refunds)	(5,776)	(5,906)
Net cash flow from Operating Activities	65,233	1,31,998



Statement of Cash Flow (continued)

₹ In Lakhs

Particulars	Year ended	Year ended
	31.03.2026	31.03.2025
	Audited	Audited
Cash flow from Investing Activities		
Purchase of fixed assets (including capital work in progress)	(7,559)	(17,693)
Proceeds from sale of fixed assets	22	5
Investment in fixed deposits	(11,648)	-
Net investment in banking book	(61,819)	(86,933)
Increase in investment on transition	-	(171)
Reserve on account of transfer of securities	-	171
Investment in security receipts	1,847	(1,278)
Net cash used in Investing Activities	(79,157)	(1,05,899)
Cash flow from Financing Activities		
Proceeds from issue of share capital (inclusive of issue expense)	6	101
(Repayment of) / Proceeds from borrowings	41,207	26,731
Net cash flow (used in)/from Financing Activities	41,213	26,832
Net increase/(decrease) in Cash and cash equivalents	27,289	52,931
Cash and cash equivalents at the beginning of the year	1,70,295	1,17,364
Cash and cash equivalents at the end of the year*	1,97,584	1,70,295

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

3. 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 May 07, 2026. The financial results for the Quarter and year ended March 31, 2026 have been subjected to Audit by the joint statutory auditors of the Bank, Mukund M Chitale & Co and Gokhale & Sathe, Chartered Accountants. An unmodified audit report has been issued by them thereon.
4. 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.
5. 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, 2025. Any circular/direction issued by RBI is implemented prospectively when it becomes applicable, unless specifically required under that circular/direction.
6. Details of loans transferred/acquired during the year ended March 31, 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 :
 - i) The Bank has not acquired loans, not in default through assignment of loans
 - ii) The Bank has transferred loans, not in default through assignment of loans

₹ in lakhs

Particulars	Amount
Aggregate Principal outstanding of loans transferred	13,661.84
Aggregate consideration received (including interest)	12,978.75
Weighted average residual maturity (in Months)	28.12
Weighted average holding period (in Months)	20.59
Retention of beneficial economic interest(%)	13%
Coverage of tangible security coverage(%)	More than 100%
Rating-wise distribution of rated loans	Unrated



- iii) The Bank has not acquired any stressed loans (Non performing asset and Special mentioned account).
iv) The Bank has transferred stressed loans (Non performing asset and Special mentioned account).

₹ in lakhs except no. of accounts

Particulars	To	To permitted
	ARCs	transferees
No. of accounts	1	-
Aggregate principal outstanding of loans transferred	1,166	-
Weighted average residual tenor of the loans transferred (Months)	24	-
Net book value of loans transferred (at the time of transfer)	-	-
Aggregate consideration	566	-
Additional consideration realised in respect of accounts transferred in earlier years	-	-

- v) Details of the recovery ratings assigned to Security Receipts outstanding as at March 31, 2026:

Rating Agency	Recovery Rating	Trust	Value of Outstanding SRs (net of provisions)
India Ratings & Research	RR2-(75% - 100%)	EARC TRUST SC - 478	-
Crisil	RR1-(100% - 150%)	EARC TRUST SC - 496	1050.37

7. The Bank carries a floating provision of ₹5,917 lakhs as on March 31, 2026, of which Rs. 2,210 lakhs has been created during the year and Rs. 868 lakhs has been created during the quarter ended March 31, 2026, as per Board approved policy and is used for calculation of net NPA and provision coverage ratio. Floating provision of Rs. 2,464 lakhs was created during the year ended March 31, 2025 (Floating provision as on March 31, 2025 : Rs. 3,707 lakhs and December 2025 : Rs. 5049 Lakhs)
8. The Bank has allotted during the quarter Nil equity shares and 5,000 equity shares during year ended March 31 2026 respectively, pursuant to the exercise of stock options under the approved Employee Stock Option Plan (ESOP) 2019.
9. 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 March 31, 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. September 30, 2025 (A)	Of (A), aggregate debt that slipped into NPA during the half-year ended March 31, 2026	₹ In Lakhs	
			Of (A) amount paid by the borrowers during the half-year ended March 31, 2026	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of half-year, i.e. March 31, 2026
Personal Loans	456.91	-	24.97	431.94
Corporate persons	-	-	-	-
Of which, MSMEs	-	-	-	-
Others	144.70	9.29	27.08	108.33
Total	601.61	9.29	52.05	540.27

10. Other income includes processing fees, profit on sale of investments (including provision for depreciation), income on dealing in priority sector lending certificate, etc.
11. The Capital adequacy ratio (CRAR) has been computed as per Reserve Bank of India (Small Finance Banks – Prudential Norms on Capital Adequacy) Directions, 2025 in accordance with RBI Circular No. RBI/DOR/2025-26/192 - DOR.CAP.REC.101/21-01-002/2025-26 dated November 28, 2025. The said circular provide for standardized approach for credit risk and an exemption to all Small Finance Banks whereby no separate capital charge is prescribed for market risk and operational risk.
12. The Board of Directors at its meeting held on May 07, 2026 have proposed a dividend of ₹1.5 (₹ 0 per share for the previous year) per equity share having face value of ₹ 10 each. Further, the declaration and payment of dividend is subject to requisite approvals.

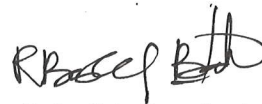


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13. On November 21, 2025, the Government of India notified four Labour Codes - the Code on Wages, 2019, the Industrial Relations Code, 2020, the Code on Social Security, 2020, and the Occupational Safety, Health and Working Conditions Code, 2020, collectively referred to as the 'New Labour Codes', consolidating 29 existing labour laws. The Ministry of Labour & Employment has published draft Central Rules and FAQs on December 30, 2025, to facilitate assessment of the financial impact arising from these regulatory changes. Accordingly, the Bank has recognised an estimated incremental impact of ₹ 18.13 lakhs under 'Employees cost' in the Profit and Loss Account during the year ended 31st March 2026. The Bank continues to monitor developments relating to the implementation of the New Labour Codes and will review its estimates on ongoing basis.
14. The Bank does not have any exposure to Project Finance, hence the disclosure as per 'Reserve Bank of India (Small Finance Banks Financial Statements: Presentation and Disclosures) Directions, 2025' dated November 28, 2025 and as amended thereafter, on Project Finance is not applicable for the quarter ended March 31, 2026.
15. Information as required pursuant to Regulation 52(4) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015:
- a. Methodology for computation of the ratios is as follows:
- Net worth represents sum of share capital and reserves & surplus, net of intangible assets (excluding software and deferred tax) and prepaid expenses, if any.
 - Debt/total debts represents total borrowings of the Bank.
 - Equity represents total of share capital and reserves.
- b. Basis nature of Bank's business, the ratio's considered to be not applicable are Current Ratio, Long term debt to working capital, Bad Debts to Account receivable ratio, Current liability ratio, Debt turnover, Inventory turnover, Operating margin% and Net profit margin%.
16. Consolidation of financial statements is not applicable as the Bank does not have any subsidiary/associate/joint venture Bank(s) as on March 31, 2026.
17. The figures for the quarter ended March 31, 2026 and March 31, 2025 are the balancing figures between the audited figures in year ended March 31, 2026 and March 31, 2025 and the unaudited published figures upto the end of nine months ended December 31, 2025 and December 31, 2024 of respective financial years. The figures for the quarter ended December 31, 2025 are balancing figure between nine months ended December 31, 2025 and half year ended September 30, 2025.
18. Figures of the previous periods have been regrouped / reclassified wherever necessary to conform to current period's classification.

For and on behalf of the Board of Directors



Baskar Babu Ramachandran
Managing Director and CEO
DIN : 02303132



Place: Navi Mumbai
Date : May 07, 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)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)	2,72,236
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)	3,12,236

Note 1: Represents borrowings from other banks and financial institutions

Note 2: Represents total borrowings

D. Disclosure of related party transactions Applicable
[In 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 Babu Ramachandran

Baskar Babu Ramachandran
Managing Director and CEO

DIN : 02303132

Place: Navi Mumbai

Date : May 07,2026

Date: May 07, 2026

To,

National Stock Exchange of India Limited, Listing Department Exchange Plaza, C-1, Block G, Bandra Kurla Complex, Bandra (East), Mumbai 400051. Symbol: SURYODAY	BSE Limited, The Corporate Relations Department Phiroze Jeejeebhoy Towers, Dalal Street Fort, Mumbai-400 001 Scrip Code:543279
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Dear Sir/Madam,

Sub: Declaration on unmodified Audit Report

Pursuant to the requirement of Regulation 33(3)(d) and 52(3) (a) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended from time to time, we hereby confirm that M/s Mukund M Chitale & Co., Chartered Accountants (Firm Registration Number 106655W) and Gokhale & Sathe, Chartered Accountants (Firm Registration Number 103264W), Joint Statutory Auditors of the Bank, have submitted the Audit Report with unmodified opinion on the Audited Financial Statement of the Bank for the financial year ended March 31,2026.

We request you to take the above on record.

Thanking you
For Suryoday Small Finance Bank Limited


Kanishka Chaudhary
Chief Financial Officer



SURYODAY SMALL FINANCE BANK LIMITED