SURYODAY
A BANK OF SMILES

August 06, 2026

Ref.: SSFB/CS/45/2026-27

To,

National Stock Exchange of India Limited
The Listing Department
Exchange Plaza,
C-1, Block G, Bandra Kurla Complex,
Bandra (E), Mumbai —400051

Symbol: SURYODAY

BSE Limited
The Corporate Relationship Department
Phiroze Jeejeebhoy Towers,
Dalal Street, Fort,
Mumbai — 400 001

Scrip Code: 543279; 960033

Dear Sir/ Madam,

Sub: Regulations 30 and 51 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations") - Proceedings of the Eighteenth (18th) Annual General Meeting of the Bank

We would like to inform that the Eighteenth (**18th**) Annual General Meeting ("**AGM" / "Meeting**") of Suryoday Small Finance Bank Limited (the "**Bank**") was held on **Thursday, August 06, 2026, at 12:30 P.M. Indian Standard Time ("IST")** through Video-Conferencing ("**VC**") / Other Audio-Visual Means ("**OAVM**") in compliance with the relevant Circulars issued by the Ministry of Corporate Affairs ("**MCA**") and the Securities and Exchange Board of India ("**SEBI**"), to transact the business as mentioned in the Notice dated **June 25, 2026**, convening the 18th AGM of the Bank.

The Bank had appointed KFin Technologies Limited ("**KFIN" or "KFintech**"), the Registrar and Transfer Agent ("**RTA**") of the Bank, to provide the facility for e-voting and VC/OAVM for the AGM and the attendant enablers for conducting the e-AGM.

In accordance with the applicable provisions of the Companies Act, 2013 (the "**Act**") read with Rules made thereunder and the SEBI Listing Regulations, the Bank had provided the facility to its members holding shares as on cut-off date i.e. **Thursday, July 30, 2026** to exercise their rights to vote by electronic means on the businesses specified in the Notice of 18th AGM, through remote e-voting facility which commenced on **Sunday, August 02, 2026 at 9:00 A.M. (IST)** and ended on **Wednesday, August 05, 2026, at 5:00 P.M. (IST)** and also during the AGM (Insta-Poll) to those Members who could not exercise their vote earlier through remote e-voting.

The Board of Directors had appointed Ms. Dhara Gala, Practicing Company Secretary (ACS – 61949/ COP - 26125) (Peer Review Certificate No.: 6594/2025), Mumbai, and on failing her, Ms. Priyanka Tank, Practicing Company Secretary (ACS -61276/ COP - 24520) (Peer Review Certificate No.: 6625/2025), as the Scrutinizer to scrutinize remote e-voting process and the e-voting during the AGM in a fair and transparent manner.

The AGM commenced at 12.30 P.M. (IST) and concluded at 2:00 P.M. (including the time taken for e-voting during the AGM using the Insta-Poll facility).

Please find attached the Summary of proceedings of the AGM as required under Regulations 30 and 51 of the SEBI Listing Regulations as **Annexure I**.

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Further, please note that, pursuant to Regulation 44 of the SEBI Listing Regulations and as per Section 108 of the Act read with rules made thereunder as amended from time-to-time, the Bank has submitted the consolidated Report on e-voting, along with the Scrutinizer's Report, to the Stock Exchanges separately vide Letter No. Ref.: SSFB/CS/44/2026-27 and also be made available on the websites of the Bank and KFIN in due course.

This intimation will also be made available on the Bank's website at https://suryoday.bank.in/investor-corner/#disclosure-to-stock-exchanges and at https://suryoday.bank.in/investor-corner/#shareholders-meeting .

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

Thanking You.

Yours truly,
For **Suryoday Small Finance Bank Limited**

KRISHNA KANT CHATURVEDI
Digitally signed by KRISHNA KANT CHATURVEDI
Date: 2026.08.06 23:48:11 +05'30'

Krishna Kant Chaturvedi
Company Secretary & Compliance Officer

Encl.: As above

Annexure I

Summary of the proceedings of the Eighteenth (18th) Annual General Meeting of the Members of Suryoday Small Finance Bank Limited

The **Eighteenth (18th)** Annual General Meeting ("**AGM**" / "**Meeting**") of the Members of Suryoday Small Finance Bank Limited (the "**Bank**") was held on **Thursday, August 06, 2026, at 12:30 P.M. Indian Standard Time ("IST")** through Video-Conferencing ("**VC**") / Other Audio-Visual Means ("**OAVM**") in compliance with the relevant provisions of the Companies Act, 2013 (the "**Act**") read with the Applicable Circulars issued by the Ministry of Corporate Affairs ("**MCA**") and the Securities Exchange Board of India ("**SEBI**"), from time-to-time.

The following Board Members attended the 18th AGM of the Bank. Five (5) Board Members were present at the Corporate Office of the Bank, while other Four (4) Board Members attended the AGM remotely through VC/OAVM facility. Mr. Ranjit Jayant Shah (DIN: 00088405), Non-Executive Non-Independent (Investor Director) of the Bank could not attend the AGM due to some exigencies. The details of the Board of Directors attended the AGM are given below:

Mr. Krishna Prasad Nair (DIN: 02611496) *(from the Corporate Office of the Bank at Seawoods, Navi Mumbai)*	Independent Director and Non-Executive Chairman of the Bank and Chairman of Special Committee of the Board for monitoring and follow up of cases of frauds and Member of the Nomination and Remuneration Committee, Risk Management Committee of the Board, IT Strategy Committee, Credit Committee of the Board and Stakeholders' Relationship Committee.
Mr. Baskar Babu Ramachandran (DIN: 02303132) *(from the Corporate Office of the Bank at Seawoods, Navi Mumbai)*	Managing Director & Chief Executive Officer of the Bank and Chairman of the Board Committee for Review of Wilful Defaulters and Member of the Risk Management Committee of the Board, IT Strategy Committee, Credit Committee of the Board and Customer Service Committee.
Mr. Arun Diaz (DIN: 00493304) *(from the Corporate Office of the Bank at Seawoods, Navi Mumbai)*	Independent Director and Chairman of the Risk Management Committee of the Board and Member of the Audit Committee of the Board, Nomination and Remuneration Committee, IT Strategy Committee, Credit Committee of the Board, Customer Service Committee and the Board Committee for Review of Wilful Defaulters.
Mrs. Swati Datye (DIN: 06751552) *(from the Corporate Office of the Bank at Seawoods, Navi Mumbai)*	Independent Director and Chairperson of the Nomination and Remuneration Committee and Corporate Social Responsibility & ESG Committee and Member of the Customer Service Committee, Stakeholders' Relationship Committee, Special Committee of the Board for monitoring and follow up of cases of frauds and the Board Committee for Review of Wilful Defaulters.
Mr. Vivek Karve (DIN: 06840707) *(from Mumbai, using the VC/OAVM facility)*	Independent Director and Chairman of the Audit Committee of the Board and Member of the Risk Management Committee of the Board, Corporate Social Responsibility & ESG Committee, Stakeholders' Relationship Committee and Special Committee of the Board for monitoring and follow up of cases of frauds

Mr. Deepak Kumar Sharma (DIN: 10575402) *(from Mumbai, using the VC/OAVM facility)*	Independent Director and Chairman of the IT Strategy Committee and Member of the Audit Committee of the Board, Risk Management Committee of the Board, Credit Committee of the Board, Customer Service Committee and Corporate Social Responsibility & ESG Committee of the Board.
Mr. Sunil Gulati (DIN: 00016990) *(from London, using the VC/OAVM facility)*	Independent Director and Chairman of the Credit Committee of the Board and Customer Service Committee and Member of the Audit Committee of the Board, Nomination and Remuneration Committee, Risk Management Committee of the Board and Stakeholders' Relationship Committee of Board.
Mr. Alok Sethi (DIN: 00277481) *(from Cerney Wick, England, using the VC/OAVM facility)*	Independent Director and Chairman of the Stakeholders' Relationship Committee and Member of the Audit Committee of the Board, Nomination and Remuneration Committee, Risk Management Committee of the Board, IT Strategy Committee and Customer Service Committee of the Board.
Mr. Hemant Shah (DIN: 10548728) *(from the Corporate Office of the Bank at Seawoods, Navi Mumbai)*	Executive Director of the Bank and Member of the Risk Management Committee of the Board, IT Strategy Committee, Customer Service Committee, Corporate Social Responsibility & ESG Committee, Stakeholders' Relationship Committee and Special Committee of the Board for monitoring and follow up of cases of frauds

The Management Team and representatives of the Auditors who attended the Meeting through VC/OAVM facility were as under:

The Company Secretary & Compliance Officer, the Chief Financial Officer; and some other Senior Management Team participated in the AGM from the Corporate Office of the Bank at Seawoods, Navi Mumbai, while some other Senior Management Team participated from different locations.

The representatives of the Joint Statutory Auditors, M/s. Mukund M. Chitale & Co. Chartered Accountants (Firm Registration Number 106655W) and M/s. Gokhale & Sathe, Chartered Accountants (Firm Registration Number 103264W), attended the AGM, through VC/OAVM facility.

The Representatives of M/s. Tushar Shridharani & Associates LLP, Practicing Company Secretaries (LLPIN - ACL-9350 | Unique Code: L2025MH018100), the Secretarial Auditors of the Bank, attended the AGM through VC/OAVM facility.

Ms. Dhara Gala, Practicing Company Secretary, the Scrutinizer for conducting the E-Voting process in a fair and transparent manner, attended the AGM through VC/OAVM facility.

The representatives from the Institutional Investor(s) of the Bank were also present through VC/OAVM facility.

Total Fifty-Three (53) Members attended the Meeting through VC/OAVM facility.

The Meeting commenced at 12.30 P.M. (IST) and concluded at 2:00 P.M. (including the time taken for e-voting during the AGM using the Instapoll facility).

Mr. Krishna Prasad Nair, Non-Executive Chairman of the Bank took the Chair in accordance with the provisions of the Article No. 90 of the Articles of Association of the Bank. Thereafter, he welcomed the Members to the AGM and after ascertaining from the Company Secretary & Compliance Officer that the requisite quorum was present at the AGM, called the Meeting to order.

Thereafter, he requested the Company Secretary & Compliance Officer to brief the Members on statutory matters with respect to the AGM being held through VC, e-voting instructions and Question & Answer protocols.

Thereafter, the Company Secretary & Compliance Officer welcomed the Members and briefed them on the statutory and other technical requirements with respect to the AGM being held through VC/ OAVM, e-voting instructions and Question & Answer protocols. He also informed that the Bank had provided to its Members the facility to cast their votes through the remote e-voting system administered by KFIN, which commenced on **Sunday, August 02, 2026, 9.00 a.m. (IST) and ended on Wednesday, August 05, 2026 at 5:00 p.m. (IST).** Those Members who could not cast their vote earlier through remote e-voting facility, were informed that they may cast their vote during AGM through Insta-Poll facility, which shall be activated upon instructions of the Chairman during the AGM.

The Company Secretary & Compliance Officer informed that pursuant to the applicable Circulars and relevant Rules made thereunder and to support the Green Initiatives announced by the Government of India, the Annual Report along with the Notice of the 18th AGM with instructions for e-voting was sent to the Members through email at their registered email addresses and is also available on the website of the Bank, Stock Exchanges and KFin Technologies Limited. He further informed the Members that in accordance with Regulation 36(1)(b) of the SEBI Listing Regulations, the Bank has sent physical letters to those shareholder(s) who have not yet registered their email address with the Bank/ RTA or Depository Participants, whereby providing the web-link, including the exact path, where complete details of the Notice of AGM and the Annual Report for the Financial Year 2025-26 are available.

The Chairman then introduced the Directors present at the AGM to the Members of the Bank.

The Chairman then informed the Members that the Statutory Registers and other relevant documents referred to in the Notice of the 18th AGM had been made available for inspection at the meeting electronically and Members seeking to inspect such documents could view the same. The certificate by the Secretarial Auditors under Regulation 13 of the Securities and Exchange Board of India (Share Based Employee Benefits and Sweat Equity) Regulations, 2021 was also made available for inspection.

The Chairman informed the Members that the Notice dated June 25, 2026, convening the 18th AGM of the Bank and the Annual Report for the Financial Year ended March 31, 2026, were sent to the Members of the Bank through email and was also available on the website of the Bank and hence, the Notice convening the 18th AGM along with the Annual Report for the Financial Year 2025-26, was taken as read with the consent of Members. The Chairman further informed the Members that the Statutory Auditors of the Bank have provided the unmodified opinion in their Report. Further, there were no observations or any adverse remarks in the Secretarial Audit Report. Therefore, with the consent of the Members, both the Reports were taken as read.

The Chairman then addressed the Members of the Bank and apprised them about key highlights on the Bank's performance for the Financial Year 2025-26, and the current scenario with respect to the business of the Bank.

Thereafter, the Managing Director & CEO jointly with the Chief Financial Officer of the Bank made a detailed presentation to provide insights on Bank's Performance and way forward to the Members.

The Chairman informed the Members about the following Nine (9) Resolutions as per the Notice of 18th AGM, which had been recommended by the Board of Directors for approval of the Members:

Sr. No.	Description of Resolutions	Type of Resolution
Ordinary Business		
1.	To receive, consider and adopt the Audited Financial Statements of the Bank for the Financial Year ended March 31, 2026, and the Reports of the Board of Directors and the Auditors thereon	Ordinary
2.	To declare the Final Dividend of ₹ 1.50 (Rupee One and Fifty Paise) per Equity Share of face value of ₹ 10 each fully paid up (i.e. 15% of face value) for the financial year ended March 31, 2026	Ordinary
3.	To approve the appointment of Mr. Ranjit Jayant Shah (DIN: 00088405) as a Director, who retires by rotation, and being eligible, offers himself for re-appointment	Ordinary
Special Business:		
4.	To take note of the approval received from the Reserve Bank of India for re-appointment of Mr. Krishna Prasad Nair (DIN: 02611496), Independent Director, as Non-Executive Part-time Chairman of the Bank	Ordinary
5.	To approve the Remuneration Payable to Mr. Baskar Babu Ramachandran (DIN: 02303132), Managing Director & Chief Executive Officer of the Bank for the Financial Year 2026-27	Special
6.	To approve the Remuneration Payable to Mr. Hemant Premchand Shah (DIN: 10548728), Whole-time Director (Executive Director) of the Bank for the Financial Year 2026-27	Ordinary
7.	To consider and approve raising of funds (Tier-1 Capital) for an amount upto ₹ 300 Crore (Rupees Three Hundred Crore Only) through issue of Equity Shares, equity linked securities, warrants, and / or any other eligible securities by way of Rights issue / Preferential Allotment / Private Placement / Qualified Institutions Placement or through any other permissible mode(s) and / or combination thereof	Special
8.	To approve issuance of debt instruments (Tier-2 Capital), including but not limited to Bonds, Non-Convertible Debentures or such other debt securities for an amount upto ₹ 200 Crore (Rupees Two Hundred Crore Only)	Special
9.	To approve the amendments in Suryoday ESOP Scheme 2019	Special

Thereafter, the questions were invited from the Members, who had registered themselves as Speaker Shareholders for the 18th AGM of the Bank. Total Seventeen (17) Members had registered themselves as Speaker Shareholders, of which Ten (10) Speaker Shareholders were present at the Meeting and all Ten (10) Speaker Shareholders expressed their views/sought clarification(s), relating to the Annual Financial Statements for the financial year 2025-26, Business performance of the Bank, Asset Quality, Branch expansion plan of the Bank, initiatives taken by the Bank on digital banking, position / market share of the Bank in comparison to the peers and competitors, Share Price, Growth Plans of the Bank, etc. One of the Members enquired about the appointment and tenure of the Statutory and Secretarial Auditors. The Managing Director & CEO jointly with Chief Financial Officer responded to the queries / clarifications sought by the Members. The Managing Director & CEO also mentioned that if any query is remain unanswered, the Members may send email to the Company Secretary in this regard.

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Thereafter, the Chairman announced that the Members who could not cast their votes earlier through the e-voting process and who were participating in the Meeting could cast their votes through the Insta-Poll system, which was available for 15 minutes after proceedings of this Meeting was completed.

The Chairman informed that the Bank had appointed Ms. Dhara Gala, (ACS No. 61949 & C.P No.: 26125), Mumbai and failing her, Ms. Priyanka Tank, (ACS No: 61276 & CP No. 24520), Practicing Company Secretaries, as the Scrutinizer to scrutinize the remote e-voting process and the e-voting during the AGM (Insta-Poll) in a fair and transparent manner, would be collating the results of remote e-voting and the Insta-Poll. The combined Voting results would be announced within two working days of the conclusion of this Meeting. The same would also be uploaded on the website of the Bank, the Stock Exchanges and KFIN, the Agency providing e-voting facility. The said Results will also be displayed at the Registered Office of the Bank, in accordance with the Secretarial Standards-2 on General Meetings, issued by the Institute of Company Secretaries of India.

The Chairman then thanked the Members for their support and attending the AGM. Then on behalf of the Board of Directors, the Chairman placed on record the sincere gratitude for the guidance and cooperation received from the Reserve Bank of India, SEBI, Stock Exchanges, MCA, Depositories and other statutory and regulatory authorities and thanked all the Stakeholders of the Bank including the Investors, Customers, Shareholders, Debenture holders, Vendors, Trustees, Registrars and all other valued partners for their continued support. The Chairman also appreciated for the sincere and dedicated efforts put in by all the employees of the Bank at all levels for their teamwork and continued commitment towards growth of the Bank.

The Chairman also authorised the Company Secretary & Compliance Officer that on receipt of the Scrutinizer's Report, declare the e-voting results and make appropriate disclosures.

The Meeting concluded at 01:45 P.M. (IST) with a vote of thanks to the Chair. The Manging Director & CEO extended a vote of thanks on behalf of the entire Management of the Bank to the Regulators, Shareholders, and all other stakeholders including Bank's customers, business partners/associates, employees and the shareholders for their unwavering support and trust in the Bank. Thereafter, the Insta-poll facility was opened for 15 minutes to enable the Members who could not cast their votes earlier through remote e-voting to cast their votes. Accordingly, after completion of Insta-poll, the meeting was concluded at 2:00 PM.

For Suryoday Small Finance Bank Limited

KRISHNA KANT CHATURVEDI

Digitally signed by KRISHNA KANT CHATURVEDI
Date: 2026.08.06 23:49:02 +05'30'

Krishna Kant Chaturvedi
Company Secretary & Compliance Officer

Date: August 06, 2026
Place: Navi Mumbai