

January 5, 2023

Ref.: SSFB/CS/77/2022-23

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**

Dear Sir/Madam,

Sub: Disclosure under Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) 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 December 31, 2022.

Key Business Highlights: Deposits and Advances:

Particulars	UOM	Q3 FY 23	Q2 FY 23	Q3 FY 22	YOY	QOQ
Gross Advances	₹ in Crore	5,409*	5,378	4,872	11%**	1%**
Disbursement for Quarter	₹ in Crore	1,265	1,118	1,121	13%	13%
Total Deposit	₹ in Crore	4,684	4,207	3,170	48%	11%
CASA	%	13.9%	17.3%	19.2%		
Collection Efficiency	%	110.4%*	94.6%	86.5%		
GNPA	%	4.26%*	9.9%	10.5%		
NNPA	%	2.35%*	4.8%	5.6%		

*The Bank has sold a pool of stressed assets comprising NPA & technically written-off accounts amounting to ₹ 492.05 Crore (out of which ₹ 64 Crore is technically written off accounts) for a purchase consideration of ₹ 135.1 Crore during the month of December 2022.

** Not comparable. Growth in advances - excluding stressed asset pool sale - is 20% (YOY) and 9% (QOQ).

Term deposits of ₹ 4031 Crore comprises of retail at 56% and bulk at 44%.

Please note that the numbers mentioned above as on quarter ended December 31, 2022, are provisional unaudited numbers and are subject to review / approval by the Audit Committee and Board of Directors and also subject to limited review by the Statutory Auditors of the Bank.

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

We request you to bring the above to the notice of all concerned. This intimation shall be available on the Bank's website at <https://www.suryodaybank.com/>

Thanking You,

Yours truly,

For **Suryoday Small Finance Bank Limited**

Krishna Kant Chaturvedi
Company Secretary & Compliance Officer

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