

Date: February 5, 2022

Ref.: SSFB/CS/82/2021-2022

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

BSE Limited Department of Corporate Services Phiroze Jeejeebhoy Towers, Dalal Street, Fort, Mumbai — 400 001

Scrip Code: 543279

Dear Sir/Madam,

Symbol: SURYODAY

# Sub: Intimation about Newspaper publication of Unaudited Financial Results of the Suryoday Small Finance Bank Limited ("the Bank") for the quarter and nine months ended December 31, 2021

Pursuant to Regulation 47 and other applicable provisions of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, the Unaudited Financial Results of the Bank for the quarter and nine months ended December 31, 2021 were published and has appeared today i.e. 5<sup>th</sup> February, 2022 in "Business Standard" (English newspaper) and "Mumbai Lakshdeep" (Marathi newspaper).

The extract of the newspaper publications is enclosed for your reference.

This intimation shall also be available on the Bank's website https://www.suryodaybank.com/Equity-Compliances-21-22.

Kindly take the same on record.

Thanking You,

For Suryoday Small Finance Bank Limited

Sermula

Company Secretary and Compliance Officer

Encl: As above

## 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

SURYODAY

A BANK OF SMILES

#### SURYODAY SMALL FINANCE BANK LIMITED

CIN: L65923MH2008PLC261472

Blat No. 65 Contex 11 CBD Bols w.suryodaybank.com, Tel.: (022)4043 5800

	Sharda Terraces	, Plot No. 65	5, Sector-11,	CBD Belapu	ur, Navi Mun	nbai-400 614	4. Website: ht	tps://www.sur
UN	AUDITED FINANCIAL RESULTS FOR 1	HE QUART	er and nin	E MONTHS	ENDED DEC	CEMBER 31,	2021	
							(₹ in' Lakhs)	Notes
Sr.			Quarter ende	bd	Nine Mor	ths Ended	Year ended	
Sr. No.	Particulars						31.03.2021	1 Staten
NO.		Unaudited		Unaudited		Audited	Audited	
1	Interest Earned (a)+(b)+(c)+(d)	25.504	23,449	20.357	70.524	62,435	77.614	Particul
l '	<ul> <li>a) Interest / discount on advances / bills</li> </ul>	22,463		17,416	61,380	54,421	66,611	Particu
	<ul> <li>b) Income on investments</li> </ul>	2.897	2,740	2.262	8,132	5,983	8,437	
	c) Interest on balances with Reserve Bank	_,					-,	
	of India and other inter bank funds	140	288	674	1,000	1,996	2,529	Particula
	d) Others	4	2	5	12	35	37	CAPITAL
2	Other Income	1,817		3,089	7,359	6,323	7,640	
3	Total Income (1)+(2)	27,321		23,446	77,883	68,758	85,254	Capital
4	Interest Expended	8,773		9,394	26,721	27,107	36,565	Reserves
5	Operating Expenses (i)+(ii)	10,496		9,236	29,516	23,164	32,864	Deposits
	<ol> <li>Employees cost</li> </ol>	5,527	5,470	4,744	16,177	13,357	18,584	
	ii) Other operating expenses	4,969	4,315	4,492	13,339	9,807	14,280	Borrowing
6	Total Expenditure (4)+(5) (excluding	10.000	10 510	10 620	56 007	50 071	60.400	Other Liab
7	Provisions and Contingencies) Operating Profit before Provisions	19,269	18,510	18,630	56,237	50,271	69,429	Total
ľ	and Contingencies (3)-(6)	8.052	8,276	4,816	21,646	18,487	15,825	
8	Provisions (other than tax) and	0,002	0,270	4,010	21,040	10,407	13,023	ASSETS
Ŭ	Contingencies	7.261	9.728	4.675	27.990	11.482	14.615	Cash and
9	Exceptional Items	7,201	0,720	1,070	21,000			Balances
10								
	before tax (7)-(8)-(9)	791	(1,452)	141	(6,344)	7,005	1.210	Investmen
11	Tax Expense	319	(1,260)	37	(1,852)	1,519	24	Advances
12	Net Profit / (Loss) from Ordinary							Fixed Ass
	Activities after tax (10)-(11)	472	(192)	104	(4,492)	5,486	1,186	Other Ass
13		-			· ·			
14		472	(192)	104	(4,492)	5,486	1,186	Total
15								2 The
16	of 10/- each)	10,615	10,614	8,918	10,615	8,918	10,613 1,49,077	2 The of D
17							1,49,077	Dec
11/	Analytical Ratios (i) Percentage of shares held by							Cha
	Government of India	Nil	NI	Ni	Nil	NI	Nil	the
	(i) Capital Adequacy Ratio	41.44%		41.17%	41.44%	41.17%	51.47%	10
	(ii) Earnings per share (EPS)	41.44/0	40.00%	41.17.0	41.447/0	41.17.0	51.47.0	3 Duri
	(Face Value of 10/-each)							exer
	(a) Basic EPS before & after							4 The
	extraordinary items (net of tax							4 me by k
	expense) - not annualized	0.45	(0.18)	0.12	(4.23)	6.19	1.32	mea
	(b) Diluted EPS before & after							"sec
	extraordinary items (net of tax							lead
	expense) - not annualized	0.44	(0.18)	0.12	(4.23)	6.05	1.31	The
	(iv) NPA Ratios							busi
	(a) Gross NPAs	51,083		2,991	51,083	2,991	39,368	decr
	(b) Net NPAs	25,704		1,281	25,704	1,281	18,812	origi
	<ul> <li>(c) % of Gross NPAs to Gross Advances</li> <li>(d) % of Net NPAs to Net Advances</li> </ul>	10.48% 5.57%		0.78%	10.48%	0.78%	9.41% 4.73%	defa
	(v) Return on assets (average) -	5.57 %	4.40%	0.33%	5.57%	0.33%	4.73%	cont
	(v) Heturn on assets (average) - not annualized	0.07%	-0.03%	0.02%	-0.66%	0.93%	0.20%	inclu
	(v) Net worth	1.52.992		1.19.096	1.52.992	1.19.096	1,57,269	actic
	(vii) Outstanding redeemable preference	1,02,002	1,52,454	1,10,000	1,02,002	1,10,000	1,01,200	
	shares			.	.	.	.	5 Deta
	(viii) capital redemption reserve							and
	(x) debt equity ratio	1.49	1.10	1.25	1.49	1.25	1.04	
	(x) total debts to total assets	31.83%	25.67%	23.42%	31.83%	23.42%	24.83%	
1	Net worth is computed as per RBI Ma	ster Circula	r No. RBI/20	15-16/70 DB	R.No.Dir.BC	.12 /13.03.0	0/2015-16 on	SNO

Exposure Norms dated July 1, 2015.

Debt represents Total Borr

Debt represents Total Borrowing. Equity represents Total of Share Capital and Reserves. Total debt represent total borrowings of the Bank.

#### ment information in accordance with the Accounting Standard 17 - Segment Reporting of the operating segments of the Bank is as under: (₹ in' Lakhs)

	Particulars		Quarter ended			Nine Months Ended		
	Faiticulais		30.09.2021	31.12.2020		31.12.2020	31.03.202	
		Unaudited	Unaudited	Unaudited	Unaudited	Audited	Audited	
1	Segment Revenue							
	a) Treasury	2,842	4,359	4,510	11,478	11,662	12,77	
	<li>b) Retail Banking</li>	27,131	25,170	21,317	74.251	63,851	80,49	
	c) Corporate	1,249	890	132	3,113	2,491	4,12	
	<ul> <li>d) Other Banking Operations</li> </ul>	165	173	961	432	264	40	
	e) Unallocated	-	-		-	-		
	Total	31,387	30,592	26,920	89,274	78,268	97,80	
	Less: Inter Segment Revenue	(4,066)	(3,806)	(3,474)	(11,391)	(9,510)	(12,552	
	Income from Operations	27,321	26,786	23,446	77,883	68,758	85,25	
2	Segment Results							
	a) Treasury	(263)	1,290	581	2,930	1,712	70	
	<li>b) Retail Banking</li>	922	(2,614)	(604)	(9,137)	5,313	76	
	c) Corporate	290	45	247	313	183	7	
	<ul> <li>d) Other Banking Operations</li> </ul>	-	-			-		
	e) Unallocated	(158)	(173)	(83)	(450)	(203)	(329	
	Total Profit Before Tax	791	(1,452)	141	(6,344)	7,005	1,21	
3	Segment Assets							
	a) Treasury	2,33,777	2,13,757	2,32,541	2,33,777	2,32,541	2,32,40	
	<li>b) Retail Banking</li>	4,32,465		3,58,114	4,32,465	3,58,114	3,92,34	
	c) Corporate	52,329	43,951	38,077	52,329	38,077	37,88	
	<ul> <li>d) Other Banking Operations</li> </ul>	364	399	342	364	342	28	
	e) Unallocated	10,714	11,026	5,967	10,714	5,967	8,28	
	Total	7,29,649	6,64,899	6,35,041	7,29,649	6,35,041	6,71,19	
4	Segment Liabilities							
	a) Treasury	2,24,051	1,60,435	1,39,026		1,39,026	1,57,15	
	<li>b) Retail Banking</li>	3,44,282	3,45,137	3,70,592		3,70,592	3,51,70	
	c) Corporate	5,589	4,021	4,469	5,589	4,469	2,39	
	<ul> <li>d) Other Banking Operations</li> </ul>	460	498	679	460	679	19	
	e) Unallocated	(87)	(87)	1,178	(87)	1,178	6	
	Total	5,74,295	5,10,004	5,15,944	5,74,295	5,15,944	5,11,50	
5	Capital Employed							
	(Segment Assets - Segment Liabilities)							
	a) Treasury	9,726		93,515	9,726	93,515	75,24	
	b) Retail Banking	88,183		(12,478)	88,183	(12,478)	40,63	
	c) Corporate	46,740		33,608	46,740	33,608	35,49	
	d) Other Banking Operations	(96)	(99)	(337)	(96)	(337)	8	
	e) Unallocated	10,801	11,113	4,789	10,801	4,789	8,22	
	Total	1,55,354	1,54,895	1,19,097	1,55,354	1,19,097	1,59,69	

			₹in'Lakh
Particulars	As at 31.12.2021 Unaudited	As at 31.12.2020 Audited	As at 31.03.2021 Audited
Particulars			
CAPITAL AND LIABILITIES			
Capital	10,615	8,918	10,613
Reserves and Surplus	1,44,739	1,10,178	1,49,077
Deposits	3,16,958	3,34,384	3,25,568
Borrowings	2,32,224	1,48,708	1,66,662
Other Liabilities and Provisions	25,113	32,853	19,279
Total	7,29,649	6,35,041	6,71,199
ASSETS			
Cash and Balances with Reserve Bank of India	13,466	8,890	10,280
Balances with Banks and Money at Call and Short notice	19,329	74,426	49,384
Investments	2,06,004	1,51,144	1,87,370
Advances	4,62,008	3,78,226	3,98,277
Fixed Assets	5,312	4,336	4,323
Other Assets	23,530	18,019	21,565
Total	7,29,649	6,35,041	6,71,199

e above financial results have been reviewed by the Audit Committee of the Board and approved by the Board Directors at its meeting held on February 03, 2022. The financial results for the quarter and nine months ended ceember 31, 2021 have been subjected to "Limited Review" by the statutory auditors of the Bank, "Walker andrick & Co.LLP". Their report thereon is unmodified. The previous period results were reviewed/audited by a predecessor auditor, MSKC & Associates, Chartered Accountants.

ring the nine months ended December 31, 2021, the Bank allotted 22,798 equity shares pursuant to the ercise of options under the approved employee stock option schemes.

e outbreak of the COVID-19 pandemic had led to a nation-wide lockdown in April-May 2020. This was followed localised lockdowns in areas with a significant number of COVID-19 cases. Following the easing of lockdown assures, there was an improvement in economic activity in the second half of fiscal 2021. India experienced a second wave of the COVID-19 pandemic in April-May 2021 clioking the discovery of mutant convarius variants, ding to the re-imposition of regional lockdowns. These were gradually lifted as the second wave subsided. ading to the re-imposition of regional lockdowns. These were gradually lifted as the second wave subsided. the impact of COVID-19, including changes in customer behaviour and pandemic fears, as well as restrictions on sines and individual activities, has led to significant volatility in global and Indian financial materias and a significant crease in global and local economic activities. The disruptons following the outbreak, have impacted loan ginations, the sale of thind party products, and the efficiency in collection efforts resulting in increase in customer faults and consequent increase in provisions thereaganst. The extent to which the COVID-19 pandemic will infirme to impact the Bank's results will depend on ongoing as well as future developments, which are uncertain, cubing, among other things, any new information concorring the severity of the COVID-19 pandemic, and any ction to contain its spread or mitigate its impact whether government-mandated or elected by us.

tails of resolution plan implemented under the Resolution Framework for COVID-19-related Stress of individual d small borrowers as per RBI circular dated May 5, 2021 (Resolution Framework 2.0) are given below.

( Bs in crore, except no of accounts)

		(		no or accountary
S NO	Description	Individua		
		Personal Loans	Business Loans	Small business
(A)	Number of requests received for invoking resolution process	96	4,29,098	2
(B)	Number of accounts where resolution plan has been implemented under this window	96	4,29,098	2
(C)	Exposure to accounts mentioned at (B) before implementation of the plan	12.93	599.93	3.45
(D)	Of (C), aggregate amount of debt that was converted into other securities			
(E)	Additional funding sanctioned, if any, including between invocation of the plan and implementation	-	-	
(F)	Increase in provisions on account of the implementation of the resolution plan	1.35	62.38	0.34

6 The Honourable Supreme Court of India (Hon'ble SC), vide an interim order dated September 3, 2020, had The indicatule dupterile Could of initial (notable Sc), we all interim other value depletities of scool, and directed banks that accounts which were not declared NPA till August 31, 2020 shall not be declared as NPA ill further orders, which the Bank complied with. If the Bank had classified borrower accounts as NPA after August 31, 2020, the Bank's proforma Gross NPA ratio and proforma Net NPA ratio as at December 31, 2020 would have being set in a gravitation of the set of the classification of borrower accounts as per the extant RBI instructions / IRAC norms

7 Other income include processing fees, profit on sale of investment securities, income on dealing in priority sector lending certificate, unrealised loss on investment securities etc.

8 The Capital adequacy ratio ("CRAR") has been computed as per operating guidelines for Small Finance Banks in accordance with RBI Circular No. RBI/2016-17/81 DBR.NBD.No. 26/16.13.218/2016-17 dated October 6, 2016.

The Bank has followed Basel II standardized approach for credit risk in accordance with the open ting gu issued by the Reserve Bank of India for Small Finance Banks. Further, the RBI vide its circular No. DBR.NBD.No. 4502/16.13.218/2017-18 dated November 8, 2017 has provided an exemption to all Small Finance Banks whereby no separate capital charge is prescribed for market risk and operational risk

9 Figures of the previous periods have been regrouped / reclassified wherever necessary to conform to current period's classification.

Navi Mumbai February 03, 2022

Sd



1 Statement of Assets and Liabilities as at December 31, 2021 is given below:

### SURYODAY SMALL FINANCE BANK LIMITED

CIN: L65923MH2008PLC261472

Notes :

SURYODAY

Sharda Terraces, Plot No. 65, Sector-11, CBD Belapur, Navi Mumbai-400 614. Website: https://www.suryodaybank.com, Tel.: (022)4043 5800

UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED DECEMBER 31, 2021

	(र in Lakhs							
Sr.	Particulars	Quarter ended Nine Months En			ths Ended	Year ended		
No.	Particulars	31.12.2021	30.09.2021	31.12.2020	31.12.2021	31.12.2020	31.03.2021	
		Unaudited	Unaudited	Unaudited	Unaudited	Audited	Audited	
1	Interest Earned (a)+(b)+(c)+(d)	25.504	23,449	20.357	70.524	62.435	77.614	
	a) Interest / discount on advances / bills	22,463	20,419	17.416	61.380	54,421	66.611	
	<ul> <li>Income on investments</li> </ul>	2.897	2,740	2,262	8,132	5,983	8,437	
	c) Interest on balances with Reserve Bank				.,	-,		
	of India and other inter bank funds	140	288	674	1.000	1.996	2.529	
	d) Others	4	2	5	12	35	37	
2	Other Income	1,817	3,337	3,089	7,359	6.323	7,640	
3	Total Income (1)+(2)	27,321	26,786	23,446	77,883	68,758	85,254	
4	Interest Expended	8,773		9,394	26,721	27,107	36,565	
5	Operating Expenses (i)+(ii)	10,496		9.236	29,516	23,164	32.864	
-	i) Employees cost	5,527	5,470	4,744	16,177	13,357	18,584	
	i) Other operating expenses	4,969	4.315	4,492		9.807	14.280	
6	Total Expenditure (4)+(5) (excluding	.,	.,	.,	,		,===	
-	Provisions and Contingencies)	19,269	18,510	18,630	56,237	50,271	69,429	
7	Operating Profit before Provisions		,	,				
	and Contingencies (3)-(6)	8,052	8,276	4,816	21,646	18,487	15,825	
8	Provisions (other than tax) and		0,210	.,	,	,		
•	Contingencies	7.261	9,728	4.675	27,990	11,482	14.615	
9	Exceptional tems	7,201				-	14,010	
10								
	before tax (7)-(8)-(9)	791	(1,452)	141	(6,344)	7,005	1.210	
11	Tax Expense	319	(1,260)	37	(1,852)	1,519	24	
	Net Profit / (Loss) from Ordinary	010	(1,200)	"	(1,002)	1,010	24	
	Activities after tax (10)-(11)	472	(192)	104	(4,492)	5,486	1.186	
13	Extraordinary items (net of tax expense)		(132)	".	(4,432)	3,400	1,100	
14	Net Profit / (Loss) for the period (12)-(13)	472	(192)	104	(4,492)	5,486	1,186	
	Paid up equity share capital (Face Value		(132)	104	(4,432)	3,400	1,100	
15	of 10/- each)	10,615	10,614	8,918	10,615	8,918	10,613	
16	Reserves excluding revaluation reserves	10,015	10,014	0,510	10,015	0,910	1,49,077	
17	Analytical Ratios						1,49,077	
	(i) Percentage of shares held by							
	Government of India	Ni	Ni	NI	Ni	N	Ni	
	(ii) Capital Adequacy Ratio	41.44%	45.86%	41.17%	41.44%	41.17%	51.47%	
	(ii) Earnings per share (EPS)	41,44%	40.00%	41.17%	41,44%	41.17 /0	01.4776	
	(Face Value of 10/-each)							
	(a) Basic EPS before & after							
	extraordinary items (net of tax							
	expense) - not annualized	0.45	(0.18)	0,12	(4.23)	6.19	1.32	
	(b) Diluted EPS before & after	0.45	(0.10)	0.12	(4.23)	0.19	1.32	
	extraordinary items (net of tax	0.44	(0.10)	0.10	(4.00)	6.05	1 21	
	expense) - not annualized	0.44	(0.18)	0.12	(4.23)	6.05	1.31	
	(iv) NPA Ratios (a) Gross NPAs	54 000	45.047	0.004	54.000	0.001	00.000	
		51,083		2,991	51,083	2,991	39,368	
	(b) Net NPAs	25,704		1,281	25,704	1,281	18,812	
	(c) % of Gross NPAs to Gross Advances	10,48%		0.78%	10.48%	0.78%	9.41%	
	(d) % of Net NPAs to Net Advances	5.57%	4.48%	0.33%	5.57%	0.33%	4.73%	
	(v) Return on assets (average)				0.000			
	not annualized	0.07%	-0.03%	0.02%	-0.66%	0.93%	0.20%	
	(vi) Net worth	1,52,992	1,52,434	1,19,096	1,52,992	1,19,096	1,57,269	
	(vii) Outstanding redeemable preference							
	shares			· ·	-	· ·	· ·	
	(viii) capital redemption reserve	-	-	•	-	· ·	· ·	
	(ix) debt equity ratio	1.49	1.10	1.25	1.49	1.25	1.04	
	(x) total debts to total assets	31.83%	25.67%	23.42%	31.83%	23.42%	24.83%	

Net worth is computed as per RBI Master Circular No. RBI/2015-16/70 DBR.No.Dir.BC.12 /13.03.00/2015-16 on

Exposure Norms dated July 1, 2015. Debt represents Total Borrowing

Fauity

Equity represents Total of Share Capital and Reserves. Total debt represent total borrowings of the Bank.

nt information in accordance with the Accounting Standard 17 - Segment Reporting of the operating segments of the Bank is as under: (₹ in Iakhs)

Particulars		31 13 2024	30.00.2024	31 12 2020	Nine Months Ended 31.12.2021 31.12.2020		Year ende	
		Unaudited		Unaudited	Unaudited	Audited	Audited	
S	egment Revenue							
	Treasury	2.842	4.359	4,510	11.478	11.662	12.7	
	Retail Banking	27,131	25,170	21,317	74,251	63.851	80.4	
	Corporate	1,249	23,170	132	3,113	2,491	4,1	
	Other Banking Operations	165	173	961	432	2,491	4,1	
	Unallocated	105	173	501	432	204	4	
e,	Total	31.387	30.592	26.920	89.274	78.268	97.8	
	ess: Inter Segment Revenue	(4,066)	(3,806)	(3,474)	(11,391)	(9,510)	(12,5	
	come from Operations	27,321	26,786	23,446	77.883	68,758	85.2	
	egment Results	27,021	20,700	23,440	77,003	00,750	00,2	
	Treasury	(263)	1,290	581	2.930	1.712	7	
	Retail Banking	922	(2.614)	(604)	(9,137)	5,313	7	
	Corporate	290	(2,014)	247	313	183		
	Other Banking Operations	250	40	247	515	103		
	Unallocated	(158)	(173)	(83)	(450)	(203)	(33	
0,	Total Profit Before Tax	791	(1,452)	141	(6,344)	7.005	1,2	
3 S	egment Assets	701	(1,402)	141	(0,044)	7,005	1,2	
	Treasury	2.33.777	2.13.757	2,32,541	2.33.777	2,32,541	2,32,4	
	Retail Banking	4,32,465	3,95,766	3,58,114	4,32,465	3,58,114	3,92,3	
c)		52,329	43,951	38.077	52,329	38.077	37.8	
	Other Banking Operations	364	399	342	364	342	2	
	Unallocated	10,714	11.026	5.967	10,714	5.967	8.2	
•	Total	7.29.649	6.64.899	6,35,041	7.29.649	6,35,041	6,71,1	
S	egment Liabilities	.,	-,,	-,,-	.,	-,,-	•,,	
a	Treasury	2,24,051	1.60.435	1,39,026	2.24.051	1,39,026	1.57.1	
b	Retail Banking	3,44,282	3,45,137	3,70,592	3,44,282	3,70,592	3,51,7	
c)	Corporate	5,589	4,021	4,469	5,589	4,469	2,3	
d)	Other Banking Operations	460	498	679	460	679	1	
e	Unallocated	(87)	(87)	1,178	(87)	1,178		
	Total	5,74,295	5,10,004	5,15,944	5,74,295	5,15,944	5,11,5	
	apita Employed							
	Segment Assets - Segment Liabilities)							
	Treasury	9,726	53,322	93,515	9,726	93,515	75,2	
	Retail Banking	88,183	50,629	(12,478)	88,183	(12,478)	40,6	
	Corporate	46,740	39,930	33,608	46,740	33,608	35,4	
	Other Banking Operations	(96)	(99)	(337)	(96)	(337)		
e)	Unallocated	10,801	11,113	4,789	10,801	4,789	8,2	
	Tota	1.55.354	1,54,895	1,19,097	1,55,354	1,19,097	1,59,6	

		-	₹ in' Lakhs
Particulars	As at 31.12.2021 Unaudited	As at 31.12.2020 Audited	As at 31.03.2021 Audited
Particulars			
CAPITAL AND LIABILITIES			
Capital	10,615	8,918	10,613
Reserves and Surplus	1,44,739	1,10,178	1,49,077
Deposits	3,16,958	3,34,384	3,25,568
Borrowings	2,32,224	1,48,708	1,66,662
Other Liabilities and Provisions	25,113	32,853	19,279
Total	7,29,649	6,35,041	6,71,199
ASSETS			
Cash and Balances with Reserve Bank of India	13,466	8,890	10,280
Balances with Banks and Money at Call and Short notice	19,329	74,426	49,384
Investments	2,06,004	1,51,144	1,87,370
Advances	4,62,008	3,78,226	3,98,277
Fixed Assets	5,312	4,336	4,323
Other Assets	23,530	18,019	21,565
Total	7,29,649	6,35,041	6,71,199

The above financial results have been reviewed by the Audit Committee of the Board and approved by the Board of Directors at its meeting held on February 03, 2022. The financial results for the quarter and nine months ended December 31, 2021 have been subjected to "Limited Review" by the statutory auditors of the Bank, "Walker Chandiok & Co LLP". Their report thereon is unmodified. The previous period results were reviewed/audited by 2 the predecessor auditor, MSKC & Associates, Chartered Accountants.

- 3 During the nine months ended December 31, 2021, the Bank allotted 22,798 equity shares pursuant to the se of options under the approved employee stock option schemes
- The outbreak of the COVID-19 pandemic had led to a nation-wide lockdown in April-May 2020. This was followed 4 The outprack of the COVID-19 particement rate and the the annual model of covid-time and covid-time and the solution of the covid-19 particle and the solution of the covid-19 particle and the solution of the covid-19 particle and the covid-19 particle The impact of COVID-19, including changes in customer behaviour and pandemic fears, as well as restrictions on business and individual activities, has led to significant volatility in global and Indian financial markets and a significant decrease in global and local economic activities. The disruptions following the outbreak, have impacted loan becase in global and boat economics, the use phone toolway ine outboar, inter impacted toom originations, the sale of third party products, and the efficiency in cliciton efforts resulting in increase in customer defaults and consequent increase in provisions thereagainst. The extent to which the CoVID-19 pandemic will including, among other things, any new information concerning the severity of the CoVID-19 pandemic, and any including, among other things, any new information concerning the severity of the COVID-19 pandemic, and any including. action to contain its spread or mitigate its impact whether government-mandated or elected by us,
- Details of resolution plan implemented under the Resolution Framework for COVID-19-related Stress of individual and small borrowers as per RBI circular dated May 5, 2021 (Resolution Framework 2.0) are given below. 5

( Rs in crore, except no of accounts)

		,		,
S NO	Description	Individua		
		Personal Loans	Business Loans	Smal business
(A)	Number of requests received for invoking resolution process	96	4,29,098	2
(B)	Number of accounts where resolution plan has been implemented under this window	96	4,29,098	2
(C)	Exposure to accounts mentioned at (B) before implementation of the plan	12,93	599.93	3.45
(D)	Of (C), aggregate amount of debt that was converted into other securities	-	-	-
(E)	Additional funding sanctioned, if any, including between invocation of the plan and implementation			
(F)	Increase in provisions on account of the implementation of the resolution plan	1.35	62.38	0.34

The Honourable Supreme Court of India (Hon'ble SC), vide an interim order dated September 3, 2020, had 6 directed banks that accounts which were not declared NPA till August 31, 2020 shall not be declared as NPA till further orders, which the Bank compiled with. If the Bank had classified borrower accounts as NPA after August 31, 2020, the Bank's proforma Gross NPA ratio and proforma Net NPA ratio as at December 31, 2020 would have been 9.28% and 5.38% respectively. Pending disposal of the case, the Bank, as a matter of prudence, made in respect of these accounts a contingent provision, which was included in 'Provisions (other than tax) and Continuencies'. The said interim order stood vacated on March 23, 2021 and the Bank continued with the asset classification of borrower accounts as per the extant RBI instructions / IRAC norms.

Other income include processing fees, profit on sale of investment securities, income on dealing in priority sector ending certificate, unrealised loss on investment securities etc.

The Capital adequacy ratio ("CRAR") has been computed as per operating guidelines for Small Finance Banks in accordance with RBI Circular No. RBI/2016-17/81 DBR.NBD.No. 26/16.13.218/2016-17 dated October 6, 8 2016.

The Bank has followed Basel II standardized approach for credit risk in accordance with the operating guidelines issued by the Reserve Bank of India for Small Finance Banks. Further, the RBI vide its circular No. DBR.NBD.No. 4502/16\_13.218/2017-18 dated November 8, 2017 has provided an exemption to all Small Finance Banks whereby no separate capital charge is prescribed for market risk and operational risk,

9 Figures of the previous periods have been regrouped / reclassified wherever necessary to conform to current period's classification.

Navi Mumbai February 03, 2022