

Ref.: SSFB/CS/30 /2021-2022

Date: August 14, 2021

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

**BSE Limited Listing Compliance** Phiroz Jeejeebhoy Towers Dalal Street, Fort, Mumbai — 400 001

Symbol: SURYODAY

Scrip Code: 543279

Dear Sir/Madam,

# Sub: Intimation about Newspaper publication of Unaudited Financial Results of the Bank for the quarter ended June 30, 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 ended June 30, 2021 has been published today i.e. 14<sup>th</sup> August, 2021 in "Business Standard" English Newspaper and in "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 <u>https://www.suryodaybank.com/Equity-Compliances-21-22</u>.

Kindly take the same on record.

Thanking You, For Suryoday Small Finance Bank Limited

Geeta Krishnan Company Secretary and Compliance Officer Encl: As above

## SURYODAY SMALL FINANCE BANK LIMITED

Registered and Corporate Office: 1101, Sharada Terraces, Sector 11, CBD Belapur, Navi Mumbai - 400 614 | Tel: 022-40435800 E Mail: info@suryodaybank.com | Web: www.suryodaybank.com | CIN: U65923MH2008PLC261472 | GSTIN: 27AAMCS5499J1ZG

#### Mumbai Lakswdeep

#### Saturday August 14, 2021

Γ	SURYODAY SMALL FINANCE BANK LIMITED											
	CIN: U65923MH2008PLC261472											
	Sharda Terraces, Plot No. 65, Sector-11, CBD Bellapur, Navi Mumbai-400					c https://www.suryodaybank.com, Tel.: (022)4043 5800						
	UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30,						gment information in accordance with the	Standard 17	ndard 17 - Segment Reporting of			
						th	e operating segments of the Bank is as u	_	der: (₹ in Lakhs)			
Sr.				Year ended	Sr.	Particulars		Quarter end		Year ended		
No	Faiticulais			30.06.2020		No	- Introducto		31.03.2021	30.06.2020		
		Unaudited	Audited (Refer	Unaudited	Audited			Unaudited	Audited (Refer	Unaudited	Audited	
			note 3)						note 3)			
1	Interest Earned (a)+(b)+(c)+(d)	21,571	15,180	21,934	77,614	1	Segment Revenue					
	a) Interest / discount on advances / bills		12,189	19,682	66,611		a) Treasury	4,092	3.012	3.926	14,676	
	b) Income on investments	2,495	2,454	1,589	8,437		b) Retail Banking	22,119	16,885	21,902	80,903	
	<li>c) Interest on balances with Reserve Bank of India and other inter bank</li>						c) Corporate	974	1.638	754	4,129	
	funds	572	534	659	2,529		d) Other Banking Operations	94	142	59	405	
	d) Others	6	3	4	37		e) Unallocated			-		
2	Other Income	2,283	3,456	2,121	9,949		Total	27,279	21.677	26.641	1.00.113	
3	Total Income (1)+(2)	23,854	18,636	24,055	87,563		Less: Inter Segment Revenue	(3,425)	(3,041)	(2,586)	(12,550)	
4	Interest Expended Operating Expenses (i)+(ii)	9,223 9,235	9,458 9,701	8,521 6,954	36,565 32,864		Income from Operations	23,854	18,636	24,055	87,563	
ľ	i) Employees cost	5,180	5,228	4,414	18,584	2	Segment Results	20,004	10,000	24,000	07,000	
	ii) Other operating expenses	4,055	4,473	2,540	14,280	1	a) Treasury	405	(1,008)	724	704	
6	Total Expenditure (4)+(5) (excluding						b) Retail Banking	(6,119)	(4,548)	2,717	764	
7	Provisions and Contingencies) Operating Profit before Provisions	18,458	19,159	15,475	69,429		c) Corporate	150	(1,010)	(169)	71	
11	and Contingencies (3)-(6)	5,396	(523)	8,580	18,134		d) Other Banking Operations	100	(112)	(100)		
8	Provisions (other than tax) and	0,000	(020)	0,000	10,104		e) Unallocated	(119)	(128)	(50)	(329)	
	Contingencies	11,079	5,273	5,358	16,924		Total Profit Before Tax	(5.683)	(5,796)	3.222	1.210	
9	Exceptional Items	-	-	•	-	3	Segment Assets	(0,000)	(0,700)	0,222	1,210	
10	Profit / (Loss) from Ordinary Activities before tax (7)-(8)-(9)	(5,683)	(5,796)	3.222	1,210	1°	a) Treasury	2,59,358	2,32,402	1,96,921	2,32,402	
111	Tax Expense	(911)	(1,495)	564	24		b) Retail Banking	3,70,613		3,50,697	3,92,341	
12		()	(.,,		24		c) Corporate	35,307	37.887	27.320	37.887	
Ι.	Activities after tax (10)-(11)	(4,772)	(4,301)	2,658	1,186		d) Other Banking Operations	284	281	435	281	
13	Extraordinary items (net of tax expense) Net Profit / (Loss) for the period	ry items (net of tax expense)		-	11	e) Unallocated	9,764	8.288	5.344	8,288		
	(12)=(13)	(4,772)	(4,301)	2,658	1,186		Tota	6,75,326	6,71,199	5,80,717		
	Paid up equity share capital	(1,112)	(1,001)	2,000	.,	4	Segment Liabilities	0,75,520	0,71,199	5,60,717	0,71,199	
1	(Face Value of 10/- each)	10,613	10,613	8,899	10,613	4		1 57 054	1 57 150	1 52 057	1.57.156	
	Reserves excluding revaluation reserves				1,49,077		a) Treasury	1,57,254	1,57,156	1,53,957	.,,	
17	Analytical Ratios (i) Percentage of shares held by						<ul> <li>b) Retail Banking</li> <li>c) Corporate</li> </ul>	3,59,036	3,51,702 2,393	3,07,184 3.516	3,51,702 2,393	
	Government of India	Ni	Nil	NI NI				3,596	-,	-,		
	(ii) Capital Adequacy Ratio	52.10%	51.47%	36.41%	Nil 51.47%		d) Other Banking Operations	364	194	70	194	
	(iii) Earnings per share (EPS)						e) Unallocated	30	64	326	64	
	(Face Value of 10/-each)						Tota	5,20,280	5,11,509	4,65,053	5,11,509	
1	<ul> <li>(a) Basic EPS before &amp; after extraordinary items (net of tax</li> </ul>	Basic EPS before & after			5	Capital Employed						
1	expense) - not annualized	(4,50)	(4,80)	3,03	1,32		(Segment Assets - Segment Liabilities)					
	(b) Diluted EPS before & after	(	(,	0.00			a) Treasury	1,02,104	75,245	42,964	75,245	
1	extraordinary items (net of tax						b) Retail Banking	11,577	40,640	43,513	40,640	
1	expense) - not annualized	(4.48)	(4.76)	2.96	1.31		c) Corporate	31,711	35,493	23,804	35,493	
1	(iv)NPA Ratios (a) Gross NPAs	38,109	39,368	9.965	39.368		d) Other Banking Operations	(80)	87	365	87	
1	(b) Net NPAs	16,963	18,812	1,830	18,812		e) Unallocated	9,734	8,225	5,018	8,225	
1	(c) % of Gross NPAs to Gross Advances	9.52%	9.41%	2.82%	9.41%		Tota	1,55,046	1,59,690	1,15,664	1,59,690	
1	(d) % of Net NPAs to Net Advances											
(v) Return on assets (average) - not annualized (0,71%) (0,66%) 0,48% 0,20% by the business segment to another. Transaction cost								st is levied				
$\vdash$	not annualized	(0.71%)	(0.00%)	0.40%	0.20%	be	ween segments on cost plus basis.					
Not	Notae ·											

### Notes : 1 Statement of Assets and Liabilities as at June 30, 2021 is given below: (₹ i

		-	(₹ in Lakhs)	
Particulars	As at 30.06.2021	As at 30.06.2020	As at 31.03.2021	
	Unaudited	Unaudited	Audited	
CAPITAL AND LIABILITIES				
Capital	10,613	8,899	10,613	
Reserves and Surplus	1,44,433	1,06,766	1,49,077	
Deposits	3,31,703	2,86,873	3,25,568	6
Borrowings	1,66,828	1,51,774	1,66,662	
Other Liabilities and Provisions	21,749	26,405	19,279	
Tota	6,75,326	5,80,717	6,71,199	
ASSETS				
Cash and Balances with Reserve Bank				
lof India	13.914	7.229	10.280	
Balances with Banks and Money at Call		· ·		
and Short notice	67,345	84,194	49,384	
Investments	1,88,266	1,12,342	1,87,370	
Advances	3,79,349	3,43,348	3,98,277	
Fixed Assets	4,202	3,872	4,323	
Other Assets	22,250	29,732	21,565	
Tota	6,75,326	5,80,717	6,71,199	1

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 August 12,021, The financial results for the quarter ended June 30, 2021 have been subjected to "Limited Review" by the statutory auditors of the Bank. Their report thereon is unmodified. The figures for the quarter ended March 31, 2021 are the balancing figures 7 between audited figures in respect of the financial year 2020-21 and the year to date figures upto December 31, 2020. The Bank bas andied its similared are provided in potential of the potentian of th

The Bank has applied its significant accounting policies in the preparation of these tilts significant accounting policies in the preparation of these financial results that are consistent with these followed in the annual financial statements for the year ended March 31, 2021. Consequent to the outbreak of the COVID-19 pandemic, the Indian Government announced a tockdown in March 2020, Subsequently, the Indian Ibckdown was filted by the Government, but regional lockdowns continue to be implemented June 30, 2021, India experienced a "second wave" of COVID-19, including a significant surge of COVID-19 cases following the discovery of mutant concavirus variants.

The impact of COVID-19, including changes in customer behaviour consequent to 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 lot o a decrease in loan originations and the sale of third party products and the efficiency in collection efforts. This may lead to a rise in the number of customer defaults and consequently, an increase in provisions there against. The extent to which the COVID-19 pandemic will continue to impact the Bank's results will depend on ongoing as well as future developments, which are highly uncertain, including, among other things, any new information concerning the severity of the COVID-19 pandemic, and any action to contain its spread or mitigate its impact when government-mandated or voluntary. Details of resolution plan implemented under the Resolution Framework for COVID-19-related Stress as per RBI circular dated August 6, 2020 (Resolution Framework 1.0) are given below.

			(₹in cr	ore except numb	er of accounts)
	(A)	(B)	(C)	(D)	(E)
Type of Borrower	Number of accounts	Exposure to accounts	Of (B), aggregate	Additional funding	Increase in provisions on
	where resolution plan has been implemented under this window	mentioned at (A) before implementation of the plan	amount of debt that was converted into other securities	sanctioned, if any, including between invocation of the plan and implementation	account of the implementation of the resolution *
Persona Loans	11	2.19	-	-	0.22
Corporate persons	-	-	-	-	-
Of which, MSMEs	-	-	-	-	-
Others	-	-	-	-	-
Tota	11	2,19	-	-	0,22
* Provisions held as	on June 30, 2021				

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

Jending certificate etc., The Capital adequays ratio ("CRAR") has been computed as per operating guidelines for Small Finance Banks in accordance with Rel Circular No. Rel/2016-1781 DBR.NBD.No. 26/16.13.218/2016-17 dated October 6, 2016.The Bank has followed Basel I standardized approach for readir fix 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. 450/16.13.218/2017-18 dated November 8, 2017 has provided an exemption to all Small Finance Banks whereive no separate capital charge is prescribed for market risk and operational risk. Previous new potentiar to be no operating capital charge is prescribed for market risk and operational risk. Previous year numbers has been restated.

year numbers has been restated. 9 In accordance with RB guidelines or "Basel III Capital Regulations', read together with the RBI circular dated July 1, 2015, the Pillar 3 disclosure (unaudited) at June 30, 2021, including leverage ratio and liquidity coverage ratio, is available at https://www.suryodaybank.com/regulatory-disclosure. 10 Figures of the previous periods have been regrouped / redasfiled wherever necessary to conform to current period's classification.

For Suryoday Small Finance Bank Limited

Sd/ Baskar Babu Ramachandran Managing Director and CEO

Place: Navi Mumbai Date: August 12,2021

#### **Business Standard**

#### Saturday August 14, 2021

_	SURYODAY SMALL FINANCE BANK LIMITED										
	CIN: U65923MH2008PLC261472 Sharda Terraces, Plot No. 65, Sector-11, CBD Belapur, Navi Mumbai-400 614 Website: https://www.suryodaybank.com, Tel.: (02214043 5800										
	UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2021 Segment information in accordance with the Accounting Standard 17 - Segment Rep										Reporting of
					(₹ in Lakhs)		operating segments of the Bank is as u		(₹ in Lakhs)		
Sr.			Quarter ende		Year ended	Sr.			Quarter ende		Year ended
No.	Particulars			30.06.2020		No	Particulars			30.06.2020	
		Unaudited	Audited (Refer note 3)	Unaudited	Audited			Unaudited	Audited (Refer note 3)	Unaudited	Audited
1	Interest Earned (a)+(b)+(c)+(d)	21,571	15,180	21,934	77,614	1	Segment Revenue				
	a) Interest / discount on advances / bills	18,498 2,495	12,189 2.454	19,682 1,589	66,611 8,437		a) Treasury	4,092	3,012	3,926	14,676
	<ul> <li>b) Income on investments</li> <li>c) Interest on balances with Reserve</li> </ul>	2,495	2,454	1,589	8,437		<li>b) Retail Banking</li>	22,119	16,885	21,902	80,903
	Bank of India and other inter bank						c) Corporate	974	1,638	754	4,129
	funds	572	534	659	2,529		d) Other Banking Operations	94	142	59	405
	d) Others	6	3	4	37		e) Unallocated				
23	Other Income Total Income (1)+(2)	2,283 23,854	3,456 18,636	2,121	9,949 87,563		Total	27,279	21,677	26,641	1,00,113
4	Interest Expended	9,223	9.458	24,055	36,565		Less: Inter Segment Revenue	(3,425)	(3,041)	(2,586)	(12,550)
5	Operating Expenses (i)+(ii)	9,235	9,701	6,954	32,864		Income from Operations	23,854	18,636	24,055	87,563
	i) Employees cost	5,180	5,228	4,414	18,584	2	Segment Results				
	<li>i) Other operating expenses</li>	4,055	4,473	2,540	14,280		a) Treasury	405	(1,008)	724	704
6	Total Expenditure (4)+(5) (excluding Provisions and Contingencies)	18,458	19,159	15,475	69,429		b) Retail Banking	(6,119)	(4,548)	2,717	764
7	Operating Profit before Provisions	10,430	10,100	13,473	65,425		c) Corporate	150	(112)	(169)	71
	and Contingencies (3)-(6)	5,396	(523)	8,580	18,134		d) Other Banking Operations				
8	Provisions (other than tax) and	· ·	. ,				e) Unallocated	(119)	(128)	(50)	(329)
	Contingencies	11,079	5,273	5,358	16,924		Total Profit Before Tax	(5,683)	(5,796)	3.222	1.210
	Exceptional items Profit / (Loss) from Ordinary	1		· ·		3	Segment Assets	(	(		, .
	Activities before tax (7)-(8)-(9)	(5.683)	(5.796)	3.222	1.210		a) Treasury	2.59.358	2.32.402	1.96.921	2.32.402
11	Tax Expense	(911)	(1,495)	564	24		b) Retail Banking	3,70,613		3,50,697	3,92,341
12	Net Profit / (Loss) from Ordinary						c) Corporate	35.307		27.320	37.887
	Activities after tax (10)-(11)	(4,772)	(4,301)	2,658	1,186		d) Other Banking Operations	284	281	435	281
	Extraordinary items (net of tax expense) Net Profit / (Loss) for the period			· ·			e) Unallocated	9.764		5.344	8.288
	(12)-(13)	(4,772)	(4,301)	2,658	1,186		Total	6,75,326		5.80,717	6,71,199
15	Paid up equity share capital			· ·	· ·	4	Segment Liabilities	0,10,020	0,71,100	0,00,717	0,71,100
	(Face Value of 10/- each)	10,613	10,613	8,899	10,613	1	a) Treasury	1.57.254	1.57.156	1.53.957	1.57.156
	Reserves excluding revaluation reserves				1,49,077		.,				
17	Analytical Ratios (i) Percentage of shares held by						b) Retail Banking	3,59,036			3,51,702
	(i) Percentage of shares held by Government of India	NI	NI	NI	NI		c) Corporate	3,596	2,393	3,516	2,393
	(i) Capital Adequacy Ratio	52.10%	51.47%	36.41%	51.47%		d) Other Banking Operations	364	194	70	194
	(ii) Earnings per share (EPS)					$\vdash$	e) Unallocated	30	64	326	64
	(Face Value of 10/-each)					-	Total	5,20,280	5,11,509	4,65,053	5,11,509
	<ul> <li>(a) Basic EPS before &amp; after extraordinary items (net of tax</li> </ul>					5	Capital Employed				
	extraordinary items (net of tax expense) - not annualized	(4.50)	(4.80)	3.03	1.32		(Segment Assets - Segment Liabilities)				
	(b) Diluted EPS before & after	(	(				a) Treasury	1,02,104	75,245	42,964	75,245
	extraordinary items (net of tax						b) Retail Banking	11,577	40,640	43,513	40,640
	expense) - not annualized	(4.48)	(4.76)	2.96	1.31		c) Corporate	31,711	35,493	23,804	35,493
	(iv)NPA Ratios (a) Gross NPAs	38,109	39.368	9.965	39.368		d) Other Banking Operations	(80)	87	365	87
	(b) Net NPAs	16,963	18,812	1,830	18,812		e) Unallocated	9,734	8,225	5,018	8,225
	(c) % of Gross NPAs to Gross Advances	9.52%	9.41%	2.82%	9.41%		Total	1,55,046	1,59,690	1,15,664	1,59,690
	(d) % of Net NPAs to Net Advances	4.47%	4.73%	0.53%	4.73%		er-segment revenue is based on internal				
(V) Return on assets (average) - not annualized (0.71%) (0.66%) 0.48% 0.20% rate on the funding provided by one business segment to another. Transaction cost is I between segments on cost plus basis.											

Notes : 1 Statement of Assets and Liabilities as at June 30, 2021 is given below:

Particulars	As at 30.06.2021	As at 30.06.2020	As at 31.03.2021
	Unaudited	Unaudited	Audited
CAPITAL AND LIABILITIES			
Capital	10,613	8,899	10,613
Reserves and Surplus	1,44,433	1,06,766	1,49,077
Deposits	3,31,703	2,86,873	3,25,568
Borrowings	1,66,828	1,51,774	1,66,662
Other Liabilities and Provisions	21,749	26,405	19,279
Total	6,75,326	5,80,717	6,71,199
ASSETS			
Cash and Balances with Reserve Bank			
of India	13,914	7,229	10,280
Balances with Banks and Money at Call			
and Short notice	67,345	84,194	49,384
Investments	1,88,266	1,12,342	1,87,370
Advances	3,79,349	3,43,348	3,98,277
Fixed Assets	4,202	3,872	4,323
Other Assets	22,250	29,732	21,565
Total	6,75,326	5,80,717	6.71.199

Place: Navi Mumbai Date: August 12,2021

The impact of COVID-19, including changes in customer behaviour consequent to pandemic fears, as well as exercitons on business and individual activities, has led to significant volatility in global and Indian financial markets and a significant dicersis in global and local economic activities. The disruptions to lowing the outbreak, have led to a decrease in loan originations and the also of third parky products and the efficiency in collection efforts. This may lead to a rela in the number of customer defaults and consequently, an increase in provisions three against. The oater to which the COVID-19 pandemic will centinue to impact the Bank's results will depend on origing as well as thuse development, which are highly uncertain, including, among other things, any new information concerning the severity of the COVID-19 pandemic, and any action to octain in asyma or imigants is impact when governmet-francatade or volurlarity. 8 Detaits of resolution plan implemented under the Resolution Flamework for COVID-19-leviated Stress as per RBI device tabled Agels (2002) (Resolution Flamework. 10 and emice of decreased in the severity of the construction of the construction service of the resolution planets of the severity of the cover of a service the second of the service of the cover of the second of the cover of the second of th

	Other Liabilities and Provisions	21,749	26,405	19,279							er of accounts)	
	Total ASSETS	6,75,326	5,80,717	6,71,199			(A)	(B)	(C)	(D)	(E)	
	Cash and Balances with Reserve Bank					Type of Borrower	Number of	Exposure to	Of (B),	Additional	Increase in	
	of India	13.914	7.229	10.280		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	accounts	accounts	aggregate	funding	provisions on	
	Balances with Banks and Money at Call	13,314	1,220	10,200			where	mentioned at	amount of	sanctioned, if	account of	
	and Short notice	67.345	84,194	49.384			resolution plan	(A) before	debt that	any, including	the	
	Investments	1.88,266	1.12.342	1.87.370			has been	implementation	was	between	implementation	
	Advances	3,79,349		3.98.277			implemented	of the plan	converted	invocation of	of the	
	Fixed Assets	4,202	3.872	4,323			under this		into other	the plan and	resolution *	
	Other Assets	22,250	29,732	21,565			window		securities	implementation		
	Total	6,75,326		6,71,199		Personal Loans	11	2.19			0.22	
						Corporate persons						
2	The above financial results have been rev	iewed by the	Audit Com	nittee of the		Of which, MSMEs						
	ard and approved by the Board of Directors at its meeting held on August					Others						
	12,2021. The financial results for the quart	2,2021. The financial results for the guarter ended June 30, 2021 have been				Total	11	2.19			0.22	
	subjected to "Limited Review" by the statut	ory auditors	of the Bank.	Their report		* Provisions held as	on June 30, 2021					
	thereon is unmodified.					7 Other income include processing fees, profit on sale of investment securities, income on dealing in priority sector						
	The figures for the quarter ended March	7 Other income include processing tees, profit on sale or investment securities, income on dealing in priority sector lending certificate etc.										
	between audited figures in respect of the	8 The Capital adequacy ratio ("CRAR") has been computed as per operating guidelines for Small Finance Banks.										
	to date figures upto December 31, 2020.	in accordance with RBI Circular No. RBI/2016-17/81 DBR.NBD.No. 26/16.13.218/2016-17 dated October 6.										
	The Bank has applied its significant acco	2016.The Bank has followed Basel II standardized approach for credit risk in accordance with the operation										
	these financial results that are consister financial statements for the year ended M			the annual		auidelines issued by the l						
	Consequent to the outbreak of the COVID-			Coursemant		DBR.NBD.No. 4502/16.1						
	announced a lockdown in March 2020. S					Finance Banks whereby r						
					1	year numbers has been	restated.				I	
	was lifted by the Government, but regional lockdowns continue to be implemented in areas with a significant number of COVID-19 cases, During the guarter ended					in accordance with RBI g						
	June 30, 2021, India experienced a "sec		July 1, 2015, the Pillar 3 d				erage ratio and liq	uidity coverage				
		ratio, is available at https://www.suryodaybank.com/regulatory-disclosure.										
	variants.	•	,			Figures of the previous p	eriods have been i	regrouped / reclass	afied wherever	necessary to con	form to current	
	variants. period's classification. For Survoday Small Finance Bank Li							ce Bank Limited				
									. 01 001	roady offen i file	Sd/-	

For Suryoday Small Finance Bank Limited Sd/-Baskar Babu Ramachandran Managing Director and CEO