Form No. MGT-7

Form language

(•) English ( ) Hindi

Annual Return (other than OPCs and Small Companies)
[Pursuant to sub-section (1) of section 92 of the Companies Act, 2013 and sub-rule (1) of rule 11 of the Companies (Management and Administration) Rules, 2014]

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*All fields marked in * are mandatory*

Refer instruction kit for filing the form

I REGISTRATION AND OTHER DETAILS

i *Corporate Identity Number (CIN) — L65923MH2008PLC261472

ii (a) *Financial year for which the annual return is being filed (From date) (DD/MM/YYYY) — 01/04/2025

(b) *Financial year for which the annual return is being filed (To date) (DD/MM/YYYY) — 31/03/2026

(c) *Type of Annual filing — (•) Original ( ) Revised

(d) SRN of MGT-7 filed earlier for the same financial years

iii

Particulars	As on filing date	As on the financial year end date
Name of the company	SURYODAY SMALL FINANCE BANK LIMITED	SURYODAY SMALL FINANCE BANK LIMITED
Registered office address	Unit no.1101,Sharda Terraces,Plot No.65, Sector 11,CBD Belapur,,NA,Navi Mumbai,Mumbai City,Maharashtra,India,400614	Unit no.1101,Sharda Terraces,Plot No.65, Sector 11,CBD Belapur,,NA,Navi Mumbai,Mumbai City,Maharashtra,India,400614
Latitude details	19.0235212	19.0235212
Longitude details	73.0406025	73.0406025

(a) *Photograph of the registered office of the Company showing external building and name prominently visible — SSFB_Registered Office_Photo.pdf

(b) *Permanent Account Number (PAN) of the company — AA******9J

(c) *e-mail ID of the company — *****ny.secretary@suryodaybank.com

(d) *Telephone number with STD code — 91*******55

(e) Website | https://suryoday.bank.in/

iv *Date of Incorporation (DD/MM/YYYY) | 10/11/2008

v (a) *Class of Company (as on the financial year end date) | Public company
(Private company/Public Company/One Person Company)

(b) *Category of the Company (as on the financial year end date) | Company limited by shares
(Company limited by shares/Company limited by guarantee/Unlimited company)

(c) *Sub-category of the Company (as on the financial year end date) | Indian Non-Government company
(Indian Non-Government company/Union Government Company/State Government Company/ Guarantee and association company/Subsidiary of Foreign Company)

vi *Whether company is having share capital (as on the financial year end date) (●) Yes ( ) No

vii (a) Whether shares listed on recognized Stock Exchange(s) (●) Yes ( ) No

(b) Details of stock exchanges where shares are listed

S. No.	Stock Exchange Name	Code
1	Bombay Stock Exchange (BSE)	A1 - Bombay Stock Exchange (BSE)
2	National Stock Exchange (NSE)	A1024 - National Stock Exchange (NSE)

viii Number of Registrar and Transfer Agent | 1

CIN of the Registrar and Transfer Agent	Name of the Registrar and Transfer Agent	Registered office address of the Registrar and Transfer Agents	SEBI registration number of Registrar and Transfer Agent
L72400MH2017PLC444072	KFIN TECHNOLOGIES LIMITED	301, The Centrium, 3rd Floor, 57,, Lal Bahadur Shastri Road, Nav Pada, Kurla (West),Mumbai,Mumbai,Maharashtra,India,400070	INR000000221

ix * (a) Whether Annual General Meeting (AGM) held ( ) Yes (●) No

(b) If yes, date of AGM (DD/MM/YYYY) |

(c) Due date of AGM (DD/MM/YYYY) | 30/09/2026

(d) Whether any extension for AGM granted ( ) Yes (●) No

(e) If yes, provide the Service Request Number (SRN) of the GNL-1 application form filed for extension |

(f) Extended due date of AGM after grant of extension (DD/MM/YYYY)

(g) Specify the reasons for not holding the same

NA

II PRINCIPAL BUSINESS ACTIVITIES OF THE COMPANY

i *Number of business activities: 1

S. No.	Main Activity group code	Description of Main Activity group	Business Activity Code	Description of Business Activity	% of turnover of the company
1	K	Financial and insurance activities	64	Financial service activities, except insurance and pension funding	100

III PARTICULARS OF HOLDING, SUBSIDIARY AND ASSOCIATE COMPANIES (INCLUDING JOINT VENTURES)

i *No. of Companies for which information is to be given: 0

S. No.	CIN /FCRN	Other registration number	Name of the company	Holding/ Subsidiary/Associate/Joint Venture	% of shares held

IV SHARE CAPITAL, DEBENTURES AND OTHER SECURITIES OF THE COMPANY

i SHARE CAPITAL

(a) Equity share capital

Particulars	Authorised Capital	Issued capital	Subscribed capital	Paid Up capital
Total number of equity shares	150000000.00	106289824.00	106289824.00	106289824.00
Total amount of equity shares (in rupees)	1500000000.00	1062898240.00	1062898240.00	1062898240.00

Number of classes | 1

Class of shares	Authorised Capital	Issued capital	Subscribed Capital	Paid Up capital
Equity				
Number of equity shares	150000000	106289824	106289824	106289824
Nominal value per share (in rupees)	10	10	10	10
Total amount of equity shares (in rupees)	1500000000	1062898240	1062898240	1062898240

(b) Preference share capital

Particulars	Authorised Capital	Issued capital	Subscribed capital	Paid Up capital
Total number of preference shares	0	0	0	0
Total amount of preference shares (in rupees)	0	0	0	0

Number of classes | 0

Class of shares	Authorised Capital	Issued capital	Subscribed Capital	Paid Up capital
Number of preference shares				
Nominal value per share (in rupees)				
Total amount of preference shares (in rupees)				

(c) Unclassified share capital

Particulars	Authorised Capital

Total amount of unclassified shares	0

(d) Break-up of paid-up share capital

Particulars	Number of shares			Total Nominal Amount	Total Paid-up amount	Total premium
	Physical	DEMAT	Total			
(i) Equity shares						
At the beginning of the year	1691	106283133	106284824.00	1062848240	1062848240	
Increase during the year	0.00	5000.00	5000.00	50000.00	50000.00	521250.00
i Public Issues	0	0	0.00	0	0	
ii Rights issue	0	0	0.00	0	0	
iii Bonus issue	0	0	0.00	0	0	
iv Private Placement/ Preferential allotment	0	0	0.00	0	0	
v ESOPs	0	5000	5000.00	50000	50000	521250
vi Sweat equity shares allotted	0	0	0.00	0	0	
vii Conversion of Preference share	0	0	0.00	0	0	
viii Conversion of Debentures	0	0	0.00	0	0	
ix GDRs/ADRs	0	0	0.00	0	0	
x Others, specify 0	0	0	0.00	0	0	
Decrease during the year	0.00	0.00	0.00	0.00	0.00	0
i Buy-back of shares	0	0	0.00	0	0	
ii Shares forfeited	0	0	0.00	0	0	
iii Reduction of share capital	0	0	0.00	0	0	
iv Others, specify 0	0	0	0.00	0	0	
At the end of the year	1691.00	106288133.00	106289824.00	1062898240.00	1062898240.00	
(ii) Preference shares						
At the beginning of the year	0	0	0.00	0	0	

Particulars	Number of shares			Total Nominal Amount	Total Paid-up amount	Total premium
Increase during the year	0.00	0.00	0.00	0.00	0.00	0
i Issues of shares	0	0	0.00	0	0	
ii Re-issue of forfeited shares	0	0	0.00	0	0	
iii Others, specify 0	0	0	0.00	0	0	
Decrease during the year	0.00	0.00	0.00	0.00	0.00	0
i Redemption of shares	0	0	0.00	0	0	
ii Shares forfeited	0	0	0.00	0	0	
iii Reduction of share capital	0	0	0.00	0	0	
iv Others, specify 0	0	0	0.00	0	0	
At the end of the year	0.00	0.00	0.00	0.00	0.00	

ISIN of the equity shares of the company: INE428Q01011

ii Details of stock split/consolidation during the year (for each class of shares): 0

Class of shares		
Before split / Consolidation	Number of shares	
	Face value per share	
After split / consolidation	Number of shares	
	Face value per share	

iii Details of shares/Debentures Transfers since closure date of last financial year (or in the case of the first return at any time since the incorporation of the company)

☑ Nil

Number of transfers:

Attachments:

1. Details of shares/Debentures Transfers

iv Debentures (Outstanding as at the end of financial year)

(a) Non-convertible debentures

*Number of classes: 1

Classes of non-convertible debentures	Number of units	Nominal value per unit	Total value (Outstanding at the end of the year)
Rated, Listed, Unsecured, Subordinated, Redeemable	1000	1000000	1000000000.00
Total	1000.00	1000000.00	1000000000.00

Classes of non-convertible debentures	Outstanding as at the beginning of the year	Increase during the year	Decrease during the year	Outstanding as at the end of the year
Rated, Listed, Unsecured, Subordinated, Redeemable	1000000000.00	0	0	1000000000.00
Total	1000000000.00	0.00	0.00	1000000000.00

(b) Partly convertible debentures

*Number of classes: 0

Classes of partly convertible debentures	Number of units	Nominal value per unit	Total value (Outstanding at the end of the year)
Total			

Classes of partly convertible debentures	Outstanding as at the beginning of the year	Increase during the year	Decrease during the year	Outstanding as at the end of the year
Total				

(c) Fully convertible debentures

*Number of classes 0

Classes of fully convertible debentures	Number of units	Nominal value per unit	Total value (Outstanding at the end of the year)
Total			

Classes of fully convertible debentures	Outstanding as at the beginning of the year	Increase during the year	Decrease during the year	Outstanding as at the end of the year
Total				

(d) Summary of Indebtedness

Particulars	Outstanding as at the beginning of the year	Increase during the year	Decrease during the year	Outstanding as at the end of the year
Non-convertible debentures	1000000000.00	0.00	0.00	1000000000.00
Partly convertible debentures	0.00	0.00	0.00	0.00
Fully convertible debentures	0.00	0.00	0.00	0.00
Total	1000000000.00	0.00	0.00	1000000000.00

v Securities (other than shares and debentures) 0

Type of Securities	Number of Securities	Nominal Value of each Unit	Total Nominal Value	Paid up Value of each Unit	Total Paid up Value
Total					

V Turnover and net worth of the company (as defined in the Companies Act, 2013)

i *Turnover | 25199667000

ii * Net worth of the Company | 20783175000

VI SHARE HOLDING PATTERN

A Promoters

S. No	Category	Equity		Preference	
		Number of shares	**Percentage**	**Number of shares**	**Percentage**
1	Individual/Hindu Undivided Family				
	(i) Indian	12051398	11.34	0	0.00
	(ii) Non-resident Indian (NRI)	0	0.00	0	0.00
	(iii) Foreign national (other than NRI)	0	0.00	0	0.00
2	Government				
	(i) Central Government	0	0.00	0	0.00
	(ii) State Government	0	0.00	0	0.00
	(iii) Government companies	0	0.00	0	0.00
3	Insurance companies	0	0.00	0	0.00
4	Banks	0	0.00	0	0.00
5	Financial institutions	0	0.00	0	0.00
6	Foreign institutional investors	0	0.00	0	0.00
7	Mutual funds	0	0.00	0	0.00
8	Venture capital	0	0.00	0	0.00
9	Body corporate (not mentioned above)	833334	0.78	0	0.00

10	Others Promoter Group	11011862	10.36		
	Total	23896594.00	22.48	0.00	0

Total number of shareholders (promoters): 8

B Public/Other than promoters

S. No	Category	Equity		Preference	
		Number of shares	Percentage	Number of shares	Percentage
1	Individual/Hindu Undivided Family				
	(i) Indian	42181131	39.69	0	0.00
	(ii) Non-resident Indian (NRI)	1738241	1.64	0	0.00
	(iii) Foreign national (other than NRI)	0	0.00	0	0.00
2	Government				
	(i) Central Government	0	0.00	0	0.00
	(ii) State Government	0	0.00	0	0.00
	(iii) Government companies	0	0.00	0	0.00
3	Insurance companies	3835027	3.61	0	0.00
4	Banks	300	0.00	0	0.00
5	Financial institutions	1450	0.00	0	0.00
6	Foreign institutional investors	3475500	3.27	0	0.00
7	Mutual funds	1674643	1.58	0	0.00
8	Venture capital	0	0.00	0	0.00
9	Body corporate (not mentioned above)	8003136	7.53	0	0.00

10	Others others	21483802	20.21	0	0.00
	Total	82393230.00	77.53	0.00	0

Total number of shareholders (other than promoters): 95018

Total number of shareholders (Promoters + Public/Other than promoters): 95026.00

Breakup of total number of shareholders (Promoters + Other than promoters)

Sl.No	Category	
1	Individual - Female	3
2	Individual - Male	4
3	Individual - Transgender	0
4	Other than individuals	95019
	Total	95026.00

C Details of Foreign institutional investors' (FIIs) holding shares of the company: 1

Name of the FII	Address	Date of Incorporation	Country of Incorporation	Number of shares held	% of shares held
TEACHERS INSURANCE AND ANNUITY ASSOCIATION OF AMERICA	730 3RD AVENUE, New York, US-NY, 10017, US	22/12/1976	United States	3475500	3.27

VII NUMBER OF PROMOTERS, MEMBERS, DEBENTURE HOLDERS
[Details of Promoters, Members (other than promoters), Debenture holders]

Details	At the beginning of the year	At the end of the year
Promoters	8	8
Members (other than promoters)	108726	95018
Debenture holders	1	1

VIII DETAILS OF DIRECTORS AND KEY MANAGERIAL PERSONNEL

A Composition of Board of Directors

Category	Number of directors at the beginning of the year		Number of directors at the end of the year		Percentage of shares held by directors as at the end of year	
	Executive	Non-executive	Executive	Non-executive	Executive	Non-executive
A Promoter	1	0	1	0	5.22	0
B Non-Promoter	1	5	1	7	0.00	0.06
i Non-Independent	1	0	1	0	0	0
ii Independent	0	5	0	7	0	0.06
C Nominee Directors representing	0	1	0	1	0.00	0.00
i. Banks and FIs	0	0	0	0	0	0
ii Investing institutions	0	1	0	1	0	0
iii Government	0	0	0	0	0	0
iv Small share holders	0	0	0	0	0	0
v Others	0	0	0	0	0	0
Total	2	6	2	8	5.22	0.06

*Number of Directors and Key managerial personnel (who is not director) as on the financial year end date: 12

B (i) Details of directors and Key managerial personnel as on the closure of financial year

Name	DIN/PAN	Designation	Number of equity shares held	Date of cessation (after closure of financial year : If any) (DD/MM/YYYY)
KRISHNA NAIR PRASAD	02611496	Director	0	
JOHN ARUNKUMAR DIAZ	00493304	Director	22000	
SWATI RAJENDRA DATYE	06751552	Director	0	
DEEPAK KUMAR SHARMA	10575402	Director	0	

VIVEK ANANT KARVE	06840707	Director	0	
SUNIL SATYAPAL GULATI	00016990	Additional Director	22000	
ALOK SETHI	00277481	Additional Director	20000	
BASKAR BABU RAMACHANDRAN	02303132	Managing Director	5551911	
HEMANT PREMCHANDBHAI SHAH	10548728	Whole-time director	1000	
RANJIT JAYANT SHAH	00088405	Nominee Director	0	
KANISHKA CHAUDHARY	ADXPC6975A	CFO	0	
KRISHNA KANT CHATURVEDI	AEJPC6310G	Company Secretary	1000	

B (ii) *Particulars of change in director(s) and Key managerial personnel during the year 0

Name	DIN/PAN	Designation at the beginning / during the financial year	Date of appointment/ change in designation/ cessation (DD/MM/YYYY)	Nature of change (Appointment/ Change in designation/ Cessation)

IX MEETINGS OF MEMBERS/CLASS OF MEMBERS/ BOARD/COMMITTEES OF THE BOARD OF DIRECTORS

A MEMBERS/CLASS /REQUISITIONED/NCLT/COURT CONVENED MEETINGS

*Number of meetings held 1

Type of meeting	Date of meeting (DD/MM/YYYY)	Total Number of Members entitled to attend meeting	Attendance	
			Number of members attended	% of total shareholding
Annual General Meeting	11/09/2025	103414	44	5.51

B BOARD MEETINGS

*Number of meetings held 10

S.No	Date of meeting (DD/MM/YYYY)	Total Number of directors as on the date of meeting	Attendance	
			Number of directors attended	% of attendance
1	08/05/2025	8	8	100
2	19/06/2025	8	8	100
3	26/06/2025	8	8	100
4	24/07/2025	8	8	100
5	11/09/2025	8	8	100
6	16/10/2025	8	7	87.5
7	06/11/2025	8	8	100
8	22/01/2026	8	7	87.5
9	12/02/2026	8	8	100
10	12/03/2026	10	9	90

C COMMITTEE MEETINGS

Number of meetings held	54

S.No	Type of meeting	Date of meeting (DD/MM/YYYY)	Total Number of Members as on the date of meeting	Attendance	
				Number of members attended	% of attendance
1	Audit Committee	08/05/2025	4	4	100
2	Audit Committee	17/06/2025	4	4	100
3	Audit Committee	24/07/2025	4	4	100
4	Audit Committee	04/09/2025	4	4	100
5	Audit Committee	06/11/2025	4	4	100
6	Audit Committee	22/01/2026	4	3	75
7	Audit Committee	11/03/2026	4	4	100
8	Risk Management Committee	06/05/2025	6	6	100

9	Risk Management Committee	17/06/2025	6	6	100
10	Risk Management Committee	21/08/2025	6	6	100
11	Risk Management Committee	17/11/2025	6	6	100
12	Risk Management Committee	11/02/2026	6	6	100
13	Risk Management Committee	11/03/2026	6	6	100
14	Nomination and Remuneration Committee	07/05/2025	4	4	100
15	Nomination and Remuneration Committee	19/06/2025	4	4	100
16	Nomination and Remuneration Committee	24/06/2025	4	3	75
17	Nomination and Remuneration Committee	23/07/2025	4	4	100
18	Nomination and Remuneration Committee	16/10/2025	4	3	75
19	Nomination and Remuneration Committee	10/02/2026	4	4	100
20	Nomination and Remuneration Committee	10/03/2026	4	3	75
21	Credit Committee	07/05/2025	3	3	100
22	Credit Committee	18/06/2025	3	3	100
23	Credit Committee	21/08/2025	3	3	100
24	Credit Committee	23/09/2025	3	3	100
25	Credit Committee	18/11/2025	3	3	100
26	Credit Committee	23/12/2025	3	3	100
27	Credit Committee	11/02/2026	3	3	100
28	Credit Committee	25/03/2026	3	3	100
29	Corporate Social Responsibility and ESG Committee	06/05/2025	3	3	100

30	Corporate Social Responsibility and ESG Committee	22/07/2025	3	3	100
31	Corporate Social Responsibility and ESG Committee	16/10/2025	3	3	100
32	Corporate Social Responsibility and ESG Committee	21/01/2026	3	3	100
33	Customer Service Committee	06/05/2025	6	6	100
34	Customer Service Committee	23/07/2025	6	6	100
35	Customer Service Committee	15/10/2025	6	6	100
36	Customer Service Committee	21/01/2026	6	6	100
37	IT Strategy Committee	07/05/2025	4	4	100
38	IT Strategy Committee	22/07/2025	4	4	100
39	IT Strategy Committee	15/10/2025	4	4	100
40	IT Strategy Committee	21/01/2026	4	4	100
41	IT Strategy Committee	10/03/2026	4	4	100
42	Special Committee of Board for Monitoring and Followup of cases of Frauds	18/06/2025	4	4	100
43	Special Committee of Board for Monitoring and Followup of cases of Frauds	21/08/2025	4	4	100
44	Special Committee of Board for Monitoring and Followup of cases of Frauds	17/11/2025	4	4	100
45	Special Committee of Board for Monitoring and Followup of cases of Frauds	12/02/2026	4	4	100
46	Board Committee for Review of Wilful Defaulters	23/07/2025	4	4	100
47	Board Committee for Review of Wilful Defaulters	18/11/2025	4	4	100
48	Board Committee for Review of Wilful Defaulters	11/02/2026	4	4	100

49	Stakeholders Relationship Committee	07/05/2025	4	4	100
50	Stakeholders Relationship Committee	22/07/2025	4	4	100
51	Stakeholders Relationship Committee	15/10/2025	4	4	100
52	Stakeholders Relationship Committee	12/02/2026	4	3	75
53	Meeting of Independent Directors	06/05/2025	5	5	100
54	Meeting of Independent Directors	05/11/2025	5	5	100

D ATTENDANCE OF DIRECTORS

S. No	Name of the Director	Board Meetings			Committee Meetings			Whether attended AGM held on
		Number of Meetings which director was entitled to attend	Number of Meetings attended	% of attendance	Number of Meetings which director was entitled to attend	Number of Meetings attended	% of attendance	(Y/N/NA)
1	KRISHNA NAIR PRASAD	10	10	100	36	36	100	
2	JOHN ARUNKUMAR DIAZ	10	10	100	42	42	100	
3	SWATI RAJENDRA DATYE	10	10	100	24	24	100	
4	DEEPAK KUMAR SHARMA	10	10	100	35	35	100	
5	VIVEK ANANT KARVE	10	10	100	19	19	100	
6	SUNIL SATYAPAL GULATI	10	10	100	0	0	0	
7	ALOK SETHI	10	10	100	38	38	100	
8	BASKAR BABU RAMACHANDRAN	10	10	100	14	14	100	
9	HEMANT PREMCHANDBHAI SHAH	10	7	70	18	13	72	
10	RANJIT JAYANT SHAH	1	1	100	0	0	0	

X REMUNERATION OF DIRECTORS AND KEY MANAGERIAL PERSONNEL

☐ Nil

A *Number of Managing Director, Whole-time Directors and/or Manager whose remuneration details to be entered

2

S. No.	Name	Designation	Gross salary	Commission	Stock Option/ Sweat equity	Others	Total amount
1	BASKAR BABU RAMACHANDRAN	Managing Director	18791000	0	0	1609000	20400000.00
2	HEMANT PREMCHANDBHAI SHAH	Whole-time director	16120000	0	0	1380000	17500000.00
	Total		34911000.00	0.00	0.00	2989000.00	37900000.00

B *Number of CEO, CFO and Company secretary whose remuneration details to be entered

3

S. No.	Name	Designation	Gross salary	Commission	Stock Option/ Sweat equity	Others	Total amount
1	Baskar Babu Ramachandran	CEO	18791000	0	0	1609000	20400000.00
2	Kanishka Chaudhary	CFO	14871687	0	0		14871687.00
3	Krishna Kant Chaturvedi	Company Secretary	7700000	0	0		7700000.00
	Total		41362687.00	0.00	0.00	1609000.00	42971687.00

C *Number of other directors whose remuneration details to be entered

7

S. No.	Name	Designation	Gross salary	Commission	Stock Option/ Sweat equity	Others	Total amount
1	Krishna Prasad Nair	Director	0	0	0	2810000	2810000.00
2	JOHN ARUNKUMAR DIAZ	Director	0	0	0	2990000	2990000.00
3	SWATI RAJENDRA DATYE	Director	0	0	0	2060000	2060000.00
4	DEEPAK KUMAR SHARMA	Director	0	0	0	2660000	2660000.00
5	VIVEK ANANT KARVE	Director	0	0	0	1850000	1850000.00
6	SUNIL SATYAPAL GULATI	Director	0	0	0	75000	75000.00
7	ALOK SETHI	Director	0	0	0	75000	75000.00

	Total		0.00	0.00	0.00	12520000.00	12520000.00

XI MATTERS RELATED TO CERTIFICATION OF COMPLIANCES AND DISCLOSURES

A *Whether the company has made compliances and disclosures in respect of applicable provisions of the Companies Act, 2013 during the year

◉ Yes ◯ No

B If No, give reasons/observations

XII PENALTY AND PUNISHMENT – DETAILS THEREOF

A *DETAILS OF PENALTIES / PUNISHMENT IMPOSED ON COMPANY/ DIRECTORS/OFFICERS ☑ Nil

Name of the company/ directors/ officers	Name of the court/ concerned Authority	Date of Order (DD/MM/YYYY)	Name of the Act and section under which penalised / punished	Details of penalty/ punishment	Details of appeal (if any) including present status

B *DETAILS OF COMPOUNDING OF OFFENCES ☑ Nil

Name of the company/ directors/ officers	Name of the court/ concerned Authority	Date of Order (DD/MM/YYYY)	Name of the Act and section under which offence committed	Particulars of offence	Amount of compounding (in rupees)

XIII Details of Shareholder / Debenture holder

Number of shareholder/ debenture holder: 95027

XIV Attachments

(a) List of share holders, debenture holders: Copy of SMFL MGT-7 2025.xlsm

(b) Optional Attachment(s), if any

XV COMPLIANCE OF SUB-SECTION (2) OF SECTION 92, IN CASE OF LISTED COMPANIES

In case of a listed company or a company having paid up share capital of Ten Crore rupees or more or turnover of Fifty Crore rupees or more, details of company secretary in whole time practice certifying the annual return in Form MGT-8.

I/We certify that:

(a) The return states the facts, as they stood on the date of the closure of the financial year aforesaid correctly and adequately.
(b) Unless otherwise expressly stated to the contrary elsewhere in this return, the Company has complied with applicable provisions of the Act during the financial year.
(c) The company has not, since the date of the closure of the last financial year with reference to which the last return was submitted or in the case of a first return since the date of incorporation of the company, issued any invitation to the public to subscribe for any securities of the company.
(d) Where the annual return discloses the fact that the number of members, (except in case of one person company), of the company exceeds two hundred, the excess consists wholly of persons who under second proviso to clause (ii) of sub-section (68) of section 2 of the Act are not to be included in reckoning the number of two hundred.

I/ We have examined the registers, records and books and papers of SURYODAY SMALL FINANCE BANK LIMITED as required to be maintained under the Companies Act, 2013 (the Act) and the rules made thereunder for the financial year ended on

(DD/MM/YYYY) 31/03/2026

In my/ our opinion and to the best of my information and according to the examinations carried out by me/ us and explanations furnished to me/ us by the company, its officers and agents, I/ we certify that:
A The Annual Return states the facts as at the close of the aforesaid financial year correctly and adequately.
B During the aforesaid financial year the Company has complied with provisions of the Act & Rules made there under in respect of:
1 its status under the Act;
2 maintenance of registers/records & making entries therein within the time prescribed therefor;
3 filing of forms and returns as stated in the annual return, with the Registrar of Companies, Regional Director, Central Government, the Tribunal , Court or other authorities within/beyond the prescribed time;
4 calling/ convening/ holding meetings of Board of Directors or its committees, if any, and the meetings of the members of the company on due dates as stated in the annual return in respect of which meetings, proper notices were given and the proceedings including the circular resolutions and resolutions passed by postal ballot, if any, have been properly recorded in the Minute Book/registers maintained for the purpose and the same have been signed;
5 closure of Register of Members / Security holders, as the case may be.
6 advances/loans to its directors and/or persons or firms or companies referred in section 185 of the Act;
7 contracts/arrangements with related parties as specified in section 188 of the Act;
8 issue or allotment or transfer or transmission or buy back of securities/ redemption of preference shares or debentures/ alteration or reduction of share capital/ conversion of shares/ securities and issue of security certificates in all instances;
9 keeping in abeyance the rights to dividend, rights shares and bonus shares pending registration of transfer of shares in compliance with the provisions of the Act
10 declaration/ payment of dividend; transfer of unpaid/ unclaimed dividend/other amounts as applicable to the Investor Education and Protection Fund in accordance with section 125 of the Act;
11 signing of audited financial statement as per the provisions of section 134 of the Act and report of directors is as per sub - sections (3), (4) and (5) thereof;
12 constitution/ appointment/ re-appointments/ retirement/ filling up casual vacancies/ disclosures of the Directors, Key Managerial Personnel and the remuneration paid to them;
13 appointment/ reappointment/ filling up casual vacancies of auditors as per the provisions of section 139 of the Act;
14 approvals required to be taken from the Central Government, Tribunal, Regional Director, Registrar, Court or such other authorities under the various provisions of the Act;

15 acceptance/ renewal/ repayment of deposits;
16 borrowings from its directors, members, public financial institutions, banks and others and creation/ modification/ satisfaction of charges in that respect, wherever applicable;
17 loans and investments or guarantees given or providing of securities to other bodies corporate or persons falling under the provisions of section 186 of the Act ;
18 alteration of the provisions of the Memorandum and/ or Articles of Association of the Company;

To be digitally signed by

Name: Tushar Shridharani

Date (DD/MM/YYYY): 14/07/2026

Place: Mumbai

Whether associate or fellow:

○ Associate ● Fellow

Certificate of practice number: 2*9*

XVI Declaration under Rule 9(4) of the Companies (Management and Administration) Rules, 2014

*(a) DIN/PAN/Membership number of Designated Person: 7264

*(b) Name of the Designated Person: KRISHNA KANT CHATURVEDI

Declaration

I am authorised by the Board of Directors of the Company vide resolution number* 02 dated* (DD/MM/YYYY) 26/05/2022 to sign this form and declare that all the requirements of Companies Act, 2013 and the rules made thereunder in respect of the subject matter of this form and matters incidental thereto have been complied with. I further declare that:
1 Whatever is stated in this form and in the attachments thereto is true, correct and complete and no information material to the subject matter of this form has been suppressed or concealed and is as per the original records maintained by the company.
2 All the required attachments have been completely and legibly attached to this form.

***To be digitally signed by**

*Designation: Director

(Director /Liquidator/ Interim Resolution Professional (IRP)/Resolution Professional (RP))

*DIN of the Director; or PAN of the Interim Resolution Professional (IRP) or Resolution Professional (RP) or Liquidator

0*3*3*3*

***To be digitally signed by**

◉ Company Secretary ○ Company secretary in practice

*Whether associate or fellow:

○ Associate ◉ Fellow

Membership number

7*6*

Certificate of practice number

Note: Attention is drawn to provisions of Section 448 and 449 of the Companies Act, 2013 which provide for punishment for false statement / certificate and punishment for false evidence respectively.

For office use only:

eForm Service request number (SRN)

AC4661135

eForm filing date (DD/MM/YYYY)

17/07/2026

This eForm has been taken on file maintained by the Registrar of Companies through electronic mode and on the basis of statement of correctness given by the company