

January 22, 2026

Ref.: SSFB/CS/90/2025-26

To,

National Stock Exchange of India Limited
Listing Department
Exchange Plaza, C-1, Block G,
Bandra Kurla Complex,
Bandra (East), Mumbai-400 051

BSE Limited
The Corporate Relations Department
Phiroze Jeejeebhoy Towers,
Dalal Street, Fort,
Mumbai-400 001

Symbol: **SURYODAY**

Scrip Code: **543279**

Dear Sir/Madam,

Sub: Outcome of the meeting of the Board of Directors (the "Board") of Suryoday Small Finance Bank Limited (the "Bank") held on January 22, 2026 - Approval of the Unaudited Financial Results of the Bank for the Quarter (Q-3) and Nine months ended December 31, 2025

Ref: Bank's intimation vide Letter No. SSFB/CS/84/2025-26 dated January 01, 2026, regarding Board meeting of the Bank on January 22, 2026, for approval of the Unaudited Financial Results of the Bank for the Quarter (Q-3) and Nine months ended December 31, 2025

Pursuant to the Regulations 30, 33, 52, 54 and other applicable provisions, if any, read with Schedule III of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (the "SEBI Listing Regulations"), we hereby inform that further to the review and recommendation of the Audit Committee of Board, the Board of Directors of the Bank at their meeting held on January 22, 2026, have *inter-alia*, considered and approved the Unaudited Financial Results of the Bank for the Quarter (Q-3) and Nine months ended December 31, 2025 and taken on record the Limited Review Report thereon, issued by the Joint Statutory Auditors of the Bank, M/s. Mukund M. Chitale & Co., Chartered Accountants (Firm Registration Number 106655W) and M/s. Gokhale & Sathe, Chartered Accountants (Firm Registration No. 103264W).

Accordingly, we hereby submit the following documents:

- i) Limited Review Report, issued by the Joint Statutory Auditors of the Bank, M/s. Mukund M. Chitale & Co. Chartered Accountants (Firm Registration Number 106655W) and M/s. Gokhale & Sathe, Chartered Accountants (Firm Registration No. 103264W) on the Unaudited Financial Results of the Bank for the Quarter (Q-3) and Nine months ended December 31, 2025;
- ii) Unaudited Financial Results of the Bank for the Quarter (Q-3) and Nine months ended December 31, 2025, as aforesaid, including the line items, as specified under Regulation 52(4) of the SEBI Listing Regulations;
- iii) Disclosure under Part B to E of the Integrated Filing (Financial) for the Quarter (Q-3) and Nine months ended December 31, 2025, pursuant to the SEBI Listing Regulations read with SEBI Circular No. SEBI/HO/CFD/CFD- PoD-2/CIR/P/2024/185 dated December 31, 2024.

The Press Release and the Investor Presentation relating to the Conference call on the abovementioned Unaudited Financial Results of the Bank would be submitted separately.

Pursuant to Regulation 32 of the SEBI Listing Regulations, we wish to further inform that the Bank has not made any public issue, rights issue, preferential issue during the quarter under review; therefore, reporting of the deviations in the use of the issue proceeds is not applicable.

SURYODAY SMALL FINANCE BANK LIMITED

Registered Office: 1101, Sharda Terraces, Plot. 65, Sector 11, CBD Belapur, Navi Mumbai – 400614, Maharashtra Tel: 022-40435800

Corporate Office: 7th Floor, Seawoods Grand Central, Tower No. 1, Plot No. R-1, Sector 40, Seawoods, Navi Mumbai – 400 706

E Mail: info@suryodaybank.com / **Web:** <https://suryoday.bank.in/> **CIN:** L65923MH2008PLC261472 / **GSTIN NO:** 27AAMCS5499J1ZG

Pursuant to Regulation 52(7) of the SEBI Listing Regulations, we confirm that during the Quarter (Q-3) and Nine months ended December 31, 2025, the Bank has not issued any non-convertible debt securities and further confirm that the issue proceeds of the non-convertible debt securities issued earlier had been fully utilized and that there were no deviations in the use of the said proceeds from the objects stated in the Information Memorandum(s) / Disclosure Document(s).

Further, the Bank does not have any outstanding secured listed non-convertible debt securities as on December 31, 2025, and accordingly, the disclosure requirement in terms of Regulation 54 of the SEBI Listing Regulations is not applicable to the Bank with respect to the extent and nature of security created & maintained and cover available.

Based on the recommendation made by the Nomination and Remuneration Committee of the Board, the Board of Directors at the aforesaid meeting also have, subject to the approval of the Members of the Bank, approved the re-appointment of Mr. Krishna Prasad Nair (DIN: 02611496) as a Non-Executive Independent Director on the Board of the Bank for a period of Three (3) years with effect from July 22, 2026 i.e. post completion of his first term on July 21, 2026. A separate intimation is also being submitted in this regard.

Further, the Board of Directors at the aforesaid meeting has also inter-alia accorded their approval for moving the Postal Ballot Notice for seeking approval of the Shareholders of the Bank for the following Agenda Item:

- 1) To raise funds for an aggregate amount not exceeding ₹1,000 Crore (Rupees One Thousand Crore Only) through issue of Equity Shares, equity linked securities, warrants, and / or any other eligible securities by way of Preferential Allotment, Qualified Institutions Placement (“QIP”) or Private Placement or through Right issue or any other permissible mode(s) and / or combination thereof (*as a Special Resolution*)
- 2) To approve the re-appointment of Mr. Krishna Prasad Nair (DIN: 02611496) as a Non-Executive Independent Director on the Board of the Bank, post completion of his first term on July 21, 2026, for further period of 3 years (*as a Special Resolution*)

The copy of the Postal Ballot Notice (“Notice”), including the Explanatory Statement and Notes thereto, and other details with respect to the remote e-voting process, would be submitted to the Stock Exchanges in due course at the time of dispatch of the Notice to the Shareholders.

The meeting of the Board of Directors commenced at 02:15 p.m. and concluded at 06:00 p.m.

This intimation shall also be made available on the Bank's website at <https://suryoday.bank.in/investor-corner/#disclosure-to-stock-exchanges> and <https://suryoday.bank.in/investor-corner/#financials> in terms of Regulation 30, 46 and 62 of the SEBI Listing Regulations.

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

Thanking You,

Yours truly,

For **Suryoday Small Finance Bank Limited**

Krishna Kant Chaturvedi
Company Secretary & Compliance Officer

Encl: As above

SURYODAY SMALL FINANCE BANK LIMITED

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E Mail: info@suryodaybank.com / **Web:** <https://suryoday.bank.in/> **CIN:** L65923MH2008PLC261472 / **GSTIN NO:** 27AAMCS5499J1ZG

Mukund M Chitale & Co
Chartered Accountants

Second Floor, Kapur House,
Paranjape B Scheme Road No 1,
Vile Parle East
Mumbai – 400 057

Gokhale & Sathe
Chartered Accountants

304/308/309/311,
Udyog Mandir No.1, 7-c
Bhagoji Keer Marg, Mahim
Mumbai – 400 016

Independent Auditor's Review Report on Unaudited Interim Financial Results for the Quarter and Nine Months ended December 31, 2025, of the Suryoday Small Finance Bank Limited pursuant to Regulation 33 and Regulation 52 read with Regulation 63 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended)

To,
The Board of Directors
Suryoday Small Finance Bank Limited
Navi Mumbai.

1. We have reviewed the accompanying statement of unaudited financial results ("the Statement") of **Suryoday Small Finance Bank Limited** ("the Bank") for the quarter and nine months ended December 31, 2025, being submitted by the Bank pursuant to the requirement of Regulation 33 and Regulation 52 read with the Regulation 63 of SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015, as amended (the SEBI LODR Regulations).
2. This Statement, which is the responsibility of the Bank's management and approved by the Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in the Accounting Standard 25 "Interim Financial Reporting" ("AS 25") prescribed under section 133 of Companies Act, 2013, as amended ("the Act") read with relevant rules issued thereunder, the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India (the 'RBI') from time to time (the 'RBI Guidelines'), other recognized accounting principles generally accepted in India and in compliance with the SEBI Regulation. Our responsibility is to express a conclusion on the statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagement (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the financial statements are free of material misstatement. A review of Interim Financial Information consists of making inquiries, primarily of persons responsible for financial and accounting matters and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards of Auditing specified under section 143(10) of the Act and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit and accordingly, we do not express an audit opinion.
4. Based on our review conducted as stated in paragraph 3 above, nothing has come to our attention that causes us to believe that the accompanying Statement of unaudited standalone financial results has not been prepared in accordance with applicable accounting standards i.e. Accounting Standards prescribed under Section 133 of the Act, and read with relevant rules issued there under, RBI guidelines and other recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of the SEBI LODR Regulations, as amended including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the Reserve Bank of India in respect of income recognition, asset classification and provisioning and other related matters



Mukund M Chitale & Co
Chartered Accountants

Second Floor, Kapur House,
Paranjape B, Scheme Road No 1,
Vile Parle East
Mumbai – 400 057

Gokhale & Sathe
Chartered Accountants

304/308/309/311,
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Bhagoji Keer Marg, Mahim
Mumbai – 400 016

5. **Other Matter**

The Statement includes comparative figures for the year ended March 31, 2025, quarter & nine months ended December 31, 2024, which have been audited /reviewed by one of the Joint Statutory Auditors (Mukund M. Chitale & Co.), who have expressed unmodified opinion / conclusion vide their report dated, May 08, 2025, January 23, 2025, respectively.

A copy of the unaudited quarter and nine months ended financial results of the Bank for the period under review, which formed the basis of our limited review, duly initiated by us for the purpose of identification is enclosed to this report.

For Mukund M. Chitale & Co
Chartered Accountants
Firm Registration No: 106655W



Nilesh Joshi
Partner

Membership No. 114749

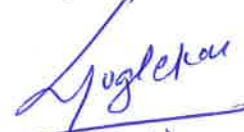
UDIN: 26114749JKGYBZ6631



Place: Navi Mumbai

Date: January 22, 2026

For Gokhale & Sathe
Chartered Accountants
Firm Registration No: 103264W



Rahul Joglekar
Partner

Membership No. 129389

UDIN: 26129389QJBXCPI805



Place: Navi Mumbai

Date: January 22, 2026

UNAUDITED FINANCIAL RESULTS FOR THE NINE MONTHS ENDED DECEMBER 31, 2025

₹ In Lakhs

Particulars	Quarter ended			Nine months ended		Year ended
	31.12.2025	30.09.2025	31.12.2024	31.12.2025	31.12.2024	31.03.2025
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1 Interest Earned (a)+(b)+(c)+(d)	54,387	51,966	48,785	1,55,870	1,48,317	1,95,375
(a) Interest / discount on advances / bills	47,710	45,545	43,004	1,36,640	1,30,847	1,72,483
(b) Income on investments	5,176	5,382	5,221	15,670	15,035	19,862
(c) Interest on balances with Reserve Bank of India and other inter bank funds	1,253	995	560	3,268	1,835	2,430
(d) Others	248	44	-	292	600	600
2 Other Income	8,088	7,984	3,955	26,937	15,715	21,725
3 Total Income (1)+(2)	62,475	59,950	52,740	1,82,807	1,64,032	2,17,100
4 Interest Expended	26,706	26,145	21,958	77,654	62,169	84,761
5 Operating Expenses (i)+(ii)	26,868	25,890	23,646	77,445	67,607	93,419
(i) Employees cost	12,790	12,643	10,506	36,967	32,846	44,423
(ii) Other operating expenses	14,078	13,247	13,140	40,478	34,761	48,996
6 Total Expenditure (4)+(5) (excluding Provisions and Contingencies)	53,574	52,035	45,604	1,55,099	1,29,776	1,78,180
7 Operating Profit before Provisions and Contingencies (3)-(6)	8,901	7,915	7,136	27,708	34,256	38,920
8 Provisions (other than tax) and Contingencies	4,122	3,985	3,362	14,316	15,195	24,537
9 Exceptional Items	-	-	-	-	-	-
10 Profit from Ordinary Activities before tax (7)-(8)-(9)	4,779	3,930	3,774	13,392	19,061	14,383
11 Tax Expense	1,123	889	444	3,167	4,186	2,886
12 Net Profit from Ordinary Activities after tax (10)-(11)	3,656	3,041	3,330	10,225	14,875	11,497
13 Extraordinary items (net of tax expense)	-	-	-	-	-	-
14 Net Profit for the period (12)-(13)	3,656	3,041	3,330	10,225	14,875	11,497
15 Paid up equity share capital (Face Value of ₹ 10/- each)	10,629	10,629	10,628	10,629	10,628	10,628
16 Reserves excluding revaluation reserves	-	-	-	-	-	1,82,081
17 Analytical Ratios						
(i) Percentage of shares held by Government of India	Nil	Nil	Nil	Nil	Nil	Nil
(ii) Capital Adequacy Ratio	21.94%	23.41%	26.92%	21.94%	26.92%	25.83%
(iii) Earnings per share (EPS) (Face Value of ₹ 10/- each)*						
(a) Basic EPS before & after extraordinary items (net of tax expense)-(₹)	3.44	2.86	3.13	9.62	14.00	10.82
(b) Diluted EPS before & after extraordinary items (net of tax expense)-(₹)	3.44	2.86	3.12	9.61	13.92	10.75
(iv) NPA Ratios						
(a) Gross NPAs	79,035	65,496	52,895	79,035	52,895	73,384
(b) Net NPAs	50,106	41,063	29,232	50,106	29,232	45,702
(c) % of Gross NPAs to Gross Advances	6.69%	5.93%	5.53%	6.69%	5.53%	7.16%
(d) % of Net NPAs to Net Advances	4.35%	3.80%	3.13%	4.35%	3.13%	4.58%
(v) Return on assets (average) *	0.22%	0.19%	0.24%	0.63%	1.13%	0.84%
(vi) Net worth	1,98,074	1,92,987	1,90,872	1,98,074	1,90,872	1,90,014
(vii) Outstanding redeemable preference shares	-	-	-	-	-	-
(viii) Capital redemption reserve	-	-	-	-	-	-
(ix) Debt equity ratio	0.83	1.09	1.00	0.83	1.00	1.41
(x) Total debts to total assets	9.86%	13.04%	14.05%	9.86%	14.05%	17.36%

*Figures for the respective quarter ended are not annualized.

1. Net worth represents sum of share capital and reserves & surplus, net of intangible assets (excluding software and deferred tax) and prepaid expenses, if any.
2. Debt/total debts represents total borrowings of the Bank.
3. Equity represents total of share capital and reserves.



Suryoday Small Finance Bank Limited
CIN: L65923MH2008PLC261472
Sharda Terraces, Plot No. 65, Sector-11, CBD Belapur, Navi Mumbai-400 614.
Website: <https://www.suryoday.bank.in>, Tel.: (022)409 41556

Segment information in accordance with the Accounting Standard 17 - Segment Reporting for the operating segments of the Bank is as under:

Particulars	Quarter ended			Nine year ended		Year ended
	31.12.2025	30.09.2025	31.12.2024	31.12.2025	31.12.2024	31.03.2025
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1. Segment Revenue						
(a) Treasury	7,235	6,991	5,744	22,310	17,372	23,861
(b) Retail Banking	58,149	56,361	49,489	1,69,584	1,55,009	2,03,911
(c) Corporate	4,114	3,609	3,242	11,702	8,951	12,341
(d) Other Banking Operations	1,163	1,477	693	3,866	2,569	3,442
(e) Unallocated	-	-	-	-	-	-
Total	70,661	68,438	59,168	2,07,462	1,83,901	2,43,555
Less: Inter Segment Revenue	(8,186)	(8,488)	(6,428)	(24,655)	(19,869)	(26,455)
Income from Operations	62,475	59,950	52,740	1,82,807	1,64,032	2,17,100
2. Segment Results						
(a) Treasury	1,259	924	(116)	4,552	1,503	1,962
(b) Retail Banking	4,878	4,477	5,514	13,187	22,652	20,772
(c) Corporate	(1,058)	(1,259)	(1,401)	(3,659)	(4,364)	(7,147)
(d) Other Banking Operations	-	-	-	-	-	-
(e) Unallocated	(300)	(212)	(223)	(688)	(730)	(1,204)
Total Profit Before Tax	4,779	3,930	3,774	13,392	19,061	14,383
3. Segment Assets						
(a) Treasury	4,68,459	4,94,680	3,87,909	4,68,459	3,87,909	4,84,537
(b) Retail Banking	10,16,753	9,54,031	8,65,548	10,16,753	8,65,548	9,00,326
(c) Corporate	2,12,830	2,04,833	1,31,986	2,12,830	1,31,986	1,67,441
(d) Other Banking Operations	957	795	855	957	855	971
(e) Unallocated	4,921	6,084	6,350	4,921	6,350	8,164
Total	17,03,920	16,60,423	13,92,648	17,03,920	13,92,648	15,61,439
4. Segment Liabilities						
(a) Treasury	1,70,625	2,19,343	2,00,643	1,70,625	2,00,643	2,72,794
(b) Retail Banking	9,82,277	9,08,429	6,97,585	9,82,277	6,97,585	7,61,286
(c) Corporate	3,46,919	3,32,832	2,97,793	3,46,919	2,97,793	3,34,154
(d) Other Banking Operations	1,106	619	486	1,106	486	490
(e) Unallocated	74	84	111	74	111	5
Total	15,01,001	14,61,307	11,96,618	15,01,001	11,96,618	13,68,729
5. Capital Employed						
(Segment Assets - Segment Liabilities)						
(a) Treasury	2,97,834	2,75,337	1,87,266	2,97,834	1,87,266	2,11,743
(b) Retail Banking	34,476	45,602	1,67,963	34,476	1,67,963	1,39,040
(c) Corporate	(1,34,089)	(1,27,999)	(1,65,808)	(1,34,089)	(1,65,808)	(1,66,713)
(d) Other Banking Operations	(149)	176	369	(149)	369	481
(e) Unallocated	4,847	6,000	6,240	4,847	6,240	8,159
Total	2,02,919	1,99,116	1,96,030	2,02,919	1,96,030	1,92,710

- Inter-segment revenue is based on internally approved yield curve or at an agreed transfer rate on the funding provided by one business segment to another. Transaction cost is levied between segments on cost plus basis.
- The RBI vide its circular No.RBI/DOR/2025-26/178 DOR.LIC.REC.No.97/22.01.001/2025-26 dated November 28, 2025 (Reserve Bank of India (Small Finance Banks - Branch Authorisation) Directions, 2025) on establishment of Digital Banking Units (DBUs), has prescribed reporting of Digital Banking Segment as a sub-segment of Retail Banking Segment. At present, the Bank does not have DBUs and hence no Digital Banking Segment disclosure have been made.



Notes :

1. Statement of Assets and Liabilities is given below:

Particulars	₹ In Lakhs		
	As at 31.12.2025 Unaudited	As at 31.12.2024 Unaudited	As at 31.03.2025 Audited
CAPITAL AND LIABILITIES			
Capital	10,629	10,628	10,628
Reserves and Surplus	1,92,290	1,85,402	1,82,081
Deposits	12,86,485	9,70,756	10,57,961
Borrowings	1,68,020	1,95,598	2,71,029
Other Liabilities and Provisions	46,496	30,264	39,740
Total	17,03,920	13,92,648	15,61,439
ASSETS			
Cash and Balances with Reserve Bank of India	94,745	72,122	1,46,614
Balances with Banks and Money at Call and Short notice	33,182	13,103	24,324
Investments	3,38,809	3,06,765	3,13,748
Advances	11,52,076	9,32,660	9,97,435
Fixed Assets	29,185	28,708	29,014
Other Assets	55,923	39,290	50,304
Total	17,03,920	13,92,648	15,61,439

2. The above financial results have been recommended by the Audit Committee of the Board and approved by the Board of Directors at its meeting held on January 22, 2026. The financial results for the nine months ended December 31, 2025 have been subject to Limited Review by the joint statutory auditors of the Bank, Mukund M Chitale & Co and Gokhale & Sathe, Chartered Accountants. An unmodified review report has been issued by them thereon.
3. The above financial results of the Bank have been prepared in accordance with the recognition and measurement principles laid down in the applicable Accounting Standards as prescribed under section 133 of the Companies Act, 2013 read with the relevant rules issued thereunder, the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India and other accounting principles generally accepted in India, including Regulation 33 and Regulation 52 read with Regulation 63 (2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.
4. The Bank has applied its significant accounting policies in the preparation of these financial results consistent with those followed in the annual financial statements for the year ended March 31, 2025. Any circular/direction issued by RBI is implemented prospectively when it becomes applicable, unless specifically required under that circular/direction.
5. Details of loans transferred/acquired during the nine months ended December 31, 2025 under the Reserve Bank of India (Small Finance Banks - Transfer and Distribution of Credit Risk) Directions, 2025 dated November 28, 2025 are given below :

- i) The Bank has not acquired loans, not in default through assignment of loans
ii) The Bank has transferred loans, not in default through assignment of loans

₹ in lakhs

Particulars	Amount
Aggregate Principal outstanding of loans transferred	13,661.84
Aggregate consideration received (including interest)	12,978.75
Weighted average residual maturity (in Months)	28.12
Weighted average holding period (in Months)	20.59
Retention of beneficial economic interest(%)	13%
Coverage of tangible security coverage(%)	More than 100%
Rating-wise distribution of rated loans	Unrated

- iii) The Bank has not acquired any stressed loans (Non performing asset and Special mentioned account).
iv) The Bank has transferred stressed loans (Non performing asset and Special mentioned account).

₹ in lakhs except no. of accounts

Particulars	To	To permitted
	ARCs	transferees
No. of accounts	1	-
Aggregate principal outstanding of loans transferred	1,166	-
Weighted average residual tenor of the loans transferred (Months)	24	-
Net book value of loans transferred (at the time of transfer)	-	-
Aggregate consideration	566	-
Additional consideration realised in respect of accounts transferred in earlier years	-	-



- v) Details of the recovery ratings assigned to Security Receipts outstanding as at December 31, 2025:

₹ In lakhs

Rating Agency	Recovery Rating	Trust	Gross value of Outstanding SRs
India Ratings & Research	RR2-(75% - 100%)	EARC TRUST SC - 478	388.95
Crisil	RR1-(100% - 150%)	EARC TRUST SC - 496	2,477.87



6. The Bank carries a floating provision of ₹5,049 lakhs as on December 31, 2025, of which Rs. 1,343 lakhs has been created during the nine month and Rs. 268.42 lakhs has been created during the quarter ended December 31, 2025, as per Board approved policy and is used for calculation of net NPA and provision coverage ratio. Floating provision of Rs. 2,464 lakhs was created during the nine month ended December 31, 2024 (Floating provision as on March 31, 2025 : Rs. 3,707 lakhs and December 31, 2024 : Rs. 5,834 lakhs)
7. During the quarter ended December 31 2025, the Bank has not allotted any equity share pursuant to the exercise of stock options under the approved Employee Stock Option Plan (ESOP) 2019,
8. Other income include processing fees, profit on sale of investments (including provision for depreciation), income on dealing in priority sector lending certificate, etc.
9. The Capital adequacy ratio (CRAR) has been computed as per Reserve Bank of India (Small Finance Banks – Prudential Norms on Capital Adequacy) Directions, 2025 in accordance with RBI Circular No. RBI/DOR/2025-26/182 - DOR.CAP.REC.101/21-01-002/2025-26 dated November 28, 2025. The said circular provide for standardized approach for credit risk and an exemption to all Small Finance Banks whereby no separate capital charge is prescribed for market risk and operational risk.
10. The Bank has covered its portfolio of unsecured loans under the Credit Guarantee Fund for Micro Units Scheme administered by National Credit Guarantee Trustee Company Limited [NCGTC], since FY 2022-23. Presently, ~95% of the Bank's unsecured portfolio is covered under the CGFMU Scheme. Till quarter ended September 30, 2024, the Bank maintained NPA provision as per Bank's Policy on full value of the loans including those covered under the Scheme, even though such loans were covered under the Scheme to the extent of the guaranteed portion. The Bank has decided from quarter ended December 31, 2024, to avail the benefit as per the provisions of the RBI Circular Para 107 of RBI/DOR/2025-26/195 DOR.STR.REC.114./21.04.04B/2025-26 dated November 28, 2025 Master Circular -"Reserve Bank of India (Small Finance Banks – Income Recognition, Asset Classification and Provisioning)" covered by the Scheme. Consequently, the NPA provision is made only on the portion to the extent it is not guaranteed under the Scheme, in respect of these loans. Accordingly, the provision for the quarter ended September 30, 2025, is lesser by an amount of Rs. 3,749 lakhs in comparison with methodology of NPA provision followed for quarter ended September 30, 2024.
11. On November 21, 2025, the Government of India notified four Labour Codes - the Code on Wages, 2019, the Industrial Relations Code, 2020, the Code on Social Security, 2020, and the Occupational Safety, Health and Working Conditions Code, 2020, collectively referred to as the 'New Labour Codes', consolidating 29 existing labour laws. The Ministry of Labour & Employment has published draft Central Rules and FAQs on December 30, 2025, to facilitate assessment of the financial impact arising from these regulatory changes. Accordingly, the Bank has recognised an estimated incremental impact of ₹ 18.13 lakhs under 'Employees cost' in the Profit and Loss Account during the quarter and nine months ended December 31, 2025. The Bank continues to monitor developments relating to the implementation of the New Labour Codes and will review its estimates on ongoing basis.
12. Consolidation of financial statements is not applicable as the Bank does not have any subsidiary/associate/joint venture Bank(ies) as on December 31, 2025.
13. The figures for the quarter ended December 31, 2025 and December 31, 2024 are the balancing figures between the unaudited figures in respect of nine months ended December 31, 2025 and December 31, 2024 and the unaudited published figures upto the end of half year ended September 30, 2025 and September 30, 2024 of respective financial years. The figures for the quarter ended September 30, 2025 are balancing figure between half year ended September 30, 2025 and quarter ended June 30,2025.
14. Figures of the previous periods have been regrouped / reclassified wherever necessary to conform to current period's classification.

For and on behalf of the Board of Directors



Baskar Babu Ramachandran
Managing Director and CEO
DIN : 02303132

Place: Navi Mumbai
Date : January 22, 2026



Suryoday Small Finance Bank Limited
CIN: L65923MH2008PLC261472
Sharda Terraces, Plot No. 65, Sector-11, CBD Belapur, Navi Mumbai-400 614.
Website: <https://www.suryoday.bank.in>, Tel.: (022)409 41556

B. Statement on deviation or variation for proceeds of public issue, rights issue, preferential issue, qualified institutions placement etc. Not Applicable

C. Disclosing outstanding default on loans and debt securities:

₹ in lakhs

Sr. No.	Particulars	Amount
1	Loans / revolving facilities like cash credit from banks / financial institutions	
A	Total amount outstanding as on date (refer note 1)	1,57,920
B	Of the total amount outstanding, amount of default as on date	-
2	Unlisted debt securities i.e. NCDs and NCRPS	Not Applicable
A	Total amount outstanding as on date	-
B	Of the total amount outstanding, amount of default as on date	-
3	Total financial indebtedness of the listed entity including short-term and long-term debt (refer note 2)	1,68,020

Note 1: Represents borrowings from other banks and financial institutions

Note 2: Represents total borrowings

D. Disclosure of related party transactions Not Applicable

E. Statement on impact of audit qualifications (for audit report with modified opinion) submitted along-with annual audited financial results Not Applicable

For and on behalf of the Board of Directors



Baskar Babu Ramachandran
Managing Director and CEO
DIN : 02303132

Place: Navi Mumbai
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