



Ref. - SSFB/CS/53/2021-2022

Date: October 12, 2021

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

BSE Limited
 The Corporate Relationship Department
 Phiroze Jeejeebhoy Towers
 Dalal Street, Fort,
 Mumbai — 400 001

Symbol: **SURYODAY**Scrip Code: **543279**

Dear Sir/Madam,

Sub: Disclosure under SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Pursuant to Regulation 30 read with Schedule III of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 and Regulation 8 read with Schedule A of the SEBI (Prohibition of Insider Trading) Regulations, 2015, we hereby share the following information as on 30th September 2021.

Table A: Deposits and Advances

Particulars		Sept 30, 2020	June 30, 2021	Sept 30,2021 (Provisional)	YoY	QoQ
Gross Advances	Rs Crore	3,737	4,004	4,471	19.6%	11.7%
Disbursements for the quarter	Rs Crore	374	361	1,061	194.4%	196.1%
Total Deposits	Rs Crore	3,140	3,317	3,129	-0.3%	-5.7%
Retail	Rs Crore	2215	2848	2,749	24.1%	-3.4%
Bulk	Rs Crore	925	472	379	-59.0%	-19.6%
CASA	%	11.08%	16.17%	18.49%	741 bps	232bps

Table B: Collection Efficiency (Overall)

Products	Apr-21	Jun-21	Sep-21
Inclusive Finance	97%	86%	107%
Commercial Vehicle	134%	94%	118%
Financial Intermediary Group	102%	116%	168%
Affordable Housing	129%	119%	152%
Secured Business Loans	108%	120%	158%
Total	100%	89%	113%

Note: Collection Efficiency (Overall) is the amount collected (including arrears, advance collection and collections done in the closed accounts), as a percentage of the total amount due for collection in such month (including the due against Gross NPAs).

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SURYODAY SMALL FINANCE BANK LIMITED

**Table C: Collection Efficiency (One EMI Adjusted)**

Products	Apr-21	Jun-21	Sep-21
Inclusive Finance	81%	67%	85%
Commercial Vehicle	84%	88%	87%
Financial Intermediary Group	100%	100%	100%
Affordable Housing	92%	93%	95%
Secured Business Loans — New	89%	87%	93%
Secured Business Loans — Old	56%	49%	59%
Total	82%	70%	86%

Note: Collection Efficiency (One EMI Adjusted) is the amount collected restricted to the demand of the month, as a percentage of the total amount due for collection in such month (including dues against Gross NPAs).

Please note that the numbers mentioned above as on quarter ended September 30, 2021, are provisional unaudited numbers and is subject to review / examination by the Audit Committee and Board of Directors and are also subject to limited review by the Statutory Auditors of the Bank.

As part of the digital initiatives and based on the usage of the ATMs by our customers, the Bank has decided to discontinue ATM services of the 26 ATMs that had been installed by the Bank.

This intimation shall be available on the Bank's website at _____

We request you to kindly take the same on record.

Thanking You,
For Suryoday Small Finance Bank Limited

Geeta Krishnan
Company Secretary and Compliance Officer