

April 3, 2024

Ref.: SSFB/CS/01/2024-25

To,  
**National Stock Exchange of India Limited**  
 The Listing Department  
 Exchange Plaza, C-1,  
 Block G, Bandra Kurla Complex,  
 Bandra (E), 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 Regulation 30 read with Schedule III of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and Regulation 8 read with Schedule A of the SEBI (Prohibition of Insider Trading) Regulations, 2015**

Pursuant to the 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 submit the following information as on March 31, 2024:

*All figures in ₹ Crore, unless otherwise indicated*

Particulars	Q4 FY24	Q3 FY24	QoQ	Q4 FY23	YoY
Gross Advances	8,650*	7,600	14%	6,114	41%
Disbursements	2,340	1,792	31%	1,688	39%
Total Deposits	7,775	6,484	20%	5,167	50%
• Retail	6,149	5,352	15%	3,779	63%
• Bulk	1,626	1,132	44%	1,388	14%
CASA	1,566	1,198	31%	884	77%
CASA [%]	20.1%	18.5%		17.1%	
Collection Efficiency [%]	100.6%	100.1%		102.2%	
GNPA [%]	2.8%	2.9%		3.1%	

\*Includes IBPC of ₹400 crores

**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

**Management Commentary**

The Bank has witnessed robust growth in all performance parameters, both sequentially as well as on Y-on-Y basis.

The disbursements in FY'24 stood at over ₹ 6,900 crores as compared to ₹ 5,083 crores in FY23 (Y-on-Y growth of 36%), on the back of a continued momentum in Vikas Loan as well as Retail Assets disbursements.

The Bank is committed to building a strong retail liability book. The CASA Ratio has improved by 1.6% [from 18.5% to 20.1%] and the retail deposits grew by approx. ₹800 crores on a Q-on-Q basis.

Please note that the numbers mentioned above as on quarter ended March 31, 2024, are provisional unaudited numbers and are subject to review / approval by the Audit Committee and Board of Directors. It is also subject to limited review by the Statutory Auditors of the Bank.

This intimation shall be available on the Bank's website at: <https://www.suryodaybank.com/> .

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

Thanking You,

**For Suryoday Small Finance Bank Limited**

**Krishna Kant Chaturvedi**  
**Company Secretary & Compliance Officer**