SURYODAY
A BANK OF SMILES

July 24, 2025

Ref.: SSFB/CS/30/2025-26

To,

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

Symbol: **SURYODAY**

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

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 July 24, 2025 - Approval of the Unaudited Financial Results of the Bank for the Quarter (Q-1) ended June 30, 2025

Ref: Bank's intimation Ref. No. SSFB/CS/26/2025-26 dated July 03, 2025, regarding the Board meeting of the Bank on July 24, 2025, for approval of the Unaudited Financial Results of the Bank for the Quarter (Q-1) ended June 30, 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 the Board, the Board of Directors of the Bank at their meeting held on July 24, 2025, have *inter-alia*, considered and approved the Unaudited Financial Results of the Bank for the Quarter (Q-1) ended June 30, 2025 and taken on record the Limited Review Report thereon, issued by the Statutory Auditors of the Bank, M/s. Mukund M. Chitale & Co., Chartered Accountants (Firm Registration Number 106655W).

Accordingly, we hereby submit the following documents:

i) Limited Review Report, issued by the Statutory Auditors of the Bank, M/s. Mukund M. Chitale & Co. Chartered Accountants (Firm Registration Number 106655W) on the Unaudited Financial Results of the Bank for the Quarter (Q-1) ended June 30, 2025;
ii) Unaudited Financial Results of the Bank for the Quarter (Q-1) ended June 30, 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-1) ended June 30, 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 copy of 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 proceeds is not applicable.

Pursuant to Regulation 52(7) of the SEBI Listing Regulations, we confirm that during the Quarter (Q-1) ended June 30, 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 June 30, 2025, and accordingly, the disclosure requirement in terms of Regulation 54 of the SEBI Listing Regulations is not applicable with respect to the extent and nature of security created & maintained and cover available.

The meeting of the Board of Directors commenced at 03:15 p.m. and concluded at 06:00 p.m.

This intimation shall also be made available on the Bank's website at https://www.suryodaybank.com/investor-corner/#disclosure-to-stock-exchanges and https://www.suryodaybank.com/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
Digitally signed by KRISHNA KANT CHATURVEDI
Date: 2025.07.24 18:11:14 +05'30'

Krishna Kant Chaturvedi
Company Secretary & Compliance Officer

Encl: As above

MUKUND
M. CHITALE
& CO.
CHARTERED
ACCOUNTANTS

2nd Floor, Kapur House,
Paranjape B Scheme
Road No.1, Vile Parle (E),
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Independent Auditor's Review Report on Unaudited Interim Financial Results for the Quarter Ended June 30, 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
CBD Belapur
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 ended June 30, 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 Interim financial results has not been prepared in accordance with the recognition and measurement principles laid down in AS 25, prescribed under Section 133 of the Act, read with relevant rules issued there under, RBI guidelines and other recognized accounting practices and policies and has not disclosed the information required to be disclosed in terms of the SEBI LODR Regulations 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. MUMBAI CHARTERED ACCOUNTANTS

MUKUND
M. CHITALE
& CO.

CHARTERED
ACCOUNTANTS

5. **Emphasis of Matter**

We draw attention to

a. Note no. 10 (a) with respect to provision on advance covered by Credit Guarantee Fund for Micro Units (CGFMU) by making provision as permitted by RBI Guidelines, which has resulted in lesser provision for the current quarter by an amount to Rs. 5388 Lakhs in respect of loans that became NPA during the current quarter.

b. Note no. 10 (b) which describes CRAR of the Bank for June 30, 2025, is 24.61% in place of 21.10%, on account of application of Risk Weights as per NCAF issued by RBI guidelines, only on uncovered portion of advances covered under CGFMU scheme.

Our opinion is not modified in this aspect.

6. **Other Matter**

The comparative figures for the corresponding quarter ended June 30, 2024, were reviewed by previous Statutory auditors whose report dated August 1, 2024, expressed an unmodified opinion.

We do not express any conclusion /opinion as the case may be, on the figures so reported in comparative figures as mentioned above.

7. A copy of the unaudited quarter 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.

Mukund M. Chitale & Co
Chartered Accountants
FRN: 106655W

MUKUND M CHITALE & CO ★ MUMBAI ★ CHARTERED ACCOUNTANTS

Nilesh RS Joshi
Partner
Membership No. 114749
UDIN: 25114749BMILXY3622

Place: Navi Mumbai
Date: July 24, 2025

Suryoday Small Finance Bank Limited
CIN: L65923MH2008PLC261472
Sharda Terraces, Plot No. 65, Sector-11, CBD Belapur, Navi Mumbai-400 614.
Website: https://www.suryodaybank.com, Tel.: (022)4043 5800

UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2025

₹ In Lakhs

	Particulars	Quarter ended			Year ended
		30.06.2025	31.03.2025	30.06.2024	31.03.2025
		Unaudited	Unaudited	Unaudited	Audited
1	Interest Earned (a)+(b)+(c)+(d)	49,517	47,058	48,812	1,95,375
	(a) Interest / discount on advances / bills	43,385	41,636	43,392	1,73,083
	(b) Income on investments	5,112	4,827	4,903	19,862
	(c) Interest on balances with Reserve Bank of India and other inter bank funds	1,020	595	517	2,430
	(d) Others	-	-	-	-
2	Other Income	10,865	6,010	7,015	21,725
3	**Total Income (1)+(2)**	**60,382**	**53,068**	**55,827**	**2,17,100**
4	Interest Expended	24,803	22,592	19,489	84,761
5	Operating Expenses (i)+(ii)	24,687	25,812	21,910	93,419
	(i) Employees cost	11,534	11,577	11,362	44,423
	(ii) Other operating expenses	13,153	14,235	10,548	48,996
6	**Total Expenditure (4)+(5) (excluding Provisions and Contingencies)**	**49,490**	**48,404**	**41,399**	**1,78,180**
7	**Operating Profit before Provisions and Contingencies (3)-(6)**	**10,892**	**4,664**	**14,428**	**38,920**
8	Provisions (other than tax) and Contingencies	6,209	9,342	5,156	24,537
9	Exceptional Items	-	-	-	-
10	**Profit from Ordinary Activities before tax (7)-(8)-(9)**	**4,683**	**(4,678)**	**9,272**	**14,383**
11	Tax Expense	1,155	(1,300)	2,266	2,886
12	**Net Profit from Ordinary Activities after tax (10)-(11)**	**3,528**	**(3,378)**	**7,006**	**11,497**
13	Extraordinary items (net of tax expense)	-	-	-	-
14	**Net Profit for the period (12)-(13)**	**3,528**	**(3,378)**	**7,006**	**11,497**
15	Paid up equity share capital (Face Value of ₹ 10/- each)	10,628	10,628	10,624	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
	(ii) Capital Adequacy Ratio	24.61%	25.83%	27.27%	25.83%
	(iii) Earnings per share (EPS) (Face Value of ₹ 10/- each)*				
	(a) Basic EPS before & after extraordinary items (net of tax expense)-(₹)	3.32	(3.18)	6.60	10.82
	(b) Diluted EPS before & after extraordinary items (net of tax expense)-(₹)	3.32	(3.18)	6.55	10.75
	(iv) NPA Ratios				
	(a) Gross NPAs	91,752	73,384	24,099	73,384
	(b) Net NPAs	59,304	45,702	3,891	45,702
	(c) % of Gross NPAs to Gross Advances	8.46%	7.16%	2.84%	7.16%
	(d) % of Net NPAs to Net Advances	5.64%	4.58%	0.47%	4.58%
	(v) Return on assets (average) *	0.22%	-0.23%	0.56%	0.84%
	(vi) Net worth	1,93,496	1,90,014	1,85,335	1,90,014
	(vii) Outstanding redeemable preference shares	-	-	-	-
	(viii) Capital redemption reserve	-	-	-	-
	(ix) Debt equity ratio	1.17	1.41	1.25	1.41
	(x) Total debts to total assets	14.23%	17.36%	18.37%	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.

MUKUND M CHITALE & CO. MUMBAI CHARTERED ACCOUNTANTS

SURYODAY SMALL FINANCE BANK LTD. NAVI MUMBAI

Suryoday Small Finance Bank Limited
CIN: L65923MH2008PLC261472
Sharda Terraces, Plot No. 65, Sector-11, CBD Belapur, Navi Mumbai-400 614.
Website: https://www.suryodaybank.com, Tel.: (022)4043 5800

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

₹ In Lakhs

Particulars	Quarter ended			Year Ended
	30.06.2025	31.03.2025	30.06.2024	31.03.2025
	Unaudited	Unaudited	Unaudited	Audited
1. **Segment Revenue**				
(a) Treasury	8,084	6,489	5,811	23,861
(b) Retail Banking	55,074	48,901	53,083	2,03,911
(c) Corporate	3,979	3,391	2,744	12,341
(d) Other Banking Operations	1,226	873	831	3,442
(e) Unallocated	-	-	-	-
Total	**68,363**	**59,654**	**62,469**	**2,43,555**
Less: Inter Segment Revenue	(7,981)	(6,586)	(6,642)	(26,455)
Income from Operations	**60,382**	**53,068**	**55,827**	**2,17,100**
2. **Segment Results**				
(a) Treasury	2,369	459	963	1,962
(b) Retail Banking	3,832	(1,880)	10,092	20,772
(c) Corporate	(1,342)	(2,783)	(1,576)	(7,147)
(d) Other Banking Operations	-	-	-	-
(e) Unallocated	(176)	(474)	(207)	(1,204)
Total Profit Before Tax	**4,683**	**(4,678)**	**9,272**	**14,383**
3. **Segment Assets**				
(a) Treasury	4,74,678	4,84,537	3,91,089	4,84,537
(b) Retail Banking	9,34,930	9,00,326	7,68,916	9,00,326
(c) Corporate	1,88,361	1,67,441	1,06,355	1,67,441
(d) Other Banking Operations	866	971	2,883	971
(e) Unallocated	7,020	8,164	5,198	8,164
Total	**16,05,855**	**15,61,439**	**12,74,441**	**15,61,439**
4. **Segment Liabilities**				
(a) Treasury	2,31,801	2,72,794	2,45,530	2,72,794
(b) Retail Banking	8,24,569	7,61,286	5,82,090	7,61,286
(c) Corporate	3,52,566	3,34,154	2,57,664	3,34,154
(d) Other Banking Operations	806	490	817	490
(e) Unallocated	29	5	505	5
Total	**14,09,771**	**13,68,729**	**10,86,606**	**13,68,729**
5. **Capital Employed**				
(Segment Assets - Segment Liabilities)				
(a) Treasury	2,42,877	2,11,743	1,45,559	2,11,743
(b) Retail Banking	1,10,361	1,39,040	1,86,826	1,39,040
(c) Corporate	(1,64,205)	(1,66,713)	(1,51,309)	(1,66,713)
(d) Other Banking Operations	60	481	2,066	481
(e) Unallocated	6,991	8,159	4,693	8,159
Total	**1,96,084**	**1,92,710**	**1,87,835**	**1,92,710**

1 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.

2 The RBI vide its circular No. RBI/2022-23/19/DOR.AUT.REC.12/2022-23 dated April 07, 2022 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.

MUKUND M CHITALE & CO ★ CHARTERED ACCOUNTANTS ★ MUMBAI

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Notes :

1. **Statement of Assets and Liabilities is given below:**

₹ In Lakhs

Particulars	As at 30.06.2025 Unaudited	As at 31.03.2025 Audited
CAPITAL AND LIABILITIES		
Capital	10,628	10,628
Reserves and Surplus	1,84,351	1,80,883
Employee Stock Options Reserve	1,105	1,198
Deposits	11,31,221	10,57,961
Borrowings	2,28,450	2,71,029
Other Liabilities and Provisions	50,100	39,740
Total	**16,05,855**	**15,61,439**
ASSETS		
Cash and Balances with Reserve Bank of India	1,14,188	1,46,614
Balances with Banks and Money at Call and Short notice	28,891	24,324
Investments	3,32,384	3,13,748
Advances	10,52,117	9,97,435
Fixed Assets	28,587	29,014
Other Assets	49,688	50,304
Total	**16,05,855**	**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 July 24, 2025. The financial results for the quarter ended June 30, 2025 have been subject to Limited Review by the statutory auditor of the Bank, Mukund M Chitale & Co. An unmodified review report has been issued by them thereon.
   The Results of the quarter ended June 30, 2024 were reviewed by M/s Walker Chandiok & Co. LLP, Chartered Accountants, on which they have issued an unmodified opinion.

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 quarter ended June 30, 2025 under the RBI Master Direction on Transfer of Loan Exposures dated September 24, 2021 are given below :
   i) The Bank has not transferred/acquired loans, not in default through assignment of loans.
   ii) The Bank has not transferred/acquired any stressed loans (Non-performing asset and Special Mention Account)
   iii) Details of the recovery ratings assigned to Security Receipts outstanding as at June 30, 2025:

₹ In lakhs

Rating Agency	Recovery Rating	Anticipated Recovery	Value of Outstanding SRs (net of provisions)
Unrated*	Unrated	Unrated	1,732

* SRs have been issued on March 28, 2025, hence rating of the same is pending.

6. The Bank carries a floating provision of ₹4,749 lakhs as on June 30, 2025, of which ₹1,042 lakhs has been created during the quarter, as per Board approved policy and is used for calculation of net NPA and provision coverage ratio. Floating provision of ₹2,266 lakhs was created during the quarter ended June 30, 2024 (Floating provision as on March 31, 2025 : ₹3,707 lakhs and June 30, 2024 : ₹5,636 lakhs).

7. During the quarter ended June 30 2025, the Bank has not allotted any equity shares pursuant to the exercise of stock options under the approved Employee Stock Option Plan (ESOP) 2016 & 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.

MUKUND M CHITALE & CO. MUMBAI CHARTERED ACCOUNTANTS

SURYODAY SMALL FINANCE BANK LTD. NAVI MUMBAI

9. The Capital adequacy ratio (CRAR) has been computed as per operating guidelines for Small Finance Banks in accordance with RBI Circular No. RBI/2016-17/81 DBR.NBD.No. 26/16.13.218/2016-17 dated October 06, 2016.

   The Bank has followed Basel II standardized approach for credit risk 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. 4502/16.13.218/2017-18 dated November 08, 2017 has provided an exemption to all Small Finance Banks whereby no separate capital charge is prescribed for market risk and operational risk.

10. a) 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 5.9.4 of DOR.STR.REC.8/21.04.048/2024-25 dated April 02, 2024 Master Circular –"Prudential norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances" 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 current quarter ended June 30, 2025 and March 31, 2025 is lesser by an amount of ₹5,388 lakhs and ₹5,836 lakhs respectively. Additionally, NPA provision for the current quarter is adjusted by an amount of ₹2,202 lakhs and ₹257 lakhs in respect of loans that became NPA up to June 30, 2024 and March 31, 2024 respectively.

    b) Similarly, till quarter ended September 30, 2024, the Bank used to maintain Risk Weight as per New Capital Adequacy Framework (NCAF) guidelines issued by RBI, on all the loans including those covered under the Scheme even though the same were eligible for claim under the Scheme to the extent of the guaranteed portion. Henceforth, the Bank has decided from quarter ended December 31, 2024, to avail the benefit as per the provisions of the RBI Circular DOR.STR.REC.67/21.06.201/2022-23 dated September 07, 2022, titled "Review of Prudential Norms – Risk Weights for Exposures guaranteed by Credit Guarantee Schemes (CGS)". Consequently, the Risk Weight is applied only on the portion to the extent it is not guaranteed under the CGFMU Scheme, in respect of these loans. Accordingly, the capital to risk weighted asset ratio (CRAR) is 24.61%. Had the Bank not taken the benefit of the guarantee cover under the CGFMU Scheme both in respect of NPA provisioning and CRAR computation, the CRAR as per the NCAF guidelines would have been 21.10%.

11. Consolidation of financial statements is not applicable as the Bank does not have any subsidiary/associate/joint venture company(ies) as on June 30, 2025.

12. The figures for the quarter ended March 31, 2025 are the balancing figures between the audited figures in repect of full financial year and the unaudited published year to date figures upto the end of the third quarter of respective financial year which were subject to limited review.

13. 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 : July 24, 2025

MUKUND M CHITALE & CO ★ MUMBAI ★ CHARTERED ACCOUNTANTS

SURYODAY SMALL FINANCE BANK LTD. ★ NAVI MUMBAI

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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)	2,07,158
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)	2,28,450

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
Date : July 24, 2025

SURYODAY SMALL FINANCE BANK LTD. NAVI MUMBAI