

May 07, 2026

Ref.: SSFB/CS/10/2026-27

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, 960033**

Dear Sir/Madam,

**Sub: Investor Presentation on the Audited Financial Results of Suryoday Small Finance Bank Limited (the "Bank") for the Quarter (Q-4) and Financial Year ended March 31, 2026, under Regulation 30 and other applicable provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015**

**Ref: Bank's letter No. SSFB/CS/06/2026-27 dated April 30, 2026, intimating about the conference call and letter No. SSFB/CS/07/2026-27 dated May 07, 2026, intimating the Outcome of the Board meeting on approval of the Audited Financial Results of the Bank for the Quarter (Q-4) and Financial Year ended March 31, 2026**

In continuation to the above-mentioned intimations, please find attached herewith Investor Presentation relating to the Conference call update on the Audited Financial Results of the Bank for the Quarter (Q-4) and Financial Year ended March 31, 2026.

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> and in terms of Regulation 30, 46 and 62 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

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

Thanking You,

Yours truly,  
For **Suryoday Small Finance Bank Limited**

KRISHNA KANT Digitally signed by KRISHNA  
KANT CHATURVEDI  
CHATURVEDI Date: 2026.05.07 21:42:18  
+05'30'

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

Encl: As above

**SURYODAY SMALL FINANCE BANK LIMITED**

# Investor Presentation

Q4 & FY26 March 2026



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# 01

## FY26 / Strategy / Way Forward



## GROWTH & SCALE

- Advances 29.4% & Deposit 32.3% YoY Growth
- Micro-banking: IF Advances 17.2% YoY Growth  
VL ~₹4,400 Cr & 75.0% of IF Book (VL 47.1% YoY Growth)
- Retail Assets: 41.4% YoY Growth; CV crossed ₹1,800 Cr ,  
Mortgage including MHL crossed ₹3,000 Cr

## ASSET QUALITY

- IF Slippage: Q4 FY25 ₹264 Cr → Q3 FY26 ₹116 Cr → Q4 FY26 ₹74 Cr
- As of Mar'26, GNPA ₹864 Cr, NNPA ₹542 Cr, against which ₹508 Cr is receivable under CGFMU scheme

## PROFITABILITY TREND

Metric	Q4 FY25	Q3 FY26	Q4 FY26
Yield	17.4%	16.8%	17.3%
CTI	84.7%	75.1%	73.7%
RoA	-1.0%	0.9%	1.1%
PAT (Rs Cr)	-33.8	36.6	49.7

## DIGITAL FRONT

- Deposit now 12% of overall book & ~50% of incremental
- CLOU ~10 lakhs pre-qualified customers; 5.3 lakhs sanctioned, 2.4 lakhs Utilized

### FY26 Guidance vs Achieved

Secured Asset Mix 55%

55.0%

Advances 30-35%

29.4%

Deposit Growth 40-45%  
CASA% 22%

32.3%  
22.6%

\*Asset Quality  
GNPA<5 | NNPA<3

6.5% | 4.2%

Q4 FY26  
\*\*RoA 1.1% to 1.2%  
RoE 10% to 11%

RoA 1.1%  
RoE 9.8%

Growth Momentum linked to MFI turnaround – Improving margins, significant slippage reduction and Digital building scale

# 3 PILLARS OF GROWTH



## Micro-banking

- Core focus **Vikas Loan & NTB VL (comprises 75% of micro banking portfolio)**
- ~98% CGFMU coverage since FY23
- Vikas Loan : 75% customers pay digitally/SI;
- ~10L **pre-qualified customers** - exponential opportunity
- **Robust credit underwriting** & customer profiling

➤ Deepening existing IF customer base to service in holistic manner

➤ Continue to cover ~100% of eligible portfolio under CGFMU scheme.



## Granular Retail Focus

- 80% **deposits including CASA** continues to be retail & granular
- **Focus on LAP including prime LAP** comprises ~52% Mortgage book
- **CV:** 90%+ retail; focus continues in used CV & car
- **Scaling New Products:** New cars & construction equipment

➤ Micro-market expansion & product-led approach to drive secured asset growth

➤ Deposits to strengthen via lean/full branches & digital (DJDs & RDs)



## Digital – Focused Banking

- **Digital deposits** - 12% (₹1,672 Cr) of total book with ₹6 crore/day run rate with substantially low CAC
- **Credit on UPI:** ~11 Lakhs prequalified quality customers
- **Lending:** End-to-end digital underwriting for small ticket MSME (<5 Lakhs): 1-min pre-approval
- Leveraging partnerships & innovation to drive granular growth

➤ 3-year tech roadmap → tech-led, build for super-scale, customer-first bank

➤ Traction on Credit on UPI & Secured Credit Card

# DIGITAL BANKING



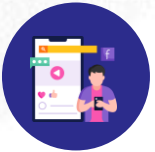
Infrastructure in Middleware and CBS



Partnership Led Approach by Developing Own Journey



Agility, Scalability with Low Acquisition Cost



End-to-end Paperless Journey with V-KYC

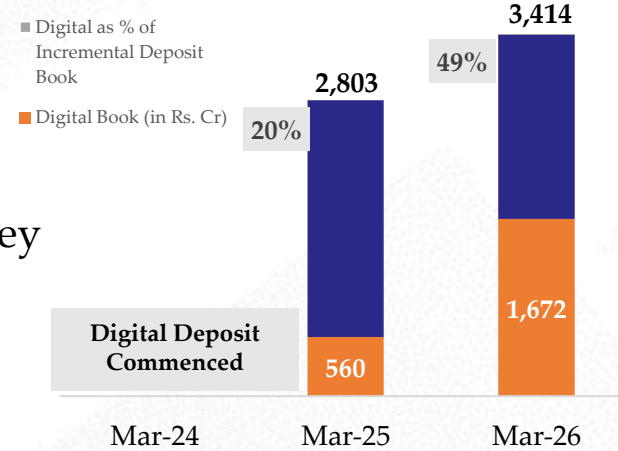


Gen AI for Hyper-personalized Lending & Advisory

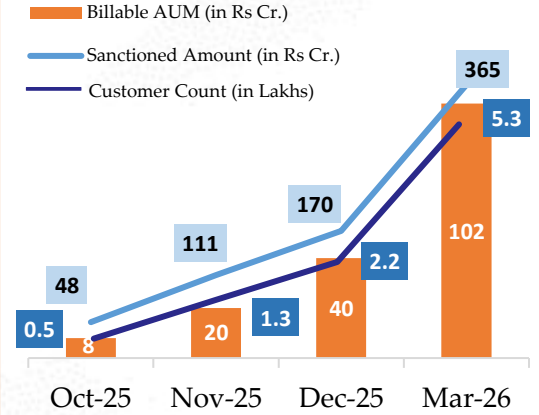


Huge Customer Base Creating a “Bank Within A Bank”

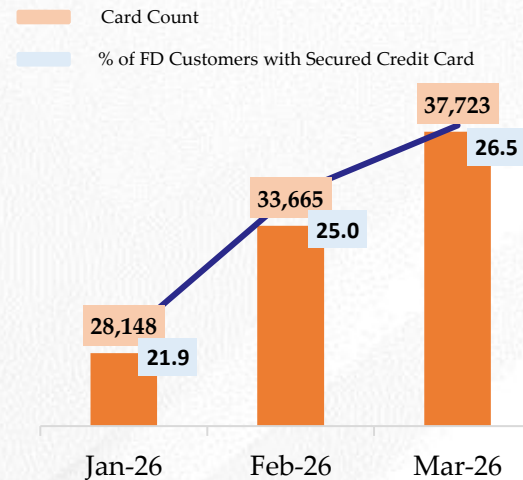
**Lean channel, high growth**  
Digital deposits with higher retention



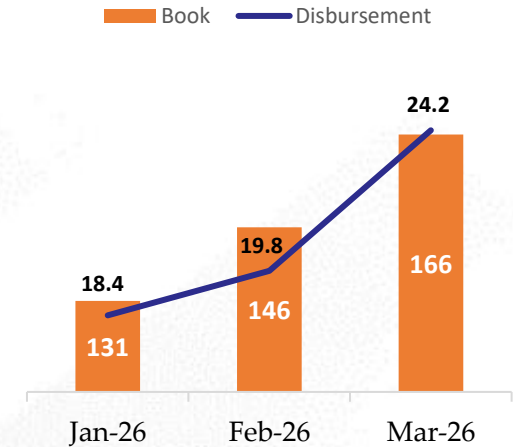
**Sachetized credit at the speed of UPI –**  
scaling customers at marginal costs



**Secured Credit Card → From Steady**  
Growth to Stickiness



**Fueling MSMEs with instant branch-led**  
credit service



## Digital Deposits

- Scaled 2x from FY25–FY26 with strong retention
- Lean, Low CAC, high-quality scalable engine
- Launched FD-backed UPI credit card
- Leveraging existing base to deepen engagement

## Credit Line on UPI

- Credit limit ₹60,000 with avg sanction ₹ 7,000
- ~90% with CIBIL >725; low cost of acquisition
- Growth potential across all products
- Last 5 months CMGR of ~63%; high scalability

1.2 Lakhs

Average Ticket Size

1.5 Lakhs

Total Customers

₹1,672Cr

Cumulative Deposit

49%

Digital as % of Incremental Deposit

~11 Lakhs\*

Total Pre-Qualified

5.3 Lakhs\*

Sanctioned

2.4 Lakhs\*

Utilized

362 /102 ₹ Cr

Sanctioned / Utilized Limit

TARGET for FY27  
~2x Growth

TARGET for FY27  
~2x Growth

# PERFORMANCE HIGHLIGHTS – FY26

## Gross Advances

₹ 13,261 Cr  
 (+29.4% YoY)

## Disbursements

₹ 10,466 Cr  
 (+49.7% YoY)

## Asset Mix

IF : RA – 45.0% : 55.0%  
 (49.6% : 50.4%)

## Collection Efficiency (one EMI adjusted)

90.9% (87.7%)

## Deposits

₹ 13,994 Cr  
 (+32.3% YoY)

## Retail# : Bulk Deposit

86.0% : 14.0%  
 (81.1% : 18.9%)

#Includes Retail Term Deposit & CASA

## CASA Ratio

22.6%  
 (20.9%)

## Cost of Funds

7.7%  
 (7.8%)

## NII

₹ 1,098.7 Cr  
 (-0.7% YoY)

## CTI Ratio

73.7%  
 (+308 Bps YoY)

## GNPA / NNPA

6.5% / 4.2%  
 (7.2% / 4.6%)

## Pre-POP

₹ 107.0 Cr  
 (+129.4% YoY)

## RoA / RoE

1.1% / 9.8%  
 (-1.0% / -7.1%)

## Customers

4.2 million  
 (+23.3% YoY)

## Branch Network

# 717  
 (# 710)

## Employee Count

# 8,574  
 (# 8,649)

# PERFORMANCE HIGHLIGHTS – Q4 FY26

## Gross Advances

₹ 13,261 Cr  
 (+29.4% YoY)

## Disbursements

₹ 3,077 Cr  
 (+46.5% YoY)

## Asset Mix

IF : RA – 45.0% : 55.0%  
 (49.6% : 50.4%)

## Collection Efficiency (one EMI adjusted)

90.9% (87.7%)

## Deposits

₹ 13,994 Cr  
 (+32.3% YoY)

## Retail# : Bulk Deposit

86.0% : 14.0%  
 (81.1% : 18.9%)

#Includes Retail Term Deposit & CASA

## CASA Ratio

22.6%  
 (20.9%)

## Cost of Funds

7.5%  
 (8.1%)

## NII

₹ 316.6 Cr  
 (+29.4% YoY)

## CTI Ratio

73.7%  
 (-1,099 Bps YoY)

## GNPA / NNPA

6.5% / 4.2%  
 (7.2% / 4.6%)

## Pre-POP

₹ 384.1 Cr  
 (-1.3% YoY)

## RoA / RoE

0.9% / 7.6%  
 (0.9% / 6.0%)

## Customers

4.2 million  
 (+23.3% YoY)

## Branch Network

# 717  
 (# 710)

## Employee Count

# 8,574  
 (# 8,649)

# PERFORMANCE HIGHLIGHTS – Q4 FY26

## ADVANCES

~ INR 13,261 Cr (+29.4% YoY)  
 Non-NPA book ~ INR 12,397 Cr  
 vs ~ INR 11,000 Cr in Q3 FY26

## ASSET MIX

IF mix stands at 45%  
 (50% in Q4 FY25)

## ASSET QUALITY

GNPA/NNPA : INR 864 Cr/ INR 542 Cr  
 GNPA 6.5% / NNPA 4.2%  
 (-64 bps YoY / -39 bps YoY)

## DEPOSITS

~ INR 13,994 Cr / CASA 22.6%  
 (+32.3% YoY / +169 bps YoY)

## OTHER INITIATIVES

MSME INR 165+ Cr  
 Secured Credit Card ~ #37,500+  
 Digital Deposit INR 1,672 Cr +  
 Scaling Credit line on UPI

### Growth Continues in Vikas Loan Disbursement

- Inclusive Finance disbursement: ~₹1,550 Cr. in Q4 FY26 (+88.2% YoY)
- Strong momentum in VL which is 75% of IF book.
- Highest Ever Quarterly VL Disbursement ₹1,226 Cr Q4 FY26; ₹246 Cr. in New To Bank VL
- Growth in IF Book: ₹5,964 Cr (+17.2% YoY)

### Momentum & Scale Continues in CV & Mortgage Disbursements

- CV, Mortgage, and MHL disbursements → ₹739 Cr. (+22.4% YoY)
- CV PAR is at 10.1%; outperforming market

### Continuous Improvement in Asset Quality

- IF X-Bucket CE inching towards 99.6% & new IF book CE after Nov'24 is at ~99.7%
- ₹508 Cr receivable out of NNPA of ₹541.9 Cr, under various CGFMU cohorts as of Mar'26
- Slippages reduced from ₹155 Cr in Q3 FY26 to ₹106 Cr in Q4 FY26

### Digital Deposits & Credit on UPI continues to grow at a faster pace

- Digital liability book contributes 12%+ of liability book, crossed 1 Lakh FD customers, while CLOU touches ~11 lakhs pre-qualified customers; acquisition cost is substantially low

### Yield, NIM & CTI Substantial Improvement driving Robust Profitability

- Profit up vs Q3 FY26, led by paying book growth and stable credit costs despite lower PSLC income
- Yield & NIM improved with higher share of paying book
- Cost leverage : Man power cost flat & cost as % of asset dropped from FY25 to FY26

## FY27 Year of Building Momentum & Consistency

-  **Micro-Banking: Pivot to Individual Loan Continues**  
VL, NTB VL & MSME (IF: ~₹7,500 Cr, +25% YoY; 45% of Total Book)
-  **Expansion & Deeper Penetration**  
New 100 Branches
-  **Growth Momentum in Retail Assets**  
+45% YoY Growth; CV Book ~₹2,800 Cr (+55% YoY); Mortgage Book ~₹4,200 Cr (+45% YoY)
-  **Credit Line on UPI**  
Momentum to continue to achieve 2x growth
-  **Digital Deposit**  
2x Growth

### Advances

30% to 35%

### Profitability

RoA\*\* /RoE  
1.3% to 1.4% / 13% to 14%  
(~ 2x PAT)

### Deposit Growth

30% to 35%

### Asset Quality

GNPA ~3% & NNPA <0.3%  
(CGFMU Adjusted)

\*\* Q1: 1.2% growing gradually, moving to Q4: 1.6% throughout the year

# 02

## Key Highlights



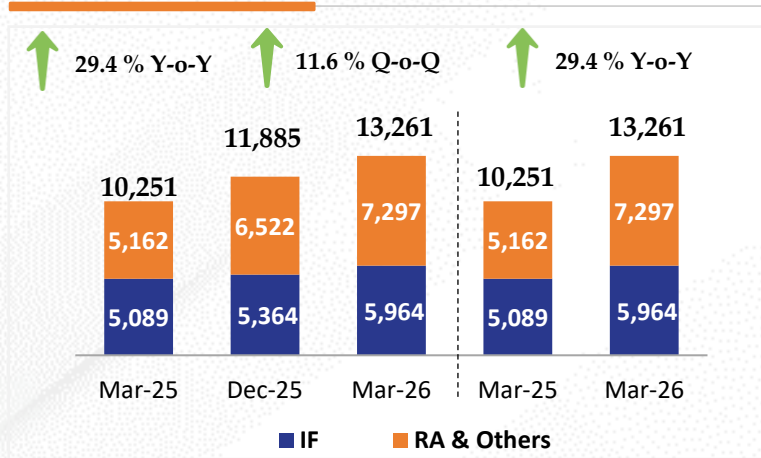
# A

## Key Metrics

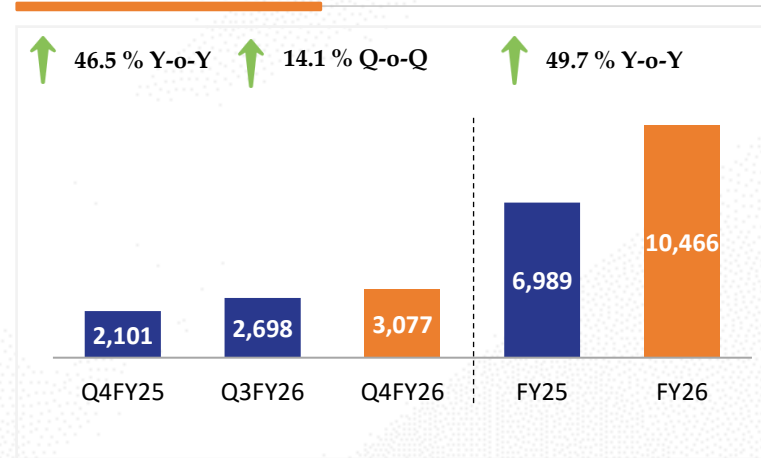


# KEY METRICS – Q4 & FY26

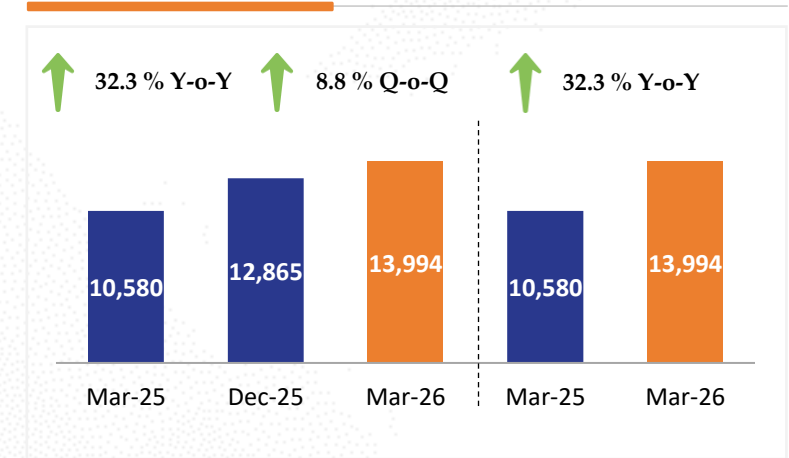
## Gross Advances (₹Cr)



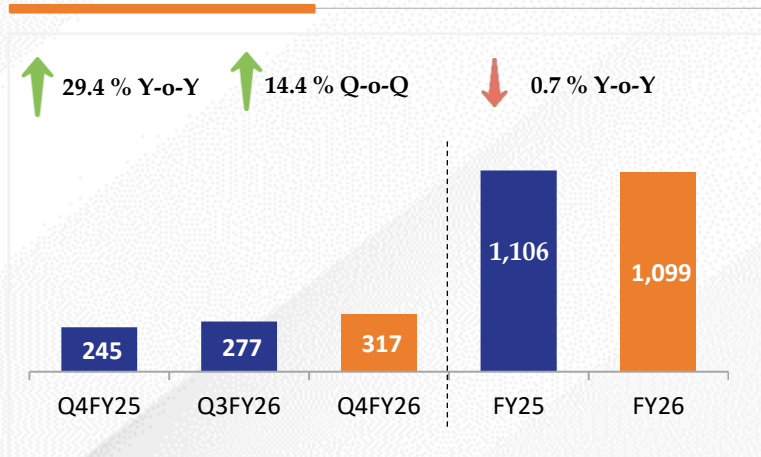
## Disbursements (₹Cr)



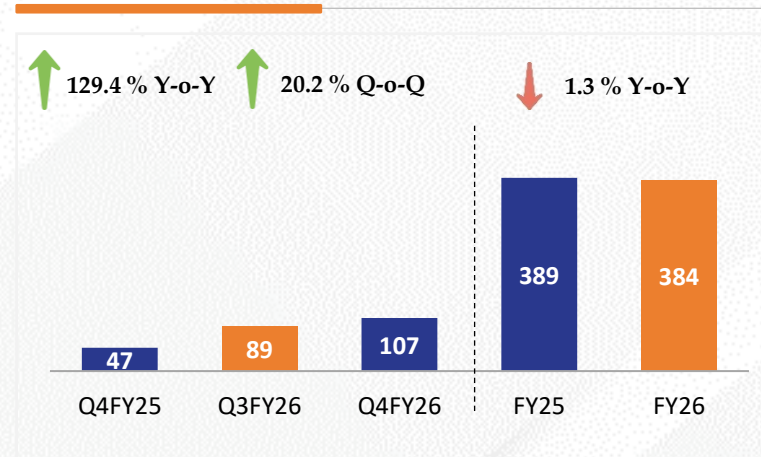
## Deposits (₹Cr)



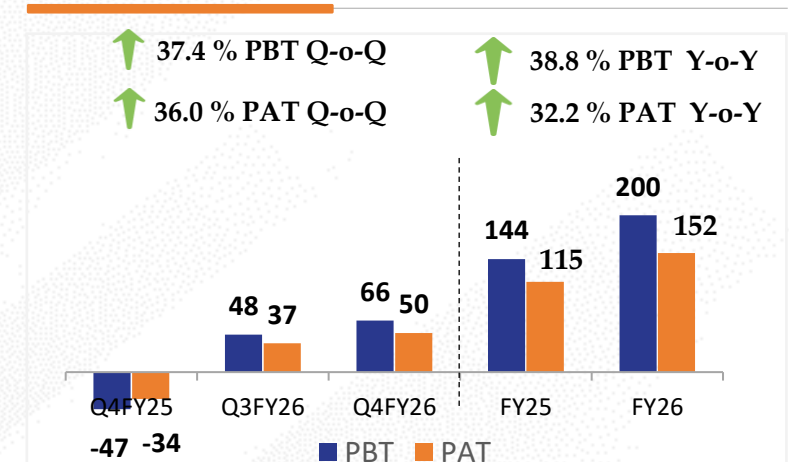
## Net Interest Income (₹Cr)



## Pre-POP (₹Cr)



## PBT & PAT (₹Cr)



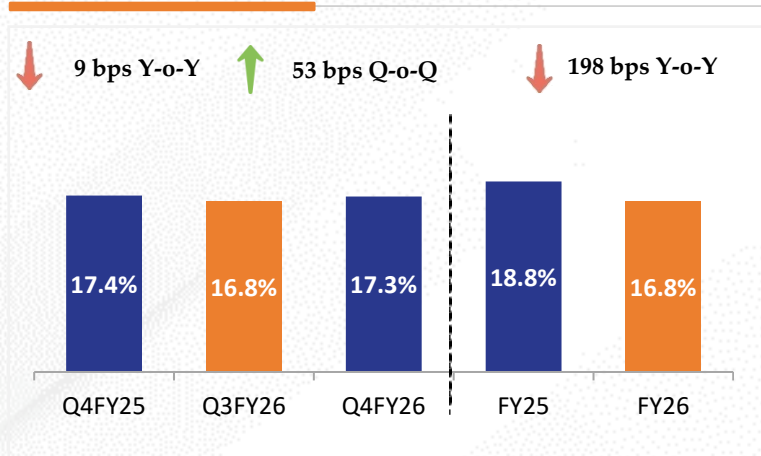
Excluding SCF, disbursements for Q4 FY26 is ₹2,746 Cr vs ₹2,257 Cr in Q3 FY26

Figures may not add up due to rounding off

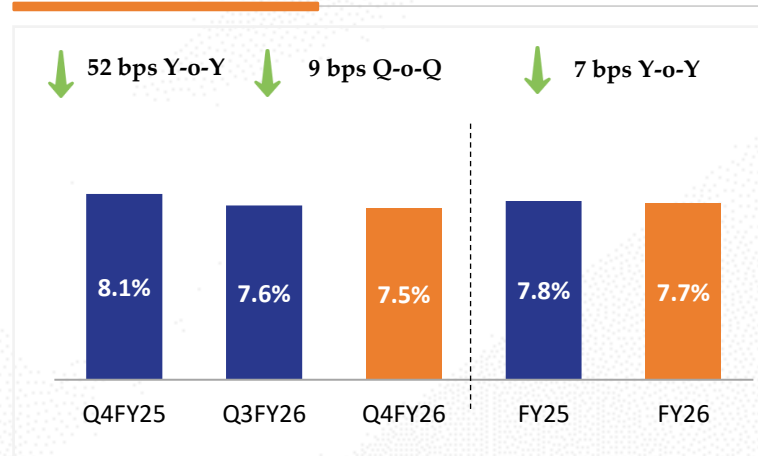
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# KEY METRICS – Q4 & FY26

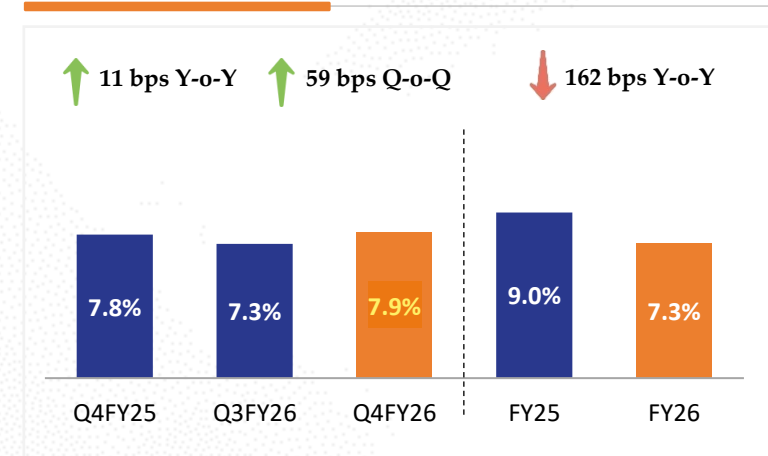
### Effective Yield on Advances (%)



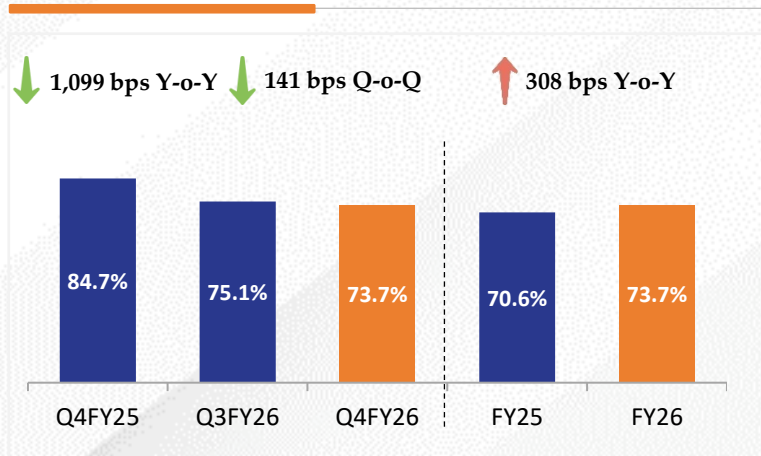
### Cost of Funds (%)



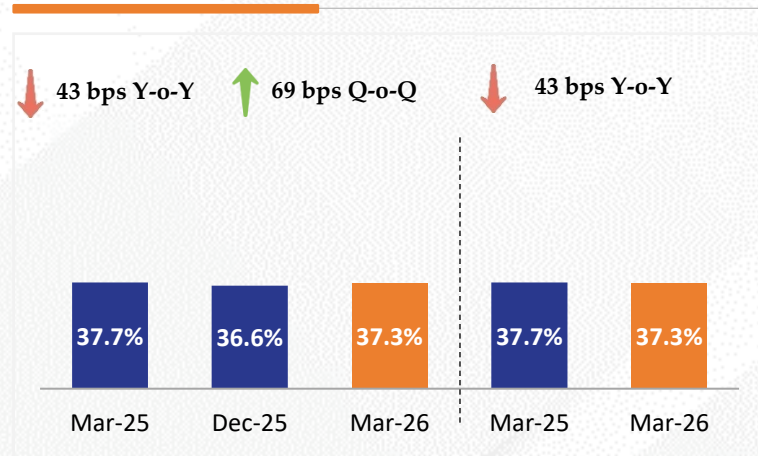
### NIM (%)



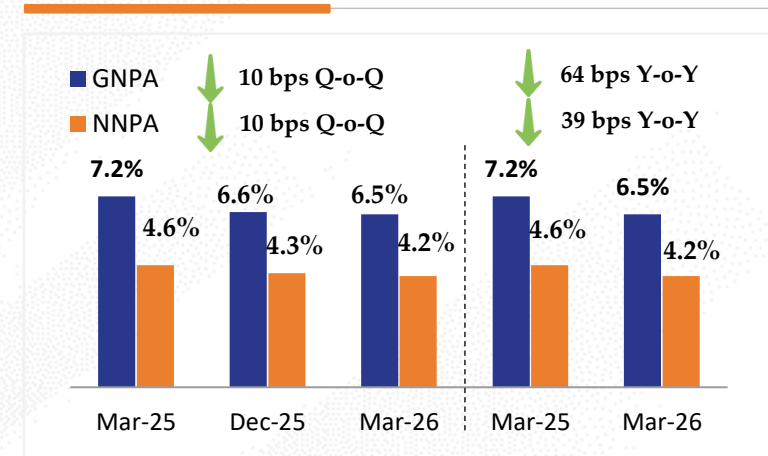
### Cost / Income Ratio (%)



### PCR\* (%)



### Asset Quality (%)



Figures may not add up due to rounding off  
As of Mar'26, GNPA ₹864.2 Cr, NNPA ₹541.9 Cr, against which ₹508.0 Cr is receivable under CGFMU scheme

# B

## Company Overview



# KEY MILESTONES

## Suryoday 2.0

As on March 2026

Gross Advances crosses ₹13,000 Cr & Deposits ~₹14,000 Cr

Vikas Loan is now 75% of the IF Book

Customer Base → 4.0 Mn / Branch Network → # 717

New Initiatives scaling steadily : MSME, Secured Credit Card and Credit line on UPI

Launched Machinery & Equipment Finance

2024 & Beyond

## IPO & COVID Tailwinds

Gross Advances crosses ₹5,000 Cr

Customer Base 2.1 Mn

Operating 550+ branches

Listed on NSE & BSE - IPO size of ₹581 Cr

Introduced Micro Home Loan, Micro LAP

2018 - 2022

2023

## Year of Reset

Stabilized operations to pre-pandemic levels

Started Two-wheeler product segment

Introduced Assisted Digital FD creation journey

Branch Network - 577

IT transformation programme

## SFB License

Gross Advances crosses ₹1,000 Cr with 0.75 Mn customer base

Operating 200+ branches

Commenced SFB operations and CV, HL & LAP

2008 - 2012

2013 - 2017

## Commencement

Incorporation of Suryoday Micro Finance

Received RBI license for NBFC & commenced

MFI operations in Pune

# EMPOWERING SOLUTIONS: BEYOND MICRO LENDING

## Asset Portfolio

### Inclusive Finance (45%)

JLG  
(25%)

Vikas Loans  
(75%)

### Expanding Beyond Micro Lending

Customer profile - Good credit score  
with retail bureau track

Vikas loans –  
Transitioning from JLG to Retail;

Launched MSME

CGFMU Coverage + Product Diversification + Social security schemes (PMJJY, PMSBY)

### Retail Assets (55%)

#### Mortgage

#### Vehicle Financing

#### Others

Housing Loans

CV

FIG

LAP

Used CV

Partnerships /  
MSME UBL

Micro mortgage

Construction Equipment

SCF /  
Machinery &  
Equipment

## Liabilities Portfolio

TD, RD & Long-Term Deposit

CASA

Bulk Deposits

Digital FD

## Other Products/ Services

OD

Secured Credit Card

Payment Solutions

Credit on UPI

Q4 FY26



Total no of customers  
**4.2 Mn**



Effective Yield on Advances  
**17.3%**



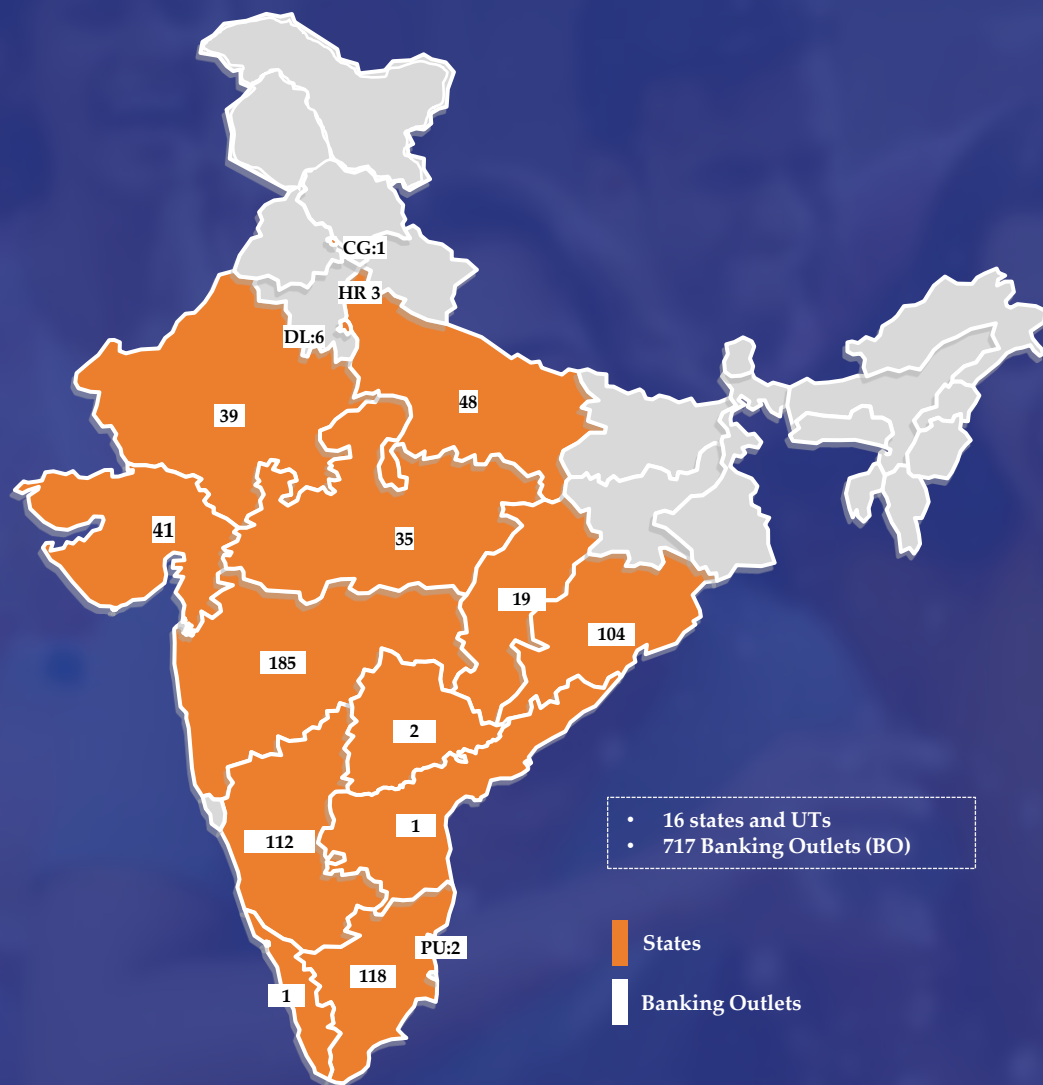
Cost of Funds  
**7.5%**

~ 98% of IF portfolio (JLG & Vikas Loan) is covered under CGFMU

Secured Book (55%)

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# STRONG FOOTHOLD: COVERING 2/3RD OF INDIA



## Branch Distribution

Particulars	Mar'26	Mar'25
Asset focused outlets	383	387
Liability focused outlets*	137	126
Rural Centers	197	197
<b>Total</b>	<b>717</b>	<b>710</b>

Note: \*Includes Composite Branches

## Geographical Mix of the Branches

Outlets	Asset Focused	Liability Focused	Rural Centers	Total
Maharashtra	74	53	58	<b>185</b>
Tamil Nadu	60	26	32	<b>118</b>
Karnataka	73	16	23	<b>112</b>
Odisha	29	10	65	<b>104</b>
Uttar Pradesh	34	3	11	<b>48</b>
Gujarat	36	5	--	<b>41</b>
Rajasthan	37	1	1	<b>39</b>
Madhya Pradesh	25	5	5	<b>35</b>
Others	15	18	2	<b>35</b>
<b>Total</b>	<b>383</b>	<b>137</b>	<b>197</b>	<b>717</b>

Note: Some of the rural centers branches are full fledged asset branches

# C

## Asset Products



# INCLUSIVE FINANCE: BEYOND MICRO-LENDING



Vikas Loan Share  
**75%**  
of IF Gross Advances

Average Ticket Size  
**₹52,000 / ₹62,000**  
JLG/NTB VL

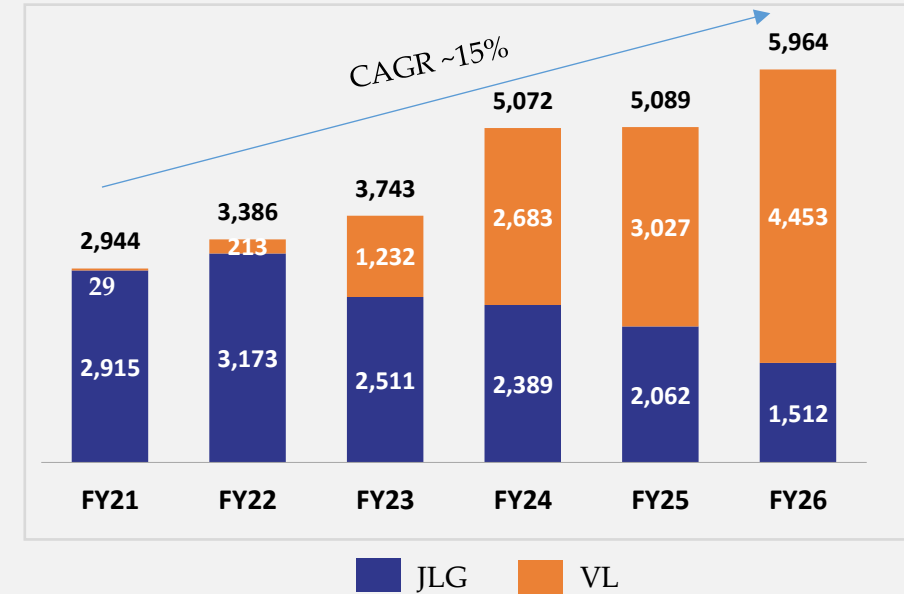
Average Ticket Size  
**₹94,000**  
VL

VL UPI Collections  
**42%**

# INCLUSIVE FINANCE: SHIFTING GROUP TO INDIVIDUAL

Product Description		
Parameter	JLG / NTB VL	Vikas Loans
Customer Segment	Urban/ Semi Urban	Urban/ Semi Urban
Products	Group Loans	Individual Loans
Geography	Tier 1&2	Tier 1&2
Distribution	In-house/ BC Partnerships	In-house
Collection	In-house/ Collection Agency	In-house/ Collection Agency
Average Ticket Size	₹52,000 / ₹62,000	₹94,000

Gross Advances (₹Cr)



Over 98% of IF portfolio (JLG & Vikas) is covered under CGFMU scheme as on Mar'26  
As of Mar'26, against NNPA of ₹461.1 Cr, ~100% receivable under CGFMU scheme

Product	Gross Advances (₹Cr)	GNPA (₹Cr)	Total Provision* (₹Cr)	NNPA (₹Cr)	Receivable under CGFMU (₹Cr)	GNPA	NNPA	PCR
JLG	1,520.0	381.3	136.9	244.4	508.0	25.1%	17.7%	35.9%
VL	4,444.3	377.8	158.5	219.3		8.5%	5.1%	41.9%
<b>Total IF</b>	<b>5,964.4</b>	<b>759.1</b>	<b>295.3</b>	<b>463.7</b>		<b>12.7%</b>	<b>8.2%</b>	<b>38.9%</b>

Figures may not add up due to rounding off

\*Includes Floating Provision of ₹59.2 Cr

# MORTGAGES: FOCUSED APPROACH

SSFB offers **comprehensive mortgage offerings** - Housing & MSME Loans catering to Semi-prime and urban affordable customer segment

**Business Strategy:** Focus on retail and secured MSME lending, deepen portfolio in existing markets, transition VL to Micro LAP, serve semi-prime customers, and increase Prime LAP in micro-markets.

**Customer Segmentation :** Uses risk profiling and data insights to tailor LAP offerings for priority micro-markets.

**Hybrid Distribution Model:** Balanced mix of direct and outbound sourcing, strengthening multi-channel presence.

**Efficiency and speed driven by effective training**

: Centralized underwriting for large loans, digital solutions to reduce retail TAT, and structured training on product, service, compliance, and digital skills.



Gross Advances

₹3,000Cr+

Disbursements

₹360Cr+

Team Strength

750+  
Employees

Touchpoints

100+  
locations

Micro Mortgage

Loan Against Property

Housing Loans

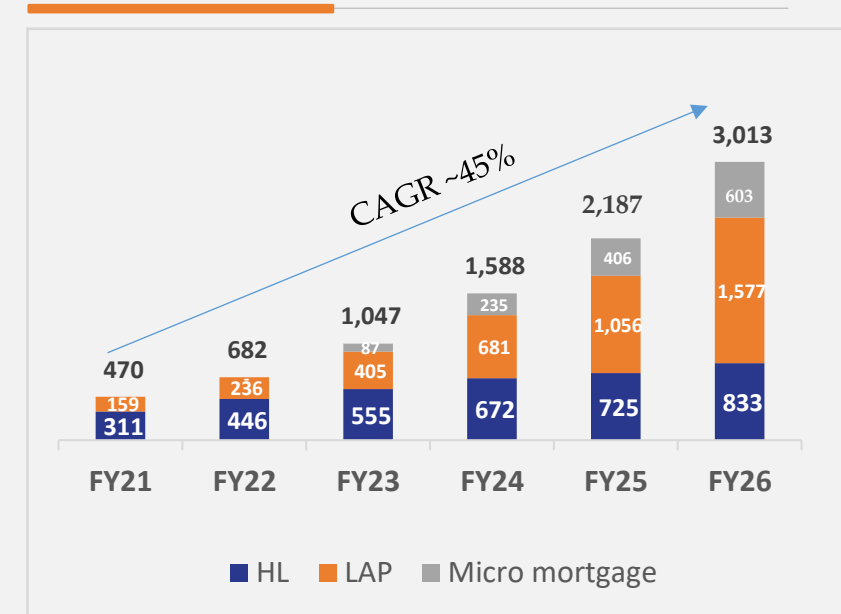
SSFB's Focus Areas



# MORTGAGES : SUSTAINABLE GROWTH

Product Description			
Parameter	Micro Mortgages	Housing Loans	LAP
Customer Segment	Affordable / Semi Urban	Semi Prime / Urban Affordable	Semi Prime / Urban Affordable
Products	Home Loans – Resale / Self construction	Home loans– Resale/Builder & Secured Business Loan	Business purpose/
Geography	Tier 2 & 3	Tier 1 & 2	Tier 1 & 2
Distribution	100% In-house	Hybrid – In-house, Connectors & DSA's	Hybrid – In-house, Branches, Connectors & DSA's
Collection	Sourcing Team	Sourcing & Dedicated Collection Team	Sourcing & Dedicated Collection Team
Average Ticket Size	Rs 7 Lakhs	Rs 21 Lakhs	Rs 27 Lakhs

Gross Advances (Rs. Cr)



Product	Gross Advances (₹Cr)	GNPA (₹Cr)	Total Provision (₹Cr)	NNPA (₹Cr)	GNPA	NNPA	PCR
HL	833.0	15.9	3.8	12.1	1.9%	1.5%	23.9%
LAP	1,577.4	24.6	4.2	20.5	1.6%	1.3%	17.0%
Micro-Mortgages	602.9	26.4	4.0	22.3	4.4%	3.7%	15.2%
<b>Mortgage (Total)</b>	<b>3,013.2</b>	<b>66.9</b>	<b>12.0</b>	<b>54.9</b>	<b>2.2%</b>	<b>1.8%</b>	<b>17.9%</b>

Figures may not add up due to rounding off

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# VEHICLE FINANCING: MONETIZING ON LARGE OPPORTUNITY

- 1 SSFB is diversifying business through various products under Vehicle Financing Portfolio – CV, TW, Used CV, Car loans & Construction Equipment, where used CV constitutes ~70% of the portfolio
- 2 Expanding in the rural space, catering the Tier 3 & Tier 4 locations and focusing on micro-market strategy
- 3 Building a Retail franchise by offering customized products and digital Solutions
- 4 Data driven underwriting through automatically validating customer information and reduce TAT to 4 hours
- 5 Partnerships for Two-wheelers to effectively leverage distribution channels and expand into new geographies
- 6 Reducing the acquisition cost by pre-approved sub product segments like Express loans, Top-up loans, etc

Customers  
**~17,000**  
Active Clients

Disbursements  
**₹370Cr+**

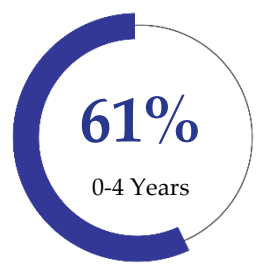
Team Strength  
**550+**  
Employees

Touchpoints  
**125+**

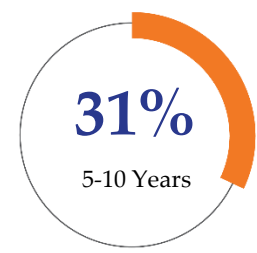


Present Locations  
 Upcoming Locations

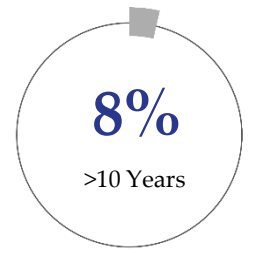
## Large CV Market ₹5.6 Lakh Cr.



Future Opportunity  
(61% - 3.5 Lakh Cr)



Suryoday Focus Area (39% - 2.1 Lakh Cr)



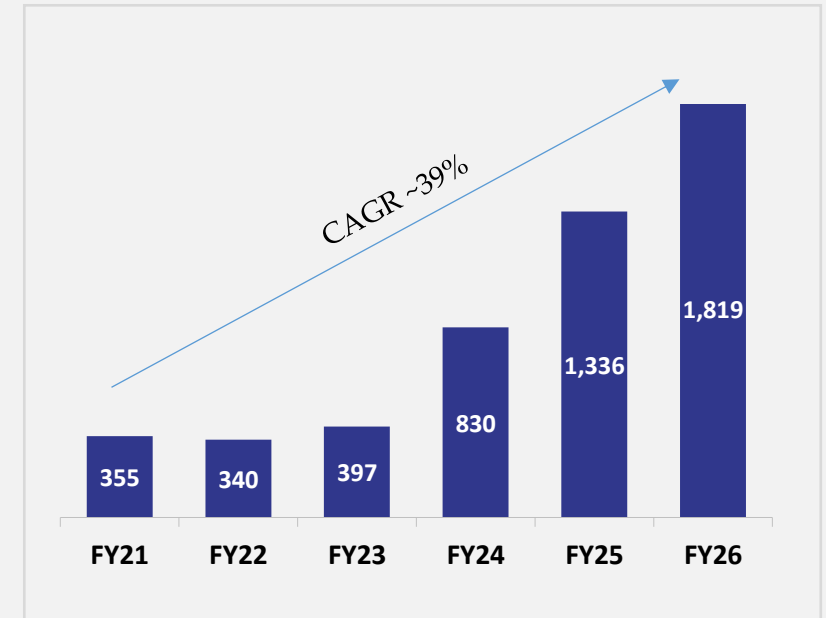
Source: SIAM; Internal Estimates

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# VEHICLE: ACCELERATED GROWTH OVER LAST 3 YEARS

Portfolio description			
Parameter	Commercial Vehicles	Construction Equipment (CE)	Cars
Customer Segment	Urban / Semi Urban		
Products	Used and New		
Geography	Tier 1, 2 & 3		
Distribution	Hub & Spoke		Dealer & Partnerships
Collection	Sourcing & Collection Team		
Avg. Ticket Size	Rs. 13 Lakhs	Rs. 15 Lakhs	Rs. 7 Lakhs

Gross Advances# (₹Cr)



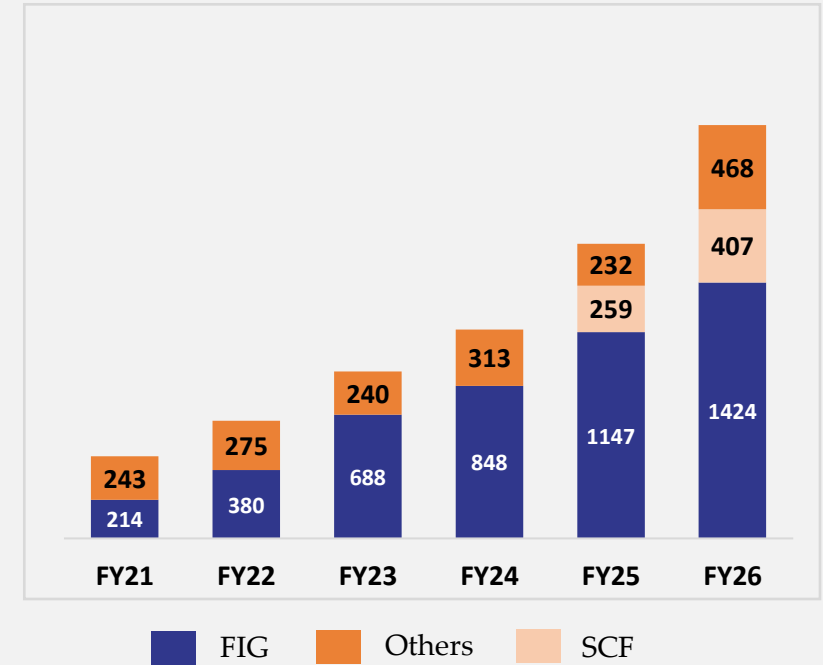
Gross Advances Includes CV, Two-wheeler, Car loans

Product	Gross Advances (₹Cr)	GNPA (₹Cr)	Total Provision (₹Cr)	NNPA (₹Cr)	GNPA	NNPA	PCR
Vehicles	1,819.4	19.7	7.5	12.1	1.1%	0.7%	38.3%

# FIG, SUPPLY CHAIN, MSME & OTHERS

Portfolio description			
Parameter	FIG	Supply Chain Finance	Others
Customer Segment	NBFCs/ Corporates	SME/ MSME	Retail/ MSME
Products	Corporate Lending	Vendor Financing	Listed Below*
Distribution	Corporates	Digital + Direct	Digital

Gross Advances (₹Cr)



Product	Gross Advances (₹Cr)	GNPA (₹Cr)	Total Provision (₹Cr)	NNPA (₹Cr)	GNPA	NNPA	PCR
FIG	1,423.7	0.7	0.1	0.6	0.05%	0.04%	15.0%
Supply Chain Finance	407.1	--	--	--	--	--	--
MSME	165.8	3.8	1.0	2.8	2.3%	1.7%	26.7%
Others	467.6	14.1	6.3	7.8	3.0%	1.7%	44.9%

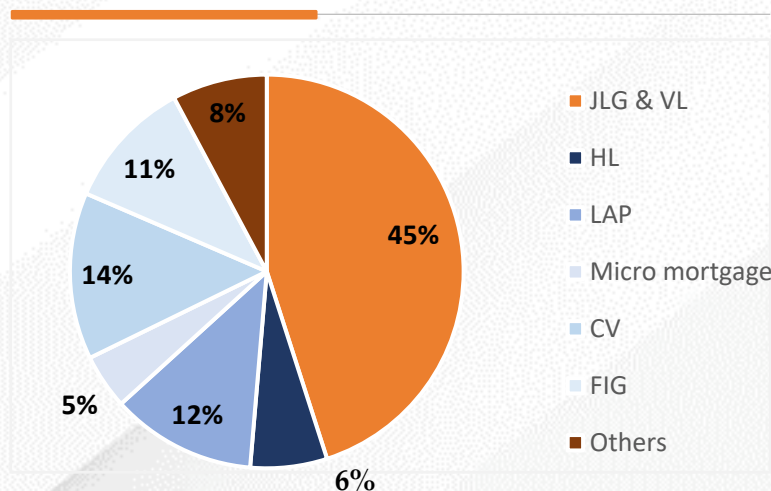
Figures may not add up due to rounding off ~100% of the MSME Unsecured Loan Book is covered under CGFMU

\*Others Include: Credit line on UPI, Secured Credit Card, Machinery Finance, Partnerships & Digital Partners

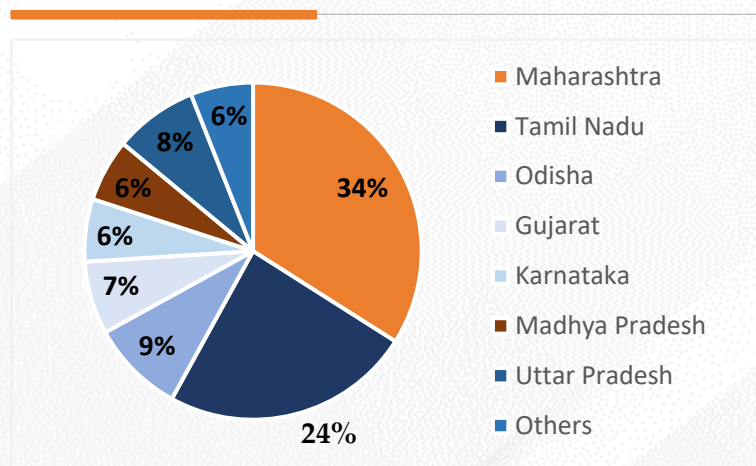
# ASSET BUSINESS UPDATE – Q4 FY26

Particulars (₹Cr)	JLG	VL	HL	LAP	Micro Mortgage	Vehicles	FIG	SCF	MSME	Others*	Total
Gross Advances – (₹Cr)	1,520.1	4,444.3	833.0	1,577.4	602.9	1,819.4	1,423.7	407.1	165.8	467.6	<b>13,261.1</b>
Disbursement (₹Cr)	323.6	1,226.3	67.3	213.0	84.1	374.6	356.5	331.1	62.4	38.3	<b>3,077.2</b>
CE % (Current Bucket)	99.5%	99.6%	98.9%	99.3%	99.3%	99.1%	100%	100%	99.0%	99.5%	<b>99.5%</b>
CE % Overall (1 EMI Adjusted) <sup>#</sup>	78.9%	91.0%	96.4%	96.5%	95.3%	97.1%	99.9%	100%	95.3%	90.8%	<b>90.9%</b>

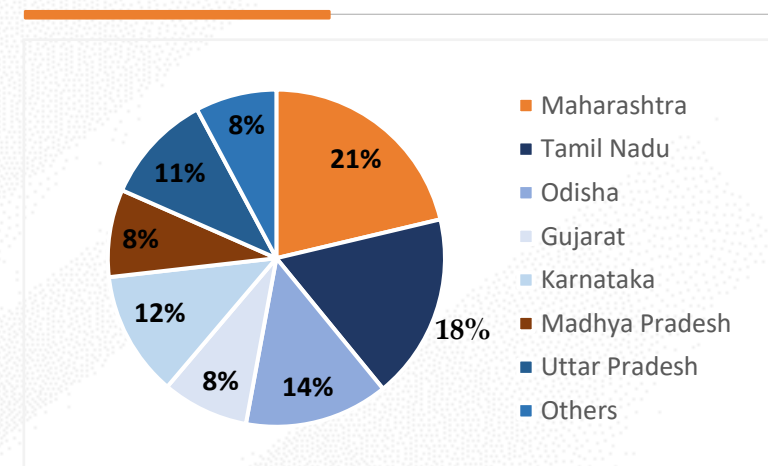
## Portfolio Mix – Product Wise



## Regional Portfolio Mix (Overall)



## Regional Portfolio Mix (IF)



Figures may not add up due to rounding off

<sup>#</sup> Collection Efficiency (one EMI adjusted) = Collected amount / Amount due for the month (across all buckets)  
 - Collected amount excludes collection from ARC, Write Offs, Pre-Closure, Excess Payment

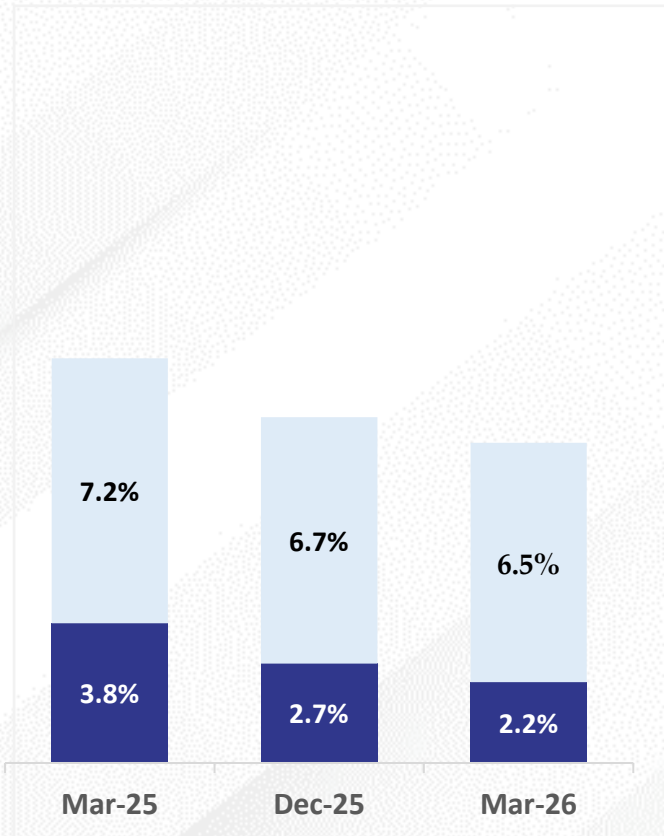
\*Others Include: Credit line on UPI, Credit Card, Machinery Finance, Partnerships & Digital Partners

# D

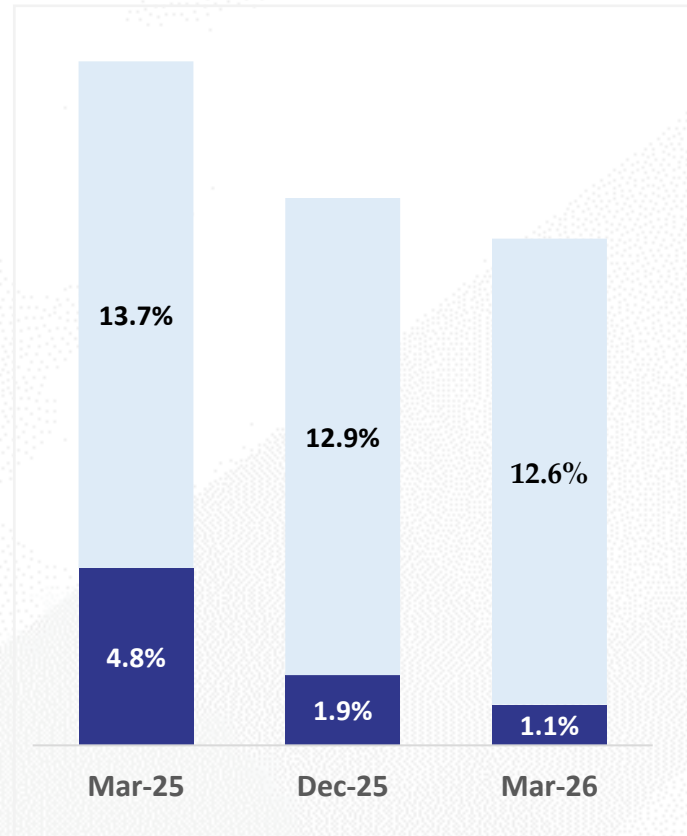
## Asset Portfolio Quality



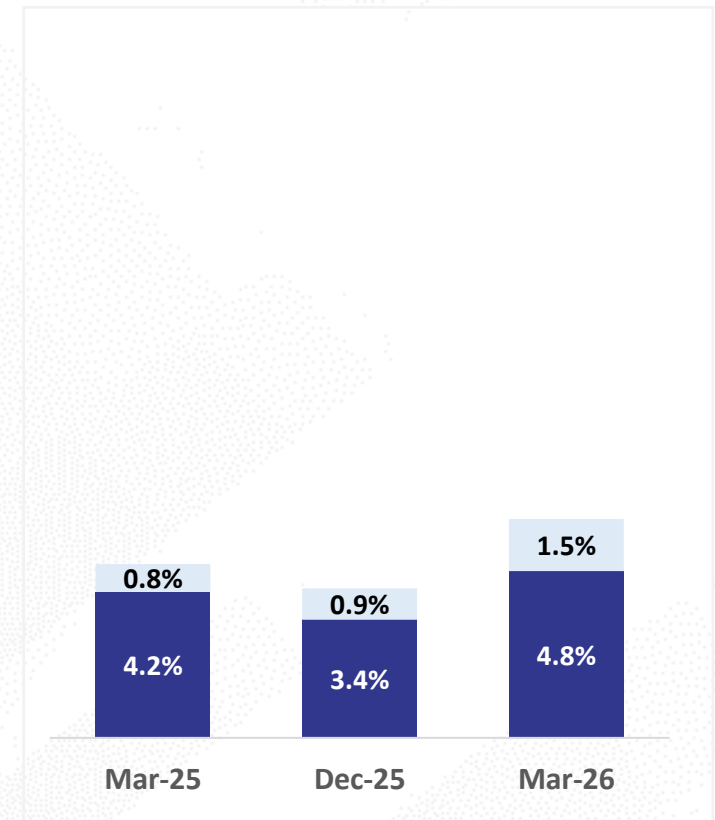
### SSFB – PAR 30+



### IF – PAR 30+



### Retail Assets – PAR 30+#



PAR 30-90
  PAR 90+

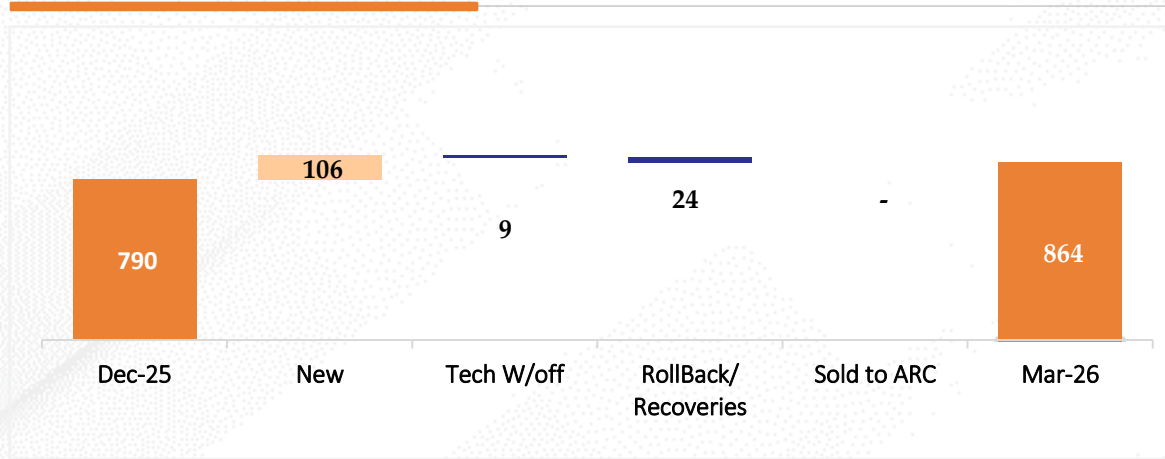
Figures may not add up due to rounding off

# Net off ARC and write off

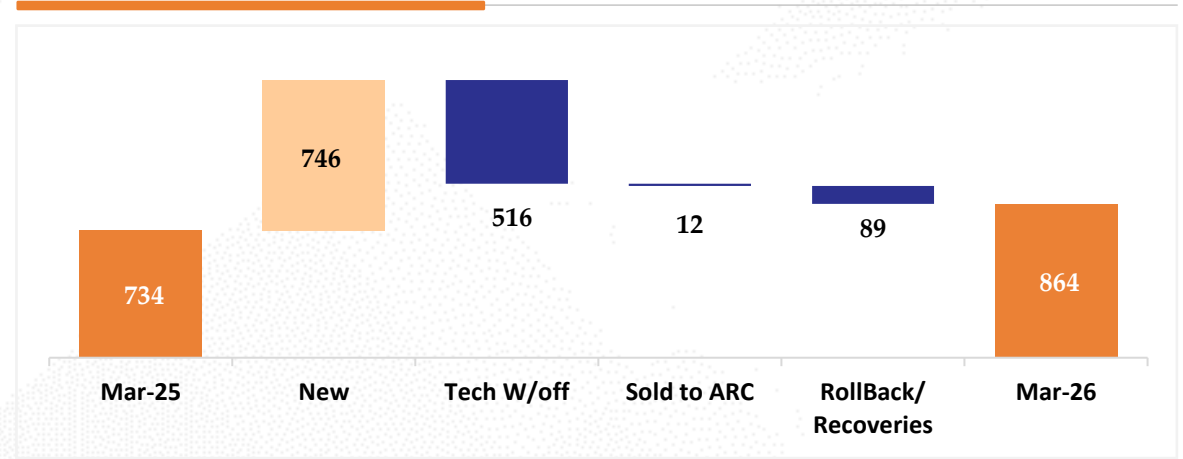
# GNPA ASSET QUALITY & CREDIT COST

All numbers in ₹Cr.s, unless otherwise indicated

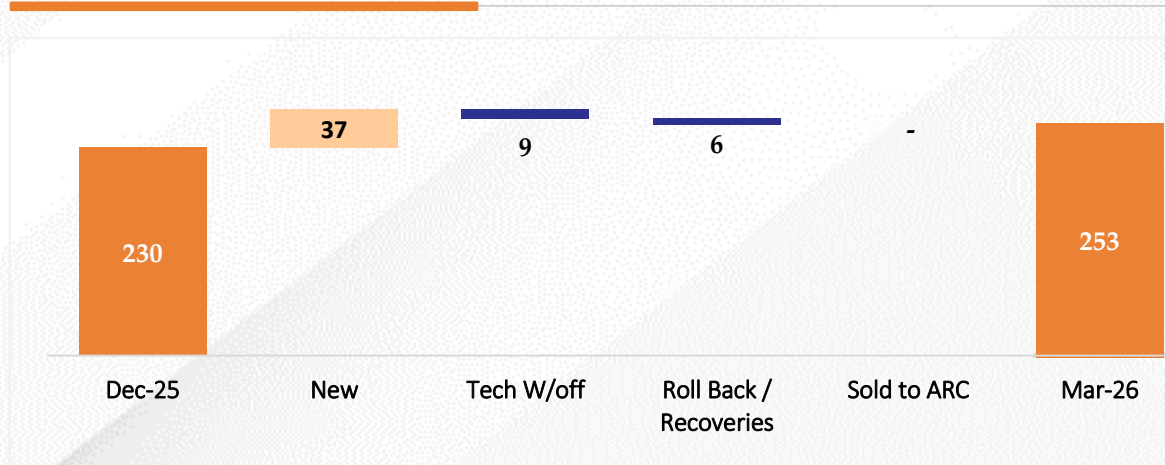
### GNPA Q4 FY26 Movement



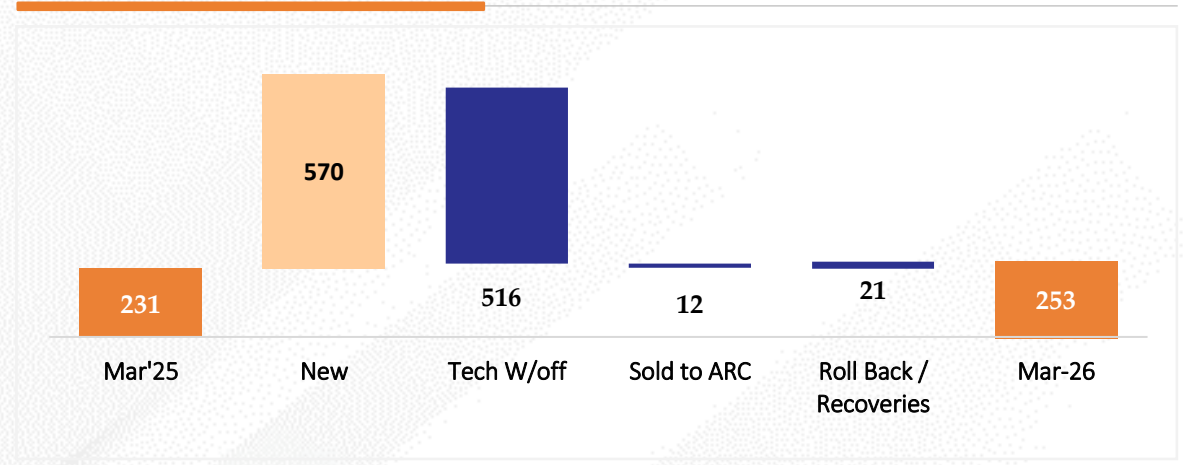
### GNPA FY26 Movement



### Provisions Q4 FY26 Movement\*



### Provisions FY26 Movement\*



\*Excludes Floating Provision of ₹59.2 Cr  
 Figures may not add up due to rounding off

# E

## Liability Portfolio





**Key Highlights**



**Deposits**  
₹13,994 Cr



**Customers**  
2 Mn+



**Team Strength**  
850+



**Deposit Focused Branches**  
137



**Product Offerings**

**Traditional Deposit Products – CASA, TD**

**Secured Credit Card**

**QR Linked Current Account**

**Specialised Current Account Services / Escrow products**

**Long term deposit products – Double Joy Deposits (DJD)**



**Acquisition Channels**

**Smart Banking Outlets**

- Targeted business focus within radius of ~2kms
- 2 Staffed branch reducing OPEX cost

**Digital Banking**

- Upgraded Digital banking stack
- Offerings through partnerships with Fintechs
- Gained significant momentum during FY25
- Expected to scale rapidly resulting in low CAC

**Asset Customers**

- Mining on existing asset customers
- Focus on offering full-fledged banking services in asset focused branches

**Branch Banking**

- Traditional touchpoints
- Catering to urban and semi-urban market



**Customer Profiling**

**Aspiring Middle Class**

Goal based saving products, Exclusive offers, Easy-to-use banking services

**Senior Citizens**

Higher rates on deposits, low-cost banking services

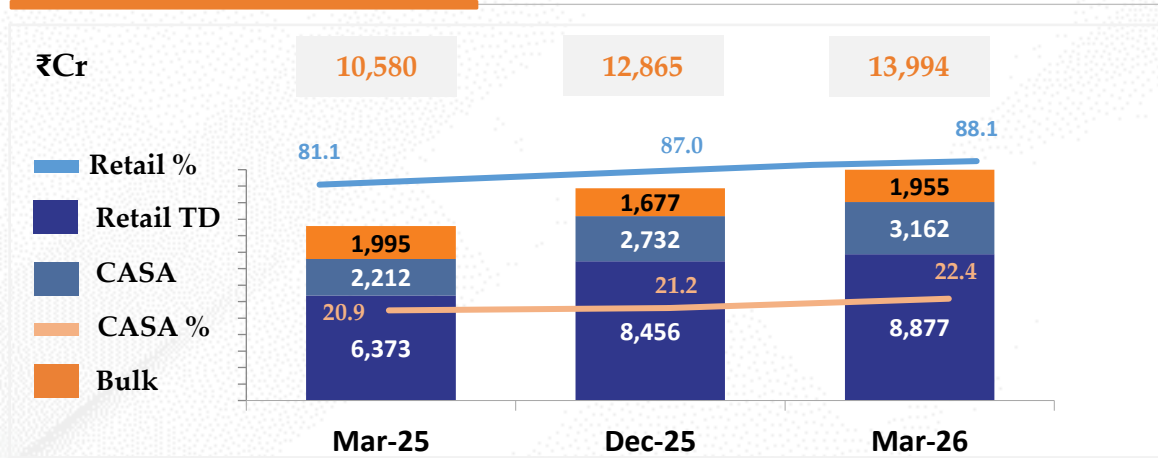
**HNI**

Exclusive lifestyle and wellness benefits, faster query resolution and priority services at branches/doorstep

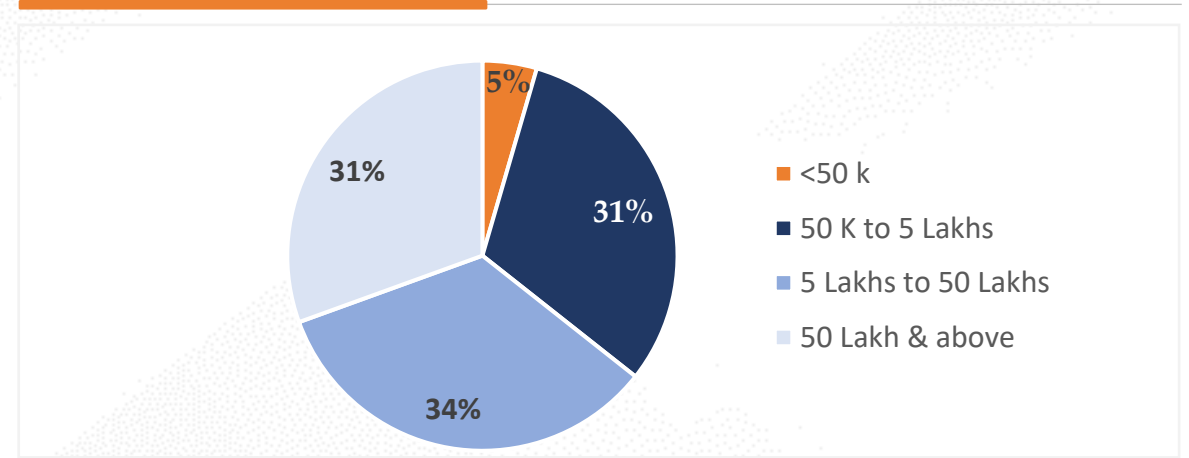
**TASC**

Higher Interest rates and CMS

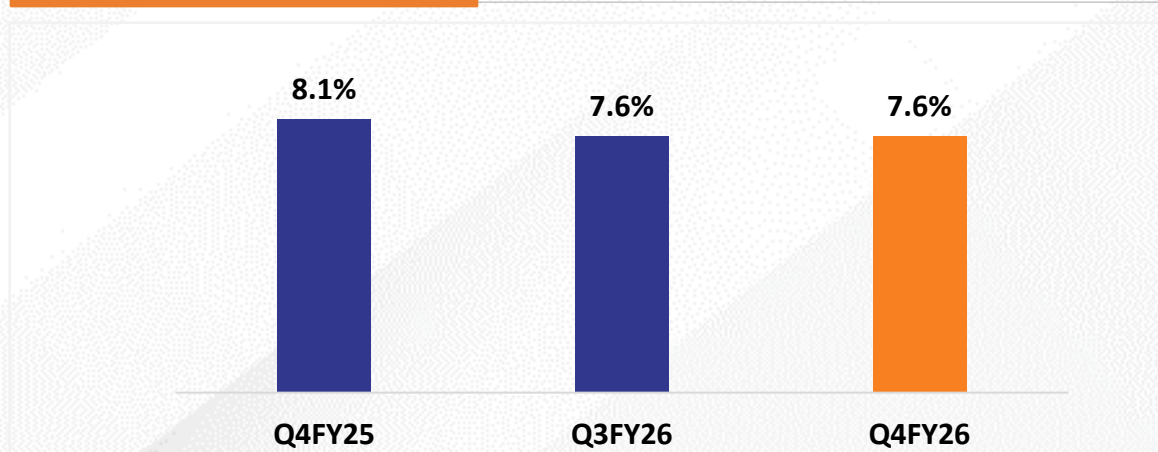
## Deposits



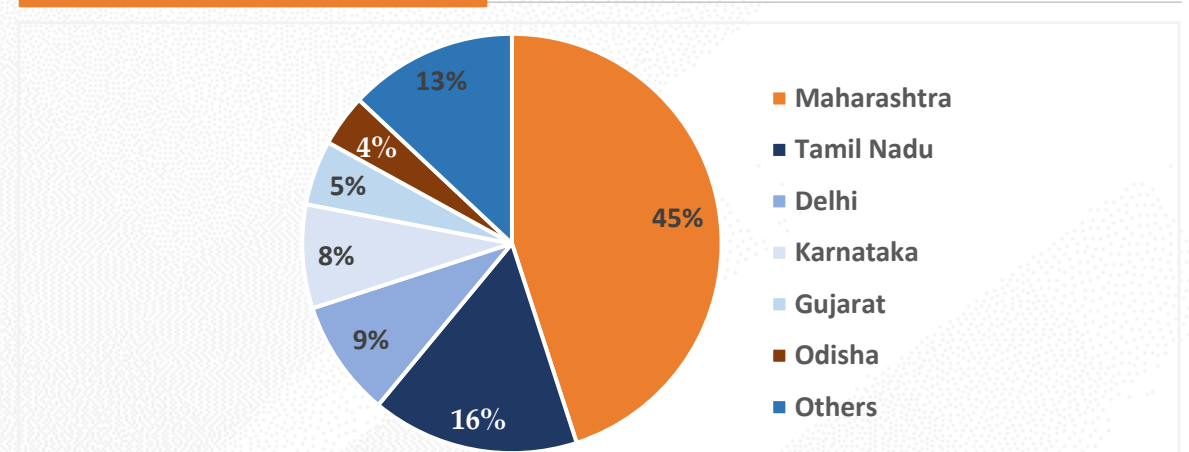
## Retail Deposit (Incl CASA) Average Ticket Size



## Cost of Deposits

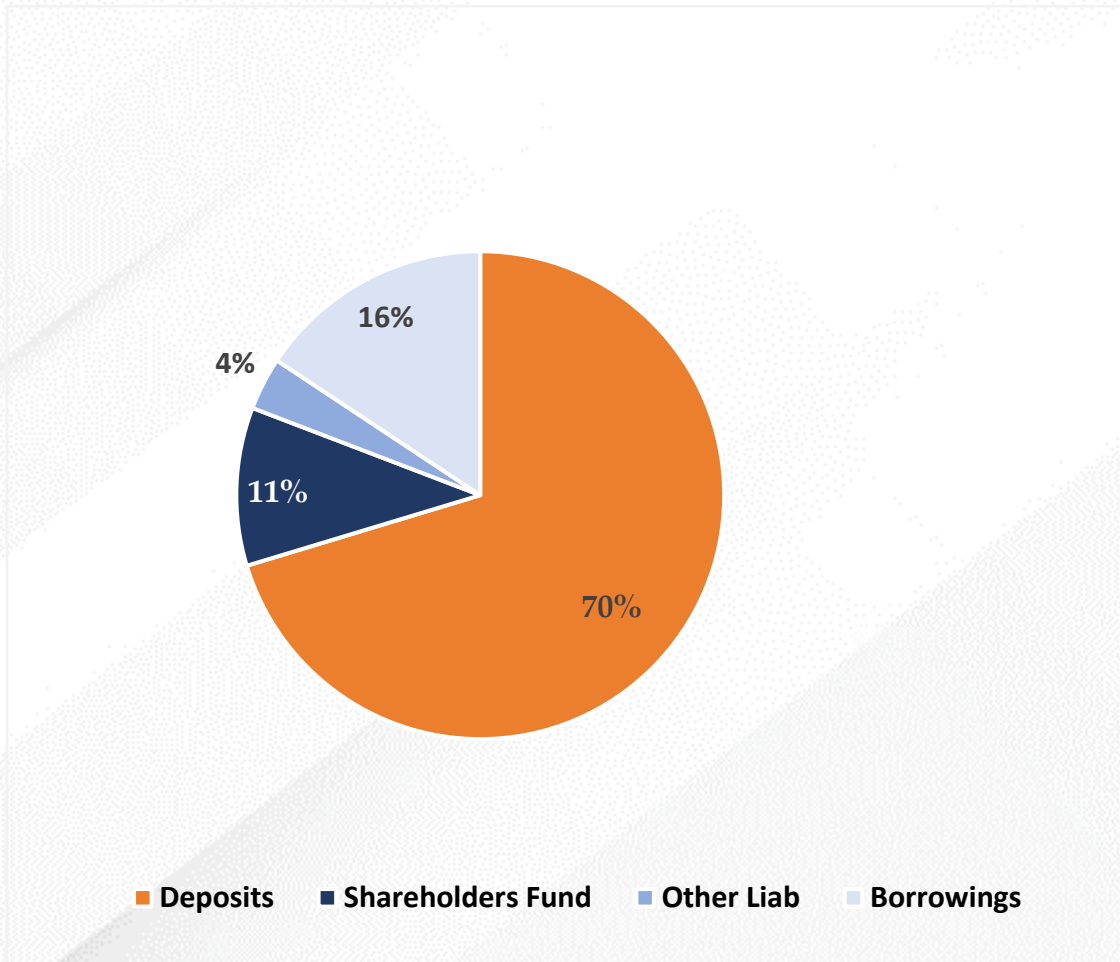


## Geographic diversification of Deposits

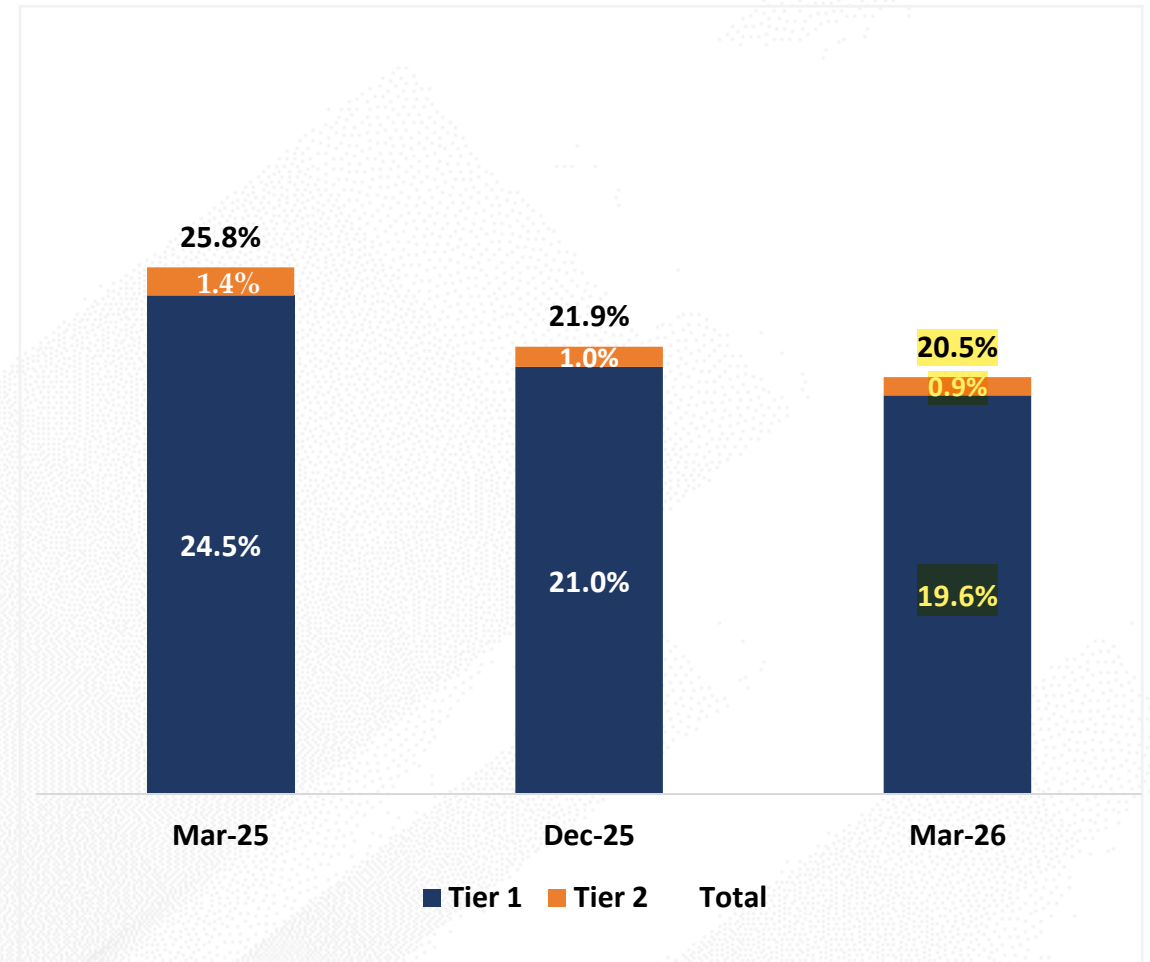


Continue to mobilize CASA and Focus on driving digital sourcing of deposits to further enhance retail granular deposit base  
As on Mar 2026, deposits garnered through digital channels stood at ~ ₹1,672 Cr, Daily deposit sourcing run rate ~₹6 Cr

## Balance Sheet Mix



## Capital Adequacy Ratio % (CRAR)



Figures may not add up due to rounding off

# 03

## Financial & Key Ratios Q4 & FY26



# FINANCIALS – BALANCE SHEET

Particulars (₹Cr)	Mar-26	Mar-25	Y-o-Y	Dec-25	Q-o-Q
<b>Capital and Liabilities</b>					
Capital	106.3	106.3	0.0%	106.3	0.0%
Reserves and Surplus	1,972.0	1,820.8	8.3%	1,922.9	2.6%
Deposits	13,994.0	10,579.6	32.3%	12,864.9	8.8%
Borrowings	3,122.4	2,710.3	15.2%	1,680.2	85.8%
Other Liabilities and Provisions	689.2	397.4	73.4%	465.0	48.2%
<b>Total</b>	<b>19,884.0</b>	<b>15,614.4</b>	<b>27.3%</b>	<b>17,039.2</b>	<b>16.7%</b>
<b>Assets</b>					
Fixed Assets	298.0	290.1	2.7%	291.9	2.1%
Cash and Bank	2,098.8	1,709.4	22.8%	1,279.3	64.1%
Investments	3,692.6	3,137.5	17.7%	3,388.1	9.0%
Advances	12,878.8	9,974.3	29.1%	11,520.8	11.8%
Other Assets	915.8	503.0	82.1%	559.2	63.8%
<b>Total Assets</b>	<b>19,884.0</b>	<b>15,614.4</b>	<b>27.3%</b>	<b>17,039.2</b>	<b>16.7%</b>

Figures may not add up due to rounding off

# FINANCIALS – P&L ACCOUNT

Particulars (₹Cr)	Q4 FY26	Q4 FY25	Y-o-Y	Q3 FY26	Q-o-Q	FY26	FY25	Y-o-Y
Interest Earned	601.6	470.6	27.8%	543.9	10.6%	2,160.3	1,953.7	10.6%
Interest Expended	285.0	225.9	26.2%	267.1	6.7%	1,061.6	847.6	25.2%
<b>Net Interest Income</b>	<b>316.6</b>	<b>244.7</b>	<b>29.4%</b>	<b>276.8</b>	<b>14.4%</b>	<b>1,098.7</b>	<b>1,106.1</b>	<b>-0.7%</b>
Other Income	90.3	60.1	50.2%	80.9	11.6%	359.7	217.3	65.6%
<b>Net Total Income</b>	<b>406.9</b>	<b>304.8</b>	<b>33.5%</b>	<b>357.7</b>	<b>13.7%</b>	<b>1,458.4</b>	<b>1,323.4</b>	<b>10.2%</b>
<b>Operating Expenses</b>	<b>277.2</b>	<b>238.0</b>	<b>16.5%</b>	<b>248.2</b>	<b>11.7%</b>	<b>997.9</b>	<b>861.6</b>	<b>15.8%</b>
Employee Expense	142.8	115.8	23.4%	127.9	11.7%	512.5	444.2	15.4%
Other Expense	134.4	122.2	10.0%	120.3	11.7%	485.4	417.3	16.3%
<b>Operating Profit</b>	<b>129.7</b>	<b>66.8</b>	<b>94.2%</b>	<b>109.5</b>	<b>18.4%</b>	<b>460.5</b>	<b>461.8</b>	<b>-0.3%</b>
CGFMU Expense	22.7	20.1	12.6%	20.5	10.9%	76.4	72.6	5.2%
<b>Operating Profit After CGFMU</b>	<b>107.0</b>	<b>46.6</b>	<b>129.4%</b>	<b>89.0</b>	<b>20.2%</b>	<b>384.1</b>	<b>389.2</b>	<b>-1.3%</b>
Provisions and Contingencies	41.3	93.4	-55.8%	41.2	0.2%	184.5	245.4	-24.8%
<b>Net Profit Before Tax</b>	<b>65.7</b>	<b>-46.8</b>	<b>--</b>	<b>47.8</b>	<b>37.4%</b>	<b>199.6</b>	<b>143.8</b>	<b>38.8%</b>
Tax	15.9	-13.0	--	11.2	41.9%	47.6	28.9	64.9%
<b>Profit After Tax</b>	<b>49.7</b>	<b>-33.8</b>	<b>--</b>	<b>36.6</b>	<b>36.0%</b>	<b>152.0</b>	<b>115.0</b>	<b>32.2%</b>

## FINANCIALS – KEY METRICS

Particulars (₹Cr)	Unit	Q4 FY26	Q4 FY25	Y-o-Y	Q3 FY26	Q-o-Q	FY26	FY25	Y-o-Y
Gross Advances	₹Cr	13,261	10,251	29.4%	11,885	11.6%	13,261	10,251	29.4%
Disbursement	₹Cr	3,077	2,101	46.5%	2,698	14.1%	10,466	6,989	49.7%
Deposits	₹Cr	13,994	10,580	32.3%	12,865	8.8%	13,994	10,580	32.3%
Retail Deposit to Total Deposit	%	86.0%	81.1%	489 bps	87.0%	-94 bps	86.0%	81.1%	489 bps
CASA Ratio	%	22.6%	20.9%	169 bps	21.2%	136 bps	22.6%	20.9%	169 bps
Yield	%	17.3%	17.4%	-9 bps	16.8%	53 bps	16.8%	18.8%	-198 bps
NIM	%	7.9%	7.8%	11 bps	7.3%	59 bps	7.3%	9.0%	-162 bps
Cost of Deposits	%	7.6%	8.1%	-52 bps	7.6%	-7 bps	7.7%	8.0%	-29 bps
Cost of Borrowings	%	7.5%	8.0%	-52 bps	7.7%	-21 bps	7.7%	7.1%	66 bps
Cost of Funds	%	7.5%	8.1%	-52 bps	7.6%	-9 bps	7.7%	7.8%	-7 bps
Cost to income	%	73.7%	84.7%	-1099 bps	75.1%	-141 bps	73.7%	70.6%	308 bps
GNPA Ratio	%	6.5%	7.2%	-64 bps	6.6%	-13 bps	6.5%	7.2%	-64 bps
NNPA Ratio	%	4.2%	4.6%	-39 bps	4.3%	-13 bps	4.2%	4.6%	-39 bps
PCR (Excluding Technical Write offs)	%	37.3%	37.7%	-43 bps	36.6%	69 bps	37.3%	37.7%	-43 bps
Book Value Per Share (BVPS)	₹	195.5	181.3	7.8%	190.9	2.4%	195.5	181.3	7.8%

# 04

## CSR Initiatives





**Adhira: Financial Empowerment of Domestic Workers**  
Building financial capability of domestic workers, focusing on digital literacy, savings, and formal financial access.  
**Location:** Maharashtra  
**Beneficiaries till date:** 25,627



## Ujjwal: Financial Literacy for Students

Financial and banking literacy for youth (14-20 years) to foster informed decisions and future planning

**Location:** Maharashtra, Tamil Nadu, Odisha

**Beneficiaries till date:** 24,352

## Swayamshree: Financial Capability for Parents

Engaging parents in financial education, promoting digital literacy, and access to social security benefits.

**Location:** Maharashtra, Tamil Nadu, Odisha

**Beneficiaries till date:** 19,826



## Spandan: Health Interventions for Women and Adolescent Girls

Preventive health programs for women and children, linking financial health with physical well-being.

**Location:** Maharashtra, Tamil Nadu, Odisha

**Beneficiaries till date:** 10,209



## Udyojika: Supplementary Livelihoods

Supporting 143 women from low-income families with supplementary livelihoods. The bags stitched by Domestic workers received momentum and multiple exhibitions were held by setting up stall at Suryoday Small Finance Bank, HSBC Bank, Standard Chartered Bank and SBI Capital

**Location:** Maharashtra, Tamil Nadu, Odisha

**Beneficiaries till date:** 143



## Vidya: Quality Education for All Children

Counselling and other supportive services for students and schools.

**Location:** Maharashtra, Tamil Nadu, Odisha

**Beneficiaries till date:** 1,493



The Rotary Club of Madras Charitable Trust, in collaboration with the Greater Chennai Corporation and with the continued CSR support of Suryoday Small Finance Bank, launched the Mobile Dental Clinic Project to provide accessible dental care to school children and urban communities in Chennai. The project aims to promote oral health awareness, detect early dental problems, and provide timely treatment.

Through this initiative, quality dental services were delivered directly to the community, ensuring that underserved populations received essential oral healthcare

**Beneficiaries from April'25 to September'25 : 10,266**



# 05

## Annexures



## PERFORMANCE HIGHLIGHTS – Q4 FY26

Parameter	Q4 FY26	Q3 FY26	Q-o-Q Growth	Q4 FY25	Y-o-Y Growth
Gross Advances	₹13,261	₹11,885	11.6%	₹10,251	29.4%
Deposits	₹13,994	₹12,865	8.8%	₹10,580	32.3%
Disbursements*	₹2,746	₹2,257	21.7%	₹1,829	50.2%
Retail : Bulk Deposit	86.0% : 14.0%	87.0% : 13.0%	-94 bps	81.1% : 18.9%	489 bps
CASA	22.6%	21.2%	136%	20.9%	169 bps
Cost of Funds	7.5%	7.6%	-9 bps	8.1%	-52 bps
CE (Current Bucket)#	99.5%	99.0%	50 bps	87.7%	1,180 bps
Pre-POP	₹107.0	₹89.0	20.2%	₹46.6	129.4%
Customers	4.2 Mn	3.8 Mn	10.5%	3.4 Mn	23.3%
Branch Network	# 717	# 712	0.7%	# 710	1.0%
Employee Count	# 8,574	# 8,759	-2.1%	# 8,649	-0.9%
Asset Mix (IF : RA)	45.0% : 55.0%	45.1% : 54.9%	9 bps	49.6% : 50.4%	460 bps
GNPA / NNPA@	6.5% / 4.2%	6.6% / 4.3%	-13 bps / -13 bps	7.2% : 4.6%	-64 bps / -39 bps
RoA / RoE	1.1% / 9.8%	0.9% / 7.3%	24 bps / 249 bps	-1.0% / -7.1%	214 bps / 1,687 bps
NII	₹316.6	₹276.8	14.4%	₹244.7	29.4%
CTI Ratio	73.7%	75.1%	-141 bps	84.7%	-1,099 bps

All numbers in Cr. except otherwise stated # IF Current Bucket CE is at 99.6% as of Mar'26 & New IF Book built after Guardrail implementation in Nov'24 is at 99.7%

As of Mar'26, GNPA ₹864.2 Cr, NNPA ₹541.9 Cr, against which ₹508.0 Cr is receivable under CGFMU scheme

\*Excludes SCF

Investor Presentation

# GLOSSARY

Terminology	Definition
Gross Advances	Assets Under Management (Excludes ARC)
CASA	Current Account Savings Account
CBS	Core Banking System
CGFMU	Credit Guarantee Fund for Micro Units
CTI	Cost-To-Income
CV	Commercial Vehicles
DSA	Direct Selling Agent
ETB	Existing-To-Bank
FIG	Financial Institutions Group
GNPA	Gross Non Performing Assets
HL	Housing Loans
IF	Inclusive Finance
JLG	Joint Liability Group
LAP	Loan Against Property
MFI	Microfinance Institution
MHL	Micro Home Loan

Terminology	Definition
NNPA	Net Non Performing Assets
NPA	Non Performing Assets
NTB	New-To-Bank
PAR	Portfolio at Risk
PAT	Profit After Tax
PBT	Profit Before Tax
PCR	Provision Coverage Ratio
PMJJY	Pradhan Mantri Jeevan Jyoti Bima Yojana
PMSBY	Pradhan Mantri Suraksha Bima Yojana
Pre-POP	Pre-Provision Operating Profit
RoA	Return on Asset
RoE	Return on Equity
SA	Savings Account
SBO	Smart Banking Outlets
SFB	Small Finance Bank
TAT	Turnaround Time



**Suryoday Small Finance Bank Ltd**

**CIN: L65923MH2008PLC261472**

**For further information, please contact**

**Suryoday Small Finance Bank Ltd**

**Mr. Himadri Das**

**himadri.das@suryodaybank.com**

**Website: <https://www.suryodaybank.com/>**

**Adfactors PR, Investor Relations**

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