



January 22, 2026

Ref.: SSFB/CS/92/2025-26

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: Press Release on the Unaudited Financial Results of Suryoday Small Finance Bank Limited (the "Bank") for the Quarter (Q-3) and Nine months ended December 31, 2025 – Intimation under Regulation 30 and other applicable provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015**

**Ref: Bank's Letter No. SSFB/CS/90/2025-26 dated January 22, 2026, intimating the Outcome of meeting of the Board of Directors (the "Board") of 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 on December 31, 2025**

In continuation to the above-mentioned intimation dated January 22, 2026, pertaining to Outcome of the Board Meeting, please find attached herewith the Press Release on the Unaudited Financial Results of the Bank for the Quarter (Q-3) and Nine months ended on December 31, 2025.

This intimation shall also be made available on the Bank's website at <https://suryoday.bank.in/investor-corner/#disclosure-to-stock-exchanges> 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 Chaturvedi**  
**Company Secretary & Compliance Officer**

Encl: As above

### **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:** 7<sup>th</sup> Floor, Seawoods Grand Central, Tower No. 1, Plot No. R-1, Sector 40, Seawoods, Navi Mumbai – 400 706

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



## Suryoday Small Finance Bank Limited – Q3 & 9M FY26 Results

**Gross Advances Portfolio of Rs. 11,885 Cr, up 24.3% YoY**  
**Pre-provision Operating Profit of Rs 277.1 Cr, down 19.1% YoY**  
**Profit After Tax of Rs 102.2 Cr, down 31.3% YoY**  
**ROA of 0.9%, ROE of 6.9%**  
**GNPA of 6.6%, NNPA of 4.3%**

**GNPA - 790 Cr, NNPA - INR 501 Cr, against which INR 467 Cr is receivable under CGMFU scheme**

**Navi Mumbai, 22<sup>nd</sup> Jan, 2026:** Suryoday Small Finance Bank Limited has announced its unaudited financial results for the quarter and nine months ended 31<sup>st</sup> December 2025.

### Business Highlights: Q3 FY26

- Gross Advances stood at **Rs. 11,885 Cr** as on Dec'25 as compared to Rs. 9,563 Cr as on Dec'24, an increase of **24.3%** year on year
- Disbursements stood at **Rs. 2,698 Cr** in Q3 FY26 as compared to Rs. 1,467 Cr in Q3 FY25, increase of **83.9%** year on year.
- Disbursements excluding SCF stood at **Rs. 2,257 Cr** in Q3 FY26 as compared to Rs. 1,420 Cr in Q3 FY25, increase of **58.9%** year on year.
  - The LAP disbursement showed an increase of 54.7% on a year on year basis
  - The wheels disbursement showed an increase of 30.2% on a year on year basis
- Deposits stood at **Rs. 12,865 Cr** as on Dec'25 as compared to Rs. 9,708 Cr as on Dec'24, an increase of **32.5%** year on year
- Current bucket Collection Efficiency stood at 99.2%
- Collection Efficiency (1 EMI adjusted) stood at 88.7% in Q3 FY26 as compared to 90.6% in Q3 FY25

### Financial Highlights: Q3 FY26

- Net Total income increased by 16.2% YoY from Rs. 307.8 Cr to Rs. 357.7 Cr
- Net interest income (NII) increased by 3.2% YoY from Rs 268.3 Cr to Rs 276.8 Cr
- Pre-provision operating profit (PPOP) increased by 24.7% YoY from Rs. 71.4 Cr to Rs. 89.0 Cr
- Cost of Funds stood at 7.6% in Q3 FY26 as compared to 7.8% in Q3 FY25
- Cost to income stood at 75.1% in Q3 FY26 as compared to 76.8% in Q3 FY25
- Profit After Tax (PAT) stood at Rs. 36.6 Cr in Q3 FY26 as against Rs. 33.3 Cr in Q3 FY25

### **Business Highlights: 9M FY26**

- Gross Advances stood at Rs 11,885 Cr in 9MFY26 as compared to Rs 9,563 Cr in 9MFY25, an increase of 24.3% year on year
- Disbursements stood at Rs 7,389 Cr in 9MFY26 as compared to Rs 4,889 Cr in 9MFY25, an increase of 51.1% year on year
- Disbursements excluding SCF stood at **Rs. 6,230 Cr** in 9MFY26 as compared to Rs. 4,786 Cr in 9MFY25, increase of **30.2%** year on year.
  - Disbursement continues to be strong across all segments supported by significant traction in Vikas Loans, wheels and mortgages segments
  - Vikas Loan disbursement stood at Rs 2,729 Cr in 9MFY26 as compared to Rs 1,339 Cr in 9MFY25, an increase of 103.8% year on year
  - Deposits stood at Rs. 12,865 Cr in 9MFY26 as compared to Rs. 9,708 Cr in 9MFY25, an increase of 32.5% year on year
- Share of retail deposits stood at 87.0% in Dec'25, as compared to 81.2% in Dec'24
- CASA ratio stood at 21.2% as on Dec'25, compared to 19.5% in Dec'24
- Collection efficiency (1 EMI adjusted) stood at 85.9% in 9MFY26 as compared to 92.8% in 9MFY25
- The Bank has ~38 lakh customers as on Dec'25, as compared to ~33 lakh customers in Dec'24, an increase of 13.6%

### **Financial Highlights: 9M FY26**

- Net Total income increased by 3.2% YoY from Rs 1,018.6 Cr to Rs 1,051.5 Cr
- Net interest income (NII) decreased by 9.2% YoY from Rs 861.5 Cr to Rs 782.2 Cr
- Pre-provision operating profit (PPOP) decreased by 19.1% YoY from Rs.342.6 Cr to Rs.277.1 Cr
- Cost of Funds increased by 8 Bps 7.7% in 9MFY26.
- Cost to income stood at 73.6% in 9MFY26 as compared to 66.4% in 9MFY25
- Profit After Tax (PAT) decreased by 31.3% YoY from Rs 148.7 Cr to Rs 102.2 Cr
- Gross NPA stood at 6.6% as on Dec'25, compared to 5.5% in Dec'24
- Net NPA stood at 4.3 % as on Dec'25, compared to 3.1% in Dec'24
- Healthy capital position with a CRAR at 21.9%; Tier I capital of 21.0% and Tier II capital of 1.0%

Key Metrics: Q3 & 9M FY26

Particulars	Unit	Q3 FY26	Q3 FY25	Y-o-Y	Q2 FY26	Q-o-Q	9MFY26	9MFY25	Y-o-Y
Gross Advances	₹ Cr	11,885	9,563	24.3%	11,124	6.8%	11,885	9,563	24.3%
Disbursement	₹ Cr	2,698	1,467	83.9%	2,430	11.0%	7,389	4,888	51.1%
Deposits	₹ Cr	12865	9708	32.5%	11991	7.3%	12,865	9,708	32.5%
Retail Deposit to Total Deposit	%	87.0%	81.2%	580 bps	86.0%	93 bps	87.0%	81.2%	580 bps
CASA Ratio	%	21.2%	19.5%	174 bps	20.7%	58 bps	21.2%	19.5%	174 bps
Yield	%	16.8%	18.3%	-145 bps	16.4%	45 bps	16.6%	19.3%	-265 bps
NIM	%	7.3%	8.4%	-114 bps	6.9%	37 bps	7.1%	9.4%	-222 bps
Cost of Deposits	%	7.6%	8.0%	-33 bps	7.7%	-7 bps	7.7%	7.9%	-20 bps
Cost of Borrowings	%	7.7%	7.0%	69 bps	7.7%	1 bps	7.8%	6.8%	97 bps
Cost of Funds	%	7.6%	7.8%	-12 bps	7.7%	-5 bps	7.7%	7.7%	8 bps
Cost to income	%	75.1%	76.8%	-170 bps	76.6%	-147 bps	73.6%	66.4%	728 bps
GNPA Ratio	%	6.6%	5.5%	112 bps	5.9%	76 bps	6.6%	5.5%	112 bps
NNPA Ratio	%	4.3%	3.1%	119 bps	3.8%	52 bps	4.3%	3.1%	119 bps
PCR (Excluding Technical Write offs)	%	36.6%	44.7%	-813 bps	37.3%	-70 bps	36.6%	44.7%	-813 bps
Book Value Per Share (BVPS)	₹	190.9	184.4	3.5%	187.4	1.9%	190.9	184.4	3.5%



**Commenting on the performance, Mr. Baskar Babu Ramachandran, MD & CEO, Suryoday Small Finance Bank, said:**

*During Q3 FY26, the Bank continued to demonstrate steady growth supported by a diversified and increasing digital business model. Advances remained at ~₹11,800+ Cr while deposits stood at ~₹12,800+ Cr, with non-Inclusive Finance loans accounting for 54.9% of total advances, reflecting progress in portfolio diversification.*

*Within Inclusive Finance, Vikas Loans now constitute 72.3% of the IF book, backed by a shift toward individually underwritten customers. GNPA stood at 6.6% and NNPA at 4.3%, while capital adequacy remained strong at ~21.9%. Out of NNPA - INR 501 Cr, against which INR 467 Cr is receivable under CGMFU scheme.*

*Secured lending continued to scale, with secured assets now forming ~55% of advances, supporting a more stable and risk-balanced loan mix. Digital deposits crossed ₹1400 Cr, accounting for over ~11% of total deposits, driven by strong traction across fintech partnerships and digital channels.*

*The Bank remains focused on expanding MSME and secured retail lending, strengthening the Vikas Loan franchise, scaling digital products such as UPI-linked credit and secured credit cards, and driving CASA and term deposit growth through digital initiatives, while maintaining a disciplined, customer-centric approach to growth.*

**About Suryoday Small Finance Bank Limited:**

Suryoday Small Finance Bank Limited is a scheduled commercial bank. Commencing its operations as an NBFC and for over a decade with a clear focus on serving customers in the unbanked and underbanked segments and promoting financial inclusion. Pursuant to receipt of the RBI Final Approval, Suryoday started its operations as an SFB on January 23, 2017. Suryoday is among the leading SFBs in India in terms of net interest margins, return on assets, yields and deposit growth and had the lowest cost-to-income ratio among SFBs in India in Fiscal 2020. The bank has a wide presence across 16 states and UTs across India through its 712 banking outlets, with a strong presence in Maharashtra, Tamil Nadu and Odisha. We offer a wide array of services to our customers, through our array of asset and liability products, via our multiple delivery channels. Suryoday SFB is listed on NSE and BSE.

For more details, please visit, [www.suryodaybank.com](http://www.suryodaybank.com)

**For more information, please contact:**



**SURYODAY**

A BANK OF SMILES

**Suryoday Small Finance Bank Limited**

**CIN: L65923MH2008PLC261472**

**Mr. Himadri Das**

[himadri.das@suryodaybank.com](mailto:himadri.das@suryodaybank.com)



**ADFACTORS PR**  
 Reputation & Critical Issues Advisory

**Adfactors PR – Investor Relations Team**

**Snighter Albuquerque:** [snighter.a@adfactorspr.com](mailto:snighter.a@adfactorspr.com)

**Aashvi Shah:** [aashvi.shah@adfactorspr.com](mailto:aashvi.shah@adfactorspr.com)