

July 24, 2025

Ref.: SSFB/CS/32/2025-26

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: Investor Presentation on the Unaudited Financial Results of Suryoday Small Finance Bank Limited (the "Bank") for the Quarter (Q-1) ended June 30, 2025, under Regulation 30 and other applicable provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Ref: Bank's letter No. SSFB/CS/28/2025-26 dated July 15, 2025, intimating about the Conference Call and letter No. SSFB/CS/30/2025-26 dated July 24, 2025, intimating the Outcome of the Board meeting on approval of the Unaudited Financial Results of the Bank for the Quarter (Q-1) ended June 30, 2025

In continuation to the above-mentioned intimations, please find attached herewith Investor Presentation relating to the Conference call update on the Unaudited Financial Results of Bank for the Quarter (Q-1) ended June 30, 2025.

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> 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 Chaturvedi
Company Secretary & Compliance Officer

Encl: As above

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

Investor Presentation

Q1 FY26 June 2025



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01

Performance Highlights & Way Forward Q1 FY26



PERFORMANCE HIGHLIGHTS – Q1 FY26

Parameter	Q1 FY26	Q1 FY25	Y-o-Y Growth
Gross Advances	₹ 10,846	₹ 9,037	20.0%
Deposits	₹ 11,312	₹ 8,137	39.0%
Disbursements	₹ 2,261	₹ 1,740	30.0%
Retail : Bulk Deposit	81.6% : 18.4%	78.9% : 21.1%	--
CASA	17.7%	17.7%	6 bps
Cost of Funds	7.9%	7.6%	29 bps
CE (Current Bucket)	98.3%	98.8%	-56 bps
Pre-POP	₹ 108.9	₹ 144.3	-24.5%
Customers	3.5 Million	3.0 Million	16.3%
Branch Network	710	701	1.2%
Employee Count	# 8,633	# 7,715	11.9%
Asset Mix (IF : RA)	48.0% : 52.0%	58.0% : 42.0%	--
GNPA / NNPA	8.5% / 5.6%	2.7% / 0.4%	579 bps / 520 bps
RoA / RoE	0.9% / 7.3%	2.3% / 15.2%	-139 bps / -793 bps
NII	₹ 247.1	₹ 293.2	-15.7%
CTI Ratio	69.4%	60.3%	909 bps

All numbers in Cr. except otherwise stated

IF Momentum back to normalcy, continuing secured asset momentum

- Inclusive Finance (JLG & Individual Loans) disbursements recovered to ₹1,076 Cr. in Q1 FY26 (vs ₹1,131 Cr. in Q1 FY25)
 - ✓ Strong momentum in Vikas Loan → ₹ 872 Cr. vs ₹514 Cr. Y-o-Y, → ₹90 Cr. in NTB Vikas Loan
 - ✓ Vikas Loan → 66% of IF book
- CV, Mortgage, and MHL disbursements → ₹ 514 Cr. Vs ₹ 420 Cr. Y-o-Y
- Digital deposits reached ~₹1,000 Cr., with an exit run rate of ₹3 Cr. per day; acquisition cost is substantially low

Asset Quality Strengthens; IF CE improves to 98.4%

- FY23 initiative CGFMU → ₹ 584 Cr. receivable / ₹ 918 Cr. GNPA / ₹ 593 Cr NNPA → Capital Protected → ~100% of NNPA receivable under CGFMU
- 100% of the second claim of ₹ 56 Cr. Received in Q1 FY26
- IF Current Bucket CE → inched up 97.5% in April → 98.4% in June'25
- IF Last 6 months sourced portfolio → current bucket CE at ~99.5%

NIM Stable at 7.2%, Cost Leverage Improves

- NIM at 7.2% → stabilize from Q2 → Increase in paying book
- Cost leverage → non-business costs stabilized over the past 6 months

KEY STRATEGIES THAT HAVE PLAYED OUT

Individual Loans for graduating microfinance customers

- Recognized the need in FY22.
- Grew the portfolio to ₹3,410 Cr. - 66% of IF portfolio
- ~75% customers making digital/SI repayments
- ~1 million pre-qualified customers with ₹ 9k Cr. opportunity

Prudent risk management for wider coverage of cyclical and unforeseen events

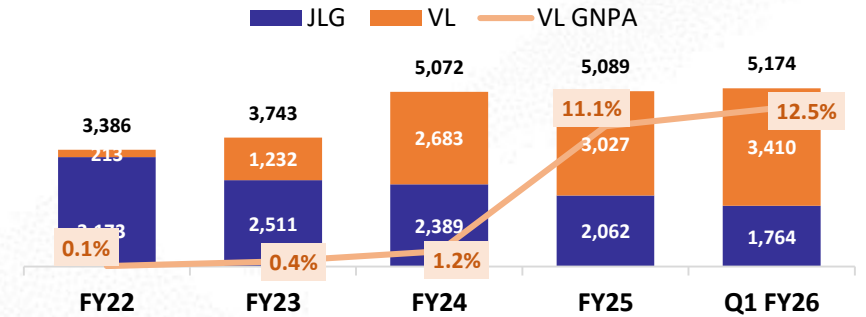
- ~100% CGFMU coverage of unsecured loans since FY23
- Implemented guardrail 2.0, five months ahead of schedule
- Maintaining high CRAR → capital protected with CGFMU

Granular retail focus for CV and Mortgage

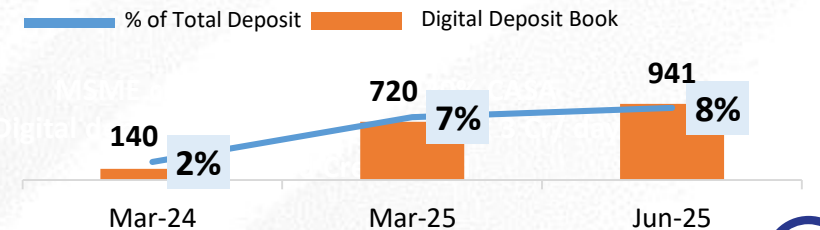
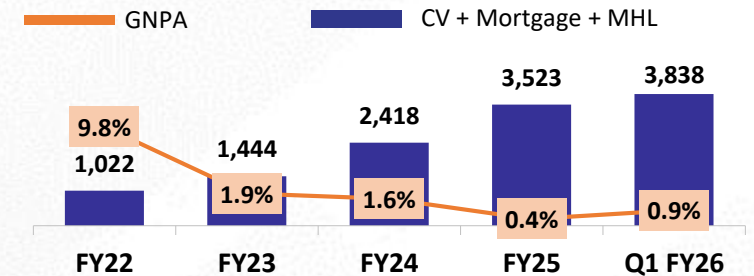
- FY22 1,022 Cr. to Q1 FY26 3,838 Cr. → CAGR ~50%
- Geographical Expansion since FY22 : 25 to ~100 locations
- Improved and stable Portfolio quality

Retail Deposit focus with partnership-led approach for digital acquisitions

- 80% deposits are retail & granular
- Digitally sourced deposits → ~1000 Cr. → Low CAC
- 1 million customers acquired - Predictable and stable behavior

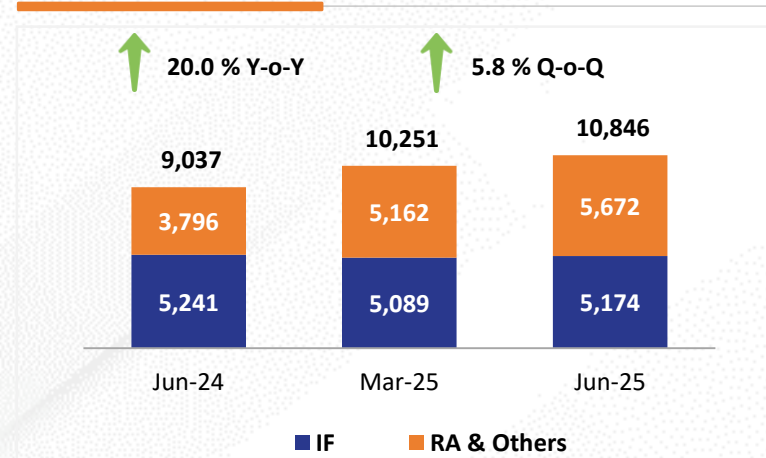


As of June'25, total amount of ₹ 584 Cr. is receivable from various cohorts (FY23 to FY25)

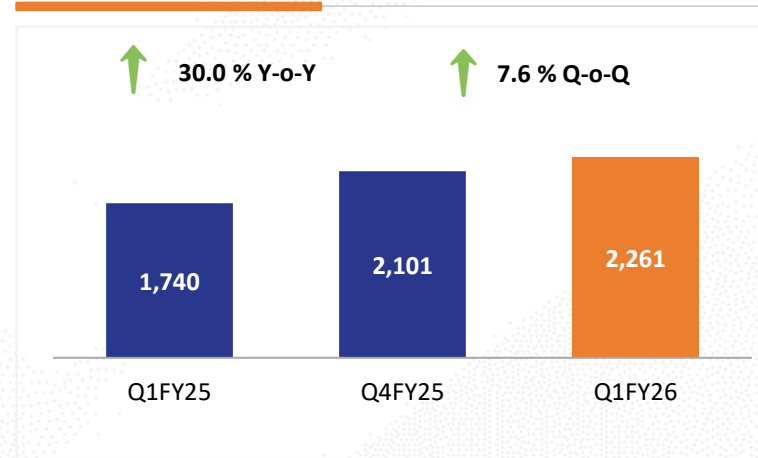


KEY METRICS – Q1 FY26

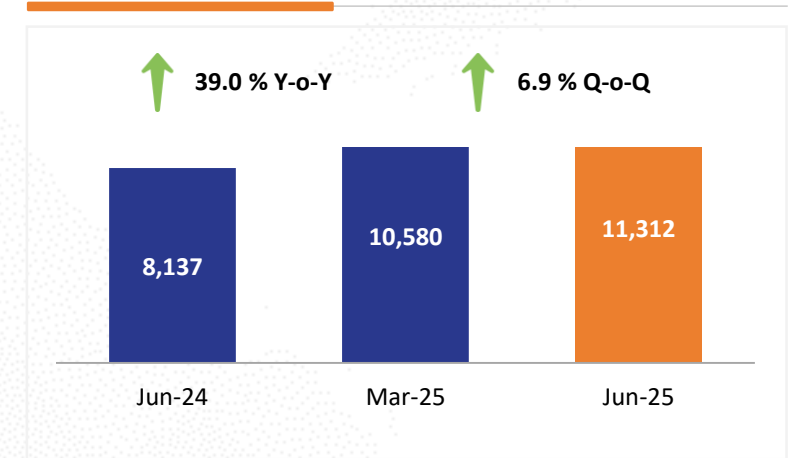
Gross Advances (₹ Cr)



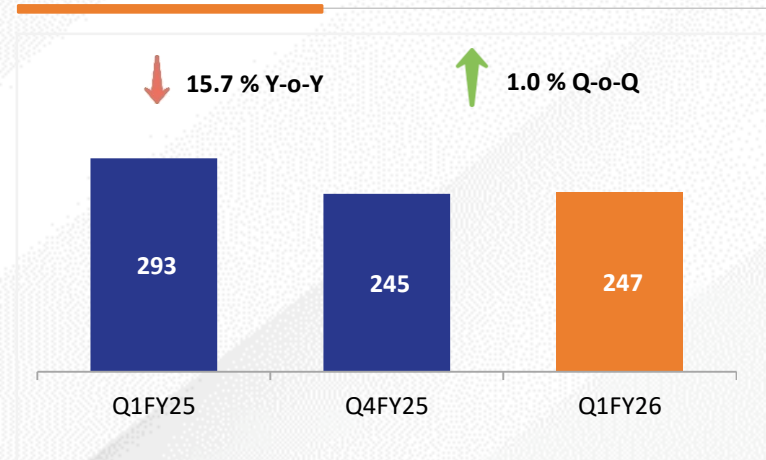
Disbursements (₹ Cr)



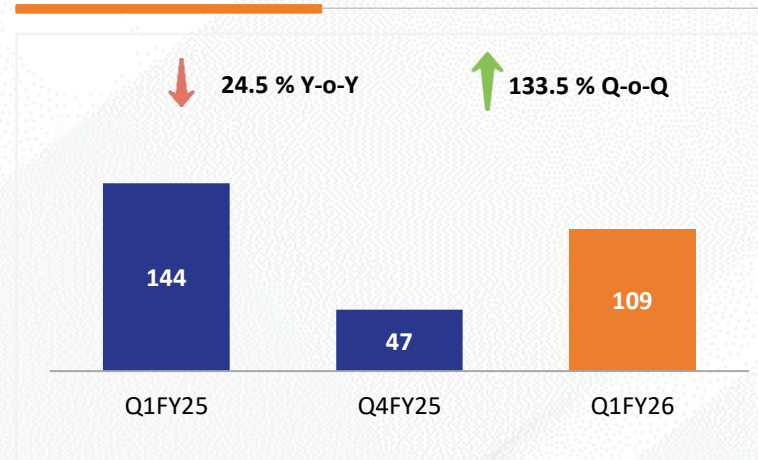
Deposits (₹ Cr)



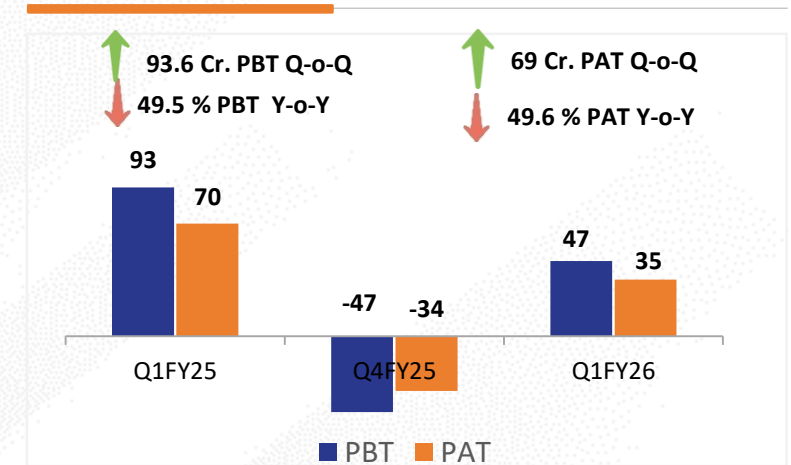
Net Interest Income (₹ Cr)



Pre-POP (₹ Cr)

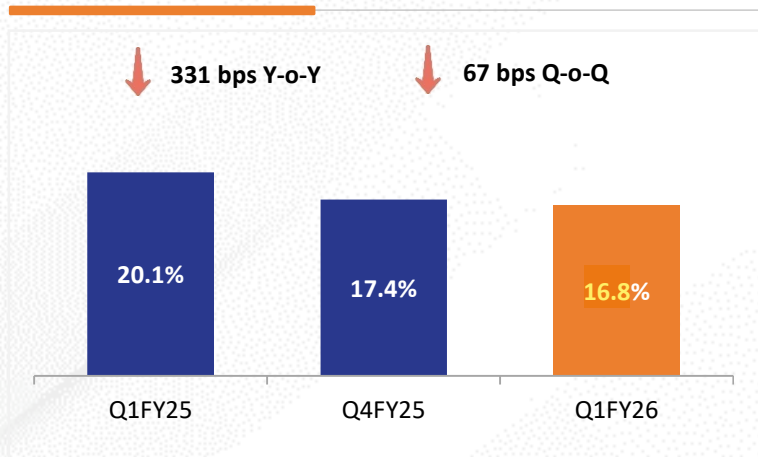


PBT & PAT (₹ Cr)

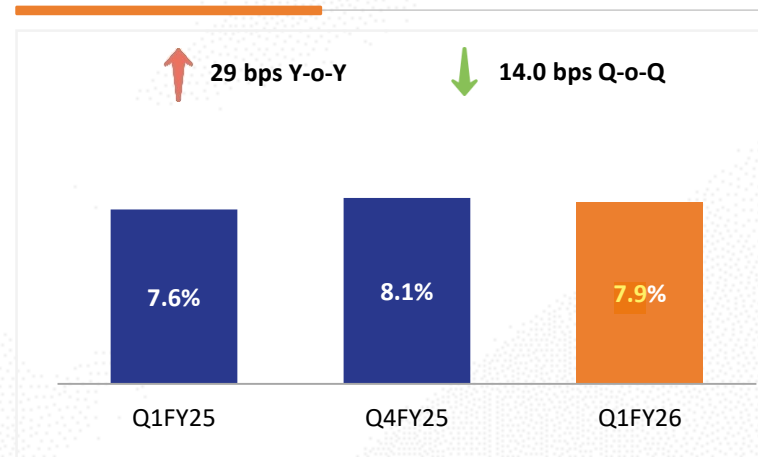


KEY METRICS – Q1 FY26

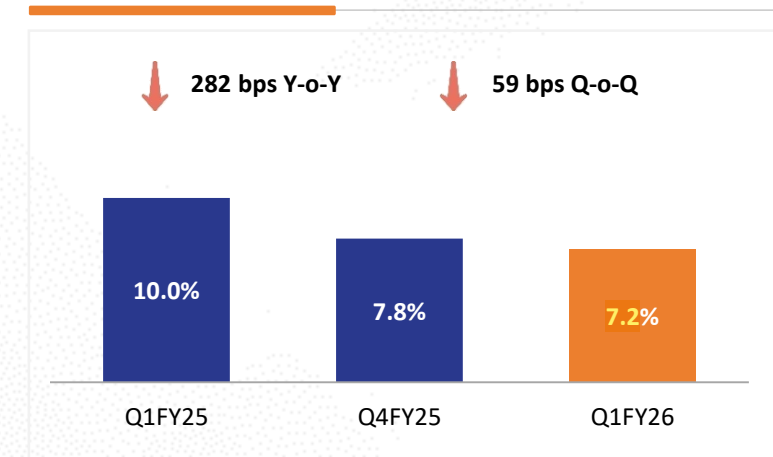
Effective Yield on Advances (%)



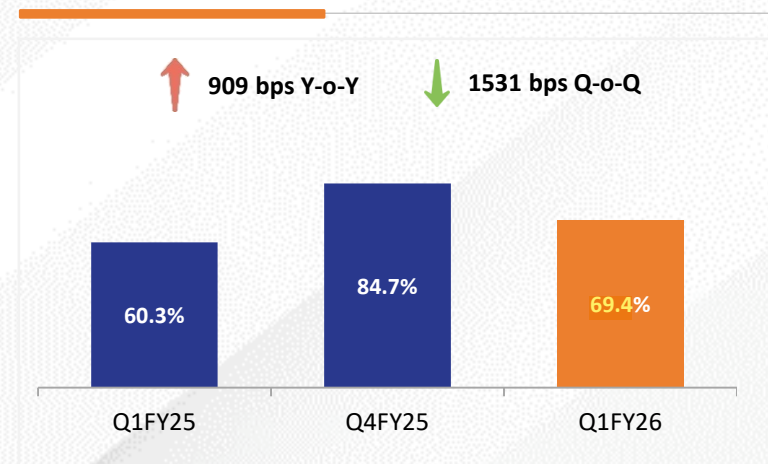
Cost of Funds (%)



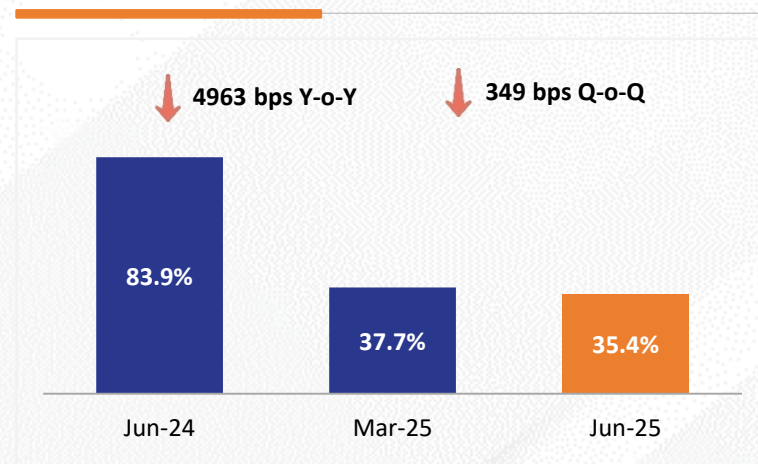
NIM (%)



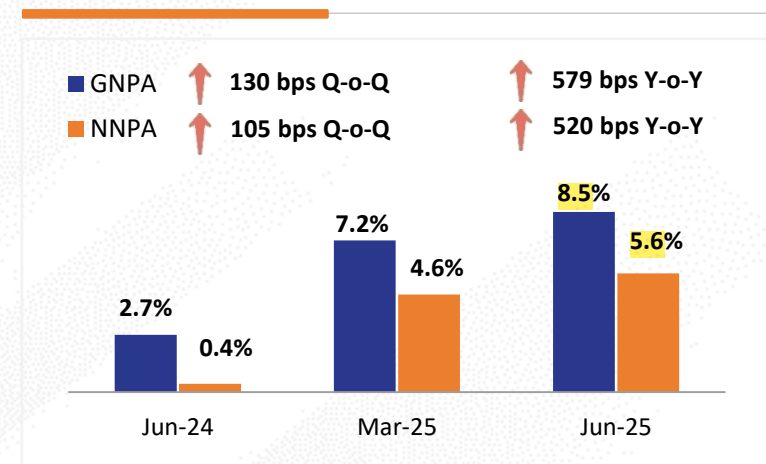
Cost / Income Ratio (%)



PCR* (%)



Asset Quality (%)



PLAN AHEAD

Inclusive Finance

Pre-approved Vikas Loan → Acquisition Engine (JLG & NTB VL)
 Welcoming branches to boost walk-ins
 BRE driven credit → Customer Service → focused collection
 Promote social security schemes (PMJJY, PMSBY)

Secured Book

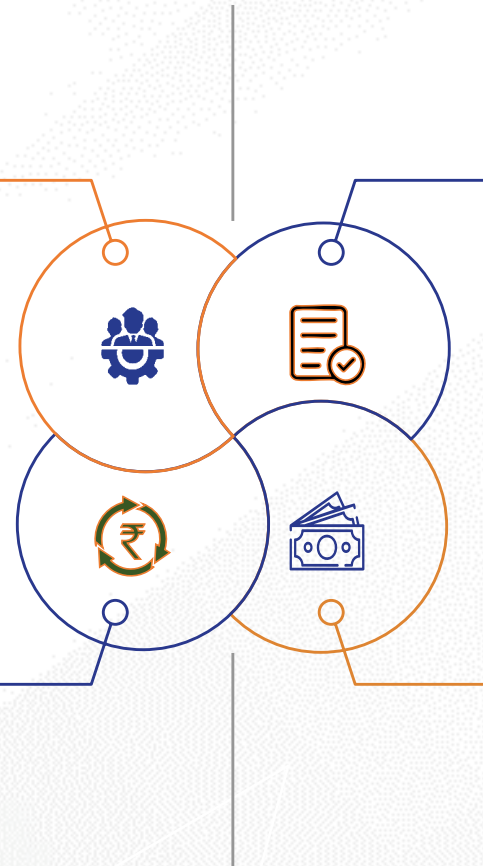
Mortgage/LAP: Focused, segmented approach
 HL: Micro-market strategy
 CV: Retail-led, TAT driven, scaling used car
 FIG & SCF: Growth aligned with advances

Deposits

Scale smart, infra-light outlets with focus on productivity
 Deposits garnered digitally – Low Cost Acquisition
 Product-led, transactional CASA and customer convenience
 Deepening 1 million customer acquired through digital & MSME

Other Initiatives

Boosting engagement: scaling Secured credit cards launched
 Scaling low-cost branch-led MSME model
 Core geographies: Targeted acquisition & relationship growth
 Digital-led partnerships to scale asset products (e.g., biz loans)



IF: Differentiated play to bring bounce rate for Vikas Loan below 20%
Secured assets inching towards 55%
Liability granular acquisition-Digital and Light Infra
Cost leverage

02

Company Overview



KEY MILESTONES

Suryoday 2.0

As on June 2025

Gross Advances crosses ₹ 10,500 Cr & Deposits crossed 11,000 Cr

Vikas Loan portfolio crosses ₹ 3,400 Cr

Customer Base – 3.5 Mn / Branch Network - 710

New Initiatives to scale MSME & Secured Credit Card

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

2013 - 2017

2008 - 2012

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
(48%)

JLG
(34%)

Vikas Loans
(66%)

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
(52%)

Mortgage

Vehicle Financing

Others

Housing Loans

CV

FIG

LAP

Used CV

Partnerships

Micro mortgage

TW

Supply Chain Finance

Liabilities Portfolio

TD, RD & Long-Term Deposit

CASA

Bulk Deposits

Digital FD

Other Products/ Services

OD

Pilot Secured Credit Card

Payment Solutions

Digital Banking

Q1 FY26



Total no of customers
3.5 Mn



Effective Yield on Advances
16.8 %

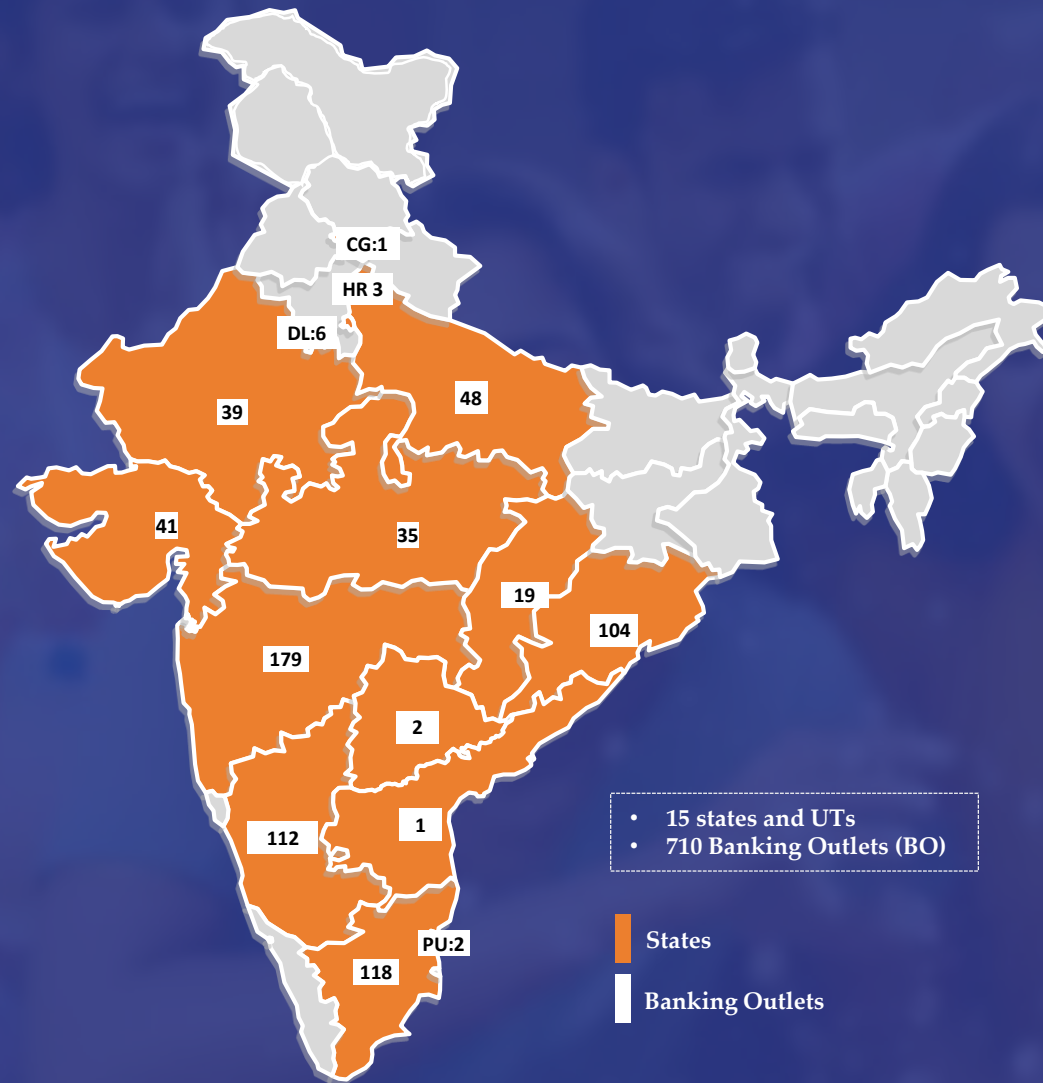


Cost of Funds
7.9 %

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

Secured Book (52%)

STRONG FOOTHOLD: COVERING 2/3RD OF INDIA



Branch Distribution

Particulars	June'25	June'24
Asset focused outlets	383	392
Liability focused outlets*	130	115
Rural Centers	197	194
Total	710	701

Note: *Includes Composite Branches

Geographical Mix of the Branches

Outlets	Asset Focused	Liability Focused	Rural Centers	Total
Maharashtra	74	47	58	179
Tamil Nadu	60	26	32	118
Karnataka	73	16	23	112
Odisha	29	10	65	104
Uttar Pradesh	34	3	11	48
Gujarat	36	5	0	41
Rajasthan	37	1	1	39
Madhya Pradesh	25	5	5	35
Others	15	2	2	34
Total	383	130	197	710

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

- 1 Partnership** enables us to quickly launch innovative digital services by collaborating with fintechs and tech providers
- 2 Strong middleware and cyber security** empowering seamless integration of digital channels, core systems, and third-party services, ensuring scalability, agility, and real-time data flow
- 3 Shifting customer behaviour** driving digital-first strategies, offering personalized, on-demand services across digital channels
- 4 Low dependency on infra** enables us to scale digital services efficiently by leveraging cloud and API-driven architectures over traditional hardware
- 5 Data-Driven Decision Making** empowers us to enhance digital offerings by leveraging analytics and AI for personalized services, risk management, and strategic insights

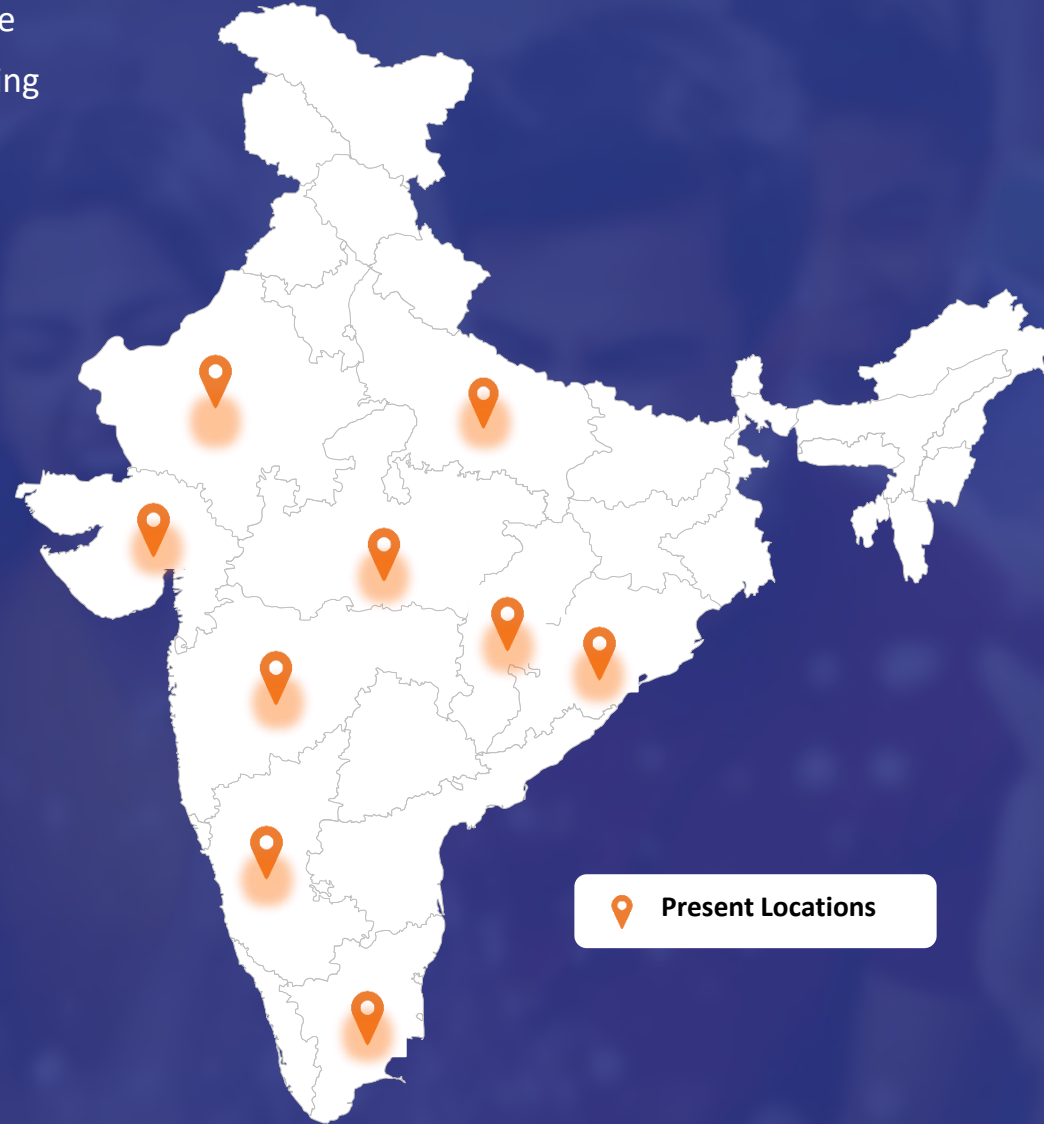
Total Digital Book
1,115Cr +
Liability Book
~₹1000Cr
Asset Book
170Cr +
Customers
7.4 Lakh +

03

Asset Products



INCLUSIVE FINANCE: BEYOND MICRO-LENDING



Vikas Loan Share

66%

of IF Gross Advances

Average Ticket Size

₹51,000 / ₹73,000

JLG/VL

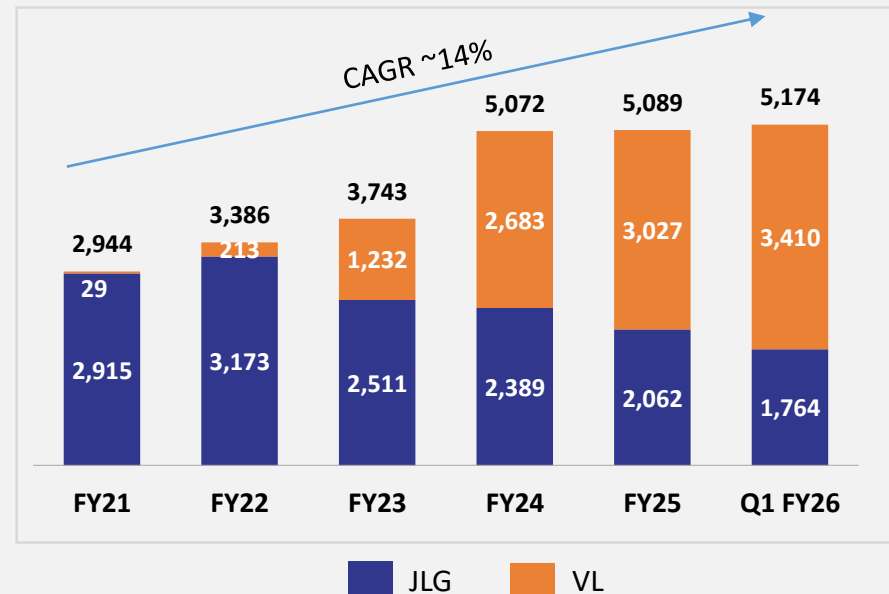
VL UPI Collections

36%

INCLUSIVE FINANCE: SHIFTING GROUP TO INDIVIDUAL

Product Description		
Parameter	JLG	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	₹ 51,000	₹ 73,000

Gross Advances (₹ Cr)



Over 98% of IF portfolio (JLG & Vikas) is covered under CGFMU scheme as on June'25

As of June'25, GNPA includes ₹ ~802 Cr which is covered and claimable under CGFMU of which ₹ 584 Cr is receivable

Product	Gross Advances (₹ Cr)	GNPA (₹ Cr)	Total Provision* (₹ Cr)	NNPA (₹ Cr)	Receivable under CGFMU (₹ Cr)	GNPA	NNPA	PCR
JLG	1,763.9	429.1	146.0	283.1	584.0	24.3%	17.5%	34.0%
VL	3,409.9	427.0	154.2	272.7		12.5%	8.4%	36.1%
IF (Total)	5,173.8	856.0	300.2	555.8		16.5%	11.4%	35.1%

MORTGAGES: FOCUSED APPROACH



Gross Advances

₹2,350Cr+

Disbursements

~₹263Cr

Team Strength

750+
Employees

Touchpoints

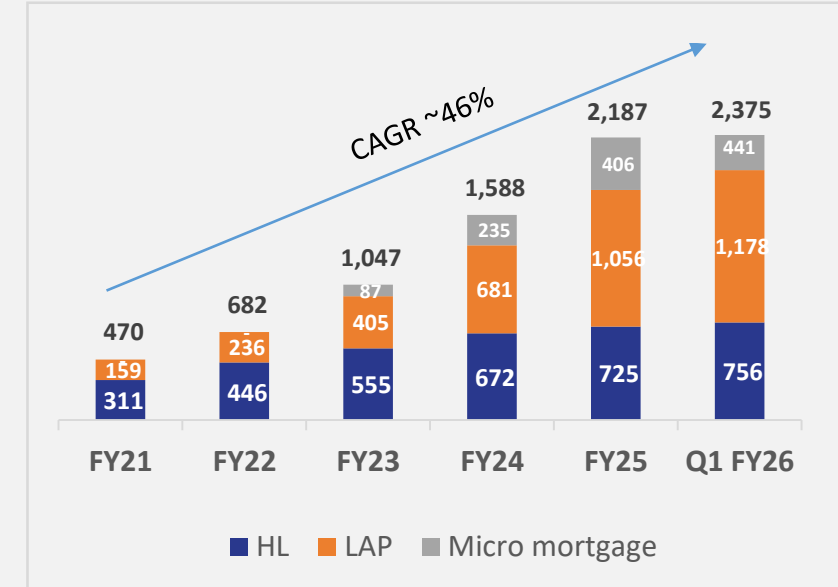
100+
locations



MORTGAGES : SUSTAINABLE GROWTH

Product Description			
Parameter	Micro Mortgages (Pragati Loans)	Housing Loans (Kushal 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 6 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	756.0	6.1	2.2	3.9	0.8%	0.5%	36.1%
LAP	1,178.0	11.6	2.0	9.6	1.0%	0.8%	17.3%
Micro-Mortgages	441.4	8.2	1.3	6.9	1.9%	1.6%	16.1%
Mortgage (Total)	2,375.4	25.9	5.5	20.4	1.1%	0.9%	21.4%

Figures may not add up due to rounding off

VEHICLE FINANCING: MONETIZING ON LARGE OPPORTUNITY

1

SSFB is diversifying business through various products under Vehicle Financing Portfolio – CV, TW, Used CV & Car loans

2

Expanding in the rural space, catering the Tier 3 & Tier 4 locations and focusing on going more granular retail base with higher yields

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

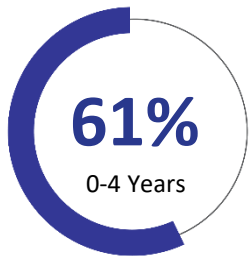
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Partnerships for Two-wheelers to effectively leverage distribution channels and expand into new geographies

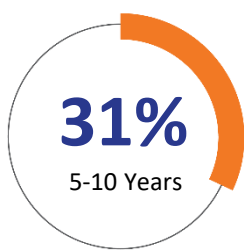
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Reducing the acquisition cost by launching pre-approved sub product segments like Top-up loans, etc

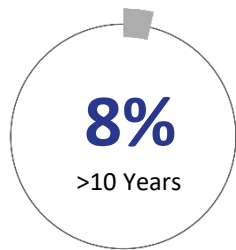
Large CV Market ₹ 5.6 Lakh Cr.



Future Opportunity
(61% - 3.5 Lakh Cr)



Suryoday Focus Area (39% - 2.1 Lakh Cr)



Customers

8,000+

Active Clients

Disbursements

₹250Cr +

Team Strength

350+

Employees

Touchpoints

90+

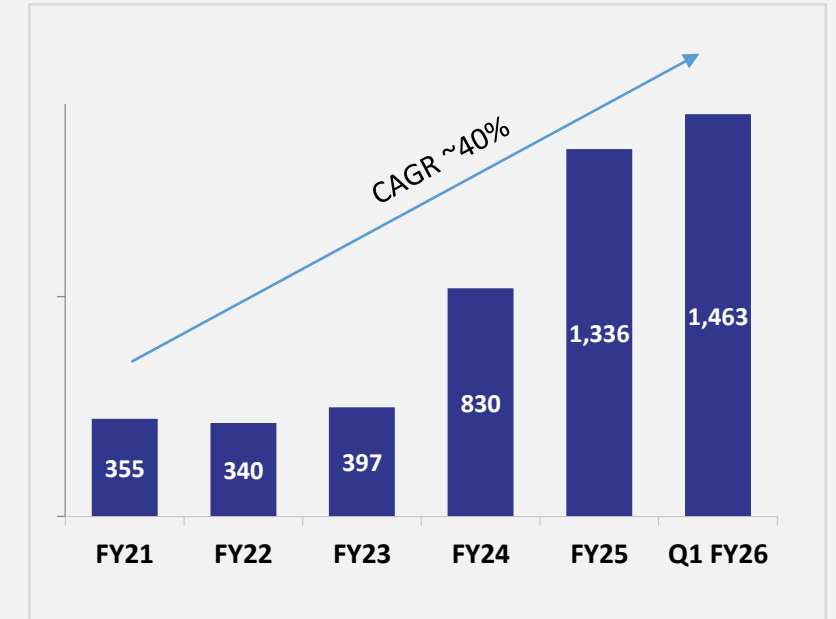


Source: SIAM; Internal Estimates

VEHICLE: ACCELERATED GROWTH OVER LAST 3 YEARS

Portfolio description		
Parameter	Commercial Vehicles	Two Wheelers
Customer Segment	Urban / Semi Urban	Urban / Semi Urban
Products	Used and New CVs	New Two Wheelers
Geography	Tier 2 & 3	Tier 1, 2 & 3
Distribution	Hub & Spoke	Dealer & Partnerships
Collection	Sourcing & Collection Team	Sourcing Team
Avg. Ticket Size	Rs 13 Lakhs	Rs 0.85 Lakhs

Gross Advances* (₹ Cr)



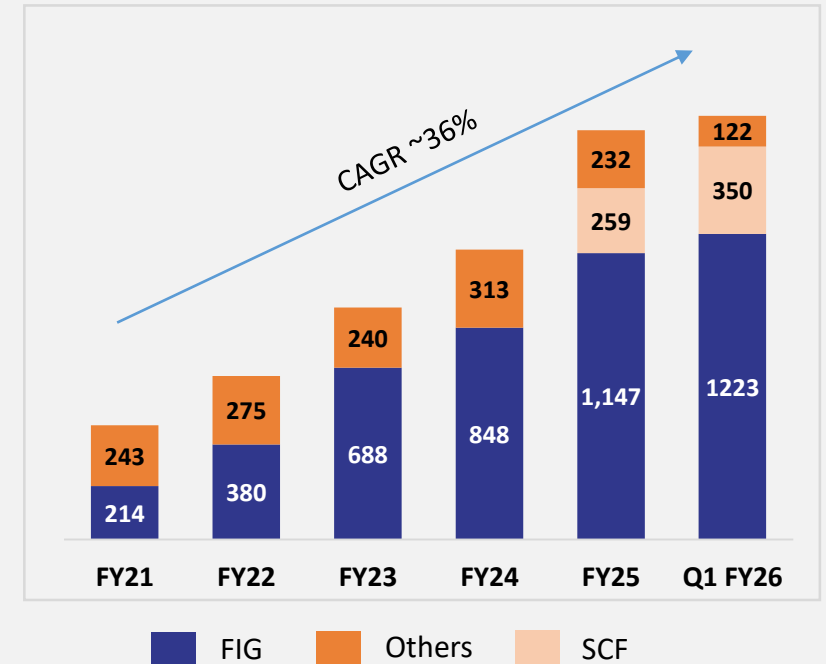
*Includes CV, Two-wheeler, Car loans

Product	Gross Advances (₹ Cr)	GNPA (₹ Cr)	Total Provision (₹ Cr)	NNPA (₹ Cr)	GNPA	NNPA	PCR
Vehicles	1,462.8	8.9	1.7	7.1	0.6%	0.5%	19.5%

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	Individual Lending
Distribution	Corporates	Digital + Direct	Digital

Gross Advances (₹ Cr)



***Others Include: Partnerships & Digital Partners**

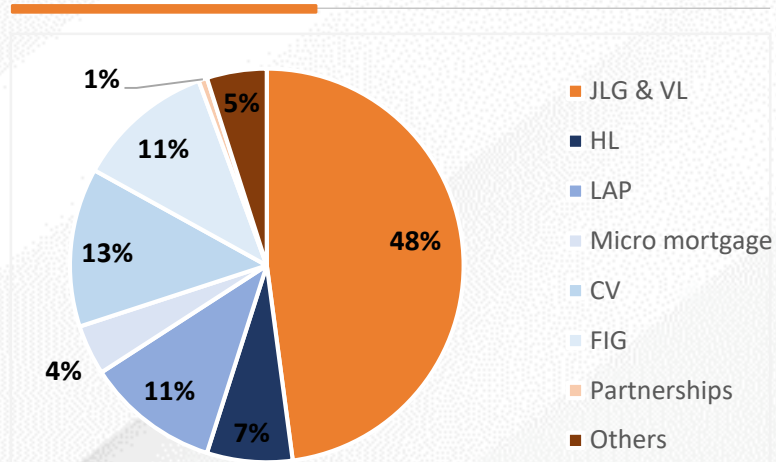
Product	Gross Advances (₹ Cr)	GNPA (₹ Cr)	Total Provision (₹ Cr)	NNPA (₹ Cr)	GNPA	NNPA	PCR
FIG	1,223.2	11.7	11.7	0.0	1.0%	0.0%	100%
Supply Chain Finance	350.0	0.0	0.0	0.0	0.0%	0.0%	0.0%
MSME	57.5	0.1	0.0	0.0	0.1%	0.1%	25%
Others	122.3	13.0	4.8	8.1	10.6%	6.9%	37.2%

Figures may not add up due to rounding off

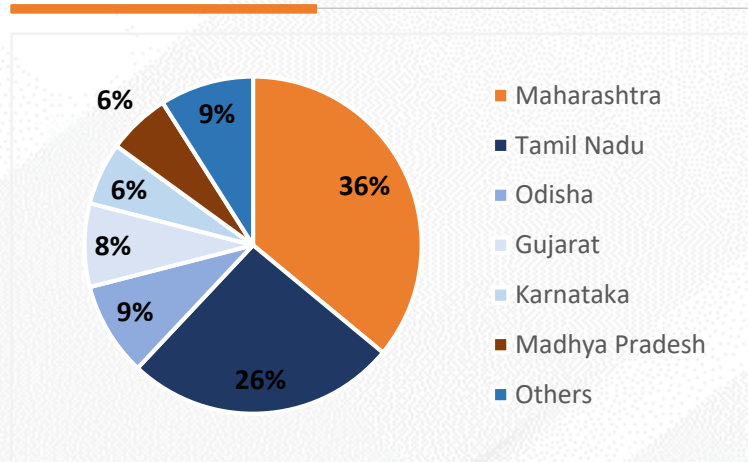
ASSET BUSINESS UPDATE – Q1 FY26

Particulars (₹ Cr)	JLG	VL	HL	LAP	Micro Mortgage	Vehicles	FIG	SCF	MSME	Others*	Total
Gross Advances – (₹ Cr)	1,763.9	3,409.9	756.0	1,178.0	441.4	1,462.8	1,223.2	350.0	57.5	202.9	10,845.6
Disbursement – Q1 FY26 (₹ Cr)	204.3	871.7	58.5	155.7	48.4	251.8	282.0	341.2	31.6	15.8	2,261.1
CE % - Q1FY26 (Current Bucket)	97.8%	98.2%	99.0%	98.1%	98.6%	97.0%	100.0%	100.0%	98.7%	97.2%	98.3%
CE % Overall- Q1FY26 (1 EMI Adjusted)	78.1%	84.4%	96.6%	95.4%	96.1%	95.2%	99.5%	100.0%	98.5%	94.0%	86.4%

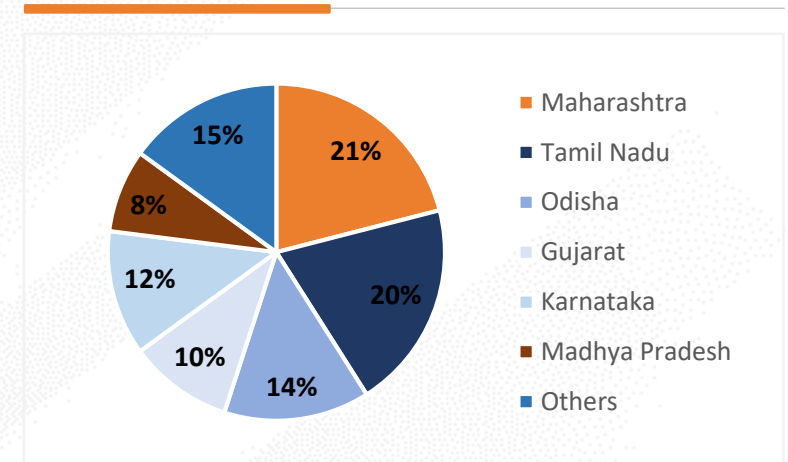
Portfolio Mix – Product Wise



Regional Portfolio Mix (Overall)



Regional Portfolio Mix (IF)



Figures may not add up due to rounding off

*Others Include: Partnerships & Digital Partners

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

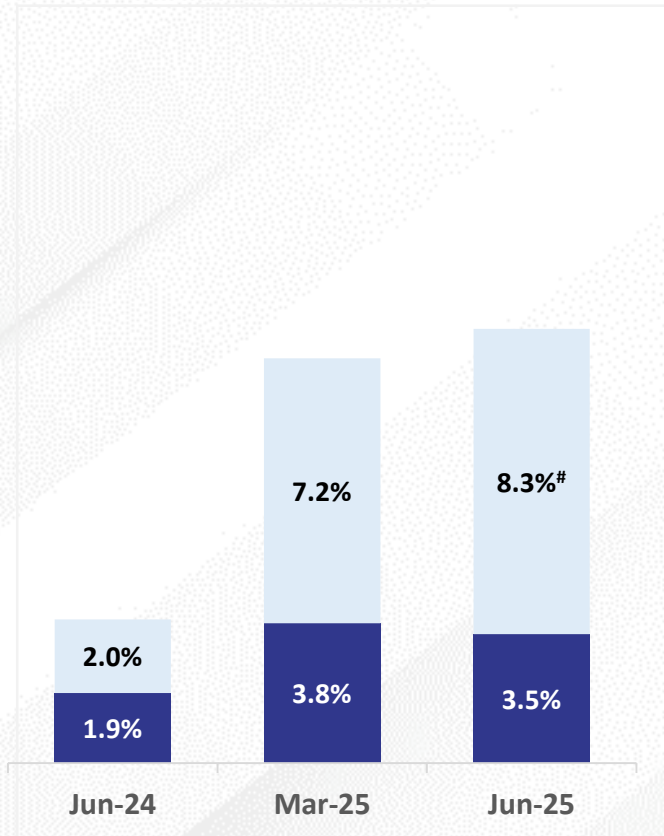
04

Asset Portfolio Quality

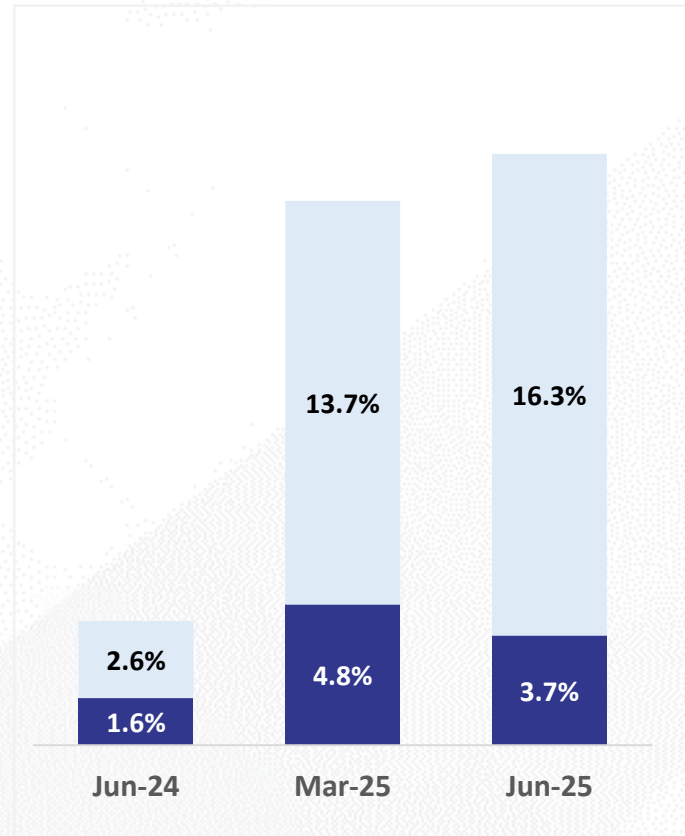


PORTFOLIO PERFORMANCE

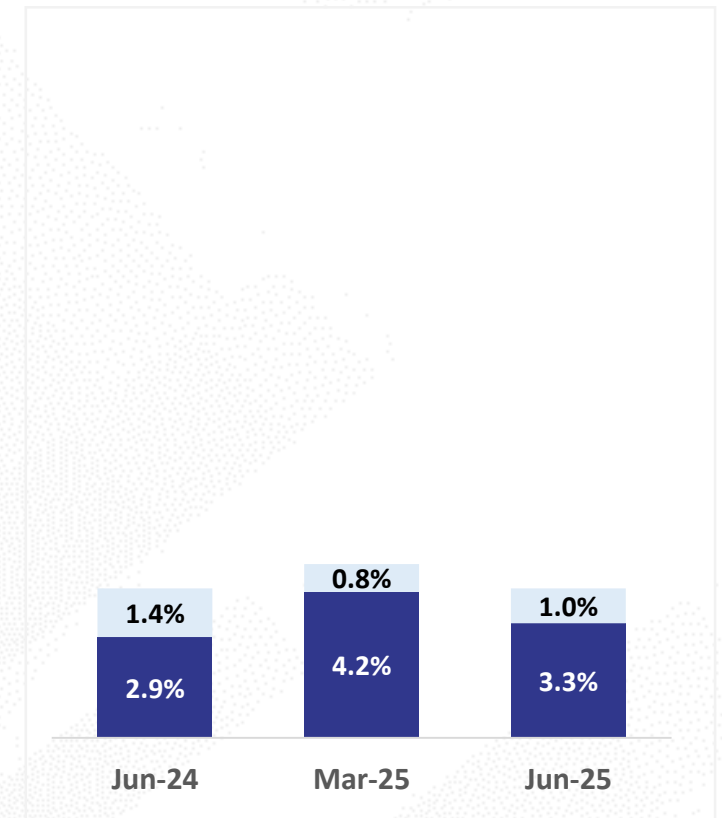
SSFB – PAR 30+



IF – PAR 30+



Retail Assets – PAR 30+

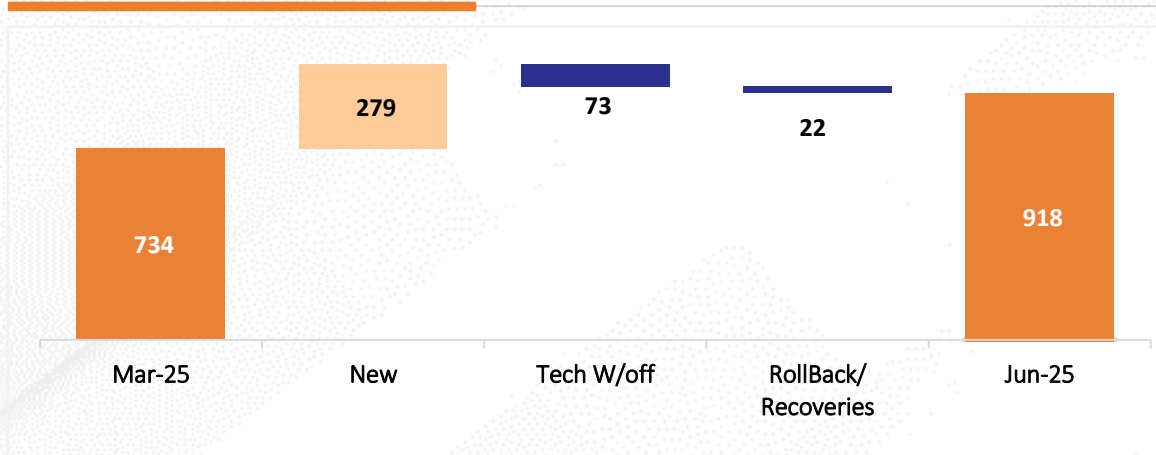


PAR 90+

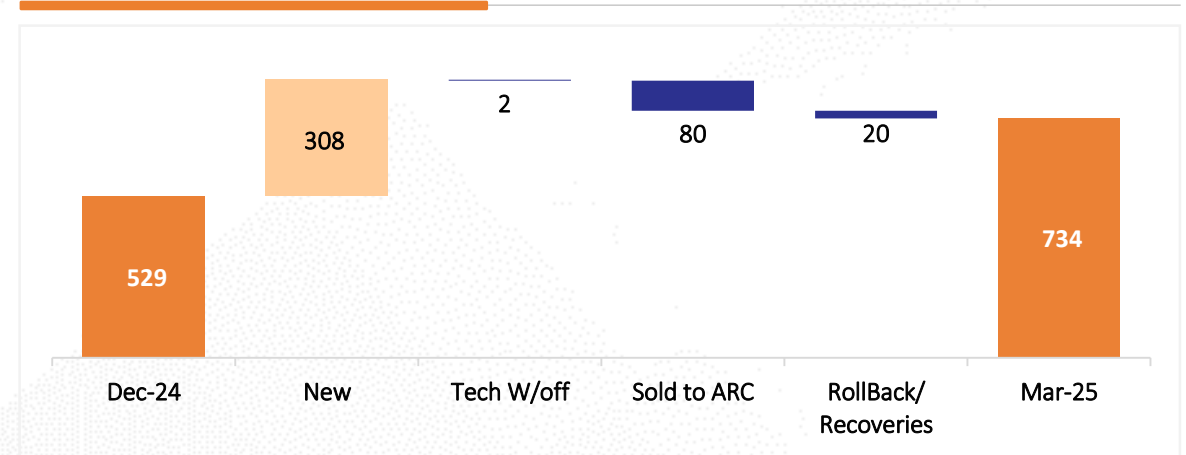
GNPA ASSET QUALITY & CREDIT COST

All numbers in ₹ Cr.s, unless otherwise indicated

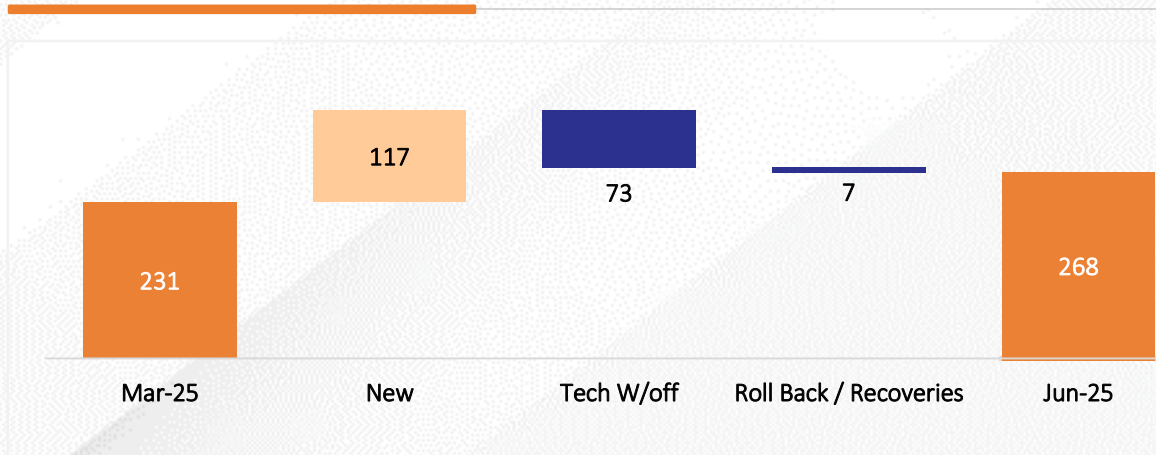
GNPA Q1 FY26 Movement



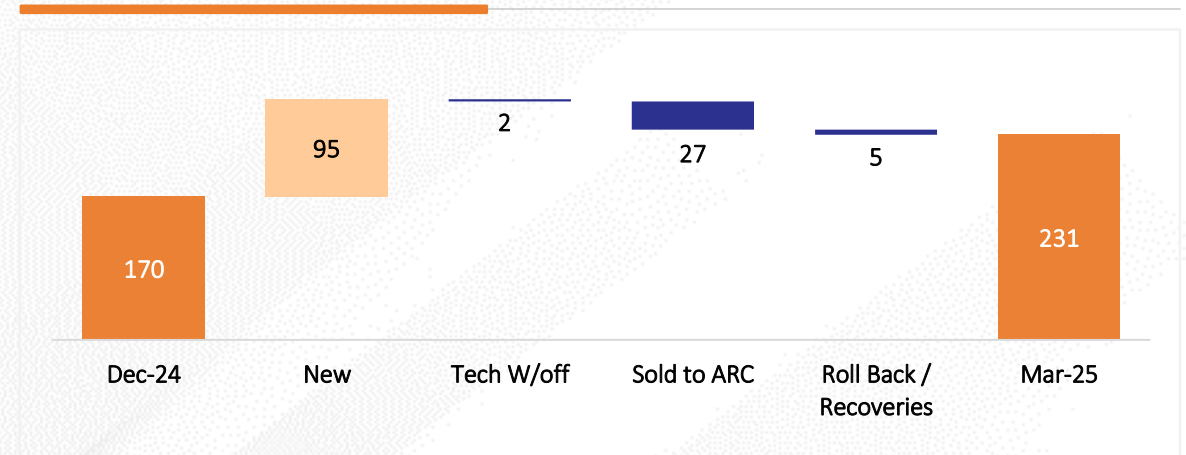
GNPA Q4 FY25 Movement



Provisions Q1 FY26 Movement*



Provisions Q4 FY25 Movement



* Excludes Floating Provision of ₹ 47.5 Cr
 Figures may not add up due to rounding off

Post-COVID, the bank opted for CGFMU cover in FY23 at a time when the credit costs were less than 3%, as part of its risk management strategy in respect of the Inclusive Finance portfolio given that the microfinance sector witnesses cyclicity.

As of June'25, the bank has paid cumulative premium of ~ Rs. 158 Cr.

Over 98% of the IF book is covered under the credit guarantee scheme.

In Q1FY26, a second claim of Rs. 56 Cr was made and fully received

We aim to fully cover the eligible unsecured portfolio under the scheme to mitigate eventualities

IF	Book (Cr)	GNPA (Cr)	Total Provision* (Cr)	PCR %	NNPA (Cr)	Eligible CGFMU Claim Receivable (Cr)
CGFMU	5,043.2	801.1	245.2	31%	555.9	584.0
Non CGFMU	130.5	54.9	59.0	107%	0	0.0
Total	5,173.7	856.0	304.2	36%	555.9	584.0

05

Liability Portfolio



DEPOSIT LANDSCAPE

Key Highlights



Deposits
₹ 11,312 Cr



Customers
1.6+ Mn
Unique Clients



Team Strength
950+ Employees



Touchpoints
125+ Branches

Product Offerings



Traditional Deposit Products – CASA, TD



Pilot 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

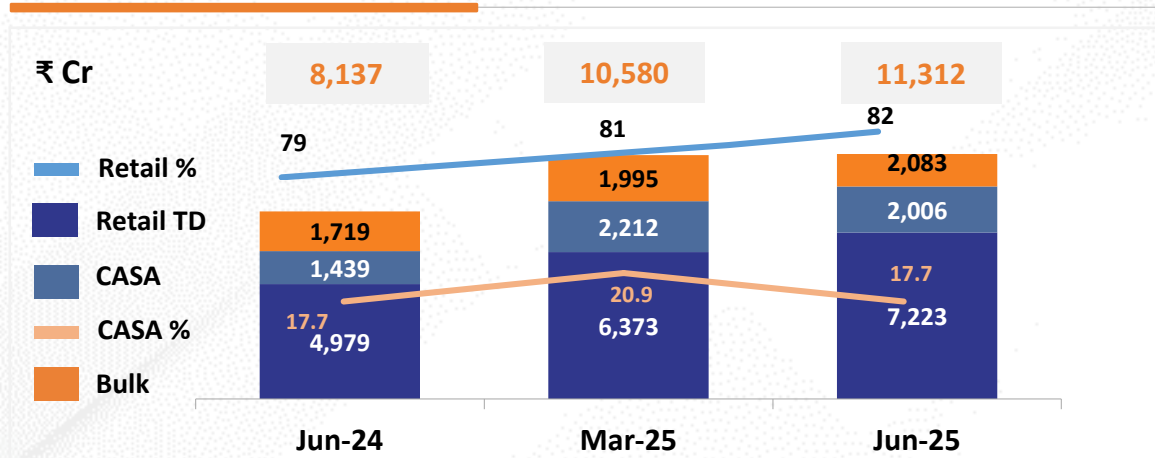


TASC

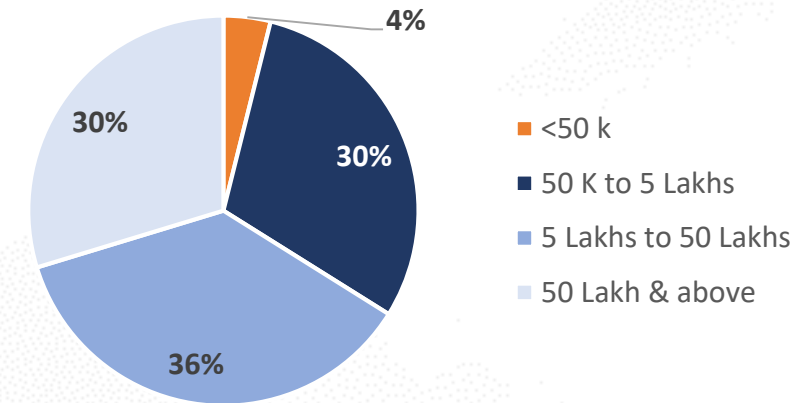
Higher Interest rates and CMS

DEPOSIT UPDATE

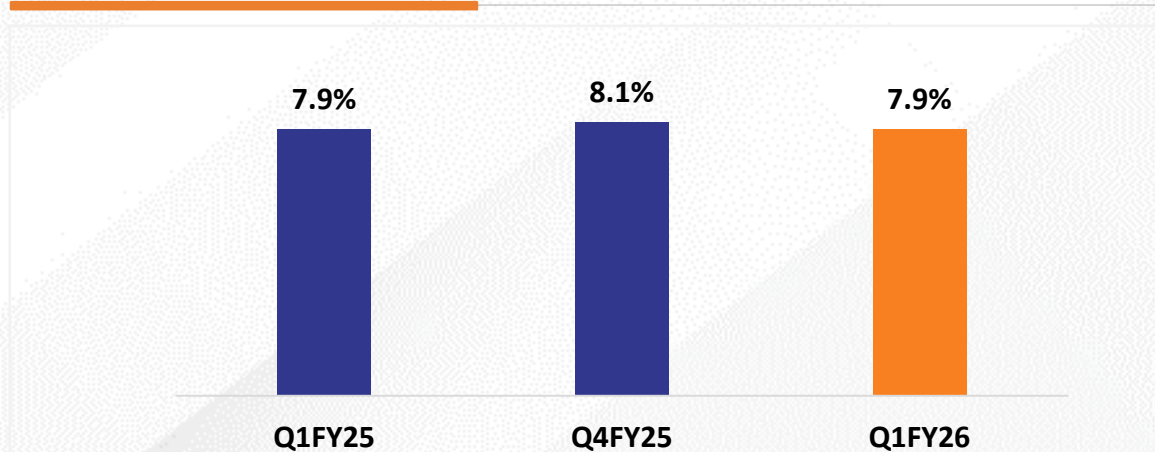
Deposits



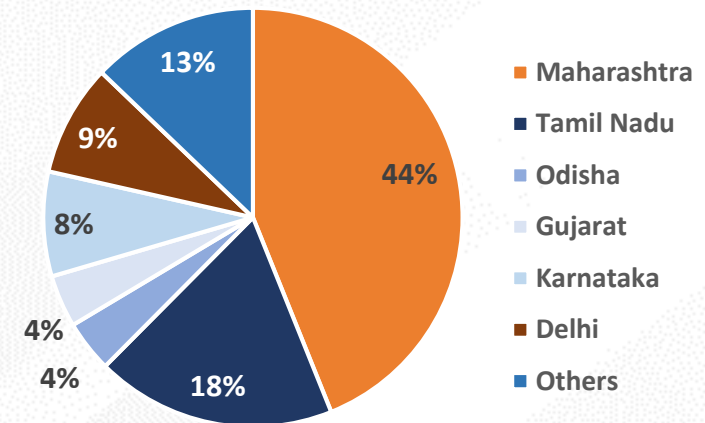
Retail Deposit (Incl CASA) Average Ticket Size



Cost of Deposits

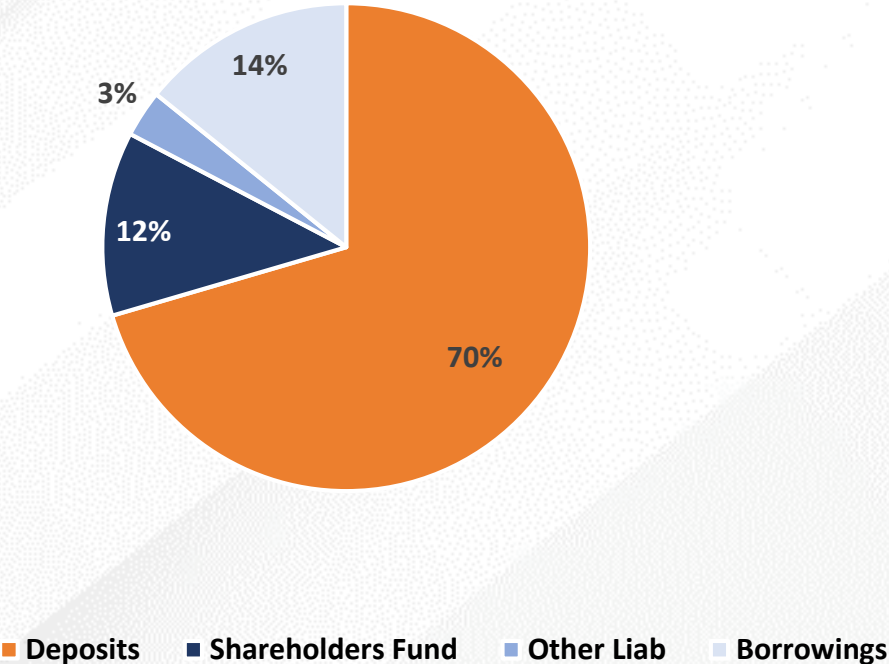


Geographic diversification of Deposits

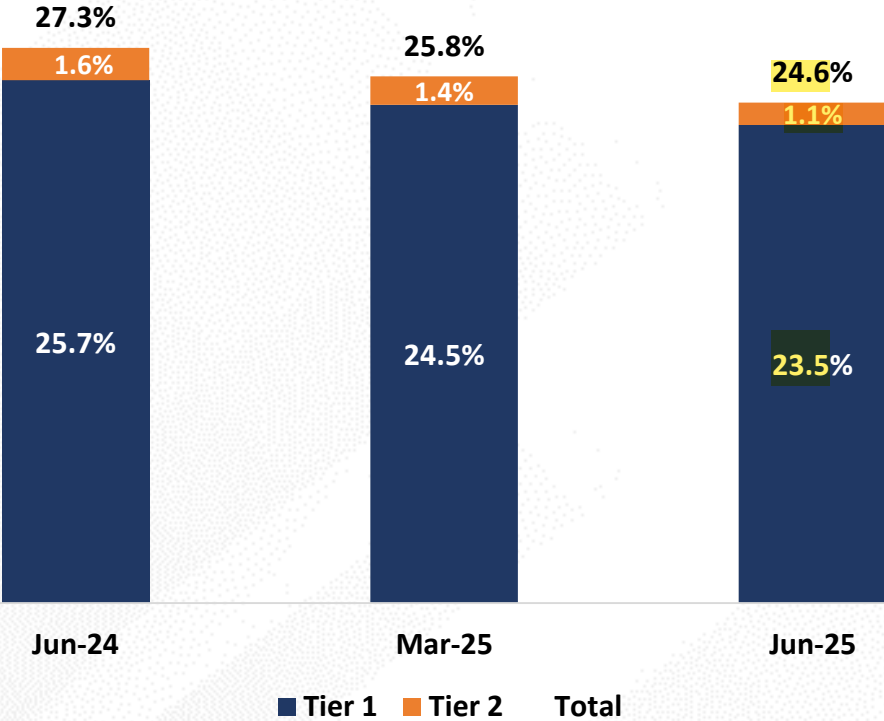


Continue to mobilize CASA and Focus on driving digital sourcing of deposits to further enhance retail granular deposit base
As on June 2025, deposits garnered through digital channels stood at ~ ₹ 1,000 Cr, Daily deposit sourcing run rate ~₹ 3 Cr

Balance Sheet Mix



Capital Adequacy Ratio % (CRAR)



Figures may not add up due to rounding off

06

Financial & Key Ratios Q1 FY26



FINANCIALS – BALANCE SHEET

Particulars (₹ Cr)	Jun-25	Jun-24	Y-o-Y	Mar-25	Q-o-Q
Capital and Liabilities					
Capital	106.3	106.2	0.0%	106.3	0.0%
Reserves and Surplus	1,854.6	1,772.1	4.7%	1,820.8	1.9%
Deposits	11,312.2	8,137.3	39.0%	10,579.6	6.9%
Borrowings	2,284.5	2,340.5	-2.4%	2,710.3	-15.7%
Other Liabilities and Provisions	501.0	388.2	29.1%	397.4	26.1%
Total	16,058.5	12,744.4	26.0%	15,614.4	2.8%
Assets					
Fixed Assets	285.9	181.4	57.6%	290.1	-1.5%
Cash and Bank	1,430.8	921.4	55.3%	1,709.4	-16.3%
Investments	3,323.8	3,010.5	10.4%	3,137.5	5.9%
Advances	10,521.2	8,284.9	27.0%	9,974.3	5.5%
Other Assets	496.9	346.2	43.5%	503.0	-1.2%
Total Assets	16,058.5	12,744.4	26.0%	15,614.4	2.8%

Figures may not add up due to rounding off

FINANCIALS – P&L ACCOUNT

Particulars (₹ Cr)	Q1 FY26	Q1 FY25	Y-o-Y
Interest Earned	495.2	488.1	1.4%
Interest Expended	248.0	194.9	27.3%
Net Interest Income	247.1	293.2	-15.7%
Other Income	108.6	70.1	54.9%
Net Total Income	355.8	363.4	-2.1%
Operating Expenses	230.4	202.6	13.7%
Employee Expense	115.3	113.6	1.5%
Other Expense	115.1	89.0	29.3%
Operating Profit	125.4	160.8	-22.0%
CGFMU Expense	16.5	16.5	-0.2%
Operating Profit After CGFMU	108.9	144.3	-24.5%
Provisions and Contingencies	62.1	51.6	20.4%
Net Profit Before Tax	46.8	92.7	-49.5%
Tax	11.5	22.7	-49.0%
Profit After Tax	35.3	70.1	-49.6%

Q4 FY25	Q-o-Q
470.6	5.2%
225.9	9.8%
244.7	1.0%
60.1	80.8%
304.8	16.7%
238.0	-3.2%
115.8	-0.4%
122.2	-5.8%
66.8	87.8%
20.1	-18.3%
46.6	133.5%
93.4	-33.5%
-46.8	NA
-13.0	NA
-33.8	NA

*Including floating provisions

Figures may not add up due to rounding off

FINANCIALS – KEY METRICS

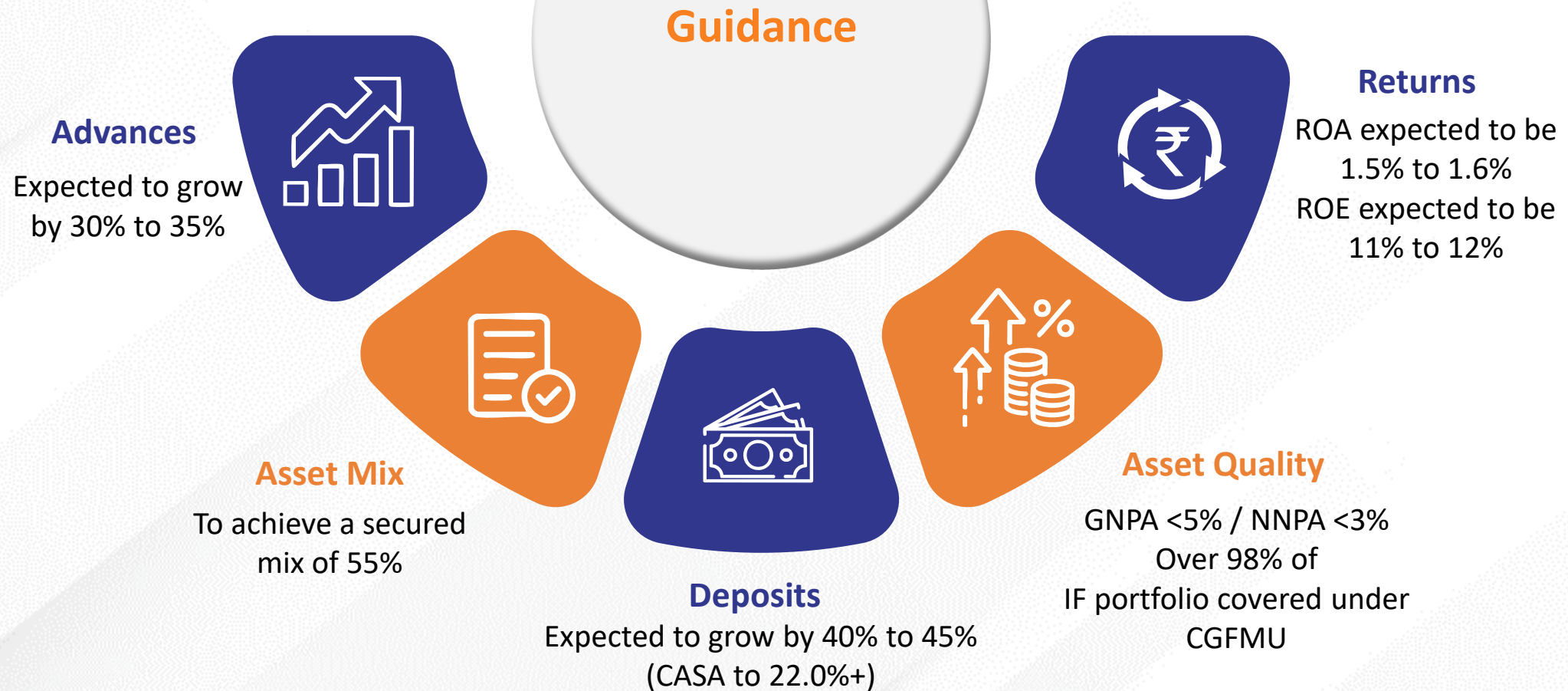
Particulars (₹ Cr)	Unit	Q1 FY26	Q1 FY25	Y-o-Y
Gross Advances	₹ Cr	10,846	9,037	20.0%
Disbursement	₹ Cr	2,261	1,740	30.0%
Deposits	₹ Cr	11,312	8,137	39.0%
Retail Deposit to Total Deposit	%	81.6%	78.9%	272 bps
CASA Ratio	%	17.7%	17.7%	6 bps
Yield	%	16.8%	20.1%	-331 bps
NIM	%	7.2%	10.0%	-282 bps
Cost of Deposits	%	7.9%	7.9%	-6 bps
Cost of Borrowings	%	8.1%	6.8%	124 bps
Cost of Funds	%	7.9%	7.6%	29 bps
Cost to income	%	69.4%	60.3%	909 bps
GNPA Ratio	%	8.5%	2.7%	579 bps
NNPA Ratio	%	5.6%	0.4%	520 bps
PCR (Excluding Technical Write offs)	%	35.4%	83.9%	-4,849 bps
Book Value Per Share (BVPS)	₹	184.5	176.8	4.3%

Q4 FY25	Q-o-Q
10,251	5.8%
2,101	7.6%
10,580	6.9%
81.1%	45 bps
20.9%	-317 bps
17.4%	-67 bps
7.8%	-59 bps
8.1%	-19 bps
8.0%	7 bps
8.1%	-14 bps
84.7%	-1,531 bps
7.2%	130 bps
4.6%	105 bps
37.7%	-236 bps
181.3	1.8%

07

Guidance





08

CSR Initiatives





Ujjwal: Financial Literacy for Students

The team conducted financial literacy sessions in two Odisha schools, reaching 477 students—390 from Patrapada Bhagabanpur High School and 87 from Ghatikia High School.

Adhira: Financial Empowerment of Domestic Workers

The team supported domestic workers in registering for domestic worker cards, opening bank accounts, and enrolling in schemes like E-Shram, ABHA, and others. Additionally, 6 children under 18 were enrolled in the Balsangopan Scheme, each receiving ₹2,500/month.



Swayamshree: Financial Capability for Parents

123 students enrolled in recurring deposit schemes, while 138 parents availed insurance coverage. Among them, 64 opted for both PMJJBY and PMSBY schemes.



BEYOND BANKING

Spandan: Health Interventions for Women and Adolescent Girls

Seven eye check-up camps were held in Navi Mumbai and Mumbai in partnership with Sankara Eye Hospital, benefiting 287 people; 8 received free cataract surgery.

Six menstrual and reproductive health awareness camps were conducted with MGM Hospital, TN Medical College, BYL Nair Hospital, and PHC Barang, reaching 291 domestic workers and parents.



Udyojika: Supplementary Livelihoods

The supplementary livelihood program supported 81 women across three states, enabling them to earn an additional monthly income of ₹1,000–₹4,000 through activities like the Community Trainer Program, sanitary pad and cloth bag production, and Nutri Gardens.



Vidya: Quality Education for All Children

25 Class 10 students facing academic and behavioural challenges were referred to the Suryoday Foundation counsellor. With ongoing support, 24 successfully cleared their exams.

This year, individual counselling has started in five schools, reaching 16 students—7 new and 9 follow-up cases.



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