



October 29, 2026

Ref.: SSFB/CS/68/2026-27

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, 978308**

Dear Sir/Madam,

Sub: Investor Presentation on the Unaudited Financial Results of Suryoday Small Finance Bank Limited (the "Bank") for the Quarter (Q-2) and Half year ended on September 30, 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/61/2026-27 dated October 14, 2026, intimating about the conference call and letter No. SSFB/CS/66/2026-27 dated October 29, 2026, intimating the Outcome of the Board meeting on approval of the Unaudited Financial Results of the Bank for the Quarter (Q-2) and Half year ended on September 30, 2026.

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 the Bank for the Quarter (Q-2) and Half year ended on September 30, 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**

GEETA

KRISHNAN

Geeta Krishnan

Interim Company Secretary & Compliance Officer

Encl: As above

Digitally signed by GEETA
KRISHNAN
Date: 2026.10.29 22:24:14
+05'30'

SURYODAY SMALL FINANCE BANK LIMITED

Registered Office: 1101, Sharda Terraces, Plot. 65, Sector 11, CBD Belapur, Navi Mumbai – 400614, Maharashtra Tel: 022-41856700

Corporate Office: 7th Floor, Seawoods Grand Central, Tower No. 1, Plot No. R-1, Sector 40, Seawoods, Navi Mumbai – 400 706

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



Inclusive Growth, Powering Aspirations

Investor Presentation | Q2 & H1FY27
October-2026



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1. PERFORMANCE HIGHLIGHTS & **WAY FORWARD**



Gross Advances[#]
₹ 14,972 Cr.
(+34.6% YoY)

Disbursements
₹ 3,096 Cr.
(+27.4% YoY)

Asset Mix[^]
IF : RA – 40.8% : 59.2%
(45.1% : 54.9%)

**Collection Efficiency
(one EMI adjusted)**
93.6%
(85.3%)

Deposits
₹ 16,184 Cr.
(+35.0% YoY)

Retail[@] : Bulk Deposit
84.5% : 15.5%
(86.0% : 14.0%)

CASA Ratio
19.4%
(20.7%)

Cost of Funds
7.4%
(7.7%)

[@]Includes Retail Term Deposit & CASA

PAT
₹ 76.5 Cr.
(+151.7% YoY)

CTI Ratio
70.6%
(-596 Bps YoY)

GNPA* / NNPA*
2.9% / 1.5%
(5.9% / 3.8%)

Pre-POP
₹ 145.5 Cr.
(+83.8 YoY)

RoA / RoE
1.5% / 14.0%
(0.8% / 6.2%)

Customers
7.0 million
(+92.0% YoY)

Branch Network
726
(# 712)

Employee Count
8,511
(# 8,828)

[#]Includes IBPC [^]After write-off

*As of Sept'26, GNPA ₹438 Cr., NNPA ₹224 Cr., against which ₹181 Cr. is receivable under CGFMU scheme

Figures in () represents Q2 FY26

Figures may not add up due to rounding off

PARAMETER	Metrics	Q2FY27	YoY	QoQ
ADVANCES [#]	Loan Book #	₹ 14,972	34.6%	4.2% [@]
	Disbursements	₹ 3,096	27.4%	4.8%
	IF Share	40.8%	-422bps	-360bps
ASSET QUALITY	B ₀ CE%	99.1%	48bps	11bps
	GNPA [%]	2.9%	-296bps	-355bps
	NNPA [%]	1.5%	-225bps	28bps
DEPOSITS	Deposits	₹ 16,184	35.0%	10.6%
	CASA [%]	19.4%	-125bps	-158bps
	CoD [%]	7.3%	-36bps	-5bps
PROFITABILITY	Yield [%]	16.8%	46bps	65bps
	CoF [%]	7.4%	-29bps	-6bps
	CTI [%]	70.6%	-596bps	51bps
RETURNS	PPOP	₹ 145.5	83.8 %	5.0%
	PAT	₹ 76.5	151.7%	1.8%
	ROA [%]	1.5%	72bps	-10bps

HIGHLIGHTS H1 FY27

- Momentum has picked up in Inclusive Finance [IF] business:
 - Book growth **22.0%** [YoY]; Disbursement up **21.9%** [YoY]; VL is **78.3%** of IF book
 - **~3.7 Lakh** customers added [thereof NTB: **38.4%**]
- Retail Asset business share continues to increase: H1 FY27: **59.2%** vs. H1 FY26: **54.9%**
 - Advances : CV grows **36.0%** [YoY] and Mortgage **35.8%** [YoY]
- Digital business Leadership: Partner led quality customer acquisition
 - **~8.9 Lakhs** Customers added in CLOU – Book of **₹371 Cr.** [up **~249.8%** vs March 26]
- Target Asset Mix of **45:55** [Current: **41: 59**]
- NNPA adjusted for CGFMU claims **0.3%**
- Net slippages at **₹170 Cr.** [H1 FY26 - **₹438 Cr.**]

- Market leaders in Digital Deposits
 - Partner led Digital Deposits **19.1%** of Total Deposits; **~2.2 Lakh** customer base
 - Growth in CASA (Absolute Terms) **26.8%** [YoY]

- Growth of Paying book drives Yield improvement
 - IF Paying book growth [Up **32.1%** YoY] drives Yield improvement
 - CoF stable despite hardening of Term Deposit rates
 - Adjusted for digital expenses, CTI is **68.7%** vs. **72.9%** in H1FY26

- Improvement in Yield and Growth in CLOU business drive profitability
 - Growth in Fees from CLOU partially off-sets lower PSL Income
 - H1 PAT crosses FY26 – Target ROA for FY27 continues to be **1.4%**

FY27 Year of Building Momentum & Consistency



Micro-Banking: Pivot to Individual Loan Continues

IF: ~₹7,500 Cr, +25% YoY



Expansion & Deeper Penetration

New 100 Branches



Growth Momentum in Retail Assets [45%+ YOY]

CV : ~ ₹ 2,800 Cr, +55% YOY

Mortgage : ~ ₹4,200 Cr, +45% YOY



Credit Line on UPI

Achieve 2x growth



Digital Deposit

2x Growth

Advances

30% to 35%

34.6%

Deposit Growth

30% to 35%

35.0%

Profitability

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

1.5% / 14.0%

Asset Quality

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

2.9% / 1.5%

1.3% / 0.3%
(adjusted for CGFMU)

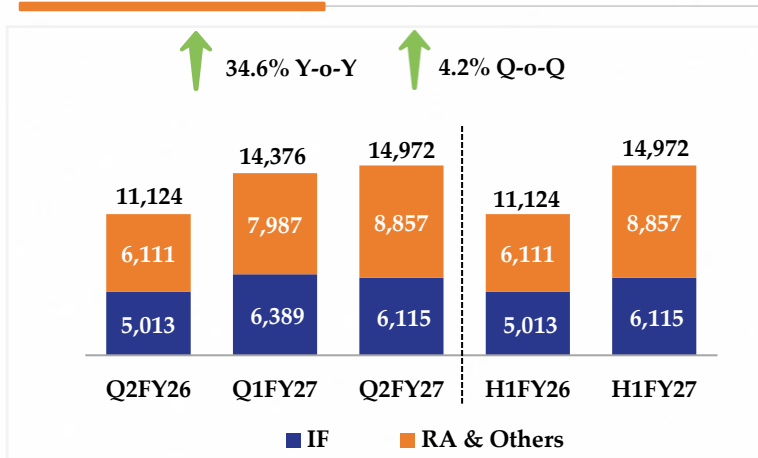
Guidance for the FY27

Achieved in Q2 FY27 (YoY Growth)

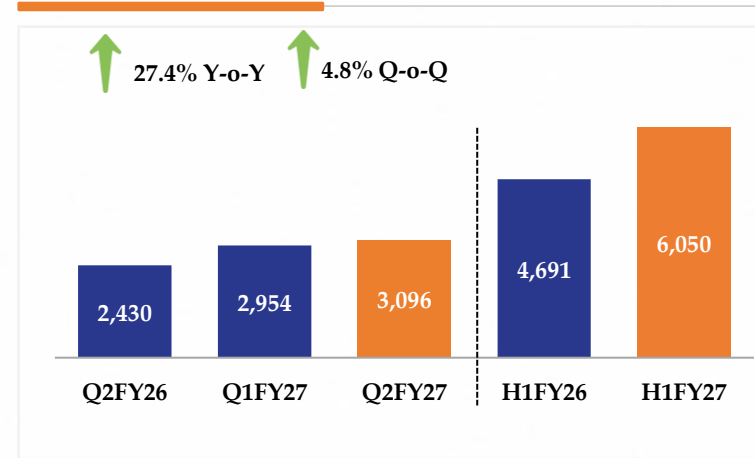
2. KEY METRICS



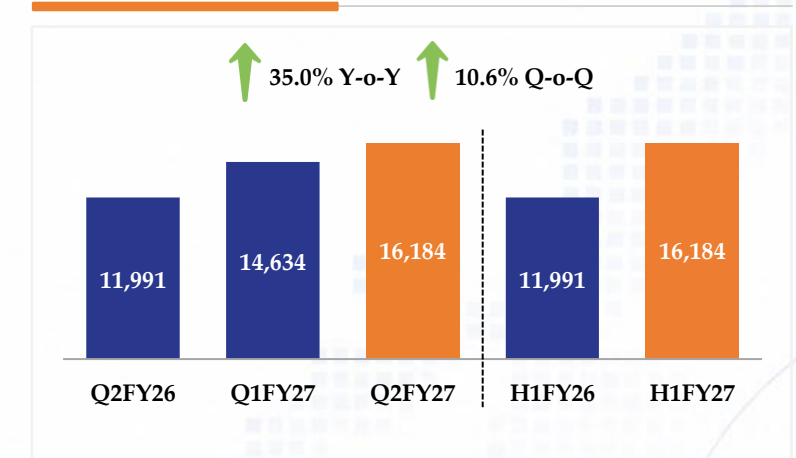
Gross Advances* (₹ Cr.)



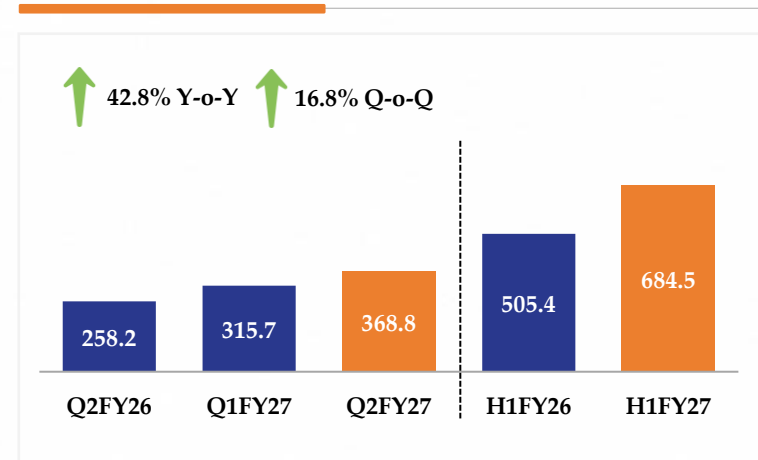
Disbursements® (₹ Cr.)



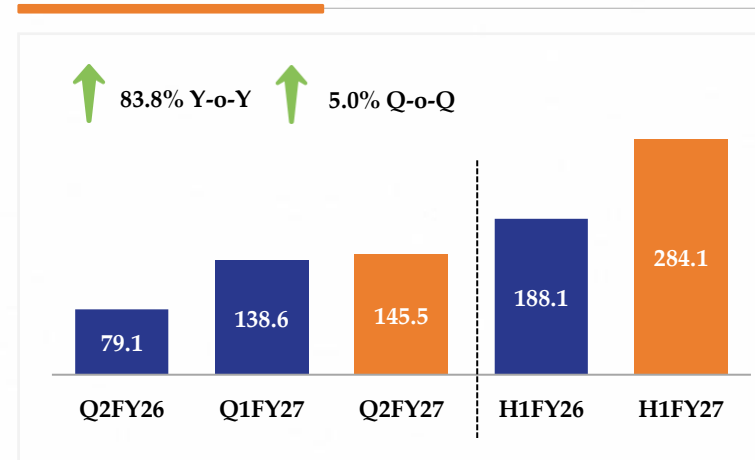
Deposits (₹ Cr.)



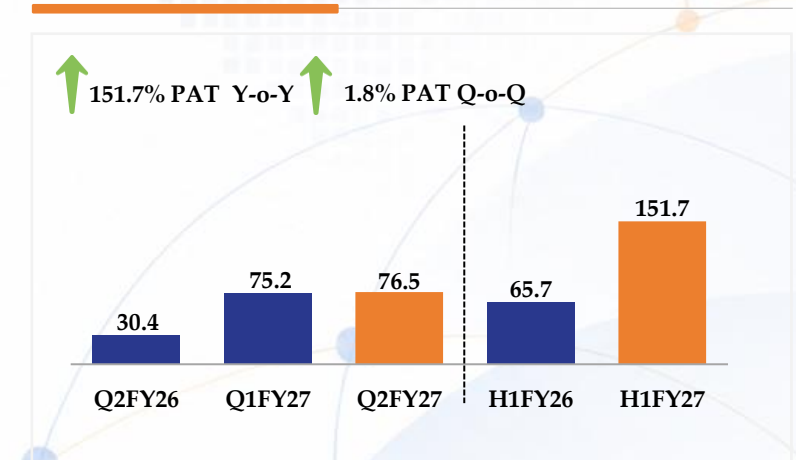
Net Interest Income (₹ Cr.)



Pre-POP (₹ Cr.)



PAT (₹ Cr.)

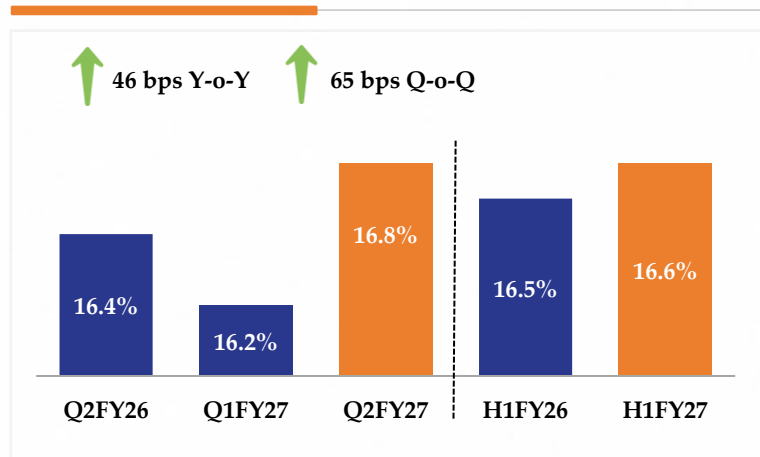


® Excluding SCF, disbursements for Q2FY27 is ₹ 2,625 Cr. vs ₹ 2,053 Cr. in Q2FY26; Excluding SCF, disbursements for H1FY27 is ₹ 5,177 Cr. vs ₹ 3,973 Cr. in H1FY26

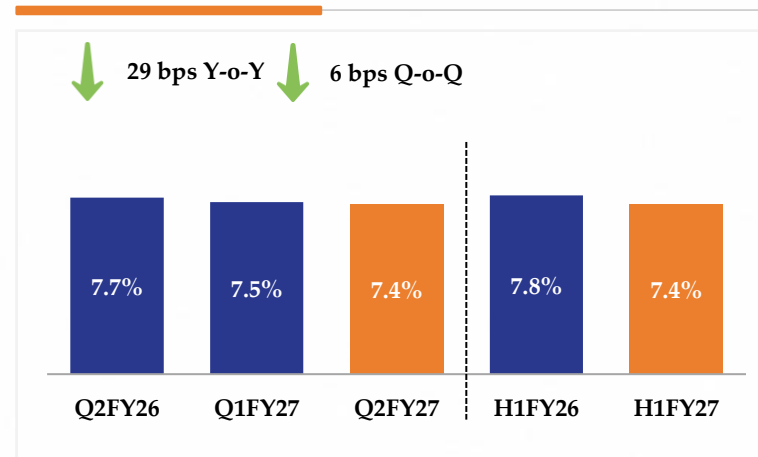
*Includes IBPC

Figures may not add up due to rounding off

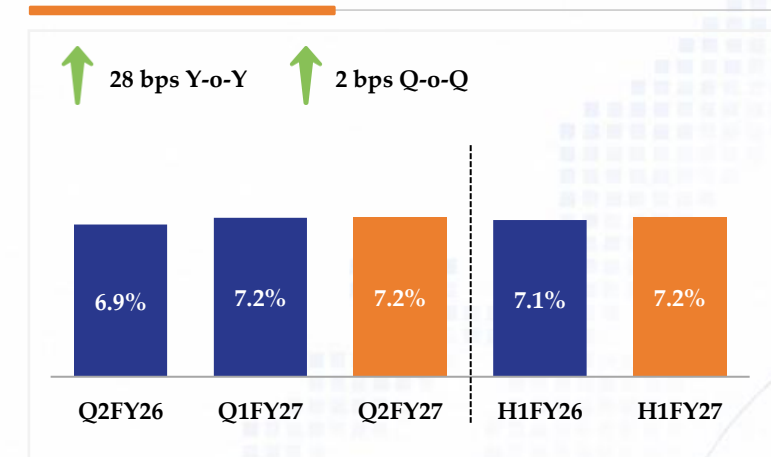
Effective Yield on Advances (%)



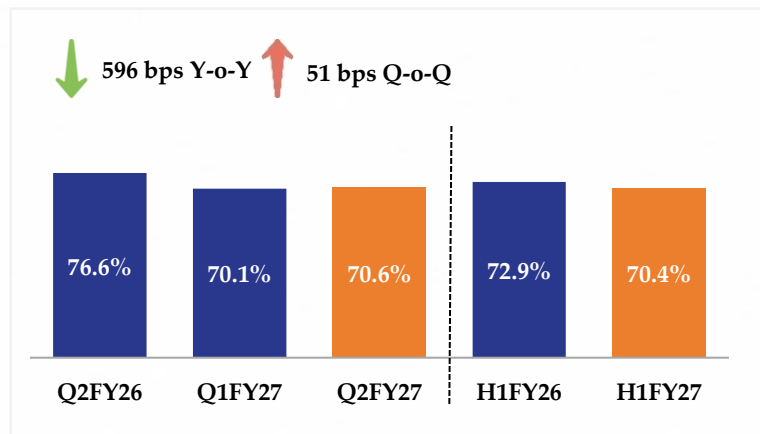
Cost of Funds (%)



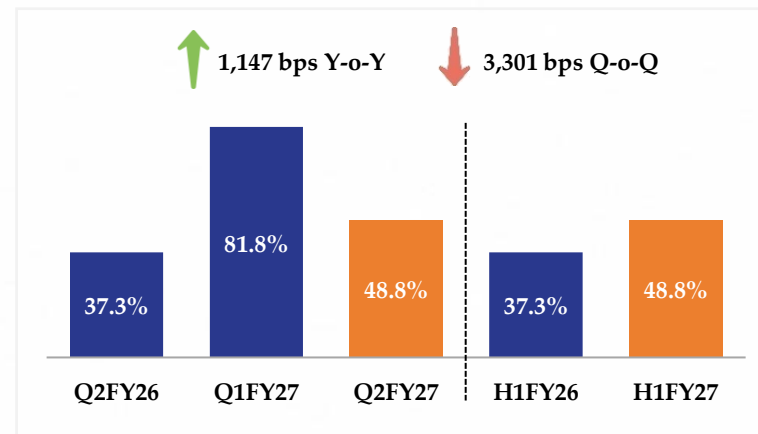
NIM (%)



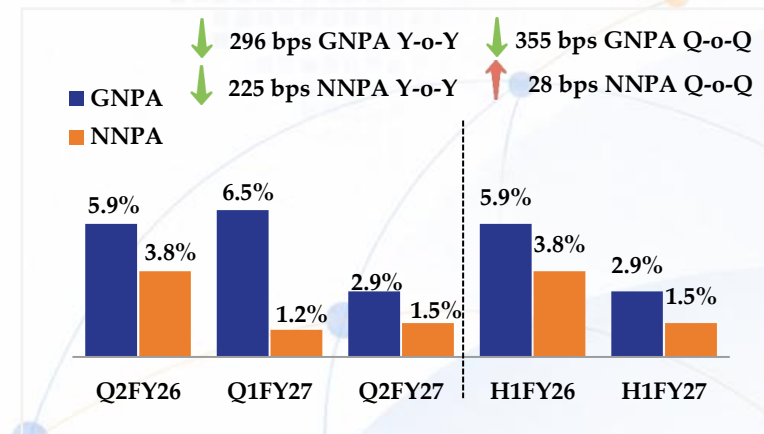
Cost / Income Ratio (%)



PCR* (%)



Asset Quality* (%)



*As of Sept'26, GNPA ₹ 438 Cr., NNPA ₹ 224 Cr., against which ₹ 181 Cr. is receivable under CGFMU scheme

3. ASSET PRODUCTS



VIKAS LOAN SHARE

78%

of IF gross advances

AVG. TICKET SIZE

JLG	VL	NTB VL
₹52K	₹1L	₹61K

DISBURSEMENT COUNT –H1FY27

Count	NTB %	NTC %	ETB %
3,69,516	38.4%	16.2%	45.4%

VL UPI COLLECTIONS

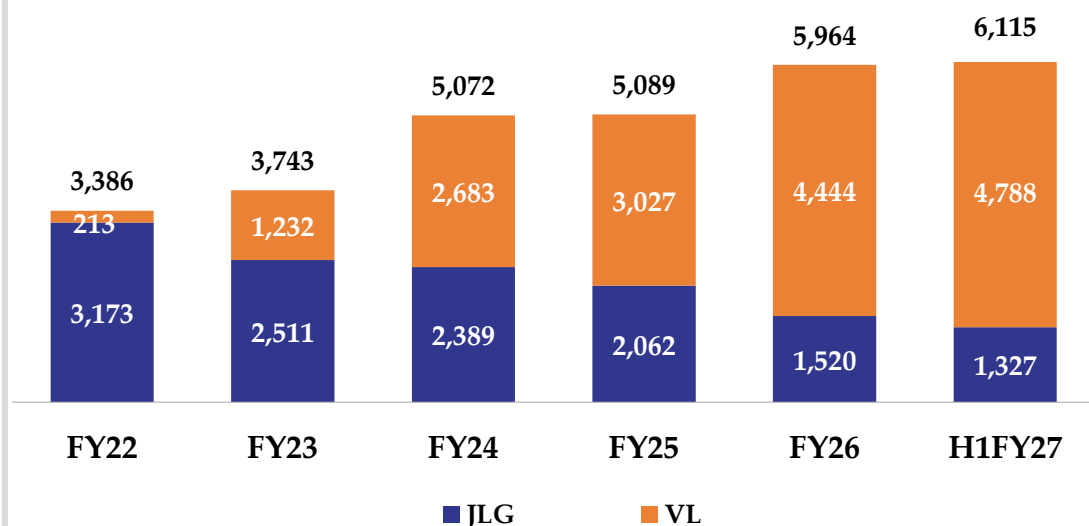
49%

Digital collection share

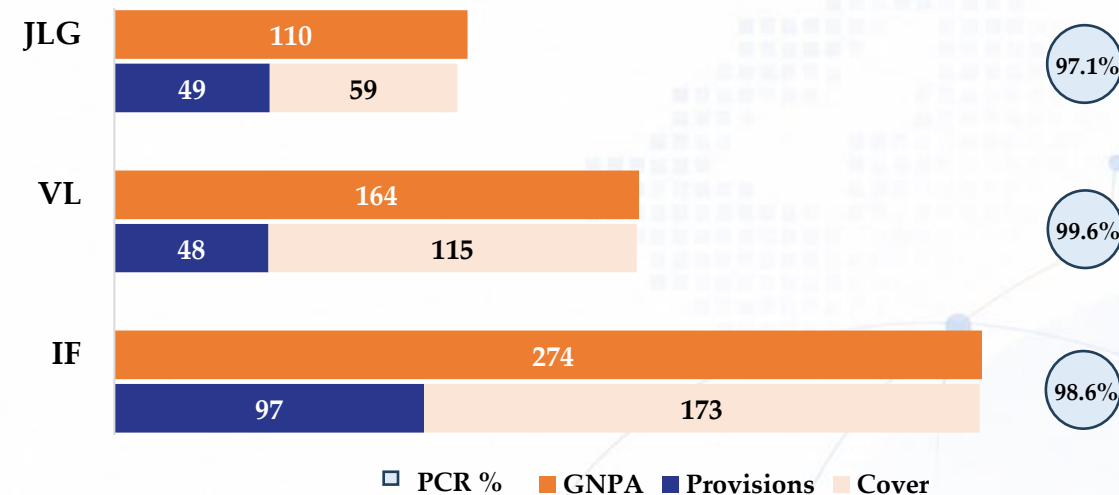
Portfolio evolution

Gross advances (₹ Cr.)

FY22–H1FY27 CAGR 14%



Asset quality and provision coverage



Over 98% of IF portfolio (JLG & Vikas) is covered (including proposed coverage) under CGFMU scheme as of Sep'26 .

Ø Focus on neighbourhood banking – Deepen micro-markets Ø Offerings for household – gradual shift towards MSME

CUSTOMERS

18,700+

DISBURSEMENTS – H1FY27

₹ 755 Cr

TEAM STRENGTH

750+

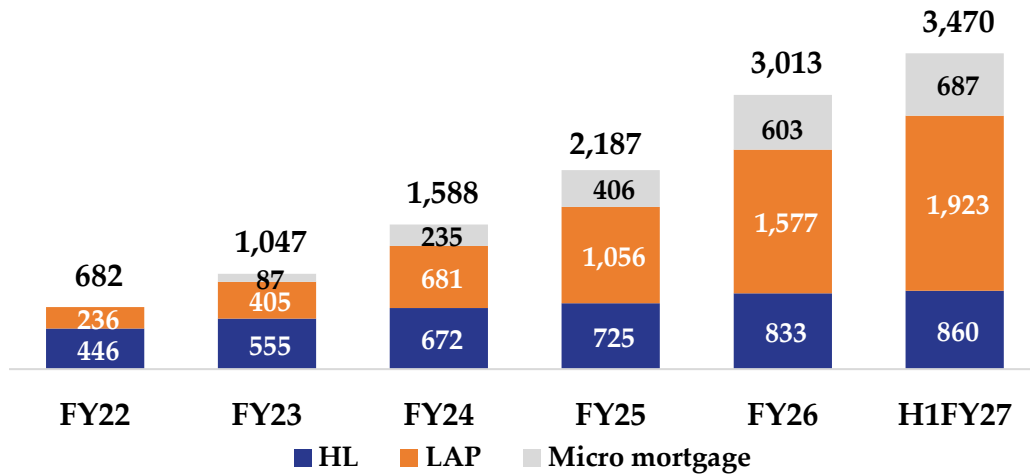
TOUCHPOINTS

100+

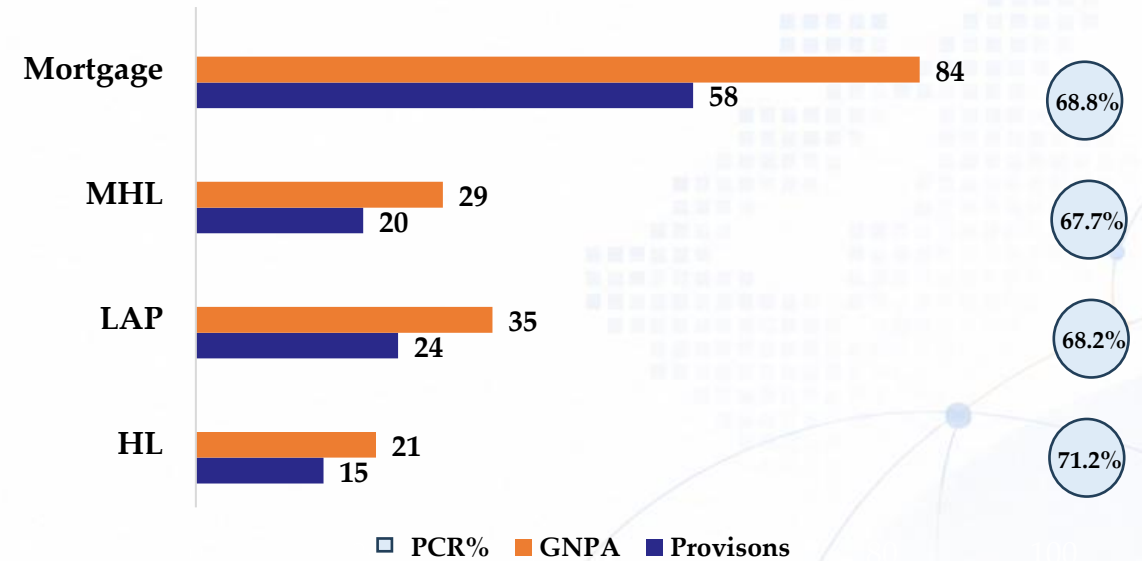
Portfolio evolution

Gross advances (₹ Cr.)

FY22–H1FY27 CAGR 44%



Asset quality and provision coverage



🔗 Deepen in identified segment & markets 🔗 Focus on growing MSME business – working capital

WHEELS : ACCELERATED GROWTH OVER LAST THREE YEARS

CUSTOMERS

20,000+

DISBURSEMENTS – H1FY27

₹676 Cr

TEAM STRENGTH

600+

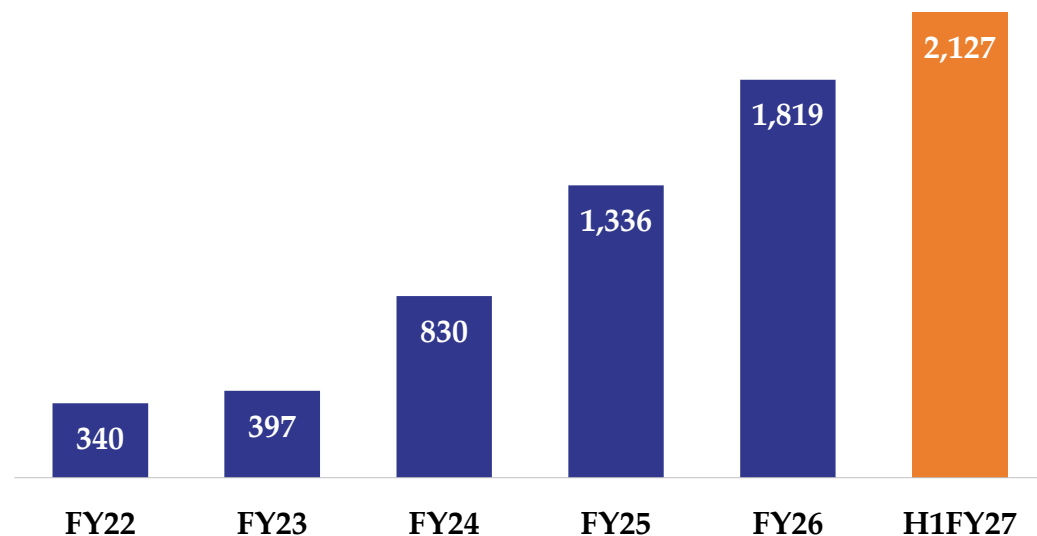
TOUCHPOINTS

145+

Portfolio evolution

Gross advances (₹ Cr.)

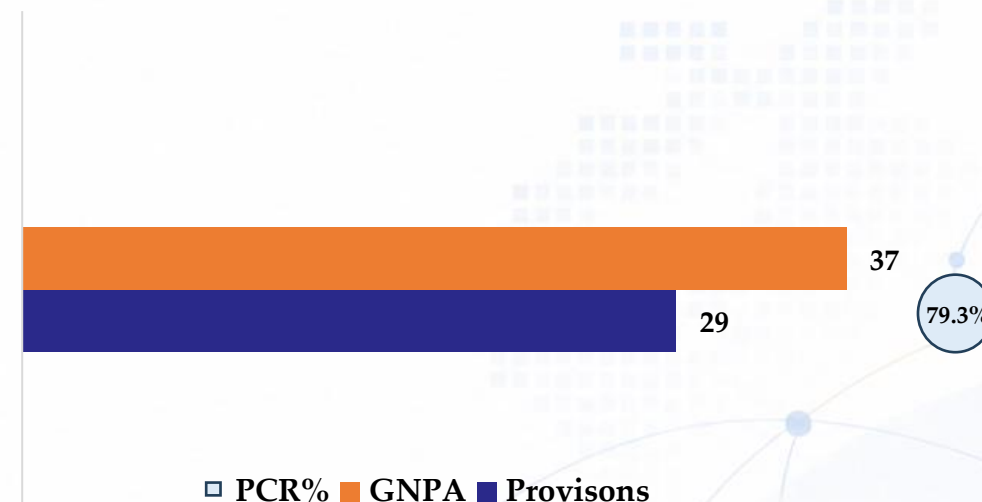
FY22–H1FY27 CAGR 50%



Asset quality and provision coverage

Wheels

PCR% GNPA Provisions



⌘ Expand CV market footprint pan-India ⌘ Product diversification: Used Cars, Construction Equipment and 3-wheeler

CUSTOMERS

94

DISBURSEMENTS – H1FY27

₹785 Cr

RATING MIX

A band & above	Below A band
68%	32%

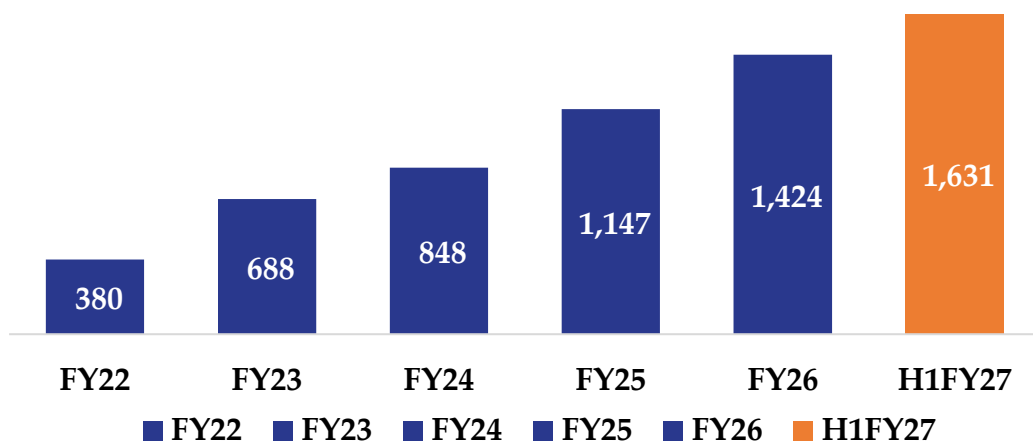
TICKET SIZE – CUSTOMERS#

Upto 25 Cr	25 Cr - 50 Cr	>50 Cr
75	15	4

Portfolio evolution

Gross advances (₹ Cr.)

FY22–H1FY27 CAGR 38%



Asset quality and provision coverage

FIG



⌘ Disciplined credit selection & rating-backed lending. ⌘ Expected to contribute 10–12% of Gross Advances.

MSME CUSTOMER COUNT (RETAIL)

14,200+

MSME DISBURSEMENT - H1FY27

₹114 Cr

MSME ATS (RETAIL)

~₹ 1.5 lakhs

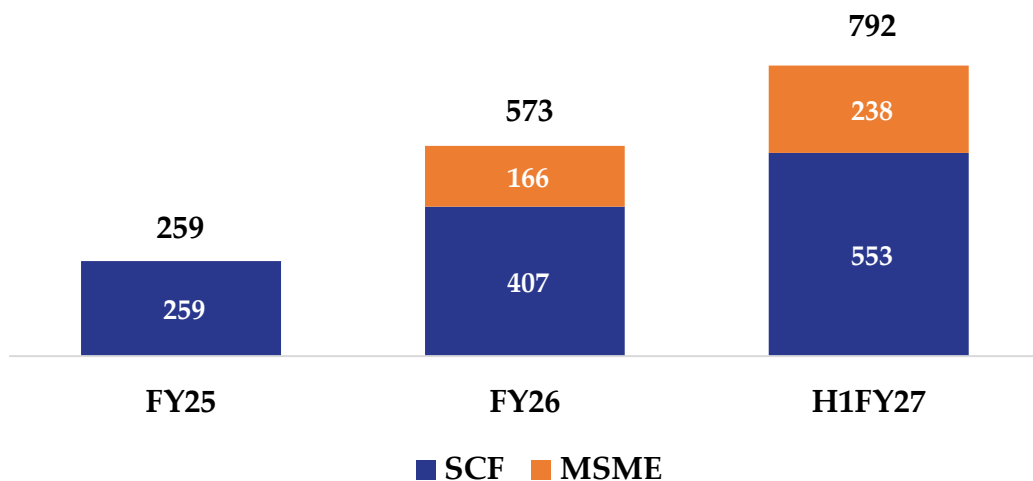
MSME TOUCHPOINTS

140+

Portfolio evolution

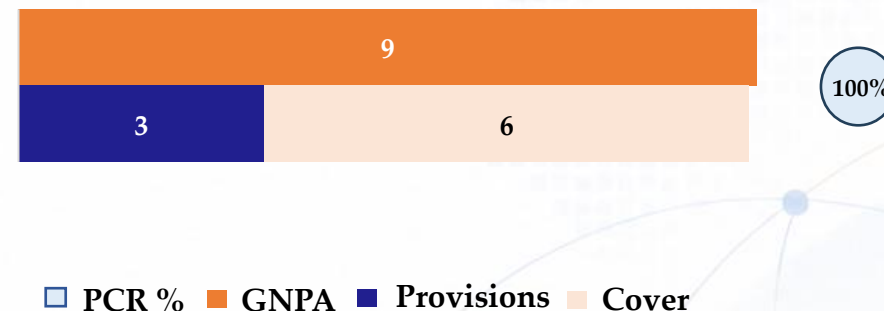
Gross advances (₹ Cr.)

FY25-H1FY27 CAGR 111%



Asset quality and provision coverage

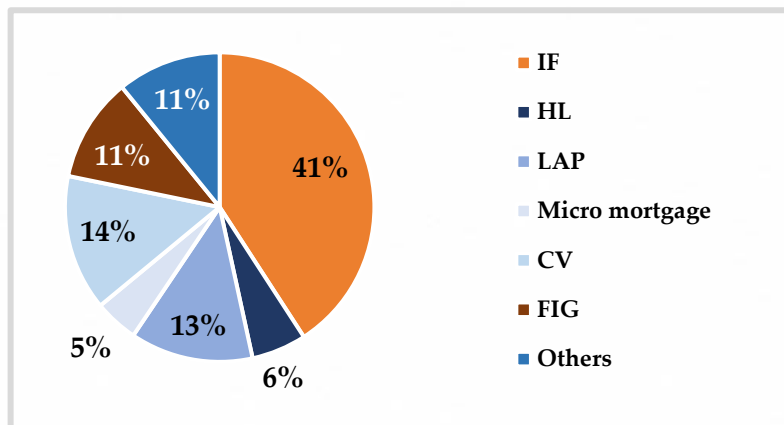
MSME



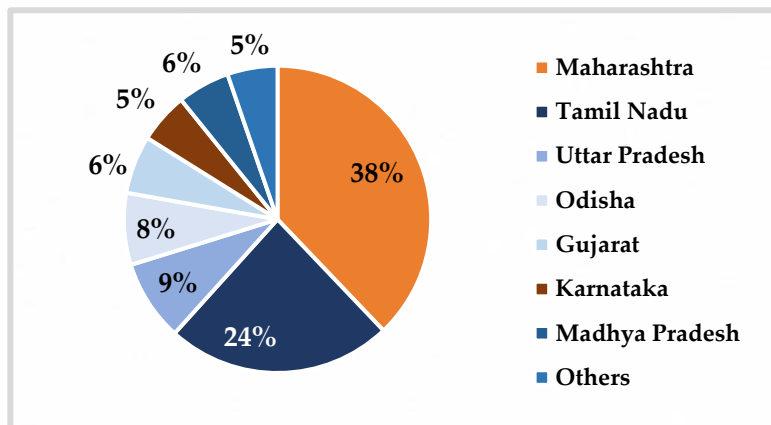
⊘ Instant biz loans for retailers: digital fulfilment ⊘ Focus on Branch catchment: Low distribution cost

Particulars (₹ Cr.)	JLG	VL	HL	LAP	Micro Mortgage	Vehicles	FIG	SCF	MSME	Others*	Total
Gross Advances – (₹Cr)	1,326.9	4,787.9	859.8	1,923.2	686.8	2,127.1	1,630.9	553.3	238.2	837.6	14,972.1
Disbursement Q2FY27 (₹Cr)	256.2	1,066.7	54.9	262.6	80.6	352.4	407.5	470.4	55.4	88.8	3,095.5
Disbursement H1FY27 (₹Cr)	598.8	2,113.7	110.8	503.6	140.8	676.0	784.8	872.7	114.2	134.4	6,049.8
CE % (Current Bucket)	99.1%	99.4%	99.3%	98.6%	99.0%	97.5%	100.0%	100.0%	98.4%	97.3%	99.1%
CE % Overall (1 EMI Adjusted) [#]	87.4%	93.6%	95.8%	95.4%	94.6%	93.9%	99.8%	100.0%	93.9%	86.4%	93.6%

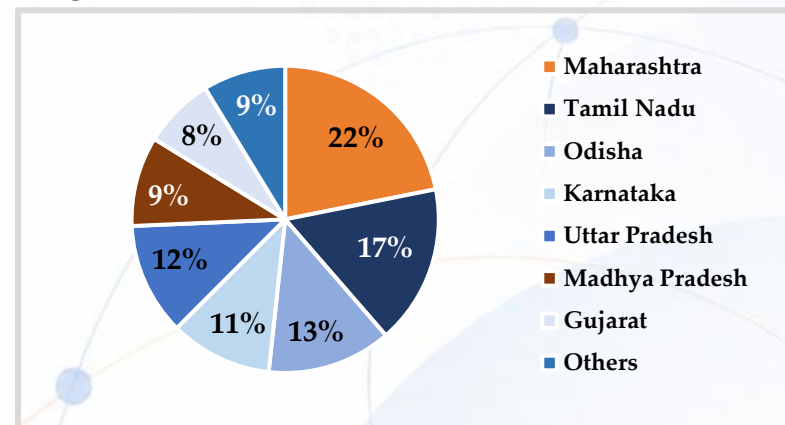
Portfolio Mix – Product Wise



Regional Portfolio Mix (Overall)



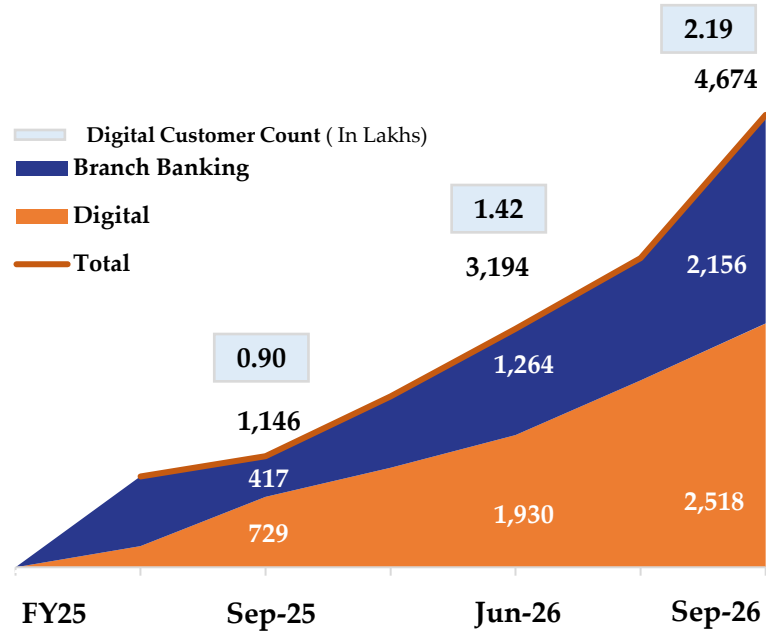
Regional Portfolio Mix (IF)



DIGITAL DEPOSITS

2.3x Scaled from H1FY26-H1FY27
Low CAC, strong retention

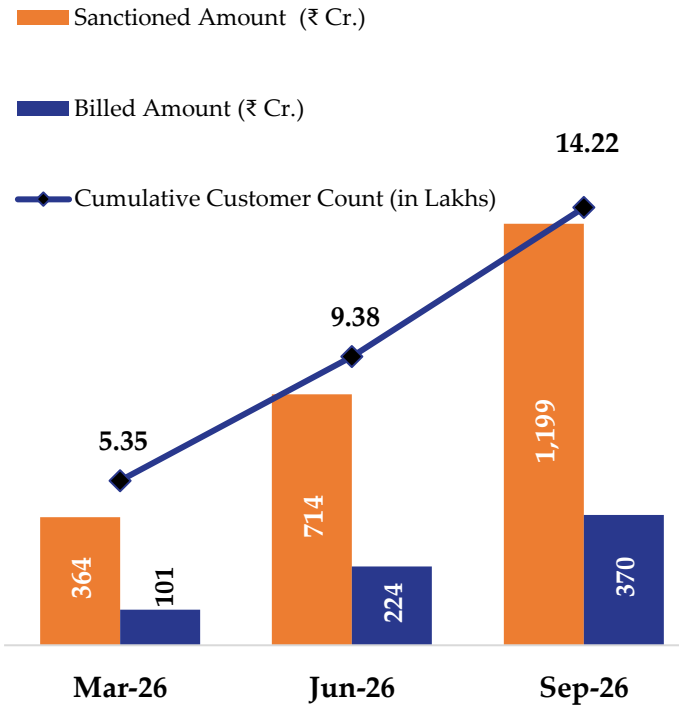
Growing share of incremental deposits through leaner acquisition and stronger retention



CREDIT LINE ON UPI

₹8,500 Average sanction
~90% Portfolio with CIBIL >725

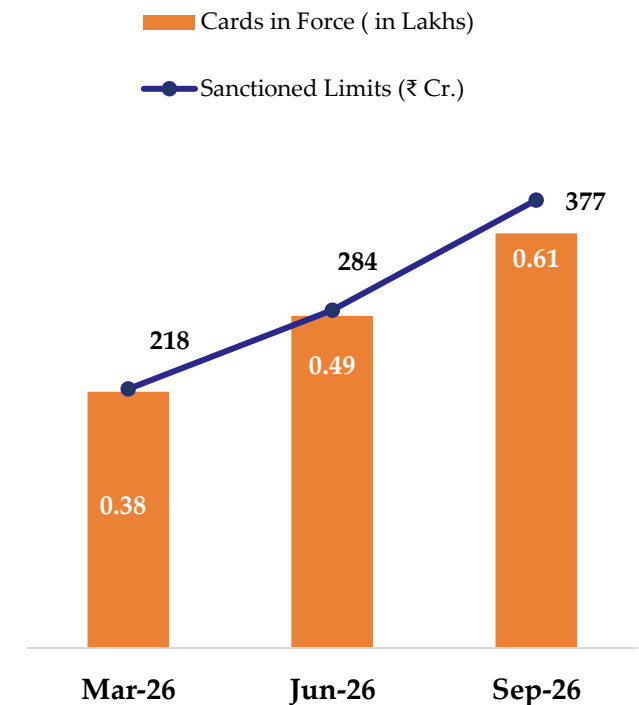
Sachet Credit on UPI –
Acquiring customers at marginal cost



SECURED CREDIT CARD

FD-backed UPI credit card proposition
Deepens existing customer engagement

Secured Credit Card →
Steady Growth & Deposit Stickiness

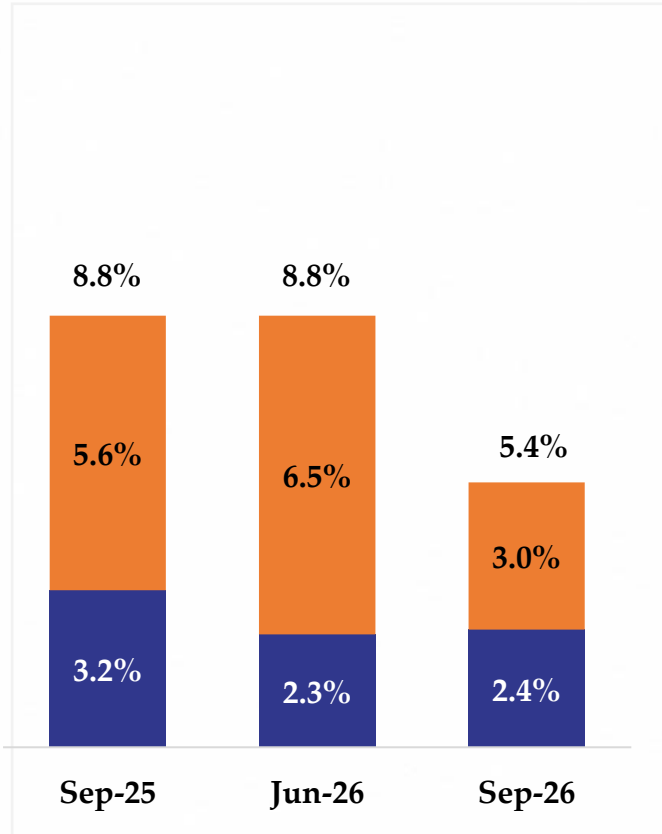


Ø Sachet banking Ø Wide distribution beyond branch network Ø Large customer acquisition for franchise building

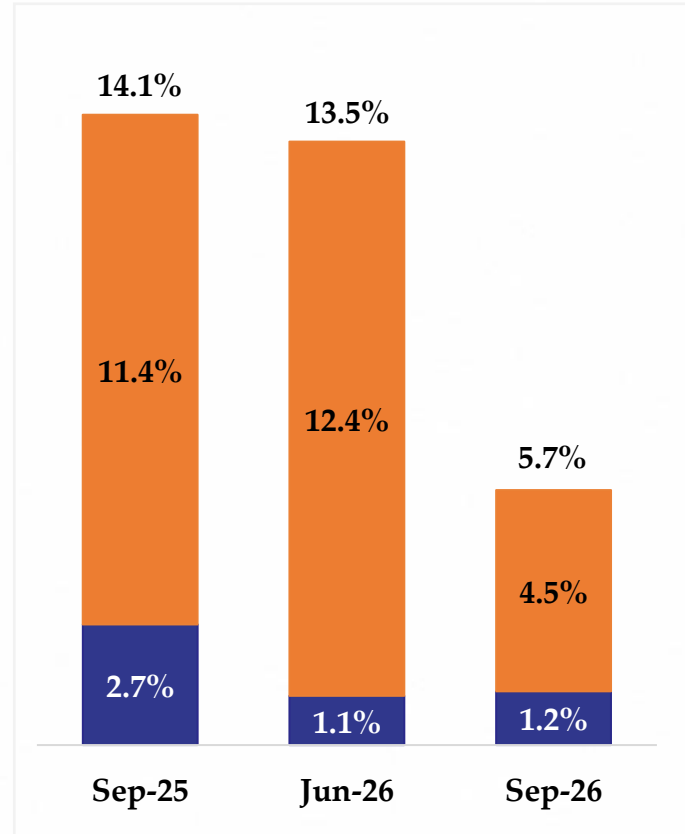
4. ASSET QUALITY



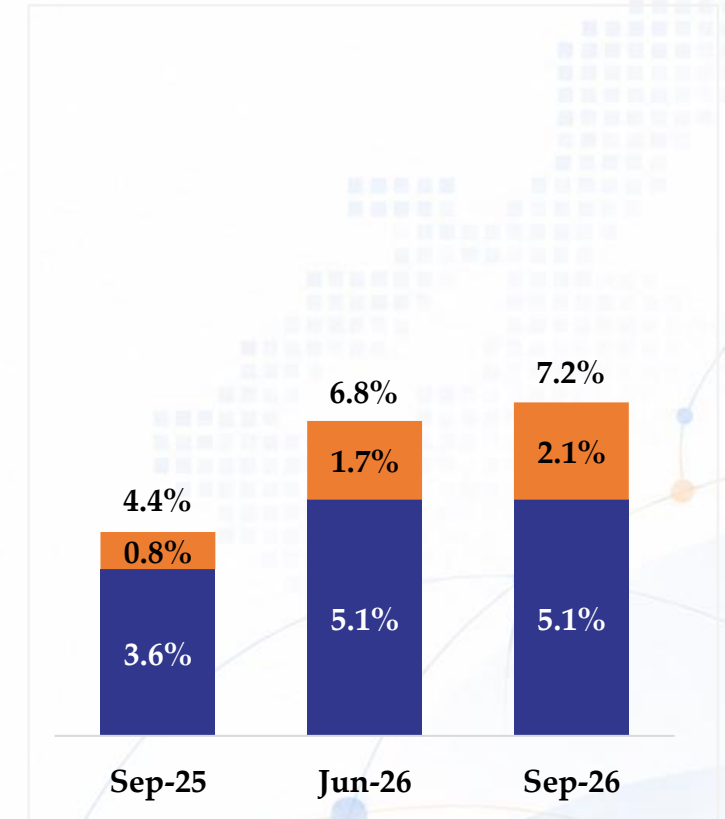
SSFB – PAR 30+



IF – PAR 30+



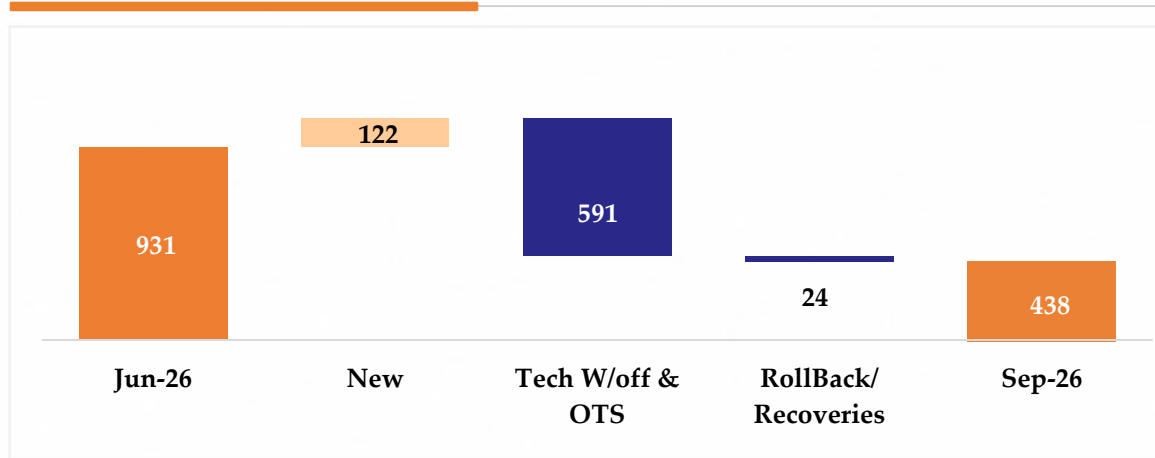
Retail Assets – PAR 30+[#]



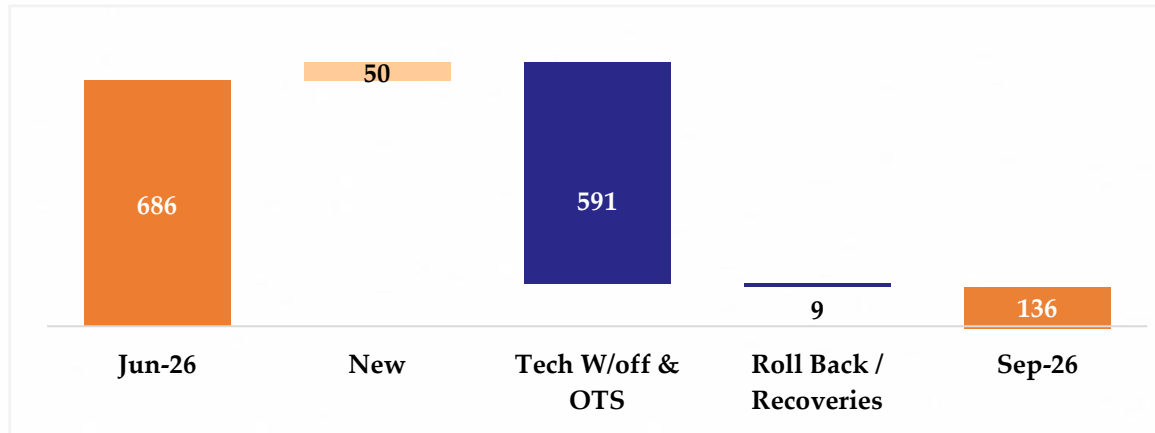
■ PAR 30-90 ■ PAR 90+

[#] Includes Wheels, HL and LAP, Net off ARC and write off

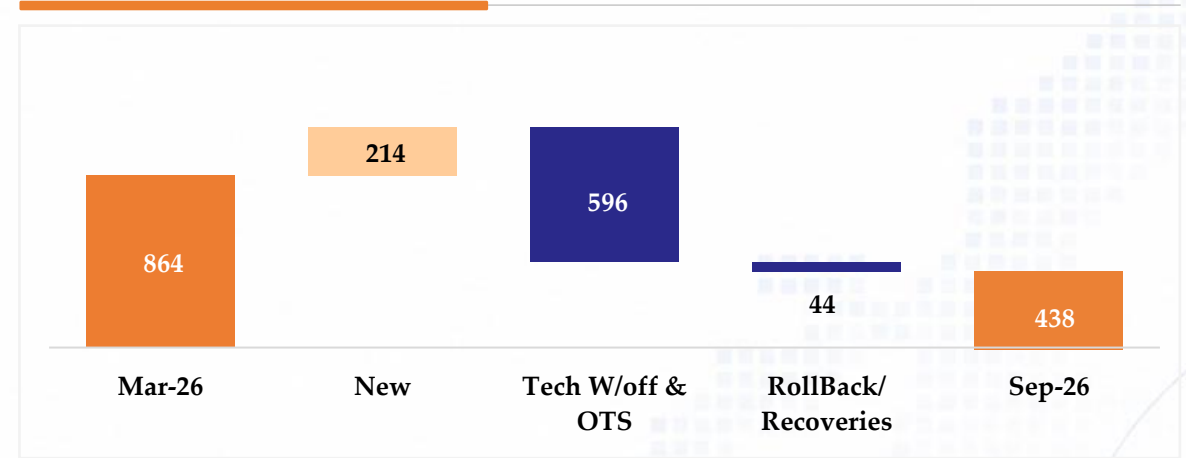
GNPA Q2 FY27 Movement



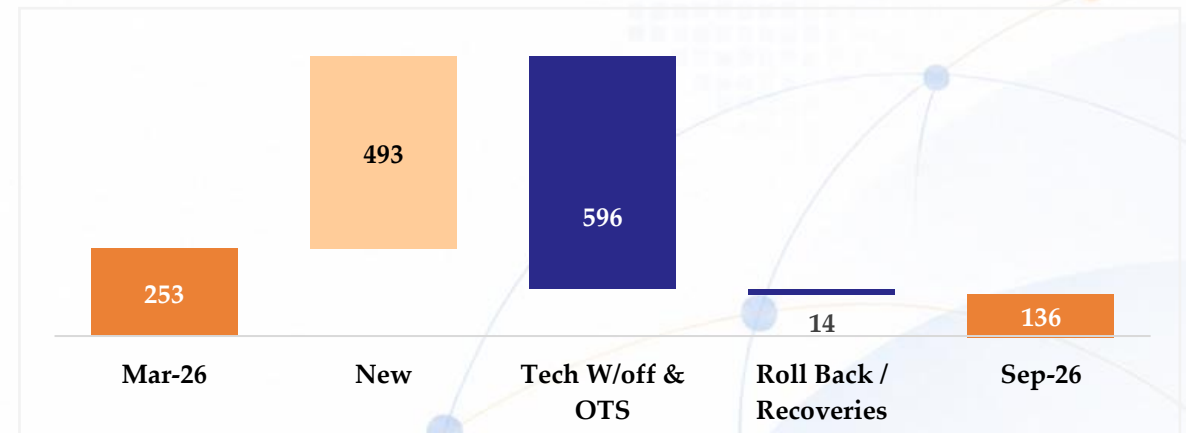
Provisions Q2 FY27 Movement*



GNPA H1 FY27 Movement



Provisions H1 FY27 Movement



All numbers in ₹Cr, unless otherwise indicated

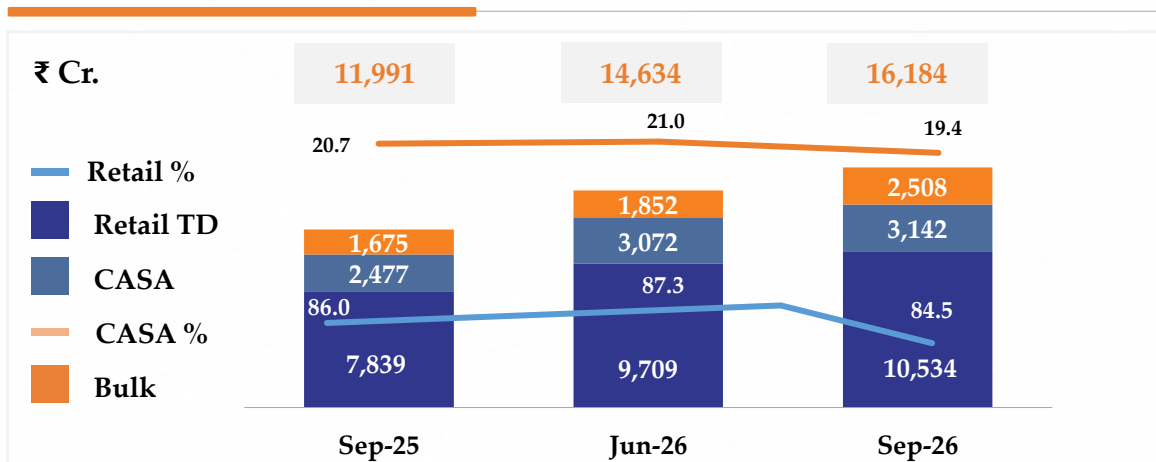
*Excludes Floating Provision of ₹66 Cr & ELCGS of ₹12 Cr;

Figures may not add up due to rounding off

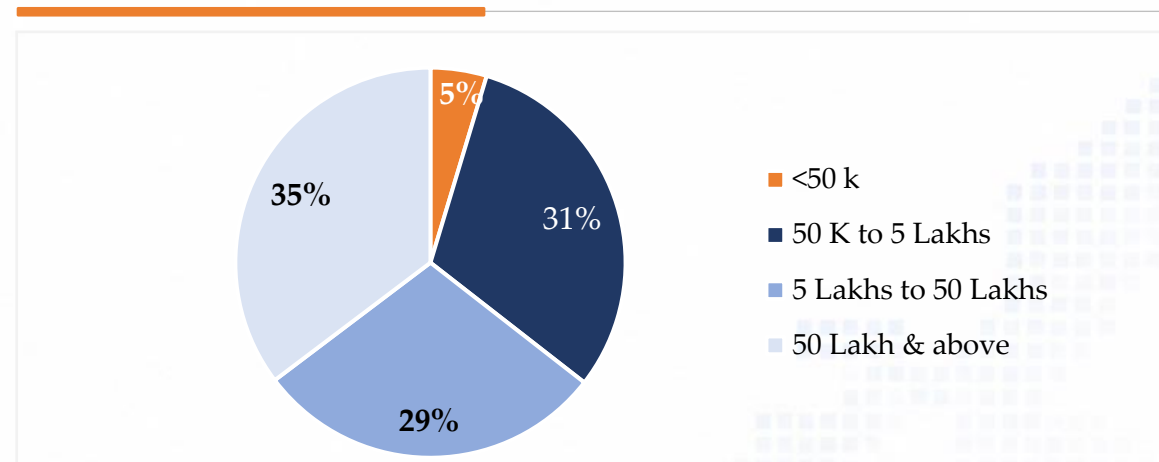
5. LIABILITIES PORTFOLIO



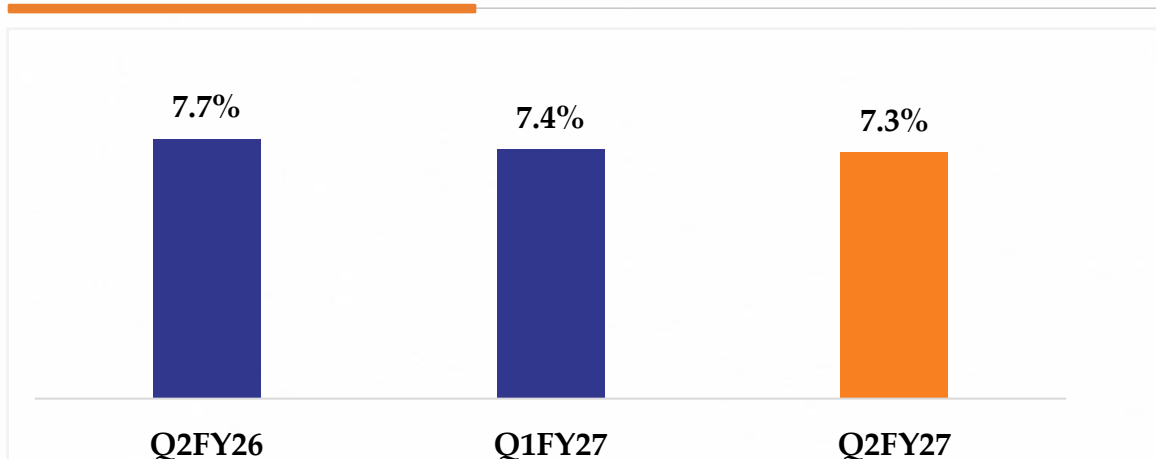
Deposits



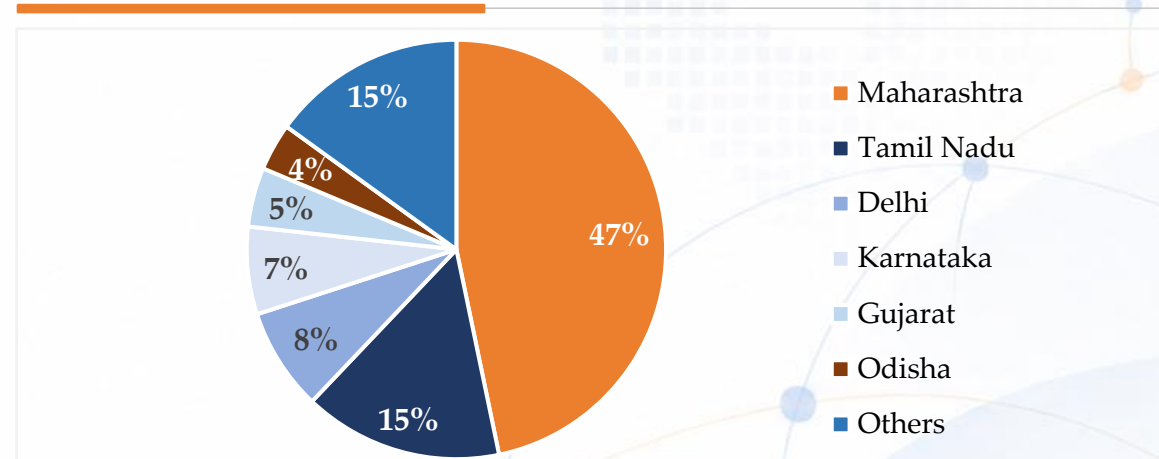
Retail Deposit (Incl. CASA) Average Ticket Size



Cost of Deposits

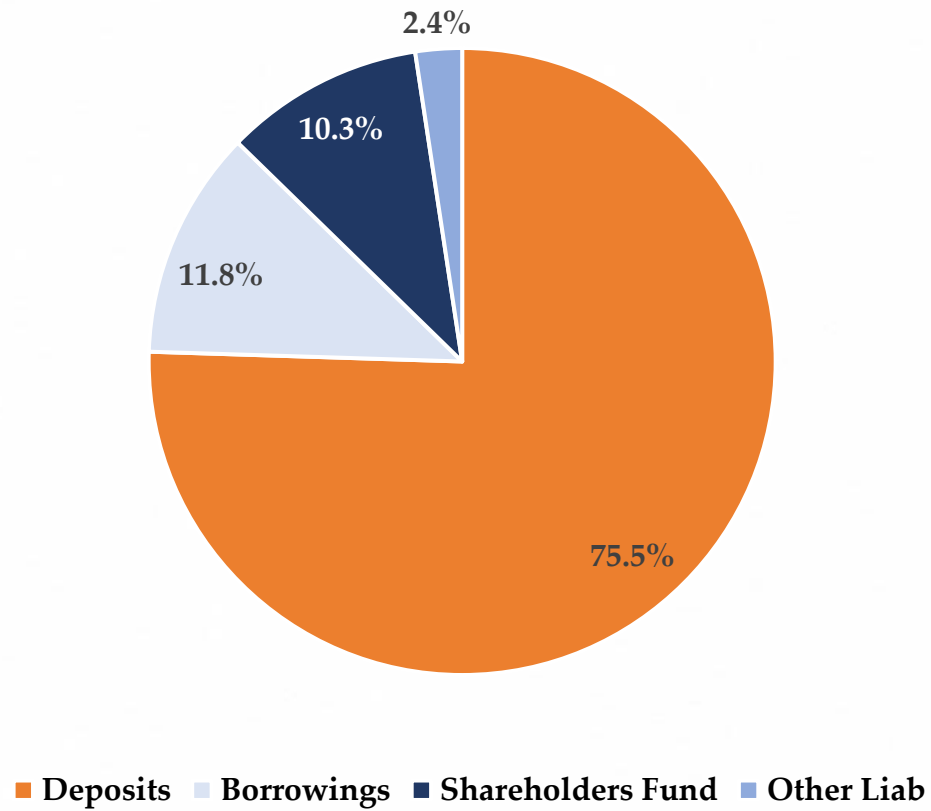


Geographic diversification of Deposits

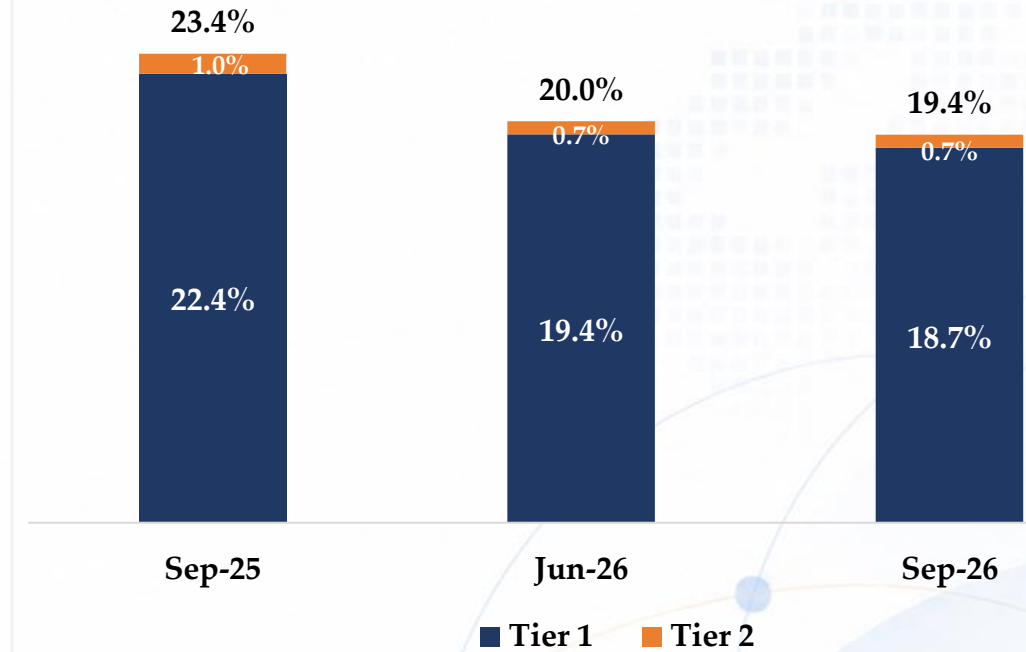


Ø Continued focus on granular deposits Ø Expansion of branch network & leveraging digital ecosystem. Ø Enhancing productivity through cross-sell and asset distribution

Balance Sheet Mix



Capital Adequacy Ratio % (CRAR)



6. OUR STRATEGY

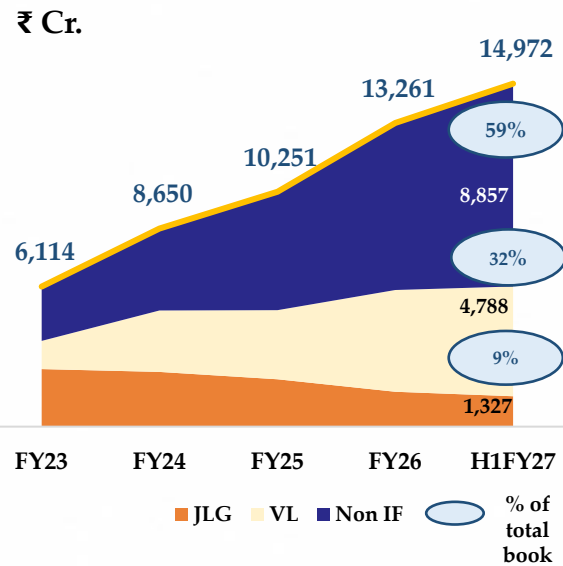


Micro-Banking

Pivot to Individual Loans

- **Vikas Loans** comprise 78.3% of MFI
- **10L+** Pre-Qualified Customers – Exponential Opportunities
- **Robust underwriting** & credit profiling

Shift to retail assets business

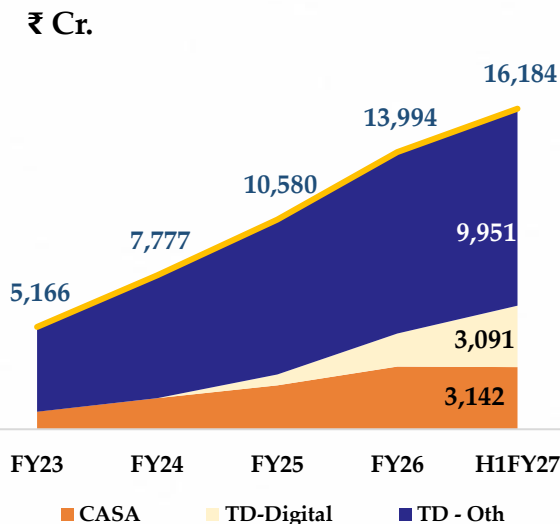


Retail Banking

Retail Assets growing at 45% YOY

- **Mortgage [35.8% YOY]:**
 - Part of MSME strategy – Focus on LAP
- **Commercial Vehicles: [36.0% YOY]:**
 - Granular book with focus on new products - used cars & 3-Wheelers
- **Deposits:** Focus on granular book (84.5%)

Deposits anchoring growth

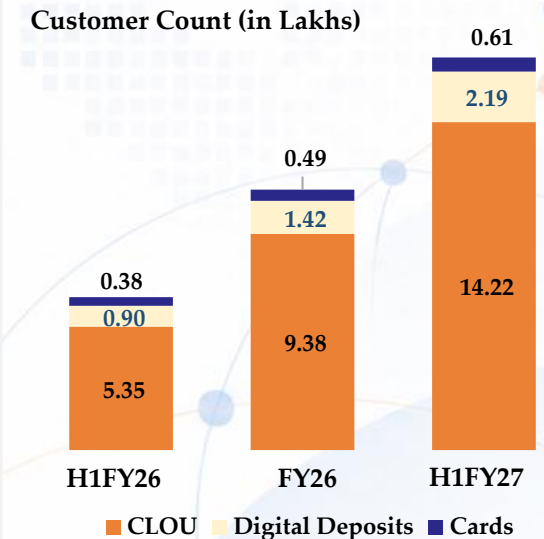


Digital Banking

Quality Client Acquisition

- **Digital deposits:** 19.1% of total book
 - ~ 40% of incremental book + low CAC
- **Credit on UPI:**
 - ~14.2 Lakhs pre-qualified customers
- **Lending:** [1 minute pre-approval]
 - Complete digital fulfillment

Partnership led approach



7. FINANCIALS & KEY RATIOS



Particulars (₹ Cr.)	Sep-26	Sep-25	Y-o-Y	Jun-26	Q-o-Q
Capital and Liabilities					
Capital	106.3	106.3	-	106.3	-
Reserves and Surplus	2,111.4	1,885.2	12.0%	2,049.4	3.0%
Deposits	16,183.7	11,991.3	35.0%	14,633.6	10.6%
Borrowings	2,532.0	2,164.9	17.0%	2,640.5	-4.1%
Other Liabilities and Provisions	509.7	457.0	11.5%	774.2	-34.2%
Total	21,443.1	16,604.6	29.1%	20,203.9	6.1%
Assets					
Fixed Assets	300.1	290.2	3.4%	295.0	1.7%
Cash and Bank	1,551.8	1,511.6	2.7%	1,603.8	-3.2%
Investments	4,418.2	3,413.8	29.4%	3,865.3	14.3%
Advances	14,558.6	10,805.1	34.7%	13,354.1	9.0%
Other Assets	614.4	584.0	5.2%	1,085.7*	-43.4%
Total	21,443.1	16,604.6	29.1%	20,203.9	6.1%

*Includes potential claims receivable from CGFMU

Figures may not add up due to rounding off

Particulars (₹ Cr.)	Q2 FY27	Q2 FY26	Y-o-Y
Interest Earned	702.9	519.7	35.3%
Interest Expended	334.1	261.4	27.8%
Net Interest Income	368.8	258.2	42.8%
Other Income	126.5	79.8	58.5%
Net Total Income	495.3	338.1	46.5%
Operating Expenses	329.5	242.1	36.1%
Employee Expense	147.5	126.4	16.7%
Other Expense	182.0	115.6	57.4%
Operating Profit	165.8	96.0	72.7%
CGFMU Expense	20.3	16.8	20.5%
Operating Profit After CGFMU	145.5	79.1	83.8%
Provisions and Contingencies	41.3	39.9	3.5%
Net Profit Before Tax	104.2	39.3	165.3%
Tax	27.7	8.9	211.7%
Profit After Tax	76.5	30.4	151.7%

Q1 FY27	Q-o-Q
622.4	12.9%
306.6	9.0%
315.7	16.8%
147.9	-14.4%
463.6	6.8%
305.2	8.0%
136.8	7.8%
168.4	8.1%
158.4	4.6%
19.9	2.2%
138.6	5.0%
36.7	12.5%
101.9	2.3%
26.7	3.7%
75.2	1.8%

H1FY27	H1 FY26	Y-o-Y
1,325.2	1,014.8	30.6%
640.7	509.5	25.8%
684.5	505.4	35.5%
274.4	188.5	45.6%
958.9	693.8	38.2%
634.7	472.5	34.3%
284.3	241.8	17.6%
350.4	230.7	51.9%
324.2	221.4	46.5%
40.1	33.3	20.6%
284.1	188.1	51.0%
77.9	101.9	-23.6%
206.1	86.1	139.4%
54.4	20.4	166.3%
151.7	65.7	131.0%

Particulars (₹ Cr.)	Unit	Q2 FY27	Q2 FY26	Y-o-Y	Q1 FY27	Q-o-Q	H1FY27	H1 FY26	Y-o-Y
Gross Advances*	₹ Cr.	14,972	11,124	34.6%	14,376	4.2%	14,972	11,124	34.6%
Disbursement	₹ Cr.	3,096	2,430	27.4%	2,954	4.8%	6,050	4,691	29.0%
Deposits	₹ Cr.	16,184	11,991	35.0%	14,634	10.6%	16,184	11,991	35.0%
Retail Deposit to Total Deposit	%	84.5%	86.0%	-153 bps	87.3%	-284 bps	84.5%	86.0%	-153 bps
CASA Ratio	%	19.4%	20.7%	-125 bps	21.0%	-158 bps	19.4%	20.7%	-125 bps
Yield	%	16.8%	16.4%	46 bps	16.2%	65 bps	16.6%	16.5%	5 bps
NIM	%	7.2%	6.9%	28 bps	7.2%	2 bps	7.2%	7.1%	10 bps
Cost of Deposits	%	7.3%	7.7%	-36 bps	7.4%	-5 bps	7.4%	7.8%	-43 bps
Cost of Borrowings	%	7.7%	7.7%	5 bps	7.8%	-5 bps	7.8%	7.9%	-12 bps
Cost of Funds	%	7.4%	7.7%	-29 bps	7.5%	-6 bps	7.4%	7.8%	-37 bps
Cost to income	%	70.6%	76.6%	-596 bps	70.1%	51 bps	70.4%	72.9%	-252 bps
GNPA Ratio**	%	2.9%	5.9%	-296 bps	6.5%	-355 bps	2.9%	5.9%	-296 bps
NNPA Ratio**	%	1.5%	3.8%	-225 bps	1.2%	28 bps	1.5%	3.8%	-225 bps
PCR (Excluding Technical Write offs)	%	48.8%	37.3%	1147 bps	81.8%	-3301 bps	48.8%	37.3%	1147 bps
Book Value Per Share (BVPS)	₹	208.6	187.4	11.3%	202.8	2.9%	208.6	187.4	11.3%

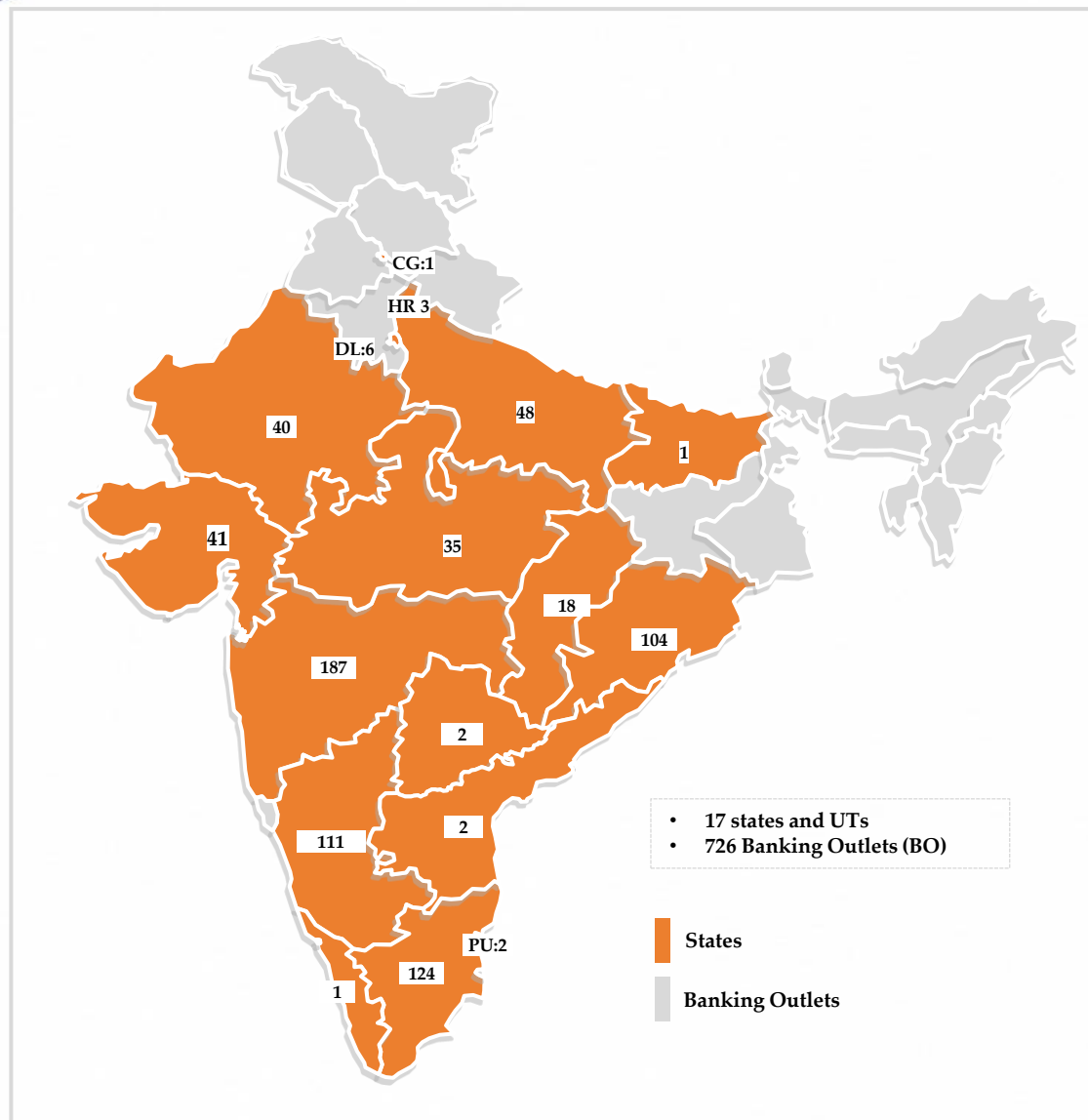
*Includes IBPC

**As of Sept'26, GNPA ₹438 Cr, NNPA ₹224 Cr, against which ₹181 Cr is receivable under CGFMU scheme

Figures may not add up due to rounding off

8. COMPANY OVERVIEW & PRODUCTS





Branch Distribution

Particulars	Sep'26	Sep'25
Asset focused outlets [#]	388	383
Liability focused outlets*	139	132
Rural Centers	199	197
Total	726	712

* Includes composite branches

[#] Doesn't include 11 gold loan retail asset branches

Geographical Mix of the Branches

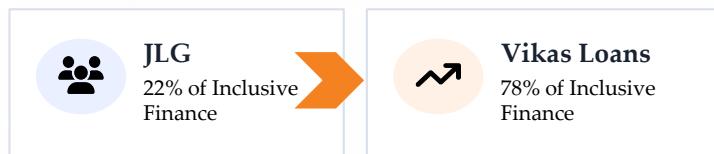
Outlets	Asset Focused	Liability Focused	Rural Centers	Total
Maharashtra	74	53	60	187
Tamil Nadu	66	26	32	124
Karnataka	72	16	23	111
Odisha	29	10	65	104
Uttar Pradesh	33	4	11	48
Gujarat	36	5	-	41
Rajasthan	38	1	1	40
Madhya Pradesh	25	5	5	35
Others	15	19	2	36
Total	388	139	199	726

A diversified portfolio built around customer progression, secured growth and digital engagement

1. Inclusive Finance Evolution

41% of Asset Portfolio

Customer migration pathway



EXPANDING BEYOND MICRO LENDING

Good credit score + retail bureau track

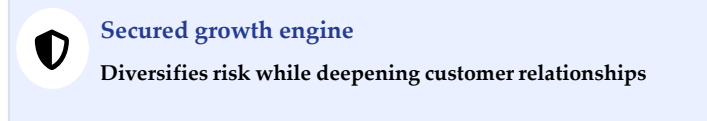
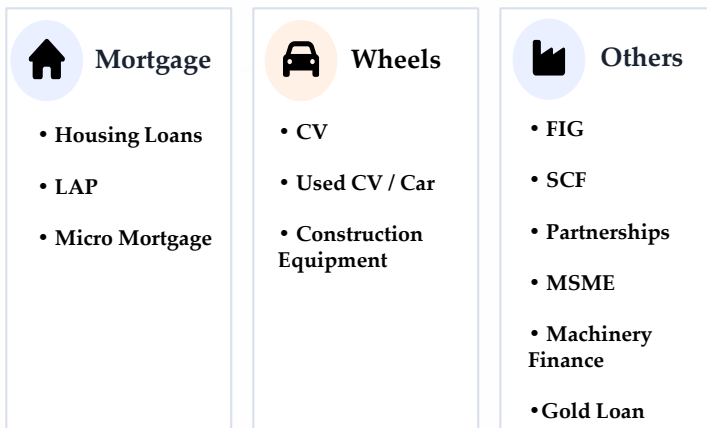
Vikas Loans enable transition from group lending to individual retail relationships

CGFMU Coverage + Product Diversification + Social Security Schemes

~98% of IF portfolio covered under CGFMU

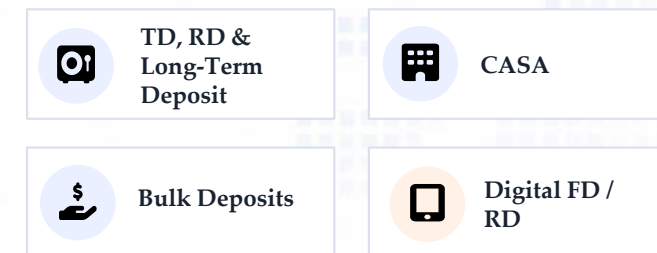
2. Retail Asset Diversification

59% of Asset Portfolio • Secured Book

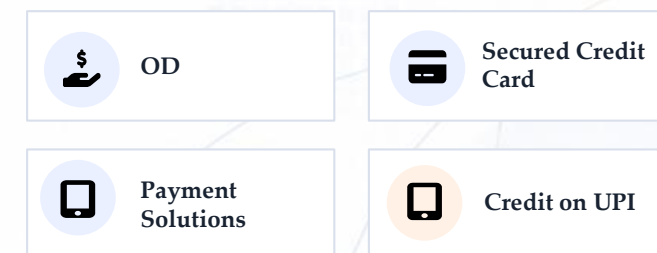


3. Liabilities & Digital Ecosystem

LIABILITIES PORTFOLIO



OTHER PRODUCTS / SERVICES



Funding + engagement platform for the full customer lifecycle

A structured customer journey from access to deeper, individual banking relationships

Customer Progression Model

JLG / NTB Vikas Loans serve as the entry engine, progressively moving households towards comprehensive banking solutions.



01

Entry Engine

JLG / NTB Vikas Loans create the first formal banking relationship.



02

Focused Acquisition

Semi-urban households across Tier 1–3 cities, supported by robust underwriting, analytics-led curation and >98% CGFMU credit-guarantee coverage.



03

Customer Graduation

Eligible customers transition to Vikas Loans after a two-year post-curation period.



04

Data-led Collections

RO visits prioritised by due amount, risk and location, with real-time incentives and recovery predictions.



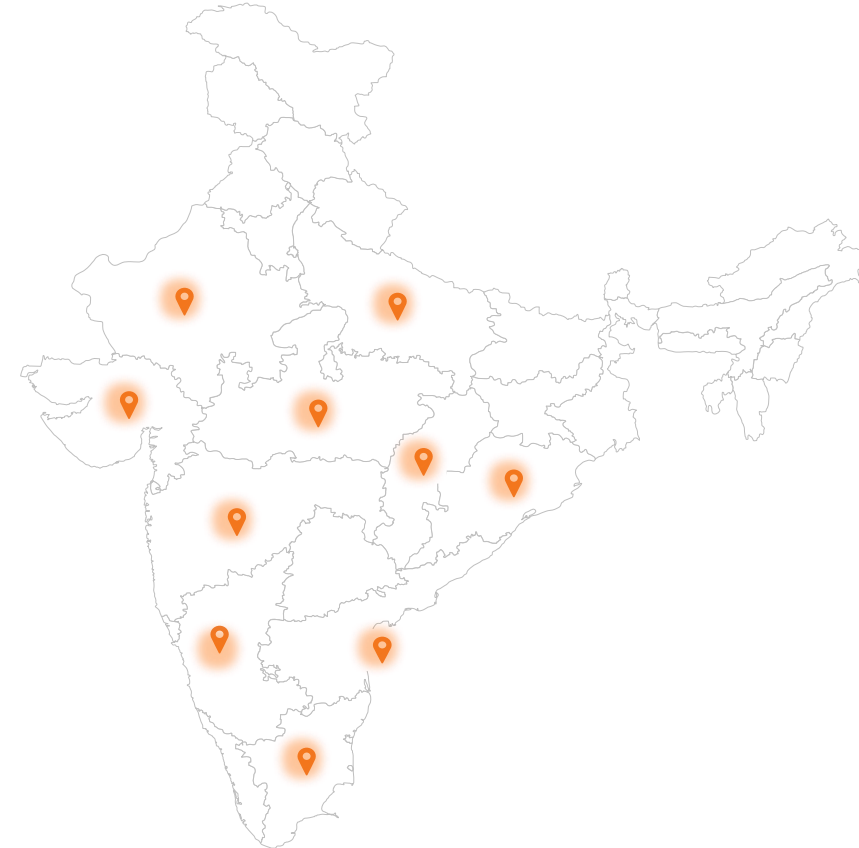
05

Hyperlocal Distribution

Establish 100+ Micro Business Units for lean operations and local trust within a 2 km radius.

SCALABLE, HYPERLOCAL REACH

Present locations across India



Present locations

100+ MBUs planned – 2km service radius

Growth and Execution Framework

Comprehensive mortgage offerings | Housing loans and MSME loans designed for semi-prime and urban affordable customers

01

Business strategy

Focus on retail and secured MSME lending; deepen the portfolio in existing markets; transition Vikas Loan to Micro LAP; drive cross-sell & upsell to existing customers.

02

Customer segmentation

Use risk profiling and data insights to tailor LAP offerings for priority micro-markets.

03

Hybrid distribution

Balance direct and outbound sourcing while strengthening the multi-channel presence.

04

Efficiency & speed

Centralized underwriting for better speed & quality, digital solutions to reduce TAT, and structured training across product, service, compliance and digital skills.

Present locations across India



 Present locations

Strategic Approach

Portfolio Mix : CV, Used CV, Used Car, Construction Equipment, 3-Wheeler

01

Rural Expansion

Expand across Tier 3 and Tier 4 locations through a focused micro-market strategy.

02

Retail Franchise

Offer customized products supported by simple, digital customer journeys.

03

Data-led Underwriting

Automate customer-data validation and reduce turnaround time to 4 hours.

04

Distribution Partnerships

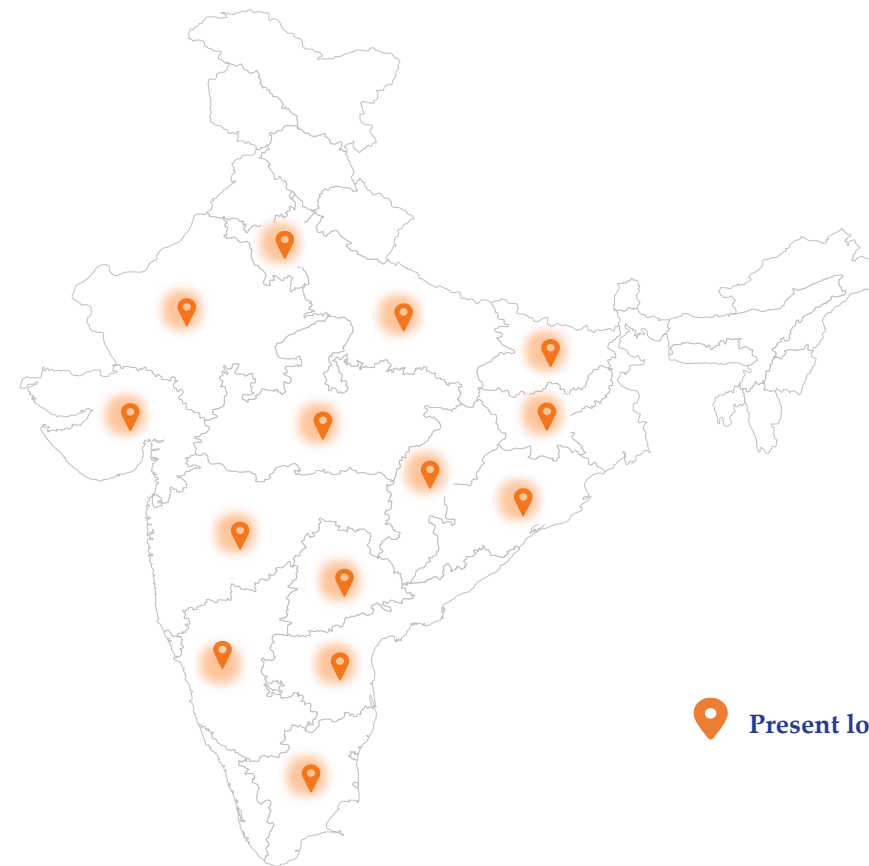
Leverage two-wheeler partnerships to widen reach and enter new geographies.

05

Lower Acquisition Cost

Use pre-approved sub-products such as Express loans and Top-up loans.

Present locations across India



Present locations



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

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

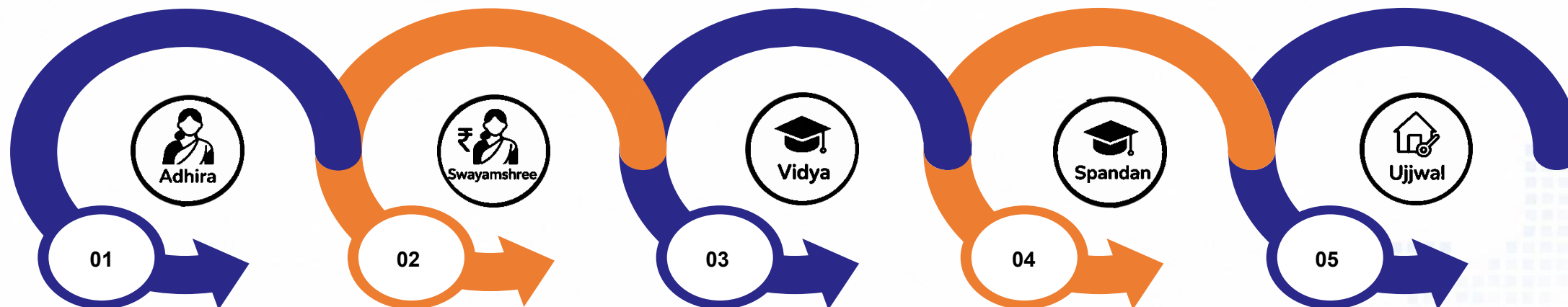
Exclusive lifestyle and wellness benefits, faster query resolution and priority services at branches/doorstep

TASC

Higher Interest rates and CMS

9. CSR INITIATIVES





Adhira: Domestic Workers

Building financial capability of domestic workers, focusing on digital literacy, savings, and formal financial access.

Location: Maharashtra
Beneficiary (YTD):10,079
(Q2 Only): 5,189

Swayamshree: Rural Communities

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

Location: Maharashtra, Tamil Nadu, Odisha and Puducherry
Beneficiary (YTD): 8,754
(Q2 Only):4,264

Vidya

Counselling and other supportive services for students and schools.

Location: Maharashtra
Beneficiary (YTD):1,123
(Q2 Only): 977

Spandan: Healthy Families

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

Location: Maharashtra, Odisha
Beneficiary (YTD):2,516
(Q2 Only):1,627

Ujjwal: School Children

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

Location: Maharashtra, Tamil Nadu, Odisha and Puducherry
Beneficiary (YTD): 10,256
(Q2 Only):10,256



Fathima Boys HSS (Bank AC Open for 40 students)



Digital Literacy Session -PL Lokhande Marg, Chembur



**Swayamshree group training
Tamil Nadu**



**Eye camp Gandarpur,
Odisha**



**Good Touch and Bad Touch
Awareness**

A fully equipped, modern, and safe Chemistry Laboratory has been established at the **Government Higher Secondary School, Kandigai, Tamil Nadu.**

Before the laboratory was established, students relied primarily on textbook diagrams, with limited opportunities to conduct practical experiments. With the new facility, approximately **1,250 students** now have access

Key Facilities Provided

- Acid-resistant black granite laboratory tables
- Gas pipelines with LPG burner connection points
- Water pipelines with granite sinks and taps at each table
- Chemical storage almirah & Durable wooden laboratory stools
- Dedicated reagent racks for the safe storage of chemicals
- Teaching aids, laboratory equipment, and materials required for Classes 10 to 12 practical examinations

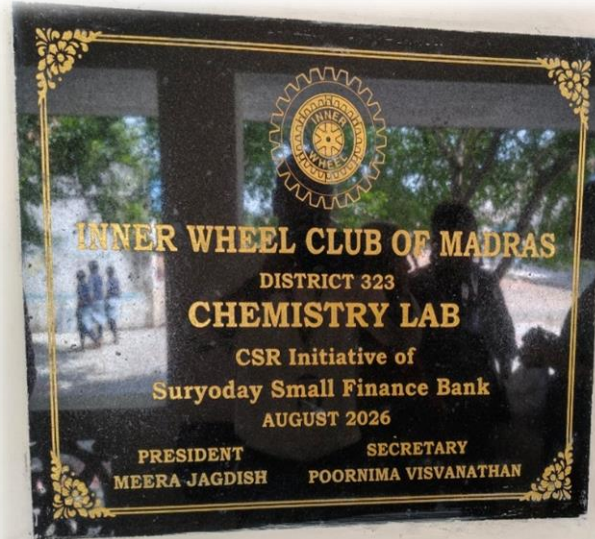
The same was inaugurated on 27th August 2026 and was attended by Bank Employees.

“Before the science laboratory was established, our students could only learn organic and inorganic chemistry experiments through textbook diagrams. Practical exposure was limited, and students lacked confidence in performing experiments independently”

~ Faculty

“We are delighted that the government school now has laboratory facilities comparable to those available in private institutions. This has given parents greater confidence in the quality of education being provided”

~ Parents



10. ANNEXURES



Terminology	Definition
Gross Advances	Total Advances includes IBPC (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
VL	Vikas Loan
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
PMJJBY	Pradhan Mantri Jeevan Jyoti Bima Yojana
PMSBY	Pradhan Mantri Suraksha Bima Yojana
Pre-POP	Pre-Provision Operating Profit
RoA	Return on Assets
RoE	Return on Equity
CLOU	Credit line on UPI
SA	Savings Account
SBO	Smart Banking Outlets
SFB	Small Finance Bank
TAT	Turnaround Time



SURYODAY

A BANK OF SMILES

For further information, please contact

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