

August 23, 2023

Ref.: SSFB/CS/51/2023-24

To,
National Stock Exchange of India Limited
The Listing Department
Exchange Plaza,
C-1, Block G,
Bandra Kurla Complex,
Bandra (E)
Mumbai – 400051

BSE Limited
The Corporate Relationship Department
Phiroze Jeejeebhoy Towers,
Dalal Street, Fort,
Mumbai – 400 001

Symbol: SURYODAY

Scrip Code: 543279

Dear Sir/ Madam,

Sub: Disclosure under the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 – Submission of Business Responsibility and Sustainability Report for the Financial Year 2022- 23

In continuation to our intimation vide Bank' Letter reference No. SSFB/CS/50/2023-24 dated August 23, 2023, we hereby submit the Business Responsibility and Sustainability Report ("BRSR") of the Bank for the financial year 2022-23 in terms of Regulation 34(2)(f) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, which also forms the part of the Annual Report as submitted to the Stock exchanges vide Bank's letter reference No. SSFB/CS/50/2023-24 dated August 23, 2023.

This intimation will also be made available on the Bank's website at <https://www.suryodaybank.com/Equity-Compliances-23-24>.

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

Business Responsibility and Sustainability Reporting

SECTION A- GENERAL DISCLOSURES

I. Details of the listed entity

1. **Corporate Identity Number (CIN) of the listed entity** - L65923MH2008PLC261472
2. **Name of the listed entity** - SURYODAY SMALL FINANCE BANK LIMITED
3. **Year of incorporation** - 2008
4. **Registered office address** - Unit No. 1101, Sharda Terraces, Plot No.65, Sector 11, CBD Belapur, Navi Mumbai 400614
5. **Corporate address** - Unit No. 1101, Sharda Terraces, Plot No.65, Sector 11, CBD Belapur, Navi Mumbai 400614
6. **E-mail** - inv.relations@suryodaybank.com
7. **Telephone** - 022-41856700, 022-40435800
8. **Website** - <https://www.suryodaybank.com/>
9. **Financial year for which reporting is being done** - FY2022-23
10. **Name of the Stock Exchange(s) where shares are listed** - National Stock Exchange of India Limited, BSE Limited
11. **Paid-up Capital** – 1,06,15,87,490
12. **Name and contact details (telephone, email address) of the person who may be contacted in case of any queries on the BRSR report.**
Mr. Himadri Das - Investor Relations
inv.relations@suryodaybank.com
Land line number: 022-41856700, 022-40435800
13. **Reporting boundary - Are the disclosures under this report made on a standalone basis (i.e. only for the entity) or on a consolidated basis (i.e. for the entity and all the entities which form a part of its consolidated financial statements, taken together).** - Standalone Basis

II. Products/services

14. **Details of business activities (accounting for 90% of the turnover):**

S. No.	Description of Main Activity	Description of Business Activity	% of Turnover of the entity
1	The Bank offers a range of deposit and loan products, to suit varying customer needs. These include Savings Accounts, Current Accounts, Fixed/Recurring Deposits, Microfinance Loans for Financial Inclusion, Affordable Housing Loans, Commercial Vehicle Loans, Etc.	Financial service activities, other than Insurance	100%

15. **Products/Services sold by the entity (accounting for 90% of the entity's Turnover):**

S. No.	Product/Service	NIC Code	% of total Turnover contributed
1	India's National Industrial Classification 2008(NIC 2008): Section K – Financial and Insurance Activities Division 64 – Financial service activities, except Insurance and pension funding Inclusive Finance Loans, Commercial Vehicle Finance Loans, Affordable Home Loans, Secured Business Loans. Demand Deposits, Time Deposits	As per Code: 64191	100%

III. Operations

16. Number of locations where plants and/or operations/offices of the entity are situated:

Location	Number of Plants	Number of Offices	Total
National	0	575	575
International	0	0	0

Remarks: 575 branches in 13 states and UTs, of which 158 branches are rural locations and dedicated to rural outreach, engagement and upliftment.

17. Markets served by the entity:

a. Number of locations

Locations	Number
National (No. of States)	13
International (No. of Countries)	0

b. What is the contribution of exports as a percentage of the total turnover of the entity?

Nil, As per the nature of business and services, exports as a activity is not applicable.

c. A brief on types of customers

The Bank's customer base is primarily comprised of the microfinance segment and also includes customers engaged in sectors such as MSME/SME, Agriculture and Allied Activities, Etc.

IV. Employees

18. Details as at the end of Financial Year:

a. Employees and workers (including differently abled):

No.	Particulars	Total (A)	Male		Female	
			No (B)	% (B/A)	No (C)	% (C/A)
Employees						
1	Permanent (D)	6,025	5,536	91.88%	489	8.12%
2	Other than Permanent (E)	1,924	1,682	87.42%	242	12.58%
3	Total employees (D + E)	7,949	7,218	90.80%	731	9.20%
Workers						
1	Permanent (F)	0	0	0.0%	0	0.0%
2	Other than Permanent (G)	0	0	0.0%	0	0.0%
3	Total Workers (F + G)	0	0	0.0%	0	0.0%

b. Differently abled Employees and workers:

No.	Particulars	Total (A)	Male		Female	
			No (B)	% (B/A)	No (C)	% (C/A)
Differently Abled Employees						
1	Permanent (D)	0	0	0.0%	0	0.0%
2	Other than Permanent (E)	0	0	0.0%	0	0.0%
3	Total differently abled employees (D + E)	0	0	0.0%	0	0.0%
Differently Abled Workers						
1	Permanent (F)	0	0	0.0%	0	0.0%
2	Other than Permanent (G)	0	0	0.0%	0	0.0%
3	Total Workers (F + G)	0	0	0.0%	0	0.0%

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19. Participation/Inclusion/Representation of women

	Total (A)	No. and percentage of Females	
		No (B)	% (B/A)
Board of Directors	8	1	12.50%
Key Management Personnel	3	0	0.00%

20. Turnover rate for permanent employees and workers. (Disclose trends for the past 3 years)

No.	Particulars	(Turnover rate in current FY)			(Turnover rate in previous FY)			(Turnover rate in the year prior to the previous FY)		
		Male	Female	Total	Male	Female	Total	Male	Female	Total
	Permanent Employees	34.87	3.98	38.85	38.74	2.86	41.64	41.06	4.19	45.25
	Permanent Workers	0	0	0	0	0	0	0	0	0

V. Holding, Subsidiary and Associate Companies (including joint ventures)

21. (a) Names of holding / subsidiary / associate companies / joint ventures.

S. No.	Name of the holding/subsidiary/ associate companies/ joint ventures (A)	Indicate whether holding/Subsidiary/ Associate/Joint Venture	% of shares held by listed entity	Does the entity indicated at column A, participate in the Business Responsibility initiatives of the listed entity? (Yes/No)
1	NA	NA	NA	NA

VI. CSR Details

22. (i) Whether CSR is applicable as per section 135 of Companies Act, 2013: (Yes/No) - Yes
(ii) Turnover (in Rs.) - 12,81,10,45,000
(iii) Net worth (in Rs.)- 14,78,56,88,000

VII Transparency and Disclosures Compliances

23. Complaints/Grievances on any of the principles (Principles 1 to 9) under the National Guidelines on Responsible Business Conduct:

Stakeholder group from whom complaint is received	Grievance Redressal Mechanism in Place (Yes/No) (If Yes, then provide web-link for grievance redress policy)	FY 2022-23			FY 2021-22		
		Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks	Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks
Communities							
Investors (other than shareholders)							
Shareholders							
Employees and workers							
Customers	Yes, https://www.suryodaybank.com/assets/pdf/policies/Suryoday_Policy_on_Customer_Service_FY21-22_2.0.pdf	13,545	630		6,596	91	
Value Chain partners							
Other (please specify)							

24. Overview of the entity's material responsible business conduct issues. Please indicate material responsible business conduct and sustainability issues pertaining to environmental and social matters that present a risk or an opportunity to your business, rationale for identifying the same, approach to adapt or mitigate the risk along-with its financial implications, as per the following format.

S. No.	Material issue identified	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk / opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
1	Compliance with Regulatory oversight under The RBI Act 1949, The Companies Act 2013, The SEBI Act , specifically with respect to listing of shares on BSE and NSE	Opportunity	Critical aspect of both Banking Industry and as Corporate enterprise, and full compliance entails good reputation, commensurate business opportunity, investor support		Positive
2	Compliance with Regulatory oversight under The RBI Act 1949, The Companies Act 2013, The SEBI Act , specifically with respect to listing of shares on BSE and NSE	Risk	Non-compliance has financial, reputational and pecuniary risks such as penalties and regulatory strictures which can curb Board independence and Management of Business opportunities	The Bank conducts frequent reviews of the products and processes through various committees set under the Risk Management Committee of the Board to ensure compliance under various regulations.	Negative
3	Financial Inclusion and inclusive Banking	Opportunity	The genesis of the Bank as micro-finance lending institution has meant that it has financial inclusion in its DNA. The Bank plays a crucial role in rural, semi-urban areas, as also the target segment which is unbanked, financially non-literate, economically weaker section.		Positive
4	Financial Inclusion and inclusive Banking	Risk	a. Unsecured lending b. loan repayments collected through cash	a. Suitable pricing, Robust Credit Underwriting, Strong In-house Collection Team and Coverage under Credit Guarantee b. insurance , Audit Check, Moving towards Standing Instruction Clearance	Negative
5	Transparency & Disclosure	Opportunity	Reputation Compliance Stakeholder involvement – as investor for economic benefits, As customer – for asset segment (viz fairness and customer orientation for deposit segment)		Positive
6	Transparency & Disclosure	Risk	Limited to what is disclosed and/ or not disclosed	All the policies are published on the Bank's website. Complete disclosure about product details to the customers at the time of disbursement. Bank also conducts periodic customer interaction and customer awareness programme.	Negative
7	Corporate Governance & Ethics	Opportunity	Basic and fundamental concept of Banking and ESG principles revolve around Corporate Governance and Ethics. The positive affects span across all stakeholders and has business implications		Positive

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S. No.	Material issue identified	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk / opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
8	Corporate Governance & Ethics	Risk	Wrong perception, misconception and/or misinformation regarding the said aspect can have negative implications for business and management independence.	The Bank follows best in class governance practices.	Negative
9	Economic Performance and Financial Capital	Opportunity	Economic performance leads to enhancement in financial capital and vice versa. Both are crucial for business performance and crucial for nature of business / sector the Bank is functioning in.		Positive
10	Economic Performance and Financial Capital	Risk	Failure in one can constrain the other and vice versa	The Bank maintains adequate liquidity and capital buffer above the regulator prescribed limits.	Negative
11	Data Security	Opportunity	Appropriate and adequate safety systems create trust and confidence in the Bank Operations and its Management and generates customer satisfaction		Positive
12	Data Security	Risk	Failure in any aspect can lead to regulatory censure and customer dissatisfaction	External Controls: Antivirus, Data Classification, Encryption, Application Control, Proxy, TACACS – Radius, NSX – Zero Trust, Decoy Internal Controls: Penetration Test, Dark-Web Monitor, Anti-Phishing, Brand Monitor, Malware Monitor, Rouge App Monitor, DDoS Service, Firewall, Intrusion Prevention IT Security Risk Governance, IT Policies / Processes Check, IT Security Risk Reporting, IT Audits	Negative
13	Customer Privacy	Risk	Failure in any aspect can lead to regulatory censure and customer dissatisfaction	Masking of KYC documents, OTP enabled transactions, M-PIN enabled mobile login, Timely password change for digital banking	Negative
14	Customer Satisfaction	Opportunity	Appropriate customer orientation in products, policies, services, and communication; results in commensurate satisfaction.		Positive
15	Customer Satisfaction	Risk	Failure in any aspect can lead to loss of business opportunities and business traction.	The Bank has put in place all the regulatory grievance redress mechanism and also proactively reaches out to customers through various mediums.	Negative
16	Risk Management	Opportunity	As a financial institution the Risk Management framework is critical in every respect to every stakeholder identified – internal and external. The Risk Management function reports to the MD&CEO and is independent of Operations and Business. The Bank is embarking on a detailed program to enhance its Risk Management Systems to include assessment on Environment Risk – transition and mitigation.		Positive

S. No.	Material issue identified	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk / opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
17	Lending Practices	Opportunity	The Bank ensures that its lending practices and sales efforts are underlined with good and fair conduct- mainly ensuring non-mis-selling of products, transparency in terms and conditions, pro-active measures to ensure the customer interest is addressed upfront. The published marketing material and literature & statements are cogent, clear and non-ambiguous. The Bank is in the process of reviewing its policies and relevant frameworks are meant to abide by.		Positive
18	Consumption Emissions Reduction	Opportunity	As a reducing long-term operations cost and also positive perception of stakeholders such as investors. The Bank proposes during FY24 to systematically track emissions across the Scope 1 and Scope 2 and set targets and set the measures to achieve the targets. From FY25, it will systematically track Scope 3 emissions, and set combined targets and measures to achieve the targets		Positive
19	Consumption Emissions Reduction	Risk	Failure to achieve and work towards climate amelioration, can create negative perception of Bank amongst its stakeholders.	The Bank plans to form an ESG Committee in the current fiscal to address this aspect.	Negative
20	Employee Training & Development	Opportunity	To attract and retain high quality talent across departments and regions of the Bank etc.		Positive
21	Employee Training & Development	Risk	Inadequate training and development can deter business development both in mid and long term, and result in employee attrition	The Bank has been regularly conducting digital and physical training for all employees both on internal products and processes, regulatory and business related updates, including behavioural trainings.	Negative
22	Community Engagement	Opportunity	The nature of business and customer segment the Bank caters to provides an opportunity for creating positive interface and has potential for business enhancement		Positive

SECTION B- MANAGEMENT AND PROCESS DISCLOSURES

Policy and management processes

Disclosure Questions	P1	P2	P3
1. a. Whether your entity's policy/policies cover each principle and its core elements of the NGRBCs. (Yes/No)	Yes	Yes	Yes
b. Has the policy been approved by the Board? (Yes/No)	No	No	No
c. Web Link of the Policies, if available	<ol style="list-style-type: none"> 1. https://www.suryodaybank.com/Corporate-Governance-Policies 2. https://www.suryodaybank.com/assets/pdf/policies/Suryoday_Code_of_conduct_applicable_to_Directors_&_Sr_Mgmt_of_the_Bank_FY22-23_1.0.pdf 3. https://www.suryodaybank.com/assets/pdf/policies/Suryoday_Corporate_Governance_Policy_FY22-23_1.0.pdf, https://www.suryodaybank.com/assets/pdf/policies/Suryoday_Policyon_Familiarization_Programs_for_Independent_Director_FY22-23_1.0.pdf 4. https://www.suryodaybank.com/assets/pdf/policies/Suryoday_Whistle_Blower_Policy_FY22_23_1.0.pdf 5. https://www.suryodaybank.com/assets/pdf/policies/Independent-Directors-T&C.pdf 6. https://www.suryodaybank.com/assets/pdf/policies/Familiarisation-Programs-for-Independent-Directors.pdf 7. https://www.suryodaybank.com/assets/pdf/policies/Fair-Practices-Code.pdf, 8. https://www.suryodaybank.com/assets/pdf/policies/Suryoday_Policy_on_Appointment_of_Directors_and_Senior_Manual_Personnel_FY22-23_1.0.pdf 9. https://www.suryodaybank.com/assets/pdf/policies/Suryoday_Policy_for_Evaluation_of_Performance_of_Board_FY22_23_1.0.pdf, 10. https://www.suryodaybank.com/assets/pdf/policies/Suryoday_Policy_on_Succession_Planning_FY22-23_1.0.pdf, 11. https://www.suryodaybank.com/assets/pdf/policies/Suryoday_Policy-to-Promote-Diversity-of-Board-of-Directors_FY21-22_2.0.pdf 12. https://www.suryodaybank.com/assets/pdf/policies/Suryoday_Insider_Trading_Policy_FY_22-23_1.0.pdf 13. https://www.suryodaybank.com/assets/pdf/policies/Suryoday_Related_Party_Transaction_Policy_FY_22_23_2.0.pdf 	<ol style="list-style-type: none"> 1. https://www.suryodaybank.com/assets/pdf/policies/Social-and-Environmental-Sustainability-Policy.pdf, 2. https://www.suryodaybank.com/assets/pdf/policies/Social-Media-Policy-FY-21-22.pdf 3. Social and Environmental Sustainability Policy: https://www.suryodaybank.com/assets/pdf/policies/Corporate-Governance-Policies-ESG_Policy.pdf 	<ol style="list-style-type: none"> 1. https://www.suryodaybank.com/assets/pdf/policies/Compensation-Policy.pdf 2. https://www.suryodaybank.com/assets/pdf/policies/sexual-harassment-policy.pdf
2. Whether the entity has translated the policy into procedures. (Yes / No)	No	No	No
3. Do the enlisted policies extend to your value chain partners? (Yes/No)	No	No	No
4. Name of the national and international codes/certifications/labels/ standards (e.g. Forest Stewardship Council, Fairtrade, Rainforest Alliance, Trustea) standards (e.g. SA 8000, OHSAS, ISO, BIS) adopted by your entity and mapped to each principle.	N/A	N/A	N/A
5. Specific commitments, goals and targets set by the entity with defined timelines, if any.	No	No	No
6. Performance of the entity against the specific commitments, goals and targets along-with reasons in case the same are not met.	No	No	No

Disclosure Questions	P4	P5	P6
1. a. Whether your entity's policy/policies cover each principle and its core elements of the NGRBCs. (Yes/No)	Yes	Yes	Yes
b. Has the policy been approved by the Board? (Yes/No)	No	No	No
c. Web Link of the Policies, if available	<p>1. https://www.suryodaybank.com/assets/pdf/policies/Citizens-Charter.pdf</p> <p>2. https://www.suryodaybank.com/assets/pdf/policies/Policy-on-Appointment-of-Statutory-Auditors.pdf</p> <p>3. https://www.suryodaybank.com/assets/pdf/policies/Suryoday_Dividend_Distribution_Policy_FY_22_23_1.0.pdf</p> <p>4. https://www.suryodaybank.com/assets/pdf/policies/Social-Media-Policy-FY-21-22.pdf</p>	<p>1. https://www.suryodaybank.com/assets/pdf/policies/sexual-harassment-policy.pdf</p> <p>2. https://www.suryodaybank.com/assets/pdf/policies/ Customer-Compensation- Policy.pdf</p>	<p>1. https://www.suryodaybank.com/assets/pdf/policies/Social-and-Environmental-Sustainability-Policy.pdf</p>
2. Whether the entity has translated the policy into procedures. (Yes / No)	No	No	No
3. Do the enlisted policies extend to your value chain partners? (Yes/No)	No	No	No
4. Name of the national and international codes/certifications/labels/ standards (e.g. Forest Stewardship Council, Fairtrade, Rainforest Alliance, Trustea) standards (e.g. SA 8000, OHSAS, ISO, BIS) adopted by your entity and mapped to each principle.	N/A	N/A	N/A
5. Specific commitments, goals and targets set by the entity with defined timelines, if any.	No	No	No
6. Performance of the entity against the specific commitments, goals and targets along-with reasons in case the same are not met.	No	No	No

Suryoday Small Finance Bank Limited

Disclosure Questions	P7	P8	P9
1. a. Whether your entity's policy/policies cover each principle and its core elements of the NGRBCs. (Yes/No)	-	Yes	Yes
b. Has the policy been approved by the Board? (Yes/No)	No	No	No
c. Web Link of the Policies, if available	-	<p>1. https://www.suryodaybank.com/assets/pdf/policies/Corporate-Governance-Policies-CSR-Policy.pdf,</p> <p>2. https://www.suryodaybank.com/assets/pdf/policies/SSFB-Policy-for-Resolution-of-Covid-19-related-stress-of-Micro-Small-and-Medium-Enterprises-(MSMEs)-FY-21-22.pdf</p> <p>3. https://www.suryodaybank.com/assets/pdf/policies/SSFB-Policy-for-Resolution-Framework-2.0_Resolution-of-Covid-19-related-stress-of-Individual-and-Small-Business-FY-21-22.pdf</p> <p>4. https://www.suryodaybank.com/assets/pdf/policies/CodeOfBankMSE2015.pdf</p> <p>5. https://www.suryodaybank.com/assets/pdf/policies/Corporate-Governance-Policies-CSR-Policy.pdf</p> <p>6. https://www.suryodaybank.com/assets/pdf/policies/SSFB-Policy-for-Resolution-of-Covid-19-related-stress-of-Micro-Small-and-Medium-Enterprises-(MSMEs)-FY-21-22.pdf</p> <p>7. https://www.suryodaybank.com/assets/pdf/policies/SSFB-Policy-for-Resolution-Framework-2.0_Resolution-of-Covid-19-related-stress-of-Individual-and-Small-Business-FY-21-22.pdf</p>	<p>1. https://www.suryodaybank.com/assets/pdf/policies/Suryoday_Policy_on_Customer_Service_FY21-22_2.0.pdf</p> <p>2. https://www.suryodaybank.com/assets/pdf/policies/Code-of-Conduct-for-Collection-Agents.pdf</p> <p>3. https://www.suryodaybank.com/assets/pdf/policies/Code-of-Conduct-for-Direct-selling-Agents.pdf</p> <p>4. https://www.suryodaybank.com/assets/pdf/policies/Model-Operational-Procedure-for-Settlement-of-Claims-for-Deceased-Depositor_FY20-21.pdf</p> <p>5. https://www.suryodaybank.com/assets/pdf/policies/Grievance-Redressal-Policy.pdf,</p> <p>6. https://www.suryodaybank.com/assets/pdf/policies/Suryoday_Comprehensive_Deposit_Policy_FY23-24_1.0.pdf</p> <p>7. https://www.suryodaybank.com/assets/pdf/policies/CBCC2018.pdf, https://www.suryodaybank.com/assets/pdf/policies/Customer-Protection-Policy.pdf,</p> <p>8. https://www.suryodaybank.com/assets/pdf/policies/Collection-and-Recovery-Policy-(1).pdf, https://www.suryodaybank.com/assets/pdf/policies/Customer-Compensation-Policy.pdf,</p> <p>9. https://www.suryodaybank.com/assets/pdf/policies/Suryoday-Cheque-Collection-Policy.pdf,</p> <p>10. https://www.suryodaybank.com/assets/pdf/policies/Social-Media-Policy-FY-21-22.pdf,</p> <p>11. https://www.suryodaybank.com/assets/pdf/policies/Grievance-Redressal-Policy.pdf</p> <p>12. https://www.suryodaybank.com/assets/pdf/policies/Corporate-Governance-Policies-Social-Media-Policy.pdf</p>
2. Whether the entity has translated the policy into procedures. (Yes / No)	No	No	No
3. Do the enlisted policies extend to your value chain partners? (Yes/No)	-	No	No
4. Name of the national and international codes/certifications/ labels/ standards (e.g. Forest Stewardship Council, Fairtrade, Rainforest Alliance, Trustea) standards (e.g. SA 8000, OHSAS, ISO, BIS) adopted by your entity and mapped to each principle.	N/A	N/A	N/A
5. Specific commitments, goals and targets set by the entity with defined timelines, if any.	No	No	No
6. Performance of the entity against the specific commitments, goals and targets along-with reasons in case the same are not met.	No	No	No

Governance, leadership and oversight

- 7. Statement by director responsible for the business responsibility report, highlighting ESG related challenges, targets and achievements (listed entity has flexibility regarding the placement of this disclosure)** **ESG with for a clearer, transparent and deeper connect.**
- The more we delve on ESG, the more it becomes clear that this path is not a question of choice, but an integral part of our existence. However small or miniscule the immediate results might seem, as a responsible entity and an active participant in the financial ecosystem, we are embarking on this journey. We are committed to taking steps that will help address the issues faced (as it relates to climate change, for example) and to making significant progress for a better tomorrow.
- We have taken certain initial steps such as digitization of processes in an effort to eliminate the use of paper, encouraging the use of sustainable glass bottles instead of plastic bottles, etc.
- We are in the process of establishing a formal structure, charter and policies to integrate ESG aspects into our mainstream activities not just as compliances accomplished, but to ingrain the principles in the way we conduct our operations.
- 8. Details of the highest authority responsible for implementation and oversight of the Business Responsibility policy (ies).**
1. DIN : 02303132
 2. Name : Mr. Baskar Babu Ramachandran
 3. Designation : Managing Director & Chief Executive Officer
- (b) Details of the BR head:**
1. DIN (if applicable) : 02303132
 2. Name : Mr. Baskar Babu Ramachandran
 3. Designation : Managing Director & Chief Executive Officer
 4. Telephone number : 022-40438000
 5. e-mail id : ceo.office@suryodaybank.com
- 9. Does the entity have a specified Committee of the Board/ Director responsible for decision making on sustainability related issues? (Yes / No). If yes, provide details.** No, the Bank currently does not have a separate committee.
- 10. Details of Review of NGRBCs by the Company:** Indicate whether review was undertaken by Director / Committee of the Board/ Any other Committee

Subject for Review	Indicate whether review was undertaken by Director/Committee of the Board/Any other Committee								
	P1	P2	P3	P4	P5	P6	P7	P8	P9
Performance against above policies and follow up action	Proposed for FY24	Proposed for FY24	Proposed for FY24	Proposed for FY24	Proposed for FY24	Proposed for FY24	Proposed for FY24	Proposed for FY24	Proposed for FY24
Compliance with statutory requirements of relevance to the principles, and, rectification of any non-compliances	Proposed for FY24	Proposed for FY24	Proposed for FY24	Proposed for FY24	Proposed for FY24	Proposed for FY24	Proposed for FY24	Proposed for FY24	Proposed for FY24

Subject for Review	Frequency (Annually/Half yearly/Quarterly/Any other – please specify)								
	P1	P2	P3	P4	P5	P6	P7	P8	P9
Performance against above policies and follow up action	Proposed Annually	Proposed Annually	Proposed Annually	Proposed Annually	Proposed Annually	Proposed Annually	Proposed Annually	Proposed Annually	Proposed Annually
Compliance with statutory requirements of relevance to the principles, and, rectification of any non-compliances	Proposed Annually	Proposed Annually	Proposed Annually	Proposed Annually	Proposed Annually	Proposed Annually	Proposed Annually	Proposed Annually	Proposed Annually

11. Has the entity carried out independent assessment/ evaluation of the working of its policies by an external agency? (Yes/No). If yes, provide name of the agency.

Sr. no	P1	P2	P3	P4	P5	P6	P7	P8	P9
1	No	No	No	No	No	No	No	No	No

12. If answer to question (1) above is No i.e. not all Principles are covered by a policy, reasons to be stated:

Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9
The entity does not consider the Principles material to its business (Yes/No)	No	No	No	No	No	No	Yes	No	No
The entity is not at a stage where it is in a position to formulate and implement the policies on specified principles (Yes/No)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
The entity does not have the financial or/ human and technical resources available for the task (Yes/No)	No	No	No	No	No	No	No	No	No
It is planned to be done in the next financial year (Yes/No)	Under Impleme-ntation	Under Impleme-ntation	Under Impleme-ntation	Under Impleme-ntation	Under Impleme-ntation	Under Impleme-ntation	NA	Under Impleme-ntation	Under Impleme-ntation
Any other reason (please specify)	NA	1. Nature of business is different	Under impleme-ntation in various stages	Detailed Policy being formulated and implemented in FY24	Currently underway on accessibility	Commenced in FY23	NA	NA	NA

SECTION C: PRINCIPLE WISE PERFORMANCE DISCLOSURE

PRINCIPLE 1 Businesses should conduct and govern themselves with integrity, and in a manner that is Ethical, Transparent and Accountable.**Essential Indicators**

1. Percentage covered by training and awareness programmes on any of the Principles during the financial year:

Segment	Total number of training and awareness programs held	Topics/principles covered under the training and its impact	Percentage of persons in respective category covered by the awareness programmes
Board of directors	3	The Board's Legal Environment: Duties, Responsibilities & Liabilities of a Director; Independent Directors: Improving Corporate credibility and Governance standards; Board Committees: Enhancing Effectiveness and Accountability; Internal Audit: A critical player in organizational governance; Microfinance business – Board's role and asking the right questions	33%
Key Managerial personnel	2	Compliance, HR Policies, Prevention of Sexual Harassment, Data Privacy Protection	33%
Employees other than BoD and KMPs	270	Compliance, HR Policies, Prevention of Sexual Harassment, Customer Service Excellence, Consumer Protection, Responsible Banking, Data Privacy Protection	70%
Workers	N/A	N/A	N/A

2. Details of fines / penalties /punishment/ award/ compounding fees/ settlement amount paid in proceedings (by the entity or by directors / KMPs) with regulators/ law enforcement agencies/ judicial institutions, in the financial year, in the following format (Note: the entity shall make disclosures on the basis of materiality as specified in Regulation 30 of SEBI (Listing Obligations and Disclosure Obligations) Regulations, 2015 and as disclosed on the entity's website)

Monetary

Category	NGRBC Principle	Name of the regulatory/ enforcement agencies/ judicial institutions	Amount (In INR)	Brief of the Case	Has an appeal been preferred? (Yes/No)
Penalty/ Fine	Nil	Nil	Nil	Nil	Nil
Settlement	Nil	Nil	Nil	Nil	Nil
Compounding fee	Nil	Nil	Nil	Nil	Nil

Non-Monetary

Category	NGRBC Principle	Name of the regulatory/ enforcement agencies/ judicial institutions	Brief of the Case	Has an appeal been preferred? (Yes/No)
Imprisonment	Nil	Nil	Nil	Nil
Punishment	Nil	Nil	Nil	Nil

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3. Of the instances disclosed in Question 2 above, details of the Appeal/ Revision preferred in cases where monetary or non-monetary action has been appealed.

S. No.	Case Details	Name of the regulatory/ enforcement agencies/ judicial institutions
1	NA	NA

4. Does the entity have an anti-corruption or anti-bribery policy? If yes, provide details in brief and if available, provide a web link to the policy.-

The Bank has put in place a Code of Conduct which covers all its employees. The Code articulates the ethical principles and acceptable behavior that the employees are expected to demonstrate throughout their tenure as employees of the organization. It also guides all employees to uphold the values of the Bank. The Code covers aspects related but not limited to ethics, accountability, conflict of interest, bribery and corruption. The Bank has also adopted Code of Conduct for Directors & Senior Management to provide a framework to the Board members and Senior Management in ensuring adoption of highest ethical standards in managing the affairs of the Bank. The Bank's commitment to ethics and accountability is emphasised upon in interactions with all its stakeholders. Code of Conduct for Directors and Senior Management of the Bank: <https://www.suryodaybank.com/assets/pdf/policies/Code-of-Conduct-for-Directors-and-Senior-Management-of-the-Bank.pdf> Whistle Blowers Policy: <https://www.suryodaybank.com/assets/pdf/policies/Corporate-Governance-Policies-Whistle-Blower-Policy.pdf>

5. Number of Directors/KMPs/employees/workers against whom disciplinary action was taken by any law enforcement agency for the charges of bribery/ corruption:

Category	(Current Financial Year)	(Previous Financial Year)
Directors	0	0
KMPs	0	0
Employees	0	0
Workers	0	0

6. Details of complaints with regard to conflict of interest:

Category	Number (CY)	Remarks (CY)	Number (PY)	Remarks (PY)
Number of complaints received in relation to issues of Conflict of Interest of the Directors	0	Nil	0	Nil
Number of complaints received in relation to issues of Conflict of Interest of the KMPs	0	Nil	0	Nil

7. Provide details of any corrective action taken or underway on issues related to fines / penalties / action taken by regulators/ law enforcement agencies/ judicial institutions, on cases of corruption and conflicts of interest.- NA

Leadership Indicators

1. Awareness programmes conducted for value chain partners on any of the Principles during the financial year:

S. No.	Total number of awareness programmes held	Topics / principles covered under the training	%age of value chain partners covered (by value of business done with such partners) under the awareness programmes
1	0	0	0

2. Does the entity have processes in place to avoid/ manage conflict of interests involving members of the Board? (Yes/No) If Yes, provide details of the same.-

The Board has formulated and adopted Code of Conduct and Ethics for the Board of Directors and Senior Management. The same has been hosted on the website of the Bank at <https://www.suryodaybank.com/assets/pdf/policies/Code-of-Conduct-forDirectors-and-Senior-Management-of-the-Bank.pdf>. The Declaration signed by the MD & CEO of the Bank stating that the members of Board of Directors and Senior Management Personnel have affirmed compliance with the Code of Conduct of Board of Directors and Senior Management is annexed and forms part of this Report.

PRINCIPLE 2 Businesses should provide goods and services in a manner that is sustainable and safe

Essential Indicators

1. Percentage of R&D and capital expenditure (capex) investments in specific technologies to improve the environmental and social impacts of product and processes to total R&D and capex investments made by the entity, respectively.

Category	Current Financial Year	Previous Financial Year	Details of improvements in environmental and social impacts
R&D	0	0	The Bank proposes to encourage environment mitigation measures, by resorting to renewable energy and water conservation activities
Capex	0	0	The Bank proposes to introduce products which would contribute to sustainability and environment.

Remarks: Not Applicable in Financial Services sector

2. a. Does the entity have procedures in place for sustainable sourcing? (Yes/No): N/A
- b. If yes, what percentage of inputs were sourced sustainably?: N/A
3. Describe the processes in place to safely reclaim your products for reusing, recycling and disposing at the end of life, for (a) Plastics (including packaging) (b) E-waste (c) Hazardous waste and (d) other waste.- (a) Plastics (including packaging) : NA (b) E-waste: NA (c) Hazardous waste: NA (d) other waste: NA
4. Whether Extended Producer Responsibility (EPR) is applicable to the entity's activities (Yes / No). If yes, whether the waste collection plan is in line with the Extended Producer Responsibility (EPR) plan submitted to Pollution Control Boards? If not, provide steps taken to address the same: NA

Leadership Indicators

1. Has the entity conducted Life Cycle Perspective / Assessments (LCA) for any of its products (for manufacturing industry) or for its services (for service industry)? If yes, provide details in the following format?

S. No.	NIC Code	Name of Product/ Service	% of total Turnover contributed	Boundary for which the Life Cycle Perspective / Assessment was conducted	Whether conducted by independent external agency (Yes/No)	Results communicated in public domain (Yes/No) If yes, provide the web-link.
1	NA	NA	NA	NA	NA	NA

2. If there are any significant social or environmental concerns and/or risks arising from production or disposal of your products / services, as identified in the Life Cycle Perspective / Assessments (LCA) or through any other means, briefly describe the same along-with action taken to mitigate the same.

S. No.	Name of Product / Service	Description of the risk / concern	Action Taken
1	NA	NA	NA

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3. Percentage of recycled or reused input material to total material (by value) used in production (for manufacturing industry) or providing services (for service industry).

Indicate input material	Recycled or re-used input material to total material	
	FY2022-23	FY2021-22
Nil		

4. Of the products and packaging reclaimed at end of life of products, amount (in metric tons) reused, recycled, and safely disposed, as per the following format:

Category	FY2022-23			FY2021-22		
	Re-Used	Recycled	Safely Disposed	Re-Used	Recycled	Safely Disposed
Plastics (including packaging)	NA	NA	NA	NA	NA	NA
E-waste	NA	NA	NA	NA	NA	NA
Hazardous waste	NA	NA	NA	NA	NA	NA
Other waste	NA	NA	NA	NA	NA	NA

Remarks: Safely Disposed E-waste of 650 kgs in the financial year 2020-21 The Bank follows a policy to periodically dispose of E-waste namely office equipment etc., which is carried out by retaining services of registered and authorised e-waste disposal service providers.

5. Reclaimed products and their packaging materials (as percentage of products sold) for each product category.

S. No.	Indicate product category	Reclaimed products and their packaging materials as % of total products sold in respective category
1	N/A	N/A

PRINCIPLE 3 Businesses should respect and promote the well-being of all employees, including those in their value chains

Essential Indicators

1. a. Details of measures for the well-being of employees (Permanent Employees).

Category	% of employees covered by										
	Total (A)	Health insurance		Accident insurance		Maternity benefits		Paternity benefits		Day Care facilities	
		Number (B)	% (B/A)	Number (C)	% (C/A)	Number (D)	% (D/A)	Number (E)	% (E/A)	Number (F)	% (F/A)
Permanent Employees											
Male	5,536	5,536	100.00%	5,536	100.00%	0	0.00%	154	2.78%	0	0.00%
Female	489	489	100.00%	489	100.00%	12	2.45%	0	0.00%	0	0.00%
Total	6,025	6,025	100.00%	6,025	100.00%	12	0.20%	154	2.56%	0	0.00%
Other than permanent Employees											
Male	1,682	113	6.72%	113	6.72%	0	0.00%	0	0.00%	0	0.00%
Female	242	37	15.29%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total	1,924	150	7.80%	113	5.87%	0	0.00%	0	0.00%	0	0.00%

b. Details of measures for the well-being of workers. (Permanent Workers).

Category	% of employees covered by										
	Total (A)	Health insurance		Accident insurance		Maternity benefits		Paternity benefits		Day Care facilities	
		Number (B)	% (B/A)	Number (C)	% (C/A)	Number (D)	% (D/A)	Number (E)	% (E/A)	Number (F)	% (F/A)
Permanent Workers											
Male											
Female						NA					
Total											
Other than permanent Workers											
Male											
Female						NA					
Total											

2. Details of retirement benefits, for Current FY and Previous Financial Year.

Benefits	No. of employees covered as a % of total employees (CY)	No. of workers covered as a % of total workers (CY)	Deducted and deposited with the authority (Y/N/N.A.) (CY)	No. of employees covered as a % of total employees (PY)	No. of workers covered as a % of total workers (PY)	Deducted and deposited with the authority (Y/N/N.A.) (PY)
PF	100	NA	Y	100	NA	Y
Gratuity	100	NA	Y	100	NA	Y
ESI	NA	NA	NA	NA	NA	NA
Others - please specify	NA	NA	NA	NA	NA	NA

3. Are the premises / offices of the entity accessible to differently abled employees and workers, as per the requirements of the Rights of Persons with Disabilities Act, 2016? If not, whether any steps are being taken by the entity in this regard.-

Yes. The Bank has made conscious efforts in this direction at its Corporate Office, and intends to take similar measures across its branches in the future.

4. Does the entity have an equal opportunity policy as per the Rights of Persons with Disabilities Act, 2016? If so, provide a web-link to the policy.-

Yes, Equal Opportunity is covered under the Bank's Employee Policy.

5. Return to work and Retention rates of permanent employees and workers that took parental leave.

Gender	Permanent employees		Permanent workers	
	Return to work rate	Retention rate	Return to work rate	Retention rate
Male	75%	87%	NA	NA
Female	67%	80%	NA	NA
Total	71%	84%	NA	NA

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6. Is there a mechanism available to receive and redress grievances for the following categories of employees and worker? If yes, give details of the mechanism in brief.

Category	Yes/No (If Yes, then give details of the mechanism in brief)
Permanent Workers	Not Applicable
Other than Permanent Workers	Not Applicable
Permanent Employees	Yes
Other than Permanent Employees	Yes

7. Membership of employees and worker in association(s) or Unions recognised by the listed entity:

Category	FY2022-23			FY2021-22		
	Total employees/workers in respective category (A)	No. of employees/workers in respective category, who are part of association(s) or Union(B)	% (B/A)	Total employees/workers in respective category (C)	No. of employees/workers in respective category, who are part of association(s) or Union(D)	% (D/C)
Total Permanent Employees	6,025	0	0.00%	5,223	0	0.00%
- Male	5,536	0	0.00%	4,784	0	0.00%
- Female	489	0	0.00%	439	0	0.00%
Total Permanent Workers	0	0	0.0%	0	0	0.0%
- Male	0	0	0.0%	0	0	0.0%
- Female	0	0	0	0	0	0.0%

8. Details of training given to employees and workers:

Category	FY2022-23					FY2021-22				
	Total (A)	On Health and safety measures		On Skill upgradation		Total (D)	On Health and safety measures		On Skill upgradation	
		No. (B)	% (B/A)	No. (C)	% (C/A)		No. (E)	% (E/D)	No. (F)	% (F/D)
Employees										
Male	7,218	3,654	50.62%	4,511	62.50%	5,530	3,388	61.27%	3,933	71.12%
Female	731	405	55.40%	341	46.65%	610	381	62.46%	290	47.54%
Total	7,949	4,059	51.06%	4,852	61.04%	6,140	3,769	61.38%	4,223	68.78%
Workers										
Male	0	0	0.0%	0	0.0%	0	0	0.0%	0	0.0%
Female	0	0	0.0%	0	0.0%	0	0	0.0%	0	0.0%
Total	0	0	0.0%	0	0.0%	0	0	0.0%	0	0.0%

9. Details of performance and career development reviews of employees and workers

Category	FY2022-23			FY2021-22		
	Total (A)	No. (B)	% (B / A)	Total (C)	No. (D)	% (D / C)
Employees						
Male	7,218	0	0.00%	5,530	0	0.00%
Female	731	0	0.00%	610	0	0.00%
Total	7,949	0	0.00%	6,140	0	0.00%
Workers						
Male	0	0	0.0%	0	0	0.0%
Female	0	0	0.0%	0	0	0.0%
Total	0	0	0.0%	0	0	0.0%

10. a. Whether an occupational health and safety management system has been implemented by the entity? (Yes/ No). If yes, the coverage such system?
Yes. All branches and offices have CCTV cameras and fire extinguishers. Mock drills are performed periodically.
10. b. What are the processes used to identify work-related hazards and assess risks on a routine and non-routine basis by the entity?
Fire safety hazards are identified at periodic intervals and mock drills are conducted for emergency preparedness.
10. c. Whether you have processes for workers to report the work-related hazards and to remove themselves from such risks. (Y/N)
The Bank continuously monitors potential work related hazards and takes necessary action as may be required. In respect of any Work-related incidents and potent, are reported to the respective HR and Admin point of contacts by employees.
10. d. Do the employees/worker of the entity have access to non-occupational medical and healthcare services? (Yes/No)-
Yes.

11. Details of safety related incidents, in the following format:

Safety Incident/Number	Category	FY2022-23	FY2021-22
Lost Time Injury Frequency Rate (LTIFR) (per one million-person hours worked)	Employees	0	0
	Workers	0	0
Total recordable work-related injuries	Employees	0	0
	Workers	0	0
No. of fatalities	Employees	0	0
	Workers	0	0
High consequence work-related injury or ill-health (excluding fatalities)	Employees	0	0
	Workers	0	0

12. Describe the measures taken by the entity to ensure a safe and healthy work place. –

- The Bank has enhanced the coverage for critical illnesses in the Group Medical Cover
- Conducted annual health check-ups, blood donation camps, eye and dental checkup camps.
- Organised multiple webinars on health and nutrition
- The Bank has also undertaken several programmes to enhance gender diversity and inclusivity, including creating awareness about the POSH Act
- CCTV Camera and Fire extinguishers are in place at branches and offices.

13. Number of complaints on the following made by employees and workers

Category	FY2022-23			FY2021-22		
	Filed during the year	Pending resolution at the end of year	Remarks	Filed during the year	Pending resolution at the end of year	Remarks
Working Conditions	0	0		0	0	
Health & Safety	NA	NA		NA	NA	

14. Assessments for the year:

Category	% of your plants and offices that were assessed (by entity or statutory authorities or third parties)
Health and safety practices	0
Working Conditions	0

15. Provide details of any corrective action taken or underway to address safety-related incidents (if any) and on significant risks / concerns arising from assessments of health & safety practices and working conditions.- As there were no safety-related incidents, there were no corrective actions that needed to be taken.

Leadership Indicators

1. Does the entity extend any life insurance or any compensatory package in the event of death of (A) Employees (Y/N) (B) Workers (Y/N).-

Yes

2. Provide the measures undertaken by the entity to ensure that statutory dues have been deducted and deposited by the value chain partners.-

The Bank expects all its value chain partners to ensure statutory compliances in totality. The Bank shall now look at introducing this as a part of the contract with such partners.

3. Provide the number of employees / workers having suffered high consequence work-related injury / ill-health / fatalities (as reported in Q11 of Essential Indicators above), who have been are rehabilitated and placed in suitable employment or whose family members have been placed in suitable employment:

	Total no. of affected employees/ workers		No. of employees/workers that are rehabilitated and placed in suitable employment or whose family members have been placed in suitable employment	
	FY2022-23	FY2021-22	FY2022-23	FY2021-22
Employees	0	0	0	0
Workers	NA	NA	NA	NA

4. Does the entity provide transition assistance programs to facilitate continued employability and the management of career endings resulting from retirement or termination of employment? (Yes/ No)-

No

5. Details on assessment of value chain partners:

Category	% of value chain partners (by value of business done with such partners) that were assessed
Health and safety practices	0
Working Conditions	0

6. Provide details of any corrective actions taken or underway to address significant risks / concerns arising from assessments of health and safety practices and working conditions of value chain partners.- NA

PRINCIPLE 4: Businesses should respect the interests of and be responsive to all its stakeholders**Essential Indicators**

1. Describe the processes for identifying key stakeholder groups of the entity.-

The Bank has its roots in micro-finance and hence has various outreach and enablement linkages which provide insight into the grass root level stakeholders. As regards other stakeholders, the Bank has during FY23 defined relevant key stakeholders according to its business profile and corporate profile. The ESG Committee, which is proposed to be set up, would be tasked with the mandate to further develop this program as may be required.

2. List stakeholder groups identified as key for your entity and the frequency of engagement with each stakeholder group.

S. No.	Stakeholder Group	Whether identified as Vulnerable & Marginalized Group (Yes/No)	Channels of communication (Email, SMS, Newspaper, Pamphlets, Advertisement, Community Meetings, Notice Board, Website), Other	Frequency of engagement (Annually/ Half yearly/ Quarterly / others – please specify)	Purpose and scope of engagement including key topics and concerns raised during such engagement
1	Communities	The Bank identifies its business model with grass root level enterprises promoted by women, underprivileged and socially backward areas, persons with disabilities, etc.	Across various modes	Frequently through outreach	Awareness building and inclusive financing
2	Investors	No	Interactive and well defined formats of communication and engagement	Quarterly or as required	Quarterly or as required
3	Employees	No	Interactive and well defined formats of communication and engagement	Frequently through outreach	Engagement and outreach
4	Customers	No	Across various modes	Frequently through outreach	Awareness building and inclusive financing
5	Value Chain Partners	No	Propose to commence in FY24	Propose to commence in FY24	Propose to commence in FY24
6	Other	No	Propose to commence in FY24	Propose to commence in FY24	Propose to commence in FY24

Leadership Indicators

1. Provide the processes for consultation between stakeholders and the Board on economic, environmental, and social topics or if consultation is delegated, how is feedback from such consultations provided to the Board.-

The ESG Committee shall be tasked with the activity and shall commence the process during FY24.

2. Whether stakeholder consultation is used to support the identification and management of environmental, and social topics (Yes / No). If so, provide details of instances as to how the inputs received from stakeholders on these topics were incorporated into policies and activities of the entity.-

NA as of now

3. Provide details of instances of engagement with, and actions taken to, address the concerns of vulnerable/ marginalized stakeholder groups.-

NA as of now

PRINCIPLE 5 Businesses should respect and promote human rights
Essential Indicators

1. Employees and workers who have been provided training on human rights issues and policy(ies) of the entity, in the following format:

Category	FY2022-23			FY2021-22		
	Total (A)	No. of employees/ workers covered (B)	% (B/A)	Total (C)	No. of employees/ workers covered (D)	% (D/C)
Employees						
Permanent	6,025	6,025	100.00%	5,223	5,223	100.00%
Other than permanent	1,924	1,917	99.64%	917	917	100.00%
Total Employees	7,949	7,942	99.91%	6,140	6,140	100%
Workers						
Permanent	0	0	0.0%	0	0	0.0%
Other than permanent	0	0	0.0%	0	0	0.0%
Total Workers	0	0	0.0%	0	0	0.0%

2. Details of minimum wages paid to employees, in the following format:

Category	FY2022-23					FY2021-22				
	Total (A)	Equal to Minimum Wage		More than Minimum Wage		Total (D)	Equal to Minimum Wage		More than Minimum Wage	
		No. (B)	% (B/A)	No. (C)	% (C/A)		No. (E)	% (E/D)	No. (F)	% (F/D)
Employees										
Permanent	6,025	734	12.18%	5,291	87.82%	5,223	628	12.02%	4,595	87.98%
Male	5,536	686	12.39%	4,850	87.61%	4,784	581	12.14%	4,203	87.86%
Female	489	48	9.82%	441	90.18%	439	47	10.71%	392	89.29%
Other than Permanent	1,924	1	0.05%	1,924	100.00%	917	3	0.33%	914	100.00%
Male	1,682	1	0.06%	1,682	100.00%	746	1	0.13%	745	100.00%
Female	242	0	0.00%	242	100.00%	171	2	1.17%	169	100.00%
Workers										
Permanent	0	0	0.0%	0	0.0%	0	0	0.0%	0	0.0%
Male	0	0	0.0%	0	0.0%	0	0	0.0%	0	0.0%
Female	0	0	0.0%	0	0.0%	0	0	0.0%	0	0.0%
Other than Permanent	0	0	0.0%	0	0.0%	0	0	0.0%	0	0.0%
Male	0	0	0.0%	0	0.0%	0	0	0.0%	0	0.0%
Female	0	0	0.0%	0	0.0%	0	0	0.0%	0	0.0%

3. Details of remuneration/salary/wages, in the following format:

	Male		Female	
	Number	Median remuneration/ salary/ wages of respective category	Number	Median remuneration/ salary/ wages of respective category
Board of Directors (BoD)	7	Not Applicable as only sitting fees are applicable	1	Not Applicable as only sitting fees are applicable
Key Managerial Personnel	3	93,22,225	0	0
Employees other than BoD and KMP	5,533	2,67,000	489	2,80,644
Workers	0	0	0	0

4. Do you have a focal point (Individual/ Committee) responsible for addressing human rights impacts or issues caused or contributed to by the business? (Yes/No)-

No. The Bank proposes to institute a committee during FY 24, comprising the CEO and Senior Management representation with adequate gender diversity.

5. Describe the internal mechanisms in place to redress grievances related to human rights issues.-

The Bank currently has adequate processes in place as part of the HR Policy.

6. Number of Complaints on the following made by employees and workers:

	FY2022-23			FY2021-22		
	Filed during the year	Pending resolution at the end of year	Remarks	Filed during the year	Pending resolution at the end of year	Remarks
Sexual Harassment	1	0		2	1	
Discrimination at workplace	0	0		0	0	
Child Labour	0	0		0	0	
Forced Labour/Involuntary Labour	0	0		0	0	
Wages	0	0		0	0	
Other human rights related issues	0	0		0	0	

7. Mechanisms to prevent adverse consequences to the complainant in discrimination and harassment cases.

The Bank has Code of Conduct Committee which addresses such issues.

8. Do human rights requirements form part of your business agreements and contracts? (Yes/No)-

No. The Bank currently does not have any clauses or obligations related to human rights, in its business agreements.

9. Assessments for the year:

Category	% of your plants and offices that were assessed (by entity or statutory authorities or third parties)
Child labour	0
Forced/involuntary labour	0
Sexual harassment	0
Discrimination at workplace	0
Wages	0
Others – please specify	0

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10. Provide details of any corrective actions taken or underway to address significant risks / concerns arising from the assessments at Question 9 above.-

N/A. Assessments have not been conducted.

Leadership Indicators

1. Details of a business process being modified / introduced as a result of addressing human rights grievances/complaints.-

N/A

2. Details of the scope and coverage of any Human rights due-diligence conducted.-

N/A

3. Is the premise/office of the entity accessible to differently abled visitors, as per the requirements of the Rights of Persons with Disabilities Act, 2016?

In progress

4. Details on assessment of value chain partners:

Category	% of value chain partners (by value of business done with such partners) that were assessed
Sexual Harassment	0
Discrimination at workplace	0
Child Labour	0
Forced Labour/Involuntary Labour	0
Wages	0
Others – please specify	0

5. Provide details of any corrective actions taken or underway to address significant risks / concerns arising from the assessments at Question 4 above.-

NA

PRINCIPLE 6: Businesses should respect and make efforts to protect and restore the environment

Essential Indicators

1. Details of total energy consumption (in Joules or multiples) and energy intensity.

Parameter	FY2022-23	FY2021-22
Total electricity consumption (A)	7,836.97	Not Available
Total fuel consumption (B)	0	0
Energy consumption through other sources (C)	0	0
Total energy consumption (A+B+C)	7,836.97	Not Available
Energy intensity per rupee of turnover (Total energy consumption/ turnover in rupees)	6.12 GJ / Crore	Not Available
Energy intensity (optional) – the relevant metric may be selected by the entity		

Remarks: The Bank has started compiling electricity purchase data across all our branches from FY 2022-23, hence records from FY 2021-22 are not available.

1. Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency.- No
2. Does the entity have any sites / facilities identified as designated consumers (DCs) under the Performance, Achieve and Trade (PAT) Scheme of the Government of India? (Y/N) If yes, disclose whether targets set under the PAT scheme have been achieved. In case targets have not been achieved, provide the remedial action taken, if any.- Not Applicable - No
3. Provide details of the following disclosures related to water, in the following format: Water withdrawal by source (in kilolitres)

Parameter	FY2022-23	FY2021-22
Water withdrawal by source (in kilolitres)		
(i) Surface water	0	0
(ii) Groundwater	0	0
(iii) Third party water	1,39,289.28	Not Available
(iv) Seawater / desalinated water	0	0
(v) Others	0	0
Total volume of water withdrawal (in kilolitres) (i + ii + iii + iv + v)	1,39,289.28	0
Total volume of water consumption (in kilolitres)	Not Available	Not Available
Water intensity per rupee of turnover (Water consumed / turnover)	Not Available	Not Available
Water intensity (optional) – the relevant metric may be selected by the entity. KL / of		

Remarks: The Bank has started compiling water purchase data across all our branches from FY 2022-23, hence records from FY 2021-22 are not available. For FY 2022-23, the water consumption has been estimated from purchase records using state-level data sources and accepted standards. Going forward, this process will be done on a quarterly basis and will include consumption values as well.

3. Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency.- No
4. Has the entity implemented a mechanism for Zero Liquid Discharge? If yes, provide details of its coverage and implementation.- N/A
5. Please provide details of air emissions (other than GHG emissions) by the entity, in the following format:

Parameter	Please specify unit	Current Financial Year	Previous Financial Year
NOx	0	0	0
SOx	0	0	0
Particulate matter (PM)	0	0	0
Persistent organic pollutants (POP)	0	0	0
Volatile organic compounds (VOC)	0	0	0
Hazardous air pollutants (HAP)	0	0	0
Others – please specify	0	0	0

Remarks: The nature of the business and activities of the Company, there are no other air emissions apart from GHG on account of power consumption and commuting of its employees.

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6. Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency.- No

7. Provide details of greenhouse gas emissions (Scope 1 and Scope 2 emissions) & its intensity, in the following format:

Parameter	Unit	FY 2022-23	FY 2021-22
Total Scope 1 emissions (Break-up of the GHG into CO ₂ , CH ₄ , N ₂ O, HFCs, PFCs, SF ₆ , NF ₃ , if available)	tCO ₂ e	Not Applicable	Not Applicable
Total Scope 2 emissions (Break-up of the GHG into CO ₂ , CH ₄ , N ₂ O, HFCs, PFCs, SF ₆ , NF ₃ , if available)	tCO ₂ e	1,763.32	Not Available
Total Scope 1 and Scope 2 emissions per rupee of turnover	tCO ₂ e/ rupee of turnover	1.3764 tCO ₂ e/Crore	Not Available
Total Scope 1 and Scope 2 emission intensity (optional) – the relevant metric may be selected by the entity	tCO ₂ e / of		

Remarks: N/A

6. Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency.- No

7. Does the entity have any project related to reducing Green House Gas emission? If Yes, then provide details.- No

8. Provide details related to waste management by the entity, in the following format:

Parameter	FY2022-23	FY2021-22
Total Waste generated (in metric tonnes)		
Plastic waste (A)	0	0
E-waste(B)	0	0
Bio-medical waste (C)	0	0
Construction and demolition waste (D)	0	0
Battery waste (E)	0	0
Radioactive waste (F)	0	0
Other Hazardous waste.Please specify, if any. (G)	0	0
Other Non-hazardous waste generated (H). Please specify, if any. (Break-up by composition i.e. by materials relevant to the sector)	0	0
Total (A + B + C + D + E + F + G + H)	0	0

For each category of waste generated, total waste recovered through recycling, re-using or other recovery operations (in metric tonnes)

Category of waste - Plastic

(i) Recycled	0	0
(ii) Re-used	0	0
(iii) Other recovery operations	0	0
Total	0	0

Category of waste - E-Waste

(i) Recycled	NA	NA
(ii) Re-used	NA	NA
(iii) Other recovery operations	NA	NA
Total	NA	NA

Parameter	FY2022-23	FY2021-22
Category of waste - Bio-medical waste		
(i) Recycled	NA	NA
(ii) Re-used	NA	NA
(iii) Other recovery operations	NA	NA
Total	NA	NA
Category of waste - Construction and demolition waste		
(i) Recycled	NA	NA
(ii) Re-used	NA	NA
(iii) Other recovery operations	NA	NA
Total	NA	NA
Category of waste - Battery waste		
(i) Recycled	NA	NA
(ii) Re-used	NA	NA
(iii) Other recovery operations	NA	NA
Total	NA	NA
Category of waste - Radioactive waste		
(i) Recycled	NA	NA
(ii) Re-used	NA	NA
(iii) Other recovery operations	NA	NA
Total	NA	NA
Category of waste - Other Hazardous waste		
(i) Recycled	NA	NA
(ii) Re-used	NA	NA
(iii) Other recovery operations	NA	NA
Total	NA	NA
Category of waste - Other Non-Hazardous waste		
(i) Recycled	NA	NA
(ii) Re-used	NA	NA
(iii) Other recovery operations	NA	NA
Total	NA	NA
For each category of waste generated, total waste disposed by nature of disposal method (in metric tonnes)		
Category of waste - Plastic		
(i) Incineration	0	0
(ii) Landfilling	0	0
(iii) Other disposal operations	0	0
Total	0	0

Parameter	FY2022-23	FY2021-22
Category of waste - E-Waste		
(i) Incineration	NA	NA
(ii) Landfilling	NA	NA
(iii) Other disposal operations	NA	NA
Total	NA	NA
Category of waste - Bio-medical Waste		
(i) Incineration	NA	NA
(ii) Landfilling	NA	NA
(iii) Other disposal operations	NA	NA
Total	NA	NA
Category of waste - Construction and demolition waste		
(i) Incineration	NA	NA
(ii) Landfilling	NA	NA
(iii) Other disposal operations	NA	NA
Total	NA	NA
Category of waste - Battery		
(i) Incineration	NA	NA
(ii) Landfilling	NA	NA
(iii) Other disposal operations	NA	NA
Total	NA	NA
Category of waste - Radioactive		
(i) Incineration	NA	NA
(ii) Landfilling	NA	NA
(iii) Other disposal operations	NA	NA
Total	NA	NA
Category of waste - Other Hazardous waste. Please specify, if any		
(i) Incineration	NA	NA
(ii) Landfilling	NA	NA
(iii) Other disposal operations	NA	NA
Total	NA	NA
Category of waste - Other Non-hazardous waste generated		
(i) Incineration	NA	NA
(ii) Landfilling	NA	NA
(iii) Other disposal operations	NA	NA
Total	NA	NA

8. Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency:- No

9. Briefly describe the waste management practices adopted in your establishments. Describe the strategy adopted by your company to reduce usage of hazardous and toxic chemicals in your products and processes and the practices adopted to manage such wastes.

The bank has adopted digital onboarding of customers for both the deposit and asset franchise thereby minimizing usage of paper. The Bank has a facility for employees at the Corporate Office to deposit their electronic waste such as batteries for safe disposal. The Bank has introduced glass water bottles and cups in place of plastic bottles and paper cups.

10. If the entity has operations/offices in/around ecologically sensitive areas (such as national parks, wildlife sanctuaries, biosphere reserves, wetlands, biodiversity hotspots, forests, coastal regulation zones etc.) where environmental approvals / clearances are required, please specify details in the following format:

S. No.	Location of operations/offices	Type of operations	Whether the conditions of environmental approval / clearance are being complied with? (Y/N) If no, the reasons thereof and corrective action taken, if any.
1	NA	NA	NA

11. Details of environmental impact assessments of projects undertaken by the entity based on applicable laws, in the current financial year:

S. No.	Name and brief details of project	EIA Notification No.	Date	Whether conducted by independent external agency (Yes / No)	Results communicated in public domain (Yes / No)	Relevant Web link
1	NA	NA	NA	NA	NA	NA

12. Is the entity compliant with the applicable environmental law/ regulations/ guidelines in India; such as the Water (Prevention and Control of Pollution) Act, Air (Prevention and Control of Pollution) Act, Environment protection act and rules thereunder (Y/N). If not, provide details of all such non-compliances, in the following format:

S. No.	Specify the law / regulation / guidelines which was not complied with	Provide details of the non-compliance	Any fines / penalties / action taken by regulatory agencies such as pollution control boards or by courts	Corrective action taken, if any
1	Refer remarks below			

Remarks: The Company ensures that it follows the norms and local laws as applicable at its various branches/offices pan-India. It has not anyway /in any particular case or event been called upon for any non-compliances or been penalised in anyway.

Leadership Indicators

1. Provide break-up of the total energy consumed (in Joules or multiples) from renewable sources, in the following format:

Parameter	FY2022-23	FY2021-22
From renewable sources		
Total electricity consumption (A)	0	0
Total fuel consumption (B)	0	0
Energy consumption through other sources (C)	0	0
Total energy consumed from renewable sources (A+B+C)	0	0
From non-renewable sources		
Total electricity consumption (D)	7,836.97	Not Available
Total fuel consumption (E)	Not Available	Not Available
Energy consumption through other sources (F)	0	
Total energy consumed from non Renewable sources (D+E+F)	7,836.97	Not Available

Remarks: The Bank has started compiling electricity purchase data across all our branches from FY 2022-23, hence records from FY 2021-22 are not available.

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1. Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency.- Not Applicable
2. Provide the following details related to water discharged: Water discharge by destination and level of treatment (in kilolitres)

Parameter	FY2022-23	FY2021-22
Water discharge by destination and level of treatment (in kilolitres)		
(i) To Surface water		
- No treatment	NA	NA
With treatment – please specify level of treatment	NA	NA
(ii) To Groundwater		
- No treatment	NA	NA
With treatment – please specify level of treatment	NA	NA
(iii) To Seawater		
- No treatment	NA	NA
With treatment – please specify level of treatment	NA	NA
(iv) Sent to third-parties		
- No treatment	NA	NA
With treatment – please specify level of treatment	NA	NA
(v) Others		
- No treatment	NA	NA
With treatment – please specify level of treatment	NA	NA
Total water discharged (in kilolitres)	NA	NA

2. Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency.- Not Applicable
3. Water withdrawal, consumption and discharge in areas of water stress (in kilolitres):
 - (i) Name of the area - Not Applicable
 - (ii) Nature of operations- Not Applicable
3. Water withdrawal, consumption and discharge in areas of water stress (in kilolitres): Water withdrawal, and consumption in the following format:

Parameter	FY2022-23	FY2021-22
Water withdrawal by source (in kilolitres)		
(i) Surface water	NA	NA
(ii) Groundwater	NA	NA
(iii) Third party water	NA	NA
(iv) Seawater / desalinated water	NA	NA
(v) Others	NA	NA
Total volume of water withdrawal (in kilolitres) (i + ii + iii + iv + v)	NA	NA
Total volume of water consumption (in kilolitres)		
Water intensity per rupee of turnover (Water consumed / turnover)	NA	NA
Water intensity (optional) – the relevant metric may be selected by the entity. KL / of	NA	NA

Parameter	FY2022-23	FY2021-22
Water discharge by destination and level of treatment (in kilolitres)		
(i) To Surface water		
- No treatment	NA	NA
With treatment – please specify level of treatment	NA	NA
(ii) To Groundwater		
- No treatment	NA	NA
With treatment – please specify level of treatment	NA	NA
(iii) To Seawater		
- No treatment	NA	NA
With treatment – please specify level of treatment	NA	NA
(iv) Sent to third-parties		
- No treatment	NA	NA
With treatment – please specify level of treatment	NA	NA
(v) Others		
- No treatment	NA	NA
With treatment – please specify level of treatment	NA	NA
Total water discharged (in kilolitres)	NA	NA

3. Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency.- No
4. Please provide details of total Scope 3 emissions & its intensity, in the following format:

Parameter	Unit	FY 2022-23	FY 2021-22
Total Scope 3 emissions (Break-up of the GHG into CO ₂ , CH ₄ , N ₂ O, HFCs, PFCs, SF ₆ , NF ₃ , if available)			
Total Scope 3 emissions per rupee of turnover	/ rupee of turnover	0.0000 / Crore	0.0000 / Crore
Total Scope 3 emission intensity (optional) – the relevant metric may be selected by the entity			

4. Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency.- NA
5. 5. With respect to the ecologically sensitive areas reported at Question 10 of Essential Indicators above, provide details of significant direct & indirect impact of the entity on biodiversity in such areas along-with prevention and remediation activities.- NA
6. If the entity has undertaken any specific initiatives or used innovative technology or solutions to improve resource efficiency, or reduce impact due to emissions / effluent discharge / waste generated, please provide details of the same as well as outcome of such initiatives, as per the following format:

Sr. No	Initiative undertaken	Details of the initiative (Web-link, if any, may be provided along-with summary)	Outcome of the initiative
1	0	0	0

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7. Does the entity have a business continuity and disaster management plan? Give details in 100 words/ web link.-
Yes, the Bank has a BCP and DR Policy.
8. Disclose any significant adverse impact to the environment, arising from the value chain of the entity. What mitigation or adaptation measures have been taken by the entity in this regard.- Not Applicable - Nil
9. Percentage of value chain partners (by value of business done with such partners) that were assessed for environmental impacts.- Not Applicable

PRINCIPLE 7 Businesses, when engaging in influencing public and regulatory policy, should do so in a manner that is responsible and transparent

Essential Indicators

1. a. Number of affiliations with trade and industry chambers/ associations.-
Indian Banks Association FIMMDA , MFIN, ASFBI
- b. List the top 10 trade and industry chambers/ associations (determined based on the total members of such body) the entity is a member of/ affiliated to.

S. NO	Name of the trade and industry chambers/associations	Reach of trade and industry chambers/ associations (State/National)
1	Indian Banks Association	National
2	FIMMDA	National
3	MFIN	National
4	ASFBI	National
5	0	0
6	0	0
7	0	0
8	0	0
9	0	0
10	0	0

2. Provide details of corrective action taken or underway on any issues related to anti-competitive conduct by the entity, based on adverse orders from regulatory authorities.

S. No.	Name of authority	Brief of the case	Corrective action taken
1	0	0	0

Remarks: Not applicable. The Bank does not subscribe to and/or employ any measures which are akin to public policy advocacy or that of attempting to influence policy in favour of the Bank. The Bank's Management contributes at industry for its mission and vision strategy.

Leadership Indicators

1. Details of public policy positions advocated by the entity:

S. No.	Public policy advocated	Method resorted for such advocacy	Whether information available in public domain? (Yes/No)	Frequency of Review by Board (Annually/ Half yearly/ Quarterly / Others – please specify)	Web Link, if available
1	0	0	0	0	0

PRINCIPLE 8 Businesses should promote inclusive growth and equitable development**Essential Indicators**

1. Details of Social Impact Assessments (SIA) of projects undertaken by the entity based on applicable laws, in the current financial year.

S. No.	Name and brief details of project	SIA Notification No.	Date of notification	Whether conducted by independent external agency (Yes / No)	Results communicated in public domain (Yes / No)	Relevant Web link
1	0	0	0	0	0	0

Remarks: The Bank does not undertake any projects nor has borrowing which requires social impact assessments. The Bank however, intends to make a broad based assessment impacts created by its lending policy and products. This project is envisaged to commence during FY24.

2. Provide information on project(s) for which ongoing Rehabilitation and Resettlement (R&R) is being undertaken by your entity, in the following format:

S. No.	Name of Project for which R&R is ongoing	State	District	No. of Project Affected Families (PAFs)	% of PAFs covered by R&R	Amounts paid to PAFs in the FY (In INR)
1	0	0	0	0	0	0

3. Describe the mechanisms to receive and redress grievances of the community:

The Bank has mentioned in the customer service SOP that the customer may walk up to branch or contact the call centre to report any complaint. The Officer at the Branch or Call Centre would understand the exact complaint and raise a Service Request for further follow up and timely closure. Once resolution is received, the customer is informed and the complaint closed in the system post customer confirmation.

4. Percentage of input material (inputs to total inputs by value) sourced from suppliers:

Category	Current Financial Year	Previous Financial Year
Directly sourced from MSMEs/ small producers	NA	NA
Sourced directly from within the district and neighbouring districts	NA	NA

Leadership Indicators

1. Provide details of actions taken to mitigate any negative social impacts identified in the Social Impact Assessments (Reference: Question 1 of Essential Indicators above):

S. No.	Details of negative social impact identified	Corrective action taken
1	NA	NA

2. Provide the following information on CSR projects undertaken by your entity in designated aspirational districts as identified by government bodies:

S. No.	State	Aspirational District	Amount spent (In INR)
1	0	0	0

3. a. Do you have a preferential procurement policy where you give preference to purchase from suppliers comprising marginalized /vulnerable groups? (Yes/No)-

No. The Bank currently does not have any procurement of scale, which warrants and requires any special policy on vendor groups etc.

b. From which marginalized /vulnerable groups do you procure?-

c. What percentage of total procurement (by value) does it constitute?- Case to case

4. Details of the benefits derived and shared from the intellectual properties owned or acquired by your entity (in the current financial year), based on traditional knowledge:

S. No.	Intellectual Property based on traditional knowledge	Owned/ Acquired (Yes/No)	Benefit shared (Yes / No)	Basis of calculating benefit share
1	0		0	0

Remarks: Not applicable vis a vis nature of the business

5. Details of corrective actions taken or underway, based on any adverse order in intellectual property related disputes wherein usage of traditional knowledge is involved

S. No.	Name of authority	Brief of the Case	Corrective action taken
1	0	0	0

6. Details of beneficiaries of CSR Projects

S. No.	CSR Project	No. of persons benefitted from CSR Projects	% of beneficiaries from vulnerable and marginalized groups																											
1	Educational Infrastructure in municipal schools in NMMC and Chennai	40,504	100%																											
	<table border="1"> <thead> <tr> <th>Sr. No</th> <th>Name of the School</th> <th>Infrastructure work done</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>NMMC Secondary School No. 117, Diwale</td> <td>Installation of Water Filter Shed construction for water filter Toilet Block for Boy's</td> </tr> <tr> <td>2</td> <td>NMMC Ward School 102, Nerul</td> <td>Installation of Water Filter Plantation of Fruit trees</td> </tr> <tr> <td>3</td> <td>NMMC Secondary School No. 112, Karave</td> <td>Installation of Water Filter</td> </tr> <tr> <td>4</td> <td>NMMC school No. 92, Kukshet</td> <td>Setting up of a Mini Science Lab Digital Painting in 4 Class rooms</td> </tr> <tr> <td>5</td> <td>NMMC School No.119, Rabale (Gothale)</td> <td>Setting up up of a Mini Science Laboratory Repairing, painting and fixing of 2 new doors One Trophy Cabinet</td> </tr> <tr> <td>6</td> <td>NMMC School No. 118, Pawne Gaon</td> <td>Setting up of a Mini Library Renovation of the Mini Science Lab Two Trophy Cabinets</td> </tr> <tr> <td>7</td> <td>NMMC School No. 107, Turbhe</td> <td>Installation of Water filter One bluetooth speaker with 2 mikes Sports items (as per school requirement) Installation of 10 School posters for school compliance</td> </tr> <tr> <td>8</td> <td>NMMC School No. 110, Kopri (Vashi)</td> <td>Installation of Water filter</td> </tr> </tbody> </table>	Sr. No	Name of the School	Infrastructure work done	1	NMMC Secondary School No. 117, Diwale	Installation of Water Filter Shed construction for water filter Toilet Block for Boy's	2	NMMC Ward School 102, Nerul	Installation of Water Filter Plantation of Fruit trees	3	NMMC Secondary School No. 112, Karave	Installation of Water Filter	4	NMMC school No. 92, Kukshet	Setting up of a Mini Science Lab Digital Painting in 4 Class rooms	5	NMMC School No.119, Rabale (Gothale)	Setting up up of a Mini Science Laboratory Repairing, painting and fixing of 2 new doors One Trophy Cabinet	6	NMMC School No. 118, Pawne Gaon	Setting up of a Mini Library Renovation of the Mini Science Lab Two Trophy Cabinets	7	NMMC School No. 107, Turbhe	Installation of Water filter One bluetooth speaker with 2 mikes Sports items (as per school requirement) Installation of 10 School posters for school compliance	8	NMMC School No. 110, Kopri (Vashi)	Installation of Water filter		
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2	Dental Healthcare in Chennai municipal schools	15,993	100%																											

S. No.	CSR Project	No. of persons benefitted from CSR Projects	% of beneficiaries from vulnerable and marginalized groups
3	<p>Financial Literacy and capability of Domestic Workers ("Adhira")</p> <p>Financial Literacy program specially for Domestic workers implemented in Mumbai and Navi Mumbai. Along with training the domestic workers are supported to access different products from banks and social security services. The training for Domestic Workers were conducted in the slums and in the housing complexes. Financial Literacy camps were conducted in seven housing complexes in Mumbai and Navi Mumbai.</p>	13,806	100%
4	<p>Financial Capability for Students "Ujjwal" In municipal schools between 8 and 12 standards, scaled up from 8th – 10th standards during FY22.</p> <p>Financial Literacy program is conducted for students form class 8th to 12th attending government schools. The focus of this program is to prepare the children for their future, help them their goals and make them aware about money management.</p> <p>59 schools participated in financial literacy training in different locations.</p>	10,820	100%
5	<p>Financial Capability for Parents "Swayamshree" In Odisha</p> <p>Financial Literacy program for parents of students who have attended financial literacy program in school. The students are made partners in parents learning especially to build their digital literacy.</p> <p>90% of the participants of financial literacy program were women and 10% Men</p>	9,445	100%
6	<p>Health Interventions with focus on women and adolescent girls "Spandan"</p> <p>••• Key focus areas are anemia , reproductive and menstrual health, seasonal infections, eye care and Osteoporosis. Tie up with Public Health Centers for medicine distribution for ailments identified during health check ups On menstrual health - low cost Sanitary napkins made available to the community by creating a distribution network.</p> <p>Despite of several government initiatives and programs many low- income households are still not aware about their basic health parameters and this is very crucial for them. Many low- income households work as informal workers and daily wage earners – ill health means loss of income and sometimes are even forced to take loans to meet daily expenses – these further pushes them to cycle of poverty. Hence, along with the Financial Education program embedding health awareness is essential. This has a direct impact on their financial condition.</p> <p>The program aims to improve access to information on health and linkages to services that will give people more control over their own health and wellbeing.</p> <p>Focus Areas</p> <ul style="list-style-type: none"> • Anemia • Reproductive health • Eyes • Seasonal Infections • Osteoporosis • Dental <p>Number of Health Camps Conducted: 113</p>	7,070	100%

S. No.	CSR Project	No. of persons benefitted from CSR Projects	% of beneficiaries from vulnerable and marginalized groups
7	<p>Complimentary Livelihoods “Udyojika”</p> <ul style="list-style-type: none"> Community trainers for financial literacy eventually explore being CSPs as being complimentary livelihoods. <p>Supplementary livelihoods is given to women (Domestic Workers, informal workers, marginal farmers in rural area).The additional income could help them to save and also meet some of the emergencies. The women are engaged as community trainers who help in mobilizing other women for financial literacy program, distribution of low-cost sanitary napkin and making ecofriendly cloth bags.</p>	77	100%
8	<p>Complimentary Livelihoods “Udyojika”</p> <ul style="list-style-type: none"> Community trainers for financial literacy eventually explore being CSPs as being complimentary livelihoods. Selling of Low Cost Sanitary Napkins through distribution network is being currently piloted. Producing low cost environment friendly cloth bags and distribution tie up with local vendor is piloted Village Development Dhumale Gaon a tribal hamlet in Kharghar has been identified for community development. The hamlet faces acute water shortage during summers. Water supply arrangement and Anganwadi upgradation activities were taken up for this village. 	77	100%
9	<p>Dhamole gaon is a small tribal hamlet situated in Kharghar, Navi Mumbai. It has nearly 100 households comprising of Khatkari and Thakur tribals.</p> <p>Like most tribal hamlets, Dhamole gaon too is impacted by urbanization – their forest land is slowly getting covered by buildings, they do not have ownership to the land and face fear of displacement, green cover has depleted, there is scarcity of water. Women spent 1 to 2 hours daily in filling water.</p> <p>The Aangan wadi where 35 to 40 students attend was also in poor condition. Following activities were undertaken for the village</p> <ul style="list-style-type: none"> Installation of water lifting system Renovation of Anganwadi 	300	100%

PRINCIPLE 9 Businesses should engage with and provide value to their consumers in a responsible manner

Essential Indicators

1. Describe the mechanisms in place to receive and respond to consumer complaints and feedback.-

The Bank has suitable grievance redress mechanism in place and also has a toll-free number where the customer can lodge a complaint or provide their feedback. A dedicated customer service team addresses the customer complaints and feedbacks. The customers can also use internet banking and mobile banking applications to raise their queries, complaints and feedbacks, in addition to the traditional approach of raising such issues through the branch banking network.

2. Turnover of products and/ services as a percentage of turnover from all products/service that carry information about:

Category	As a percentage to total turnover
Environmental and social parameters relevant to the product	N/A
Safe and responsible usage	N/A
Recycling and/or safe disposal	N/A

Remarks: Not Applicable as per the nature of the business The Bank believes that it has a critical role to carry out in furthering financial inclusion in the nation to accomplish inclusive and equitable growth. the Bank caters to those who do not have access to formal system of finance and helps such unbanked and underbanked people by offering loan products such as Joint Liability Group loans, loans for , Affordable housing, Savings Accounts, Recurring Deposits, etc. The Bank principally deals with financially vulnerable sections of the society and hence it is even more mindful and responsible in its lending practices.

3. Number of consumer complaints in respect of the following:

	FY2022-23			FY2021-22		
	Received during the year	Pending resolution at end of year	Remarks	Received during the year	Pending resolution at the end of year	Remarks
Data privacy	Nil	Nil	Nil	Nil	Nil	Nil
Advertising	Nil	Nil	Nil	Nil	Nil	Nil
Cyber-security	Nil	Nil	Nil	Nil	Nil	Nil
Delivery of essential services	Nil	Nil	Nil	Nil	Nil	Nil
Restrictive Trade Practices	Nil	Nil	Nil	Nil	Nil	Nil
Unfair Trade Practices	Nil	Nil	Nil	Nil	Nil	Nil
Other	Nil	Nil	Nil	Nil	Nil	Nil

4. Details of instances of product recalls on account of safety issues:

Category	Number	Reasons for recall
Voluntary recalls	Nil	Nil
Forced recalls	Nil	Nil

5. Does the entity have a framework/ policy on cyber security and risks related to data privacy? (Yes/No) If available, provide a web-link of the policy.-

The Bank follows a highly structured and regulated framework on cyber security and ensures that cyber security related risks (example data privacy) as also safety and security of banking operations for customers via internet banking or branch banking is optimally secure and safe.

6. Provide details of any corrective actions taken or underway on issues relating to advertising, and delivery of essential services; cyber security and data privacy of customers; re-occurrence of instances of product recalls; penalty / action taken by regulatory authorities on safety of products / services.-

Not applicable- No cases that related to relating to advertising, and delivery of essential services; cyber security and data privacy of customers; re-occurrence of instances of product recalls; penalty / action taken by regulatory authorities on safety of products / services.

Leadership Indicators

1. Channels / platforms where information on products and services of the entity can be accessed (provide web link, if available).
www.suryodaybank.com
2. Steps taken to inform and educate consumers about safe and responsible usage of products and/or services.-
The bank has a publicly accessible product literature and it endeavours to have a real-time interaction between its staff and potential clients or existing clients, to guide them in every respect regarding the products- its features, suitability, benefits, risks to the customer etc. Furthermore, the Bank has proposed to embark on detailing a customer centric charter of responsibilities and action by the Bank. This project should be available to customers and public by FY24.
3. Mechanisms in place to inform consumers of any risk of disruption/discontinuation of essential services.-
The Bank proposes a business continuity plan for its clients, which is under progress. This project should be available to customers and public by FY24.
4. Does the entity display product information on the product over and above what is mandated as per local laws? (Yes/No/ Not Applicable) If yes, provide details in brief. Did your entity carry out any survey with regard to consumer satisfaction relating to the major products / services of the entity, significant locations of operation of the entity or the entity as a whole? (Yes/No)-
The Bank endeavours to provide transparent information on its products & services through its website which has detailed information on product features, service charges and applicable fees. the Bank publishes interest rates for various deposit schemes on the website. SMS alerts are sent to customers when charges or fees are levied.
5. Provide the following information relating to data breaches: a. Number of instances of data breaches along-with impact-
Nil
6. Provide the following information relating to data breaches: b. Percentage of data breaches involving personally identifiable information of customers-
Nil.