



SURYODAY

A BANK OF SMILES



Suryoday Small Finance Bank Limited

Investor Presentation – Q3FY22



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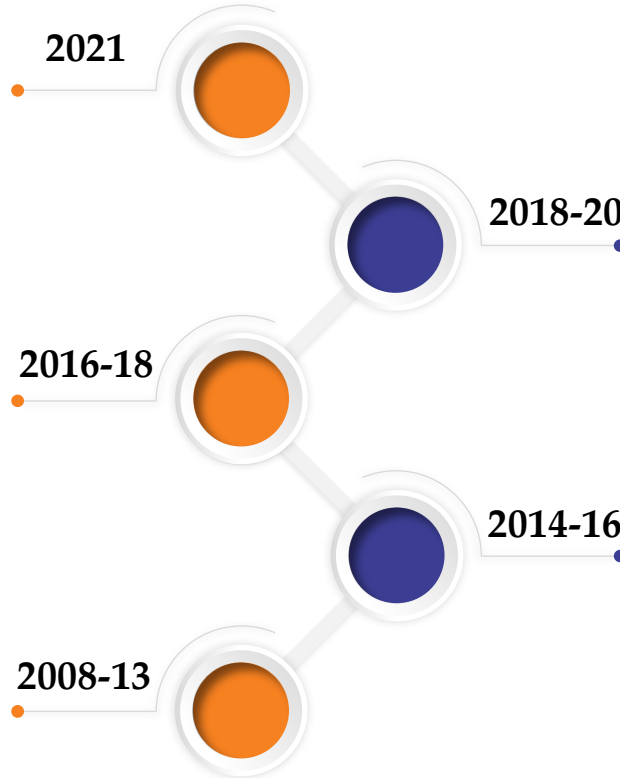
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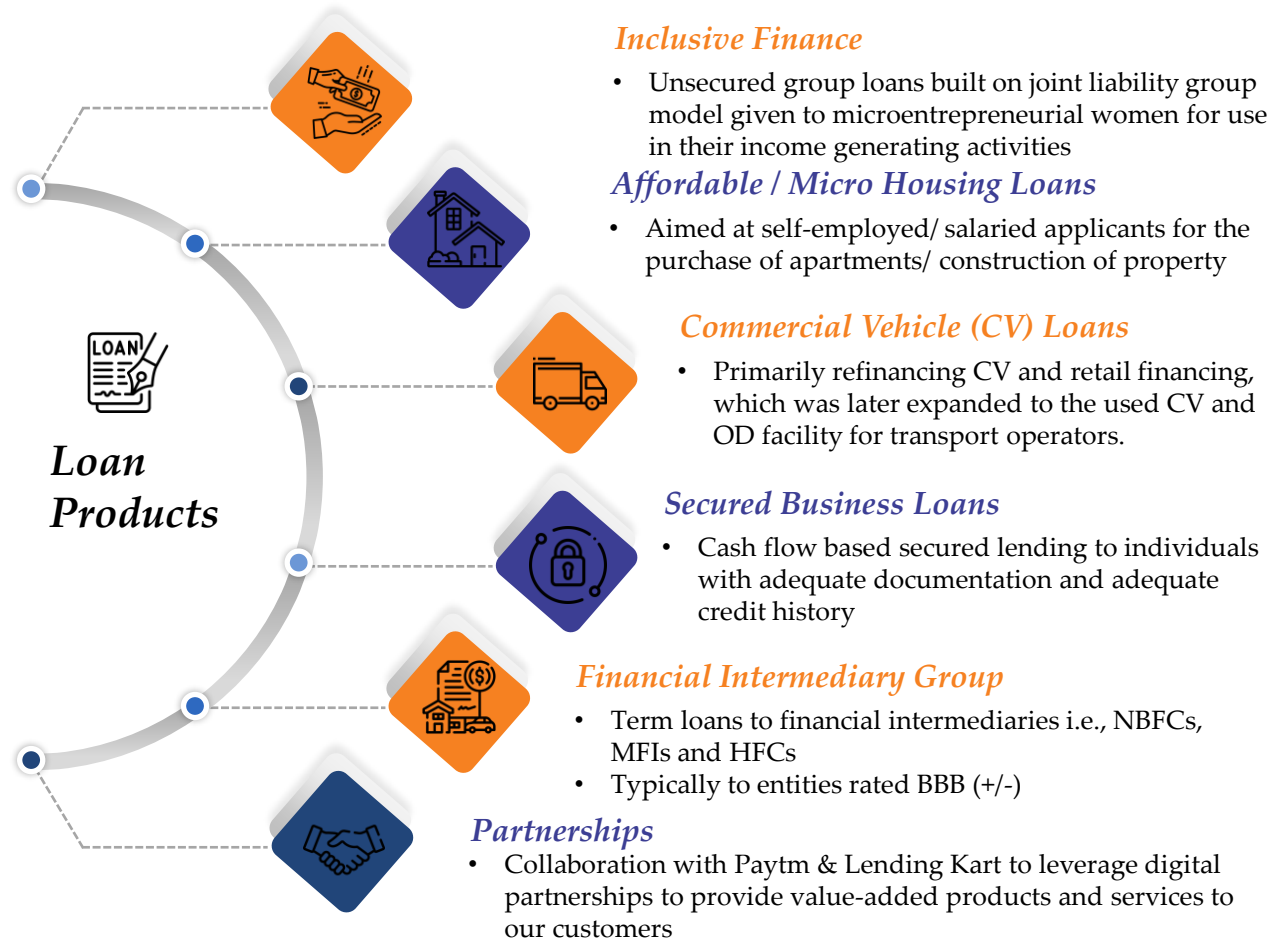


About Us

- Gross Advances of ₹ 4,872.3 cr with 564 banking outlets and 18.5 lacs customers as of 9MFY22
- The Company was listed on BSE & NSE on March 21
- **Jan'17 - Commenced SFB operations**
- **Included in second schedule to RBI Act**
- Investment by **Evolve India, ResponsAbility Participations, Jhelum Investment, Gaja Capital, TVS Shriram & New Tech Investments**
- Commenced CV, HL, MSME Loans and LAP
- **Incorporation of Suryoday Micro Finance Private Limited**
- Received RBI license for NBFC & commenced MF operations
- Investment by **Aavishkaar, Lok Capital, HDFC Holdings and HDFC Life Insurance**



- Investment by **DEG, Kotak Life Insurance and TIAA**
- Long-term rating of '[ICRA]A' and short-term rating of 'A1+' from CRISIL and '[ICRA]A1+'
- **Investment by IFC and DWM**
- Became a Public Limited Company in Jun 2015
- In-principle approval to establish an SFB from RBI
- Received rating of '[ICRA]A(-)' for NCDs
- **RBI Final approval to commence SFB operations**



Liability & Fee Based Products

- Retail Products**
- Current Account
 - Savings Account
 - Salary Account
 - Term Deposit

- Institutional Products**
- Current Account
 - Bulk Deposits

- Fee-based Products**
- Insurance
 - NPS
 - Social Security schemes
 - Bill Pay and UPI



Business Performance

Business Performance

- In Q3 FY22, the Bank disbursed ₹ 1,121.0 crores, up from ₹ 1,066.9 crores in Q2 FY22 and ₹ 785.3 crores in Q3 FY21. The main focus is on retaining quality Micro finance clients and increasing the affordable housing portfolio and secured business loans portfolio.
- For the month ended 31st December 2021, the bank's one-EMI adjusted collection efficiency was 84%, compared to 83% for the month ended 30 September 2021 and 70% for the month ended 31 June 2021. In December 2021, overall collection efficiency was 109%, compared to 108% in September 2021.
- As of December 31, 2021, gross advances have increased by 25% year on year to ₹4,872.3 crore.
- As of December 31, 2021, the Bank has 18.5 lakh customers, with a total asset customer base of 16.2 lakh and a total liability customer base of 11.6 lakh, with a unique deposits customer base of 2.3 lakh between assets and liabilities.

Asset Quality

- GNPA as at 31st December 2021 stood at 10.5% compared to GNPA of 10.2% as at 30 September 2021; Net NPA stood at 5.6% as at 31st December 2021. Net NPA excluding ECLGS loans stands at 4.8% as of 31 December 2021.
- PAR 90+ portfolio as on 31 December 2021 stood at 4.6%. Total standard restructured pool is 11.9% of advances as at 31 December 2021.
- Provision coverage ratio as on 31 December 2021 was at 67.9%.

Earnings Update

- Net interest income increased by 52.6% Y-o-Y to ₹ 167.3 crore in Q3FY22 and Net total income increased by 37.6% Y-o-Y to ₹ 193.4 crore in Q3FY22. NIM stood to 9.9% for Q3FY22 compared to 9.1% for Q2FY22 and 7.4% in Q3FY21.

- Cost of Funds reduced to 6.8% in Q3FY22 compared to 7.1% in Q2FY22.
- Cost to income during the same period moderated to 56.6% as compared to 65.7% in Q3FY22 which was primarily due to rise in income coupled with lower cost of borrowing.
- PPOP increased from ₹ 48.2 crore in Q3FY21 to ₹ 80.5 crore in Q3FY22 at 67%. Excluding MTM the PPOP was ₹36.5 crore in Q3FY21 increasing to ₹ 91.2 crore in Q3FY22 at 150%.
- The company incurred a profit of ₹ 4.7 crore in Q3FY22 against a sequential loss of ₹ 1.9 crore in Q2FY22.

Deposits and Borrowings

- The Bank had 97 liability focused branches as on 31 December 2021.
- CASA has improved to 19.2% as of 31st December 2021 compared to 18.5% Q2FY22, and 13.3% in Q3FY21.
- Retail deposits forms 88.4% of total deposits on 31st December 2021 as compared to 87.9% on 30 September 2021. 100% of the bulk deposits is non-callable in nature. Retail deposits increased YoY at 15.7% and Bulk reduced YoY by 60.1%.

Well Capitalised

- As on 31st December 2021 the CRAR of the Bank is 41.4% as compared to 41.1% as on Q3FY21; Tier I comprises of 37.8% and Tier II comprises of 3.6%.
- Liquidity peak was at ₹ 1,684 crore in June 21 brought down to ₹ 651 crore as on 31st December 2021

Other Updates

- Bank has drawn down SLTRO to the extent of ₹ 750 crore for 3 years tenure at 4% pa which will further reduce our cost of borrowing
- Technology transformation program – Pragmaan has begun with Infosys Finacle. It is expected to be complete by Q2FY23

Q3FY22 Performance Highlights

₹ in Crs.

Gross Advances
4,872.3 (+24.7% YoY)

Deposits - 3,169.5
(-5.2% YoY)
Retail deposit-
2,801.1 (+15.7% YoY)

Disbursement
1,121 (+43.0% YoY)

Retail: Bulk Deposit
88.4%:11.6%

COF
6.8 (-60.0bps)

Asset Mix
IF – 66.8%
Others – 33.2%

ROA*
0.3%

ROE*
1.2%

PBT - 7.9
PAT - 4.7

PPOP – 80.5
(+67% YoY)
Excl MTM- 91.2
(+150% YoY)

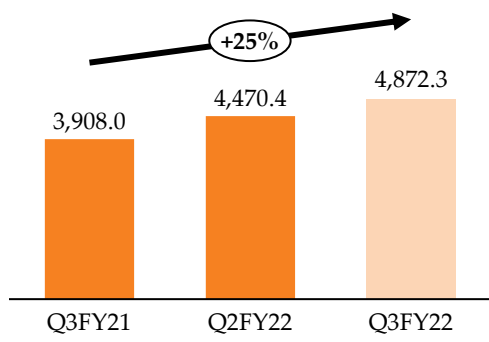
CRAR
41.4%

Cost to Income
56.6% (-912 bps)

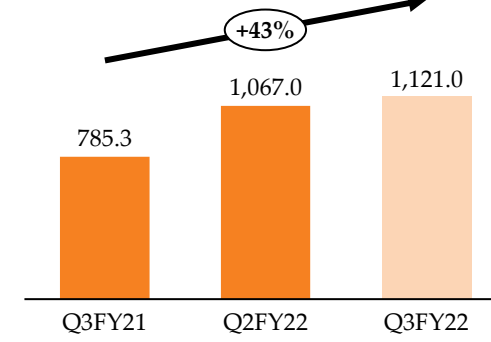
*ROA & ROE is annualized

Q3FY22 Performance Highlights

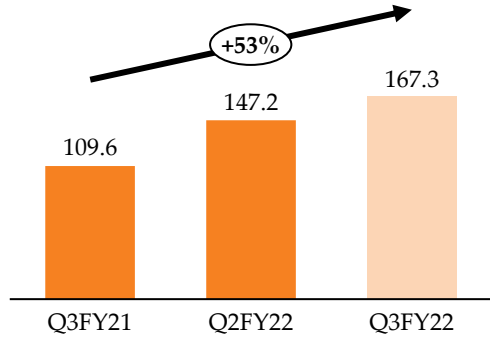
Gross Advances (₹ in Crs.)



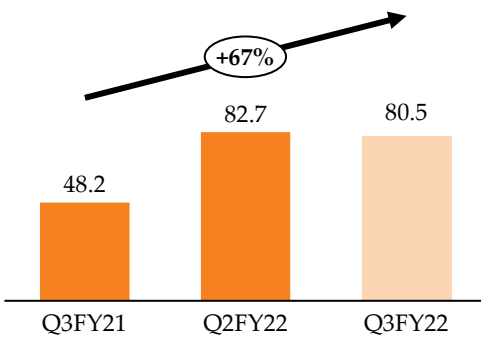
Disbursements (₹ in Crs.)



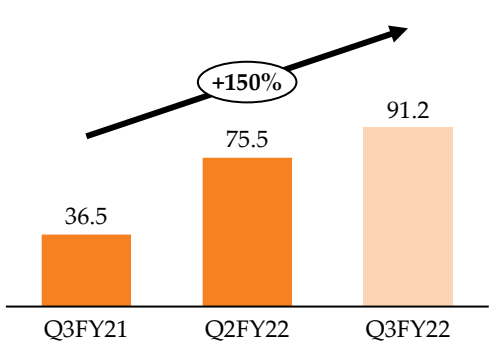
Net Interest Income (₹ in Crs.)



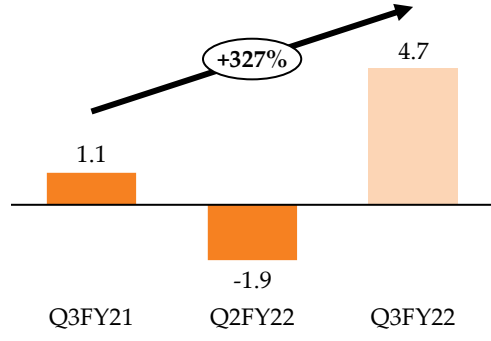
PPOP (₹ in Crs.)



PPOP (Ex MTM) ₹ (in Crs.)



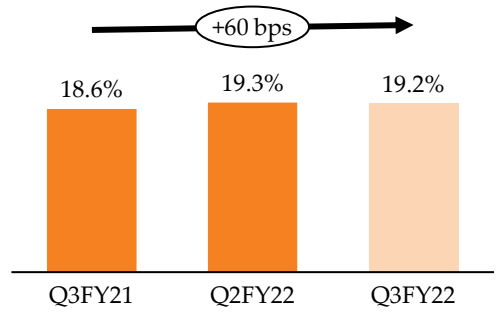
PAT (₹ in Crs.)



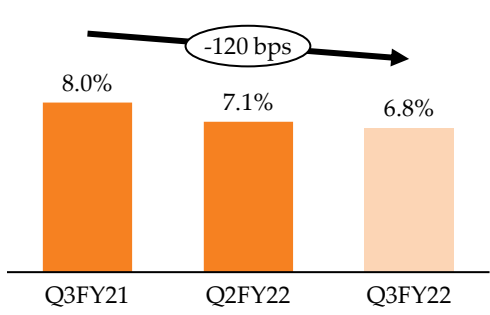
Q3FY22 Performance Highlights



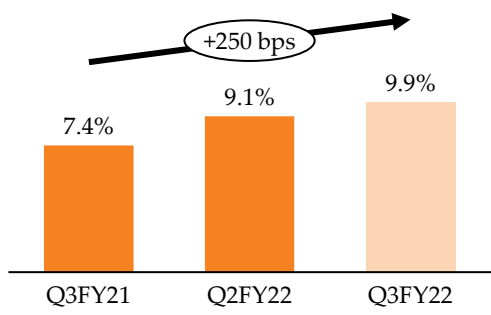
Yield (%)



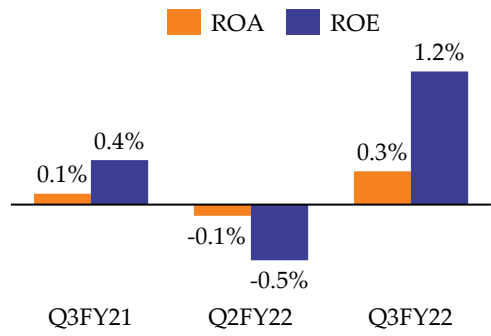
Cost of Funds (%)



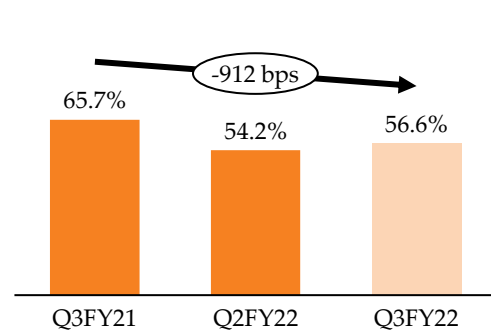
NIM (%)



Return Ratios (%)*



Cost / Income Ratio (%)



*ROA & ROE is annualized

Loans & Advances



24.7%

Deposits



-5.2%

Asset Quality



10.5%

Cost to Income Ratio



56.6%

Overall



The Story So Far

- JLG normalization to pre-Covid levels [₹ 800 Cr./ QTR]
- Focus growing secured business: HP/ LAP
- 9M Disbursement at ₹ 2,547.6 Cr. [up 119.7%]

- Growing retail business at ₹ 2,801.1 Cr. [up 15%]
- Reduce reliance on bulk deposits
- Increase retail customer base

- GNPA at 10.5% and NNPA at 5.6%, PCR at 67.9%&
- Re-structured customers unlikely to need relief after FY22
- Customers in touch during COVID 3rd wave

- Cost Income ratio under 60%
- Investments in technology continue
- Transformation project for in-sourcing CBS

- Moderate impact of 3rd wave of COVID
- Yields coming back to pre-covid levels

Outlook & Way Ahead

- Target ₹ 400 Cr. of new business from Q2 2023
- Maintain a 60% portfolio mix for JLG; additional growth from retail assets. Maintain 25% YoY growth
- Build MSME/ Affordable Home Loan/Secured Business loans.

- Grow/ expand branch banking business
- Offer liability products to JLG customer segment
- Target 85-90% Deposit from retail customers
- Non callable Bulk deposits for optimizing cost benefits

- GNPA below 8% from Q1FY2023
- Continue to monitor re-structured portfolio for collection
- Intensify efforts for collection of stressed portfolio

- Cautious expansion to new States
- Completion of Transformation Project by H1 2023
- Expansion of Branch Banking for retail business
- Digital outreach and expansion through distribution channel

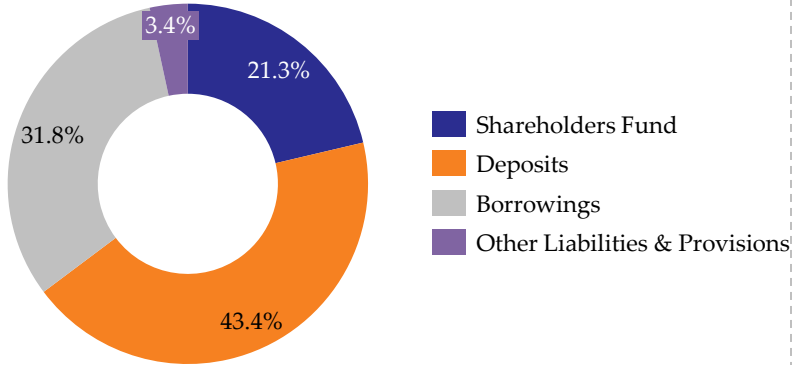
- Funding rationalized; STLRO lines to benefit Cost of Funds
- No impact of legacy Covid portfolio beyond Q1 2023
- Target ₹ 40 Cr. of monthly PPOP from Q2 FY23



Liability Update

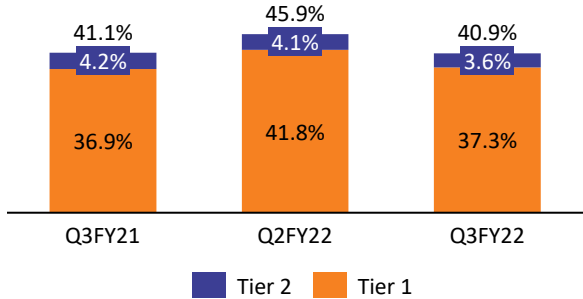
Healthy Balance Sheet

Balance Sheet Mix

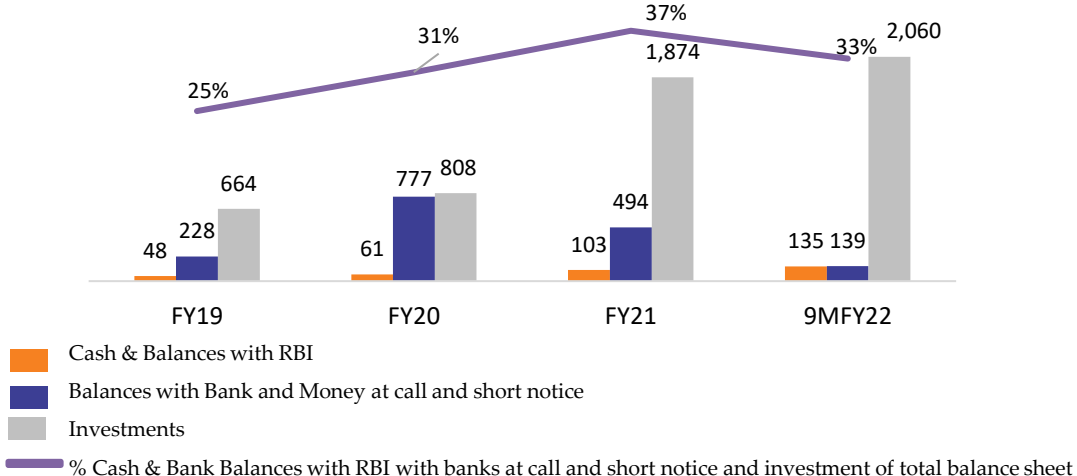


- Long term refinance continue to form significant portion of our liability profile comprising of 87% of the overall borrowings.
- Bulk deposits share in total deposits reduced to 11.6% at 31st December 2021 from 28% in December 2020
- 32.7% of the Balance sheet is liquid representing excess liquidity and will be utilized gradually in line with disbursement.
- Strong and stable ALM maintained.

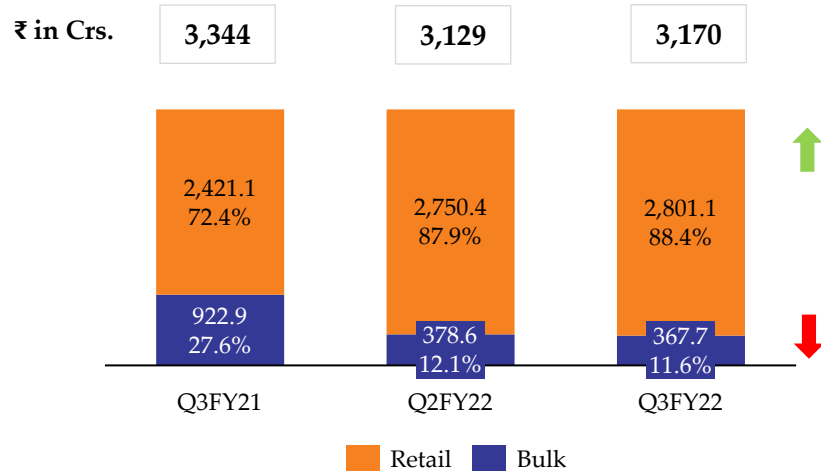
Liquidity as a % of the balance sheet



Liquidity as a % of the balance sheet

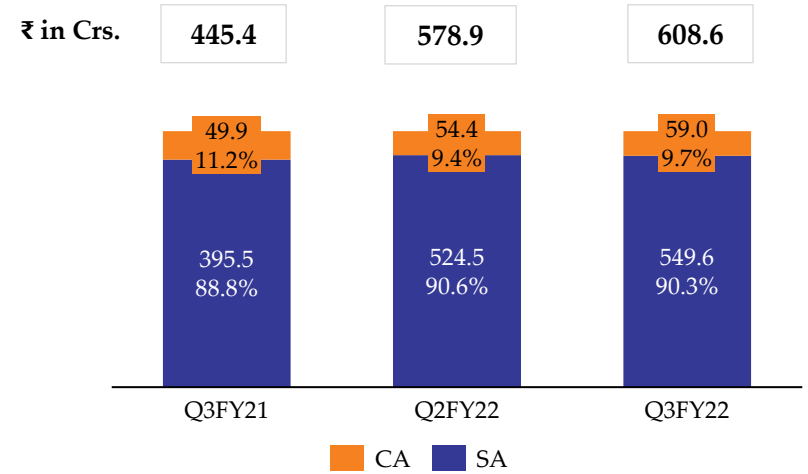


Deposits



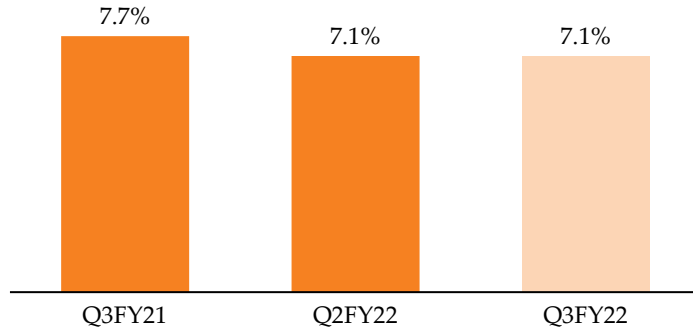
- Granular retail deposits increased to 88.4% (% of total deposits) as on 31 December 2021 from 70.5% as on 31st December 2020.

CASA Mix



- Sustainable and steady increase in the CASA ratio
- Strong growth: CASA grew 5.1% Q-o-Q as on 30 December 2021 to ₹ 608.6 crore
- Retail deposits grew by 15.7% in Q3FY22 on a YoY basis; similarly, bulk deposits has reduced by 60.1% in Q3FY22
- Savings deposits increased by 38.9% and current account by 18.5% in Q3FY22

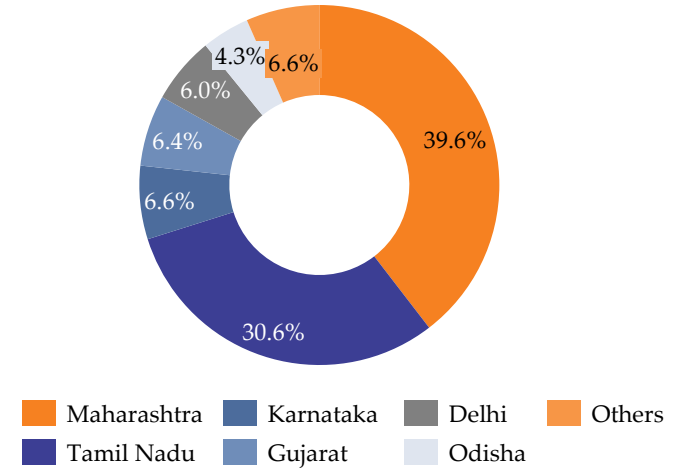
Cost of Deposits



- Cost of deposits declined to 7.1% as on 30 December 2021 due to consistent reduction in deposit rates over past 18 months.

Note: Out of the total bulk deposits 86% are non-pre-mature in nature.

Geographic diversification of Deposits



- The Bank had a total of 97 liability focused branches as on 31 December 2021 primarily focused in Maharashtra & Tamil Nadu.

Note: Puducherry is included in Tamil Nadu.

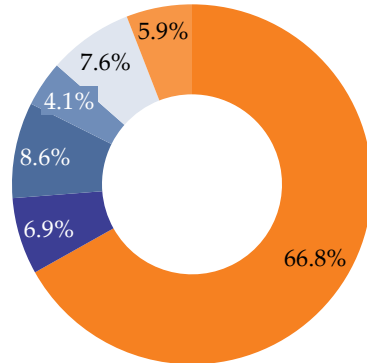


Asset Business Update



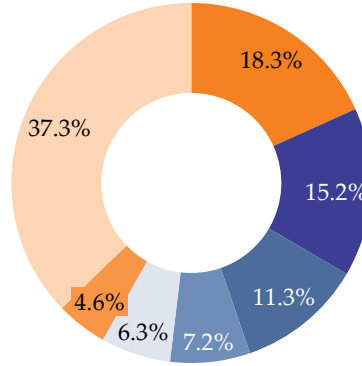
Particulars	IF	CV	HL	SBL	FIG	Others	Total
Gross Advances (Rs. Crore)	3,255	338	419	202	370	288	4,872
Disbursement - Q2FY22 (Rs. Crore)	787	30	70	30	132	71	1,121
Collection Efficiency - 1 EMI Restricted							
Month of December 2021 (%)	82%	89%	94%	88%	100%	-	84%

Portfolio Mix – Product Wise



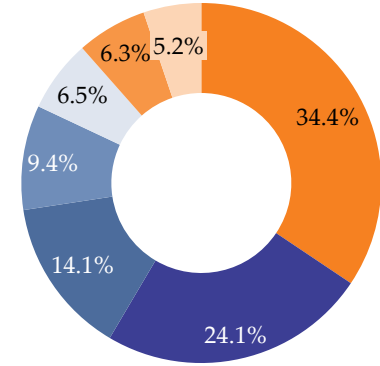
IF CV HL SBL FIG Others

Portfolio Mix (IF) – Q3FY22



Maharashtra Tamil Nadu Odisha Gujarat Karnataka Madhya Pradesh Others

Portfolio Mix (Overall) – Q3FY22



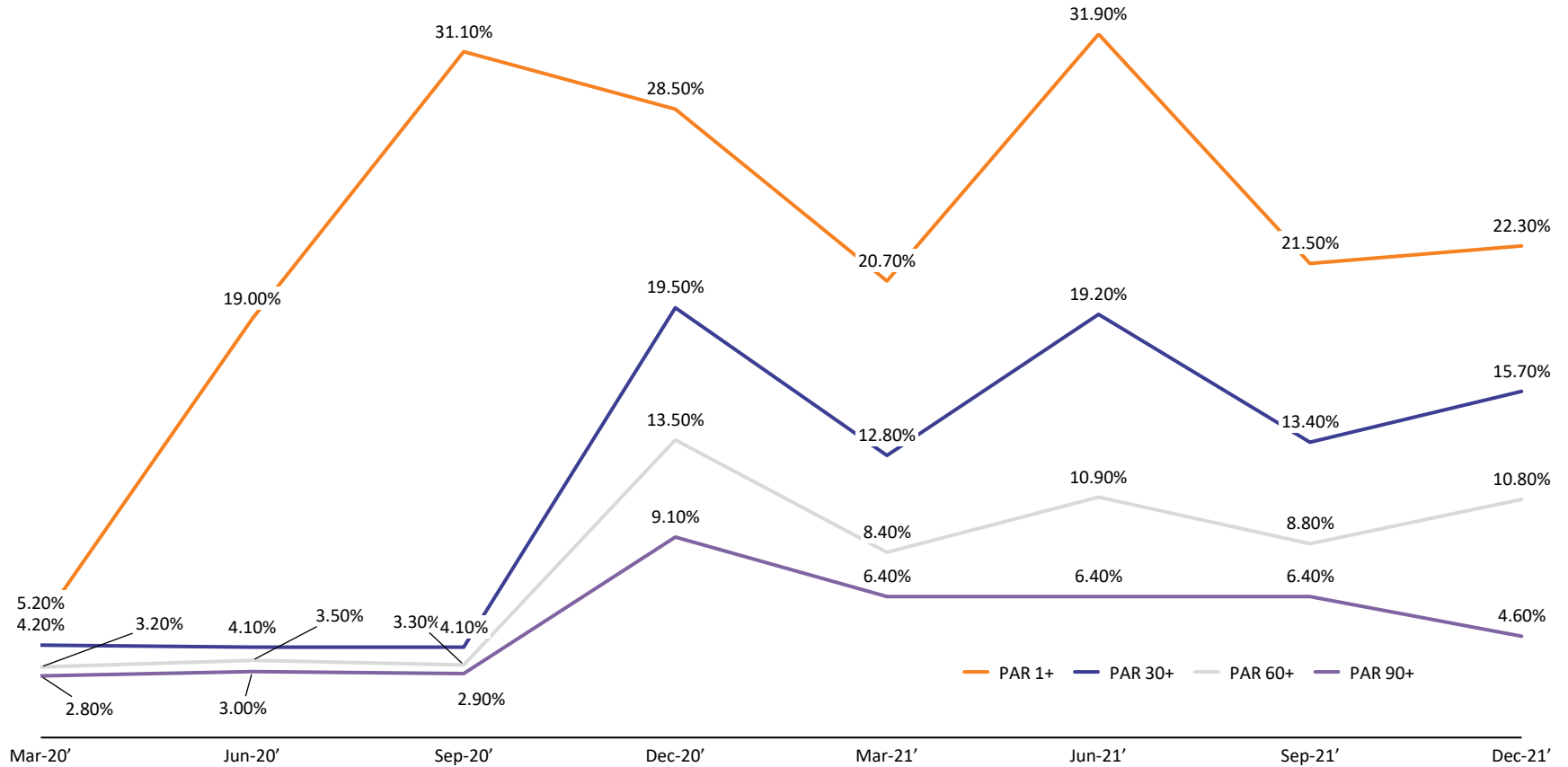
Product	Gross Advances (₹ in Crore) ¹	GNPA after w/off (₹ in Crore)	Provisions (₹ in Crore)	Floating Provision (₹ in Crore)	Total Provision (₹ in Crore)	NNPA (₹ in Crore)	GNPA ⁴ (%)	NNPA ⁴ %	PCR ² (%) (Incl Tech W/off)	PCR ² (%) (Incl Tech W/off)
JLG	3,254.5	369.4	98.7	91.3	195.9	173.5	11.3%	5.7%	71.6%	53.0%
HL	419.3	14.7	3.4	-	3.6	11.0	3.5%	2.6%	24.8%	24.8%
SBL	201.7	14.2	7.2	-	7.2	7.0	7.0%	3.6%	50.4%	50.4%
CV	338.2	49.8	20.2	-	23.7	26.1	14.7%	8.3%	55.8%	47.6%
FIG	370.1	-	-	-	-	-	0.0%	0.0%	0.0%	0.0%
Unsecured Business Loans	97.7	13.6	7.8	-	7.8	5.8	13.9%	6.4%	87.6%	57.6%
Other ⁴	190.9	49.2	15.6	-	15.6	33.6	25.8%	19.2%	39.0%	31.7%
Total	4,872.3	510.8	152.8	91.3	253.8	257.0	10.5%	5.6%	67.9%	49.7%

1. Gross Advances mean all outstanding loans and advances excluding advances written off.
2. PCR computation includes Technical Write-off of ₹ 288.97 crores. PCR excluding technical write-off stands at 49.7%
3. Other includes Staff Loan, OD, Individual Loan, Restructuring product, WCTL and FITL, BC overdraft
4. GNPA and NNPA includes ECLGS loans of ₹ 34.63 Crores wherein 'nil' provision is made following IRAC guidelines and will be recovered through Guarantee mechanism as per ECLGS circular. Excluding ECLGS loans GNPA and NNPA will reduce to 9.8% and 4.8% respectively as at 31st Dec 2021
5. Includes Floating Provision of ₹ 91.3 crores and ₹ 8.12 crores provision created towards Restructured accounts.

Product	Portfolio status									Total paying from delinquency
	Current %	Jan-30		31-60		61-90		90+		
		POS	Paying %	POS	Paying %	POS	Paying %	POS	Paying %	
IF	73.50%	6.40%	100.00%	5.10%	96.10%	7.60%	72.50%	7.30%	18.00%	68.70%
CV	74.90%	8.90%		5.80%	99.40%	0.90%	100.00%	9.50%	42.60%	78.00%
HL	89.20%	5.80%		2.00%	100.00%	0.30%	90.20%	2.80%	53.00%	87.80%
SBL	78.00%	6.70%		4.30%	99.80%	4.70%	96.30%	6.30%	45.30%	83.50%
FIG	100.00%	-		-	-	-	-	-	-	-
Portfolio*	77.40%	6.10%	100.00%	4.40%	96.90%	5.70%	77.50%	6.40%	20.70%	71.20%

1. 71.2% of our delinquent customers are paying to us over two months in Nov & Dec 2021. Similarly in August & September month this number was 68.3%.
2. Above details exclude other products namely - Overdraft business, staff loaned, MHL & T-Nagar business loans.
3. Accounts are bucketed as per the DPD at account level for the above analysis
4. Considered only non-tech-write of accounts

Movement of PAR



Note: PAR 90+ includes restructured accounts

Rs in Cr

Product	Prudential Norms on IRAC	Covid-19 related Stress of MSME	Resolution related to Covid-19 related Stress	Closing Balance	Standard Book
JLG (including smile OD)	118.4	15.5	544.1	678.0	516.2
CV	22.3	44.4	-	66.7	41.5
HL	2.5	-	10.3	12.8	9.4
LAP	-	0.4	12.0	12.4	12.3
Total	143.2	60.3	566.4	769.9	579.4
	5%/10%	5%/10%	10%	-	
Fair Value Provision as on Date*	9.7	4.7	62.9	77.4	

The collection efficiency on the Restructure book stood at 65%

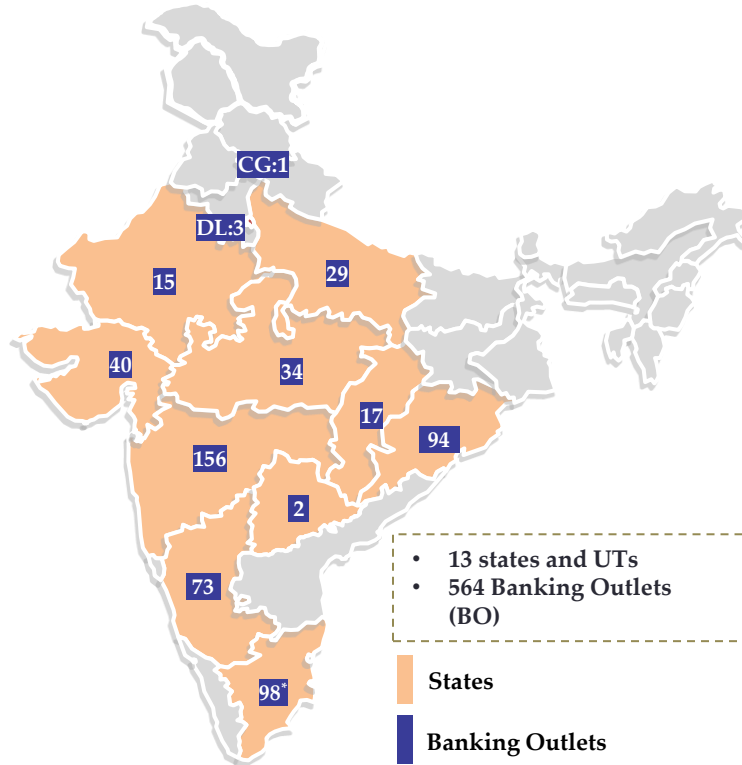
Out of ₹ 769.9 crore of Restructured Advances ₹ 190 crore has been provided for.

As per COVID-19 RBI circular on restructuring of advances, accounts restructured are classified as standard asset and additional provision of 5%/10% is required to be created on such accounts. The Bank has upgraded such restructured accounts as standard as at 31 December 2021.

* Fair value provision include interest amount capitalized at the time of restructuring as per IRAC circular. * Includes Loans restructured under RBI circular Resolution Framework for COVID-19-related Stress



Digital Initiative & Distribution



Branch Distribution

Asset focused outlets	356
Liability focused outlets	97*
Rural Centers	111
Total	564

Note:

* Includes 26 Composite Branches

Geographical Mix of the Branches

Outlets	Liability Focused	Asset Focused	URC
Tamil Nadu*	17	64	17
Maharashtra	42	72	42
Odisha	10	49	35
Karnataka	11	55	13
Madhya Pradesh	2	32	0
Gujarat	5	35	0
Others	10	53	0
Total	97	360	107

Note:

* Includes Puducherry

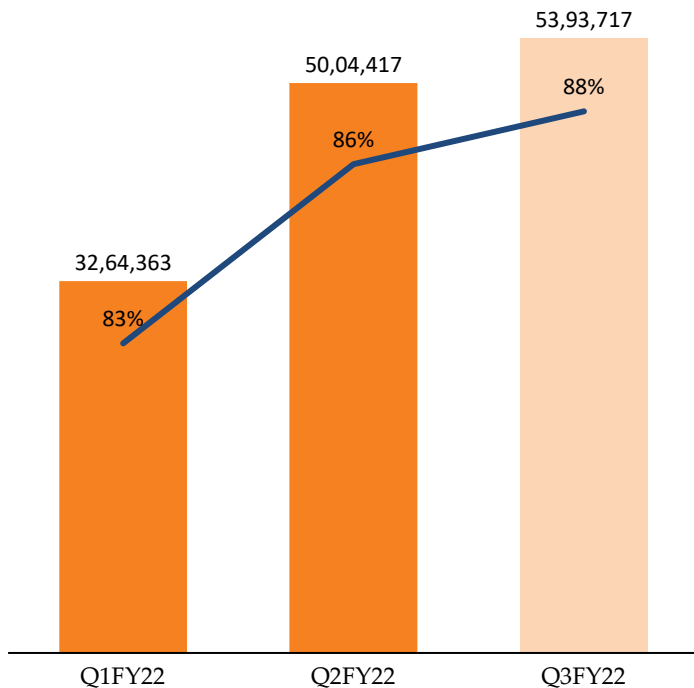
*96 branches in Tamil Nadu includes 2 branches in Puducherry
 #BC Branches have not been included in the map

Leveraging technologies to enhance our digital footprint

*Digital Transactions

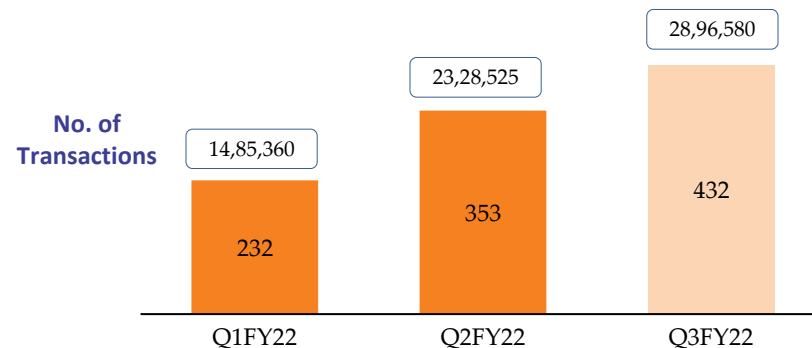
— Digital transactions (%) ■ Total transactions

Digital transactions at 88% despite significant rise in total volumes



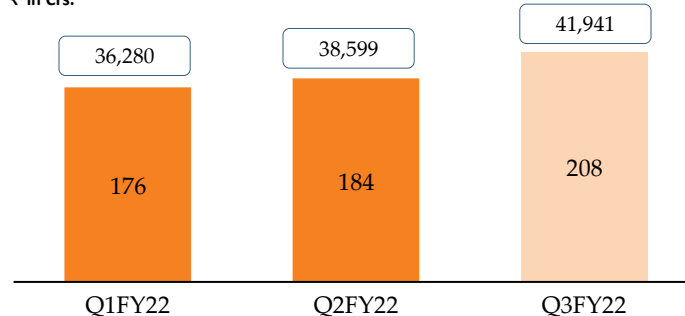
Transactions via UPI

₹ in Crs.



Online Transactions – Net banking

₹ in Crs.



*Basis CBS volumes



Financial & Key Ratios

Particulars (figures in ₹ crores.)	Dec-21	Dec-20	Y-o-Y	Sep-21	Q-o-Q
Capital and Liabilities					
Net-worth	1,553.5	1,191.0	30.4%	1,548.9	0.3%
Deposits	3,169.6	3,343.8	-5.2%	3,129.0	1.3%
Borrowings	2,322.2	1,487.1	56.2%	1,706.5	36.1%
Others Liabilities and Provisions	251.1	328.5	-23.6%	264.6	-5.1%
Total	7,296.4	6,350.4	14.9%	6,649.0	9.7%
Assets					
Fixed Assets	53.1	43.4	22.4%	41.4	28.3%
Cash and Bank	327.9	833.2	-60.6%	326.1	0.6%
Investments	2,060.0	1,511.4	36.3%	1,838.3	12.1%
Advances	4,620.1	3,782.3	22.2%	4,203.5	9.9%
Other Assets	235.3	180.2	30.6%	239.8	-1.9%
Total Assets	7,296.4	6,350.4	14.9%	6,649.0	9.7%

Particulars (figures in ₹ crores.)	Q3 FY22	Q3 FY21	Y-o-Y	Q2 FY22	Q-o-Q	9M FY22	9M FY21	Y-o-Y
Interest Earned	255.0	203.6	25.3%	234.5	8.7%	705.2	624.3	13.0%
Interest Expended	87.7	93.9	-6.6%	87.2	0.6%	267.2	271.1	-1.4%
Net Interest Income	167.3	109.6	52.6%	147.3	13.6%	438.0	353.3	24.0%
Other Income	18.2	30.9	-41.1%	33.4	-45.5%	73.6	63.2	16.4%
Net Total Income	193.4	140.5	37.6%	180.7	7.0%	511.6	416.5	22.8%
Operating Expenses	105.0	92.4	13.6%	97.9	7.3%	295.2	231.6	27.4%
Employee Expense	55.3	47.4	16.7%	54.7	1.1%	161.8	133.6	21.1%
Other Expense	49.7	44.9	10.6%	43.2	15.1%	133.4	98.1	36.0%
Operating Profit	80.5	48.2	67.0%	82.8	-2.7%	216.5	184.9	17.1%
Provisions and Contingencies	72.6	46.7	55.5%	97.3	-25.4%	279.9	114.8	143.8%
Net Profit Before Tax	7.9	1.4	464.3%	-14.5	Nm	-63.4	70.1	Nm
Tax	-3.2	0.4	Nm	12.6	Nm	-18.5	15.2	Nm
Profit After Tax	4.7	1.1	327.3%	-1.9	Nm	-44.9	54.9	Nm

Particulars	Unit	Q3 FY22	Q3 FY21	YoY	Q2 FY22	Q-o-Q	9M FY22	9M FY21	Y-o-Y
Gross Advances	₹ Crore	4,872.3	3,908.0	24.7%	4,470.4	9.0%	4,872.3	3,908.0	24.7%
Disbursement	₹ Crore	1,121.0	785.3	43.0%	1,067.0	5.0%	2,547.6	1,157.8	120.0%
Deposits	₹ Crore	3,169.5	3,343.8	-5.2%	3,129.0	1.3%	3,169.5	3,343.8	-5.2%
Retail Deposit to Total Deposit	%	88.4%	72.4%	1,600 bps	87.9%	50 bps	88.4%	72.4%	1,600 bps
CASA Ratio	%	19.2%	13.3%	590 bps	18.5%	70 bps	19.2%	13.3%	588 bps
Yield	%	19.2%	18.6%	60 bps	19.3%	-10 bps	18.8%	19.9%	-112 bps
NIM	%	9.9%	9.1%	79 bps	9.1%	70 bps	8.9%	8.3%	60 bps
Cost of Deposits	%	7.1%	7.1%	-	7.1%	-	7.2%	7.8%	-60 bps
Cost of Borrowings	%	6.3%	8.5%	-220 bps	7.2%	-90 bps	7.0%	8.6%	-161 bps
Cost of Funds	%	6.8%	7.1%	-30 bps	7.1%	-30 bps	7.1%	8.0%	-94 bps
Cost to income	%	56.6%	65.7%	-912 bps	54.2%	240 bps	56.8%	55.6%	120 bps
OER	%	8.9%	9.2%	- 30 bps	9.2%	-30 bps	8.9%	8.3%	52 bps
GNPA Ratio	%	10.5%	0.9%	-970 bps	10.2%	200 bps	10.5%	0.9%	-970 bps
NNPA Ratio	%	5.6%	0.3%	530 bps	4.5%	110 bps	5.6%	0.3%	530 bps
PCR (including technical write-offs)	%	67.9%	89.6%	-2,172 bps	71.2%	-330 bps	67.9%	89.6%	-2,172 bps
ROA*	%	0.3%	-0.1%	40 bps	-0.6%	90 bps	-0.9%	1.2%	nm
ROE*	%	1.2%	-0.5%	170 bps	-0.2%	140 bps	-3.8%	6.3%	nm
Book Value Per Share (BVPS)	Rs.	146.35	133.54	9.6%	145.9	0.3%	146.35	133.54	9.6%

*ROA & ROE is annualized

The pandemic added impetus to speed up digital adoption in order to provide greater customer convenience and make way for enhanced operational efficiency



Introduced tech-enabled and real-time opening of bank account, OD account, ECLGS account through the launch of Smile OD for JLG customers



Popularized e-KYC biometric-based and Video-KYC based account opening process for new savings account customers



Promoted WhatsApp banking, through which customers can now securely receive their Fixed Deposit (FD) advice



We have gone live with sweep-in partnerships for savings accounts, current accounts with payment banks such as Fino Payments Bank, Airtel Payments Bank and Paytm Payments Bank



Technology Transformation program – Pragyaa has begun with Infosys-Finacle. Planned to complete by Q2 of FY 22-23.

Robust Data Analytics

- ★ Analytical insights for business and risk management to track customer behavior by estimating customer repayment capacity based on monthly obligation payable to various lenders
- ★ Pin code-based analysis of market to identify growing market
- ★ Static pool and delinquency analytics
- ★ Cohort analysis and other insights

- *The CSR activities of the Bank are being implemented through Suryoday Foundation.*

In Q2FY22 Foundation focused on following activities

- Recruitment of human resources **as per the revised geographical locations**
- Selection of **Blocks and Areas in 5 identified districts**
- **Partnering with local stakeholders** (local NGOs, Banks, Post offices, Panchayat Members, Anganwadi worker and ICDS officials, Asha workers, Medical Officers and Schools etc.)
- Identification of partners for collaboration on technical areas
- Intervention with the beneficiaries across programs with outreach of 6,802 beneficiaries
- Continuing COVID 19 awareness and Vaccination through Suryoday Foundation. Additionally, 6000 beneficiaries have got vaccinated in the Chennai Metropolitan Area through the Rotary tie up



Sr. No	Name of the Programs	Program Locations	Outreach	Outreach
			(Q2)	(Q3)
1	Program 1: Building Financial Capability of Domestic Workers	Maharashtra - Mumbai	439	2,392
		Tamil Nadu – Chennai		
2	Program 2: Building Financial Capability of Citizens of tomorrow – Program for School Children	Tamil Nadu - Cuddalore	522	2,241
		Puducherry		
		Odisha – Khorda		
3	Program 3: Building Financial Capability of rural communities – Program for Parents	Tamil Nadu - Cuddalore	646	2,169
		Puducherry		
		Odisha - Khorda		



Mr. R Ramachandran - Non-Executive Chairperson and Independent Director

Former CMD Andhra Bank, Former ED Syndicate Bank, Former Director SIDBI



Mr. John Arunkumar Diaz - Independent Director

Over 28 years with Standard Chartered Bank & Banking Consultant



Mr. Mrutunjay Sahoo - Independent Director

Ex-Special CS to the Govt of AP and Ex-Director as Govt nominee in PSUs



Mr. Ranjit Shah - Investor Director

Co-Founder and Managing Partner at Gaja Capital



Mr. Jyotin Mehta - Independent Director

Former GM & CS of ICICI Bank, Former Chief Internal Auditor of Voltas



Mr. KP Nair - Independent Director

Former DMD of IDBI Bank



Ms. Meena Hemchandra - Independent Director

Retired Executive Director, Reserve Bank of India



Mr. Aleem Remtula - Investor Director

Partner (Private Equity) Developing World Markets



Mr. R Baskar Babu Promoter, MD and CEO

Several years of experience in Financial Services, previously held leadership roles in HDFC Bank, GE Capital

Company :



Suryoday Small Finance Bank Limited
CIN: L65923MH2008PLC261472

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