

May 15, 2023

Ref.: SSFB/CS/13/2023-24

To,

**National Stock Exchange of India Limited**  
**Listing Department**  
Exchange Plaza, C-1, Block G,  
Bandra Kurla Complex,  
Bandra (East)  
Mumbai – 400 051

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

Symbol: **SURYODAY**

Scrip Code: **543279**

Dear Sir/Madam,

**Sub: Investor Presentation on Audited Financial Results of Suryoday Small Finance Bank Limited (the "Bank") for the quarter (Q4) and financial year ended March 31, 2023, under the Regulation 30 and other applicable provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015**

**Ref: Intimation of Outcome of meeting of the Board of Directors (the "Board") of Suryoday Small Finance Bank Limited (the "Bank") held on May 15, 2023- Approval of the for the quarter (Q4) and financial year ended March 31, 2023.**

Further to our letter no. SSFB/CS/10/2023-24 dated May 15, 2023, regarding the submission of the Outcome of the meeting of the Board of Directors, we submit herewith the Investor Presentation relating to the Conference call update on Financial Results of the Bank for the quarter (Q4) and financial year ended March 31, 2023.

This intimation shall also be made available on the Bank's website at <https://www.suryodaybank.com/> in terms of Regulation 30, 46 and 62 of the SEBI Listing Regulations.

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



# SURYODAY

A BANK OF SMILES

## Suryoday Small Finance Bank Limited

Investor Presentation – Q4 & FY23



## PURPOSEFULNESS

Rewind, Reset, Reimagine

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**Reset**

- Business Update
- Asset Business Update
- Liability & Liquidity Update
- Financials & Key Ratios

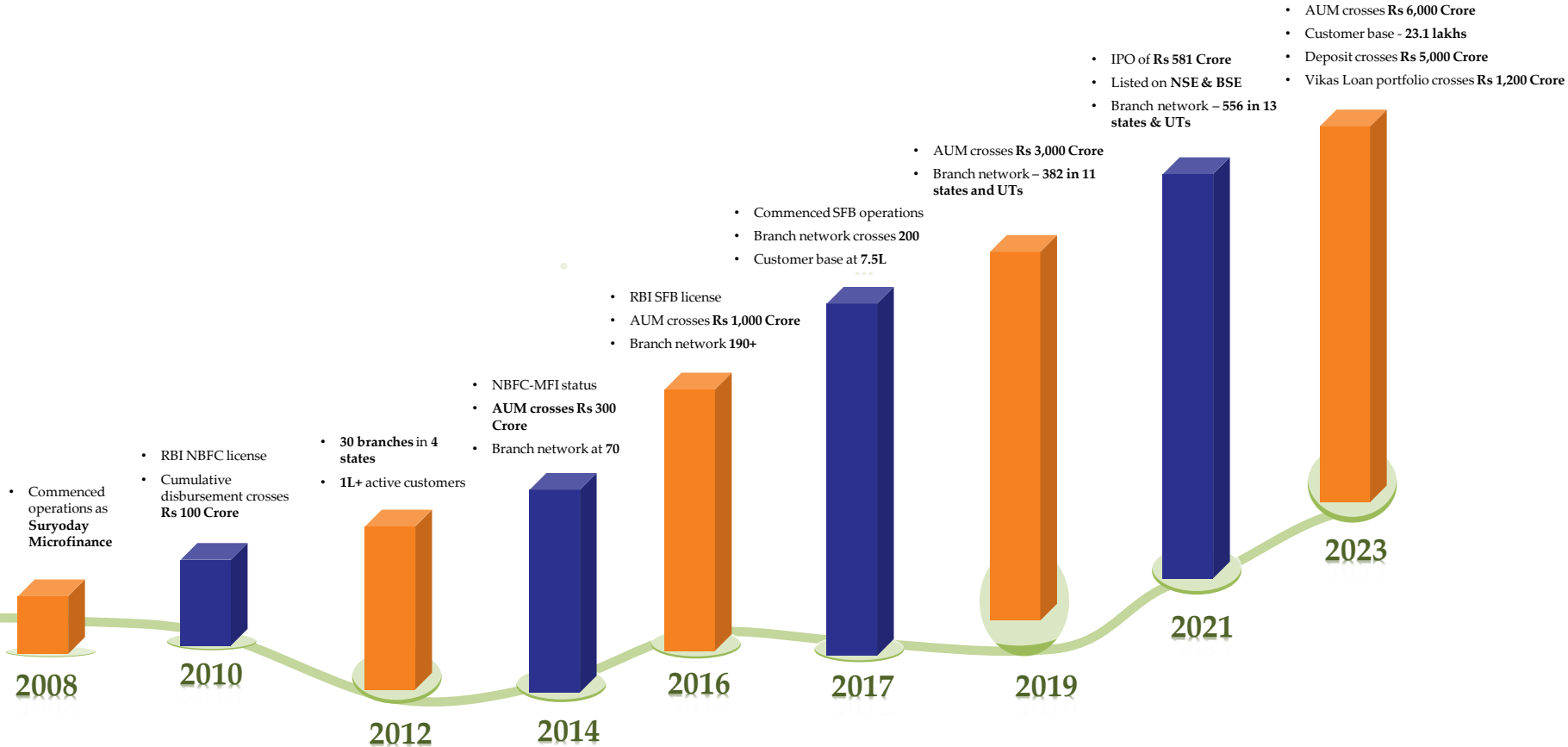
03

**Reimagine**

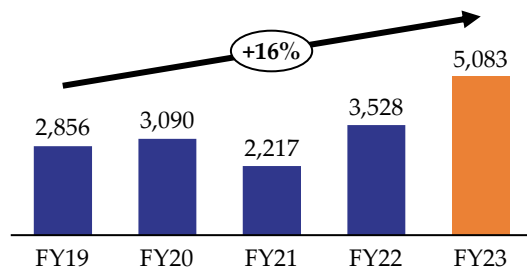
04

**Corporate Social Responsibility**

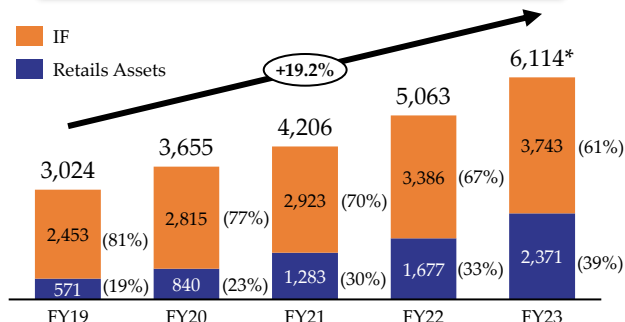
# Milestones



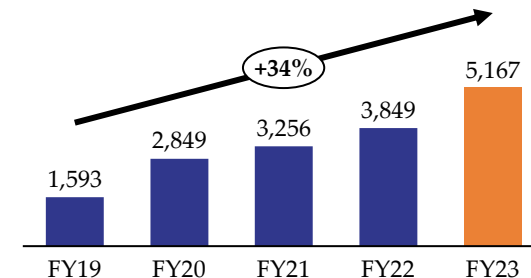
## Disbursements (₹ crores)



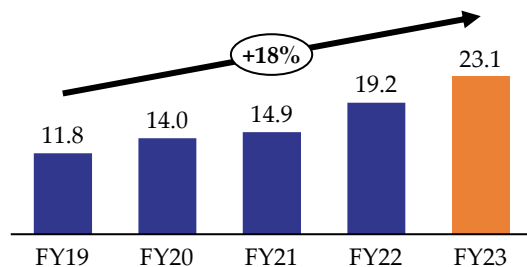
## Gross Advances (₹ crores)



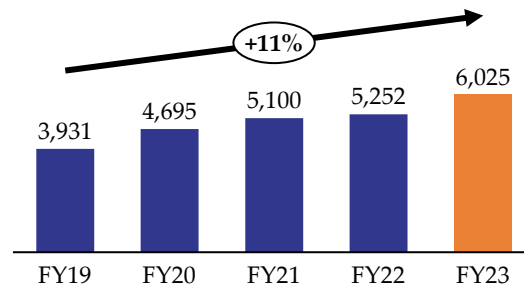
## Deposits (₹ crores)



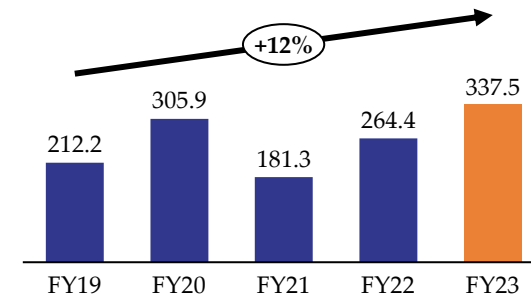
## Customer Base (lakhs)



## Employees (No's)

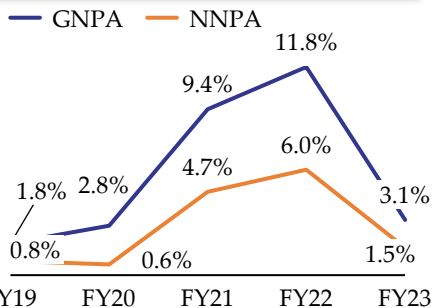


## PPoP (₹ crores)



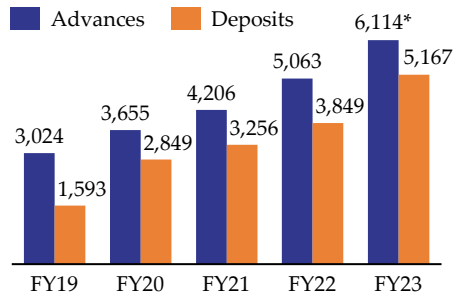
# FY23 Year of Reset

## Asset Quality (%)



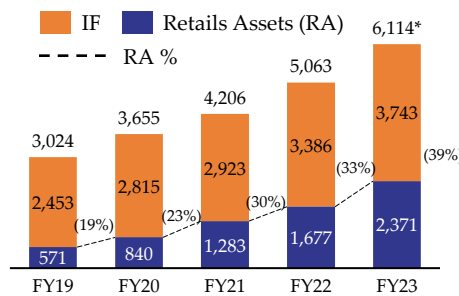
**GNPA back to pre-covid level**

## Advances / Deposits (₹ crores)



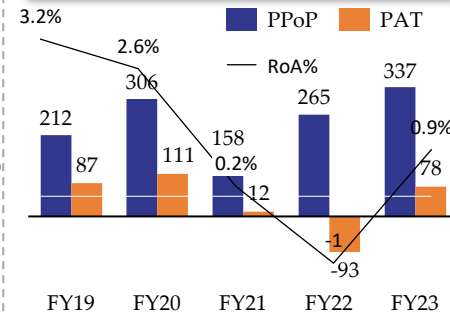
**Consistent Core Growth with improving Credit Deposit Ratio**

## Product Diversification



**Secured Asset Growth**

## Profitability



**Back to Profitability**

## Q4 FY23 Guidance V/S Achievement

Parameter	NNPA %
Guidance	<2%
Achievement	1.5%

Vikas Loan Book Size	Deposit / CASA
₹1,200 crores	₹5,100 crores / Rise in CASA %
₹1,232 crores	₹5,167 crores / 17.1%

RA Disbursement
Substantial Increase
₹567 crores

Improvement in Pre-POP
March-23 – ₹40 crores
March-23 – ₹37.5 crores

# Business Update

Q4 & FY23



# Performance Highlights –FY23

## Gross Advances

₹6,114\*  
(+20.7% YoY)

## Disbursements

₹5,083  
(+44.1% YoY)

## Asset Mix

IF – 61%  
Others – 39%

## Collection Efficiency

102.2%  
(116.0% FY22)

## Gross NPA

3.1%  
(-869 bps)

## Net NPA

1.5%  
(-446 bps)

## Provision Coverage Ratio<sup>§</sup>

51.5% (52.6% FY22)

## CRAR

33.7%  
(37.9% FY22)

## NII

₹746.6  
(+27.8% YoY)

## PPoP

₹337.5  
(+27.3% YoY)

## Cost of Funds

6.7%  
(7.0% FY22)

## Cost to Income Ratio

60.0% (60.9% FY22)

Retail : Bulk  
Deposit  
(73.1% : 26.9%)

## CASA Ratio

17.1%  
(18.8%FY22)

## Branch Network

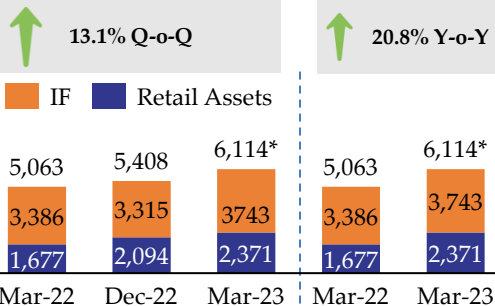
577  
(565 FY22)

## Employee Count

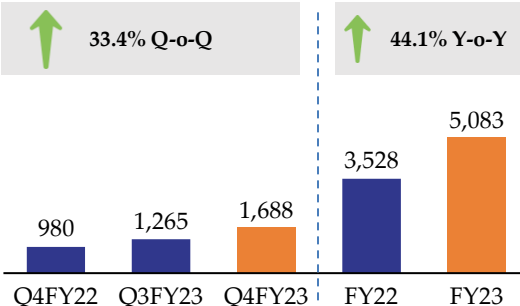
6,025  
(5,252 FY22)

# Key Metrics

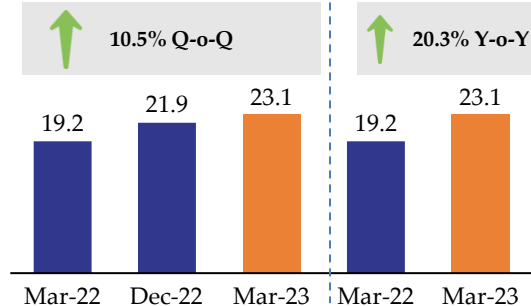
## Gross Advances (₹ crores)



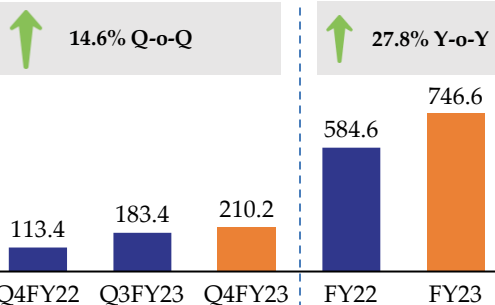
## Disbursements (₹ crores)



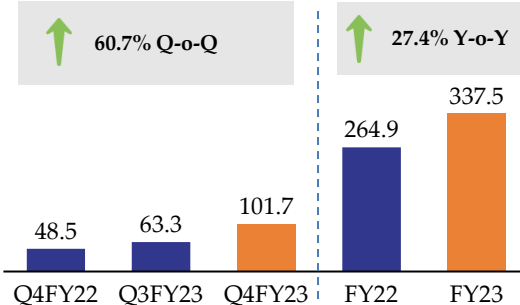
## Customer Base (lakhs)



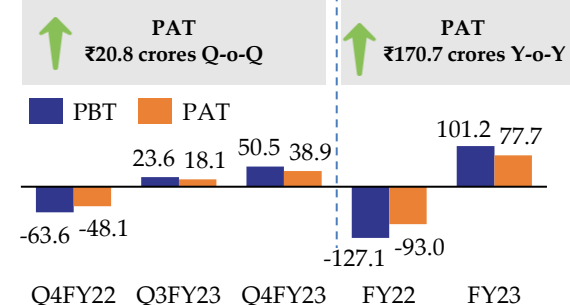
## Net Interest Income (₹ crores)



## PPoP (₹ crores)



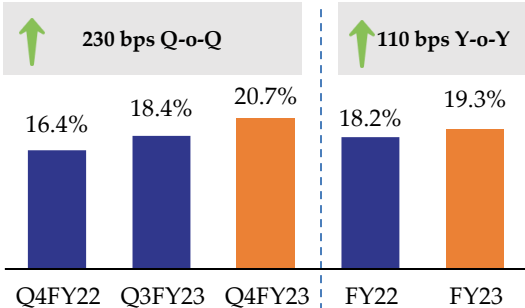
## PBT & PAT (₹ crores)



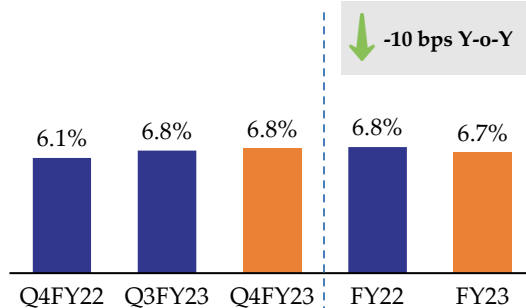
\*Adjusted for ARC is ₹6,541 crores with growth of 29.2%

# Key Metrics

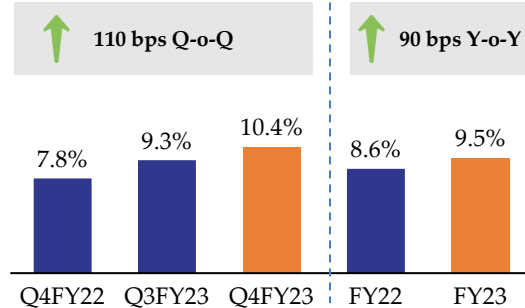
## Yield (%)



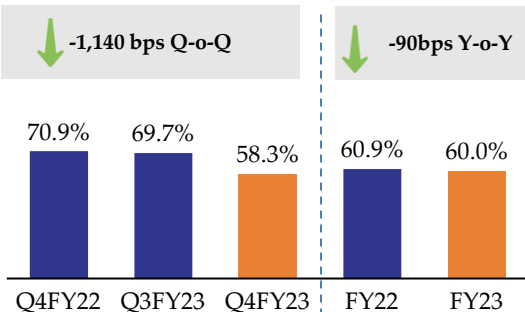
## Cost of Funds (%)



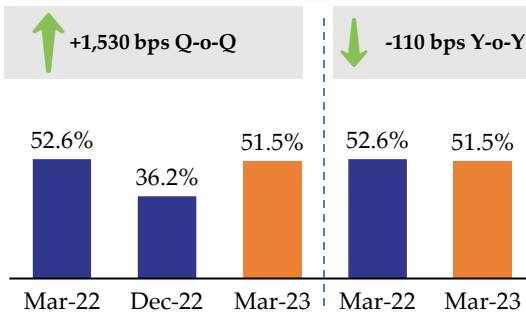
## NIM (%)



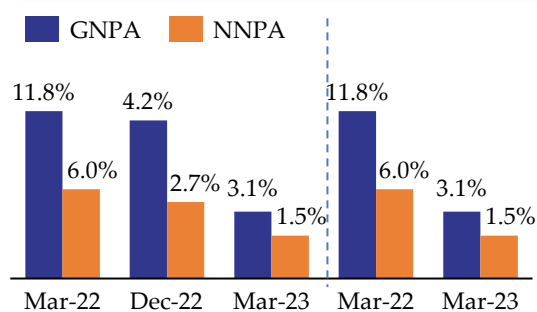
## Cost / Income Ratio (%)



## PCR<sup>s</sup> (%)



## Asset Quality (%)



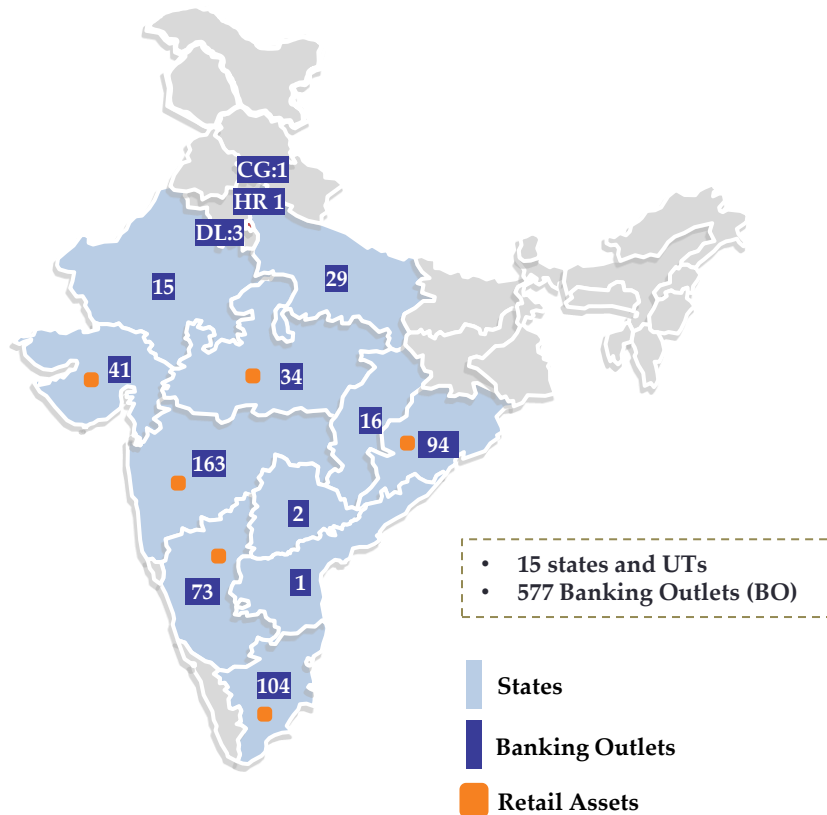
<sup>s</sup>Excluding technical write offs



# Asset Business Update

Q4 & FY23

# Geographical Presence



## Branch Distribution

Asset focused outlets	324
Liability focused outlets	95*
Rural Centers	158
<b>Total</b>	<b>577</b>

Note: \*Includes 26 Composite Branches

## Geographical Mix of the Branches

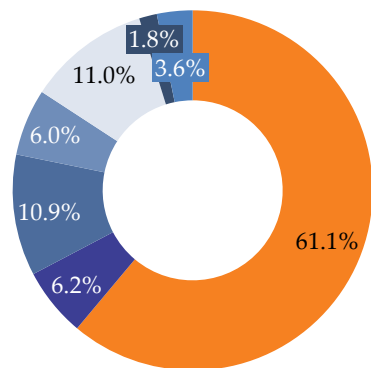
Outlets	Asset Focused	Liability Focused	URC
Tamil Nadu*	64	22	17
Maharashtra	77	34	52
Odisha	28	10	56
Karnataka	45	11	17
Madhya Pradesh	27	2	5
Gujarat	36	5	0
Others	47	11	11
<b>Total</b>	<b>324</b>	<b>95</b>	<b>158</b>

Note: Tamil Nadu Includes Puducherry  
Some of the URC branches are full fledged asset branches

# Asset Business Update –FY23

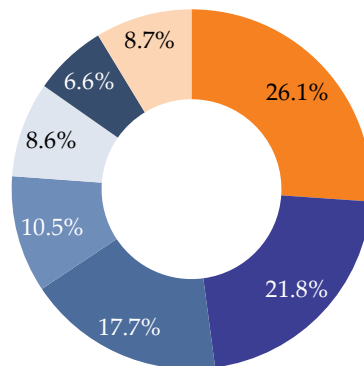
Particulars	JLG	VL	CV	HL	SBL	FIG	Partnerships	Others	Total
Gross Advances –(₹ Crores)*	2,511	1,232	391	555	405	688	113	220	6,114
Disbursement – FY23 (₹ Crores)	2,233	1,270	236	231	258	658	108	89	5,083
CE % - March 2023 (1 EMI)	96%	99%	95%	96%	95%	100%	94%	-	97%

### Portfolio Mix – Product Wise



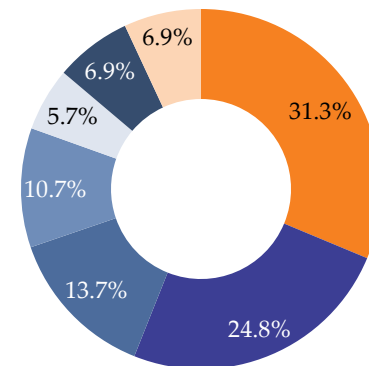
IF HL FIG Others  
CV SBL Partnerships

### Regional Portfolio Mix (IF)



Maharashtra Tamil Nadu Odisha Gujarat Karnataka Madhya Pradesh Others

### Regional Portfolio Mix (Overall)



# Vikas Loan - Product Deep Dive

## Overview

- Vikas loan is an unsecured business loan product offered to an existing IF customers for their business requirements with primary focus on their growth prospects.
- A pre-approved product with a minimum documentation and clearing from Suryoday bank account
- Since its launch in 2020, Vikas loan has been an instant success witnessing robust growth in AUM as well as customer base.
- ~ 69% of the portfolio is covered under CGFMU

### AUM

**₹1,232**

*(2.5x since inception)*

### Vikas Loan Share

**32%**

*In IF AUM*

### Average Ticket Size

**₹70,000**

*FY23*

### Asset Quality in FY23

**0.5% (PAR 30+)**

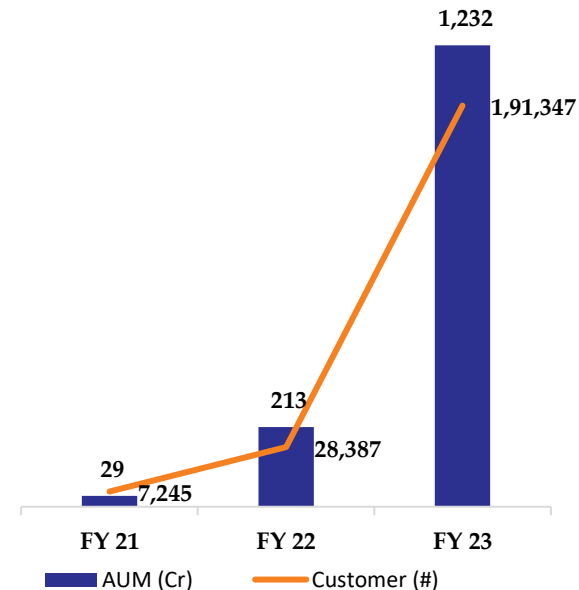
### Collection Efficiency

**> 99%**

### Standing Instructions Clearance

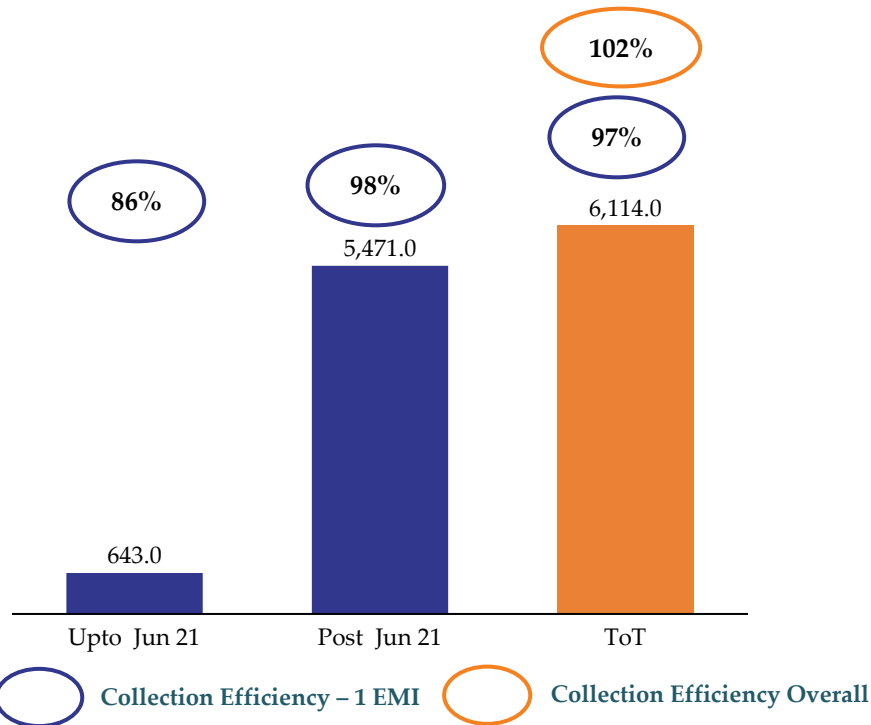
**90%**

## Portfolio Growth AUM (₹ crores)

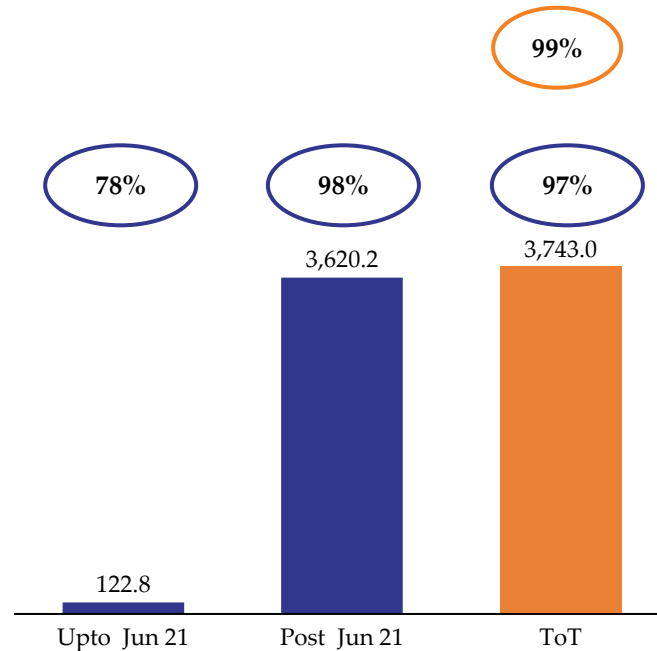


# Pre and Post June-21 Book Performance

## Overall Advances as on 31<sup>st</sup> Mar-23 (₹ crores)



## IF Advances as on 31<sup>st</sup> Mar-23 (₹ crores)





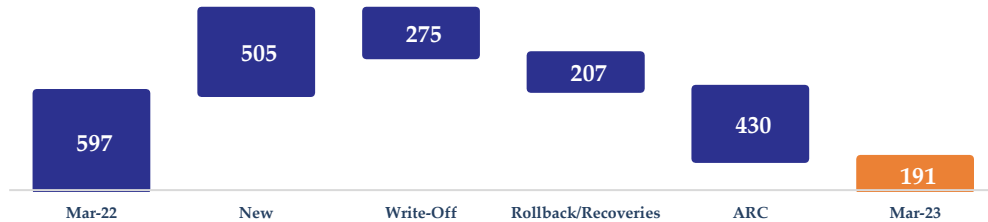
Product	Gross Advances	GNPA	NPA Provisions	Floating Provision	Total Provision	NNPA	GNPA <sup>1</sup>	NNPA <sup>1</sup>	PCR
	(₹ Crores)	(₹ Crores)	(₹ Crores)	(₹ Crores)	(₹ Crores)	(₹ Crores)	(%)	(%)	(%) (Excl. Tech W/off)
IF	3,743	133.2	47.0	17.8	64.8	68.5	3.6%	1.9%	48.7%
HL	642	11.2	4.0	-	4.0	7.2	1.7%	1.1%	35.5%
SBL	405	7.4	1.9	-	1.9	5.5	1.8%	1.4%	26.2%
CV	391	9.2	7.2	-	7.2	2.0	2.4%	0.5%	78.0%
FIG	688	-	-	-	-	-	0.0%	0.0%	0.0%
Other <sup>3</sup>	246	30.4	20.7	-	20.6	9.8	12.4%	4.3%	68.1%
<b>Total</b>	<b>6,114</b>	<b>191.4</b>	<b>80.7</b>	<b>17.8</b>	<b>98.6</b>	<b>93.0</b>	<b>3.1%</b>	<b>1.5%</b>	<b>51.5%</b>

- Gross Advances mean all outstanding loans and advances excluding advances written-off and Stressed Loans sold to ARC.
  - PCR computation excluding technical write-off and ARC Portfolio stands at **51.5%**
  - Other includes Staff Loan, OD, Individual Loan, Restructuring product, WCTL and FITL, BC overdraft
- GNPA and NNPA includes **ECLGS** loans of **₹63.6 Crores (ECLGS Collection as of Mar-23 is 6.3 Crores)** wherein 'nil' provision is made following IRAC guidelines and will be recovered through a Guarantee mechanism as per **ECLGS circular**. Excluding ECLGS loans GNPA and NNPA will reduce to **2.09%** and **0.49%** respectively as on March 31<sup>st</sup>, 2023
  - Excluding ECLGS GNPA **134.1 Crores** and total provision is **98.6 Crores**. Excluding ECLGS PCR is **77.2%** -Uncovered GNPA is **₹35.5 Crores**

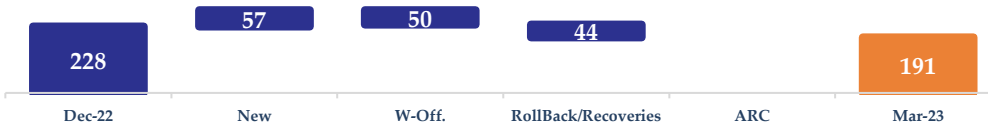
# GNPA Walk Through

All figures in ₹ Crores, unless otherwise indicated

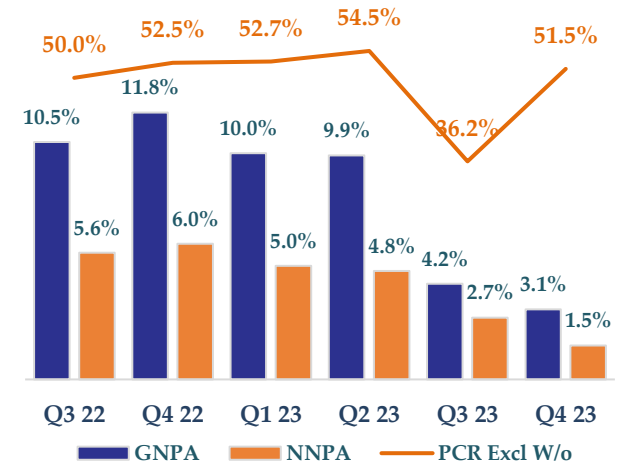
## GNPA FY23 Movement



## GNPA Q4 FY23 Movement

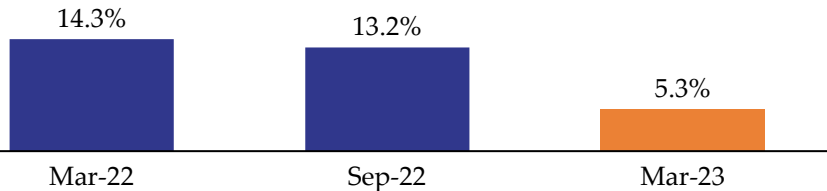


## Trend: GNPA, NNPA & PCR

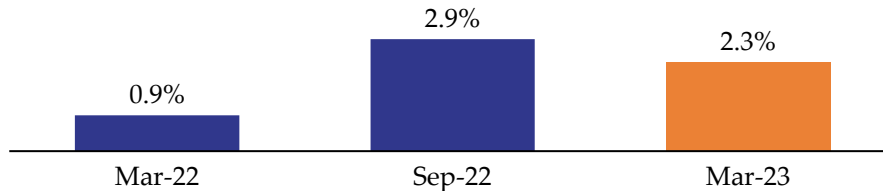


# PAR 30+ Trend

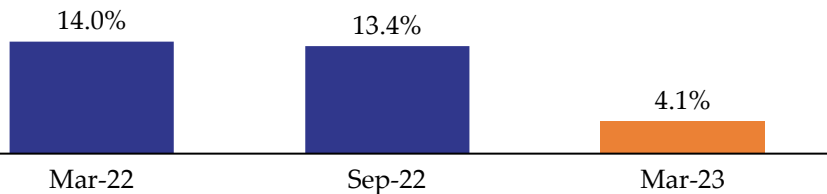
## Overall Book



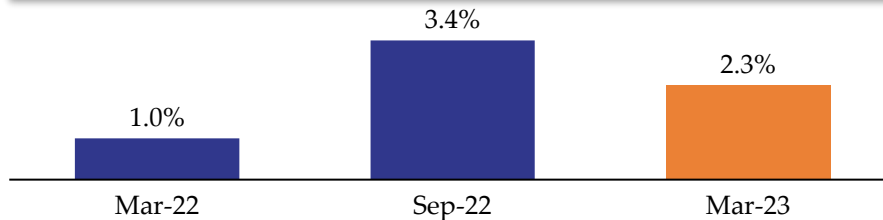
## Overall Post June-21 Book



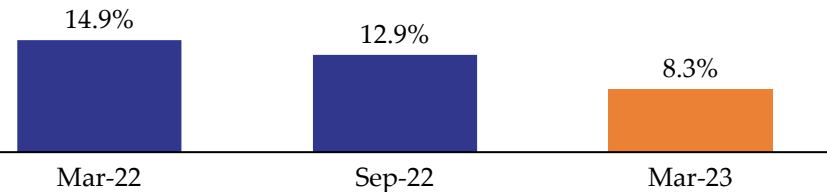
## IF Book



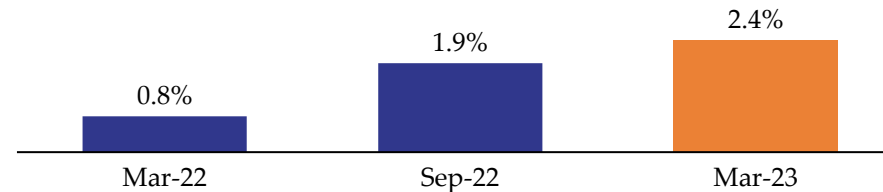
## IF Post June-21 Book



## Retail Assets Book



## Retail Assets Post June-21 Book



# Liability & Liquidity Update

Q4 & FY23

## Deposits

₹ crores

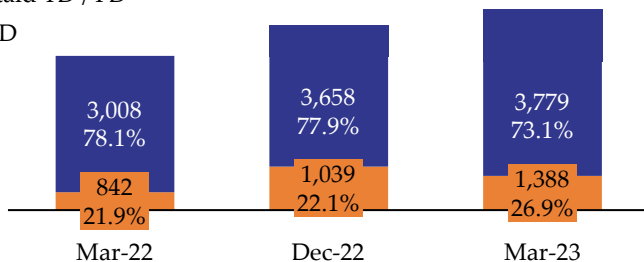
3,850

4,697

5,167

CASA + Retail TD / FD

Bulk TD / FD



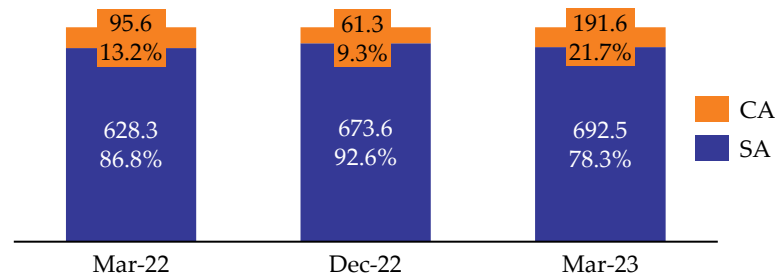
## CASA Mix

₹ crores

724.0

662.6

884.1



## Cost of Deposits

6.7%

6.9%

7.1%

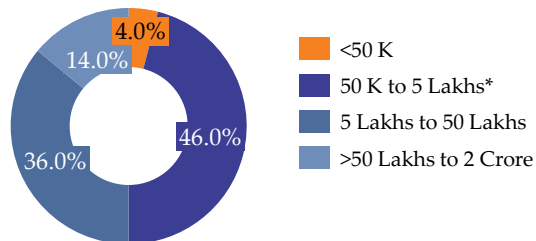
Q4FY22

Q3FY23

Q4FY23

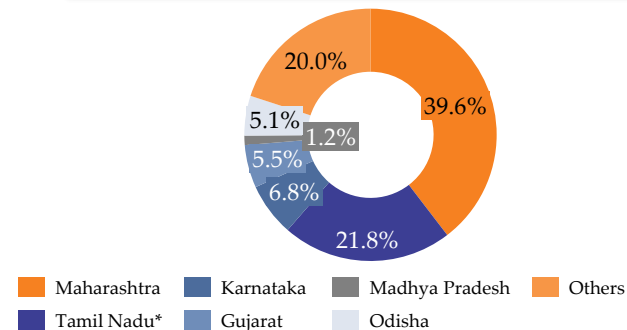
Cost of deposits increased marginally by ~40 basis point to 7.1% as on 31<sup>st</sup> March 2023 on a YoY basis

## Retail Deposit (Incl CASA) Average Ticket Size



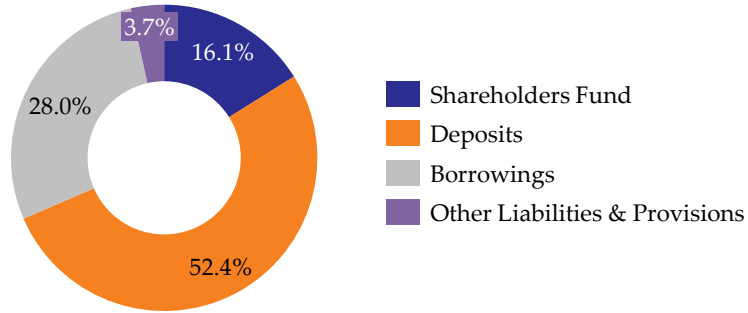
Complete Granular Retail Participation

## Geographic diversification of Deposits



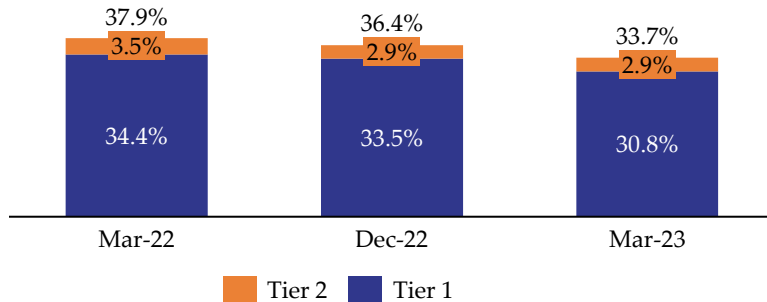
# Liability Profile & Liquidity

## Balance Sheet Mix

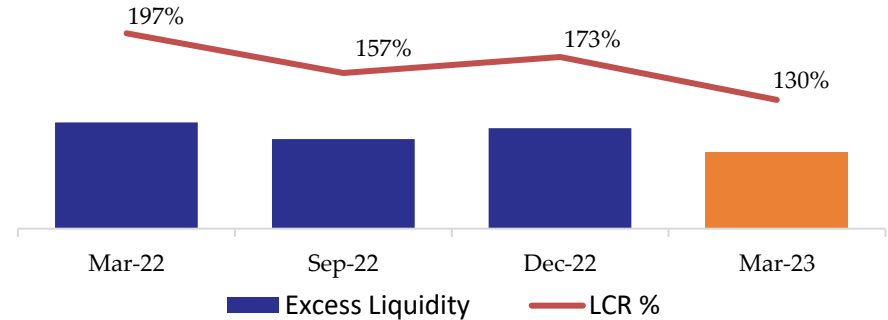


- As on 31<sup>st</sup> March 2023, Retail share in total deposits stood at 73.1%
- This will be gradually utilized by the bank for undertaking disbursements activities in the coming quarters.
- Strong and stable ALM maintained.

## Capital Adequacy Ratio % (CRAR)



## Liquidity Position (₹ crores)





# Financial & Key Ratios

Q4 & FY23

# Financials – Balance Sheet

Particulars (figures in ₹ crores)	Mar-23	Mar-22	Y-o-Y	Dec-22	Q-o-Q
<b>Capital and Liabilities</b>					
Capital	106.2	106.2	-	106.2	-
Reserves and Surplus	1,478.6	1,399.3	5.7%	1,438.7	2.8%
Deposits	5,166.7	3,849.8	34.2%	4,696.9	10.0%
Borrowings	2,765.4	2,551.3	8.4%	2,361.5	17.1%
Others Liabilities and Provisions	344.4	273.8	25.8%	297.1	15.9%
<b>Total</b>	<b>9,861.2</b>	<b>8,180.5</b>	<b>20.5%</b>	<b>8,900.3</b>	<b>10.8%</b>
<b>Assets</b>					
Fixed Assets	164.5	115.2	42.7%	172.3	-4.5%
Cash and Bank	833.1	977.1	-14.7%	666.5	25.0%
Investments	2,570.2	2,057.7	24.9%	2,472.0	4.0%
Advances	6,015.1	4,750.9	26.6%	5,326.9	12.9%
Other Assets	278.4	279.5	-0.4%	262.7	6.0%
<b>Total Assets</b>	<b>9,861.2</b>	<b>8,180.5</b>	<b>20.5%</b>	<b>8,900.3</b>	<b>10.8%</b>



# Financials – P&L Account

Particulars (figures in ₹ crores)	Q4FY23	Q4FY22	Y-o-Y
Interest Earned	329.5	236.6	39.3%
Interest Expended	119.3	90.2	32.3%
<b>Net Interest Income</b>	<b>210.1</b>	<b>146.4</b>	<b>43.5%</b>
Other Income	33.9	20.0	69.5%
<b>Net Total Income</b>	<b>244.1</b>	<b>166.4</b>	<b>46.7%</b>
<b>Operating Expenses</b>	<b>142.4</b>	<b>117.9</b>	<b>20.8%</b>
Employee Expense	73.1	66.4	10.1%
Other Expense	69.3	51.5	34.6%
<b>Operating Profit</b>	<b>101.7</b>	<b>48.5</b>	<b>109.8%</b>
Provisions and Contingencies	51.5	112.1	-54.1%
<b>Net Profit Before Tax</b>	<b>50.2</b>	<b>-63.6</b>	<b>-</b>
Tax	11.3	-15.5	-
<b>Profit After Tax</b>	<b>38.9</b>	<b>-48.1</b>	<b>-</b>

Q3 FY23	Q-o-Q
291.7	12.9%
108.3	10.2%
<b>183.4</b>	<b>14.5%</b>
25.6	32.2%
<b>209.1</b>	<b>16.8%</b>
<b>145.8</b>	<b>-2.3%</b>
64.4	13.5%
81.4	-14.8%
<b>63.3</b>	<b>60.8%</b>
39.7	29.8%
<b>23.6</b>	<b>112.9%</b>
5.5	105.5%
<b>18.1</b>	<b>115.1%</b>

FY23	FY22	Y-o-Y
1,183.7	941.8	25.7%
437.1	357.4	22.3%
<b>746.6</b>	<b>584.5</b>	<b>27.7%</b>
97.4*	93.6	4.1%
<b>844.0</b>	<b>678.0</b>	<b>24.5%</b>
<b>506.5</b>	<b>413.1</b>	<b>22.6%</b>
242.4	228.2	6.2%
264.2 <sup>#</sup>	184.9	42.9%
<b>337.5</b>	<b>264.9</b>	<b>27.4%</b>
236.6	392.0	-39.6%
<b>100.9</b>	<b>-127.1</b>	<b>-</b>
23.2	-34.1	-
<b>77.7</b>	<b>-93.0</b>	<b>-</b>

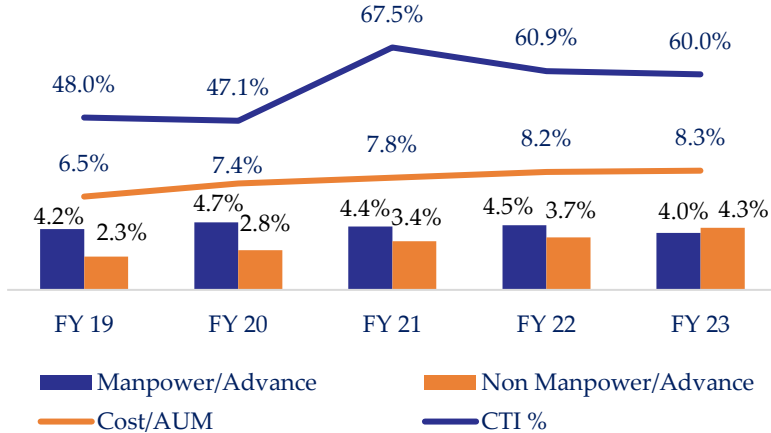
Note: \*After netting of MTM loss (FY23 – ₹35.4 crores) <sup>#</sup>Includes impact of loss of sale on stressed loans (FY23 - ₹21.5 crores)

# Key Metrics

Particulars	Unit	Q4FY23	Q4FY22	Y-o-Y	Q3 FY23	Q-o-Q	FY23	FY22	Y-o-Y
Gross Advances	₹ Crores	6,114*	5,063	20.7%	5,408	13.1%	6,114*	5,063	20.8%
Disbursement	₹ Crores	1,684	980	71.8%	1,265	33.1%	5,083	3,528	44.1%
Deposits	₹ Crores	5,167	3,850	34.2%	4,697	10.0%	5,167	3,850	34.2%
Retail Deposit to Total Deposit	%	73.1%	78.1%	-500 bps	77.9%	-480 bps	73.1%	78.1%	-504 bps
CASA Ratio	%	17.1%	18.8%	-170 bps	14.1%	300 bps	17.1%	20.2%	-310 bps
Yield	%	20.7%	16.4%	430 bps	18.4%	230 bps	19.3%	18.2%	110 bps
NIM	%	10.4%	7.8%	260 bps	9.2%	120 bps	9.5%	8.6%	90 bps
Cost of Deposits	%	7.1%	6.7%	40 bps	6.9%	20 bps	6.9%	7.1%	-20 bps
Cost of Borrowings	%	6.4%	6.1%	30 bps	6.3%	10 bps	6.3%	6.8%	-50 bps
Cost of Funds	%	6.8%	6.5%	30 bps	6.7%	10 bps	6.7%	7.0%	-30 bps
Cost to income	%	58.4%	70.9%	-1,250 bps	69.7%	-1,130 bps	60.0%	60.9%	-90 bps
GNPA Ratio	%	3.1%	11.8%	-870 bps	4.2%	-110 bps	3.1%	11.8%	-870 bps
NNPA Ratio	%	1.5%	5.9%	-440 bps	2.7%	-120 bps	1.5%	5.9%	-440 bps
PCR	%	51.5%	52.6%	-110 bps	36.2%	1,530 bps	51.5%	52.6%	-110 bps
Book Value Per Share (BVPS)	₹	149.3	140.0	6.6%	145.5	2.6%	149.3	140.0	6.6%

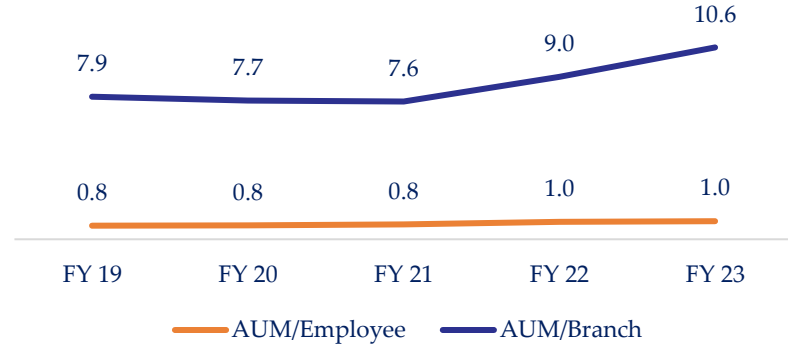
\*Adjusted for ARC is ₹6,541 crores with growth of 29.2%

## Cost Leverage



- Manpower cost trending towards achieving leverage. Some of the corporate cost should take care for the near future growth
- Non manpower cost mainly driven by IT investments which will take care of future growth

## Productivity & Capacity Utilization



- Consistently improving productivity
- Potential to scale is possible in existing branches

For FY24, CGFMU cover will increase CTI % by ~2% (overall outflow expected is 1% of the insured book which will substantially reduce any abnormal event risk such as Covid for the insured portfolio)



## **FY 24 Guidance**

FY 25 Target – Serving 3.5 Million household (1% of Indian Population)

## Learnings / Transformation



Group Loans



Graduating  
Individuals from Groups



Single Customer



Serving  
Entire Household



Generic Products



Customized Products



Lengthy  
Onboarding Process



Simplified  
Digital Onboarding

## Strategy

### Customer Segment

Deepen Customer Cohorts for Additional Product Opportunities

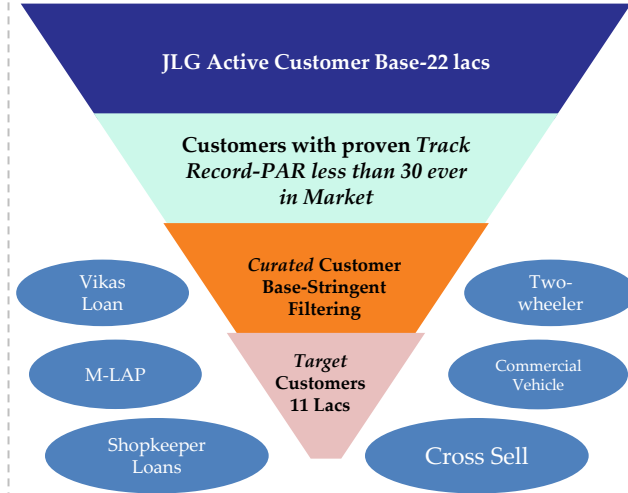
### Product Proposition

Suitable liability offering across customer segments – focus on CA

### Network Outreach

Leverage power of network to scale / Focus on Micro Markets / BC Partnerships in New Geography

## Immediate Opportunity



## Enablers



Existing  
Customer Base



Collection Strength in  
Micro Markets



Distribution



CGFMU Cover



Digital Bank



Partnerships



Merchant QR



Advanced  
Analytics



PMJJY/PMSBY

# FY 24 Guidance – Key focus Innovation and Investment

**Advances Growth**

~ 30%

**Deposit Growth**

~ 35%

**CASA**

~ 22%

**Cost of Funds**

~ 7.5%

**NIM**

~ 10.0%

**GNPA / NNPA**

<2% / <0.5%

**Cost to Income**

~ 57%

**ROA**

~ 2.2%

**ROE**

~ 15%

## Key Drivers:

- Brand Building
- Product Enhancement
- Branch Expansion (Productivity and scalability)
- Digital End-to-End Journey
- CGFMU (Credit Guarantee Cover)
- Cost Leverage

**Be the Bank of Choice for 0.5% of Indian Household by end of FY24**



# CSR Initiatives

# Corporate Social Responsibility

Ongoing Programs	Key Updates
Financial Capability of Domestic Workers "Adhira"	<ul style="list-style-type: none"> <li>Financial Literacy, Health and Livelihood programs for Domestic Workers</li> <li>Tie up with India Post, Adhaar Kendra's for KYC updation and</li> <li>Rotary Club for Camps in housing complexes</li> </ul>
Financial Capability for Students "Ujjwal"	<ul style="list-style-type: none"> <li>Financial Literacy for students class 8th to 12th from Government schools.</li> <li>Trainings conducted in Navi Mumbai and Puducherry schools with permission from respective education departments.</li> <li>In Odisha, permission was not received</li> </ul>
Financial Capability for Parents "Swayamshree"	<ul style="list-style-type: none"> <li>Financial literacy for parents whose children have attended training in school or community.</li> <li>Children influence parents and become partners in learning.</li> </ul>
Health Interventions with focus on women and adolescent girls "Spandan"	<ul style="list-style-type: none"> <li>Key focus areas are anemia , reproductive and menstrual health, seasonal infections, eye care and Osteoporosis.</li> <li>Tie up with Public Health Centers for medicine distribution for ailments identified during health check ups</li> <li>On menstrual health - low cost Sanitary napkins made available to the community by creating a distribution network.</li> </ul>
Quality Education for all children –"VIDYA"	<ul style="list-style-type: none"> <li>Infrastructure support (water filters, library, science lab etc) given in 13 Navi Mumbai Municipal Schools. These schools are within slums/villages</li> <li>Permission for same was received from Navi Mumbai Municipal Corporation Education Department.</li> <li>Along with infrastructure – health and other initiatives were implemented in the schools and the community around the school.</li> </ul>
Complimentary Livelihoods "Udyojika"	<ul style="list-style-type: none"> <li>Community trainers for financial literacy eventually explore being CSPs as being complimentary livelihoods.</li> <li>Selling of Low Cost Sanitary Napkins through distribution network is being currently piloted.</li> <li>Producing low cost environment friendly cloth bags and distribution tie up with local vendor is piloted</li> </ul>
Village Development	<ul style="list-style-type: none"> <li>Dhumale Gaon a tribal hamlet in Kharghar has been identified for community development.</li> <li>The hamlet faces acute water shortage during summers.</li> <li>Water supply arrangement and Anganwadi upgradation activities were taken up for this village.</li> <li>Financial Literacy initiative implemented</li> </ul>



- Financial Literacy Programs Adhira, Ujjwal and Swayamshree were launched in FY 2022 -2023 and scaled in FY 2022 - 2023
- Spandan, Vidya, Vikas and Udyojika Programs initiated in FY 2022 – 2023
- Overall Outreach : 40,504 . Infra Work in 13 schools of Navi Mumbai and 1 tribal village



- The CSR activities for the Bank are mostly undertaken by Suryoday Foundation . Currently 7 programs are under implementation over time horizon of 2 years (FY 22 and FY 23) . A total of 40,504 beneficiaries have been covered , Infrastructure work has been completed in 13 NMMC schools and 1 tribal village.
- Further , the Bank is also working with Rotary Club of Chennai for preventive dental care through mobile van covering all Chennai Municipal Schools. The said arrangement is for 3 years (FY 22 , FY 23 and FY 24) . A total of 15,993 students have been covered in this program for FY 23
- From time to time , Bank also gives one-time grants in areas of education, health , livelihoods and environment





# Annexure



**R Ramachandran - Non-Executive Chairperson and Independent Director**

- Former CMD Andhra Bank, Former ED Syndicate Bank



**John Arunkumar Diaz - Independent Director**

- Over 28 years with Standard Chartered Bank



**Mrutunjay Sahoo - Independent Director**

- Ex-Special Chief Secretary to the Govt of AP and Ex-Director in PSUs



**KP Nair – Independent Director**

- Former DMD of IDBI Bank



**Jyotin Mehta - Independent Director**

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



**Ranjit Shah - Investor Director**

- Co-Founder and Managing Partner at Gaja Capital



**Mandeep Maitra – Independent Director**

- An award winning global HR leader and Leadership transformation coach having experience of more than 30 years



**R Baskar Babu : Promoter, MD and CEO**

- 25+ years of experience in Financial Services
- Leadership roles in HDFC Bank, GE Capital, Cholamandalam

# Leadership Team <1/2>



**R Baskar Babu : Promoter, MD and CEO**

- 25+ years of experience in Financial Services
- Leadership roles in HDFC Bank, GE Capital, Cholamandalam



**Kanishka Chaudhary : Chief Financial Officer**

- CA with 21+ years of experience in Financial Services
- GE Capital Services, JP Morgan, Deutsche Bank



**Narayan Rao : Chief Services Officer**

- 33+ years of experience in Sales, Operations & Technology.
- Intelligroup (NTT Data); PINC, Machinkraft, Motorola-PagePoint



**Himanshu Mishra : CBO – Retail Banking**

- 22+ years of experience in Financial Services
- AU SFB, Yes Bank, IndusInd Bank, DBS Bank, ICICI Bank, Citibank



**Sarveish Kharangate : Business Head – Inclusive Finance**

- 24+ years of experience in Financial Services
- ICICI Bank, Cholamandalam, TATA Finance and Weizmann Fincorp



**Senthil Kumar : CBO – Wheels & Distribution**

- 25+ years of experience in Financial Services
- Manappuram, Fullerton, Indiabulls, HDFC, Citicorp, Sundaram Finance



**Gaurav Pawra : Business Head – Mortgages**

- 20+ years of experience in Financial Services
- ICICI Bank, Clix Housing Finance



**Vishwanath Bhat : Head – Micro Home Loans**

- 20 years of experience in Financial Services
- Credit Access Grameen, Axis Bank, Shriram, Cholamandalam, ICICI Bank



**Sudhakar Mogera : Head – FIG & Partnerships**

- 20+ Years of experience in Financial Services
- IndusInd Bank, HDFC Bank, Reliance Capital, UGRO Capital



**Radhika Gawde : Chief Credit Officer Designate**

- CA with 18+ years of experience in Financial Services
- HDFC Bank



**Anand Balaji : Head - Inclusive Finance Credit**

- 30+ years of experience
- Cholamandalam, PINC Money

# Leadership Team <2/2>



**Vishal Singh : Chief Information Officer**

- 21+ years of experience
- FIS Global, Ansoft, Fidelity Information Services, Clix Capital.



**Sasidhar Vavilala : Head – Business Intelligence & Analytics**

- 22+ years experience
- IDFC First Bank, Aditya Birla, Standard Chartered, Matrimony



**Dhara Vyas : Chief People Officer & Head – CSR**

- 25+ yrs of experience
- ANZ Grindlays, HDFC Bank, Kotak Bank, Accion, Grameen Foundation



**Vibha Gawde : Chief Audit Officer**

- 35+ years of experience
- Bank of Tokyo – Mitsubishi, IndusInd Bank, Kotak Bank



**Krishna Kant Chaturvedi : Company Secretary**

- 20+ years of experience
- Yes Bank, Tata Teleservices, Moser Baer Solar, Viom Network



**Vijay Vasudevan : Head – Business Solutions Group**

- 22 years of experience
- Sundaram Finance , HDFC Bank, Citi Financials, HSBC, Dhanlaxmi, Nett Positive, Equifax, Tata Motors Finance



**Sudheer Muvva : Chief Technology Officer**

- 19 years of experience
- Yes Bank, Axis Bank, IDFC First Bank, Mphasis India, Vayana India



**Rajesh Srivastava : Head - Liability Products & Projects**

- 25+ years of experience
- Jana Small Finance Bank, HDFC, NICL



**Yogesh Dixit : Chief Risk Officer**

- 32+ years of experience
- CARE, CRISIL, SBI Capital Markets, SIDBI, NABARD, NIT



**Shankar Surender : Chief Compliance Officer**

- 18+ years of experience
- Jio Payments Bank, North East SFB, Equitas SFB, Axis Bank



**R Mohan : Head – Legal**

- 30+ years of experience
- State Bank of India



**Narayan Thathai : Head – Legal**

- 34 years of experience
- Karur Vysya Bank, Equitas SFB, Mizuho Bank- Mizuho Financial Group, National Bank in UAE and State Bank of India & its subsidiaries.



# SURYODAY

A BANK OF SMILES

# THANK YOU !

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CIN: L65923MH2008PLC261472

**Mr. Himadri Das**

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**Investor Relation Advisors: Strategic Growth Advisors Pvt. Ltd.**

**SGA** Strategic Growth Advisors

CIN: U74140MH2010PTC204285

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