

Ref.: SSFB/CS/37/2022-23

Date: August 05, 2022

To,

National Stock Exchange of India Limited
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: Revised Presentation to Investors on Unaudited Financial Results of Suryoday Small Finance Bank Limited (the "Bank") for the quarter ended on June 30, 2022 - Regulation 30 and other applicable provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

In continuation to our earlier intimation regarding Investor Presentation on Unaudited Financial Results ("Results") of the Bank for the quarter ended on June 30, 2022, submitted vide Bank's letter No. **SSFB/CS/34/2022-23** dated August 04, 2022, please find attached herewith revised Presentation to Investors on aforesaid Results. Please note that there was an inadvertent typo error in the Presentation submitted earlier at page no. 26 wherein key metrics for the quarter is highlighted and the data belongs to Q-1'FY23 and Q-1'FY22, however it was reported erroneously as Q-1'FY22 and Q-1'FY21.

We request you to kindly take on record the revised Investor Presentation attached herewith.

Inconvenience caused in this regard is regretted.

Thanking You,
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 – Q1 FY23



This presentation and the accompanying slides (the “Presentation”), which have been prepared by **Suryoday Small Finance Bank (the “Company”)**, have been prepared solely for information purposes and do not constitute any offer, recommendation or invitation to purchase or subscribe for any securities, and shall not form the basis or be relied on in connection with any contract or binding commitment whatsoever. No offering of securities of the Company will be made except by means of a statutory offering document containing detailed information about the Company.

This Presentation has been prepared by the Company based on information and data which the Company considers reliable, but the Company makes no representation or warranty, express or implied, whatsoever, and no reliance shall be placed on, the truth, accuracy, completeness, fairness and reasonableness of the contents of this Presentation. This Presentation may not be all inclusive and may not contain all of the information that you may consider material. Any liability in respect of the contents of, or any omission from, this Presentation is expressly excluded.

Certain matters discussed in this Presentation may contain statements regarding the Company’s market opportunity and business prospects that are individually and collectively forward-looking statements. Such forward-looking statements are not guarantees of future performance and are subject to known and unknown risks, uncertainties and assumptions that are difficult to predict. These risks and uncertainties include, but are not limited to, the performance of the Indian economy and of the economies of various international markets, the performance of the industry in India and world-wide, competition, the company’s ability to successfully implement its strategy, the Company’s future levels of growth and expansion, technological implementation, changes and advancements, changes in revenue, income or cash flows, the Company’s market preferences and its exposure to market risks, as well as other risks. The Company’s actual results, levels of activity, performance or achievements could differ materially and adversely from results expressed in or implied by this Presentation. The Company assumes no obligation to update any forward-looking information contained in this Presentation. Any forward-looking statements and projections made by third parties included in this Presentation are not adopted by the Company and the Company is not responsible for such third party statements and projections.

Table of Contents

Q1FY23 – Business Update

Guidance & Way Forward

Asset Business Update

Liability Business Update

Financials & Key Ratios



Q1 FY23 – Business Update

Gross Advances

₹5,132.2

(+28.2% YoY)

- Our Gross Advances for the quarter grew by 28.2%, stood at ₹5,132.2 crores compared to ₹4,004.0 crores same period last year, while disbursement for the quarter stood at ₹1,012.2 crores, compared to ₹361.0 crores in the same period last year indicating positive on-ground growth momentum

Disbursement

₹1,012.2

(+180.4% YoY)

- Further, on the lending side the bank is engaging with fintech companies to expand its lending product offerings

P&L Update – Q1FY23

- Net interest income increased by 43.4% Y-o-Y to ₹ 177.1 crores in Q1FY23 and Net total income increased by 30.0% Y-o-Y to ₹ 190.2 crores in Q1FY23. NIM stood at 9.1% for Q1FY23 compared to 7.6% for Q1FY22
- Cost of Funds reduced to 6.4% in Q1FY23 compared to 7.4% in Q1FY22
- The cost-to-income ratio improved to 58.3% in Q1FY23 from 63.1% in Q1FY22, owing to higher income combined with lower borrowing costs
- PPop increased by 47.1% from ₹54.0 crores to ₹79.4 crores in Q1FY23

Retail : Bulk Deposit

78.8% : 21.2%

CASA Ratio* : 20.9%

- At Suryoday, we have been focusing on expanding our retail granular deposit franchise, and as a percentage of total deposits, these deposits contributed to 78.8% in Q1FY23
- As on 30th June 2022, The Banks' CASA ratio excluding CDs stood at 20.9%

*Excluding CD

Asset Mix
IF – 65.9%
Others – 34.1%

- Our Inclusive Finance Loans, focus on unbanked and underbanked segment contributed 65.9% of the total advances book. The Bank is focusing on increasing the secured portfolio mix including offering secured business loans, micro home loans to existing inclusive finance customers
- As of 30th June 2022, the share of secured portfolio in the overall advances book stood at 34.1%. The bank targets to achieve secured book portfolio of 50-55% by FY25

CRAR - 36.4%
Tier – 1 : 33.5%
Tier – 2 : 2.9%

- As on 30th June 2022 the CRAR of the Bank is 36.4% compared to CRAR of 52.1% as on 30th June 2021
- Tier I capital comprises of 33.5% while Tier II capital stood at 2.9%

Gross NPA
10.0%

- GNPA as on 30th June 2022 declined to 10.0% compared to GNPA of 11.8% as on 31st March 2022; Net NPA also dipped sequentially to 5.0% as on 30th June 2022. Net NPA excluding ECLGS loans stands at 3.9% as of 30th June 2022

Net NPA
5.0%

- PAR 90+ portfolio as on 30th June 2022 stood at 6.7%. Total standard restructured pool is 6.1% of advances as on 30th June 2022

Provision Coverage Ratio (PCR)
75.1%

- Provision coverage ratio as on 30th June 2022 was at 75.1%
- 54% of the standard restructured portfolio is paying at least once in two months
- 45% of the NPAs are paying as on June 2022

**One-EMI adjusted
collection efficiency
- June 22 – 89.0%**

- For the month ended 30th June 2022, the bank's one-EMI adjusted collection efficiency was 89.0%, compared to 87.0% for month ended 31st March 2022

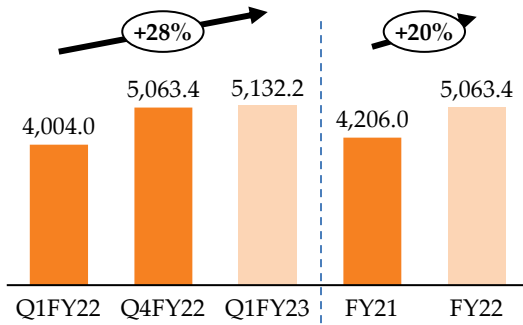
Branches - 564

- As on 30th June 2022, the bank has 564 branches

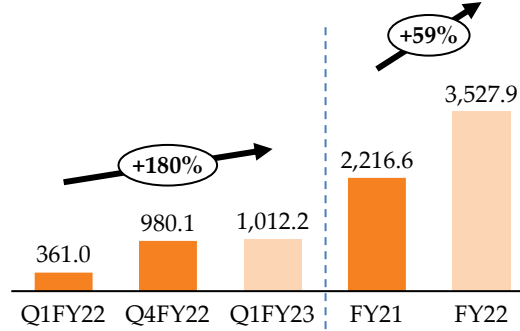
**Technological &
Digital Initiative**

- Technology Transformation Project – **Pragyan** is on the verge of completion and is expected to go live in August 2022
- The Bank is migrating its Core Banking Solution to **Finacle**, the industry leader in digital banking solutions and has partnered with **Kyndryl** to support and manage the Bank's datacenters, infrastructure, applications, security, etc.
- The Bank has partnerships with **3 Payment Banks (Paytm, Airtel, Fino)** for an End-to-end Digital Process for Sweep Accounts and Fixed Deposits
- The Bank is engaged with **various FinTech's** for Deposits, Loans, Investment and Insurance products – with an entirely digital process and superior customer experience

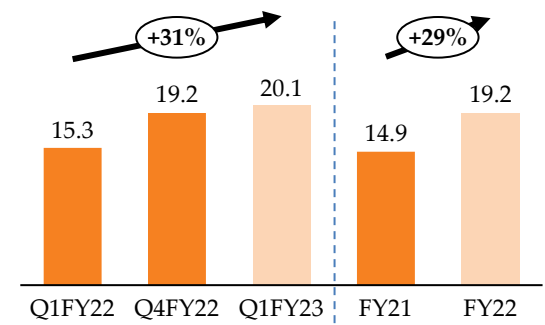
Gross Advances (₹ crores)



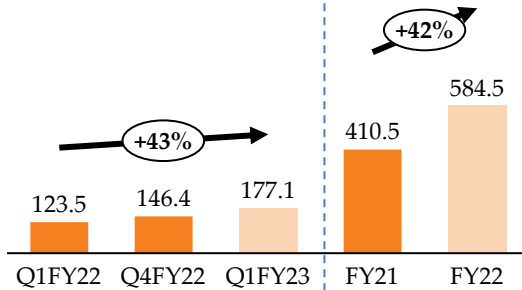
Disbursements (₹ crores)



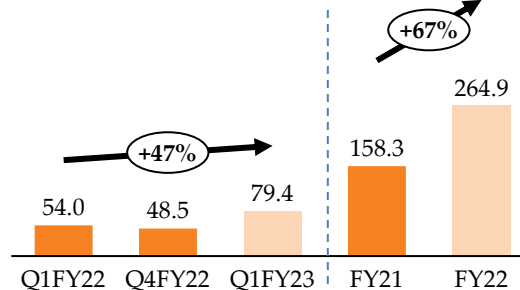
Customer Base (lakhs)



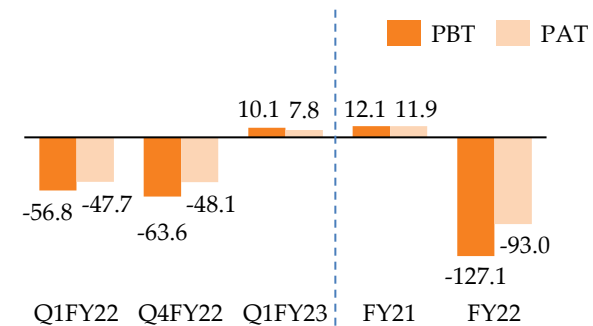
Net Interest Income (₹ crores)



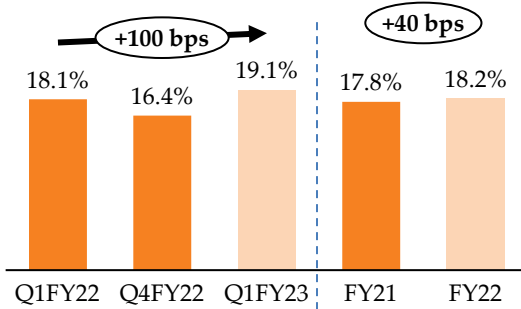
PPOP (₹ crores)



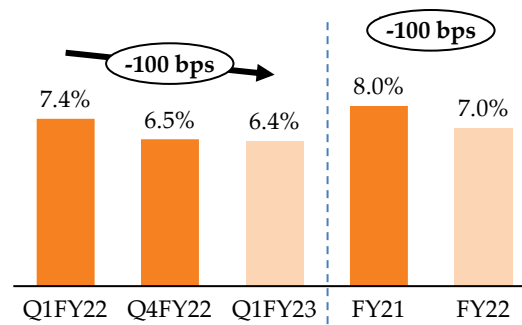
PBT & PAT (₹ crores)



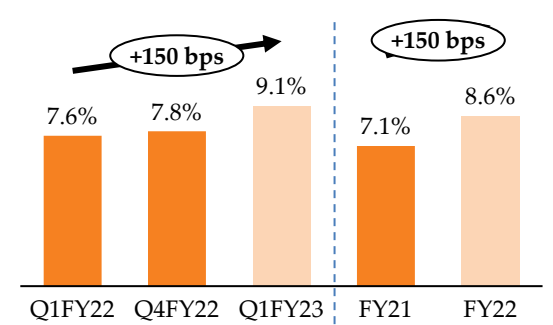
Yield (%)



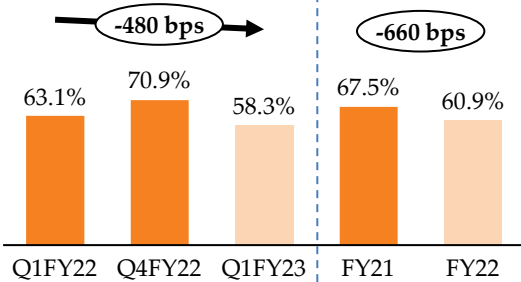
Cost of Funds (%)



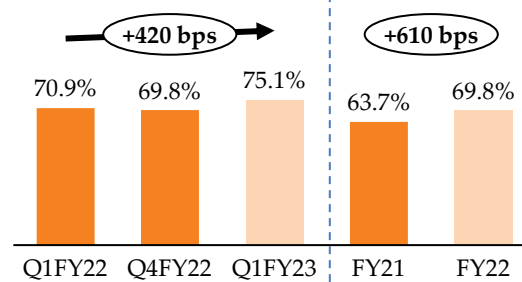
NIM (%)



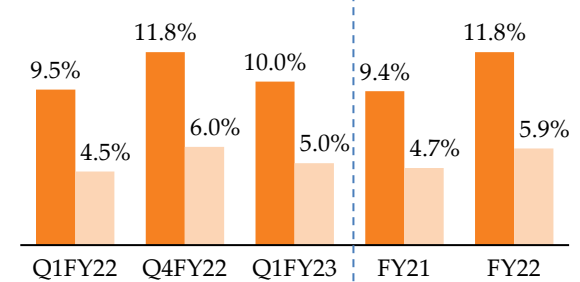
Cost / Income Ratio (%)



PCR (%)



Asset Quality (%)



GNPA NNPA



Guidance & Way Forward

Loans & Advances



- JLG normalization to pre-Covid levels [₹800 Cr./ QTR]
- Focus on growing secured business: HP/ LAP
- Q1 FY23 Disbursement at ₹1,012.2 Cr. [up 180.4%]

Deposits



- Growing retail business at ₹3,166.9 Cr. [up 11.3% Y-o-Y]
- Reduce reliance on bulk deposits
- Increase retail customer base

Asset Quality



- GNPA at 10.0% and NNPA at 5.0%, PCR at 75.1%
- Re-structured customers unlikely to need relief after FY22
- Customers in touch during COVID 3rd wave

Digital & Technology



- Investments in digital technologies and analytics
- Transformation project for in-sourcing and upgradation
- Completely digital onboarding for Inclusive Finance business, leading to reduced turnaround times and improved productivity

Target ₹ 40 crore of monthly PPOP from Q2FY23

The Story So Far

Outlook & Way Ahead

- Target ₹400 Cr. of new business from Q2FY23 per month
- Target 40% secured portfolio and Maintain 25% to 30% YoY growth in AUM.
- Build Micro / Affordable HL, Secured Business loans.

- Increase share of composite branches.
- Target 85-90% Deposit from retail customers
- Non callable Bulk deposits for optimizing cost benefits
- Introduce Non callable retail deposits.

- Target NNPA of around 4%.
- Intensify efforts for collection of restructured and stressed portfolio.

- Completion of Transformation Project by Q2FY23
- Expansion of Branch Banking for retail business
- Digital outreach and expansion through distribution channel

Inclusive Finance

- Focus on retaining existing customers and adding new to bank customers.
- Vikas & Star loan products to offer end to end digital services to customers right from sourcing to collections
- Offering and processing small ticket Fixed Deposits (Min ₹1,000) to customers through BC (Business Correspondent) Agents within a TAT of 100 seconds
- Natural Calamity Insurance for inclusive finance customers to cover losses and damages on account of natural calamities
- Recurring deposit product for inclusive finance customers to make them a part of the formal banking channel.
- Vikas Loans - Collections of EMI is through the customer's Savings account. Which forms 20% of the overall Inclusive Finance portfolio.

Other Retail Assets– (Affordable Housing, Commercial Vehicles and Secured Business loans)

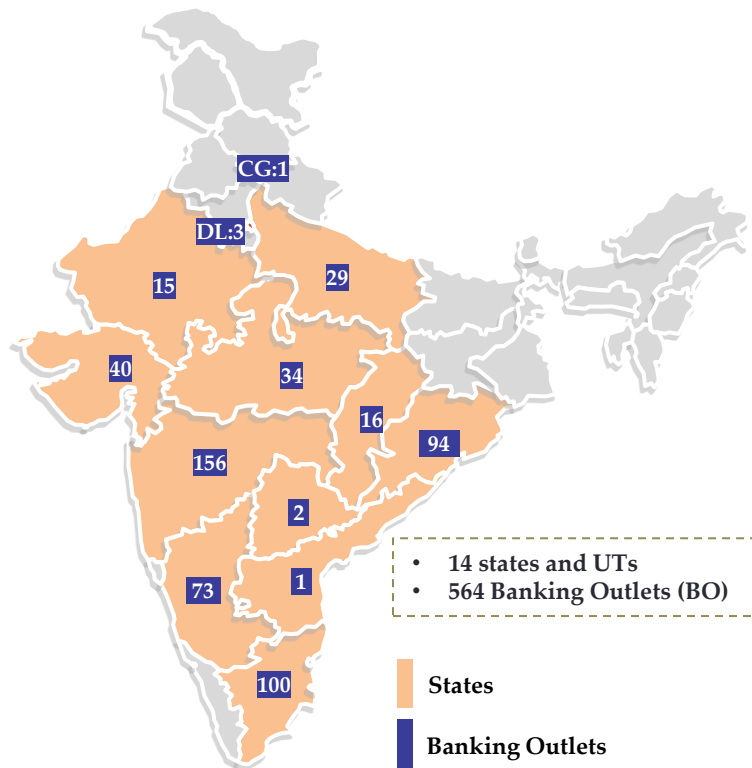
- Aimed at self-employed/ salaried applicants for the purchase of apartments/ construction of property
- Scaling of Affordable Home loans / LAP portfolio in the overall mix.
- Currently the Secured Business portfolio is at 33% which the bank intends to scale to 50% - 55% by FY25

Micro Home Loans & Micro LAP

- Existing in 16 locations in Maharashtra and Karnataka.
- Further expanding in Tamilnadu, Gujarat and Madhya Pradesh in 31 locations.
- Targeting the graduating Micro Finance customers for home improvement and working capital needs.
- 100% collections efficiency as of June 2022

Digital Partnerships

- Partnerships with Fintechs to leverage digital processes and provide value-added products and services to our customers



Branch Distribution

| | |
|---------------------------|------------|
| Asset focused outlets | 359 |
| Liability focused outlets | 92* |
| Rural Centers | 113 |
| Total | 564 |

Note:

* Includes 26 Composite Branches

Geographical Mix of the Branches

| Outlets | Liability Focused | Asset Focused | URC |
|----------------|-------------------|---------------|------------|
| Tamil Nadu* | 17 | 66 | 17 |
| Maharashtra | 36 | 72 | 48 |
| Odisha | 10 | 49 | 35 |
| Karnataka | 11 | 49 | 13 |
| Madhya Pradesh | 2 | 32 | 0 |
| Gujarat | 5 | 35 | 0 |
| Others | 11 | 56 | 0 |
| Total | 92 | 359 | 113 |

Note:

* Includes Puducherry

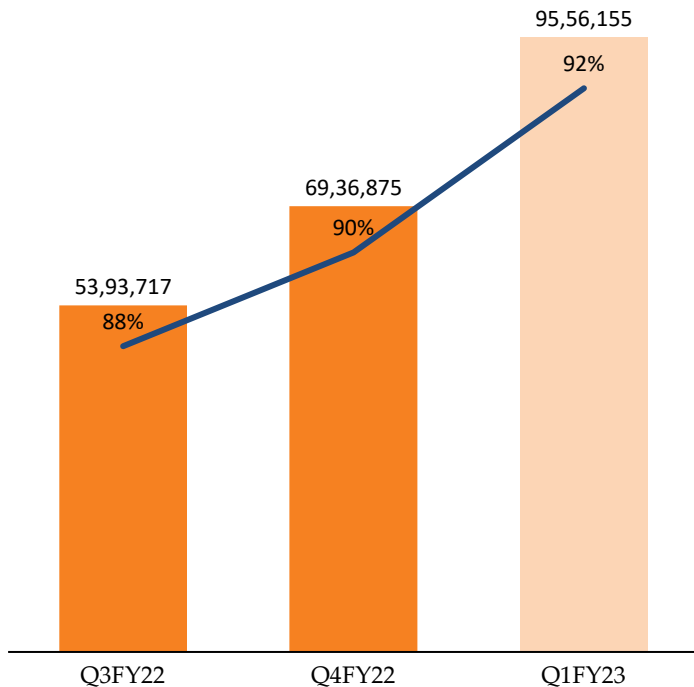
*100 branches in Tamil Nadu includes 2 branches in Puducherry

Leading to Enhanced Digital Footprint

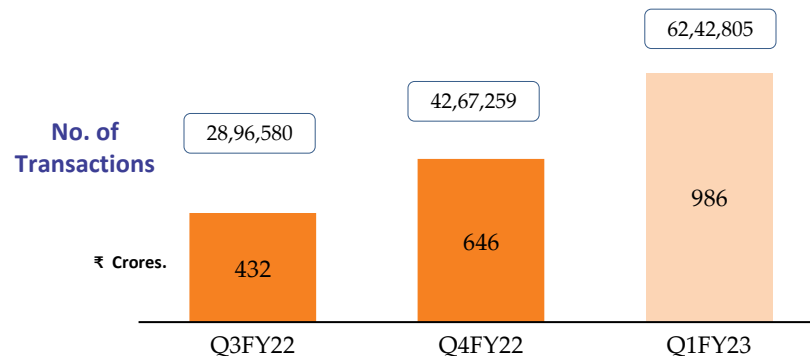
Digital Transactions

— Digital transactions (%) ■ Total transactions

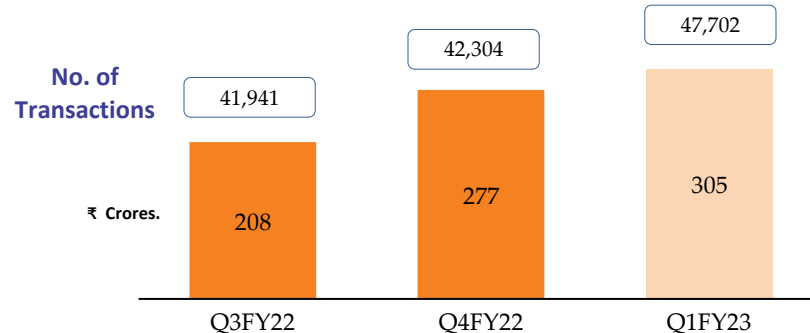
Digital transactions at 92% despite significant rise in total volumes



Transactions via UPI



Online Transactions – Net banking





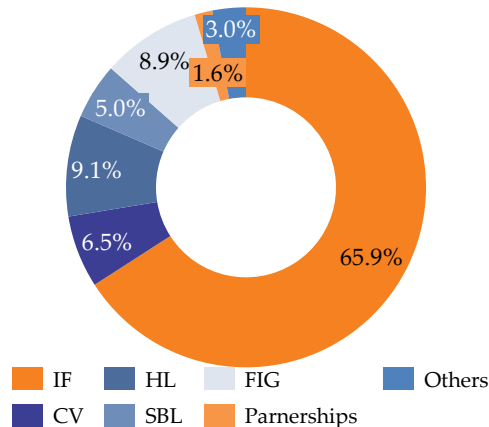
Asset Business Update



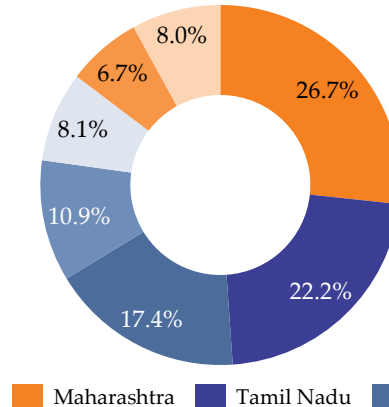
| Particulars | IF | CV | HL | SBL | FIG | Partnerships | Others | Total |
|---|---------|-------|-------|-------|-------|--------------|--------|---------|
| Gross Advances (₹ Crores) | 3,382.1 | 332.8 | 466.8 | 258.1 | 455.8 | 80.3 | 156.2 | 5,132.2 |
| Disbursement – Q1 FY23 (₹ Crores) | 709.8 | 31.6 | 47.0 | 41.6 | 150.0 | 23.3 | 9.0* | 1,012.2 |
| Collection Efficiency - 1 EMI Restricted | | | | | | | | |
| Month of June 2022 (%) | 88% | 88% | 94% | 90% | 100% | 86% | 59% | 89% |

*Others is disbursements in micro-home loans having a portfolio size of ₹19.1

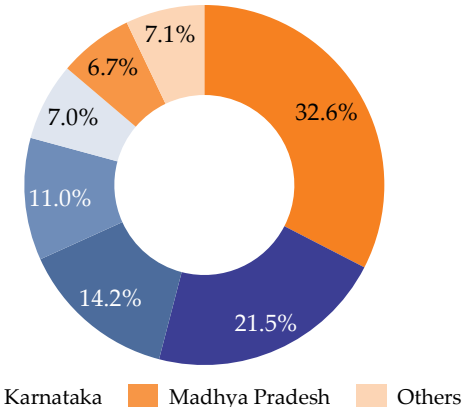
Portfolio Mix – Product Wise



Regional Portfolio Mix (IF)



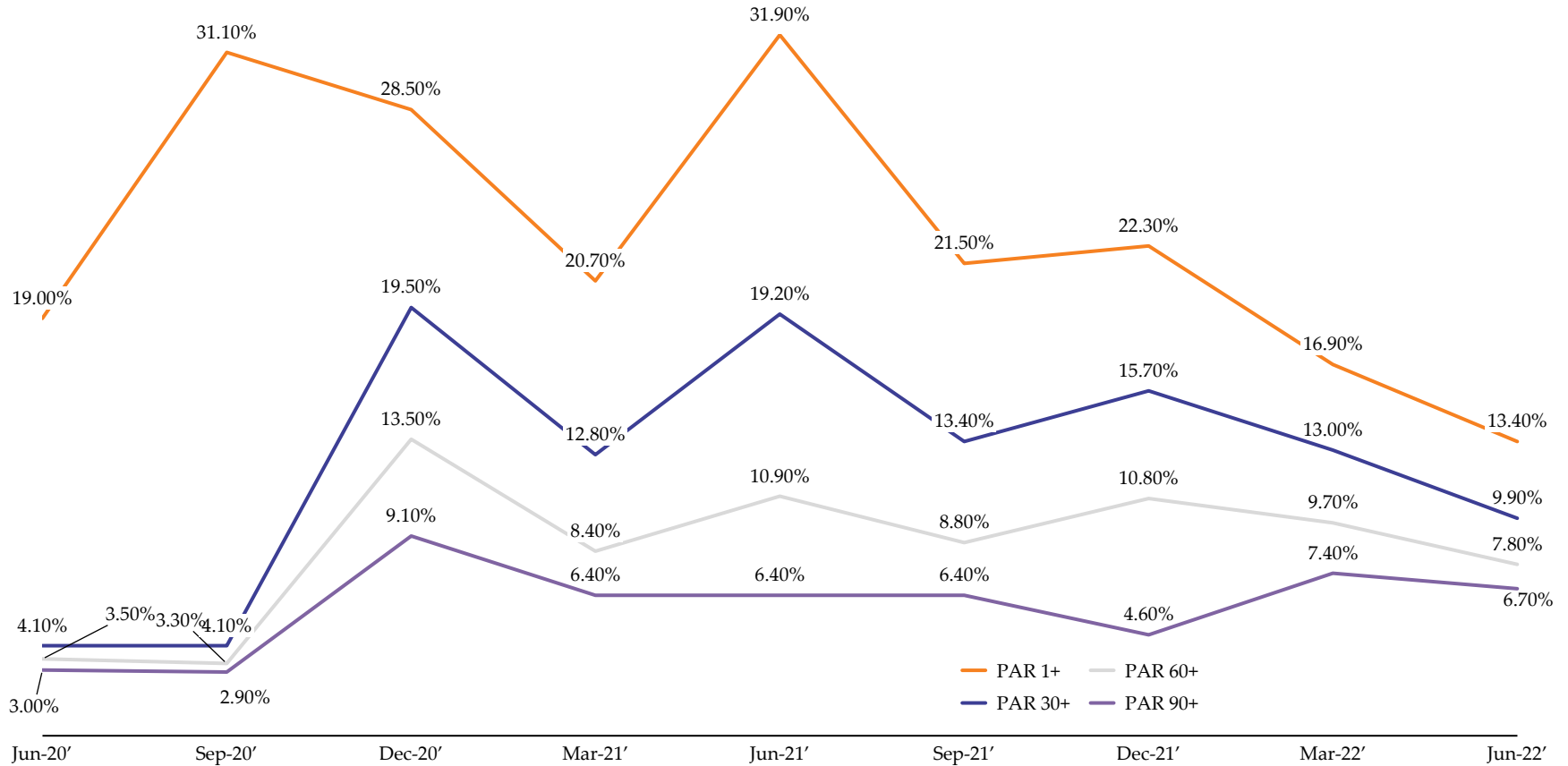
Regional Portfolio Mix (Overall)



| Product | Gross Advances (₹ Crores) ¹ | GNPA after w/off (₹ Crores) | NPA Provisions (₹ Crores) | Floating Provision (₹ Crores) | Total Provision (₹ Crores) | NNPA (₹ Crores) | GNPA ⁴ (%) | NNPA ⁴ % | PCR ² (%) (Incl. Tech W/off) | PCR ² (%) (Excl. Tech W/off) |
|--------------------------|---|--------------------------------|------------------------------|----------------------------------|-------------------------------|--------------------|--------------------------|------------------------|--|--|
| JLG | 3,381.5 | 383.4 | 125.6 | 91.3 | 216.9 | 166.6 | 11.3% | 5.3% | 78.5% | 56.6% |
| HL | 485.8 | 14.1 | 4.8 | - | 4.8 | 9.3 | 2.9% | 1.9% | 34.2% | 34.2% |
| SBL | 258.1 | 18.6 | 5.4 | - | 5.4 | 13.2 | 7.2% | 5.2% | 28.9% | 28.9% |
| CV | 333.9 | 37.7 | 23.7 | - | 23.7 | 14.0 | 11.3% | 4.5% | 70.0% | 62.9% |
| FIG | 455.8 | 0.0 | 0.0 | - | - | 0.0 | 0.0% | 0.0% | 0.0% | 0.0% |
| Unsecured Business Loans | 93.0 | 8.5 | 4.2 | - | 4.2 | 4.3 | 9.2% | 4.8% | 90.5% | 49.6% |
| Other ³ | 124.0 | 52.6 | 16.2 | - | 16.2 | 36.4 | 42.4% | 33.8% | 53.2% | 30.8% |
| Total | 5,132.7 | 515.0 | 179.9 | 91.3 | 271.3 | 243.8 | 10.0% | 5.0% | 75.1% | 52.7% |

1. Gross Advances mean all outstanding loans and advances excluding advances written off.
2. PCR computation includes Technical Write-off of ₹ 463.7 crores. PCR excluding technical write-off stands at 52.7%
3. Other includes Staff Loan, OD, Individual Loan, Restructuring product, WCTL and FITL, BC overdraft
4. GNPA and NNPA includes ECLGS loans of ₹ 55.9 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 8.9% and 3.9% respectively as at June 30 2022
5. Includes Floating Provision of ₹ 91.28 crores

Movement of PAR

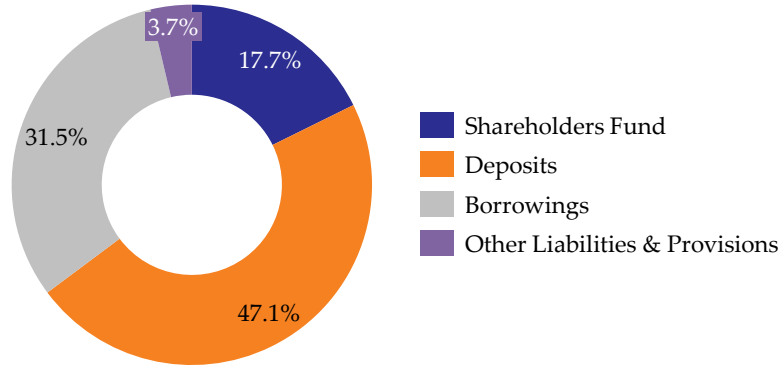


Note: PAR 90+ includes restructured accounts



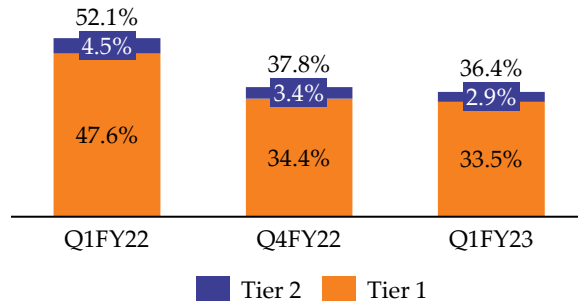
Liability Update

Balance Sheet Mix

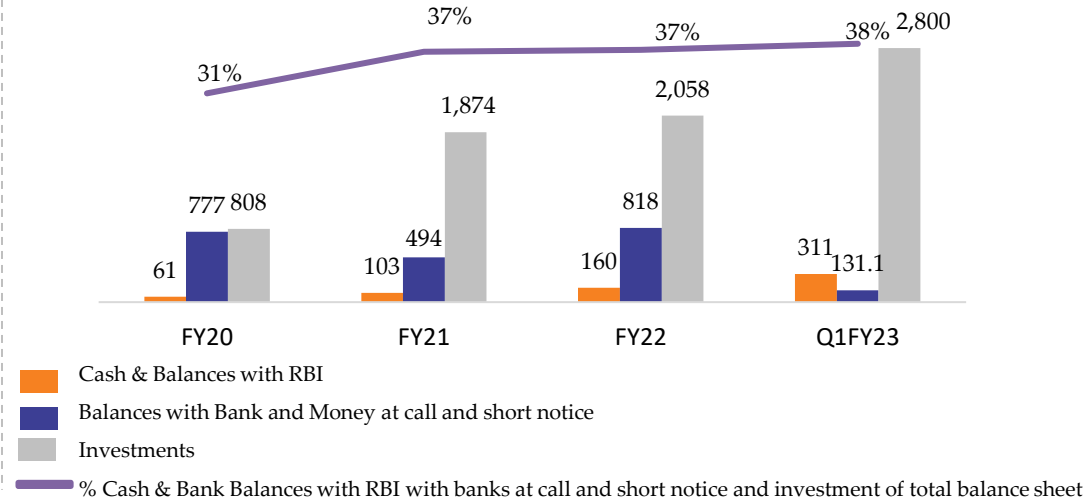


- As on 30th June 2022, Bulk deposits share in total deposits stood at 21.2%
- The Bank has Balance sheet liquidity of ₹1,284.1 (representing excess liquidity after considering statutory reserves required by RBI)
- This will be gradually utilized by the bank for undertaking disbursements activities in the coming quarters.
- Strong and stable ALM maintained.

Capital Adequacy Ratio % (CRAR)

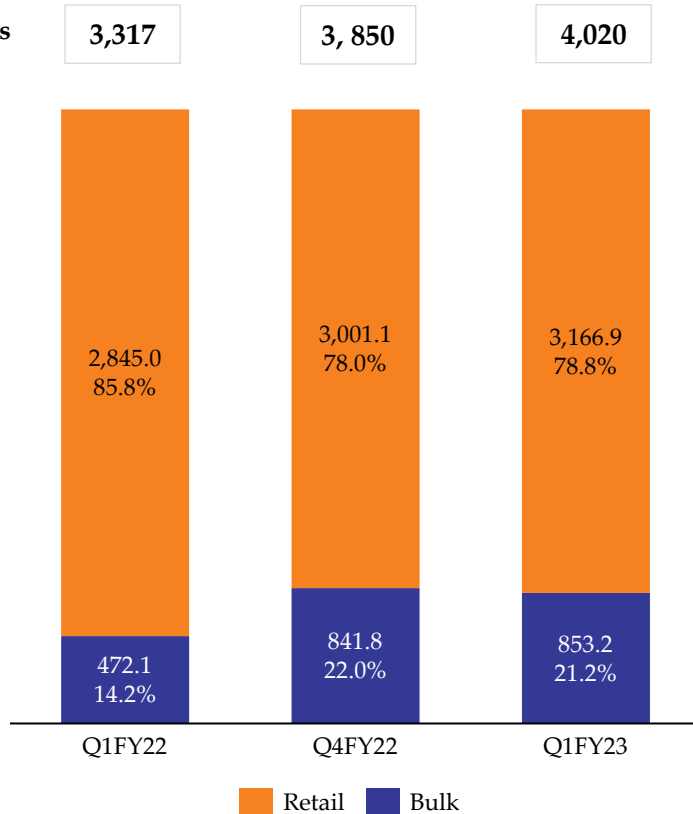


Liquidity as a % of the balance sheet



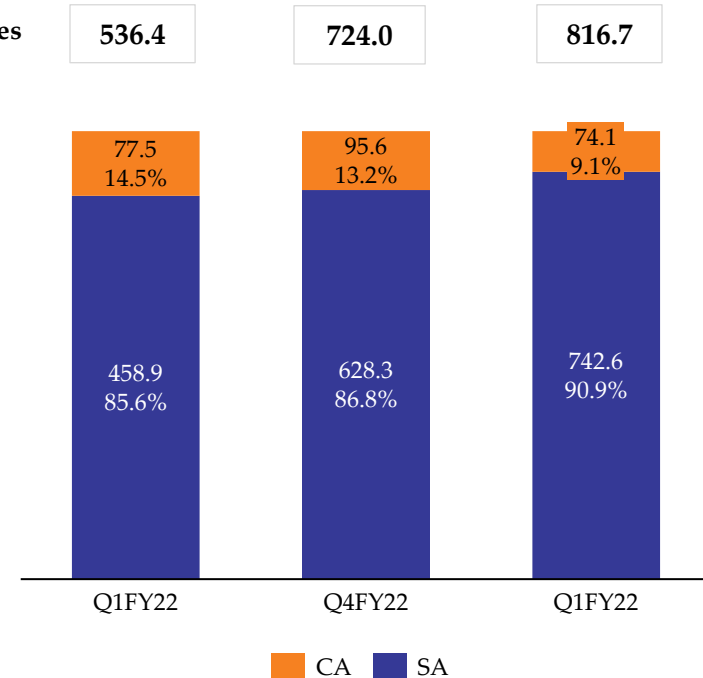
Deposits

₹ crores



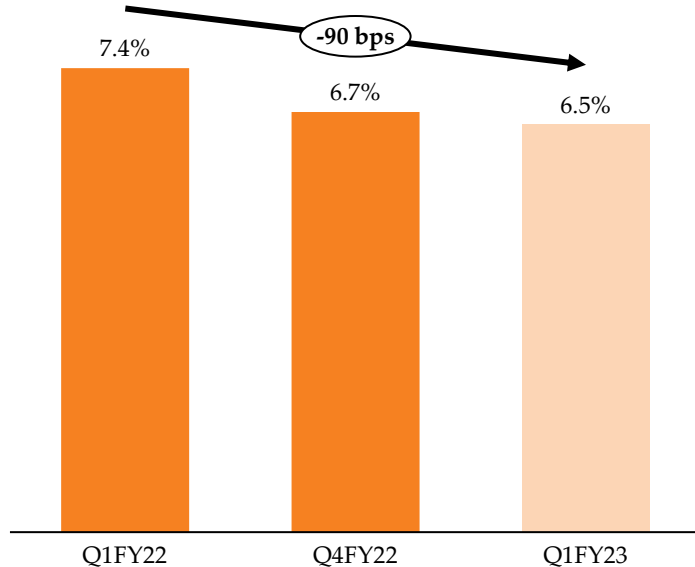
CASA Mix

₹ crores



- Sustainable and steady increase in the CASA ratio
- Strong growth: CASA grew by 12.8% sequentially to ₹ 816.7 crore in Q1 FY23

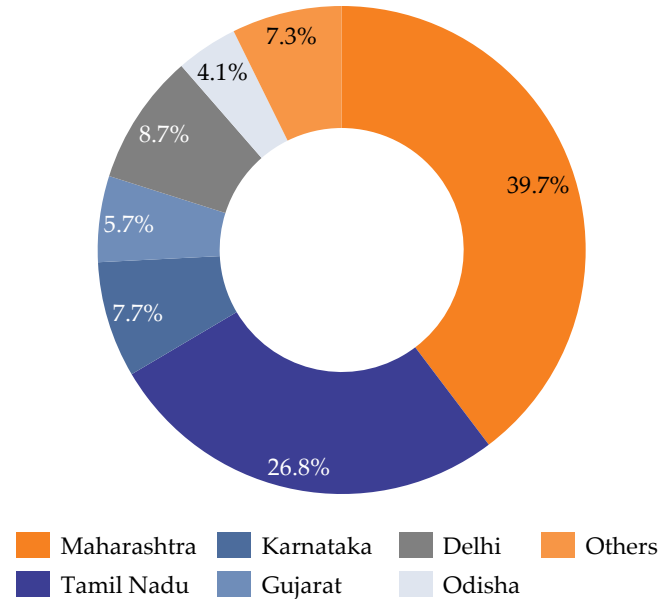
Cost of Deposits



Cost of deposits declined by ~90 basis to 6.5% as on 30th June 2022 on a YoY basis

Note: Bulk deposits are non-pre-mature in nature.

Geographic diversification of Deposits



- The Bank had a total of 92 liability focused branches as on 30th June 2022 primarily in the states of Maharashtra & Tamil Nadu
- 6 branches converted to URCs operation from April 22 out of 98 branches

Note: Puducherry is included in Tamil Nadu.



Financial & Key Ratios

| Particulars (figures in ₹ crores) | Jun-22 | Jun-21 | Y-o-Y | Mar-22 | Q-o-Q |
|-----------------------------------|----------------|----------------|--------------|----------------|-------------|
| Capital and Liabilities | | | | | |
| Net-worth | 1,513.9 | 1,550.5 | -2.4% | 1,505.5 | 0.6% |
| Deposits | 4,020.1 | 3,317.0 | 21.2% | 3,849.8 | 4.4% |
| Borrowings | 2,683.0 | 1,668.3 | 60.8% | 2,551.3 | 5.2% |
| Others Liabilities and Provisions | 312.8 | 217.5 | 43.8% | 273.8 | 14.2% |
| Total | 8,529.7 | 6,753.3 | 26.3% | 8,180.5 | 4.3% |
| Assets | | | | | |
| Fixed Assets | 150.2 | 42.0 | 257.5% | 115.2 | 30.3% |
| Cash and Bank | 442.0 | 812.6 | -45.6% | 977.1 | -54.8% |
| Investments | 2,799.8 | 1,882.7 | 48.7% | 2,057.7 | 36.1% |
| Advances | 4,862.5 | 3,793.5 | 28.2% | 4,750.9 | 2.4% |
| Other Assets | 275.1 | 222.5 | 23.6% | 279.5 | -1.6% |
| Total Assets | 8,529.7 | 6,753.3 | 26.3% | 8,180.5 | 4.3% |

| Particulars (figures in ₹ crores) | Q1 FY23 | Q1 FY22 | Y-o-Y | Q4 FY22 | Q-o-Q | FY22 | FY21 | Y-o-Y |
|-----------------------------------|--------------|--------------|--------------|--------------|--------------|---------------|--------------|--------------|
| Interest Earned | 281.5 | 215.7 | 30.5% | 236.6 | 19.0% | 941.8 | 776.1 | 21.3% |
| Interest Expended | 104.4 | 92.2 | 13.2% | 90.2 | 15.7% | 357.4 | 365.7 | -2.3% |
| Net Interest Income | 177.1 | 123.5 | 43.4% | 146.4 | 21.0% | 584.5 | 410.5 | 42.4% |
| Other Income | 13.2* | 22.8 | -42.3% | 20.0 | -34.2% | 93.6 | 76.4 | 22.5% |
| Net Total Income | 190.2 | 146.3 | 30.0% | 166.4 | 14.3% | 678.0 | 486.9 | 39.3% |
| Operating Expenses | 110.8 | 92.3 | 20.1% | 117.9 | -6.0% | 413.1 | 328.6 | 25.7% |
| Employee Expense | 53.2 | 51.8 | 2.7% | 66.4 | -19.9% | 228.2 | 185.8 | 22.8% |
| Other Expense | 57.6 | 40.6 | 41.9% | 51.5 | 11.9% | 184.9 | 142.8 | 29.5% |
| Operating Profit | 79.4 | 54.0 | 47.1% | 48.5 | 63.8% | 264.9 | 158.3 | 67.4% |
| Provisions and Contingencies | 69.3 | 110.8 | -37.5% | 112.1 | -38.2% | 392.0 | 146.2 | 168.2% |
| Net Profit Before Tax | 10.1 | -56.8 | - | -63.6 | - | -127.1 | 12.1 | - |
| Tax | 2.4 | 9.1 | -74.2% | 15.5 | -84.8% | 34.0 | -0.2 | - |
| Profit After Tax | 7.8 | -47.7 | - | -48.1 | - | -93.0 | 11.9 | - |

*Netting of MTM loss of ₹36.2 crores

*Up to March 31, 2022, the Bank used to amortise fees received from the sale of 'PSLC' over the residual quarters of the financial year in which the certificates were sold. From April 01, 2022, the Bank has started recognising fees received from the sale of PSLC on upfront basis. For the quarter ended June 30, 2022, the Bank has PSLC income of ₹ 28.74 crores. Had the Bank continued to amortise the fees from sale of PSLC, the Other Income for the quarter ended June 30, 2022, would have been lower by ₹ 21.55 crores.

| Particulars | Unit | Q1 FY23 | Q1 FY22 | Y-o-Y | Q4 FY22 | Q-o-Q | FY22 | FY21 | Y-o-Y |
|--------------------------------------|----------|---------|---------|----------|---------|------------|---------|---------|----------|
| Gross Advances | ₹ Crores | 5,132.2 | 4,004.0 | 28.2% | 5,063.4 | 1.4% | 5,063.4 | 4,206.0 | 20.4% |
| Disbursement | ₹ Crores | 1,012.2 | 361.0 | 180.4% | 980.1 | 3.3% | 3,527.9 | 2,216.6 | 59.2% |
| Deposits | ₹ Crores | 4,020.1 | 3,317.0 | 21.2% | 3,849.8 | 4.4% | 3,849.8 | 3,255.7 | 18.2% |
| Retail Deposit to Total Deposit | % | 78.8% | 85.8% | -700 bps | 78.1% | +70 bps | 78.1% | 80.0% | -190 bps |
| CASA Ratio | % | 20.9% | 16.2% | +470 bps | 20.2% | +70 bps | 20.2% | 15.4% | +480 bps |
| Yield | % | 19.1% | 18.1% | +100 bps | 16.4% | +270 bps | 18.2% | 17.8% | +40 bps |
| NIM | % | 9.1% | 7.6% | +150 bps | 7.8% | +130 bps | 8.6% | 7.1% | +150 bps |
| Cost of Deposits | % | 6.5% | 7.4% | -90 bps | 6.7% | -20 bps | 7.1% | 7.7% | -60 bps |
| Cost of Borrowings | % | 6.3% | 7.5% | -120 bps | 6.1% | +20 bps | 6.8% | 8.6% | -180 bps |
| Cost of Funds | % | 6.4% | 7.4% | -100 bps | 6.5% | -10 bps | 7.0% | 8.0% | -100 bps |
| Cost to income | % | 58.3% | 63.1% | -480 bps | 70.9% | -1,260 bps | 60.9% | 67.5% | -660 bps |
| GNPA Ratio | % | 10.0% | 9.5% | +50 bps | 11.8% | -180 bps | 11.8% | 9.4% | +240 bps |
| NNPA Ratio | % | 5.0% | 4.5% | +50 bps | 5.9% | -90 bps | 5.9% | 4.7% | +120 bps |
| PCR (including technical write-offs) | % | 75.1% | 70.9% | +420 bps | 69.8% | +530 bps | 69.8% | 63.7% | +610 bps |
| Book Value Per Share (BVPS) | ₹ | 142.6 | 146.1 | -2.4% | 140.0 | +1.9% | 140.0 | 150.5 | -7.0% |

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

In Q2FY22 Foundation focused on following activities

- **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 |
|--------|--|------------------------|----------|----------|
| | | | (Q4) | (Q1) |
| 1 | Program 1: Building Financial Capability of Domestic Workers | Maharashtra - Mumbai | 3,939 | 1,124 |
| | | Tamil Nadu – Chennai | | |
| 2 | Program 2: Building Financial Capability of Citizens of tomorrow – Program for School Children | Tamil Nadu - Cuddalore | 3,922 | 1,173 |
| | | Puducherry | | |
| | | Odisha – Khorda | | |
| 3 | Program 3: Building Financial Capability of rural communities – Program for Parents | Tamil Nadu - Cuddalore | 3,753 | 1,230 |
| | | Puducherry | | |
| | | Odisha - Khorda | | |

Company :



Suryoday Small Finance Bank Limited
CIN: L65923MH2008PLC261472

Ms. Radhika Gawde
E: radhika.gawde@suryodaybank.com

www.suryodaybank.com

Investor Relations Advisor :

SGA Strategic Growth Advisors

Strategic Growth Advisors Pvt. Ltd.
CIN: U74140MH2010PTC204285

Mr. Aakash S Mehta / Mr. Abhishek Shah
E: aakash.s.m@sgapl.net / abhishek.shah@sgapl.net
T: +91 9870679263 / +91 9930651660

www.sgapl.net