

# Our Diversified Assets Portfolio



## JOINT LIABILITY GROUP LOANS (JLG)

- Group Loans disbursed cycle wise for income-generating activities with ticket size ₹ 15,000-50,000
- Top-up loans to supplement JLG loans given to existing JLG customers



## INDIVIDUAL BUSINESS LOANS (T-NAGAR)

- Higher ticket size loans ranging from ₹ 50,000 to ₹ 3 lakh designed for small business owners



## COMMERCIAL VEHICLES

- Funding for new or used vehicles
- Primary focus on high quality retail CV and fleet operators and gradual expansion into used CV



## HOUSING LOAN

- Predominantly offering affordable home loans with ticket size of ₹ 10-15 lakh and tenure upto 240 months



## FINANCIAL INTERMEDIARY GROUP (FIG)

- Lending to Financial Institutions – Term Loans to other NBFCs & NBFC-MFIs, including HFCs




## SECURED AND UNSECURED BUSINESS LOANS (MSME)/SME


- Secured MSME/SME loans with ticket size ranging from ₹ 10 lakh to ₹ 5 crore and a tenure of up to 48 months
- Unsecured MSME/SME loans with ticket-size ranging from ₹ 10 lakh to ₹ 1 crore with a tenure of up to 48 months




### OUR PRODUCT SUITE


 Micro Finance Loans

 Commercial Vehicles and Equipment Loans


 Affordable Housing Loans


 MSME/SME Loans

 Loans Against Receivables


 Savings Accounts


 Current Accounts


 Fixed Deposits

 Non-Resident Fixed Deposits


 Recurring Deposits

 Recurring Deposits for Micro Finance Customers

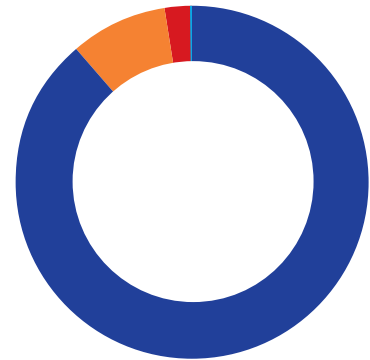
 Corporate Salary Accounts

 Flight Delay Insurance

 Government Schemes

 Life and General Insurance

### GROSS LOAN PORTFOLIO



<span style="color: blue;">●</span> Inclusive Finance	<b>80.9%</b>
<span style="color: orange;">●</span> Retail Assets	<b>16.9%</b>
<span style="color: red;">●</span> Financial Intermediary Group	<b>1.8%</b>
<span style="color: cyan;">●</span> Others	<b>0.5%</b>

### RETAIL ASSET BREAK-UP



<span style="color: orange;">●</span> Commercial Vehicle	<b>48%</b>
<span style="color: blue;">●</span> MSME	<b>20%</b>
<span style="color: red;">●</span> Housing Loan	<b>17%</b>
<span style="color: cyan;">●</span> Loan Against Property	<b>15%</b>

# Our Growth and Progress

## ADVANCES (₹ in Crore)

FY 2018-19	2,712
FY 2017-18	1,575
FY 2016-17	820

## NET TOTAL INCOME (₹ in Crore)

FY 2018-19	408
FY 2017-18	202
FY 2016-17	140

## DEPOSIT (₹ in Crore)

FY 2018-19	1,593
FY 2017-18	750
FY 2016-17	22

## YIELDS ON ADVANCES (%)

FY 2018-19	22.7
FY 2017-18	23.3
FY 2016-17	24.3*

## DISBURSEMENT (₹ in Crore)

FY 2018-19	2,856
FY 2017-18	1,718
FY 2016-17	987

## COST OF FUNDS (%)

FY 2018-19	8.8
FY 2017-18	9.9
FY 2016-17	12.1

## NET INTEREST INCOME (₹ in Crore)

FY 2018-19	339
FY 2017-18	164
FY 2016-17	128

## NET INTEREST MARGIN (%)

FY 2018-19	12.6
FY 2017-18	10.2
FY 2016-17	10.6

\*FY 2016-17 yield on averages is calculated on monthly average balances and not on daily average balance

**COST TO INCOME RATIO** (%)

FY 2018-19	48.0
FY 2017-18	65.1
FY 2016-17	72.9

**PROFIT AFTER TAX** (₹ in Crore)

FY 2018-19	87
FY 2017-18	10
FY 2016-17	16

**CRAR** (%)

FY 2018-19	36.0
FY 2017-18	37.9
FY 2016-17	53.6

**OPERATING EXPENSE RATIO** (%)

FY 2018-19	8.6
FY 2017-18	10.8
FY 2016-17	10.0

**GNPA** (%)

FY 2018-19	1.8
FY 2017-18	3.5
FY 2016-17	6.2

**ROE** (%)

FY 2018-19	14.1
FY 2017-18	2.0
FY 2016-17	4.3

**PRE-PROVISIONING OPERATING PROFIT** (₹ in Crore)

FY 2018-19	212
FY 2017-18	70
FY 2016-17	38

**DEBT EQUITY** (X)

FY 2018-19	3.1
FY 2017-18	2.7
FY 2016-17	2.1

**CASA** (%)

FY 2018-19	11.2
FY 2017-18	11.0
FY 2016-17	8.3

**NNPA** (%)

FY 2018-19	0.8
FY 2017-18	1.9
FY 2016-17	3.8

**ROA** (%)

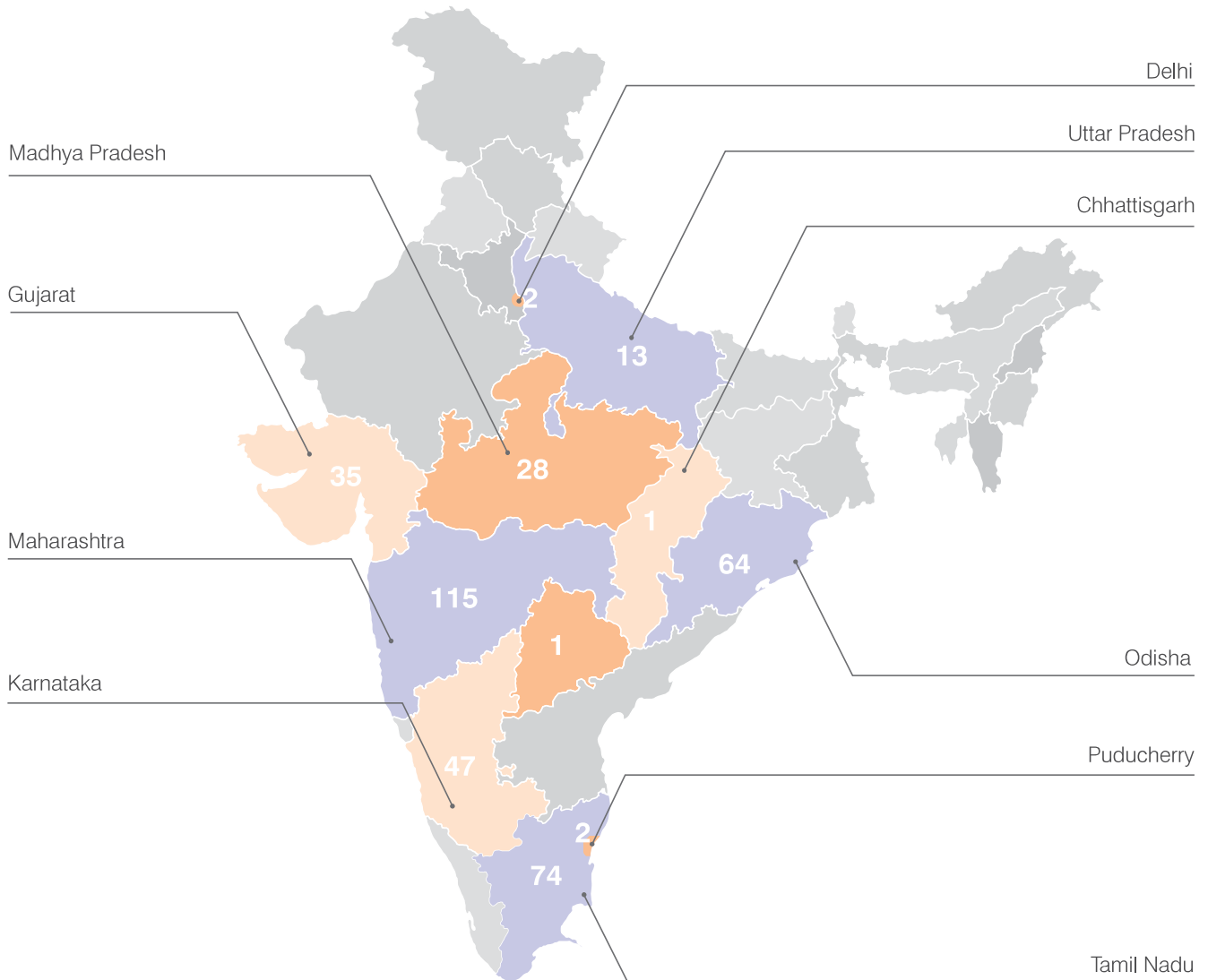
FY 2018-19	3.0
FY 2017-18	0.6
FY 2016-17	1.2

**CUSTOMER GROWTH** (Lakhs)

FY 2018-19	11.8
FY 2017-18	8.5
FY 2016-17	7.5

# Our Retail Banking Network

We have established our presence in 9 states and 2 Union Territories, covering major regions in the southern, western and northern parts of India. Today, we have a network of 382 branches, thus serving a fast-growing customer base.



Map not to scale. For illustrative purposes only

## Our Board of Directors



**DR. (MRS.) SHEELA BHIDE**  
*Independent Director and Chairperson*

Served as IAS Officer with the Government of India for 36 years across the Ministry of External Affairs, Ministry of Defence and Ministry of Corporate Affairs, Ex-Chairman & Managing Director, ITPO.



**MR. R. RAMACHANDRAN**  
*Independent Director*

Over 35 years of experience in the banking industry. Ex-Chairman & Managing Director – Andhra Bank; Ex-Executive Director, Syndicate Bank; Ex-Director SIDBI.



**MR. JYOTIN MEHTA**  
*Independent Director*

Finance and Compliance Professional with over 36 years of experience. Ex-General Manager and Company Secretary of ICICI Bank Ltd. Retired Chief Internal Auditor of Voltas Limited.



**MR. MRUTUNJAY SAHOO**  
*(Independent Director)*

Ex-Special Chief Secretary to the Government of Andhra Pradesh. Ex-Director as government nominee in Navratna and Miniratna PSUs.



**MRS. MEENA HEMCHANDRA**  
*(Independent Director)*

Retired Executive Director, Reserve Bank of India.

## Our Leadership Team



### **R BASKAR BABU**

*Managing Director & Chief Executive Officer*

Co-founder and Chief Executive Officer of Suryoday Micro Finance Limited since 2008 and MD & CEO of Suryoday Small Finance Bank, R Baskar Babu is a BE and MBA with more than 25 years of experience in banking and financial services. He has worked in organisations like Cholamandalam, HDFC Bank and GE Capital in various leadership positions.



### **NARAYAN RAO**

*Chief Services Officer and Head Support Services*

An MBA from Symbiosis with over 30 years of work experience spanning Sales, Operations and IT including 6+ years in USA, he has worked in organisations like Motorola-Pagepoint, Intelligroup and PINC.



### **R SATHYANARAYANAN**

*Chief Business Officer – Inclusive Finance*

A Commerce Graduate with over 24 years of work experience in various responsible roles in L&T Finance Ltd.



### **SOMINDER SINGH**

*Chief Business Officer – Retail Assets*

An Engineer with post graduate degrees in Management and Law with over 23 years of work experience, he has held responsible roles in organisations like Consortium Finance, Citi, ICICI Bank, GE Capital, Daimler Financial Services and Daimler India Commercial Vehicles.



### **BHARATH SONDUR**

*Chief Business Officer – Retail Banking*

A post graduate in Computer Applications having 26 years of experience in Retail and Consumer Banking. He has held responsible positions in Janalakshmi SFB, IndusInd Bank, Bank of Bahrain & Kuwait, ING Vysya, HDFC Bank, Global Trust Bank and State Bank of Travancore.



### **SHWETA SINGH**

*Head – FIG and Digital Banking*

A CA and MBA in Finance & Marketing with over 16 years of work experience at Rabobank, GE Capital and Tata Motors.



### **VAMAN KAMAT**

*Chief Credit Officer*

Vaman is a Chartered Accountant. He carries with him a rich experience of more than 20 years and has held responsible roles in HDFC Bank and Cholamandalam.



### **BHAVIN DAMANIA**

*Chief Financial Officer*

A Chartered Accountant with over 13 years of work experience in Banking and Financial services, he has worked in organisations like ICICI Bank, Credit Suisse Bank and KPMG.



### **GEETA KRISHNAN**

*Company Secretary*

An ACS, CAIIB and BGL with over 25 years of experience in secretarial functions and corporate governance in prestigious industrial groups.

# Some of Our Key Investors

## INSTITUTIONAL INVESTORS



IDFC First Bank and Kotak Life are also institutional investors

## DEVELOPMENT/IMPACT FUNDS



## PRIVATE EQUITY

