Name	SURYODAY SMALL FINANCE BANK LIMITED (FORMERLY KNOWN AS SURYODAY MICRO FINANCE LIMITED) A BANK OF SMILES CIN: U65923MH2008PLC261472					
	Regd. Off: 1101, 'Sharda Terraces', Plot No. 65, Sector -11, CBD Belapur, Navi Mumbai - 400614. UNAUDITED FINANCIAL RESULTS FOR THE HALF YEAR ENDED 30TH SEPTEMBER 2017					
Image: part animal (a) = (b) + (c) + (c) (d)		Particulars	ended	Half year ended	Year ended	
Comparison Com		Interest earned (a) ± (h) ± (c) ± (d)	Unaudited	Unaudited	Audited	
and other intere bank funds 1970 1970 2970 2970	'	(a) Interest/ discount on advances/ bills (b) Income on investments	10,415		22,694	
2. 2. Chem Comone 1,515 3,005 2,005 1,000 1,00		and other inter bank funds	370	370		
5. Company Expresses (9+10) 8.859 4.546 10.179 1.070 3.365 3.540 4.546 10.179 1.070 3.365 3.365	3.	Other Income Total Income (1+2)	13,516	13,305	1,109 25,479	
0 0 0 0 0 0 0 0 0 0		Operating Expenses (i)+(ii)	5,859	4,546	10,178	
7. Opendary Priorit before Provisions and Contingencies 1,739 3,798 3,7	6.	(ii) Other operating expenses Total Expenditure (4+5) excluding provisions	1,962	1,670	3,965	
Petit	7.	Operating Profit before Provisions and				
	9.	Exceptional Items	1,267 -	42 -	1,395	
Setting (1911) 1.50		before tax (7-8-9)			,	
14 Next Profit (r) Lass (-) to the period (2-13) 222 1,346 1,510 1,616 1,816 1,510 1,616 1,816 1,510 1,616 1,816 1,510 1,616 1,510 1,616 1,510		after tax (10-11)	292	1,946	1,510	
Despert Searche affect of provious accounting year) 0.574 0.556 0.5057 0.5	14.	Net Profit (+)/ Loss (-) for the period (12-13) Paid-up equity share capital (face value of Rs.10 each)				
Description Company		(as per balance sheet of previous accounting year)	50 574	34 595		
0 Garpinar More Stance (PSP-Diasic (Not Annualised) 1.321 2.214 2.010 2.010		(b) Networth (Net off deferred expenditure / intangible assets)				
Earnings Per Shane (ERS-)Dalted (Not Annualised)	18.	(i) Capital Adequacy Ratio				
		Earnings Per Share (EPS)-Diluted (Not Annualised) (iii) Debt equity ratio	0.87	4.10	2.90	
Notes		- Gross/Net NPA		1		
1. The results for the half year ended 30° September 2017 has been reviewed by the sauthor committee and approved by the based of Directors at tis meeting had on 24° Octobe 2017 and was sulpect to a Limited Review by the statutory auditors of the Bank. 2. Pursuant to the resolution passed by the stantachors at the Annual General Meeting had on 20° September 2016 and the issue of and finance bank locanes by Reserve Bank of India; REPI. 2. Surpoday Small Finance Bank (the Bank) is included in the Second Schedule to the Reserve Bank of India; REPI. 3. Surpoday Small Finance Bank (the Bank) is included in the Second Schedule to the Reserve Bank of India Act, 131 Advis de Noticiation No. DBB. NBD.(SPES-postpost) No. 7081-132.126(2017-18) disted 24° July 2017 and published in the Gazette of India (Part III + Section 4) disted 22° September 2017. Noticiation for includin in second schedule was published and 23° September 2017 in RBIs verbeits and can be accessed on Indianing Intic, (trips://www.bl.orpin/Schedule). 4. During the half year ended 30° September 2017 and Bank (Part III + Section 4) disted 22° July 2017 and published in second Schedule in the Carettee Common		- Net NPA %	5.39%	0.06%	3.80%	
was subject to a 'Limited Review' by the statutory auditors of the Bank. 2.Prosurant to the resolution passed by the shareholders at the Annual General Meeting held on 22° September 2015 and the issue of amal finance bank (company) was commercial for SMP-ZMP (company) was commercial for SMP-ZMP (company) and finance bank with effect from 23° January 2017. Pursuant to this change, the Company summercial for SMP-ZMP (company) and the company was commercial for SMP-ZMP (company) and the company summercial for SMP-ZMP (company) and the company summercial for SMP-ZMP (company) and company summercial for	Notes: 1. The results for the half year ended 30 th September 2017 has been reviewed by the audit					
22" September 2015 and the saus of small finance bank locrosery Pleareve Bank of India (1891) on 28" August 2015. Suprody Minor Fornace Limited (for Company) vas convetted this change, the Company vas contended the MECHATION (company) was convetted that SEPC-AMPLIONERS and seasons and the Company vas convetted that SEPC-AMPLIONERS are seasons and the Company vas convented that SEPC-AMPLIONERS are seasons are seasons and the Company vas convented that SEPC-AMPLIONERS are seasons and the Company vas convented that the Company vas convented to the Com	2.	was subject to a 'Limited Review' by the statutory auditor Pursuant to the resolution passed by the shareholders a	ors of the Bar at the Annual	ık. General Mee	ting held on	
surmodered in BRC-AHT Rense. As a result, the previous periods figures are not strictly comparated with those of the current year. 3. Suryoday Small Finance Bank (the Bank) is included in the Sectoral Schedule to the Reserve Bank (of India Act.) 1934 with Notification to ALDRA NOD, 1955-Suryoday). No. 7661:16.12.18/2017-18 diated 24* July 2017 and published in the Gazette of India (Part III - Section 4) diated 27* July 2017 and published in the Gazette of India (Part III - Section 4) diated 27* July 2017 and published in the Gazette of India (Part III - Section 4) diated 27* July 2017 on HBTs website and can be accessed on following Infi. (https://www.bl.com/shc001761). The September 2017 17. 205 equal to the Section 15. 10 on HBTs website and can be accessed on following Infi. (https://www.bl.com/shc001761). The September 2017 17. 205 equal to the Section 15. 10 on HBTs of the value of India 15. 10 on HBTs of the section 2017 and 15. 10 on HBTs of the section 2017 and 15. 10 on HBTs of the Section 15. 10 on H		22 nd September 2016 and the issue of small finance bank I on 26 th August 2016, Suryoday Micro Finance Limited (the	icense by Res ('Company') v	serve Bank of was converted	India ("RBI") I into a small	
of India Act, 1934 wide Notification No.DBR.NBD.(SFB-Suryoday)No. 786/16.13.21/62/071-18 of dated 24* July 2017 and published in the Gazette of India (Part III Section 4) dated 25* September 2017. Notification for inclusion in second schedule was published on 21* September 2017 on RBT were water and 19 of 19 o		surrendered its NBFC-MFI license. As a result, the previous p				
September 2017. Nolficiation for inclusion in second schedule was published on 211* September 2017 on RB19 webstea and can be accessed on following files: (https://www.txbc.gris/Confects.)	3.	of India Act, 1934 vide Notification No.DBR.NBD.(SFB-	Suryoday).No	. 766/16.13.2	216/2017-18	
4. During the half year ended 30° September 2017, 1,72,500 equity shares of floor value of Rs. 10 each were excised by the encytopes under employee stord employee shores shares. 5. The provious due date of interest on non conventible debenture is 30° October 2017. 8 he same was paid on the due date. The next due date of interest of non conventible debenture is 30° October 2017. 6. Privately placed redeemable non-conventible secured debentures are secured against hypothesation of pool of loans with a security cover of 1 to 1.10 times of the outstanding of respective debentures. The Bank has not raised non-conventible debentures after conversions the problemation of pool of loans with a security cover of 1 to 1.10 times of the outstanding of respective debentures. The Bank has not raised non-conventible debentures after conversions to a small finance bank. 7. The Credit Analysia & Research Limited (CARE) have assigned tong term facility rating of Ar to the Bank. 8. RBI circular DBR No.BPB.20.121 (0.6.201/2015-16 dated July 1, 2015 on "Bane! III Capital Redement and to path of the RBI circular DBR.No.BPB.20.201/201/2011-16 dated March 31, 2015 on "Prudential Guidelines on Capital Adequacy and Liquidity Standards-Amendments' requires bank to make applicable Plant 2 disclosures have not been subjected to audit or review by the statutory auditors. 9. Earnings per tains for the halfy severe and 30° September 2017 and 30° september 2016 have been calculated for six months and not annualised. 10. Return on Asset has been computed as a percentage of profit after tax to monthly average total assesses and not annualised for half year ended 30° September 2016 have been calculated for six months and not annualised of half year ended 30° September 2016 have been recognited to review by the statutory auditors. 9. Return of Asset has been computed as a percentage of profit after tax to monthly average total assesses and not annualised brieference Shares (quantity and value): NI. 10. capital endering his experiment of Pl		September 2017. Notification for inclusion in second sche	edule was pub	lished on 21s	* September	
5. The previous due date of interest on non convertible debenture as 28° September 2017 & the same was paid on the due date. The next due date of interest of non convertible debenture is 30° October 2017. Privately placed redeemable non-convertible secured debentures are secured against hypothecation of pool of loans with a security cover of 1 to 1.10 times of the outstanding of respective debentures. The Bank has not raised non-convertible debentures are secured against hypothecation of pool of loans with a security cover of 1 to 1.10 times of the outstanding of respective debentures. The Bank has not raised non-convertible debentures are scalarity into a small finance bank. 7. The Crost Anapsia Research Links of CAPE) have assigned fung term storily raing of 10° to the Bank. 8. RBI circular DBR.No.BBR.DC.121.06.2012.05.11.01 dated ally 1, 2015 on Production and Inquidity coverage ratio under the RBI circular DBR.No.BBR.DC.2012.01.41-5 dated March 31, 2015 on "Productible Guidelines on Capital Adequacy and Liquidity Standards-Amendments' regimes bank to make applicable Plant of disclosures have not been subjected to audit or review by the statutory auditors. 9. Earnings per share for the half year ended 30° September 2017 and 30° September 2016 have been calculated for six months and not annualised. 10. Return on Assarb is the seconomy ended as a percentage of profit after tax to monthly average the same sets and not annualised for half year ended 30° September 2017 and 30° September 2016 have been recognition. 10. Capital Redeemable Preference Shares (quantity and value): NI. 10. Capital Redeemable Preference Shares (quantity and value): NI. 10. Capital Redeemable Preference Shares (quantity and value): NI. 11. Capital Redeemable Preference Shares (quantity and value): NI. 12. Segment Revenue 13. Again and Accounting Standard on Segment Research and Accounting Standard	4.	NotificationUser.aspx?Id=11125&Mode=0). During the half year ended 30th September 2017, 1,72,3	350 equity sh	ares of face		
30° October 2017.	5.	10 each were exercised by the employees under employee stock option scheme. The previous due date of interest on non convertible debenture was 29th September 2017 & the				
respective debentures. The Bank has not raised non-convertible debentures after conversion into a small finance bank. 7. The Crotid Analysis & Research Limited (CARE) have assigned forg term facility rating of V² to the Bank. 8. RBI circular DBR N.O.B.P.B.C.1/21.06.201/2101-15 deated. July 1. 215.05 m Baself III. 8. RBI circular DBR N.O.B.P.B.C.1/21.06.201/2101-15 deated July 1. 215.05 m Baself III. 8. RBI circular DBR N.O.B.P.B.C.1/21.06.201/2101-15 deated July 1. 215.05 m Baself III. 8. RBI circular DBR N.O.B.P.B.C.1/21.06.201/2101-15 deated July 1. 215.05 m Baself III. 8. RBI circular DBR N.O.B.P.B.C.1/21.06.201/2101-15 deated March 31.201.05 m Purdent III. 8. RBI circular share to read to the Bank III. Tamework. These disclosures including leverage ratio and rethe Basel III. Tamework. These disclosures are availabled. 9. Earnings per share for the half year ended 30° September 2017 and 30° September 2016 have been calculated for six months and not annualised. 10. Return on Assets has been computed as a percentage of profit after tax to monthly average total assets and not annualised for half year ended results. 11. Capital Redeemable Preference Shares (quantify and value): NI. 12. Outstanding Redeemable Preference Shares (quantify and value): NI. 13. Capital redeemable Preference Shares (quantify and value): NI. 14. Segment Revenue 1 Retall banking 1 14.15 (1.300) 1 14.15 (1.300) 1 15.15 (2.473) 1 14.15 (2.473) 1 15.15 (2.5479) 1 16.201 (1.300) 1 17.21 (1.300)	6.					
7. The Credit Analysis & Research Limited (CARE) have assigned forg term facility rating of V* b the Bank. RBI circular DBR.No.BP.BC.021.06.2012014-15 dated March 31, 2015 on Prodential Guidelines on Capital Adequacy and Liquidity Standards. An advantage of the Capital Adequacy and Liquidity Standards. An advantage of the Capital Adequacy and Liquidity Standards. An advantage of the Capital Adequacy and Liquidity Standards. An advantage of the Capital Adequacy and Liquidity Standards. An advantage of the Capital Adequacy and Liquidity Standards. An advantage of the Capital Adequacy and Liquidity Standards. An advantage of the Capital Adequacy and Liquidity Standards. An advantage of the Capital Advantage of the		respective debentures. The Bank has not raised non-co				
Marich 31, 2015 on "Prudential Guidelines on Capital Adequacy and Liquidity Standards Amendments' requires banks to make appticable Plair 3 disclosures including leverage ratio and fliquidity coverage ratio under the Basel III Framework. These disclosures are available on the disclosures have not been subjected to audit or review by the statutory auditors. Earnings per share for the half year ended 30° September 2017 and 30° September 2016 have been calculated for six months and not annualised. Return on Assests has been computed as a percentage of profit after tax to monthly awarge total assets and not annualised. The service of the service is not required in respect of privately placed othertures in terms of Rule 18(7)(b)(ii) of Companies (Share Capital and Debentures Plues, 2014. 12. Capital Redemption Reserve? Debenture Redemption Reserve: Debenture Redemption Reserve is not required in respect of privately placed othertures in terms of Rule 18(7)(b)(iii) of Companies (Share Capital and Debentures) Rules, 2014. 13. Loan processing fees have been reclassified from interest income to other income. Previous periodylear's figures have been reclassified from interest income to other income. Previous periodylear's figures have been reclassified wherever necessary to correspond with the current periodylear's presentation. 14. Segment Reflections and Accounting Standard on Segment Reporting (AS 17): 15. Segment Reporting (AS 17): 16. Segment Reporting (AS 17): 17. Segment Reporting (AS 17): 18. Segment Reporting (AS 17): 18. Segment Reporting (AS 17): 19. Teasury 19. Teasury 19. Teasury 19. Teasury 10. Other banking operations 10. Jake 2012 10. Segment Reporting (AS 17): 10. Teasury 10. Other banking operations 10. Jake 2012 10. Segment Reporting (AS 17): 10. Teasury 10. Other banking operations 10. Jake 2012 10. Segment Reporting (AS 17): 10. Teasury 10. Other banking operations 10. Jake 2012 10. Segment Reporting (AS 17): 10. Segment Reporting (AS 17): 10. Segment Reporting (AS 17)		The Credit Analysis & Research Limited (CARE) have assigned	-			
Bigulidity coverage ratio under the Basef III Framework. These disclosures are available on the Bank's website at the following link: https://www.surpodayank.com/regulatory-disclosure. The disclosures have not been subjected to audit or review by the statutory auditors. Particular		March 31, 2015 on 'Prudential Guidelines on Capital	Adequacy a	and Liquidity	Standards-	
9. Earnings per share for the half year ended 30™ September 2017 and 30™ September 2016 have been calculated for six months and not annualised. 10. Return on Assets has been computed as a percentage of profit after tax to monthly average total assets and not annualised for half year ended results. 11. Capital Redemption Reserve: Debenture Redemption Reserve: Share Capital and Debentures Placed edbentures in terms of Rule 18(7)(b)(iii) of Companies (Share Capital and Debentures) Rules, 2014. 12. Outstanding Redeemable Preference Shares (quantity and value): NII. 13. Loan processing fees have been re-grouped/ire-classified wherever necessary to correspond with the current period/year's presentation. 14. Segment Reporting (AS 17): 15. Segment Reporting (AS 17): 16. Particulars 17. Segment Reporting (AS 17): 18. Segment Reporting (AS 17): 19. Treasury 29. Treasury 19. Treasury 19. Treasury 19. Treasury 19. Treasury 19. Treasury 29. Treasury 39. Treasury 40. Treasury 40. Treasury 41. Treasury 42. Treasury 43. Treasury 44. Treasury 45. Treasury 46. Treasury 47. Treasury 48. Treasury 49. Treasury 49. Treasury 49. Treasury 40. Treasury		Amendments' requires banks to make applicable Pillar 3 disclosures including leverage ratio and liquidity coverage ratio under the Basel III Framework. These disclosures are available on the Bank's website at the following link: https://www.suryodaybank.com/regulatory-disclosure. The				
10. Return on Assets has been computed as a percentage of profit after tax to monthly average total assets and not annualised for half year ended results.	9.	disclosures have not been subjected to audit or review by the statutory auditors. Earnings per share for the half year ended 30th September 2017 and 30th September 2016 have				
Is not required in respect of privately placed dehentures in terms of Rule 18(7)(b)(iii) of Companies (Share Capital and Dehentures) Rules, 2014. 12. Outstanding Redeemable Preference Shares (quantity and value): NII. 13. Loan processing fees have been reclassified from interest income to other income. Previous periodyear's figures have been re-groupedrive-classified wherever necessary to correspond with the current periodyear's presentation. 14. Segment Information in accordance with the extant RBI guidelines and Accounting Standard on Segment Reporting (AS 17): Segment Reporting (AS 17):	10.	Return on Assets has been computed as a percentage of profit after tax to monthly average total				
12. Outstanding Redeemable Preference Shares (quantity and value): NJ. 13. Loan processing fees have been reclassified from interest income to other income. Previous periodylar's figures have been re-groupedin-classified wherever necessary to correspond with the current periodylar's presentation. 14. Segment Reporting (AS 17):	11.	Capital Redemption Reserve / Debenture Redemption Reserve: Debenture Redemption Reserve is not required in respect of privately placed debentures in terms of Rule 18(7)(b)(ii) of Companies				
Periodiyear's figures have been re-grouped/re-classified wherever necessary to correspond with the current periodiyear's presentation. 14. Segment Reporting (AS 17): Particulars		(Share Capital and Debentures) Rules, 2014. Outstanding Redeemable Preference Shares (quantity and value): Nil.				
Segment Reporting (AS 17):		period/year's figures have been re-grouped/re-classified wherever necessary to correspond with				
Sr. No. Particulars Sasephor Sasephor Salaham Sasephor Salaham Sasephor Salaham Sal	14.	Segment Reporting (AS 17): (₹ in Lakhs)				
1 Segment Revenue		Particulars		ended 30-Sept-2017	ended 31-Mar-2017	
1,394 7.29	1					
Less: Inter segment Revenue (1,300) 25,479		b Treasury c Other banking operations		1,394	729 11	
2 Segment Results		Less: Inter segment Revenue		(1,300)	•	
C Other banking operations 1	2	Segment Results a Retail banking		456	1,877	
Total Profit Before Tax 472 2,385 2,385 3 3 5 5 5 6 6 6 6 6 6 6		c Other banking operations		-	11	
D Treasury	3	Total Profit Before Tax Segment Assets		472	2,385	
d Unallocated Total		b Treasury c Other banking operations		32,426	62,898	
a Retail banking b Treasury c Other banking operations d Unallocated Total 5 Capital employed [i.e. Segment Assets (-) Segment Liabilities] a Retail banking b Treasury c Other banking operations d Unallocated Total 5 Capital employed [i.e. Segment Assets (-) Segment Liabilities] a Retail banking b Treasury c Other banking operations d Unallocated Total 6 Total 7 Total 7 Total 8 Total 19,200 (13,953) 19,200 (2,898 (2,898 (2,992) (2,992) (2,898 (2,898 (2,992) (4	d Unallocated Total				
d Unallocated Total 109,645 110,364 1		a Retail banking b Treasury			-	
Separation		d Unallocated		109.645	15 33 110,364	
C Other banking operations 1,454 1,127 1,454	5	Capital employed [i.e. Segment Assets (-) Segment a Retail banking	Liabilities]	19,200	(13,953)	
Total S0,574 50,057		c Other banking operations		-	(15)	
30	Total 50,574 50,057 Notes:					
in accordance with Accounting Standard 17- Segment Reporting. Accordingly, segment information for period ended 30 th September 2016 is not disclosed in table above. Statement of Assets and Liabilities is as below (₹ in Lakhs)	30 th September 2017. Accordingly, wholesale banking segment is not disclosed in the table above.					
Particulars As at 30-Sept-2017 31-Mar- 2017 Unaudited Audited	2.	in accordance with Accounting Standard 17 - Segment Rep	orting. Accord	ingly, segmen	Micro Credit' It information	
Name	As at As at					
Capital 6,424 6,406 Reserves and Surplus 44,150 43,651 Deposits 26,481 2,206 Borrowings 76,892 102,158 Other Liabilities and Provisions 6,272 6,000 ASSETS 160,219 160,421 Cash and Balances with Reserve Bank of India 3,586 2,667 Balances with banks and money at call and short notice 8,454 10,725 Investments 28,197 59,393 Advances 113,659 81,966 Fixed Assets 1,344 778 Other Assets 4,979 4,892 Tother Assets 160,219 160,421 For Suryoday Small Finance Barb Insinance Barb				30-Sept-2017		
Deposits 26,481 2,206 Borrowings 76,892 102,158 Other Liabilities and Provisions 6,272 6,000 ASSETS Cash and Balances with Reserve Bank of India 3,586 2,667 Balances with banks and money at call and short notice 8,454 10,725 Investments 28,197 59,393 Advances 113,659 81,966 Fixed Assets 1,344 778 Other Assets 4,979 4,892 Tother Assets 160,219 160,219 Advances For Suryoday Small Finance Bark Limited	Cap	oita l		· '	6,406	
Other Liabilities and Provisions 6,272 6,000 ASSETS 160,219 160,421 Cash and Balances with Reserve Bank of India 3,586 2,667 Balances with banks and money at call and short notice 8,454 10,725 Investments 28,197 59,393 Advances 113,659 81,966 Fixed Assets 1,344 778 Other Assets 4,979 4,892 Tother Assets 160,219 160,219 For Suryoday Small Finance Bark Limited, Sd/-	Dep	posits		26,481	2,206	
ASSETS 6.667 Cash and Balances with Reserve Bank of India 3,586 2,667 28,197 10,725 Balances with banks and money at call and short notice 8,454 10,725 59,393 Advances 113,659 81,966 81,966 778 78 Fixed Assets 1,344 778 78 4,979 4,892 160,219 160,219 160,219 160,219 160,419 160,219		•		6,272	6,000	
Balances with banks and money at call and short notice 8,454 10,725 Investments 28,197 59,393 Advances 113,659 81,966 Fixed Assets 1,344 778 Other Assets 4,979 4,892 For Suryoday Small Finance Ball Finance Ball Finance Ball Side	ASSETS					
Advances 113,659 81,966 Fixed Assets 1,344 778 Other Assets 4,979 4,892 160,219 160,211 For Suryoday Small Finance Bank Limited. Sdr-	Can			8,454	10,725	
Other Assets 4,979 4,892 160,219 160,421 For Suryoday Small Finance Bank Limited. Sd/-	Bala	estments		28.197	59,393	
Sd/-	Bala Inve Adv	ances		113,659		
Place : Puducherry R. Baskar Babu	Bala Inve Adv Fixe	ances ed Assets		113,659 1,344 4,979	81,966 778 4,892	