

Natural disasters: 2.5 million displaced in India in 2022

Extreme weather events and disasters have been on the rise in the region

SAMREEN WANI
New Delhi, 16 May

A range of natural disasters displace millions of Indians each year. An analysis of data from the Geneva-based Internal Displacement Monitoring Centre (IDMC) shows that internal displacement in India was 2.5 million in 2022. The average displacement in the country in the last seven years has been over 3 million annually.

This means that as many people as currently reside in Bhopal are displaced by natural disasters every year in India. An internal displacement refers to each new forced movement of persons within the borders of their country recorded during the year because of a disaster. Natural disasters can include floods, epidemics and weather-related phenomenon, which affect people's ability to continue in their place of residence.

Cyclone Mocha made landfall along the coast of Bangladesh and Myanmar last week. The cyclone has since resulted in efforts to evacuate 500,000 people with about 40 deaths already reported so far. The state of West Bengal is on alert for the cyclone, though reports indicate that it is expected to spare the state.

The number of such displaced people in India has ranged between 1.3-5 million in the last seven years, for which data was collated (see chart 1). There have been similar displacements due to natural disasters in neighbouring countries including Afghanistan, Pakistan (which saw floods last year), and others in the South Asia region.

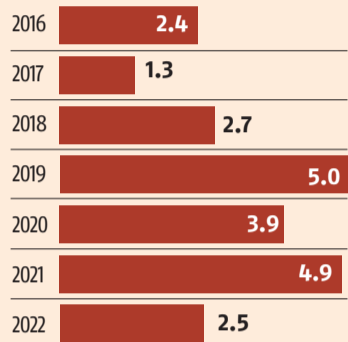
Extreme weather events and disasters have been on the rise in the region. Data from EM-DAT, a database on international disasters, shows over 900 disasters have struck the region since 2001, a figure higher than the disasters for the entire century before (see chart 2).



A flooded area near Mann Shwe Set Taw pagoda in Magwe Division, central Myanmar, caused by cyclone Mocha

DISPLACEMENT UP IN RECENT YEARS

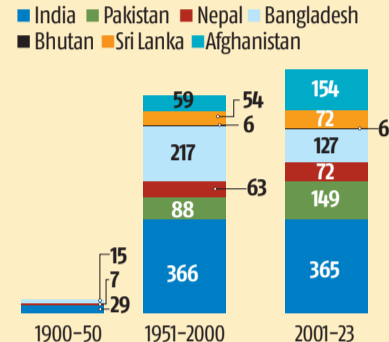
Internal displacement (in million)



Source: Internal Displacement Monitoring Centre (IDMC)
Note: An internal displacement refers to each new forced movement of persons within the borders of their country recorded during the year because of a disaster

NATURAL DISASTERS IN SOUTH ASIA HAVE RISEN

Recorded occurrences of natural disasters



Note: Dataset may include overlap as some disasters which affected multiple regions were counted separately; no disasters were recorded in Nepal, Bhutan, Sri Lanka, and Afghanistan between 1900-1950
Source: EM-DAT, CRED

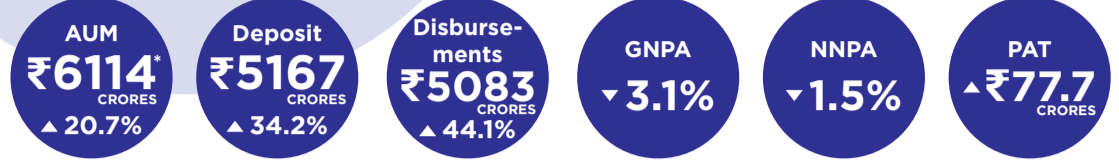
"Floods triggered 90 per cent of the region's disaster displacements in 2022. All countries recorded flood displacement, but Pakistan, India, and Bangladesh were the most affected," said the IDMC's 2023 Global Report on Internal Displacement.

The May 2023 report noted that South Asia's changing weather patterns are making the monsoon rains more unpredictable. Better forecasting and early warning systems would be important as would flexible response planning, it added.



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**Audited Financial Results
for the Year ended
March 31, 2023**



(₹ in Crores)

Particulars	Year Ended March 31, 2023 Audited	Year Ended March 31, 2022 Audited
1. Interest earned	1,183.7	941.8
2. Other Income	97.4	93.6
3. Total Income (1+2)	1281.1	1035.4
4. Interest Expended	437.1	357.4
5. Operating Expenses	506.5	413.1
6. Total Expenditure (4+5) excluding provisions and contingencies	943.6	770.5
7. Operating Profit before Provisions and Contingencies (3-6)	337.5	264.9
8. Provisions (other than tax) and Contingencies	236.6	392.0
9. Profit (+)/ Loss (-) before tax (7-8)	100.9	(127.1)
10. Tax expense	23.2	(34.1)
11. Net Profit (+)/ Loss (-) for the period (9-10)	77.7	(93.0)
12. Networth*	1584.7	1505.1
13. Ratios		
(i) Debt Equity Ratio (Debt includes borrowings)	1.8	1.7
(ii) NPA Ratios		
a) % of Gross NPA	3.1%	11.8%
b) % of Net NPA	1.5%	5.9%

*Adjusted for ARC growth of 29.2%. *Includes Equity Capital + Reserves.
This is a voluntary information in addition to statutory submission/publications made as per requirements.

FOR AND ON BEHALF OF THE BOARD OF DIRECTORS

Mumbai
16 May 2023

Baskar Babu Ramachandran
Managing Director and CEO
DIN: 02303132

Registered. & Corporate Office

Suryoday Small Finance Bank Limited, 1101, Sharada Terraces, Sector 11, CBD Belapur, Navi Mumbai - 400 614
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Bank of Baroda

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Amrit Mahotsav

Regd Office: Baroda House, P B No.506, Mandvi, Baroda-390 006
Corporate Office: C-26, G-Block, Bandra Kurla Complex, Bandra (E), Mumbai-400 051

TOTAL BUSINESS
₹21,73,236 Crores

16.6%
YOY

NET PROFIT
₹14110 Crores

94.0%
YOY

ORGANIC RETAIL LOAN

26.8%
YOY

NNPA

0.89%

Audited Standalone/Consolidated Financial Results for the Quarter/ Year Ended 31st March 2023

(₹ in lakhs)

Sr No.	Particulars	Standalone				Consolidated			
		Quarter Ended		Year Ended		Quarter Ended		Year Ended	
		31.03.2023	31.03.2022	31.03.2023	31.03.2022	31.03.2023	31.03.2022	31.03.2023	31.03.2022
		Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited
1	Total Income from operations	2932274	2069590	9961438	8136473	3252806	2247046	11077798	8778019
2	Net Profit / (Loss) for the period (before Tax, Exceptional and / or Extraordinary items)	665217	189876	1972664	938644	709589	201005	2056454	1000830
3	Net Profit / (Loss) for the period before tax (after Exceptional and / or Extraordinary items)	665217	189876	1972664	938644	709589	201005	2056454	1000830
4	Net Profit / (Loss) for the period after tax (after Exceptional and / or Extraordinary items) (Refer Note 2)	477533	177877	1410962	727228	525517	203155	1490520	784969
5	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	Refer note 3							
6	Paid-up Equity Share Capital	103553	103553	103553	103553	103553	103553	103553	103553
7	Reserves (excluding Revaluation Reserve)			9132662	7778738			9813076	8371723
8	Securities Premium Account	3131215	3131215	3131215	3131215	3143095	3143095	3143095	3143095
9	Net worth	7695107	6129873	7695107	6129873	8218643	6587468	8218643	6587468
10	Paid up Debt Capital/ Outstanding Debt **	2311150	2283750	2311150	2283750	2347194	2340352	2347194	2340352
11	Outstanding Redeemable Preference Shares	Not Applicable							
12	Debt Equity Ratio*	0.43	0.53	0.43	0.53	0.47	0.56	0.47	0.56
13	Earning Per Share (of ₹ 2/- each) (for continuing and discontinued operations) (not annualised) - Basic (in ₹.) Diluted (in ₹.)	9.23	3.44	27.28	14.06	10.16	3.93	28.82	15.18
14	Capital Redemption Reserve	Not Applicable							
15	Debenture Redemption Reserve	Not Applicable							

* Debt represents borrowings with residual maturity of more than one year. **Paid up Debt Capital/ Outstanding Debt represents Tier-I & Tier-II bonds issued by Bank.

Note:

- The above is an extract of the detailed format of Quarterly / Year ended Financial Results filed with the Stock Exchanges under Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Quarterly / Year Ended Financial Results are available on the Stock Exchanges websites www.bseindia.com, www.nseindia.com and on bank's website www.bankofbaroda.in
- Net Profit/ (Loss) for the period after Tax is including Share of earnings from associates & excluding minority interest
- Information relating to Total Comprehensive Income and other comprehensive Income is not furnished, as Ind AS not yet made applicable to the bank.

Place: Mumbai
Date: 16.05.2023

Lalit Tyagi
Executive Director

Joydeep Dutta Roy
Executive Director

Debadatta Chand
Executive Director

Ajay K Khurana
Executive Director

Sanjiv Chadha
Managing Director & CEO