



Anniversary Celebrations

Supplement to RETROSPECT



Experience Next Generation Banking

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“80 Years of Service to the Nation”: Celebrations at the Corporate Level



A view of the audience with our Directors - (L to R) Mr. Paul Chalissery, Dr. C. J. Jose, Mr. Davy K. Manavalan, Dr. John Joseph and Mr. A. S. Narayana Moorthy seated on the front row.



Mr. Afsal(L) and Mr. Biju Narayanan(R), the playback singers at their best.

“80 Years of Service to the Nation”:
Celebrations at the Corporate Level



Mr.Vinod Rai, CAG,
Mr. G.A Shenai,
our Non- Executive Chairman,
Dr.VA Joseph, M.D & CEO
and Bharath Mammooty
honour the legends >



Dr K.M. Cherian



Mr Adoor Gopalakrishnan



Dr. VKurien



Dr.K.J. Yesudas



Mr.M.A. Yousuff Ali

“80 Years of Service to the Nation”: Celebrations at the Corporate Level



Dr. VA. Joseph, our M.D. & CEO addresses the august gathering. Also seen are Dr. K.M. Cherian, Mr. Adoor Gopalakrishnan and Bharath Mammooty



Mr. G.A. Shenai, our Non-Executive Chairman delivers the presidential address



Mr. Vinod Rai, CAG of India delivers the inaugural address



Bharath Mammooty, our Global Brand Ambassador offers felicitations on the occasion



Mr. Vinod Rai, CAG, releases “Retrospect” - the souvenir to commemorate ‘80 Years’ of Our Service to the Nation’ in the presence of (l to r) Dr. VA. Joseph, our M.D. & CEO, Bharath Mammooty and Mr. G.A. Shenai, our Non-Executive Chairman



Mr. Vinod Rai, CAG of India presents the first copy of ‘Retrospect’ to Bharath Mammooty, in the presence of Dr. VA. Joseph, our M.D & CEO and Mr. G.A. Shenai, our Non-Executive Chairman

Invoking Divine Blessings



Our M.D. & CEO Dr. VA. Joseph welcomes H.G. Dr. Andrews Thazhath, Arch Bishop at the Dolours Basilica. Mr. C.J. Jose Mohan, DGM also seen



H.G. Dr. Andrews Thazhath delivers the benedictory address in the Basilica on the occasion of the 80th Anniversary of our Bank



Our M.D. and CEO Dr. VA. Joseph and our Non- Executive Chairman Mr. G.A. Shenai and Directors (From r to l) Dr. N.J. Kurian, Mr. Paul Chalissery, Dr. C. J. Jose, Mr. Davy K. Manavalan and Dr. John Joseph, our Executive Directors - Mr. M. Valsan and Mr. H. Suresh Prabhu, and our executives and staff members who participated in the Holy Mass also seen



Mr. G.A. Shenai, our Non-Executive Chairman addresses the SIBians at the get-together after the Holy Mass

Honouring The Past Team Captains



Mr. A. Sethumadhavan, our previous Chairman who is also a prominent Malayalam writer being honoured by our M.D & CEO, Dr VA. Joseph



Mr. Maurice D'Souza, our previous Chairman being honoured by Mr. G.A. Shenai, our Non-Executive Chairman in the presence of Dr. VA. Joseph, our M.D & CEO



Mr. K. Cherian Varghese, our former Chairman who is also Member of the Board For Industrial & Financial Reconstruction (BIFR), being honoured by our M.D & CEO, Dr VA Joseph. Also seen in the photo (L to R) Mr. R. Gandhi, Regional Director, RBI, Mr. P. Uma Shanker IAS, Chairman, Rural Electrification Corporation (REC) and Mr. IE. Mathai, DGM & Regional Head, Delhi Region.



Mr. A.W. John, former Chairman of our Bank being honoured by Mr.A.G. Varughese, DGM, DICT in the presence of Mr. Roy Alex, DGM & Regional Head, Ernakulam Region and Ms. Rosily John



Our M.D & CEO **Dr. VA. Joseph** honours Mr. Kakkappan J. Alapatt in the presence of Dr. John

"80 Years of Service to the Nation": Regional Celebrations



Tivandrum: Mr. Madhu, the renowned cine star inaugurates the 80th Anniversary celebrations in the Tivandrum Region in the presence of (l to r) Dr. VA. Joseph, our MD & CEO, Mr. George Davis Thottan, our General Manager, Mr. S. Ramaswamy Regional Director, RBI, Mr. John Thomas, DGM & Regional Head and Mr. P. Subramaniam, a valued customer of the Bank. A view of the audience (R)



Coimbatore: Mr. K. Paramasivam, Chairman, Maharaja Group addresses in the presence of (L to R) Dr. B.K. Krishnaraj Vanavarayer, Chairman Bharatiya Vidya Bhavan, Coimbatore Kendra, Mr. M. Valsan, our Executive Director, Mr. Benny John IRS Addl. Commissioner of Income Tax, Coimbatore and Dr. John Joseph our Director. A view of the audience (R)



Palakkad: Mr. R. Natarajan, District & Sessions Judge Palakkad inaugurates the 80th Anniversary Celebrations of our Bank in the Palakkad Region in the presence of our Executive Director Mr. M. Valsan, Mr. Joby V. Chungath, State Vice President of Kerala State Vyapari Vyavasai Ekopana Samithi and Mr. C. T. Devis, AGM & Regional Head, Palakkad Region. (R) A view of the audience.

“80 Years of Service to the Nation”: Regional Celebrations



Kozhikode : Mr. Anup Kuruvilla John IPS, Commissioner of Police, Kozhikode inaugurates the Celebrations in the Kozhikode Region in the presence of Mr. VK. C. Mohammed Koya, Dr. K.S. Mathew, Mr. V. Krishnakumar, V Rev. Fr. Joseph Oliyakkattil, Mr. K. C. Francis DGM and Mr. M. M. Mathew AGM. A view of the audience (R)



Hyderabad : Dr. N. Krishna Mohan , Regional Director, RBI Hyderabad inaugurates the celebrations in the presence of Mr. H. Suresh Prabhu, our Executive Director and Mr. C.J. Jose Mohan , DGM & Overseeing Executive. Also seen are Dr. M. Udaia Kumar , MD, Share Microfin Ltd and Mr. Francis Antony P , AGM & Regional Head, Hyderabad Region



Kolkata : Dr. G.D. Gautama, Principal Secretary, MSSE & T Govt. of West Bengal addresses after inaugurating the 80th Anniversary Celebrations in the Kolkata Region, in the presence of (L to R) Mr. Krishnaprasad, AGM & Regional Head, Mr. M.S Mani, our GM (Treasury) and Mr. Sajeev Das Mudra



Pathanamthitta : H.G. Rt. Rev. Dr. Thomas Mar Koorilose, Metropolitan Archbishop of Tiruvalla, inaugurates the 80th Anniversary Celebrations of our Bank in the Pathanamthitta Region in the presence of Mr. K.L. Baby DGM & Overseeing Executive and also Mr. C.S. Francis Lal, AGM & Regional Head

"80 Years of Service to the Nation": Regional Celebrations



Chennai: Mr. N. Ram, Editor-In-Chief, The Hindu inaugurates the 80th Anniversary celebrations of our Bank in the Chennai Region in the presence of Dr. VA. Joseph, our MD & CEO and Mr. S.R. Ramanathan, MD, Abhirami Theatres Pvt. Ltd.



Kottayam: Mr. Oommen Chandy, Former Chief Minister inaugurates the 80th Anniversary celebrations in the Kottayam Region in the presence of Dr. VA. Joseph, our M.D. & CEO, Mr. D.C. Ravi, M.D. & CEO, DC Books, Mr. K.C. Cherian the NO:1 A/c holder at Kottayam Main branch (who was also honoured on the same day) Mr. Abraham Itticheria, President Kottayam Public Library and Mr. T.J. Raphael, AGM & Regional Head, Kottayam Region



Bangalore: (L) Mr. G.A. Shenai, our Non- Executive Chairman lights the traditional lamp at the inauguration of the function to commemorate '80 Years of Our Service to the Nation' in the presence of Mr. B. Srinivas, Regional Director, RBI, Mr. H. Suresh Prabhu, our E.D., Prof. J Philip, President, XIME and Mr. Thomas Joseph K., DGM. (R) Mr. B. Srinivas, Regional Director, RBI Bangalore delivers the inaugural address



Ernakulam: Our MD & CEO Dr. VA. Joseph delivers the presidential address in the presence of (L to R) Mr. P.C. Chacko, Ex. Minister, Mr. A. Sethumadhavan, our previous Chairman, Dr. Beena IAS, District Collector, V Rev. Dr. Jose Alex, Director, Rajagiri School of Engineering & Technology, Mr. Saju K. Thomas, CMD, Motor World and Mr. P.C. John, Gosri Hardwares

“80 Years of Service to the Nation”: Regional Celebrations



Delhi : Our M.D & CEO Dr. V.A. Joseph delivers the presidential address in the presence of Mr. R. Gandhi, Regional Director, RBI, Mr. K. Cherian Varghese, our former Chairman and Mr. P. Uma Shankar IAS, CMD, Rural Electrification Corporation. A view of the audience (R)



Mumbai : Mr. Chirag J. Parikh, Director, Janam Corporation launches 'SIB 80Plus' Deposit in the Mumbai Region by presenting the first deposit receipt to Mr. Sardul Singh in the presence of Mr. Cheryan Varkey, our CGM and Mr. N.V. Ignatius, G.M. & Regional Head, Mumbai Region. Mr. N.V. Ignatius, G.M. & Regional Head, Mumbai Region welcomes the august gathering in the presence of Mr. Cheryan Varkey, our CGM and Mr. Sanjeev Sabade, Editor, 'Maharashtra Times' and Mr. Chirag J. Parikh Director, Janam Corporation (R).



Thrissur: Bharath Mammooty inaugurates the function to disburse loans under the aegis of Thrissur Region to the downtrodden in connection with our 80th anniversary celebrations in the presence of our M.D. & CEO Dr. V.A. Joseph. Also seen are Mr. Madhu, Chairman, Owerd, Adv. Lyju Edakkalathur, President, Tholur Panchayath and Mr. P.J. Ouseph, DGM & Regional Head, Thrissur Region.

80th Anniversary Celebrations

29-01-09 marked a momentous milestone in the history of South Indian Bank as our organization entered its 80th year of service to the nation.

Marking the 80th birthday is a time for joy and celebration. It is also an occasion for introspection-an occasion to reflect on the evolution of our bank, to look back on the road we have traversed and look ahead as to how each one of the SIBians can make a positive contribution to strengthen our beloved organization.

The highlight of the celebration was the presentation of the 'SIB Excellence Awards' by Mr. Vinod Rai, Comptroller & Auditor General of India to the five globally acclaimed personalities for life-time achievement: Dr. K.M. Cherian, the eminent heart Surgeon, Mr. Adoor Gopalakrishnan, the film Director, Dr. V. Kurien, 'the milk man of India', the music- maestro Mr. K.J. Yesudas and Mr. M.A. Yousuff Ali, the prominent NRI in the Gulf were the winners of the 'SIB Excellence Awards'.

"South Indian Bank (SIB) in its journey of service to the nation, has set immaculate standards of excellence in Banking", stated Mr. Vinod Rai, adding, "the Bank showcases best in terms of standards and hence I call it as 'Boutique Banking.' This eulogy coming from Comptroller & Auditor General of India was very valuable as it was an endorsement of our Bank by a high ranking official of the Govt. of India.

Dr. V.A. Joseph, MD & CEO of the Bank while welcoming the august gathering said that the Bank has been traditionally observing 'Founders' Day' which falls on 29th January every year as the "Corporate Thanks- Giving Day" to thank the valued clients of the Bank for the commendable support which has been instrumental in the progress of SIB which is one of the fastest growing banks in India. "As part of its social commitment, the Bank is honouring five eminent personalities who have come up in life from humble beginnings and who have impacted and transformed the lives of millions of Indians so that India could grow stronger". Dr. Joseph, our M.D. hoped that the youth in our country would derive inspiration from these self-made great personalities.

Mr. G.A. Shenai, Non-Executive Chairman of the Bank in his presidential address stated that on the corporate thanks- giving day the bank wanted to express its sincere gratitude for the valuable support received from the various stake - holders like depositors, borrowers, shareholders, staff members etc. But for the unstinted support received from them the Bank could not have grown from an initial small capital base of Rs. 22,000/- as in 1929 to the present strong organization with a net worth of Rs. 1300 Crore, total business of over Rs. 27,000 crore, a delivery channel net work of over 800, capital adequacy ratio of 14.62% as against the statutory minimum requirement of 9%, and a highest ever Net Profit of over Rs. 150 crores for the last fiscal. The Bank also could get accolades in many of the recent surveys for having reduced the net NPA to 0.39 % and get the title of "Best Bank in Private Sector in Terms of Asset Quality".

Super Star Bharath Mammooty, who is also the Global Brand Ambassador of the Bank, in his speech, after giving away the cash award of Rs. 1,00,000.00 each, as the Guest of Honour referred to the words of Dr. K.M. Cherian, who was quoted as having said, "The heart of a Brahmin which he, a Christian Doctor, had transplanted in a Muslim lady was not refused by the recipient's body" and said, "problems are not created in hearts, but in vicious minds". Felicitating each of the recipients of the awards, Bharath Mammooty stated, "when we honour great men, we are also honoured". The award winners recollected that only through dint of hard work and determination they could achieve their targets. The award comprised a cash prize of Rs. 1.00 Lakh each, a citation and a memento.

The occasion reminded the audience that it is not only the good wines which mature with age. "The various other things that mature with age are those related to quality of relationship and trust in banking" stated Mr. Adoor Gopalakrishnan, the globally acclaimed film Director Mr. M. Valsan, Executive Director proposed a vote of thanks.

Mr. Vinod Rai also released, "Retrospect" by presenting the first copy to Mr. Mammooty. There was also a musical concert by some of the top singers in Kerala which enthralled the august gathering.

To invoke divine blessings for the growth and development of our beloved organization there was celebration of Holy Mass, on the same day in the morning, in

the Basilica of Our Lady of Dolours, Thrissoor. Rt. Rev. Dr. Andrews Thazhath, Arch Bishop of Thrissoor Arch Diocese delivered the benedictory address and wished the Bank a bright future. After the holy mass there was a get-together of our MD&CEO Dr. V.A. Joseph, Directors-Dr. John Joseph, Dr. C.J. Jose, Mr. Davy K. Manavalan, Mr. Paul Chaliserry and Dr. N.J. Kurian-our Executive Directors Mr. M. Valsan and Mr. H. Suresh Prabhu, other top executives, the SIBians, and retired employees which was addressed by Mr. G.A. Shenai, Non-Executive Chairman of the Bank.

Earlier, celebrations at the regional level had been conducted to educate the local people as to how the past 80 years have marked a historic journey for the bank as it evolved from a relatively modest origin to come to be acknowledged today as one of the premier banking institutions in the country. These regional level celebrations were intended to involve and motivate our SIBians working in different parts of India. At the regional level celebrations the following past Chairmen of our Bank were honoured to pay our debt of gratitude for their valuable contributions in the growth of the Bank: Mr. A. Sethumadhavan, Mr. K. Cherian Varghese, Mr. Kakkappan J. Alapatt and Mr. A.W. John.

During the 80th anniversary celebrations held in Delhi, Mr. R. Gandhi, Regional Director, Reserve Bank of India released Vol: No: 4, of the compiled 50 theme papers (which also carries the 200th theme paper) of "SIB Students' Economic Forum". This forum organised by our Bank in 1991 is unique in the sense that no other Bank or financial institution in India has so far formed such a forum for the student community to kindle their interest in economic affairs.

Mr. P. Uma Shankar IAS, Chairman & MD of the Rural Electrification Corporation Ltd launched in Delhi the new fixed deposit scheme, "SIB 80 PLUS" Deposit Scheme which offers an 11 per cent interest rate for 39 months on a minimum deposit of Rs. 50,000. As an additional benefit, the depositors would be provided with a free personal accident death insurance cover up to Rs one lakh. This new product was actually the new year gift from the bank, at the time of the global financial crisis, to provide value-additions to the customers of the bank who opt for bank deposits which are safe and give a reasonably good yield.

Another product launched during the 80th anniversary celebrations was "PLATINUM Savings Account", a high-end product wherein all value-added services of the Bank like ABB, net banking, fund transfers, Mobile Banking, ATM usage within the country, drafts, ABB chequebook etc. which are given totally free for unlimited usage. For all these facilities, the customer has to maintain only an average monthly minimum balance of Rs. 1 lac. ROI of 3.50% is also paid in the PLATINUM Savings account as per SB rules.

During the 80th anniversary celebrations SIB could bag many a honour for its asset quality at a time when there is public concern about the asset quality of banks due to the global financial crisis. Dun & Bradstreet, the world's leading provider of business information, knowledge and insight in their 'Dun & Bradstreet Banking Awards 2009' honoured the Bank as the "best bank in asset quality" in the private sector which includes both the new generation as well as the traditional banks. SIB also is the bank from the private sector including the new generation and traditional banks-to emerge as the 'best bank in the asset quality' in the "BT-KPMG Survey of Best Banks in India" published on 12th December 2008. The Bank has also been selected as the Best Performer in Asset Quality category among private sector banks which include both the new generation and the traditional banks in India in the "Analyst 2008 Survey of Indian Banks" announced in October 2008. Similarly the Bank, which has been admired as a "Top NPA Manager" in the previous "ASSOCHAM- ECO PULSE(AEP)" study for having reduced Net NPA substantially within one year could improve it further to "the only Bank" among the private sector Banks-which includes both the new generation and the traditional banks- to have registered an improvement in net NPAs (by -29.82 percent) in the current Assocham- Eco Pulse (AEP) Study.

South Indian Bank (SIB) also could bag during the celebrations the "Best Asian Banking Web Site" award from Asian Banking & Finance Magazine, Singapore in "Asian Banking & Finance Retail Banking Awards-2008" competition for its website, "www.southindianbank.com."

The celebrations, which received wide print and visual media coverage, could reflect on the corporate transformation the Bank has recently undergone by which profitability has been focused, employees re-energised, asset quality improved, greater brand value created and also superior technology acquired.

RETROSPECT



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