



Banking that's
ahead of its time,
within your reach.



Investor Presentation October - 2017



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Q2 FY18 Highlights



Business Strategy



Performance Matrix




Next Generation Bank



An Inflection Point



About Us



Q2 FY18 Highlights



Strengthened Management Team

Appointed Mr. Sanchay Sinha as Country Head-Retail Banking



- He has completed his PGCBM from XLRI and has more than 24 years of professional experience in retail distribution and institutional sales across multiple industries including Financial Services, Office Automation and Logistics
- Prior to this appointment, he was serving at Indusind Bank as Senior Vice President
- Having worked earlier with HDFC Bank, Mahindra & Mahindra, Modi Xerox etc, he brings into the bank his technical skills in retail distribution across channels and products as well as expertise in the Product Management & Planning

Appointed Mr. Benoy Varghese as Country Head-Wholesale Banking



- He is a management graduate from CUSAT and he possess banking experience of more than 33 years in South Indian Bank with significant exposure in Corporate Banking
- He handled several important assignments in the Bank including being the Regional Head for Chennai and Mumbai regions of the Bank

Award Wins

Won Two IDRBT Best Bank Awards

“The Best Bank Award for Digital Banking among Small Banks” &
“Best Bank Award for High Performance IT Ecosystem among Small Banks”



Award Wins

Bagged “Dun & Bradstreet, India’s Top Banks & Banking Awards 2017” in the category Best Private Sector Bank - Priority Sector Lending (Agriculture)



Key Performance Highlights- Q2 FY18

Rs Crs

CASA

Q2 FY18	16,485
Q2 FY17	13,697

▲ 20%

Deposits

Q2 FY18	67,142
Q2 FY17	60,192

▲ 12%

Advances

Q2 FY18	49,717
Q2 FY17	44,428

▲ 12%

Net Interest Income

Q2 FY18	503
Q2 FY17	445

▲ 13%

Other Income

Q2 FY18	280
Q2 FY17	146

▲ 92%

PPOP

Q2 FY18	460
Q2 FY17	297

▲ 55%

PAT*

Q2 FY18	4
Q2 FY17	111

▼ 96%

- PAT* was driven down on account of the exceptional provision on MTM valuation of Security Receipts received on the sale of assets to ARC
- Normalised PAT excluding the exceptional provision is Rs. 169 crore

Reconciliation to PAT excluding Exceptional Provision

Rs Crs	Q2-FY18	Q2-FY 17	Y-o-Y (%)
Reported PAT including Exceptional Provision	4	111	-96%
Exceptional Provision post tax	165	-	
PAT excluding Exceptional Provision	169	111	53%

With the incremental provisioning made, Provision Coverage towards the asset pool sold to ARC crossed 50% which would increase the prospects of the recovery



Business Strategy



Our Strategy...



Expand Retail Business

- Focus on retail loan products
- Efficient branches for faster processing of loans
- Continuous training of work force
- Advanced technology for ease of customers
- Invest in Brand Building

Strengthen SME Base

- Cluster based approach in industry hubs
- Sole Banker to SMEs for all banking needs
- Dedicated vertical to penetrate SME banking

Improve CASA

- Strategy & Road map in place to increase CASA funds
- Centralized processes allowing branches to focus on garnering low cost funds

Enhance Asset Quality

- Granulize loan portfolio to spread out risk
- Cautious approach on large corporate lending
- Special recovery cell for monitoring non performing and restructured assets

Improve share of other Income

- Focus on increasing banking services for SME, Retail, NRI
- Enhance treasury capabilities & increase branch strength
- Expand PoS & ATM Network
- Leveraging technology to introduce modern & new-age banking products

...Performance in Line with Strategy

Expand Retail, SME &
Agriculture Business

Rs. 30,525 Crs

(**INCREASE**
18% YoY)

Strengthen SME Base

Rs. 12,425 Crs

(**INCREASE**
19% YoY)

Improve CASA

Rs. 16,485 Crs

(**INCREASE**
20% YoY)

Enhance Asset Quality
(Restructured Book)

Rs. 513 Crs

(**DECREASE**
60% YoY)

Improve share of other
Income

Rs. 280 Crs

(**INCREASE**
92% YoY)

Shall continue to focus on Core Strengths



01

Increase ...
CASA

02

Retail Business ...
More Products

03

SME Business ...
Sole Banker

**Retail
Relationships**



**SME
Relationships**

06

Sustainable...
Asset Quality

05

Increase...
Fee Income

04

Improve
NIM

...Increase Retail & SME Business

01

Centralized
Marketing &
Processing
Centre (Kochi)



Loan Processing

- Enhanced risk management
- KYC compliance and fraud prevention tools

02

Retail Hub

- Home Loan
- Auto Loan
- MSME Loan
- LAP



Retail Business

- Penetrate further in the existing set of Customers
- Faster Sanctions

03

Cluster
Branches



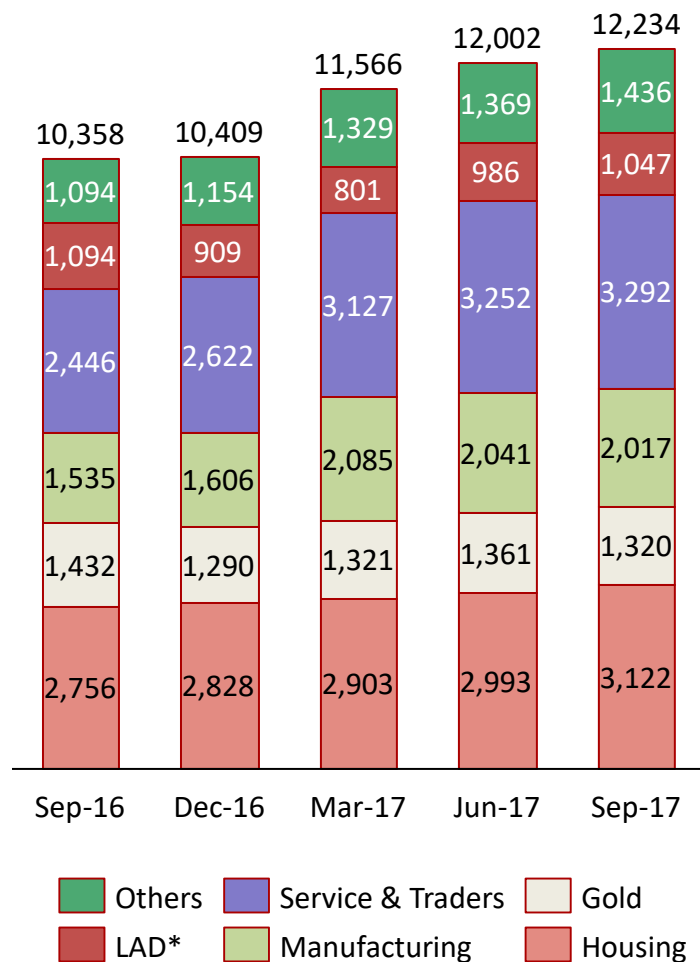
Branch Profitability

- Focus on particular geographies and open additional branches
- Improve Branch Profitability

...by focus on Housing Loans in Retail

Retail Breakup

Rs Crs



Housing: Key Initiatives

- Retail hub in Kochi to increase focus on housing finance
- Two more hubs to be set up – one in South India and one in North India
- Branch staff being given specific training to market mortgage loans
- Marketing initiative through TVCs
- Tailor made products for different segments

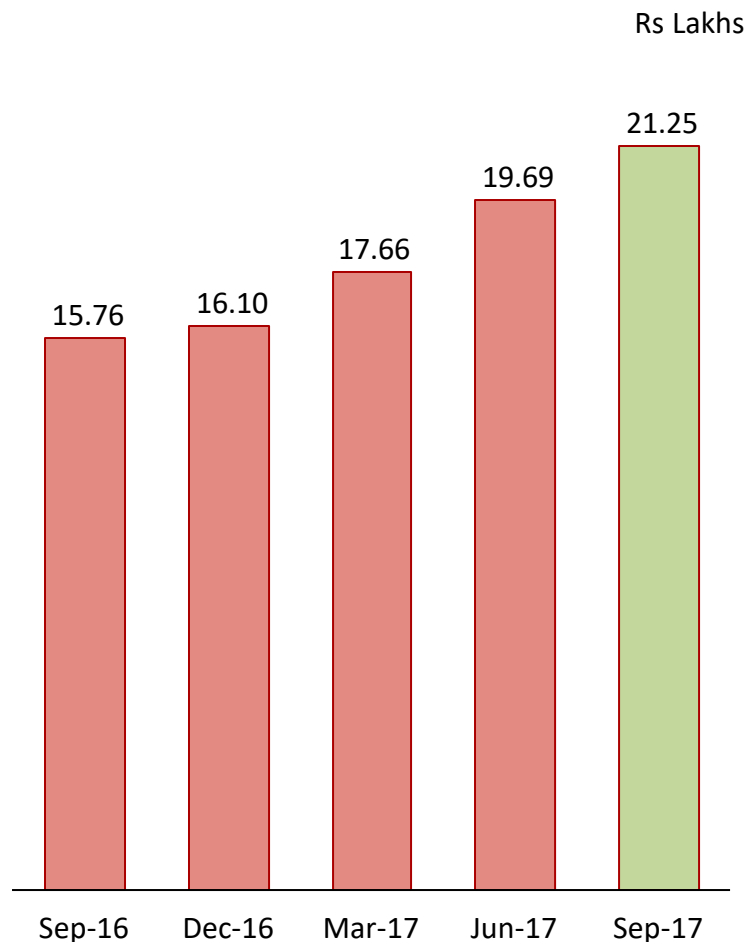
Jul to Sept 2017

- Mortgage Loans Sanctioned : 2,085 Nos.
- Amount of Mortgage Loans Sanctioned – 671 Crs

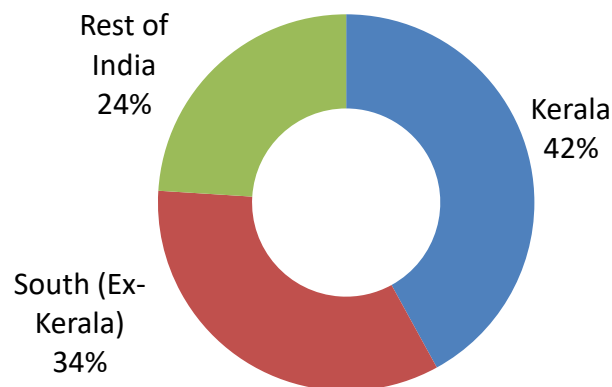
*LAD = Loan against deposits

...becoming a Banker of Choice to SMEs

Average SME Loan / Account



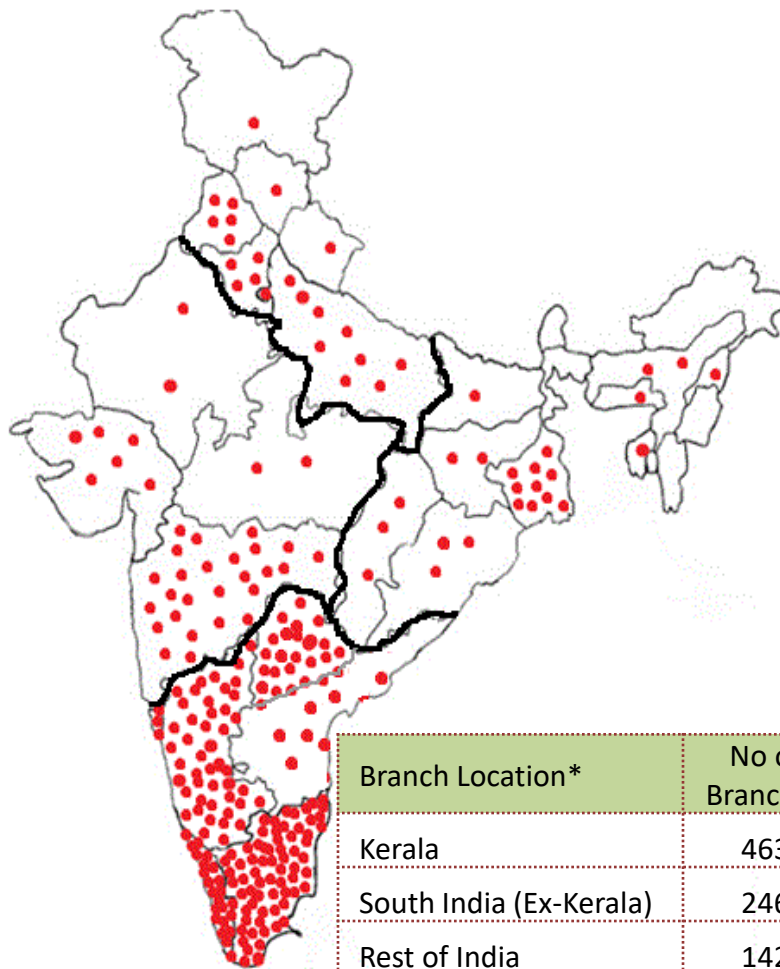
SME Loan Book by Geography – Q2 FY18



SME Highlights

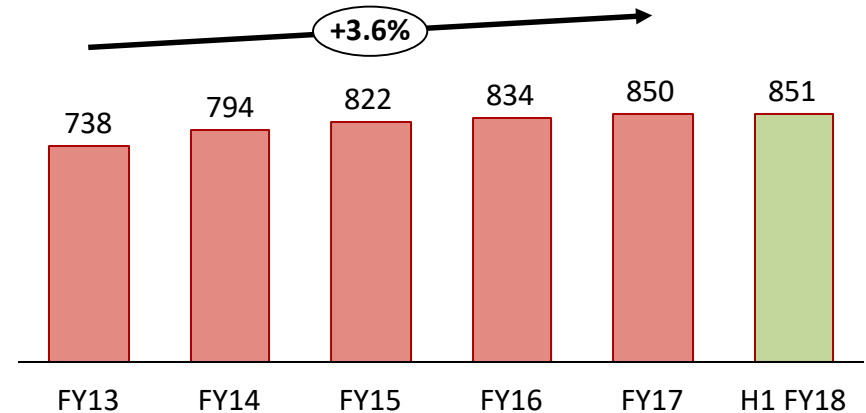
- Dedicated JGM appointed to ensure focus and better coordination with regions
- Focused 'Green Channel' branches to drive faster loan growth to SMEs
- Target to become banker of choice to SMEs thereby getting other business as well – liabilities, vehicle finance, etc.
- Ongoing training (in-house as well as external)

...with the help of our Branch Network

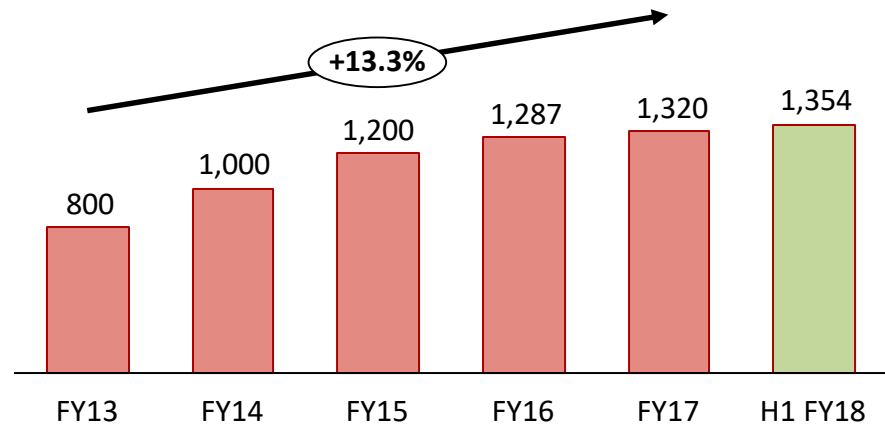


Branch Location*	No of Branches
Kerala	463
South India (Ex-Kerala)	246
Rest of India	142
Total	851

Total Branch Network



Total ATM Network

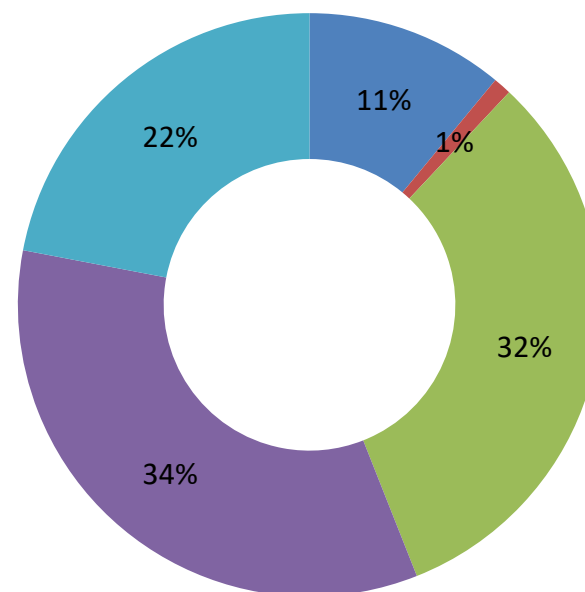
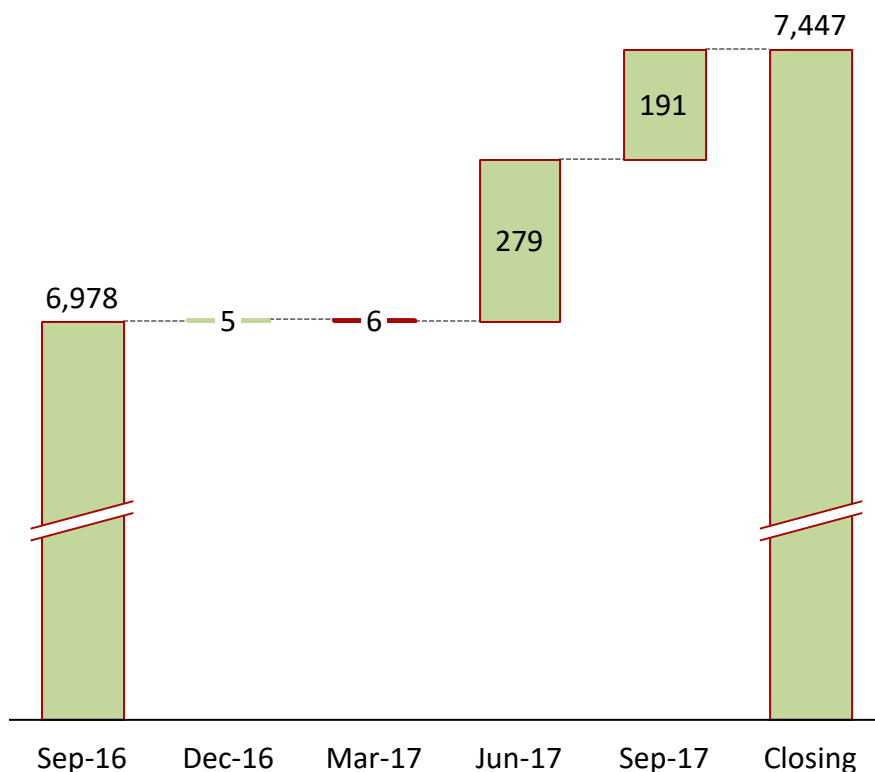


*Map for illustration purpose only

... and our Experienced Employees


Employee Addition

Total Employees: 7,447*




■ < 1 Year ■ 1-2 Years ■ 2-5 Years
■ 5-10 Years ■ > 10 Years

*Employees include full-time officers and clerks.

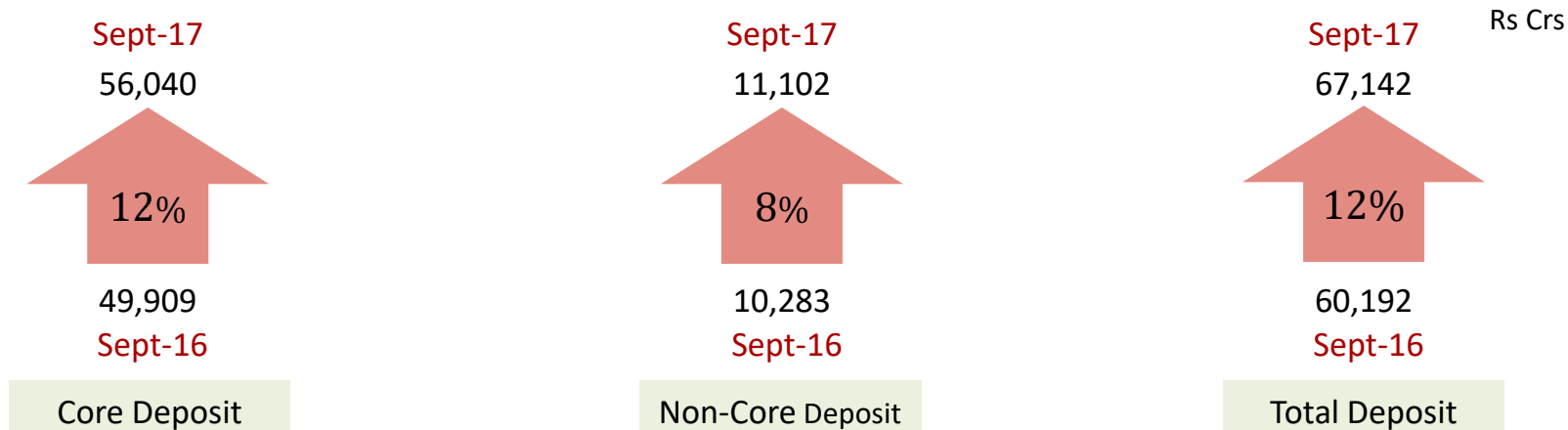


Performance Matrix

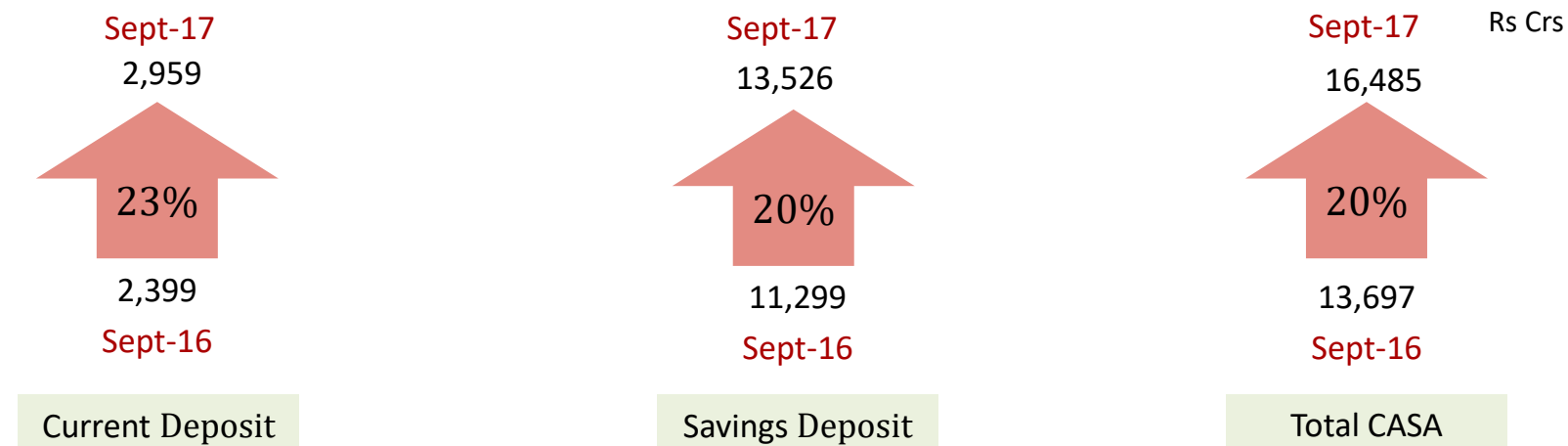


Strong Deposit Franchise

Core & Non-Core Deposits



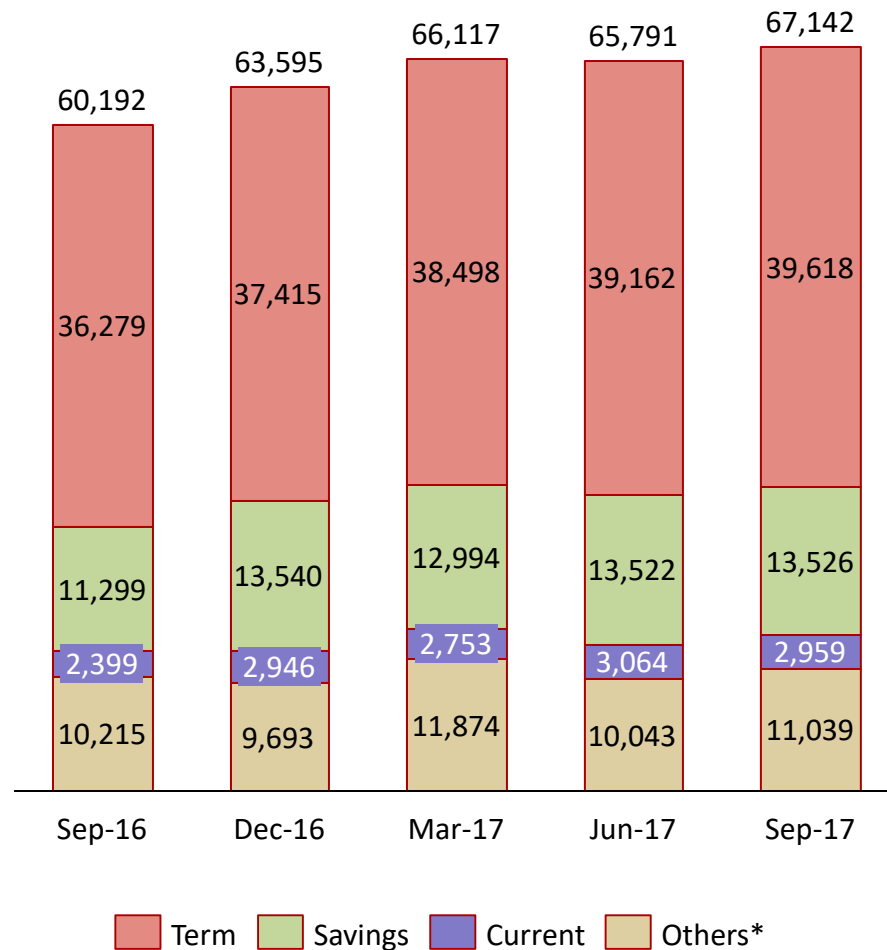
CASA Deposits



Core Deposits Growing...

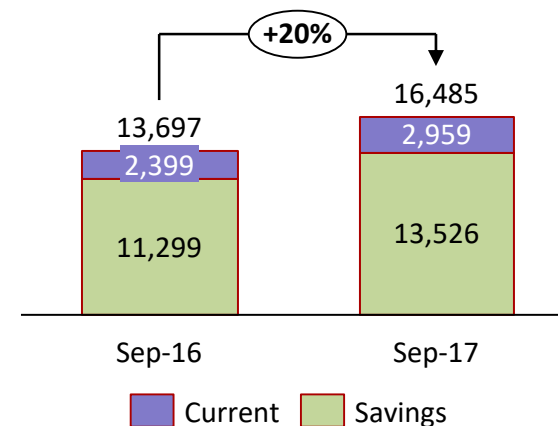
Breakup of Deposits

Rs Crs



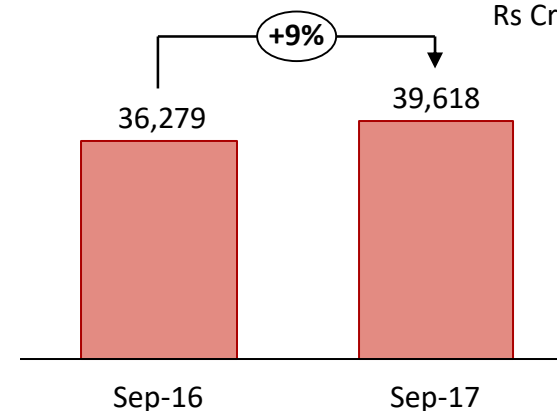
CASA Deposit

Rs Crs



Term Deposits

Rs Crs

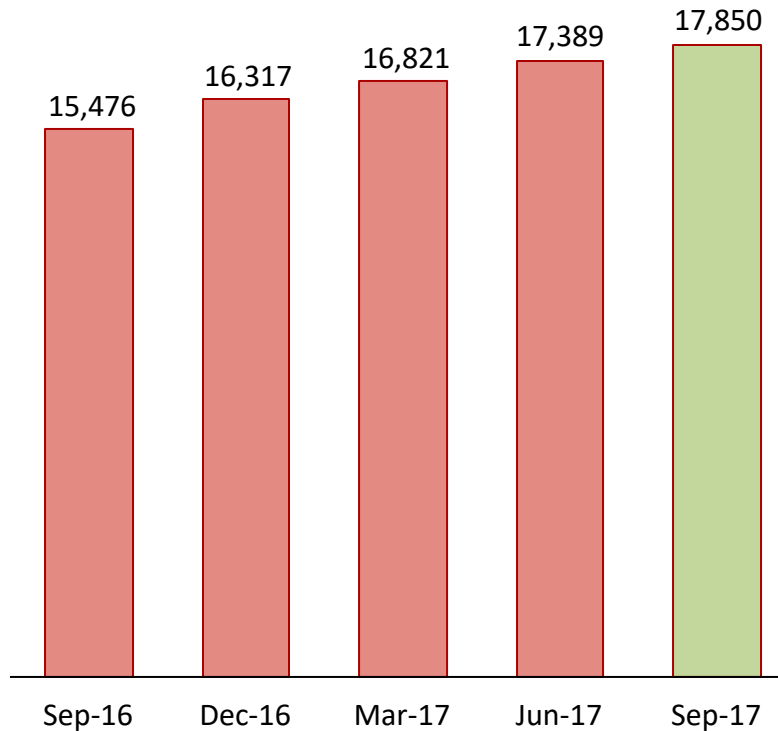


*Others includes: Bulk, Certificates of Deposits

NRI Deposits Growing...

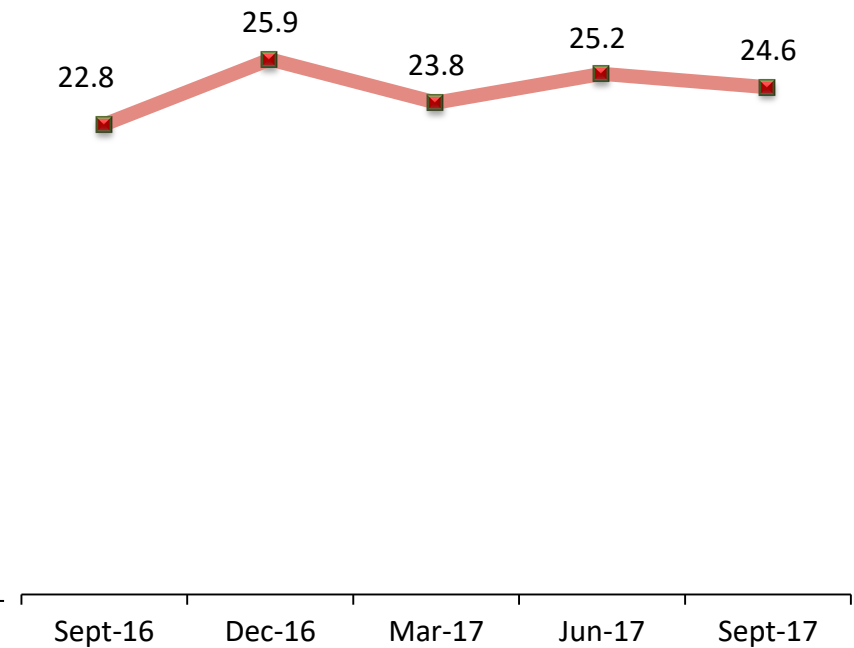
NRI Deposits

Rs Crs



CASA

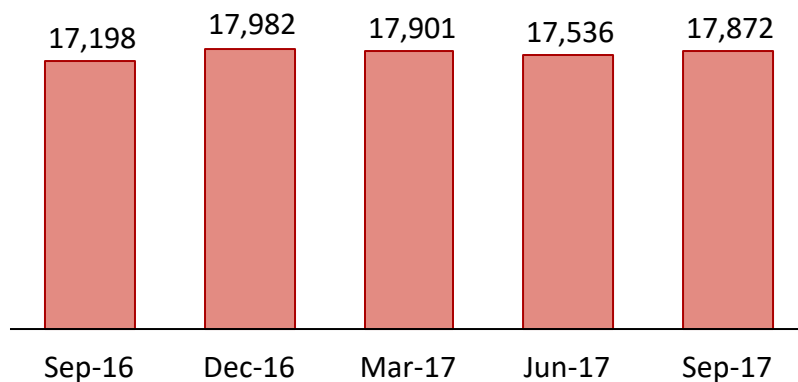
In (%)



Composition of Loan Book

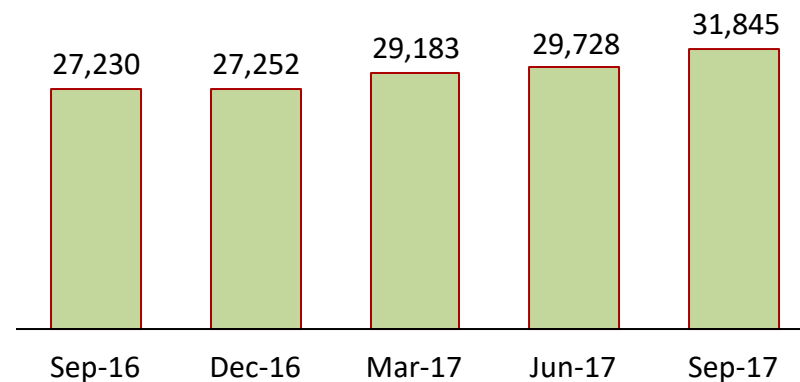
Corporate Advances (Above Rs 25 Crs)

Rs Crs



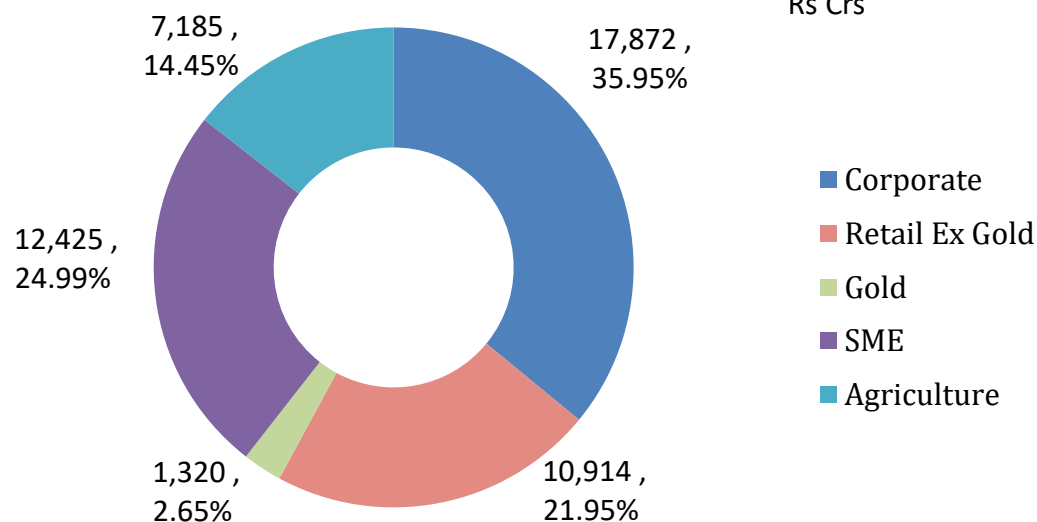
Retail Advances

Rs Crs



Segment wise Break Up of Total Loan Book

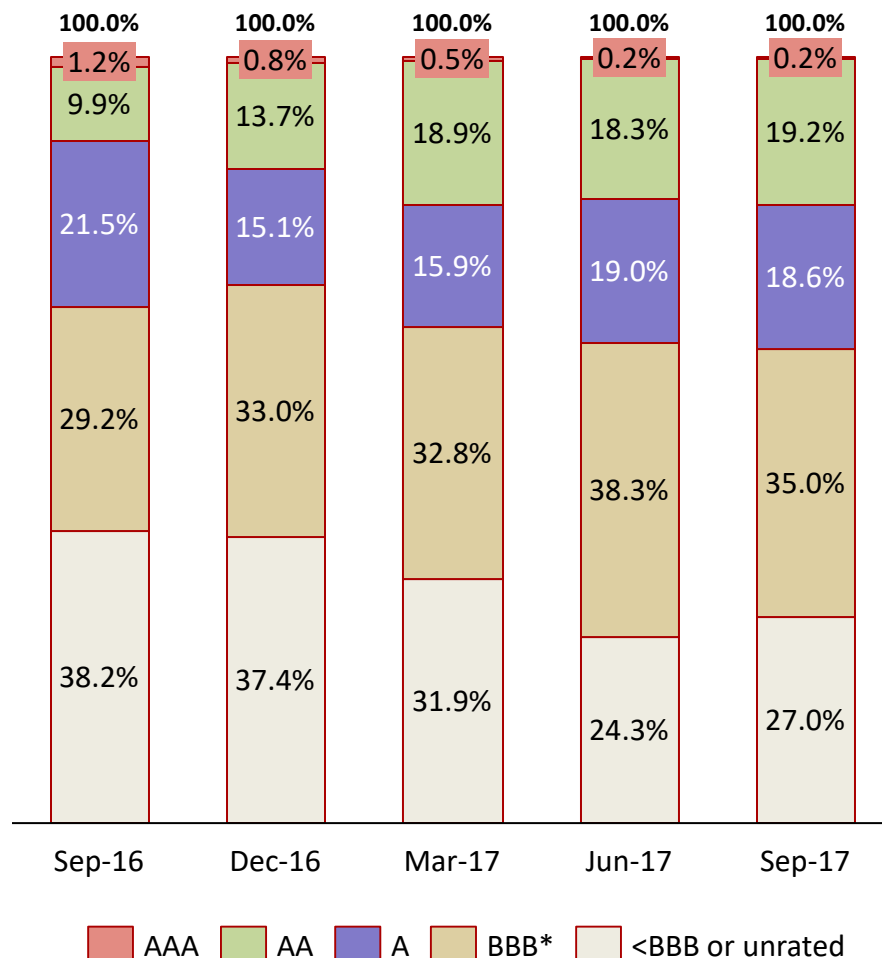
Rs Crs



Composition of Corporate Loan Book

73% of Corporate Loan Book is Investment Grade

Rs Crs



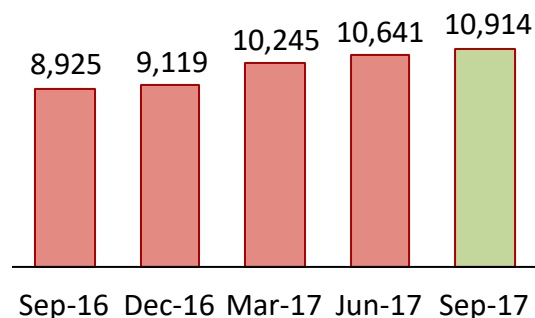
Segment wise Break Up of Corporate Loan Book > Rs.25 crore

Rs Crs	Jun - 17	Sept - 17
Financial Intermediaries	3,471	4,062
Infrastructure	3,451	3,096
Cements & Products	1,120	1,057
Professional Services	980	960
Basic Metal & Metal Products	928	911
Textiles	564	681
Trade	567	498
Chemicals and Chemical Products	368	502
Food Processing and Agri Allied Activities	464	488
Construction	647	392
All Engineering	259	338
All other Manufacturing Industries	3,890	3,690
All Other Service Sectors	797	1,197
Total Corporate Portfolio	17,536	17,872

Key Focus : Retail, SME & Agriculture

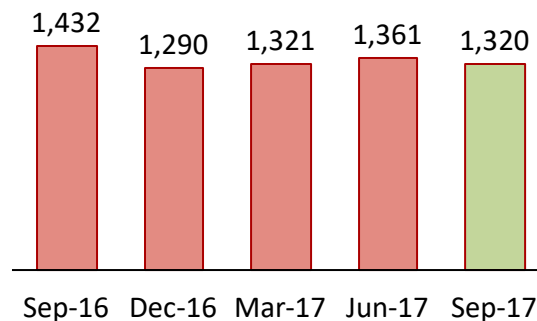
Retail excluding Gold

Rs Crs



Gold (Average LTV – 65%)

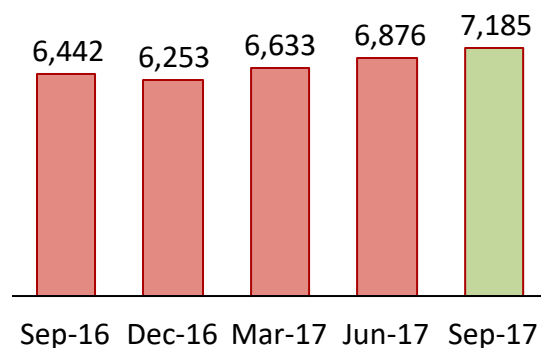
Rs Crs



Retail Loans (Excl. Gold), Agriculture & SME has grown by 18%

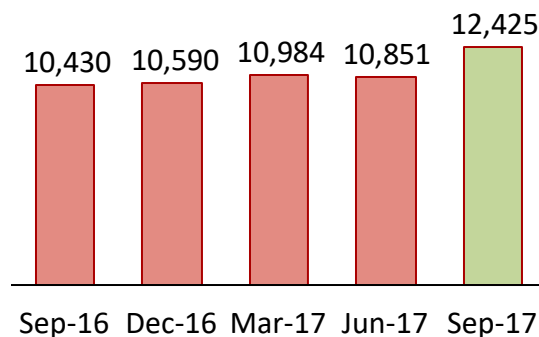
Agriculture

Rs Crs



SME

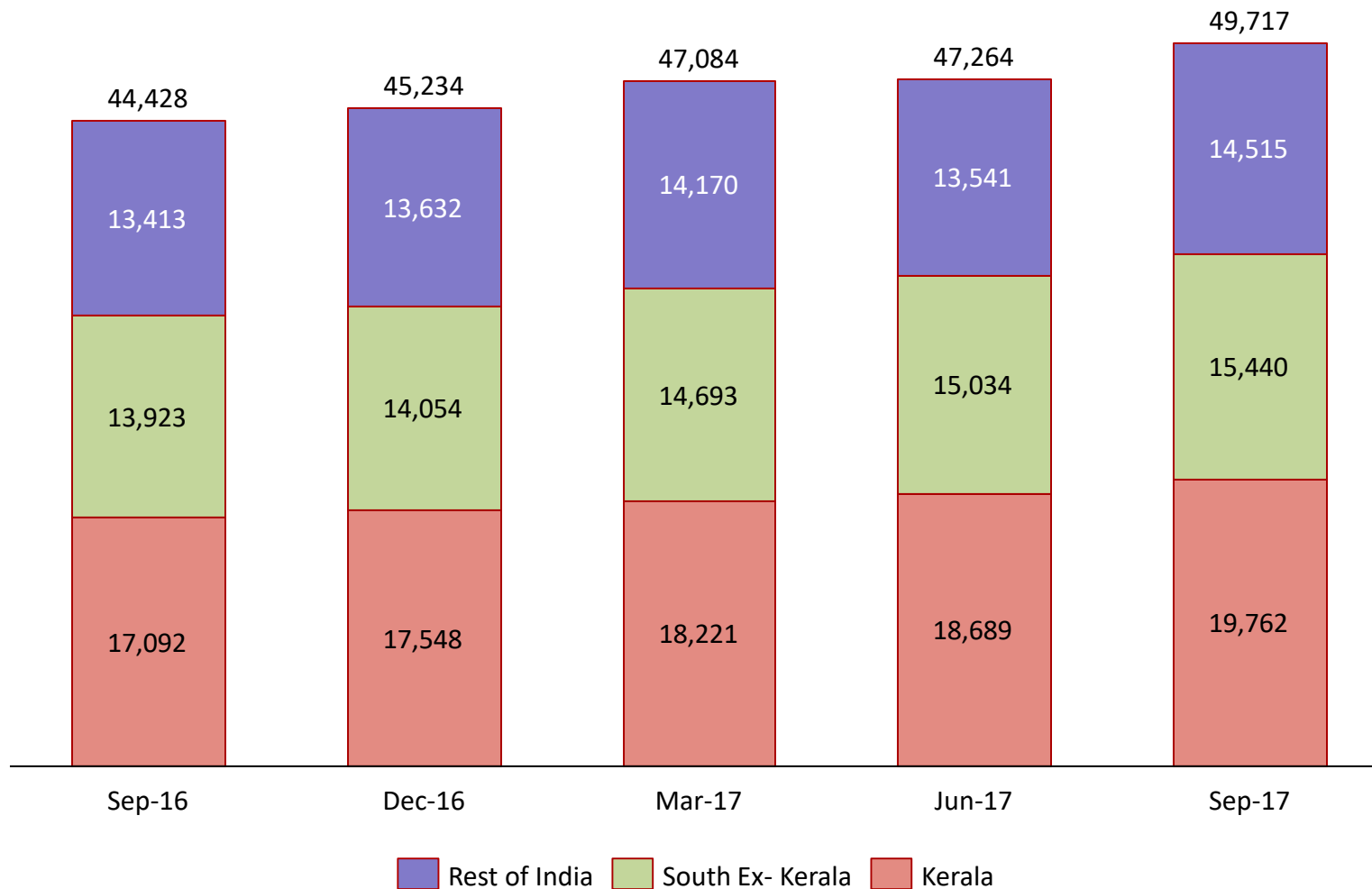
Rs Crs



~17% of the Agriculture & SME Loans are backed by Additional Security by way of GOLD

Advances growing Across Regions

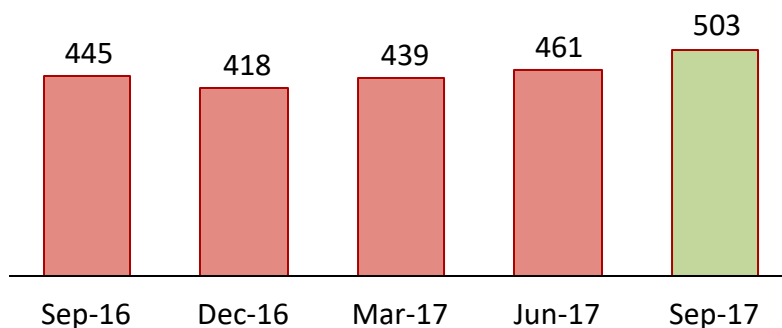
Rs Crs



Net Interest Income - Quarter

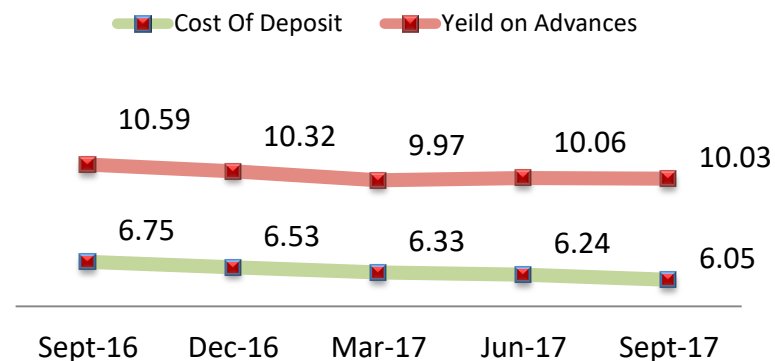
Net Interest Income

Rs Crs



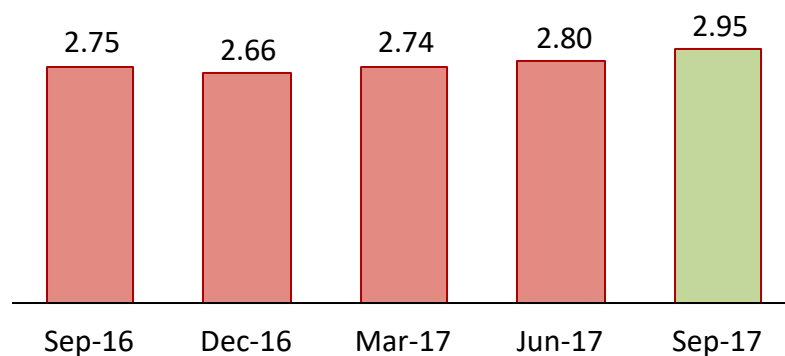
Cost of Deposits & Yield on Advances

In %



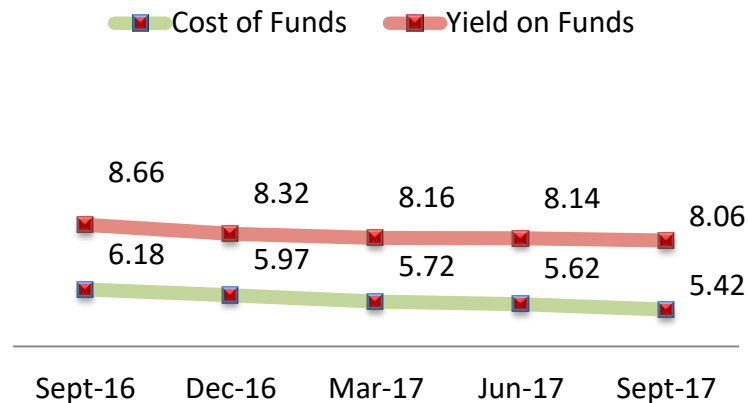
Net Interest Margin

In %



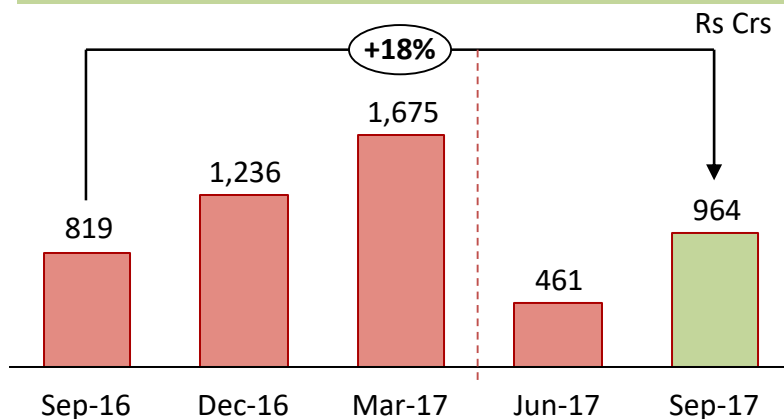
Cost of Funds & Yield on Funds

In %

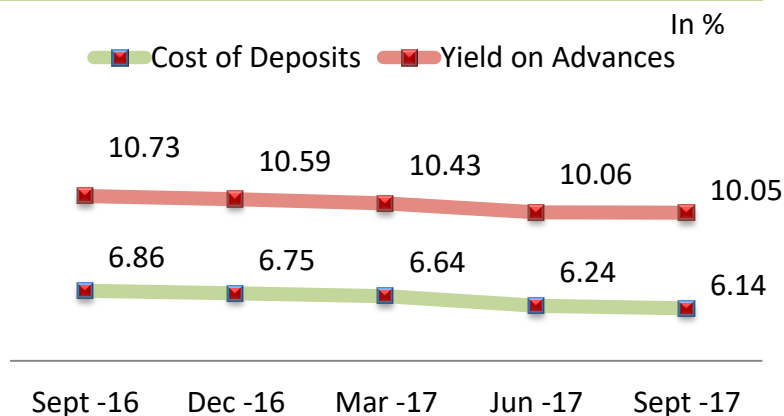


Net Interest Income - Cumulative

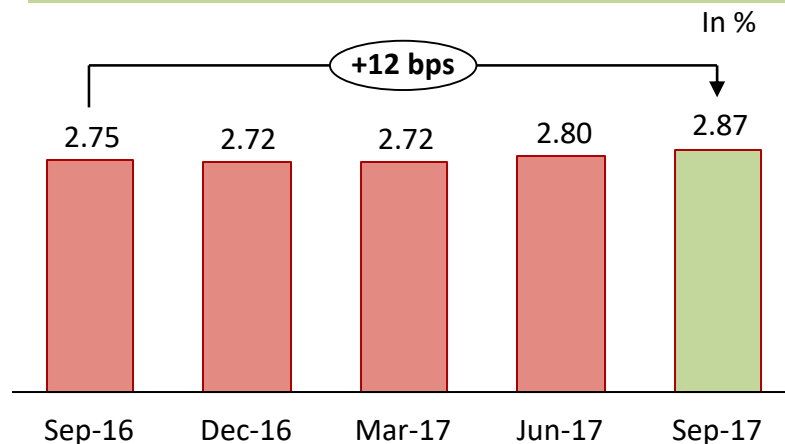
Net Interest Income



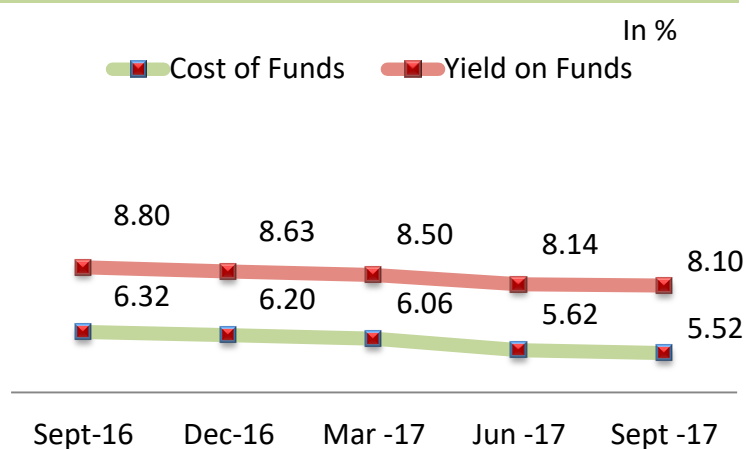
Cost of Deposits & Yield on Advances



Net Interest Margin

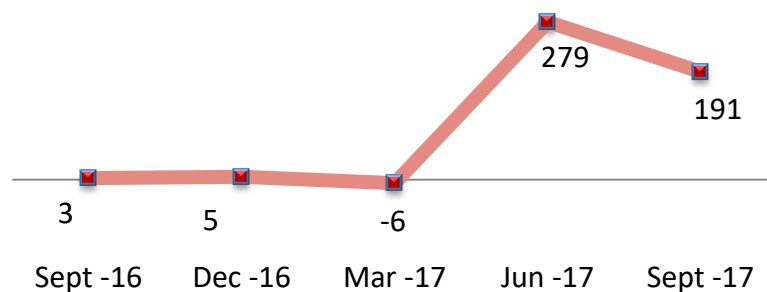


Cost of Funds & Yield on Funds



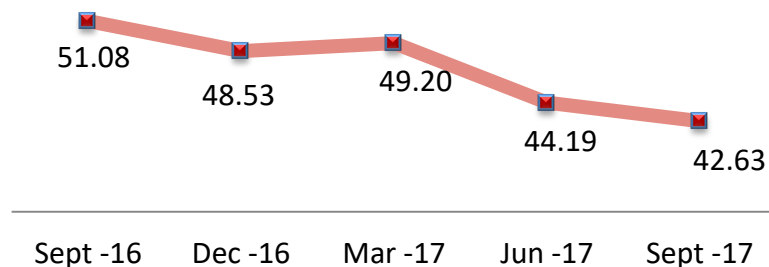
Improving Operating Efficiency

Employee Additions



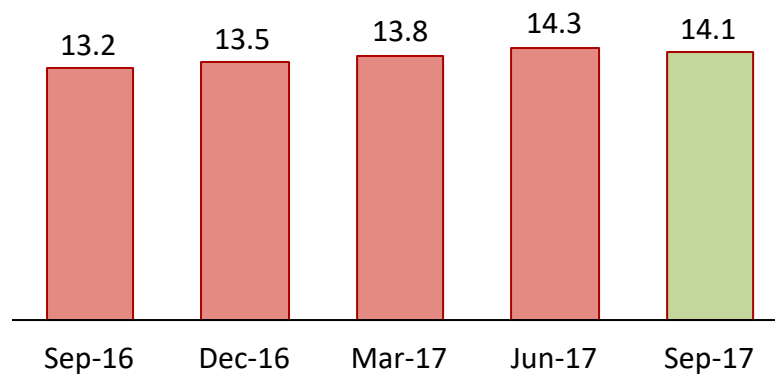
C/I Ratio

In %



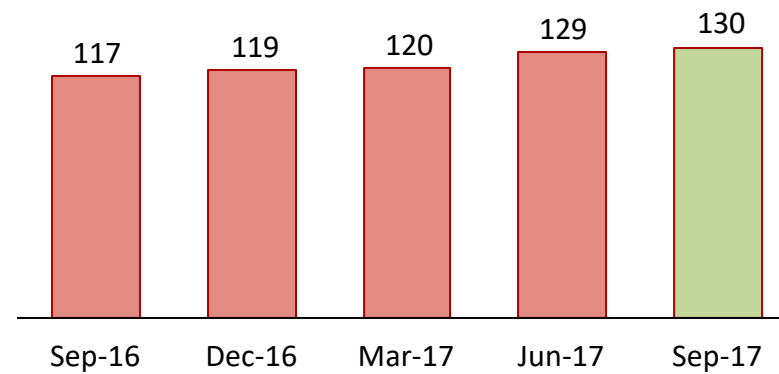
Business per Employee

Rs Crs



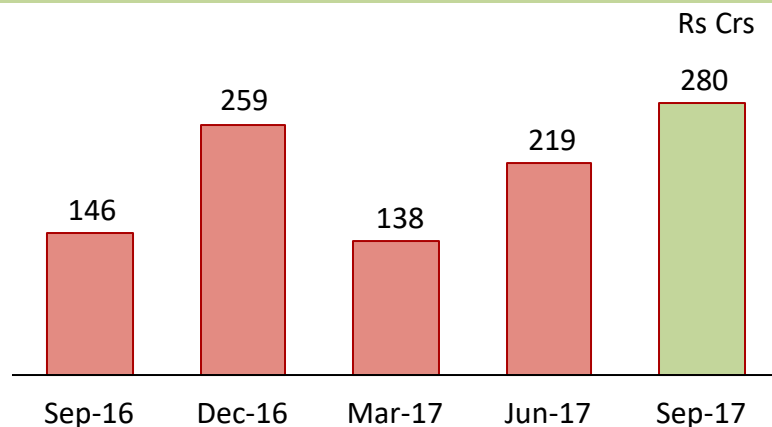
Business per Branch

Rs Crs

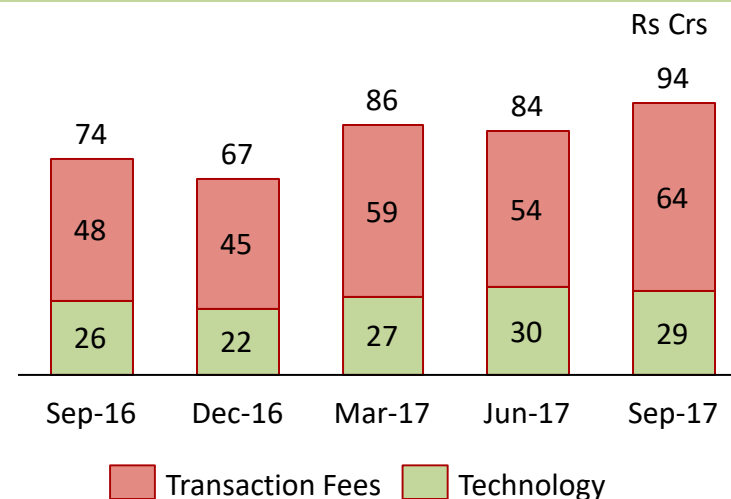


Sustainable Other Income

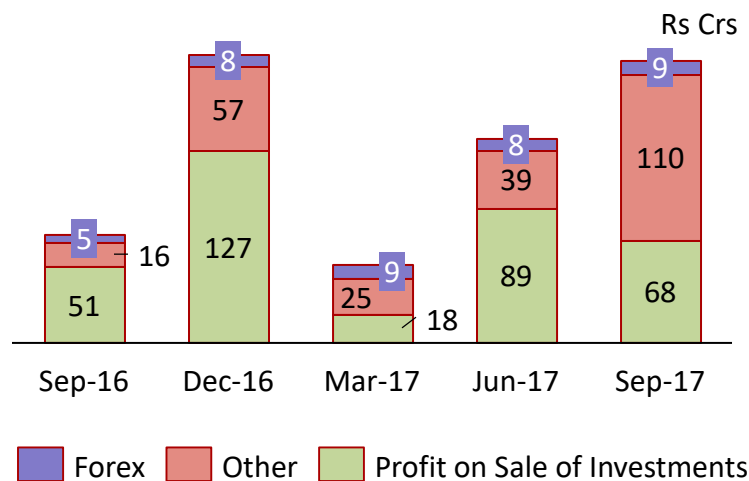
Total Other Income led by ...



...Sustainable : Transaction Fees + Technology



Profit on Sale of Investments, Forex & Others



Investment Book as on Sept-17

Details	Rs. Crs	M Duration
HTM	13,742	5.61
AFS	4,822	4.02
HFT	1	0.00
Total	18,564	5.31

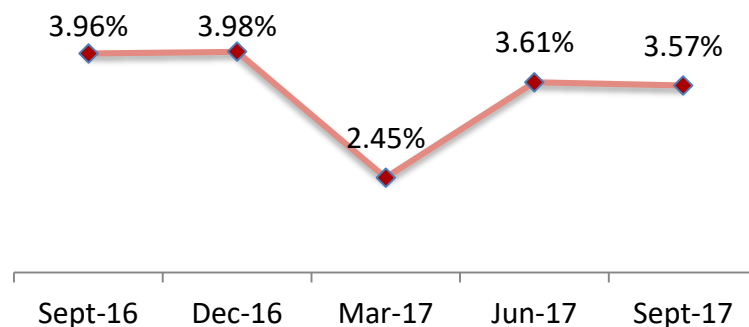
Break Up of Provisions

Rs Crs	Q2-FY 18	Q2-FY 17	Q1-FY 18
For NPA & NPI	120.5	166.4	184.4
For Depreciation on Investments*	277.1	-24.8	26.1
For Standard Assets	13.9	-4.8	-6.9
For Restructured Advances/Sacrifices & FITL	-0.2	-12.1	-0.2
For Unhedged Forex Exposure	1.3	3.8	-0.7
Others	41.1	-0.1	21.7
Taxes	2.3	58.5	53.7
Total Provisions	455.9	186.8	278.0

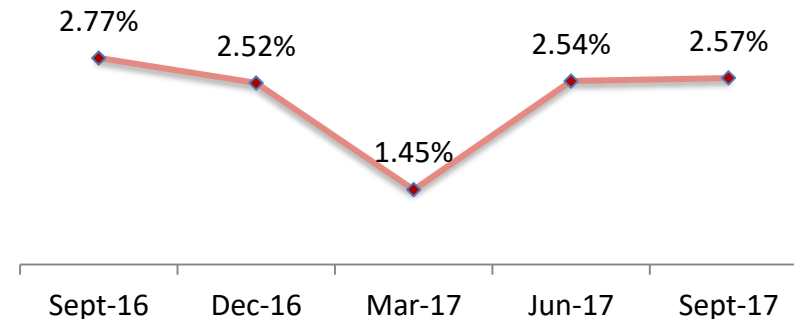
Depreciation on Investments* moved up to Rs. 277 crore on account of the additional provision of Rs. 252 crore against the NPAs sold by the bank to an ARC during the previous year

Non Performing Assets

Gross NPA



Net NPA



Gross NPA Movement

Rs Crs	Sept-16	Dec-16	Mar-17	Jun-17	Sept-17
Opening	1,651	1,745	1,787	1,149	1,696
Additions	226	197	1,150	686	252
Deductions	132	155	1,788	140	182
Closing	1,745	1,787	1,149	1,696	1,766

Net NPA Movement

Rs Crs	Sept-16	Dec-16	Mar-17	Jun-17	Sept-17
Opening	1,192	1,206	1,116	675	1,183
Additions	135	125	991	580	209
Deductions	121	216	1,432	72	136
Closing	1,206	1,116	675	1,183	1,256

Stressed Assets - QoQ

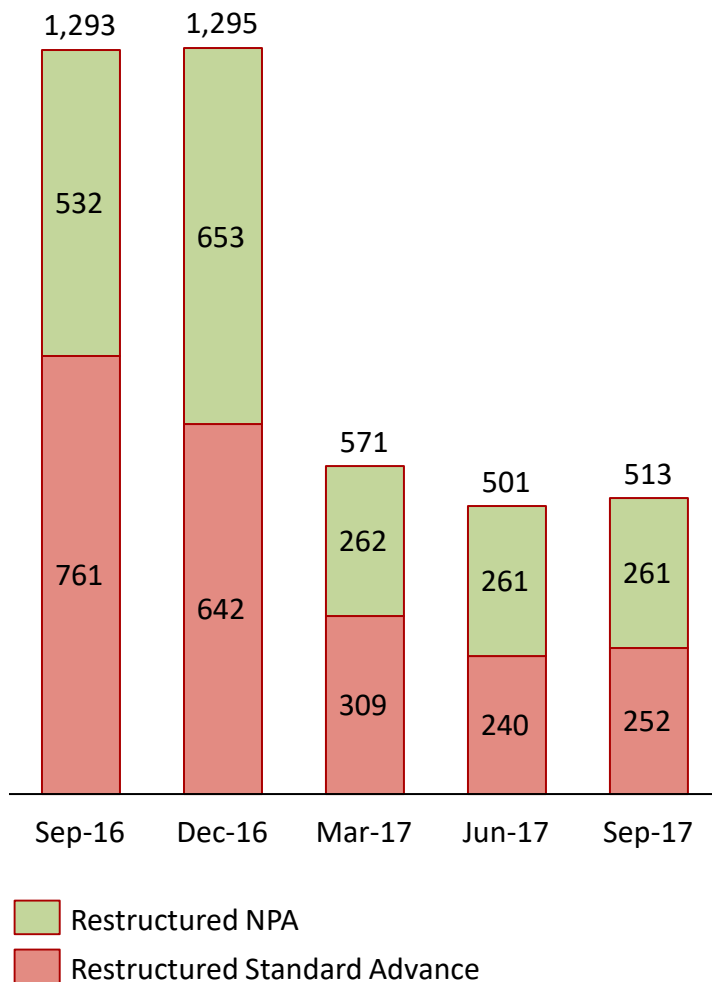
	Gross Basis		Net Basis	
Rs Crs	Q1-FY 18	Q2-FY 18	Q1-FY 18	Q2-FY 18
NPA	1,696	1,766	1,183	1,256
Restructured Standard Advance	240	252	240	252
Other Stressed Advances	0	0	0	0
Total Stressed Assets	1,936	2,018	1,423	1,508
Advances	46,992	49,446	46,474	48,931
Stressed Assets as % of Advances	4.12%	4.08%	3.06%	3.08%

We have 'ZERO' accounts in our Watchlist of Large Corporate Book

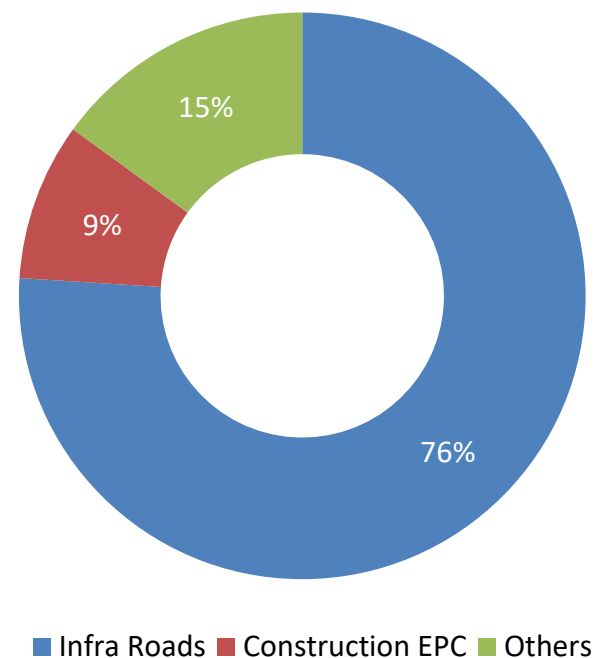
Restructured Advances Breakup

Restructured Assets Break-up

Rs Crs



Sector Standard Restructure – Q2FY18

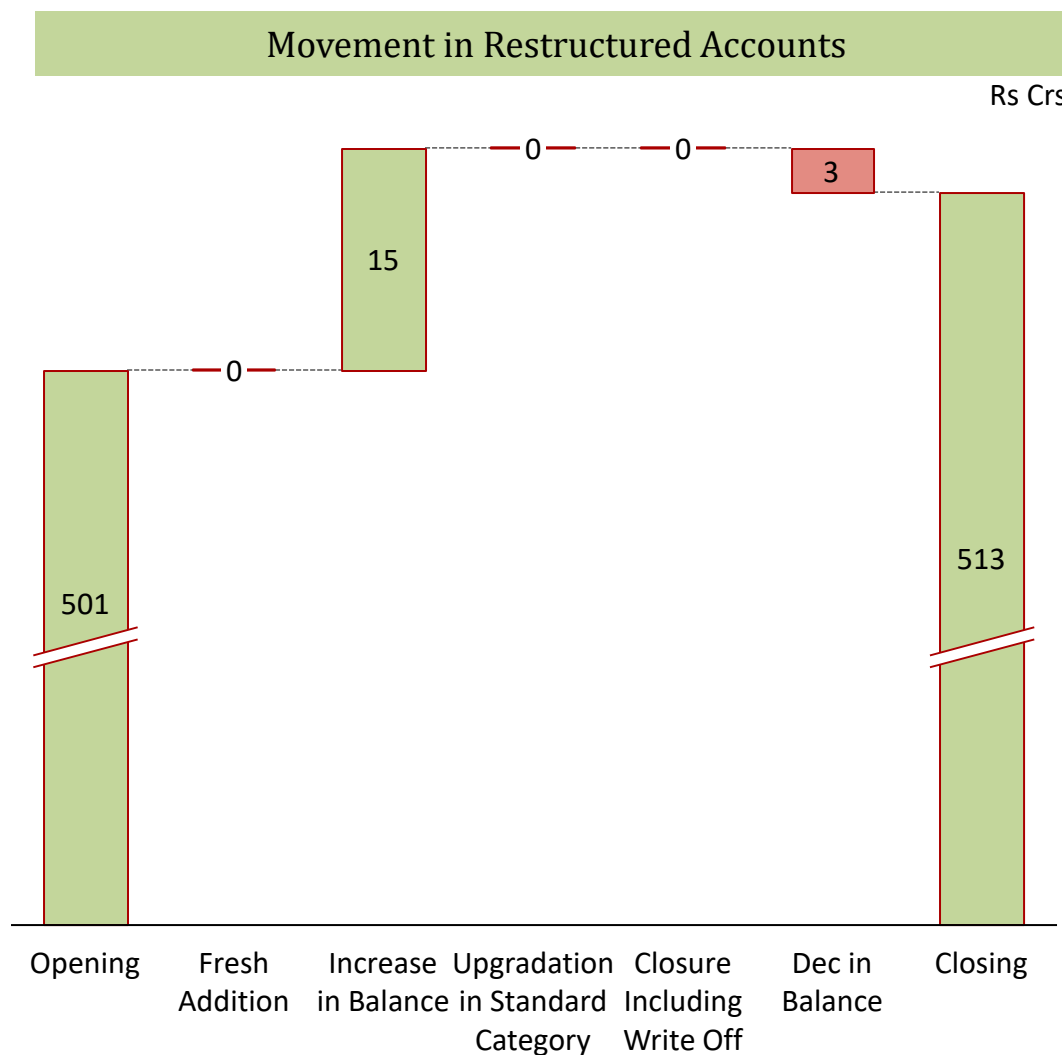


Restructured Standard Asset Book

Rs Crs

	Restructured Standard Advance						
	Opening	Fresh Addition	Increase in Existing Balance	Uday – SDL Investments	Decrease in Balance	Slippages to NPA	Closing Balance
Infra Roads	179	-	14	-	-	-	193
Construction EPC	22	-	-	-	-	-	22
Others	39	-	1	-	3	-	37
Total	240	-	15	-	3	-	252

Movement in Restructured Accounts

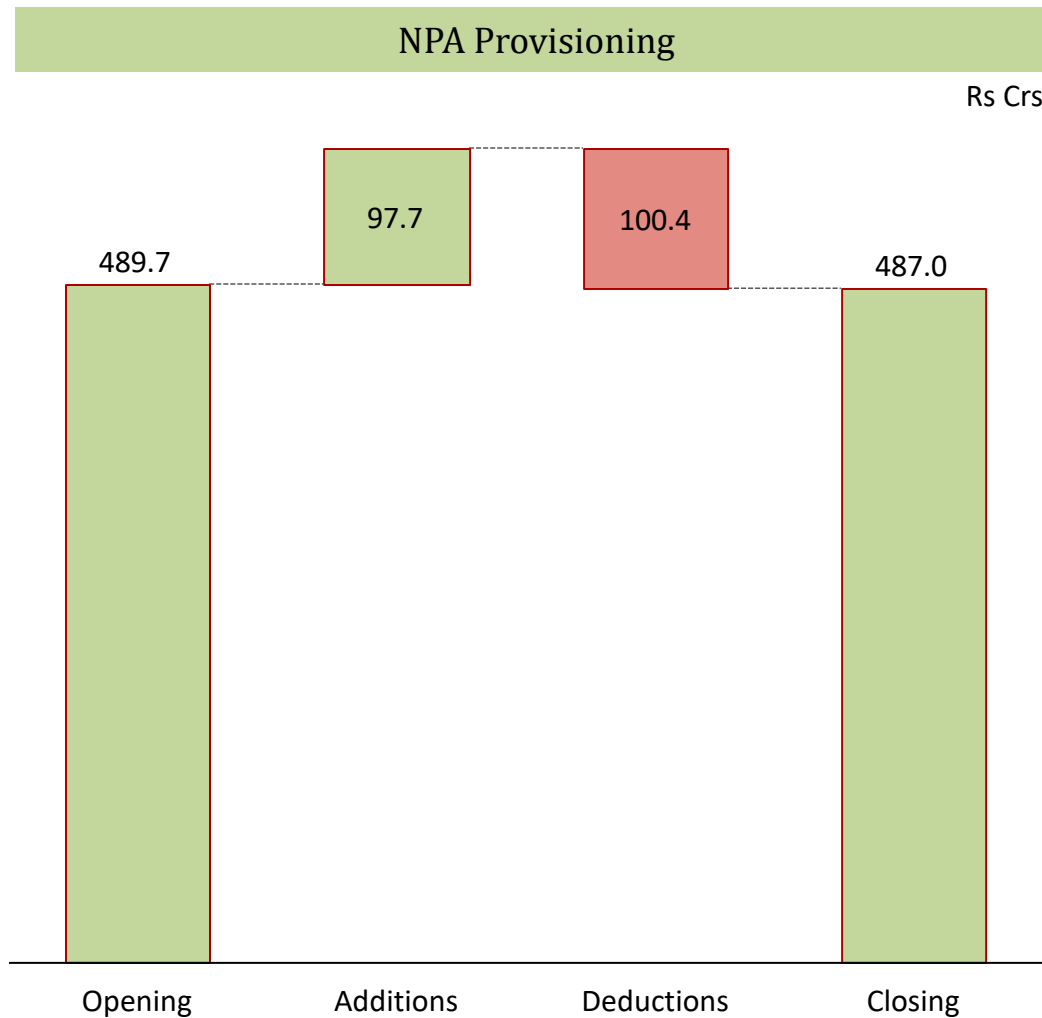


Shift of focus from
Large Corporate
to
SMEs

Defocusing from
Power & Infra Sectors

Special Recovery Cell
&
Asset Monitoring Cell

Adequate Provisioning

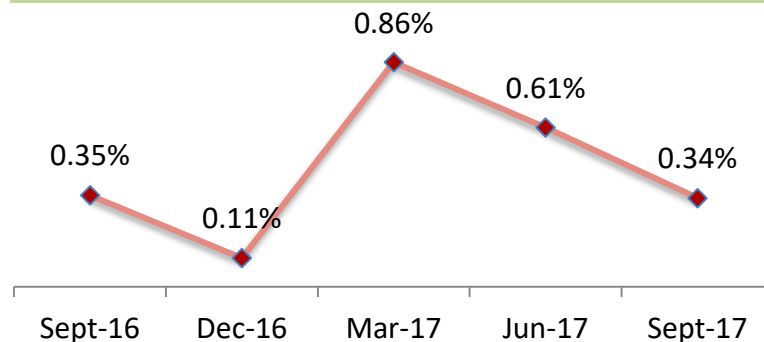


Provision Coverage
Ratio – 44.09%

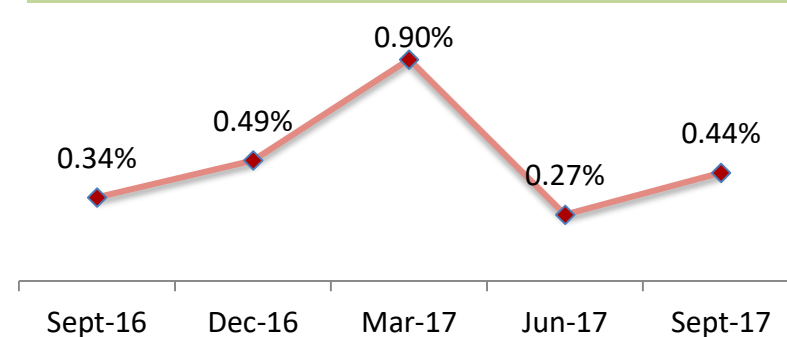
NPAs in the initial period
of recognition require
lower provisioning

Fresh Slippages/Advance Ratios

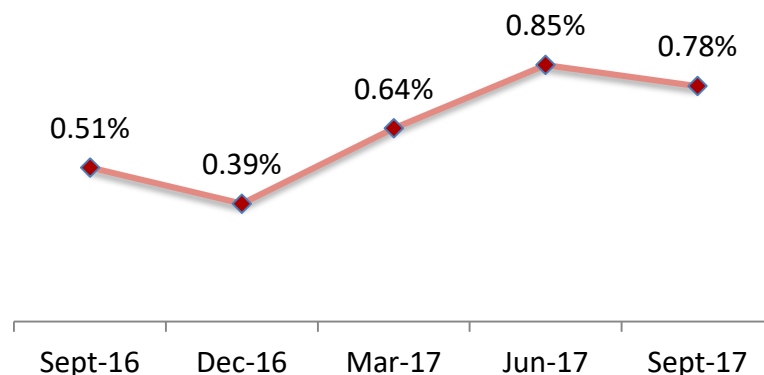
Retail Slippage



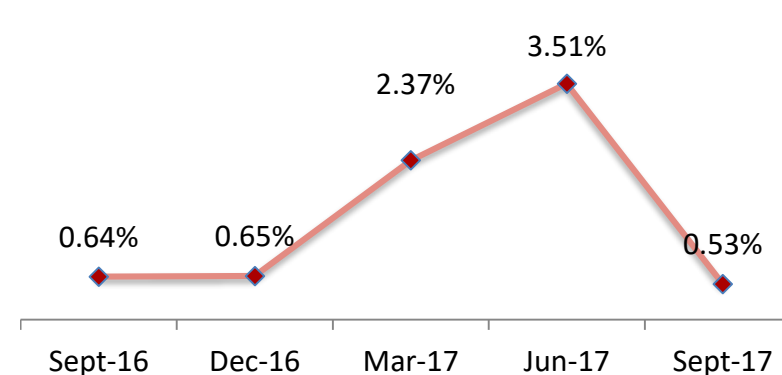
Agriculture Slippage



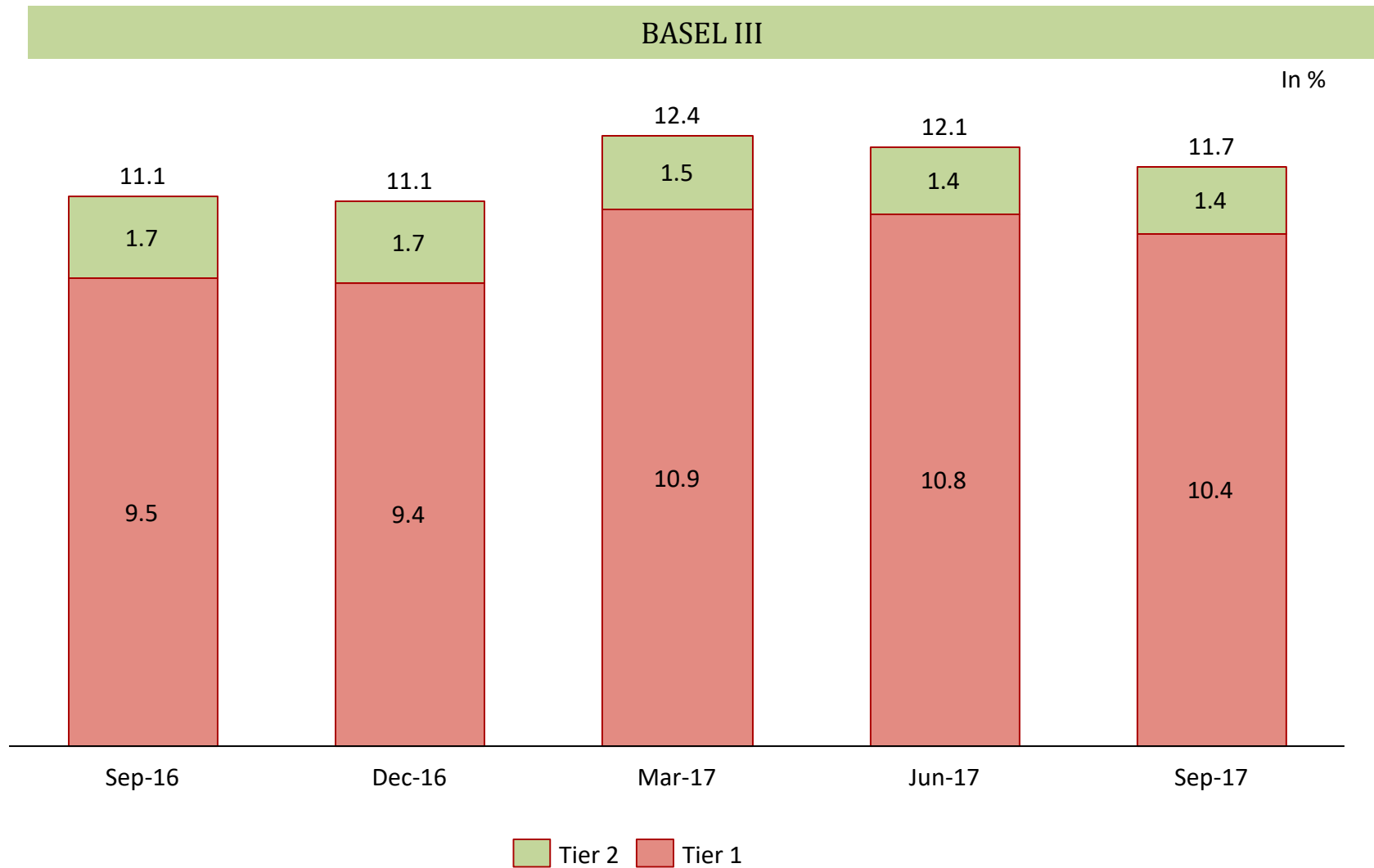
SME Slippage



Corporate Slippage



Well Capitalized to support Growth



Balance Sheet Overview- Q2 FY18

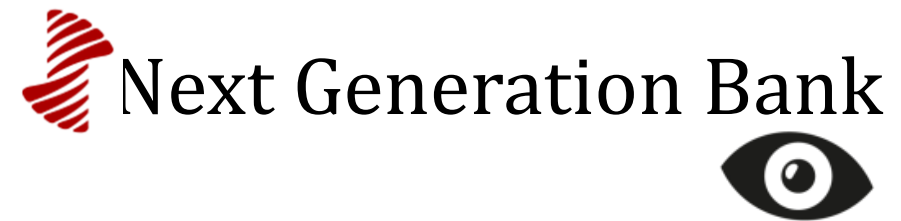
Rs Crs	Q2-FY 18	Q2-FY 17	Y-o-Y (%)	Q1-FY 18	Q-o-Q (%)
Capital & Liabilities	75,837	67,054	13.10%	73,195	3.61%
Capital	180	135	33.60%	180	0.05%
Reserves and Surplus	4,797	4,027	19.13%	4,822	-0.52%
Deposits	67,142	60,192	11.55%	65,791	2.05%
Borrowings	2,116	1,499	41.14%	1,147	84.44%
Other Liabilities & Provisions	1,602	1,201	33.34%	1,255	27.64%
Assets	75,837	67,054	13.10%	73,195	3.61%
Cash & Balances with RBI	3,056	2,832	7.92%	3,206	-4.66%
Balances with Banks	532	404	31.53%	321	65.60%
Investments	18,208	15,777	15.41%	18,499	-1.58%
Advances	48,954	43,548	12.42%	46,498	5.28%
Fixed Assets	651	598	8.88%	653	-0.31%
Other Assets	4,435	3,894	13.90%	4,018	10.38%
Business (Advances + Deposits)	1,16,096	1,03,740	11.91%	1,12,289	3.39%
Current Accounts	2,959	2,399	23.36%	3,064	-3.44%
Savings Accounts	13,526	11,299	19.71%	13,522	0.03%
CASA Ratio	24.55%	22.76%	7.89%	25.21%	-2.61%

Profit & Loss Overview- Q2 FY18

Rs Crs	Q2-FY18	Q2-FY 17	Y-o-Y (%)	Q1-FY18	Q-o-Q (%)
Net Interest Income	503	445	13.04%	461	9.23%
Other Income	280	146	92.23%	219	27.89%
Total Income	784	591	32.59%	680	15.25%
Operating Expenses	323	294	10.10%	301	7.62%
Operating Profit	460	297	54.79%	379	21.28%
Provisions (Ex-Tax) & Contingencies	454	128	253.51%	224	102.25%
Profit Before Tax	7	169	-96.10%	155	-95.75%
Provision for Tax	2	58	-96.12%	54	-95.77%
Profit After Tax	4	111	-96.09%	101	-95.74%

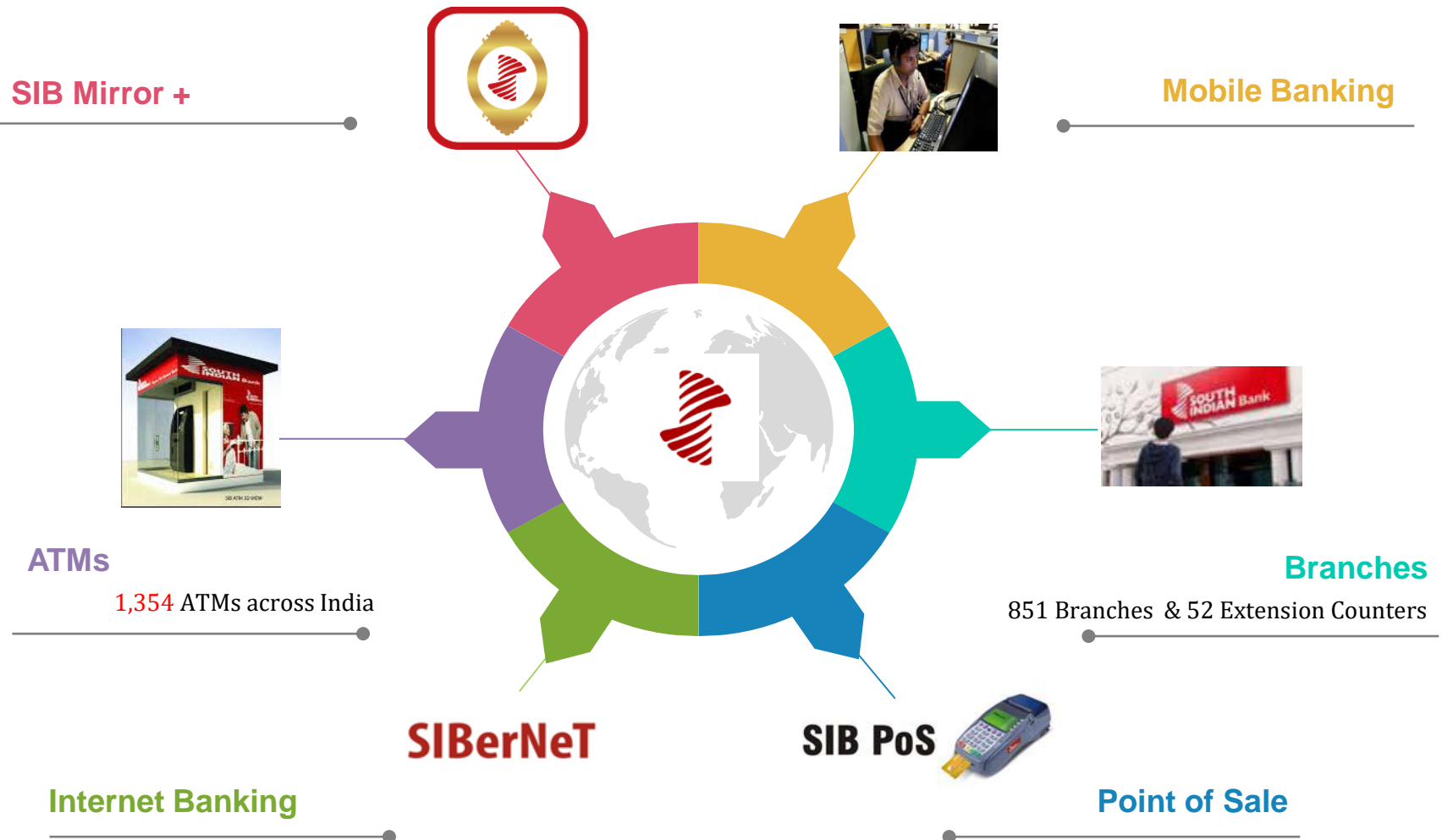
Key Metrics- Quarterly

Particulars	FY15				FY16				FY17				FY18	
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2
Net Interest Margin (NIM)	2.7%	2.9%	2.5%	2.7%	2.5%	2.8%	2.9%	2.6%	2.7%	2.8%	2.7%	2.7%	2.8%	2.9%
CRAR Basel III	12.2%	12.1%	11.4%	12.1%	11.4%	11.9%	11.7%	11.8%	11.7%	11.1%	11.1%	12.4%	12.1%	11.7%
RoAA (Annualized)	0.5%	0.6%	0.6%	0.1%	0.5%	0.6%	0.7%	0.5%	0.6%	0.7%	0.6%	0.4%	0.6%	0.02%
Provision Coverage	62.5%	62.9%	60.4%	61.0%	56.1%	55.3%	50.3%	40.3%	42.6%	46.1%	50.2%	55.1%	44.6%	44.1%
CASA	22.1%	22.1%	21.5%	20.6%	22.3%	22.8%	23.0%	22.4%	23.2%	22.8%	25.9%	23.8%	25.2%	24.6%
Gross NPA	1.5%	1.6%	1.8%	1.7%	1.9%	2.2%	2.8%	3.8%	4.0%	4.0%	4.0%	2.5%	3.6%	3.6%
Net NPA	0.9%	0.9%	1.0%	1.0%	1.2%	1.4%	1.8%	2.9%	2.9%	2.8%	2.5%	1.5%	2.5%	2.6%
Book Value per Share (Rs.)	25.9	26.5	27.1	26.6	27.1	27.8	28.5	28.5	30.0	30.8	31.6	26.9	27.7	27.6
EPS (Rs.) (Annualized)	3.8	3.0	2.9	2.3	1.9	2.3	2.6	2.5	2.8	3.0	3.1	2.6	2.3	0.1
Branches														
- Kerala	439	440	441	444	447	447	447	449	453	454	455	463	463	463
- South India (Ex-Kerala)	230	232	233	239	242	244	244	245	245	245	245	246	246	246
- Rest of India	132	133	136	139	139	140	140	140	140	140	140	141	142	142
Total Branches	801	805	810	822	828	831	831	834	838	839	840	850	851	851
ATMs														
- Kerala	565	587	607	651	670	682	688	698	701	713	718	724	745	756
- South India (Ex-Kerala)	297	313	325	365	378	380	384	387	388	391	393	394	396	393
- Rest of India	156	163	176	184	196	198	200	202	202	202	202	202	203	205
Total ATMs	1,018	1,063	1,108	1,200	1,244	1,260	1,272	1,287	1,291	1,306	1,313	1,320	1,344	1,354

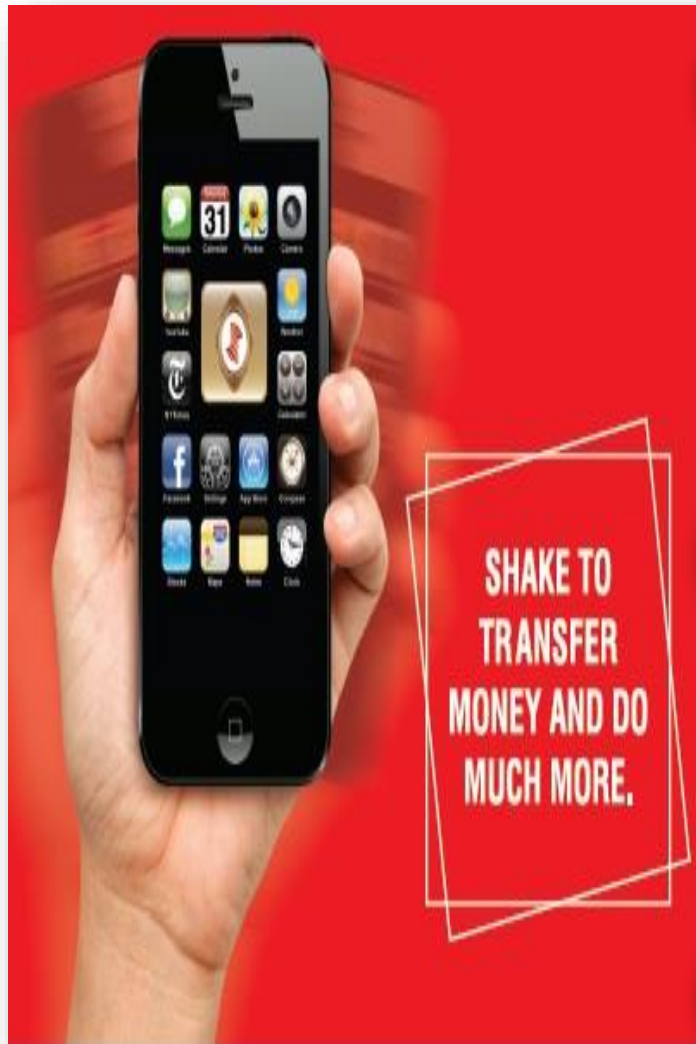


Present across Customer Touch Points

Traditional & Alternate Channels



Technology Initiatives



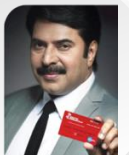
SIB Mirror is a mobile-led platform with instant account access, balance retrieval, immediate fund transfers, all account intimations, and much more

SIB-er Net is a suite of comprehensive internet banking services positioning SIB as a technology-driven bank offering superior services to retail customers



Retail branches now interconnected with single-window service and providing real-time online, real-time transactions to customers

SIB offers Visa, MasterCard, and RuPay debit cards with online access to users for secure domestic and international transactions

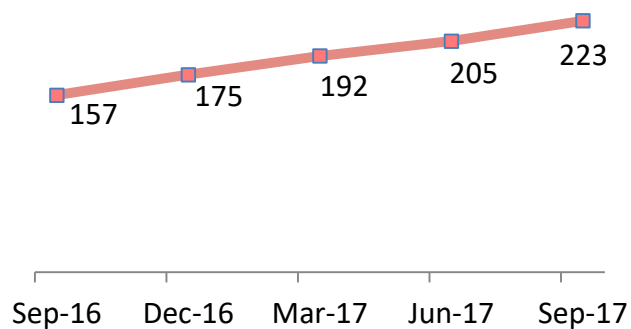


Centralized Processing Center allows enhanced risk management and customer creation with complete KYC compliance and fraud prevention tools

Personal Banking: Technology Banking

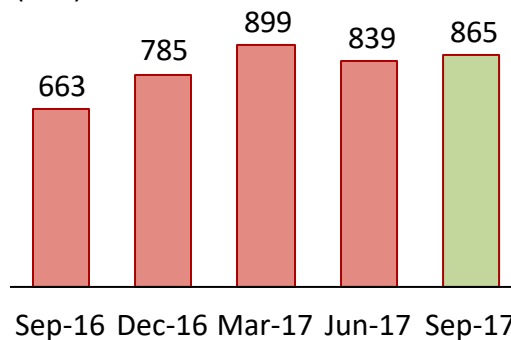
Active Internet Users

(000)'s



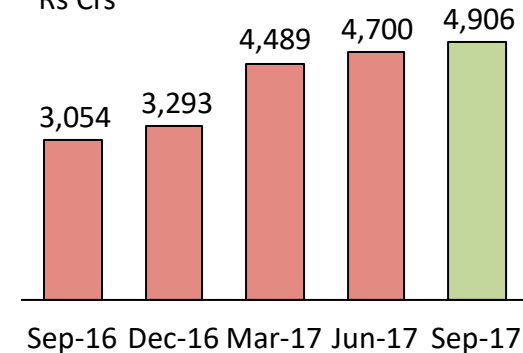
Internet Transaction Volume

(000)'s



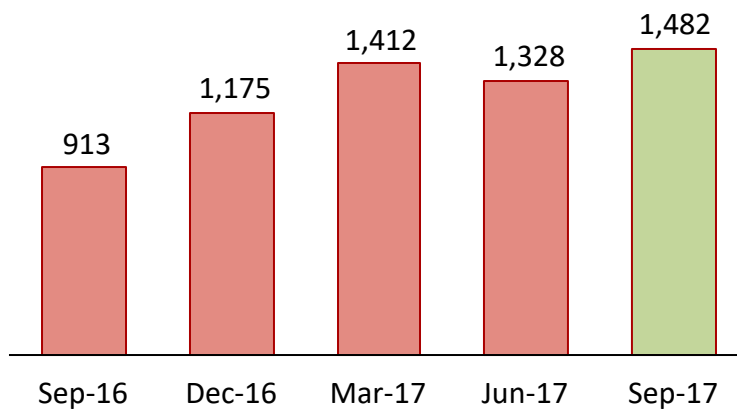
Internet Transaction Value

Rs Crs



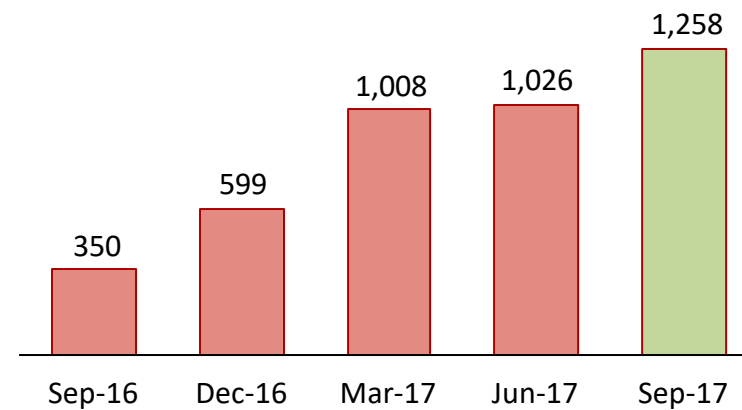
Mobile Transaction Volume

(000)'s



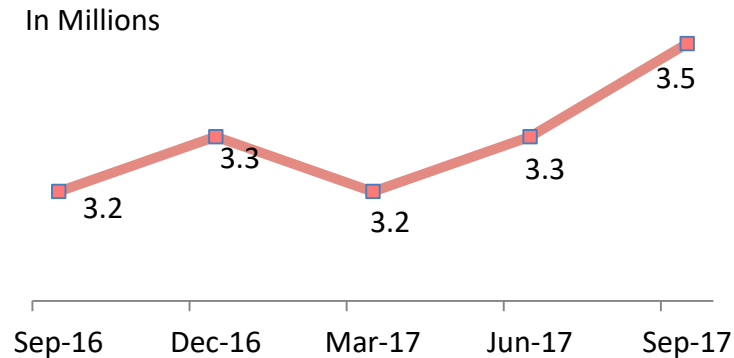
Mobile Transaction Value

Rs Crs

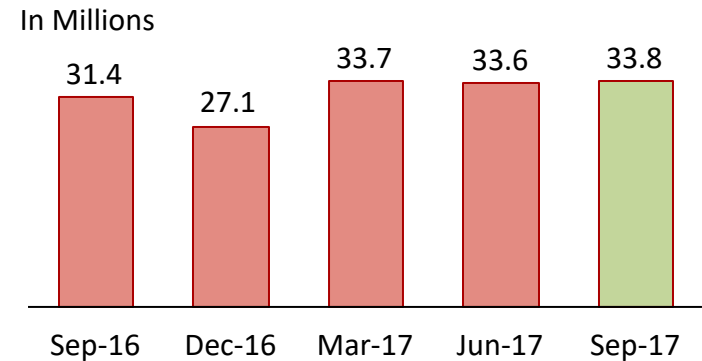


Personal Banking: Debit Cards

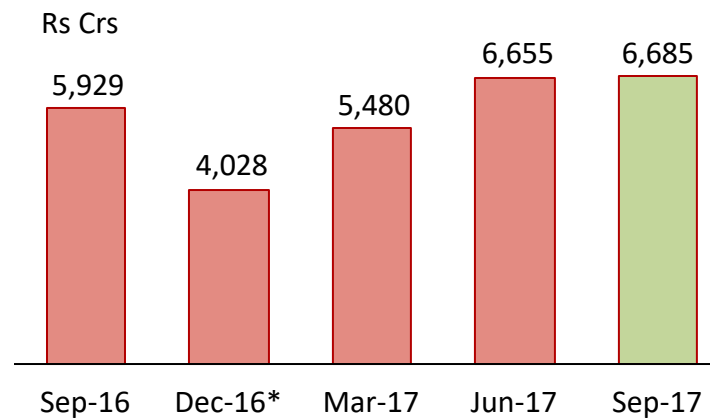
No of Active Debit Cards




Debit Card Transaction Volumes



Debit Card Transaction Value



***Transaction volumes and value dropped in December 2016 quarter owing to large number of ATM's being non-operational and volume restriction due to demonetisation**



An Inflection Point



Moving Towards Vision 2020...




Appointed International Finance Corporation

- Provides advisory support to bank on the medium and long term strategy for significant growth in retail, agriculture and SME sectors
- 




Entered Memorandum of Understanding with NSIC

- Facilitates loans to MSE and promotes the MSME credit portfolio of the Bank
- 



Opened Centralized Marketing & Processing Centre

- Houses the Bank's Marketing Dept, Retail Loan Hub and Transaction Banking Dept
- 

....to become Retail Banking Power House



FIRST among the private sector banks in Kerala to become a scheduled bank in 1946 under the RBI Act

FIRST private sector bank to open a NRI branch in November 1992

FIRST among the private sector banks in Kerala to open an "Overseas Branch" to cater exclusively to the export and import business in June 1993



FIRST bank in the private sector in India to open a Currency Chest on behalf of the RBI in April 1992

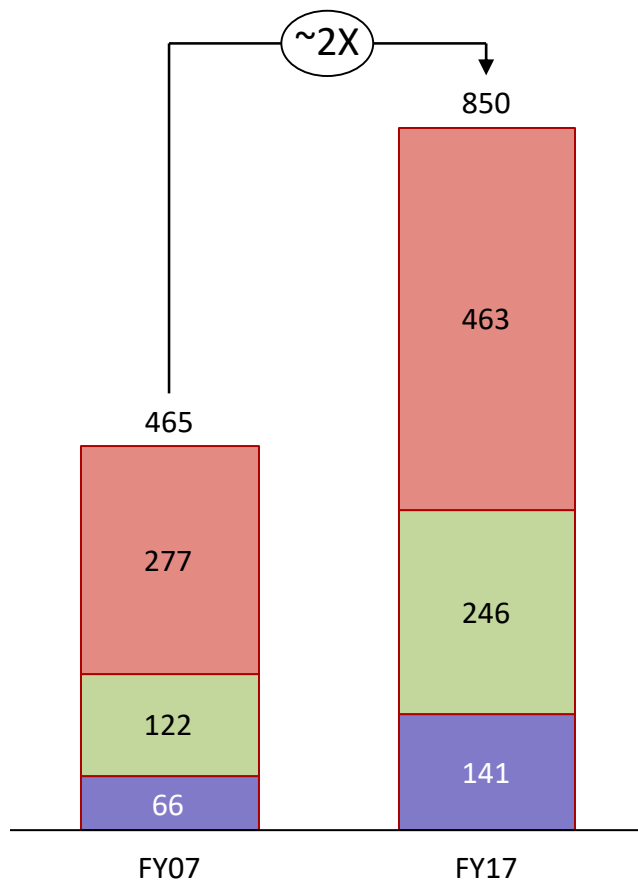
FIRST bank in the private sector to start Industrial Finance Branch in March 1993

FIRST bank in Kerala to develop an in-house, a fully integrated branch automation software in addition to the in-house partial automation solution operational since 1992

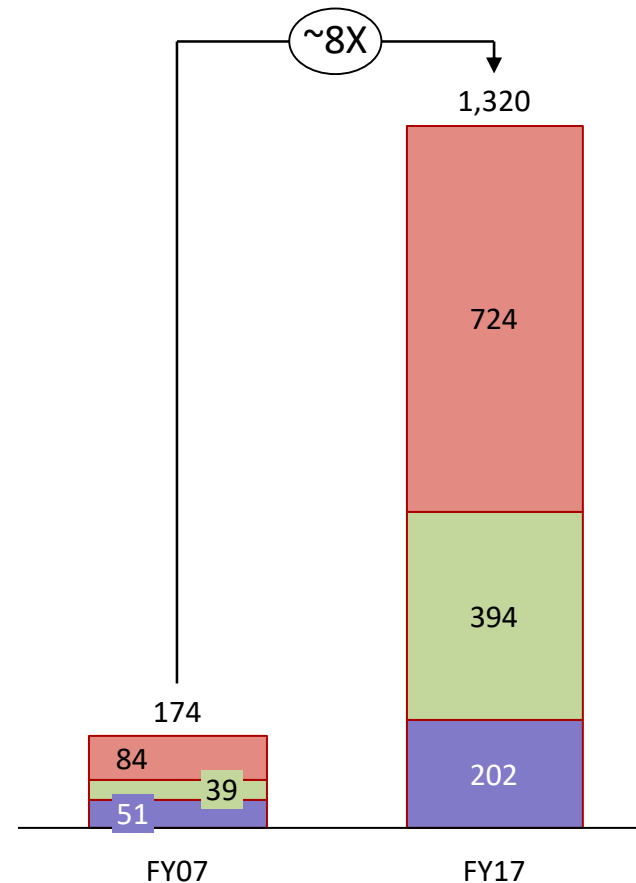
**The FIRST Kerala based bank to implement
Core Banking System**

Expansion since FY07

Branch Network



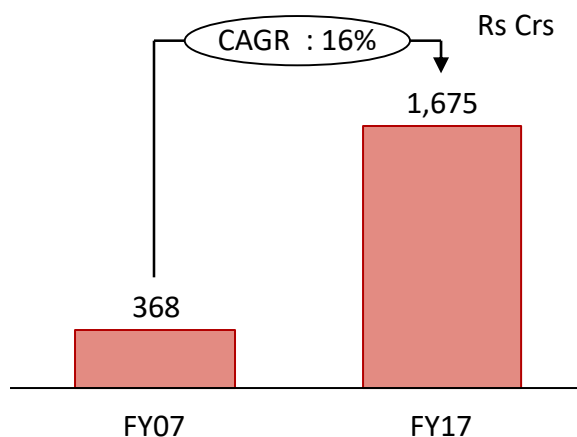
ATM Network



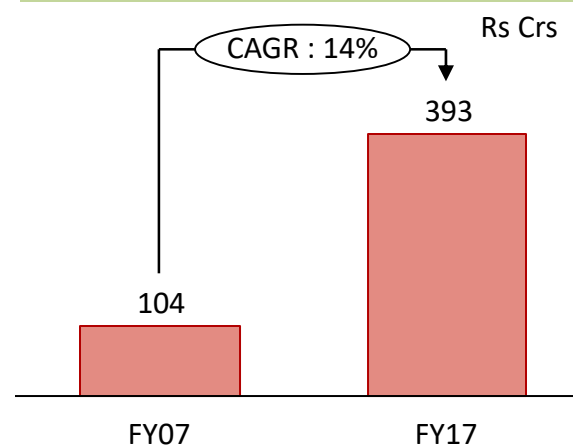
■ Kerala ■ South Ex-Kerala ■ Others (Rest of India)

Performance since FY07

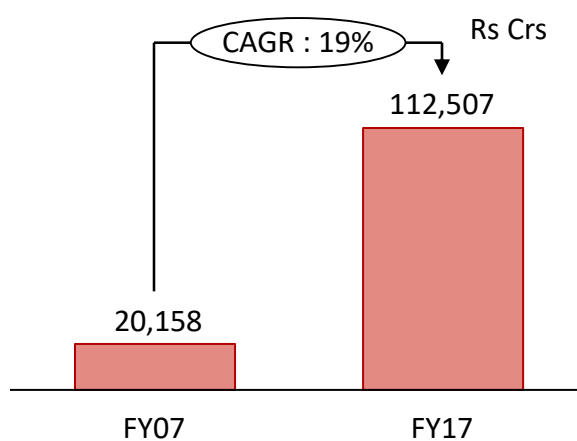
Net Interest Income



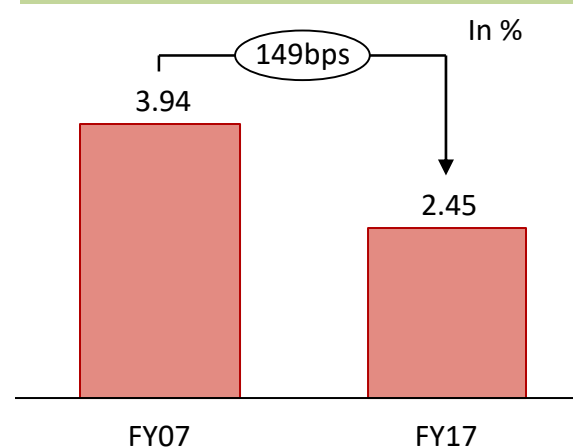
Profit After Tax



Business (Advances + Deposits)



Gross NPA



Leadership Team

Mr. V. G Mathew , MD & CEO

- Post Graduate in Physics and CAIIB with over 37 years of experience
- Joined SIB in January, 2014 as Executive Vice President and **appointed as MD & CEO in October, 2014**
- Significant experience in Retail & Corporate Credit, Technology and Risk Management
- Joined SBI as a probationary officer in the Ahmadabad Circle in 1978 and was Chief General Manager before joining SIB
- The major assignments handled by Mr. Mathew in SBI are
 - Dy. General Manager (IT Networking Project)
 - Dy. General Manager and Branch Head, (Overseas Branch, Bangalore)
 - General Manager, (Corporate Accounts Group-Mumbai Branch)
 - Chief General Manager (Risk Management)
 - Chief General Manager (Corporate Accounts Group)
- He has served on various committees at Corporate Center of SBI such as Wholesale Banking Credit Committee, Investment Committee, Corporate Centre Credit Committee and was a Director on the Board of SBI Macquarie Infrastructure Trustee (P) Limited

Leadership Team

Mr. Thomas Joseph K, EVP (Operations)

- Bachelors Degree in Engineering and Diploma in Management & CAIIB
- He is associated with SIB since 1984 and heads Departments such as Risk Management, Technology, Marketing, Corporate Financial Management, Human Resource and Inspection & Vigilance
- He was Head of Credit handling a portfolio of Rs.40,000 crores and was instrumental in the execution of the Retail Strategy of the Bank which saw significant growth in the MSME & Agriculture Sectors

Mr. G Sivakumar, EVP (Credit)

- Postgraduate in Chemistry and holds Masters Degree in Business Administration & CAIIB
- He heads Credit and Legal Departments
- He has over 35 Years of Experience in Domestic and International Banking in India and Abroad
- Before joining SIB, he was the General Manager and Head of Private Equity Vertical in State Bank of India where he was responsible for Private Equity and Venture Capital Investments made by the Bank
- He was also a nominee director on the Board of Directors of four companies and Investment Committee of more than ten Alternative Investment Funds

Mr. K N Reghunathan, EVP (Treasury)

- Commerce Graduate & CAIIB
- He is responsible for Treasury Operations of the Bank along with International Banking Division
- Before joining SIB, he was associated with Union Bank of India and was General Manager of Treasury and International Banking Division.
- He was the Bank's nominee on the Board of FIMMDA and SBI Global Factors and Member of the Advisory Committee of Metropolitan Stock Exchange of India, IDFC Investment Fund, TATA Growth Fund, TATA Innovative Fund, India Advantage Fund I & II

Management Team

Mr. John Thomas, Senior General Manager
(Business Development Department)

- Bachelors Degree in Science, MBA and CAIIB

Mr. Benoy Varghese, Senior General Manager
(Country Head – Wholesale Banking)

- Bachelors Degree in Arts & Masters Degree in Business Administration and CAIIB

Mr. Raphael T.J., Senior General Manager
(Chief Information Officer)

- Bachelors Degree in Commerce, Masters in EXIM, Diploma in Financial Management and CAIIB

Mr. Anto George T, General Manager
(Head of Inspection & Vigilance Department and Chief of Internal Vigilance)

- Bachelors Degree in Arts & Post Graduate Diploma in Computer Application, Certification in RDBMS & Oracle 8i and JAIIB

Mr. Paul V.L., General Manager
(Administration)

- Masters Degree in Arts and Post Graduate Diploma in Personnel Management & JAIIB

Mr. Sanchay Sinha
(Country Head – Retail Banking)

- Bachelor's degree in Arts, Post Graduate Certificate in Business Management (XLRI)

Management Team

Mr. C.P. Gireesh, Chief Financial Officer

- Bachelors Degree in Mathematics
- Fellow member of the Institute of Chartered Accountants of India and Certified Associate of the Indian Institute of Banking & Finance

Mr. Jacob EA, Chief Compliance Officer

- Bachelors Degree in Science & CAIIB - I

Mr. Jimmy Mathew, Company Secretary

- Bachelors Degree in Commerce, Associate Member of Institute of Company Secretary of India and Institute of Cost & Management Accountants of India. Also a Certified Associate of the Indian Institute of Banking & Finance

Awards & Recognition

Awarded with ISO 27001:2013 Certification

The certification process involved an extensive audit, conducted by British Standards Institution against the criteria set out by the ISO 27001:2013 standards on various domains of IT functions



Awards & Recognition

Won “IBA Banking Technology Awards”



Won National Payments Excellence Awards -
2016



Won Finnoviti Award - 2017



For further information, please contact:

Company

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CIN – L65191KL1929PLC001017

Mr. C. P. Gireesh, CFO/

Mr. Vijith S, Dy. General Manager

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vijiths@sib.co.in

www.southindianbank.com

Investor Relations Advisors

Strategic Growth Advisors Pvt. Ltd.

CIN - U74140MH2010PTC204285

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