

**DEPT: SECRETARIAL** 

REF. No.: SEC/ST.EX.STT/24/2025-26

**DATE** : May 16, 2025

National Stock Exchange of India Ltd.,
Exchange Plaza, 5th Floor,
Plot No.C/1, G Block,
Bandra-Kurla Complex, Bandra (E),
Mumbai – 400 051.
SCRIP CODE: SOUTHBANK

BSE Ltd.
Department of Corporate Services (Listing),
First Floor, New Trading Wing,
Rotunda Building, P J Towers,
Dalal Street, Fort, Mumbai – 400 001.
SCRIP CODE: 532218

Dear Madam/Sir,

Sub: Intimation under Regulation 30 & 47 of the SEBI (Listing Obligations and Disclosure Requirements), Regulations, 2015

Pursuant to Regulation 30 & 47 of the SEBI (Listing Obligations and Disclosure Requirements), Regulations, 2015, please find enclosed the copies of newspaper publication on audited financial results (standalone and consolidated) for the quarter/financial year ended 31<sup>st</sup> March, 2025. The advertisements have been published in Business Line (All India editions), Financial Express (All India editions) and Deepika (Thrissur & Kochi editions) on 16-05-2025.

The aforesaid information is also being hosted on the website of the Bank www.southindianbank.com.

Yours faithfully,

(JIMMY MATHEW) COMPANY SECRETARY

Encl.: as above

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onslaught of Covid-19 pandemic, the board had maintained the CRB at 5.50 per cent of the RBI's balance sheet size to support growth

tained in the range of 5.5-6 per cent of the RBI's balance sheet. The RBI had accepted committee's recommendations.

Kochi May 15, 2025

Sd/-Chairman & Managing Director

Hindi version of this advertisement is published in the

website (www.cochinshipyard.in) of CSL.





With **Trust** we grow, in Relationships, we invest.

Thank you for your continued support, enabling our highest ever net profit of ₹1,302.88 Crore in FY 25.

## **AUDITED STANDALONE AND CONSOLIDATED FINANCIAL RESULTS FOR** THE QUARTER AND YEAR ENDED 31" MARCH 2025

₹ in Lakhs

Particulars		Star	ndalone			Consolic	lated		
	Quarter ended 31.03.2025	Quarter ended 31.03.2024	Year ended 31.03.2025	Year ended 31.03.2024	Quarter ended 31.03.2025	Quarter ended 31.03.2024	Year ended 31.03.2025	Year ended 31.03.20	
	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audite	
Total income from operations	294581	262070	1122674	1012832	294577	262055	1122629	101273	
Net Profit/(Loss) for the period (before tax, Exceptional and/or Extraordinary items)	45912	39292	175689	152875	45925	39259	175707	15288	
Net Profit/(Loss) for the period before tax (after Exceptional and/or Extraordinary items)	45912	39292	175689	152875	45925	39259	175707	15288	
Net Profit/(Loss) for the period after tax (after Exceptional and/or Extraordinary items)	34219	28756	130288	107008	34241	28733	130310	1070	
Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period	NA								
(after tax) and Other Comprehensive Income (after tax)] (Refer Note 3)									
Paid up Equity Share Capital	26163	26159	26163	26159	26163	26159	26163	261	
Reserves (excluding Revaluation Reserves)	946984	821527	946984	821527	947021	821543	947021	8215	
Securities Premium Account	285685	285623	285685	285623	285685	285623	285685	2856	
Net worth	964615	840240	964615	840240	964646	840255	964646	8402	
Paid up Debt Capital/ Outstanding Debt	430048	391209	430048	391209	430048	391209	430048	3912	
Outstanding Redeemable Preference Shares	Nil	Nil	Nil	Nil	Nil	Nil	Nil		
Debt Equity Ratio <sup>1</sup>	0.09	0.27	0.09	0.27	0.09	0.47	0.09	0.	
Earnings Per Share (of ₹ 1/- each) *									
Basic :	1.31	1.36	4.98	5.10	1.31	1.35	4.98	5.	
Diluted:	1.31	1.35	4.98	5.09	1.31	1.35	4.98	5.	
Capital Redemption Reserve	Nil	Nil	Nil	Nil	Nil	Nil	Nil		
Debenture Redemption Reserve	Nil	Nil	Nil	Nil	Nil	Nil	Nil		
Debt Service Coverage Ratio	NA	NA	NA	NA	NA	NA	NA		
Interest Service Coverage Ratio	NA	NA	NA	NA	NA	NA	NA	ı	

- Debt represents borrowings with residual maturity of more than one year.
- 1. The above is an extract of the detailed format of quarterly/annual financial results filed with the Stock Exchanges under Regulation 33 and Regulation 52 of the Listing Regulations. The full format of the quarterly/annual financial results are available on the websites of the Stock Exchange(s) at http://www.bseindia.com and http://www.nseindia.com, and also on Banks' website: https://www.southindianbank.com.
- 2. "For the other line items referred in regulation 52 (4) of the SEBI (LODR) Regulations, pertinent disclosures have been made to the BSE/NSE Ltd. and can be accessed on http://www.bseindia.com and http://www.nseindia.com and can be accessed on the following URL and Quick Response Code.
- BSE Ltd: https://www.bseindia.com/xml-data/corpfiling/AttachLive/cec4c25d-4fba-4bf0-a34e-1354280915a5.pdf.
- $NSE\ Ltd:\ https://nsearchives.nseindia.com/corporate/SOUTHBANK\_15052025134118\_SD\_STT\_OUTCOMEOFBOARD\_RESULTS\_MARCH2025.pdf"$
- 3.Information relating to total comprehensive income and other comprehensive income is not furnished as Ind AS is not yet made applicable to Banks. (Managing Director & CEO) (DIN: 07820690)

The South Indian Bank Ltd. Regd. Office, SIB House, P.B. No.28, Thrissur, Kerala, PIN-680 001, Ph: 0487 2420020, Toll Free (India): 1800-102-9408, 1800-425-1809 (BSNL), Email: sibcorporate@sib.co.in, www.southindianbank.com, CIN: L65191KL1929PLC001017











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## **AUDITED STANDALONE AND CONSOLIDATED FINANCIAL RESULTS FOR** THE QUARTER AND YEAR ENDED 31st MARCH 2025

Particulars		Star	ndalone		Consolidated					
	Quarter ended 31.03.2025	Quarter ended 31.03.2024	Year ended 31.03.2025	Year ended 31.03.2024	Quarter ended 31.03.2025	Quarter ended 31.03.2024	Year ended 31.03.2025	Year ended 31.03.2024		
	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited		
Total income from operations	294581	262070	1122674	1012832	294577	262055	1122629	1012732		
Net Profit/(Loss) for the period (before tax, Exceptional and/or Extraordinary items)	45912	39292	175689	152875	45925	39259	175707	152889		
Net Profit/(Loss) for the period before tax (after Exceptional and/or Extraordinary items)	45912	39292	175689	152875	45925	39259	175707	152889		
Net Profit/(Loss) for the period after tax (after Exceptional and/or Extraordinary items)	34219	28756	130288	107008	34241	28733	130310	107018		
Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)] (Refer Note 3)	NA NA									
Paid up Equity Share Capital	26163	26159	26163	26159	26163	26159	26163	26159		
Reserves (excluding Revaluation Reserves)	946984	821527	946984	821527	947021	821543	947021	821543		
Securities Premium Account	285685	285623	285685	285623	285685	285623	285685	285623		
Net worth	964615	840240	964615	840240	964646	840255	964646	840255		
Paid up Debt Capital/ Outstanding Debt	430048	391209	430048	391209	430048	391209	430048	391209		
Outstanding Redeemable Preference Shares	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil		
Debt Equity Ratio'	0.09	0.27	0.09	0.27	0.09	0.47	0.09	0.47		
Earnings Per Share (of ₹ 1/- each) *										
Basic :	1.31	1.36	4.98	5.10	1,31	1.35	4.98	5.10		
Diluted:	1.31	1.35	4.98	5.09	1,31	1.35	4.98	5.09		
Capital Redemption Reserve	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil		
Debenture Redemption Reserve	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil		
Debt Service Coverage Ratio	NA.	NA	NA.	NA.	NA.	NA	NA	NA		
Interest Service Coverage Ratio	NA	NA	NA	NA.	NA.	NA	NA	NA		

Debt represents borrowings with residual maturity of more than one year.

\* Quarterly numbers are not annualised



- 1. The above is an extract of the detailed format of quarterly/annual financial results filed with the Stock Exchanges under Regulation 33 and Regulation 52 of the Listing Regulations. The full format of the quarterly/annual financial results are available on the websites of the Stock Exchange(s) at http://www.bseindia.com and http://www.nseindia.com, and also on Banks' website: https://www.southindianbank.com.
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NSE Ltd: https://nsearchives.nseindia.com/corporate/SOUTHBANK\_15052025134118\_SD\_STT\_OUTCOMEOFBOARD\_RESULTS\_MARCH2025.pdf\*

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P R Seshadri







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## AUDITED STANDALONE AND CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED 31" MARCH 2025

Particulars	Standalone				Consolidated				
	Quarter ended 31.03.2025	Quarter ended 31.03.2024	Year ended 31.03.2025	Year ended 31.03.2024	Quarter ended 31.03.2025	Quarter ended 31.03.2024	Year ended 31.03.2025	Year ended 31.03.2024	
	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	
Total income from operations	294581	262070	1122674	1012832	294577	262055	1122629	1012732	
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Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period		M-1 - 20 - 20 - 20 - 20 - 20 - 20 - 20 -		NA			A(1)-1((2)		
(after tax) and Other Comprehensive Income (after tax)] (Refer Note 3)				in.					
Paid up Equity Share Capital	26163	26159	26163	26159	26163	26159	26163	26159	
Reserves (excluding Revaluation Reserves)	946984	821527	946984	821527	947021	821543	947021	821543	
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Paid up Debt Capital/ Outstanding Debt	430048	391209	430048	391209	430048	391209	430048	391209	
Outstanding Redeemable Preference Shares	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	
Debt Equity Ratio	0.09	0.27	0.09	0.27	0.09	0.47	0.09	0.47	
Earnings Per Share (of ₹ 1/- each) *									
Basic :	1.31	1.36	4.98	5.10	1.31	1.35	4.98	5.10	
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Capital Redemption Reserve	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	
Debenture Redemption Reserve	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	
Debt Service Coverage Ratio	NA.	NA	NA	NA .	NA	NA	NA.	NA.	
Interest Service Coverage Ratio	NA	NA.	NA.	NA	NA.	NA	NA.	NA	

Debt represents borrowings with residual maturity of more than one year.

Quarterly numbers are not annualised

- Note:

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