

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
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Dear Sirs,

**Sub: Presentation to Investors and Analysts**

Pursuant to Regulation 30 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations 2015, please find enclosed the Investor Presentation to Investors and Analysts in respect of financial results of The South Indian Bank Limited for the quarter/half year ended 30<sup>th</sup> September, 2022.

The aforesaid information is also being hosted on the website of the Bank [www.southindianbank.com](http://www.southindianbank.com).

Kindly take the same in your records.

Yours faithfully,

(JIMMY MATHEW)  
COMPANY SECRETARY

Encl: a.a.

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# Investor Presentation

Q2-FY2023



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**Oct 2020 - Sep 2022**

CASA Deposits

Added Rs. 7,570 crore of CASA from Rs. 22,978 crore to reach Rs. 30,548 crore  
CASA ratio improved from 27.81% to 34.53% (+672 bps)

Advances (New Book)

New book of Rs. 33,768 Cr with NIM of 3.60%, GNPA of 0.03%\* & SMA2 of 0.32%

Capital adequacy

CRAR improved by 210 bps from 13.94% to 16.04% as at Sep 30, 2022

Provision coverage ratio

PCR (incl write off) improved by 1406 bps to 72.79% compared to 58.73% at Mar 2021

Recovery & upgrades

Recovered & upgraded Rs. 2,646 Cr from GNPA and technical w/off accounts.  
YoY - Gross NPA decreased from 6.65% to 5.67% and Net NPA decreased from 3.85% to 2.51%

Digital adoption

Digital transactions have gone up from 83% to 94.42%

Churned around 50% of overall loan book since October 1, 2020

Rs. in crore	Old Book	New Book	Total Book
Loan book	34,194	33,768	67,963
A+ rated accounts in Large Corporate	224	9,366	9,590
SMA 1	746	353	1,098
SMA 2	657	108	765
GNPA	3,839	17*	3,856
Net NPA	1,642	5	1,647
% of Net NPA - Total Book	2.41	0.01	2.43

- ✓ Achieved disbursements of Rs. **26,089** Cr during 1st HY23 vs Rs. 8,809 Cr during 1st HY22 led by Corporate - Rs. **15,384** Cr (Rs. 3,353 Cr), Gold - Rs. **5,746** Cr (3,074 Cr), B Segment - Rs. **2,713** Cr (1,100 Cr), Other retail Rs. **606** Cr (Rs. 418 Cr), PL – Rs. **702** Cr (Rs. 204 Cr), Agri - Rs. **352** Cr vs (Rs. 237 Cr), LAP Rs. **173** Cr (Rs. 151 Cr), HL - Rs. **282** Cr (Rs. 212 Cr), VL – Rs. **131** Cr (59 Cr)
- ✓ Zero slippages in the new Corporate Book since Oct 20
- ✓ Avg overall ticket size has decreased from Rs. 17 lakh as at Sep 30, 2020 to less than Rs. 13 Lakh as at Sep 22
- ✓ Personal loan book increased by 53% to touch Rs. 1,427 Cr during this HY1 for FY 23 with yield of 14% on new book.
- ✓ Bank had, issued 1,40,000+ credit cards as on date with outstanding book of Rs. 472 Cr as on Sep 22

- ✓ Reported **Profit after Tax (PAT) of Rs. 223 crore** as against a loss of Rs. 187 crore on Y-o-Y basis
- ✓ **Highest ever NII** of Rs. 726 crore for the Q2 FY 2023 compared to Rs. 527 crore on Y-o-Y basis
- ✓ Recorded **highest half yearly disbursement** of Rs. 26,089 crore in the last 20 quarters.
- ✓ **Advances touched Rs. 67,963 crore** vs Rs. 58,309 crore Y-o-Y, registering a growth of 17% .
- ✓ **Total Business crossed Rs. 1,56,440 crore** as on 30-09-2022 against Rs. 1,45,148 crore as on 30-09-2021.
- ✓ **Net Interest Margin** improved by 72 bps Y-o-Y to 3.21% in Q2-2023 vs 2.49% in Q1-2022
- ✓ **CASA amount increased by 14%** Y-o-Y to Rs. 30,548 crore vs Rs. 26,773 crore
- ✓ **CASA ratio** improved by 370 bps Y-o-Y to 34.53% from 30.83%
- ✓ CARE Ratings & India Ratings & Research had **revised the rating outlook upward to STABLE** from negative
- ✓ **Provision coverage ratio (PCR)** improved by 777 bps Y-o-Y to reach 72.79% in Q2-2023 against 65.02%

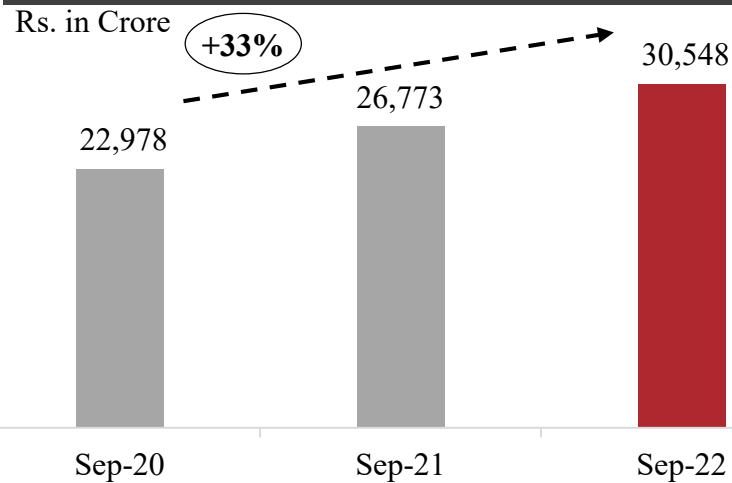
- ✓ **Capital adequacy** position continued to be robust with **CRAR of 16.04%** and Tier I ratio of 13.42%
- ✓ **Significant improvement in ROA** (Annualized) at 0.65% against (0.36%) Y-o-Y
- ✓ **Significant improvement in ROE** (Annualized) at 10.81% against (6.26%) Y-o-Y
- ✓ **Reduction in Gross NPA ratio** by 98 bps Y-o-Y to 5.67% from 6.65%
- ✓ **Reduction in Net NPA ratio** by 134 bps Y-o-Y to 2.51% from 3.85%
- ✓ **Gold loan continue to grow consistently** registering a growth of 36% Y-o-Y to Rs. 12,913 crore against Rs. 9,470 crore
- ✓ **Share of A & above rated large corporates** improved from 75% in Sep 2021 to 93% in Sep 2022
- ✓ **Remittance business** grew by 18% Y-o-Y
- ✓ **Core fee income** grew by 22% Y-o-Y to Rs. 142 crore vs Rs. 116 crore
- ✓ **Mobile banking transactions** volume increased by 87% Y-o-Y to 85 million transactions

# Key highlights of the Transformation Journey - Oct 2020 - Sep 2022

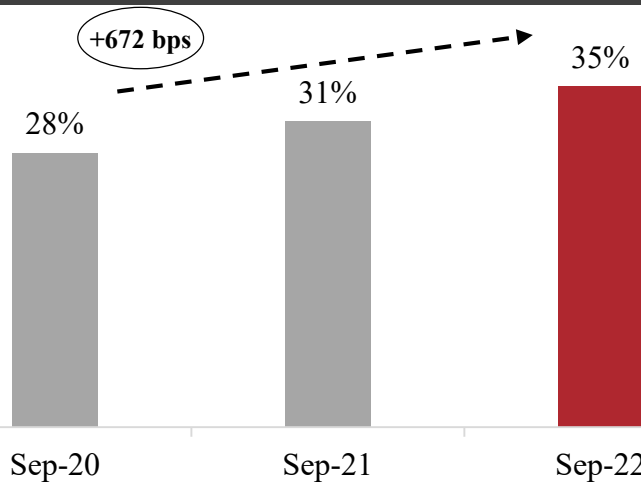


## Business Parameters

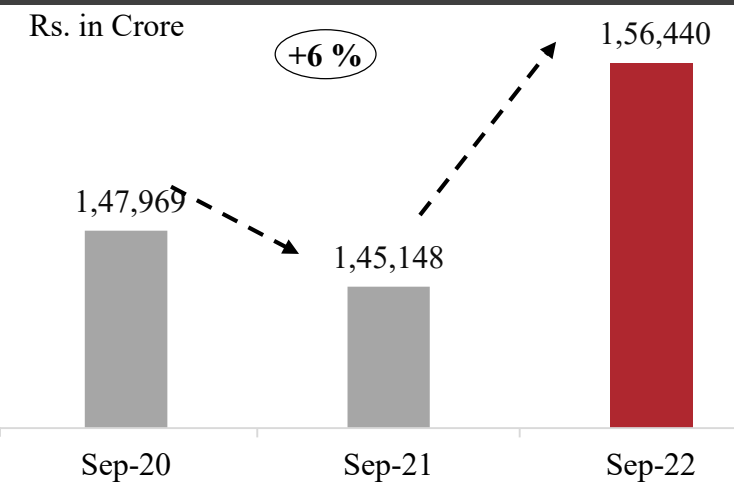
### CASA



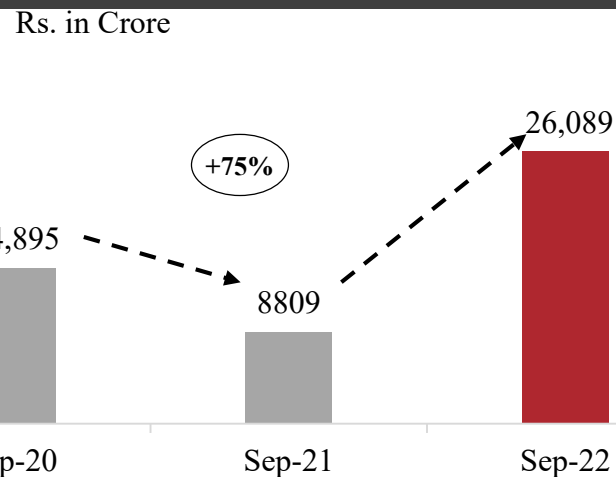
### CASA to Deposit %



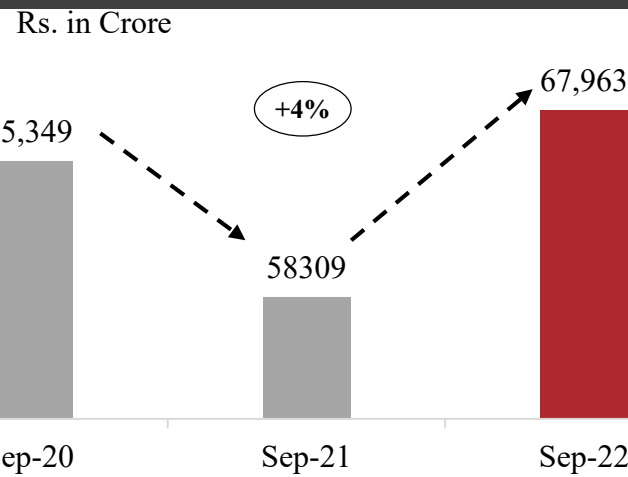
### Total Business



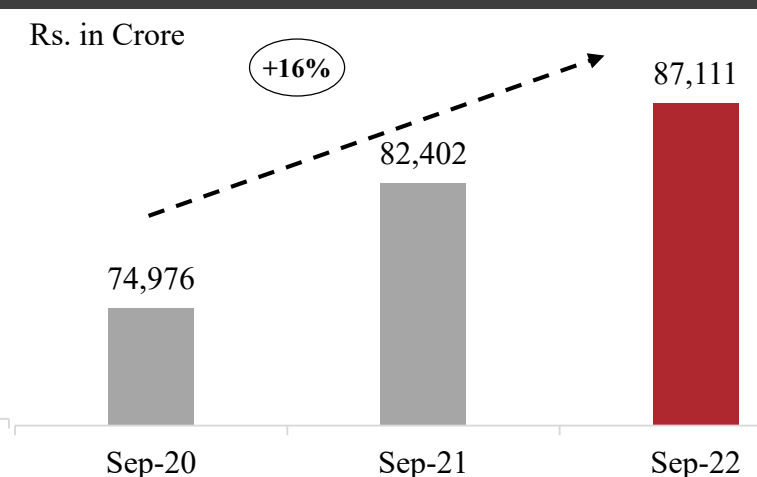
### Disbursements (H1)



### Gross Advances



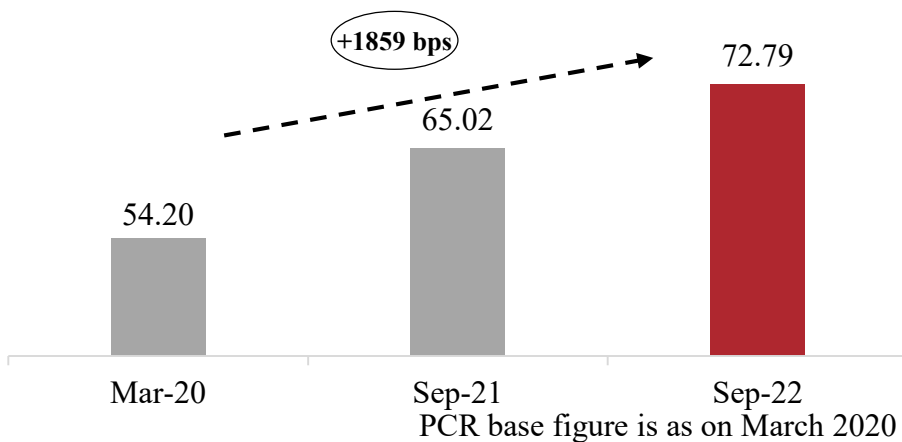
### Retail Deposits



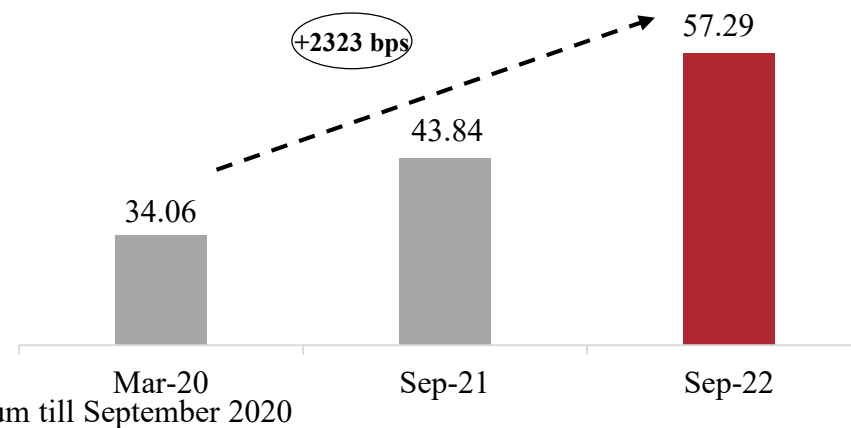


## Asset Quality Parameters

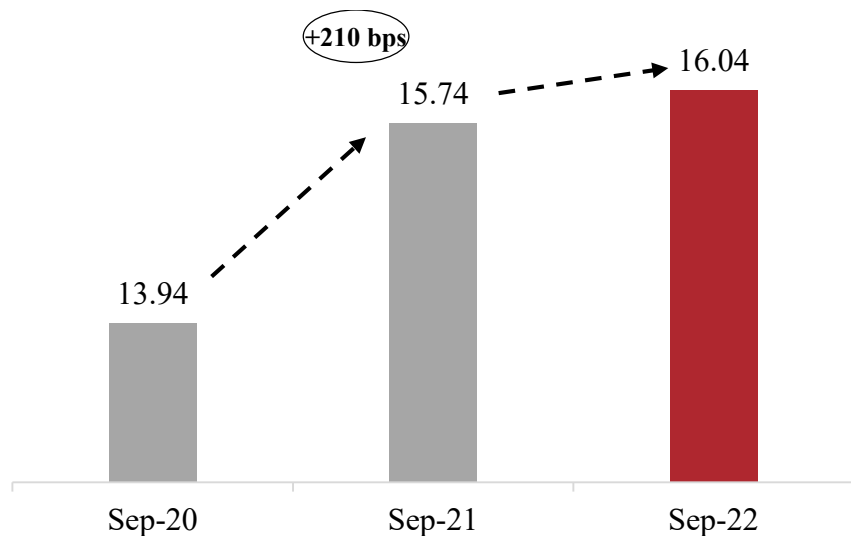
### PCR Incl. W/off



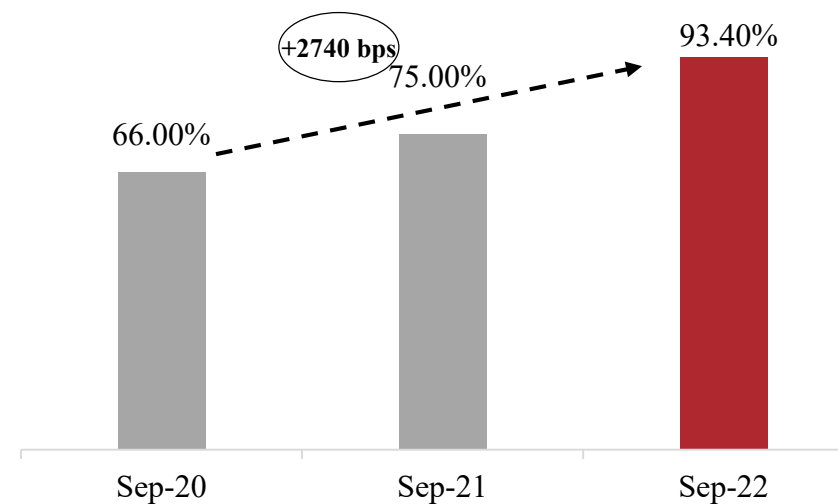
### PCR Excl. W/off



### CRAR



### A & Above rated in Large Corporate Loans

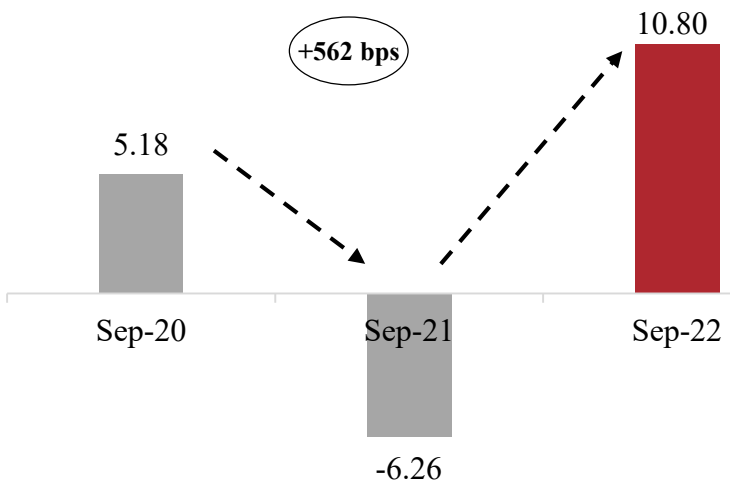


# Key highlights of the Transformation Journey - Oct 2020 - Sep 2022

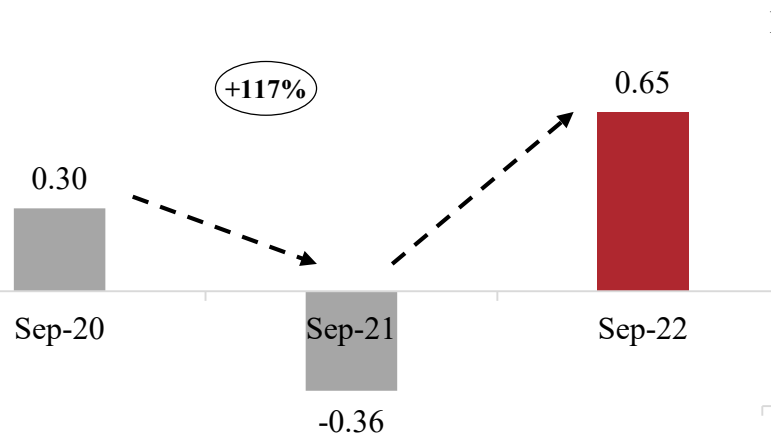


## Profitability Parameters

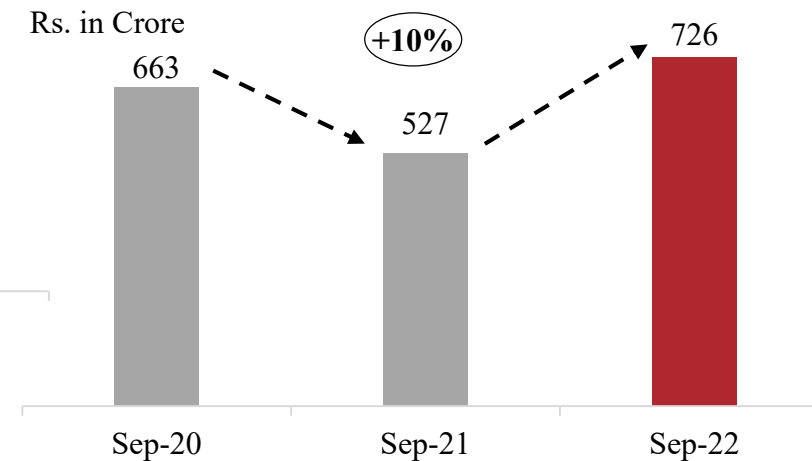
### RoE (Annualised)



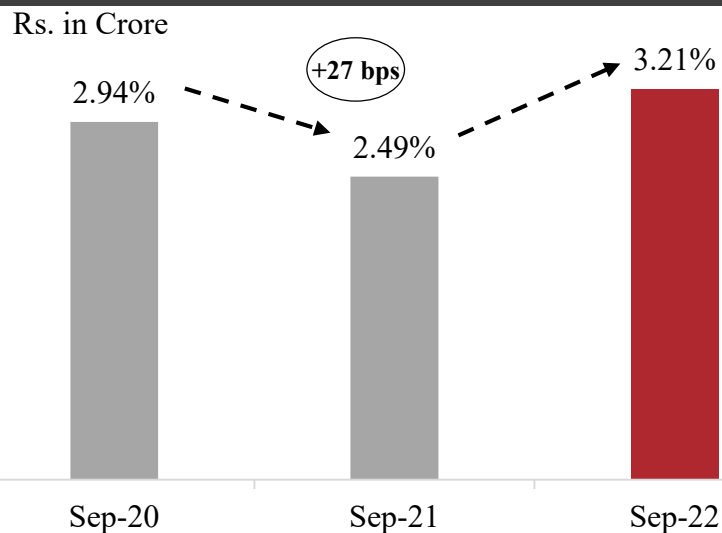
### RoA (Annualised)



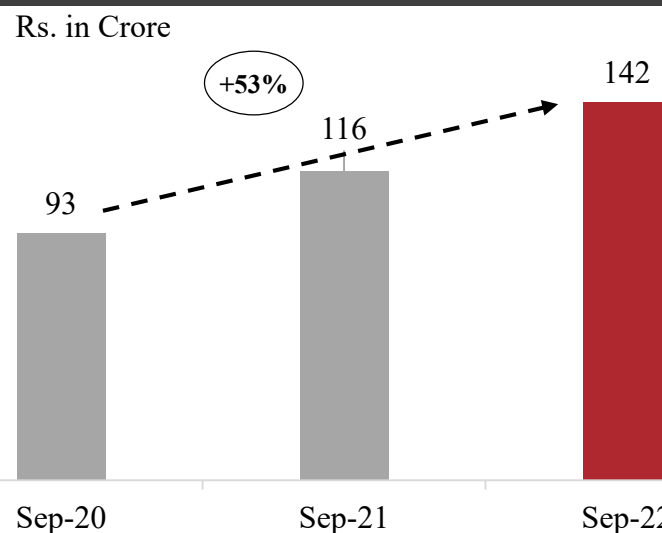
### NII (Quarterly)



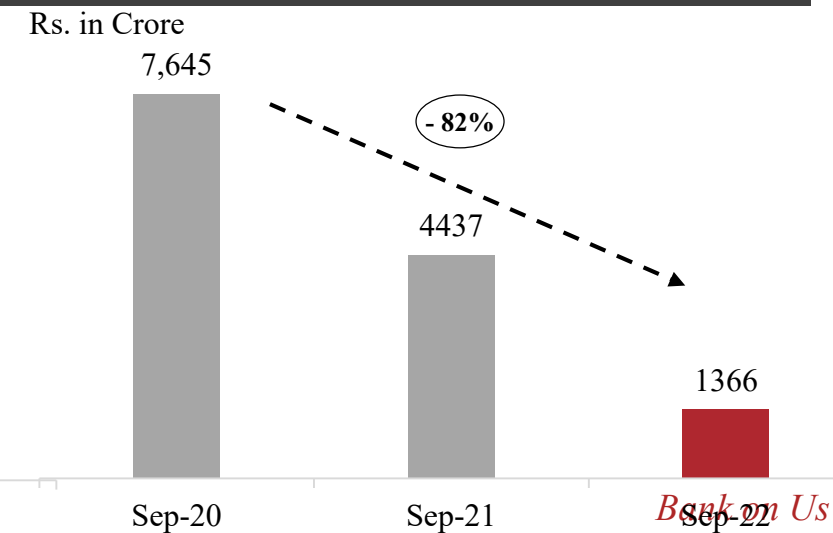
### NIM (Quarterly)



### Core Fee Income

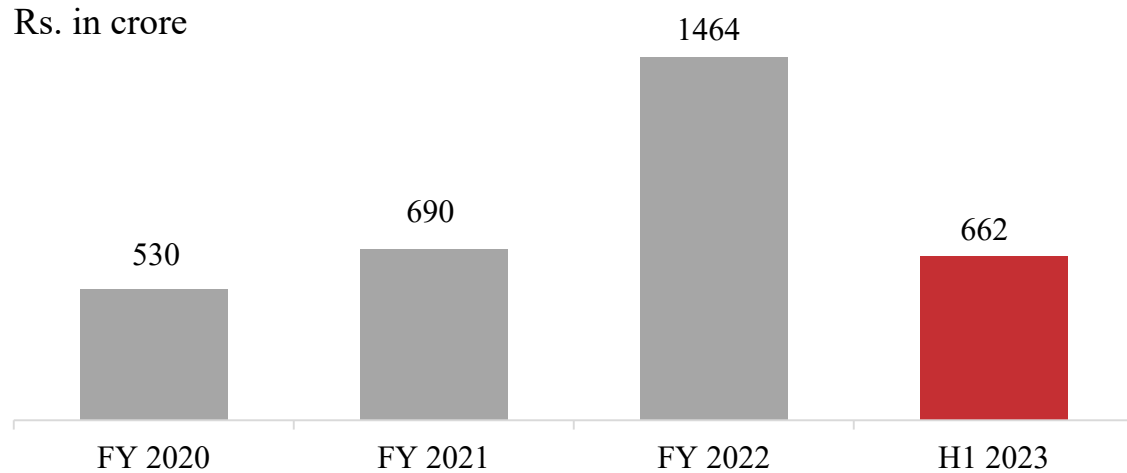


### Bulk Deposits

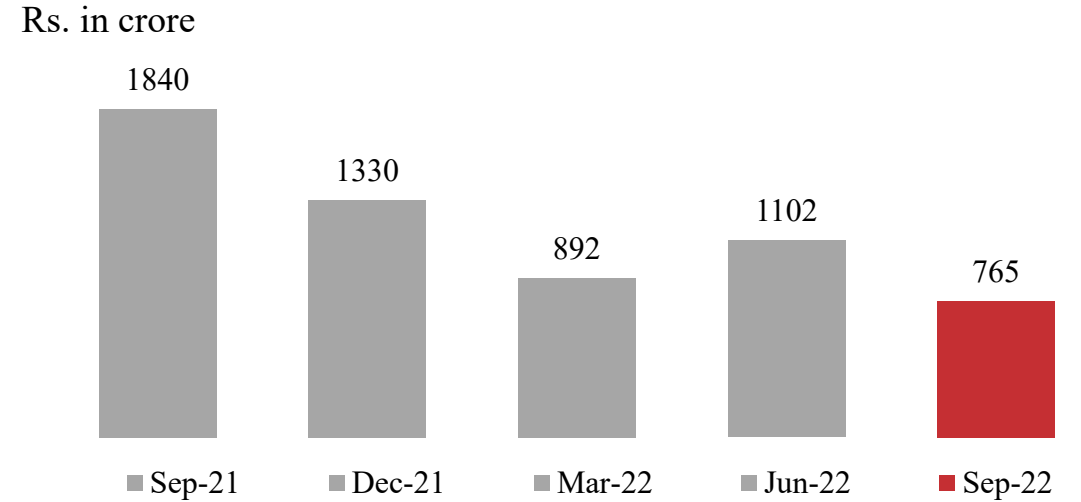


# Concentrated efforts in recoveries and collections

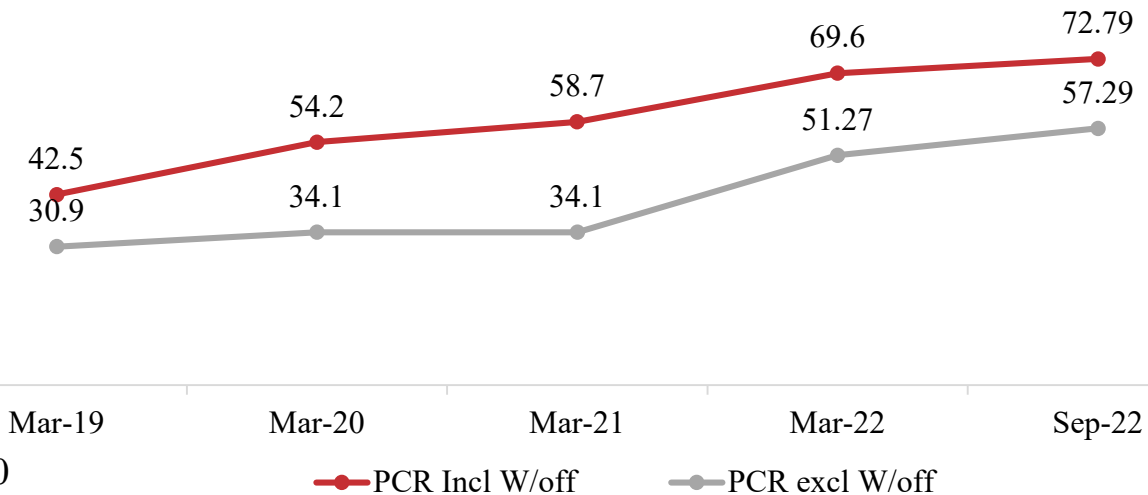
## Recoveries & Upgrades continue to be on focus....



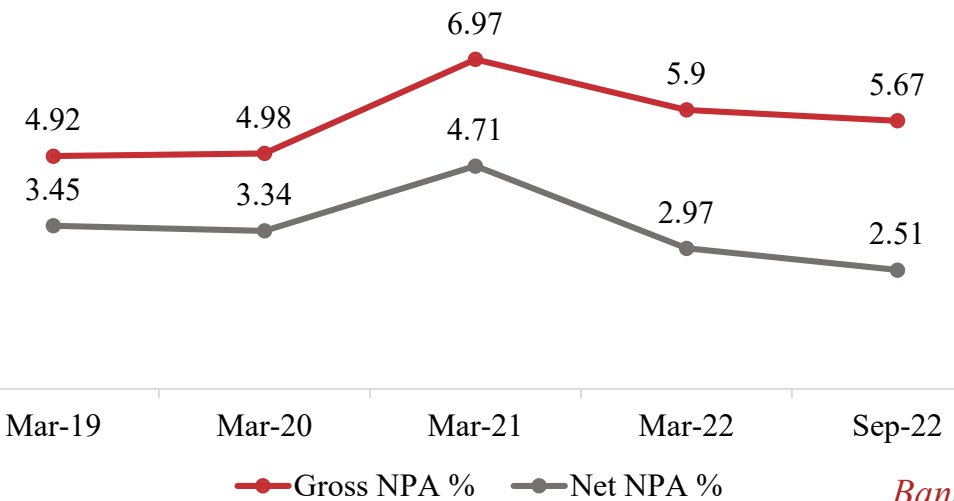
## SMA2 book has reduced by 58% YoY



## Significant improvement in PCR



## Net NPA below pre-covid level





## Deposits

Q2 FY23: Rs. 88,477 Cr  
+ 2%  
Q2 FY22: Rs.86,840 Cr



## Retail Deposits

Q2 FY23: Rs. 87,111 Cr  
+ 6%  
Q2 FY22: Rs. 82,402 Cr



## CASA

Q2 FY23: Rs.30,548 Cr  
+14%  
Q2 FY22: Rs.26,773 Cr



## Advances

Q2 FY23: Rs.67,963 Cr  
+17%  
Q2 FY22: Rs.58,309 Cr



## NII

Q2 FY23: Rs.726 Cr  
+38%  
Q2 FY22: Rs.527 Cr



## Profit After Tax

Q1 FY23: Rs.223 Cr  
-  
Q2 FY22: Rs. (187) Cr



## Provisions

Q2 FY23: Rs.179 Cr  
- 57%  
Q2 FY22: Rs.420 Cr



## PCR

Q2 FY23: 72.79%  
+ 777 bps  
Q2 FY22: 65.02%

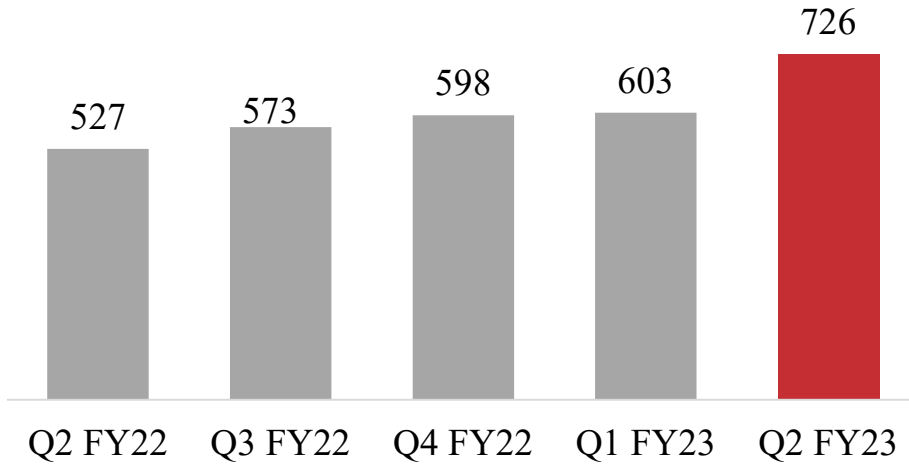
# Profit & Loss Overview (Standalone)

Rs. in Crore	Q2-FY23	Q2-FY22	Y-o-Y (%)	Q1-FY23	Q-o-Q (%)	FY22
Net Interest Income	726	527	38%	603	20%	2,240
Non Interest Income	255	157	62%	246	4%	1,034
- Core Fee Income	142	116	22%	128	12%	477
- Treasury & Forex	25	(115)	-	4	525%	126
- Other	89	156	(43%)	114	(22%)	431
<b>Total Income</b>	<b>981</b>	<b>684</b>	<b>43%</b>	<b>849</b>	<b>16%</b>	<b>3,274</b>
Operating Expenses	556	515	8%	533	4%	2,026
<b>Operating Profit</b>	<b>426</b>	<b>170</b>	<b>151%</b>	<b>316</b>	<b>34%</b>	<b>1,248</b>
Provisions & Contingencies	179	420	(57%)	139	29%	1,340
<b>Profit Before Tax</b>	<b>246</b>	<b>(250)</b>	<b>-</b>	<b>177</b>	<b>39%</b>	<b>(92)</b>
Provision for Tax	23	-63	-	62	(63%)	(137)
<b>Profit After Tax</b>	<b>223</b>	<b>(187)</b>	<b>-</b>	<b>115</b>	<b>94%</b>	<b>45</b>

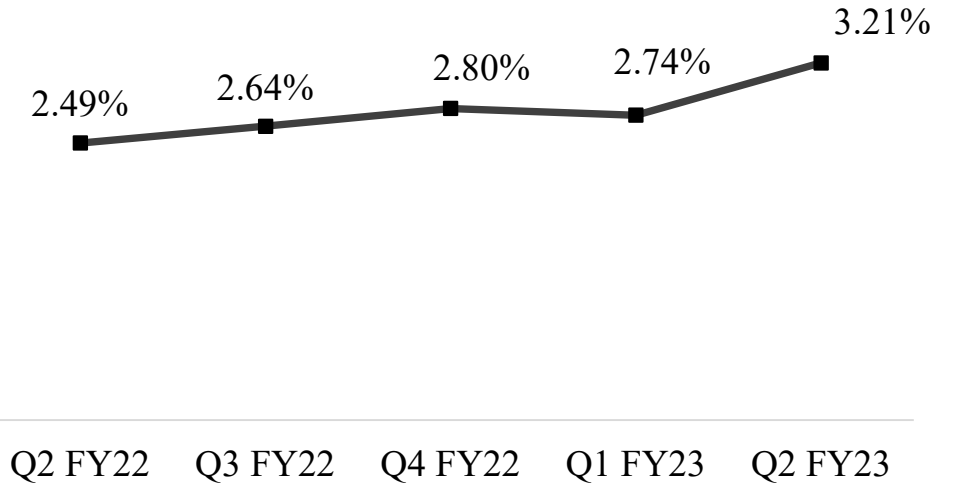
## Quarterly

(Rs.in Crore)

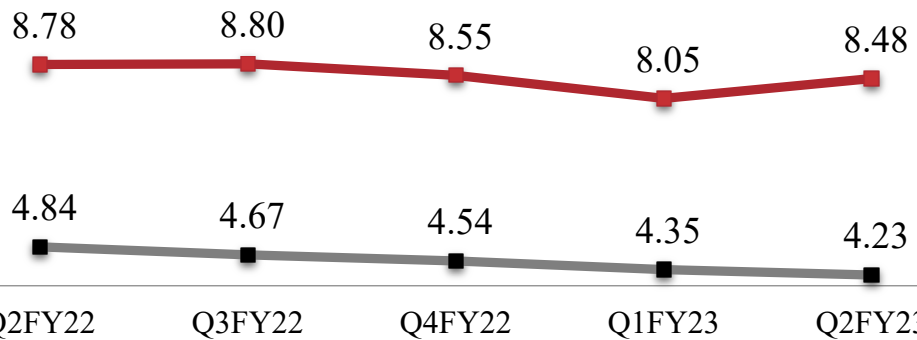
### Net Interest Income



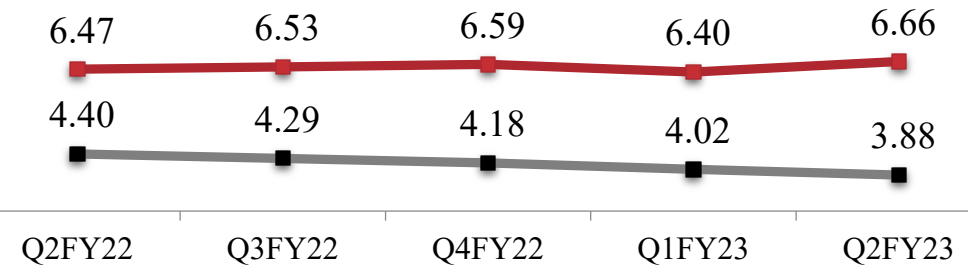
### NIM



■ Cost Of Deposits      ■ Yield on Advances

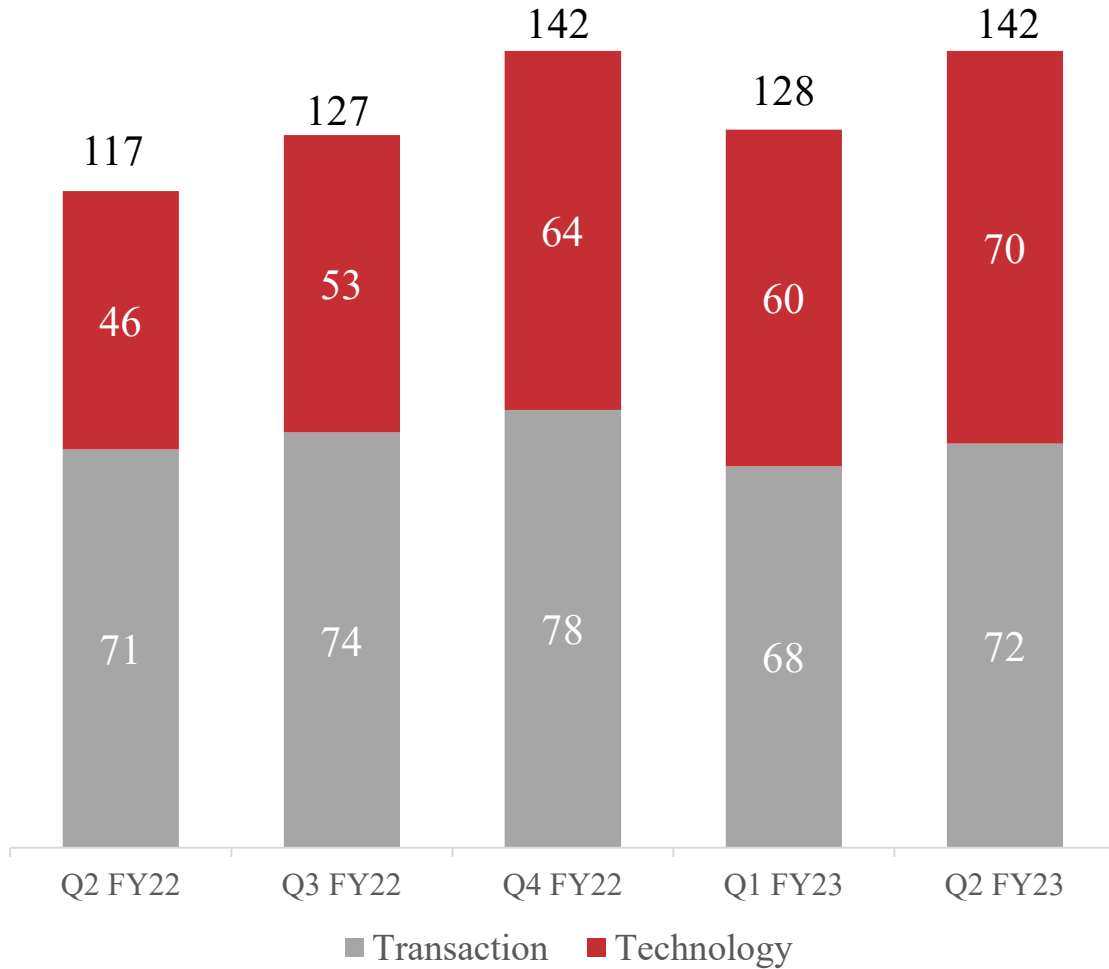


■ Cost Of Funds      ■ Yield on Funds



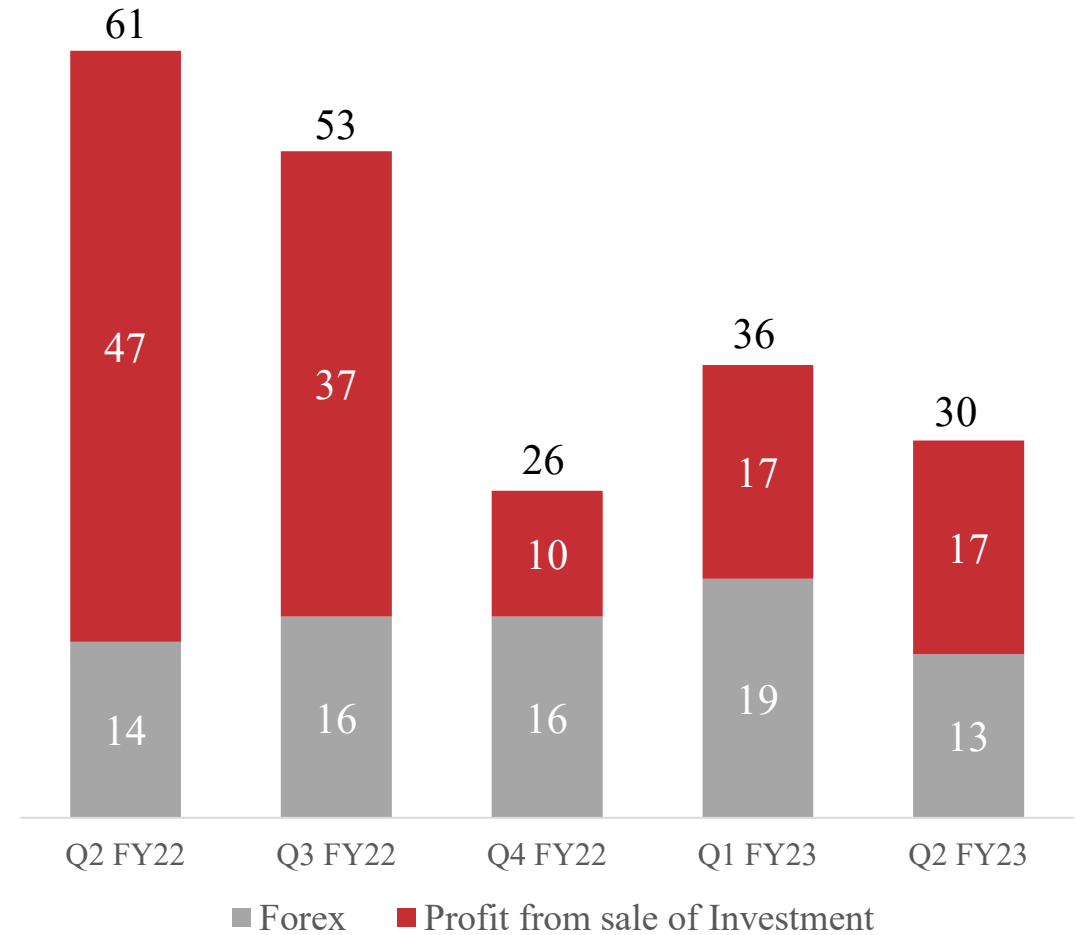
## Core Fee Income

(Rs. in Crore)



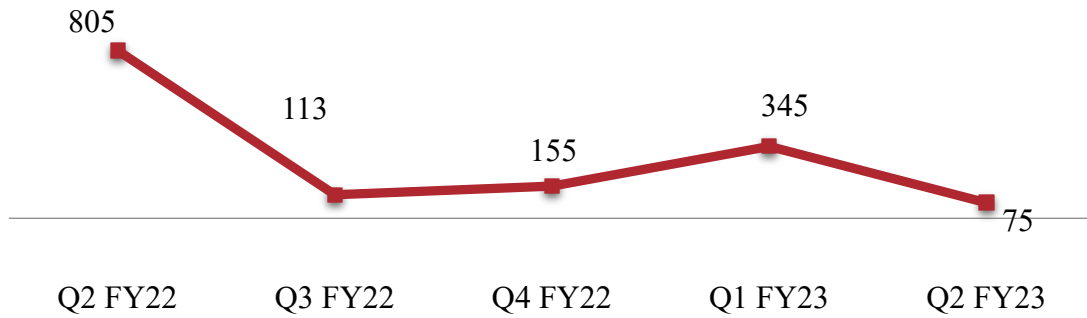
## Treasury & Forex Income<sup>1</sup>

(Rs. in Crore)

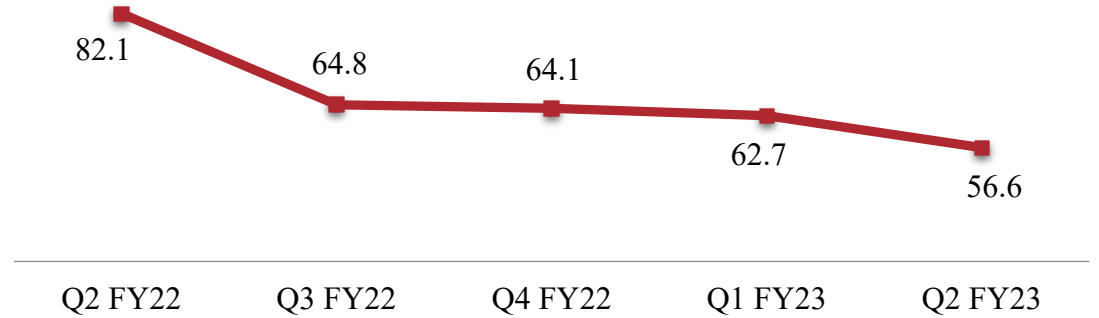


<sup>1</sup> Excludes depreciation on Investments

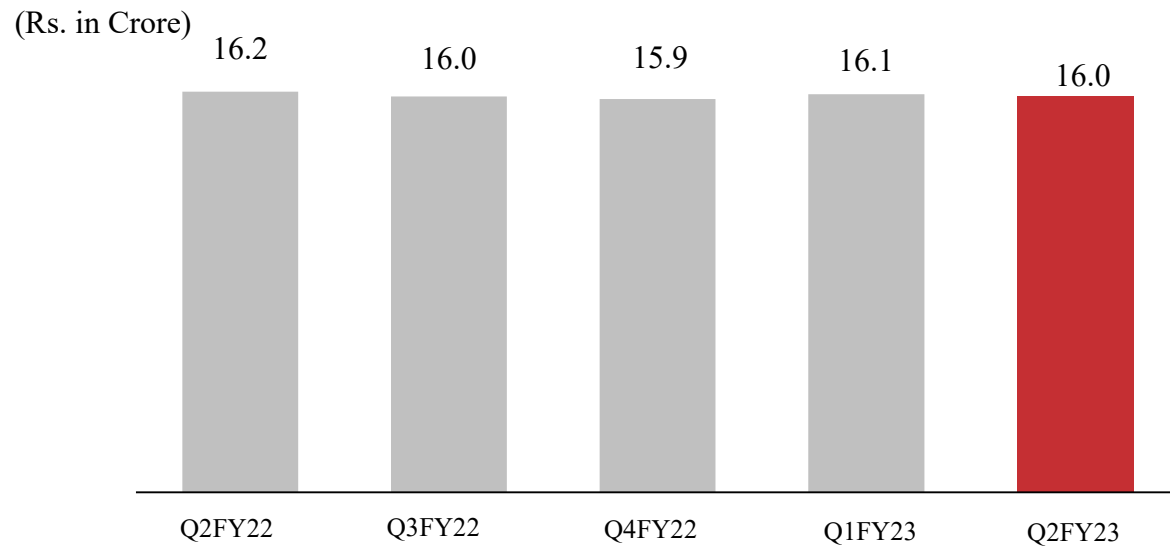
## Employee Additions



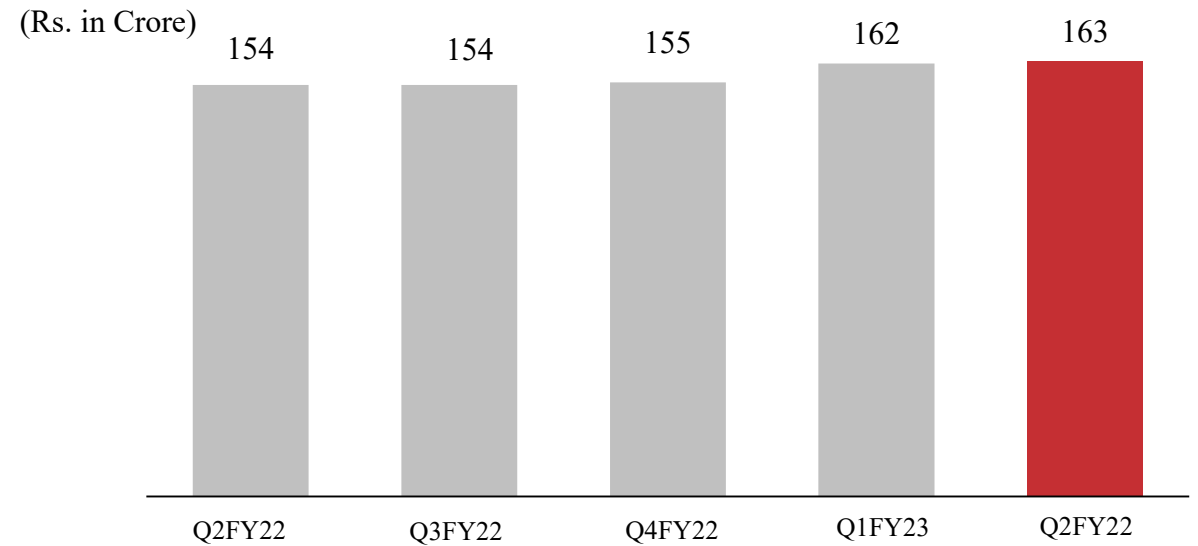
## Cost-to-Income Ratio



## Business per Employee



## Business per Branch





(Rs. in Crore)

Particulars	Q2FY23	Q1 FY23	Q2FY22
For NPA & NPI	166	181	327
For Standard Assets	5	(28)	55
For Restructured Advances/Sacrifices & FITL	0	2	52
For Unhedged Forex Exposure	(2)	1	-1
Others	11	(16)	-13
Taxes	23	62	-63
<b>Total Provisions</b>	<b>203</b>	<b>202</b>	<b>357</b>

# Balance Sheet Overview (standalone)



(Rs. in Crore)

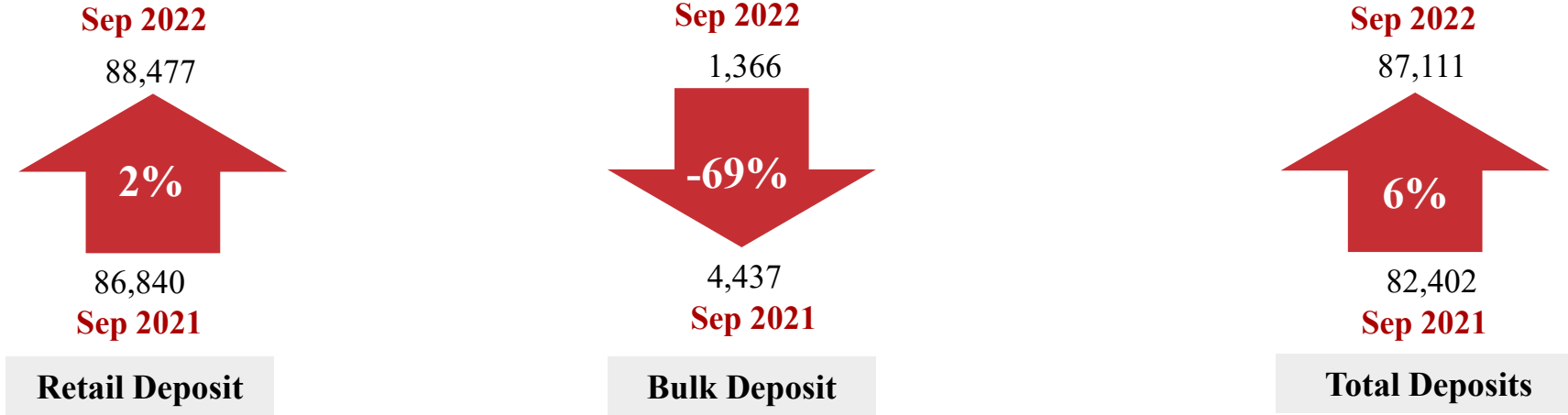
Particulars	Sep 2022	Sep 2021	Y-o-Y (%)	Jun 2022	Q-o-Q (%)
<b>Capital &amp; Liabilities</b>	<b>1,05,761</b>	<b>98,624</b>	<b>7%</b>	<b>1,00,632</b>	<b>5%</b>
Capital	209	209	0%	209	0%
Reserves and Surplus	6,037	5,421	11%	5,813	4%
Deposits	88,477	86,840	2%	88,196	0%
Borrowings	8,538	4,381	95%	4,682	82%
Other Liabilities & Provisions	2,500	1,773	41%	1,732	44%
<b>Assets</b>	<b>1,05,761</b>	<b>98,624</b>	<b>7%</b>	<b>1,00,632</b>	<b>5%</b>
Cash & Balances with RBI	5,711	9,755	(41%)	5,649	1%
Balances with Banks	2,829	3,275	(14%)	3,191	(11%)
Investments	25,101	22,077	14%	22,377	12%
Advances	65,810	56,655	16%	62,760	5%
Fixed Assets	877	792	11%	863	2%
Other Assets	5,433	6,070	(10%)	5,792	(6%)
<b>Business (Advances + deposits)</b>	<b>1,54,287</b>	<b>1,43,495</b>	<b>8%</b>	<b>1,50,956</b>	<b>2%</b>
Current Accounts	5,010	4,370	15%	4,878	3%
Savings Accounts	25,538	22,403	14%	25,457	0%
CASA Ratio	34.53%	30.83%	12%	34.39%	0%

# Key Metrics – Quarterly

Particulars	FY23		FY22			
	Q1	Q1	Q1	Q2	Q3	Q4
Net Interest Margin (NIM)	3.21%	2.74%	2.55%	2.49%	2.64%	2.80%
CRAR Basel III	16.04%	16.25%	15.44%	15.75%	15.68%	15.86%
RoAA (Annualized)	0.65%	0.46%	0.04%	-	-	1.10%
Provision Coverage	72.79%	70.11%	60.11%	65.02%	68.08%	69.55%
CASA	34.53%	34.4%	30.40%	30.82%	31.95%	33.21%
Gross NPA	5.67%	5.87%	8.02%	6.65%	6.56%	5.90%
Net NPA	2.51%	2.87%	5.05%	3.85%	3.52%	2.97%
Book Value per Share (Rs.)	30	28.8	27.8	27.0	26.7	28.0
Earnings per Share (Rs.) (Annualized)	3	2.21	0.20	-	-	0.21
Customer Touch Points						
Kerala	497	497	500	500	500	499
South Ex Kerala	273	273	273	273	273	273
Rest of India	156	156	151	151	151	156
<b>Total</b>	<b>926</b>	<b>926</b>	<b>924</b>	<b>924</b>	<b>924</b>	<b>928</b>

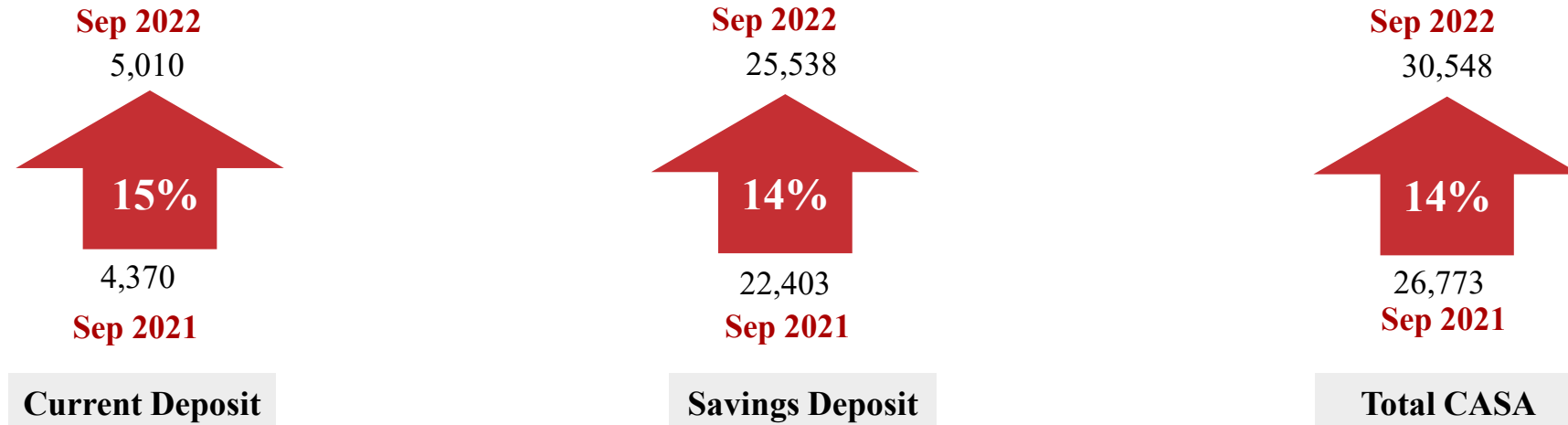
## Deposits

Rs. in Crore



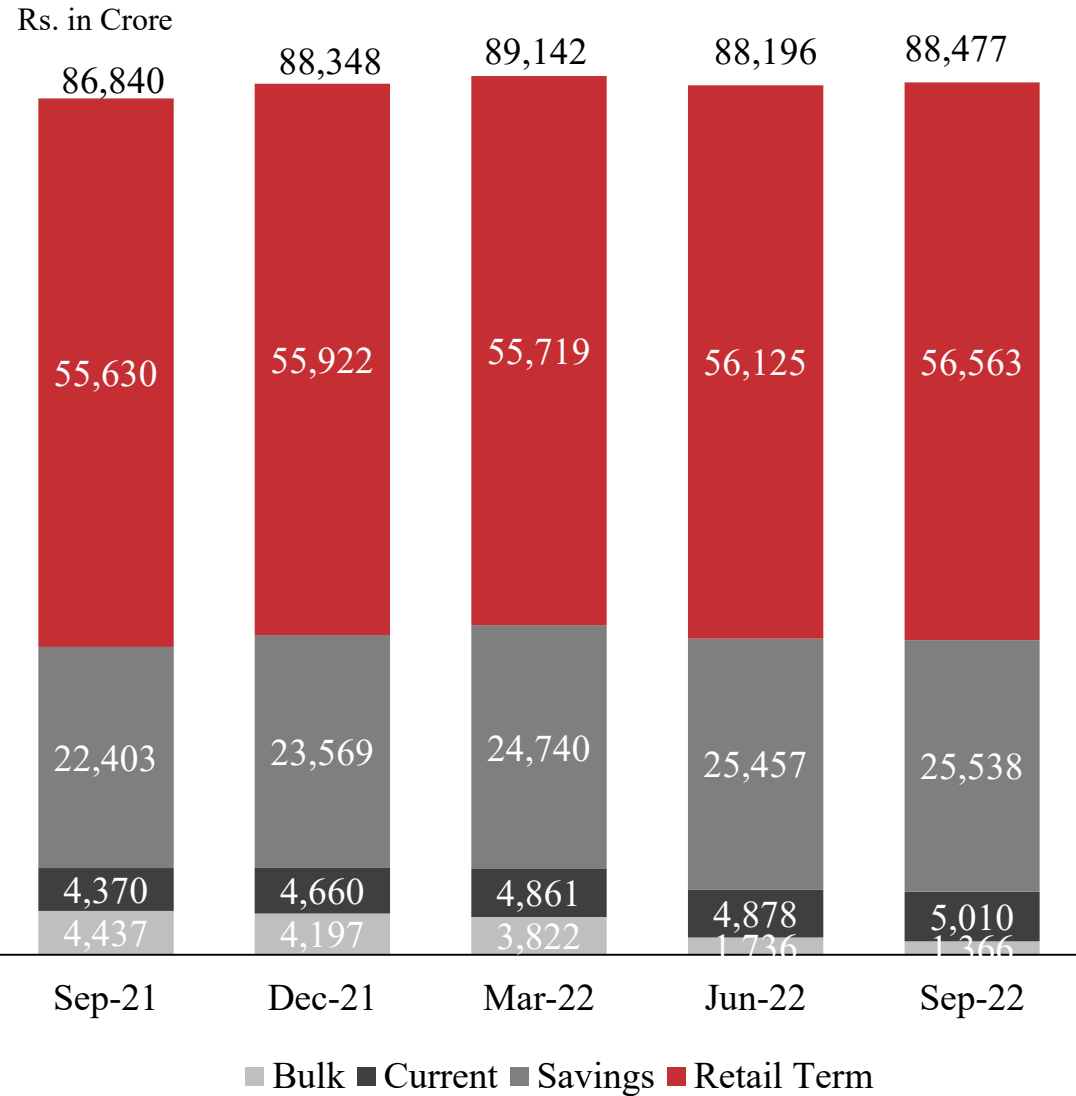
## CASA Deposits

Rs. in Crore



# Well Distributed Deposit Base

## Breakup of Deposits



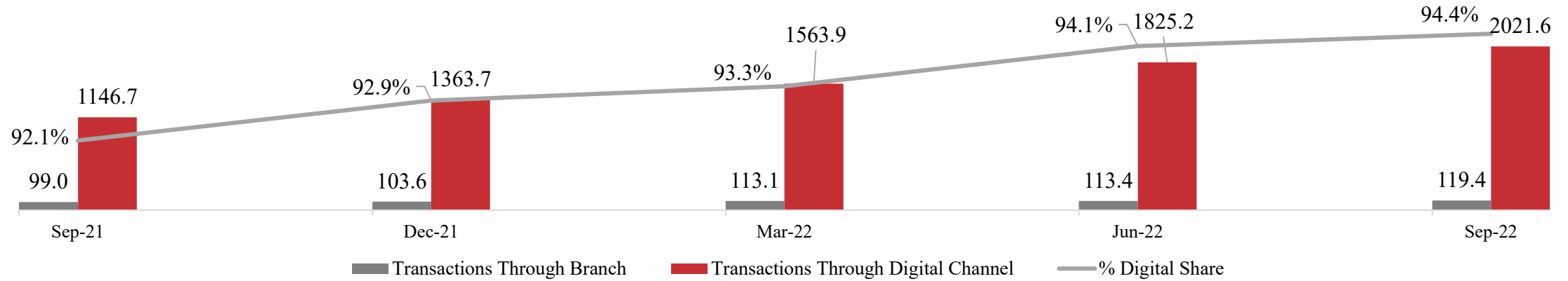
## Break Up of Non-Resident Deposits

Rs. in Crore

Deposit Type	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022
NR SB	6,535	6,824	6,980	7,198	7,101
NR CD	45	49	50	53	53
FCNR (B), RFC & Others	1,607	1,551	1,814	1,835	1,973
<b>Low-Cost NRI Deposit</b>	<b>8,187</b>	<b>8,424</b>	<b>8,844</b>	<b>9,086</b>	<b>9,127</b>
NRE Term Deposit	17,873	17,941	17,781	17,683	17,509
NRO Term Deposit	763	780	816	829	864
<b>Total NRI Deposit</b>	<b>26,823</b>	<b>27,145</b>	<b>27,441</b>	<b>27,598</b>	<b>27,500</b>

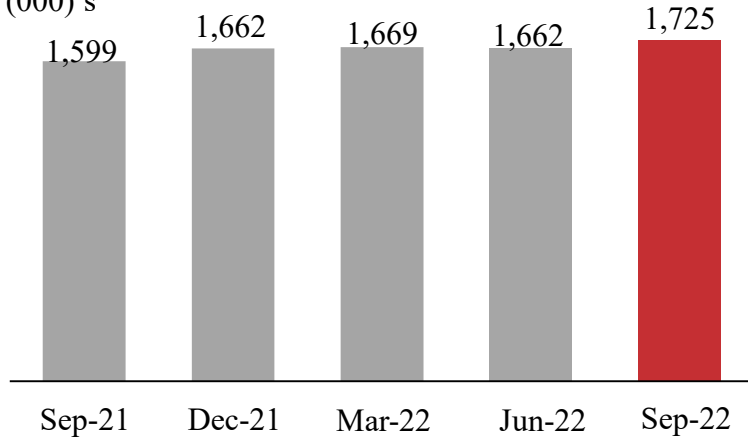
## Digital vs Branch Transactions (no of transactions)

(000)'s



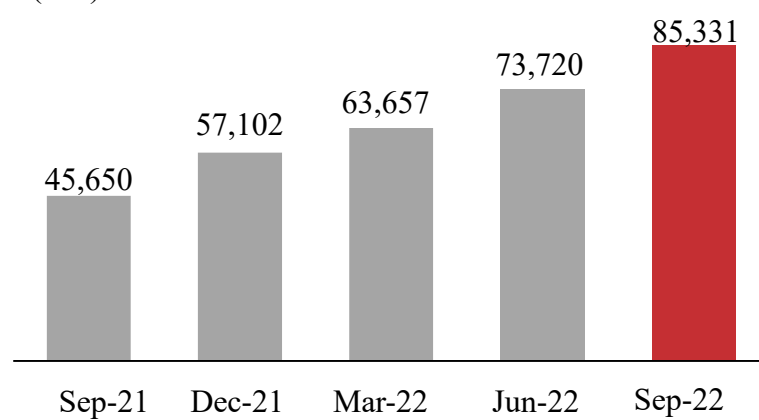
## Internet Transaction Volume

(000)'s



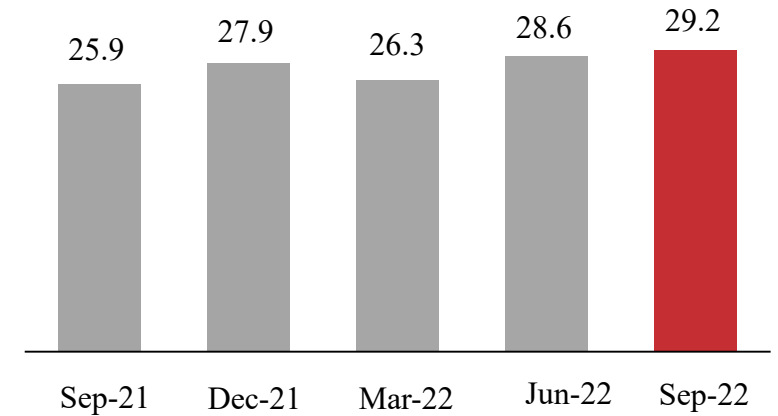
## Mobile Transaction Volume

(000)'s



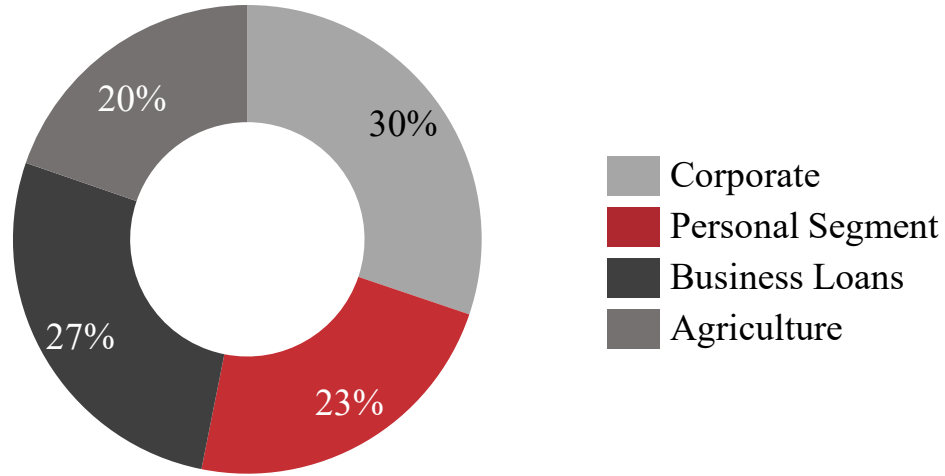
## Debit Card Transaction Volume

In Millions



# Composition of Loan Book

## Segment wise Break Up of Total Loan Book

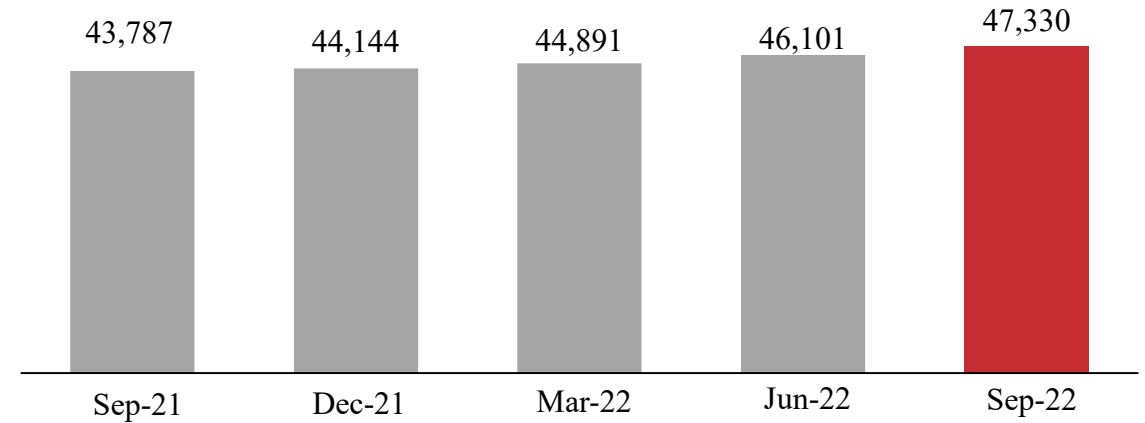


## Break up of Loan book

Rs. in Crore	Sep-21		Jun-22		Sep-22	
	Number	Value	Number	Value	Number	Value
Less than 5 Cr	3,82,544	31,775	4,54,396	34,045	4,87,364	35,870
5 - 25 Cr	1,382	11,503	1,235	11,371	1,368	11,377
25 - 100 Cr	183	6,811	158	6,552	163	5,896
More than 100 Cr	22	4,340	36	8,937	46	10,963
<b>Total</b>	<b>3,84,131</b>	<b>54,429</b>	<b>4,55,825</b>	<b>60,905</b>	<b>4,88,941</b>	<b>64,107</b>
Gross NPA	9,269	3,880	7,057	3,799	6,995	3,856
<b>Gross Advances</b>	<b>3,93,400</b>	<b>58,309</b>	<b>4,62,882</b>	<b>64,704</b>	<b>4,95,936</b>	<b>67,963</b>

## Loan Book (Excluding Corporate)

Rs. in Crore

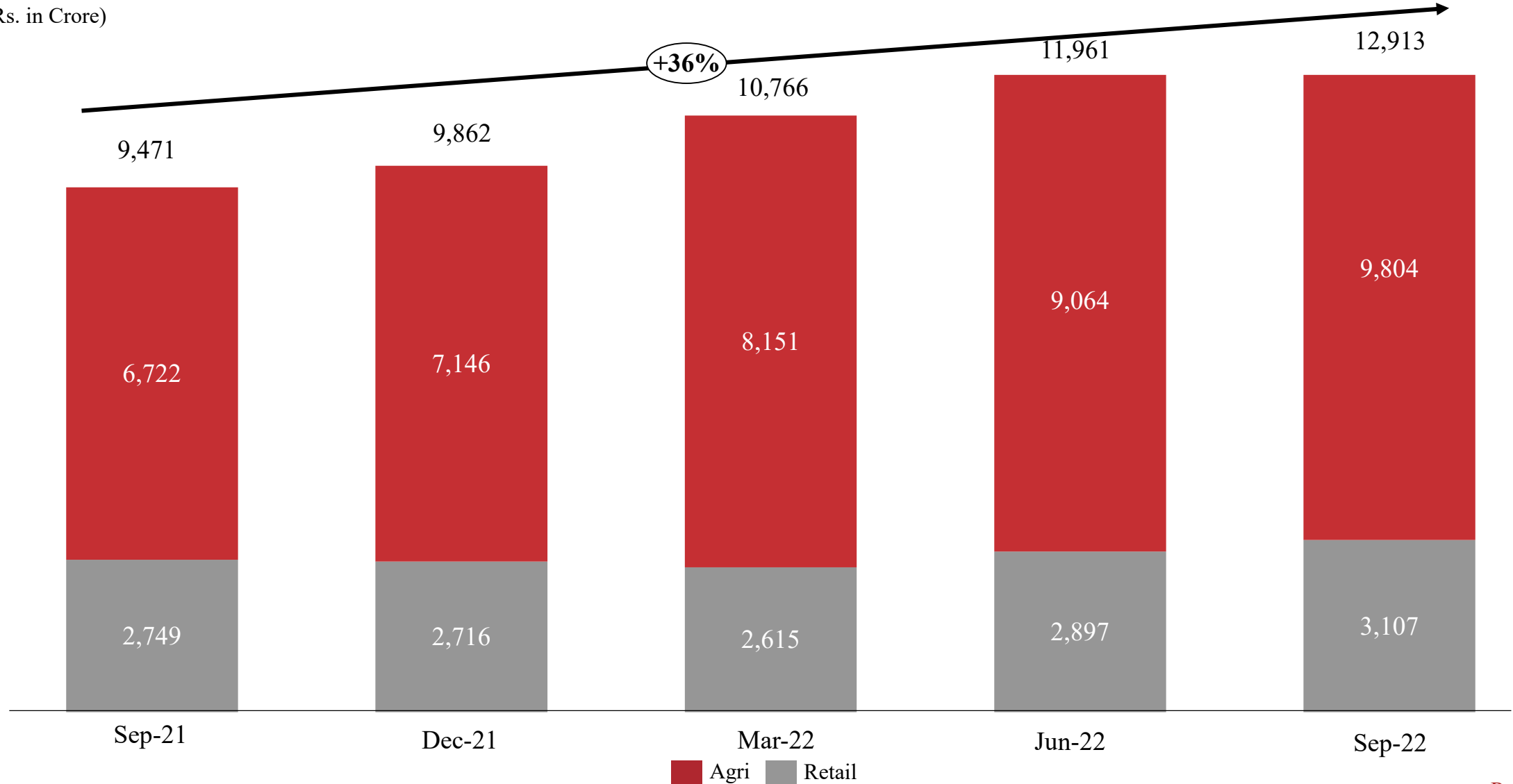


## Loan Book Across Regions

Rs. in Crore	Sep-21	Mar-22	Sep-22
Kerala	25,663	25,978	27,217
South Ex-Kerala	20,763	21,347	23,442
Rest of India	11,884	14,491	17,304
<b>Total</b>	<b>58,310</b>	<b>61,816</b>	<b>67,963</b>

## Consistent traction in Gold loans...

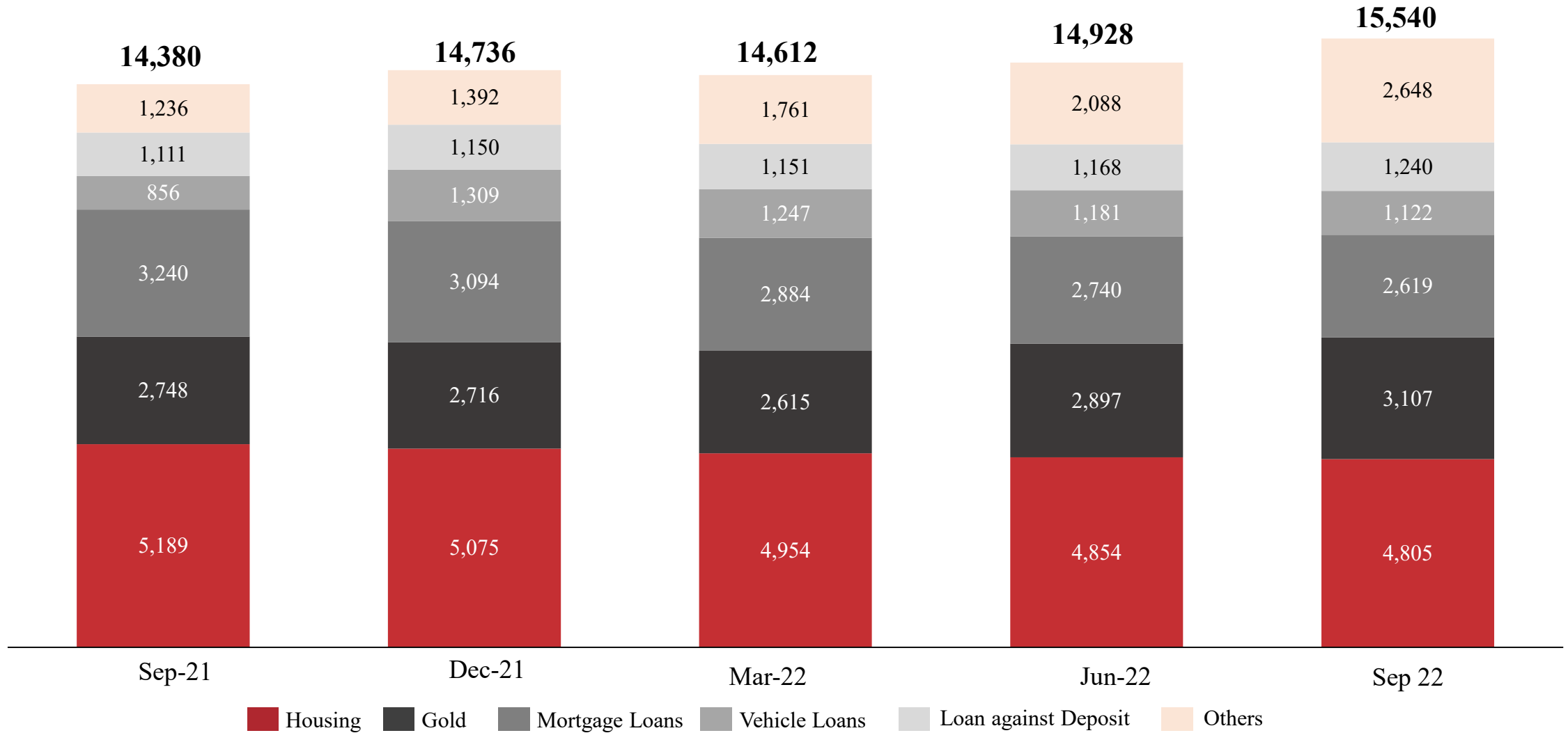
(Rs. in Crore)





## Personal Segment Loans

Rs. in Crore

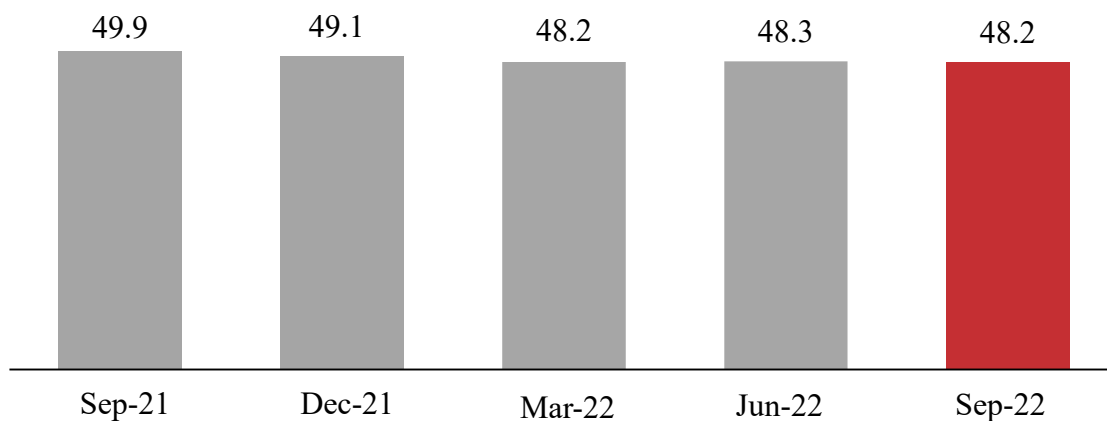


## Business Loans (Less than Rs. 25 Crore exposure)

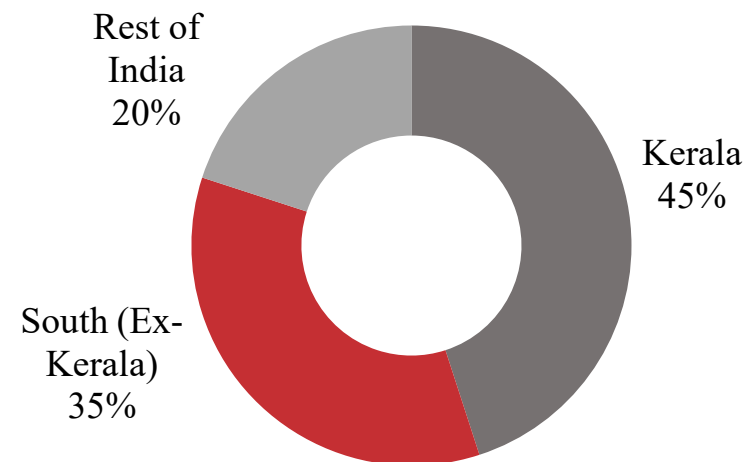
Rs. in Crore	Sep-21	Dec-21	Mar-22	Jun-22	Sep-22
MSME/SME	14,008	13,576	13,391	13,093	13,126
Others	4,746	4,789	4,958	5,278	5,298
<b>Total</b>	<b>18,754</b>	<b>18,365</b>	<b>18,349</b>	<b>18,371</b>	<b>18,424</b>

## Average MSME Loan / Account

(Rs. in Lakhs)



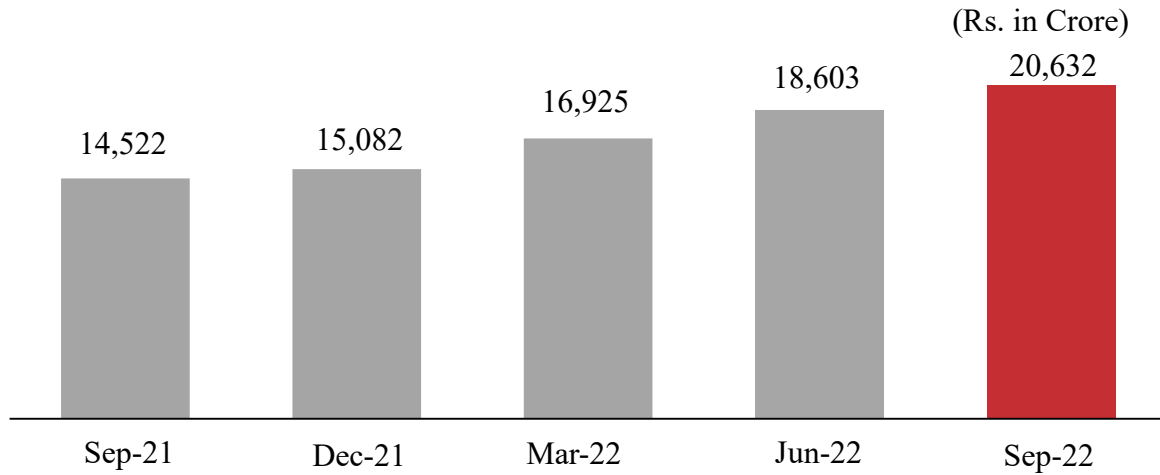
## MSME Loan Book by Geography



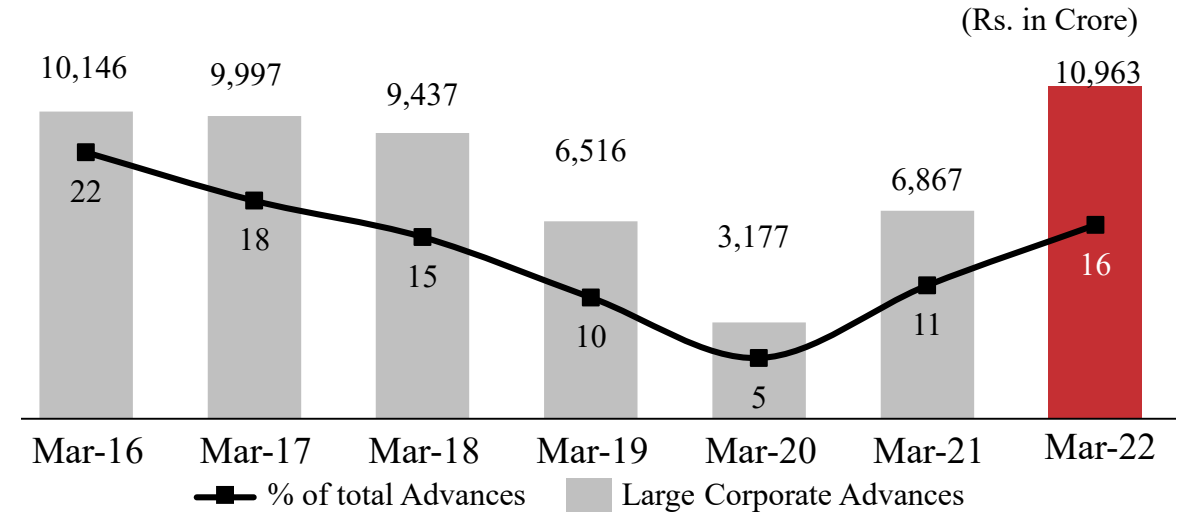
## MSME strategic initiatives

- SIB MSME Integrated Lending Engine (SMILE) for MSME proposals from 25 lakhs upto Rs.2 crore has been extended to all regions with focus on quality, ease & credit process transformation
- Co-lending platform & Fintech tie up for instant Business Loans
- On boarding of additional SMs to scale up the business volume
- New LOS for SME (Newgen) for loans between 0-25 Cr covering entire B Segment.

## Corporate Loan Book

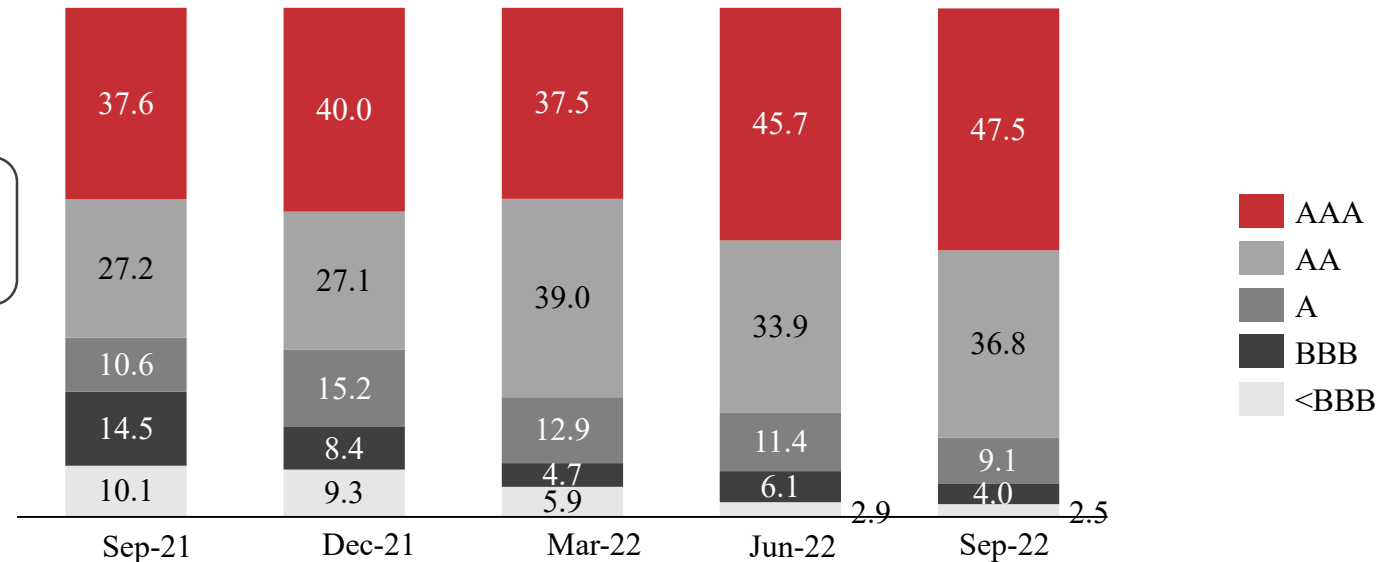


## Standard Large Corporate Advances (Rs.100 Cr and above)



## Rating Profile of Large Corporate Loan Book (in %)<sup>1</sup>

Standard Advances above Rs. 100 Cr.  
(External Rating)

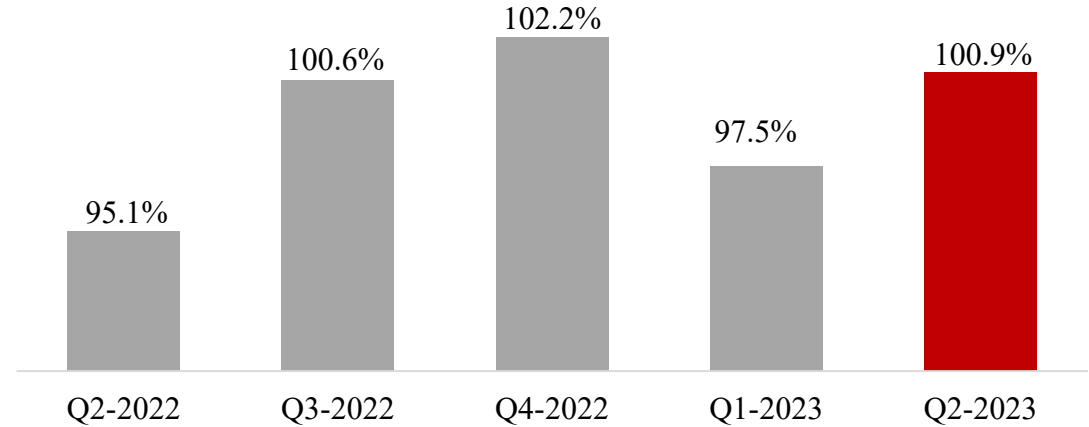


1. Does not include exposure to unrated state government owned entity

## Segment wise NPA slippages

Rs. in Crore	Q2-2023
Agriculture	67
Business Loans	174
Personal Segment	42
Corporate	67
<b>Total</b>	<b>350</b>

## Collection efficiency

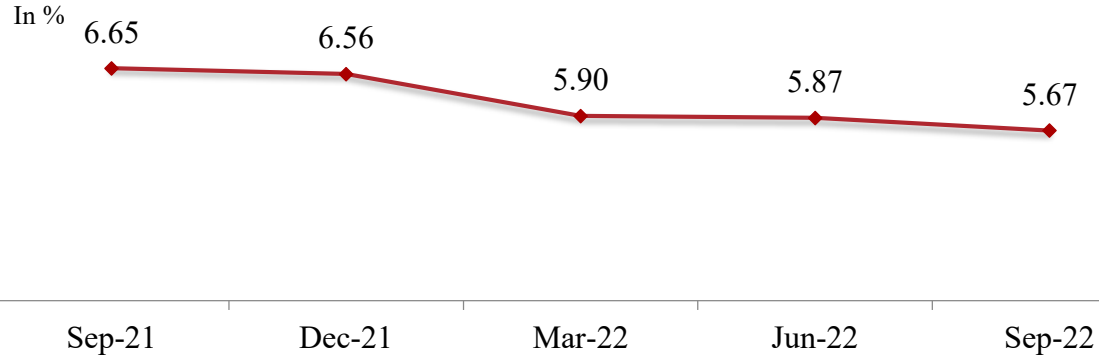


## Segment wise GNPA

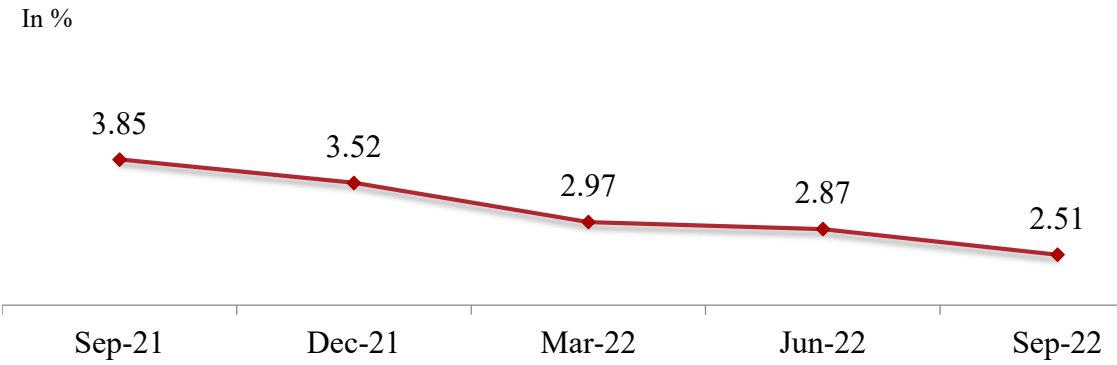
Rs. in Crore	Q2-2022	Q3-2022	Q4-2022	Q1-2023	Q2-2023
Agriculture	515	537	536	591	574
Business Loans	2,045	2,116	1,993	2,065	2,047
Personal Segment	668	599	510	496	537
Corporate	652	631	609	647	699
<b>Total</b>	<b>3,880</b>	<b>3,883</b>	<b>3,648</b>	<b>3,799</b>	<b>3,856</b>

# Non-Performing Assets

## Gross NPA



## Net NPA



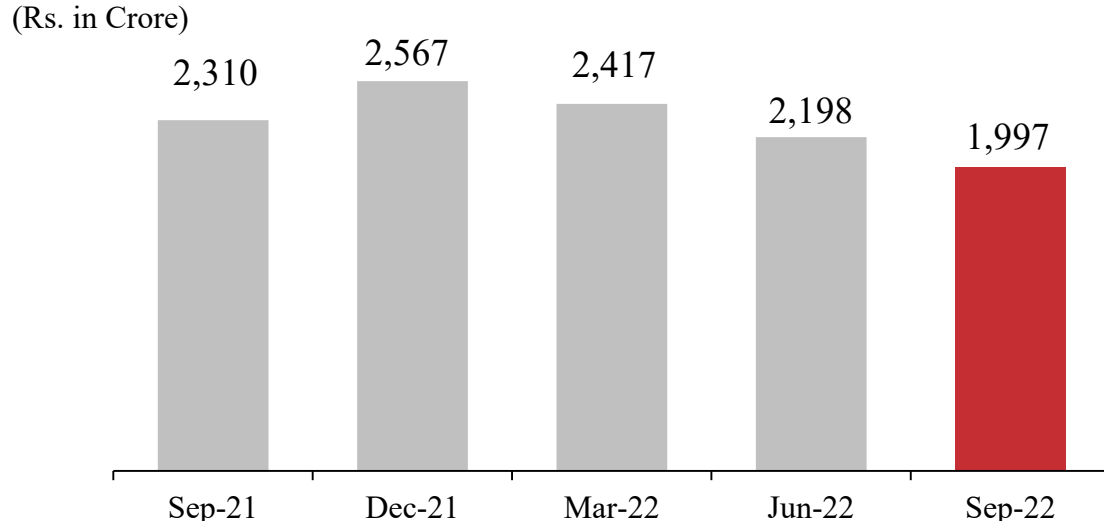
## Gross NPA Movement

Rs. Cr.	Sep-21	Dec-21	Mar-22	Jun-22	Sep-22
Opening	4,677	3,880	3,883	3,648	3,799
Additions	535	396	345	454	370
Deductions	1,332	393	580	303	313
<b>Closing</b>	<b>3,880</b>	<b>3,883</b>	<b>3,648</b>	<b>3,799</b>	<b>3,856</b>

## Net NPA Movement

Rs. Cr.	Sep-21	Dec-21	Mar-22	Jun-22	Sep-22
Opening	2,855	2,179	2,019	1,778	1,801
Additions	371	286	246	285	243
Deductions	1,047	446	487	262	398
<b>Closing</b>	<b>2,179</b>	<b>2,019</b>	<b>1,778</b>	<b>1,801</b>	<b>1,647</b>

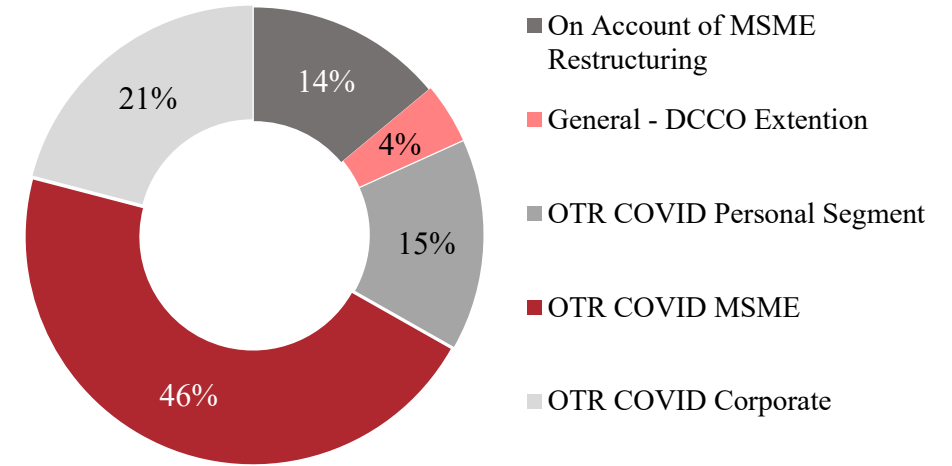
## Restructured Standard Advance



## Covid One Time Restructuring (OTR)

Rs. in Crore	Covid 1.0	Covid 2.0	Total
MSME	278	636	914
Personal loans	10	298	308
Other exposures	319	91	410
<b>Total</b>	<b>607</b>	<b>1,025</b>	<b>1,632</b>

## Sector Break up



## Security Receipts

(Rs. in crore)

Security Receipts Outstanding as on Sep 30, 2022		
Book Value	Provision	NAV
1,494.06*	916.74	577.31

\*of which Rs.821 Crore pertains to a single pool and this pool now holds a provision coverage of 72.9%

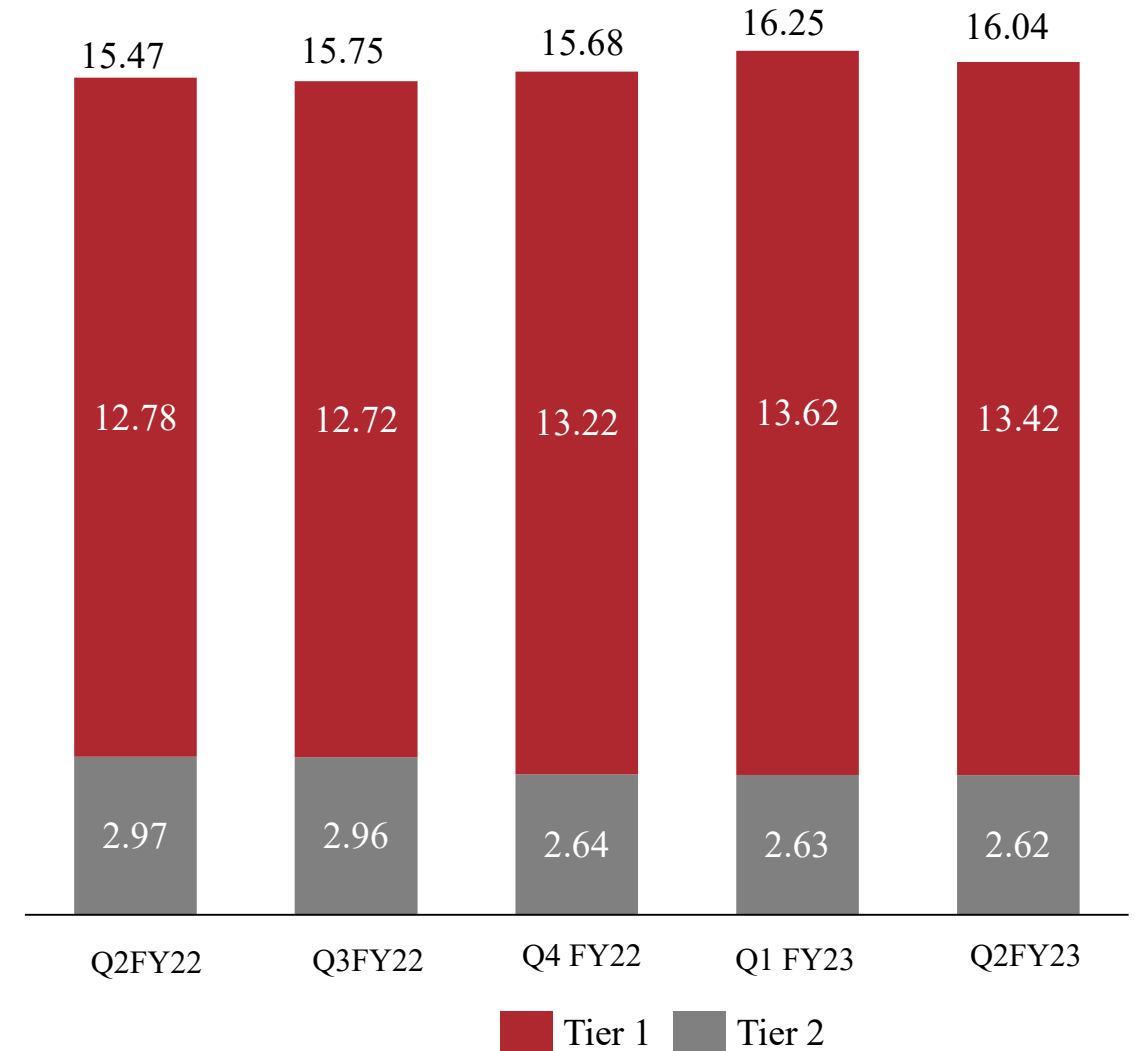
# Capital Composition

## Risk Weighted Assets

Rs. in Crore	Sep 30, 2022		Jun 30, 2022	
Total Capital	7,300.9	16.04%	7,261.6	16.25%
- Tier I	6,107.6	13.42%	6,087.4	13.62%
- Of which CET1	5,607.6	12.33%	5,587.4	12.51%
- Tier II	1,193.2	2.62%	1,174.3	2.63%
<b>Risk Weighted Assets</b>	<b>45,509.48</b>		<b>44,675.9</b>	

The total Capital Adequacy Ratio is well above the minimum regulatory requirement of 11.50%

## BASEL III



## Investment Book

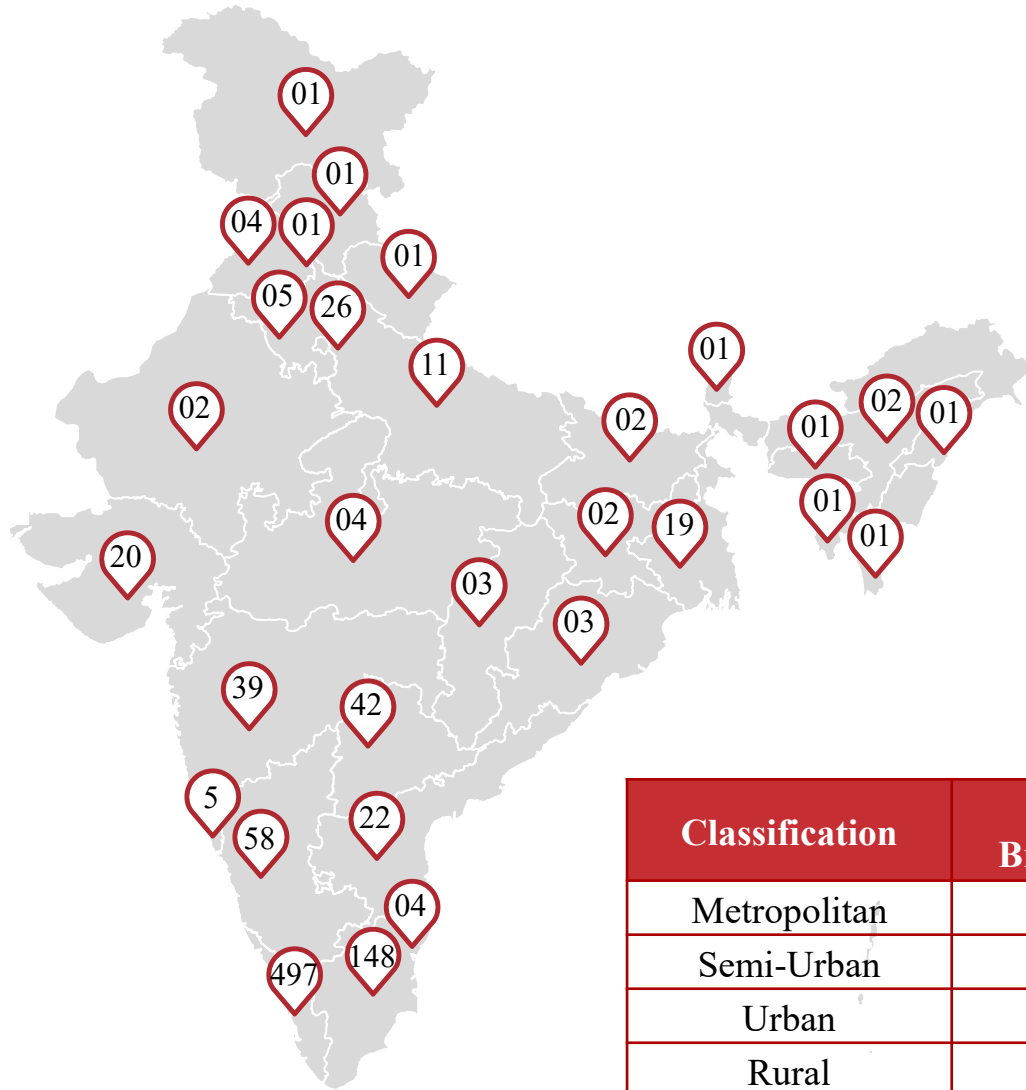
Details	Sep 21		Mar 22		Sep 22	
	Rs. in Crore	Modified Duration	Rs. in Crore	Modified Duration	Rs. in Crore	Modified Duration
HTM	17,302	3.55	19,365	3.04	19,308	2.79
AFS	5,681	0.41	3,036	0.97	6,439	0.87
HFT	74	2.00	132	1.67	405	4.59
<b>Total</b>	<b>23,056</b>	<b>2.98</b>	<b>22,534</b>	<b>2.91</b>	<b>26,152</b>	<b>2.44</b>

## SLR & NON-SLR

Rs. in Crore	Sep-21	Dec-21	Mar-22	Jun-22	Sep-22
SLR	20,567	18,485	19,360	20,564	21,849
NON-SLR	2,489	2,581	3,174	2,925	4,303
<b>Total</b>	<b>23,056</b>	<b>21,066</b>	<b>22,534</b>	<b>23,489</b>	<b>26,152</b>



# Wide network and young work force



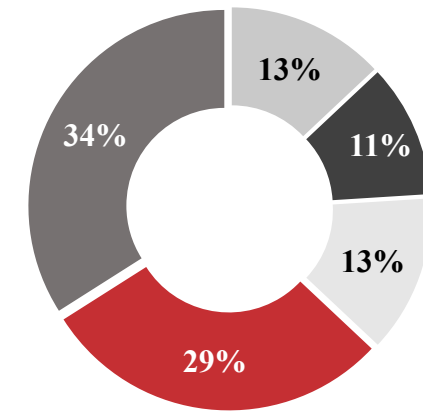
Classification	No of Branches
Metropolitan	195
Semi-Urban	457
Urban	173
Rural	101
<b>Total</b>	<b>926</b>



## Total Employees

Q2 FY23: 9,608  
Q1 FY23: 9,553

## Experienced Work Force



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

## Legacy Customer Base of 70 lakhs



### Branches

Q2 FY23: 926  
Q1 FY23: 927<sup>1</sup>

### ATM

Q2 FY23: 1,275  
Q1 FY23: 1,271

1. Includes extension counters converted as Administratively Independent Outlets w.e.f 01.04.2021 & excludes 3 USBs & 3 Satellite branches operated by Business Correspondent.

\*Map for illustration purpose only

# Awards & Recognitions



Our Mirror+ App won the **BFSI Leadership Awards 2022** in the "**Best App Modernization Project of The Year**" category organized by KRYPTON group. Mr. Roby George, AGM received the award on bank's behalf



We won an award for '**Best HR Practice in Finance sector**' at the **National Awards for BFSI** by ET Ascent. Ms. Rekha V R (JGM) received the award on the Banks behalf.



**Mr. Vinod G Head** – Data Science Department felicitated with **Data & AI ICON Award 2022** during Future AI conference as a recognition of contribution in the field of data analytics & AI



Our bank won Asian CSR Leadership Award under the category "**Best use of CSR practice in Banking and Finance**". The award was received by Mr. George Joseph, AGM & Chief representative officer at Dubai .



Won award, from Quantic, India for "**Technology Excellence Awards**",2022 in the category, "**Best Technology of the Year- Robotics & AI**". Mr. Raghunath, AGM, DTD, Ms. Vibha, AGM-RBD, received the award.



South Indian Bank Ltd, CISO Team won "**INNOVATION SECURITY LEADER OF THE YEAR**" award at India CISO Summit & Awards 2022 conference. RSM, Mumbai Mr. Charandeep Singh collected the award.



The South Indian Bank Limited uniquely celebrates the festive spirit of ‘Swinging together, in unity and prosperity’ with the event ***Onnichirikam Oonjaladam*** and creates a record in ‘**The World Book Of Records**’ by setting up the Largest Oonjal Gathering, at Marine Drive, Cochin, Kerala.

- The event was covered by 122 major publications and witnessed enthusiastic engagement across the region, with more than 8,000 participants on-ground.
- ‘Onnichirikkam Oonjaladam’, was successful in reinforcing the Bank’s brand value and its core-belief that the bank stands for, thereby improving recall rate, share-of-voice and top-of-mind awareness amongst its target group.

# Strong Management Team (1/2)



## Mr. Murali Ramakrishnan, MD & CEO

- Post Graduate Diploma in Finance and Marketing from IIM Bangalore; More than 32 years of experience in Retail & MSME Credit, Risk Management Policy and Business Intelligence Unit.
- Previously, Head SME, Head Credit & Risk and Regional Head International Banking Group of ICICI Bank.

## Mr. Thomas Joseph K, EVP and Group Business Head

- Bachelors Degree in Engineering and Diploma in Management & CAIIB. Associated with SIB for 37 years.
- Managed various portfolio including Credit, Risk Management, Technology, Marketing, Corporate Financial Management, Regional Head, and Human Resource.

## Mr. Anto George T, SGM- HR & Admin

- MBA in Human Resource management, Associated with SIB for more than 26 years.
- Head of HR, Handled Branch banking, Internal Audit & Vigilance, Fraud Management, Regional Head and Retail Banking.

## Mr. Sanchay Kumar Sinha, SGM & Country Head – Liabilities & Branch Banking

- More than 30 years of extensive experience in retail distribution and institutional sales in industries like financial services, logistics and office automation.
- Associated with HDFC Bank, IndusInd Bank & Mahindra & Mahindra Ltd; Prolific experience in distribution and product management through branches, direct sales, telesales and partners

## Mr. Sony A, GM & CIO

- Certified Information Systems Auditor from ISACA, USA and MBA. Over 26 years of experience in banking technology. Instrumental in setting up key systems like Business Process Management tools, CRM systems, Treasury & Risk Management. Leads the payment channels such as UPI, IMPS, Bharat QR, Bhim Aadhaar etc in the Bank.

## Ms. Minu Moonjely, GM Credit

- Associated with SIB for more than 26 years. Head of Credit
- Vast experience across business functions like Credit underwriting, Branch Banking, Corporate Finance & Forex. Headed largest MSME region of the Bank

## Ms. Biji S S, GM & Head Corporate Business

- MBA in Human Resource Management. Associated with SIB for more than 26 years. Head of Corporate Business
- Managed relationship with mid and large corporate clients in various regions of the Bank and vast experience in Branch banking. Successfully lead the largest region of the Bank..

## Mr. Nandakumar G, GM & Head SME Business

- Associated with SIB for more than 26 years. Head of SME business
- Vast experience across business functions like Branch/RO management, Retail Banking including Bancassurance and Marketing. Headed three large metro regions of the Bank.

# Strong Management Team (2/2)



## Ms. Chithra H, GM & Chief Financial Officer

- Fellow member of the Institute of Chartered Accountants of India & Certified Associate of the Indian Institute of Banking & Finance.
- Associated with SIB for over 26 years. Rich experience in the field of Finance, Compliance, Treasury Back office, Branch operations and Regional Head.

## Mr. Harikumar L, GM & Head Branch Banking

- Post Graduate in Management with more than 25 years of experience in the banking industry.
- Previously worked in Axis Bank for more than two decades handling leadership roles in Retail Banking at Circle, Zonal & National level covering Branch Banking, NR Business, RM Channel & Wealth Channel

## Mr. Abey Abraham, GM -Housing Loan Business Group

- Chartered Accountant with business management and associated with ICICI Bank for 17 years.
- Managed profiles like National Head – Key account management, South Head – Housing loans & Mortgages with creation of distribution and channel networks.

## Mr. Senthil Kumar, GM & Head Recovery & Collections

- Management graduate with 27 years of experience in banking and finance
- 21 years of experience with ICICI Bank across Sales, Credit, Product, Recovery and Collection functions

## Mr. Sivaraman K, GM & Head Business Operations Group

- Associated with SIB for more than 26 years.
- Rich experience in Branch Banking, Headed major regions of the bank, Credit Policy, Mid / Large Corporate CPC's.

## Mr. Vinod A N, General Manager & Head of Treasury

- Associated with Kotak Group & SBI during last 28 years. Masters in Financial Management (MFM) from JBIMS, Mumbai with more than 28 years of experience In Banking & Financial Markets.
- Has Treasury & Fund Management experience of 20 years in Money markets, Forex & Derivatives, Fixed Income & Equity Markets in the Front Office Dealing Room at SBI & Kotak Mahindra Bank

## Mr. Nehru Singh B, General Manager & Head – Credit Policy and Monitoring

- MBA & CAIIB qualified, Has 27+ years of experience in the Banking Industry, extensively in non-retail credit. Previously worked in Axis Bank and was steering the complete life cycle of non-retail credit relationship after sanction of facilities. Provided first line of control to the Bank in overseeing effective management of various processes, including credit operations and monitoring

For further information, please contact:

The South Indian Bank Ltd.

CIN - L65191KL1929PLC001017

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[vinodfrancis@sib.co.in](mailto:vinodfrancis@sib.co.in)

Mr. Prashanth George Tharakan, Head IR

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**THANK YOU**