

DEPT : SECRETARIAL
REF No. SEC/ST EX.STT/31 /2020-21

June 26, 2020

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.
Corporate Relationship Department,
First Floor, New Trading Wing,
Rotunda Building, P J Towers,
Dalal Street, Fort,
Mumbai – 400 001.
SCRIP CODE: 532218

Dear Sirs,

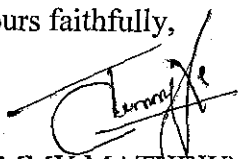
Sub: Presentation to Investors and Analysts

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/financial year ended 31st March, 2020.

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

Kindly take the same in your records.

Yours faithfully,

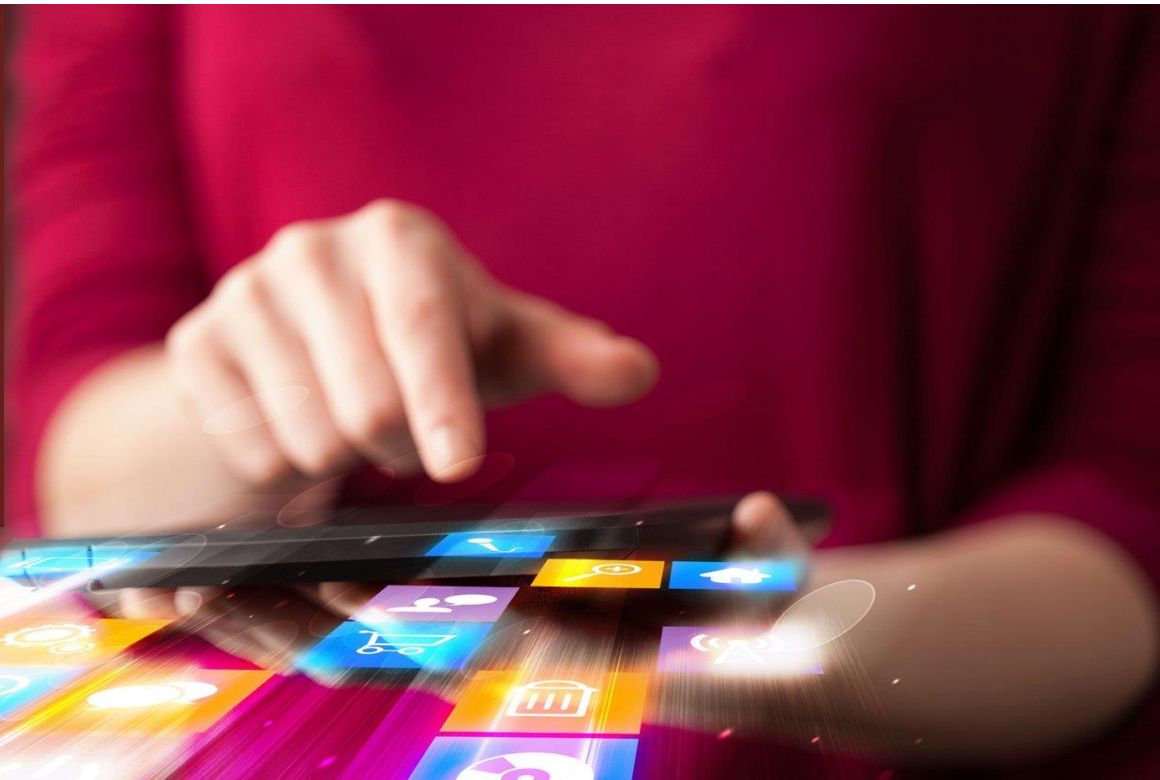


(JIMMY MATHEW)
COMPANY SECRETARY

Encl: a.a.



***Bank
On
Us***



Investor Presentation - June 2020



Q4 & FY20 Highlights



Business Strategy



Performance Matrix



Next Generation Bank



About Us



Q4 FY20 Highlights



Key Quarterly Highlights – Q4 FY20

Rs. Cr.

CASA

Mar 2020

20,760

Mar 2019

19,467

 7%

Customer Deposits

Mar 2020

80,700

Mar 2019

73,597

 10%

Advances

Mar 2020

65,524

Mar 2019

63,636

 3%

Net Interest Income

Q4 FY20

596

Q4 FY19

499

 19%

Other Income

Q4 FY20

394

Q4 FY19

236

 67%

PCR

Q4 FY20

54.2%

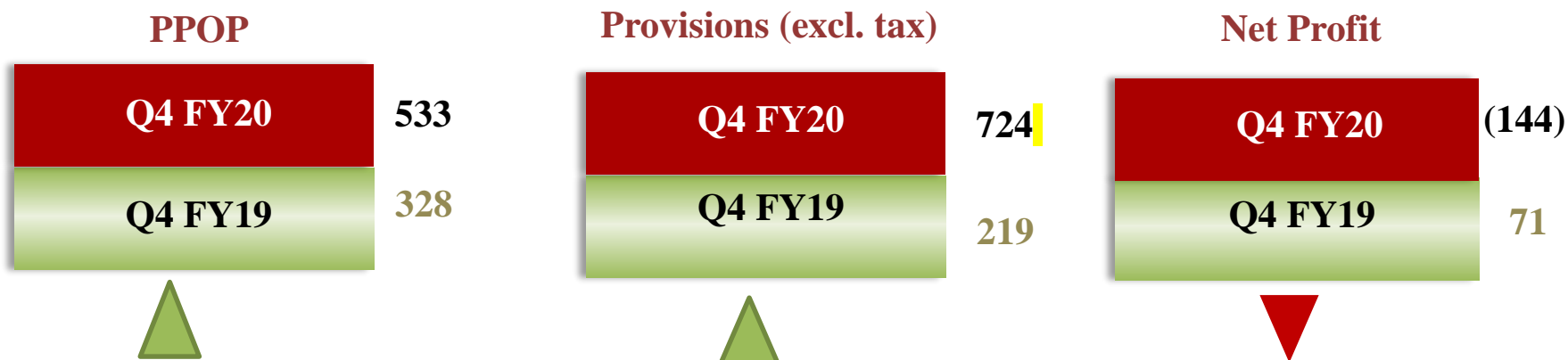
Q4 FY19

42.5%

 28%

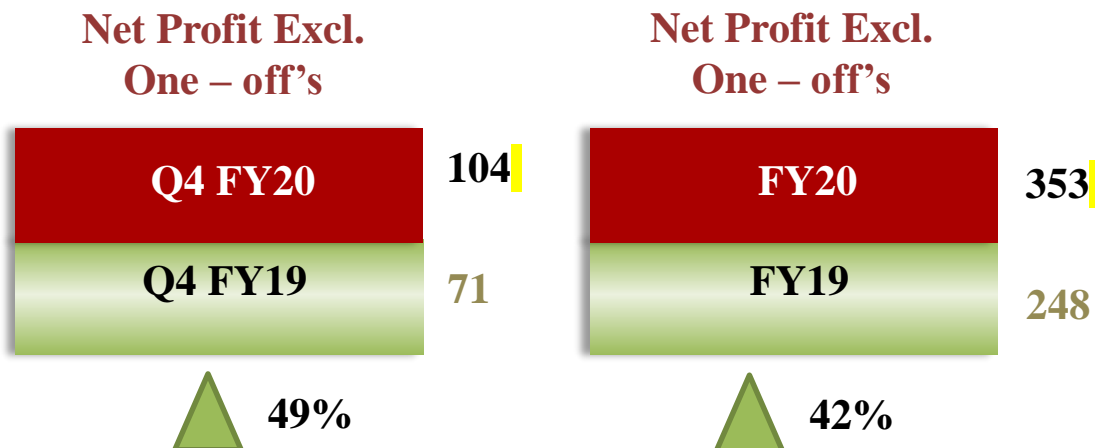
Key Quarterly Highlights – Q4 FY20

Rs. Cr.



Impact of One-off's on Net Profit

Impact of one-offs on Net Profit	Rs. In Crs
Extraordinary Provisions	
- MTM on SR's	255
- Covid-19 Related	77
Total	332



Key Highlights – FY20

PPOP



▲ 33%

Provisions (excl. tax)



▲ 74%

Net Profit



▼ 58%

Net Interest Income



▲ 15%

Other Income



▲ 44%



Business Strategy



Our Strategy...



- Retail Banking Department to focus on retail loan & liability/investment products
- Efficient branches & processing centers for faster processing of loans
- Outbound Sales team
- Continuous training of work force
- Advanced technology for ease of customers
- Invest in Brand Building

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

- Strategy & Road map in place to increase CASA funds
- Alternate channels for mobilising CASA
- Centralized processes allowing branches to focus on garnering low cost funds
- Continuous improvement/review of products

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

- Focus on increasing banking services for SME, Retail, NRI
- Enhance treasury capabilities & increase branch strength
- Expand POS/ATM Network and all digital channels
- Leveraging technology to deliver attractive products
- Focus on 3rd Party/Investment products to generate more other income

...Performance in Line with Strategy

Strengthen Retail base

Rs. 21,173 Cr

INCREASE
15% YoY

Improve CASA

Rs. 20,760 Cr

INCREASE
7% YoY

**Expand Agriculture &
MSME base**

Rs. 25,692 Cr

INCREASE
8% YoY

**Reduction of
Corporate Exposure**

Rs. 18,659 Cr

DECREASE
15% YoY

Shall continue to focus on

01 | Increase ...
CASA

**Retail
Relationships**

06 | Sustainable...
Asset Quality

02 | Retail Business ...
More Products



05 | Increase...
Fee Income

03 | SME Business ...
Sole Banker

**MSME
Relationships**

04 | Improve
NIM

...Increase Retail & MSME Business

01

Centralized
Marketing &
Processing
Centre (Kochi)



Loan Processing

- Entire Loan underwriting centralised
- Enhanced risk management
- KYC compliance and fraud prevention tools

02

Retail Hub

- Home Loan
- Auto Loan
- MSME Loan
- Mortgage



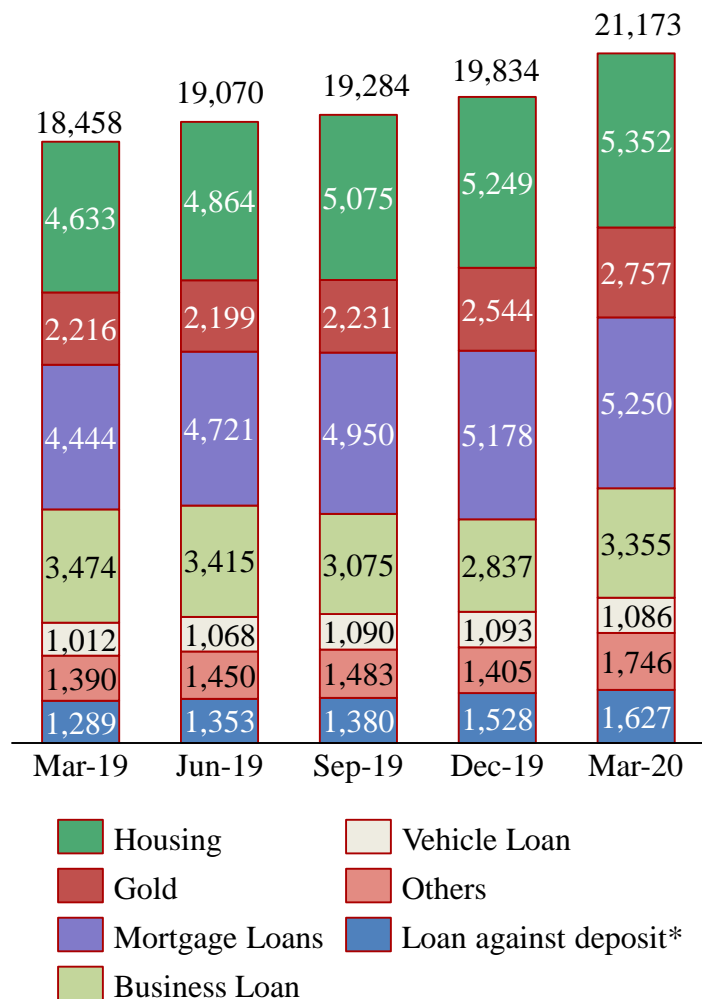
Retail Business

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

...by focus on Housing Loans in Retail

Retail Breakup

Rs. Cr.



Housing: Key Initiatives

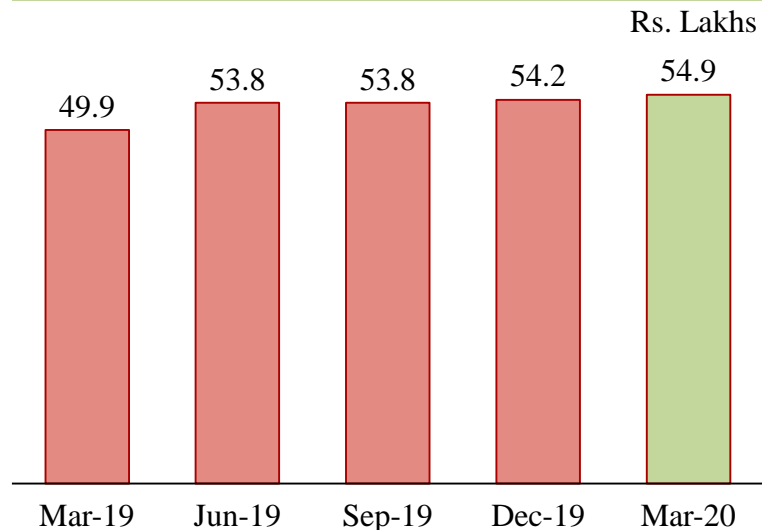
- Retail centre in Kochi to increase focus on retail loans
- Dedicated Officers for marketing Retail Loans
- Tailor made products for different segments

January to March 2020

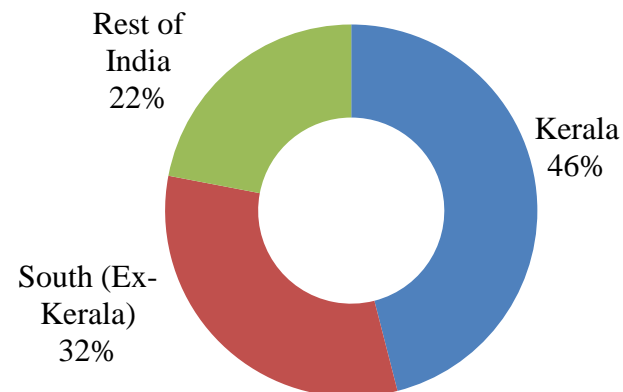
- Mortgage Loans Sanctioned: 2,105 Nos.
- Amount of Mortgage Loans Sanctioned: Rs. 590 Cr

...becoming a Banker of Choice to SMEs

Average MSME Loan / Account



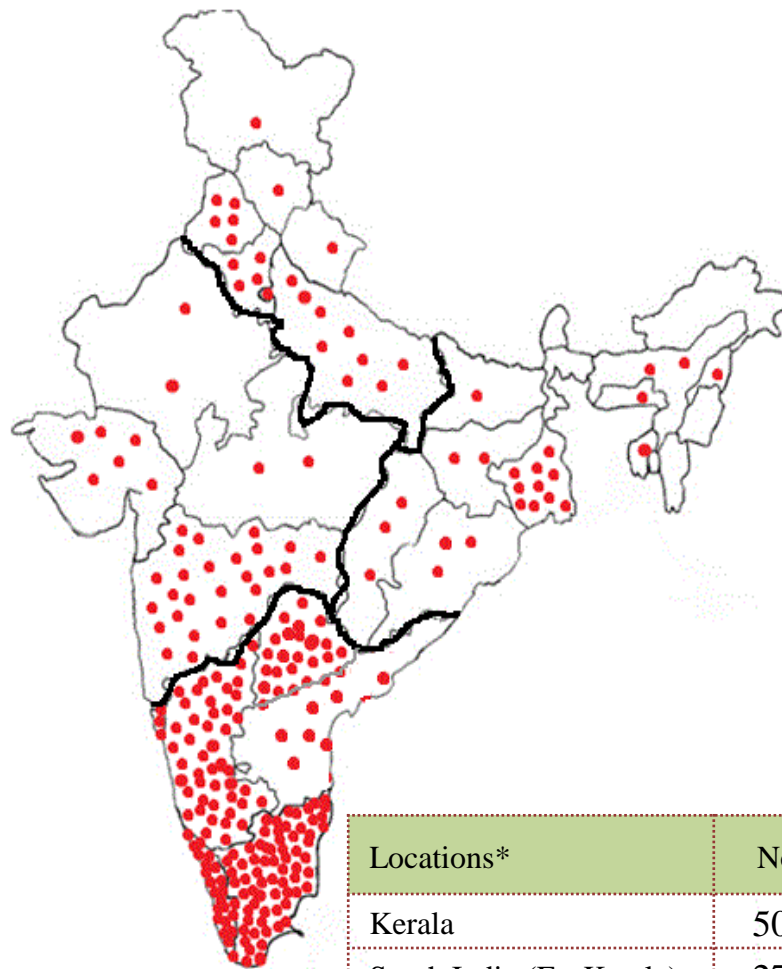
MSME Loan Book by Geography



SME Highlights

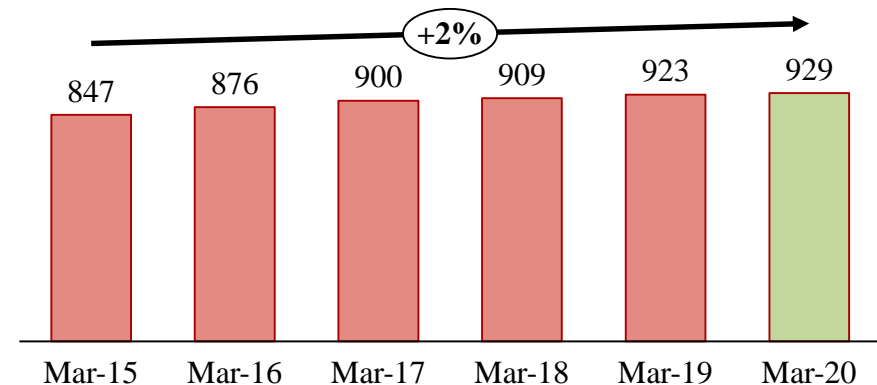
- Dedicated executive to ensure focus and better coordination with regions
- Focused 'Green Channel' branches to drive faster loan growth to SMEs
- Target to become banker of choice to SMEs thereby getting other business as well - liabilities, vehicle finance
- Ongoing training (in-house as well as external)
- Entire MSME loan processing centralized at Kochi at two centers - Special focus on applications up to Rs. 2.00 Cr and standardized, uniform risk-based approach on Rs. 2.00 Cr to Rs. 25.00 Cr
- Underwriting of loans through customized LOS (Loan Origination System) to ensure speedy, paperless processing with capabilities to integrate with Finacle, CIBIL, Rating Agencies etc. for seamless flow of data
- Regional Offices freed from processing of loan applications so as to focus on new customer acquisition and marketing

...with the help of our Wide Network

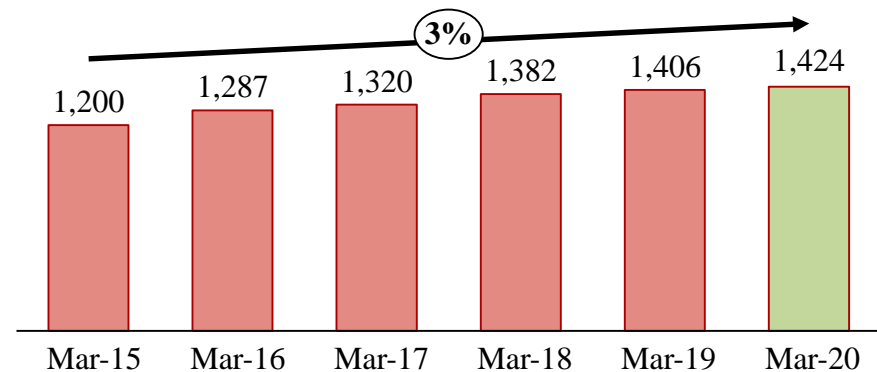


Locations*	No.
Kerala	508
South India (Ex-Kerala)	272
Rest of India	149
Total Customer Touch Points	929

Customer Touch Points

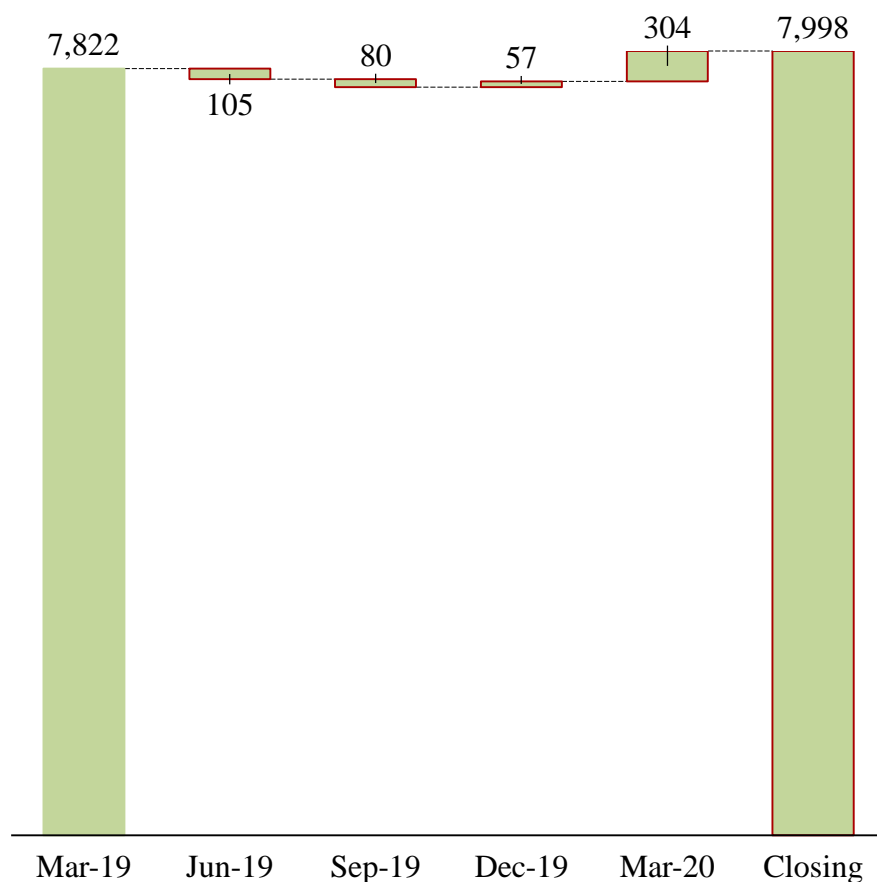


Total ATM Network

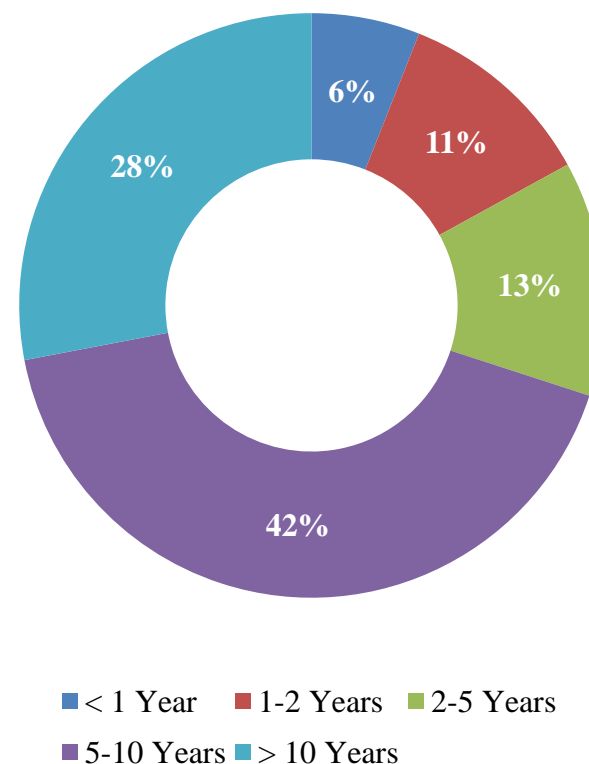


... and our Experienced Employees

Employee Addition



Total Employees: 7,998*



*Full-time officers and clerks



Performance Matrix



Strong Deposit Franchise

Deposits (excl. CDs)

Mar 2020

69,827

8%

64,478

Mar 2019

Retail Deposit

Mar 2020

10,874

19%

9,119

Mar 2019

Bulk Deposit

Mar 2020

80,700

10%

73,597

Mar 2019

Total Deposits

Rs. Cr.

CASA Deposits

Mar 2020

3,208

4%

3,332

Mar 2019

Current Deposit

Mar 2020

17,552

9%

16,135

Mar 2019

Savings Deposit

Mar 2020

20,760

7%

19,467

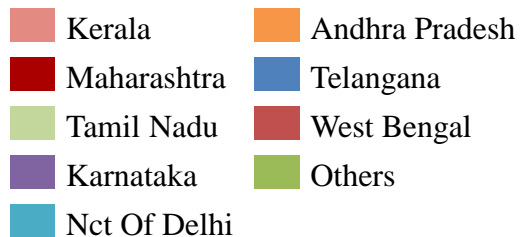
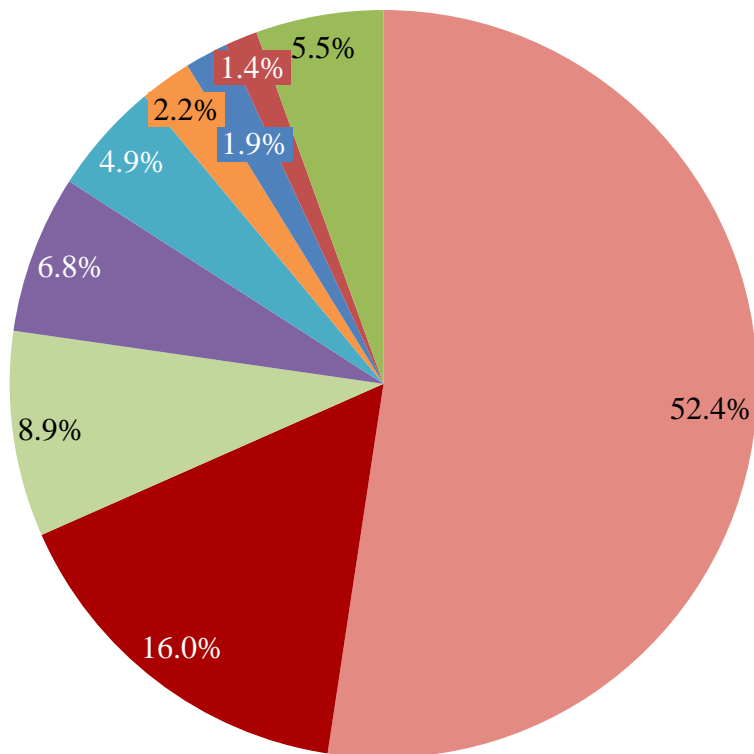
Mar 2019

Total CASA

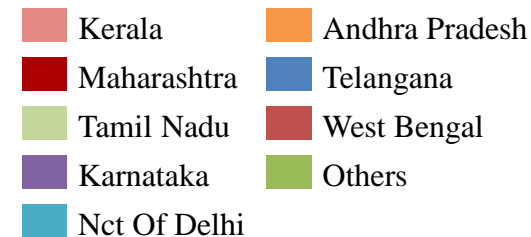
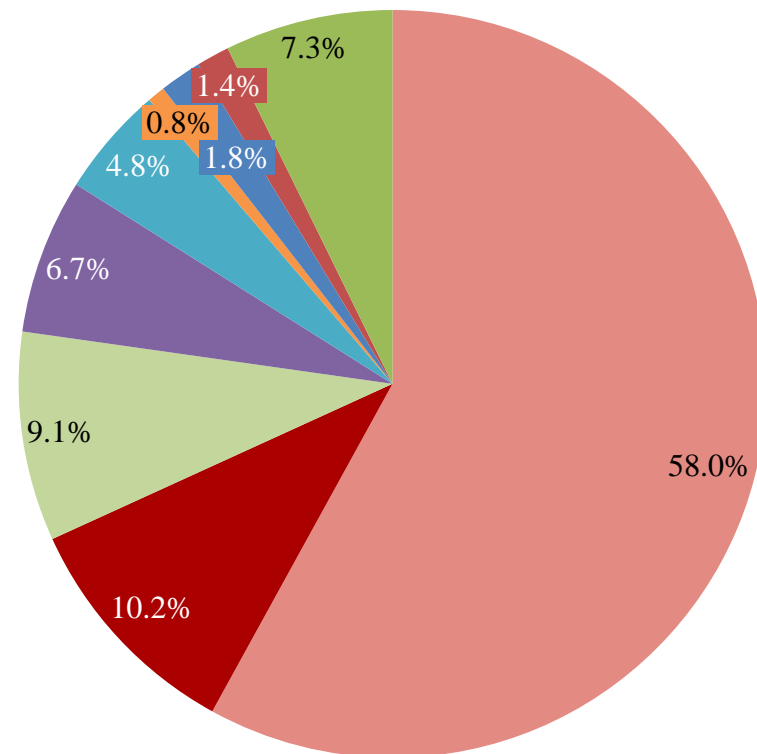
Rs. Cr.

Deposits across Regions

Mar 2019

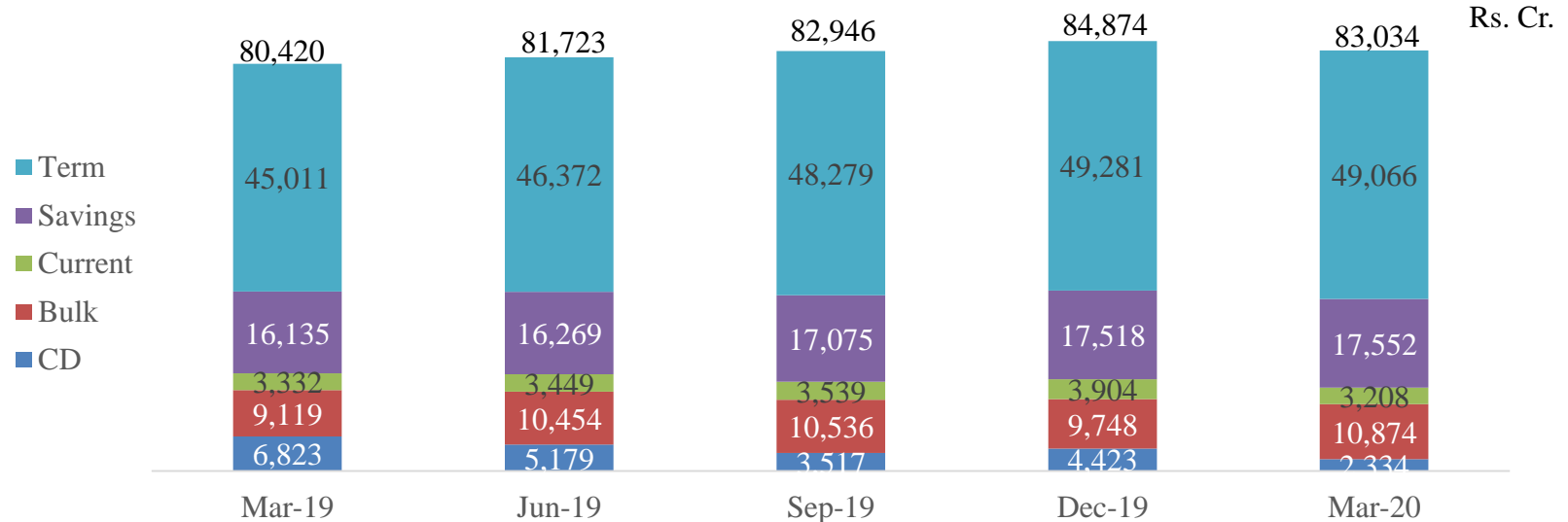


Mar 2020

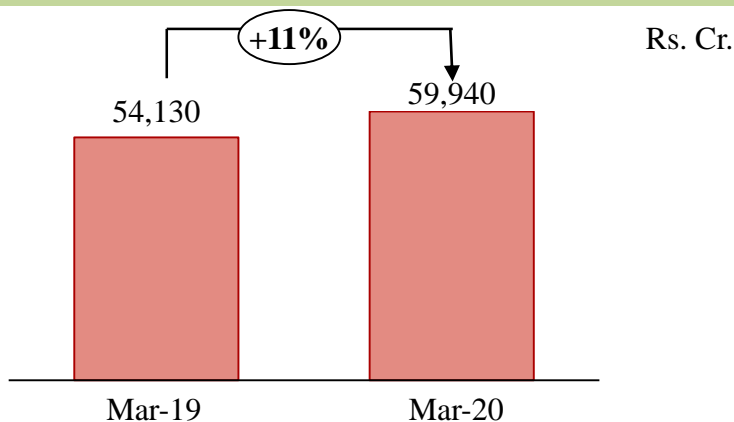


Retail Deposits Growing...

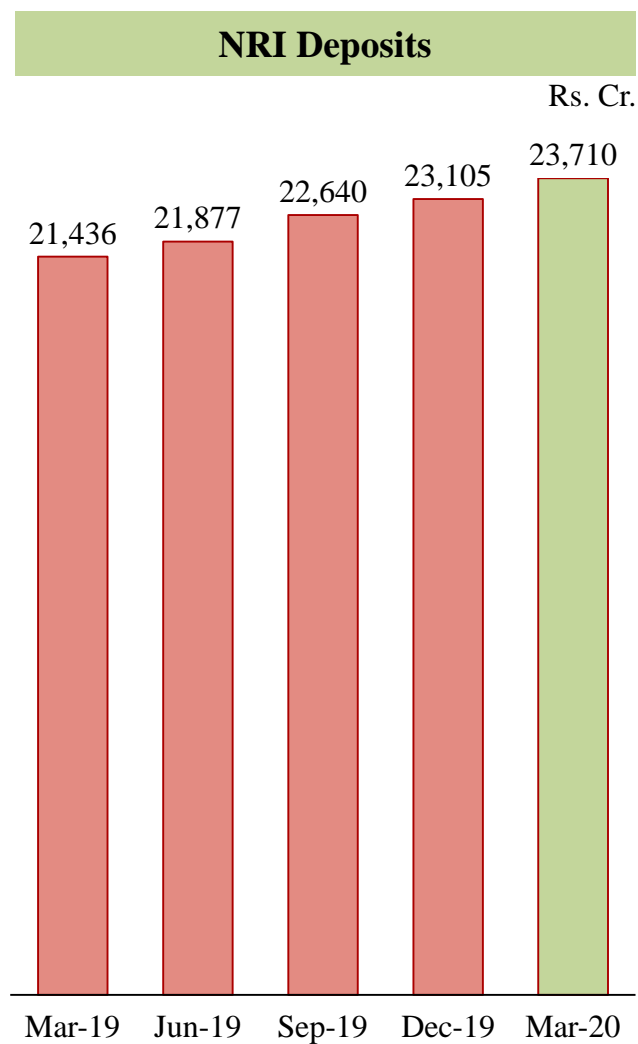
Breakup of Deposits



Retail Term Deposits



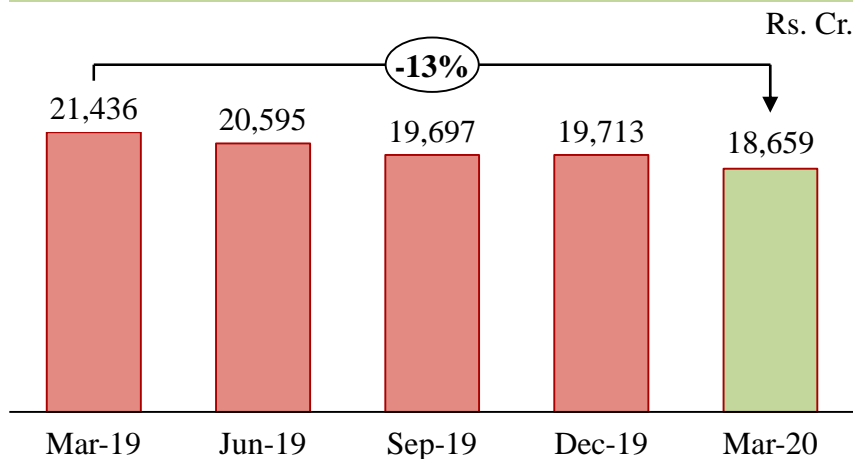
Break Up of Non-Resident Deposits



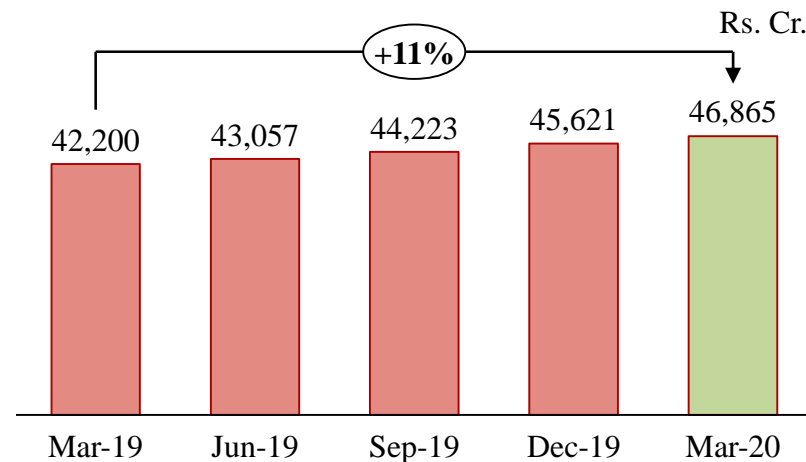
Deposit Type	Mar 2019	Jun 2019	Sep 2019	Dec 2019	Mar 2020
NR SB	4,397	4,449	4,576	4,754	5,068
NR CD	23	23	25	27	26
FCNR (B), RFC & Others	1,837	1,886	1,925	1,942	1,907
Low-Cost NRI Deposit (Sub Total)	6,257	6,358	6,526	6,723	7,001
NRE Term Deposit	14,533	14,854	15,440	15,687	15,990
NRO Term Deposit	647	665	674	695	719
Total NRI Deposit	21,436	21,877	22,640	23,105	23,710

Composition of Loan Book

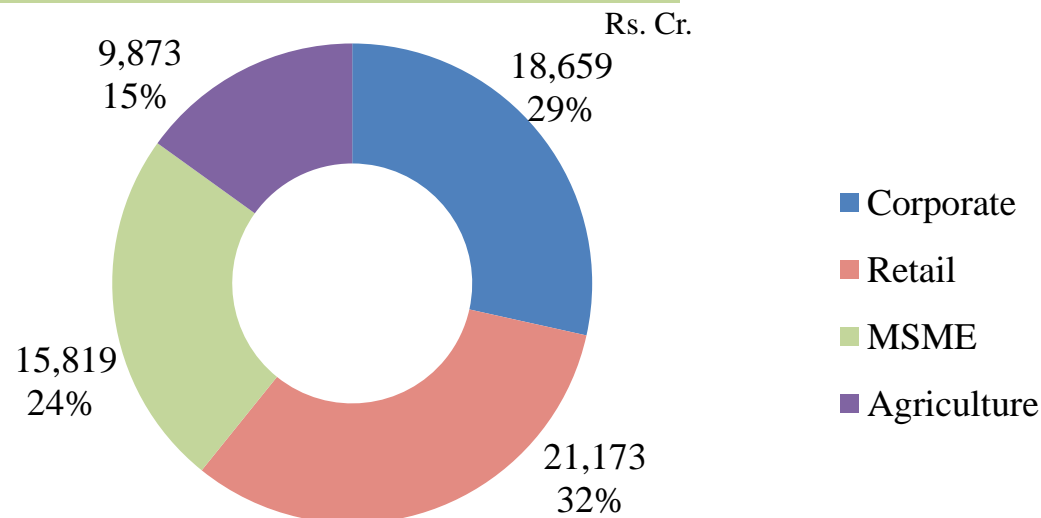
Corporate Advances (Rs. 25 Cr and above)



Advances (Excl. Corporate) (Below Rs. 25 Cr)

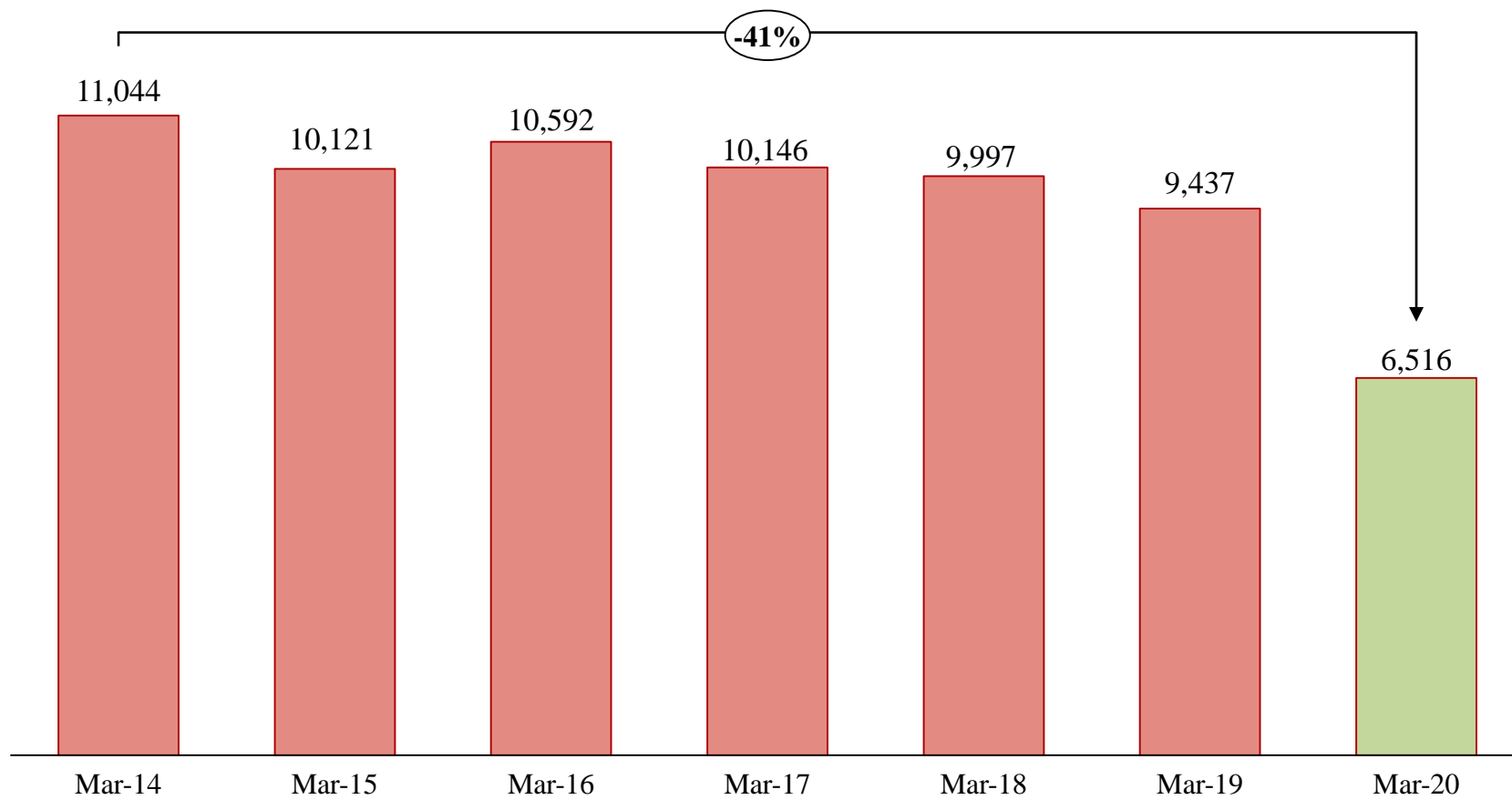


Segment wise Break Up of Total Loan Book



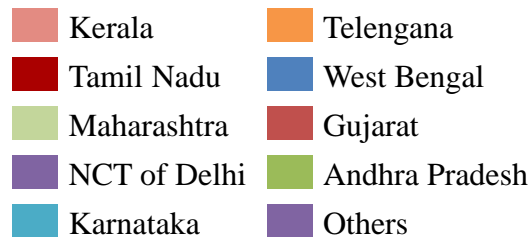
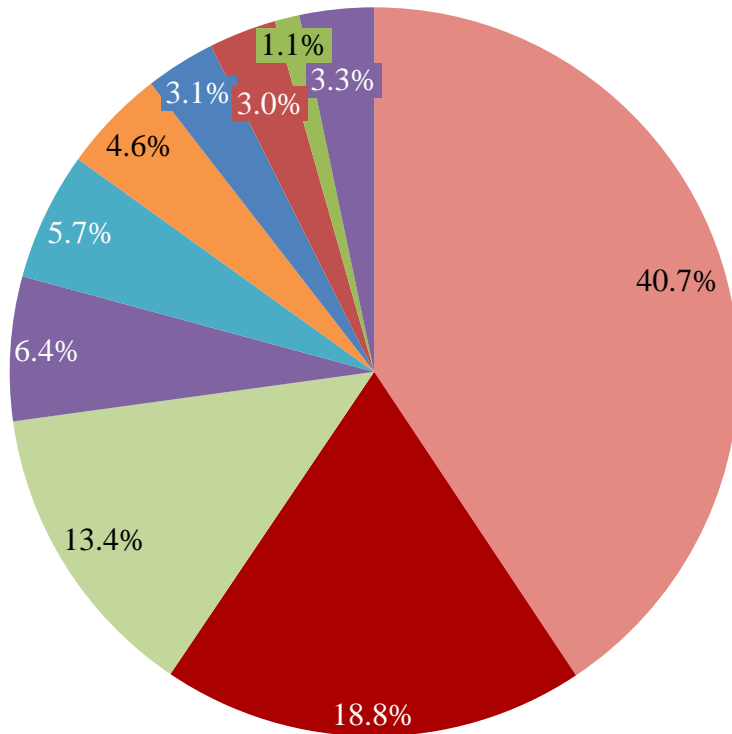
Large Corporate Loan Book

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

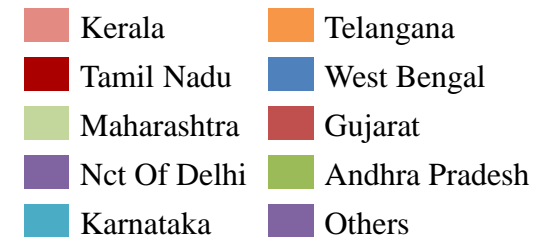
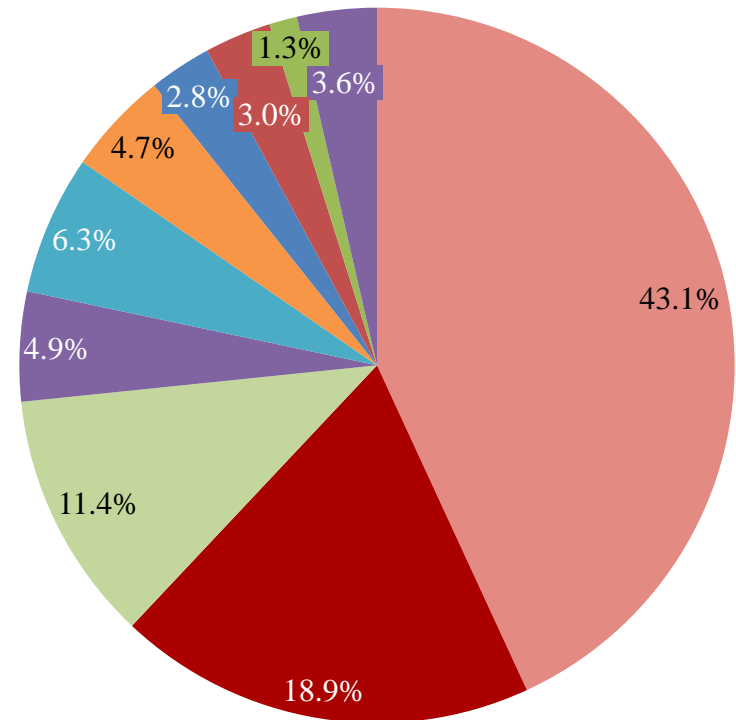


Advances growing Across Regions

Mar 2019



Mar 2020



Composition of Loan Book

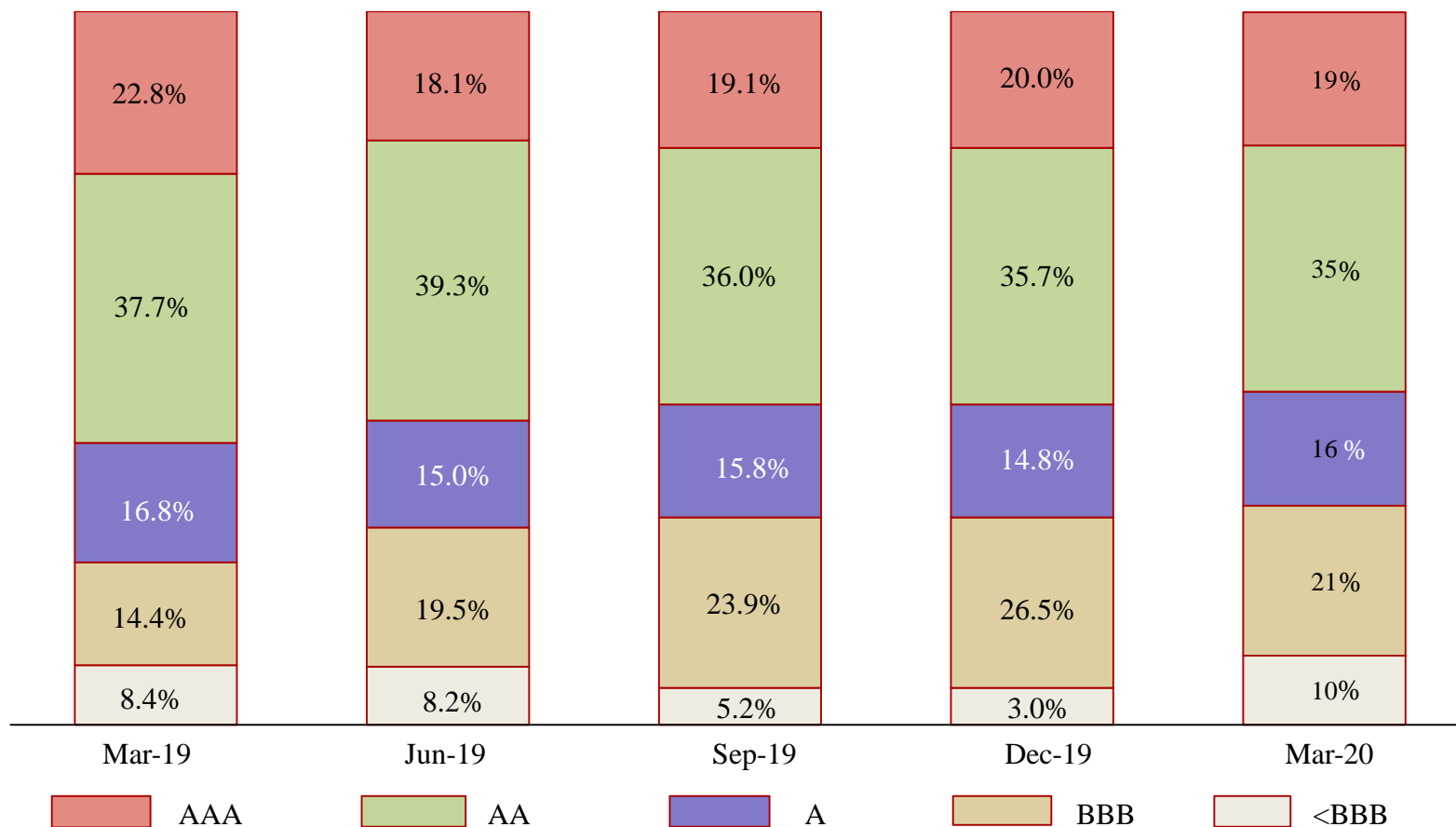
Break up of Loan book

Advances (Rs. Cr)	Mar-19		Jun-19		Sep-19		Dec-19		Mar-20	
	Number	Value	Number	Value	Number	Value	Number	Value	Number	Value
Less than 5 Cr	358,679	30,480	364,352	30,967	370,095	31,725	369,517	32,821	374,069	33,462
5 - 25 Cr	1,155	10,431	1,166	10,789	1,183	11,246	1,369	11,310	1,239	11,989
25 - 100 Cr	233	10,156	236	9,961	227	9,840	241	10,662	219	10,295
More than 100 Cr	51	9,437	49	8,781	45	7,964	42	7,297	40	6,516
Total	3,60,118	60,504	3,65,803	60,498	3,71,550	60,775	371,169	62,090	375,567	62,262
Gross NPA	7,606	3,132	8,258	3,154	8,281	3,145	8,276	3,244	8,026	3,262
Total Advances	367,724	63,636	374,061	63,652	379,831	63,920	379,527	65,334	383,593	65,524

Rating Profile of Large Corporate Loan Book

Standard Advances above Rs. 100 Cr.

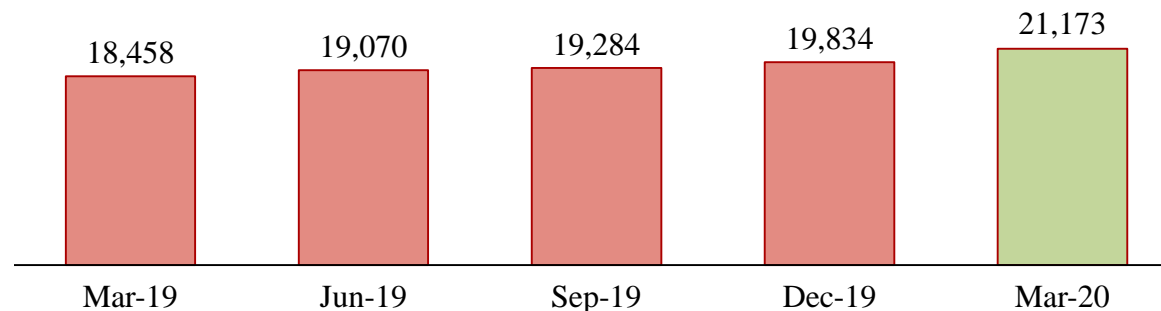
External Rating



Key Focus: Retail, MSME & Agriculture

Retail (Incl. Gold)

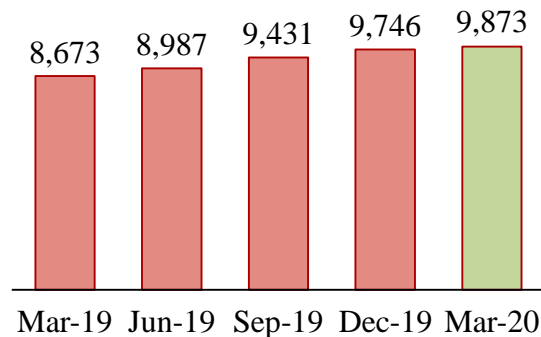
Rs. Cr.



Retail Loans and Agriculture rose by 15% and 14% resp., while MSME grew by 5%

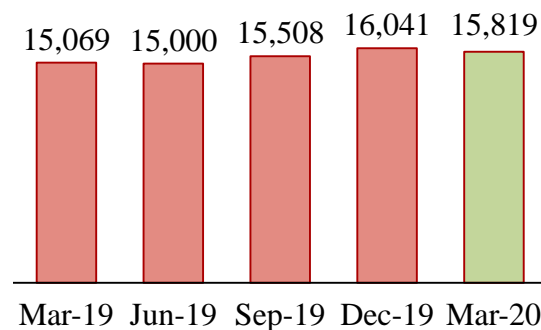
Agriculture (Incl. Agri Gold)

Rs. Cr.



MSME (Incl. MSME Gold)

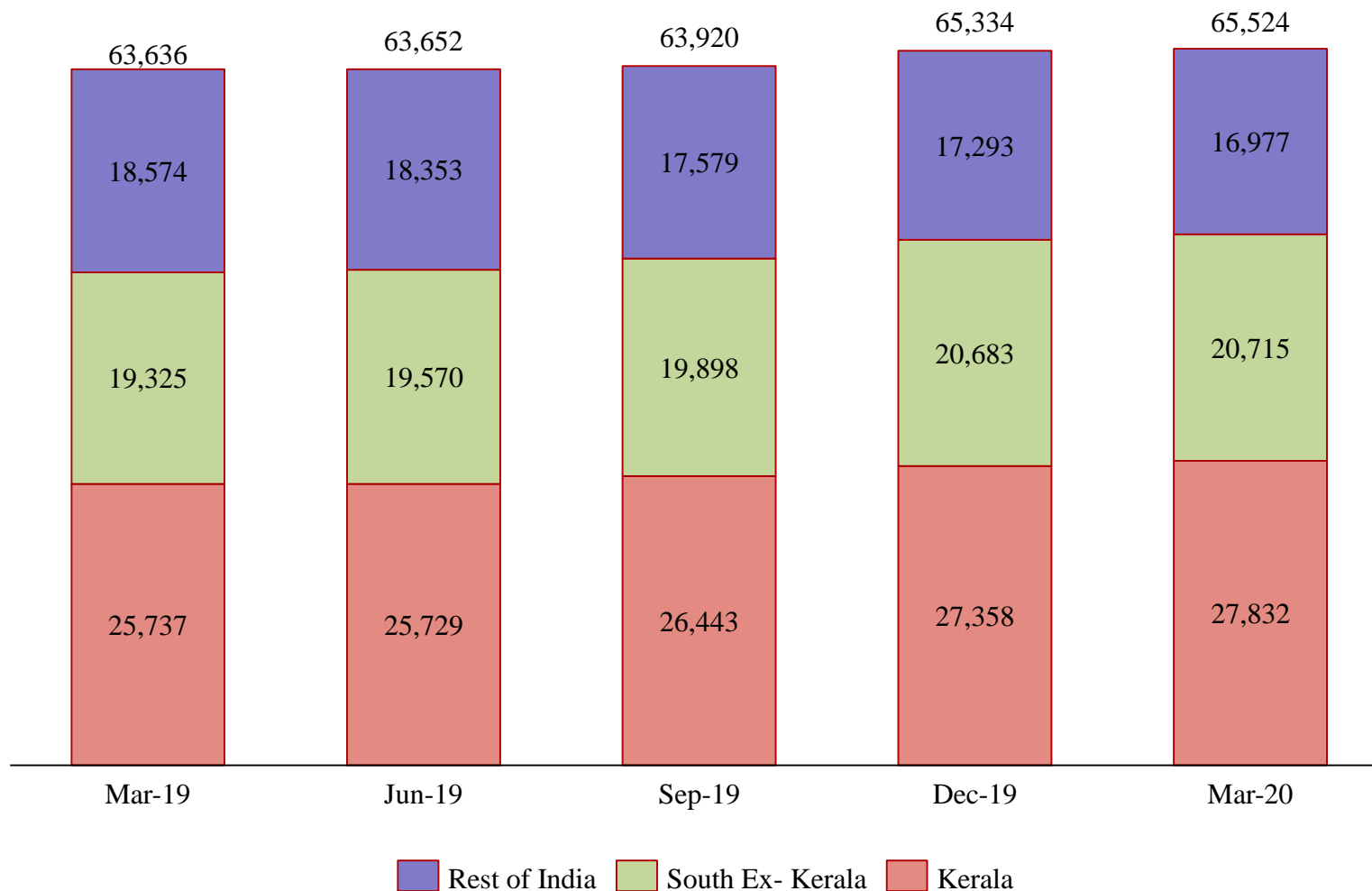
Rs. Cr.



Over 20% of the Agriculture Loans are backed by Additional Security by way of GOLD

Advances growing Across Regions

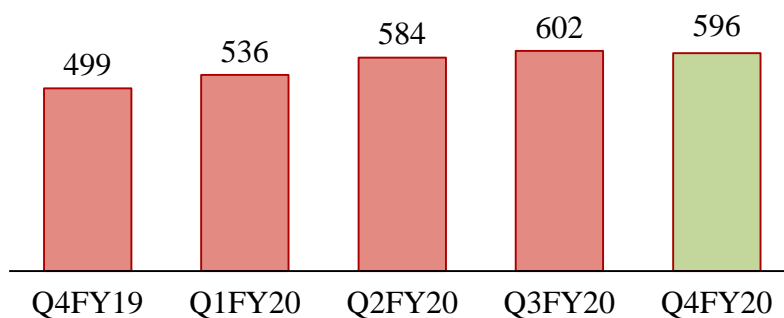
Rs. Cr.



Net Interest Income - Quarter

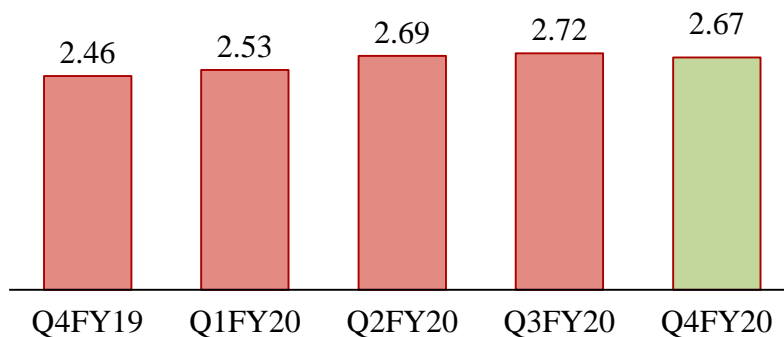
Net Interest Income

Rs. Cr.



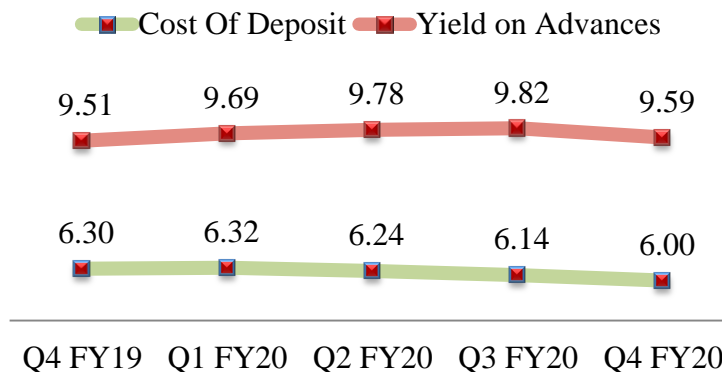
Net Interest Margin

In %



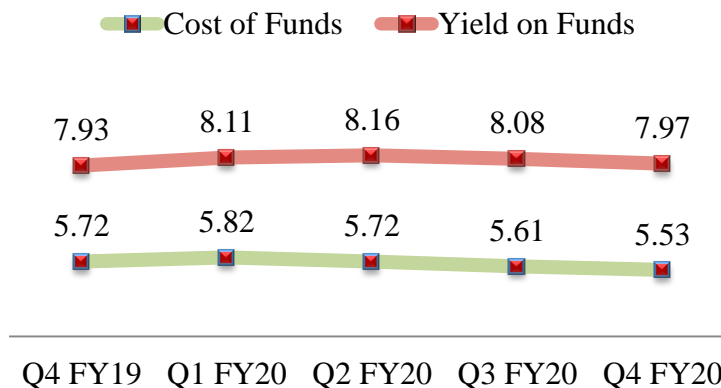
Cost of Deposits & Yield on Advances

In %



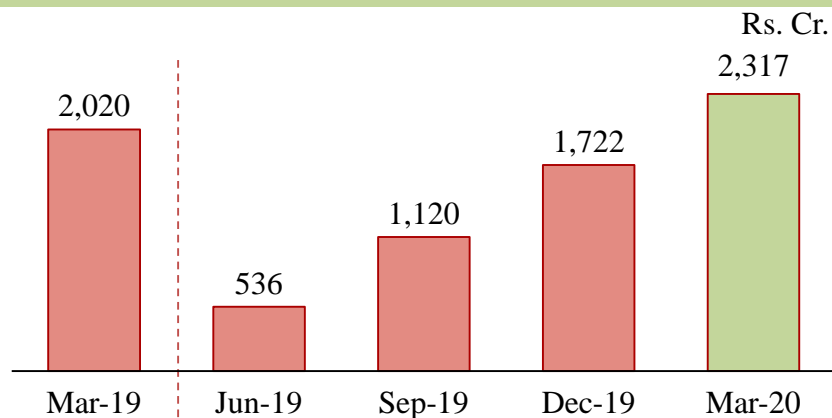
Cost of Funds & Yield on Funds

In %

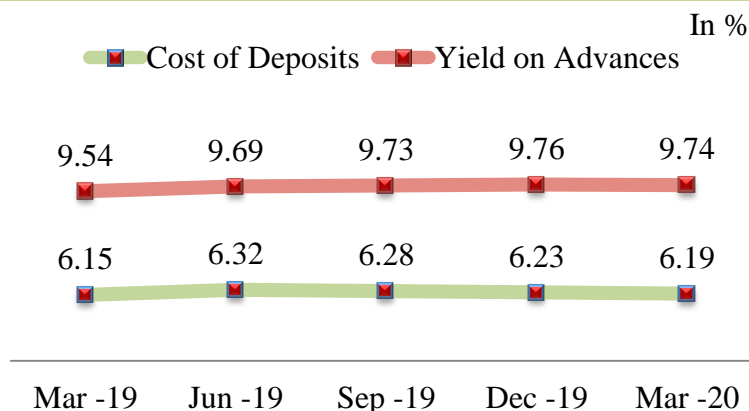


Net Interest Income - Cumulative

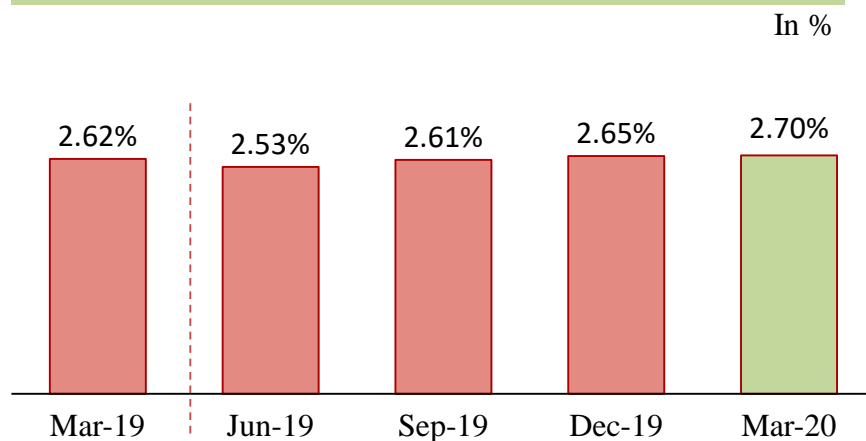
Net Interest Income



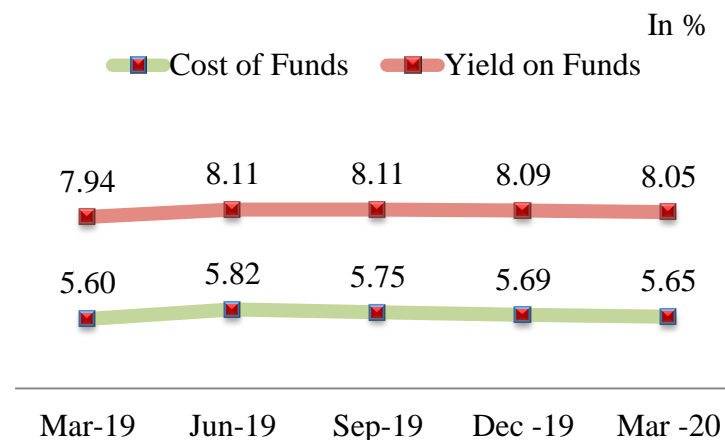
Cost of Deposits & Yield on Advances



Net Interest Margin

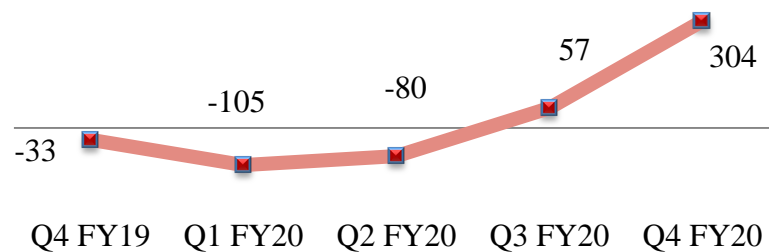


Cost of Funds & Yield on Funds



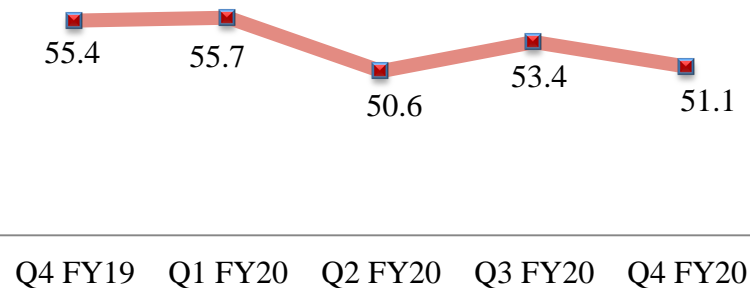
Improving Operating Efficiency

Employee Additions



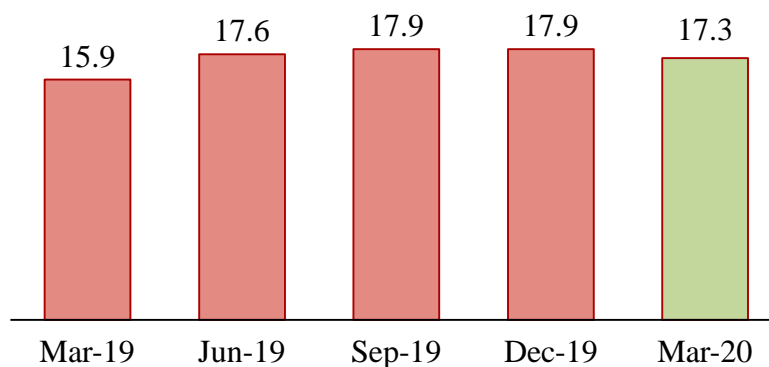
Cost-to-Income Ratio

In %



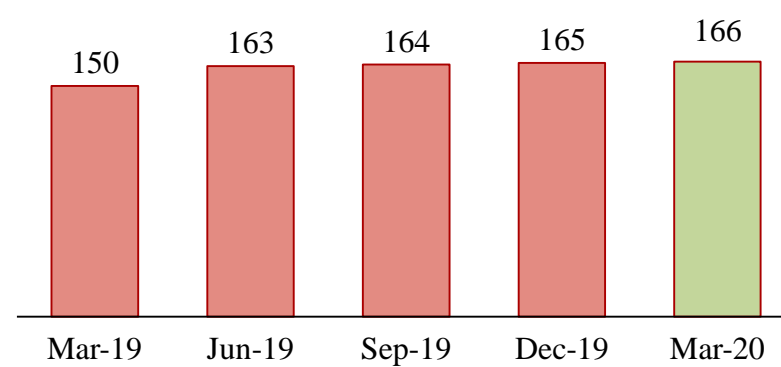
Business per Employee

Rs. Cr.



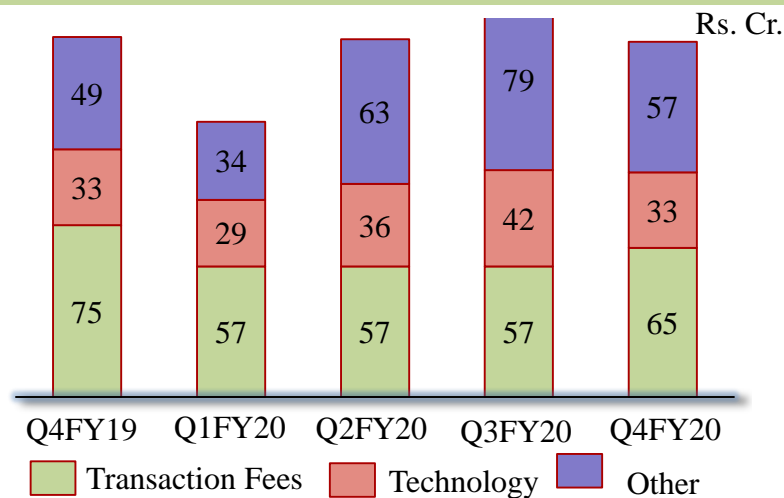
Business per Branch

Rs. Cr.

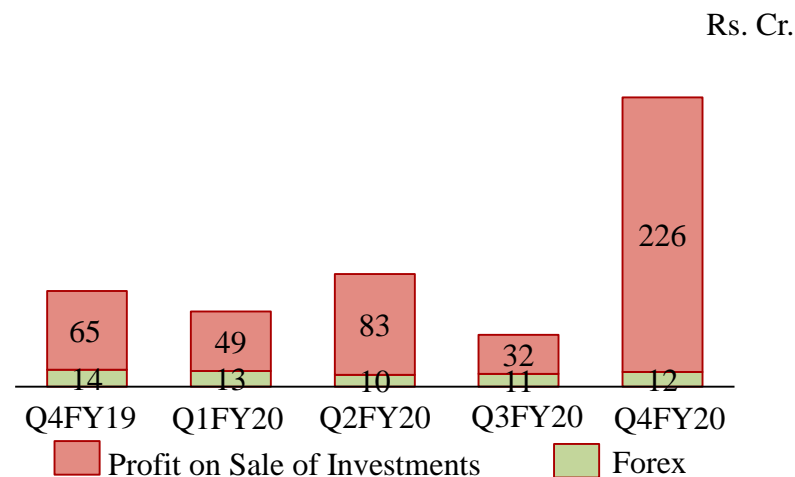


Non Interest Income

Core Fee Income



Treasury & Forex Income



Investment Book as on Mar-20

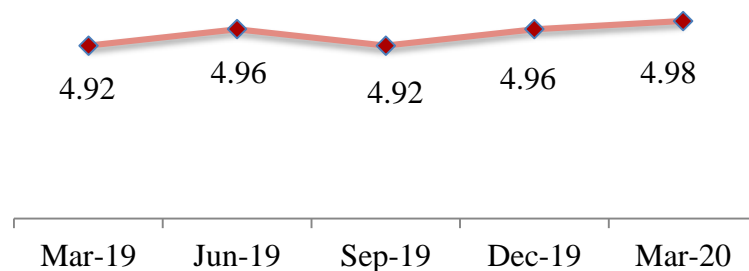
Details	Rs. Cr.	Modified Duration
HTM	16,890	5.64
AFS	4,497	2.63
HFT	-	-
Total	21,387	5.21

Break Up of Provisions

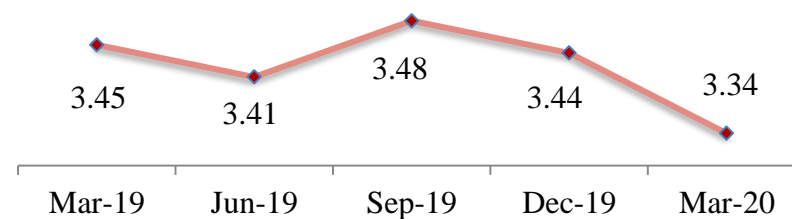
Particulars (Rs. Cr.)	Q4 FY20	Q3 FY20	Q4 FY19
For NPA & NPI	360	203	191
For Depreciation on Investments	263	23	40
For Standard Assets	89	16	14
For Restructured Advances/Sacrifices & FITL	15	8	3
For Unhedged Forex Exposure	-	-	1
Others	(3)	12	(30)
Taxes	(47)	32	38
Total Provisions	677	293	257

Non-Performing Assets

Gross NPA



Net NPA



Gross NPA Movement

Rs. Cr.	Mar-19	Jun-19	Sep-19	Dec-19	Mar-20
Opening	2,930	3,132	3,154	3,145	3,244
Additions	368	241	435	361	332
Deductions	166	219	444	263	314
Closing	3,132	3,154	3,145	3,244	3,262

Net NPA Movement

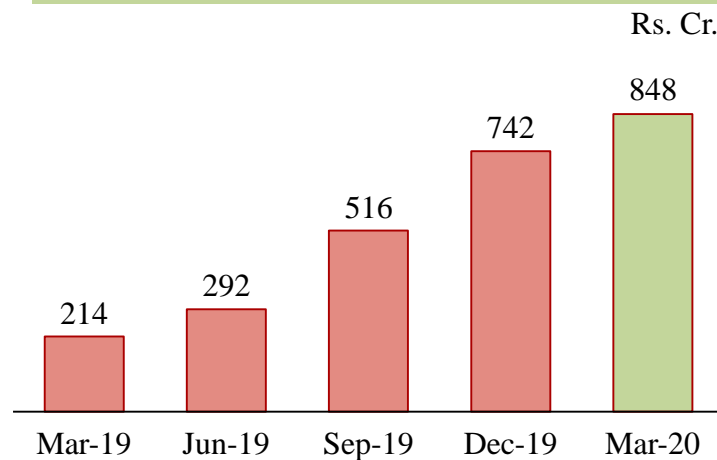
Rs. Cr.	Mar-19	Jun-19	Sep-19	Dec-19	Mar-20
Opening	2,100	2,164	2,135	2,193	2,212
Additions	305	195	352	301	268
Deductions	241	224	294	282	329
Closing	2,164	2,135	2,193	2,212	2,151

Stressed Assets - QoQ

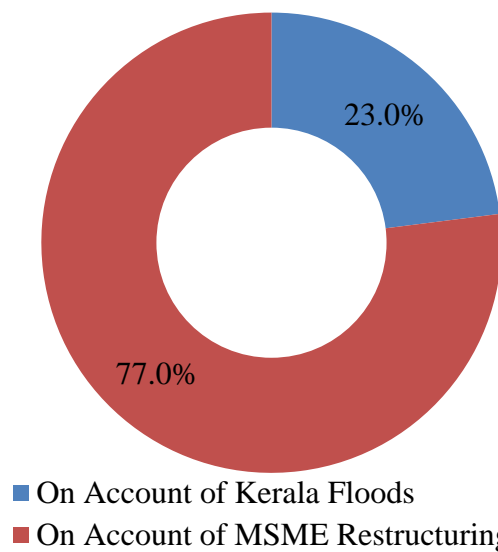
Rs. Cr.	Gross Basis		Net Basis	
	Q3 FY20	Q4 FY20	Q3 FY20	Q4 FY20
NPA	3,244	3,262	2,212	2,151
Restructured Standard Advance	742	848	703	803
Other Stressed Advances	-	-	-	-
Total Stressed Assets	3,986	4,109	2,915	2953
Advances	65,335	65,524	64,329	64,439
Stressed Assets (as % of Advances)	6.1%	6.3%	4.5%	4.58%

Restructured Advances Breakup

Restructured Standard Advance



Sector Breakup



Security Receipts Outstanding as on Mar 31, 2020

Book Value	Provision	NAV
1313.36*	548.77	764.59

*of which Rs.993 Crore pertains to a single pool and this pool now holds a provision coverage of 63%

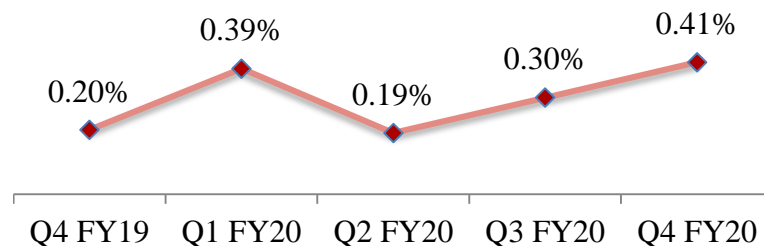
Restructured Standard Asset Book

Rs. Cr.

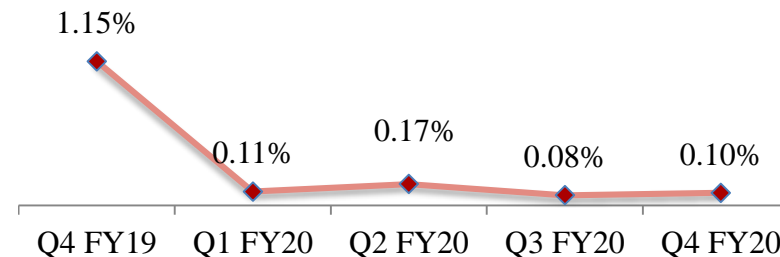
Restructured Standard Advances						
	Opening	Fresh Addition	Inc/(Dec) in Existing Balance	Upgradation from NPA to Std.	Slippages to NPA	Closing Balance
Infra Roads	-	-	-	-	-	-
Construction EPC	-	-	-	-	-	-
Under MSME Restructuring	552	135	9	-	46	650
Under Kerala Floods	190	-	12	-	4	198
Total	742	135	21	-	50	848

Fresh Slippages / Advance Ratios

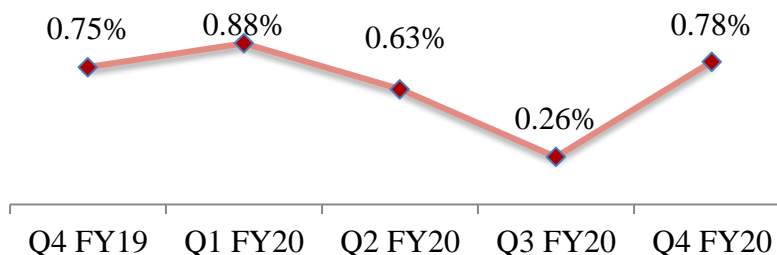
Retail Slippage



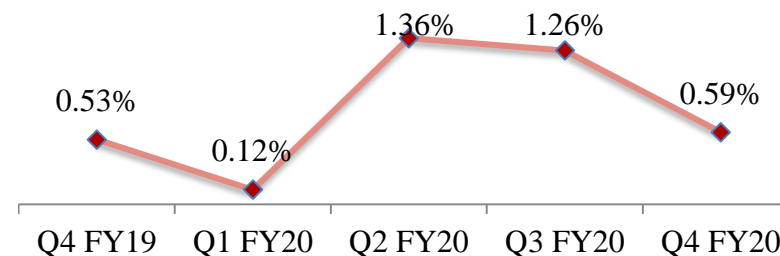
Agriculture Slippage



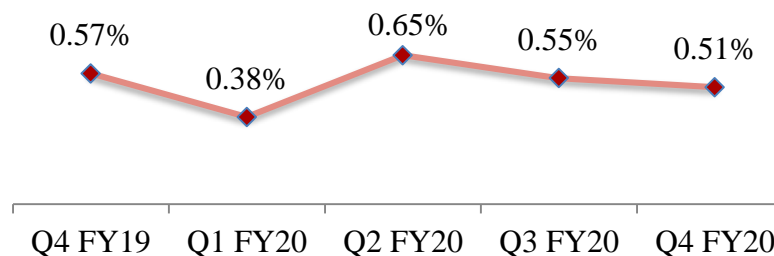
MSME Slippage



Corporate Slippage



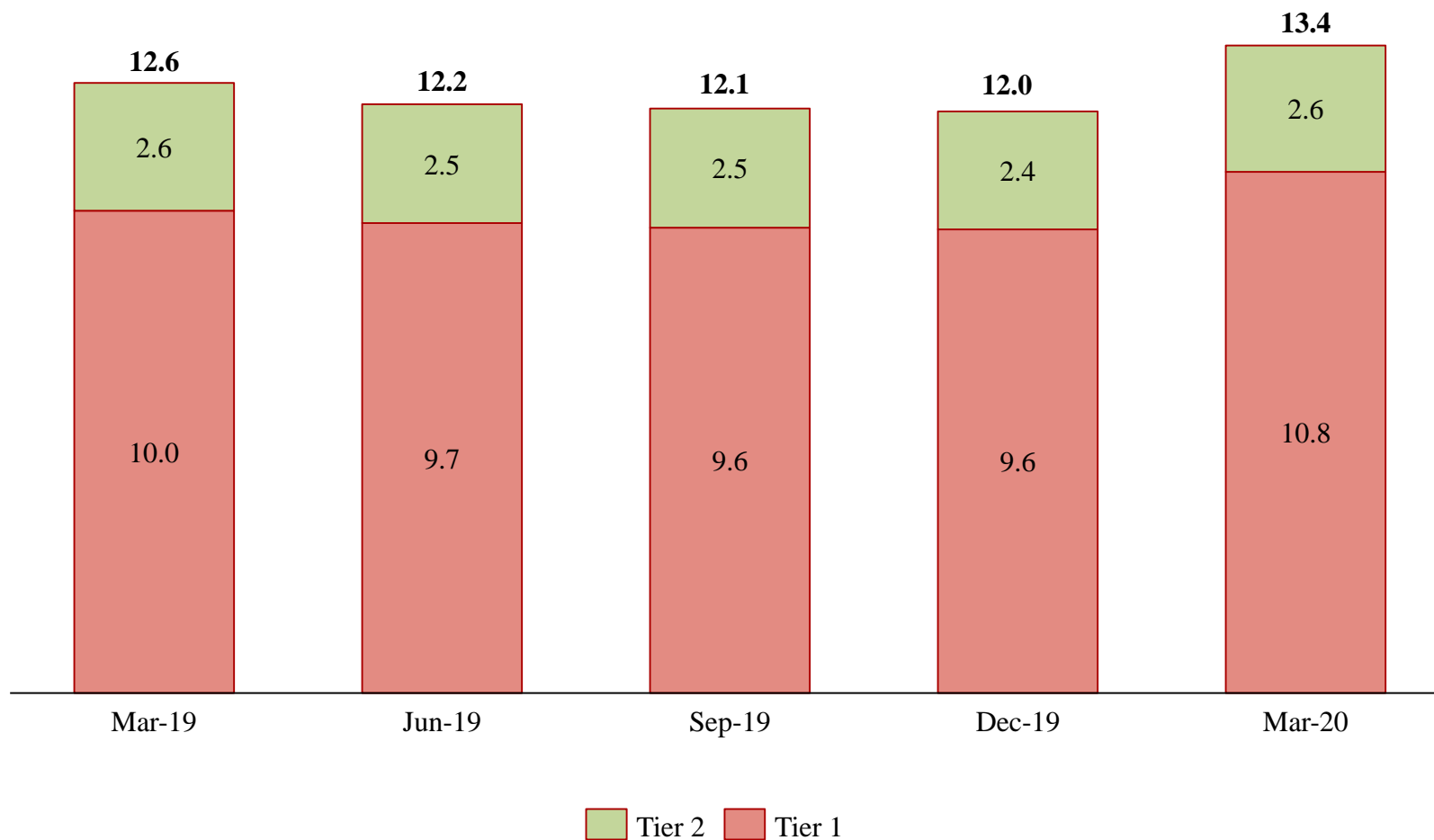
Overall Slippage



Capital Composition

BASEL III

In %



Profit & Loss Overview (Qtrly)

Rs. Cr.	Q4 FY20	Q4 FY19	Y-o-Y (%)	Q3 FY20	Q-o-Q (%)
Net Interest Income	596	499	19%	602	(1%)
Other Income	394	236	67%	220	79%
- Core Fee Income	156	157	(1%)	178	(12%)
-Treasury & Forex	238	78	204%	42	(468%)
Total Income	990	735	35%	822	20%
Operating Expenses	457	407	12%	439	4%
Operating Profit	533	328	63%	383	39%
Provisions & Contingencies	724	219	230%	261	177%
Profit Before Tax	(190)	108	(275%)	122	(255%)
Provision for Tax	(47)	38	(223%)	32	(247%)
Profit After Tax	(144)	71	(303%)	91	(258%)

Profit & Loss Overview (Yearly)

Rs. Cr.	2019-20	2018-19	%
Net Interest Income	2,318	2,020	15%
Other Income	1,046	726	44%
- Core Fee Income	611	563	9%
-Treasury & Forex	435	163	166%
Total Income	3,363	2,746	22%
Operating Expenses	1,718	1,507	14%
Operating Profit	1,646	1,239	33%
Provisions & Contingencies	1,496	858	74%
Profit Before Tax	150	381	(61%)
Provision for Tax	45	133	(66%)
Profit After Tax	105	248	(58%)

Balance Sheet Overview

Rs. Cr.	Mar 2020	Mar 2019	Y-o-Y (%)	Dec 2019	Q-o-Q (%)
Capital & Liabilities	97,032	92,279	5%	96,530	1%
Capital	181	181	0%	181	0%
Reserves and Surplus	5294	5154	3%	5,468	-3%
Deposits	83034	80420	3%	84,874	-2%
Borrowings	6893	4903	41%	4,311	60%
Other Liabilities & Provisions	1630	1621	0%	1,696	-4%
Assets	97,032	92,279	5%	96,530	1%
Cash & Balances with RBI	2806	3662	-23%	3,679	-24%
Balances with Banks	1384	1161	19%	881	57%
Investments	20625	19081	8%	20,546	0%
Advances	64439	62694	3%	64,329	0%
Fixed Assets	800	709	13%	794	1%
Other Assets	6978	4973	40%	6,301	11%
Business (Advances + Deposits)	147,473	1,44,056	2%	149,203	-1%
Savings Accounts	17,552	16,135	9%	17,518	0%
Current Accounts	3,208	3,332	-4%	3,904	-18%
CASA Ratio	25.00%	24.21%	3%	25.2%	-1%

Key Metrics - Quarterly

Particulars	FY18				FY19				FY20			
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
Net Interest Margin (NIM)	2.80%	2.95%	2.88%	2.73%	2.60%	2.61%	2.66%	2.46%	2.53%	2.69%	2.72%	2.67%
CRAR Basel III	12.1%	11.7%	12.5%	12.7%	12.2%	12.1%	11.8%	12.6%	12.2%	12.1%	12.0%	13.4
RoAA (Annualized)	0.6%	0.02%	0.6%	0.6%	0.1%	0.3%	0.4%	0.3%	0.3%	0.4%	0.4%	-0.6%
Provision Coverage	44.6%	44.1%	49.4%	41.2%	39.1%	41.9%	41.2%	42.5%	45.1%	48.1%	50.4%	54.2%
CASA	25.2%	24.6%	24.9%	23.8%	24.7%	24.5%	24.3%	24.2%	24.1%	24.9%	25.2%	25.0%
Gross NPA	3.61%	3.57%	3.40%	3.59%	4.54%	4.61%	4.88%	4.92%	4.96%	4.92%	4.96%	4.98%
Net NPA	2.54%	2.57%	2.35%	2.60%	3.27%	3.16%	3.54%	3.45%	3.41%	3.48%	3.44%	3.34%
Book Value per Share (Rs.)	27.7	27.6	28.4	29.0	29.1	29.0	29.5	29.5	30.4	30.7	31.2	30.3
EPS (Rs.) (Annualized)	2.3	0.1	2.5	2.6	0.5	1.5	1.8	1.6	1.6	1.9	2.0	(3.2)
Customer Touch Points												
- Kerala	493	494	494	496	496	496	494	503	503	503	503	508
- South India (Ex-Kerala)	259	260	261	264	266	266	266	270	270	270	271	272
- Rest of India	149	149	149	149	149	150	150	150	150	149	149	149
Total	901	903	904	909	911	912	910	923	923	922	923	929

Key Metrics - Yearly

Particulars	2017-18	2018-19	2019-20
Net Interest Margin (NIM)	2.84%	2.58%	2.66%
CRAR Basel III	12.70%	12.61%	13.41%
RoAA (Annualized)	0.43%	0.29%	0.11%
Provision Coverage	41.15%	42.46%	54.22%
CASA	23.80%	24.21%	25.00%
Gross NPA	3.59%	4.92%	4.98%
Net NPA	2.60%	3.45%	3.34%
Book Value per Share (Rs.)	28.98	29.48	30.25
Earnings per Share (Rs.)	1.86	1.37	0.58

COVID 19: Operational Impact



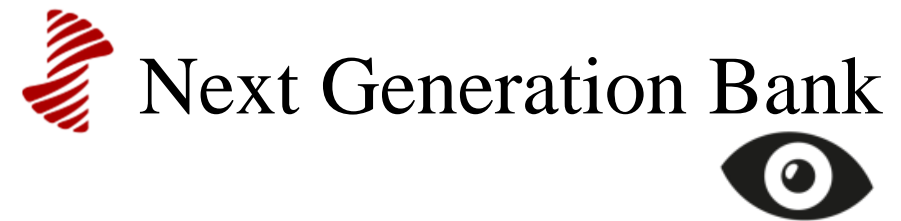
- Quick Response Team is taking proactive steps to ensure business continuity. This is being reviewed periodically.
- Appropriate measures are taken as part of Business Continuity Plan, in order to ensure that no interruptions occur in any of the business activities.
- Employees were given work from home facility as a safety measure, with adequate IT infrastructure and enhanced cyber security measures which enabled safe and uninterrupted availability of service to customers.
- All necessary precautions are taken at branches/offices/ATMs to ensure safety of staff and customers.
- Ensured availability of services of more than 98% of branches/ATMs during the lock down period following all precautionary measures as per the guidelines.
- Ensured availability of digital and electronic channels round the clock to provide service to our customers. Digital transactions have gone up from 83% to 90% during lockdown period.
- Operationalized RBI's COVID-19 regulatory package, thereby offering payment moratorium to its eligible borrowers.
- Offered loans under Guaranteed Emergency Credit Line to eligible borrowers.
- Introduced SIB INSTA, for self on boarding (Aadhaar OTP e-KYC based) of customers.

COVID 19: Moratorium

Assessment of Loan Portfolio under Covid impact

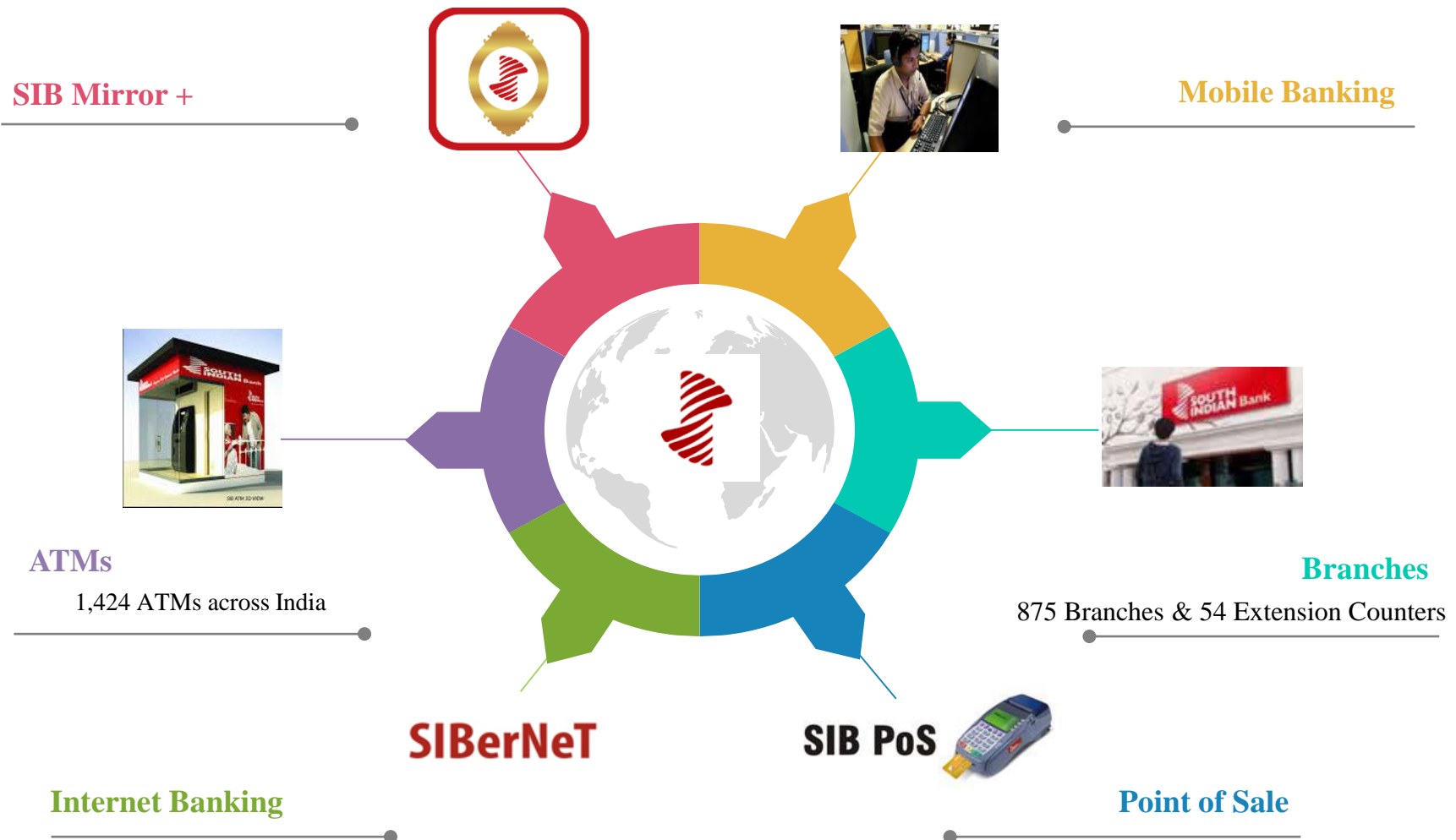
Rs. Cr.

Sector	Total Portfolio (A)	Moratorium extended (B)	As a percentage to total portfolio	Current balance of SMA 0/1/2 as on Feb 29, 2020 under moratorium (C)	Of C, where standstill benefit taken as on 31.03.20	% of C to B	% of C to A
Agriculture	9,873	1,112	11%	26	13	2%	0%
MSME	15,819	6,251	40%	138	83	2%	1%
Retail	21,173	9,705	46%	299	111	3%	1%
Corporate	18,659	6,794	36%	469	0	7%	3%
Total	65,524	23,862	36%	932	207	4%	1%

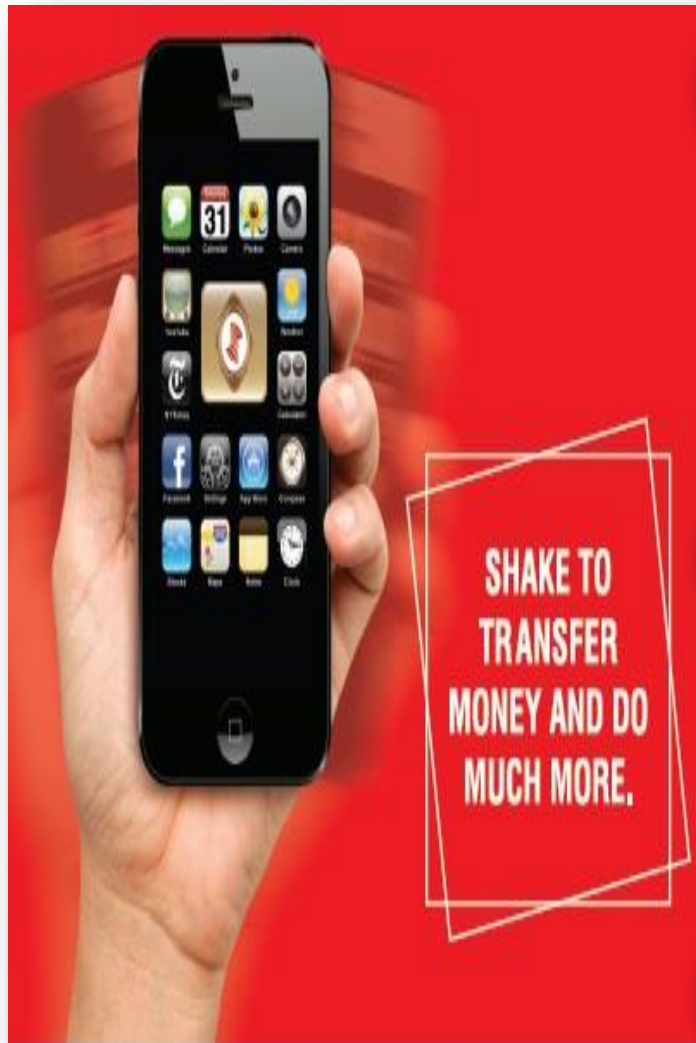


Present across Customer Touch Points

Traditional & Alternate Channels



Technology Initiatives



Mirror + is an all in one stop for your mobile banking needs, with additional features as IMPS (24/7) fund transfer, NEFT fund transfers, and full access to account information, and much more

SIBerNet is a suite of comprehensive internet banking services positioning SIB as a technology-driven bank offering superior services to retail customers with added security like OTP, FRM Solution.



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

Instant account opening facility through Quick Account Opening, TAB Account Opening supported by e-KYC.

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

Channel Enhancements

Digital Onboarding of new to bank customers, has augmented our customer base. Further, our Mobile & Internet Banking channels have been enhanced to facilitate branch processes such as loan repayment, cheque/debit card request, debit card PIN set/reset and others.

KIOSK

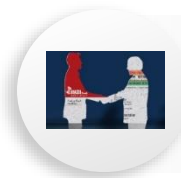
Digi-lounge KIOSKs help customers with speedy cheque deposits and passbook printing. Similarly, TAB account opening supplemented with e-KYC has helped us achieve an optimum TAT.

Payments

Bank offers different modes of digital payment methods like UPI, IMPS, NEFT/RTGS, bill payment, AePS, POS, e-Commerce, fund transfer, QR-based payments and others. As a result, the percentage of digital transaction volume has improved to 84.35% of total transactions in March 2020.



Paperless instant account opening using Aadhar and PAN. No forms to fill. No queue.



DIYA (Do It Yourself using Aadhar)

Revamped Aadhar based E-KYC account opening. Not only can an account get opened and activated in 20 minutes, but the customer can also take home an active card, passbook and Mirror+ instantaneously.

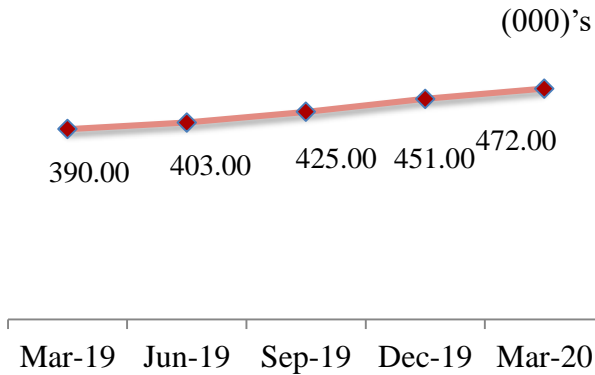


Robotic Process Automation (RPA)

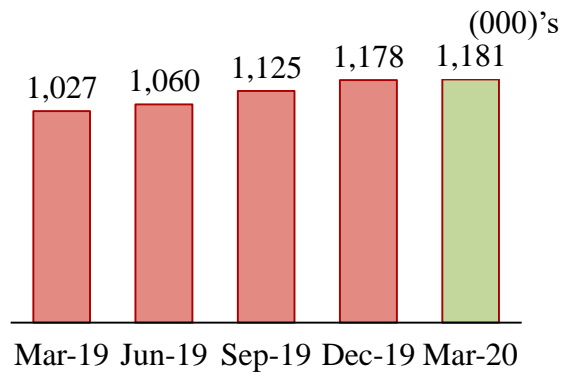
As a measure of operation-cost reduction and TAT improvement different business processes have been automated to emulate and integrate the actions of a human interacting within digital systems for execution.

Personal Banking: Technology Banking

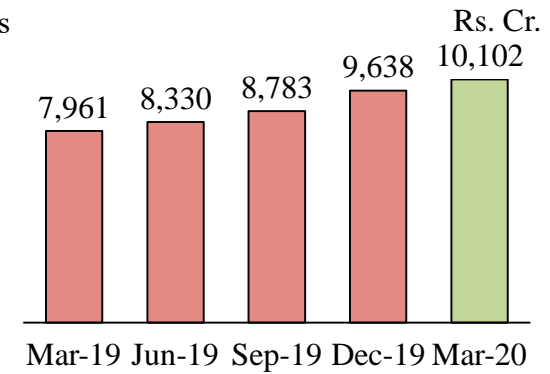
Active Internet Users



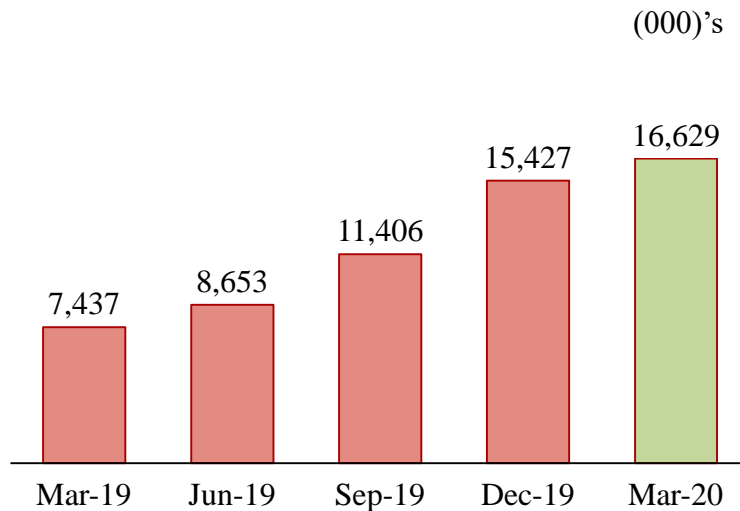
Internet Transaction Volume



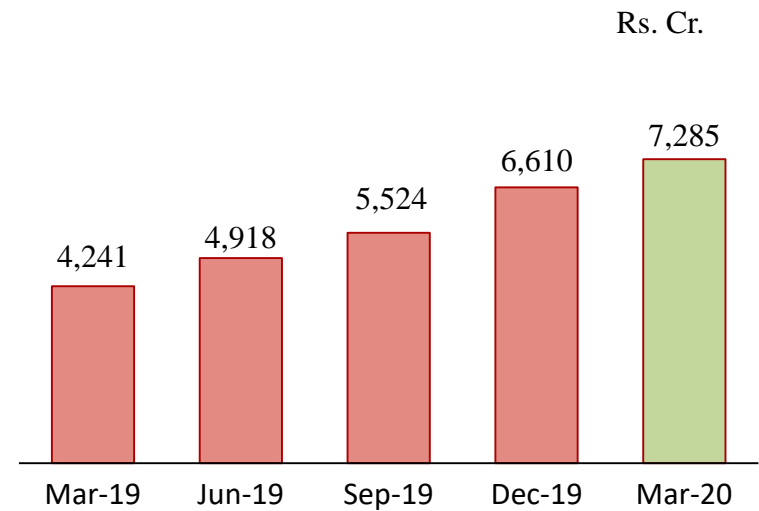
Internet Transaction Value



Mobile Transaction Volume

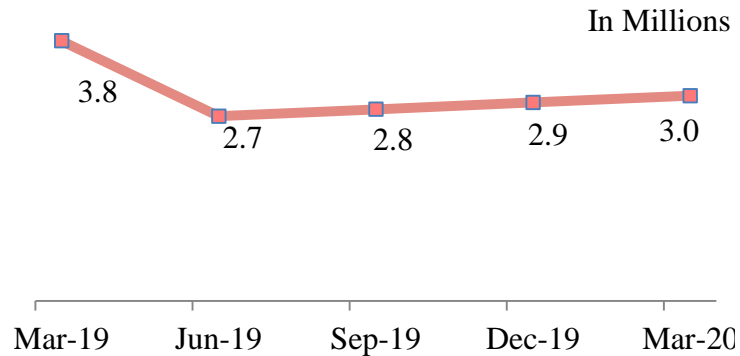


Mobile Transaction Value

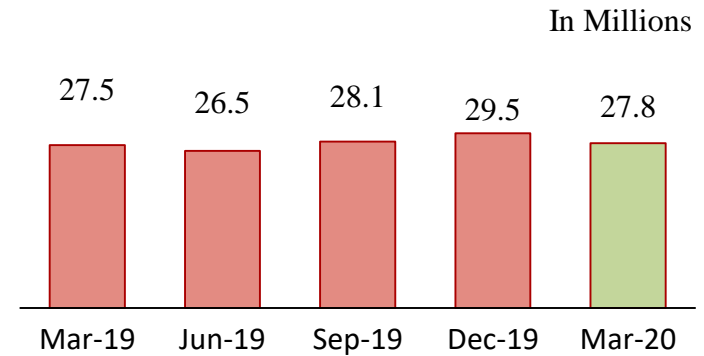


Personal Banking: Debit Cards

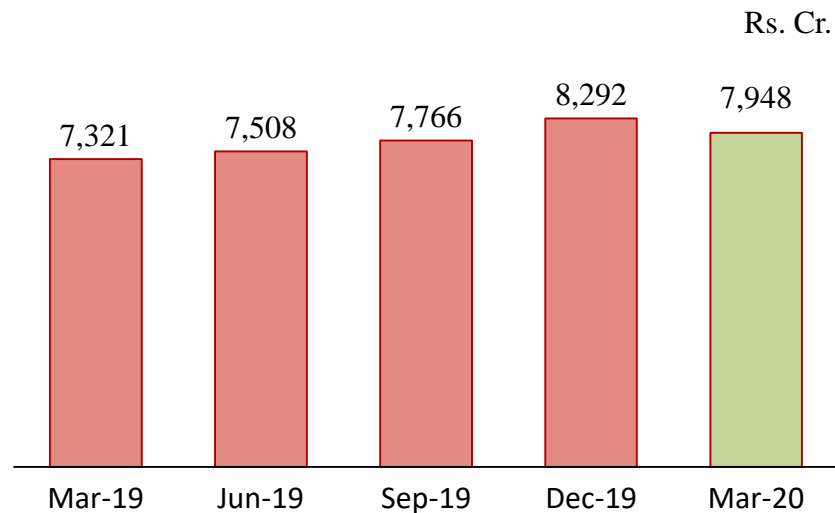
No. of Active Debit Cards



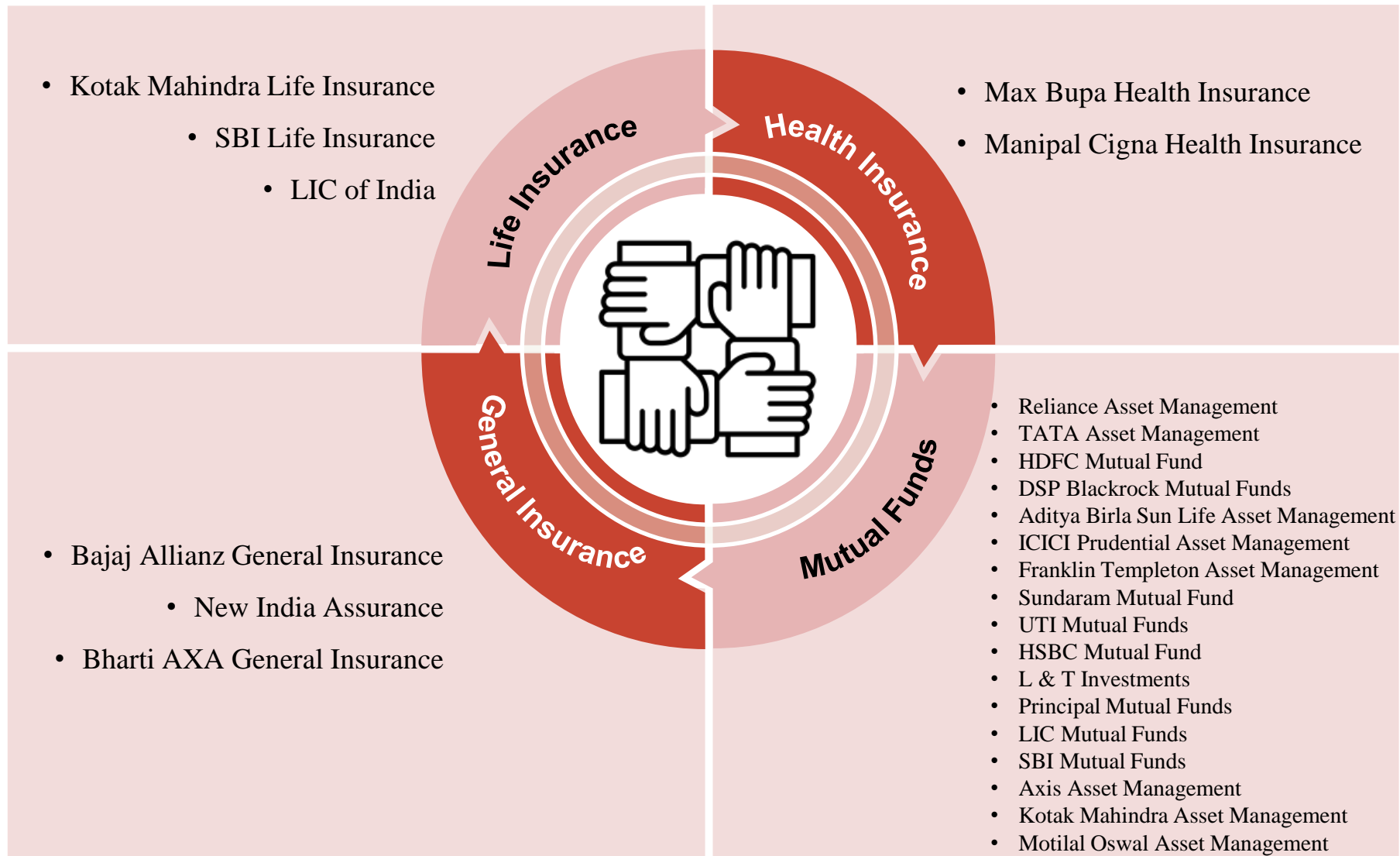
Debit Card Transaction Volumes



Debit Card Transaction Value



Increasing Third-Party Tie Ups





Leadership Team

Mr. V. G. Mathew, MD & CEO

- Post Graduate in Physics and CAIIB with over 40 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. Benoy Varghese (Country Head - Wholesale Banking)

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

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

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

Mr. Shelly Joseph, (Country Head – Business Development)

- Masters Degree in Commerce & CAIIB

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

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

Mr. Reddy N J, Senior General Manager

- Masters Degree in Commerce & LLB

Management Team

Mr. Sanchay Kumar Sinha (Country Head - Retail Banking)

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

Mrs. Chithra H, Chief Financial Officer

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

Mr. Sibi P M, Chief Compliance Officer

- Bachelor of Technology
- Certified Associate of Indian Institute of Banking & Finance
- FRM and GARP

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

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