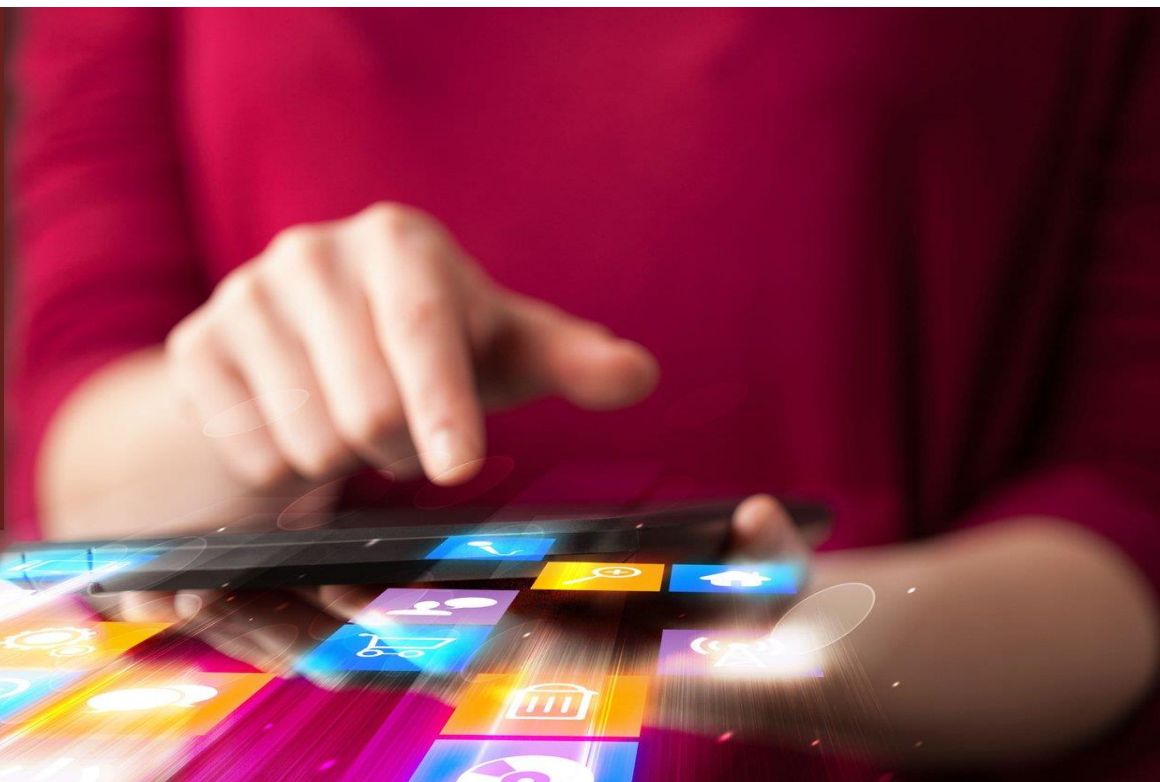




***Bank  
On  
Us***



***Investor Presentation - July 2019***



Q1 FY20 Highlights



Business Strategy



Performance Matrix



Next Generation Bank



About Us



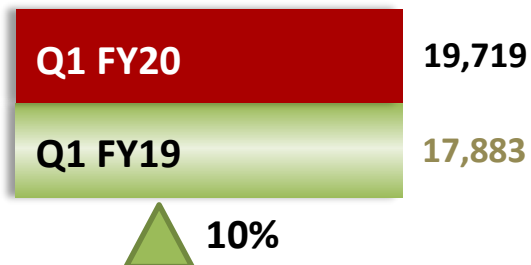
## Q1 FY20 Highlights



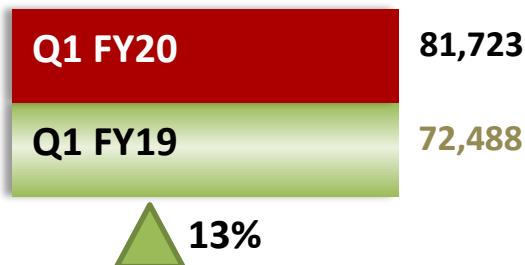
# Key Quarterly Highlights - Q1 FY20

Rs Cr

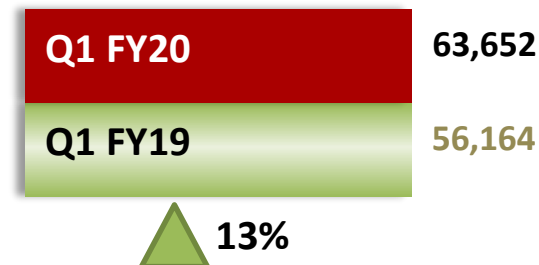
## CASA



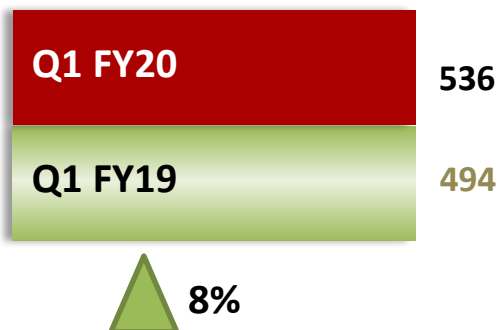
## Deposits



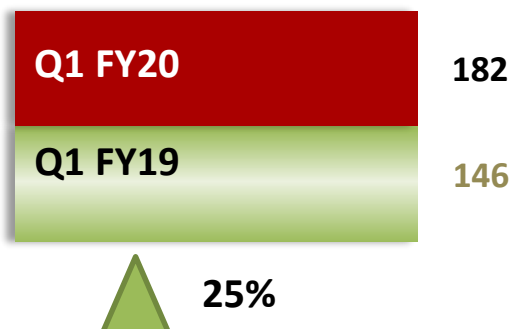
## Advances



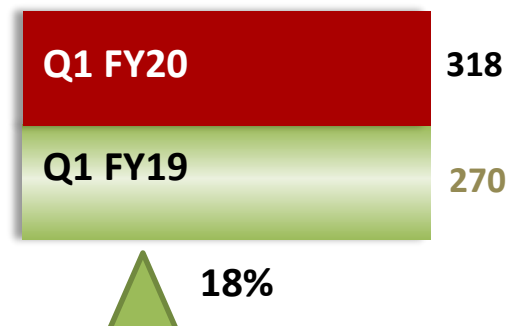
## Net Interest Income



## Other Income



## PPOP



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# 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
- Dedicated channels for mobilising CASA
- Centralized processes allowing branches to focus on garnering low cost funds
- Continuous improvement/review of products

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

- Focus on increased banking services for SME, Retail, NRI
- Enhance treasury capabilities & increase branch strength
- Expand POS/ATM Network and all digital channels
- Leveraging technology to introduce modern & new-age banking products
- Focus on 3<sup>rd</sup> Party/Investment products to generate more other income

# ...Performance in Line with Strategy

Strengthen Retail base

**Rs. 19,070 Cr**

**INCREASE**  
**25% YoY**

Expand Agriculture &  
SME Base

**Rs. 23,987 Cr**

**INCREASE**  
**14% YoY**

Improve CASA

**Rs. 19,719 Cr**

**INCREASE**  
**10% YoY**

# Shall continue to focus on Core Strengths

01 | Increase ...  
**CASA**

**Retail  
Relationships**

06 | Sustainable...  
**Asset Quality**

02 | Retail Business ...  
**More Products**



05 | Increase...  
**Fee Income**

03 | SME Business ...  
**Sole Banker**

**SME  
Relationships**

04 | Improve  
**NIM**



# ...Increase Retail & SME Business

01

Retail Banking  
Credit  
Processing  
Centre (RBCPC)



## Loan Processing

- Home Loans, LAP, Business Loans, Vehicle Loans and loans <Rs 2 cr

02

Mid Corporate  
Credit  
Processing  
Centre (MCCPC)



## Loan Processing

- MSME, Agri and loans upto Rs 25 cr

03

Trade Finance  
Credit  
Processing  
Centre (TFCPC)



## Loan Processing

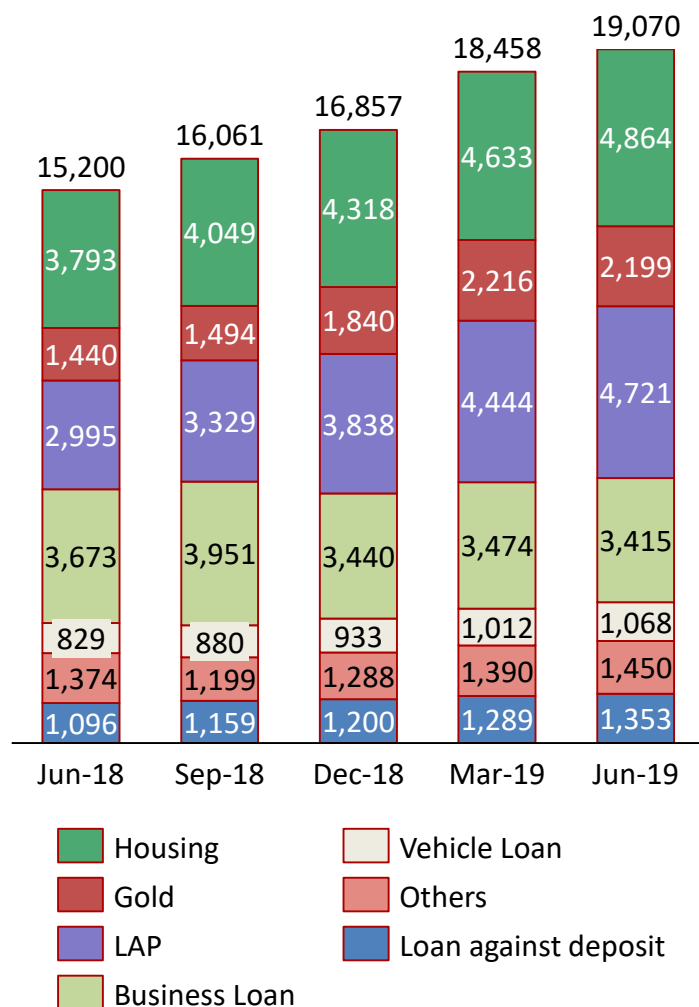
- Trade Finance, Merchant Forex, Remittance

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

# ...by focus on Housing Loans in Retail

## Retail Breakup

Rs Cr



## Housing: Key Initiatives

- Retail hub in Kochi to increase focus on housing finance
- Dedicated Officers for marketing Retail Loans
- Marketing initiative through TVCs
- Tailor made products for different segments

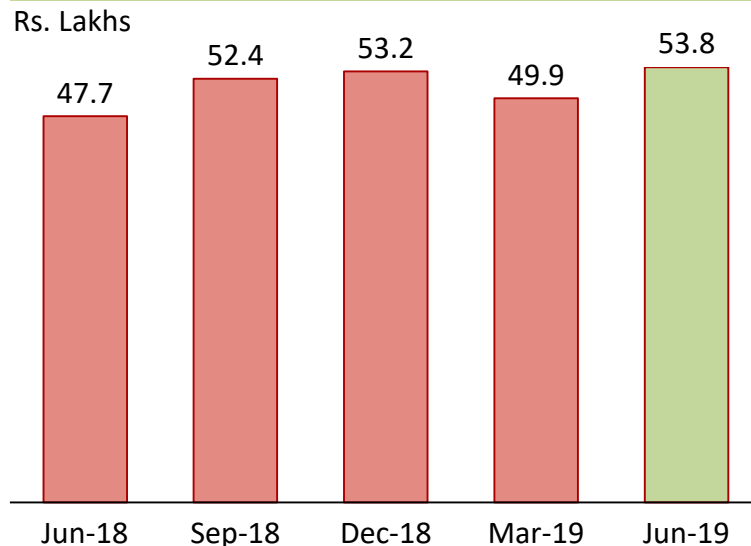
### April to June 2019

- Mortgage Loans Sanctioned: 2,702 Nos.
- Amount of Mortgage Loans Sanctioned: Rs. 866 Cr

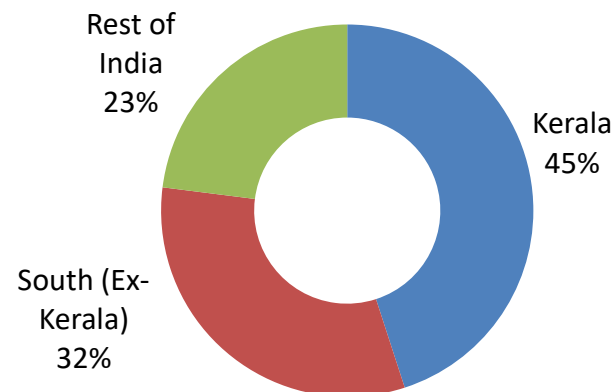
# ...becoming a Banker of Choice to MSMEs



## Average MSME Loan / Account



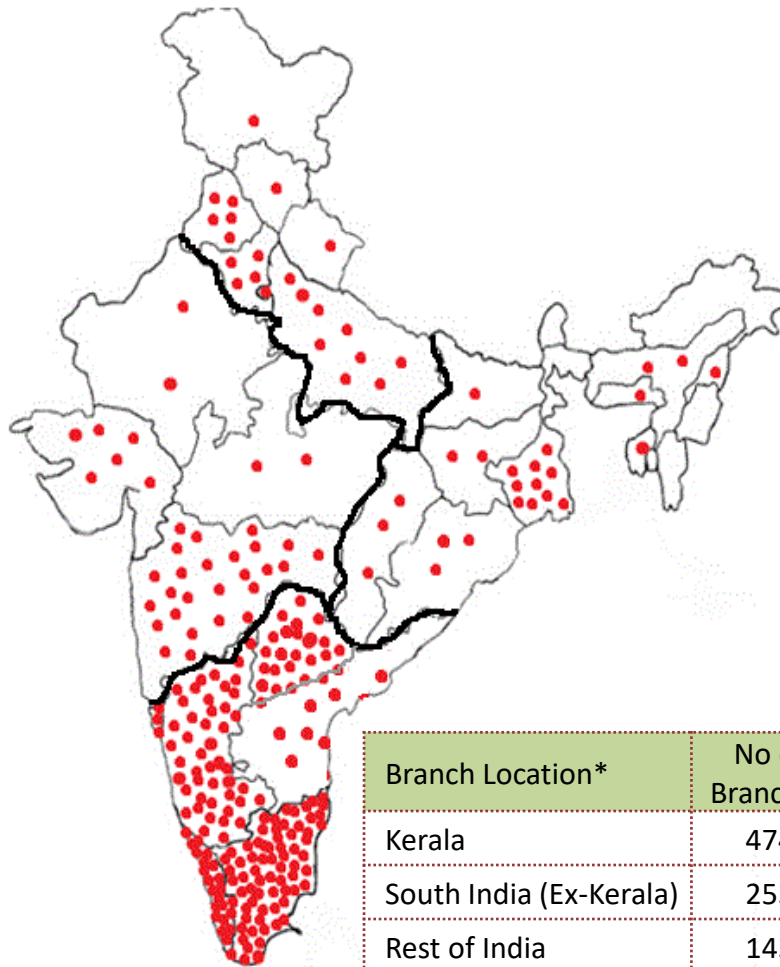
## SME Loan Book by Geography - Q1 FY20



## SME Highlights

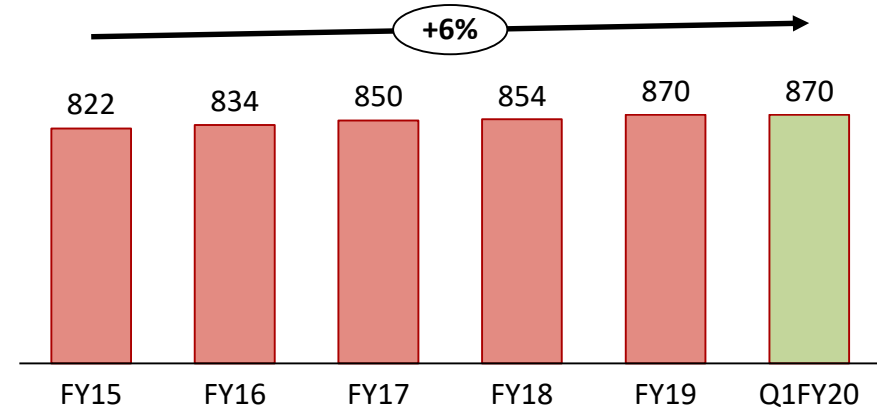
- Dedicated executive to ensure focus and better coordination with regions
- Focused 'Green Channel' branches to drive faster loan growth to SMEs
- Target to become banker of choice to SMEs thereby getting other business as well – liabilities, vehicle finance
- Ongoing training (in-house as well as external)
- Entire SME loan processing centralized at Kochi - 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 Branch Network

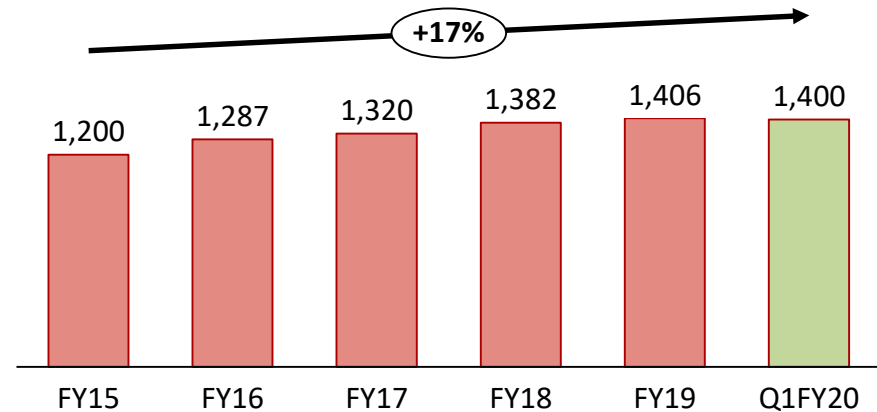


Branch Location*	No of Branches
Kerala	474
South India (Ex-Kerala)	253
Rest of India	143
<b>Total</b>	<b>870</b>

## Total Branch Network



## Total ATM Network

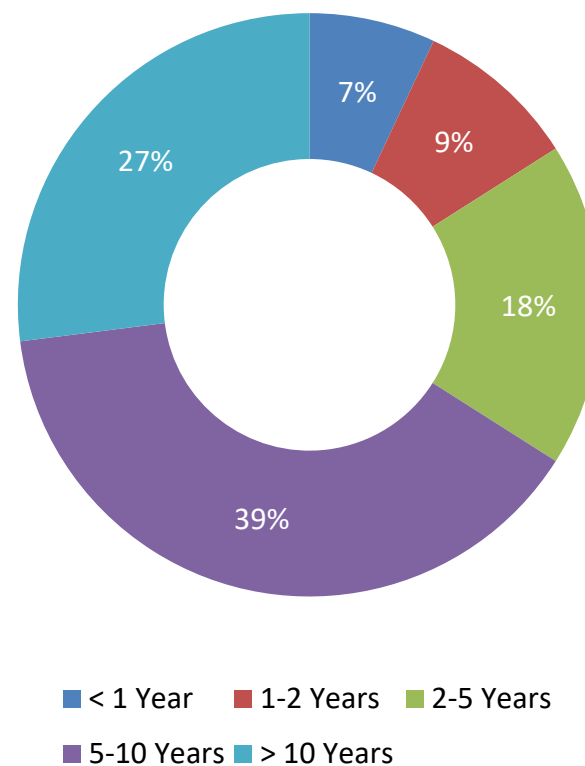
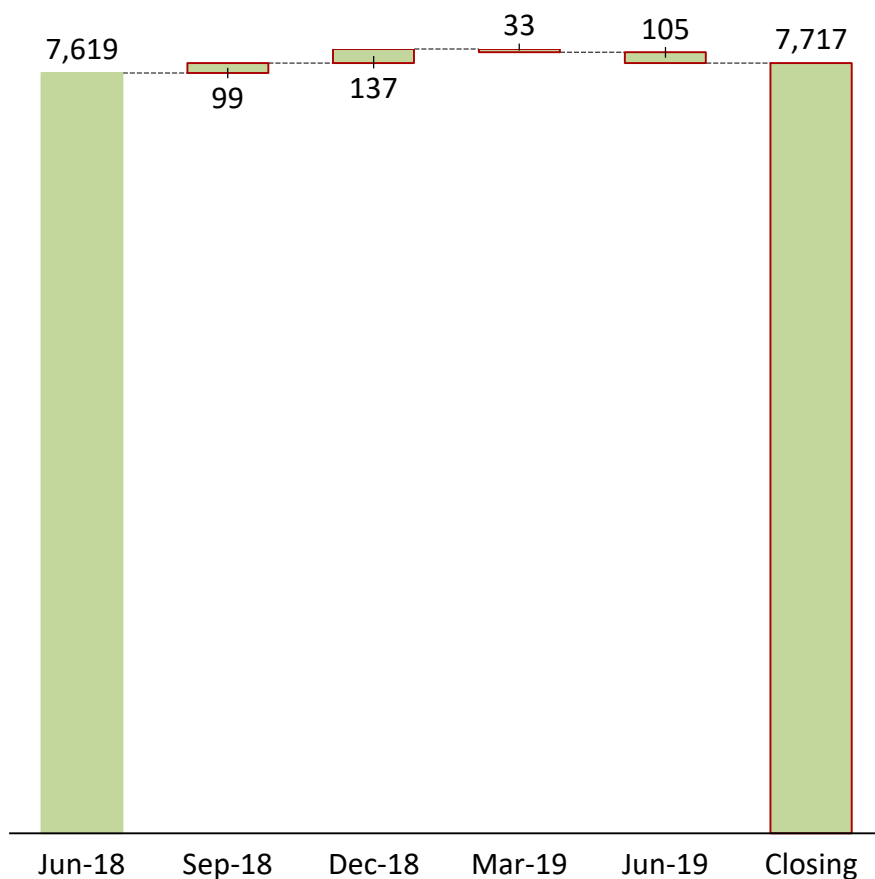


\*Map for illustration purpose only

# ... and our Experienced Employees


## Employee Addition

Total Employees: 7,717\*




\*Full-time officers and clerks

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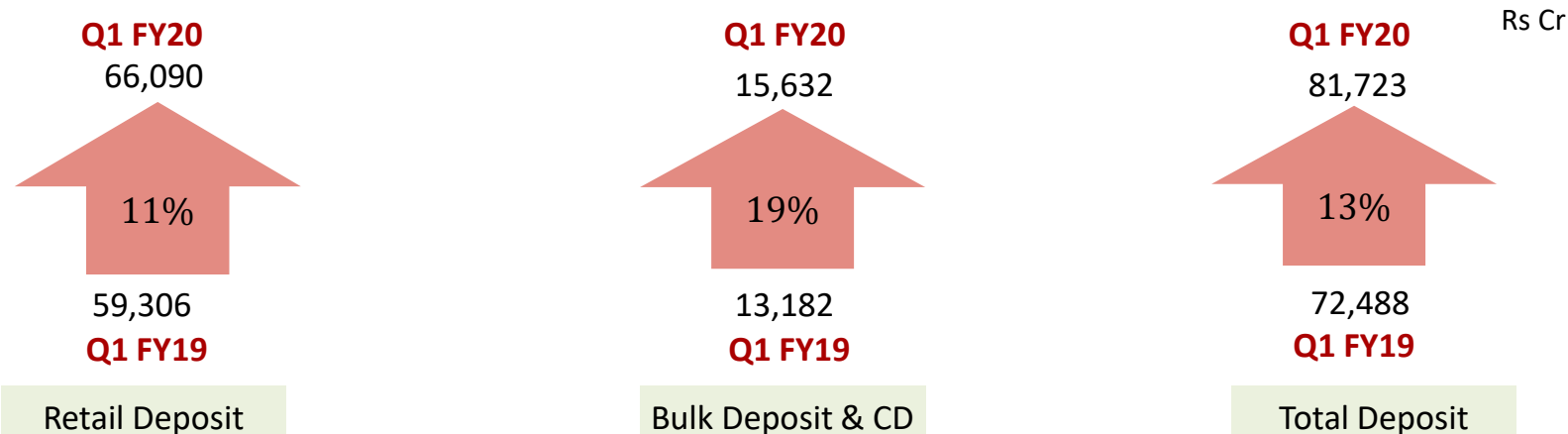


# Performance Matrix

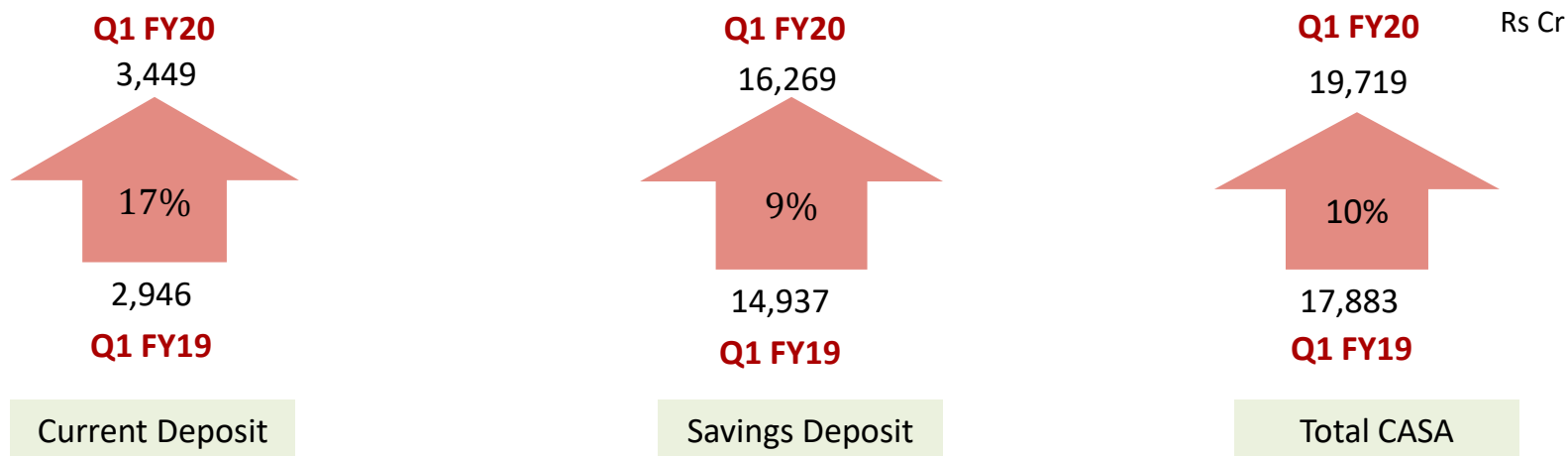


# Strong Deposit Franchise

## Deposits



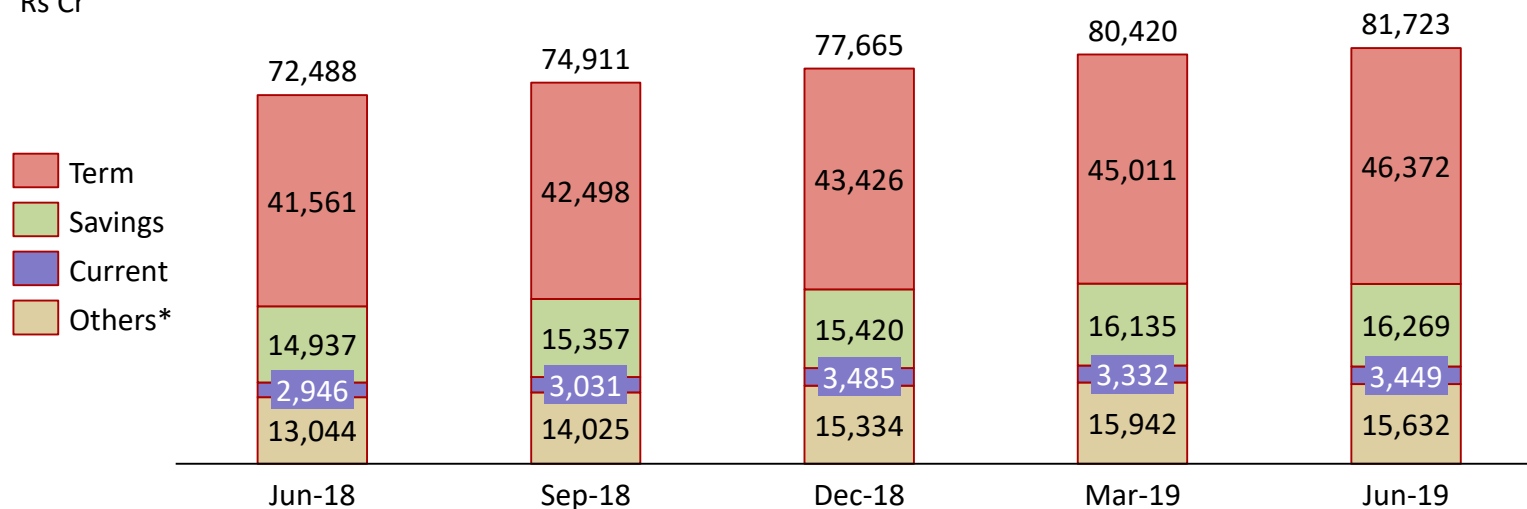
## CASA Deposits



# Core Deposits Growing...

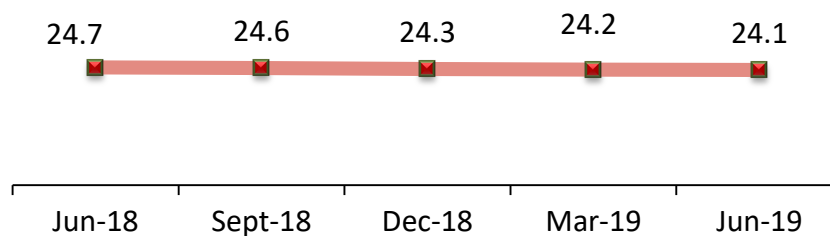
## Breakup of Deposits

Rs Cr

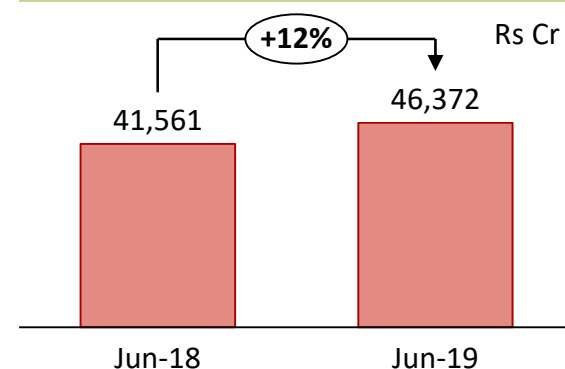


## CASA

In (%)



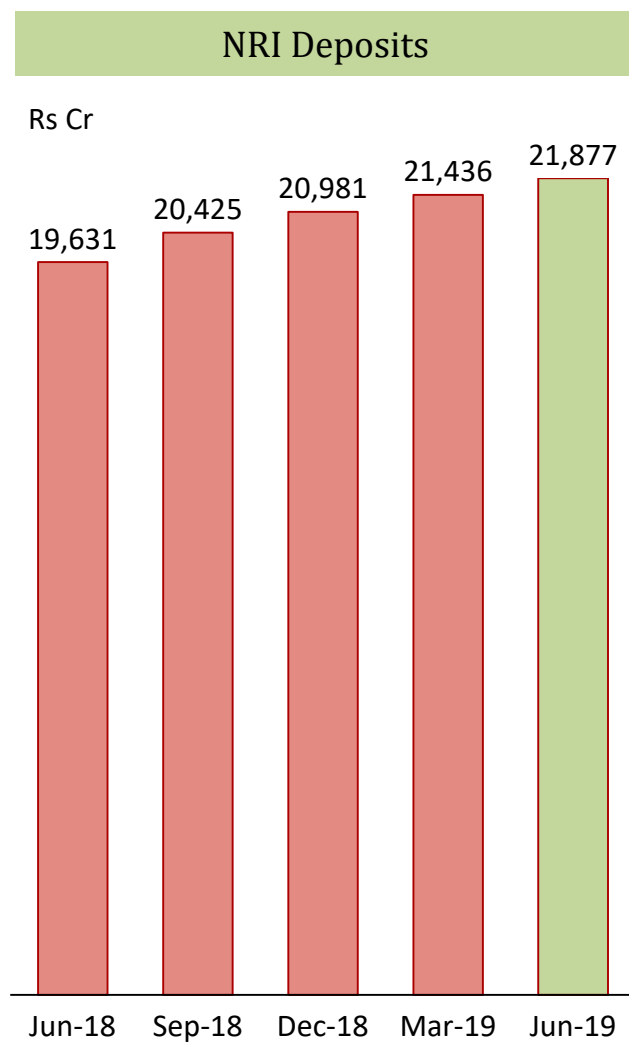
## Term Deposits



\*Others includes: Bulk, Certificates of Deposits



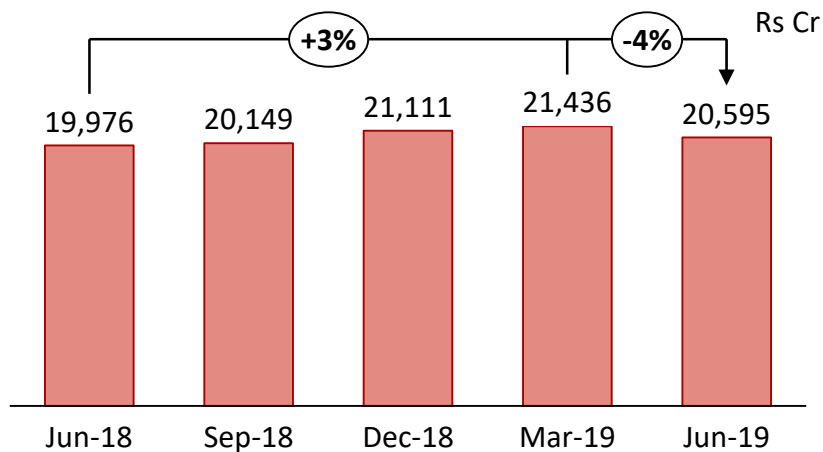
# Break Up of Non-Resident Deposits



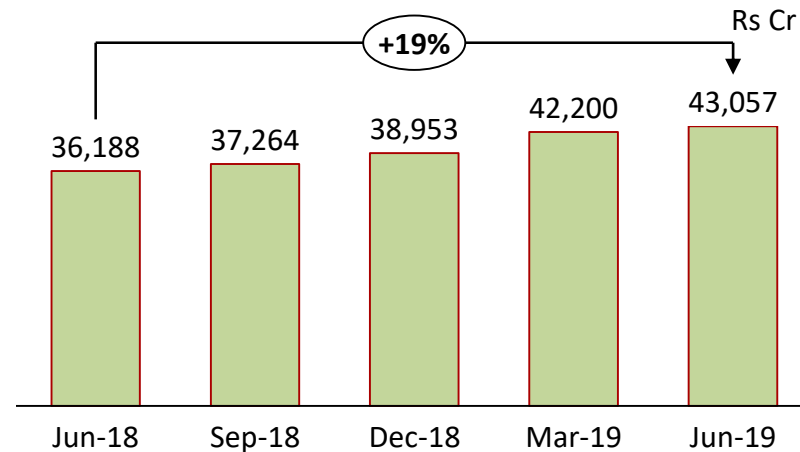
Deposit Type	Q1 FY19	Q2 FY19	Q3 FY19	Q4 FY19	Q1 FY20
NRE SB	3,628	3,741	3,768	3,660	3,729
NRO SB	623	657	712	737	720
FCNR (B), RFC & Others	1,638	1,652	1,697	1,859	2,155
<b>Low Cost NRI Deposit (Sub Total)</b>	<b>5,889</b>	<b>6,050</b>	<b>6,177</b>	<b>6,257</b>	<b>6,604</b>
NRE Term Deposit	13,180	13,789	14,199	14,533	14,608
NRO Term Deposit	562	586	605	647	665
<b>Total NRI Deposit</b>	<b>19,631</b>	<b>20,425</b>	<b>20,981</b>	<b>21,436</b>	<b>21,877</b>

# Composition of Loan Book

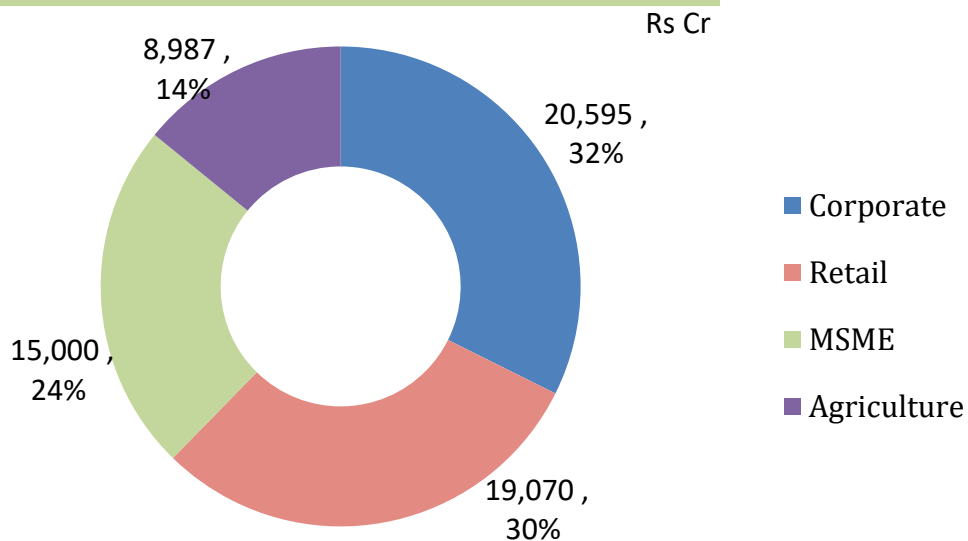
## Corporate Advances (Above Rs 25 Cr)



## Advances (Excl. Corporates) (Below Rs 25 Cr)



## Segment wise Break Up of Total Loan Book



# Composition of Loan Book

## Break up of Loan book

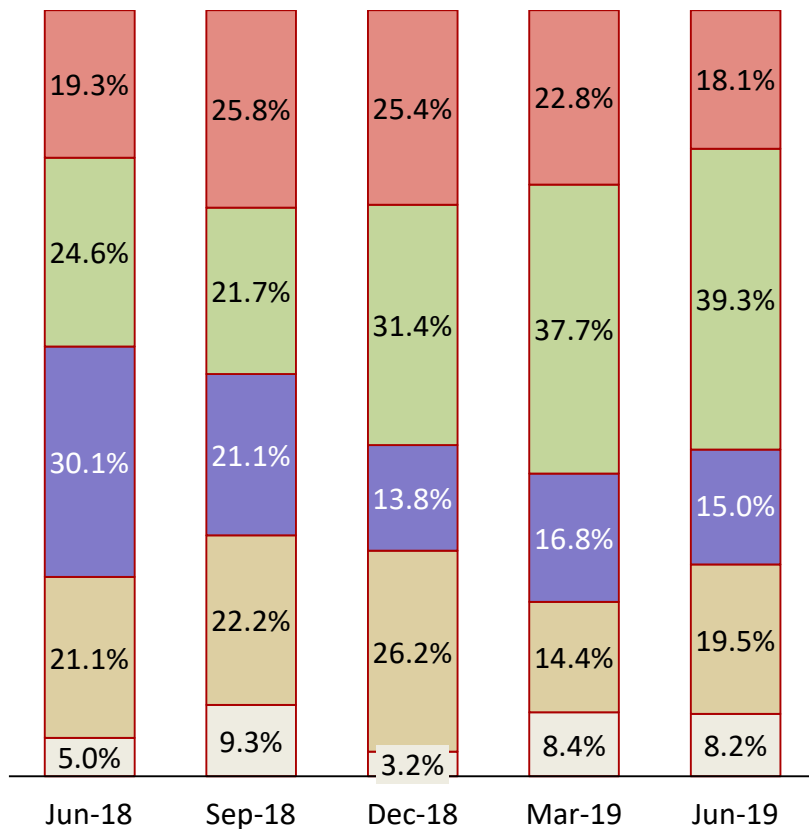
Advances (Rs Cr)	Jun-18		Sept-18		Dec-18		Mar-19		Jun-19	
	Number	Value	Number	Value	Number	Value	Number	Value	Number	Value
Less than 5 Cr	347,484	25,536	349,064	26,507	352,613	27,477	358,679	30,480	364,352	30,967
5 - 25 Cr	1,034	9,316	1,034	9,214	1,092	9,853	1,155	10,431	1,166	10,789
25 – 100 Cr	216	9,574	212	9,325	215	9,612	233	10,156	236	9,961
More than 100 Cr	53	9,186	52	9,721	52	10,192	51	9,437	49	8,781
<b>Total</b>	<b>3,48,787</b>	<b>53,612</b>	<b>3,50,362</b>	<b>54,767</b>	<b>3,53,972</b>	<b>57,134</b>	<b>3,60,118</b>	<b>60,504</b>	<b>3,65,803</b>	<b>60,498</b>
Gross NPA	7,930	2,552	8,072	2,646	7,757	2,930	7,606	3,132	8,258	3,154
<b>Total Advances</b>	<b>356,717</b>	<b>56,164</b>	<b>358,434</b>	<b>57,413</b>	<b>361,729</b>	<b>60,064</b>	<b>367,724</b>	<b>63,636</b>	<b>374,061</b>	<b>63,652</b>

# Rating Profile of Corporate Loan Book

Standard Advances above Rs. 100 Cr

External Rating

Rs Cr

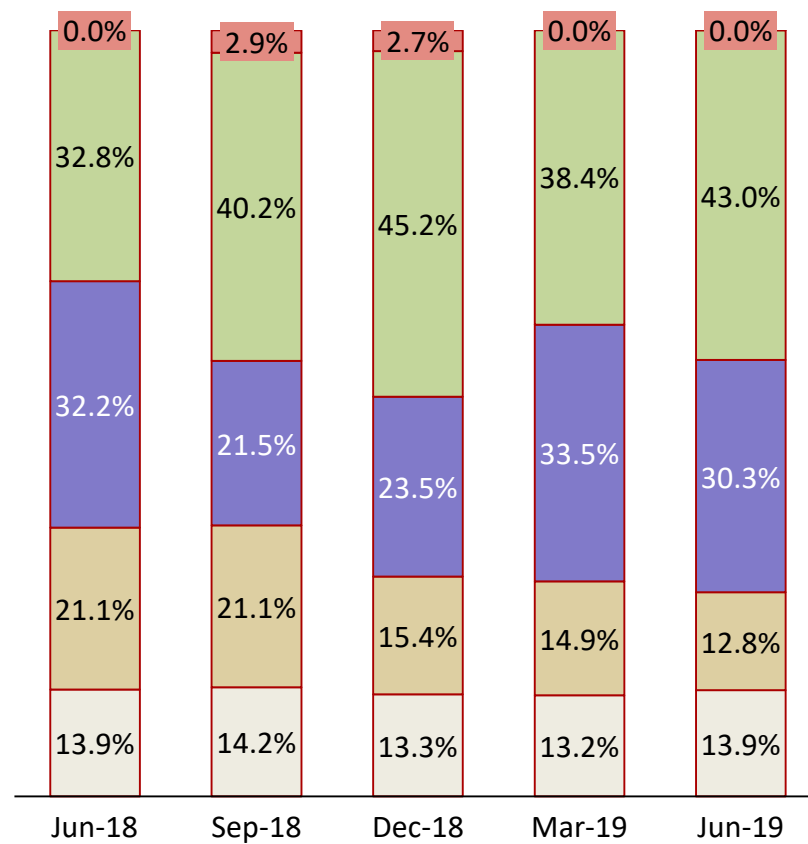


AAA AA A BBB (incl. unrated) <BBB

Standard Advances above Rs. 100 Cr

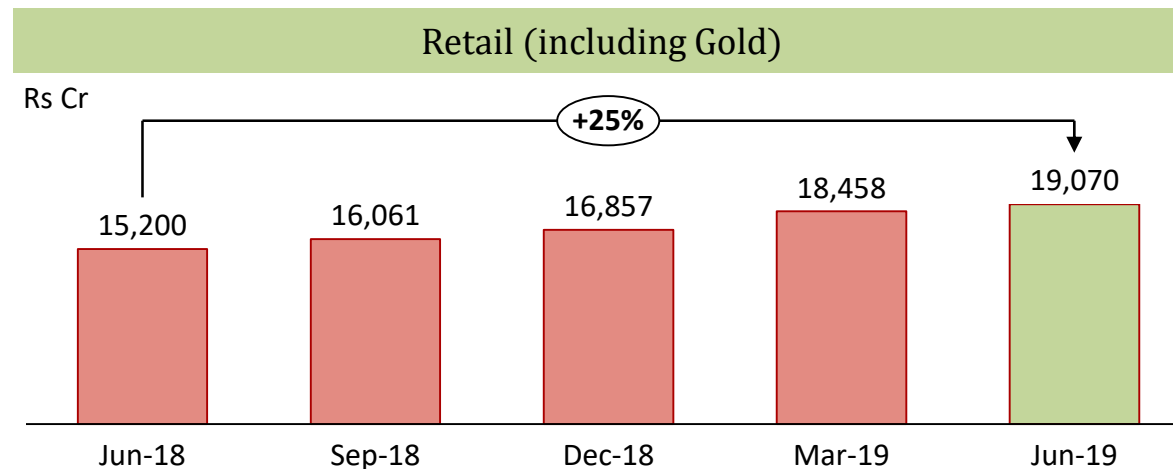
SIB Internal Rating

Rs Cr

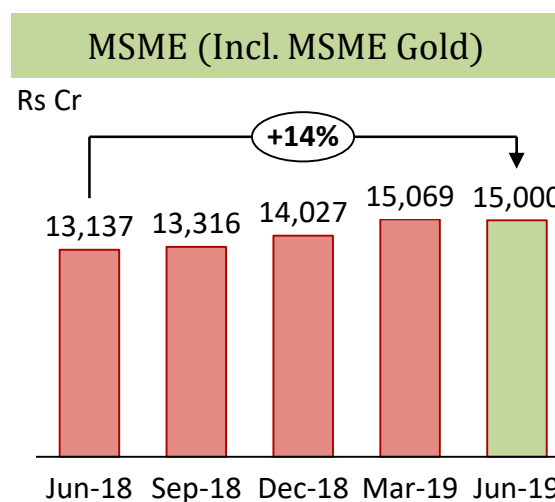
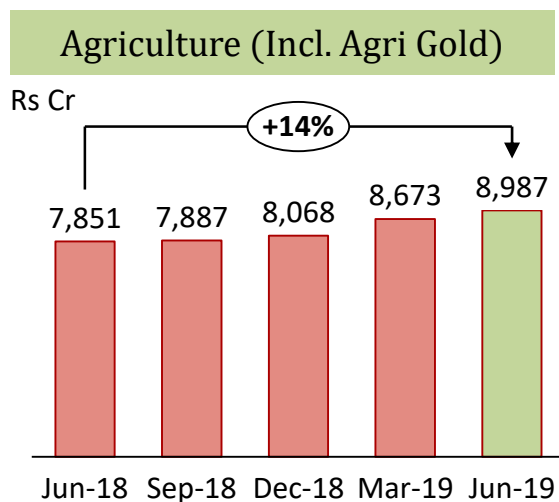


SIB AAA SIB AA SIB A SIB BBB SIB <BBB

# Key Focus : Retail, MSME & Agriculture

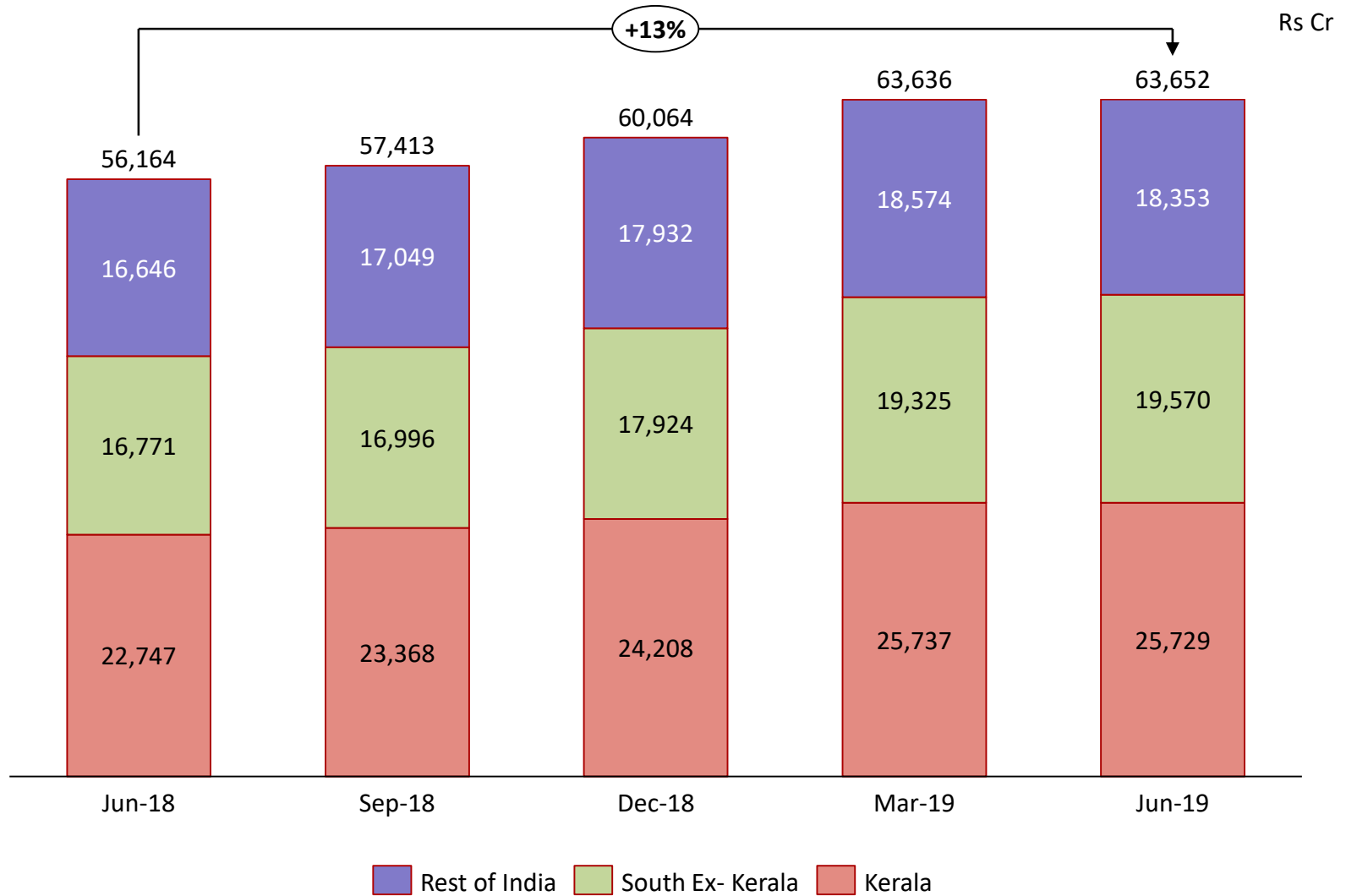


Retail Loans, Agriculture & MSME loans have grown by 19% (Y-o-Y)



18% of the Agriculture & MSME Loans are backed by Additional Security by way of GOLD

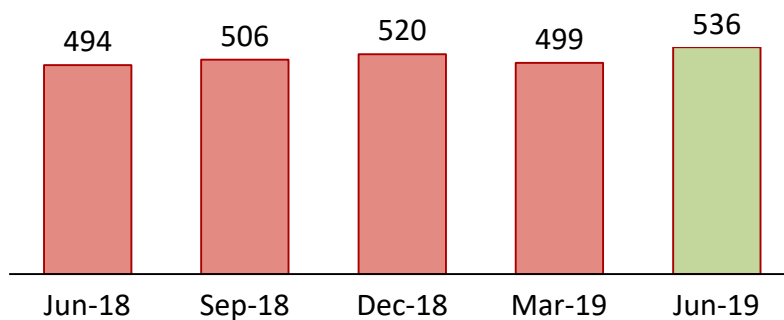
# Advances growing Across Regions



# Net Interest Income - Quarter

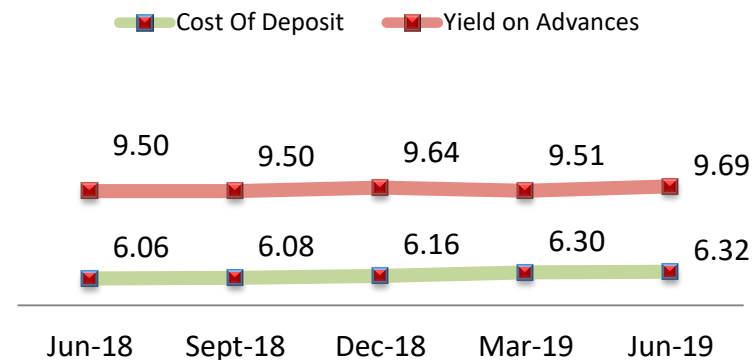
## Net Interest Income

Rs Cr



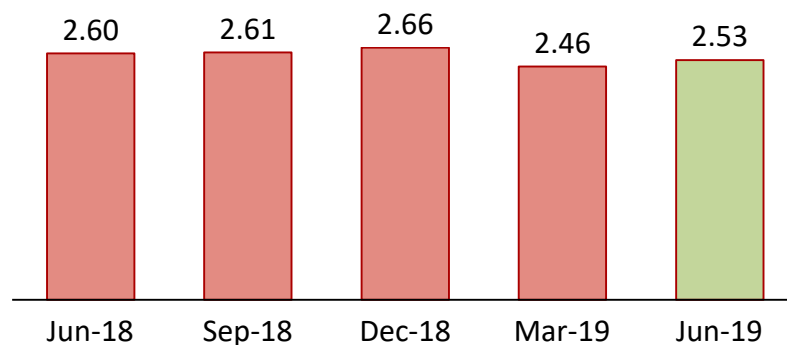
## Cost of Deposits & Yield on Advances

In %



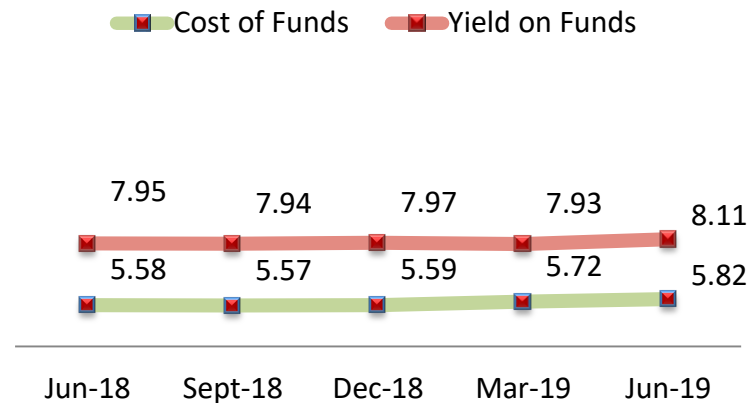
## Net Interest Margin

In %



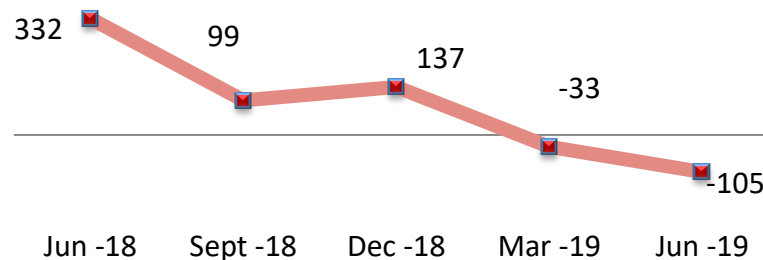
## Cost of Funds & Yield on Funds

In %



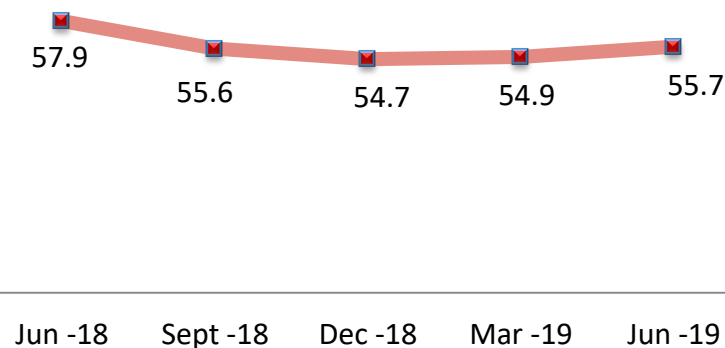
# Improving Operating Efficiency

## Employee Additions



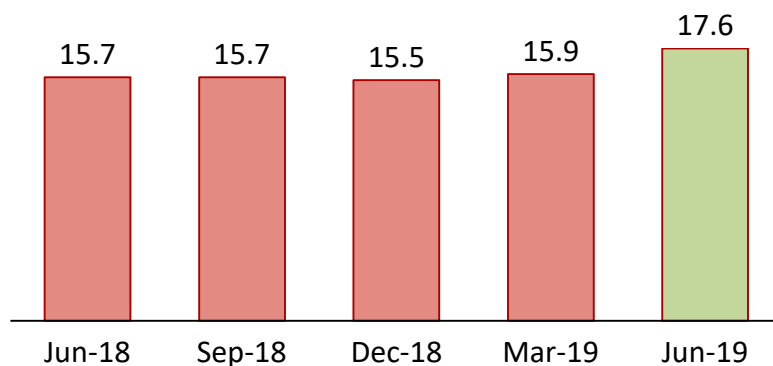
## C/I Ratio

In %



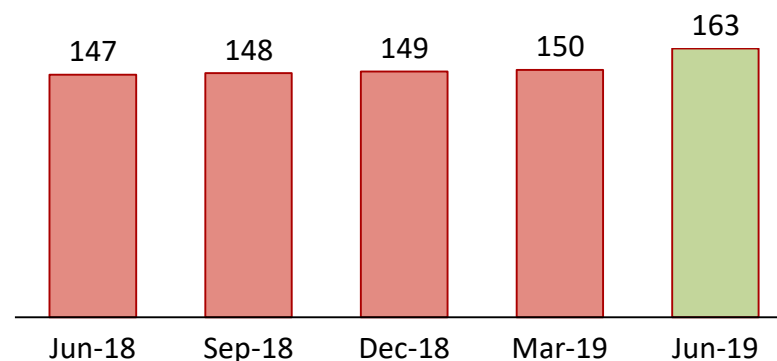
## Business per Employee

Rs Cr



## Business per Branch

Rs Cr

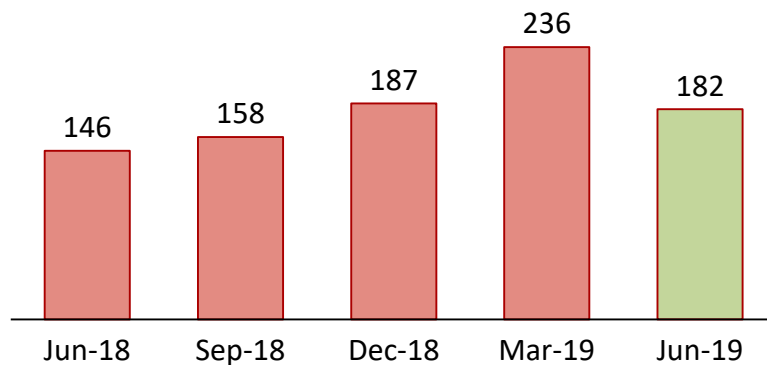




# Sustainable Other Income

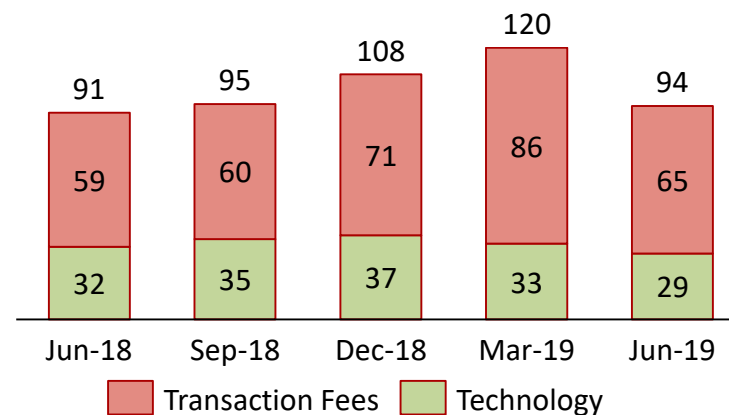
## Total Other Income led by ....

Rs Cr



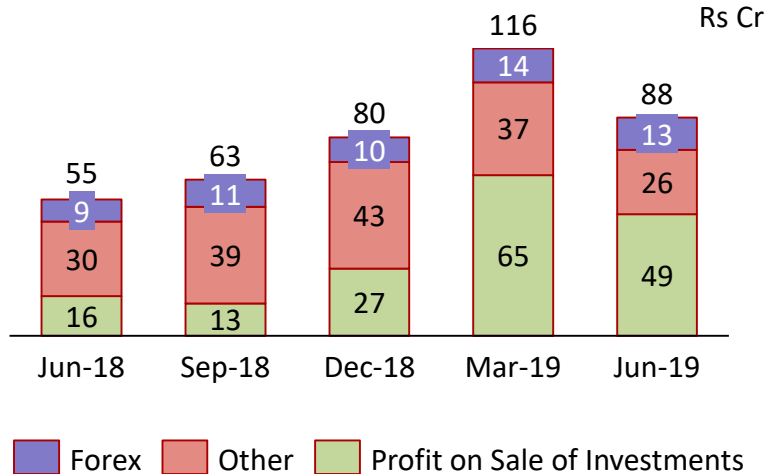
## ...Sustainable: Transaction Fees + Technology

Rs Cr



## Profit on Sale of Investments, Forex & Others

Rs Cr



## Investment Book as on June 2019

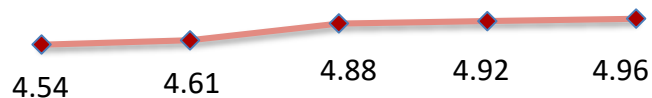
Details	Rs. Cr	M Duration
HTM	16,467	5.54
AFS	4,213	2.84
HFT	12	6.63
<b>Total</b>	<b>20,692</b>	<b>5.18</b>

# Break Up of Provisions

Particulars (Rs Cr)	Q1 FY19	Q4 FY19	Q1 FY20
For NPA & NPI	174	191	184
For Depreciation on Investments	67	40	-1
For Standard Assets	-4	14	6
For Restructured Advances/Sacrifices & FITL	-1	3	5
For Unhedged Forex Exposure	1	1	-
Others	-6	-30	11
Taxes	15	38	39
<b>Total Provisions</b>	<b>246</b>	<b>257</b>	<b>244</b>

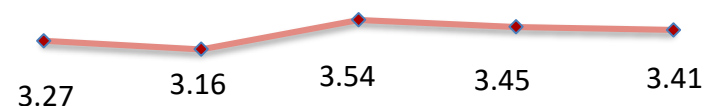
# Non-Performing Assets

## Gross NPA



Jun-18    Sept-18    Dec-18    Mar-19    Jun-19

## Net NPA



Jun-18    Sept-18    Dec-18    Mar-19    Jun-19

## Gross NPA Movement

Rs Cr	Jun-18	Sept-18	Dec-18	Mar-19	Jun-19
Opening	1,980	2,552	2,646	2,930	3,132
Additions	609	213	659	368	241
Deductions	37	119	375	166	219
<b>Closing</b>	<b>2,552</b>	<b>2,646</b>	<b>2,930</b>	<b>3,132</b>	<b>3,154</b>

## Net NPA Movement

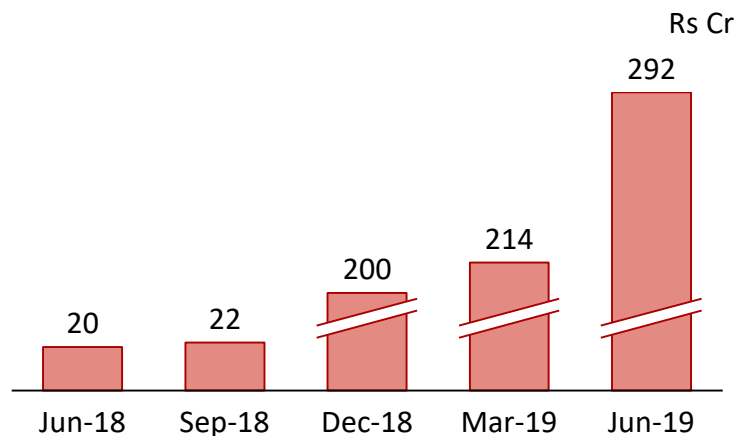
Rs Cr	Jun-18	Sept-18	Dec-18	Mar-19	Jun-19
Opening	1,416	1,814	1,785	2,100	2,164
Additions	505	165	555	305	195
Deductions	107	194	240	241	224
<b>Closing</b>	<b>1,814</b>	<b>1,785</b>	<b>2,100</b>	<b>2,164</b>	<b>2,135</b>

# Stressed Assets - QoQ

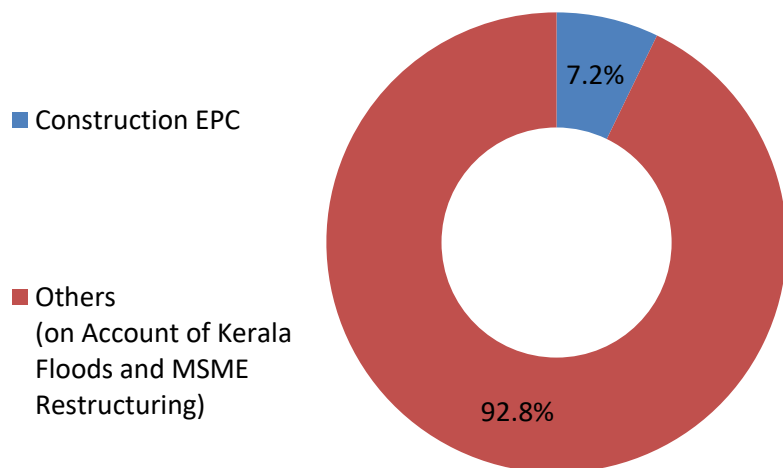
	Gross Basis		Net Basis	
Rs Cr	Q4 FY19	Q1 FY20	Q4 FY19	Q1 FY20
NPA	3,132	3,154	2,164	2,135
Restructured Advances	214	292	214	292
<b>Total Stressed Assets</b>	<b>3,346</b>	<b>3,446</b>	<b>2,378</b>	<b>2,427</b>
Advances	63,636	63,652	62,664	62,658
<b>Stressed Assets as % of Advances</b>	<b>5.3%</b>	<b>5.4%</b>	<b>3.8%</b>	<b>3.9%</b>

# Restructured Advances Breakup

## Restructured Advances



## Sector Breakup - June 2019



Rs Cr

Security Receipts Outstanding as on June 2019		
Book Value	Provision	NAV
1,285	279	1,006

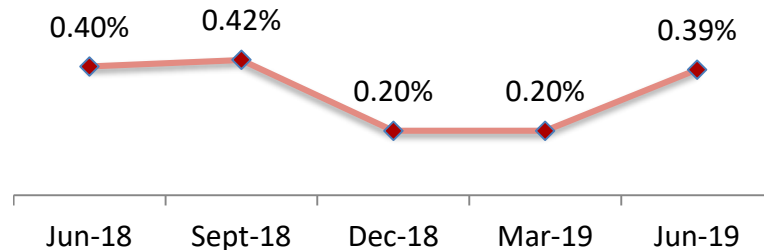
# Restructured Asset Book

Rs Cr

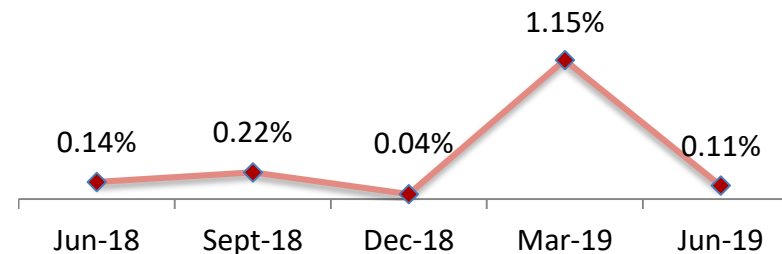
	Restructured Advances					
	Opening	Fresh Addition	Increase in Existing Balance	Decrease in Balance	Slippages to NPA	Closing Balance
Infra Roads	-	-	-	-	-	-
Construction EPC	21	-	-	-	-	21
Others-under MSME GST Scheme	32	74	1	-	-	107
Others - Under Kerala Floods	161	-	3	-	-	164
<b>Total</b>	<b>214</b>	<b>74</b>	<b>4</b>	<b>-</b>	<b>-</b>	<b>292</b>

# Fresh Slippages/Advance Ratios

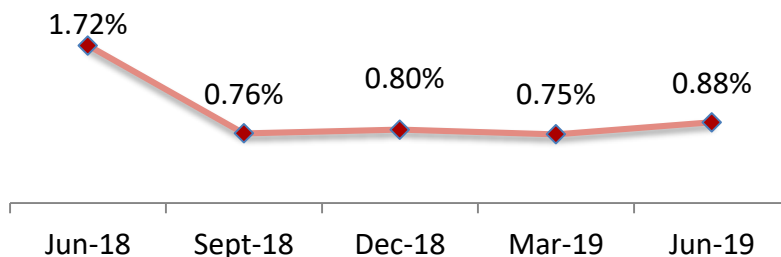
## Retail Slippage



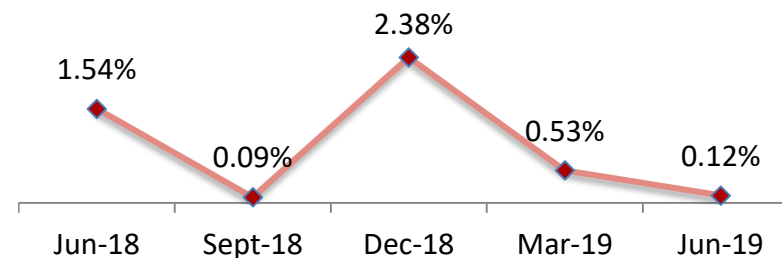
## Agriculture Slippage



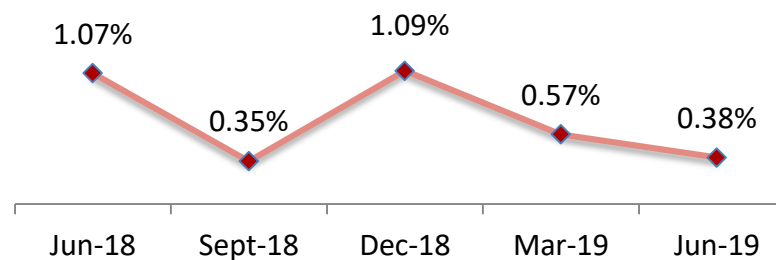
## MSME Slippage



## Corporate Slippage



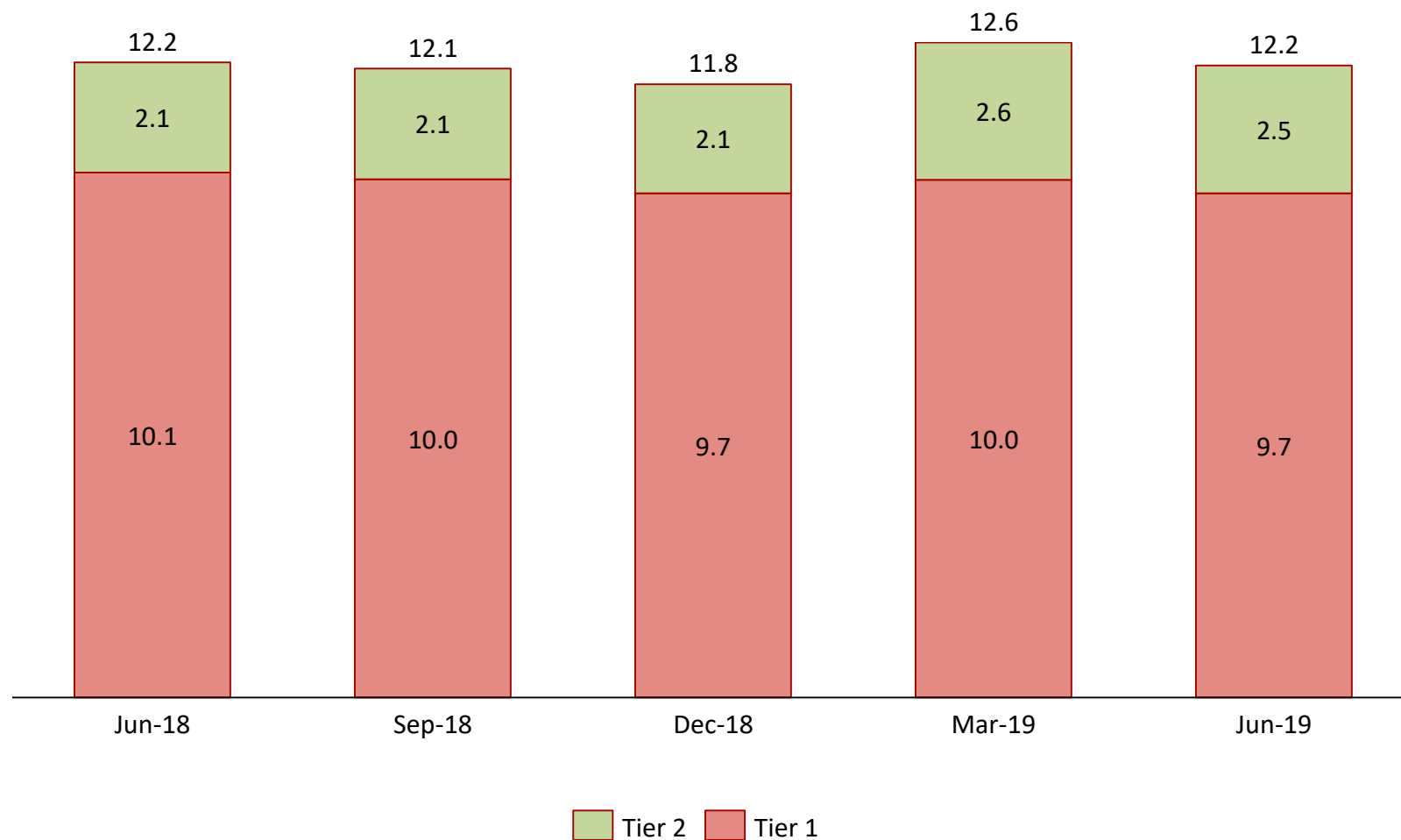
## Overall Slippage



# Capital Composition

BASEL III

In %





# Profit & Loss Overview - Q1 FY20

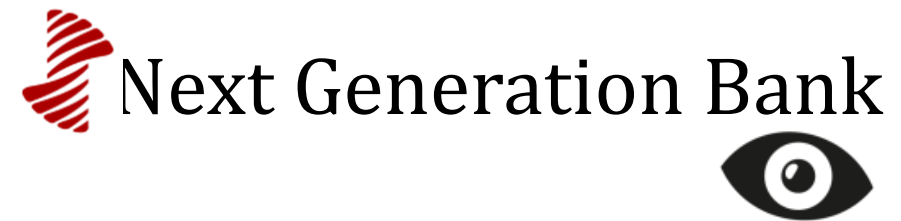
Rs Cr	Q1 FY20	Q1 FY19	Y-o-Y (%)	Q4 FY19	Q-o-Q (%)
Net Interest Income	536	494	8%	499	7%
Other Income	182	146	25%	236	-23%
<b>Total Income</b>	<b>718</b>	<b>640</b>	<b>12%</b>	<b>735</b>	<b>-2%</b>
Operating Expenses	400	371	8%	407	-2%
Operating Profit	318	270	18%	328	-3%
Provisions (Ex-Tax) & Contingencies	205	232	-11%	219	-6%
<b>Profit Before Tax</b>	<b>113</b>	<b>38</b>	<b>196%</b>	<b>108</b>	<b>4%</b>
Provision for Tax	39	15	161%	38	4%
<b>Profit After Tax</b>	<b>73</b>	<b>23</b>	<b>218%</b>	<b>71</b>	<b>4%</b>

# Balance Sheet Overview - Q1 FY20

Rs Cr	Q1 FY 20	Q1 FY 19	Y-o-Y (%)	Q4 FY 19	Q-o-Q (%)
<b>Capital &amp; Liabilities</b>	<b>93,804</b>	<b>83,328</b>	<b>12.6%</b>	<b>92,279</b>	<b>1.7%</b>
Capital	181	181	0.0%	181	0.0%
Reserves and Surplus	5,325	5,085	4.7%	5,154	3.3%
Deposits	81,723	72,488	12.7%	80,420	1.6%
Borrowings	5,003	4,277	17.0%	4,903	2.0%
Other Liabilities & Provisions	1,572	1,297	21.2%	1,621	-3.0%
<b>Assets</b>	<b>93,804</b>	<b>83,328</b>	<b>12.6%</b>	<b>92,279</b>	<b>1.7%</b>
Cash & Balances with RBI	3,607	3,397	6.2%	3,662	-1.5%
Balances with Banks	1,357	353	284.3%	1,161	16.9%
Investments	20,249	18,457	9.7%	19,081	6.1%
Advances	62,658	55,444	13.0%	62,694	-0.1%
Fixed Assets	790	679	16.4%	709	11.5%
Other Assets	5,143	4,998	2.9%	4,973	3.4%
<b>Business (Advances + Deposits)</b>	<b>144,381</b>	<b>127,932</b>	<b>12.9%</b>	<b>144,056</b>	<b>0.2%</b>
Current Accounts	3,449	2,946	17.1%	3,332	3.5%
Savings Accounts	16,269	14,937	8.9%	16,135	0.8%
CASA Ratio	24.1%	24.7%	-	24.2%	-

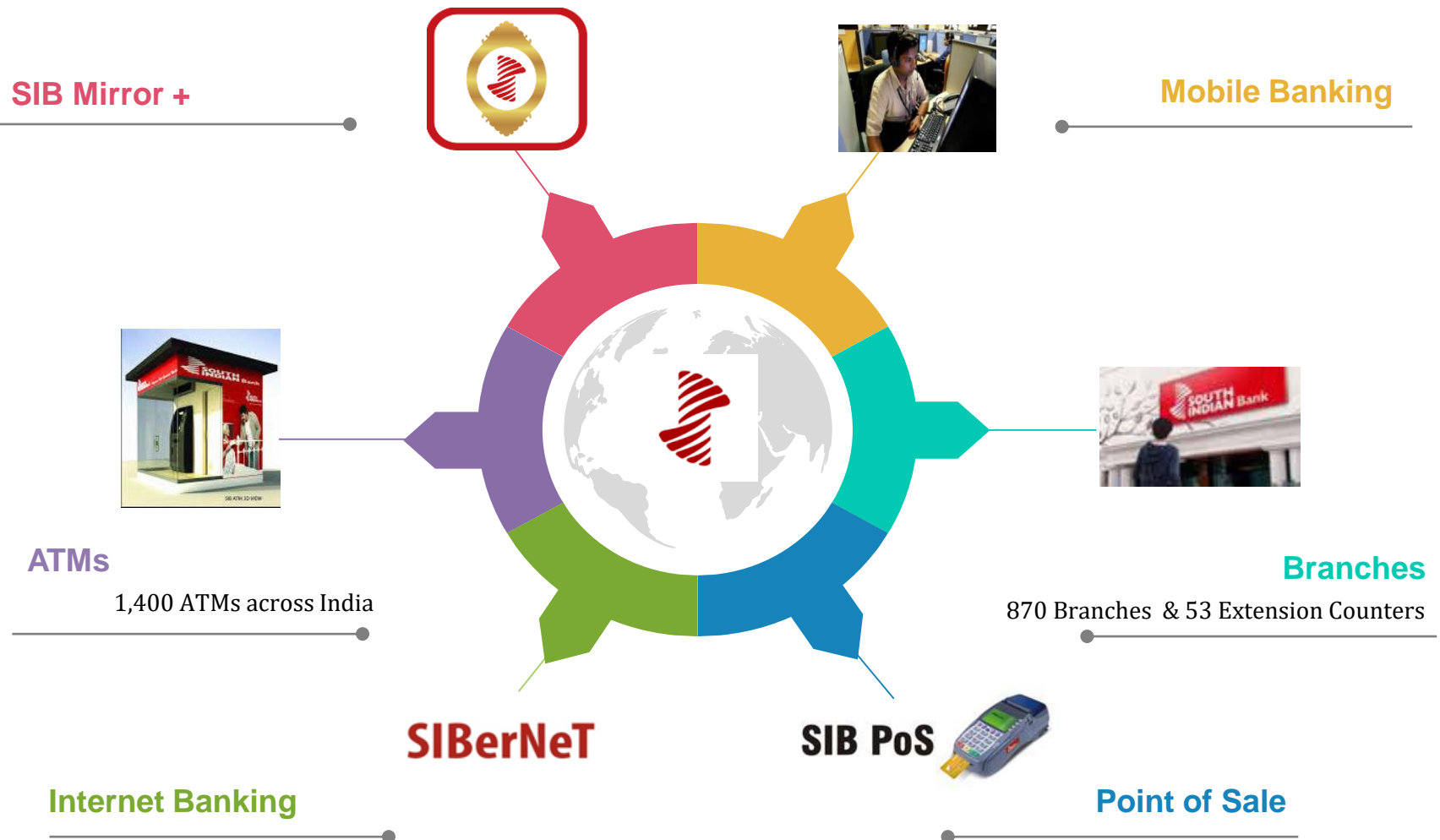
# Key Metrics - Quarterly

Particulars	FY18				FY19				FY20
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1
Net Interest Margin (NIM)	2.80%	2.95%	2.88%	2.73%	2.60%	2.61%	2.66%	2.46%	2.53%
CRAR Basel III	12.1%	11.7%	12.5%	12.7%	12.2%	12.1%	11.8%	12.6%	12.2%
RoAA (Annualized)	0.6%	0.02%	0.6%	0.6%	0.1%	0.3%	0.4%	0.3%	0.3%
Provision Coverage	44.6%	44.1%	49.4%	41.2%	39.1%	41.9%	41.2%	42.5%	45.1%
CASA	25.2%	24.6%	24.9%	23.8%	24.7%	24.5%	24.3%	24.2%	24.1%
Gross NPA	3.61%	3.57%	3.40%	3.59%	4.54%	4.61%	4.88%	4.92%	4.96%
Net NPA	2.54%	2.57%	2.35%	2.60%	3.27%	3.16%	3.54%	3.45%	3.41%
Book Value per Share (Rs.)	27.7	27.6	28.4	29.0	29.1	29.0	29.5	29.5	30.4
EPS (Rs.) (Annualized)	2.3	0.1	2.5	2.6	0.5	1.5	1.8	1.6	1.6
Branches (incl. ECs)									
- Kerala	493	494	494	496	496	496	494	503	503
- South India (Ex-Kerala)	259	260	261	264	266	266	266	270	270
- Rest of India	149	149	149	149	149	150	150	150	150
<b>Total Branches</b>	<b>901</b>	<b>903</b>	<b>904</b>	<b>909</b>	<b>911</b>	<b>912</b>	<b>910</b>	<b>923</b>	<b>923</b>

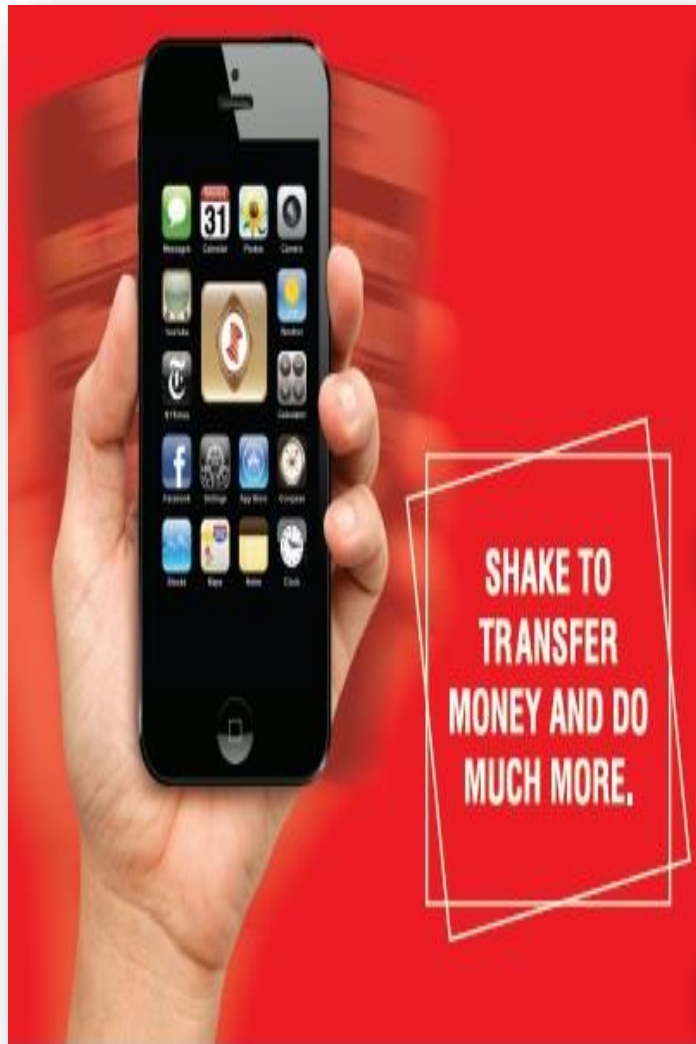


# Present across Customer Touch Points

## 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

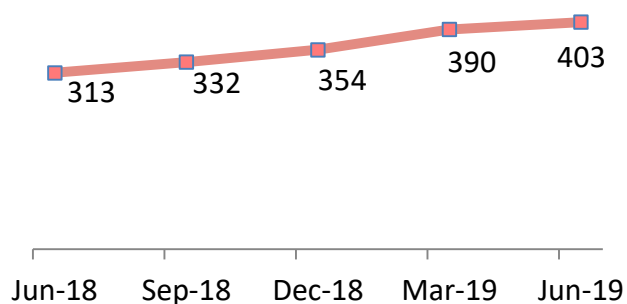


Centralized Processing Center allows enhanced risk management and customer creation with complete KYC compliance and fraud prevention tools

# Personal Banking: Technology Banking

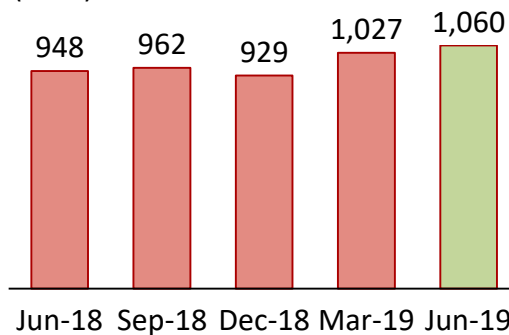
## Active Internet Users

(000s)



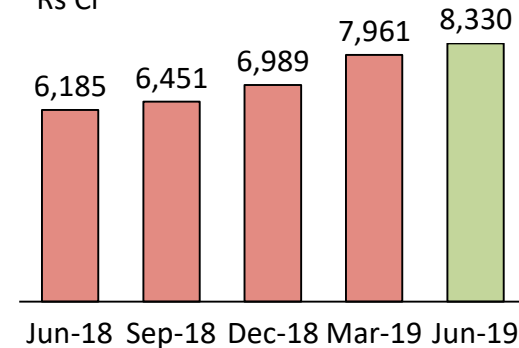
## Internet Transaction Volume

(000s)



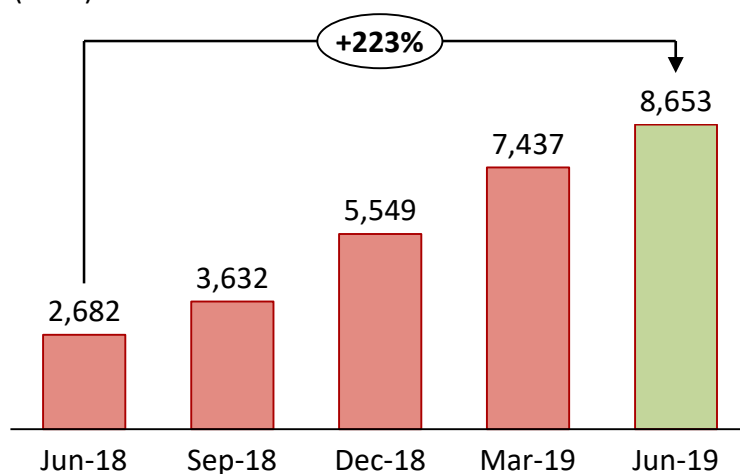
## Internet Transaction Value

Rs Cr



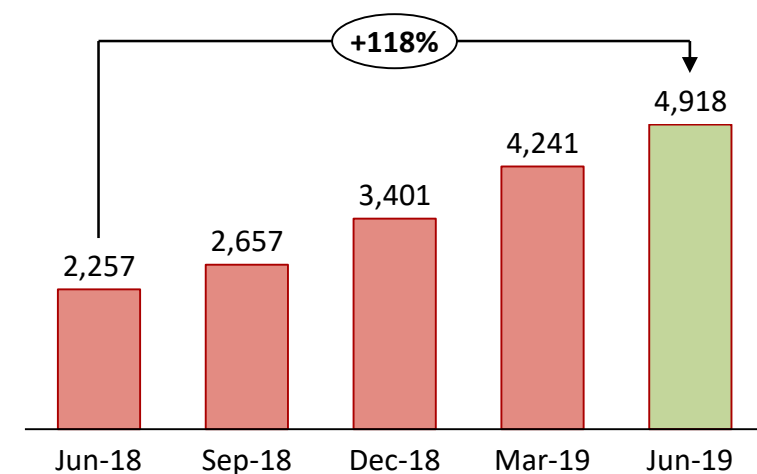
## Mobile Transaction Volume

(000s)



## Mobile Transaction Value

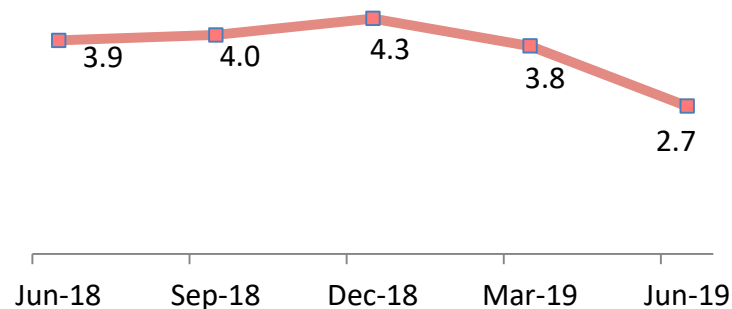
Rs Cr



# Personal Banking: Debit Cards

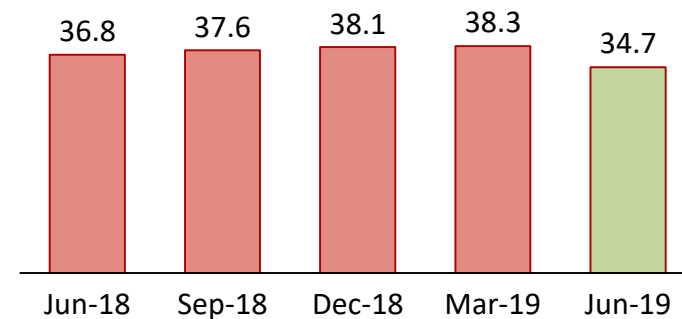
## No of Active Debit Cards

In Millions



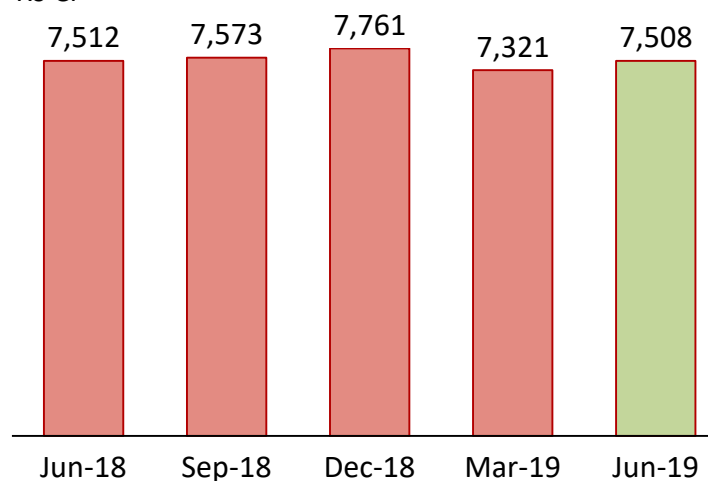
## Debit Card Transaction Volumes

In Millions



## Debit Card Transaction Value

Rs Cr







*About Us*



# Leadership Team

Mr. V G Mathew, MD & CEO

- Post Graduate in Physics and CALLB 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. John Thomas (Country Head - Business Development)

- Bachelors Degree in Science, MBA and CAIIB

## Mr. Shelly Joseph, General Manager

- Masters Degree in Commerce & CAIIB

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

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

## Mr. Chandrasekhar Mukherjee, Chief People Officer

- Bachelors Degree in Commerce
- Post Graduation Diploma in Personnel Management & Industrial Relation

# Management Team

**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 and MBA in HR Management
- Certification in RDBMS & Oracle 8i and JAIIB

**Mr. Reddy N J, General Manager**

- Masters Degree in Commerce & LLB

**Mrs. Chithra H, Chief Financial Officer**

- Bachelors Degree in Commerce
- Associate 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

# Safe Harbor

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**The South Indian Bank Ltd.**

CIN – L65191KL1929PLC001017

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Mr. Vijith S, Dy. General Manager

Mr. Abhishek Nalwaya

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### Investor Relations Advisors

**Strategic Growth Advisors Pvt. Ltd.**

CIN - U74140MH2010PTC204285

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