



Investor Presentation July - 2018

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Q1 FY19 Highlights



Business Strategy



Performance Matrix




Next Generation Bank



An Inflection Point



About Us

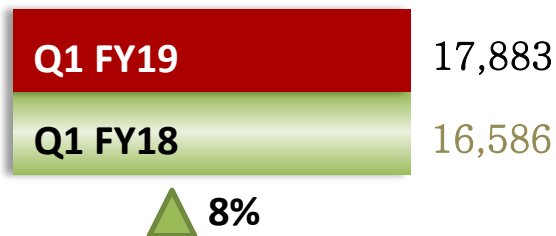


Q1 FY19 Highlights

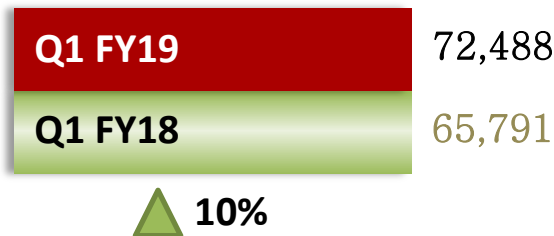


Key Performance Highlights- Q1 FY19

CASA

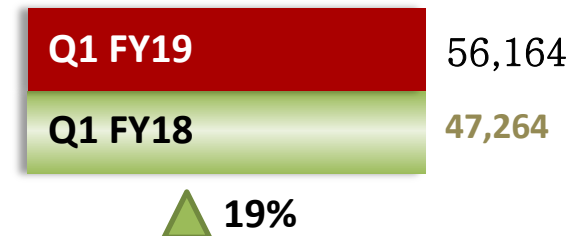


Deposits

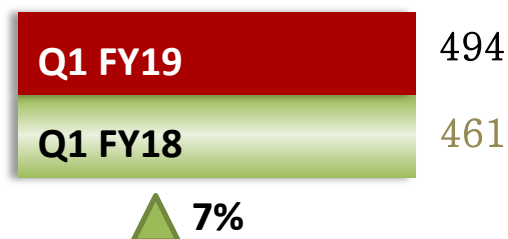


Advances

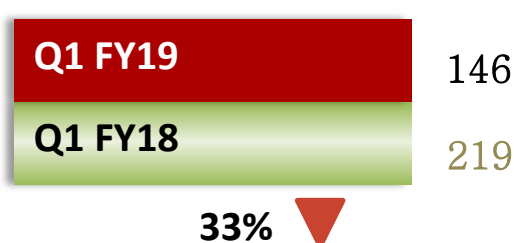
Rs Crs



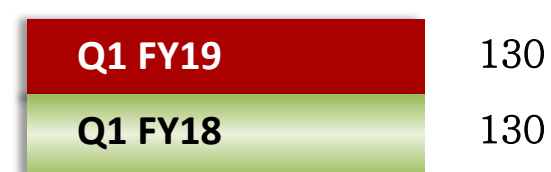
Net Interest Income



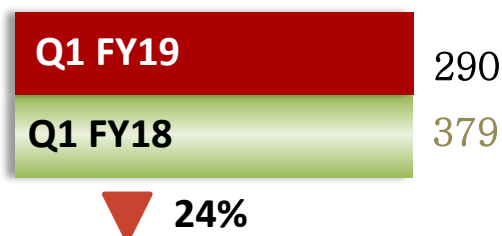
Other Income



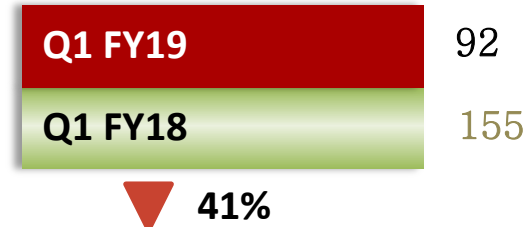
Other Inc excl. Treasury



PPOP#



PBT*#



#After excluding unamortized Gratuity expense of Rs. 20.45 crores pertaining to prior quarters
 * After excluding unamortized MTM loss of Rs. 34.38 crores pertaining to prior quarters. PBT is accordingly higher calculated before the above one-offs

PBT before One-offs

Rs Crs	Q1-FY19	Q1-FY 18	Y-o-Y (%)
Net Interest Income	494	461	7.2%
Other Income	146	219	-33.3%
Total Income	640	680	-5.9%
Operating Expenses	350	301	16.3%
Operating Profit	290	379	-23.5%
Provisions (Ex-Tax) & Contingencies	198	224	-11.6%
Profit Before Tax and one-offs	92	155	-40.6%
Gratuity Related expenses	20	-	NA
MTM Loss	34	-	NA
Reported Profit Before Tax	38	155	-75.5%



Business Strategy



Our Strategy...



- New Retail Banking Department 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

- Granulize 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 introduce modern & new-age banking products
- Focus on 3rd Party/Investment products to generate more other income

...Performance in Line with Strategy

Expand Retail, SME &
Agriculture Business

Rs. 34,748 Crs

(**INCREASE**
23% YoY)

Strengthen SME Base

Rs. 13,137 Crs

(**INCREASE**
21% YoY)

Improve CASA

Rs. 17,883 Crs

(**INCREASE**
8% YoY)

Shall continue to focus on Core Strengths



01

Increase ...
CASA

02

Retail Business ...
More Products

03

SME Business ...
Sole Banker

**Retail
Relationships**



**SME
Relationships**

06

Sustainable...
Asset Quality

05

Increase...
Fee Income

04

Improve
NIM

...Increase Retail & SME Business

01

Centralized
Marketing &
Processing
Centre (Kochi)



Loan Processing

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

02

Retail Hub

- Home Loan
- Auto Loan
- MSME Loan
- LAP



Retail Business

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

03

Cluster
Branches



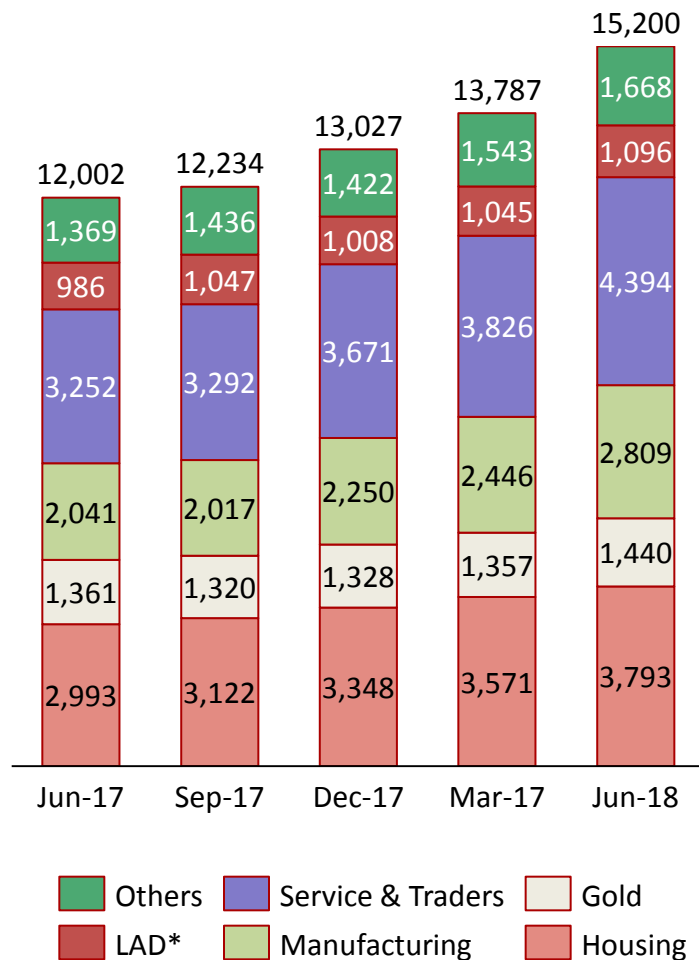
Branch Profitability

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

...by focus on Housing Loans in Retail

Retail Breakup

Rs Crs



Housing: Key Initiatives

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

April to June 2018

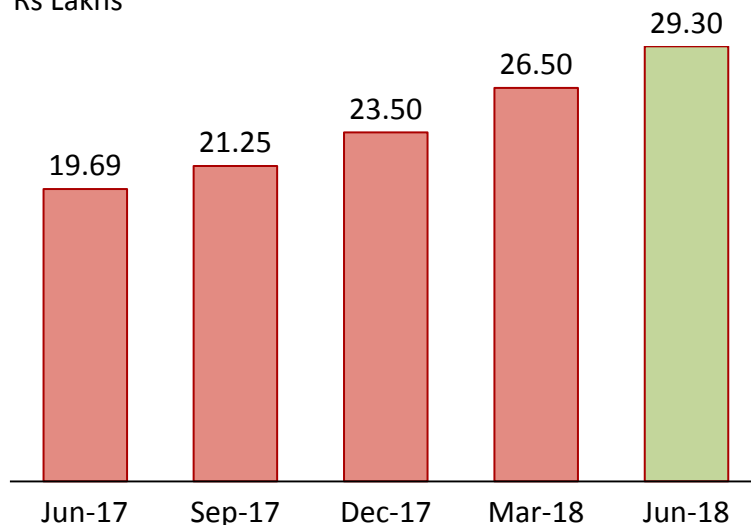
- Mortgage Loans Sanctioned : 2,524 Nos.
- Amount of Mortgage Loans Sanctioned: Rs.794 Crs

*LAD = Loan against deposits

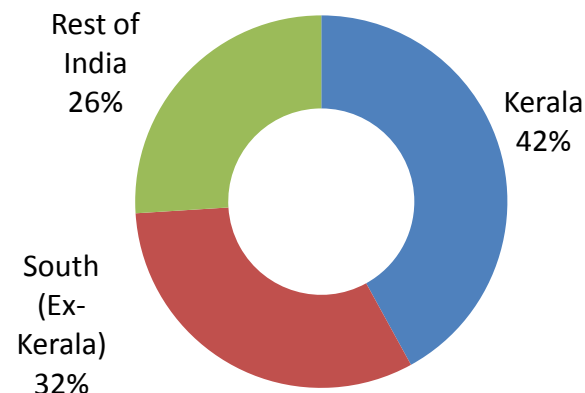
...becoming a Banker of Choice to SMEs

Average SME Loan / Account

Rs Lakhs



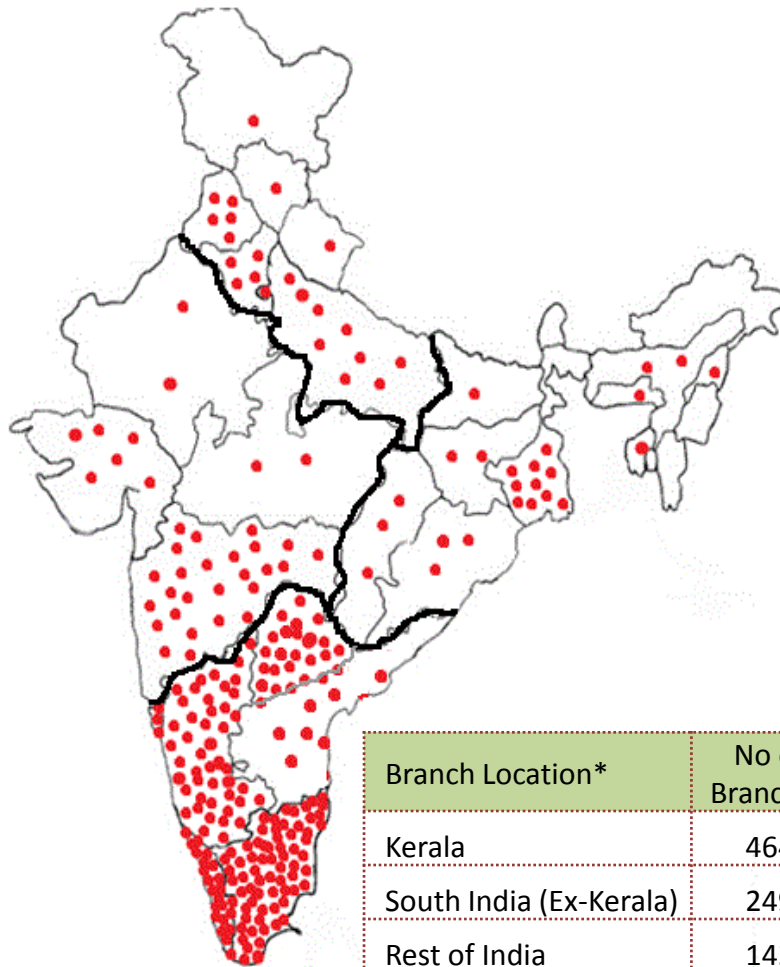
SME Loan Book by Geography – Q1 FY19



SME Highlights

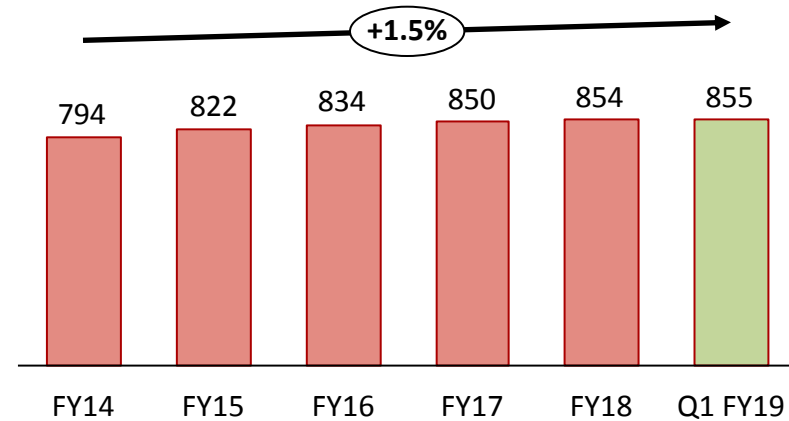
- Dedicated JGM appointed to ensure focus and better coordination with regions
- Focused 'Green Channel' branches to drive faster loan growth to SMEs
- Target to become banker of choice to SMEs thereby getting other business as well – liabilities, vehicle finance, etc.
- Ongoing training (in-house as well as external)
- Entire SME 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 SME Segment.
- Underwriting of SME loans through customized software called SME LOS (SME Loan Origination System) to ensure speedy, paperless processing with capabilities to integrate with external sources like Finacle, CIBIL, Rating Agencies etc for seamless flow of data.
- Regional Offices freed from processing of loan applications so as to focus on SME sourcing

...with the help of our Branch Network

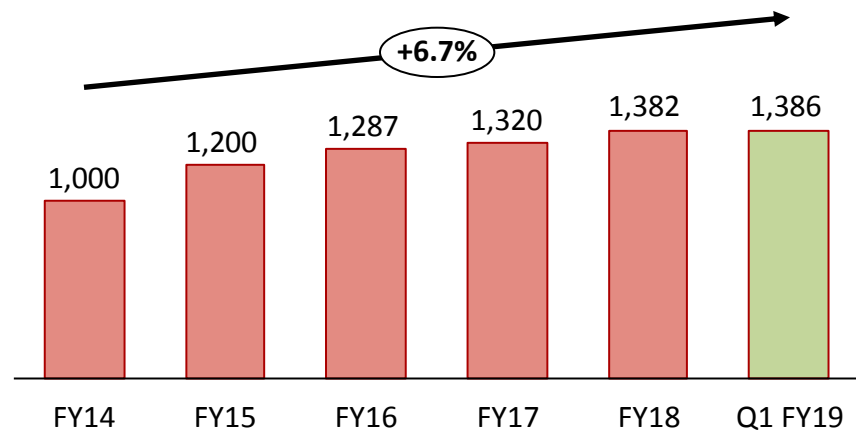


Branch Location*	No of Branches
Kerala	464
South India (Ex-Kerala)	249
Rest of India	142
Total	855

Total Branch Network



Total ATM Network

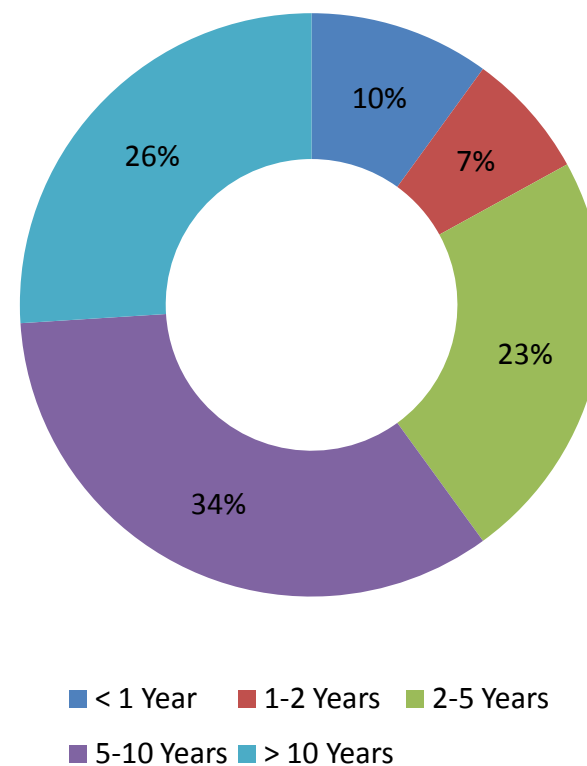
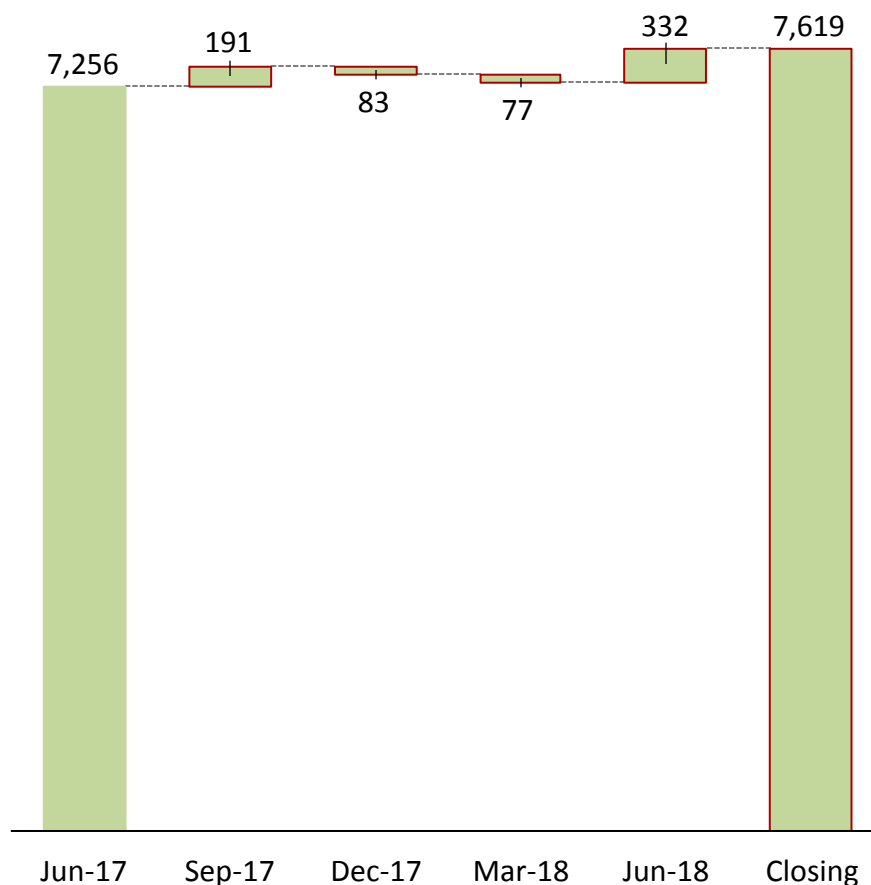


*Map for illustration purpose only


... and our Experienced Employees

Employee Addition


Total Employees: 7,619*



*Full-time officers and clerks.

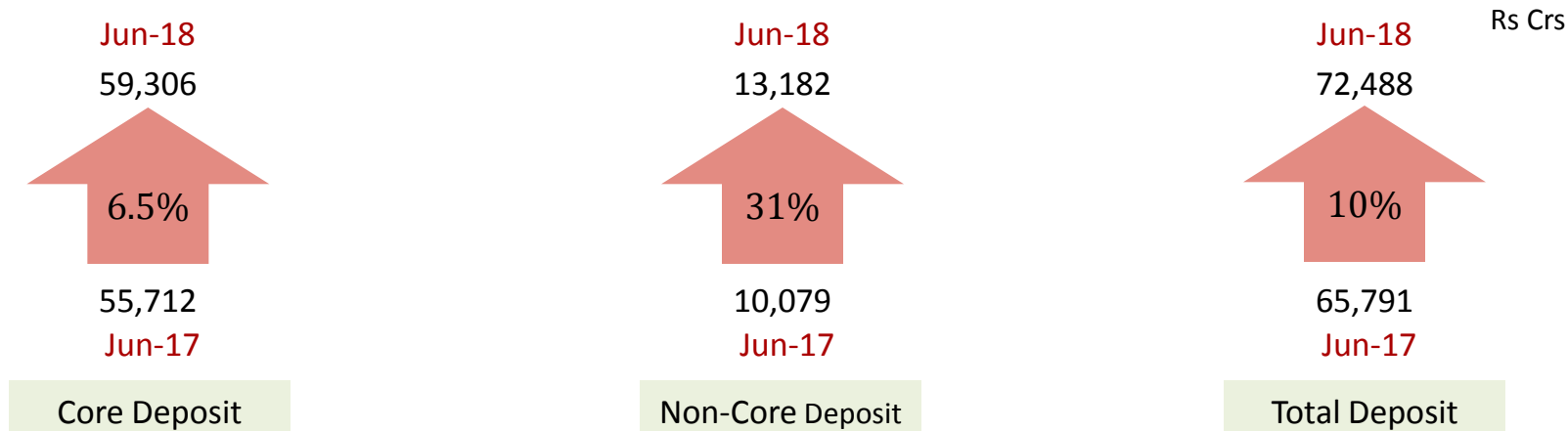


Performance Matrix

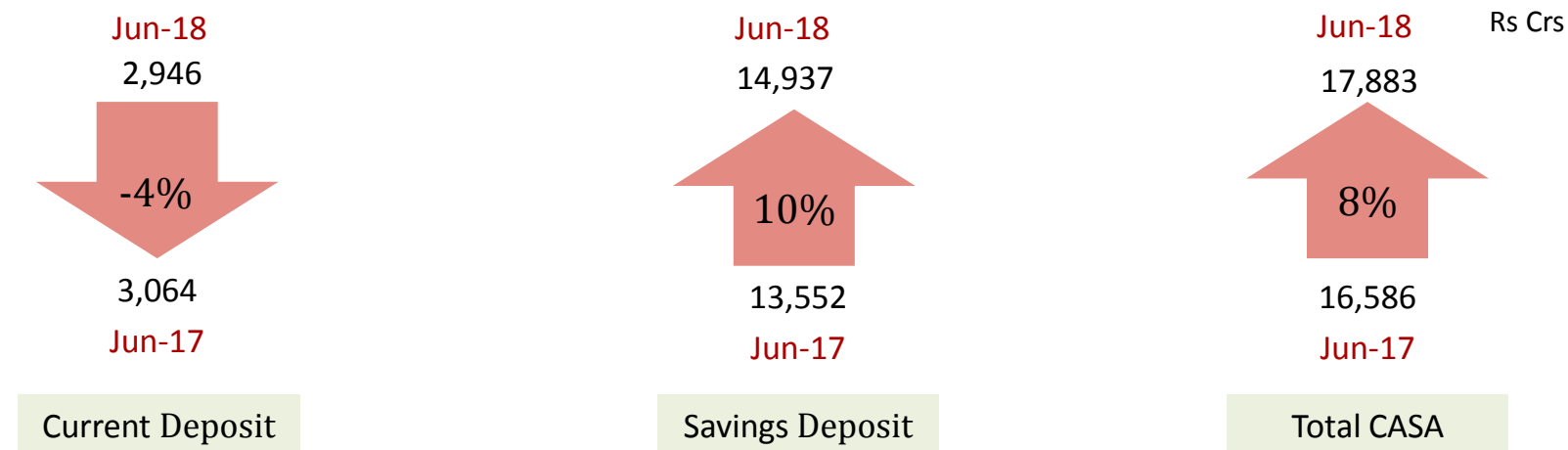


Strong Deposit Franchise

Core & Non-Core Deposits



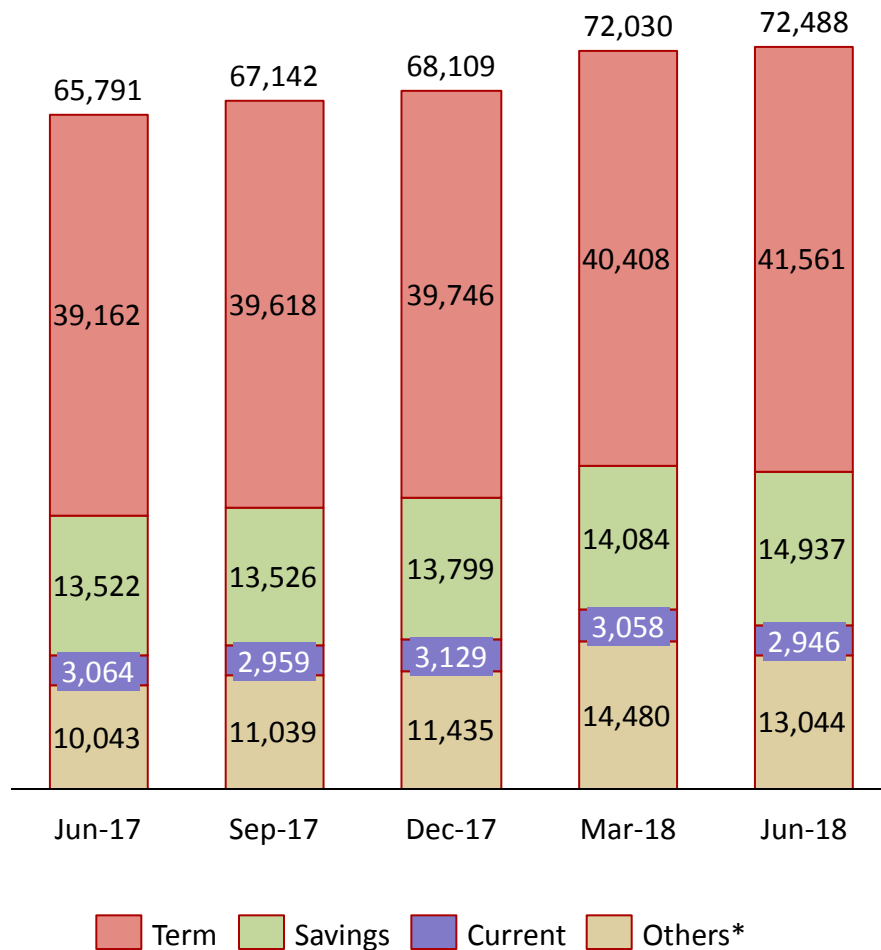
CASA Deposits



Core Deposits Growing...

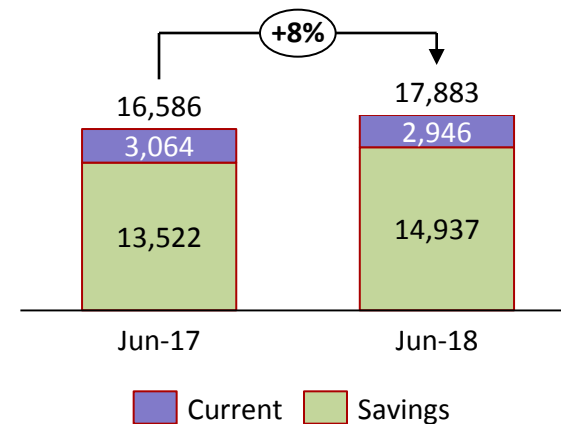
Breakup of Deposits

Rs Crs



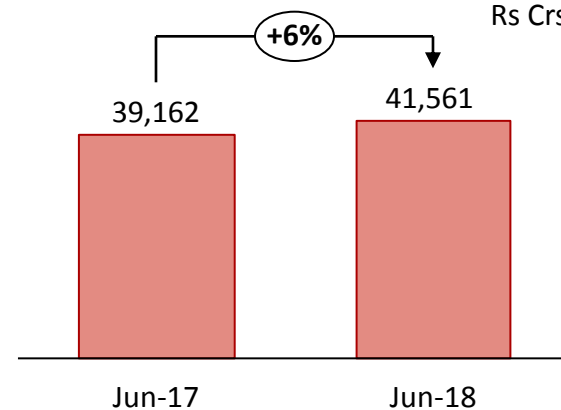
CASA Deposit

Rs Crs



Term Deposits

Rs Crs

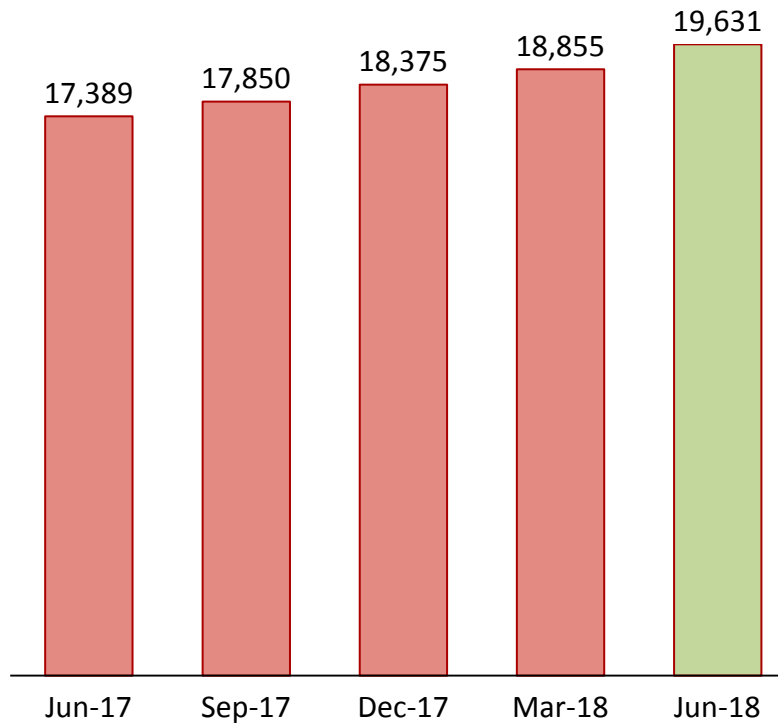


*Others includes: Bulk, Certificates of Deposits

NRI Deposits Growing...

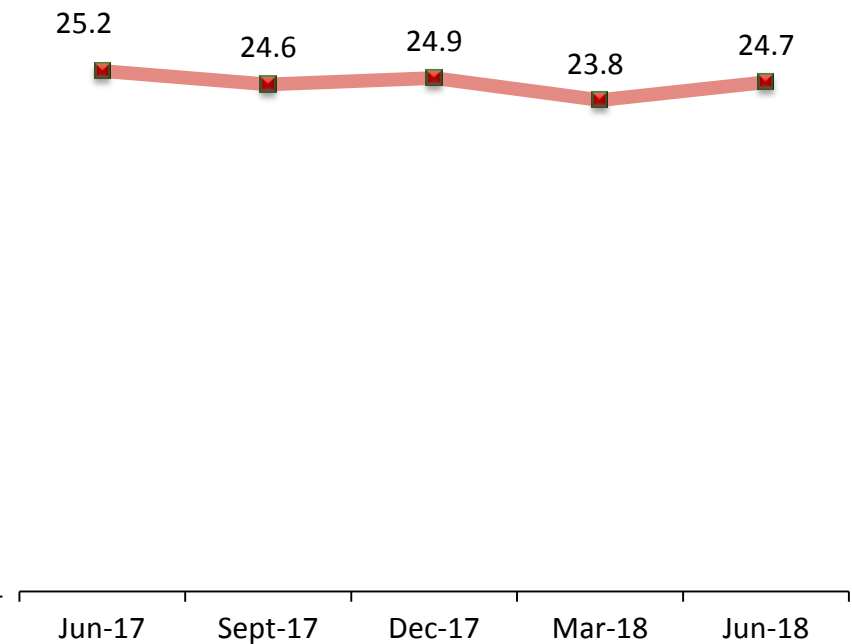
NRI Deposits

Rs Crs



CASA

In (%)

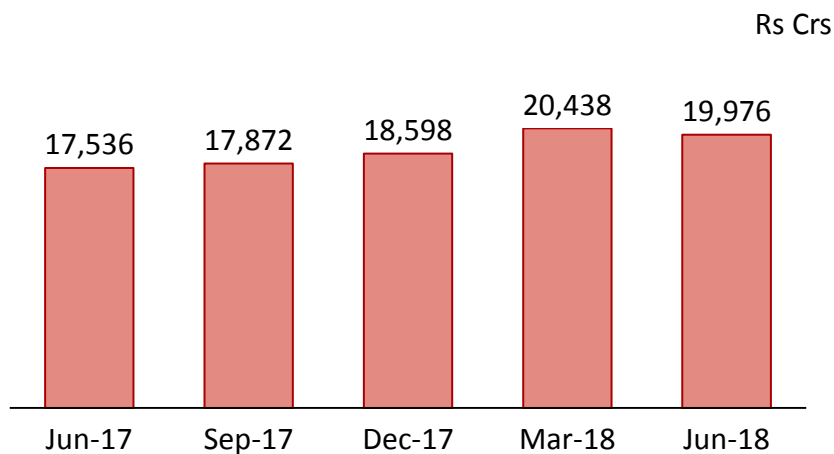


Break Up of Non Resident Deposits

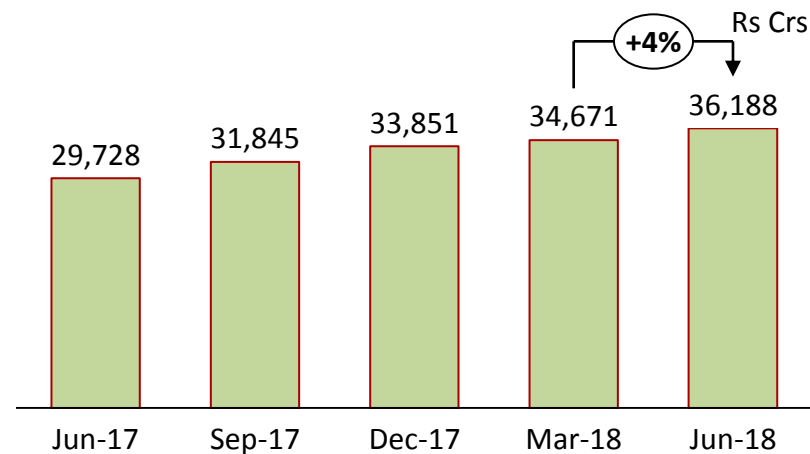
Deposit Type (Rs Crs)	Q1-FY 18	Q2-FY 18	Q3-FY 18	Q4-FY 18	Q1-FY 19
NRE SB	3,089	3,106	3,212	3,335	3,628
NRO SB	520	539	603	618	623
FCNR (B), RFC & Others	1,508	1,568	1,598	1,634	1,638
Low Cost NRI Deposit (Sub Total)	5,117	5,213	5,413	5,587	5,889
NRE Term Deposit	11,767	12,130	12,427	12,704	13,180
NRO Term Deposit	505	507	535	564	562
Total NRI Deposit	17,389	17,850	18,375	18,855	19,631

Composition of Loan Book

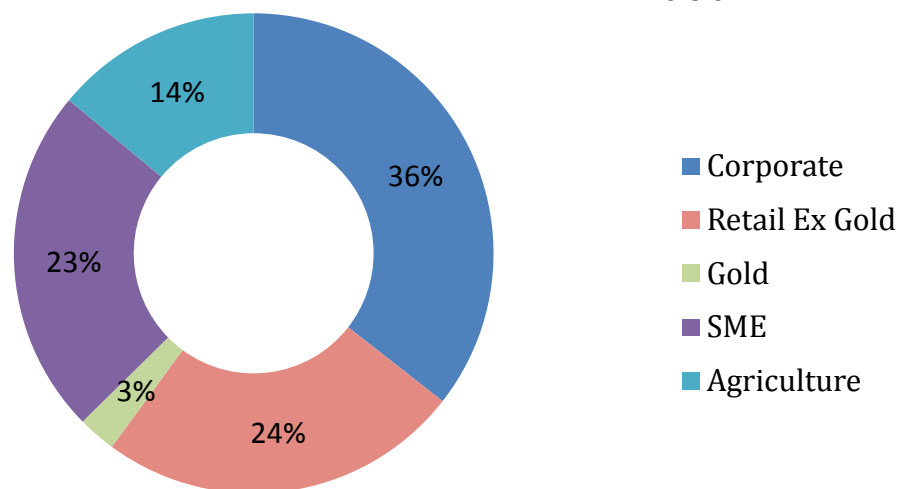
Corporate Advances (Above Rs 25 Crs)



Retail Advances



Segment wise Break Up of Total Loan Book

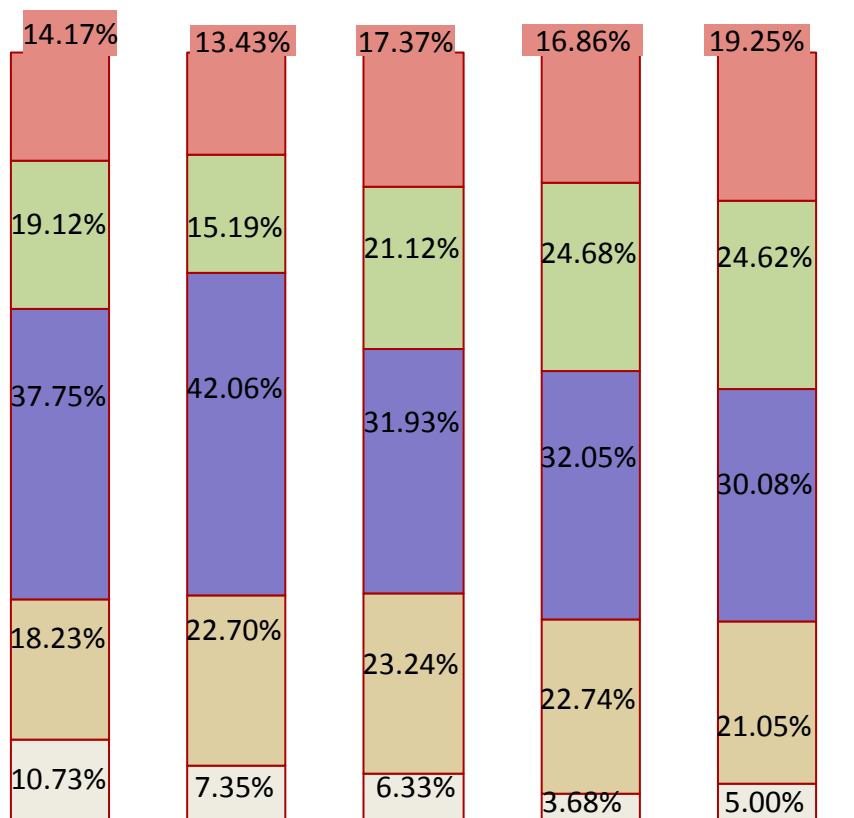


Composition of Corporate Loan Book

95% of Large Corporate Advances above Rs.100 Cr are under investment grade

82% of Total Corporate Loan Book is Investment Grade (Rs.25 Cr and above)

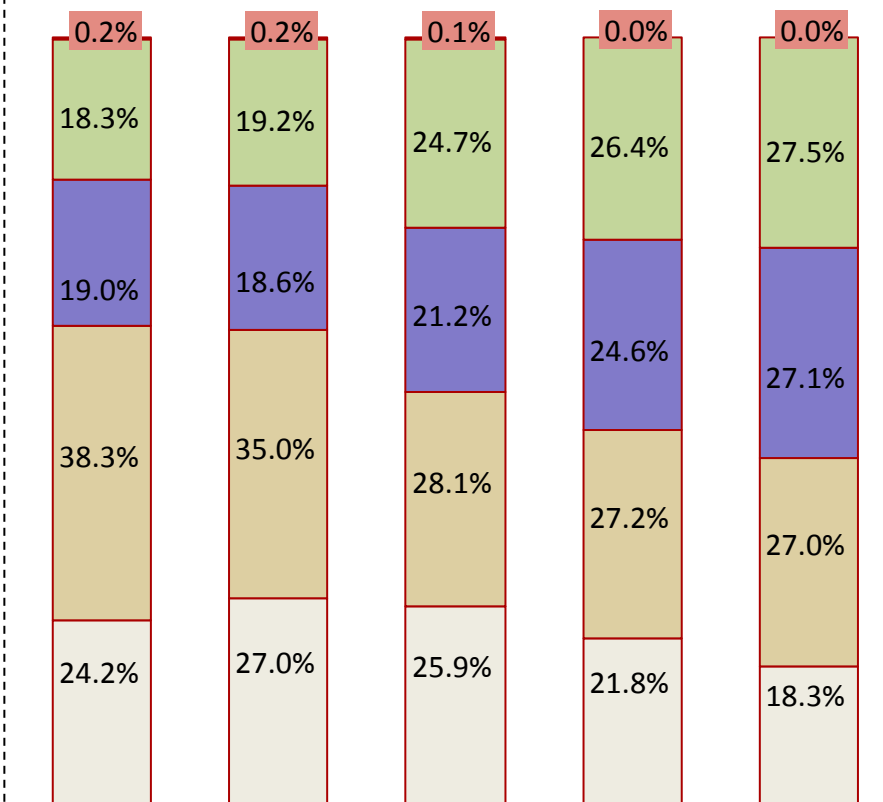
Rs Crs



Jun-17 Sep-17 Dec-17 Mar-18 Jun-18

AAA AA A BBB <BBB

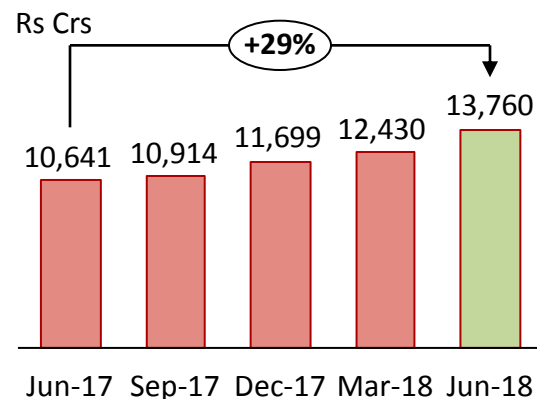
Rs Crs



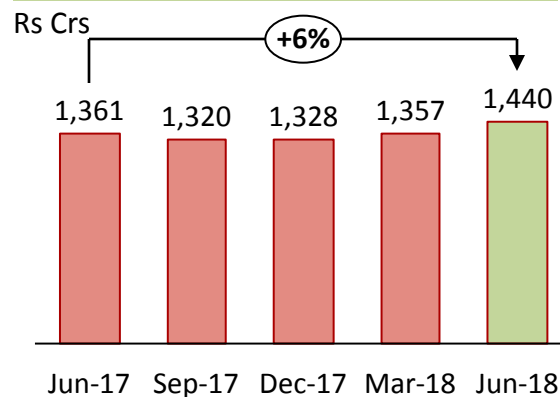
SIB AAA SIB AA SIB A SIB BBB SIB <BBB

Key Focus : Retail, SME & Agriculture

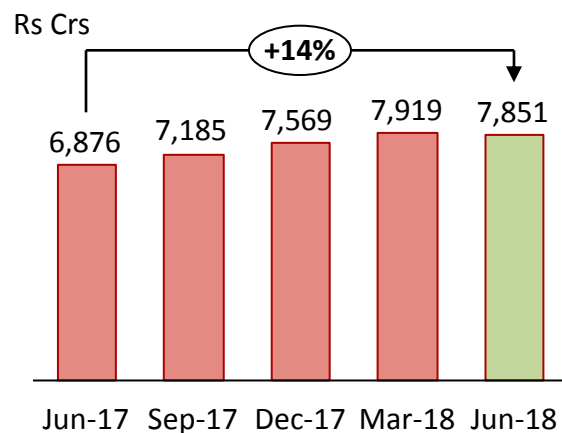
Retail excluding Gold



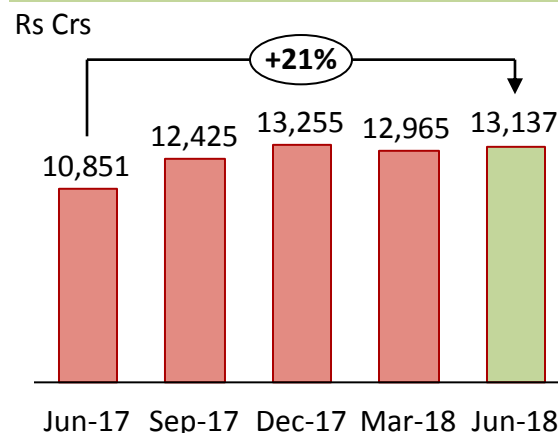
Gold (Average LTV – 65%)



Agriculture



SME

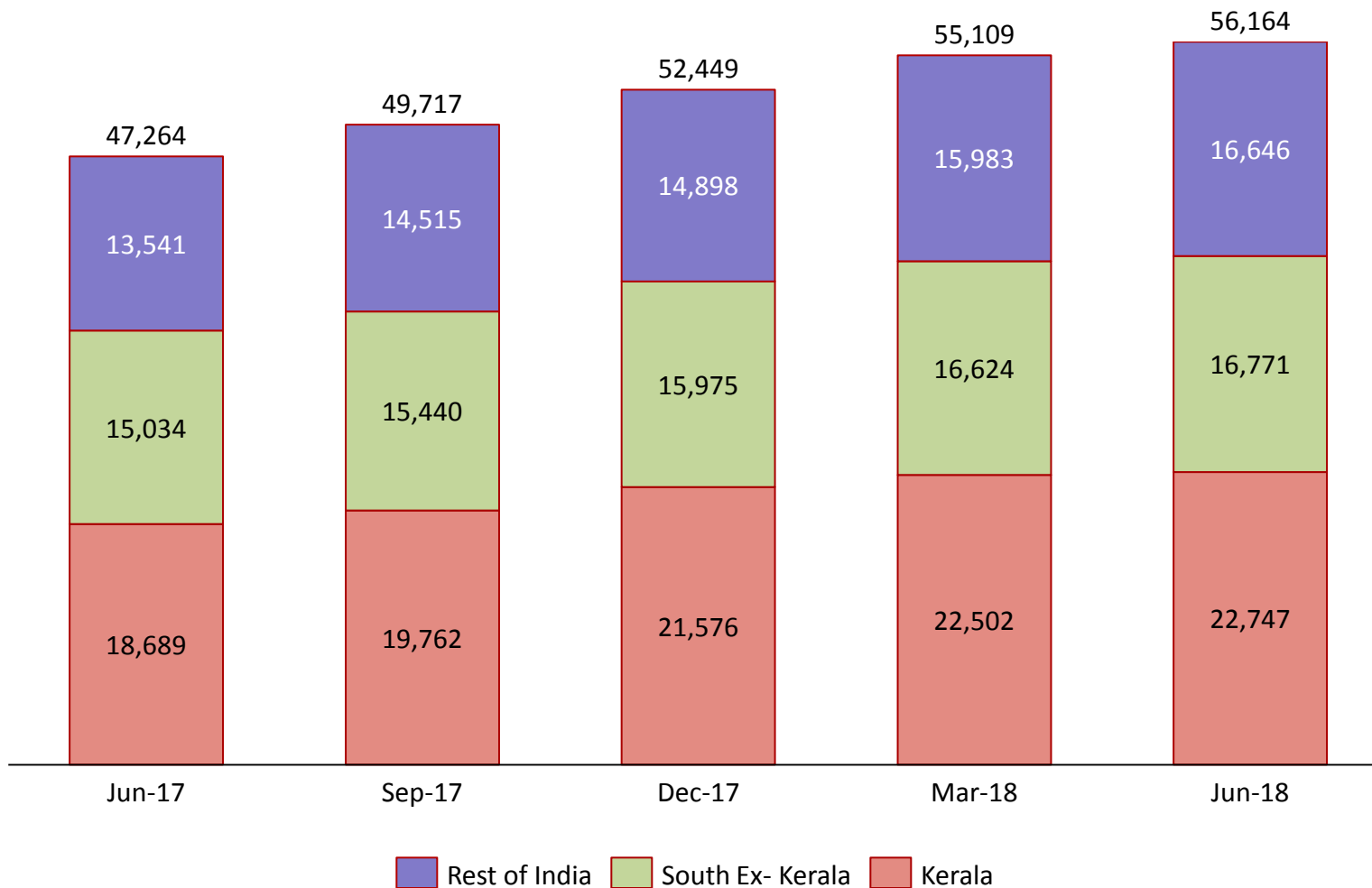


Retail Loans (Excl. Gold), Agriculture & SME has grown by 22.5% (Y-o-Y)

~16% of the Agriculture & SME Loans are backed by Additional Security by way of GOLD

Advances growing Across Regions

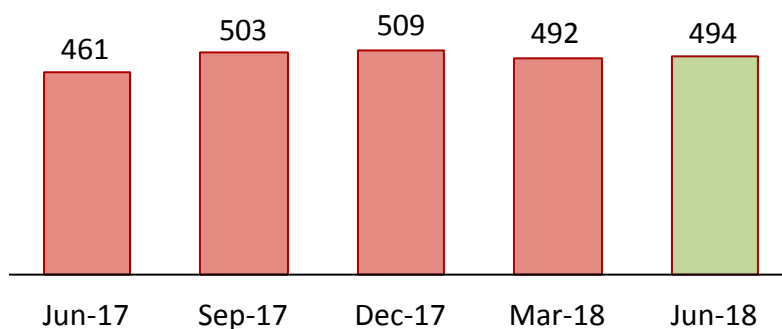
Rs Crs



Net Interest Income - Quarter

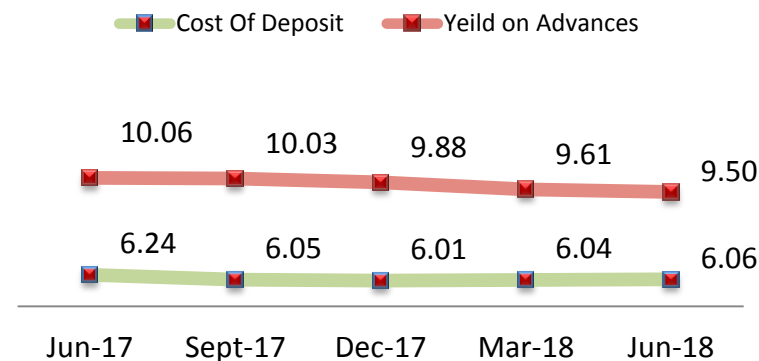
Net Interest Income

Rs Crs



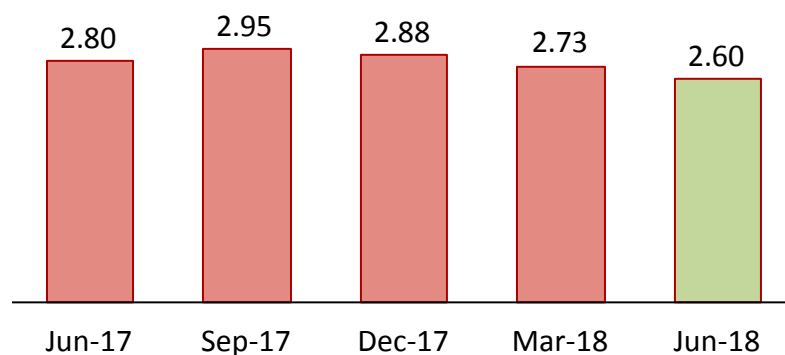
Cost of Deposits & Yield on Advances

In %



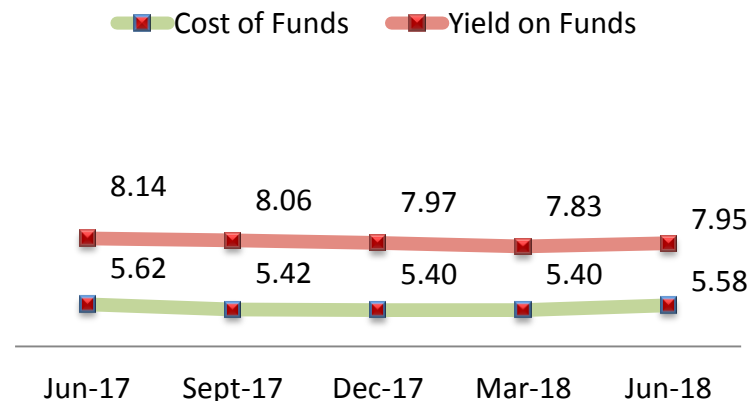
Net Interest Margin

In %



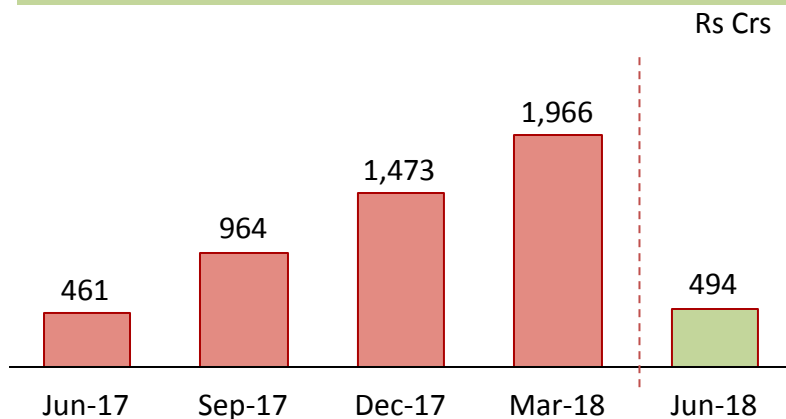
Cost of Funds & Yield on Funds

In %

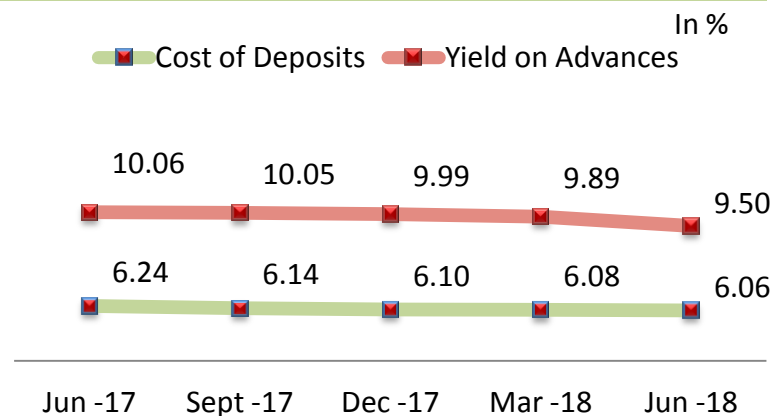


Net Interest Income - Cumulative

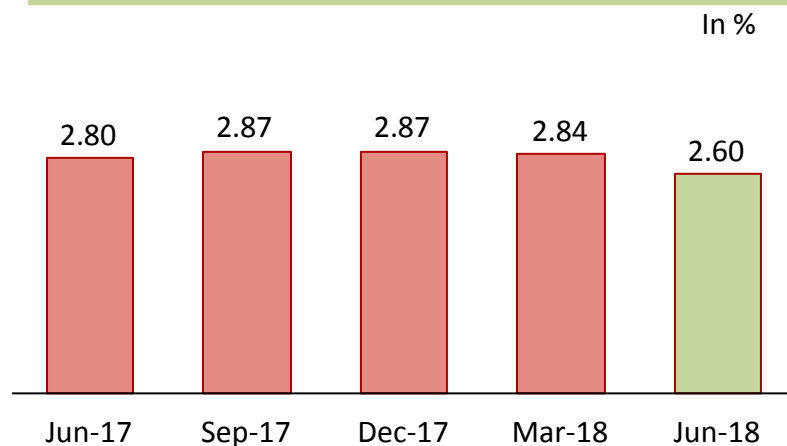
Net Interest Income



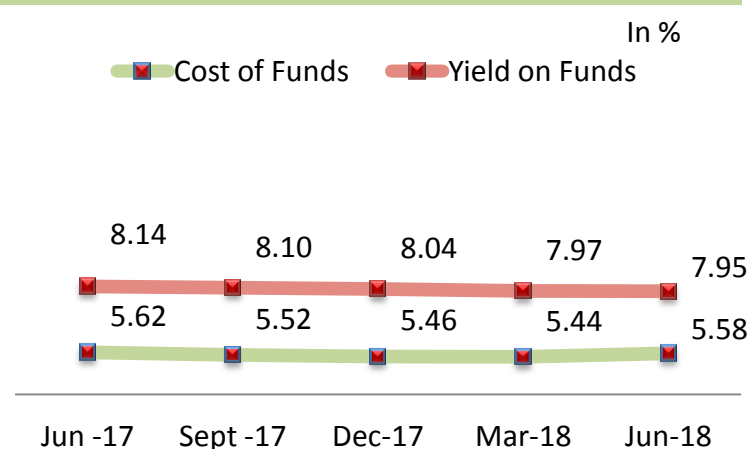
Cost of Deposits & Yield on Advances



Net Interest Margin

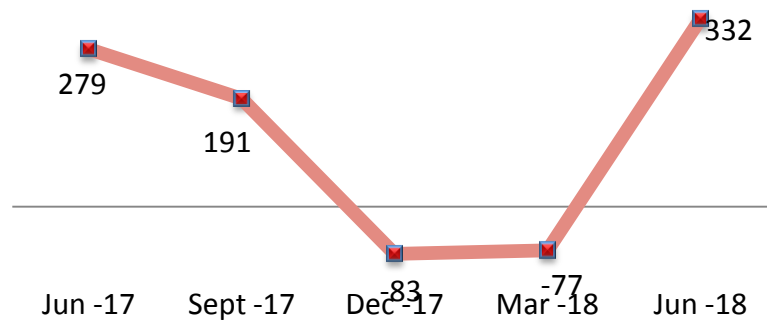


Cost of Funds & Yield on Funds

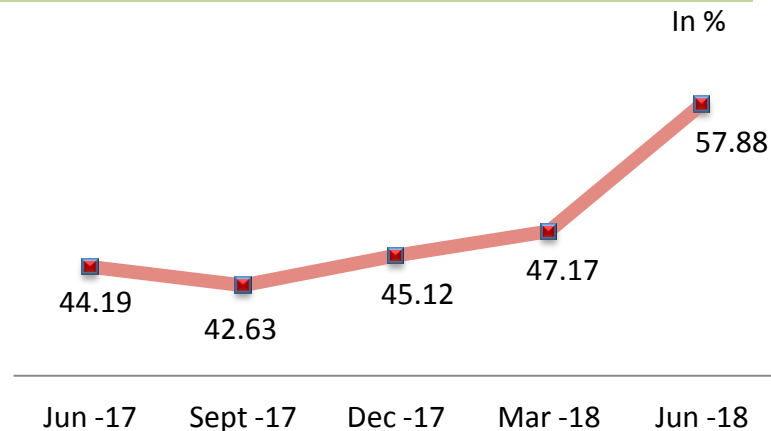


Improving Operating Efficiency

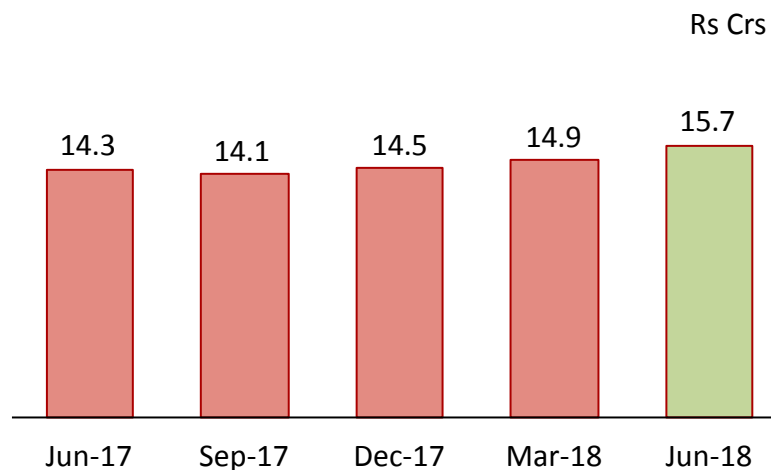
Employee Additions



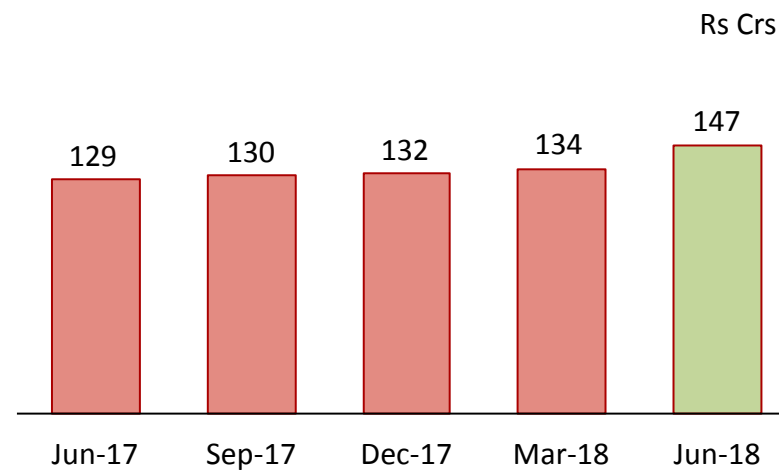
C/I Ratio



Business per Employee



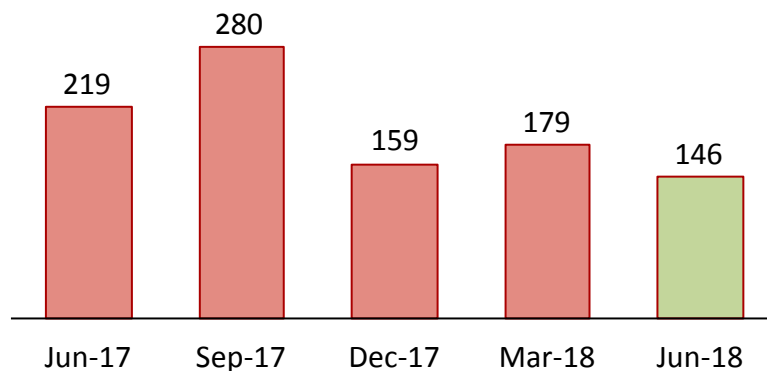
Business per Branch



Sustainable Other Income

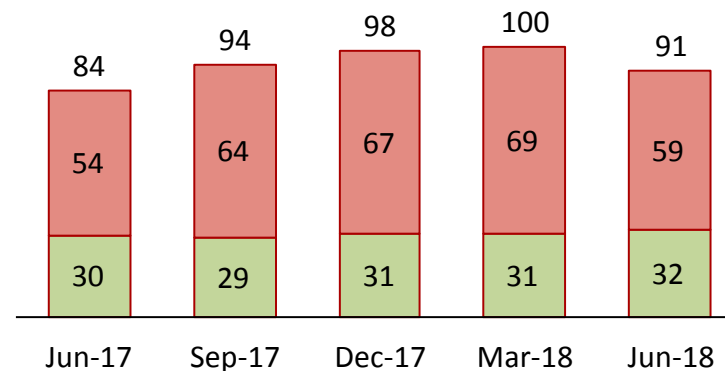
Total Other Income led by ...

Rs Crs



...Sustainable : Transaction Fees + Technology

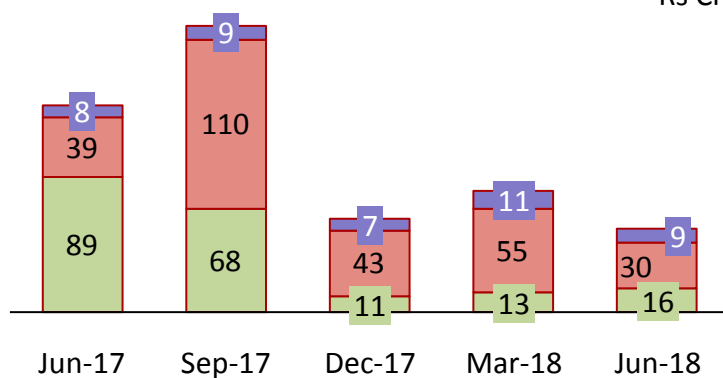
Rs Crs



Transaction Fees Technology

Profit on Sale of Investments, Forex & Others

Rs Crs



Forex Other Profit on Sale of Investments

Investment Book as on Jun-18

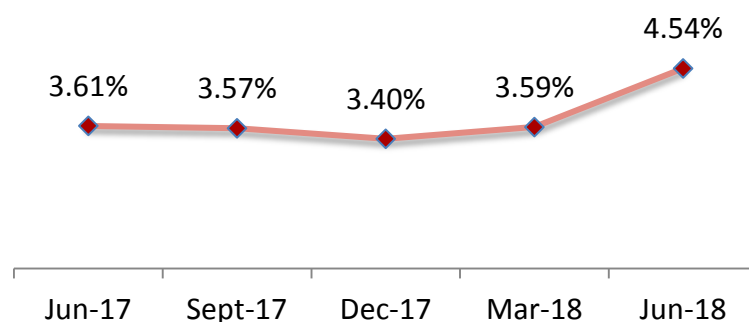
Details	Rs. Crs	M Duration
HTM	14,822	5.45
AFS	4,021	2.14
HFT	27	3.45
Total	18,870	4.98

Break Up of Provisions

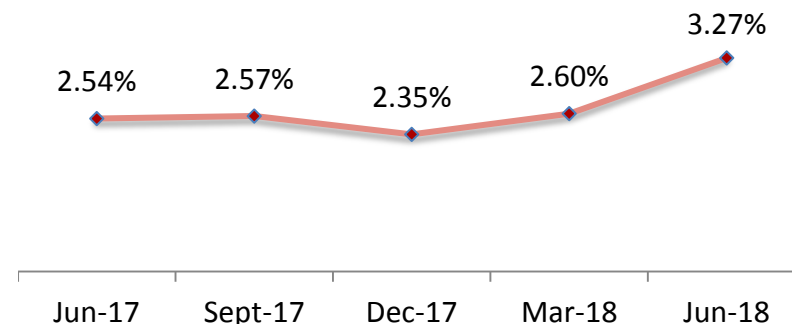
Rs Crs	Q1-FY 19	Q1-FY 18	Q4-FY 18
For NPA & NPI	174.1	184.4	151.7
For Depreciation on Investments	67.4	26.1	8.5
For Standard Assets	-3.6	-6.9	-6.2
For Restructured Advances/Sacrifices & FITL	-1.0	-0.2	-10.1
For Unhedged Forex Exposure	0.6	-0.7	-0.1
Others	-6.0	21.7	4.8
Taxes	15.1	53.7	48.2
Total Provisions	246.6	278.0	196.8

Non Performing Assets

Gross NPA



Net NPA



Gross NPA Movement

Rs Crs	Jun-17	Sept-17	Dec-17	Mar-18	Jun-18
Opening	1,149	1,696	1,766	1,775	1,980
Additions	686	252	258	614	609
Deductions	140	182	249	408	37
Closing	1,696	1,766	1,775	1,980	2,552

Net NPA Movement

Rs Crs	Jun-17	Sept-17	Dec-17	Mar-18	Jun-18
Opening	675	1,183	1,256	1,211	1,416
Additions	580	209	89	510	505
Deductions	72	136	134	305	107
Closing	1,183	1,256	1,211	1,416	1,814

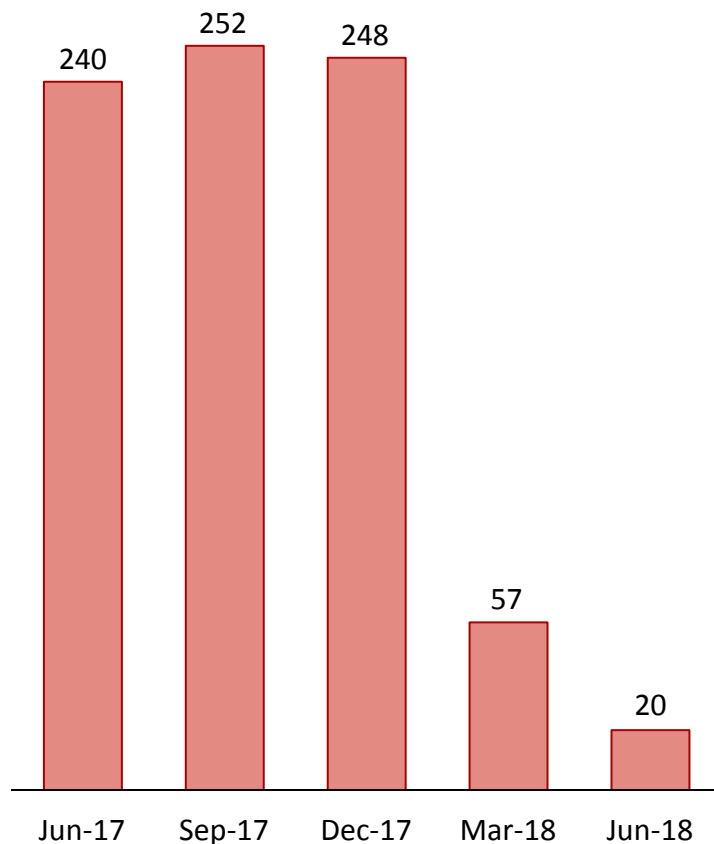
Stressed Assets - QoQ

	Gross Basis		Net Basis	
Rs Crs	Q4-FY 18	Q1-FY 19	Q4-FY 18	Q1-FY 19
NPA	1,980	2,552	1,416	1,814
Restructured Standard Advance	57	20	57	20
Other Stressed Advances	0	0	0	0
Total Stressed Assets	2,037	2,572	1,473	1,834
Advances	55,109	56,164	54,539	55,421
Stressed Assets as % of Advances	3.70%	4.58%	2.70%	3.31%

Restructured Advances Breakup

Restructured Standard Advance

Rs Crs

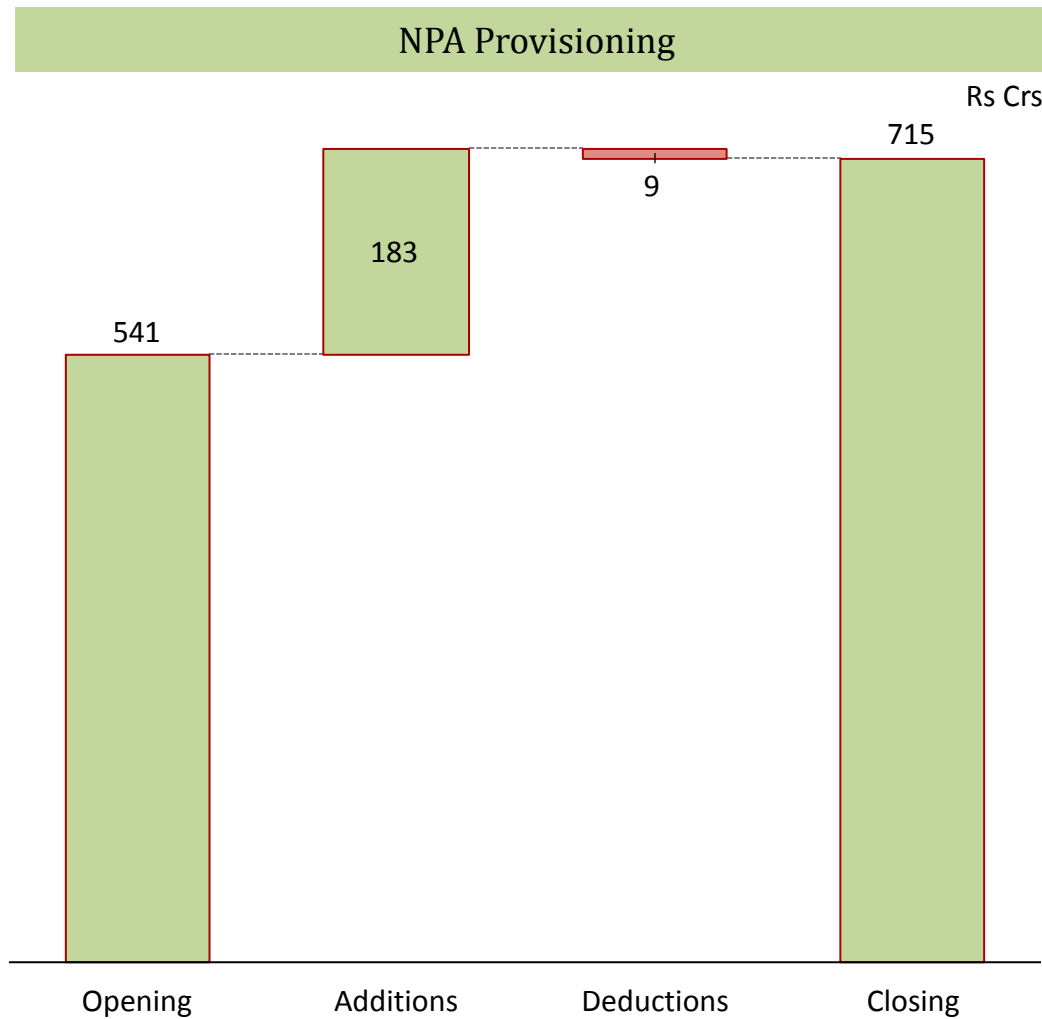


Rs Crs

Security Receipts Outstanding as on 30.06.2018

Book Value	Provision	NAV
1,311	265	1,046

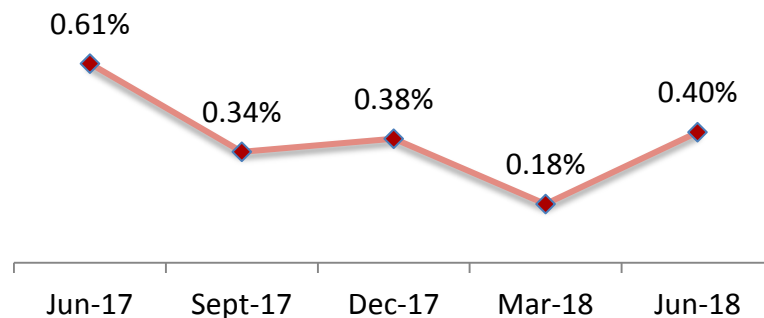
Adequate Provisioning



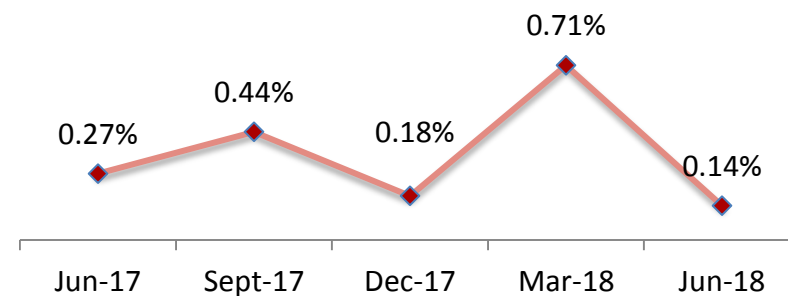
Provision Coverage
Ratio : 39.1%

Fresh Slippages/Advance Ratios

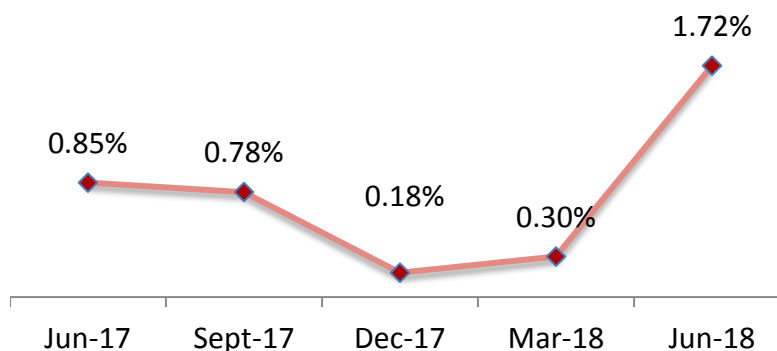
Retail Slippage



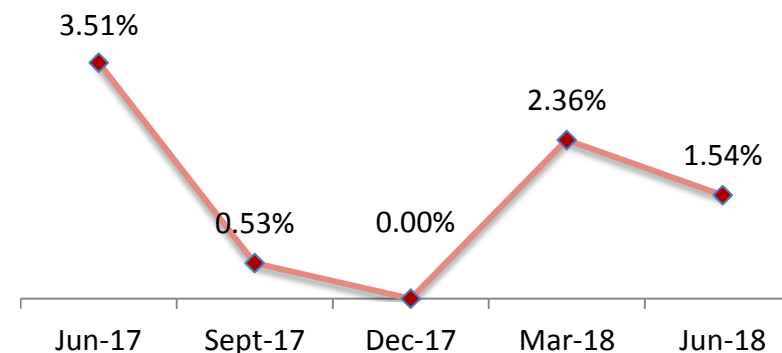
Agriculture Slippage



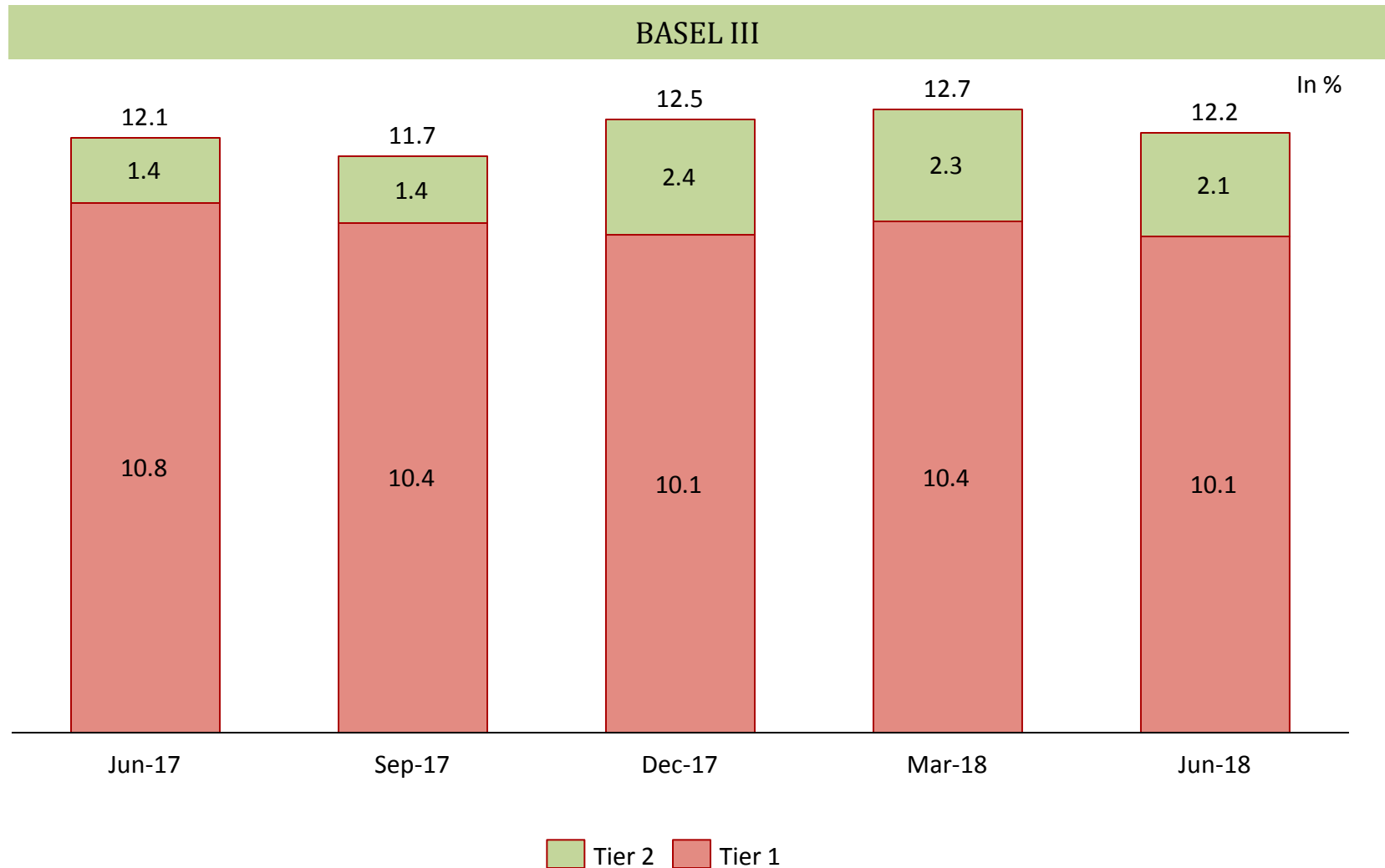
SME Slippage



Corporate Slippage



Well Capitalized to support Growth



Balance Sheet Overview- Q1 FY19

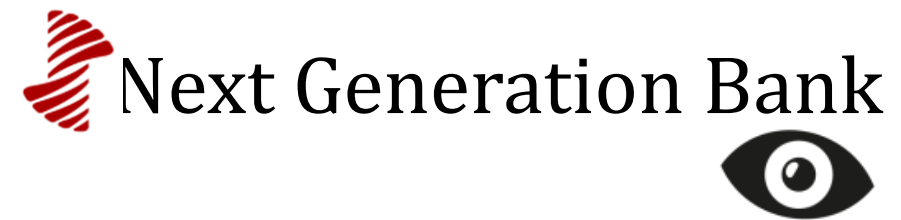
Rs Crs	Q1-FY 19	Q1-FY 18	Y-o-Y (%)	Q4-FY 18	Q-o-Q (%)
Capital & Liabilities	83,328	73,195	13.8%	82,686	0.8%
Capital	181	180	0.3%	181	0.0%
Reserves and Surplus	5,085	4,822	5.4%	5,060	0.5%
Deposits	72,488	65,791	10.2%	72,030	0.6%
Borrowings	4,277	1,147	272.8%	4,043	5.8%
Other Liabilities & Provisions	1,297	1,255	3.4%	1,372	-5.4%
Assets	83,328	73,195	13.8%	82,686	0.8%
Cash & Balances with RBI	3,397	3,206	6.0%	3,258	4.2%
Balances with Banks	353	321	9.9%	963	-63.3%
Investments	18,457	18,499	-0.2%	18,363	0.5%
Advances	55,444	46,498	19.2%	54,563	1.6%
Fixed Assets	679	653	3.9%	681	-0.3%
Other Assets	4,998	4,018	24.4%	4,858	2.9%
Business (Advances + Deposits)	127,932	1,12,289	13.9%	1,26,592	1.1%
Current Accounts	2,946	3,064	-3.9%	3,058	-3.7%
Savings Accounts	14,937	13,522	10.5%	14,084	6.1%
CASA Ratio	24.67%	25.21%	-2.1%	23.80%	3.7%

Profit & Loss Overview- Q1 FY19

Rs Crs	Q1-FY19	Q1-FY 18	Y-o-Y (%)	Q4-FY18	Q-o-Q (%)
Net Interest Income	494	461	7.2%	492	0.4%
Other Income	146	219	-33.3%	179	-18.4%
Total Income	640	680	-5.9%	671	-4.6%
Operating Expenses	350	301	16.3%	360	-2.8%
Operating Profit	290	379	-23.5%	311	-6.8%
Provisions (Ex-Tax) & Contingencies	198	224	-11.6%	149	32.9%
Profit Before Tax and one-offs	92	155	-40.1%	162	-43.2%
Gratuity Related expenses	20	-	NA	-	NA
MTM Loss	34	-	NA	-	NA
Reported Profit Before Tax	38	155	-75.5%	162	76.5%
Provision for Tax	15	54	-71.9%	48	-68.8%
Profit After Tax	23	101	-77.3%	114	-79.8%

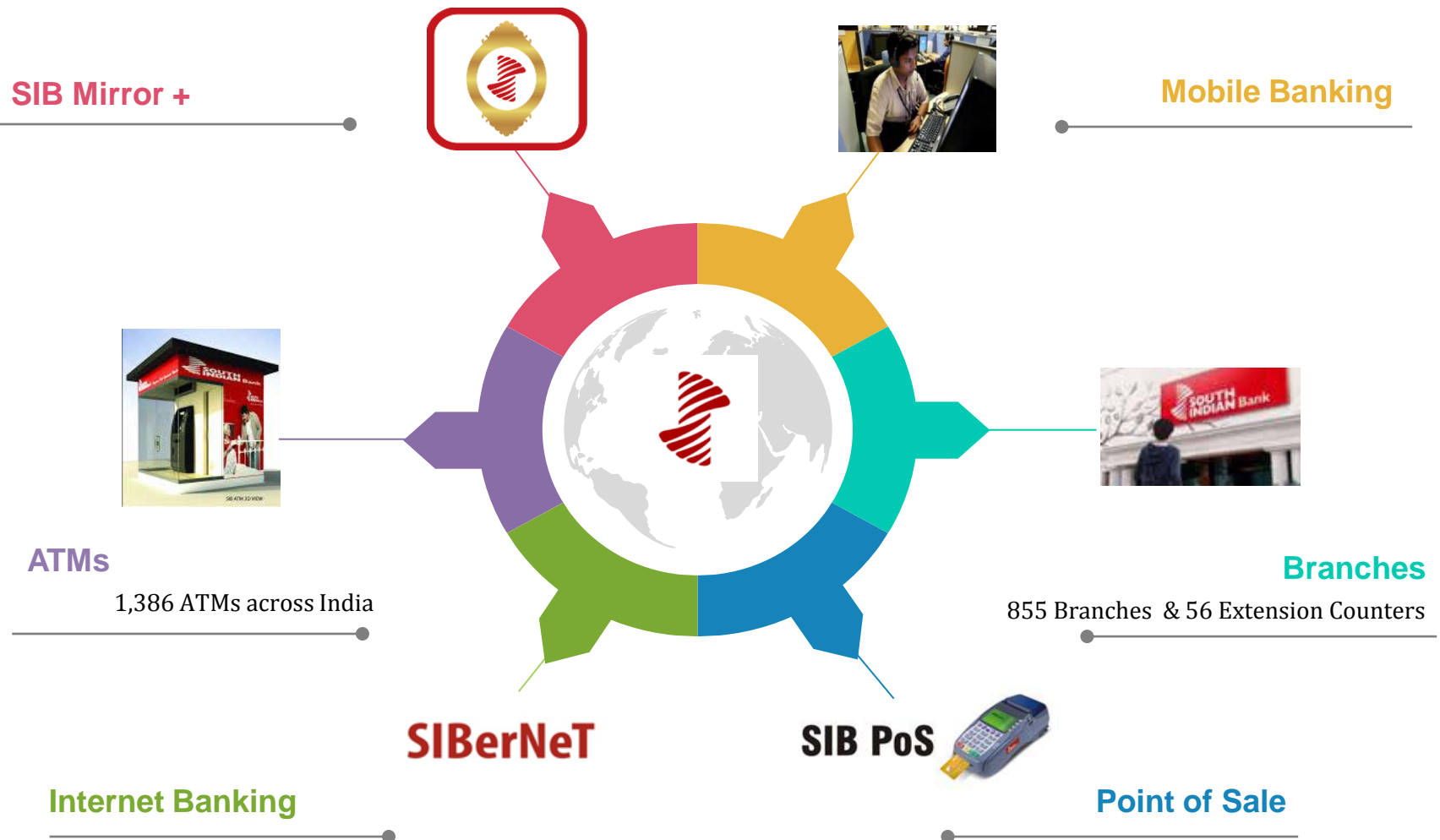
Key Metrics- Quarterly

Particulars	FY15				FY16				FY17				FY18				FY19
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1
Net Interest Margin (NIM) %	2.7	2.9	2.5	2.7	2.5	2.8	2.9	2.6	2.7	2.8	2.7	2.7	2.8	2.9	2.9	2.7	2.6
CRAR Basel III %	12.2	12.1	11.4	12.1	11.4	11.9	11.7	11.8	11.7	11.1	11.1	12.4	12.1	11.7	12.5	12.7	12.2
RoAA (Annualized) %	0.5	0.6	0.6	0.1	0.5	0.6	0.7	0.5	0.6	0.7	0.6	0.4	0.6	0.02	0.6	0.6	0.1
Provision Coverage %	62.5	62.9	60.4	61.0	56.1	55.3	50.3	40.3	42.6	46.1	50.2	55.1	44.6	44.1	49.4	41.2	39.1
CASA %	22.1	22.1	21.5	20.6	22.3	22.8	23.0	22.4	23.2	22.8	25.9	23.8	25.2	24.6	24.9	23.8	24.7
Gross NPA %	1.5	1.6	1.8	1.7	1.9	2.2	2.8	3.8	4.0	4.0	4.0	2.5	3.6	3.6	3.4	3.6	4.5
Net NPA %	0.9	0.9	1.0	1.0	1.2	1.4	1.8	2.9	2.9	2.8	2.5	1.5	2.5	2.6	2.4	2.6	3.3
Book Value per Share (Rs.)	25.9	26.5	27.1	26.6	27.1	27.8	28.5	28.5	30.0	30.8	31.6	26.9	27.7	27.6	28.4	29.0	29.1
EPS (Rs.) (Annualized)	3.8	3.0	2.9	2.3	1.9	2.3	2.6	2.5	2.8	3.0	3.1	2.6	2.3	0.1	2.5	2.6	0.5
Branches																	
- Kerala	439	440	441	444	447	447	447	449	453	454	455	463	463	463	463	464	464
- South India (Ex-Kerala)	230	232	233	239	242	244	244	245	245	245	245	246	246	246	246	248	249
- Rest of India	132	133	136	139	139	140	140	140	140	140	140	141	142	142	142	142	142
Total Branches	801	805	810	822	828	831	831	834	838	839	840	850	851	851	851	854	855
ATMs																	
- Kerala	565	587	607	651	670	682	688	698	701	713	718	724	745	756	769	783	786
- South India (Ex-Kerala)	297	313	325	365	378	380	384	387	388	391	393	394	396	393	396	398	399
- Rest of India	156	163	176	184	196	198	200	202	202	202	202	202	203	205	205	201	201
Total ATMs	1,018	1,063	1,108	1,200	1,244	1,260	1,272	1,287	1,291	1,306	1,313	1,320	1,344	1,354	1,370	1,382	1,386

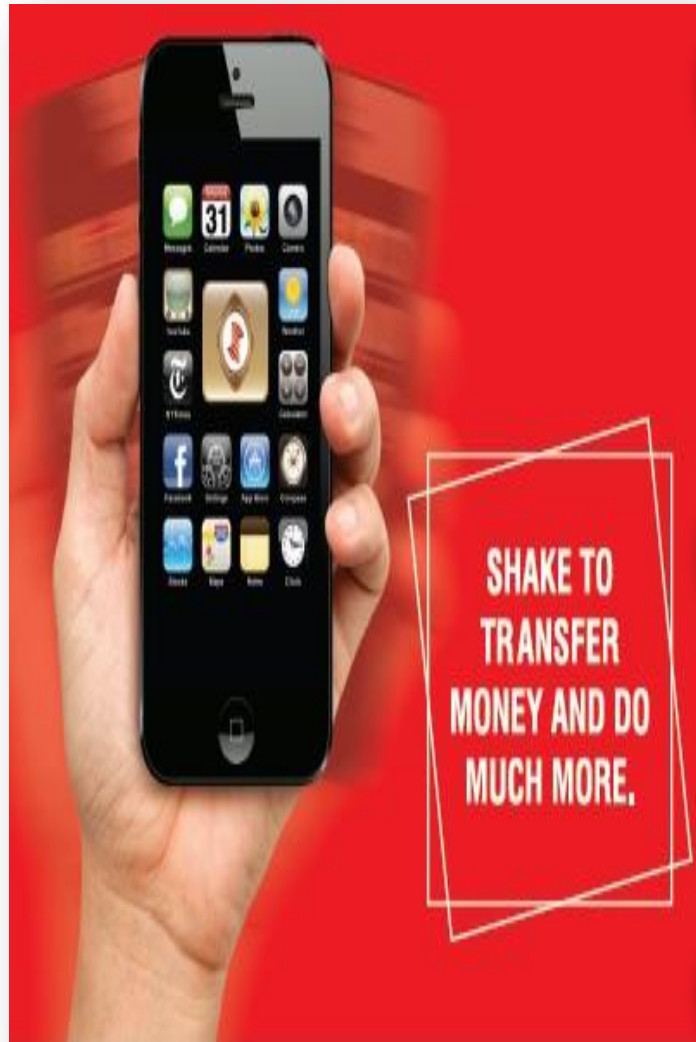


Present across Customer Touch Points

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

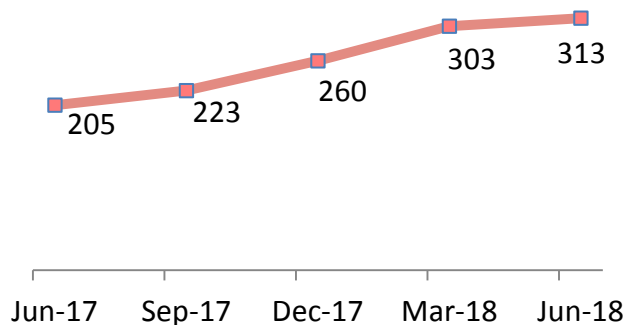


Centralized Processing Center allows enhanced risk management and customer creation with complete KYC compliance and fraud prevention tools

Personal Banking: Technology Banking

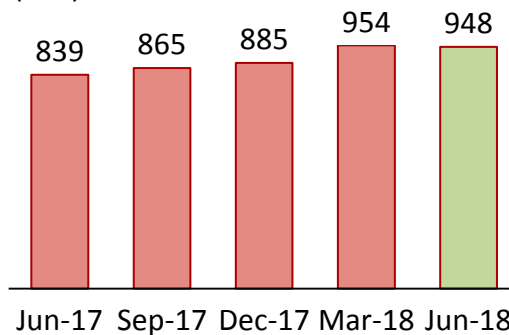
Active Internet Users

(000)'s



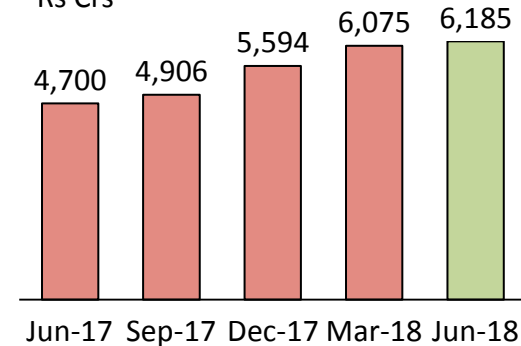
Internet Transaction Volume

(000)'s



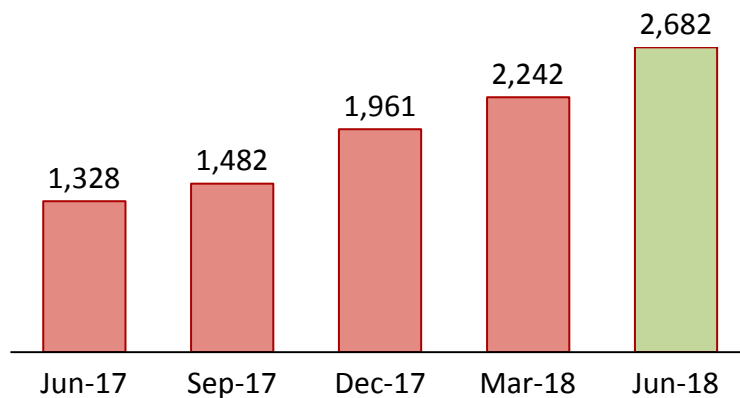
Internet Transaction Value

Rs Crs



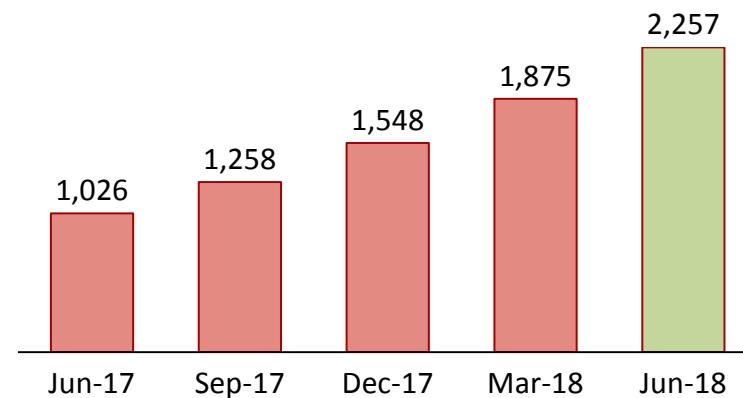
Mobile Transaction Volume

(000)'s



Mobile Transaction Value

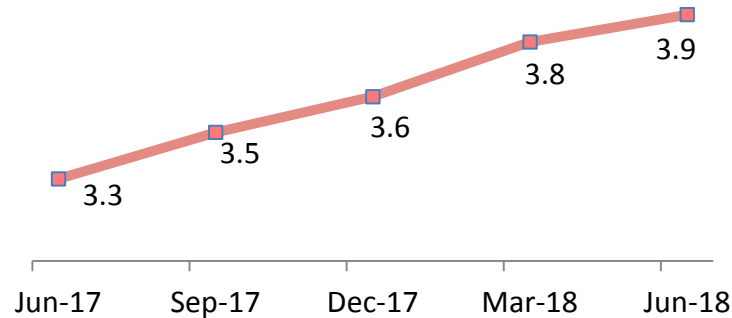
Rs Crs



Personal Banking: Debit Cards

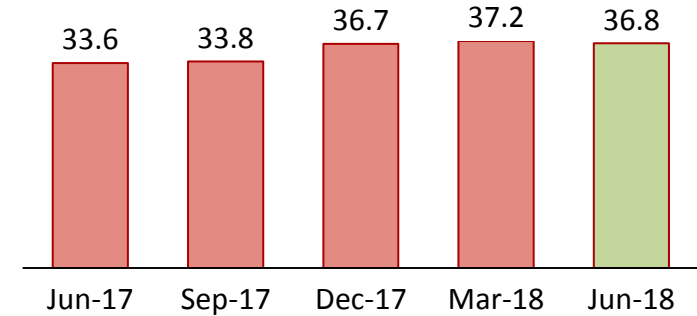
No of Active Debit Cards

In Millions



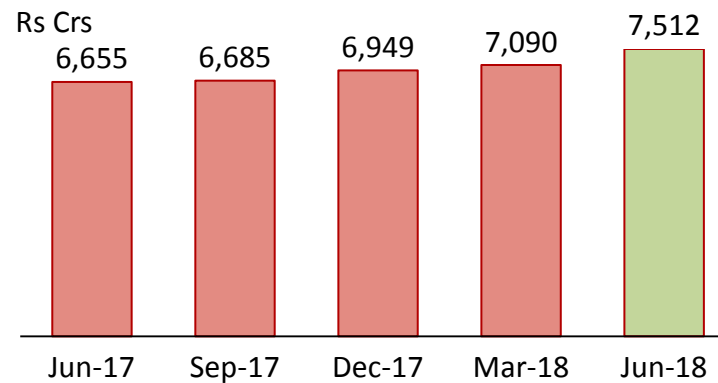
Debit Card Transaction Volumes

In Millions



Debit Card Transaction Value

Rs Crs





An Inflection Point




Moving Towards Vision 2020...




Appointed International Finance Corporation

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




Entered Memorandum of Understanding with NSIC

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



Opened Centralized Marketing & Processing Centre

- Houses the Bank's Retail Banking Dept., Retail Banking CPC, Mid-Corporate CPC, Transaction Banking Dept. and Trade Finance CPC
- 

....to become Retail Banking Power House



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

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

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



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

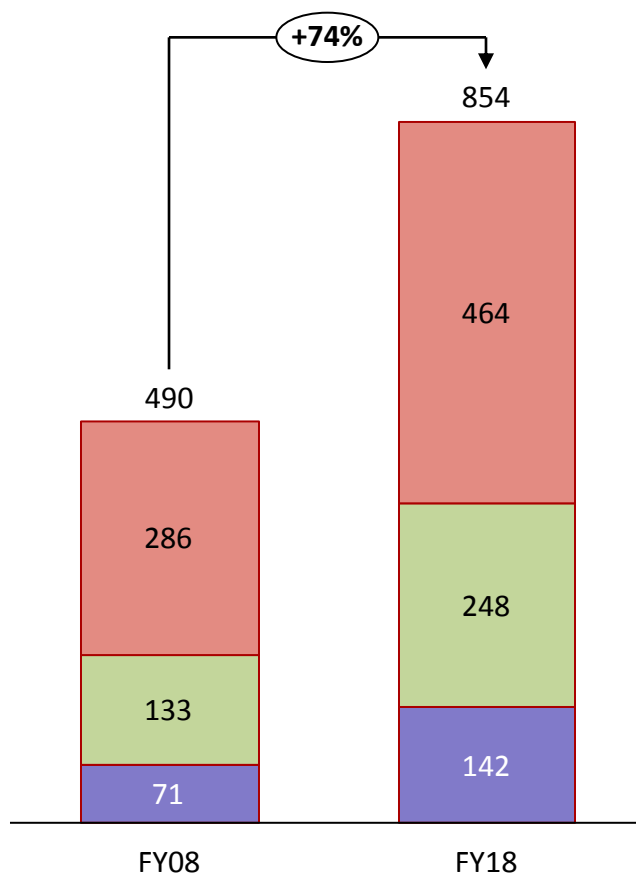
FIRST bank in the private sector to start Industrial Finance Branch in March 1993

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

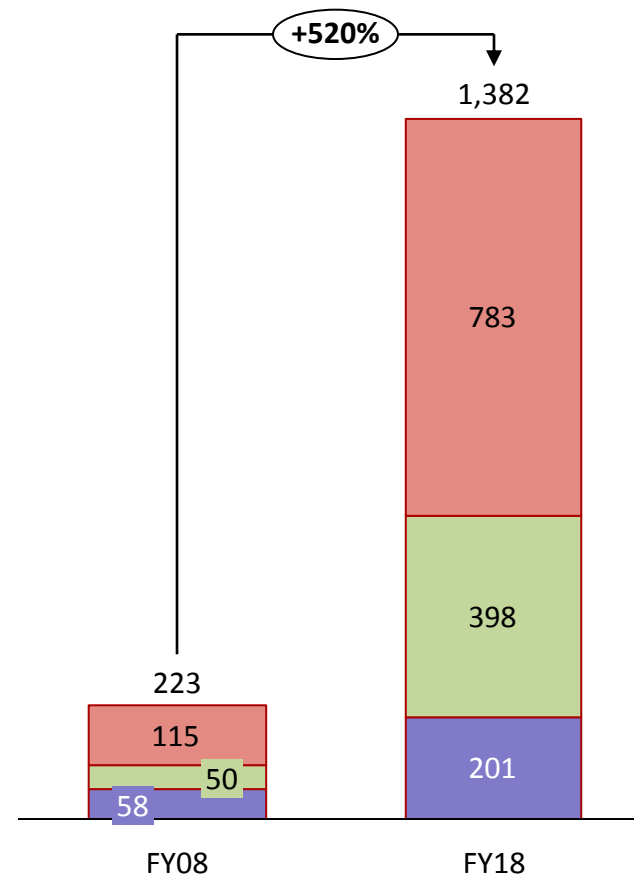
**The FIRST Kerala based bank to implement
Core Banking System**

Expansion since FY08

Branch Network



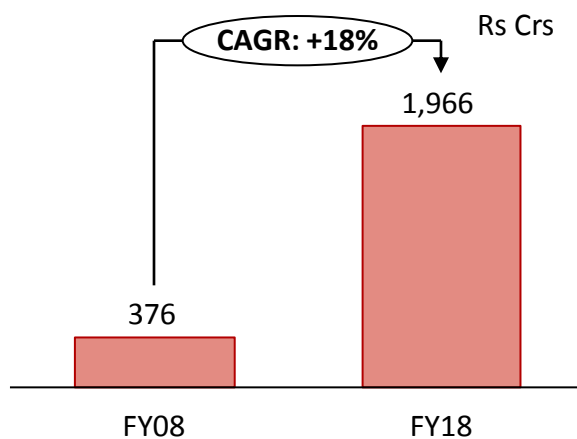
ATM Network



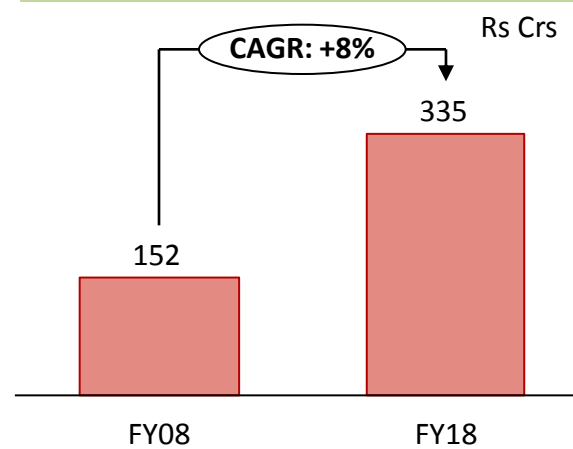
■ Kerala ■ South Ex-Kerala ■ Others (Rest of India)

Performance since FY08

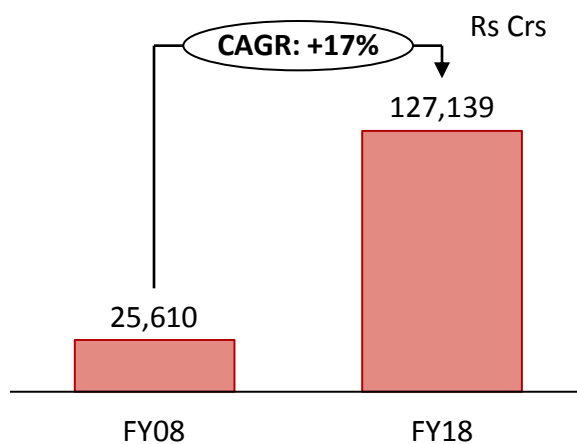
Net Interest Income



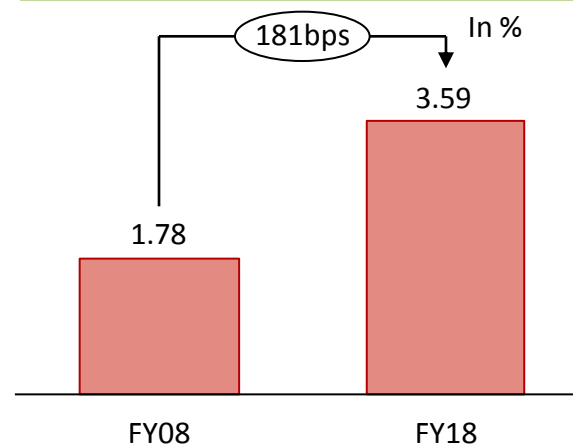
Profit After Tax



Business (Advances + Deposits)



Gross NPA



Leadership Team

Mr. V. G Mathew , MD & CEO

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

Leadership Team

Mr. Thomas Joseph K, EVP (Operations)

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

Mr. G Sivakumar, EVP (Credit)

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

Mr. K N Reghunathan, EVP (Treasury)

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

Management Team

Mr. Benoy Varghese
(Country Head – Wholesale Banking)

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

Mr. Sanchay Sinha
(Country Head – Retail Banking)

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

Mr. John Thomas
(Country Head – Business Development)

- Bachelors Degree in Science, MBA and CAIIB

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

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

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

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

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

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

Management Team

Mr. Shelly Joseph, General Manager

- Masters Degree in Commerce & CAIIB

Mr. Reddy N J, General Manager

- Masters Degree in Commerce & LLB

Mr. C.P. Gireesh, Chief Financial Officer

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

Mr. Jacob EA, Chief Compliance Officer

- Bachelors Degree in Science & CAIIB - I

Mr. Jimmy Mathew, Company Secretary

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

HUDCO Award

South Indian Bank has received the award for 'Best Performing Primary Lending Institution (PLI) of HUDCO' under Credit Linked Subsidy Scheme (CLSS). This prestigious award is a recognition of the Bank's contribution to promote credit under CLSS in 2017-18.



Photo Caption- Mr. Sanchay Kumar Sinha, Country Head (Retail Banking) receiving award for 'Best Performing PLI of HUDCO' under CLSS from Mr. Hardeep S Puri, Union Minister of State Independent Charge). Also seen are Mr. Rakesh Kumar Arora, Director (Finance) HUDCO, Mr. Durga Shanker Mishra, Union Housing & Urban Affairs Secretary, Dr. M Ravi Kanth, Chairman and Managing Director HUDCO and Mr. N. L. Manjoka, Director (Corporate Planning) HUDCO.

National Payments Excellence Award

South Indian Bank has won National Payments Excellence Award 2017 for 'RuPay' among the small category banks, which is the highest recognition in the industry to acknowledge exceptional performance in payments system. These prestigious awards hosted by National Payments Corporation of India (NPCI) are for inculcating a spirit of healthy competition and for recognizing the exceptional performance of NPCI members. The award is conferred for the second consecutive time to SIB, which is making significant strides in pioneering technological innovations in digital banking.



Photo Caption- Shri. Reghunathan K N, EVP (Treasury), South Indian Bank receiving National Payments Excellence Award for RuPay instituted by NPCI from Shri. B. P. Kanungo, Deputy Governor RBI, in the presence of Biswamohan Mahapatra, Chairman NPCI, Mr. V.G. Kannan, Chief Executive, IBA and Dr. A.S. Ramasastri, Director, IDRBT.

Award Wins

IBA Technology Awards 2018

Winner – Best Technology Bank of the Year

Winner - Best Payment Initiatives

Winner - Best use of Digital & Channel Technologies

Runner up – Best Financial Inclusion Initiatives

Runner up – Best IT Risk & Cyber Security Initiatives



Award Wins

ASSOCHAM - Won Social Banking Excellence Award 2017

(Priority Sector Lending)



Award Wins

FIEO Regional Export Award 2015-16

Best Financial Services & Foreign Exchange Earner in Southern Region (Gold)



Award Wins

Won Digital India Excellence Award 2017

Digital India Excellence Award 2017 for its innovation in mobile app 'Digital e-lock' in the 5th PAN-IIM World Management Awards 2017



Awards & Recognition

Awarded with ISO 27001:2013 Certification

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



Awards & Recognition

Won “IBA Banking Technology Awards”



Won National Payments Excellence Awards -
2016



Won Finnoviti Award - 2017



Awards & Recognition

Won Two IDRBT Best Bank Awards



Bagged “Dun & Bradstreet, India’s Top Banks & Banking Awards 2017”



For further information, please contact:

Company

The South Indian Bank Ltd.

CIN – L65191KL1929PLC001017

Mr. C. P. Gireesh, CFO/

Mr. Vijith S, Dy. General Manager

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vijiths@sib.co.in

www.southindianbank.com

Investor Relations Advisors

Strategic Growth Advisors Pvt. Ltd.

CIN - U74140MH2010PTC204285

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