

Investor Presentation

Q1-FY 2024

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Operating Performance



Deposits

Q1 FY24: Rs. 95,499 Cr
+ 8%
Q1 FY23: Rs.88,196 Cr



Retail Deposits

Q1 FY24: Rs. 92,043 Cr
+ 6%
Q1 FY23: Rs. 86,460 Cr



CASA

Q1 FY24 : Rs.31,166 Cr
+3%
Q1 FY23: Rs.30,335 Cr



Advances

Q1 FY24: Rs.74,102 Cr
+15%
Q1 FY23: Rs.64,704 Cr



NIM

Q1 FY24: 3.34%
+60 bps
Q1 FY23: 2.74%



NII

Q1 FY24: Rs. 808 Cr
+34%
Q1 FY23: Rs. 603 Cr



Profit After Tax

Q1 FY24: Rs.202 Cr
+76%
Q1 FY23 : Rs.115 Cr



Provisions

(excl Tax)
Q1 FY24: Rs.199 Cr
+43%
Q1 FY23: Rs.139 Cr



PCR

(Incl. w/off)
Q1 FY24 : 76.54%
+ 643 bps
Q1 FY23: 70.11%



PCR

(Excl. w/off)
Q1 FY24 : 65.15%
+ 1255 bps
Q1 FY23 : 52.60%

Key highlights for Q1 FY-2024

✓ Business

- ✓ Highest ever **Business** of **Rs. 1,69,601 crore** for **Q1 FY24**.
- ✓ Total **Deposit** increased by **8% Y-o-Y** to **Rs. 95,499 crore** from Rs. 88,196 crore.
- ✓ Highest ever **Advances** of **Rs. 74,102 crore** for **Q1 FY24** vs Rs. 64,704 crore on Y-o-Y, with a growth of 15%.
- ✓ Recorded total **disbursement** of **Rs. 22,108 crore** in Q1 FY24 against Rs. 12,548 crore Y-o-Y with a growth of 76%.
- ✓ **CASA** amount increased by **3% Y-o-Y** to **Rs. 31,166 crore** vs Rs. 30,335 crore.
- ✓ **Gold loan** continue to grow consistently registering a growth of 21% Y-o-Y to **Rs. 14,478 crore** against Rs. 11,961 crore

✓ Capital

- ✓ **CRAR** and **Tier I ratio** of **16.49%** and **14.04%** respectively.
- ✓ **Risk Density** of **43.31%**

Key highlights for Q1 FY-2024

- ✓ Reported quarterly **Profit after Tax (PAT) of Rs. 202 crore** as against Rs. 115 crore on Y-o-Y
- ✓ Reported **NII of Rs. 808 crore** for the Q1 FY 2024 compared to Rs. 603 crore on Y-o-Y basis
- ✓ **Net Interest Margin (Quarterly)** improved by 60 bps Y-o-Y to 3.34% in Q1-2024 vs 2.74% in Q1-2023
- ✓ **Improvement in ROA** at **0.73%** against 0.46% Y-o-Y
- ✓ **Improvement in ROE** at **11.80%** against 7.68% Y-o-Y
- ✓ **Mobile banking transactions** volume increased by **61%** Y-o-Y to 119 million transactions
- ✓ **Core fee income** grew by **17%** Y-o-Y to Rs. 150 crore vs Rs. 128 crore
- ✓ **Reduction in Gross NPA ratio** by 74 bps Y-o-Y from 5.87% to 5.13%
- ✓ **Reduction in Net NPA ratio** by 102 bps Y-o-Y from 2.87% to 1.85%.
- ✓ Reported **provision coverage ratio incl. W/off** of **76.54%** and **excl. W/off** of **65.15%**.
- ✓ **Credit cost** of **0.27%**

Transformation Journey

Oct 2020 - Jun 2023

CASA Deposits

Added Rs. 8,188 crore of CASA from Rs. 22,978 crore to reach Rs. 31,166 crore
CASA ratio improved from 27.81% to 32.64% (+483 bps)

Advances (New Book)

New book of Rs. 45,268 Cr with GNPA of 0.16%* & SMA2 of 0.23%

RWA to Total Asset

Risk Density improved from 53.14% to 43.31%

Capital adequacy

CRAR improved by 255 bps from 13.94% to 16.49% as at Jun 30, 2023

Provision coverage ratio

PCR (Incl write off) improved by 1781 bps from 58.73% as at Mar 2021 to 76.54%
PCR (Excl write off) improved by 3115 bps from 34.00% as at Mar 2021 to 65.15%

Recovery & upgrades

Recovered & upgraded Rs. 4,160 Cr from GNPA and technical w/off accounts.
Y-o-Y - Gross NPA decreased from 5.87% to 5.13% and Net NPA decreased from 2.87% to 1.85%

Digital adoption

Digital transactions have gone up from 89% to 97%

* Excl Rs. 38 cr of FLDG and Rs.7 cr Gold

Consolidation of Advances

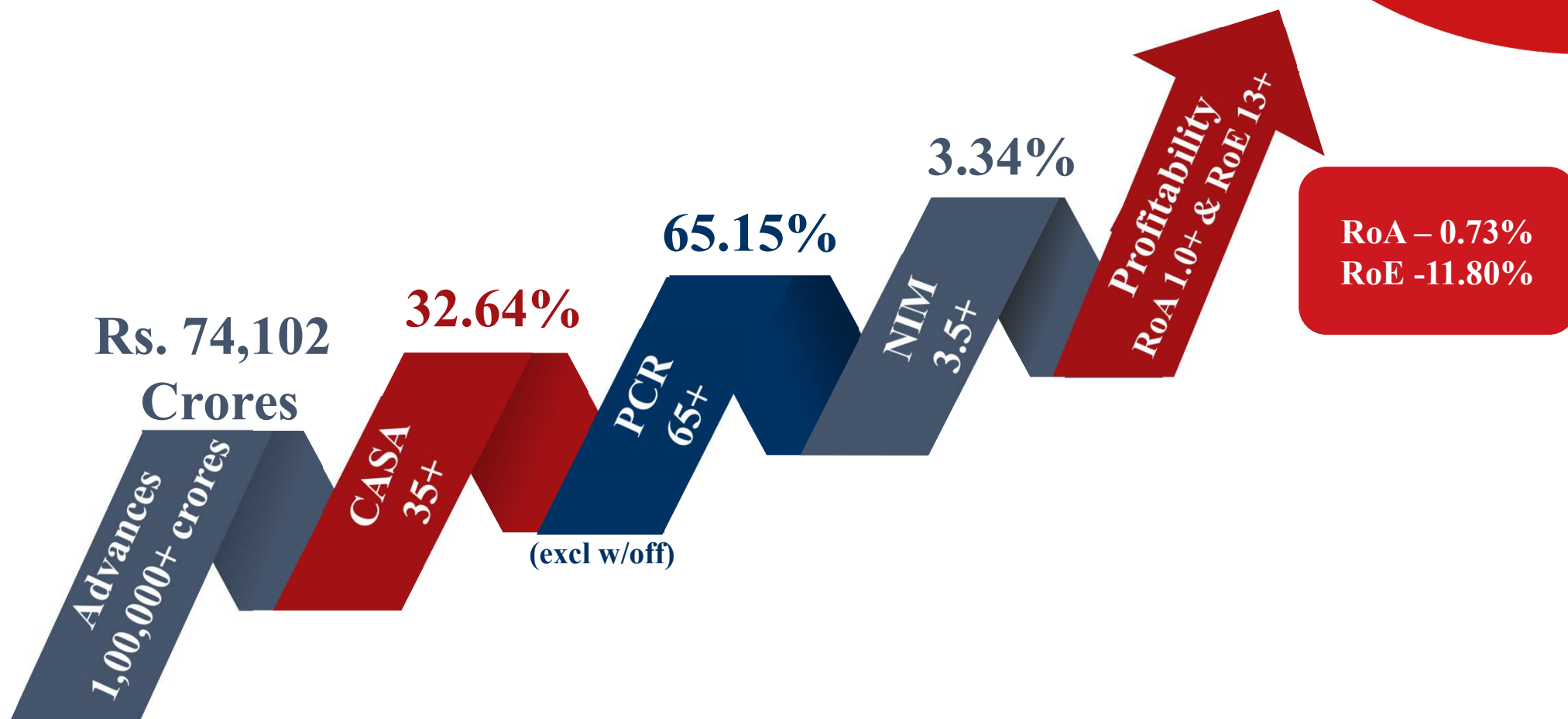
Churned around 61% of overall loan book since October 1, 2020

Rs. in crore	New Book	Old Book	Total Book
Loan book	45,268	28,834	74,102
Share of A+ rated in Large Corporate	97%	32%	94%
SMA 2	103	785	888
GNPA	71*	3688	3,759*
% of GNPA - Total Book	0.16%*	12.8%	5.07%*
Net NPA	27	1,299	1,326
% of Net NPA - Total Book	0.06%	4.51%	1.79%

*Excl. Rs. 38 Cr of Credit card backed by FLDG and Rs. 7 Cr Gold Loan

- ✓ Achieved disbursements of Rs. **22,108** Cr during the Q1FY24 vs Rs. 12,548 Cr during the Q1FY23 led by Corporate - Rs. **17,200** Cr (Rs. 7,595 Cr), Gold - Rs. **2,883** Cr (2,978 Cr), B Segment - Rs. **997** Cr (939 Cr), PL – Rs. **286** Cr (Rs. 269 Cr), Other retail Rs. **263** Cr (Rs. 284 Cr), Agri - Rs. **208** Cr vs (Rs. 185 Cr), HL - Rs. **185** Cr (Rs. 117 Cr), VL – Rs. **73** Cr (Rs. 63 Cr) and LAP Rs. **13** Cr (Rs. 118 Cr).
- ✓ Avg overall ticket size has decreased from Rs. 17 lakh as at Sep 30, 2020 to less than Rs. 14 Lakh as at Jun 30, 2023.
- ✓ Personal loan book increased by 93% Y-o-Y to touch Rs. 1,935 Cr during Q1 FY24.
- ✓ Bank had issued 2,50,000+ credit cards as on Jun, 30, 2023 with outstanding book of Rs. 955 Cr.

Update on Vision 2025



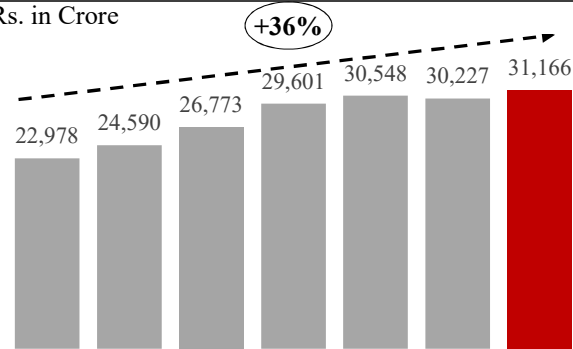
Key highlights of the Transformation Journey - Oct 2020 - Jun 2023



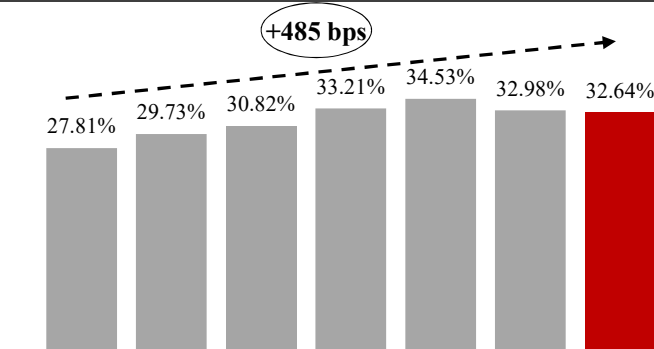
Business Parameters

CASA

Rs. in Crore

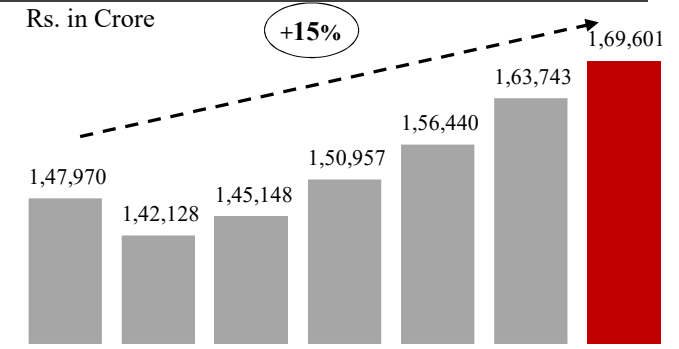


CASA to Deposit %



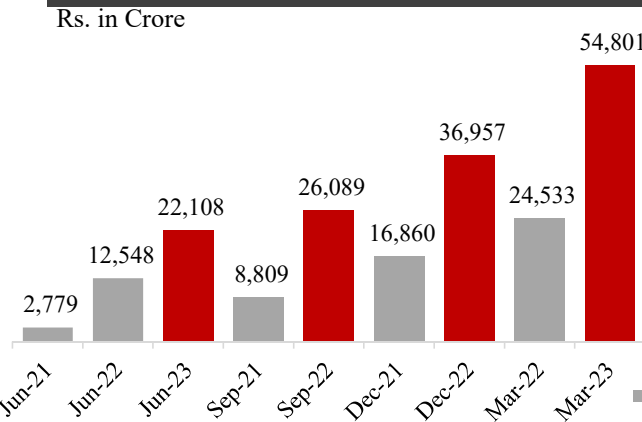
Total Business

Rs. in Crore



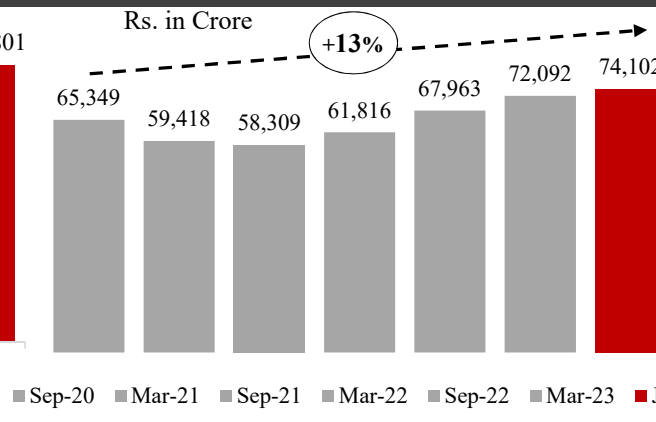
Disbursements

Rs. in Crore



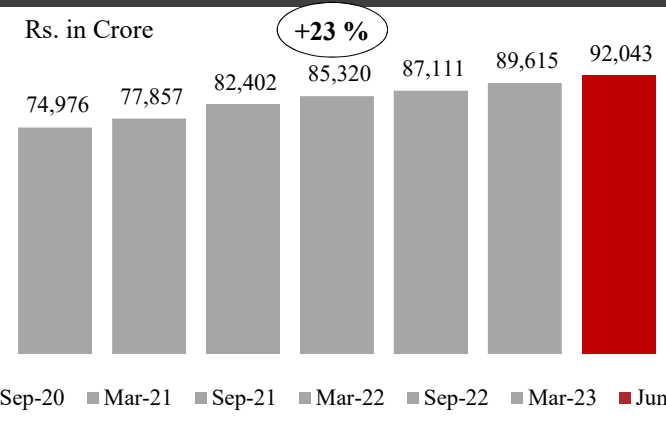
Gross Advances

Rs. in Crore



Retail Deposits

Rs. in Crore

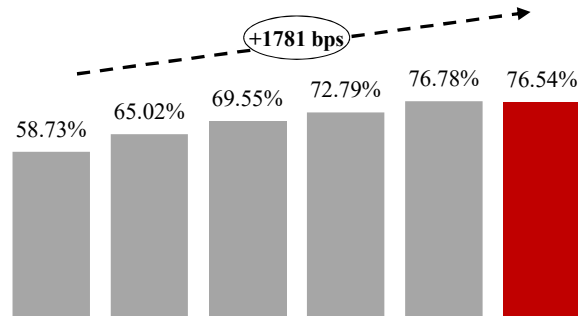


Key highlights of the Transformation Journey - Oct 2020 – Jun 2023

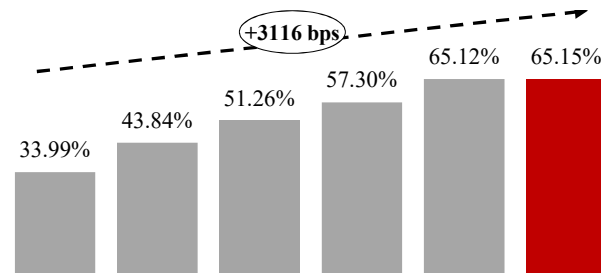


Asset Quality Parameters

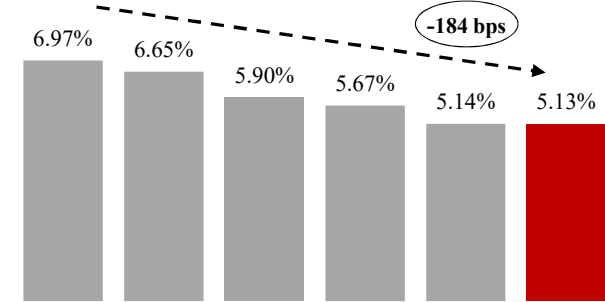
PCR Incl. W/off



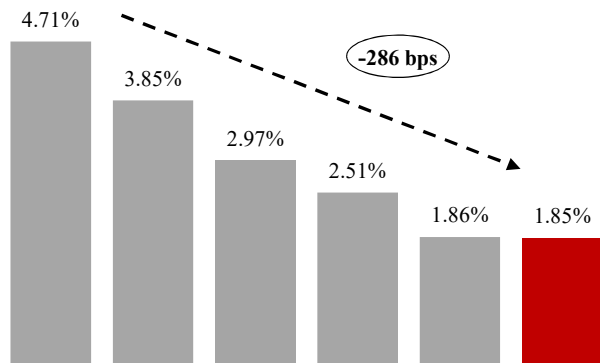
PCR Excl. W/off



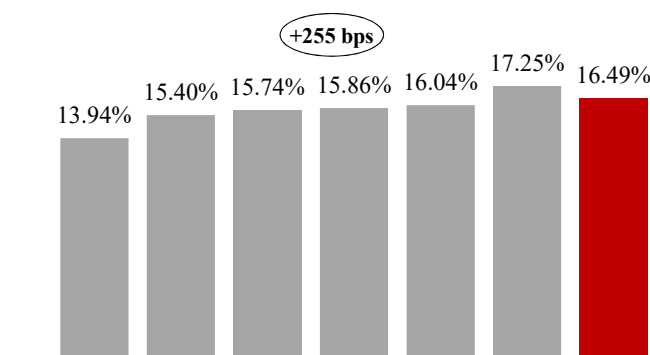
GNPA



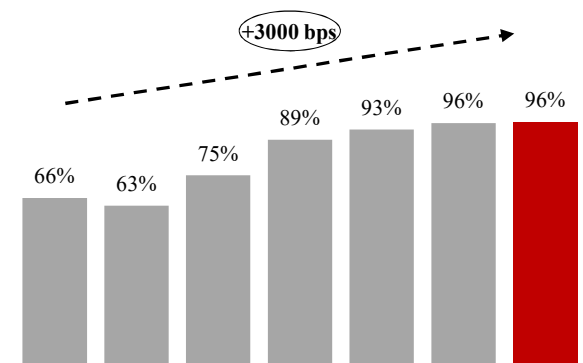
NNPA



CRAR



A & Above rated in Large Corporate Loans



■ Mar-21 ■ Sep-21 ■ Mar-22 ■ Sep-22 ■ Mar-23 ■ Jun-23

■ Sep-20 ■ Mar-21 ■ Sep-21 ■ Mar-22 ■ Sep-22 ■ Mar-23 ■ Jun-23

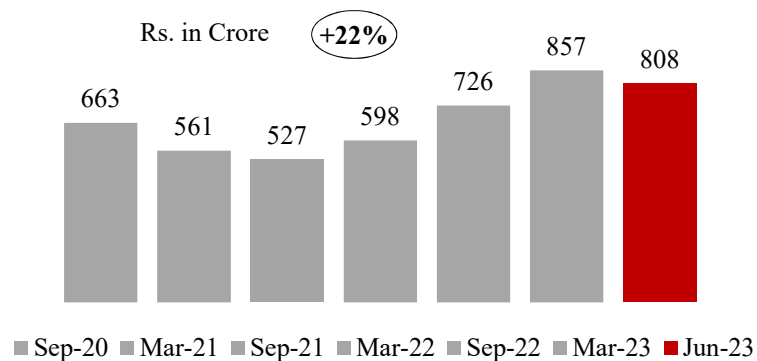
■ Sep-20 ■ Mar-21 ■ Sep-21 ■ Mar-22 ■ Sep-22 ■ Mar-23 ■ Jun-23

PCR & NPA base figure is as on March 2021 due to Covid moratorium till September 2020

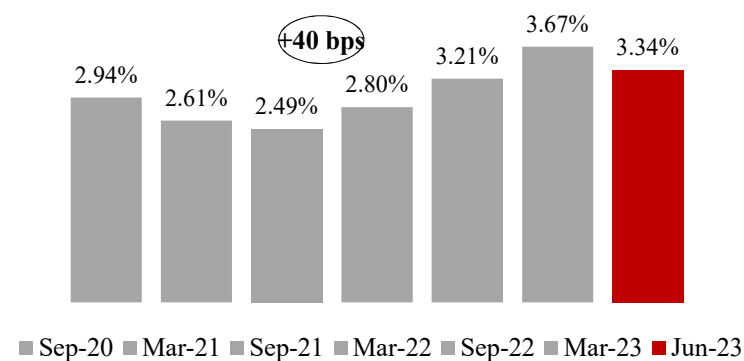
Key highlights of the Transformation Journey - Oct 2020 - Jun 2023

Profitability Parameters

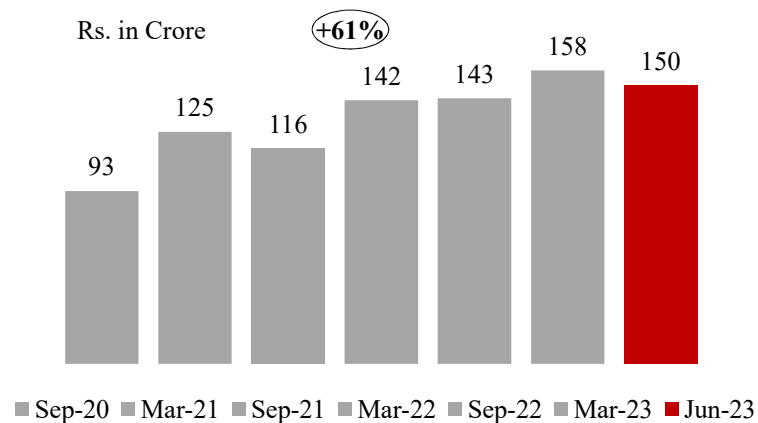
NII (Quarterly)



NIM (Quarterly)



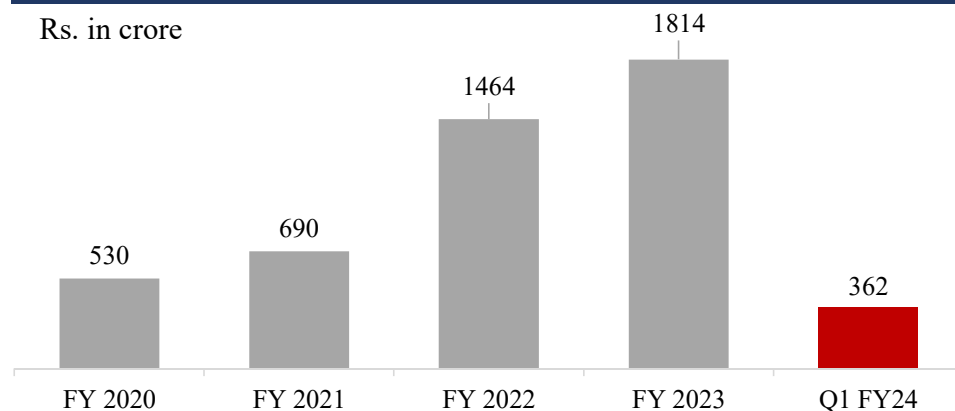
Core Fee Income



Concentrated efforts in recoveries and collections

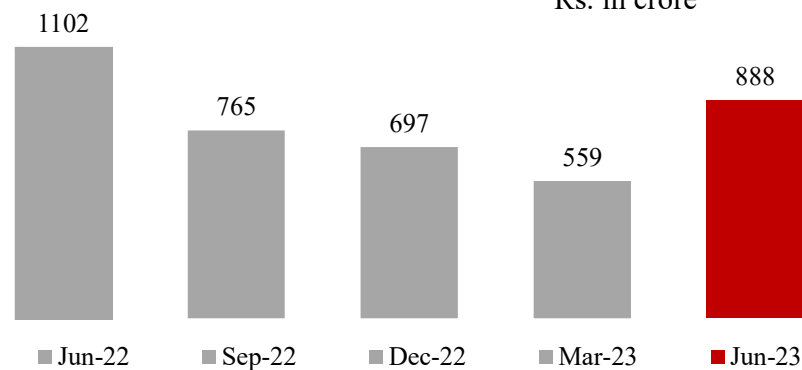
Recoveries & Upgrades continue to be on focus....

Rs. in crore

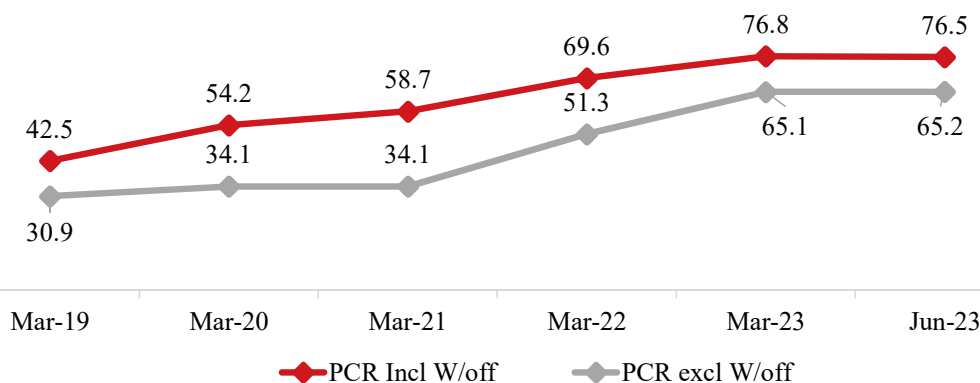


SMA2 book has reduced by 19% YoY

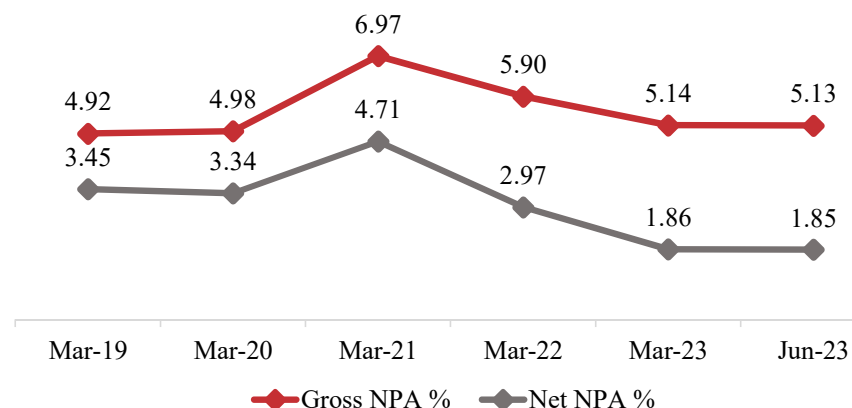
Rs. in crore



Significant improvement in PCR



Net NPA below pre-covid level



Profit & Loss Overview (Standalone)

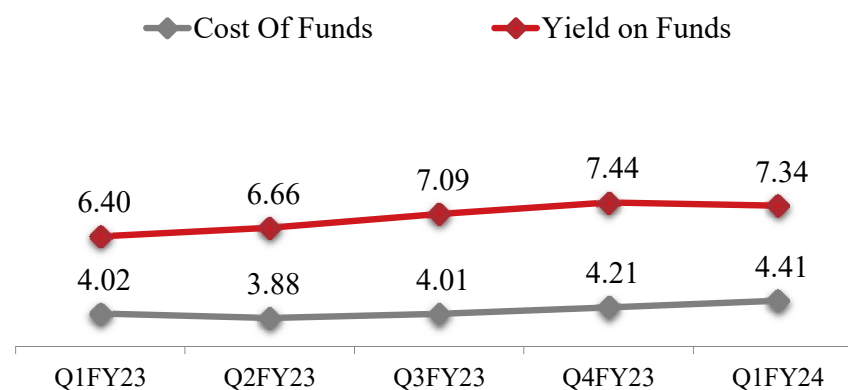
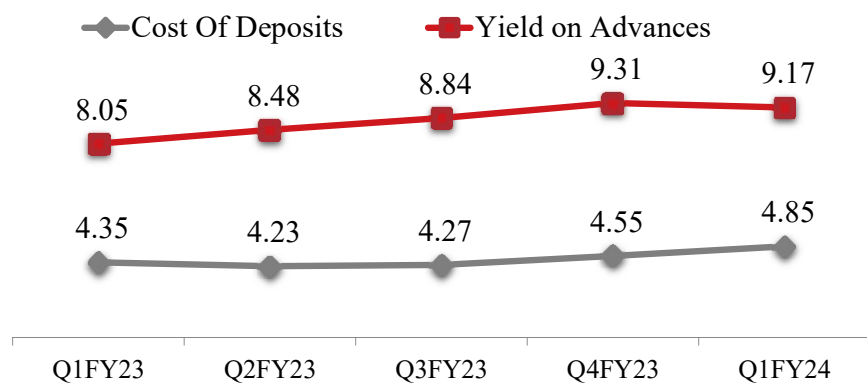
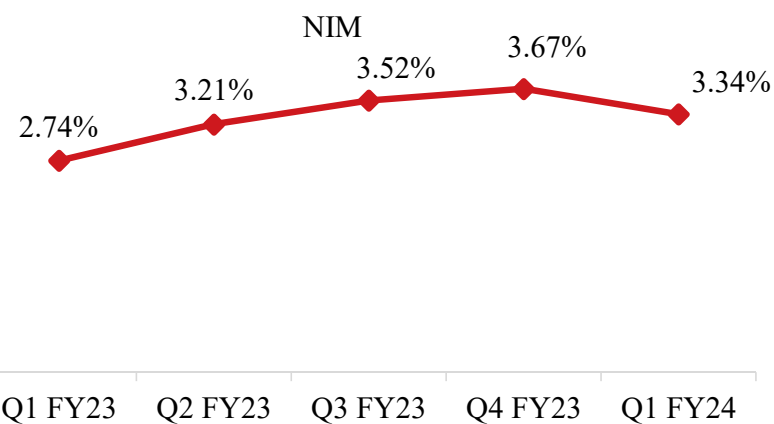
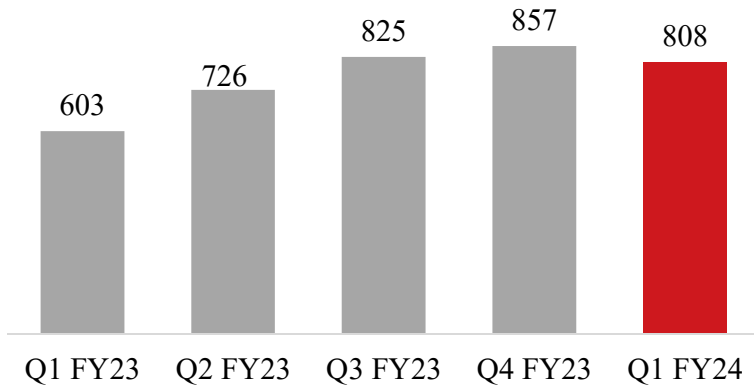
Rs. in Crore	Q1-FY24	Q1-FY23	Y-o-Y (%)	Q4-FY23	Q-o-Q (%)	FY23
Net Interest Income	808	603	34%	857	(6%)	3,012
Non Interest Income	361	246	47%	345	5%	813
- Core Fee Income	150	128	17%	158	(5%)	569
- Treasury & Forex	77	4	1825%	(50)	-	(308)
- Other	134	114	17%	237	(44%)	553
Total Income	1,169	849	38%	1,203	(3%)	3,825
Operating Expenses	679	533	27%	641	6%	2,317
Operating Profit	490	316	55%	562	(13%)	1,508
Provisions & Contingencies	199	139	43%	39	410%	399
Profit Before Tax	291	177	64%	523	(44%)	1,108
Provision for Tax	89	62	44%	189	(53%)	333
Profit After Tax	202	115	76%	334	(40%)	775

Net Interest Income

Quarterly

(Rs.in Crore)

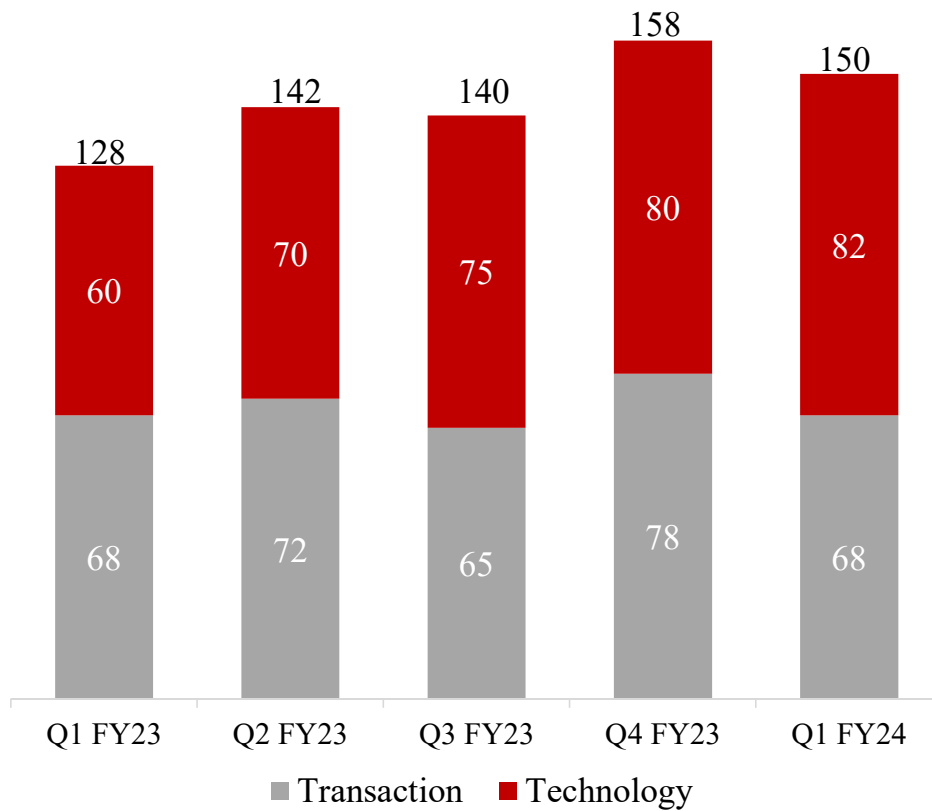
Net Interest Income



Non-Interest Income

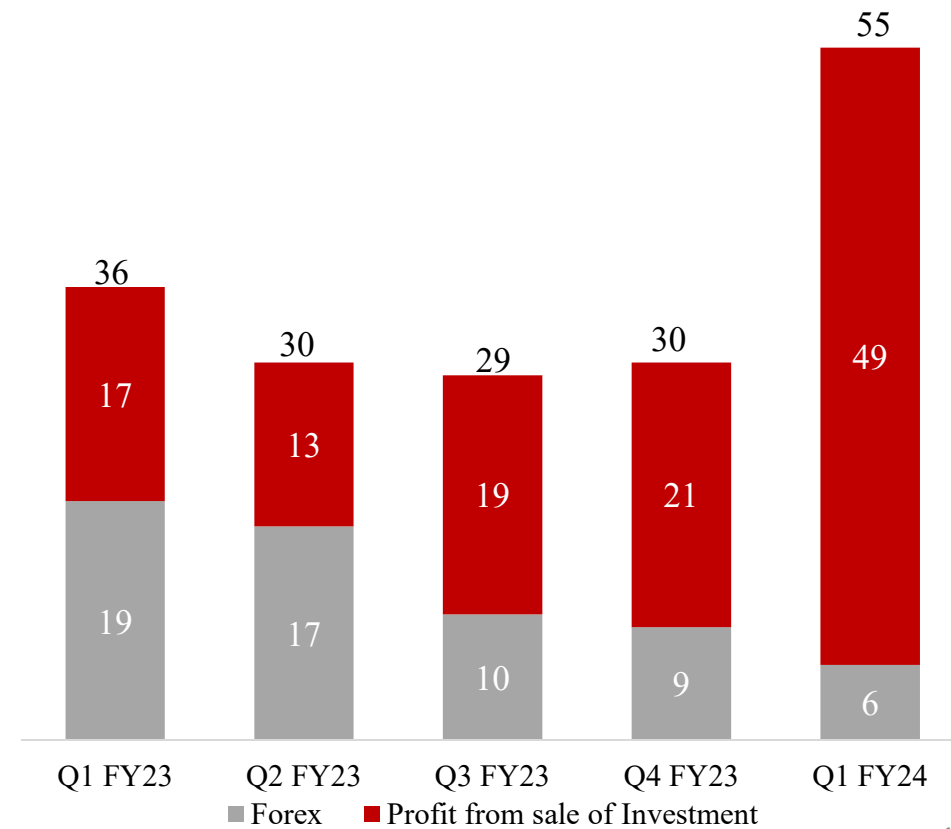
Core Fee Income

(Rs. in Crore)



Treasury & Forex Income¹

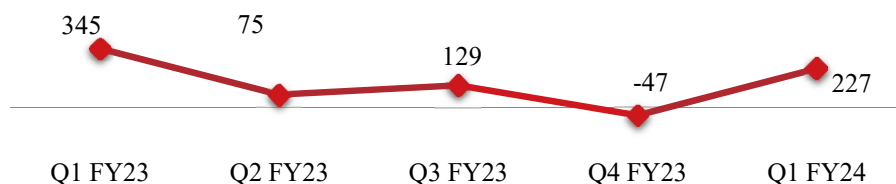
(Rs. in Crore)



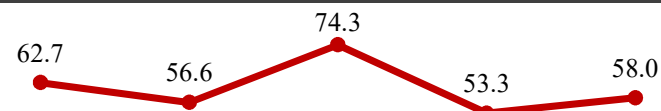
¹ Excludes depreciation on Investments

Operating Efficiency

Employee Additions



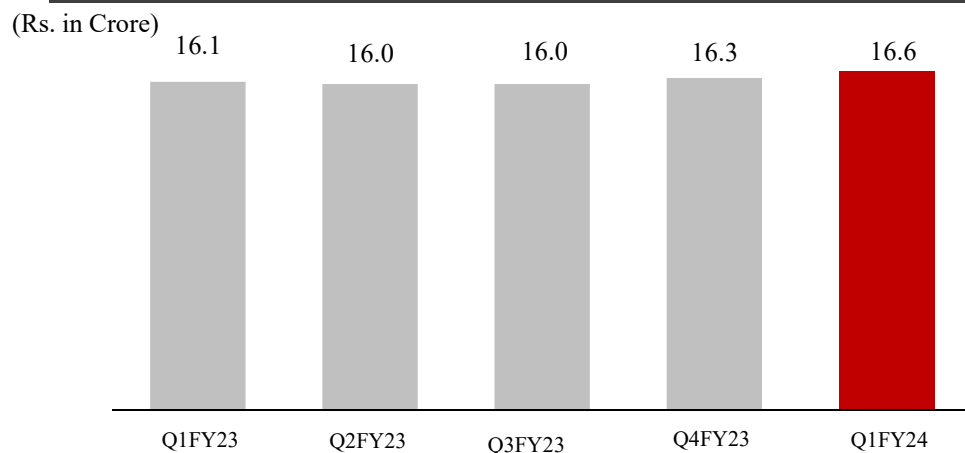
Cost-to-Income Ratio



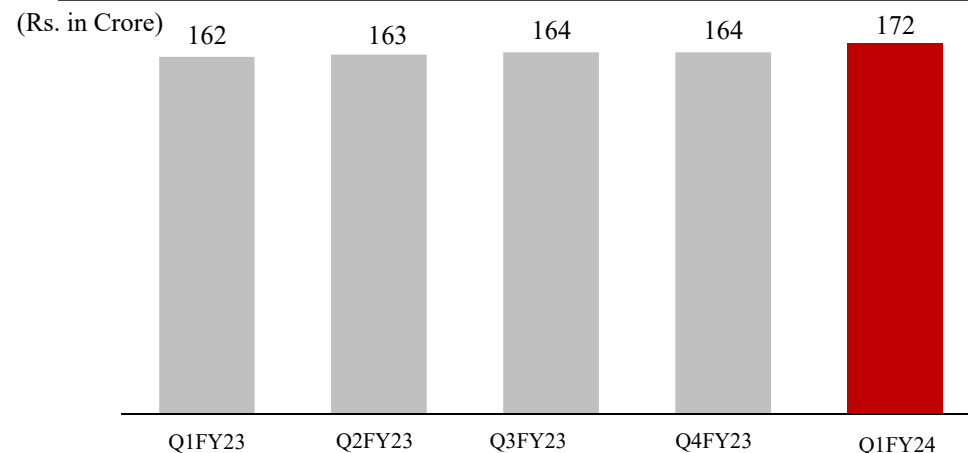
Q1 FY23 Q2 FY23 Q3 FY23 Q4 FY23 Q1 FY24

Q3 FY23 includes SR provision of Rs.312 Crore

Business per Employee



Business per Branch



Provisions

(Rs. in Crore)

Particulars	Q1FY24	Q4FY23	Q1FY23
For NPA & NPI	247	78	181
For Standard Assets	(14)	(18)	(28)
For Restructured Advances/Sacrifices & FITL	(27)	(16)	2
For Unhedged Forex Exposure	(2)	2	1
Others	(5)	(6)	(16)
Taxes	89	189	62
Total Provisions	288	229	201

Balance Sheet Overview (standalone)



(Rs. in Crore)

Particulars	Jun 2023	Jun 2022	Y-o-Y (%)	Mar 2023	Q-o-Q (%)
Capital & Liabilities	1,10,541	1,00,632	10%	1,07,698	2%
Capital	209	209	0%	209	0%
Reserves and Surplus	6,668	5,813	15%	6,465	3%
Deposits	95,499	88,196	8%	91,651	4%
Borrowings	5,645	4,682	21%	6,994	-19%
Other Liabilities & Provisions	2,519	1,732	45%	2,378	6%
Assets	1,10,541	1,00,632	10%	1,07,698	2%
Cash & Balances with RBI	5,030	5,649	-11%	4,639	8%
Balances with Banks	1,772	3,191	-44%	2,441	-28%
Investments	25,931	22,377	16%	24,642	5%
Advances	71,742	62,760	14%	69,804	3%
Fixed Assets	874	863	1%	878	0%
Other Assets	5,193	5,792	-10%	5,294	-2%
Business (Advances + deposits)	1,67,241	1,50,596	11%	1,61,456	4%
Current Accounts	5,151	4,878	6%	4,986	3%
Savings Accounts	26,016	25,457	2%	25,241	3%
CASA Ratio	32.64%	34.39%	-175 bps	32.98%	-34bps

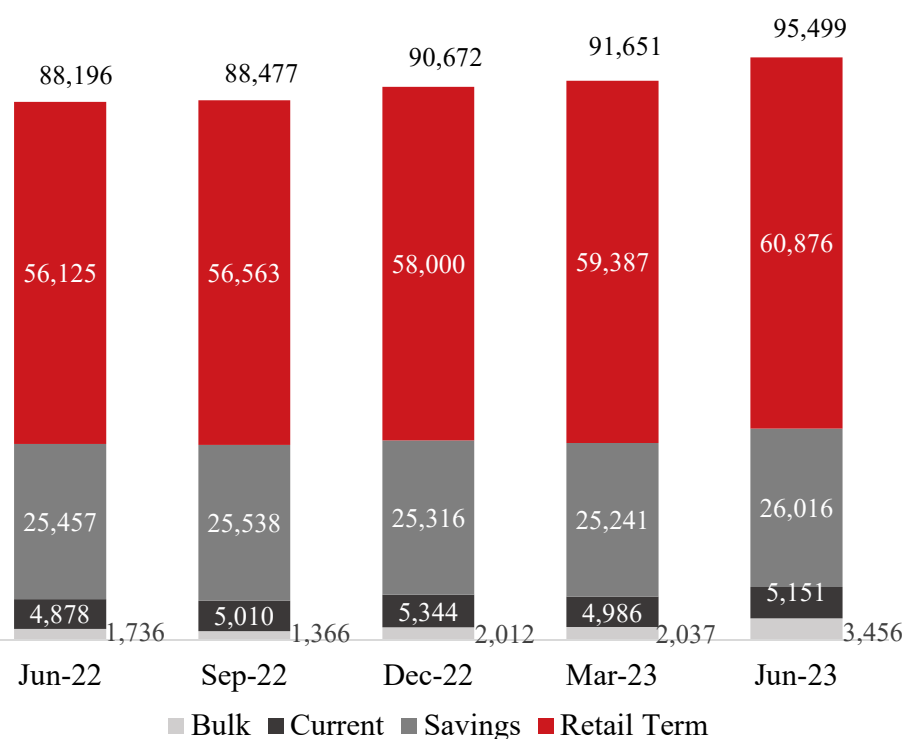
Key Metrics – Quarterly

Particulars	FY24	FY23			
	Q1	Q4	Q3	Q2	Q1
Net Interest Margin (NIM)	3.34%	3.67%	3.52%	3.21%	2.74%
CRAR Basel III	16.49%	17.25%	16.25%	16.04%	16.25%
RoAA (Annualized)	0.73%	1.26%	0.56%	0.65%	0.46%
Provision Coverage	76.54%	76.78%	74.51%	72.79%	70.11%
CASA	32.64%	32.98%	33.81%	34.53%	34.4%
Gross NPA	5.13%	5.14%	5.48%	5.67%	5.87%
Net NPA	1.85%	1.86%	2.26%	2.51%	2.87%
Book Value per Share (Rs.)	32.9	31.9	30.4	29.8	28.8
Earnings per Share (Rs.) (Annualized)	3.9	3.7	2.8	3.2	2.2
Customer Touch Points					
Kerala	499	498	496	497	497
South Ex Kerala	279	279	275	273	273
Rest of India	163	163	157	156	156
Total	941	940	928	926	926

Well Distributed Deposit Base

Breakup of Deposits

Rs. in Crore



Break Up of Non-Resident Deposits

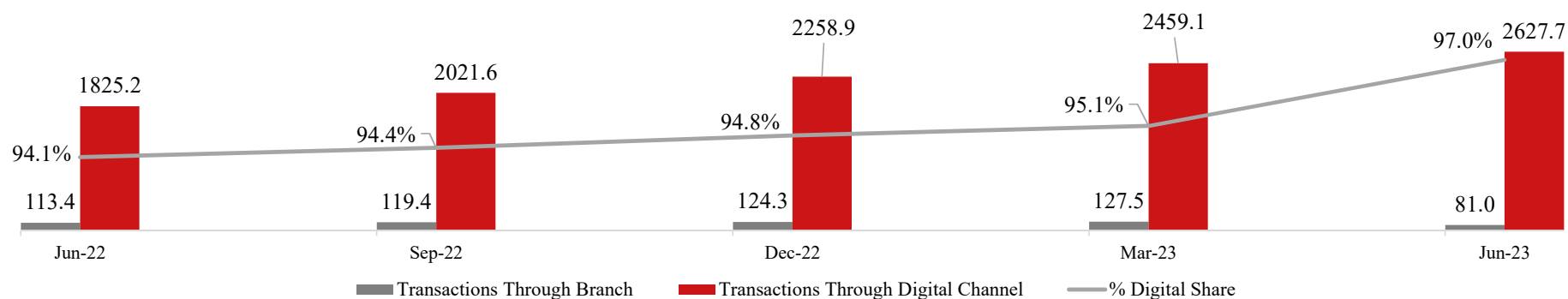
Rs. in Crore

Deposit Type	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023
NR SB	7,198	7,101	7,054	6,916	6,884
NR CD	53	53	57	55	55
FCNR (B), RFC & Others	1,835	1,973	2,124	2,184	2,177
Low-Cost NRI Deposit	9,086	9,127	9,235	9,155	9,116
NRE Term Deposit	17,683	17,509	17,824	18,014	18,253
NRO Term Deposit	829	864	905	990	1,013
Total NRI Deposit	27,598	27,500	27,964	28,159	28,382

Digital Banking

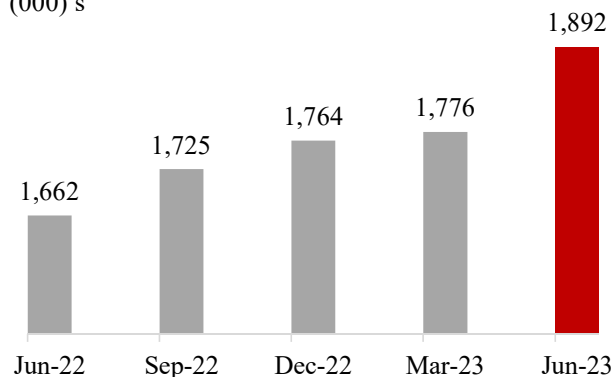
Digital vs Branch Transactions (no of transactions)

(000)'s



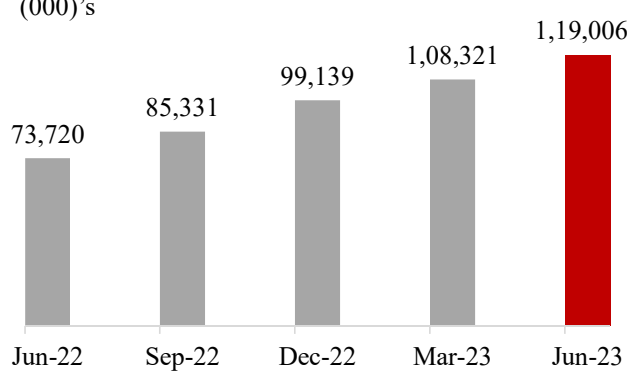
Internet Transaction Volume

(000)'s



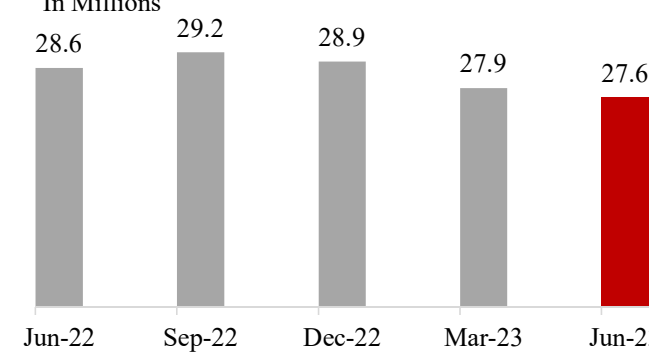
Mobile Transaction Volume

(000)'s



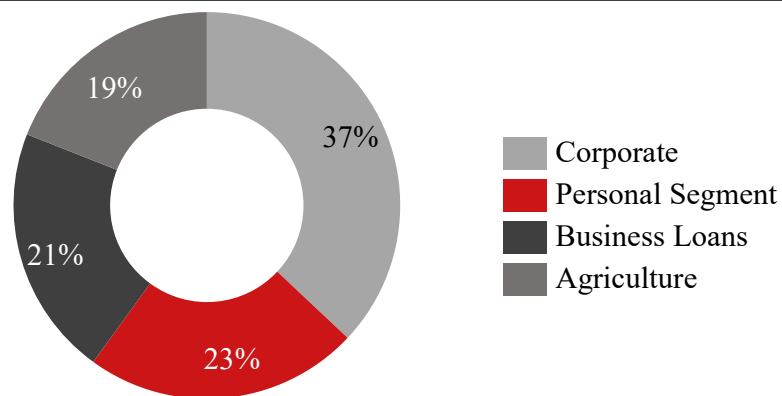
Debit Card Transaction Volume

In Millions

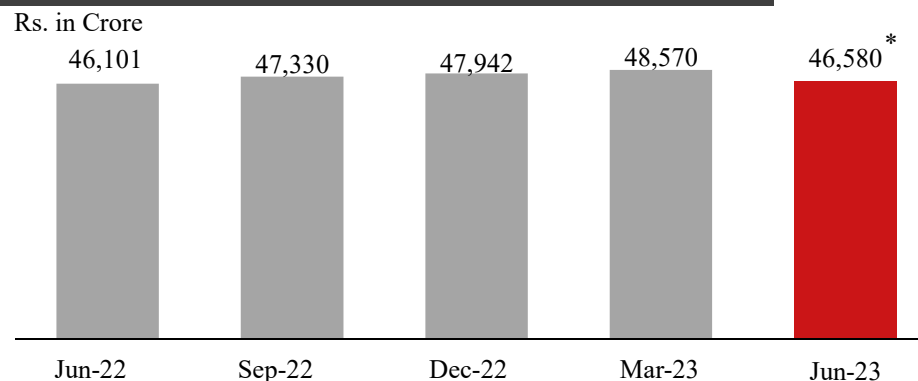


Composition of Loan Book

Segment wise Break up of Total Loan Book



Loan Book (Excluding Corporate)



* Figures after remapping as on 01-04-2023

Break up of Loan book

Rs. in Crore	Jun-22		Mar-23		Jun-23	
	Number	Value	Number	Value	Number	Value
Less than 5 Cr	4,54,396	34,045	5,26,142	36,162	5,40,984	39,713
5 - 25 Cr	1,235	11,371	966	10,162	1,014	9,169
25 - 100 Cr	158	6,552	176	8,354	195	5,769
More than 100 Cr	36	8,937	51	13,705	58	15,648
Total	4,55,825	60,905	5,27,335	68,384	5,42,251	70,298
Gross NPA	7,057	3,799	8,243	3,708	8,559	3,804
Gross Advances	4,62,882	64,704	5,35,578	72,092	5,50,810	74,102

Loan Book Across Regions

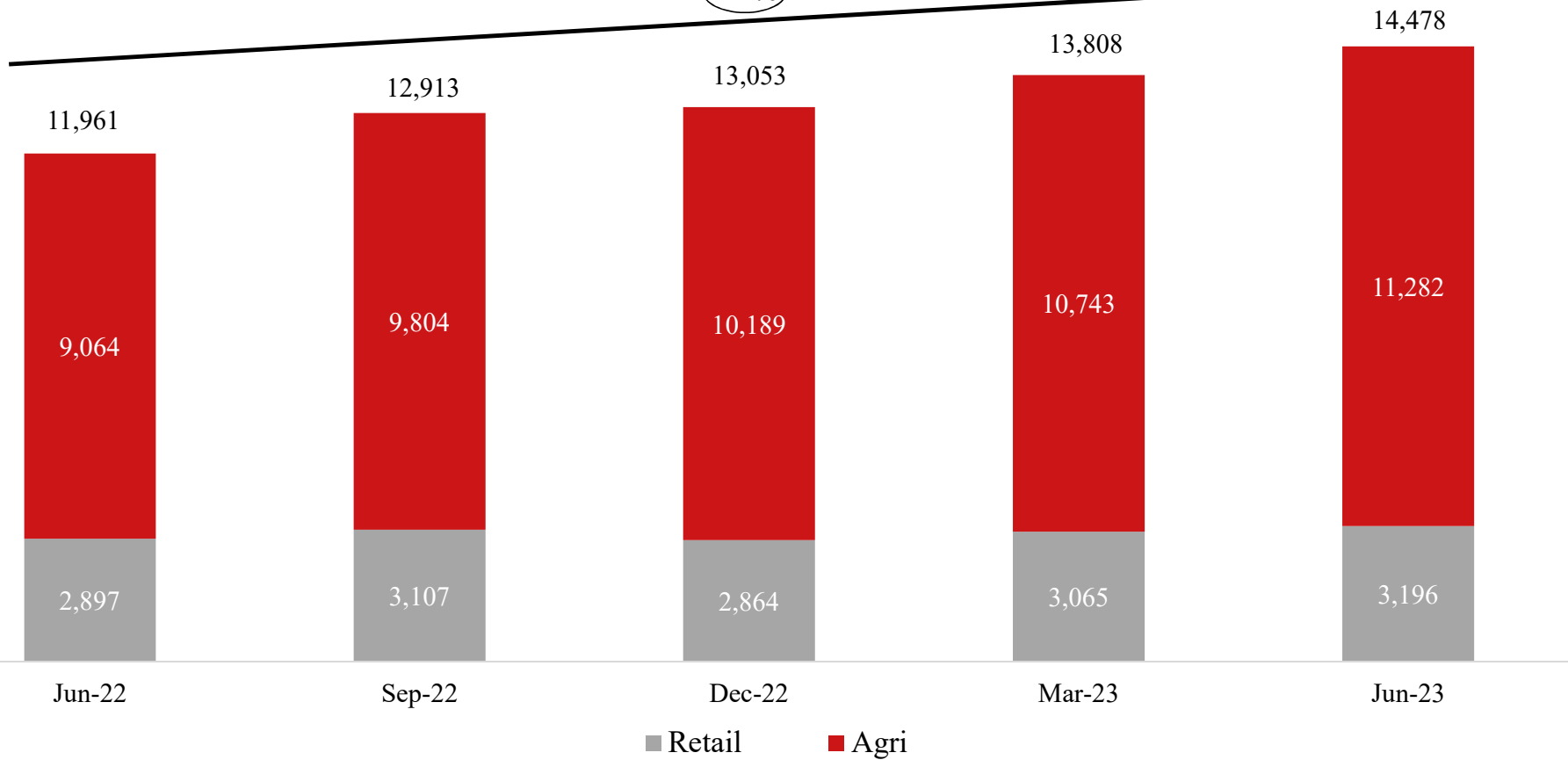
Rs. in Crore	Jun-22	Mar-23	Jun-23
Kerala	26,699	28,629	27,385
South Ex-Kerala	21,400	25,144	25,948
Rest of India	16,605	18,319	20,769
Total	64,704	72,092	74,102

Gold loans

Consistent traction in Gold loans...

(Rs. in Crore)

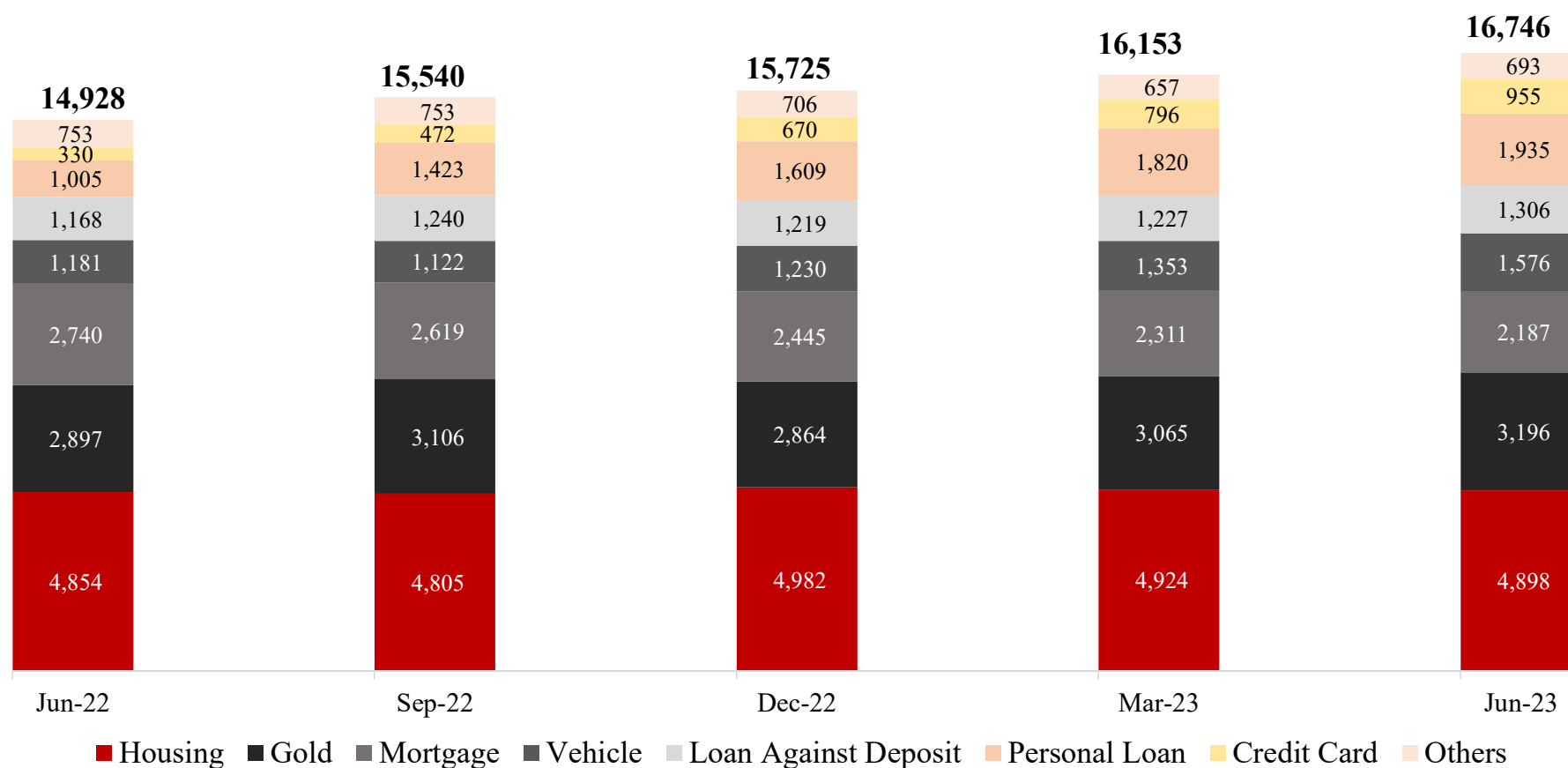
+21%



Personal Segment

Personal Segment Loans

Rs. in Crore



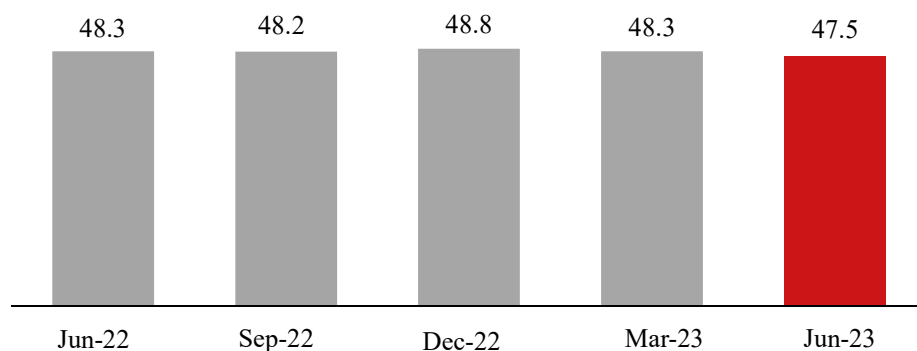
Business loans

Business Loans (Less than Rs. 25 Crore exposure)

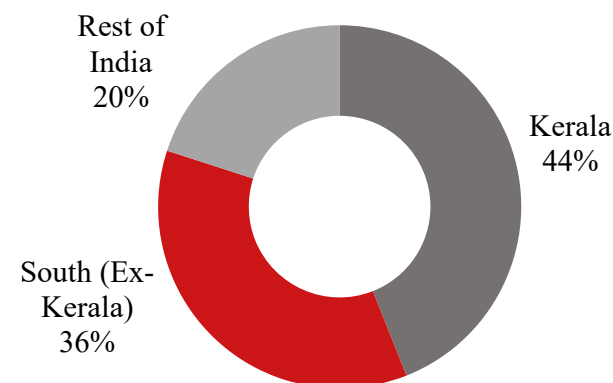
Rs. in Crore	Jun-22	Sep-22	Dec-22	Mar-23	Jun-23
MSME/SME	13,093	13,126	11,832	11,595	11,107
Others	5,278	5,298	6,725	6,755	4,587
Total	18,371	18,424	18,557	18,350	15,694*

Average MSME Loan / Account

(Rs. in Lakhs)



MSME Loan Book by Geography



MSME strategic initiatives

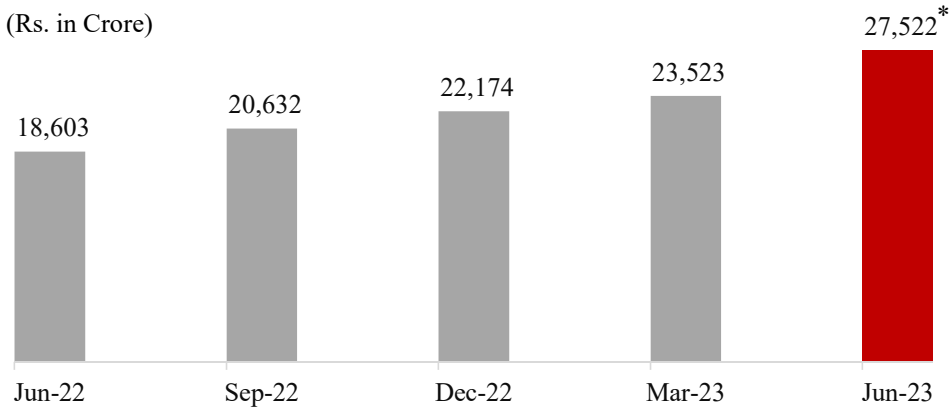
- Introduced new parameterized product SIB ZOOM for proposals upto Rs 2 crores.
- Introduced In Principle Approval issuance for fresh MSME loans above Rs 2 Crs to facilitate more effective and faster lead conversions
- Implemented business vertical structural change to have a focused approach towards portfolio below Rs 2 crore and above Rs 2 crore.
- Co-lending platform & tie-ups with NBFCs to grow co-lending portfolio.
- Rolled out MSME online portal with instant in principle approval for MSME loans upto Rs. 1 crore with online GST validation.
- New LOS for SME (Newgen) for loans between 0-25 Cr covering entire B Segment.

* Figures after remapping as on 01-04-2023

Corporate lending

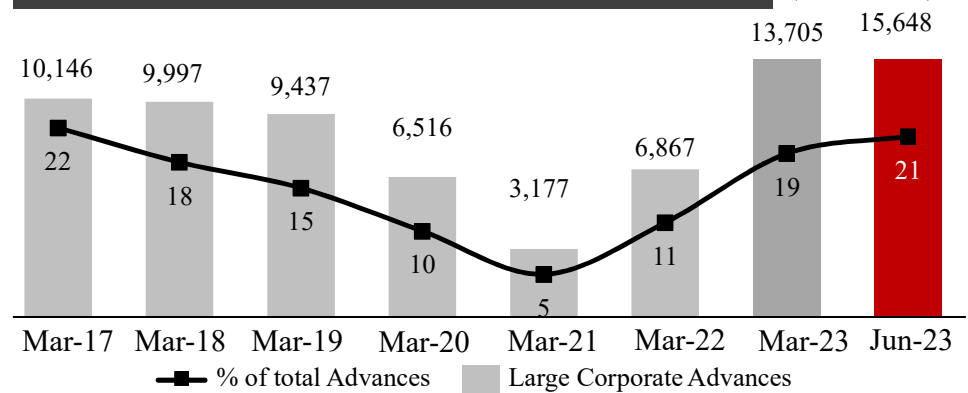
Corporate Loan Book

(Rs. in Crore)



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

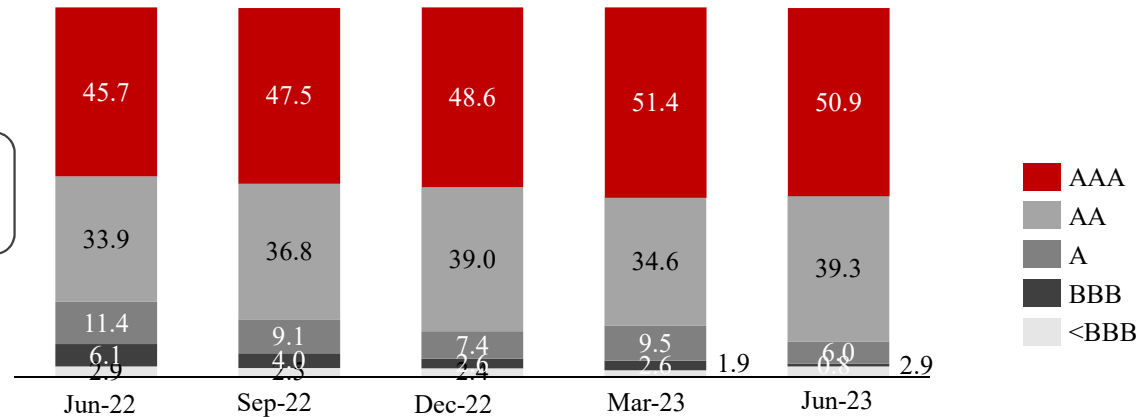
(Rs. in Crore)



Rating Profile of Large Corporate Loan Book (in %)¹

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

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



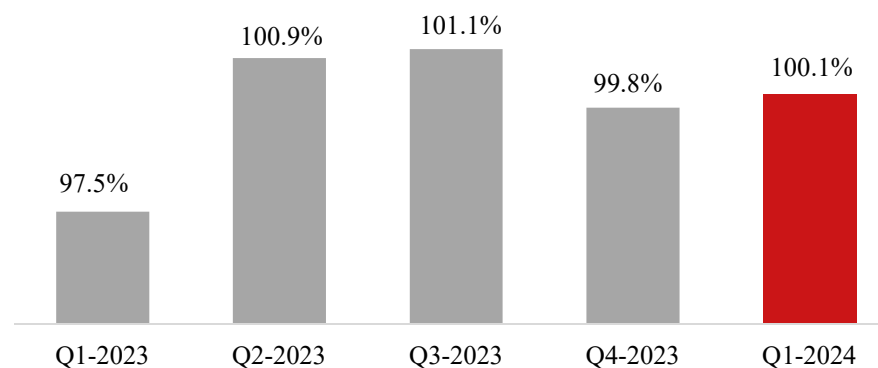
* Figures after remapping as on 01-04-2023

Slippages & collection efficiency

Segment wise NPA slippages

Rs. in Crore	Q1-2024
Agriculture	52
Business Loans	266
Personal Segment	96
Corporate	53
Total	468

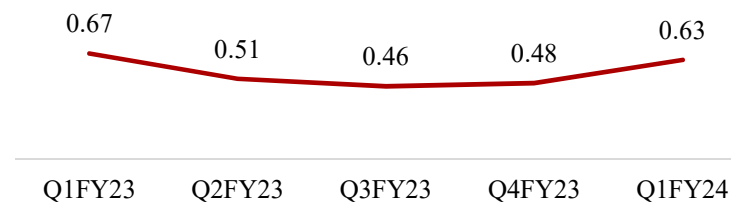
Collection efficiency



Segment wise GNPA

Rs. in Crore	Q1-2023	Q2-2023	Q3-2023	Q4-2023	Q1-2024
Agriculture	591	574	576	548	513
Business Loans	2,065	2,047	2,038	1,938	2,243
Personal Segment	496	537	541	481	556
Corporate	647	699	688	741	492
Total	3,799	3,856	3,844	3,708	3,804

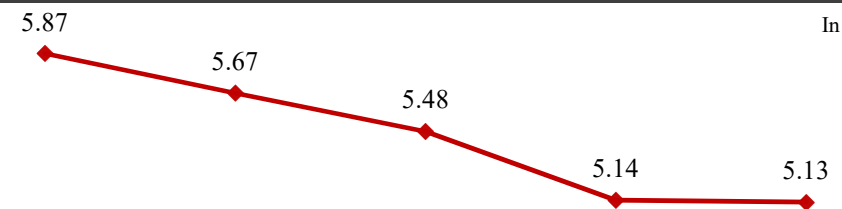
Slippages



Non-Performing Assets

Gross NPA

In %



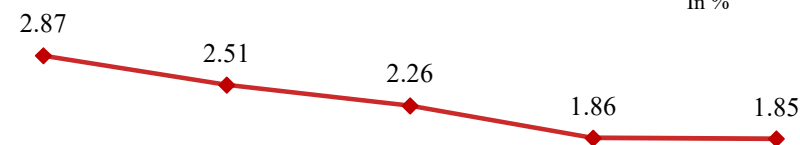
Jun-22 Sep-22 Dec-22 Mar-23 Jun-23

Gross NPA Movement

Rs. Cr.	Jun-22	Sep-22	Dec-22	Mar-23	Jun-23
Opening	3,648	3,799	3,856	3,844	3,708
Additions	454	370	331	358	487
Deductions	303	313	344	493	391
Closing	3,799	3,856	3,844	3,708	3,804

Net NPA

In %



Jun-22 Sep-22 Dec-22 Mar-23 Jun-23

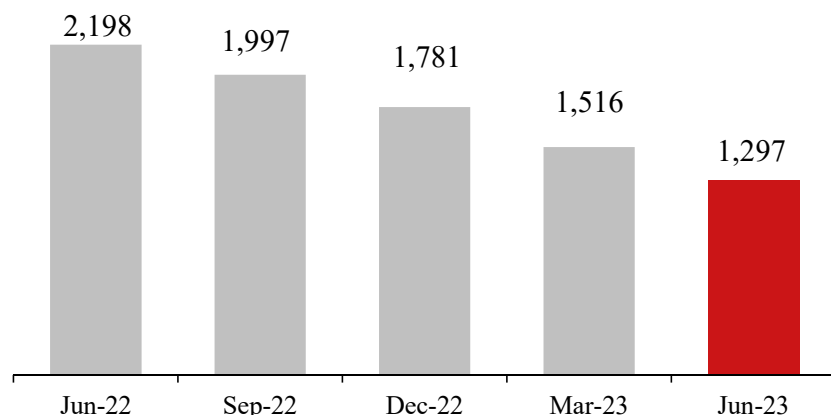
Net NPA Movement

Rs. Cr.	Jun-22	Sep-22	Dec-22	Mar-23	Jun-23
Opening	1,778	1,801	1,647	1,530	1,294
Additions	285	243	208	218	336
Deductions	262	398	325	454	304
Closing	1,801	1,647	1,530	1,294	1,326

Stressed Assets

Restructured Standard Advance

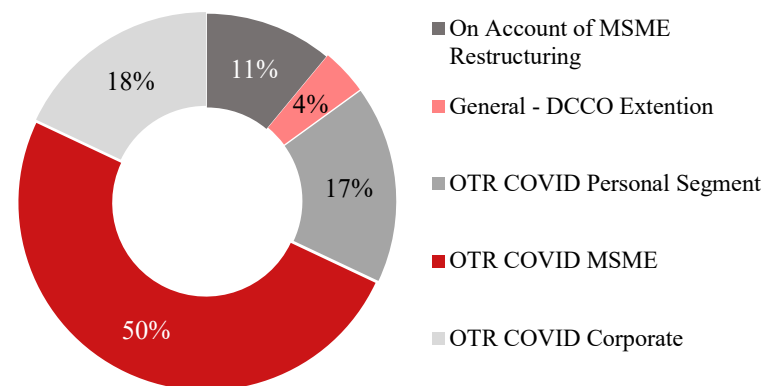
(Rs. in Crore)



Covid One Time Restructuring (OTR)

Rs. in Crore	Covid 1.0	Covid 2.0	Total
MSME	211	446	657
Personal loans	7	211	217
Other exposures	190	41	231
Total	408	698	1,105

Sector Break up



Security Receipts

(Rs. in crore)

Security Receipts Outstanding as on Jun 30, 2023

Book Value	Provision	NAV
1,378.46	1,222.61	155.84

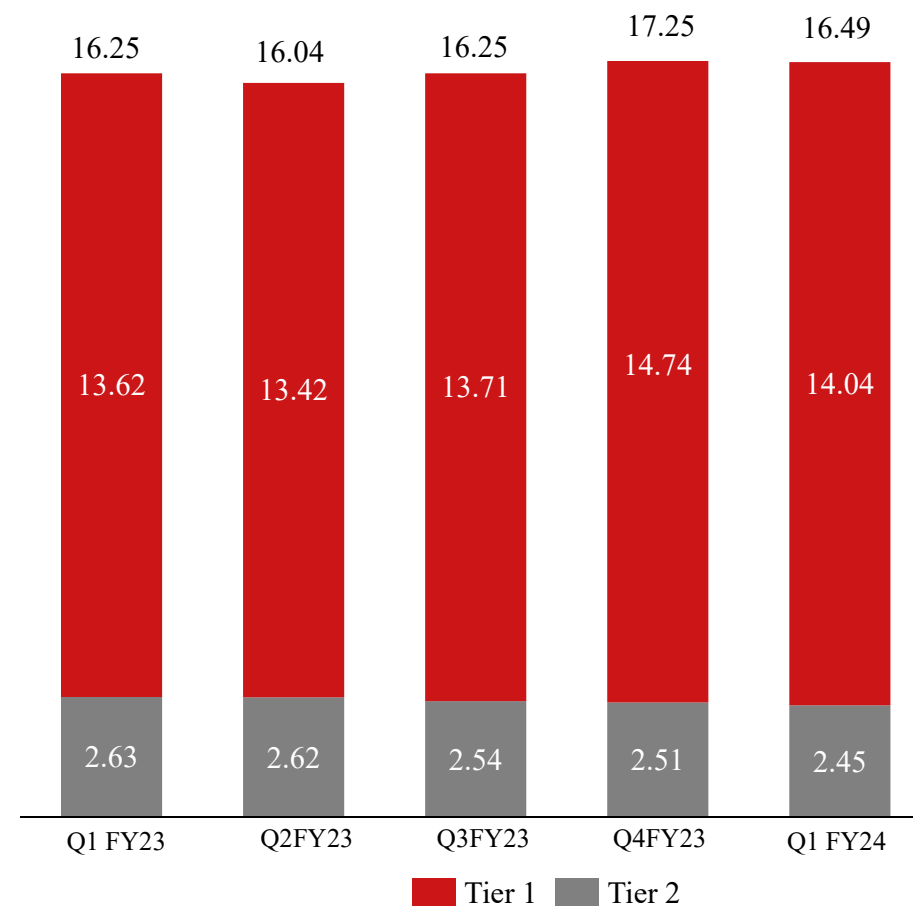
Capital Composition

Risk Weighted Assets

Rs. in Crore	Jun 30, 2023		Mar 31, 2023	
Total Capital	7894.4	16.49%	7,977.0	17.25%
- Tier I	6724.0	14.04%	6,815.6	14.74%
- Of which CET1	6224.0	13.00%	6,315.6	13.66%
- Tier II	1170.5	2.45%	1,161.4	2.51%
Risk Weighted Assets	47,881.44		46,224.83	

The **Total Risk weighted assets to Total assets** stands at **43.31%** as on June 30, 2023.
Total Capital Adequacy Ratio is well above the minimum regulatory requirement of 11.50%

BASEL III



Investments

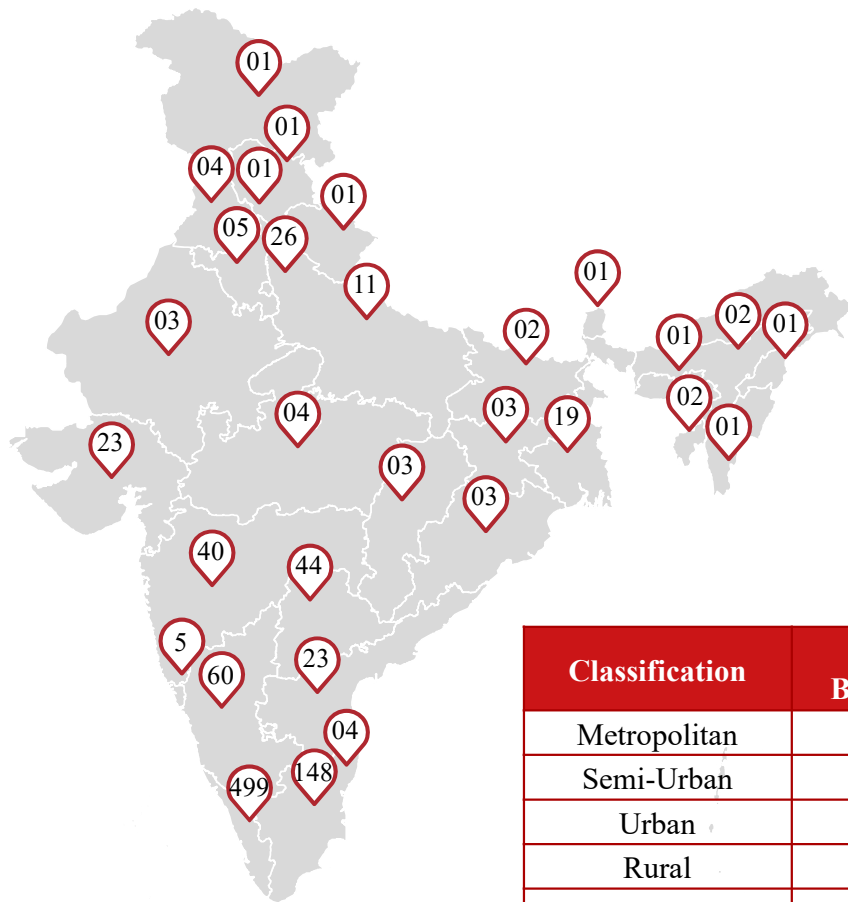
Investment Book

Details	Jun 22		Mar 23		Jun 23	
	Rs. in Crore	Modified Duration	Rs. in Crore	Modified Duration	Rs. in Crore	Modified Duration
HTM	19,122	2.83	19,688	2.79	20,882	3.07
AFS	4,353	0.68	6,071	0.95	5,938	2.20
HFT	14	9.14	255	5.14	461	1.47
Total	23,489	2.57	26,014	2.48	27,281	2.79

SLR & NON-SLR

Rs. in Crore	Jun-22	Sep-22	Dec-22	Mar-23	Jun-23
SLR	20,564	21,849	20,170	22,290	23,065
NON-SLR	2,925	4,303	4,117	3,724	4,216
Total	23,489	26,152	24,287	26,014	27,281

Wide network and young work force



Classification	No of Branches
Metropolitan	199
Semi-Urban	461
Urban	178
Rural	103
Total	941

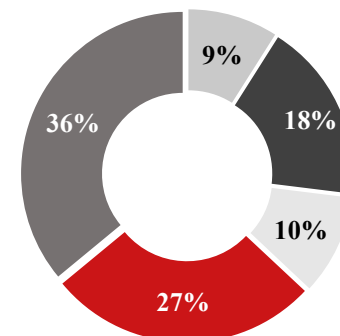


Total Employees

Q1 FY24: 9,894

Q4 FY23: 9,677

Experienced Work Force



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

Legacy Customer Base of 73 lakhs



Branches ¹

Q1 FY24: 941

Q4 FY23: 940

ATM

Q1 FY24: 1,296

Q4 FY23: 1,289

1. Excludes 3 USBs & 3 Satellite branches operated by Business Correspondent.

*Map for illustration purpose only

Awards & Recognitions



SIB has won the **Data Quality Award** instituted by **TransUnion CIBIL** for Best Bank under the Emerging Private Banks - Consumer Reporting.



SIB's **GST based Instant Digital Business Loan** has been awarded **Outstanding Digital CX-SME Loans** at the 6th Digital CX Awards powered by The Digital Banker, Singapore.



SIB have been awarded for AI Category from the Indian Express Group in the “**Express BFSI Awards 2023**”. For the Personal Loans by going entirely digital and employing advanced analytics.



SIB won the **Banking frontier - Finnoviti 2023 award** for our Micro finance Los platform.

Awards & Recognitions



South Indian Bank won the **Digital Lending Bank of the Year** award in the **Indian Banking Summit Awards** ceremony for the Pre Approved Personal Loans product.



SIB's digital/green initiatives have been recognised for the ESG Lead innovation among the Indian Banks. SIB won Gold award under the category **ESG Lead Innovation** in the **Infosys Finacle India Banking Connect 2023**.



Mr. Sony won the **Banking CTO of the Year Award** in the **Indian Banking Summit Awards** ceremony. Mr Jose K A, DGM, received the award on his behalf.



SIB has been recognized with two esteemed awards at the **Great Indian BFSI Awards**. 1. **The Great BFSI Experiential Marketing Award of the Year** and our CMO Azmat Habibulla has been recognised as **Chief Marketing Officer of the Year - Female**.



SIB have been winners in two categories for the Data Centre Management. 1. **Risk Management** (Availability Management) & 2. **Design Management** (Infrastructure Management)

Awards & Recognitions



South Indian Bank won “Best use of Experiential & Innovative Media” award for the event “Onnichirikham Oonjaladam” in the 16th edition of Customer Fest Awards by Kamikaze Media



Mr Harikumar L, GM receiving Award of excellence from PFRDA on behalf of our MD, for our performance in PFRDA APY Campaign for MDs of all bank's. Leadership Pinnacle Award of Excellence.



SIB has been recognised as the **Most Trusted BFSI Brand** by Marksmen Media.



India's Most Agile CIOs 2023, recognises Mr. Sony A for pioneering agile transformation in SIB. Sapphire Connect organised a BFSI Connect Summit.

Strong Management Team



Mr. Murali Ramakrishnan

MD & CEO, **37 years**

- ▶ Post Graduate Diploma in Finance and Marketing from IIM Bangalore; More than 37 years of experience in Retail & MSME Credit, Risk Management Policy and Business Intelligence Unit.
- ▶ Previously, Head SME, Head Credit & Risk and Regional Head International Banking Group of ICICI Bank.



Mr. Anto George T

CGM - HR & Operations, **33 years**

- ▶ MBA in Human Resource management, Associated with SIB for more than 27 years.
- ▶ Head of HR, Handled Branch banking, Internal Audit & Vigilance, Fraud Management, Regional Head and Retail Banking.



Mr. Sony A

SGM & CIO, **31 years**

- ▶ Certified Information Systems Auditor from ISACA, USA and MBA. Over 27 years of experience in banking technology. Instrumental in setting up key systems like Business Process.
- ▶ Management tools, CRM systems, Treasury & Risk Management. Leads the payment channels such as UPI, IMPS, Bharat QR, Bhim Aadhaar etc in the Bank.



Mr. Thomas Joseph K

EVP & Chief Business Officer, **38 years**

- ▶ Bachelors Degree in Engineering and Diploma in Management & CAIIB. Associated with SIB for 38 years
- ▶ Managed various portfolio including Credit, Risk Management, Technology, Marketing, Corporate Financial Management, Regional Head, and Human Resource.



Mr. Sanchay Kumar Sinha

SGM & Country Head, **30 years**

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

Strong Management Team



Ms. Biji S S

SGM & Group Business Head, **29 years**

- ▶ MBA in Human Resource Management. Associated with SIB for more than 27 years. Head of Corporate Business.
- ▶ Managed relationship with mid and large corporate clients in various regions of the Bank and vast experience in Branch banking. Successfully lead the largest region of the Bank.



Ms. Chithra H

SGM & Chief Financial Officer, **30 years**

- ▶ Fellow member of the Institute of Chartered Accountants of India & Certified Associate of the Indian Institute of Banking & Finance.
- ▶ Associated with SIB for over 27 years. Rich experience in the field of Finance, Compliance, Risk, Treasury Back office, Branch operations and Regional Head.



Mr. Nandakumar G

GM & Chief of Internal Vigilance, **31 years**

- ▶ Associated with SIB for more than 27 years. Head of Inspection and Vigilance.
- ▶ Vast experience across business functions like Branch/RO management, Retail Banking including Bancassurance and Marketing. Headed three large metro regions of the Bank.



Mr. Senthil Kumar

SGM-Collection & Recovery / MSME / AGRI, **28 years**

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



Ms. Minu Moonjely

SGM & Head Credit Underwriting, **27 years**

- ▶ Associated with SIB for more than 27 years. Head of Credit underwriting.
- ▶ Vast experience across business functions like Credit underwriting, Branch Banking, Corporate Finance & Forex. Headed largest MSME region of the Bank

Strong Management Team



Mr. Harikumar L

GM & Head Liabilities & TPP, **25 years**

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



Mr. Sivaraman K

GM & Head Business Operations Group, **30 years**

- ▶ Associated with SIB for more than 27 years.
- ▶ Rich experience in Branch Banking, Headed major regions of the bank, Credit Policy, Mid / Large Corporate CPC's.



Mr. Nehru Singh B

GM & Head – Credit Policy and Monitoring, **27 years**

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



Mr. Abey Abraham

GM -HL BG & Key Accounts Manager, **20 years**

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



Mr. Vinod A N

GM & Head of Treasury, **29 years**

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

Strong Management Team



Mr. Mohan T M

GM & Head Legal Department , **27 years**

- ▶ B.Com, LL.B Graduate. Also completed CAIIB and CS (Inter).
- ▶ More than 27 years of experience in Banking. Previous experience of more than 6 years with Income Tax Appellate Tribunal and Apollo Tyres Ltd. Heading Legal Department of SIB for more than 11 years.



Mr. Shibu K Thomas

GM - Chief Information Security Officer, **22 years**

- ▶ Bachelors Degree in Engineering with certification in cyber security.
- ▶ Experienced IT and cyber security professional with more than 25 years of combined IT/cyber security experience and currently handling the CISO role for the bank

For further information, please contact:

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Ms. Chithra H, CFO
chithra@sib.co.in

Mr. Vinod Francis, Joint General Manager
vinodfrancis@sib.co.in

Mr. Prashanth George Tharakan, Head IR
prashanthgt@sib.co.in

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THANK YOU