SOUTH INDIAN Bank
EXPERIENCE NEXT-GEN BANKING

Innovating for you, growing with you.

Investing in Relationships since 1929

Investor Presentation
Q1 FY 2025-26

Disclaimer

This presentation (the "Presentation") has been prepared by The South Indian Bank Ltd., (the "Company") for informational purposes only. No representation or warranty, express or implied is made as to, and no reliance should be placed on, the fairness, accuracy, completeness or correctness of such information or opinions contained herein. The information contained in this presentation is only current as of its date. Certain statements made in this presentation may not be based on historical information or facts and may be "forward looking statements", including those relating to the Company's general business plans and strategy, its future financial condition and growth prospects, and future developments in its industry and its competitive and regulatory environment. Actual results may differ materially from these forward-looking statements due to a number of factors, including future changes or developments in the Company's business, its competitive environment and political, economic, legal and social conditions in India. This communication is for general information purpose only, without regard to specific objectives, financial situations and needs of any particular person.

No part of this Presentation should be construed as investment advice or a recommendation to buy or sell any securities or to engage in any investment strategy. The information provided does not constitute legal, tax, or financial advice and should not be relied upon as such. Investors should conduct their own due diligence and consult with qualified financial and legal advisors before making any investment decisions. The Company makes no representations or warranties regarding the completeness or accuracy of the information contained in this Presentation, and to the fullest extent permitted by law, the Company shall not be liable for any loss, damage, or expense of any kind arising from reliance on this information. The Company may alter, modify or otherwise change in any manner the content of this presentation, without obligation to notify any person of such revision or changes. This presentation cannot be copied and/or disseminated in any manner.

1. *Brief Snapshot*
2. *About South Indian Bank – Key Highlights*
3. *Transformation Journey of the Bank*
4. *Annexure*

BRIEF SNAPSHOT

Performance Highlights (1/2)

	Gross Advances	Disbursements	Deposits	Retail Deposits	CASA %
Q1FY26	Rs. 89,198 Cr	Rs. 52,305 Cr	Rs. 112,922 Cr	Rs. 109,368 Cr	32.06%
Q1FY25	Rs. 82,580 Cr	Rs. 33,482 Cr	Rs. 103,532 Cr	Rs. 99,745 Cr	32.06%

	Profit After Tax	Net Interest Margin	Return on Assets	Return on Equity
Q1FY26	Rs. 322 Cr	3.03%	1.01%	12.41%
Q1FY25	Rs. 294 Cr	3.26%	1.00%	12.90%

Performance Highlights (2/2)

	GNPA	NNPA	PCR (incl. w/off)	PCR (excl. w/off)	CRAR
Q1FY26	3.15%	0.68%	88.82%	78.93%	19.48%
Q1FY25	4.50%	1.44%	79.22%	69.05%	18.11%

	Branches	Employees	States / UTs	Digital Transactions
Q1FY26	948	9,253	26 / 4	98.33%
Q1FY25	955	9,728	26 / 4	97.79%

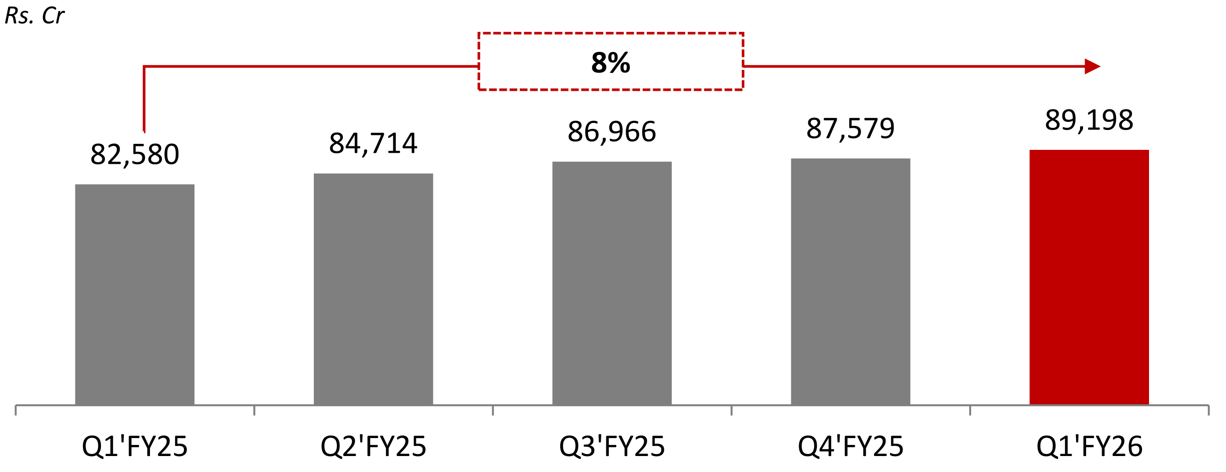
ABOUT SOUTH INDIAN BANK – KEY HIGHLIGHTS

Key Highlights

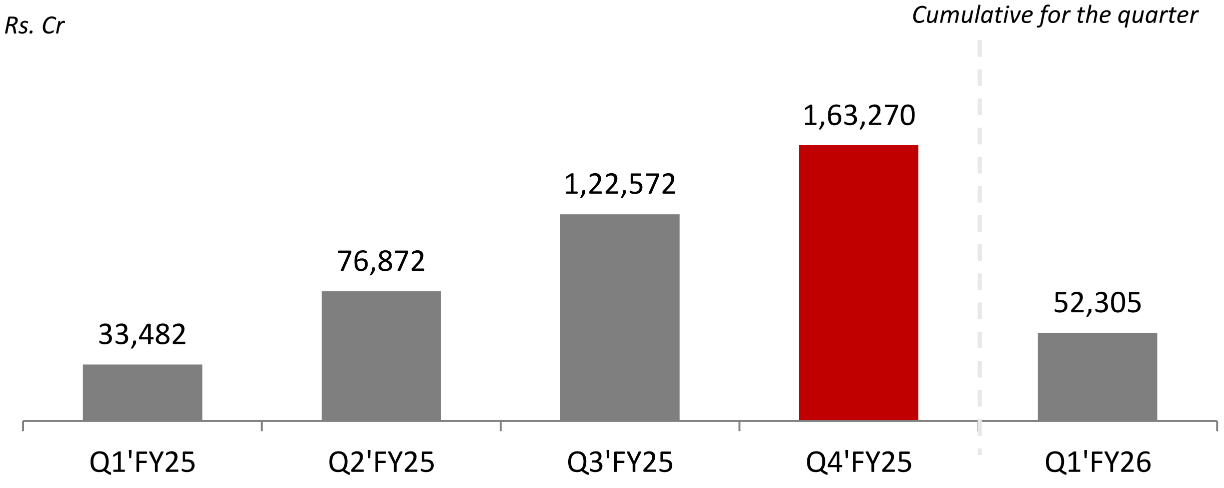
1. Diversified loan book – focused on retail, MSME and high quality corporate
2. Pan India presence
3. Strong focus on Asset Quality and Collection Efficiency
4. Well distributed Deposit base with stable cost of funds
5. Focus on Digital channel to drive operating efficiency
6. Strong Management Team and Robust Financial Performance

1 Diversified loan book with granularity and strong growth in disbursements

Consistently growing loan book….

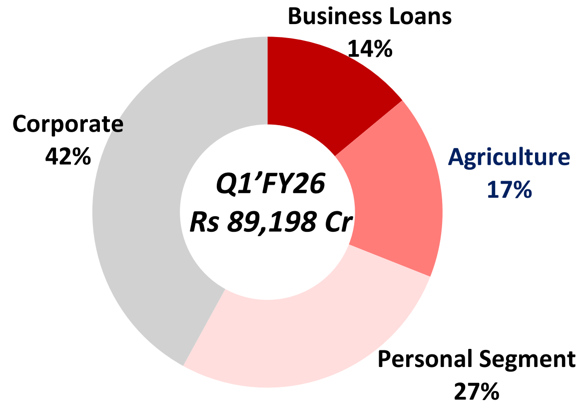


…and Disbursements



With a diversified portfolio…

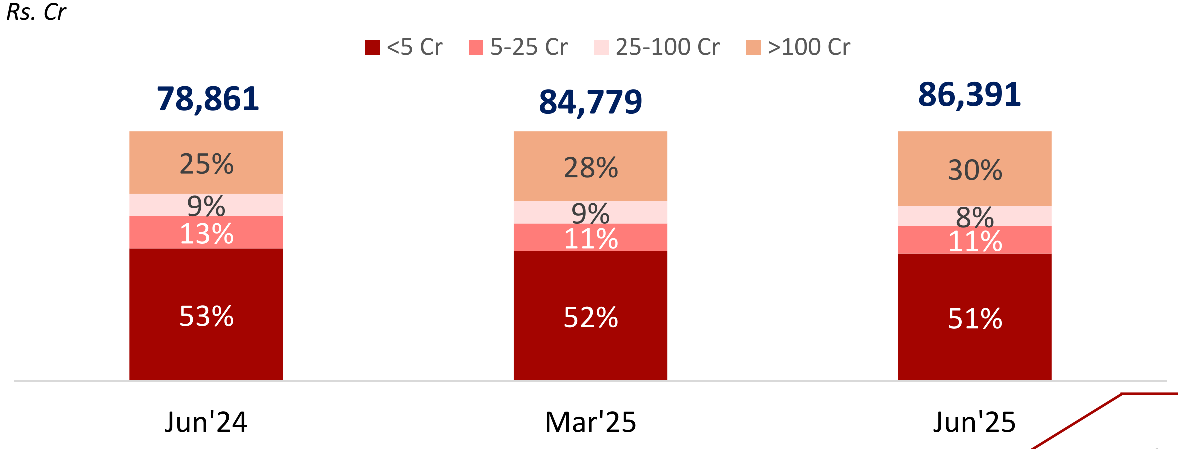
Well diversified loan book with ~58% other than corporates



..and granular book

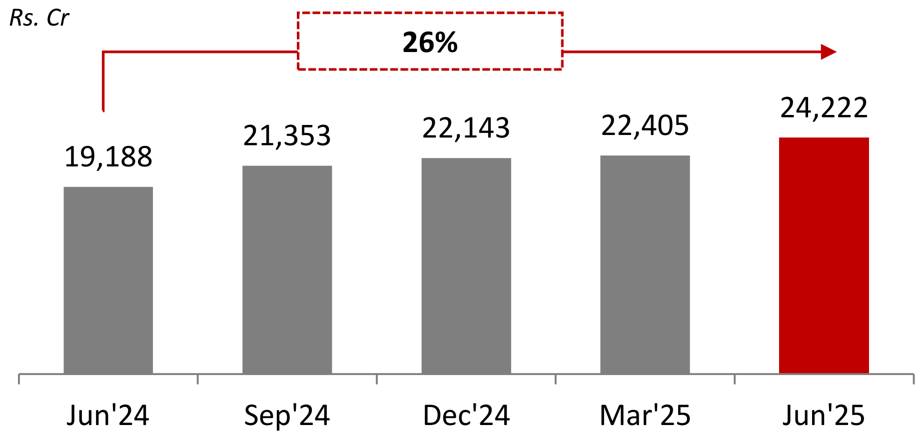
Advances excl. GNPA

Advances split by Ticket Size

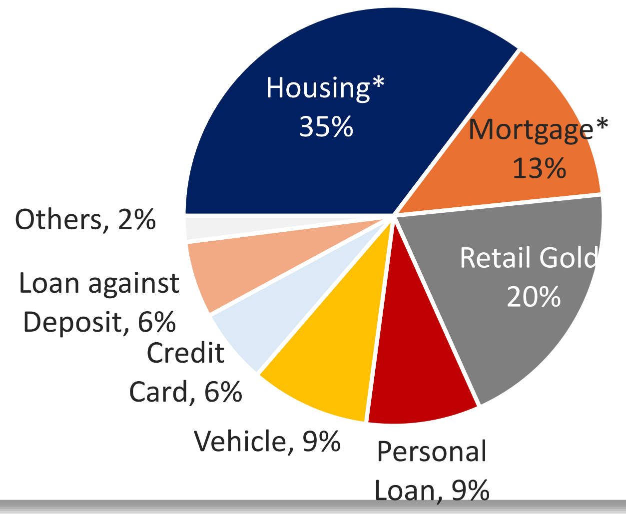


Consistent growth momentum in retail advances continues

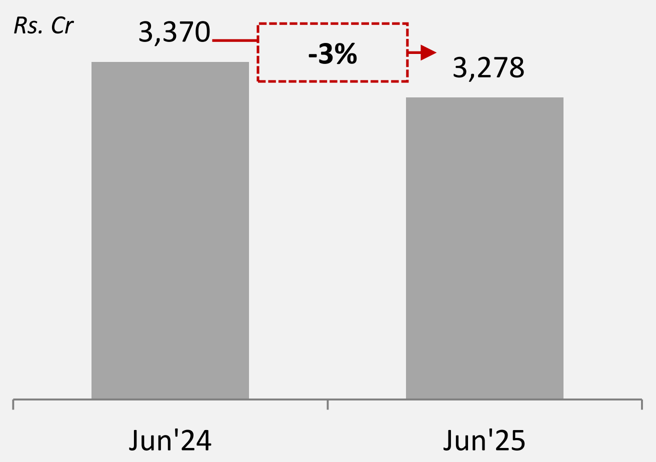
Personal Segment



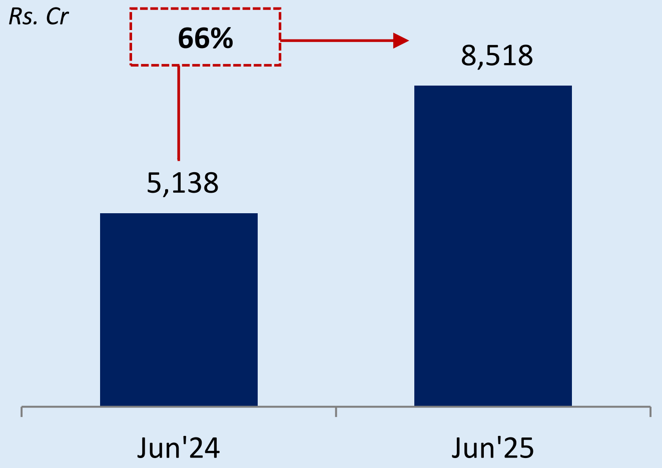
Mix of Personal Segment



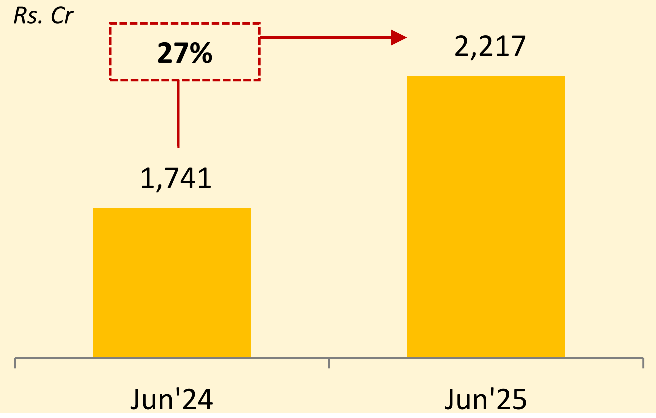
Mortgage Loan#



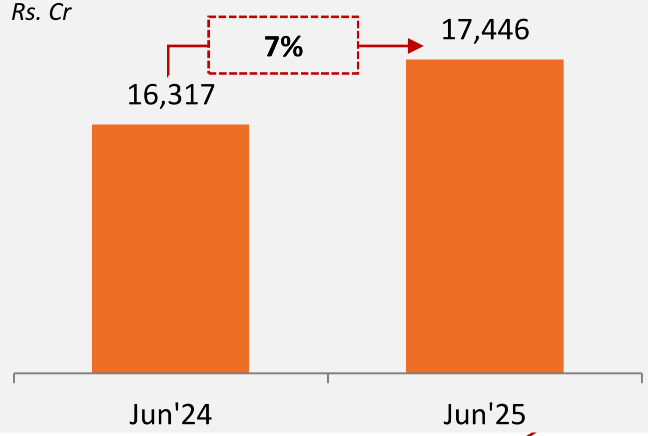
Home Loans*



Auto Loans



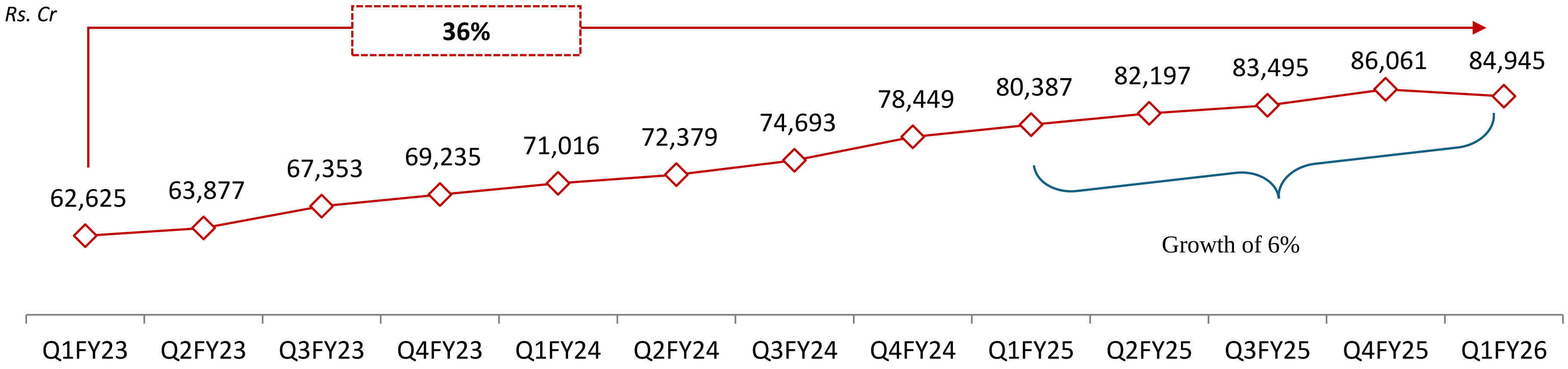
Gold (Incl Agri)



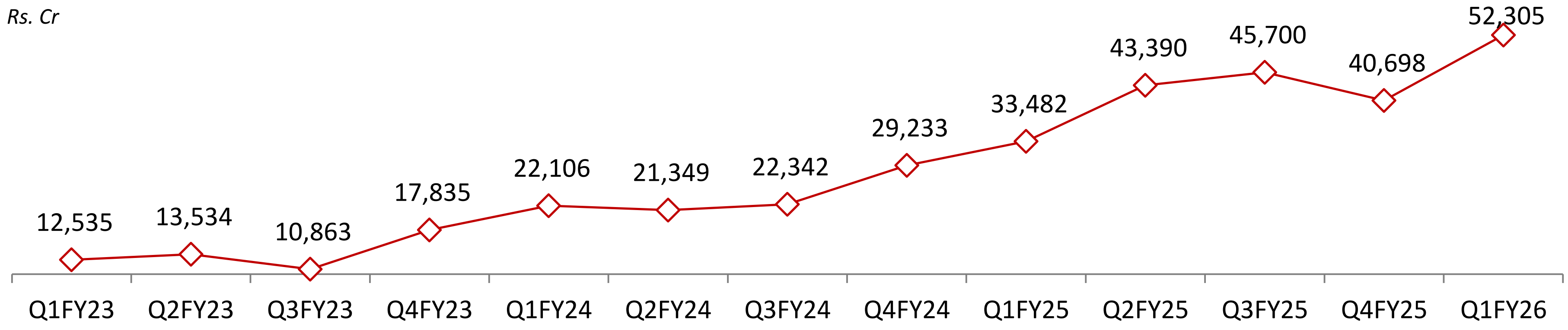
* Includes IBPC and Portfolio Buyout, # Reduction on account of repayment of IBPC

Consistent growth momentum in advances continues

Healthy growth in Avg. Advances

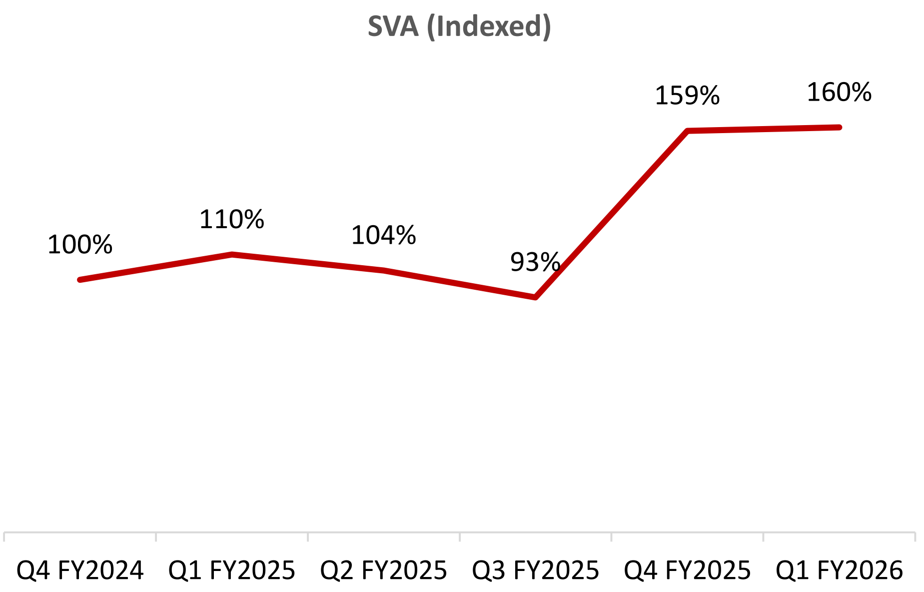


....increased loan disbursals



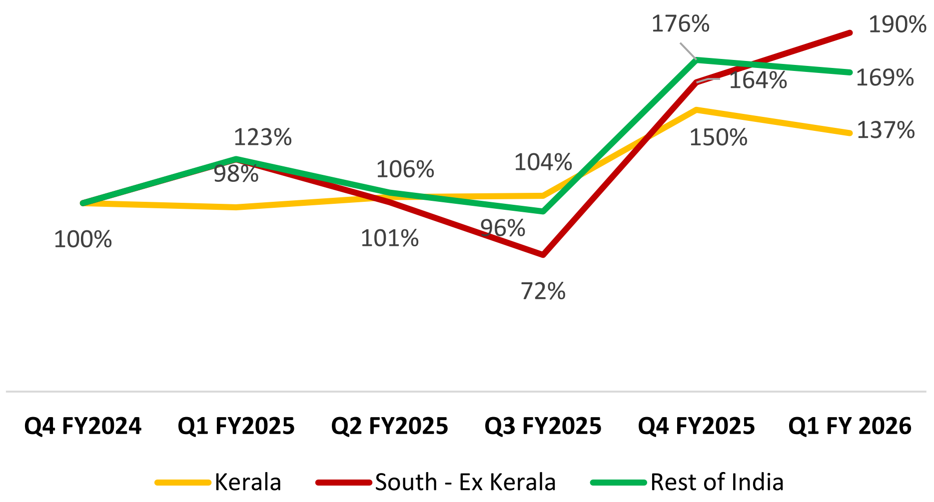
Branch Value Added – Same Store Sales

Branch Value Added

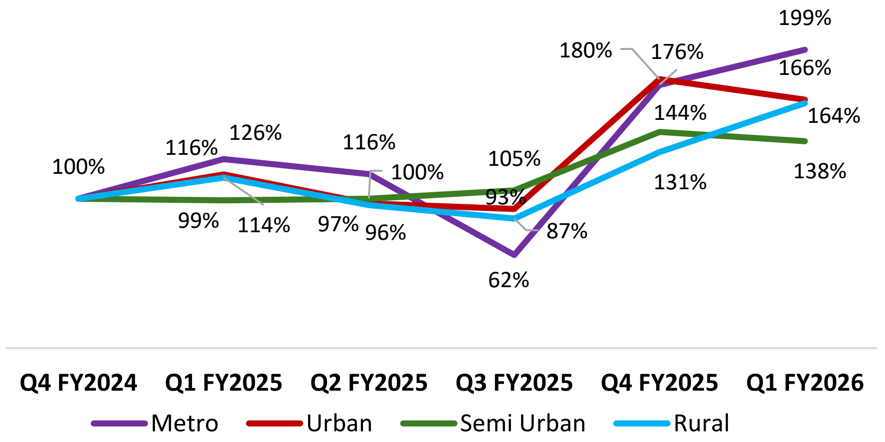


Same Store Sales are compared by computing the NPV of new product sales / incremental balances in existing accounts basis historical trends. These are compared over time. It may be noted that the value addition imputed in this process assumes the behaviour of new accounts would mimic historical trends. Therefore, this process is inherently inexact and comparison over time may not be entirely appropriate. This inherent limitation must be kept in mind while analyzing the data contained above. The above figures are rebased to 100 as on Q4 FY24.

Branch Value Added – Region wise

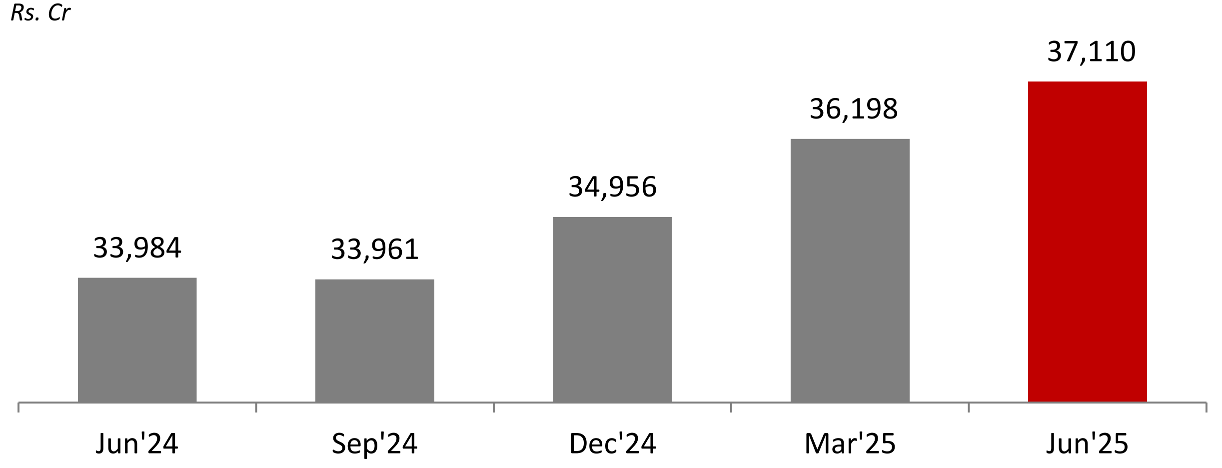


Branch Value Added – Geography wise

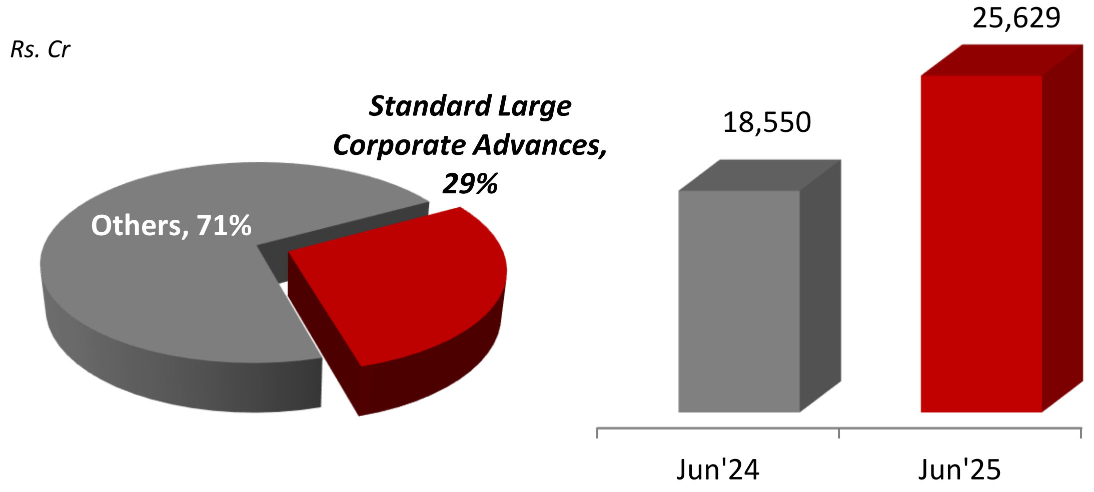


Dominant share of A & above rated corporate loans

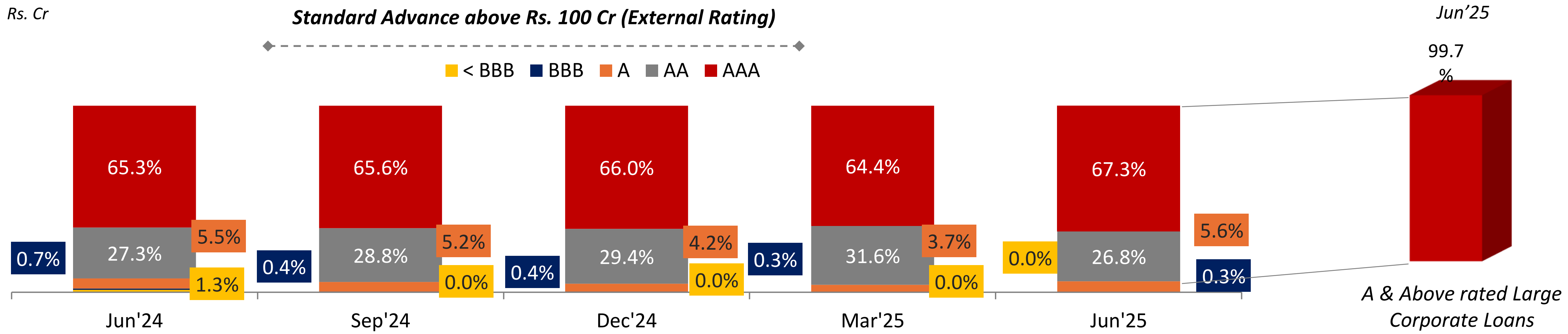
Corporate Loan Book



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



High share of A & Above rated Large Corporate Loans**



**Does not include exposure to unrated state government owned entity

MSME Loans comprise mainly of High-Yield Portfolio

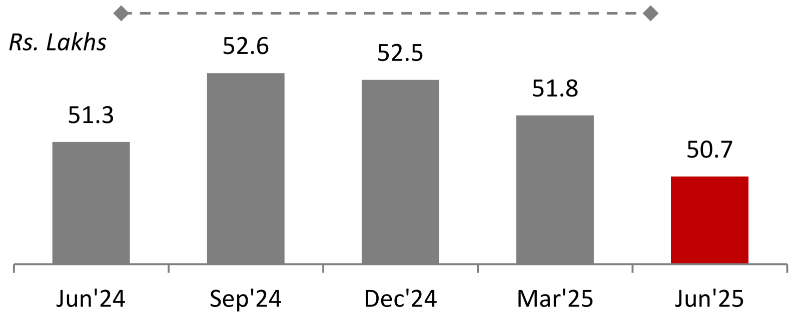
Focus on MSME loans…

Rs. in crore	Jun-24	Sep-24	Dec-24	Mar-25#	Jun-25
MSME/SME	9,691	9,443	9,317	9,698	9,700
Others	3,387	3,471	3,725	2,988	2,960
Total	**13,078**	**12,914**	**13,042**	**12,686**	**12,660**

includes write off of 546 crore

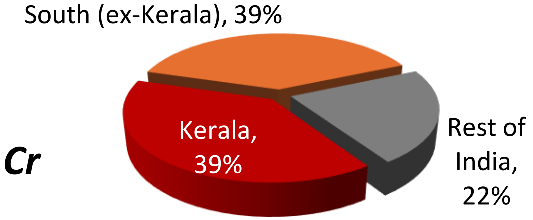
….while creating a granular and diversified book

Average MSME Loan/Account



Geographical Split

Jun'25 – Rs. 12,660 Cr

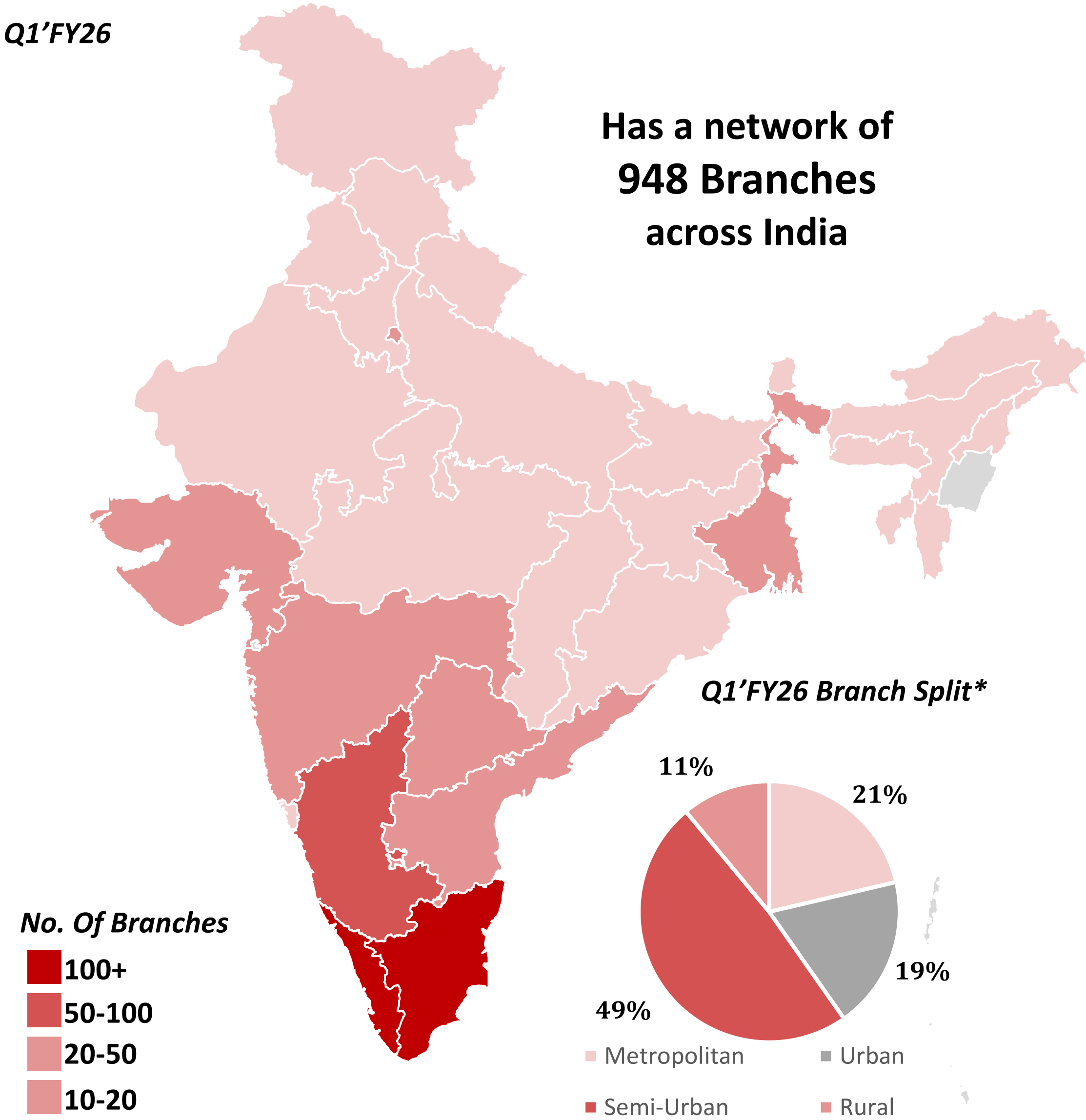


MSME Strategic Initiatives

Dedicated Vertical	*MSME customers relationship managed by dedicated team with Relationship Managers and Sales Managers.*
Sales Incentives	*Introduced performance-driven reward system to incentivize ECG front end sales team by focusing on disbursement.*
Focus on Sector-Based Lending	*To drive targeted growth and manage risk effectively, we are strategically focusing on sector-based lending.*
Skill Building Program	*A structured skill-building initiative for MSME teams has been implemented, focusing on portfolio quality and superior customer experiences.*
Tech-enabled Renewals	*Transaction-based renewals were enabled through technology for hassle-free renewal of borrower accounts*
Revamped ML Product	*New ML product and system launched to improve market position*
Branch Empowerment	*Bank branches are empowered to handle small-value MSME loans with the support of on-the-ground technology for faster sanctioning.*
GST Power Product Revamped	*GST Power product has been modified, increasing the maximum loan amount from Rs 2 crore to Rs 5 crore.*

2 Pan India presence with focus on diversification

Q1'FY26



Has a network of
948 Branches
across India

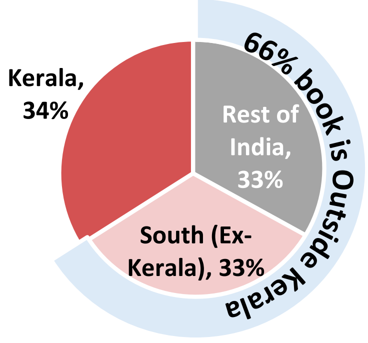
*Q1'FY26 Branch Split**

*Map for illustration purpose only

Diversifying Loan Book Outside Kerala

Q1'FY25

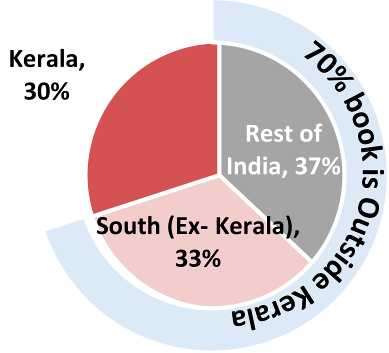
Loan Book
Rs. 82,580 Cr



Expanding book outside Kerala

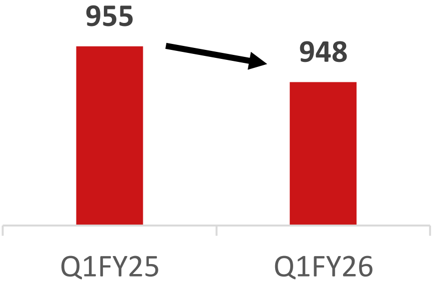
Q1'FY26

Loan Book
Rs. 89,198 Cr

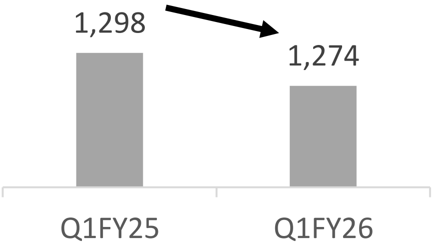


Branch Network

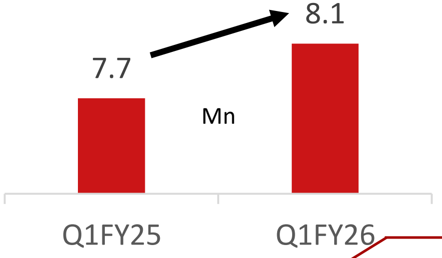
Branches[1]



ATM / CRM



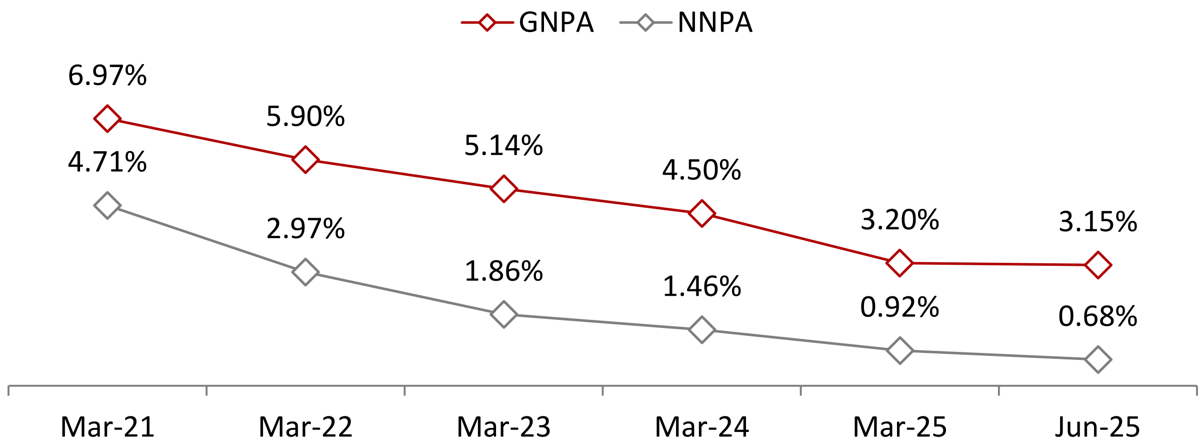
Customers



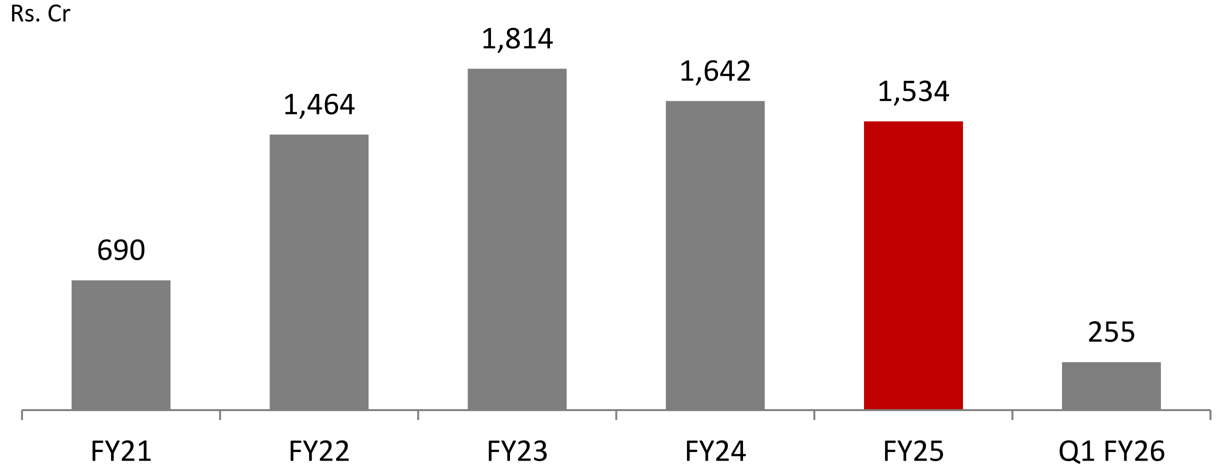
1. Excludes 5 USBs & Satellite branches

3 Strong focus on improving asset quality and collection efficiency

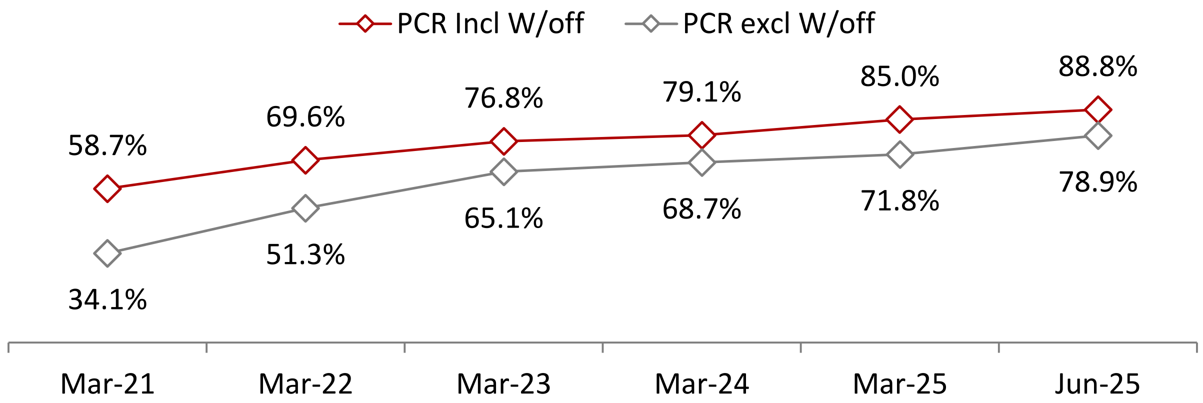
Net NPA below pre- covid level



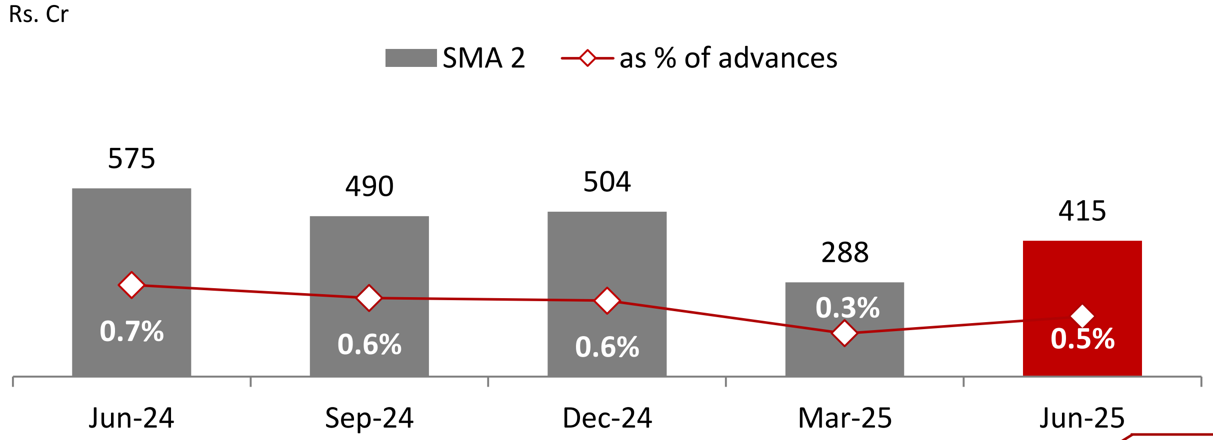
…with focus on Recoveries and Upgrades



Significant improvement in PCR….



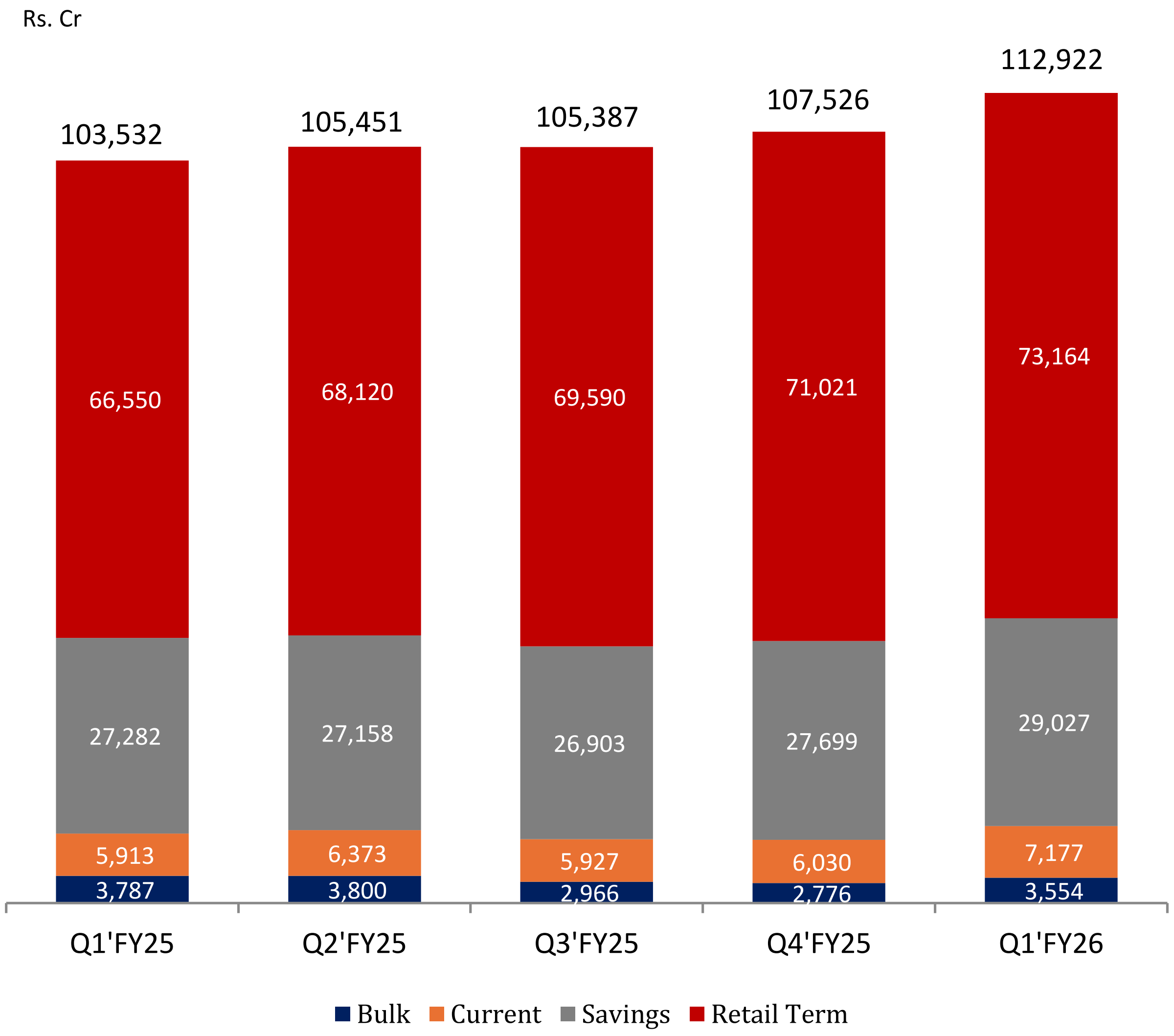
…and reduced SMA 2*



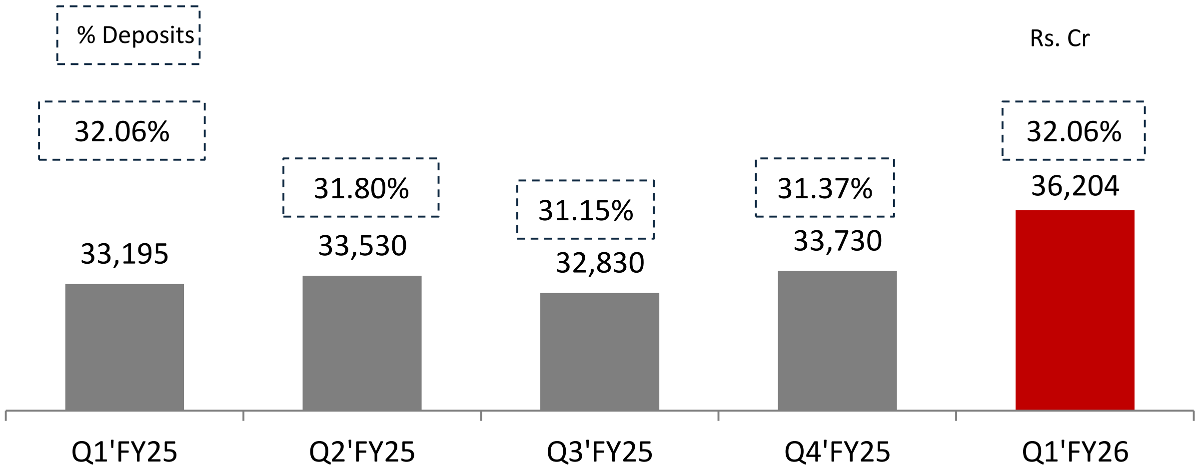
* Includes SMA2 from portfolio buyout

4 Well Distributed Deposit Base with focus on low cost deposits

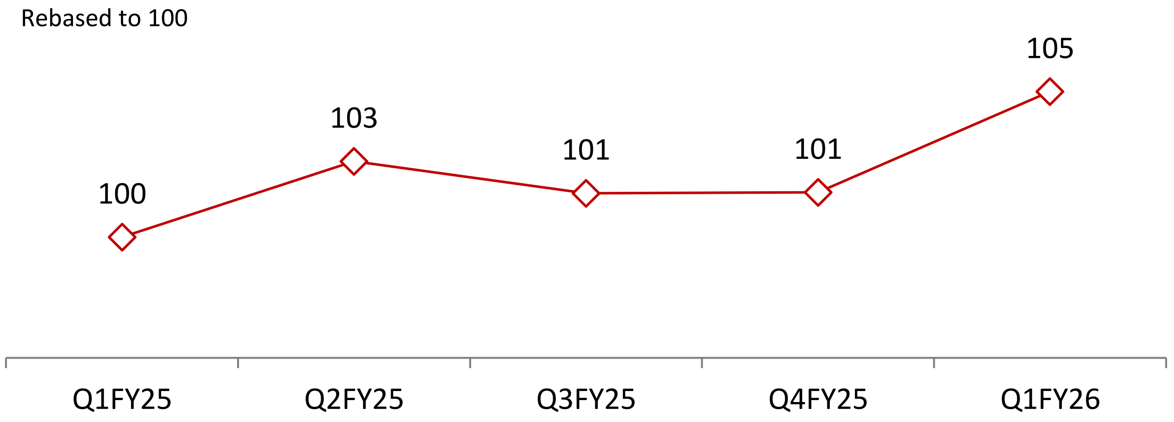
Breakup of Deposits



CASA Ratio continues to hold…



CASA AQB continues to grow consistently….



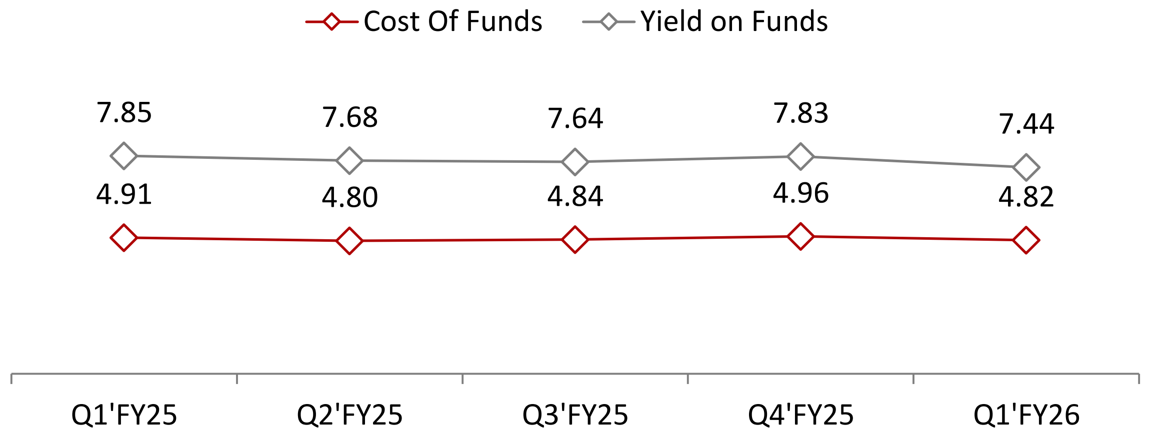
NRI Deposit continues to be a focus with stable Cost of Funds

Breakup of Non Resident Deposits

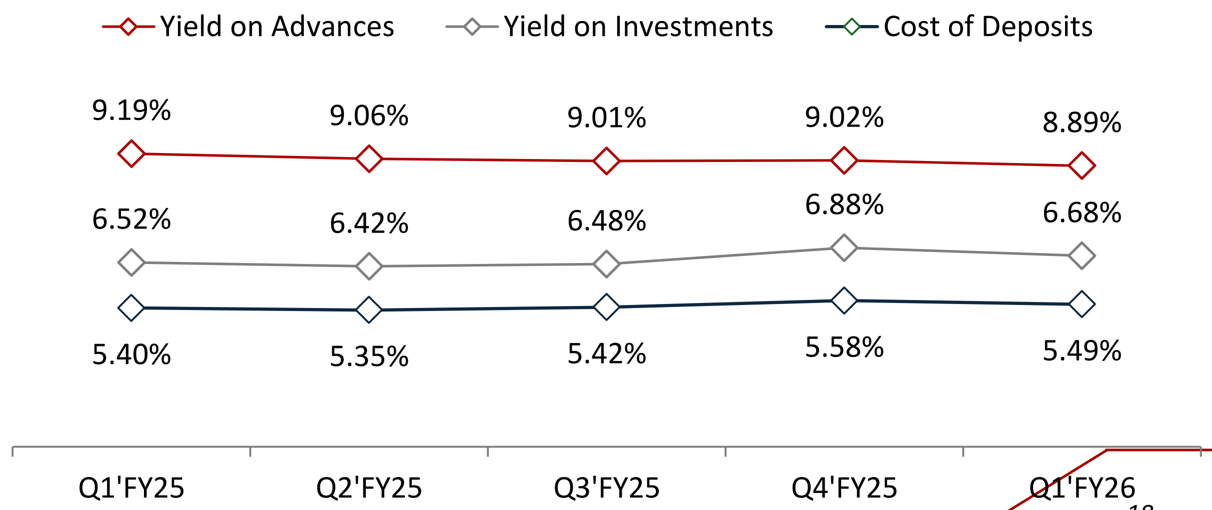
Rs. Cr

Deposit Type	Q1 FY25	Q2 FY25	Q3 FY25	Q4 FY25	Q1 FY26
NR SB	7,120	7,178	7,424	7,480	7,728
NR CD	57	58	59	55	60
FCNR (B), RFC & Others	2,359	2,387	2,517	2,787	2,874
Low-Cost NRI Deposit	**9,536**	**9,623**	**10,000**	**10,322**	**10,661**
NRE Term Deposit	19,390	19,624	19,859	19,946	20,264
NRO Term Deposit	1,177	1,241	1,273	1,334	1,367
Total	**30,103**	**30,488**	**31,132**	**31,602**	**32,293**

Cost of Funds / Yield on Funds



Yield on advances/ Yield on Investments / Cost of Deposits



5 Multitude of Digital Initiatives…

Driving customer empowerment through continuous digital transformation…

Digital auto loan financing through integration with **Maruti Suzuki** MSSF platform

New feature in Mirror+ enabling customers to access their **CIBIL credit score**, fostering greater financial awareness & credit growth opportunities for the Bank

Customer **inheritance of existing Amazon-Axio** checkout finance **customers** to SIB in a co-lending mode

Mobile Number update through registered Email ID **for NRI customers**

Authenticated Customer Engagement module in **SIBerNet** to secure remote customer authentication for branch-initiated requests

UPI linked credit line enabling seamless P2M payments, expanding our credit base by tapping into everyday consumer transactions & diverse customer categories

Aawas Power – In house developed Loan Origination System for **Affordable Housing Finance**

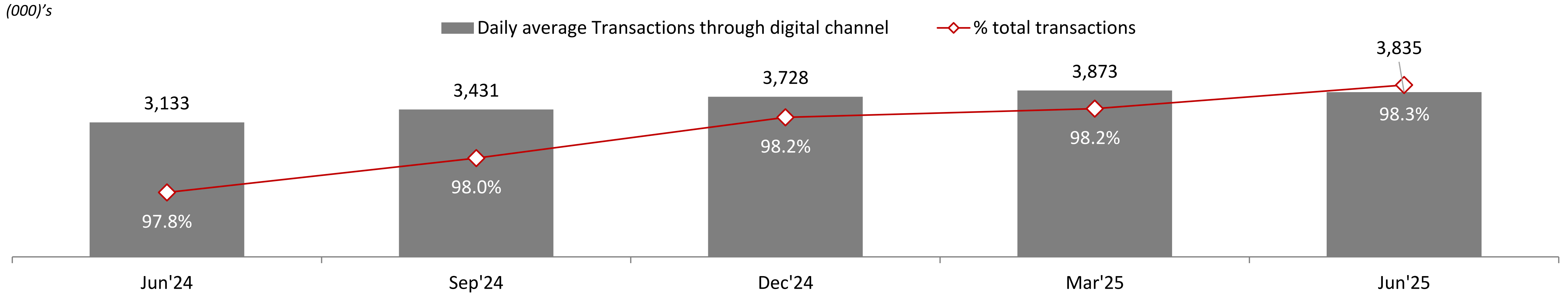
Power Consol – s/w for consolidating existing multiple debts of customers at other banks/financial institutions into a manageable payment loan(s) with SIB

Edu Power – STP based Loan Origination System for Education Loan Processing

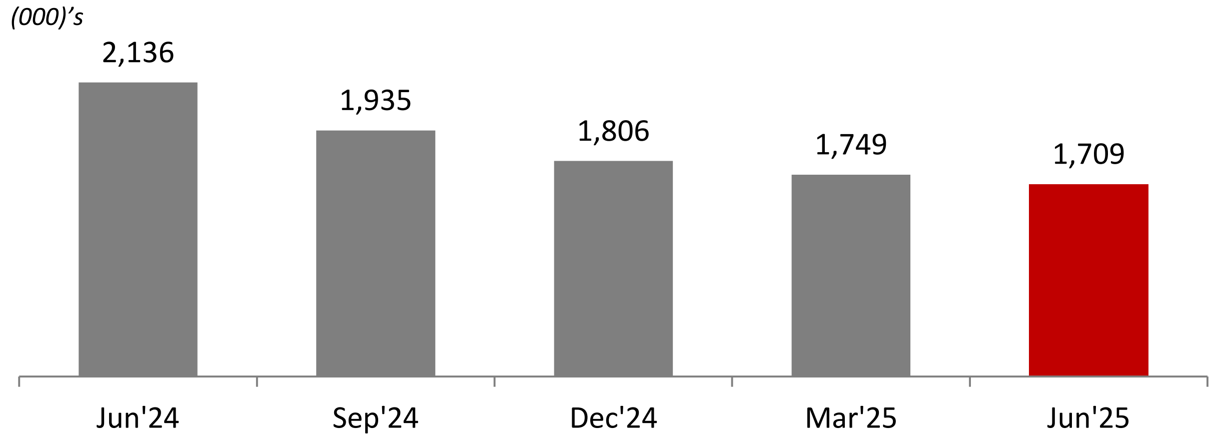
Money Mule Identification during CASA account opening

….leading to rising digital banking…..

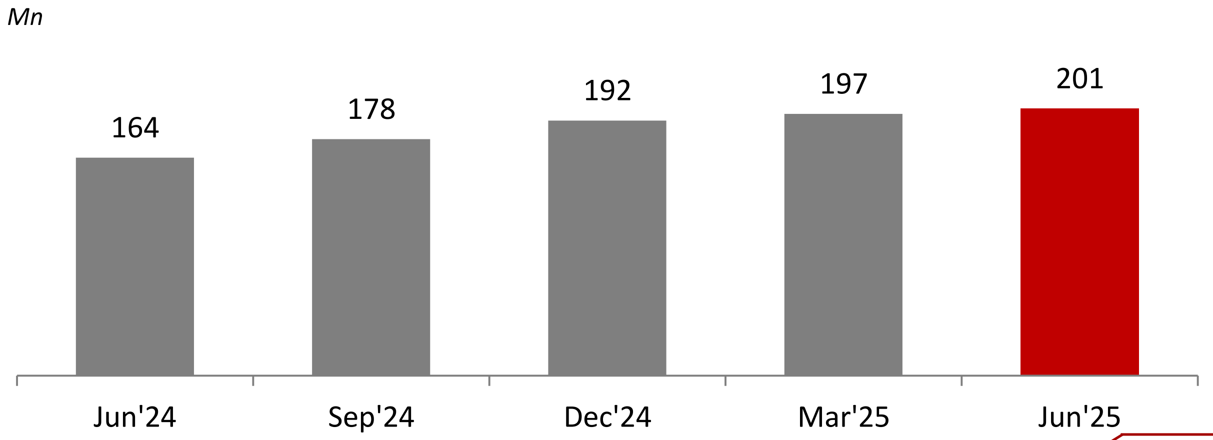
..leading to a rise in transactions with high digital share



Internet Transaction Volume

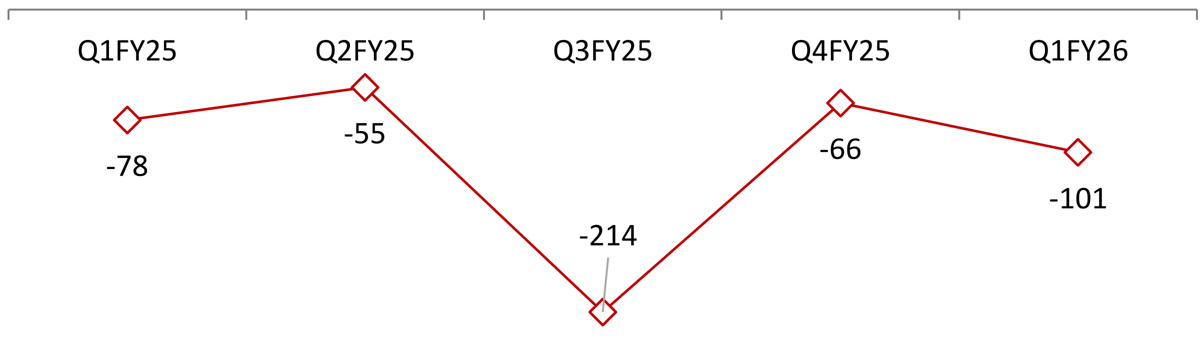


Mobile Transaction Volume

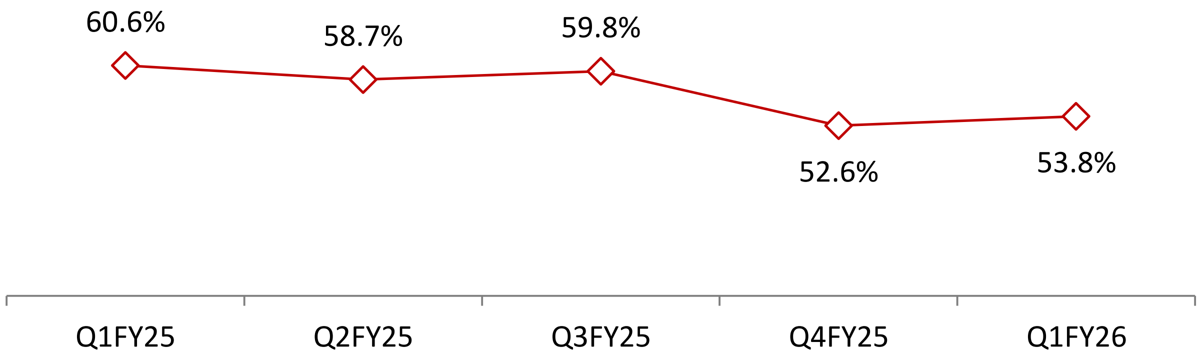


….creating operational efficiency

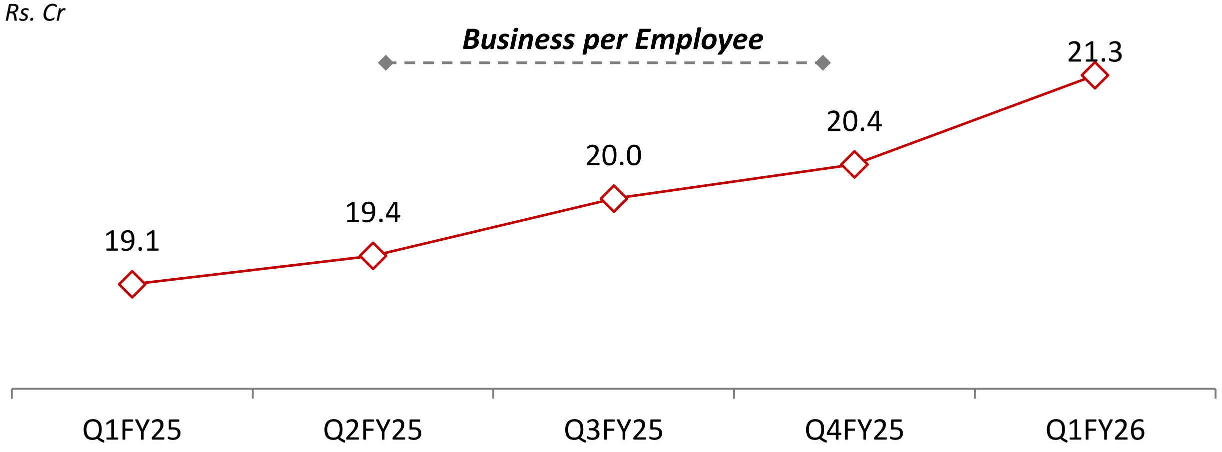
Employee Additions

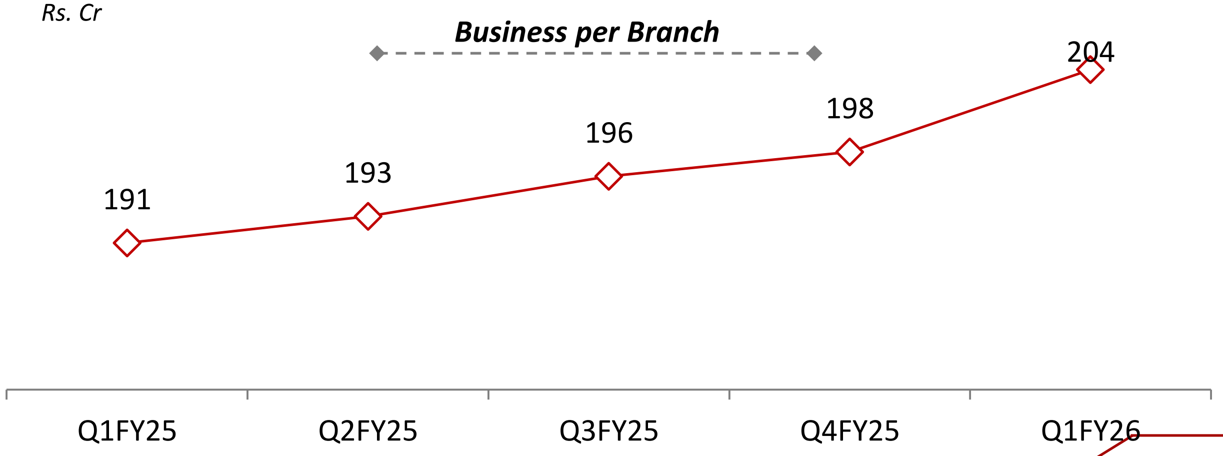


Cost-to-Income Ratio (Quarterly)



Improving productivity metrics

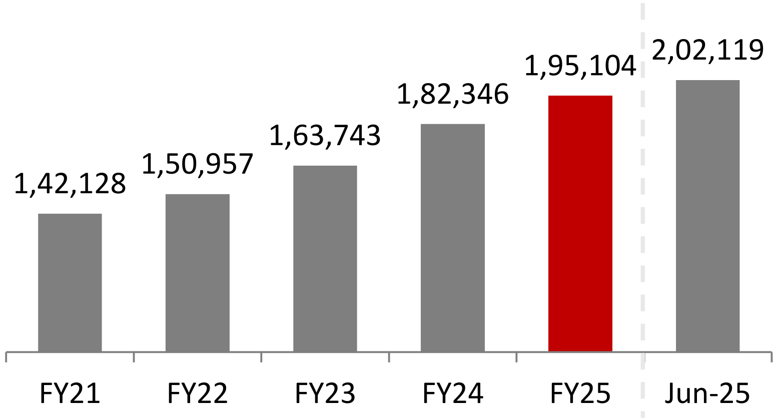




6 Robust Track Record of Financial Performance

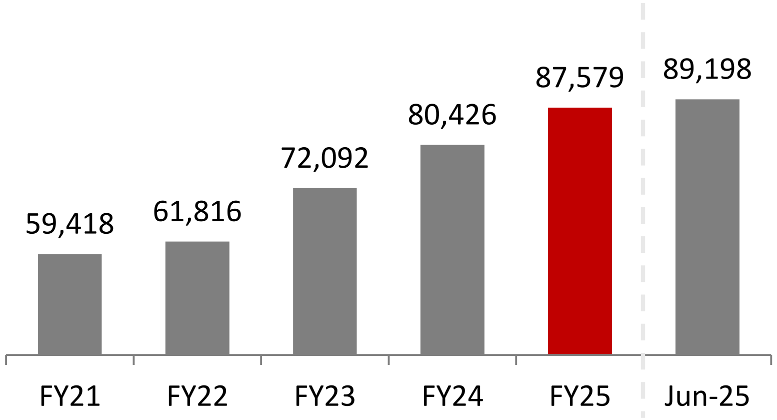
Total Business

Rs. Cr



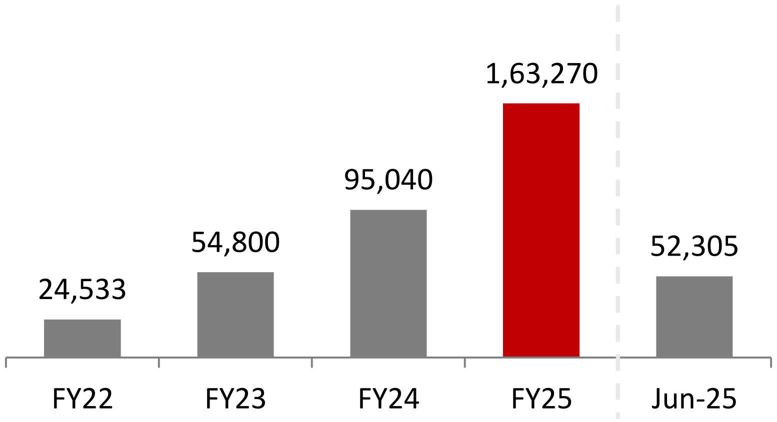
Gross Advances

Rs. Cr



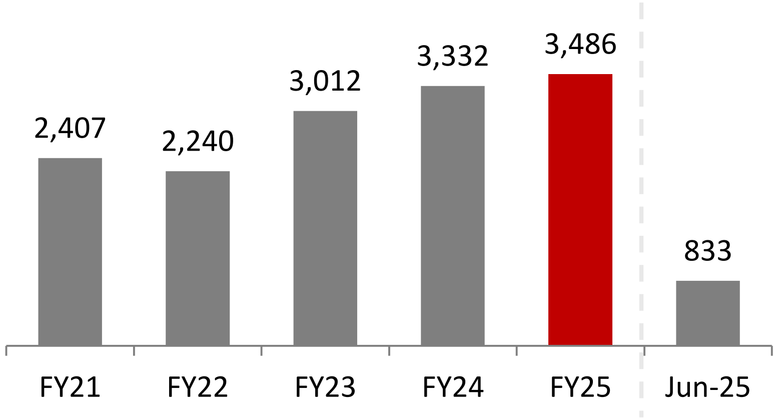
Disbursements

Rs. Cr



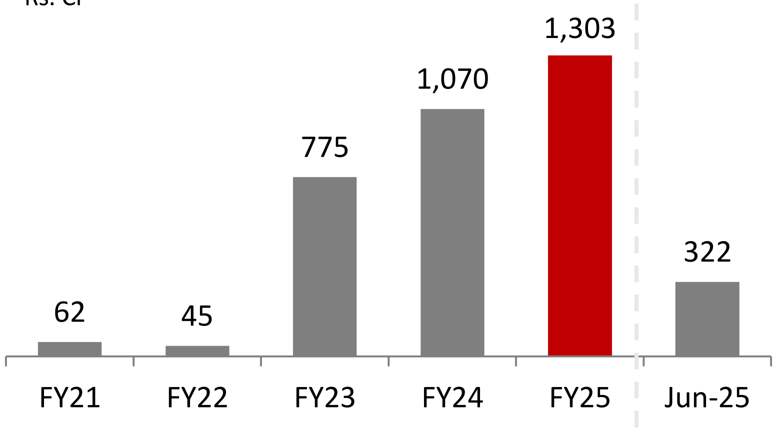
Net Interest Income

Rs. Cr

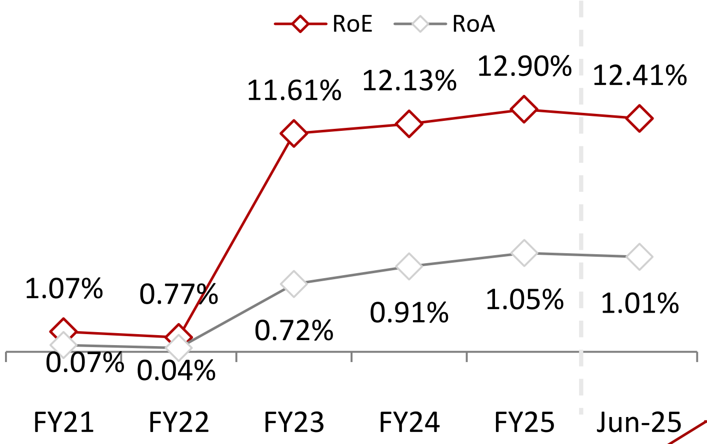


Profit after Tax

Rs. Cr



Return Metrics



Key Areas of Focus

- Enhancing Portfolio Resilience
- Improving Branch Productivity
- Cost Optimization
- Growing non- branch Distribution & Leveraging Partnerships
- Enhancing Control / Compliance Architecture

The Way Forward – Building 'Frictionless Processes'

Build out of new automated digital channels continue – Implemented Digital Initiatives

GST Power
(Live from Apr 2024)

STP Model to manage the entire process for MSME OD from ₹10 lakh to ₹200 lakhs

Gold Loan Digitalization Process
(Live from Mar 2025)

Digitalization of Gold loan on-boarding process and documentation with e-sign feature

Micro Power
(Live from Mar 2025)

Unified STP flow, for handling MUDRA & SIB UDAY proposals up to 10 lakhs

LAP Power
(Live from Sep 2024)

Automated STP platform for Loan Against Property (LAP) proposals

Aawas power
(Live from May 2025)

STP-based LOS for Affordable housing loan proposals

Simplified Renewal process for WC Limits
(Live from Jan 2025)

Simplified Loan process flow to handle MSME renewals for limits between 2-5 Crores

Power Drive
(Live from Sep 2024)

In-house developed STP process flow for Vehicle Loan proposals

Power CONSOL
(Live from May 2025)

STP to handle proposals intended to consolidate and realign credit exposure of approaching customers

Transaction Based Renewal
(Live from Apr 2025)

Phase III of (TBR) process flow to route Working Capital renewal proposals up to 2 Crores

Composite Power
(Live from Apr 2025)

STP enabled process flow for retail MSME credit proposals with multiple facilities (incl. non funded)

Edu Power
(Live from May 2025)

Revamped with attractive features and streamlined process, for overseas education finance

Auto Renewal of AGRI
(Live from Nov 2024)

Application module for renewal of AGRI KCC proposals upto 50 lakhs

Way Forward – Growing Non- branch Distribution & Leveraging Partnerships

Growing Non – Branch Distribution and Leveraging Partnerships

Asset Partnerships

Qualified lead referral programs for Mortgage Loans

BAJAJ MARKETS, Money View, MyMoneyMantra (Seal the deal)

Co-lending partnership

FEDBANK FINANCIAL SERVICES LIMITED, IIFL, Rupeek

axio™, amazon pay

SIB partners with CapFloat Financial Services Private Limited (axio) to offer seamless online checkout finance for Amazon customers, aiming to enhance its retail portfolio quality and expand its customer base.

Co-lending / DA platform

NORTHERN ARC

Debit Card EMI Program

Pine Labs

Loan against Mutual fund

DhanLAP

Strategic Tie-Ups (Live)

Liability Partnerships

upswing

Fintech Partnership- allowing NTB customers to open deposit accounts

India Filings

Digital sourcing of current accounts through referral programs

Pure play –Inhouse products

SIB QUICK FD, SIB QUICK PL

In-house solutions for Digital deposits and Digital Personal loans.

Strategic Tie-Ups (Live)

The Way Forward – Building ‘Frictionless Processes’

Improving Operating efficiency

1 **Significant momentum in Retail Segment**
Home, Auto, Gold, CV/CE showing good traction

2 **77:23 – Tooth to Tail Ratio**
Further progress expected during the financial year

3 **Training/ Re-skilling of staff gathering pace**
3,142 Staff trained in various programs against 2,071 in Q1’FY25

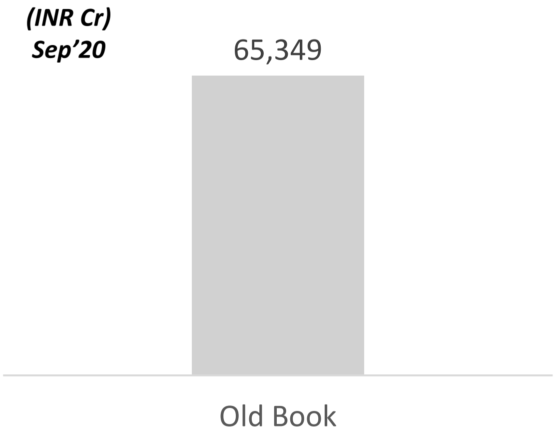
4 **Expenses being tracked closely**
Expenses growth sequentially muted
Overall headcount continues to shrink

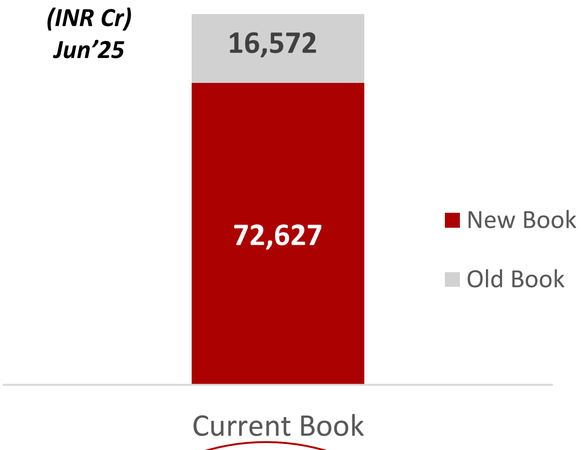
TRANSFORMATION JOURNEY OF THE BANK

Significant transformation of business since Sep’2020

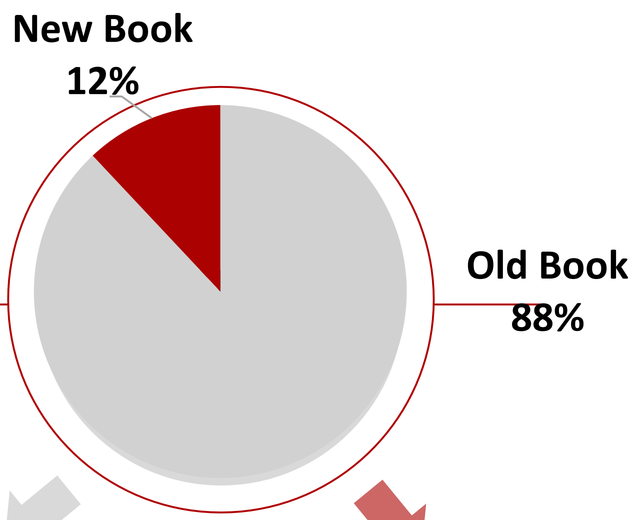
SOUTH INDIAN Bank
EXPERIENCE NEXT-GEN BANKING

Churned around 81% of overall loan book since Oct’ 2020





88% of Current GNPA is from Old book



Old Loan Book

66%	4.87%	2.53%
Share of A+ rated Corporate Loans	GNPA	NNPA

Current Loan Book

98%	3.15%	0.66%
Share of A+ rated Corporate Loans	GNPA	NNPA

14.83%	0.48%
GNPA Old book	GNPA New book

ANNEXURE

Profit & Loss Overview (Standalone)

Particulars (Rs. In Cr)	Q1-FY26	Q1-FY25	Y-o-Y (%)	Q4-FY25	Q-o-Q (%)
Net Interest Income	832	866	(4%)	868	(4%)
Non-Interest Income	622	422	47%	572	9%
Core Fee Income	188	187	1%	194	(3%)
Treasury & Forex	256	27	848%	81	216%
Other	178	208	(14%)	297	(40%)
Total Income	**1,454**	**1,288**	**13%**	**1,440**	**1%**
Operating Expenses	782	780	0%	757	3%
Operating Profit	**672**	**508**	**32%**	**683**	**(2%)**
Provisions & Contingencies	239	113	112%	224	7%
Profit Before Tax	**433**	**395**	**10%**	**459**	**(6%)**
Provision for Tax	111	101	10%	117	(5%)
Profit After Tax	**322**	**294**	**10%**	**342**	**(6%)**

Balance Sheet Overview (Standalone)

Particulars (Rs. In Cr)	Q1 FY26	Q1 FY25	Y-o-Y (%)	Q4 FY25	Q-o-Q (%)
Capital & Liabilities	**1,27,770**	**1,17,988**	**8%**	**1,24,655**	**2%**
Capital	262	262	0%	262	0%
Reserves and Surplus	10,142	8,892	14%	9,838	3%
Deposits	1,12,922	103,532	9%	1,07,526	5%
Borrowings	1,728	2,957	(42%)	4,300	(60%)
Other Liabilities & Provisions	2,716	2,345	16%	2,729	0%
Assets	**1,27,770**	**1,17,988**	**8%**	**1,24,655**	**2%**
Cash & Balances with RBI	5,823	5,639	3%	5,098	14%
Balances with Banks	6,063	4,175	45%	7,162	(15%)
Investments	23,809	22,824	4%	21,777	9%
Advances	87,095	80,129	9%	85,682	2%
Fixed Assets	1,025	975	5%	1,018	1%
Other Assets	3,955	4,246	(7%)	3,918	1%
Business (Net Advances + Deposits)	**2,00,017**	**1,83,661**	**9%**	**1,93,208**	**4%**
Current Accounts	7,177	5,913	21%	6,030	19%
Savings Accounts	29,027	27,282	6%	27,699	5%
CASA Ratio	32.06%	32.06%	-	31.37%	69bps

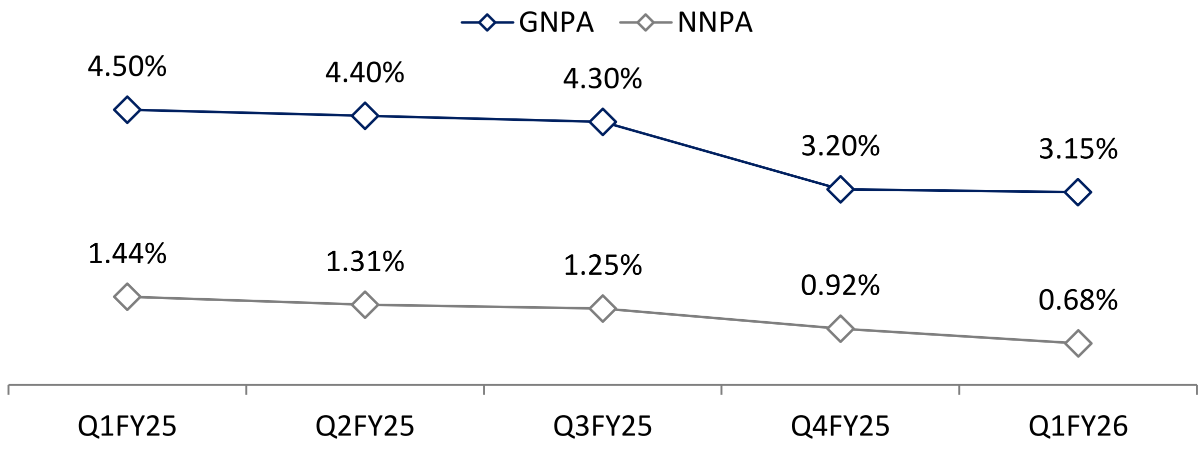
Key Metrics

Particulars	Q1FY26	Q4FY25	Q3FY25	Q2FY25	Q1FY25
Net Interest Margin (NIM)	3.03%	3.21%	3.19%	3.24%	3.26%
CRAR Basel III	19.48%	19.31%	18.00%	18.04%	18.11%
RoA*	1.01%	1.11%	1.12%	1.07%	1.00%
RoE*	12.41%	13.74%	13.93%	13.71%	12.90%
Provision Coverage	88.82%	85.03%	81.07%	80.72%	79.22%
CASA	32.06%	31.37%	31.15%	31.80%	32.06%
Gross NPA	3.15%	3.20%	4.30%	4.40%	4.50%
Net NPA	0.68%	0.92%	1.25%	1.31%	1.44%
Book Value per Share (Rs.)	39.8	38.6	37.2	35.9	35.0
Earnings per Share (Rs.) *	4.94	5.0	4.9	4.7	4.5
Customer Touch Points					
Kerala	498	498	499	501	501
South Ex Kerala	282	282	283	284	284
Rest of India	168	168	168	170	170
Total	**948**	**948**	**950**	**955**	**955**

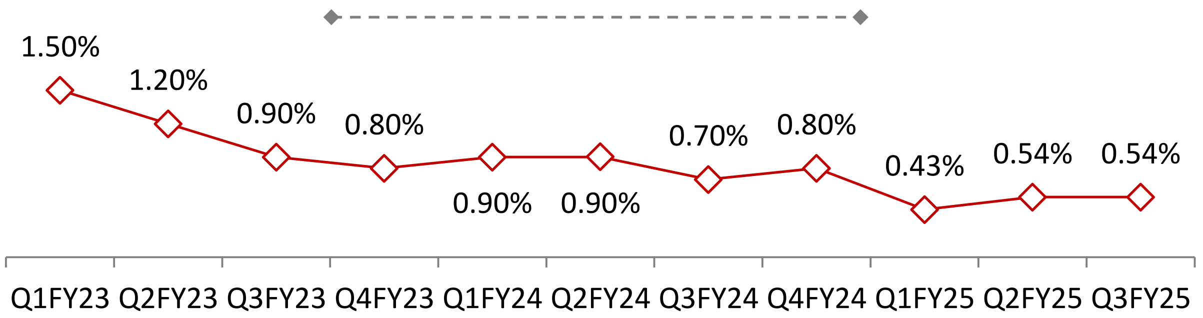
Annualized

Non-Performing Assets

GNPA & NNPA



Improving Credit Quality



* Ever 30 at 6 MOB is defined as the sum of the original principal of loans that are ever 30+ within 6 months on book in that cohort, divided by the sum of the original principal of all loans in that cohort. The reported numbers have changed due to exclusion of certain assets which were rebooked and reclassified as New Book for operational convenience.

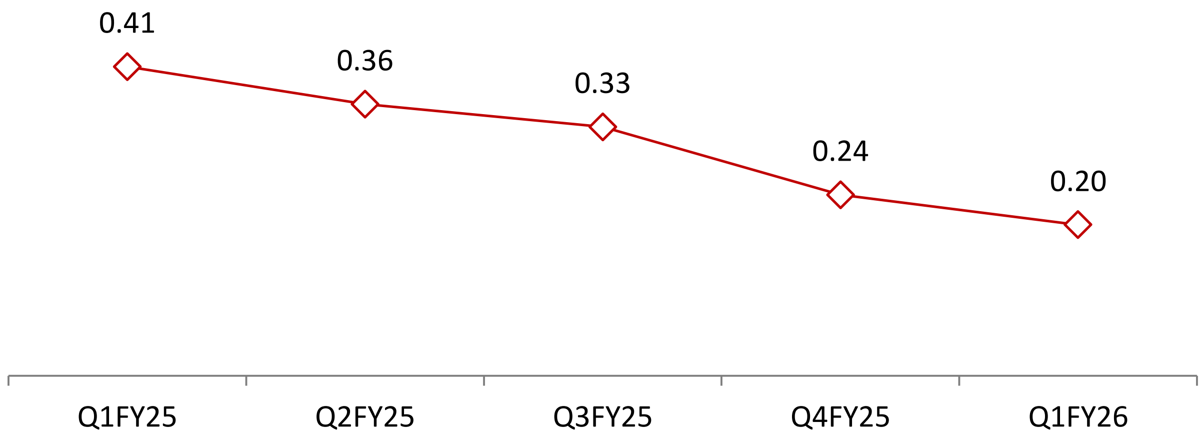
	GNPA Movement					NNPA Movement				
Rs. Cr	**Q1FY25**	**Q2FY25**	**Q3FY25**	**Q4FY25**	**Q1FY26**	**Q1FY25**	**Q2FY25**	**Q3FY25**	**Q4FY25**	**Q1FY26**
Opening	3,620	3,720	3,731	3,736	2,800	1,135	1,152	1,073	1,056	791
Additions	346	321	297	213	192	250	195	195	155	119
Deductions	246	309	293	1,148	185	233	274	212	421	319
Closing	**3,720**	**3,731**	**3,736**	**2,800**	**2,807**	**1,152**	**1,073**	**1,056**	**791**	**591**

Provisions

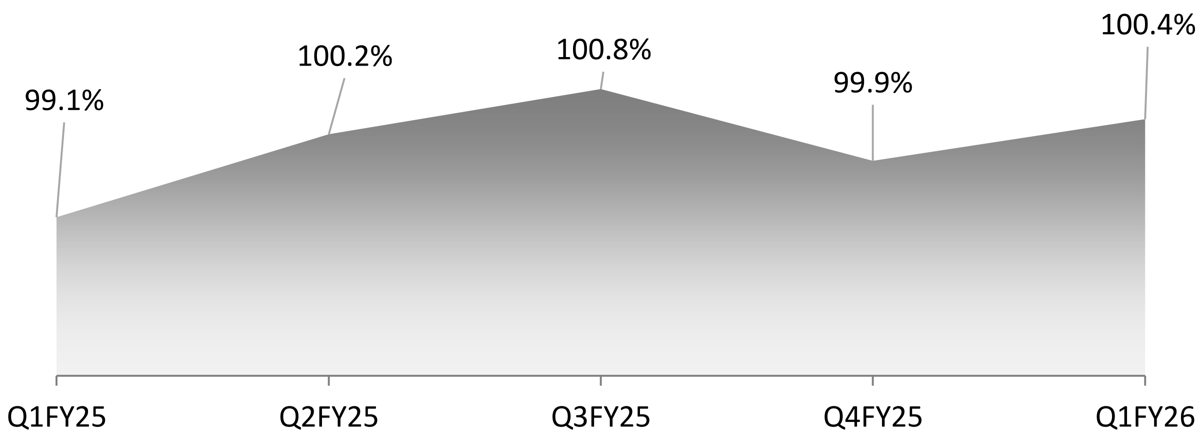
Rs. Cr	Q1FY26	Q4FY25	Q3FY25	Q2FY25	Q1FY25
For NPA & NPI	249	234	71	148	120
For Standard Assets	(5)	(1)	2	(7)	(2)
For Restructured Advances/Sacrifices & FITL	(6)	(9)	(6)	(30)	(11)
For Unhedged Forex Exposure	-	-	(2)	(1)	1
Others	1	-	1	-	5
Taxes	111	117	121	116	101
Total Provisions	**350**	**341**	**187**	**226**	**214**

Slippages & Collection Efficiency

Slippage Ratio



Collection Efficiency



Segment wise GNPA

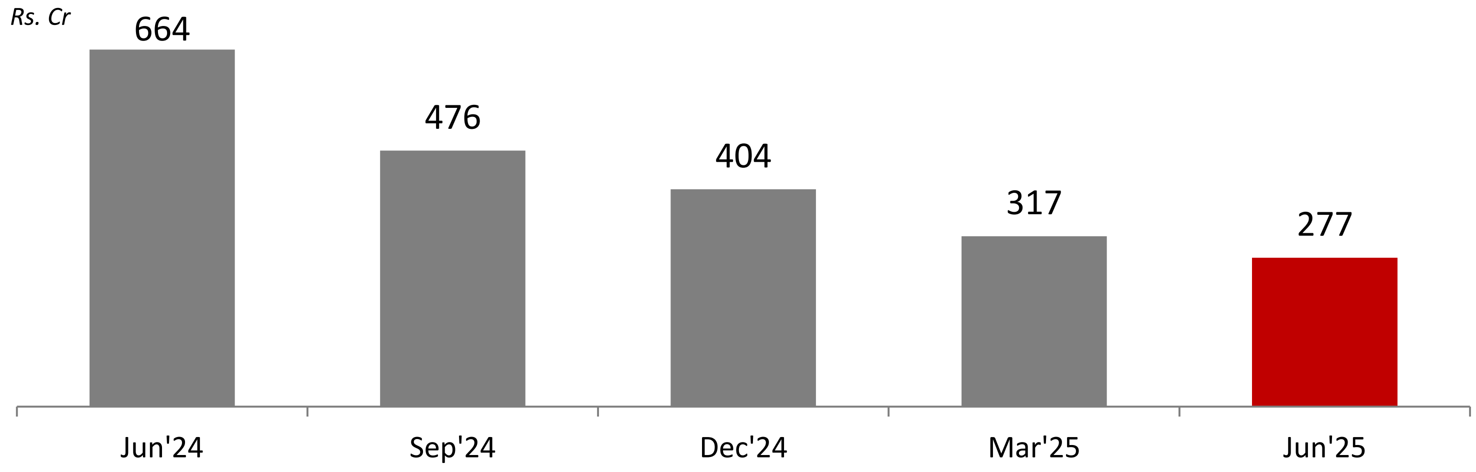
Rs. Cr	Q1FY25	Q2FY25	Q3FY25	Q4FY25	Q1FY26
Agriculture	530	562	543	455	449
Business Loans	2283	2,113	2,070	1,449	1,425
Personal Segment	484	617	628	577	595
Corporate	424	439	494	319	338
Total	**3,720**	**3,731**	**3,736**	**2,800**	**2,807**

Segment wise Slippages

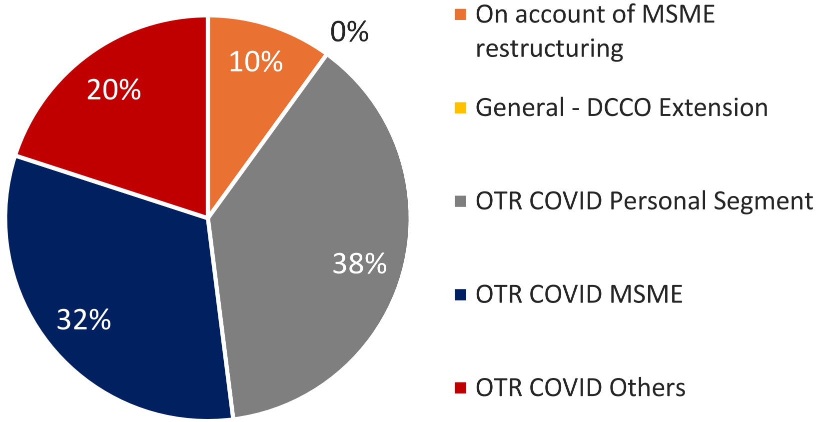
Rs. Cr	New Book	Old Book	Q1FY26
Agriculture	6	20	26
Business Loans	8	29	37
Personal Segment	65	31	96
Corporate	8	15	23
Total	**87**	**95**	**182**

Stressed Assets

Restructured Standard Assets



Sectoral Break-up



COVID One Time Restructuring

Rs. Cr.	Covid 1.0	Covid 2.0	Total
MSME	39	50	89
Personal loans	4	101	105
Other exposures	42	14	56
Total	**85**	**165**	**250**

Security Receipts

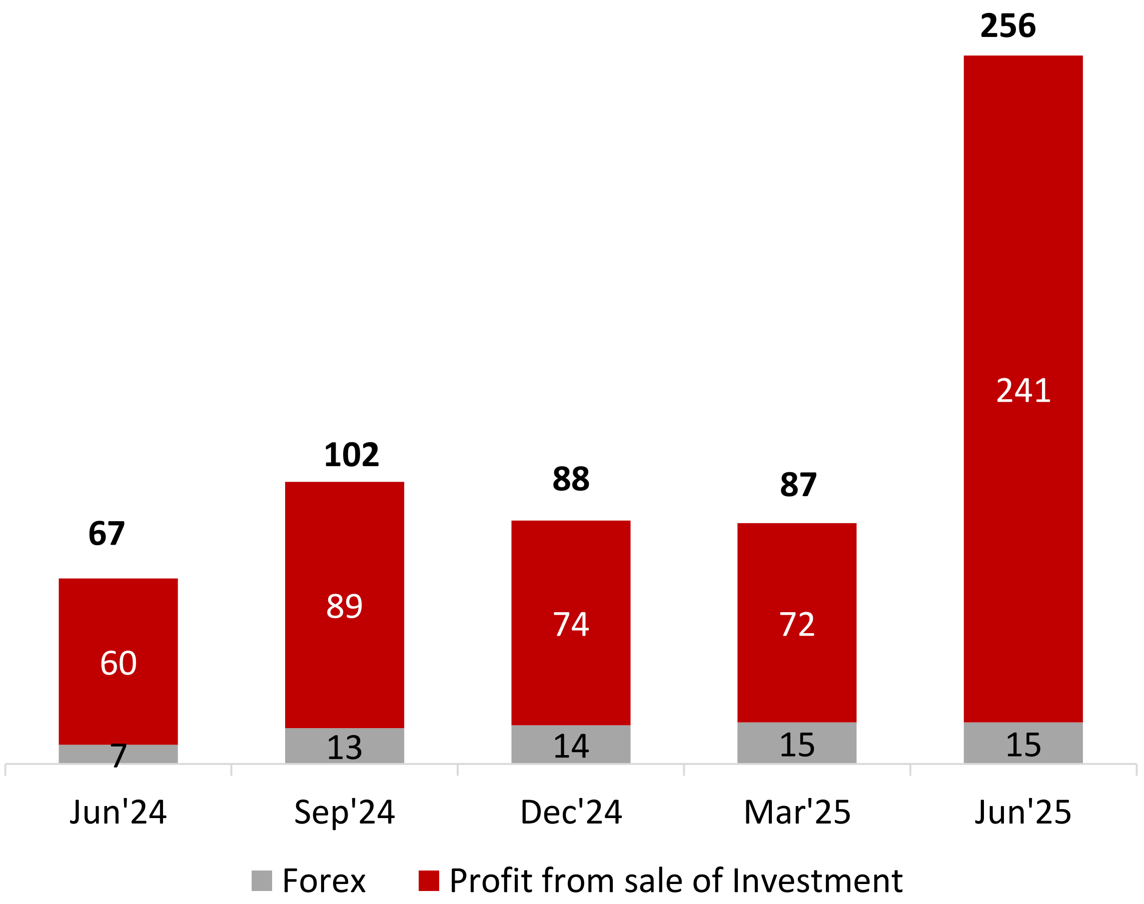
Security Receipts Outstanding as on Jun 30, 2025 (Rs. Cr)		
Book Value	Provision	NAV
189.60	70.33	119.27

Investment Book

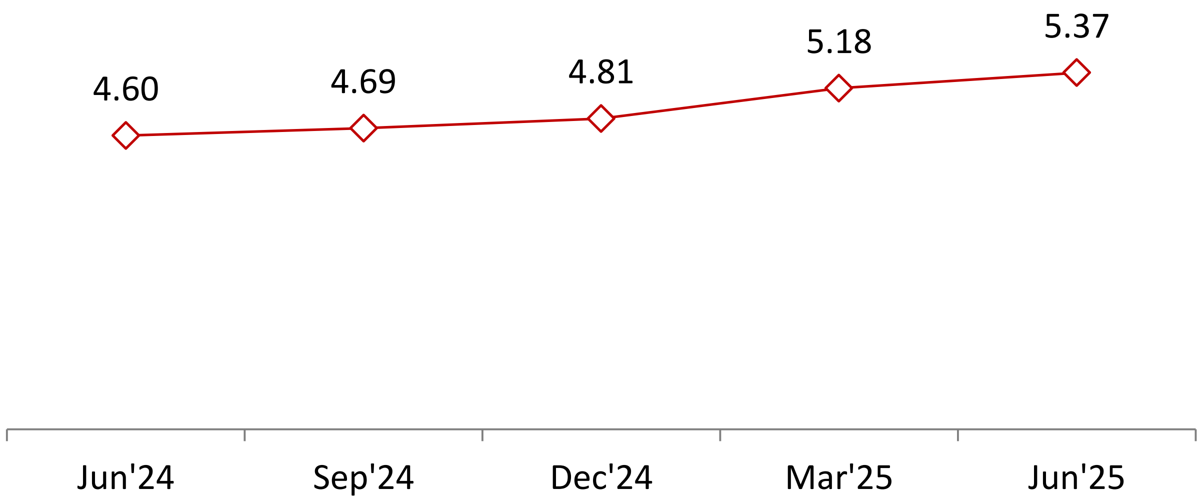
SLR & NON-SLR

Rs. in Cr	Q1FY25	Q2FY25	Q3FY25	Q4FY25	Q1FY26
SLR	20,728	20,379	21,737	20,049	22,181
NON-SLR	2,177	1,483	1,785	1,808	1,731
Total	**22,905**	**21,862**	**23,522**	**21,857**	**23,912**

Treasury & Forex Income *



M Duration

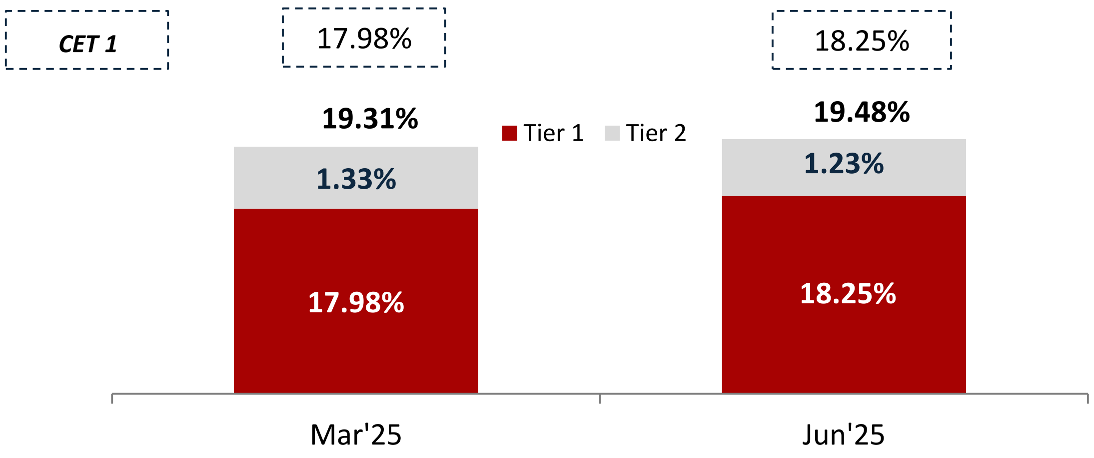


* Excludes depreciation on Investments

Capital Composition

Risk Weighted Assets

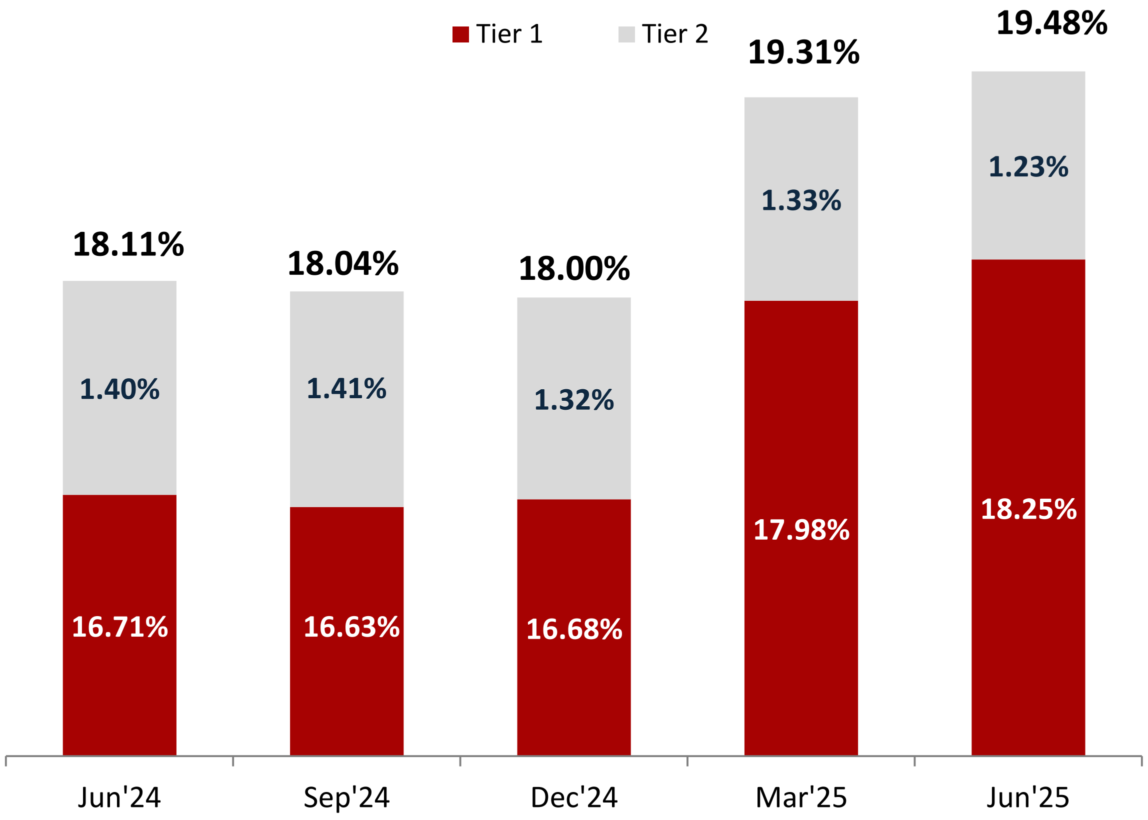
Total Capital Adequacy Ratio is well above minimum regulatory requirement of 11.50%



Total Risk weighted assets to Total assets stands at 40.61% as on June 30, 2025

Rs. Cr	Risk Weighted Assets Mar’25	Risk Weighted Assets Jun’25
Total Capital	10,227	10,111
Tier I	9,521	9,474
Of which CET 1	9,521	9,474
Tier II	706	637
Risk Weighted Assets	**52,953**	**51,890**

CRAR



Strong Management Team

Mr. P R Seshadri

MD & CEO, 31 years

- Bachelor's degree in Engineering from the Delhi College of Engineering and a Post Graduate Diploma in Management from IIM Bangalore.
- An accomplished banker with more than 31 years of experience in Retail sales, distribution and lending business. Previously MD&CEO of Karur Vysya Bank, MD and Regional Sales and Distribution head Citibank N.A, Asia pacific, Singapore. MD and Regional head of lending businesses, Citibank N.A, Asia Pacific, Singapore.

Mr. Dolphy Jose

Executive Director, 31 years

- More than 31 years of experience , MBA in General Management
- Two decades of association with Kotak Mahindra Bank, with expertise in both Retail assets and liabilities, branch banking, P&L management, building distribution, establishing strategic partnerships including Co-Lending and focusing on non branch business.

Mr. Anto George T

Chief Operating Officer, 35 years

- MBA in Human Resource management, Associated with SIB for more than 29 years.
- Head of HR, Handled Branch banking, Internal Audit & Vigilance, Fraud Management, Regional Head and Retail Banking.

Mr. Sanchay Kumar Sinha

CGM & Head Retail Assets, 31 years

- More than 31 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

Mr. Sony A

SGM & CIO, 33 years

- Certified Information Systems Auditor from ISACA, USA and MBA. Over 29 years of experience in banking technology. Instrumental in setting up key systems like Business Process.
- Management tools, CRM systems, Treasury & Risk Management. Leads the payment channels such as UPI, IMPS, Bharat QR, Bhim Aadhaar etc in the Bank.

Ms. Biji S S

SGM & Head Branch Banking, 31 years

- MBA in HRM; Associated with SIB for more than 29 years
- Previously headed CBG, Secured Retail, Co-lending and SCF. Managed relationship with mid and large corporate clients in various regions of the Bank and vast experience in Branch banking. Successfully led the largest region of the Bank.

Mr. Senthil Kumar

SGM & Head Credit, 29 years

- Management graduate with 29 years of experience in banking and finance
- 21 years of experience with ICICI Bank across Sales, Credit, Product, Recovery and Collection functions

Ms. Chithra H

SGM & Chief Compliance Officer, 32 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 29 years. Rich experience in the field of Finance, Compliance, Risk, Treasury Back office, Branch operations and Regional Head.

Ms. Minu Moonjely

SGM & Head Corporate Business Group, 29 years

- Post Graduate in Commerce, CAIIB and Advanced Management in Banking and Finance by IIBF. Associated with SIB for more than 29 years.
- Previously headed Credit Underwriting. Experienced banking professional with extensive expertise in Credit analysis, Risk management, Foreign exchange and Branch banking. Also headed the largest MSME region of the Bank.

Strong Management Team

Mr. Nandakumar G

SGM & Chief of Internal Vigilance, 33 years

- Associated with SIB for more than 29 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. Vinod A N

GM & Head of Treasury, 30 years

- Associated with Kotak Group & SBI during last 28 years. Masters in Financial Management (MFM) from JBIMS, Mumbai with more than 30 years of experience In Banking & Financial Markets.
- Has Treasury & Fund Management experience of 20 years in Money markets, Forex & Derivatives, Fixed Income & Equity Markets in the Front Office Dealing Room at SBI & Kotak Mahindra Bank.

Mr. Mohan T M

GM & Head Legal Department, 35 years

- B.Com, LL.B Graduate. Also completed CAIIB and CS (Inter)
- More than 29 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. Sivaraman K

SGM & Head Business Operations Group, 32 years

- Associated with SIB for more than 29 years
- Rich experience in Branch Banking, Headed major regions of the bank, Credit Policy, Mid / Large Corporate CPC's.

Mr. Nehru Singh B

GM & Chief Risk Officer & Head – Credit Quality Assurance, 28 years

- MBA &CAIIB qualified, Has 28+ 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.

Strong Management Team

Mr. Shibu K Thomas

GM - IT, 25 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.

Mr. Vinod Francis

GM & Chief Financial Officer, 19 years

- Associate member of the ICAI and Certified Associate of the Institute of Banking & Finance
- Associated with SIB for over 19 years. Rich experience in the field of Finance, Credit, Branch Operations

Mr. Vinod G

GM & Head - Data Science, 30 years

- Masters in Business Administration, Masters in Commerce, Certified Associate of the Indian Institute of Banking & Finance, Fellow of the Insurance Institute of India
- Rich experience in general insurance, development banking, risk management, business intelligence, data analytics, predictive modelling, data science, etc.
- Associated with SIB for over 4 years

Mr. Jimmy Mathew

GM & Company Secretary, 19 years

- B. Com, FCS, ACMA, Certified CSR Professional, Certified course in HR Management, ICSI Post Membership Qualification in Corporate Governance and Certified Associate of the Indian Institute of Banking & Finance.
- Associated with SIB for more than 15 years. Proficient in handling various corporate law and Secretarial matters. Before joining the Bank has 4 years' experience as Company Secretary in other organisations and currently serves as Company Secretary of the Bank with additional charge of heading the HR Department.

Mr. Sreekumar Chengath

GM & Head – Business Process Group, 30 years

- B. Tech in Computer Engineering, MBA in Banking and Finance, Certified Associate of Indian Institute of Banking and Finance
- Over 30 years of banking experience, Associated with SIB for over 24 years. Rich experience in IT, IT Security and Centralized Banking Operations

THANK YOU