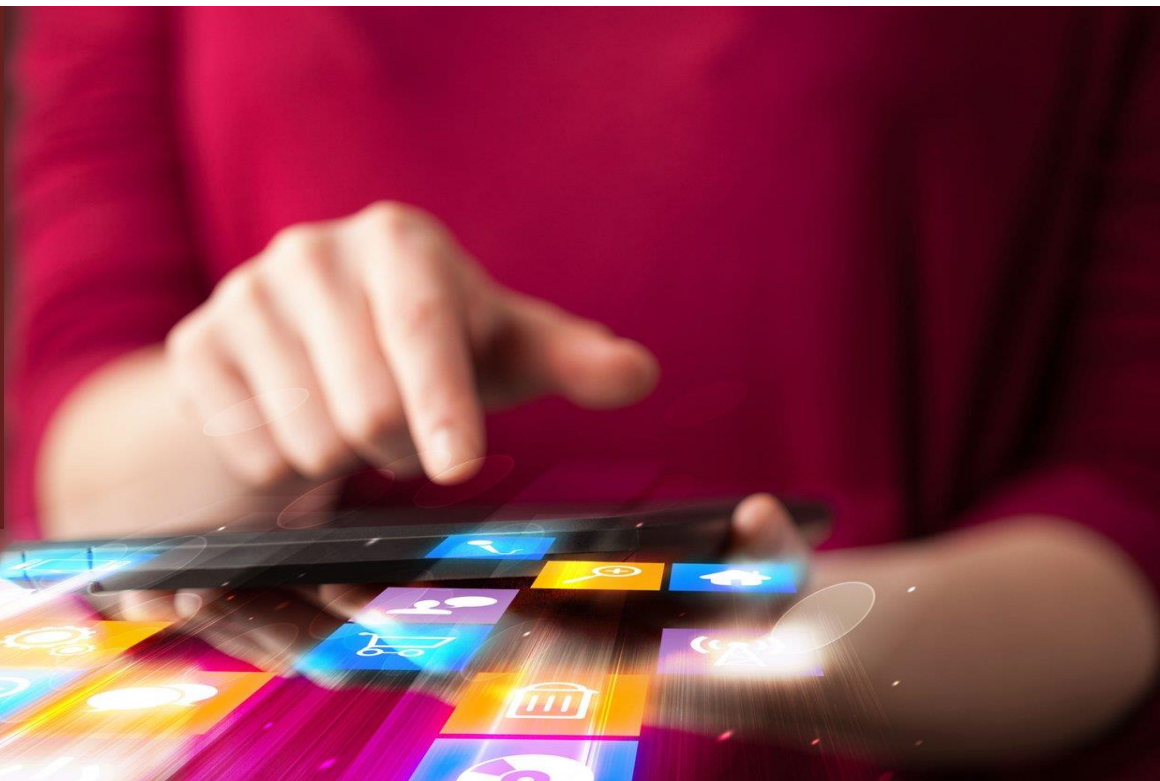




***Bank  
On  
Us***



***Investor Presentation - October 2019***



Q2 FY20 Highlights



Business Strategy



Performance Matrix



Next Generation Bank



About Us

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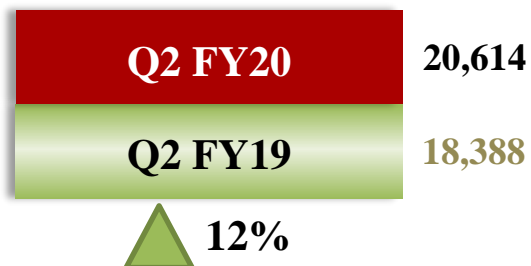
# Q2 FY20 Highlights



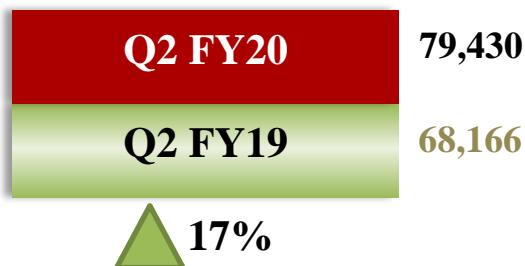
# Key Quarterly Highlights - Q2 FY20

Rs. Cr.

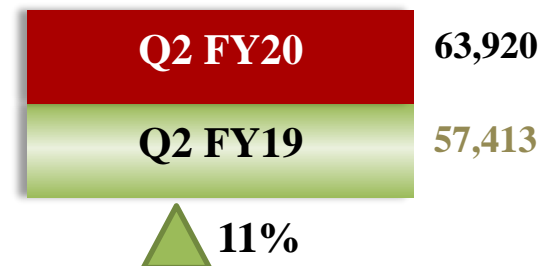
## CASA



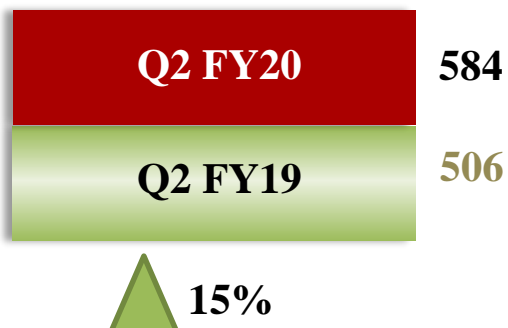
## Deposits\*



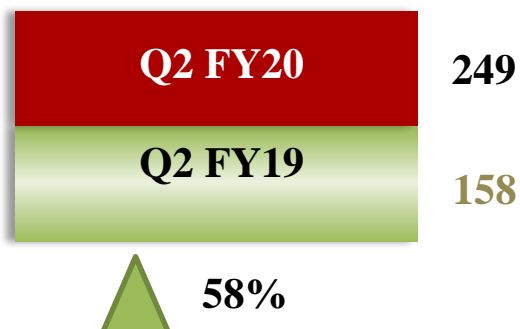
## Advances



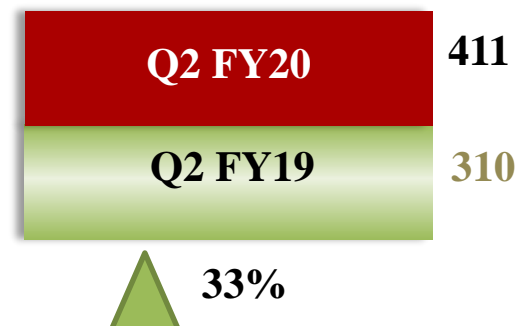
## Net Interest Income



## Other Income



## PPOP



\*Deposits (excluding Certificate of Deposits)



# Business Strategy



# Our Strategy...



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

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

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

- 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 3<sup>rd</sup> Party/Investment products to generate more other income

# ...Performance in Line with Strategy

**Strengthen Retail base**

**Rs. 19,284 Cr**

**INCREASE**  
**20% YoY**

**Expand Agriculture &  
MSME base**

**Rs. 24,939 Cr**

**INCREASE**  
**18% YoY**

**Improve CASA**

**Rs. 20,614 Cr**

**INCREASE**  
**12% YoY**

# Shall continue to focus on Core Strengths

**01** | Increase ...  
**CASA**

**Retail  
Relationships**

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

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



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

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

**MSME  
Relationships**

**04** | Improve  
**NIM**



# ...Increase Retail & MSME Business

01

Centralized  
Marketing &  
Processing  
Centre (Kochi)



## Loan Processing

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

02

Retail Hub

- Home Loan
- Auto Loan
- MSME Loan
- LAP



## Retail Business

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

03

Cluster  
Branches

- 17 Clusters
- Specific Cluster for Forex



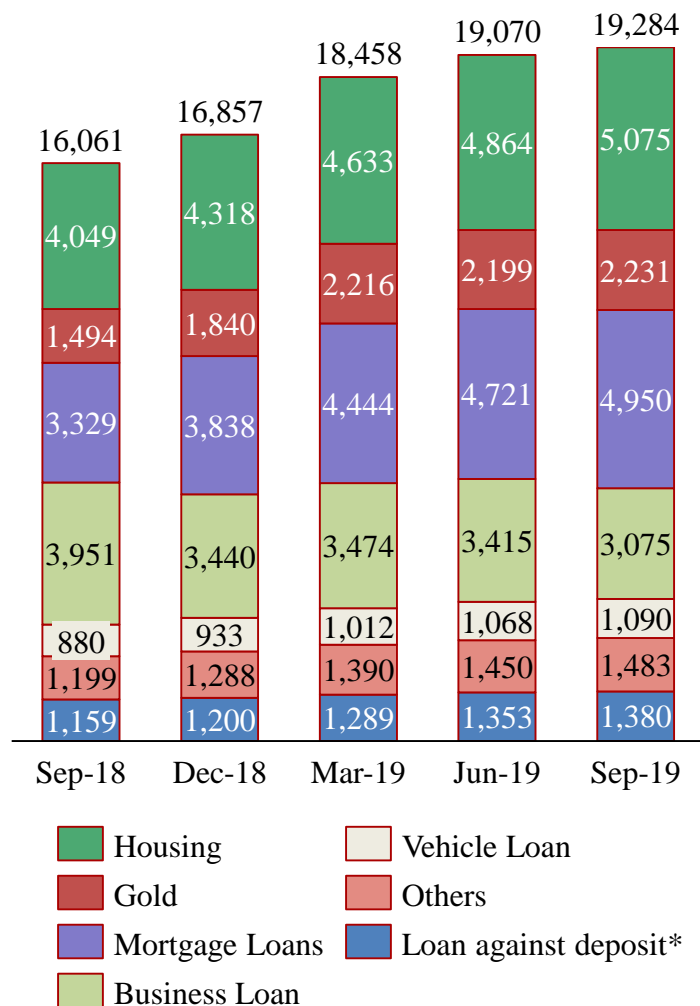
## Branch Profitability

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

# ...by focus on Housing Loans in Retail

## Retail Breakup

Rs. Cr.



## Housing: Key Initiatives

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

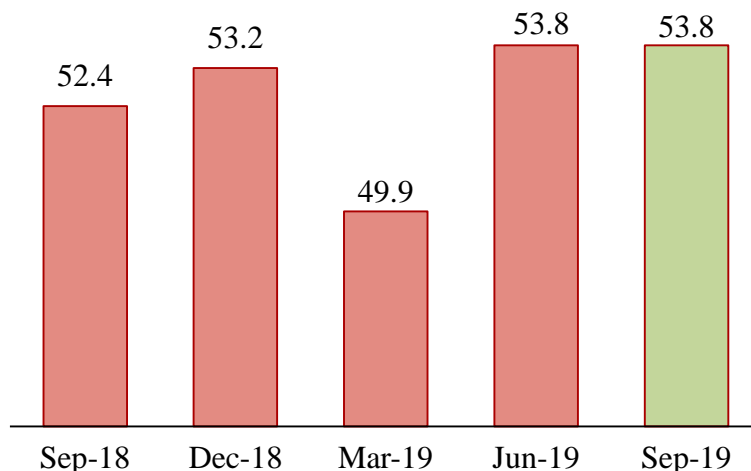
## July to September 2019

- Mortgage Loans Sanctioned : 2,117 Nos.
- Amount of Mortgage Loans Sanctioned: Rs. 641 Cr

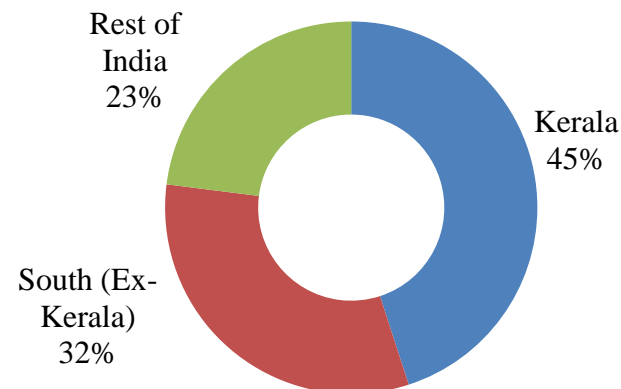
# ...becoming a Banker of Choice to SMEs

## Average MSME Loan / Account

Rs. Lakhs



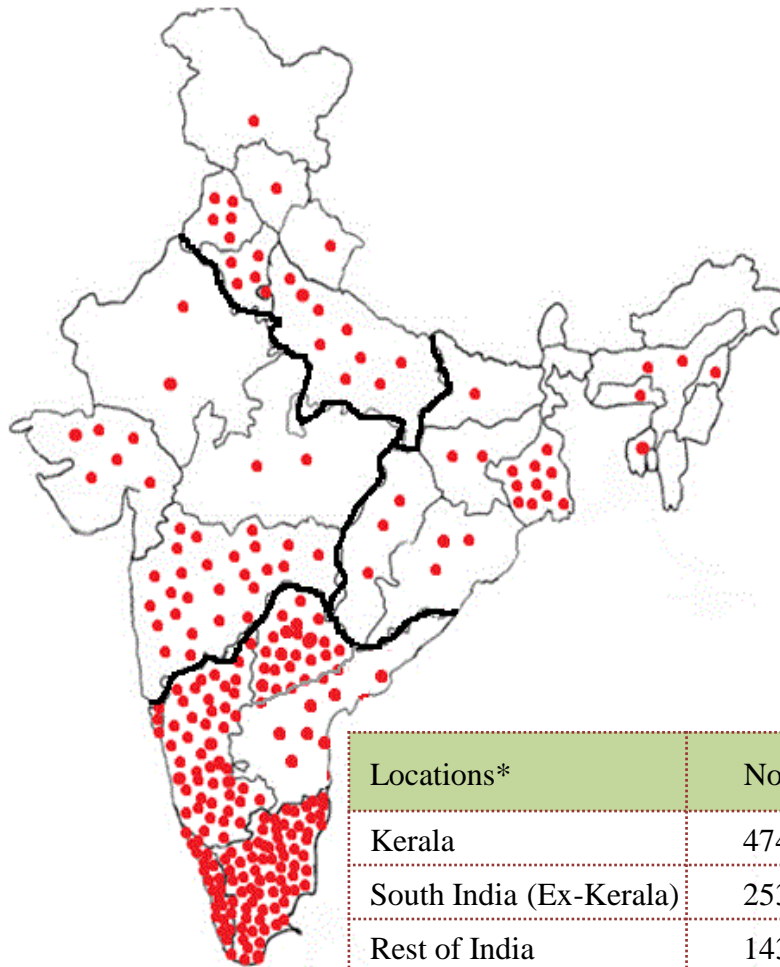
## MSME Loan Book by Geography



## SME Highlights

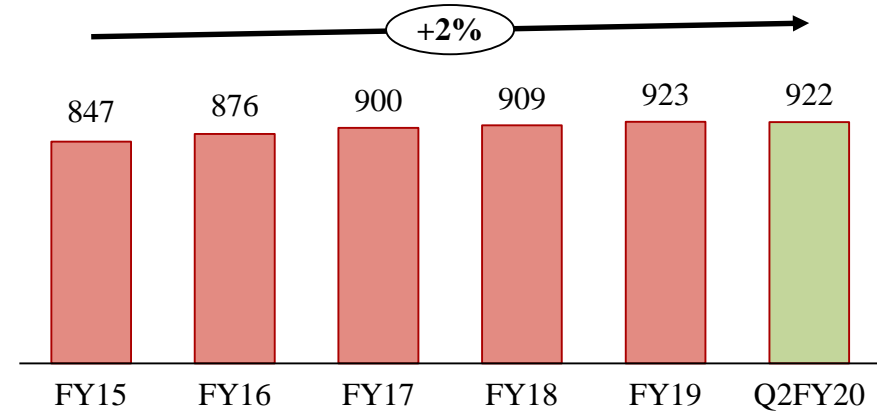
- Dedicated executive to ensure focus and better coordination with regions
- Focused 'Green Channel' branches to drive faster loan growth to SMEs
- Target to become banker of choice to SMEs thereby getting other business as well - liabilities, vehicle finance
- Ongoing training (in-house as well as external)
- Entire MSME loan processing centralized at Kochi at two centers - Special focus on applications up to Rs. 2.00 Cr and standardized, uniform risk-based approach on Rs. 2.00 Cr to Rs. 25.00 Cr
- Underwriting of loans through customized software called LOS (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 new customer acquisition and marketing

# ...with the help of our Wide Network

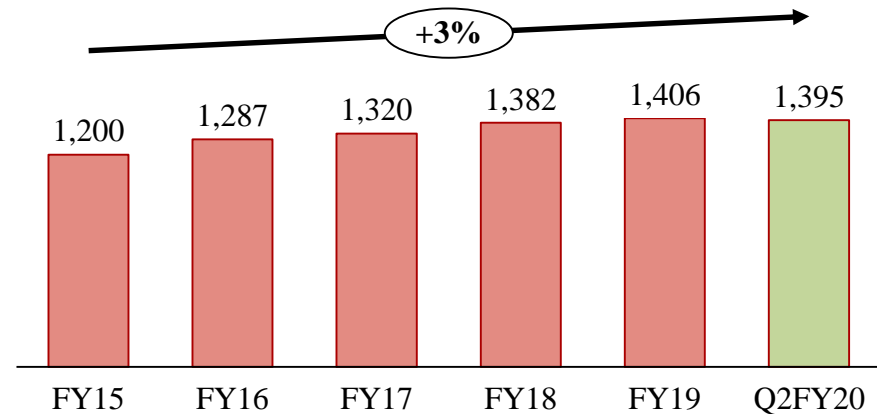


Locations*	No.
Kerala	474
South India (Ex-Kerala)	253
Rest of India	143
<b>Total Branches</b>	<b>870</b>
Extension Counters	52
<b>Total Customer Touch Points</b>	<b>922</b>

## Wide Network



## Total ATM Network

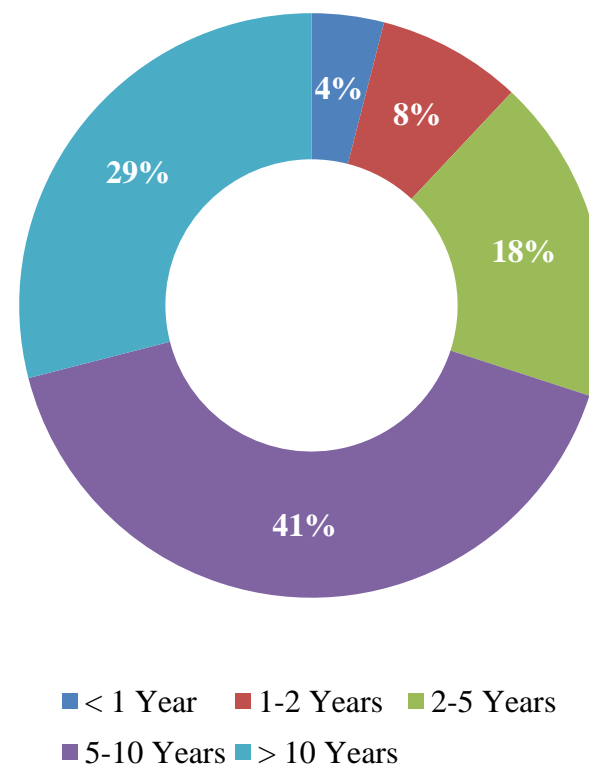
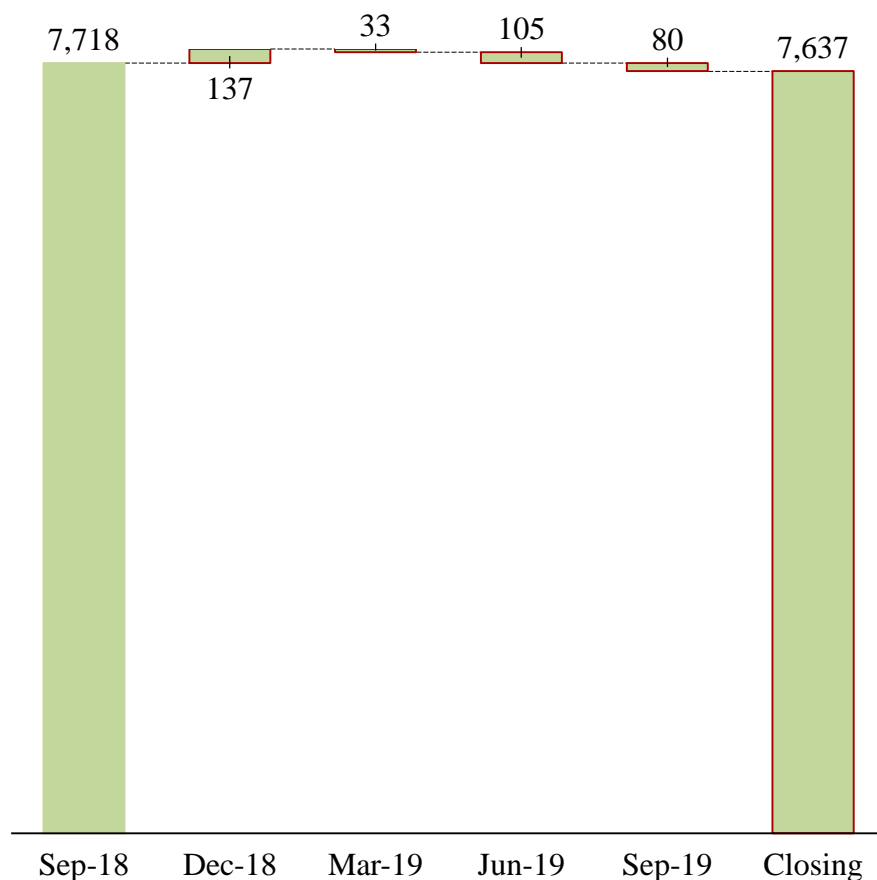


\*Map for illustration purpose only

# ... and our Experienced Employees

## Employee Addition

**Total Employees: 7,637\***



\*Full-time officers and clerks

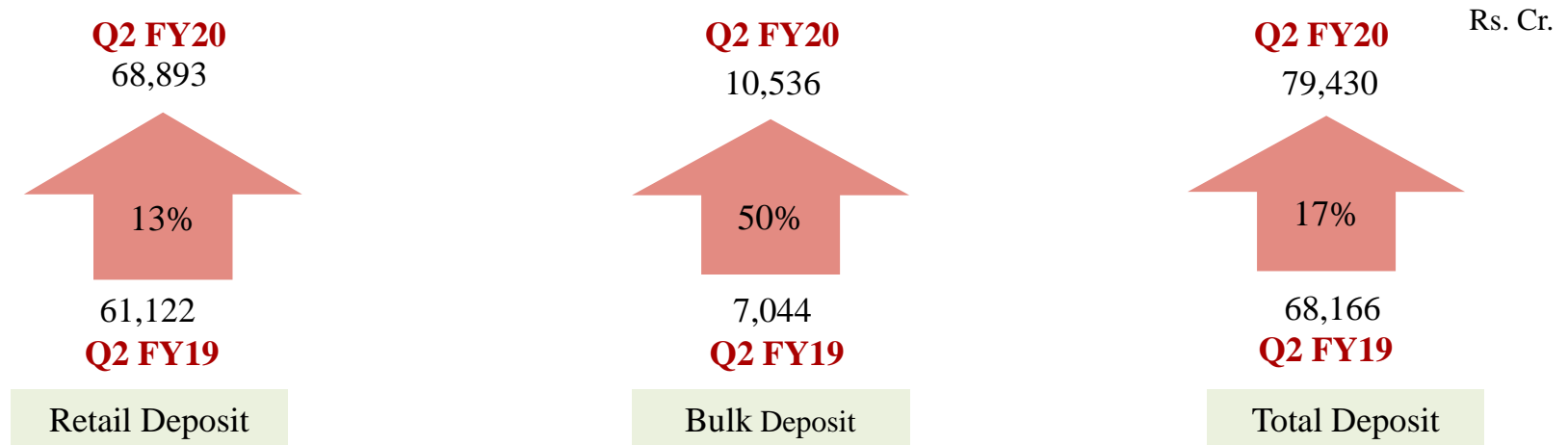


# Performance Matrix

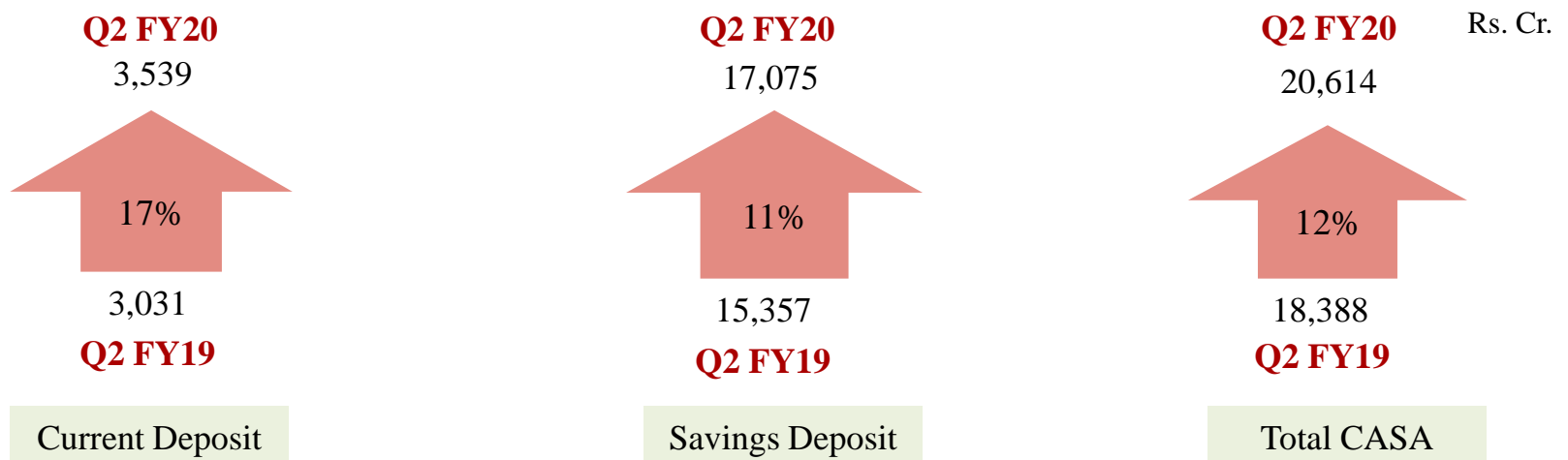


# Strong Deposit Franchise

## Deposits (excl. CDs)

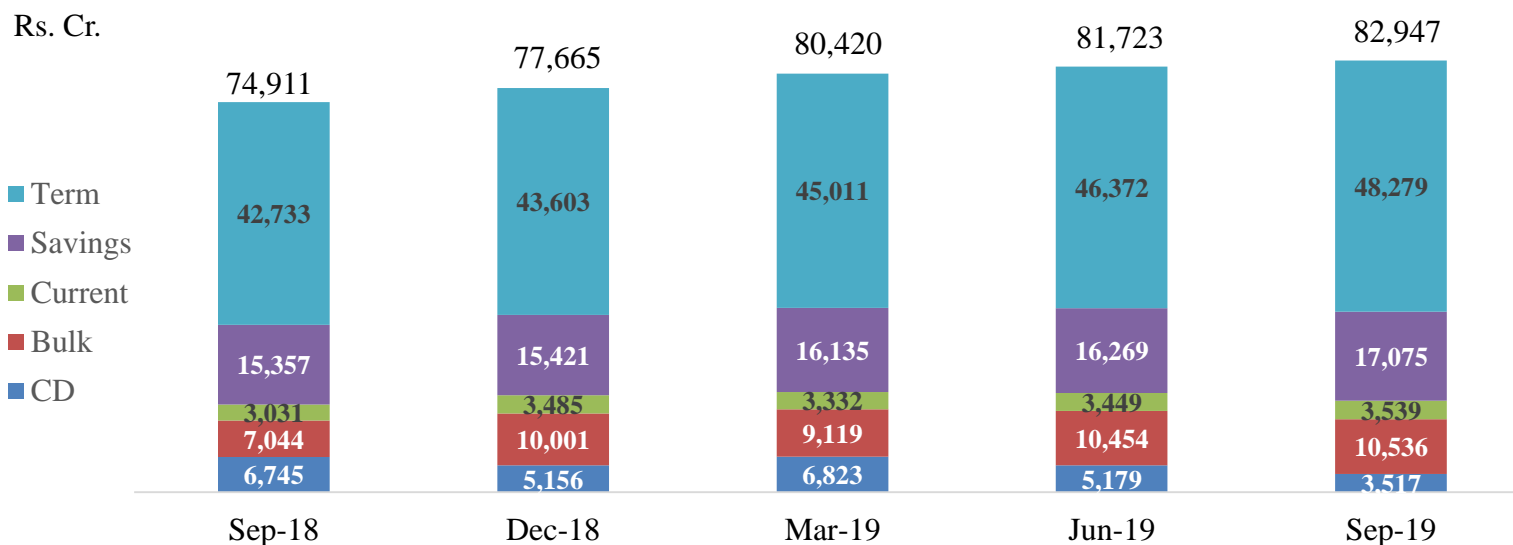


## CASA Deposits

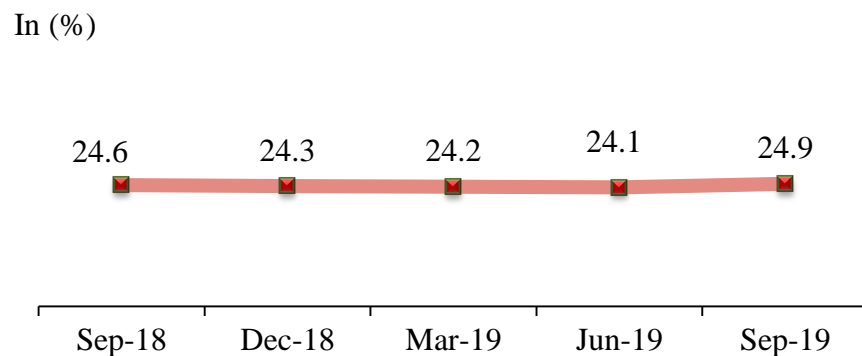


# Retail Deposits Growing...

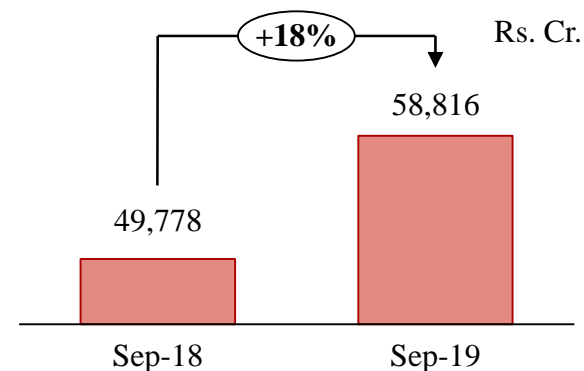
## Breakup of Deposits



## CASA



## Term Deposits (incl. Bulk Deposit)

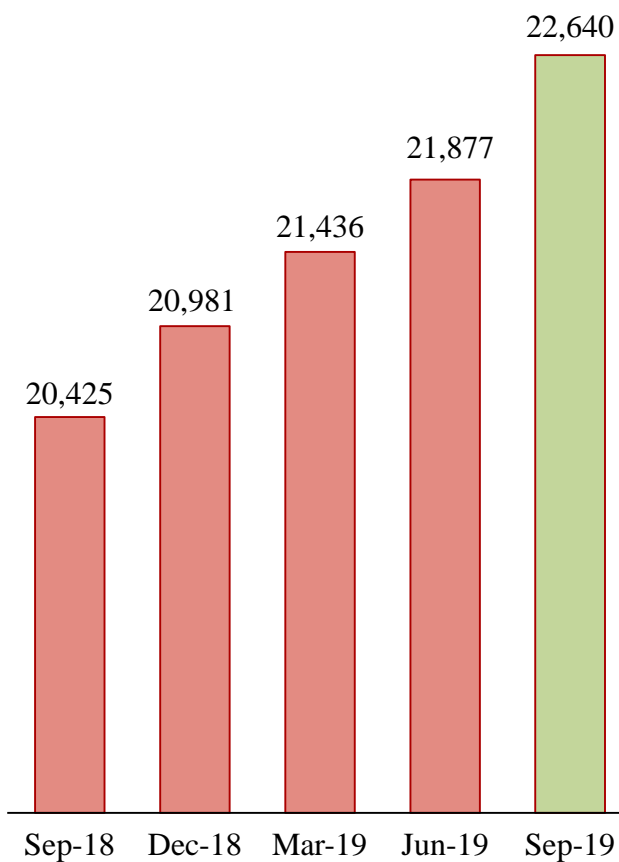




# Break Up of Non-Resident Deposits

## NRI Deposits

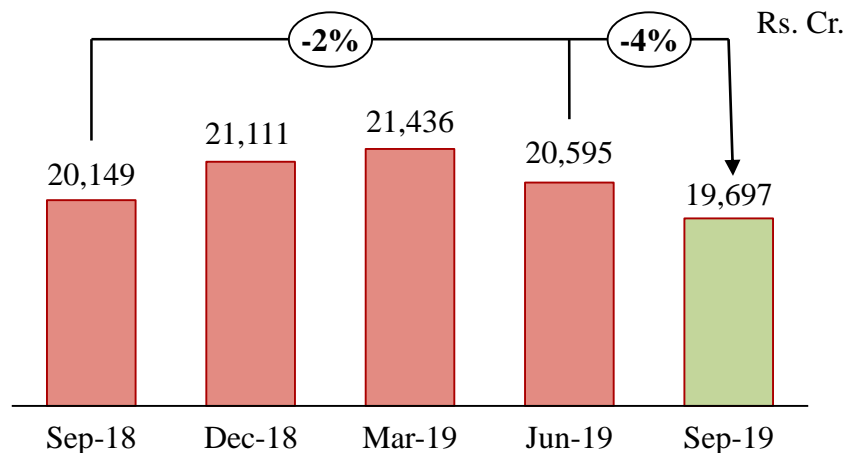
Rs. Cr.



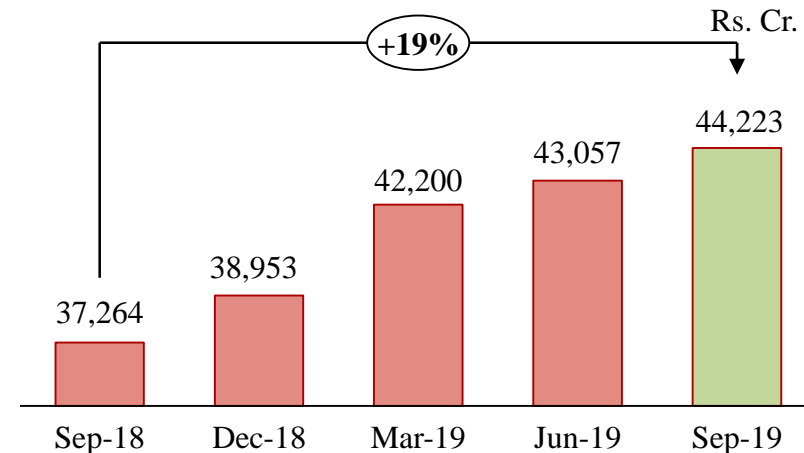
Deposit Type	Sep 2018	Dec 2018	Mar 2019	Jun 2019	Sep 2019
NRE SB	3,741	3,768	3,660	3,729	3,826
NRO SB	657	712	737	720	750
FCNR (B), RFC & Others	1,652	1,697	1,859	1,909	1,950
<b>Low-Cost NRI Deposit (Sub Total)</b>	<b>6,050</b>	<b>6,177</b>	<b>6,257</b>	<b>6,358</b>	<b>6,526</b>
NRE Term Deposit	13,789	14,199	14,533	14,854	15,440
NRO Term Deposit	586	605	647	665	674
<b>Total NRI Deposit</b>	<b>20,425</b>	<b>20,981</b>	<b>21,436</b>	<b>21,877</b>	<b>22,640</b>

# Composition of Loan Book

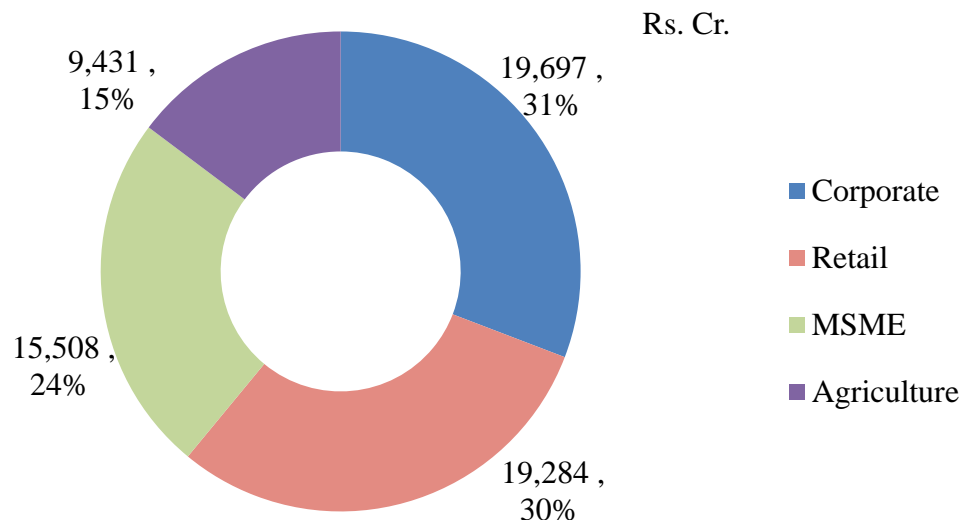
## Corporate Advances (Above Rs. 25 Cr)



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



## Segment wise Break Up of Total Loan Book



# Composition of Loan Book

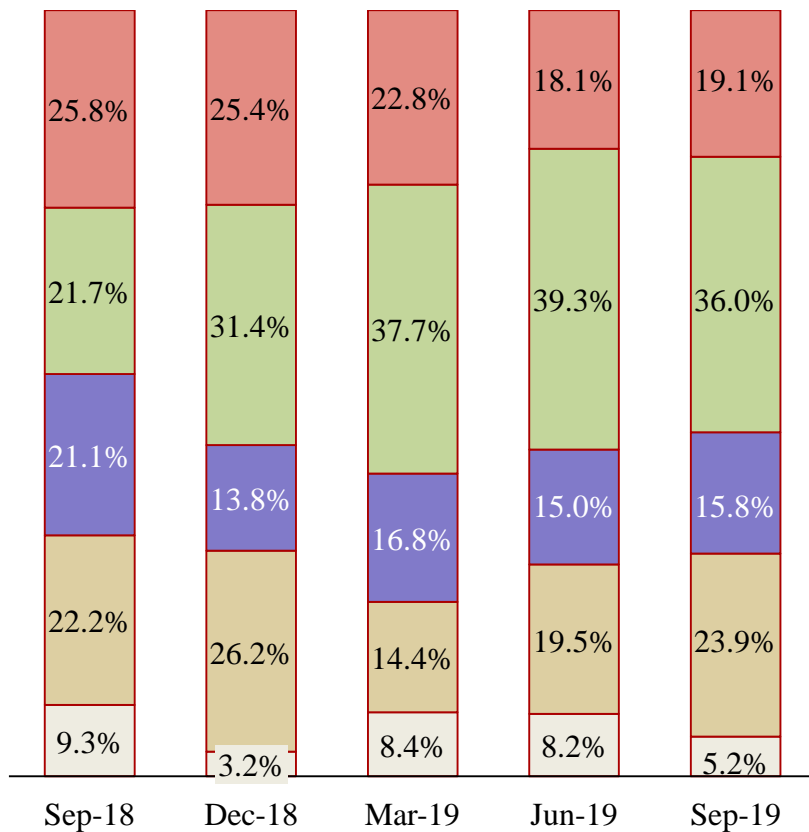
## Break up of Loan book

Advances (Rs. Cr)	Sept-18		Dec-18		Mar-19		Jun-19		Sep-19	
	Number	Value	Number	Value	Number	Value	Number	Value	Number	Value
Less than 5 Cr	349,064	26,507	352,613	27,477	358,679	30,480	364,352	30,967	370,095	31,725
5 - 25 Cr	1,034	9,214	1,092	9,853	1,155	10,431	1,166	10,789	1,183	11,246
25 - 100 Cr	212	9,325	215	9,612	233	10,156	236	9,961	227	9,840
More than 100 Cr	52	9,721	52	10,192	51	9,437	49	8,781	45	7,964
<b>Total</b>	<b>3,50,362</b>	<b>54,767</b>	<b>3,53,972</b>	<b>57,134</b>	<b>3,60,118</b>	<b>60,504</b>	<b>3,65,803</b>	<b>60,498</b>	<b>3,71,550</b>	<b>60,775</b>
Gross NPA	8,072	2,646	7,757	2,930	7,606	3,132	8,258	3,154	8,281	3,145
<b>Total Advances</b>	<b>358,434</b>	<b>57,413</b>	<b>361,729</b>	<b>60,064</b>	<b>367,724</b>	<b>63,636</b>	<b>374,061</b>	<b>63,652</b>	<b>379,831</b>	<b>63,920</b>

# Rating Profile of Corporate Loan Book

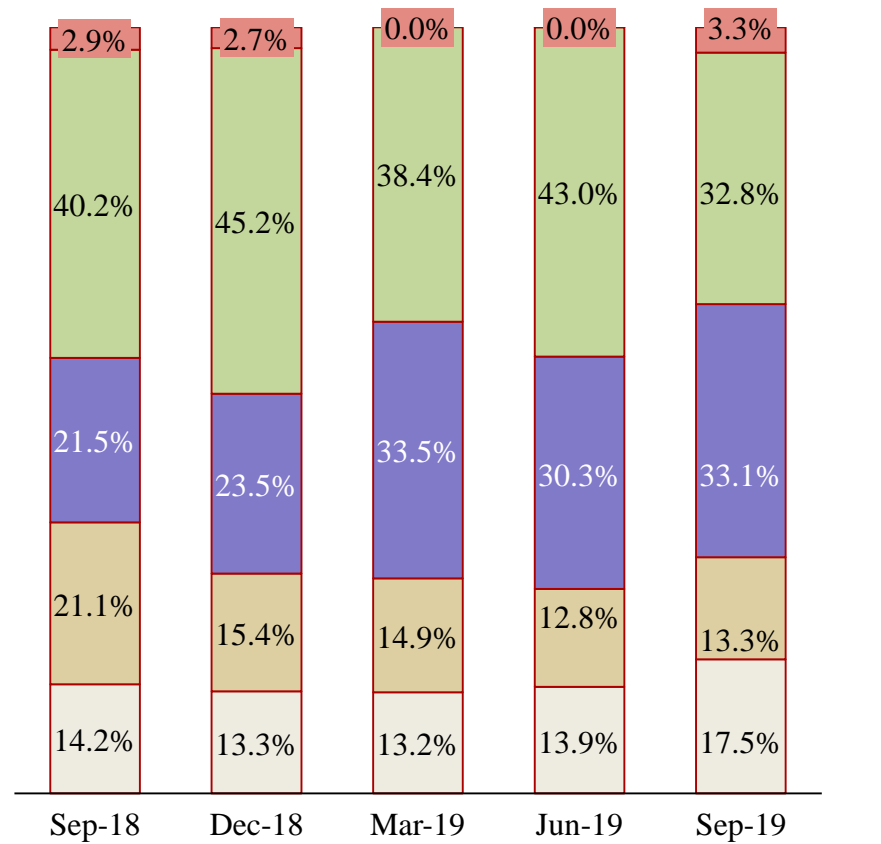
## Standard Advances above Rs. 100 Cr.

### External Rating



## Standard Advances above Rs. 100 Cr.

### SIB Internal Rating



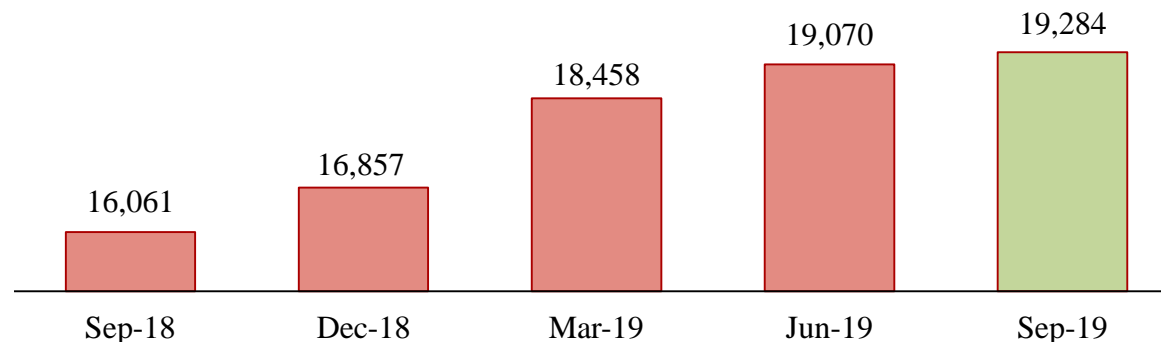
■ AAA 
 ■ AA 
 ■ A 
 ■ BBB (incl. unrated) 
 ■ <BBB

■ SIB AAA 
 ■ SIB AA 
 ■ SIB A 
 ■ SIB BBB 
 ■ SIB <BBB

# Key Focus: Retail, MSME & Agriculture

## Retail (Incl. Gold)

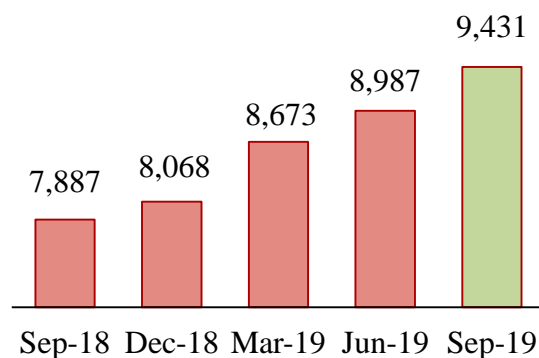
Rs. Cr.



Retail Loans and Agriculture rose by 20% each, while MSME has grown by 16%

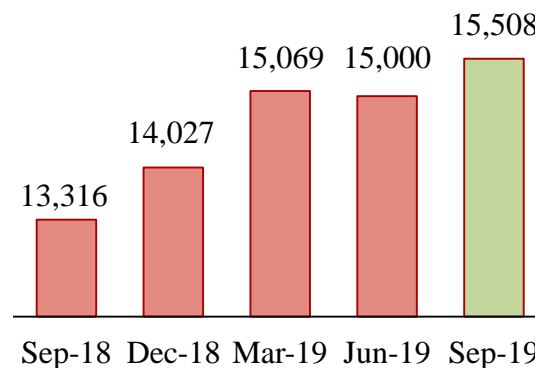
## Agriculture (Incl. Agri Gold)

Rs. Cr.



## MSME (Incl. MSME Gold)

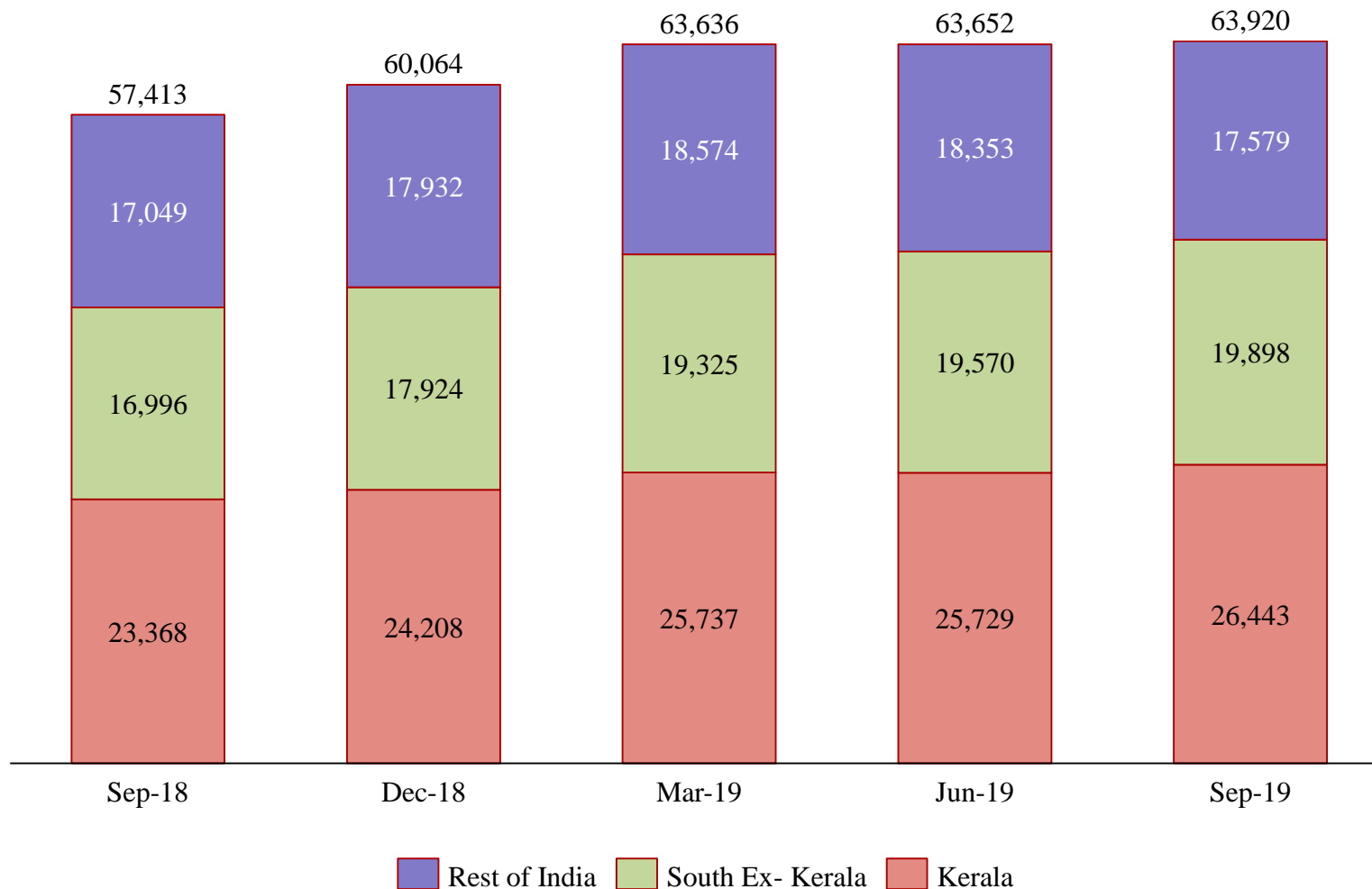
Rs. Cr.



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

# Advances growing Across Regions

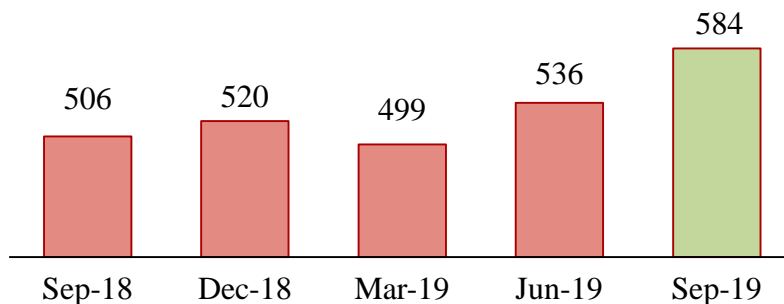
Rs. Cr.



# Net Interest Income - Quarter

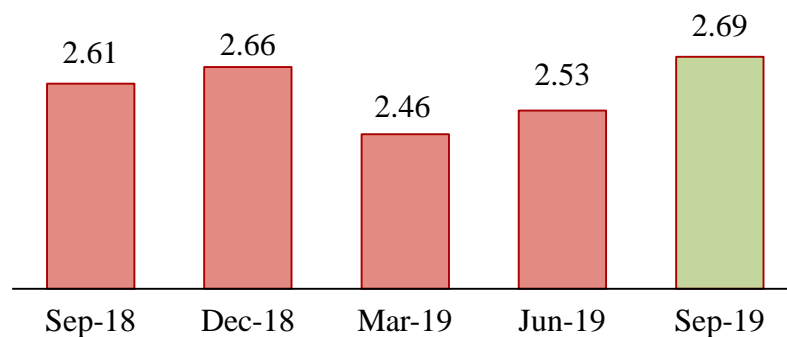
## Net Interest Income

Rs. Cr.



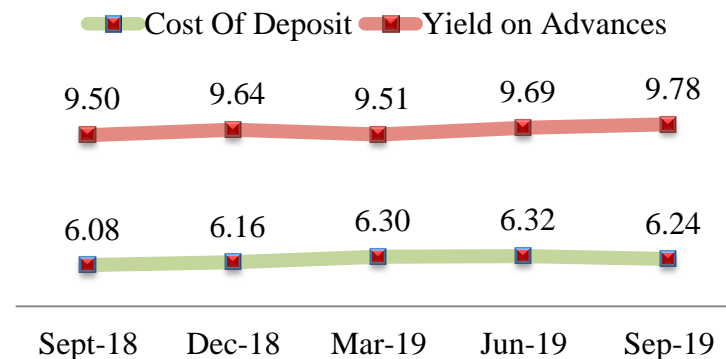
## Net Interest Margin

In %



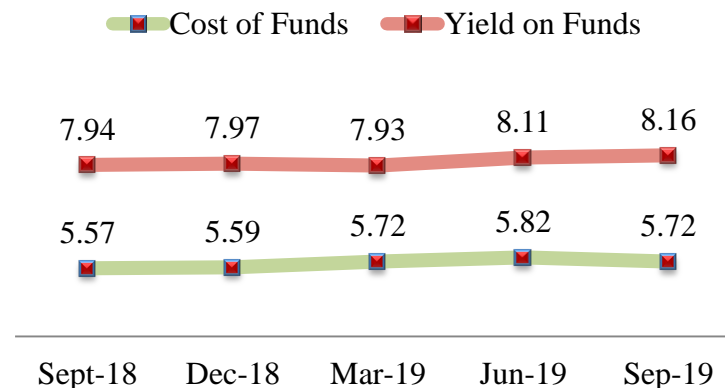
## Cost of Deposits & Yield on Advances

In %



## Cost of Funds & Yield on Funds

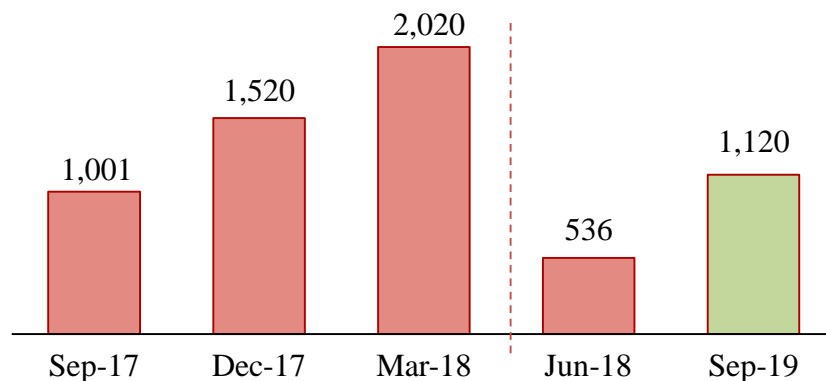
In %



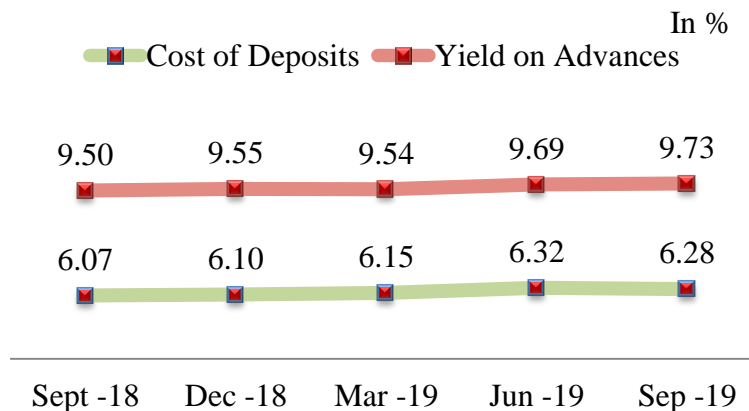
# Net Interest Income - Cumulative

## Net Interest Income

Rs. Cr.

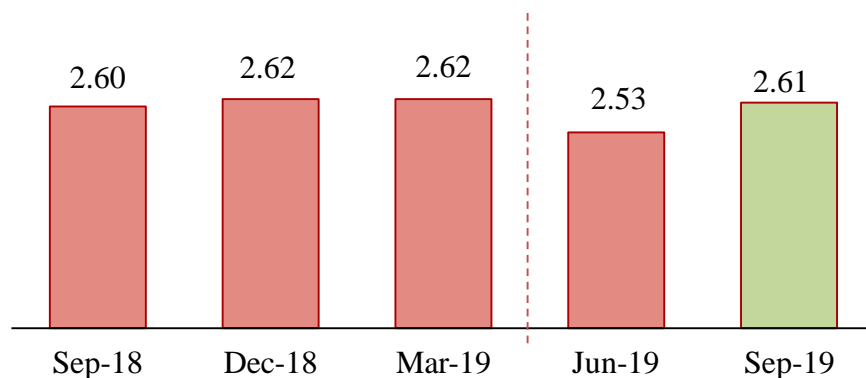


## Cost of Deposits & Yield on Advances



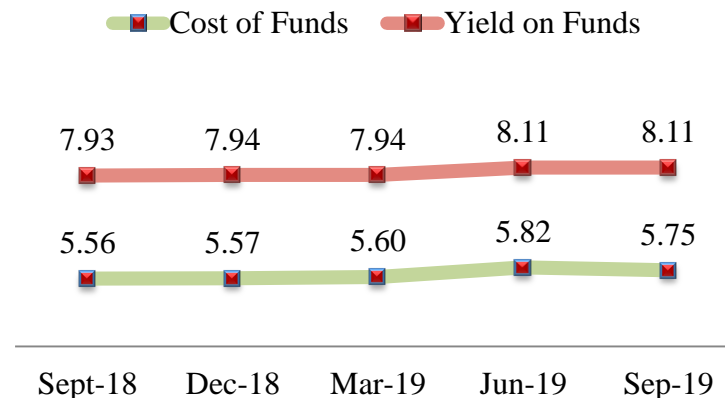
## Net Interest Margin

In %



## Cost of Funds & Yield on Funds

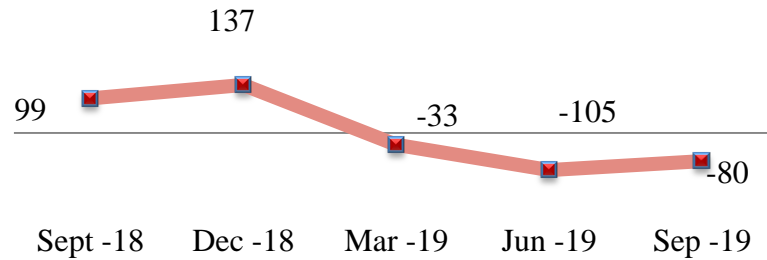
In %



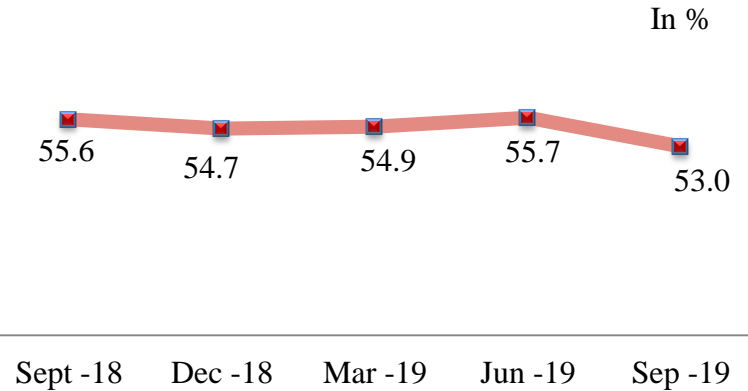


# Improving Operating Efficiency

## Employee Additions

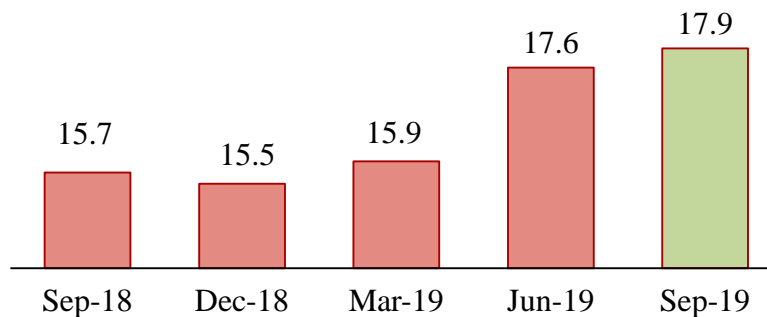


## Cost-to-Income Ratio



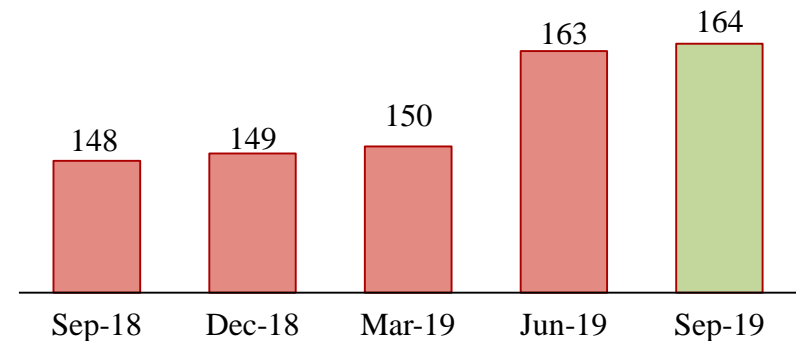
## Business per Employee

Rs. Cr.



## Business per Branch

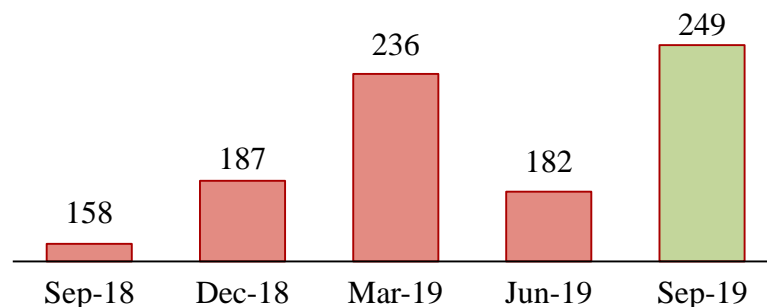
Rs. Cr.



# Sustainable Other Income

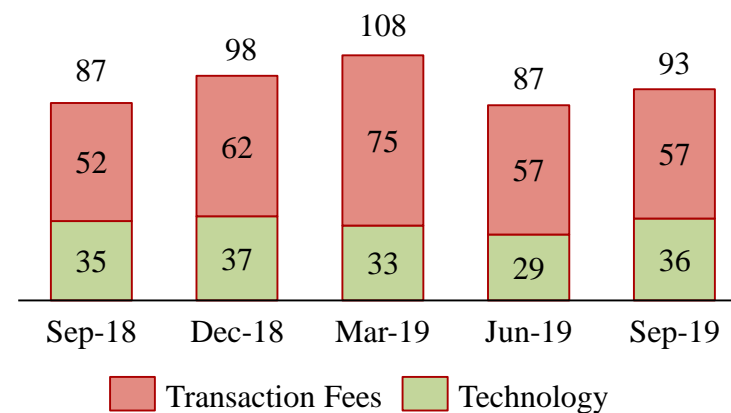
## Total Other Income led by...

Rs. Cr.



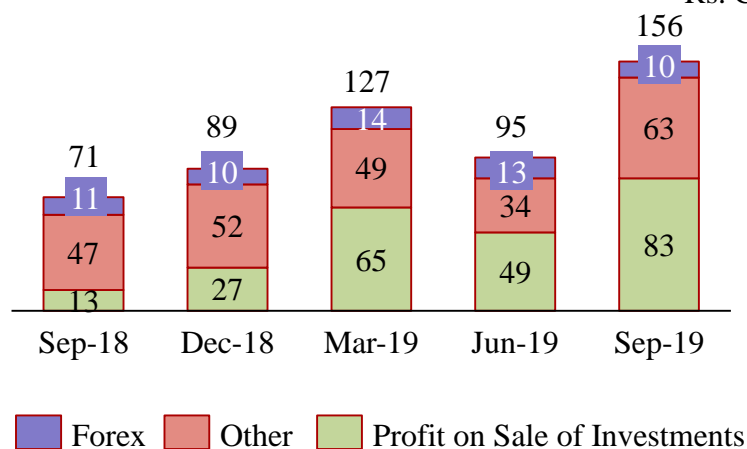
## ...Sustainable: Transaction Fees + Technology

Rs. Cr.



## Profit on Sale of Investments, Forex & Others

Rs. Cr.



## Investment Book as on Sep-19

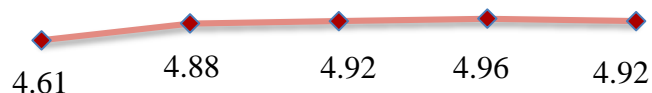
Details	Rs. Cr.	M Duration
HTM	16,680	5.52
AFS	4,292	3.76
HFT	-	-
<b>Total</b>	<b>20,972</b>	<b>5.28</b>

# Break Up of Provisions

Particulars (Rs. Cr.)	Q2 FY19	Q1 FY20	Q2 FY20
For NPA & NPI	133	184	285
For Depreciation on Investments	41	-1	-1
For Standard Assets	6	6	3
For Restructured Advances/Sacrifices & FITL	-1	5	9
For Unhedged Forex Exposure	-	-	-
Others	26	11	11
Taxes	35	39	21
<b>Total Provisions</b>	<b>240</b>	<b>244</b>	<b>327</b>

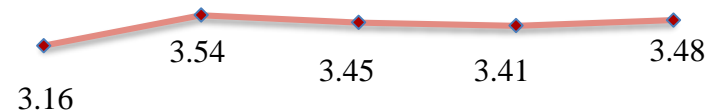
# Non-Performing Assets

## Gross NPA



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

## Net NPA



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

## Gross NPA Movement

Rs. Cr.	Sept-18	Dec-18	Mar-19	Jun-19	Sep-19
Opening	2,552	2,646	2,930	3,132	3,154
Additions	213	659	368	241	435
Deductions	119	375	166	219	444
<b>Closing</b>	<b>2,646</b>	<b>2,930</b>	<b>3,132</b>	<b>3,154</b>	<b>3,145</b>

## Net NPA Movement

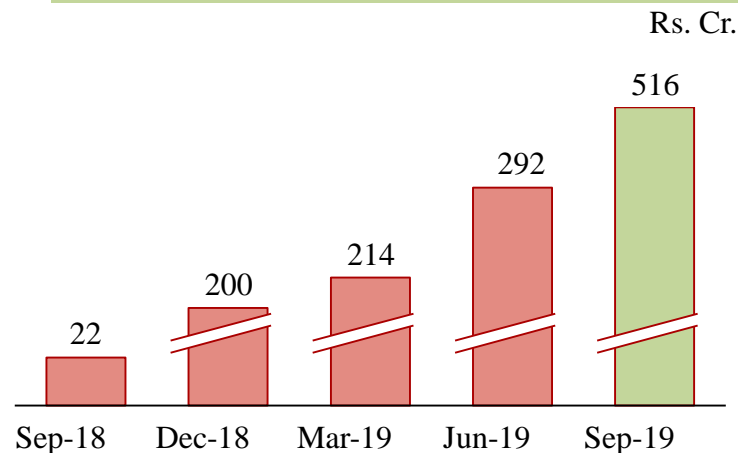
Rs. Cr.	Sept-18	Dec-18	Mar-19	Jun-19	Sep-19
Opening	1,814	1,785	2,100	2,164	2,135
Additions	165	555	305	195	352
Deductions	194	240	241	224	294
<b>Closing</b>	<b>1,785</b>	<b>2,100</b>	<b>2,164</b>	<b>2,135</b>	<b>2,193</b>

# Stressed Assets - QoQ

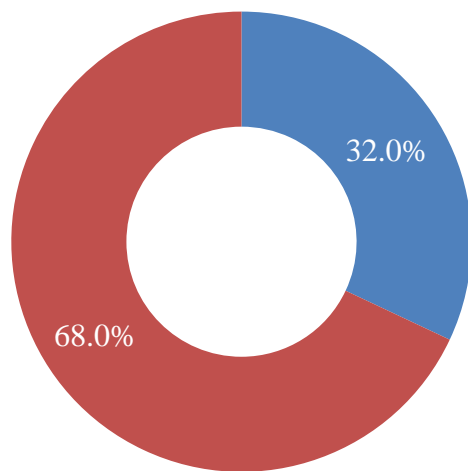
Rs. Cr.	Gross Basis		Net Basis	
	Q1 FY20	Q2 FY20	Q1 FY20	Q2 FY20
NPA	3,154	3,145	2,135	2,193
Restructured Standard Advance	292	516	278	489
Other Stressed Advances	-	-	-	-
<b>Total Stressed Assets</b>	3,446	3,661	2,413	2,682
Advances	63,652	63,920	62,658	62,993
<b>Stressed Assets (as % of Advances)</b>	<b>5.4%</b>	<b>5.7%</b>	<b>3.9%</b>	<b>4.3%</b>

# Restructured Advances Breakup

## Restructured Standard Advance



## Sector Breakup



- On Account of Kerala Floods
- On Account of MSME Restructuring

## Security Receipts Outstanding as on Sept 30, 2019

Book Value	Provision	NAV
1,283	283	1,001

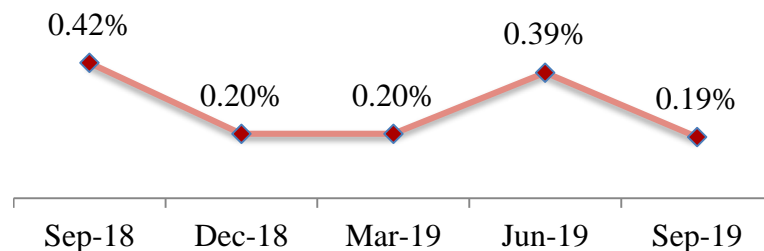
# Restructured Standard Asset Book

Rs. Cr.

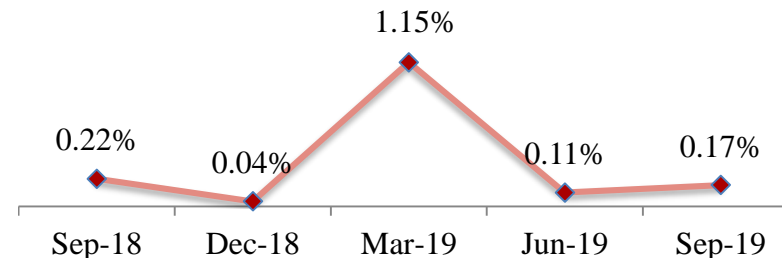
Restructured Standard Advances						
	Opening	Fresh Addition	Inc/(Dec) in Existing Balance	Upgradation from NPA to Std.	Slippages to NPA	Closing Balance
<b>Infra Roads</b>	-	-	-	-	-	-
<b>Construction EPC</b>	21	-	1	(22)	-	-
<b>Under MSME Restructuring</b>	107	242	2	-	-	351
<b>Under Kerala Floods</b>	164	27	(19)	-	(7)	165
<b>Total</b>	<b>292</b>	<b>269</b>	<b>(16)</b>	<b>(22)</b>	<b>(7)</b>	<b>516</b>

# Fresh Slippages / Advance Ratios

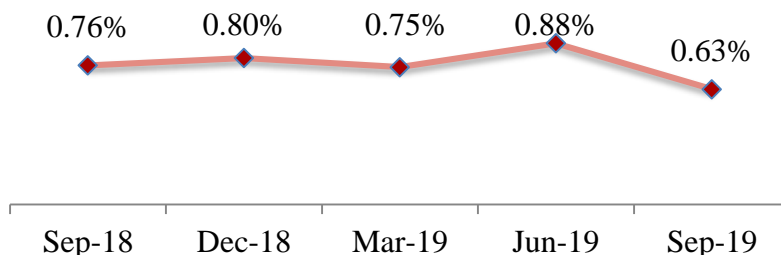
## Retail Slippage



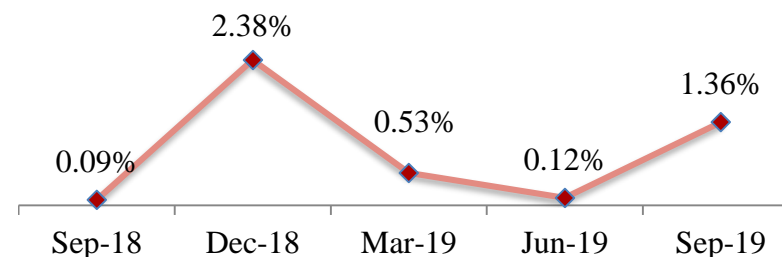
## Agriculture Slippage



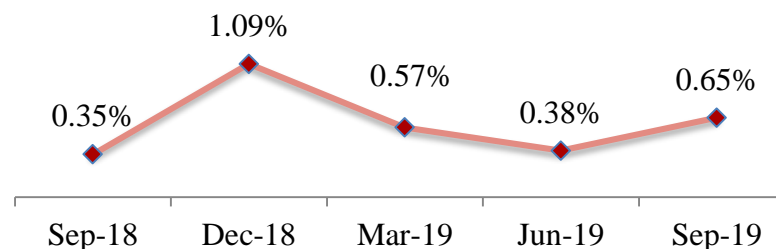
## MSME Slippage



## Corporate Slippage



## Overall Slippage

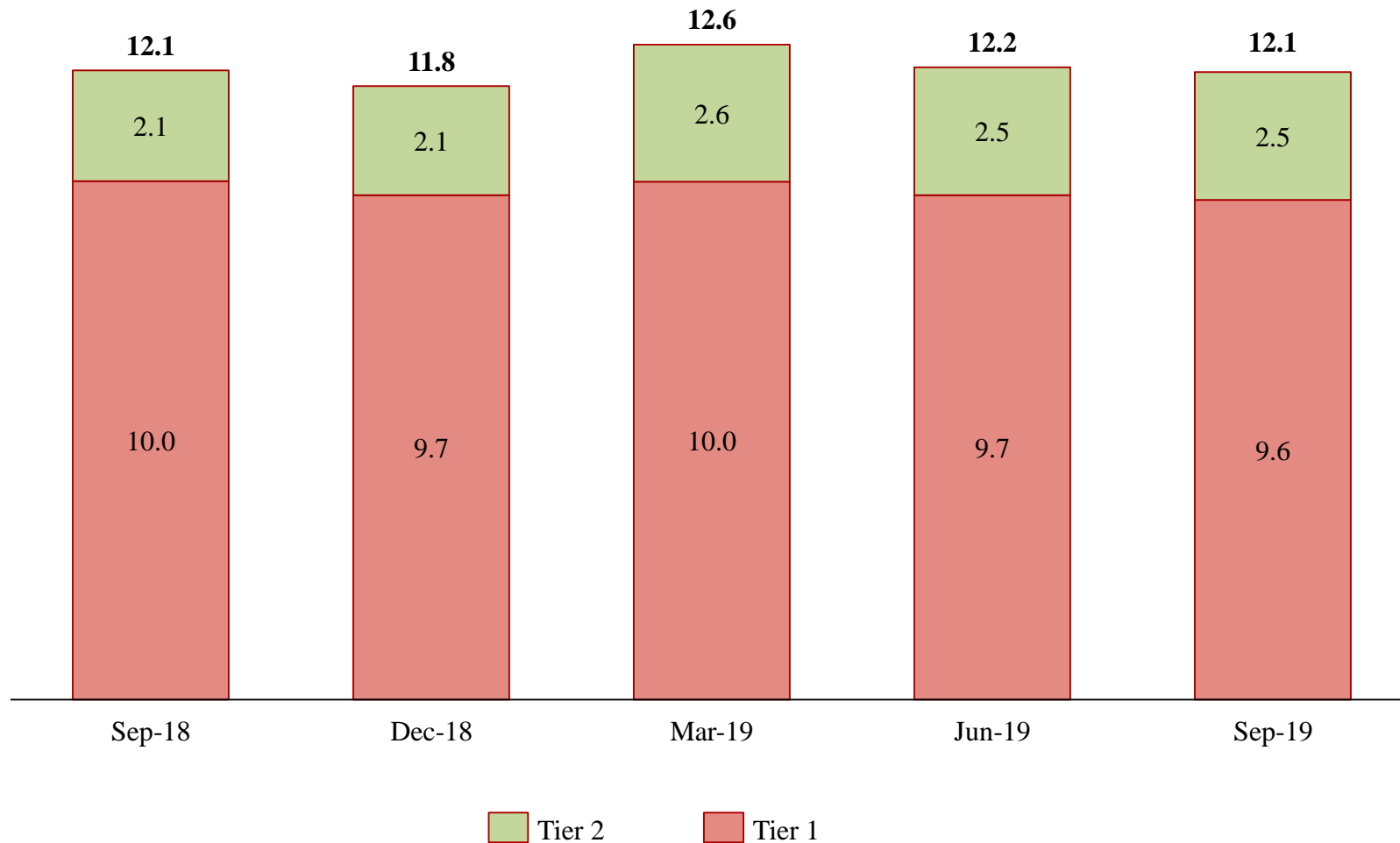




# Capital Composition

## BASEL III

(In %)



# Profit & Loss Overview

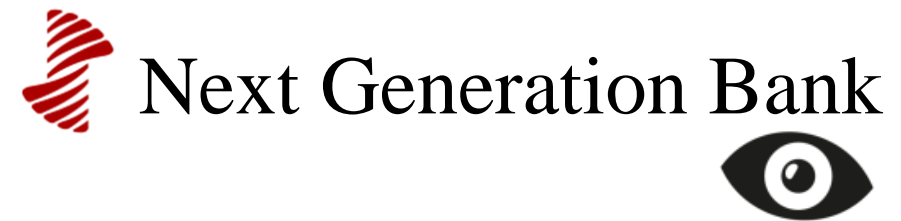
Rs. Cr.	Q2 FY20	Q2 FY19	Y-o-Y (%)	Q1 FY20	Q-o-Q (%)
Net Interest Income	584	506	15%	536	9%
Other Income	249	158	58%	182	37%
<b>Total Income</b>	<b>833</b>	<b>664</b>	<b>25%</b>	<b>718</b>	<b>16%</b>
Operating Expenses	422	355	19%	400	6%
<b>Operating Profit</b>	<b>411</b>	<b>310</b>	<b>33%</b>	<b>318</b>	<b>30%</b>
Provisions & Contingencies	306	205	50%	205	49%
<b>Profit Before Tax</b>	<b>105</b>	<b>105</b>	<b>0%</b>	<b>113</b>	<b>-7%</b>
Provision for Tax	21	35	-41%	39	-48%
<b>Profit After Tax</b>	<b>84</b>	<b>70</b>	<b>20%</b>	<b>73</b>	<b>15%</b>

# Balance Sheet Overview

Rs. Cr.	Sept 2019	Sept 2018	Y-o-Y (%)	June 2019	Q-o-Q (%)
<b>Capital &amp; Liabilities</b>	<b>94,955</b>	<b>84,981</b>	<b>12%</b>	<b>93,804</b>	<b>1%</b>
Capital	181	181	-	181	-
Reserves and Surplus	5,366	5,068	6%	5,325	1%
Deposits	82,947	74,911	11%	81,723	1%
Borrowings	4,773	3,436	39%	5,003	-5%
Other Liabilities & Provisions	1,688	1,385	22%	1,572	7%
<b>Assets</b>	<b>94,955</b>	<b>84,981</b>	<b>12%</b>	<b>93,804</b>	<b>1%</b>
Cash & Balances with RBI	4,076	3,266	25%	3,607	13%
Balances with Banks	902	1,321	-32%	1,357	-34%
Investments	20,530	18,169	13%	20,249	1%
Advances	62,993	56,572	11%	62,658	1%
Fixed Assets	792	687	15%	790	-
Other Assets	5,661	4,966	14%	5,143	10%
<b>Business (Advances + Deposits)</b>	<b>1,45,940</b>	<b>131,484</b>	<b>11%</b>	<b>144,381</b>	<b>1%</b>
Current Accounts	3,539	3,031	17%	3,449	3%
Savings Accounts	17,075	15,357	11%	16,269	5%
CASA Ratio	24.9%	24.5%	-	24.1%	-

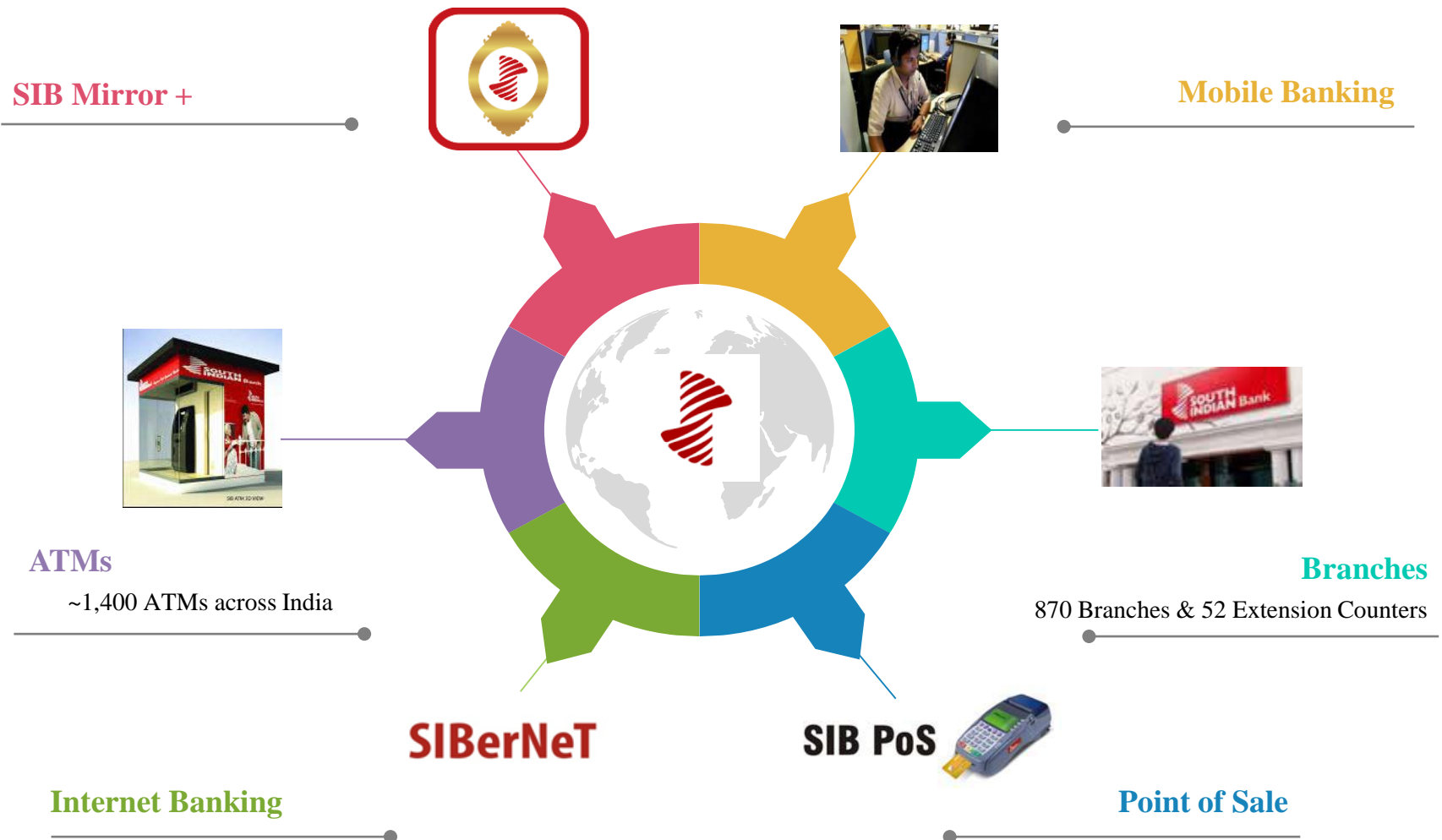
# Key Metrics - Quarterly

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

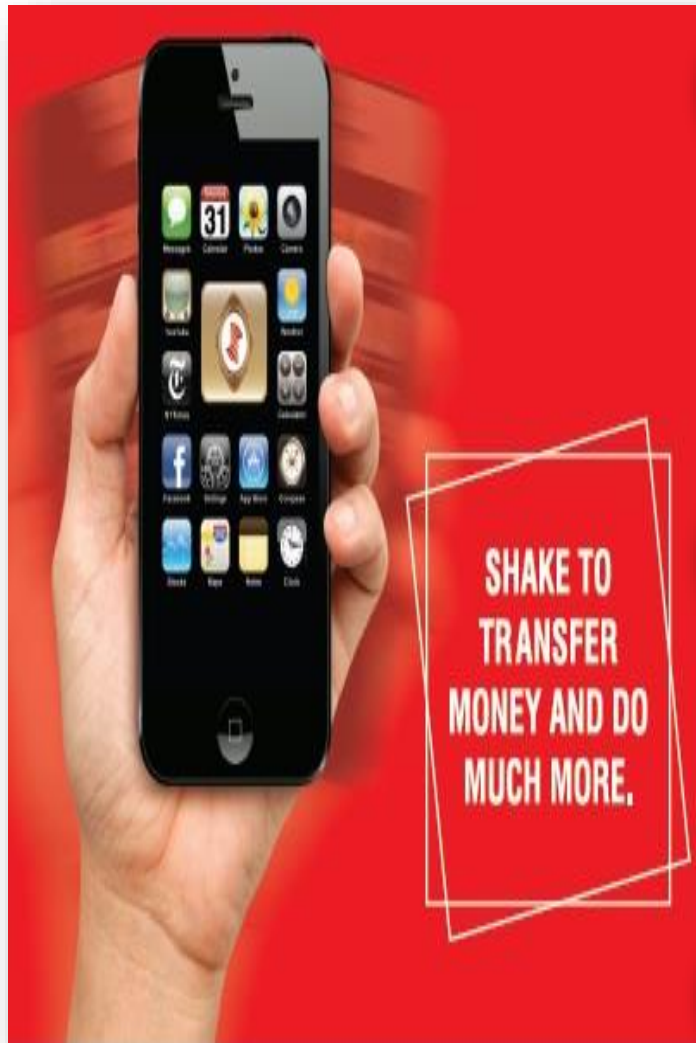


# Present across Customer Touch Points

## Traditional & Alternate Channels



# Technology Initiatives



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

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



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

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

SIB offers Visa, MasterCard, and RuPay debit cards with online access to users for secure domestic and international transactions

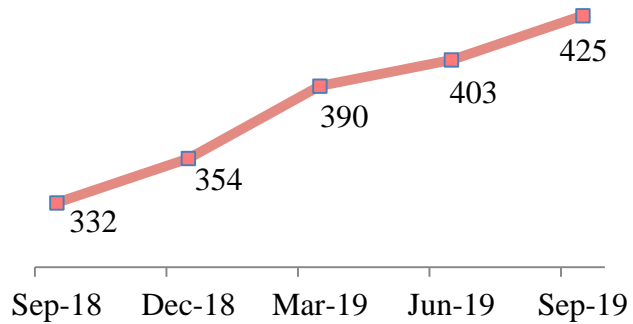


Centralized Processing Center allows enhanced risk management and customer creation with complete KYC compliance and fraud prevention tools

# Personal Banking: Technology Banking

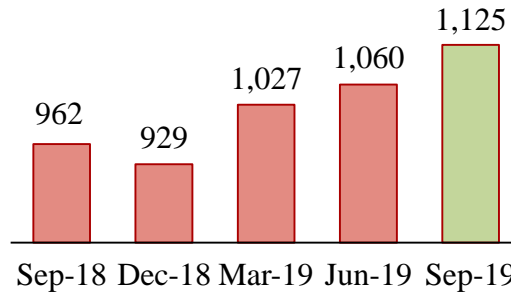
## Active Internet Users

(000)'s



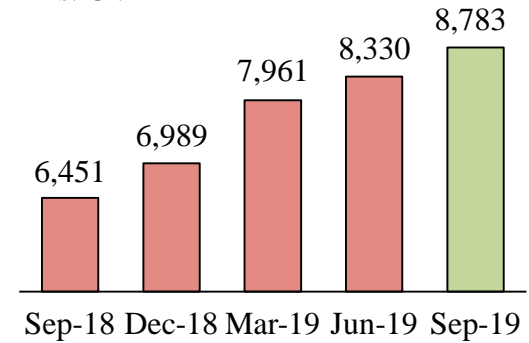
## Internet Transaction Volume

(000)'s



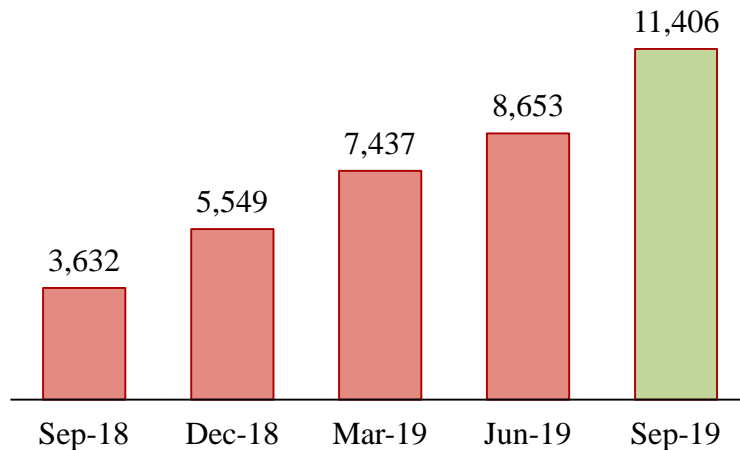
## Internet Transaction Value

Rs. Cr.



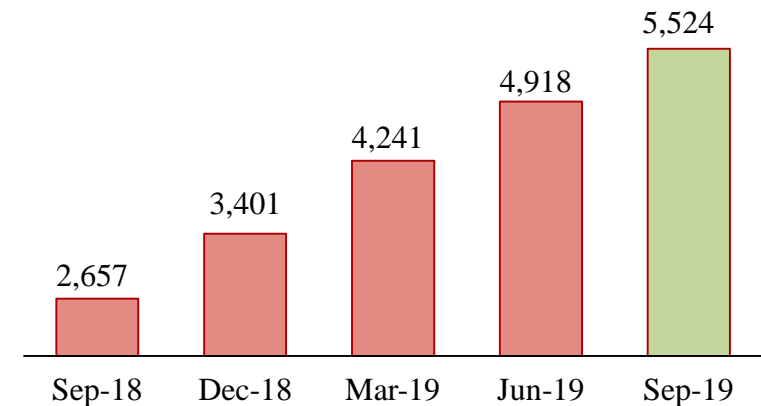
## Mobile Transaction Volume

(000)'s



## Mobile Transaction Value

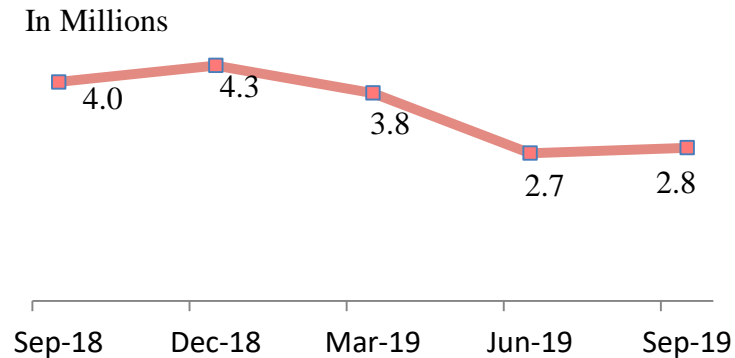
Rs. Cr.



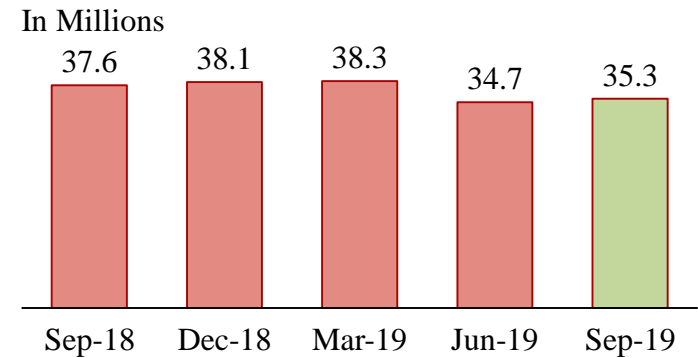


# Personal Banking: Debit Cards

## No. of Active Debit Cards

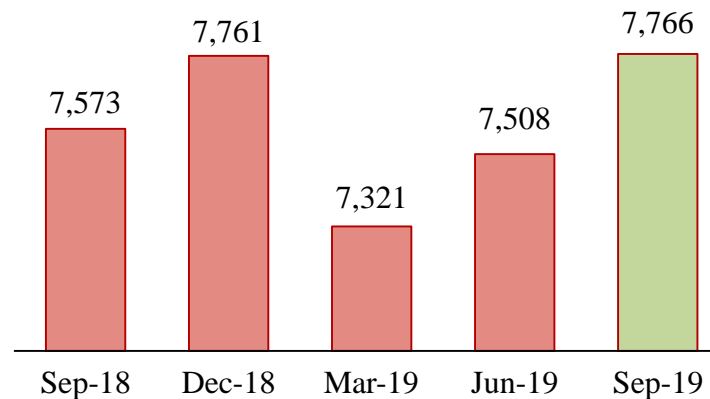


## Debit Card Transaction Volumes



## Debit Card Transaction Value

Rs. Cr.





# Leadership Team

## Mr. V. G. Mathew, MD & CEO

- Post Graduate in Physics and CAIIB with over 40 years of experience
- Joined SIB in January, 2014 as Executive Vice President and **appointed as MD & CEO in October 2014**
- Significant experience in Retail & Corporate Credit, Technology and Risk Management
- Joined SBI as a probationary officer in the Ahmadabad Circle in 1978 and was Chief General Manager before joining SIB
- The major assignments handled by Mr. Mathew in SBI are
  - Dy. General Manager (IT Networking Project)
  - Dy. General Manager and Branch Head, (Overseas Branch, Bangalore)
  - General Manager, (Corporate Accounts Group-Mumbai Branch)
  - Chief General Manager (Risk Management)
  - Chief General Manager (Corporate Accounts Group)
- He has served on various committees at Corporate Center of SBI such as Wholesale Banking Credit Committee, Investment Committee, Corporate Centre Credit Committee and was a Director on the Board of SBI Macquarie Infrastructure Trustee (P) Limited

# Leadership Team

## **Mr. Thomas Joseph K, EVP (Operations)**

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

## **Mr. G. Sivakumar, EVP (Credit)**

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

## **Mr. K. N. Reghunathan, EVP (Treasury)**

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

# Management Team

## **Mr. Benoy Varghese (Country Head - Wholesale Banking)**

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

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

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

## **Mr. John Thomas (Country Head - Business Development)**

- Bachelors Degree in Science, MBA and CAIIB

## **Mr. Shelly Joseph, General Manager**

- Masters Degree in Commerce & CAIIB

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

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

## **Mr. Chandrasekhar Mukherjee, Chief People Officer**

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

# Management Team

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

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

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

- Masters Degree in Commerce & LLB

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

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

## **Mr. Sibi P M, Chief Compliance Officer**

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

## **Mr. Jimmy Mathew, Company Secretary**

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

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Investor Relations Advisors

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